



BANQUE HERITAGE

Su banco suizo en Uruguay

New eToken Heritage

For validating on-line transactions in a more convenient and safe manner.



How to request and activate it:

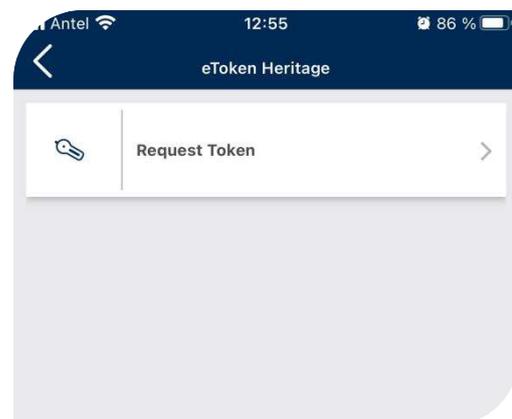
1.

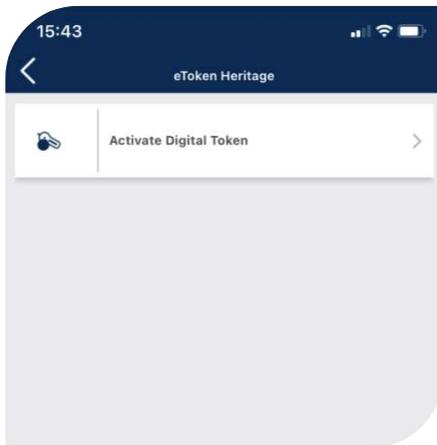
Access app **HeritageUy** with your password, fingerprint or face ID.

If you do not have the app, you may download it in *Google Play* or *App Store*.

2.

Select "**Request Token**" from the **Options** menu and then "**eToken Heritage**".





3.

Then select “**Activate Digital Token**” and follow the indicated steps.

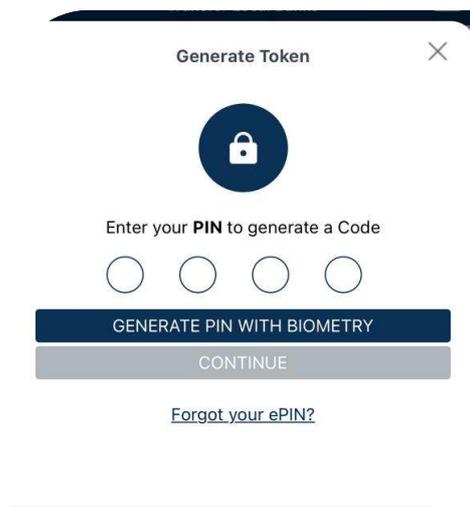
You will receive an SMS with a verification code that shall be entered into the app to finish activation.

4.

Accept the **Terms and Conditions** to finish the process, and you will then be requested a 4-digit PIN that you need to remember.

You shall enter the **PIN** every time you need to generate a **Code (One Time Password)** to validate an on-line transaction in the app of Heritage or Heritage e-banking.

If your cell phone has fingerprint or face ID function available, the app will offer you the option to generate a PIN with biometrics.



We invite you to use this new form for validating on-line transactions that is more convenient, agile and safe!



FREQUENT QUESTIONS

1. What is eToken Heritage?

Now you can confirm your banking transactions on-line safely with no need of a physical device; you will do it using your cell phone, from our App HeritageUy, generating a one-time Code (or One Time Password; hereinafter: OTP).

2. What are the benefits of eToken Heritage?

- You can request it yourself.
- You will not need extra devices; you will have all you need to confirm your transactions using only our App HeritageUy.
- Entering a 4-digit PIN, chosen by you will ensure you that no one else may generate an OTP from your mobile phone.
- Activating the fingerprint or face ID characteristics (hereinafter the biometric data) on your phone you may use it with no need of entering the PIN.
- If you are carrying out transactions from our App HeritageUy, an OTP will automatically be generated to confirm it.
- If you operate through our Website, you shall use our App HeritageUy to generate the OTP.

3. How do I activate eToken Heritage?

You activate it following these 4 steps:

Step 1: Log into the App HeritageUy.

Step 2: Select: Request eToken.

Step 3: Select: Activate eToken and the steps indicated.

Step 4: Accept the Terms and Conditions and then you shall enter the 4-digit PIN personal identification number.

4. When can I use eToken Heritage?

You may use it:

- To confirm operations in the App HeritageUy in your registered device.
- To confirm operations in the e-banking of Banque Heritage.

5. Why is creating a 4-digit PIN necessary to use the eToken Heritage?

To be certain that only you have access to the eToken in your device, as well as to generate an OTP to confirm your transactions.

6. May I continue using the physical token instead of eToken?

Yes, but only one of them can be active; when you activate eToken Heritage, the physical token will automatically be disabled.



7. How do I use eToken Heritage when making a transaction in the App HeritageUy in my registered device?

Step 1: Select the desired transaction in the App HeritageUy.

Step 2: Enter your 4-digit PIN or your biometric data when requested.

Step 3: The App HeritageUy will generate and automatically authenticate the OTP, after entering your PIN or biometric data.

Step 4: If the authentication is successful, the transaction will be automatically completed.

8. How do I use eToken Heritage to generate an OTP for transactions in the Website?

Step 1: Select "Generate Code in login screen in the App HeritageUy.

Step 2: Enter your 4-digit PIN or your biometric data.

Step 3: Enter the OTP to complete the transaction.

9. I have activated eToken Heritage in my mobile device. Can I use my eToken to carry out transactions in another mobile device?

Yes, you may do so following this procedure:

Step 1: Start the App HeritageUy where you will be requested an OTP to carry out a transaction that so requires it.

Step 2: In the device that has eToken activated, click the button "Generate Code" in the login screen of the App HeritageUy.

Step 3: Enter your 4-digit PIN or your biometric data and enter the OTP generated in the other mobile device where the transaction is being carried out. Your transaction will be completed after the successful authentication thereof.

10. May I use eToken Heritage without having the App HeritageUy installed?

You may not use eToken Heritage without having the App HeritageUy installed. You can download it from Apple Store or Google Play.

11. I have a new cell phone. How do I activate eToken Heritage in my new device?

Activate eToken as indicated in point 3 of this document in your new mobile device and it shall be automatically disabled in the previous device.

12. May I use eToken in my old mobile device after activating it in my new mobile device?

You may not use it. For security reasons, you may only be registered in one device.



13. Why is the generation of the OTP unsuccessful in the App HeritageUy?

The generation of the OTP may fail because you entered an incorrect PIN; try again and take into account that entering an incorrect PIN more than three consequent times will block the eToken from being used in e-banking and in the App HeritageUy. If you need help, please call +598 29160177 from 10 a.m. to 6 p.m. every banking day. If you have forgotten your PIN you may reset it following the steps indicated below or you may try to update your eToken from the App HeritageUy in the Settings option.

14. I entered the 4-digit PIN incorrectly 3 times (or more) and I cannot continue. What shall I do?

Get in touch with your Accounts Executive to unlock the eToken.

15. I forgot my 4-digit PIN, what do I do?

Log into the App HeritageUy, click at the 'Settings' option and follow the steps indicated below.

Step 1: Select "eToken"

Step 2: Select "Change PIN"

Step 3: Enter the verification code received in your registered cell phone by SMS.

Step 4: Enter the new 4-digit PIN twice and select "Confirm".

16. I lost my cell phone, what do I do?

Get in touch with your Accounts Executive to unlink eToken from your user.