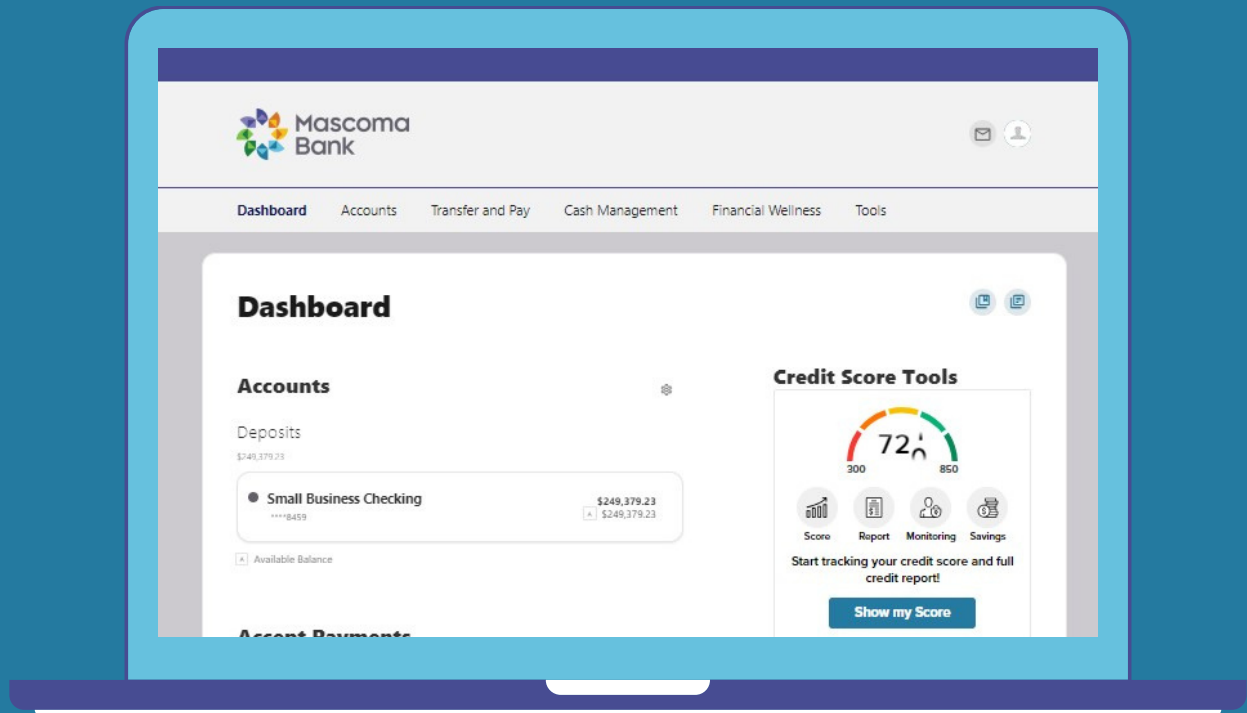


Digital Banking Security Token User Guide

Soft Tokens



Mascoma
Bank

COMMUNITY FIRST
SINCE 1899

Setting up Security Tokens: Phone Application/Soft Tokens

1. After logging in to the digital banking platform, go to the "Tools" widget then select "Settings" and navigate to the "Security" sub tab. Click on the pencil icon next to "Tokens" to begin registering your "New Soft Token."

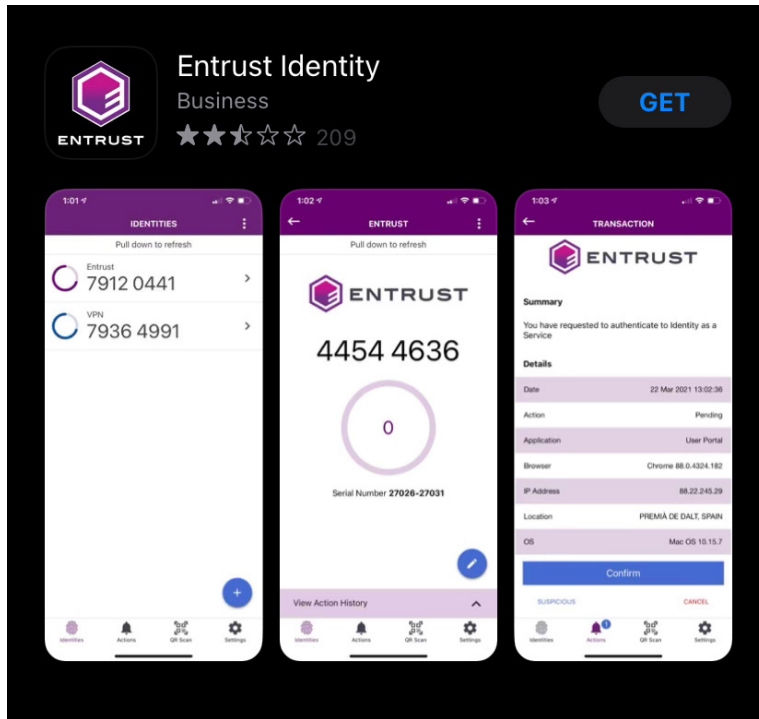
The screenshot displays the 'Security' settings page. At the top, there are navigation tabs: Profile, Security (selected), Themes, Contact, Accounts, and Applications. Below this is the 'Security Information' section with fields for USERNAME (LucyVP2023) and PASSWORD (masked with asterisks). The 'Two-Factor Authentication' section has a toggle switch for 'Require Two-Factor Authentication For Each Login' set to 'ON'. Below this are three rows for authentication methods: 'EMAIL CODE' (2 email addresses on file, ENABLED), 'CODE VIA SMS' (6 SMS-enabled phone numbers on file, ENABLED), and 'CODE VIA VOICE CALL' (6 phone numbers on file, ENABLED). A 'Tokens' section at the bottom shows 'Registered Tokens' with a 'New Soft Token' button and a note: 'No registered tokens. Please create and activate a token to use this authentication method.' There is also a checkbox for 'Set As Preferred Authentication Method' and a 'Done' button.

2. Register Soft Token. Click Next after downloading and installing "Entrust IdentityGuard Mobile" app. Instructions on Page 2.

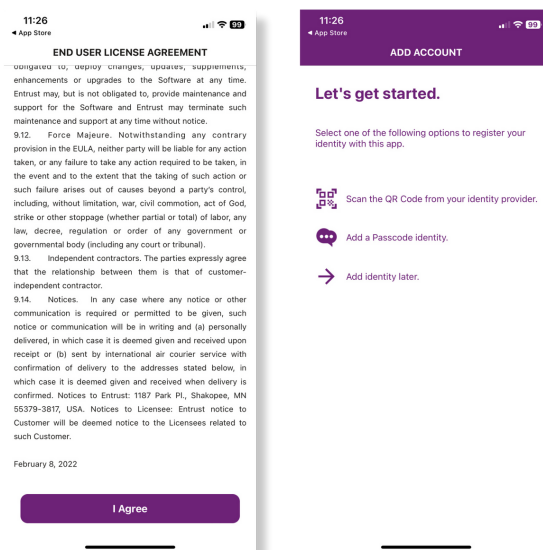
The screenshot shows a 'Register Soft Token' dialog box with a close button (X) in the top right corner. The main content area contains a numbered instruction: '1 Download and install Entrust IdentityGuard Mobile app from the iOS App Store or Android Play Store.' Below the text is a faint, light-colored illustration of a smartphone screen showing a grid of application icons. At the bottom right of the dialog box is a blue 'Next' button.

Entrust IdentityGuard Security Token Setup

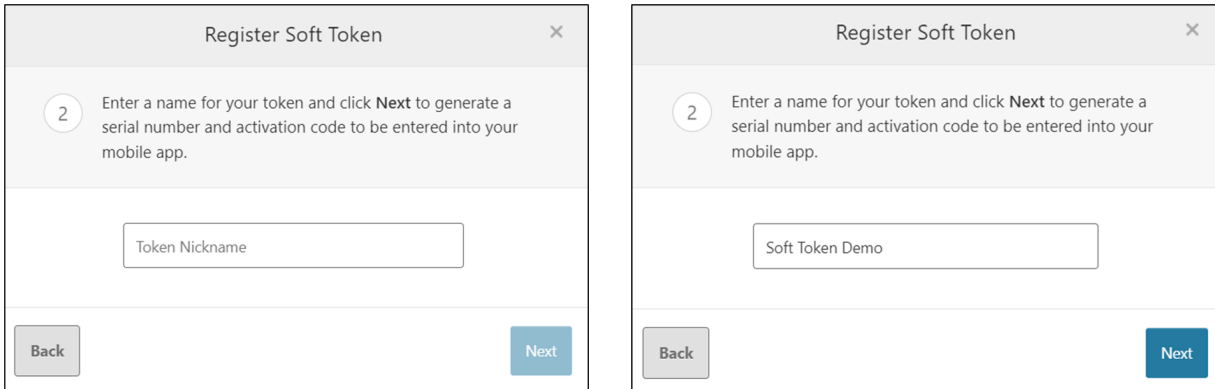
3. Download the Entrust Identity Mobile Application from your App Store or Google Play Store and search for "Entrust IdentityGuard Mobile App."



4. Review and agree to the End User License Agreement. Select the "Add identity later" option.



5. On your digital banking screen, enter a name for your token and click next.



Register Soft Token

2 Enter a name for your token and click **Next** to generate a serial number and activation code to be entered into your mobile app.

Token Nickname

Back Next

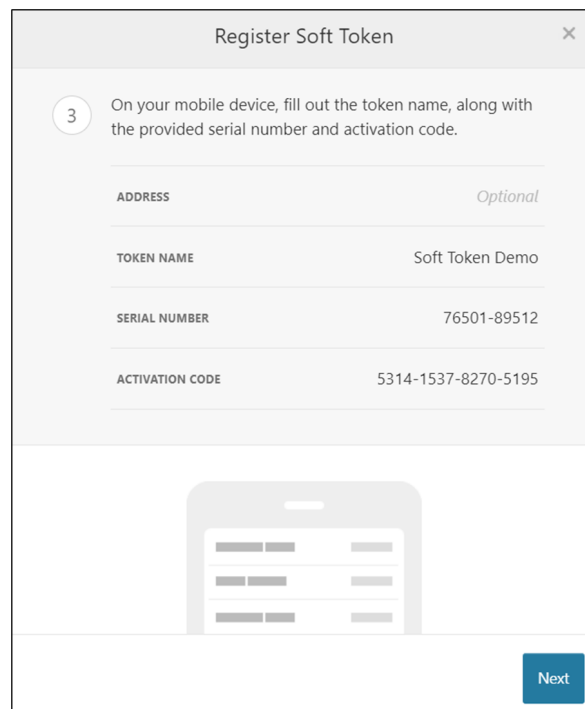
Register Soft Token

2 Enter a name for your token and click **Next** to generate a serial number and activation code to be entered into your mobile app.

Soft Token Demo

Back Next

6. Serial number and activation code is displayed on your screen. This information is needed to be entered in the "Entrust IdentityGuard Mobile" app on your phone.



Register Soft Token

3 On your mobile device, fill out the token name, along with the provided serial number and activation code.

ADDRESS *Optional*

TOKEN NAME Soft Token Demo

SERIAL NUMBER 76501-89512

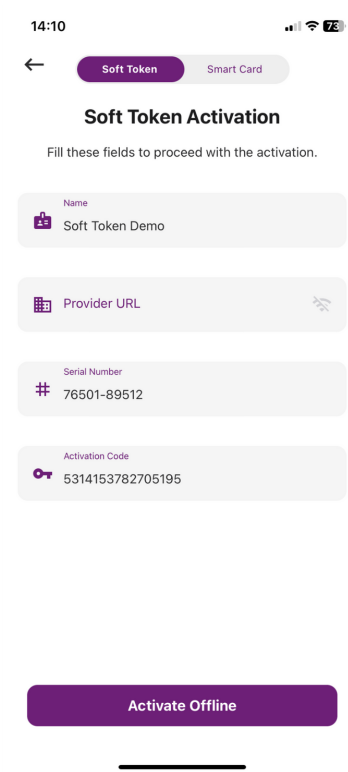
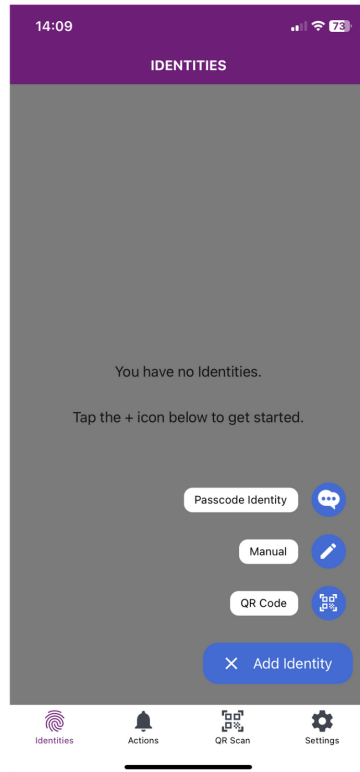
ACTIVATION CODE 5314-1537-8270-5195

Next

7. On your Entrust IdentityGuard Mobile app on your phone:

a. Select "Manual" option within Identities.

b. Enter your token name under "Name" (Mascoma Bank), Serial Number and Activation Code which is displayed on the digital banking platform screen. (The Provider URL is not required)



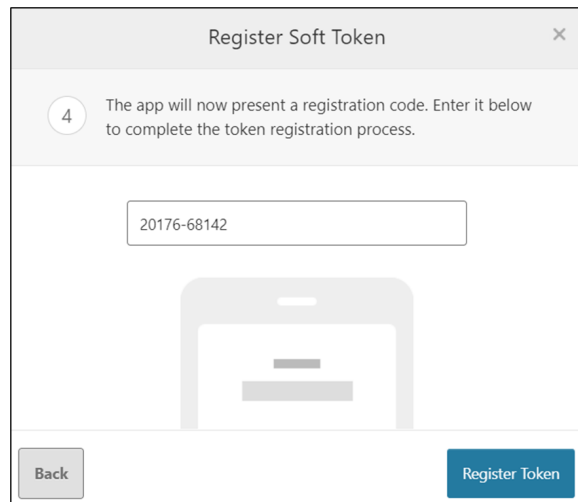
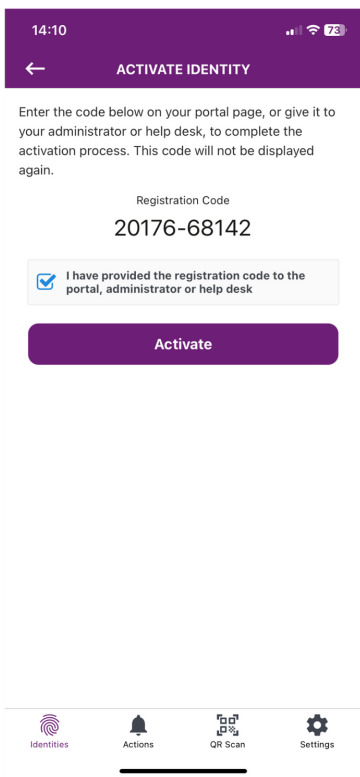
Please read the next steps very carefully. Do NOT select Activate until you have entered the Registration Code on your computer screen.

8. On your digital banking screen:

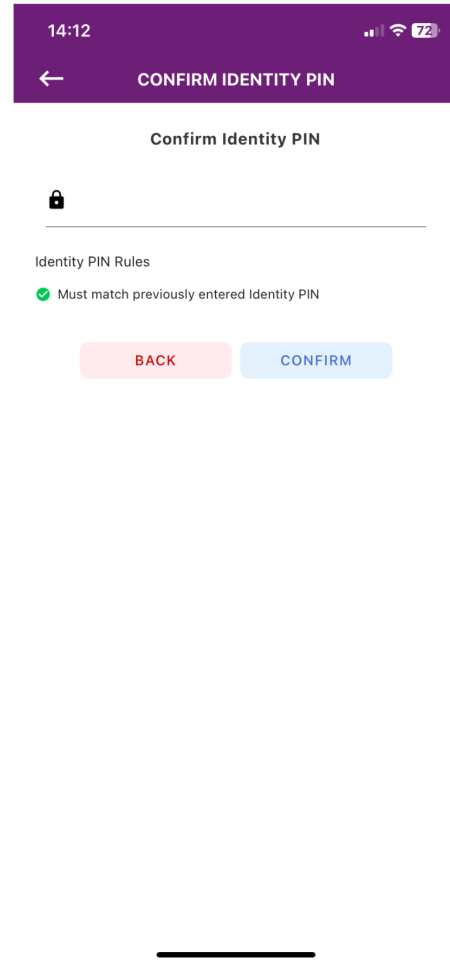
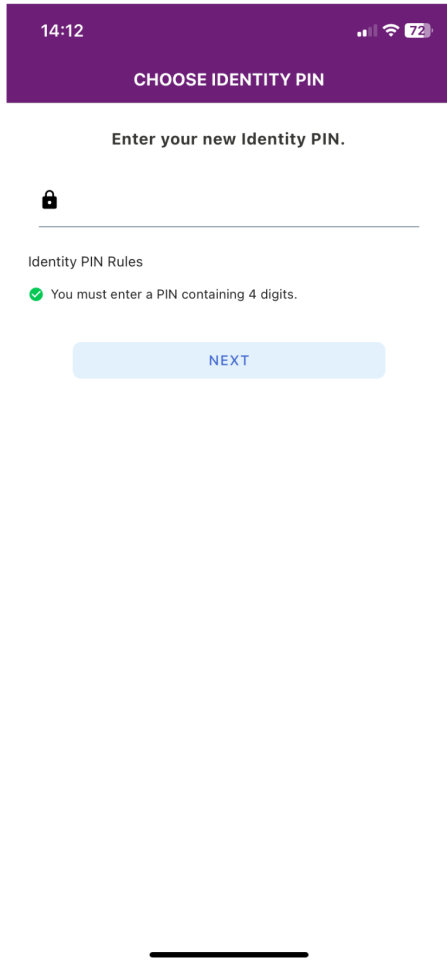


Do NOT select the Activate option yet as the Registration Code needs to be entered into your computer screen.

- a. Enter the Registration Code displayed in your mobile app into the digital banking screen.
- b. Click on Register Token.
- c. Once you have registered the token and are on your cash management banking screen, you may proceed with selecting Activate on your mobile device.



9. On the Entrust IdentityGuard App, enter and confirm a 4 digit PIN number of your choice to ensure only you can access a security code.



10. Your Entrust Security Token is now confirmed.

Using your Entrust IdentityGuard Security Token

11. When accessing your Entrust IdentityGuard App to receive a security token, you will need to select Verify and enter your 4-digit PIN number to confirm your identity.

12. Your Token Code will then appear and can be entered into the multi-factor authentication box on your computer screen.

