

# User manual for MobileToken application

## **Application Installation**

Installation of the application must be started through the App Store application on your iOS device (Apple, iPhone), ie. through the Play Store application on your Android device. Clicking on the icon will open the application. Find the app MobileToken clicking on Search in the toolbar at the bottom of the screen. Enter ucb-mToken and run a search. Click on UCB mToken and start the installation clicking on Install button.



Start icon of App Store application



Start icon of Play Store aplication

# **Starting application**

After the installation, you need to activate the app for usage so it can be locked with your PIN and attached to your mobile device.

#### Activation

Once you have signed up for MobileToken application with the bank shortly you will receive a sixteen digit activation key via SMS to you mobile phone. An activation key is necessary to enter only at the first launch of application.

#### **PIN Selection**

User PIN is a four-digit number known only to you and you need to remember it but not to write it down. In each next start the application will ask you only the user PIN.

### Login

Login consists of entering your user  $PIN^*$  you selected earlier in the process of activation of application.

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\*If you enter an incorrect PIN, the application allow you to work, but generated OTP numbers will be invalid and using them to the Internet banking application will be unsuccessfull. If you have forgotten your user PIN you need to inform the bank so the bank can deactivate current MobileToken and give you instructions to activate a new MobileToken application.

## **Using MobileToken**

### **One-Time Password – OTP**

After successfully logging in, you will get the screen that shows the serial number of token and the token-generated one-time password (OTP).

Displayed OTP you can use when logging in Internet banking, or in other situations where you need your authentication.



One-time password - OTP



## Challenge/Response

Pressing the "Challenge" button it opens a screen to enter the challenge number that Internet Banking application shows in the authorization process. You need to enter given number and press the icon of unlocked padlock (

the response that you need to enter into the Internet Banking application.



Entering challenge number



Generated response number

#### Menu

By clicking on the icon to display the menu in the upper left corner ( $\equiv$ ), displays a menu with the following options:

- mToken option with functions OTP and Challenge/Response
- Locations display information about bank branches and ATMs
- Contacts display information how to contact the bank.
- Settings changing the application language and the PIN change.
- Logout logout from application





#### Locations

- Your current location
- Location of branches with contacts
- Location of ATMs

# Contacts

- phone numbers
- e-mail address

By pressing the E-mail or phone number you can directly send email or call the bank.



## **Settings**

- Changing the language Supported languages are English, Russian and Montenegro.
- Changing the PIN

### Logout

By selecting "Logout" is displayed whether you want to log off from the application. If the answer to the question is "Yes", you will be logged out of application MobileToken and returned to the Login screen.

For security purpose application logs off user automatically after certain period of inactivity.



Changing the language



Changing the PIN



Logout