



## Soft token user guide for <u>NEW eBanking users</u>



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### A. Soft token login and registration guide for new eBanking users

In order to login to cdbbank's eBanking system for the first time, you need to follow the steps below:

### A.1. First Login process

Step 1: Go to the bank's website at <u>www.cdb.com.cy</u> and log-in using the Banking

button, which is located in the upper right-hand corner.

**Step 2:** Enter the credentials (User ID and Password) you have received and click on the "Login" button. Your User ID has already been sent to you via e-mail and your Password via SMS to the mobile phone number you have provided the Bank. *Kindly note that the Password is case sensitive, therefore enter the digits as they appear.* 



**Step 3:** Click on the "Send OTP" button, and enter the OTP (i.e. One-Time-Password) you have received via SMS and click on the "Submit" button.

Insert OTP	SMS OTP		
Send OTP	In	sert OTP	
		Send OTP	

**Step 4:** You will be forwarded to the 'Forced Change Password' screen in order to change your password. In the field "Password" enter the password that was sent to



you via SMS. In the field "New Password" enter your new password, and in the field "Confirm New Password", re-enter your new password.

Kindly note that Your new Password must satisfy the following criteria, which are specified by the bank:

- Must be at least 9 characters long
- > At least 1 digit character
- > At least 1 symbol
- > At least 1 lowercase letter
- > At least 1 uppercase letter

Current Password	
New Password	
Confirm New Password	

**Step 5:** Select and answer three security questions and click on the "Submit" button, which takes you to your eBanking homepage.

Answer security questions		
Please Select	•	
Please Select	•	
Please Select	<b>•</b>	





### A.2 Registration process

In order to register your mobile device to cdbbank's eBanking system, you need to follow the steps below:

Step 1: Login to eBanking and click on "Token Maintenance" under "User Options".



Step 2: Click on the "Add New Soft Token" button.

	Token Maintenance	
-		2
Token List		Add New Soft Token

**Step 3:** Click on the "Send OTP" button, enter the OTP (i.e. One-Time-Password) you have received via SMS and click on the "Continue" button.

	Add New Token	
SMS OTP		2
	Insert OTP Send OTP	
		Back Continue





**Step 4:** Choose the type of device (i.e. iOS or Android) and then click on the "Continue" button.

	Add New Mobile Token	
Please select the device type you are usi		
Android		
		Continue

Step 5: "Add New Mobile Token" by following the two steps below:

- 5.1 Download the Entrust IdentityGuard Mobile application to your mobile device, by choosing any of the options of the below list:
  - switch on the camera on your mobile device, and then scan the QR code that appears on your eBanking screen, or
  - use the link provided on your eBanking screen, or
  - search the Entrust IdentityGuard Mobile application either on Apple Store or Google play as showed below:

    - ✓ For iOS Users:

✓ For Android Users:





- 5.2 Insert "Alias" (i.e. friendly name) to name your device and click on the "Continue" button.
  - ✓ For Android users:

	Add New Tok	en		
				2
Entrust IdentityGuard M	obile Installation			
1. Download the applicat	tion by:			
• Scanning the QR c	ode below with the mobile dev	ce that you will be usin	g for customer authentication	
<ul><li>Or</li><li>Using the following</li></ul>	g link: <u>https://play.google.com/</u>	store/apps/details?id=c	com.entrust.identityGuard.mobile	1
or • Searching in <b>Goog</b>	e Play for Entrust IdentityGuard	Mobile		
2. Please insert alias (frie	ndly name) for your device			
	Alias			
3. Click on the 'Continue	' button after the Entrust applic	ation is successfully ins	stalled on your device	
			Back	Continuo
			Dack	continue

### ✓ For iOS users:

Add New Token
2
Entrust IdentityGuard Mobile Installation
1. Download the application by:
Scanning the QR code below with the mobile device that you will be using for customer authentication
or
<ul> <li>Osing the following link. <u>Inclos//itories.apple.com/us/app/enclose-itorience/goard-mobile/itosa+/1768/inte-a</u> or</li> </ul>
Searching in AppStore for Entrust IdentityGuard Mobile
2. Please insert alias (friendly name) for your device
Alias
3. Click on the 'Continue' button after the Entrust application is successfully installed on your device
Back Continue



**Step 6:** Enable the use of your new soft token, by following the steps below:

- 6.1. Open the Entrust IdentityGuard Mobile application on your mobile device
- 6.2. Use the QR Code that appears on your eBanking screen, to activate your soft token
  - ✓ Click on the QR code icon in the lower right corner of the Entrust IdentityGuard Mobile application, and then scan the QR code



- 6.3. Enter the password requested from the Entrust IdentityGuard Mobile application, which appears on your eBanking screen
- 6.4. Click on the "Next" button on the Entrust IdentityGuard Mobile application.
  - ✓ The "Next" button is located in the bottom of the screen





- 6.5. Create a new PIN that you must use onwards to access the Entrust IdentityGuard Mobile application.
- 6.6 Click on the "Yes" button to enable biometrics authentication.



Kindly note that, you can also enable your "Face ID" authentication via the application settings once the activation process is completed, by following the instructions that are available in Appendix A.

- 6.7 Click on the "Homepage" button on your eBanking screen, to finalise the activation of your new soft token. Then,
- 6.7.1 If activation is successful, the below messages appear:

	Add New Token
	2
You have successfully ac	ivated your new mobile (soft) token!
From now on, please use system.	"Entrust IdentityGuard" mobile application, for login and execution of transactions, through our eBanking
EV-NLAT	
Please note that your old	token (either soft/hard) can no longer be used.
Users that previously use return their old token de service, with the note "T	d a hard token, should safely dispose/recycle it at authorised/specialised organizations. Those who wish to vices for disposal/recycling, can either deliver them to our premises or send them to the Bank via courier oken Recycling".

✓ Your eBanking screen:

 $\checkmark$ 



- 6.7.2 If activation is unsuccessful, the below message appears:
  - <text><text><text><image><text><list-item><list-item><list-item><list-item>

Note: If the above message appeared on your screen, please make sure that you have installed and activated your mobile (soft) token.

**Step 7:** If the activation is successful, click on the "Homepage" button, to go to your eBanking homepage.

	?
ou have successfully a	tivated your new mobile (soft) token!
From now on, please us system.	e "Entrust IdentityGuard" mobile application, for login and execution of transactions, through our eBanking
Please note that your o	d token (either soft/hard) can no longer be used.
Users that previously us return their old token d service, with the note "	ed a hard token, should safely dispose/recycle it at authorised/specialised organizations. Those who wish to evices for disposal/recycling, can either deliver them to our premises or send them to the Bank via courier Token Recycling".





# A.3. Login process following the successful registration of the soft token application

**Step 1:** Go to the bank's website at <u>www.cdb.com.cy</u> and log-in using the **eBanking** which is located in the upper right-hand corner.

Step 2: Enter your credentials (User ID and Password) and click on the "Login" button.



**Step 3:** You have two options to proceed with login. Select the option that suits you and follow the related steps as these are mentioned below:





- a) If you have internet access on your mobile device (i.e. online mode), then you should follow the below steps:
  - i. Select the option "Send a Push Notification to your mobile device (Online mode)"
  - ii. Click on the "Submit" button
    - ✓ Your eBanking screen:



iii. A pop-up notification is displayed on your mobile device



- iv. Click on the pop-up notification, and when the Entrust IdentityGuard mobile application is opened, all the pending transactions appear.
- v. Click on the pending transaction(s).







vi. Select one of the three options which are described below, by clicking on the appropriate button.

←	TRANS	ACTION	
	cdb	bank	
Summary			
Transaction eBanking Us	confirm ser	ation for c	dbbank
Details			
Date			
Action			
Туре			
	Con	firm	
SUSPICIOUS	5		CANCEL
(C)	Actions	ិចដី ក្រុងរួ QR Scan	Settings

**Suspicious:** The "Suspicious" button should only be used in the case that the transaction that needs authorisation was not initiated by the user. This will cancel the transaction and the concern will be logged.

**Cancel:** The "Cancel" button is used in case of access cancellation. By clicking on the "Cancel" button, you cancel the user access.

**Confirm:** The "Confirm" button is used in case of access confirmation. By clicking on the "Confirm" button, you give access to the user.

- b) If you do not have internet access on your mobile device (i.e. offline mode), then you should follow the steps below:
  - i. Select the option "Generate an OTP using your mobile app (Offline mode)"
  - ii. Switch on your Entrust IdentityGuard mobile application either on iOS or Android device and enter to your eBanking screen the 8-digits OTP, which instantly appears on your mobile device.
  - iii. Click on the "Homepage" button on your eBanking screen, which takes you to your eBanking homepage.
  - iv. Click on the "OK" button on your mobile device.

### ✓ Your eBanking screen:



✓ Your device screen:







### B. <u>Submission of authenticated requests using the Entrust</u> <u>IdentityGuard Mobile application</u>

A request is successfully submitted for processing **only if an OTP is entered to verify its authenticity.** 

**Step 1:** You have two options to proceed with the submission of your request. Select the option that suits you and follow the related steps as mentioned below:

Soft Token					
	Options:	Send a Push Notification Generate an OTP using yo	to your mobile device our mobile app (Offlin	(Online mode) e mode)	
				Back	Confirm

- a. If you have internet access on your mobile device (i.e. online mode), then you should follow the below steps:
  - vii. Select the option "Send a Push Notification to your mobile device (Online mode)"
  - viii. Click on the "Confirm" button
    - ✓ Your eBanking screen:

Options:	o your mobile device (Online mode)	
Sin zate an OTP using yo	ur mobile app (Offline mode)	
3.5		
	Back	Confirm
	Options: Send a Push Notification t rate an OTP using you	Options: • Send a Push Notification to your mobile device (Online mode) • ate an OTP using your mobile app (Offline mode) Back

ix. A pop-up notification will be displayed on your mobile device



x. Click on the pop-up notification, and when the Entrust IdentityGuard mobile application is opened, all pending transactions appear.





xi. Click on the pending transaction(s).

ACTIONS		
Pull down to refresh		
Transaction confirmation for cd	>	-
Identities Actions OR Scan Set	<b>C</b> ttings	

xii. Select one of the three options which are described below, by clicking on the appropriate button.

÷	TRANS	ACTION	
(	cdb	bank	
Summary			
Transaction eBanking Us	confirm er	ation for co	lbbank
Details			
Date			
Action			
Туре			
	Cor	ıfirm	
SUSPICIOUS			CANCEL
(Contraction of the second sec	Actions	QR Scan	Settings

**Suspicious:** The "Suspicious" button should be used only in the case that the transaction that needs authorisation was not





initiated by the user. This will cancel the transaction and the concern will be logged.

**Cancel:** The "Cancel" button is used in case of transaction cancellation. By clicking on the cancel button, you cancel the transaction.

**Confirm:** The "Confirm" button is used in case of transaction confirmation. By clicking on the "Confirm" button, you give confirmation for the transaction to be completed.

- b. If you <u>do not</u> have internet access on your mobile device (i.e. offline mode), then you should follow the steps below:
  - i. Select the option "Generate an OTP using your mobile app (Offline mode)"
  - ii. Switch on the Entrust IdentityGuard mobile application either on your iOS or Android device, and scan the QR code, which appears on your eBanking screen.

Send a Push Notification to your mobile device (Online mode) Generate an OTP using your mobile app (Offline mode)
Generate an OTP using your mobile app (Offline mode)
an the QR code below with your device, to generate a One-Time-Password.
an the QR code below with your device, to generate a One-Time-Password.
)TP
0

- iii. Enter the OTP which is generated by the Entrust IdentityGuard mobile application, on your eBanking screen.
- iv. Click on the "Confirm" button, which submits your request.





### ✓ Your eBanking screen:



✓ Your device screen:





### Appendix A: How to enable your "Face ID" authentication through the Entrust IdentityGuard Mobile application

Enable the authentication access with your "Face ID" on the Entrust IdentityGuard Mobile application, by following the steps below:

- 1.1. Open the Entrust IdentityGuard Mobile application on your mobile device
- 1.2. Insert your PIN to unlock the Entrust IdentityGuard Mobile application
- 1.3. Click on the Identities button



1.4. Select your token device



1.5. Click on the "Menu" button (E) of the Entrust IdentityGuard Mobile application







1.6. Click on the "Identity Settings" button



1.7. Enable the use of "Face ID" by clicking on the appropriate button in "Biometrics" section and insert your PIN.





### **Appendix B: Useful Security Tips**

- cdbbank will never ask you for your security codes in any way (by mail, phone or email). These codes are strictly personal, and you must never reveal them to anyone.
- ✓ Always select passwords that are not easily guessed, memorise them and keep them strictly personal and confidential.
- Check your PC regularly for any malicious programs using the latest versions of anti-virus and anti-spyware programs.
- Sign on to Bank's eBanking only through the Bank's official site www.cdb.com.cy and never via other links appearing on other sites, search engines or email messages.
- ✓ Ignore and delete immediately suspicious emails that ask you to give your personal data or include links or attachments.
- ✓ For more information visit the bank's website: <u>www.cdb.com.cy</u>