A Guide to Strong Customer Authentication (SCA)

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What's it all about?

We use Strong Customer Authentication as an additional layer of security for online card purchases/payments. This is part of the PSD2 regulation and helps to fight fraud and make your online transactions even more secure than before.

How does SCA actually work?

SCA uses two factor authentication - this means that you will need the following two things before you can make an online payment using your bank card:

Something only the user possesses –
for example a smart device (smartphone or tablet) or a Physical Security Key* (PSK)

Something only the user knows –
for example your PIN

*If you don't have a smart device or are unable to use our Bank of Ireland Mobile app, we will provide you with a Physical Security Key on request. This is a small, handheld device that generates a new passcode each time when you use your card for some online purchases to confirm that it is really you who is making a payment.

Please note: Further details on PSKs can also be found by searching "PSK" on the Bank of Ireland website.

How will this work for me?

When you shop online and go to complete a transaction, you may need to approve the transaction using a SCA compliant method. For most customers, this will mean receiving a notification to open the Bank of Ireland Mobile app. For other customers (who will have a PSK) they will get a code from that device instead (see page 7).

The approval steps using the Bank of Ireland Mobile app look like this

When you shop online and go to complete your purchase, you will see a screen on the seller's site asking you to approve the payment in the BOI app.
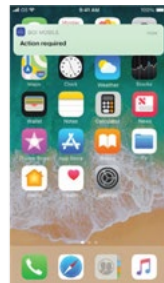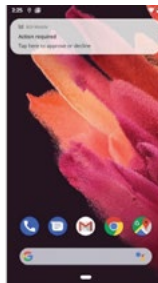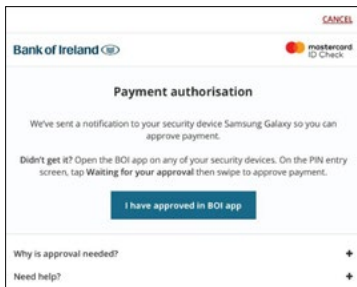
1. It is important that you do not click 'I have approved in BOI app' until you have completed the authentication in the Bank of Ireland Mobile app in the next steps.

2. The screen will tell you that a 'push' notification has been sent to your primary security device. When you tap on this notification*, the Bank of Ireland Mobile app will open. See overleaf for details of what to do if the Push Notification does not arrive to your security device.
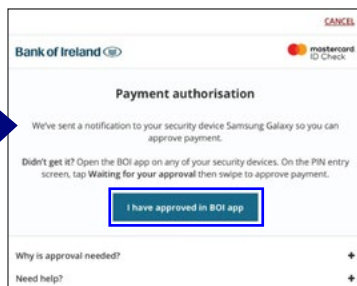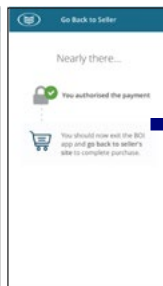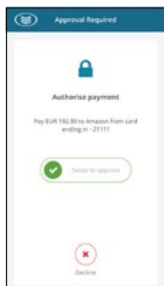
3. Once you open the Bank of Ireland Mobile app you will need to swipe to the right to approve the transaction and enter 3 digits of your 6 digit 365 PIN. You will then be prompted to exit the Bank of Ireland Mobile app and return to the seller's site to proceed with the transaction.

4. You can now complete the transaction on the seller's site by selecting 'I have approved in BOI app'. Please note not all seller's sites will display 'I have approved in BOI app'. If they don't, when you return to the seller's site the transaction will be complete.

*Please note that your notification may look different depending on the type of device you have.

# What if I don't receive the 'push' notification?

If you do not receive the notification, this may be because:

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

In this case, you can retrieve the notification yourself using the 'pull' method. Please see details below on how to do so:
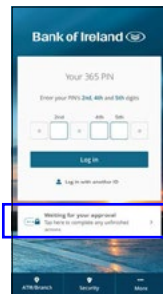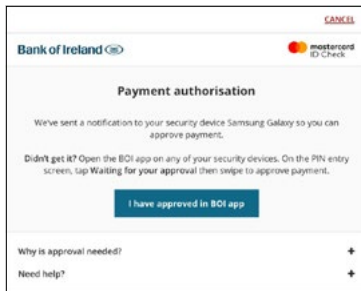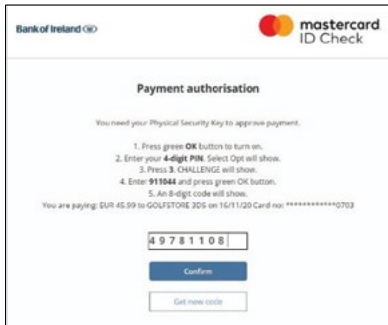

1. You will see a screen on the seller's site asking you to approve the payment in the BOI app. Do not click the 'I have approved in BOI app' until you have completed the authentication in the Bank of Ireland Mobile app.

2. Open up the Bank of Ireland Mobile app on any of your registered security devices where you will see 'Waiting for your approval'.
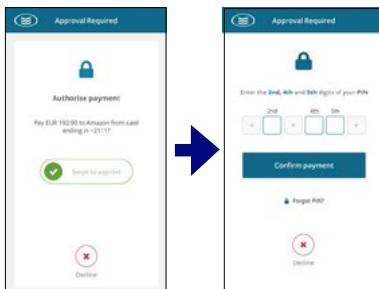
3. You will tap on this, and then swipe to approve the transaction and enter 3 digits of your 6-digit 365 PIN.

4. Once you have approved the purchase in the Bank of Ireland Mobile app, you can then go back to the seller's site and complete the transaction there by selecting 'I have approved in BOI app'. Please note not all seller's sites will display 'I have approved in BOI app'. If they don't, when you return to the seller's site the transaction will be complete.

# What if I am using a PSK?

You can approve using your PSK.

1. When you shop online and go to complete your purchase, you will see a screen on the seller's site asking you to authorise the payment using your Physical Security Key.

2. Turn on your PSK by pressing the green OK button. When prompted, enter in your 4 digit PIN. The screen will show 'Select Opt'.

3. Press 3. The screen will show the word 'Challenge'.
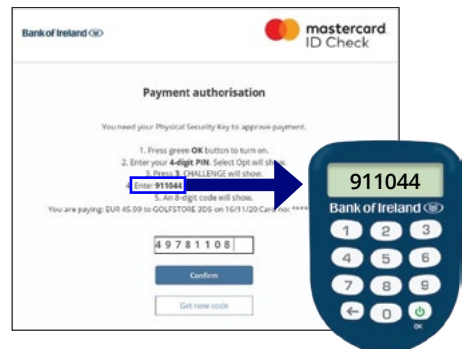
4. Enter the code provided on the payment authorisation screen and press the green OK button. In this example the code is 911044.

5. An 8 digit number will show on the screen.

6. Enter this 8 digit number into the box on the seller's site as shown above, and press 'Confirm'.

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

Bank of Ireland