

Business Online Banking Security Token

User Guide

Table of Contents

Security Token Activation..... 3

 Hard Tokens 3

 Soft Tokens..... 4

Security Token Log In 8

 Hard Tokens 8

 Soft Tokens.....10

Security Challenge 11

 Hard Tokens11

 Soft Tokens.....12

Switching to a Soft Token..... 14

Deactivate a Security Token 15

DIGIPASS Soft Token Application 16

 Add Another Token.....16

 Add Device.....17

 Remove a Token.....18

 Manage Biometric Protection21

 Change Password.....22

 Information23

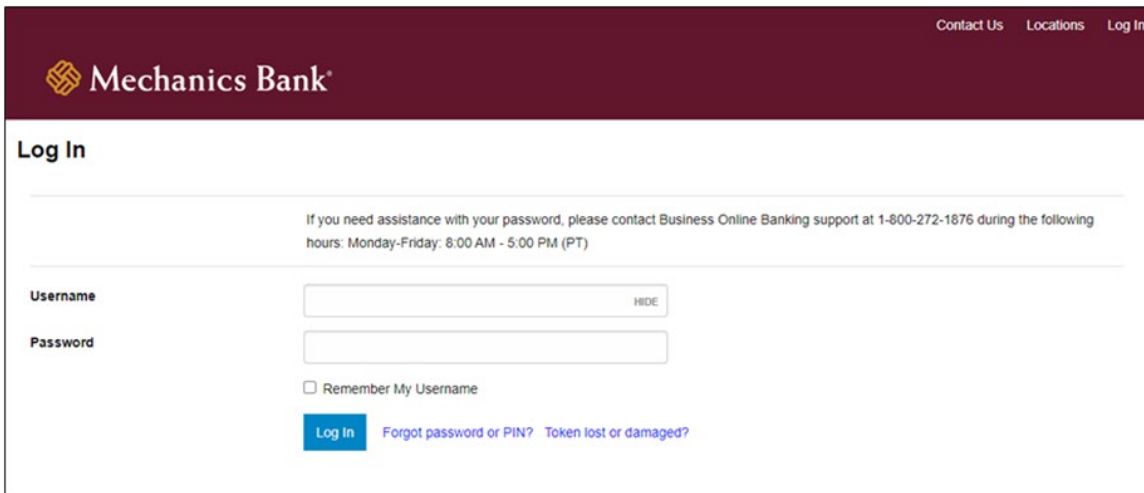
 Rename the Token23

 Delete the Token24

Security Token Activation

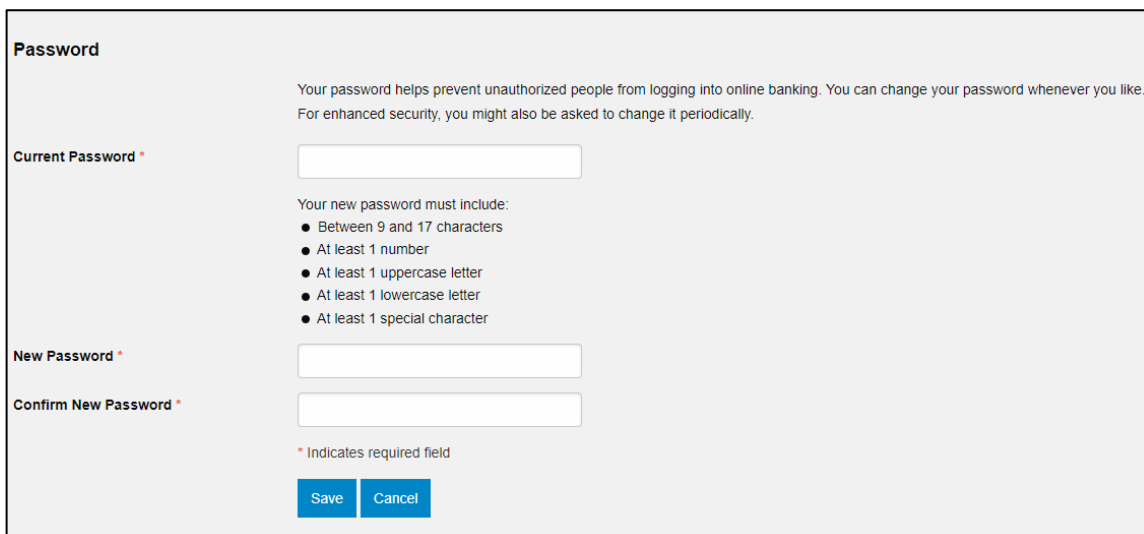
Hard Tokens

- To activate a hard token device, access our website www.mechanicsbank.com to log in to Business Online Banking
- On the right side of the page, select **Log In** then choose **Business Online Banking** from the menu options
- On the **Log In** page enter your **Username** and **Password** (existing or temporary password)
- Click **Log In**



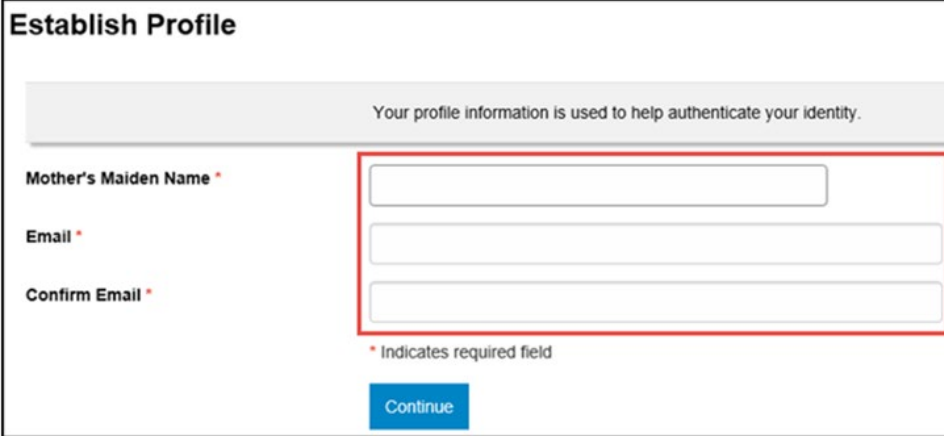
The screenshot shows the Mechanics Bank Log In page. At the top right are links for "Contact Us", "Locations", and "Log In". The Mechanics Bank logo is on the left. Below the header is a "Log In" section. A message states: "If you need assistance with your password, please contact Business Online Banking support at 1-800-272-1676 during the following hours: Monday-Friday: 8:00 AM - 5:00 PM (PT)". There are input fields for "Username" and "Password". The "Password" field has a "HIDE" button. Below the fields is a checkbox for "Remember My Username". At the bottom is a blue "Log In" button and links for "Forgot password or PIN?" and "Token lost or damaged?".

- You may be prompted to **Change Password**; if prompted enter a new password in the **New Password** and **Confirm New Password** boxes
 - 👉 **Note:** This password is not used in the future once your token is registered.
- Click **Save**



The screenshot shows the Mechanics Bank Change Password page. The title is "Password". A message states: "Your password helps prevent unauthorized people from logging into online banking. You can change your password whenever you like. For enhanced security, you might also be asked to change it periodically." There is a "Current Password *" field. Below it, a message states: "Your new password must include:" followed by a bulleted list: "Between 9 and 17 characters", "At least 1 number", "At least 1 uppercase letter", "At least 1 lowercase letter", and "At least 1 special character". There are "New Password *" and "Confirm New Password *" fields. At the bottom is a note: "* Indicates required field" and two buttons: "Save" and "Cancel".

- You may be prompted to **Establish Profile**; if prompted, enter the requested information and then click **Continue**



Establish Profile

Your profile information is used to help authenticate your identity.

Mother's Maiden Name *

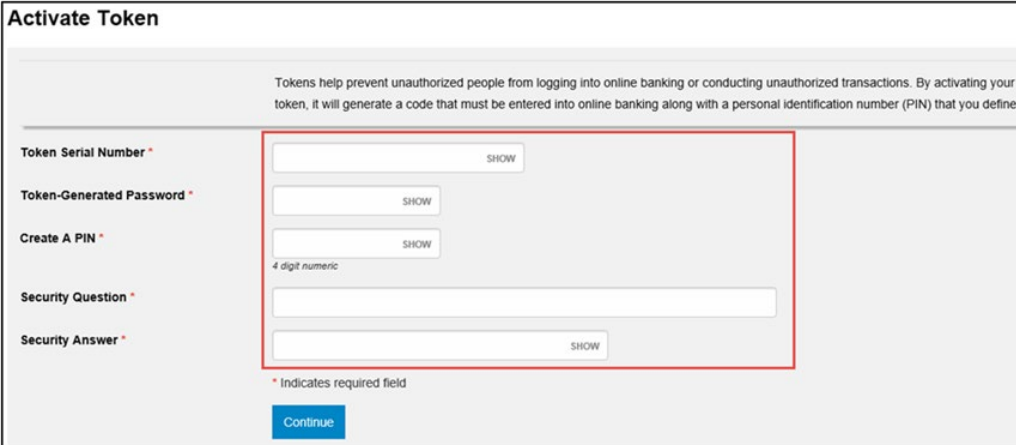
Email *

Confirm Email *

* Indicates required field

[Continue](#)

- You are prompted to **Activate Token**; enter the token serial number from the back of the token into the **Token Serial Number** box (*do not include dashes or spaces*)
- Press the button on the token to generate a one-time password; enter the 8-digit number in the **Token-Generated Password** box
- Enter a 4-digit PIN number of your choice in the **Create A PIN** box
- Enter a question and answer in the **Security Question** and **Security Answer** boxes
- Click **Continue**
- Upon successfully activation, you are logged in to Business Online Banking



Activate Token

Tokens help prevent unauthorized people from logging into online banking or conducting unauthorized transactions. By activating your token, it will generate a code that must be entered into online banking along with a personal identification number (PIN) that you define.

Token Serial Number * [SHOW](#)

Token-Generated Password * [SHOW](#)

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

Security Question *

Security Answer * [SHOW](#)

* Indicates required field

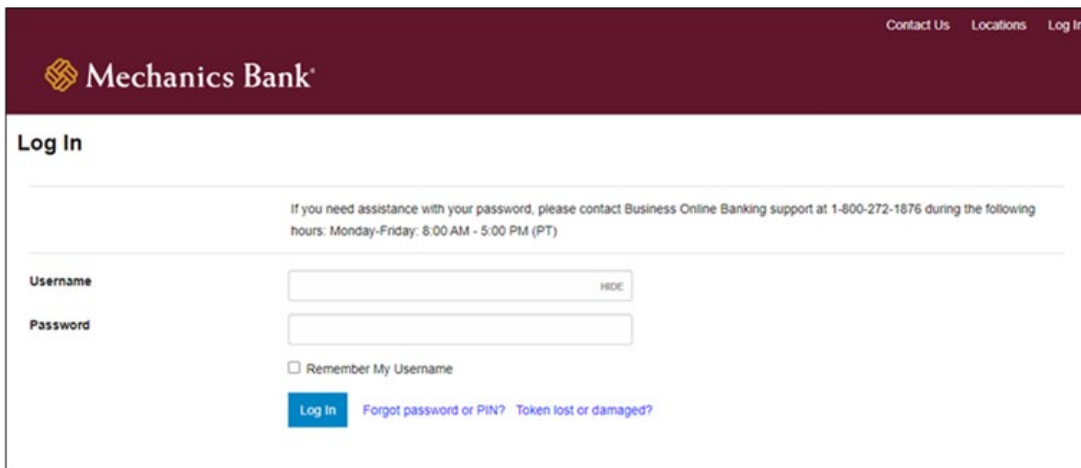
[Continue](#)

Soft Tokens

- In order to activate the token, you must download the **DIGIPASS for Business Banking** soft token application onto your mobile device. To download the App:



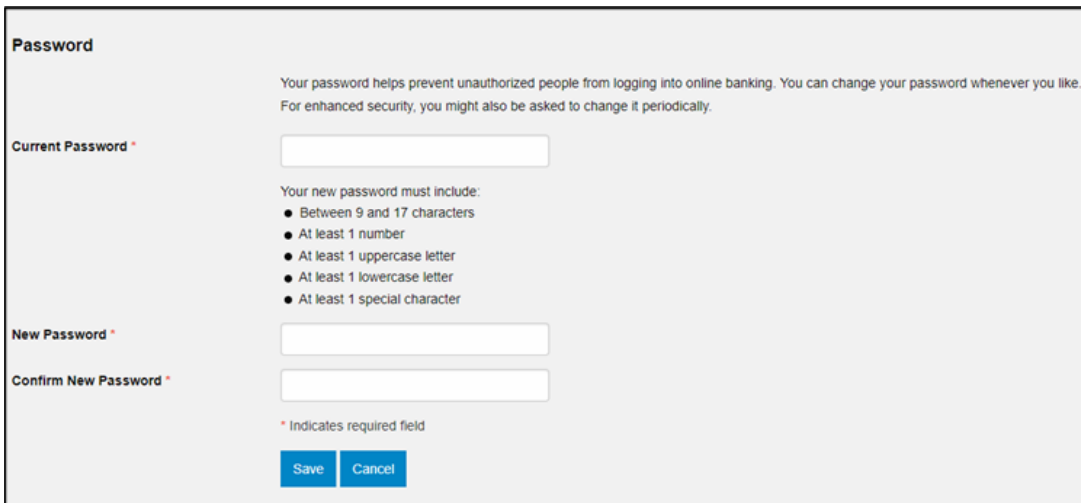
- **Android:**
 - Go to Play Store
 - Search DIGIPASS for Business Banking in Google Play
 - Click Install
- **Apple iPhone:**
 - Go to App Store
 - Search DIGIPASS for Business Banking
 - Click Install
- To activate a soft token, access our website www.mechanicsbank.com to log in to Business Online Banking
- On the right side of the page, select **Log In** then choose **Business Online Banking** from the menu options
- On the Log In page enter your **Username** and **Password** (existing or temporary password)
- Click **Log In**



The screenshot shows the Mechanics Bank Log In page. At the top, there is a dark blue header with the Mechanics Bank logo and navigation links for "Contact Us", "Locations", and "Log In". Below the header, the page title "Log In" is displayed. A message states: "If you need assistance with your password, please contact Business Online Banking support at 1-800-272-1876 during the following hours: Monday-Friday: 8:00 AM - 5:00 PM (PT)". The login form includes fields for "Username" and "Password". The Username field has a "HIDE" button. Below the Password field is a checkbox labeled "Remember My Username". At the bottom of the form is a blue "Log In" button and a link that says "Forgot password or PIN? Token lost or damaged?".

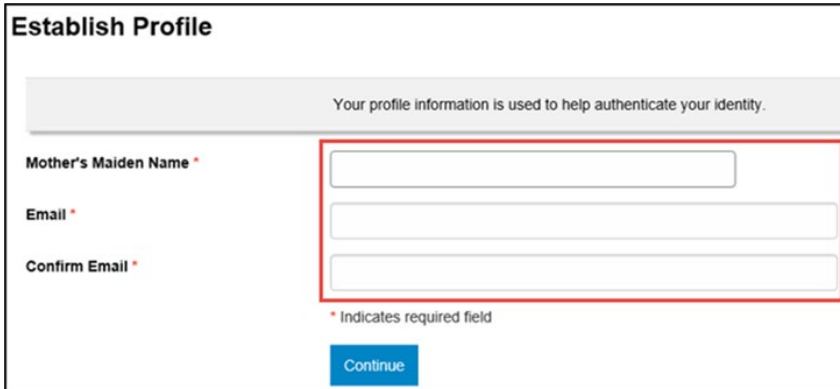
- You may be prompted to **Change Password**; if prompted enter a new password in the **New Password** and **Confirm New Password** boxes

👉 **Note:** This password is not used in the future once your token is registered.



The screenshot shows the Mechanics Bank Change Password page. The title "Password" is at the top left. A message states: "Your password helps prevent unauthorized people from logging into online banking. You can change your password whenever you like. For enhanced security, you might also be asked to change it periodically." The form includes three required fields: "Current Password", "New Password", and "Confirm New Password". Below the "New Password" field, a list of requirements is provided: "Your new password must include:" followed by bullet points: "Between 9 and 17 characters", "At least 1 number", "At least 1 uppercase letter", "At least 1 lowercase letter", and "At least 1 special character". At the bottom, there is a note: "* Indicates required field" and two buttons: "Save" and "Cancel".

- Click **Save**
- You may be prompted to **Establish Profile**; if prompted, enter the requested information then click **Continue**



Establish Profile

Your profile information is used to help authenticate your identity.

Mother's Maiden Name *

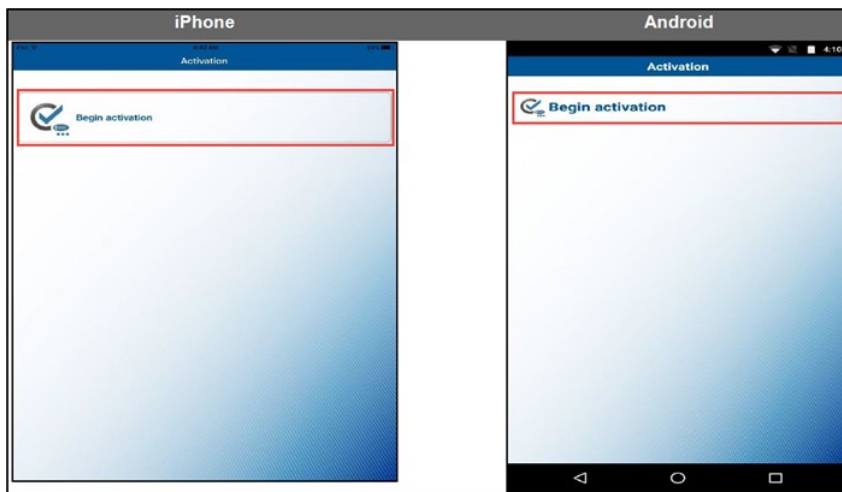
Email *

Confirm Email *

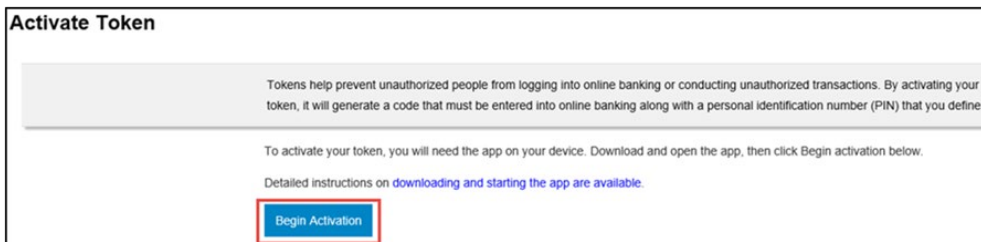
* Indicates required field

Continue

- You are prompted to **Begin Activation**
 - 👉 **Note:** Once you have started activation, it is important to complete the process before moving on to a different task. If at any time during activation your phone turns off, times out, or you navigate to a different application, you will be prompted to begin the activation process from the beginning.
- Open the App on your mobile device and click **Begin Activation**



- Go back to Business Online Banking on your computer and click **Begin Activation**



Activate Token

Tokens help prevent unauthorized people from logging into online banking or conducting unauthorized transactions. By activating your token, it will generate a code that must be entered into online banking along with a personal identification number (PIN) that you define.

To activate your token, you will need the app on your device. Download and open the app, then click Begin activation below.

Detailed instructions on [downloading and starting the app](#) are available.


Begin Activation

- Using the App on your mobile device, scan the secure image displayed on your computer's **Activate Token** screen; the App decodes the image and displays your **Device Code**
- Fill out the **Activate Token** fields on your computer screen:
 - Enter the **Device Code** as displayed in the App
 - Add a **Device Nickname** for your mobile device
 - Enter a 4-digit PIN number of your choice in the **Create a PIN** box
 - Enter a question and answer in the **Security Question** and **Security Answer** boxes
- Click **Continue**

Activate Token

Tokens help prevent unauthorized people from logging into online banking or conducting unauthorized transactions. By activating your token, it will generate a code that must be entered into online banking along with a personal identification number (PIN) that you define.

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



Device Code *

Device Nickname *

Create A PIN *

Security Question *

Security Answer *

* Indicates required field

Continue

- Another image appears on the computer screen; using the App on your mobile device, tap the **Scan Image** button to decode the secure image
 - 👉 **Note:** If your device has a fingerprint protection feature, a dialog box to activate your biometric protection appears after you scan the second image. Click **Yes** if you want to activate fingerprint protection for the application, otherwise, click **No** (you'll be able to enable this later, if you choose).




- The App displays a **One-Time Password**; enter it in the **One-time password** box on your computer screen
- Click **Complete Activation**
- Upon successfully activation, you are logged in to Business Online Banking

Activate Token

Tokens help prevent unauthorized people from logging into online banking or conducting unauthorized transactions. By activating your token, it will generate a code that must be entered into online banking along with a personal identification number (PIN) that you define.

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

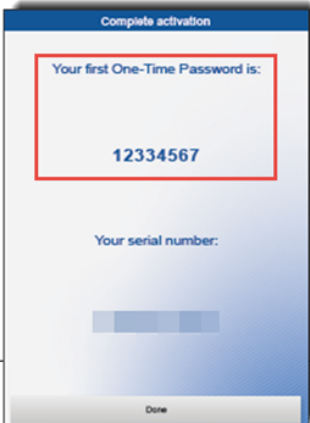


One-Time Password *

[SHOW](#)

* Indicates required field

[Complete Activation](#)



Complete activation

Your first One-Time Password is:

12334567

Your serial number:

Done

Security Token Log In

Hard Tokens

- To log in with a hard token device, access our website www.mechanicsbank.com to log in to Business Online Banking

Business Online Banking Security Token User Guide



- On the right side of the page, select **Log In** then choose **Business Online Banking** from the menu options
- On the **Log In page** enter your **Username**
- Press the button on your token device, to generate a one-time password



- Enter the one-time password, followed by your **4-digit PIN**, in the **Password** box on your computer screen
- Click **Log In**

Log In

If you need assistance with your password, please contact Business Online Banking support at 1-800-272-1876 during the following hours: Monday-Friday: 8:00 AM - 5:00 PM (PT)

Username HIDE

Password

☐ Remember My Username

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

One-time password
Password 270896731234
PIN

[Help](#) [Reference Materials](#) [Privacy Policy](#) [Agreements & Disclosures](#) [Nationwide Lockbox/CD](#)

Member FDIC. Equal Housing Lender

© 2015-2024 Fiserv, Inc. or its affiliates.

- A **Site Verification** code appears on your computer screen
- Press the button on your token device again, and compare the number on the screen with the **Site Verification** code displayed on the token device
- If they match, click **Verified** and you'll be securely logged in to Business Online Banking

Note: If they don't match, click **Return To Log In**, to restart the log in process

Site Verification

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

7737

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

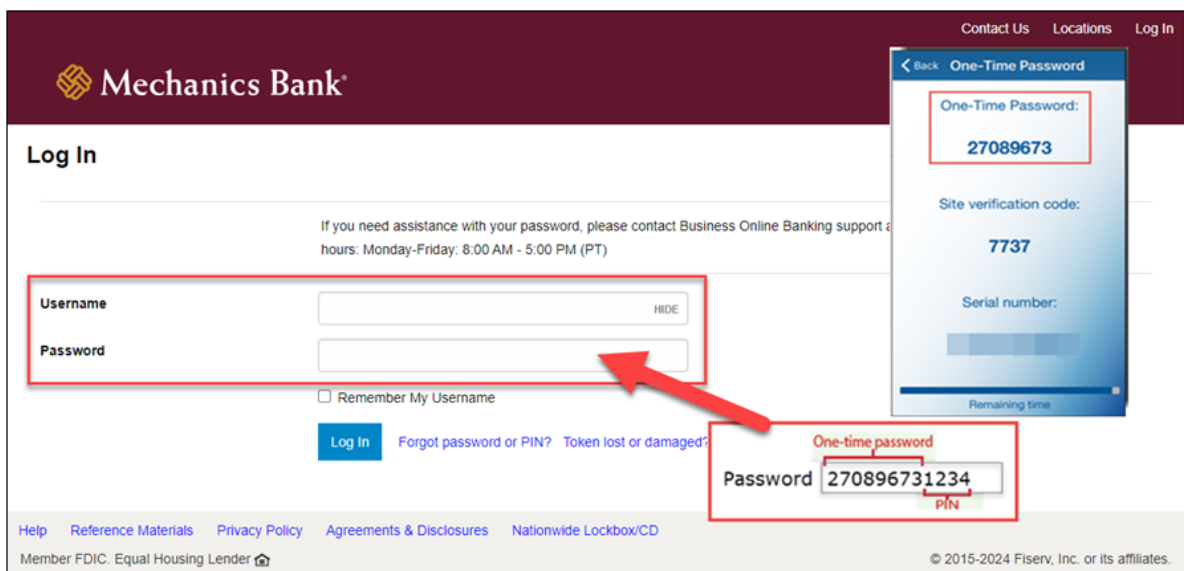
[Verified](#) [Return To Log In](#)

Soft Tokens

- To log in with a soft token, access our website www.mechanicsbank.com to log in to Business Online Banking
- On the right side of the page, select **Log In** then choose **Business Online Banking** from the menu options
- On the Log In page enter your **Username**
- Open **DIGIPASS for Business Banking App** on your mobile device and tap the **One-Time Password** button

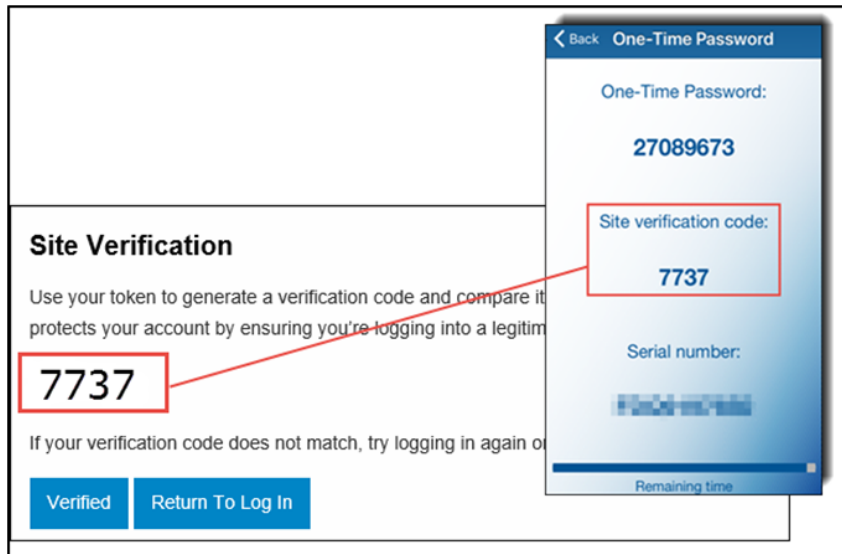


- The App displays a **One-Time Password**; enter the one-time password, followed by your **4-digit PIN**, in the **Password** box on your computer screen
- Click **Log In**



- A **Site Verification** code appears on your computer screen; compare the number on the screen with the Site Verification code displayed on the App
- If they match, click **Verified** and you'll be securely logged in to Business Online Banking

👉 **Note:** If they don't match, click Return To Log In, to restart the log in process

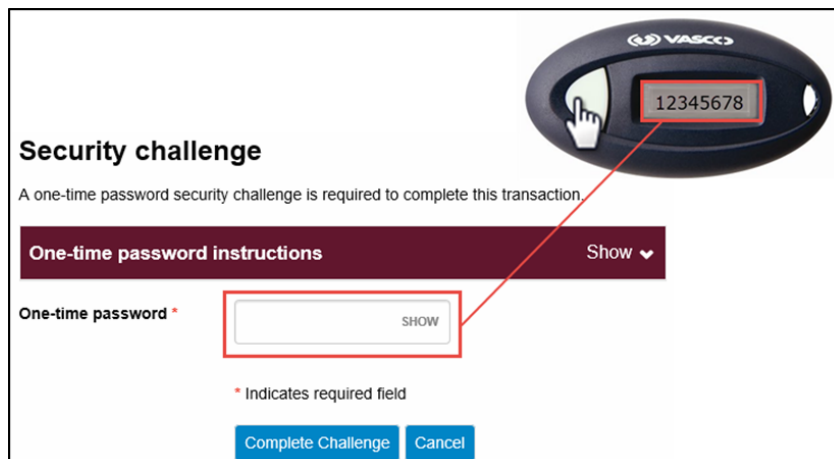


Security Challenge

If you are required to complete a Security Challenge to approve or initiate transactions such as ACH or Wire transfers, you are asked to provide a Digital Signature or a One-time password to complete the challenge.

Hard Tokens


- When prompted for a **Security Challenge**, press the button on your security token device
- An 8-digit one-time code displays on the token device; enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**

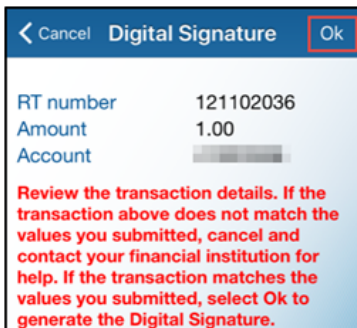


Soft Tokens

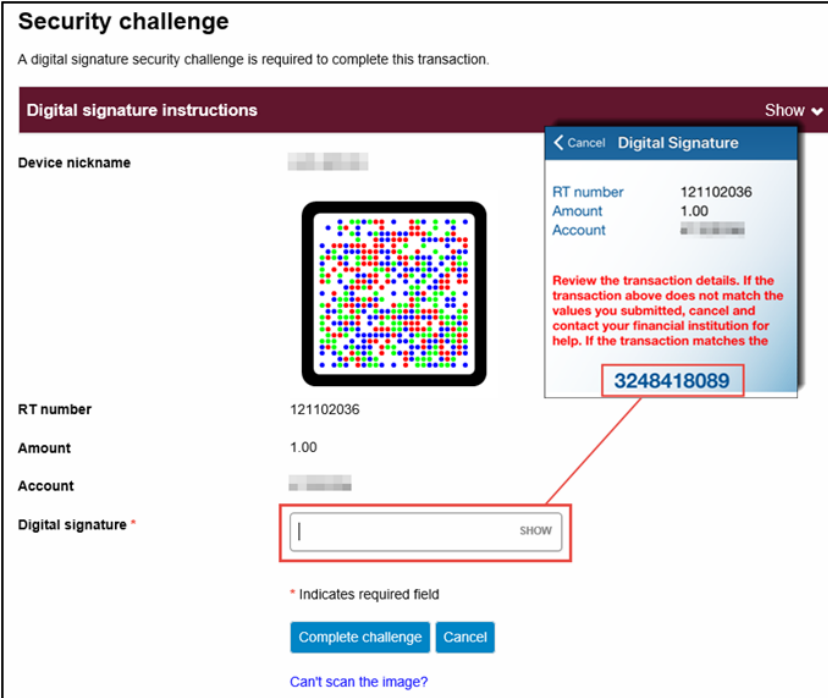
- When prompted for a **Security Challenge**, open the **DIGIPASS** soft token app on your mobile device and choose **Digital Signature**



- Using your mobile device, scan the secure image displayed on the screen
 -  **Note:** If you have multiple devices assigned, you need to select the device from the list before the image is displayed
- The App displays a review page; if transaction details match the values you submitted, tap **OK**



- The App displays a 10-digit code; enter the code in the **Digital Signature** box on your computer screen
- Click **Complete Challenge**



Security challenge
A digital signature security challenge is required to complete this transaction.

Digital signature instructions Show ▼

Device nickname: [blurred]

RT number: 121102036
Amount: 1.00
Account: [blurred]

Digital signature *

SHOW

* Indicates required field

Complete challenge Cancel


[Can't scan the image?](#)

Digital Signature
RT number: 121102036
Amount: 1.00
Account: [blurred]

Review the transaction details. If the transaction above does not match the values you submitted, cancel and contact your financial institution for help. If the transaction matches the

3248418089

- If you are unable to scan the image with your mobile device, you can select the **Can't scan the image?** link instead
- To use the **Can't scan image** option, open the DIGIPASS soft token app on your mobile device and choose **One-Time Password** instead of Digital Signature

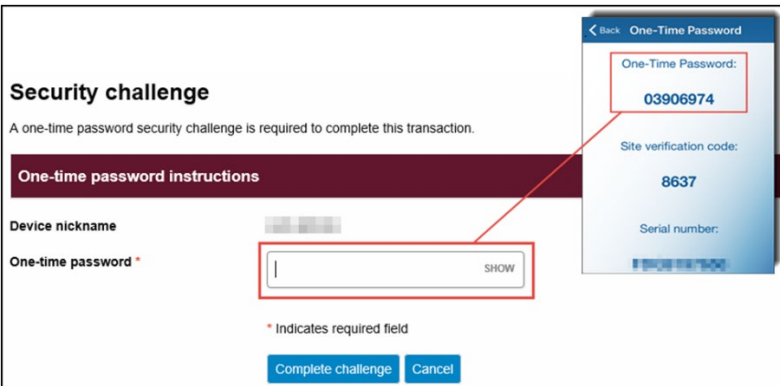


Applications

One-Time Password

Digital Signature

- The App displays a 10-digit code; enter the code in the **One-time password** box on your computer screen
- Click **Complete Challenge**



Security challenge
A one-time password security challenge is required to complete this transaction.

One-time password instructions

Device nickname: [blurred]

One-time password *

SHOW

* Indicates required field

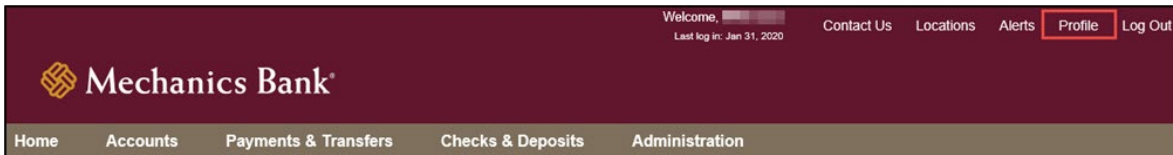
Complete challenge Cancel

One-Time Password
One-Time Password: **03906974**
Site verification code: **8637**
Serial number: [blurred]

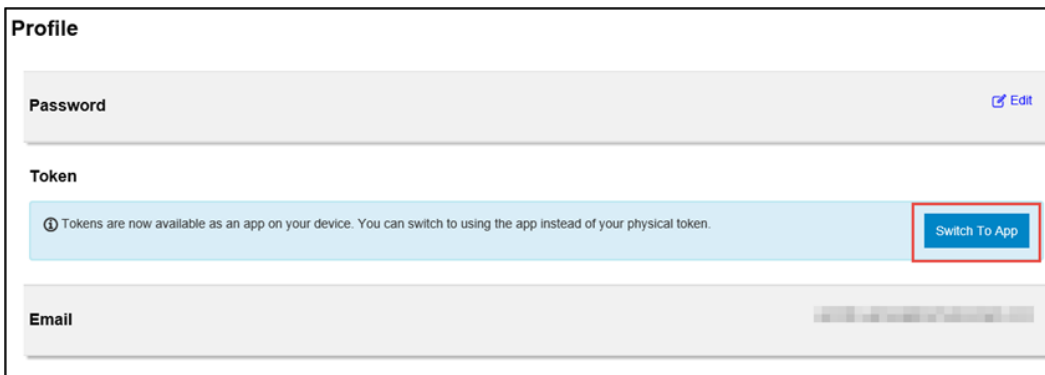
Switching to a Soft Token

Existing hard token users are able to switch to a soft token app. To switch to a soft token, you can contact the Bank or use the **Switch to App** option in Business Online Banking.

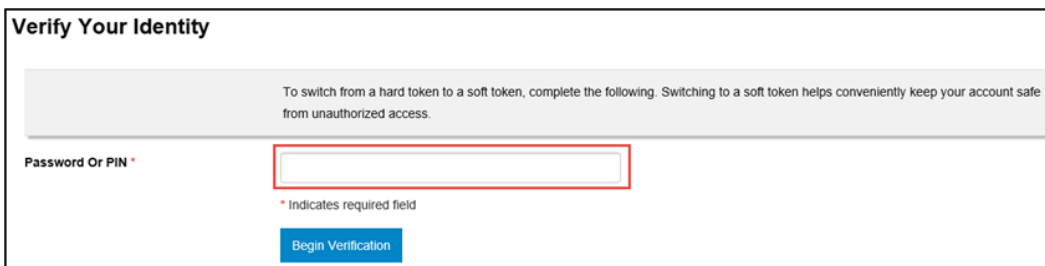
- To switch from a hard token to a soft token, log in to Business Online Banking and select **Profile**



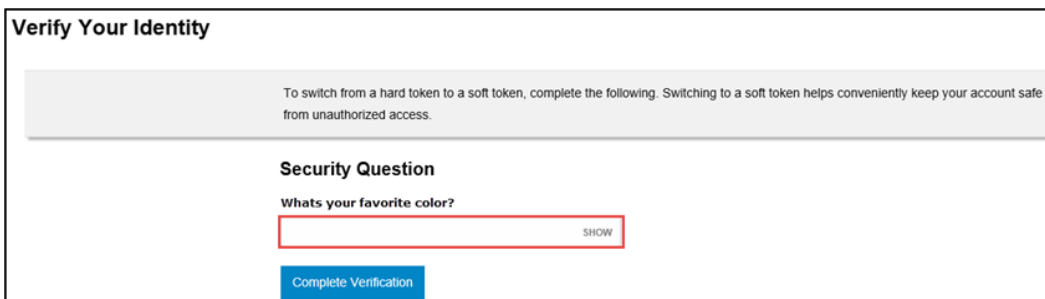
- In the **Token** section click the **Switch to App** button



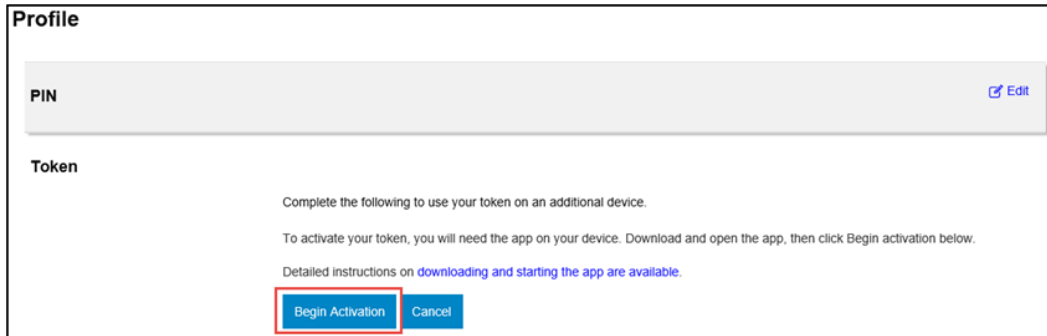
- You are prompted to **Verify Your Identity**; enter your **Password or 4-digit PIN** and click **Begin Verification**



- Answer your **Security Question** and click **Complete Verification**



- You then see the **Begin Activation** option; click **Begin Activation** and follow the instructions **Soft Tokens** activation section to complete the process



Profile

PIN [Edit](#)

Token

Complete the following to use your token on an additional device.

To activate your token, you will need the app on your device. Download and open the app, then click Begin activation below.

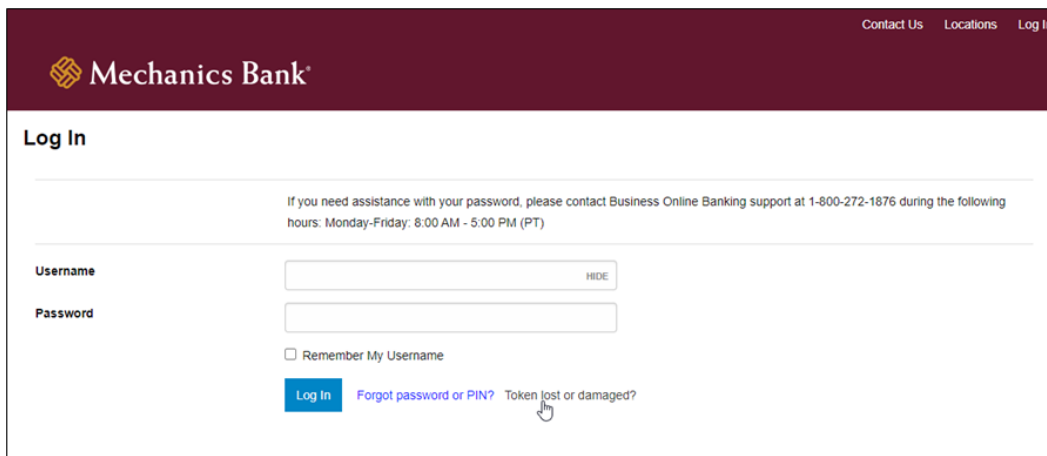
Detailed instructions on [downloading and starting the app](#) are available.

[Begin Activation](#) [Cancel](#)

Deactivate a Security Token

If your security token has been lost or damaged, you should contact the Bank. You can also use the **Token lost or damaged** link to deactivate the token.

- From the Business Online Banking Log In page, click **Token lost or damaged?**
- Note:** You can also deactivate the token from the user Profile, within Business Online Banking



Mechanics Bank® [Contact Us](#) [Locations](#) [Log In](#)

Log In

If you need assistance with your password, please contact Business Online Banking support at 1-800-272-1876 during the following hours: Monday-Friday: 8:00 AM - 5:00 PM (PT)

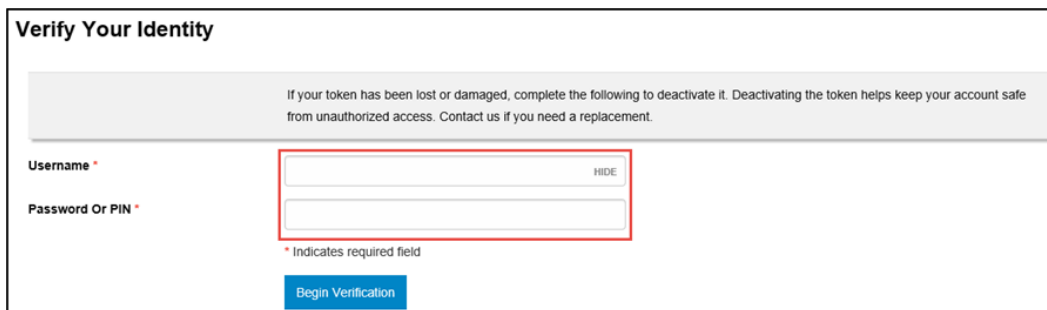
Username [HIDE](#)

Password

☐ Remember My Username

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

- You are prompted to **Verify Your Identity**; enter your **Username** and **Password or 4-digit PIN** and click **Begin Verification**



Verify Your Identity

If your token has been lost or damaged, complete the following to deactivate it. Deactivating the token helps keep your account safe from unauthorized access. Contact us if you need a replacement.

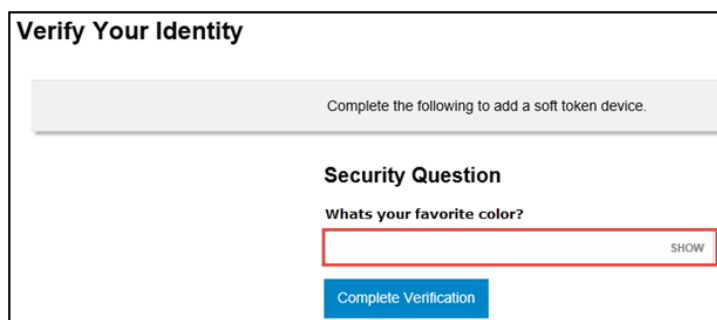
Username * [HIDE](#)

Password Or PIN *

* Indicates required field

[Begin Verification](#)

- Answer your **Security Question** and click **Complete Verification**



Verify Your Identity

Complete the following to add a soft token device.

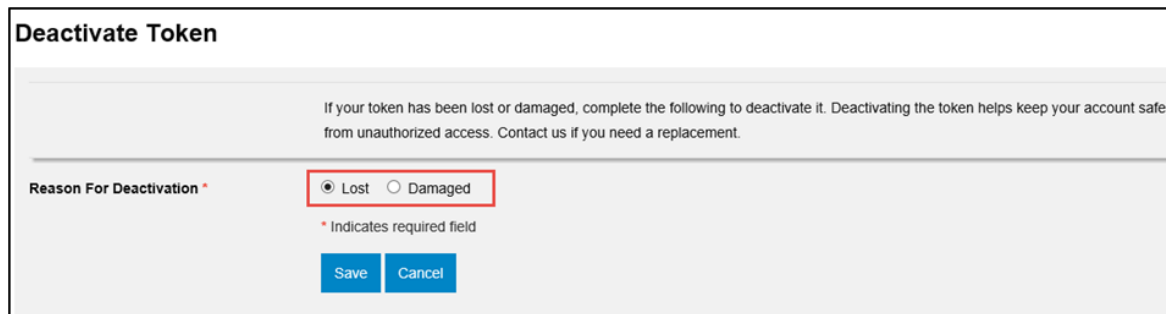
Security Question

Whats your favorite color?

SHOW

Complete Verification

- Select the **Reason for Deactivation** and click **Save**
- Contact the Bank to request a new token and for assistance with logging in



Deactivate Token

If your token has been lost or damaged, complete the following to deactivate it. Deactivating the token helps keep your account safe from unauthorized access. Contact us if you need a replacement.

Reason For Deactivation * ☒ Lost ☐ Damaged

* Indicates required field

Save **Cancel**

DIGIPASS Soft Token Application

If you are a soft token user see below instructions for managing the Soft Token App options on your mobile device.

Add Another Token

If you are associated with different Business Online Banking profiles, you can use the **Add another token** feature to add another soft token on your mobile device.

- Open the DIGIPASS soft token app on your mobile device and choose **Add another token**
- Follow the steps in the previous section **Soft Tokens** for activating a soft token



Applications

One-Time Password


Digital Signature

Add another token

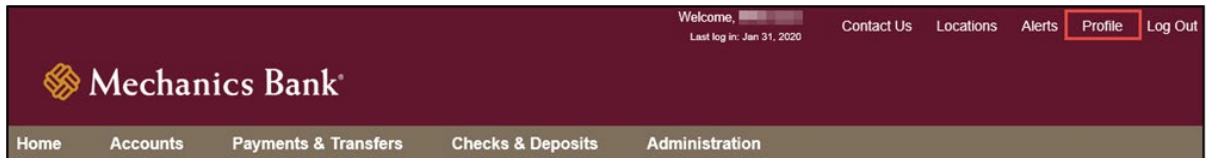
Remove a token

Add Device

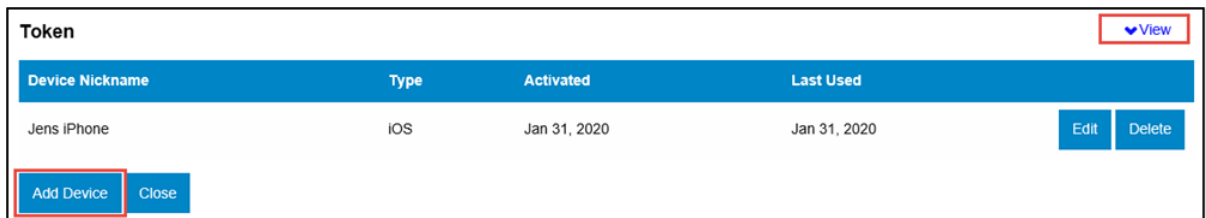
If you want to use your soft token on multiple mobile devices, you can use the **Add Device** option.

 **Note:** You must download the DIGIPASS soft token app on your mobile device to complete this process (see page 6 for details on downloading the App).

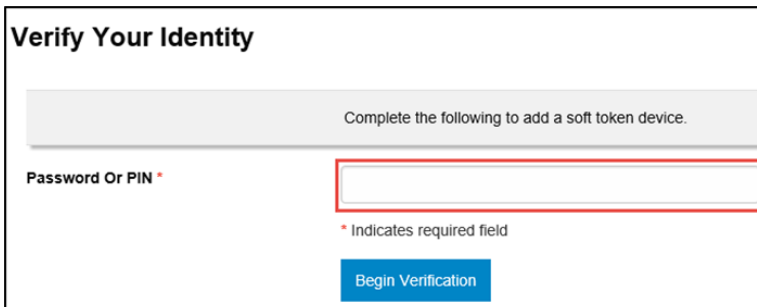
- Log in to Business Online Banking and select **Profile**



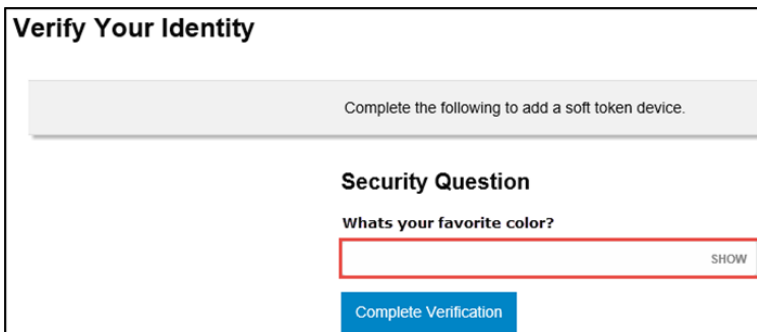
- In the **Token** section click **View** to expand and view your token/device information
- Click the **Add Device** button



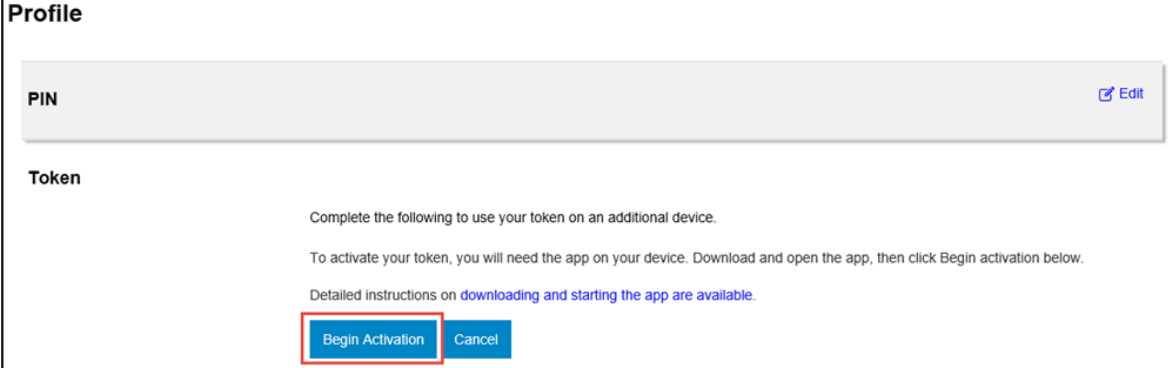
- You are prompted to **Verify Your Identity**; enter your **Password or 4-digit PIN** and click **Begin Verification**



- Answer your **Security Question** and click **Complete Verification**



- You see the **Begin Activation** option; click **Begin Activation** and follow the instructions in the **Soft Tokens** section to complete the process



Profile

PIN [Edit](#)

Token

Complete the following to use your token on an additional device.


To activate your token, you will need the app on your device. Download and open the app, then click Begin activation below.

Detailed instructions on [downloading and starting the app](#) are available.

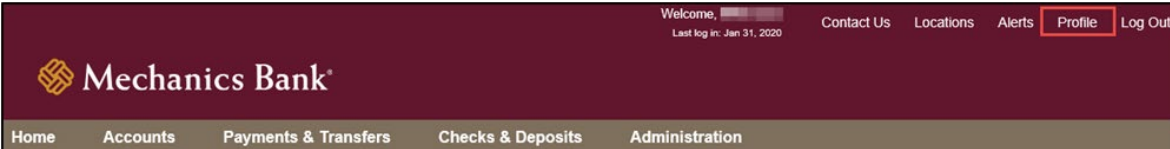
[Begin Activation](#) [Cancel](#)

Remove a Token

If a token is no longer needed, use the **Remove a token** feature to delete the soft token (to remove a token without logging in to Business Online Banking and scanning the secure image, see the Delete the Token section).

 **Note:** If you complete this process you are deleting the soft token and will NOT be able to log back in to Business Online Banking, with the associated User ID. Contact the Bank for assistance if needed.

- Log in to Business Online Banking and select **Profile**



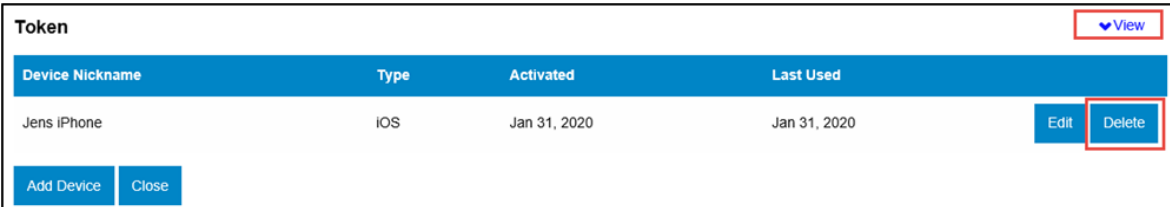
Welcome, [User Name]
Last log in: Jan 31, 2020

Contact Us Locations Alerts **Profile** Log Out

Mechanics Bank®

Home Accounts Payments & Transfers Checks & Deposits Administration

- In the Token section click **View** to expand and view your token/device information
- Next to the token/device, click the **Delete** button




Token [View](#)

Device Nickname	Type	Activated	Last Used	
Jens iPhone	iOS	Jan 31, 2020	Jan 31, 2020	Edit Delete

[Add Device](#) [Close](#)

- A confirmation message appears showing your device was deleted and a secure image displays (secure image is used for removing the token from the soft token app on your mobile device)

Delete Device

 Your device was successfully deleted.

Device Nickname	Jens iPhone
Type	iOS
Activated	Jan 31, 2020
Last Used	Jan 31, 2020

Optional: If you have the device, use the app to scan the image below to automatically remove the token from the app.

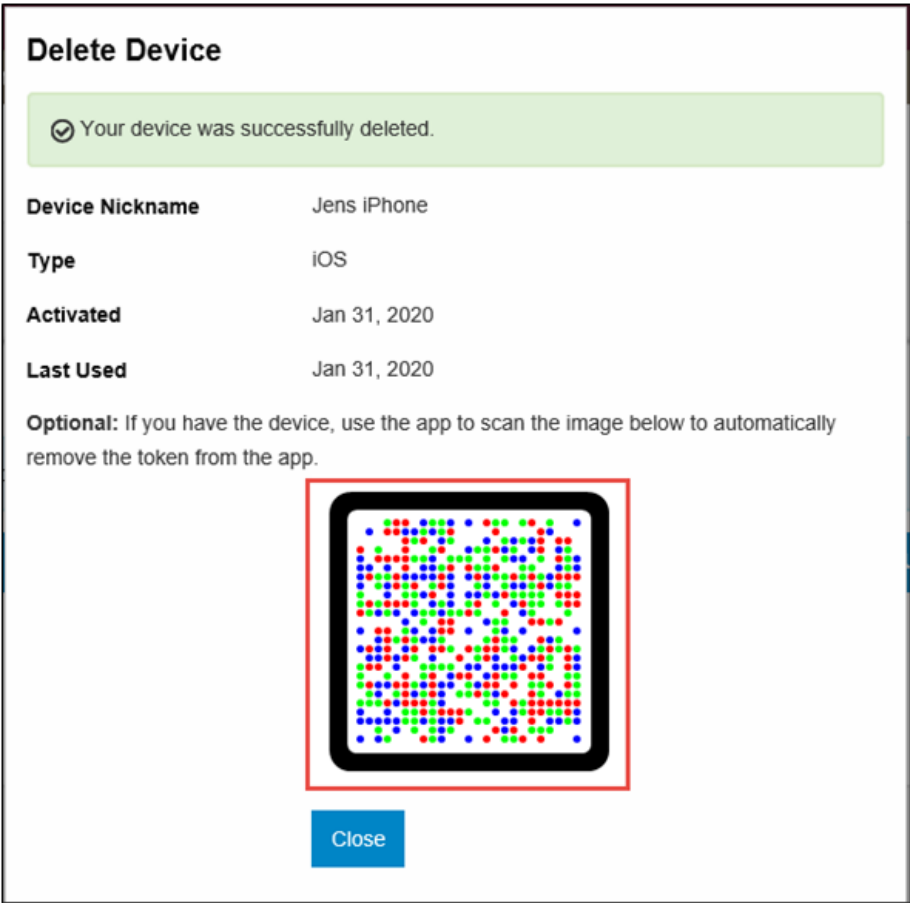


Close

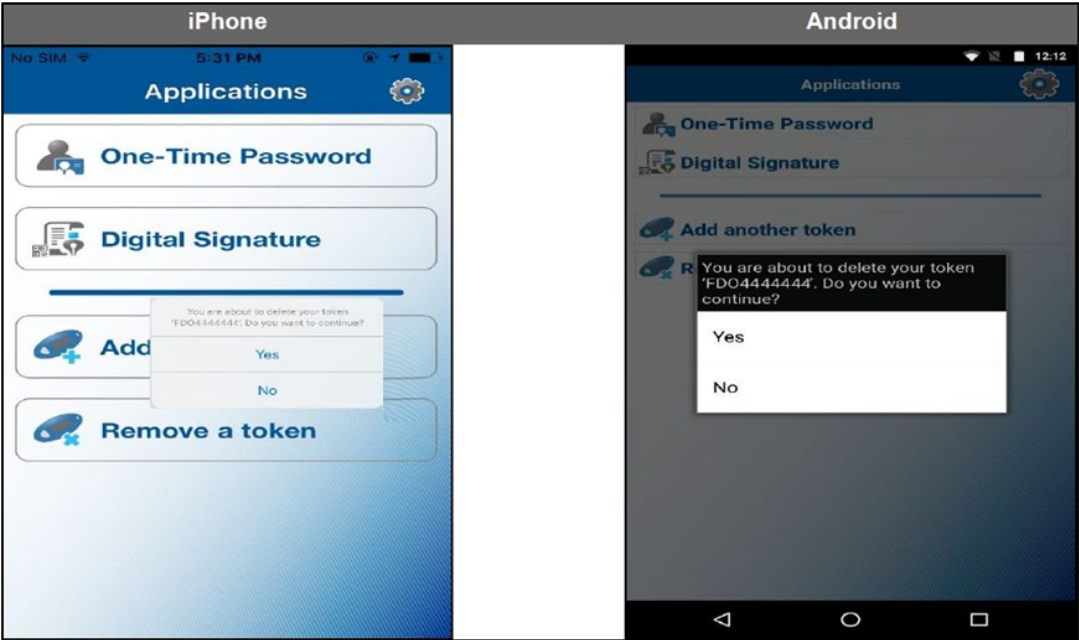
- If you want to also remove the soft token from your mobile device, open the DIGIPASS soft token app on your mobile device and choose the **Remove a token** option



- Using your mobile device, scan the secure image displayed on the screen





- A confirmation message to remove the token appears; click **Yes** to continue

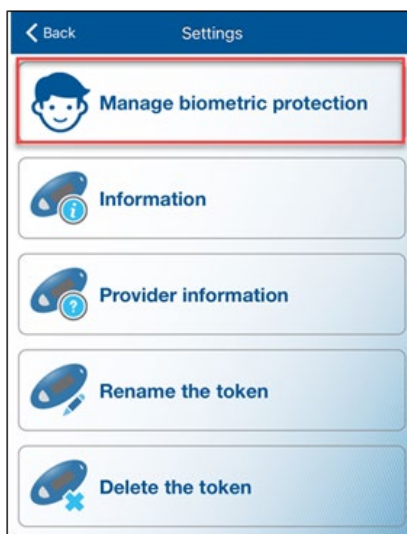


Manage Biometric Protection

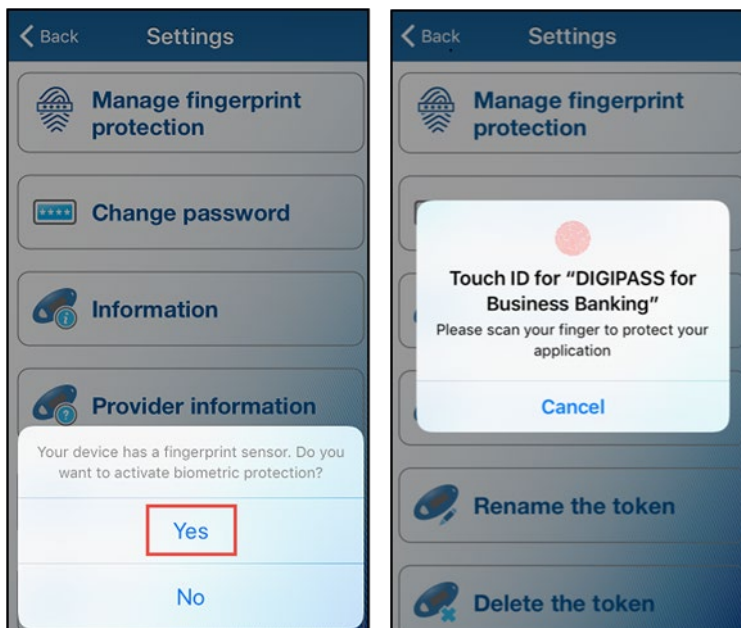
The **Manage biometric protection** option allow you to enable or disable biometric protection for the DIGIPASS soft token app. The option provides you with an extra level of security at the time of activation of the soft token, logon, or performing transactions.

 **Note:** This option only displays on a device that supports the biometric protection feature and the feature is enabled. If a local password was set up on the soft token app, you need to enter it to activate or deactivate the Manage biometric protection option.

- Open the DIGIPASS soft token app on your mobile device, select the Settings icon  and then choose **Manage biometric protection**




- Select **Yes** to continue and scan you finger or face



Change Password

The **Change password** option allows you to add or change the local password of the soft token app.

👉 **Note:** This option does not display if the Manage biometric protection option is already enabled. Once the password is set, it can be changed but cannot be removed.

- To set or change the local password, open the DIGIPASS soft token app on your mobile device, select the Settings icon  and then choose **Change Password**



- To set up a new application password, enter the new password and then confirm; or to change an existing application password, enter the current application password, then the new password and then confirm


👉 **Note:** Password must be a minimum of 6 characters.

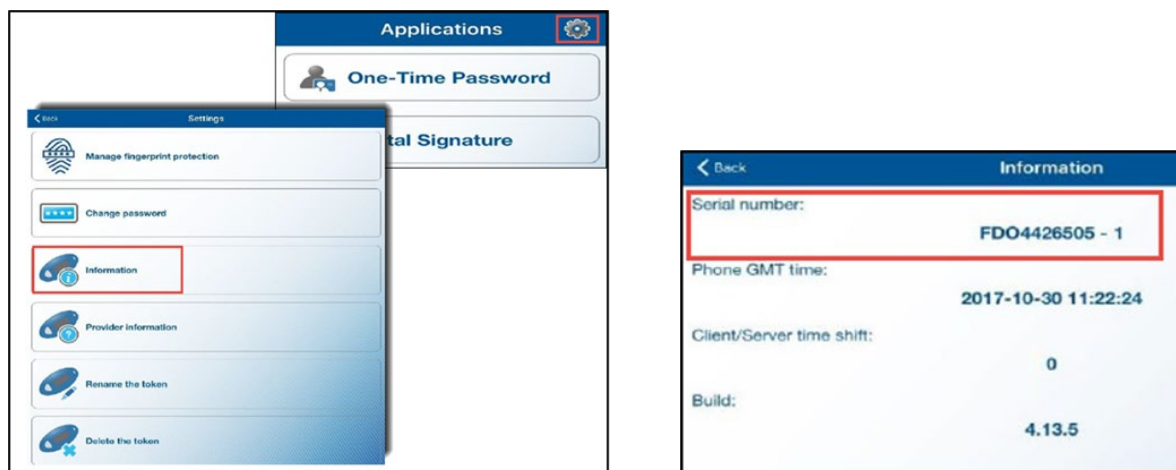
- Tap **OK** to complete



Information


The **Information** option displays the soft token serial number.

- To view the soft token information, open the DIGIPASS soft token app on your mobile device, select the Settings icon  and then choose **Information**



Rename the Token


The **Rename the token** option allows you to rename the available soft tokens.


- To rename the token, open the DIGIPASS soft token app on your mobile device, select the Settings icon  and then choose **Rename the token**
- Tap **OK** when finished



Delete the Token

The **Delete the token** option allows you to delete the soft tokens without logging in to Business Online Banking and scanning the secure image.

 **Note:** If you complete this process, you are deleting the soft token and will NOT be able to log back in to Business Online Banking with the associated User ID; unless soft token was added to multiple devices.

- To delete a token, open the DIGIPASS soft token app on your mobile device, select the Settings icon  and then choose **Delete the token**
- Tap **Delete Token** to complete

