



Bank of Ireland UK FXPay Digipass User Guide





What is a Digipass and how does it work?

Your Digipass is the security token used to access Bank of Ireland UK FXPay, to verify your login to the system and to verify the addition, editing/ amendment and deletion of Payees. The Digipass randomly generates single-use security access codes.

- ▶ When you login or when you delete a payee, you will generate a One-Time-Password (OTP) which serves as a timed and dated verification of your action
- ▶ When you add or edit/ amend a Payee, the Digipass will generate a Message Authentication Code (MAC), which is a code linked to the information you are verifying

Your Digipass is unique to you and your User ID. It cannot be used by another user to login to Bank of Ireland UK FXPay.



How secure is the 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 OTP and MAC codes as outlined above, it provides an enhanced security offering to our customers. Each code is unique and cannot be used more than once.



Creating your unique 5 digit Personal Identification Number (PIN)

- 1 Turn on the Digipass by pressing the  button. New devices will display 'NEW PIN'
- 2 Create and enter a 5-digit PIN (this should be unique to you)
- 3 'PIN CONF' (CONF=Confirmation) appears on the screen
- 4 Re-enter your new PIN to confirm
- 5 'NEW PIN CONF' will appear on the screen followed by 'APPLI' – which means it's active
- 6 Your Digipass will now be active with your 5-digit 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 do I Login using my Digipass?

Visit www.bankofireland.co.uk/fxpay which will bring you to the Website for FXPay.

After you enter your User ID and password, you will then be prompted to enter your One Time Password or OTP.

To get your one-time password:

- 1 Turn on your Digipass by pressing the  button
- 2 Enter your 5 digit PIN
- 3 'APPLI' appears on the screen
- 4 Press 1
- 5 Your OTP (One time Password) appears on the screen
- 6 Enter this code into the OTP field in FXPay
- 7 Click Login and you should now be in the FXPay system

How do 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  button
- 2 Enter your existing 5-digit PIN
- 3 'APPLI' appears on the screen
- 4 Push the  button for about 2 seconds
- 5 'NEW PIN' appears on the screen
- 6 Enter a new PIN of your choice
- 7 'PIN CONF' appears on the screen
- 8 Enter your new PIN again
- 9 'NEW PIN CONF' appears on the screen followed by 'APPLI'

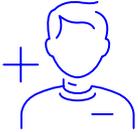
Your new PIN is now active.





What happens if I enter an incorrect PIN?

If you enter 5 incorrect PINs in a row the Digipass device will be locked, you will need to contact our helpdesk to arrange the issue of a new Digipass. (See page 4).



How do I authorise the addition of changes to Payees using my Digipass?

For all changes to Payee details, you will need to use your Digipass.

Authorising the addition/editing of a Payee

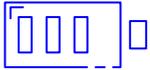
- 1 Turn on your Digipass by pressing the  button
- 2 Enter your 5 digit PIN
- 3 'APPLI' appears on the screen of the Digipass
- 4 Press 2
- 5 Input the Payee account number displayed on your FXPay screen into your Digipass
- 6 A Message Authentication Code (MAC) is displayed on the Digipass
- 7 Enter the MAC code in the MAC field displayed on the FXPay screen and click 'VERIFY' on the FXPay screen
- 8 You should then be advised that you have successfully authorised the payee addition or edit



Authorising the deletion of a Payee

- 1 Turn on your Digipass by pressing the  button
- 2 Enter Your 5 digit PIN
- 3 'APPLI' appears on the screen of the Digipass
- 4 Press 1
- 5 A 6 digit One Time Password (OTP) is displayed on the Digipass screen
- 6 Enter this code into the One Time Password field on the FXPay screen and click 'VERIFY'

You should then be advised that you have successfully authorised the payee deletion.



My Digipass has run out of battery, what do I do?

If your battery has run out on your Digipass, you need to contact the Helpdesk and request a new Digipass. The Digipass battery normally has a life span of 5 years.



How do I order a new Digipass?

If you need to order a new Digipass you need to contact the Helpdesk. You can reach your helpdesk on the number below:

- ▶ **Bank of Ireland UK:** 0345 601 5599



How do I unlock my Digipass?

If you lock your Digipass, you need to contact the Helpdesk. The Helpdesk will then issue you with a new Digipass should you need it in future.

If you enter 5 incorrect PINs in a row the Digipass device will be locked and you will need to contact our Customer service desk to arrange the issue of a new Digipass.



How do I contact the Bank of Ireland UK FXPay Helpdesk?

You can contact the Helpdesk on the number below:

- ▶ **Bank of Ireland UK:** 0345 601 5599

Available: 9am to 5pm, Monday - Friday (excluding Bank and public holidays)

Email: customer.service@boi.com



Report Concerns

If you have lost your Digipass or suspect you have received a fraudulent email, text or call or have been asked to provide your personal or banking information (User ID, pin, etc.) in an unusual manner, such as by pop-up or web page, report it immediately. Do not reply to or follow any of the instructions provided, regardless of how genuine they may appear.

To report online fraud, suspicious activity on your account or if you have provided personal information in response to a suspicious email, text or phone call, please contact us on FREEPHONE 0800 032 1288 - 24/7.

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