

## Frequently asked Questions:

### What is Bank Muscat Soft Token and why should I use soft token?

Bank Muscat Soft token is an app which you can use instead of your physical token. With soft token you no longer face the hassle of carrying your physical token as it replaces all your internet banking authentications through a seamless and secured journey with just your mobile phone.

### Is the soft token app secure?

- Yes, the soft token app is built with global security standards as part of our multi-layered authentication to give you peace of mind.
- The Soft Token app is enabled on only one device, your smartphone, which is protected by your mobile device PIN/Biometric lock and the MPIN of soft token app. Additionally it can be only used on one mobile device through which you register your soft token app.

### How much will it cost me?

- BM soft token app is free of cost.
- The only cost that applies to you is the network usage levied upon you by your telecom service provider

### How do I download/access the BM soft token app?

Downloading and using the BM soft token app is easy

- iPhone users can download the application free from the Apple iTunes Store.
- For Android users and Huawei, the app is available through play store and app gallery respectively

### How do I get started with soft token app?

You should have completed all the below 4 activities before you start using the soft token for authentication.

- You are actively using Bank Muscat Internet Banking platform, in case you have not registered for Bank Muscat Internet Banking please visit <https://www.bankmuscatonline.com/> and register yourself first.
- Have successfully downloaded BM Soft token app from App store/play store/Huawei gallery onto your mobile device.
- Have completed the registration process for BM Soft token app.
- Have completed the activation process for BM soft token app.

### I am using physical token for my internet banking transactions; can I replace it with BM soft token app?

- Yes, you can easily replace your physical token with BM soft token app.
- Simply download BM soft token app from App/play/Huawei store, complete the registration and activation process by following the on-screen instructions.

### I am not having a physical token, but I am a regular user of Internet Banking mostly checks my Account/Credit card balances, statements etc., shall I use the BM soft token app?

- You can continue to use such inquiry services without a need to have a soft token app.
- In case you want to perform transactions, you can simply download BM soft token app from App Store, Play store or Huawei App Gallery, complete the registration and activation process by following the on-screen instructions.

### How do I register/set up Soft Token?

1. Download BM Soft Token app from App Store, Play store or Huawei App Gallery.
2. Launch your BM Soft Token app and tap on Register Now option.
3. Enter your registered mobile number, Debit Card number, PIN and click continue.
  - 4a) For customers using IOS device,

- SIM Authentication screen will be displayed, you need to click on submit.
  - A pre-composed SMS message to a short code recipient will be shown in your messages app, simply press the send icon.
  - Tap on OTP text box field.
  - Tap on the OTP generated and press the confirm button.
- 4b) For customers using Android device,
- OTP will be auto populated.
  - Press the Confirm button.
5. Enter MPIN, confirm MPIN and click Submit.
  6. You will be successfully registered for soft token app.
  7. Move to the next step of activation of soft token

### **How do I activate soft token?**

After you have successfully registered for BM soft token app, please follow the below steps to activate the soft token app.

1. Login to your Internet Banking and go to Customer service -> Soft/Hard token related services -> Activate Soft token->Press "Go".
2. Click on Generate Coloured QR Code button, a Coloured QR code will be displayed.
3. Now launch your BM soft token app on your mobile device and tap on Scan QR Coloured Code.
4. Your mobile device camera will open, scan the Coloured QR code displayed on your internet banking screen.
5. You will see a success message on the app, you will also receive an SMS & email notification once the activation is completed.
6. Your soft token will be ready for use.

### **I am having an overseas mobile number registered in Bank records, Am I eligible for soft token?**

- For customers using IOS devices, the soft token registration will be not be allowed for your overseas mobile number (the mobile number registered in Bank records).
- However for customers using Android devices, the soft token registration will be allowed even with your overseas mobile number.

### **How do I authenticate internet banking transactions with my soft Token app?**

You can authenticate your Internet Banking transactions by taking the following steps:

- 1) Tap on the push notification sent to your mobile device.
- 2) Enter MPIN to login.
- 3) Review the transaction details and tap on "Approve" button to complete your authentication

### **I have accidentally closed the push notification; how shall I approve the transaction?**

- In case you have not received the push notifications on your mobile device for more than 90 seconds, your Internet Banking screen will automatically generate a coloured QR code.
- You will then need to launch BM soft token app (Log in is required) > Tap on "Scan QR code" icon to open the mobile camera.
- Scan the coloured QR code displayed on the Internet Banking screen.
- Once the scanning is completed, your soft token app will display an 8-digit OTP.
- Enter the OTP in your internet banking screen and press Submit button to complete the transaction.

### **I did not receive a push notification to authenticate my transaction?**

- Please ensure that you have enabled push notification and allowed permissions for BM soft token app to send you such notifications.
- For iPhone users, to enable push notification, go to your phone settings > select notifications > select on "BM soft token" > turn on "Allow Notifications".

- For Android users, to enable push notification, go to your phone setting > select notifications > select on "BM soft token" > turn on notifications.

Note: Push notifications may not be received if you are in a no/low network coverage area.

### **What if I still don't receive push notifications even though Allow notifications is turned ON in my device settings?**

- In case you have not received the push notifications on your mobile device for more than 90 seconds, your Internet Banking screen will automatically generate a coloured QR code.
- You will then need to launch BM soft token app (Log in is required) > Tap on "Scan QR code" icon to open the mobile camera.
- Scan the coloured QR code displayed on the Internet Banking screen.
- Once the scanning is completed, your soft token app will display an 8-digit OTP.
- Enter the OTP in your internet banking screen and press Submit button to complete the transaction.

### **Can I set up my soft token on various mobile phones?**

- No. For security reasons, registration is only allowed using the mobile number registered with the bank.
- In case you need to update the mobile number registered with the bank, visit the branch or update through ATM or update through Internet Banking (using hard token).

### **How do I activate/Deactivate my biometric (touch id and face id) for logging in soft token app?**

- Login to BM soft token app.
- Tap on Settings.
- Tap on Manage touch id option.
- Select/Deselect use touch id toggle option.

### **What is the use of Generate OTP option shown on Soft Token app?**

- When you tap on Generate OTP option the app will generate an 8-digit OTP.
- This 8-digit OTP will be used for authenticating only the non-financial transactions.
- You will be prompted with a clear instruction in all the respective non-financial transaction screens if the Generate OTP option will have to be used.

### **I have forgotten my soft token MPIN, what should I do?**

- Launch your BM soft token app.
- Tap on Forgot MPIN option
- Enter your registered mobile number, Debit Card number and PIN.
- Enter OTP received on your registered mobile number and click Next.
- Enter new MPIN, confirm MPIN and click Submit.
- You can login to the soft token app with your new MPIN.

### **I have entered MPIN incorrectly 5 times and my app has been locked, what should I do now to unlock my soft token app?**

- Launch your BM soft token app.
- Tap on Forgot MPIN option
- Enter your registered mobile number, Debit Card number and PIN.
- Enter OTP received on your registered mobile number and click Next.
- Enter new MPIN, confirm MPIN and click Submit.
- Your soft token app will be unlocked successfully, you can login to the app with your new MPIN.

**I am an existing user of soft token app, but I want to change my device, how will I setup soft token app on my new device?**

- Please download the soft token app onto your new device.
- Complete the registration and activation process.
- Soft Token on your previous mobile device will automatically be deregistered.
- Your soft token app on your new device will be ready to use.

**I am an existing user of soft token app, but I have lost my mobile device, what should I do now?**

- For security reasons, it is recommended to de-register soft token from your mobile device that has been lost.
- To do that, login to Internet banking and use the option "Customer service->Soft/Hard Token Related services->De-register Soft token" to deregister your mobile device.
- You can also contact our call centre at 24795555 and provide a request for de-registration.
- In case you want to use the soft token app again please download the soft token app onto your new device and complete the registration and activation process.
- Your soft token app on your new device will be ready to use.

**I have accidentally uninstalled my soft token app, how will I setup soft token app again.**

- Simply download BM soft token app again from App store or play store or Huawei gallery, complete the registration and activation process by following the on-screen instructions.
- Your soft token app will be ready to use.

**I have entered soft token OTP incorrectly multiple times and my soft token app has been disabled, how will I enable again.**

- Go to "Customer service -> Soft/Hard token related services -> Enable soft token->Press "Go".
- Enter the SMS OTP sent to your registered mobile number.
- Submit the request
- After successful completion, your soft token app will be ready to use

**How do I change my MPIN?**

- Login to BM soft token app.
- Tap on Settings.
- Tap on Change MPIN option
- Enter current MPIN, new MPIN, confirm MPIN.
- Click Submit.
- Use the new MPIN for all your subsequent logins

**What happens if I permanently change my SIM card?**

- There is no impact when changing your SIM card as long as the mobile number remains the same.
- However if you have changed your mobile number you will need to update it through Internet Banking (using Hard token) or by visiting the branch.

**Can I continue using Physical Token?**

Yes, you will be able to use your Physical Token for all your transactions seamlessly.

### **Can I use both hard and soft token at the same time?**

- No, for security reasons only one transaction authentication mode will be allowed for authentication.
- You cannot use both Hard and soft token at the same time for your authentication.

### **How do I switch back to Hard Token?**

- Go to "Customer service -> Soft/Hard token related services -> Switch to Hard token->Press "Go".
- Submit the request using the SMS OTP received on your registered mobile number.
- After successful completion, you will be able to authenticate your transactions using your previously used hard token device.

Note: If you have not used hard token before, this functionality will not work. You need to visit any branch and collect a new hard token.

### **How do I switch back to Soft Token?**

- Go to "Customer service -> Soft/Hard token related services -> Switch to Soft token->Press "Go".
- Submit the request.
- After successful completion, you will be able to authenticate your transactions using your previously used soft token app.

Note: If you have not used soft token app before, this functionality will not work. You need to simply download BM soft token app from App Store, Play store or Huawei App Gallery, complete the registration and activation process by following the on-screen instructions.

### **I am having a joint account, Am I eligible for soft token?**

- Currently the facility of availing soft token app is not allowed for Joint account holders.
- However you can continue using hard token for your authentication.