CNCBI Token FAQ

1.   What is a CNCBI Token?
CNCBI Token is equivalent to the Security Device to provide another two-factor authentication method. CNCBI Token is a unique Mobile Application that can be used as a replacement for the Security Device. It can only be registered to one device at a time, for conducting any transactions require two-factor authentication.

2.   Why is CNCBI offering me a CNCBI Token?
CNCBI Token is a unique Mobile Application designed to work on Mobile devices. It means you are not required to carry the Security Device with you, and offers a more convenient way to access our e-banking services. Also, CNCBI Token can only be registered on your Mobile device, which provides an additional level of security.

3.   How do I register CNCBI Token on my mobile device?
Please login Business Internet Banking to register CNCBI Token service. Download the CNCBI Token app on your mobile device and follow the instructions to complete the activation process. Please note that you need to have a valid mobile phone number registered in our banking system in order to activate the CNCBI Token.

4.   Can I register CNCBI Token on more than one device?
For security reasons, your CNCBI Token can only be registered to one device at a time. If you would like to change the mobile device which your CNCBI Token registered to, please login Business Internet Banking to select "security set-up" under "My Online Set-up" menu, select "CNCBI Token "and click "Deactivate" to deactivate CNCBI Token service. Then select "Activate "CITICtoken"" and complete the CNCBI Token registration process again with your new mobile device.

5.   Can I use CNCBI Token with my tablet?
CNCBI Token is supported on IOS and Android devices, including tablets, running the latest operating systems and versions of the CNCBI Token app. Please go to Apple App Store,Google Play Store or Huawei App Gallery to search "CNCBI Token" and download the App. For ipad user, please select "only for iPhone app" and search "CNCBI Token".

6.   What happen if I want to stop using my Mobile Security Key activated mobile <u>device?</u>
Before you discard your mobile device, you need to deactivate your CNCBI Token. Please login Business Internet Banking to select "security set-up" under "My Online Set-up" menu, select "CNCBI Token "and click "Deactivate" to complete the deactivation. Also, please delete the CNCBI Token App on your mobile device as well.

We recommend that you also reset your old device to factory settings after deactivation.

7.   What happen if the CNCBI Token registered mobile device is lost or stolen?
Please call our customer service hotline (852) 2287-6868 and we will immediately deactivate your CNCBI Token service. Or you may login Business Internet Banking to select "security set-up" under "My Online Set-up" menu, then select "CNCBI Token " and click "Deactivate" to complete the deactivation and prevent anyone else from accessing your account.

8. Why do I have to set up CNCBI Token password?

To help prevent anyone else using your mobile device to perform transactions, you will be asked to set up a password for your CNCBI Token.

9. What if I forgot my CNCBI Token password?

You can login Business Internet Banking to select "security set-up" under "My Online Set-up" menu, select "CNCBI Token "and click "Deactivate" to deactivate existing CNCBI Token mobile device and uninstall CNCBI Token app. After that please download CNCBI Token app and activate the CNCBI Token service again and reset your CNCBI Token password on your selected mobile device. Please note that you must keep a valid mobile phone number and email address in the Bank's record to reset CNCBI Token.

10. What transactions will require CNCBI Token?

When you are performing the designated transactions, you are required to use CNCBI Token for identity verification during the process, which includes:

  I. Set up fund transfer template for non-registered third party account^
  II. Set up remittance template to non-registered account^
  III. Set up Bill payment template ^
  IV. Increase Daily Transaction Limit
  V. Change email address^
  VI. User Management*
  VII. eDDA confirmation*^

^ If you've just activated / reactivated CNCBI Token, these high-risk payment transactions and change of personal information will be unavailable temporarily for 6 hours. We will notify you once CNCBI Token is completely set up.
* Primary User only.

11. Can I use the Security Device and CNCBI Token at the same time?

Customer can activate and use the Security Device and CNCBI Token at the same time. Supporting Transactions:

Designated Transactions	Security Device	CNCBI Token
Set up fund transfer template for non-registered third party account^	✓	✓
Set up remittance template to non-registered account^	✓	✓
Set up bill payment template^	✓	✓
Change email address^	✓	✓
User Management*	✓	✓
eDDA confirmation^	✓	✓

^ If you've just activated / reactivated CNCBI Token, these high-risk payment transactions and change of personal information will be unavailable temporarily for 6 hours. We will notify you once CNCBI Token is completely set up.
* Primary User only.

12. Can others use my CNCBI Token activated device to log on to their Business Internet Banking for two-factor authentication?

CNCBI Token is activated on your personal device, which is only registered with your accounts for two-factor authentication. Other users cannot use your CNCBI Token for identity verification.

13. Why am I unable to perform fund transfer to a non-registered payee transactions after activating device binding or CNCBI Token over 6 hours?

To safeguard your account, fund transfer to a non-registered payee is temporarily unavailable as you've just activated / reactivated your CNCBI Token and enabled device binding on your device. Once you have received the notification about the CNCBI Token setup completion, you just need to perform any of successful transaction(s) below via i-banking to resume fund transfer to non-registered payee via i-banking.
- Create transfer template to non-registered account
- Create remittance template to non-registered account
- Create bill payment template
- Change email address

14. Will there be any restriction for using non-local mobile phone number?

If your non-local mobile phone number has been successfully registered and updated on the Bank's system record, we will send respective one time passcode towards that mobile phone number through SMS.
Please ensure the phone number is capable to receive SMS when located overseas.

15. Can I use someone else's device as my CNCBI Token if I don't have my own device with me?

The CNCBI Token is registered to your personal device. We strongly recommend that you register the CNCBI Token on the device that you commonly use.

16. I cannot use the CNCBI Token on a jailbroken/rooted device anymore, what should I do?

Since your device is jailbroken/rooted, your device may be less secure and may lead to fraudulent transactions. For security, you will not be allowed to use CNCBI Token. Please use another non-jailbroken/rooted device to register CNCBI Token service again.