

Bank of Ireland Digipass User Guide



About Your Digipass

What is Digipass and how does it work?

Your Digipass is the security token used to access Business On Line Payments Plus (BOL PP) and to verify and authorise your payment files. The Digipass randomly generates single-use security access codes (OTP - one time password) for login and a single-use Message Authentication Code (MAC) for direct debit transaction authorisation and for Credit Transfer Verification.

Each Digipass is unique to one particular Originator ID / Creditor ID, and must be used only with the User ID that it is assigned, i.e. a customer cannot use another customer's Digipass to logon to Business On Line Payments Plus.

Note: An Originator ID (OIN) is used for Credit Transfer Files. A Creditor ID (CID) is used for Direct Debit Files.

How secure is Digipass?

Digipass, Bank of Ireland's out-of-band security device, is a best in class industry standard security offering. It helps protect users against man-in-the-middle attacks and assists in preventing phishing attacks.

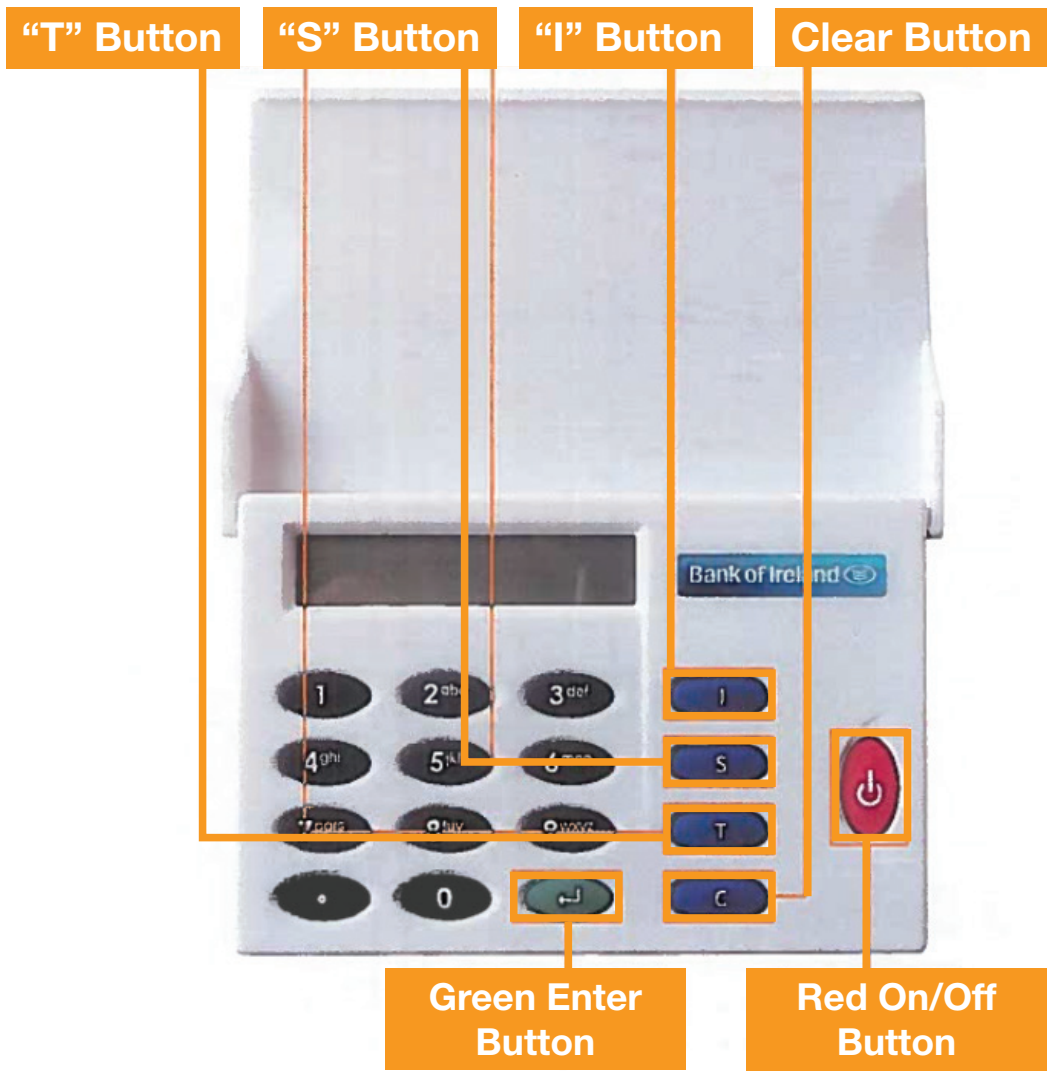
Through the use of single-use codes, it provides an enhanced security offering to our customers. Each code is unique and cannot be used more than once.

What is Digipass and how does it work?

Yes, you will need a Digipass per Originator ID/ Creditor ID.

Note: Creditor ID (CID) replaces Originator Identification Number (OIN) under SEPA.

Digipass Controls:



Button	1st Option (Press Button Once)	2nd option (Press Button Twice)	3rd option (Press Button 3 Times)	4th option (Press Button 4 Times)
I	- LOGON is displayed - Press green Enter button to continue - A 6 digit One Time password (OTP) is displayed	- Not applicable for direct debit application - Used for verifying Credit Transfer files. - Select the 'I' button twice and the word VERIFY appears. - Press the green enter button - Enter the first 8 digits of your Hash Value. This can be found by right clicking on your PAIN001 file and selecting Properties and then selecting File Hashes - Not applicable	Not applicable	Not applicable
S	- AUTHORISE is displayed - Press the green Enter button to continue - Input DATETIME (12 digits), NUMTRANS (1-12 digits) and VALUE (1-12 digits) from the Authorise File webpage on BOL PP - A Message Authentication Code (MAC) is displayed on the Digipass	Not applicable	Not applicable	Not applicable
T	Serial Number of Digipass is shown	- Show Date/Time of device is displayed - Note: The date & time cannot be changed on the Digipass. However, the BOL PP application calculates the time difference between it and each Digipass and takes this into account when verifying OTP and MAC values. Therefore no action needs to be taken	- TEST BATT is displayed - Press the green Enter button - The Digipass will display the battery percentage remaining	- Change PIN is displayed - Enter your existing 5-digit PIN - Press the green Enter button - Enter your new 5-digit PIN and press the green Enter button - Re-enter your new 5-digit PIN to confirm - Your Digipass will now be active with your new 5-digit PIN
C	Clear field, cancel an option or delete 1 character	Not applicable	Not applicable	Not applicable

How will I receive and activate my Digipass?

The Digipass is assigned to Administrator 2, who will receive one Digipass per Creditor ID and/or Originator ID. In addition, an 8-digit Business On Line Payments Plus User ID will be issued by Bank of Ireland.

- ▶ Bank of Ireland will post out the Digipass device to Administrator 2 as registered on Business On Line Payments Plus.
- ▶ Once you receive your Digipass device in the post, Administrator 2 must contact the Business On Line Helpdesk on the below number and request your User ID number over the phone.
- ▶ Quote your Digipass serial number, this can be found at the back of your Digipass, above the bar code.
- ▶ The Bank of Ireland operator will ask Administrator 2 three security questions to authenticate them.
- ▶ Once the administrator has been successfully authenticated the Bank of Ireland operator will issue out the 8-digit User ID over the phone.
- ▶ The Bank of Ireland operator at the Helpdesk will authorise your User ID and only then will it become active.
- ▶ This User ID must be securely stored thereafter. This is the User ID number that Administrator 2 will always use in order to access Business On Line Payments Plus.

How do I contact the Business On Line Helpdesk?

1890 818 265 **(ROI)**
0845 309 8123 **(NI)**
0845 309 8124 **(UK)**
+353 1 460 6445 **(International)**

What happens if I lose my Business On Line Payments Plus User ID?

If you lose your Business On Line Payment Plus User ID, Administrator 2 can contact the Business On Line Helpdesk and request the Bank of Ireland operator to issue it out to them over the phone. The Bank of Ireland operator will ask Administrator 2 three security questions to authenticate them. Once authenticated, the Bank of Ireland operator will issue out the User ID over the phone.

Once you have activated your Digipass and received your Business On Line Payments Plus User ID, you are ready to access Business On Line Payments Plus and use your Digipass.

Please follow the instructions below for using your Digipass device. You will need to create your own unique PIN by following the instructions below:

How do I create my own unique 5-digit PIN?

1. Turn on the Digipass by pressing the red button. New devices will display NEW PIN.
2. Enter a 5-digit PIN (this should be unique to you).
3. Press the green Enter button.
4. Re-enter your new PIN to confirm. Your Digipass will now be active with your new 5-digit PIN.

Note: The following rules apply to changing a PIN:

- ▶ The PIN cannot be the same as the current one
- ▶ The difference between the digits cannot be constant e.g. 12345, 11111, 13579, 97531
- ▶ The device will perform a validation on the PIN entered and ensure an insecure PIN is not entered
- ▶ Bank of Ireland will never know, or store, your PIN

Please note: It is important to remember this PIN and also keep it confidential to you. If you forget your PIN, you will need to order a new device.

How can I change my Digipass PIN?

If you wish to change your PIN at any stage follow the instructions below:

1. Turn on the Digipass by pressing the red button
2. Enter your existing 5-digit PIN
3. Select the T button 4 times until 'Change Pin' appears
4. Press the green Enter button

5. Enter your existing 5-digit PIN
6. Press the green Enter button
7. Enter your new 5-digit PIN and press the green Enter button
8. Re-enter your new 5-digit PIN to confirm. Your Digipass will now be active with your new 5-digit PIN

What happens if I enter an incorrect PIN?

- ▶ If you enter 2 incorrect PINs into the Digipass device, you will be forced to wait for 1 minute between each subsequent attempt
- ▶ If you enter 9 incorrect PINs in succession the Digipass device will be locked and you will need to order a new device

How do I unlock my Digipass?

If you deactivate your Digipass, or cannot remember your Digipass PIN, please contact the Business On Line Helpdesk on 1890 818 265 / + 353 1 4606 445.

My battery has run out, what do I do?

If your battery has run out on your Digipass, you need to contact the Business On line Helpdesk. You cannot replace the Digipass battery yourself. The Digipass battery normally has a life span of 3 years. You can check your battery percentage by:

1. Selecting the 'T' button 3 times until 'Test Batt' is displayed on screen
2. Press the green Enter button
3. The Digipass will display the percentage battery remaining

When your battery reaches approximately 10% we recommend that you activate your spare Digipass or contact the Business On line Helpdesk on the numbers above.

How do I login to Business On Line Payments Plus using the Digipass?

Logging on to Business On Line Payments Plus is quick, easy and secure. All you need is your User ID and Digipass. To watch our Business On Line Payments Plus Demo online, visit: www.bankofireland.com/business-on-line-payments-plus-demo-login

Or for further support, please familiarise yourself with the Business On Line Payments Plus Customer Guide at: www.bankofireland.com/business-on-line-payments-plus-help-and-support

Note: If you make a mistake at any stage using the Digipass, simply press the 'C' button to cancel an option or delete 1 character.

1. First enter your 8-digit User ID into the 'User ID' field on the BOL PP login screen. This is the 8 digit User ID you received from Bank of Ireland over the phone.
2. Next, enter the last 4 digits of your Digipass serial number into the 'Digipass ID' field on the BOL PP login screen. These digits can be found at the back of your Digipass. You do not need to include the hyphen.
3. To generate your password you will need to use your Digipass. Turn it on by pressing the red button. You will be asked to enter your PIN. This is the five digit code generated by you when you received your Digipass.
4. Enter your PIN and press the green button. It is important to always keep this PIN confidential.
5. A message 'SELECT: I or S' is displayed on the Digipass screen
6. Press the blue 'I' button once and 'LOGON' is displayed
7. Press the green button to continue
8. A 6-digit One Time Password (OTP) is displayed on the screen. Enter this code into the password field on the BOL PP login screen.
9. Click 'Login' to enter the system
10. The 'Authorise File Screen' is the first page you will see

How do I authorise a direct debit file on Business on Line Payments Plus using the Digipass?

Note: if you make a mistake at any stage using the Digipass, simply press the 'C' button to cancel an option or delete 1 character.

Authorising a file on Business On Line Payments Plus is simple. To watch our online demo visit:
www.bankofireland.com/business-on-line-payments-plus-demo

1. Under the 'Files' tab you will find 'Authorise file'
2. On this page click 'Authorise File'. This will display a list of files available for authorisation
3. Select the 'File ID' of the file you wish to authorise. Details of the files selected are displayed for your review.
4. Click Continue to progress onto the next stage
5. To authorise your file you will need to use your Digipass. Turn it on by pressing the red button. You will be asked to enter your PIN. This is a 5 digit code generated by you when you received your Digipass.
6. Enter your PIN and press the green button. It is important to always keep this PIN confidential.
7. A message 'SELECT: I or S' is displayed on the Digipass screen
8. Press the blue 'S' button once. 'AUTHORISE' is displayed on your Digipass screen
9. Press the green button to continue
10. 'DATETIME' is displayed on your Digipass screen. Input the first value shown on the Authorise File webpage and press the green button.
11. 'NUMTRANS' is displayed on your Digipass screen. Input the second value shown on the Authorise File webpage and press the green button.
12. 'VALUE' is displayed on your Digipass screen. Input the third value shown on the Authorise File webpage and press the green button.
13. A Message Authentication Code (MAC) is displayed on the Digipass. Enter this code into the 'Message Authentication Code (MAC)' field on the webpage.
14. Click Authorise
15. A confirmation screen will be displayed that you can print for your records. It is highly recommended that you print this page, as once the file proceeds to Bank of Ireland for processing, you will not be able to view it again in BOL PP.

How do I verify and authorise a Credit Transfer File on Business On Line Payments Plus using the Digipass?

To verify and authorise a file on Business On Line Payments Plus which you have previously uploaded via Business On Line File Gateway, please follow the instructions below.

Note: a complete file must be verified, a single batch within a file cannot be verified. To watch our online demo, please visit: www.bankofireland.com/business-on-line-payments-plus-demo

1. Logon to Business On Line Payments Plus.
2. Under the 'Files' tab you will find 'Verify file'. This will display a list of files available for verification.
3. Select the 'File Id' of the file you wish to verify.
4. To verify your file you will need to use your Digipass. Turn it on by pressing the red button. You will be asked to enter your PIN. This is a 5 digit code generated by you when you received your Digipass.
5. Enter your PIN and press the green button. It is important to always keep this PIN confidential.
6. A message 'SELECT: I or S' is displayed on the Digipass screen. Press the blue 'I' button twice.
7. 'VERIFY' is displayed on your Digipass screen. Press the green button to continue.
8. 'HASH' is displayed on your Digipass screen. Input the first 8 digits of the Hash Value that you have generated from the Hashtab software and press the green button. (For more information, please refer to our Business On Line Payments Plus Guide)
9. A Message Authentication Code (MAC) is displayed on the Digipass. Enter this code into the Message Authentication Code (MAC)' field on the webpage, click Verify.

10. A confirmation screen will be displayed that you can print for your records. We highly recommend that you print this page for Audit purposes
11. Under the 'Files' tab, click 'Authorise Credit Transfer File'. This will display a list of files available for authorisation.
12. Select the 'File ID' of the file you wish to authorise.

Note: If your file does not appear on this list, it may have failed processing. Further details will be made available in the [File Rejections Report](#).

13. Click Continue to progress onto the next stage.
14. View the File Summary details and if you have confirmed that the details are correct and in order please select 'Authorise Now'.
15. A confirmation screen will be displayed that you can print for your records. We highly recommend that you print this page, as once the file proceeds to Bank of Ireland for processing, you will not be able to view it again in BOL PP.



- 1 If you are already a Business On Line (BOL) customer then these are your current BOL Administrators
- 2 Digipass is a registered trademark of VASCO

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