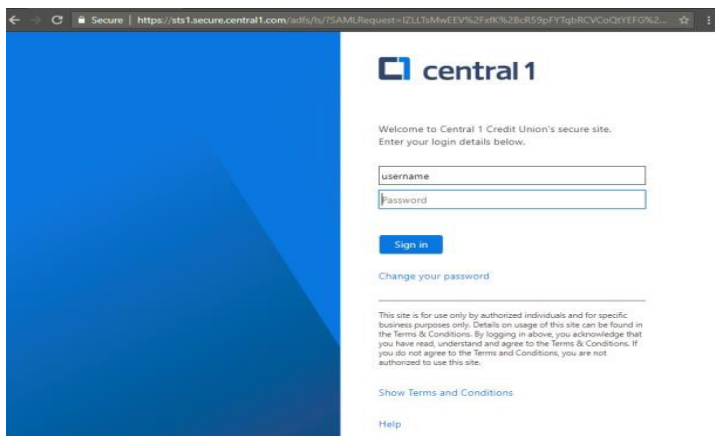


How to Log in the First Time Using a Soft Token

PaymentStream™

1) Go to www.valleyfirst.com/aft.



Tip: Bookmark this page before you log in.

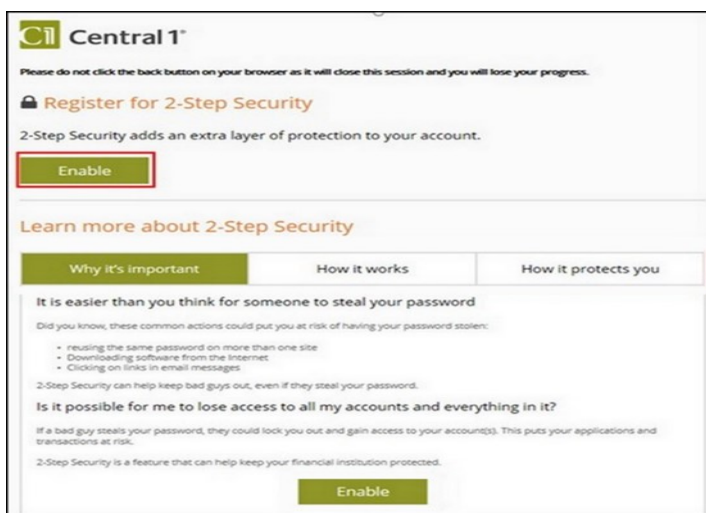
2) Enter your user ID and temporary password. The system prompts you to change your password.

Your new password must:

- Be a minimum of eight (8) characters in length;
- Contain at least 1 upper and lower-case character;
- Contain at least 1 non-alphanumeric character;
- Contain at least 1 numeric character; and
- Be different from the last 24 passwords used.

Example: Trytoguess123!

3) Click **Enable** on the Register 2-Step Security Form.

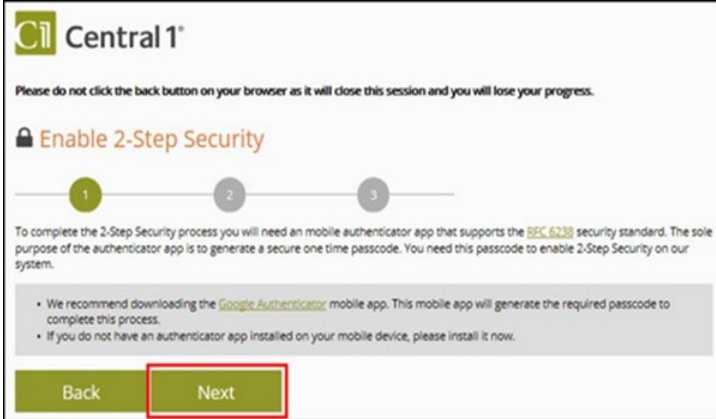


Continued on next page...

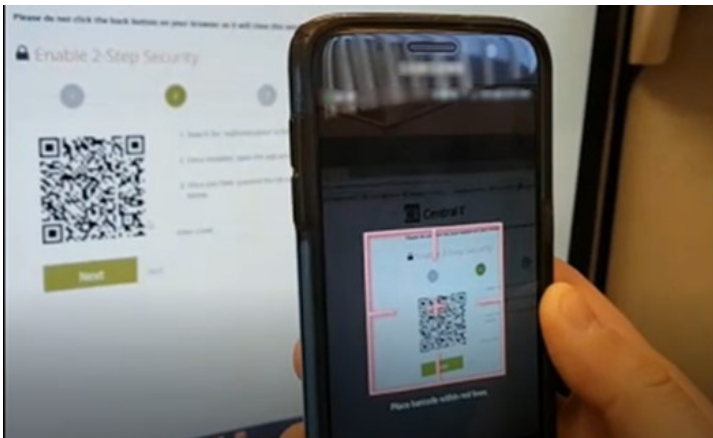
How to Log in the First Time Using a Soft Token

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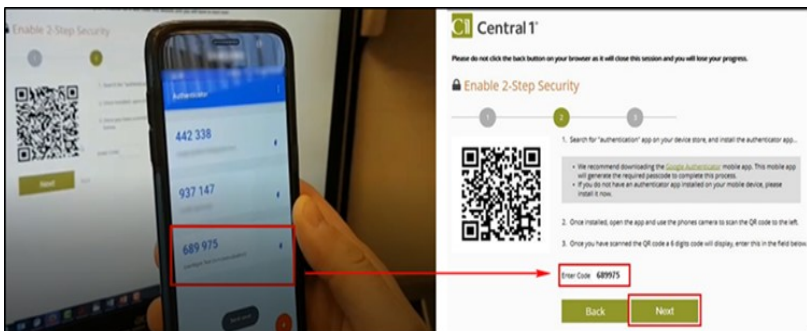
- 4) Click **Next** on the Enable 2-Step Security page.



- 5) Open the Google Authenticator app on your mobile device and allow the application to access your camera.
- 6) Use the camera on your mobile device to scan the QR code shown on the left side of the screen.



- 7) Enter the 6-digit code that is displayed in the app in the Enter Code field on the Enable 2-Step Security page. Enter the code without spaces.
- 8) Click **Next**.



- 9) Click **Done** on the confirmation page.