

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.

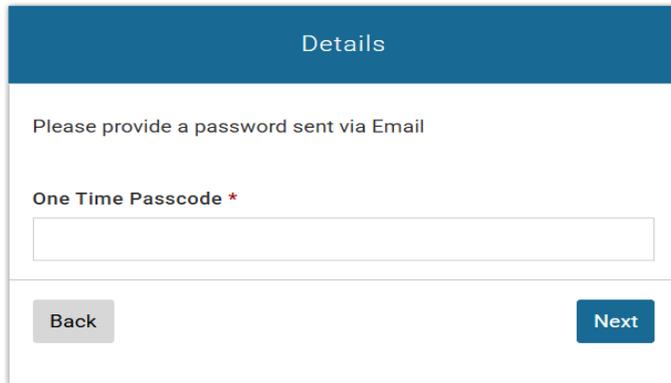
Once you log in, you will be requested to set up a 'Memorable Word'. You will use the 'Memorable Word' to verify all payments made via your online account and shopping online.

2. Login

1. **On first login**, after you enter Username and Password, you will be **prompted to enter OTP (One Time Passcode)**. OTP will be sent to you mobile or email.

2. Once you have entered correct OTP you can login.

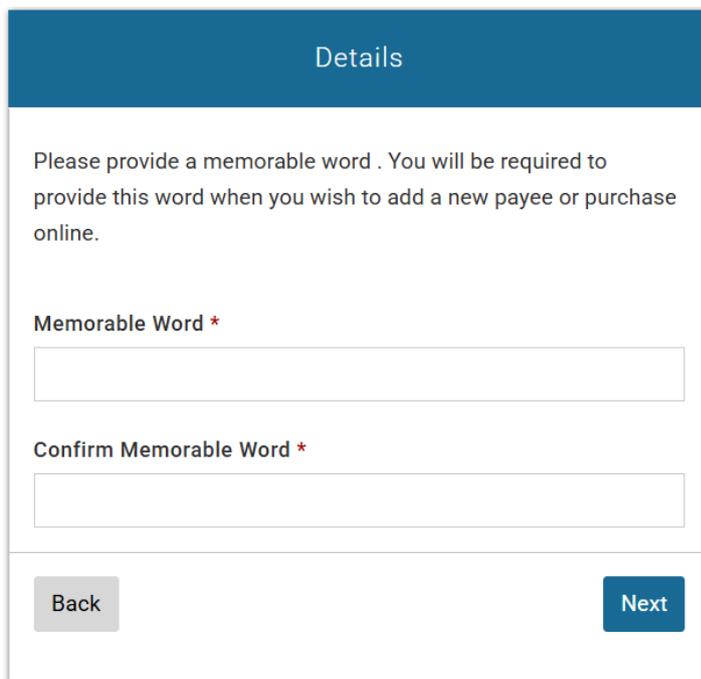
Note: You will be periodically prompted to enter OTP for future logins.



The screenshot shows a web form titled 'Details' with a blue header. 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 form, there are two buttons: a grey 'Back' button on the left and a blue 'Next' button on the right.

3. 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 web form titled 'Details' with a blue header. 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 form, there are two buttons: a grey 'Back' button on the left and a blue 'Next' button on the right.

4. 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 web interface with a blue header labeled 'Details'. Below the header, there is a text prompt: 'Please provide a password sent via Email'. Underneath, there is a label 'One Time Passcode *' followed by an empty input field. A red error banner with a shield icon and the text 'OTP Failed, please contact support. ✕' is positioned over the input field. At the bottom, there are two buttons: a grey 'Back' button on the left and a blue 'Next' button on the right.

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.

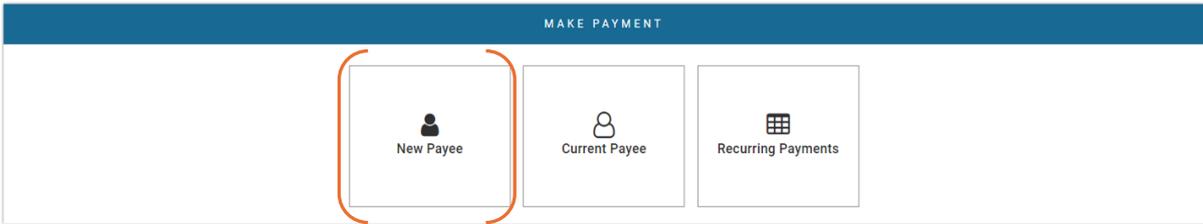
Note: You can update your mobile and email from 'Edit Account Details' page.

The screenshot displays the 'TRANSACTION HISTORY' page. A modal window titled 'Confirm Authentication' is open in the center, containing the text 'Please provide a Password sent via Mobile', a 'One Time Passcode *' input field, and a 'Password *' input field, with 'Cancel' and 'Confirm' buttons at the bottom. The background shows a 'Ledger Balance' section with a table of transactions. The table has columns for Date, Type, and Balance. A transaction is listed with Date '16/01/2025 00:16:22', Type 'Bank Payment', and Balance '1234'. Below the table, there are date range filters: 'Date from' and 'Date to'. The 'Date from' filter is set to '15' and 'January' for the year '2024'. The 'Date to' filter is set to '22' and 'January' for the year '2025'. A 'Get Transactions' button is located at the bottom right.

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 for entering 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?'.

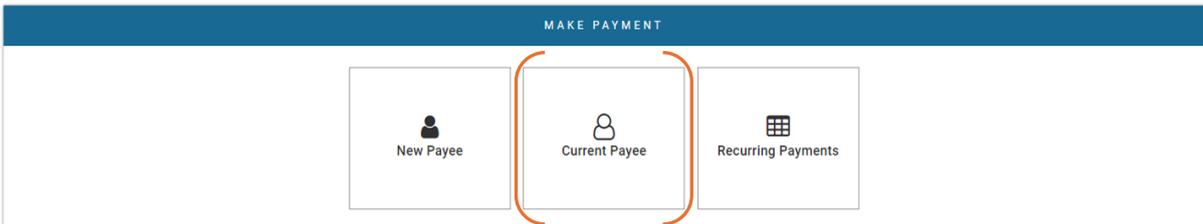
3. You will be prompted to enter **OTP** and **Memorable word**. OTP will be sent to you mobile or email.
Note: If you forgot your Memorable Word, you could change it from 'Edit Account Details' page.

A screenshot of the 'MAKE PAYMENT' page showing a form for entering 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?'.

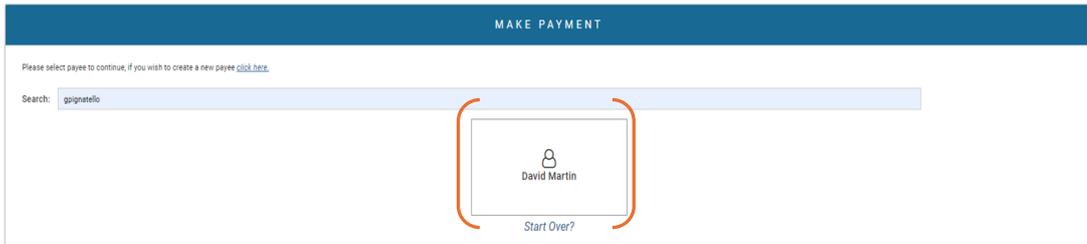
6. Payee List

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.



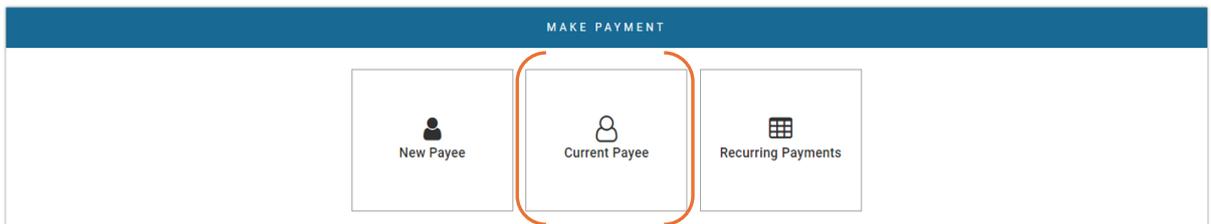
2. The list of Payees is displayed.
Note: You can use 'Search bar' to locate a Payee.



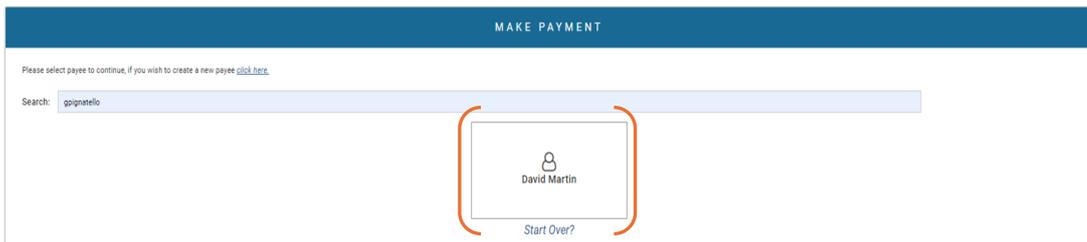
7. Payments – Make a one-off Payment

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. Edit Memorable Word, email or mobile number

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

EDIT ACCOUNT DETAILS

Mobile Number *

Confirm Mobile Number *

Email *

Confirm Email *

Memorable Word

Confirm Memorable Word

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

EDIT ACCOUNT DETAILS

Mobile Number

Confirm Mobile Number *

Email *

Confirm Email *

Memory Word

Confirm Memory Word

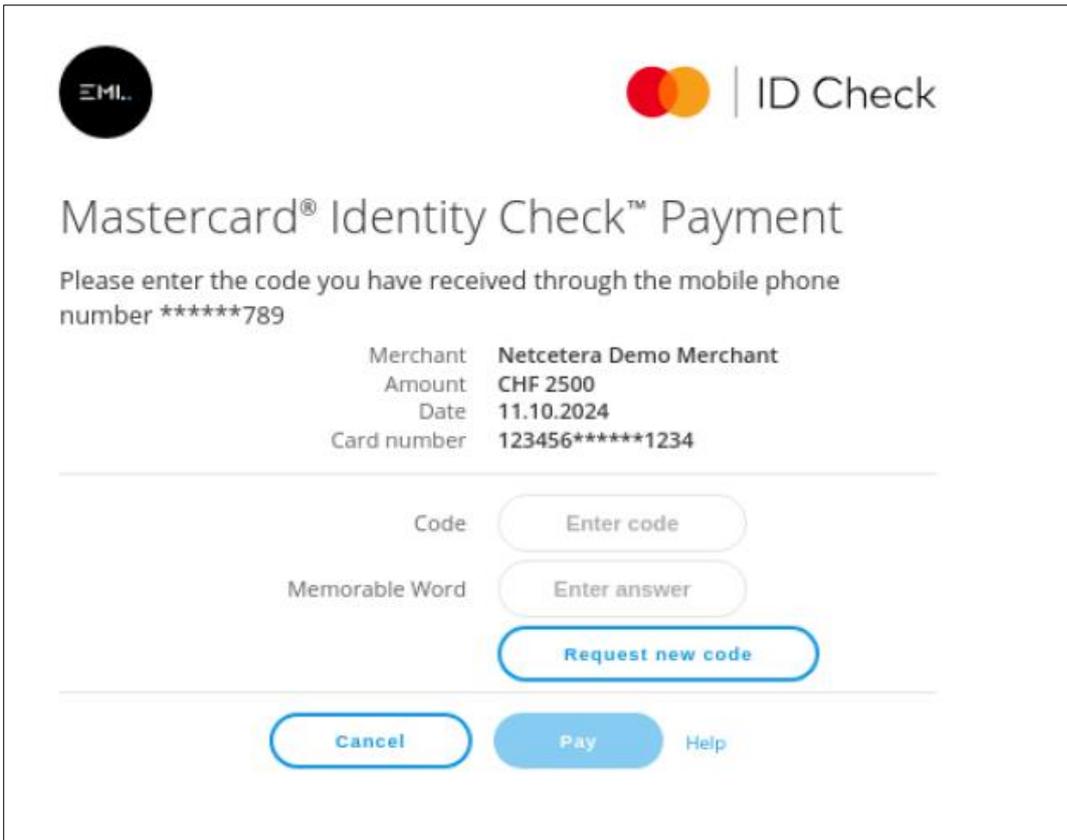
Confirm Authentication ✕

Password*

🔍 🔍

9. E-commerce transactions (3DS authentication)

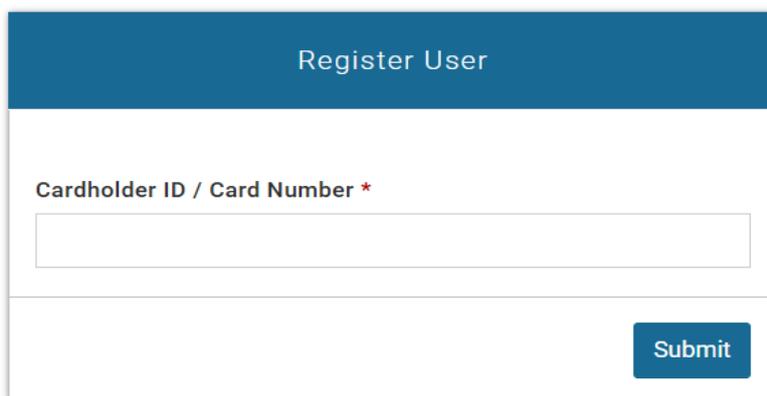
For eligible e-commerce transactions, you will be promoted to enter the ‘Memorable word’ along with OTP to provide authentication.



The image shows a payment confirmation screen for a Mastercard Identity Check. At the top left is a circular logo with the letters 'EMI.'. At the top right is the Mastercard logo followed by the text 'ID Check'. The main heading is 'Mastercard® Identity Check™ Payment'. Below this, it says 'Please enter the code you have received through the mobile phone number *****789'. A summary table shows: Merchant: Netcetera Demo Merchant, Amount: CHF 2500, Date: 11.10.2024, and Card number: 123456*****1234. Below the table are input fields for 'Code' (with 'Enter code' button), 'Memorable Word' (with 'Enter answer' button), and a 'Request new code' button. At the bottom are 'Cancel', 'Pay', and 'Help' buttons.

10. Registration

1. Enter your cardholder ID/Card number



The image shows a 'Register User' form. It has a dark blue header with the text 'Register User'. Below the header is a text input field labeled 'Cardholder ID / Card Number *'. At the bottom right of the form is a dark blue 'Submit' button.

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.

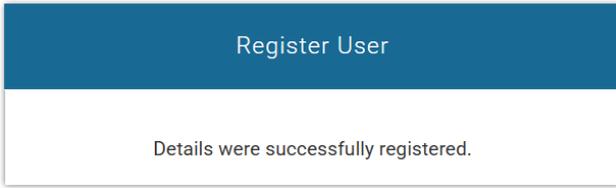
Register User

Username *	Confirm Username *
<input type="text" value="Abc1234"/>	<input type="text" value="Abc1234"/>
Password *	Confirm Password *
<input type="password" value="....."/>	<input type="password" value="....."/>
Security Question *	Security Answer *
<input type="text" value="Mother's maiden name"/> ▼	<input type="text" value="Mum"/>
Memorable Word *	Confirm Memorable Word *
<input type="text" value="....."/>	<input type="text" value="....."/>

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.