



# SOFT TOKEN GUIDE

**Waterford**<sup>®</sup>  
BANK, N.A.

 Equal Housing Lender, Member FDIC. NMLS# 520256

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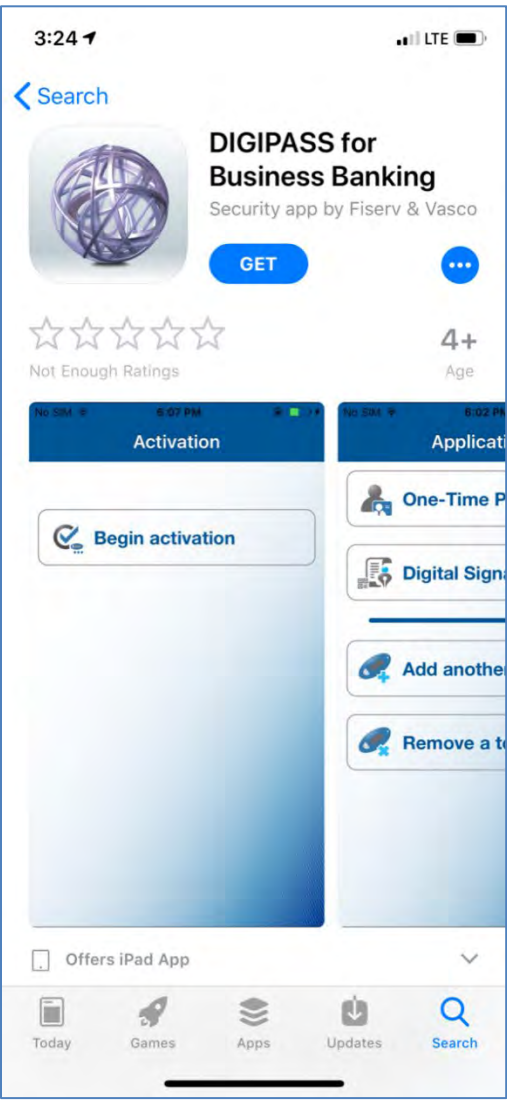
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# Getting Started

To get started you must download the **DIGIPASS for Business Banking** Mobile App, which works on Apple or Android smartphones and other devices, by searching for DIGIPASS for Business Banking in either the Apple or Google Play app stores.

**PLEASE NOTE:** There are other apps out there with names similar to “**DIGIPASS for Business Banking**”. Please make sure you are downloading the correct app by matching the name exactly to “**DIGIPASS for Business Banking**”. It will look like the icon below.





## For Users New To Tokens

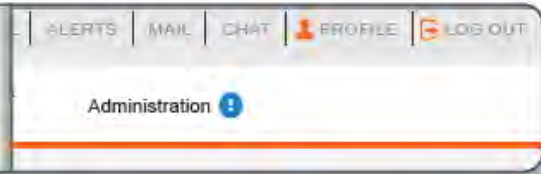
<p><b>Step 1</b></p> <p>Using your computer, log in to Business Online Banking with your current Username and Password. After logging in, you will be prompted to activate your soft token.</p>	
<p><b>Step 2</b></p> <p>Using your mobile device enter "DIGIPASS for Business Banking" in the search field of your smartphone's app store. Download and open the app. Go back to your computer and click <b>Begin Activation</b>.</p>	<p>Activate soft token</p> <p>To activate your token, you will need the app on your device. Download and begin activation below.</p> <p>Detailed instructions on <a href="#">downloading and starting the app are available</a>.</p> <p><b>BEGIN ACTIVATION</b></p>
<p><b>Step 3</b></p> <p>On your phone, tap <b>Begin Activation</b> in the app.</p> <p>The app uses your smartphone's camera to scan the secure, multi-colored <b>CRONTO image</b> displayed on your computer's <b>Activate token</b> screen. The app will decode the image and display your device code.</p> <p>Fill out the <b>Activate token</b> form on your computer screen:</p> <ol style="list-style-type: none"> <li>1. Enter the <b>Device Code</b> as displayed in the app.</li> <li>2. Add a <b>Nickname</b> for your device.</li> <li>3. Enter a <b>4-digit PIN</b> that you will remember. (You'll use this PIN each time you log in.)</li> <li>4. Create a <b>Security Question</b> and add the <b>Answer</b>.</li> <li>5. Click <b>CONTINUE</b>.</li> </ol>	
<p><b>Step 4</b></p> <ol style="list-style-type: none"> <li>1. Another CRONTO image will appear on the computer screen. Using your phone and the soft token app, tap the <b>Scan Image</b> button to decode the CRONTO image.</li> <li>2. Enter the <b>One-time password</b> as displayed in the app.</li> <li>3. Click <b>COMPLETE ACTIVATION</b>.</li> </ol> <p>If you have a phone that allows biometric protection, choose YES to enable fingerprint security for opening the app. Select NO if you want to skip this step. (You'll be able to enable this later, if you choose.)</p>	<p>Activate soft token</p> <p>Use the app on your device</p> <p><b>One-time password</b></p> <p><b>COMPLETE ACTIVATION</b></p>



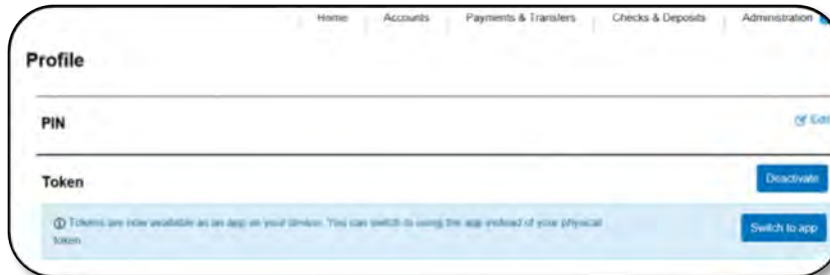
## For Existing Token Users Switching To DIGIPASS Soft Tokens

### Step 1

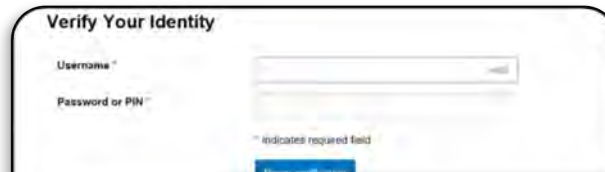
After logging in to Business Online Banking with your Username and Password, click on the **PROFILE** menu option. Browse to the **Token** section.



This is what it will look like on your online banking platform. Click the "Switch to App" button to begin.



You will then be prompted to verify your identity with your username, PIN, and security question. **Please note this is only your four digit pin.**



### Step 2

Using your mobile device enter "**DIGIPASS for Business Banking**" in the search field of your smartphone's app store.

**Download and open the app.**

Go back to your computer and click **Begin Activation**.





## For Existing Token Users Switching To DIGIPASS Soft Tokens (cont.)

### Step 3

On your phone, tap **Begin Activation** in the app.  
The app uses your smartphone's camera to scan the secure, multi-colored **CRONTO image** displayed on your computer's **Profile** screen. The app will decode the image and display your device code.

Fill out the **Token** form on your computer screen:

1. Enter the **Device Code** as displayed in the app.
2. Add a **Nickname** for your device.
3. Click **CONTINUE**.

### Profile

Password

Token

Use the app on your device to scan



Device code \*

123478902234455

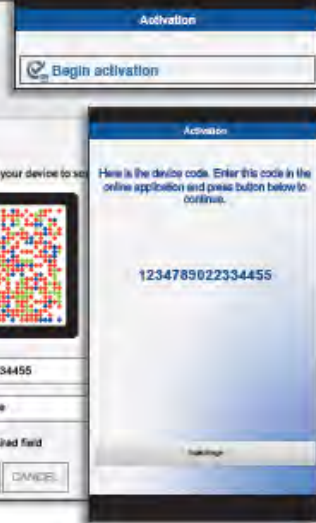
Device nickname \*

Sarah's Phone

\* Indicates required field

CONTINUE

CANCEL



### Step 4

1. Another CRONTO image will appear on the computer screen. Using your phone and the soft token app, tap the **Scan Image** button to decode the CRONTO image.
2. Enter the **One-time password** as displayed in the app.
3. Click **COMPLETE ACTIVATION**.

If you have a phone that allows biometric protection, choose **YES** to enable fingerprint security for opening the app. Select **NO** if you want to skip this step. (You'll be able to enable this later, if you choose.)

Use the app on your device to scan

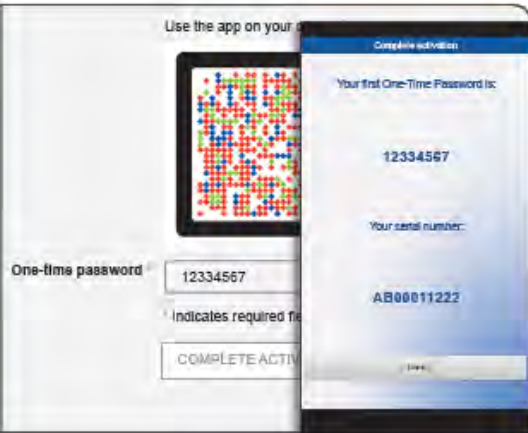


One-time password \*

12334567

\* Indicates required field

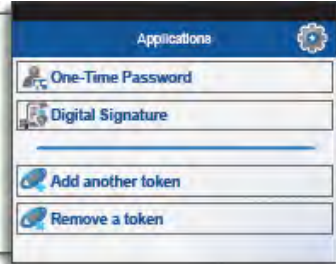
COMPLETE ACTIVATION





## Logging In To Business Online Banking

**Step 1**  
Open the DIGIPASS for Business Banking soft token app and tap **One-Time Password**.



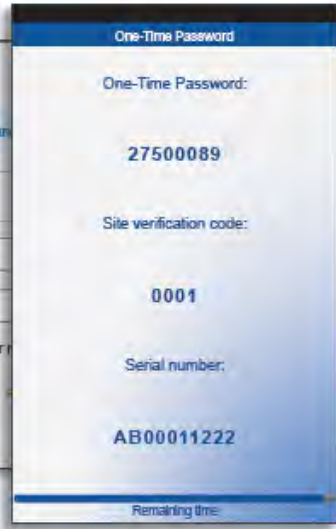
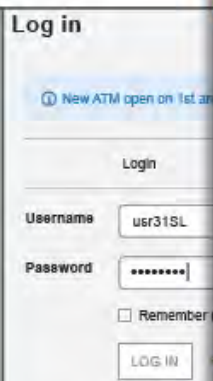
**Step 2**

1. At the Business Online log in screen, enter your **Username**.
2. In the Password field, enter the **One-Time Password** generated with the soft token, followed by your **PIN**.

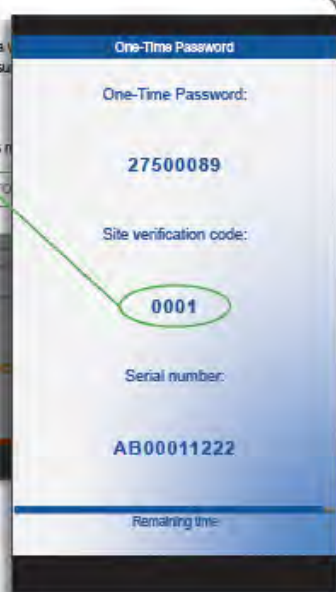
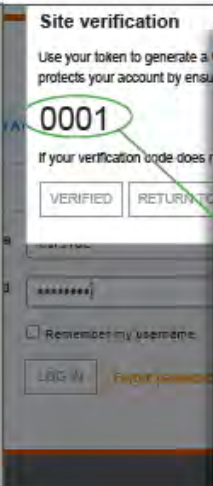
Password 2750000891197

One-Time Password  
PIN

3. Click **LOG IN**.



**Step 3**  
When a Site Verification screen opens, compare the number on the screen with the code on your app. If they match, select **VERIFIED** and you'll be securely logged in to your account.





## Logging In To Business Mobile Banking

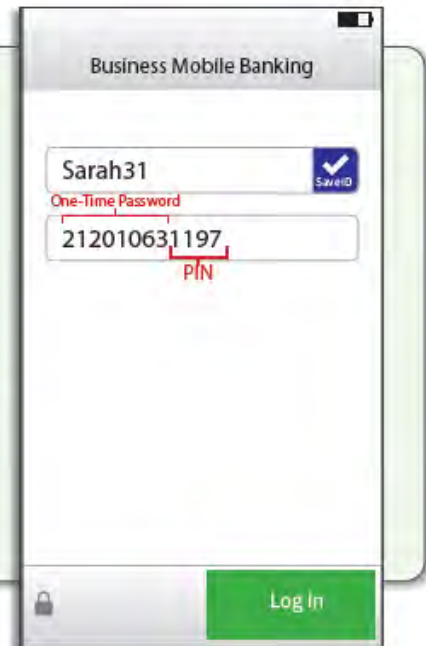
Once your soft token has been activated through Business Online Banking, you will use it to generate a one-time password when logging in to Business Mobile Banking and when completing transactional Security Challenges.



### Providing a One-Time Password

1. Open the Business Mobile Banking app.
2. Enter your **Username**.
3. Open the **DIGIPASS for Business Banking** app.
4. Tap **One-Time Password**.
5. Copy the One-Time Password displayed in the soft token app.
6. Navigate back to **Business Mobile Banking**.
7. Paste in the **One-Time Password** followed by your four-digit **PIN**.
8. Tap **Log In**.

*If asked to provide a one-time password to approve or initiate transactions, repeat steps 3-7.*



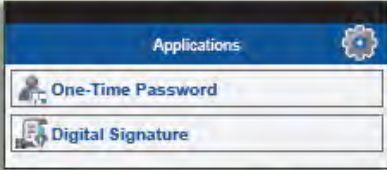




## Completing Security Challenges

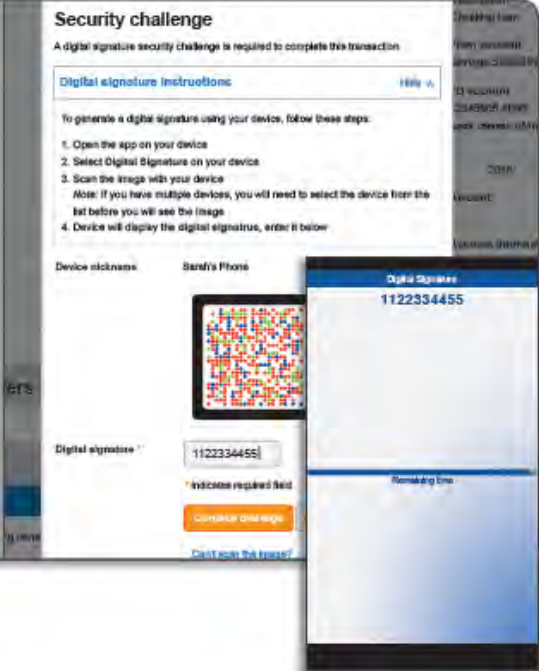
If you are required to complete a Security Challenge to approve or initiate transactions such as ACH or wire transfers, you will be asked to provide a digital signature or a one-time password to complete the challenge.

### Providing a Digital Signature



1. Open the DIGIPASS soft token app and choose **Digital Signature**.
2. Scan the CRONTO image displayed on the screen.
3. Enter the 10-digit **Digital Signature** displayed in the app.

If you are unable to scan the image, select the "Can't scan the image?" link to provide a One-time password instead.



**Security challenge**  
A digital signature security challenge is required to complete this transaction.

**Digital signature instructions** [Hide v](#)

To generate a digital signature using your device, follow these steps:

1. Open the app on your device
2. Select Digital Signature on your device
3. Scan the image with your device

**Note:** If you have multiple devices, you will need to select the device from the list before you will see the image.

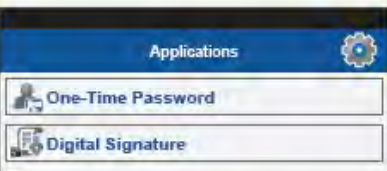
4. Device will display the digital signature, enter it below.

Device nickname: Sarah's Phone

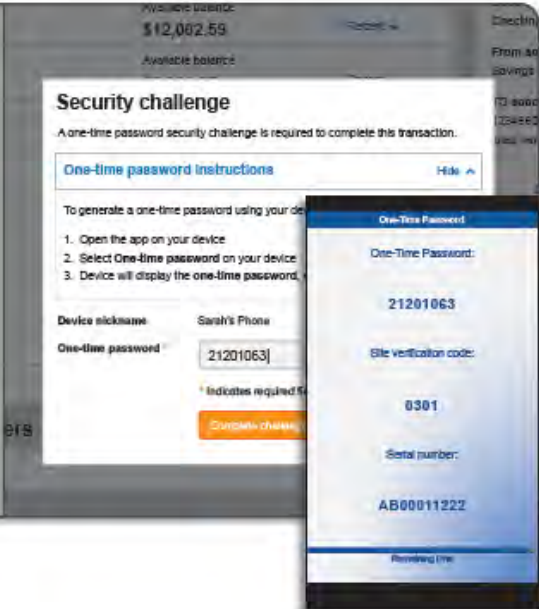
Digital signature: 1122334455

**Complete challenge**

### Providing a One-Time Password



1. Open the soft token app and select **One-Time Password**.
2. Enter the one-time password displayed on your device.
3. Select **Complete challenge**.



**Security challenge**  
A one-time password security challenge is required to complete this transaction.

**One-time password instructions** [Hide v](#)

To generate a one-time password using your device, follow these steps:

1. Open the app on your device
2. Select One-time password on your device
3. Device will display the one-time password, enter it below.

Device nickname: Sarah's Phone

One-time password: 21201063

**Complete challenge**



## **Soft Token FAQ**

### **What is a Soft Token?**

A soft token is a software app that is downloaded and installed on your Apple or Android smartphone. The app adds an extra layer of protection to your Business Online Banking account by generating a one-time password each time you log in. This random string of numbers is used when logging into your account or completing certain transactions such as ACH or wires.

### **Who can use soft tokens?**

Talk to your Treasury Management Representative about getting approved for use of the DIGIPASS for Business Banking soft token. Once approved you'll be able to control which employees can access your accounts via the soft token.

### **Where do I find the app?**

You can find and download the free soft token app, which works on Apple or Android smartphones and other devices, by searching for **DIGIPASS for Business Banking** in either the Apple or Google Play app stores.

### **How does it work?**

The soft token app protects access to your Business Online Banking account by generating random, one-time passwords that you and approved employees will use each time you log in to your account. It can also be used to complete high-value transactions such as ACH or wires. The one-time string of numbers, combined with the PIN you set up in Business Online Banking, makes it nearly impossible to hack your account.

### **What if I enter the wrong number when logging in?**

If you enter the wrong one-time password/PIN combination, just re-enter the correct numbers generated by the app and your PIN.

### **What if I lose my smartphone?**

When setting up the soft token, you have the option to register more than one device. So, if you should misplace your smartphone, you can log in with another device. Another option would be to get a new phone and have us re-register the new phone. At that point, you would need to also re-install the app.

### **Can I use it with my Business Mobile Banking app?**

Yes, the DIGIPASS for Business Banking app can be used when logging in or completing transactions via Business Mobile Banking. Instead of following desktop activation process, you'll generate a one-time password from the DIGIPASS for Business Banking app to log in from your mobile banking app or when you complete a transaction.

### **Can I switch from a hard token to a soft token?**

With approval, you can switch from a hard to a soft token by logging into your Business Online Banking account, selecting the Profile page and following the instructions to make the switch. You'll then turn in your hard token.