

Desktop user guide



**Bank of
Ireland**

Bank of Ireland is changing its online banking service.

This guide provides important information on how the changes will affect you and will help you to prepare for these changes.

Due to new EU regulations, we're adding an extra security step when you log in and use online banking. We will now ask you to confirm that it is you when you log on to your account and when you carry out transactions, for example, when you make a payment online.

In order to do this, you will need a security device with you when you bank online. This might be a smartphone or tablet which has the Bank of Ireland mobile banking app on it, or a physical security key, which is a small handheld gadget.

It is important to know that you don't need to view your accounts on a smartphone or tablet. You can still look at your accounts on a computer or laptop, you just need to have your smartphone or tablet with you, so that we can send you a message to confirm it's definitely you logging on to your accounts.

This guide will help you through the steps to get set up for the new online banking service

It will explain:

- ▶ What a 'security device' is and how to set it up
- ▶ What sort of 'security device' you can use
- ▶ How to check and activate your mobile phone number, so that you can set up the app
- ▶ How to check your phone software and set up the new app if you are an Android customer
- ▶ How to check your phone software and set up the new app if you are an Apple customer
- ▶ What to do if you don't have a smartphone or tablet
- ▶ How to log on to 365 online, in future

What is a security device?

You will need a 'security device' with you when you log on to 365 online or carry out online transactions, for example, when you transfer money to someone else.

A security device is just a smartphone or tablet linked to your account and has the Bank of Ireland banking app downloaded onto it. If you don't have a smartphone or tablet, don't worry, you can use a physical security key, which is a small handheld gadget (we'll explain what this is on page 19).

When you use online banking, we will send a message to your security device so that we can make sure that it is definitely you logging on to online banking or carrying out transactions. A notification will appear on the screen of your smartphone or tablet and you just need to approve it, if it is you logging on to your online banking.

Using a security device is very safe. Even if you lose your security device, no one can access your online bank account because they would still need to know your 6-number PIN. If you lose your security device, contact us immediately.

You can only choose to use either a smartphone/tablet or physical security key to access your online banking. You cannot use both.

What is a security device?

What is a smartphone?

A smartphone is a mobile phone you can use to access the internet, download apps, and take photos and videos. Generally, the most common smartphones have a flat touchscreen, and, unlike basic mobile phones, usually do not have any buttons.



What is a tablet?

A tablet is like a larger smartphone. You can access the internet, download apps, and take photos and videos. It has a flat touchscreen and usually does not have any buttons.



What is an app?

An app sits on your smartphone screen and tapping on it lets you go directly to the application you want. It looks like a picture or a symbol and you will see lots of apps on your smartphone. For example, you might have a weather app on your phone which tells you the weather in your location, or the Bank of Ireland app for your online banking.



You will need to have the Bank of Ireland banking app on your smartphone or tablet, if you are using either of these devices as your security device. Before you set up the app, check that we have your most up to date phone number.

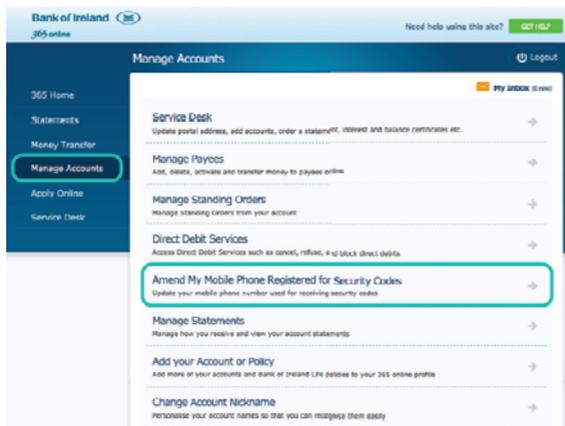
How to update your mobile phone number

It is very important we have your most up to date mobile phone number. This is so that we can set up your security device correctly.

We need to know the mobile phone number you have at the moment. Here's how you can check whether we have it:

- 1 Login to 365 online and choose "Manage Accounts" on the left side of the screen. 365 online is Bank of Ireland's online banking service.
- 2 Click on "Amend My Mobile Phone Registered for Security codes"
- 3 You'll see the last 4 numbers of your mobile number. If this mobile number is correct, go to page 9 of this guide.

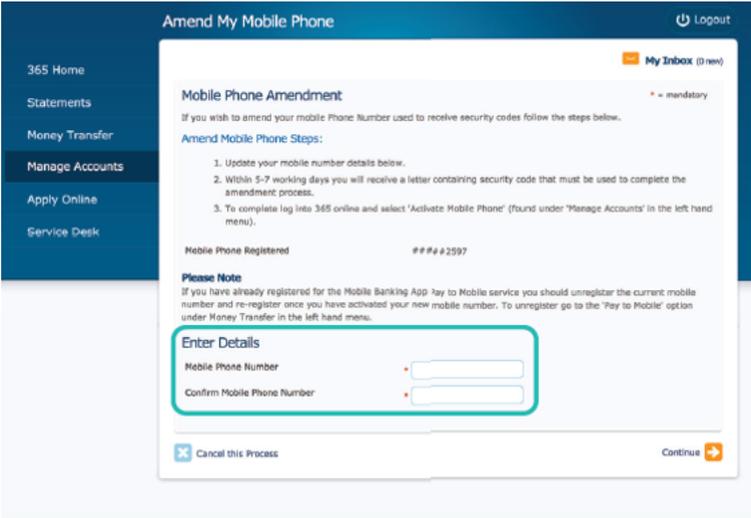
If you are updating your number for the first time, click on "Register your mobile phone number for security codes" and follow the instructions on page 7.



How to update your mobile phone number

If Bank of Ireland don't have the right mobile phone number for you, or you're updating your number for the first time:

- 1 Type in your phone number and confirm it. You can do this under 'Enter Details' which is in the middle of the screen. Click 'continue'.



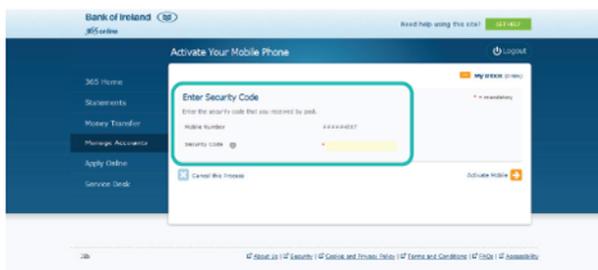
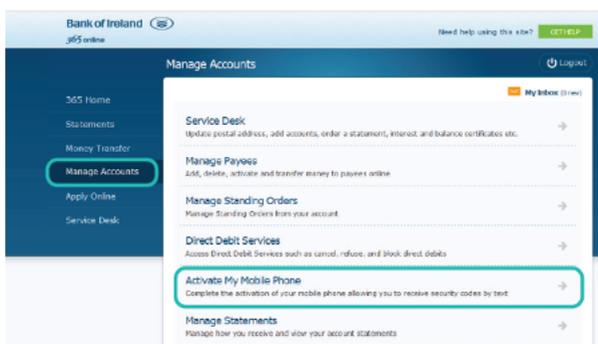
The screenshot displays the 'Amend My Mobile Phone' interface. On the left is a navigation menu with options: 365 Home, Statements, Money Transfer, Manage Accounts (highlighted), Apply Online, and Service Desk. The main content area is titled 'Amend My Mobile Phone' and includes a 'Logout' link. Below the title is a 'My Inbox (0 new)' notification. The section is titled 'Mobile Phone Amendment' and contains the following text: 'If you wish to amend your mobile Phone Number used to receive security codes follow the steps below.' This is followed by 'Amend Mobile Phone Steps:' and a numbered list: 1. Update your mobile number details below. 2. Within 5-7 working days you will receive a letter containing security code that must be used to complete the amendment process. 3. To complete log into 365 online and select 'Activate Mobile Phone' (found under 'Manage Accounts' in the left hand menu). Below the steps, it shows 'Mobile Phone Registered' as '###2597'. A 'Please Note' section states: 'If you have already registered for the Mobile Banking App 'pay to Mobile' service you should unregister the current mobile number and re-register once you have activated your new mobile number. To unregister go to the 'Pay to Mobile' option under Money Transfer in the left hand menu.' The 'Enter Details' section is highlighted with a red box and contains two input fields: 'Mobile Phone Number' and 'Confirm Mobile Phone Number'. At the bottom of the form are 'Cancel this Process' and 'Continue' buttons.

- 2 You'll get a letter with an activation code in the post **5 working days** later. Use this code to activate your mobile number on 365 online.

**Never share this code with anyone, for any reason.
It might be a fraudster trying to get your money.**

How to update your mobile phone number

- 3 Log back in to 365 online and go to 'Manage Accounts' on the left hand side of the screen to activate your number.
- 4 Click on 'Activate My Mobile Phone' and you'll be asked to put in the code you received in the letter.



Check your mobile phone set up

You will also need to check if your mobile phone is set up, so that the app will work properly on it.

First you will need to check if you have an Android or Apple phone. Apple phones have the Apple symbol  on the back of the phone. If you don't have an Apple phone you probably have an Android phone.

To check this, go to "Settings"  on your phone, then look for "About phone" and "Software information". If it says "Android version" then you have an Android phone.

Mobile phone set up – Android



If you have an Android phone, you will need to have at least software version 6.0 on your phone.

To find out what version you currently have, please follow the steps below:

- 1 Go to the “Settings” app 
- 2 Scroll down on the Settings screen and look for an “About phone” or “System” option
- 3 On that screen, look for “Android version” to find out which version of Android is on your phone. If you need to change your software version, please follow the steps below:
 - ▶ Go to “Settings” 
 - ▶ Tap “Software Update”

Mobile phone set up – Android

Downloading the app – Android

Once your phone number is set up and you've checked your software version, you need to download and set up the mobile banking app.

- 1 Go to the Google Play Store on your Android phone 
- 2 Search for "Bank of Ireland mobile banking"
- 3 Click on "Install"
- 4 Open the Bank of Ireland mobile banking app 
- 5 Follow the instructions to set up the app. Go to page 14 for more information on how to do this

Mobile phone set up – Apple



If you have an Apple phone, you will need to have at least software version iOS 12 on your phone.

To find out what version you currently have, please follow the steps below:

- 1 Go to “Settings” 
- 2 Go to “General”
- 3 Tap “About”. On this screen you will find the version of Apple software on your device. If you need to change your software version, please follow the steps below:
 - ▶ Go to “Settings” 
 - ▶ Go to “General”
 - ▶ Tap “Software Update”

Mobile phone set up – Apple

Downloading the app – Apple

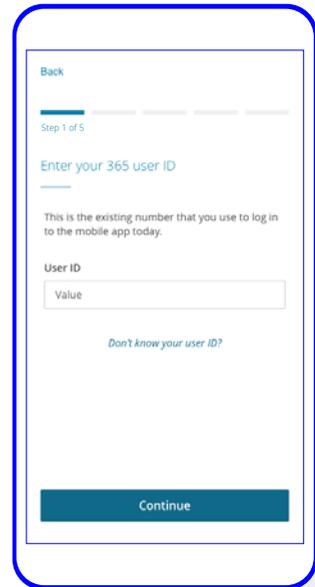
Once your phone number is set up and you've checked your software version, you need to download and set up the mobile banking app.

- 1 Go to the App store on your iPhone 
- 2 Search for "Bank of Ireland mobile banking"
- 3 Click on "Get". iPhone users might be asked for your Apple ID and password; if you do not know your Apple ID go to the Apple website for support
- 4 Open the Bank of Ireland mobile banking app 
- 5 Follow the instructions to set up the app. Go to page 14 for more information on how to do this

Setting up the app

You will need this information to set up the app:

- ▶ **Your 365 online User ID**
This is a 6 or 8-number code that you received when you first set up online banking. It is also the number that you use when you log in to 365 online on the computer
- ▶ **Your date of birth**
This will be shown like DD/MM/YYYY
- ▶ **Your existing 365 online 6-number PIN**
This is the number you use at the moment to log into online banking



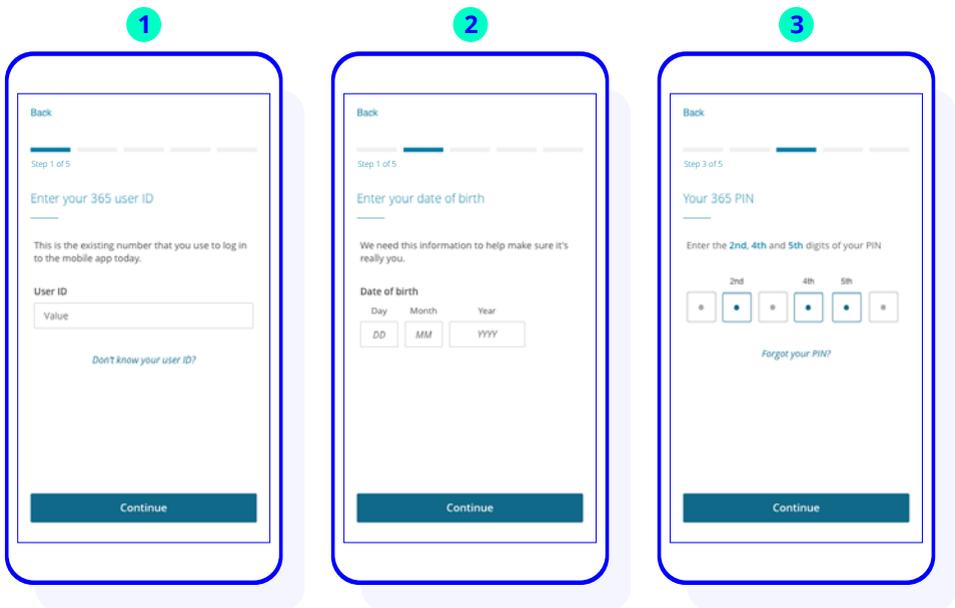
The screenshot shows a mobile app interface for setting up a user ID. At the top, there is a 'Back' button. Below it is a progress indicator showing 'Step 1 of 5'. The main heading is 'Enter your 365 user ID'. A sub-heading explains: 'This is the existing number that you use to log in to the mobile app today.' There is a label 'User ID' above a text input field. The input field contains the placeholder text 'Value'. Below the input field is a link that says 'Don't know your user ID?'. At the bottom of the screen is a large teal button labeled 'Continue'.

Setting up the app

Follow these steps:

It won't take long to set up your mobile banking on your phone.

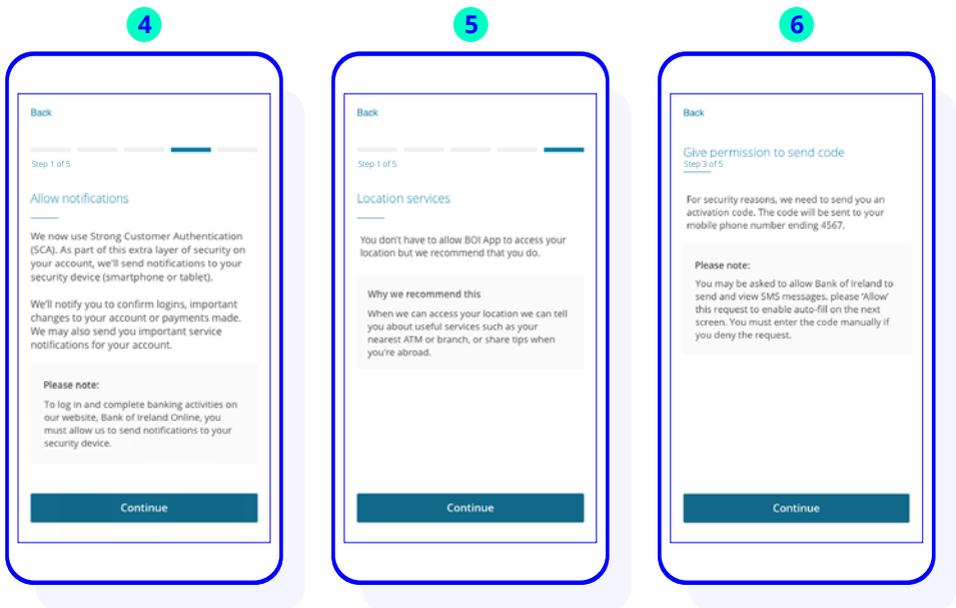
- 1 Log in using your User ID. If you don't know your User ID, text 'User' to 50365, and we will send you it by SMS.
- 2 Enter your date of birth.
- 3 Enter your existing 365 online 6-number PIN.



Setting up the app

Follow these steps:

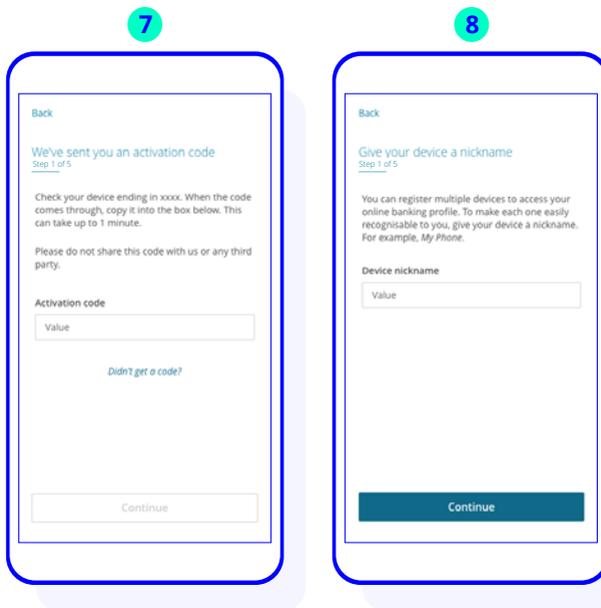
- 4 & 5** You'll be asked to allow notifications and location services, you can allow these services if you want to.
- 6** Click continue to receive a code, you'll need this code to set up your mobile banking.



Setting up the app

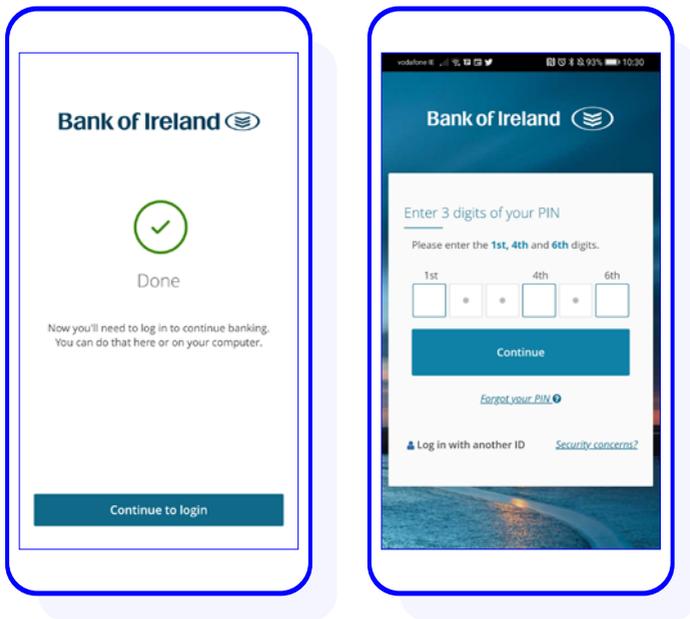
Follow these steps:

- 7** You will get a text message with a code made up of numbers and letters. Enter this code into the app. On some phones, this code will automatically be entered into the app.
- 8** Give your mobile phone a nickname, so that if you set up a back up device, you'll be able to tell the difference. You can set up a back up device by downloading and setting up the app onto another smartphone or tablet.



That's it. Your security device is now set up.

Your security device is now set up. You can begin to use the app for your online banking. Go to page 20 for information on what happens when you log on to the new desktop site with your security device.



Online banking without a smart device

If you don't have a smartphone or tablet, you will need to use a physical security key as your security device.

It is much easier to use a smartphone or tablet, but if you don't have one don't worry, you can use a physical security key. This is a small handheld gadget that shows codes that you will need to use when you log on to 365 online, and, for example, make payments to someone.

You will need this with you anytime you use online banking.

When you log in and set up our new 365 online service, you will be able to order a physical security key.



How to log on to 365 online

When you log on to 365 online, you will be asked to set up a security device. You will only have to do this once. Once you have done this, you will need your security device every time you log on to 365 online.



Time to set up your smartphone or tablet...

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1. Pick up your device
From now on, you must have your smartphone or tablet with you every time you bank online.
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2. Download or update BOI app
Search Google Play or App Store for 'BOI app'.
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3. Follow the instructions
Once downloaded, follow the on-screen instructions to set up your device.

Once it's set up, click the button below

My device is set up

Don't have a smartphone or tablet? 

If you are not using a smartphone or tablet as your security device, select “Don't have a smartphone or tablet” and you will be given information on how to order a physical security key. If you already have the Bank of Ireland app set up on your smartphone or tablet, select “My device is set up”.

When you order your physical security key, it will arrive by post in 10 working days and you will be given instructions on how to set it up. You will need the physical security key with you each time you use online banking.

What if I need help?



If you need help, please call our dedicated Bank of Ireland mobile app helpline.

The details are below.

- ▶ **Calling from the Republic of Ireland?**
Please phone **0818 200 362**
(opening hours: 9am to 5pm Monday to Friday
and 10am to 4pm Saturday and Sunday)
- ▶ **Calling from Northern Ireland or Great Britain?**
Please phone **0345 736 5555**
(opening hours: 9am to 5pm Monday to Friday
and 9am to 2pm Saturday and Bank Holidays.
Closed Sunday)

Or please call into one of our branches to see a member of staff who will be able to help you get set up.



Bank Safely – Security Information

Sometimes, fraudsters may phone you pretending to work for Bank of Ireland. Bank of Ireland will never ask you to share personal information like your user ID, passwords, all 6 numbers of your PIN or activation codes. If you do tell someone this information, please phone Bank of Ireland on 1800 946 764 immediately.