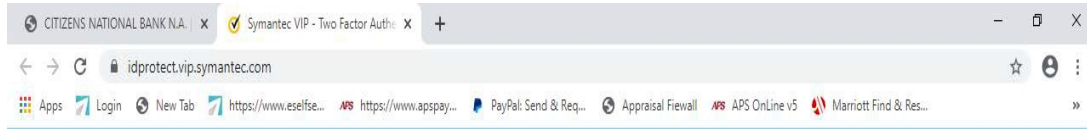




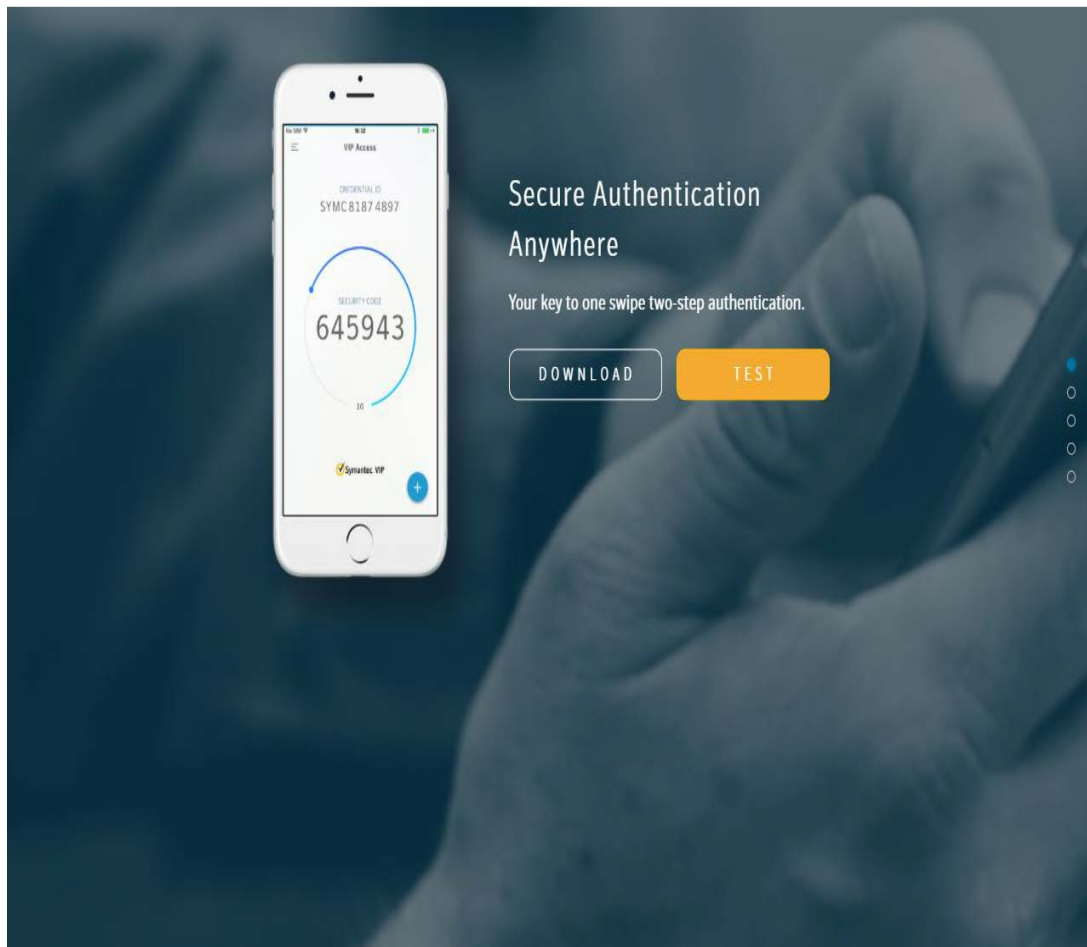
## Soft Tokens for ACH & Wire Origination

Before approving ACH & Wire requests you will need to download Symantec Tokens from the following website.

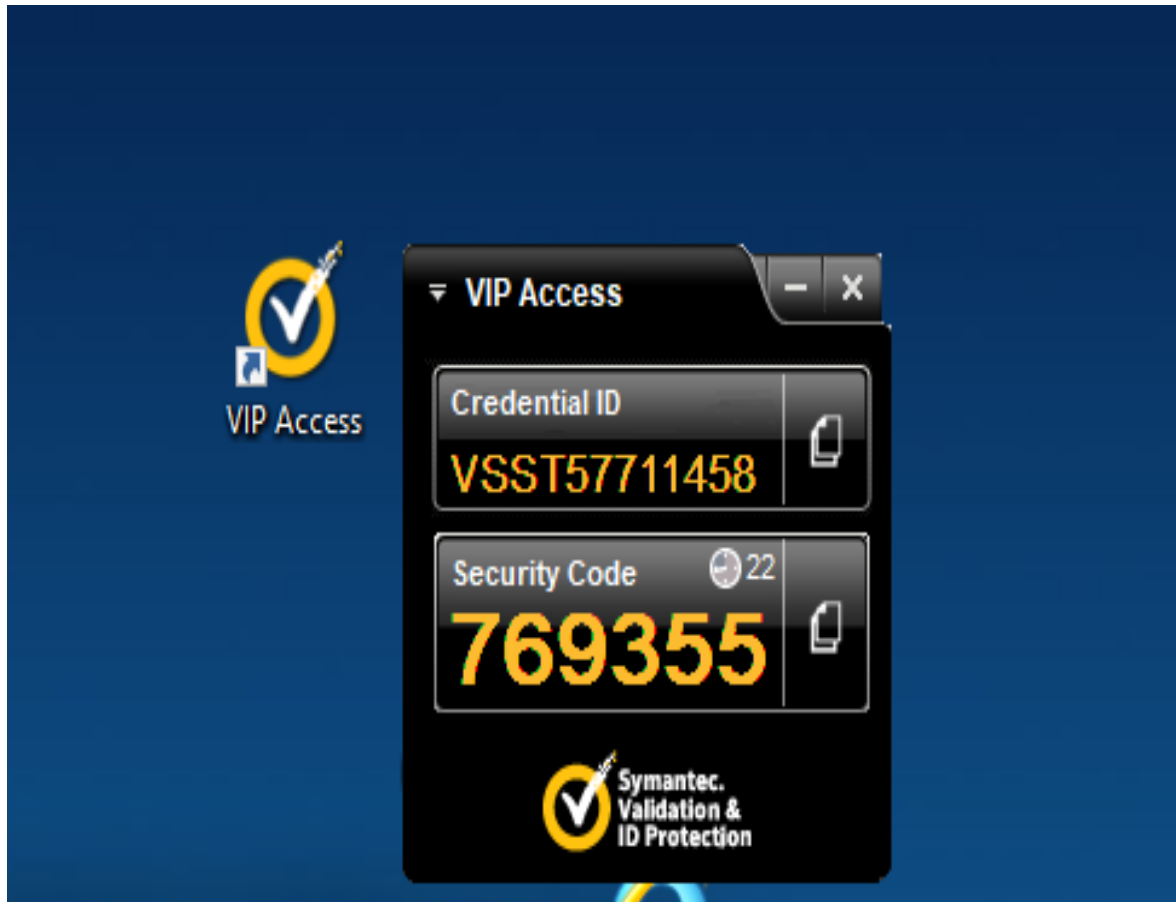
<https://idprotect.vip.symantec.com/>



BUY HARDWARE TOKEN ▾



Once downloaded you should see the VIP Access (on left in picture below) icon on your desktop. When required during the approval process simply click on the icon to open the VIP Access that will display your Credential ID and Security Code (on right in picture below). The 6 digit Security Code will be used to approve dual control requests.



When logged into Online Banking-My Settings you will see the following to confirm your identity. Note there are links to token information in the By Security Token section. Also this is where you will enter your Credential ID. This is not the same as your Security Code. Save the information at the bottom of this screen.

The screenshot shows a web browser window with the address bar displaying 'citizensnbonline.com/tob/live/usp-core/app/home/frame?src=launchapp?appcode=My+Settings'. The page title is 'Confirming your identity'. Below the title, a message states: 'If we do not recognize your computer or device, we confirm your identity by one of the methods below.' There are four main sections for identity confirmation: 1. 'By phone': Includes a text input field with a dropdown for country code '+ 1' and a phone number '(318) 453-5786', and a '+ Add another number' link. 2. 'By security token': Includes a text input field containing 'VSST57711458' and three links: 'Where can I find the credential ID?', 'What is VIP Access™ token, and how does it work?', and 'How do I get a VIP Access™ token?'. 3. 'By email': Includes a toggle switch currently set to 'OFF' and text: 'Receive one-time security codes by your primary email address, jevans@citizensnb.com. Update primary email'. 4. 'Current password': Includes a text input field with 'Password' and a 'SHOW' link.

CITIZENS NATIONAL BANK N.A. | x +

citizensnbonline.com/tob/live/usp-core/app/home/frame?src=launchapp?appcode=My+Settings

Apps Login New Tab https://www.eselfse... APS https://www.apspay... PayPal: Send & Req... Appraisal Fiewall APS APS OnLine v5 Marriott Find & Res...

## Confirming your identity

If we do not recognize your computer or device, we confirm your identity by one of the methods below.

**By phone** Confirm your identity by responding to a text or call to a phone you have handy.

+ 1 (318) 453-5786

+ Add another number

**By security token** Use a VIP Access™ token to confirm your identity.

VSST57711458

- ▶ Where can I find the credential ID?
- ▶ What is VIP Access™ token, and how does it work?
- ▶ How do I get a VIP Access™ token?

**By email** OFF

Receive one-time security codes by your primary email address, jevans@citizensnb.com.  
[Update primary email](#)

**Current password** Password SHOW

An approved end user can log into online banking and see approvals pending. If ok to approve simply click Approve and you should receive a pop up (see next slide) asking to confirm the approvers identity.

The screenshot shows the Citizens National Bank online banking interface. The browser address bar displays 'citizensnbonline.com/tob/live/usp-core/app/home'. The navigation menu includes 'My Accounts', 'Move Money', 'Additional Services', 'Reports', and 'Positive Pay'. The page title is 'Last Visit Sep 1, 2020'.

**Accounts** (Transfer icon)

DEPOSIT ACCOUNTS **\$8.56**

<b>Demand Dep *1474</b> <a href="#">Quick peek</a>
Available ..... **\$3.81
Current ..... \$4.81

<b>Demand Dep *4398</b> <a href="#">Quick peek</a>
Available ..... **\$4.75
Current ..... \$3.75

\*\*This balance may include overdraft or line of credit funds.

**My Approvals**

All requests

PAYMENTS

**Testing Symantec**

Paying ..... \$2.00  
Deliver on ..... 2020-09-01  
Type ..... Domestic Wire

**Weasleys Wand Wire Test**

Paying ..... \$2.00  
Deliver on ..... 2020-09-01  
Type ..... Domestic Wire

**Message of the Day**

Alert-You should never share your password with anyone.  
**The Online Banking Team**

At this time click Enter Security Code.

The screenshot shows the Citizens National Bank online banking interface. A central security overlay titled "Is this really you?" is displayed. The overlay text reads: "For your protection, the action you are trying to perform requires that we verify your identity." Below this, it asks "Verifications option(s)?" and lists "Use a security device" with a checked "VIP Token" option. A yellow box highlights the "Enter Security Code" field, with a red arrow pointing to it and the text "Click Here to enter 6 digit code".

On the left, the "Accounts" section shows two "Demand Dep" accounts with balances of \*1474 and \*4398. The \*4398 account has a "Quick peek" showing available funds of \*\*\$4.75 and current funds of \$3.75. A note below states: "\*\*This balance may include overdraft or line of credit funds."

On the right, a "Message of the Day" box contains the text: "Alert-You should never share your password with anyone. The Online Banking team".

At the bottom left, a small box contains the text "javascript:void(0);".

Open VIP Access on your desktop and enter the 6 digit security code displayed.

The screenshot shows the Citizens National Bank online banking interface. A central modal window titled "Is this really you?" is displayed, asking for identity verification. The modal contains the text: "For your protection, the action you are trying to perform requires that we verify your identity". Below this, there is a checkmark icon and the instruction: "Wait for the access code to change on your VIP Access token, then enter it here". A yellow box with a white border is shown, with the text "Enter 6 digit code here" next to it. Below the yellow box is a smaller yellow box with a white border. In the background, the bank's navigation menu includes "My Accounts", "Move Money", and "Additional". The "Accounts" section is expanded, showing "DEPOSIT ACCOUNTS" with two "Demand Dep" accounts. The first account has a balance of \*1474, and the second has a balance of \*4398. A "Quick peek" section shows "Available" as \*\*\$4.75 and "Current" as \$3.75. A "Message of the Day" box contains the text: "Alert-You should never share your password with anyone. The Online Banking Team". At the bottom left, there is a small text box containing "javascriptvoid(0);".

CITIZENS NATIONAL BANK

My Accounts | Move Money | Additional

Accounts

DEPOSIT ACCOUNTS

Demand Dep \*1474  
Available  
Current

Demand Dep \*4398  
Quick peek  
Available \*\*\$4.75  
Current \$3.75

\*\*This balance may include overdraft or line of credit funds.

Is this really you?

For your protection, the action you are trying to perform requires that we verify your identity

✔ Wait for the access code to change on your VIP Access token, then enter it here

Enter 6 digit code here

Message of the Day

Alert-You should never share your password with anyone.  
The Online Banking Team

Last Visit Sep 1, 2020

Decline Approve

Weasleys Wand Wire Test

Paying \$2.00  
Deliver on 2020-09-01  
Type Domestic Wire  
Processing...

javascriptvoid(0);

If there are multiple approvals pending the next in line will be shown to click Approve again.

The screenshot shows the Citizens National Bank online banking interface. At the top, there is a browser window with the URL `citizensnonline.com/tob/live/usp-core/app/home`. Below the browser, the Citizens National Bank logo is visible on the left, and navigation links for "My Settings", "Help", "Support", and "Logout" are on the right. A blue navigation bar contains links for "My Accounts", "Move Money", "Additional Services", "Reports", and "Positive Pay".

The main content area is divided into three sections:

- Accounts:** A section with a "Transfer" icon. It displays "DEPOSIT ACCOUNTS" with a total balance of **\$8.56**. Two demand deposit accounts are listed:
  - Demand Dep \*1474:** Available **\*\*\$3.81**, Current **\$4.81**. Includes a "Quick peek" link.
  - Demand Dep \*4398:** Available **\*\*\$4.75**, Current **\$3.75**. Includes a "Quick peek" link.A note at the bottom states: "\*\*This balance may include overdraft or line of credit funds."
- My Approvals:** A section with a dropdown menu set to "All requests". It shows a pending payment:
  - PAYMENTS:** Testing Symantec
  - Paying:** \$2.00
  - Deliver on:** 2020-09-01
  - Type:** Domestic WireAt the bottom of this section are two buttons: "Decline" and "Approve".
- Message of the Day:** A box containing the text: "Alert-You should never share your password with anyone. The Online Banking Team".

Note the Symantec token may not be required for each approval if end user is still logged in and has been recently authenticated. Simple click Confirm to approve next item.

The screenshot shows the Citizens National Bank online banking interface. A modal dialog box titled "Please Confirm" is centered on the screen, overlaying the main content. The dialog box contains the following text:

**Please Confirm**

Approve payment

Please note you are not being prompted for multi-factor authentication to approve this item because you have recently been authenticated.

Name	Testing Symantec
Paying	\$2.00
Deliver on	2020-09-01

At the bottom of the dialog box, there is a yellow bar and a "Cancel" button.

The background interface shows the Citizens National Bank logo, navigation tabs for "My Accounts", "Move Money", and "Additional Services". The "Accounts" section is visible, listing "DEPOSIT ACCOUNTS" with two entries: "Demand Dep \*1474" and "Demand Dep \*4398". A "Message of the Day" box on the right contains the text: "Alert-You should never share your password with anyone. The Online Banking Team". The top right corner of the page includes links for "My Settings", "Help", "Support", and "Logout". The browser's address bar shows the URL "citizensnbonline.com/tob/live/usp-core/app/home".



Congratulations all pending approvals have been processed.

The screenshot shows the Citizens National Bank online banking interface. At the top, there is a navigation bar with the bank's logo and a menu with options: My Accounts, Move Money, Additional Services, Reports, and Positive Pay. The user's last visit is noted as Sep 1, 2020.

The main content area is divided into three sections:

- Accounts:** A table showing deposit accounts with a total balance of \$8.56. It lists two demand deposit accounts with their available and current balances.
- My Approvals:** A section with a dropdown menu set to 'All requests' and a large blue checkmark icon, indicating that there are no pending approval requests.
- Message of the Day:** A security alert from 'The Online Banking Team' advising users not to share their passwords.

DEPOSIT ACCOUNTS		\$8.56
Demand Dep *1474	Quick peek	
Available .....		**\$3.81
Current .....		\$4.81
Demand Dep *4398	Quick peek	
Available .....		**\$4.75
Current .....		\$3.75

\*\*This balance may include overdraft or line of credit funds.

Message of the Day  
Alert-You should never share your password with anyone.  
**The Online Banking Team**