

Strong Customer Authentication (SCA) User Guide

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1. Introduction

We have added extra security to your Prepaid Card account to provide more protection against fraud when you access your online accounts or shop online. As a result, you may need to provide two forms of identification for certain transactions.

You will be periodically asked for a Verification Code when you log in. Please note that we require a valid mobile number and/or email address linked to your Prepaid Card Account to deliver the required verification code. If you haven't already done so, please contact customer services to update your contact information.

Once you log in, you will be requested to set up a 'Memorable Word'. You will use the 'Memorable Word' to verify all payments made via your online account and shopping online.

2. Login

1. **On first login**, after you enter Username and Password, you will be prompted to validate/update your contact details.

'Current Mobile' will display your existing mobile number as per our records.

To continue using the existing mobile number, enter the CURRENT mobile number in the 'Mobile Number' and 'Confirm Mobile Number' field.

To change the number, enter the NEW mobile number in the 'Mobile Number' and 'Confirm Mobile Number' field.

'Current email' will display your existing mobile number as per our records.

To continue using the existing email, enter the CURRENT email address in the 'Email' and 'Confirm Email' field.

To change the email address, enter the NEW email in the 'in the 'Email' and 'Confirm Email' field.

Card Details

For Strong Customer Authentication we need your contact details to deliver the One-time passcode (OTP). Please provide a mobile and/or email. The OTP will always be sent to the mobile number (if provided). In the absence of a mobile number, OTP will be sent to the email address.

Current Mobile: none

If the current mobile number is correct, please RE-ENTER in the box below. If the mobile number above is incorrect please add the correct mobile number below. **Please note if you leave this field blank your current mobile number will be removed from your record.**

Mobile Number

Country code for UK is 0044 **For U.K numbers, drop the leading '0'. For e.g. for mobile number 070712345678 put 70712345678**

Confirm Mobile Number

Current Email: abc@abc.com

If the current email address is correct, please RE-ENTER in the box below. If the email address above is incorrect please add the correct email address below. **Please note if you leave this field blank your current email address will be removed from your record.**

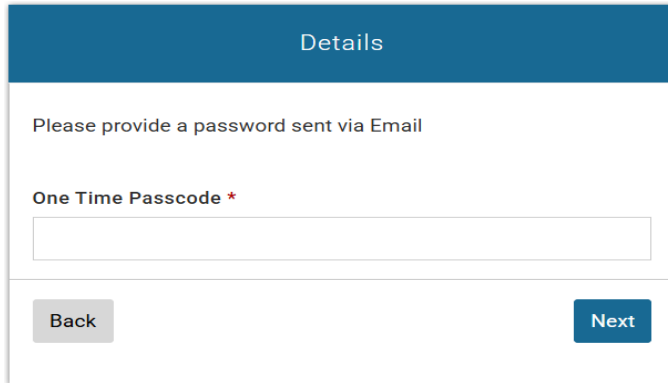
Email

Confirm Email

2. Click Update to confirm.

3. Next, you will be **prompted to enter OTP (One Time Passcode)**. OTP will be sent to you mobile or email.
4. Once you have entered correct OTP you can login.

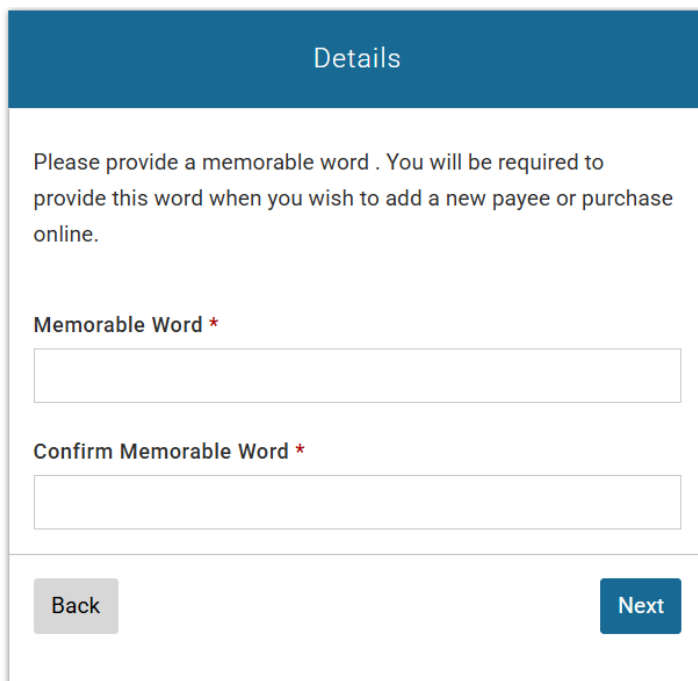
Note: You will be periodically prompted to enter OTP for future logins.



The screenshot shows a mobile application interface with a blue header labeled "Details". Below the header, the text reads "Please provide a password sent via Email". Underneath, there is a label "One Time Passcode *" followed by a single-line text input field. At the bottom of the screen, there are two buttons: a grey "Back" button on the left and a blue "Next" button on the right.

5. After Login you will be prompted **to set a Memorable Word**. This will be used to **verify future payments**.

Note: **Memorable Word** can be **updated** later from '**Edit Account Details**' page.



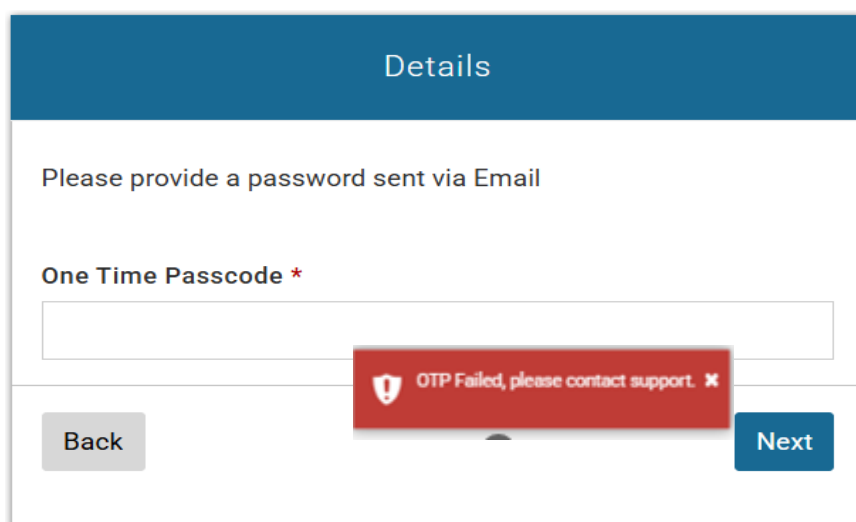
The screenshot shows a mobile application interface with a blue header labeled "Details". Below the header, the text reads "Please provide a memorable word . You will be required to provide this word when you wish to add a new payee or purchase online." Underneath, there are two labels: "Memorable Word *" and "Confirm Memorable Word *", each followed by a single-line text input field. At the bottom of the screen, there are two buttons: a grey "Back" button on the left and a blue "Next" button on the right.

6. Once you click **Next**, you will be directed to the Account Summary page.

3. Failed login

If you do not have a valid mobile or email registered with your Prepaid Account, login will fail with the following message.

Please **contact customer service** you receive this message.

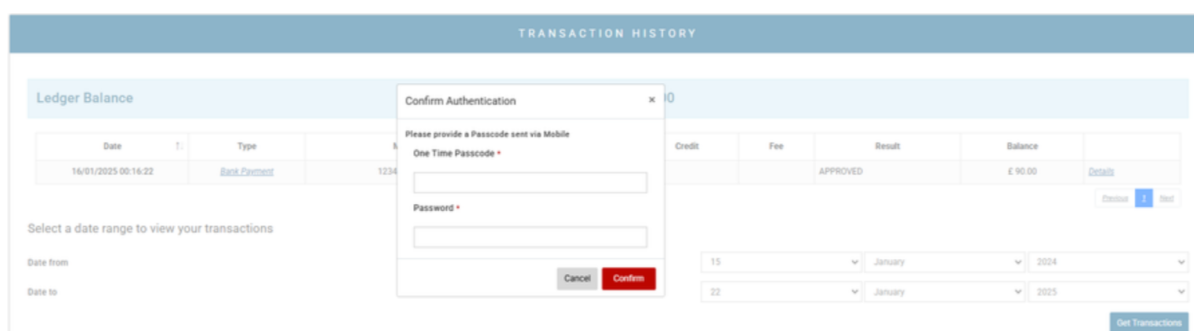


The screenshot shows a 'Details' page with a blue header. Below the header, the text reads 'Please provide a password sent via Email'. There is a label 'One Time Passcode *' above an empty input field. A red error banner with a shield icon and the text 'OTP Failed, please contact support. ✕' is displayed over the input field. At the bottom, there are 'Back' and 'Next' buttons.

4. Transaction History

On Transaction History page, when you select a date range older than 90 days, you will be prompted to provide authentication via **OTP** and **login password**. OTP will be sent to you mobile/email.

Note: You can update your mobile and email from 'Edit Account Details' page.

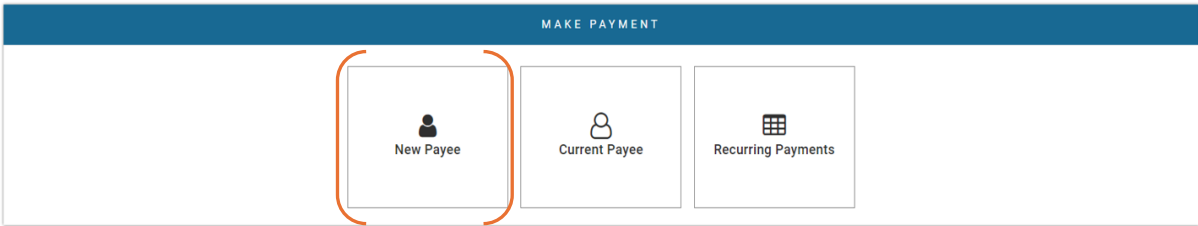


The screenshot shows the 'TRANSACTION HISTORY' page. On the left, there is a 'Ledger Balance' table with columns for Date, Type, and Amount. Below it, there are 'Date from' and 'Date to' fields. A 'Confirm Authentication' modal is open in the center, asking for 'One Time Passcode' and 'Password'. On the right, there is a table with columns for Credit, Fee, Result, and Balance. Below the table, there are date range selectors for month and year.

5. Payments – Add a Payee

To make a Payment, first you need to Add a Payee.

1. On Make Payment page select **New Payee**.



2. Enter payee details and click **Continue**.

A screenshot of the 'MAKE PAYMENT' page showing a form to enter payee details. The form has a blue header with 'MAKE PAYMENT'. Below the header, there is a small text prompt: 'Please fill in form to continue, if you wish to select current payee [click here.](#)'. The form contains four input fields: 'Creditor Sort Code*' with the value '999992', 'Creditor Account Number*' with the value '00000001', 'First Name*' with the value 'David', and 'Last Name*' with the value 'Martin'. At the bottom right of the form, there are two buttons: 'Cancel' and 'Continue'. The 'Continue' button is highlighted in blue. Below the form, there is a link that says 'Start Over?'.

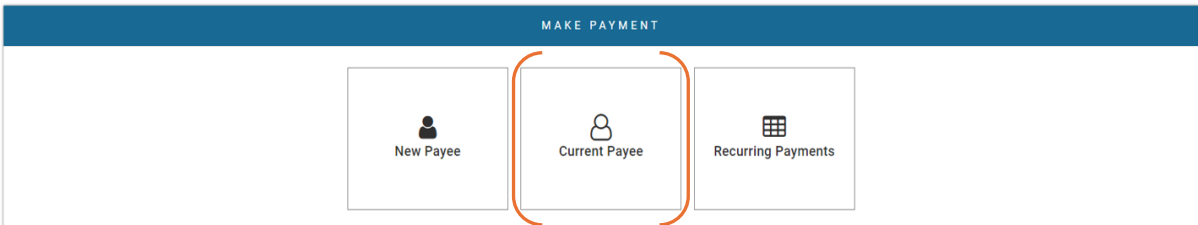
3. You will be prompted to enter **OTP** and **Memorable word**. OTP will be sent to you mobile or email.
Note: If you forgot your Memorable Word, you could change it from 'Edit Account Details' page.

A screenshot of the 'MAKE PAYMENT' page showing a form to enter OTP and Memorable Word. The form has a blue header with 'MAKE PAYMENT'. Below the header, there is a small text prompt: 'One Time Passcode was sent to you via Mobile'. The form contains two input fields: 'One Time Passcode*' and 'Memorable Word*'. At the bottom right of the form, there is a blue 'Submit' button. Below the form, there is a link that says 'Start Over?'.

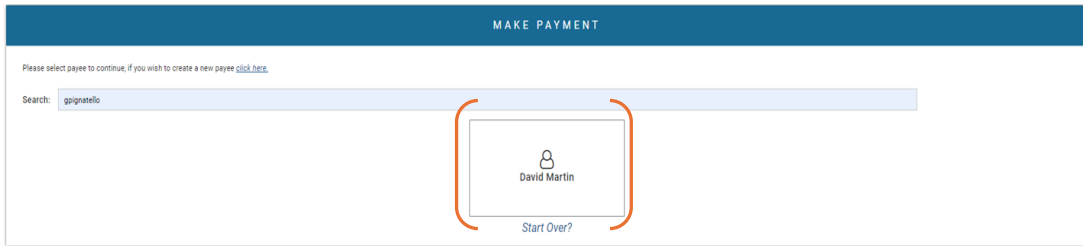
6. Payee List

All the Payees added on your account can be viewed in the Payee list.

1. To view the list of Payees, on Make Payment page selects Current Payee.



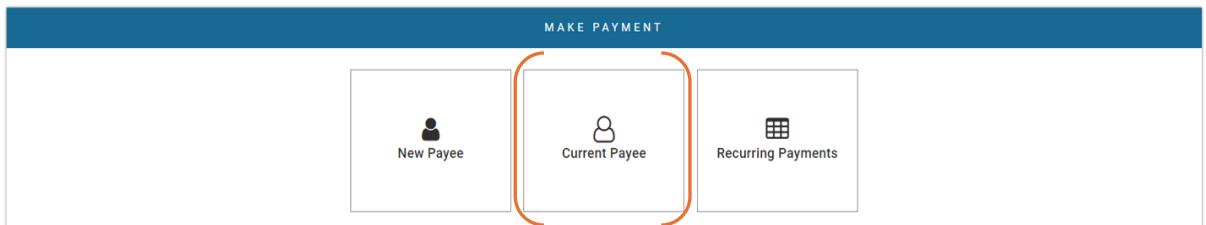
2. The list of Payees is displayed.
Note: You can use 'Search bar' to locate a Payee.



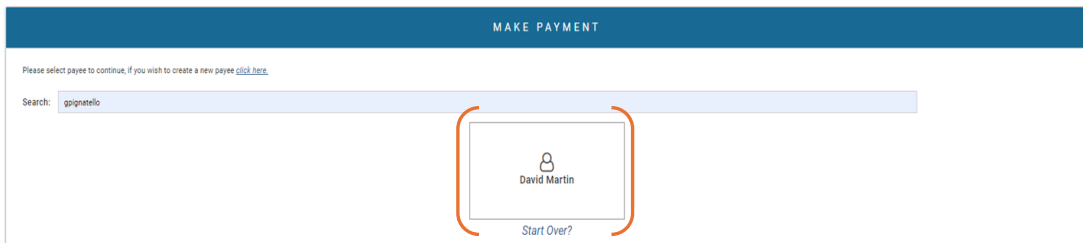
7. Payments – Make a one-off Payment

To make payment, you first need to 'Add a Payee'. Please refer to 'Add a payee' section.

1. On Make Payment page select Current Payee. This will display the Payee list added by you.



2. Select a payee from the payee list.
Note: You can use Search to locate a Payee.



3. Select 'Make a one-off Payment'



4. Enter the payment details.

MAKE PAYMENT

Available Balance: GBP 0.00 Payee selected: PayMe

Please fill in the fields to Continue, if you wish to change payment type [click here](#).

Payment Type*

Payment Date*

Amount*

Reference*

Invoice No/Ref No

Extra Details*

Fraud Prevention* I have read and understood the [PFSL Fraud Prevention Page](#), and I can confirm that I am comfortable to proceed with this payment now. Click this link to review the page.

[Start Over?](#)


5. Click on **PFSL Fraud Prevention Page** at the bottom of the page. This will open PFSL Fraud Prevention information in a new tab on your web browser. Please review the information.
6. Select the checkbox next to **Fraud Prevention**.
7. Click **Submit**.


8. Payments – Set up recurring Payments


To set up a recurring payment, you first need to 'Add a Payee'. Please refer to 'Add a payee' section.

1. On Make Payment page select Current Payee. This will display the Payee list added by you.

MAKE PAYMENT


 New Payee


 Current Payee


 Recurring Payments

2. Select a payee from the payee list.
 Note: You can use Search to locate a Payee.

MAKE PAYMENT

Please select payee to continue, if you wish to create a new payee [click here](#).

Search: gignatello

David Martin

Start Over?

3. Select the type of recurring payment you want to set up

MAKE PAYMENT

Make a one off payment

Make a set number of payments and then stop

Make payments until a specified date

Start Over?

4. Enter the payment details.

MAKE PAYMENT

Available Balance: GBP 76.00 Payee selected: KFName KLNAME

Please fill in the fields to Continue, if you wish to change payment type [click here](#).

Payment Type* Care Agency

First payment date* 20 February 2025

First payment amount* 1.00

Payment Reference* Care

Further payment(s) amount* 1.00

Frequency* Frequency

Total Number Of Further Payments* 10

Invoice No/Ref No 3452

Extra Details* Care Equipment

Fraud Prevention* I have read and understood the [PFSL Fraud Prevention Page](#), and I can confirm that I am comfortable to proceed with this payment now. [Click this link to review the page.](#)

Start Over? Submit

5. Click on **PFSL Fraud Prevention Page** at the bottom of the page. This will open PFSL Fraud Prevention information in a new tab on your web browser. Please review the information.
6. Select the checkbox next to **Fraud Prevention**.
7. Click **Submit**.
8. Review the payment plan and click **Submit**.

| MAKE PAYMENT | |
|-------------------------------------------------------------------|-------------------|
| Review | |
| Payee Name | KFName KLNNAME |
| Payment Method | Recurring payment |
| Payment Type | Care Agency |
| Reference | Care |
| Invoice No/Ref No | 3452 |
| Extra Details | Care Equipment |
| First Payment Date | 2025/02/20 |
| First Payment Amount | GBP 1.00 |
| Further payment(s) amount | GBP 1.00 |
| Frequency | Weekly |
| Total Number Of Further Payments | 10 |
| Start Over? <input type="button" value="Submit"/> | |




9. 'OTP Required' message will be displayed.

| MAKE PAYMENT | |
|----------------------------------------|----------------------|
| Review | |
| Payee Name | KFName KLNNAME |
| Payment Method | Recurring payment |
| Payment Type | Care Agency |
| Reference | Care |
| Extra Details | Care Payment |
| First Payment Date | 2025/02/20 |
| First Payment Amount | GBP 1.00 |
| Further payment(s) amount | GBP 1.00 |
| Frequency | Weekly |
| Total Number Of Further Payments | 10 |
| <input type="button" value="Confirm"/> | |
| OTP Required | |
| One Time Passcode * | <input type="text"/> |
| Memorable Word * | <input type="text"/> |
| Start Over? | |

10. Enter OTP and Memorable Word and click **Confirm**.

11. Recurring Payment is created.

12. To view the recurring payment, on Payment page select '**Recurring Payment**'.

| MAKE PAYMENT | | |
|--------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|
|  New Payee |  Current Payee |  Recurring Payments |

13. List of recurring payments will be displayed.

| MAKE PAYMENT | | | | | | | | | |
|--------------|-------------|----------------------|---------------------------|----------------------|-------------------|----------------------------|---------|----------------|----------|
| Start Date | Finish Date | First payment amount | Further payment(s) amount | Final payment amount | Payment Frequency | Number Of Further Payments | Expired | Payee Name | Controls |
| 19-Feb-2025 | 22-Feb-2025 | 2.00 | 1.00 | N/A | Daily(WeekDays) | 3 | True | KFName KLNNAME | 👁 |
| 19-Feb-2025 | 23-Feb-2025 | 3.00 | 2.00 | 1.00 | Daily(WeekDays) | N/A | True | KFName KLNNAME | 👁 |
| 19-Feb-2025 | 21-Feb-2025 | 1.00 | 2.00 | N/A | Daily(WeekDays) | 2 | True | KFName KLNNAME | 👁 |
| 19-Feb-2025 | 22-Feb-2025 | 2.00 | 2.00 | N/A | Daily(WeekDays) | 3 | True | KFName KLNNAME | 👁 |
| 19-Feb-2025 | 21-Feb-2025 | 1.00 | 1.00 | N/A | Daily(WeekDays) | 2 | True | KFName KLNNAME | 👁 |
| 20-Feb-2025 | 20-Feb-2025 | 1.00 | 0.00 | N/A | Weekly | 0 | True | KFName KLNNAME | 👁 |
| 20-Feb-2025 | 22-Feb-2025 | 1.00 | 1.00 | N/A | Daily(WeekDays) | 2 | True | KFName KLNNAME | 👁 |

Start Over?

[Previous](#) | [Next](#)

9. Edit Memorable Word, email or mobile number

Memorable word, email and mobile can be edited Edit Account Details page.

| EDIT ACCOUNT DETAILS | |
|--------------------------------|---------------------------------------------------|
| Mobile Number * | 0044 (GB) <input type="text" value="1111122222"/> |
| Confirm Mobile Number * | 0044 (GB) <input type="text" value="1111122222"/> |
| Email * | <input type="text" value="abc@gmail.com"/> |
| Confirm Email * | <input type="text" value="abc@gmail.com"/> |
| Memorable Word | <input type="text" value="*****"/> |
| Confirm Memorable Word | <input type="text" value="*****"/> |
| Update Details | |

Once you change the details you will be prompted to enter 'login password'. Please enter the password and click Confirm.

The screenshot shows a mobile application interface for editing account details. At the top, a blue header bar contains the text "EDIT ACCOUNT DETAILS". Below this, the form is partially obscured by a white modal dialog box titled "Confirm Authentication" with a close button (x) in the top right corner. The modal contains a "Password*" label and an empty text input field. At the bottom of the modal are two buttons: a grey "Cancel" button and a red "Confirm" button. The background form has several input fields: "Mobile Number", "Confirm Mobile Number *", "Email *", "Confirm Email *", "Memory Word" (with a masked input), and "Confirm Memory Word" (with a masked input). At the bottom right of the form is a blue "Update Details" button. At the very bottom of the screen, there are two small icons: a magnifying glass and a plus sign.

10. E-commerce transactions (3DS authentication)

For eligible e-commerce transactions, you will be promoted to enter the 'Memorable word' along with OTP to provide authentication.

EMI

Mastercard | ID Check

Mastercard® Identity Check™ Payment

Please enter the code you have received through the mobile phone number *****789

| | |
|-------------|-------------------------|
| Merchant | Netcetera Demo Merchant |
| Amount | CHF 2500 |
| Date | 11.10.2024 |
| Card number | 123456*****1234 |

Code

Memorable Word

[Request new code](#)

[Cancel](#) [Pay](#) [Help](#)

11. Registration

1. Enter your cardholder ID/Card number

Register User

Cardholder ID / Card Number *

[Submit](#)

2. Enter your date of birth.

Register User

Cardholder ID / Card Number *

Date of Birth *

31

▼

March

▼

1993

▼

3. Set up your login and security details.

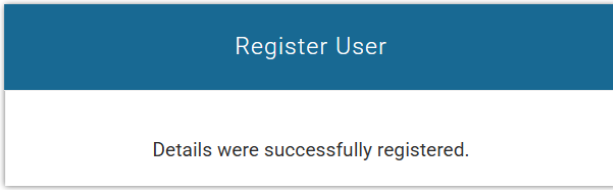
Register User

| | |
|-------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|
| Username * | Confirm Username * |
| Abc1234 | Abc1234 |
| Password * | Confirm Password * |
| <div style="display: flex; justify-content: space-between; align-items: center;"> 👁️ </div> | <div style="display: flex; justify-content: space-between; align-items: center;"> </div> |
| Security Question * | Security Answer * |
| <div style="display: flex; justify-content: space-between; align-items: center;"> Mother`s maiden name ▼ </div> | Mum |
| Memorable Word * | Confirm Memorable Word * |
| <div style="display: flex; justify-content: space-between; align-items: center;"> </div> | <div style="display: flex; justify-content: space-between; align-items: center;"> </div> |

Please provide a memorable word. You will be required to provide this word when you wish to add a new payee.

[Return to Login](#)

4. Once Registration is complete, you will receive the following message.
Note: If you receive 'Registration Failed' message, please contact Customer Service.



[Return to Login](#)

5. Click 'Return to Login' and login using the Username and password you just created.