

Frequently Asked Questions

1. What is “Alpha SecureCode” service?

The **Alpha SecureCode** service is an additional way of authenticating you in order to approve your transactions. It enhances security when using the Alpha Express Banking, as well as your online purchases (online transactions) with an Alpha Bank card, in accordance with the standards of the European Directive on security requirements for electronic transactions (PSD2 / Strong Customer Authentication - SCA).

The completion of the transactions that require the service Alpha SecureCode, is carried out via Push Notifications from the **ALPHA BANK CY** application.

For online purchases using an Alpha Bank card, in addition to Push Notifications, the option of authentication by combining a one-time passcode, the “**Alpha SecureCode**” (via sms/Viber), with your personal code, the “**ePIN**” is also available.

2. How can the “Alpha SecureCode” service help me?

The Alpha SecureCode service performs the strong authentication process, confirms that the electronic transaction is carried out by the legitimate card or account holder and protects you from unauthorized electronic transactions.

3. Which transactions require an Alpha SecureCode?

The Alpha SecureCode is mandatory in order to complete the following electronic transactions:

- online purchases (online transactions) using an Alpha Bank card
- fund transfers to third parties (individuals or companies) to an Alpha Bank account
- transfers to another domestic or foreign bank
- standing orders for the transfer of a fixed amount at regular intervals to third party accounts of Alpha Bank
- payments of debts on cards and consumer loans of third parties, issued by Alpha Bank or other domestic banks
- payments to organisations

4. How can I activate the receipt of push notifications from the ALPHA BANK CY app?

Alpha Express Banking subscribers

If you are already an Alpha Express Banking subscriber, all you need to do is download the updated version of the ALPHA BANK CY application and accept to receive **Push Notifications** in order to complete your electronic transactions in the easiest and fastest way possible.

If you have not logged in to Alpha Express Banking in the last 12 months, please ensure that you are still able to access it. Otherwise, please visit your service Branch to obtain new passwords.

If you are not a subscriber

Please visit your service Branch to register as an Alpha Express Banking subscriber.

You will then need to download the ALPHA BANK CY application on your mobile phone and accept to receive Push Notifications in order to complete your electronic transactions in the easiest and fastest way possible.

Please note that if you do not register as an Alpha Express Banking subscriber, you will NOT be able to authorize transactions carried out online using your Alpha Bank card, nor electronic transactions through Alpha Express Banking, in case you do not download the ALPHA BANK CY application.

5. What will the Push Notification contain?

For your online purchases (online transactions) using an Alpha Bank card, the Push Notifications will contain the details of the enterprise, the amount and date of the transaction and part of the card number used (last 4 digits).

For your transactions through Alpha Express Banking, the Push Notifications will contain the details of the transaction such as the debit / credit account, the amount and the date of the transaction.

6. Will I receive a Push Notification from ALPHA BANK CY app if I am offline?

If you don't have an internet connection, you will not be able to receive Push Notifications.

If you activate the data of your device (mobile data) during the transaction you will receive the Push Notification and, if it has not expired, you will be able to confirm your transaction.

7. Can I make transactions if I cannot receive a Push Notification from ALPHA BANK CY app?

If you do not receive or have not activated Push Notifications, you will not be able to carry out electronic transactions through Alpha Express Banking (e.g. fund transfers, wire transfers, bill payments).

However, you will be able to make online transactions using your card and the authentication will be done by combining the **Alpha SecureCode** (via sms/Viber) and one additional element, the **ePIN**, a 4-digit numeric code that you will set.

8. What is Alpha SecureCode (via sms/Viber)?

Alpha SecureCode is a security code with temporary validity, for use only once. It is generated and sent to the mobile phone number you have registered with the Bank, via SMS or Viber messages.

9. What is the ePIN and how does it work for online card purchases?

The **ePIN** is used in combination with the **Alpha SecureCode** (via sms/Viber) to authenticate you when performing online transactions using your card, in cases where you do not receive or have not activated Push Notifications.

This is a 4-digit numeric secret code that you will set and you will need to remember. The ePIN will be used in combination with the **Alpha SecureCode** you receive via SMS or Viber, for an even more secure authentication of your transactions. Once the combination of the two elements is verified, the transaction will proceed for approval.

10. Which transactions can be authenticated with the combination of Alpha SecureCode (via sms/Viber) and ePIN?

Authentication using Alpha SecureCode and ePIN can only be done for online purchases on the internet (online transactions) using an Alpha Bank card.

11. How do I set the ePIN of my card?

The ePIN is set during an online purchase with your card, the first time you choose to be authenticated using the Alpha SecureCode (via sms/Viber) and ePIN combination.

You will be asked to fill in your card's **Alpha SecurePIN** number in a special field that will appear on the screen and you must then follow the instructions provided to set the ePIN you wish for the specific card.

Warning: *Your ePIN is strictly personal. You must remember it and you must not disclose it to any other person, including the Bank's Staff.*

12. What is my card's Alpha SecurePIN number and how do I find it?

The Alpha SecurePIN number is the alternative way of authenticating your card data. Each card has its own Alpha SecurePIN number, which means that you have to repeat the process for each card you wish to register with the service.

If you are an Alpha Express Banking subscriber and have already added your card to your profile, you can visit the Alpha SecureCode menu to find out your card's Alpha SecurePIN number. If you select the card number for which you want to find out the Alpha SecurePIN number, a Push Notification will be sent to your mobile phone. Upon accepting this Push Notification, the Alpha SecurePIN number will appear on your screen.

If you are not an Alpha Express Banking subscriber, you can find out your card's Alpha SecurePIN number by contacting Alpha Bank's Customer Service Centre at [**+357 22877477**](tel:+35722877477).

13. What should I do if I forget my ePIN?

If you encounter a problem, either because the ePIN you are entering is not correct or because you have forgotten it, you should contact Alpha Bank's Customer Service Centre at [**+357 22877477**](tel:+35722877477).

The Bank's officers will delete the existing ePIN and you will be asked to set a new one during the next online purchase made with your card, should you choose to be authenticated via Alpha SecureCode (via sms/Viber) and ePIN.

14. Can I change my card's ePIN?

The ePIN is a personal secret number set by you and known only to you. If there are serious reasons (e.g. suspicion of disclosure), you can change your ePIN by contacting Alpha Bank's Customer Service Centre at [**+357 22877477**](tel:+35722877477).

The Bank's officers will delete the existing ePIN and you will be asked to set a new one during the next online purchase made with your card, should you choose to be authenticated via Alpha SecureCode (via sms/Viber) and ePIN.

15. Can I change my mobile phone number?

You can change your mobile phone number through Alpha Express Banking or through the Bank's Branch Network.

16. What about standing orders for cards?

If the payment is recurring and your card is charged by the merchant on a regular basis, you will only need to verify the transaction the first time, when activating the standing order.

Alpha Bank may classify certain merchants and websites on the allowable list, where you do not need two-factor authentication. In addition, the need for authentication depends on the decision of the card issuer and the merchant.

17. What about recurring purchases with a card?

For regular purchases made with your card at certain online stores, Alpha Bank classifies certain merchants and websites on the allowable list, where strong authentication is not necessary. The need for authentication may vary depending on the product or service provided by the merchant.

If your card details are stored on the website of the merchant where you shop frequently, you do not need to re-enter the details. The authentication is also stored.

18. What applies to purchases from an online shop in a country outside the EU?

For online purchases using your card in online stores outside the European Union, the strong authentication process is not mandatory.