Soft token user guide for *NEW* eBanking users

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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:
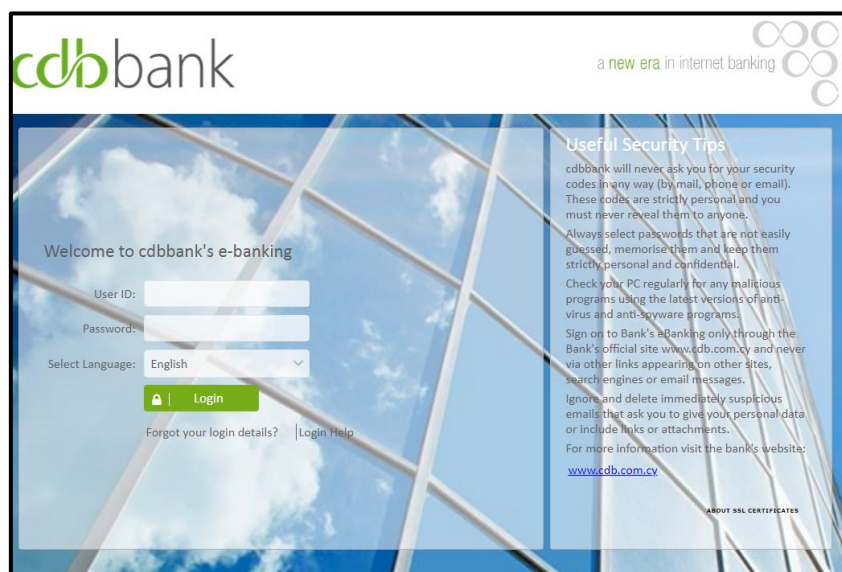
A.1. First Login process

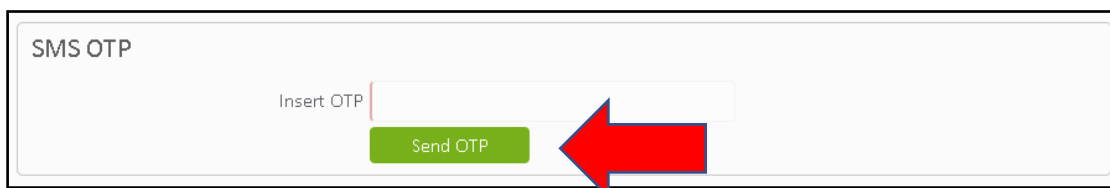**Step 1:** Go to the bank's website at www.cdb.com.cy and log-in using the

 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.

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.
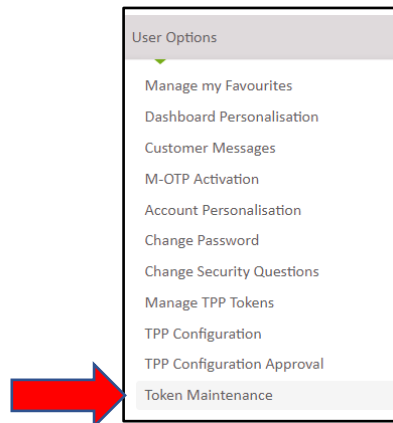
Answer security questions

--Please Select--	▾	
--Please Select--	▾	
--Please Select--	▾	

A.2 Registration process

In order to register your mobile device to cdbbank's eBanking system, you need to follow the steps below:
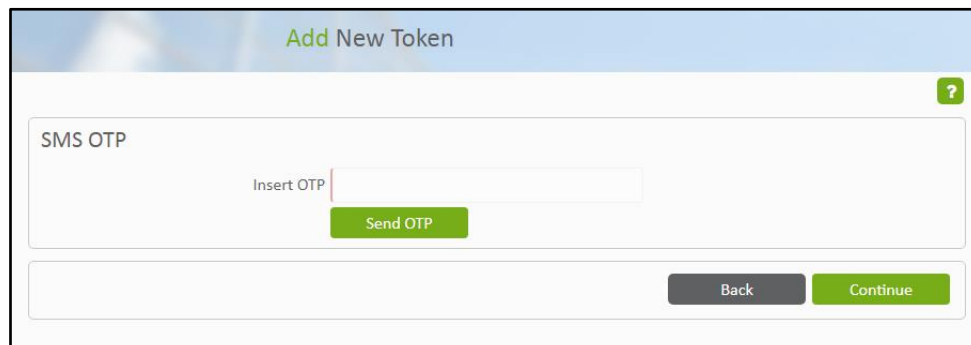
Step 1: Login to eBanking and click on "Token Maintenance" under "User Options".

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

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.

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

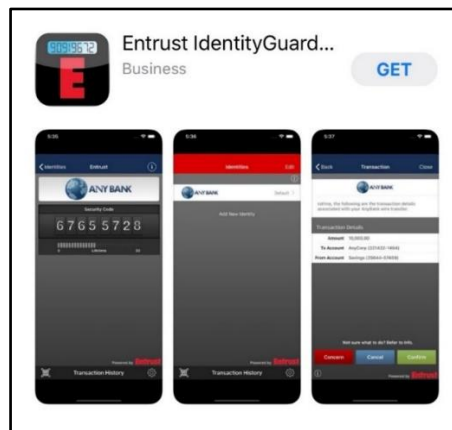**Step 5: "**Add New Mobile Token" by following the two steps below:

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:

    o   For Android Users:

    o   For iOS Users:

5.2 Insert "Alias" (i.e. friendly name) to name your device and click on the "Continue" button.

➢ For Android users:

➢ For iOS users:

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

➢ For Android users:

i.   Click on the "Menu" button ( ) of the Entrust IdentityGuard Mobile application, choose "Scan QR code" option, and then scan the QR code
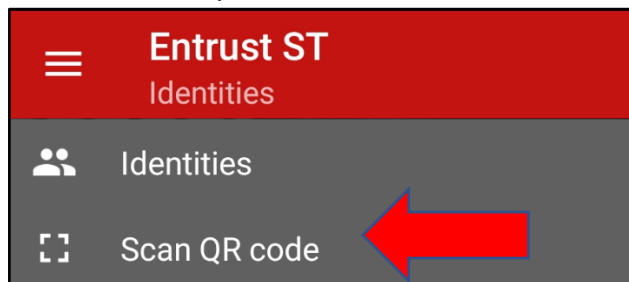
➢ For iOS users:

i.   Click on the QR code icon in the lower left 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

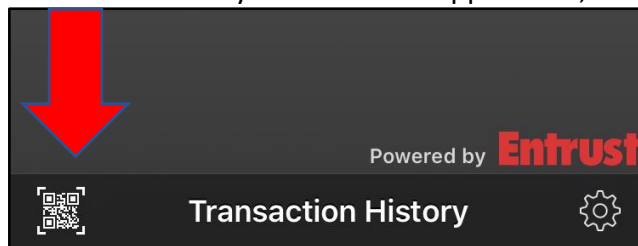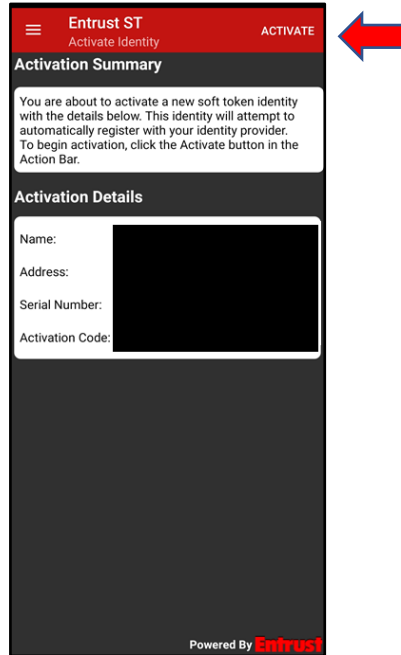6.4. Click on the "Activate" button on the Entrust IdentityGuard Mobile application.

- ➢ For Android users:
  - i. The "Activate" button is located in the upper right-hand corner

- ➢ For iOS users:
  - i. The "Activate" button is located in the middle of the screen
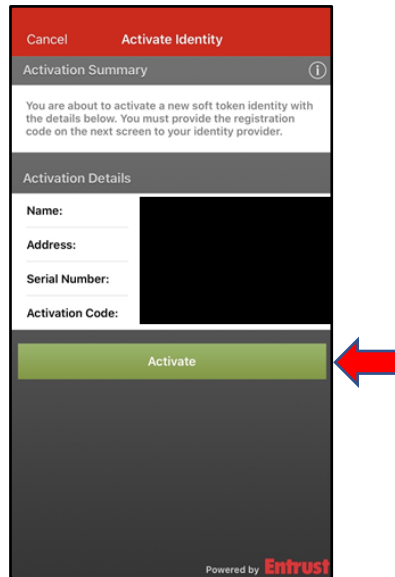
6.5. Create a new PIN that you must use onwards to access the Entrust IdentityGuard Mobile application. Kindly note that you can switch to "Fingerprint ID" or "Face ID" authentication via the application settings after the activation process, by following the instructions that are available in Appendix A.

6.6 Click on the "Continue" button on your eBanking screen, to finalize the activation of your new soft token. Then,

6.6.1 If activation is successful, the below messages appear:

➢ *Your device screen:*

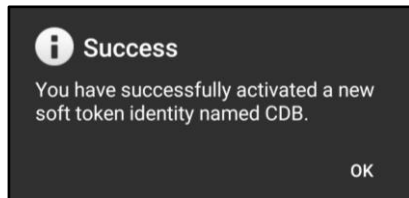➢ *Your eBanking screen:*
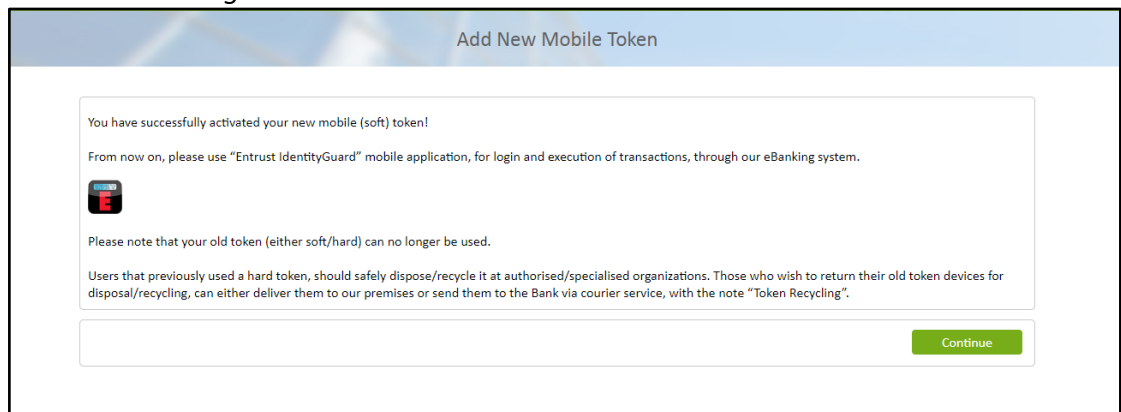
6.6.2 If activation is unsuccessful, the below message appears:

➢ *Your eBanking screen:*

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 "Continue" button, to go to your eBanking homepage.

Add New Mobile Token

You have successfully activated your new mobile (soft) token!

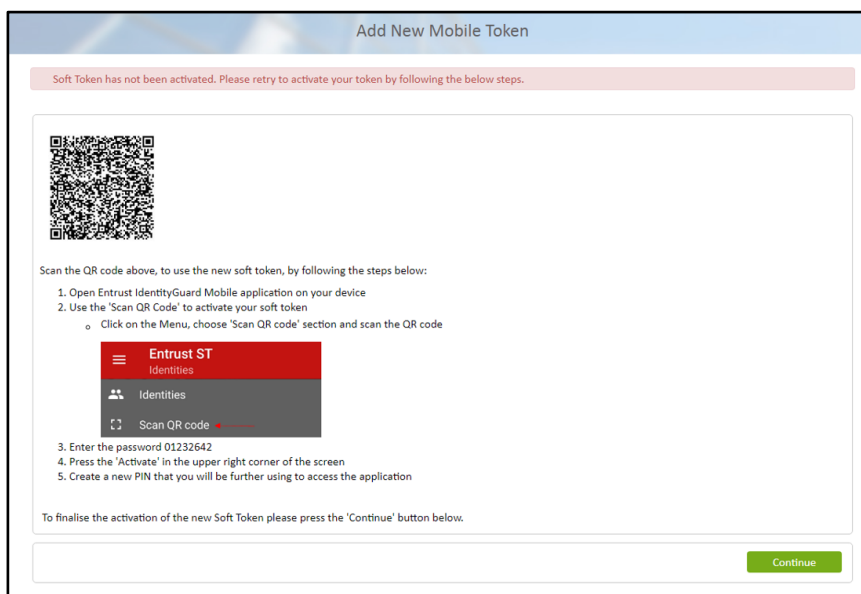From now on, please use "Entrust IdentityGuard" mobile application, for login and execution of transactions, through our eBanking system.

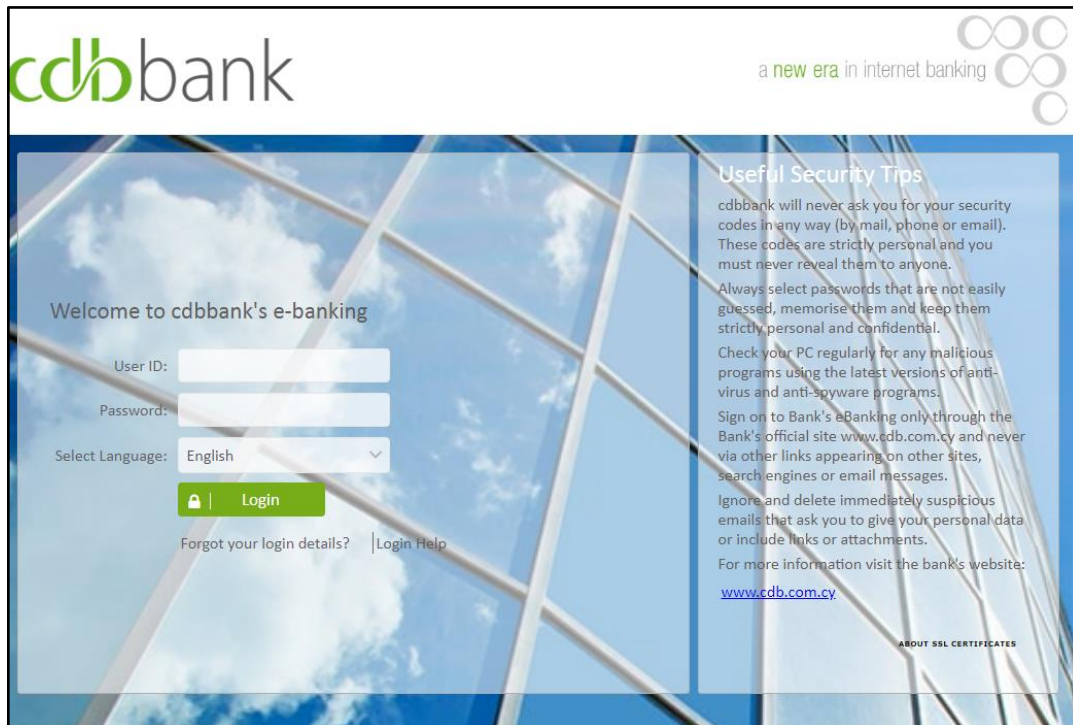Please note that your old token (either soft/hard) can no longer be used.

Users that previously used a hard token, should safely dispose/recycle it at authorised/specialised organizations. Those who wish to return their old token devices for disposal/recycling, can either deliver them to our premises or send them to the Bank via courier service, with the note "Token Recycling".

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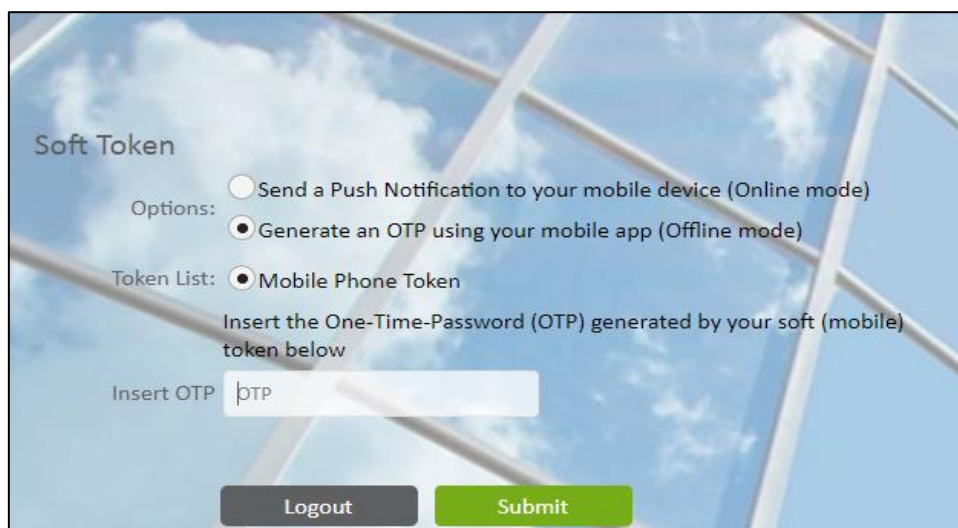
A.3. Login process following the successful registration of the soft token application

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

 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

          I.   *Your eBanking screen:*
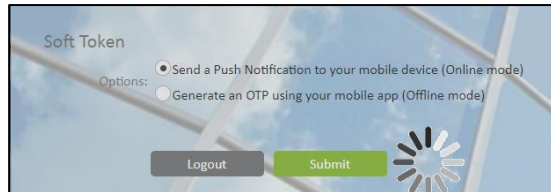
    iii.   A pop-up notification is displayed on your mobile device
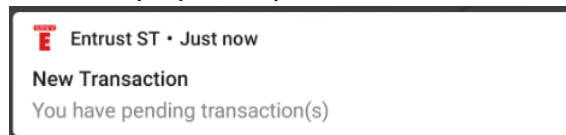
    iv.   Click on the pop-up notification, and when the Entrust IdentityGuard mobile application is opened, all the pending transactions appear.

    v.   Click on the pending transaction(s).

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

Concern: The "Concern" 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.
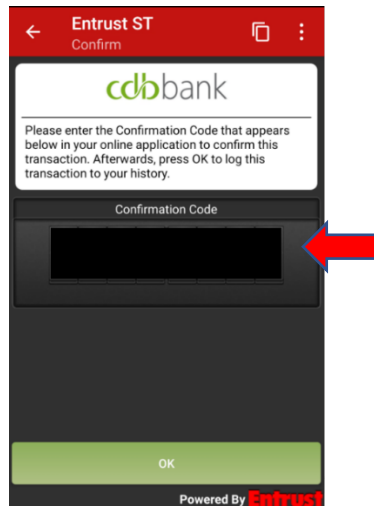
Confirm: The "Confirm" button is used in case of access confirmation. By clicking on the "Confirm" button, you give access to the user.
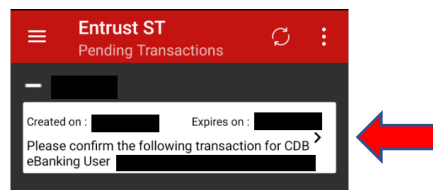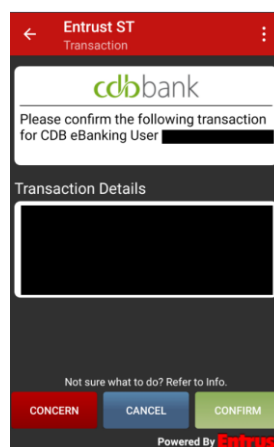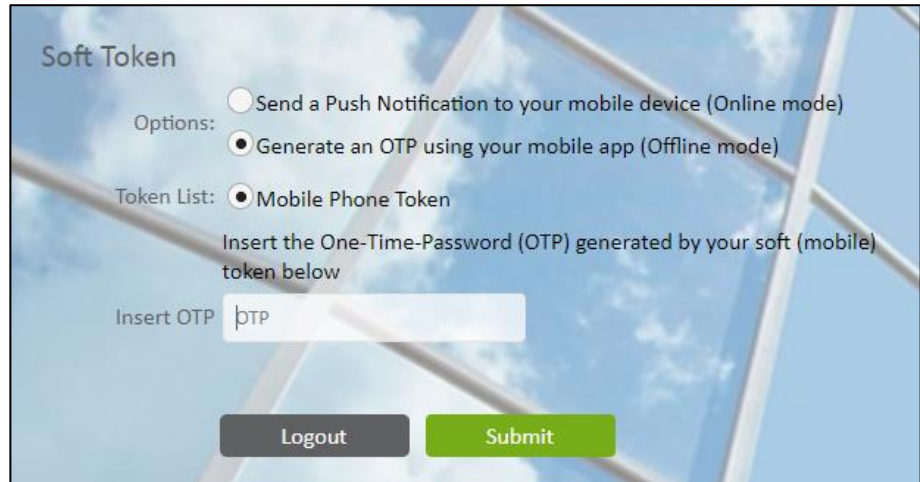
b) If you do not have internet access on your mobile device **(i.e. offline mode)**, then you should follow the steps below:
   i. Select the option "Generate an OTP using your mobile app (Offline mode)"
   ii. Switch on your Entrust IdentityGuard mobile application either on iOS or Android device and enter to your eBanking screen the 8-digits OTP, which instantly appears on your mobile device.
   iii. Click on the "Continue" 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. Submission of authenticated requests using the Entrust IdentityGuard Mobile application

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:

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

            I.   *Your eBanking screen:*

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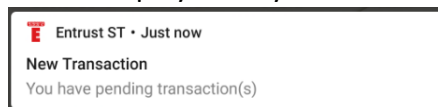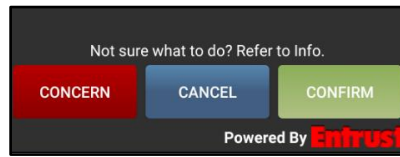

    x.   Click on the pop-up notification, and when the Entrust IdentityGuard mobile application is opened, all pending transactions appear.

    xi.   Click on the pending transaction(s).
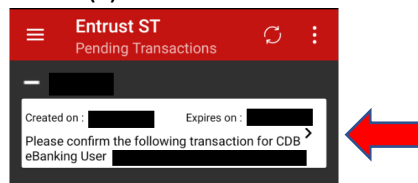
xii.   Select one of the three options which are described below,
        by clicking on the appropriate button.

Not sure what to do? Refer to Info.

CONCERN   CANCEL   CONFIRM

Powered By Entrust

Concern: The "Concern" 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 **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 the Entrust IdentityGuard mobile application either on your iOS or Android device, and scan the QR code, which appears on your eBanking screen.

Soft Token

Options: ◯ Send a Push Notification to your mobile device (Online mode)
             ◉ Generate an OTP using your mobile app (Offline mode)

Token List: ◉ ▌▌▌▌▌▌▌▌▌▌▌▌

Scan the QR code below with your device, to generate a One-Time-Password.

Insert OTP   OTP

Back   Confirm

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.
v. Click on the "OK" button on your mobile device.
  ➢ *Your eBanking screen:*

  ➢ *Your device screen:*

Appendix A: How to switch to "Fingerprint ID" or "Face ID" authentication through the Entrust IdentityGuard Mobile application

Step 1: Enable the authentication access with your "Fingerprint ID" on the Entrust IdentityGuard Mobile application, by following the steps below:
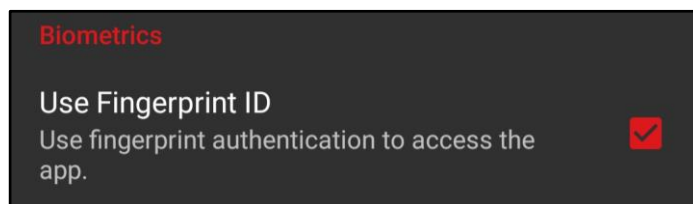
1.1.   Open the Entrust IdentityGuard Mobile application on your mobile device

➢ For Android users:

     i.   Click on the "Menu" button ( ) of the Entrust IdentityGuard Mobile application and choose "Settings" option.
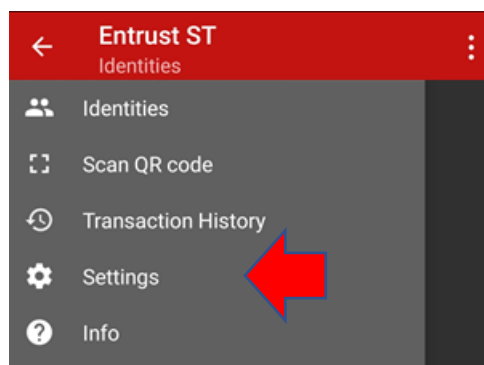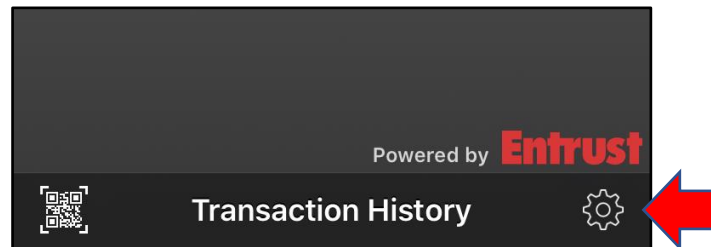

     ii.   Enable the use of "Fingerprint ID" by clicking on the appropriate button in "Biometrics" section, and insert your PIN.

➢ For iOS users:

i. Click on the ⚙ button in the lower right corner of the Entrust IdentityGuard Mobile application.
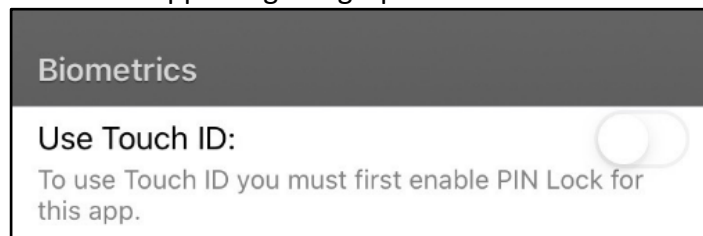

ii. Enable the use of "Fingerprint ID" or "Face ID" by clicking on the appropriate button in "Biometrics" section, and insert your PIN.

➢ For devices supporting "Face ID"

➢ For devices supporting "Fingerprint ID"

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: www.cdb.com.cy