



Business eBanking

Business Authenticator App

For ACH and Wire Transaction Approvals

For Android Devices



Effective May 20, 2019

If you need support, please contact Treasury Services Support at 877.920.6888, Monday – Friday 8 am – 5pm.

Page | 1

Table of Contents

Item	Page
Welcome to Business eBanking and the Business Authenticator mobile app	3
Activating the Atlantic Union Bank Business Authenticator mobile app	3
Adding an Additional Authenticator	11
Renaming the Authenticator(s)	13
Approving an ACH Payment or Wire Transfer	15

Welcome to Business eBanking and the Business Authenticator mobile app.

The Business Authenticator mobile app will add an extra layer of security for ACH and wire transactions. This guide will walk you through activating the app in order to generate the One Time Passcodes (OTPs) that you'll need in order to approve these transactions. If you need support at any point in time, please feel free to call us at 877.920.6888, Monday – Friday 8 am – 5 pm. We look forward to continue to support your business banking needs.

Activating the Atlantic Union Bank Business Authenticator mobile app

1. To start, download the **Atlantic Union Bank Business Authenticator** mobile app from [Google Play](#).

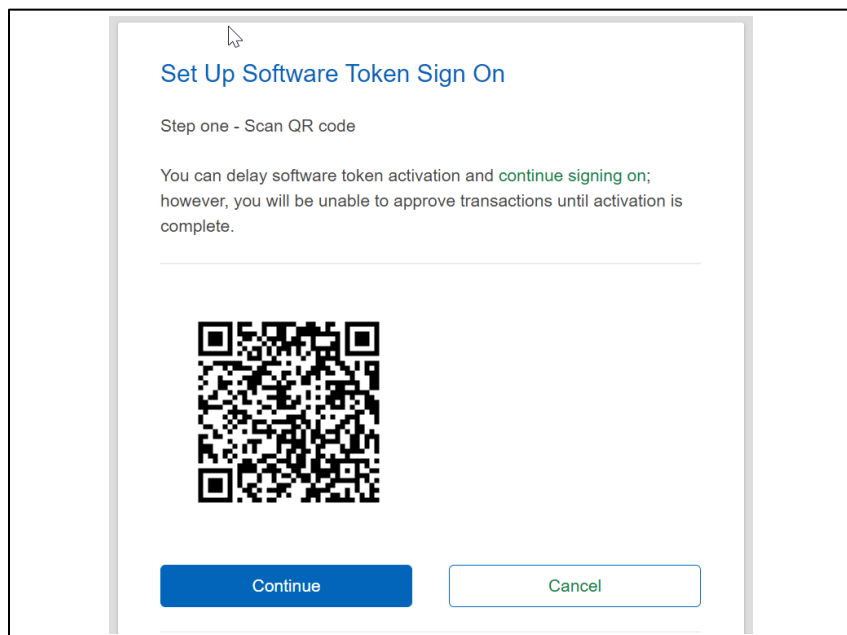


- *Only Business eBanking users who are assigned to approve outgoing wires or ACH payments will be required to download and use the **Atlantic Union Bank Business Authenticator** mobile app.*
- *Business eBanking users who are assigned to initiate outgoing ACH payments or wire transfers will not be required to use the app.*

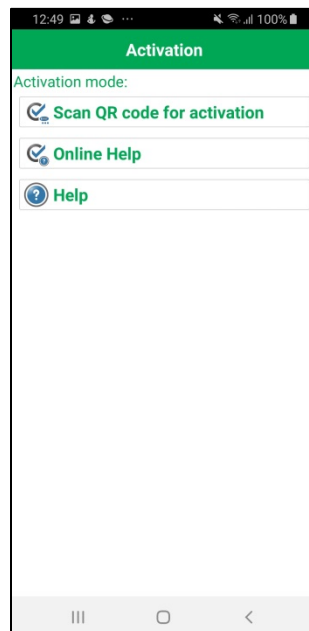
2. Log in to Business eBanking.

A screenshot of the Business eBanking login interface. At the top, it says "Sign in to Business eBanking". Below this are two input fields: "Company ID:" and "User ID:". A blue "Continue" button is positioned below the input fields. At the bottom of the form, there is a link for "Can't Sign in?" with the phone number "Call Customer Support at 1-877-920-6888" and a link for "View our privacy policy".

Once you log in, the system will display the “**Set Up Software Token Sign On**” screen.



- *Please note: VASCO DIGIPASS is the vendor branding for the mobile app. Please do not search for this phrase in your App Store as you'll find many different variations.*
 - *If you're not ready to activate the app yet, you can select "Sign on page" to return to the log in screen or "continue signing on" to skip the soft token activation and continue to the Business eBanking Welcome page.*
3. Open the Business Authenticator mobile app. Under Activation, click “**Scan QR code**” in order to scan the QR code that appears on the “**Set Up Software Token Sign On**” screen within Business eBanking. Once you've done this, click “**Continue**” in Business eBanking.



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- *Please note: Hold the mobile device with the camera facing the computer screen to capture the QR code on the Business eBanking screen. The face of the mobile device should be facing the user.*

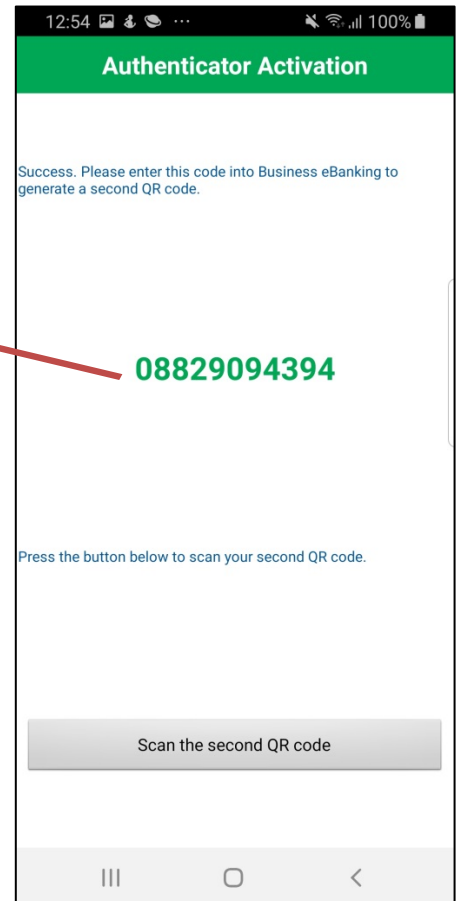
The **Atlantic Union Bank Business Authenticator** mobile app will generate a device code as shown below.

4. Enter that device code into the “**Device Code**” field on the Business eBanking screen. Click “**Continue**” on the Business eBanking screen.

Set Up Software Token Sign On

Step two - Enter device code

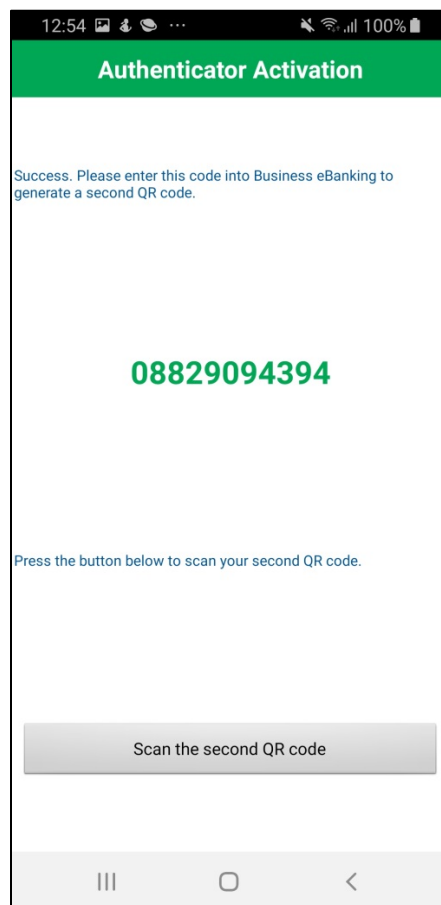
Device Code:



5. After you've entered the device code and clicked "**Continue**," Business eBanking will display a second QR code.

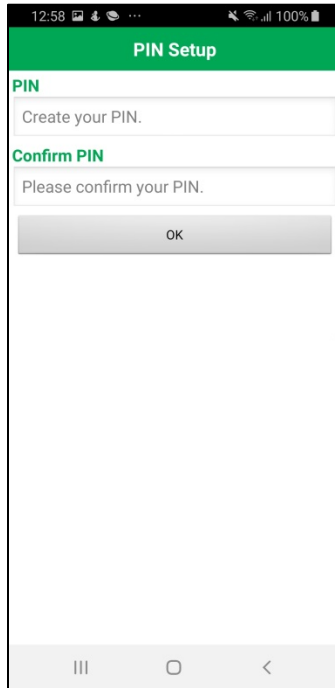


6. In the **Business Authenticator** mobile app, click "**Scan the second QR code**" to scan the second QR code that appears on the Business eBanking screen. Then click "**Continue**" in Business eBanking.

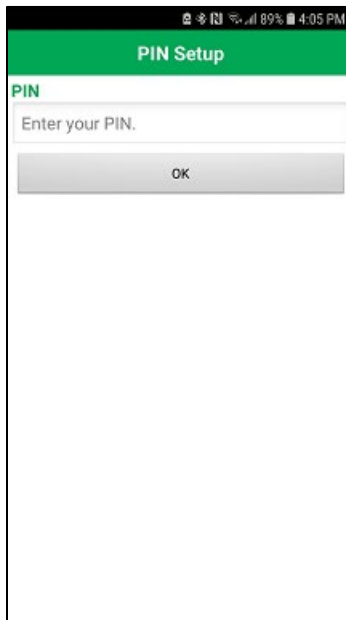


7. On the mobile app,

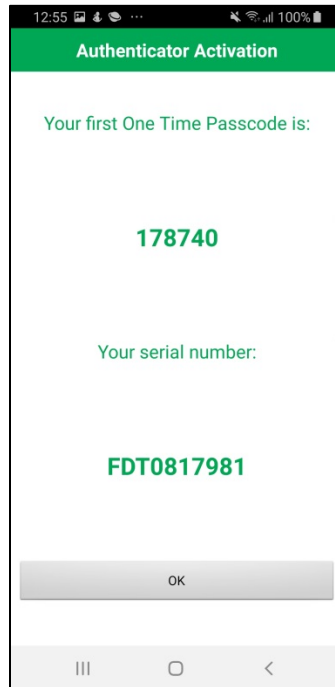
- a. If this is the first authenticator that you are setting up, the app will ask you to set up a unique PIN in the screen below and click “OK”.
 - i. The PIN is 4 characters minimum and 16 maximum, all digits and cannot be sequential values.
 - ii. Please retain this PIN for your records. You will be asked for the PIN to generate One Time Passcodes in order to approve outgoing ACH or wire payments via Business eBanking going forward. You will need this mobile app to approve any of these transactions.



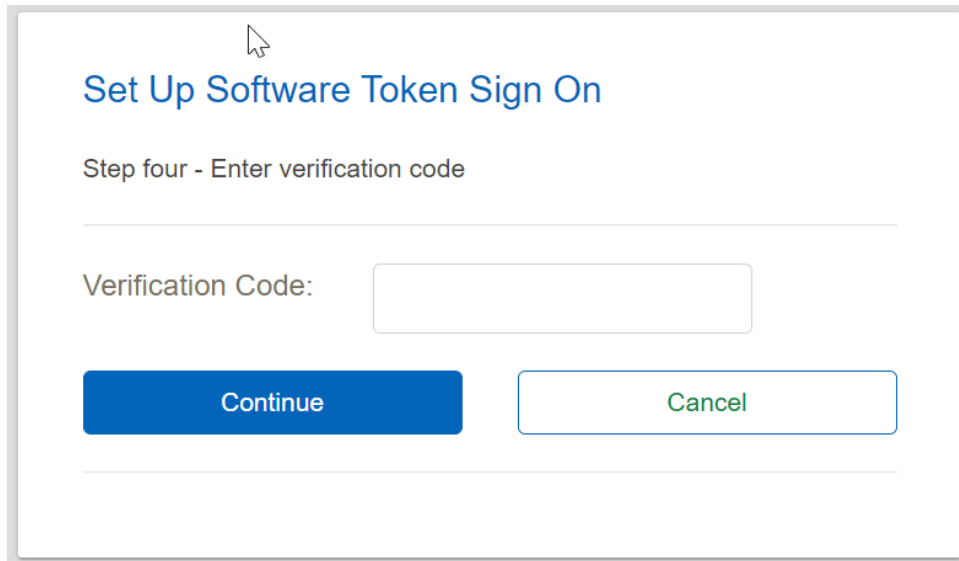
- a. If you're adding an additional authenticator, the app will prompt you for this same PIN (Enter the PIN that you set up for the first authenticator).



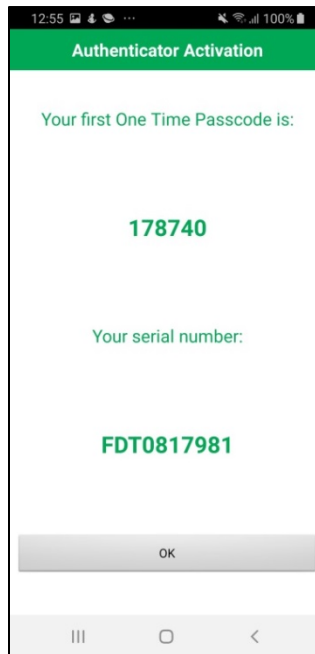
8. The “**Authenticator Activation**” screen on the mobile app will generate “**Your first One Time Passcode**” as shown below.



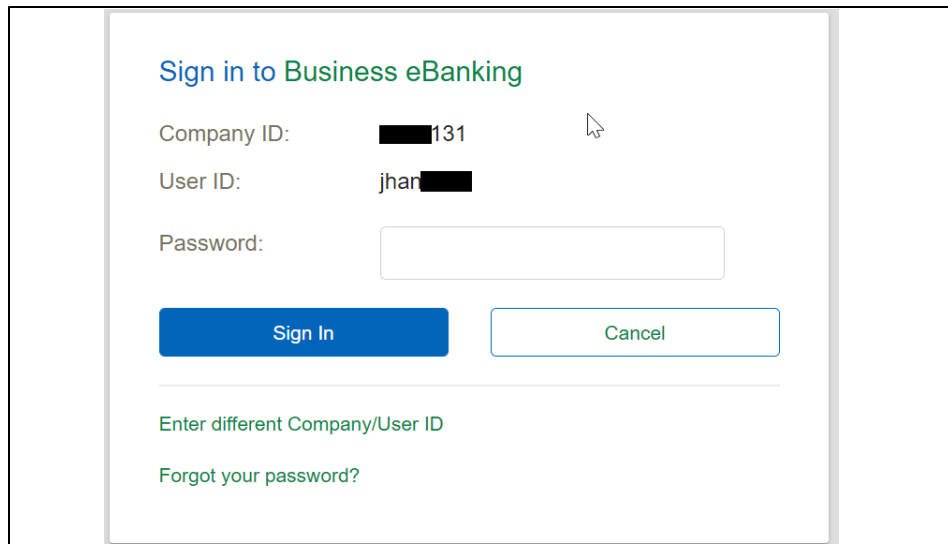
9. Enter the One Time Passcode in the “**Verification Code**” field in the Business eBanking screen. Then click “**Continue**” on the Business eBanking screen and “**OK**” in the mobile app.



The screenshot shows a web-based interface for setting up a software token. The title is "Set Up Software Token Sign On" in blue. Below it, the text "Step four - Enter verification code" is displayed. There is a horizontal line above a "Verification Code:" label and an empty text input field. Below the input field are two buttons: a solid blue "Continue" button and a white "Cancel" button with a blue border. A mouse cursor is visible at the top left of the screen.



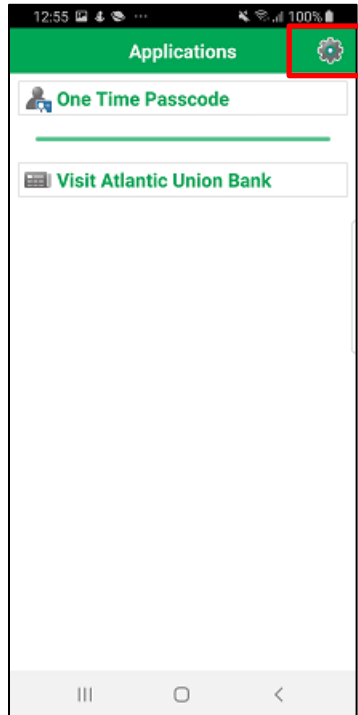
10. The Sign In screen will then appear in Business eBanking. Enter your Business eBanking password to sign in and activate the security token within the mobile app.



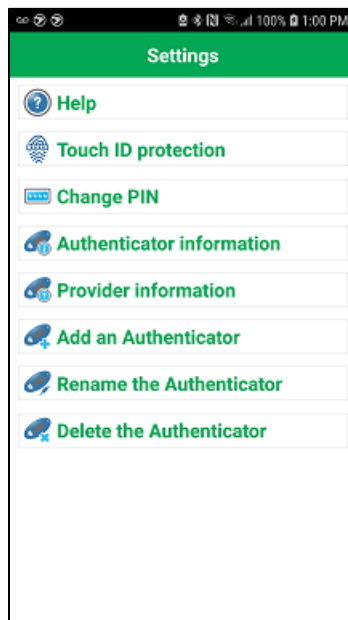
The screenshot shows a sign-in interface for Business eBanking. At the top, the title "Sign in to Business eBanking" is displayed in green. Below the title, there are three input fields: "Company ID:" with a blacked-out value followed by "131", "User ID:" with "jhan" followed by a blacked-out value, and "Password:" with an empty text box. A mouse cursor is positioned over the Company ID field. Below the input fields are two buttons: a blue "Sign In" button and a white "Cancel" button with a blue border. Underneath the buttons, there are two links: "Enter different Company/User ID" and "Forgot your password?", both in green text.

Adding an Additional Authenticator

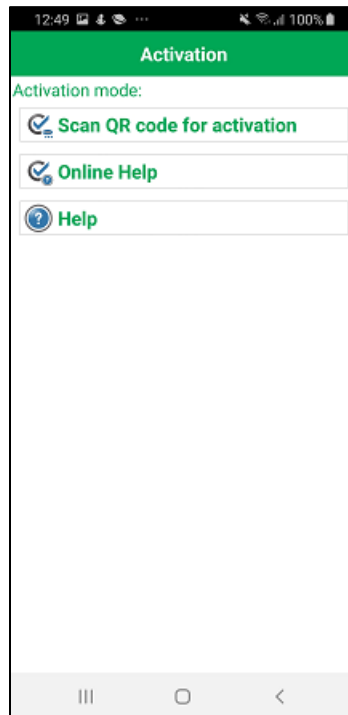
1. On the **Atlantic Union Bank Business Authenticator** mobile app home screen, click on the “**Settings**” icon (looks like a cog) in the upper right corner.



2. Click “**Add an Authenticator**” to start adding a new authenticator.



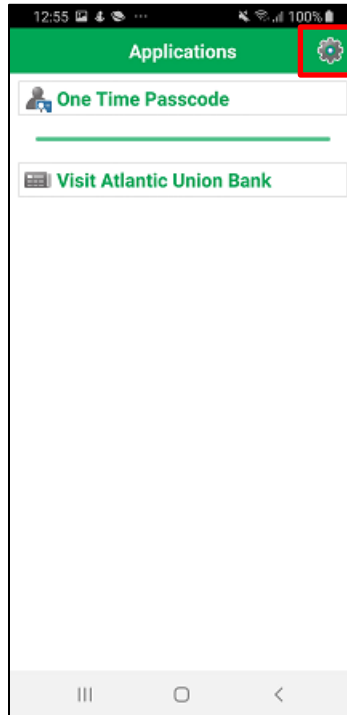
3. The app will prompt the “**Activation**” screen.



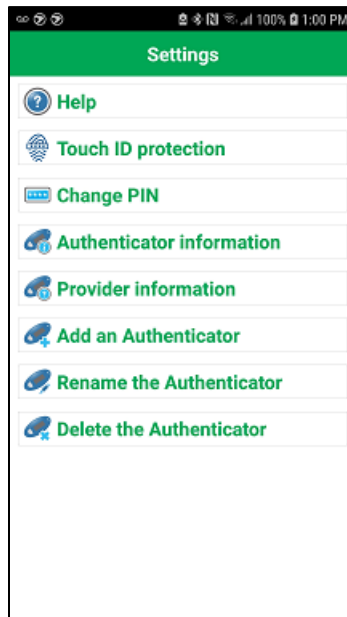
4. Follow steps 2-11 shown on pages 2-9 to add the new authenticator.

Renaming the Authenticator(s)

1. On the **Atlantic Union Bank Business Authenticator** mobile app home screen, click on the “**Settings**” icon (looks like a cog) in the upper right corner.



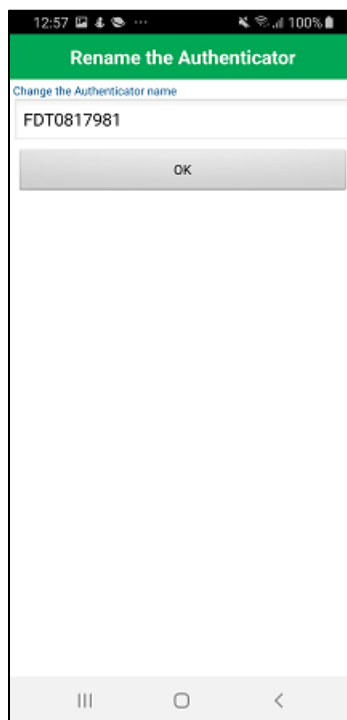
2. Click “**Rename the Authenticator**”.



3. Select the authenticator you want to rename.



4. Enter a new name for this authenticator and click on "OK".



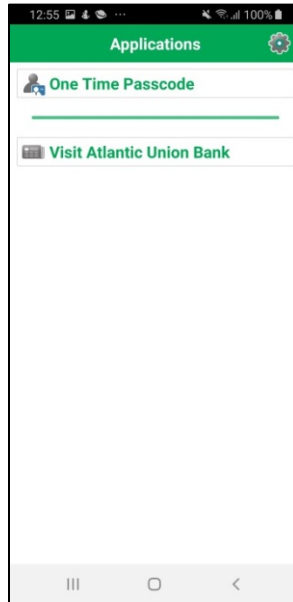
5. Repeat the steps 1-4 to rename other authenticators as needed.

Approving an ACH Payment or Wire Transfer

1. Open the Atlantic Union Bank Business Authenticator mobile app to request a **“One Time Passcode”** to approve an ACH payment or wire transfer.



2. Click on **“One Time Passcode.”**



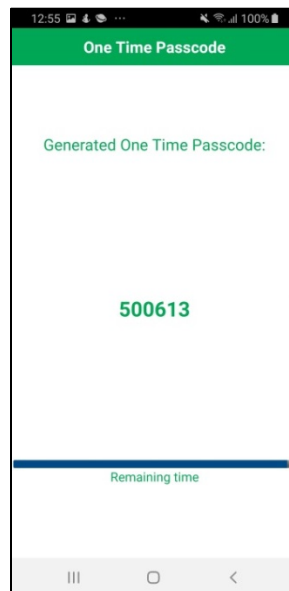
3. If you have more than one authenticator set up, the app will ask you to select the authenticator for which you want to generate the one time passcode.



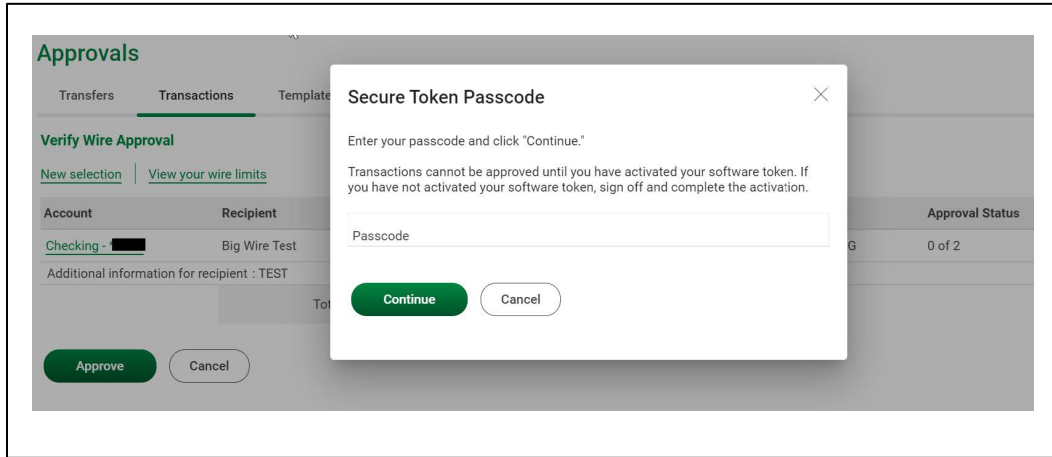
4. Enter your PIN and click “OK”.



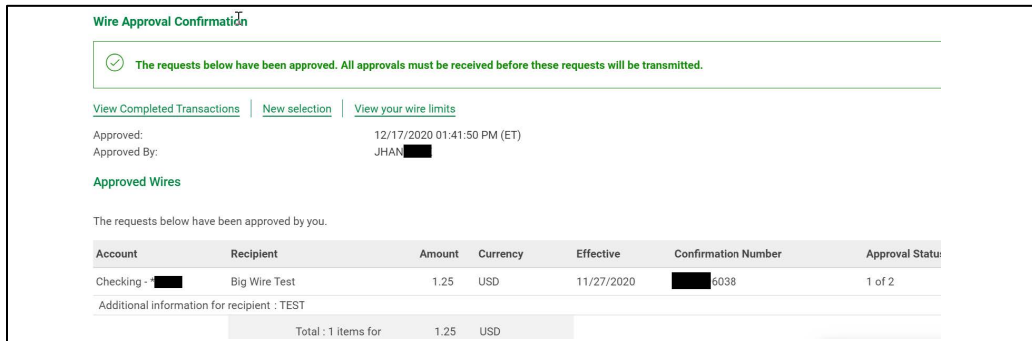
5. The mobile app will generate the “**One Time Passcode**” that will be valid for a short period of time before it expires, as indicated by the “**Remaining time**” bar. When it expires, a new one will automatically be generated.



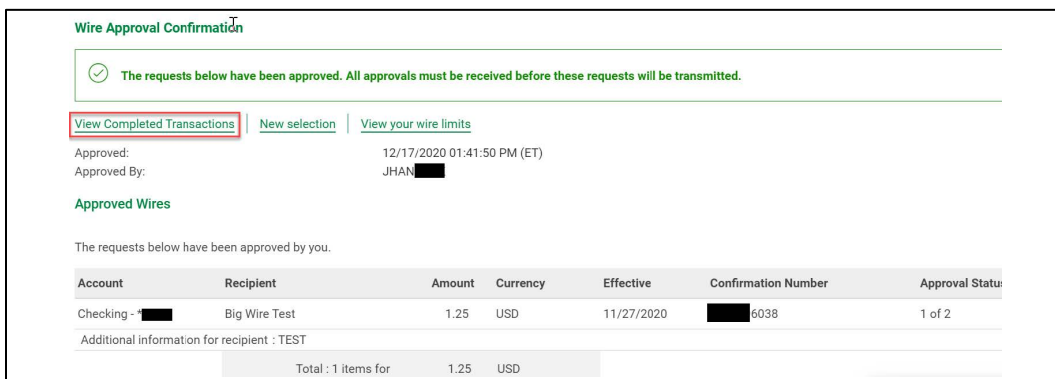
- Input the One Time Passcode into the **“Passcode”** field on the Business eBanking screen below and click on **“Continue”**.



- Until all required approvers approve the transaction yet, Business eBanking will display the **“Wire Approval Confirmation”** page that will state, **“The requests below have been approved. All approvals must be received before these transactions will be transmitted”**.



- Once all approvers approve the transaction, Business eBanking will update the message on the **“Wire Approval Confirmation”** to say **“The wire transfer requests below have been approved. To check the status of these transactions, go to View Completed Transactions.”**



That’s it! You’re all set. Your transaction(s) will then be processed.