



## **BOC Soft Token Frequently Asked Questions (FAQs)**

### **A. General**

#### **1. What is BOC Soft Token?**

BOC Soft Token is a digital security token integrate into your Bank of China Malaysia's ("BOCM") Mobile Banking app. It allows you to authenticate your Mobile Banking transactions easily by key-in 6-digit BOC Soft Token PIN that is created by you. This 6-digit BOC Soft Token PIN must always be kept secret and never by disclosed to anyone.

#### **2. What are the benefits of BOC Soft Token?**

BOC Soft Token allows you to authenticate your Mobile Banking app transactions without the need to carry eToken.

#### **3. Who can use BOC Soft Token?**

All BOCM Mobile Banking users that are using the app version (6.0.2) and above that operates on a supported version of the phone's Operating System with a valid/active eToken and Mobile Banking app login password.

#### **4. Do I need to update my Mobile Banking app to the latest version via app store(s) in order to use this function?**

Yes, kindly ensure you are using the latest version of the Mobile Banking app to ensure a seamless experience. If you are unable to update the app via the app store, kindly uninstall the app, restart your mobile device and reinstall the app from the app store.



**5. I'm currently using eToken to authenticate my Mobile Banking app transactions, do I need to have or use BOC Soft Token?**

BOC Soft Token allow you to transact easily while on the go. You may choose not to register or activate if you prefer to authenticate your Mobile Banking app transactions with eToken only.

**6. After I have activated BOC Soft Token and set it as my default security tool, do I still need to use/keep the eToken?**

Yes, in the event your BOC Soft Token is locked/reinstall Mobile Banking app, you will need to re-activate BOC Soft Token by going through the activation steps and eToken is required for authentication purpose. Also, if you would like to use eToken as security tool for a certain type of transaction or certain amount, you will need to have eToken with you.

**7. What if my eToken is locked/lost/expired?**

You may visit any of our branch near you to unlock/apply/renew a new eToken device for BOC Soft Token registration.

**8. What if I have forgotten my Mobile Banking app login password?**

If you own any active BOCM Debit Card, you can reset your Mobile Banking app login password via "Forgot Username or Password" feature (below login button) that is available on the login page.

**9. Can I use BOC Soft Token for BOCnet Internet Banking transactions?**

Not at this point of time. We will inform you once this is ready in the near future.



## **B. Registration & Activation**

Before you proceed to register and activate BOC Soft Token, please ensure that your eToken is valid and prepare your Mobile Banking login password.

### **1. How do I register and activate BOC Soft Token?**

Step 1: Login to BOCM Mobile Banking app and go to “Settings”

Step 2: Select “Manage Security Tools”

Step 3: Select “Manage BOC Soft Token” and tap on the button beside setup BOC Soft Token.

Step 4: Enter Mobile Banking login password and CAPTCHA code

Step 5: Click “Next” and key in 6-digit eToken number

Step 6: Set your preferred 6-digit BOC Soft Token PIN and click “Confirm” to complete the set up

***Please take note that BOC Soft Token will take effect after 12-hour cooling off period.***

### **2. Why is there a notification that says “This transaction is not available during cooling off period.”?**

As a security measure, Bank of China Malaysia has introduced a 12-hour cooling off period to prevent any unauthorized transaction approvals. This measure is designed to provide an additional layer of protection for your banking activities and sensitive information.

During the interim period, you are still able to use eToken to authenticate your transactions.



**3. Will I receive any notification once I register?**

You will receive SMS notification upon successful registration and you will be reminded that BOC Soft Token will be activated after 12-hour cooling off period. You can log in to the Mobile Banking app and start using BOC Soft Token after the cooling off period.

**4. If the eToken expired after BOC Soft Token activation, is the BOC Soft Token still active?**

Yes, you still can continue to use BOC Soft Token. However, it is strongly recommended for you to ensure eToken is still active in the event you need to use it for reactivation of BOC Soft Token if the access is locked.

**5. Can I activate/deactivate/change BOC Soft Token PIN via branch counter?**

Not at this moment. BOC Soft Token activation/deactivation/change BOC Soft Token PIN can only be done via Mobile Banking app.

**6. Do I still need to go the Branch/ATM after I have registered for BOC Soft Token via Mobile Banking app?**

No, you are not required to visit the Branch/ATM after you have registered for BOC Soft Token.

**C. Transaction Authorization**

**1. Can I select my preferred authentication method?**

Yes, you may select your preferred security tools under Settings > Manage Security Tools > Default Security Tool



## D. Settings

### 1. What if I have forgotten my BOC Soft Token 6-digit PIN?

You can terminate your BOC Soft Token and set up again via Mobile Banking app with the following steps:

Step 1: Go to “Settings”

Step 2: Select “Manage Security Tools”

Step 3: Select “Manage BOC Soft Token”

Step 4: Tap to terminate the BOC Soft Token

Step 5: Tap again to set up your BOC Soft Token and follow the instructions that appeared on the screen to complete the set up

***Note: eToken is required for authentication purpose.***

### 2. What if my BOC Soft Token is locked?

You can set up your BOC Soft Token again via Mobile Banking app with the following steps:

Step 1: Go to “Settings”

Step 2: Select “Manage Security Tools”

Step 3: Select “Manage BOC Soft Token”

Step 4: Tap to set up your BOC Soft Token and follow the instruction on the screen to complete the set up.

***Note: eToken is required for authentication purpose.***

### 3. Can I contact Call Center to unlock BOC Soft Token?

There is no need to contact Call Center to unlock BOC Soft Token as you only can reactivate BOC Soft Token via Mobile Banking app.