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Create Digital and Configure Digital

Business Banking Authentication:

SecureNow Soft Tokens- Business User Soft Token Activation

August 2025

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SecureNow Soft Tokens - Business User Activation

A soft token is an additional layer of security to the login process or a step-up authentication when performing ACH or wire transactions. The soft token app resides on the user's phone or mobile device and when they open the app on their phone, they receive a one-time code to secure the transaction.

If the Business user is assigned a soft token license, they may be challenged at each login and may be required to authenticate it with a soft token. Business users may also be challenged when they initiate an ACH batch or wire transaction.

Once the FI has assigned the soft token license to the business user, the business user will be prompted to activate the soft token upon their next login to online banking.

Downloading OneSpan App to Mobile Device

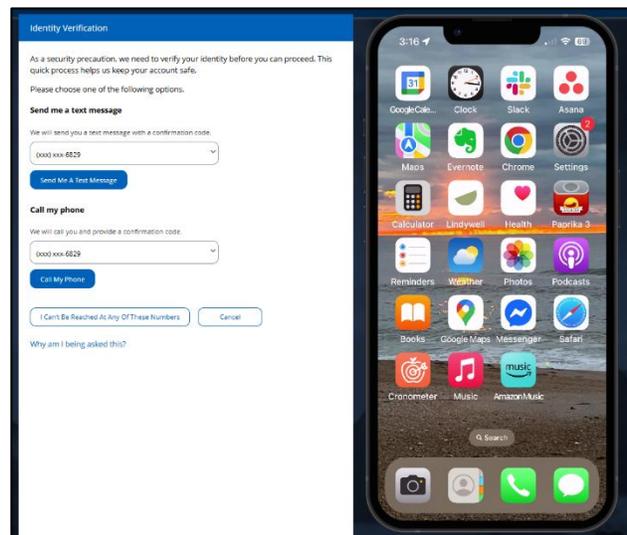
The user newly assigned a soft token license should follow the steps below to download the OneSpan app to their phone or mobile device:

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1. Login to the Business Portal of Configure Digital or Create Digital on using the desktop computer. Have the mobile device to connect ready.

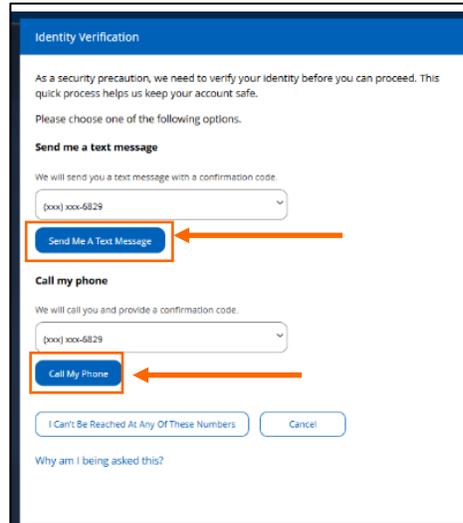


2. The *Identity Verification* screen displays prompting the user to request a code by text or phone call.



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3. The user selects the *Send me a text message* or *Call my phone* button, based on their preference.

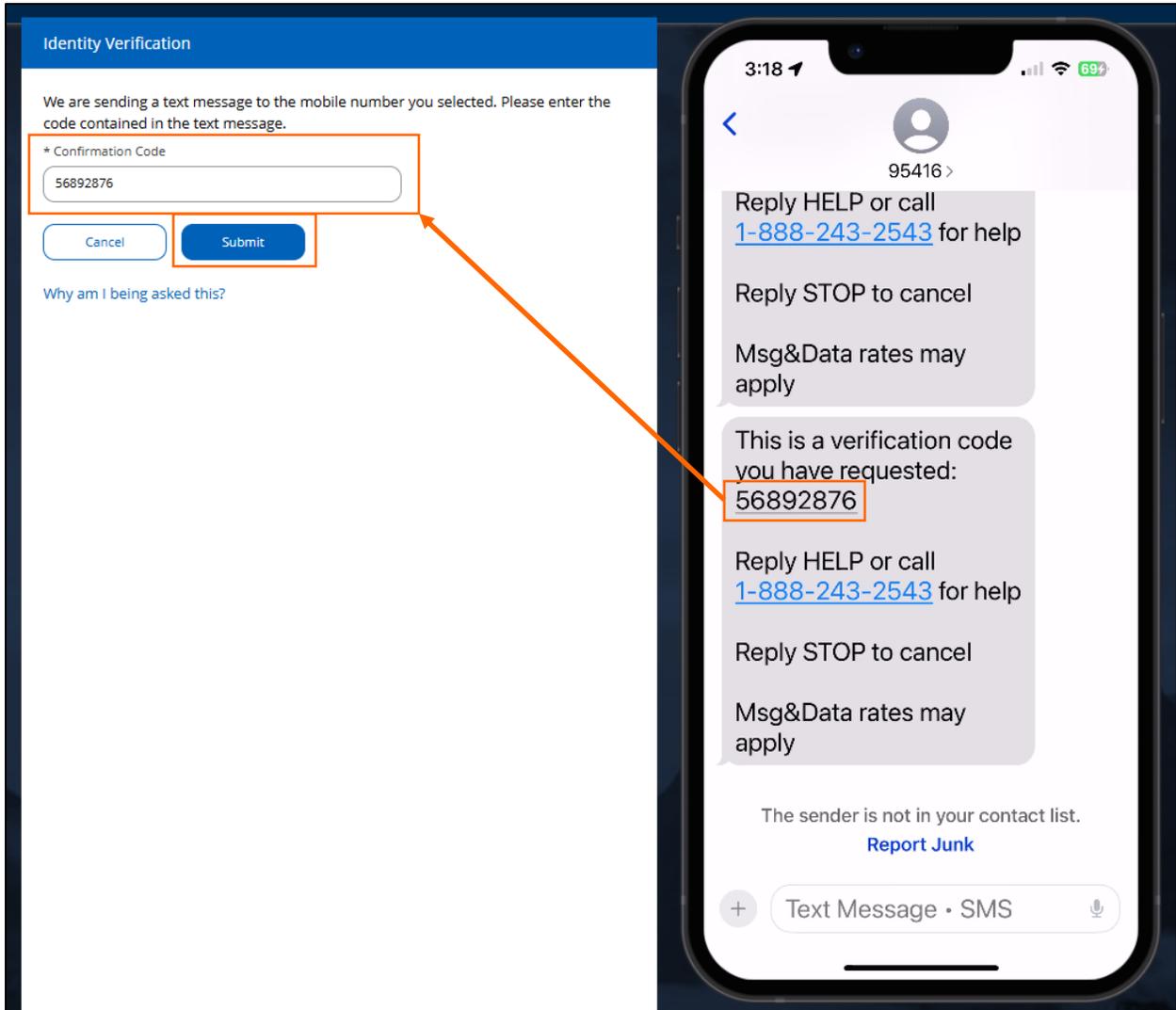


4. The authentication code will be provided on the device through a text message or a phone call, as requested. The user will open the text message or answer the phone call.



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5. Enter the authentication code provided in the *Confirmation Code* data field. Then Select *Submit*.



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6. The *Register Tokens* view displays activation instructions and QR codes for iPhone or Android devices .

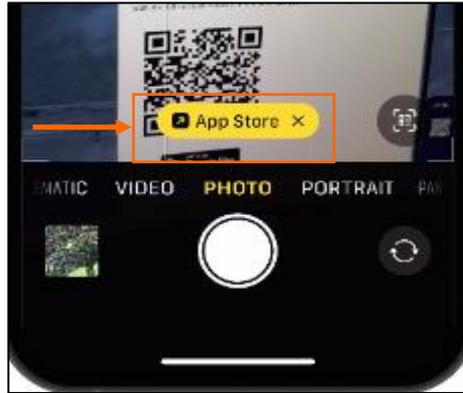


7. On Mobile Device: Open the camera app and scan the appropriate QR code displayed on the screen, either the Apple store or Google store, based on user's device type.

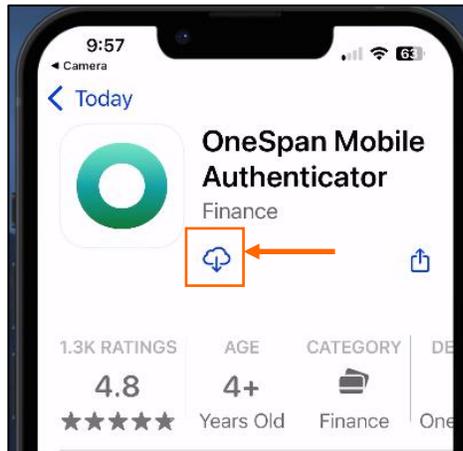


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8. Select the link displayed on the phone to access the app store. Find the *OneSpan Mobile Authenticator* in the app store.

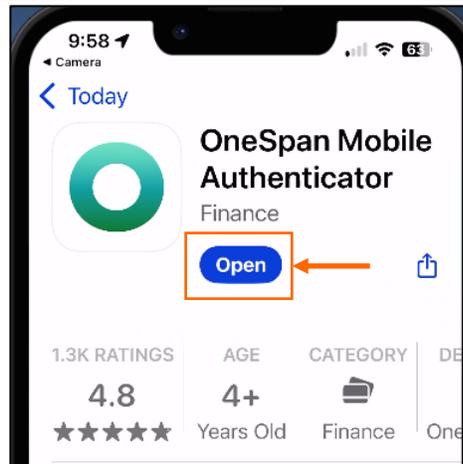


9. Follow the instructions to download and install the app to the mobile device.



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10. Select *Open* or tap the app's icon on the home screen to open the app.



Soft Token Activation

Once the OneSpan app has been downloaded, the user continues to activate the soft token on their device.

1. On the desktop: from the Register Tokens screen, select *Continue*.



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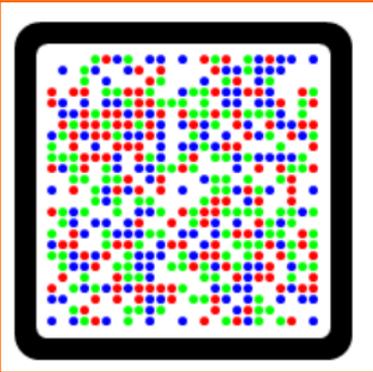
2. The Register Tokens screen with instructions and a Cronto image displays:

Register Tokens

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.

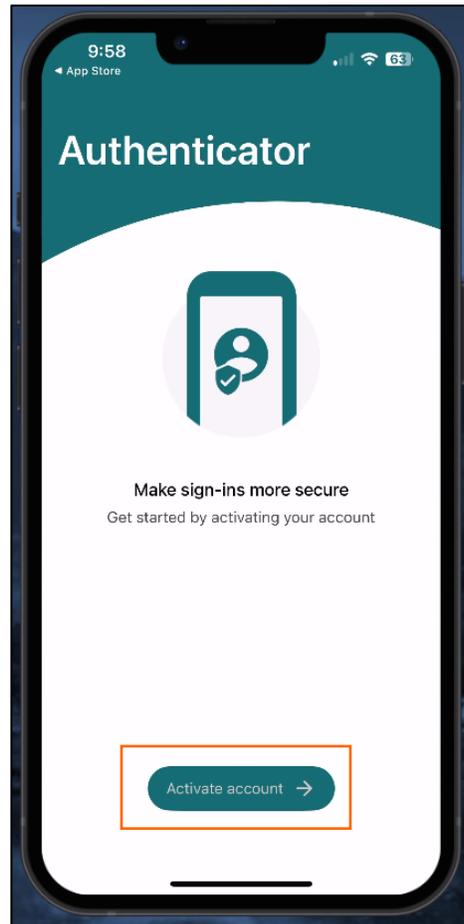
* Registration Code

Please enter a descriptive name to identify your mobile device.

* Device Nickname

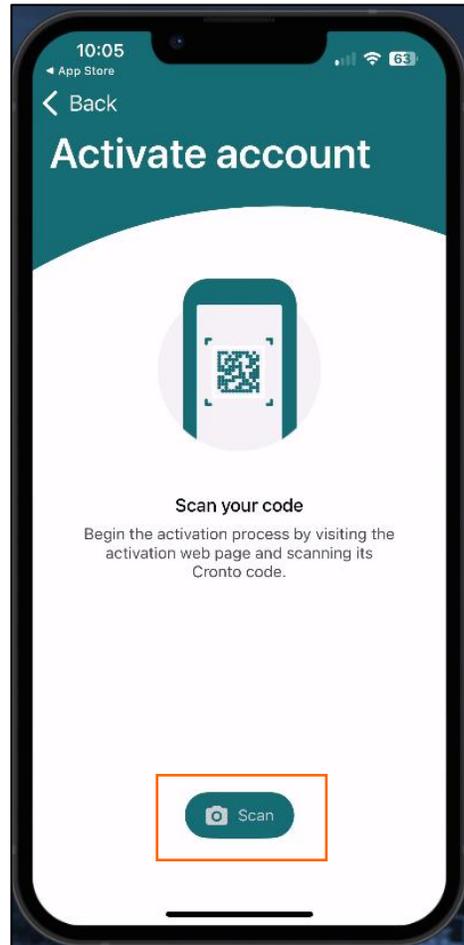
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3. On the Mobile Device with the OneSpan app open, select the *Activate Account* button.



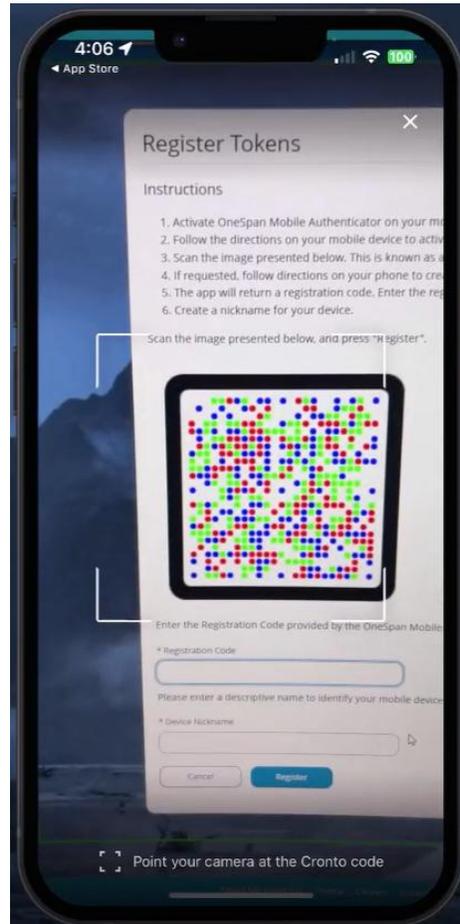
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4. Select the *Scan* button.



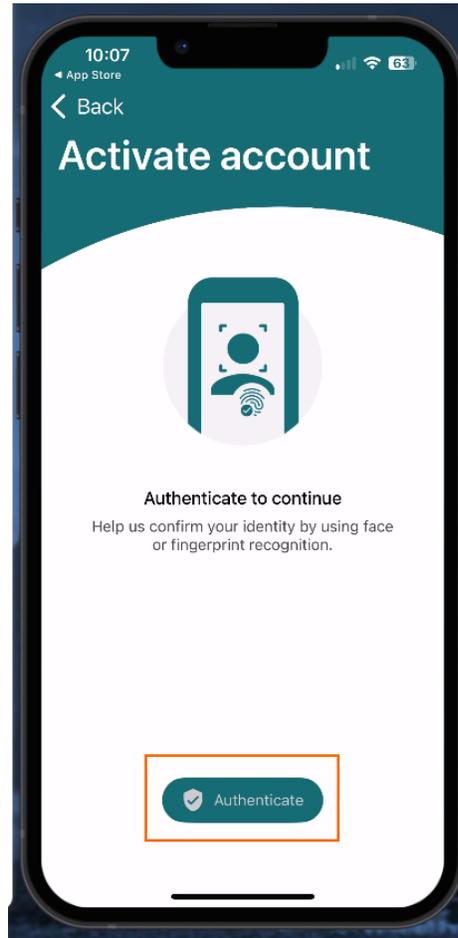
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5. Open the camera app to scan the *Cronto image* on the desktop.



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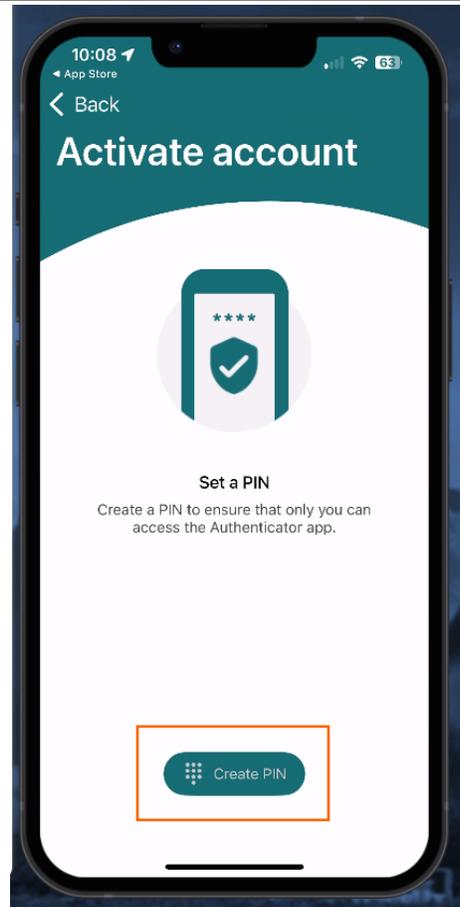
6. On the Mobile Device, select *Authenticate*.



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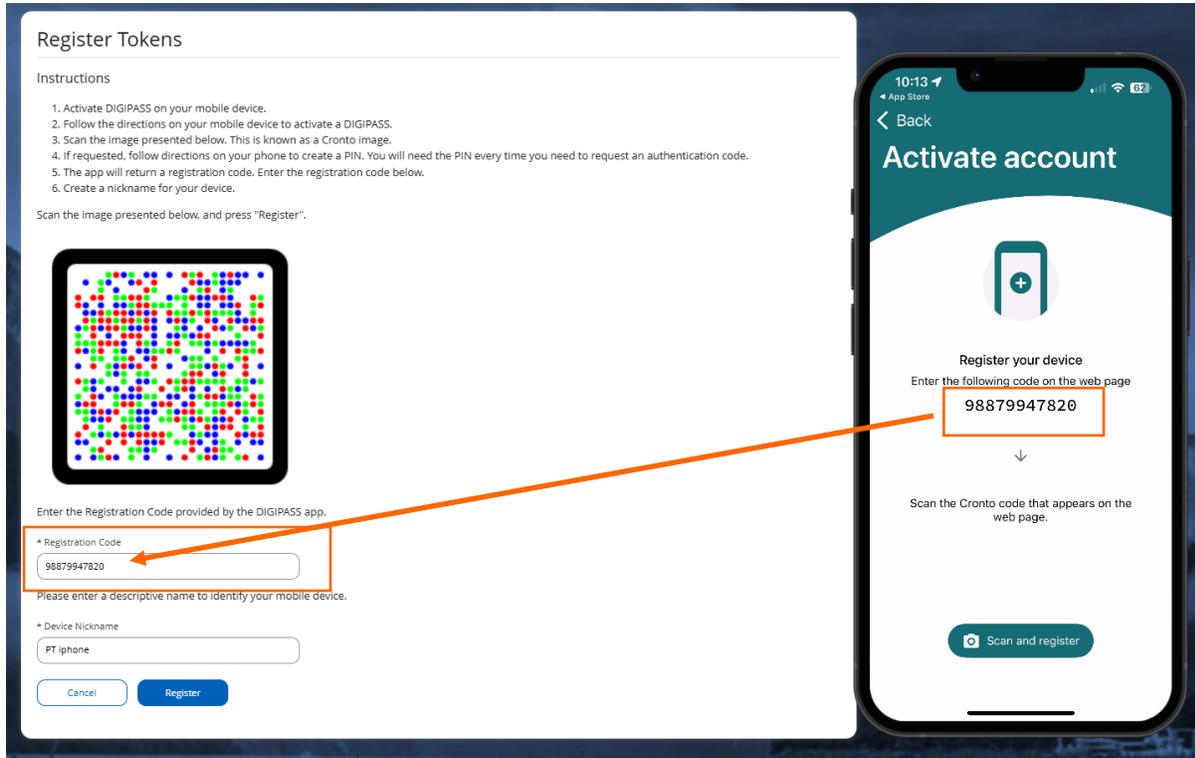
7. If requested, provide a *Personal Identification Number (PIN)*. The PIN will be needed each time an authentication code is requested.

NOTE: A PIN is needed if biometric identification, such as fingerprints or face identification, is not enabled on the device. If enabled, biometric identification will be requested.



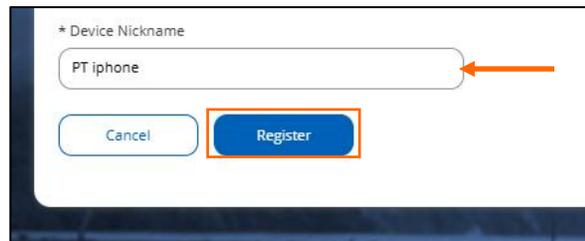
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8. Desktop: Enter the registration code in the *Registration Code* field.



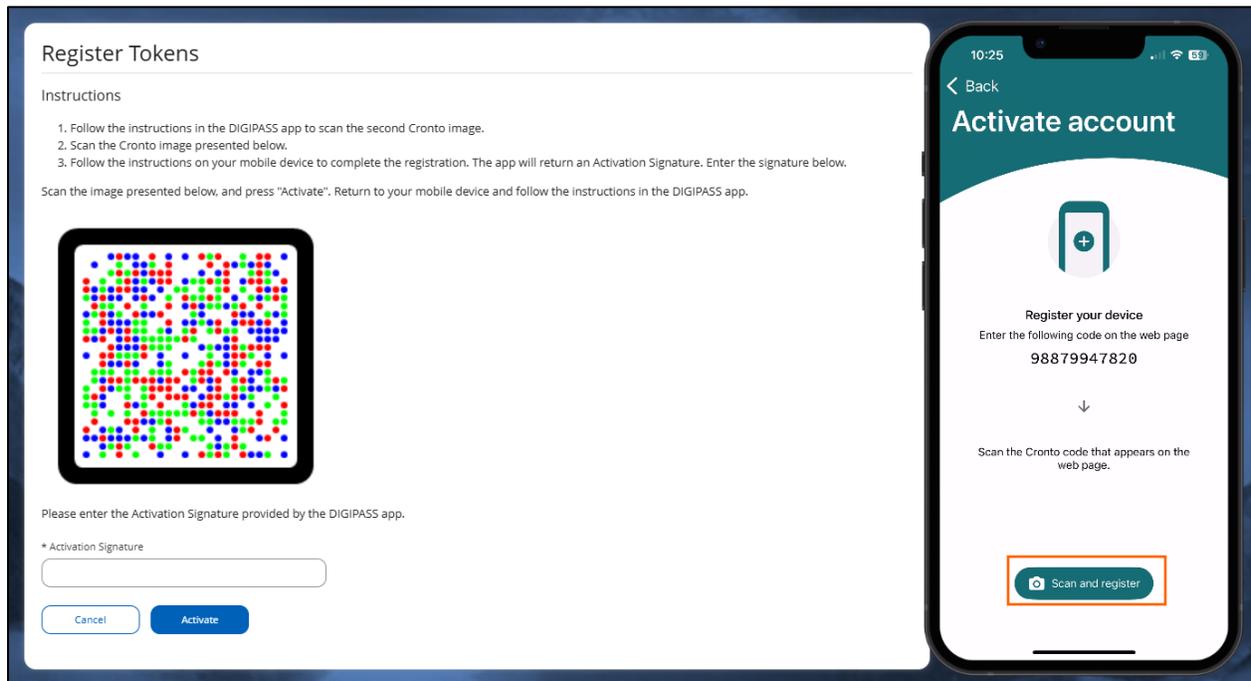
9. Enter a nickname for the mobile device in the *Device Nickname* field.

Then, select the *Register* button

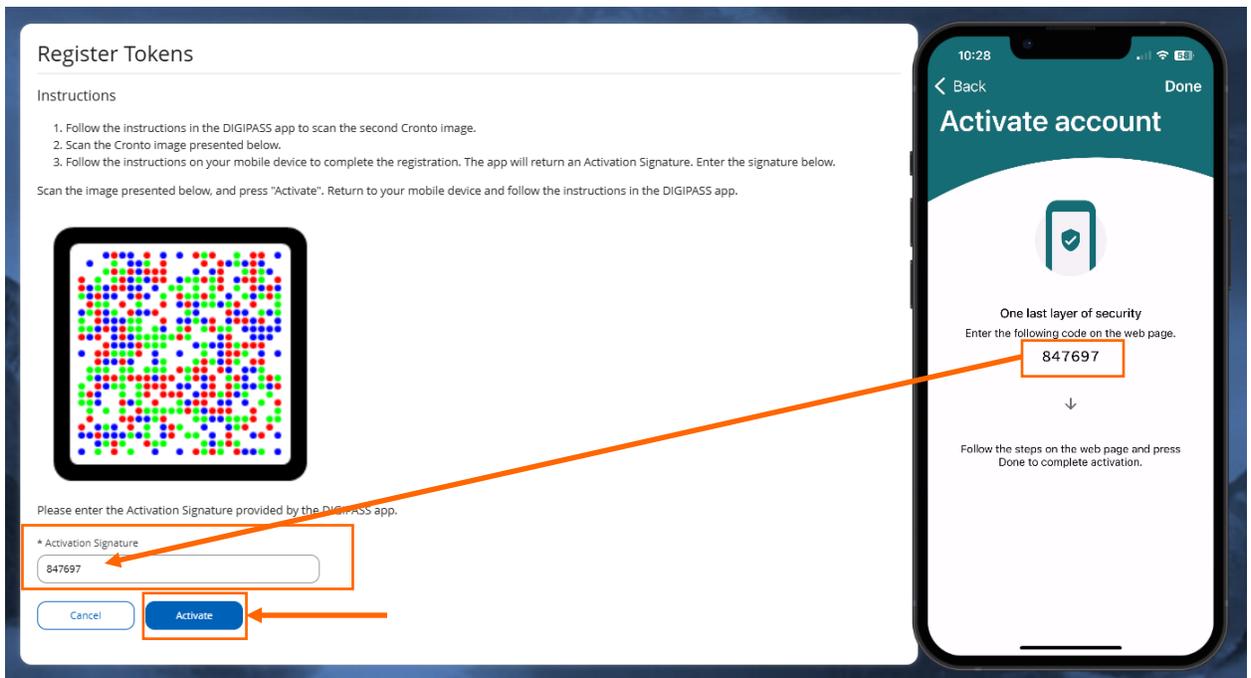


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10. Desktop: A second *Cronto image* is displayed. Mobile Device: Select the *Scan and Register* button. Scan the second *Cronto image* with the phone.

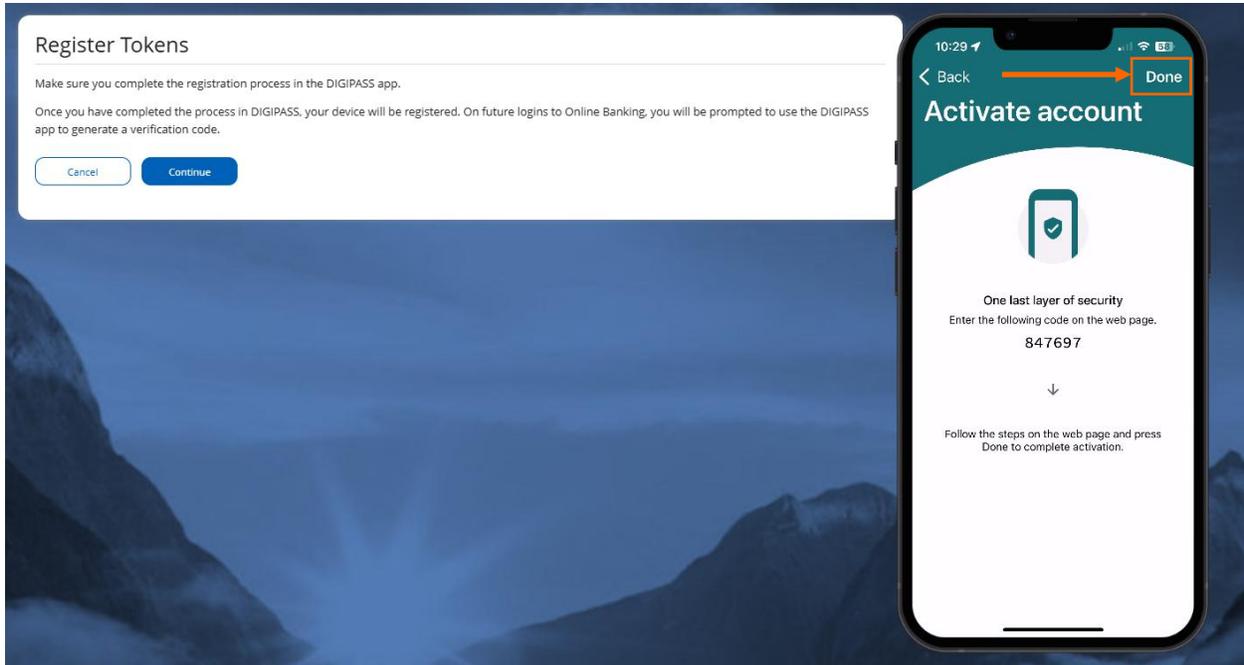


11. Mobile Device: A code displays. This is the activation signature. Desktop: Enter the code in the *Activation Signature* field. Then, select the *Activate* button.



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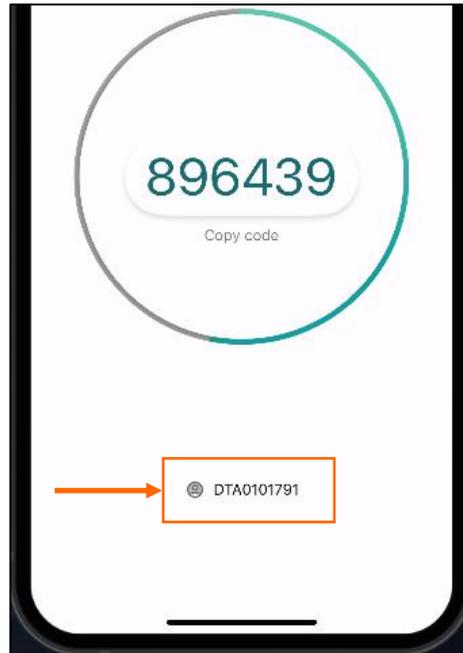
12. The confirmation screen is displayed on the desktop. On mobile device, select the *Done* button in the upper right corner of the mobile app. Then, on the desktop: Select *Continue*.



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13. The soft token activation should now be complete for this user. The user is now able to access Business Banking through Create or Configure Digital

NOTE: The SecureNow license number assigned to the user is displayed at the bottom of the screen. This is the soft token license number has been assigned to this user.



Soft Token Business User Experience

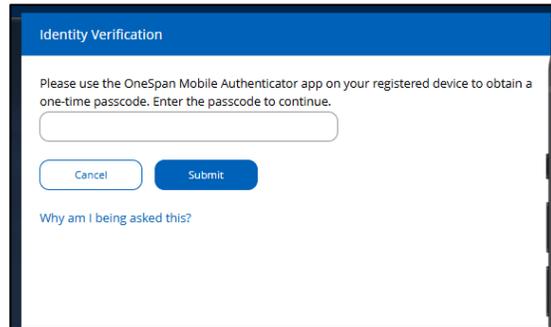
Once activation has been completed, the user will follow the steps below to authenticate their identity upon login to Create or Configure Digital.

1. Login to Create or Configure Digital on the desktop. Be sure to have access to the mobile device .

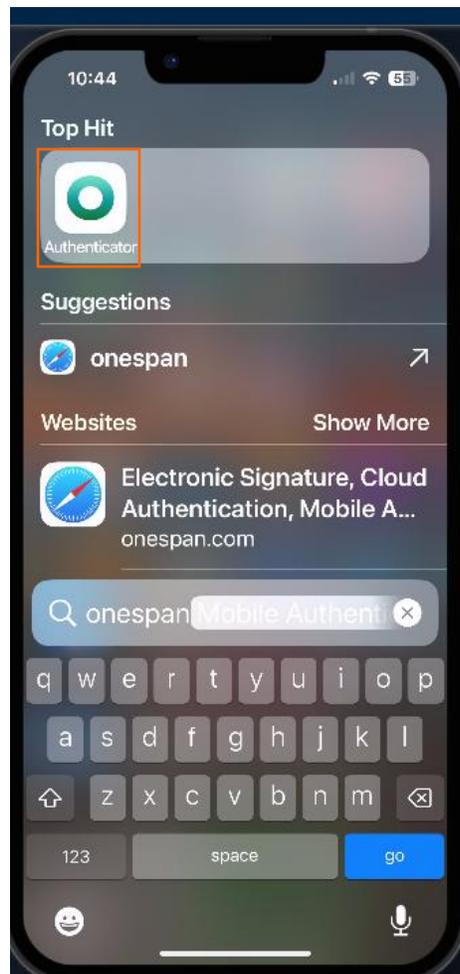


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2. The Identity Verification screen displays.

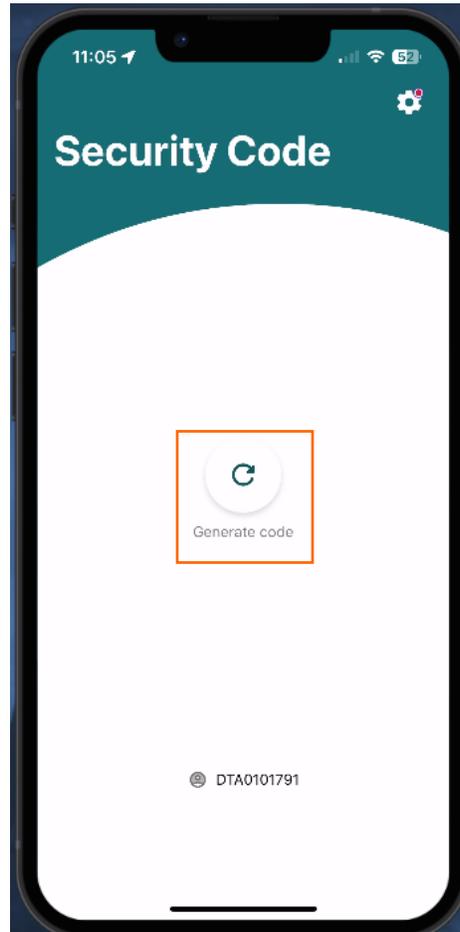


3. Open the OneSpan app on the mobile device.



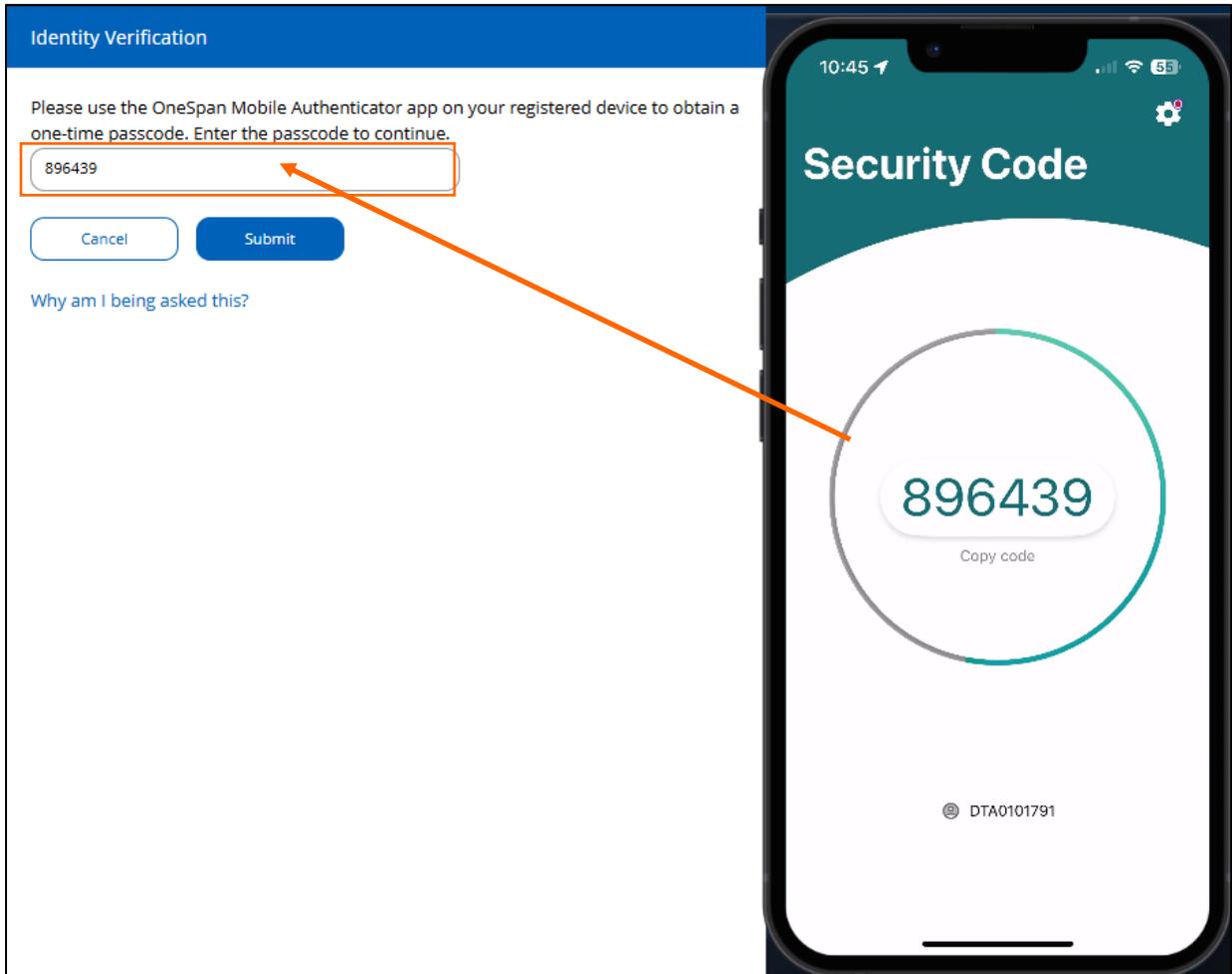
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4. Select the *Generate Code* button



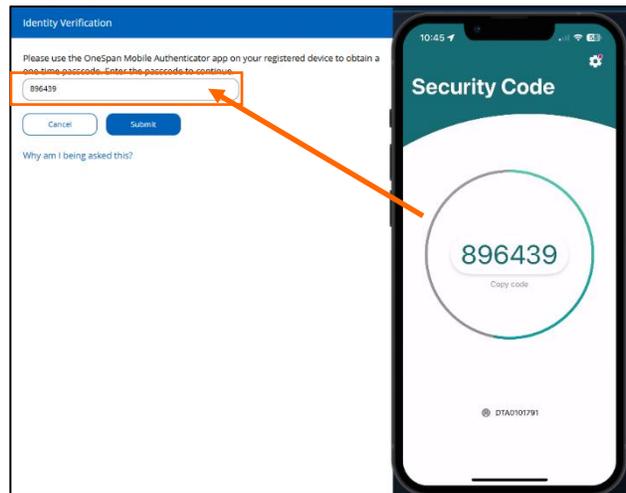
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5. Enter the code provided in the appropriate field on the desktop

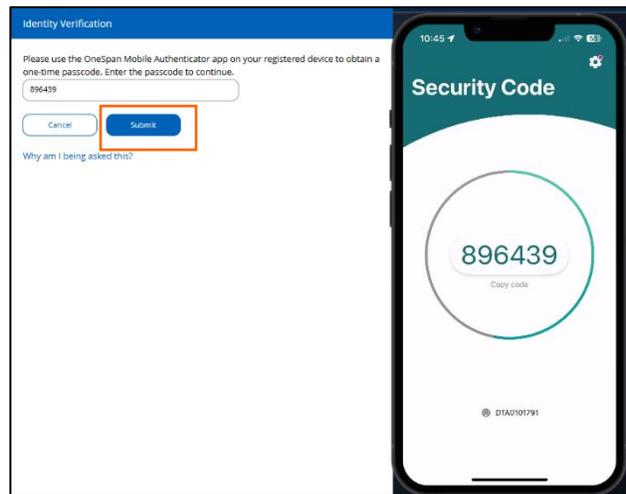


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6. Enter the code provided in the appropriate field on the desktop



7. Select *Submit*.



8. After authentication, the home page for the business with Account Summary displays

