BASED ON THE REGULATION OF THE CENTRAL BANK OF CYPRUS, UNDER THE REVISED EUROPEAN DIRECTIVE ON PAYMENTS (PAYMENTS SERVICE DIRECTIVE 2 – PSD2), STARTING FROM 1ST OF JANUARY 2021, THE USERS PERFORMING ONLINE TRANSACTIONS WITH THEIR CARDS WILL NO LONGER BE ABLE TO USE THE ONE TIME PASSWORD (OTP), RECEIVED VIA SMS, FOR CONFIRMING THEIR TRANSACTIONS. THIS METHOD HAS BEEN REPLACED WITH A MORE SECURE PROCEDURE WHERE THE USERS, AFTER INSTALLING AN APPLICATION ON THEIR MOBILE DEVICES, WILL BE ABLE TO CONFIRM THEIR TRANSACTIONS USING THEIR BIOMETRIC DATA OR A PERSONAL IDENTIFICATION NUMBER (PIN).

HOW TO DOWNLOAD THE NEW APPLICATION

The new application can be easily found and downloaded using the links below.

Before proceeding, please make sure you have a WiFi/Cellular internet connection active.

FOR ANDROID USERS

Android users need to navigate to the below link and install the application by clicking the "Install" button as illustrated below:

STEP 1

Click on the link – Eurobank CY Cards Authenticator for Android

STEP 2

Click on "INSTALL"

FOR IPHONE USERS

iPhone users need to navigate to the below link and install the application by clicking the "Install" button as illustrated below:

STEP 1

Click on the link - Eurobank CY Cards Authenticator for iPhone

STEP 2

Click on "GET"

HOW TO REGISTER IN ORDER TO BE ABLE TO AUTHENTICATE TRANSACTIONS

Prerequisite: In order to register to the service, you need to have the application (see above) and have an active Eurobank VISA card handy.

Please also make sure you have a WiFi/Cellular internet connection active.

Important: Please note that you will need to perform the registration process for each Eurobank VISA you have and in case you change to a new device, you have to re-register all your connected cards in which case the registration on the old device will stop working.

STEP 1

Open the mobile application (see above on how to download), allow the app to send notifications (See Appendix – Image 1) and input your VISA card number as well as your date of birth (See Appendix – Image 2). In case this is not the first card you are registering, to add another card, please proceed via Menu -> Connected Cards -> Add new card.

Note: If you are a HUAWEI phone user, please make sure that "Banners" and "Allow Interruptions" are enabled. These can be found under Settings -> Notifications -> Eurobank CY Cards Authenticator -> ERBCY 3DS Notifications.

STEP 2

Upon committing the above, you will receive an OTP number via SMS to the mobile number already registered in our records with the Eurobank SMS Alerts service for the specific card. This number must be inputted inside the abovementioned application to complete the registration process (See Appendix – Image 3) where you will have a total of 1 minutes to input the OTP.

STEP 3

You will be guided to choose a PIN number. The personal identification number (PIN) must have 4 numbers. In case you wish to use your biometric data (face recognition or fingerprint) you can do so by selecting "Enable Biometric Login" (See Appendix – Image 4). In this case, to confirm the transactions, your biometric data used will be the ones already selected to authenticate yourself on the mobile phone. Please remember to allow the application to use your biometric data (face and finger data) upon request. Note for iPhone users: when biometric login is enabled on the application and the "FaceID" is disabled on the phone, the PIN of the phone must be used instead.

HOW TO AUTHENTICATE AN ONLINE TRANSACTION

Prerequisite: In order to authenticate an online transaction, you should have downloaded the application and registered using the steps described in the previous sections.

Please also make sure you have a WiFi/Cellular internet connection active.

STEP 1

Pay online using your Eurobank VISA card.

STEP 2

You will receive a push notification on your mobile. Open the notification using your PIN or Biometric data to see the Merchant Name, the Amount paid, the Date of the transaction (see Appendix – Image 5).

Note: Older devices may require the application to be open in order to receive push notifications.

STEP 3

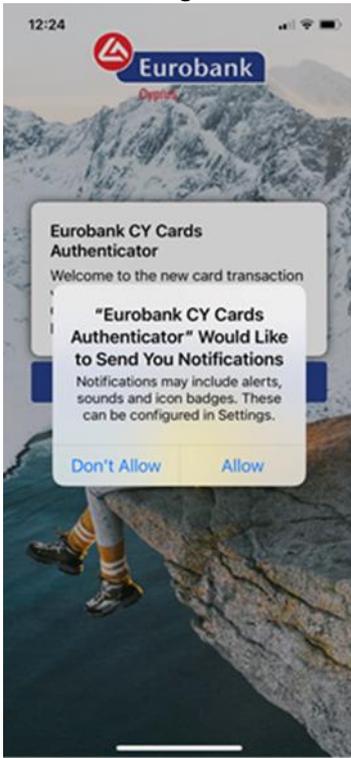Confirm or reject based on the above provided details (see Appendix – Image 6)
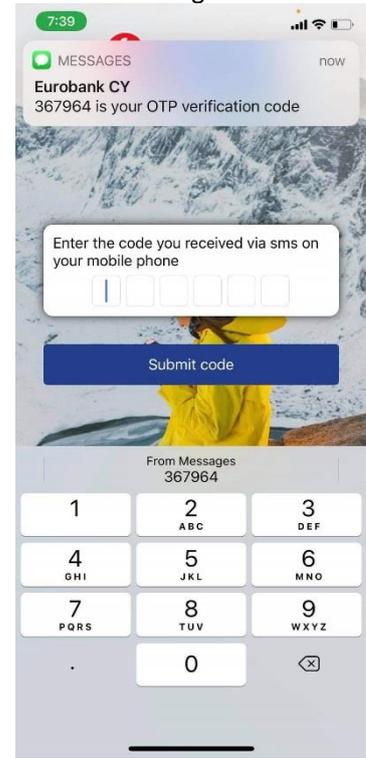
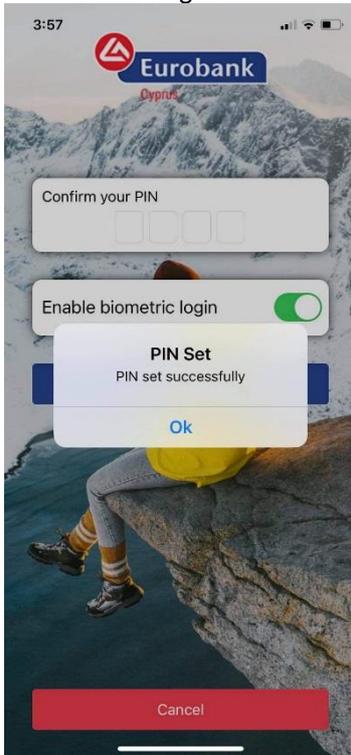**APPENDIX**

Image 1

Image 2

Image 3

Image 4

Image 5

Image 6