

Multi-Factor Authentication

User Guide



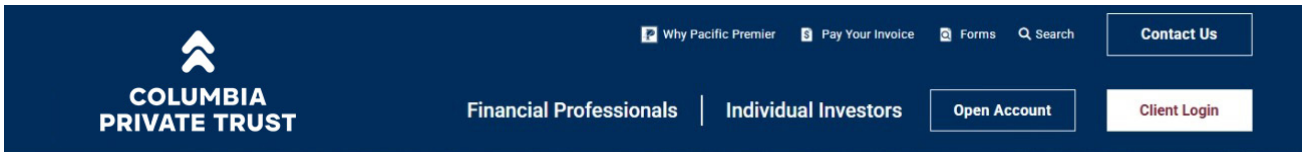
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User Self-Registration

If you have not previously created online credentials, you will need to register in order to access your account.

To register, visit the Columbia Private Trust homepage and click the “Client Login” button in the main navigation.



Once you see the screen below, click “Register for Online Access”.

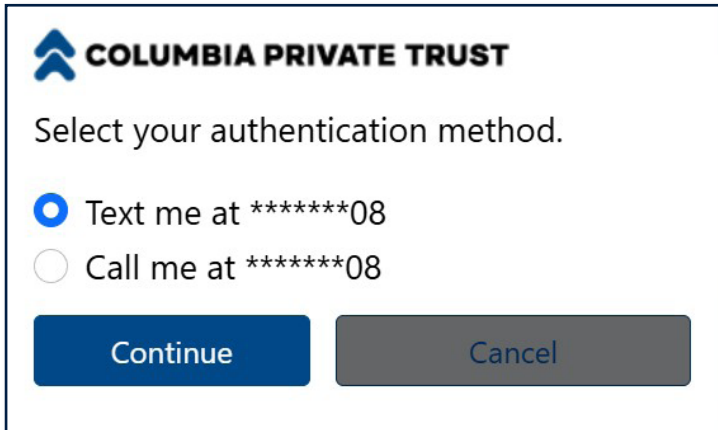
Note: If this is your first time registering, DO NOT type a User ID or Password. You will be prompted to create a user ID and password later in the registration process.

The image shows a screenshot of the Columbia Private Trust login and registration page. At the top left is the Columbia Private Trust logo. Below it are two input fields: "User ID" with a "Forgot User ID" link, and "Password" with a "Forgot Password" link. Below these fields are two buttons: "Log In" (dark blue) and "Edit Security Profile" (grey). At the bottom of the form is a large grey button labeled "Register for Online Access", which is pointed to by a blue arrow from the right. Below the form is a warning message: "Warning: This is a proprietary network exclusively for authorized users. The system is to be used only by authorized users, and by continuing to use the system, the user represents that he/she is an authorized user. Be advised that all rights to the protection of confidential and proprietary information will be aggressively enforced. All unauthorized access or access attempts may result in criminal investigation and prosecution." At the very bottom, there are links for "PPWO Service Agreement", "E-Consent Disclosure", "Privacy Policy", "Contact Us", and "California Policy".

During registration, you will be prompted to enter a valid email address. You will then receive an email from **columbiaprivatetrust.com-noreply@seic.com** with a link to complete the registration.

Once you select “Complete My Registration”, a new browser window will appear. You will be asked to select your authentication method with either a text message or a phone call from the number on file.

User Self-Registration (cont.)



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Select your authentication method.

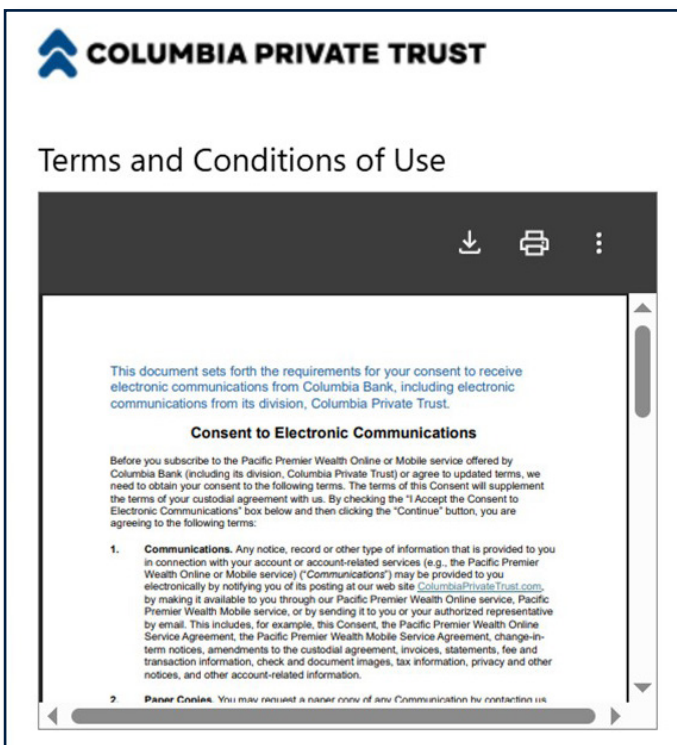
Text me at *****08

Call me at *****08

Continue **Cancel**

Once a method is selected, you will receive a six-digit code to enter.

Note: If you enter an incorrect code three times, you will be locked out for 30 minutes; however, you can try a different form of authentication, such as an Authenticator Application. An Authenticator Application is a third-party app that generates a six-digit PIN required to complete your Columbia Private Trust registration. To set it up, simply follow the on-screen instructions. You will scan a QR code provided to establish the Authenticator Application (see page 4 to learn more about the Authenticator Application).



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Terms and Conditions of Use

This document sets forth the requirements for your consent to receive electronic communications from Columbia Bank, including electronic communications from its division, Columbia Private Trust.

Consent to Electronic Communications

Before you subscribe to the Pacific Premier Wealth Online or Mobile service offered by Columbia Bank (including its division, Columbia Private Trust) or agree to updated terms, we need to obtain your consent to the following terms. The terms of this Consent will supplement the terms of your custodial agreement with us. By checking the "I Accept the Consent to Electronic Communications" box below and then clicking the "Continue" button, you are agreeing to the following terms:


- Communications.** Any notice, record or other type of information that is provided to you in connection with your account or account-related services (e.g., the Pacific Premier Wealth Online or Mobile service) ("Communications") may be provided to you electronically by notifying you of its posting at our web site ColumbiaPrivateTrust.com, by making it available to you through our Pacific Premier Wealth Online service, Pacific Premier Wealth Mobile service, or by sending it to you or your authorized representative by email. This includes, for example, this Consent, the Pacific Premier Wealth Online Service Agreement, the Pacific Premier Wealth Mobile Service Agreement, change-in-term notices, amendments to the custodial agreement, invoices, statements, fee and transaction information, check and document images, tax information, privacy and other notices, and other account-related information.
- Paper Copies.** You may request a paper copy of any Communication by contacting us

After entering the six-digit code, you will be presented with Terms and Conditions. You must accept them before proceeding to the login step.

User Self-Registration (cont.)

You will then be asked to create a password that you will use to log in. The password must meet the following parameters:

1. Length must be a minimum of 8 characters and must not be greater than 100 characters
2. Must contain at least three of the following four elements:
 - a. An upper-case letter
 - b. A lower-case letter
 - c. A number
 - d. A special character, such as “!,” “@,” “\$,” “&,” etc.



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Create your password

i

Reenter your password

User Self-Registration (cont.)

You will then be given the option to set up an Authenticator Application. This is a third-party app that generates a six-digit PIN required to complete your Columbia Private Trust registration. To set up an Authenticator Application, simply follow the on-screen instructions. You will scan a QR code provided to establish the Authenticator Application.


**COLUMBIA PRIVATE TRUST**

< Security Profile

To pair your authenticator application to your account, open the application and enter this key:

IM7KOTJWDU6HIQN37BGLJGUGUCIKRRRX

Or scan the following QR code through your Authentication App (not your camera):




Enter the PIN that has been Generated.

Initial Login for Existing Users

For your first login after registration, you will enter your selected User ID and Password, which will generate an email that will be sent to the email address on file from **replynone-otp-imps@auth.seic.com**.

You will then add the phone number you wish to use as your “verification” number. This phone number does NOT need to match the phone number on file. Please note that if you choose a phone number not currently on Columbia Private Trust’s file, that number will not be used to verify your identity when contacting Columbia Private Trust. When calling Columbia Private Trust, you will need to use the phone number on file to verify your identity.

Next, select whether you would rather receive a phone call or a text message to the verified phone number containing a six-digit PIN that you will need to enter to log in.



Enter the one-time PIN that was sent to your phone: *****08.


1 5 8 1 4 5|

Re-send One-Time PIN

[Continue](#) [Cancel](#)

Subsequent Login Process

For any subsequent logins, you will enter your User ID and Password to reach a page to select your authentication method.

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Select your authentication method.

Text me at *****08

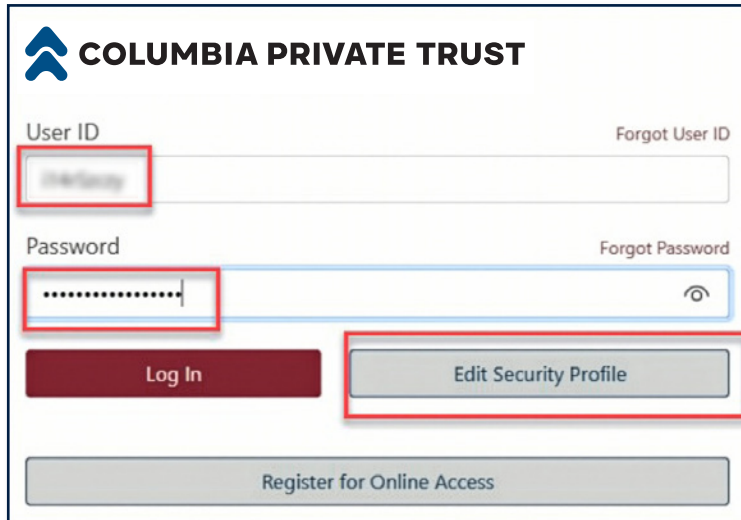
Call me at *****08

[Continue](#) [Cancel](#)

Depending on the selected option, you will either receive the six-digit PIN via phone call, text message, or third-party Authenticator Application.

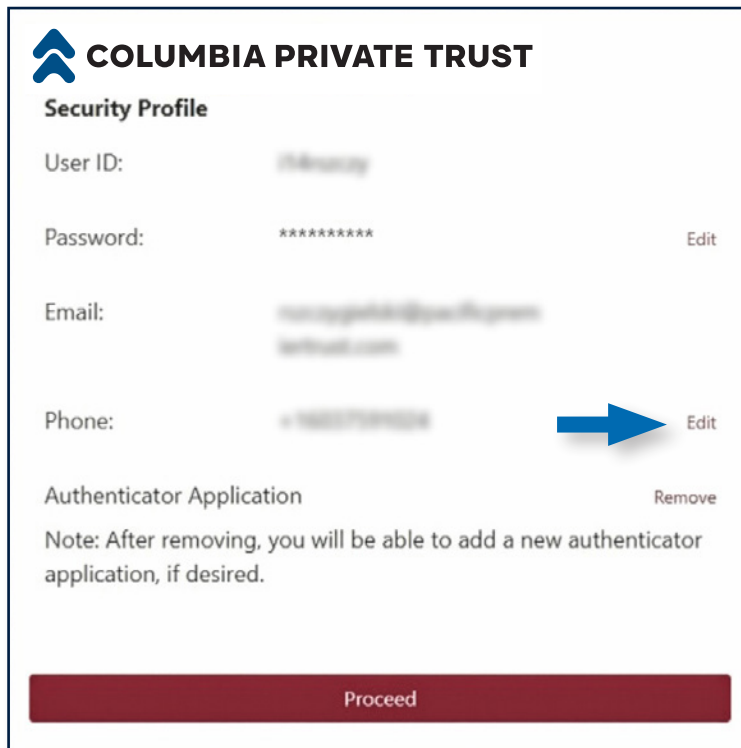
Editing the Security Profile

If you would like to edit your security profile, click on “Edit Security Profile” after entering your User ID and password. Once clicked, you will follow the same login procedures as stated before.



The screenshot shows the Columbia Private Trust login interface. At the top left is the logo and the text "COLUMBIA PRIVATE TRUST". Below this are two input fields: "User ID" and "Password". The "User ID" field contains the text "123456789" and has a "Forgot User ID" link to its right. The "Password" field contains a series of dots and has a "Forgot Password" link and an eye icon to its right. Below the input fields are three buttons: a dark red "Log In" button, a grey "Edit Security Profile" button (which is highlighted with a red box), and a grey "Register for Online Access" button.

On the Security Profile screen (left), you will have the option to change your phone number and/or add/remove an Authenticator Application.



The screenshot shows the "Security Profile" screen for Columbia Private Trust. At the top left is the logo and the text "COLUMBIA PRIVATE TRUST". Below this is the heading "Security Profile". The screen displays several fields: "User ID:" with the value "123456789", "Password:" with a series of dots and an "Edit" link to its right, "Email:" with a blurred email address, and "Phone:" with a blurred phone number and an "Edit" link to its right. A blue arrow points to the "Edit" link for the phone number. Below these fields is a section for "Authenticator Application" with a "Remove" link. At the bottom of the screen is a dark red "Proceed" button. A note at the bottom reads: "Note: After removing, you will be able to add a new authenticator application, if desired."

Change Phone Number

To update your phone number from the Edit Security Profile screen, select “Edit” under the phone number section.

Editing the Security Profile (cont.)



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Security Profile

User ID: [Redacted]

Password: ***** [Edit](#)

Email: [Redacted]

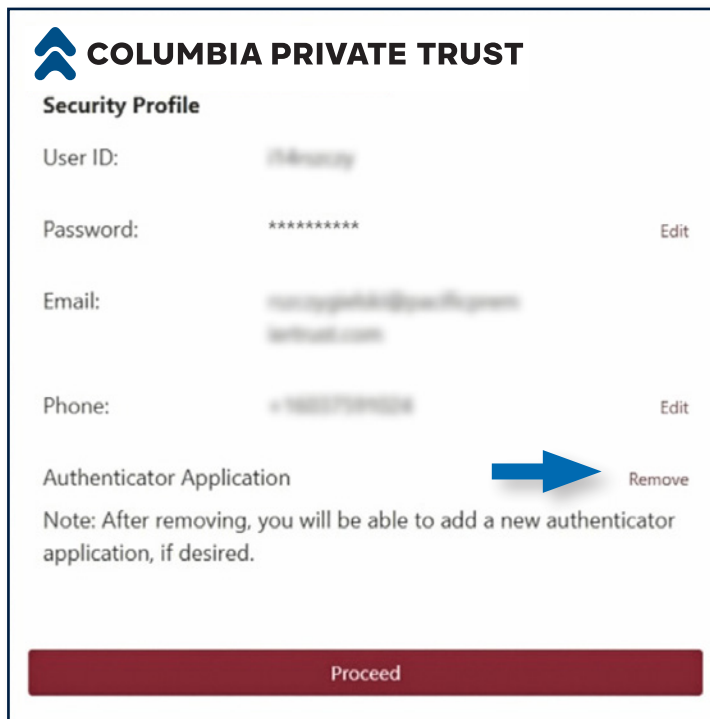
Phone: [Redacted] [Edit](#)

[Set Up an Authenticator Application](#) ←

[Proceed](#)

Add or Remove an Authenticator App

To add a new Authenticator Application, select “Set Up Authenticator App” and follow the QR code. You will then follow the same steps used when first enrolling with the Authenticator Application.



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Security Profile

User ID: [Redacted]

Password: ***** [Edit](#)

Email: [Redacted]

Phone: [Redacted] [Edit](#)

Authenticator Application [Remove](#) →

Note: After removing, you will be able to add a new authenticator application, if desired.

[Proceed](#)

To remove an Authenticator Application from the Edit Security Profile screen, select “Remove” next to “Authenticator Application.”

Troubleshooting

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User ID Forgot User ID

Password Forgot Password

[Log In](#) [Edit Security Profile](#)

[Register for Online Access](#)

Warning: This is a proprietary network exclusively for authorized users. The system is to be used only by authorized users, and by continuing to use the system, the user represents that he/she is an authorized user. Be advised that all rights to the protection of confidential and proprietary information will be aggressively enforced. All unauthorized access or access attempts may result in criminal investigation and prosecution.

Incorrect User ID or Password

If you do not know either your User ID or password, you can select “Forgot User ID” or “Forgot Password,” respectively. Once selected, enter your email address on file to receive a link to reset your login information.

Similar to the “Register for Online Access” process, you can select your method of authentication via phone call, text message, or third-party Authenticator Application.

NOTE: If you incorrectly enter your User ID or Password three consecutive times, you will be forced to reset your password. Should this happen, you will receive a message to contact Columbia Private Trust.

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User ID Forgot User ID

Password Forgot Password

[Log In](#) [Edit Security Profile](#)

[Register for Online Access](#)

Warning: This is a proprietary network exclusively for authorized users. The system is to be used only by authorized users, and by continuing to use the system, the user represents that he/she is an authorized user. Be advised that all rights to the protection of confidential and proprietary information will be aggressively enforced. All unauthorized access or access attempts may result in criminal investigation and prosecution.

Expired Password

Users must update their passwords every 365 days. Five days before your password expires, a message will prompt you to update your password.

To update your password, select “Forgot Password” and enter your current password. Once entered, select your authentication method and verify with the PIN provided. Once verified, be able to enter your updated password.

Inactivity

If you have not logged in to your online account in 365 days, you will be locked out due to inactivity. If this happens when you attempt to log in, you will receive a notification and an email telling you to contact Columbia Private Trust.

Additional Questions? Contact Us:

Client Services

800.962.4238

Monday - Friday, 7:00 a.m. - 5:00 p.m. MT

clients@columbiaprivatetrust.com