

Registering Your Authenticator App

Before you begin registration:

- Please download the 'Cynergy Bank Authenticator' App to your smartphone or tablet from your device's corresponding app store. If you already have the app installed on your device, please check that it's been updated to the latest version available.
- Once the App has been downloaded, please ensure that the 'Allow Notifications' option is switched on (Note: You can check this in the 'Settings' section of your device).
- To begin, you will need:
 - The 'Cynergy Bank Authenticator' App – This is the app that you must have installed on your smartphone or tablet.
 - A UK registered mobile number – This must be the mobile number associated with your account.
- Your device will need to be connected to the internet to complete the registration process.

Please note that you can only download the Authenticator App to one device, but the Authenticator App can be used for all your accounts and, where applicable, User IDs.

Begin Registration

Step 1: Log in to Online Banking

- Open <https://www.cynergybank.co.uk> and access Online Banking via the 'Log in' button at the top right of the page.
- Enter your User ID and passcode.
- On the next screen, enter the One Time Passcode when requested and click 'Confirm'.
- On the next screen, click on the button 'Start Registration'
- You will then have the option to complete the registration either by entering a Registration ID and Activation Password, or by scanning a Registration Image.



Option 1: Using a Registration ID and Activation Password

Step 2: Enter Registration ID and Activation Password

Note: The Registration ID and Activation Password will be sent to you as a text message to your registered mobile number once you click 'Start Registration'.

Please contact the Customer Service team if you have recently changed your mobile phone number and haven't informed us.

If you do not receive the text message, you can request for a new one to be sent via the Online Banking screen. Alternatively, you can use the Registration Image to register by selecting 'Having trouble using the ID and Password?' on the Online Banking screen and following the steps listed below in 'Option 2: 'Using a Registration Image'.

If you are accessing Online Banking using the same device your Authenticator App is installed on, simply click on the registration link shown on the Online Banking 'Start Registration' screen.

Or

If you are using a separate device, open the Authenticator App on that device.

- Select 'Enter Registration ID and Activation Password'.
- Enter the Registration ID.
- Enter the Activation Password.

Once you have entered the details above, the Authenticator App will ask you to:

- a) Create a memorable 4-digit PIN number.
- b) Choose if you'd like to use biometric identification instead of the 4-digit PIN number (**Note:** This will only apply if your device is enabled for biometric identification).

You've completed registration!

If the registration has been successful:

- In the Authenticator App – The 'Home' screen of the app will display a 'Registered Authenticator' message.
- To complete the activation process, please close and reopen the Authenticator App.
- To use the Notifications service, please ensure that the 'Allow Notifications' option is switched on (Note: You can check this in the 'Settings' section of your device).
- When you visit the Online Banking webpage, you will be automatically re-directed to a screen confirming that your registration was successful.



Option 2: Using a Registration Image

Step 2: Scan Registration Image

- Select the 'Having trouble using the ID and Password?' option on the Online Banking screen.
- Open the Authenticator App and tap the 'Scan Registration Image' button. The camera on your device will now open. (**Note:** You will be required to grant the Authenticator App permissions to use the camera function.)
- Point the camera at the image displayed on the Online Banking screen, ensuring that the full image is captured.
- Once the image has been scanned, the Authenticator App will ask you to:
 - a) Select a memorable 4-digit PIN number.
 - b) Choose if you'd like to use biometric identification instead of the 4-digit PIN number (**Note:** This will only apply if your device is enabled for biometric identification).



Once you have entered the details above, the Authenticator App will ask you to:

- a) Create a memorable 4-digit PIN number.
- b) Choose if you'd like to use biometric identification instead of the 4-digit PIN number (**Note:** This will only apply if your device is enabled for biometric identification).

You've completed registration!

If the registration has been successful:

- In the Authenticator App – The 'Home' screen of the app will display a 'Registered Authenticator' message.
- To complete the activation process, please close and reopen the Authenticator App.
- To use the Notifications service, please ensure that the 'Allow Notifications' option is switched on (Note: You can check this in the 'Settings' section of your device).
- When you visit the Online Banking webpage, you will be automatically re-directed to a screen confirming that your registration was successful.



Authentication using your App

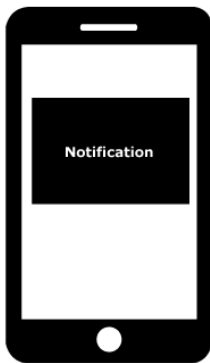
Once you have registered the Authenticator App to your phone or tablet, you can log in to Online Banking from the same device the app is installed on and authenticate any actions from the same device.

You can also log in to Online Banking using an alternative phone, tablet or computer and use the Authenticator App to authenticate any actions you want to make.

To use the Notifications service, please ensure that the 'Allow Notifications' option is switched on for the Authenticator App in your app settings on your device. (Note: You can check this in the 'Settings' section of your device).

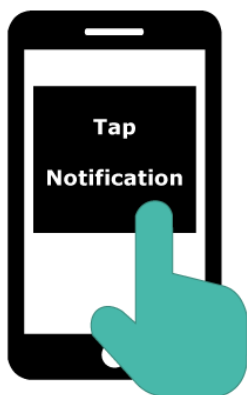
Using the Notifications service

Begin the transaction in Online Banking.



Step 1: Select 'Notification' as your preferred method of authentication.

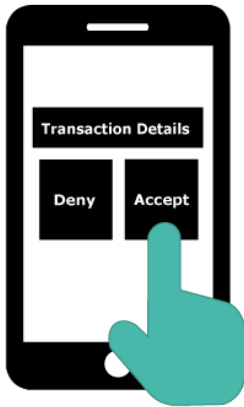
You will then receive a notification directly on your device screen.



Step 2: Tap the Notification on your device screen to open the Authenticator App.

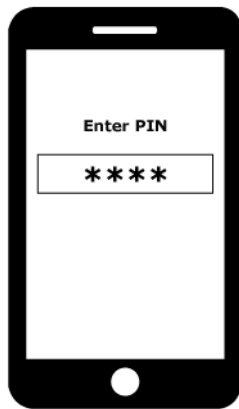
Details of the request will be presented on your Authenticator App screen. You will be presented with the option to 'Deny' or 'Accept' the transaction.





Step 3: Select to 'Accept' the transaction.

You will now be asked to enter your memorable 4-digit PIN number or biometric identification.

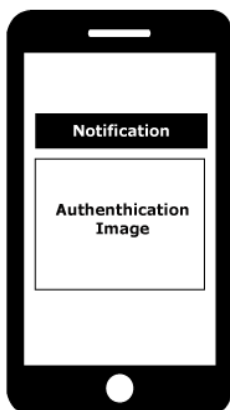


Step 4: Enter your 4-digit PIN or verify biometric identification.

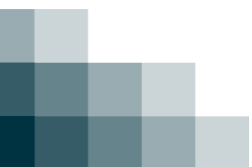
- On your Authenticator App, enter your memorable 4-digit PIN number or verify the biometric identification if this was set up at the time of registration.
- You will know that your action has been successfully completed once you see the confirmation screen on Online Banking.

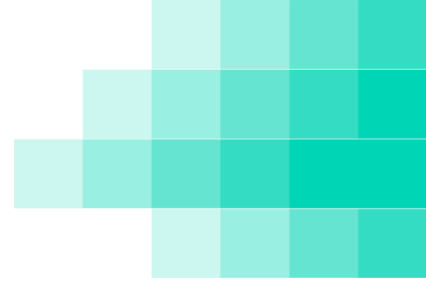
Using the Authentication Image

Begin the transaction in Online Banking.



Step 1: Select 'Authentication Image' as your preferred method of authentication.





Step 2: Tap the Authentication Image

If you are accessing Online Banking through the same device your Authenticator App is registered to, simply tap the Authentication Image in Online Banking when it appears. This will trigger the Authenticator App to open.

Or

Step 2: Alternatively, if you are using separate devices, open the Authenticator App on the relevant device and tap on the button 'Scan an Authentication Image'.

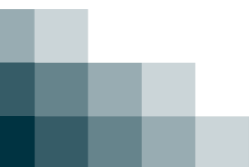
(Note: You will be required to grant the Authenticator App permissions to use the camera function.)

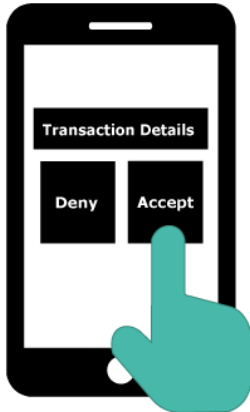
Point the camera at the image displayed on the Online Banking screen, ensuring that the full image is captured.



Scan the Authentication Image

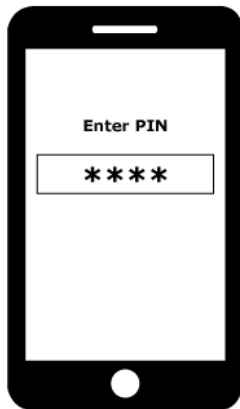
Details of the request will be presented on your Authenticator App screen. You will be presented with the options to 'Deny' or 'Accept' the transaction.





Step 3: Select to 'Accept' the transaction.

You will now be asked to enter your memorable 4-digit PIN number or biometric identification.



Step 4: Enter your 4-digit PIN or verify biometric identification.

- On your Authenticator App, enter your memorable 4-digit PIN number or verify the biometric identification if this was set up at the time of registration.
- You will know that your action has been successfully completed once you see the confirmation screen on Online Banking.

That's it – you've completed your transaction in Online Banking!

You will know that your action has been successfully completed once you see the confirmation screen on Online Banking.

If you are still experiencing issues with using the Authenticator App on your device, have lost or replaced your device, or forgotten your 4-digit PIN number and need to reset it, please click [here](#).

If you encounter any issues during the registration or authentication process, please contact Customer Service on 0345 850 5555 (if calling from outside the UK, please call +44 (0)20 3375 6422).

Our Customer Service lines are open from 8.00am to 8.00pm weekdays and 9.00am to 5.00pm (UK time) on weekends and bank holidays.



Cynergy Bank Limited. Registered in England and Wales: 04728421
Registered office: 4th Floor, One New Change, London EC4M 9AF
Correspondence address: PO Box 80030, London EC4P 4NG

Cynergy Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Asset Based Lending is exempt from regulation by the Financial Conduct Authority and the Prudential Regulation Authority. Our main business is the provision of financial services under registration number no. 575105. Cynergy Bank and the curve logo are registered trademarks.

Eligible deposits with Cynergy Bank Limited are protected up to a total of £85,000 by the Financial Services Compensation Scheme, the UK's deposit guarantee scheme. Any deposits you hold above the protected limit are unlikely to be covered. Further information is available here or visit <https://www.fscs.org.uk/>

[Click here](#) for free and impartial advice, set up by the government. Cynergy Bank Limited is a member of UK Finance and subscribes to the Standards of Lending Practice published by the Lending Standards Board which covers good practice in relation to loans, overdrafts and other types of lending that we do not currently offer. Further information is available [here](#).

Calls to 0345 850 5555 (+44 (0)20 3375 6422 from outside the UK) may be recorded for monitoring and training.

