

## **Guidelines for registration in Internet Banking System using USB token (KAZTOKEN)**

Ak Kamal e-Security Client software (hereinafter referred to as applet) is designed to:

- facilitate the process of certificate obtaining by user (registration certificates) - EDS in the Kazakhstan Interbank Settlement Centre of the National Bank of the Republic of Kazakhstan (hereinafter referred to as the KISC);
- to register these certificates in the Internet Banking system;
- to certify documents with an electronic digital signature;
- to implement a secure connection between the Internet Banking system and the user.

### ***Table of contents:***

1. [Definitions.](#)
2. [Installation of KAZTOKEN driver for Windows.](#)
3. [Registration in Internet Banking System using USB token \(KAZTOKEN\).](#)
4. [Changing password for the USB token using the KAZTOKEN Control Panel](#)
5. [Unlocking the user password \(KAZTOKEN\).](#)

## 1. Definitions.

- 1.1. **Internet Explorer, Google Chrome, Mozilla Firefox, Yandex, etc. (browser)** is software used to view and work with Web pages.
- 1.2. **Applet** - e-Security Client software developed by AkKamal Security LLP.
- 1.3. **Primary initialization keys** - cryptographic keys received from the Bank and used by the Client to start working with the Certification Authority, including for replacing thereof with cryptographic keys of electronic digital signature.
- 1.4. **The key carrier** is USB-flash, a repository of private keys of an electronic digital signature containing the files of the Client's Electronic Certificate enabling unambiguous identification of the Client and application of Electronic Signatures on documents submitted to the Bank.
- 1.5. **IBS** - the Internet Banking System intended for remote management of a bank account held by the corporate Clients (legal entities) with Bank CenterCredit JSC via the Internet without visiting a bank office.
- 1.6. **Certification Authority (CA)** is a legal entity certifying the conformity of a public key of an electronic digital signature to a private key of an electronic digital signature; confirming the authenticity of the Registration Certificate (Republican State Enterprise on the Right of Economic Use 'Kazakhstan Interbank Settlement Centre of the National Bank of the Republic of Kazakhstan').
- 1.7. **Electronic digital signature (EDS)** is a set of electronic digital symbols created by electronic digital signature means and confirming the authenticity of the electronic document, its ownership and invariance of the content.
- 1.8. **KAZTOKEN** is a personal device used to access information resources; a fully functional analogue of a smart card made in the form of a USB stick. KAZTOKEN is designed for the secure storage and use of digital certificates, encryption keys and electronic digital signature.

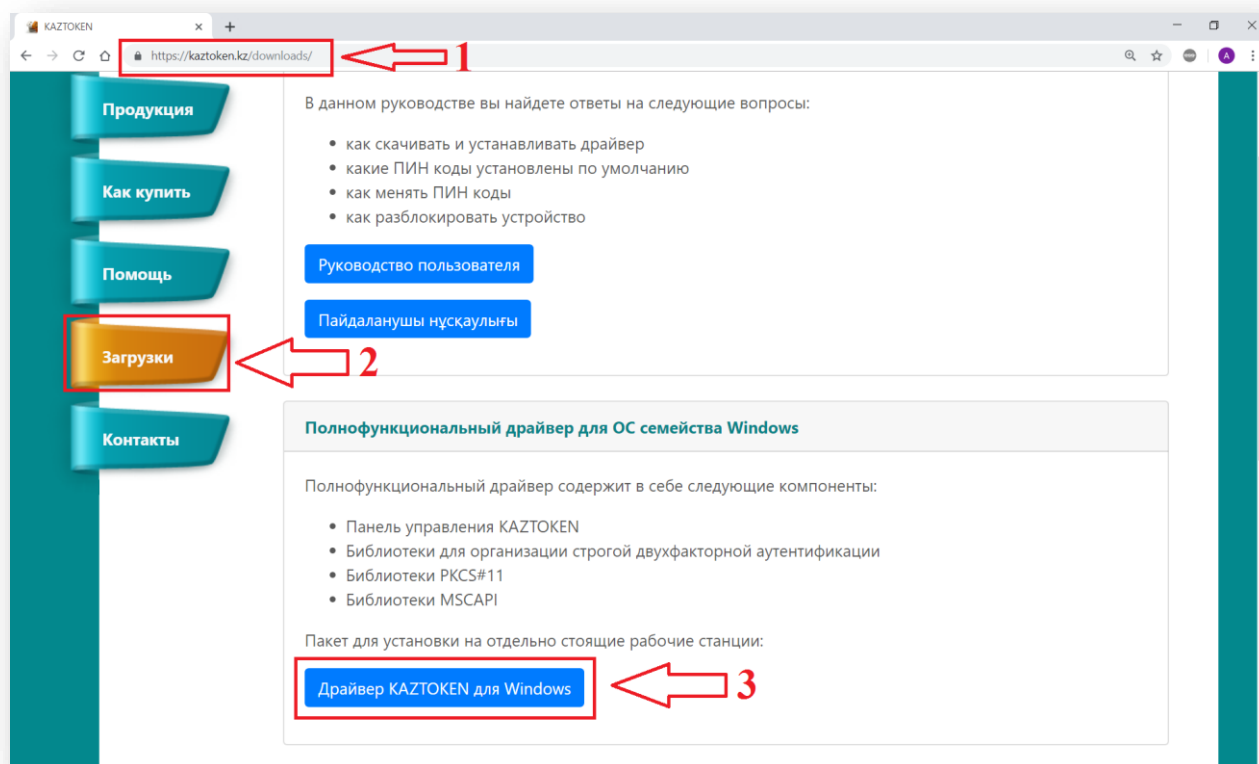
## 2. Installation of KAZTOKEN driver for Windows.

KAZTOKEN device is a compact, protected device in the form of a USB stick designed for user authorization and signing of payments/request in the Internet Banking System.



It is required to install the KAZTOKEN driver for Windows to register and work in the future in the Internet Banking System using operating systems starting from Windows 7. To install the KAZTOKEN driver please follow the link <https://kaztoken.kz/downloads/>

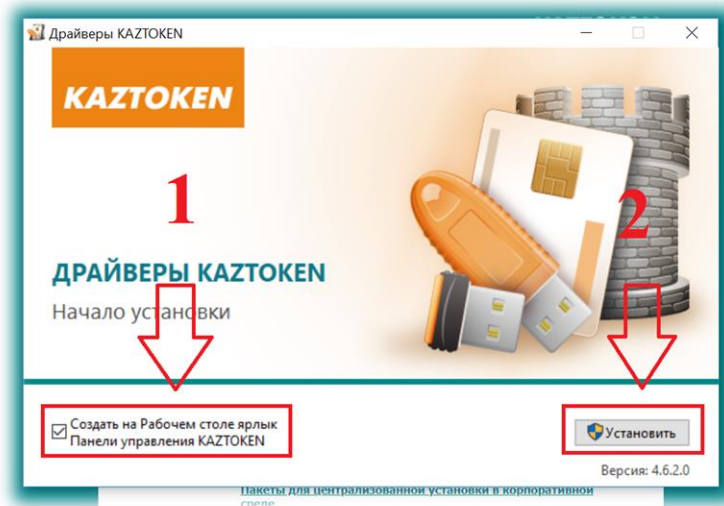
Then download the appropriate driver (fig. 1).



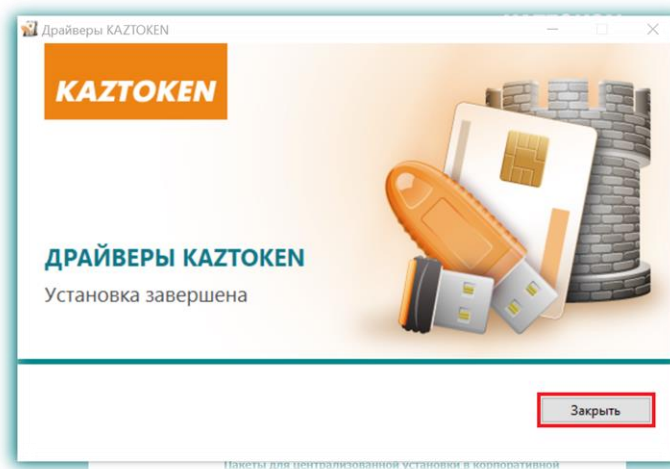
**Fig. 1** – A page with KazToken drivers

After starting the installation file, the KAZTOKEN driver installer window will open up. Check the box “Create a shortcut for KAZTOKEN Control Panel on the desktop” and click the “Install” button (fig. 2).

**ATTENTION!** Do not connect the KAZTOKEN device to the computer until the installation is complete! If KAZTOKEN is already connected, disconnect it.



**Fig. 2** – KAZTOKEN drivers installation process initiation window.



**Fig. 3** – KAZTOKEN drivers installation process completion window.

Upon completion of the program installation 'KAZTOKEN Control Panel' shortcut will appear on the desktop (Fig. 4).



**Fig. 4** – 'KAZTOKEN Control Panel' shortcut on the desktop.

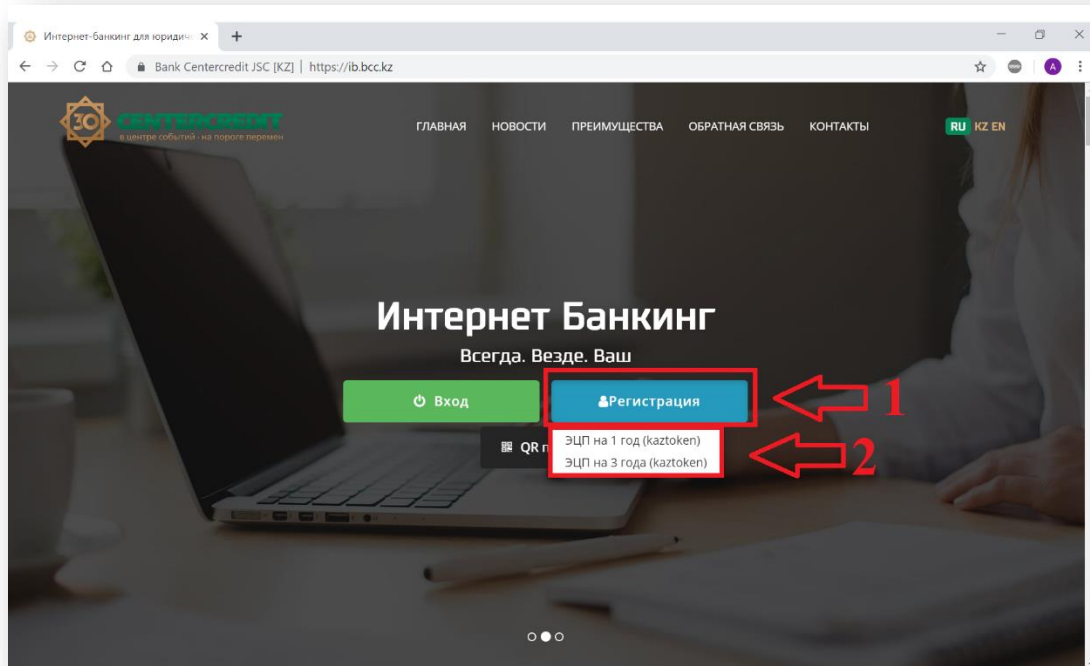
**ATTENTION!** If you encounter problems during installation, try disabling **it** and remember to enable **it** after installation.

### 3. Registration in Internet Banking System using USB token (KAZTOKEN).

The following steps should be taken to configure the EDS registration via the Internet Banking System in the operating systems Windows 7 and on:

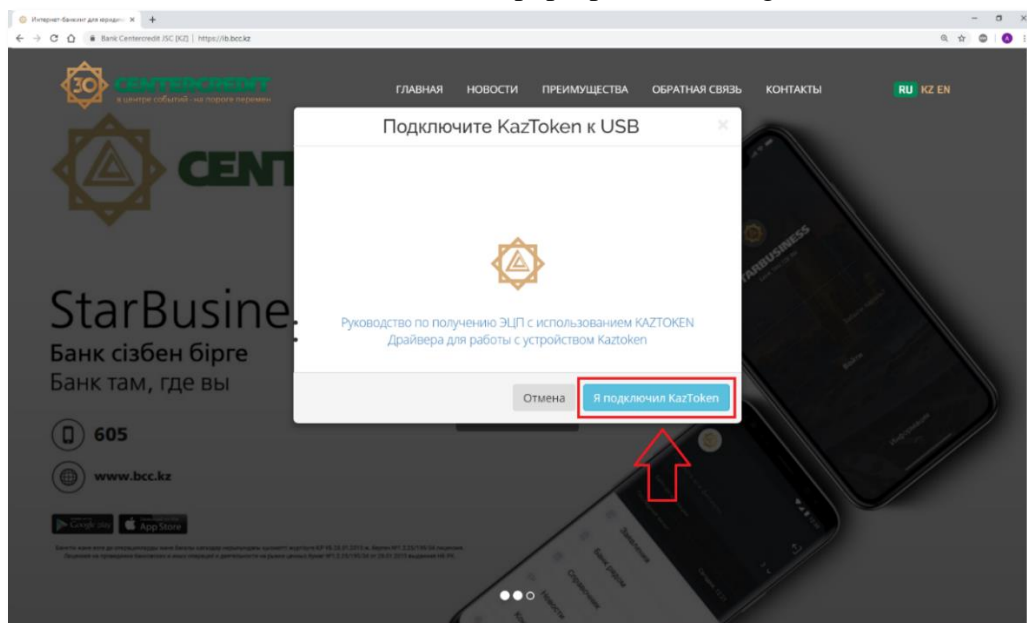
**3.1.** Open one of the browsers: Google Chrome, Mozilla Firefox, Yandex, etc. Go to the home page of the Internet Banking System: <https://ib.bcc.kz> (Fig. 5).

**3.2.** Click the "Register" button. Select the appropriate period from the pop-up menu for issue of certificates specified in Appendix 2 to the Agreement (from the hard copy Acceptance and Delivery Certificate) (Fig. 5).



**Fig. 5** – Internet Banking System page for legal entities.

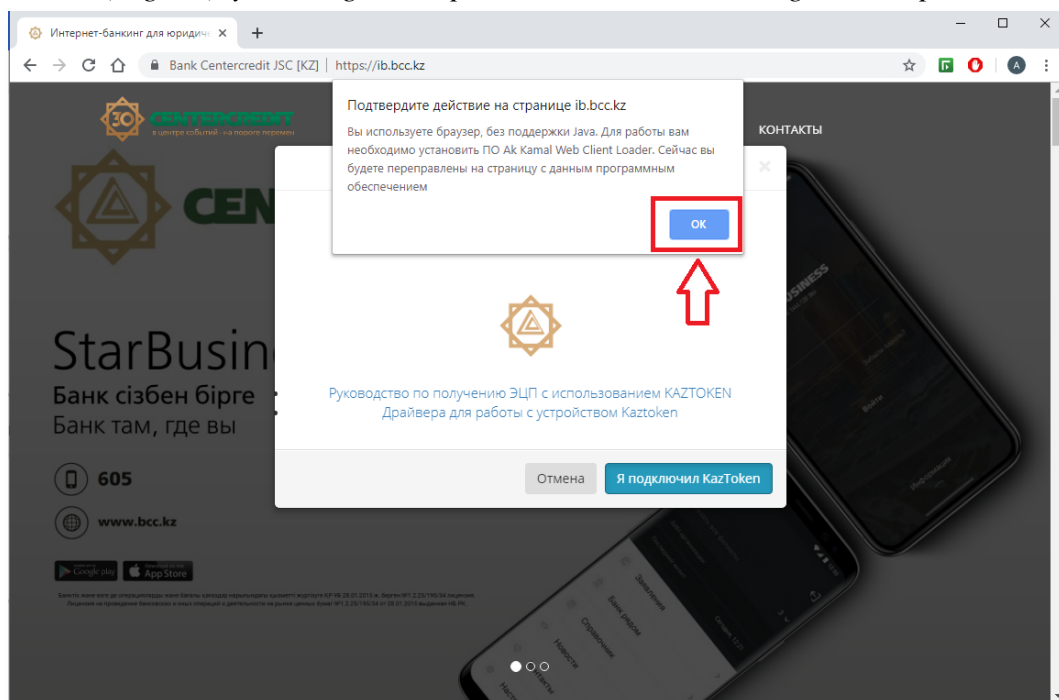
**3.3.** Connect KAZTOKEN (an orange device similar to a USB flash drive) to your computer / laptop / all-in-one PC and click 'I connected Kaztoken' in a new pop-up window (Fig. 6).



**Fig. 6** - Window confirming connection of KAZTOKEN device to the USB port of the computer.

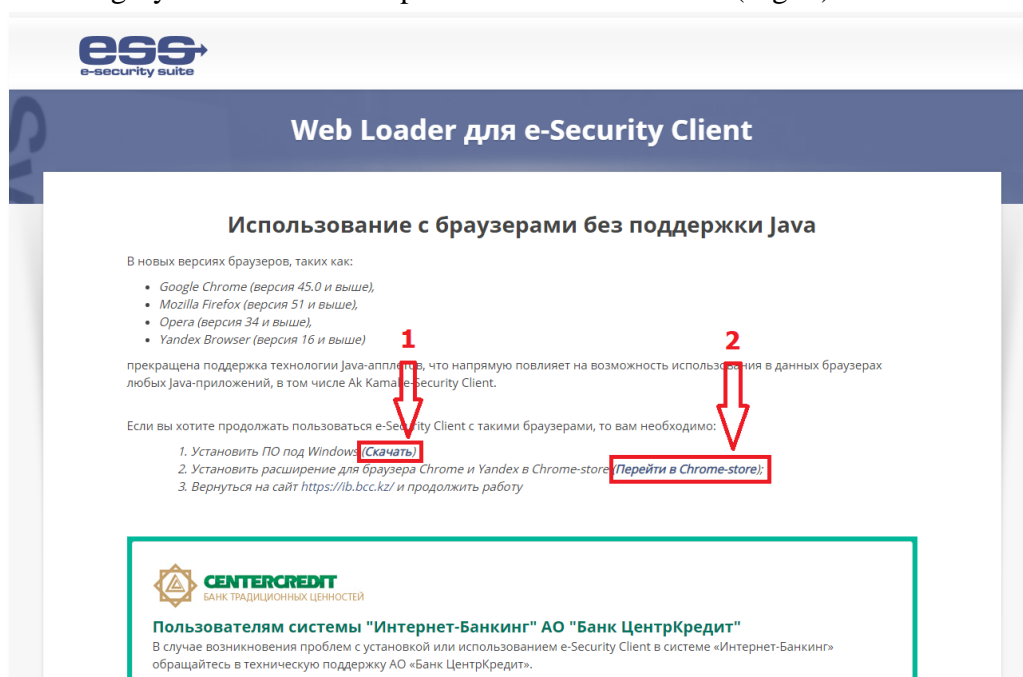
**3.4.** Another window pops up; click 'OK' (Fig. 7).

*If you previously installed the relevant applet and the software, and Ak Kamal e-Security Loader immediately started (Fig. 16), you can go to step 3.13 and continue the registration process.*



**Fig. 7** - Window redirecting to the site: [https://www.e-security.kz/web\\_loader/](https://www.e-security.kz/web_loader/).

**3.5.** You will be then redirected to the site [https://www.e-security.kz/web\\_loader/](https://www.e-security.kz/web_loader/). For the correct operation of the Internet Banking System the first two points should be installed (Fig. 8).



**Fig. 8** - Software installation and extension required for operations with IBS

**3.6.** Download “Windows Software” first on this page and start the software installation (Fig. 9).

## Использование с браузерами без поддержки Java

В новых версиях браузеров, таких как:

- Google Chrome (версия 45.0 и выше)
- Mozilla Firefox (версия 51 и выше)
- Opera (версия 34 и выше),
- Yandex Browser (версия 16 и выше)

прекращена поддержка технологии Java, в том числе любых Java-приложений, в том числе

Если вы хотите продолжать пользоваться

1. Установить ПО под Windows
2. Установить расширение
3. Вернуться на сайт <https://...>

В том случае, если по каким-то причинам не удастся воспользоваться стандартными решениями для обеспечения функционирования e-Security Client в браузере, вы можете воспользоваться специальной версией браузера Firefox, которая не требует установки и гарантировано поддерживает все функции клиента без каких-либо дополнений.

Политика конфиденциальности/Privacy policy

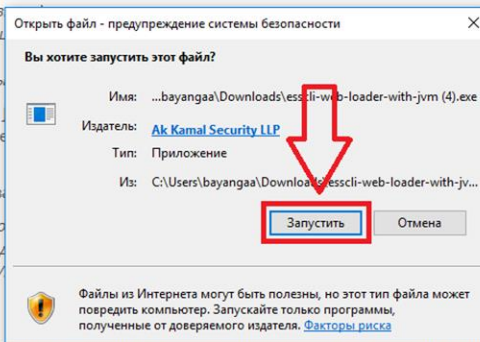


Fig. 9 - Installing software for Windows.

3.7. Click on the 'Install' in the installation window (Fig. 10).

## Использование с браузерами без поддержки Java

В новых версиях браузеров, таких как:

- Google Chrome (версия 45.0 и выше)
- Mozilla Firefox (версия 51 и выше)
- Opera (версия 34 и выше),
- Yandex Browser (версия 16 и выше)

прекращена поддержка технологии Java, в том числе любых Java-приложений, в том числе

Если вы хотите продолжать пользоваться

1. Установить ПО под Windows
2. Установить расширение
3. Вернуться на сайт <https://...>

В том случае, если по каким-то причинам не удастся воспользоваться стандартными решениями для обеспечения функционирования e-Security Client в браузере, вы можете воспользоваться специальной версией браузера Firefox, которая не требует установки и гарантировано поддерживает все функции клиента без каких-либо дополнений.

Политика конфиденциальности/Privacy policy

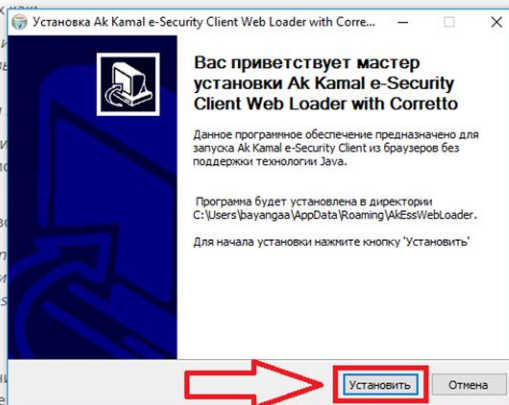


Fig. 10 – Installing software for Windows.

3.8. Click 'Finish' upon completion of the software installation (Fig. 11).



## Использование с браузерами без поддержки Java

В новых версиях браузеров, таких

- Google Chrome (версия 45.0 и выше)
- Mozilla Firefox (версия 51 и выше)
- Opera (версия 34 и выше),
- Yandex Browser (версия 16 и выше)

прекращена поддержка технологии Java, что делает невозможным запуск любых Java-приложений, в том числе и

Если вы хотите продолжать пользоваться

1. Установить ПО под Windows
2. Установить расширение
3. Вернуться на сайт <https://www.e-security.kz>

В том случае, если по каким-то причинам вы не можете установить Ak Kamal e-Security Client в браузер, вы можете использовать версию клиента без каких-либо дополнений.

[Политика конфиденциальности/Privacy policy](#)

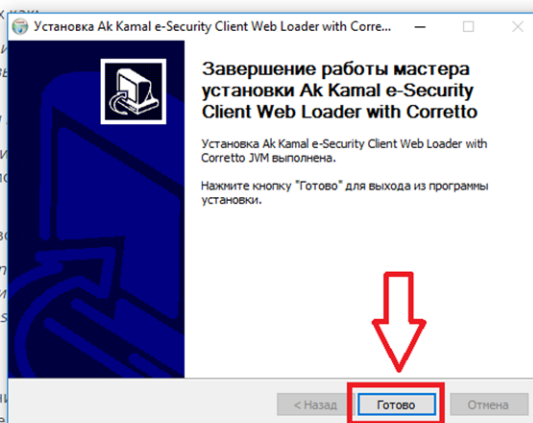


Fig. 11 – Completion of Ak Kamal e-Security Client program installation.

**3.9.** After the first point, the second point ‘Installation of browser extension’ is installed depending on the browser you use (Fig. 8). After clicking on the link to install the extension, you will be redirected to the website of the online store where you will be required to install the extension on your browser (Fig. 12).

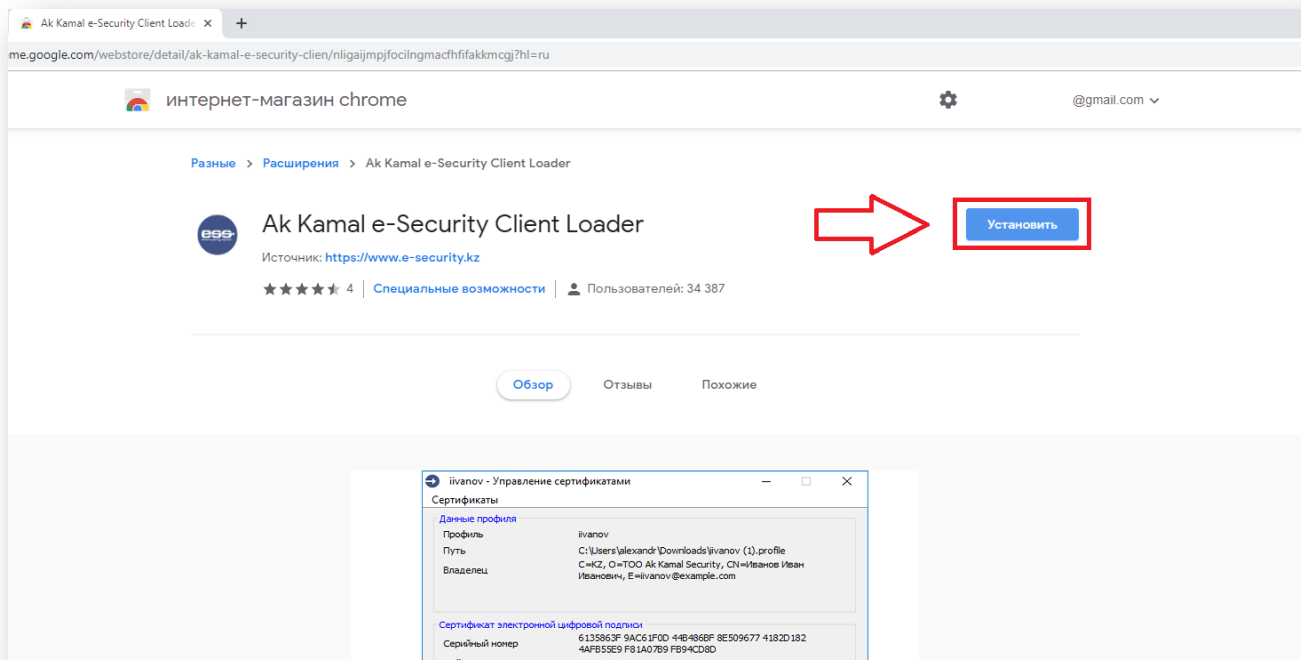
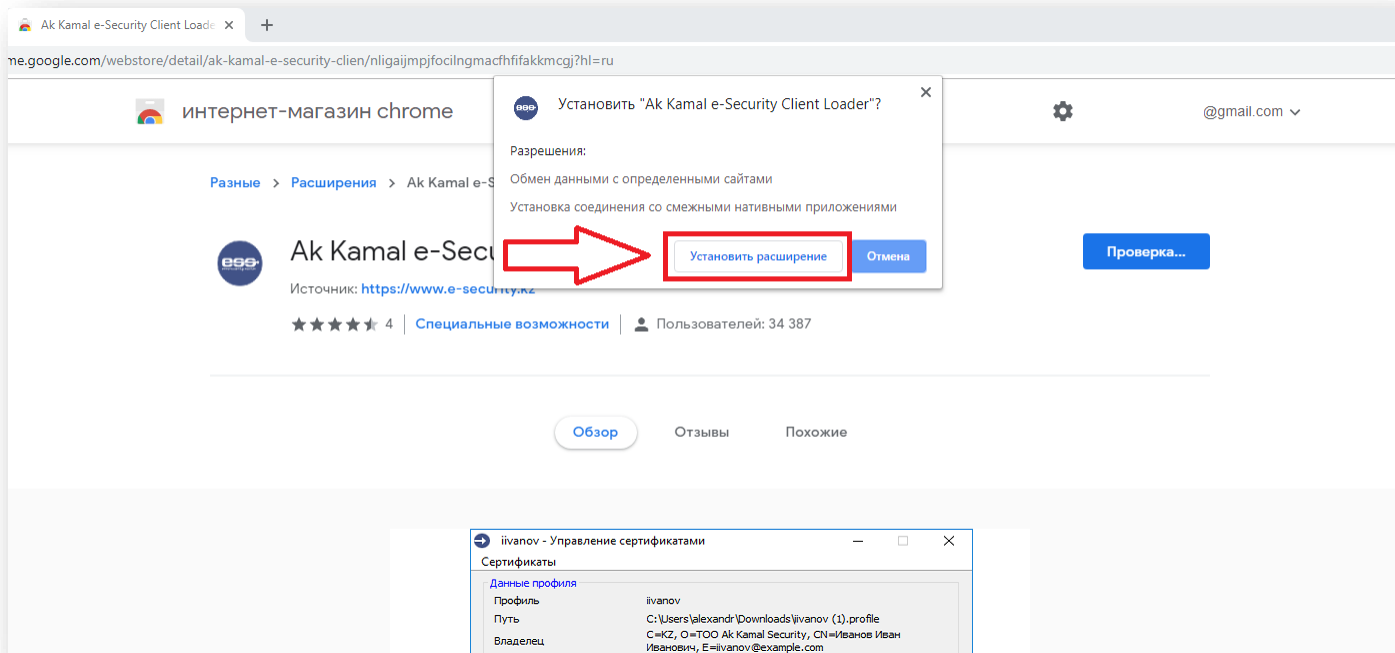


Fig. 12 - Installing a browser extension.

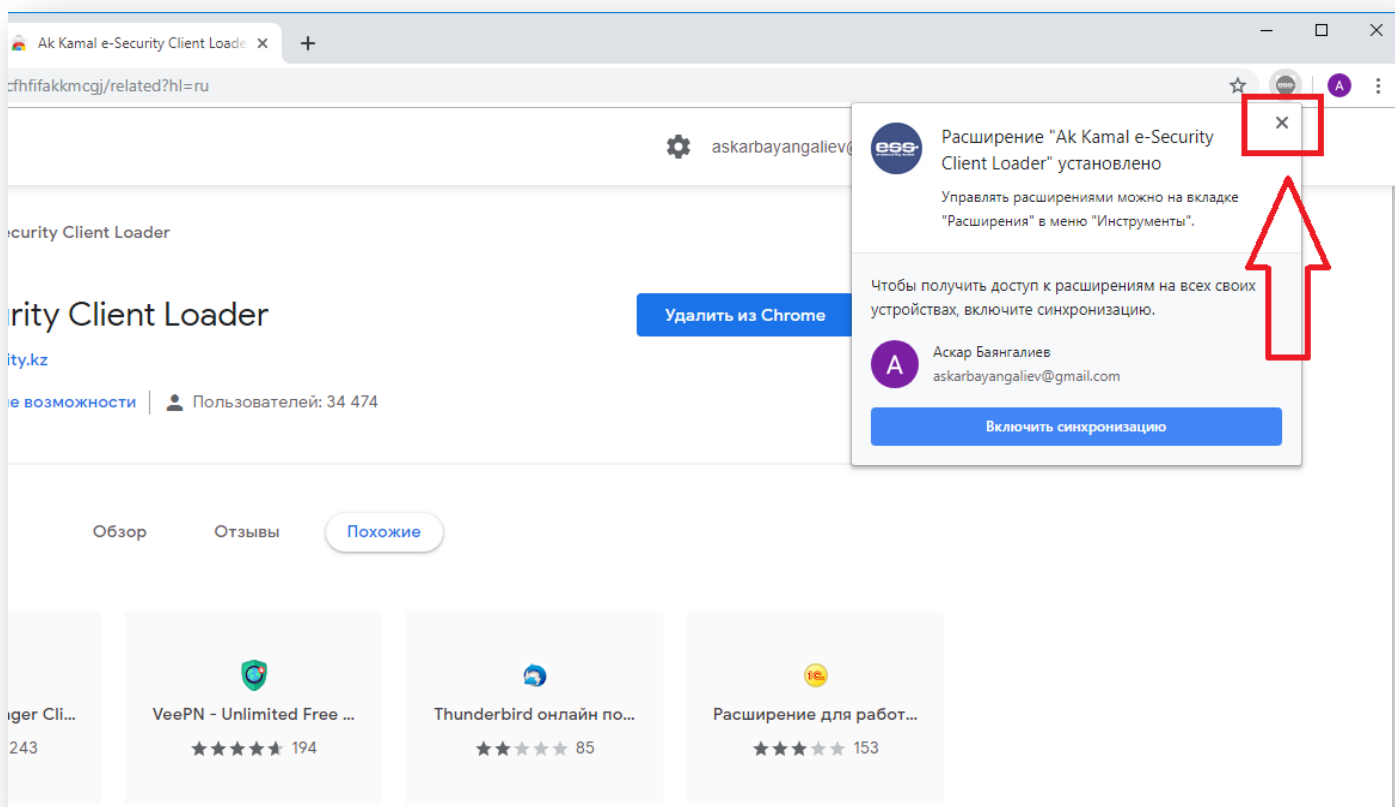
**3.10.** Click ‘Install’ (Fig. 12) and you will see a new pop-up window where you will be required to confirm the installation of the extension (Fig. 13).





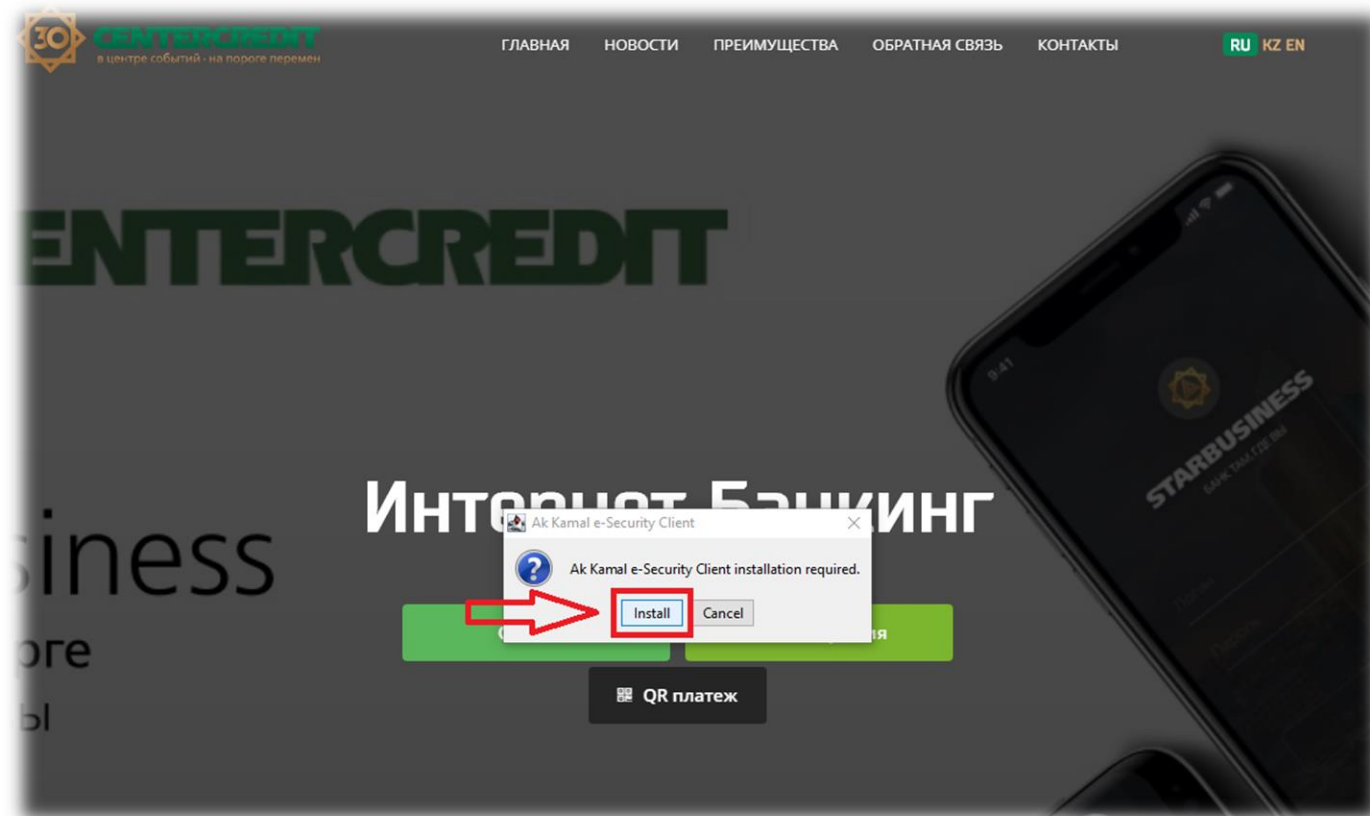
**Fig. 13** - Confirmation of the installation of the extension.

**3.11.** Upon completion of extension installation, an additional window pops up offering to synchronize your Google account (Fig. 14). You can simply ignore it by clicking 'X' (close).



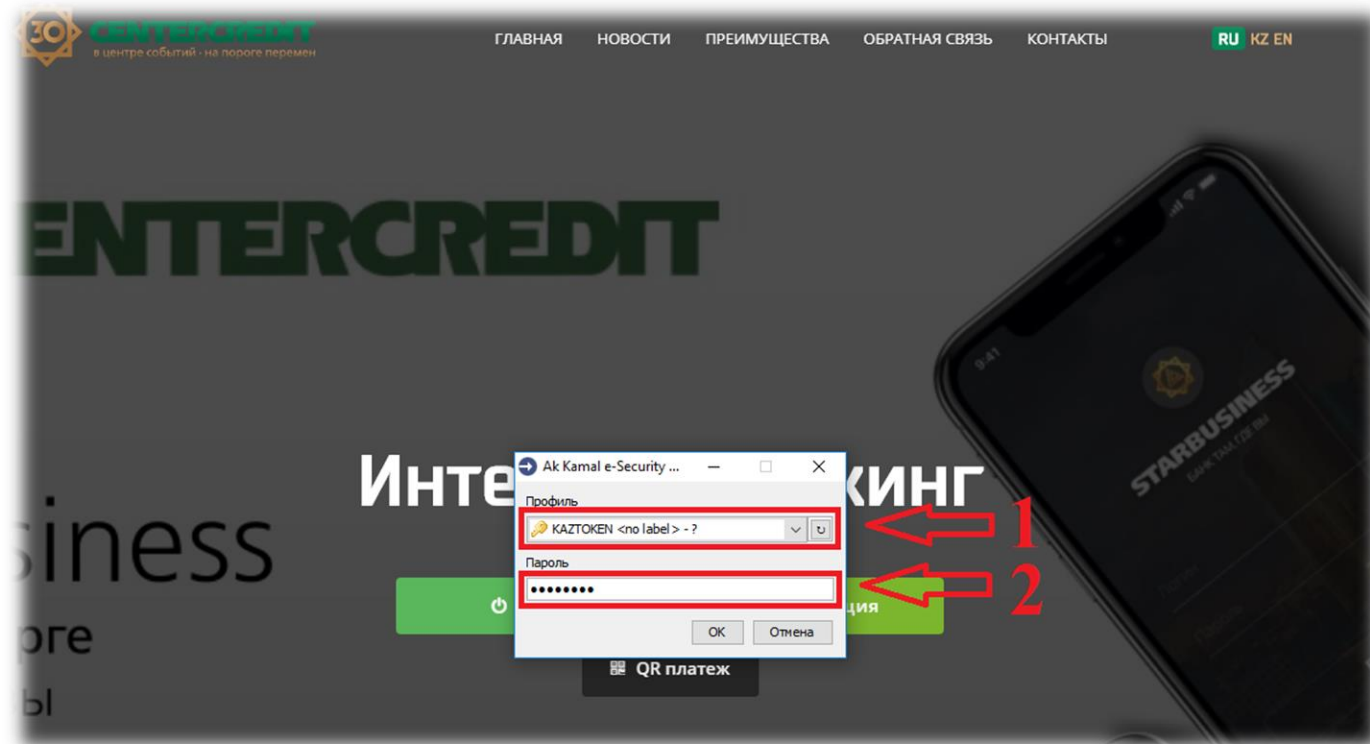
**Fig. 14** - Confirmation of the installation of the extension.

**3.12.** After extension installation, return to the Internet Banking site <https://ib.bcc.kz> and repeat the registration process. Click ‘I connected Kaztoken’ (Fig. 6), then click ‘Install’ (Fig. 15).



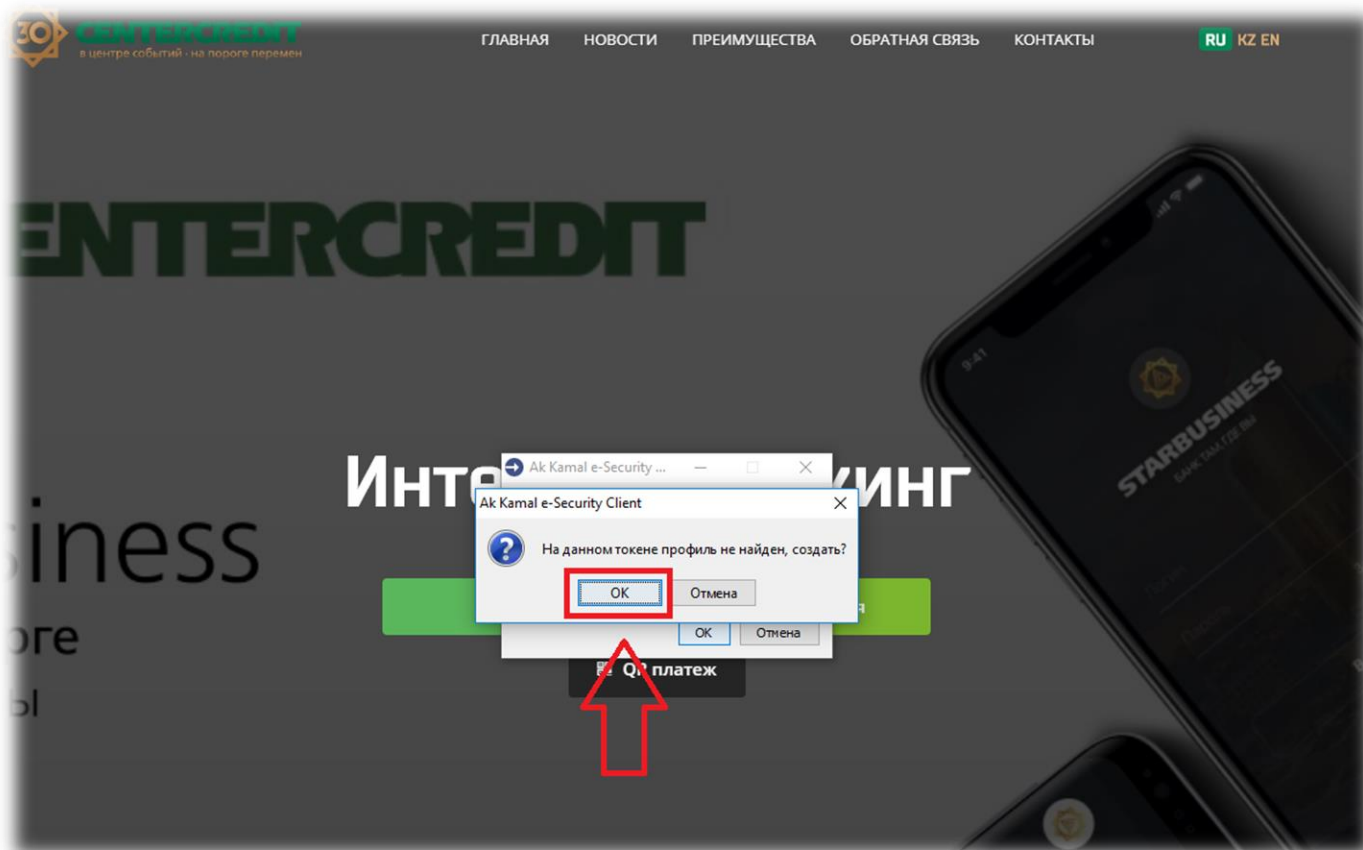
**Fig. 15** - Installing Ak Kamal Client Software.

**3.13.** After installation, you will see the Ak Kamal e-Security software window, requesting selection of a profile (KAZTOKEN device) and password entry. If the profile field says “KAZTOKEN <no label> -?”, then the profile is empty and registration can continue. Type the default password in the ‘Password’ field (12345678) (Fig. 16).



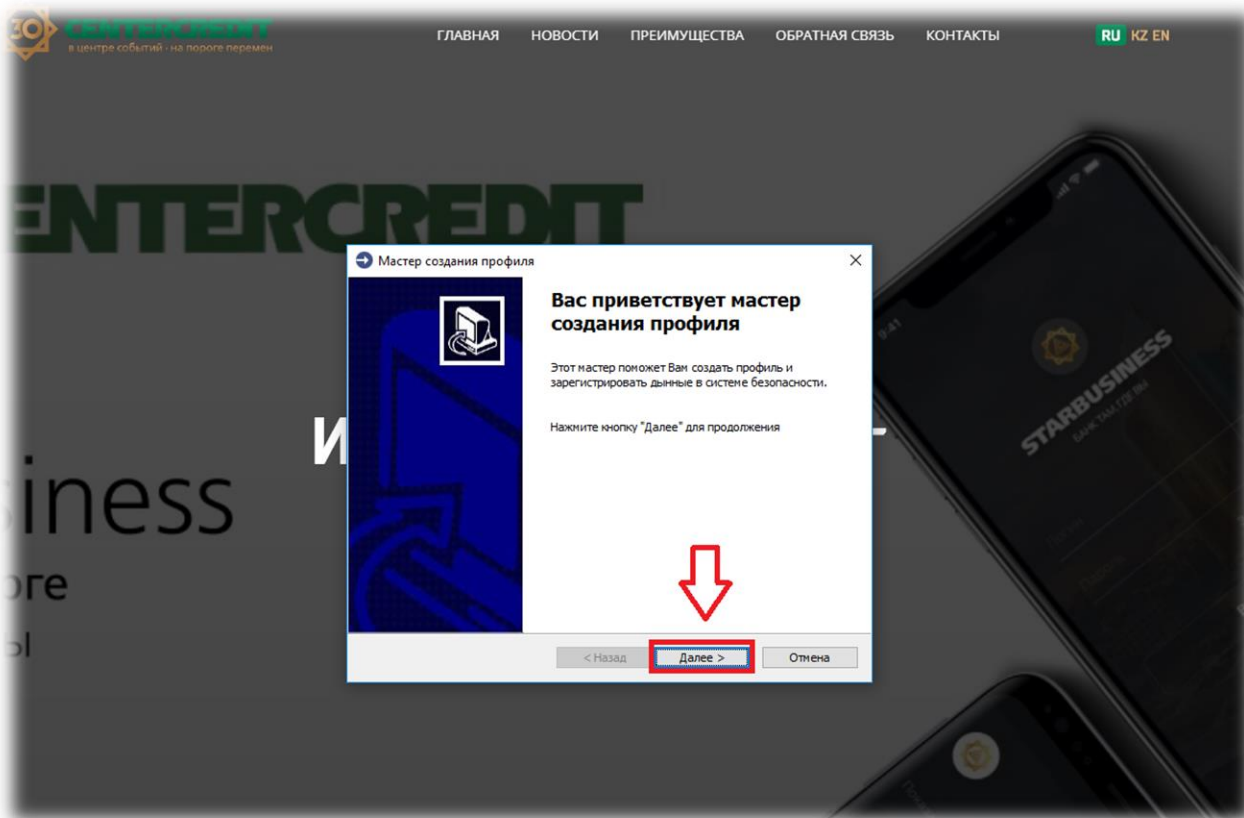
**Fig. 16** - Selecting a profile and entering a password in Ak Kamal e-Security software.

**3.14.** Confirm the creation of the profile by clicking ‘OK’ to continue the registration process (Fig. 17).



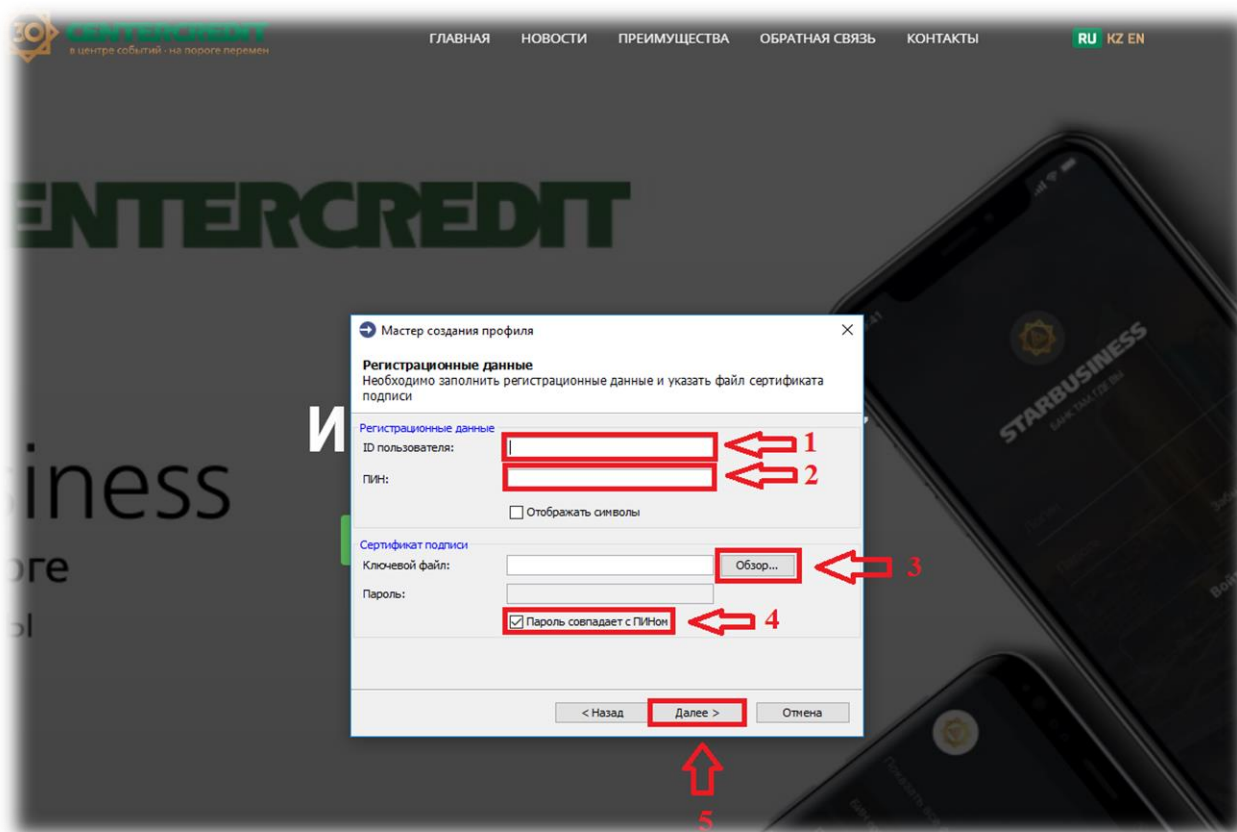
**Fig. 17** – Confirming the creation of a new profile.

**3.15.** After confirming the creation of a new profile in the ‘Profile Creation Wizard’ window, click ‘Next’ (Fig. 18).



**Fig. 18** - Welcome Profile Wizard.

**3.16.** Enter the data for registration in the Internet Banking System in the next window, (Fig. 19).



**Fig. 19** – Entering the registration data.

- Enter the **User ID** in the ‘**User ID:**’ field (from Appendix 2 to the Agreement, from the hard copy Acceptance and Delivery certificate. Something like this: qq111111\_qwertyui) (Fig. 19);
- Enter the **PIN** from the OTP card issued to the Bank's branch in the ‘**PIN**’ field (in capital letters) (Fig. 19 and 20);



**Fig. 20** – OTP card.

- Specify the location of the primary initialization key (file ( GOST.pfx , Key.pfx ) recorded for you on USB – flash drive in the bank branch) in the ‘**Key file:**’ field through the ‘**Review...**’ function (Fig. 19);
- Do not remove the tick in the ‘**Password matches PIN**’ field. Leave it with a tick (Fig. 19);
- Click the ‘**Next**’ function (Fig. 19).

### **Possible errors during registration.**

If you get ‘Wrong password or key container’ message after clicking the ‘Next’ button, check the following (Fig. 21):

- Recheck the User ID. For example, you may have ag instead of aq, etc.
- PIN code must be entered in capital letters;
- If there is number ‘one’ in the PIN code, it may be the English letter I or vice versa, the letter O or the number 0;
- You may mix up the primary initialization key (GOST.pfx, Key.pfx) with another organization or another user.

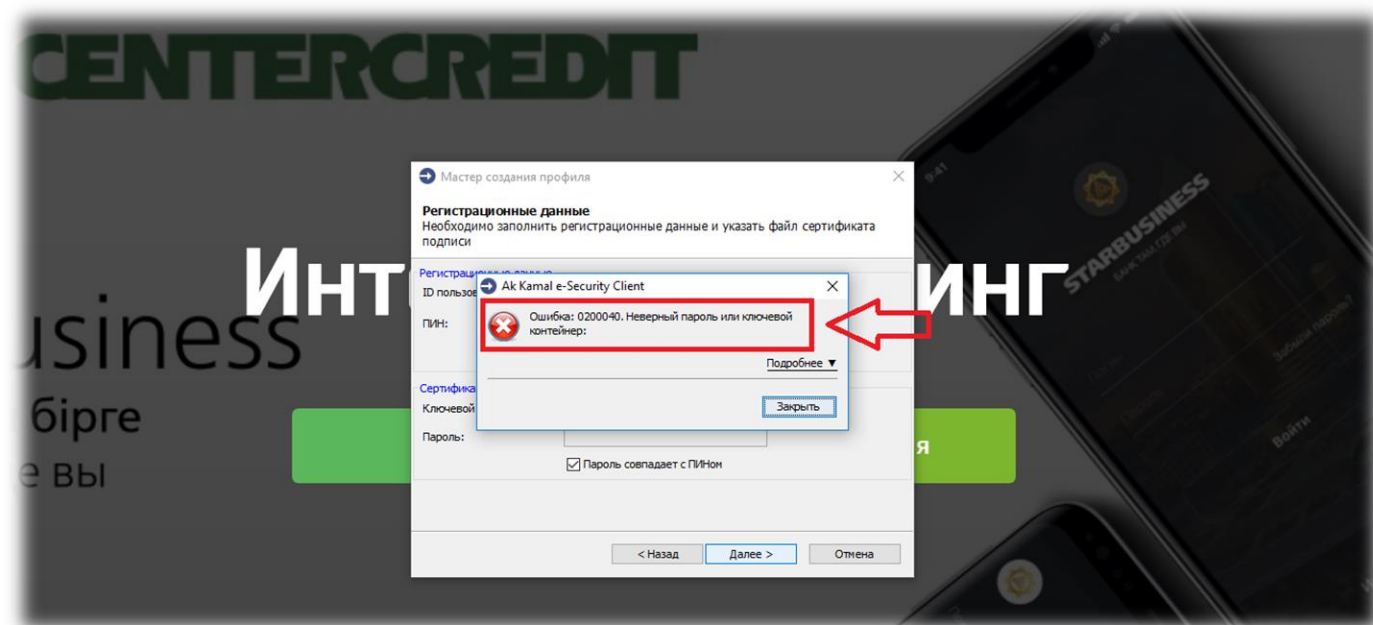


Fig. 21 - Possible errors during registration.

3.17. The window of the profile creation wizard (Fig. 22).

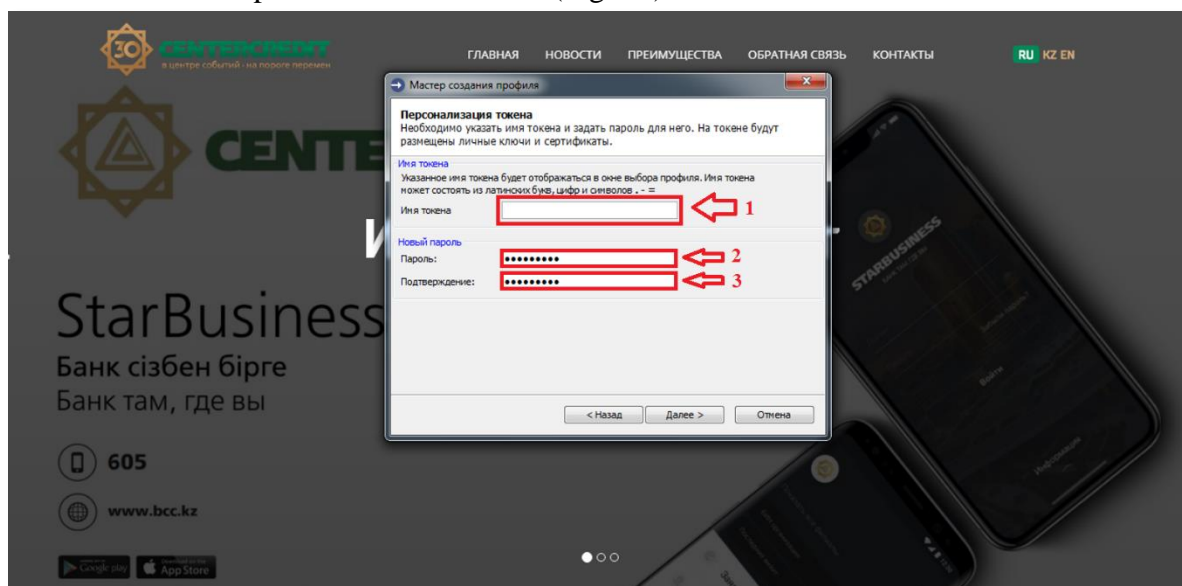
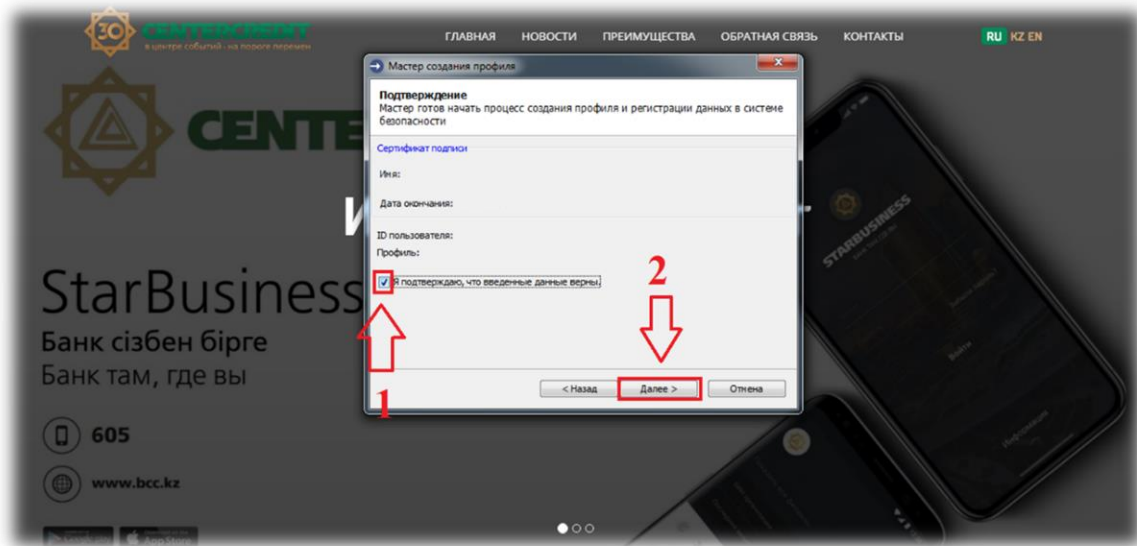


Fig. 22 - Profile Creation Wizard

- Specify the token name in the '**Token Name**' field in Latin letters.
  - Enter the password in the '**Password:**' field you will use for logging in and sending payment orders in the Internet Banking System through the applet. **The password cannot be less than 8 characters long and must consist of Latin letters and numbers. The consecutive use of numbers and symbols is not allowed (example: 123 .., 678 ..., abc ...).**
  - Re-enter the password in the '**Confirmation:**' field.
- The profile contained in KAZTOKEN will be protected by a new password. Click '**Next**' to proceed to the next step.

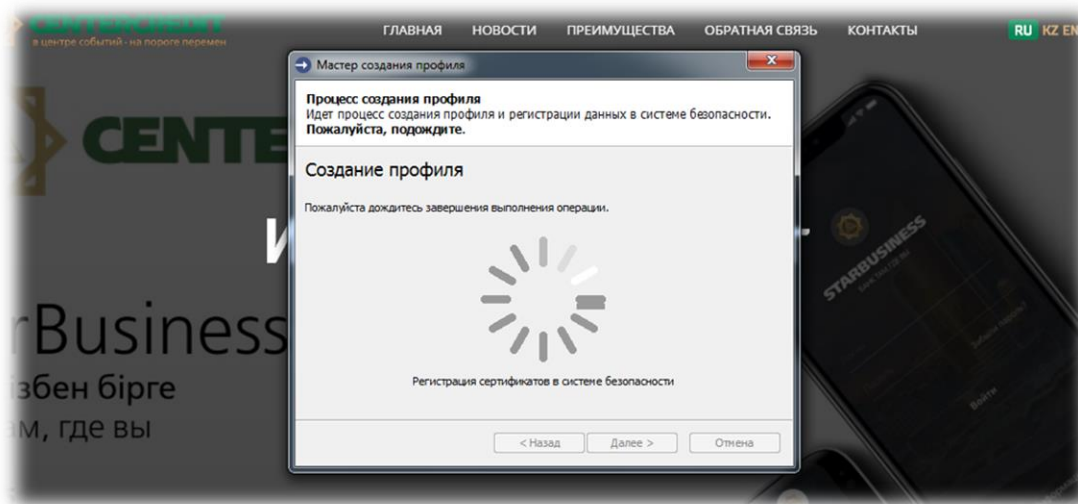
3.18. A new window (Fig. 23) displays the data entered. Confirm data by setting a special flag, then click '**Next**' to start the process of obtaining certificates in the KISC and to register them in Internet Banking System.





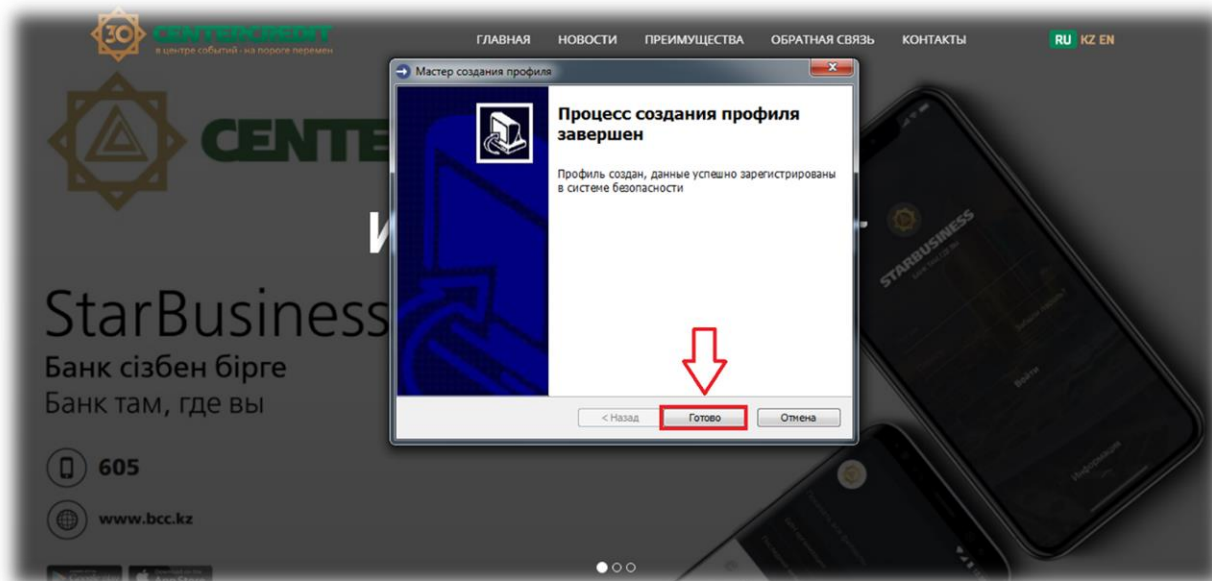
**Fig. 23** - Window for confirmation of the registration data entered.

**3.19.** The next window (Fig. 24) displays the process of profile creation. However, please note that the key generation process at KAZTOKEN can take up to 5 minutes.



**Fig. 24** - The process of obtaining and registering certificates.

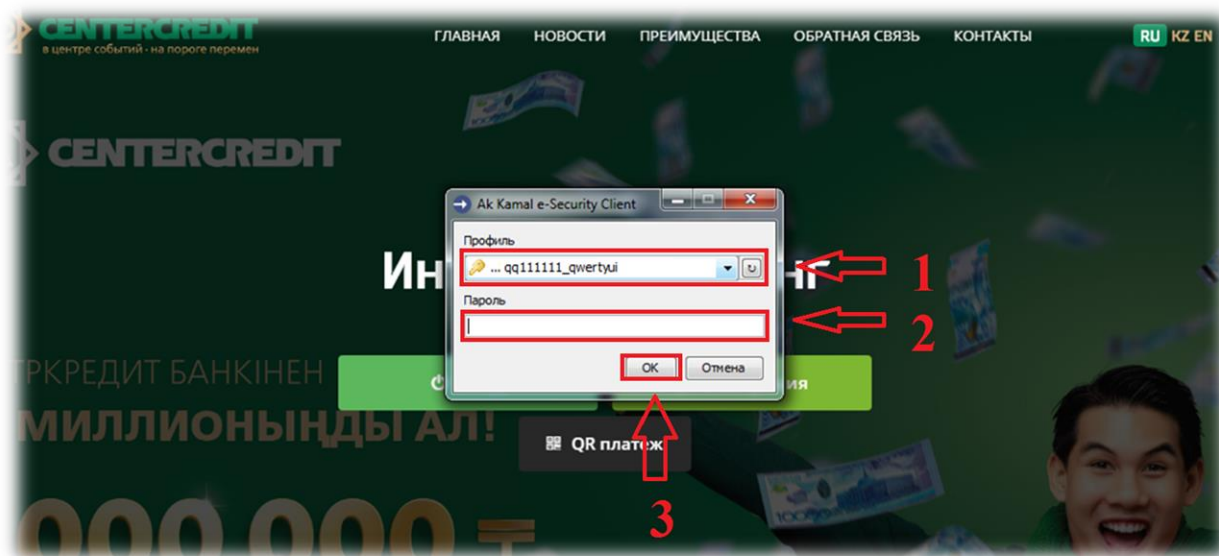
**3.20.** If the registration procedure is successful, the following window will appear (Fig. 25):



**Fig. 25 -**

Completion of profile creation process.

**3.21.** Clicking 'Finish', then a window for selecting a profile will open in which the profile you created will be displayed (Fig. 26).



**Fig. 26 -** Login to the Internet Banking System

You can log in to the Internet Banking System after the profile is created. Select the token in the 'Profile' field, enter the password for the token and click 'OK'.

**Attention!!!** In the event of an error during the creation of Kaztoken due to interruptions in the Internet connection, entering incorrect user data, etc., the registration process should be continued. If registration is incomplete, Kaztoken cannot be formatted!!!



#### 4. Change of the password from KAZTOKEN (to log in the IBS) using 'KAZTOKEN Control Panel'

4.1. After installing the driver, The 'KAZTOKEN Control Panel' component (Fig. 27) is added to the 'Start' menu in the list of installed programs and the 'KAZTOKEN Control Panel' shortcut appears on the desktop (Fig. 28).

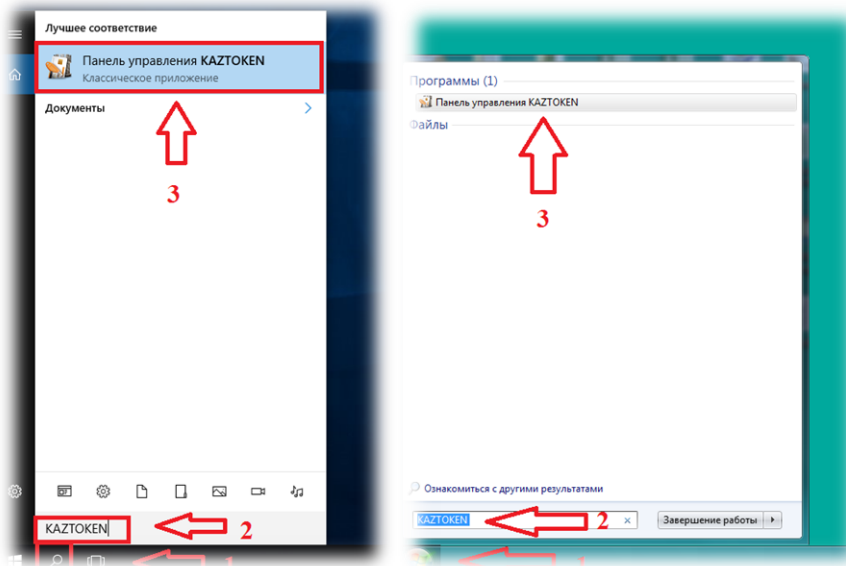


Fig. 27 - KAZTOKEN Control Panel component.

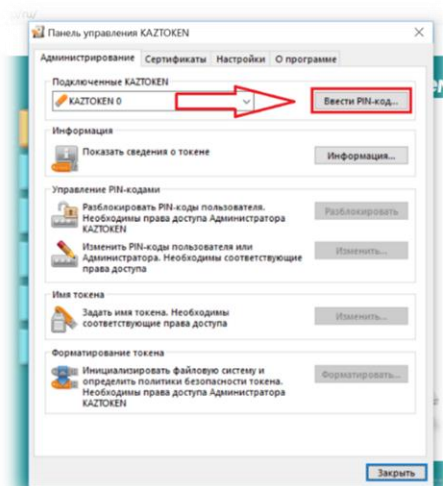


Fig. 28 – 'KAZTOKEN Control Panel' shortcut on the desktop.

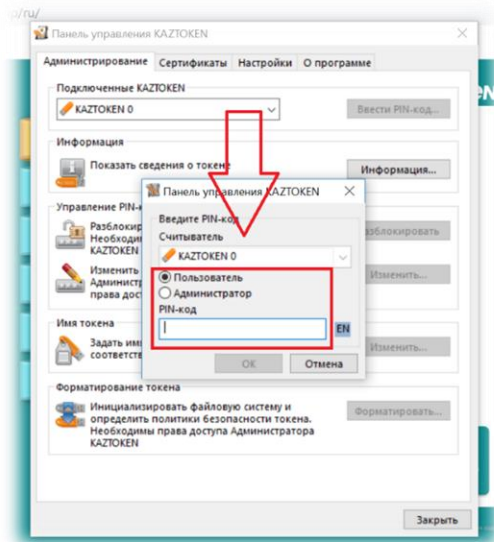
4.2. Change of the password from the user and from the administrator.

- Start the '**KAZTOKEN Control Panel**' (Fig. 27, 28) to change the user password (to log in the Internet Banking System) and click "**Enter PIN Code ...**" to authenticate with the token on behalf of the user (*type valid password for system login*) (Fig. 29 and 30).

- Start the '**KAZTOKEN Control Panel**' (Fig. 27, 28) to change the administrator password (to log in the Internet Banking System) and click "**Enter PIN Code ...**" to authenticate with the token on behalf of the administrator (*type valid password for system login*) (Fig. 29 and 30).

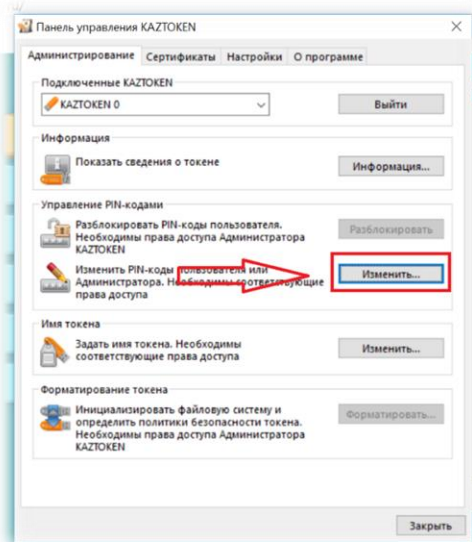


**Fig. 29 - KAZTOKEN Control Panel.**



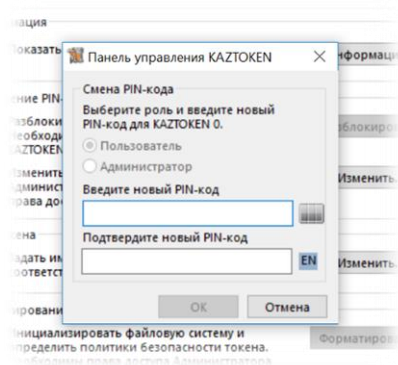
**Fig. 30 - KAZTOKEN Control Panel.**

**4.3.** After authentication, you will get the access to the functionality for changing the password (PIN code) on KAZTOKEN (Fig. 31). Click 'Change' to change the password for KAZTOKEN.



**Fig. 31 - KAZTOKEN Control Panel.**

**4.4.** You can enter a new password (Fig. 32) in the new window.



**Fig. 32 - Change user password.**

## 5. Unlocking the user password (KAZTOKEN).

5.1. There are two ways to unlock KAZTOKEN:

- 1) Open the '**KAZTOKEN Control Panel**' (Fig. 28) on the desktop > Click '**Enter PIN-code ...**' -> Select '**Administrator**' and enter the administrator PIN (by default **87654321**).
- 2) 'Search' menu (magnifying glass) -> find '**KAZTOKEN Control Panel**' (Fig. 27) -> Click '**Enter PIN-code ...**' -> Select '**Administrator**' and enter the administrator PIN (by default **87654321**).

Press 'Unlock' (Fig. 33).

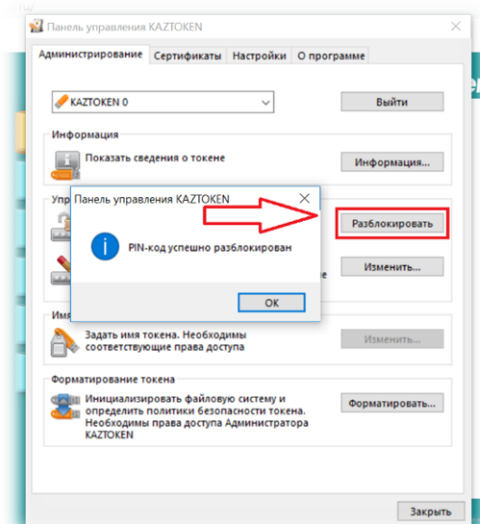


Fig. 33 - Unlocking the user (KAZTOKEN).