

Strong Customer Authentication Guide

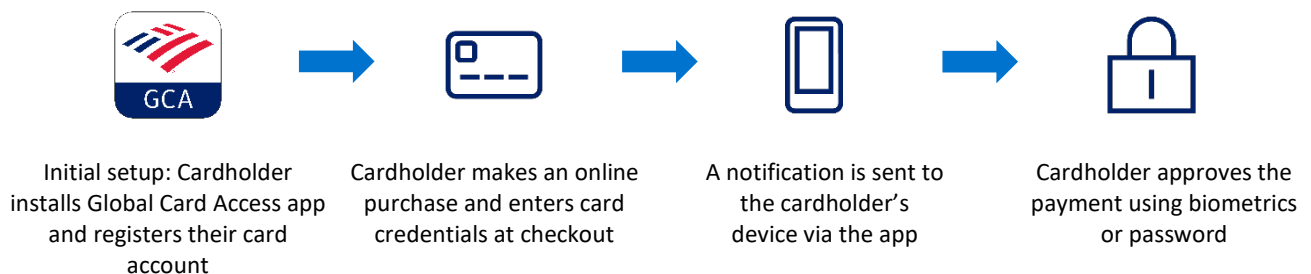
Strong Customer Authentication (SCA) is a European regulatory requirement under the Second Payment Services Directive (PSD2) which enhances payment security and protects cardholders from fraud. The SCA security process applies to electronic payments, including in-person payments and internet purchases, within the European Economic Area (EEA). Payment transactions without SCA verification will be declined unless the transaction qualifies for an exemption. This process applies to all Bank of America branded Commercial Cards issued in Europe.

Electronic payments require that the cardholder verify their identity using elements that fulfil SCA requirements.

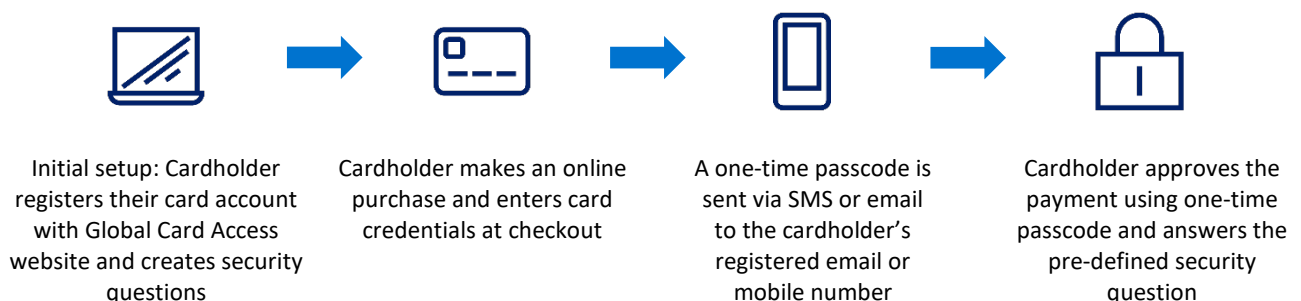
- For in-person payments: The cardholder completes the verification by inserting the card into the merchant's POS terminal and entering their PIN.
- For internet purchases (e-commerce): The cardholder completes the verification process using one of the methods illustrated below.

Note: Verification processes may vary differ by Card Issuer. This guide outlines the process used by Bank of America.

1. Strong Customer Authentication via the Global Card Access app



2. Strong Customer Authentication via merchant website



Please note the following as not all online purchases will require SCA:

- When the booking is made via the online booking tool provided by the Travel Management Company (TMC), SCA is generally not required as the booking process is completed via Global Distribution Systems (GDS) and not directly via the merchant's website.
- There are a number of exemptions for SCA based on the nature and risk of the transaction, for example lodge card and virtual card fall under the secure corporate payment exemption. Please refer to the [Frequently Asked Questions](#) for further details.

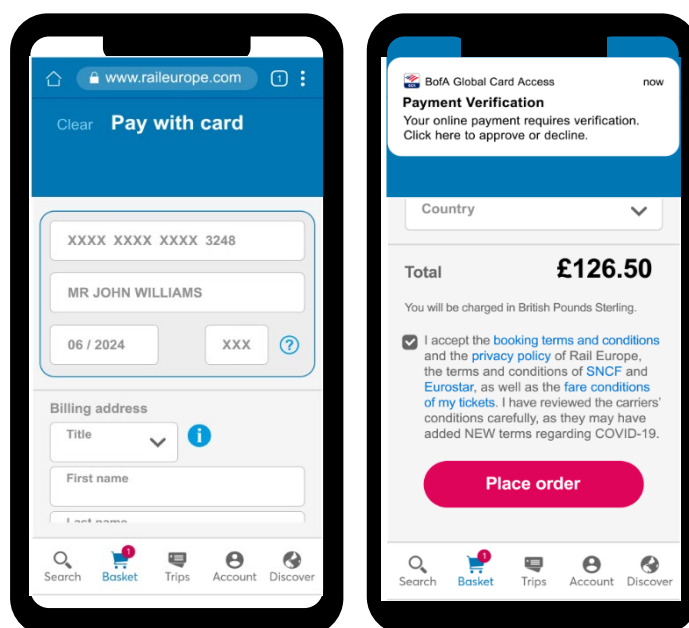
Strong Customer Authentication via Global Card Access app

Cardholders with the Global Card Access app can complete payment authorisation using biometrics or a password, making the SCA process faster and easier. [This video illustrates the process.](#)

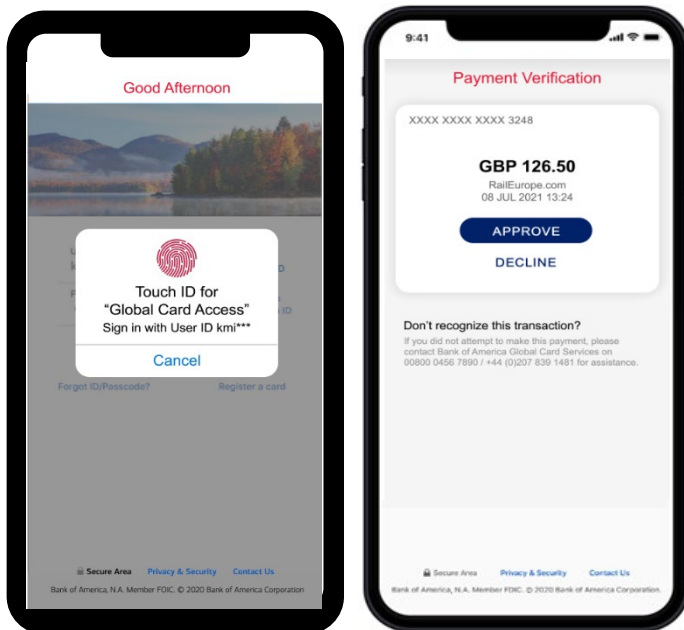
This process is applicable for cardholders with the Global Card Access app installed on their mobile phone.

During e-commerce checkout, the cardholder will be asked to enter the card credentials and to confirm the payment on the merchant's website. This will trigger a push notification to appear on the cardholder's mobile phone.

Note: If the push notification does not appear, please launch the Global Card Access app.



Sample verification screens



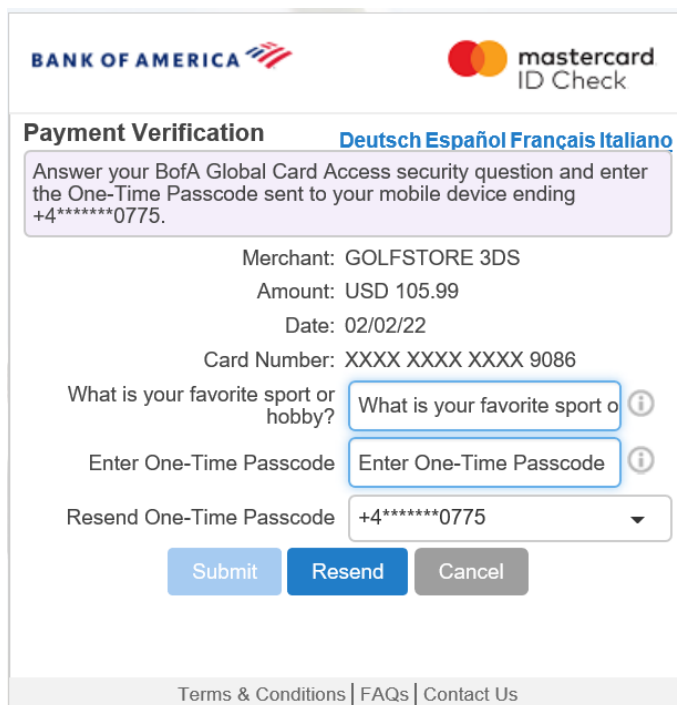
By clicking the push notification, the Global Card Access app will launch. The cardholder will be prompted to sign in using biometrics or password.


Upon sign in, the payment details will be shown. The cardholder can review the payment details and click Approve or Decline.

This completes the SCA verification. The cardholder will need to return to the merchant's website to confirm the payment is successful.

Strong customer authentication via merchant website

Cardholders without the Global Card Access app can complete payment authorisation following the 3D Secure process on the merchant's website. [This video illustrates the process.](#)



BANK OF AMERICA  **mastercard**
ID Check

Payment Verification [Deutsch](#) [Español](#) [Français](#) [Italiano](#)

Answer your BofA Global Card Access security question and enter the One-Time Passcode sent to your mobile device ending +4*****0775.

Merchant: GOLFSTORE 3DS
Amount: USD 105.99
Date: 02/02/22
Card Number: XXXX XXXX XXXX 9086

What is your favorite sport or hobby? ⓘ

Enter One-Time Passcode ⓘ

Resend One-Time Passcode ▼

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During the checkout process, a screen will appear requesting the one-time passcode and answer to the security question. The cardholder will need to answer both correctly to complete the payment.

This process is completed directly on the merchant's website.

Sample verification screen

One-time passcode (OTP) validation

The OTP is a 6-digit numeric code unique for that online purchase. It is sent via SMS or email to the cardholder's registered mobile phone number or email address.

Security question validation

When cardholders register their cards on [Global Card Access](#), they are asked to answer three security questions. The SCA validation is the answer to the **first security question** set-up on Global Card Access. Cardholders can select the preferred question from the list of questions below.

| |
|--|
| What street did you grow up on? ▼ |
| What street did you grow up on? |
| What hospital were you born in? |
| What is your doctor's last name? |
| What was/is your nick name? |
| What is your favorite sport or hobby? |
| Where was your father born? |
| Who was your childhood pet? |
| Who was your best friend as a child? |
| Who was your favorite teacher? |
| What was your first school? |
| Where was your mother born? |
| What is your mother's maiden name? |
| Where was your spouse born? |
| Where were you born? |
| What is your favorite city or place? |

Frequently Asked Questions

[What is Strong Customer Authentication \(SCA\)?](#)

[What does it mean for Commercial Card clients?](#)

[What is the Global Card Access mobile app?](#)

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[What is Strong Customer Authentication \(SCA\)?](#)

SCA is a regulatory requirement which enhances the security process for electronic payments. It requires an authentication based on the use of two or more independent elements categorised as **knowledge** (something only the user knows), **possession** (something only the user possesses) and **inherence** (something only the user is).

[What does it mean for Commercial Card clients?](#)

When cardholders make an online purchase, they may be asked to complete verification. This can be done using the Global Card Access mobile app or by entering the one-time passcode (OTP) and answering the security question on the merchant's website.

[What is the Global Card Access mobile app?](#)

This is Bank of America's Commercial Card mobile app and it is available on all major app stores. It offers a wide range of features including, completing verification for SCA, activating a new card, checking a balance or viewing a PIN. [Learn more about Global Card Access.](#)

[What is the one-time passcode \(OTP\)?](#)

The OTP is a 6-digit numeric code unique for that online purchase. It is linked to the amount of the transaction and the beneficiary. The OTP is sent via SMS or email to the cardholder's registered mobile phone number or email address.

[What is the security question?](#)

When cardholders register their cards on [Global Card Access](#), they are asked to answer three security questions. The security question used for SCA is the first security question set-up on Global

Card Access. Cardholders should visit Global Card Access at bofa.com/globalcardaccess to register their card or to reset their security question and answer.

[What is considered an online purchase?](#)

Online purchase refers to an internet card purchase, e.g. online card payment for train tickets. This does not include making an internet payment to settle an outstanding card balance.

[Who will be impacted?](#)

This enhanced SCA process is applicable to all Bank of America branded Commercial Cards issued in EMEA. This does not impact non-EMEA issued cards. If a US cardholder travels to EMEA and makes an online purchase, it does not require SCA.

[What is the benefit of SCA?](#)

This enhanced SCA process will improve security and protect cardholders from fraudulent activities.

[Are there any actions that cardholders will need to take?](#)

Cardholders are strongly encouraged to download the Global Card Access mobile app, login to ensure their cards are registered and they are familiar with the answer to their security questions. Cardholders can change their security question and answer at bofa.com/globalcardaccess.

[Is it possible to opt-out from SCA?](#)

No, this is a regulatory requirement and it is not possible to opt-out from SCA.

[Will every online purchase require SCA?](#)

When the booking is made directly via the merchant's website, SCA may be required as additional authentication where the merchant adopted the 3D Secure process. Currently not all merchants adopted 3D Secure, but it is expected that most will do so to comply with PSD2. Separately, there are a number of PSD2 exemptions for SCA based on the nature and risk of the transaction.

[What are the SCA exemptions?](#)

Payment Service Providers have the discretion to not apply SCA based on the PSD2 exemptions. The key SCA exemptions permitted by PSD2 include the following:

- Contactless payments at point of sale
- Unattended terminals for transport fares and parking fees
- Trusted beneficiaries
- Recurring transactions
- Low-value transactions
- Secure corporate payment for lodge card and virtual card
- Transaction risk analysis



[How does this relate to data privacy and GDPR?](#)

As per our privacy notice, we may need to collect and process Personal Data in order to provide the requested service. The Personal Data collected will be used for business purpose only; in this case to facilitate online purchases and comply with the regulation. Please refer to our [Data Privacy Notice](#).

[Who should I contact for assistance?](#)

Please call Global Card Services using the telephone number found on the back of your card.

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