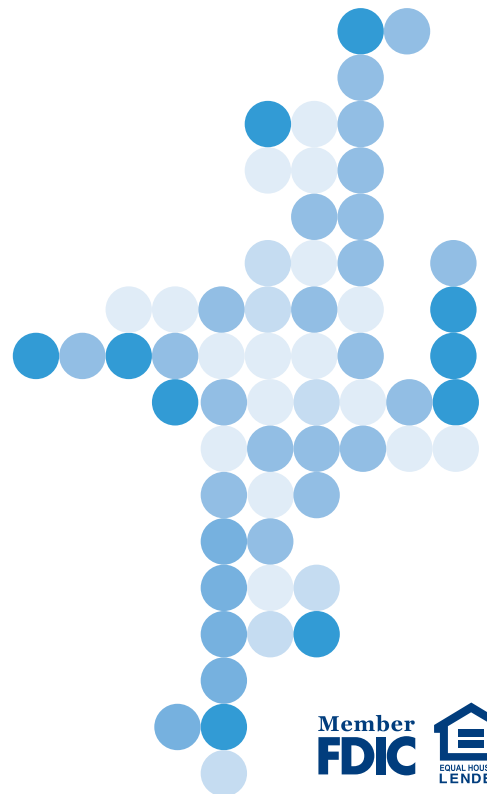




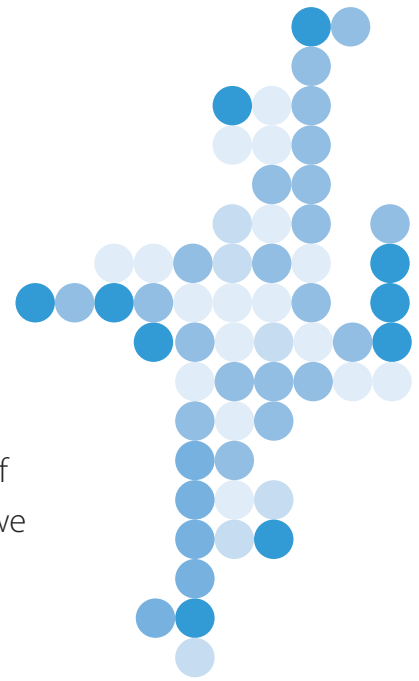
SOFT TOKEN GUIDE



SOFT TOKEN AUTHENTICATION

Strong Security, Greater Convenience.

First National Bank of Michigan strives to deliver the highest level of protection for our Business Online Banking customers. That's why we now offer a free smartphone app that generates a random, secure one-time password to use each time you log in to your account.



This app - called a 'soft token' – is easy to install and simple to set up.

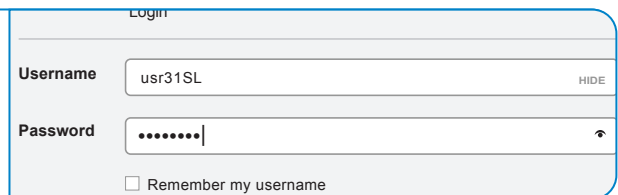
Rather than using a traditional password that can be stolen or hacked, the soft token app generates a random, one-time string of numbers that you enter when logging into your account. The number is combined with a PIN that you create when setting up the soft token, making it next to impossible for criminals to access your account. You can even use the soft token as an extra layer of protection to complete transactions such as wires or ACH.

Previous tokens were small hardware devices that you had to keep track of and carry with you. A soft token is convenient - you just install the app on your smartphone and it's there whenever you need it.

Download the app directly from your device's app store by searching for **"DIGIPASS for Business Banking"**.

Activating your DIGIPASS soft token:**Step 1**

Using your computer, log in to Business Online Banking with your current Username and Password. After logging in, you will be prompted to activate your soft token.



Login

Username HIDE

Password

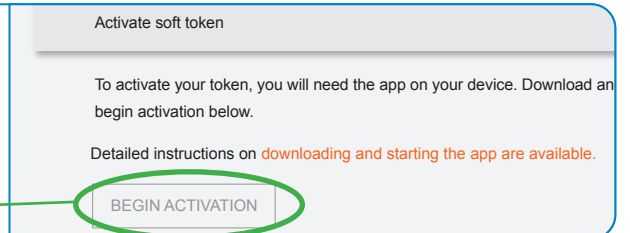
☐ Remember my username

Step 2

Using your mobile device enter **"DIGIPASS for Business Banking"** in the search field of your smartphone's app store.

Download and **open** the app.

Go back to your computer and click **Begin Activation**.



Activate soft token

To activate your token, you will need the app on your device. Download and begin activation below.

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

BEGIN ACTIVATION

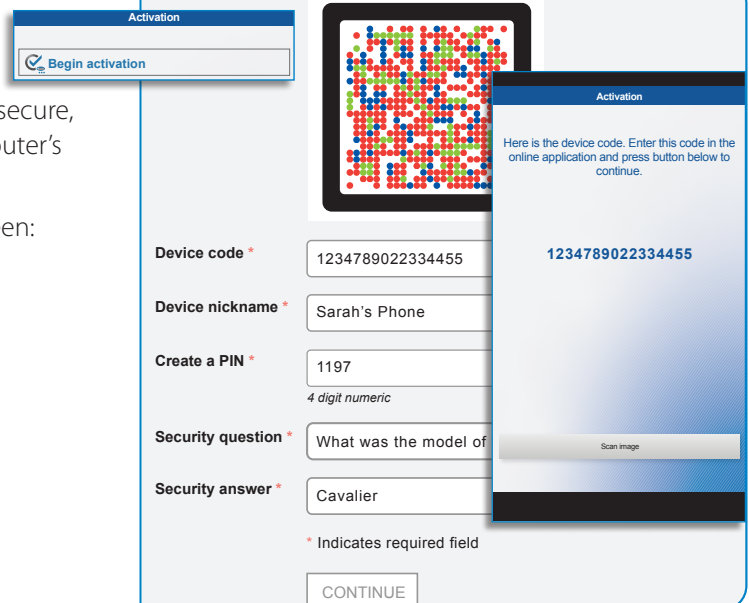
Step 3

On your phone, tap **Begin Activation** in the app.

Using the app and your smartphone's camera, scan the secure, multi-colored **CRONTO image** displayed on your computer's **Activate Token** screen.

Fill out the **Activate token** form on your computer screen:

1. Enter the **Device Code** as displayed in the app.
2. Add a **Nickname** for your device.
3. Enter a **4-digit PIN** that you will remember.
(You'll use this PIN each time you log in.)
4. Create a **Security Question** and add the **Answer**.
5. Click **CONTINUE**.



Activation

Begin activation

Device code *

Device nickname *

Create a PIN *
4 digit numeric

Security question *

Security answer *

* Indicates required field

CONTINUE

Activation

Here is the device code. Enter this code in the online application and press button below to continue.

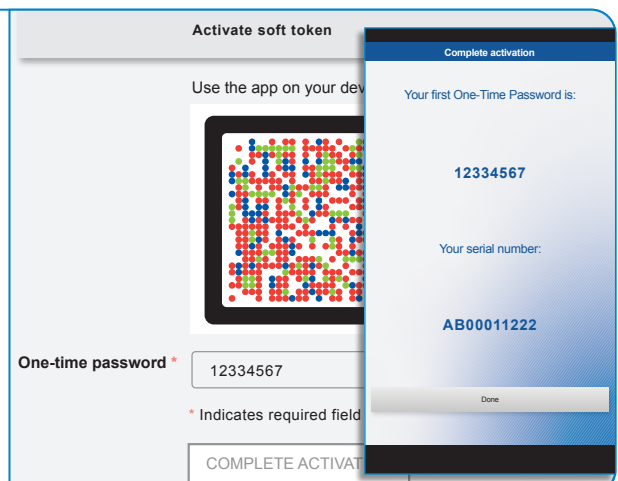
1234789022334455

Scan image

Step 4

1. Another CRONTO image will appear on the computer screen. Using your phone and the soft token app, tap the **Scan Image** button to decode the CRONTO image.
2. Enter the **One-time password** as displayed in the app.
3. Click **COMPLETE ACTIVATION**.

If you have a phone that allows biometric protection, choose YES to enable fingerprint security for opening the app. Select NO if you want to skip this step. (You'll be able to enable this later, if you choose.)



Activate soft token

Use the app on your device

One-time password *

* Indicates required field

COMPLETE ACTIVATION

Complete activation

Your first One-Time Password is:

12334567

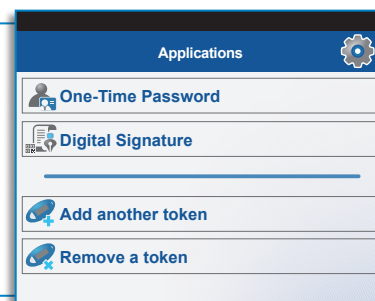
Your serial number:

AB00011222

Done

Logging in to Business Online using your DIGIPASS soft token:**Step 1**

Open the DIGIPASS for Business Banking soft token app and tap **One-Time Password**.

**Step 2**

1. At the Business Online log in screen, enter your **Username**.
2. In the Password field, enter the **One-Time Password** generated with the soft token, followed by your **PIN**.

Password 2750000891197

One-Time Password
PIN

3. Click **LOG IN**.

Log in

Log in

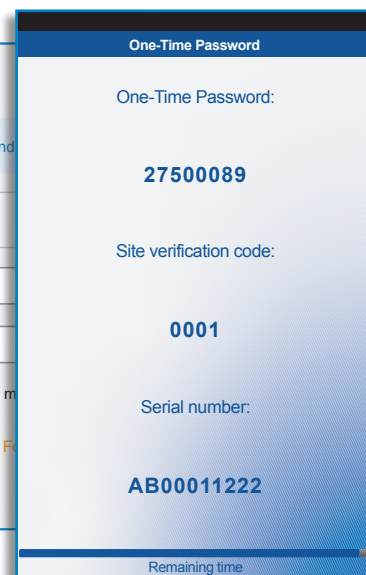
1 New ATM open on 1st and 2nd Oct 2019

Username

Password

☐ Remember my username

LOG IN

**Step 3**

When the Site Verification screen opens, compare the number on the screen with the code on your app.

If they match, select **VERIFIED** and you'll be securely logged in to your account.

Site verification

Use your token to generate a one-time password that protects your account by ensuring that you are the only person who can access it.

0001

If your verification code does not match the code on your token, you will not be able to log in.

VERIFIED

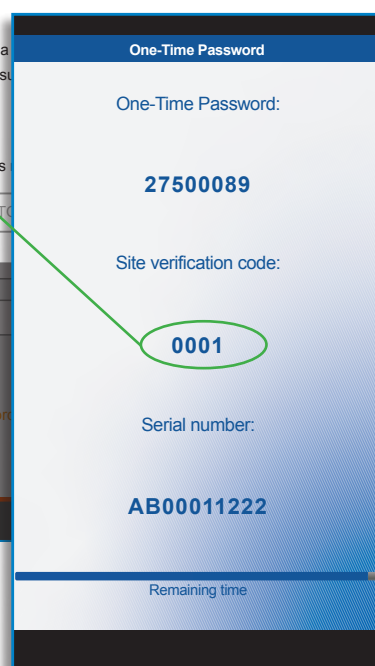
RETURN TO LOGIN

Username

☐ Remember my username

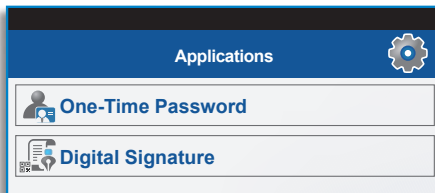
LOG IN

[Forgot password](#)



Completing Security Challenges using your DIGIPASS soft token:

If you are required to complete a Security Challenge to approve or initiate transactions such as ACH or wire transfers, you will be asked to provide a Digital Signature or a One-Time Password to complete the challenge.

Providing a Digital Signature

1. Open the DIGIPASS soft token app and choose **Digital Signature**.
2. Scan the CRONTO image displayed on the screen.
3. Enter the 10-digit **Digital Signature** displayed in the app.

If you are unable to scan the image, select the "Can't scan the image?" link to provide a One-time password instead.

Security challenge

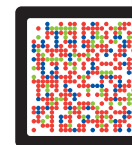
A digital signature security challenge is required to complete this transaction.

Digital signature instructions[Hide](#)

To generate a digital signature using your device, follow these steps:

1. Open the app on your device
2. Select **Digital Signature** on your device
3. Scan the image with your device
Note: If you have multiple devices, you will need to select the device from the list before you will see the image
4. Device will display the **digital signature**, enter it below

Device nickname Sarah's Phone



Digital signature *

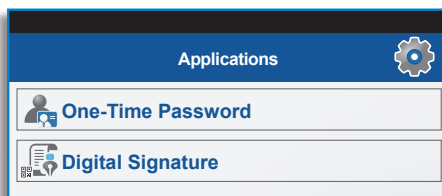
* Indicates required field

Complete challenge

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

Digital Signature
1122334455

Remaining time

Providing a One-Time Password

1. Open the soft token app and select **One-Time Password**.
2. Enter the one-time password displayed on your device.
3. Select **Complete challenge**.

Security challenge

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

One-time password instructions[Hide](#)

To generate a one-time password using your device, follow these steps:

1. Open the app on your device
2. Select **One-time password** on your device
3. Device will display the **one-time password**, enter it below

Device nickname Sarah's Phone

One-time password *

* Indicates required field

Complete challenge

One-Time Password

One-Time Password:

21201063

Site verification code:

0301

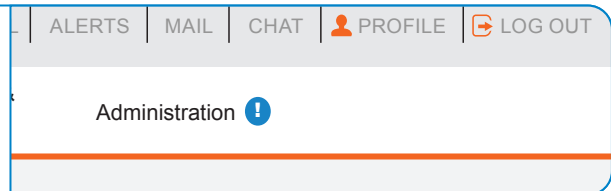
Serial number:

AB00011222

Remaining time

Activating your DIGIPASS soft token for transactional authentication:**Step 1**

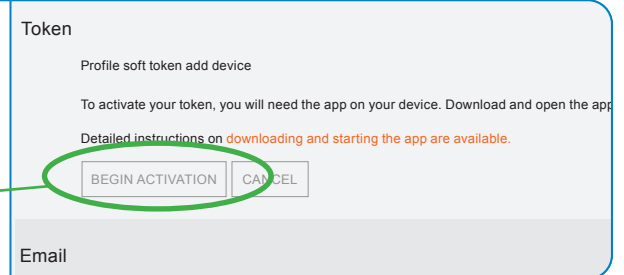
After logging in to Business Online Banking with your Username and Password, click on the **PROFILE** menu option. Browse to the **Token** section.

**Step 2**

Using your mobile device enter **"DIGIPASS for Business Banking"** in the search field of your smartphone's app store.

Download and **open** the app.

Go back to your computer and click **Begin Activation**.

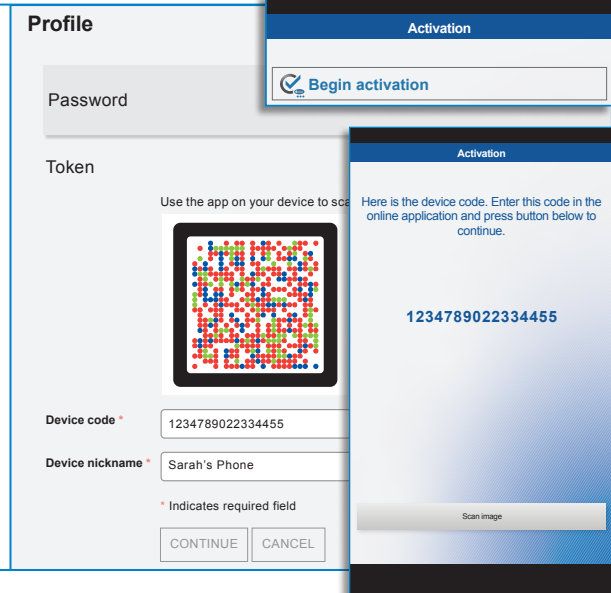
**Step 3**

On your phone, tap **Begin Activation** in the app.

Using the app and your smartphone's camera, scan the secure, multi-colored **CRONTO image** displayed on your computer's **Activate Token** screen.

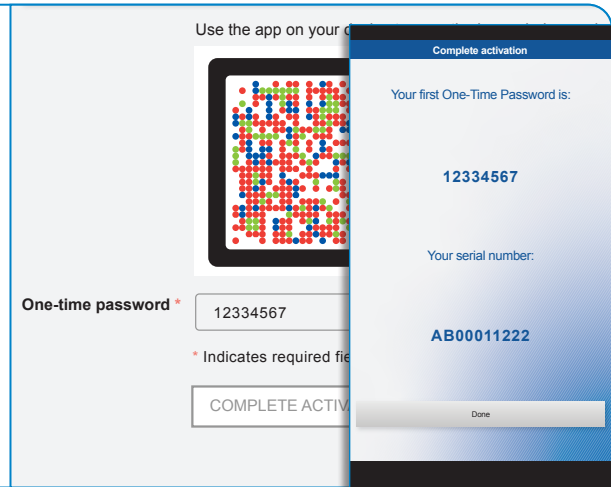
Fill out the **Token** form on your computer screen:

1. Enter the **Device Code** as displayed in the app.
2. Add a **Nickname** for your device.
3. Click **CONTINUE**.

**Step 4**

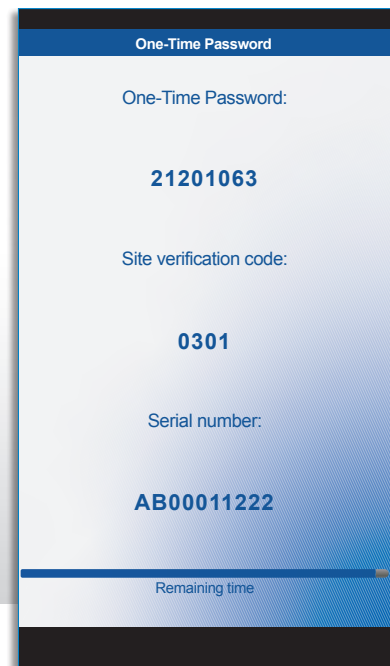
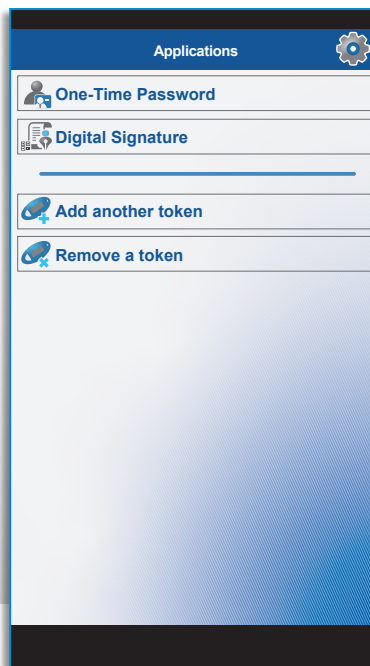
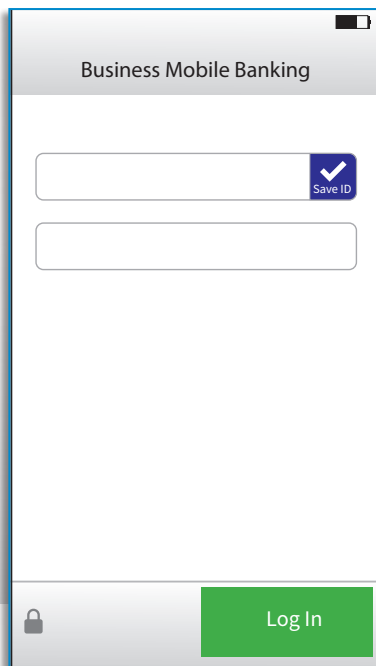
1. Another CRONTO image will appear on the computer screen. Using your phone and the soft token app, tap the **Scan Image** button to decode the CRONTO image.
2. Enter the **One-time password** as displayed in the app.
3. Click **COMPLETE ACTIVATION**.

If you have a phone that allows biometric protection, choose YES to enable fingerprint security for opening the app. Select NO if you want to skip this step. (You'll be able to enable this later, if you choose.)



Using your DIGIPASS soft token app with your Business Mobile Banking app:

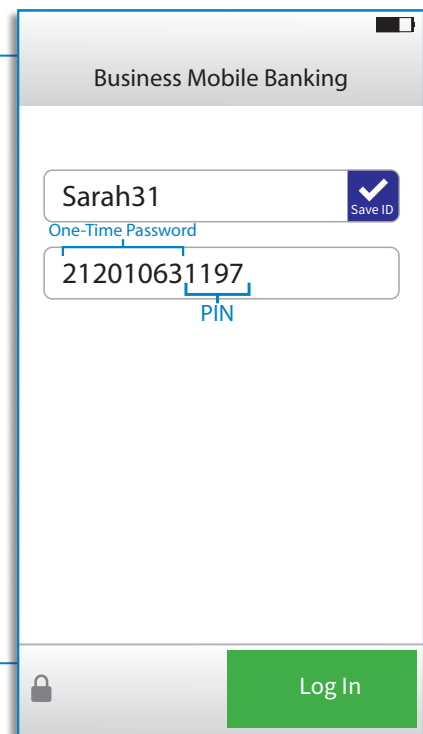
Once your soft token has been activated through Business Online Banking, you will use it to generate a one-time password when logging in to Business Mobile Banking and when completing transactional Security Challenges.



Providing a One-Time Password

1. Open the Business Mobile Banking app.
2. Enter your **Username**.
3. Open the **DIGIPASS for Business Banking** app.
4. Tap **One-Time Password**.
5. Copy the One-Time Password displayed in the soft token app.
6. Navigate back to **Business Mobile Banking**.
7. Paste in the **One-Time Password** followed by your four-digit **PIN**.
8. Tap **Log In**.

If asked to provide a one-time password to approve or initiate transactions, repeat steps 3-7.



Soft Token FAQs

What is a soft token?

A soft token is a software app that is downloaded and installed on your Apple® or Android™ smartphone. The app adds an extra layer of protection to your Business Online Banking account by generating a one-time password each time you log in. This random string of numbers is used when logging into your account or completing certain transactions such as ACH or wires.

Who can use soft tokens?

Most of our business account holders are eligible to use soft tokens. Contact our business banking team today for more details.

How do I enroll my business?

Enrolling is easy! Simply contact our business banking team to get started and they'll be happy to walk you through the set up process.

Where do I find the app?

You can find and download the free soft token app, which works on Apple or Android smartphones and other devices, by searching for DIGIPASS for Business Banking in either the App Store® or Google Play™ store.

How does it work?

The soft token app protects access to your Business Online Banking account by generating random, one-time passwords that you and approved employees will use each time you log in to your account. It can also be used to complete high-value transactions such as ACH or wires. The one-time string of numbers, combined with the PIN you set up in Business Online Banking, makes it nearly impossible to hack your account.

What if I enter the wrong number when logging in?

If you enter the wrong one-time password/PIN combination, just re-enter the correct numbers generated by the app and your PIN.

What if I lose my smartphone?

When setting up the soft token, you have the option to register more than one device. So if you should misplace your smartphone, you can log in with another device. You can also easily add new devices by contacting our business banking team. Once registered, you will need to reinstall the app and follow the necessary activation steps.

Can I use it with my Business Mobile Banking app?

Yes, the DIGIPASS for Business Banking app can be used when logging in or completing transactions via Business Mobile Banking. Instead of following the desktop activation process, you'll generate a one-time password from the DIGIPASS for Business Banking app to log in from your mobile banking app or when you complete a transaction.

Can I switch from a hard token to a soft token?

With approval, you can switch from a hard to a soft token by logging into your Business Online Banking account, selecting the Profile page and following the instructions to make the switch. You'll then turn in your hard token.

What are the best ways to keep my app and account secure?

You should always start by enabling the passcode or biometric access to your smartphone in order to protect access to your device. The DIGIPASS for Business Banking app also gives you the option to create a regular password or to set up a biometric login so you can then generate a one-time password or a digital signature for accessing your account.