OCBC Bank

Frequently Asked Questions
on OCBC OneToken for OCBC Business Banking customers

General

1. **What is digital token (OCBC OneToken)?**

    OneToken is a digital token installed on your mobile phone. It replaces the need for a hardware token for all online banking activities, making your online banking experience simpler and more secure.

2. **What is OneToken PIN?**

    OneToken PIN ensures that only you have access to your activated OneToken, and you will need this PIN to log in and approve transactions.

    You will need to create this PIN during OneToken activation. Please remember your OneToken PIN and do not share it with anyone.

3. **Who to contact if you have any questions for digital token/OneToken?**

    Please call us at +65 6922 3199 (Monday to Friday excluding public holidays, 8:30am to 6pm)

Getting Started

4. **Are there any pre-requisites for OneToken?**

    Your mobile number must be registered with Velocity@ocbc, and you will need to download the latest OCBC Business Mobile Banking app to activate your OneToken.

5. **Do I need to download a new mobile application for OCBC OneToken?**

    OCBC OneToken is embedded in the OCBC Business Mobile Banking app.

6. **What are the mobile phones compatible with OCBC OneToken?**

    OneToken is embedded in the OCBC Business Mobile Banking app, and hence is supported on iOS and Android phones.

    OCBC Business Mobile Banking app is available for Apple iPhone with iOS 10 or later and Android phones with OS 7 or later.

7. **Can I use the same OneToken for my personal banking account?**

    No, each Velocity@ocbc user will require a unique OneToken. You have to activate your OneToken in Business Mobile Banking app.

8. **Why is OCBC Business Mobile Banking app displaying message which says that my device is not compatible due to root/jailbroken/tampering threat?**

   OCBC Business Mobile Banking app cannot be used on mobile phones with less secure settings. Please consider using another mobile phone.

Hardware Token Related

9. **What are the differences between the OneToken and a hardware token?**

   OneToken is designed to work as part of the OCBC Business Mobile Banking app, which means that you do not need to carry a hardware token with you. You can conveniently access Velocity@ocbc and Business Mobile Banking simply with your mobile device.

10. **Can I continue to use my hardware token after I activate OneToken?**

    No, for security reason, once your OneToken is activated, your hardware token will be deactivated.

Activation/Deactivation

11. **I am an Android user. What should I do as OneToken activation failed with this error message "Sorry, we are experiencing technical difficulty at the moment. Please try activating OneToken later."?**

    Your Android phone may have old caches that blocked OneToken activation. Please clear your app cache (and/or app data) by following the steps in this link.

12. **Why does it take 60 minutes to activate OneToken?**

    For your security, 60 minutes delay is put in place to protect your Velocity@ocbc user account.

13. **I have more than one company and Velocity@ocbc user accounts. Can I activate multiple OneToken on the same mobile device?**

    Yes. You can conveniently activate multiple OneToken on the same mobile device. You can activate them by creating with the same PIN, or you can also define different PINs for different Velocity@ocbc user login.

14. **Why do I need to allow push notification?**

    OneToken allows you to seamlessly log in and for a smoother experience, we encourage you to allow push notifications on OCBC Business Mobile Banking app to use OneToken.

    Learn how to turn on notifications

15. What should I do if my employee is leaving the organisation?

Kindly [submit request](#) to the bank to remove the respective user from Velocity@ocbc.

While waiting for the request to be processed, please ensure your employee

a) delete the OCBC Business Mobile Banking app from their device, AND
b) block their own access via the 'Block my access temporarily' hyperlink on the Velocity@ocbc login page. Your staff will need to enter their Velocity@ocbc login credentials.

16. What should I do if I have accidentally deleted the OCBC Business Mobile Banking app?

You will need to reactivate OneToken to continue banking with Velocity@ocbc. Simply download the app again, log in via Business Mobile Banking and you will be guided to reactivate OneToken.

Login / Transaction

17. How do I use OneToken to log in to Velocity@ocbc?

You can log in using OneToken in a few steps.

a. Login through a browser to Velocity@ocbc with your credentials
b. A push notification will be sent to the mobile phone installed with OneToken
c. Tap on the notification and enter your OneToken PIN

18. How do I use OneToken to approve transaction requests on Velocity@ocbc?

You can approve transactions in Velocity@ocbc by following these steps.

a. Login and submit/select the transaction to be approved
b. A push notification will be sent to the mobile phone installed with OneToken
c. Tap on the notification
d. Enter OneToken PIN, then approve/reject the transaction request

19. Can I use Touch ID or Face ID for OneToken?

Yes, you can synchronise OneToken PIN with Touch ID ("OCBC OneTouch^{TM}") or Face ID ("OCBC OneLook^{TM}"). Please note that all fingerprints or Face IDs registered on your device can be used to access OneToken and perform transactions.

20. Can I use OneToken to log in to Digital Business Dashboard? Or to use OneToken to authenticate account synchronisation with Xero?

Yes, you can use OneToken for the respective authentication using Velocity@ocbc credentials.

Lost / Changed mobile phone

21. What to do if I lose my mobile phone?

Firstly, please obtain your replacement SIM card from your telecommunication operator if you are using the same mobile number. With the same number on your new mobile phone, you can reactivate OneToken on it, and this will automatically deactivate OneToken on your previous mobile phone.

Simply download OCBC Business Mobile Banking app on your new mobile phone, log in with your Velocity@ocbc credentials and follow the steps via 'Lost / changed your mobile phone' hyperlink.

Alternatively, you can block your own access via the "Block my access temporarily" hyperlink on the Velocity@ocbc login page or you can call us at +65 6922 3199 (Monday to Friday excluding public holidays, 8:30am to 6pm) to inform us of your loss.

22. I have a new mobile phone. What should I do to activate OneToken on my new phone?

Simply download OCBC Business Mobile Banking app on your new mobile phone. Log in with your credentials and follow the steps via "Lost / changed your mobile phone" hyperlink.

Change / Forget OneToken PIN

23. How do I change my OneToken PIN?

You can change your OneToken PIN anytime. Kindly log in to Business Mobile Banking, navigate to the left menu for "Settings", then enter "Manage OneToken" menu.

24. I forgot my OneToken PIN, what should I do?

Simply log in via Business Mobile Banking and tap on the "Forgot PIN" function. You will need your Org ID, User ID, and Velocity password.

25. I forgot both my OneToken PIN and my Velocity password, what should I do?

If you had synchronised your Org ID, User ID and Velocity@ocbc password using OneTouch or OneLook with your mobile phone,

(i)   Simply log in Business Mobile Banking via your Fingerprint or Face ID.
(ii)   Then go to menu > "Settings", you will be prompted with OneToken PIN.
(iii) In the OneToken PIN screen, tap on the "Forgot PIN" function to reactivate OneToken and set a new PIN.
(iv)   After OneToken is activated (in 60 mins), reset your password via "Forgot/Unlock" in Velocity@ocbc or Business Mobile Banking login page.

If you did not synchronise your login credentials with OneTouch or OneLook, please complete Manage Velocity@ocbc Account Form to request to:
(i)   Get new Password (under option "Unlock Velocity@ocbc account or Get new Password"), and
(ii)   Replace Token (choose Digital Token for the bank to reset your OneToken)

If you have further enquiries, please call us at +65 6922 3199 (Monday to Friday excluding public holidays, 8:30am to 6pm)