

SOFT TOKEN AUTHENTICATION

Soft tokens = strong security,
greater convenience

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**Soft tokens = strong security,
greater convenience**

Unity 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 setup.

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 as an extra layer of protection to complete transactions such as wires or ACH.

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 once 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.unitybanking.com for step-by-step demonstrations of how to set up and use your new soft token app.



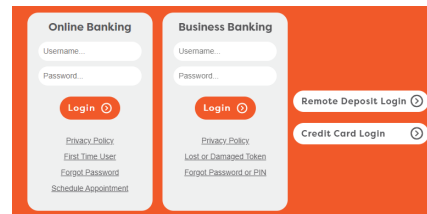
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ACTIVATING YOUR DIGIPASS SOFT TOKEN:

Activation Tip: During activation, if your phone automatically times out/locks (screen goes black) or your online banking times out, please contact Unity Bank Cash Management Team for activation assistance/reset. 877-403-3322 ubcashmanagement@unitybanking.com

STEP 1

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

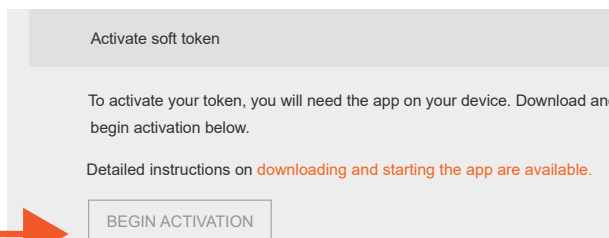


STEP 2

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 **Begin Activation**



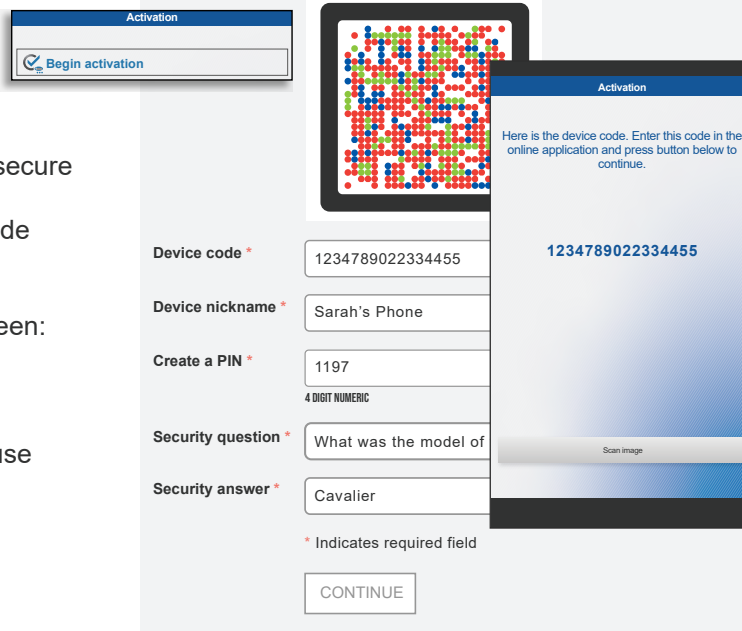
STEP 3

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:

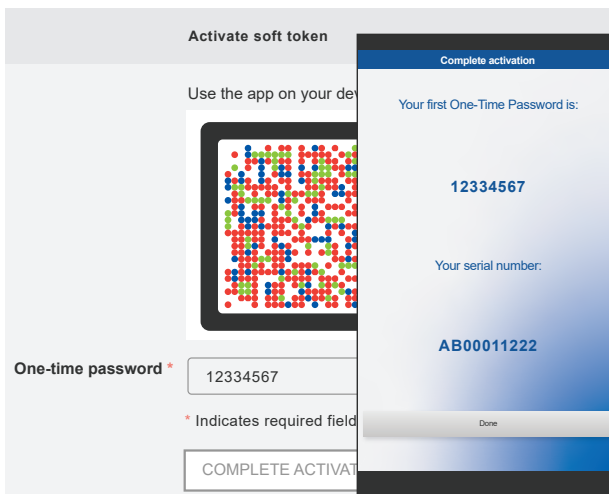
1. Enter the **Device Code** as displayed in the app.
2. Add a **Nickname** for your device.
3. Enter a **4-Digit PIN** that you will remember. (You’ll use this PIN each time you log in.)
4. Create a **Security Question** and add the **Answer**.
5. Click **CONTINUE**



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**

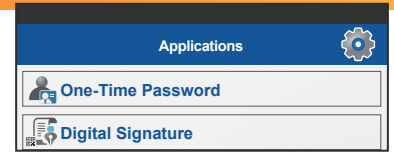
If you have a phone that allows biometric protection, choose YES to enable fingerprint security for opening the app. Select NO if you want to skip this step. (You’ll be able to enable this later, if you choose.)



LOGGING IN TO BUSINESS ONLINE USING YOUR DIGIPASS SOFT TOKEN:

STEP 1

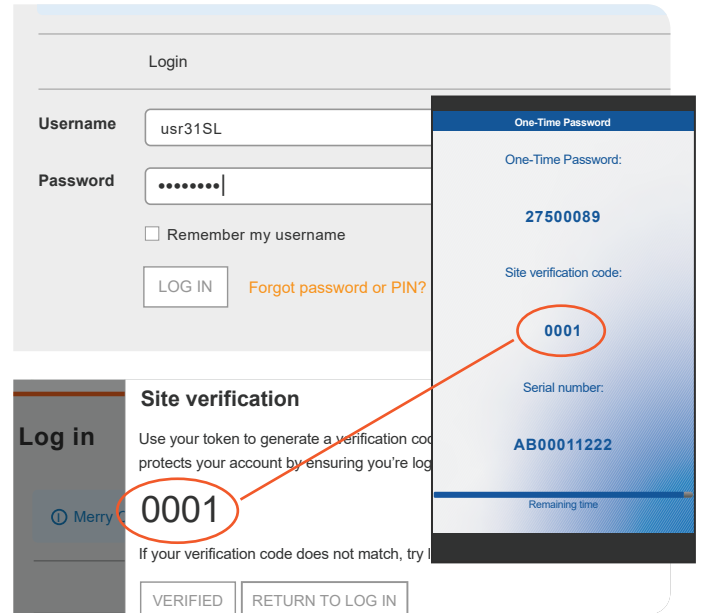
Open the DIGIPASS for Business Banking soft token app and tap **One-Time Password**.



STEP 2

1. At the Business Online 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**.
3. Click **LOG IN**.

One-time password
Password 2750000891197
PIN



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.

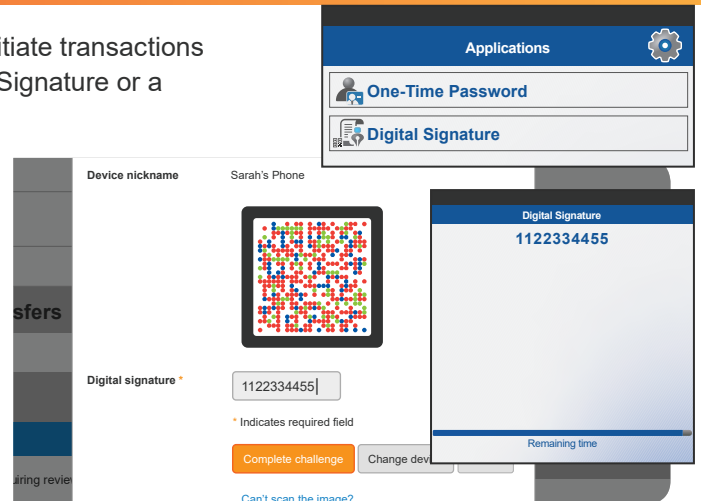
COMPLETING SECURITY CHALLENGES USING YOUR DIGIPASS SOFT TOKEN:

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

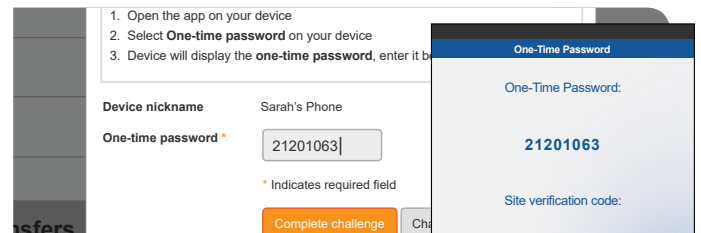
1. Open the DIGIPASS soft token app and choose **Digital Signature**.
2. Scan the CRONTO image displayed on the screen.
3. Enter the 10-digit **Digital Signature** displayed in the app.

If you are unable to scan the image, select the "Can't scan the image?" link to provide a One-time password instead.



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**.



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 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?

Soft Tokens are available to any Business Online Banking user who is required to login using a token for security purposes.

How do I enroll my business?

Contact Unity Bank's Cash Management Team to enroll.

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 or wires. 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.

Can I use my Soft Token with my Business Remote Deposit?

At this time hard tokens are required for Unity Bank's Remote Deposit access.

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 or upgrade my smartphone?

Please contact Unity Bank's Cash Management Team at 877-403-3322 or ubcashmanagement@unitybanking.com as soon as possible to remove access on the lost or replaced phone. Our Cash Management team will assist in transferring the token to your new phone.

Can I switch from a hard token to a soft token?

Yes! Please contact the Unity Bank Cash Management Team to start this process.

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.

I need a token for more than one business, can I use Soft Token?

Yes! You can have access to multiple soft token's through the Digipass App. A member of the Cash Management team can assist you with this process.

Contact the Cash Management Team:
877-403-3322
ubcashmanagement@unitybanking.com