

# Confirming Payments with a Card Reader

## Audio transcript

Payment Services Regulations coming into force mean you may need to confirm your online card purchases more often to help keep you safe from fraud.

You can confirm your online card purchases using your mobile banking app or using a one-time passcode sent to your mobile phone.

But if these two options are not right for you, you can use our handheld Card Reader device.

When you have your Card Reader and make a payment online, a verification screen will pop up before the payment can be completed.

You'll be asked to confirm that it's really you making the payment using the Card Reader, so insert your card with the chip at the bottom of the card, and select the 'Respond' button. Enter your card PIN, then press OK.

Now enter the authentication code shown on the verification screen into the Card Reader and press OK. An eight-digit one-time code will then show on the screen, you should never share this code with anyone, even with bank staff or police.

Enter your one-time code on the verification screen and press submit.

You will then return to the merchant's website to confirm the payment has been made. And that's it, you've completed the process.