



# SOFT TOKEN authentication

Soft tokens = strong security,  
greater convenience

# INTERNATIONAL CITY BANK

A division of  
**UNITED**  
FIDELITY  
**BANK**



Watch the Soft Token video at  
[www.icb.biz/business-banking-tutorials/](http://www.icb.biz/business-banking-tutorials/)



# SOFT TOKEN authentication

Soft tokens = strong security,  
greater convenience

International City Bank strives to deliver the highest level of protection for our Business Online Banking customers. That's why we now offer a free smartphone app for Apple and Android devices that generates a secure one-time password to use each time you log in to your account.

This app – called a 'soft token' – is easy to install and simple to set up.

The concept is brilliant: Rather than using a traditional password that can be stolen or hacked, the soft token app generates a random, one-time string of numbers that you enter when logging into your account. The number is combined with a PIN that you create when setting up the soft token, making it next to impossible for criminals to access your account. You can even use the soft token as an extra layer of protection to complete transactions such as ACH or wire transfers.

Previous tokens were small hardware devices that you had to keep track of and carry with you. A soft token is convenient – you just install the app on your smartphone and it's there whenever you need it.

You'll find the app in the Apple or Google Play stores by searching for "**DIGIPASS for Business Banking**".

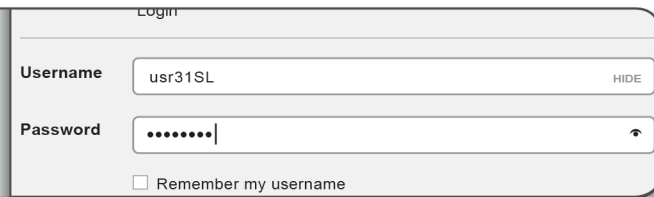
Watch the videos at [www.icb.biz/business-banking-tutorials/](http://www.icb.biz/business-banking-tutorials/) for step-by-step demonstrations of how to set up and use your new soft token.



## Activating your DIGIPASS soft token:

### Step 1

Using your computer, log in to Ultimate Access Business Banking with your current Username and Password. After logging in, you will be prompted to activate your soft token.



Login

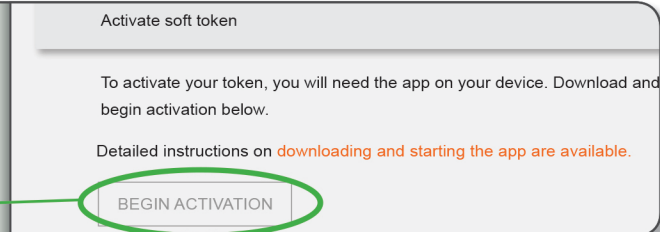
Username  HIDE

Password

☐ Remember my username

### 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**.



Activate soft token

To activate your token, you will need the app on your device. Download and begin activation below.

Detailed instructions on [downloading and starting the app](#) are available.

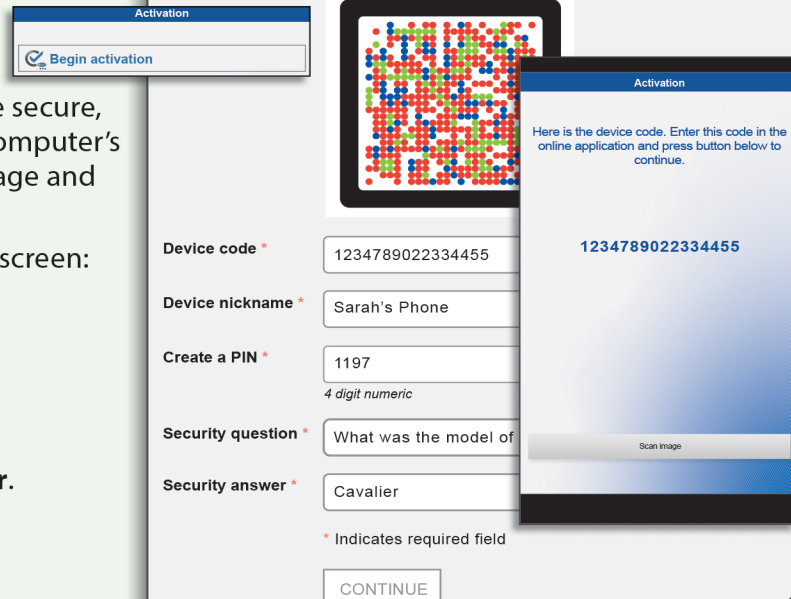
**BEGIN ACTIVATION**

### 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 **Activate token** screen. The app will decode the image and display your device code.

Fill out the **Activate token** form on your computer screen:

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



Activation

**Begin activation**

Device code \*

Device nickname \*

Create a PIN \*   
4 digit numeric

Security question \*

Security answer \*

\* Indicates required field

**CONTINUE**

Activation

Here is the device code. Enter this code in the online application and press button below to continue.

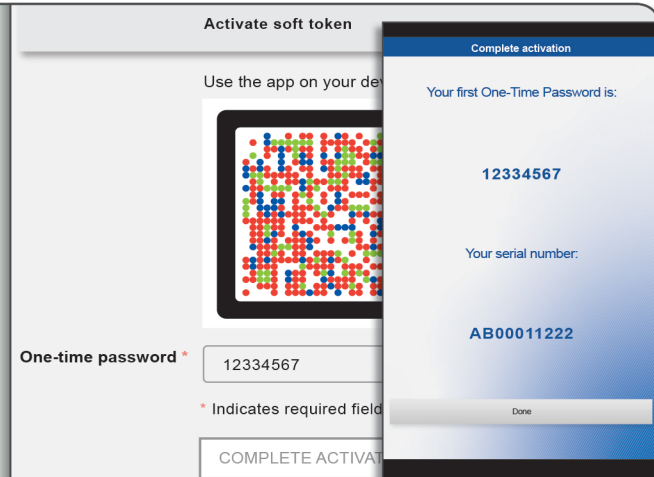
**1234789022334455**

Scan image

### 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.)



Activate soft token

Use the app on your device

One-time password \*

\* Indicates required field

**COMPLETE ACTIVATION**

Complete activation

Your first One-Time Password is:

**12334567**

Your serial number:

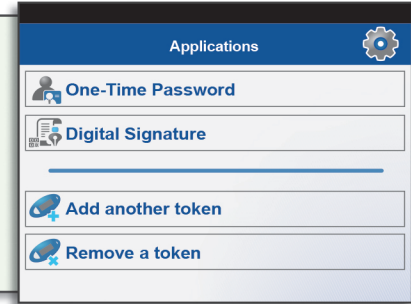
**AB00011222**

Done

# Logging in to Ultimate Access Business Banking using your DIGIPASS soft token:

## Step 1

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



## Step 2

1. At the Ultimate Access Business Banking 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 is indicated by a red bracket over the first 9 digits (275000089).  
PIN is indicated by a red bracket under the last 2 digits (1197).

3. Click **LOG IN**.

### Log in

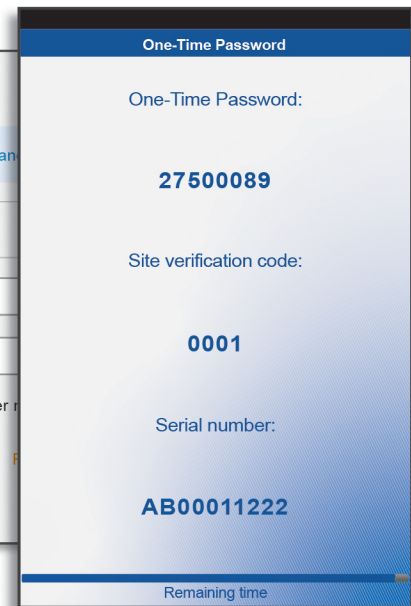
[New ATM open on 1st an](#)

Login

Username

Password

☐ Remember me



## 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.

### Site verification

Use your token to generate a v  
protects your account by ensu

0001

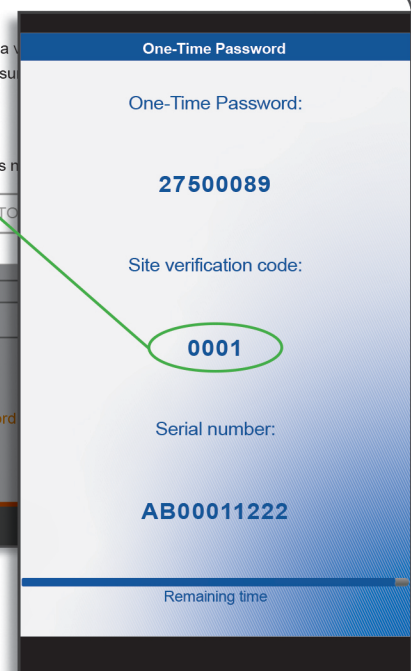
If your verification code does n

Username

Password

☐ Remember my username

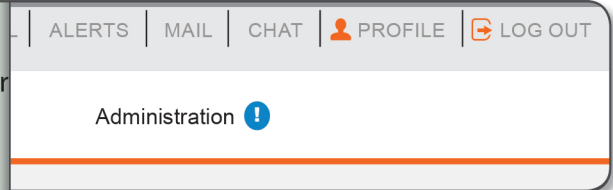
[Forgot password](#)



## Activating your DIGIPASS soft token for transactional authentication.

### Step 1

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

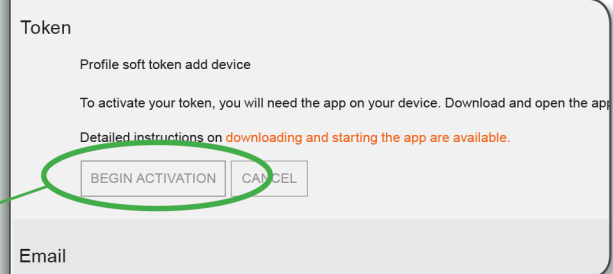


### Step 2

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**.



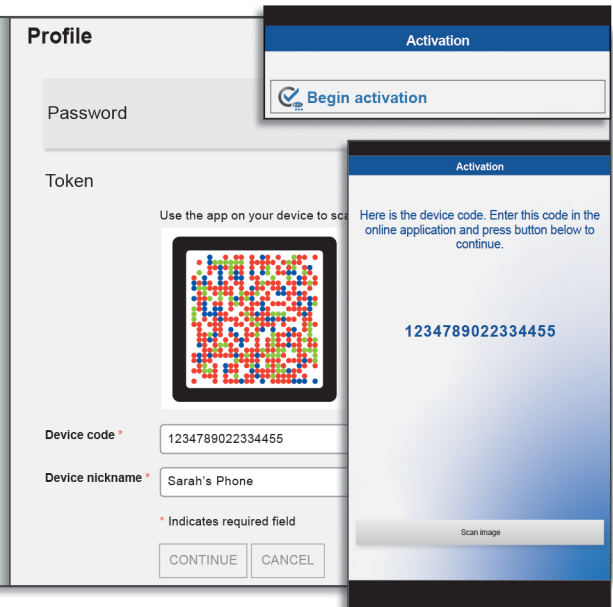
### Step 3

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:

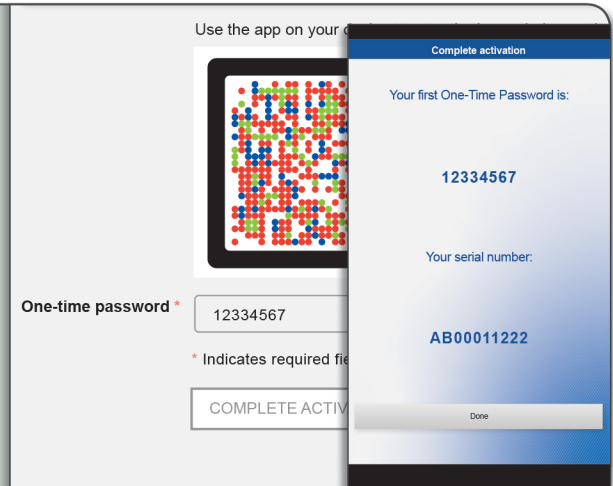
1. Enter the **Device Code** as displayed in the app.
2. Add a **Nickname** for your device.
3. Click **CONTINUE**.



### 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**.

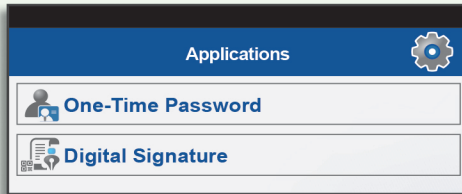
If you have a phone that allows biometric protection, choose YES to enable fingerprint security for opening the app. Select NO if you want to skip this step. (You'll be able to enable this later, if you choose.)



## Completing Security Challenges using your DIGIPASS soft token:

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

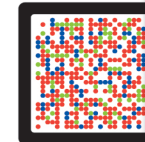
Hide ^

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



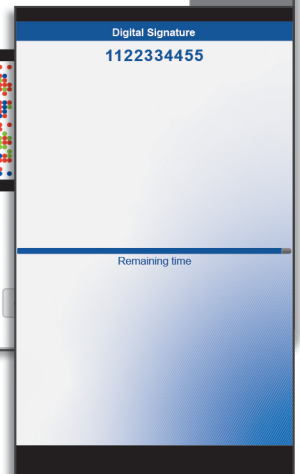
Digital signature \*

1122334455

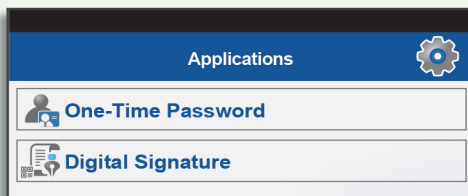
\* Indicates required field

Complete challenge

Can't scan the image?



### 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 ^

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

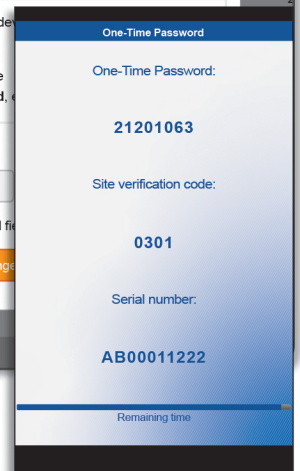
Sarah's Phone

One-time password \*

21201063

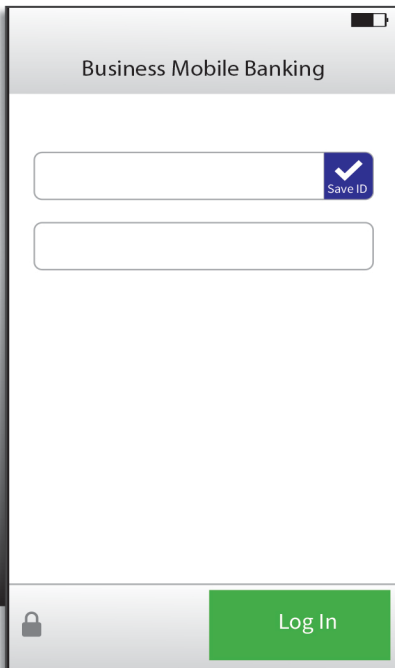
\* Indicates required field

Complete challenge



## Using your DIGIPASS soft token app with your Business Mobile Banking app:

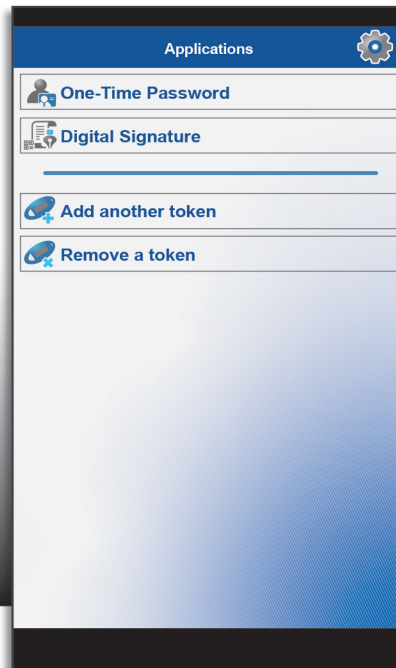
Once your soft token has been activated through Ultimate Access Business Banking, you will use it to generate a one-time password when logging in to Business Mobile Banking and when completing transactional Security Challenges.



Business Mobile Banking

Save ID

Log In



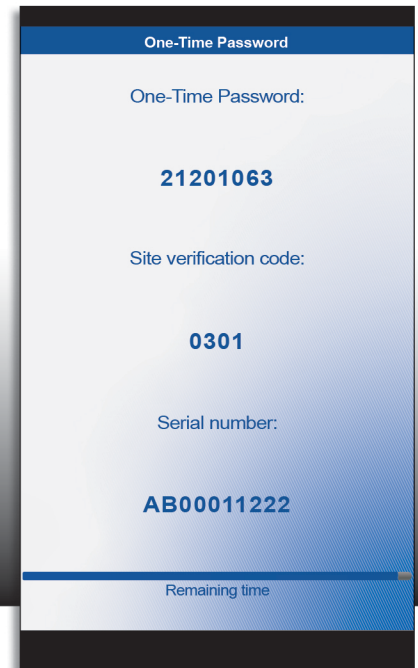
Applications

One-Time Password

Digital Signature

Add another token

Remove a token



One-Time Password

One-Time Password:

21201063

Site verification code:

0301

Serial number:

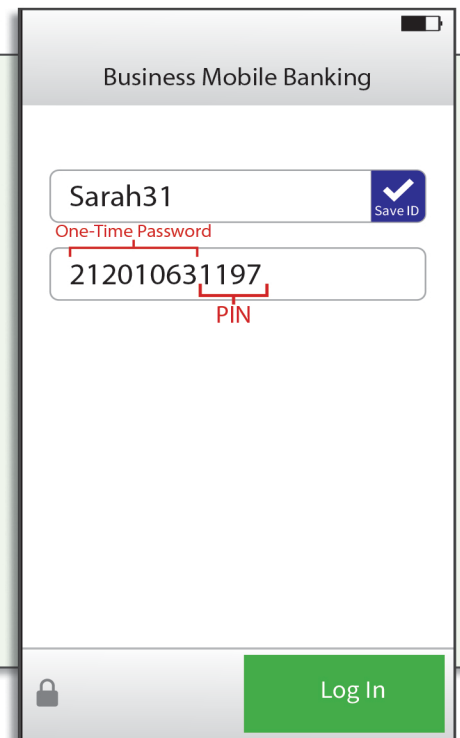
AB00011222

Remaining time

### 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.*



Business Mobile Banking

Sarah31

One-Time Password

212010631197

PIN

Log In



## 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 Ultimate Access Business 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 business banker about getting approved for use of the DIGIPASS for Ultimate Access Business Banking soft token. Once approved you'll be able to control which employees can access your accounts via the soft token.

### How do I enroll my business?

Ask your business banker about using soft tokens then complete the necessary steps to get started. Watch this video on how to set up and use the free DIGIPASS for Business Banking soft token app.

### 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 Ultimate Access Business Banking in either the Apple or Google Play app stores.

### How does it work?

The soft token app protects access to your Ultimate Access Business 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 Ultimate Access Business Banking, makes it nearly impossible to hack your account.

### When 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 Ultimate Access Business Banking 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.

### More Questions?

email: [operations@unitedfidelity.com](mailto:operations@unitedfidelity.com)  
call: 1-800-280-8280 or stop in anytime during normal banking hours.