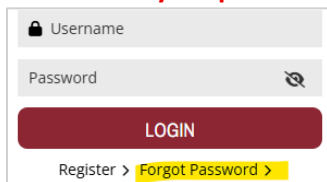


### Business User Soft Token Activation Guidelines

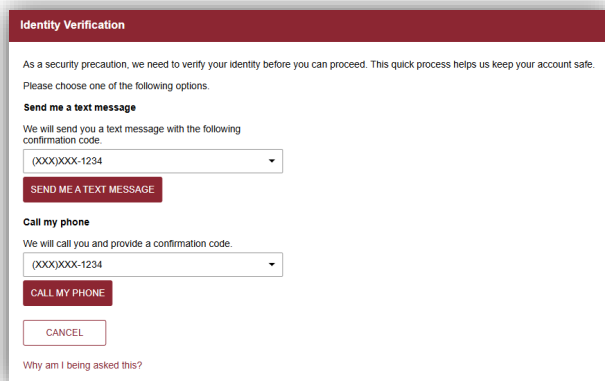
If you previously used a DigiPass token and PIN, and don't remember your password, simply click "Forgot Password" from the Log In panel to reset your password to begin the activation process.



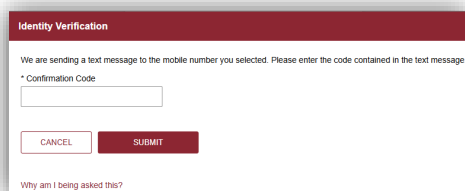
- ⌚ The activation process is a one-time event to associate the license with your mobile device.
- ⌚ Once the connection has been established, subsequent logins will not require the activation process, you be required to use the generated "one-time password" along with your username and password.
- ⌚ You will need access to their **desktop** and their **mobile device** at the same time.

### Business User Token Activation

- Step 1: Users must have access to their desktop and mobile device at the same time.
- Step 2: **Desktop:** Log in to Digital Banking.
- Step 3: Select to receive the *One Time PIN (OTP)* code by text or voice call on the *Identity Verification* screen.

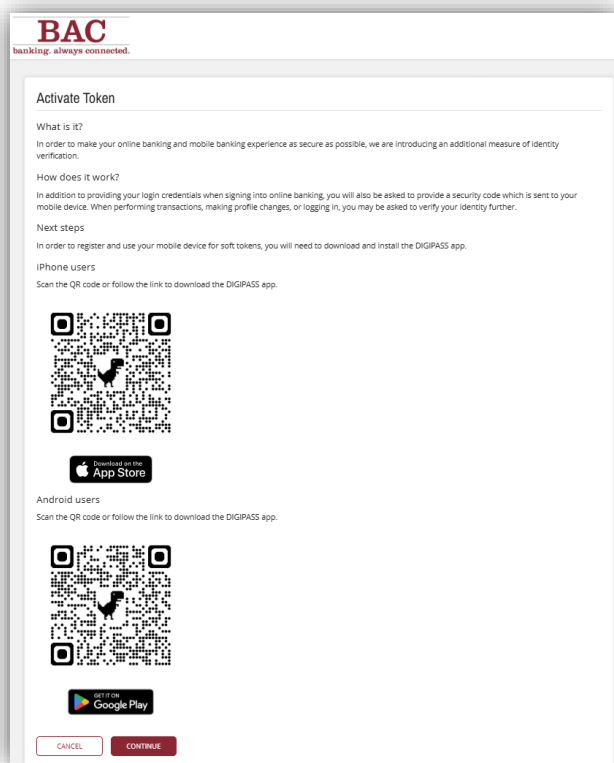


- Step 4: Retrieve the code and enter it in the *Confirmation Code* field.



- Step 5: Select the *Submit* button.

Step 6: **Phone:** Open the camera app on device and scan the appropriate QR code (Apple or Google store) according to device type.

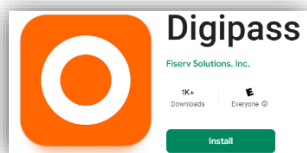


Step 7: Select the link displayed on the phone to go to the *DigiPass* app in the app store.

- **Apple:** Alternative option is to search for “FI DigiPass” in the Apple app store. Find the app with the subtitle, “Security app by Fiserv.”



- **Google:** Alternative option for Android devices - in Google Play, search for “DigiPass” and find the app by Fiserv Solutions, Inc. The "About this App" States: Fiserv TOTP app by OneSpan for secure, licensed authentication.

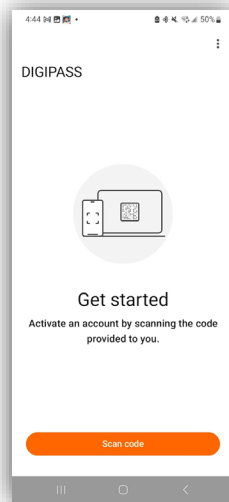


Step 8: Follow the instructions to download and install the app to the mobile device.

Step 9: **Desktop:** Select *Continue*.

Step 10: **Phone:** Open the *DigiPass* app by selecting the icon on the phone.

Step 11: Select the *Scan Code* button.



Step 12: **Phone:** Use the camera on the mobile device to scan the Cronto image on the desktop.

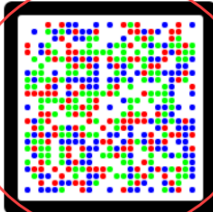
**BAC**  
banking. always connected.

### Activate Token

Instructions

1. Activate DIGIPASS on your mobile device.
2. Follow the directions on your mobile device to activate a DIGIPASS.
3. Scan the image presented below. This is known as a Cronto image.
4. If requested, follow directions on your phone to create a PIN. You will need the PIN every time you need to request an authentication code.
5. The app will return a registration code. Enter the registration code below.
6. Create a nickname for your device.

Scan the image presented below, and press "Register".



Enter the Registration Code provided by the DIGIPASS app.

\* Registration Code

Please enter a descriptive name to identify your mobile device.

\* Device Nickname

Step 13: **Desktop:** Enter the code from the phone in the *Registration Code* field.

**IMPORTANT NOTE:** Be sure to enter the 16-digit code correctly.

Step 14: Enter a nickname for the device in the *Nickname* field.

Step 15: Select *Register*.

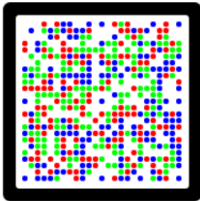
**BAC**  
banking. always connected.

### Activate Token

Instructions

1. Activate DIGIPASS on your mobile device.
2. Follow the directions on your mobile device to activate a DIGIPASS.
3. Scan the image presented below. This is known as a Cronto Image.
4. If requested, follow directions on your phone to create a PIN. You will need the PIN every time you need to request an authentication code.
5. The app will return a registration code. Enter the registration code below.
6. Create a nickname for your device.

Scan the image presented below, and press "Register".



Enter the Registration Code provided by the DIGIPASS app.

\* Registration Code

Please enter a descriptive name to identify your mobile device.

\* Device Nickname

Step 16: **Phone:** Select the *Continue* button.

Step 17: **Phone:** Scan the second Cronto image.

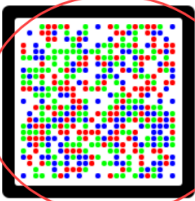
**BAC**  
banking. always connected.

### Activate Token

Instructions

1. Follow the instructions in the DIGIPASS app to scan the second Cronto image.
2. Scan the Cronto image presented below.
3. Follow the instructions on your mobile device to complete the registration. The app will return an Activation Signature. Enter the signature below.

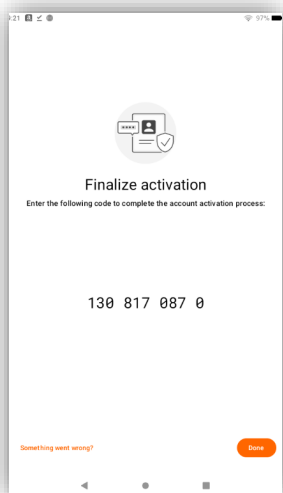
Scan the image presented below, and press "Activate". Return to your mobile device and follow the instructions in the DIGIPASS app.



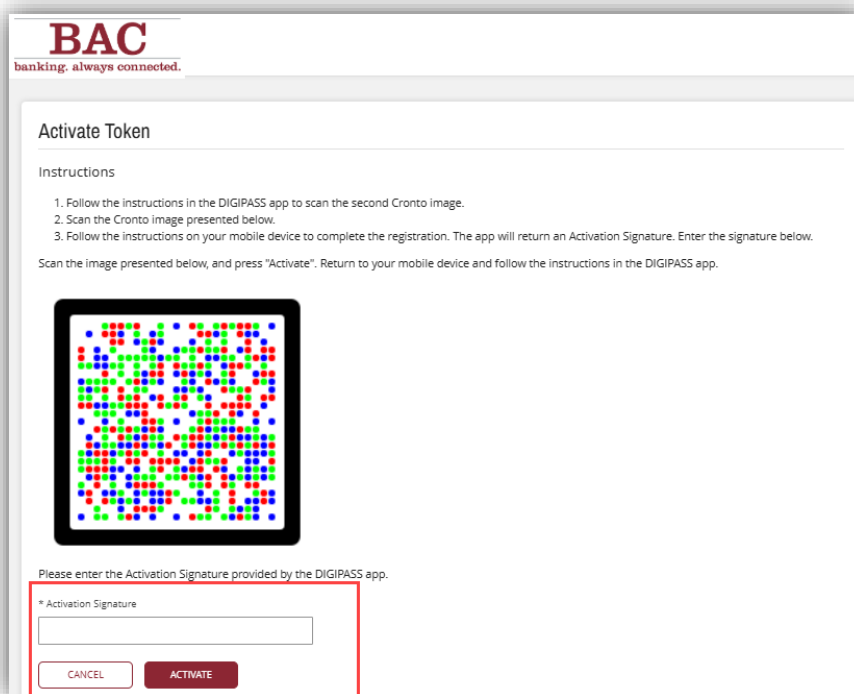
Please enter the Activation Signature provided by the DIGIPASS app.

\* Activation Signature

Step 18: **Desktop:** Enter the 10-digit code from the phone in the *Activation Signature* field.



Step 19: **Desktop:** Select *Activate*.



Step 20: **Phone:** Select *Done*.

Step 21: **Desktop:** Select *Continue*.

**NOTE:** Going forward, when you are asked to verify your identity, you will open the DigiPass app and select the button to *Generate a One-Time Password* and enter the passcode provided to authenticate.

### Soft Token User Experience

- a. Login to Digital Banking.
- b. Enter username.
- c. Enter Password.
- d. Verify identity through a code on the DigiPass app.
  - i. Open the DigiPass app on the mobile device.
  - ii. Select the “Generate one-time password” button.
  - iii. Enter the code provided in the appropriate field on the desktop.
- e. 4. Select “Submit”.

### Important Notes

- a. Certain activities require additional soft token authentication. Depending on configuration or policies, once a user has authenticated in a session, they may or may not be asked to authenticate again.
- b. Profile changes that require additional authentication are:
  - Change email address.
  - Change password.
  - Change phone number.
  - Forgot password.
  - Change user ID
  - Register a new business or new user
- c. Business activities that require additional authentication are:
  - Initiate ACH Batch.
  - Initiate Recurring ACH Batches.
  - Initiate Single Wire.
  - Initiate Multiple Wires.