

Login using One-Time Password (OTP)

- i. You can continue to login without the OTP from **now till 31 October 2012** so long as you have not activated your token via the iOCBC Online platform.
- ii. Once you have selected & activated your OTP token via the iOCBC Online platform, you are required to login with a valid OTP when accessing both Online and TradeMobile platforms.
- iii. You will not be able to access their iOCBC account without a valid OTP token from **1 Nov 2012** onward.

Choosing your token

There are 2 easy-to-use tokens for a simple, secure and convenient online trading experience. You can choose to use a hardware token to generate your OTP, or have it sent via SMS to a designated mobile phone number.

The table below compares the two types of tokens

	Hardware	SMS
Personal Security Device	A credit card sized token	Your mobile phone
Mode of use	OTP generated by pressing red button on hardware token device	OTP pushed to designated mobile phone number via SMS.
Overseas usage	Yes	Yes, dependent on mobile network service provider
Benefits	<ul style="list-style-type: none"> • Small and portable • Simple to use — no installation required • No mobile network connection required • 1 Bank Experience - use the same token for OCBC Online banking transactions from October 2012 onward 	<ul style="list-style-type: none"> • No additional hardware device to carry around • Virtually no effort required in generating OTPs
Suitable for customers who	<ul style="list-style-type: none"> • Travels frequently • Do not mind carrying an additional physical device 	<ul style="list-style-type: none"> • Are primarily based in Singapore • Prefer not to carry additional devices • Do not mind occasional delays. Timeliness dependent on mobile operator
User friendliness rating	★★★★★ Good	★★★ Moderate

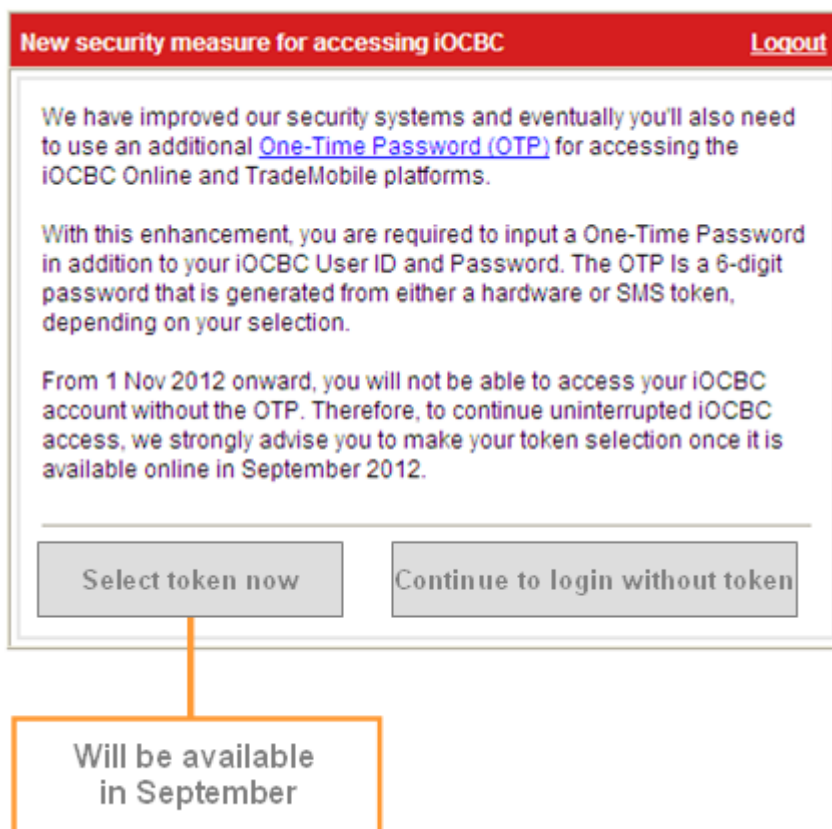
Token selection

From September 2012 onward, login to the iOCBC online trading platform to make your token selection. Alternatively, complete the “OTP Token Application Form” and send it to us. For security reasons, we will not send any token to you if you have not made any selection.

Step 1: Go to www.iocbc.com. Click on the ‘Login’ button

Step 2: Enter your iOCBC User ID and Password

Step 3: Click on “Select token now” (which will be available in September)



The screenshot shows a red header bar with the text "New security measure for accessing iOCBC" and a "Logout" link. Below the header, there is a white box containing the following text:

We have improved our security systems and eventually you'll also need to use an additional [One-Time Password \(OTP\)](#) for accessing the iOCBC Online and TradeMobile platforms.

With this enhancement, you are required to input a One-Time Password in addition to your iOCBC User ID and Password. The OTP is a 6-digit password that is generated from either a hardware or SMS token, depending on your selection.

From 1 Nov 2012 onward, you will not be able to access your iOCBC account without the OTP. Therefore, to continue uninterrupted iOCBC access, we strongly advise you to make your token selection once it is available online in September 2012.

At the bottom of the white box, there are two buttons: "Select token now" and "Continue to login without token". An orange line connects the "Select token now" button to a separate orange-bordered box below it that contains the text "Will be available in September".

Screen 1: Online token selection

One-Time Password (OTP) token selection

You can choose to use a hardware token to generate your OTP, or have it sent via SMS to a designated mobile phone number. We have prepared a [comparison table](#) which can help you select the token that's right for you.

Hardware token



- Token will be delivered to the following address. Do verify that your address is correct prior to online submission of your request.
99 Lor 5 Toa Payoh
#99-00
310099
- Delivery of token will take about 7 to 14 working days. It may take longer for a foreign address.
- If you have an OCBC Online Banking account, you can link it to this token from October 2012.
- To receive your hardware token at an alternate address, please complete and mail back the "[Application for token form](#)" to us. Such request for a one-off re-direction of the hardware token to your alternate mailing address will not amend your official mailing address in our records. We are not able to accept fax or email request of this application form.

Step 4:
For hardware token
(Verify your address)

SMS token



- Your SMS token mobile number is +6591231234
- If your mobile number displayed here is no longer valid or the field is blank, you must complete and mail back the "[Application for token form](#)" to us. We are not able to accept fax or email request of this application form.

Step 4:
For SMS token
(Verify your mobile number)

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- a) I/we agree to abide and be bound by the [OSPL Standard Trading Terms and Conditions](#), which I/we have read and any amendments, alterations, and additions thereto as may be from time to time be made. A copy of OSPL Standard Terms and Conditions is available at OSPL service counter and [here](#). I/we consent to disclosures as provided therein and agree that all payments be debited from my/our account(s) with you.
- b) Without prejudice to the OSPL Standard Trading Terms and Conditions or any other terms and conditions or agreement(s) entered into and/or agreed between me/us and OSPL, I/we expressly authorize and permit OSPL to divulge, reveal or disclose any information relating to (a) me/us, (b) my/our accounts opened by and/or maintained with OSPL (whether held alone or jointly), (c) any transaction or dealings between me/us and OSPL, (d) this application, (e) the status and/or any other information or particulars in OSPL's records which arise out of or in connection with this application, (f) any services granted to me/us by OSPL, and (g) any other information deemed necessary by OSPL, to any person at any time and from time to time, including but not limited to Overseas-Chinese Banking Corporation Limited ("OCBC"), and any of OCBC Bank's subsidiaries, branches, agents, correspondents, agencies or service vendors, suppliers or providers

Cancel

Submit

Step 4: Do verify that your mailing address or mobile number is correct prior to online submission of your request

Note:

To receive your hardware token at an alternate address, please complete and mail back the "OTP Token Application Form" to us. Such request for a one-off re-direction of the hardware token to your alternate mailing address will NOT amend your official mailing address in our records. We are not able to accept fax or email request.

Selection and mailing of hardware token

If you have opted for the hardware token as your preferred token type to generate an OTP, you can continue to access iOCBC Online or iOCBC TradeMobile trading platforms with just your iOCBC User ID and Password while waiting for the token to be delivered to you. To ensure smooth delivery, please remember to update your new address and latest mobile number with us.

Note:

From 1 November 2012, you will not be able to access your iOCBC account without an OTP

Activating hardware token

Once you receive your hardware token, please proceed to activate it immediately via iOCBC Online platform.

To activate:

Step 1: Log into iOCBC online trading platform

Step 2: Click on the "Activate Hardware Token" link on the left navigation.

Step 3: Follow the on-screen instructions

Screen 2: Activating the hardware token

Activating the token

Step 1

Enter the serial number at the back of the device

00 - 0123456 - 7



Step 2

Press and hold the **OTP** button to generate a One Time Password



Step 3

Enter the 6-digit One Time Password

-

Cancel Submit

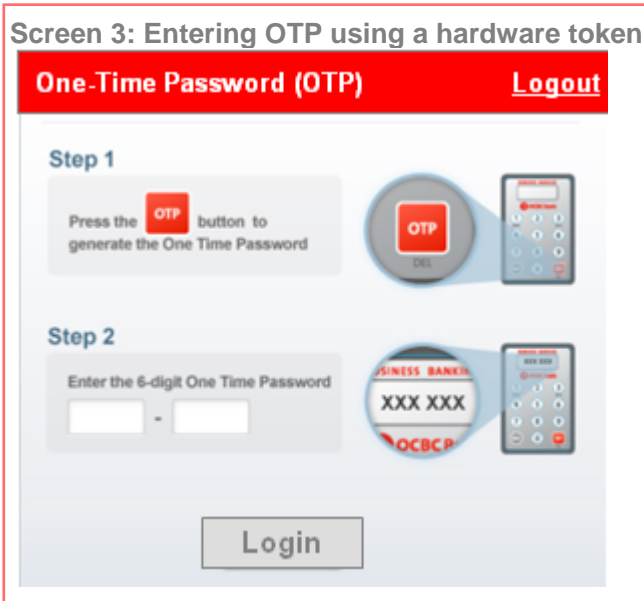
Each token is unique and tagged to you. You will not be able to use another person's token to activate your trading account.

Login using hardware token

Step 1: Login to iOCBC using your User ID and Password

Step 2: When prompted, press and hold the red OTP button on your hardware token to generate the OTP.

Step 2: Input the 6-digit OTP displayed on your token and click "Login"




Login using SMS token

Step 1: Login to iOCBC using your User ID and Password

Step 2: When prompted, inputs the One-Time Password sent to your mobile number and click "Login"

Screen 4a: Internet platform

One-Time Password (OTP) [Logout](#)



One-time password

[Resend OTP](#)

A One-Time Password (OTP) has sent to your mobile number xxxxxxxxxxx.

If you do not receive the OTP in the next 2 minutes, please click "[Resend OTP](#)".

Screen 4b: TradeMobile platform

OCBC Securities

One-time password

[Resend OTP](#)