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 the 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:

<table>
<thead>
<tr>
<th></th>
<th>Hardware</th>
<th>SMS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal Security Device</td>
<td>A credit card sized token</td>
<td>Your mobile phone</td>
</tr>
<tr>
<td>Mode of use</td>
<td>OTP generated by pressing red button on hardware token device</td>
<td>OTP pushed to designated mobile phone number via SMS.</td>
</tr>
<tr>
<td>Overseas usage</td>
<td>Yes</td>
<td>Yes, dependent on mobile network service provider</td>
</tr>
<tr>
<td>Benefits</td>
<td>Small and portable</td>
<td>No additional hardware device to carry around</td>
</tr>
<tr>
<td></td>
<td>Simple to use — no installation required</td>
<td>Virtually no effort required in generating OTPs</td>
</tr>
<tr>
<td></td>
<td>No mobile network connection required</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1 Bank Experience - use the same token for OCBC Online banking transactions from October 2012 onward</td>
<td></td>
</tr>
<tr>
<td>Suitable for customers who</td>
<td>Travels frequently</td>
<td>Are primarily based in Singapore</td>
</tr>
<tr>
<td></td>
<td>Do not mind carrying an additional physical device</td>
<td>Prefer not to carry additional devices</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Do not mind occasional delays. Timeliness dependent on mobile operator</td>
</tr>
<tr>
<td>User friendliness rating</td>
<td>★★★★ Good</td>
<td>★★★ Moderate</td>
</tr>
</tbody>
</table>

Last updated 17 August 2012
Token selection

Please 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.

Selection and mailing of hardware token

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.

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 Trade Mobile 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
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 [redacted].

If you do not receive the OTP in the next 2 minutes, please click “Resend OTP”

Logout  Login

Screen 4b: TradeMobile platform

OCBC Securities

One-time password

Resend OTP

Logout  Submit

Last updated 17 August 2012