DIGIPASS APP

User Guide

This is a guide on how you can purchase a Digipass APP, set it up on your mobile device and activate it. The guide also includes a description on how you can perform transactions and login to 1bank with a Digipass APP.
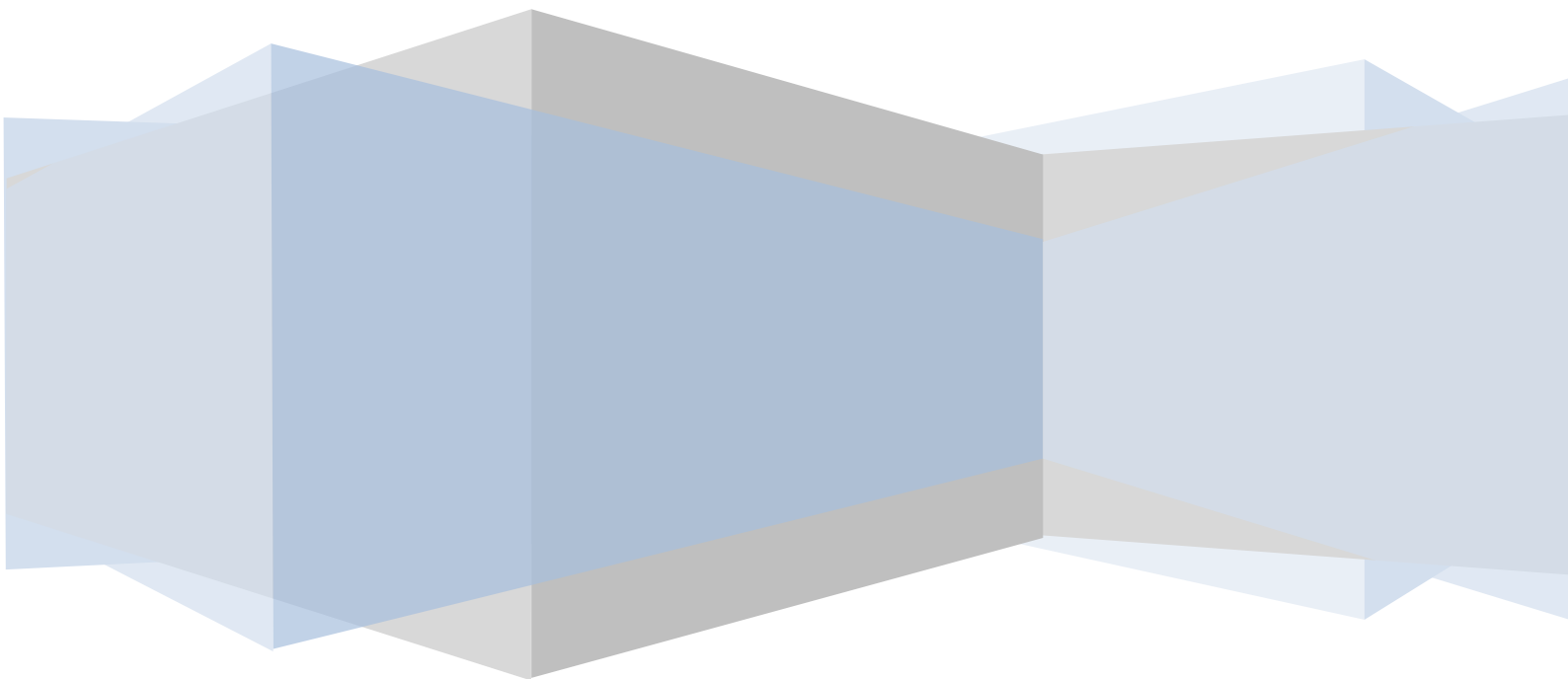
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A. Purchase/Activate/Switch usage of a Digipass APP

The purchase/activation/switch usage of a Digipass APP can be done in the following ways:

1. Through paper application

a) General

i. Once 1bank receives your paper application and assigns a Digipass APP on your subscription, you receive an SMS message on your mobile telephone with the serial number of your Digipass APP.
ii. Proceed with the setup of the Digipass APP on your device and its activation, in order to be able to perform your transactions via 1bank.

b) Activate/Switch usage through the Call Center

i. Call the Call Center to activate your Digipass APP.
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 an SMS Digipass, with the purchase of a Digipass APP 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 Digipass APP 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 Digipass APP. Proceed with the setup of the Digipass APP on your device and its activation, in order to be able to perform your transactions via 1bank.

b) Instructions to Purchase a Digipass APP through the Internet Banking

To proceed with the purchase through the Internet Banking, click on **«Settings > Digipass Management > Apply for New»**.

i. **Select Digipass Model / Type:** Select Digipass APP.
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 number displayed is correct, since all activation information and the One Time Passwords (OTPs) will be sent to this number.
iv. **Change Contact Information:** Before you proceed, you can change your mobile number via the option Change Contact Information by clicking on the pencil icon. Alternatively, contact your account branch.
v. **Ordering Account Details:** Select the account to be debited with the Digipass purchase fee.
vi. **I Accept the Terms and Conditions:** Read the Terms and Conditions by clicking on the link and mark the checkbox.
vii. **Submit:** Click on Submit to proceed with the transaction.
viii. **Digipass Code/Verification Code:** If you already have an SMS Digipass, then you will need to enter a Digipass OTP from your existing Digipass in order to proceed. If you do not have an existing SMS Digipass, then the available verification methods will be with an OTP at the email or the mobile phone.
ix. **Confirm**: Click on Confirm to confirm the transaction.
x. **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.

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 number displayed is correct, since all activation information and the One Time Passwords (OTPs) will be sent to this number.

   iv. **Change Contact Information:** Before you proceed, you can change your mobile number via the option Change Contact Information by clicking on the pencil icon. Alternatively, contact your account branch.

   v. **Submit:** Click on Submit to proceed with the transaction.

   vi. **Digipass Code/Verification Code:** If you already have an SMS Digipass, then you will need to enter a Digipass OTP from your existing Digipass in order to proceed. If you do not have an existing SMS Digipass, then the available verification methods will be with an OTP at the email or the mobile phone.

   vii. **Confirm**: Click on Confirm to confirm the transaction.

   viii. **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.

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

3. Through the 1bank Mobile App

a) General

i. If you already have an SMS Digipass, with the purchase of a Digipass APP 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.
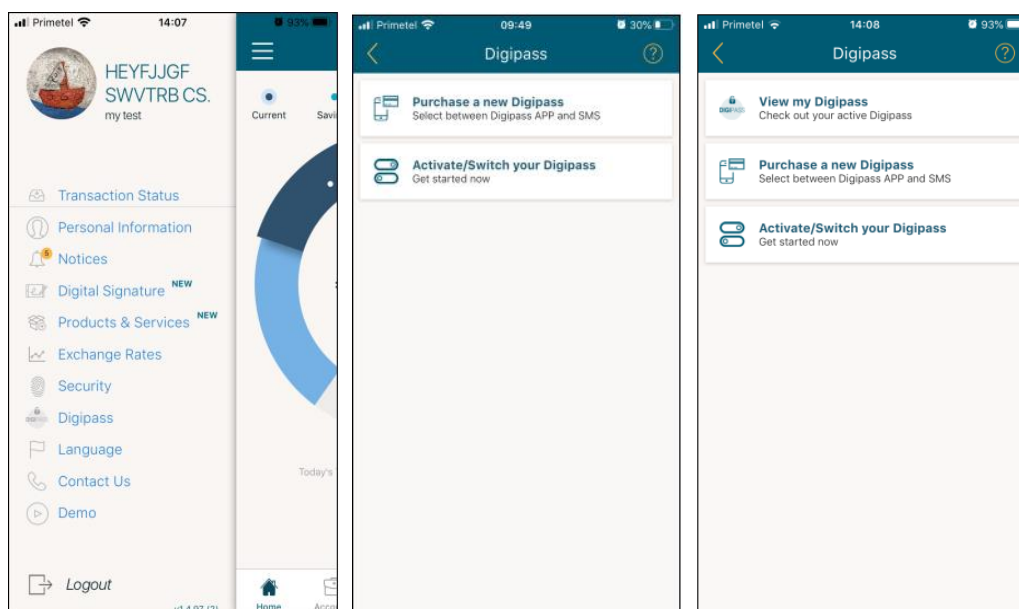
b) Instructions to Purchase a Digipass APP through the Mobile App

i. When clinking on 'Purchase a new Digipass', the 1st screen below is displayed.

ii. Digipass Type: When selecting Digipass App, 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 an SMS Digipass, then you will need to enter a Digipass OTP from your existing Digipass in order to proceed. If you do not have an existing SMS Digipass, 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.
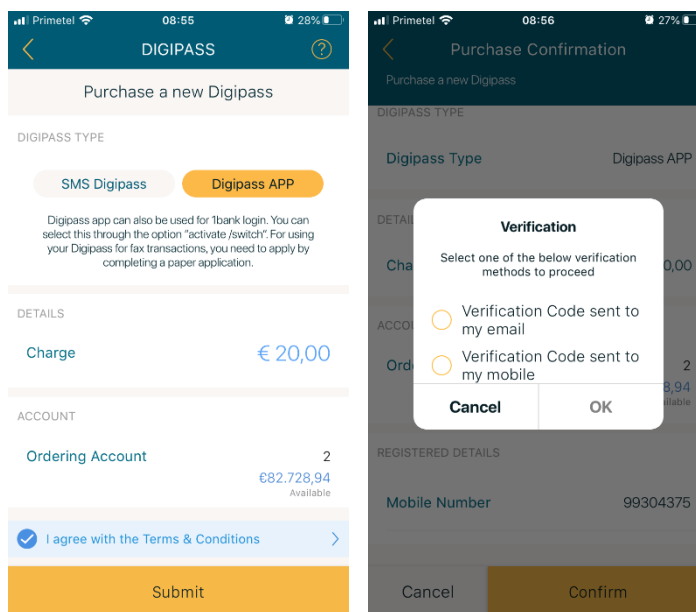
c) Instructions to Activate/Switch Usage through the Mobile App

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

ii. **Digipass:** Select your Digipass App. The Digipass type and the Digipass serial number are displayed.

iii. **Sign on/Login with Digipass APP:** You can enable this option if you wish to login to 1bank using your Digipass APP instead of using a static passcode.

iv. **Activate:** Click on Activate to proceed with the transaction.

v. **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 an SMS Digipass, then you will need to enter a Digipass OTP from your existing Digipass in order to proceed. If you do not have an existing SMS Digipass, then the available verification methods will be with an OTP at the mobile phone and/or email.

vi. **Completion of Transaction:** The system returns a message with the transaction status.
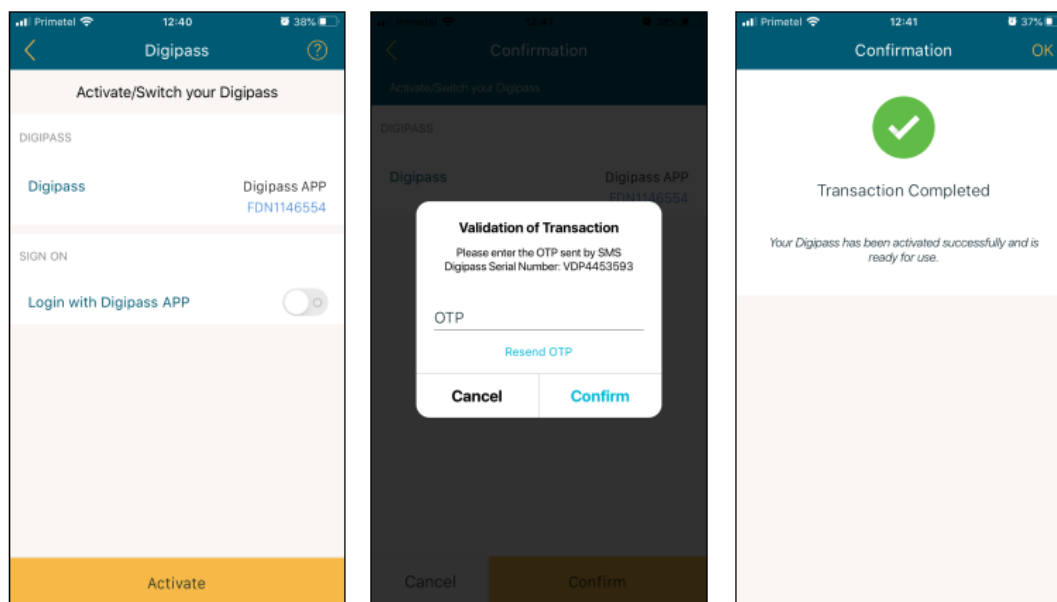
B. Setup of Digipass APP

1. Setup of your Digipass APP on your device

For the Setup of your Digipass APP, you need to have connection to the internet.

    i. Install the Bank of Cyprus Application from the App Store or the Play Store. The app will be installed in English, Greek or Russian language, depending on the language of the device. If the device language is not one of the above, the app will be installed in English.

    ii. Select 'Digipass' from the links at the login screen.

    iii. Select 'Setup Digipass'.

    iv. Enter the Digipass APP serial number that was sent to you by SMS after your Digipass APP purchase.

    v. Select 'Submit'.

    vi. Open the SMS received during this process and enter the Digipass APP Setup Code provided.

    vii. Select 'Submit'.

    viii. Setup your preferred Digipass APP PIN which you will use every time you need to unlock your Digipass APP and use it. Re-enter the Digipass APP PIN to confirm it.

    ix. Select 'Submit'.

    x. Optionally, enable the use of your Fingerprint/Face ID (available only to iOS devices) for using the Digipass APP. The usage of Fingerprint/Face ID is allowed for transactions up to €5000. For grater amounts, the usage of Digipass APP PIN is required.

    xi. The setup is completed.

    xii. Follow the same procedure, if you wish to setup the **same** Digipass APP to any other device.
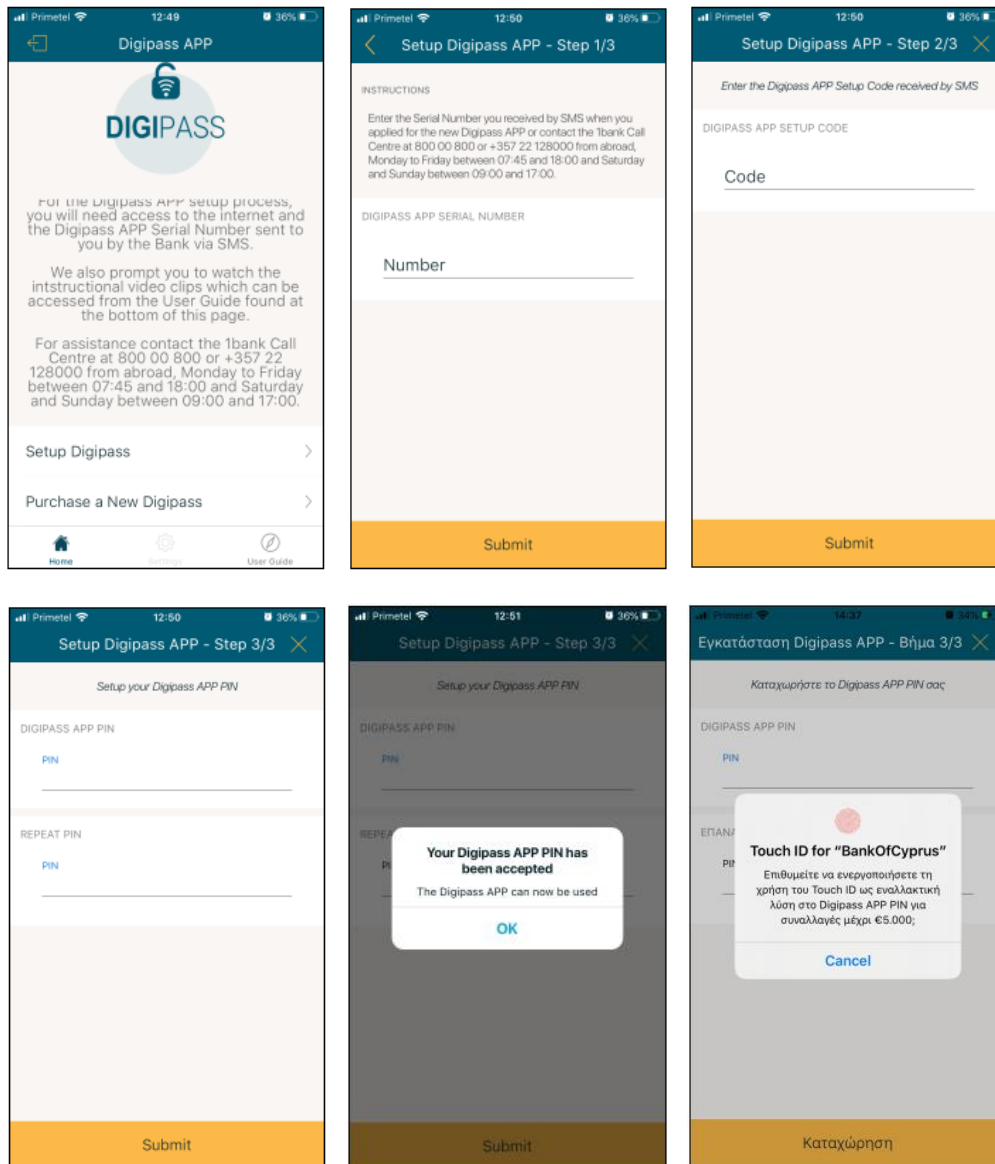
2. Setup of an Additional Digipass APP on the same device

If you have purchased more than one Digipass APP and you wish to install it on the same device, then:

    i. Select 'Digipass' from the links at the login screen.

   ii. Select 'Setup of an Additional Digipass'.

  iii. Follow the same steps as described in above section.

C. Login and Transactions using the Digipass APP

1. Login to the Call Centre's Interactive Voice Response (IVR)

In case you use a Digipass APP for login and you wish to use the IVR, follow the steps below to produce an OTP:

    i. Open the Bank of Cyprus App.
    ii. Select 'Digipass' from the links at the login screen.
    iii. Select 'Call Centre'.
    iv. Select 'OTP for Login'. If there are more than one Digipass APP setup on the device, you will be asked which one you want to use.
    v. Enter your Digipass APP PIN or use Fingerprint/Face ID.
    vi. Select 'Submit'.
    vii. OTP will be displayed and it will be valid for 30 seconds.
    viii. Enter the OTP at the automated telephone system (IVR).
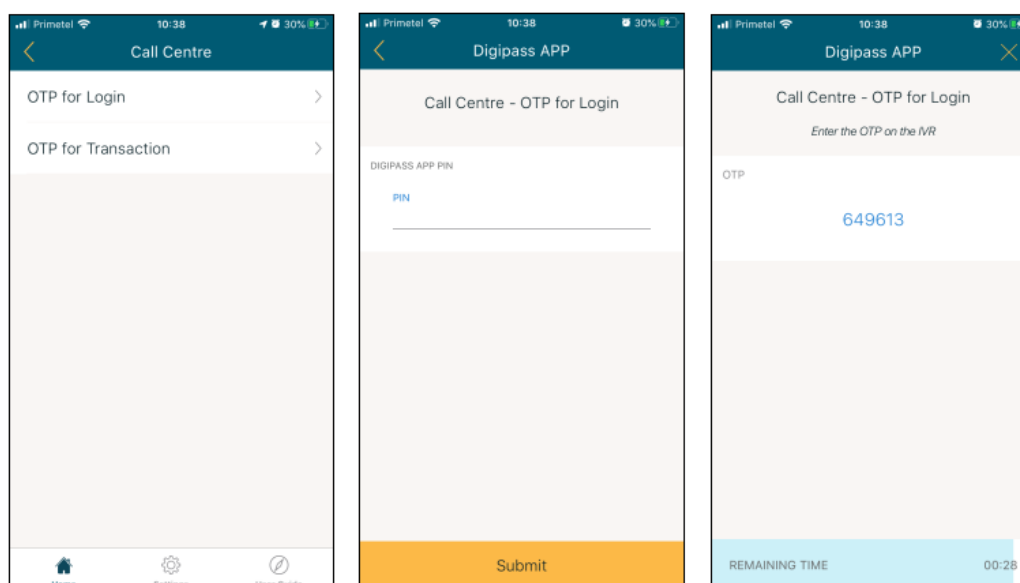
2. Transactions through the Call Centre for which an OTP is needed

If your transaction requires an OTP, the Call Centre Agent will ask you to generate it with your Digipass APP. Follow the below steps to generate it:

    i. Open the Bank of Cyprus App.
    ii. Select 'Digipass' from the links at the login screen.
    iii. Select 'Call Centre'.
    iv. Select 'OTP for Transaction'. If there are more than one Digipass APP setup on the device, you will be asked which one you want to use.
    v. Enter your Digipass APP PIN or use Fingerprint/Face ID.
    vi. Select 'Submit'.

vii. OTP will be displayed and it will be valid for 30 seconds.

viii. Provide the OTP to the Call Centre Agent to process your transaction.

3. Login to the Internet Banking using the Digipass APP, from a device other than the one on which the Digipass APP is setup

Follow the below steps to login to the Internet Banking using the Digipass APP:

a. Enter your User ID at the login screen.

b. Your passcode will always be the OTP you will generate each time from your Digipass APP. Follow the below steps to generate it:

    i. Open the Bank of Cyprus App.

    ii. Select 'Digipass' from the links at the login screen.

    iii. Select 'Internet / Mobile Banking App'.

    iv. Select 'OTP for Login'.

    v. Enter your Digipass APP PIN or use Fingerprint/Face ID. If there are more than one Digipass APP setup on the device, you will be asked which one you want to use.

    vi. Select 'Submit'.

    vii. OTP will be displayed and it will be valid for 30 seconds.

    viii. Enter the OTP at the login screen.

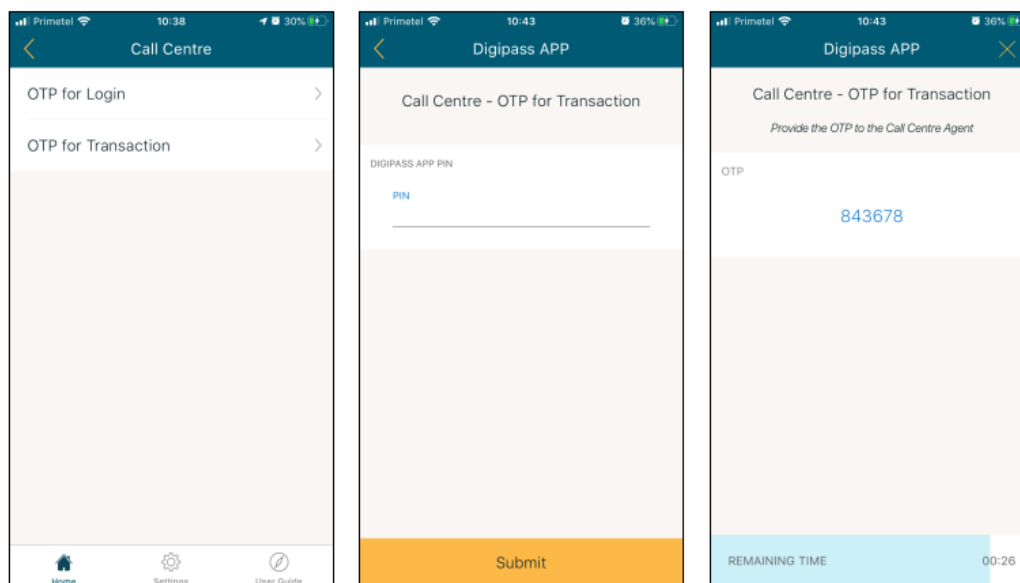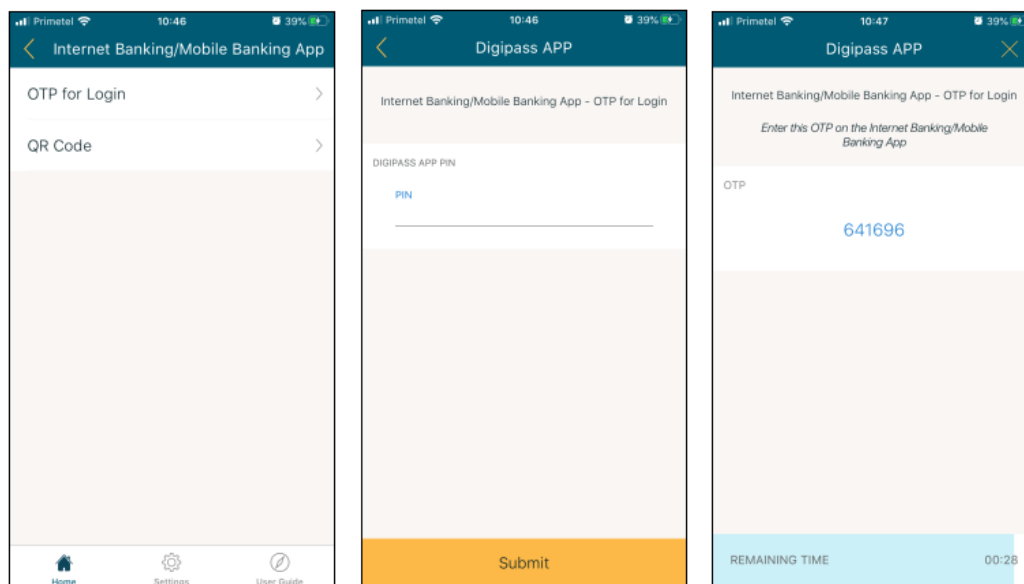## 4. Login to the Internet Banking through a browser from the same device on which the Digipass APP is setup

Follow the below steps:

i.   Enter your User ID at the login page.
ii. Click at the 'Digipass APP Login' button. 1bank automatically directs you to your Digipass APP.
iii. Enter your Digipass APP PIN and click at 'Login' or use Fingerprint/Face ID, if applicable.
iv. On the next screen, 'Login' is displayed which is your main action.
v.   Click on 'Accept'.
vi. You are now logged in to 1bank.
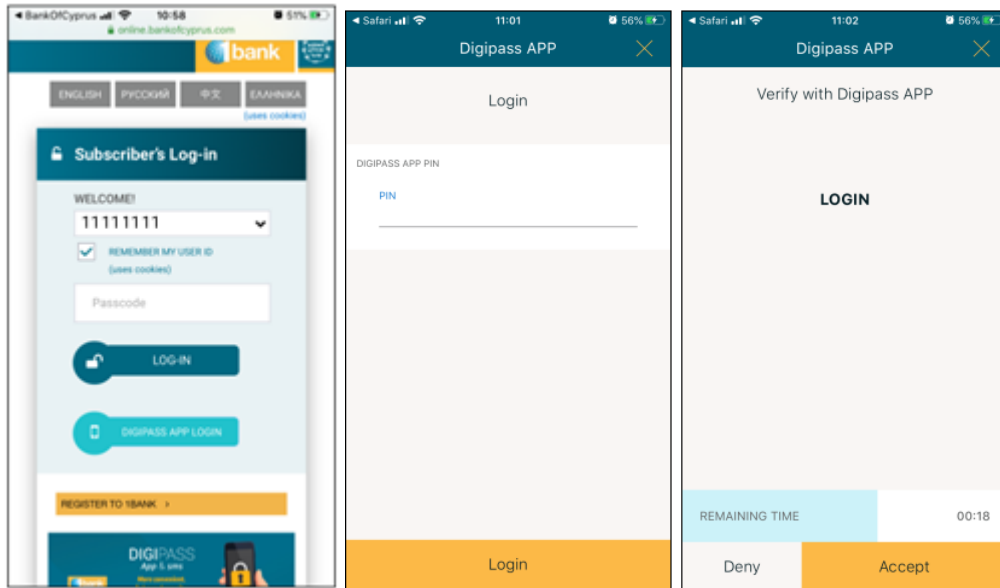
5. Login to 1bank from the Mobile APP

If you login to 1bank from the App using your Digipass APP which is setup on the same device, follow the below steps:

    i.   Enter your User ID at the App login screen.

   ii.   The App recognizes that for the specific User ID you use the Digipass APP for login. The button 'Login with Digipass' is displayed and you can click on it to proceed.

  iii.   Enter your Digipass APP PIN and click at 'Login' or use Fingerprint/Face ID, if applicable.

  iv.   On the next screen, 'Login' is displayed which is your main action.

   v.   Select 'Submit'.

  vi.   You are logged in to 1bank.
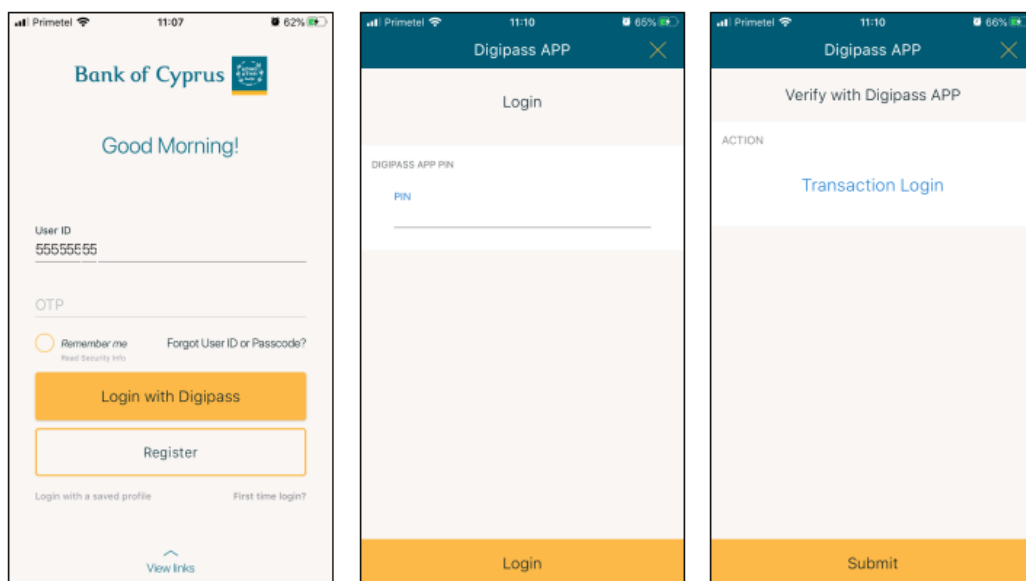
6. Transactions through Internet Banking/Mobile App from a device where the Digipass APP is not setup

If performing a transaction from a device on which the Digipass APP is not setup and where the transaction requires the usage of Digipass APP, you can select one of the below ways that appear on the screen for completing the transaction.
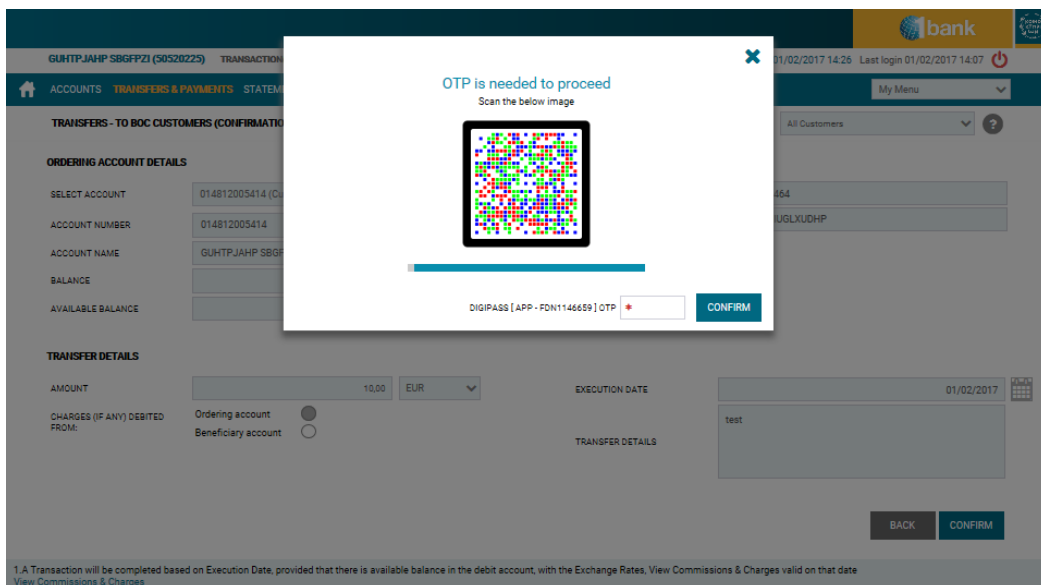
QR CODE

QR Code allows you to scan the basic transaction data with your Digipass APP which will be used to produce an OTP. You simply enter the OTP in Internet Banking or Mobile App.

QR Code does not require internet connection on the device where the Digipass APP is setup.

Follow the below steps:

a. At the Internet Banking ccomplete your transaction's data and click on 'Submit'.
b. Click on 'QR CODE'. It will appear as an enlarged image, to enable the scanning process.
   * At the Mobile App select 'Submit' and then 'Confirm' and a popup will be displayed with the options for QR Code and Notification – select QR Code.

c. Follow the below steps on the device on which the Digipass APP is setup:
 i. Open the Bank of Cyprus App.
 ii. Select 'Digipass' from the links at the login screen.
 iii. Select 'Internet Banking/Mobile Banking App'.
 iv. Select 'QR Code' – the camera of the device opens.
 v. Place your device in front of the QR Code that is displayed at the Internet Banking/Mobile App to scan it (At the Internet Banking the QR Code expires in two minutes and it changes as below. You can click on it to refresh and scan it again. At the Mobile App it closes and you select it again).
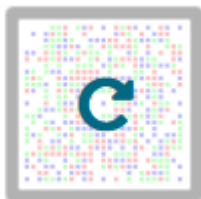
vi. Once you scan the QR Code, enter your Digipass APP PIN or use Fingerprint/Face ID, if applicable.

vii. The OTP and the basic data of your transaction will be displayed.

viii. Enter the OTP in your transaction at the Internet Banking/Mobile App.

ix. Select 'Confirm' to complete your transaction.
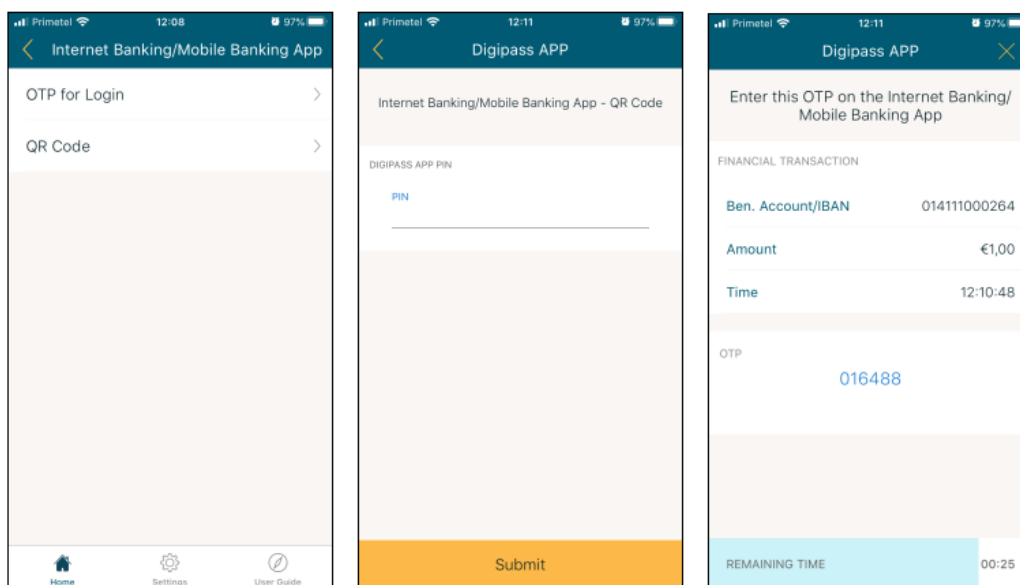
Notification

This method requires internet access and enabled Notifications for the Bank of Cyprus App on your device.

If Notification is selected, a Notifications is sent to the device on which the Digipass APP is setup. When you verify the authenticity of this transaction, your transaction is completed without any further action.

Follow the below steps:

i. Complete your transaction details at the Internet Banking/Mobile APP.

ii. Select 'Submit' and then 'Notification' (at the Mobile App you select 'Submit', 'Confirm' and then Notification).

iii. Open the Notification you have received on your mobile device, on which the Digipass APP is setup.

iv. Enter your Digipass APP PIN or use Fingerprint/Face ID, if applicable and click 'Submit'.

v. On the next screen verify your transaction details and click on 'Accept'.

vi. Your transaction will be completed without any further action and at the screen from which you have initiated your transaction, the transaction status will be displayed.
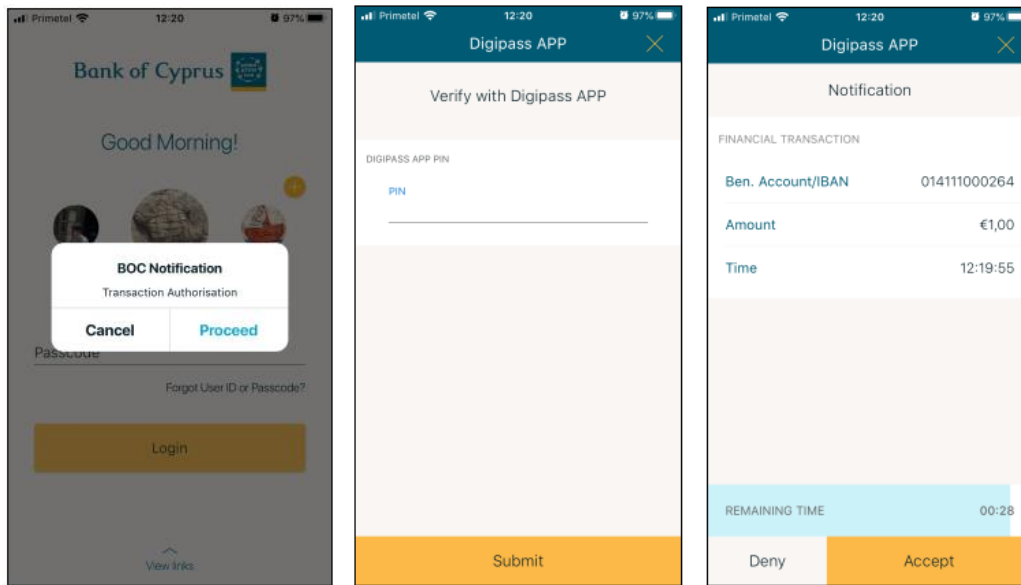
7. Transactions through a browser on a device on which the Digipass APP is setup

For performing your transactions through the Mobile Banking which request an One Time Password (OTP) from a device on which the Digipass APP is setup, then apart from the QR CODE and the NOTIFICATION, there is also the option VERIFY WITH DIGIPASS APP.

Follow the below steps for the option VERIFY WITH DIGIPASS APP:

i. Complete your transaction details through the Mobile App and select 'Submit'.
ii. Select 'VERIFY WITH DIGIPASS APP'. The Digipass APP screen opens automatically.
iii. Enter your Digipass APP PIN and click 'Submit' or use Fingerprint/Face ID, if applicable.
iv. On the next screen verify your transaction details and click on 'Accept'.
v. Your transaction is completed.

8. Transactions through the Mobile App

For performing your transactions which request a One Time Password (OTP) through the Mobile APP, you can select the QR CODE or the NOTIFICATION if the Digipass APP is not setup on the same device.

If the Digipass APP is setup on the same device on which you are using the Mobile App, then instead of the QR CODE and the NOTIFICATION, the Digipass APP screen opens automatically. Follow the below steps:

i. Complete your transaction details through the Mobile App and select 'Submit'.
ii. On the next screen select 'Confirm'. The Digipass APP screen opens automatically.
iii. Enter your Digipass APP PIN and click 'Submit' or use Fingerprint/Face ID, if applicable.

iv. On the next screen verify your transaction details and click on 'Accept'.

v. Click OK and your transaction is completed.

9. Fax/Email Instructions

In case you will use the Digipass APP for instructions through Fax, follow the below steps:

i. Prepare your Fax/Email instructions.

ii. Open the Bank of Cyprus App.

iii. Select 'Digipass' from the links at the login screen.

iv. Select 'Fax/Email Instructions'.

v. Complete the requested data:

    a. The last 8 digits of the account / IBAN

    b. The amount without decimals. If the transaction is not financial, enter number zero (0) in the data fields.

vi. Click on 'Submit'.

vii. Enter your Digipass APP PIN and click 'Submit' or use Fingerprint/Face ID, if applicable.

viii. The OTP and the basic data of your instruction will be displayed.

ix. Enter the OTP on your Fax/Email instructions.
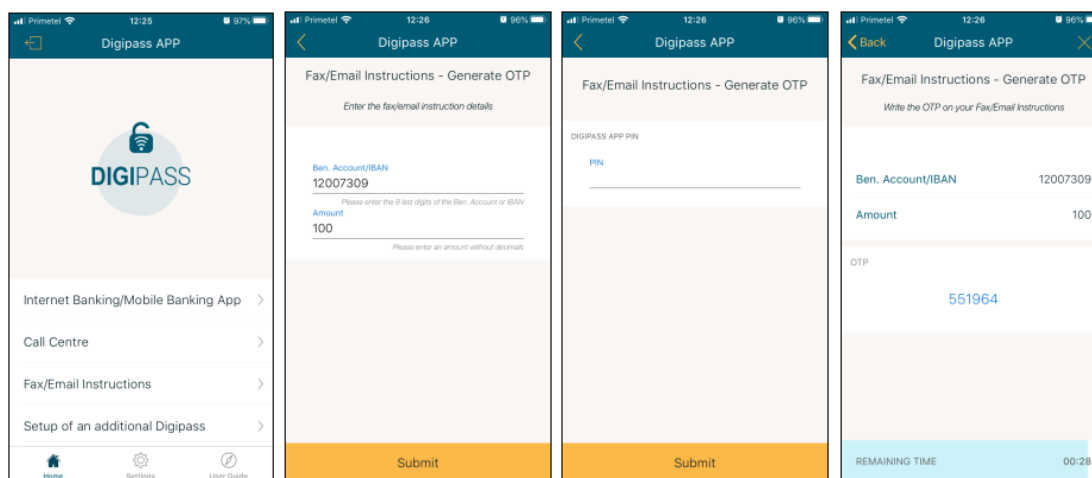
D. Digipass APP Bottom Menu

The Digipass APP bottom menu includes the below options:

1. Home

It transfers you to the main screen of the Digipass APP.

2. Settings

It contains various options explained at the following part.

3. User Guide

It contains relevant video.

E. Settings

Settings include the below sub options:

1. Change PIN

To change your Digipass APP PIN, follow the below steps:

 i. Enter your current Digipass APP PIN.
 ii. Click on 'Submit'.
 iii. Enter a new Digipass APP PIN.
 iv. Re - enter the new Digipass APP PIN.
 v. Click on 'Submit'.
 vi. The Digipass APP PIN has changed.

2. Synchronization

Select in regular intervals this option to synchronize the Digipass APP with 1bank - Internet / Mobile Banking.

3. Information

The serial number of your Digipass APP and number of setups done on one or more devices are displayed.

In the extreme case that the number of setups exceeds 99, no further setups will be available and a new Digipass APP should be purchased.

4. Alias

Use this option in case you have more than one Digipass APP setup on your device. With this option you can give an Alias (friendly name) to each Digipass APP serial, which will enable you to distinguish them.

5. Delete

This option is used in case you wish to delete your Digipass APP from your device. Deleting a Digipass APP from a device does not imply purchasing of a new Digipass APP. You can still setup the existing Digipass APP in another device or in the existing.

6. Touch ID/Fingerprint or Face ID

If your device supports the usage of Touch ID/Fingerprint or Face ID (for iOS devices), then through this function you can:

- Enable Touch ID/Fingerprint or Face ID and use them for unlocking your Digipass APP (for 1bank login and for transactions up to €5000), instead of using the Digipass APP PIN.
- Disable Touch ID/Fingerprint or Face ID.

This function is available if the Touch ID/Fingerprint or Face ID is available and enabled at the settings of the device.