October 2024

OCBC OneToken for OCBC Velocity

User Guide

Help & Support

Click here for OCBC OneToken General FAQs

Email **bbcsc@ocbc.com**

Call **(603) 8317 5200** or **(603) 8314 9090** from Monday to Friday, 9am to 6pm (excluding public holidays)

Note:

1. The usage of OCBC Velocity and OCBC Malaysia Business Mobile Banking is subject to OCBC's Transaction Banking as well as Accounts and Services terms and conditions.
2. Please refer to our Security Tips and Notices for tips and advisory on safeguarding your business internet and mobile banking usage.

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OCBC OneToken for OCBC Velocity User Guide – Chinese Version

华侨银行 OneToken 为 OCBC Velocity 中文用户指南

Click here on the icon below to view OCBC Velocity User Guide – Chinese Version

点击下面的图标以查看《OneToken 为 OCBC Velocity 用户指南》

Velocity@OneToken
User Guide - CN - 101

Note: If you have trouble accessing the links above, please download this user guide first.

注: 如果您在使用以上的链接时遇到问题，请先下载此用户指南。

1.0 What is OCBC OneToken?

OCBC OneToken is a digital token installed on your phone. It replaces the need for a hardware token for all online banking activities, making your online banking experience simpler and more secure.

OCBC OneToken is embedded in OCBC Malaysia Business Mobile Banking app, and hence you need to have an iOS or Android compatible smart phone/ device to download the app from App Store or Google Play Store.

You can use OCBC OneToken to login and approve transactions on Business Internet Banking or OCBC Malaysia Business Mobile Banking app at any time.

Internet Banking	**Mobile Banking**
Convenient login	**Convenient authorisation**
You will receive a push notification on your mobile when you log in to OCBC Velocity on the web browser	OCBC OneToken will make the whole process more convenient for performing authorisations

This guide provides you with a quick start on OCBC OneToken activation and subsequent use for login and approving transaction.

Should you have issue with activating OCBC OneToken, refer to Section 8 to find more troubleshooting tips.

2.0 Getting started on OCBC Velocity

Before you log in, make sure you have the following ready:

1. Download the OCBC Malaysia Business Mobile Banking app from App Store or Google Play Store.

BUSINESS MY

Download on the App Store

GET IT ON Google Play

TIP Please allow all permission access to app when you launch the app. Click here to learn more on why access and notification are required.

2. Welcome email notification or password mailer that the bank has sent to you containing your initial login credentials.

User's Welcome Email

OR

Password Mailer

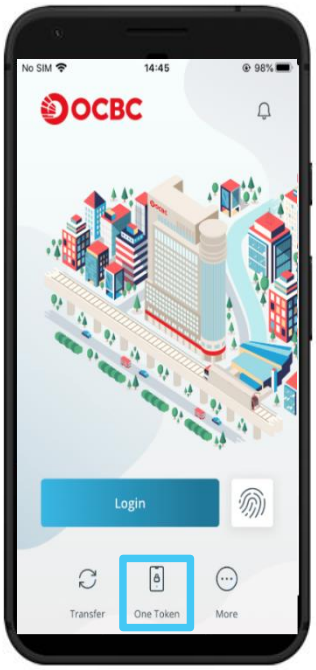
3.0 New User Activation - for user with Welcome Email notification or Password Mailer

You can perform your first-time login via OCBC Malaysia Business Mobile Banking app to activate your OCBC OneToken. Please ensure that you complete all the steps till you reach the end at the Confirmation screen.

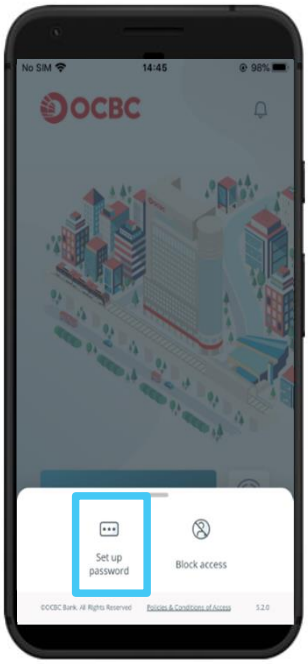
3.1 New User Activation – via Mobile (for Security Software Token user only)

Launch the OCBC Malaysia Business Mobile Banking app.

OCBC Business



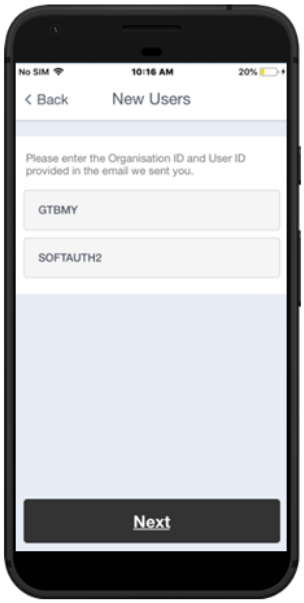
For new users with Password Mailer, tap on Login



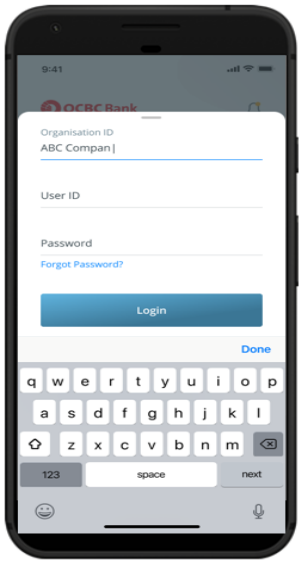
For new users with User's Welcome Email, tap on More and Set up password

1. Login to OCBC Velocity from the mobile banking app

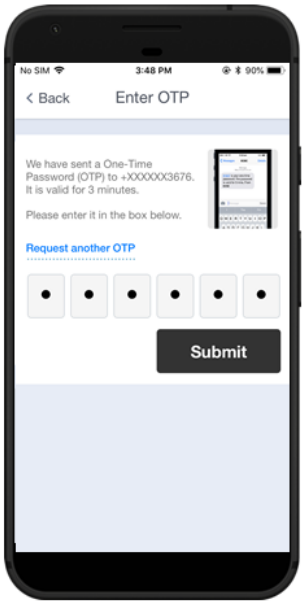
   a) For **new users** with **User's Welcome Email** of OCBC Velocity:
   Click on **More -> Set up password** from the menu. Enter your Organisation ID and User ID found in the email then click Next



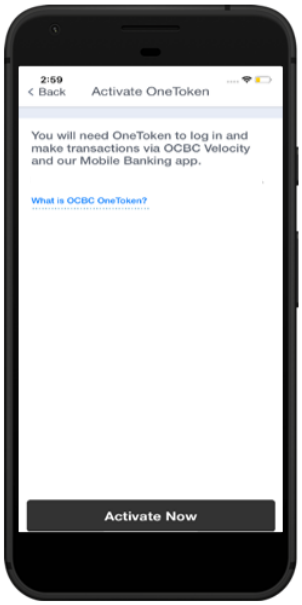
   b) For **new users** with **Password Mailer** of OCBC Velocity:
   Enter your **Organisation ID, User ID** and **Password** found in the password mailer then click **Login**



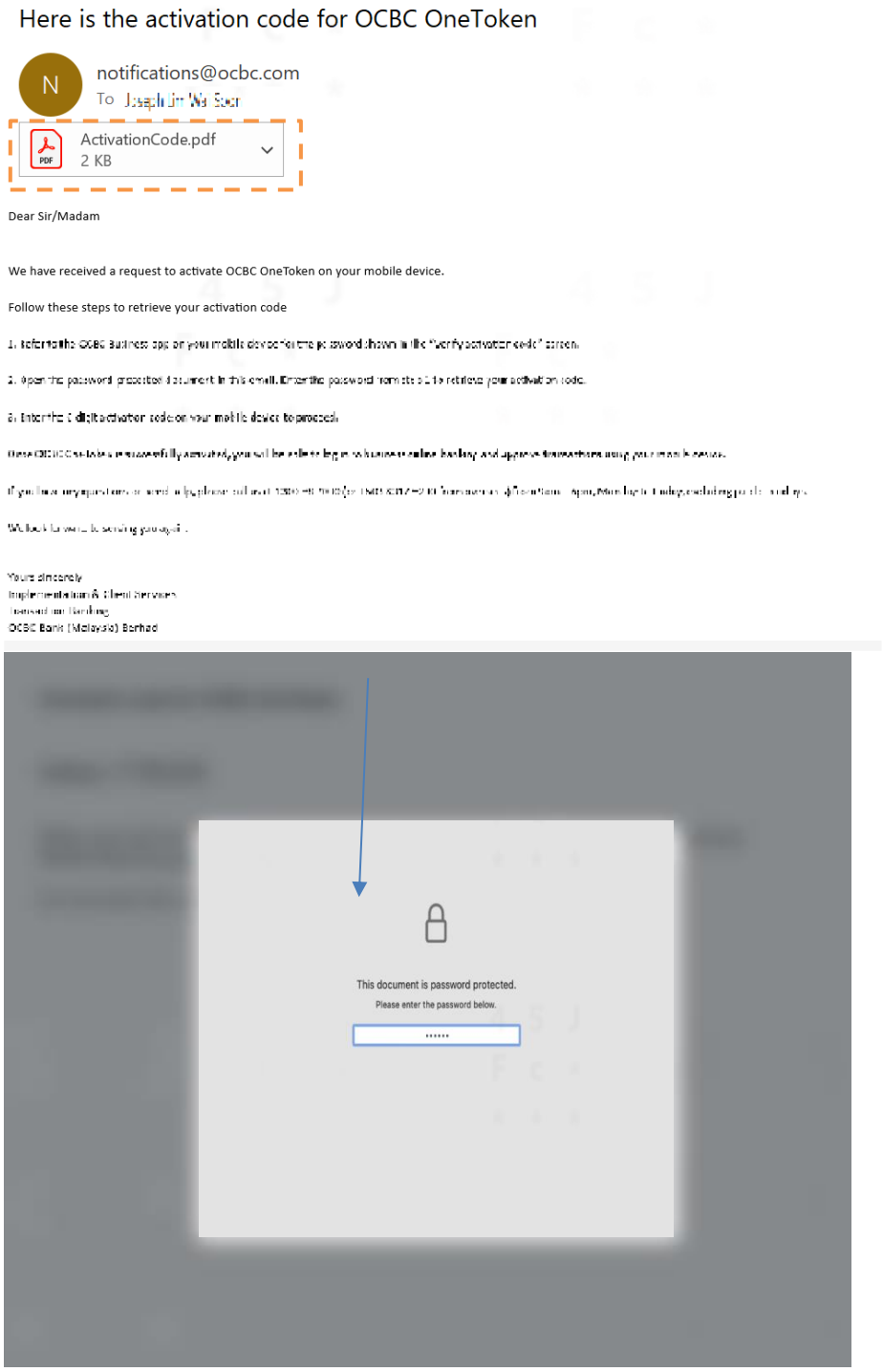
2. A **One-Time-Password** will be sent to your phone, enter the password received into the below field and click on **Submit**



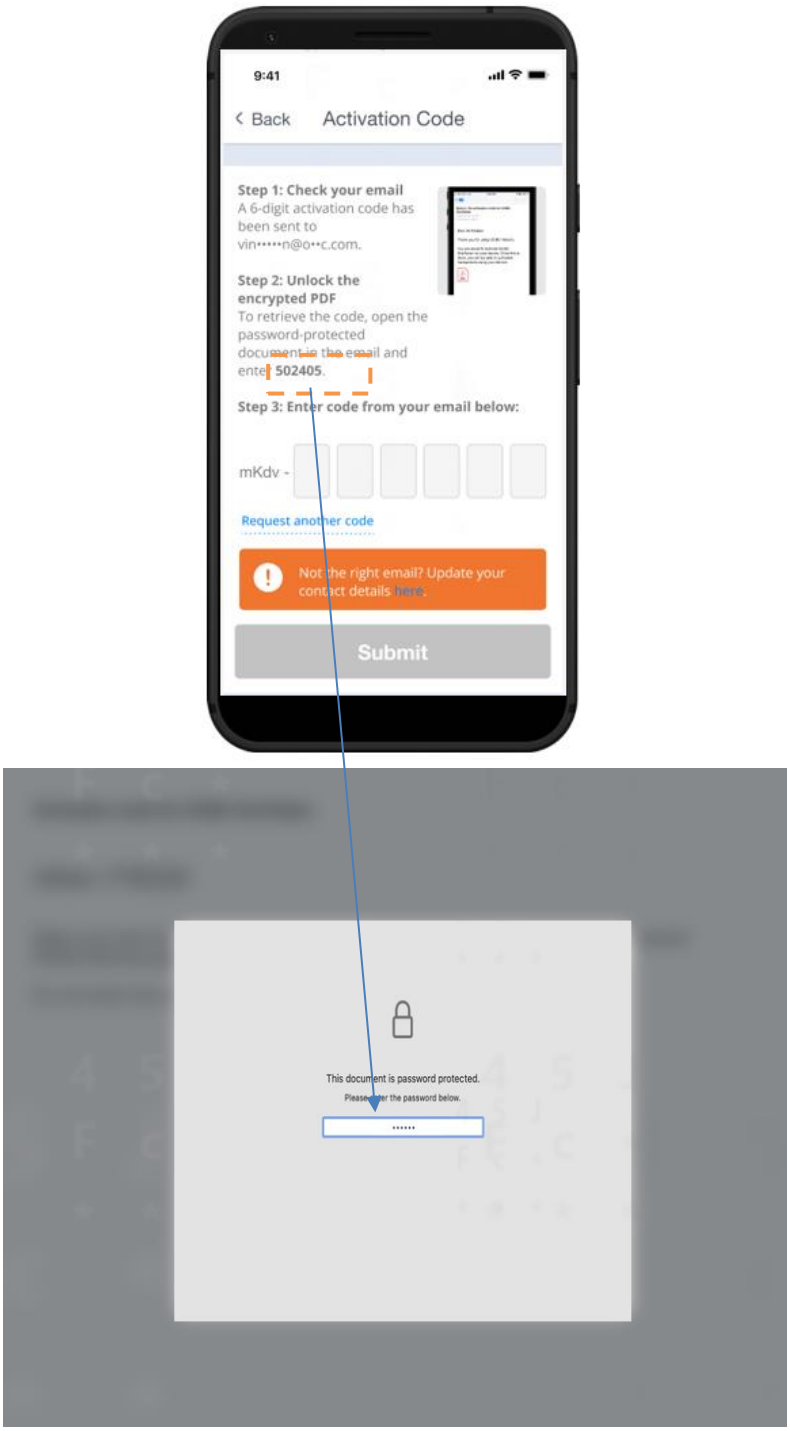
3. The **Activate OCBC OneToken** screen will be displayed.
   For security reasons, upon your first login to OCBC Velocity, you will need to activate your OCBC OneToken.



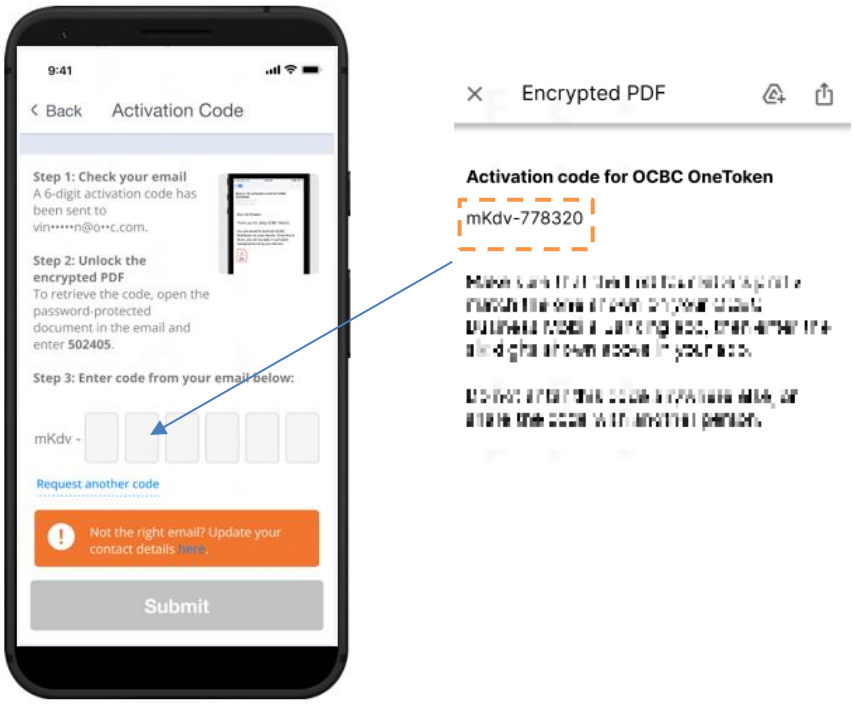
   i. Click on **Activate Now**
   ii. You will receive an encrypted pdf containing the activation code sent to your registered email address for your OCBC OneToken activation



iii. Enter the code on screen to the pdf file to unlock the file

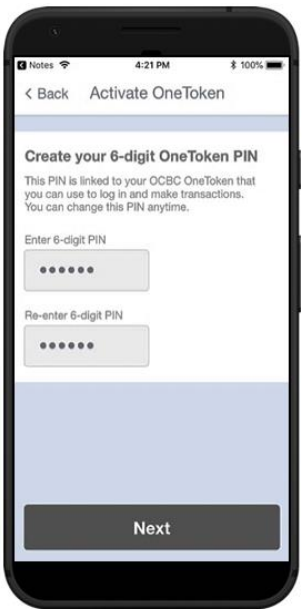


iv. Once the pdf file is unlocked, you will see your security code. Key in the security code and click submit



v. Key-in your **desired 6-digit OneToken PIN** (you need to remember this PIN for subsequent use)

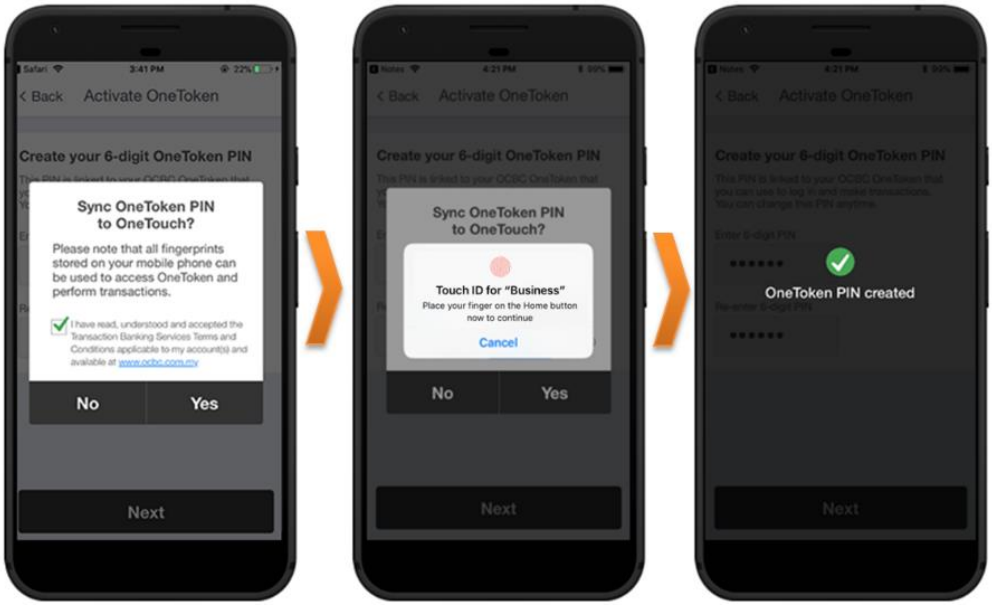
vi. Click **Next**



vii. For convenience, you may want to synchronise your fingerprint or Face ID (available on compatible fingerprint/ Face ID recognition mobile device) with OneToken PIN so that you do not forget this PIN. **Tick** on the tick box **to sync OneToken PIN to OneTouch / OneLook**

viii. Click **Yes**. You will be prompted to place your finger/ scan your face to continue

ix. Your OneToken PIN is now created



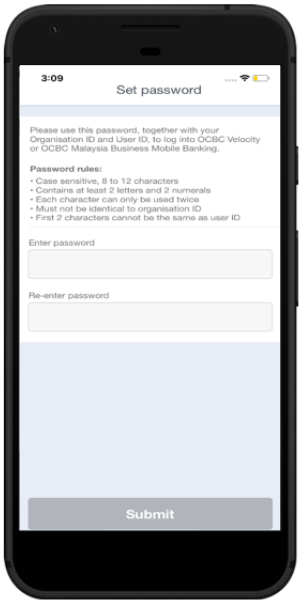
4. To **set your password**

All **new users** are required to set your password for subsequent login.

Follow the instructions in the **Set your password screen**:

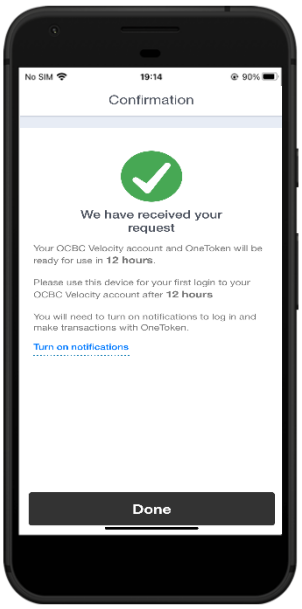
i. Enter a **New Password** (take note of the Password rules)

ii. To confirm, re-enter your New Password in the **Enter password again** field and click **Submit**



5. **Confirmation screen**

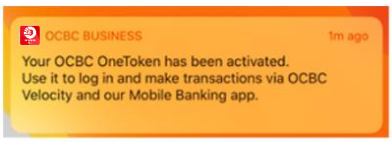
Note: OCBC OneToken will be activated in **12 hours**; you will receive a notification in your mobile once your OCBC OneToken is activated



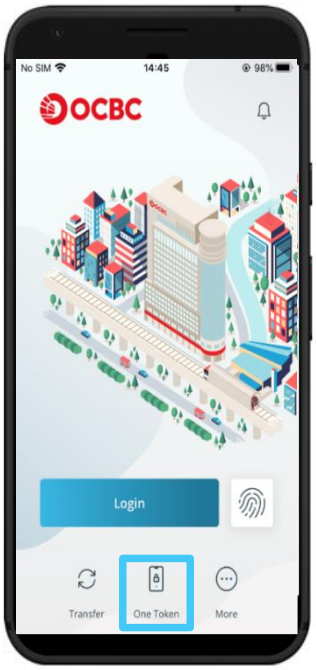
6. **OCBC OneToken activated**

   After **12 hours**, you will be notified of OCBC OneToken activation status in your mobile. Tap on **OneToken** icon from the menu to access the OCBC OneToken.

Notification for OneToken activated

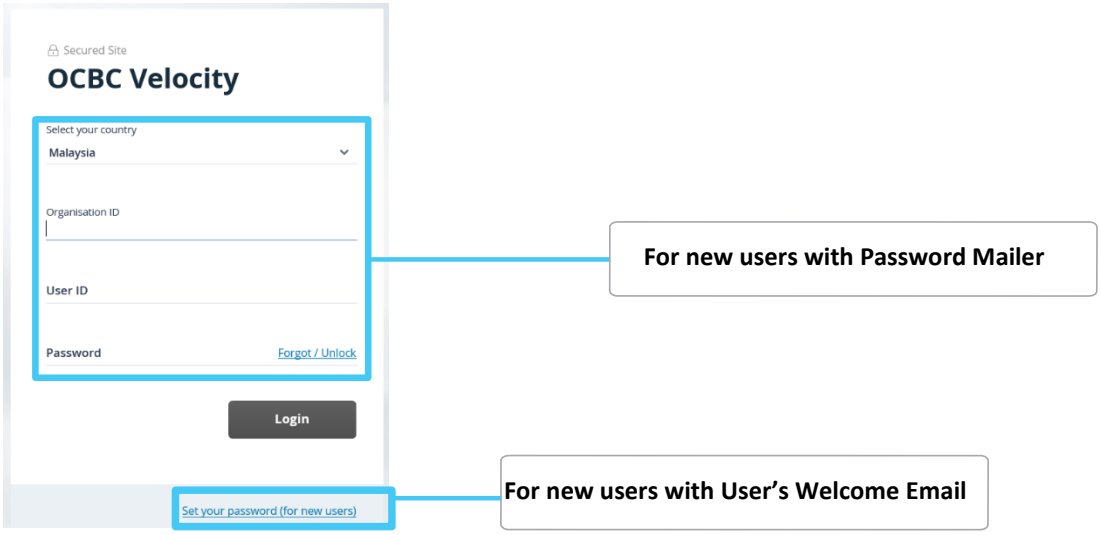


OneToken activated

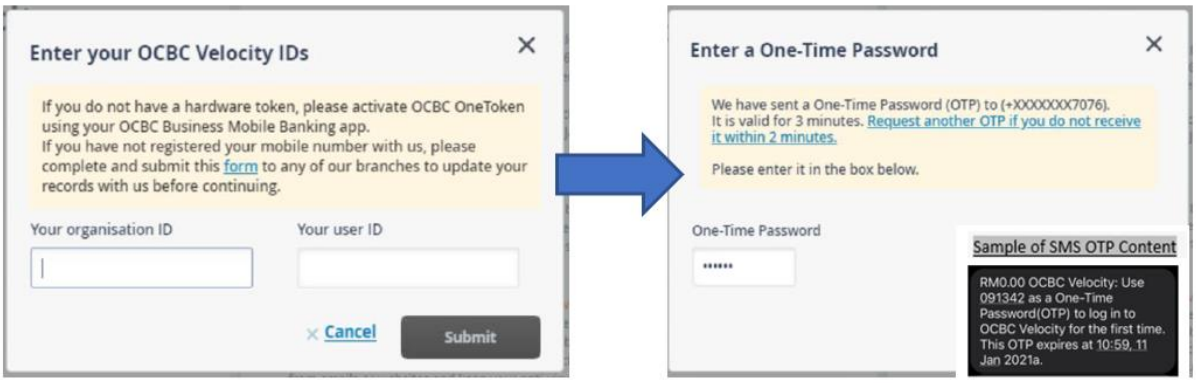


3.2 New User Activation – via Web (for Security Hardware Token user only)

URL for OCBC Velocity is https://velocity.ocbc.com

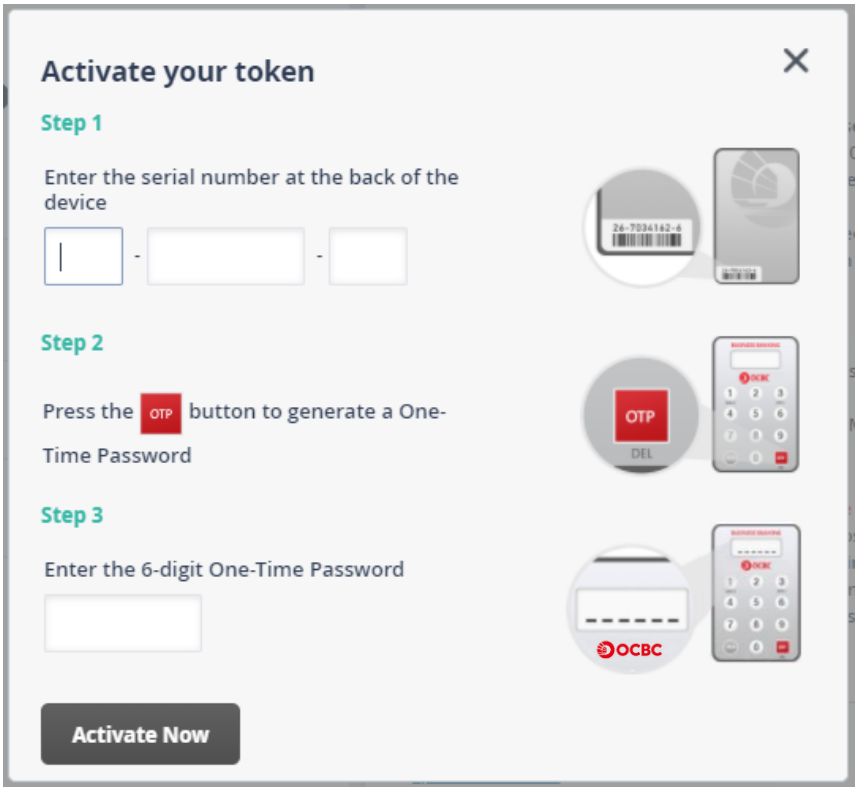


1. Login to OCBC Velocity from a web browser
   a) For **new users** with **User's Welcome Email** of OCBC Velocity:
      i. Click on **Set your password (for new users)** hyperlink.
      ii. Enter your **Organisation ID** and **User ID** found in the email and click **Submit.**
      iii. A **One-Time-Password** will be sent to your phone, enter the password received into the below field and click on **Submit**.



   b) For **new users** with **Password Mailer** of OCBC Velocity:
      i. Enter your **Organisation ID**, **User ID** and **Password** as indicated in the **Password Mailer** in the **Login** box.
      ii. Click **Login**

2. **Activate your token** screen will be displayed
   For security reason, upon your first login to OCBC Velocity, you will need to activate your Security Hardware Token.

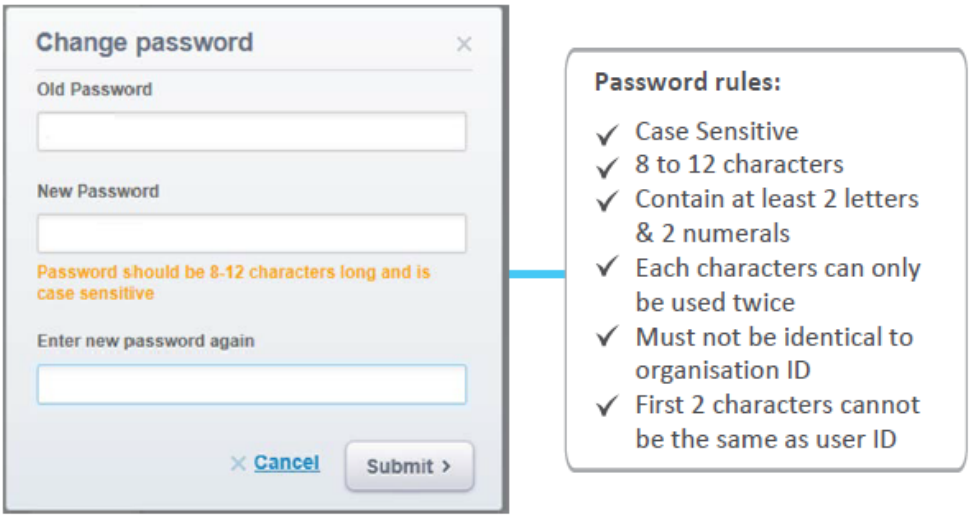


a) To activate your Security Token:
   i. Enter the 10-digit **Security Token Serial No.** which is found at the back of your Security Token in the relevant field. Do not enter hyphens.
   ii. Press the red OTP button on the Security Token. A **6-digit One-Time-Password** will be generated.
   iii. Enter the **One-Time-Password** in the relevant field.
   iv. Click **Activate Now**.
   v. A message confirming the successful activation of your Security Token will appear. Click OK.

b) After this, the Security Token will be uniquely registered to you and must be used for all subsequent logins.

Note:

a) **New users with Password Mailer** will need to **change the given password** for subsequent use. Follow the following instructions for **Change password screen**:
   i. Enter your **Old Password** (as indicated in the **Password Mailer**)
   ii. Enter a **New Password** (take note of the **Password rules**)
   iii. To confirm, re-enter your New Password in the **Enter new password again** field and click **Submit**



b) **New users with User's Welcome Email** will need to set your password for subsequent use. Follow the following instructions for **Set your password** screen:

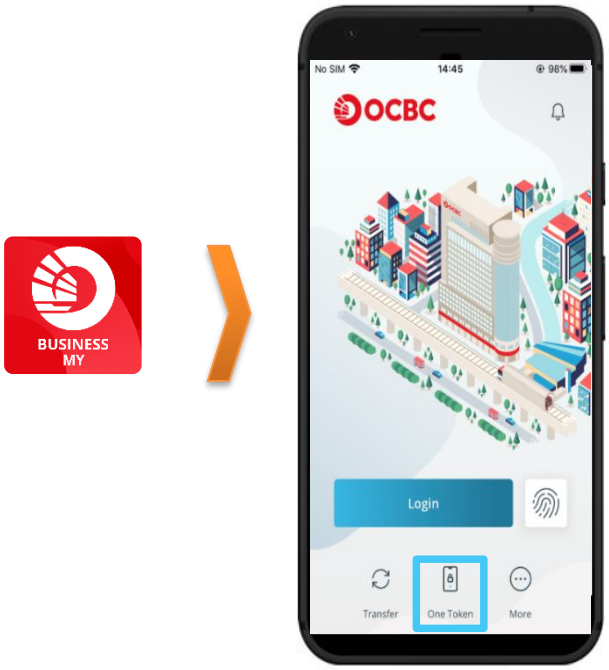
i. Enter a **New Password** (take note of the **Password rules**)

ii. To confirm, re-enter your New Password in the **Enter password again** field and click **Submit**

4.0 Existing User Activation (with Security Hardware Token)

4.1 Existing User Activation – via Mobile

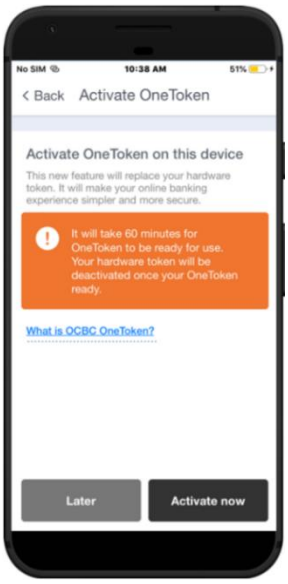
Launch the OCBC Malaysia Business Mobile Banking app.



1. Login to OCBC Velocity from mobile banking app
   For **existing users** of OCBC Velocity
   i. Tap on Login, and on the next screen enter your current **Organisation ID**, **User ID** and **Password** as prompted
   ii. Click **Login**.

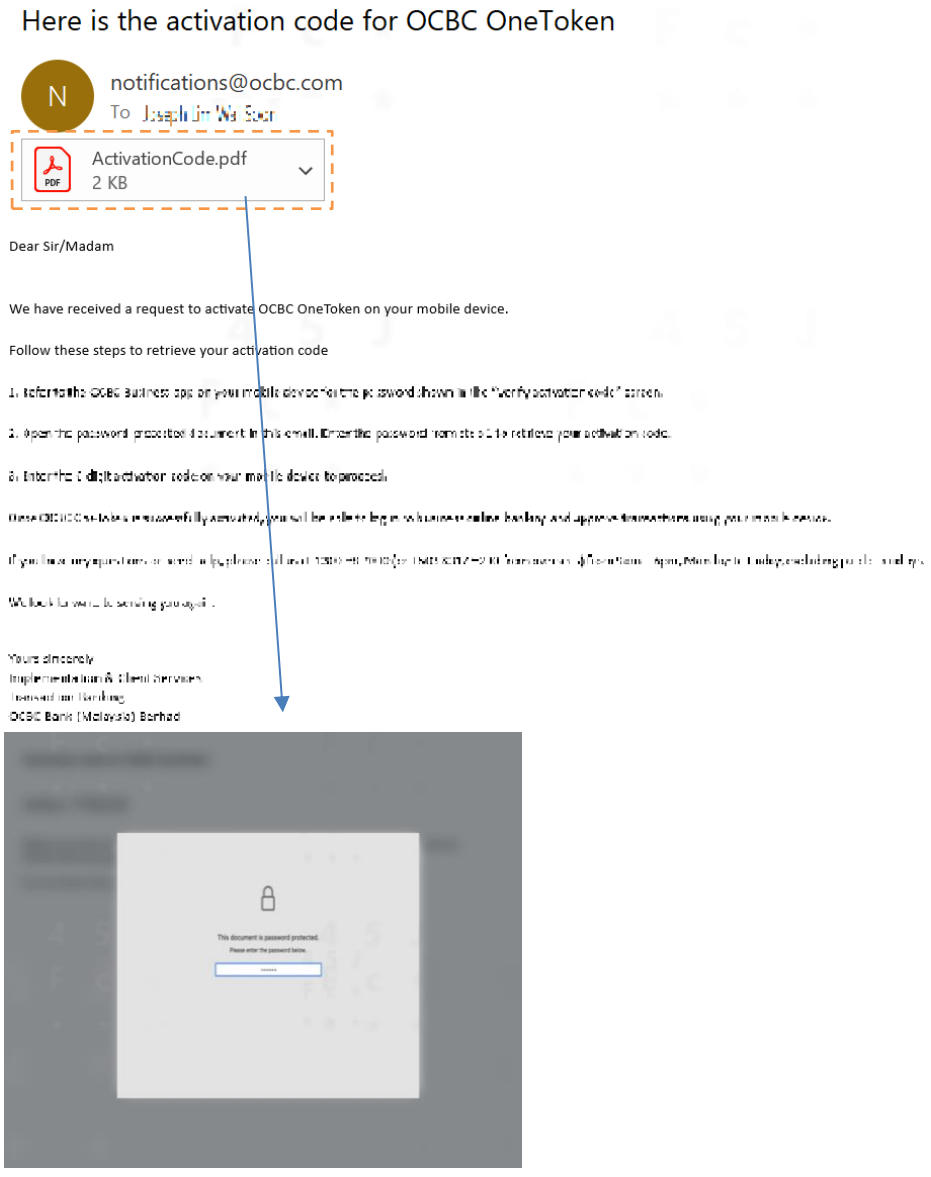
2. For 2-factor authentication, you will be prompted for an One-Time-Password (OTP). You can use your existing **Security Hardware Token**
   b. Security Token OTP
   i. Press the red OTP button located on the front of the Security Token
   ii. Enter the **6-digit OTP** that is displayed on your Security Token into the relevant field
   iii. Click **Submit**

3. The **Activate OCBC OneToken** screen will be displayed.

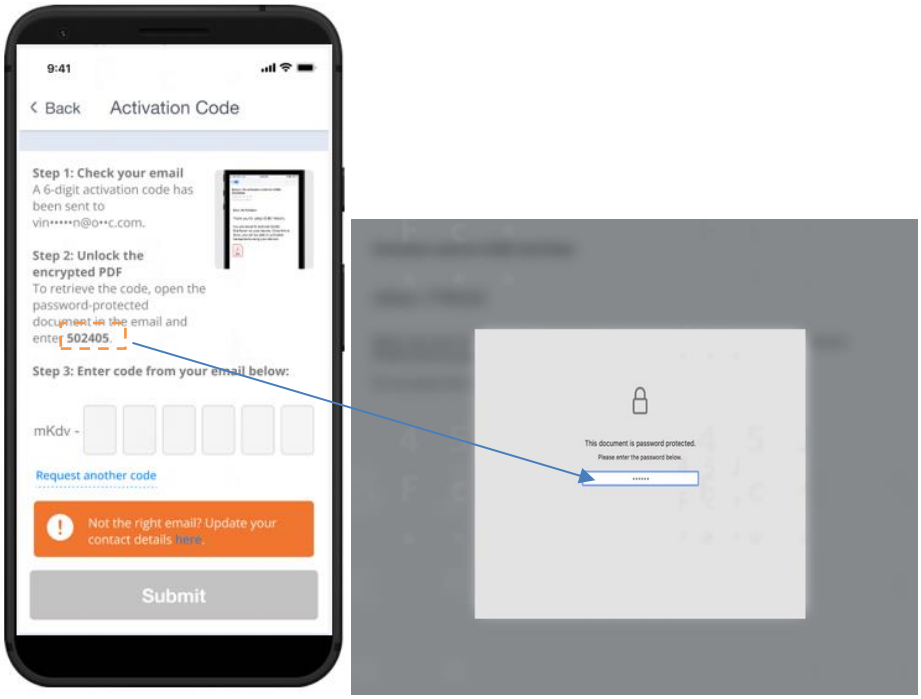


i. Click on **Activate now**

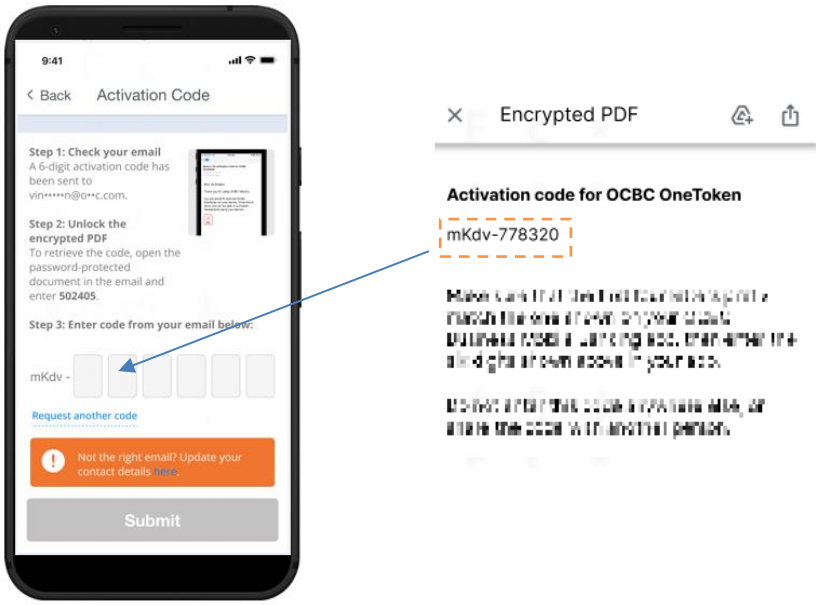
ii. You will receive an encrypted pdf containing the activation code sent to your registered email address for your OCBC OneToken activation



iii. Enter the code on screen to the pdf file to unlock the file



iv. Once the pdf file is unlocked, you will see your security code. Key in the security code and click submit



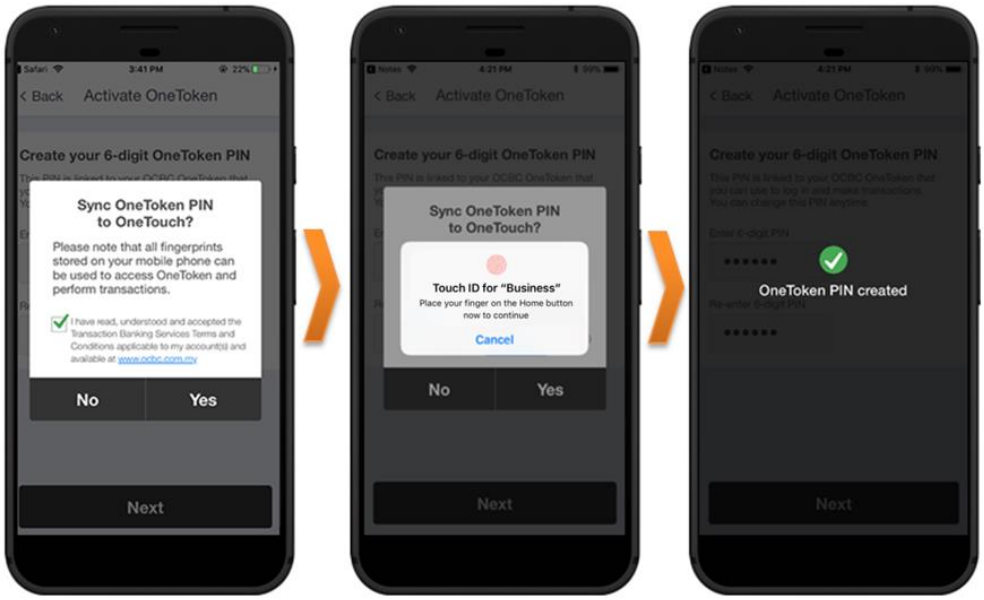
v. Key-in your **desired 6-digit OneToken PIN** (you need to remember this PIN for subsequent use)

vi. Click **Next**

vii. For convenience, you may want to synchronise your fingerprint or Face ID (available on compatible fingerprint/ Face ID recognition mobile device) with OneToken PIN so that you do not forget this PIN. **Tick** on the tick box **to sync OneToken PIN to OneTouch / OneLook**

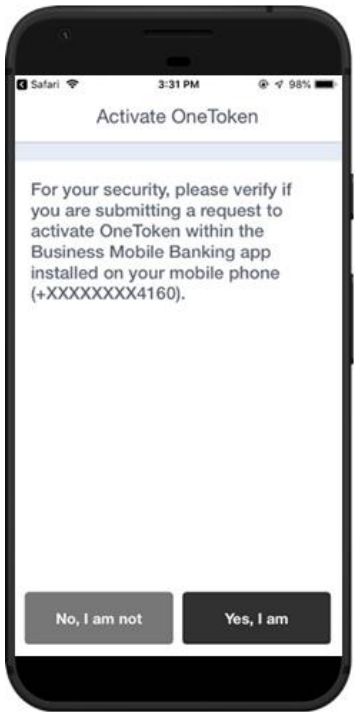
viii. Click **Yes.** You will be prompted to place your finger/ scan your face to continue

ix. Your OneToken PIN is now created



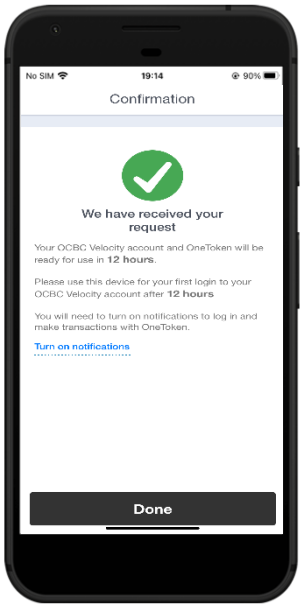
x. At the next screen, you will be prompted for acknowledgement of OCBC OneToken activation.

xi. Click **Yes, I am**



4. **Confirmation screen**

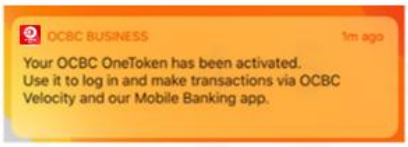
Note: OCBC OneToken will be activated in **12 hours**; you will receive a notification in your mobile once your OCBC OneToken is activated



5. **OCBC OneToken activated**

After **12 hours**, you will be notified of OCBC OneToken activation status in your mobile. Tap on **OneToken** icon from the menu to access the OCBC OneToken.

Notification for OneToken activated



OneToken activated

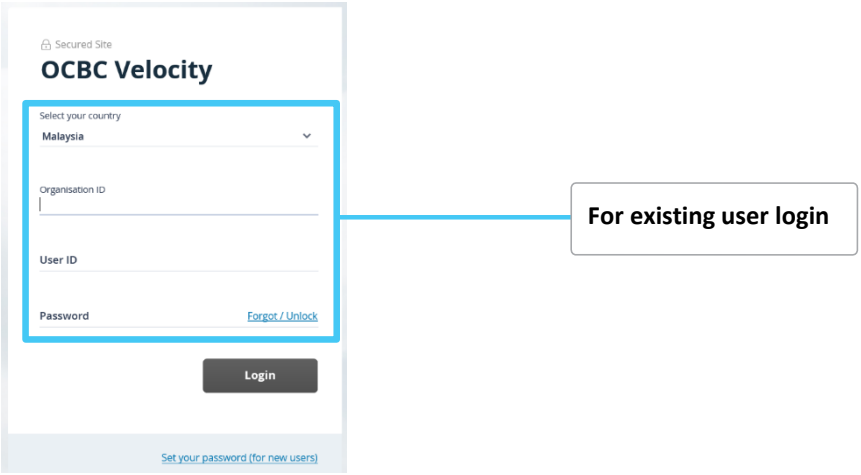
Note – For Existing Users

1. Security Hardware Token will be deactivated once OneToken is activated. Meanwhile, you can continue to use your Security Hardware Token while waiting for your OCBC OneToken to be activated.

4.2 Existing User Activation – via Web

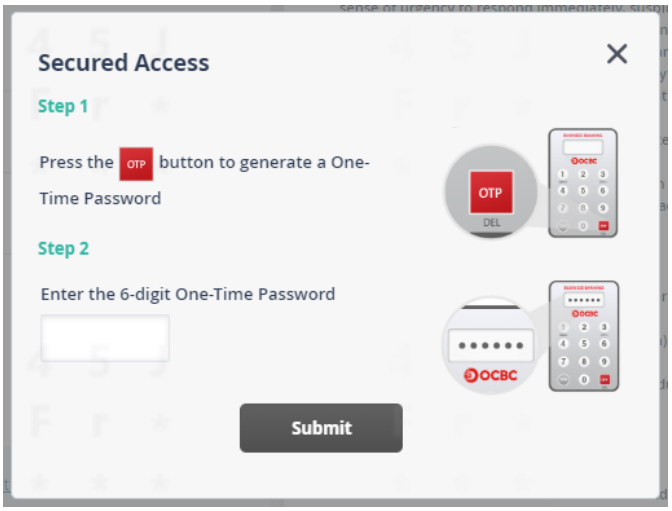
URL for OCBC Velocity is https://velocity.ocbc.com

Proceed to the login page as usual.

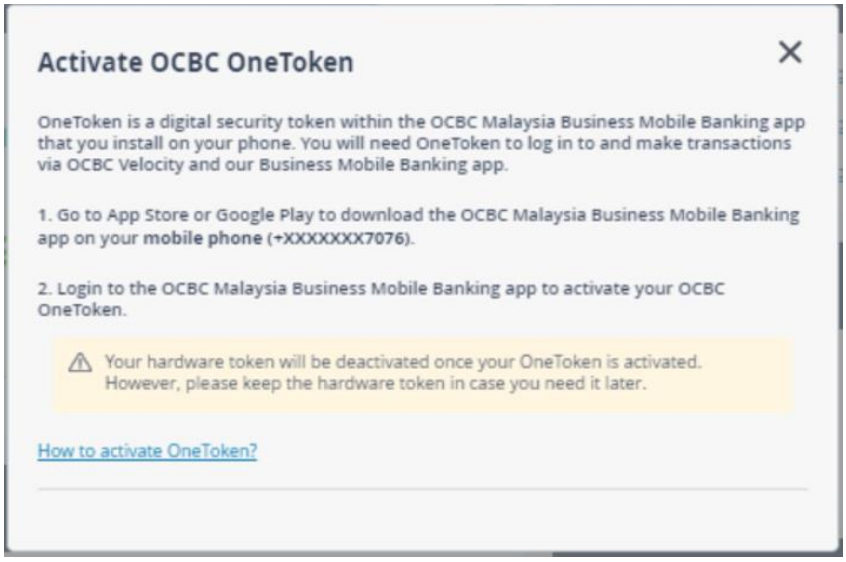


1. Login to OCBC Velocity from a web browser
   i. Enter your current **Organisation ID**, **User ID,** and **Password** in the Login box
   ii. Click **Login**

2. For 2-factor authentication, you will be prompted for an One-Time-Password (OTP) using your existing **Security Hardware Token**
   i. Press the **red OTP button** located on the front of the **Security Hardware Token**
   ii. Enter the **6-digit OTP** that is displayed on your Security Token into the relevant field
   iii. Click **Submit**



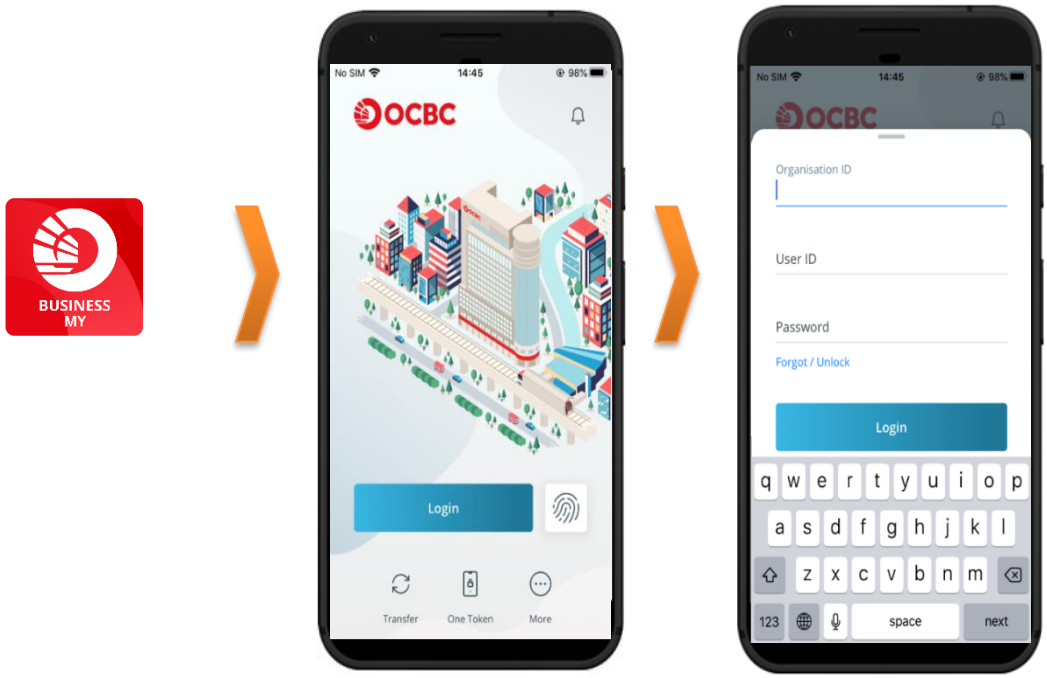
3. You will be prompted to activate OCBC OneToken from our OCBC Malaysia Business Mobile Banking app. To proceed with OCBC OneToken activation, you may refer to step-by-step guide in section 4.1 for guidance.



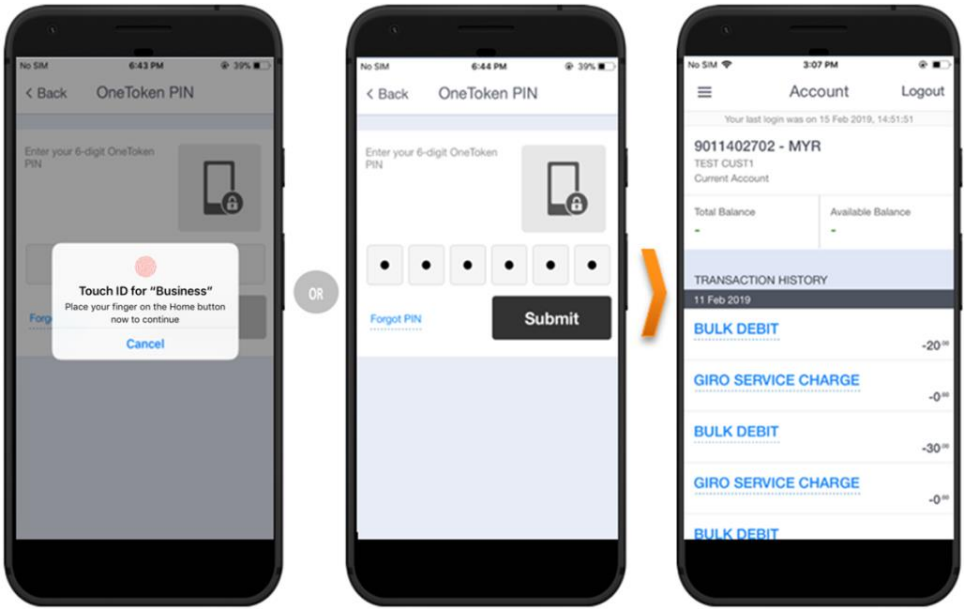
5.0 Subsequent Login

5.1 Subsequent Login – via Mobile

Launch your OCBC Malaysia Business Mobile Banking app



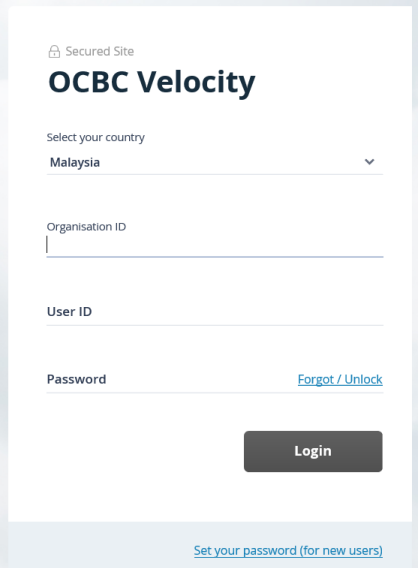
1. Login to OCBC Velocity from the mobile banking app
   i. Tap on Login, and on the next screen enter your current **Organisation ID**, **User ID,** and **Password** as prompted
   ii. Click **Login**
   iii. Use OCBC **OneTouch/ OneLook** (if previously synced) OR enter the **6-digit OneToken PIN** that you have created when activating OCBC OneToken
   iv. Click **Submit**.
   v. The mobile overview screen will be displayed



5.2 Subsequent Login – via Web

URL for OCBC Velocity is https://velocity.ocbc.com

Proceed to the login page as usual.

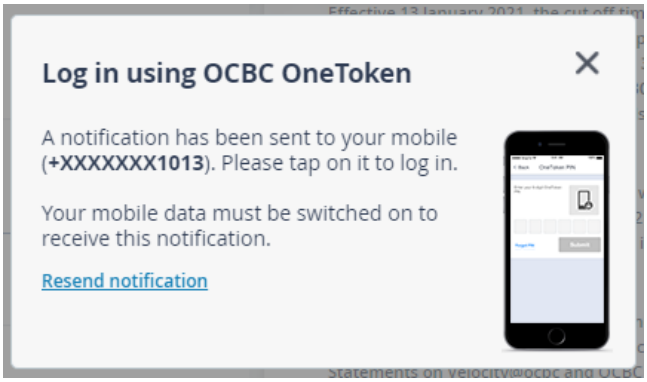


1. Login to OCBC Velocity from a web browser
   i. Enter your current **Organisation ID**, **User ID,** and **Password** in the Login box
   ii. Click **Login**.

2. For 2-factor authentication, you will be prompted for OCBC OneToken
   If you **have mobile data or WIFI connectivity**, follow the steps in **option (a)**.
   For user **without mobile data connectivity** (e.g. you are travelling overseas), follow the steps in **option (b)**.

   a. **With mobile data or WIFI connectivity**
      i. A **login notification** will be triggered to your mobile device with the activated OCBC OneToken.

Notification on Web screen



Mobile: Login notification received

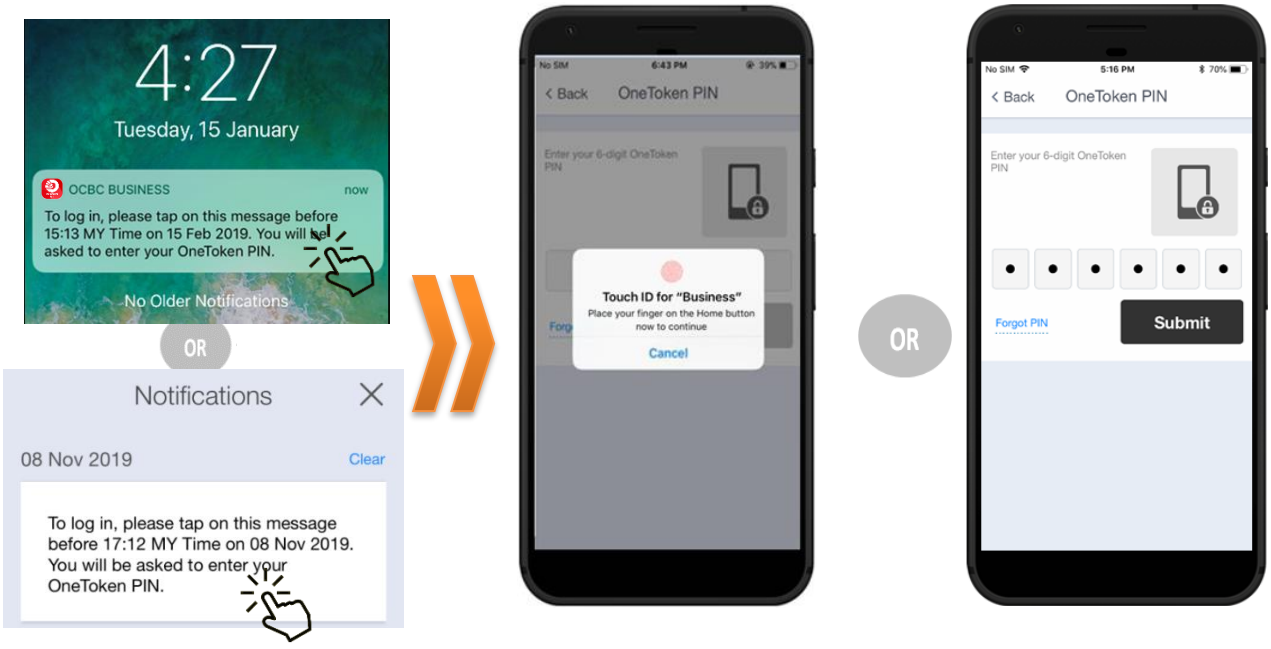
View from mobile home screen / notification centre

View from mobile banking app notification inbox

ii. Click on the **login notification** from your notification centre OR mobile banking app notification inbox

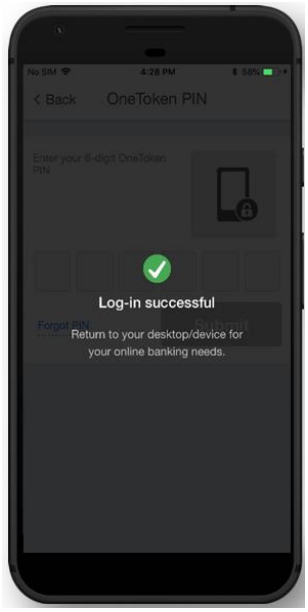
iii. Use OCBC **OneToken/ OneLook** (if previously synced) OR enter the **6-digit OneToken PIN** that you have created when activating OCBC OneToken

iv. Click **Submit**.

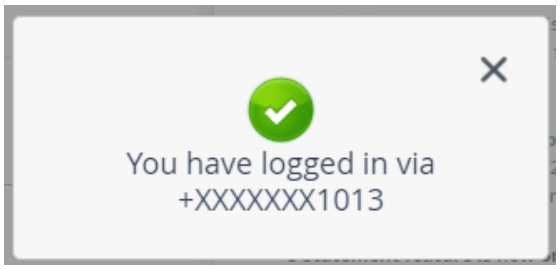


v. Return to your desktop / device, you will be prompted with a **successful login message**
vi. The OCBC Velocity Homepage will be displayed

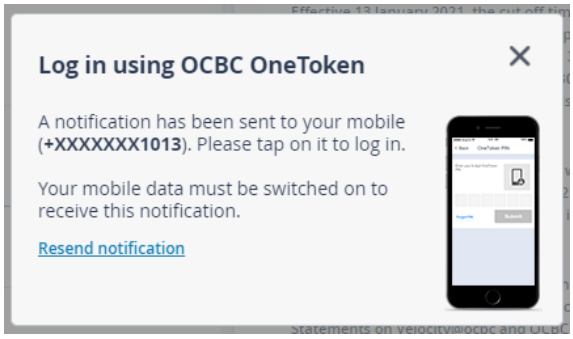
Notification message in Mobile

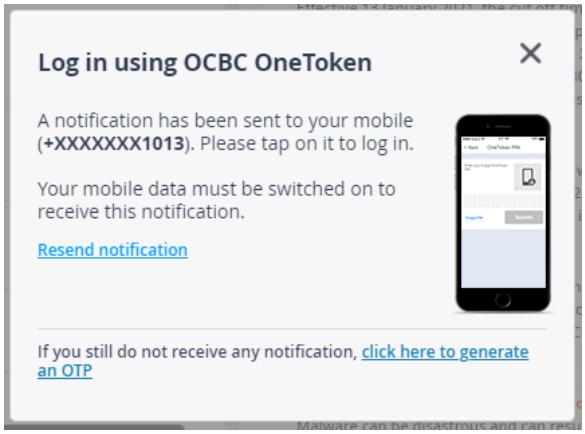


Successful Login message in Web

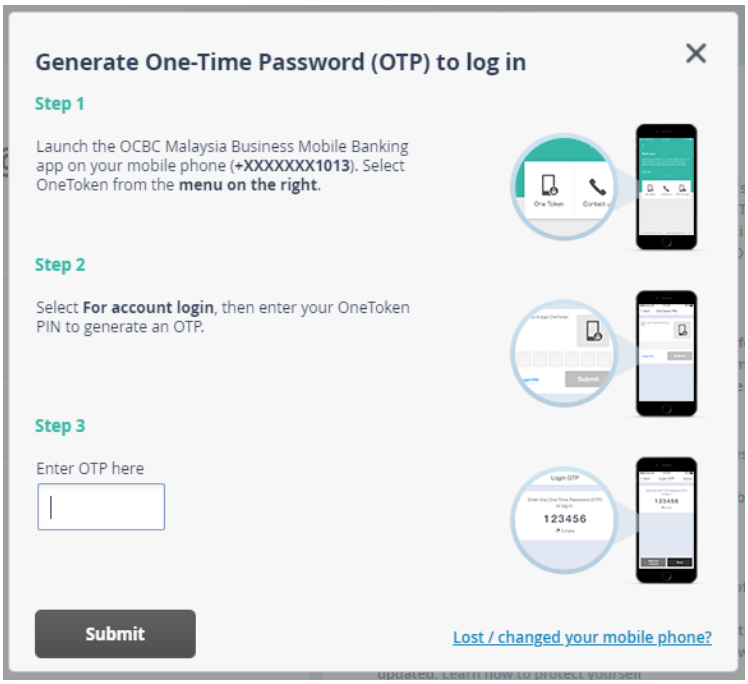


b. **Without mobile data connectivity**
   i. Click on **Resend notification** hyperlink
   ii. Click on **Click here to generate an OTP**





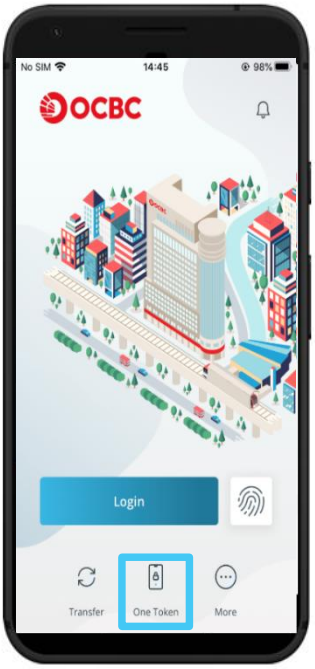
iii. You will be prompted to **Generate One-Time Password (OTP)** to login



iv. Launch the **mobile banking app** from your mobile device that is activated with OCBC OneToken.

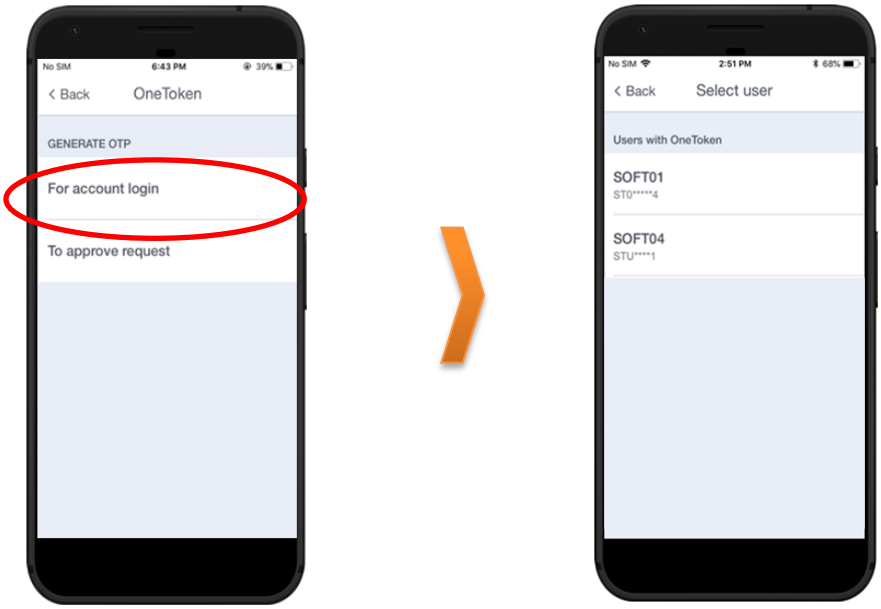
v. Click on the **OneToken** icon from the menu

OCBC Business



vi. Click on **For account login**

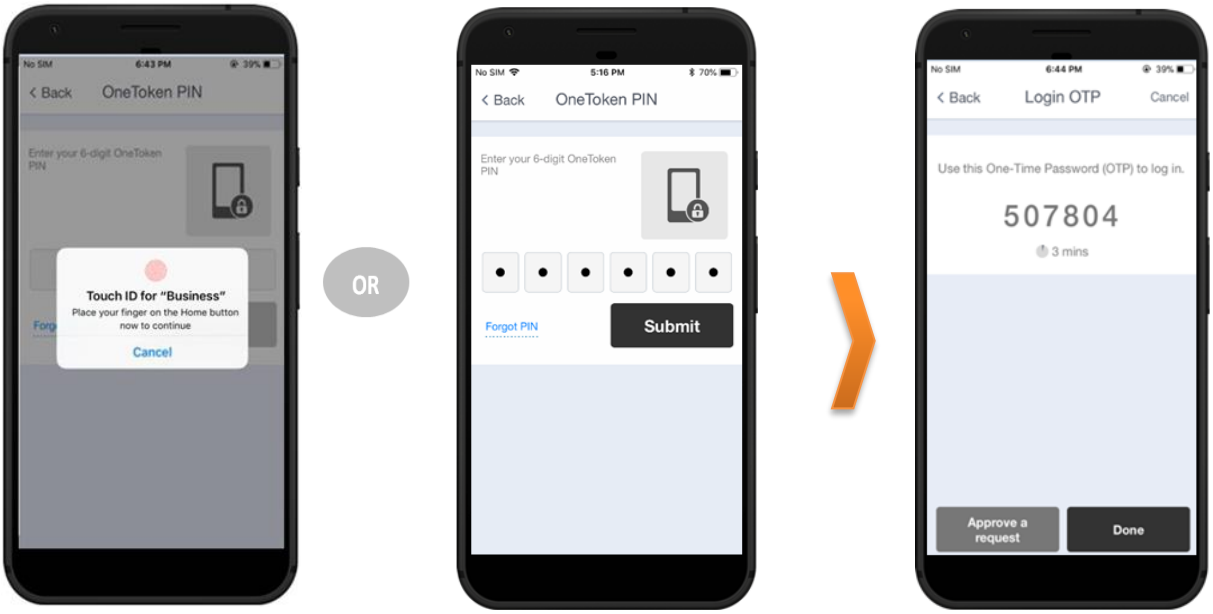
vii. If you have previously activated more than one OCBC OneToken for different User IDs in the same mobile device, select the User ID that you require to login at the **Select user** screen. Otherwise, proceed to next step.



viii. Use OCBC **OneTouch/ OneLook** (if previously synced) OR enter the **6-digit OneToken PIN** that you have created when activating OCBC OneToken

ix. Click **Submit**.

x. A **6-digit login One-Time Password (OTP)** will be shown on the mobile screen.

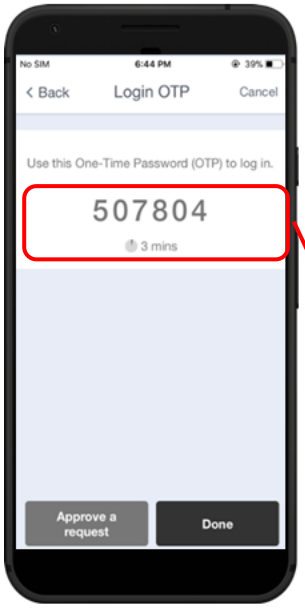


xii. Return to your desktop / device, key-in the **6-digit login OTP** shown on your mobile **in the field under Step 3 Enter OTP here**

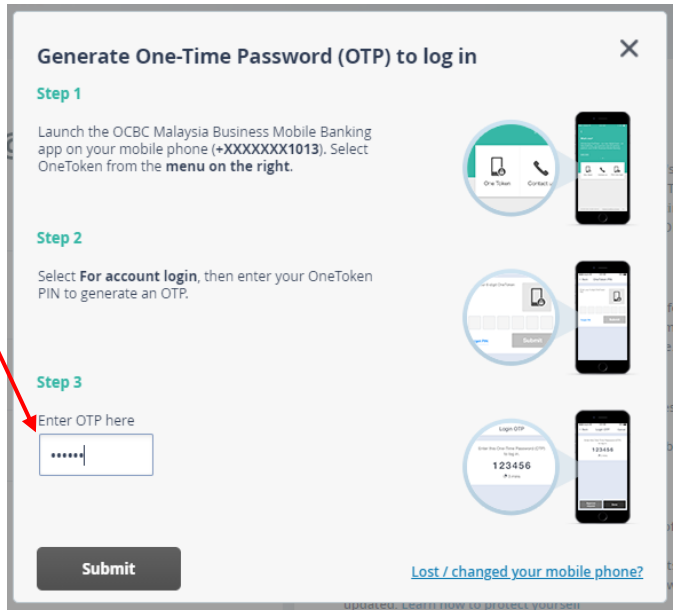
xiii. Click **Submit**

xiv. The OCBC Velocity Homepage will be displayed

Mobile: Login OTP



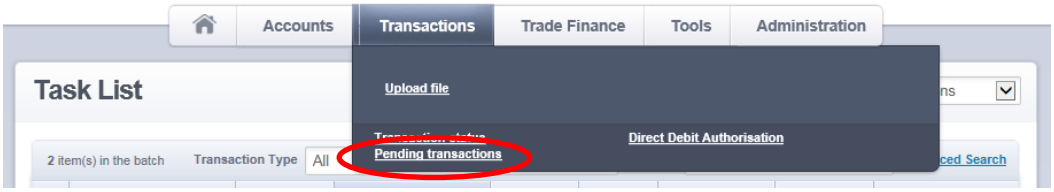
Web: Generate manual OTP screen



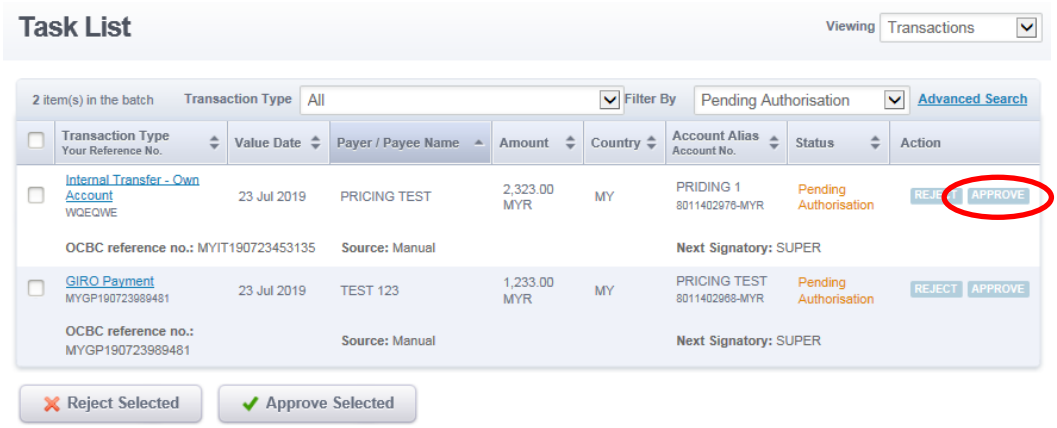
6.0 Approving a transaction

6.1 Approving a transaction - via Web

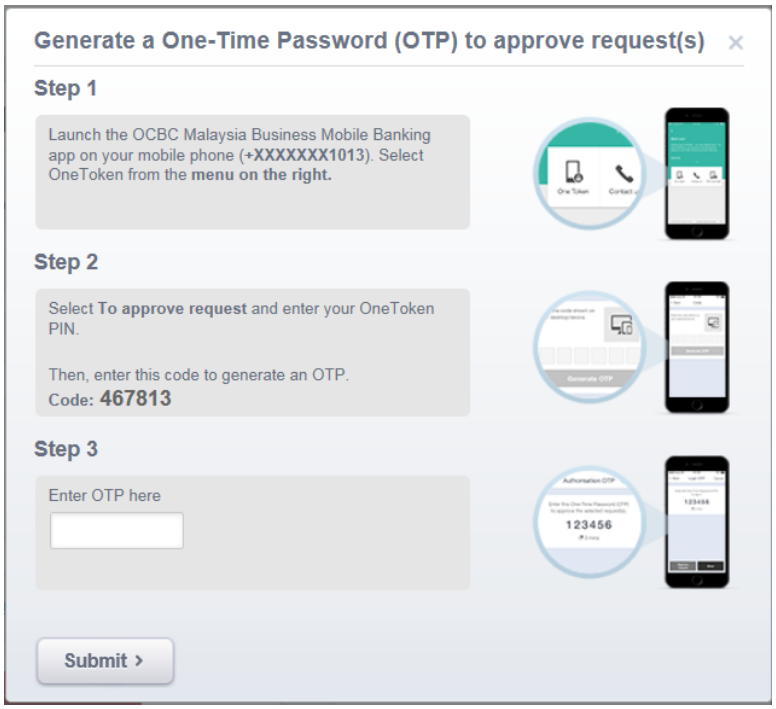
1. Login to OCBC Velocity as an **Authoriser**
   i. Select **Transactions** from the top menu tabs
   ii. Select **Pending Transaction**



   iii. Select the transactions that you wish to authorise. You can select multiple items by checking the checkbox next to the transactions you wish to authorise.
   iv. Click **Approve/ Approve Selected**

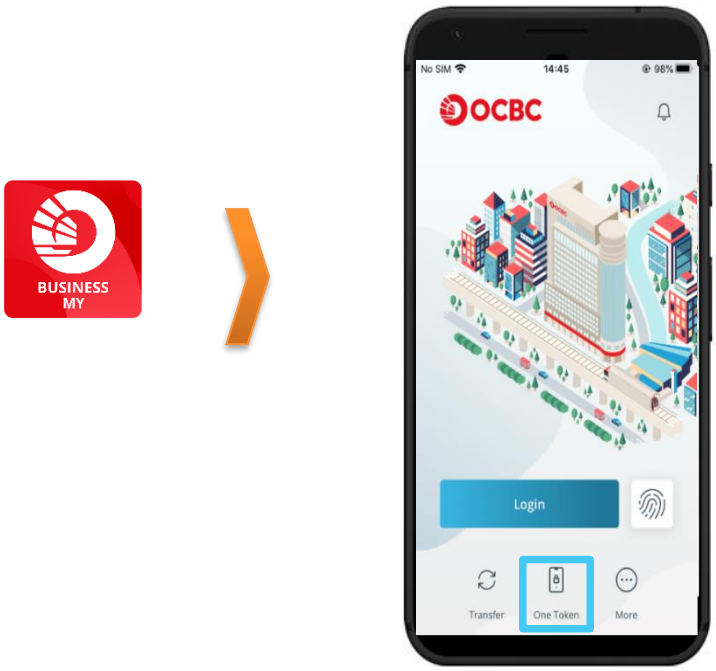


2. You will be prompted a security challenge screen to **Generate One-Time Password (OTP)** to approve transactions



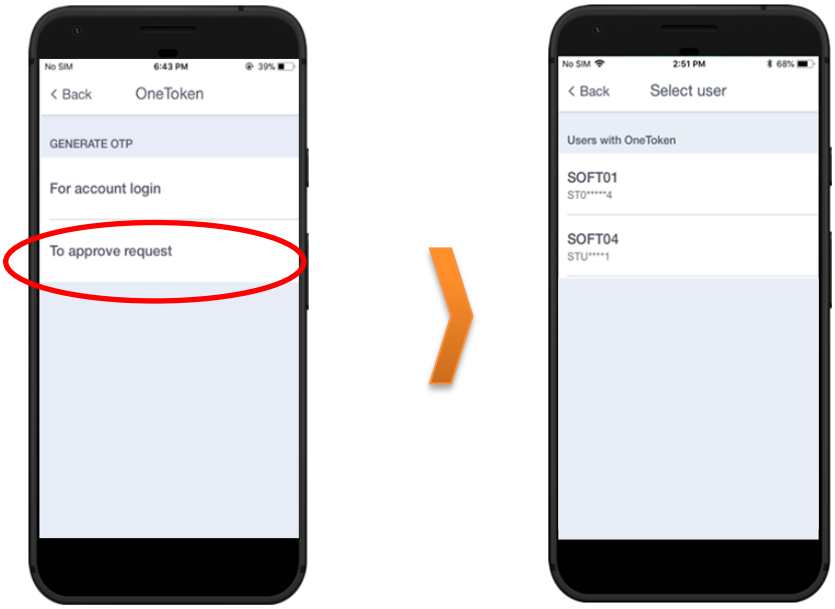
i. Launch the **mobile banking app** from your mobile device that is activated with OCBC OneToken.

ii. Click on the **OneToken** icon from the menu



iii. Click on **To approve request**

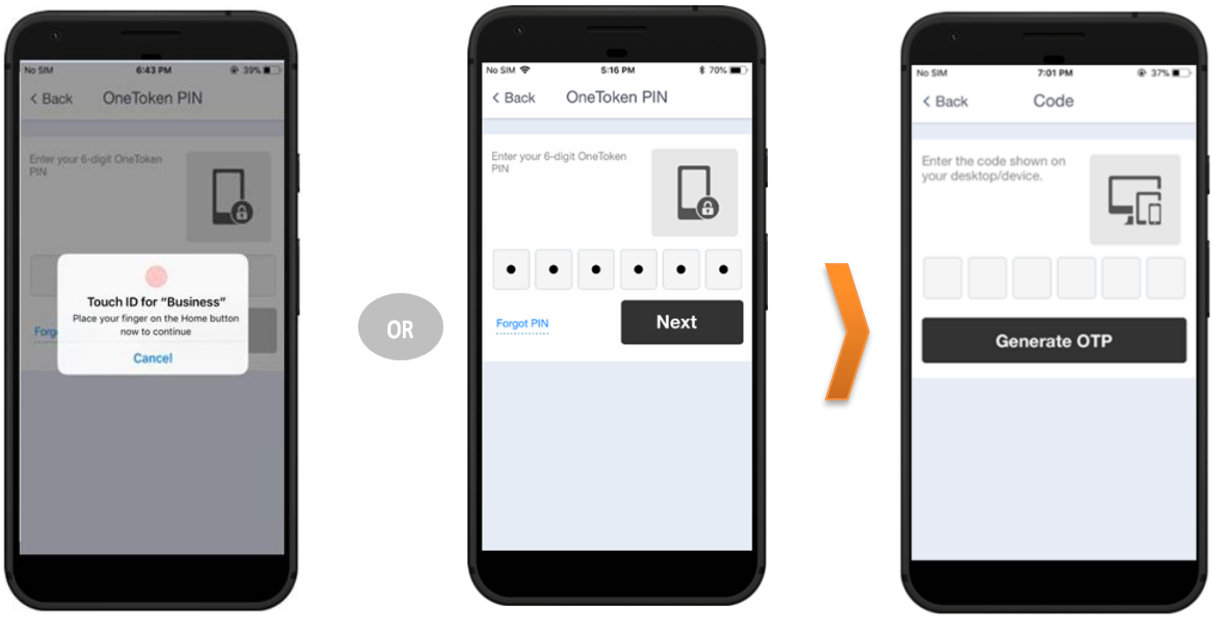
iv. If you have previously activated more than one OCBC OneToken for different User IDs in the same mobile device, select the User ID that you require to login at the **Select user** screen. Otherwise, proceed to next step.



v. Use OCBC **OneTouch/ OneLook** (if previously synced) OR enter the **6-digit OneToken PIN** that you have created when activating OCBC OneToken

vi. Click **Next**

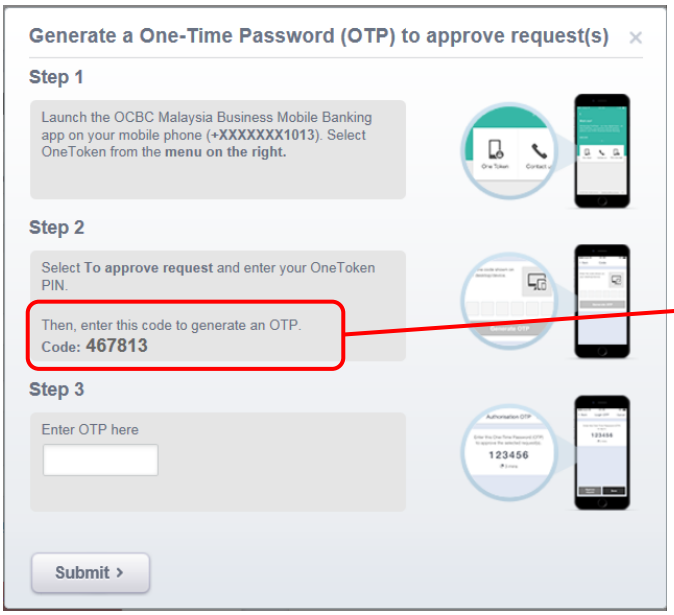
vii. The security **Code** screen will appear



viii. Enter the **code** shown from desktop **in the Mobile code screen**

ix. Click **Generate OTP**

Web: OneToken Security Challenge Screen



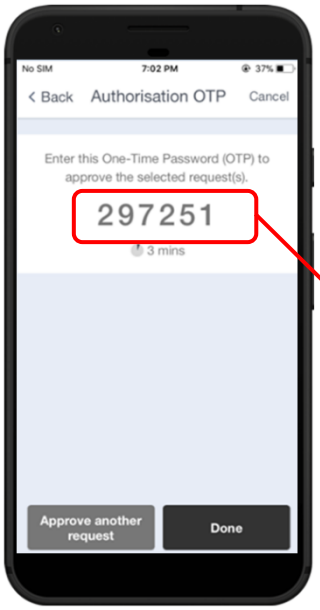
Mobile: Enter Code screen

x. An **Authorisation OTP** will be generated

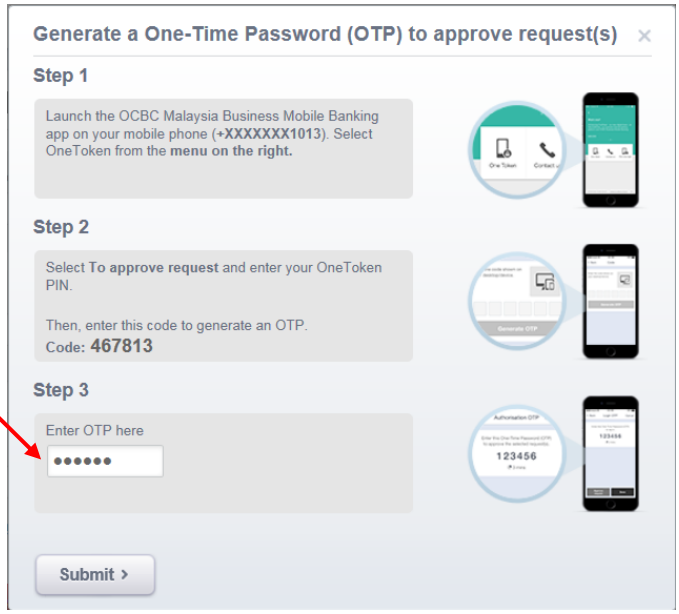
xi. Enter the **Authorisation OTP** shown from your mobile **in the field under Step 3 Enter OTP here**

xii. Click **Submit**

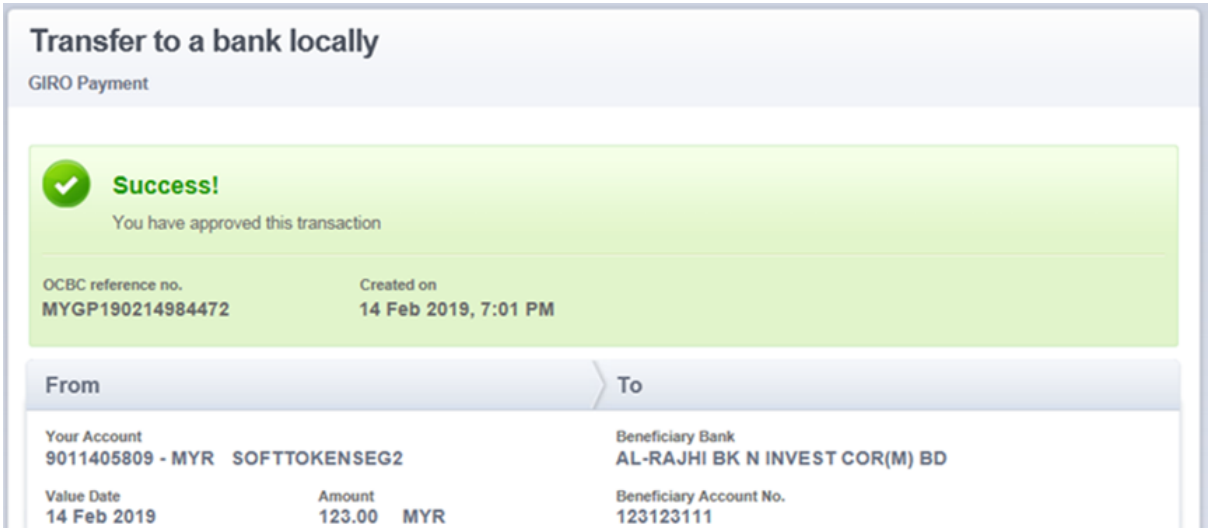
Mobile: Authorisation OTP screen



Web: OneToken Security Challenge Screen

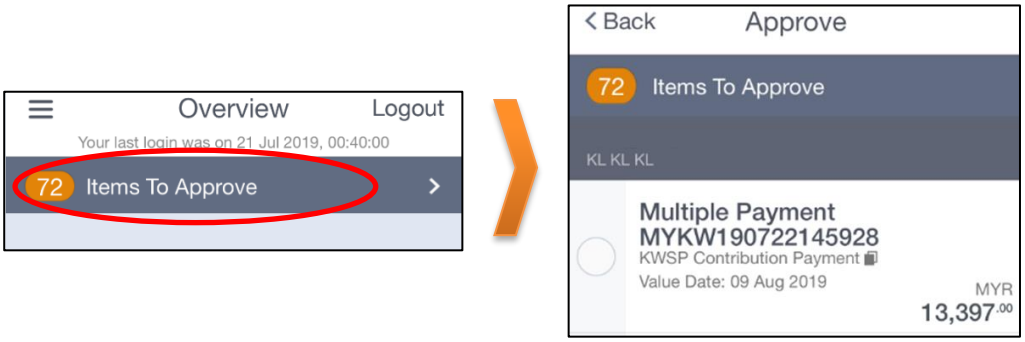


3. A message indicating that your transaction has been authorised successfully will be displayed.

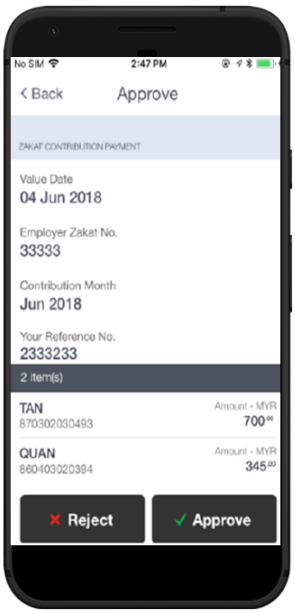


6.2 Approving a transaction - via Mobile

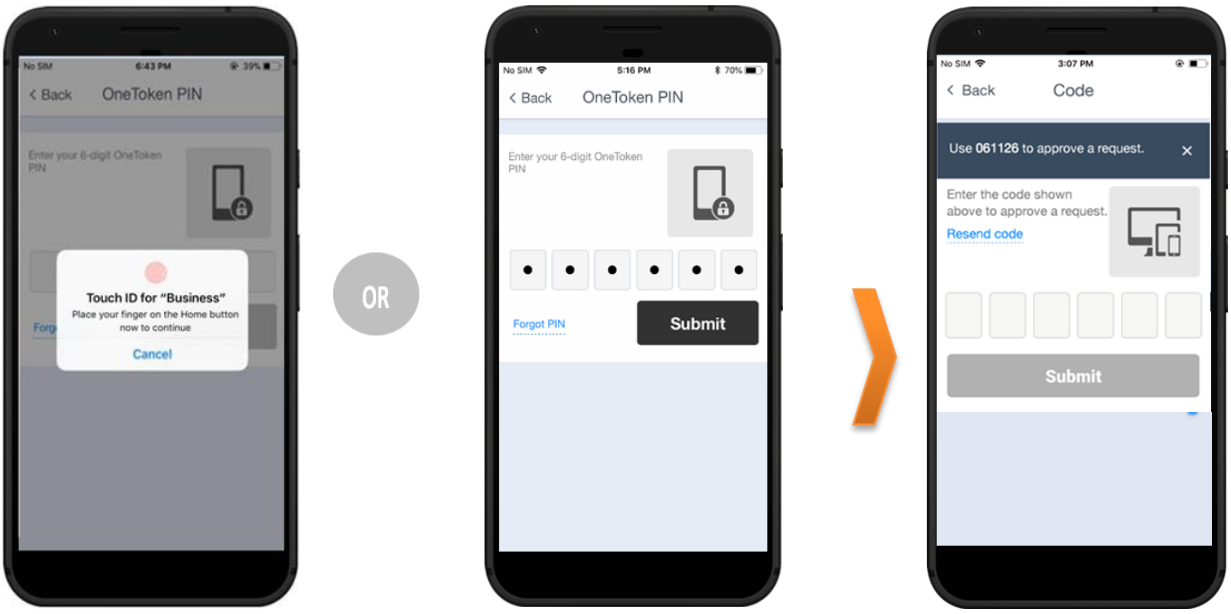
1. Login to the mobile banking app as an **Authoriser**
   i. Click on **Items To Approve** from the top tool bar.



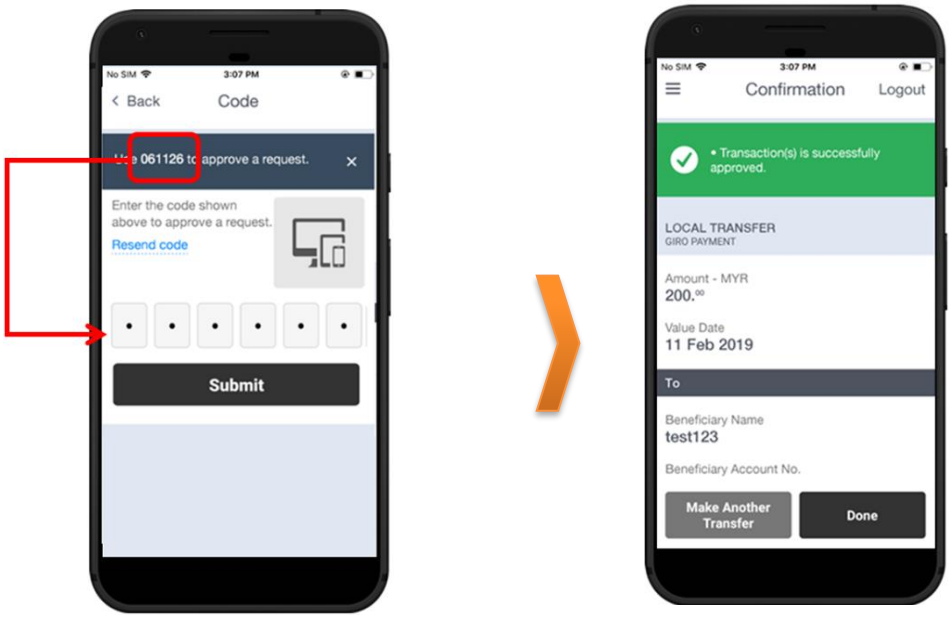
   ii. Select the transactions that you wish to authorise. You can select multiple items by checking the checkbox next to the transaction you wish to authorise.
   iii. Click **Approve**



2. You will be prompted for **OneToken PIN**
   i. Use OCBC **OneTouch/ OneLook** (if previously synced) OR enter the **6-digit OneToken PIN** that you have created when activating OCBC OneToken
   ii. Click **Next**



   iii. Enter the security **Code** shown on top of the screen into the textbox
   iv. Click **Submit**
   v. A message indicating that your transaction has been authorised successfully will be displayed

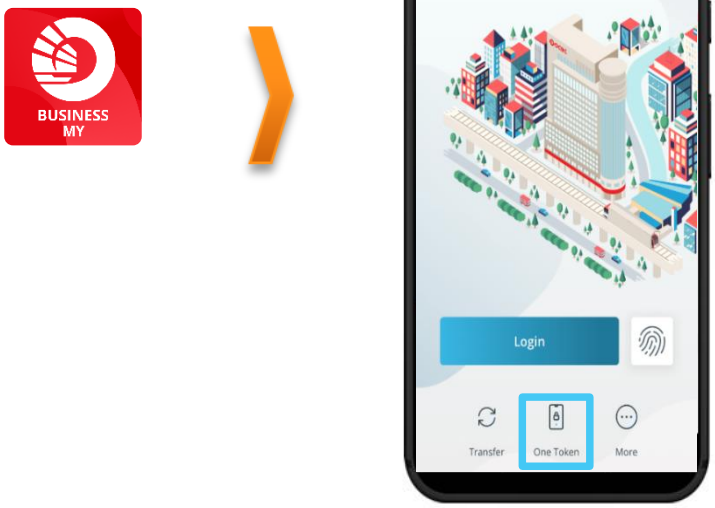


7.0 Lost/ Changed your mobile phone or Reinstalled app?

Note: *If you have restored your lost device data/ storage from a cloud storage to the new device, please delete the transferred OCBC Malaysia Business Mobile Banking app and reinstall it before following the below steps to ensure the older data does not interfere with the new OCBC OneToken activation.*

7.1 via Mobile

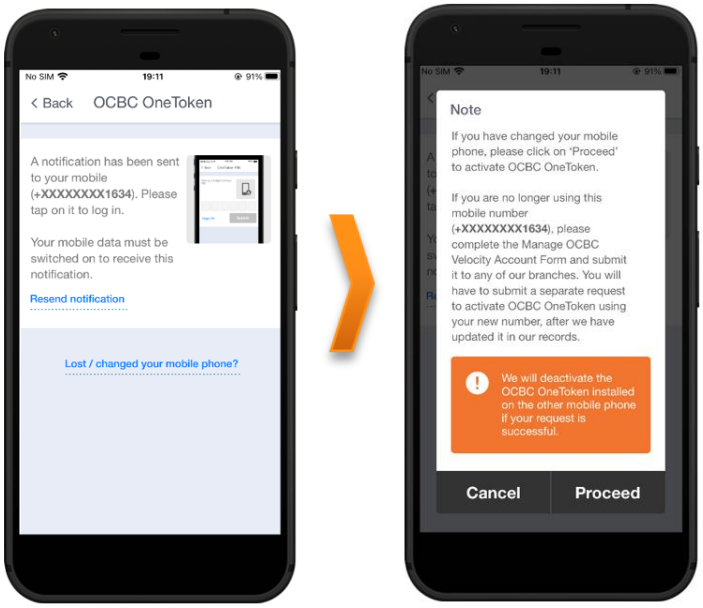
Launch the OCBC Malaysia Business Mobile Banking app.



1. Login to OCBC Velocity from mobile banking app with your new device
   i. Tap on **Login**, and on the next screen enter your current **Organisation ID**, **User ID,** and **Password** as prompted
   ii. Click **Login**.

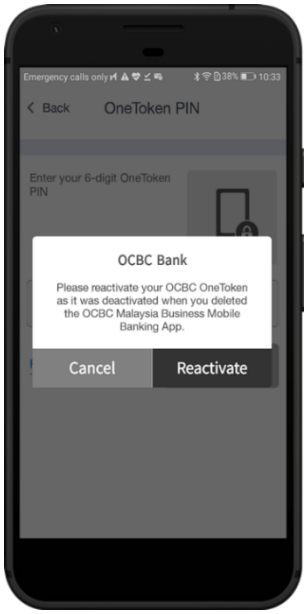
2a. If you have lost/ change your mobile phone or reinstalled the app (on Android OS 10 onwards), you will see the following notification sent to your old device displayed.

   i. Click on the **Lost / changed your mobile phone?** hyperlink.
   ii. You will be prompted to reactivate your OCBC OneToken, click on **Proceed**. Continue with step iii & the rest below.

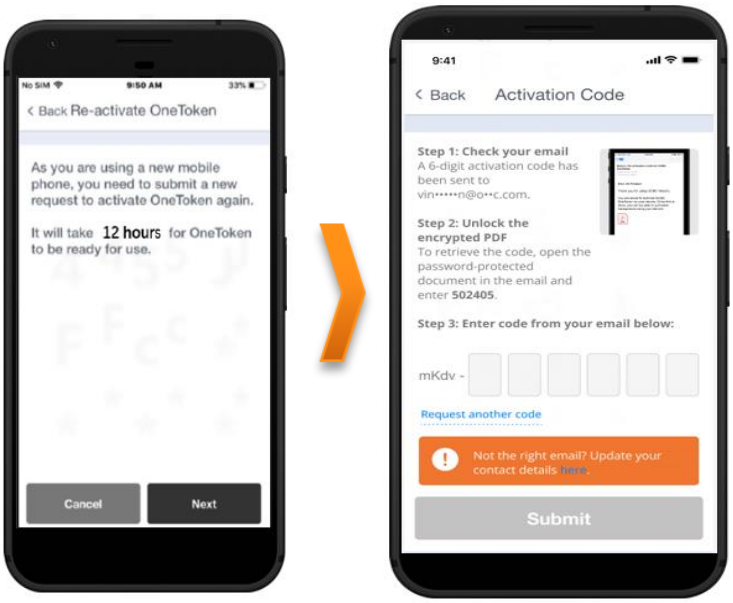


2b. If you have recently reinstalled the app (on iOS or Android OS 9 & below), you will see the following message pop-up

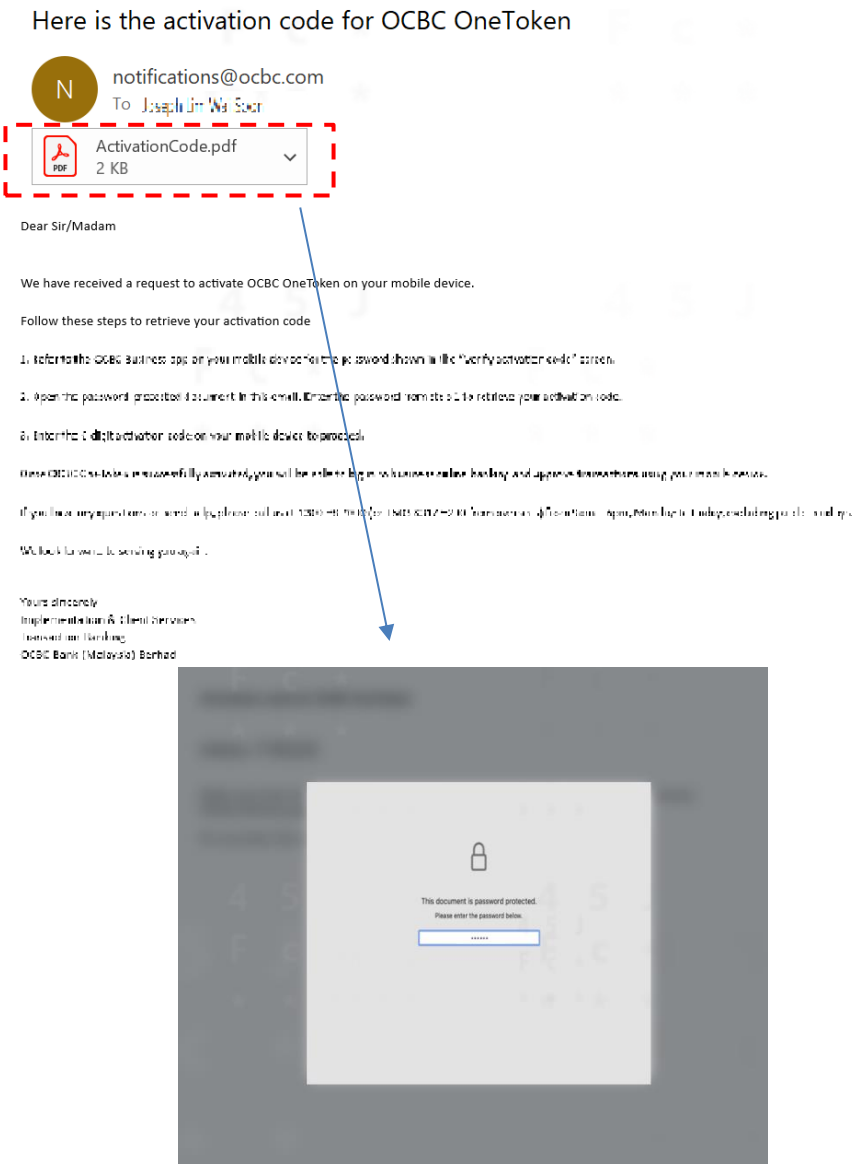
i. Click on "**Reactivate**". Continue with step iii & the rest below.



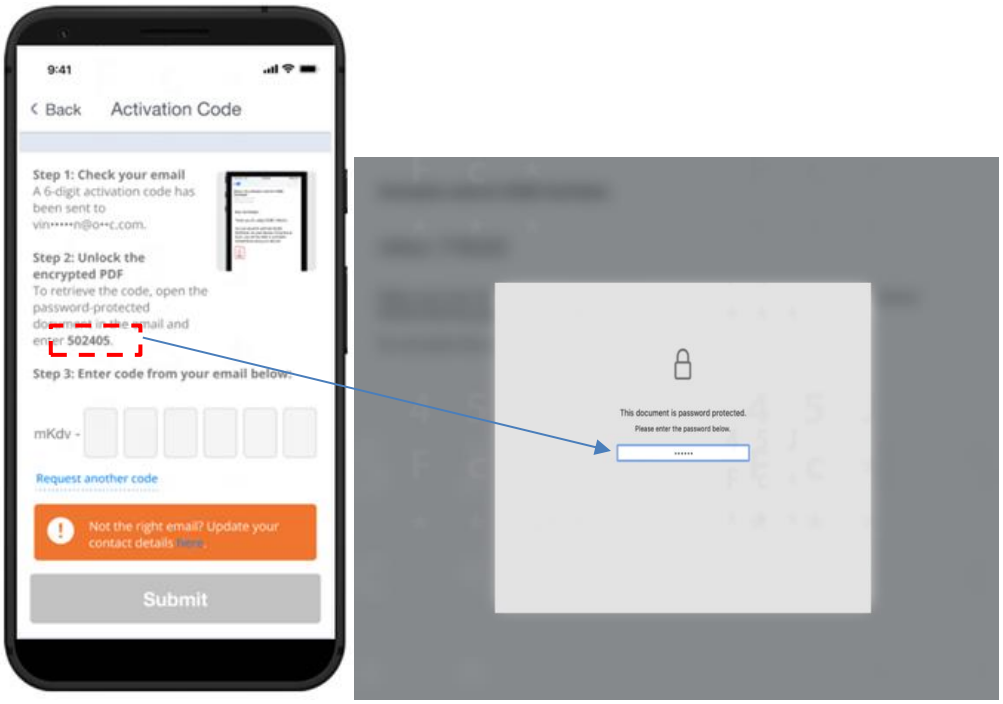
iii. The **Re-activate OneToken** screen will appear next, click **Next**



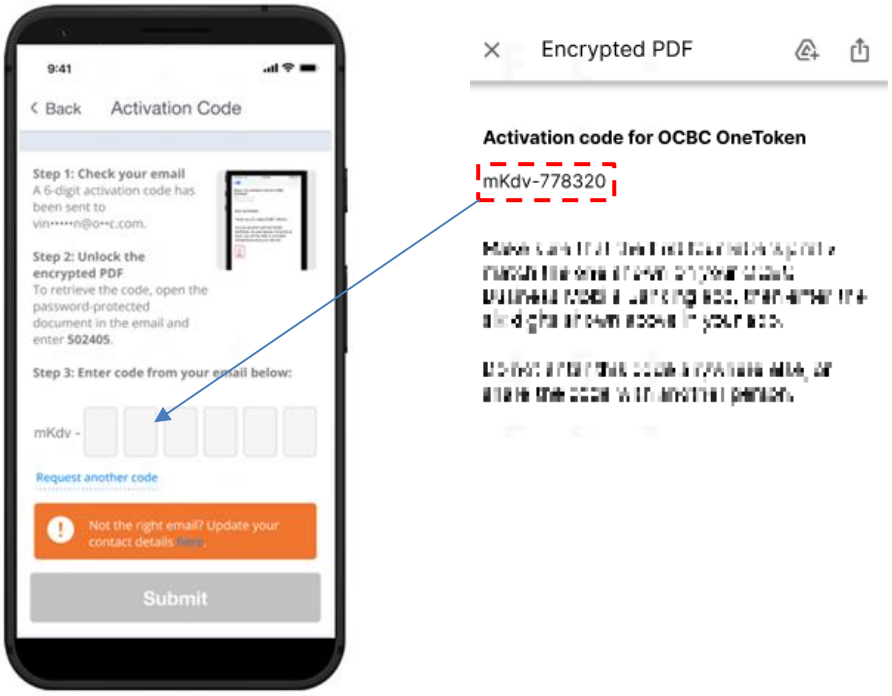
iv. You will receive an encrypted pdf containing the activation code sent to your registered email address for your OCBC OneToken activation



v. Enter the code on screen to the pdf file to unlock the file



vi. Once the pdf file is unlocked, you will see your security code. Key in the security code and click **"Submit"**



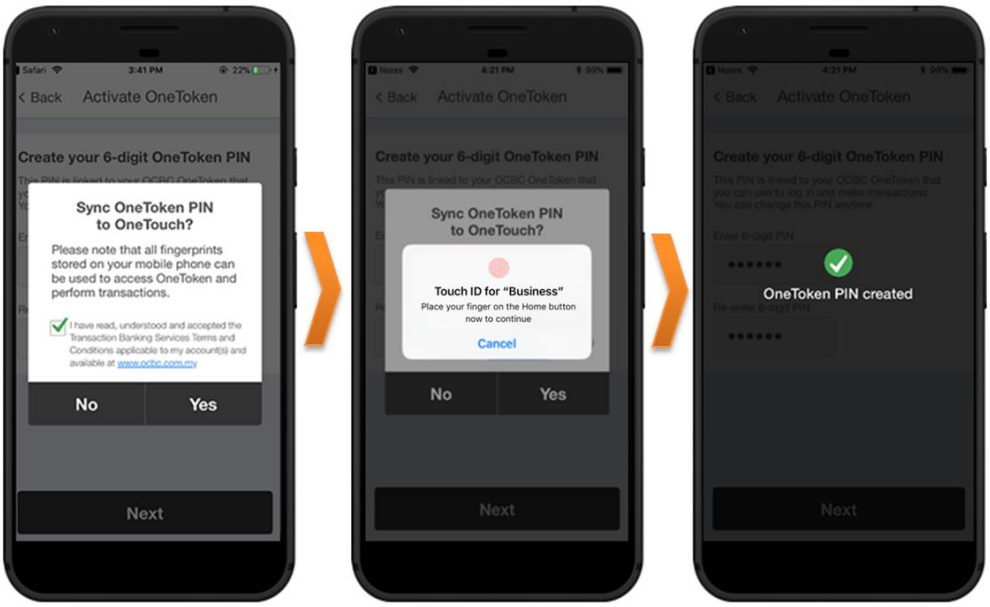
vii. Key-in your desired **6-digit OneToken PIN** (you need to remember this PIN for subsequent use)

viii. Click **Next**

ix. For convenience, you may want to synchronise your fingerprint or Face ID (available on compatible fingerprint/ Face ID recognition mobile device) with OneToken PIN so that you do not forget this PIN. **Tick** on the tick box **to sync OneToken PIN to OneTouch / OneLook**

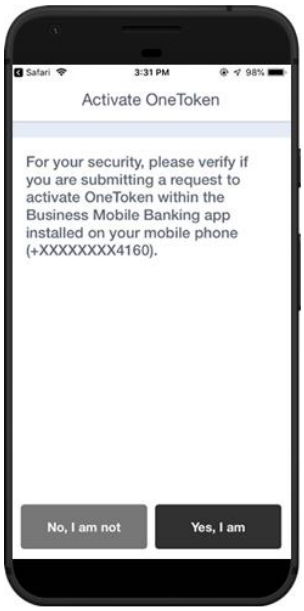
x. Click **Yes.** You will be prompted to place your finger/ scan your face to continue

xi. Your OneToken PIN is now created



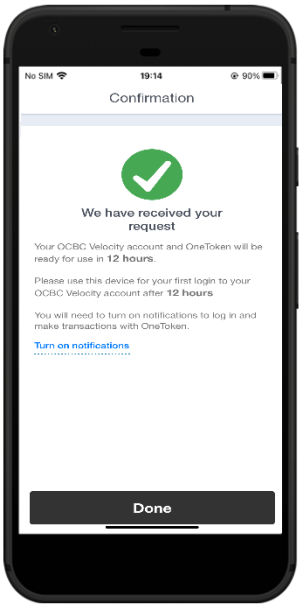
xii. At the next screen, you will be prompted for acknowledgement of OCBC OneToken activation.

xiii. Click **Yes, I am**



3. **Confirmation screen**

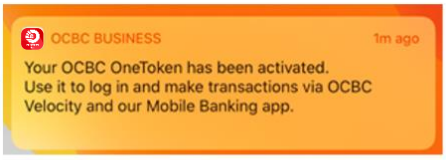
Note: OCBC OneToken will be activated in **12 hours**; you will receive a notification in your mobile once your OCBC OneToken is activated.



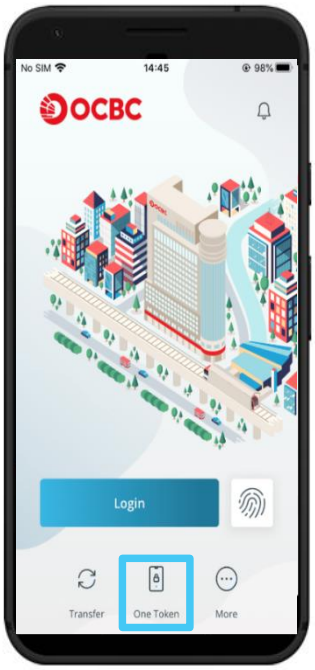
4. **OCBC OneToken activated**

After **12 hours**, you will be notified of OCBC OneToken activation status in your mobile. Tap on **OneToken** icon from the menu to access the OCBC OneToken.

Notification for OneToken activated



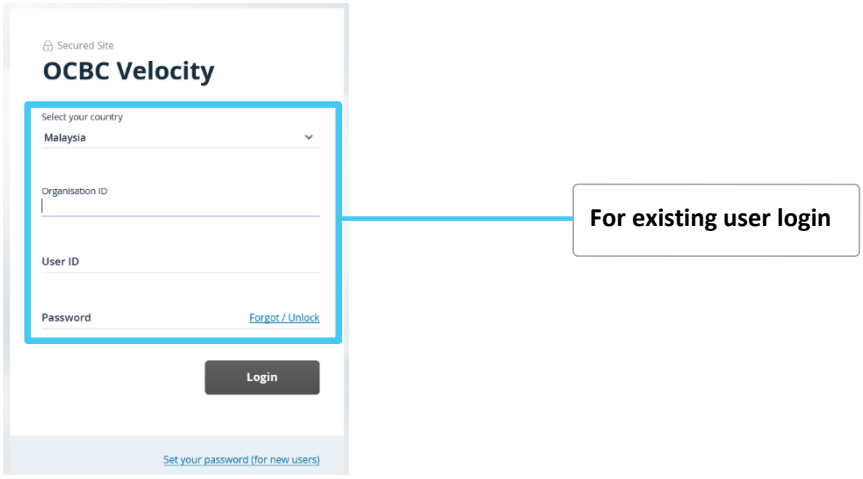
OneToken activated



7.2 via Web

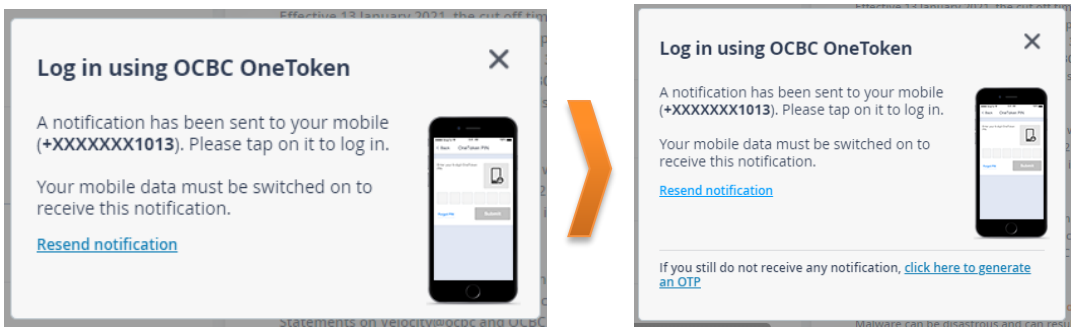
URL for OCBC Velocity is https://velocity.ocbc.com

Proceed to the login page as usual.



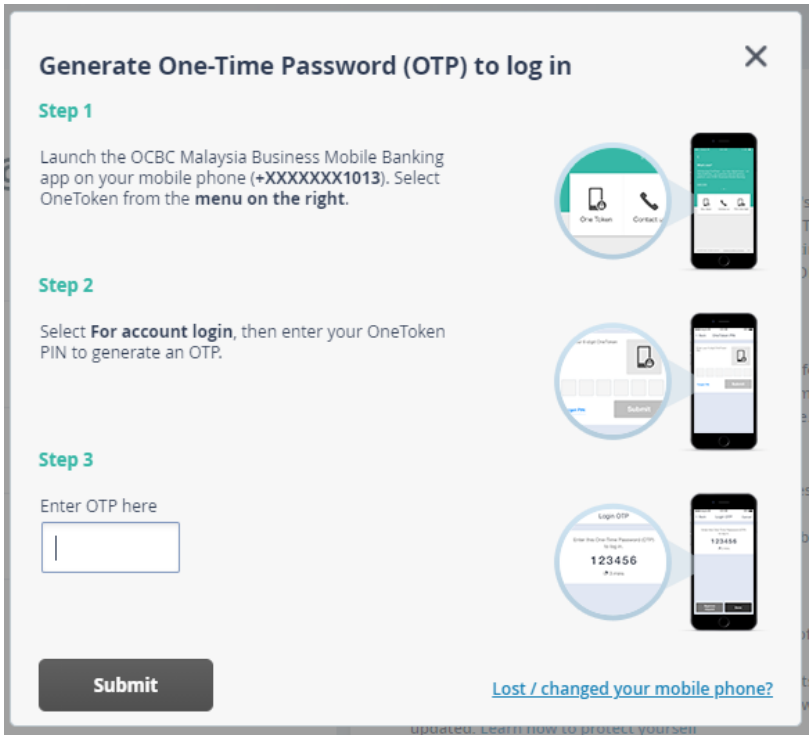
1. Login to OCBC Velocity from a web browser
   i. Enter your current **Organisation ID**, **User ID** and **Password** in the Login box
   ii. Click **Login**.

2. For 2-factor authentication, you will be prompted for OCBC OneToken
   i. Click on **Resend notification** hyperlink
   ii. Click on **Click here to generate an OTP**

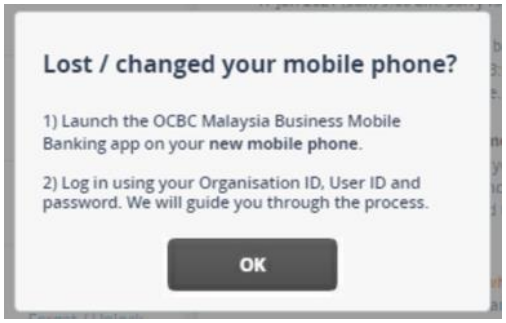


iii. You will be prompted to **Generate One-Time Password (OTP)** screen

iv. Click on **Lost / changed your mobile phone?** hyperlink



v. You will be prompted to re-activate OCBC OneToken from our OCBC Malaysia Business Mobile Banking app. You may refer to step-by-step guide in section 7.1 for guidance.



8.0 Problem Activating OCBC OneToken?

8.1 Compatibility, Permission & Notification

Each mobile device manufacturer has its own settings, and/or that you may have change some of the default settings that could interfere with OCBC OneToken activation and subsequent use.

OCBC Malaysia Business Mobile Banking app is available on **Apple iPhone with iOS 14 or later and Android devices with OS 9 or later** to use OCBC OneToken**.**

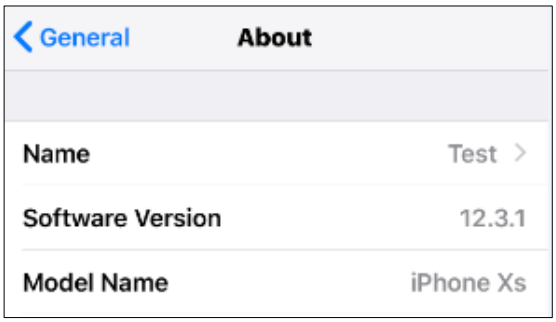
It is recommended that you check the OS version of your mobile device and allow the app permission access to your mobile.

Learn how to turn on notification.

8.1.1 Compatibility OS Checking

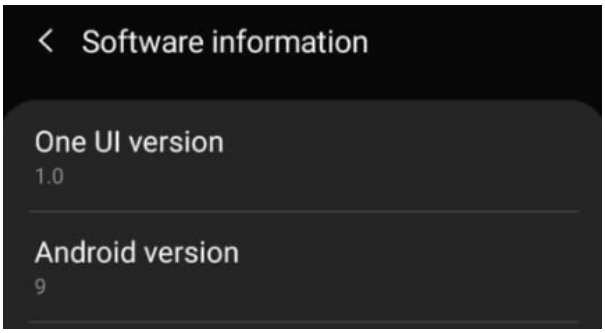
1. For iOS devices:

   Go to Setting > General > About > Software Version



2. For Android devices:

   Go to Setting > System > About Phone > Software Information > Android Version



8.1.2 Permission & Notification Checking

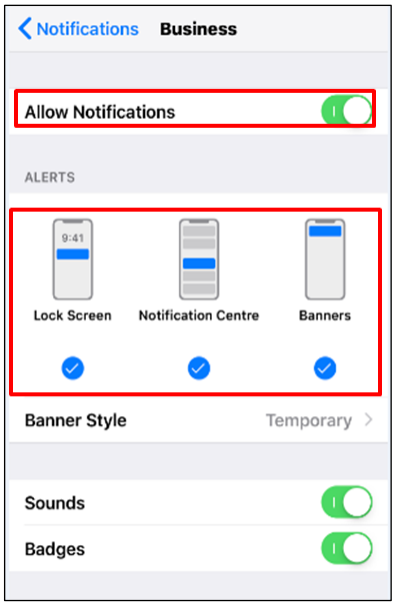
1. For iOS devices:

   To check notification and permission *(if permission is not allowed upon initial launch app)*

   Go to Setting > [search for our app] > Notification

   i. Ensure **Allow Notifications** is turn on

   ii. Ensure at least 1 of the Alerts option is checked (**Lock Screen, Notification Centre, Banners**)

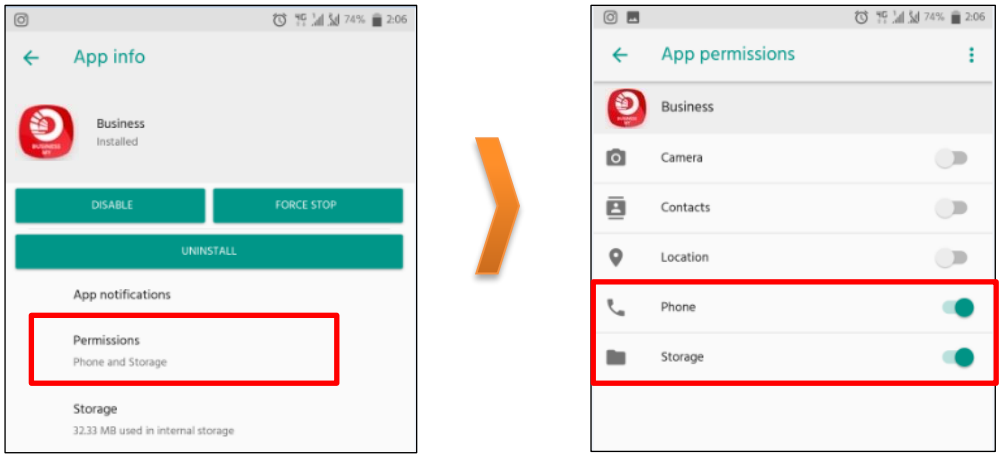


2. For Android devices:

   To check notification and permission *(if permission is not allowed upon initial launch app)*

   Go to Setting > Apps & notification > App Info > [search for our app] > App Permissions

   i. Ensure **Phone & Storage permission** are granted



8.2 Commonly Encountered Issues

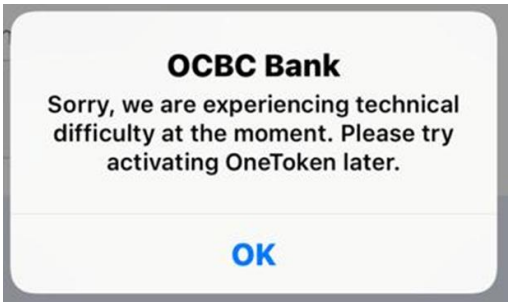
8.2.1 Redirected to “Oops! Please install or update your Mobile Banking app”

Check that you have downloaded/ installed the latest OCBC Malaysia Business Mobile Banking app. This is how it looks like.

If you are still redirected to this page even after installing the mobile banking app, follow these steps for troubleshooting.

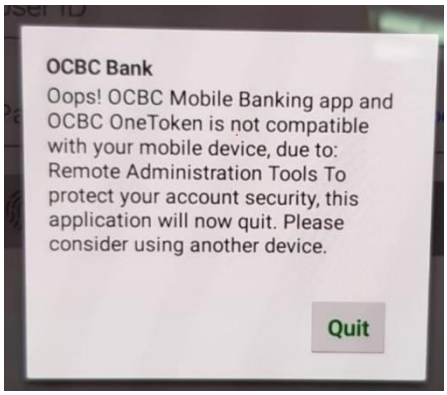
8.2.2 Error message “Sorry, we are experiencing technical difficulty at the moment”

Please follow these steps if you are unable to activate OCBC OneToken with this error message on your Android phones.



8.2.3 Error message “Oops! OCBC Business Mobile Banking app and OneToken is not compatible with your mobile device”

If you received this alert, your device may be installed with a 3rd party remote access app and/or you are using a rooted or jail broken device that is deem a security risk and could potentially compromised the security of your device and our mobile app.



Please delete such 3rd party remote access app and reinstall the OCBC Business Mobile Banking app. After reinstalling, the message should disappear and you may proceed to reactivate OCBC OneToken, by following the steps under Section 7 “Lost/ Changed your mobile phone or Reinstalled app”