

## BOC Soft Token FAQs

### 1. What is the BOC Soft Token?

BOC Soft Token is an additional transaction authorization feature within the BOC Mobile Banking. BOC Soft Token allows you to authenticate your Mobile Banking transactions without the need to carry your eToken. To use BOC Soft Token as an additional security measure, you will nominate a 6-digit Soft Token PIN.

### 2. What is the difference between BOC Soft Token and BOC eToken (physical token)?

Both devices serve the same purpose. The key difference is that BOC Soft Token PIN is assigned by the client via BOC Mobile Banking, while the BOC eToken PIN is a dynamic password generated via the physical eToken.

### 3. What is the transaction limit for eToken and BOC Soft Token?

Mobile Banking Function	Channel	Transaction Limit
Internal Transfer (same name account)	soft token	Php 25,000,000 / transaction/ day Php 500,000 or equivalent currency for foreign exchange transaction/ day
	eToken	Php 25,000,000/day Php 500,000 or equivalent currency for foreign exchange transaction/ day
Transfer between Bank of China Accounts	soft token	Php 250,000 or equivalent currency /transaction/ day
	eToken	Php 500,000 or equivalent currency /transaction/ day
Domestic Remittance (PESONET, PDDTS, PHILPASS)	soft token	Php 250,000 /transaction/ day
	eToken	Php 500,000 /transaction/ day
International Money transfer	soft token	Php 250,000 or equivalent currency /transaction/ day
	eToken	Php 500,000 or equivalent currency /transaction/ day
RMB pre-settlement	soft token	Php 250,000 or equivalent currency /transaction/ day
	eToken	Php 500,000 or equivalent currency /transaction/ day
RMB Salary Direct Remittance	soft token	Php 250,000 or equivalent currency/transaction/ day
	eToken	Php 500,000 or equivalent currency/transaction/ day
InstaPay regular account transfer	soft token	Php 50,000 /transaction/day
	eToken	Php 50,000 /transaction/day
InstaPay QR Code transfer	soft token	Php 50,000 /transaction/day
	eToken	Php 50,000 /transaction/day

#### **4. How do I set up BOC Soft Token PIN?**

Step 1: Launch BOC Mobile Banking.

Step 2: Tap on App and Security Settings- Security Tools- Manage BOC Soft Token.

Step 3: Tap on Set Up BOC Soft Token

Step 4: Register for BOC Soft Token by inputting the password generated from your eToken.

Step 5: Enter and confirm your 6-digit BOC Soft Token PIN.

Step 5: You've successfully set up your BOC Soft Token.

*Note: Your BOC Soft Token will be available in 24 hours from the time you set up.*

#### **5. Why will the BOC Soft Token PIN be fully activated after 24 hours?**

As a security measure, a 24-hour cooling off period is set to prevent any unauthorized transaction approvals. This measure is designed to provide an additional layer of protection for your banking activities and sensitive information.

During the interim period, you may continue to use your physical eToken as your security tool to perform your transactions.

#### **6. Will I receive any notification once I register?**

You will receive an SMS and email notification upon successful registration of the BOC Soft Token. You can log in to BOC Mobile Banking and start using BOC Soft Token after the cooling off period.

#### **7. Why should I set up BOC Soft Token?**

The BOC Soft Token is a faster and more convenient way to approve transactions, as you no longer need to carry your physical token with you at all times, as transactions can be completed using the 6-digit Soft Token PIN created in your BOC Mobile Banking.

#### **8. Who can use the BOC Soft Token?**

BOC Mobile Banking users that are using the app version (6.0) and above that operates on a supported version of their phone's Operating System with a valid/ active eToken and BOC Mobile Banking login password.

#### **9. Do I need to update my BOC Mobile Banking to the latest version in order to use this function?**

Yes, kindly use the latest version of BOC Mobile Banking to ensure a seamless experience. If you are unable to update the app, kindly uninstall the app, restart your mobile device and reinstall the app.

#### **10. I'm currently using eToken to authenticate my BOC Mobile Banking transactions, do I need to have or use BOC Soft Token?**

BOC Soft Token allows you to transact easily anytime, anywhere without having to use your physical eToken. You may choose not to register or activate your BOC Soft Token and continue verifying the transactions with the physical eToken.

**11. After I have activated BOC Soft Token and set it as my default security tool, do I still need to use/ keep my physical eToken?**

Yes, in the event your BOC Soft Token is locked or you have to reinstall BOC Mobile Banking, you will need to reactivate BOC Soft Token by going through the activation steps, where the physical eToken is required for authentication.

**12. What if my physical eToken is locked/ lost or expired?**

You may visit our Branch to unlock, apply or request for a new eToken device.

**13. What are the types of transactions that BOC Soft Token PIN can support?**

All the transactions that require the use of physical eToken OTP can be supported via Soft Token PIN.

**14. If the eToken expires after BOC Soft Token activation, is the BOC Soft Token still active?**

Yes, you can still continue to use BOC Soft Token even if your eToken is expired, however, it is strongly recommended for you to ensure the eToken is still active in the event you need to use it for reactivation of BOC Soft Token. You may need to reactivate your BOC Soft Token if your access is locked, you need to change your mobile phone, or you will need to re-install BOC Mobile Banking.

**15. Can I activate/ deactivate/ change BOC Soft Token PIN via Branch counter?**

Unfortunately, activation, deactivation, or change of BOC Soft Token PIN can only be done via BOC Mobile Banking.

**16. Do I still need to go to the Branch or activate via ATM after I registered for BOC Soft Token via BOC Mobile Banking?**

No, you are not required anymore to visit the Branch/ ATM after you have registered for BOC Soft Token via BOC Mobile Banking.

**17. Can I set up my BOC Soft Token on different devices?**

For security reasons, the BOC Soft Token can only be set up on just one device at a time. If you change your mobile unit, you will need to set up BOC Soft Token on your new mobile unit again.

**18. How do I authenticate transactions with my BOC Soft Token PIN?**

You will need to enter your unique 6-digit PIN to instantly authenticate your transactions initiated in BOC Mobile Banking. No more waiting for an OTP via SMS, or worrying about misplacing your physical eToken.

**19. What if I have forgotten my BOC Mobile Banking login password?**

You can reset your BOC Mobile Banking login password via the “Forgot Password” feature (below login button) that is available on the login page.

**20. What if I forget my 6-digit BOC Soft Token PIN or my account is locked?**

Remove BOC Soft Token from your device and set it up again.



Steps to reset your BOC Soft Token PIN:

- a. Log in to BOC Mobile Banking
- b. Tap on APP and Security Settings
- c. Tap on Security Tools
- d. Tap on Manage Soft Token
- e. Tap on Set Up BOC Soft Token
- f. Register for BOC Soft Token by inputting the password generated from your eToken.
- g. Enter and confirm your 6-digit BOC Soft Token PIN.
- h. You've successfully set up your BOC Soft Token.

**21. Can I use BOC Soft Token for BOCNet Internet Banking transactions?**

This feature is currently not available.

**22. Why is my soft token locked up?**

If the soft token is entered incorrectly 5 times in a row, the soft token will be locked immediately and you will be prompted to reset the soft token.

**23. Can I contact Customer Service Hotline to unlock BOC Soft Token?**

You can directly reactivate the BOC Soft Token via BOC Mobile Banking.

**24. What happens if I lose/ switch mobile devices?**

Please download the latest BOC Mobile Banking on the new device. You will be then prompted to set up your BOC Soft Token again when you first log in. Upon successful set up, the BOC Soft Token on your previous mobile device will be automatically deregistered.

**25. Why am I asked to set up my BOC Soft Token again when I have set it up before?**

If you have changed your mobile device or re-installed BOC Mobile Banking, you will be prompted to set up your BOC Soft Token again when you first log in to BOC Mobile Banking.

**26. How do I protect my account from unauthorized transactions?**

Choose a PIN code that is impossible to guess. Choosing a strong PIN code is essential. Make sure you choose the most random number combination possible, as easy-to-guess numbers such as your birthday or loved ones' birthdays, anniversaries, etc , are more likely to be compromised.

**27. Whom can I contact if I have other queries about the BOC Soft Token?**

You may visit our branch at The Finance Centre, 26th St., corner 9th Ave., BGC, Taguig or call our Customer Service Hotline at 8297-7888. You may also contact us via email: [customercare\\_ph@bankofchina.com.ph](mailto:customercare_ph@bankofchina.com.ph).