**ICBC Digital Token Frequently Asked Questions (FAQ)**

**Q1：Why set up ICBC Digital Token?**

A1：Set up your Digital Token to continue Mobile banking transaction seamlessly. With Digital Token, you no longer face the hassle of having to bring along your physical token as it replaces all SMS OTPs or authentication through a seamless and secured journey with just your mobile phone.

**Q2: Will I be able to continue using the Internet or Mobile Banking services if I do not set up ICBC Digital Token?**

A2: Yes. You may continue to use your physical token or SMS OTP for all Internet and Mobile Banking service.

**Q3: Is ICBC Digital Token applicable for the Internet Banking?**

A3：No. ICBC Digital Token does not cover Internet Banking for now, you will need to continue using your physical token or SMS OTP to authenticate transactions when you using Internet Banking.

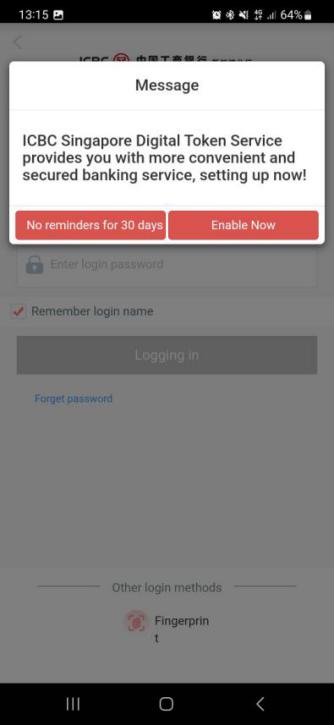
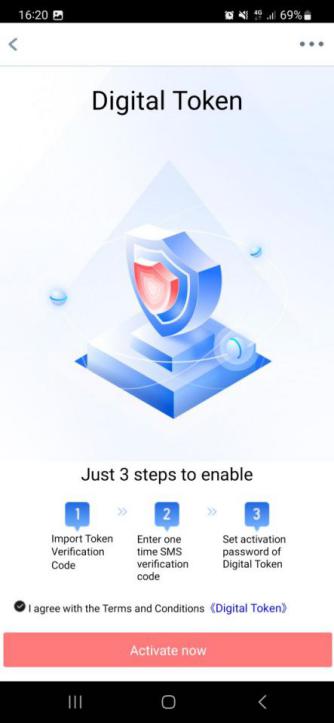
**Q4: How to set up ICBC Digital Token?**

A4：Set up using your Physical Token and SMS OTP. After setting up, Digital Token is available for use after 12 hours cooling period.

**Step 1: Step 2: Step 3:**

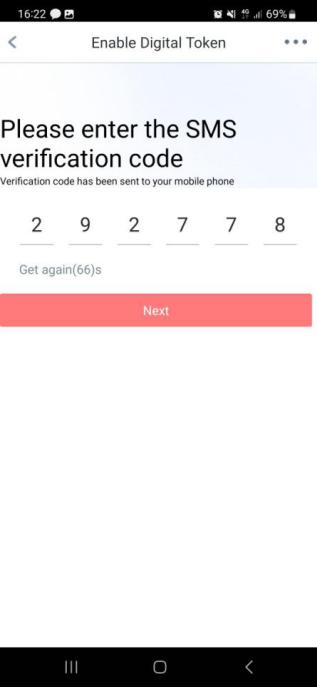
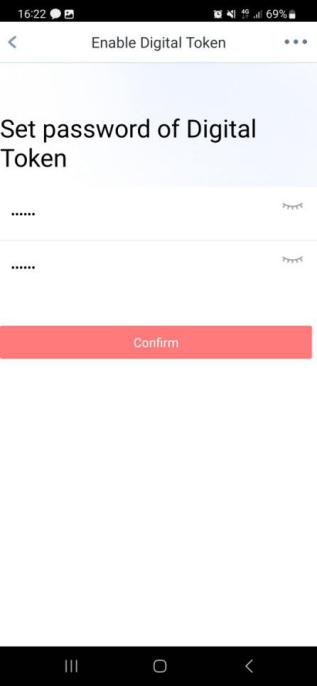
Login your Mobile Banking Read and agree the T&C Enter the verification code generated

OTP from the physical token

**Step 4: Step 5:**

Enter SMS OTP for 2nd verification. Set a 6 digit number as Digital Token Pin

**Q5: How do I authorize Mobile Banking transaction using ICBC Digital Token?**

A5: Key in Digital Token 6 digit PIN and press confirm. Please note that some of the transactions may require SMS OTPs as well.

**Q6: I forgot my ICBC Digital Token Pin. What should I do?**

A6: 1) Tap on “All” under Financial Assistant

1. Tap on “Digital Token Setting”
2. Tap on “Reset Digital Token”
3. Re-Set up your digital token by using your Physical Token and SMS OTP and Digital Token is available for use after 12 hours cooling period.

**Q7: Are there any charges for ICBC Digital Token?**

A7: No, there is no additional charges for using Digital Token.

**Q8: How do I change my ICBC Digital Token Pin?**

A8: 1) Tap on “All” under Financial Assistant

1. Tap on “Digital Token Setting”
2. Tap on “Change Password”
3. Need to key in the Old Pin number and New Pin number

**Q9: I’ve changed my mobile device. Do I need to set up my ICBC Digital Token again?**

A9: Yes. The digital token on your old device will be removed once you do so.

**Q10: What if my ICBC Digital Token Pin is locked due to exceeded pin tries?**

A10: For security reasons, your ICBC Digital Token will be disabled automatically. You will need to set up your ICBC Digital Token again. (Please refer to *Question 4* above).

**Q11: Can I set up my ICBC Digital Token on multiple mobile device?**

A11: You can only set up your ICBC Digital Token on one mobile device. If you set up ICBC Digital token on a separate mobile device, the previous set up will be disabled.

**Q12: What if I lose my mobile device?**

Q12: Please contact ICBC hotline at 65-6369 5588 immediately and our Customer Service Representative will be able to disable the Online Banking service.

**Q13: Do i need to keep the physical token after i sign up Digital token?**

A13: Yes.Due to ICBC Digital Token does not cover Internet Banking for now, you will need to continue using your physical token or SMS OTP to authenticate transactions when you using Internet Banking.