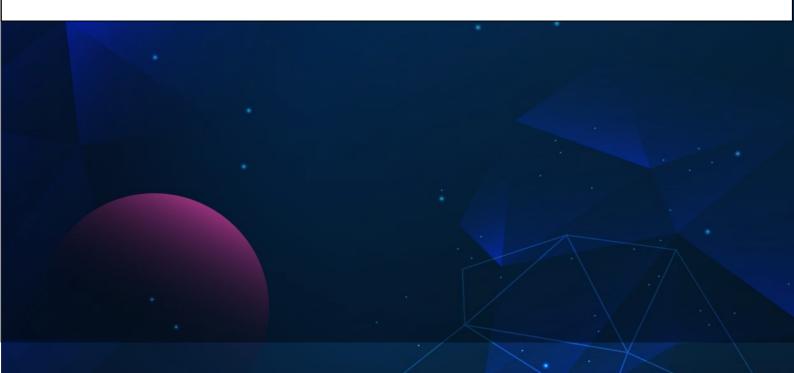


# OLKY PRO & INDIVIDUAL ACCOUNT Web Banking User Guide



# **Table of contents**

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: <u>support.olkypay.com</u>.

	1
SECTION 1. STATUS OF YOUR ACCOUNT	4
1. You are a Pro Account Holder	4
Step 1: You subscribed online and got your IBAN	4
Step 2: You deposited the minimum amount required on your account	5
Step 3: You received our e-mail inviting you to send your supporting documents	5
Step 4: You submitted all your documents and are waiting for your account to be validated	5
Step 5: You signed the documents received by e-mail	5
2. You are an Individual account holder	6
Step 1: You subscribed from OlkyPass and got your IBAN	6
Step 2: You deposited the minimum amount required on your account	7
Step 3: You read and signed the Terms and Conditions of OlkyPay	7
SECTION 2. MAIN FEATURES OF THE OLKY ACCOUNT	8
1. Access your account	8
2. DOWNLOAD YOUR IBAN	8
3. DOWNLOAD A BANK STATEMENT	8
4. Make a transfer	9
4.1 Step 1: Create a beneficiary	9
4.2 Step 2: Enter the beneficiary's IBAN	10
4.3 Step 3: Enter the transfer details	10
4.4 Step 4: Sign the transfer order	11
5. Set up a recurring transfer	13
5.1 Step 1: Create a beneficiary	13
5.2 Step 2: Enter the beneficiary's IBAN	14
5.3 Step 3: Enter the recurring transfer details	14
5.4 Step 4: Sign the recurring transfer order	15
6. Order a Mastercard	17
7. How to use your Mastercard?	18
7.1 How the Mastercard works	18
7.2 Replenish your Mastercard	19

7.3 Automatic replenishment of your Mastercard	21
7.4 Temporarily block/unblock your Mastercard	22
7.5 Permanently block your Mastercard	24
7.6 When will I receive my Mastercard?	24
7.7 How do I find out my Mastercard PIN?	24
7.8 I have not received my card or my PIN	24
8. MANAGE OUTGOING DIRECT DEBITS	24
9. Services exclusively linked to Olky Pro Accounts	26
9.1 Enable B2B direct debits	26
9.2 EPT systems (fixed, semi-mobile, mobile)	26
9.3 Virtual EPT	26
9.4 Distance selling agreement	27
9.5 Issuing SEPA direct debits	27
SECTION 3. LOGIN ASSISTANCE	28
1. YOUR FIRST CONNECTION TO WEB BANKING	28
1.1 You received the e-mail for the first connection	28
1.2. Approve T&Cs	29
1.3. Set your password	29
2. ENHANCED AUTHENTICATION	30
2.1 WebAuthn authentication	30
2.2 Two-factor authentication (TOTP)	33
3. LOG IN TO YOUR WEB BANKING	35
3.1 Log in or authenticate with WebAuthn	35
3.2 Log in or authenticate with a TOTP	36
3.3. Principle of maximum vigilance	37
4. How to manage enhanced authentication if I changed my phone?	37
4.1 I still have access to my old phone	38
4.2 I no longer have my phone, but I have kept my secret key	39
4.3 I lost my phone and I do not have my secret key	40
4.4 I deleted my TOTP code from the application, but I am still asked for it when I log in. V	Vhy?40
5. My IP ADDRESS HAS BEEN BLOCKED	41

# Section 1. Status of your account

Once you have subscribed <u>on our site</u>, 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 <u>my.olky.eu</u>, 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)

All my accounts	😨 Download IBAN + Create bank transfer 🗊 Orders to approve 🚯 Copy my IBAN
Dashboard  Accounts	1.311,38 €
<ul> <li>SEPA Direct Debits</li> <li>Bank accounts</li> </ul>	
E Bank transfers	
Useful 🐣 Reporting	Account Status
Documents	<b>0</b> 3
Management	Not verified Under audit Validated

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.olky.eu and enter your login details.

If you are unable to log in, please visit the <u>"Login assistance"</u> 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 <u>log onto Web Banking</u> to make your payments.

We invite you to visit the <u>"Login assistance"</u> 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 <u>this form</u> and return it to <u>our customer</u> <u>service department</u>.

# 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)

☆ All my accounts	😨 Download IBAN + Create bank transfer 🗿 Orders to approve 🛐 Copy my IBAN
Accounts      SEPA Direct Debits      Bank accounts      Bank accounts      Bank transfers      Beneficiaries  Useful	1.311,38 €
Reporting     Documents     IBAN-PAY Management     Credit your account	Account Status

Since the creation of an Olky Individual Account implies that you already have <u>a verified OlkyPass</u> <u>account</u>, 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 <u>"Login assistance"</u> 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:

Account Status			
<u></u>	2	3	
Not verified	Under audit	Validated	
	ening process, we remind you that you must credit the account whose IBAN you by transfer to your IBAN or by card by clicking here : Iban-Pay	nave been given with a minimum amount of 100,00 €.	

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 <u>this form</u> and return it to <u>our customer</u> <u>service department</u>.

# 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 <u>"Login assistance"</u> 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].

요 All my accounts	< All my accounts		
Dashboard	Unknow Olky Test - LU94		
Accounts © SEPA Direct Debits		I Download IBA	N + Create bank transfer 👩 Orders to approve 🛐 Copy my IBAN
Bank accounts			
Bank transfers		1.011.00.0	
Beneficiaries		1.311,38 €	

# **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].

All my accounts     Dashboard	Reporting           Bank operations         Rejected bank operations         Bank remittances         Daily bank statement	🗂 : Monthly bank statement	
SEPA Direct Debits	Monthly bank statements 2a	<b>2</b> b	
Bank accounts			
Bank transfers			Export 🕅 Remove filters
Beneficiaries			
Useful	Actions		
C Reporting	Olky Test (0U000001290)	06-2024	12.126,79 € 18.208,78 €
Documents			
IBAN-PAY	0U000001290) لي Download the statement (.pdf)	05-2024	1.975,40 € 12.126,79 €
Management		From 1 to 2 of 2 found records	
Credit your account	Download the statement (.csv)		
	L Download the statement (cfonb120)		

# 4. Make a transfer

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

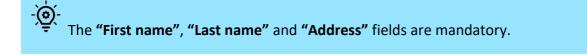
- Beneficiary's identity
- The beneficiary's account number
- The transfer amount and references

# 4.1 Step 1: Create a beneficiary

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

OT Olky Test	♠ > List of beneficiaries			Olky Test (S	sct) 🗸 🛛 📞 🛛 🗮 🛛 🙁
☆ All my accounts 글 Dashboard	Beneficiaries				
	List of beneficiaries				
SEPA Direct Debits				2	
Bank accounts				<b>–</b> + Add	Export I Remove filters
Bank transfers		External code - Y			
I Beneficiaries					
Useful					
C Reporting					
Documents					
(IBAN-PAY					
Management					
Credit your account					
	10 v records per page		From 1 to 4 of 4 found records		

Enter the beneficiary's identification details and click on "Create".



Olky Test	♠ > Create a new beneficiary			01ky Test (SCT) 🗸	(,   **   @
ি All my accounts 길 Dashboard	Beneficiaries				
Accounts SEPA Direct Debits m Bank accounts Bank transfers Beneficiaries	Add a beneficiary       Add a beneficiary       Identity from Beneficiary       Professional Beneficiary       Civility       Mister       Madam				
Useful	Firshame John		Lastname Doe		
IBAN-PAY Management     Credit your account	Address from Beneficiary  Address 1 *  11 Bank Avenue				
	Address 2		Address 3		
	Country * France ~	Town * Paris		Postcode * 75008	

# 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].

от	Olky Test	A > Details of client > Client's payment methods	88 Olky Test (SCT) ∨   🦕   💥   ②
Accou	All my accounts Dashboard nts SEPA Direct Debits	Details of client	
	Bank accounts	Payment's priority	
E	Bank transfers		2 + Add a bank account + Add a credit card
圓	Beneficiaries		
Useful			
୯	Reporting	The client has no mean of payment yet.	
Ð	Documents		
Q	IBAN-PAY		

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

OIky Test	🛖 > Add a bank account	器 Oiky Test (SCT) >   🦕   減   ⑨
<ul> <li>All my accounts</li> <li>☐ Dashboard</li> </ul>	Payers	
Accounts	Complete the details of the new bank account Account holder name *	
<ul> <li>Bank accounts</li> <li>Bank transfers</li> </ul>	John Doe Country *	BAN -
Beneficiaries		LU35 0102 9633 1925 4431
<ul> <li>Reporting</li> <li>Documents</li> </ul>		< Cancel Finich
IBAN-PAY Management		
Credit your account		

# 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**:

OIky Test	A > Details of client → Bank transfer orders of client       8     Olky Test (SCT) ∨                       ()
All my accounts ☑ Dashboard	Details of client
Accounts	🔝 Information 🚍 Payment method 🙀 Orders 🕼 Recurrent orders 🎯 Banking transactions 💿 Audit
SEPA Direct Debits	My payments
Bank accounts	
Bank transfers	2 + Add 😈 Export 🔞 Remove filters
Beneficiaries	
Useful	All 0 Pending 0 Paid 0 Expired 0 Cancelled 0 In progress 0 To validate 0
C Reporting	
Documents	No result found
IBAN-PAY	
Management	
Credit your account	

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".

OIky Test	Add a new bank transfer	88 Oliky Test (SCT) 🗸   🐹   😢
All my accounts     Dashboard Accounts	Bank transfer Complete the details of the new bank transfer	
€ SEPA Direct Debits	Image: Strate of the strate	
Beneficiaries Useful  Reporting Documents BAN-PAY	Beneficiary's IBAN * LU35 0102 9633 1925 4431 Amount * 100,50 © Execution date demand * 07/28/2024 ©	~) =
Management	Instant Payment is an urgent transfer, carried out in less than 10 seconds. This option is subject to specific pricely (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 * Oky Pro payment	
	Only i to payment	Cancel Red >

# 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":

OI Olky Test	♠ > Details of bank transferts	88 Olky Test (SC1) 🗸   📞   🗯
All my accounts ☑ Dashboard Accounts	Details of bank transferts Order	
SEPA Direct Debits		8 See the third party 🕜 Validate order 🕅 Terminal
Bank transfers     Beneficiaries Useful	Informations	Additional information Means of payment used in that order
Reporting     Documents		
IBAN-PAY Management     Credit your account		LU350102963319254431 26-07-2024 08:48:34
E Creak your account		28-07-2024 100,50 EUR

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

User authentication	
1 Security information 2 Email confirmation	
User name	
@gmail.com	
Password 1	
Code OTP	
699499	
Cancel	2

- ý- If you have set up a passkey for your account (WebAuthn), you will	Windows Security     X
If you have set up a passkey for your account (WebAuthn), you will	Sign in with your passkey
he calculate use it instead of usual second	To sign in to "uat.olkypay.com", choose a device with a saved passkey.
be asked to use it instead of your password.	Phone, iPad, or Android device
	More choices
	ese iPhone, iPad, or Android device
	Security key
	Next Cancel

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

		User authentication Security information Confirmation codel Please enter the code received by @gmail.com Email Code Cancel		
or Olky Test	$\hat{m} \rightarrow$ Details of bank transferts	Do you confirm the validation of below	rorders? ×	88 Olky Test (SCT) 🗸   🌜   🐹   🛞
<ul> <li>All my accounts</li> <li>☑ Dashboard</li> </ul>				
Accounts		18546 Olky Pro payment	100,50 €	
<ul> <li>SEPA Direct Debits</li> <li>Bank accounts</li> </ul>		TOTAL	100,50€	
<ul><li>Bank transfers</li><li>圓 Beneficiaries</li></ul>			Confirm 4	
Useful				

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]**.

OIky Test	A → List of beneficiaries				Olky Test (S	∞   ⊻≼   ≫   ⊙
☆ All my accounts	Beneficiaries					
Accounts	List of beneficiaries					
<ul> <li>SEPA Direct Debits</li> <li>Bank accounts</li> </ul>					2 + Add	Export 🕅 Remove filters
Bank transfers	Actions per management could be available could be	Full name 🖓	Postcode 🖓	Town 🖓	Order(s) 🖓	
Useful						
<ul> <li>Reporting</li> <li>Documents</li> </ul>						
IBAN-PAY						
Management			Form the dist distant seconds			
	10 v records per page		From 1 to 4 of 4 found records			

Enter the beneficiary's identification details and click on "Create".

- The <b>"First name", "Last name"</b> and <b>"Address"</b> fields are mandatory.								
Olky Test	A > Create a new beneficiary	88 Онку т	Test (SCT) 🗸 🛛 🐇 🗍 🥹					
습 All my accounts 뎇 Dashboard	Beneficiaries							
Accounts © SEPA Direct Debits m Bank accounts : Bank transfers Beneficiaries	<ul> <li>Identity from Beneficiary</li> <li>Professional Beneficiary</li> <li>Civility</li> <li>Mister</li> <li>Madam</li> </ul>							
Useful Reporting Documents	Firstname John	Lastname Doe						
<ul> <li>IBAN-PAY</li> <li>Management</li> <li>Credit your account</li> </ul>	Address from Beneficiary Address 1* 11 Bank Avenue							
	Address 2	Address 3						
	Country * Town *  France  V Paris	Postcode * 75008						

# 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].

Olky Test	A > Details of client > Client's payment methods	88 Olky Test (SCT) 🗸 🛛 📞 🏾 🗮 🖉
습 All my accounts 델 Dashboard	Details of client	
Accounts	🔝 Information 📄 Payment method 🙀 Grders 🏟 Recurrent orders 😂 Banking transactions 🛞 Audit	
© SEPA Direct Debits	Payment's priority	
Bank accounts		
Bank transfers		2 + Add a bank account + Add a credit card
Beneficiaries		
Useful		
C Reporting	The client has no mean of payment yet.	
Documents	тпе сиетк поз по ператот раушетк ует.	
(IBAN-PAY		
- 💇 - Only IB/	Ns for SEPA zone accounts held in EUROS can be entered here.	

OIky Test	舎 > Add a bank account	器 Oliky Test (SC1) 〜   🤇   滅   ⑧
슈 All my accounts 교 Dashboard	Payers	
Accounts	Complete the details of the new bank account	
Bank accounts	John Dee Country *	IBAN *
Beneficiaries		LU35 0102 9633 1925 4431
<ul> <li>Reporting</li> <li>Documents</li> </ul>		< Cancel Fligh
IBAN-PAY  Management		
Credit your account		

# 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]**:

то	Olky Test	♠ > Details of client	> Recurrent orders of cli	ent			88	Olky Test (SCT) 🗸	(   🗮   @	ð
	All my accounts Dashboard	Details of client	Payment method 🛛 🙀 Or	ders 👰 Recurrent orders	😂 Banking transactions 🛛 Audit					
-	SEPA Direct Debits Bank accounts	Multiples bank transf	fers	1						
E	Bank transfers						2	+ Add 🗔 Ex	port 📋 Remove filters	
Useful	Beneficiaries						<b>ک</b>	o date 🖓		
	Reporting Documents	No result found								
_	IBAN-PAY									J

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".

OIKy Test	<b>^</b>	88 Oliky Test (SCT) 🗸 🛛 📞 🛛 💥 🏾 🙁
All my accounts     Jashboard Accounts	Payers Complete the details of the recurrent bank transfer order	
© SEPA Direct Debits	Order detail	
Bank accounts	Boneficiary's name *	
Bank transfers		
III Beneficiaries Useful C Reporting	Amount * 59,99 1 ©	
Documents	Olky recurring payment	•
IBAN-PAY Menagement	🖉 Multiple	
Credit your account	First bank transfer 4 Frequency 5	·
	Representation	6
		Cancel

### 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]:

-(\$)-	ŧ
- 💇 - If you have set up a passkey for your account (WebAuthn), you will	Sig
	To si
be asked to use it instead of your password.	pass
	0

136

τοτα

Windows Security	×
Sign in with your passk	ey
To sign in to "uat.olkypay.com", ch passkey.	noose a device with a saved
iPhone, iPad, or Android ⊙∷	device
More choices	
iPhone, iPad, or Andro	id device
Security key	
Next	Cancel

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

	User authentication    Socurity information  Confirmation code!  Please enter the code received by email to confirm your action :  @gmail.com Email Code  Cancel Validat	x	
	Do you confirm the validation of below orders ?		

59,99 €

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:

OIky Test	All my accounts	88 Olky Test (SCT)	) ~   &   🗮   🔘
	All my accounts		@gmail.com
📃 Dashboard			Account administration
		😈 Download IBAN 🕂 Create bank transfer 👩 Orders to approve 🛐 Copy i	
SEPA Direct Debits			Terms & Conditions
Bank accounts	My accounts		년 Sign out
E Bank transfers	О <b>ky Теst</b> 18АN - Fя28 011	Orders to approve: 1	17.958,85 €

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].

ot Olky Test	A → Client servicing	83 Oliky Test (SCT) >   (」 第4   ⑨
☆ All my accounts	Welcome to the Olky Support Center	
교 Dashboard	Contact Form	
SEPA Direct Debits	* Account *	What is your request? *
Bank accounts		Mastercard
E Bank transfers		
Beneficiaries	• Email •	Urgent and priority treatment (10€)
Useful		
Documents	Additional email addresses	
IBAN-PAY	* Lastname *	* Firstname *
Management		
Credit your account	* Phone number *	
	* Your request *	
	Attachment (png/jpg/pdf   max 5Mo)	Attachment (png/jpg/jpeg/pdf   max 5Mo)
	Cholsir un fichier MASTERCARD Subscription.pdf	Choisir un fichier Aucun fichier choisi
	Vim not a robo	recAPTCHA Confessiona
New Pay		* Required field 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.

OIky Test	All my accounts	88 Oiky Test (MASTERCARD) 🗸   📞   🗮   🧕
All my accounts	All my accounts	
Dashboard Accounts		😨 Download IBAN + Create bank transfer 🗿 Orders to approve 🚯 Copy my IBAN 🔑 Update all balances
<ul> <li>SEPA Direct Debits</li> <li>Bank accounts</li> </ul>	My accounts	
문과 Bank transfers 표 Beneficiaries	Johnny Smith IBAN - FR58 332	17.945,10 €
Useful	Olky Test IBAN - FR70 L83	Orders to approve: 3 20.486,32 €
BAN-PAY Management	5425 14XX XXXX 1577 Oky Test JN (: @gmail.com)	Leveling: 1.000,00 €/day 2.790,82 €
Credit your account	••••••XX XXXX ••••           Oky Test MB ( @gmail.com)	Leveling: 100,00 €/day 4.546,99 €

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

All my accounts	< All my accounts OLKY TEST	
Accounts	1       Holder email:       @gmail.com       2       Card: 5425 1420         3       2.790,82 €       4       Automatic leveling:         4       Automatic leveling:       1.0000 € / day         Card status:       Card status:       Active	Transfer to card A Request to temporarily block your MasterCard Auto leveling ★ Stop auto
	Bank operations list from supplier	
	6	i 🗄 Selecta period 🛛 🕅 Remove filters
	Actions Transaction $ abla$ Value $ abla$ Label $ abla$	Reference 🖓 Debit 🖓 Credit 🖓 Reason for rejection 🖓 Order
	25-08-2024 25-06-2024 Transfert compte interne	Alimentation compte carte 200,00 €
	17-06-2024 17-06-2024 Transfert compte interne	Alimentation compte carte 5,67 €

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;

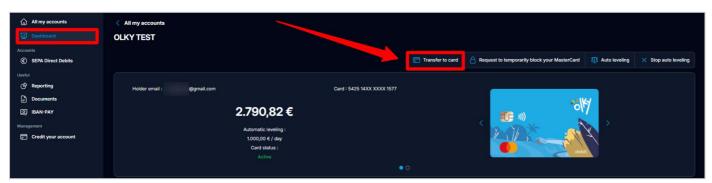
- **Car rental:** the amount of the security deposit taken by the car rental company is not considered when calculating the card's available balance;

- 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]	
----------------------------------	-----	------------------------------	-----	--

Security information     Code OTP     G99499     G99499     Cancel     Authenticate	User authentication	
@gmail.com           Password	1 Security information 2 Email confirmation	
Password 1 Code OTP 699499		
699499	Password	<u></u>
	Cancel	nticate <b>2</b>

· If you have set up a passkey for your account (WebAuthn), you will be asked to use it instead of your password.	Windows Security         ×           Sign in with your passkey         To sign in to "uat.olkypay.com", choose a device with a saved passkey.           Image: Security in the saved passkey.         Image: Security interval of the saved passkey.           Image: Phone, iPad, or Android device         Image: Security interval of the saved passkey.
	More choices
	eee iPhone, iPad, or Android device
	Security key
	Next Cancel

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]:

		User authentication  Security information  Confirmation codel  Please enter the code received by email to confirm your action :  @gmail.com Email Code  Cancel Validate con	
or Olky Test		Transfer to your mastercard	× 0iky Test JN (MASTERCARD) ~   () 100   000
All my accounts       Destrohoung       Accounts       © SEPA Direct Debits       Usuful       © Reporting		Amount - 200.00 4 Cancel Com	Transfer to card Auto leveling
Documents     Documents     IBAN-PAY Management     Credit your account	Holder email : @gmail.com	Card : 5425 1400 X000 1577	

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

## 7.3 Automatic replenishment of your Mastercard

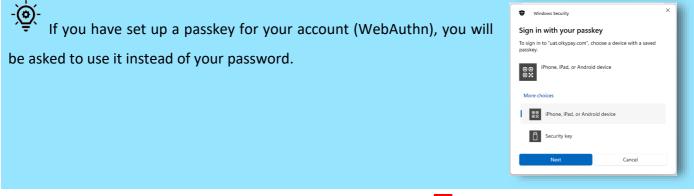
The "auto leveling" feature enables you to automatically credit your card at regular intervals.

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

All my accounts  Control  Con	< All my accounts OLKY TEST				
🕑 Reporting			<b>Transfer to card</b>	A Request to temporarily block your MasterCard	Auto leveling
Documents					
D IBAN-PAY	Holder email : @gmail.com	Card : 5425 14XX XXXX 1577			
Management	2.790	),82 €	< 🗰 x	» ●	
	Automatic Not :		Jr No		
	Card st	tatus :		debit	
		• 0			

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

Security information     Z Email confirmation     User name     Genal con     Password     Code OTP     G99499     Cancel     Authenticate	User authentication ×
Cancel Commentance	1 Security information 2 Email confirmation
Password 1 Code OTP 699499 Cancel Authenticate	User name
Code 0TP 699499 Cancel	
699499 Cancel Authoniticate	
Cancel	
	Cancel



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

User authentication	×
Security information     2 Email confirmation	
Confirmation codel      Please enter the code received by email to confirm your action :         @gmail.com	
Email Code	
L3	

Then enter the leveling information:

- [4	] The amount to	keep, i.e. the amo	ount you would li	ke to be availa	ble on your N	Aastercard a	fter
ead	ch refill.						

- [5] The leveling period: daily, weekly or monthly.

- [6] Then "Confirm" your transaction.

OIky Test						M (2)
		Set card auto leveling ×				
☆ All my accounts		Amount to keep *				
Jashboard	OLKY TEST	1000,00 4				
Accounts		Leveling period •				
Useful		Daily 5				
C Reporting			Transfer to card			M Auto leveling
Documents		Cancel Confirm >	6			
IBAN-PAY						
Management	2.	790,82€	< <b>()</b> ()	****	>	

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:

🛕 All my accounts	< All my accounts		
Dashboard	OLKY TEST		
Accounts			
SEPA Direct Debits			
Useful			
C Reporting			Transfer to card Arequest to temporarily block your MasterCard
Documents			
D IBAN-PAY	Holder email : @gmail.com	Card : 5425 14XX XXXX 1577	
Management		_	*3/\\$
Credit your account	2.790,82 €		
	Automatic leveling :		
	Not set		
	Card status : Active		debit

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

Security information 2 Email confirmation User name
@gmail.com Password
Code OTP 699499
Cancel

- 💇 - If you have set up a passkey for your account (WebAuthn), you will	<ul> <li>Windows Security</li> <li>X</li> <li>Sign in with your passkey</li> </ul>
be asked to use it instead of your password.	To sign in to "uat olkypay.com", choose a device with a saved passkey.
	More Choices           Image: Inclusion of Android device           Image: Inclusion of Android device           Image: Inclusion of Android device           Image: Inclusion of Android device
	Next Cancel

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

		User authentication     ×       Security information     ② Enail confirmation       Origination codel     Please enter the code received by enail to confirm your action : @gmail.com       Enail Code     3       Cancel     Validate code	
Cliky Test Cliky All my accounts Clip Dashbard  Accounts Clip SEPA Direct Debits  Useful Clip Reporting Clip Decuments	♠ → card manager < All my accounts OLKY TEST	Request to block your MasterCard	Image: Second state of the second s

- Q - 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"**:

က် All my accounts	All my accounts
🔛 Dashboard	OLKY TEST
Accounts	
SEPA Direct Debits	
Useful	☐ Transfer to card A Request to unblock your MasterCard 30 Auto leveling
C Reporting	
Documents	
IBAN-PAY	Holder email : @gmail.com Card : 5425 14XX XXXX 1577
Management	
Credit your account	2.790,82 €
	Automatic leveling :
	Not set
	inactive debit
	•0

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 <u>"Temporarily</u> 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 <u>"When will I receive my Mastercard?"</u> and <u>"How do I find out my Mastercard PIN?"</u>.

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".

GROUPE OLKY

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")

All my accounts	Mandates lis	t						
Jashboard	SEPA direct del	bit mandates associated with y	your Olky Account					
CCOUNTS								
A Payers								Remove filters
Bank accounts	Actions	Ej Creditor name	🗉 Creditor ICS 🔰	🗉 Active creditor 3	≡, rum 🖓 👍	≣, Туре 5	🗐 Recurrence	🗐 Active mandate 7
Direct debit		INTERNET PROVIDER	EN32ZZZ607624		OU66AZ3712L-6607-6208	CORE	FRST	
Bank transfers			EN32222607624	YES	0066A23712L-6607-6208	CORE	PRST	YES
III Beneficiaries		ROYAL MAIL	EN42ZZZ609955	YES	OU66AZ3712L-6610-6210	CORE	FRST	YES
lseful		ELECTRICITY	EN98ZZZ102911	NO	025911DD86032	CORE	FRST	NO
C Reporting								
Imports	10 v recor	rds per page			From 1 to 3 of 3 found records			

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.

oT Olky Test	♠ > SDD mandates list 8% Olky Test (ALL) ∨   (_	₩   @
습 All my accounts 교 Dashboard	Mandates list	
Accounts SEPA Direct Debits Se Payers	SEPA direct debit mandates associated with your Olky Account	
<ul> <li></li></ul>		emove filters
Bank transfers	Actions 🗒 Creditor name 🖓 🖷 Creditor ICS 🖓 🖏 Active creditor 🖓 🖏 RUM 🦁 👘 🖏 Type 🦿 🖏 Recurrence 🖓 🖏 Active mandate 🤤	
Beneficiaries	INTERNET PROVIDER EN32222607624 YES OU66A23712L-6608-6209 CORE FRST YES	
Useful		
limports	Cisable the creditor	
Documents	Disable the mandate 2	
D IBAN-PAY		

# 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 ecommerce 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:

OIky Test	All my accounts	88 Oliky Test (SCT)	~   <u>6</u>   <b>**</b>   @
All my accounts	All my accounts		egmail.com
Accounts		Download IBAN + Create bank transfer     Download IBAN + Create bank transfer	Terms & Conditions
🟦 Bank accounts	My accounts		E Sign out
EBank transfers	Oky Test BAN - FRS8 011	Orders to approve: 1	17.958,85 €

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

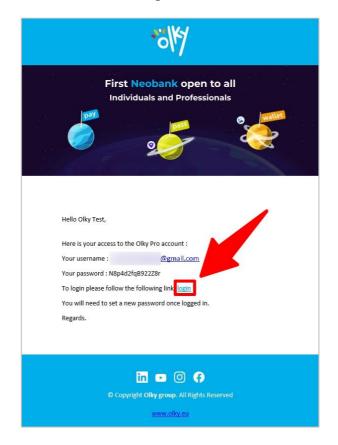
<ul> <li>All my accounts</li> <li>④ Dashboard</li> </ul>	Welcome to the Olky Support Center	
Accounts	Contact Form	
SEPA Direct Debits	* Account *	What is your request? *
Bank accounts		Specific services (VAD,TPE, etc.)
Bank transfers	• Enail •	
Beneficiaries	Ggmail.com	Urgent and priority treatment (10E)
C Reporting	Additional email addresses	
Documents	* Lastname *	* Firstname *
IBAN-PAY		
Management Credit your account	* Phone number *	
2 ,		
	* Your request *	
	Hello, I would like to enable the SDD service on my account, ()	
	Attachment (png/jpg/jpg/pdf   max 5Mo)	
	Choisir un fichier Aucun fichier choisi	
		0
	V I'm not a robot	NCAPTCHA CONTINUES CONTINUES
<b>ok</b> pay		* Required field Send request

# 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"**.

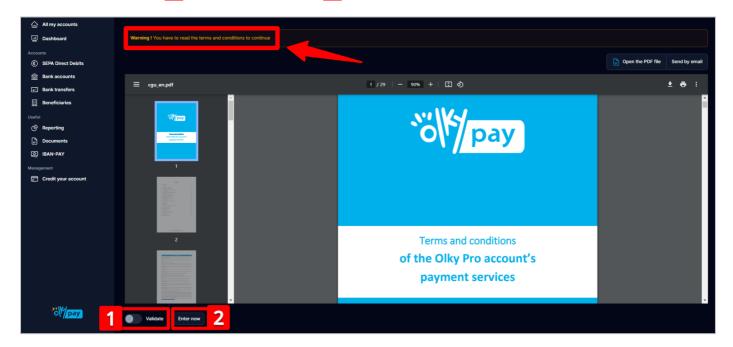


Enter your e-mail address and the temporary password you received, then click on "Connection":

Connect to your account User name @gmail.com
@gmail.com
Password The password you
just received by e-mai
Change account Forgot your password ?
Connection

# 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]:

☆ All my accounts	Account administration
글 Dashboard	
SEPA Direct Debits	
Bank accounts	Account information     Account information     Advanced settings
Bank transfers	Change your password
Beneficiaries	
Useful	
Reporting	Current password * The password you received
Documents	
D IBAN-PAY	in the previous e-mail
Management	New password *
Credit your account	Confirmation new password 3
	waisse 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:

•••••		
B		
✓ At least 6 characters.		
Password requirements :         ✓ At least 6 characters.         ✓ At least one lowercase letter.         ✓ At least one uppercase letter.		
<ul><li>At least 6 characters.</li><li>At least one lowercase letter.</li></ul>		

# 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**.

OT Olky Test	♠ > Settings	😳 Oiky Test (SCT) 🗸	(   🗮   🙁
<ul> <li>All my accounts</li> <li>☑ Dashboard</li> </ul>	Account administration		
Accounts	You must activate two-factor authentication before accessing your account.		×
<ul> <li>SEPA Direct Debits</li> <li>Bank accounts</li> </ul>	Account information     R Security     Advanced settings		

### 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.

GROUPE OLKY

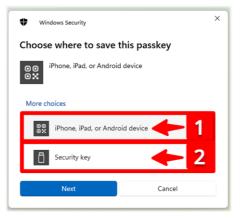
From the **"Security"** tab of your Olky account, where you've set your new password, you'll see a **"Manage WebAuthn authentication"** box. Click on the **"Add new device"** feature:

Olky Test	A → Settings 88 Okky Test (SC1) ~   (,   ) # ( )
All my accounts  Dashboard  Accounts  SEPA Direct Debits  Bank accounts	• Secure Your Account To ensure the highest level of security for your account, we offer two authentication methods: TOTP (Time-based One-Time Password) and WebAuthn (Web Authentication). You need to set up at least one of these methods to secure your account. We recommend setting up WebAuthn for a seamless and secure experience. You can use the other to log in. Additionally, you can register multiple WebAuthn devices (e.g., a phone and a USB key) for increased security and convenience.
Bank transfers     Beneficiaries     Uueful     P Reporting     Documents     BIAN-PAY	<ul> <li>Security Tips         <ul> <li>Always keep your authenticator app or WebAuthn device secure.</li> <li>Do not share your authentication codes or device with anyone.</li> <li>If you lose access to all your '2FA methods, you will need to create a support ticket to restore access to your account.</li> <li>If you lose your WebAuthn device, make sure to update your authentication method immediately to prevent unauthorized access.</li> </ul> </li> </ul>
Mangement Credit your account	Manage Websuthn authentication
	Manage TOTP authentication
"õ <mark>\"/рау</mark>	Activate TOTP authentication

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"**:

Add new device	×
Personal phone	
	Cancel Create

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].



Windows Security X iPhone, iPad, or Android device Scan this QR code with the device that has the passkey for 'uat.olkypay.com'. This request comes from the app "chrome.exe" by 'oogle LLC'.	- 👳 - If you choose your phone as a you will be asked to scan a QR code enough to set up WebAuthn for you	
Cancel		
<b>If you opt for the USB key as an access key,</b> 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.		Windows Security          Making sure it's you         Please sign in to "uat.olkypay.com"         This request comes from Chrome, published by Google LLC.         Image: Comparison of the USB port.         Cancel

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.

ot Olky Test	♠ > Settings	응 Olky Test (SCT) ∨   (_   業   ②
<ul> <li>All my accounts</li> <li>☑ Dashboard</li> </ul>	Secure Your Account To ensure the highest level of security for your account, we offer two authentication methods: TOTP (Time-based One-Time Password) and WebAuthn (Web to secure your account. We recommend setting up WebAuthn for a seamless and secure experience.	
Accounts	You can also set up both methods (TOTP and WebAuthn). In this case, if you lose access to one method, you can use the other to log in. Additionally, you ca for increased security and convenience.	an register multiple WebAuthn devices (e.g., a phone and a USB key)
Bank accounts		
Bank transfers	▲ Security Tips	
III Beneficiaries Useful C Reporting	Always keep your authenticator app or WebAuthn device secure.     Do not share your authentication codes or device with anyone.     If you lose access to all your 2FA methods, you will need to create a support ticket to restore access to your account.     If you lose your WebAuthn device, make sure to update your authentication method immediately to prevent unauthorized access.	
Documents		
IBAN-PAY Management	Manage Webauthn authentication	
Credit your account	Websuthn authentication is active for this account.	+ Add new device 0
	Device name Activation date Domain	Is active
	Deactivate Personal phone 29-07-2024 07:44:12 uat.olkyp	ay.com •

# **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.

Android version (Google Play)	iOS version (Apple Store)	
≽ Google Play २ 🕐 🛞	<b>د</b> ۵	
Games Apps Movies Books Kids	App Store Preview	
4.2* 510K reviews 0 Google LLC 100M+ Downloads PEGI 3 0	This app is available only on the App Store for iPhone and iPad.  Google Authenticator (*)  Google and iPade  H In Utilities  Free  Free  Google and iPade  Google and iPade	
Install < 🕈		

#### Memorize the secret code

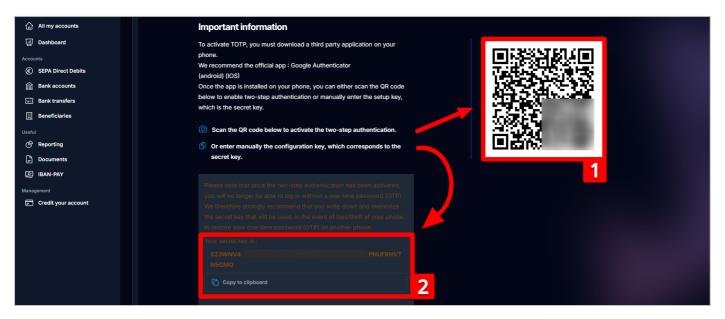
•

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:

G Reporting	
E Documents	Manage Webauthn authentication
@ IBAN-PAY	
Management	
Credit your account	
	n n n n n n n n n n n n n n n n n n n
	Add new device
	i
	Manage TOTP authentication
No A	⑦ Activate TOTP authentication

The next screen shows you two essential elements:

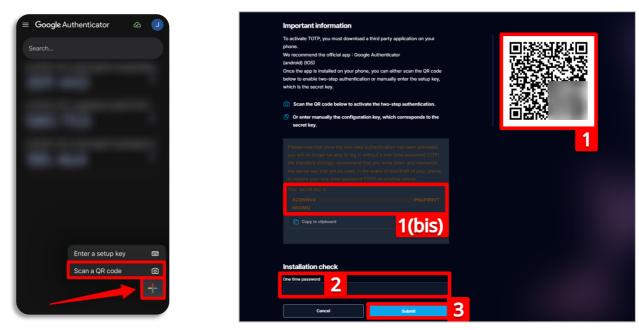
- [1] The QR code that will allow you to link your Olky account to your OTP application,
- [2] Your secret key to copy into a secure place / folder.



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:

Two-Step Aut	nentication
OTP Code Cancel Cookies Access to my.olkypay.com More information : authentication	

# 3. Log in to your Web Banking

Once you've <u>set up your enhanced authentication</u>, you can start using your Web Banking area by logging on to <u>my.olky.eu</u>.

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"** 

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.

<b>K</b> pay	ok pay		
Connect to your account	Connect to your account		
	Windows Security		
	Sign in with your passkey		
User name	To sign in to "uat.olkypay.com", choose a device with a saved passkey.		
@gmail.com	iPhone, iPad, or Android device		
Remember me Forgot your password ?			
Connection	More choices		
	iPhone, iPad, or Android device		
Cookies	Security key		
You have to enable the cookies on your browser to access to my.olkypay.com	Next Cancel		

# 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]**:

** K pay
Connect to your account
User name   @gmail.com   Password   2   Change account   Sigo in   3    Vou have to enable the cookies on your browser to access to my.olkypay.com

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

Two-Step Auther	ay ntication		
OTP Code Cancel Cookies - You have to enable the cookies on	Login	digit code h the Authenticator app	
access to my.olkypay.com More information : <b>authentication c</b>	juide		

# 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 <u>our</u> <u>article dedicated to security</u>.

# 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:

OT Olky Test	A > Settings			Olky Test (SCT)	∕   ╚   業   ៙
All my accounts     All my accounts     Deshboard Accounts     SEPA Direct Debits     Bank accounts	Security Tips     Aways keep your authenticator app or WebAuthn device secure.     Do not share your authentication codes or device with anyone.     If you lose access to all your 2FA methods, you will need to create a support ticket to restore access to your account.     If you lose your WebAuthn device, make sure to update your authentication method immediately to prevent unauthorized access.			@gmail.com     @     Account administration     @     Contact support     Terms & Conditions     Glign out	
E Bank transfers Beneficiaries Useful C Reporting	Manage Webauthn authent				
Documents     IBAN-PAY Management     Credit your account		Device name	Activation date	Domain	+ Add new device ①
	Deactivate	Personal phone	29-07-2024 07:44:12	uat.olkypay.com	·
	Manage TOTP authentication				
OlkyPay © 2024 - <b>3.0.55-UAT</b>					() Reset my OTP

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]:

A > Settings	User authentication	×	
Security Tips     Always keep your authenticator ap		imail confirmation	
<ul> <li>Do not share your authentication or</li> <li>If you lose access to all your 2FA m</li> <li>If you lose your WebAuthn device,</li> </ul>	User name 4zetm47h5f@gmail.com		
Manage Webauthn authentication	2 Code OTP 3	ø	
Webauthn authentication is active			
	Cancel	Authenticate	
` <b>~</b> `			

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: <u>"How to I activate TOTP</u> 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: <u>"I have lost my phone and</u> <u>I do not have my secret key"</u>.

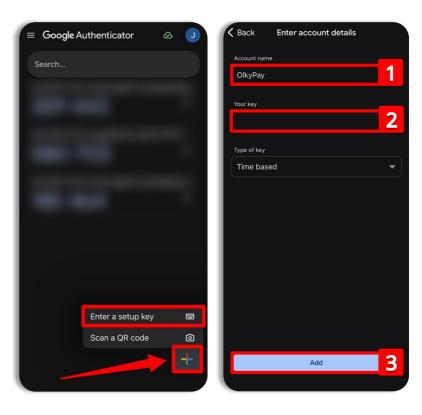
If you have written down your secret key and you have a new phone, simply download the *Authenticator* app onto your new smartphone, open the application and click on **"Enter a setup key"**.

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 <u>support.olkypay.com</u>, 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.

What is your request ?	
Web-banking connection	~
Select a category Commercial request Web-banking connection	
Mastercard Transmission of B2B direct debit m Specific services (VAD,TPE, etc.) Web Banking Features Account Opening Process (KYC) Protection of personal data Other matters Request for closure	idates

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?

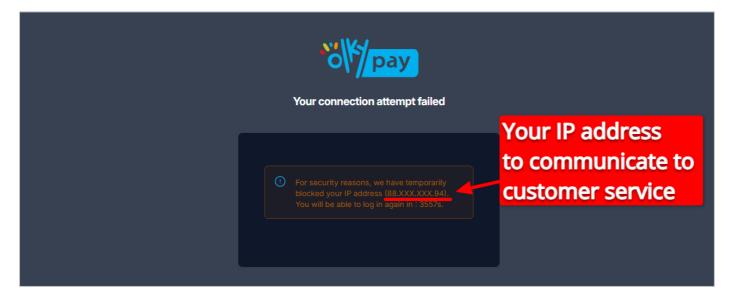
This is perfectly normal: deleting the code on your smartphone does not deactivate the two-step authentication when logging in to your Olky Account.

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 <u>"How</u> 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 <u>support.olkypay.com</u>, 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.

What is your request ?	
Web-banking connection	
Select a category Commercial request Web-banking connection	
Mastercard Transmission of B2B direct debit m Specific services (VAD,TPE, etc.) Web Banking Features Account Opening Process (KYC) Protection of personal data Other matters Request for closure	ndates



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