



Business eBanking

Business Authenticator App

For ACH and Wire Transaction Approvals

For iOS Devices



Effective May 20, 2019

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

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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 the [App Store](#).

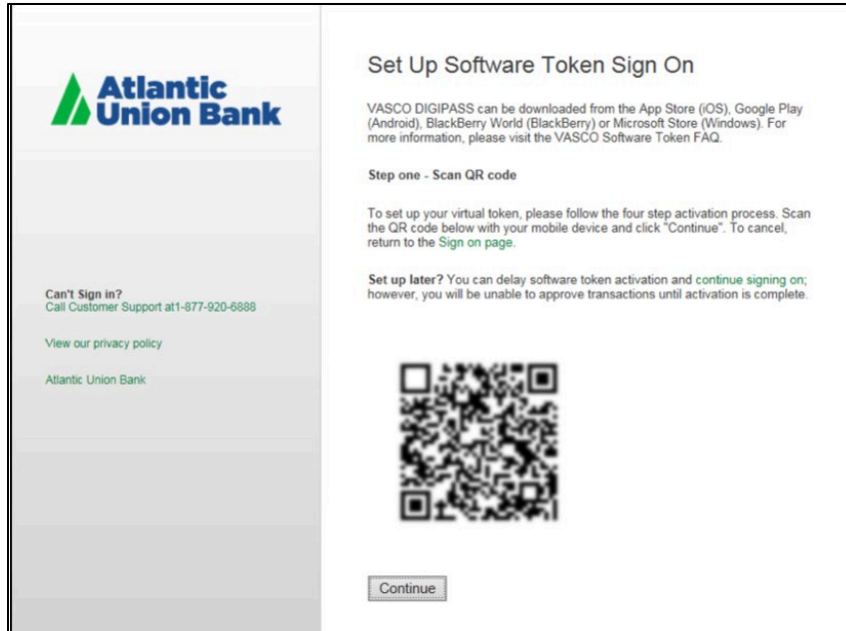


- *Only Business eBanking users who are assigned to approve outgoing wires or ACH payments will be required to download and use the **Atlantic Union Bank Business Authenticator** mobile app.*
- *Business eBanking users who are assigned to initiate outgoing ACH payments or wire transfers will not be required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

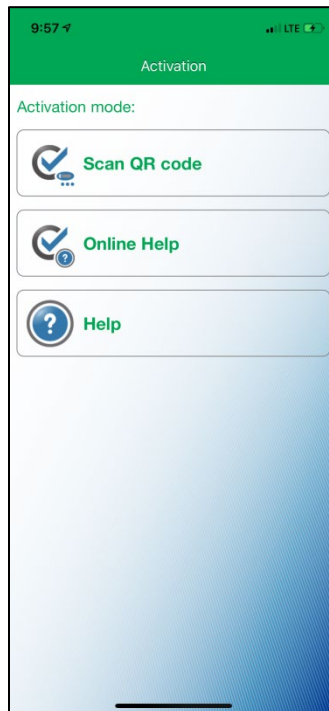
2. Log in to Business eBanking.

A screenshot of the Atlantic Union Bank Business eBanking login page. The page is split into two main sections. On the left, there is a grey sidebar containing the Atlantic Union Bank logo (a green triangle with the text "Atlantic Union Bank" in blue) at the top. Below the logo, there is a link "Can't Sign in? Call Customer Support at 1-877-920-6888", a link "View our privacy policy", and the text "Atlantic Union Bank" at the bottom. The main content area on the right has a white background. At the top of this area is the heading "Sign in to Business eBanking" in green. Below the heading is the instruction "Please provide the information below and click Continue." There are two input fields: "Company ID:" followed by a white text box, and "User ID:" followed by a white text box. Below these fields is a grey "Continue" button. At the bottom of the main content area, there is a note: "To protect your personal information, we collect your password on a separate page."

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.

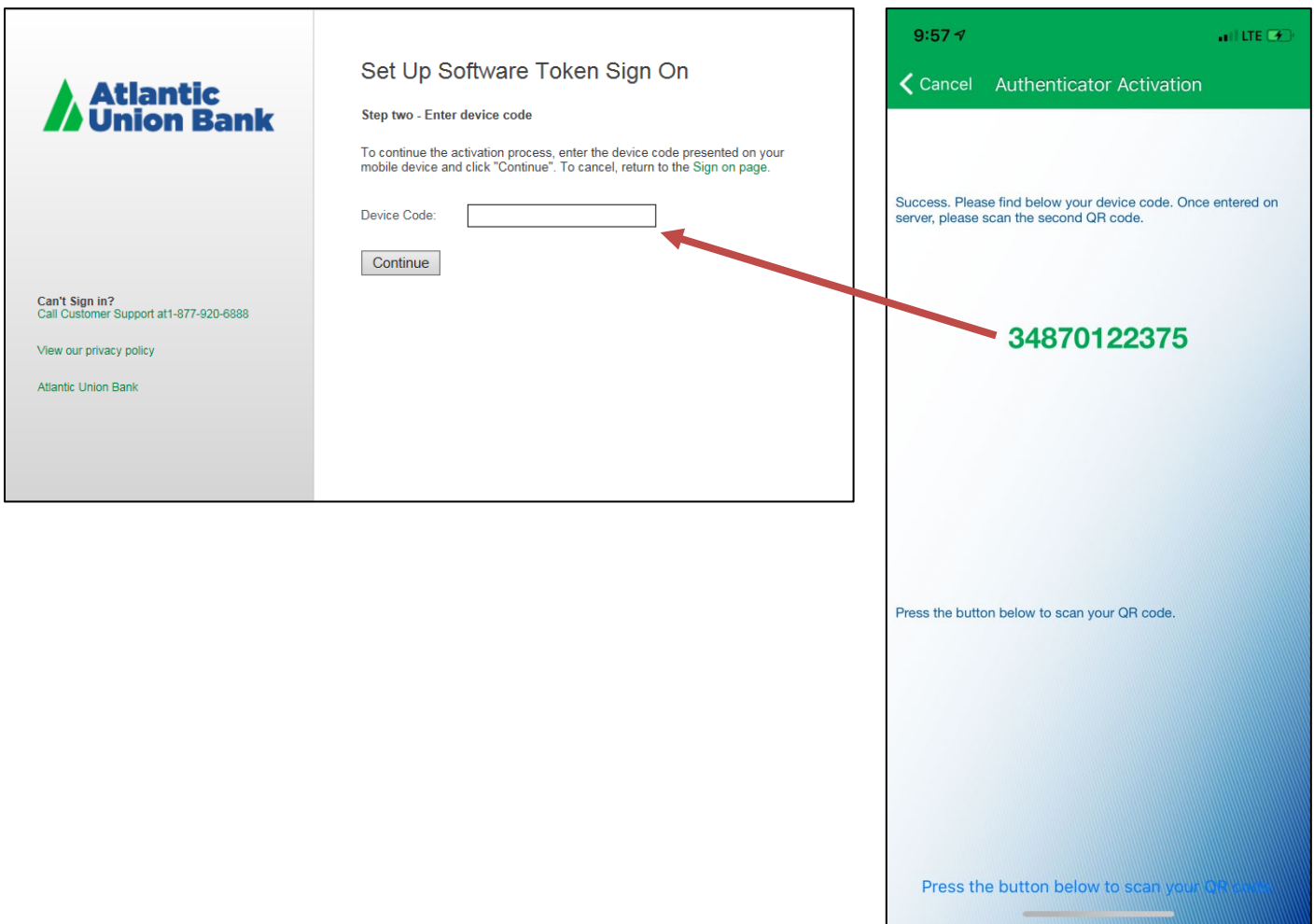


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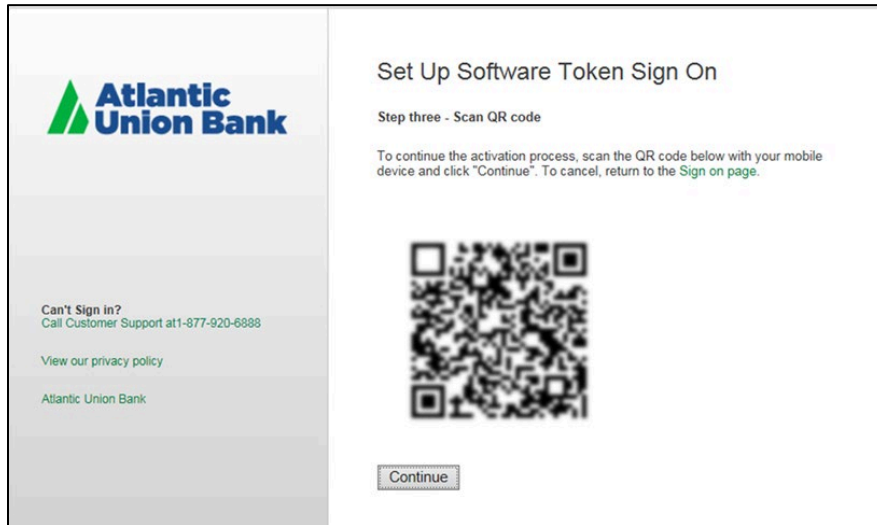
- *Please note: Hold the mobile device with the camera facing the computer screen to capture the QR code on the Business eBanking screen. The face of the mobile device should be facing the user.*

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

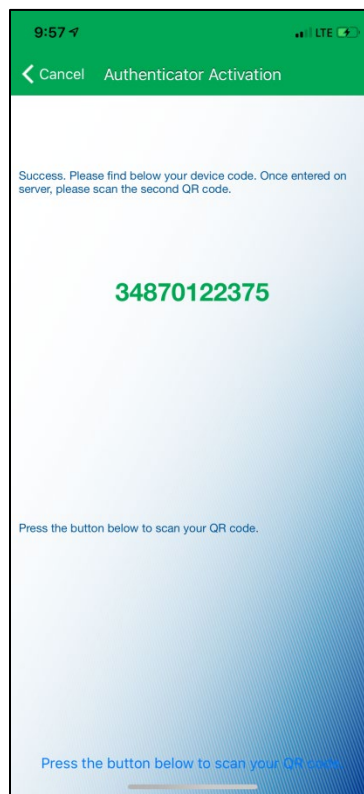
4. Enter that device code into the **“Device Code”** field on the Business eBanking screen. Click **“Continue”** on the Business eBanking screen.



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

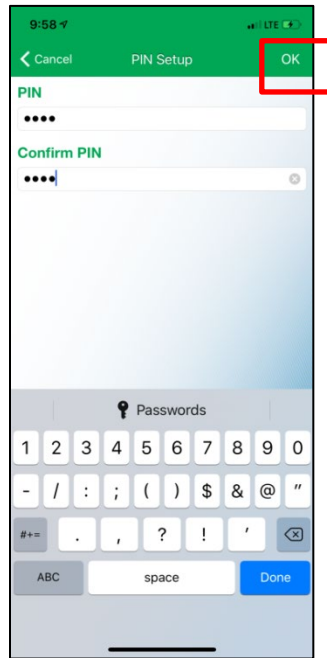


6. In the **Business Authenticator** mobile app, click "**Scan the second QR code**" to scan the second QR code that appears on the Business eBanking screen. Then click "**Continue**" in Business eBanking.

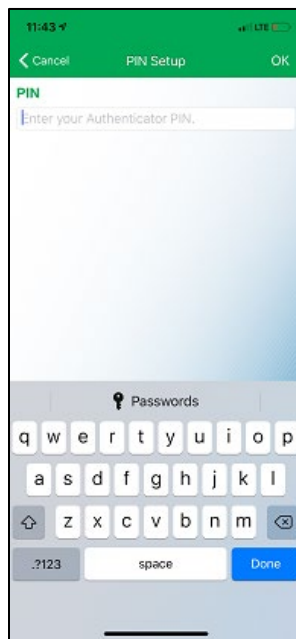


7. On the mobile app:

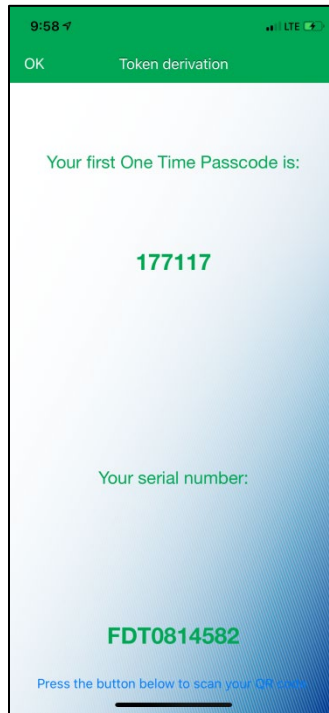
- a. If this is the first authenticator that you are setting up, the app will ask you to set up a unique PIN in the screen below and click “OK” in the upper right corner
 - i. Your PIN will need to be numeric digits with a minimum of 4 characters and a maximum of 16. They cannot be sequential values.
 - ii. Please retain this PIN for your records. You’ll be asked for your 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 on hand in order to approve any of these transactions.



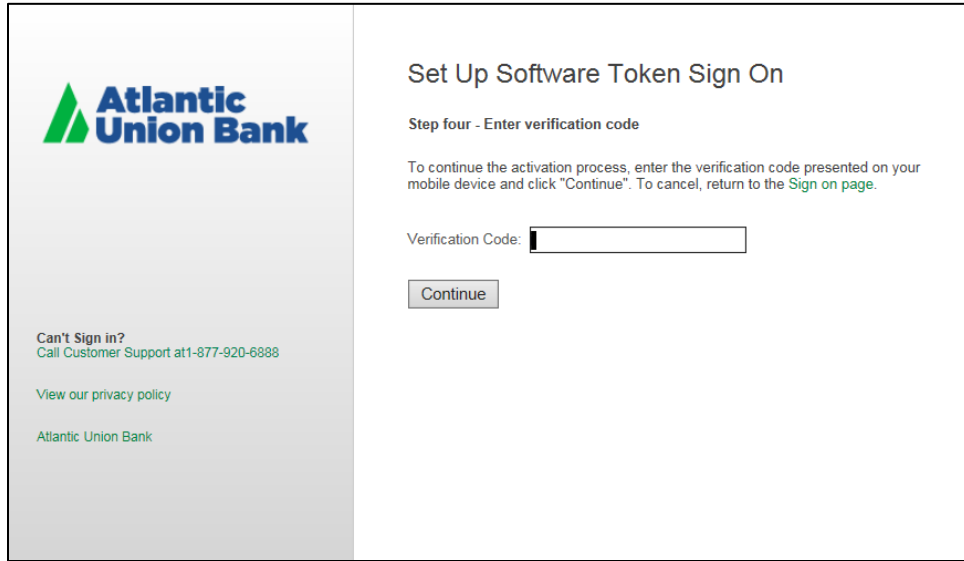
- b. If you’re adding an additional authenticator, the app will prompt you for this same PIN (Enter the PIN that you set up for the first authenticator).



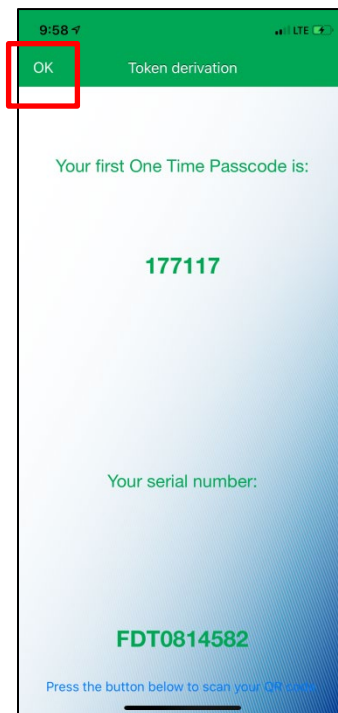
8. The “**Authenticator Activation**” screen on the mobile app will then generate “**Your first One Time Passcode**” as shown below.



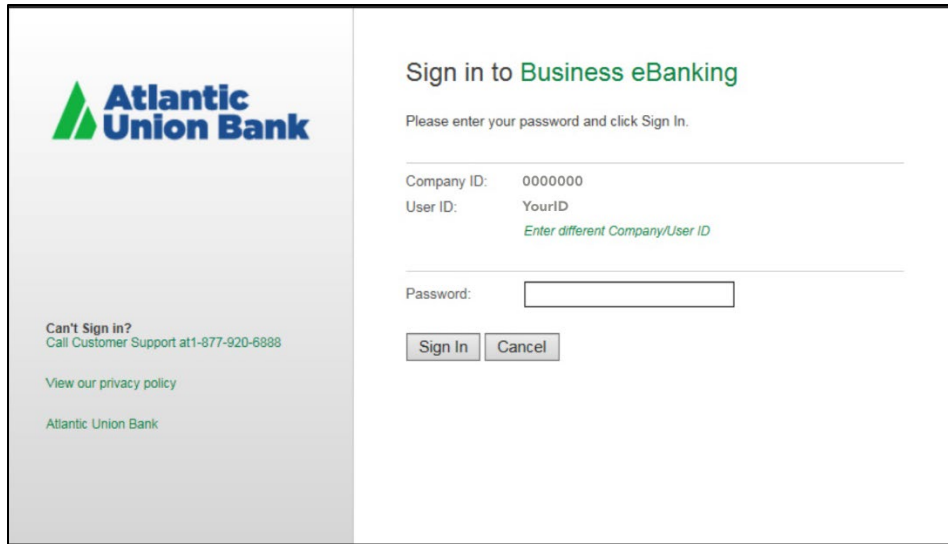
9. Enter the One Time Passcode in the “**Verification Code**” field in the Business eBanking screen. Then click “**Continue**” on the Business eBanking screen and “**OK**” in the mobile app.



10. On the “**Token derivation**” screen, the user has to click on “**OK**”, *on the upper left corner*, and not the link “**Press the button below to scan your QR code**” that appears at the bottom of the screen.



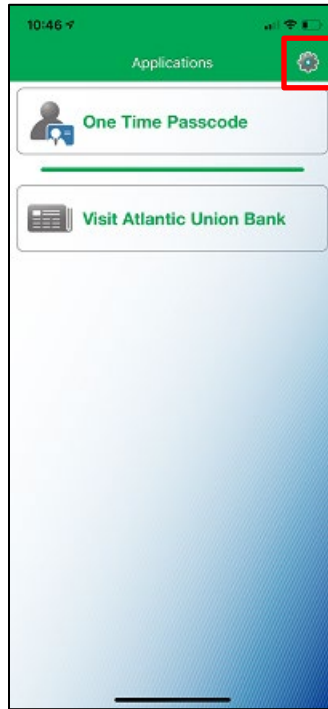
11. The Sign In screen will then appear in Business eBanking. Enter your Business eBanking password to sign in and activate the security token within the mobile app.



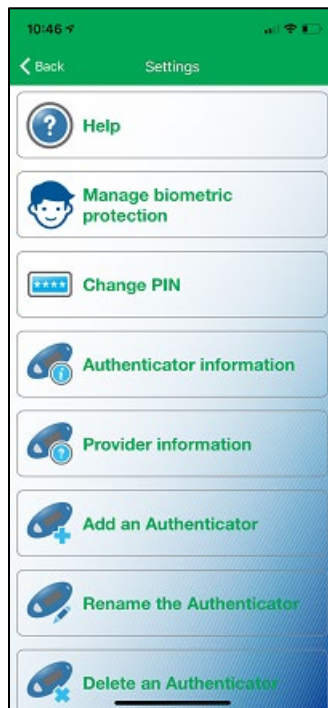
The screenshot shows the Atlantic Union Bank Business eBanking Sign In screen. On the left side, there is the Atlantic Union Bank logo and a sidebar with the text: "Can't Sign in? Call Customer Support at 1-877-920-6888", "View our privacy policy", and "Atlantic Union Bank". The main content area is titled "Sign in to Business eBanking" and includes the instruction "Please enter your password and click Sign In." Below this, there are two input fields: "Company ID: 0000000" and "User ID: YourID". A link "Enter different Company/User ID" is positioned below the User ID field. A "Password:" label is followed by an empty password input box. At the bottom of the form, there are two buttons: "Sign In" and "Cancel".

Adding an Additional Authenticator

1. On the **Atlantic Union Bank Business Authenticator** mobile app home screen, click on the **“Settings”** icon on the upper right corner.

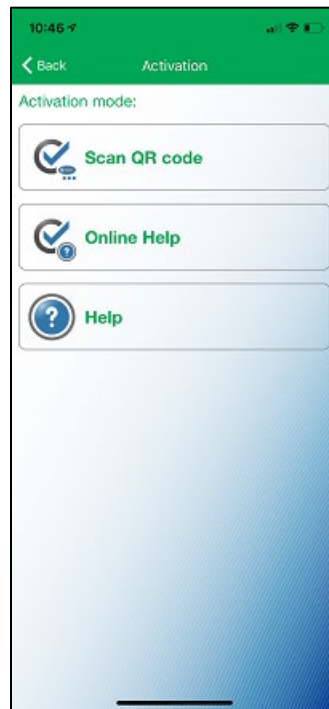


2. Click **“Add an Authenticator”** to start adding a new authenticator.



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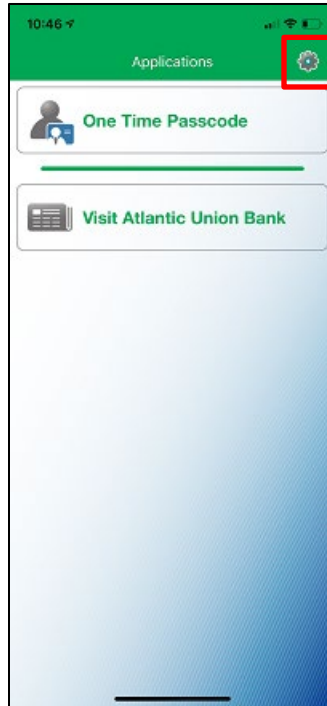
3. The app will prompt the “**Activation**” screen.



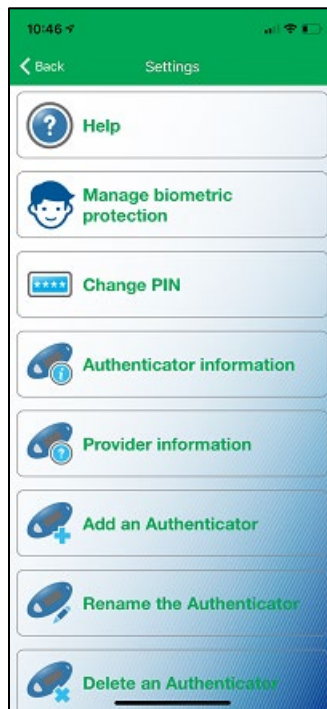
4. Follow steps 2-11 shown on pages 2-9 to add the new authenticator.

Renaming the Authenticator(s)

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



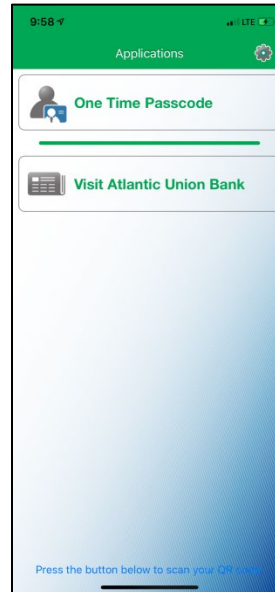
5. Repeat the steps 1-4 to rename other authenticators as needed.

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”**

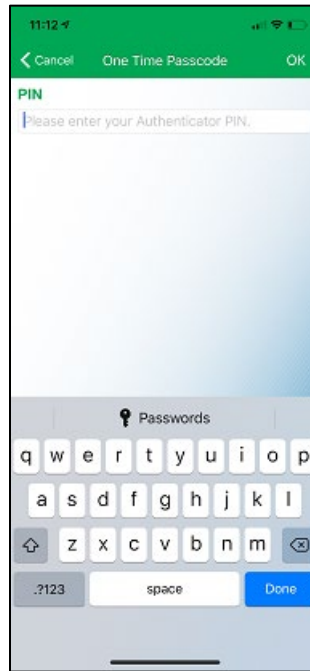


3. If you have more than one authenticator set up, the app will ask you to select the authenticator for which you want to generate the one time passcode.



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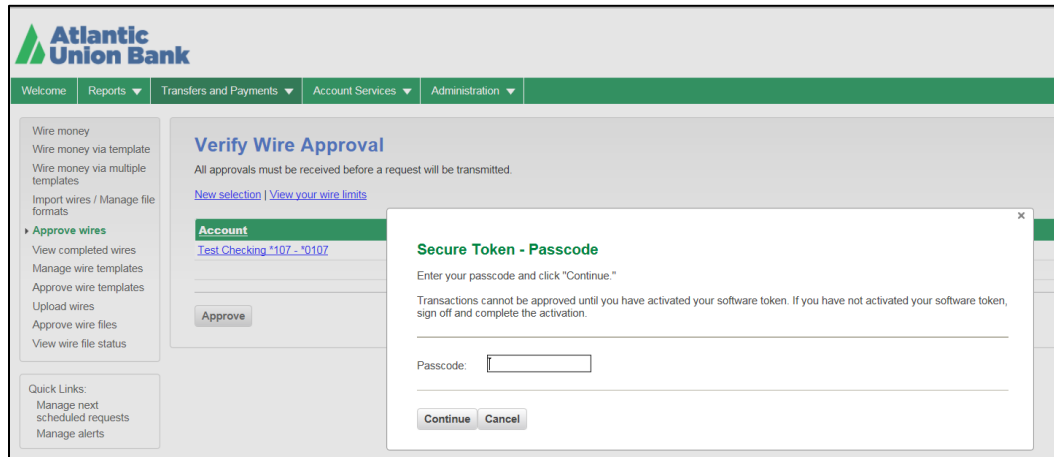
4. Enter your PIN and click “OK” in the upper right corner.



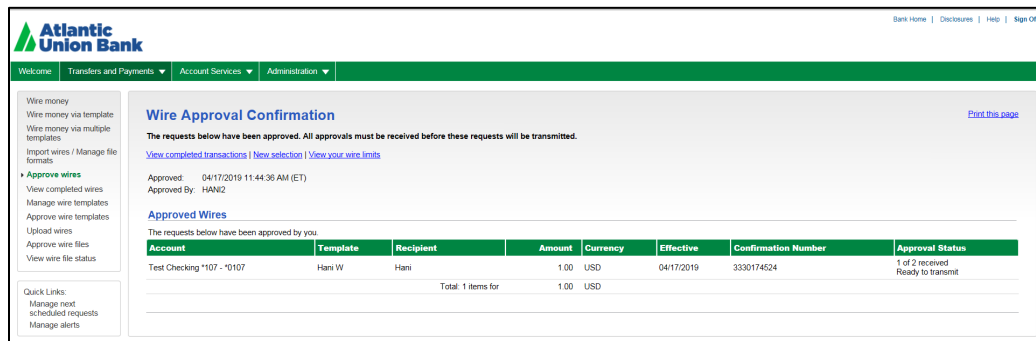
5. The mobile app will generate the “One Time Passcode” that will be valid for a short period of time before it expires, as indicated by the “Remaining time” bar. When it expires, a new one will automatically be generated.



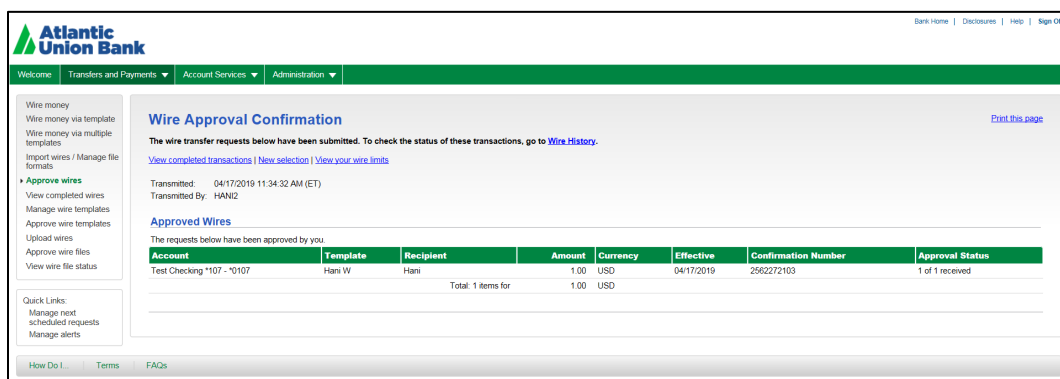
- Input the One Time Passcode into the “**Passcode**” field on the Business eBanking screen below and click on “**Continue**”.



- 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 Wire History*”.



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