Frequently asked Questions

What is Bank Muscat's Soft Token App and why should I use it?

Bank Muscat Soft token is an application you can download to enable 2 factor authentication (2FA) for all your financial transactions and. offers you hassle free benefits such as:

- You do not have to apply and wait for receipt of the physical device
- You can activate your soft token app instantaneously
- You will no longer face the hassle of carrying your physical token
- It replaces all your Internet Banking authentications through a seamless and secured journey with just your mobile phone

Is the Soft Token App secure?

- Yes, the Soft Token App is built with global security standards as part of our multi-layered authentication to give you peace of mind.
- The Soft Token App is enabled on only one device, your smartphone, which is protected by your mobile device PIN/Biometric lock and the MPIN of Soft Token App. Additionally it can be only used on one mobile device through which you register your Soft Token App.

How much will it cost me?

- Bank Muscat Soft Token App is free of cost.

How do I download/access the Soft Token App?

Downloading and using the Soft Token App is easy:

- iPhone users can download the application free from the Apple App Store.
- For Android and Huawei users, the app is available through the Play Store and App Gallery respectively.

How do I get started with Soft Token App?

- You should have completed all the below two activities before you start using the soft token for authentication.
- You are actively using Bank Muscat Internet Banking platform, in case you have not registered for Bank Muscat Internet Banking please visit https://www.bankmuscatonline.com/ or get in touch with your Account Relationship Manager for assistance.

I am using the physical token for my Internet Banking transactions; can I replace it with the Soft Token App?

- Yes, you can easily replace your physical token with Bank Muscat Soft Token App, by simply downloading and installing the app in your mobile device and following the on-screen instructions.

How can I switch from the physical token to the Soft Token App?

- Download Bank Muscat Soft Token App from App/play/Huawei store and complete the activation process by following the on-screen instructions.
- Log in to Internet Banking and click on Customer Service-> Secure Token Related Services->Soft Token Related Services -> Switch to Soft Token and follow the on-screen instructions.

I do not have a physical token; can I use the Bank Muscat Soft Token App?

- Yes, you can easily download Soft Token App and complete the activation process by following the on-screen instructions.

How do I activate the Soft Token App as a Corporate user?

You can activate your Soft Token by following the below steps:

1. Download the Soft Token App:
   a. Open the Soft Token App
   b. Welcome screen is displayed
   c. User will be requested to select the profile he/she would like to create
   d. On selection of Corporate, message will be displayed to the user explaining process of Soft Token activation
2. Log in to Corporate Internet Banking using the Corporate ID and User ID received by bank
   a. Go to the screen Customer Service> Secure Token Related Services>Soft Token Related Services
   b. Select "Activate Soft Token" option
   c. Message will be displayed to user explaining Soft Token App is required to be installed on their mobile device before continuing
   d. User clicks on the button 'Generate Coloured QR Code'
   e. Activation steps that needs to be followed to activate the soft token will be displayed on screen
   f. After clicking on 'scan QR code' through the Soft Token App, user to scan the coloured QR code which is visible on their Corporate Internet Banking Screen
   g. User will receive OTP on their registered mobile device and email
3. On the phone
   a. After successful entry of the OTP, another OTP will be sent to the registered mobile device which will be auto-read from the message application and auto populated in the Bank Muscat Soft Token.
   b. After successful validation, user will be required to create MPIN to log in to the Soft Token App.
   c. After successful creation of MPIN and successful activation, confirmation message will be provided to the user and once clicking on 'Done' will be sent to the Soft Token Log in Page
   d. User will be required to activate 'Notifications' to enable push notifications.
   e. Log in to the application for the first time will provide a pop-up asking if touch ID / Face ID to be used instead of MPIN entry (user may enable/disable this option anytime)
   f. With this, activation is done and corporate user may use Soft Token for authentication of transactions (financial and non-financial) through Corporate Internet Banking!

My registered mobile number is an overseas number, can I use the Soft Token App?

Currently the Soft Token application is only applicable for local numbers.

How do I authenticate Internet Banking transactions using the Soft Token App?

You can authenticate your Internet Banking transactions by taking the following steps:

1) Tap on the push notification sent to your mobile device.
2) Enter MPIN to log in.
3) Review the transaction details and tap on "Approve" button to complete your authentication.

I have accidentally closed the push notification; how can I approve the transaction?

- In case you have closed the push notification before taking any action, after 60 seconds the Internet Banking screen will generate a new coloured QR code to allow you to approve the transaction.
- You will then need to launch Soft Token app (Log in is required) > Tap on "Scan QR code" icon to open the mobile camera.
- Scan the coloured QR code displayed on the Internet Banking screen.
- Once the scanning is completed, your Soft Token App will display an 8-digit OTP.
- Enter the OTP in your Internet Banking screen and press Submit button to complete the transaction.

What should I do if I did not receive a push notification to authenticate my transaction?

- Please ensure that you have enabled push notification and allowed permissions for Soft Token app to send you such notifications.
- For iPhone users, to enable push notification, go to your phone settings > select notifications > select on "Bank Muscat Soft Token" > turn on "Allow Notifications".
- For Android users, to enable push notification, go to your phone setting > select notifications > select on "Bank Muscat Soft Token" > turn on notifications.

Note: Push notifications may not be received if you are in a no/low network coverage area.

Can I set up my Soft Token App on more than one mobile phone?

- No. For security reasons, registration is only allowed using the mobile number registered with the Bank.
- In case you need to update the mobile number registered with the Bank, visit the nearest branch or contact your Account Relationship Manager (for Corporate customers).

How do I activate/deactivate my biometric (touch ID and face ID) for logging in soft token app?

- Log in to the Soft Token app.
- Tap on Settings.
- Tap on Manage touch ID option.
- Select/Deselect touch/face ID toggle option.

What is the use of the Generate OTP option that appears on the Soft Token app?

- When you tap on Generate OTP option the app will generate an 8-digit OTP.
- This 8-digit OTP will be used for authenticating the non-financial transactions.
- You will be prompted with a clear instruction in all the respective non-financial transaction screens if the Generate OTP option will have to be used.

I am a Corporate user and I have forgotten my Soft Token MPIN , what should I do?

- Open the Soft Token app.
- Click on Forgot MPIN option.
- Next screen will provide details of the corporate ID where you will be required to log in to complete the Forgot MPIN process.

- Log in to Internet Banking for Corporate users and go to the Customer Service → Secure Token Related Services → Soft Token Related Services → Forgot MPIN.
- A 6-digit Challenge code will be displayed on Internet Banking screen, the same code will have to be entered in the Soft Token application screen.
- After successful entry of the challenge code in the Soft Token application, you will receive an OTP via SMS sent to your registered mobile number to be entered.
- Once authenticated, you will be requested to enter a new MPIN and Submit.
- Once MPIN is created, successful message will be given to customer and user to click on 'Done' to return to Soft Token log in page.
- You can now log in to the Soft Token application with your new MPIN.

I have entered my MPIN incorrectly 5 times and my app has been locked, what should I do now to unlock my Soft Token App as a Corporate user?
- Open the Soft Token application.
- Click on Forgot MPIN option.
- Next screen will provide details of the corporate ID where you will be required to log in to complete the Forgot MPIN process.
- Log in to Internet Banking for Corporate and go to Customer Service → Secure Token Related Services → Soft Token Related Services → Forgot MPIN.
- A 6-digit Challenge code will be displayed on Internet Banking screen, the same code will have to be entered in the Soft Token application screen.
- After successful entry of the challenge code in the Soft Token application, you will receive SMS OTP on your registered mobile number to be entered.
- Once authenticated, you will be requested to enter a new MPIN and Submit.
- Once MPIN is created, successful message will be given to customer and user to click on 'Done' to return to Soft Token log in page.
- You can log in to the Soft Token application with your new MPIN.
- Your Soft Token app is successfully unlocked.

I have entered MPIN incorrectly 5 times and my app has been locked, what should I do now to unlock my soft token app as a Retail (non-corporate) user?
- Open the Soft Token application.
- Click on Forgot MPIN option.
- Enter your registered mobile number, Debit card number, Debit Card PIN and click Continue.
- Authenticate with the OTP received in your registered mobile number.
- Once authenticated, you will be requested to enter a new MPIN and Submit.
- Once MPIN is created, successful message will be given to customer and user to click on 'Done' to return to Soft Token log in page.
- You can log in to the Soft Token application with your new MPIN.
- Your Soft Token app is successfully unlocked.

I am an existing user of Soft Token App, but I want to change my device, how can I setup Soft Token App on my new device?
- Download the Soft Token App onto your new device.
- Complete the activation process.
- The Soft Token App on your previous mobile device will automatically be deregistered.
- Your Soft Token App on your new device will be ready to use.

I have accidently uninstalled my Soft Token App, how can I setup soft token app again.
- Simply download Bank Muscat Soft Token application again from App store, play store or Huawei gallery and complete the activation process by following the on-screen instructions.
- Your Bank Muscat Soft Token App will be ready to use.

I have entered Soft Token OTP incorrectly multiple times and my Soft Token App has been disabled, how can I enable it again.

- If Soft Token App is disabled, an error will be shown on the application after entering the MPIN and clicking on 'Log in'.
- Log in to Internet Banking.
- Select Customer Service → Secure Token Related Services → Soft Token Related Services → Enable Soft Token.
- Soft Token status shown will be 'Locked'.
- Click on the 'continue' button, OTP will be sent to the registered email and mobile number which should be entered in Internet Banking.
- After correct OTP entry, Soft Token status will change and the Soft Token App should be enabled for authenticating transactions in Internet Banking.

How do I change my MPIN?

- Log in to Bank Muscat Soft Token App.
- Tap on Settings.
- Tap on Change MPIN option.
- Enter current MPIN, new MPIN and confirm MPIN.
- Click Submit.
- Use the new MPIN for all your subsequent log ins.

What happens if I permanently change my SIM card or install an eSim?

- There is no impact when changing your SIM card or installing an eSim as long as the mobile number remains the same.
- However, if you have changed your mobile number, you will be required to update your mobile number by visiting the nearest branch or contacting your Account Relationship Manager (for Corporate users).

Can I continue using my Physical Token?

Yes, you will be able to use your Physical Token for all your transactions seamlessly.

Can I use both the physical and Soft Token App at the same time?

- No, for security reasons only one transaction authentication mode will be allowed.

How do I switch back to using the Physical Token?

- Go to "Customer service -> Secure Token Related Services -> Switch to Hard Token-> Press "Go".

- Submit the request using the OTP received on your registered mobile number or Email.

- After successful completion, you will be able to authenticate your transactions using your previously used hard token device.

Note: If you have not used the physical token before, this functionality will not work. You can visit any branch and apply for a physical token.

How do I switch back to Soft Token?

- Go to "Customer service -> Secure Token Related Services -> Switch to Soft token->Press "Go".

- Submit the request using the SMS OTP received on your registered mobile number.

- After successful completion, you will be able to authenticate your transactions using your previously used Soft Token App.

Note: If you do not have the Soft Token App already installed, this functionality will not work. Simply download the Soft Token App from App Store, Play Store or Huawei App Gallery and complete the activation process.