BANQUE BANORIENT FRANCE
Banking with a personal touch

Strong Customer Authentication

Dear Valued Customers,

With reference to European regulations and the Payment Security Directive PSD2, a new **Strong Customer Authentication** solution called AKARI will be available starting **2/11/2022**, allowing you to validate your online payment transactions by credit card in a secure manner. This solution will replace the usual authentication code sent to you by SMS.

To activate this solution, you will need to:

1. Download the "**AKARI**" application on your smartphone,
2. Enter your **bank code i.e. 17599**
3. Enter your **unique ID** that was sent to you by email
4. Enter your **activation code** received by SMS
5. And set at your option **PIN code** or biometric fingerprint.

Therefore, validation of your online payments will then be done via the AKARI application with your **PIN code** or Biometric Fingerprint.

You will find attached a practical flyer that will help you to use this application.

We remain at your disposal for any further information at the telephone no +33 1 44 95 06 06.

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AKARI

Card Holder GUIDE



« We provide you a high level of authentication process to increase the security and protect of your online payment transactions by credit card»

Strong Customer Authentication solution

allows you to validate your online purchase with independent 2 authentication factors :

1. *What I know (a PIN code) and who I am (a fingerprint*) ;*
2. *What I own (the secure Smartphone via your AKARI application)*

Strong Security

The strong authentication solution replaces the current authentication code sent by SMS and **complies with European regulations** DSP2** .

The strong authentication module of your solution is based on the latest encryption technolcgies and guarantees the protection of your authentication factors and **secures your online payment transactions.**

➢ 1 What is are the advantages of the AKARI application?

Validation of online payment transactions **is easier**

A **6-digit code defined** by you (versus an 8-digit code sent by SMS).

Reinforced optionally using biometric recognition*

If background notifications are activated on your mobile phone, you will be directed instantly to the AKARI application to validate your purchase.

Your personal 6-digit code is enough !

It works even if there is only Wifi (and no mobile network coverage)

➢ 2 Is the AKARI application for me?

I am

A customer of BANQUE BANORIENT FRANCE who buys online.

I own

A Smartphone.

An active bank card (not opposed, not canceled and activated on a POS or ATM).

I downloaded

The **AKARI** app from the Store of my Smartphone.

➢ 3 How to activate the AKARI solution?

Download the app. AKARI
From the Store of my Smartphone

Login
with your bank details*** and your activation code (received by SMS)

Set your authentication preferences

* : The fingerprint can be substituted by facial recognition only on iPhones, if this option is activated beforehand on this device.
** : PSD2 Payment Security Directive 2
*** : Your banking information is communicated by BANQUE BANORIENT FRANCE from November 2nd, 2022.