

## **NCB e-Banking Services FAQs**

### **[Mobile/Internet Banking Login and Mobile Token / Security Device]**

#### **Internet Banking No./Username and Password**

**1. I forgot my Internet Banking No./Username. What should I do?**

If you forget your Internet Banking no./username, please visit any of our branches.

**2. I forgot my Internet Banking password. What should I do?**

If you forget your Internet Banking password, please visit any of our branches.

**3. I entered the incorrect password for 5 consecutive times and cannot log in to Internet Banking now. What should I do?**

If you enter the incorrect password for 5 consecutive times, your password will be suspended and you cannot log in to Internet Banking. You may release the suspended password by visiting any of our branches or via Phone Banking as follows.

- Log in to Phone Banking
- Press 5 "Cheque Service, Request for Consolidated Monthly Statement, or Change of the Setting of Internet Banking"
- Press 6 "Suspended Internet Banking due to Invalid Inputs of Password".

#### **Mobile Token and Biometric Authentication**

**1. What is Mobile Token?**

Mobile Token is an embedded feature of NCB Mobile App. Upon the activation of Mobile Token with a designated mobile device ("mobile phone"), you can use it immediately without bringing along the physical security device. In addition to Mobile Token passcode, Mobile Token also supports Biometric Authentication, giving you a simple and convenient experience.

For the details of service details, demonstration and terms, please visit [www.ncb.com.hk/1/etoken](http://www.ncb.com.hk/1/etoken).

**2. What is Biometric Authentication?**

Biometric Authentication is a feature tied in with Mobile Token, allowing you to log on to Mobile Banking and confirm transactions simply via Fingerprint or Face ID for

authentication. You can register “Biometric Authentication” on your mobile device for the following services when you activate the “Mobile Token”:

- Log in Mobile Banking
- Use the “Mobile Token” to confirm designated Mobile Banking transactions
- Enable the “Mobile Token” to generate a one-time “Security Code”/“Transaction Confirmation Code” to confirm “designated transactions”\* via internet banking

For the details of service details, demonstration and terms, please visit [www.ncb.com.hk/1/etoken](http://www.ncb.com.hk/1/etoken).

\*“Designated transactions” include third-party beneficiary’s account registration, bill payments to designated merchants, increasing transaction limit, e-Cheque/casher’s order issuance, other designated transactions etc.

^ Face ID is applicable to iPhone X, iOS 11.0 or above mobile phones.

## **Security Device**

### **1. I have never had a “Security Device”. How can I apply for a “Security Device”?**

Please visit any of our branches or call our Customer Service Hotline (852) 2622 2633 for the first time application. If you apply for a “Security Device” through our branches and you will get it immediately. If you apply for it through Customer Service Hotline, a “Security Device” will be mailed to your mailing address registered with the Bank.

### **2. I lost my “Security Device”. What should I do?**

Please contact the Bank immediately. You can report the loss of the “Security Device” through any of our branches, Phone Banking or Customer Service Hotline (852) 2622 2633. Then, apply for a “Security Device” through Internet Banking, any of our branches or Customer Service Hotline (852) 2622 2633 again.

### **3. Why can’t I apply for the “Security Device” after logging in to Internet Banking?**

You are required to register for your mobile number and two-factor authentication. Then you can apply for a “Security Device”. Please visit any of our branches to complete the procedures.

**4. I received the “Security Device” but still could not use it. Why?**

Upon receipt of the “Security Device”, please log in to Internet Banking immediately and click “Setting > Security Setting”. Then click “Activate Security Device”.

**5. What should I do if the message "BATT" is displayed on the LCD screen of the “Security Device”?**

"BATT" means that the "Security Device" will soon run out of battery. The battery normally lasts for 3 to 5 years, depending on the frequency of your usage. You must visit any of our branches to apply for a replacement. Please note that the battery of the "Security Device" cannot be replaced. Any attempt to remove the components of the "Security Device" may cause malfunction of the Device.

**6. Why there is no response from the “Security Device” when pressing any keys?**

Your “Security Device” was damaged or ran out of battery. You are suggested to visit any of our branches for the “Security Device” replacement.

**7. Do I need to use the “Security Device” when logging in to Internet Banking?**

You can choose to log in to the Internet Banking with the "Security Device". After logging in to Internet Banking, click Setting > Security Setting” and select “Login Setting” to complete the setting.

**8. How does the "Security Device" work?**

Different codes will be generated by the "Security Device" depending on the nature of transactions. You should follow the online instructions to complete authentication procedures.

- When logging into the Internet Banking or performing general transactions, you should press the button at the bottom right hand side of the "Security Device". A 6-digit Security Code will be displayed on the LCD screen of the "Security Device". The Security Code, valid within a short time interval and for one-time use only.
- When conducting "designated transactions", you should press the button at the bottom left hand side of the "Security Device". Then, follow the instruction and enter "Specific Transaction Information" into the number keys of the Device. After you have input the required information, please press the left button at the bottom again. A 6-digit Transaction Confirmation Code will be displayed on the LCD screen of the "Security Device". The Transaction Confirmation Code, valid within a short time interval and for one-time use only.

## 9. What types of codes do “Security Device” have?

There are 2 security code types as shown below:

- Security Code

By pressing the designated button  on "Security Device", a 6-digit security code will be shown on the screen. The code can be used once only. You are required to input the security code to confirm the transaction.

- Transaction Confirmation Code

You are required to input transaction confirmation code when conducting "designated transactions" through Internet Banking/Mobile Banking. You are required to follow the instruction to press  until showing "-" and enter "Specific Transaction Information", such as account number or transaction ID to the Security Device, and then press  again to generate a 6-digit transaction confirmation code.

## 10. What are the designated transactions?

The designated transactions include:

- Application of Security Device as two-factor authentication tool
- Activation of Security Device
- Suspension of Security Device
- Change login setting
- Perform designated investment transactions (Not applicable to customers logging in Internet Banking with Security Device)
- Issuing e-Cheque(s)/e-Cashier's Order(s)
- Setting Daily Transaction Limit of e-Cheque/e-Cashier's Order
- Payment of bills of "Designated Merchants" (except bills of merchant categories "Government or Statutory Organisation", "Public Utility", "Primary or Secondary Education" and "Post-secondary or Specialised Education")
- Increase daily limit for funds transfer or bill payments
- Open current accounts with immediate effect
- Registration of third-party bank accounts maintained within the Bank
- Registration of third-party accounts of BOC Credit Card
- Registration of other local bank accounts
- Registration of beneficiary accounts for remittance
- Change personal information
- Application of Cash Installment (applicable to BOC Credit Card Online Services only)

- Application of Cash Before Card (applicable to BOC Credit Card Online Services only)

**11. I have entered the "Security Code" or "Transaction Confirmation Code" into Internet Banking, but why my transaction instruction still cannot be verified?**

Your transaction instruction may not be verified by Internet Banking due to the following reasons:

- Entry of incorrect code
- The time permitted for entry of the code has expired
- The "Security Device" has been hit or exposed to heat, cold or wet conditions or magnetic fields
- Please follow our online instruction and enter a valid "Security Code" or "Transaction Confirmation Code". If your transaction instruction still cannot be verified, please contact our staff to reset the status of your "Security Device".
- In case the verification process is still not successful after resetting of the device's status, you can apply a new "Security Device" and it will be free of charge.

**12. I followed the instruction to enter the code generated by the "Security Device". But why an error message "You have repeatedly entered invalid Security Code/Transaction Confirmation Code. For assistance, please call our Customer Service Hotline." was shown?**

Your "Security Device" will be locked if you have entered incorrect "Security Code" or "Transaction Confirmation Code" for several consecutive times. You can reset/release the "Security Device" through the following channels:

- Visit any of our branches
- Phone Banking
  1. Dial the Phone Banking Service (852) 2684 1866 (Cantonese) or (852) 2684 1868 (Putonghua) or (852) 2684 1869 (English)
  2. Enter Phone Banking login number or account number or credit card number and then press "#"
  3. Enter Phone Banking password
  4. Press "5 > 7 > 3 > 10-digit "Security Device" serial number (printed on the bottom of back of the device, without entering "-") and then press "#"
  5. Press "8" to confirm if the system repeats the serial number correctly. The request is completed.

If you are unable to visit any of our branches or use Phone Banking to reset/release the "Security Device", you can:

1. Call our Customer Service Hotline (852) 2622 2633

2. Select language: 1 (Cantonese) or 2 (Putonghua) or 3 (English)
3. Press "1 > 5 > 1 > 0"
4. Please request to reset the "Security Device"
5. Customer service representative will verify your identity
6. After successful verification, the customer service representative will confirm you that you can log in to Internet Banking and try to proceed the transaction again after 10-15 minutes.