

## ***PaymentStream***<sup>™</sup> AFT

**2-Step Security Access for Business  
Members**

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## 1 Introduction to 2-Step Security

Business members must be set up with 2-Step Security to access *PaymentStream*™ AFT. Users can be assigned a Hard Token or a Soft Token. Your financial institution is responsible for assigning security tokens.

## 2 Hard Tokens

A Hard Token is a physical device that generates a random one-time password when activated. The one-time password refreshes every 60 seconds. A Hard Token is distributed to users by the financial institution.

### 2.1 Accessing *PaymentStream* AFT with a Hard Token

Users who have received the Hard Token, proceed as follows to access *PaymentStream* AFT:

- Enter the URL provided by your financial institution in the browser address field.
- Enter your User ID and Password.
- Enter the 6-digit code displayed on the Hard Token and select **Done** when completed. See Figure 2.1 and Figure 2.2.



**Figure 2.1: 6-Digit Code on Hard Token**



**Figure 2.2: Enter Code to Access PaymentStream AFT**

### 3 Soft Tokens

A Soft Token is a security token that is installed on the user's mobile device. The Soft Token generates a one-time password every 60 seconds. Soft Tokens must be registered and installed on a user's mobile device within 14 calendar days of the Token being assigned. The device must have an authenticator app installed for the security process to work. Central 1 recommends the Google Authenticator app.

#### 3.1 Installing the Soft Token

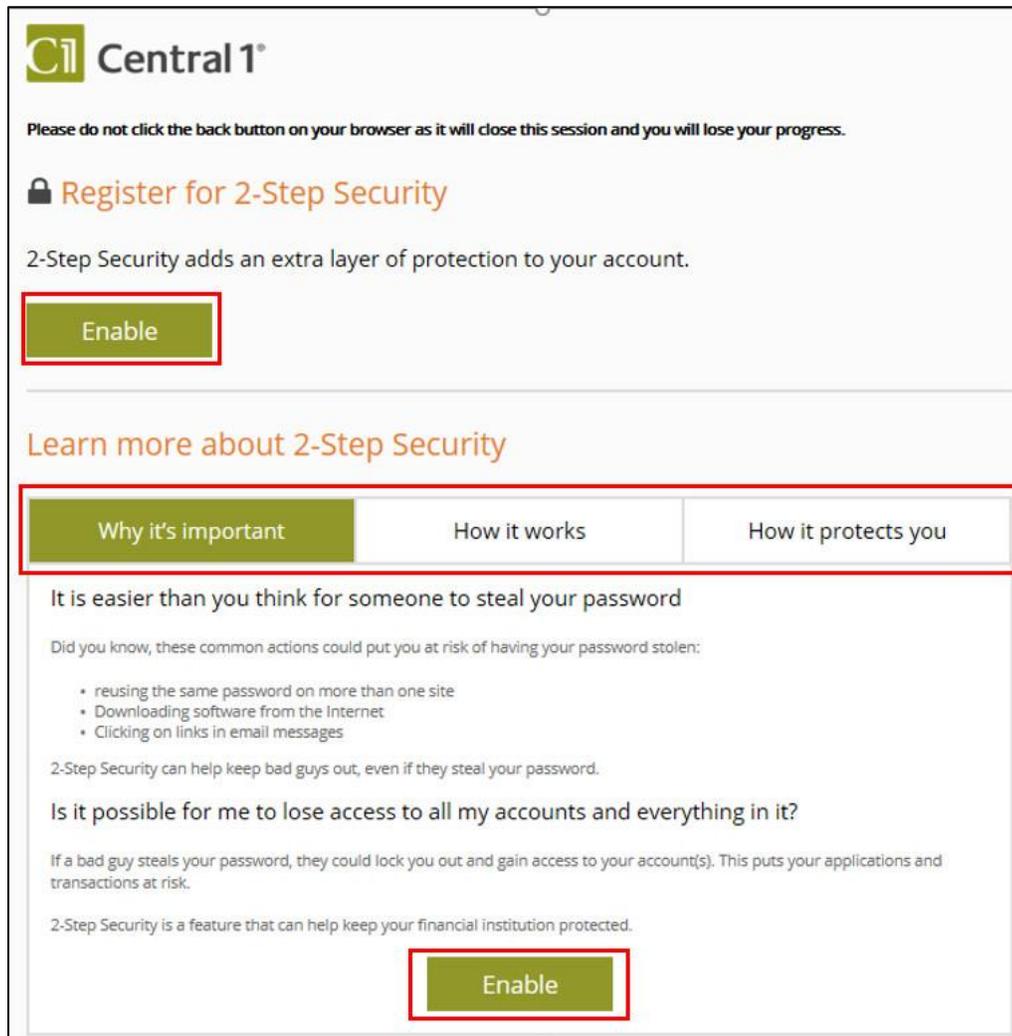
To install and register the soft token on your trusted device, proceed as follows:

- Open your browser and enter the URL provided by your financial institution in the address bar.
- Log in to *PaymentStream* AFT with the user ID and one-time password provided by your financial institution.

Users will be prompted to change their one-time password at the first login. The password requirements for *PaymentStream* AFT are as follows:

- must be a minimum of eight (8) characters in length;
- must contain at least one (1) opposite case character;
- must contain at least one (1) non-alphanumeric character;

- must contain at least one (1) numeric character; and
- must not be the same as one of the last 24 passwords used.
- On the Registration page, select **Enable**. To learn more about 2-Step Security, select the information tabs. See Figure 3.1.



**Figure 3.1: Enable 2-Step Security**

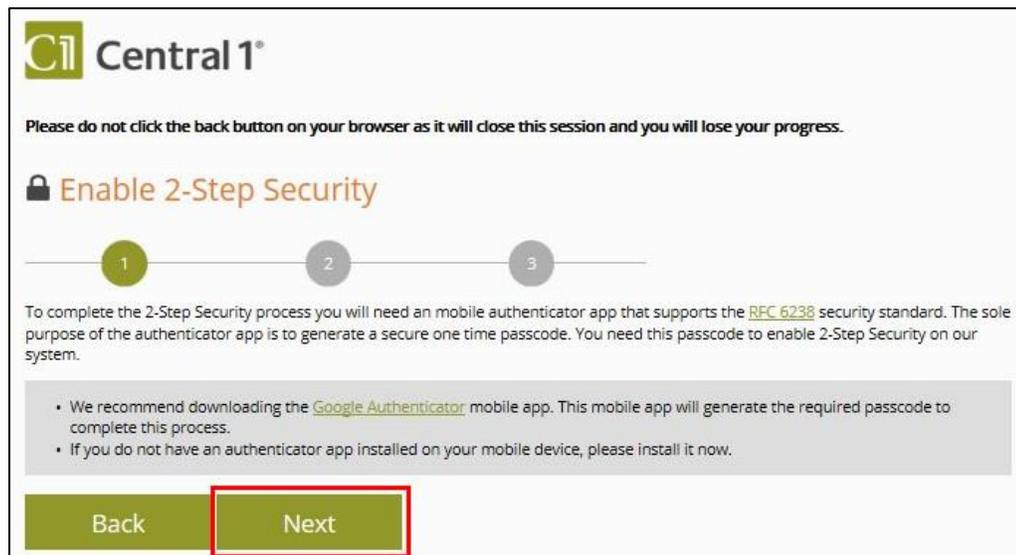
## 3.2 Installing the Authentication App

To complete the 2-Step Security process, a mobile authenticator app that supports the RFC 6238 security standard is required. Central 1 recommends Google Authenticator. The

authenticator app will generate a secure one-time passcode, which is required to enable 2-Step Security on the system.

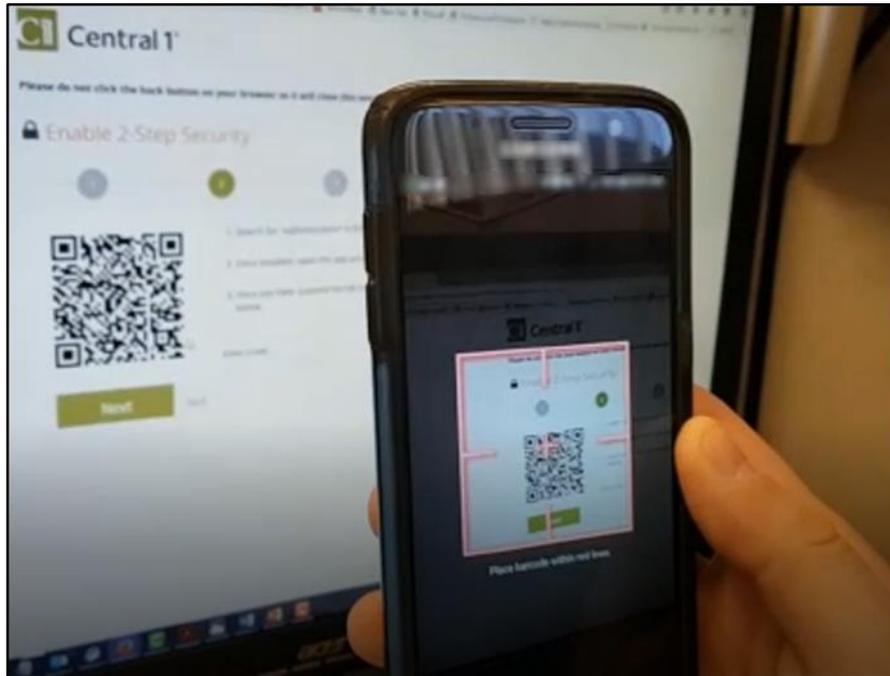
If your mobile device does not have an authenticator app installed that supports the RFC 6238 security standard, proceed as follows:

- Download Google Authenticator from the App store on your trusted mobile device.
- Select **Next** when the app is installed. See Figure 3.2.



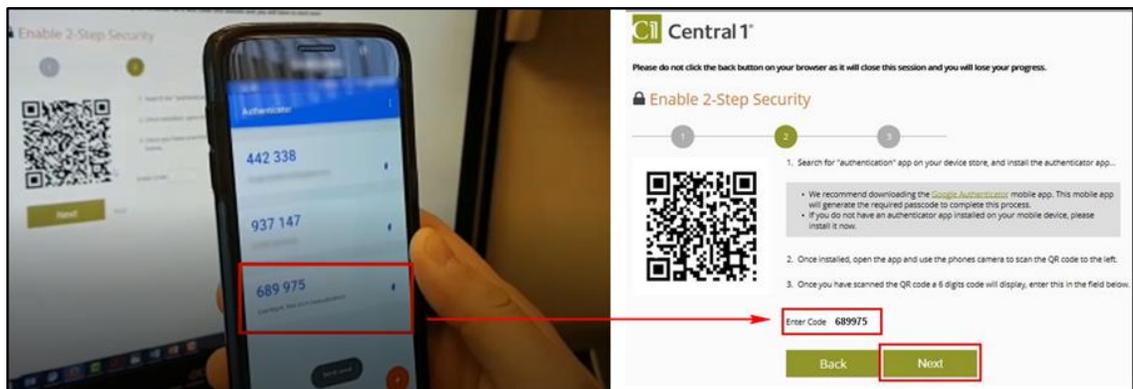
**Figure 3.2: Download the Google Authenticator App**

- Open Google Authenticator and allow the application to access your camera.
- Use the camera on your mobile device to scan the QR code shown on the left side of the screen. See Figure 3.3.



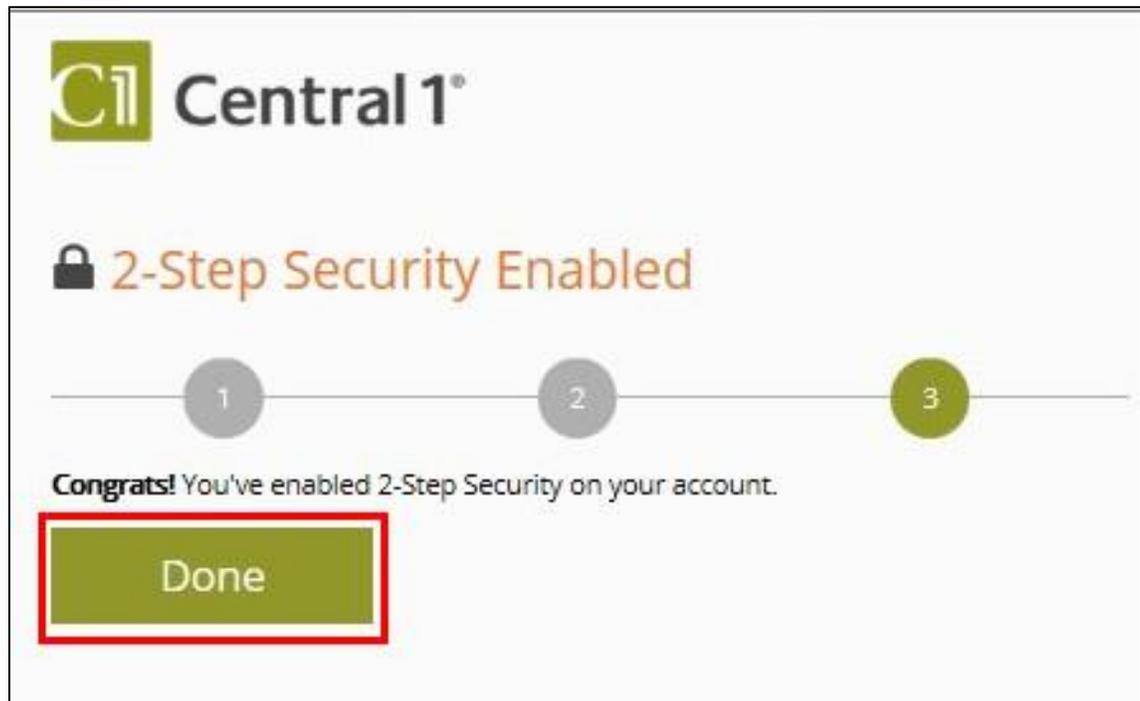
**Figure 3.3: Scan the QR Code with the Google Authenticator App**

- Enter the 6-digit code displayed in the app in the Enter Code field. Enter the code without spaces. Select **Next**. See Figure 3.4.



**Figure 3.4: Enter the 6-Digit Code from the Mobile Authenticator App**

- Select **Done** on the confirmation page. See Figure 3.5.



*Figure 3.5: Complete the Registration Process*

### 3.3 Accessing *PaymentStream* AFT with a Soft Token

Users who have installed the Soft Token on their mobile device proceed as follows to access *PaymentStream* AFT:

- Enter the URL provided by your financial institution in the browser address field.
- Enter your User ID and Password.
- Open Google Authenticator on your mobile device and enter the 6-digit code displayed in the app in the Enter Code field. Enter the code without spaces.
- Select **Done**. See Figure 3.6.



**Figure 3.6: Enter Code to Access PaymentStream AFT**