



# TOKENS

Strong Security,  
Great Convenience



**Guaranty Bank**  
AND TRUST COMPANY



**Guaranty Bank strives to deliver the highest level of protection for our Business Online Banking customers!**

**Soft Token, a free application for both Apple and Android devices that generates a secure one-time password to use each time you log in to your Guaranty Bank account.**

### **Easy to install; simple to set up**

The concept is brilliant: 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 online banking account. The number is combined with a PIN that you create when setting up the soft token, making it next to impossible for crooks to access your account. You can even use the soft token as an extra layer of protection to complete transactions such as ACH.

A soft 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", and from there simply click to install.



## 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  HIDE

Password

### 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 to begin activation below.

Detailed instructions on [downloading and starting the app](#) are available.

BEGIN ACTIVATION

### Step 3

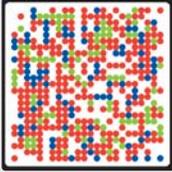
On your phone, tap **Begin Activation** in the app.

The app uses your smartphone's camera to scan the secure, multi-colored **CONTRO image** displayed on your computer's **Active 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



Device code \*

Device nickname \*

Create a PIN \*   
4 digit numeric

Security Question \*

Security Answer \*

\* Indicates required field

Activation

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

**123456789022334455**

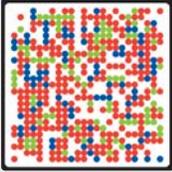
### Step 4

1. Another CONTRO image will appear on the computer screen. Using your phone and the soft token app, tap the **Scan Image** button to decode the CONTRO 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



One-time password \*

\* Indicates required field

Complete Activation

Your first One-Time Password is:

**1234567**

Your serial number:

**AB00011222**

# 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**.

A close-up of the password field from the login screen. The password '275000891197' is entered. A red bracket above the first eight digits is labeled 'One-time password'. A red bracket below the last three digits is labeled 'PIN'.A screenshot of the Business Online login screen. It has a title 'Login'. There are two input fields: 'Username' with the value 'us3r1SL' and 'Password' with masked characters '.....'. Below the password field is a checkbox labeled 'Remember my username'. At the bottom, there is a 'LOG IN' button and a link for 'Forgot password or'. The 'LOG IN' button is highlighted with a green circle.A screenshot of the 'Complete Activation' screen. It displays 'Your first One-Time Password is: 27500089'. Below that, it shows 'Site verification code: 0001'. The '0001' is circled in green. At the bottom, it shows 'Serial Number: AB00011222'.

## 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.

A screenshot of the 'Site verification' screen. It has a title 'Log in' and a subtitle 'Site verification'. The main text says 'Use your token to generate a verification code that protects your account by ensuring you're logged in'. Below this, it says 'If your verification code does not match, try logging in again'. At the bottom, there are two buttons: 'VERIFIED' and 'RETURN TO LOG IN'. The 'VERIFIED' button is highlighted with a green circle.

# Physical Tokens

## Activating a Physical Token

You can activate a hard token as an additional layer of security for your user by accessing the Profile page within Business Online.

1. Sign in to Business Online. The system displays Business Online.
2. In the utility navigation area, click Profile. The system displays the Profile page.
3. Click the Activate button in the Token section.
4. In the Token serial number field, type the number assigned to your security token.
5. In the Token-generated password field, type the password that the security token generates.
6. In the Create a PIN field, type a four-digit numeric PIN. This is a number you choose.
7. In the Security question field, type the question that a customer service representative at your institution can use to identify you. For example, "What is the name of your dog?"
8. In the Security answer field, type the response to the Security question. Using the example in the previous step (What is the name of your dog?) the Security answer may be "Spot".
9. Click Save. The system displays your profile page.
10. Sign out of Business Online.

## Deactivating a Physical Token

You can deactivate a physical token as necessary for security purposes.

1. Sign in to Business Online. The system displays Business Online.
2. In the utility navigation area, click Profile. The system displays the Profile page.
3. Click View to display a list of all tokens you have activated for this user.
4. Click Deactivate. The system expands the line for that token.
5. Select the reason to deactivate the token in the Reason for deactivation field.
6. Click Save. The system displays a successful deactivation message.

Note:

Optional: Click Cancel to not deactivate the token. The system displays the Profile page.

7. Sign out of Business Online.

## Switching from a physical token to a token app

The bank offers both physical tokens and a token app, you can only use one type. You can switch from a physical token to a token app by accessing the Profile page in Business Online. Additional fees may apply, refer to the service charge schedule.

Note:

We recommend that you turn off the time out feature on your device during this process. If your device times out during this process, the one-time password the device returned may not be valid.

1. Sign in to Business Online. The system displays Business Online.
2. In the Utility navigation area, click Profile. The system displays the Profile page.

3. Click Switch to app in the Token section. The system displays the Begin activation button and Cancel button on the Profile page.

Note:

Ensure that you have downloaded the token app to the device on which you want to activate the app. Contact the bank with questions about downloading the token app.

4. Click Begin activation. The system displays an image to scan and input fields for the activate token process on the Profile page. Click Cancel to close the Token section of the Profile page.
5. Scan the image by using your device to receive the device code. The app returns the device code.
6. In the Device code field, type the code you received in the app.
7. In the Device nickname field, type a nickname to identify your device. This is a nickname you choose.
8. Click Continue. The system displays a different image and a One-time password field.
9. Scan the image with your device to receive the one-time password. The app returns the one-time password.
10. In the One-time password field, type the code that the app returned. This code cannot be more than eight digits.
11. Click Complete activation. The system displays your Profile page and a successful activation message.
12. Sign out of Business Online.

## Token Apps

### Activating the token app

If your financial institution allows, you can activate a token app as an additional layer of security for your user by accessing the Profile page within Business Online.

Note:

You can activate up to 99 devices on the token app for this user. You must delete all 99 devices before you can activate another one.

1. Sign in to Business Online. The system displays Business Online.
2. In the utility navigation area, click Profile. The system displays the Profile page.
3. Click the Activate button in the Token section. The system displays a Begin activation button and Cancel button on the Profile page.

Note:

Ensure that you have downloaded the token app to the device on which you want to activate the app. Contact your financial institution with questions about downloading the token app.

4. Click Begin activation. The system displays an image to scan and input fields for the activate token process on the Profile page. Click Cancel to close the tokens section on the Profile page.
5. Scan the image with your device to receive the device code. The app returns the device code.
6. In the Device code field, type the code you received in the app.
7. In the Device nickname field, type a nickname to identify your device. This is a nickname you choose.
8. In the Create a PIN field, type a four-digit PIN. This is a PIN you choose.

9. In the Security question field, type the question that a customer service representative at your institution can use to identify you. For example, "What is the name of your dog?"
10. In the Security answer field, type the response to the Security question. Using the example from above (What is the name of your dog?) the Security answer may be "Spot".
11. Click Continue. The system displays a different image and a One-time password field.
12. Scan the image with your device to receive the one-time password. The app returns the one-time password.
13. In the One-time password field, type the code that the app returned. This code cannot be more than eight digits.
14. Click Complete activation. The system displays your Profile page.
15. Sign out of Business Online.

### Editing an activated device

You can edit the Device nickname for an activated device as necessary for security purposes.

1. Sign in to Business Online. The system displays Business Online.
2. In the utility navigation area, click Profile. The system displays the Profile page.
3. Click View to display a list of all tokens you have enabled for this user. The system displays a list of all devices activated for this account.
4. Click Edit next to the device that you want to edit. The system displays the Edit device overlay window.
5. Update the Device nickname field as necessary.
6. Click Update device. The system displays a success message when it successfully updates the device nickname. The system displays an error message when it does not successfully update the device nickname.
7. Click Close to close the Edit device overlay window.
8. Sign out of Business Online.

### Deleting an activated device

You can delete devices from the token app as necessary for security purposes.

1. Sign in the Business Online. The system displays Business Online.
2. In the utility navigation area, click Profile. The system displays the Profile page.
3. Click View to display a list of all devices you have activated for this user.
4. Click Delete next to the device that you want to delete. The system displays the Delete device overlay window.
5. Click Delete device. When it successfully deletes the device, the system displays a success message and an image to scan to remove the app from the device. The system displays an error message when it does not successfully delete the device.
6. Optional: Scan the image to remove the app from the deleted device.

#### Note:

Even if you do not remove the app from the device, you can no longer use the device to access the account as soon as the system displays the image.

7. Click Close to close the Delete device overlay window.
8. Sign out of Business Online.

### Enabling a token

When you disable a token app by using the Lost or Damaged Token link on the Log In page, you can enable it so the active devices on your account can access it.

1. Sign in to Business Online. The system displays Business Online.
2. In the utility navigation area, click Profile. The system displays the Profile page.
3. Click Enable token that Business Online displays below the list of devices to enable your token app. When it successfully enables your token app, the system displays a success message. The system displays an error message when it does not successfully enable the token app.
4. Click Close to collapse the Token line on the Profile page.
5. Sign out of Business Online.

#### Note:

Business Online only displays Enable Token when you have at least one activated device on your token. To enable a token on which you currently have no devices activated, click Add device to activate a device. This automatically re-enables your token.

## To report a lost or damaged Hard token

1. On the Log in page, click the Token lost or damaged? Link. The system displays the Verify your identity page.
2. On the Verify your identity page, define the following fields.
  - a. In the Username field, type the username with which you log on to Business Online
  - b. In the Password/PIN field, type the password or PIN with which you log on to Business Online
3. Click Begin verification. The system displays the Security question section on the Verify your identity page.
4. Answer the security question and click Complete verification. The system displays the Deactivate token page.
5. Select a reason for token deactivation and click Save. The system displays the Business Online Log On page along with a successful token deactivation message, if the system deactivates the token successfully. After the system deactivates your token, you may receive an email notification to the email address registered in your user profile that confirms the deactivation.

### Note:

You cannot deactivate the token if:

- Your token currently has a status of order pending.
- Your token currently has a status of awaiting verification.
- Your token currently has a status of disabled.

## To report a lost or damaged token app device

1. On the Log in page, click the Token lost or damaged? Link. The system displays the Verify your identity page.
2. On the Verify your identity page, define the following fields.
  - a. In the Username field, type the username with which you log on to Business Online
  - b. In the Password/PIN field, type the password or PIN with which you log on to Business Online
3. Click Begin verification. The system displays the Security question section on the Verify your identity page.
4. Answer the security question and click Complete verification. The system displays the Deactivate token page.
5. Click Deactivate token. The system displays the Business Online Log On page along with a successful deactivation message, if the system deactivates the token successfully. After the system deactivates your token, you may receive an email notification to the email address registered in your user profile that confirms the deactivation.

### Note:

You cannot deactivate the token if:

- Your token currently has a status of order pending.
- Your token currently has a status of awaiting verification.
- Your token currently has a status of disabled.

## Soft Token FAQ

### 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.

### 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.

### 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 log in with another device. Another option would be to get a new phone and have Guaranty Bank re-register the new phone. At that point, you would need to also re-install the app.

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

With approval, you can switch from a hard to a soft 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. Fees may apply.

### What are the best ways to keep my 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 generate a one-time password or a digital signature for accessing your account.

### More Questions?

Call: 1-800-668-2264

Or stop in anytime during normal banking hours.