



# SOFT TOKEN AUTHENTICATION

## SOFT TOKENS = STRONG SECURITY, CUSTOMER CONVENIENCE

Security State Bank works hard to deliver the highest level of protection for our Business Online Banking customers. That's why we now offer a free soft token app that generates a secure one-time password to use each time you log in to your account.

### HOW IT WORKS

The soft token app generates a random, one-time string of numbers that you enter when logging into your account. Combined with a PIN that you create when setting up the soft token, it offers maximum protection against criminal fraudsters. You can even use the soft token as an extra layer of protection for ACH or other high-dollar transactions.

A soft token is convenient - just install the app on your smartphone and it's there whenever you need it. If you are a multi-account holder with Security State Bank, a single installation of the app can hold multiple tokens for use when you log in to each of your accounts.

You'll find the app in your smartphone's app stores by searching for DIGIPASS for Business Banking.

### SOFT TOKEN FAQ'S

#### *What is 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 business banker 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.

#### *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 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. 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 login with another device. Check out the soft token guide or call for assistance. If you think your phone is lost, please call us so we can temporarily lock your Cash Management account until you locate your device or replace the device with a new one.

#### 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.

#### 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?

Call or stop into your local branch during normal banking or contact us at email: [ibanking@ssbwyo.bank](mailto:ibanking@ssbwyo.bank)

call: 800-835-3728

