



# A Guide to Strong Customer Authentication (SCA)



**Bank of  
Ireland**



## Strong Customer Authentication (SCA)

### What's it all about?

Strong Customer Authentication or SCA is an extra layer of security we've added to help make online card payments safer. 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 two of the following things before you can make an online payment using your bank card:



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



Something only you know –  
for example your passcode

OR



Something you are – for example your  
Fingerprint or Face recognition

\*If you don't have a smart device or are unable to use our 365 mobile app, we will provide you with a Physical Security Key on request. This is a small, handheld device that generates a new code each time when you use your card for some online purchases to confirm that it is really you who is making a payment.

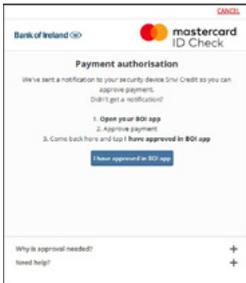
**Please note:** Further details on PSKs can also be found by searching "PSK" on the Bank of Ireland website.

## How will this work for me?

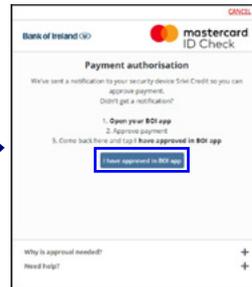
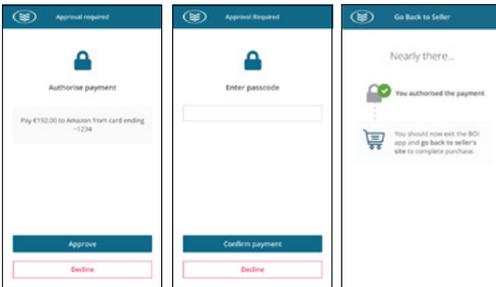
When you shop online and go to complete a transaction, you may need to approve the transaction using a SCA compliant method. For most customers, this will mean receiving a notification to open the 365 mobile app and then entering your passcode or using biometrics (if enabled) to approve the transaction. 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 365 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 365 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 365 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 365 mobile app you will need to tap to approve and enter all six digits of your passcode or approve using your biometrics (if enabled). You will then be prompted to exit the 365 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.

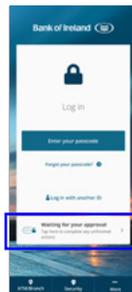
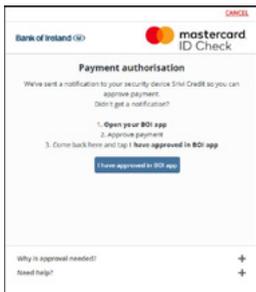
\*Please note that your notification may look different depending on the type of device you have.

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

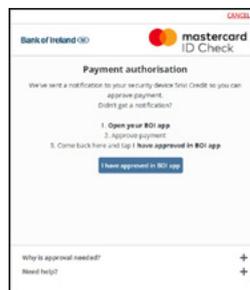
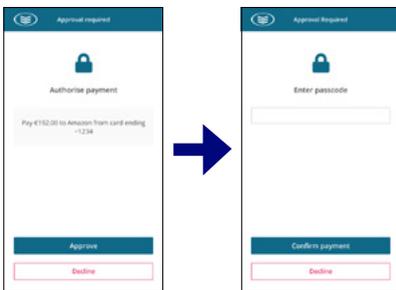
If you do not receive the notification, this may be because:

- ▶ 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 365 mobile app. Do not click the 'I have approved in BOI app' until you have completed the authentication in the 365 mobile app.
2. Open up the 365 mobile app on any of your registered security devices. You will see 'Waiting for your approval' and you tap to approve and then enter all six digits of your passcode or approve using your biometrics (if enabled).



3. You will tap to approve and will need to enter all six digits of your passcode or biometrics (if enabled).
4. Once you have approved the purchase in the 365 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.

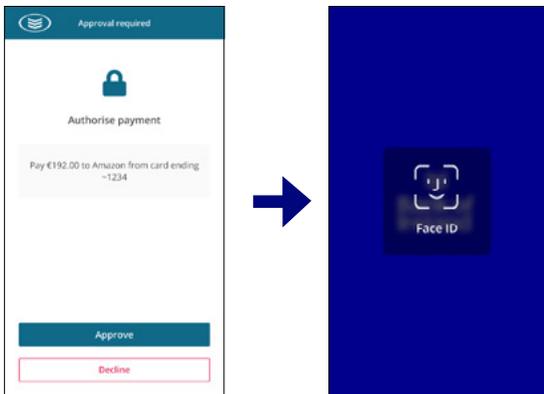
## Use Biometrics? – follow these steps

To continue to use biometrics on your mobile device, you need to create the new six-digit passcode. Once you have created your passcode, you can use Fingerprint, Touch ID or Face ID to approve purchases.

Biometrics will also work in any situation where you previously used your 365 PIN on your mobile device.

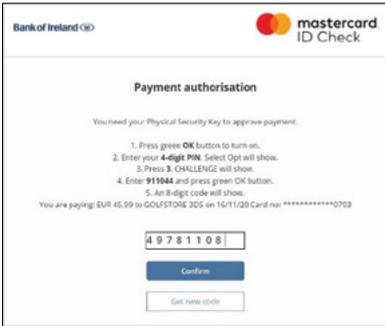
If Fingerprint or Touch ID or Face ID aren't available for any reason, you'll use your passcode instead.

To find out more about biometrics, please click [here](#).



## What if I am using a PSK?

You can approve using your PSK.

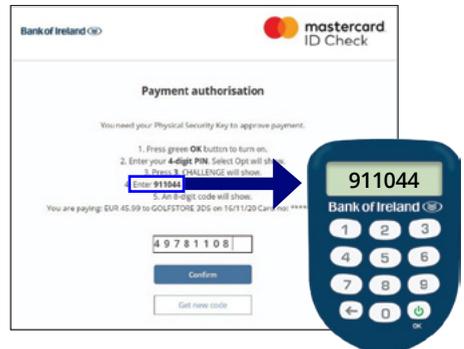


1. When you shop online and go to complete your purchase, you will see a screen on the seller's site asking you to authorise the payment using your Physical Security Key.

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'.



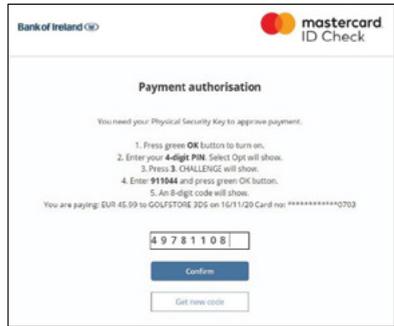
3. Press 3. The screen will show the word 'Challenge'.



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 is regulated by the Central Bank of Ireland.



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