

# Two-Factor Authentication: Guide to FEXCO FCP SMS/APP Verification

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## Guaranteeing you the Highest Levels of Security Online

At FEXCO Corporate Payments, we are dedicated to ensuring that our clients enjoy the highest standards of security. In order to combat the risk of online fraud and enhance existing security measures, FEXCO FCP will roll out **two factor authentication** to all clients.

Your account is currently protected by usernames and security passwords through our encrypted cloud-based system. FEXCO FCP is now adding two-factor authentication for users in order to guarantee you the highest level of online security.

- **What is Two-Factor Authentication?**

For any system or network that contains sensitive data, it's advisable to add additional authentication factors. **Two-factor authentication** involves identifying customers using a combination of two different components, such as a combination of something you know together with something you have in your possession. Something you know would be your password combined with something you have (i.e. your mobile phone). You may be familiar with this in an everyday scenario such as an ATM withdrawal where something you know (your PIN) is combined with something you have (your ATM card) to authenticate you.

- **Why use Two-Factor Authentication?**

Using a two Factor Authentication process can greatly reduce the risks of online identity theft as well as email phishing. Phishing is information theft by a third party masquerading as a trustworthy entity in an electronic communication. When two-factor authentication is used, criminals need more than just the user name and password to access account information and so the risk of phishing is reduced considerably.

- **How will my account be more secure using Two-Factor Authentication?**

Because both your password and the mobile phone attached to your account are now needed to approve transactions, security is enhanced further making it more difficult for anyone else to impersonate you. Online fraudsters will not be able to perform fraudulent transactions on your account because they will not have access to the one time verification code which is sent to your mobile

- **Can I opt out of the Two-Factor Authentication process?**

It is not possible to opt out of two factor authentication. As an essential step to combatting the increased incidence of online fraud, the two-factor authentication process is now a mandatory requirement for Payment Service Providers making online payments. This has been mandated by the Central Bank of Ireland, applying European Banking Authority (EBA) guidelines on the security of internet payments.

- **When will I need to use Two Factor Authentication?**

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Two factor authentication will be required in order to authorise payments on our online system.

You are not required to use two factor authentication when you book a transaction with your CFX dealer over the telephone; however you may be asked security questions in order to verify your identity.

You are not required to use two factor authentication in order to review statements or prepare payment files on our system - this means that institutional customers only need to provide two factor authentication when authorising payments. Please note that you will only need one code per batch of payments.

- [How do I set up Two-Factor Authentication on PayDirect?](#)

We will set up two factor authentication for our online users automatically. In order for two factor authentication to be set up we just need to record your primary mobile phone number and add it to your account information. We will also require the day and month of your birth. When you log in to Paydirect, you will be prompted to register your mobile number with us. This is the phone number to which FEXCO Corporate Payments will send text messages containing your authentication codes.

Once you record your mobile number on the online system, we will send you a trial authentication code which you can type into the Paydirect system in order to set up the two factor authentication service, and two factor authentication will happen automatically each time you go to authorise a transaction or batch of transactions on the FCP system. It's that easy!

- [What if I misplace my mobile phone or the mobile network is down?](#)

In cases where you may have misplaced your phone, the mobile network has gone down or you may need to change your registered mobile phone data, please contact our customer support team. In order to authenticate our customers by telephone we may need to ask additional security questions. FEXCO Corporate Payments will then be able to match any detail on record with the information given over the phone for authentication purposes.

- [Where can I find more information?](#)

If you have any questions about two factor authentication, please phone our customer services team on:

**Ireland: 1800 246 800**

**UK (London): 0845 702 3378**

We will be happy to answer any questions you may have.

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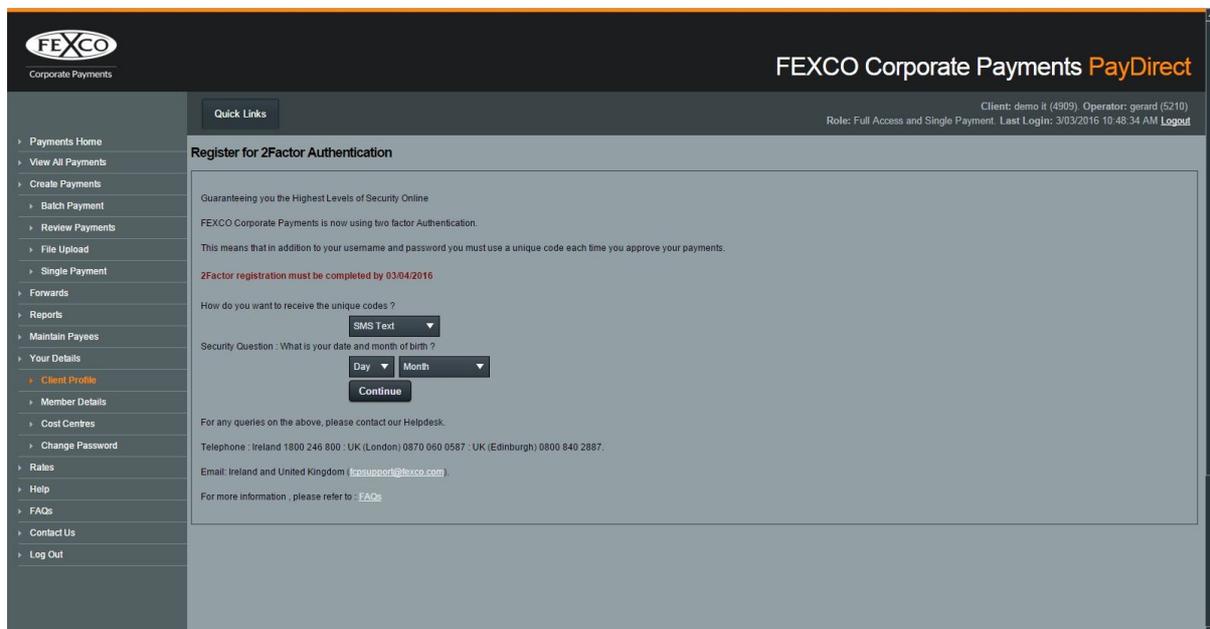
## How to register for SMS Text or Mobile APP

You can either choose to receive codes using text messages (option 1) or using the Google Authenticator App (option 2). Both methods of registration involve a simple two-step process.

### Option 1: SMS Text Registration

#### Step 1

- Please choose “SMS Text” from the drop-down box
- Please enter your day and month of birth and click “continue”



The screenshot displays the FEXCO Corporate Payments PayDirect interface. The top navigation bar includes the FEXCO logo and the text 'FEXCO Corporate Payments PayDirect'. A user information bar at the top right shows 'Client: demo it (4909) Operator: gerard (5210) Role: Full Access and Single Payment Last Login: 3/03/2016 10:48:34 AM Logout'. The main content area is titled 'Register for 2Factor Authentication' and contains the following text: 'Guaranteeing you the Highest Levels of Security Online', 'FEXCO Corporate Payments is now using two factor Authentication.', 'This means that in addition to your username and password you must use a unique code each time you approve your payments.', and a red warning: '2Factor registration must be completed by 03/04/2016'. Below this, there is a form with a dropdown menu for 'How do you want to receive the unique codes?' set to 'SMS Text', and two dropdown menus for 'Security Question : What is your date and month of birth?' with 'Day' and 'Month' selected. A 'Continue' button is positioned below these fields. At the bottom of the form, there is contact information for the Helpdesk: 'For any queries on the above, please contact our Helpdesk. Telephone : Ireland 1800 246 800 ; UK (London) 0870 050 0587 ; UK (Edinburgh) 0800 840 2887. Email: Ireland and United Kingdom [appsupport@fexco.com](mailto:appsupport@fexco.com). For more information , please refer to : [FAQs](#)'.

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## Option 1: SMS Text Registration

### Step 2

- Select the country you are in, enter your mobile phone number and click 'Get Code'.
- You will receive a 6 digit code Via SMS text message. Please enter this code and click 'Finish'
- Registration is now complete!

The screenshot displays the FEXCO Corporate Payments PayDirect interface. The top navigation bar includes the FEXCO logo and the text 'FEXCO Corporate Payments PayDirect'. A user session summary is visible in the top right corner: 'Client: demo it (4309), Operator: gerard (5210), Role: Full Access and Single Payment, Last Login: 3/03/2016 10:48:34 AM Logout'. The main content area is titled '2Factor - Register Mobile Phone for SMS' and contains the following steps:

1. Enter your mobile phone number.  
Select the country you are in and enter your phone number, then click 'Get Code'.  
Country Dial Code:  +353  
Mobile Phone Number:
2. Enter the 6 digit code to verify your identity.  
You will receive a 6 digit code by SMS. Please enter this code here and click 'Finish'.  
Enter Code:

For any queries on the above, please contact our Helpdesk.  
Telephone : Ireland 1800 246 800 : UK (London) 0870 060 0587 : UK (Edinburgh) 0800 840 2887.  
Email: Ireland and United Kingdom ([fcpsupport@fexco.com](mailto:fcpsupport@fexco.com))

## Option 2: Mobile App Registration

### Step 1

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- Download the free Google Authenticator App onto your phone from the App Store at <https://itunes.apple.com/en/app/google-authenticator/id388497605?mt=8> or for Android devices at <https://play.google.com/store/apps/details?id=com.google.android.apps.authenticator2&hl=en>
- When downloading Google Authenticator , you may be asked to give this app access to the phone's camera. Go to SETTINGS - PRIVACY - CAMERA , turn on Authenticator access.
- Choose 'Mobile App' as your preferred method of registration on the registration page.
- Enter the date and month of your birth in the boxes provided and click 'continue'.

The screenshot shows the FEXCO Corporate Payments PayDirect interface. The top navigation bar includes the FEXCO logo and the text 'FEXCO Corporate Payments PayDirect'. Below the navigation bar, there is a 'Quick Links' section and a 'Register for 2Factor Authentication' section. The registration page contains the following text and form elements:

Guaranteeing you the Highest Levels of Security Online  
FEXCO Corporate Payments is now using two factor Authentication.  
This means that in addition to your username and password you must use a unique code each time you approve your payments.  
**2Factor registration must be completed by 03/04/2016**

How do you want to receive the unique codes ?  
Mobile App

Security Question : What is your date and month of birth ?  
Day Month  
Continue

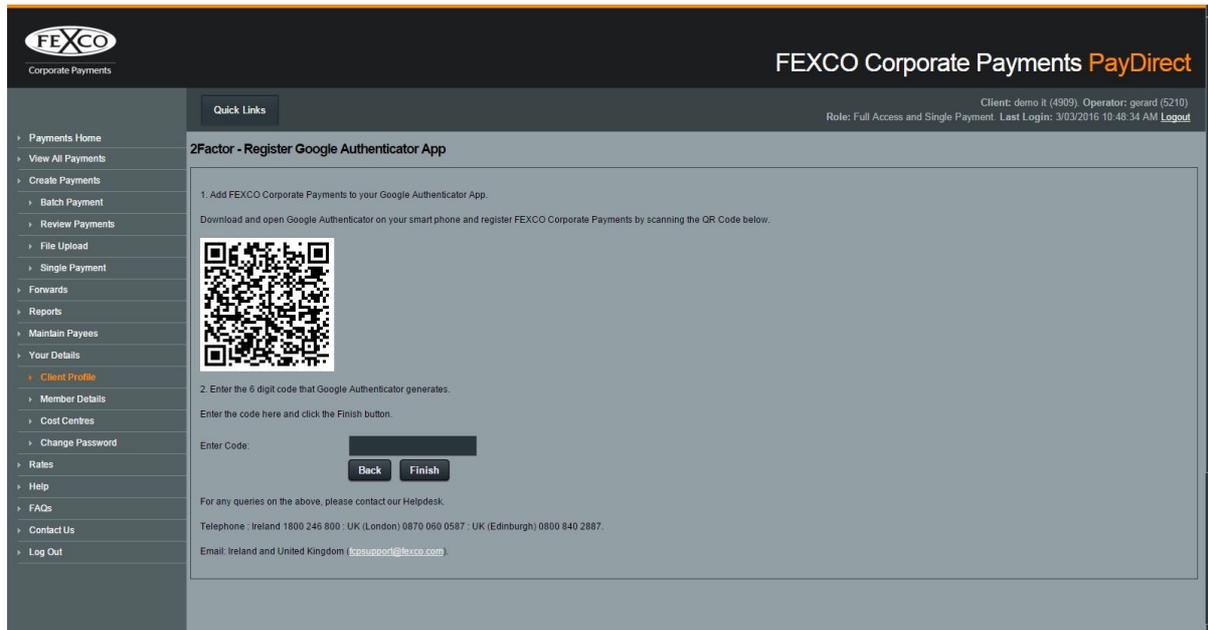
For any queries on the above, please contact our Helpdesk.  
Telephone : Ireland 1800 246 800 ; UK (London) 0870 060 0587 ; UK (Edinburgh) 0800 840 2887.  
Email: Ireland and United Kingdom [fcp.support@fexco.com](mailto:fcp.support@fexco.com)  
For more information , please refer to : [FAQs](#)

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## Option 2: Mobile App Registration

### Step 2

- Register Fexco FCP to your Google Authenticator App by scanning the QR Code that appears on the registration screen.
- Enter the 6 digit code that Google Authenticator generates and click 'Finish'.



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**We will be happy to answer any questions you may have.**