

Soft Token: Frequently Asked Questions

Soft Token FAQs

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 Cash Management 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?

Cash Management ACH and wire clients can use the "DIGIPASS for Business Banking" soft token.

How do I enroll my business?

Watch the video on how to set up and use the free "DIGIPASS for Business Banking" soft token app. (Video is located at www.bankbac.com/digipass)

If you have questions or need assistance, contact our Customer Service Department at 1-877-226-5820.

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 Cash Management account by generating random, one-time passwords that you and approved employees will use each time you log in to your account. It is also 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 Cash Management, 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?

You can switch from a hard to a soft token by logging into your Cash Management account, selecting the Profile page and following the instructions to make the switch. You'll then turn in your hard token.

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 for Business Banking" 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.