



# **Business user guide**

## **Metro Bank Authenticator App**

## This guide is to help you download and register on our Authenticator App, and show you how to use it. It's for our Business Online Plus and Commercial Online Banking customers.

### What is the Metro Bank Authenticator App?

This App is used to verify payments and make account changes easily when using Business Online Plus or Commercial Online Banking. You must have a UK mobile number to use the App.

The Authenticator App takes the place of your security device (figure 1), by generating a one-time passcode so you can prove your identity.

#### This gives you an extra layer of security when you:

- log in using a different device or browser
- create new beneficiaries
- approve payments
- manage administration settings.

[Download the Metro Bank Authenticator App](#)

### New to Metro Bank?

1. If you are a new customer you will need to register for Online Banking.
2. Once registered, log in to Business Online Plus or Commercial Online Banking on our website.
3. Click 'Download the Authenticator App' as shown in figure 2.

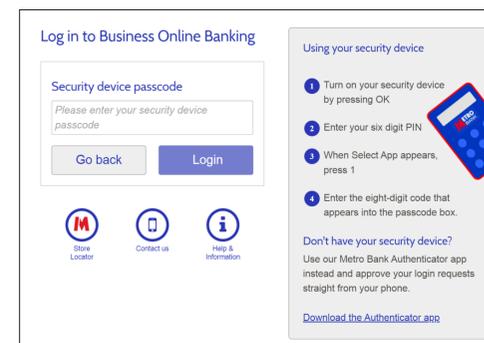
### Existing Metro Bank customer?

1. Register for the App from your login screen. If you don't see this option, just click 'Download the Authenticator App' when you are asked to use your security device (figure 2).

Fig 1: Metro Bank Physical Security Device



Fig 2: Download the Authenticator App



## Next steps

1. Follow the on-screen instructions to download the Metro Bank Authenticator App (figure 3).
2. Select your app store to generate a QR code.
3. Scan the QR code with your device to download the Metro Bank Authenticator App.
4. After downloading close the QR code window and click 'I have downloaded the Authenticator App'.
5. Click 'Scan QR code using my Authenticator App' to generate a second QR code (fig 4)
6. Scan the QR code with your device. This will open the Metro Bank Authenticator App. If you cannot scan the QR code with your device, use the ticket ID instead.

### Register on the Metro Bank Authenticator App:

1. Once you've downloaded the Metro Bank Authenticator App, open it and follow the on-screen instructions to register.
2. A one-time passcode will be texted to you. Enter the passcode into the App when asked for it.
3. Read and accept the terms & conditions.
4. Create a six-digit passcode when you're asked to, and choose whether to set up biometric login.

Fig 3: Download and register for the Metro Bank Authenticator App

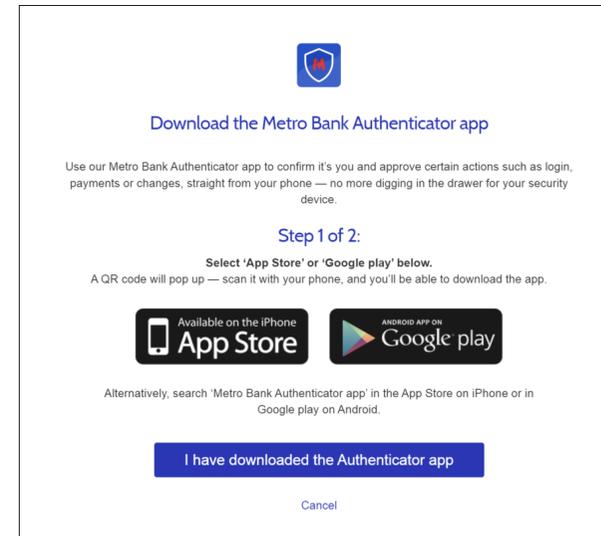
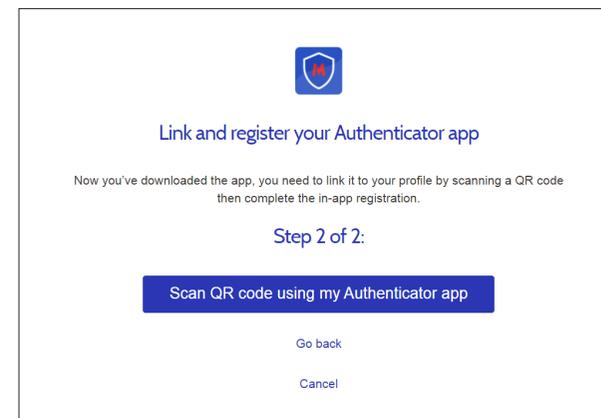


Fig 4: Register the Metro Bank Authenticator App



## How to use the Metro Bank Authenticator App

You will need to use the Metro Bank Authenticator App when you make some payments, and when you add a new beneficiary or change your administration settings. You'll sometimes need it to log in to your account – for example if you're using a device that you haven't logged in with before [fig 5].

### If you're connected to the internet or a mobile network (online)

- Open the Metro Bank Authenticator App. You might have a push notification, and tapping on this will open the App.
- Use your Face ID, fingerprint or pin code to log in.
- Check what you are being asked to verify, and select 'Approve' or 'Decline'.
- You'll see a confirmation message if your Approval is successful.

**Tip:** To get real-time updates please enable push notifications for the Metro Authenticator App.

### Authorise payments when not connected to the internet or a mobile network (offline)

- When asked, click 'Didn't receive a notification' on your Online Banking screen.
- Open your Metro Bank Authenticator App.
- Select 'Payment authorisation' and you will be asked to enter your pin code, or log in with biometrics.
- When asked, scan the QR code or enter the payment information from Online Banking into the Metro Bank Authenticator App.
- Check that the payment details shown on screen are correct and select 'Approve' or 'Decline'.
- A passcode will appear in your Authenticator App. Please enter this into Online Banking – it's valid for 30 seconds.
- A confirmation message will be shown on your Online Banking screen.

### Authorise other actions (not payments) when offline

- If you are asked for authentication when you log in, click 'Didn't receive a notification' and follow the instructions.
- Open your Metro Bank Authenticator App.
- Select 'Log in' and you will be asked to enter your pin code, or log in with biometrics.
- A passcode will appear in your Authenticator App. Please enter this into Online Banking – it's valid for 30 seconds.
- A confirmation message will be shown on your Online Banking screen.

Fig 5:

