Lombard Internet Banking
Software Token Operating Instructions
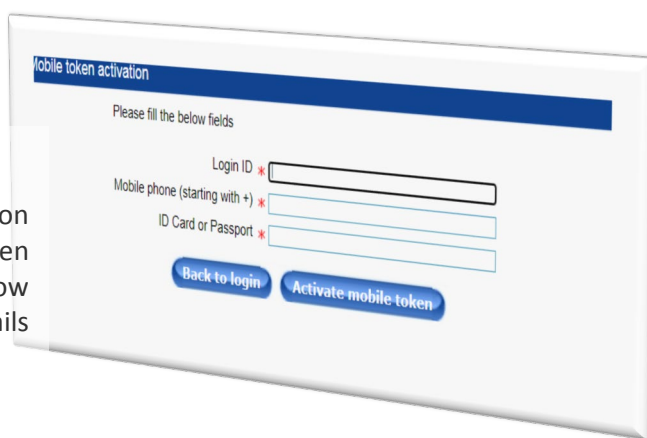
Software Token Activation

A software token is for use on an Android or iOS mobile phone and is used to generate Security Codes to login and to authenticate transactions executed from the Lombard Internet Banking Service. It can also be used to authorise on line card transactions using biometrics.

Application for a software token may be made in person at one of our branches– if you are not a subscriber to the Lombard Internet Banking Service you will need to submit an application and a Login ID will be issued as well.
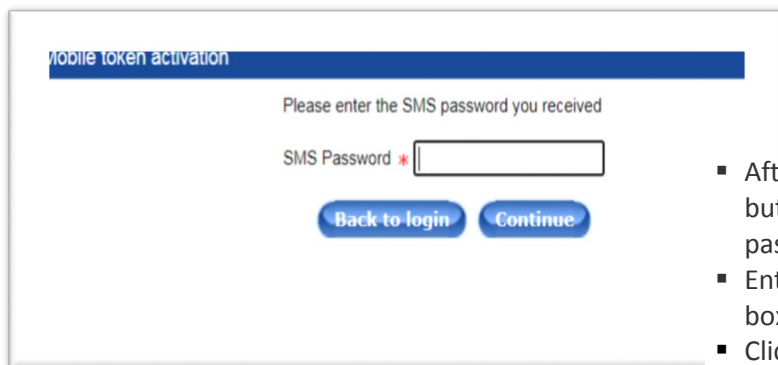
1   Download and install the *Lombard Mobile Token* from the Google Play Store or iOS App Store.

2   Visit the Bank's website at:

https://www.lombardmalta.com/ and click on 'Internet Banking Login' > 'Software Token Activation'. The 'Mobile token activation' window will be displayed. Proceed to enter the details required.
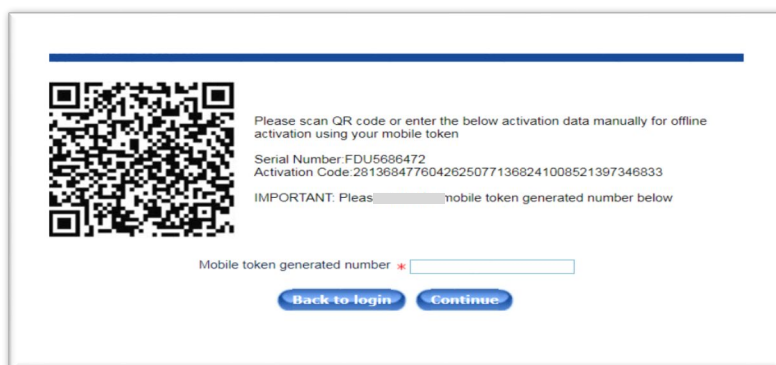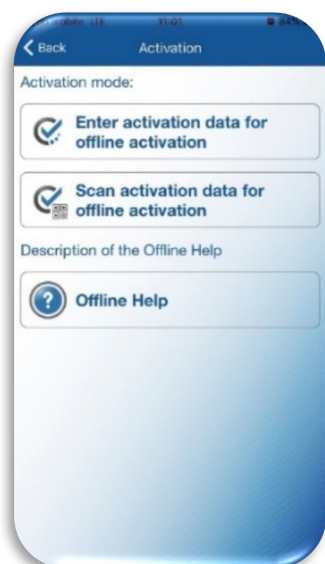

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- After clicking the 'Activate mobile token' button, you will receive an 8 digit password via SMS on your mobile phone.
- Enter the 8 digit in the 'SMS Password' text box.
- Click on the 'Continue' button.

4   After clicking on the 'Continue' button, system will prompt a QR code and an activation code.
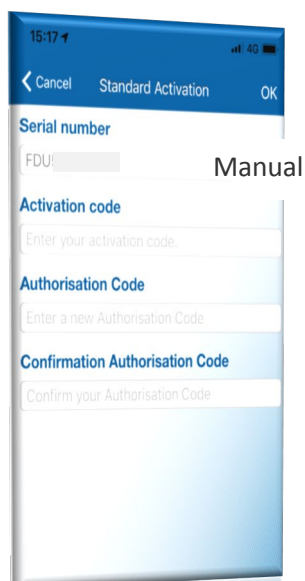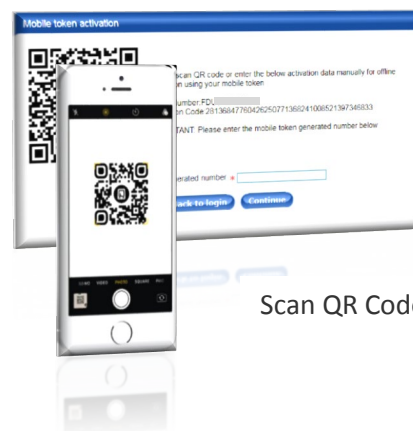Either may be used to initiate activation.

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From the 'Lombard Mobile Token' app select an activation method:

- either by entering details manually
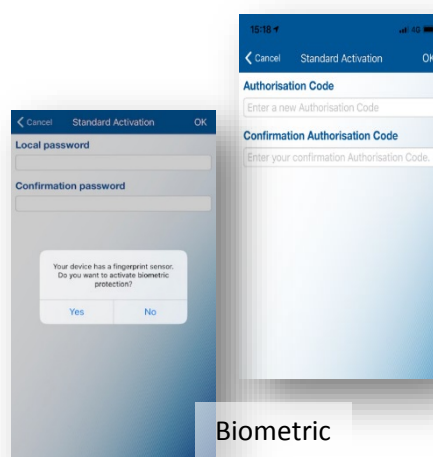- or by scanning QR code

Manual

Scan QR Code

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Next you will be required to create an Authorisation Code – this will be used every time you need to generate a Security Code.

Should your device support biometric protection you may enable this on the Lombard Mobile Token app, to finger print or face detection.

Biometric

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On your desktop (on the same screen as QR code screen) enter the Security Code generated by the Lombard Mobile Token app

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At this point your Lombard Mobile Token app is activated and ready for use. Select the 'One Time Password/APPL1 and your mobile token will display a 6-digit Security Code. Input this Code in the Lombard Internet banking login window > Security field, to access to the Lombard Internet Banking Service.
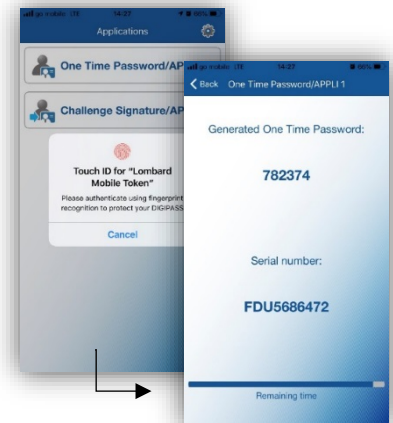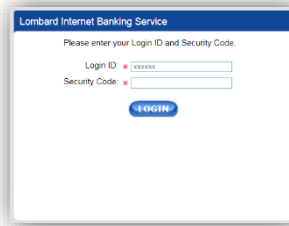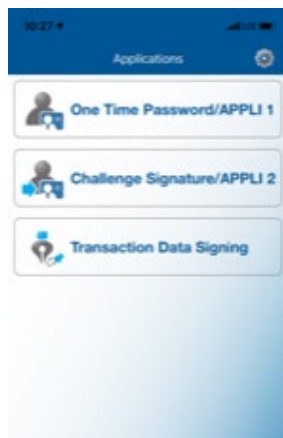
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The second option on the screen 'Challenge Signature/APPLI 2 is used to authorise financial transactions. When you execute a transaction on the Lombard Internet banking, the system will generate a 6-digit pin code. Enter this code in the APPLI 2 'Challenge Signature' and input the resulting pin code on the transaction screen for authentication as per attached.

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The final option on the screen is 'Transaction Data Signing'. This option is used to authorise on line card transactions using biometrics (e.g. fingerprint, face recognition).

Once you reach the online checkout and input your card details, the following pop up window may be presented.
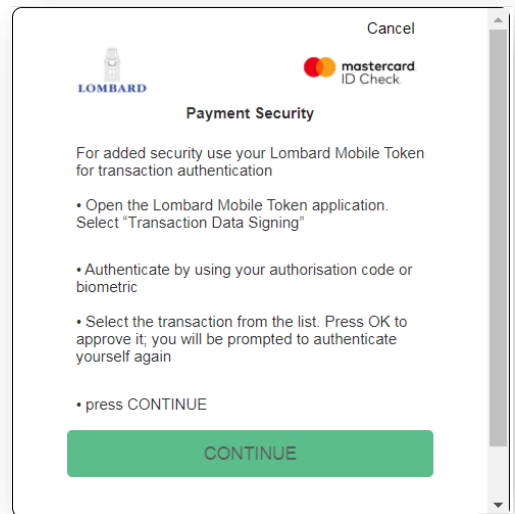

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If so, follow the instructions on the pop up window and open the Lombard Mobile Token and selecting "Transaction Data Signing".

This process will trigger the Mobile Token to list the transactions to be authorised. 'Retrieving transactions please wait' will appear on your mobile. Once the system retrieves the transactions, select the one to be authorised (if more than one transaction requires authorisation), the 'Transaction Data Signing' screen will be displayed.
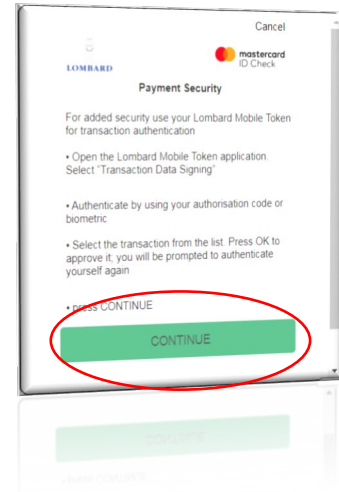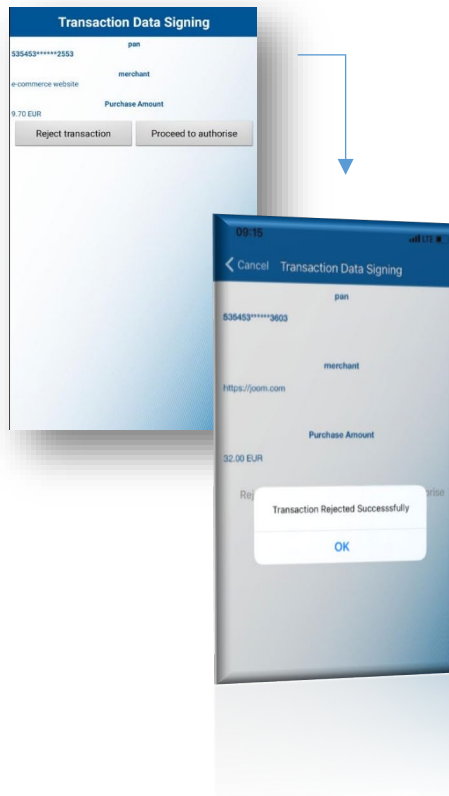
Should you wish to proceed with authorising the transaction, tap on 'Proceed to Authorise'. A screen will be displayed to enable either 'Fingerprint Recognition' or 'Face Detection'.
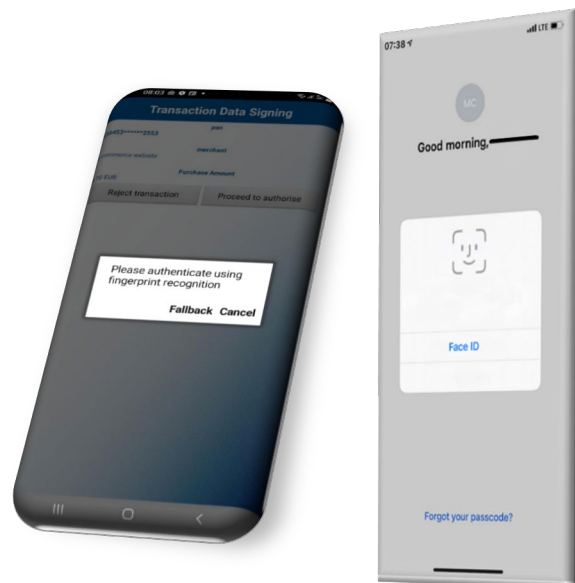
12	Once the above is finalised, go back to the payment page and Press CONTINUE to complete the process.

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You may also opt to Cancel the transaction from the top right hand corner of the payment page or reject the transaction from your mobile. Once 'Reject Transaction' is selected from your mobile, 'Transaction Rejected Successfully' will appear. You need to press 'OK' to continue. In both cases, the payment shall not be effected.

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If the above procedure is not followed, the payment page will expire. You may either follow the procedure again or opt to enter the Static Password and OTP.