

# Business Online Banking

Security token instructions



# Welcome to safer internet banking

As online fraud becomes increasingly sophisticated, our security measures need to advance to combat these crimes. 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 doesn't 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

You need to activate your security token by calling our dedicated Customer Services team, before you can use it to log in to online banking.

Activation takes just a few minutes. Please make sure you have your account details to hand. If you are at a PC when you call, we will also help you log in for the first time.

## Activating your security token



- Call Business Online Banking support on 0845 601 9938, lines are open 8am - 8pm Monday to Friday and 9am - 12 noon Saturday. You will need to answer a couple of security questions to confirm your identity. You will then be asked for the Serial Number (S/N) of your security token (this is located on the back of your device).
- The Customer Services adviser will ask you to turn on your security token by pressing the **OK** button.
- Now enter the **PIN** (four-digit number) provided by the Customer Services adviser.
- Your device 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 the Customer Services adviser.
- **Confirm** your **PIN** by entering your new four-digit number again. Click **OK**.
- The activation process is now complete and your security token is ready for you to 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 the Customer Services adviser.

## Security Tip

Keep your PIN number secret.

We will never ask you to reveal your security token PIN number.

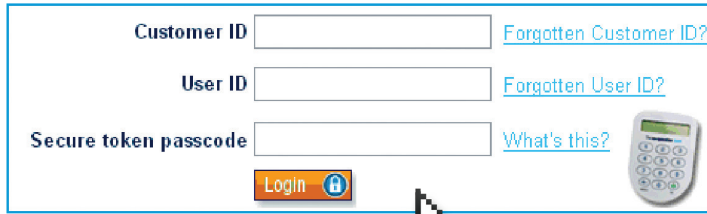
## Using your security token

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

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

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

# Logging in



The screenshot shows a login form with three input fields: 'Customer ID' with a link 'Forgotten Customer ID?', 'User ID' with a link 'Forgotten User ID?', and 'Secure token passcode' with a link 'What's this?'. Below the fields is a 'Login' button with a lock icon. To the right of the form is an image of a security token device. A mouse cursor is pointing at the 'Login' button.

## Step 1

(At the login screen – web page)

- Enter your **Customer ID** and your unique **User ID** 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 online banking.

# Completing transactions

Once you are logged in to online banking, 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** field 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 your online banking account. You will also be prompted to use the security token to authenticate some of your online transactions, such as:

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

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

## I am unable to log in to Business Online Banking – 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 Business Online Banking support on 0845 601 9938 (lines are open 8am - 8pm Monday to Friday and 9am - 12 noon Saturday).

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

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

## 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 Business Online Banking support on 0845 601 9938 (lines are open 8am - 8pm Monday to Friday and 9am - 12 noon Saturday) who will help you reset your PIN and unlock the device.

**Hint:** Use the Menu/back button on your security token to delete an incorrectly 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 Business Online Banking support on 0845 601 9938 (lines are open 8am - 8pm Monday to Friday and 9am - 12 noon Saturday).

## 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 Business Online Banking support on 0845 601 9938 (lines are open 8am - 8pm Monday to Friday and 9am - 12 noon Saturday).

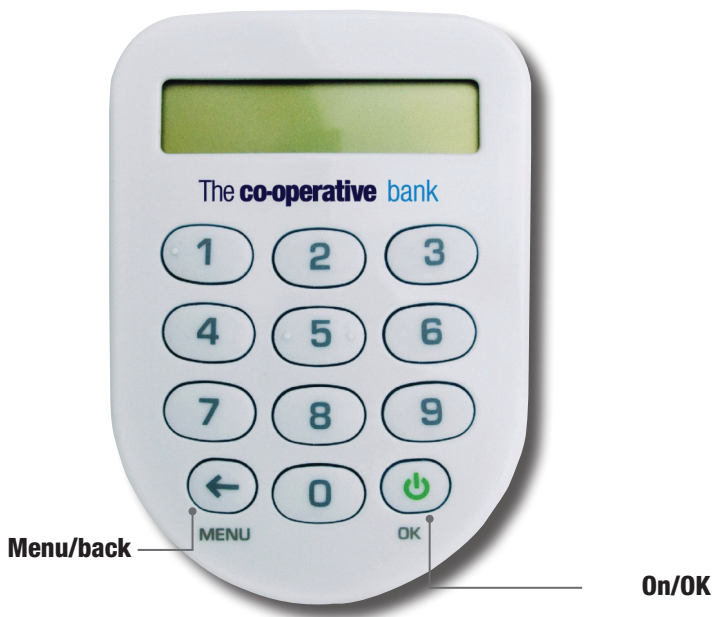
## Can I change my four-digit PIN?

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

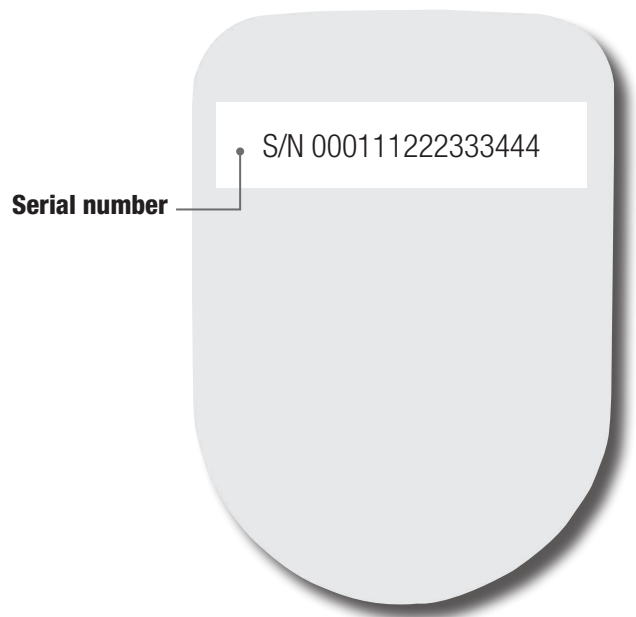
- Turn on your security token by pressing the **OK** button.
- Enter your four-digit **PIN** and press **OK**.
- Press the **MENU** button until **CHANGE PIN** is displayed.
- Press **OK**.
- Enter a new four-digit **PIN** and press **OK**.
- Enter your new **PIN** again to confirm and press **OK**.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

## Security token functions

### Front



### Reverse



## Want more information?

You can find more information about security tokens by visiting [co-operativebank.co.uk/businessonlinebanking](http://co-operativebank.co.uk/businessonlinebanking)

**Please call 03457 213 213 if you would like to receive this information in an alternative format such as large print, audio or Braille.**

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Information correct as at 02/2015.