The **co-operative** bank

FD Online

Security token instructions

Welcome to FD Online

The security token is part of our ongoing commitment to making your online banking experience as secure as possible.

It is easy to use and you will be prompted by the online banking system when you need to use it.

Your security token holds no personal or financial information about you and does not need to be connected to your computer. It simply generates codes that you will use to identify yourself at login and to complete some online transactions – such as setting up a new beneficiary.

Getting started

Before you can log in to FD Online for the first time you will need to change your security token's default PIN (personal identification number) provided by your company's nominated Administration User.

Changing the default PIN

- Press the **OK** button to switch on your security token.

- Now enter the default PIN (four-digit number) provided by your company Administration User.

- Your security token will prompt you to enter a **New PIN**.

- Enter a **New PIN** (four-digit number) of your choice and click **OK**. You will need this number each time you use your security token. Do not share your PIN with anyone – including your company Administration User.

- **Confirm** your PIN by entering your new four-digit number again. Click **OK**.

- You have now changed the default PIN and your security token is ready for use.

Important Advice

Choosing a new PIN

- Do not choose a PIN with sequential numbers or one which has a constant value between each digit. For example, 0000, 1234 and 3579 are considered to be weak.

- Do not share your PIN with anyone – including your company Administration User or bank employees.

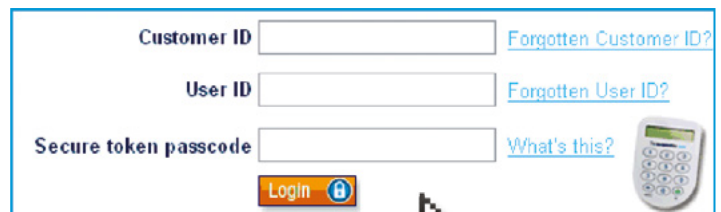
Using your security token

You are required to use your security token to log in to FD Online and when carrying out certain transactions such as:

- Managing and approving payments, including:
  - Create/edit single payment to new beneficiary.
  - Approve/reject payment (on accounts where approvals are relevant).

- Managing beneficiaries, including:
  - Create new beneficiary.
  - Delete beneficiary.

You do not need your security token to authenticate transfers and payments between linked accounts or to existing beneficiaries.

Logging in

Step 1

(At the login screen – web page)

- Enter your **Customer ID** and your unique **User ID** (provided by your company Administration User) in the boxes provided.

Please note: The Customer ID and User ID fields are NOT case-sensitive.

Step 2
(Security token)

- Press the **OK** button to switch on your security token.

- Enter your four-digit **PIN** and press **OK**.

Step 3
(Security token to web page)

- Enter the 10-digit passcode displayed on your security token into the **Secure token passcode** box on the web page.

- Click **Login**. You are now logged in to FD Online.

Completing transactions

Once you are logged in to FD Online the system will prompt you whenever you need to use your security token to complete a transaction.

By requesting an eight-digit code, generated on your security token, the system is able to reconfirm your identity and authenticate the transaction request.

The instructions below set-out the steps you need to take to authenticate and complete a transaction using your security token, when requested by the system:

Step 1 (Security Token)

- Press the **OK** button to switch on your security token.
- Enter your four-digit **PIN** (**Note**: do not press the **OK** button after you have entered your PIN).

Step 2 (Transaction web page to Security Token)

- Enter the eight-digit number (displayed in the Confirmation Details section of the online banking web page) into your security token and press **OK**.
- Your security token will now display a new eight-digit number.

Step 3 (Security Token to Transaction web page)

- Enter this eight-digit number into the **Security Device Passcode** box provided in the Confirmation Details section of the web page.
- Complete the transaction.

Frequently asked questions

When do I need to use my security token?

You will need to use your security token each time you log in to FD Online. You will also be prompted to use the security token to authenticate some of your online transactions, such as:

- Managing and approving payments, including:
  - Approve/reject payment (on accounts where approvals are relevant).
- Managing beneficiaries, including:
  - Create new beneficiary
  - Delete beneficiary.

You do not need your security token to authenticate transfers and payments between linked accounts or to existing beneficiaries.

Will it be obvious when I need to use my security token?

Yes – you will be prompted to use your security token when required.

I am unable to log in to FD Online – what should I do?

You may have entered incorrect details:

- Check you have entered your Customer and User IDs correctly.
- Try to log in again using a new 10-digit passcode generated by your security token.

If you continue to have difficulty please contact Computer Banking Services on 0845 603 2921 (lines are open 8am-6pm Monday to Friday, excluding bank holidays).

If I get my PIN wrong will it block my security token?

Yes. If you enter the wrong PIN in error three times the security token will display **Locked**.

If your security token says **Locked** you will need to call Computer Banking Services on 0845 603 2921 (lines are open 8am-6pm Monday to Friday, excluding bank holidays) who will help you reset your PIN and unlock the device.

Hint: Use the Menu/Back button on your security token to delete a wrongly entered digit.

My security token will not switch on – what do I do?

If your security token does not switch on when you press the OK button please call Computer Banking Services on 0845 603 2921 (lines are open 8am-6pm Monday to Friday, excluding bank holidays).

How do I switch the security token off?

The security token will automatically switch off after approximately 30 seconds of inactivity.

Online banking will not accept the eight-digit passcode, displayed on my security token, when I attempt to complete an online transaction.

What should I do?

- Try to complete the transaction again using a new eight-digit code generated by your security token.

If you continue to have difficulty please contact Computer Banking Services on 0845 603 2921 (lines are open 8am-6pm Monday to Friday, excluding bank holidays).

Can I change my four-digit PIN?

Yes, you can change your security token **PIN**:

- Turn on your security token by pressing the **OK** button.
- Enter your four-digit **PIN** and press **OK**.
- Press the **MENU** button until **CHANGE PIN** is displayed.
- Press **OK**.
- Enter a new four-digit **PIN** and press **OK**.
- Enter your new **PIN** again to confirm and press **OK**.
- Your **PIN** has now been changed. You will use the new number the next time you use your security token.

Security token functions

Front

The co-operative bank

1 2 3
4 5 6
7 8 9
← 0 ⏻

MENU   OK

Menu/Back

On/OK

Reverse

S/N 000111222333444

Serial number

Want more information?

You can find more information about security tokens by visiting: **co-operativebank.co.uk/fdonline**

Please call 03457 213 213 (lines open 8am – 8pm Monday to Friday and 8am – 12noon Saturday) if you would like to receive this information in an alternative format such as large print, audio or Braille.