

# Keeping Bank Details Up-To-Date

**Are you keeping your bank details up-to-date?** Without up-to-date contact details against your bank accounts, the Strong Customer Authentication (SCA) may not be able to authenticate your payment attempt. In other words, you will be faced with an unsuccessful payment.

**What happens once your details are up-to-date?** You will be able to make online payments after completing the Strong Customer Authentication (SCA), a two-factor authentication process, newly mandated on 14th March 2022.

**Ways consumers can handle additional Strong Customer Authentication (SCA) when making payments on WisePay:**

- 1. Banking app:** when you make a payment, you'll be logged into your banking app to confirm the payment.
- 2. One-time passcode:** create this via a passcode generator and enter it into the payment flow
- 3. Text message:** a code is sent to your mobile for you then to enter into the website you are purchasing from. However, in poor signal areas, not receiving a text message is frustrating, especially if the website page has timed out by the time the code has arrived.

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