

Atlantic Bank is pleased to announce the launching of an additional option to access your Online Banking. As of October 8<sup>th</sup>, 2018 the bank is offering soft tokens as an additional option to access both Personal and Business Online Accounts.

Currently, Atlantic Online has 2 types of security options to log into Atlantic Online: PIN – available only for Personal Online, OR a physical token (we currently use 3 different types), used for both Personal and Business Online accounts. Both options are used, along with a password, to validate the customer's identity before giving them access to their Atlantic Online account.

A soft token is an app version of a physical token, which generates an 8-digit number key used to log in to your Online Banking. The app can be downloaded from your mobile device app store and found as "Entrust IdentityGuard Mobile".

## Benefits and Features of a soft token:

- FREE
- Easy access
- Access third party transfers (transfers to other Atlantic Bank customers and other-bank customers)
- Extra security
- The app can also be PIN, fingerprint or facial recognition protected for additional security
- Allows linkage of multiple tokens (if a customer has 2 or more tokens, all can be exchanged for a soft token and linked to the same app). The customer should give each token identity a unique name that helps them to tell which online user it's for.

## Additional things to note:

- For Business Online users, the business chooses if they want a soft token or physical token for each user. The business can have a mix of soft and physical tokens for their users.
- Customers can return their physical token (for free) if they want to change to a soft token.
- If the app is uninstalled or the customer gets a new mobile device, they will need to visit the bank and link a new soft token to their device (the previous soft token is deleted).
- Soft tokens not used in 6 months will be deactivated for security reasons (for Personal and Business Online). If the customer wants to sign in again after that their user will still exist but they must come in to set up the soft token again.

## Signing up:

Customers should visit their nearest branch and request a soft token. They will need:

- A valid ID
- A compatible device
- Data/internet to download the app (data is not required after initial setup)
- For Businesses, an updated Business Update / Application form indicating that the user should get a soft token. This form is required to be signed by 2 company directors or the owners of the business (for Trade Licensed businesses). No resolution is needed.

## **Compatible Devices:**

PLATFORM	SUPPORTED VERSIONS
Apple iOS (iPhone, Ipod Touch, iPad)	iOS 7.0 & newer versions
BlackBerry	Blackberry OS 4.2.1, 4.5.x, 4.6.x, 4.7.x, 5.0.x, 6.0.x, 7.0.x, 7.1.x
BlackBerry 10	BlackBerry 10 OS 10.1 & newer versions
Google Android	Google Android 2.3 & newer versions
J2ME	MIDP v2.0/ CLDC 1.1
Windows	Windows Mobile 6.0, 6.1, 6.5.x with .Net Compact Framework v3.5 Windows Phone 8 & 8.1