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# Payments App in Corporates-Portal - LBBW Token: Frequently asked questions

## General questions

### **What is the PSD2?**

The Payment Services Directive is an EU directive adopted by the European Commission to regulate payment services and payment service providers throughout the European Union.

### **When will this directive enter into force?**

On Saturday, 14.09.2019.

### **Why is the previous application procedure being replaced?**

The previous procedure does not meet the requirements of PSD2, since the previous EBICS key file could be copied at will.

### **Is it mandatory for a changeover to take place before 14.9.?**

Technically, a change is also possible from 14.9., but the previous access does not work from 14.9. and a reinitialization becomes necessary.  
For this a reset of your access is necessary.

### **Where can I find more information about the LBBW Token?**

Further information can be found in several help documents on this page (<https://lbbw.de/lbbw-token>).

## LBBW Token Desktop

### **Can the LBBW Token Desktop also be used on terminal servers and in virtual systems?**

Due to the regulations of PSD2, terminal servers may only be used if the LBBW Token Desktop is installed locally on a computer that is connected to the terminal server. Otherwise, use according to PSD2 is not permitted and therefore not approved by the manufacturer. Talk to your contact in your IT department about this. Virtual systems cannot be used in principle.

### **I forgot my password. How can I reset the token?**

To do this, start the token, click on the gearwheel and select "Reset app".

### **Can the LBBW Token Desktop be stored on several devices?**

No, the use on several computers contradicts the requirements of the PSD2. The token can only be installed and used on one computer at a time.

### **How can I change my stored device?**

Inform the Client Support of LBBW 0711-127 46565 (EB-Helpline@lbbw.de) about the necessary reset of your participant. You can then initialize yourself on a new device.

### **Can several keys be stored in one LBBW Token Desktop?**

Yes, if they are used for the same user (one user works with several Customer IDs). Simply click on the gear, select "Add additional keys" and follow the instructions.

### **How does the LBBW Token Desktop recognize which key to use for login? is to be used (if several are stored?)**

As soon as a second key is stored, you have to enter the following information in the token when you log in: enter your password and the required customer and user ID.

### **Can more than one person use the LBBW Token Desktop on a Windows PC? use it?**

This is possible if a separate Windows profile is created for each user. The token must then be stored in the respective Windows profile of the user. If a user has logged in to his Windows profile, he can use his access via the token.

### **If the installation of the LBBW Token Desktop requires administrator rights needed?**

If the token is used by a person on a Windows computer, no administrator rights are required. If several people share a PC, the token must be stored for each Windows profile. In this case, administrator rights are required for the one-time installation.

### **Does the LBBW Token Desktop also work if the antivirus program is deactivated?**

No, an antivirus program must be installed and activated. This is a required security feature for your protection.

### **After logging in to the portal, the message "No pending confirmations" appears in the LBBW Token Desktop. What does this mean?**

It's just a hint that you don't have to authorize any payments at the moment.

**I had to reset the LBBW Token Desktop and can no longer use my previous password for the new initialization. Why?**

You may not use the last 10 passwords used, but must assign a new one.

**There are problems with my browser.**

You can find more information in a separate document on this page (<https://lbbw.de/lbbw-token>).

## **LBBW Token Mobile**

### **How do I find the LBBW Token Mobile in the App Store/at Google Play?**

Search the store for the term "LBBW Token".

### **Can the LBBW Token Mobile manage multiple keys?**

No, in the current version only one key can be managed per smartphone.

### **How can I change my smartphone?**

Inform the client support of LBBW 0711- 127 46565 (EB-Helpline@lbbw.de) about the reset of your participant. You can then initialize yourself on the new smartphone.

### **Can the LBBW Token Mobile also be used on tablets?**

Basically yes, but the LBBW Token Mobile is optimized for smartphones.

### **The LBBW Token Mobile is provided by Apple (iOS) or Google (Android). Does this give these providers access to my data?**

No, because the key is always stored locally on the smartphone. The LBBW Token Mobile can only be started on non-routed devices or devices without jailbreak.