

Business Online Banking Security Token

User Guide

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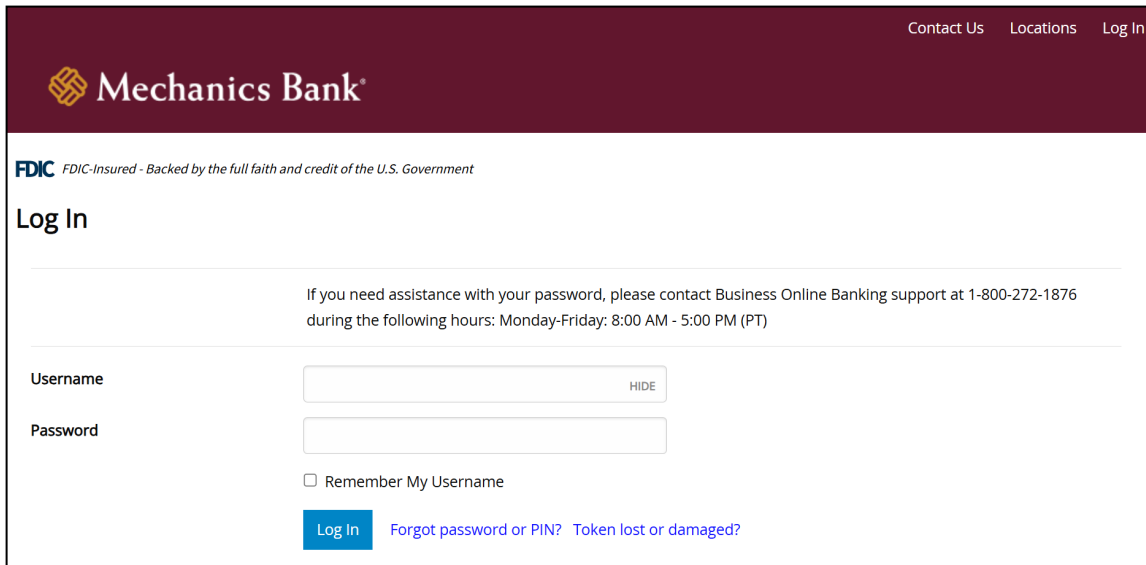
 Rename the Token23

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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**

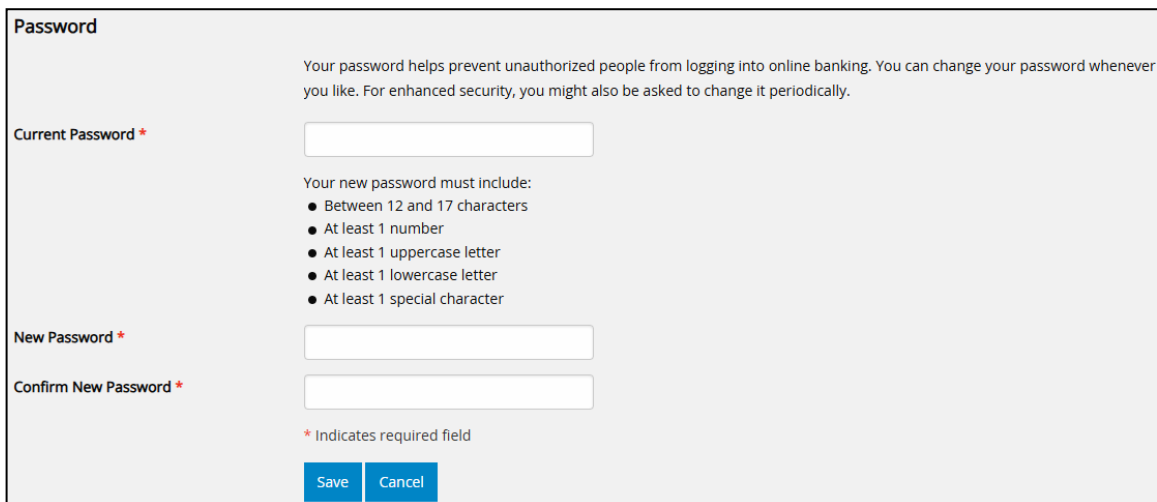


The screenshot shows the Mechanics Bank website header with the logo and navigation links: Contact Us, Locations, and Log In. Below the header is a banner for FDIC insurance. The main section is titled "Log In" and contains a message about password assistance. There are input fields for Username and Password, a "Remember My Username" checkbox, and a "Log In" button. Links for "Forgot password or PIN?" and "Token lost or damaged?" are also present.

- 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 "Password" section of the website. It includes a message about password security and a list of requirements for a new password: between 12 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 input fields for "Current Password", "New Password", and "Confirm New Password". A "Save" button and a "Cancel" button are at the bottom. A note indicates that an asterisk (*) denotes a required field.

- 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.

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 successful 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](#)

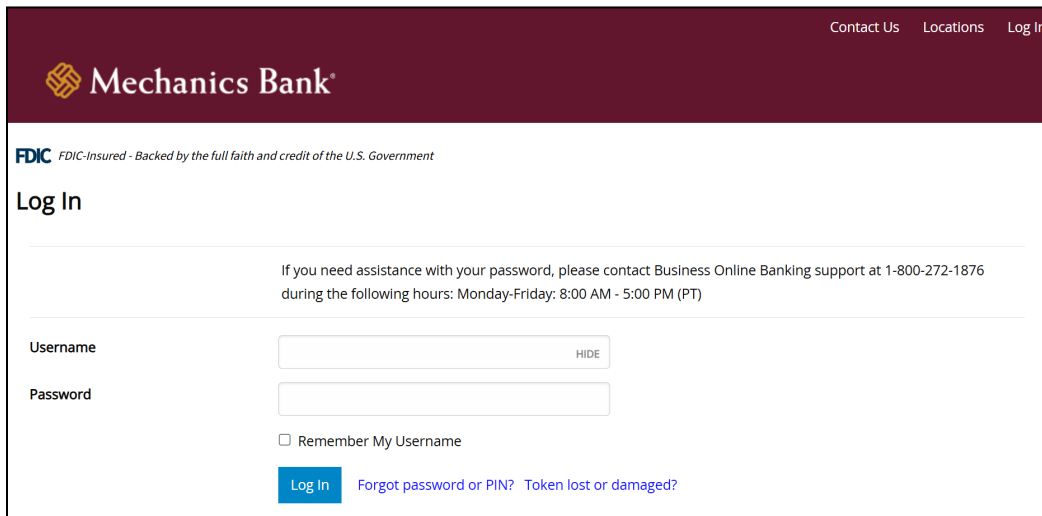
Soft Tokens

- 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

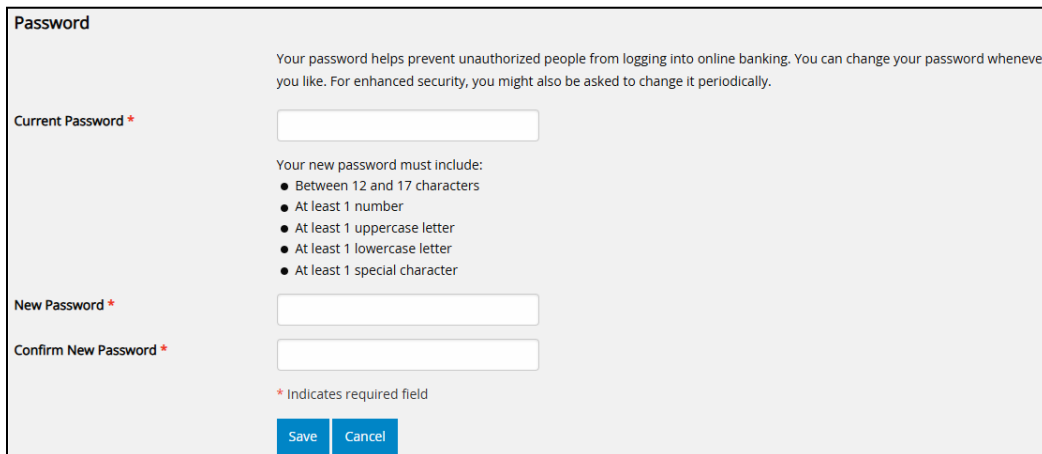
- Search DIGIPASS for Business Banking in Google Play
 - Click Install
- **Apple iPhone:**
 - Go to App Store
 - Search DIGIPASS for Business Banking
 - Click Install
- To activate a soft token, access our website www.mechanicsbank.com to log in to Business Online Banking
- On the right side of the page, 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's a dark blue header with the Mechanics Bank logo and navigation links: Contact Us, Locations, and Log In. Below the header, it says "FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government". The main heading is "Log In". There's a text box for assistance: "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)". Below this are input fields for "Username" and "Password". The Username field has a "HIDE" button. There's a checkbox for "Remember My Username". At the bottom, there's a blue "Log In" button and two links: "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

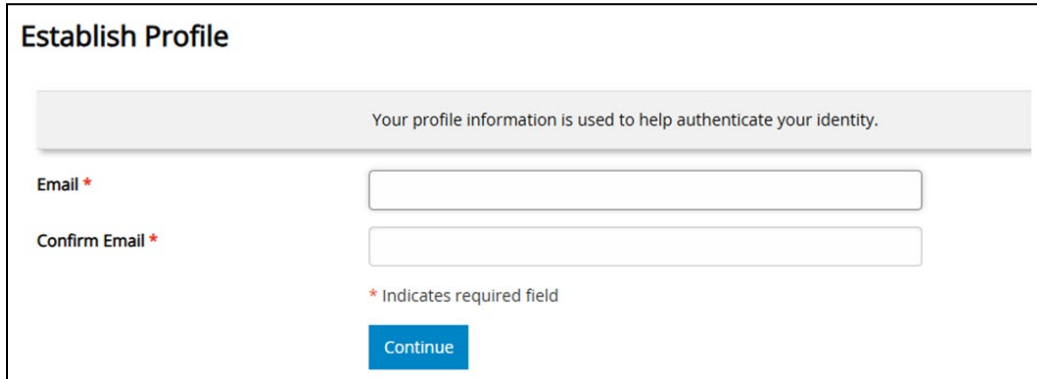
👉 **Note:** This password is not used in the future once your token is registered.



The screenshot shows the Mechanics Bank Change Password page. It has a heading "Password" and a sub-heading "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." Below this are three input fields: "Current Password *", "New Password *", and "Confirm New Password *". The "New Password" field has a list of requirements: "Your new password must include:" followed by bullet points: "Between 12 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's 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.

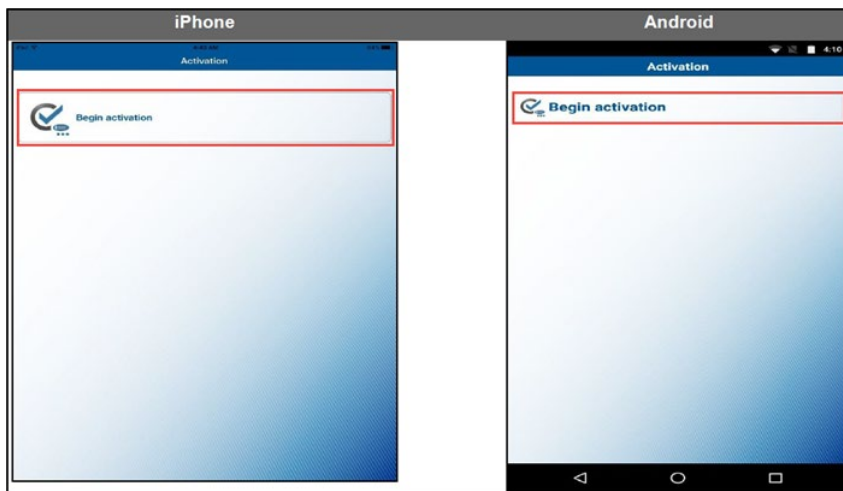
Email *

Confirm Email *

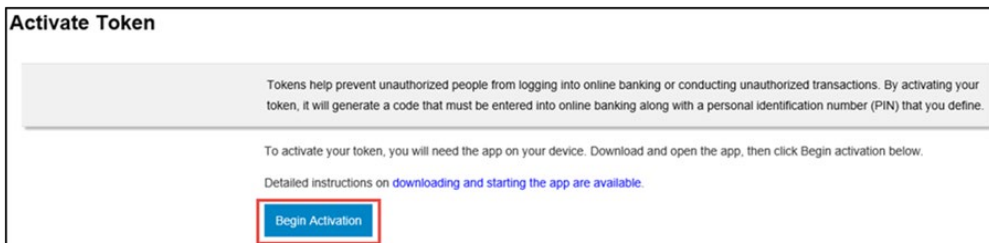
* Indicates required field

[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 * SHOW

Device Nickname *

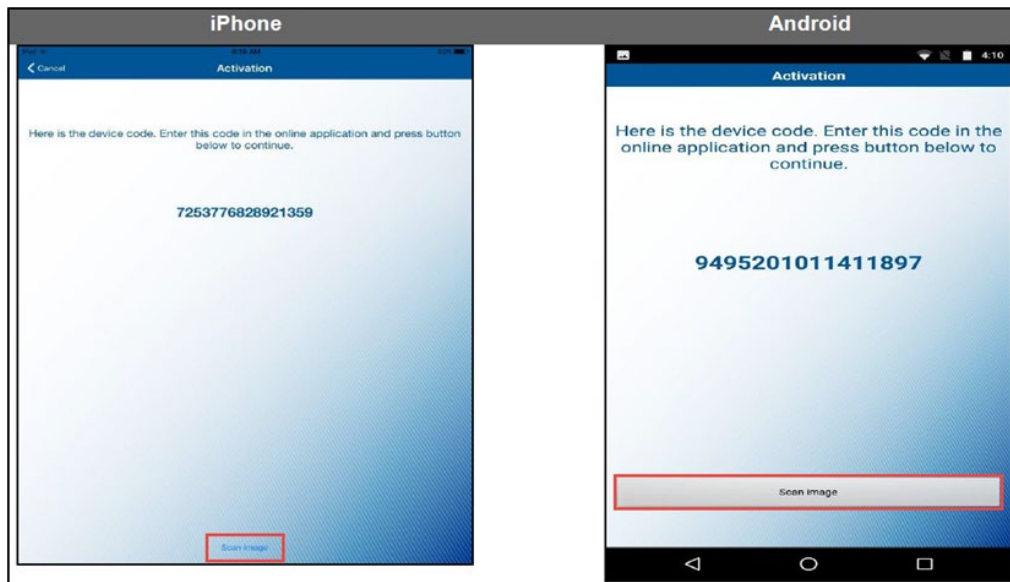
Create A PIN * SHOW
4 digit numeric

Security Question *

Security Answer * SHOW

* Indicates required field

- 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 biometric protection feature, a dialog box to activate your biometric protection appears after you scan the second image. Click **Yes** if you want to activate biometric protection for the application; otherwise, click **No** (you'll be able to enable this later, if you choose).

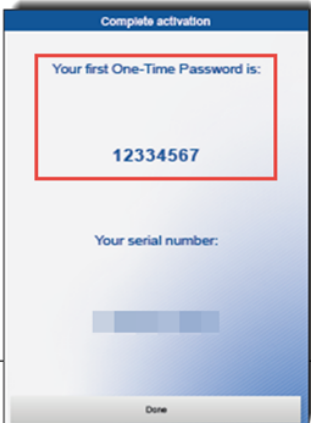


- The App displays a **One-Time Password**; enter it in the **One-time password** box on your computer screen
- Click **Complete Activation**
- Upon successful activation, you are logged in to Business Online Banking

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

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



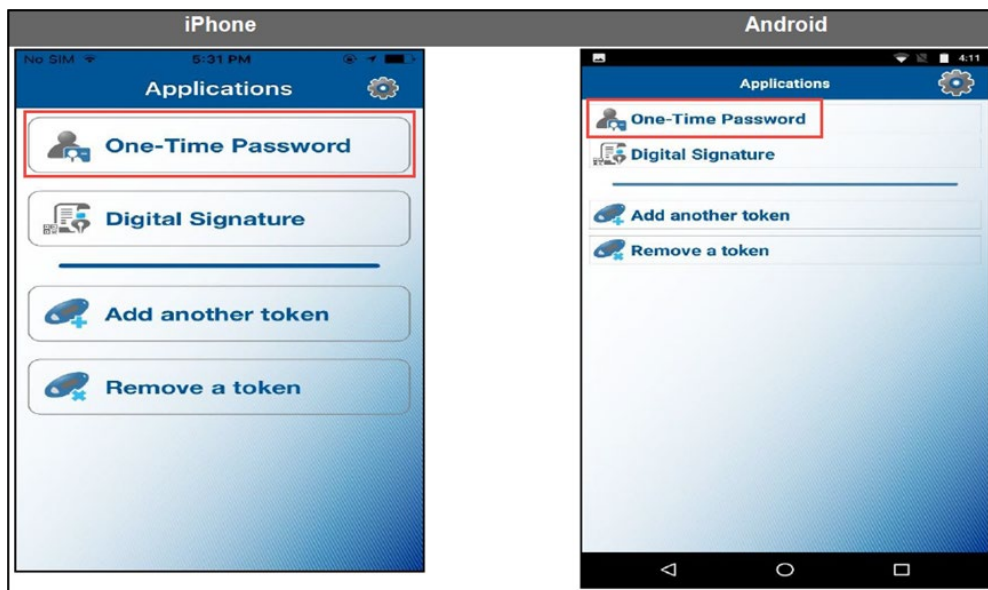
- Enter the one-time password, followed by your **4-digit PIN**, in the **Password** box on your computer screen
- Click **Log In**

- 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

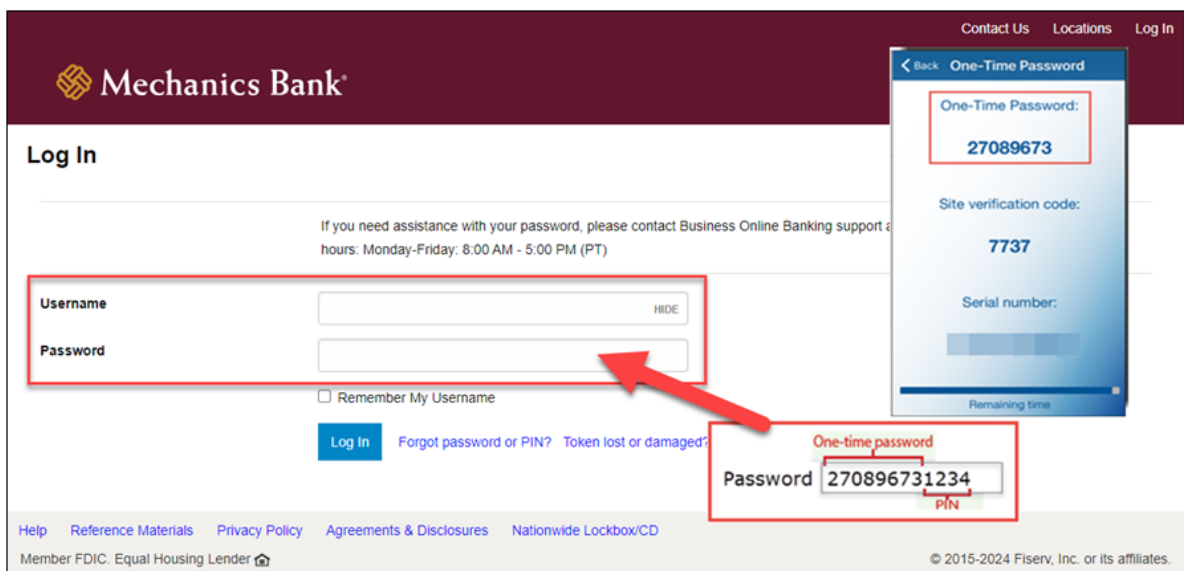
👉 **Note:** If they don't match, click **Return To Log In**, to restart the log in process

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

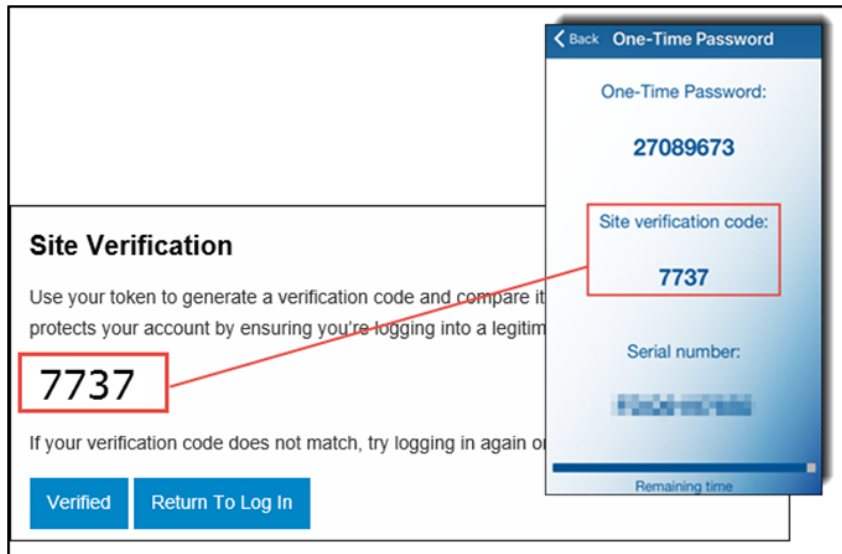


- The App displays a **One-Time Password**; enter the one-time password, followed by your **4-digit PIN**, in the **Password** box on your computer screen
- Click **Log In**



- 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

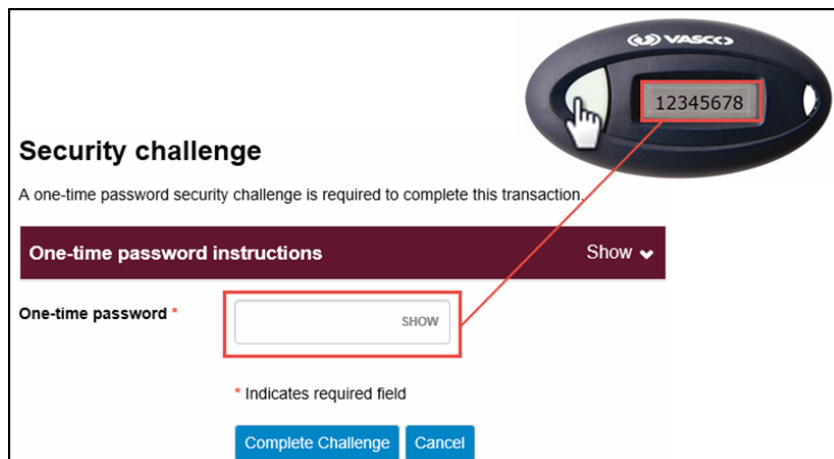


Security Challenge

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**

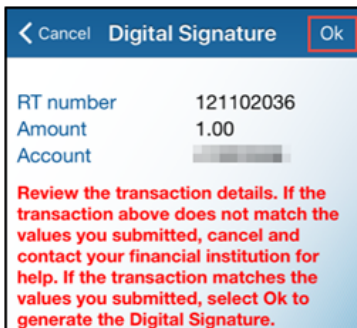


Soft Tokens

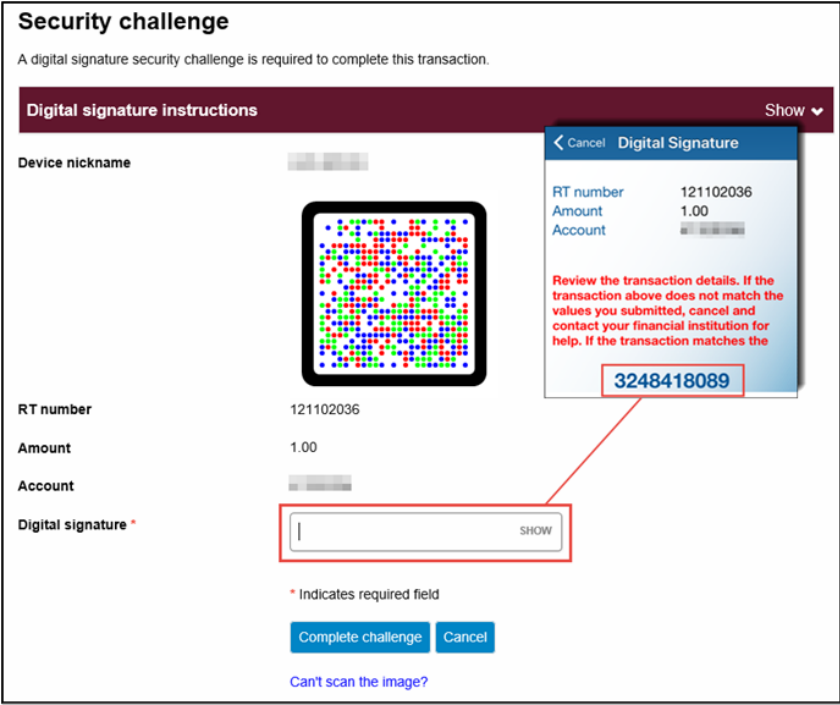
- When prompted for a **Security Challenge**, open the **DIGIPASS** soft token app on your mobile device and choose **Digital Signature**



- 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 [redacted]

RT number 121102036

Amount 1.00

Account [redacted]

Digital signature * SHOW

* Indicates required field

Complete challenge Cancel

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

Digital Signature

RT number 121102036

Amount 1.00

Account [redacted]

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

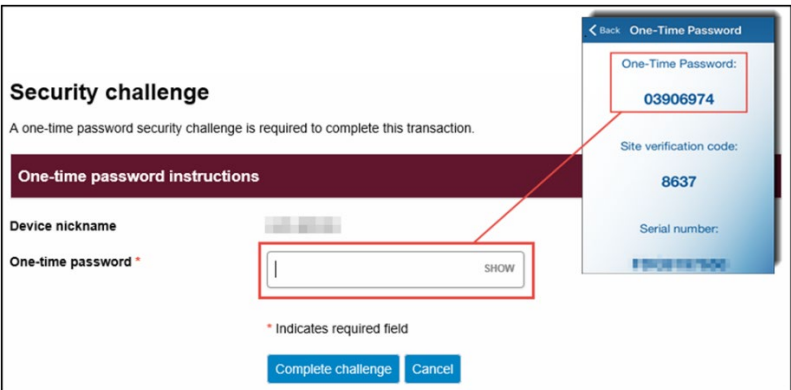


Applications

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 [redacted]

One-time password * SHOW

* Indicates required field

Complete challenge Cancel

One-Time Password

One-Time Password: 03906974

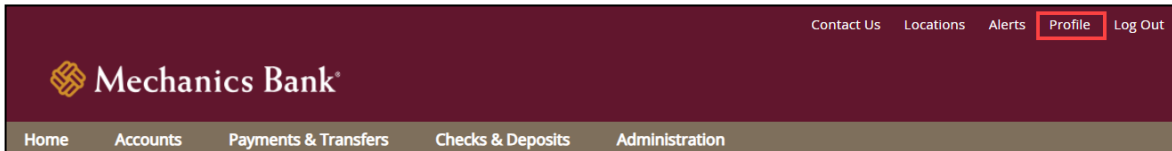
Site verification code: 8637

Serial number: [redacted]

Switching to a Soft Token

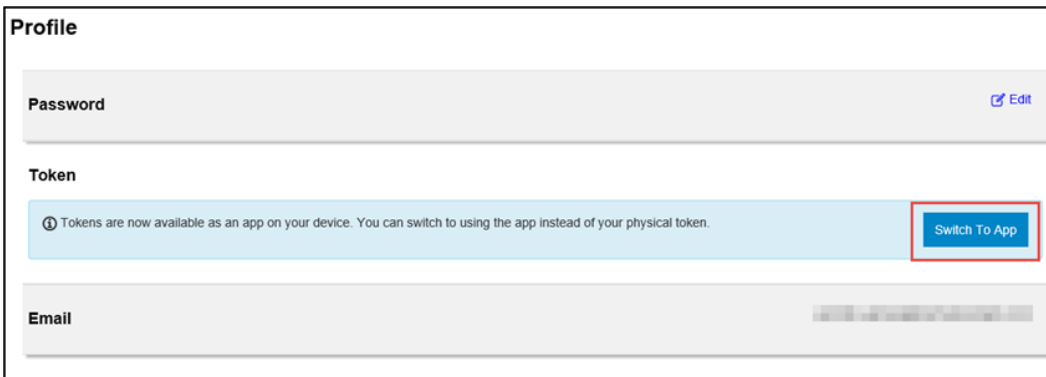
Existing hard token users are able to switch to a soft token app. To switch to a soft token, you can contact the Bank or use the **Switch to App** option in Business Online Banking.

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



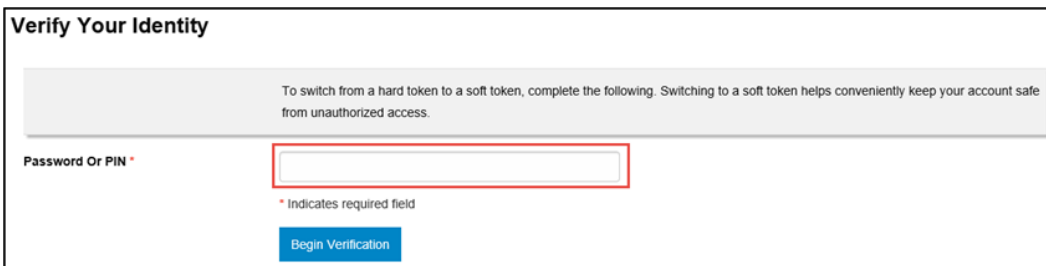
The navigation bar features the Mechanics Bank logo on the left. On the right, there are links for 'Contact Us', 'Locations', 'Alerts', 'Profile' (highlighted with a red box), and 'Log Out'. Below these links is a horizontal menu with the following items: 'Home', 'Accounts', 'Payments & Transfers', 'Checks & Deposits', and 'Administration'.

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



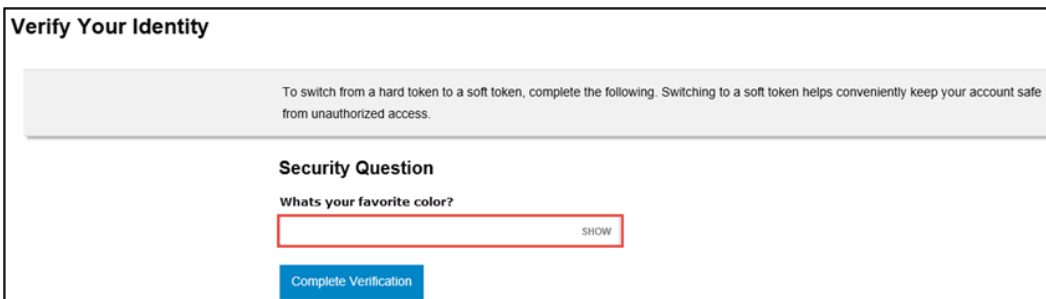
The 'Profile' page contains several sections. The 'Token' section is highlighted with a light blue background and contains the text: '① Tokens are now available as an app on your device. You can switch to using the app instead of your physical token.' A blue button labeled 'Switch To App' is located on the right side of this section and is highlighted with a red box. Other sections include 'Password' with an 'Edit' link and an 'Email' field.

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



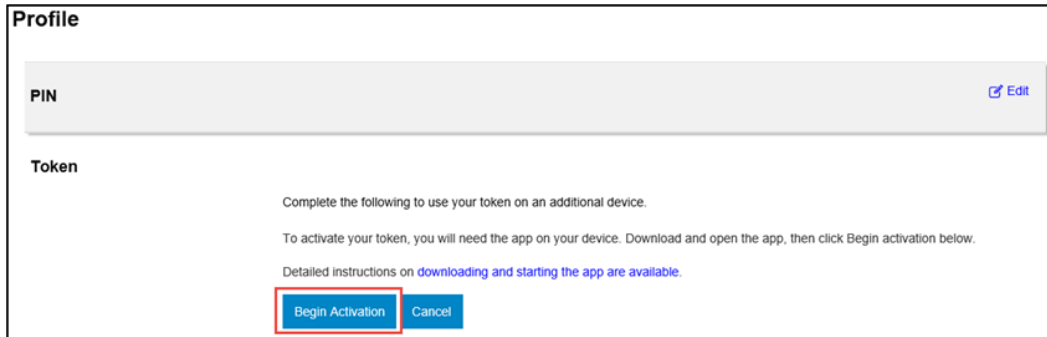
The 'Verify Your Identity' page includes a message: 'To switch from a hard token to a soft token, complete the following. Switching to a soft token helps conveniently keep your account safe from unauthorized access.' Below this is a form field labeled 'Password Or PIN *' which is highlighted with a red box. A small note states '* Indicates required field'. At the bottom of the form is a blue button labeled 'Begin Verification'.

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



This 'Verify Your Identity' page is similar to the previous one but includes a 'Security Question' section. The question is 'Whats your favorite color?' and the corresponding text input field is highlighted with a red box. A 'SHOW' link is located to the right of the input field. A blue button labeled 'Complete Verification' is at the bottom of the page.

- 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.

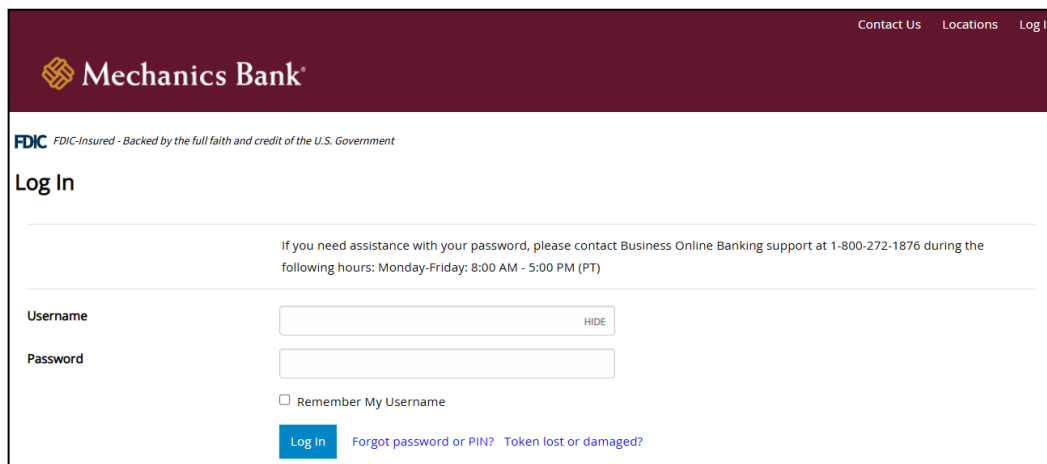
Detailed instructions on [downloading and starting the app are available](#).

[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



[Contact Us](#) [Locations](#) [Log In](#)

 **Mechanics Bank®**

FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government

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)

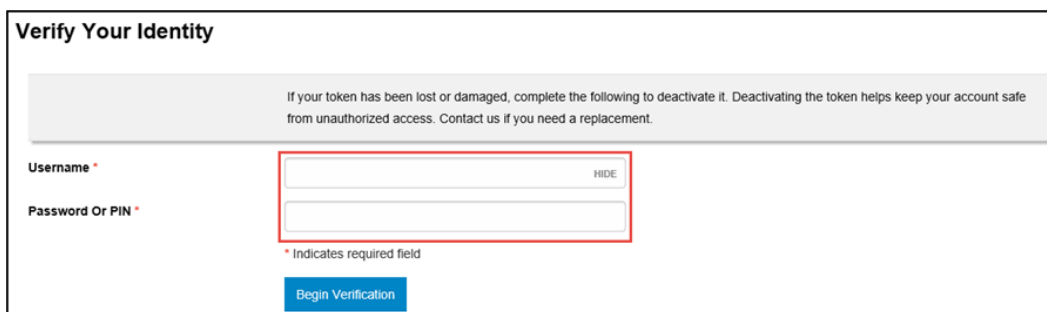
Username [HIDE](#)

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.

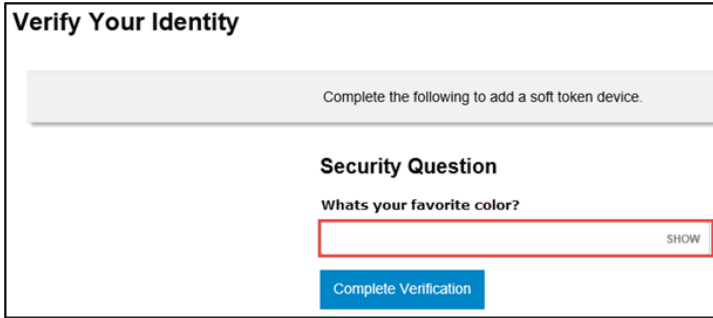
Username * [HIDE](#)

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.

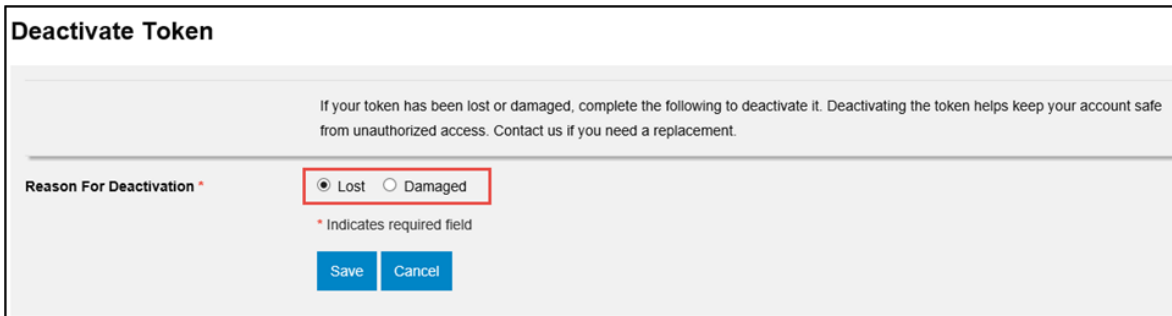
Security Question

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**

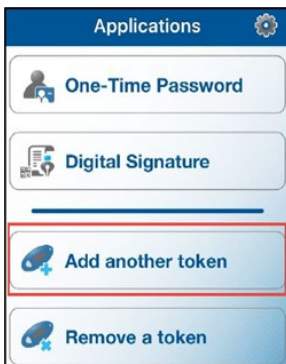
DIGIPASS Soft Token Application

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

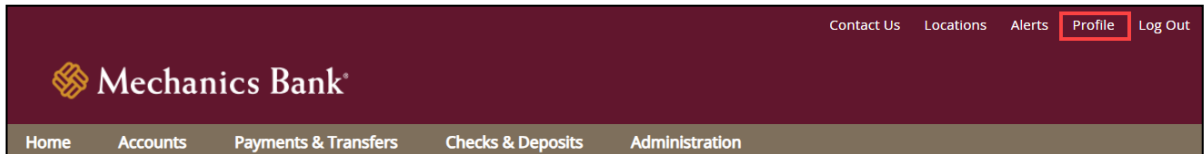
Remove a token

Add Device

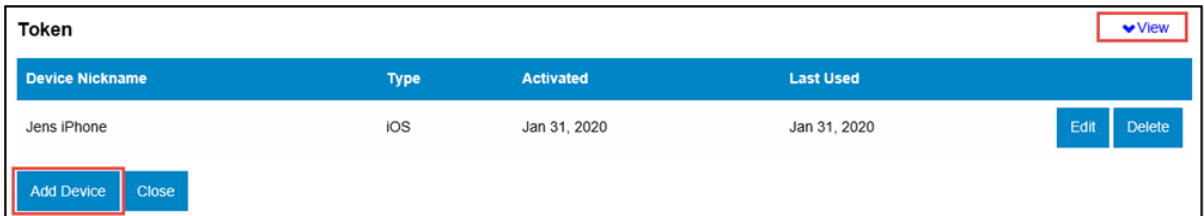
If you want to use your soft token on multiple mobile devices, you can use the **Add Device** option.

 **Note:** You must download the DIGIPASS soft token app on your mobile device to complete this process (see page 4 for details on downloading the App).

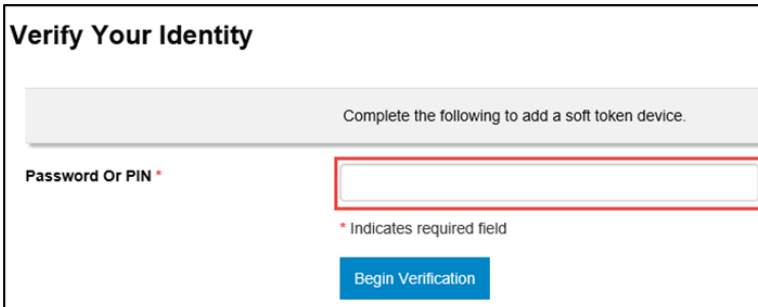
- Log in to Business Online Banking and select **Profile**



- 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**



Verify Your Identity

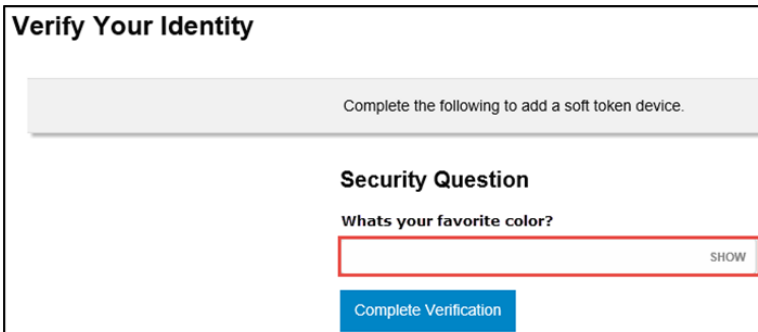
Complete the following to add a soft token device.

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.

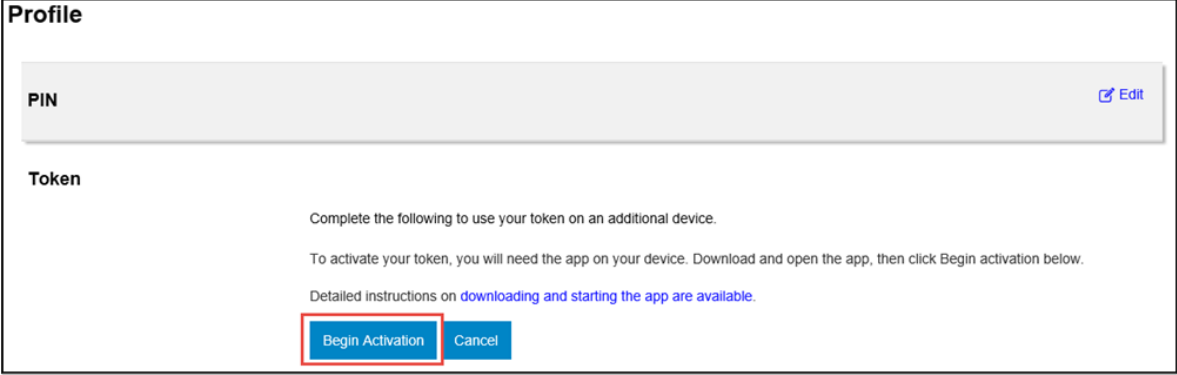
Security Question

Whats your favorite color?

[SHOW](#)

[Complete Verification](#)

- 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.

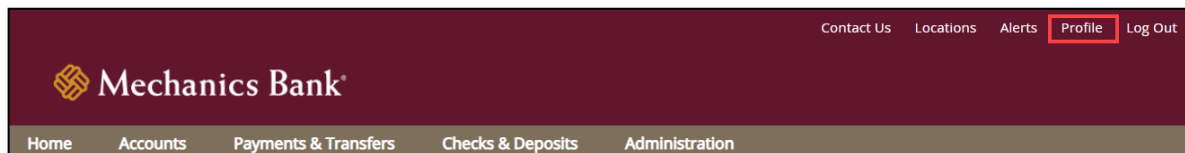
Begin Activation Cancel

Remove a Token

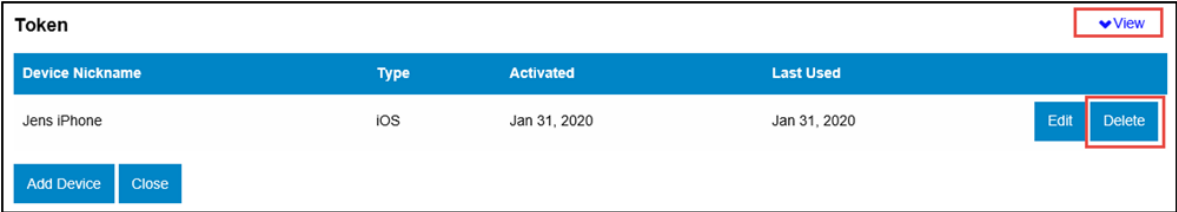
If a token is no longer needed, use the **Remove a token** feature to delete the soft token (to remove a token without logging in to Business Online Banking and scanning the secure image, see the **Delete the Token** section).

-  **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**



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

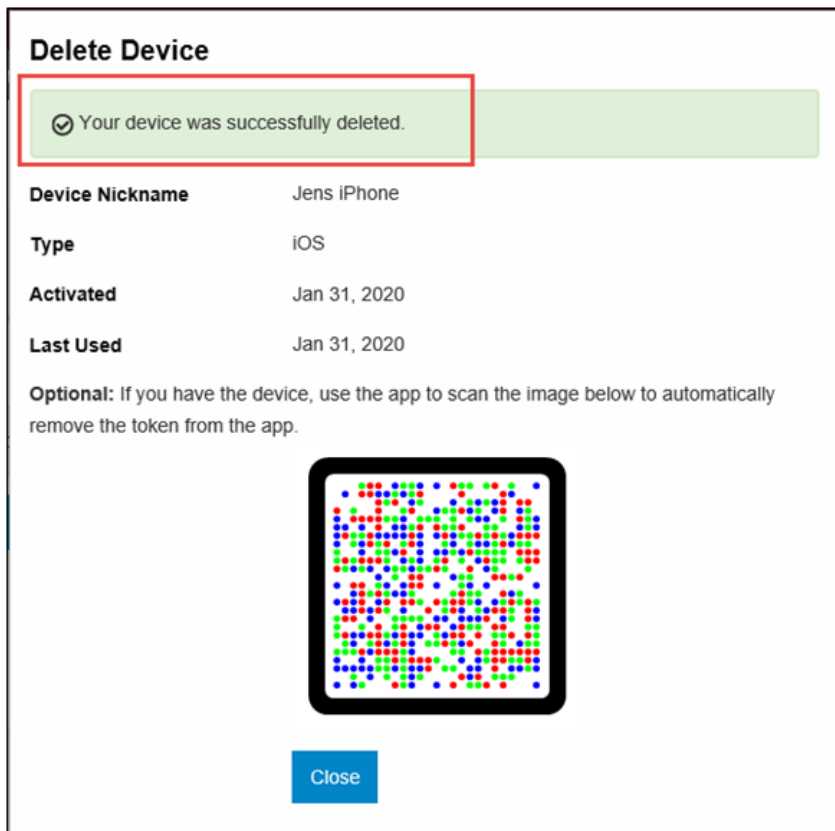


Token View

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)



- 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



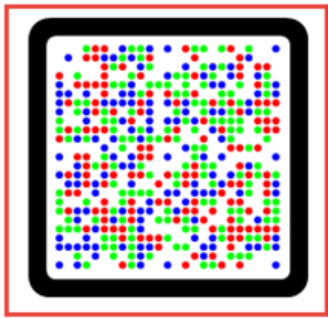
- Using your mobile device, scan the secure image displayed on the screen

Delete Device

☒ Your device was successfully deleted.

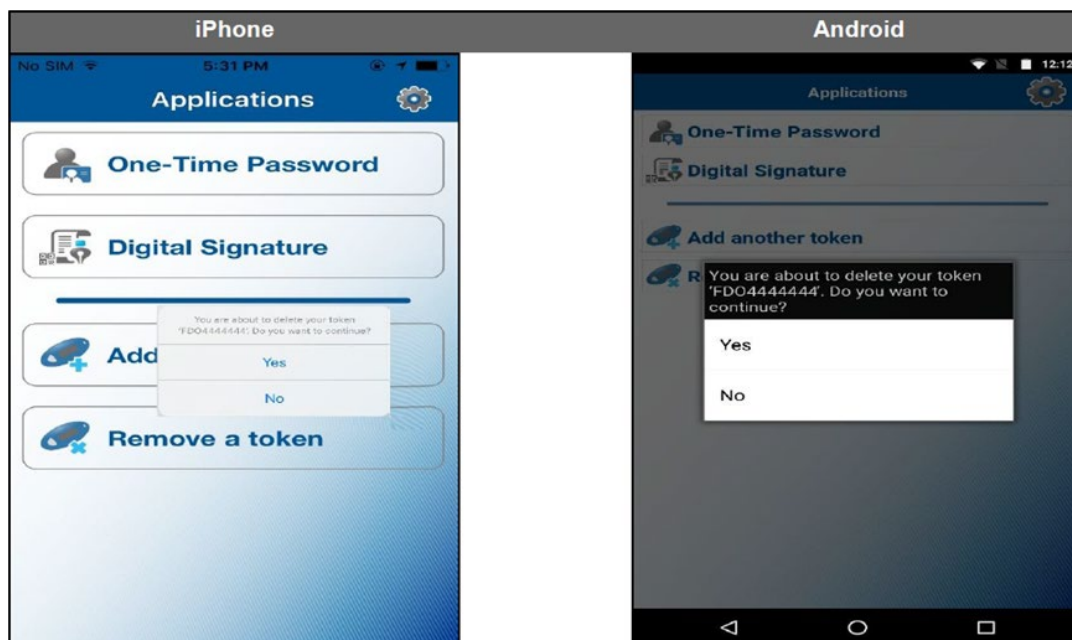
Device Nickname	Jens iPhone
Type	iOS
Activated	Jan 31, 2020
Last Used	Jan 31, 2020

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



Close

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

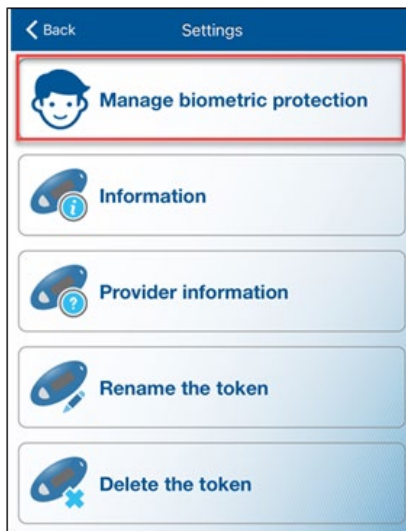


Manage Biometric Protection

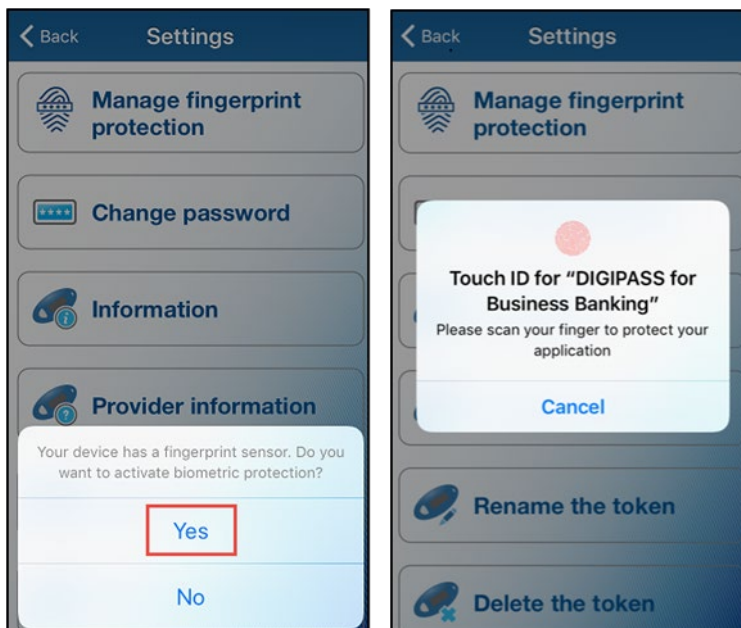
The **Manage biometric protection** option allows you to enable or disable biometric protection for the DIGIPASS soft token app. The option provides you with an extra level of security at the time of activation of the soft token, logon, or performing transactions.

 **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 your 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.

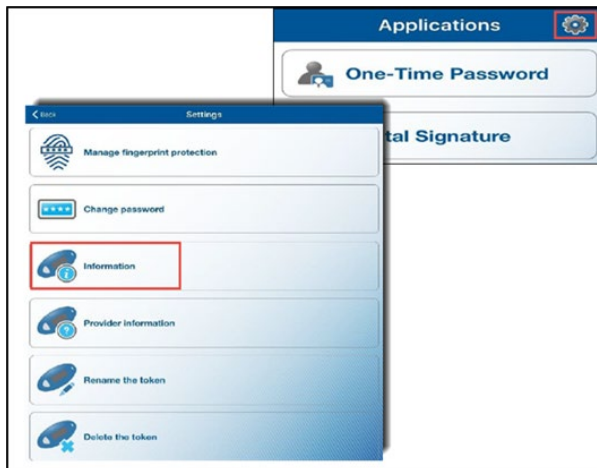
- Tap **OK** to complete



Information

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

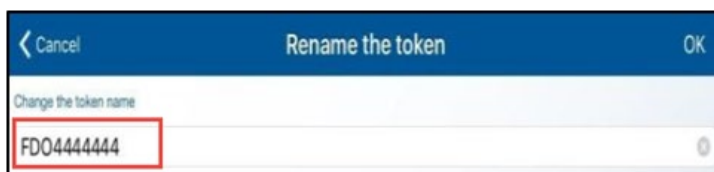
- To view the soft token information, open the DIGIPASS soft token app on your mobile device, select the Settings icon  and then choose **Information**



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

