Bank 131. Guide

Setting up your token for online banking

Version 4, August 29, 2023

You can log into online banking with a token. Bank 131 grants you a token after signing an agreement (learn more from your manager). The token is granted with two PINs, for the user and administrator.

First of all, you need to issue a certificate. Follow these steps:

1. [Download and install Rutoken driver](#) on your computer.
2. [Create a request](#) for an electronic signature verification key certificate.
3. Print the request in two copies, sign them, and hand them over to a Bank 131 manager.
4. Wait for the Bank's response, and [complete the electronic signature key generation process](#).

Now, you can [log into online banking](#) with your token.

[How to re-issue an electronic signature certificate](#)

[What if the certificate is revoked](#)

[For macOS](#)

How to install the Rutoken driver

1. [Download](#) the Rutoken driver.

2. Launch the loaded file and follow the installation wizard's instructions.

How to change PIN

1. Plug the token (the flash drive) into the USB port.

2. Run **Панель Управления Рутокен** (Rutokent control panel).

1) Click **Ввести PIN-код** (1, Enter PIN), choose **Пользователь** (User) and enter the user's PIN, granted with the token.

2) Click **Изменить PIN-код** (2, Change PIN) and create a new one. It must contain:

   ▪ 8 or more characters

   ▪ numbers, capital and lowercase letters

   ▪ at least one special character
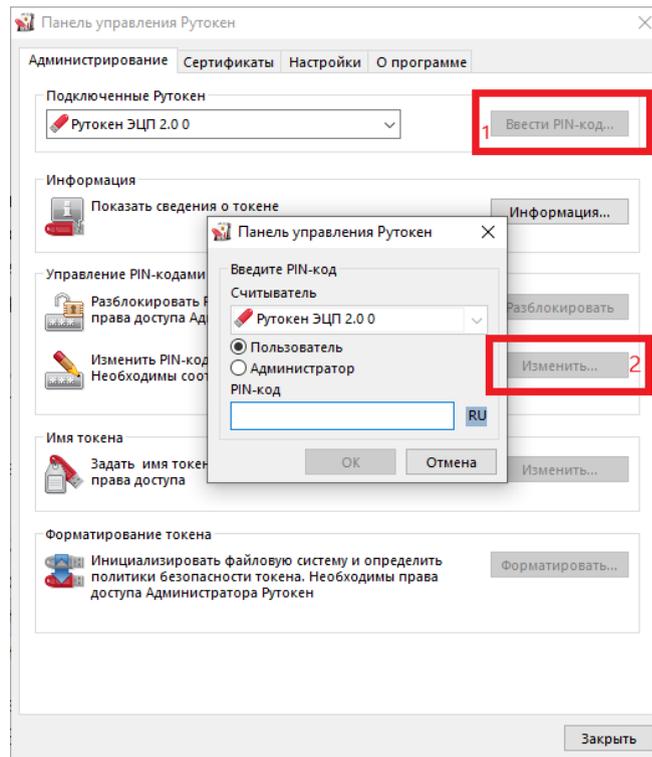
How to create a certificate request

1. [Download](#) the **IsCrypto** archive and extract the files where you want them.

Attention! IsCrypto requires the MS Windows operating system. Otherwise, its proper operation cannot be guaranteed.

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2. In the program folder, run **start.exe**

3. The **Создать новый ключ** (Electronic signature key) window will open**.** Click the green button on the left and select **Создать новый ключ** (Create new key).
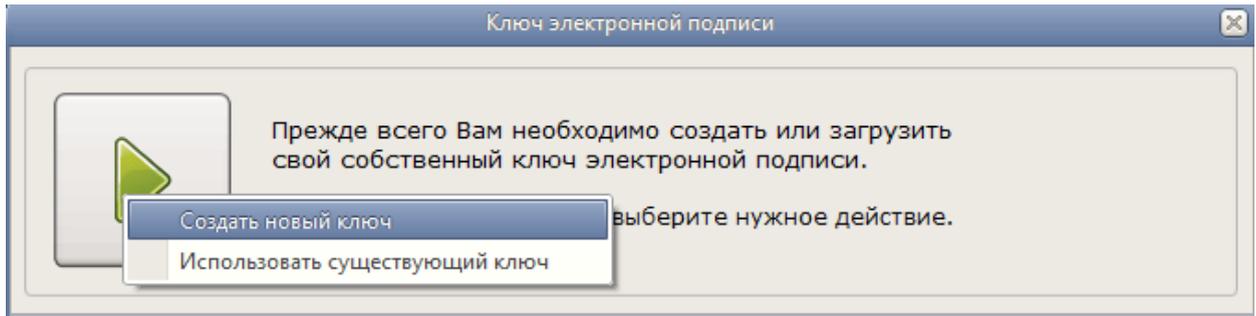
4. In the field **Номер договора об ЭП** (Electronic signature agreement No.), enter the number of the Authorized Representative Registration Application and the representative's full name:

- **Фамилия** — last name;

- **Имя** — first name;

- **Отчество** — patronymic.

5. If the information is provided correctly, the program will suggest saving the key and choose a storage device. Plug Rutoken into the USB port, select it in the program, and click **Продолжить** (Next).
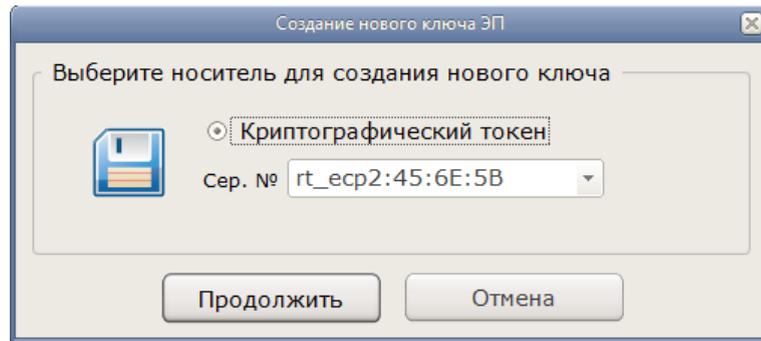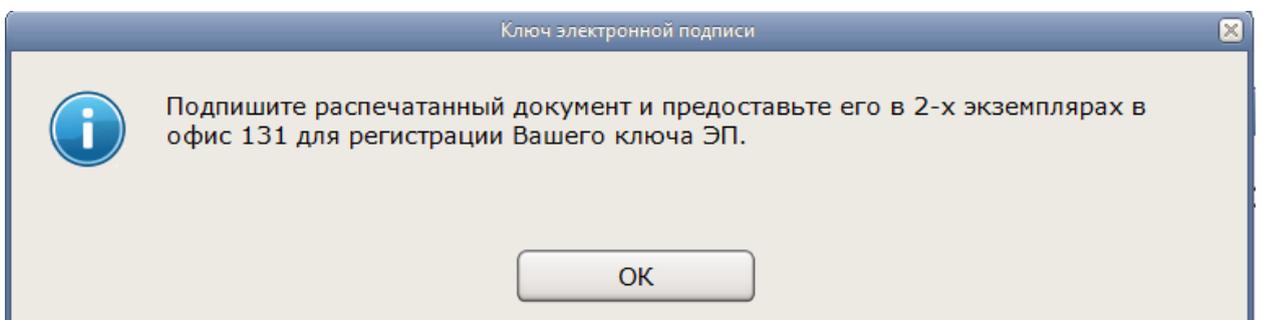
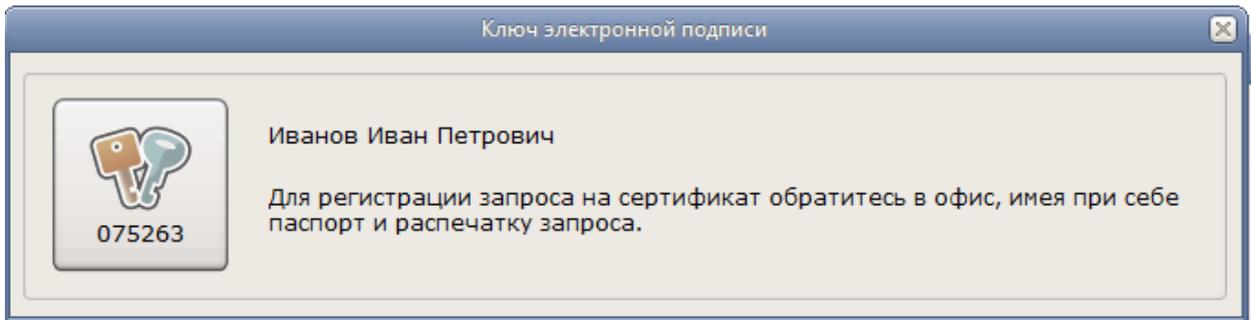6. Print the certificate request in two copies (click OK for printing).
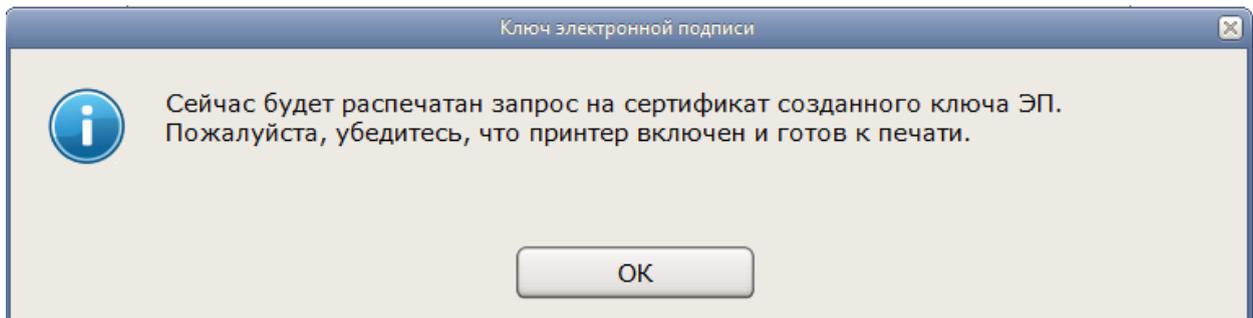
You can do it later, click **Распечатать запрос на сертификат** (Print the certificate request):
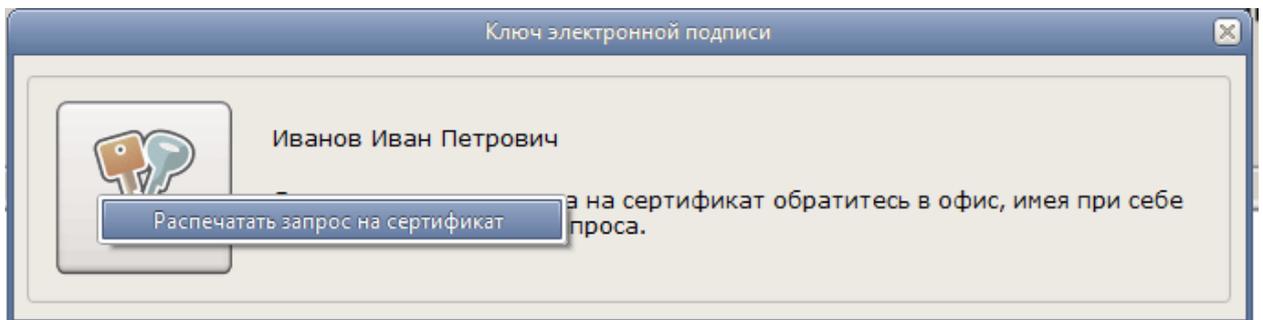
7. Sign both copies and hand them over to a Bank 131 manager.

The program will remind you about it if you forget:

Wait until the Bank manager issues the certificate.
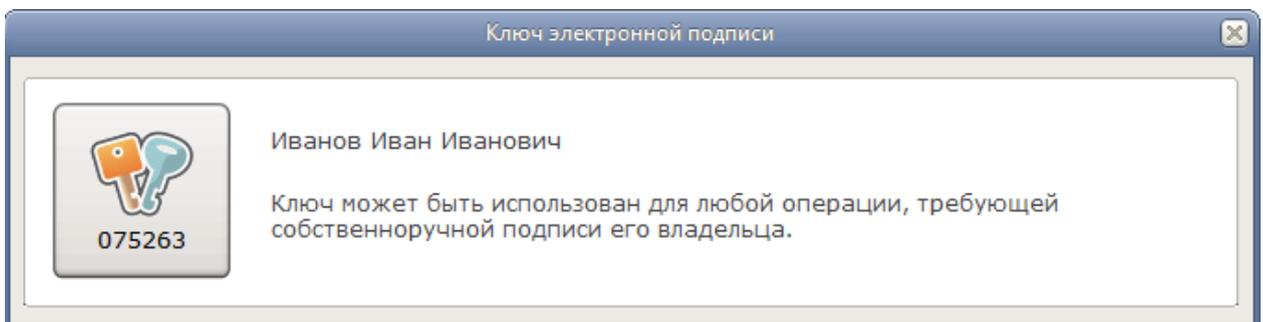After that, you can complete the electronic signature key generation process.

How to complete the key generation process

You need to do this when Bank 131 sends you a notification saying your certificate was issued.

1. Run **IsCrypto** (in the program folder, click on **start.exe**).

2. Click **Завершить формирование ключа** (Complete key generation).
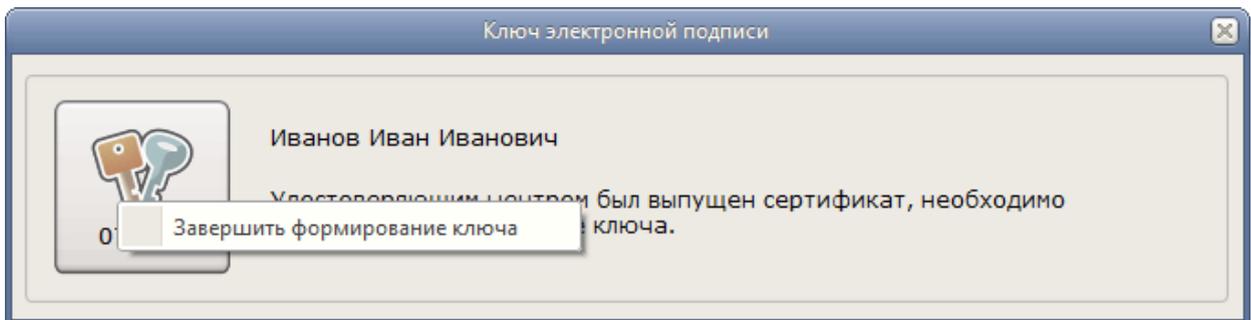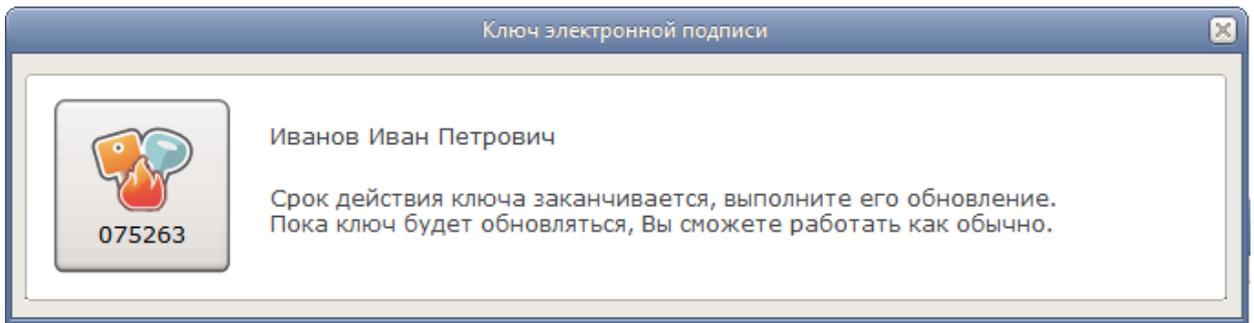

Now, you can log into online banking with this token.

How to re-issue a certificate

The electronic signature verification key certificate is valid for one year. **IsCrypto** will remind you of updating the certificate 30 days before it expires. You may want to do this in advance.

1. Click the keys button and select **Выполнить обновление ключа** (Update key). The certificate request will be sent to Bank 131 in the electronic form.
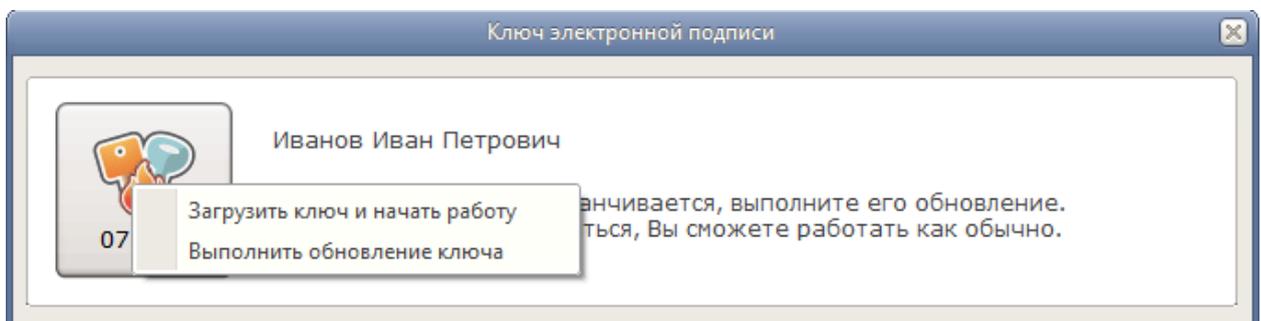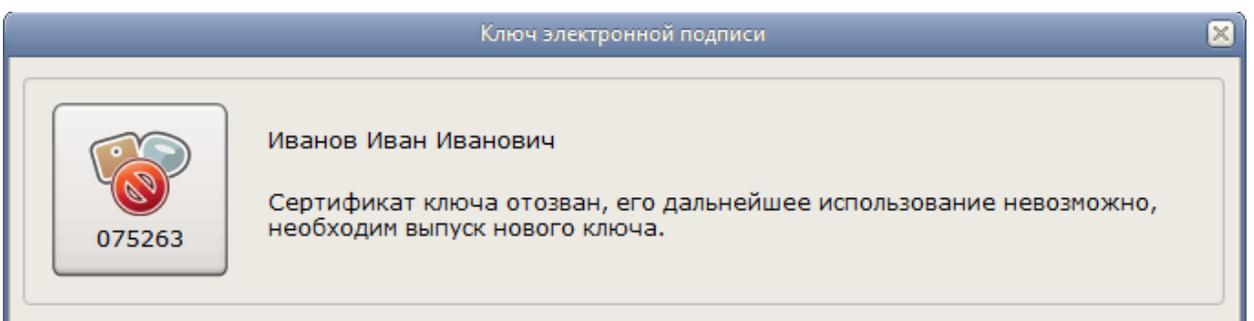

2. Bank 131 will send you a notification saying a new certificate was generated. After that, complete the key generation process.

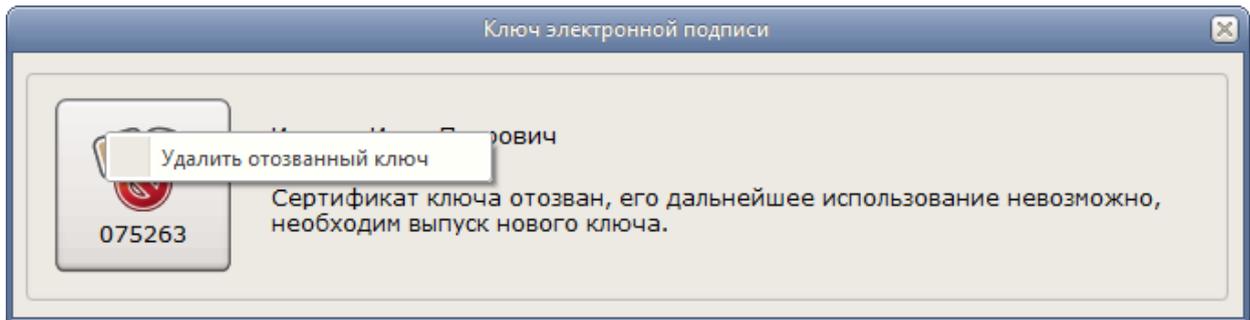Now, you can continue your work in online banking with your new key.

What if the certificate is revoked

If Bank revokes your electronic signature key verification certificate, you will see the following message:
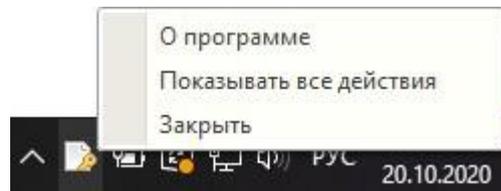

In this case:

1. Remove the old key (click **Удалить отозванный ключ**).

2. [Get a new electronic signature verification key certificate](#).

3. Issue a new key as follows:

1) Run **IsCrypto** (in the program folder, click on **start.exe**).
2) On the screen, find the **Ключ электронной подписи** (Electronic signature key) icon, right-click it, and select **Показывать все действия** (Show all actions).

For macOS

Attention! If in spite of the software requirements of IsCrypto you decide to install in on macOS, you can follow the steps below. However, in this case Bank 131 does not guarantee the software will operate properly.

To make IsCrypto work on macOS, install WineBottler, an application that helps run Windows apps on macOS.

1. Download WineBottler from the developer website.

2. Go to **Downloads** and run **WineBottlerCombo_1.1.44.dmg**. The disk image will be mounted and you will see its content.
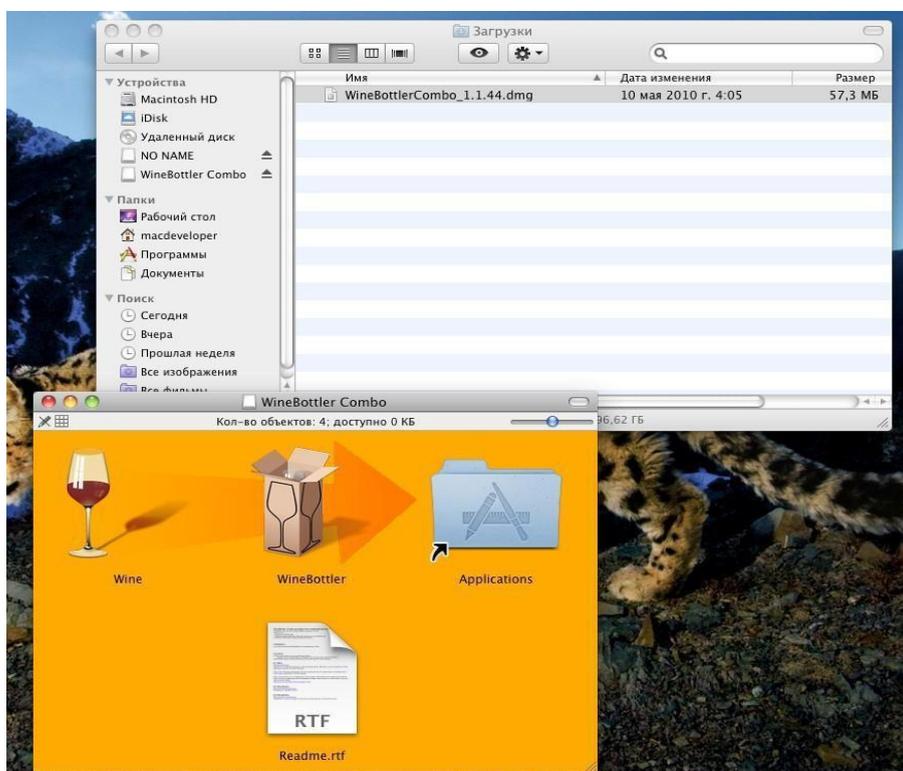
3. Move two files, **Wine** and **WineBottler**, to the Applications folder.

4. To complete the installation, plug the USB token into the computer port and run **IsCrypto** (click **start.exe** in the program folder).

If nothing works, try to install [system component X11](#) (it enables WineBottler). Do not shut this component down if it is launched along with the application.