Retail
Secure Token Manual

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To help you navigate through this guide, we have divided this document into the following sections:

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4. Setting up PIN for the first time
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Welcome to Safer Online Banking

Meethaq Islamic Banking is committed to offering the highest level of security for your Online Banking requirements. Meethaq Islamic Banking Secure Token has been designed to provide you with additional protection for your Online Banking.

1. Overview of Secure Token

Meethaq Islamic Banking Secure Token is a small device that generates a One Time Password (OTP) to use each time you carry out your logins and for all your Online Banking transactions.

1. Press OK for 2 Seconds to turn ON the device.

2. Enter your secure token pin and press OK to get the SELECT Screen.

3. Press button 1 to generate OTP.

4. Enter the 5 digit code in the field provided.

After 28 seconds of inactivity, the Token will automatically switch off.

Switch off the Token by pressing back button or OK button when you see SELECT - or

2. Turning on the Token

- Press and hold OK for 2 seconds to turn on the Token.
- After you've entered your PIN, press OK again to get the Welcome Screen Prompt displayed as **SELECT.**

3. Setting up the PIN for the first time

You MUST set up the PIN before using the Secure Token.

STEP 1:
- To turn on the Token press and hold the **OK** button for 2 seconds.

STEP 2:
- Enter a new 5 digit PIN using the keypad and press **OK**.

Tips to Clear Characters
- Press once to delete one character.
- Press and hold to clear all input.

STEP 3:

Re-enter same PIN and press OK to complete your PIN creation.

STEP 4:

"NEW PIN CONF" will be displayed for 2 seconds if the PIN is successfully created. **"SELECT"** will be displayed next for you to select the next activity you want to perform.

4. Activation of New Token

- You will need to activate your Token before it can be used in Online Banking. Login to your Online Banking account and go to option "Customer Service -> Activate Secure Token".

- Click on "Submit" button to continue with Token Activation.

STEP 1:

- Enter the 10 digit token Serial Number (displayed on the back of your token) without any hyphens (-) in relevant field provided in **"Customer Service->Activate Secure Token".**

STEP 2:

- Click on "Submit" button to continue with Token Activation.

STEP 3:

- After successful completion of this request your Secure Token will be ready to use.

5. Generating One Time Password (OTP)

Turn on your Token and enter your PIN as explained in section 3.

STEP 1

• Press "1" button once you see SELECT.

STEP 2

• Input the 5 digit One Time Password (OTP) generated (by the token) into the Online Banking screen.

• There will be on-screen instructions to guide you through this process where OTP is required.

6. Turn off the Token

After 28 seconds of inactivity, the Token will automatically switch off. You can also switch off the Token by pressing the Back button or OK button when you see **SELECT** - or

7. Resetting a Locked Token

Your Secure Token has a PIN lock mechanism which minimizes the chances of unauthorized use. When you or someone else tries to access your Secure Token with 5 incorrect PIN attempts, your Secure Token will be locked.

- If your Token is locked, whenever it's switched ON, it will display a **7 digit Lock Code as shown.**

- To continue using Online Banking for performing transactions you will need to first unlock your Secure Token.

STEP 1

- Login to your Online Banking Account and go to option "Customer Service -> Secure Token Related Services -> Unlock Your Secure Token" and follow the on-screen instructions; you will receive an SMS with an 8 digit Unlock Code on your Registered Mobile Number.

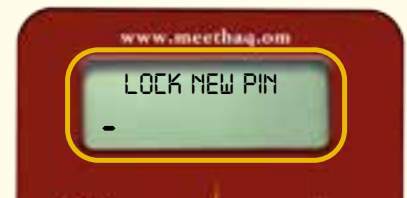**Indicates LOCKED Status**

STEP 2

- On receipt of the SMS, press OK on your Token.
- When you see this screen on your Secure Token, input the 8 digit Unlock Code that you have received as an SMS on your Registered Mobile Number.

STEP 3

- You will now need to set up a new PIN.
- When you see this screen, enter a new 5 digit PIN and press OK.

STEP 4

- When you see this screen, re-enter the same PIN to confirm and press OK to complete your PIN creation.

You have successfully set-up your new PIN.

You can now use your Secure Token again.

8. Changing PIN

Turn on your Token and enter your PIN as explained in section 3. Once you see **SELECT** on the device screen press and hold the OK button for 2 seconds to activate the change PIN function.

STEP 1

- Enter the existing 5 digit PIN using the keypad and press OK.

STEP 2

- Enter the new 5 digit PIN using the keypad and press OK.

Tips to Clear Characters
- Press once to delete one character.
- Press and hold to clear all input.

STEP 3

- Re-enter the same PIN and press OK to complete your PIN creation.

STEP 4

- **NEW PIN CONF** will be displayed for 2 seconds if the PIN is successfully created. SELECT will be displayed next for you to select the next activity you want to perform.

9. Forgotten PIN

If you have forgotten your Secure Token PIN, please lock your device by putting Invalid Token PIN entry 5 times till you see the device prompt **"LOCK PIN".**

Please follow the step by step procedure provided under "Resetting a Locked Token" Section to set up a New PIN.

10. Enable Secure Token

Your Secure Token may become disabled as a result of entering incorrect OTP in Online Banking 5 consecutive times.

You will need to login to your Online Banking and go to option **"Customer Service-› Secure Token Related Services - Enable Your Token"**.

Follow the on-screen instructions to enable your Secure Token.

11. Report Lost / Stolen Token

If your Token is lost or stolen you MUST deactivate your Token immediately by logging into your Online Banking Account and submit the request for blocking your Token through the option **"Customer Service -> Report Lost/ Stolen Token".**

Your Token will be deactivated instantly.

12. Complete List of Secure Key messages

Token Functions	Key Messages
NEW PIN You will need to create a new PIN. Think of a PIN 5 digits long. You should avoid using sequential or repeated numbers such as 12345 or 11111. Enter this into your Secure Token. Press the OK button. Note: If you make a mistake entering your PIN, you can use the back button to delete the last digit you have entered.	NEW PIN
PIN CONF The PIN you are setting up needs to be confirmed. Re-enter the same PIN into the Token and press OK button to complete your PIN creation.	PIN CONF
FAIL PIN Your confirmation PIN did not match the first PIN creation.	FAIL PIN
NEW PIN NOT SAFE The new PIN that you have entered is not safe and could be guessed. Please enter another PIN. The PIN should be 5 digits long and should not be sequential or use repeating numbers. For example you should avoid using 12345 or 11111.	NEW PIN NOT SAFE
PIN The Token is waiting for you to enter your PIN. Enter your PIN. The number of dashes shown on the screen is equal to the number of digits in your PIN.	PIN
PIN FAIL 1 The PIN entered is incorrect. Press OK button. You will be prompted to enter your PIN for the 2nd time. To protect you from fraud, the Secure Token will lock after 5 incorrect PIN entries.	FAIL 1
PIN FAIL 2 The PIN entered is incorrect. Press OK button. You will be prompted to enter your PIN for the 3rd time. To protect you from fraud, the Secure Token will lock after 5 incorrect PIN entries.	FAIL 2
PIN FAIL 3 The PIN entered is incorrect. Press OK button. You will be prompted to enter your PIN for the 4th time. To protect you from fraud, the Secure Token will lock after 5 incorrect PIN entries.	FAIL 3
PIN FAIL 4 The PIN entered is incorrect. Press OK button. You will be prompted to enter your PIN for the 5th time. To protect you from fraud, the Secure Token will lock after 5 incorrect PIN entries.	FAIL 4
PIN FAIL 5 The PIN entered is incorrect. The Secure Token is locked and will need to be Unlocked. Press OK button. You will be prompted to LOCK PIN screen.	FAIL 5
LOCK PIN 4633135 Your Token is locked. To continue using Online Banking, you will need to unlock it. A reset code needs to be generated to unlock the Token. Login to your Online Banking Account and go to option "Customer Service > Secure Token Related Services > Unlock Your Secure Token" and follow the on-screen instructions; you will receive an SMS with an 8 digit Unlock Code on your Registered Mobile Number. Once you have the Unlock Code, press the OK button. You will then be prompted to input the reset code.	LOCK PIN 4633135
LOCK PIN The Token is waiting for you to enter your 8 digit Unlock Code. Input the 8 digit Unlock Code that you have received as an SMS on your Registered Mobile Number. Once inputted correctly, you will be prompted to set up a new PIN.	LOCK PIN

LOCK PIN FAIL 1 The 8 digit Unlock Code has been entered incorrectly. Press the OK button. You will then be prompted to enter the Unlock Code again. Input the 8 digit Unlock Code that you have received as an SMS on your Registered Mobile Number.	FAIL 1
LOCK PIN FAIL 2 The 8 digit Unlock Code has been entered incorrectly. You should ensure that you are entering the reset code exactly as given by the bank. Input the 8 digit Unlock Code that you have received as an SMS on your Registered Mobile Number. To protect you from fraud, the Token will lock after three incorrect entries.	FAIL 2
LOCK PIN FAIL 3 The 8 digit Unlock Code was entered incorrectly for the third time. The Token is now temporarily locked. This message will remain on the screen of the Secure Token until the lock period has expired, then the Token will automatically power off. When the Token is turned back ON 'LOCK PIN" and a 7 digit number will be displayed on the screen. Input the correct 8 digit Unlock Code which you have received on your Registered Mobile Number.	FAIL 3
LOCK PIN FAIL 4 The 8 digit Unlock Code was entered incorrectly for the fourth time. The Token is now temporarily locked. This message will remain on the screen of the Secure Token until the lock period has expired, then the Token will automatically power off. When the Token is turned back ON 'LOCK PIN" and a 7 digit number will be displayed on the screen. Input the correct 8 digit Unlock Code which you have received on your Registered Mobile Number.	FAIL 4
LOCK NEW PIN The Token is unlocked and a new PIN needs to be set-up. Think of a 5 digit long number. You should avoid using sequential or repeated numbers such as 12345 or 11111. Enter this into your Token. Press the function button. Note: If you make a mistake entering your PIN, you can use the back button to delete the last digit you have entered.	LOCK NEW PIN
LOCK PIN CONF The PIN you are setting up needs to be confirmed. Please re-enter your chosen PIN.	LOCK PIN CONF
LOCK FAIL PIN Your confirmation PIN did not match the first. Press the OK button and repeat the steps to set up a PIN.	FAIL PIN
LOCK NEW PIN NOT SAFE The new PIN that you have entered is not safe and could be guessed. Please enter another PIN. For example- you should avoid using sequential or repeated numbers such as 12345 or 11111.	LOCK NEW PIN NOT SAFE
button One of the buttons on your Token has been held down for too long. To save battery power, Token will automatically power off.	BUTTON
bAtt 2 The battery power is running low. Don't worry - there are still approximately 2 months of power remaining. You should order a replacement Token by contacting your Meethaq branch.	BATT 2
bAtt 1 The battery power is running low. Don't worry - there is still approximately 1 month of power remaining. You should order a replacement Token by contacting your Meethaq branch.	BATT 1
bAtt 0 The battery power is running low. There is only minimum power left. You should order a replacement Token as soon as possible by contacting your Meethaq branch.	BATT 0

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