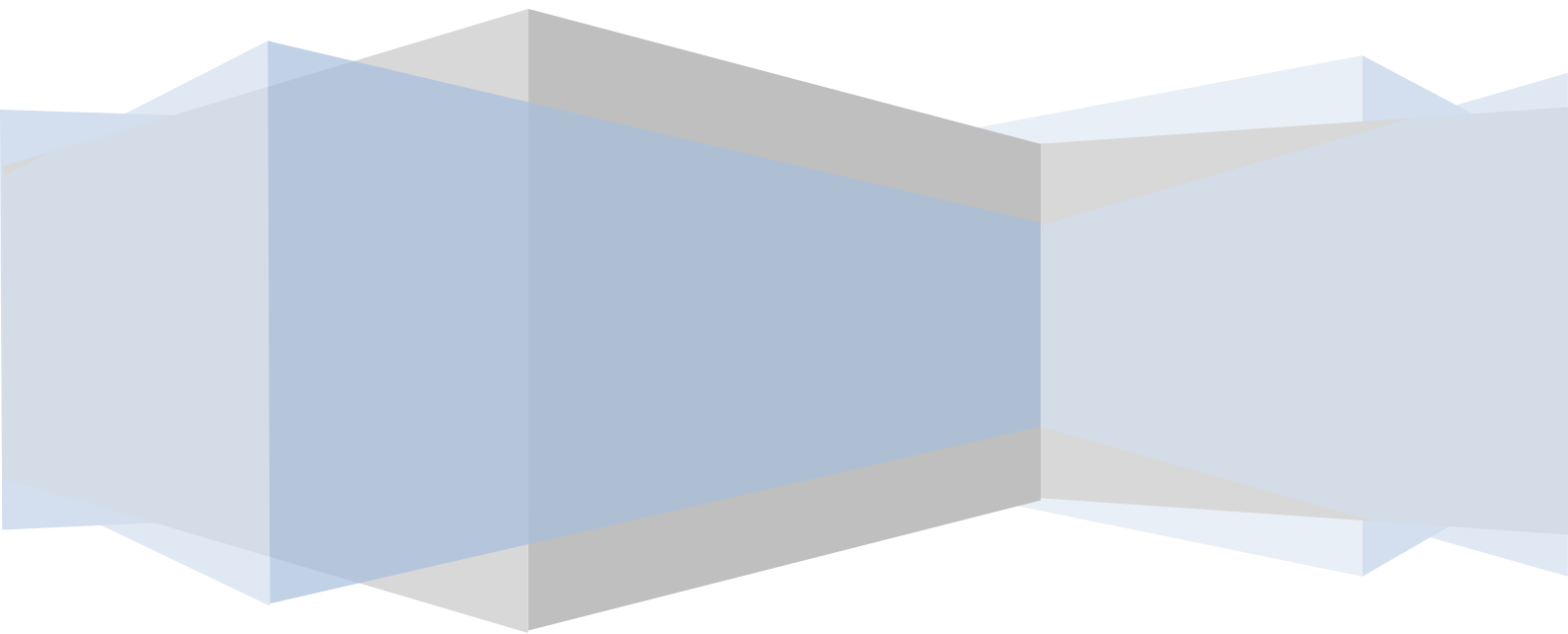


SMS Digipass

User Guide

The below instructions form a guideline about the way you can purchase, activate and perform transactions with an SMS Digipass.



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A. Purchase/Activate/Switch Usage of an SMS Digipass

The Purchase/Activation/Switch Usage of an SMS Digipass can be done in the following ways:

1. Through paper application

a. General

- i. Once 1bank receives your paper application and assigns an SMS Digipass to your subscription, you receive an SMS message on your mobile number with the serial number of your SMS Digipass and instructions to contact the 1bank Call Center to activate it.
- ii. Proceed with the activation of the SMS Digipass in order to be able to perform transactions through 1bank which require using a Digipass.

b. Activate/Switch Usage through the Call Center

- i. Call the 1bank Call Center to activate your SMS Digipass.
- ii. If you have more than one Digipass, you may ask the Call Center agent to switch usage from one Digipass to another.

2. Through the 1bank Internet Banking

a. General

- i. If you already have a Digipass APP, with the purchase of an SMS Digipass via the Internet Banking, the existing maximum daily transaction limits will not change. Should you wish to change your transaction limits, you should submit a paper application.
- ii. The SMS Digipass purchase will be completed online (in case of multiple signatures, it will be completed once the last approver approves the transaction).
- iii. Once the transaction is completed, you will receive an SMS message on your mobile telephone with the serial number of your SMS Digipass. Proceed with the activation of your SMS Digipass, in order to be able to perform your transactions via 1bank.
- iv. Once you purchase and activate your SMS Digipass, it automatically becomes the default Digipass for usage in your current subscription. You can anytime request to switch usage to another Digipass you own which you have purchased for any of your other subscriptions.
- v. If you already own an SMS Digipass which is assigned to any other subscription you own, you do not need to purchase a new Digipass. You may assign this Digipass for use to your current subscription.

b. Instructions to purchase an SMS Digipass through the Internet Banking

To proceed with the purchase through the Internet Banking, click on «[Settings > Digipass Management > Apply for New](#)» and follow the below instructions:

- i. **Select Digipass Model / Type:** Select SMS Digipass.
- ii. **View the Digipass Characteristics:** Click to view the general characteristics and other information for each Digipass model.
- iii. **Registered Mobile Number:** Ensure that the Mobile Number displayed is correct, since all activation information and the One Time Passwords (OTPs) will be sent to this number.
- iv. **Registered Email:** Ensure that the registered Email displayed is correct, since the One Time Passwords (OTPs) will be sent to this Email, if selected.
- v. **Change Contact Information:** Before you proceed, you can change your Mobile Number/Email via the option Change Contact Information by clicking on the pencil icon. Alternatively, contact your account branch.
- vi. **Ordering Account Details:** Select the account to be debited with the Digipass purchase fee.
- vii. **I Accept the Terms and Conditions:** Read the Terms and Conditions by clicking on the link and mark the checkbox.
- viii. **Submit:** Click on Submit to proceed with the transaction.
- ix. **Digipass Code/Verification Code:** If you already have a Digipass APP, then you will need to enter a Digipass OTP from your existing Digipass APP in order to proceed. If you do not have an existing Digipass APP, then the available verification methods will be with an OTP at the email or the mobile phone.
- x. **Confirm:** Click on Confirm to confirm the transaction.
- xi. **Transaction Number:** The system returns a message at the top of the page, with the transaction status. Click on the transaction number to view the specific transaction details.
- xii. Once the transaction is completed, you will receive an SMS at your mobile phone.

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[My Menu](#)

FILTER All Customers

APPLY FOR NEW

SELECT DIGIPASS MODEL

TYPE: SMS Digipass

SMS DIGIPASS CAN BE USED FOR 1BANK FINANCIAL TRANSACTIONS. IT CANNOT BE USED FOR FAX INSTRUCTIONS OR 1BANK LOGIN (YOU WILL NEED YOUR STATIC PASSCODE TO LOGIN).
[VIEW THE DIGIPASS CHARACTERISTICS](#)

REGISTERED MOBILE NUMBER: 99310360

REGISTERED EMAIL: 3260@BANKOFCYPRUS.COM

ORDERING ACCOUNT DETAILS

SELECT ACCOUNT: 7309 test (Current A/c Overdraft - EUR - HEYFJJGF SWVTRB

ACCOUNT NUMBER: 017512007309

ACCOUNT NAME: HEYFJJGF SWVTRB CS.

BALANCE: 20.051,96 EUR

AVAILABLE BALANCE: 26.213,91 EUR

CHARGES: 0,00 EUR (FREE)

I ACCEPT THE TERMS AND CONDITIONS:

SUBMIT

c. Instructions to Activate/Switch Usage through the Internet Banking

Activate your Digipass APP or proceed to Switch Usage from one Digipass to another from the option «[Settings](#) > [Digipass Management](#) > [Activate/Switch Usage](#)». *Digipass activation is available if the Digipass was purchased via the Internet Banking or the Mobile App.*

- i. **Select Digipass Model / Type:** Select the model you wish to activate/switch usage.
- ii. **View the Digipass Characteristics:** Click to view the general characteristics and other information for each Digipass model.
- iii. **Registered Mobile Number:** Ensure that the Mobile Number displayed is correct, since all activation information and the One Time Passwords (OTPs) will be sent to this number.
- iv. **Registered Email:** Ensure that the registered Email displayed is correct, since the One Time Passwords (OTPs) will be sent to this Email, if selected.
- v. **Change Contact Information:** Before you proceed, you can change your Mobile Number/Email via the option Change Contact Information by clicking on the pencil icon. Alternatively, contact your account branch.
- vi. **Submit:** Click on Submit to proceed with the transaction.
- vii. **Digipass Code/Verification Code:** If you already have a Digipass APP, then you will need to enter a Digipass OTP from your existing Digipass APP in order to proceed. If you do not have an existing Digipass APP, then the available verification methods will be with an OTP at the email or the mobile phone.
- viii. **Confirm:** Click on Confirm to confirm the transaction.
- ix. **Transaction Number:** The system returns a message at the top of the page, with the transaction status. Click on the transaction number to view the specific transaction details.
- x. Once the transaction is completed, you will receive an SMS at your mobile phone.

HEYF JJGF SWVTRB (50511378) TRANSACTION(S) FOR APPROVAL: 0 | NEW MESSAGE(S) : 9 05/08/2020 09:24 Last login 05/08/2020 09:15

ACCOUNTS TRANSFERS & PAYMENTS STATEMENTS CARDS ALERTS OTHER SERVICES **SETTINGS** ePRODUCTS My Menu

ACTIVATE / SWITCH USAGE

SELECT DIGIPASS VDP4951429 - SMS Digipass
[VIEW THE DIGIPASS CHARACTERISTICS](#)

REGISTERED MOBILE NUMBER 99310360

REGISTERED EMAIL 3260@BANKOFCYPRUS.COM

USE DIGIPASS FOR 1BANK LOGIN

SUBMIT

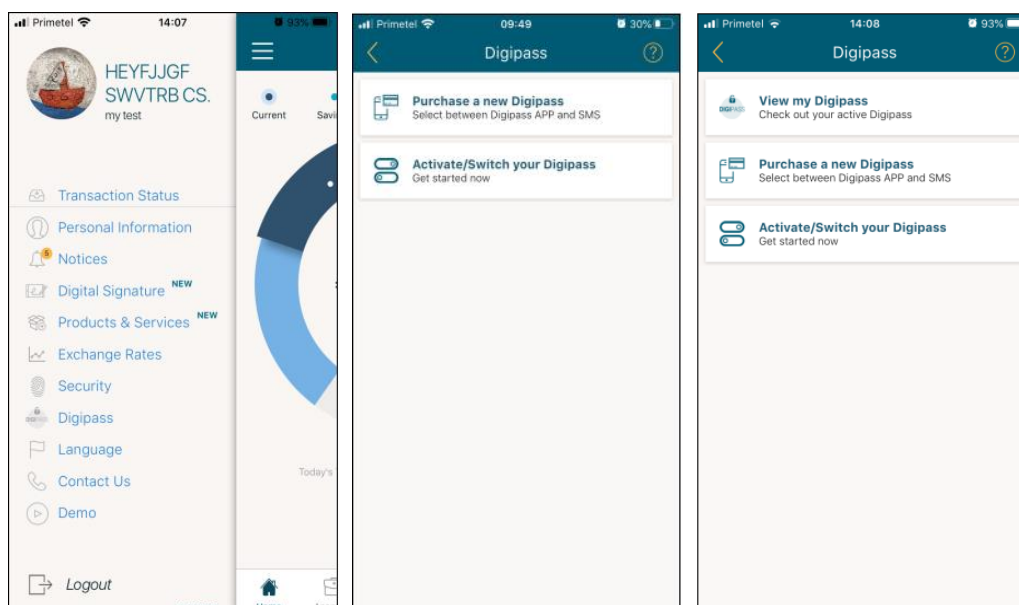
1. With Activate / Switch Usage, the selected Digipass will become the default Digipass Model for this specific 1bank Subscription. You can switch back or change to another Digipass Model anytime.
2. If you Activate / Switch Usage to an SMS Digipass, it can be used for your 1bank Financial Transactions but cannot be used for 1bank Login or Fax Instructions.
3. If you Activate/Switch Usage to a Digipass APP or DP770, you can also select to use it for 1bank Login (i.e Sign On with an OTP generated each time by the Digipass APP instead of using a static passcode).

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3. Through the 1bank Mobile App

a. General

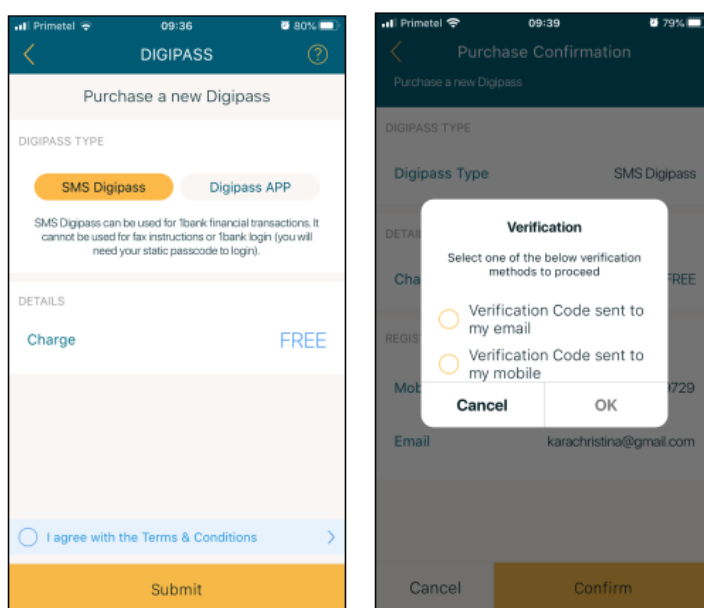
- i. If you already have a Digipass APP, with the purchase of an SMS Digipass via the Mobile App, the existing maximum daily transaction limits will not change. Should you wish to change your transaction limits, you should submit a paper application.
- ii. To proceed with the Digipass APP purchase, login to the App and select the option 'Digipass' from the 'Μενού'.
- iii. You are directed to the next screen where you can see the option 'Purchase a new Digipass'. When the transaction is completed, on the same screen, the option 'Activate/Switch your Digipass' will be enabled.
- iv. When the Digipass is activated, the option 'View my Digipass' is displayed on the same screen. If you click on this option, the Digipass Serial Number connected to the subscription, the Digipass type and its status are displayed.
- v. Once you purchase and activate your SMS Digipass, it automatically becomes the default Digipass for usage in your current subscription. You can anytime request to switch usage to another Digipass you own which you have purchased for any of your other subscriptions.
- vi. If you already own an SMS Digipass which is assigned to any other subscription you own, you do not need to purchase a new Digipass. You may assign this Digipass for use to your current subscription.



b. Instructions to purchase as SMS Digipass through the Mobile App

- i. When clicking on 'Purchase a new Digipass', the 1st screen below is displayed.
- ii. Digipass Type: When selecting SMS Digipass, relevant wording is displayed.
- iii. Details/Charge: The charge amount is displayed.
- iv. Account/Ordering Account: Select the account you wish to be debited for the purchase.

- v. Registered Details: The mobile phone and email as registered with the Bank are displayed.
- vi. I agree with the Terms & Conditions: Once you read the Terms and Conditions, mark the checkbox.
- vii. Submit: Click on Submit to proceed with the transaction.
- viii. Confirm: After Submit is selected, you are directed to the Confirm screen where you can confirm the transaction details. When you click on Confirm, a popup is displayed to select a verification method. If you already have a Digipass APP, then you will need to enter a Digipass OTP from your existing Digipass APP in order to proceed. If you do not have an existing Digipass APP, then the available verification methods will be with an OTP at the mobile phone and/or email.
- ix. **Transaction Number:** The system returns a message with the transaction status and the transaction reference number. You may click on 'View' to view the transaction details.
- x. Once the transaction is completed, you will receive an SMS at your mobile phone.

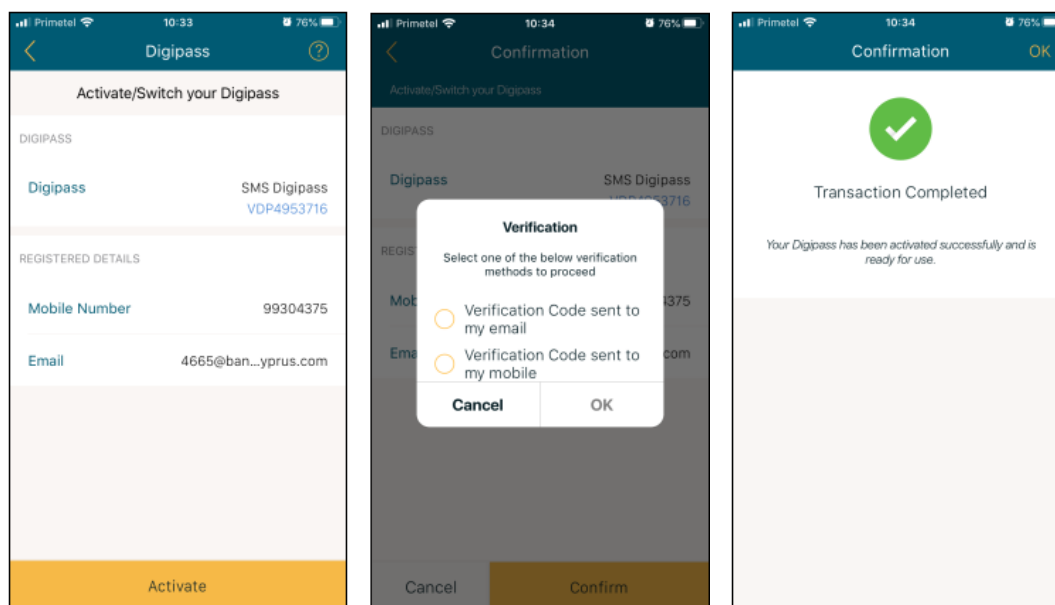


c. Instructions to Activate/Switch Usage through the Mobile App

From the 'Menu' select 'Digipass' and then the option 'Activate/Switch your Digipass'. The 1st screen below is displayed.

- i. **Digipass:** Select your SMS Digipass. The Digipass type and the Digipass serial number are displayed.
- ii. **Activate:** Click on Activate to proceed with the transaction.
- iii. **Confirm:** After Activate is selected, you are directed to the Confirm screen where you can confirm the transaction details. When you click on Confirm, a popup is displayed to select a verification method. If you already have a Digipass APP, then you will need to enter a Digipass OTP from your existing Digipass APP in order to proceed. If you do not have an existing Digipass APP, then the available verification methods will be with an OTP at the mobile phone and/or email.
- iv. **Completion of Transaction:** The system returns a message with the transaction status.

v. Once the transaction is completed, you will receive an SMS at your mobile phone.



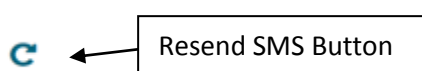
B. Money Transactions using the SMS Digipass

1. Through the 1bank Call Centre

- i. After you inform the Call Centre agent about the data of the transaction you wish to execute, an SMS message is sent to your mobile phone number. The SMS message contains the one time passcode (OTP) and the basic data of your transaction.
- ii. The Call Centre agent will ask you to tell him/her the one time passcode (OTP) in order to proceed with the completion of the transaction.

2. Through the Internet Banking

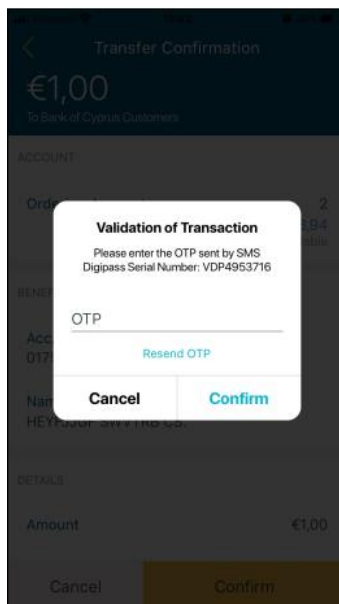
- i. When you click 'Submit' for the transaction you are performing and if the transaction requires using a Digipass, then an SMS message is sent to your mobile phone number. The SMS contains the one time passcode (OTP) and the basic data of your transaction.
- ii. If for any reason you do not receive the SMS, request resend of the SMS by clicking on the Resend SMS Button.



- iii. Type the OTP at the 'DIGIPASS CODE' field on the screen with your transaction and click 'Confirm' to complete the transaction.

3. Through the Mobile App

- i. At the Mobile App, once you complete the transaction details for a transaction that requires using Digipass and click 'Submit', an SMS is sent to your mobile phone number. The SMS contains the one time passcode (OTP) and the basic data of your transaction. Then, by clicking 'Confirm', a popup is displayed as below for entering the OTP.



Resend OTP Button

- ii. If for any reason you do not receive the SMS, request resend of the OTP by clicking on the 'Resend OTP' Button.
- iii. Enter the OTP at the popup and click 'Confirm' to complete it.