**Stride Bank – New Digital Banking**
Soft Tokens vs Hard Tokens

All users who initiate ACH, transmit Wires or perform maintenance on Users will be required to process those requests with a token. For your convenience, we offer a Soft Token (software-based security token tied to your mobile device) or a Hard Token (electronic device that generates a one-time passcode.
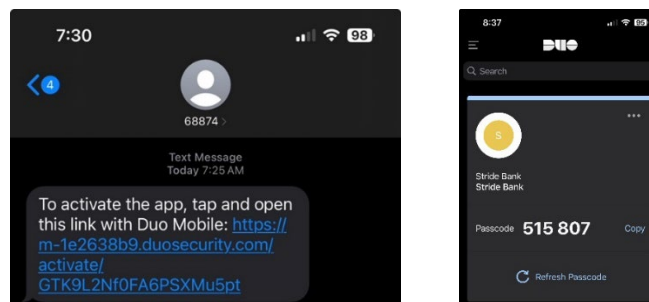
<u>**SOFT TOKEN INSTRUCTIONS**</u>
You will need to download the Duo Mobile app from your Apple or Google store.
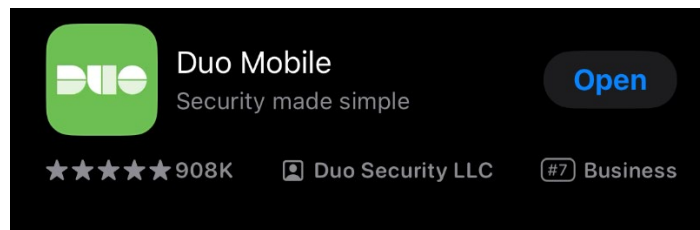
Once you have the app downloaded, you will need to reach out to Treasury Management to let us know. We will push out the text messages to activate this app. The text will include a link to click. This will set up the communication between the app and your online banking portal.

All future requests to initiate an ACH, transmit a Wire or update User Preferences will prompt you to confirm you are the user that is performing the actions by activating the app and asking you to approve.
NOTE: If at any time you are prompted within the App, but you did not make a request within Digital Banking, please contact your Stride Bank TM account rep.

<u>**HARD TOKEN INSTRUCTIONS**</u>
For those users who have requested a Hard Token, Stride Bank will be mailing these tokens in late January. These DUO hard tokens will be a small electronic device that generates a one-time security passcode. All tokens will be pre-assigned to specific users within your company. So be sure to provide the token to the user it has been labeled for. No additional action is needed by you as an administrator.

How the hard tokens work: Our new Digital Banking solution will prompt you for a six-digit security code each time you request to initiate an ACH, transmit a Wire or update User Preferences for your company. The six-digit security code will be provided based upon you clicking the green button on the Duo Token. The six-digit security code is only valid for 30 seconds. If time expires, you can easily request a new code by clicking the green button again. An image of a DUO Hard Token is shown below for visual reference. Should you have questions, please contact your TM account rep.