User guide for hardware (HID) token

October, 2022

BKS Bank

Content

1. BKS hardware (HID) token in general

BKS hardware (HID/HW token) token is a device intended for clients who have an open payment account at BKS Bank AG, Main Branch Croatia.
BKS HID token is device used for digital signing of financial transactions via **Challenge - Response** and It is also used to log in to Internet banking via **OTP** (One Time Password).

HID token is activated by entering the initial PIN and setting the desired four-digit PIN.

1.1. HID token functionalities:

- Authorization of Internet payments,
- Application for longing in the Internet banking,

2. Working with BKS HID token

2.1. HID token activation and PIN setting

After contracting the electronic banking service in any branch of BKS Bank AG, in Croatia and selecting the **HID token** as the authorization device, it is necessary to enter the **initial PIN** that is assigned together with the device.

The first activation of the HID token and setting of the PIN is done in the following way:

Step 1: Turn on the token by pressing the button

Step 2: After turning on the token, a message for entering the PIN is displayed on the screen:

Step 3: After entering the initial PIN (4-digit number assigned together with device), a PIN change will be automatically requested:

After the first entry of a new PIN (4-digit number), and confirming the PIN, the message **NOVI PIN (NEW PIN)** appears. After the second entry of the new PIN, a message will appear **GOTOVO (DONE).**

2.2. Working with HID token

After you have activated the token and set the PIN, every time you switched on the token a message **KOJI APP? (WHAT APP?)** is displayed.

2.2.1. Logging in the electronic banking

If you choose number 1, an **OTP** (8-digit security code) will appear, You need to enter this number in the **Token OTP (APPLI1)** field in order to access BKS Bank's electronic banking.

Each 8-digit security code can only be used once, and is valid from approximately 2 minutes at the time of presentation. After 40 seconds the security code disappears from the token screen. If you need a new security code (for example for a new confirmation transactions) it is necessary to repeat the procedure to obtain the OTP from the beginning.

2.2.2. Creating a response to a challenge

Pressing button 2 opens the screen for entering the challenge set by the electronic banking application when You need to authorize transactions in electronic banking.

It is necessary to enter the **Challenge**, the 8-character number displayed on your computer. When you enter the challenge (default number) and press the **OK** button, an **response** will be generated. You need to enter the response in the electronic banking application. After entering the response the order is authorized.

Challenge	Response (APPLI 2)

2.2.3. Changing the PIN

If you want to change the PIN of your HID token, the above can be done by turning on your HID token and entering the existing PIN. After entering the existing PIN, click on the **MENU** button and select the **PROM.PIN** option. Confirm with the OK button and a new PIN is set.

3. Log out and user guide

If you use the BKS HID token, in case of user inactivity after a few minutes the token will shout down by itself.

Instructions for the use of HID token and fees for the execution of payment orders are regulated by the Bank's Tariff and are published in the Bank's branches and on the Bank's website www.bks.hr.

4. Security of using the HID token

In case the user enters an incorrect PIN six times, the HID token will be blocked. In case of inactivity, the token will turn off by itself.

In case of loss of the token device and suspicion of misuse of the PIN, the user is obliged to inform the Bank as soon as possible and request the blocking of the service. The user bears all damages that may arise due to loss, theft or any other unauthorized or inappropriate use of the token device.

5. Contact information

Our Helpdesk support is at your service on weekdays from 8:00 to 16:00.

BKS Bank AG,	**BKS HID Token:**
Glavna podružnica Hrvatska	www.bks.hr
Mljekarski trg 3	podrskaplatni@bks.hr
51 000 Rijeka	0800/257-257

Izradio: Dejan Jakovljević		
	Usvojeno/potpis	Datum
Tea Crnjar Milković Voditeljica Odjela		