

Mobile Token User Guide



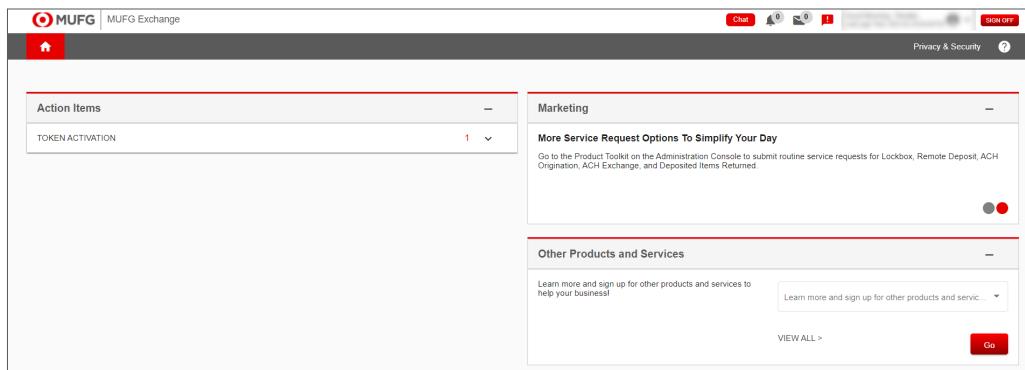
EFFECTIVE MARCH 2022

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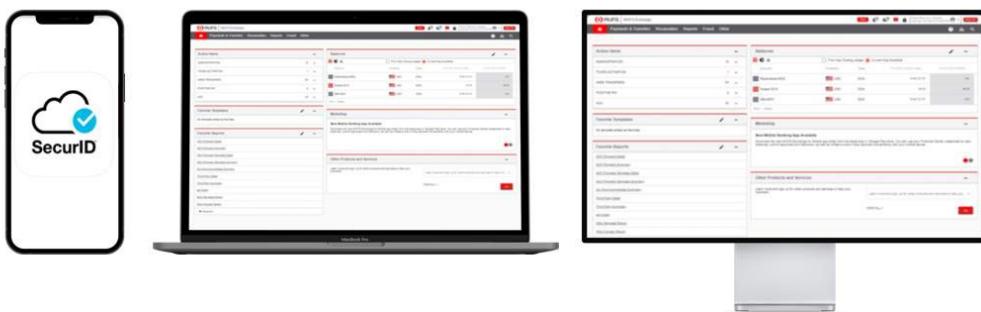
INTRODUCTION

One of the benefits to Mobile Token is the ability to manage your token through MUFG Exchange, our online banking portal. You can conveniently activate and replace your token as well as access your frequently used banking applications and time-saving self-service options from the Action Items section of the Dashboard.



The screenshot shows the MUFG Exchange dashboard. In the top left, the MUFG logo and 'MUFG Exchange' are displayed. The top right features a 'SIGN OFF!' button, a 'Privacy & Security' link, and a help icon. The main content area is divided into several sections: 'Action Items' (with 'TOKEN ACTIVATION' highlighted in red), 'Marketing' (with a sub-section 'More Service Request Options To Simplify Your Day'), and 'Other Products and Services' (with a 'VIEW ALL >' button and a 'Go' button). The 'TOKEN ACTIVATION' section shows a progress bar with one step completed.

Activating your token requires two items, your mobile device and your computer.



Step one is to download the **RSA SecurID** application to your mobile device. It is suggested you start and complete the download before logging into MUFG Exchange to ensure you are set and ready. You can access the **RSA SecurID** application by going to the [Apple App store](#) or [Google Play store](#).

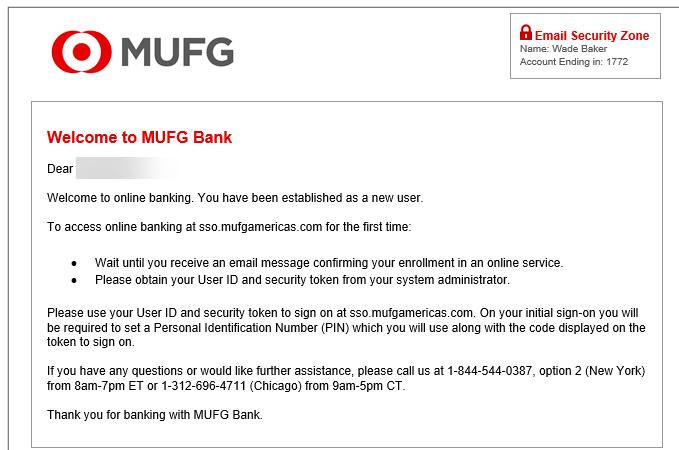


Before your Mobile Token can be activated, you must access MUFG Exchange using the temporary password provided to you by email.

ACCESSING MUFG EXCHANGE FOR THE FIRST TIME

Three different emails will be sent to you to get started:

Welcome email: This email provides an introduction to online banking and instructs you to obtain your User ID from your Web Administrator.



Welcome to MUFG Bank

Dear [REDACTED]

Welcome to online banking. You have been established as a new user.

To access online banking at sso.mufgamerica.com for the first time:

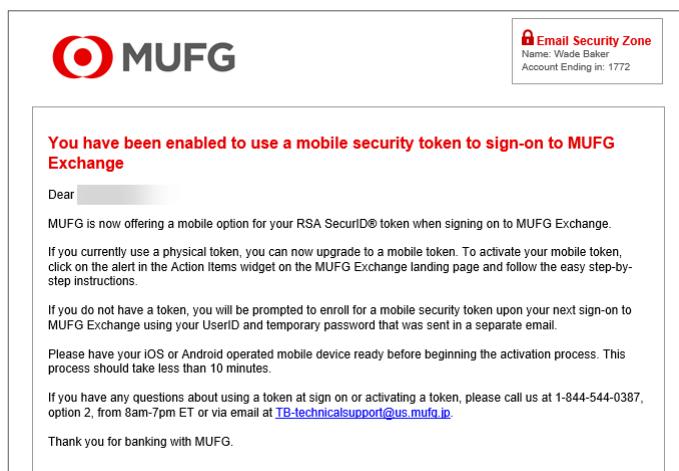
- Wait until you receive an email message confirming your enrollment in an online service.
- Please obtain your User ID and security token from your system administrator.

Please use your User ID and security token to sign on at sso.mufgamerica.com. On your initial sign-on you will be required to set a Personal Identification Number (PIN) which you will use along with the code displayed on the token to sign on.

If you have any questions or would like further assistance, please call us at 1-844-544-0387, option 2 (New York) from 8am-7pm ET or 1-312-696-4711 (Chicago) from 9am-5pm CT.

Thank you for banking with MUFG Bank.

Mobile Token email: This email advises that you are enabled for a Mobile Token. This guide will provide further activation instructions.



You have been enabled to use a mobile security token to sign-on to MUFG Exchange

Dear [REDACTED]

MUFG is now offering a mobile option for your RSA SecurID® token when signing on to MUFG Exchange.

If you currently use a physical token, you can now upgrade to a mobile token. To activate your mobile token, click on the alert in the Action Items widget on the MUFG Exchange landing page and follow the easy step-by-step instructions.

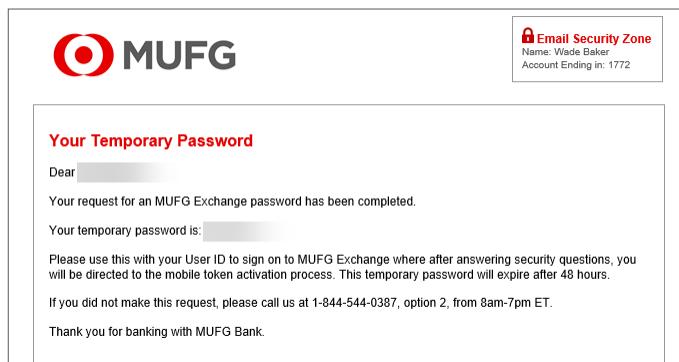
If you do not have a token, you will be prompted to enroll for a mobile security token upon your next sign-on to MUFG Exchange using your UserID and temporary password that was sent in a separate email.

Please have your iOS or Android operated mobile device ready before beginning the activation process. This process should take less than 10 minutes.

If you have any questions about using a token at sign on or activating a token, please call us at 1-844-544-0387, option 2, from 8am-7pm ET or via email at TB-technicalsupport@us.mufg.jp.

Thank you for banking with MUFG.

Temporary Password email: Shown in the screenshot below, this email provides your temporary password to access MUFG Exchange. **Please note that this temporary password is only active for 48 hours.** If you have not received your temporary password, please contact your Web or Security Administrator.



Your Temporary Password

Dear [REDACTED]

Your request for an MUFG Exchange password has been completed.

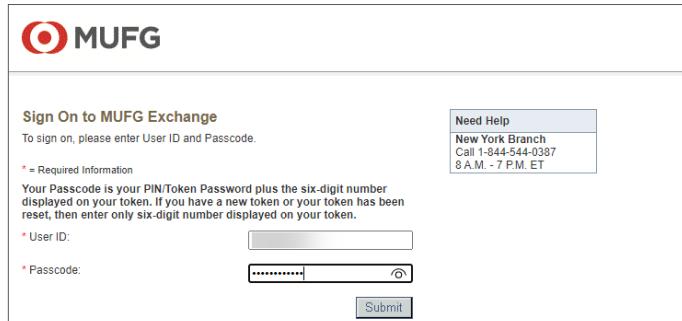
Your temporary password is: [REDACTED]

Please use this with your User ID to sign on to MUFG Exchange where after answering security questions, you will be directed to the mobile token activation process. This temporary password will expire after 48 hours.

If you did not make this request, please call us at 1-844-544-0387, option 2, from 8am-7pm ET.

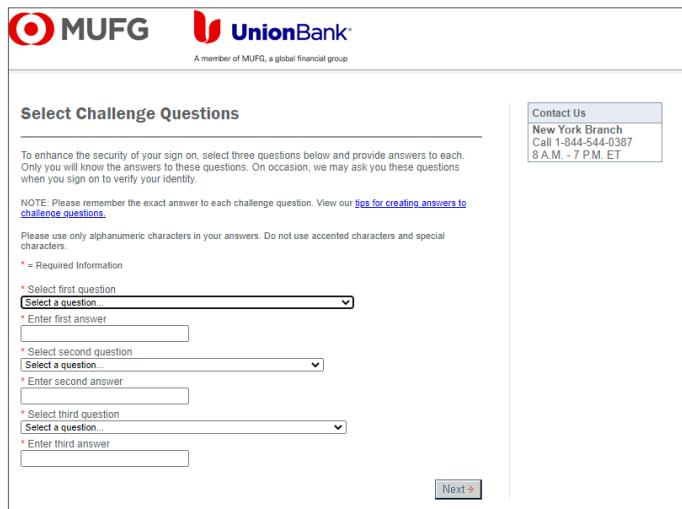
Thank you for banking with MUFG Bank.

1 From your browser, go to sso.mufgamerica.com and enter your User ID and temporary password. Click **Submit**.



The screenshot shows the MUFG Sign On to MUFG Exchange login page. At the top is the MUFG logo. Below it is a section titled "Sign On to MUFG Exchange" with the sub-instruction "To sign on, please enter User ID and Passcode." A note states: "Your Passcode is your PIN/Token Password plus the six-digit number displayed on your token. If you have a new token or your token has been reset, then enter only six-digit number displayed on your token." There are two input fields: "User ID" and "Passcode", both marked with a red asterisk to indicate they are required. To the right of these fields is a "Need Help" box containing the New York Branch contact information: "Call 1-844-544-0387 8 A.M. - 7 P.M. ET". A "Submit" button is located at the bottom right of the form area.

2 To enhance the security of your sign on, select three questions and provide the answers to each question. Click **Next**.

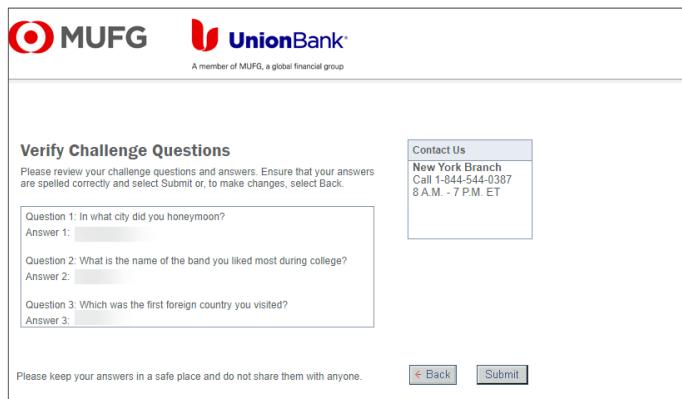


The screenshot shows the "Select Challenge Questions" page. At the top are the MUFG and UnionBank logos. A note says: "To enhance the security of your sign on, select three questions below and provide answers to each. Only you will know the answers to these questions. On occasion, we may ask you these questions when you sign on to verify your identity." Below this is a note: "NOTE: Please remember the exact answer to each challenge question. View our [tips for creating answers to challenge questions](#)." A note also says: "Please use only alphanumeric characters in your answers. Do not use accented characters and special characters." A "Contact Us" box on the right lists the New York Branch contact information: "Call 1-844-544-0387 8 A.M. - 7 P.M. ET". The main form area contains three dropdown menus for selecting questions and three input fields for entering answers, each marked with a red asterisk. The "Next" button is located at the bottom right.

3 The challenge questions and answers will appear giving you the opportunity to confirm your selections.

Note: Please keep your answers in a safe place and do not share them with anyone.

Once your selections have been confirmed, click **Submit**.



The screenshot shows the "Verify Challenge Questions" page. At the top are the MUFG and UnionBank logos. A note says: "Please review your challenge questions and answers. Ensure that your answers are spelled correctly and select Submit or, to make changes, select Back." The main form area contains three sets of question and answer fields. Each set includes a question, an answer input field, and a note below it. The first set: "Question 1: In what city did you honeymoon?" and "Answer 1: [redacted]". The second set: "Question 2: What is the name of the band you liked most during college?" and "Answer 2: [redacted]". The third set: "Question 3: Which was the first foreign country you visited?" and "Answer 3: [redacted]". To the right of the form is a "Contact Us" box with the New York Branch contact information: "Call 1-844-544-0387 8 A.M. - 7 P.M. ET". At the bottom is a note: "Please keep your answers in a safe place and do not share them with anyone." and a "Submit" button.

Your challenge questions have now been recorded. The next step in the process is to answer a challenge question to proceed to token activation.

Additional Security

In order to protect the security of your account, please answer the question below.

What is the name of the band you liked most during college?

ACTIVATING YOUR MOBILE TOKEN

To activate your Mobile Token, please follow the steps below:

- 1 Follow **Step 1: Prepare your Device** by opening your RSA SecurID token App. If you have not already done so, please to download and install the "RSA SecureID Software Token" app from either the Apple App Store or the Google Play Store.

MUFG UnionBank

Mobile Token Activation

Thank you for activating and synchronizing your mobile security token. A security token helps protect your account information and transactions by creating a complex passcode. This mobile token will replace any physical token you may be using.

Step 1. Prepare your Device **Step 2. Select Device Type / Set PIN** **Step 3. Synchronize your token to your account**

To begin, please have your mobile device in hand and ready:

1 Open your mobile device and search for the "RSA SecurID Software Token" APP from either the Apple App or Google Play Store.
2 Download and install the "RSA SecurID Token" APP on your mobile device.
3 Click the APP icon on your device to open the APP.

- 2 Follow **Step 2: Select Device Type / Set PIN** in the screenshot below to identify whether you are using an iPhone or Android and create your mobile token PIN.

Note: The PIN must be 6-8 characters (Letters or Numbers). Special characters are not allowed. Your PIN should also be unique to this security device and not used for other access/activities (e.g., Amazon, insurance account, bank debit card, etc.). In some customer support instances (e.g., related to payment activity) you may be asked to provide this PIN and RSA Tokencode to a bank representative for verification.

MUFG UnionBank

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3 Click the APP icon on your device to open the APP.

APPLE - or - **ANDROID**

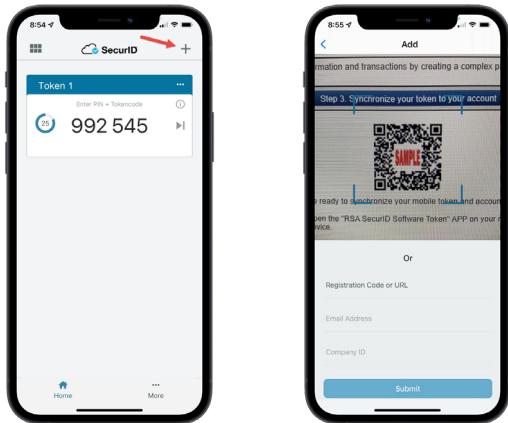
Create a specific PIN for your mobile token using the following guidelines:

- Must be 6-8 characters (letters or numbers) -
- Do not use any special characters -
- Should be different from other PINs. -

Set PIN Confirm PIN

③ Follow **Step 3: Synchronize your token to your account** in the screenshot below and open the "RSA SECURID Software Token" app on your mobile phone.

To be ready to scan the QR Code, find the plus (+) sign within the upper right corner of the RSA SecurID Software Token.



④ Once you can see the Scan the QR code option, click **Get QR Code** on the Mobile Token Activation page on your computer and wait for the QR code to display.

MUFG UnionBank

Mobile Token Activation

Thank you for activating and synchronizing your mobile security token. A security token helps protect your account information and transactions by creating a complex passcode. This mobile token will replace any physical token you may be using.

Step 1. Prepare your Device Step 2. Select Device Type / Set PIN Step 3. Synchronize your token to your account

To begin, please have your mobile device in hand and ready.

APPLE - or - **ANDROID**

Create a specific PIN for your mobile token using the following guidelines:

- Must be 6-9 characters (letters or numbers) -
- Do not use any special characters -
- Should be different from other PINs -

Set PIN:
Confirm PIN:

You are ready to synchronize your mobile token and account.

1. Open the "RSA SecurID Software Token" APP on your mobile device.
2. With the APP open, prepare the device to scan the QR code: Select the "+" icon to open the QR scanner, keep your device ready to scan the QR Code
3. Click on the "Get QR Code" button below.

Back **Get QR Code**

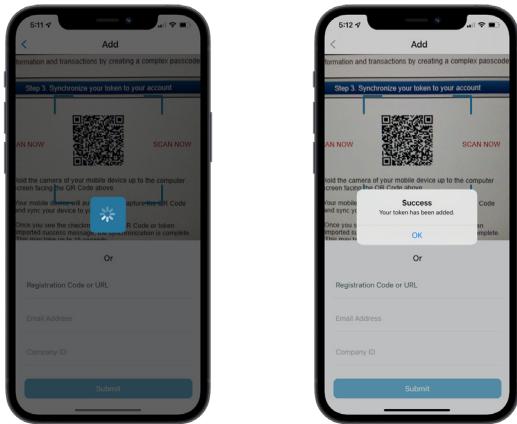
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Secure Site

5 Hold your mobile phone up to your computer to scan the QR code and follow the instructions that appear on your mobile phone.

The app scans the QR code and automatically begins to synchronize. This process may take up to 15 seconds.

Note: You have five minutes to place your mobile phone up to the computer so that it can scan the QR code.



6 Once the green check mark appears in the QR Code on the computer screen, the synchronization is complete.

Click **Next** to confirm activation.

MUFG UnionBank

Mobile Token Activation

Thank you for activating and synchronizing your mobile security token. A security token helps protect your account information and transactions by creating a complex passcode. This mobile token will replace any physical token you may be using.

Step 1. Prepare your Device **Step 2. Select Device Type / Set PIN** **Step 3. Synchronize your token to your account**

To begin, please have your mobile device in hand and ready:

1. Open your mobile device and search for the "RSA SecurID Software Token" APP from either the Apple App or Google Play Store.

2. Download and install the "RSA SecurID Token" APP on your mobile device.

3. Click the APP icon on your device to open the APP.

Create a specific PIN for your mobile token using the following guidelines:

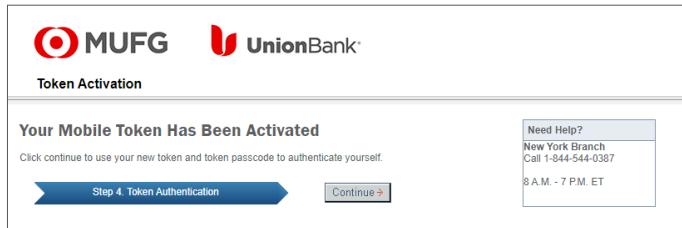
- Must be 6-8 characters (letters or numbers) -
- Do not use any special characters -
- Should be different from other PINs. -

Set PIN: Confirm PIN:

Your mobile token is now synced to your account!

Step 4. Token Authentication **Next**

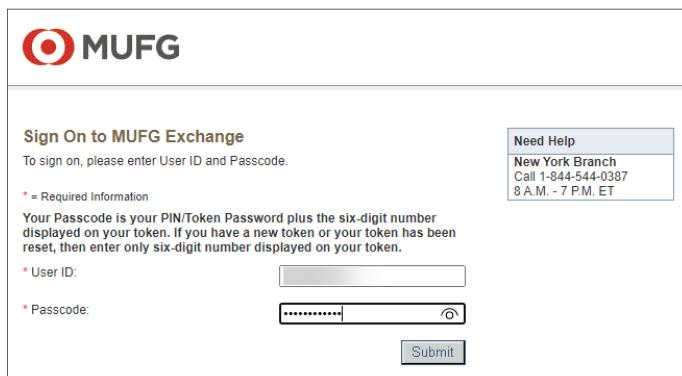
7 You will receive a confirmation on your screen confirming the mobile token is activated. Follow **Step 4: Token Authentication** in the screenshot below and click Continue to complete activation.



The screenshot shows the MUFG Token Activation page. At the top, the MUFG and UnionBank logos are displayed. Below them, a "Token Activation" section is shown with the message "Your Mobile Token Has Been Activated". It includes a note: "Click continue to use your new token and token passcode to authenticate yourself." To the right, a "Need Help?" box provides contact information: "New York Branch", "Call 1-844-544-0387", and "8 A.M. - 7 P.M. ET". At the bottom, a blue button labeled "Step 4. Token Authentication" is followed by a "Continue" button with a right-pointing arrow.

8 To finalize the process you must enter a Token Passcode which is your newly activated mobile PIN as created in Step 2 plus enter the RSA Tokencode (the 6-digits displayed on your token, also referred to by RSA as a One Time Password or OTP) into MUFG Exchange.

Click **Submit** to complete Activation.

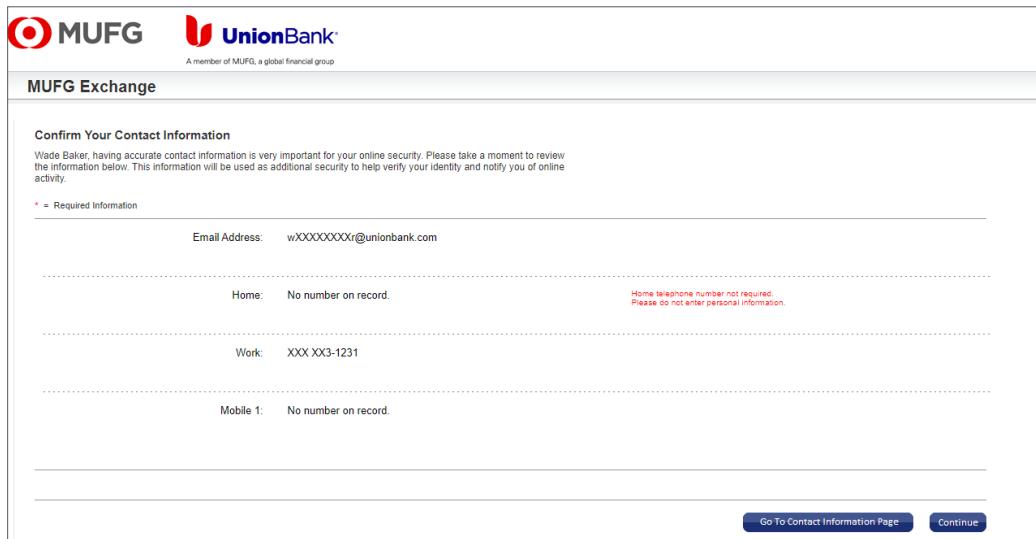


The screenshot shows the MUFG Sign On to Exchange page. At the top, the MUFG logo is displayed. Below it, a "Sign On to MUFG Exchange" section asks for "User ID" and "Passcode". A note states: "Your Passcode is your PIN/Token Password plus the six-digit number displayed on your token. If you have a new token or your token has been reset, then enter only six-digit number displayed on your token." To the right, a "Need Help?" box provides contact information: "New York Branch", "Call 1-844-544-0387", and "8 A.M. - 7 P.M. ET". At the bottom, there are input fields for "User ID" and "Passcode", a "Submit" button, and a "Forgot User ID or Passcode?" link.

CONFIRM YOUR CONTACT INFORMATION

9 As a part of the activation process, MUFG Exchange will ask you to confirm your contact information.

If you do not need to make updates to your information, click **Continue**.



The screenshot shows the MUFG Confirm Your Contact Information page. At the top, the MUFG and UnionBank logos are displayed. Below them, a "MUFG Exchange" section is shown. A "Confirm Your Contact Information" section asks for "Email Address" (wXXXXXXXr@unionbank.com), "Home" (No number on record), "Work" (XXX XX3-1231), and "Mobile 1" (No number on record). A note states: "Wade Baker, having accurate contact information is very important for your online security. Please take a moment to review the information below. This information will be used as additional security to help verify your identity and notify you of online activity." To the right, a note for the home telephone number states: "Home telephone number not required. Please do not enter personal information." At the bottom, there are "Go To Contact Information Page" and "Continue" buttons.

Congratulations, you have successfully activated your Mobile Token.

MANAGING YOUR MOBILE TOKEN

Once the mobile token has been activated, there are a handful of scenarios where you will need assistance with managing your token:

TRANSFERRING YOUR TOKEN TO A NEW DEVICE WHEN YOU HAVE BOTH OLD AND NEW DEVICES

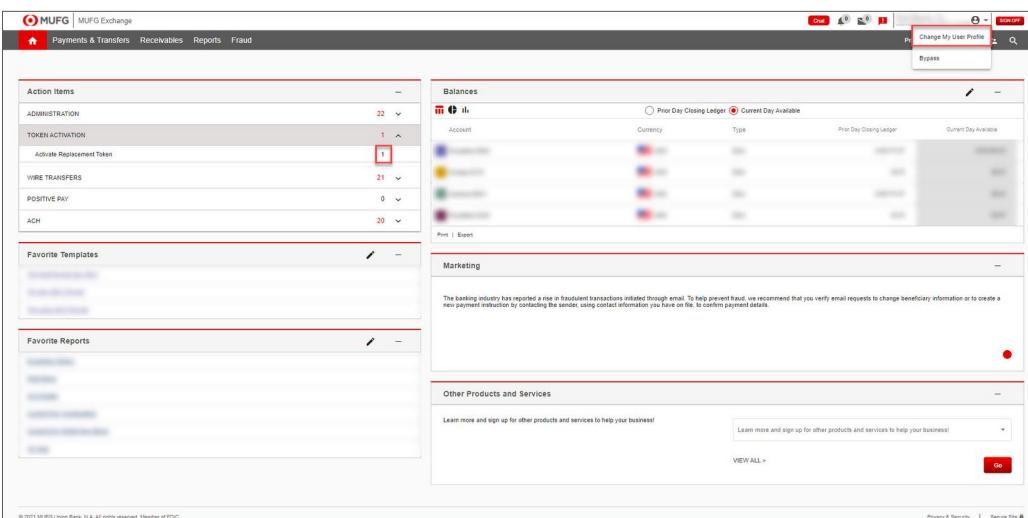
- Login with your existing device

- TOKEN ACTIVATION in the Action Items section of MUFG Exchange says Activate Replacement Token. Click number one.

- Follow the activation steps on your new device.

OR

- Select “Change My User Profile” from your personal greeting.
- Select Change My Token and click Submit.
- Follow the activation steps on your new device.



REPLACING YOUR MOBILE TOKEN WHEN YOU NO LONGER HAVE THE ORIGINAL DEVICE

Contact your Web Administrator to unassign your existing token and then assign a new token, which will restart the activation process.

SETTING A NEW PIN WHEN YOU KNOW YOUR OLD PIN

Contact your Web Administrator to reset your PIN from the Edit Security options within your User Profile.

SETTING A NEW PIN WHEN YOU DON'T KNOW YOUR OLD PIN

Contact your Web Administrator to reset your PIN from the Edit Security Token options from your User Profile.

TOKEN HAS BEEN DELETED FROM YOUR RSA SECURID APPLICATION

Contact your Web Administrator to unassign the token and reassign a new token.

If after working with your Web Administrator you need additional assistance, please contact Treasury Management Services at 1-844-544-0387.

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