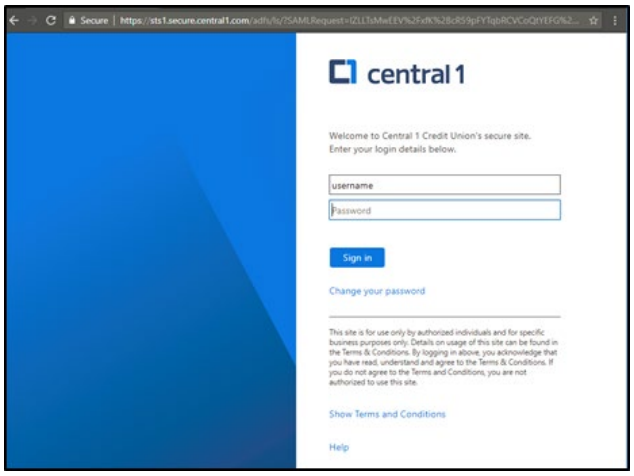
Hard Token Access to PaymentStream AFT

INSTRUCTIONS

An AFT user proceeds as follows to log in to *PaymentStream* AFT with a hard token for the first time:

- Go to [**enter the credit union's unique AFT URL here**]. Bookmark **only** this URL. If you bookmark URLs after you've authenticated, you will receive an error message the next time you log in.
- Enter your user ID and temporary password. The system will prompt you to change your password. Characteristics of secure passwords are as follows:
  - Must be a minimum of eight characters
  - Can contain opposite case characters, non-alphanumeric characters, or numeric characters
  - Cannot be the same password used as one of the last six passwords

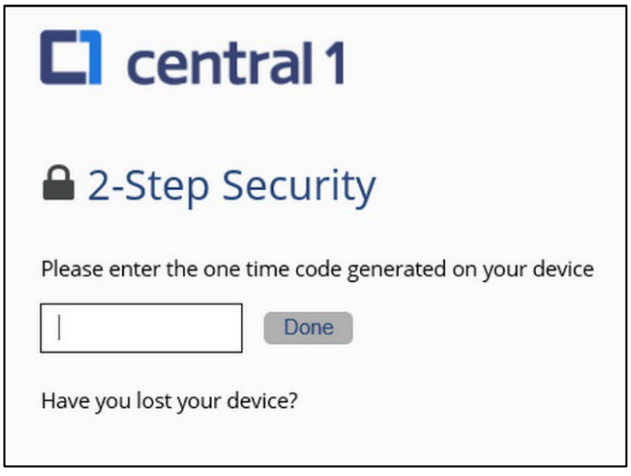
  Note: It is recommended to use a pass-phrase as these are harder to guess (e.g., "deskchairphonemug").



- Enter the code that is displayed on your registered 2-Step Security Token.



- Select **Done**. The *PaymentStream* AFT home page is displayed.



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