DIGITAL TOKEN
AUTHENTICATION

Secure & Convenient.

Golden Valley
B A N K

Watch the Digital Tokens video
visit goldenvalley.bank

SOFT TOKEN
AUTHENTICATION

Strong Security, Greater Convenience

Golden Valley 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 'Digital Token' - is easy to install and simple to set up.

The concept is brilliant: Rather than using a traditional password that 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 Digital Token, making it next to impossible for crooks to access your account.

Previous tokens were small hardware devices that you had to keep track of and carry with you. A Digital 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 video at www.goldenvalley.bank for step-by-step demonstrations of how to set up and use your new Digital Token app.

Activating your DIGIPASS soft token:

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.

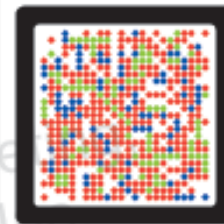| Login	
Username	usr31SL HIDE
Password	•••••••• ↑
	☐ Remember my username

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 open 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 *	1234789022334455
Device nickname *	Sarah's Phone
Create a PIN *	1197 HIDE
	4 digit numeric
Security question *	What was the model of your first
Security answer *	Cavalier

* Indicates required field

CONTINUE

Activation

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

1234789022334455

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.)

Activate soft token

Use the app on your device to sc

One-time password *	12334567

* Indicates required field

COMPLETE ACTIVATION

Complete activation

Your first One-Time Password is:

12334587

Your serial number:

AB00011222

Done

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**.

Applications ⚙
👤 One-Time Password
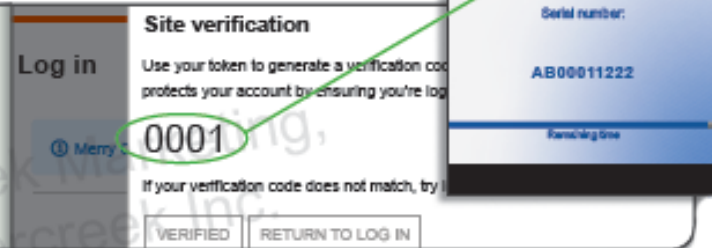🔏 Digital Signature

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

Login

Username   usr31SL

Password   ••••••••

☐ Remember my username

LOG IN   Forgot password or PIN?

One-Time Password

One-Time Password:

27500089

Site verification code:

0001

Serial number:

AB00011222

Remaining time
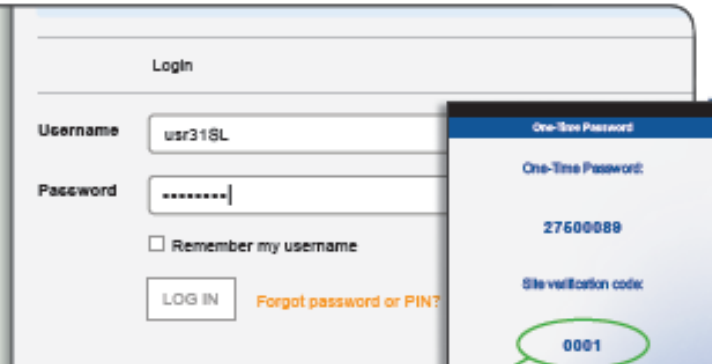
Step 3

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

Log in   Use your token to generate a verification code protects your account by ensuring you're log

ⓘ Merry   0001

If your verification code does not match, try

VERIFIED   RETURN TO LOG IN

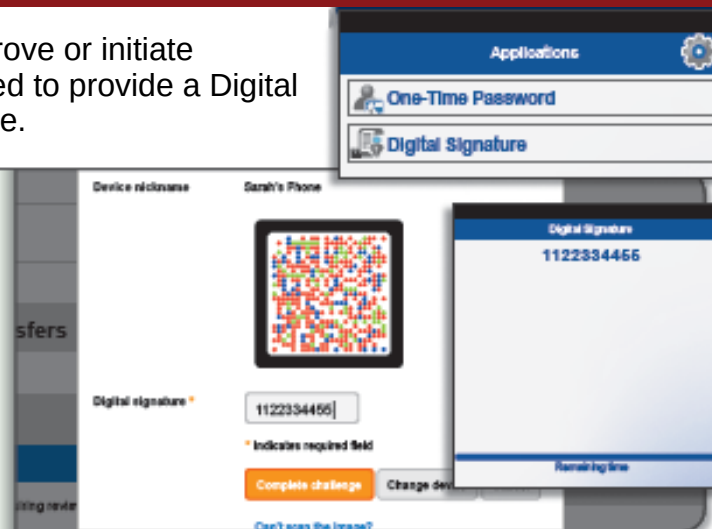© 2019 Beavercreek Marketing, Inc.

Logging in to Business Online 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.
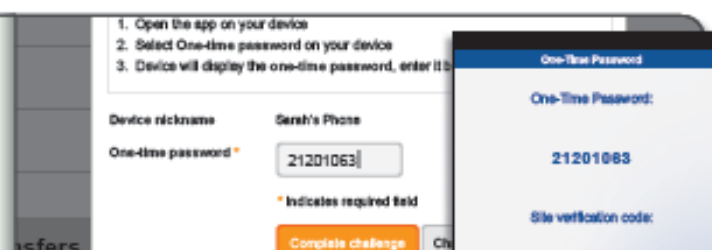
Applications ⚙
👤 One-Time Password
🔏 Digital Signature

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.

Device nickname   Sarah's Phone

Digital signature *   1122334455

* Indicates required field

Complete challenge   Change dev

Can't scan the image?

Digital Signature

1122334455

Remaining time

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**.

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 b

Device nickname   Sarah's Phone

One-time password *   21201063

* Indicates required field

Complete challenge   Ch

One-Time Password

One-Time Password:

21201063

Site verification code:

Digital Token FAQ's

What is a Digital Token?
A Digital 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.

Who can use Digital Tokens?
Talk to your relationship banker about getting approved for use of the DIGIPASS for Business Banking Digital Token. Once approved you'll be able to control which employees can access your accounts via the Digital Token.

How do I enroll my business?
Ask your relationship banker about using Digital 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 Digital Token app.

Where do I find the app?
You can find and download the free Digital 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 Digital 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. 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 Digital 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 Golden Valley Bank 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 via Business Mobile Banking app. 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.

Can I switch from a Hard Token to a Digital Token?
You can switch from a hard to a Digital Token by logging into your Business Online Banking account, selecting the Profile page and following the instructions to make the switch. You'll then turn in your hard token to your local Golden Valley Bank office.

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: Electronic_Banking@goldenvalley.bank
Call: (530) 717-2987
or stop in anytime during normal banking hours.

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