









## Soft Token FAO

## 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.

## 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.

## 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.