

We take your security seriously

Bankline QR
Smartcard Reader
User Guide

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Online payments are a crucial part of day-to-day banking. Your card reader helps you make them quickly, safely and securely. To further protect your finances, we're adding a new level of security for online payments, as well as updating how Bankline works.

The coming months will be packed with positive change.

Here you'll find a step-by-step guide on how to use your new QR (Quick Response) Smartcard reader along with a helpful FAQ.

For information, have a look on our website at: ulsterbank.ie/bankline

Using your QR Smartcard reader

To turn the reader on, simply insert your Smartcard CHIP first facing upwards

- To turn off just remove your card
- It powers off automatically when not being used. If this happens just reinsert your Smartcard to wake it up
- Use the green '**OK**' button to move on to the next step, proceed or confirm actions
- The button with the red '**C**' is used to go Back, Clear or Cancel
- On the back of the reader is the camera for scanning QR codes (very similar to a smartphone camera)
- All readers take two AAA batteries and the reader has a battery indicator in the top right-hand corner of some screens. To replace them, simply remove the panel on the back of the reader. If after replacing the batteries the reader still doesn't work, please ask your Bankline Administrator to request a new one through Bankline



Using your Smartcard and PIN for the first time

If you have been sent a new Smartcard you will also receive a letter with a new PIN number. The first time you use the Smartcard the reader will prompt you to change the PIN.



1 Insert your Smartcard – CHIP first facing upwards.

The reader will then prompt you to enter the PIN from the letter with the cardholder's name on it. Press the green '**OK**' button to Proceed.

2 Provided the PIN has been entered correctly, the reader will now prompt you to '**Enter new PIN**'. This should be memorable, different from the PIN supplied, and between 4 and 8 digits long.

3 Re-enter the new PIN when '**repeat new PIN**' appears on the display.

4 If all is correct, the reader will display '**PIN change successful**' and the card is now ready to use.

5 If you receive an error message, press the red '**C**' or green '**OK**' buttons to try again.

6 The reader will prompt you to enter the new PIN you just created. Enter the PIN and press the '**OK**' button to Proceed.

Using your QR Smartcard reader with a numeric challenge code

- 1 Insert your Smartcard – CHIP first and facing upwards.
- 2 Press MENU and then press '1' to select the **Sign (manual entry)** option.





Enter the 9 digit challenge code shown on your Bankline screen and then press the green 'OK' button to **Proceed**.



Enter your Smartcard **PIN**.



Enter the **response code** shown into the Bankline screen in the space provided and follow the Bankline on-screen instructions to complete the activity.

*When entering the response code into Bankline, there is no space between the first and second set of numbers.

Using your QR Smartcard reader with a QR code



Insert your Smartcard – CHIP first and facing upwards. The QR code scanning camera activates automatically; to access its other functions simply press the **MENU** button. If you need to, you can return to scan mode from the main menu by pressing the **SCAN** button.



Hold the reader so that you can see the QR code shown on the Bankline screen within the red box on the reader's display. The reader will show the details of the transaction.



Check the details shown on the reader match those on the Bankline screen. Sometimes the remaining information may be on the next page.



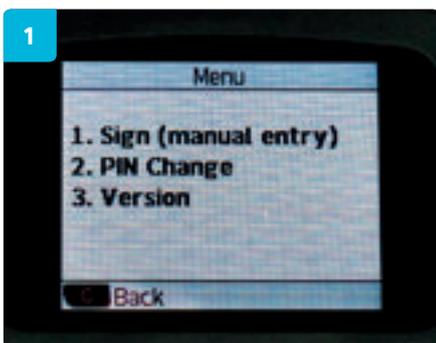
If everything looks correct press the green 'OK' button to **Confirm** and then enter your Smartcard **PIN**.



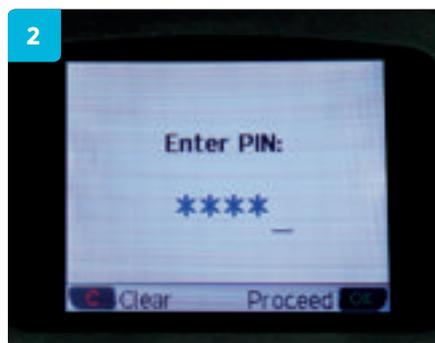
Enter the response code shown into the Bankline screen in the space provided and follow Bankline's on-screen instructions to complete the activity.*

* If something doesn't look right or you don't recognise the details STOP immediately. If you suspect fraud, call our Fraud team or for anything else contact the Bankline helpdesk.

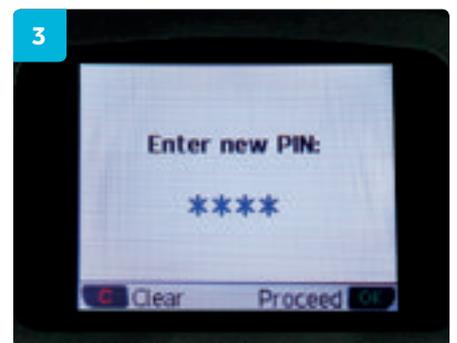
PIN change



Insert your Smartcard – CHIP first and facing upwards, then press 'MENU' and select option 2 'PIN Change'.



Enter your existing PIN and press the green 'OK' button to **Proceed**.



To continue, simply follow Step 3 on Page X to complete your PIN Change.

Frequently Asked Questions

Q: What does a QR code look like?

A: You will probably have seen Quick Response (QR) codes on many items such as packaging, cinema tickets and airline boarding passes. The Bankline Smartcard QR reader will only read Bankline QR codes.

Q: My Smartcard is invalid.

A: Please order a replacement Smartcard through your administrator.

Q: My reader won't switch on – what do I do?

A: The reader may be in power save mode. Reinsert the Smartcard to switch it on. If that doesn't work, the batteries may need replacing. To replace them unscrew the panel on the back of the reader. All readers take AAA batteries. If after replacing the batteries the reader still doesn't work, please request a new one through Bankline.

Q: I've forgotten my PIN.

A: If you have forgotten your PIN, you must contact your Bankline Administrator who will instruct you on how to reset it or create a new one.

Q: I've received my new Smartcard, but my PIN hasn't arrived yet. What do I do?

A: For security purposes, your Smartcard and PIN have been sent to you in 2 separate mailings. Please allow 7–10 working days for this to reach you. If your wait time has exceeded 10 days, please contact your Bankline Administrator so a replacement can be reordered for you.

Find out more



Please go to www.ulsterbank.ie/psd2 for more details about our additional security measures.



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