UCB

Guide to acquiring e-banking services from UCB

M-Token

1. Fill out an application form, choose M-Token as your authorization method, and turn it in;

2. Download the app from either the App Store or Google Play Store (the links are provided on the website) and install it on your mobile device;

3. After your e-banking request has been processed the Bank will contact you (via phone/email) and give you your Activation Code so that you may activate your M-Token.

M-TOKEN LOGIN

Step 1	Step 2	Step 3

Activation Code is a sixteen digit number.

This number is given to you (via email/phone) by the Bank when your e-banking request has been processed and prepared for Activation.

Activation only happens once!

PIN code is a four digit number.

This number you choose for yourself right after Activation. You will use this number to get access to your e-banking password (**Token OTP**).

You have to enter the number twice to make sure you are certain of wanting that number as your PIN.

This is your login page through which you access your **E-Banking password**.

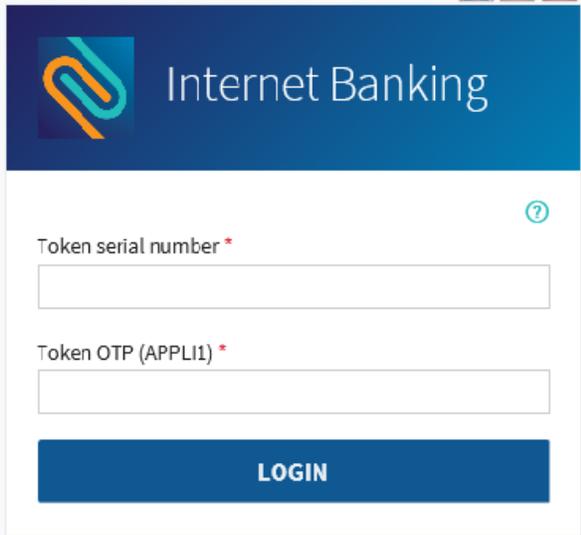Here, you enter your PIN code and press Login button.

The next page will show you two values (one alphanumeric and one numeric) that are your **username** and **password** for E-Banking.

LOGGING INTO E-BANKING

When you click the **VIP e-banking** link on our website you will be redirected to the login page for our E-Banking services.
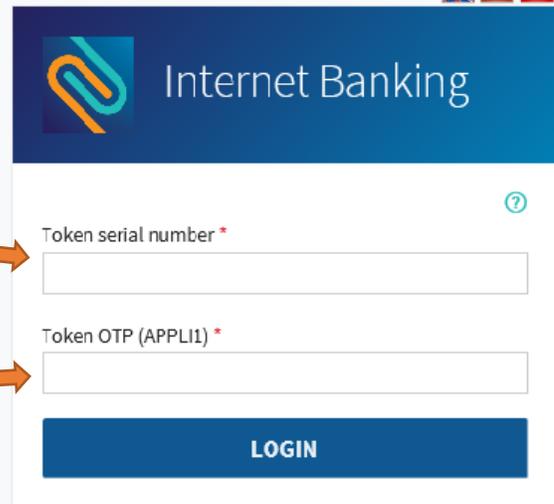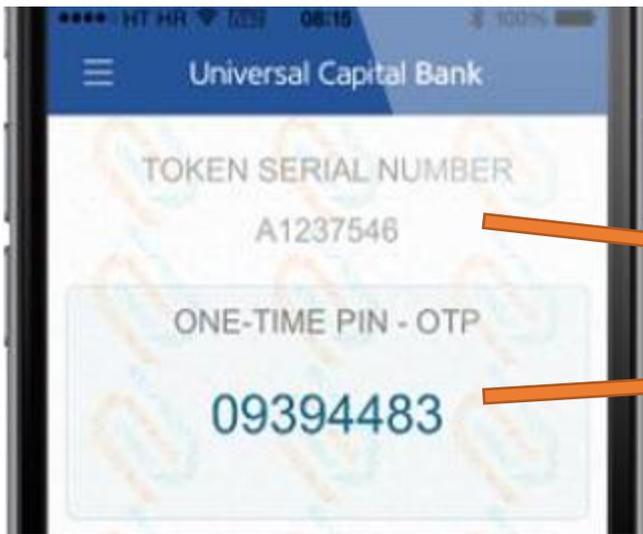
This is the login page

Token serial number is your username and it never changes.

It is an <u>alphanumeric</u> value which means it contains both numbers and letters.

Token OTP (one time password) is your password that is generated by either HW-Token or M-Token.

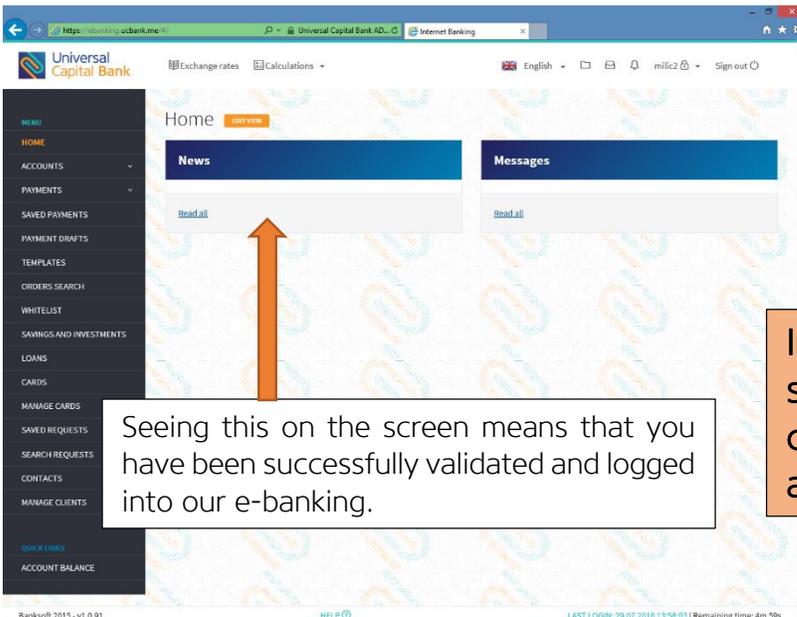*It is only usable once and it always a <u>numeric</u> value.*

Token serial number (username)

After Activation all you have to do is to start the M-Token app on your smartphone, type in your PIN code and you should get a screen that looks like the picture on the left.

For **M-Token** *(values bellow are for demonstrational purposes and are not valid)*

Universal Capital Bank

TOKEN SERIAL NUMBER

A1237546

ONE-TIME PIN - OTP

09394483

Internet Banking

Token serial number *

Token OTP (APPLI1) *

LOGIN

! To start using e-banking again you have to start the M-Token app on your smartphone and repeat **step 3.**

Universal Capital Bank

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Seeing this on the screen means that you have been successfully validated and logged into our e-banking.

! In case you lose your smartphone, or it gets stolen, please notify the Bank so that we can deactivate your M-Token and issue you a new Activation Code.