



# Signing into Business Online Banking with a Soft Token

**Purpose:** This document explains the process for enabling a soft token and signing into Business Online Banking using a token.

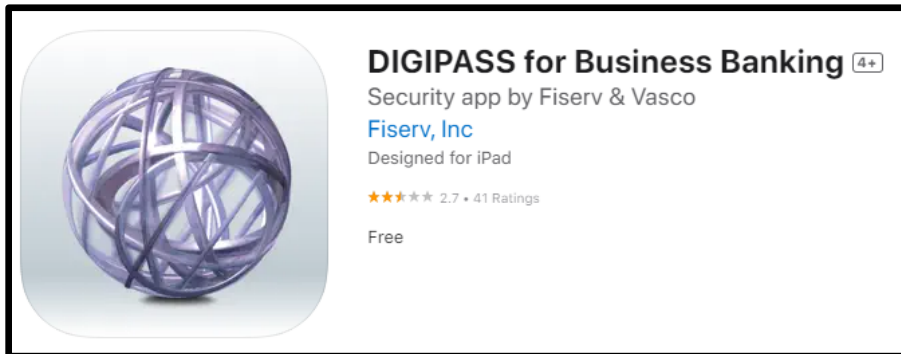
**Note:** At initial set up, some users may not require a token. Automated Clearing House (ACH) and Wires require a token to use these products.

## Table of Contents

DIGIPASS.....	1
Login.....	1
Activate Token .....	5
Sign In .....	11

## DIGIPASS

The DIGIPASS application uses multi-factor authentication by creating a one-time password to log into Business Online Banking (BOB).



Download the app from the Google Playstore or Apple App Store.

## Login

Access the Business Online Banking website - <https://www.cornerstone.bank/>.

Click Login and select Business Banking.




Enter the Username and temporary Password received from Cornerstone Bank.




# CORNERSTONE BANK

**Note:** The Username is case-sensitive.

New BOB users receive emails, like the ones below, from Cornerstone Bank.

 Cornerstone Bank <csbdonotreply@cornerstonebanks.net>  
Cornerstone Bank Business Online Username

To  Jessica A. Bentley

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Dear JESSICA BENTLEY,


Your new Business Online Username is:  
JBENTLEY1

If you were not expecting to receive a Username please contact Customer Support at 1-888-297-2100.

Thank you for banking with us!

(Please do not reply. This email address cannot receive emails.)

 Cornerstone Bank <csbdonotreply@cornerstonebanks.net>  
Business Online Automatically Generated Password Reset

To  Jessica A. Bentley

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Dear JESSICA BENTLEY,

Your Business Online Password has been reset to:  
t3(wmn))cY247P#(X

This Password is case-sensitive.

If you did not request a Password reset please contact Customer Support at 1-888-297-2100.

Thank you for banking with us!

(Please do not reply. This email address cannot receive emails.)

Already signed up for Business Online Banking? Enter your credentials below.

Interested in signing up for Online Banking? Contact your local Cornerstone Bank.

---

Username	<input type="text" value="JBENTLEY1"/>	<a href="#">HIDE</a>
Password	<input type="password" value="....."/>	

Remember my username

[Forgot password or PIN?](#) [Token lost or damaged?](#)

Click Log In.

Already signed up for Business Online Banking? Enter your credentials below.

Interested in signing up for Online Banking? Contact your local Cornerstone Bank.

Username  HIDE

Password

Remember my username

[Forgot password or PIN?](#) [Token lost or damaged?](#)

The Change Password screen appears. The new password must include:

- Between 12 and 17 characters
- At least 1 number
- At least 1 uppercase letter
- At least 1 lowercase letter
- At least 1 special character

**Change Password**

Your password helps prevent unauthorized people from logging into online banking. Changing it periodically keeps your accounts secure.

Complete the following to change your password.

Your new password must include:

- Between 12 and 17 characters
- At least 1 number
- At least 1 uppercase letter
- At least 1 lowercase letter
- At least 1 special character

New password \*

Confirm new password \*

\* Indicates required field

Your password helps prevent unauthorized people from logging into online banking. accounts secure.

Complete the following to change your password.

Your new password must include:

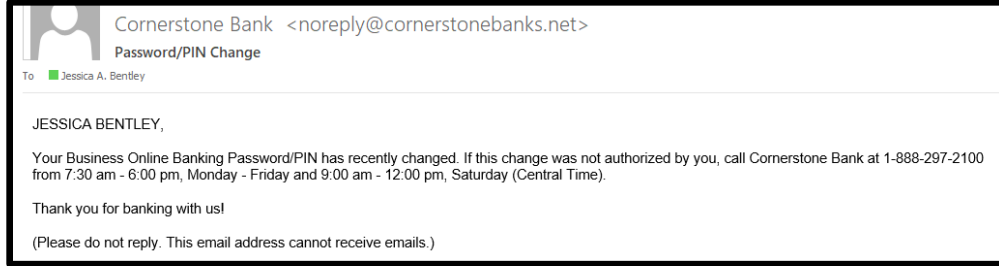
- ✓ Between 12 and 17 characters
- ✓ At least 1 number
- ✓ At least 1 uppercase letter
- ✓ At least 1 lowercase letter
- ✓ At least 1 special character

\* Indicates required field

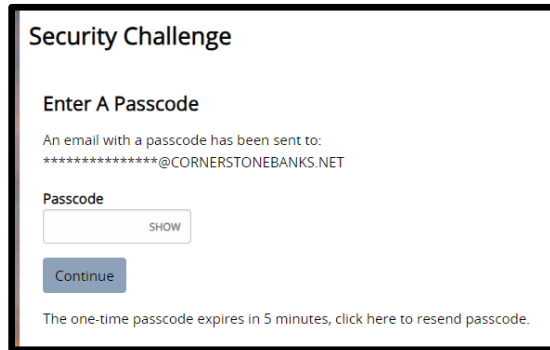
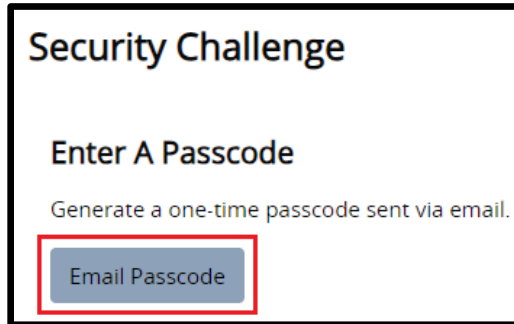


Enter new password and click Continue.

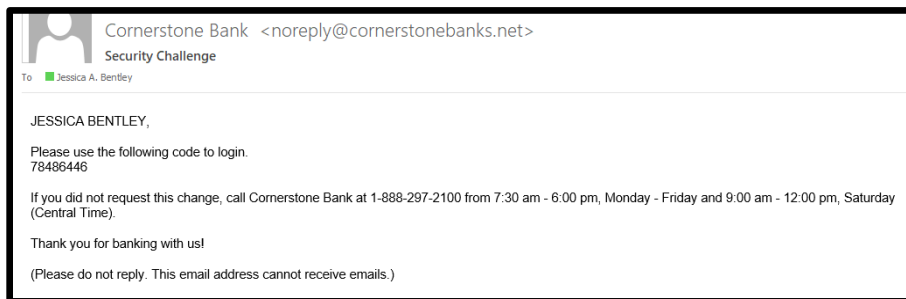
Cornerstone Bank sends an email stating the user's BOB Password/PIN has recently changed.



In BOB, click on email Passcode to complete the Security Challenge.



Enter the passcode received from Cornerstone Bank.





Click Continue.

The screenshot shows a 'Security Challenge' screen. At the top, it says 'Enter A Passcode'. Below that, it states 'An email with a passcode has been sent to: \*\*\*\*\*@CORNERSTONEBANKS.NET'. There is a 'Passcode' input field with a 'SHOW' button to its right. A red box highlights the 'Continue' button. At the bottom, it says 'The one-time passcode expires in 5 minutes, click here to resend passcode.'

Follow the steps in Activate Token, if the user requires a soft token set up.

## Activate Token

Activating the token is a two-part process with the DIGIPASS app and BOB.

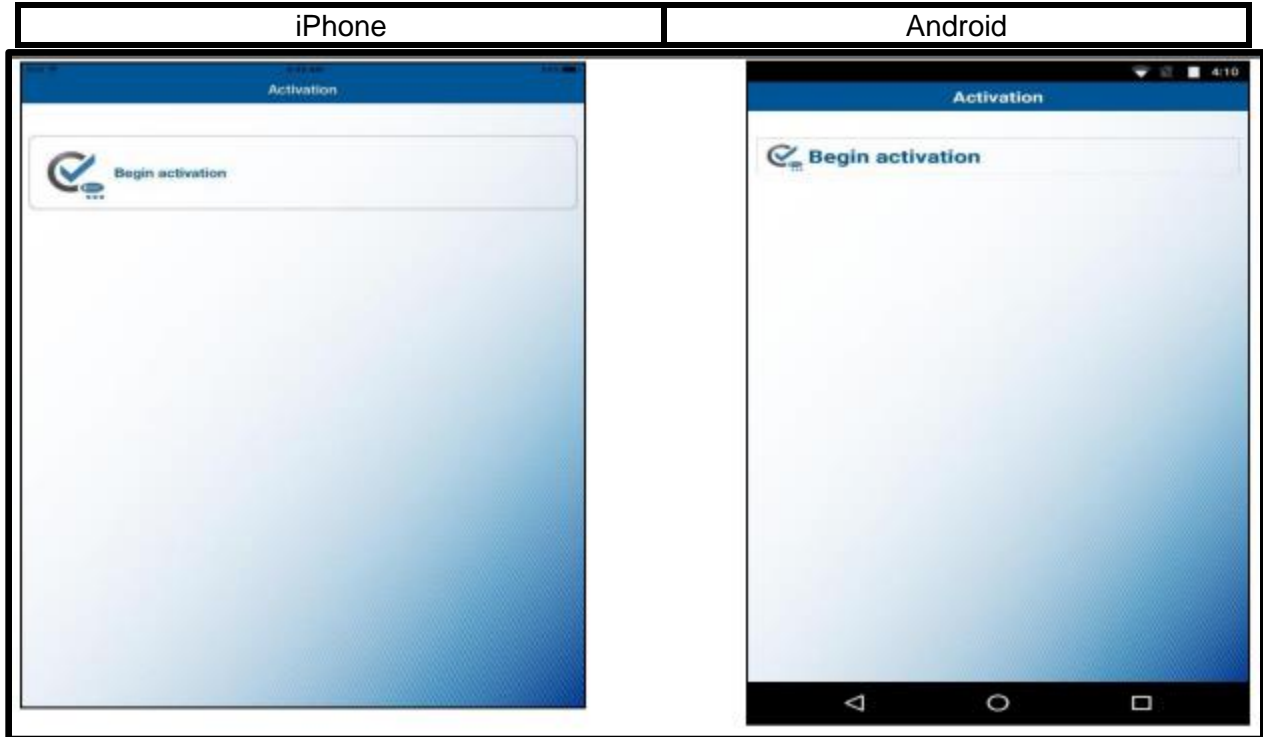
**Note:** The user's phone cannot go black during this process. This requires the user to start the activation process over again.

In BOB, click Begin Activation. (This box appears after the Security Challenge in account setup.)

The screenshot shows an 'Activate Token' screen. It contains the following text: 'Tokens help to prevent unauthorized people from logging into online banking or doing things like making payments by generating a code that must be entered into online banking along with a personal identification number (PIN) that you will define.' Below this, it says 'To activate your token, you will need the app on your device. Download and open the app, then click Begin activation below.' and 'Detailed instructions on downloading and starting the app are available.' At the bottom, there are two buttons: 'Begin Activation' (highlighted with a red box) and 'Ask Me Later'.

If the user selects Ask Me Later, this requires the user to activate the token later.

After downloading the DIGIPASS app, click Begin Activation.

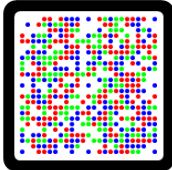


Click Scan Image to scan the image displayed in BOB.

**Activate Token**

Tokens help to prevent unauthorized people from logging into online banking or doing things like making payments by generating a code that must be entered into online banking along with a personal identification number (PIN) that you will define.

Use the app on your device to scan the image below and enter the device code displayed.



Device code \*  [SHOW](#)

Device nickname \*

Create a PIN \*  [SHOW](#)  
4 digit numeric

Security question \*

Security answer \*  [SHOW](#)

\* Indicates required field

[Continue](#) [Ask Me Later](#)

A device code appears on the device.



**Note:** Do not close the soft token app during this stage of setup.

Using the Device Code listed in DIGIPASS, type the device code in the Device Code field in BOB.

In the Device Nickname field in BOB, create a device name. This acts as an identity for the device.

**Note:** The device code is a maximum of 27 characters. The device nickname field is a maximum of 40 characters.

In the Create a PIN field in BOB, enter a 4-digit account **PIN**.

**Reminder:** The user's alphanumeric password set up during account login no longer works. The DIGIPASS app creates the 8-digit password for the user. Using the DIGIPASS password and PIN creates the 12-digit password for BOB.


In the Security Question field, type the question that a Customer Service Representative (CSR) asks to identify the user. The system uses the Security Question to authenticate users in the event a security token is lost or damaged.

In the Security Answer field, type the answer to the Security Question.



Tokens help to prevent unauthorized people from logging into online banking or doing things like making payments by generating a code that must be entered into online banking along with a personal identification number (PIN) that you will define.

Use the app on your device to scan the image below and enter the device code displayed.



Device code \*  HIDE

Device nickname \*

Create a PIN \*  SHOW  
4 digit numeric

Security question \*

Security answer \*  SHOW

\* Indicates required field

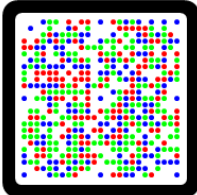
Click Continue. The system displays a different image along with the one-time password field.

If the user does not want to activate the security token at this time, Click Ask Me Later.

### Activate Token

Tokens help to prevent unauthorized people from logging into online banking or doing things like making payments by generating a code that must be entered into online banking along with a personal identification number (PIN) that you will define.

Use the app on your device to scan the image below and enter the one-time password (OTP) displayed.



One-time password \*  SHOW

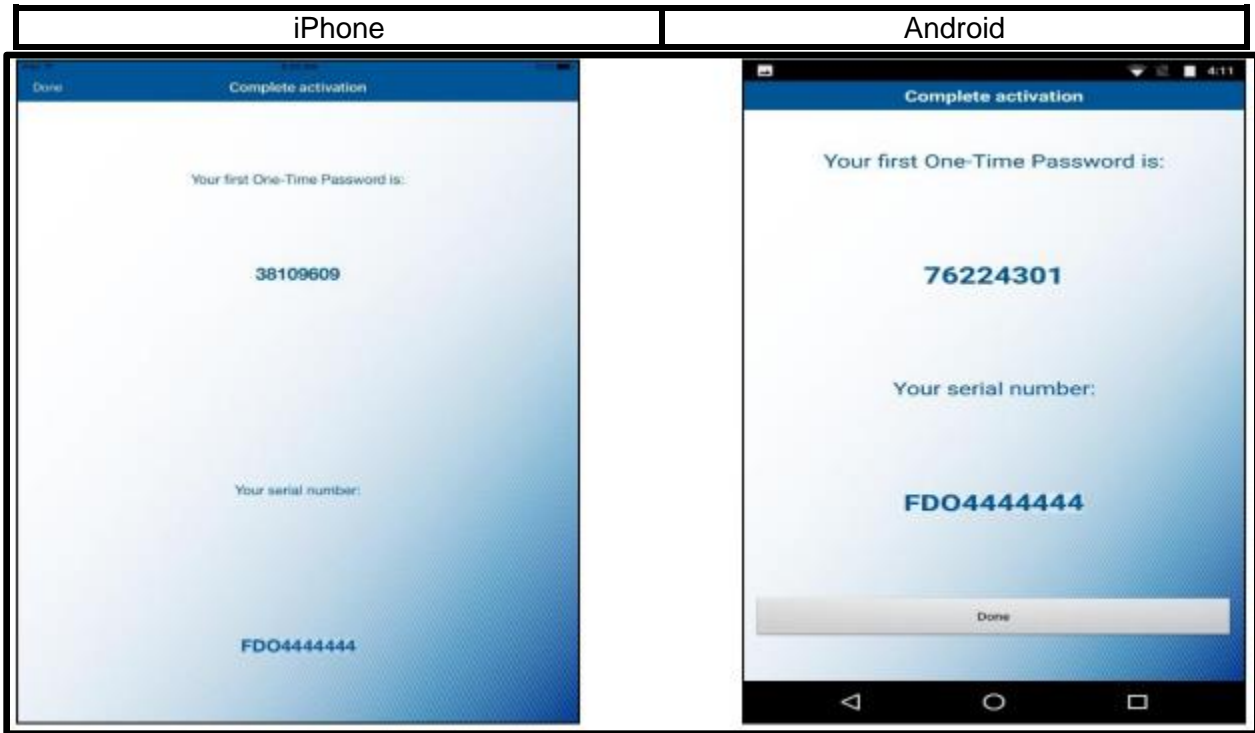
\* Indicates required field

Click Scan Image in the app to scan the second image that displays in BOB.

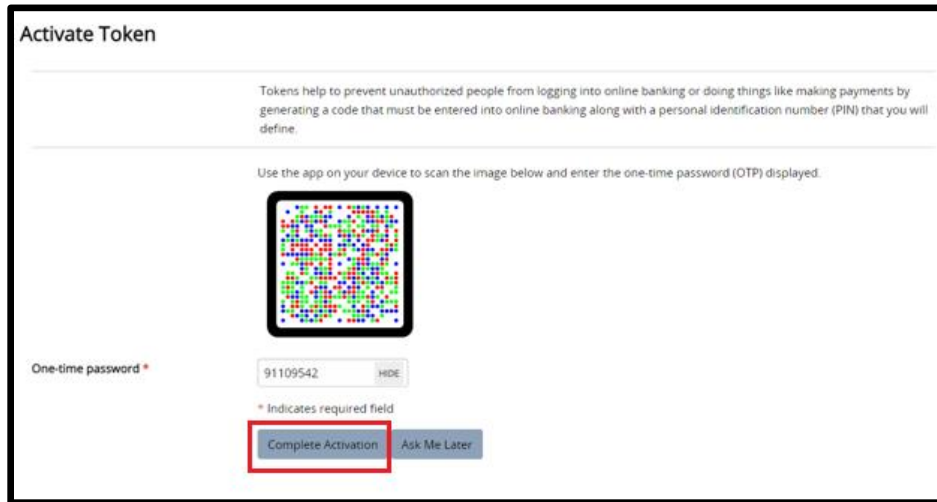




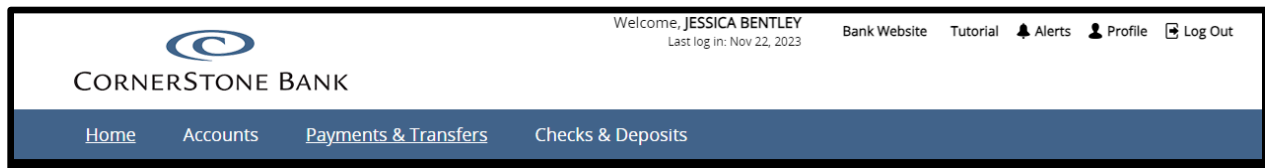
**Note:** If the device has biometric protection, click Yes to active or No.



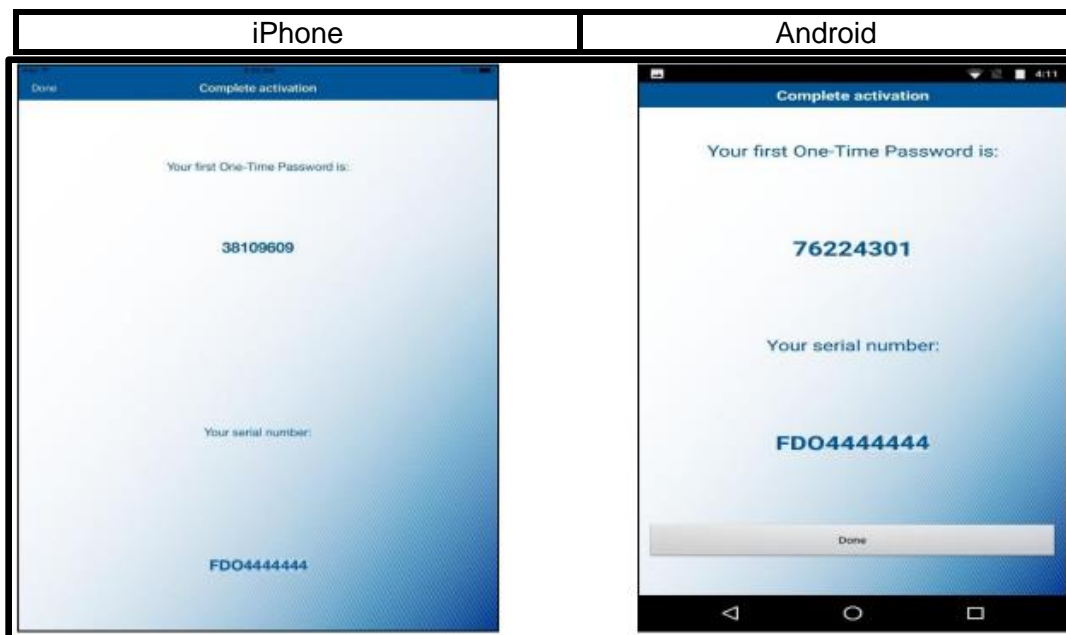
Enter the first one-time password in BOB. The complete activation screen displays the soft token serial number.



Click Continue, the system displays the Home Page.



Additionally, the soft token app displays the complete activation page along with the soft token serial number assigned to the user.





## Sign In

Access the Business Online Banking website - <https://www.cornerstone.bank/>.

Click on Login and select Business Banking.



Enter Username.

Already signed up for Business Online Banking? Enter your credentials below.

Interested in signing up for Online Banking? Contact your local Cornerstone Bank.

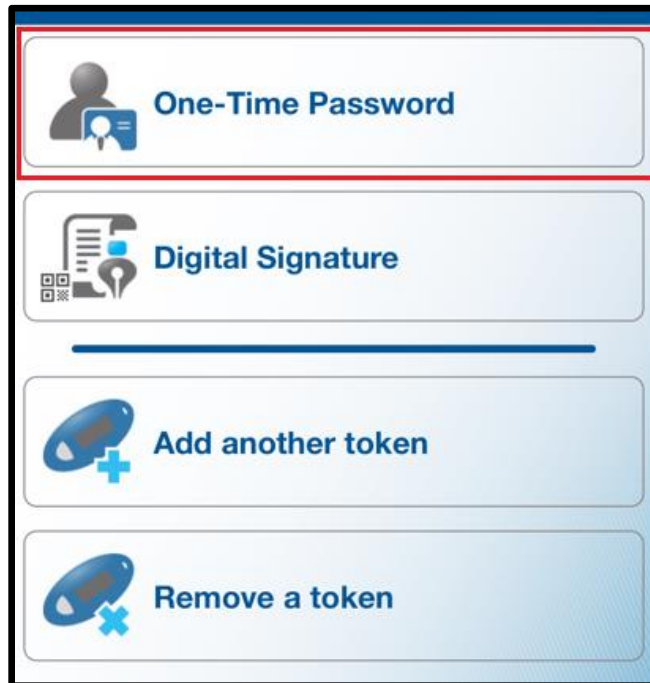
Username  HIDE

Password

Remember my username

[Forgot password or PIN?](#) [Token lost or damaged?](#)

Select One-Time Password from the DIGIPASS app.



Enter the password from the DIGIPASS app plus the user's 4-digit PIN.



# CORNERSTONE BANK

Already signed up for Business Online Banking? Enter your credentials below.

Interested in signing up for Online Banking? Contact your local Cornerstone Bank.

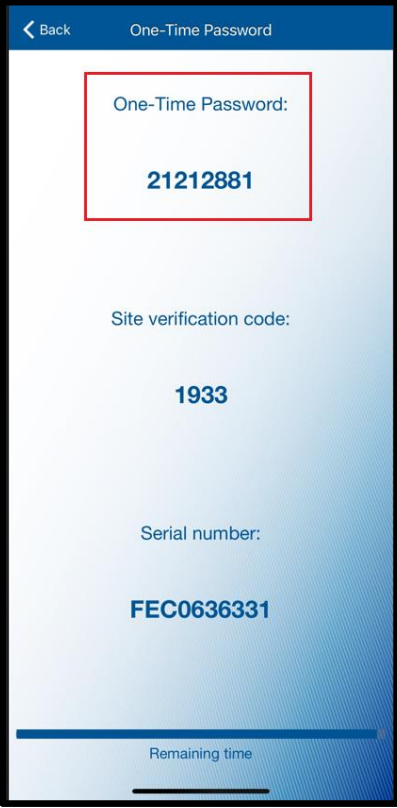
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Username  HIDE

Password

Remember my username

[Forgot password or PIN?](#) [Token lost or damaged?](#)

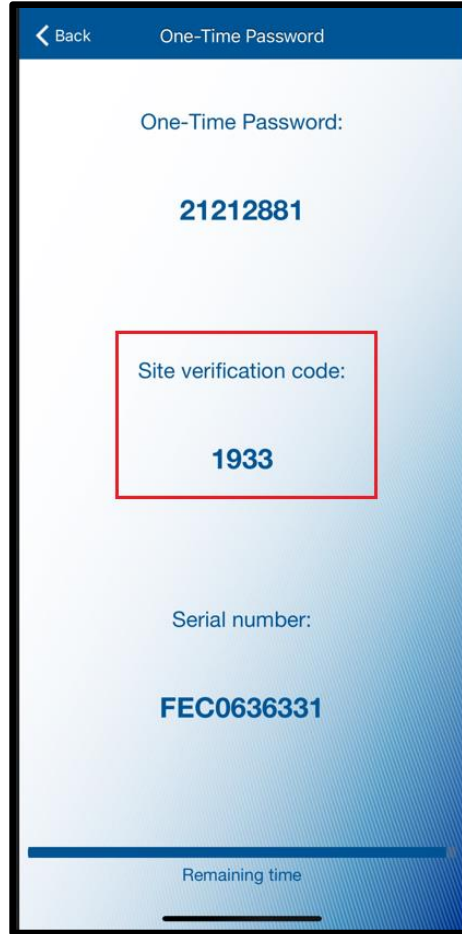


### Site Verification

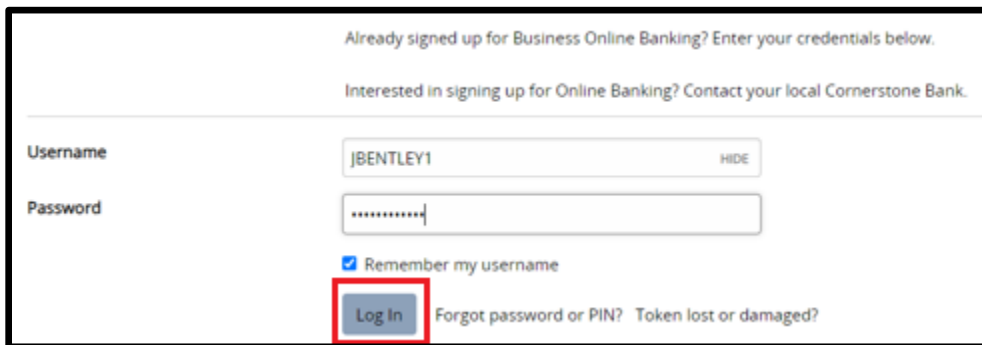
Use your token to generate a verification code and compare it to the code below. This protects your account by ensuring you're logging into a legitimate site.

**1933**

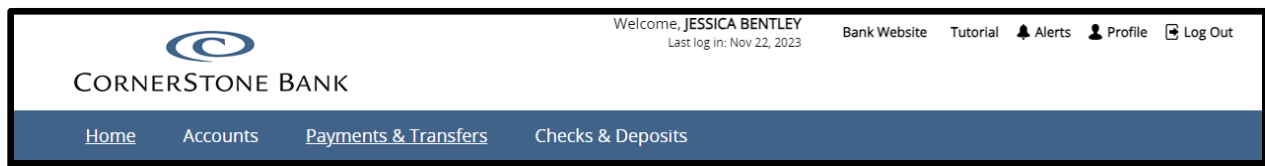
If your verification code does not match, try logging in again or contact customer support.



Click Log In.



The system displays the Home Page.





# CORNERSTONE BANK

If you have any questions or need assistance with Business Online Banking, contact our Cash Management Sales team at 888-297-2100 or online at <https://www.cornerstone.bank/contact/>.

**Cornerstone Bank Cash Management Team**