

KBC Token



**Secure and easy-to-use tool for signing
in KBC Online Bulgaria**

Switch on the token

Software token

- ✓ Access via KBC Token App (Android and iOS);
- ✓ Possibility to sign transfers in offline or online mode.

Offline mode: the software token works as a hardware token;

Online mode: you should have connection to the Internet.

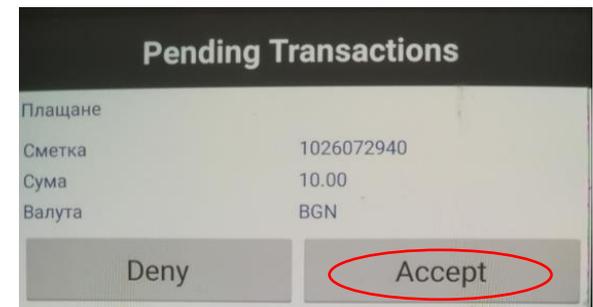
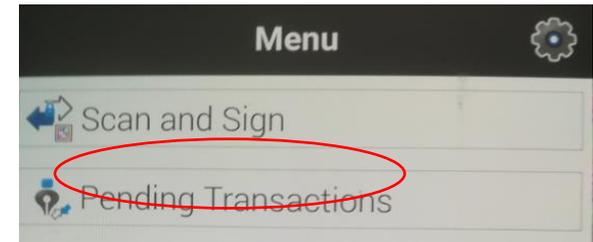
Hardware token

- ✓ Press the  button to switch on/off.
- ✓ When you switch on the token for the first time you can choose a language – Bulgarian or English. It can be changed afterwards from “Settings”.
- ✓ To access “Settings”, press the  button when the token is switched off.

Signing with software token – **online mode** (step 1)

To confirm a transfer in **online** mode you do not need to scan an image.

- ✓ Press the push notification from KBC Token app or enter “**Pending transactions**”
- ✓ A list with all awaiting transfers appears on your phone screen;
- ✓ Select a transfer and authenticate yourself with PIN or biometrical data;
- ✓ You can see details about the payment. Press “Accept” to confirm.



Signing with software token – **online mode** (step 2)

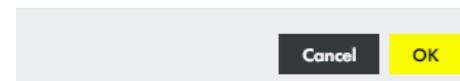
✓ KBC Online Bulgaria automatically displays that this transfer has been signed;

✓ If the transfer has collected all necessary signatures it can be sent.

Enter **“Transfers/Pending”** in KBC Online Bulgaria and press **“Send”**

In KBC Mobile Bulgaria you have to press **“Save and send”** after signing the transfer.

Amount	Declarations	Authorisation
10.00 BGN		✓



Amount	Status
10.00 BGN	 COLLECTING SIGNATURES
	

Signing a transfer (hardware token and software – **offline mode**, step 1)

Choose the transfers awaiting to be signed from the list in KBC Online Bulgaria and press **“Sign”**



Scan the image that appears

The screenshot shows the 'TRANSFERS' section of the KBC Online Bulgaria interface. A table lists three transfers:

Date	Type of Transfer	Sender	Recipient	Details	Amount	Status
02 09 2019	In foreign currency	[REDACTED]	[REDACTED]	*	56.00 EUR	COLLECTING DOCUMENTS
23 04 2019	In leva	[REDACTED]	[REDACTED]	Transfer	100.00 BGN	COLLECTING DOCUMENTS
19 04 2019	In leva	[REDACTED]	[REDACTED]	Transfer	54.00 BGN	COLLECTING DOCUMENTS

At the bottom right, a 'Selected payments' section shows a list of items to be signed, with a 'Sign' button highlighted in red.

The screenshot shows the 'Payments to sign' interface. It contains a table of payments to be signed:

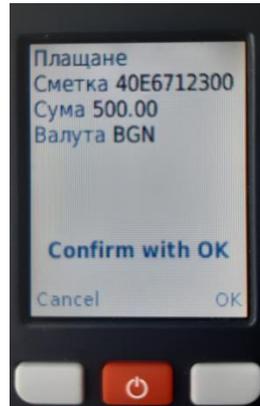
Type of Transfer	From	To	Amount	Declarations	Authorisation
Currency exchange	[REDACTED]	[REDACTED]	100.00 BGN		🔄
In leva	[REDACTED]	[REDACTED]	100.00 BGN		⚠️
In leva	[REDACTED]	[REDACTED]	54.00 BGN		⚠️

Below the table, there is a section for signing with a Raiffeisen token. It shows a QR code and a dropdown menu for the token name, currently set to 'Petya'.

Signing a transfer - hardware token and software **offline mode** (step 2)

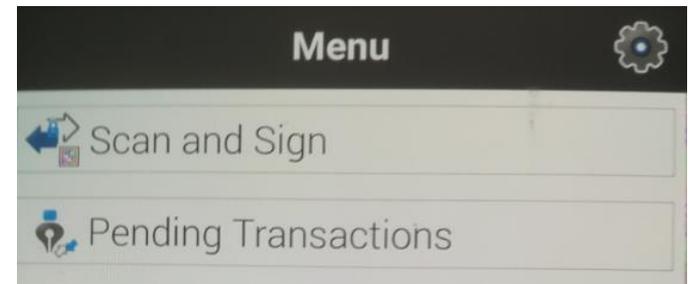
Hardware:

Once switched on, the token is ready to scan



Software:

Open „**Scan and sign**“



The next steps are the same for both:

- ✓ Scan the image from KBC Online Bulgaria's screen;
- ✓ Enter your PIN code. You can see details about the transfer on the token screen (receiver's IBAN, sum, currency);
- ✓ To confirm a transfer press **“OK”**;
- ✓ The token generates a 8-digit code which to insert in the **“Code”** field in KBC Online Bulgaria.
- ✓ Press the **“Confirm”** button.

Frequently asked questions - 1

Q: In my company we have policy that forbids the use of personal device (smart phone) for money transfer confirmation. We are several employees who use KBC Online Bulgaria for transfer authorizations.

A: You can use hardware KBC Token. One device can be used from up to 8 employees and each one protects his/her activation with a PIN code. When scanning the image for transfer, request, bank guarantee, letter of credit or other, the token recognizes the user for who a PIN code is required.

Q: I have access to several bank clients with different user names. Can I activate a software token and make an activation for each one of them.

A: One smartphone can make one activation of software token. You can use hardware token where on one device you can have up to 8 activations for the different users you work with.

Q: I have access to the bank accounts of several companies with one user name. How many token devices do I need?

A: If you use only one user name for access you need only one device for all bank customers.

Frequently asked questions - 2

Q: Can I have both, software and hardware, tokens at a time?

A: You can activate two token devices – one software and one hardware. When signing you can choose which one to use for transfer confirmation by selecting the short device name you have already entered (from the dropdown menu in the signing page).

Q: How many transfers can be signed at once?

A: Legal entities can sign several transfers at once if those are sent to receivers from the "Trusted beneficiaries" list. For transfers to other counterparties you should check the information about the sum, account and currency of the transfer. For this reason each transfer is signed separately.

Q: What happens if I type wrong PIN code?

A: The number of unsuccessful PIN entry attempts appears on the screen once you type wrong PIN code. If you enter wrong PIN code 5 times the token automatically deletes your activation. You have to go through the activation process again to reactivate your token.

In case your activation method is PIN envelope you have to visit a Raiffeisen branch to receive a new one.

Q: How to ensure the token's security?

A: Never write down your PIN code on the token or somewhere else. If lost or you doubt that your token might have been used by unauthorized people you should delete the activation via KBC Online Bulgaria immediately.

You can reach the Customer support center at 070010000, 1721 or +359 2 962 41 02 for additional questions or issues.