

Soft Token

User Guide



البنك الأهلى المصرى
NATIONAL BANK OF EGYPT

بنك أهل مصر

National Bank of Egypt

Soft Token User Guide

Welcome to one of the safest online banking services. National Bank of Egypt (NBE) is committed to providing the highest level of security for its online banking services to cater for your needs. NBE's soft token is designed to provide more security for your online banking transactions.

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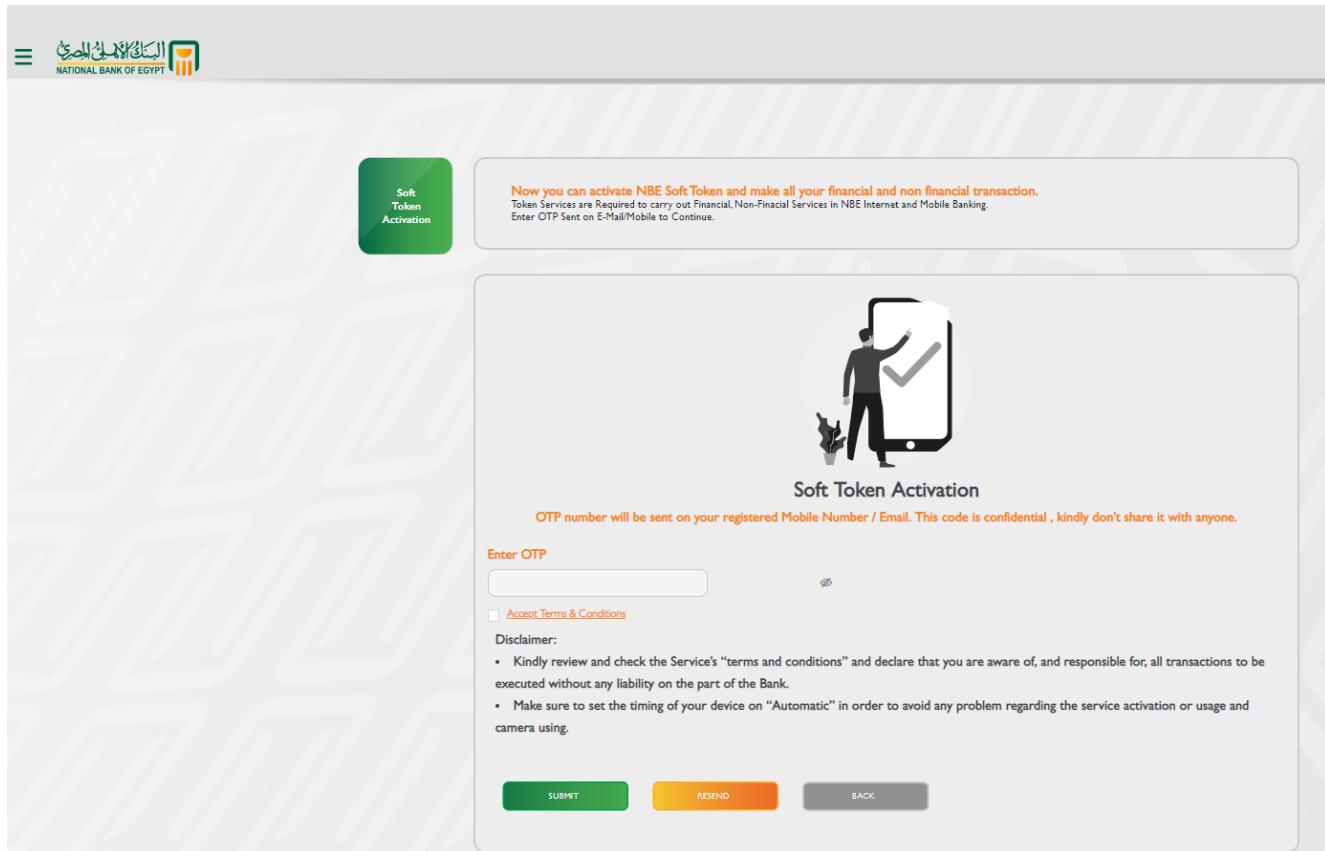
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I. Overview of NBE's soft token

NBE's soft token is a mobile phone application that allows you to make your online and mobile banking transactions based on an efficient and secured authentication. The soft token generates a one-time password (OTP) for each financial/non-financial transaction executed via internet and mobile banking services. The App can be downloaded via Google Play/ App Store.



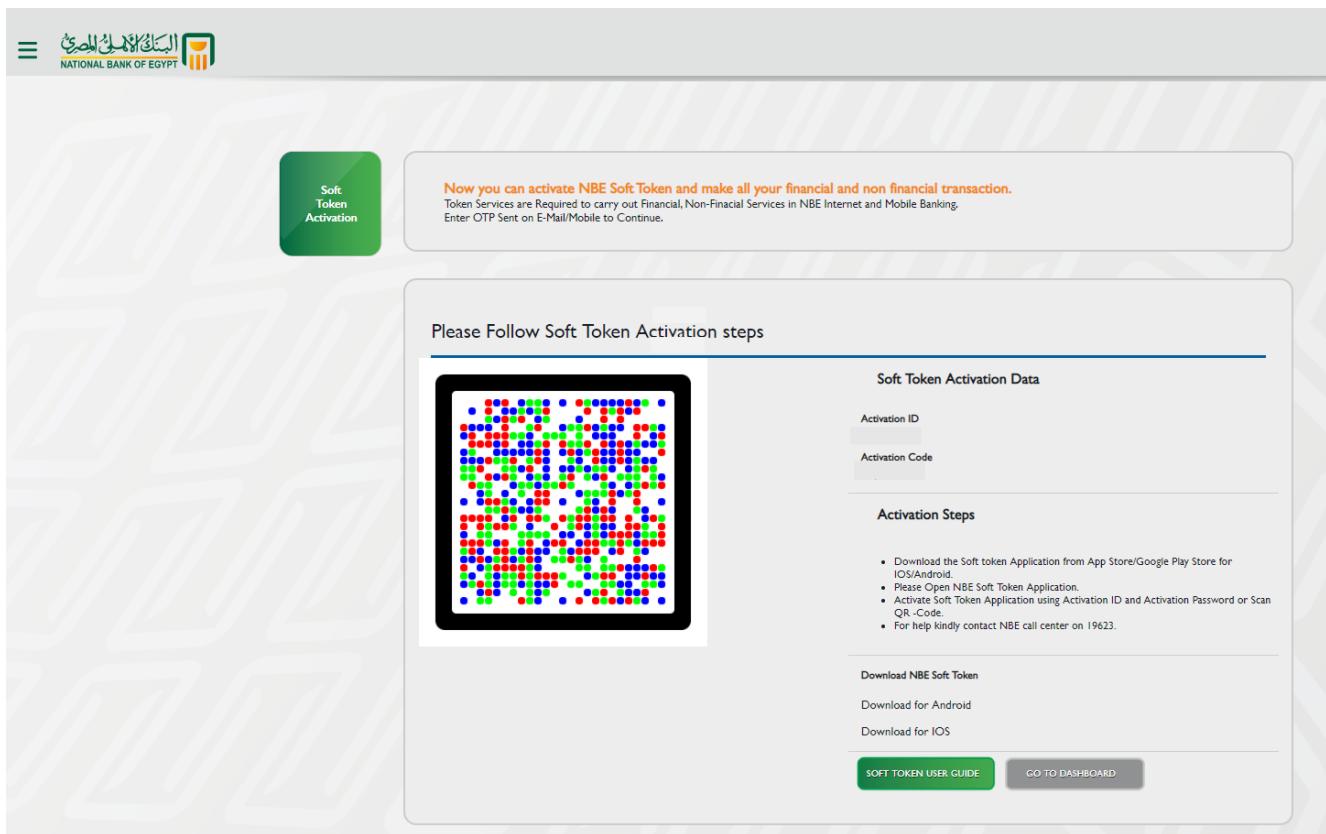
2. OTP authentication to activate the soft token App



- 1) Log into Al Ahly Net or NBE Mobile using the user ID and password.
- 2) Select “**Token Services**” from the main menu.
- 3) Select “**Soft Token Services**”.
- 4) Select “**Soft Token Activation**”.
- 5) Enter the OTP sent to your mobile phone number/Email address registered with the Bank.
- 6) Tick the Terms & Conditions for approval.
- 7) Press “**Submit**”.

Note: The OTP will be sent to the mobile phone number/ email address registered with the Bank. Enter the OTP in the designated field on the screen. The OTP is confidential; please do not share it with anyone.

3. Downloading and activating the soft token App



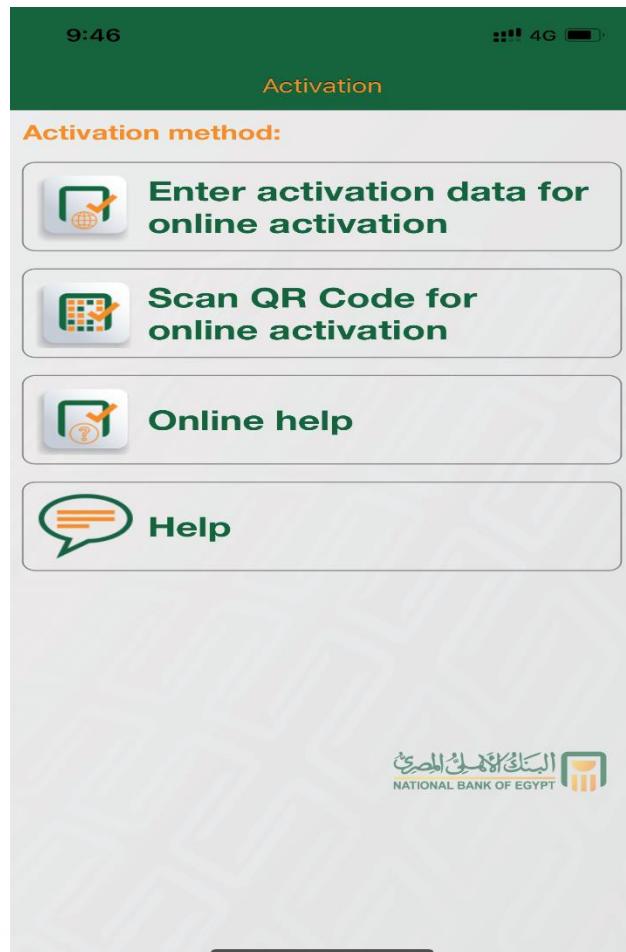
First: Downloading the soft token App

Download the soft token App for Android/ iOS directly via Google Play/ App Store.

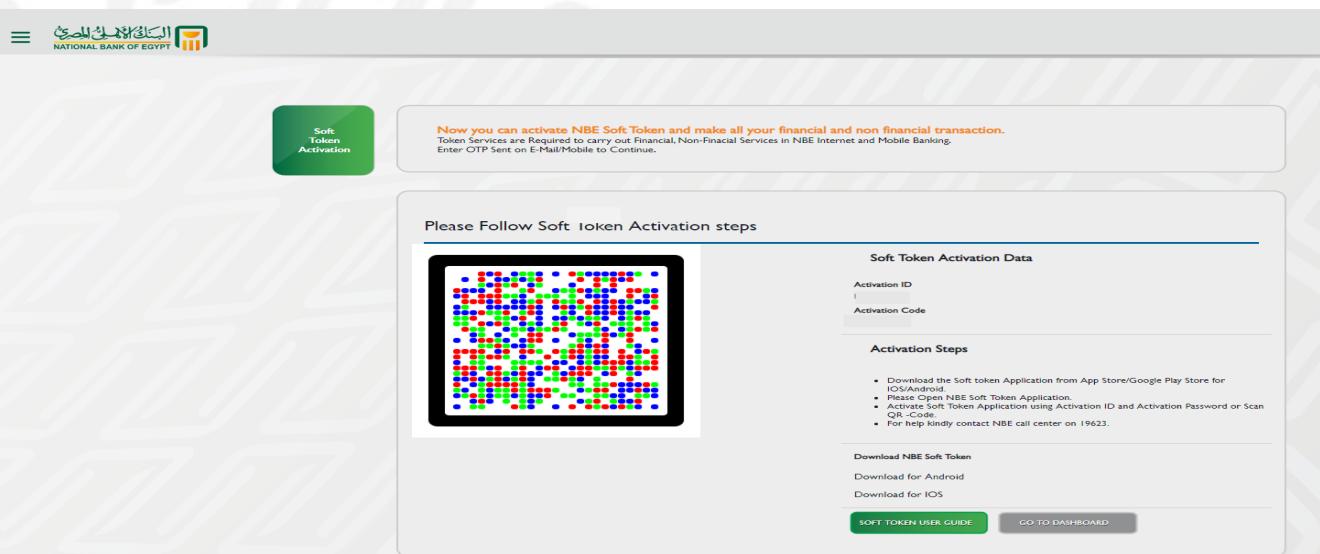
Activate the soft token App by **scanning the QR Code or entering the activation data.**

Second: Activating the soft token App via QR Code

1. Open the soft token App.
2. Press "Scan QR Code for online activation" to activate the soft token App.



3. Scan the QR Code on the left side of the screen of Al Ahly Net/ NBE Mobile screen

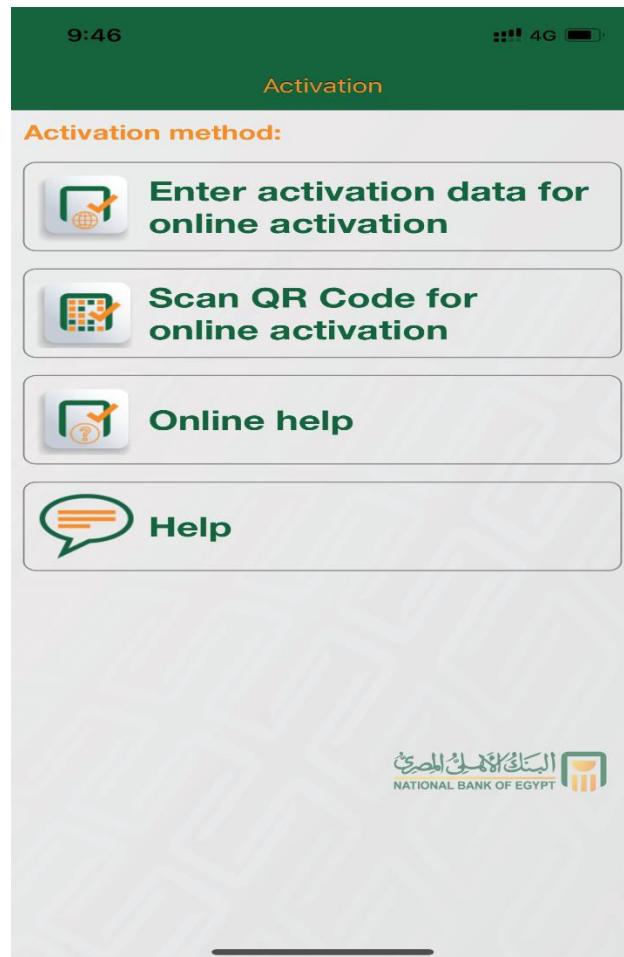


4. Create a PIN consisting of 6 to 9 digits/letters. Then, the soft token App will be activated and can be used.

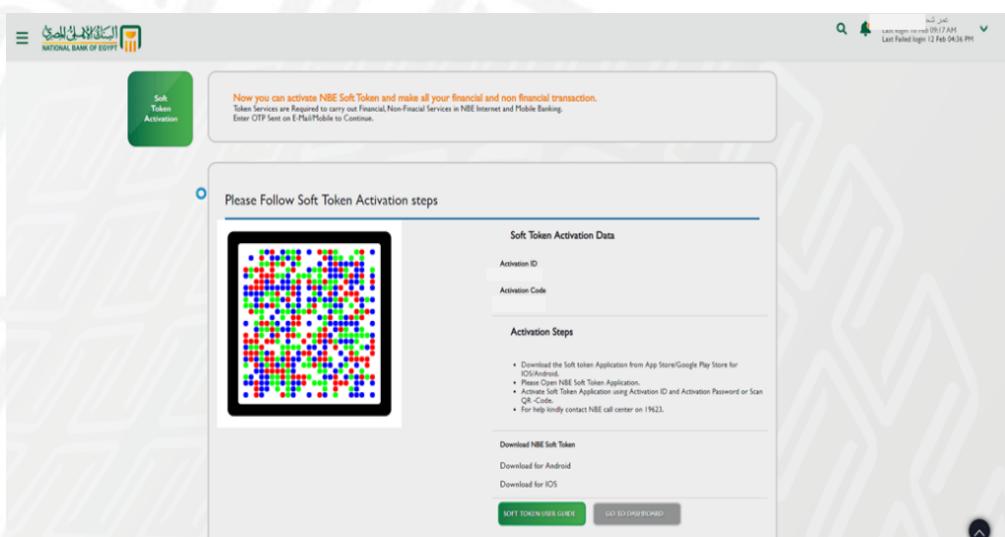


Third: Activating the soft token App by entering the activation data "Manually"

1. Open the soft token App.
2. Press “Enter activation data for online activation”.



3. Enter the activation ID and activation password shown on the right side of Al Ahly Net/ NBE Mobile screen on the soft token App.



4. Create a PIN consisting of 6 to 9 digits/letters. Then, the soft token App will be activated and can be used.

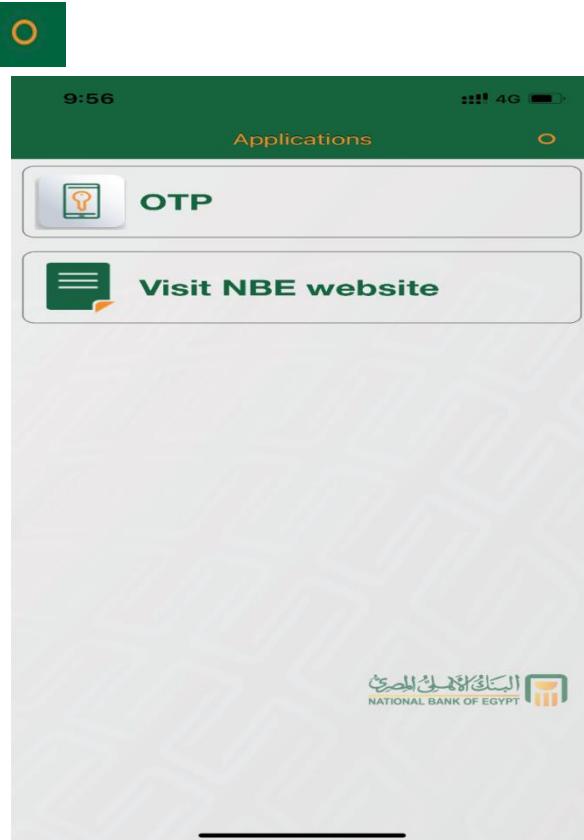


Notes:

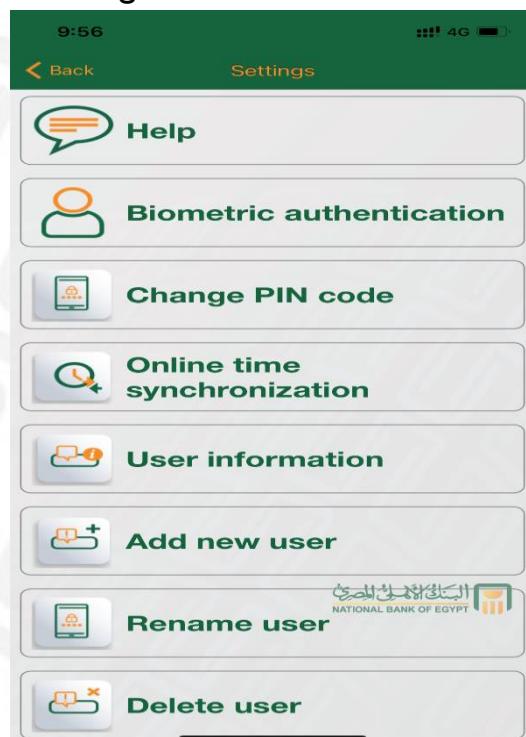
1. Make sure that the mobile phone is connected to the internet when entering the activation data or scanning the QR Code to activate the soft token App.
2. Make sure that the time of your device is set to "Automatic" to avoid any problem with activation, use or camera access permission.
3. Enter the activation ID and the activation password in the same order and the same letter case, i.e. capital or small letter.

4. Adding new user

1. Go to "Settings".



2. Select "Add new user" and follow the previous steps to activate a new user by scanning the QR Code or using activation data.



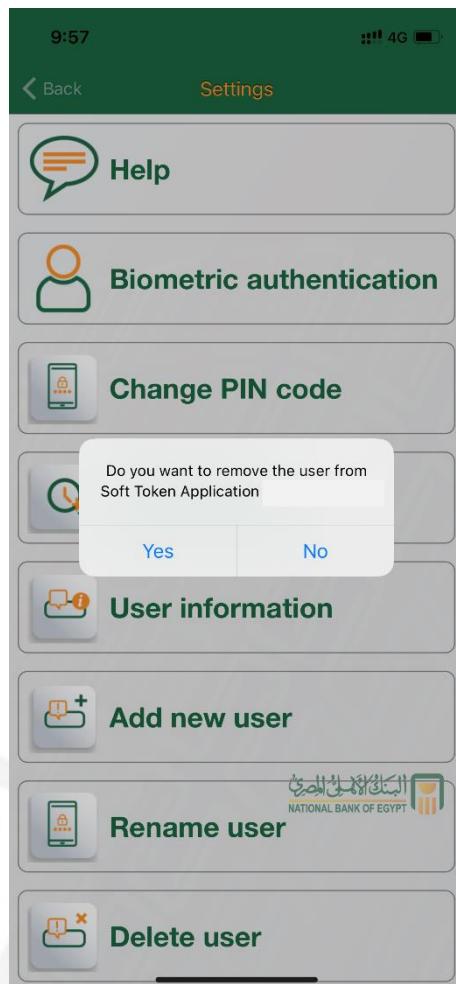
5. Renaming user

1. Go to “**Settings**”. 
2. Press “**Rename User**”.
3. Enter the user’s name, or select user’s name if there is more than one user activated on the soft token App. Type the new name and press “**Confirm**”.



6. Deleting user

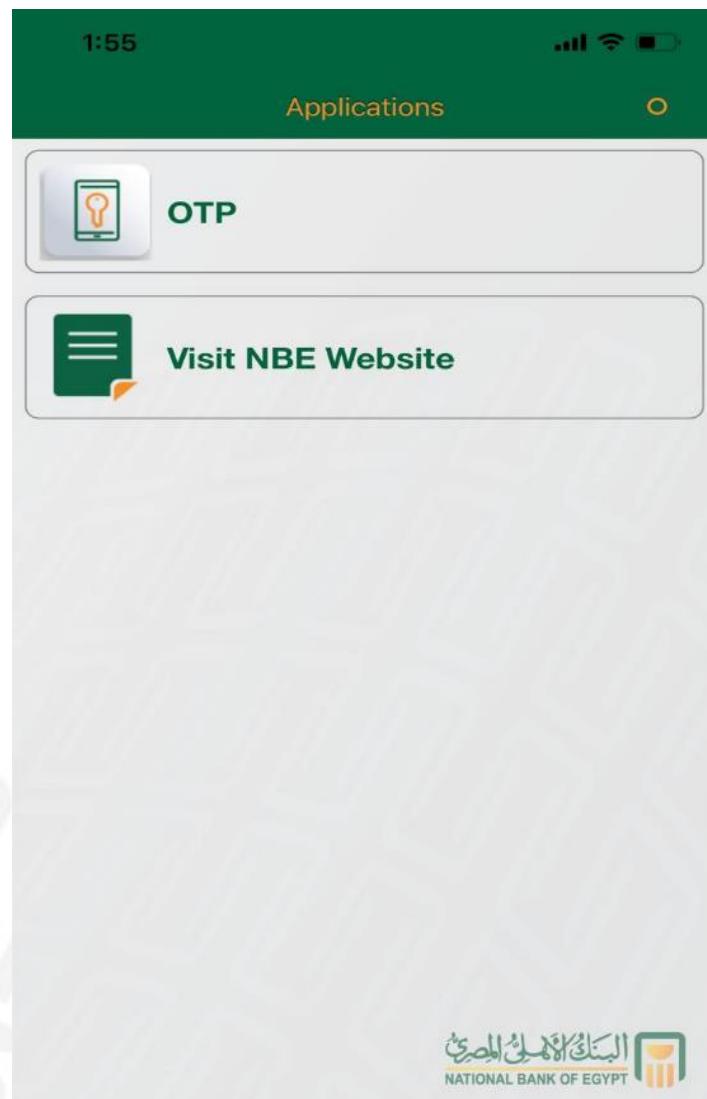
1. Go to “Settings”. 
2. Press “Delete User”.
3. The screen will display “Do you want to delete user?”; press “Yes”. If there is more than one user activated on the soft token App, select the user and press “Yes”.



7. Authentication of financial/non-financial transactions

While you execute the transaction via Al Ahly Net/ NBE Mobile, a field will appear to authenticate the financial/non-financial transaction through the soft token App.

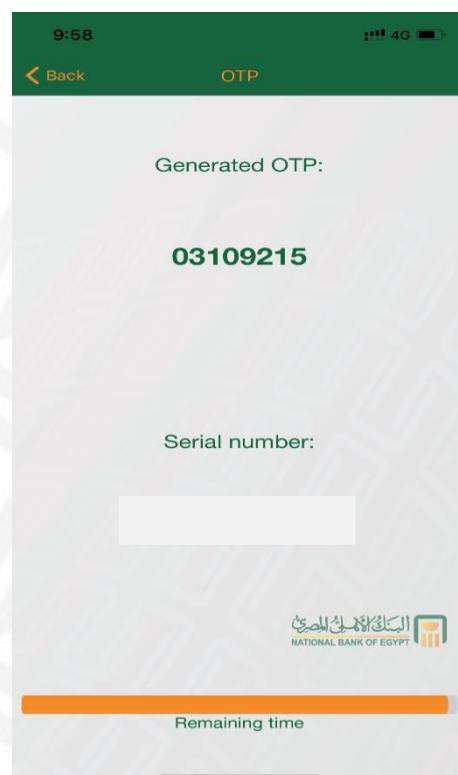
1. Open the soft token App and press “OTP”.



2. Enter the PIN and press “**Confirm**”. If there is more than one user activated on the soft token App, select the user first, then enter the PIN or use Touch ID to create an OTP.

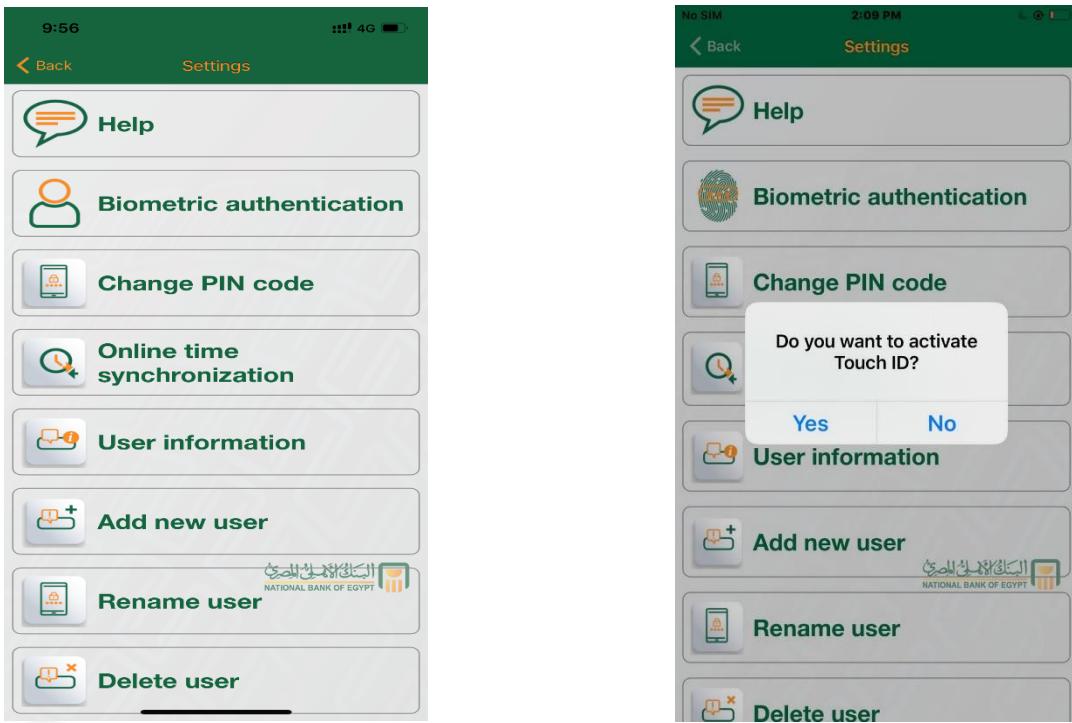


3. The OTP will appear on the soft token App screen. Enter the OTP on Al Ahly Net/NBE Mobile screen to complete the authentication of the financial/non-financial transaction.

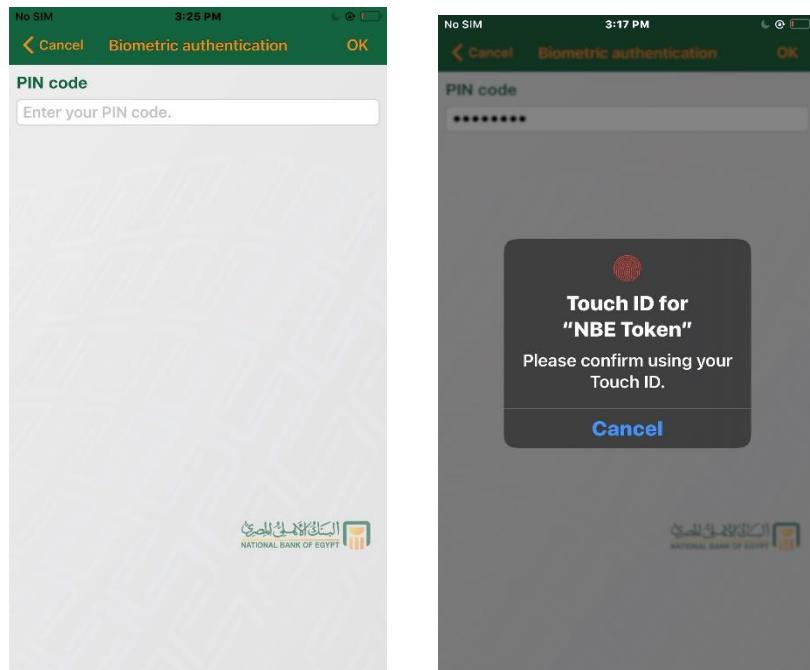


8. Activating Biometric Authentication on the soft token App

1. Go to “Settings” 
2. Press “Biometric Authentication”
3. The screen will display “Do you want to activate Touch ID?” Press “Yes”.

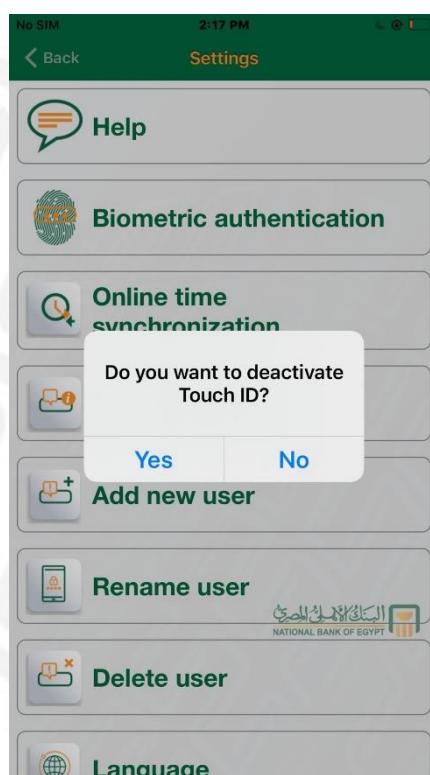


4. Enter the PIN and press “Confirm” and authenticate with Touch ID activated on your device

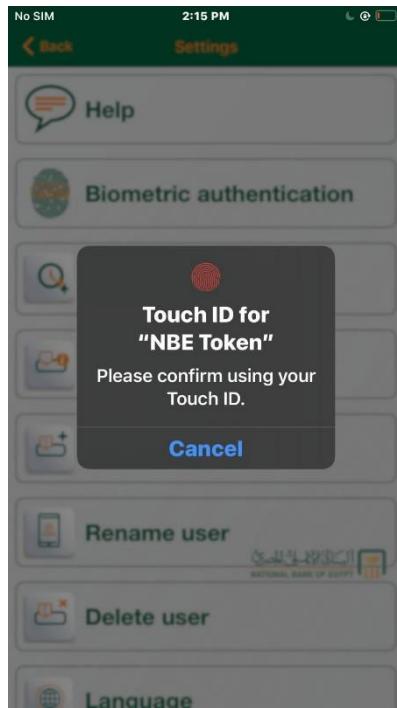


9. Deactivating Biometric Authentication on the soft token App

1. Go to “Settings” 
2. Press “Biometric Authentication”.
3. The screen will display “Do you want to deactivate Biometric Authentication?”
Press “Yes”.

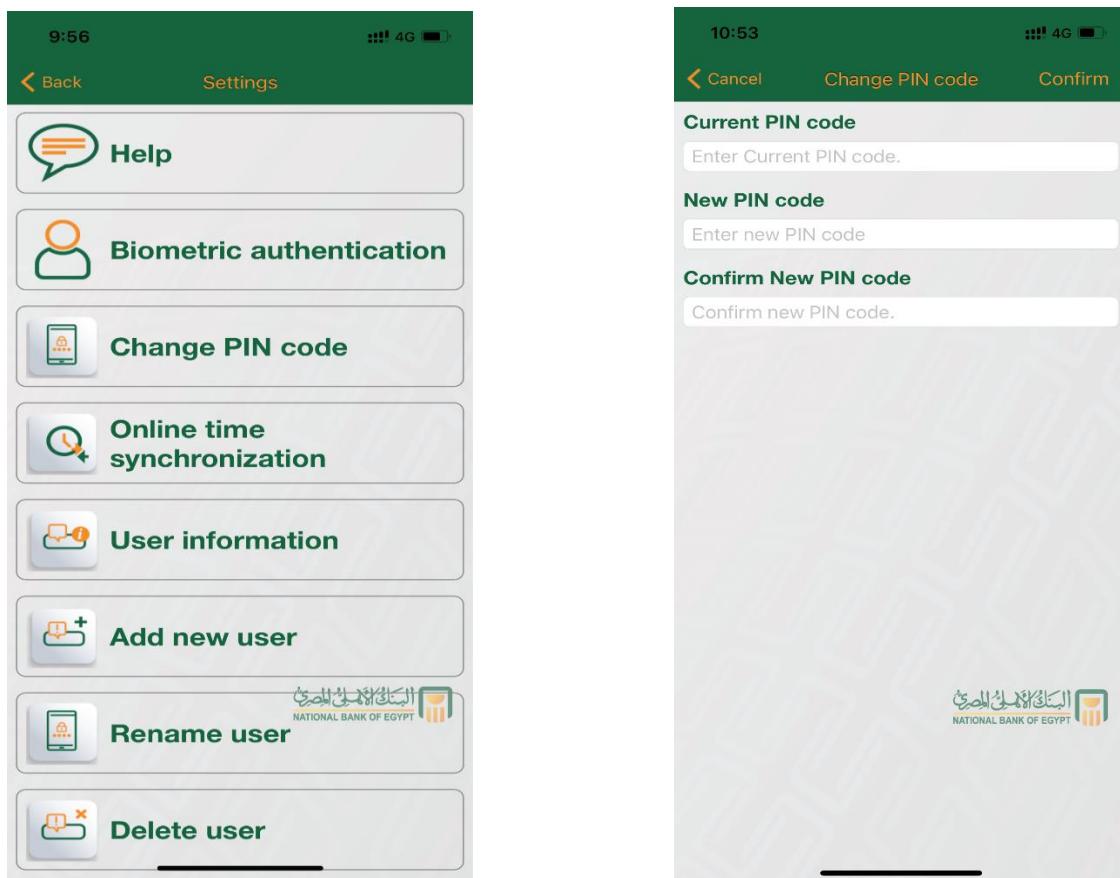


4. Use the Touch ID activated on your device to be deactivated by the App.



10. Changing the PIN

1. Go to “Settings”. 
2. Press “Change PIN Code”.
3. Enter the old PIN.
4. Enter the new PIN and then reenter to confirm.



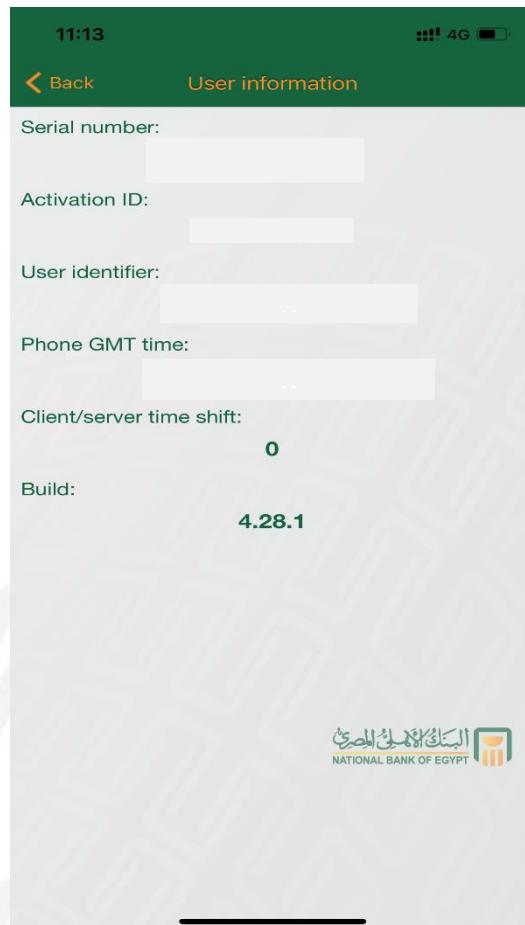
11. Forgot your PIN?

In case you forget the soft token PIN, you have five consecutive invalid attempts to enter your PIN, after which the soft token App will be deactivated. You can reactivate the soft token App by following the previous activation steps.

12. User Information

To get the information of your soft token App, go to “**Settings**” and press “**User Information**”. The screen will display the following:

- Application serial number: shows the application's serial number and instance number.
- Activation ID: the code that appears on the activation screen of Al Ahly Net/ NBE Mobile when you activate the soft token for the first time.
- User Identifier: shows ID USER and user type (retail).



13. Language

You can choose the App language by selecting “Arabic” or “English” from “Settings”, then selecting the preferred language.

