

Token **ING BANK** Owner's Manual

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1. Introduction

Token is cryptographic device that generates signatures in form of chain of digits on base of timestamp and other variables, using special cryptographic algorithm. Tokens are widely used as state-of-the-art verification tool in electronic banking, e-business and Internet applications. ING Bank has been successfully using tokens for several years and cooperates with VASCO Data Security, producer of Digipass 700 token.

Need for maximum security in fax document flow from Customer to ING Bank determined introduction of tokens. Signature generated by token and placed on fax document enables bank to electronically verify that fax comes from company listed on document and additionally, in case of payment orders, the message has not been altered by third party (hash function).

Owner's Manual allows to learn step by step all functions of ING Bank token. In case of any questions regarding tokens please call our HELPDESK under the number (+48 22) 820 43 69.

2. Documents that should be signed with FAX KEY

There are three types of documents that should be signed with token key. Differentiation is made between payment orders and other documents like an application for opening L/C or bank guarantee issuance. FAX KEY for payments (**group A**) is generated on base of actual AMOUNT and BENEFICIARY ACCOUNT values. FAX KEY for bank documents from **group B** is generated with 0 (zero) AMOUNT and 0 (zero) ACCOUNT. FAX KEY for bank documents from **group C** is generated with actual AMOUNT and 0 (zero) BENEFICIARY ACCOUNT.

The group allocation of the documents is listed below:

Group A – Payment orders. FAX KEY is generated on actual value of AMOUNT and BENEFICIARY ACCOUNT:

- Domestic payment order;
- International payment order;
- Cancellation of the above orders.

Group B – FAX KEY is generated on zero values for AMOUNT and BENEFICIARY ACCOUNT:

- Settlement instruction – delivery versus payment;
- Settlement instruction – receive versus payment;
- Settlement instruction – delivery free of payment;
- Settlement instruction – receive free of payment;
- Blockade instruction;
- Cancellation of the above orders;
- Collection covering order;
- Request for a written confirmation of the account balance;
- Notice of drawdown;
- Application for issuance / amendment bank guarantee / counter guarantee;
- Application for issuance / amendment customs guarantee;
- Application for issuance / amendment tax guarantee;
- Application for issuance / amendment transit guarantee;
- Documentary credit application;
- Documentary credit amendment application.

Group C – FAX KEY is generated on actual value AMOUNT and (0) zero BENEFICIARY ACCOUNT:

- Demand for cash.

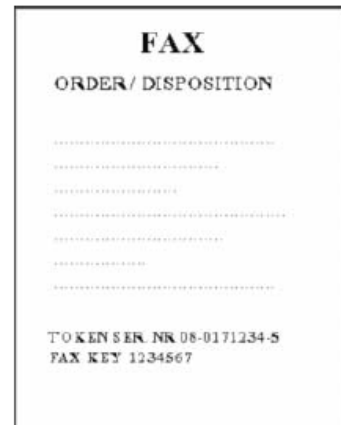
Other correspondence sent to ING Bank via fax machine does not require fax key. However ING Bank can extend above lists for other documents with prior notification of the Customer.

3. How to place fax key on document


Token serial number and FAX KEY should be placed in visible form under body of the document in such form that is easily recognizable and not open to misinterpretation.

Unique token serial number is on the back case above bar code, e.g. **08-0171234-5**.

Note: token serial number must also be placed on order, next to FAX KEY. Without it Bank will not be able to match the appropriate algorithm and decode the FAX KEY.



4. Token activation

In the registered letter received from ING Bank you will find six-digit PIN for token (**PIN Z ING**), along with password for contacts with Customer Service regarding tokens (+48 22 820 43 69). Please enter initial PIN (**PIN Z ING**) and confirm it with ENTER key. The CC key  enables correction of data during typing. Note that you have 3 PIN attempts.



After successful entering of initial PIN (**PIN Z ING**), token requires setting of a new password (**NOWY PIN**). Please enter it and confirm once again (**POTWIERD PIN**).

Note: PIN cannot consist of simple chain of digits, such as 123456, because it is treated as weak PIN (**SLABY PIN**). Try more complicated PIN.

ZMIANA PIN OK display confirms that PIN was changed successfully. After restarting token is ready for work. Since now you can switch to English. In order to do that press the function key several times **ENGLISH**→? shows up and confirm the choice with the ENTER key.



5. Generation of FAX KEY for group A

Switch on token and enter PIN code. Then press COM key. Prompt for AMOUNT will show up. **Enter full amount, you can enter cents after pressing F key** **F**. The key **CC** **CC** enables correction of data during input. Press ENTER. Prompt for beneficiary account show next. You have to enter FULL beneficiary account, with blank sort code, up to 16 digits.

Example:

for account 11 2222 3333 4444 5555 6666 7777 we enter only 16 digits (token does not allow to input longer number), skipping dashes, spaces, letters and other nonnumeric characters. In this way, in our example we enter 1122223333444455.

Obtained FAX KEY place on document along with token serial number.



6. Generation of FAX KEY for group B

In similar to generation of full fax key (see above). The only difference is that you enter 0 (zero) **AMOUNT** and 0 (zero) **BENEF ACCOUNT**. In this way FAX KEY is obtained, that in fact is a timestamp for identity verification.

Switch on token and enter PIN code. Then press COM key. Prompt for AMOUNT will show up. Enter 0 (zero). Key **CC** **CC** enables correction of data during input. Press ENTER. Prompt for beneficiary account show next. Enter 0 (zero).

Obtained FAX KEY place on document along with token serial number.



7. Generation of FAX KEY for group C

Switch on token and enter PIN code. Then press COM key. Prompt for AMOUNT will show up. **Enter full amount, you can enter cents after pressing F key** **F**. The key **CC** **CC** enables correction of data during input. Press ENTER.

Prompt for beneficiary account show next. Enter 0 (zero).

Obtained FAX KEY place on document along with token serial number.



8. PIN change

PIN can be changed using function key **F** **F**. Press it several times, until **CHANGE PIN?** shows up. Then press ENTER. Enter **NEW PIN**, then **CONFIRM PIN**.

Note that new PIN may not consist of simple chain of digits (as 123456) or be too similar to the old one. In such cases **WEAK PIN** shows up.

PIN CHG OK confirms that PIN has been changed successfully.



9. Change of language

Token has been programmed to display messages in Polish or English. You can change the language with use of function key F (F). Press it several times until **ENGLISH→?** (or **POLISH→?**) show up. Confirm your choice with ENTER.



10. Unlocking of token

After three attempts of entering a bad PIN token will be locked. In this case contact ING Bank HELPDESK (+48 22) 820 43 69 and provide ING Bank with following information:

- Client's account number;
- Token serial number – it is on the back cover of token above bar code;
- Token unlock challenge (**UNLOCK CHALL**), displaying on locked token;
- Password providing along with PIN from ING Bank.

On base of these information person from ING HELPDESK will generate 8-digit **UNLOCK CODE**. After entering it to token, it will be unlocked. You have to set **NEW PIN** after that.

After that will be blocked permanently and should be delivered to ING Bank.

Contact to ING Bank regarding tokens

We will be glad to answer all your questions regarding tokens. Please call our HELPDESK under the number (+48 22) 820 43 69.

Full information about token technology: please visit VASCO DATA SECURITY website www.vasco.com

