



# **A Guide to Strong Customer Authentication (SCA)**

**Multiple Debit Cardholders**



**Bank of  
Ireland**

# 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 PSD2 (the second Payment Services Directive) 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.

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

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

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

This guide explains what happens when an additional cardholder is using their card online and the authorised user is authenticating the payment through the Bank of Ireland Mobile App or using a Physical Security Key. If the authorised user is making the payment using their own card, they will complete each step themselves.

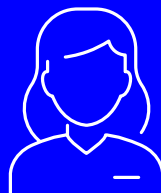
**How to approve a purchase using the Bank of Ireland Mobile App.**

**The approval steps for completing a purchase using the Bank of Ireland Mobile App will look like this:**

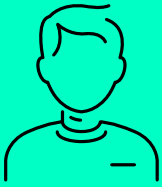
1. The additional cardholder will see a 'payment authorisation' screen when making an online transaction. This means the authorised user will have to be contacted to let them know that they will receive a notification to their smart device and will need to approve this payment using the Bank of Ireland Mobile App.

Important: The authorised user must take the necessary steps to ensure that it is really the additional cardholder for their business that they are in contact with before authenticating the payment.

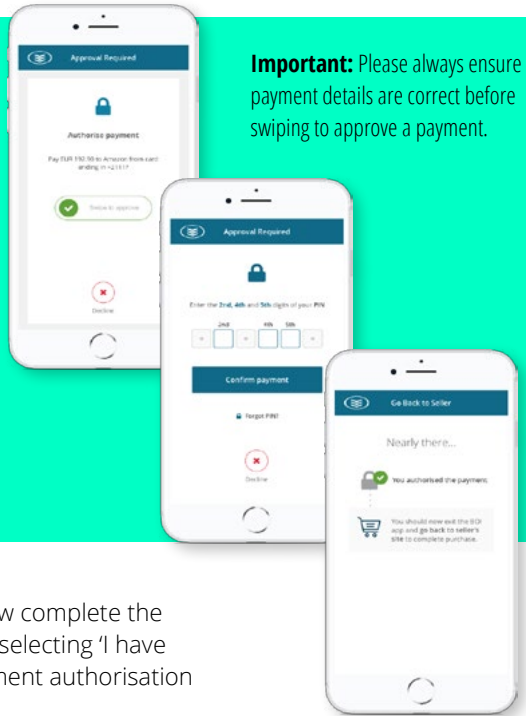
"Hi I'm Laura! I am about to buy a business flight. I will contact the authorised user, Paddy, to let him know to expect a notification to his smart device".



2. When the notification has been sent to the primary security device, the authorised user will receive a notification from Bank of Ireland displaying the words 'Action Required'. They will have 45 seconds to approve the transaction. They must tap on this notification to open the Bank of Ireland Mobile App, swipe to approve and on the next screen, enter 3 digits of their 6-digit PIN. They can then exit the app.



"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 approve this payment by swiping on my Bank of Ireland Mobile App, entering in 3 digits of my 6-digit 365 PIN and letting her know that I have done this".



**Important:** Please always ensure payment details are correct before swiping to approve a payment.

3. The additional 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 approved the transaction. I can now select 'I have approved in BOI app' on my payment authorisation screen and complete the purchase of my flights".

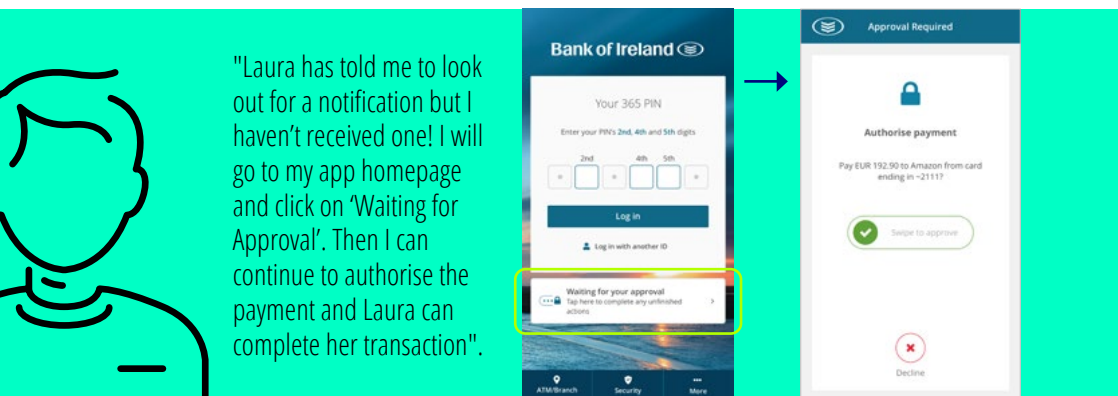


## What if the authorised user does not receive a notification?

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

- ▶ They have their notifications turned off (You can check your notifications by going into your settings app on your device. Select 'BOI Mobile' and make sure notifications are turned on).or;
- ▶ They are not using their primary security device\* when making a purchase (For more information on this, please search 'SCA' on the Bank of Ireland website.)

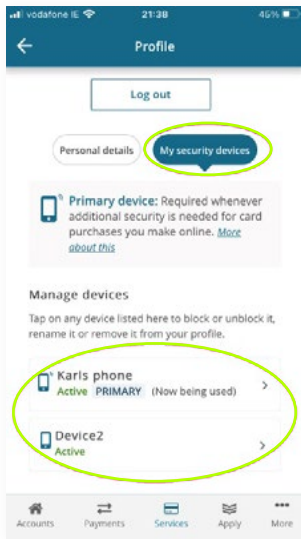
In this case, the authorised user must tap **'Waiting for your approval'** on the app home page.



**\*Note:** Your primary security device, is the first device you downloaded and registered the Bank of Ireland Mobile App on. This is where your notifications will be sent by default when authentication for SCA is required. You can have other devices with the Bank of Ireland Mobile App downloaded and registered on them – these are multiple security devices. For example, you might have downloaded and registered the Bank of Ireland Mobile App on your phone and also your tablet. You will not, however, receive notifications to multiple security devices - but don't worry, you can always tap "Waiting for approval" on the app homepage on any of your multiple security devices in order to authenticate transactions. You can select any device from your list to be your primary device. However to do so, you must first remove any other devices (such as previous phones or downloads of the app) that were added before the device you now want as your primary.

# Primary Security Devices

## Which one is my primary security device?

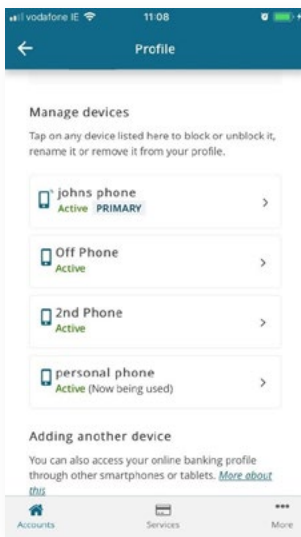


To check which one is your primary device, and to add or remove other devices, log into the Bol app and follow these steps:

If you would like to update your **Active PRIMARY** device to the device '**(Now being used)**', please select the existing Active PRIMARY device and follow the on screen instructions to '**Remove device**' from your profile.

- ▶ Tap Services at the bottom of the screen.
- ▶ Select Add, remove, block, unblock or change the nickname of your security devices.
- ▶ Tap My security devices.

This will show the devices registered to your 365 online profile. The device you are using will be labelled (**Now being used**). In the example here on the left, Karls phone is both the primary device and the one that is being used with the Bol app.



You can select any device from your list to be your primary device. However to do so, you must first remove any other devices (such as previous phones or downloads of the app) that were added before the device you now want as your primary.

- ▶ Log in to the app on that device, so that it shows as (**Now being used**) in your list of devices. This example on left uses **personal phone** as the logged in device.
- ▶ Tap on the device labelled as **Primary**, then tap Remove device. In this case, this will remove **Johns phone** as the primary device.
- ▶ The device called **Off phone** then becomes the primary. To remove it from the list, repeat step 2.
- ▶ Repeat this until each device except **personal phone** is removed. This will now be the default primary device. You can continue to add other devices as previously.

This will show the devices registered to your 365 online profile. The device you are using will be labelled (**Now being used**). In the example here on the left, Karls phone is both the primary device and the one that is being used with the Bol app.

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

## What if I do not use the Bank of Ireland Mobile App but use a Physical Security Key?

If the authorised user of the business current account does not use the Bank of Ireland Mobile App, they will now need to approve certain online payments with their PSK.

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

- ▶ When an additional cardholder is making a payment that requires SCA, they will need to contact the authorised user.
- ▶ The authorised user must have their PSK to hand to approve the purchase.
- ▶ The authorised user must take the necessary steps to ensure that it is really the additional 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 additional cardholder and authorised user must follow the steps below.

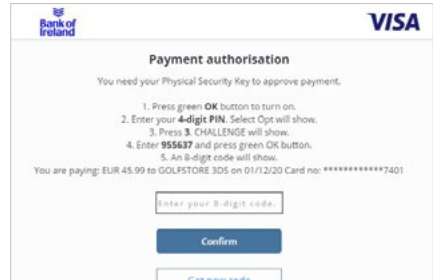
## The approval steps for completing a purchase using the PSK will look like this:

1. The additional cardholder must inform the authorised 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 authorised user and holds the PSK for the business so I will contact her to let her know I am making this purchase".

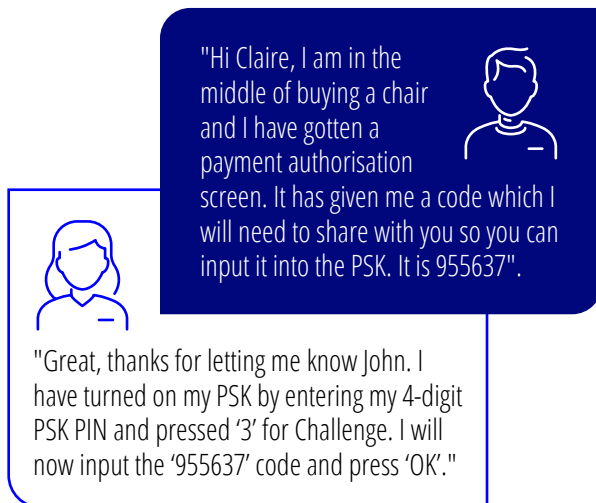


2. When an additional cardholder goes to complete a purchase, they will see a Bank of Ireland payment authorisation screen. This screen will give the additional cardholder a randomly generated one-time code which they must share with the authorised user.



3. The authorised 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 additional cardholder and press the green 'OK' button.



4. An 8-digit number will now show on the PSK screen. The authorised user must now share this with the additional 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 additional cardholder can now enter the 8-digit code, given to them by the authorised 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. At the top left is the Bank of Ireland logo, and at the top right is a red 'CANCEL' button. Below the logo is the 'VISA' logo. The main heading is 'Payment authorisation'. Below this is the instruction 'You need your Physical Security Key to approve payment.' followed by five numbered steps: 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 955637 and press green OK button. 5. An 8-digit code will show. Below the steps, it says 'You are paying: EUR 45.99 to GOLFSTORE 3DS on 01/12/20 Card no: \*\*\*\*\*7401'. In the center is a text input box containing the code '49781108'. Below the input box is a blue 'Confirm' button. At the bottom, there is a small blue button labeled 'Enter new code'.

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



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**For more information,  
please search 'SCA' on the  
Bank of Ireland website**

Bank of Ireland is regulated by the Central Bank of Ireland.

