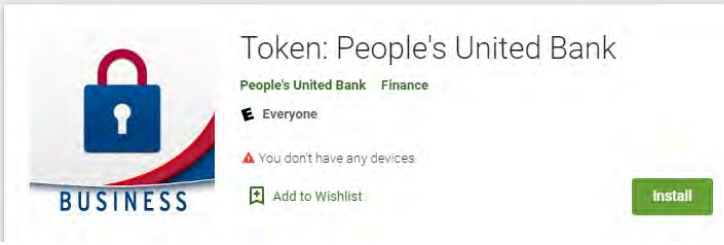
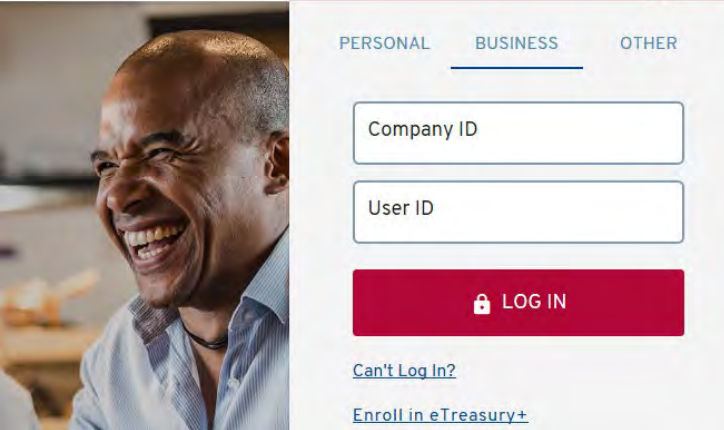
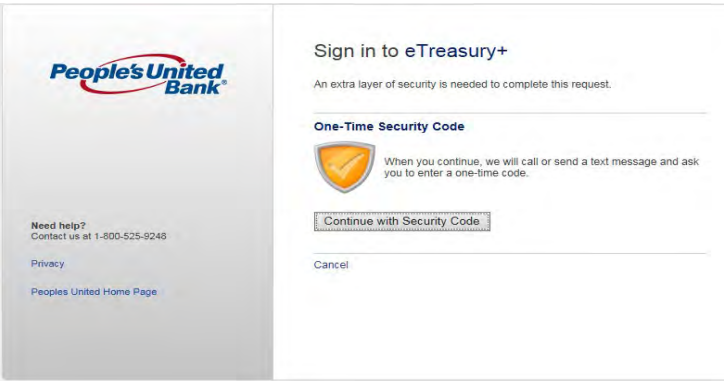
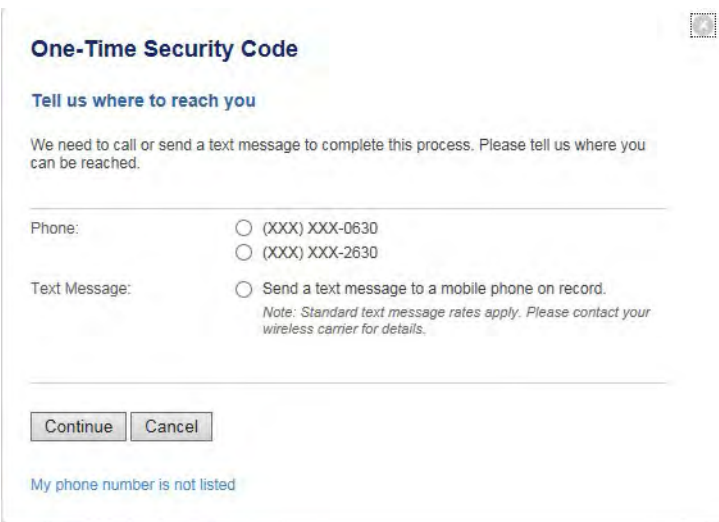



# First Time Login Instructions – Soft Token Users

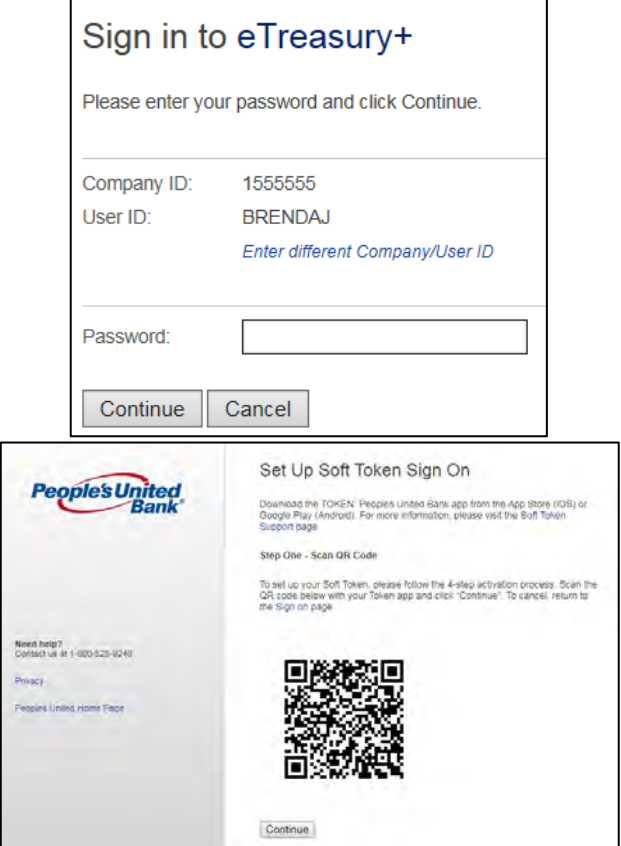

Step	Action	Image
1.	<p>Download the <b>Token: People’s United Bank</b> app onto your mobile device from the App Store (iOS) or Google Play (Android)</p>	
2.	<p>Visit <a href="http://www.peoples.com">www.peoples.com</a> and select <b>Business</b> in the Online Banking login box</p> <p>Enter your <b>Company ID</b> and <b>User ID</b></p> <p>Click <b>Log In</b></p>	
3.	<p>Based on the results of the details gathered about your login behavior, eTreasury+ may require an additional step to identify you through a security code.</p> <p>Click <b>Continue with Security Code</b></p> <p>If you are not prompted to complete the additional security step, please proceed to step 7.</p>	

# First Time Login Instructions – Soft Token Users

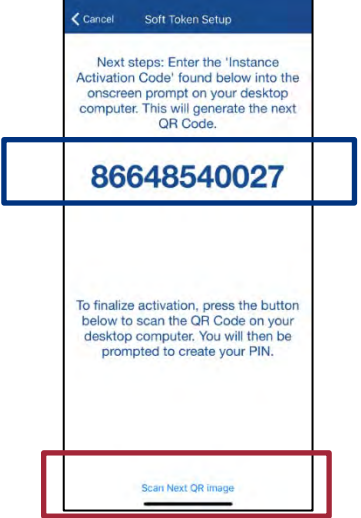

Step	Action	Image
4.	<p>You can choose to receive the security code through either an automated voice call or a text message.</p> <p>Select how you would like to receive the security code.</p> <p>Click <b>Continue</b></p> <p>Note: The phone numbers displayed are the phone numbers on file for your User ID in eTreasury+.</p> <p>If you select Phone, go to Step 5. If you select Text Message, go to Step 6.</p>	
5.	<p>If you chose the Phone option, you will receive a call from 1-800-525-9248. The phone call will prompt you to enter the security code that appears on eTreasury+.</p> <p>After you have successfully entered the security code, click <b>Phone Call Completed</b>.</p> <p>Skip to Step 7.</p>	



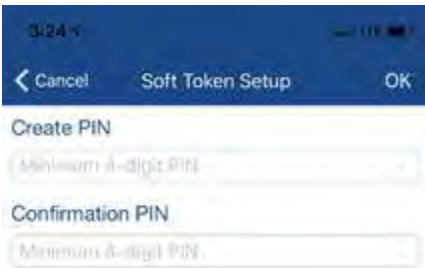


# First Time Login Instructions – Soft Token Users

Step	Action	Image
7.	<p>Enter the Starter Password assigned by either Client Support or the Primary User.</p> <p>Note: Some new users may see the Set Up Soft Token Sign On page (shown on right). If this is the situation, continue setting up the Soft Token by proceeding to the next step.</p> <p>If you are brought to the eTreasury+ Welcome page, simply log out and log back in to continue the Soft Token setup. Or, continue to use eTreasury+. You will be prompted to continue the Soft Token set up the next time you login.</p>	 <p>The image shows two screenshots. The top screenshot is the 'Sign in to eTreasury+' page, which prompts the user to enter their password and click 'Continue'. It displays the Company ID (1555555) and User ID (BRENDAJ), with a link to 'Enter different Company/User ID'. A password field and 'Continue'/'Cancel' buttons are also visible. The bottom screenshot is the 'Set Up Soft Token Sign On' page, which instructs the user to download the TOKEN app and scan a QR code. It includes a QR code and a 'Continue' button.</p>
8.	<p>From the mobile device, open the <b>Token: People's United Bank</b> app and press the <b>Scan QR code to activate</b> icon to scan the <b>QR code</b> displayed in the Set Up Soft Token Sign On screen.</p> <p>Scan the QR code, then click <b>Continue</b>.</p>	 <p>The image shows two screenshots. The top screenshot is a mobile app interface with three icons: 'Scan QR code to activate', 'Help', and 'Client Support'. A red arrow points from the 'Scan QR code to activate' icon to the QR code on the bottom screenshot. The bottom screenshot is the 'Set Up Soft Token Sign On' page, which includes a QR code and a 'Continue' button. The 'Continue' button is highlighted with a red box.</p>

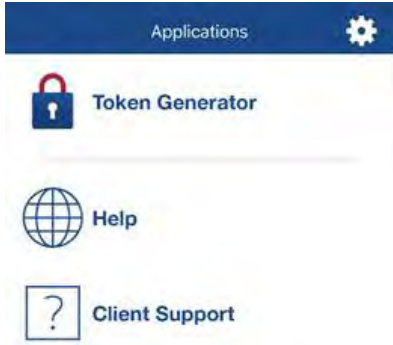
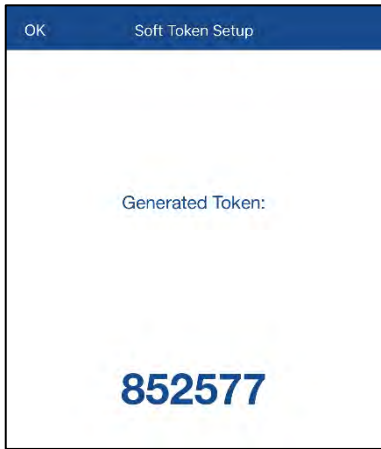
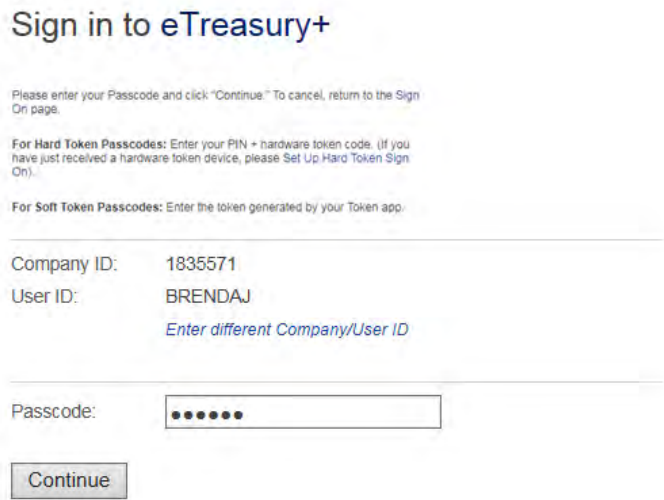
# First Time Login Instructions – Soft Token Users

Step	Action	Image
9.	<p>Enter the <b>Instance Activation Code</b> generated on your mobile device screen into the Set Up Soft Token Sign On screen to continue activation process.</p> <p>Click <b>Continue</b> on the computer AND Press the <b>Scan Next QR Image</b> text on your mobile device</p>	 <p>Next steps: Enter the 'Instance Activation Code' found below into the onscreen prompt on your desktop computer. This will generate the next QR Code.</p> <p><b>86648540027</b></p> <p>To finalize activation, press the button below to scan the QR Code on your desktop computer. You will then be prompted to create your PIN.</p> <p>Scan Next QR image</p> <p><b>Set Up Soft Token Sign On</b></p> <p><b>Step Two- Enter Instance Activation Code</b></p> <p>To continue the activation process, enter the Instance Activation Code that appears on your mobile device and click "Continue". To cancel, return to the Sign on page.</p> <p>Instance Activation: <input type="text" value="34389833626"/></p> <p>Continue</p>
10.	<p>Scan the next <b>QR code</b> that is displayed on the Set Up Soft Token Sign On screen. This contains configuration data that links the device with the token license.</p> <p>Click the <b>Continue</b> button.</p>	<p><b>Set Up Soft Token Sign On</b></p> <p><b>Step three - Scan next QR code</b></p> <p>To continue the activation process, scan the next QR code below with your Token app and click 'Continue'. To cancel, return to the Sign on page.</p>  <p>Continue</p>

# First Time Login Instructions – Soft Token Users

Step	Action	Image
11.	<p>Before the first token is generated, you will be prompted to create a <b>One-Time</b> PIN for secure authentication.</p> <p>Enter a numeric PIN (minimum 4 digits) in the <b>Create PIN</b> field. Re-enter the same numeric PIN in the <b>Confirmation PIN</b> field.</p> <p>If you do not register with biometrics, this PIN will need to be entered to generate sign-in passcodes.</p> <p>Press the <b>OK</b> button in the upper-right corner of the device screen.</p> <p>*If your mobile operating system supports Biometrics such as facial recognition or fingerprint, you will have options to setup your preference in addition to PIN.</p>	 <p>The screenshot shows a mobile app interface titled 'Soft Token Setup'. At the top, there are 'Cancel' and 'OK' buttons. Below the title, there are two input fields: 'Create PIN' and 'Confirmation PIN', both with a placeholder text 'Minimum 4-digit PIN'.</p>
12.	<p>Enter the <b>Generated Token</b> that is displayed on the Mobile app into the Set Up Soft Token Sign On screen.</p> <p>Click the <b>Continue</b> button.</p> <p>This will complete the Soft Token activation process and will result in the "Sign in to eTreasury+" screen. Do not sign in with the generated token that is displayed! To Sign in again, a <b>new</b> Passcode will need to be generated.</p>	 <p>The top screenshot shows the 'Soft Token Setup' screen with the 'OK' button highlighted by a red box. Below the title, it says 'Generated Token:' followed by the number '111111' in large blue digits.</p> <p>The bottom screenshot shows the 'Set Up Soft Token Sign On' screen. It has a title 'Set Up Soft Token Sign On' and a subtitle 'Step four - Enter the generated token'. Below this, there is a text box with the number '111111' entered. A red arrow points from the '111111' in the top screenshot to the '111111' in the bottom screenshot. Below the text box is a 'Continue' button.</p>
13.	<p>Press the <b>OK</b> button in the upper-left corner of the mobile device screen to access the Token main menu.</p>	 <p>The screenshot shows the top portion of the 'Soft Token Setup' screen. The 'OK' button in the upper-left corner is highlighted with a red box.</p>

# First Time Login Instructions – Soft Token Users

Step	Action	Image
14.	Press the <b>Token Generator</b> option on the mobile device.	
15.	Enter the token PIN that was established in Step 11 or use biometrics to generate a new token.	
16.	<p>The Sign In screen is now displayed.</p> <p>Enter the new <b>Generated Token</b> that is displayed on the mobile device's Token screen into the <b>Passcode</b> field.</p> <p><b>Note:</b> Do NOT use the same token that was used in step 12.</p> <p>Click <b>Continue</b>.</p>	

# First Time Login Instructions – Soft Token Users

Step	Action	Image
17.	<p><b><u>eTreasury+ Security Soft Token Reference Information</u></b></p> <ul style="list-style-type: none"> <li>• Business token license is specific to user and their device</li> <li>• Your Business Token License can be found under “Settings” &gt;”About the App”&gt; “Serial number”</li> <li>• Security Token code is automatically generated every 60 seconds</li> <li>• Passcode required to enter is only “Token generated” by your app.</li> <li>• In case of 3 invalid PIN entries your app will be locked and will not generate any secure token. Please contact Client support services to have it reset. You will have to go through activation process once again.</li> </ul> <p>Questions: Call 1-866-831-5717 Monday – Friday 8:00 am – 5:30 pm</p>	<p><b><u>Security Tips</u></b></p> <ul style="list-style-type: none"> <li>• Keep your Token app PIN secure</li> <li>• In case if your phone gets stolen or lost please contact Primary user/ Bank to deactivate your Business token license</li> <li>• Log out of eTreasury+ when your session is over</li> <li>• Ignore emails asking for personal/sensitive information</li> <li>• Understand spyware and “practice safe computing”</li> <li>• Keep your computer operating system/browser up-to-date</li> <li>• Use a Firewall to detect and prevent unauthorized access</li> <li>• Use anti-spyware and anti-virus software</li> </ul>