

The Security Token is a small electronic device which provides added security to Internet Banking (IB) users.

This device triggers a one-time password which is used to authorise transactions and requests via IB.

- **First-Time User**

1. Press the 'ON' or 'OK' button to switch on the Security Token.
2. Type in the Token PIN provided by the Bank (5-digit code).
3. Press the 'ON' or 'OK' button.
'NEW PIN' appears on screen.
4. Type in a PIN of your choice (should be a 5-digit code).
5. Press the 'ON' or 'OK' button.
'CONFIRM' appears on screen.
6. Type in again your new PIN.
7. Press the 'ON' or 'OK' button.
'COMPLETE' appears on screen.

Note:The Security Token is ready for use when 'CHAL' (which stands for challenge number) is displayed.

- **How to change the Security Token PIN?**

1. Press the 'ON' or 'OK' button to switch on the Security Token.
2. Type in your Token PIN.
3. Press the 'ON' or 'OK' button.
4. Press on the 'MENU' key.
'CHANGE PIN' appears on screen.
5. Press the 'ON' or 'OK' button.
'NEW PIN' appears on screen.
6. Key in your new Token PIN (5-digit code).
'CONFIRM' appears on screen.
8. Type in again your new PIN.
9. Press the 'ON' or 'OK' button.
'COMPLETE' appears on screen.

The Security Token will switch off automatically after a few seconds.

- **How to authorize a transaction using the Security Token?**

1. Press the 'ON' or 'OK' button to switch on the Security Token.
2. Type in your Token PIN.
3. Press the 'ON' or 'OK' button.
'CHAL' appears on screen.
4. Type in the 7-digit 'CHALLENGE' number displayed on the Internet Banking screen.
5. Press the 'ON' or 'OK' button.
A 6-digit response number is displayed on the Token screen.
6. Enter the 6-digit number in the password field of the Internet Banking screen to authorise your transaction or request.
7. Click on 'Authorise' if you are the 1st signatory user or on 'Send' if you are the 2nd signatory user.

NB: Sole signatories must click on 'Send' directly.

- **How to change the battery of the Security Token?**

When the battery needs to be replaced there is a Symbol on the Token screen which will appear.

The battery in the Token is a "CR2032 Lithium battery", which can be found in watch and camera stores.

1. Make sure the Token is switched off before changing the battery. If it is not the case, wait until it switches off automatically.
2. Pull the battery hatch downwards.
3. Replace the battery and the screws in the same way as it was before.

Note: Depending on the utilization of the device, the battery is meant to last 9-24 months and as such clients are recommended to keep a spare battery handy to cater for any possible battery failures.