



PSD2 Strong Customer Authentication

Enhanced Security for Online Users

We are introducing some improvements to your Online Banking experience over the coming months.

These changes are in preparation for compliance with European banking regulations - Payment Services Directive 2 (PSD2) - which come into force on September 14th 2019. These regulations bring additional safety and security to your online banking.

These changes are being introduced in order to protect consumers from increased online fraud. This additional security is known as **Strong Customer Authentication (SCA)** and will be introduced in both our browser-based services and Mobile App.

Mobile App

There will be a new version of the Mobile App to cater for these changes and you may be prompted to update your app.

Mobile Phone Number

It is imperative that the mobile phone number that we have registered for your account is correct. To view the number registered to you, log in to Online Banking and click the Personal Settings option. If any details are incorrect please contact the Credit Union.

Strong Customer Authentication (SCA)

The following actions will require SCA from 14th September 2019 however some may be introduced earlier:

1. Logging in to your Online Banking
2. Setting up new payees
3. Viewing transactions older than 90 days
4. View e-Statements
5. View Documents older than 90 days

How will my experience change?

As part of these improved security measures you will log on as normal but you may be required to provide additional authentication via your phone, eg a security code sent to your mobile number.

Security Advice

When we communicate with you, we will **never** ask you for your card number or PIN and we will **never** advise you to transfer money out of your account. Should you encounter any of the above requests you should report it to your Credit Union immediately.

See more on <https://www.youtube.com/watch?v=XrALDRsal-M#action=share>