

CIMB Clicks Digital Token Frequently Asked Questions (FAQ)

GENERAL

1. What is CIMB Clicks Digital Token?

CIMB Clicks Digital Token is a digital security token installed in your CIMB Clicks Singapore Mobile Banking application. It will replace your existing Security Device for authenticating all Internet and Mobile Banking services.

2. Will I be able to continue using the Internet or Mobile Banking services if I do not set up my Clicks Digital Token?

Yes. You may continue to use your Security Device or SMS-OTP for all Internet and Mobile Banking services.

3. Will I be able to use my Security Device after I set up my Clicks Digital Token?

No. Once you have set up your Clicks Digital Token, your existing Security Device will be disabled.

4. Can I use CIMB Clicks Internet Banking without using the Digital Token?

You can access CIMB Clicks and most of the services without a Digital Token by using SMS One-Time-Password (OTP) as your 2nd Factor Authentication. Digital Token is only required if you wish to perform high risk transactions (see FAQ 6 below) frequently.

If you do not perform such transactions frequently, you may use SMS OTP for your Clicks login and complete the relevant forms if you wish to perform the following transactions:

Transaction	Forms
a) Add new Funds Transfer beneficiaries or Bill Payments payees as "Favourite"	CIMB Clicks Internet Banking Favourite Accounts & Daily Limit Setup
b) Perform Funds Transfer or Bill Payments to "Non-Favourite" accounts	
c) Change Clicks Internet Banking Daily Limits	
d) Change Address, Contact Number or Email Address	Personal Particulars Update Form

For example, if you transfer funds frequently to the same 3rd party account, you can add that account as a "Favourite" by completing the [CIMB Clicks Internet Banking Favourite Accounts & Daily Limit Setup](#) form. Once this account is added to your Clicks Internet Banking as your favourite beneficiary, you may perform your funds transfers using SMS OTP to authenticate the transaction.

If you use CIMB Clicks primarily to view your eStatements or transfer between your own accounts with CIMB Bank, then using SMS OTP will be sufficient to access the respective services

5. Are there any charges for using *Clicks* Digital Token?

No, there are no charges for setting up *Clicks* Digital Token on your mobile device.

SETTING UP CIMB *CLICKS* DIGITAL TOKEN

6. Why do I need to set up a *Clicks* Digital Token?

Clicks Digital Token brings you the convenience of banking online with CIMB Bank without the need to carry your physical Security Device around. Other than convenience, *Clicks* Digital Token is just as secure.

If you intend to perform any of the high risk transactions listed below, you will require a *Clicks* Digital Token:

- Add new Funds Transfer beneficiaries or Bill Payments payees as “Favourite”.
- Perform Funds Transfer or Bill Payments to “Non-Favourite” accounts.
- Perform Telegraphic Transfers
- Change *Clicks* Internet Banking Daily Limits
- Change Address, Contact Number or Email Address
- Link Securities Cash Trading Account

If you do not have a Digital Token, you will still be able to carry out most of these transactions by completing the relevant forms as stated at FAQ #5 above.

7. How do I set up my *Clicks* Digital Token?

For a new to CIMB *Clicks* Internet Banking user, you will need to perform the following to set up your *Clicks* Digital Token:

- 1) Sign up for CIMB *Clicks* and register your mobile number with the bank to receive a SMS-OTP.
- 2) Perform your [First Time Login](#) to create your *Clicks* Login ID and Password.

Steps to set up your *Clicks* Digital Token:

- 1) Download and launch the latest CIMB *Clicks* Singapore Mobile application
- 2) Tap on the ***Clicks* Digital Token** icon on the login screen
- 3) Enter your *Clicks* ID and Password
- 4) Enter the 6-digit SMS OTP sent to your registered mobile number
- 5) Create your 6-digit *Clicks* Digital Token PIN

8. What if I did not apply for SMS-OTP service previously?

If you already have a registered mobile number with the bank, you may contact CIMB At-Your-Service at +65 6333 7777 (Monday to Sunday 9am to 9pm) for further assistance.

Alternatively, if you have an existing Security Device, you may login to CIMB *Clicks* to update your contact number to register for SMS-OTP service. This service can be found under **Services > Update Contact Number**.

9. What happens if I do not have a registered mobile number with the bank?

If you do not have a registered mobile number with the bank, you can download and mail a completed [CIMB Clicks Internet Banking Service Request form](#) to CIMB Bank. The Bank will update your mobile number within 5 business days upon receiving your request form. Alternatively, you may also update your mobile number at any of our branches.

10. Why do I need to create a Clicks Digital Token PIN?

Clicks Digital Token PIN is required to unlock the *Clicks* Digital Token when:

- Performing a high risk transaction on CIMB *Clicks* Singapore Mobile Banking application.
- Generating an OTP for your login or performing transactions on an internet browser.

List of high risk transactions include:

- Add new Funds Transfer beneficiaries or Bill Payment payees as “Favourite”.
- Perform Funds Transfer or Bill Payments to “Non-Favourite” accounts.
- Perform Telegraphic Transfers
- Change *Clicks* Internet Banking Daily Limits
- Change Address, Contact Number or Email Address
- Link Securities Cash Trading Account

11. What if I forget my Clicks Digital Token PIN?

You will need to disable your *Clicks* Digital Token on *Clicks* Internet or Mobile Banking and set it up again on your mobile device.

To disable your *Clicks* Digital Token: from the Home page, select ‘**Services**’, followed by ‘**Disable Digital Token**’.

12. What if my Clicks Digital Token PIN is locked due to exceeded pin tries?

For security reasons, your *Clicks* Digital Token will be disabled automatically. You will need to set up your *Clicks* Digital Token again. (Please refer to Question 2 above)

13. How do I change my *Clicks* Digital Token PIN?

You will be able to change the *Clicks* Digital Token PIN via the CIMB *Clicks* Singapore Mobile Banking application that has your *Clicks* Digital Token installed.

This service can be found under **Services > Change Digital Token PIN** on the Mobile Banking application only.

14. Can I set up my *Clicks* Digital Token on multiple mobile device?

You can only set up your *Clicks* Digital Token on one mobile device. If you set up a new *Clicks* Digital Token on a separate mobile device, the previous set up will be disabled.

15. What if I delete the CIMB *Clicks* Singapore Mobile Banking application that I have set up my *Clicks* Digital Token on?

Your *Clicks* Digital Token will be disabled. You may download the latest CIMB *Clicks* Singapore Mobile application and set up your *Clicks* Digital Token.

16. What are the mobile devices that supports *Clicks* Singapore Mobile Banking application and allows me to set up my *Clicks* Digital Token?

CIMB *Clicks* Singapore Mobile Banking application is available for download on both Apple and Android phone devices. *Clicks* Digital Token can only be supported on mobile devices with minimally:

- Android 5.0 and above
- Apple iOS 9.0 and above

17. Why am I not able to setup my *Clicks* Digital Token successfully?

Before you set up your *Clicks* Digital Token, please ensure that your

- Mobile device operating system is minimally
 - Android 5.0 and above
 - Apple iOS 9.0 and above.
- Date and Time on your mobile device is on “Automatic” setting.
- Mobile data connectivity is available.

If you are still encountering problem setting up your *Clicks* Digital Token, please contact CIMB At-Your-Service at +65 6333 7777 (Monday to Sunday 9am to 9pm) for further assistance.

USING CIMB *CLICKS* DIGITAL TOKEN

18. How do I login and authenticate my online transactions?

For transactions performed on **CIMB *Clicks* Singapore Mobile Banking application**, transactions will be authenticated seamlessly without the need for keying in an SMS-OTP or using your physical Security Device.

For transactions performed on ***Clicks* Internet Banking** through web or mobile browser, a push notification will be sent to your CIMB *Clicks* Singapore mobile application installed with your *Clicks* Digital Token for authentication.

19. Why am I not receiving any push notification on my mobile device?

Please ensure that your push notification on your mobile device is enabled. Additionally, you will need to ensure that mobile data is available in order to receive a push notification to authenticate your transactions.

20. Will I be able to authenticate my online transactions if I turn off my notification?

Yes, you will be able to authenticate your transactions if your push notification is not turned on.

For transactions performed on ***Clicks* Internet Banking** through web or mobile browser, you will need to manually generate the OTP using your *Clicks* Digital Token by following the instructions on the screen. (Refer to Question 5 below for the steps to manually generate an OTP).

21. Will I be able to authenticate my online transactions if there is no mobile data or WiFi?

For transactions performed on **CIMB *Clicks* Singapore Mobile Banking application**, you will not be able to perform any transaction since there is no mobile data connectivity.

For transactions performed on ***Clicks* Internet Banking** through a web or mobile browser, you will be able to manually generate an OTP using your *Clicks* Digital Token by following the instructions displayed on the screen. (Refer to Question 5 below for the steps to manually generate OTP)

22. How do I manually generate OTP for authentication?

For authenticating **non-high risk transactions**:

1. Launch your CIMB *Clicks* Singapore Mobile Banking application
2. Tap on the *Clicks* **Digital Token** icon on the Login Screen
3. Tap on **Generate One-Time Password**
4. Input your *Clicks* Digital Token PIN
5. Enter the OTP displayed on your mobile device into the web or mobile browser.

List of some non-high risk transactions include:

- Login to *Clicks*
- Funds Transfer or Bill Payments to “Favourite” account above S\$1,000.
- Update Transaction Alerts

For authenticating **high risk transactions**:

1. Launch your CIMB *Clicks* Singapore Mobile Banking application
2. Tap on the *Clicks* **Digital Token** on the Login screen
3. Tap on **Transaction Signing**
4. Input your *Clicks* Digital Token PIN
5. Scan the QR Code displayed on your web browser
6. Enter the OTP displayed on your mobile device into the web browser.

List of high risk transactions include:

- Add new Funds Transfer beneficiaries or Bill Payment payees as “Favourite”.
- Perform Funds Transfer or Bill Payments to “Non-Favourite” accounts.
- Perform Telegraphic Transfers
- Change *Clicks* Internet Banking Daily Limits
- Change Address, Contact Number or Email Address
- Link Securities Cash Trading Account

23. How do I turn on notification alerts on my mobile device?

You can enable notification in one of the following ways:

For IOS devices:

Step 1: Access Settings > Select Notifications

Step 2: Select CIMB *Clicks* Singapore Mobile Banking application > Turn on Notifications

For Android devices:

Step 1: Access Settings > Select Apps & Notifications

Step 2: Select Notifications > Select App Notifications

Step 3: Select CIMB *Clicks* Singapore Mobile Banking application > Turn on Notifications

CHANGE OR LOSS OF MOBILE DEVICE

24. What if I change my mobile device?

Download CIMB *Clicks* Singapore Mobile Banking application and set up your *Clicks* Digital Token on your new mobile device. The *Clicks* Digital Token that was set up on your previous mobile device will be automatically disabled.

25. What if I lose my mobile device?

Please contact CIMB At-Your-Service at +65 6333 7777 (Monday to Sunday 9am to 9pm) immediately and our Customer Service Representative will be able to disable the *Clicks* Digital Token.

Alternatively, you may login to CIMB *Clicks* Internet or Mobile Banking and disable your *Clicks* Digital Token. This service can be found under **Services > Disable Digital Token**.

Lastly, you may download CIMB *Clicks* Singapore Mobile Banking application and set up your *Clicks* Digital Token on your new mobile device. The *Clicks* Digital Token that was set up on your previous mobile device will be disabled automatically.

26. Can I still use my *Clicks* Digital Token if I change my mobile number?

Yes. Your *Clicks* Digital Token is registered to your mobile device and not your mobile number.

To update your mobile number with the bank: You may login to CIMB *Clicks* Internet or Mobile Banking to update your contact number to register for a SMS-OTP service. This service can be found under **Services > Update Contact Number**.

Alternatively, you can download and mail a completed [CIMB *Clicks* Internet Banking Service Request form](#) to us. The Bank will update your mobile number within 5 business days upon receiving your request form.

Lastly, you may also update your mobile number at any of our [branches](#).