

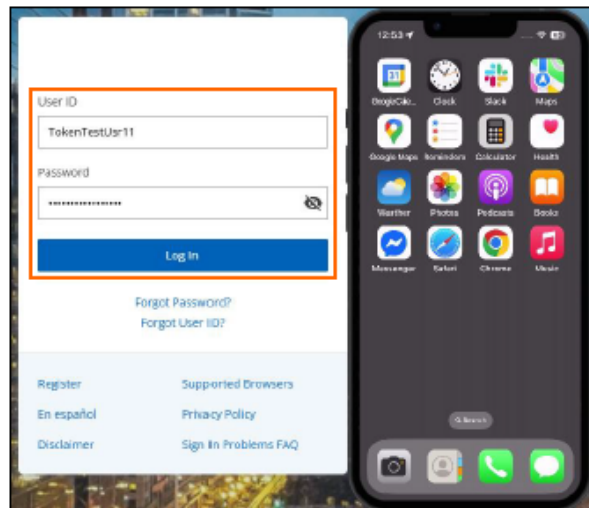
Soft Token Activation Instructions

To complete the activation, the business user should have access to their desktop and their mobile device at the same time.

Identity Verification through One-Time PIN (OTP)

1. On the desktop, the user enters their credentials on the log in screen to business banking.

Select *Log In*.



2. The Identity Verification screen displays, requesting a One Time PIN (OTP) to authenticate the user's identity through SecureNow.

The user selects to receive the code by text message or by voice call.

Identity Verification

As a security precaution, we need to verify your identity before you can proceed. This quick process helps us keep your account safe.

Please choose one of the following options.

Send me a text message

We will send you a text message with a confirmation code.

(xxx) xxx-6829

Send me a text message

Call my phone

We will call you and provide a confirmation code.

(xxx) xxx-6829

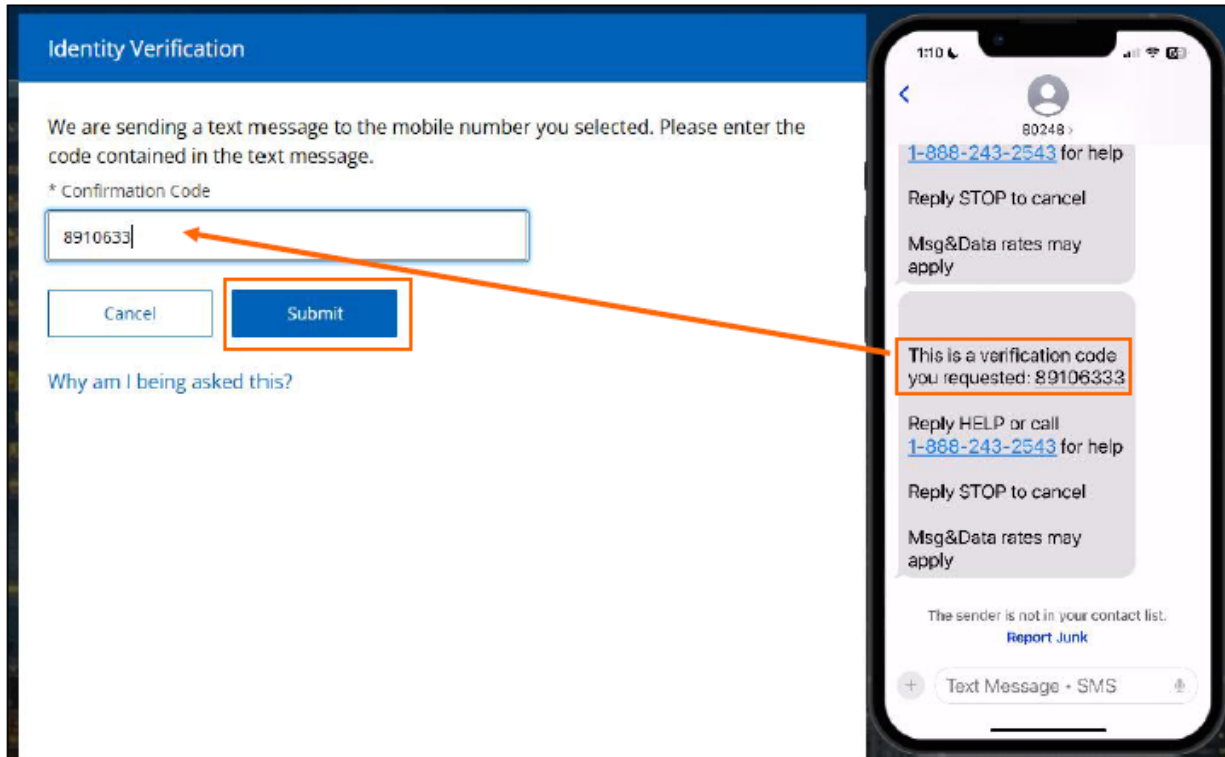
Call my phone

[I can't be reached at any of these numbers](#) [Cancel](#)

[Why am I being asked this?](#)

3. The user retrieves the code from a text message or call on their phone. The user enters the code in the *Confirmation Code* field.

Then select *Submit*.



Downloading the DigiPass App

With the user's identity verified, the Activate Token screen displays. This screen shows activation instructions and QR codes. The user follows the instructions below to download the app to their phone or mobile device:

Activate Token

What is it?

In order to make your online banking and mobile banking experience as secure as possible, we are introducing an additional measure of identity verification.

How does it work?

In addition to providing your login credentials when signing into online banking, you will also be asked to provide a security code which is sent to your mobile device. When performing transactions, making profile changes, or logging in, you may be asked to verify your identity further.

Next steps

In order to register and use your mobile device for soft tokens, you will need to download and install the DIGIPASS app.

iPhone users

Scan the QR code or follow the link to download the DIGIPASS app.

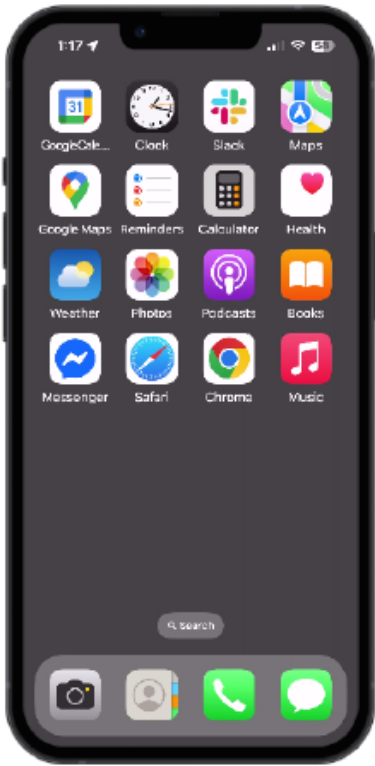


Android users

Scan the QR code or follow the link to download the DIGIPASS app.



CancelContinue



Using the QR Code to Download the App.

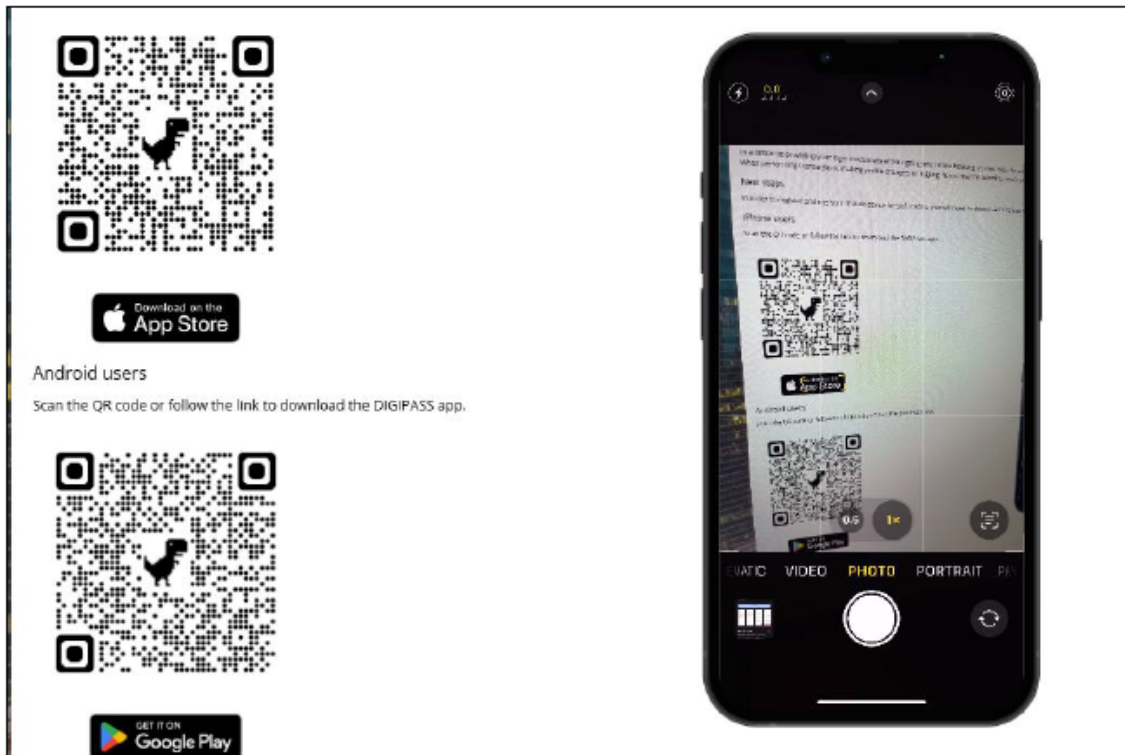
The QR codes provided on the Activate Token screen take the user directly to the appropriate app in the app store to download the DigiPass app.



Scan the QR codes provided on your Activate Token screen. Do NOT scan the QR codes in this document.

The business user opens the camera app on their phone and scans the appropriate QR code, to either the Apple store or Google store, according to their device type.

Next, they select the link displayed on their phone to take them directly to the DigiPass app in the app store.



Searching for the DigiPass app in the App Store or Google Play

Alternatively, the user can search for the app in their device's app store.

For Apple devices:

In the App Store,

Search for *FI DigiPass*.

Find the app with the subtitle,
Security app by Fiserv.

For Android devices,

In Google Play,

Search for *DigiPass*

Find the app by *Fiserv Solutions, Inc.*

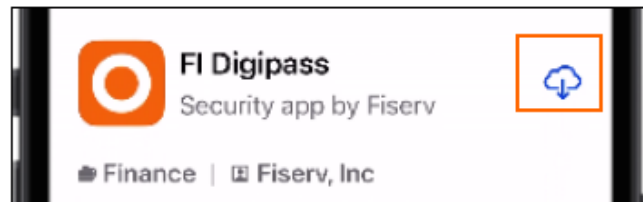
The *About this App* states:

Fiserv TOTP app by OneSpan for secure, licensed authentication

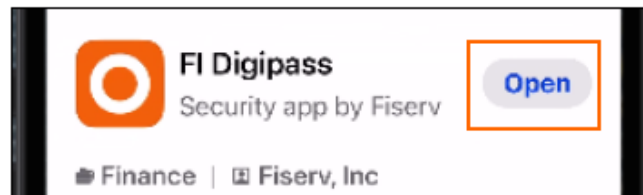
In either case, the logo for the DigiPass app -is orange with a white circle in the center, as shown here.



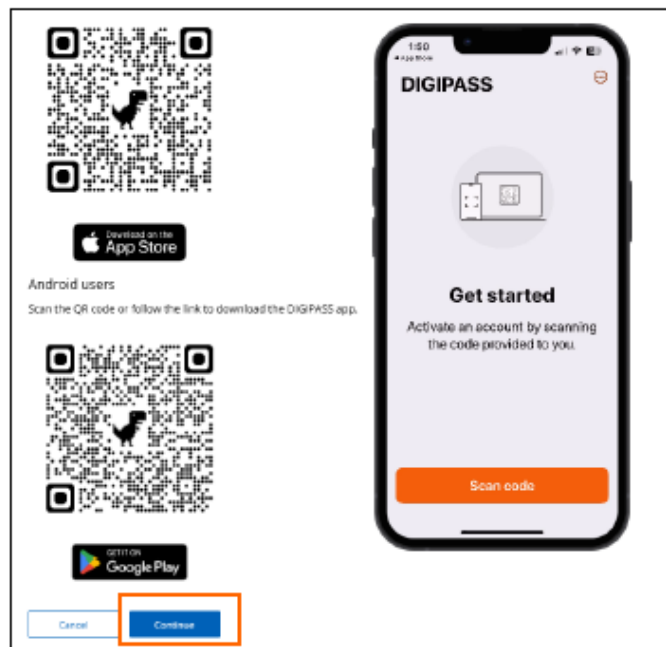
The user follows the instructions to download and install this app to their mobile device.



Once the app has been downloaded to their device, the user opens the app.



On the desktop: the user selects
Continue.



Activation of Soft Token License

With the app downloaded to their device, the user should follow the steps below to activate their soft token:

On the desktop: the Activate Token screen with instructions and a Cronto image will be displayed.

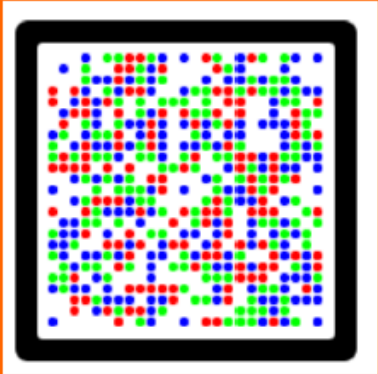
On the phone: the user should open the DigiPass app by selecting the icon on their phone, if it is not already opened. The user selects the *Scan Code* button.

Activate Token

Instructions

1. Activate DIGIPASS on your mobile device.
2. Follow the directions on your mobile device to activate a DIGIPASS.
3. Scan the image presented below. This is known as a Cronto image.
4. If requested, follow directions on your phone to create a PIN. You will need the PIN every time you need to request an authentication code.
5. The app will return a registration code. Enter the registration code below.
6. Create a nickname for your device.

Scan the image presented below, and press "Register".

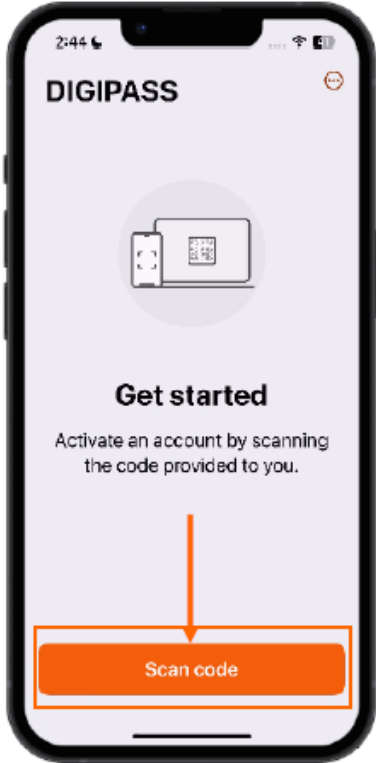


Enter the Registration Code provided by the DIGIPASS app.

✦ Registration Code

Please enter a descriptive name to identify your mobile device.

✦ Device Nickname



On the phone: the user will then open the camera app and scan the Cronto image on the desktop.

Activate Token

Instructions

1. Activate DIGIPASS on your mobile device.
2. Follow the directions on your mobile device to activate a DIGIPASS.
3. Scan the image presented below. This is known as a Cronto image.
4. If requested, follow directions on your phone to create a PIN. You will need the PIN every time you need to request an authentication code.
5. The app will return a registration code. Enter the registration code below.
6. Create a nickname for your device.

Scan the image presented below, and press "Register".



Enter the Registration Code provided by the DIGIPASS app.

* Registration Code

Please enter a descriptive name to identify your mobile device.

* Device Nickname

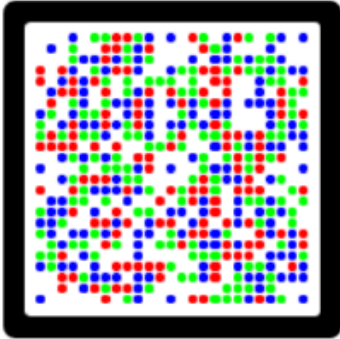
Cancel

Register



The mobile device will display a 16-digit code. Depending on the screen size of the user's device, the numbers may be wrapped to another line. Be sure to enter all the numbers in order.

Scan the image presented below, and press "Register".



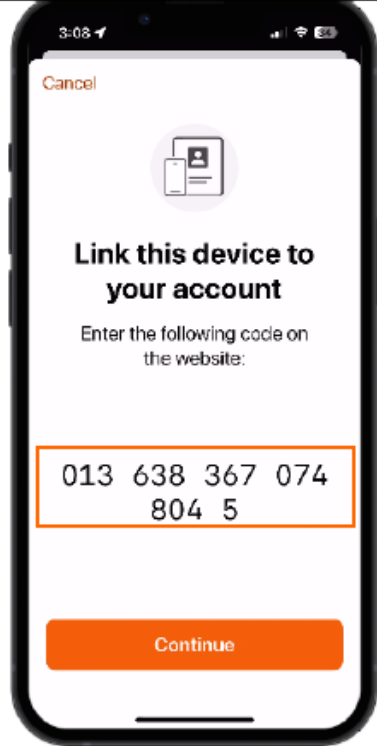
Enter the Registration Code provided by the DIGIPASS app.

* Registration Code

Please enter a descriptive name to identify your mobile device.

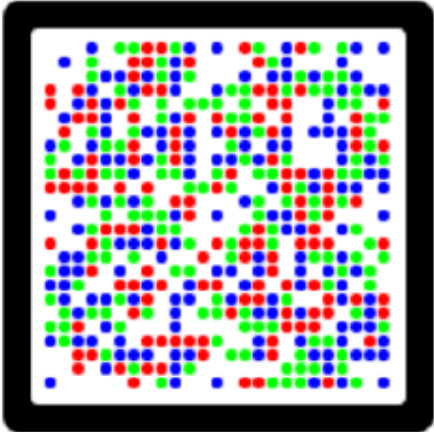
* Device Nickname

[Cancel](#) [Register](#)



On the desktop, the user enters the code from their phone in the *Registration* code field

Scan the image presented below, and press "Register".

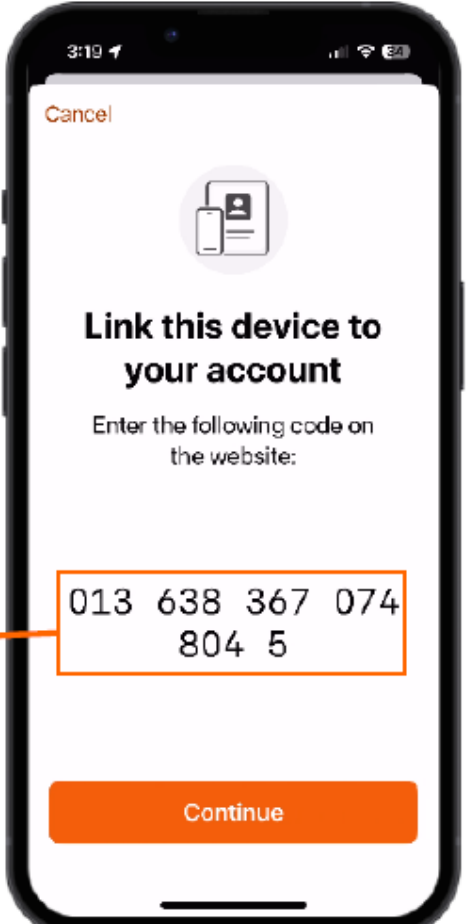


Enter the Registration Code provided by the DIGIPASS app.

* Registration Code

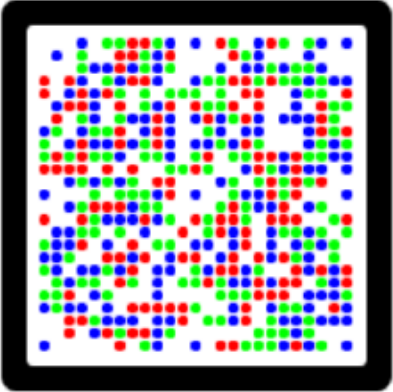
Please enter a descriptive name to identify your mobile device.

* Device Nickname



Then, the user enters a nickname for their device in the *Device Nickname* field. Then, select *Register*.

Scan the image presented below, and press "Register".

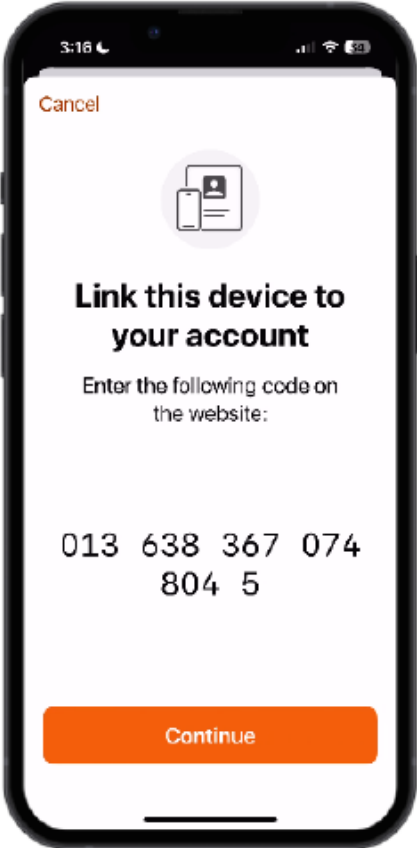


Enter the Registration Code provided by the DIGIPASS app.

* Registration Code

Please enter a descriptive name to identify your mobile device.

* Device Nickname



On the desktop, the Activate Token screen displays with a second Cronto image.

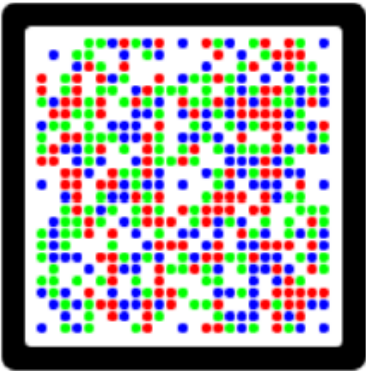
On their phone, the user selects the *Continue* button.

Activate Token

Instructions

1. Follow the instructions in the DIGIPASS app to scan the second Cronto image.
2. Scan the Cronto image presented below.
3. Follow the instructions on your mobile device to complete the registration. The app will return an Activation Signature. Enter the signature below.

Scan the image presented below, and press "Activate". Return to your mobile device and follow the instructions in the DIGIPASS app.

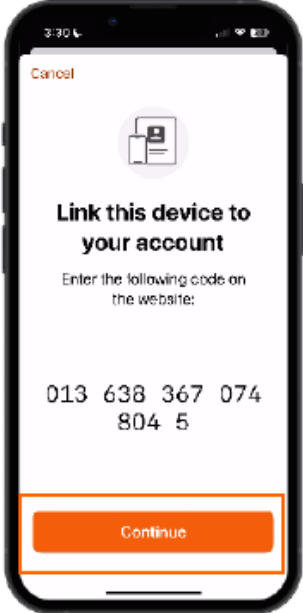


Please enter the Activation Signature provided by the DIGIPASS app.

✦ Activation Signature

Cancel

Activate



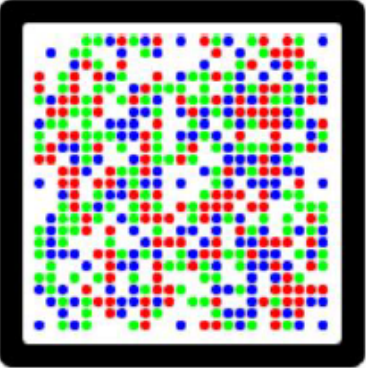
They are prompted to scan the second Cronto image with their phone.

Activate Token

Instructions

1. Follow the instructions in the DIGIPASS app to scan the second Cronto image.
2. Scan the Cronto image presented below.
3. Follow the instructions on your mobile device to complete the registration. The app will return an Activation Signature. Enter the signature below.

Scan the image presented below, and press "Activate". Return to your mobile device and follow the instructions in the DIGIPASS app.



Please enter the Activation Signature provided by the DIGIPASS app.

* Activation Signature

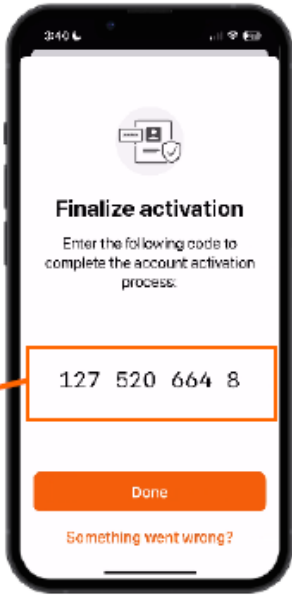
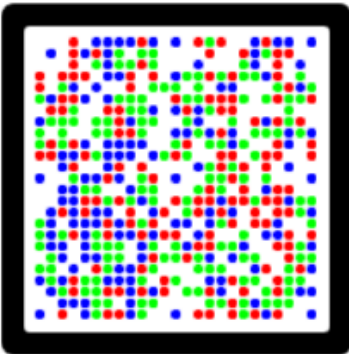
On the desktop, enter the code in the *Activation Signature* field. Then select *Activate*.

Activate Token

Instructions

1. Follow the instructions in the DIGIPASS app to scan the second Cronto image.
2. Scan the Cronto image presented below.
3. Follow the instructions on your mobile device to complete the registration. The app will return an Activation Signature. Enter the signature below.

Scan the image presented below, and press "Activate". Return to your mobile device and follow the instructions in the DIGIPASS app.



Please enter the Activation Signature provided by the DIGIPASS app.

* Activation Signature

The updated Activate Token screen displays.

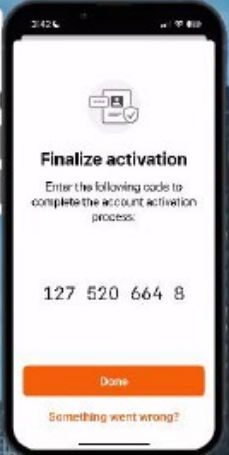
On the phone: select *Done*.

On the desktop: select *Continue*

Activate Token

Make sure you complete the registration process in the DIGIPASS app.

Once you have completed the process in DIGIPASS, your device will be registered. On future logins to Online Banking, you will be prompted to use the DIGIPASS app to generate a verification code.



The user is now able to access Business Banking in Create or Configure Digital. The activation of the soft token license for this user is now complete.