
**MULTI FACTOR AUTHENTICATION (MFA), SECURITY AND
LOGIN MANUAL**

UTRADE 3



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DEVICE BINDING & MFA SETUP



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Device Binding and MFA Setup

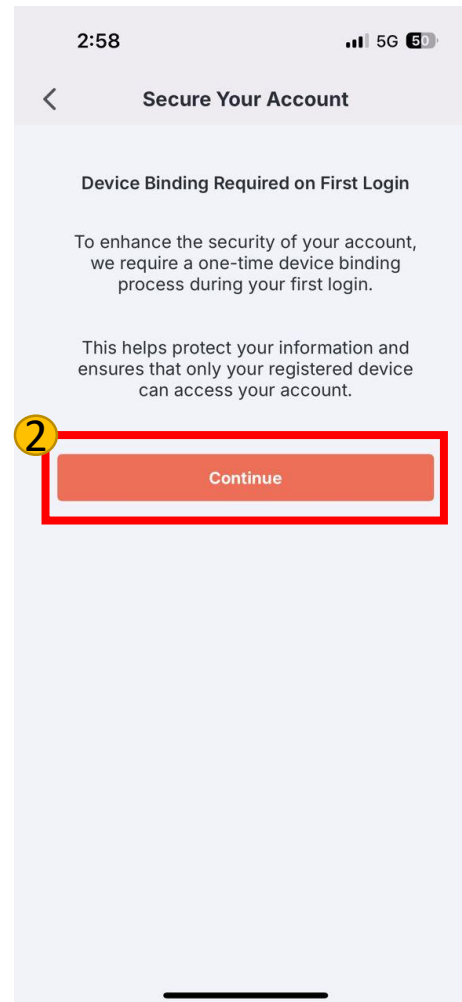
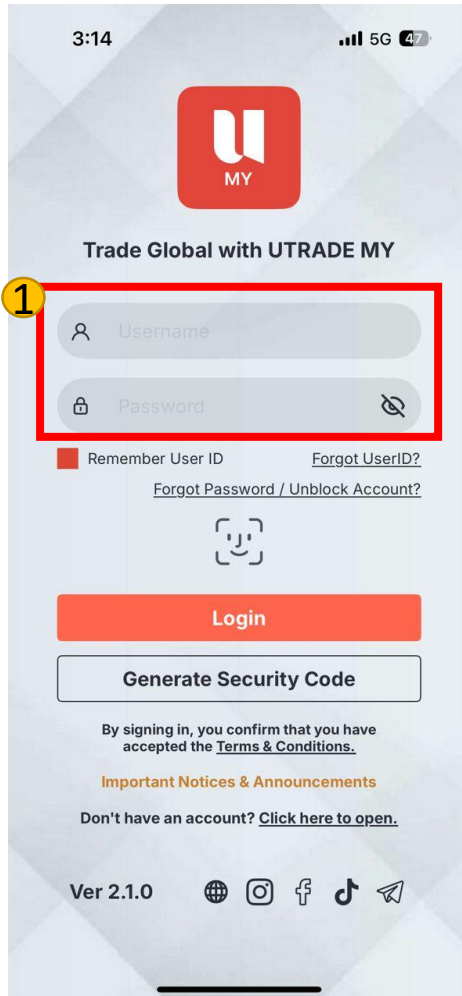
To use the new security features, you must bind your mobile device to your UTRADE 3 account.

Action: Please obtain the latest version of the UTRADE 3 mobile application by updating or downloading the app from your device's official app store: App Store (iOS), Google Play (Android), or HUAWEI AppGallery.



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Device Binding and MFA Setup



1. **Log In:** Login in using your **User ID** and **password** on UTRADE MY 3 mobile app..
2. **Start Biding:** After successful authentication, tap **“Continue”** to proceed with the **one-time device binding** process.

Device Binding and MFA Setup

2:58 5G

< Verify Email

An One Time Transaction Authorization Code (TAC) has been emailed to your registered email address. Kindly enter the 6-digit One Time TAC to proceed with the verification.

3 RaEO -

Verify

Resend Resend code in 29

Done

1 2 3
ABC DEF
4 5 6
GHI JKL MNO
7 8 9
PQRS TUV WXYZ
0

2:59 5G

< Verify SMS

A One Time Pin has been sent to your registered phone number. Kindly enter the 6-digit One Time Pin to proceed with the verification.

4 esSe -

Verify

Resend Resend code in 24

3. Check Email for authorization Code: an email to your registered address containing a **One-Time Transaction Authorization (OTP) Code** saved within a **password-protected PDF**.
4. Enter SMS PIN: OTP will be sent to your registered mobile number via **SMS**. Enter this PIN into the app.



Device Binding and MFA Setup

The image displays two sequential screenshots from a mobile application during the MFA setup process. The first screenshot, titled 'Set New Pin', prompts the user to 'Please create a 6-digit PIN to be used for secure account access.' It features a text input field for the PIN, which is highlighted with a red rectangular box and a yellow circle containing the number '5'. Below the input field is a red 'Create' button. The second screenshot, titled 'Verify New Pin', prompts the user to 'Re-enter your PIN to confirm'. It also features a text input field for the PIN, highlighted with a red rectangular box and a yellow circle containing the number '5', and a red 'Create' button. Both screenshots show a 'Done' button at the bottom right and a home indicator bar at the bottom.

- 5. Create Security:** System will prompt you to create a new **6-digit PIN**. This PIN will be used in the future to generate your **Security Code (soft token)** for web login.



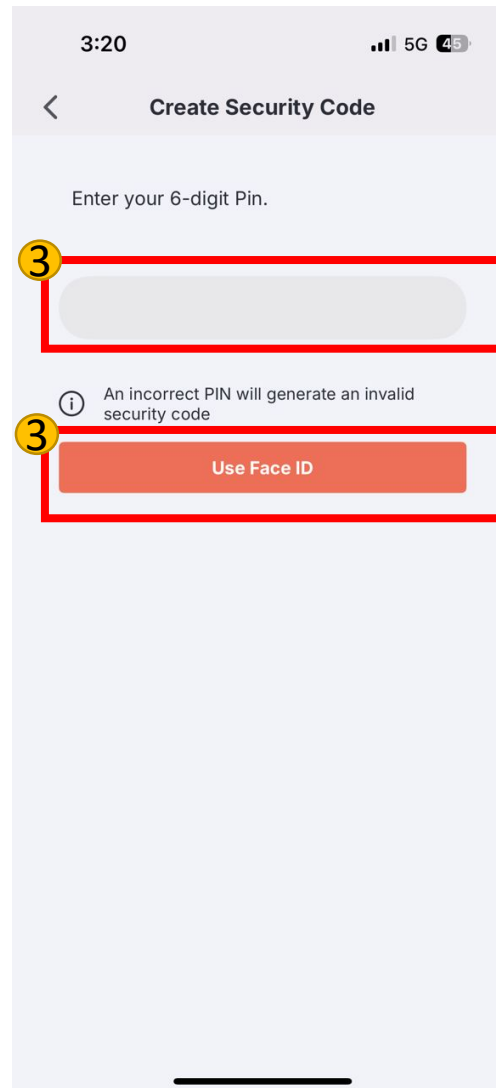
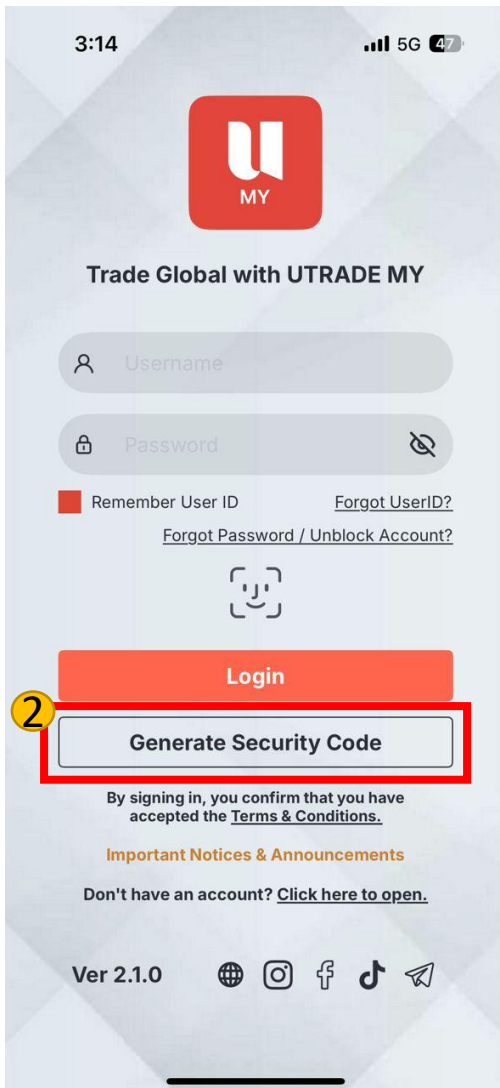
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HOW TO GENERATE THE SECURITY CODE (SOFT TOKEN)



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How to Generate the Security Code (Soft Token)

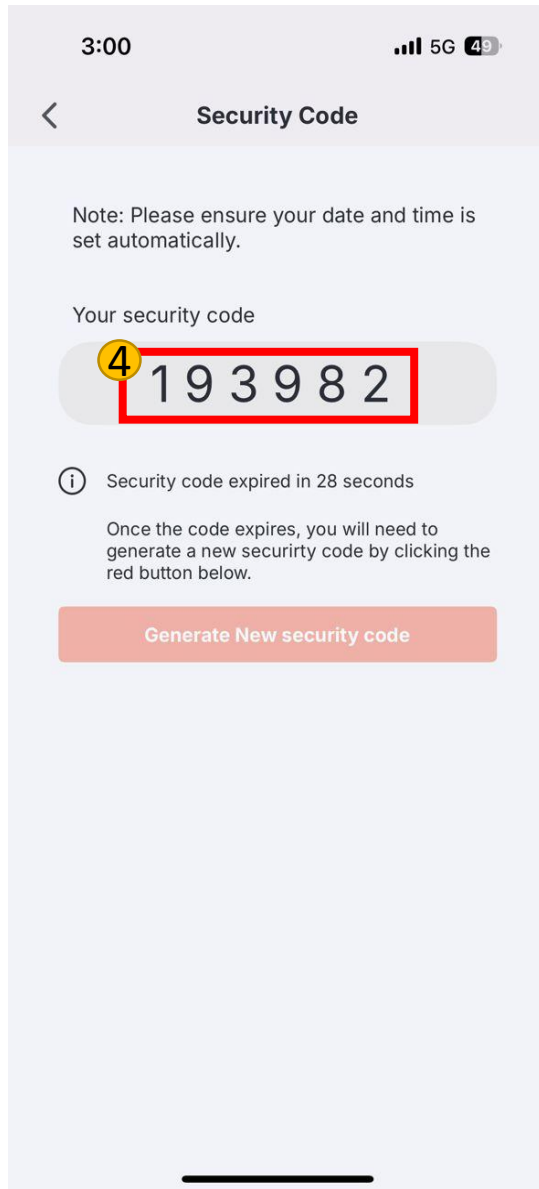


1. **Launch Mobile App:** Open the UTRADE 3 mobile app on your registered phone.
2. **Generate Code:** Tap "Generate Security Code,"
3. **Verify Identity:** Verify your **biometric verification** or enter the **6-digit PIN** (created during the device binding process).



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How to Generate the Security Code (Soft Token)



4. **Retrieve Security Code** will be provided for Web Login with expiration 30 seconds



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How to Generate the Security Code (Soft Token)

The screenshot shows the UTRADE 3 Web login interface. At the top, there is a navigation bar with "You are in UTRADE MALAYSIA", "Login", and "Open An Account". The main content area is titled "Log in" and contains the following elements:

- A "TESTID" input field.
- A password input field with a toggle icon.
- A "Security Code" input field, highlighted with a red box and a yellow circle containing the number "5".
- A link: [How to generate a security code >](#)
- A notice: "By logging in, you accept the Terms of use and agree to be bound by them."
- Links: [Forgot Password / Unblock Account](#) and [Forgot User ID?](#)
- A "Log in" button, highlighted with a red box and a yellow circle containing the number "6".
- A "→ First Time Login" button.

At the bottom of the page, there is a footer with "Contact Us | About Us | Care" and a disclaimer: "Bhd does not warrant the information expressed or implied is absolutely true, correct, timely or fit for any site may involve the electronic transmission of personal financial information. Using this site is consent to Internet Trading constitutes agreement of the Terms and Conditions Governing Internet Trading. Please ve in any way violated any copyrights and other proprietary rights, kindly inform us immediately and we will".

5. Immediately enter the displayed Security Code (with correct UserID and Password) into the UTRADE 3 Web login **Security Code** field on top of your **UserID and Password**.
6. Proceed **Log in** Button.



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Thank You



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