



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

- ▶ When you log in 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 log in to Bank of Ireland FXPay.




How secure is the Digipass?

The FXPay Digipass 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.




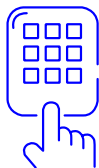
How do I log in using my Digipass?

Visit www.bankofireland.com/fxpay which will bring you to the website for FXPay.

After you enter your username and password, you will then be prompted to enter your One Time Password (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

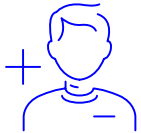
- 7 'PIN CONF' appears on the screen
- 8 Enter your new pin again
- 9 'NEW PIN CONF' appears on the screen followed by 'APPLI'

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, and you will need to contact our Customer Service Helpdesk to arrange the issue of a new Digipass. See page 5.



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

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

Authorising the addition/amendment 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 FXPay screen, and click 'VERIFY' on FXPay
- 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?

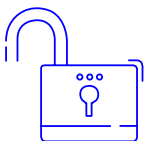
If your battery has run out on your Digipass, you need to contact the Helpdesk and request a new Digipass. The Digipass battery normally has a life span of 5 years.



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 numbers below:

- ▶ **Republic of Ireland:** (01) 609 4314
- ▶ **Northern Ireland:** +44 (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 FXPay Helpdesk?

You can contact the Helpdesk on the below numbers:

- ▶ **Republic of Ireland:** (01) 609 4314
- ▶ **Northern Ireland:** +44 (0345) 601 5599

Email: customer.service@boi.com. Available 9am-5pm, Monday to Friday.

Dublin

3rd Floor, Baggot Piazza
27-33 Upper Baggot Street,
Dublin 4, D04 VX58

+353 1 609 4300

Belfast

1 Donegall
Square South,
Belfast BT1 5LR, UK

+44 (0)289 043 3291

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Bank of Ireland is incorporated in Ireland with limited liability.