BARCLAYS

PINsentry

User Guide

Please read this leaflet carefully before you start using PINsentry

Welcome to PINsentry for Online Banking

PINsentry is an improved protection system for Online Banking, using Chip and PIN technology. It's simple to use – all you need is your Online Banking membership number, your Barclays Bank card, your card's PIN and a PINsentry card reader.

This leaflet explains PINsentry in more detail. If you prefer, you can follow the screen-by-screen instructions at barclays.co.uk/pinsentry.

We believe PINsentry is a real step forward – and will mean greater security and peace of mind for our customers.

Please read this leaflet carefully before you start using PINsentry.

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Get to know the PINsentry card reader

The illustration opposite will help you understand how to use the PINsentry card reader.

LCD SCREEN
Warning label to be removed before use.

IDENTIFY
You will be prompted to press this button after you have inserted your card as part of the Online Banking **log-in process**.

RESPOND
This button will not initially be used for Barclays PINsentry.

CLEAR
Press this button if you make an error. It will delete one number at a time.

ENTER
You will be prompted to press this button after you have entered your card PIN in the card reader, or after you have entered other requested information.

YOUR BARCLAYS BANK CARD

SIGN
You will be prompted to press this button after you have inserted your card as part of the process when you make an **Online Banking payment** to someone new. You will then be prompted to enter your card PIN followed by details of your payment.

LARGER VIEW (0 BUTTON)
When the unique eight-digit code is displayed you can press the '0' button to display the code over two lines – for a larger view.

How to use the PINsentry card reader

You will need to use the PINsentry card reader every time you log in to Online Banking. Our Online Banking website will give you screen-by-screen instructions showing you how to use your Barclays Bank card and card reader to create a unique eight-digit code. You simply enter the code displayed on the PINsentry card reader – along with your Online Banking membership number and the last few digits from your card to log in.

You will also need to use the PINsentry card reader when you set up a payment to someone new for the first time. Again, our website will give you screen-by-screen instructions to follow.

If at any time you enter your card PIN incorrectly three times into the card reader, **your PIN will lock and you won't be able to use your card.** Please refer to the Frequently Asked Questions section of this leaflet to find out how to unlock your PIN.

That's why it is important that you read this leaflet carefully before you start using the card reader – when you are ready to start using the card reader, remove the warning label from the screen.

If the card reader doesn't work for any reason, or you need further information, please visit **barclays.co.uk/pinsentry** for help and advice about what to do next.

How to log in to Online Banking

You will start to use the PINsentry card reader on the Log-in **Step 2 of 2** Online Banking screen shown opposite, then follow the instructions below:

Your card

Enter the last few digits of the card number on any of your Barclays debit cards or Authentication Card into the box online.

The PINsentry card reader

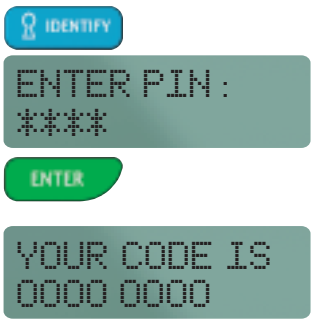
1) Insert this card into the card reader.

2) Press the IDENTIFY button on the card reader.

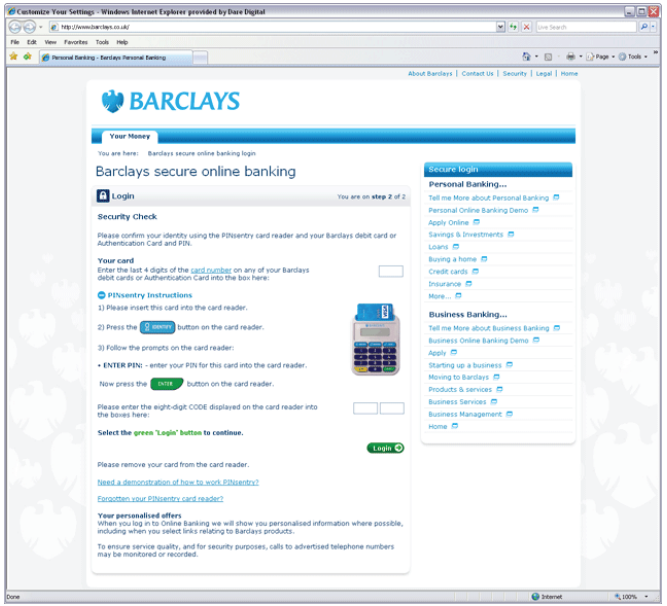
3) Follow the prompts on the card reader:

- Enter your card PIN for this card into the card reader. Now press the ENTER button on the card reader.

- An eight-digit CODE will appear on the card reader (eg 1234 5678). Type the displayed code (without the space) into the box on the Online Banking screen.



Select the green 'log-in' button on the Online Banking screen to continue.



How to make a payment or standing order to someone new

You will also use the PINsentry card reader when making a payment to someone new† on the Pay a Bill or Someone/Invoices **Step 3a of 4** or when setting up a standing order on the Set up a standing order **Step 3a of 4** Online Banking screens shown opposite. Then follow the instructions below.

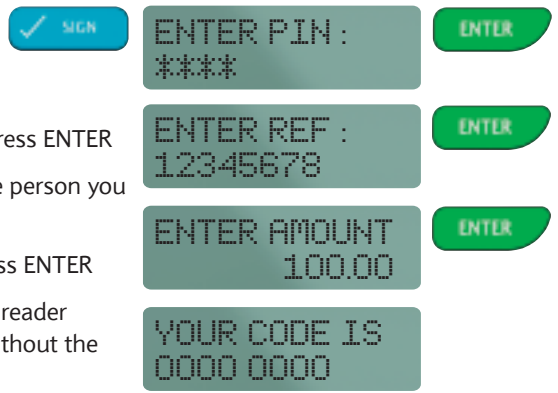
The PINsentry card reader

1) Reinsert the same card, which you used when you logged in, into the card reader

2) Press the SIGN button on the card reader

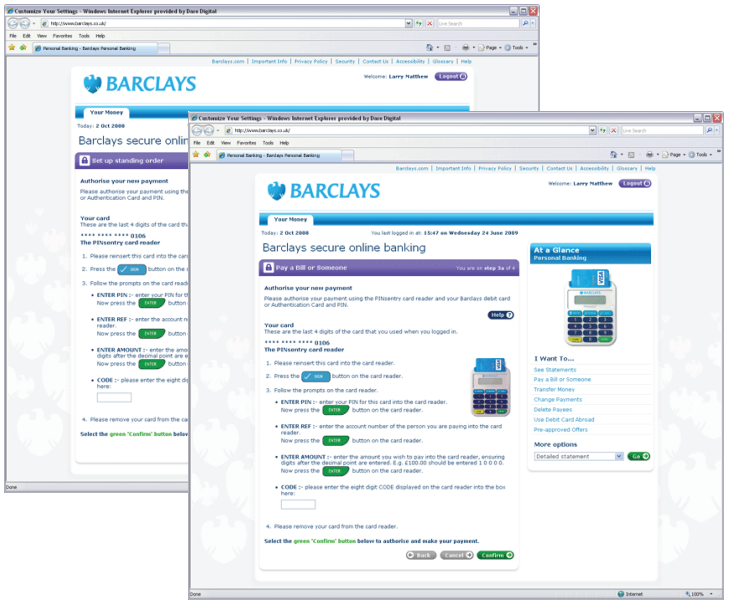
3) Follow the prompts on the card reader:

- Enter your card PIN in the card reader and press ENTER
- Enter REF – enter the account number of the person you are paying and press ENTER
- Enter the AMOUNT you wish to pay and press ENTER
- An eight-digit CODE will appear on the card reader (eg 1234 5678). Type the displayed code (without the space) into the Online Banking screen.



Select the green 'confirm' button on the Online Banking screen to continue.

† Please note – you only need to use the card reader when setting up a payment to someone new for the first time.



Frequently Asked Questions

About PINsentry

How does PINsentry work?

Each time you use the PINsentry card reader it creates a new, unique, eight-digit code that you use as you bank online. By using something you 'know' like your Barclays Bank card PIN, and something you 'have' like your bank card, it will become even harder for fraudsters to access your accounts through Online Banking.

How will PINsentry help me?

PINsentry builds in extra protection for banking transactions online, giving you greater security and peace of mind.

Will PINsentry affect making other online purchases?

Currently PINsentry is just for Barclays Online Banking use. You can get additional security for online purchases by registering at barclays.co.uk/verifiedbyvisa.

I haven't received a letter about the introduction of PINsentry, what should I do?

Visit barclays.co.uk/pinsentry for more information, help and advice.

The PINsentry card reader

How often do I need to use the PINsentry card reader?

You will need to use the card reader every time you log in to Online Banking, and also when you set up a payment to someone new for the first time.

Why do I need to use the card reader again when I set up a payment to someone new?

We ask you to use the card reader when you set up a payment to someone new for the first time, so that we can be sure the instruction is coming from you.

Are there any times when I don't have to use the card reader?

Yes. Payments to people whose details you have saved and some selected companies do not require PINsentry authentication.

Does the card reader need to be activated before I use it for the first time?

No. Remove the warning label from the card reader, then just follow the screen-by-screen instructions, the next time you log on to Online Banking.

Do I need to plug the card reader into my computer?

No. The card reader works remotely and is battery powered; the battery should last for between five and seven years.

Does the card reader synchronise with the computer?

No. The card reader doesn't directly interact with your computer in any way. The card reader uses your card details to generate a unique code that is only valid at the time you want to access Online Banking. **We will never email you asking you to enter details to synchronise the PINsentry card reader.**

Which way round do I put my card in?

Insert your card Chip end first, with the Chip side facing you. The picture on page 7 of this leaflet will help you.

Do I have to use my card reader within a certain time limit?

Yes, the card reader will time out and turn off after 90 seconds of inactivity. To reactivate, simply remove and reinsert your card.

Can I use someone else's card reader?

Yes. You can share a card reader, but you can only use your own bank card and PIN. Only use a card reader from a trusted UK source. The Barclays PINsentry card reader has a label on the back, please ensure that this label is intact for your security.

Can I use PINsentry abroad?

Yes, PINsentry will work in any time zone, in any country – allowing you to access Barclays UK Online Banking whenever and wherever you want. However, if you use Barclays Online

Banking outside the UK you do so at your own risk, as it may constitute an offence in that country. Please note, the PINsentry card reader will not work with international accounts.

Your Barclays Bank cards

Which bank cards can I use in the PINsentry card reader?

You can use any of your Barclays Bank debit cards, unless we have sent you an alternative card – called a Barclays Bank Authentication Card.

I've got more than one debit card, how do I know which one to use?

We'll make sure all your debit cards will work in the PINsentry card reader.

I've forgotten my card's PIN, can I still use the card reader?

No. You will need a PIN to use the card reader to gain access to Online Banking. To readvise you of your PIN, call us in the normal way or visit your local branch.

I've lost my Authentication Card.

Call us in the normal way or visit your local branch to order a replacement.

Can I use my card with my partner's membership number?

No. Your card will only work with your individual membership number.

Other questions

What if I don't have the card reader with me, but I really need to use Online Banking?

You won't be able to use Online Banking without the card reader. For details of alternative banking options, including Telephone Banking, please visit barclays.co.uk/pinsentry.

If I cannot use the card reader due to a disability, what do I do?

We've endeavoured to design the PINsentry card reader to make it easy to use for all. An audio PINsentry card reader is being provided for customers who request Braille, large print statements and audio communications.

There seems to be a problem with the card reader, what should I do?

Check the instructions in this leaflet or visit barclays.co.uk/pinsentry for more help and advice. Alternatively please call our Online Banking Helpdesk on **0845 600 2323***.

The card reader says: 'LAST PIN TRY'.

If you twice enter your card PIN into the card reader incorrectly, the card reader will give you one last opportunity to enter the PIN correctly before it will lock. When the reader displays 'LAST PIN TRY', you must press ENTER before you can enter your PIN for the third time. This is your usual bank card PIN.

The card reader says: 'PIN LOCKED'.

If you enter your card PIN into the card reader three times incorrectly, the PIN will lock and you won't be able to use your card. To unlock the PIN, you will need to visit any Barclays ATM and follow the on-screen instructions.

The card reader says: 'THIS CARD IS NOT ACCEPTED' or 'CARD IS NOT RESPONDING'.

You may have inserted the wrong card, so please pull the card out, check and try again.

What happens if the card reader is stolen?

No-one will be able to access your accounts on Online Banking using just the PINsentry card reader. If it does get stolen, call us in the normal way to order a new one.

How will Barclays know when I need a replacement card reader?

The battery in the card reader should last between five and seven years. When this time approaches, we will automatically send you a new one.

What happens if I need a replacement card reader before then?

Visit barclays.co.uk/pinsentry to order a replacement. Alternatively, you can replace the battery yourself. Battery details are on the label on the back of the card reader.

If the card reader is replaced, can I just throw away the old one?

No. Please return the old card reader to: FREEPOST, PO Box 551, Fareham PO14 9DZ.

Where can I find out more?

You can find more Frequently Asked Questions at: **barclays.co.uk/pinsentry.**

For your security

Never accept instructions to synchronise the PINsentry card reader – no synchronisation is necessary.

Never accept instructions from anyone asking you to enter an account number and amount into the PINsentry card reader unless you wish to make that payment.

If you need a copy of this information in Braille, large print or audio we will be happy to provide it for you. Please call **0800 400 100**** (via Text Direct if appropriate) or order online from **barclays.co.uk**

* To maintain a quality service, we may monitor or record calls. Lines are open seven days a week from 7am-11pm (UK time). Outside the UK call +44 (0)2476 842063. Call charges will apply, please check with your service provider.

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