

## » What's an authentication card? And why do you need one?

**An authentication card is a new way to help you verify your identity when you use Barclaycard online servicing. It looks a lot like a Barclaycard, but you can't pay for anything with it. It's designed for anyone in your business who uses online servicing but doesn't have a transactional card.**

### Your questions answered

#### **I didn't need a card before. Why do I need one now?**

One of the things the revised Payment Services Directive – PSD2 for short – intends to do is increase the security of online payment information and services. This means Strong Customer Authentication (SCA) will be required when accessing or servicing your account online. The introduction of authentication cards is part of that – and will make online servicing even more secure for businesses. Have a look at our helpful videos to find out more about SCA.

#### **What's changing to the way I log in to online servicing?**

To log in to online servicing, you'll now need your authentication card, username or email address, PIN and PINsentry card reader. Using these together, you'll be able to generate your one-time passcode and complete the login process. For corporate customers, the URL you visit will also change. However, you'll now also be able to access all online servicing platforms you use in one place.

#### **Won't this extra step make online servicing more complicated?**

Not really – an authentication card is very easy to use. Additionally, you'll no longer need to have a transactional card just to be able to log in to online servicing. It means that important card details don't have to be shared, adding an extra layer of security.

#### **What happens if I lose my authentication card?**

No one else can use your card if they don't have the PIN. It can't be used to make purchases, so there's no danger of unexpected spending. If you need another authentication card, let your main administrator know or call **0800 008 008** to have the card reissued.

#### **Can I still use my transactional card for online servicing?**

Yes you can. Authentication cards are meant for people in your company who need access to Barclaycard online servicing, but do not have or need a transactional card. Those people with a transactional card will use this to access Barclaycard online servicing. An authentication card cannot be used for purchases.

#### **How many authentication cards can I have?**

A user can only have one authentication card, but there are no limits on how many authentication card users a company can have. Anyone who needs access to Barclaycard online servicing, but doesn't have a transactional card, can get an authentication card.

#### **How do I keep track of who's using them?**

All your authorised user profiles can be easily managed in Barclaycard online servicing. Every user is personally accountable for what happens on the account when they're logged in.

#### **Is it safe?**

Having an authentication card means that you won't be sharing your login credentials with anyone in your business. Additionally, any use of authentication cards to access Barclaycard online servicing will show on your records.

[barclaycard.co.uk/business/psd2](https://www.barclaycard.co.uk/business/psd2)