

OCBC OneToken Frequently Asked Questions

1. What is OCBC OneToken?

OCBC OneToken is a digital token installed in your mobile phone in order to replace your SMS OTP or hardware token for all Internet and Mobile Banking (Online Banking) services. This new function is available in the OCBC Malaysia Mobile Banking App beginning February 2019.

You may download the OCBC Malaysia Mobile Banking App from Google Play Store and App Store.

2. Why should I use OCBC OneToken?

OCBC OneToken makes your digital banking experience with OCBC more convenient by removing the need to wait for SMS OTP or carry your hardware token around.

With it, you are also able to perform DuitNow transfers, 3rd party transfers and bill payments of RM10,000 and above via Online Banking.

3. Are there any charges for OCBC OneToken?

No. There are no charges for setting up OCBC OneToken on your mobile phone.

4. Who can set up OCBC OneToken?

You need to have access to the OCBC Online Banking service and have a registered mobile number with the Bank.

5. How do I set up OCBC OneToken?

Download the latest OCBC Mobile Banking app and follow the step-by-step guide to activate OCBC OneToken.

6. If I do not wish to opt in for OCBC OneToken and remain a hardware token/ SMS OTP user, can I still perform my online banking activities?

Yes, you can. However, you will not be able to perform any 3rd party transfers and bill payments of RM10,000 and above.

7. If my existing hardware token is defective, can I ask for a new hardware token instead of using OCBC OneToken?

We no longer issue new hardware tokens. So, you will need to switch to OCBC OneToken.

8. If I switch to OCBC OneToken, would I be able to switch back to the SMS OTP/ hardware token?

No, you will not be able to switch back to the SMS OTP/ hardware token after activating OCBC OneToken.

9. How many devices can I activate my OCBC OneToken on?

To ensure the highest levels of security, you are allowed to set up OCBC OneToken on only **ONE** mobile phone at a time.

10. If I am using other devices which are not set up with my OCBC OneToken, would I still be able to use the device for Online banking?

You may use other devices to log in to Online Banking provided you have your activated OCBC OneToken mobile phone with you.

11. Can I use OCBC OneToken if my phone is not connected to my mobile service provider's network or WiFi?

Yes, you may use your OCBC OneToken to generate an OTP or challenge code even if it is not connected to a network. A challenge code is a 6-digit code used to retrieve an OTP for 3rd party transfers and bill payments of RM10,000 and above. This number will be generated if you perform the transaction via Internet Banking or Mobile Banking on another device. If you perform the transaction via Mobile Banking on your own device, you will only need to enter the OTP.

12. How do I generate an OTP or Challenge Code if I am performing my Online Banking activities on Internet Banking or Mobile Banking on a different device?

Generate OTP

- i. Launch your OCBC Mobile Banking app
- ii. Select the OCBC OneToken icon located at the right-hand menu
- iii. Tap on the OTP button to display the 6-digit OTP
- iv. Enter the 6-digit OTP into the required field

Generate Challenge Code

- i. Launch your OCBC Mobile Banking app
- ii. Select the OCBC OneToken icon located at the right-hand Menu
- iii. Tap on Challenge Code button
- iv. Enter the Challenge Code displayed on your screen
- v. Tap on Submit, enter the 6-digit OTP into the required field

13. What happens to my OCBC OneToken if I change phone?

Simply download the OCBC Mobile Banking App on the new mobile phone, log in using your login ID and password, then register for OCBC OneToken using the new device. Once this is done, the OCBC OneToken will be automatically disabled on the old mobile phone.

14. If I lose my phone, what should I do?

Your OCBC Mobile Banking app is still secure and accessible only with your login ID and password. If you have lost your mobile phone, you can download the OCBC Mobile Banking App on your new mobile phone, log in using your login ID and password, then set up for OCBC OneToken using the new device. Once this is done, the OCBC OneToken will be automatically disabled on the old mobile phone.

15. What if I change my mobile number?

If you change to a new mobile number, please call our contact centre at 03-8317 5000 or approach any of our branches to update your mobile number.