



A Guide to Strong Customer Authentication (SCA)

**Multiple Business
Debit Cardholders**



**Bank of
Ireland
UK**

What's it all about?

We're adding an additional layer of security called Strong Customer Authentication (SCA) to online card purchases/payments. This change is part of the European Second Payment Services Directive (PSD2) regulation and will help to fight fraud and make your online transactions even more secure than before.

SCA will fully replace the one-time passcodes that are currently sent to you by text message for some online card payments.

We are introducing SCA to make online card payments more secure. This will affect all cardholders and also the nominated user (authorised to use 365 online for the business current account).

Once SCA is introduced, the way cardholders make online payments with the Business Visa Debit card will change.

The nominated user will need to confirm that certain online payments are genuine, whether they, or any other cardholder are making the transaction. This will not happen for every transaction, but it is important to know the steps so that the nominated user can authenticate a payment when it is required.

This guide explains what happens when any cardholder (who is not the nominated user on 365 digital & phone banking) is authenticating a payment through the Bank of Ireland banking app or with a Physical Security Key. If the nominated user is making the payment for something they're purchasing themselves, they will need to complete each step themselves.

How to approve a purchase using the Bank of Ireland banking app

The approval steps for completing a purchase using the Bank of Ireland banking app will look like this:

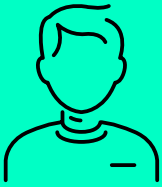
1. The cardholder will see a 'payment authorisation' screen when making an online transaction. This means the nominated user will have to be contacted to let them know that they will receive a notification to their smart device (their primary security device) and will need to authenticate using the Bank of Ireland banking app.

Important: It might be best for the cardholder to inform the nominated user before making the purchase as there is limited time for them to authenticate the transaction, and then confirm that authentication is required when the 'payment authorisation' screen appears. The nominated user must take the necessary steps to ensure that it is really the cardholder for their business that they are in contact with before authenticating the payment.

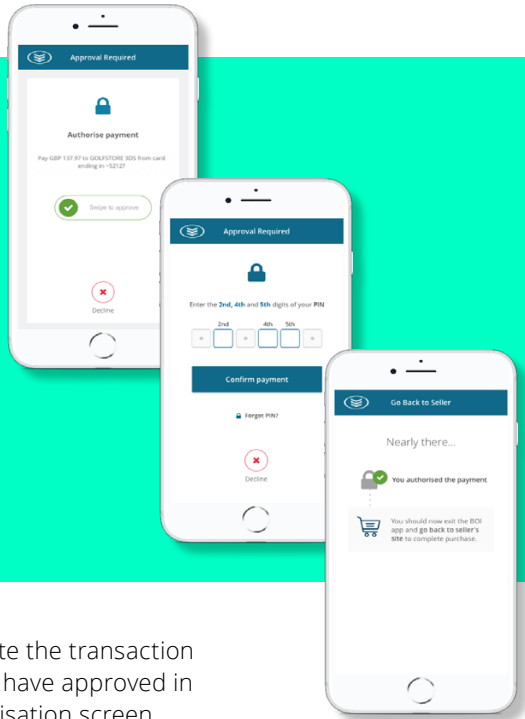


"Hi I'm Laura! I am about to buy a business flight. I will contact the nominated user, Paddy, to let him know he may receive a notification to his smart device".

- When the notification has been sent to the primary security device, the nominated user will have 45 seconds to authenticate the transaction. They must tap on this notification to open the Bank of Ireland banking app, swipe to approve and on the next screen, enter 3 digits of their 6-digit PIN. They can then exit the app and tell the cardholder they have completed authentication.



"Hi I'm Paddy! Laura from my business has just told me that she is making a payment. I have just tapped on the notification I received to my smart phone. I will now authenticate this payment by swiping on my Bank of Ireland banking app, entering in 3 digits of my 6-digit 365 PIN and letting her know that I have done this."



- The cardholder can now complete the transaction on the seller's site by selecting 'I have approved in BOI app' on the payment authorisation screen.



"Paddy has informed me that he has authenticated the transaction. I can now select 'I have approved in BOI app' on my payment authorisation screen and complete the purchase of my flights."



CANCEL

Bank of Ireland UK **VISA**

Payment authorisation

We've sent a notification to your security device Sk8122020 so you can approve payment.

Didn't get it? Open the BOI app on any of your security devices. On the PIN entry screen, tap **Waiting for your approval** then swipe to approve payment.

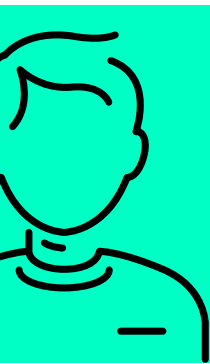
I have approved in BOI App

What if the nominated user does not receive a notification?

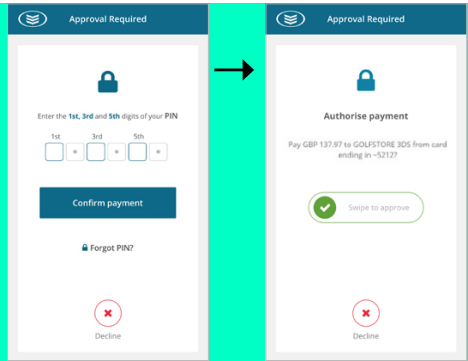
In some cases, the nominated user might not receive a notification. This may be because:

- ▶ They have their notifications turned off, or;
- ▶ They are not using their primary security device when making their purchase.

In this case, the nominated user must tap **'Waiting for your approval'** on the app home page.



"Laura has told me that she has been shown a 'payment authorisation' screen and has told me to look out for a notification but I haven't received one! I will go to my app homepage and click on 'Waiting for Approval'. Then I can continue to authorise the payment and Laura can complete her transaction".



Note: If the nominated user takes too long to authenticate the payment, it might time out. If this happens, the cardholder will need to re-submit the payment and wait for the nominated user to authenticate the payment before completing their purchase.

How to approve a purchase using a Physical Security Key (PSK)

What if I do not use the Bank of Ireland banking app but use a Physical Security Key?

If the nominated user of the business current account does not use the Bank of Ireland banking app, they will now need to authenticate certain online payments with their Physical Security Key (PSK).

Important points to note when completing a purchase using the PSK:

- ▶ When a cardholder is making a payment that requires SCA, they will need to contact the nominated user.
- ▶ The nominated user must have their PSK to hand to authenticate the purchase.
- ▶ The nominated user must take the necessary steps to ensure that it is really a cardholder for their business that they are in contact with before sharing any codes with them.
- ▶ This is the only scenario where we will ask you to share codes with someone else.
- ▶ The cardholder and nominated user must follow the steps below.

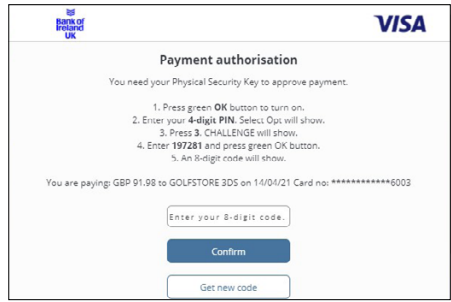
The approval steps for completing a purchase using the PSK will look like this:

1. The cardholder must inform the nominated user that they are making a payment and will require authentication using the PSK.

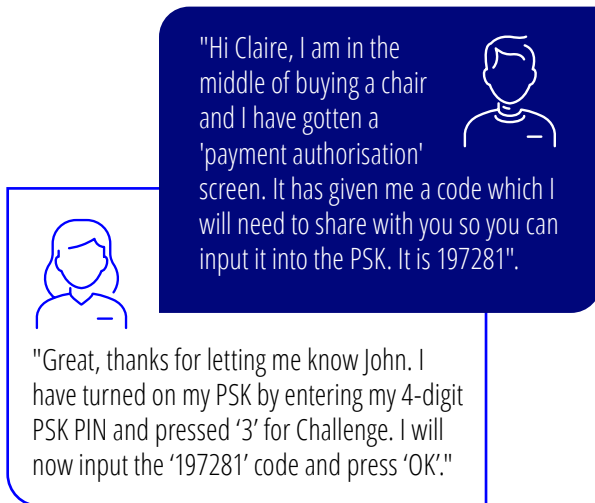
"Hi I'm John! I am about to buy a new chair for the business. I know that Claire is the nominated user and holds the PSK for the business so I will contact her to let her know I am making this purchase".



2. When a cardholder goes to complete a purchase, they will see a 'payment authorisation' screen similar to this. This screen will give the cardholder a randomly generated one-time code which they must share with the nominated user.



3. The nominated user must then:
- ▶ Turn on the PSK by pressing the green OK button and;
 - ▶ When prompted, enter their 4-digit PSK PIN (the screen will show 'Select Opt');
 - ▶ Press '3' and the screen will show the word 'Challenge';
 - ▶ Enter the code given to them by the cardholder and press the green 'OK' button.



4. An 8-digit number will now show on the PSK screen. The nominated user must now share this with the cardholder, so that they can complete the payment.



"I have gotten the 8-digit code you need to enter into your 'payment authorisation' screen. It is 49781108".



"Thank you. I will enter that code into the box on the 'payment authorisation' screen and complete my payment. Have a nice day!"

5. The cardholder can now enter the 8-digit code, given to them by the nominated user, into the box on the 'payment authorisation' screen and press 'Continue' to complete the transaction.

A screenshot of the Bank of Ireland 'Payment authorisation' screen. The screen is white with a blue header containing the Bank of Ireland logo and the VISA logo. The main text reads: "Payment authorisation" and "You need your Physical Security Key to approve payment." Below this are five numbered instructions: 1. Press green OK button to turn on. 2. Enter your 4-digit PIN. Select Opt will show. 3. Press 3. CHALLENGE will show. 4. Enter 197281 and press green OK button. 5. An 8-digit code will show. Below the instructions, it says "You are paying: GBP 91.98 to GOLFSTORE 3DS on 14/04/21 Card no: *****6003". At the bottom, there is a text input field containing "49781108", a blue "Confirm" button, and a "Get new code" button.

6. The cardholder will then be brought back to the seller's site which will tell them that their purchase has been completed.

Remember - We'll never text, email, or call to ask you for your 365 PIN or any one time codes to authenticate payments or online purchases.

For more information please search "SCA" on the Bank of Ireland UK website.

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