

BUSINESS & COMMERCIAL

# Corporate Cards

How to use your security token to keep your transactions safe and secure.



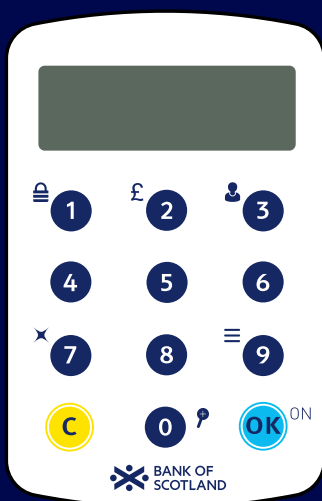
# Keeping your online transactions secure



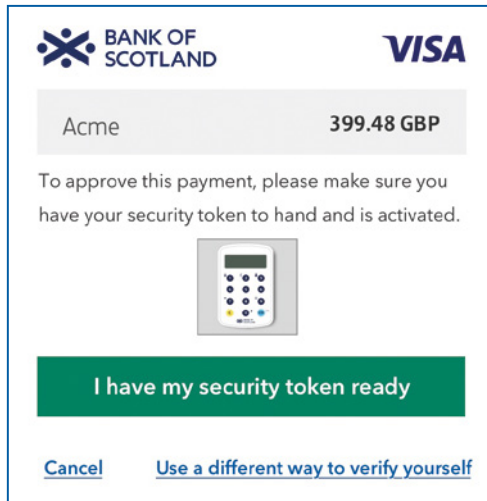
To keep your online card payments secure, we use Strong Customer Authentication (SCA).

SCA adds an extra layer of protection by confirming it's really you making the payment - simply use your security token when prompted to help keep your account safe from fraud.

If you use CCIS to service your account, you'll use the same token to approve online purchases and CCIS activities when prompted.




# Getting started – activating your token



**BANK OF SCOTLAND** **VISA**

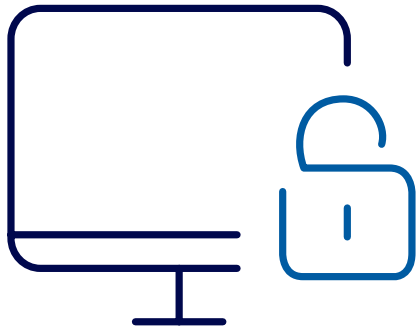
Acme 399.48 GBP

To approve this payment, please make sure you have your security token to hand and is activated.



**I have my security token ready**

[Cancel](#) [Use a different way to verify yourself](#)



## Activation

You'll receive an Activation Code by post. Follow the instructions to set up your four-digit PIN. Your token will then be ready to use for:

- ▶ approving online payments
- ▶ and/or signing in/logging on to CCIS and account servicing activities in CCIS.

Programme Administrators - if you've received a token that you don't currently need, please hold on to it. You can then choose to use our online servicing solution, CCIS, in the future.

# Using your token to make online payments

Here's an example of an online purchase, with the step-by-step instructions:

STEP 1	STEP 2	STEP 3	STEP 4	STEP 5	STEP 6
Press <b>'OK'</b> to turn on your token.	Enter your PIN and press <b>'OK'</b> .	When prompted, press <b>'7'</b> for <b>'SELECT FUNCTION'</b> .	Enter the <b>'CHALLENGE'</b> code from the merchant's screen and press <b>'OK'</b> .	When <b>'AMOUNT'</b> appears, enter the payment amount e.g., £399.48 as 39948 (no decimal point) and press <b>'OK'</b> .	Your token will generate a <b>'RESPONSE'</b> code. Enter this code on the payment screen.

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1. Press **'OK'** to turn on the token.  
2. Enter your 4-digit **PIN** and press **'OK'**.  
3. When the token shows **'SELECT FUNCTION'**, press **'7'**.  
4. Under **'CHALLENGE'**, enter **45657198** and press **'OK'**.  
5. When the token shows **'AMOUNT'**, select **'Next'** on this screen to continue.

[Cancel](#) [Use a different way to verify yourself](#) [Next](#)

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6. Under **'AMOUNT'**, enter **399.48** and press **'OK'**.  
7. Enter your **'RESPONSE'** code in the box below:

[< Previous](#) [Confirm](#)

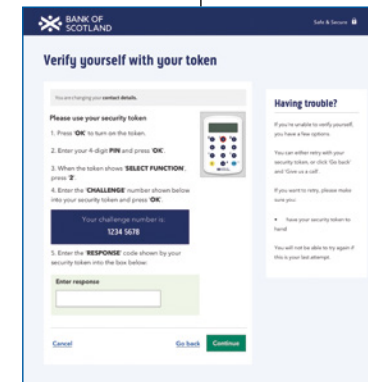
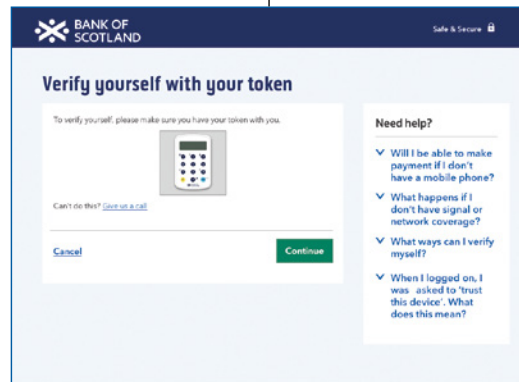
# Commercial Card Internet Servicing (CCIS)

If you use CCIS, you'll use the same token to complete some activities, which will include signing in (using **FUNCTION 1**) and amending personal details like your telephone number (using **FUNCTION 2**).

Programme Administrators will also need the token for other actions, such as registering a new programme and requesting new cardholders.

If you're a cardholder, here's an example of using CCIS to amend your personal details, with step-by-step instructions:

STEP 1	STEP 2	STEP 3	STEP 4	STEP 5	STEP 6
Press ' <b>OK</b> ' on your token to wake it up.	Enter your 4-digit PIN and press ' <b>OK</b> '.	When your token shows ' <b>SELECT FUNCTION</b> ' press ' <b>2</b> '.	Enter the ' <b>CHALLENGE</b> ' code on the CCIS screen into your token and press ' <b>OK</b> '.	A ' <b>RESPONSE</b> ' code is then generated by your token.	Enter ' <b>RESPONSE</b> ' code, as presented on your token, onto the CCIS screen <b>Personal Use:</b> The token is for your use only and can't be shared.





## Security tips

- ▶ Only generate codes when prompted during online transactions or when you ask for a reset.
- ▶ Never share your PIN or codes with anyone.
- ▶ You have three attempts to enter the correct code before the system locks your account. Contact Business Card Services if you need a reset.



## Alternative authentication

If you have registered a mobile or direct dial landline, you can choose to receive your authentication code by phone. Any registered numbers will appear on the Merchant screen and you can select which device you want to use to receive the code.



# Support



For help with your token or card, call us. We can help you unlock your token PIN or order a new token.

Have your security password ready - it's the one you use whenever you contact us.

New customers - This would be the password set up as part of the application process. If you didn't set the password, it's possible your Programme Administrator may have assigned one to you, so contact them for details.



**For PAs: 0345 602 9535**  
(+44 1908 049 026) from abroad.

**Cardholders: 0800 096 4496**  
(+44 1908 544 059) from abroad.

Lines open 8am-8pm Monday-Friday and 9am-4.30pm Saturday. You can call us outside these hours if you are having difficulties using your card and/or token.



To register for CCIS, visit:  
**[commercialcards.co.uk/bankofscotland](https://commercialcards.co.uk/bankofscotland)**




## Business help and support

We aim to provide you with a high level of service. If you have a query our Help & Support pages can help:  
[business.bankofscotland.co.uk/help](https://business.bankofscotland.co.uk/help)

## Find out more

 Go to [bankofscotland.co.uk/business](https://bankofscotland.co.uk/business)

 Call us on **0345 300 0268**

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