



OLKY PRO & INDIVIDUAL ACCOUNT

Web Banking User Guide

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The answer you are looking for cannot be found in this guide?

Do not hesitate to contact our customer service department via the following link: support.olkypay.com.

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Section 1. Status of your account

Once you have subscribed [on our site](#), the status of your account will evolve differently depending on whether it is a Pro Account or an Individual Account.



If you have a Pro Account, the validation procedure is detailed below.

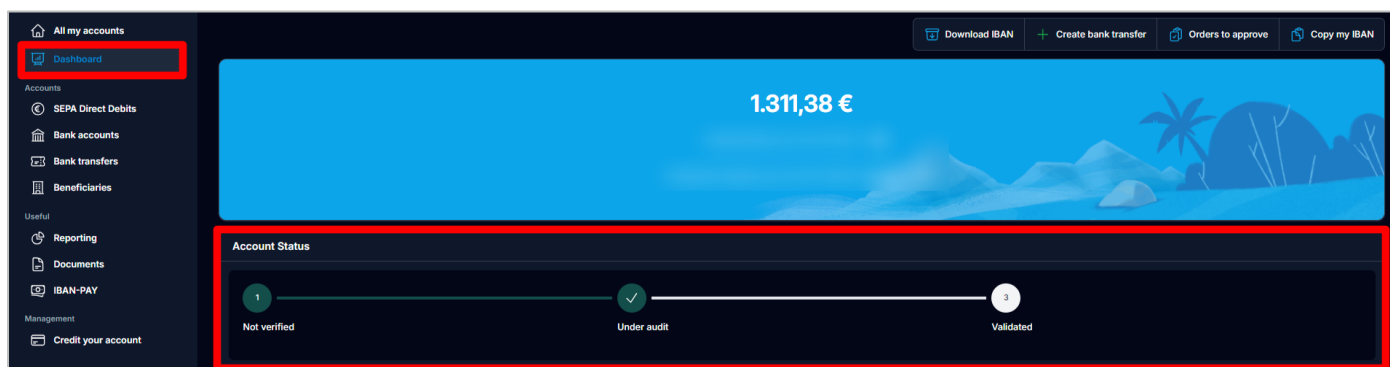
To go directly to the **validation procedure for an Individual Account**, [click here](#).

1. You are a Pro Account holder

Your subscription triggers the verification of your identity and that of your company by our services.

Thus, on your Web Banking, at [my.olkyl.eu](#), your Olky Account goes through three consecutive statuses:

1. **Not verified** (*step 1 below completed*)
2. **Under audit** (*step 2 below completed*)
3. **Validated** (*step 5 below completed*)



Please note that as long as your status is not **“Validated”**, your account can receive transactions, **but cannot issue them**.

The 5 steps to validate a Pro Account are detailed below.

Step 1: You subscribed online and got your IBAN

When you subscribe online, we send you an e-mail containing the Web Banking access URL and your login details.

To log in, go to [my.olkyl.eu](#) and enter your login details.

If you are unable to log in, please visit the [“Login assistance”](#) section of this document.

Step 2: You deposited the minimum amount required on your account

If you have already deposited the minimum amount required, your account is being identified.

Our customer service department will send you (or has already sent you) an e-mail requesting supporting documents to meet legal obligations.

If you do not receive an e-mail after several hours, **please check your spam folder.**

Once your file has been completed, it is presented to the acceptance committee.

You will then receive an e-mail confirming that your account has been opened.

Step 3: You received our e-mail inviting you to send your supporting documents

The e-mail you received contains a list of documents we need in order to validate your identity and that of your company.

If you are unable to send a particular document, please [contact our customer service department](#).

If you have not received this e-mail, please check your spam folder.

Once your file is complete and all documents have been provided, a confirmation e-mail is sent to you.

Step 4: You submitted all your documents and are waiting for your account to be validated

The review of complete files takes place twice a week, and an e-mail will be sent to you confirming the definitive opening of your account.

A second e-mail containing a link enables you to electronically sign the documents linked to the opening of your account. Your account is operational upon signature.

If you haven't received this e-mail, please check your spam folder.

Step 5: You signed the documents received by e-mail

Once this stage has been completed, your account is fully functional and you can [log onto Web Banking](#) to make your payments.

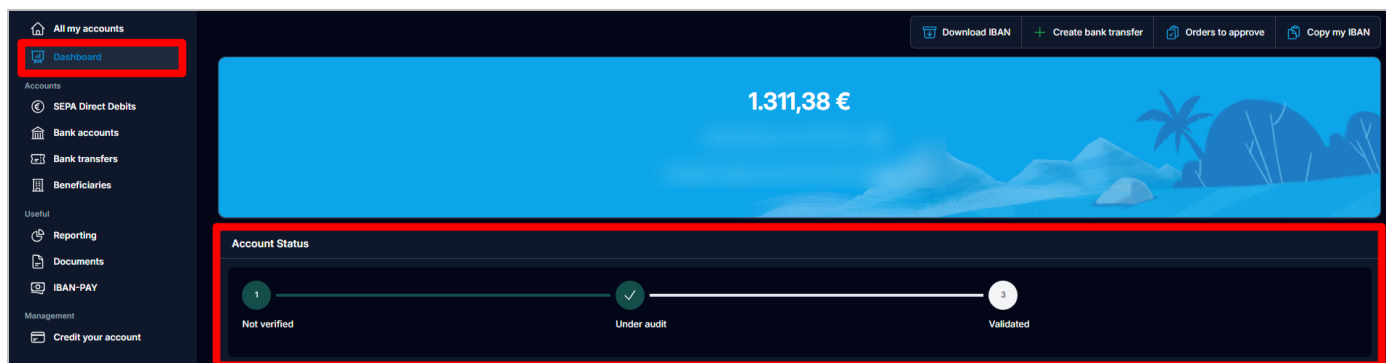
We invite you to visit the [“Login assistance”](#) section of this document, which guides you through the settings for your first login.

If you would like to order a Mastercard, please complete and sign [this form](#) and return it to [our customer service department](#).

2. You are an Individual account holder

On your Web Banking, at my.olky.eu, your Olky Individual Account goes through three consecutive statuses:

1. **Not verified**
2. **Under audit** (*step 1 below completed*)
3. **Validated** (*step 3 below completed*)



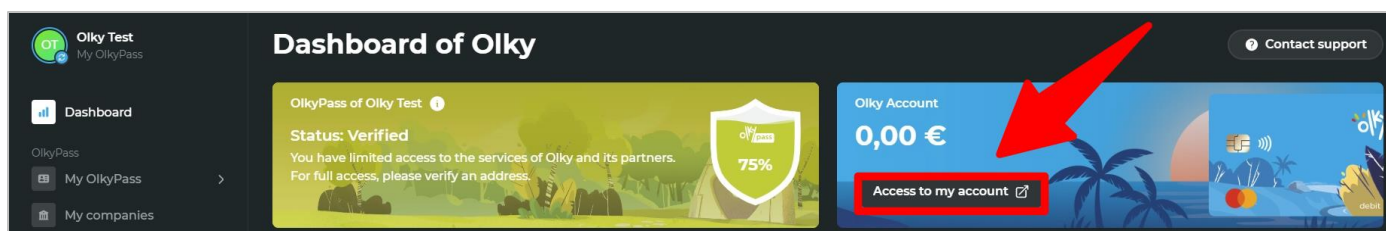
Since the creation of an Olky Individual Account implies that you already have [a verified OlkyPass account](#), your account will never show the “**Not verified**” status, and you are freed from returning documents proving your identity.

Please note that as long as your status is not “**Validated**”, your account can receive transactions, **but cannot issue them**.

The 3 steps to validate an Individual Account are detailed below.

Step 1: You subscribed from OlkyPass and got your IBAN

Now that your Olky Individual account is open, you can access it at any time from your OlkyPass dashboard:

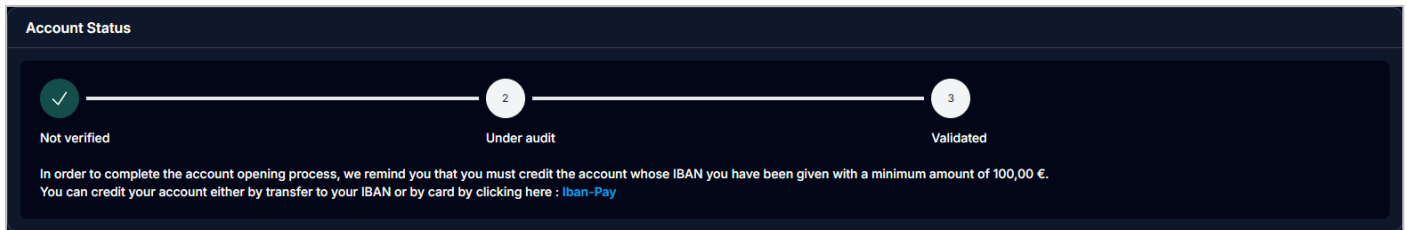


On [the login page](#), you simply need to enter the same credentials as your OlkyPass account to log in.

If you have any problems accessing your Web Banking, please visit the “[Login assistance](#)” section of this document.

Step 2: You deposited the minimum amount required on your account

Once you have logged onto your Web Banking, you are asked to make a first deposit in order to finalize the opening of your account:



Once you have deposited the requested amount, you receive an e-mail within a few hours inviting you to sign the **Terms and Conditions (T&C)** of OlkyPay.

If you haven't received an e-mail, please check your spam folder.

Step 3: You read and signed the Terms and Conditions of OlkyPay.

After this stage, your account is fully functional, so you can benefit from all your Web Banking options.

If you would like to order a Mastercard, please complete and sign [this form](#) and return it to [our customer service department](#).

Section 2. Main features of the Olky Account

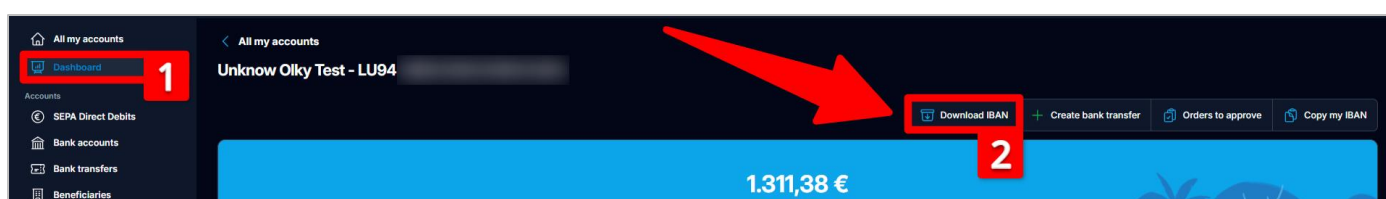
1. Access your account

To log in, go to my.olky.eu and enter your login details.

If you are unable to log in, please visit the [“Login assistance”](#) section of this document, which guides you through setting up your first login.

2. Download your IBAN

To download your bank details (IBAN), go to your **“Dashboard”** [1] and click on **“Download IBAN”** [2].

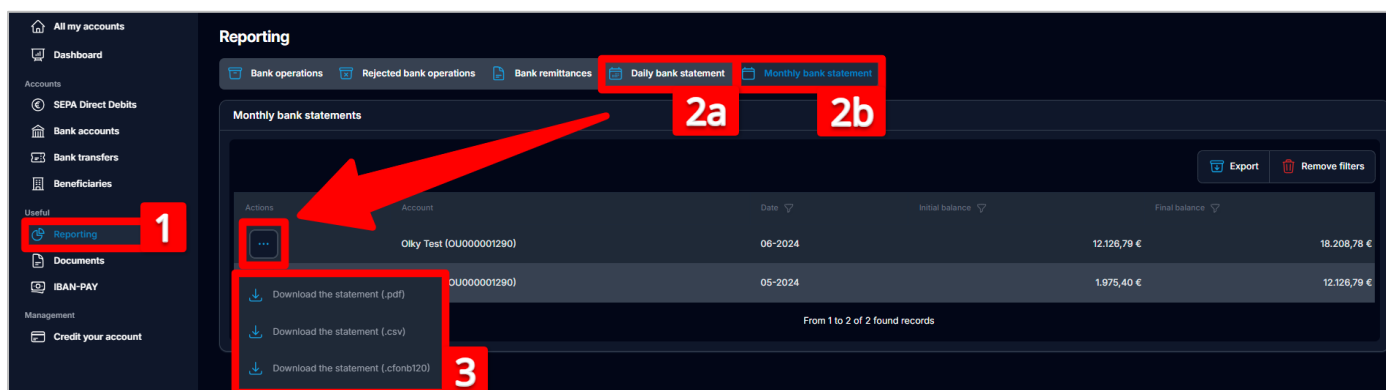


3. Download a bank statement

To view your daily statements, go to **“Reporting”** [1] and **“Daily bank statements”** [2a].

To view your monthly statements, go to **“Reporting”** [1], and **“Monthly bank statements”** [2b].

By clicking on **the action button** to the left of each line, you can download your statements in PDF, CSV or CFONB120 format [3].



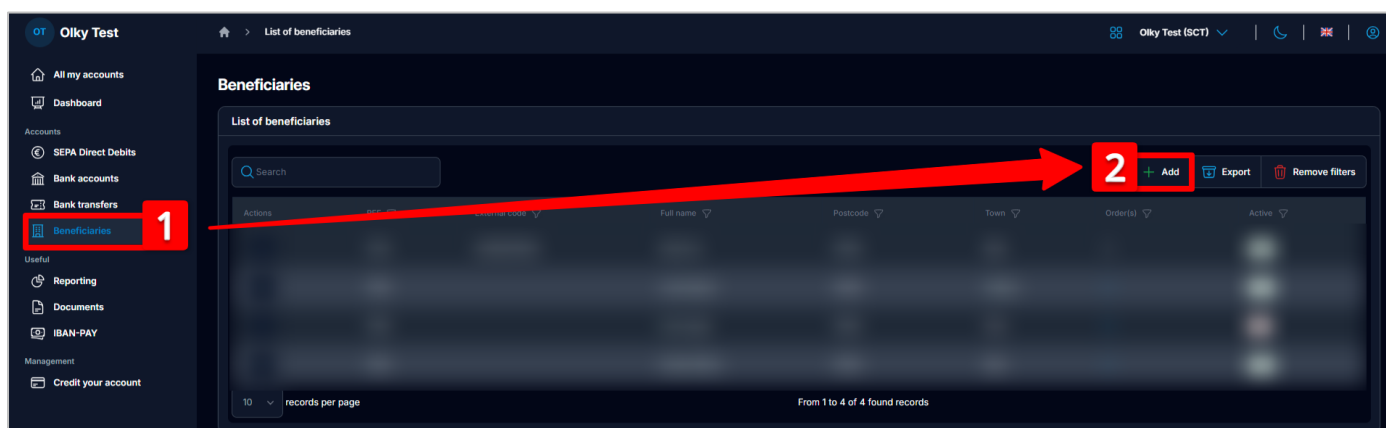
4. Make a transfer

To make a transfer (SCT), you must enter:

- Beneficiary's identity
- The beneficiary's account number
- The transfer amount and references

4.1 Step 1: Create a beneficiary

Go to the **“Beneficiaries”** section [1] and click on **“Add”** [2].



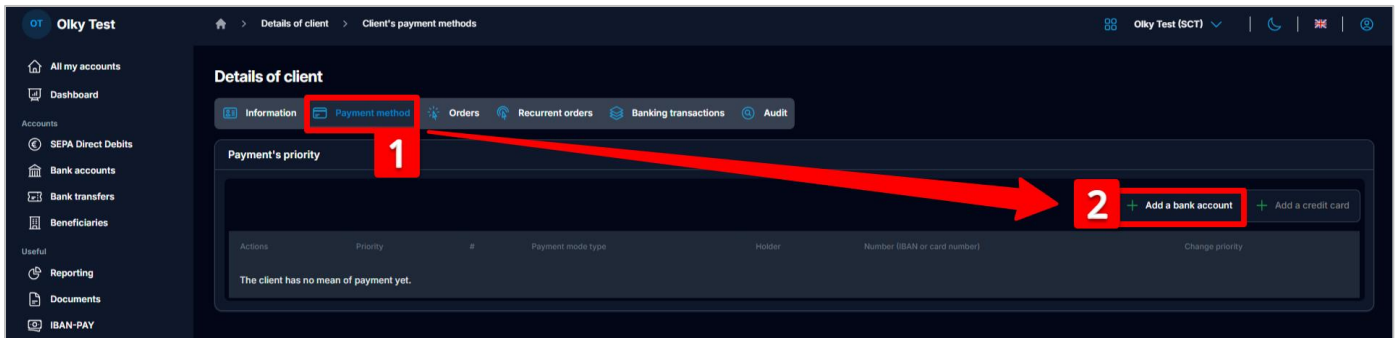
Enter the beneficiary's identification details and click on **“Create”**.



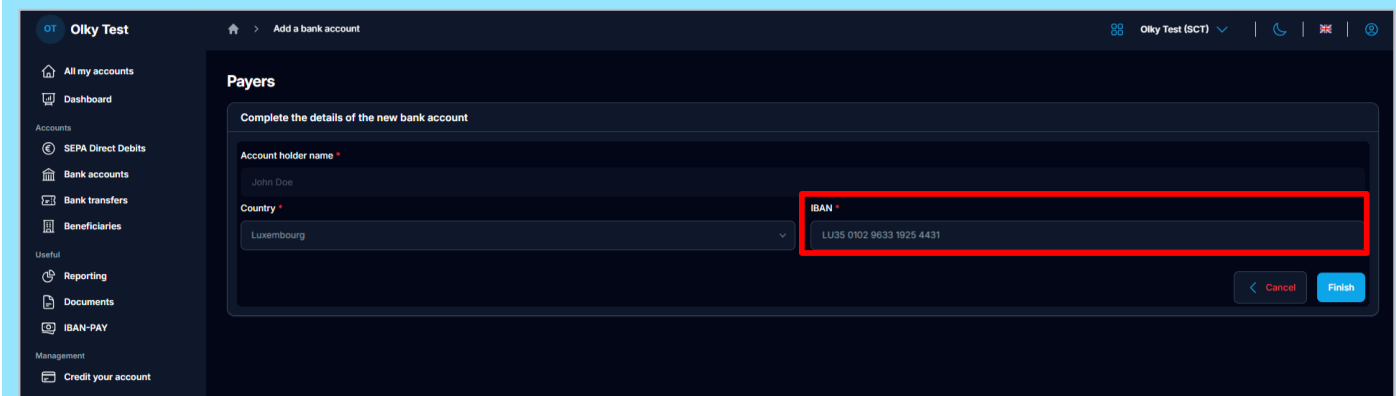
The **“First name”**, **“Last name”** and **“Address”** fields are mandatory.

4.2 Step 2: Enter the beneficiary's IBAN

On the “Third party details” page just created for your new beneficiary, go to the “Payment method” tab [1] then click on “Add a bank account” [2].

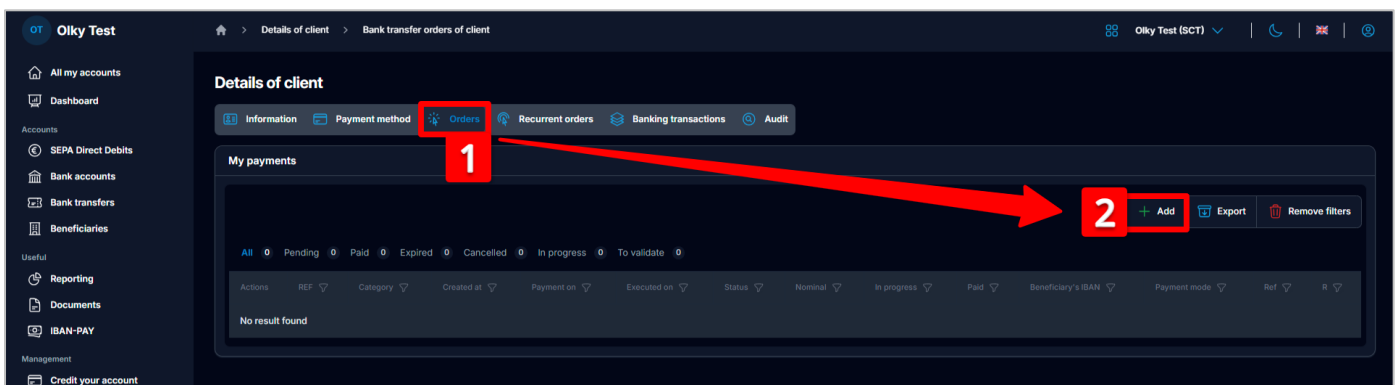


Only IBANs for SEPA zone accounts held in EUROS can be entered here.



4.3 Step 3: Enter the transfer details

Still on the “Third party details” page, go to the “Orders” tab [1] then click on “Add” [2]:



Enter the transfer details here:

- **[1] Amount**
- **[2] Execution date demand:** this is the current date by default, but will be automatically recalculated if necessary.
- **[3] Communication:** this is the information that will appear on your account statement and that of the beneficiary.
- **[4]** Then click on **“Add”**.

OT Olky Test

Add a new bank transfer

Olky Test (SCT)

Bank transfer

Complete the details of the new bank transfer

Order detail

Beneficiary's name *

John Doe

Beneficiary's IBAN *

LU35 0102 9633 1925 4431

Amount *

100,50

Execution date demand *

07/26/2024

Instant Payment is an urgent transfer, carried out in less than 10 seconds.
This system is subject to specific pricing (see our Prices section)
The instant payment is credited to the beneficiary's account in real time, 24/7 if the beneficiary's IBAN is eligible.

Classic transfer Instant transfer

Communication *

Olky Pro payment

Representation

Cancel Add

4.4 Step 4: Sign the transfer order

Once you have entered your transfer order (see steps 1 to 3 above), you need to approve it. First, click on **“Validate order”**:

OT Olky Test

Details of bank transfers

Olky Test (SCT)

Details of bank transfers

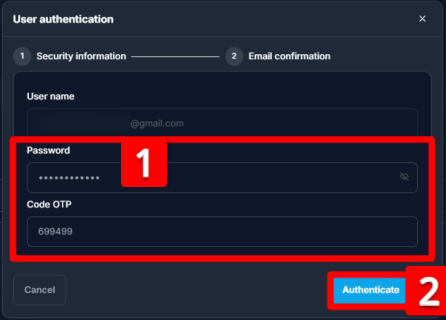
Order

See the third party Validate order Terminate

Informations Additional information Means of payment used in that order

Player code	
Fullname	John Doe
Beneficiary's IBAN	LU350102963319254431
Created at	26-07-2024 08:48:34
Due Date	26-07-2024
Nominal amount	100,50 EUR

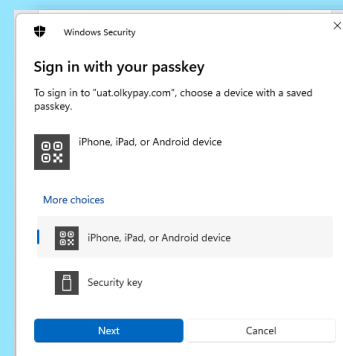
Enter your password and OTP code [1] then click on “Authenticate” [2]:



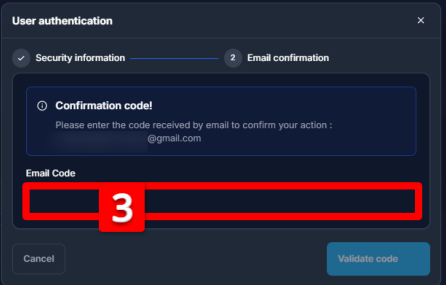
The image shows a 'User authentication' dialog box with two steps: '1 Security information' and '2 Email confirmation'. In the 'Security information' step, there are fields for 'User name' (containing '@gmail.com'), 'Password' (marked with a red box and a red '1'), and 'Code OTP' (containing '699499'). At the bottom right, there is a blue 'Authenticate' button (marked with a red box and a red '2') and a 'Cancel' button.



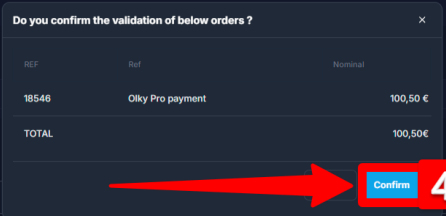
If you have set up a passkey for your account (WebAuthn), you will be asked to use it instead of your password.



A code is then be sent to you by e-mail. Enter it in the indicated field [3] before definitively “Confirming” your operation [4]:



The image shows a 'User authentication' dialog box with two steps: '1 Security information' and '2 Email confirmation'. In the 'Email confirmation' step, there is a 'Confirmation code!' section with the text 'Please enter the code received by email to confirm your action : @gmail.com'. Below this, there is an 'Email Code' field (marked with a red box and a red '3') and a 'Validate code' button. There is also a 'Cancel' button.



The image shows a 'Do you confirm the validation of below orders ?' dialog box. It contains a table with the following data:

REF	Ref	Nominal
18546	Olky Pro payment	100,50 €
TOTAL		100,50€

Below the table, there is a red arrow pointing to a blue 'Confirm' button (marked with a red box and a red '4'). There are also buttons for 'See the third party', 'Validate order', and 'Terminate'.

Congratulations! You have correctly entered your transfer order. Its status is “Pending” and will change automatically to “Paid” as soon as it has been automatically processed by our services.



You can cancel a transfer request as long as its status is “Pending”. To do so, click on “Terminate” on the transaction line.

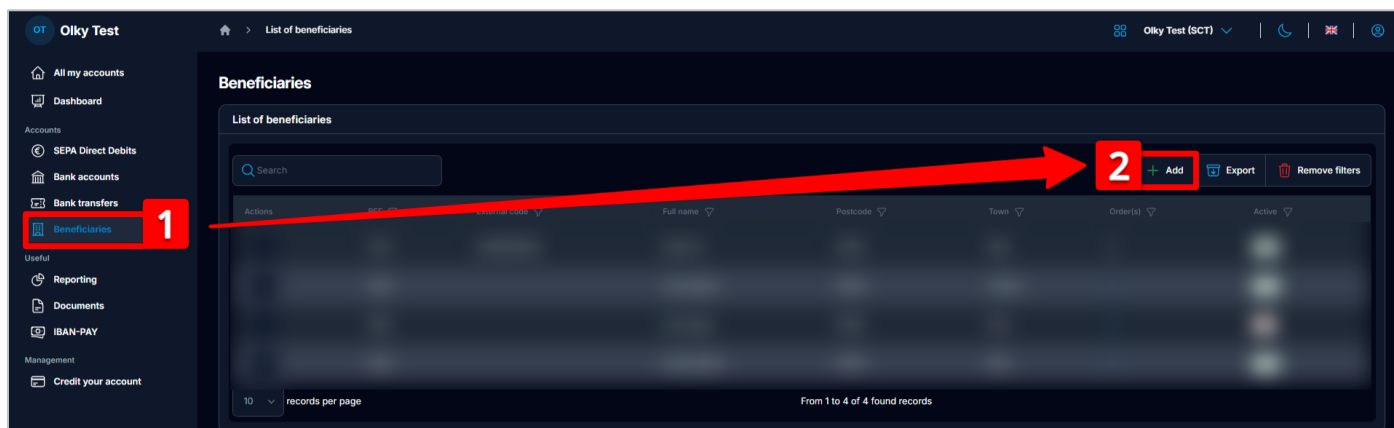
5. Set up a recurring transfer

To make a recurring transfer, you must enter:

- Beneficiary's identity
- The beneficiary's account number

5.1 Step 1: Create a beneficiary

Go to the **“Beneficiaries”** section [1] and click on **“Add”** [2].



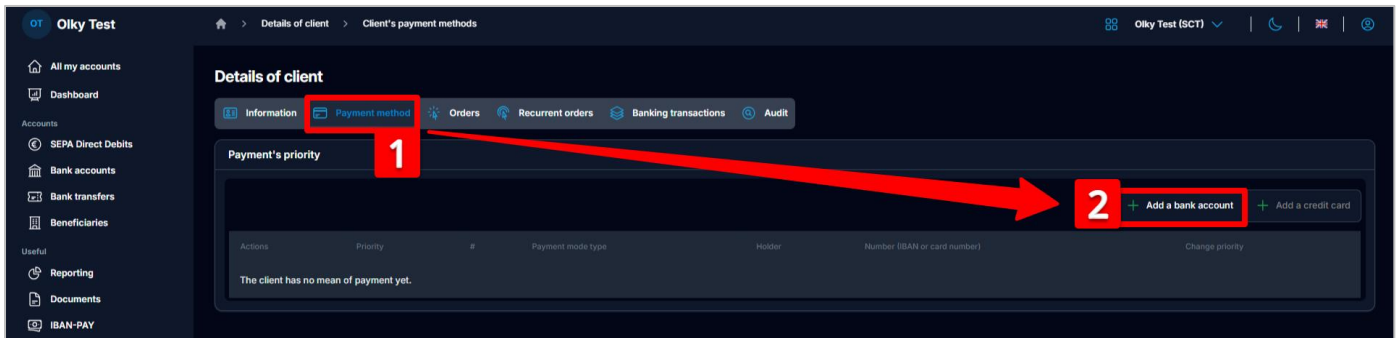
Enter the beneficiary's identification details and click on **“Create”**.



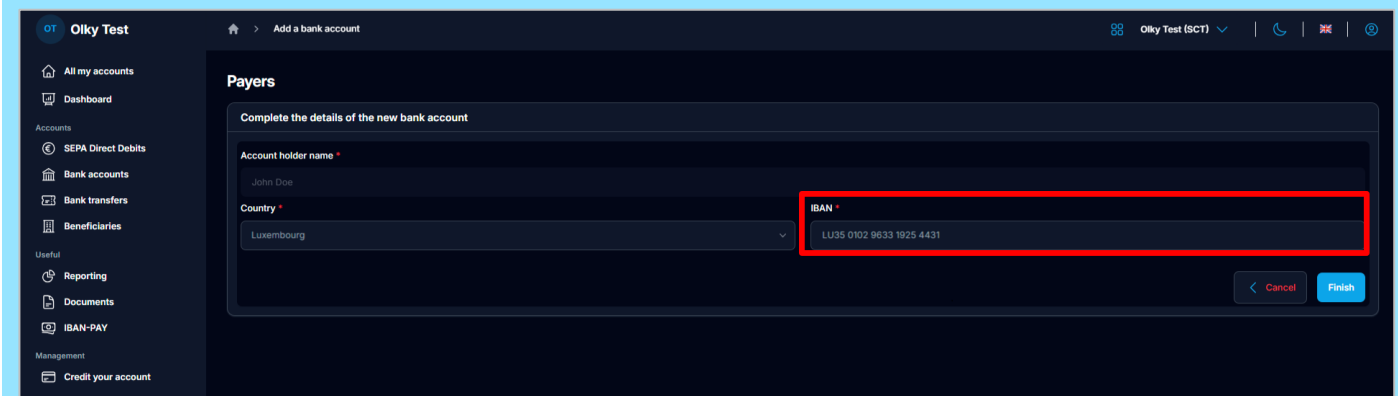
The **“First name”**, **“Last name”** and **“Address”** fields are mandatory.

5.2 Step 2: Enter the beneficiary's IBAN

On the “Third party details” page just created for your new beneficiary, go to the “Payment method” tab [1] then click on “Add a bank account” [2].

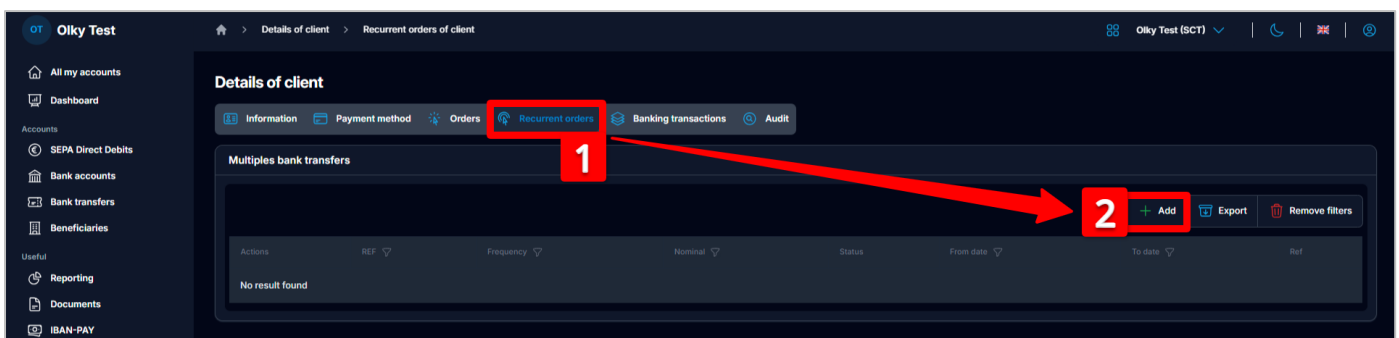


Only IBANs for SEPA zone accounts held in EUROS can be entered here.



5.3 Step 3: Enter the recurring transfer details

Still on the “Third party details” page, go to the “Multiple orders” tab [1] then click on “Add” [2]:



Enter the transfer details here:

- **[1] Amount**
- **[2] Communication:** this is the information that will appear on your account statement and that of the beneficiary.



For recurring operations, it is possible to set variables that are updated at each due date: **`\${month}`** indicates the current month of the due date; **`\${year}`** indicates the current year of the due date.

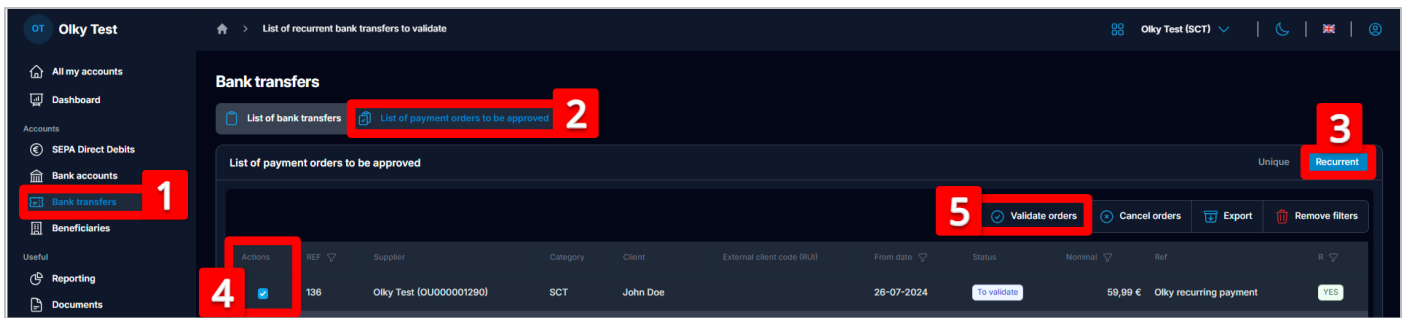
- **[3] First bank transfer:** this is the date of the first transfer.
- **[4] Last bank transfer:** this is the date of the last transfer. If not entered, the order will be executed without end, at each due date, until manual cancellation of the multiple order.
- **[5] Frequency:** monthly, quarterly, half-yearly or annual
- **[6]** Then click on **“Add”**.

The screenshot shows the 'Payers' section of the Olky Test interface. The main heading is 'Complete the details of the recurrent bank transfer order'. Below this, there's a section for 'Order detail' with a 'Beneficiary's name' field containing 'John Doe'. The 'Amount' field is highlighted with a red box and a red '1', showing '50.00'. The 'Communication' field is highlighted with a red box and a red '2', showing 'Olky recurring payment'. Below these, there's a 'Multiple' section with three fields: 'First bank transfer' (highlighted with a red box and a red '3', showing '07/26/2024'), 'Last bank transfer' (highlighted with a red box and a red '4'), and 'Frequency' (highlighted with a red box and a red '5', showing 'monthly'). At the bottom right, there's a red box with a red '6' around the 'Add' button. There are also 'Cancel' and 'Representation' options.

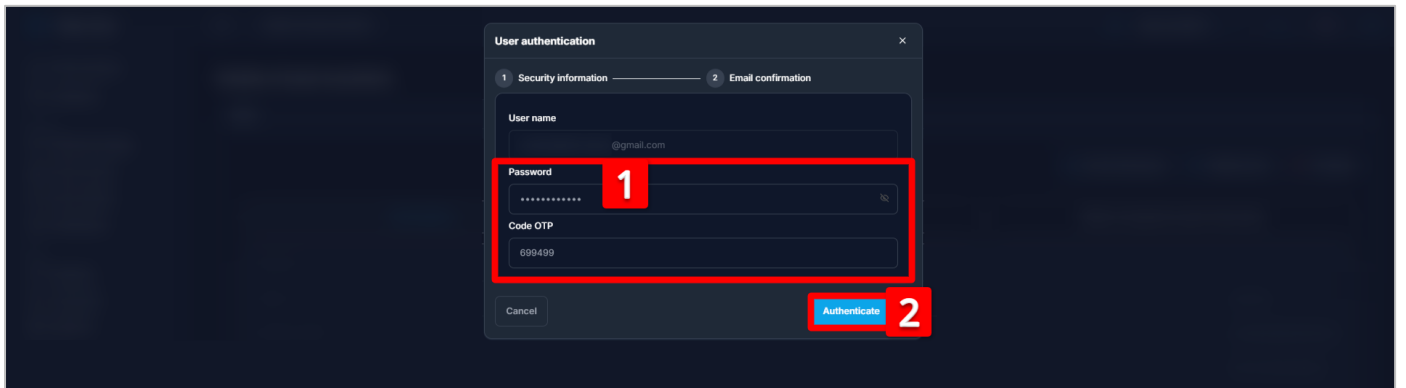
5.4 Step 4: Sign the recurring transfer order


Once you have entered the recurring transfer order (see steps 1 to 3 above), you need to approve it

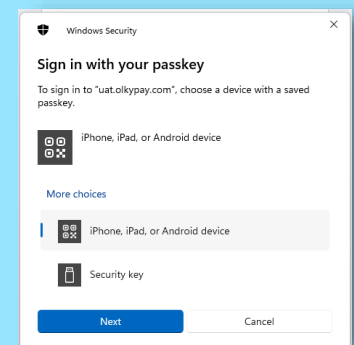
- **[1]** Go to the **“Bank transfers”** section
- **[2]** Then **“List of payments to be approved”**
- **[3]** Click on the **“Recurrent”** tab
- **[4]** Select the recurring transfer(s) you need to approve
- **[5]** Finally, click on **“Validate orders”**:



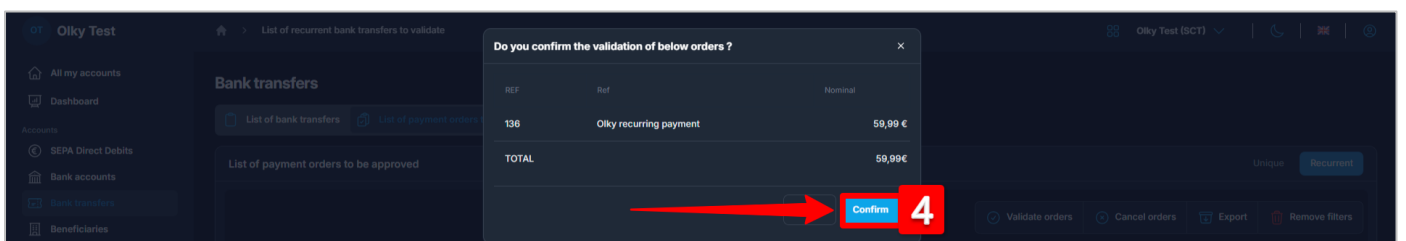
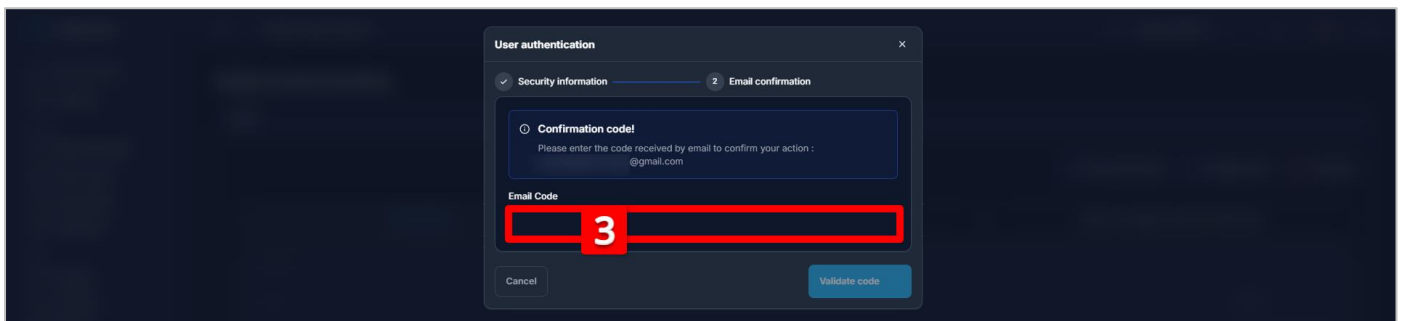
Enter your password and OTP code [1] then click on “Authenticate” [2]:



 If you have set up a passkey for your account (WebAuthn), you will be asked to use it instead of your password.



A code is then sent to you by e-mail. Enter it in the indicated field [3] before definitively “Confirming” your operation [4]:



Congratulations! You have correctly entered your recurring transfer order. Its status is **“To be processed”**.

As each deadline approaches, a new **“unique”** order will be automatically created by the platform. Its status will be **“Pending”** and will automatically change to **“Paid”** as soon as it has been processed by our services.



You can cancel a transfer request as long as its status is **“Pending”**. To do so, click on **“Terminate”** on the transaction line.

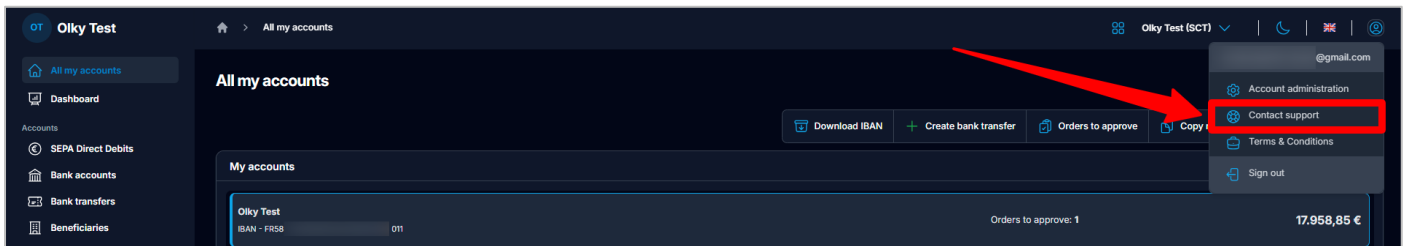
6. Order a Mastercard

A card can only be ordered if the status of your account is **“validated”** and only one card can be delivered to the same person.

You can order a Mastercard by returning [this form](#), completed and signed.

Please remember to enclose any supporting documents (if required).

To send us the completed form, open the **“Contact Support”** page:



On the page that appears, choose the request **“Mastercard”** [1], fill in the required fields and click on **“Choose a file”** to attach the signed form and any other attachments [2], then click on **“Send request”** [3].

Welcome to the Olky Support Center

Contact Form

* Account *

Olky Test (SCT)

* Email *

@gmail.com

Urgent and priority treatment (10€)

* Lastname *

Olky

* Firstname *

Test

* Phone number *

0612345678

* Your request *

I would like to order a Mastercard.

Attachment (png/jpg/peg/pdf | max 5Mo)

Choisir un fichier MASTERCARD Subscription.pdf

Attachment (png/jpg/peg/pdf | max 5Mo)

Choisir un fichier Aucun fichier choisi

I'm not a robot

Send request

7. How to use your Mastercard?

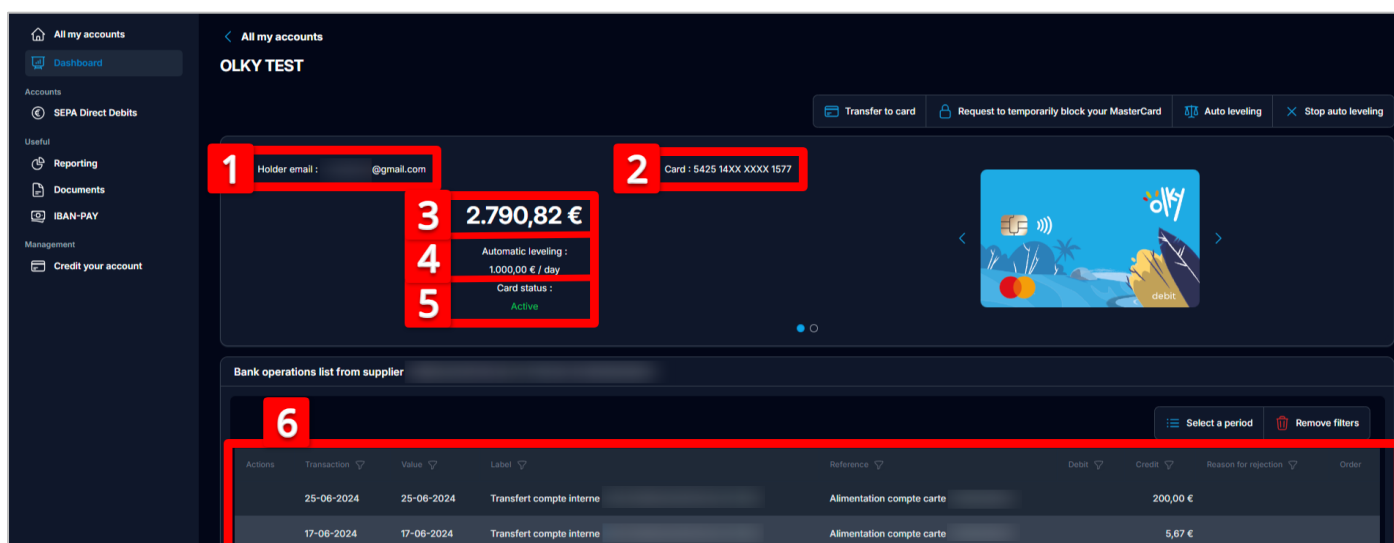
7.1 How the Mastercard works

Your Mastercard can be managed from the “All my accounts” section.



Useful information is described below:

- [1] **Holder e-mail:** cardholder's contact details
- [2] **Card number**
- [3] **Card balance:** available card balance
- [4] **Automatic leveling:** if configured, indicates automatic levelling amount
- [5] **Card status:** active/inactive
- [6] **List of banking operations carried out with the card**



To be used, your Mastercard must be funded (the balance on the card must be positive). The card is independent of your Olky account, so if its balance reaches 0, you will no longer be able to issue payments with it, even if your Olky account has a positive balance.

For more information, see [“Replenish your Mastercard”](#) or [“Automatic replenishment of your Mastercard”](#).

NB: The card balance shown on the previous image [3] is the last known balance of the card.

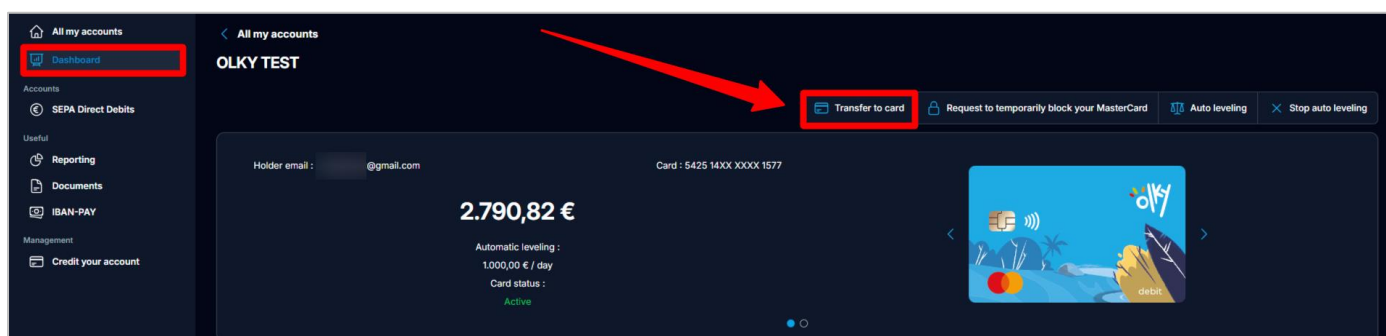


Please note that this balance does not consider authorization requests made by merchants but not yet received by OlkyPay. Here are a few examples:

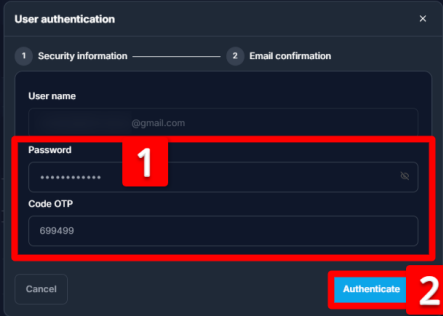
- **Transactions carried out on the day;**
- **Car rental:** the amount of the security deposit taken by the car rental company is not considered when calculating the card's available balance;
- **Hotel bookings:** the amount of the deposit taken by the hotel to guarantee the booking is not included in the calculation of the card's available balance;
- **Internet orders:** some e-merchants block the amount of your basket on your card when you validate your order. The amount of your order is then automatically debited from the card when the goods/services purchased on the Internet are delivered;
- **Automated Fuel Dispensers (AFD):** before fuel is dispensed, an authorization request is made by the automat. The amount blocked corresponds to the maximum amount authorized by the machine (generally €100.00 to €150.00). Once fuel dispensing is complete, the first authorization request is automatically cancelled and replaced by the amount actually dispensed. For example, if the balance on your card is less than €100.00, you will not be able to refuel, even for an amount of less than €100.00.

7.2 Replenish your Mastercard

To replenish your card, go to the **“Dashboard”** section and click on the **“Transfer to card”** tab.



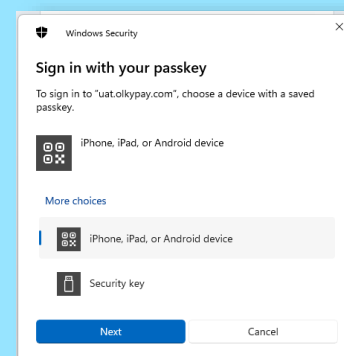
Enter your password and OTP code [1] then click on “Authenticate” [2]:



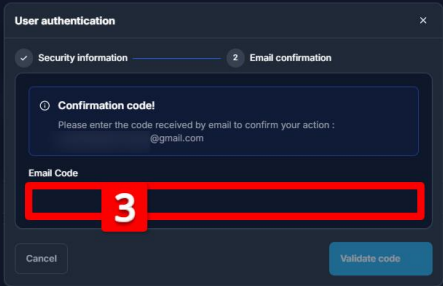
The image shows a 'User authentication' dialog box with two tabs: 'Security information' and 'Email confirmation'. The 'Security information' tab is active. It contains fields for 'User name' (with '@gmail.com' as a placeholder), 'Password' (marked with a red box and a red '1'), and 'Code OTP' (with '699499' as a placeholder). At the bottom, there are 'Cancel' and 'Authenticate' buttons (the latter marked with a red box and a red '2').



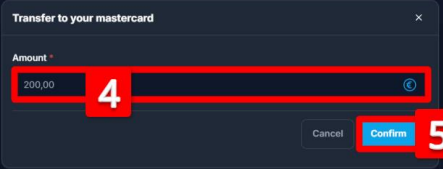
If you have set up a passkey for your account (WebAuthn), you will be asked to use it instead of your password.



A code is then sent to you by e-mail. Enter it in the indicated field [3], then enter the amount of your transfer to the card [4] before “Confirming” your operation [5]:



The image shows a 'User authentication' dialog box with two tabs: 'Security information' and 'Email confirmation'. The 'Email confirmation' tab is active. It contains a 'Confirmation code!' section with the text 'Please enter the code received by email to confirm your action : @gmail.com'. Below this is an 'Email Code' field (marked with a red box and a red '3'). At the bottom, there are 'Cancel' and 'Validate code' buttons.



The image shows a 'Transfer to your mastercard' dialog box. It has an 'Amount' field (marked with a red box and a red '4') containing '200,00'. At the bottom, there are 'Cancel' and 'Confirm' buttons (the latter marked with a red box and a red '5'). The background shows a dashboard with a balance of '2.790,82 €' and a card number '5425 14XX XXXX 1577'.

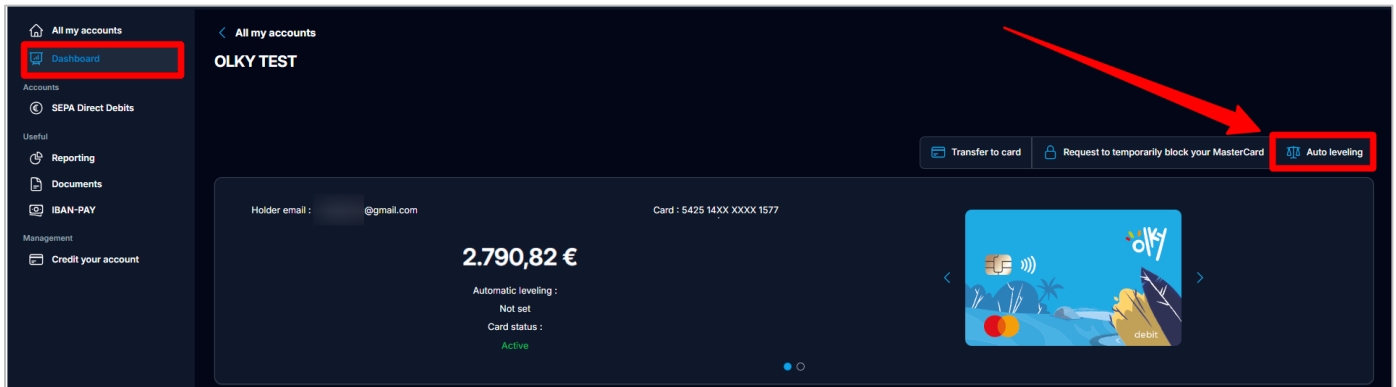


The transferred amount will be processed within one hour and only on working days.

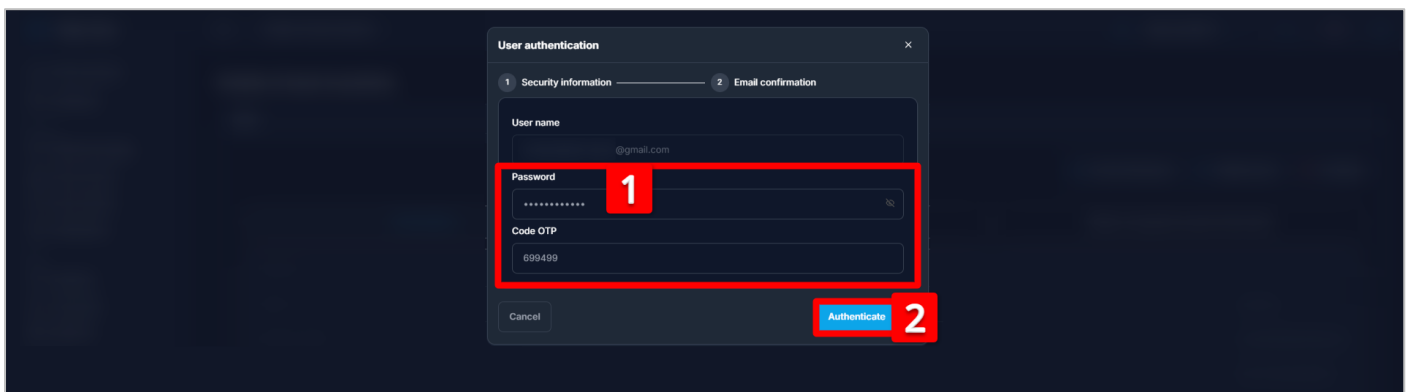
7.3 Automatic replenishment of your Mastercard

The "auto leveling" feature enables you to automatically credit your card at regular intervals.

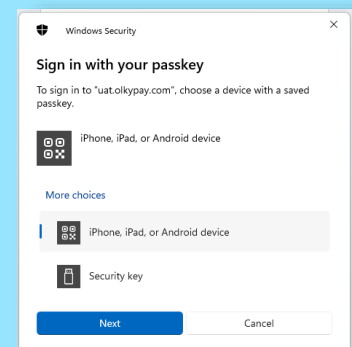
To automatically replenish your card, go to the **"Dashboard"** section and click on the **"Auto leveling"** tab.



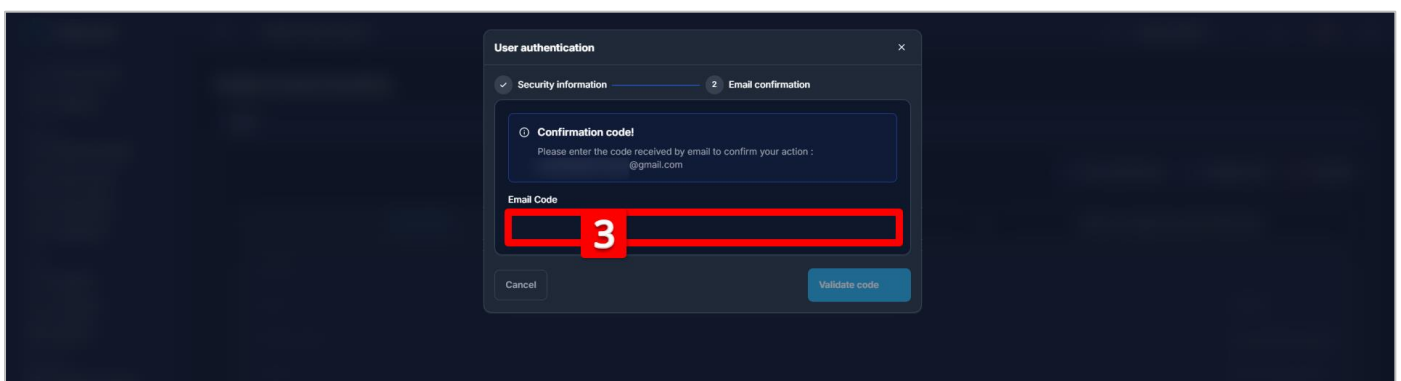
Enter your password and OTP code [1] then click on **"Authenticate"** [2]:



If you have set up a passkey for your account (WebAuthn), you will be asked to use it instead of your password.

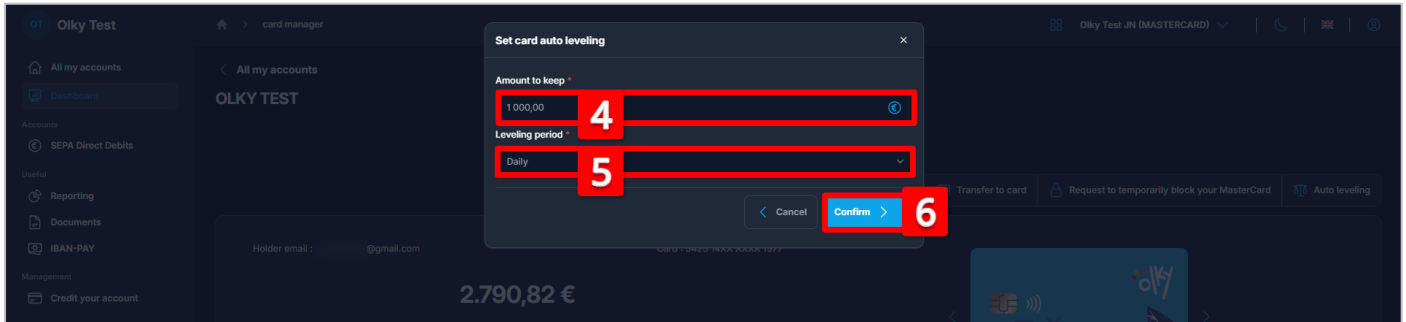


A code is then sent to you by e-mail. Enter it in the indicated field. [3]



Then enter the leveling information:

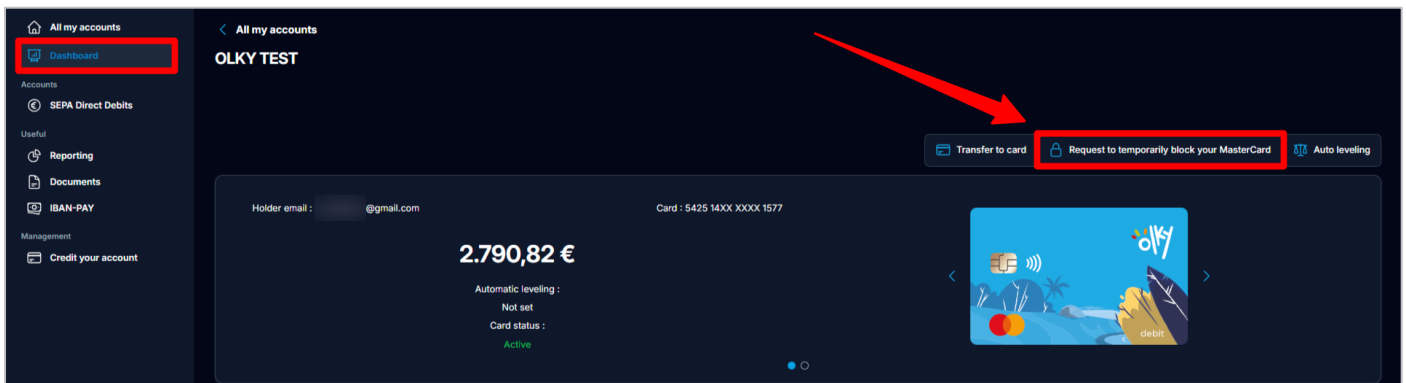
- [4] **The amount to keep**, i.e. the amount you would like to be available on your Mastercard after each refill.
- [5] **The leveling period**: daily, weekly or monthly.
- [6] Then **“Confirm”** your transaction.



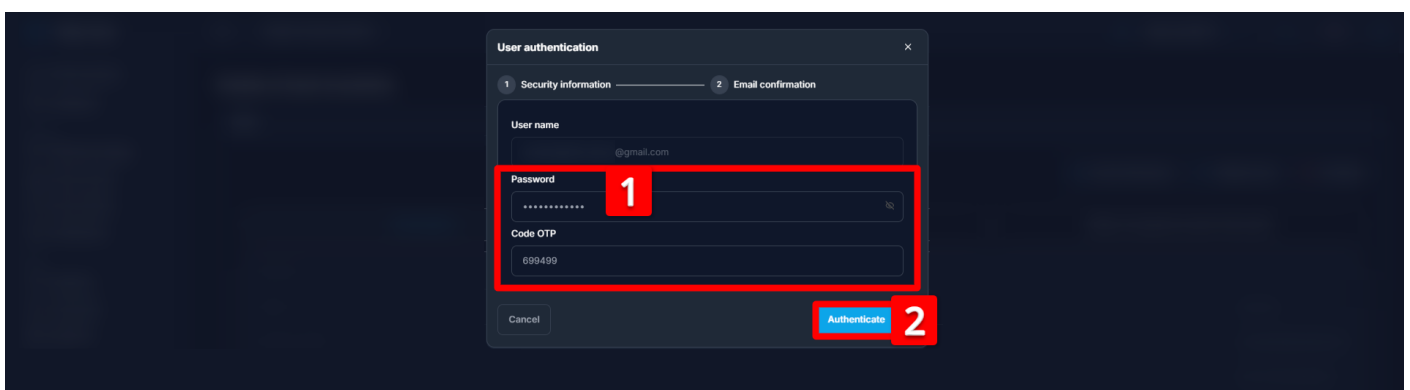
At the defined frequency (daily, weekly or monthly), **only if the card balance is lower than the “amount to keep”**, the difference between both values is automatically transferred from your main account to the card account.

7.4 Temporarily block/unblock your Mastercard

To temporarily block your Mastercard, go to the **“Dashboard”** section and click on the **“Request to temporarily block your MasterCard”** tab:

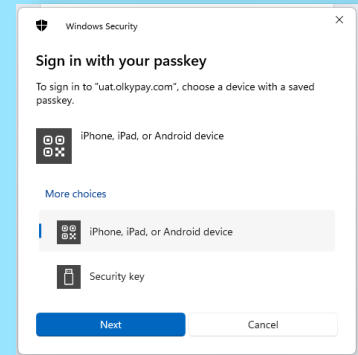


Enter your password and OTP code [1] then click on **“Authenticate”** [2]:

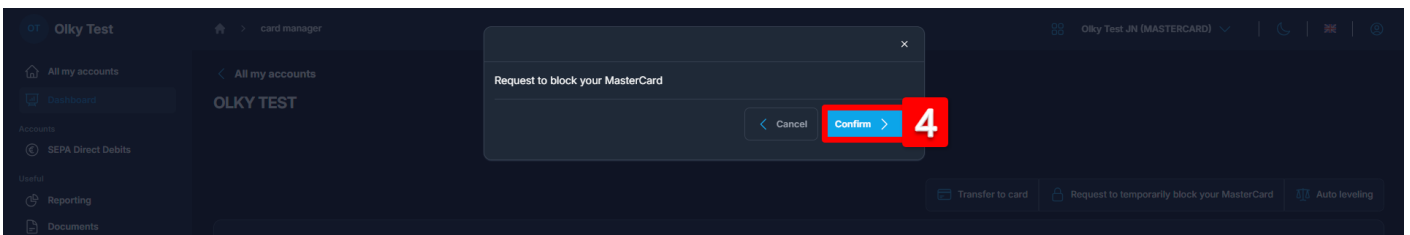
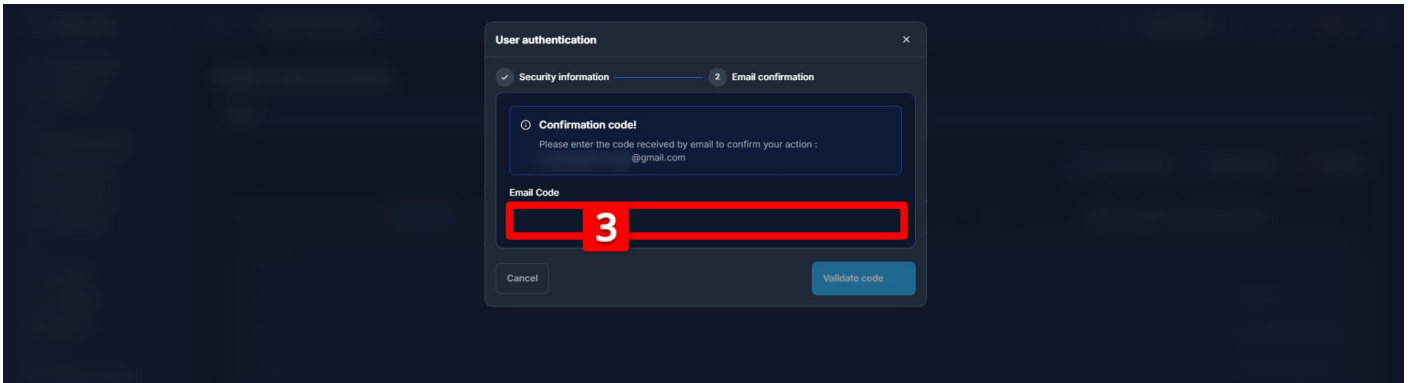




If you have set up a passkey for your account (WebAuthn), you will be asked to use it instead of your password.

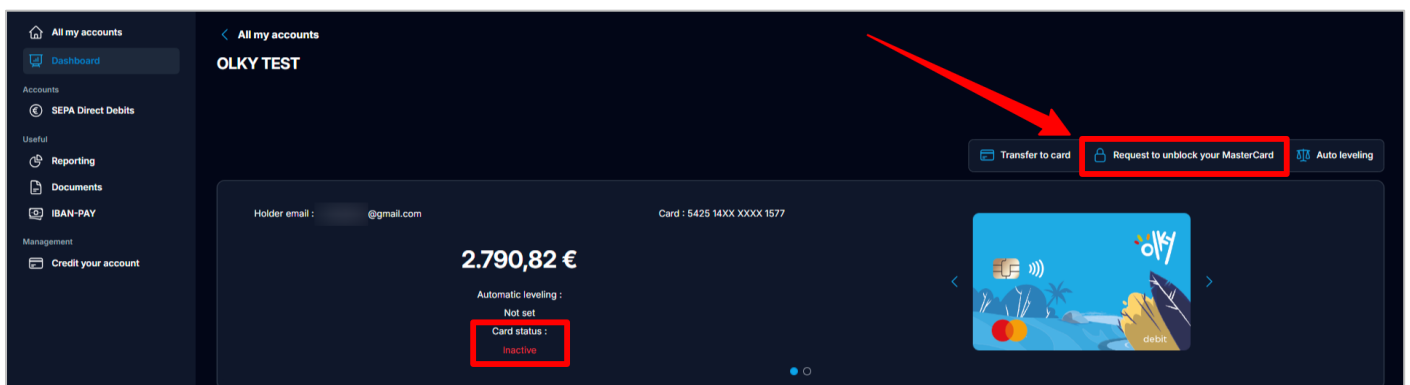


A code is then sent to you by e-mail. Enter it in the indicated field [3] before **“Confirming”** your request [4]:



Your card will be blocked within one hour following your request.

Once your card has been blocked, simply follow the same procedure to request the unblocking of your card, via the button now entitled **“Request to unblock your MasterCard”**:



Once again, your card will be unblocked within one hour following your request.

7.5 Permanently block your Mastercard

To block your Mastercard permanently, please contact **+33(0)9.74.74.89.00**.



Warning: this operation is permanent and your card can no longer be unblocked. If you think you have simply mislaid your card, we recommend that you temporarily block it (see [“Temporarily block/unblock your Mastercard”](#) if necessary).

7.6 When will I receive my Mastercard?

An automatic e-mail is sent to you as soon as your Mastercard has been ordered. The card and its PIN will be mailed to the postal address linked to your account.

Please ensure that your name is clearly displayed on your letterbox so that these letters can be delivered to you.

Processing and delivery times vary from 1 to 2 weeks.

7.7 How do I find out my Mastercard PIN?

The PIN for your card is sent to you by post. For your security, memorize this code and destroy the mail.

Make sure your name is clearly displayed on your letterbox so that the mail can be delivered to you.

As for your Mastercard, it takes 1 to 2 weeks to receive your PIN code after your order.

7.8 I have not received my card or my PIN

Please see [“When will I receive my Mastercard?”](#) and [“How do I find out my Mastercard PIN?”](#).

If you still have not received your card and/or PIN after the deadline, please contact our support team to let us know.



Please note: in this case, you will be asked to enclose a photo of your letterbox with your name visible, to ensure that your mail can be delivered correctly.

8. Manage outgoing direct debits

The IBAN of your Olky account can be communicated to your creditors for direct debits.

Direct debits are automatically debited from your Olky account on the due date, as long as there is a sufficient balance on it.

If needed, we invite you to discover our video presentation [“How to block a creditor and/or reject an SDD”](#).

You can manage the authorizations given to a creditor directly from your Web Banking. To do so, go to the “SEPA Direct Debits” section.

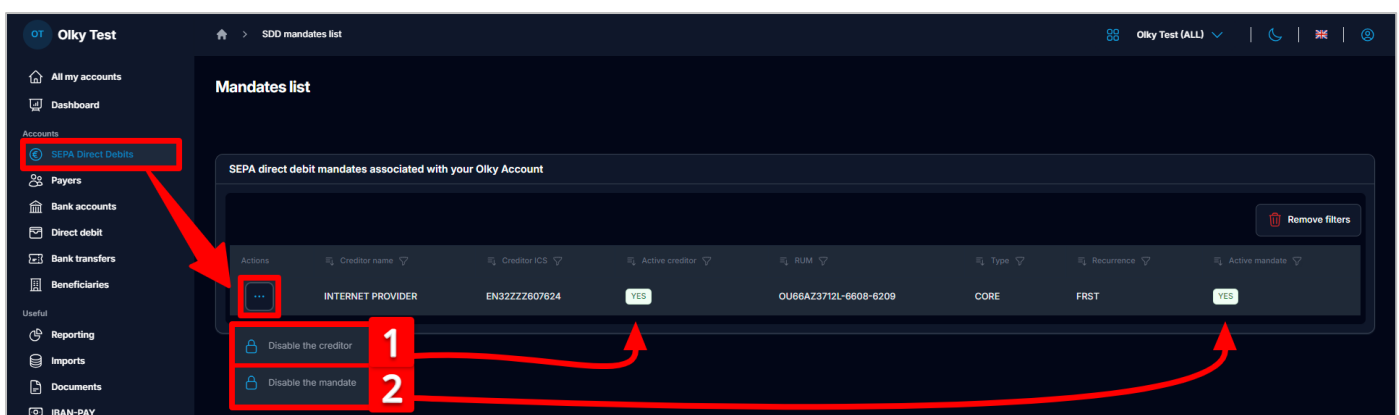
The screenshot below shows all the direct debit creditors listed on your account. A creditor is identified by:

- **[1] Its name** (company name)
- **[2] Its ICS** (creditor identifier)
- **[3] Its creditor status:** active / inactive
- **[4] Its UMR** (Unique Mandate Reference)
- **[5] A mandate type** (CORE or B2B)
- **[6] The debit frequency:** punctual (OOF), recurrent (RCUR), or first of a recurring direct debit (FRST).
- **[7] A mandate status:** active (“YES”) / inactive (“NO”)

Actions	Creditor name	Creditor ICS	Active creditor	UMR	Type	Recurrence	Active mandate
...	INTERNET PROVIDER	EN32ZZZ607624	YES	OU66AZ3712L-6607-6208	CORE	FRST	YES
...	ROYAL MAIL	EN42ZZZ609955	YES	OU66AZ3712L-6610-6210	CORE	FRST	YES
...	ELECTRICITY	EN98ZZZ102911	NO	025911DD86032	CORE	FRST	NO

For each of the rows shown, two actions are possible, by clicking on the action button to the left of the relevant row:

- **[1] Disable the creditor:** all future direct debits issued by this creditor (identified by its creditor identifier) will be automatically rejected;
- **[2] Disable the mandate:** all future direct debits issued with this mandate reference (UMR) will be automatically rejected. However, direct debits issued by this creditor with other mandate references (UMR) will be authorized.



9. Services exclusively linked to Olky Pro Accounts



The services presented throughout this point n°9 are reserved to professional use and do not apply to **Olky Individual Accounts**.

9.1 Enable B2B direct debits

In order to enable direct debits received in B2B format, we ask you to send us **a copy of the signed mandate** (via our **“Contact support”** feature) so that B2B direct debits can be activated on your account.



At the moment, only “FR” IBANs are compatible with direct debits issued in B2B format.

9.2 EPT systems (fixed, semi-mobile, mobile)

There are three different types of EPT (or EFTPOS, for **“Electronic Funds Transfer at Point of Sale”**) that allow your customers to make payments by credit card at your points of sale (POS):

- **Fixed EPT:** connected to your Internet box via Ethernet or Wi-Fi; has no battery and cannot be moved.
- **Semi-mobile EPT:** the base station is connected to your Internet box via Ethernet or Wi-Fi; the terminal has a battery and communicates with its base station via Bluetooth. It enables the system to be mobile within your point-of-sale.
- **Mobile EPT:** A stand-alone system connected via a GPRS data network, allowing you to receive credit card payments on the move.

To order an EPT, first make sure your account status is **“Validated”** and contact our customer service department. All our EPTs are delivered configured and ready to use.

9.3 Virtual EPT

The virtual EPT is a dematerialized payment interface that enables you to process your customers' credit card payments.

For more information about this solution, please see [our dedicated video presentation](#).

To request activation of the virtual EPT, first make sure your account status is **“Validated”** and contact our customer service department.

9.4 Distance selling agreement

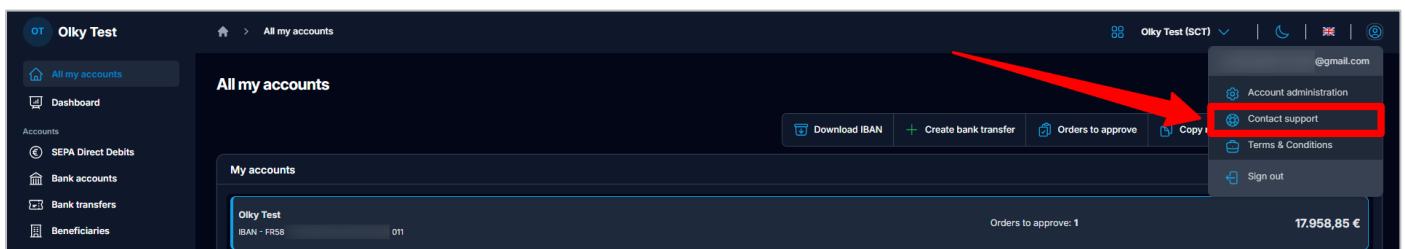
A distance selling agreement allows you to process your customers' credit card payments from your e-commerce site. **Please note that OlkyPay only provides a distance selling agreement number**, so it is up to you to choose the technical solution that will enable you to process your e-commerce payment collections.

To request distance selling agreement number, first make sure your account status is **“Validated”** and contact our customer service department.

9.5 Issuing SEPA direct debits

The issuance of SEPA Direct Debits (SDD) enables you to process collections from your customers in the context of a recurring relationship (e.g. subscription sales).

To enable the SDD service, first make sure your account status is **“Validated”**, then open the **“Contact support”** tab:



On the form that appears, choose **“Specific services (VAD, TPE, etc.)”** [1], fill in the required fields and click on **“Send request”** [2].

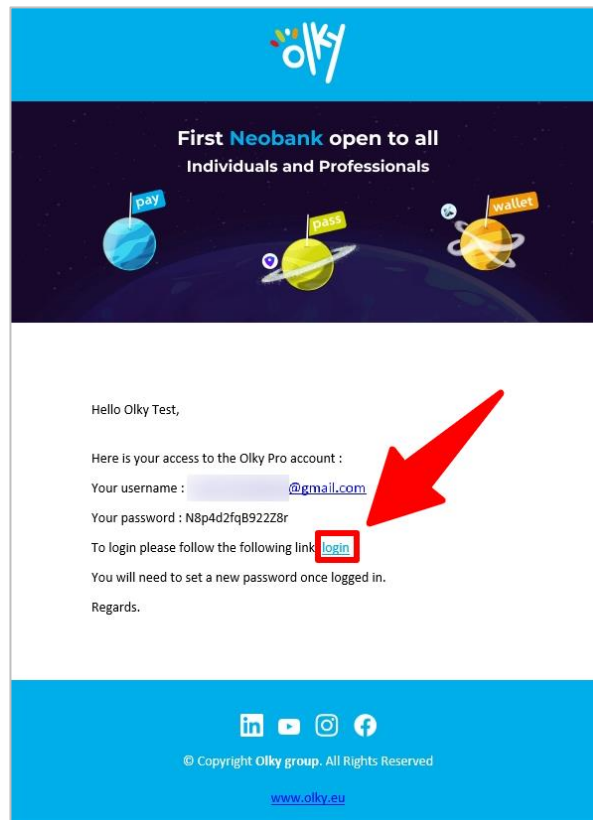
A screenshot of the 'Contact Form' in the Olky Support Center. The form is titled 'Welcome to the Olky Support Center' and 'Contact Form'. It contains several fields: 'Account' (dropdown menu showing 'Olky Test (SCT)'), 'Email' (text field with '@gmail.com'), 'Additional email addresses' (checkbox), 'Lastname' (text field with 'Olky'), 'Firstname' (text field with 'Test'), 'Phone number' (text field with '0612345678'), and 'Your request' (text area with 'Hello, I would like to enable the SDD service on my account, (...)'). There is an 'Attachment' section with a file upload button. At the bottom, there is a CAPTCHA and a 'Send request' button (highlighted with a red box and a red number 2). A red box and a red number 1 highlight the 'What is your request?' dropdown menu, which is set to 'Specific services (VAD, TPE, etc.)'.

Section 3. Login assistance

1. Your first connection to Web Banking

1.1 You received the e-mail for the first connection

Once you have subscribed to an **Olky Account**, an e-mail containing your username and a temporary password is sent to you. On this e-mail, click on **“Login”**.

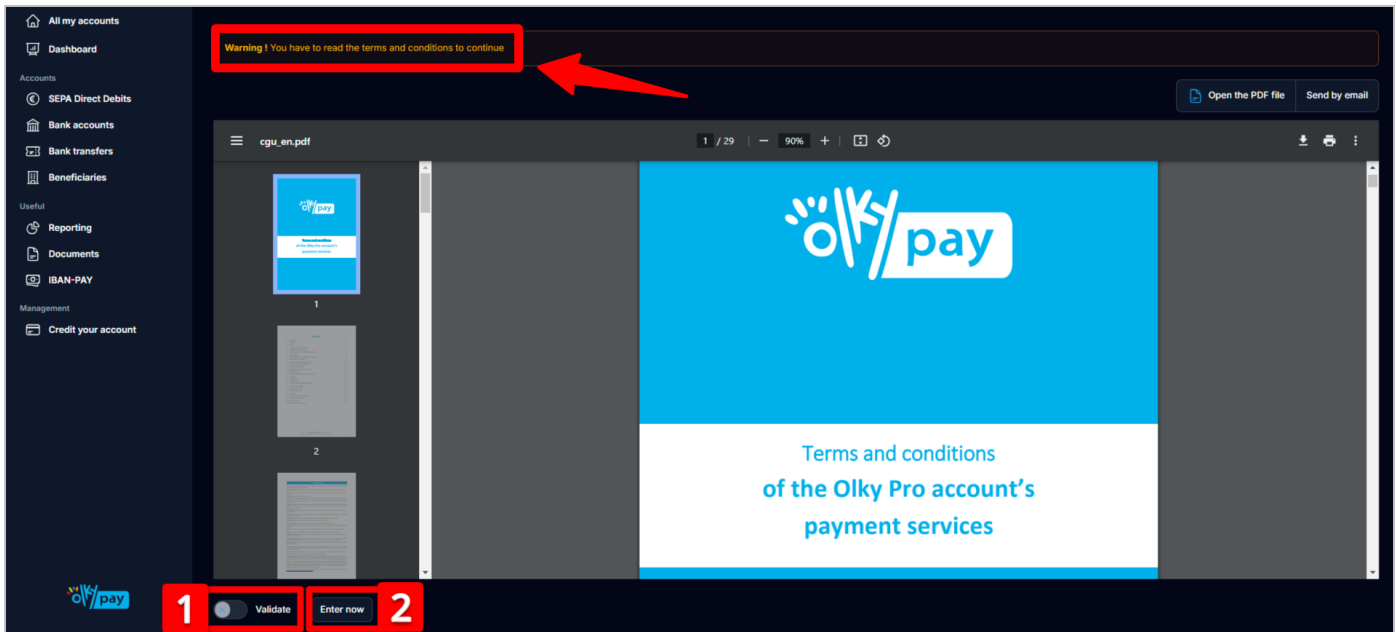


Enter your e-mail address and the temporary password you received, then click on **“Connection”**:

A screenshot of the Olky pay login page. The header shows the Olky pay logo and the text "Connect to your account". The main form has two input fields: "User name" with "@gmail.com" entered, and "Password" with a masked password. A red box highlights the "Password" field, and a red arrow points to it with the text "The password you just received by e-mail". Below the fields are links for "Change account" and "Forgot your password?". A large blue "Connection" button is at the bottom. At the very bottom, there is a "Cookies" section with a note: "You have to enable the cookies on your browser to access to my.olky.com".

1.2. Approve T&Cs

You then need to **read and accept the Terms and Conditions of the Olky Account**, by clicking on the corresponding button [1], then on **“Continue”** [2]:

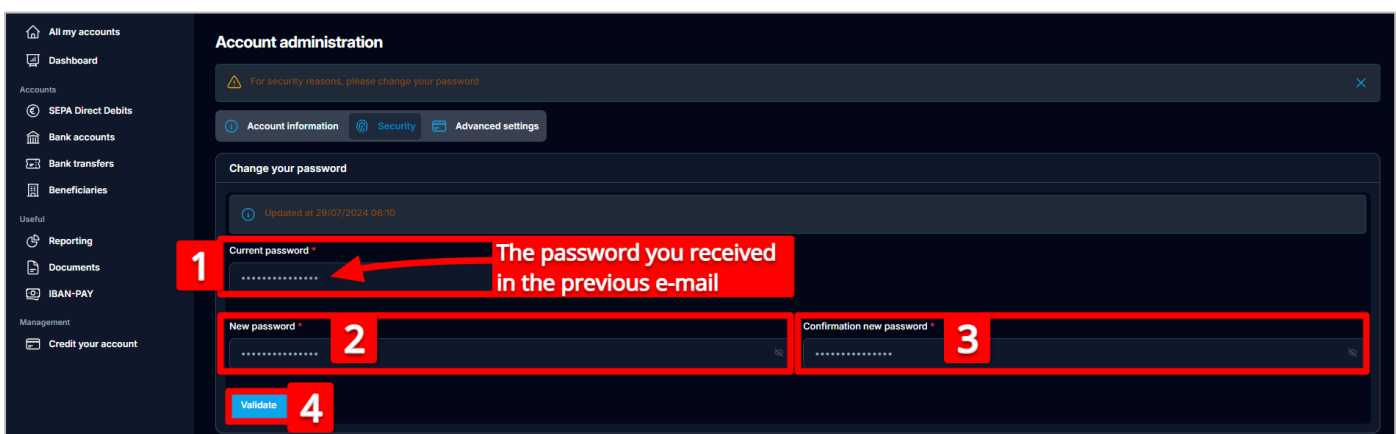


1.3. Set your password

Then create your password. Please note that your new password must contain:

- At least 6 characters
- At least one lowercase letter
- At least one uppercase letter
- At least one number
- At least one special character

To begin, enter your temporary password [1], then your definitive password [2], confirm it in the dedicated field [3], and click on **“Validate”** [4]:

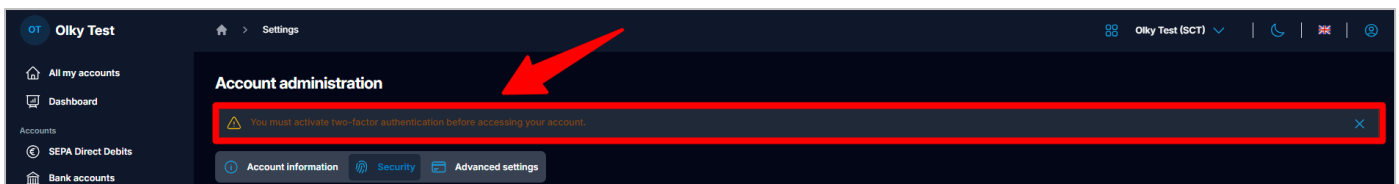




The password requirements are indicating if your password is sufficiently secure. Until all 5 criteria are green, you will not be able to proceed to the next step:

2. Enhanced authentication

When you log in for the first time, after registering your definitive password, you are asked to activate at least **one enhanced authentication option**.



Is password-only authentication not sufficient to secure my account?

To guard against the risk of piracy, the *Second Payment Services Directive (PSD2)*, which came into effect on January 13, 2018, requires an enhanced authentication when an account holder accesses their online payment account.

You have two options for enhanced authentication, which are described below:

2.1 WebAuthn authentication

• What is the WebAuthn standard?

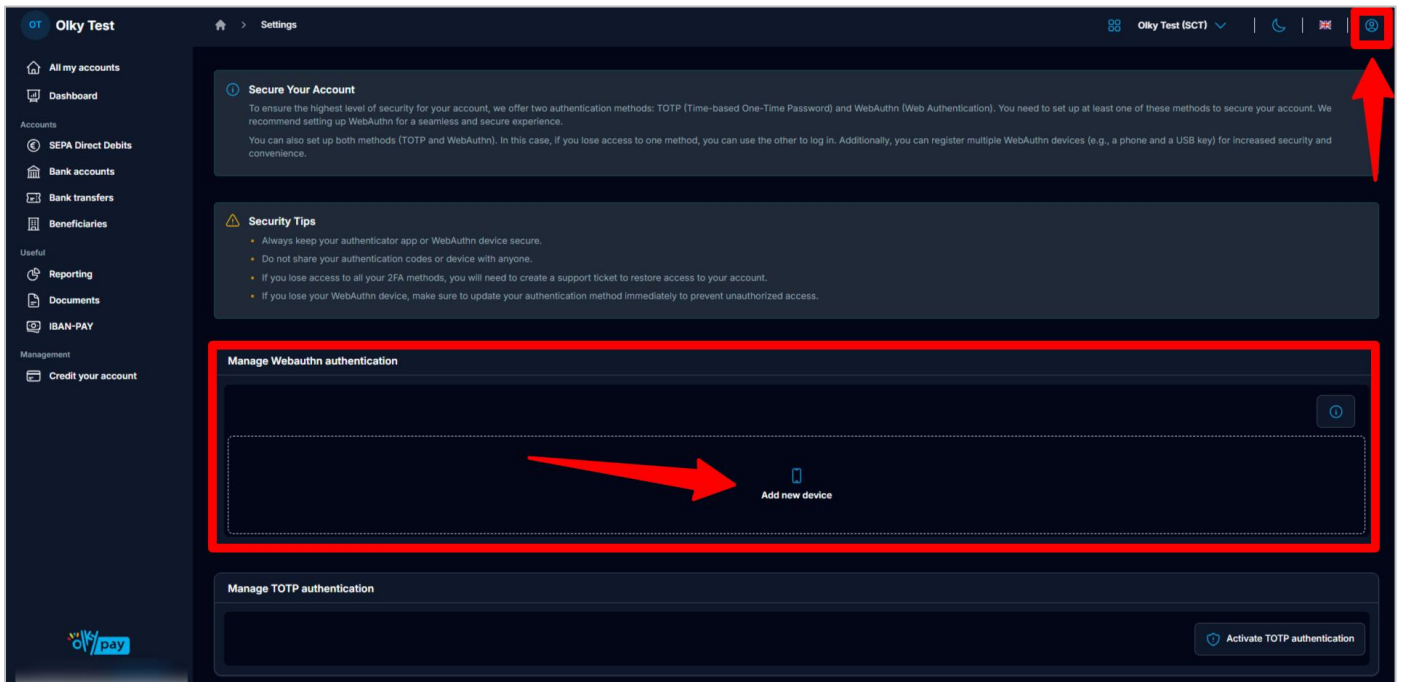
Authentication with WebAuthn is a new way of logging in without the need to enter a password or code of any kind, but using the security capabilities of your devices (such as Touch ID for fingerprint scanning, or Face ID for facial recognition).

This authentication method is intended to be more secure and simpler to use than passwords or any other current two-factor authentication method.

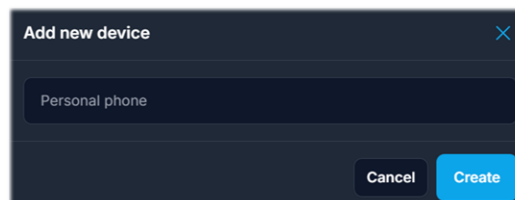
We recommend configuring WebAuthn to ensure a smooth and secure experience.

How do I set up WebAuthn on my Olky account?

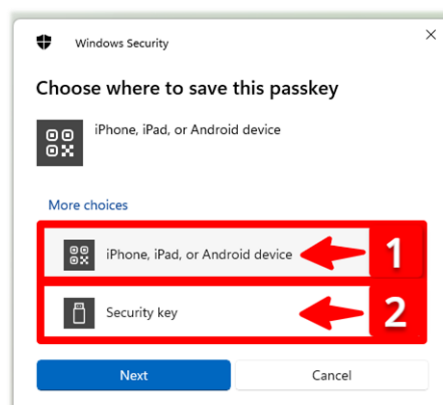
From the **“Security”** tab of your Olky account, where you've set your new password, you'll see a **“Manage WebAuthn authentication”** box. Click on the **“Add new device”** feature:

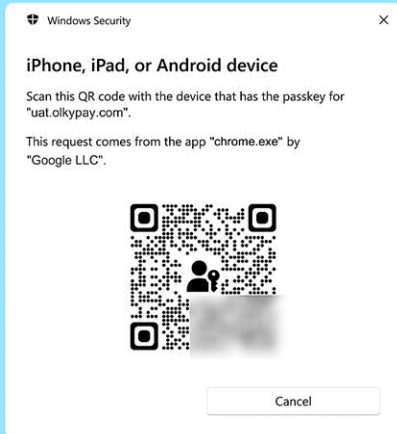


You are then asked to give a name to the device that will serve as your authenticator. For example, if you intend to use your mobile phone as your access key, you can name the device **“Personal phone”**:



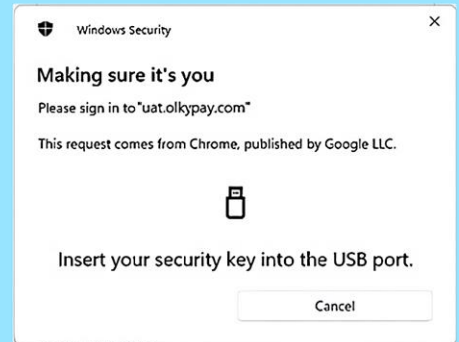
Please note that you can use two types of media as access keys: either a mobile device (phone, tablet) [1], or a USB key on which a program will need to be installed (and which you will insert into one of your machine's USB ports each time you need to authenticate) [2].



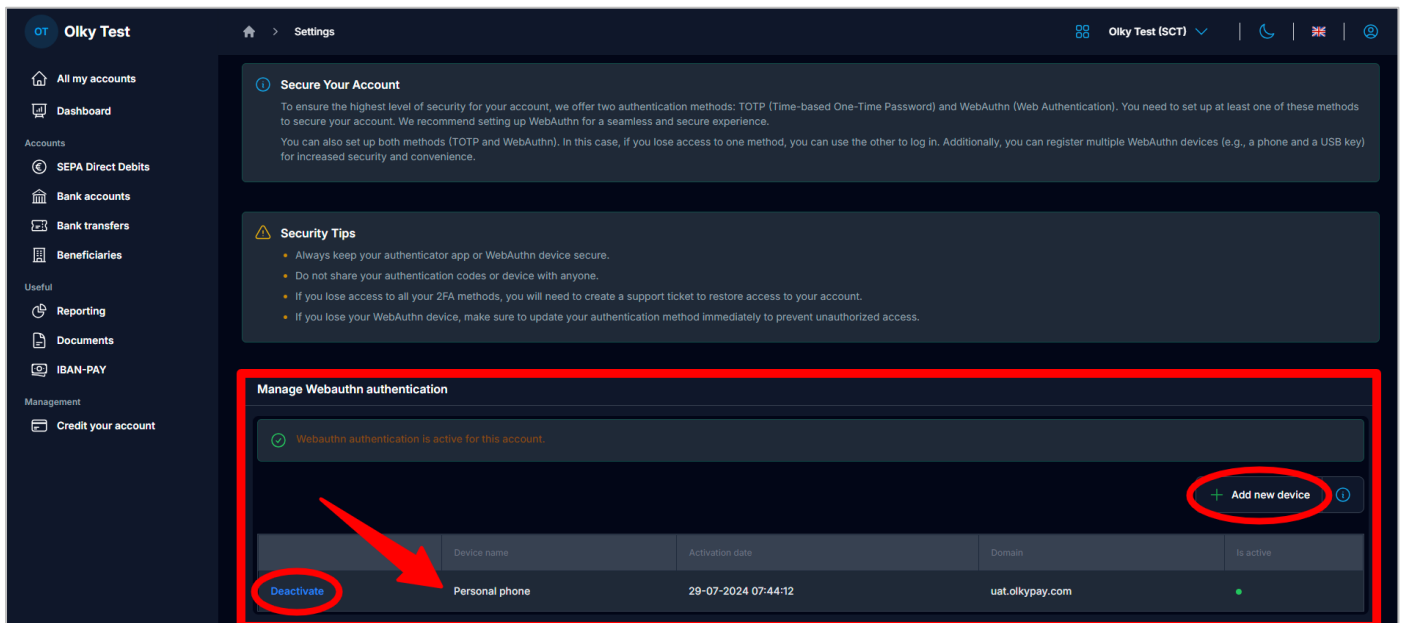


If you choose your phone as your authentication medium, then you will be asked to scan a QR code using your device's camera. This is enough to set up WebAuthn for your account.

If you opt for the USB key as an access key, then all you have to do is to insert the USB key into a USB port on your machine, and allow the installation of the required program for the key to be configured.



Once you have set up your WebAuthn authentication, you will find it listed in the **"Security"** tab of your account, where you can deactivate it, or add additional identification keys if necessary.



2.2 Two-factor authentication (TOTP)

- **What is a TOTP?**

A TOTP (“**Time-based One-Time Password**”) is a single-use code automatically generated on your mobile phone to secure your Web Banking connections.

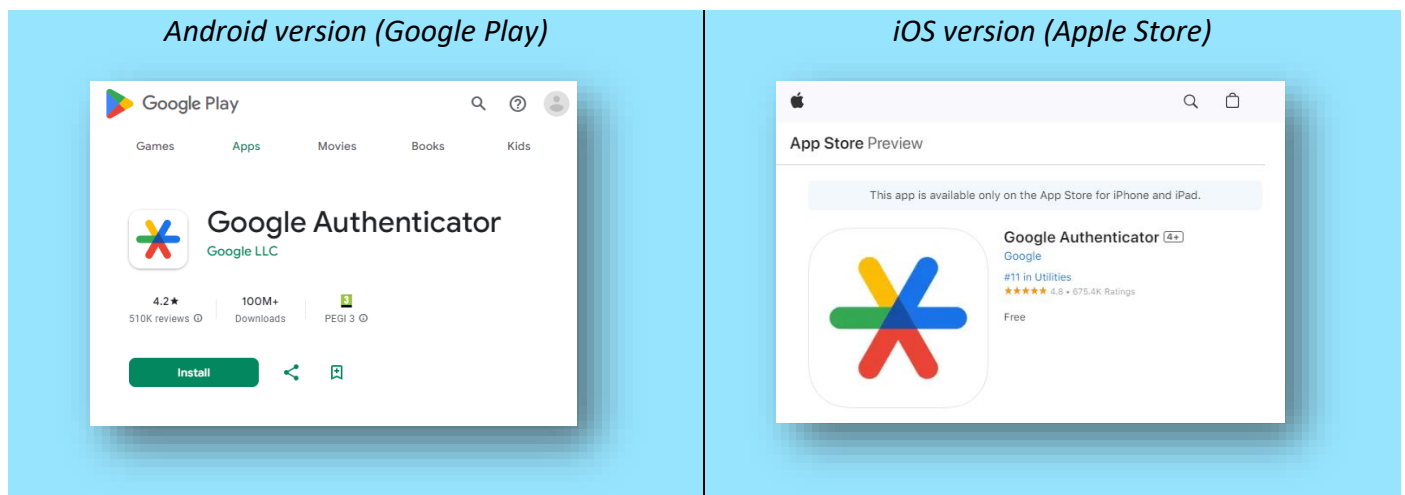
In compliance with **the Second Payment Services Directive (PSD2)**, the TOTP is assimilated to the “Possession” factor, in addition to the “Knowledge” factor (your password).

- **How do I activate TOTP authentication on Olky?**

Download *Google Authenticator* to your smartphone

First of all, you will need to download an application on your smartphone capable of generating a single-use code (TOTP).

We recommend you to use the **Google Authenticator** app, available free of charge on iOS and Android.



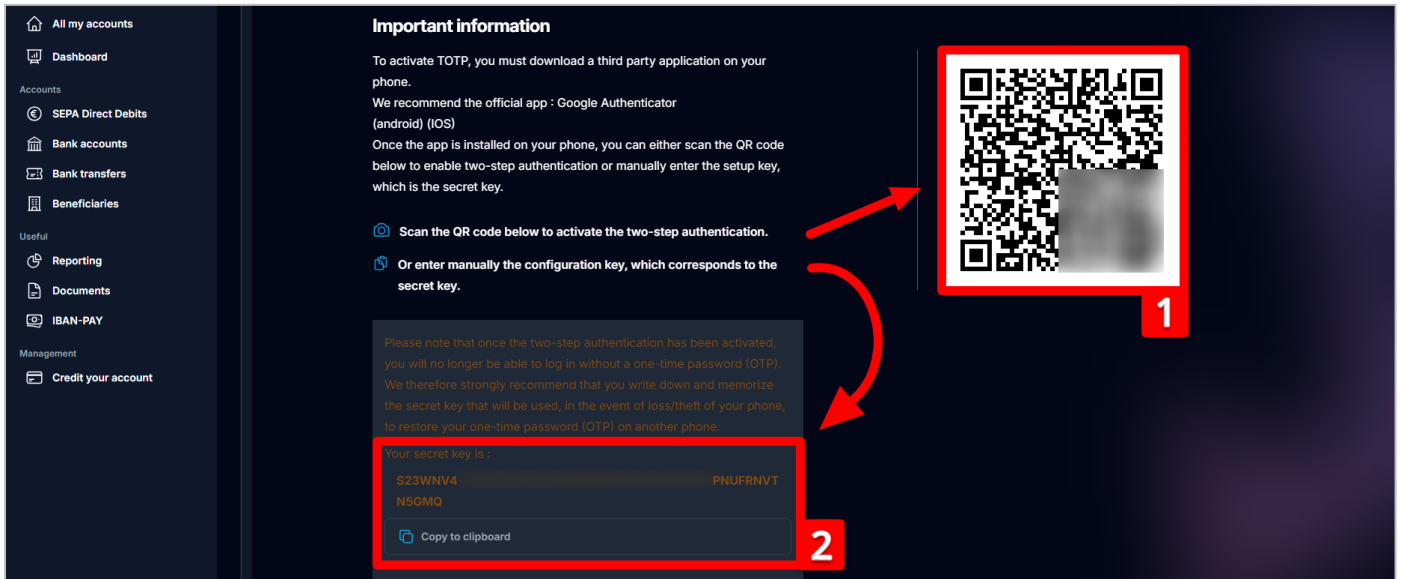
Memorize the secret code

Then go to the “**Security**” tab of your Olky account, where you will see a box entitled “**Manage TOTP authentication**”. Click on the button to start the process:



The next screen shows you two essential elements:

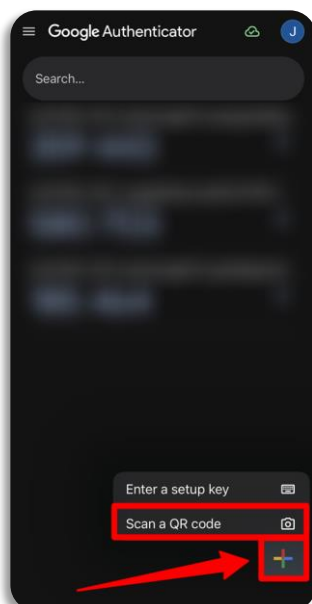
- **[1]** The QR code that will allow you to link your Olky account to your OTP application,
- **[2]** Your secret key to copy into a secure place / folder.



! If you opt for this two-factor option, we strongly recommend you to note down your secret key **[2]**. This is your only way of linking a new phone to your Olky Account if you ever lose access to your current phone.

Register your smartphone: scan the QR code.

Open the *Authenticator* app on your smartphone and click on the “+” icon at the bottom right of the screen, then on “Scan a QR code”, which will start your phone's camera function. All you have to do is scan the QR code displayed on your Olky application with your phone **[1]**. A six-digit code will then appear on your *Authenticator* app. Enter this code in the dedicated field **[2]**, then click on “Submit” **[3]**:





On the *Authenticator* app, if you do not want to / cannot opt for the “**Scan a QR code**” option, you can alternatively use the “**Enter a configuration key**” function. You will then be invited to enter the secret key **[1-bis]** displayed on your Olky Account screen.

Congratulations, your account is now set up for two-factor authentication. Each time you log on or perform an operation on your account, you will be asked for a TOTP, which you can retrieve from your *Authenticator* app:

3. Log in to your Web Banking

Once you've [set up your enhanced authentication](#), you can start using your Web Banking area by logging on to [my.olky.eu](#).

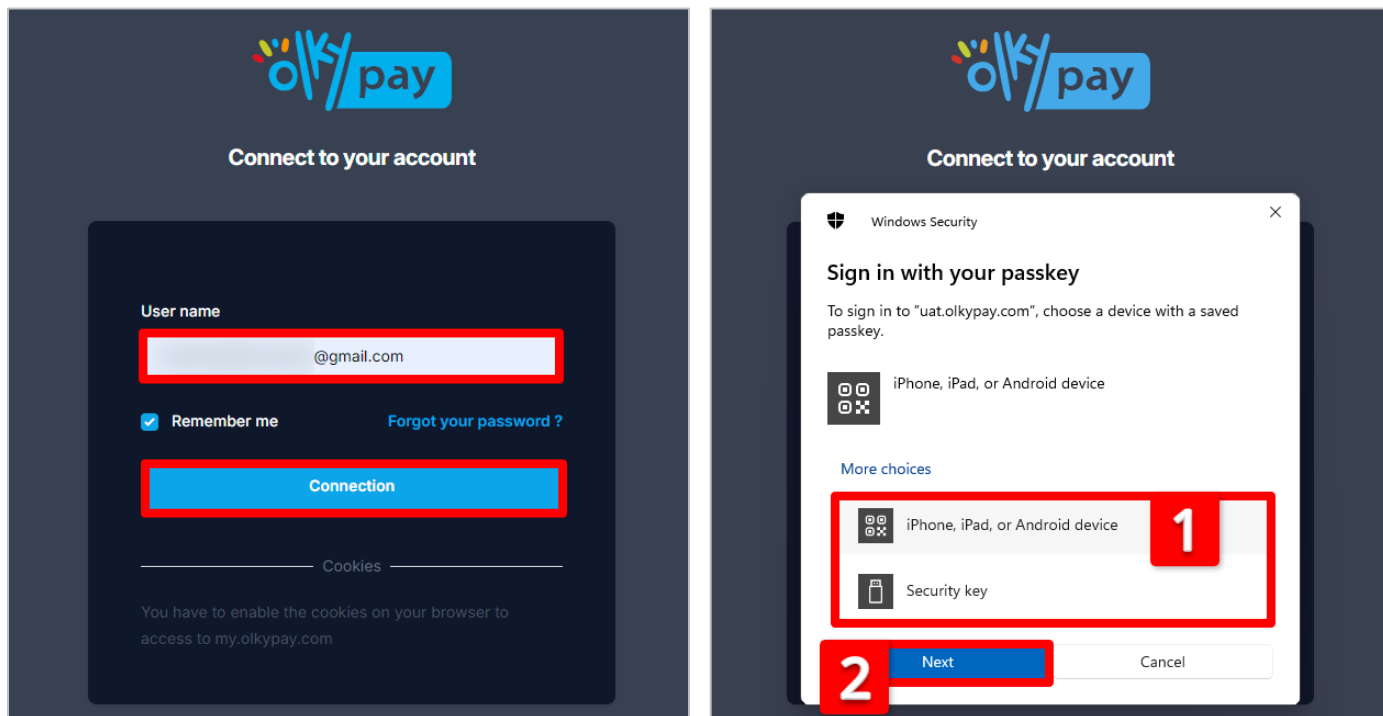
Depending on the enhanced authentication method you have chosen, your login process may vary slightly. Please note that you may also be asked to authenticate yourself in order to validate certain actions or operations in your Web Banking environment.

3.1 Log in or authenticate with WebAuthn

If you have activated WebAuthn for your Olky account, logging in to your Web Banking area is very simple: enter your e-mail address in the “**User name**” field and click on “**Connection**”.

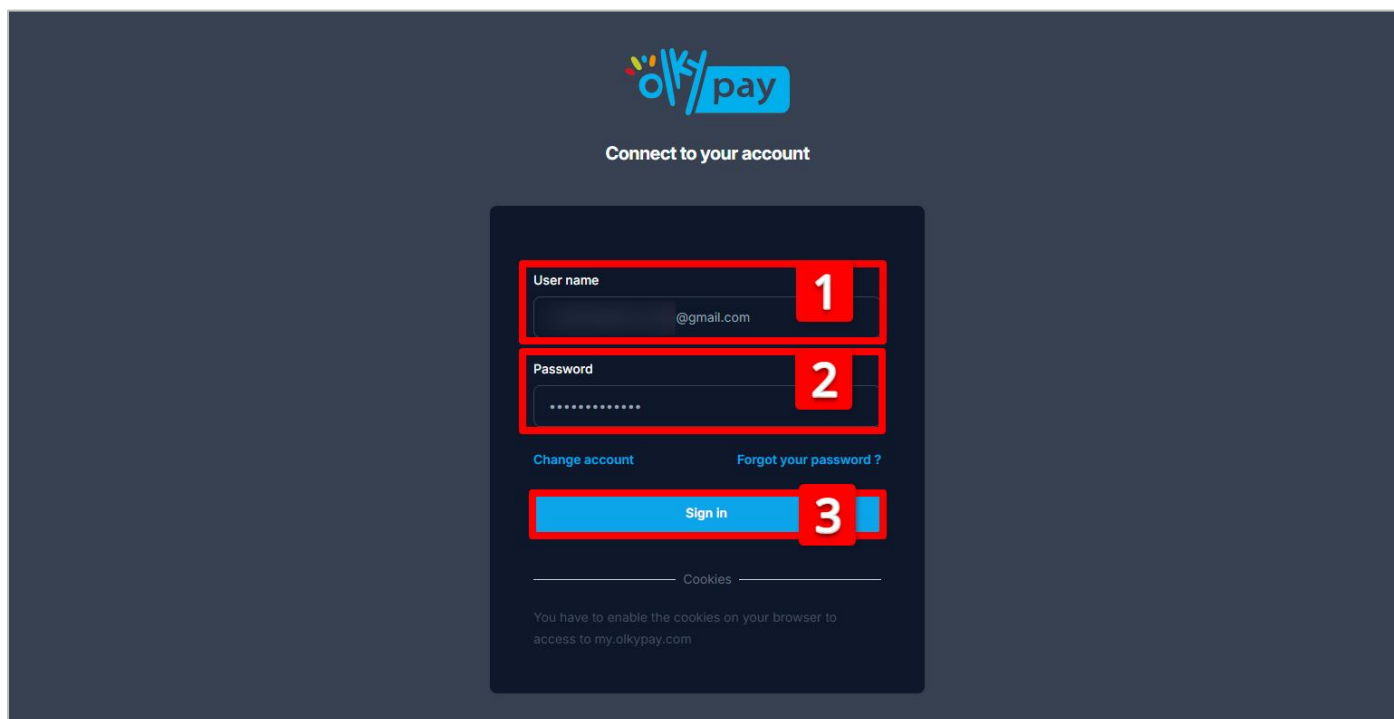
Your computer will then ask you to use your access key. Confirm **your access key support [1]** and click “**Next**” **[2]**.

If you are using your phone as an access key, a QR code will appear on the screen, which you will be invited to scan using your phone's camera. If you have chosen a USB key as your access key, just insert it into one of your computer's USB ports.

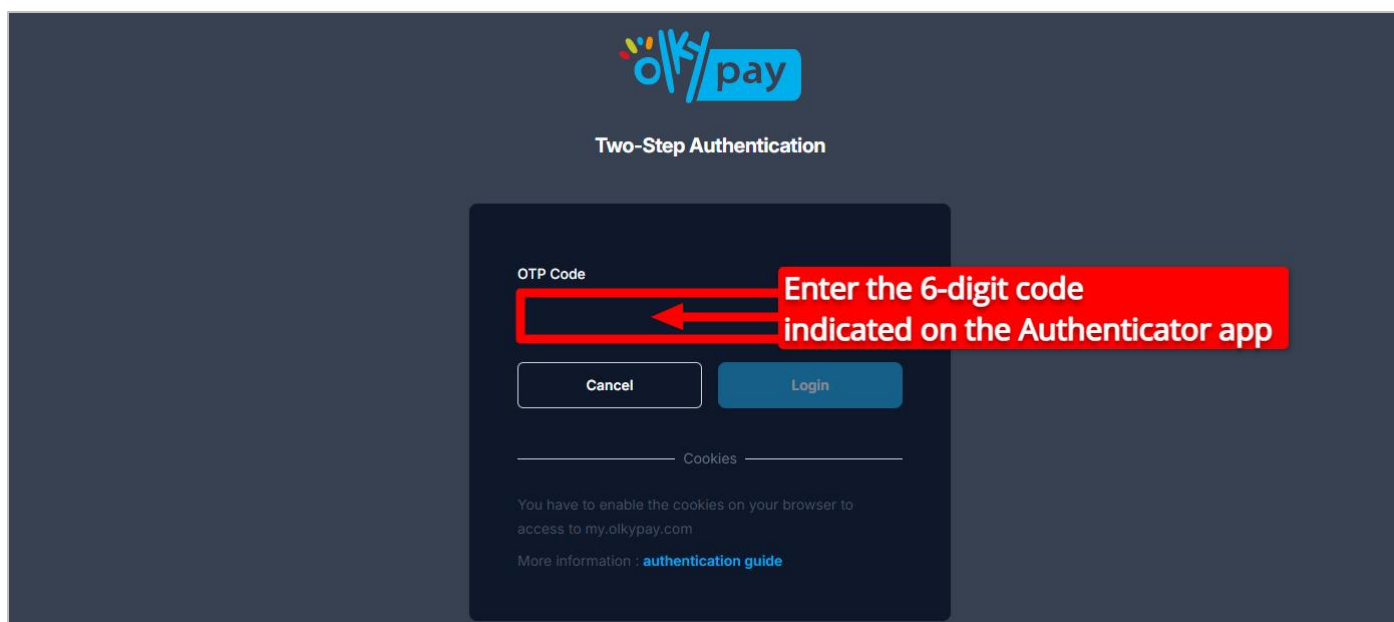


3.2 Log in or authenticate with a TOTP

To log in with a TOTP, enter your e-mail address in the “**User name**” field [1], then your password [2] and click on the “**Sign in**” button [3]:



The next screen will ask you to enter your TOTP, which you will find on your *Authenticator* app:



3.3. Principle of maximum vigilance

Whatever authentication method you choose, it cannot be efficient without a certain amount of caution on your part. To protect your account from unauthorized access, please keep the following rules in mind:

- **Never give your password, OTP or card PIN to anyone.**
- **If you have any doubts about the legitimacy of an e-mail or call**, please end the discussion and do not hesitate to contact our Support team.



All our recommendations and best practices for dealing with the risk of scams can be found in [our article dedicated to security](#).

4. How to manage enhanced authentication if I changed my phone?

As you can see, reinforced authentication makes your Olky account much more secure. The only limitation to this method is that it requires you to have permanent access to your mobile phone, which serves as your “security key” to access your Web Banking services.

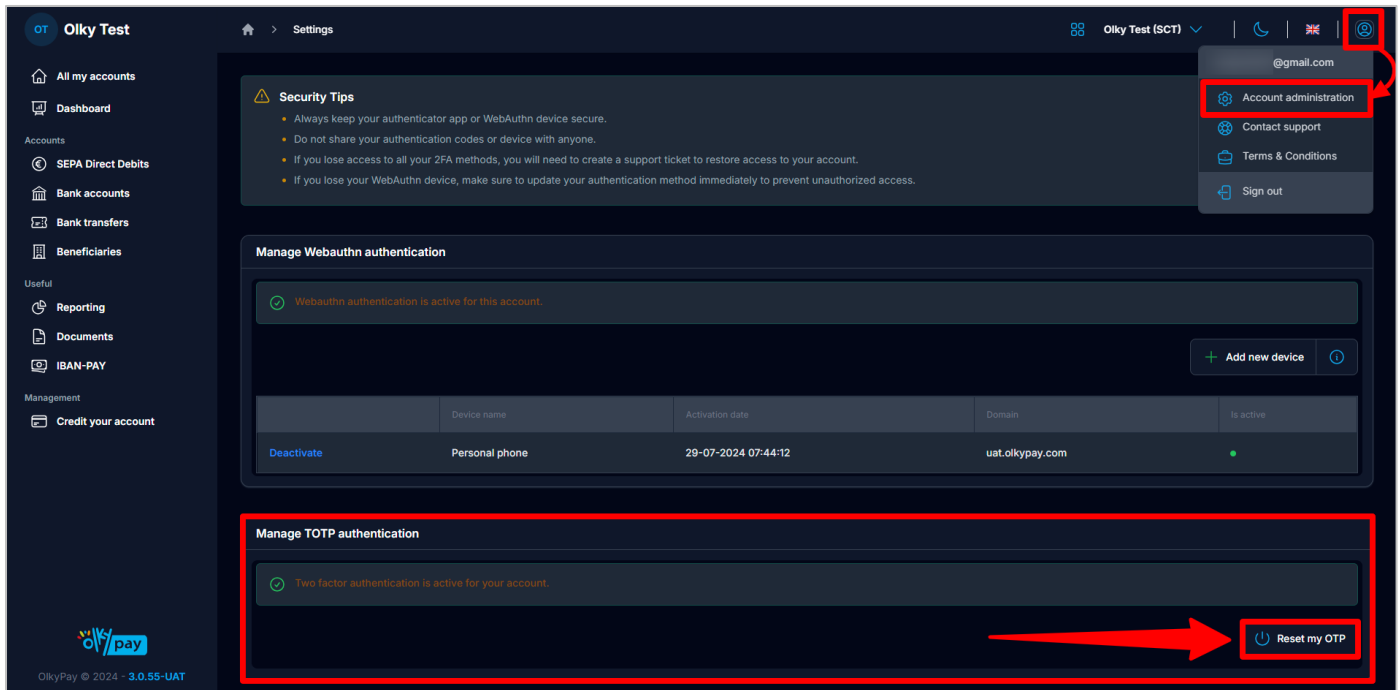
But what happens if you replace, or worse, lose your phone?



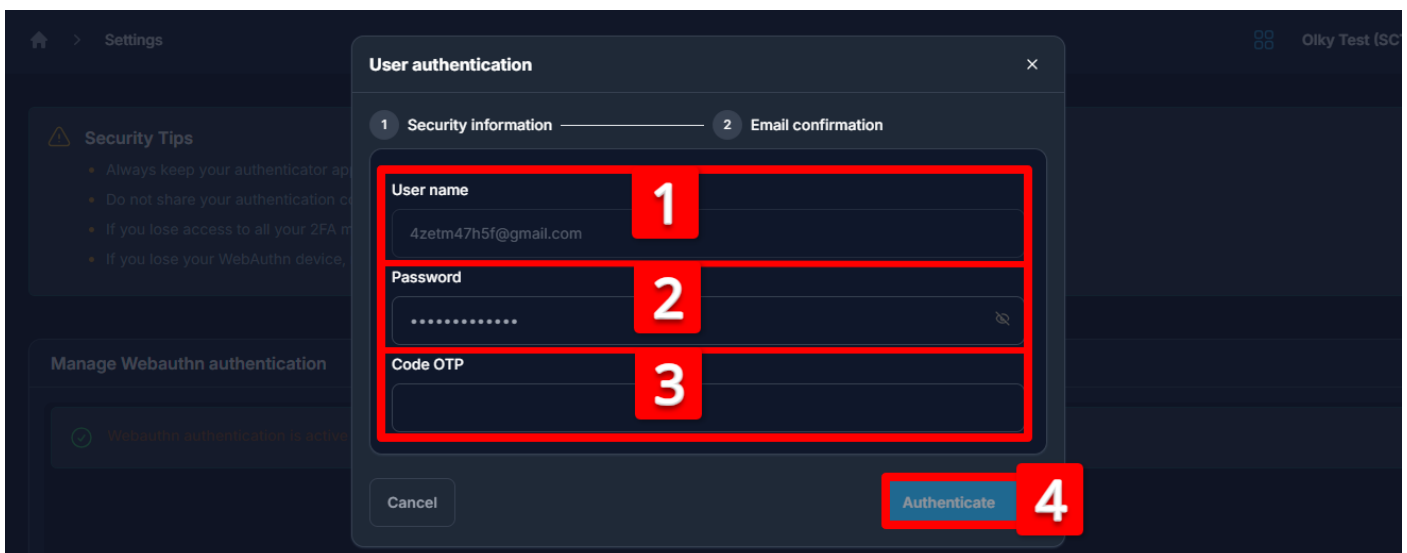
Although WebAuthn authentication is smoother and simpler to use, we still recommend you to combine both enhanced authentication options, for the following reason: WebAuthn offers no alternative connection solution in case you lose the phone that serves as your connection key, whereas the “TOTP method”, with the secret key that you can copy and reuse, will serve as a backup option in case you lose your phone.

4.1 I still have access to my old phone

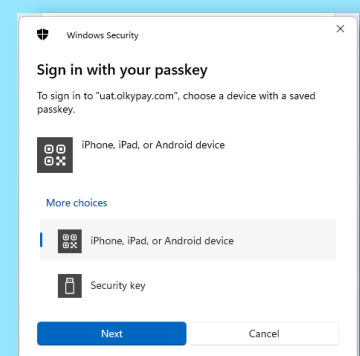
Generally speaking, if you change your mobile phone, you should still have full access to your old phone. In this case, no problem: simply use your old phone to use the **“Reset my OTP”** feature shown below:



Then follow the usual authentication process: enter your e-mail address [1], your password [2], and the OTP code you will find on your old phone [3], then click on **“Authenticate”** [4]:



Si If you have set up a passkey for your account (WebAuthn), you will be asked to use it instead of your password.



Once you have reset your two-factor authentication (TOTP), simply set it up again using your new phone, on which you first have downloaded the Authenticator app.

If necessary, we invite you to consult our dedicated section in this document: [“How to I activate TOTP authentication on Olky”](#).

If you want to reset WebAuthn, the procedure is the same: click on **“Add a new device”** in the **“Security”** tab of your Olky account, and make sure to authenticate with your old phone to start the procedure.

4.2 I no longer have my phone, but I have kept my secret key



This step only works if you have enabled the two-step authentication via TOTP.

Indeed, if WebAuthn is your only identification option, the loss of your phone will definitively prevent you from accessing your account. In this case, please consult the following section: [“I have lost my phone and I do not have my secret key”](#).

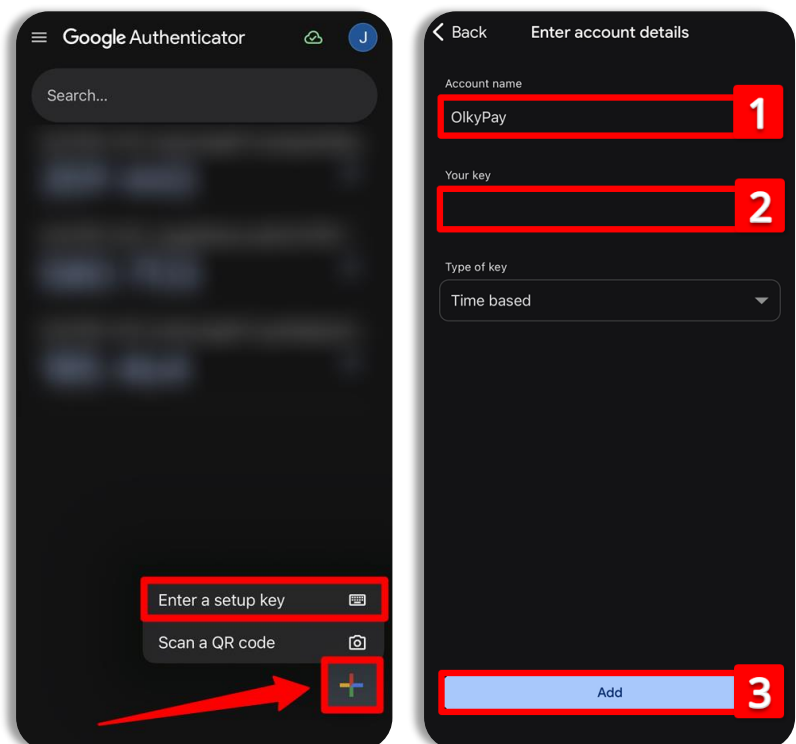
If you have written down your secret key and you have a new phone, simply download the *Authenticator* app onto your new smartphone, open the application and click on **“Enter a setup key”**.

On the next screen, enter an **“Account name”** [1] (this field is purely indicative, and will be used to clearly distinguish the TOTP of your Olky account, in case other TOTP are added to your *Authenticator* app).

In the field **“Your key”** [2], enter your secret key, which enables you to link your new phone to your Olky account.

Finally, click on **“Add”** [3].

The *Authenticator* app on your new phone will from now on provide you with the TOTP you need to authenticate your Olky account.



4.3 I lost my phone and I do not have my secret key

If this is the case, please contact our customer service department by going to support.olkypay.com, selecting **“I am already an OlkyClient”** and indicating your IBAN. On the contact form, select **“Web Banking connection”**:

As a reminder, your IBAN can easily be found in the e-mail we sent you when you registered.



Important: You are required to attach a high-quality selfie (a photo of yourself) holding **your ID** in your hand, with a **handwritten note “Request for secret code renewal”** with the **current date and your signature**.



4.4 I deleted my TOTP code from the application, but I am still asked for it when I log in. Why?

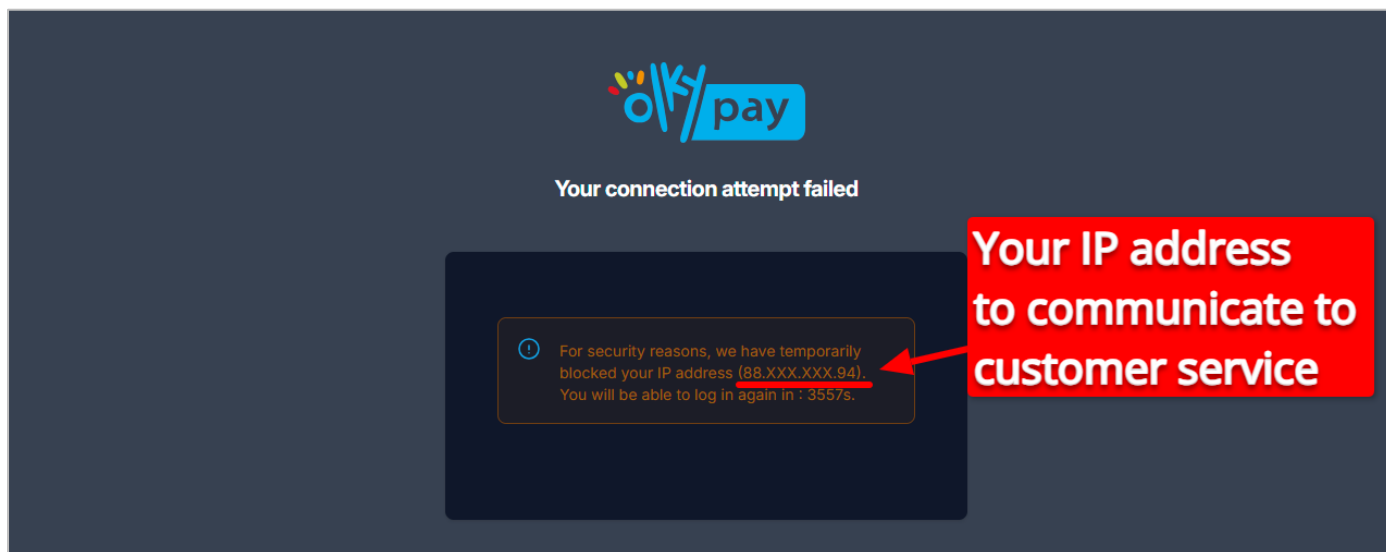
This is perfectly normal: deleting the code on your smartphone does not deactivate the two-step authentication when logging in to your Olky Account.

This double authentication is mandatory and cannot be deactivated (unless you enabled another reinforced authentication option, i.e. WebAuthn).

If you have mistakenly deleted your code on the Authenticator application, please refer to the section [“How to manage enhanced authentication if I changed my phone?”](#) to retrieve your TOTP code.

5. My IP address has been blocked

If several incorrect attempts to connect to your Olky account are detected on your machine, your IP address is automatically blocked for security reasons, and the following screen is displayed on your browser.



If you see this screen and you are not the source of these connection attempts, please **contact our customer service department immediately** to let us know.

If, on the other hand, you are the person who caused the blocking of your account, you have two options:

- Either you can let the one-hour countdown expire and then try to reconnect (or use the **"Forgot password"** option).
- Or you can contact our customer service department without waiting for the countdown to end, by providing us with your IP address and asking for it to be unblocked immediately.

For the second option, take note of your IP address, and go to support.olkypay.com, select **"I am already an OlkyClient"** and indicate your IBAN. On the contact form, select **"Web Banking connection"**:

As a reminder, your IBAN can easily be found in the e-mail we sent you when you registered.

A screenshot of a web form titled "What is your request ?". It features a dropdown menu with "Web-banking connection" selected. Below the dropdown is a list of categories: "Select a category", "Commercial request", "Web-banking connection" (highlighted with a red box), "Mastercard", "Transmission of B2B direct debit mandates", "Specific services (VAD, TPE, etc.)", "Web Banking Features", "Account Opening Process (KYC)", "Protection of personal data", "Other matters", and "Request for closure".

Do not forget to include your IP address in your message.