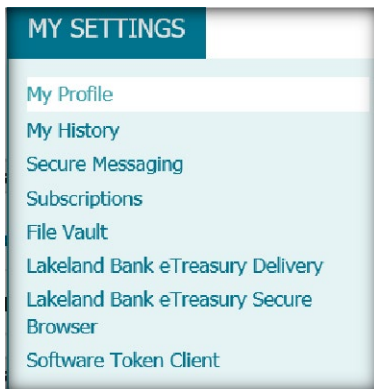


eTreasury Commercial – Out of Band and Software Token

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)



Log into the eTreasury Commercial Platform.

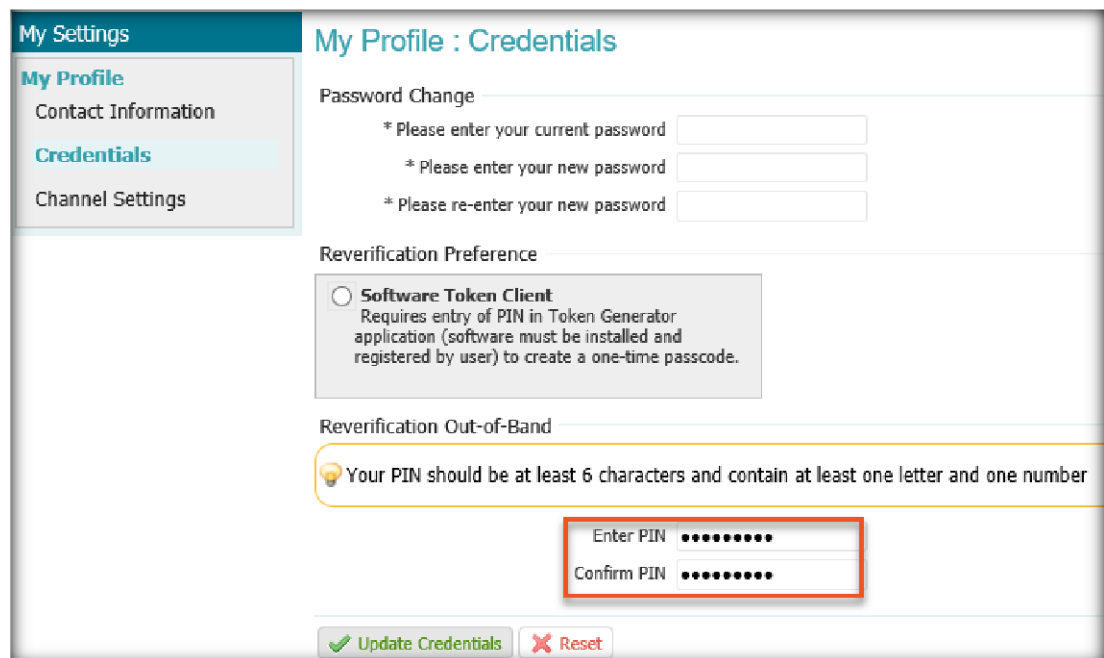
Go to MY SETTINGS – My Profile

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

Contact Information

Credentials

Channel Settings

My Profile : Credentials

✔ 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

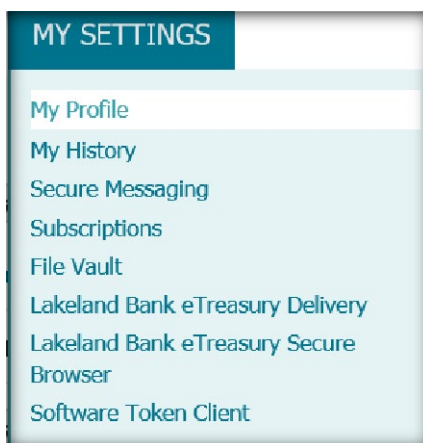
Software Token Client
Requires entry of PIN in Token Generator application (software must be installed and registered by user) to create a one-time passcode.

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).

✔ Update Credentials ✖ 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.



Go to MY SETTINGS – My Profile

Check: Enable SMS Messages and Terms and Conditions after Review

Update: Message Enabled Cell Phone Number

Select: Save

My Profile : Contact Information

Contact Information

User ID **lakeland /**

* First Name

* Last Name

Desktop Last Login *Never logged in*

* Email Address

* Encrypted Report Password

Phone Number Ext.

Enable SMS Messages
 Terms and Conditions

By clicking here, I agree to the [Terms and Conditions](#).

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

Fax Number

Business Unit

Street Address

City

State

Zip / Postal Code

Country

Time Zone

Language

Software Activation Key

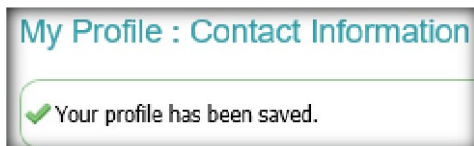
Remaining Uses: Expires: Apr 29, 2020 10:18 AM EDT

* What city were you born in?

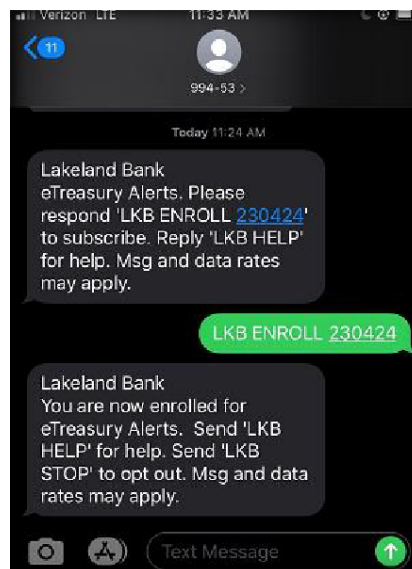
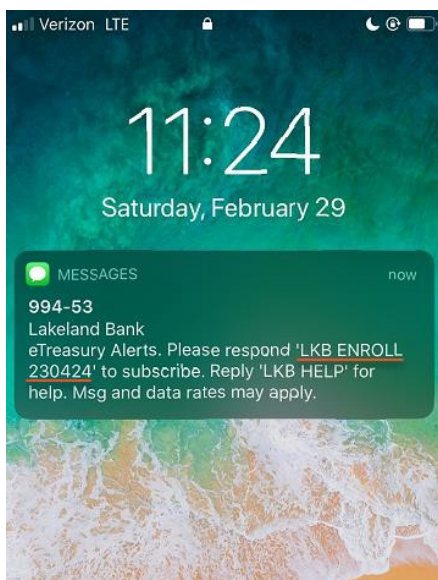
* What is your mother's maiden name?

▶ Advanced

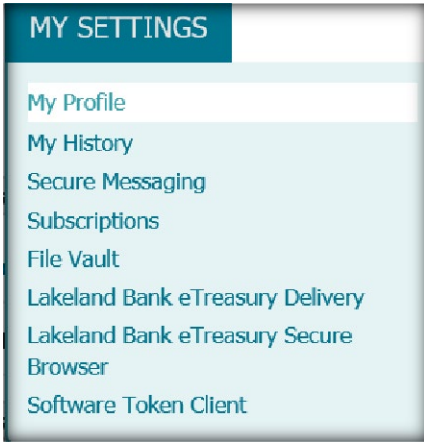
A confirmation message will appear confirming the requested changes were accepted.



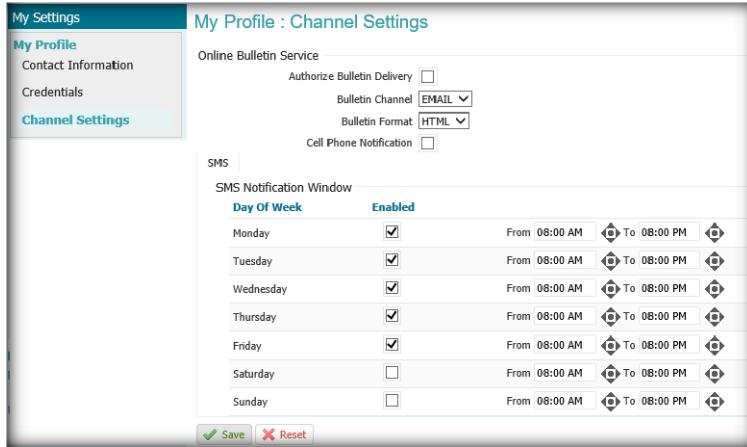
You will receive a text message on your Message Enabled Cell Phone. You will need to respond in order to complete the enrollment of your device.



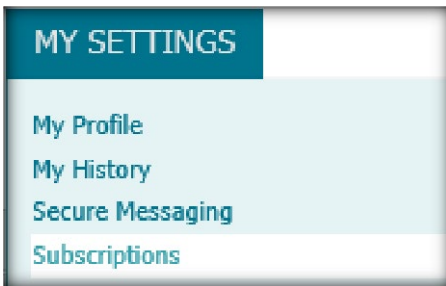
Additionally, you can select when you wish to receive SMS messages from the platform.



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

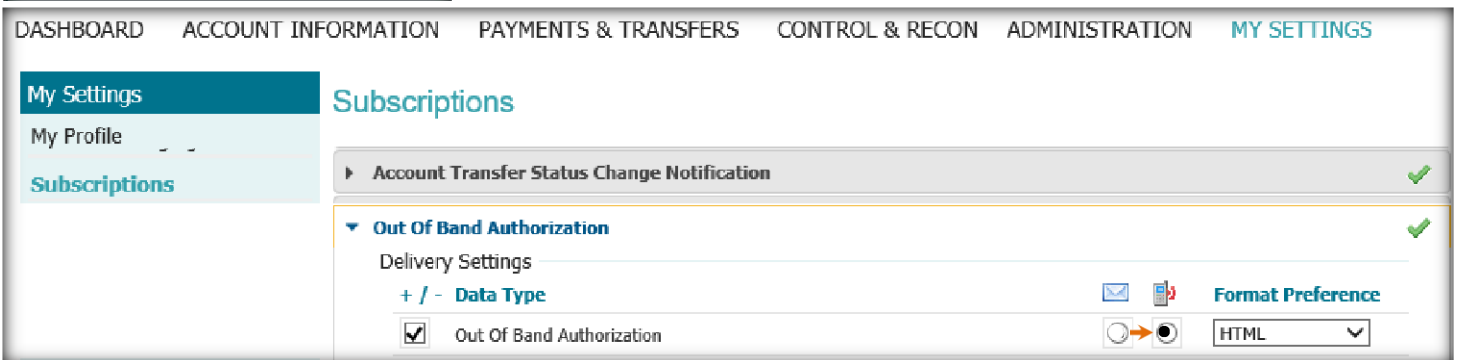


You are now successfully enrolled in SMS messaging. With SMS messaging enabled, return to My Settings to change the default delivery method:



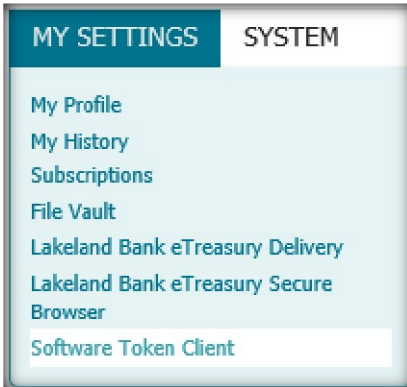
Go to MY SETTINGS – Subscriptions

Change Dial: From “Envelope” (email) to “Phone” (mobile device)
 Select: Save



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.

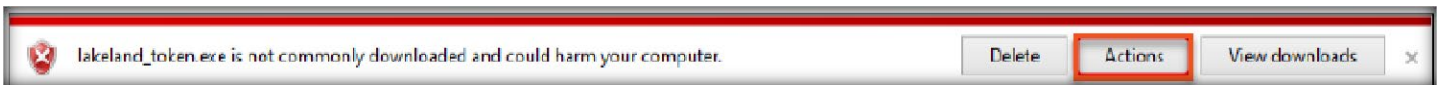


Go to MY SETTINGS – My Profile

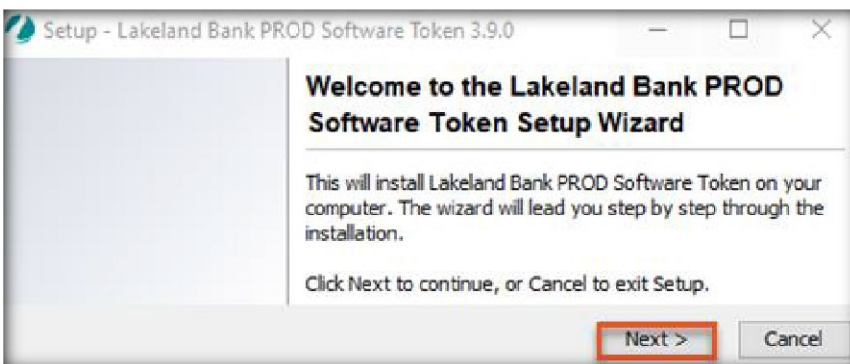
Select: Software Token Client



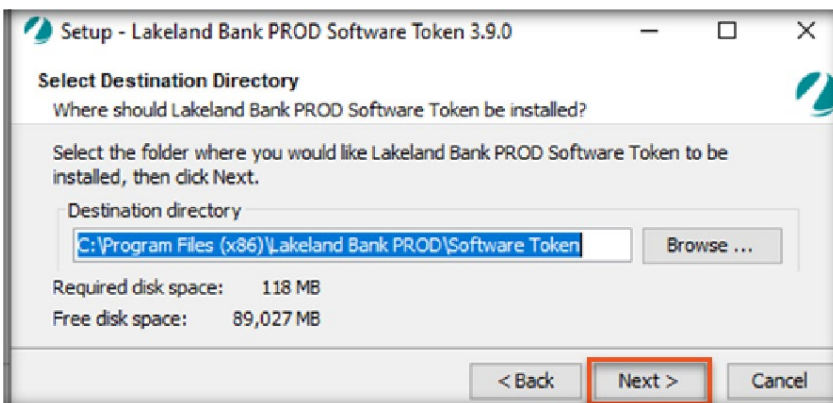
Your antivirus software may display a warning message. Select 'Actions/More Options – Run Anyway'.



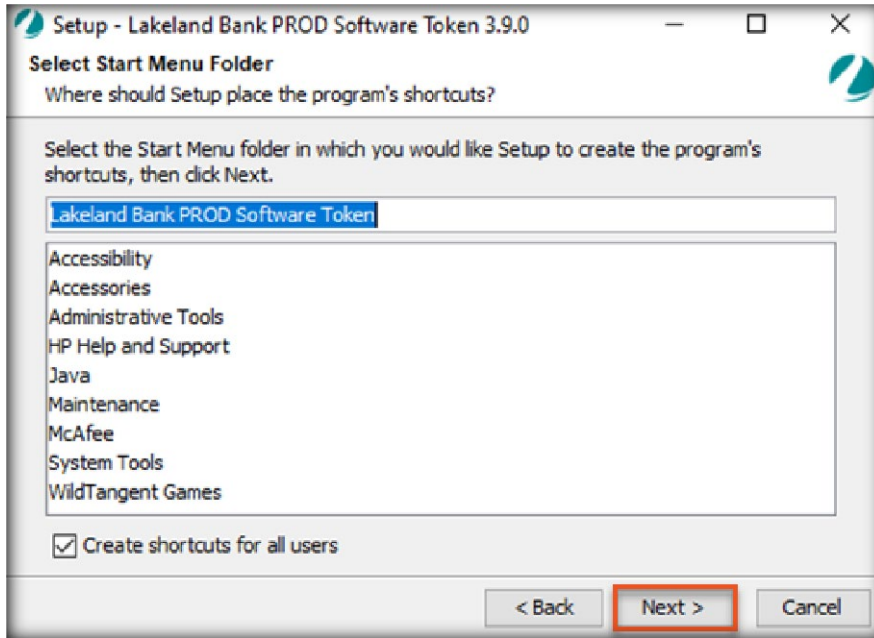
The Setup Wizard will begin and Click 'Next'.



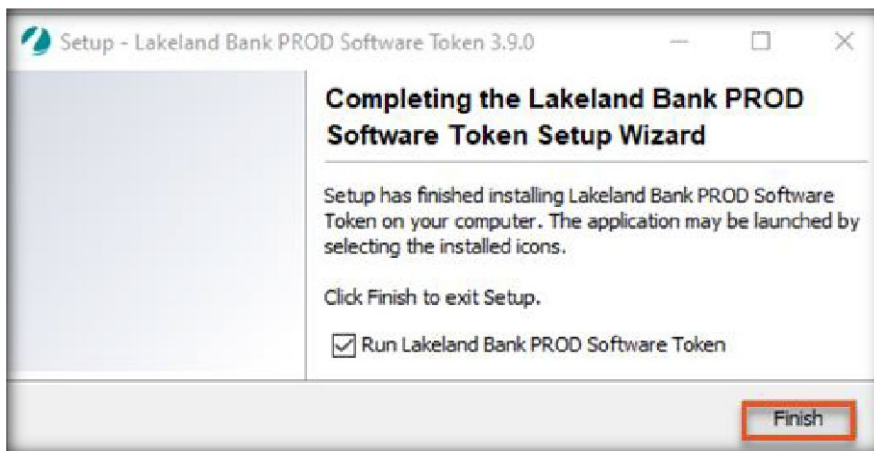
Select a Destination Directory and Click 'Next'.



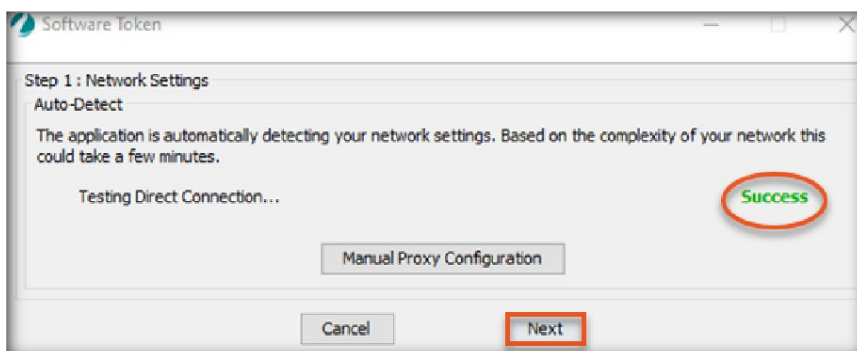
Select the 'Start Menu' folder to create the program's shortcuts in and Click Next.
The installation will begin.



Click 'Finish'.



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



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

Software Token

Step 2 : Authentication

A security certificate will be generated for you automatically once you click "Next".
This process may take a few moments.

Please enter your credentials

Company ID

User ID

Activation Key

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

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

Step 3 : Two-Factor Authentication Settings

Lakeland Bank PROD Software Token uses two-factor authentication and generates time sensitive one-time passcodes to ensure your identity, security, and privacy.

Connecting to Authentication Server... **Connection OK**

Choose PIN

You will need to choose a PIN. A PIN is the secret value you use to authenticate yourself. You should never give your PIN to anyone and be sure to keep your PIN in a safe place. Your PIN must be between 6 and 12 characters in length, contain at least one letter and one number, and is case sensitive.

1. Please create a name for your Software Token located on this computer.
 Example: Tom's Token
2. Click the keyboard icon below and create a PIN. Do not share this PIN with anyone.
3. Click the keyboard icon below and reenter your PIN for verification.
4. Click the Next button.

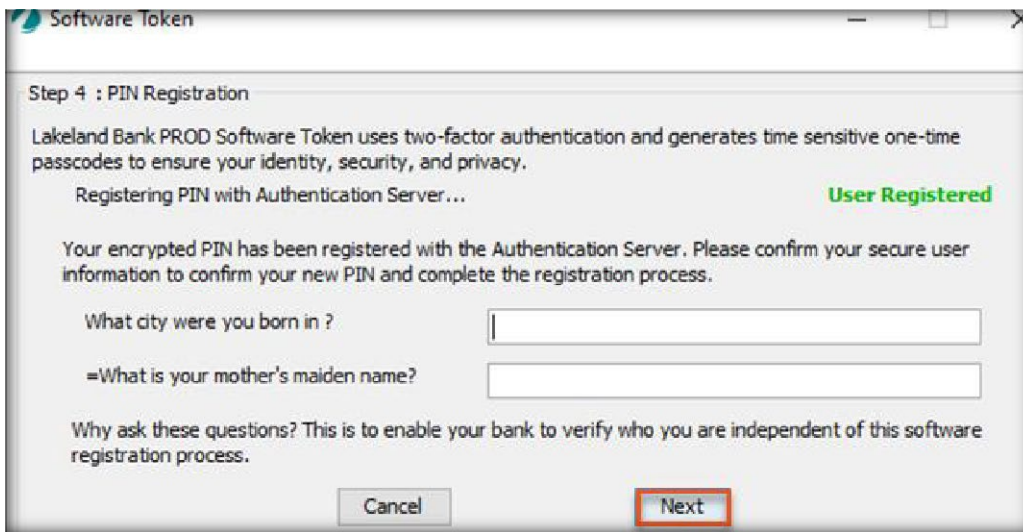
Enter PIN

Please use your mouse or touchpad with this virtual keyboard to enter text. Your physical keyboard is intentionally disabled for this part of the process.

←	1	2	3	4	5	6	7	8	9	0	- =	Back space
q	w	e	r	t	y	u	i	o	p	[] \		
C/Loek	a	s	d	f	g	h	j	k	l	;	'	Enter
Shi ft	z	x	c	v	b	n	m	,	.	/		
Unmask	Space Bar										10	

Enter

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



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.

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

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*

Select *Unlock* or *Lock*

<input checked="" type="checkbox"/>	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
<input checked="" type="checkbox"/>	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.

<input checked="" type="checkbox"/>	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'.

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

The dialog box titled "Select a Reverification Method" contains two radio button options: "Software Token Client" (unselected) and "Out-of-band Authentication" (selected). Below these is an unchecked checkbox for "Update Preference". At the bottom are "Reverify" and "Cancel" buttons.

The dialog box titled "Please Reverify" has two input fields: "Please enter your PIN" followed by a "Generate" button, and "Please enter your passcode" followed by a dropdown arrow. At the bottom are "Submit" and "Cancel" buttons.

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