

Hard Token

User Guide



البنك الأهلي المصري
NATIONAL BANK OF EGYPT



بنك أهل مصر

www.nbe.com.eg

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

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1. Overview of NBE's hard token



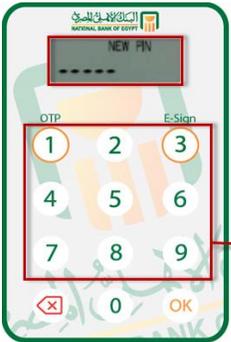
NBE's hard token is a device that allows you to make your online/mobile banking transactions based on an efficient and secured authentication. The hard token generates a one-time password (OTP) for each financial/ non-financial transaction executed via internet and mobile banking services.

2. Switching on the hard token



Step 1:

Press and hold the OK button for two seconds to switch on the device.



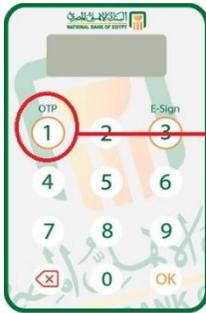
Step 2:

In the first login, the device will ask you to enter a four-digit PIN. Enter your own PIN then press OK, confirm the PIN once again then press OK. The welcome message Hello appears.

Note: The next time you log into the hard token; you will be asked to enter the PIN you have previously created.

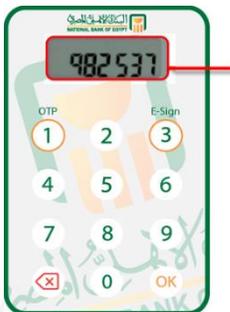
3. Authentication of financial/ non-financial transactions via OTP

While you execute the financial/ non-financial transaction via Al Ahly Net/ Al Ahly Mobile, a screen will appear to authenticate the transaction through the hard token.



Step 1:

After you switch on the hard token as illustrated in the previous section, press 1 on the hard token.



Step 2:

The hard token will then display a number. Enter that number on the screen to complete the authentication of the transaction.

4. Switching off the hard token

The hard token switches off automatically after 60 seconds of inactivity, or press the button  to switch it off instantly.

5. Unlock hard token PIN

The hard token is distinguished by its PIN-based security which gives access to the account holder only. If you make five consecutive invalid entries of your PIN, the hard token will be locked and constantly display seven digits on its screen. To reactivate the hard token, contact NBE's Call Center on 19623 (retail customers) or visit the nearest NBE branch (corporate customers), then apply the following steps:

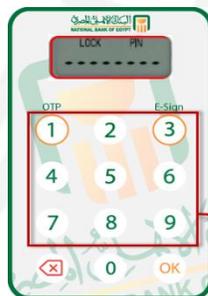


Step 1:

The call Center officer will ask you to provide the number showing on the hard token screen.

Step 2:

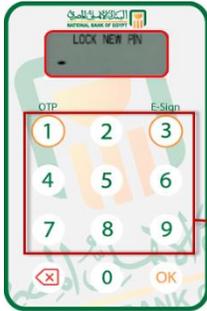
Click OK to unlock hard token PIN.



Step 3:

Enter the unlock code provided by the Call Center officer to the hard token using the hard token keypad.

Step 4:



After you correctly enter the unlock code, the hard token will ask you to enter a new four-digit PIN. Enter the new PIN and press OK, then enter the PIN again and press OK to confirm.

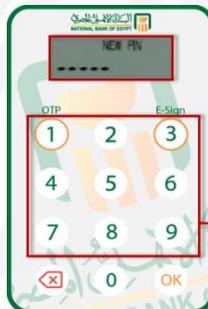
6. Changing the PIN

Step 1:



After you switch on the hard token as illustrated in section two of this manual, press and hold OK for two seconds.

Step 2:



Enter the new four-digit PIN then press OK. Enter the PIN again and press OK to confirm.

7. Forgot your PIN



In case you forget the hard token PIN, you have five consecutive attempts to enter your PIN, after which the phrase LOCK PIN will appear.

Please follow the instructions shown in "Unlock hard token PIN" to create a new PIN.

8. Reporting loss/theft of the hard token

If the hard token is lost or stolen, please log into Al Ahly Net/NBE Mobile or contact NBE's Call Center on 19623 (retail customers); or visit the nearest NBE branch (corporate customers) to deactivate the hard token immediately.

9. Full list of the hard token messages and their explanations

Function	Message displayed on the hard token
<p>New PIN</p> <p>You need to create a new four-digit PIN. Do not use consecutive or repeated numbers, e.g. 1234 or 1111.</p>	
<p>PIN CONF</p> <p>The PIN you create needs to be confirmed. Re-enter the PIN on the hard token and press OK to complete the PIN creation.</p>	
<p>The PIN is not safe</p> <p>The PIN you entered is not safe and can be easily guessed. Enter four digits that are not consecutive or repeated, e.g. avoid using 1234 or 1111.</p>	
<p>FAIL PIN</p> <p>The PIN you entered is not the same PIN you have entered previously. Please make sure you enter the same PIN.</p>	
<p>New PIN confirmed</p> <p>The message indicates that the new PIN was created successfully, and will automatically disappear after two seconds.</p>	
<p>PIN FAIL</p> <p>The PIN you entered is invalid. Press OK to make a new entry, noting that the hard token will be locked if you make five invalid consecutive entries.</p>	
<p>Create new PIN</p> <p>The hard token is now locked and you need to create a new four-digit PIN.</p>	