NCBA

CASH MANAGEMENT
ONLINE BANKING
Customer Training

www.ncbagroup.com

Go for it

Contents

Introduction

Following the successful merger of Ex_CBA and Ex_NIC Banks to form NCBA Bank Kenya PLC, we have consolidated our systems to ensure we effectively manage all our transactions and interactions through a singular internet banking product offering.

All customer accounts will be hosted in the same core banking system for an efficient and customer centric platform.

Go for it

What Remains Unchanged

Go for it
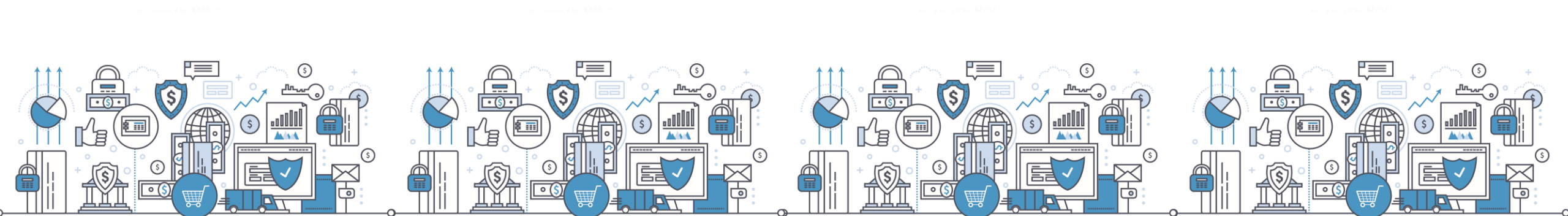
What Remains Unchanged

- Web-based system accessed by users through any internet enabled devices (mobile phones, Tablets, Computers).

- System access credentials (USER NAME AND PASSWORD) hence no need to re-apply for the service.

- Two-factor authentication: System access requires PIN input to generate One Time Password (OTP).

- Encryption: Transactional data between bank & client is protected using HTTPS traffic secured by Symantec.

- Capability to maintain multiple system users and definition of their rights & limits by role, account or amount, workflow approval in line with the prevailing account mandate.

- Bulk payment processing

What Has Changed

Go for it
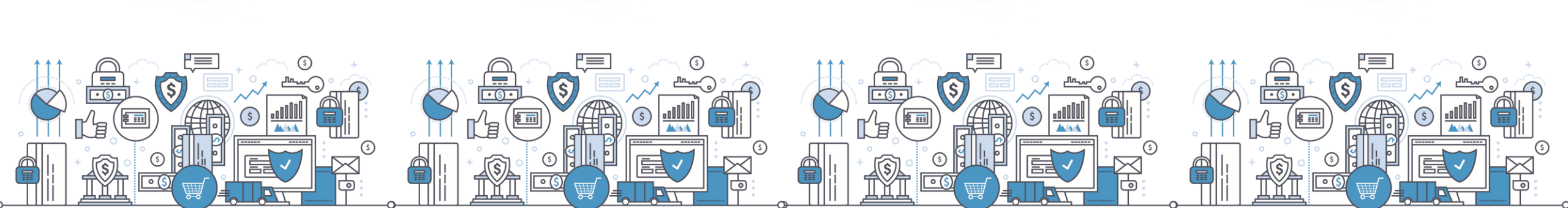
1. Introduction of HID Approve Token

- HID Approve is a multi-factor authentication solution from HID Global that delivers a simple and secure way for transaction validation and authentication using Push notification.

- HID Approve enables generation of one-time secure codes for strong authentication for offline use.

- Secure activation by scanning a QR code.
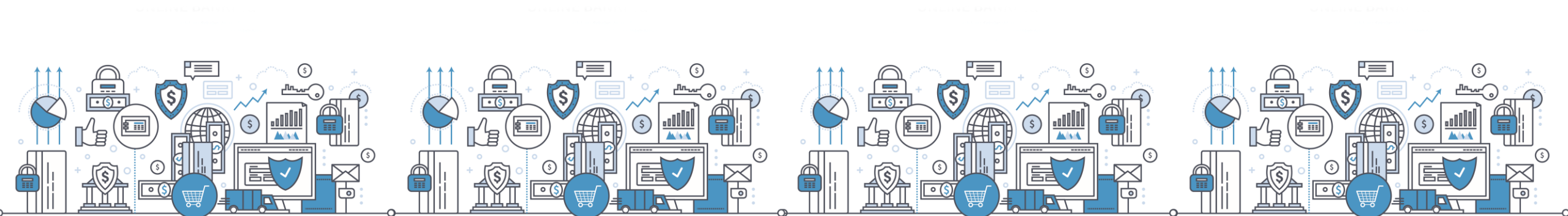

- Current HID soft token

- New HID approve
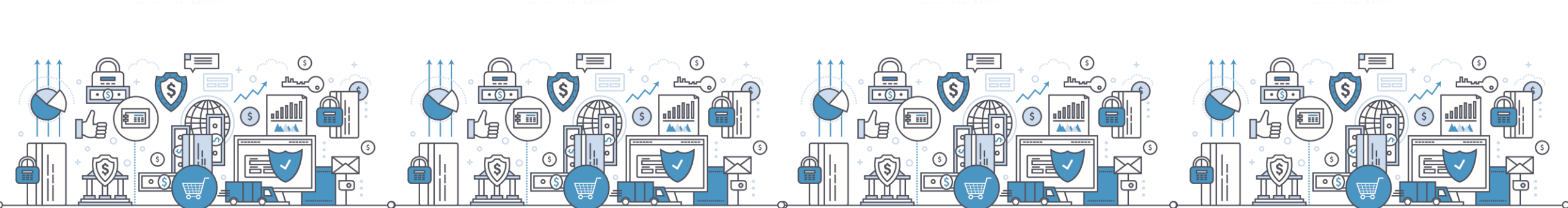
2. User Self Registration

- Token activation and management will be done on the users end vis Self service portal

- Current soft token will require a fresh download and activation to work.

- Hard/Physical token users will log in normally and will only use SSP in case the hard token is out of sync.
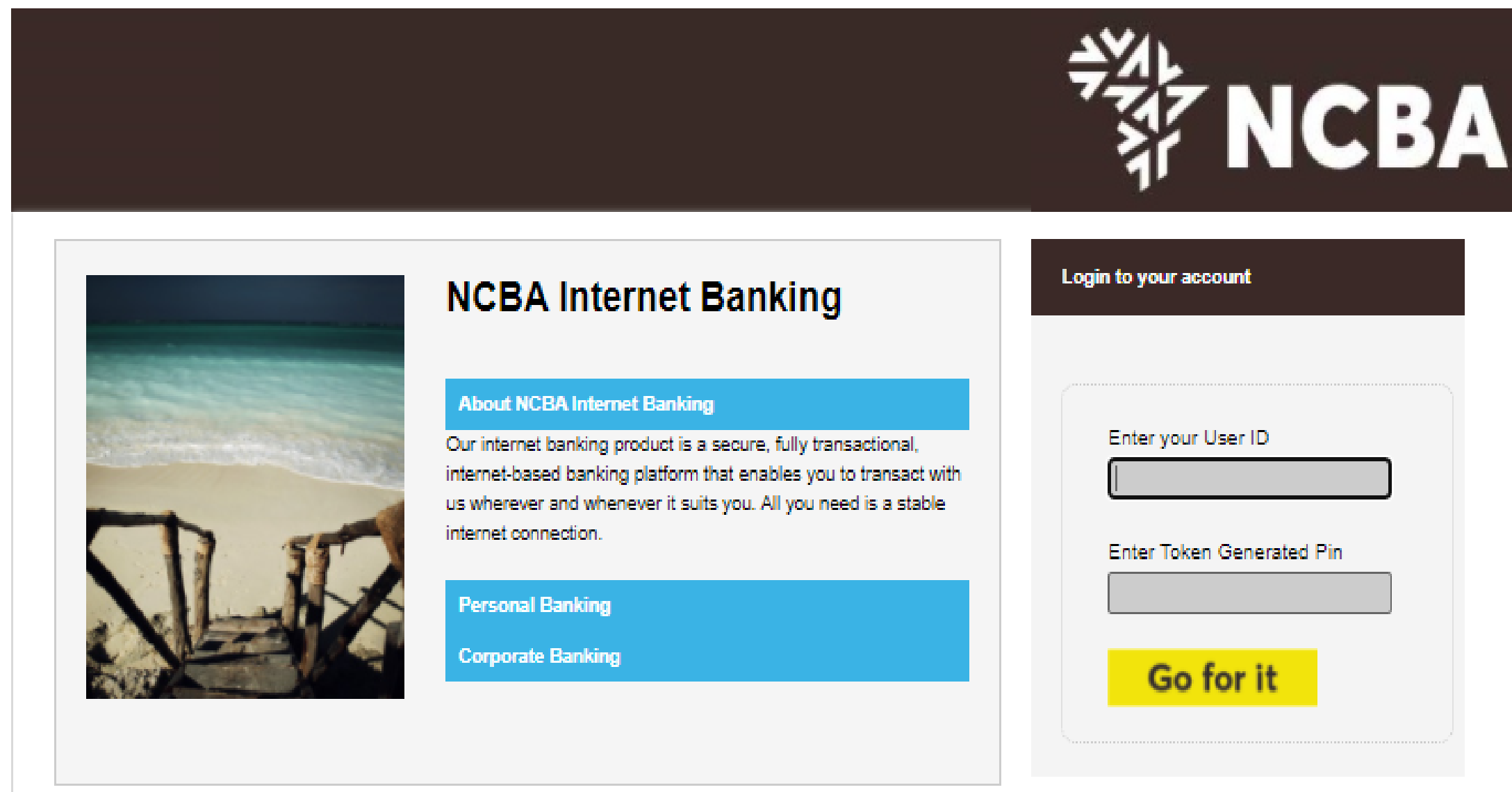
Go for it

3. New Account Numbers

- Upon consolidation, every customer shall be assigned a new account number in the new system that mirrors the old account.

- The Ex NIC account numbers will still be enabled for incoming payments.

- Ex NIC legacy account numbers will not be valid e.g. CA1-100-000-308

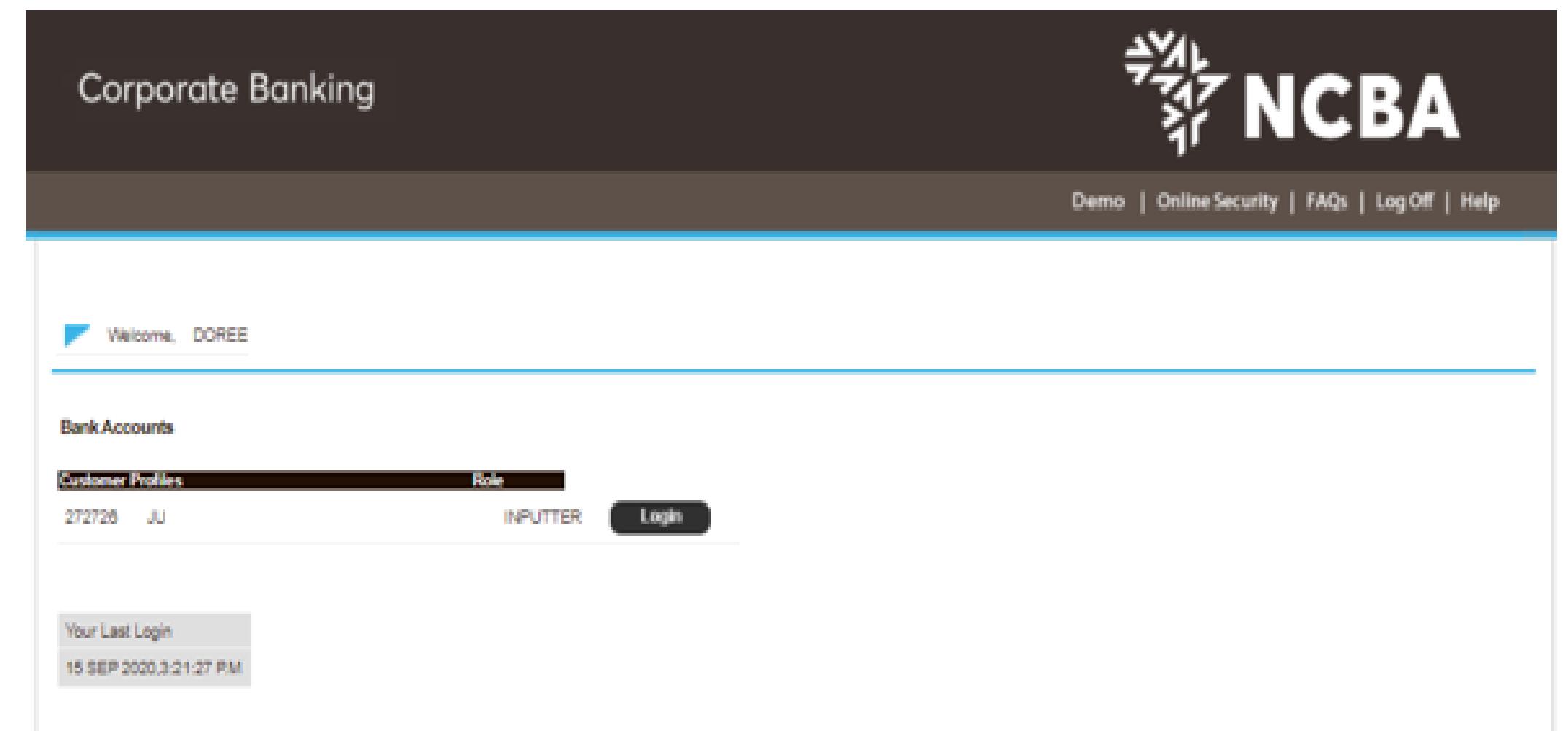- Historical statements will not be available post consolidation.

Go for it

4. New Look and Feel

A detailed user manual highlighting key workflows will be provided to aid in interacting with the unified experience platform. Key look and feel areas to note include:

a)Two level log in

New Look and Feel

b) Landing Page

Customer position menu – sum of total deposit and loans in desired currency per account.

New Look and Feel

c) Single payments initiation and approval structure

New Look and Feel

d) OTP for payments input and approval

| Home Page | My Products | Transfer Money | Cheque Services | Card Services | Alerts | ██████ | Messages | Customer Service |

Transfers | Standing Orders | Auto Sweeps Transfer | ██████ | My Beneficiary | Enquiries and Advices

| To Own account | ██████ | To CBA account | To Local Bank | To Mobile Account | International Transfer | Negotiated Reference |

Tax Payments   Collection Payments   Cross Border Transfer

Please enter the one time password generated in your token device

Submit   Cancel

New Look and Feel

e) Adhoc payments processing

New Look and Feel

f) Negotiated deals reference number

This is currently displayed under the transfers sub menu

New Look and Feel

g) Bankers cheque payments – Currently displayed under the cheque services module

Go for it
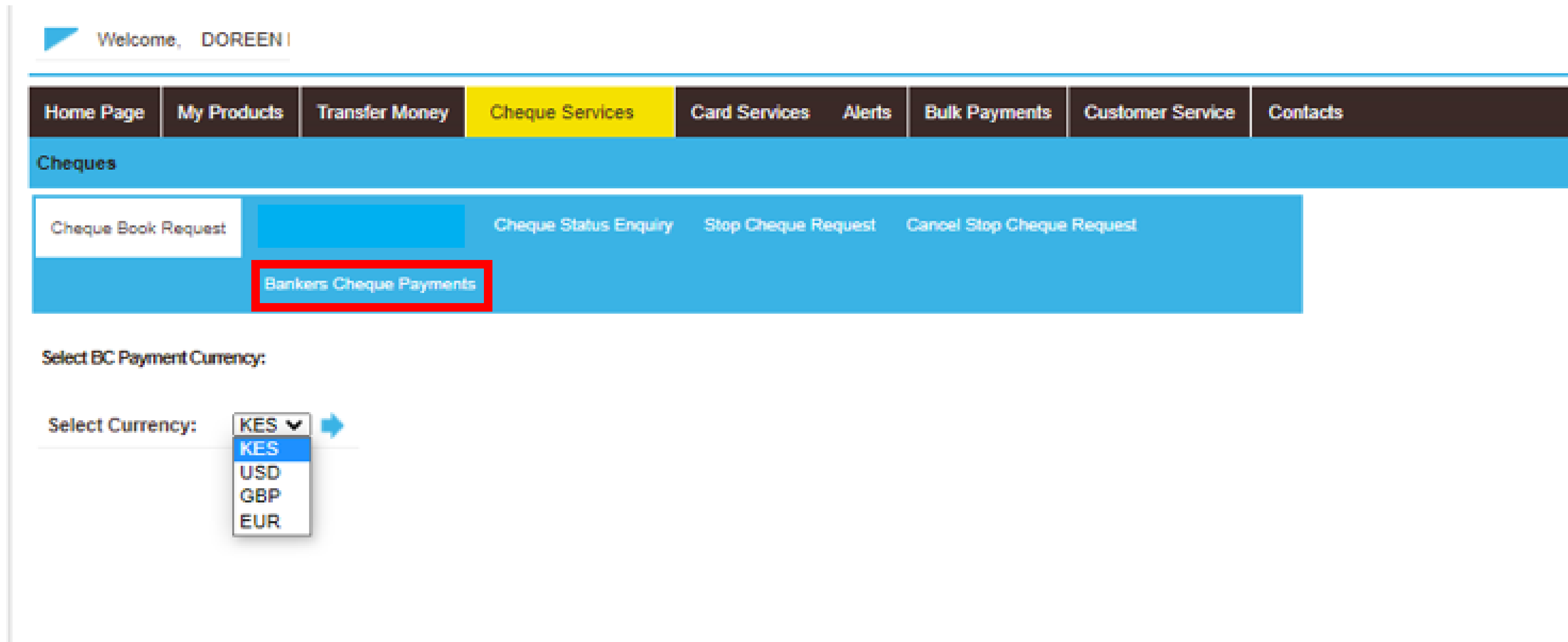
5. New Payment Functionalities

i.   Tax Payments- Kentrade

i.   Enquiries and Advices - Ability to Validate KRA eslips

ii. Transfer Money- Future dated payments processing

iii. Transfer Money - Ability to set up Standing Orders

iv. Transfer Money - NCBA cross border transfers

v.   Bulk Mobile money transfer service - Airtel payments code change. New sort code is 99004

vi. Bulk Mshwari payments. Mshwari sort code is 97001
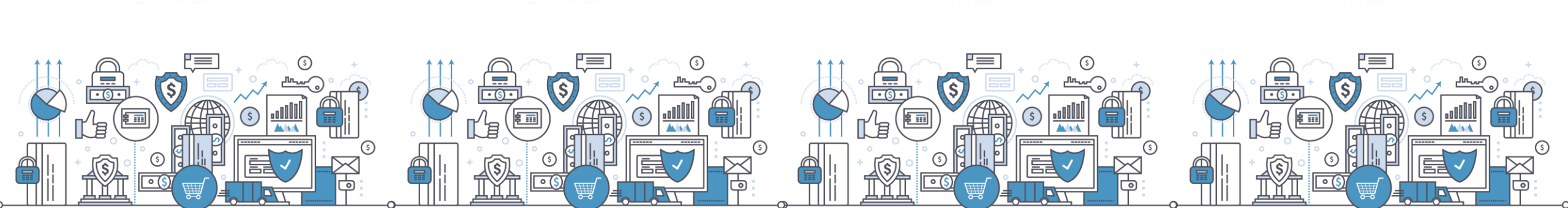
Go for it

6. Payments Cut Off

a) Revised channel payment cut off time

PAYMENT TYPE	EX NIC	NCBA
RTGS	1530Hrs	1500Hrs
EFT	1830Hrs	2000Hrs
TTs	1830Hrs	2000Hrs
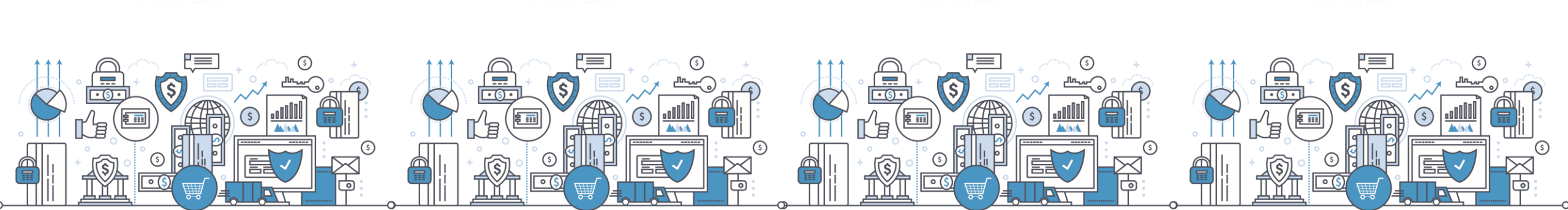
www.ncbagroup.com   Go for it

Self Service Portal

Go for it

Self Service Portal

- Self Service Portal (SSP) – A collection of self help functions that are open to customers and accessible on the bank's website.

- This empowers customers to find information, request services and resolve their issues.
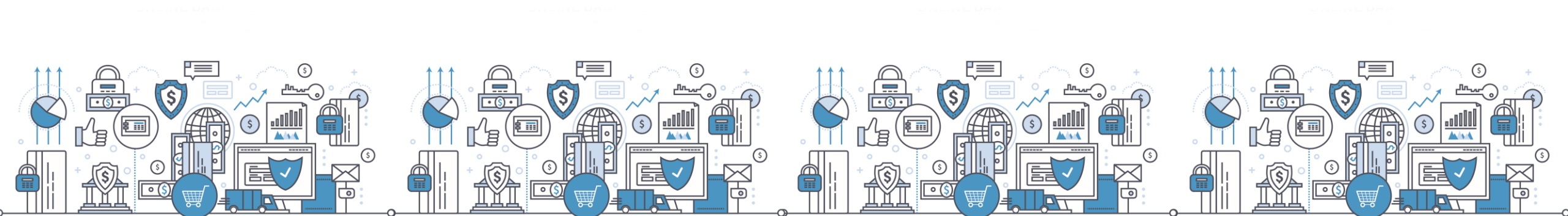
Self Service Portal Link
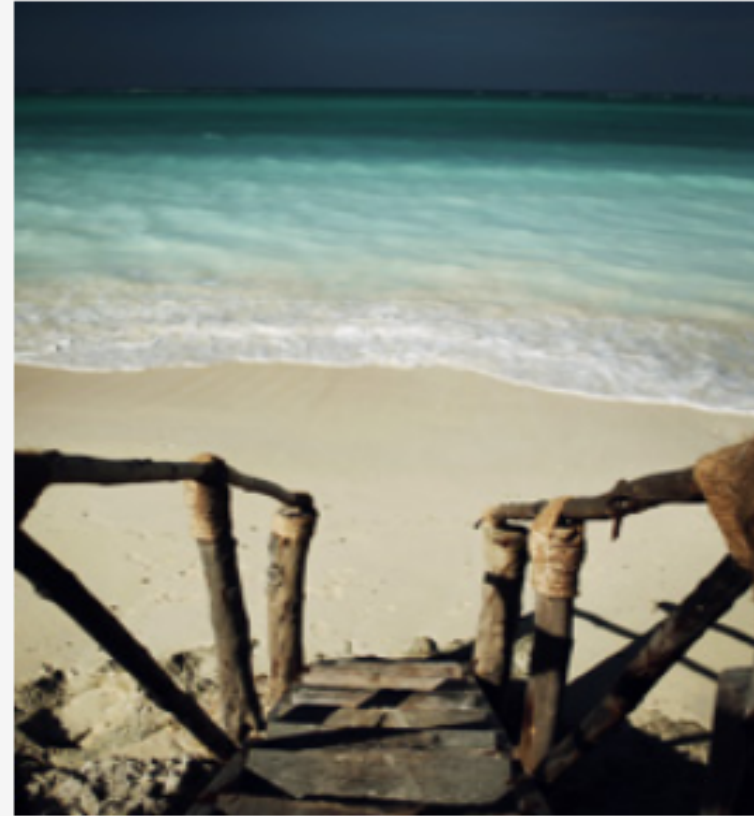
NCBA Internet Banking

About NCBA Internet Banking

Our internet banking product is a secure, fully transactional, internet-based banking platform that enables you to transact with us wherever and whenever it suits you. All you need is a stable internet connection.

Personal Banking

Corporate Banking

Protect yourself from online fraud
As you transact online, it is important to be aware of internet fraud. Please note that NCBA will NEVER send you an email asking you to enter, reconfirm or change your security details or other personal information. If you receive such an email or if you believe you may have disclosed your details in any way, please call us immediately on +254 20 2884000 or email
contact@ncbagroup.com

For more info on how NCBA protects you from online fraud, visit
www.ncbagroup.com

NCBA Internet Banking is best viewed in Mozilla Firefox. To download Mozilla Firefox
Click here

Login to your account

Enter your User ID

Enter Token Generated Pin

Go for it

Self Service Portal (SSP)

Not yet registered?   **Sign Up**

Token Registration?   **Log In**

Manage Tokens?   **Log In**

Demo Videos

Token Registration

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Hard Token Registration Process

Go for it

Step 1: Enter Your User ID

NCBA

STEP 1 - First Time Login

You have received your UserID and Token from the bank.
In order for you to log into Internet Banking, you will be required to register your token by following the steps below.

User ID [_____]

This is the ** Character ID for Online Banking Services
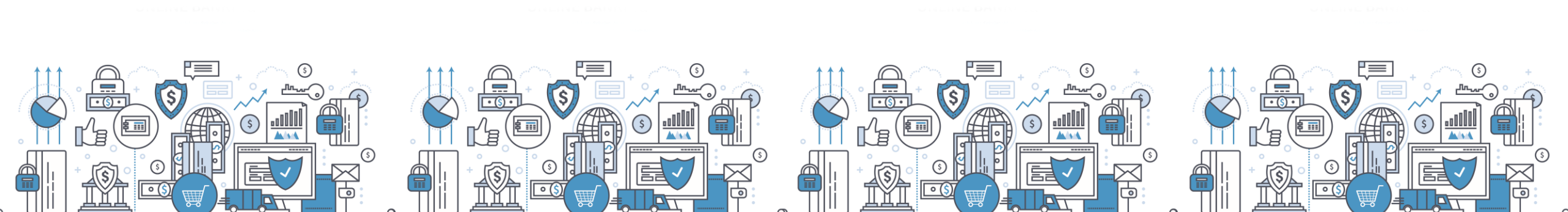
Go for it

Step 2: One Time Password

Enter a One-Time-Password (OTP) that is sent to your registered mobile number or email address and click Go For it

STEP 2 - Authenticate

Enter the One Time Password from the SMS sent to your registered mobile phone.

One Time Password [   ] **Resend**

please call the bank if you do not receive your SMS message

Go for it

Cancel

Step 3: To Register a Hard Token

Select Hard and input the serial number of the hard token and click submit. (The hard token Serial Number is indicated at the back of the token)

STEP 3 - Register Token

On application for Internet Banking, you were provided with a Token.
This will generate One Time Passwords for login and transaction signing. In order to tie this device to your profile, complete the step below

If you do not have a Hard Token, you may use HID Approve instead. Kindly enter the device serial number of Hard Token or select HID Approve and click Submit

Activate HID Approve   ○ HID Approve

Device Serial Number   ● Hard

0921311788

This is the serial number (S/N) of your Hard token device.

Go for it

Cancel

Step 4: Validate OTP Generated from your Token

NCBA

STEP 3 - Change Token PIN or One Time Password Login

You can now turn on your Hard token and login using the default PIN provided.

You will be requested to change your PIN.
Enter your new PIN and Confirm.

Your PIN is now changed.
Kindly note your new token PIN in a secure place

Select the OK button on the PIN, a One Time Password will be displayed, enter this below.

If it is a HID Approve token, generate One Time Password in the mobile application and enter it below.

One Time Password   [   ]

Submit

Cancel

Step 5: Set Security Questions

STEP 4 - Security Questions

Kindly select **three** of the security questions below which will be used to confirm your identity when you contact the bank regarding your Internet Banking Profile

Select question   First job town

Enter answer

Confirm answer

Select question   First stuffed animal

Enter answer

Confirm answer

Select question   Elementary / primary school name

Enter answer

Confirm answer

Submit

Cancel

Step 6: SSP Home Page - Select Manage Tokens

NCBA

Self Service Portal Home

Welcome to the Self Service Portal. Please choose from the below options.

| Update Security Questions & Answers | Manage Tokens | Logout |

Go for it

Step 7: View Hard token

NCBA

Token Management

You have 0 Approve Tokens with friendly name(s): []

You can activate a new or additional Approve Token, click here   **Activate**

To delete, an existing Approve Token   Enter friendly name   **Submit**

If your device is locked, please enter the device unlock challenge below to generate an unlock code for your device so that you can reset your PIN

If your device has become out of sync, please enter a One Time Password below to automatically re-synchronize your device.

You have 1 Hard Tokens : [0939780609]

Enter the device serial number

Enter the device unlock challenge   Submit

Enter the device OTP   Submit

You have 0 Soft Tokens : []

You have a total of 1 devices out of a maximum of 3. You can remove a device if you no longer wish to use it.
Enter the Hard Token or Soft Token serial number below to remove it.

Enter the serial number of a token   0939780609   **Submit**

Home   **Logout**

HID Approve (Soft Token)

Go for it

What is a HID Approve Token?

Current HID Soft Token

- HID Approve is a multi-factor authentication solution from HID Global that delivers a simple and secure way for log in, transaction validation and authentication using Push notification.

- HID Approve enables generation of one-time secure codes for strong authentication for offline use.

- Secure activation by scanning a QR code.

New HID approve

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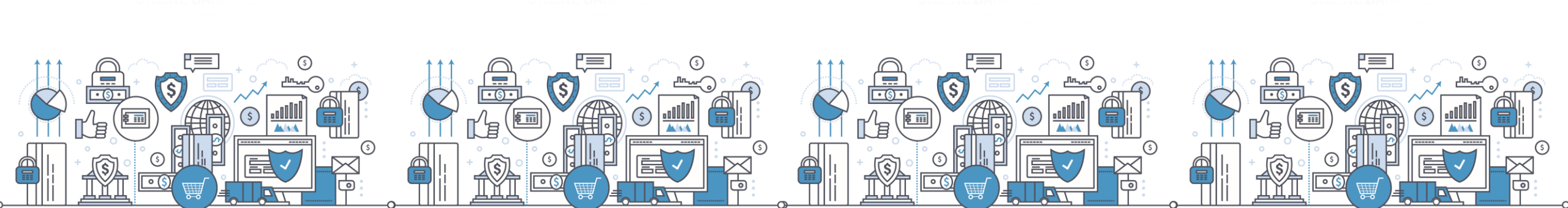
What is a QR Code?

- A QR Code is a machine-readable optical label that contains information about the item to which it is attached.

- A QR code consists of black squares arranged in a square grid on a white background and often contains data for a tracker that points to a website or application.
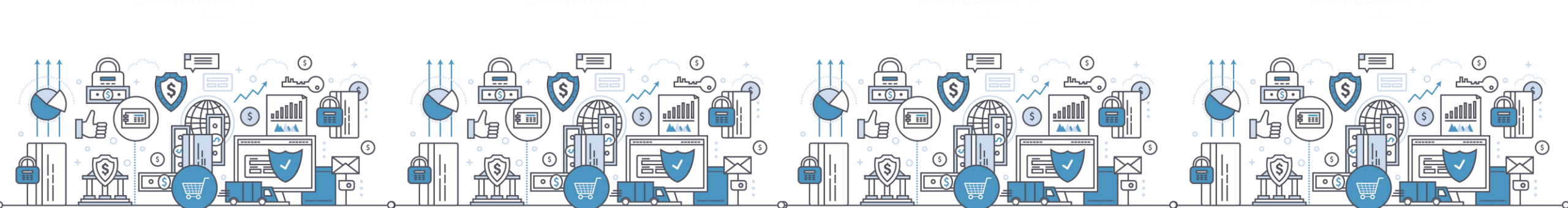
HID Approve Registration Process

Go for it

HID Approve Download

- HID Approve available on Google Play store or App store
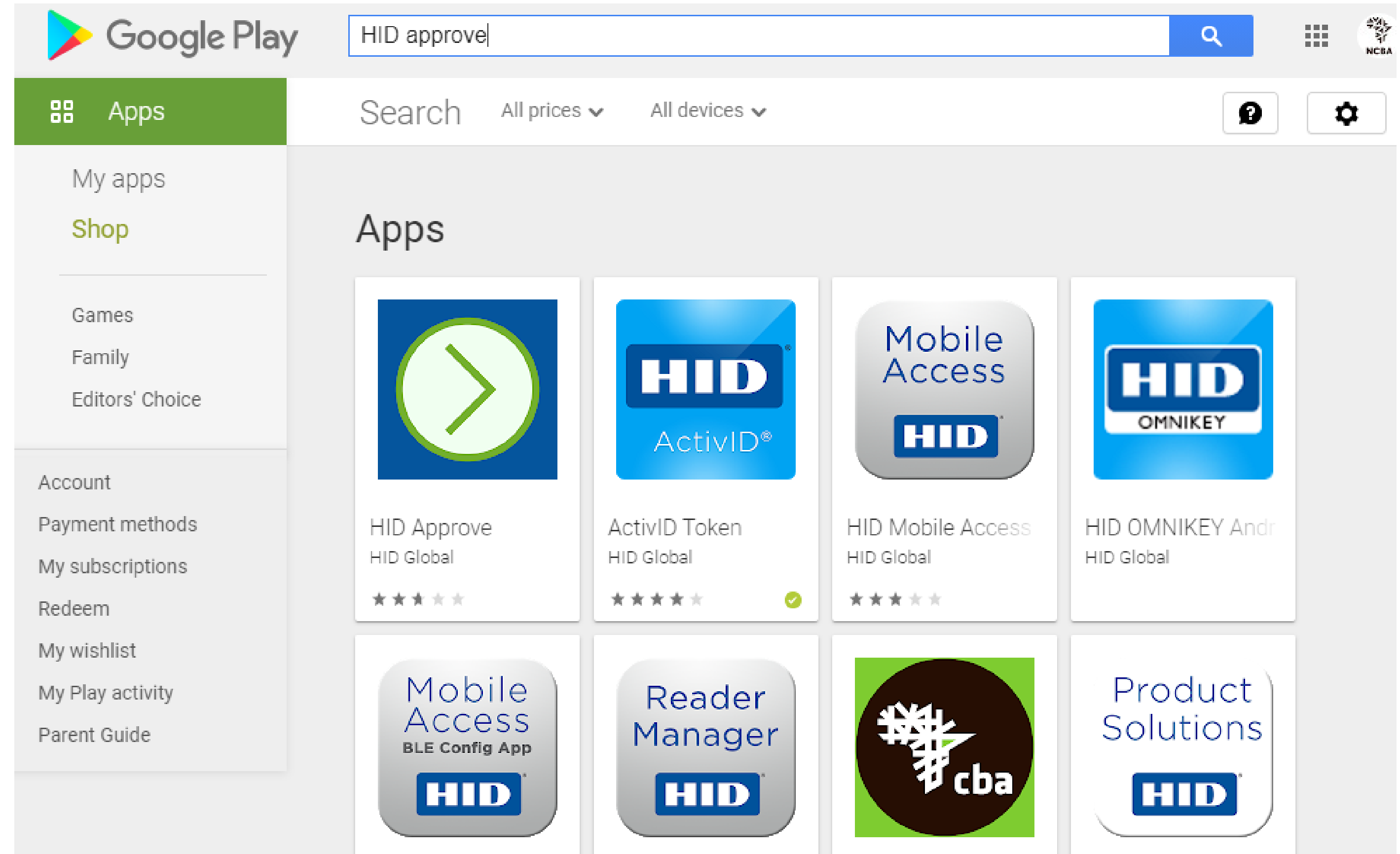
Step 1: Login to the SSP Portal

The SSP Portal is available on the Internet Banking page.

Click on Token Registration

Step 2: Enter Your User ID

STEP 1 - First Time Login

You have received your UserID and Token from the bank.
In order for you to log into Internet Banking, you will be required to register your token by following the steps below.

User ID [   ]

This is the ** Character ID for Online Banking Services

Go for it

Step 3: One Time Password

Enter a One-Time-Password (OTP) that is sent to your registered mobile number or email address and click Go For it

NCBA

STEP 2 - Authenticate

Enter the One Time Password from the SMS sent to your registered mobile phone.

One Time Password [   ] **Resend**

please call the bank if you do not receive your SMS message

Go for it

Cancel
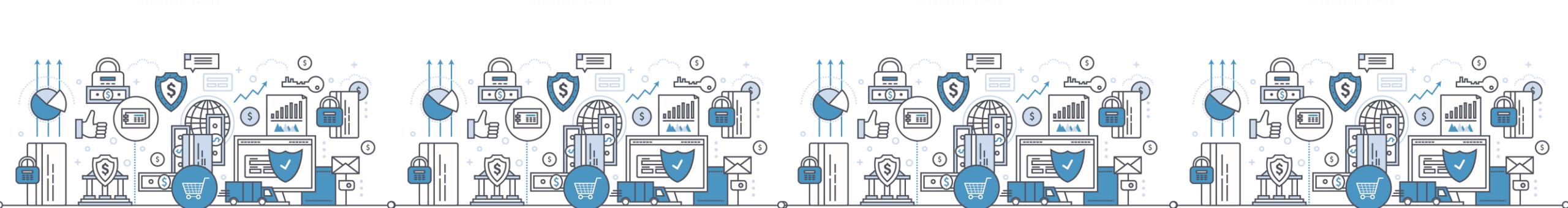
Step 4: Register a HID Approve Token

NCBA

STEP 3 - Register Token

On application for Internet Banking, you were provided with a Token.
This will generate One Time Passwords for login and transaction signing. In order to tie this device to your profile, complete the step below

If you do not have a Hard Token, you may use HID Approve instead. Kindly enter the device serial number of Hard Token or select HID Approve and click Submit

Activate HID Approve   ● HID Approve

Device Serial Number   ○ Hard

This is the serial number (S/N) of your Hard token device.

Submit

Cancel

Step 5: SSP QR Code/ Manual Invite Code

Use the HID Approve mobile application to scan the QR code shown below to register your mobile device.
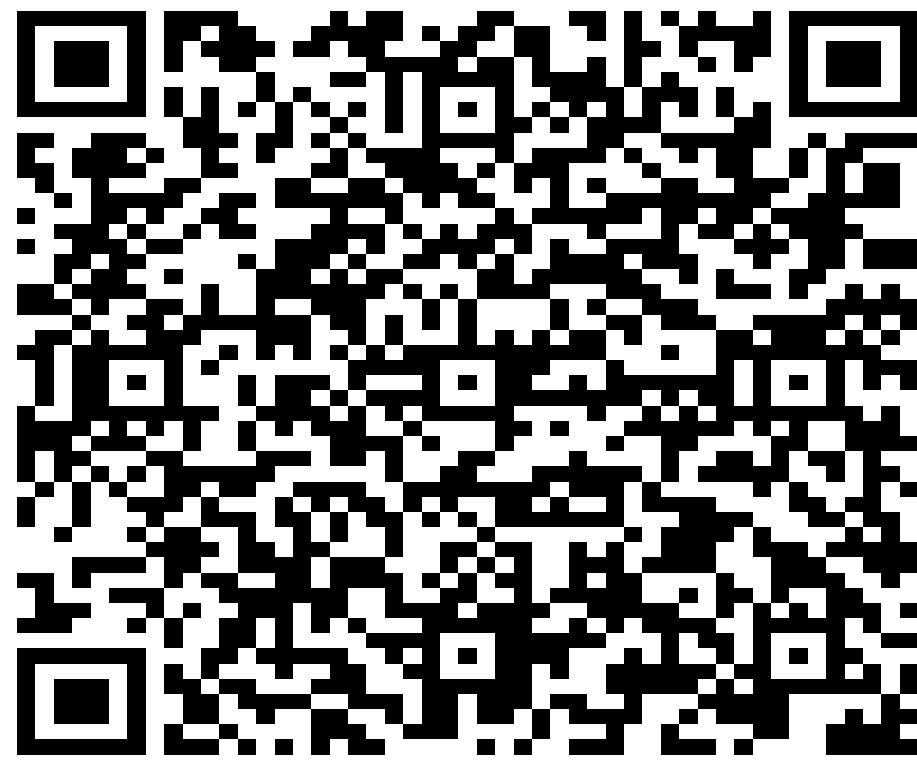
Parameters for manual registration of HID Approve:

  User ID : CU698942

  Invite Code : 1B0K3PDGR5

  Service URL : approve.ncbagroup.com/FTRESS

Complete
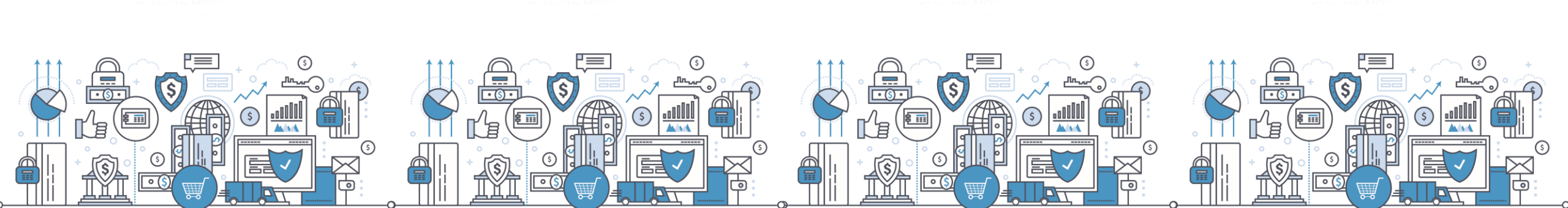
SSP QR Code/ Manual Invite Code

Go back to phone on the HID Approve token, tap on the mobile device screen to be able to scan the QR code.

Go for it
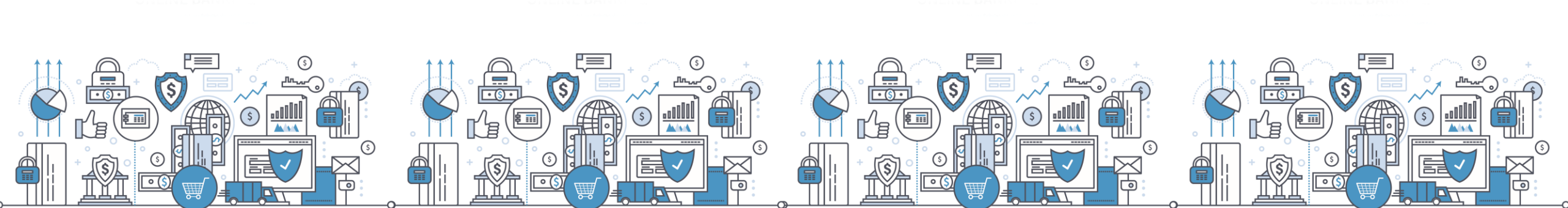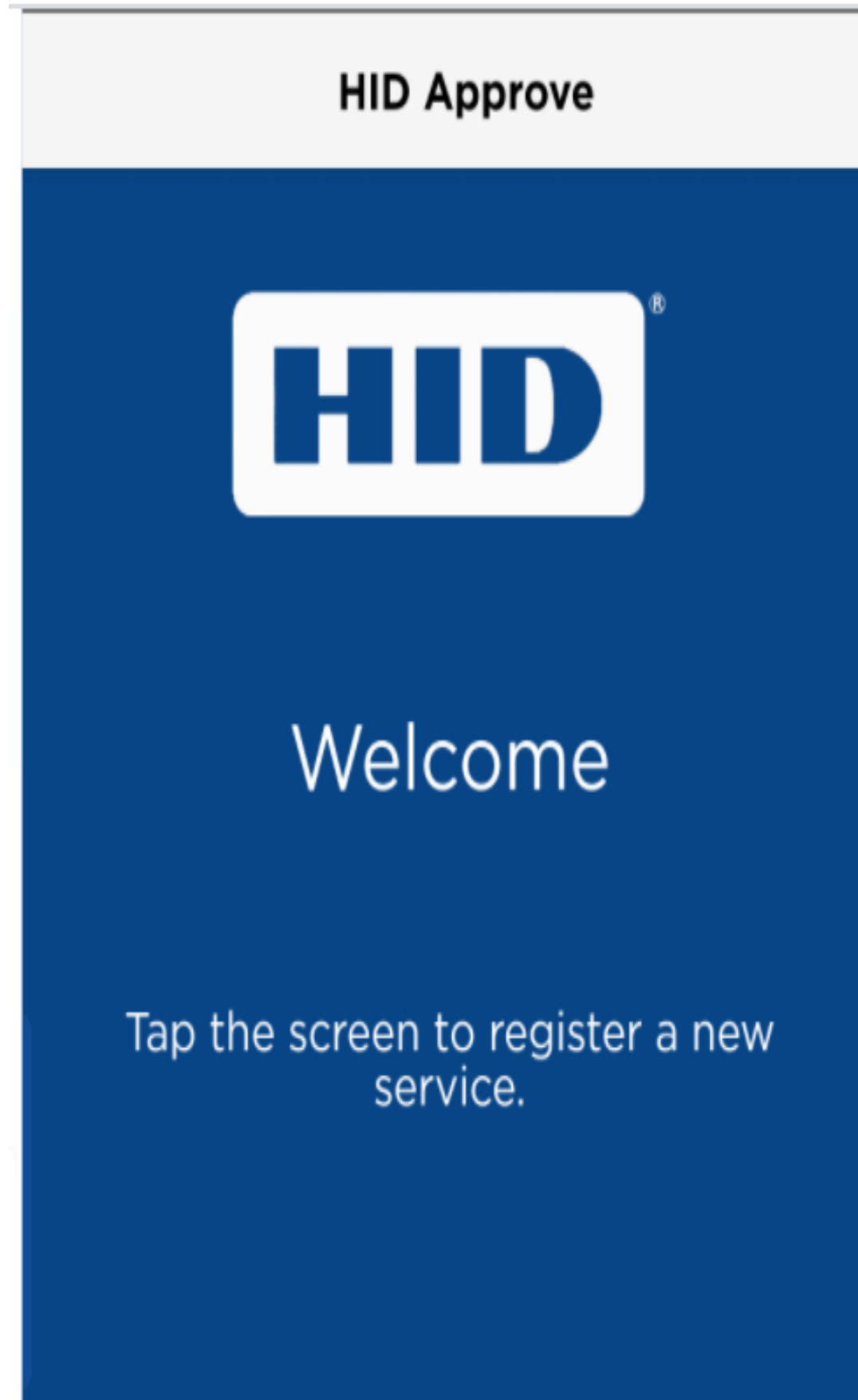
SSP QR Code/ Manual Invite Code

Input Manual Invite Code

User ID

Please enter your User ID

Invite code

Please enter your Invite Code

Service URL

Please enter your Service URL

Validate

SSP QR Code/ Manual Invite Code

After the QR code is successfully captured,
Set a pin for the Token

Go for it
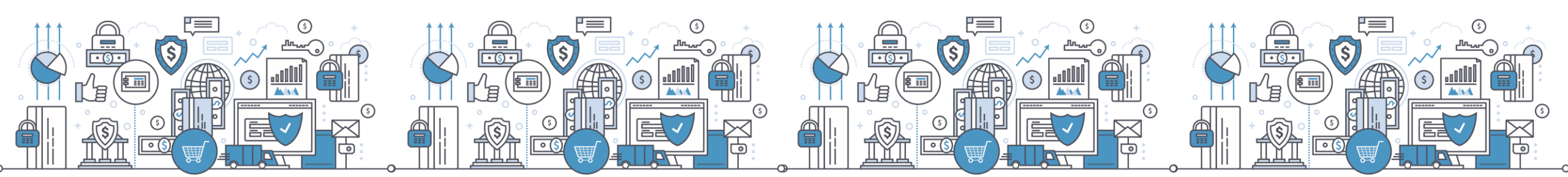
SSP QR Code/ Manual Invite Code

Successful HID Approve app registration

Go for it
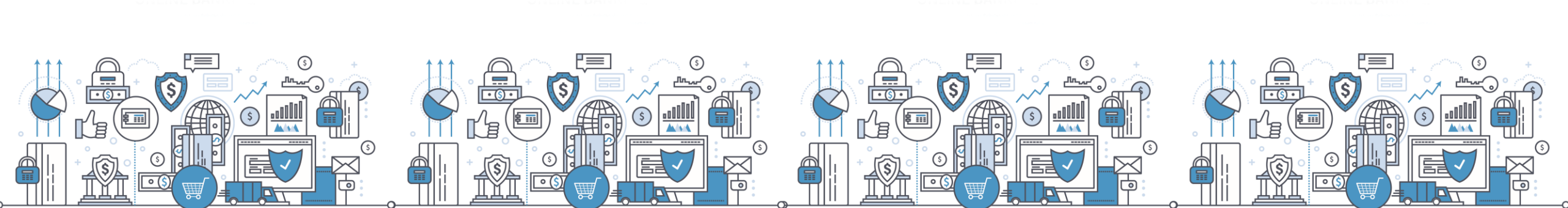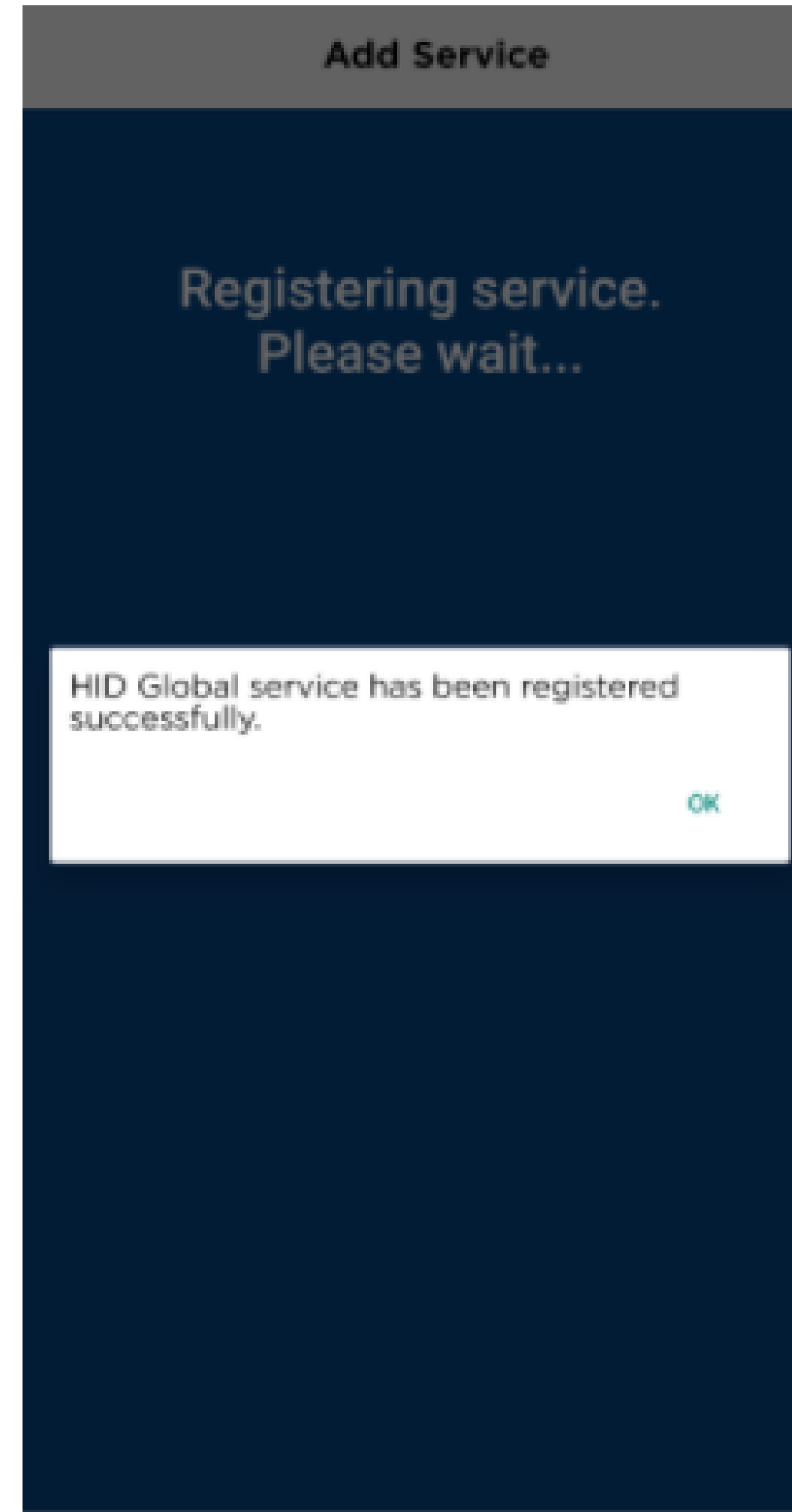
Step 6: Back to SSP - Generate a One Time Password

NCBA

STEP 3 - Change Token PIN or One Time Password Login

You can now turn on your Hard token and login using the default PIN provided.

You will be requested to change your PIN.
Enter your new PIN and Confirm.

Your PIN is now changed.
Kindly note your new token PIN in a secure place

Select the OK button on the PIN, a One Time Password will be displayed, enter this below.

If it is a HID Approve token, generate One Time Password in the mobile application and enter it below.

One Time Password [   ]

Submit

Cancel

Go for it

Step 7: Set Security Questions

STEP 4 - Security Questions

Kindly select **three** of the security questions below which will be used to confirm your identity when you contact the bank regarding your Internet Banking Profile

Select question | First job town ▼ |
Enter answer | |
Confirm answer | |

Select question | First stuffed animal ▼ |
Enter answer | |
Confirm answer | |

Select question | Elementary / primary school name ▼ |
Enter answer | |
Confirm answer | |

Submit

Cancel

Step 8: SSP Home Page - Select Manage Tokens

NCBA

Self Service Portal Home

Welcome to the Self Service Portal. Please choose from the below options.

Update Security Questions & Answers | Manage Tokens | Logout

Step 9: SSP Home Page - Manage Tokens - Dashboard

NCBA

Token Management

You have 1 Approve Tokens with friendly name(s): [TECNO CAMON 12 Pro]

You can activate a new or additional Approve Token, click here   **Activate**

To delete, an existing Approve Token [Enter friendly name]   **Submit**

If your device is locked, please enter the device unlock challenge below to generate an unlock code for your device so that you can reset your PIN

If your device has become out of sync, please enter a One Time Password below to automatically re-synchronize your device.

You have 0 Hard Tokens : []

Enter the device serial number   [_____]

Enter the device unlock challenge   [_____]   Submit

Enter the device OTP   [_____]   Submit

You have 0 Soft Tokens : []

You have a total of 1 devices out of a maximum of 3. You can remove a device if you no longer wish to use it.
Enter the Hard Token or Soft Token serial number below to remove it.

Enter the serial number of a token   [_____]   **Submit**

Home | **Logout**

Existing User Log In

Go for it

Step 1: Enter Your User ID

![NCBA logo]

STEP 1 - First Time Login

You have received your UserID and Token from the bank.
In order for you to log into Internet Banking, you will be required to register your token by following the steps below.

User ID   [   ]

This is the ** Character ID for Online Banking Services

Go for it

Step 2: One Time Password (OTP)

Use a registered Token to Generate an OTP or Request for a One-Time-Password (OTP) to be sent to your registered mobile number and click Go For it

NCBA
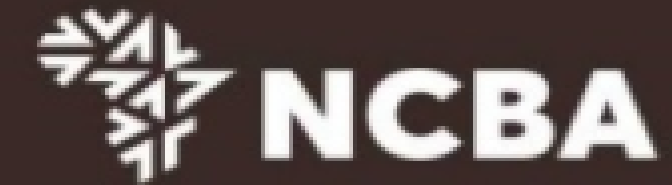
Self Service Portal Login

Use a registered token to generate a One Time Password or you can request a One Time Password by SMS.

One Time Password

Use a registered token or   **click to send by SMS or an E-mail**

Go for it

If you request a One Time Password by SMS or E-mail you will also have to answer two security questions in the next step.

Cancel

Step 3: Enter the One Time Password Sent to your Mobile Number

NCBA

Self Service Portal Login

Enter the One Time Password from the SMS sent to your registered mobile phone.

One Time Password [43358283] **Resend**

Go for it

please call the bank if you do not receive your SMS message

Cancel

www.ncbagroup.com   Go for it

Step 4: Answer Two Security Questions

Self Service Portal Login

Please provide **two**
answers to the below security questions.

of your First job town	••••••••
of your Driver's license number	••••••••
of your Elementary / primary school name	

Go for it

Cancel

Go for it

Step 5: Manage Tokens

NCBA

Self Service Portal Home

Welcome to the Self Service Portal. Please choose from the below options.

| Update Security Questions & Answers | Manage Tokens | Logout |

Step 6: Under Manage Tokens, Select Activate

NCBA

Token Management

You have 0 Approve Tokens with friendly name(s): []

You can activate a new or additional Approve Token, click here   **Activate**

To delete, an existing Approve Token [Enter friendly name]   **Submit**

If your device is locked, please enter the device unlock challenge below to generate an unlock code for your device so that you can reset your PIN

If your device has become out of sync, please enter a One Time Password below to automatically re-synchronize your device.

You have 1 Hard Tokens : [0921311788]

Enter the device serial number   [   ]

Enter the device unlock challenge   [   ]   Submit

Enter the device OTP   [   ]   Submit

www.ncbagroup.com   Go for it

HID Approve Multi-Profile Access

A user with multiple internet banking usernames is able to register the profiles on one Approve Token.

On your Approve Token click on the highlighted add button to launch smart phone camera.

Go for it

Manage Tokens

This allows customers to:

a)Update security questions and answers
b)Automatically re-synchronize their tokens
c)Delete Tokens

SSP Home page - Select Manage Tokens

NCBA

Self Service Portal Home

Welcome to the Self Service Portal. Please choose from the below options.

| Update Security Questions & Answers | Manage Tokens | Logout |

Go for it

Manage Tokens - Dashboard

NCBA

Token Management

You have 1 Approve Tokens with friendly name(s): [TECNO CAMON 12 Pro]

You can activate a new or additional Approve Token, click here   **Activate**

To delete, an existing Approve Token [Enter friendly name]   **Submit**

If your device is locked, please enter the device unlock challenge below to generate an unlock code for your device so that you can reset your PIN

If your device has become out of sync, please enter a One Time Password below to automatically re-synchronize your device.

You have 0 Hard Tokens : []

Enter the device serial number   [   ]

Enter the device unlock challenge   [   ]   Submit

Enter the device OTP   [   ]   Submit

You have 0 Soft Tokens : []

You have a total of 1 devices out of a maximum of 3. You can remove a device if you no longer wish to use it.
Enter the Hard Token or Soft Token serial number below to remove it.

Enter the serial number of a token   [   ]   **Submit**

Home   **Logout**

Remove Approve Token
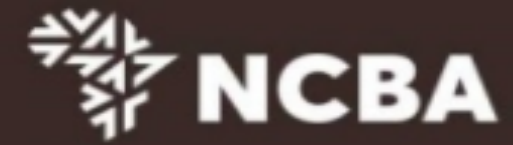
Token Management

You have 1 Approve Tokens with friendly name(s) [Galaxy S8+]

You can activate a new or additional Approve Token, click here   **Activate**

To delete, an existing Approve Token [Galaxy S8+]   **Submit**

If your device is locked, please enter the device unlock challenge below to generate an unlock code for your device so that you can reset your PIN

If your device has become out of sync, please enter a One Time Password below to automatically re-synchronize your device.

You have 0 Hard Tokens : []

Enter the device serial number

Enter the device unlock challenge   **Submit**

Enter the device OTP   **Submit**

You have 0 Soft Tokens : []

You have a total of 1 devices out of a maximum of 3. You can remove a device if you no longer wish to use it.
Enter the Hard Token or Soft Token serial number below to remove it.

Enter the serial number of a token   **Submit**

Home **Logout**

Remove Hard Token

Token Management

You have 0 Approve Tokens with friendly name(s): []

You can activate a new or additional Approve Token, click here   **Activate**

To delete, an existing Approve Token [Enter friendly name]   **Submit**

If your device is locked, please enter the device unlock challenge below to generate an unlock code for your device so that you can reset your PIN

If your device has become out of sync, please enter a One Time Password below to automatically re-synchronize your device.

You have 1 Hard Tokens : [0939780609]

Enter the device serial number [   ]

Enter the device unlock challenge [   ]   Submit
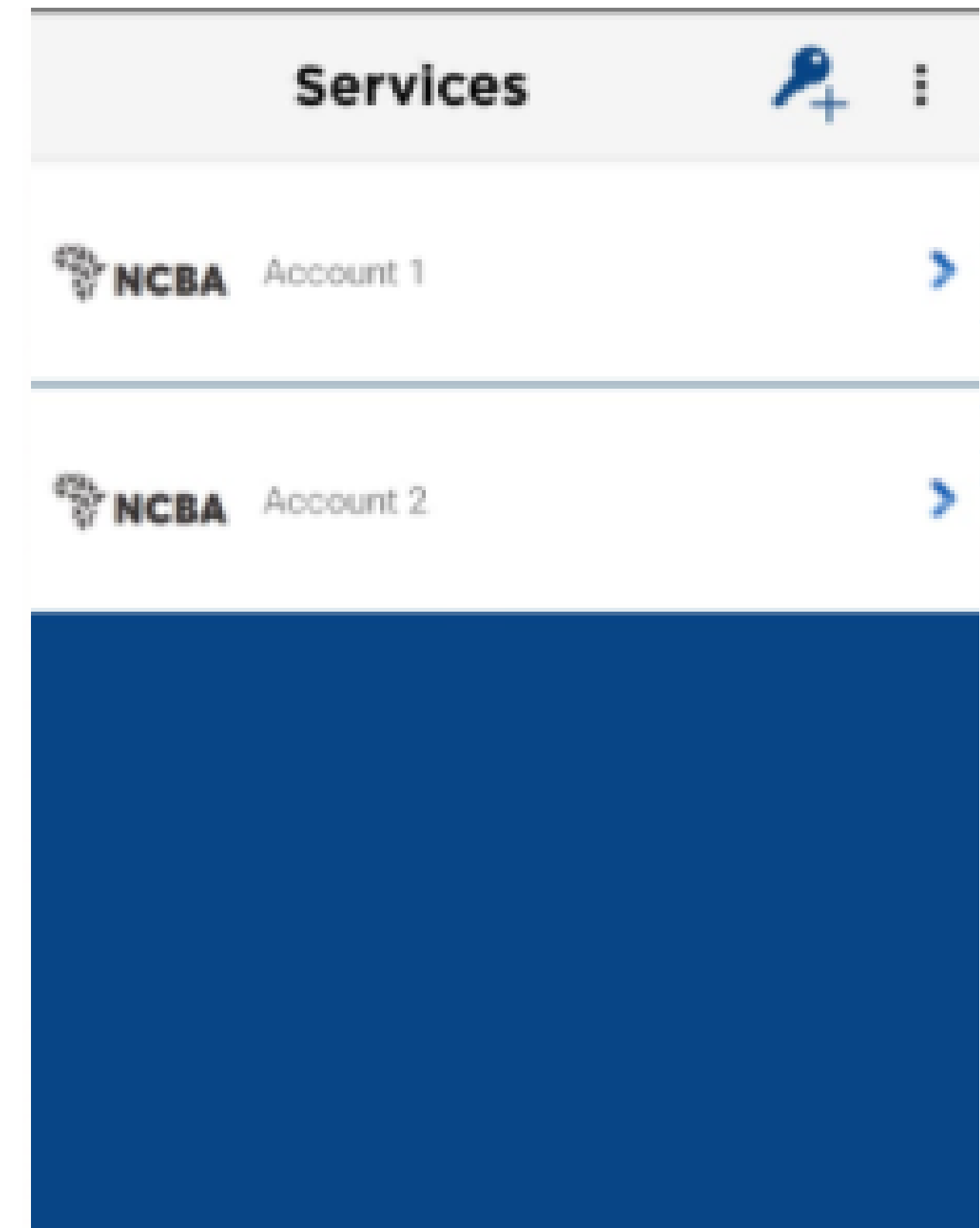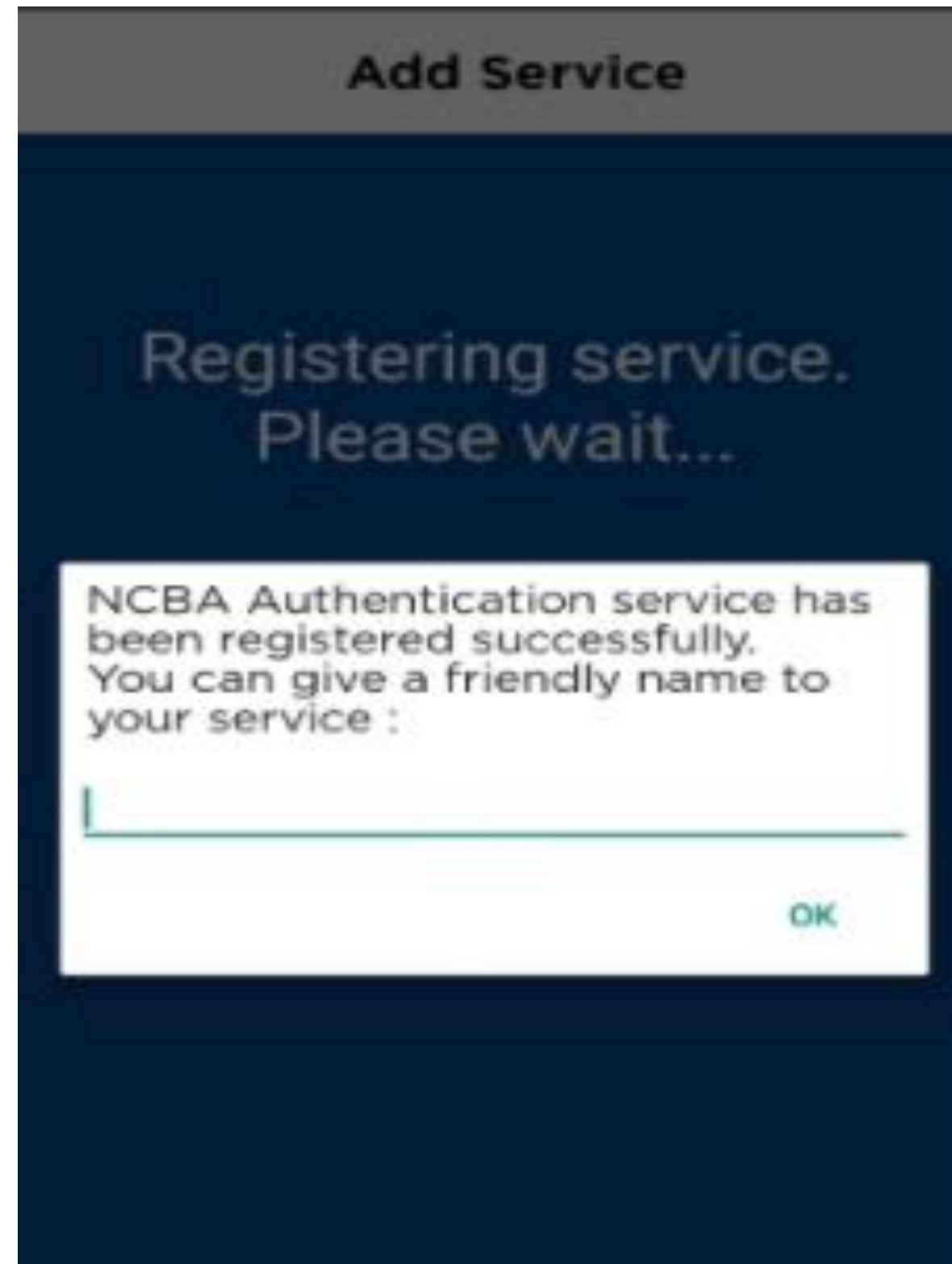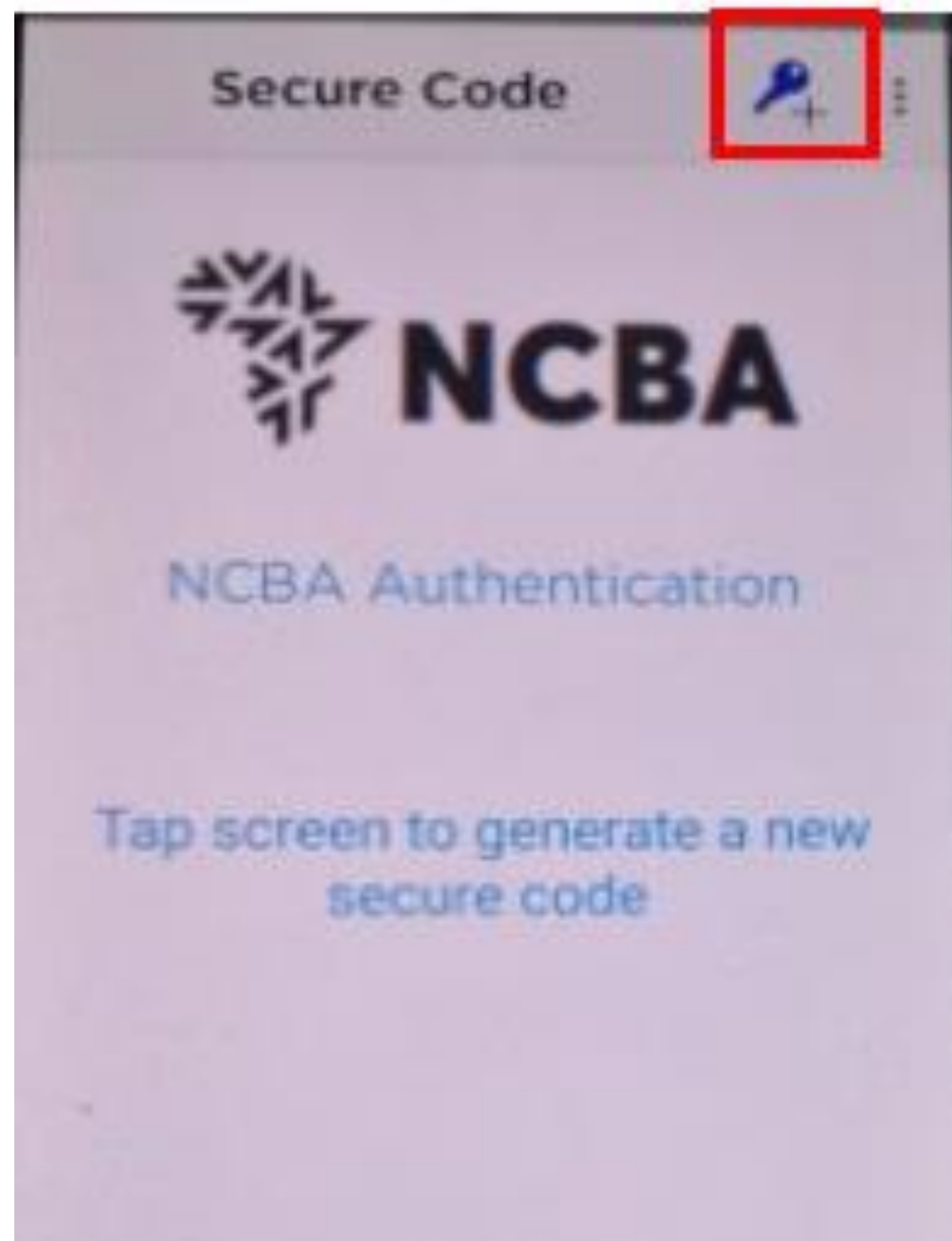
Enter the device OTP [   ]   Submit

You have 0 Soft Tokens : []

You have a total of 1 devices out of a maximum of 3. You can remove a device if you no longer wish to use it.
Enter the Hard Token or Soft Token serial number below to remove it.

Enter the serial number of a token [0939780609]   **Submit**

Home   Logout

Frequently Asked Questions

Go for it

Questions and Answers

Question	Answer
I have two tokens. The HID token on my phone and the physical one. Since I have a personal account and a company account. How will this work?	The HID Approve token supports multiple profile access. This means that you will be able to link and access your personal and company profile from one HID Approve token. The physical token will continue working as is today.
Will it be completely impossible to create a beneficiary list?	No. The current beneficiary creation and approval will be available on NCBA Online
Will our beneficiaries be transferred to the new system?	Yes. All your existing beneficiary templates will be transferred to the revamped NCBA Online platform
I have both Company Account and Personal Account on Online Banking. Will I be able to merge and view both on the same online banking page?	The setup for Personal and Company account is different . As such we cannot merge and view both accounts on one online banking page. You will still be required to use the 2 different usernames to login to respective accounts.
What is the new RTGS name under the transfer money	Transfer to local bank - Domestic Swift
Will we be able to create new beneficiaries?	Yes. The beneficiary set up and approval will be availed on NCBA Online.
Will the existing beneficiary list be transferred automatically to new system?	Yes. All your existing beneficiary templates will be transferred to the revamped NCBA Online platform
Will corporate accounts for NCBA and ex-NIC base numbers be the same?	No. The Ex- NIC base numbers will be different from the NCBA base numbers
What are these tokens am a bit confused	Tokens are devices that are used to generate security codes to login to your internet banking profile. You can either have a Physical/hard token which you collect at any of our branches. Or you can have a soft token which you download on your phone or PC/laptop

Questions and Answers

Question	Answer
Do we need to change or update the hard tokens we currently have?	No. The current hard tokens will work seamlessly with the new NCBA Online platform
Is the hard token the pocket token device?	Yes it is.. It's the small pysical gadget that you collect from our branch
We have both NCBA & ex-NIC accounts. question is whether the new numbers will have same base no.	No. The Ex- NIC base numbers will be different from the NCBA base numbers
Will I be able to log in on Monday without registration of my current Hard token?	Yes
Does this mean we have to uninstall the HID soft token that we currently have?	Yes. The current HID ActiveID token will not work effective 21/09/2020. You will be required to download the New HID Approve Token
Is the hard token registration for new token device or for both new and existing devices	Hard token registration will apply for new hard tokens. The existing ones do not require registration
Shall we still use the NIC online banking platform?	No. The Niconline platform will not be available for use from 18/09/2020
Will our NIC Account numbers change automatically or do we need to apply? And when will we get the new account numbers?	The ExNIC account numbers will change automatically. No action required from your end.
Is the new registration for soft tokens for only NIC accounts or even NCBA accounts	This only applies to ex-NIC accounts. For NCBA accounts you will continue to use the CBA Soft token , however if in future you will need to register a new soft token, you will be required to download the HID Approve token

Go for it

Questions and Answers

Question	Answer
Shall we create our beneficiaries again in the new online platform?	No. The exsiting beneficiaries on NIC Online will be available on the NCBA Internet Banking platform
Internet Banking URL link	https://ke.ncbagroup.com/system-upgrade/
During the upgrade will we still be able to receive payments done to our NIC accounts	Yes, payments will be received but will only be creditied to your account on Monday, 21st Sept
What number should we call if we get stuck?	You can reach us on cashmanagement@ncbagroup.com or on 0711056444
Does it mean that On Monday the online statements will only have balance b/f?	Yes.
What of the cheques issued today to clients of different banks will they be credited tomorrow to the clients account?	All cheques that had been presented to the bank by End of Day 17th Sept were paid.Any cheques presented on 18th Sept will be paid but, however, will appear on your Monday 21st Sept statement
Can I have two approval tokens ? What do we need?	The HID Approve token supports multiple profile access. This means that you will be able to link and access more than one profiles from one HID Approve token.
Is it possible to set a limit to what an approve can authorize?	Yes it is. We would require signed instruction advising the bank on what limit to map to different approvers
What happens when suppliers pay us using our current NIC bank Account numbers? Shall we receive the money or do we have to contact them and give them our new Account numbers?	Suppliers/Buyers will still be able to pay into your accounts using the NIC account numbers. They have been maintained as alternate account numbers in the system

Go for it

Questions and Answers

Question	Answer
What about payments done by our customers using the ex nic paybill to our current account. Does it mean the payments will not go through?	The payments done through the ex-NIC paybill will be successful. However the bank has adopted the official paybill 880100. This is the paybill that will be used going forward
Does the maximum of 3 tokens include both the soft and hard token?	Yes it does
Will this new system integrate with company ERPs like Microsoft Dynamics or QuickBooks Online?	Yes it will
Will the offline device still work or you will give us new device for token generation?	The HID Active ID token will no longer be used to login to your internet banking platform from 21st Sept. One will be required to download the new HID Approve token
what do you mean by historical statement?	These are statements from 17th Sept 2020 going backwards. These statements will not be available on the new internet banking platform
I have one personal account and 4 business accounts. Will i get one user name and will all the five accounts appear on my profile?	The personal accounts and business accounts cannot be viewed under one Username. However you are able to view all your 4 business accounts under one username. For this we will require instructions from yourself advising the bank on which accounts to map under one Username
Will we have to input the beneficiaries details again in the new platform or it will be transferred from the current platform?	All your maintained beneficiaries will be migrated to the new online banking platform
How do we print the historical statements?	Kindly reach out to the bank and you will be provided with the statements

Go for it

Questions and Answers

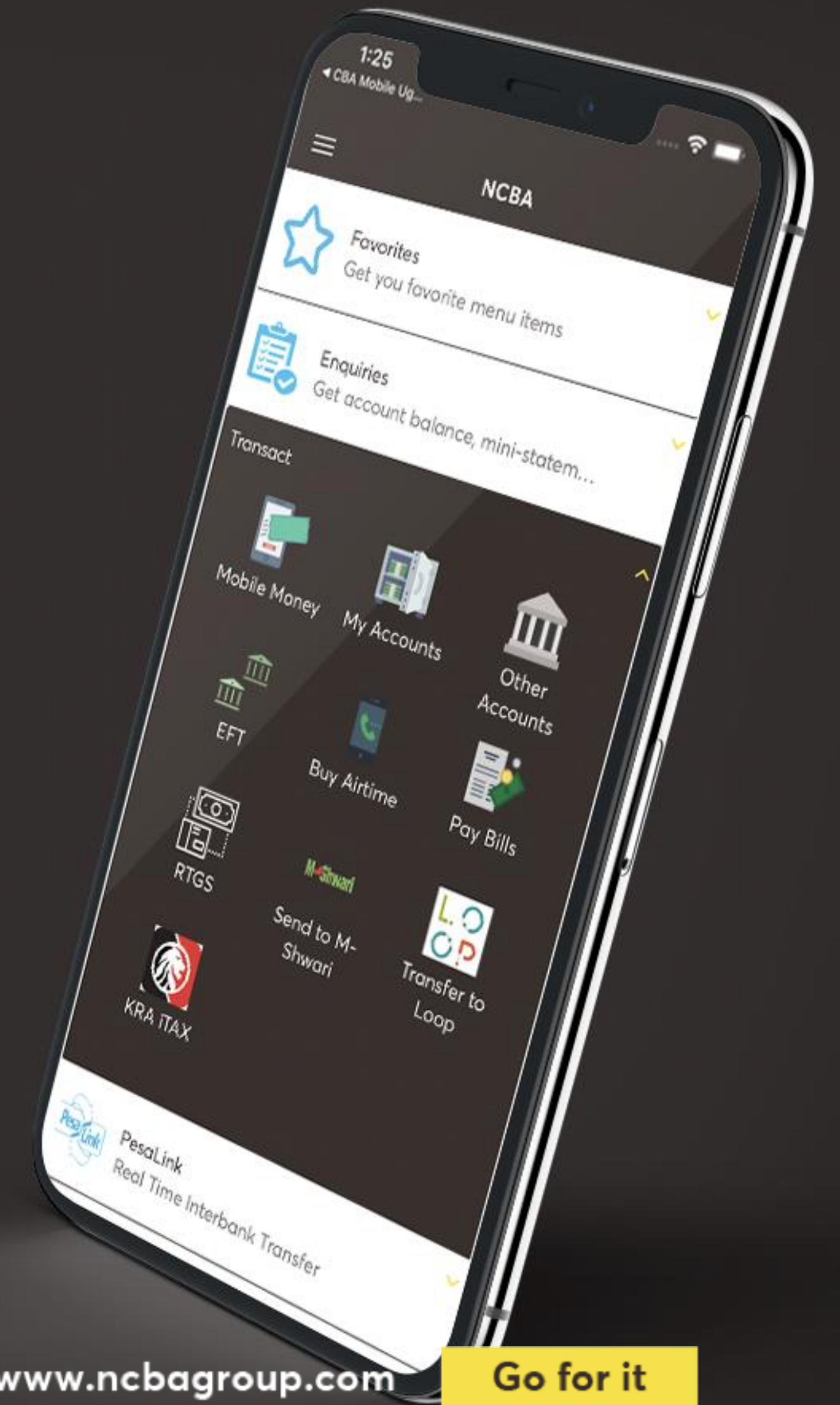| Question	Answer
what happens to CBAConnect - will it still be there	Yes, NCBAConnect will still be available
What is the name of the app for a soft token to be able to download to your phone	HID Approve Token
Our company has over 50 accounts at NCBA does that mean i will not be able to access all 50 accounts when i log in to the system?	You will be able to view all your accounts on the new internet banking platform as you have been viewing them on NIC online
Where do you get the invite code on the app?	The invite code is available on the Self Service Portal
Will there be a special format for bulk payments?	Bulk templates formats will not change.
Will the change of account numbers, need to be communicated to the clients or will the clients be able to use the current account numbers to make payments in the account.	The NIC account numbers will be maintained as alternate account numbers and they can still be used to receive payments
Will the CBA accounts now be accessible on this new platform, do i still need to use the CBA token to log in?	The CBA Accounts will be available on the system that you have been accessing either Internet banking or NCBAConnect. You will continue to use the CBAsoft token to login
Upto how old can the bank print for us the historical statements?	Upto to 6 months
How are we to advise the bank on collapsing the accounts to a profile, is there a form for this?	We currently do not have a format to make this request. Kindly issue instructions at any of our branches. The instructions should be signed as per the account mandate

Go for it

Questions and Answers

Question	Answer
Do you still have pesalink - It is not visible on the domestic transfer	Pesalink is currently not available on the Corporate profile under NCBA Internet Banking . It is only available on the Personal profile. This payment option will however be availed soon
For the existing token if I have forgotten the answers to the security questions how can the bank assist	Kindly reach out to the bank either via email or a phone call and the security questions will be reset
What happens if someone forgets the security questions or answers?	Kindly reach out to the bank either via email or a phone call and the security questions will be reset
If I have two phones can I download the soft token on both?	Yes you can, you are allowed upto a maximum of 3 tokens on one profile
What happens when one's phone is stolen......will s/he be required to register for the soft token again?	If your phone is stolen, the 1st step is to login to the Self Service Portal and unassign/remove the token from your profile. You will then proceed to download a new HID Approve token on your new device and register it on the Self Service portal
If I currently possess hard tokens, can I substitute this with soft tokens in the new system?	Yes you can register the HID Approve token. However you will still be able to login using the hard tokens
Can we set up the soft token immediately?	Yes you can register the HID Approve token
Have the system for uploading bulk payments changed or do we still need to input in the file all the bank details of the client before uplaoding the file for the payments?	The processng of preparing bulk files and uploading the files in the system will remain as is on NIC Online
Can we create preformats and use that for uploading the file and payments?	This is not possible. You will use the defined and existing bulk payment formats

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THANK YOU

For any inquiries please email us via
cashmanagement@ncbagroup.com

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