TOWNE BANK

Soft Token Activation Guide
For Company Administrators & Users

Contents

Soft Tokens

Soft Tokens allow Business Online Banking Company Users to approve ACH and Wire transactions through the RSA Authenticator Software Token app on their mobile device. Before Company Users can proceed with enabling a Soft Token, they must be enabled within Business Online Banking by a Company Administrator. Soft Tokens are registered to each individual user and cannot be shared; therefore, every user that needs access must be given specific approval and must follow the steps in this guide to download the RSA Authenticator app and activate their own soft token.

Soft Token Activation for Users

Once a company administrator entitles a user to approve transactions with Soft Tokens in Business Online Banking, all Company Users must then complete the Soft Token Activation process before approving transactions, included in the steps below. It's important to note that a Soft Token is registered to each Company User and cannot be used by other Users.

Mobile Device Requirements

Company Users must download the RSA Authenticator app to their mobile devices. Users will need an internet connection to complete the download process. The RSA Authenticator Software Token App is supported on the following mobile platforms and a camera will be needed for the activation process:

- Android OS Version 4.1 and newer
- iOS (Apple) version 8 and newer

NOTE: Blackberry OS and Windows Phone are not supported. Once the app is downloaded you will need to enable camera access for the device. This is typically available under the **Settings** menu for your device.
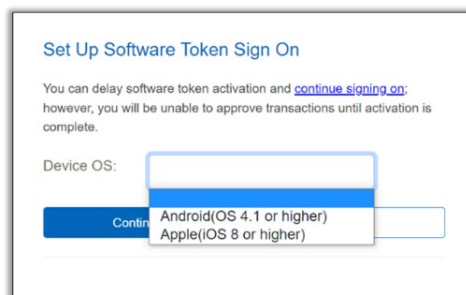
Find the RSA Authenticator App

Search in either the Apple or Google Play app stores for RSA Authenticator. It is important to note that other apps in both stores have similar names. To help you find the right one, please make sure you match the name exactly to **RSA Authenticator** and look for the icon at right.
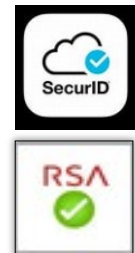
Using the App to Activate Your Token

1. **Before activating your token, ensure the RSA Authenticator app is downloaded on your device.** Once downloaded, on a desktop computer, navigate to TowneBank.com and log into Business Online Banking using your credentials. NOTE: If your device is not recognized, you will be prompted to register it through the one-time security code authentication process. You can get detailed login steps on our website here.

2. Once your credentials are validated, you will be prompted with a notification titled *Set Up Software Token Sign On*. Select your device's mobile operating system and then select **Continue**.

3. The system will generate a QR code based on the device operating system you selected in the previous step.

4. On your mobile device, open the **RSA Authenticator** app and scan the QR code that should appear on the screen.
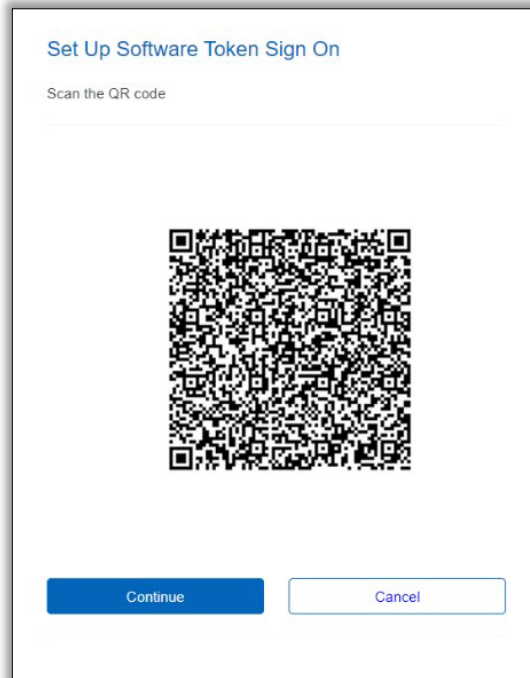
5. Within the RSA Authenticator app, tap **Get Started** to open the device's camera to scan the QR code.
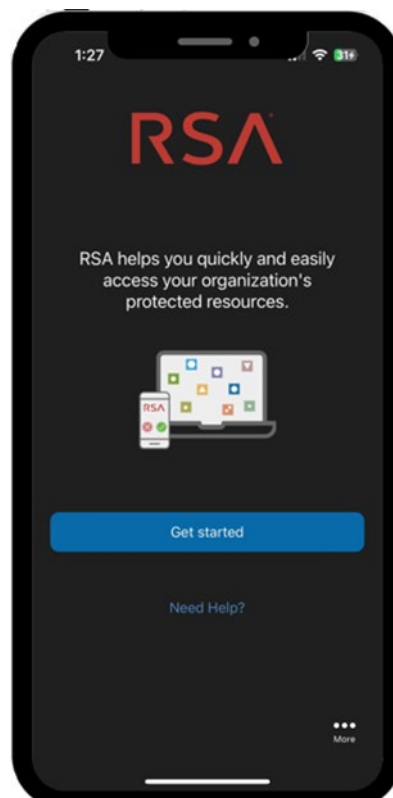
6. When the success message appears on your device, tap **OK**.

7. Return to your desktop computer and select **Continue** on the Set-Up Software Token Sign-On page.

8. Once the QR code scan is successful, **create a unique eight-digit PIN** and then select **Continue**.

    NOTE: The **PIN** is a set of numbers, or a combination of letters and numbers, that you choose yourself. The PIN should not be the numbers displayed on the RSA Authenticator app.
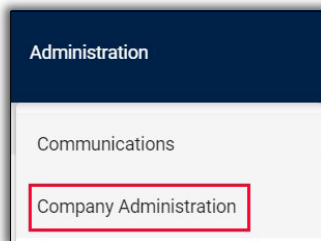
    Set Up Software Token Sign On

    Create your PIN.

    PIN: [   ]

    Your PIN:
    → Must be 8 alphanumeric characters long.

    Confirm PIN: [   ]

    [Continue]   [Cancel]

9. Once your PIN is set, you will return to the Business Online Banking login screen where you will enter your **Business Online Banking password** and click **Sign In** to complete the Soft Token activation.

How Company Administrators Can Enable Users for Soft Token Approval

Company Administrators must first entitle Company Users to use Soft Tokens for approvals within Business Online Banking. It is important to only add users who provide approval for ACH and Wire transactions with Soft Tokens. The following steps can guide Company Administrators through this process.

1. On a desktop computer, navigate to TowneBank.com and log into Business Online Banking using your credentials. NOTE: If your device is not recognized, you will be prompted to register it through the one-time security code authentication process. You can get detailed login steps on our website here.

2. Within Business Online Banking, hover over the **Administration** option in the main menu and select **Company Administration**.

    Administration

    Communications

    Company Administration

3. Select the desired **User ID** hyperlink under *Manage Existing Users*.

    Manage Existing Users

    To manage a user's profile, roles, service & accounts, system access, or change limits, click on the appropriate user ID.

User ID	First Name	Last Name	Status	
BWAYNE	Bruce	Wayne	Active	System Access
CATWOMAN	Cat	Woman	Active	System Access

4. When the User profile appears, select the **Edit** icon next to *Services & Accounts*.

    Services & Accounts   ✎
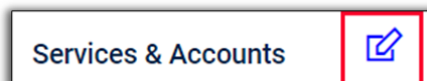
5. Scroll down to **Soft Token Approval** and click the plus (+) sign then select **Save Changes** at the bottom of the page. The User will now be prompted on their next login to activate their Soft Token.

    NOTE: Users will only be able to approve transactions once they activate their Soft Token. Users can postpone their Soft Token activation and will be prompted to complete activation at every subsequent login (please refer to the Soft Token activation steps).

Soft Token Approval	⊕
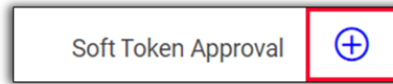
6. Repeat the steps above to entitle any User who will need to approve ACH and wire transactions. Once all Users have been entitled, they must activate their Soft Token. Please refer to Soft Token Activation.

Soft Token FAQ

1. **What is a Soft Token?** A Soft Token is a software app downloaded and installed on your Apple or Android device. The app will generate a one-time passcode for ACH and Wire approvals which adds an extra layer of protection to these transactions.

2. **Who can use Soft Tokens?** Any User who can approve ACH and wires and has been entitled with Soft Token Approval by their Company Administrator.
   NOTE: Users who are not entitled to approve ACH and wires transactions, DO NOT need to be entitled with the Soft Tokens Approval.

3. **Where do I find the RSA Authenticator app?** You can search for RSA Authenticator in either the Apple or Google Play store to find and download the app.

4. **How does it work?** Along with your PIN, the Soft Token app generates a random, one-time passcode that enabled users will enter, each time you need to provide an ACH or Wire approval. The combination of your PIN plus the passcode adds additional security to these important transactions.

5. **What if the wrong number is entered when approving an ACH or Wire?** If you enter the wrong one-time passcode, just re-enter your PIN plus the correct numbers generated by the app.
   NOTE: After 3 attempts the Soft Token will be locked. Your Company Administrator will need to deactivate your token, which will allow you to go through the soft token setup process again upon your next login. This will create a new soft token within the RSA Authenticator app and allows you to create a new PIN. Once your Soft Token is activated, the Soft Token can be used to approve your ACH and wires transactions using the PIN and the passcode combination.

6. **What happens if the device that the Soft Token is set up on is lost, replaced, or reset to factory settings?** The Soft Token assigned to the User should be deactivated by a Company Administrator. If you are the Company Administrator, log into Business Online Banking and select the User's profile under **System Access**. Then check the **Deactivate software token** box and select **Save**. When the user logs into Business Online Banking again, they will be prompted to set up their Soft Token.

7. **Can I use it with my Business Mobile Banking app?** Yes, the Soft Token can be used when approving ACH and wire transactions via Business Mobile Banking.

8. **Can I use a Soft Token even if I already have a Hard Token?** Yes, once you activate the Soft Token, the Hard Token will no longer be necessary and will become inactive.

9. **Once my Soft Token is activated, if had a Hard Token, what do I do with it?** Please destroy your Hard Token when the Soft Token is activated.

Your mobile carrier's web access and text messaging charges may apply.