

## Who can get a soft token?

Any customer who has online banking, both Business and Personal. For Business customers, the Business must request the soft token for their users.

### What is the cost of a soft token?

Soft tokens are free. You will not be charged for a replacement or first issue of a soft token, or if switching from another type of token.

If you have a physical token, it will need to be returned when changing to a soft token. If you do not have the physical token to exchange, then you may be charged for the token that is lost/damaged.

#### Can a customer have more than one soft token?

Yes. The Entrust\_IdentityGuard Mobile app can create more than one identity. Each identity is a separate token. You will be able to create a new identity for each additional soft token that you want to link to your device.

Note that this app is not an Atlantic Bank app. Therefore, if another institution would start using this app to issue tokens, you can have soft tokens from us and the other institution on the same app.

# Does the app need internet to work?

Internet is only needed to download and setup the app. After that the app is installed it doesn't need internet to work to generate the 8-digit numbers.

# Why is the app asking for an "address"\_when I am trying to set up a new identity?

For Atlantic Bank's purpose, LEAVE THE ADDRESS field blank. Some institutions may require this but we do not.

# How do I setup more than one soft token?

You will need to create another identity inside the app; but this depends on what type of device you have. The new "identity" will prompt for a "name", "serial number"

and "activation code". Follow the same steps after this to link the additional soft token.

Tip: In the name field, put a name that will help you to identify which account the soft token is for. E.g. use your username and/or user level (if you have Business Online with multiple tokens).

### Can I use the same token to access more than 1 account/username?

No. Each username (online user account) needs its own soft token to access our Online Banking. When logging in, if you have multiple soft token, be sure to select the soft token with the name you entered for that account.

## Can I rename my soft tokens (Identities)?

Yes, open the identity and click edit. Change the name and save your change.