



MidWestOne
Bank®

Soft Token
Quick Reference Guide

MidWestOne.bank



Soft Token Enablement for first time token users:

1. Using your Apple or Android mobile device, visit the app store and download “DIGIPASS for Business Banking”:



Note: Please disable the auto-lock setting on your mobile device prior to completing the following steps. The enablement process will be canceled if the screen locks during the process.

2. After you’ve downloaded the DIGIPASS for Business Banking app to your mobile device, log in to www.midwestone.bank from a desktop computer using your Business Online Banking credentials:

Log in

Enter your credentials to access online banking. Both Username and Password are case-sensitive.

Username

Password

☐ Remember my username

Log in

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

3. Select “Begin Activation” on your desktop computer:

Activate token

Tokens help to prevent unauthorized people from logging into online banking or doing things like making payments by generating a code that must be entered into online banking along with a personal identification number (PIN) that you will define.

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

Begin activation

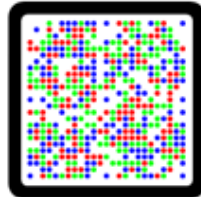
4. Open the “DIGIPASS” app on your mobile phone and tap “begin activation”. The camera will populate. Hold your phone’s camera up to your desktop computer screen and scan the colored image (see example below). This will give you a device code to enter. Enter the device code provided from the DIGIPASS app and complete the remaining fields. Select continue.

Note: Your security answer is case-sensitive.

Activate token

Tokens help to prevent unauthorized people from logging into online banking or doing things like making payments by generating a code that must be entered into online banking along with a personal identification number (PIN) that you will 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

Continue

5. Below the device code shown on the DIGIPASS app, tap “Scan Image”. The camera will populate for a second time. Hold your phone’s camera up to your desktop computer screen and scan the colored image (see example below). Enter the 8-digit number provided from the DIGIPASS app in the one-time password field as shown below, then click “Complete activation”:

Activate token

Tokens help to prevent unauthorized people from logging into online banking or doing things like making payments by generating a code that must be entered into online banking along with a personal identification number (PIN) that you will 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

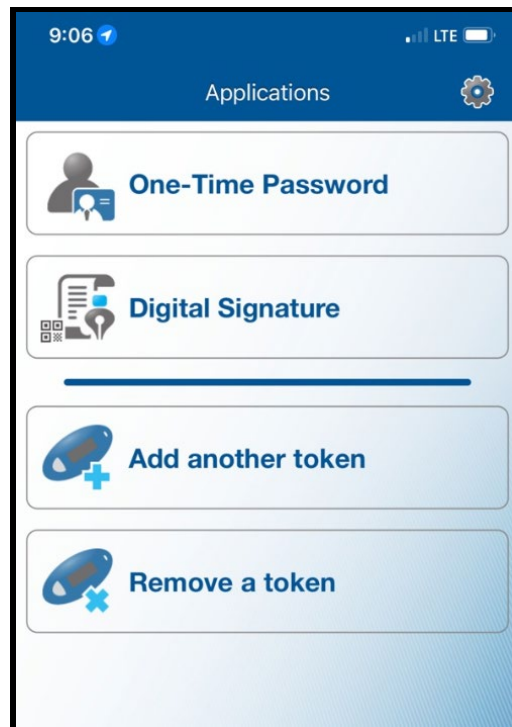
Token

✔ Your token was successfully activated.



Using a soft token to process an ACH or Wire Transfer

1. After entering or uploading your ACH or wire transfer, click **Complete ACH** (for ACH) or **Submit** (for wire transfer).
2. Open the “DIGIPASS” app on your mobile phone and tap “**Digital Signature**”:



3. The camera will populate. Hold your phone's camera up to your desktop computer screen and scan the colored image (see example below).

Security challenge

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

[Digital signature instructions](#)[Show](#)

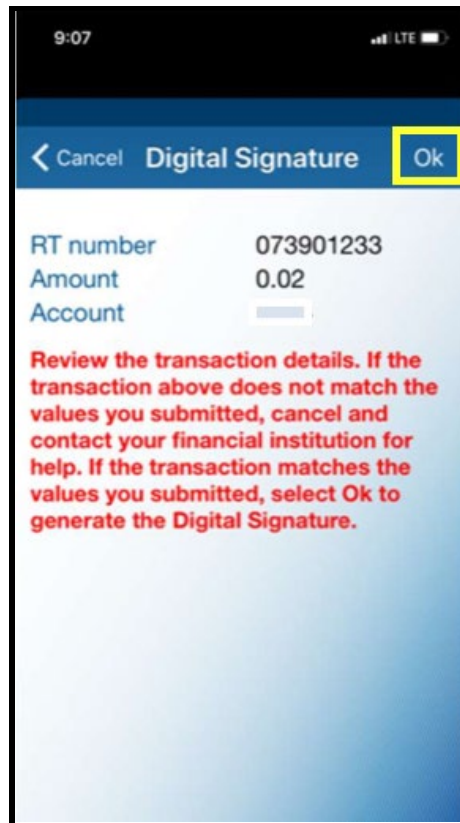
Device nickname	Tony's Phone
	
RT number	073901233
Amount	0.02
Account	
Digital signature *	SHOW

* Indicates required field

[Complete challenge](#)[Cancel](#)

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

4. Verify the transaction details in the DIGPASS app and tap Ok:



5. A 10-digit number will appear within the app. Enter this number in the digital signature field on your desktop computer, then click Complete challenge:

Device nickname	Tony's Phone
	
RT number	073901233
Amount	0.02
Account	
Digital signature *	SHOW
* Indicates required field	
Complete challenge Cancel	
Can't scan the image?	

Please contact our Treasury Management Support Team at tmsupport@midwestone.com or 855-696-2265 if you have any questions.