



Create Digital and Configure Digital

Business Banking Authentication:

SecureNow Soft Tokens- Business User Soft Token Activation

August 2025

Business Banking Authentication: SecureNow Soft Tokens - Business User Soft Token Activation



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Purpose

This learning guide provides detailed instructions on how business users activate assigned soft tokens. To complement this guide, a Business Banking Authentication: SecureNow Soft Tokens – Business User Soft Token Activation video and job aid are available on Xchange.

Contents

SecureNow Soft Tokens - Business User Activation..... 4

Downloading OneSpan App to Mobile Device 4

Soft Token Activation..... 10

Soft Token Business User Experience 20

Activities that Require Soft Token Authentication 25

Business Activities that Require Soft Token Authentication 25

Key Points to Remember 26

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 Create or Configure Digital. To learn how an FI assigns a soft token license to a user, see the resources in Xchange entitled Business Banking Authentication: SecureNow Soft Tokens.



After the soft token license has been assigned, the business user will be prompted to register their token at their next log in to Create or Configure Digital.



The activation process is a one-time event to connect the soft token license with the user's mobile device. After the initial setup, subsequent logins will not require the activation step,



To complete the token registration process, the business user will need access to Create or Configure Digital, their desktop, and their mobile device at the same time.

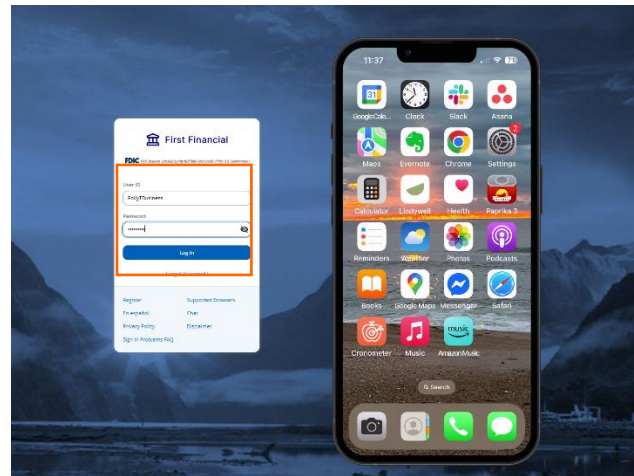
Downloading OneSpan App to Mobile Device

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

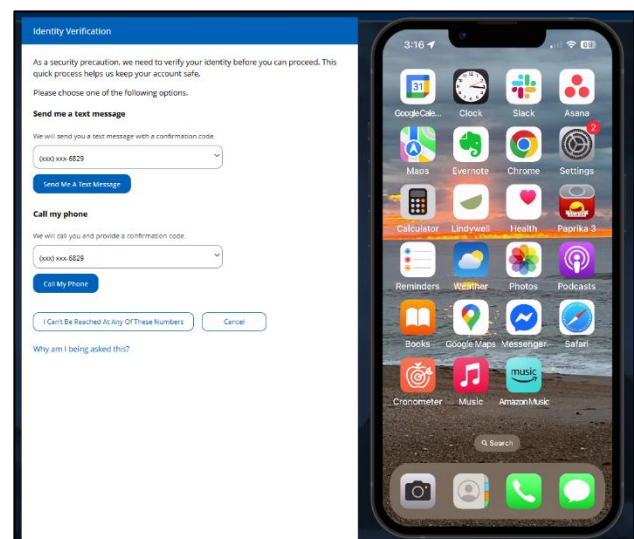
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1. Login to the Business Portal of Configure Digital or Create Digital on using the desktop computer. Have the mobile device to connect ready.



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



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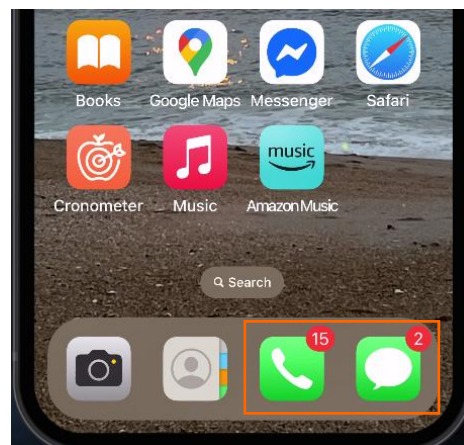


3. The user selects the *Send me a text message* or *Call my phone* button, based on their preference.

The screenshot shows the 'Identity Verification' screen. It contains the following elements:

- Header:** Identity Verification
- Text:** As a security precaution, we need to verify your identity before you can proceed. This quick process helps us keep your account safe. Please choose one of the following options.
- Section 1: Send me a text message**
 - Text: We will send you a text message with a confirmation code.
 - Dropdown menu: (xxx) xxx-6829
 - Button: Send Me A Text Message (highlighted with an orange box and an arrow)
- Section 2: Call my phone**
 - Text: We will call you and provide a confirmation code.
 - Dropdown menu: (xxx) xxx-6829
 - Button: Call My Phone (highlighted with an orange box and an arrow)
- Buttons:** I Can't Be Reached At Any Of These Numbers, Cancel
- Text:** Why am I being asked this?

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*.

The image shows a web interface for 'Identity Verification' and a smartphone displaying a text message. The web form has a blue header with the title 'Identity Verification'. Below the header, it says 'We are sending a text message to the mobile number you selected. Please enter the code contained in the text message.' There is a text input field labeled '* Confirmation Code' containing the number '56892876'. Below the input field are two buttons: 'Cancel' and 'Submit'. An orange arrow points from the '56892876' code in the text message on the smartphone to the '56892876' code in the web form's input field. The text message on the smartphone is from '95416' and contains the following text: 'Reply HELP or call 1-888-243-2543 for help', 'Reply STOP to cancel', 'Msg&Data rates may apply', 'This is a verification code you have requested: 56892876', 'Reply HELP or call 1-888-243-2543 for help', 'Reply STOP to cancel', 'Msg&Data rates may apply', and 'The sender is not in your contact list. Report Junk'.

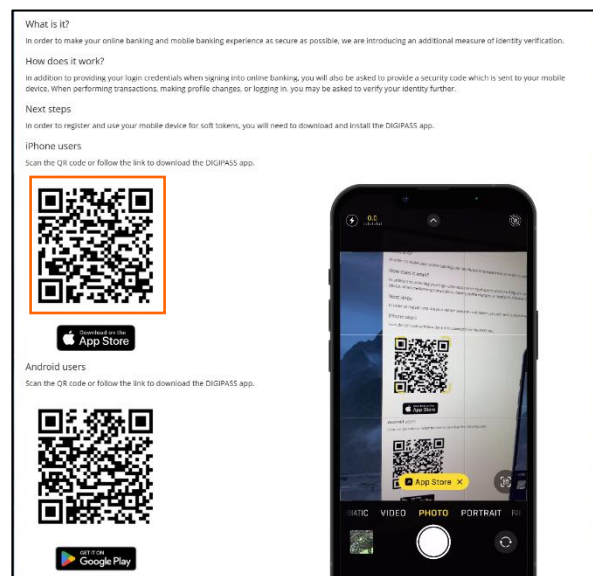
Business Banking Authentication: SecureNow Soft Tokens - Business User Soft Token Activation



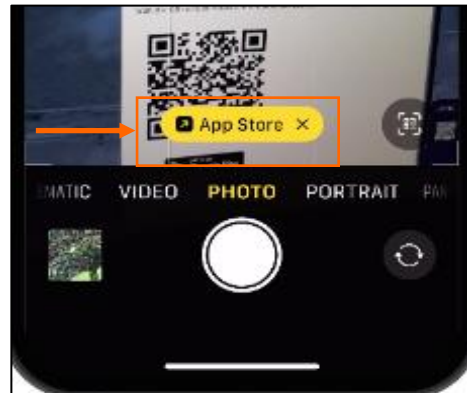
6. The *Register Tokens* view displays activation instructions and QR codes for iPhone or Android devices .



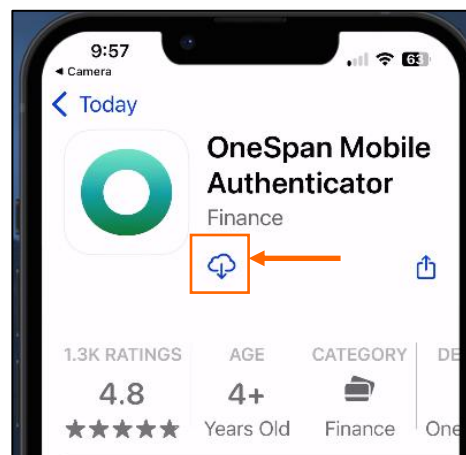
7. On Mobile Device: Open the camera app and scan the appropriate QR code displayed on the screen, either the Apple store or Google store, based on user's device type.



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



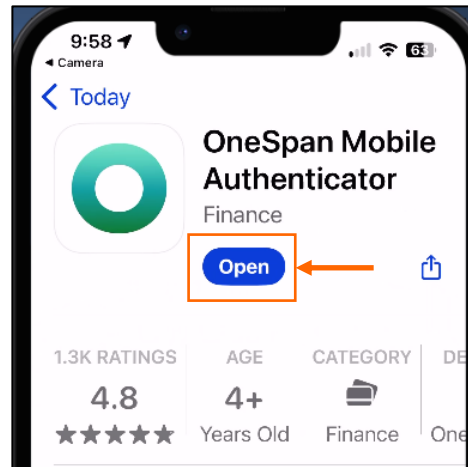
9. Follow the instructions to download and install the app to the mobile device.



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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*.



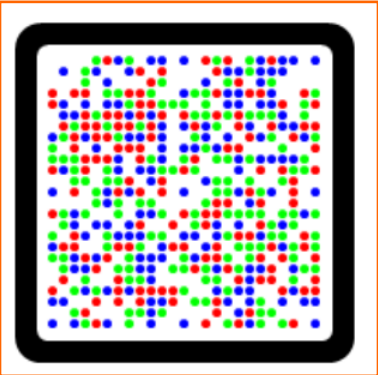
2. The Register Tokens screen with instructions and a Cronto image displays:

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".



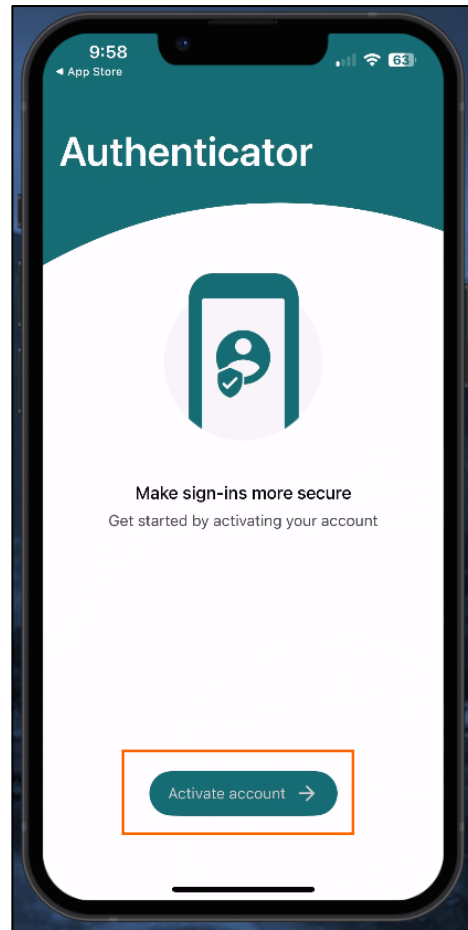
Enter the Registration Code provided by the DIGIPASS app.

* Registration Code

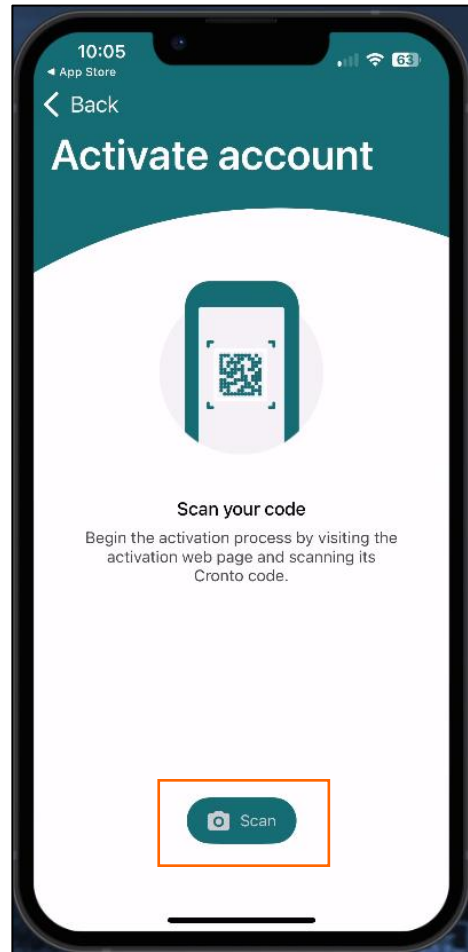
Please enter a descriptive name to identify your mobile device.

* Device Nickname

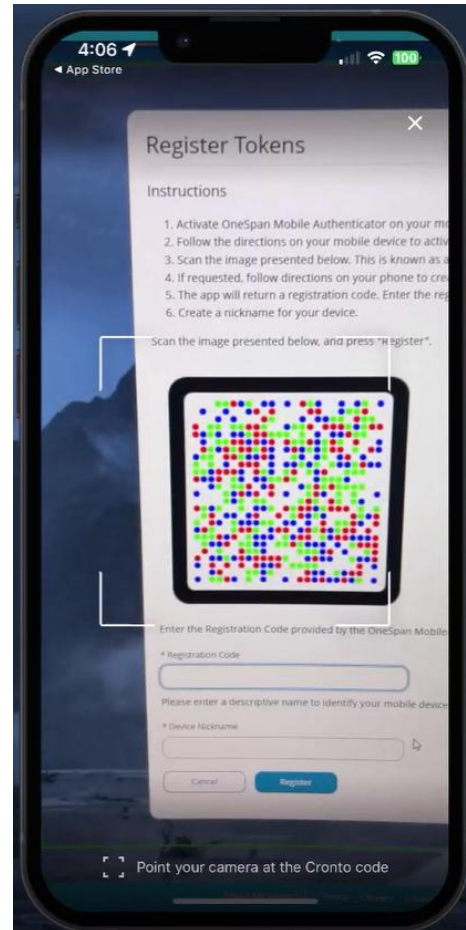
3. On the Mobile Device with the OneSpan app open, select the *Activate Account* button.



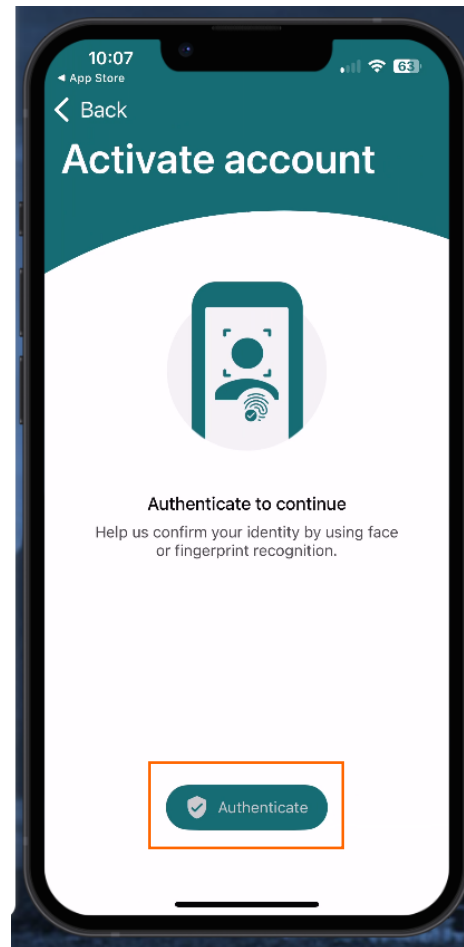
4. Select the *Scan* button.



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

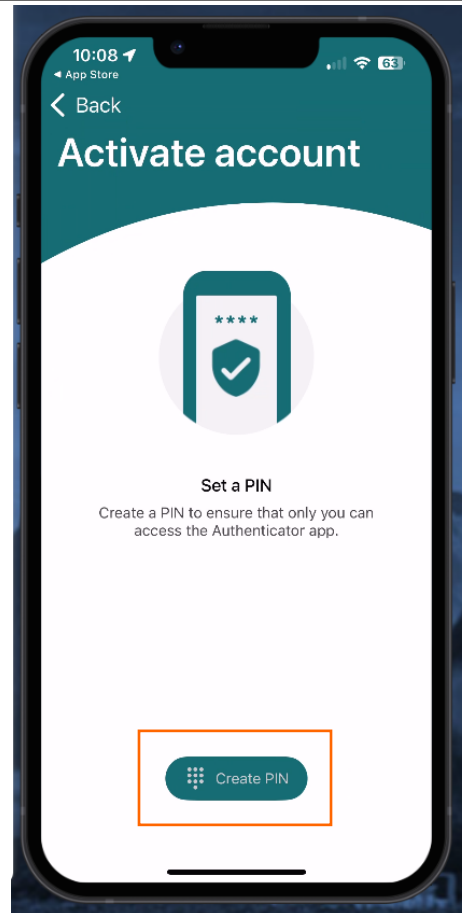


6. On the Mobile Device, select *Authenticate*.



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

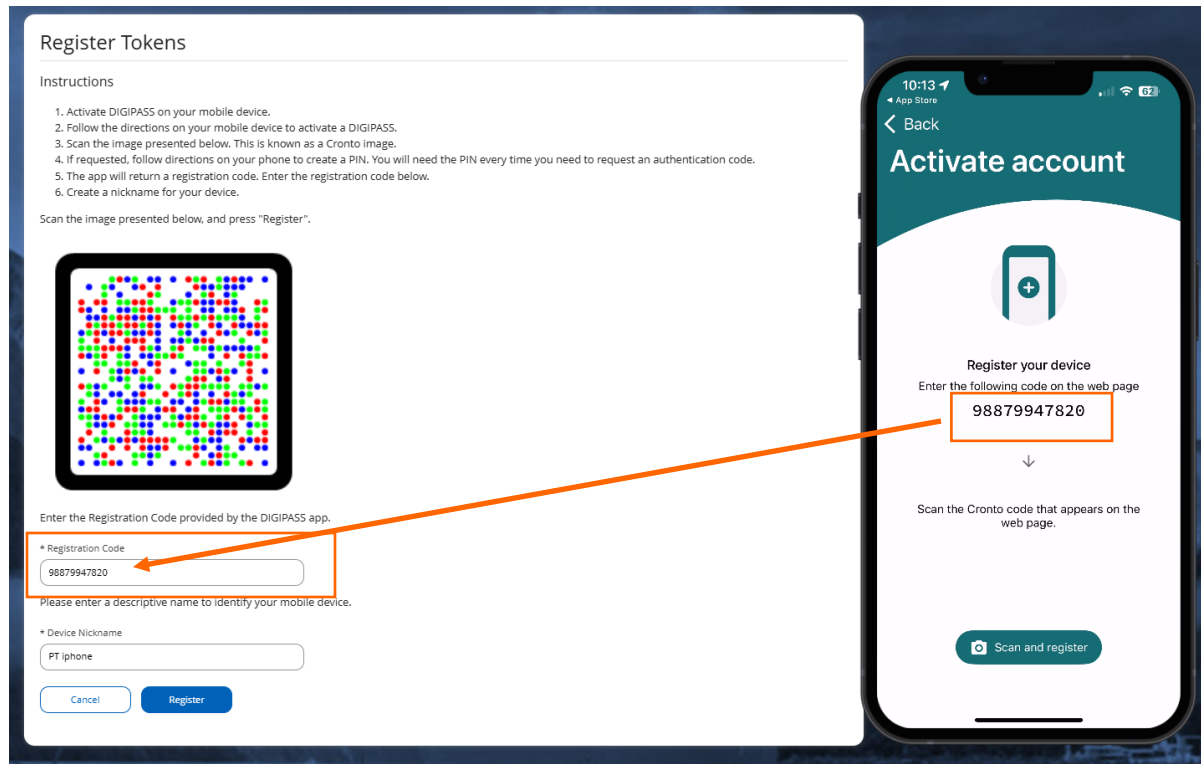
NOTE: A PIN is needed if biometric identification, such as fingerprints or face identification, is not enabled on the device. If enabled, biometric identification will be requested.



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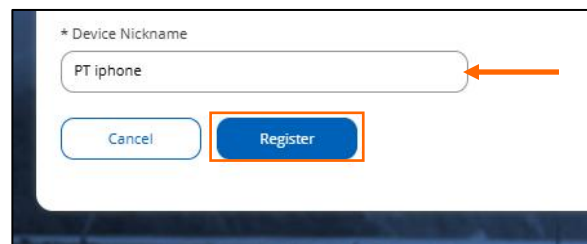


8. Desktop: Enter the registration code in the *Registration Code* field.



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

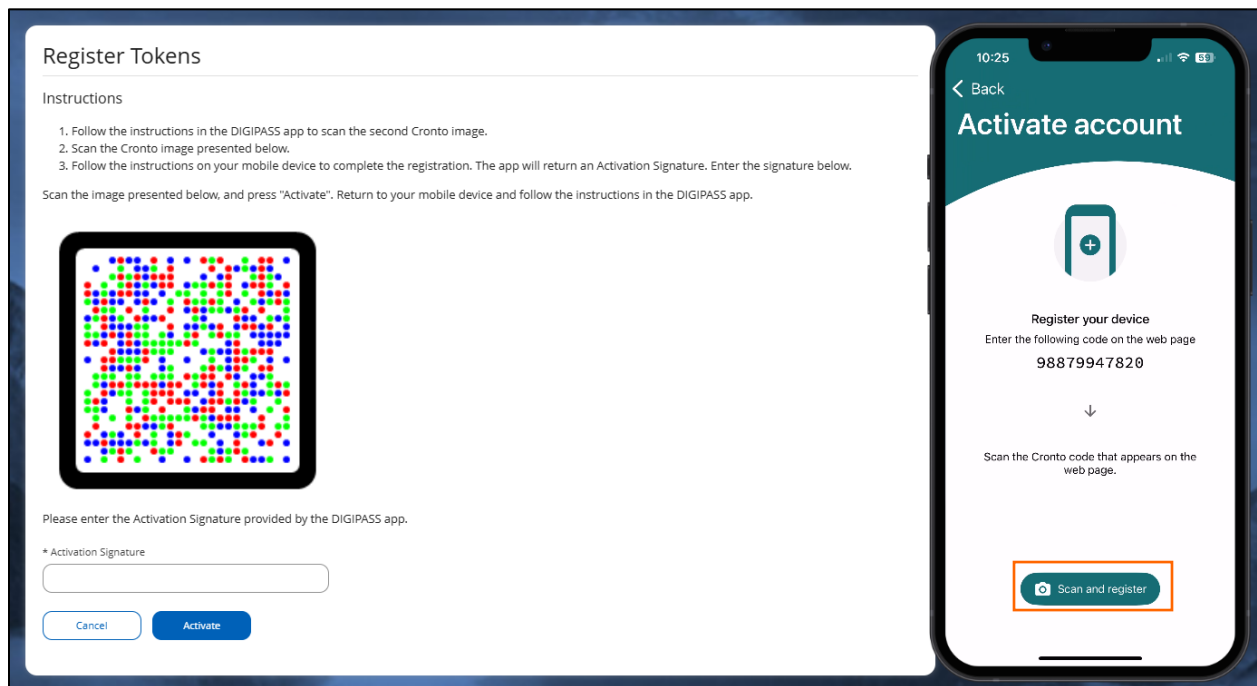
Then, select the *Register* button



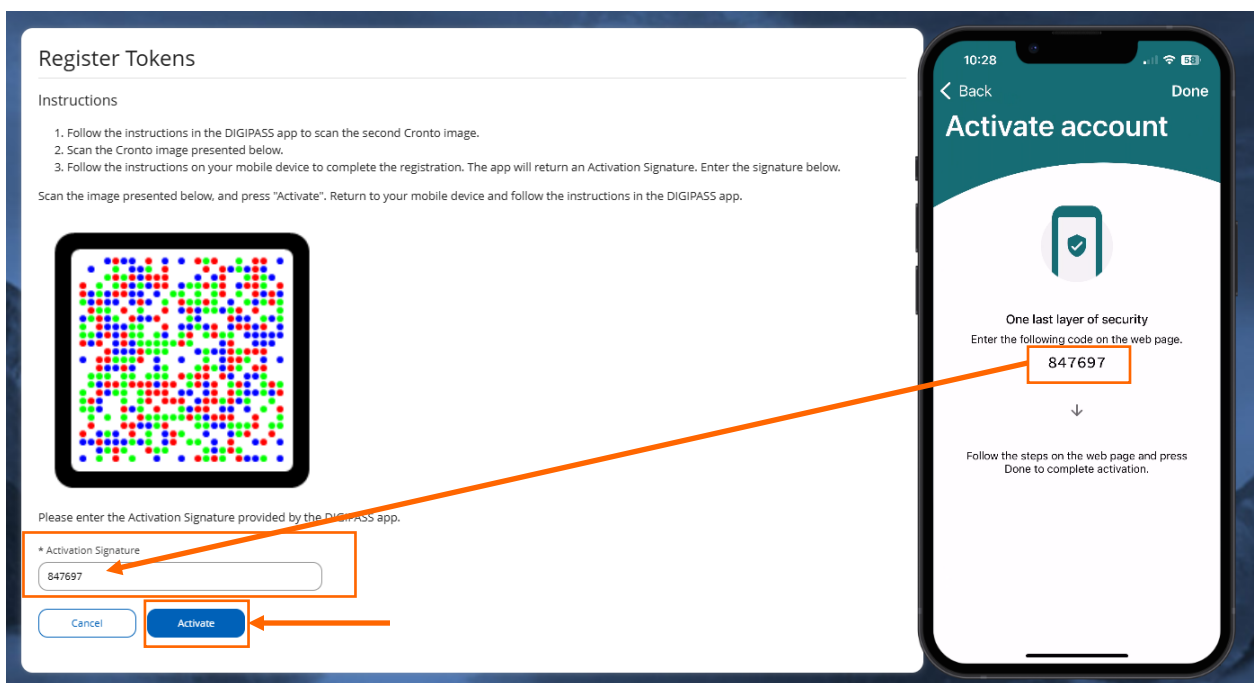
Business Banking Authentication: SecureNow Soft Tokens - Business User Soft Token Activation



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



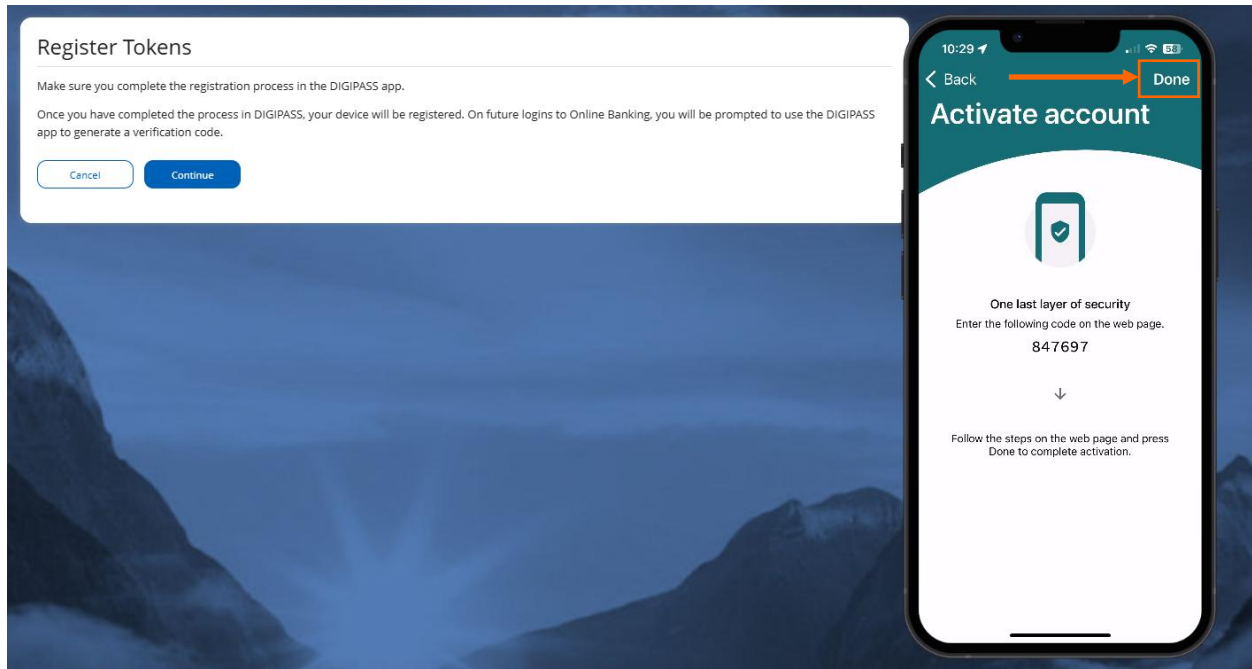
11. Mobile Device: A code displays. This is the activation signature. Desktop: Enter the code in the *Activation Signature* field. Then, select the *Activate* button.



Business Banking Authentication: SecureNow Soft Tokens - Business User Soft Token Activation

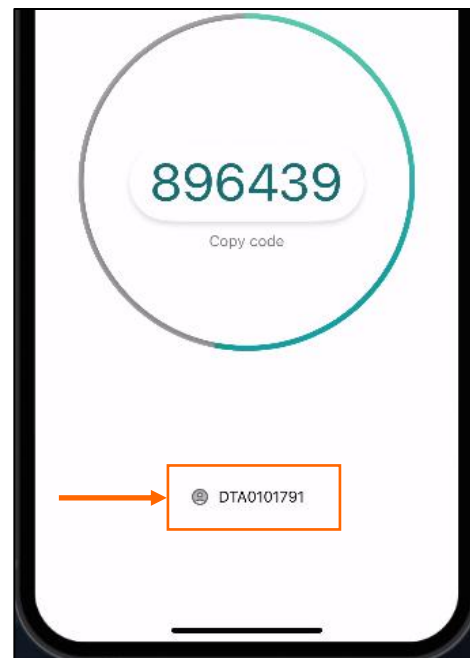


12. The confirmation screen is displayed on the desktop. On mobile device, select the *Done* button in the upper right corner of the mobile app. Then, on the desktop: Select *Continue*.



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

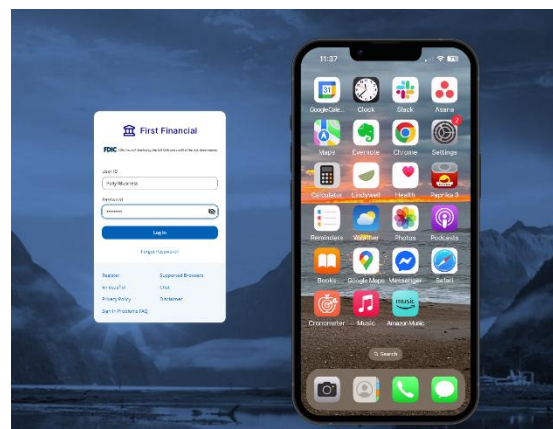
NOTE: The SecureNow license number assigned to the user is displayed at the bottom of the screen. This is the soft token license number has been assigned to this user.



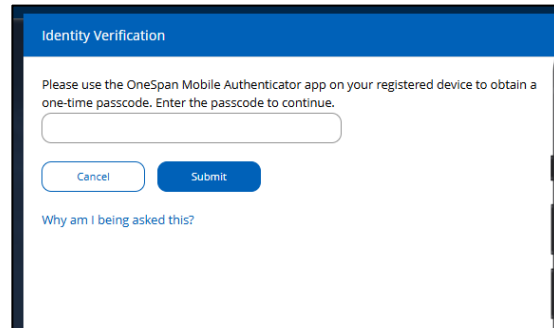
Soft Token Business User Experience

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

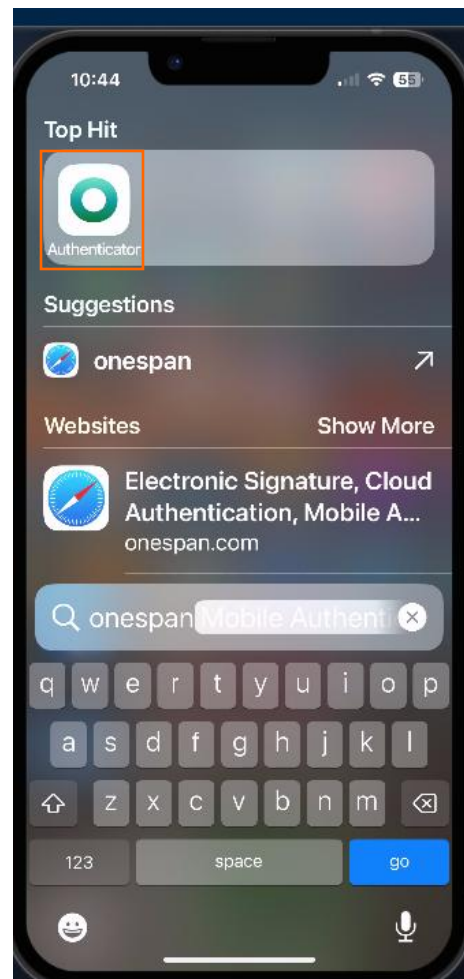
1. Login to Create or Configure Digital on the desktop. Be sure to have access to the mobile device .



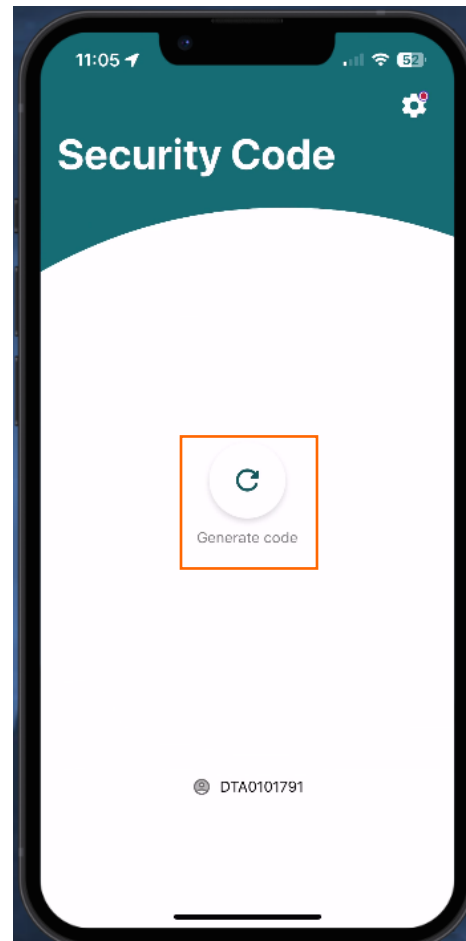
2. The Identity Verification screen displays.



3. Open the OneSpan app on the mobile device.



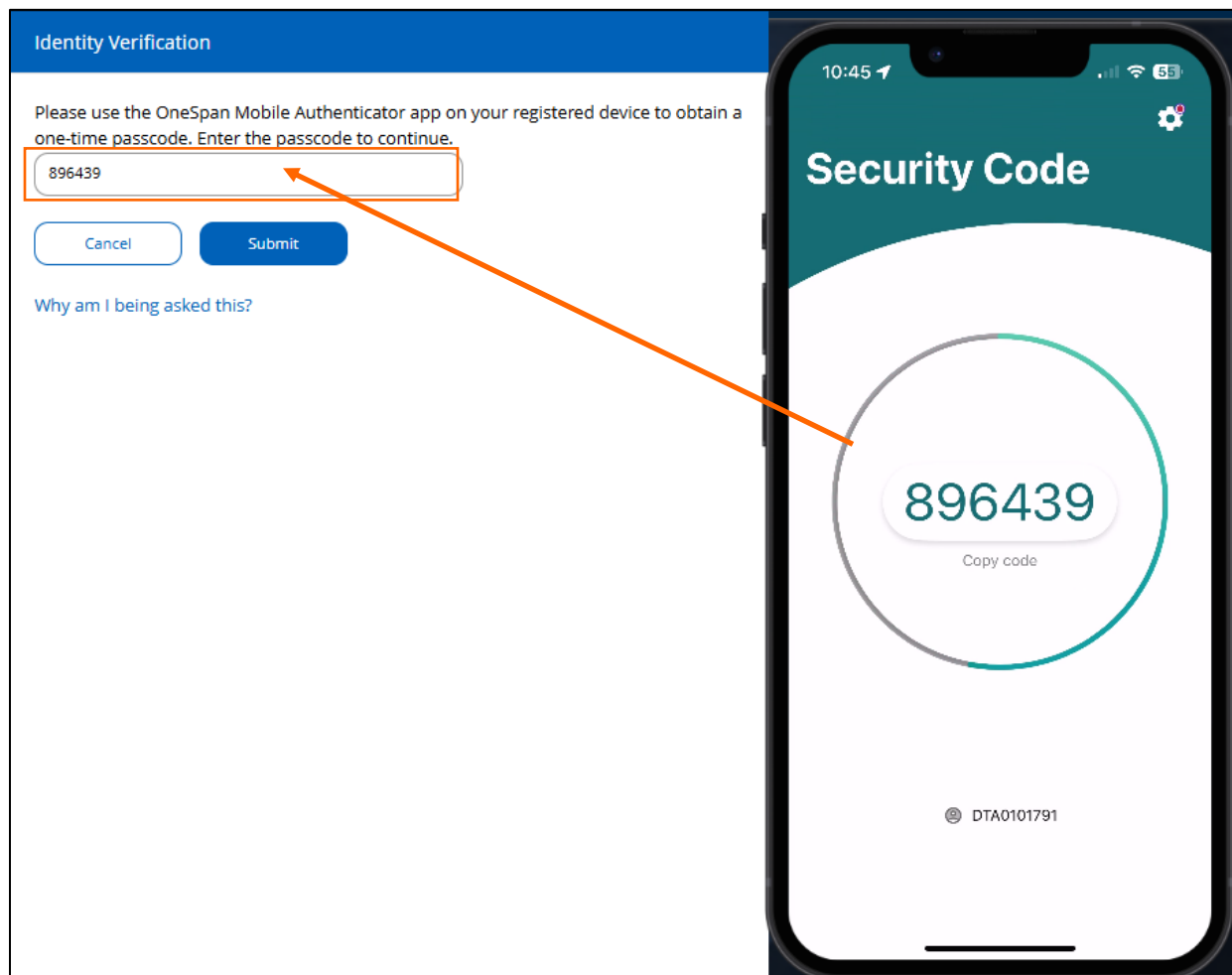
4. Select the *Generate Code* button



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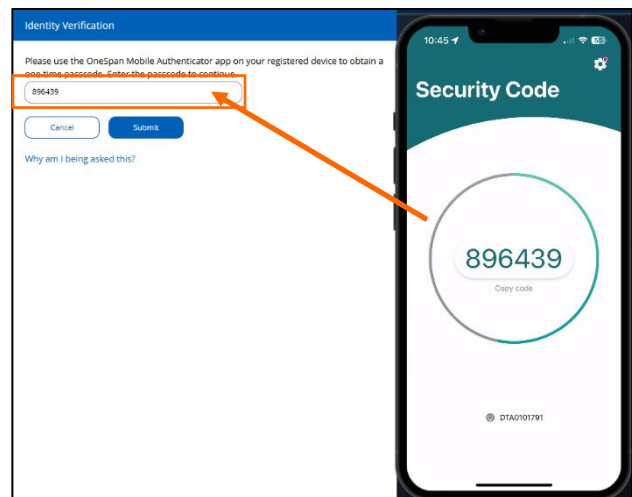
5. Enter the code provided in the appropriate field on the desktop



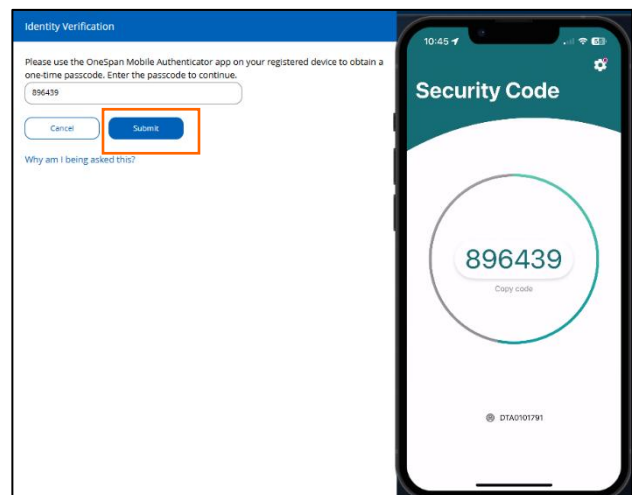
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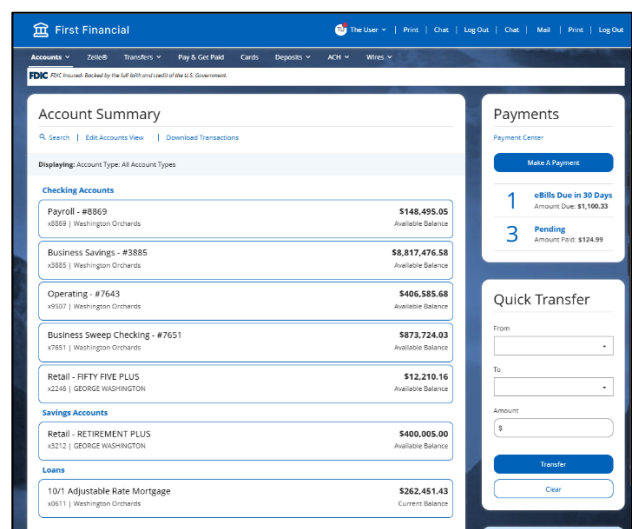
6. Enter the code provided in the appropriate field on the desktop



7. Select *Submit*.



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



Activities that Require Soft Token Authentication

Once SecureNow login defense establishes the user's habits, it bypasses the login authentication for a more seamless user experience. However, the activities listed below require additional authentication. If the user has already authenticated in a session, they usually will not be required to do so again.

1. Change email address
2. Change password
3. Change phone number
4. Forgot password
5. Register new business or new user
6. Change User ID

Business Activities that Require Soft Token Authentication

Business activities that require additional authentication are:

1. Initiate ACH Batch
2. Initiate Recurring ACH Batches
3. Initiate Single Wire
4. Initiate Multiple Wires

Key Points to Remember



After the soft token license has been assigned, the business user will be prompted to register their token at their next log in to Create or Configure Digital.



The activation process is a one-time event to connect the soft token license with the user's mobile device. After the initial setup, subsequent logins will not require the activation step,



To complete the token registration process, the business user will need access to Create or Configure Digital, their desktop, and their mobile device at the same time.



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