

eTreasury Commercial – Out of Band and Software Token

Out of Band and Soft Tokens are used when there are any Profile Changes, Wire Transactions or ACH Originations in eTreasury Commercial as an added security measure. The use of Out of Band (OTP) and Soft Tokens are specific to each user and cannot be shared. Users may select either Out of Band **OR** Soft Token as their method of reverification.

Out of Band (One Time Passcode – OTP)

MY SETTINGS	Log into the eTreasury Commercial Platform.
My Profile My History Secure Messaging Subscriptions File Vault Lakeland Bank eTreasury Delivery Lakeland Bank eTreasury Secure Browser Software Token Client	Go to MY SETTINGS – My Profile Select: Credentials Enter: Enter PIN (This PIN will be used to obtain your OTP delivered to your email address or registered mobile device) Select: Save

You will receive a confirmation that your PIN was accepted and you will have the option to select your Reverification Preferences.

My Settings	My Profile : Credentials						
My Profile Contact Information	Password Change * Please enter your current password						
Credentials	* Please enter your new password						
Channel Settings	* Please re-enter your new password						
	Reverification Preference						
	 Software Token Client Requires entry of PIN in Token Generator application (software must be installed and registered by user) to create a one-time passcode. 						
	Reverification Out-of-Band						
	Vour PIN should be at least 6 characters and contain at least one letter and one number						
	Enter PIN ••••••• Confirm PIN ••••••						
	Vpdate Credentials Keset						



My Settings	My Profile : Credentials
My Profile Contact Information Credentials Channel Settings	Your profile has been saved. Password Change * Please enter your current password * Please enter your new password
	* Please re-enter your new password
	 Reverification Preference Software Token Client Requires entry of PIN in Token Generator application (software must be installed and registered by user) to create a one-time passcode. Out-of-band Authentication Requires entry of PIN to receive a one-time passcode via Email or SMS (delivery channel based on current user subscription settings).
	Vpdate Credentials X Reset

Once accepted, the default delivery for your one time passcode going forward will be via email.

The default delivery method may be changed to SMS messaging. Prior to changing the default delivery method to SMS, ensure SMS messaging is enabled.



My Profile - Contact Informa	ation
Contact Information	
User ID	lakeland /
* First Name	Lakeland
* Last Name	Bank
Desktop Last Login	Never logged in Test
* Email Address	LB@lakelandbank.com Test Enable SMS Messages 🗸
* Encrypted Report Password	Test Demo
Phone Number	999-999-9999 Ext
Enable SMS Messages	
Terms and Conditions	☑ By clicking here, I agree to the <u>Terms and Conditions</u> .
	Lakeland Bank eTreasury Commercial To opt-out at any time, send STOP to 99453. To receive more information, send HELP to 99453. Message and Data Rates May Apply. Number of Messages Varies Per User. Account holder authorizes charges to appear on wireless bill or be deducted from prepaid balance. Tier One Carriers: AT&T, Verizon, T-Mobile ©, Sprint, Metro PCS ©, U.S. Cellular © To Contact Support: our Customer Service Department toll free at 866-224-1379
Message Enabled Cell Phone Number	321 321-1234 Test
Fax Number	(999)999-9999 Test
Business Unit	
Street Address	Berkshire Valley Road
City	Oak Ridge
State	NJ
Zip / Postal Code	07438
Country	United States
Time Zone	US/Eastern (EST) V
Language	English (United States)
Software Activation Key	
	Remaining Uses: Expires: Apr 29, 2020 10:18 AM EDT Reset Copy
* What city were you born in ?	Test Demo
* What is your mother's maiden name?	Test Demo
Auvanceu	
Save Keset	

A confirmation message will appear confirming the requested changes were accepted.



You will receive a text message on your Message Enabled Cell Phone. You will need to respond in order to complete the enrollment of your device.



Additionally, you can select when you wish to receive SMS messages from the platform.



MY SETTINGS
Mr. Drofile
My Profile
My History
Secure Messaging
Subscriptions
File Vault
Lakeland Bank eTreasury Delivery
Lakeland Bank eTreasury Secure
Browser
Software Token Client

Go to MY SETTINGS – My Profile Select: Channel Settings Update: Time Settings Select: Save

My Settings My Profile : Channel Settings My Profile Online Bulletin Service Contact Information Authorize Bulletin Delivery Credentials Bulletin Channel EMIAIL 🗸 Channel Settings Bulletin Format HTML 🗸 Cell Phone Notification SMS SMS Notification Window Enabled Day Of Week • From 08:00 AM (To 08:00 PM) Monday \checkmark From 08:00 AM (To 08:00 PM) Tuesday • From 08:00 AM (To 08:00 PM) Wednesday \checkmark From 08:00 AM (To 08:00 PM) Thursday • From 08:00 AM (To 08:00 PM (Friday From 08:00 AM (To 08:00 PM (Saturday From 08:00 AM 💿 To 08:00 PM 🔹 Sunday 🖋 Save 🔀 Reset

You are now successfully enrolled in SMS messaging. With SMS messaging enabled, return to My Settings to change the default delivery method:

MY SETTINGS		Go to MY SETTINGS – S	Subscriptions								
My Profile My History											
Secure Messaging Subscriptions		Change Dial: From "En Select: Save	velope" (email) to "	Phone" (mobile de	evice)						
DASHBOARD ACCOUNT IN	FORMATION	PAYMENTS & TRANSFERS	CONTROL & RECON	ADMINISTRATION	MY SETTINGS						
My Settings My Profile	Subscript	tions									
Subscriptions	► Account	Transfer Status Change Notificatio	m			*					
	 Out Of Ba Delivery 	and Authorization Settings				*					
	+/-	Data Type Out Of Band Authorization			Format Preference	_					



Software Token 'Soft Token'

You will need to utilize Out of Band **OR** Soft Token for reverification in the new platform when there are any Profile Changes, Wire Transactions or ACH Originations. If your company requires Administrative authority to download applications to your desktop, you may need to contact your IT advisor or resources for assistance.

MY SETTINGS SYSTEM	Go to MY SETTINGS – My Profile
My Profile My History Subscriptions	Select: Software Token Client
File Vault Lakeland Bank eTreasury Delivery Lakeland Bank eTreasury Secure Browser Software Token Client	Software Token Client Please click on the link below to begin download and installation of the application. Click here to download Token Client

Your antivirus software may display a warning message. Select 'Actions/More Options - Run Anyway'.



The Setup Wizard will begin and Click 'Next'.



Select a Destination Directory and Click 'Next'.





Select the 'Start Menu' folder to create the program's shortcuts in and Click Next. The installation will begin.

💋 Setup - Lakeland Bank PROD Software Token 3.9.0 — 🛛 🗆	×
Select Start Menu Folder	
Where should Setup place the program's shortcuts?	9
Select the Start Menu folder in which you would like Setup to create the program's shortcuts, then click Next.	
Lakeland Bank PROD Software Token	
Accessibility	
Accessories	
Administrative Tools	
HP Help and Support	
Java	
Maintenance	
McAfee	
System Tools	
WildTangent Games	
Create shortcuts for all users	
< Back Next > Car	cel

Click 'Finish'.



The Software Token program will run automatically. When the "Testing Direct Connections" reads 'Success', Click 'Next'.

tep 1 : Network Settings		
Auto-Detect		
The application is automatically detect could take a few minutes.	ting your network settings. Based on the complexity of your net	twork this
Testing Direct Connection		Iccess
resung Direct Connection	C.	
resung birect Connection	Manual Proxy Configuration	



Enter your eTreasury Company ID and User ID and Activation Key.

Step 2 : Authentication		
A security of	ertificate will be generated for you automatically once you click "Next". This process may take a few moments.	
Please enter your credentia	ls	
Company ID	Your Company ID used to log in eTreasury]
User ID	Your User ID]
Activation Key	Found in My Settings/My Profile	1

Special Note: Only Administrators can locate the Activation Key by accessing 'My Settings' and then 'My Profile' within eTreasury.

Software Activation Key	123ABCDE -		
	Remaining Uses: 2 Expires: Apr 29, 2020 10:18 AM EDT	Reset	Сору

Complete the following Two-Factor Authentication Settings:

• Create a Name for your Token.

Launch M-Secure Keyboard:

- Create Pin (*The PIN must be between 6 and 12 Characters in length and contain one letter and one number*)
- Re-enter your Pin

Click 'Next'.

💋 Software Token		-		2	×										
Step 3 : Two-Factor Authentication Settings															
Lakeland Bank PROD Software Token uses two-factor authentication and passcodes to ensure your identity, security, and privacy.	generates <mark>time s</mark> er	nsitive or	ne-time	2											
Connecting to Authentication Server		Conn	ection	OK											
Choose PIN															
You will need to choose a PIN. A PIN is the secret value you use to aut give your PIN to anyone and be sure to keep your PIN in a safe place. characters in length, contain at least one letter and one number, and is 1. Please create a name for your Software Token located on this co	henticate yourself. Your PIN must be b case sensitive. omputer.	You sho etween	uld ne 6 and	ver 12	l										
l	E	xample:	Tom's	Token											
Click the keyboard icon below and create a PIN. Do not share this	s PIN with anyone.														_
Launch M-Secure Keyboard	- C - C - C - C - C - C - C - C - C - C	nter PIN	P	ease use	VOLE INC	use or tr	suchoad	with this	vintual	keyboard	to ente	r text. Ye	our	>	
3. Click the keyboard icon below and reenter your PIN for verification	on.			phys	ical keyb	oard is in	itentiona	illy disabi	led for th	his part o	of the pro	cess.			
aunch M-Secure Keyboard															
4. Click the Next button.															
Cancel	Next														
		1	2	3	4	5	6	7	8	9	0	-	=	Back	1
	q	w	e	r	t	Y	u	I	0	р	C	1	1	space	
	c/	Lock	а	5	d	f	g	h	j	k	1	;		Enter	
		Shift		z	×	c	v	Ь	n	m			1		1
	Uni	mask.					Sp	ace B	AF					10	1



Enter

- What city were you born in?
- What is your mother's maiden name?

Step 4 : PIN Registration		
Lakeland Bank PROD Software passcodes to ensure your iden	Token uses two-factor authentication ar tity, security, and privacy.	nd generates time sensitive one-time
Registering PIN with Auth	entication Server	User Registered
Your encrypted PIN has be	en registered with the Authentication Se	rver. Please confirm your secure user
Your encrypted PIN has be information to confirm your What city were you born	en registered with the Authentication Se new PIN and complete the registration p in ?	rver. Please confirm your secure user process.
Your encrypted PIN has be information to confirm your What city were you born =What is your mother's i	en registered with the Authentication Se new PIN and complete the registration p in ?	rver. Please confirm your secure user process.

Special Note: Answers are found in 'My Settings' and then 'My Profile' within eTreasury and are case sensitive.

* What city were you born in ?	City
* What is your mother's maiden name?	Name

Forget Pin?

An administrator, for security reasons, can Lock and Unlock a user's Out of Band and/or Software token. An administrator can also delete the Out of Band if a regular user forgets their Pin and they need to re-enable it.

Out of Band (OTP): Once deleted by the company administrator, the user will need to reinstate the PIN by following the steps above.

Software Token: You must uninstall and reinstall the Software Token and follow the steps above.

<u>The Company Administrator can Unlock or Lock the Out of Band, Software</u> <u>Token, or Mobile App for a User by:</u>

Select the Administration tab > Token Administration Type in the User ID and select Search Select Unlock or Lock

or

Select the *Administration* tab > *Administration* to view the Company Details page Select the *Actions* drop-down menu to the right of the user's name and select *Tokens*



×	DemoCo / demo1234	Out Of Band Registration	1R9Ogpas	Registered	Created on May 12, 2021 11:31 AM EDT Registered on May 12, 2021 11:31 AM EDT	🔂 Unlock
×	DemoCo / demo1234	Out Of Band Registration	1R9Ogpas	Registered	Created on May 12, 2021 11:31 AM EDT Registered on May 12, 2021 11:31 AM EDT	🔒 Lock

To delete the Out of Band or Mobile App for a User:

The Company Administrator can delete the Out of Band or Mobile App for a User by following the steps above (Unlock or Lock the Out of Band, Software Token, or Mobile App for a User). Select the red X to delete.

Registered on May 12, 2021 11:31 AM EDT	🔀 DemoCo /	/ demo1234	Out Of Band Registration	1R9Ogpas	Registered	Created on May 12, 2021 11:31 AM EDT Registered on May 12, 2021 11:31 AM EDT	🔂 Unlock
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Using your Out of Band or Soft Token

After initiating a Wire Transfer, ACH payment/collection or updating a Profile the 'Select a Reverification Method' will appear. Choose your method and Select 'Reverify'.

Select a Reverification Method
 Software Token Client Requires entry of PIN in Token Generator application (software must be installed and registered by user) to create a one-time passcode. Out-of-band Authentication Requires entry of PIN to receive a one-time passcode via Email or SMS (delivery channel based on current user subscription settings).
Update Preference
Reverify X Cancel

Enter your PIN, you will then get a generated number, enter this passcode and click 'Submit'.

Disease astronomo DIN			
Please enter your PIN	******	🤌 Generate	
Please enter your passcode	•••••		

For assistance with Payments processing please call us at 866-224-1379 Option #9 or email us at eBanking@lakelandbank.com.

