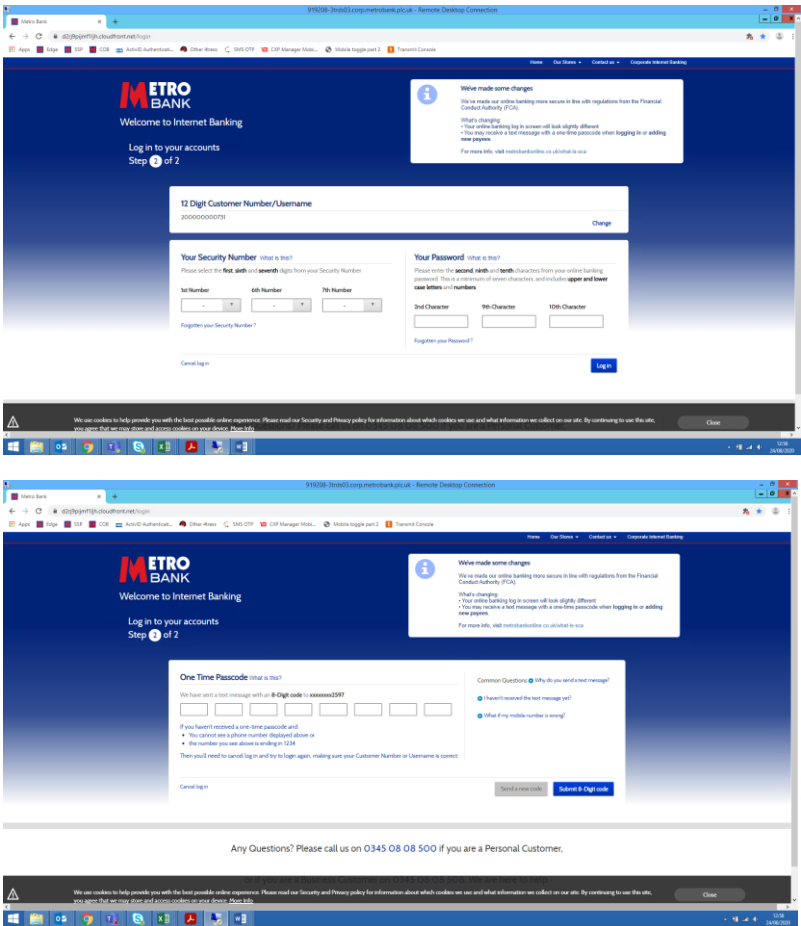
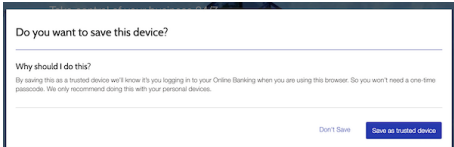


COB/ EDGE Technical Update Document

Contents	Document
Name of Change(s)	<p>Strong Customer Authentication (SCA) is an EBA mandate under PSD2 regulation that requires customer to undertake two factor authentication on electronic payments to increase security on electronic payments.</p>
Description of Change(s)	<p>SCA regulation means more protection for customers when they are banking online. It requires extra checks on customers to prove it's really them. This will help keep them safer from digital fraud.</p> <p>Customers would see additional security checks to confirm it's them when they:</p> <ul style="list-style-type: none"> • Log in to their Online Banking, • Make certain payments • Make some changes to their account, such as setting up a payee <p>These additional checks would be a combination of password/ security number and One-time passcode (OTP) validation via hard token or soft token depending on customer's preference on COB and OTP via SMS on EDGE.</p> <p>The following Login journeys are being impacted by the SCA change on COB and EDGE:</p> <ul style="list-style-type: none"> • Log in to their Online Banking (COB/ EDGE) <p>And the following new journeys have been added in the Login process on COB and EDGE:</p> <ul style="list-style-type: none"> • Customer trusting browser (COB/ EDGE) • Soft Token Registration (COB only) <p>The following payment journeys are being impacted by the SCA change on COB:</p> <ul style="list-style-type: none"> • Metro Bank Payment to a New Payee or Biller (One Off Payment) • Metro Bank Payment to a New Payee or Biller (Save as Trusted Beneficiary) • Faster Payments to a New Payee or Biller (One Off Payment) • Faster Payments to a New Payee or Biller (Save as Trusted Beneficiary) • BACS Payment to a New Payee or Biller (One Off Payment) • BACS Payment to a New Payee or Biller (Save as Trusted Beneficiary) • CHAPS Payment to a New Payee or Biller (One Off Payment) • CHAPS Payment to a New Payee or Biller (Save as Trusted Beneficiary) • International Payments (GBP to EURO) to a New Payee or Biller (One Off Payment) • International Payments (GBP to EURO) to a New Payee or Biller (Save as Trusted Beneficiary) • International Payments (from other currency to a New Payee or Biller (One Off Payment) • International Payments (from other currency) to a New Payee or Biller (Save as Trusted Beneficiary) • Set up a Standing Order to an Existing Domestic Beneficiary or Biller • Set up a Standing Order to a New Payee • Amend Standing Order • Create Batch Payments: select payee • Create Batch Payments: select Batch Payment Group • Create Bulk Payment • Outstanding Payments: Amend Held Transactions (Single) • Outstanding Payments: Amend Held Transactions (Bulk) • Amend payment (Item Management – Team items) <p>The following high risk processes journeys are being impacted by the SCA change on COB:</p> <ul style="list-style-type: none"> • Change Password • Amend Users • Amend Mandate • Amend Access Group • Amend Account Group

	<ul style="list-style-type: none"> Setup New Trusted Beneficiary (Payee) Amend Trusted Beneficiary (Payee) Create Beneficiary Bulk Import
Effective Date of Change(s)	<ul style="list-style-type: none"> EDGE Release 1: 20th July, 2020 COB Release 1: 21st September, 2020 COB Release 2: 19th October, 2020
Scope of Change(s)	COB and EDGE
Release Type (Major or Minor)	Major Release
Release Version	<ul style="list-style-type: none"> EDGE Release R77 COB Release 1.83.13
Impacted Functionality	SCA would increase protection for customers when they are banking online. It requires extra checks on customers to prove it's really them. These additional checks would be a combination of password/ security number and One-time passcode (OTP) via hard token or soft token depending on customer's preference.

Screenshots or Examples	<p>EDGE:</p> <p><u>SCA Login process</u></p>  <p><u>Additional step during login to trust browser</u></p> 
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COB:

Additional step during Login process (via Soft Token)

Log in to Business Online Banking

Log in approval request

We've sent a notification to your device. Please open the Authenticator app to respond.

Didn't receive a notification?

Using the Authenticator app:

When you make a request, you will receive a notification from your Authenticator app. Open this (or open the app manually) and approve the request.

Didn't receive a notification?

If you can't see a notification or the request isn't showing in the app:

- 1 Open the app
- 2 Tap 'log into request a passcode'
- 3 Click 'Didn't receive a notification' on Online Banking screen
- 4 Enter the six-digit passcode

Can't access your authenticator app?
[Click here](#) to re-register your authenticator app.

Store Locator Contact us Help & Information

Additional step during Login process (via Hard Token)

Log in to Business Online Banking

Security device passcode

Please enter your Hard Token Passcode...

Login

Using your security device

Turn on your Hard Token by pressing the OK button, and follow these steps:

- 1 Turn on your security device by pressing OK
- 2 Enter your six-digit PIN
- 3 When Select App appears, press 1
- 4 Enter the eight-digit code that appears in to the passcode box.

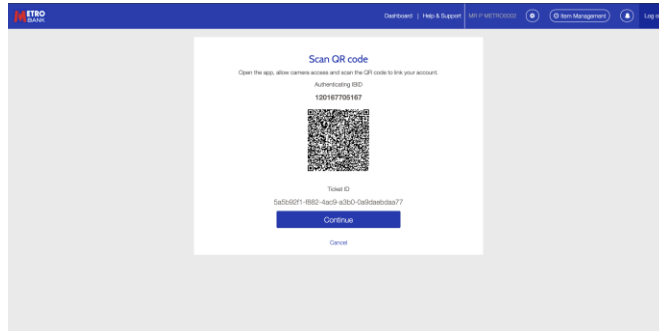
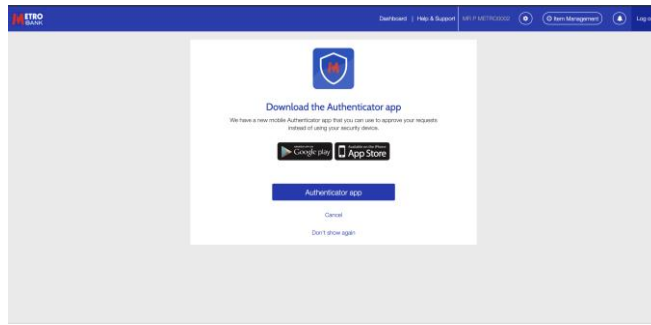
Don't have your security device?

We have a new mobile Authenticator app that you can use to approve your requests instead.

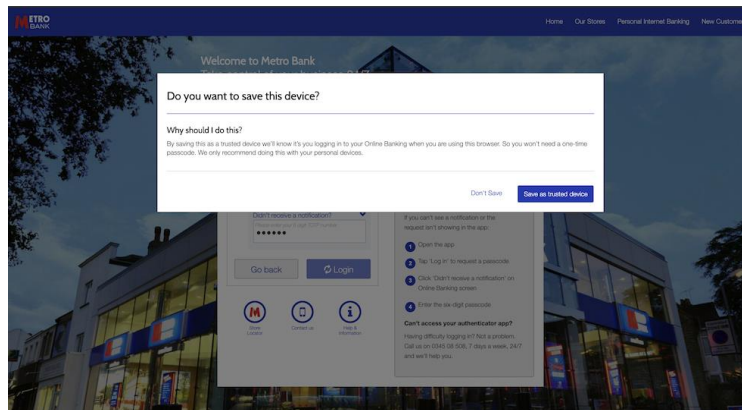
[Download the app](#)

Store Locator Contact us Help & Information

Registration process for Soft token



Additional step during login to trust browser



Additional authentication steps for payment processes (Via Hard Token)

Authenticating a payment

Password

Hard Token Passcode

Cancel
Next

How to use the Hard Token?


Turn on your Hard Token by pressing the OK button, and follow these steps:

- 1 Select App will appear, press 2 for payment
- 2 Account will appear, enter 5878 and press OK (last four digits of the account number of Leslie Owen)
- 3 Amount will appear, enter 5750 (the amount you are paying is £57.50) and press OK
- 4 Enter the 8 digit code that appears in the passcode box

Don't have your Hard Token?

We have a new, simple and easy to use mobile authenticator app. No more digging in the drawer for the hard token - swipe and approve your requests.

[Download the app](#)



Additional authentication steps for payment processes (Via Soft Token)

Authenticating a payment

Password


Cancel
Next

Using the Authenticator app:

When you make a request, you will receive a notification from your Authenticator app. Open this (or open the app manually) and approve the request.

Didn't receive a notification?
If you can't see a notification or the request isn't showing in the app:

- 1 Open the app
- 2 Tap "Payments authorisation" to request a code
- 3 Scan the QR code, or input payment information:



Name: David Blane

Amount: £199.99


Account No: ****5678

- 4 Confirm payment details
- 5 Click "Didn't receive a notification" on Online Banking screen.
- 6 Enter the six-digit passcode.

Can't access your authenticator app?
[Click here](#) to re-register your authenticator app.

Authenticating a payment

Approve payment request

 We've sent a notification to your device. Please open the Authenticator app to respond.

Didn't receive a notification? v


Cancel
Next

Using the Authenticator app:

When you make a request, you will receive a notification from your Authenticator app. Open this (or open the app manually) and approve the request.

Didn't receive a notification?
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Amount: £199.99

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- 6 Enter the six-digit passcode.

Can't access your authenticator app?
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Additional authentication steps for HRP processes (Via Hard Token)

Update your information

Are you sure you want to continue with this update?

Password

Security device passcode

Cancel
Next


Using your security device

- 1 Turn on your security device by pressing OK
- 2 Enter your six-digit PIN
- 3 When Select App appears, press 1
- 4 Enter the eight-digit code that appears in to the passcode box.

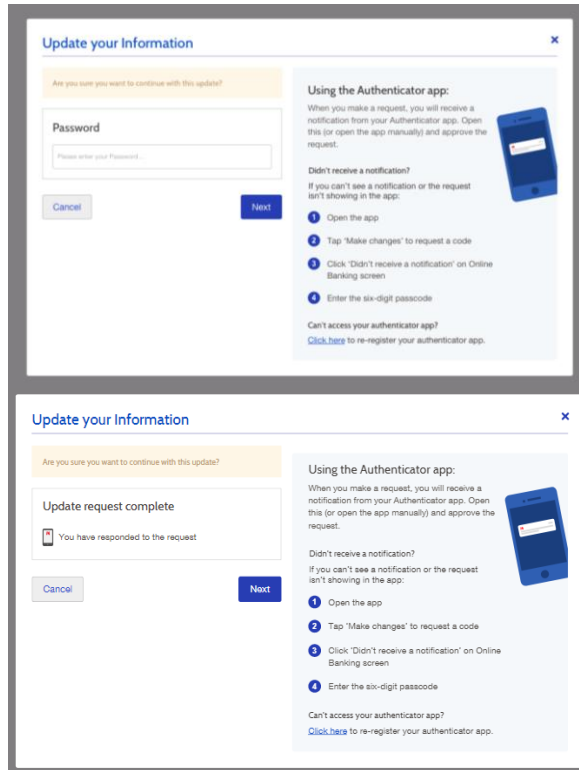
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We have a new mobile Authenticator app that you can use to approve your requests instead.

[Download the Authenticator app](#)



Additional authentication steps for HRP processes (Via Soft Token)



Test Facility Availability Date

EDGE and COB: w/c 14th September