ICBC (Asia) Mobile Token FAQ

1. What is "Mobile Token" ?

Ans: "Mobile Token" is a built-in function in ICBC (Asia) Mobile Banking App. Upon activation of "Mobile Token" with a designated mobile device ("Mobile Phone"), you can use it immediately without bringing along with your "Password Token" to enjoy the new banking experience.

2. Are there any charges for using "Mobile Token" ?

Ans: It is free of charge for using "Mobile Token".

3. When do I need to use "Mobile Token"?

Ans: You can use "Mobile Token" to replace the Password Token to authenticate the designated high risk transactions in Mobile Banking App. The transactions applicable to the "Mobile Token" in Personal Internet Banking / Mobile Banking App can refer to 3.2 below.

<NEW> 3.1 How to use "Mobile Token" to complete the 2-Factor Authentication(2FA) on Personal Internet Banking ?

Ans: After you activate the "Mobile Token" in Mobile Banking App, the Bank will default to send the push authentication notification to your Mobile Banking App when you conduct a high risk transaction on Personal Internet Banking.

(Please note that the push authentication notification will only send to the device with Mobile Token.)

Step 1: Your Mobile Banking App will receive the transaction authentication notification from ICBC(Asia). You can click "Agree" after you confirm the transaction details are correct.

Step 2: After clicking "Agree", you can follow the instruction to input the 6-digit Mobile Token Password for verification and click "Confirm".

Step 3: Click "Confirm" to authorize the designated transaction at Mobile Banking App.

Step 4: The transaction at Personal Internet Banking has been successfully submitted, you may record the order number for reference.

<NEW> 3.2 What high risk transactions can be supported by Mobile Token for 2-Factor Authentication(2FA) on Personal Internet Banking / Mobile Banking?

Ans: Functions at Personal Internet Banking support the use of "Mobile Token" by pushing message for high risk transactions to complete 2-Factor Authentication(2FA) includes:

1. Large Value Fund Transfer

2. Register/Modify Third Party Account

3. Setup/Modify Time Deposit Maturity Instruction

(Only applicable to transfer in registered third-party account with ICBC(Asia))

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4. Setup Credit Card Autopay Service

5. Change Password

6. Setup/Modify User Login Name

7. Setup Login Method

8. Modify Personal Information

9. Cancel Internet Banking Services

10. Payment Templates (High Risk Merchants)

11. Bill Payment (High Risk Merchants)

12. eDDA (Setup/Modify/Restore)

13. Credit Card Payment Registration

14. Investment Transaction Authentication Method

15. Flexi Plus Transfer

Functions at Mobile Banking App support the use of "Mobile Token" 2-Factor Authentication(2FA) includes:

1. Large Value Transfer & Remittance

2. Update Outward Transfer & Register the Third Party Account

3. Adjust Transaction Limit

4. Change Login Password

5. Change Contact Information (Change Mobile No./ E-mail Address/ Contact Address)

<NEW> 3.3 Can I use the pushed message to authenticate the high risk transaction at Personal Internet Banking if I do not activate the "Mobile Token"?

Ans: If you do not activate the "Mobile Token" in Mobile Banking or activate the "Mobile Token" in other device, the transaction will complete the 2-Factor Authentication(2FA) by "Password Token".

<NEW> 3.4 How to synchronize the Mobile Token in the ICBC Smart Invest App to the Mobile Banking App?

Ans: After you activated the Mobile Token in the ICBC Smart Invest App on the **same device**, you can logon the Mobile Banking App by logon ID + password and follow the instruction by entering the Mobile Token password to linking the Mobile Token on the ICBC Smart Invest App.

4. How do I activate "Mobile Token"?

Ans: You can follow the steps below to activate the "Mobile Token" after successfully login our Mobile Banking:

Step 1: Click "Me > Services and Services and Settings> Mobile Token Setting> Activate Mobile Token> Activate Now!"

Step 2: Enter ID card information by following the

instructions.

Step 3: Perform SMS one-time password verification.

Step 4: Finish the steps by setting up a 6-digit "Mobile Token" Password.

For security reason, the "Mobile Token" will be effective after 6 hours, you may use "Password Token" to complete the transaction authentication during this period.

5. If my Mobile Device is jail broken / rooted, may I activate the "Mobile Token*"***
function on it?**

Ans: Since your device is jail broken / rooted, your device may be less secure and lead to fraudulent transactions. For security reasons and protect your rights, you will not be allowed to activate the "Mobile Token" on this device.

6. Can I activate "Mobile Token" in different Mobile Device?

Ans: You can only activate "Mobile Token" in the same Mobile device.

7. If I forget to bring my mobile phone, can I activate "Mobile Token" in other person's device?

Ans: For security reason, please do not login Mobile Banking App and activate "Mobile Token" in other person's device.

8. If I changed a mobile phone, how can I transfer my "Mobile Token" to the new mobile phone?

Ans: You are required to download ICBC (Asia) Mobile App on your new mobile deivce and activate the "Mobile Token" with your new mobile device.

9. What should I do if my "Mobile Token" was locked due to repeatedly inputting the invalid "Mobile Token" password consecutively and reach the maximum retry count ?

Ans: You can click "Me> Services and Services and Settings> Mobile Token Setting> Reset the Mobile Token" in Mobile Banking App and follow the instructions to reset your "Mobile Token" or try again after 24 hours. If you choose to reactivate the Mobile Token, the previous "Mobile Token" password will be disabled after the reset.

10. What should I do if I forget my "Mobile Token" password?

Ans: You can click "Me> Services and Services and Settings > Mobile Token Setting> Reset the Mobile Token" in Mobile Banking App and follow the instructions to reset your "Mobile Token".

11. How can I change my "Mobile Token" password?

Ans: You can click "Me> Services and Settings> Mobile Token Setting> Change Mobile Token Password" in Mobile Banking App and follow the instructions to reset your "Mobile Token" password.

12. How to disable my "Mobile Token"?

Ans: You can click "Me> Services and Settings> Mobile Token Setting > Disable Mobile Token" in Mobile Banking App and follow the instructions to disable your "Mobile Token".

13. What should I do if my mobile phone with activated "Mobile Token" is lost or stolen?

Ans: You may use another mobile phone to log into Mobile Banking App with your Internet Banking No. / Username and password, click "Me> Services and Settings> Mobile Token Setting > Disable Mobile Token". After that, the mobile token function on the lost or stolen mobile phone will be disabled automatically.

14. Which mobile phones are eligible for "Mobile Token"?

Ans: To activate "Mobile Token" on your mobile phones, the operation system requirements are shown below:

➢ iPhone with iOS 10.0 or above
➢ Android 6.0 or above