The New Soft Token
Combining Security and Convenience

Switch now to the brand new OCBC Soft Token where you can proceed the non-registered transaction and payment on your mobile banking app securely and directly.

Activate your OCBC Soft Token via SMS OTP and Email OTP to enjoy the ease and convenience today!

Service covered:

- Non-registered payee transfer
- Register fund transfer payee after non-registered payee transfer
- Non-registered bill merchant payment
- Register merchant bill template after non-registered bill merchant payment

Stay tuned for more soft token new services!

Why you'll love OCBC Soft Token?

Banking services made simple

Transact seamlessly with soft token authentication - on the app - without a physical hardware token.

Enhanced security

OCBC Soft Token is integrated with the OCBC Digital app on your registered device now for you to perform high-risk transactions seamlessly and securely.

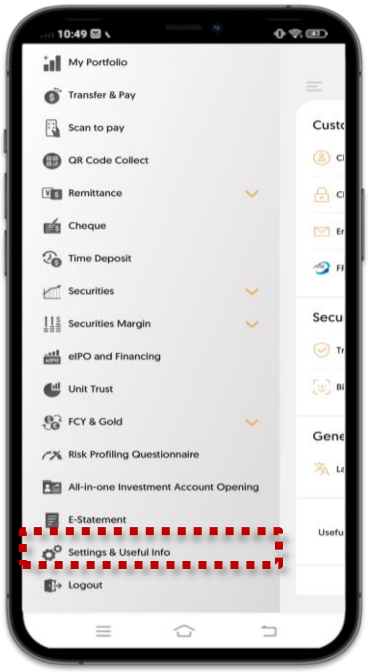
Authorise online purchases

Starting from September 2024, as a registered Soft Token user, you can proceed the non-registered payee transfer and non-registered bill merchant payment unless OCBC requires additional verification to authenticate your Soft Token.

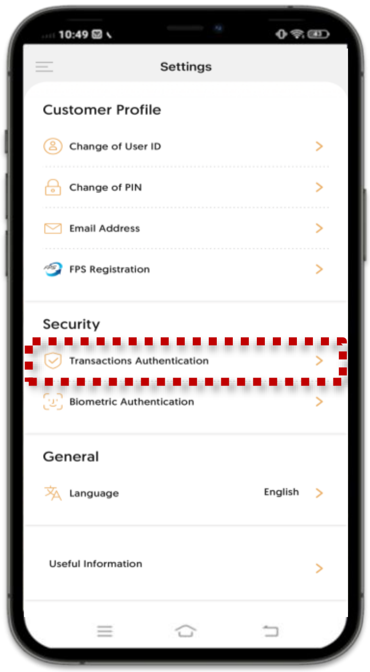
Guide to OCBC Soft Token

1. How can I activate OCBC soft token?

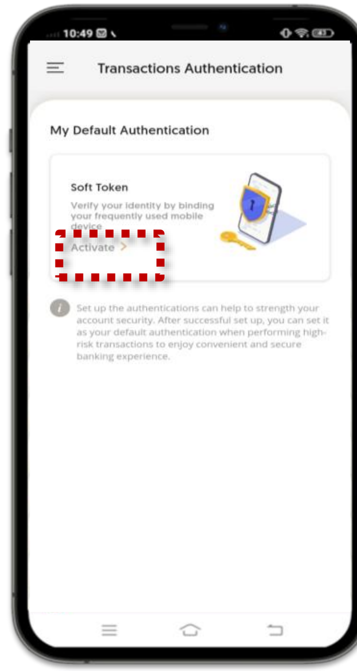
1 Select “Settings & Useful Info”



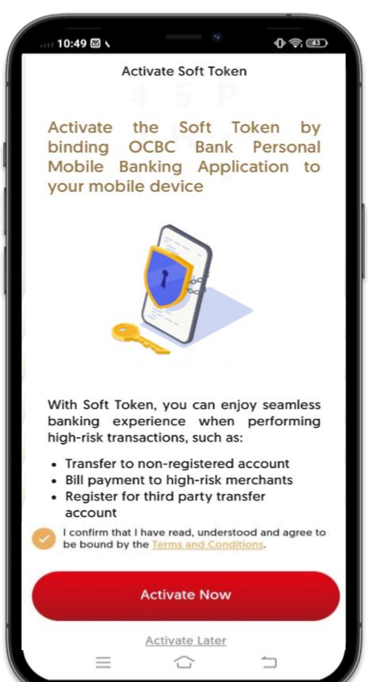
2 Select “Transactions Authentication”



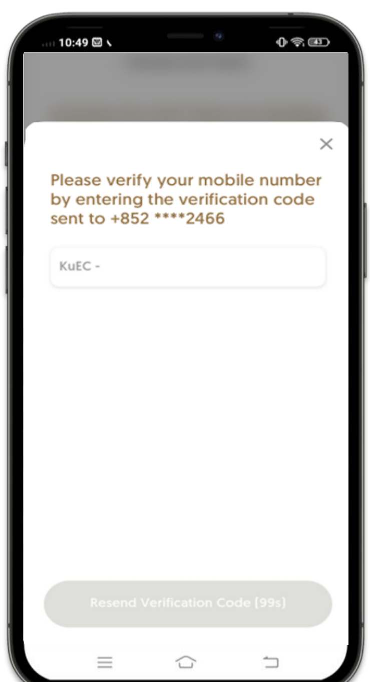
3 Select “Activate” button



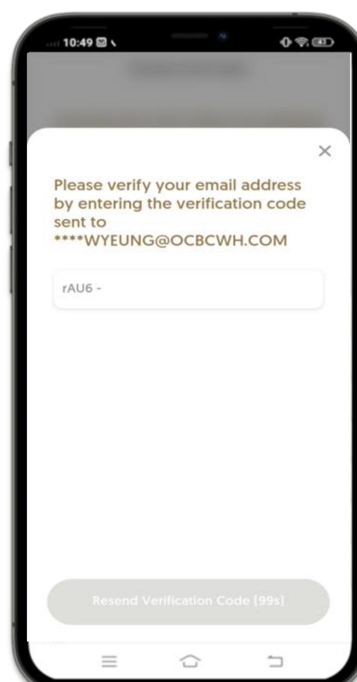
4 Confirm the “T&C” and select “Activate Now” button



5 Input SMS OTP



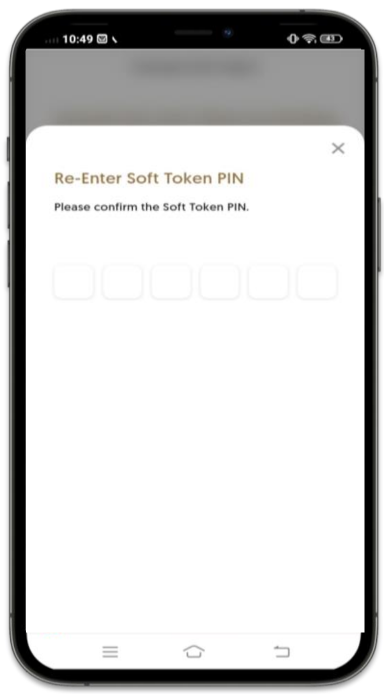
6 Input Email OTP



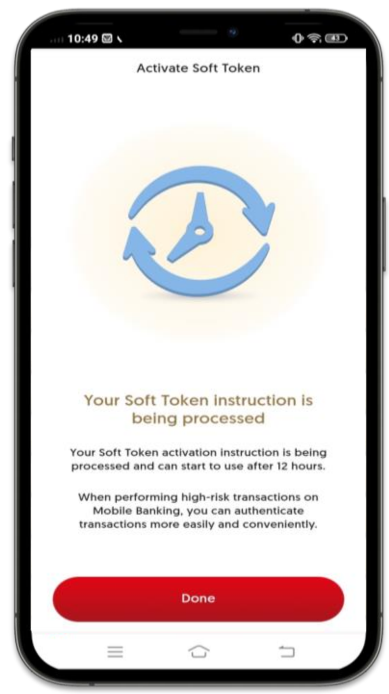
Guide to OCBC Soft Token

7 Setup soft token PIN

8 Re-confirm the soft token PIN



9 Your instruction is submitted

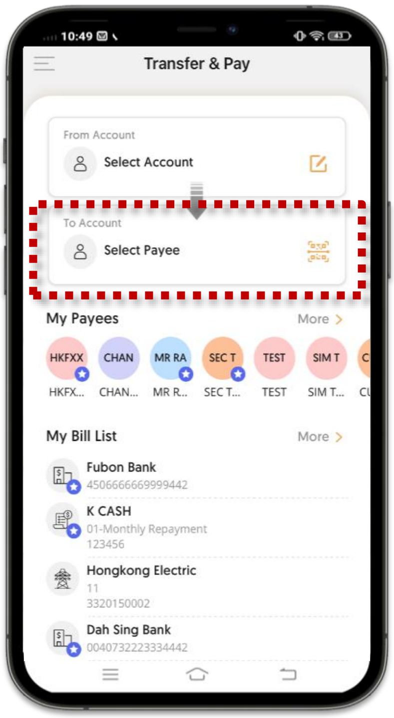


*Soft token will be effective after 12 hours

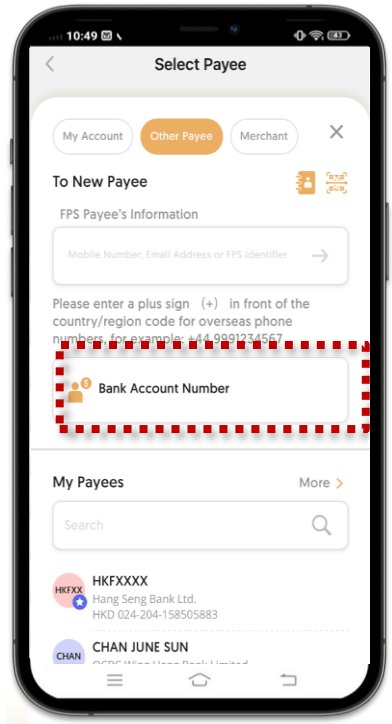
Guide to OCBC Soft Token

2. How can I proceed the non-registered payee transfer with soft token?

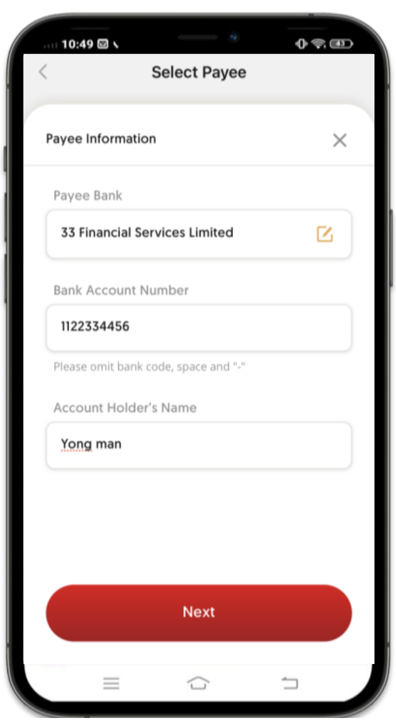
1. Select "from account" or "to account"



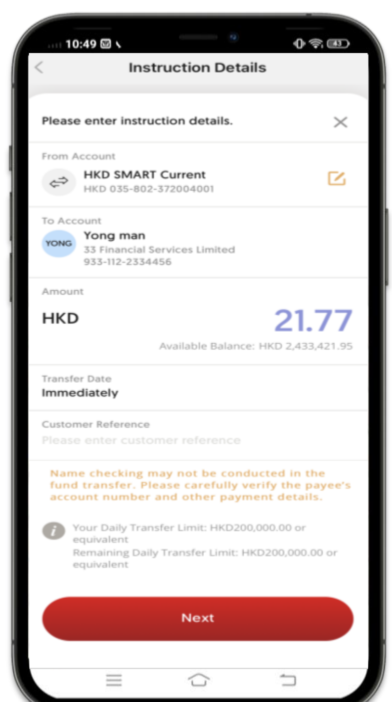
2. Select "Bank Account Number" button



3. Enter payee details

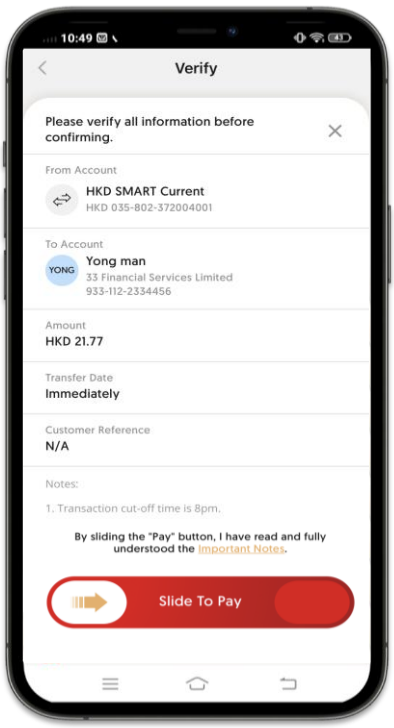


4. Enter transaction details

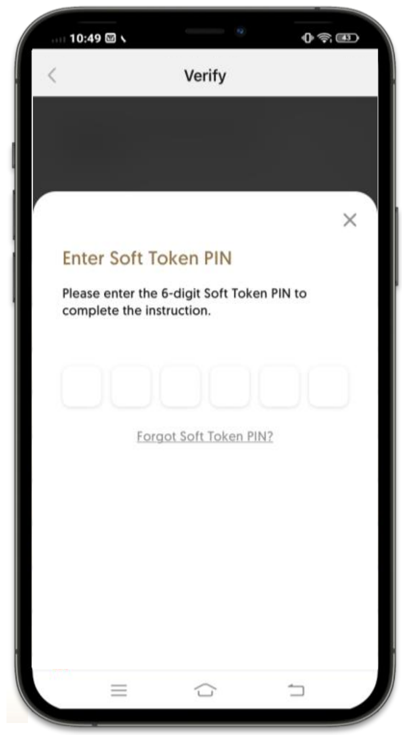


Guide to OCBC Soft Token

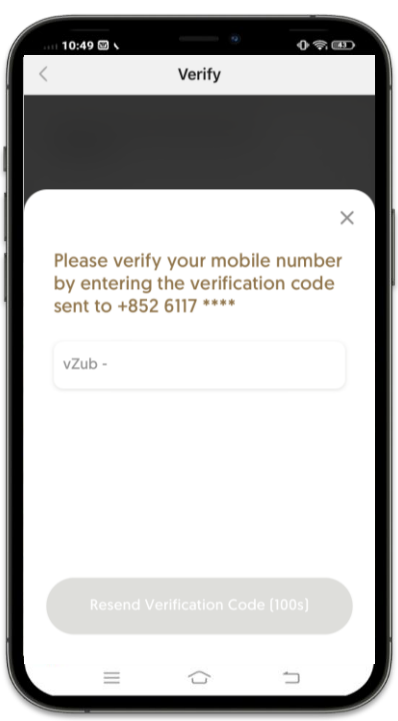
5 Review the details and submit the instruction



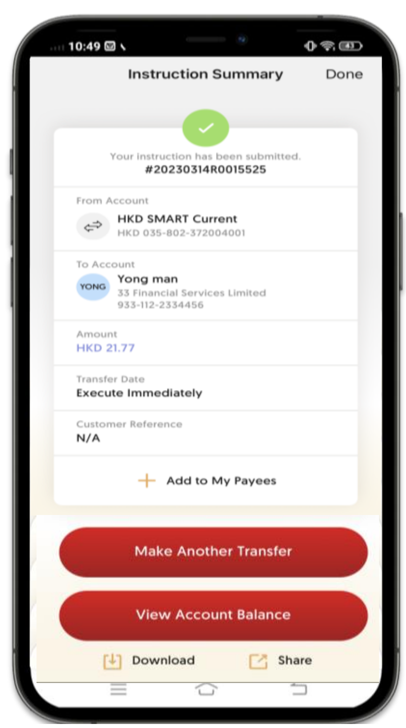
6 Enter Soft token PIN for authentication



7 Enter SMS OTP (1st time high-risk transaction after soft token effective)



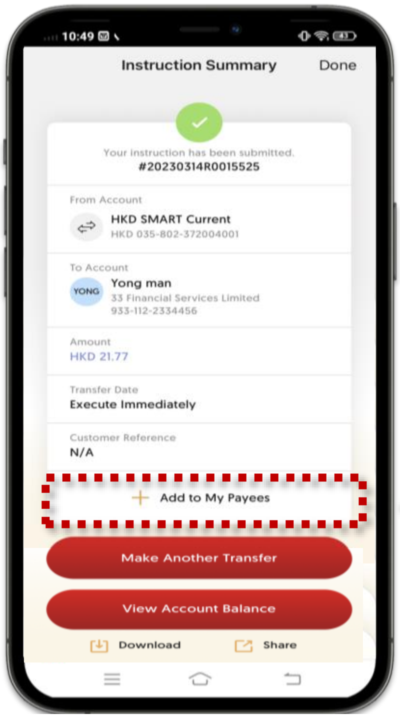
8 Your instruction is submitted



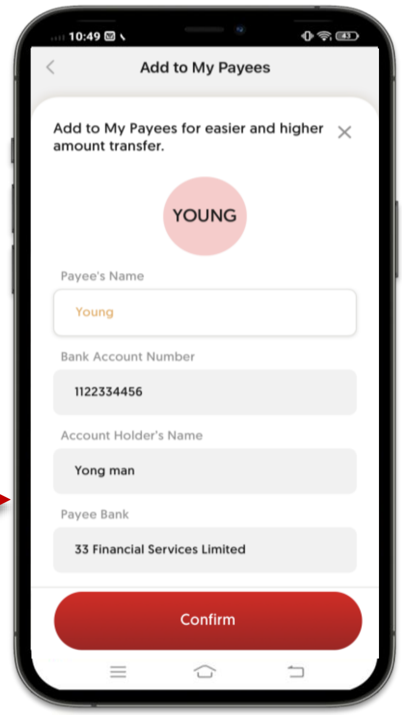
Guide to OCBC Soft Token

3. How can I register the payee after non-registered payee transfer?

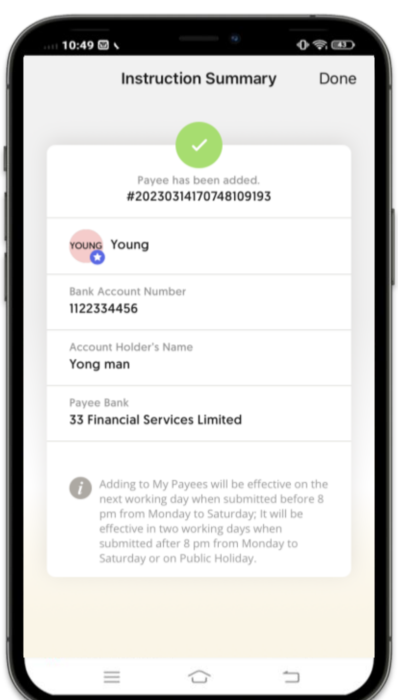
1. Your instruction is submitted



2. Enter "Payee's Name"

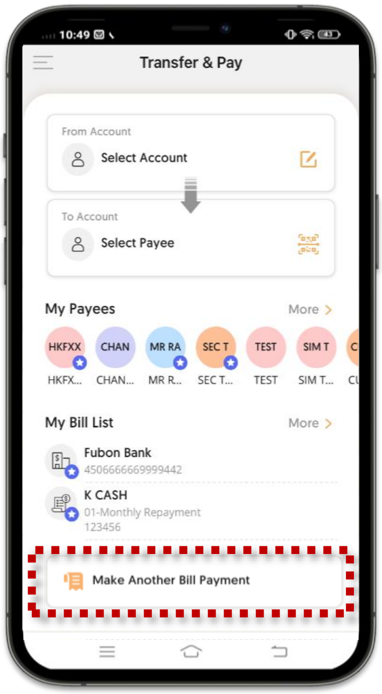


3. Your instruction is submitted (Payee will be effective one working day after registration)

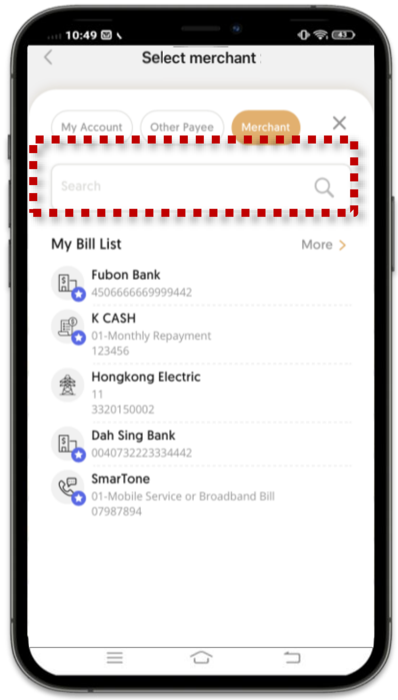


4. How can I proceed the non-registered bill merchant payment with soft token?

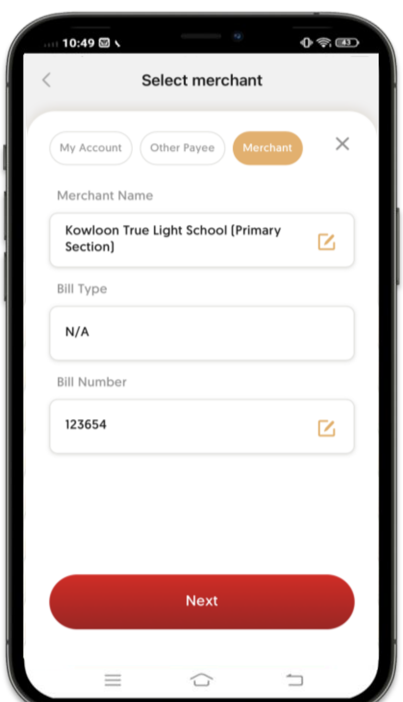
1. Select "Make Another Bill Payment" button



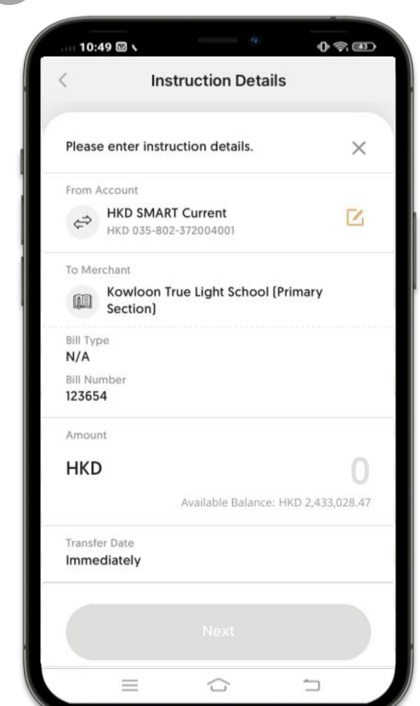
2. Search the merchant



3. Enter Merchant details

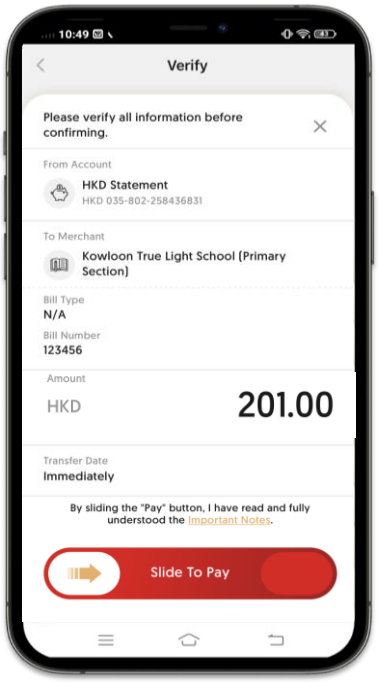


4. Enter transaction details

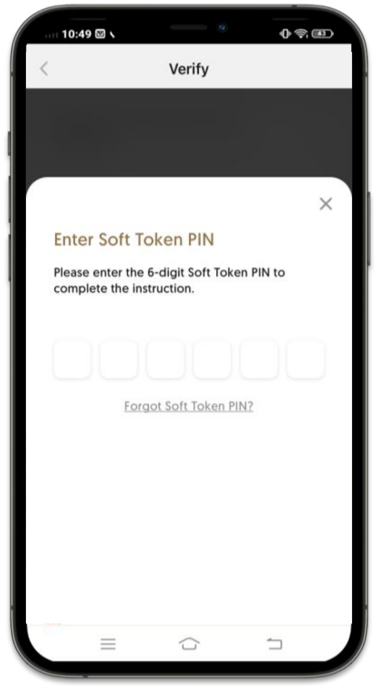


Guide to OCBC Soft Token

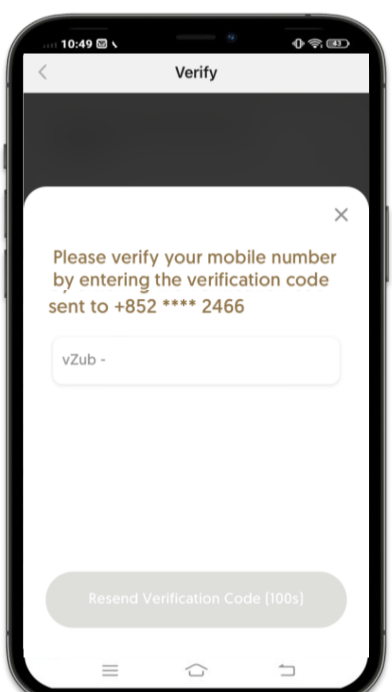
5 Review the details and submit the instruction



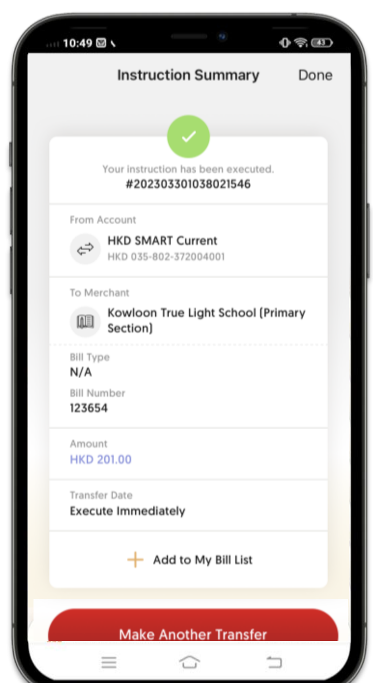
6 Enter Soft token PIN for authentication



7 Enter SMS OTP (1st time high-risk transaction after soft token effective)



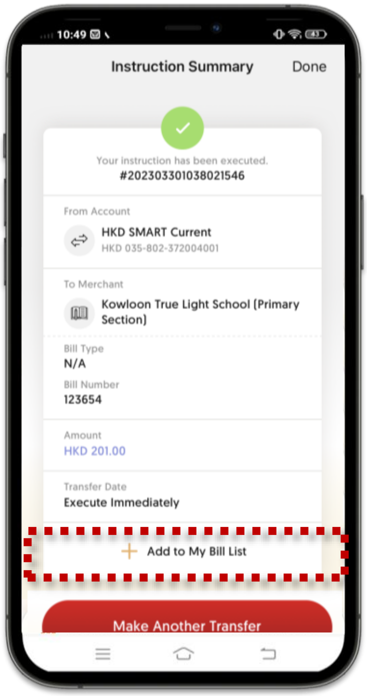
8 Your instruction is submitted



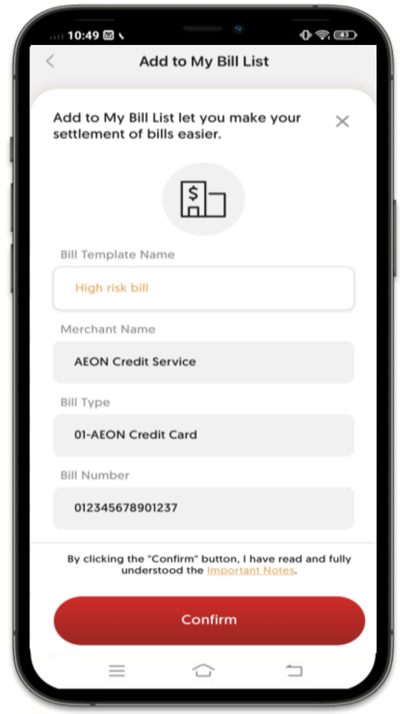
Guide to OCBC Soft Token

5. How can I register the bill template after non-registered bill merchant payment?

1 Your instruction is submitted



2 Enter “Bill template Name”



3 Your instruction is submitted (Bill template will be effective instantly)