

User Manual for Software 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. Which devices / platform support Software Token?

Any smart phone; Android, Windows, IOS (i-Phone) and any Tablet PC (Any Tab including i-Pad) will support the Software Token.

Supported Version is as follows:

- Android 2.2 up to the current available release.
- Windows phone 8 and 8.1.
- IOS 4.3 up to the current available release.
- Black burry Java 5.0 – current available release up to Oct 2014.
- Native 10.1 - current available release up to Oct 2014.

3. How to download Software Token?

Please follow below steps to download and install the Software Token.

Before downloading, kindly check your device Time Zone Setting to be in Standard GMT.

Example: GMT + 6:00 (If you are in Bangladesh),
GM T + 8:00 (If you are in Singapore) and so on for other countries.

Step 1: Go to Application store of your smart phone/device.

Step 2: Search “BRAC Bank Access” (Name of Application).

Step 3: Install into your Smart phone / Tablet PC.

After successfully installed, the Application is ready for activation.

4. How to Activate Software Token?

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

- Step 1: Open BRAC Bank Access.
- Step 2: Select “Manual” on **Activation** Screen.
- Step 3: Enter 7 digits Serial Number (Received from Customer Service Officer)
- Step 4: Enter 21 digits Activation Code (Received from Customer Service Officer).
- Step 5: Enter Password – *To protect your Application* (4 digits).
- Step 6: Re-enter Password.
- Step 7: Press OK

Now your Software Token is activated and ready to use.

5. How to Generate OTP from Software Token?

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

- Step 1: Open BRAC Bank Access .
- Step 2: Select “One-Time Password (OTP)”
- Step 3: Enter your Password (Set by you during activation)
- Step 4: Press “OK”.

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

6. How to Generate E-signature from Software Token?

To generate E-signature please follow the below steps:

- Step 1: Open BRAC Bank Access.
- Step 2: Select “E-signature (Sign)”
- Step 3: Enter your Password (Set by you during activation)
- Step 4: Enter last six digits of beneficiary account (Will be displayed by system for Customer convenience).
- Step 5: Press “OK”

E-signature has been successfully generated and is viewable on display in 6 digits.

7. How to change your existing PIN for Software Token?

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

Step 1: Open BRAC Bank Access.

Step 2: Go to Settings.

Step 3: Select "Change Password".

Step 4: Enter your Old Password (Set by you during activation).

Step 5: Enter New Password (4 digits).

Step 6: Re-enter New Password.

Step 7: Press "OK"

You have successfully changed your Password.

8. How to unlock your Software Token?

If you enter Wrong Password 5 times consecutively, the Software Token will get locked. You will have to request for a replacement token.

9. For more information:

- Please download FAQ from BRAC Bank Limited Internet Banking page.
- Call our 24-hour Call Center 16221. 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.