EBL ACCESS: Frequently Asked Questions

1. Product

What is 'EBL Access'?

EBL Access is the country's best and most robust security feature for online fund transfer. This 2-Factor Authentication will ensure the peace of mind when using Internet Banking by providing an additional level of protection against online identity theft and other online frauds.
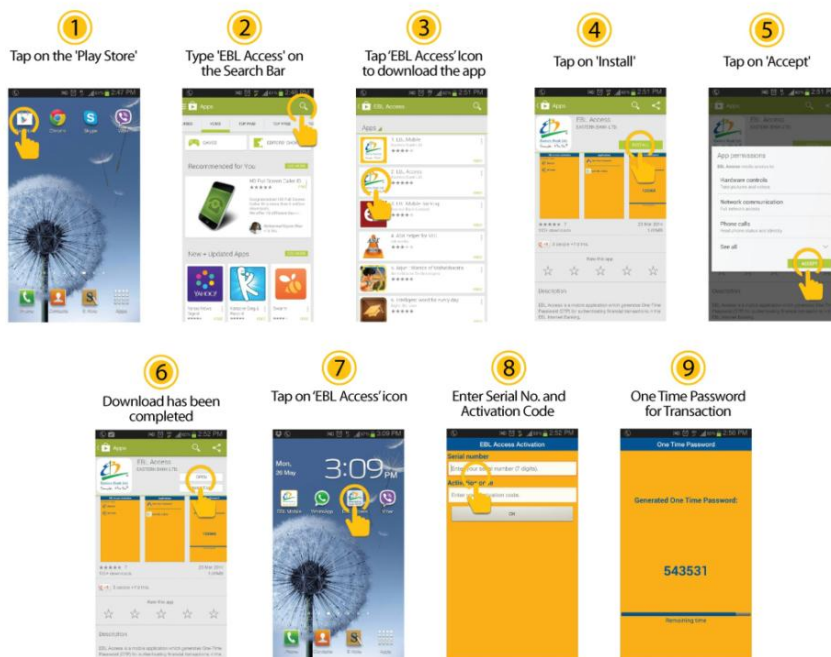
Why 'EBL Access'?

EBL Access serves as a second-level of authentication when you perform online transactions at EBL Internet Banking. If your User ID and Password of the Internet Banking are compromised for any reason, the intruder will also need to have your "EBL Access" (Hardware Token/Software Token) to perform any transactions via your Account online. EBL Access adds a second layer of security to your online Account ensuring that your Account cannot be accessed doing online transactions (i.e. fund transfer) even if your User ID and Password of the Internet Banking are ever compromised!

How can I get 'EBL Access'?

EBL Access is available in the form of Hardware Token and App-based Software Token. For Hardware Token, please visit your nearest EBL branch and apply for one.

For App-based Software Token, you can simply download the App from App Stores and come to your nearest branch for the Activation PIN. You can also request for the PIN from 'Email Services' through Internet Banking (Non-resident Bangladeshi clients only). EBL Access is available for all handset types (smartphones only), at all App Stores (i.e. Google Play Store, Apple App Store, Windows Store and BlackBerry World). Simply search for 'EBL Access' and the App icon will appear on your device display that you can download for free. Here's an example:

How does 'EBL Access' work?

EBL Access (Hardware Token/Software Token) randomly generates a 6-digit One Time Password (OTP) for authenticating transactions (i.e. fund transfer) through EBL Internet Banking. During the Fund Transfer through EBL Internet Banking page, after providing necessary details, the Internet Banking system will request you to verify the information. After verification, the system will request you to 'Confirm' to initiate the transaction. When you press 'Confirm' button, it will ask you to put 'OTP' (One Time Password). You are then required to enter an OTP as a second level of authentication to confirm that the transaction is authorized by you.

With Hardware Token, you can generate OTP by pressing the button located at the left-side of the device. It is a 6-digit number that will be visible for 32 seconds. When you put this number, the system will then authenticate your transaction. The transaction will ONLY be completed once you put the OTP from the device that has been assigned against your Account.

With Software Token, you can generate OTP by simply invoking your application once it is activated. It will immediately show the screen on your handset having the OTP which needs to be entered in EBL Internet banking to authenticate your transactions (i.e. Fund Transfer).

What is a One Time Password (OTP)?

A One Time Password (OTP) is a series of numeric characters that is generated by your Token and is used as a 2nd level of authentication during the 'fund transfer' process by using Internet Banking systems of EBL. This feature is absolutely secure because every OTP is unique and can only be used in conjunction with a User's login ID and Password.

How do I generate an OTP (One Time Password) using/in Hardware Token?

You can generate OTP (One Time Password) by pressing the button located at the left-side of the device Please note that OTP is randomly generated in every 32 seconds on the Hardware Token while the 6-digit number is displayed for 32 seconds.

How long a single OTP (One Time Password) will be valid for?

A single OTP is valid for 10 minute once it is generated.

What'll happen if the OTP disappears during the transaction? Do I need to get another one?

If the OTP expires during transaction based on the inactivity of the user to carry out the transaction itself within the period of OTP validity (10 minute) or if your Internet Banking session expires, then you will need to generate another OTP and carry on with the transaction.

Do I have to pay for generating OTP?

No. It is absolutely free!

What will happen if I mistakenly type a wrong OTP?

If you have typed a wrong OTP, then the transaction will fail. You would need to re-enter correct OTP to complete the transaction. If you put wrong OTP for 6 times you will get the message: "The User Account is locked" and you will not be able to proceed further that means you will not be able to transfer funds unless you call 16230 (from any mobile phone within Bangladesh) or +880-2-8332232 (from any Overseas number) to reactivate it.

Does the Hardware Token display the same One Time Password (OTP) when I press the button multiple times?

Your Hardware Token will generate a different One Time Password (OTP) every 32 seconds. Please note that you cannot use the same OTP twice to authenticate transactions.

Does the Hardware Token need to be recharged?

No. The Hardware Token runs on a battery, which cannot be recharged.

Can I have both Hardware and Software Token?

For security reasons, you can only choose one mode of 'EBL Access' – either get the OTP via 'Hardware Token' or 'App-based Software Token'.

What will happen if I lose the Hardware Token?

If you lose your Hardware Token, please call 16230 (i.e. EBL Contact Center) to notify the incident. We will arrange to re-issue a new Hardware Token and de-activate your lost Hardware Token. Please note that replacement of the Hardware Token is a charged service.

Does the battery of the Hardware Token needs replacing?

No, the Hardware Token is tamper-proof and will lose its initialization when the battery is removed. As the battery cannot be replaced, you will need to replace the device itself. The normal battery life of the Device is approximately 5 years depending on the usage. Your Hardware Token will provide warning that the battery is running low on power. In such case, please contact us for replacement (charges will be applicable).

Can I share my Hardware Token with others in the family?

No, each Hardware Token is assigned to only one Account. Please ensure your hardware token is kept in a secure place and is not shared with anyone else to transact online.

Where do I get Software Token? How will I download it?

The Software Token is available in all major App Stores – Google Play Store Apple App Stores, Windows Store and BlackBerry World:

EBL Access on Google Play Store (Android Phone): https://play.google.com/store/apps/details?id=com.EBLAccess
EBL Access on Apple App Store (iPhone, iPad): https://itunes.apple.com/app/ebl-access/id846620013
EBL Access on Microsoft Windows Phone Store (Windows): http://www.windowsphone.com/en-us/store/app/ebl-access/4b33573d-ea30-4ba4-815c-96153286866f
EBL Access on BlackBerry World: http://appworld.blackberry.com/webstore/content/52213899/

I have downloaded the App. Is it now ready to use instantly?

After downloading the App, you will need to activate EBL Access prior to use. Upon successful activation, you can start using EBL Access to generate One Time Password (OTP) to transfer funds through EBL Internet Banking.

How do I get the Activation Code?

You can get the activation code from your nearest EBL branch. You will need to submit a simple Form which can be downloaded from EBL website (www.ebl.com.bd). The Form is also available at the branch.

How does the Software Token work?

When you activate the EBL Access by inputting Serial Number and Activation Code, you will then immediately get the screen in your hand set/device showing the OTP. You can generate OTP by simply invoking your application once it is activated. For that you have to press the "EBL ACCESS" icon on your smart phone each time you want to generate OTP. Please note that OTP is randomly generated in every 32 seconds on the software token too and the 6-digit number is displayed for 32 seconds.

I have downloaded the App. Is it now ready to use instantly?

After downloading the App, you will need to activate EBL Access prior to use. Upon successful activation, you can start using EBL Access to generate One Time Password (OTP) to transfer funds through EBL Internet Banking.

How do I get the Activation Code?

You can get the activation code from your nearest EBL branch. You will need to submit a simple Form which can be downloaded from EBL website (www.ebl.com.bd). The Form is also available at the branch.

Does the Software Token work if there is no internet connectivity on my phone?

Yes, Software Token does not require any Internet connection or even mobile network connection to generate the One Time Password (OTP).

What will happen if I experience network/connectivity disruption while I am using the OTP?

Simply you need to generate a new OTP and do the transaction once the network/connectivity is resumed.

If I get the message "The One Time Password was incorrect", what shall I do?

1. At the time of transferring funds to other bank accounts or accounts within EBL, if you get the message—"the One Time Password was incorrect," after inputting the OTP please ensure you are inputting the right OTP obtained from your "EBL ACCESS" app on your mobile phone or Hardware dongle.

2. Please also check the **settings** of your "EBL ACCESS" app and make sure the time is set to **GMT** both in "EBL Access information" and "Offline time synchronization" for the software token (i.e. "EBL ACCESS" app on your smart phone). For example, if you are going to transfer fund on 14:17 (local time in Bangladesh), both "EBL Access information" and "Offline time synchronization" time will be GMT time that is 08:17 in this case *(GMT time in Bangladesh is 6 hours lagging behind the Bangladesh local time).* It is suggested to check this time setting just after installing and activating the app for avoiding any probable problem later on.

3. Normally this app automatically sets the time to GMT against the date, time & time zone already set in your phone. So, first of all please check your phone's date, time & time zone whether they are aligned with the local time of the place you are there at the time of transferring funds. In two ways time can be set in a phone. One is 'automatic' which selects the network provided date & time. The other one is 'manual', which is done by selecting the particular time zone and local time of that particular place manually.

4. Then check the "EBL ACCESS" app's time setting. For iphone, tap on the app's icon, you will see the "settings" button on the top right corner of the phone's display. For android phones, after tapping the app's icon, a random OTP will be shown, just at that moment press 'back' button then press 'menu' button. You will now find the "settings" button. Then you will be able to check whether the time is set to GMT or not like the below pictures:
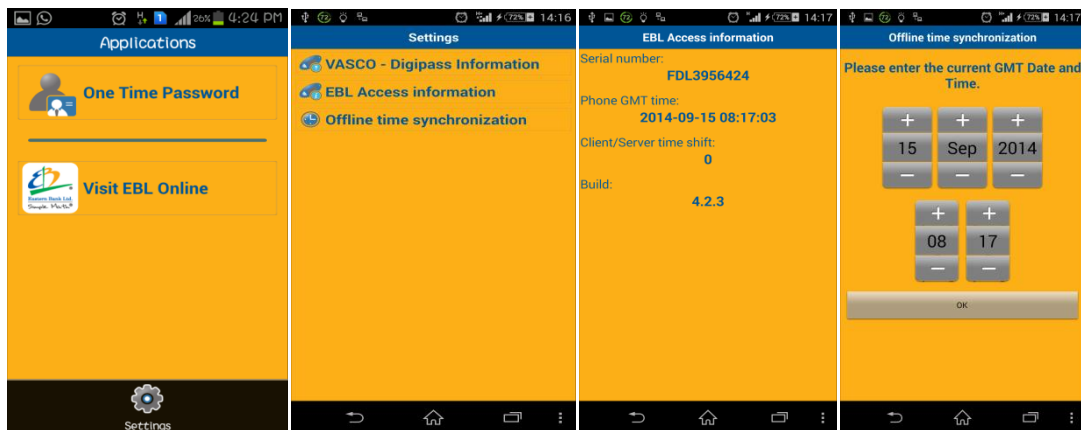
Now suppose you go to London and change your phone's time as per London's local time, then the time under "EBL Access Information" will be automatically set to GMT against that local time in London. As you know, London's local time and GMT time are same they will show the same values. The time under "Offline time synchronization" will also be set to GMT but just in case it's not set you can manually set it.

Along with checking the GMT setting, you can also try transferring funds after clearing the browser's cache of your phone if this kind of problem persists.

Can I configure EBL Access on multiple mobile/devices?
No, you are only allowed to use EBL Access on single device at a time for which the account been activated first time using the Serial Number and Activation Code provided to you. Please note that though the activation on your multiple mobile/devices may appear to work using the same Serial and Activation Code, the OTP generated will however likely to fail and/or create technical problems. In other words, the combination of Serial Number and Activation Code is for one time use only. For multiple mobile or devices, you would need to obtain new Serial Number and Activation Code for successful OTP generation on your other devices.

What do I need to do if I have lose/damage my mobile phone?

If you lose your mobile phone where you had activated "EBL Access" then please immediately notify our Contact Center so that we can deactivate the Security Token that was assigned to your Account. Please note that you will be required to obtain a new serial number and activation code to activate "EBL Access" again on your new phone unless you preserve the previous software token. By using that same software token you can activate your account on your new phone.

I am using a regular phone (not Smart Phone). Can I get the Software Token in my handset?

No, we have restricted the EBL Access Software Token availability only on phones running on these operating systems -Android, iOS, Windows, and Blackberry.

What measures can I take as a user to ensure proper security when doing transactions over Internet?

EBL is absolutely committed to safeguard your financial transactions. As a user you also have a role to play in the Online Banking security:

- ✓ Never disclose your One Time Password (OTP) and Internet Banking Password to anyone. Please remember that no member of EBL will ask you for your Password or OTP
- ✓ Ensure your computer is protected with the latest anti-virus and firewall protection software at all times. Download updates regularly to ensure you have the latest protection
- ✓ If you lose your Hardware Token, please immediately notify EBL Contact Center so that we can deactivate the Security Token that was assigned to your Account
- ✓ If you lose your phone where EBL Access was activated, please immediately contact EBL Contact so that we can deactivate the Security Token that was assigned to your
- ✓ Account.

2. Fees & Charges

The following fees & charges will be applicable:

EBL ACCESS Token Type	Fees & Charges
Software Token Activation PIN	**Free for the first time)**
	Tk. 600 (including VAT) for replacement of lost or damaged PIN.
Hardware Token (one-time fee)	**Tk. 1,500 (including VAT)**