

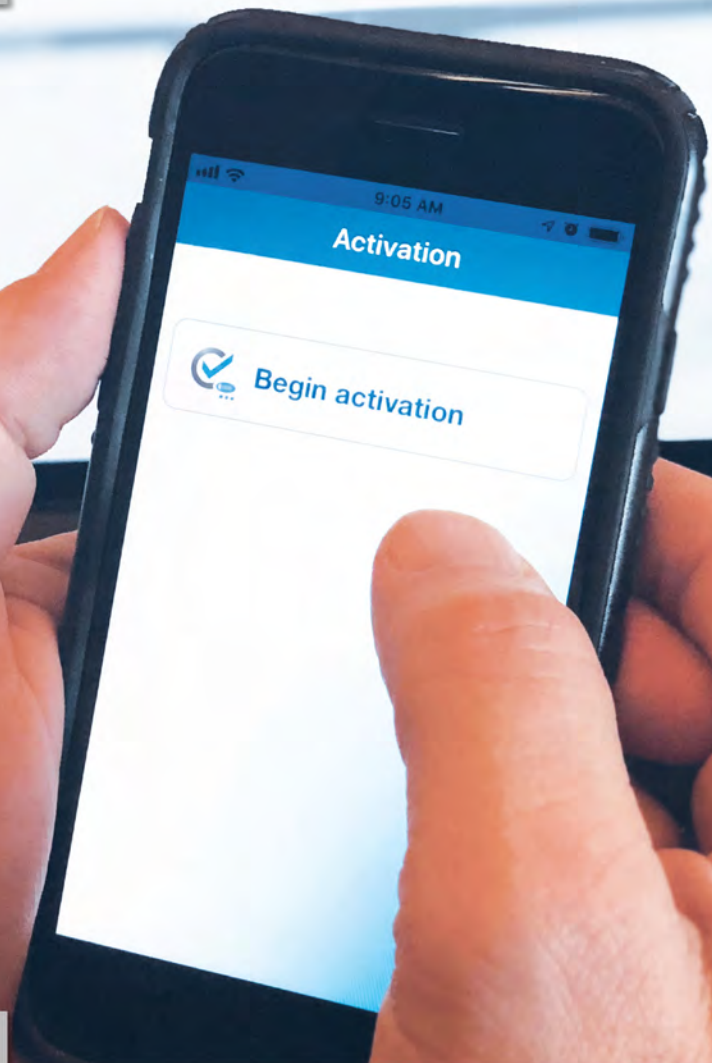


Wray State Bank
Windsor State Bank
Brush State Bank



SOFT TOKEN authentication

Soft Tokens = strong security,
greater convenience



SOFT TOKEN

Frequently asked questions

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. 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.

Who can use soft tokens?

Any Business Online Banking user that has ACH or merchant capture accounts must use either a hard or soft token. Any user may request a token for security purposes.

How do I enroll my business?

Ask an account representative about using soft tokens then complete the necessary steps to get started.

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.

More Questions?

Contact your branch!

Wray - (970) 332-4111

Windsor - (970) 674-1488

Brush - (970) 840-3090

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.

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.

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.

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 switch from a hard token to a soft token?

With approval, you can switch from a hard to a soft token by contacting an account representative. You will be required to turn in your hard token prior to making the switch.

What are the best ways to keep my app and account secure?

You should always start by enabling the passcode or biometric access to your smartphone in order to protect access to your device. The DIGIPASS app also gives you the option to create a regular password or to set up a biometric login so you can then generate a one-time password or a digital signature for accessing your account.

Activating a soft token:

- 1 If you would like to enroll or switch to a soft token, you must contact an account representative so they can enable your access. You may call your branch directly: Wray (970) 332-4111, Windsor (970) 674-1488, Brush ((970) 840-3090.

- 2 Once enabled, 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.

Username HIDE

Password

Remember my username

- 3 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**.



- 4 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 Activate Token screen. The app will decode the image and display your device code.

- Enter the Device Code as displayed in the app
- Add a Nickname for your device
- Enter your 4-digit PIN that you will remember (You'll use this PIN each time you log in.)
- Create a Security Question and add the Answer
- Click CONTINUE

A screenshot of the app's activation screen. At the top, it says "Activation" and "Begin activation". Below that is a CRONTO image. The form fields are: "Device code" (with a "copy" button), "Device nickname", "Create a PIN" (with a "show" button), "Security question", and "Security answer" (with a "show" button). A "Continue" button is at the bottom. A note says "* Indicates required field".

- 5 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.

Enter the **One-time password** as displayed in the app.

Click **COMPLETE ACTIVATION**

A screenshot of the computer screen showing the activation process. It features a CRONTO image and a "One-time password" field with a "show" button. A "Complete activation" button is at the bottom. A note says "* Indicates required field". On the right side, there is a blue box with the text "Done: Complete activation", "Your first One-Time Password is:", "56039134", "Your serial number:", and "FDQ8968474".

*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 can enable later if you choose.)

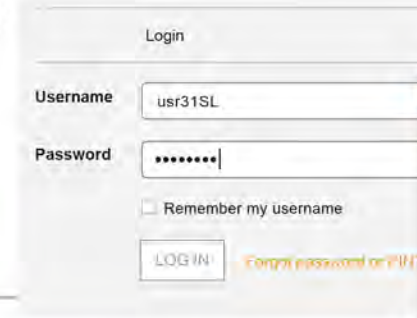
Logging in to Business Online using DIGIPASS soft token

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



- 2
 - At the Business Online log in screen, enter your **Username**.
 - In the Password field, enter the **one-time password** generated with the soft token, followed by your **PIN**.
 - Click **LOG IN**.

One-time password
Password 2750000891197
PIN



- 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.



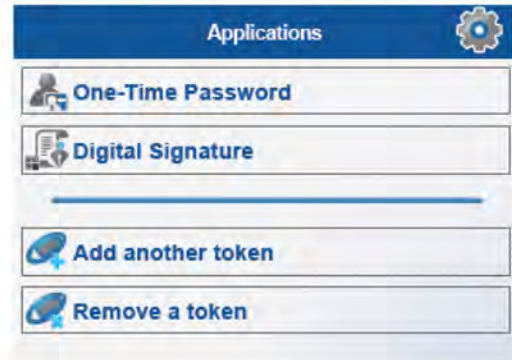
Using a soft token with the Business Mobile Banking app

Once your soft token has been activated through Business Online Banking, you can use it to generate a one-time password when logging in to the Business Mobile Banking app.

- 1 Open the Business Mobile Banking app and enter your username

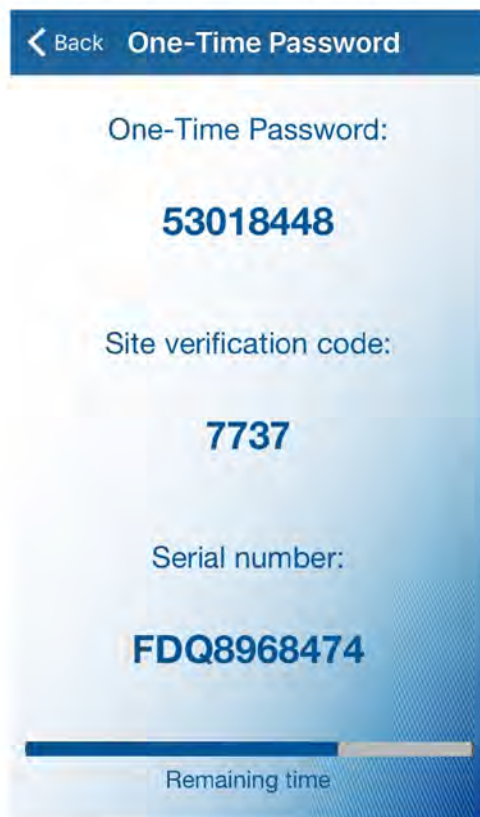


- 2 Open the DIGIPASS for Business Banking app and tap One-Time Password



- 3 Copy the One-Time Password displayed in the soft token app

NOTE: This screen does have a time limit shown on the bottom of the screen



- 4 Navigate back to the Business Mobile Banking app and paste the One-Time Password followed by your four-digit PIN and then Tap Log In

