

User Manual for Hardware Token

1. What is 2FA Device (Hardware / Software Token)?

2FA Device is a Two Factor Authentication device, which generates a random OTP (One Time Password) that acts as a second level of authentication. After registering for BRAC Bank Internet Banking, customer will require the 2FA Device whenever customers login to their Internet Banking accounts for secured and successful transactions. In these particular and other associated documents we are referring 2FA Device as “Hardware Token” or “Software Token”.

2FA is an advanced method of security which requires:

- Information that one knows (Your PIN & User ID)
- One Time Password (OTP) from the bank (that is the randomly generated by 2FA Device)

2. How to Activate Hardware Token?

To activate your Hardware Token, please follow the following steps:

Step 1: Press “OK” and hold it for 2 seconds.

Step 2: Enter your initial PIN (Received from Customer Service Officer).

Step 3: Enter your new PIN (4 digit).

Step 4: Re-enter your new PIN to confirm (4 digit).

Now your Hardware Token is activated and it will display “BBL”

3. How to Generate OTP?

To generate OTP from your Hardware Token, please follow the below steps:

Step 1: Press “OK “and hold it for 2 Seconds

Step 2: Enter your PIN (4 digit)

Step 3: Press” OK”

Step 4: Press 1 (Login)

Your OTP has been successfully generated and is viewable on display.

4. How to Generate e-Signature?

To generate e-Signature please follow the below steps:

Step 1: Press “OK “and hold it for 2 Seconds

Step 2: Enter Pin (4 digit)

Step 3: Press “OK”

Step 4: Press 3 (Sign)

Step 5: Enter last six digits of beneficiary account (Will be displayed by system for customer convenience)

e-Signature has been successfully generated and is viewable on display in 6 digit.

5. How to change your existing PIN for Hardware Token?

To change the existing PIN for Hardware token, please follow the below steps:

- Step 1: Press "OK "and hold it for 2 Seconds
- Step 2: Enter your PIN (4 digit)
- Step 3: Press" OK"
- Step 4: Press" OK" and hold till it prompts for old PIN.
- Step 5: Enter your old PIN (4 digit) and press "OK"
- Step 6: Enter new PIN (4 digit) and press "OK"
- Step 7: Re-enter new PIN (4 digit) and press "OK"

You have successfully changed your PIN and it will display BBL.

6. How to unlock your Hardware Token?

If you enter Wrong PIN for continuous 5 times, the Hardware Token will get locked and will show "LOCK" with a seven digit number on the display.

To unlock your Hardware Token, please call our 24 Hour Call Center 16221 or For overseas caller +880 2 55668056.

7. Warranty of Hardware Token:

BRAC Bank is providing one year warranty for the Hardware Token.

A fresh one without charges will be issued in following cases, subject to present the faulty one:

- No display
- Non-functioning within the warranty period

Customer need to purchase a new one in following cases:

- Lost
- Physically damaged
- Permanently Deactivated

8. For more information:

- Please download FAQ from BRAC Bank Limited Internet Banking page.
- Call our 24 Hour Call Center 16221 or For overseas caller +880 2 55668056.

Note : Please collect your Token, activate and generate OTP within 90 days from the date of "Token collect" message.