Mobile application
My EU Pay Authenticator

User manual

July 2021

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1. Application description

Application My EU Pay Authenticator provides an additional layer of protection when paying. This application uses push notifications along with biometrics to confirm the payment.

The application is developed in accordance with the latest development standards, i.e., it includes and uses all the functionalities and sensors offered by the devices (biometric authentication, push notifications and other security mechanisms).

My EU Pay Authenticator application has a simple and user-friendly interface that provides a good user experience.

2. Installation guide

2.1 Android platform

Requirements: You must be signed in to the Google Play Store with your Gmail account.

If you have an Android device, download My EU Pay Authenticator app by typing " My EU Pay Authenticator " in the Google Play Store, and download the app to your device.

2.2 iOS platform

If you have an Apple iOS device, download the My EU Pay Authenticator app by typing " My EU Pay Authenticator " in the Apple App Store, and download the app to your device.

3. First use and installation

Follow the instructions for the first installation of My EU Pay Authenticator application on a mobile device.

3.1 After launching the app, screen below appears (requires an active internet connection). After reading the terms of service, check the box and tap the »continue« button.

3.2 The next screen prompts you for your phone number
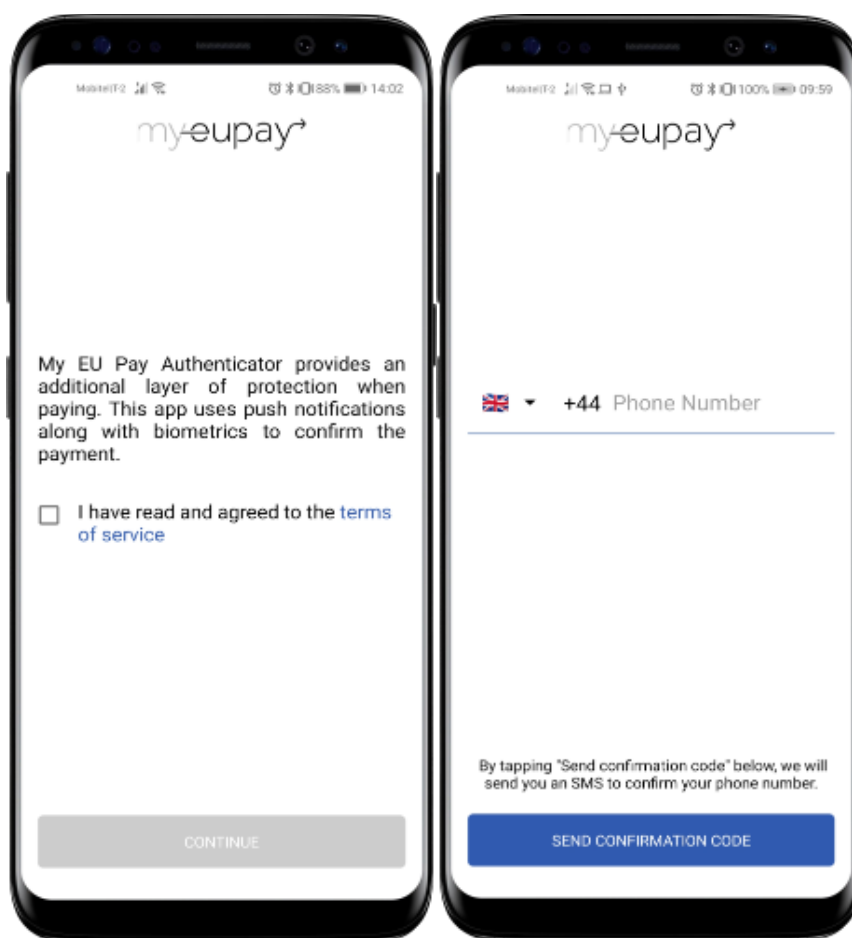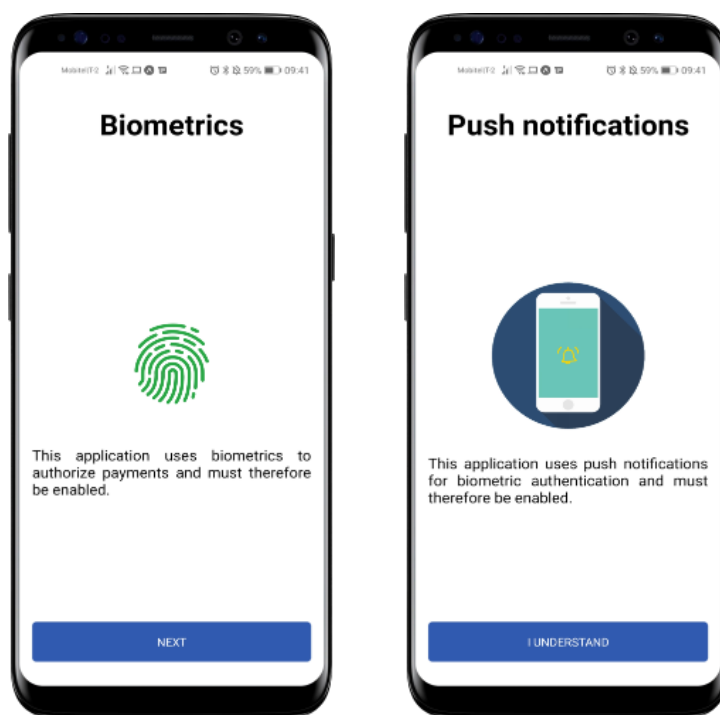

3.3 After entering your phone number, tap on »Send confirmation code« and the next screen appears.
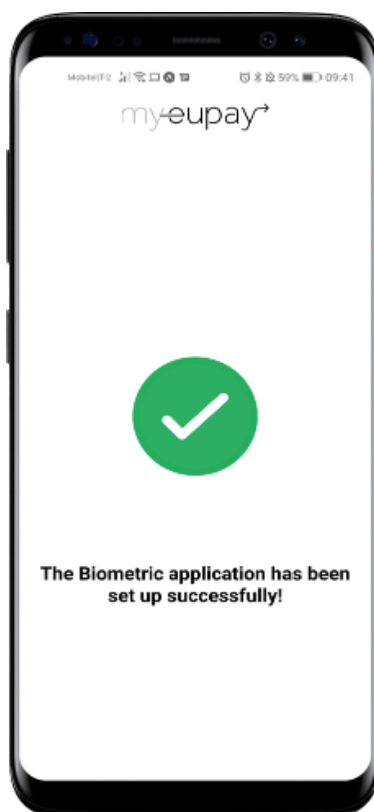
3.4 Soon after you will receive an SMS with six digit code, that you will need to input in the fields below (image above).
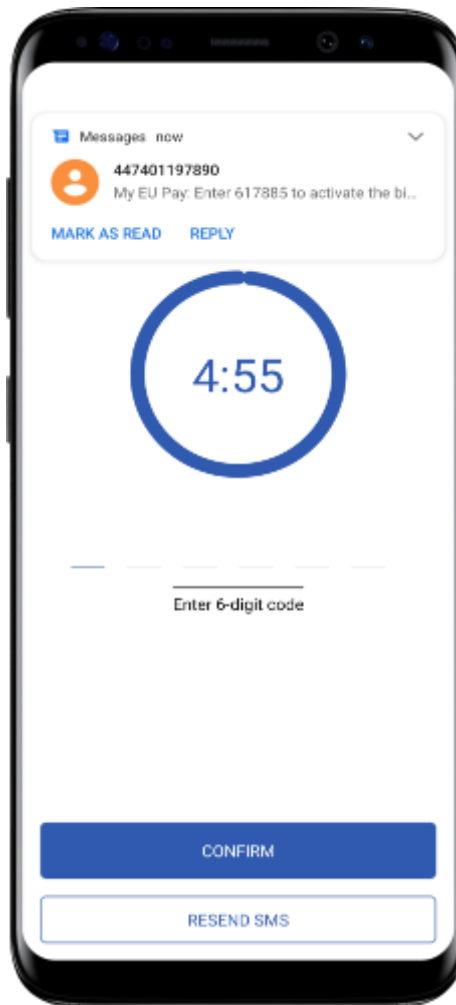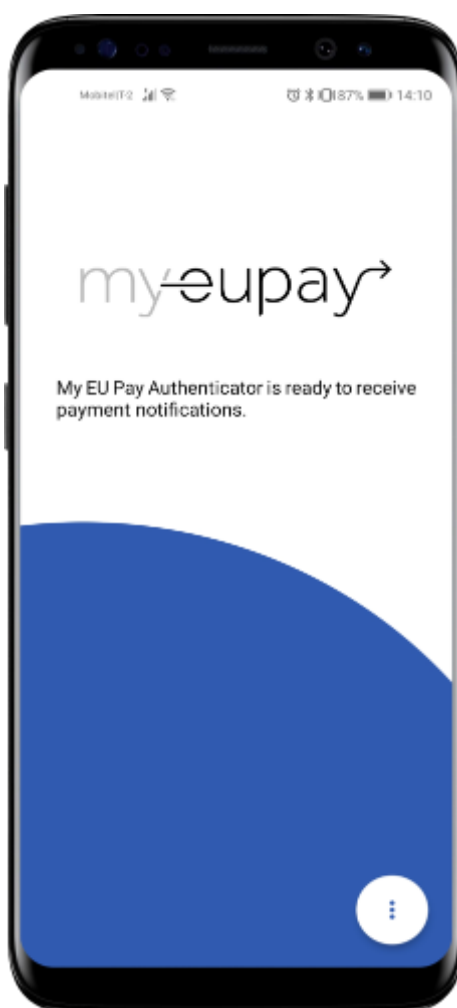
3.5 After you enter the correct code and select »Verify confirmation code«, the next two screens appear.

3.6 In the next step, the application informs you that biometric and push notifications are being used and must therefore be enabled.

3.7 When registration was successfully done. The »final« screen appears. The application can then be closed.

3.8 By pressing the button (3 dots) on the bottom right side of the page, you can either get »history« or »revoke the device.«

- In history tab you can see your pending transaction (if you have any) and your last five transactions that are completed.

- By clicking »Revoke device«, you will no longer be able to perform biometric verification.
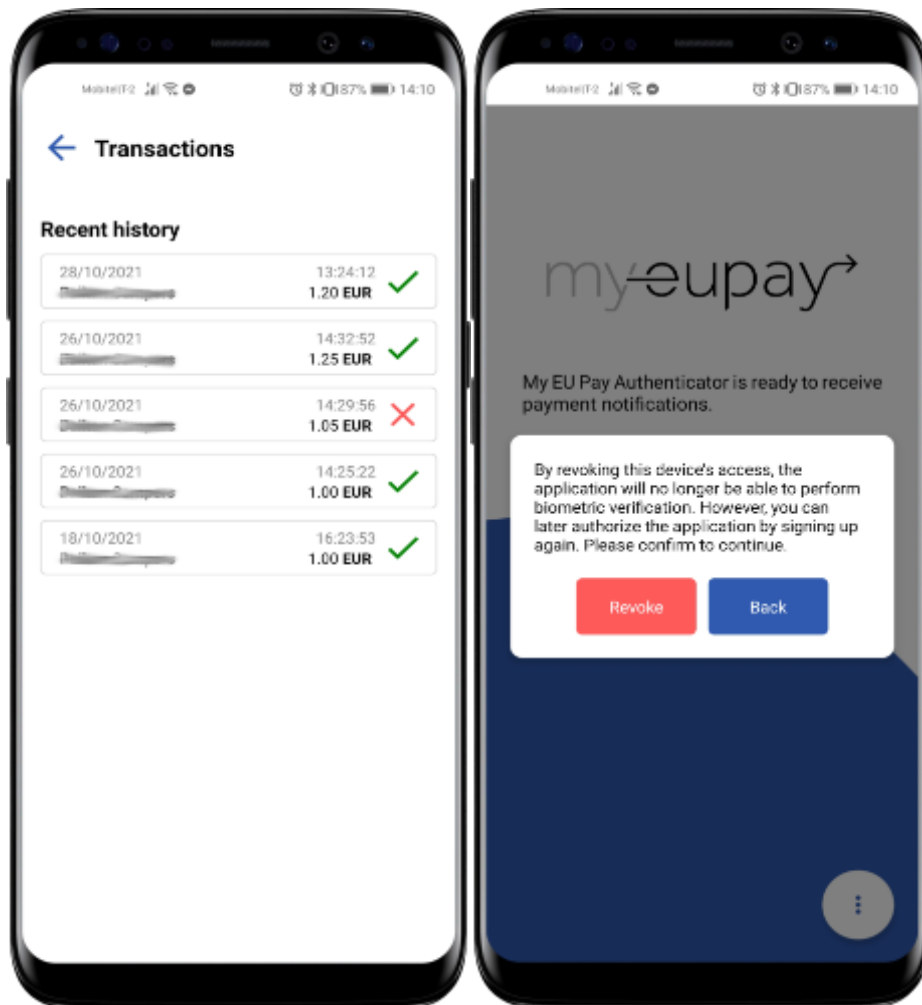
4. Push notifications 3DS verification

4.1 What is 3DS verification

3DS term stands for 3 Domain Server which involves »the acquirer«, »the issuer« and the »interoperability domain«. It is a security protocol, the purpose of which is to prevent fraud in online payments with credit and debit cards. 3DS additional security standard was created and implemented by Visa and MasterCard as their 'Verified by Visa' and 'MasterCard SecureCode' brands and is one of the most effective payment fraud prevention methods.

## 4.2 Integration with My EU Pay Authenticator application

My Eu pay is following the latest banking standards and follow strict security requirements. Thats why we integrated 3DS into My EU Pay Authenticator application.

My EU Pay Authenticator application receives a transaction request from the merchant in the form of a 3DS push notification. When a user receives a 3DS push notification, user must respond to it within 5 minutes.

Below is a transaction process with 3DS.

4.3 Transaction process with 3DS

1 When payment is made, your device automatically receives the push notification. By selecting the notification, the My EU Pay Authenticator application is opened and the next screen appears.
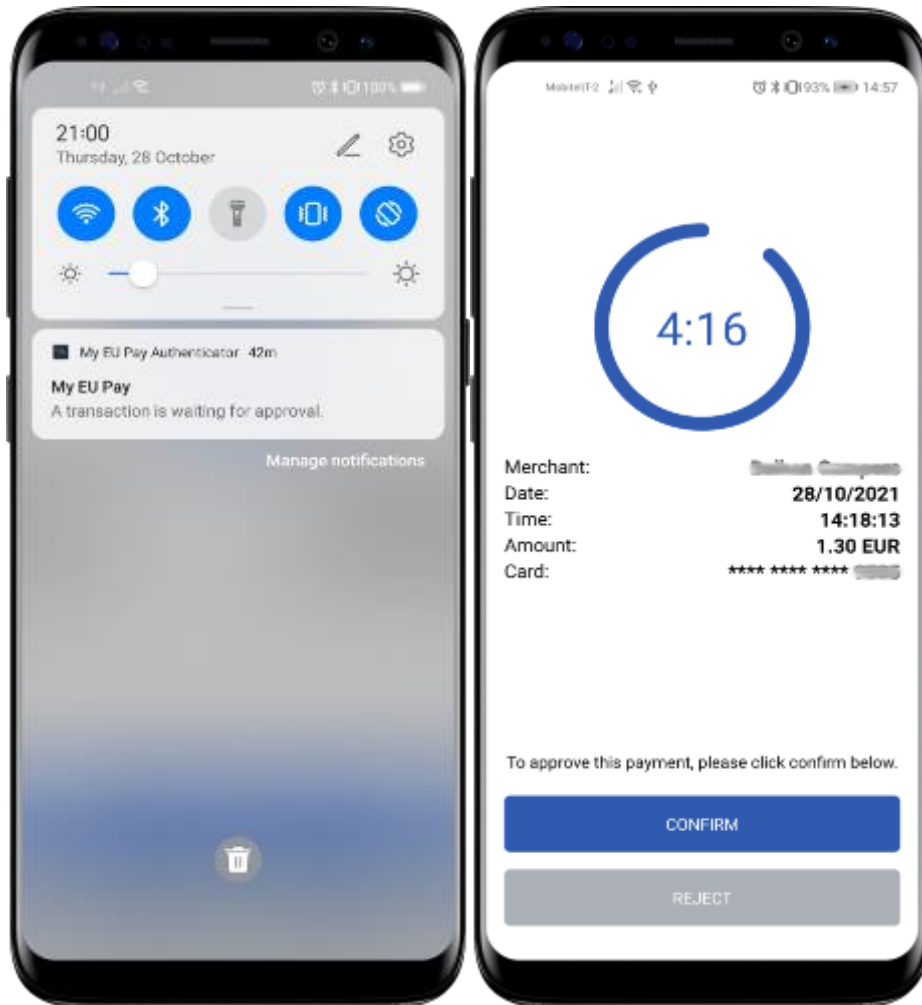
2   The screen above shows all the information about the purchase and by tapping on the »confirm« button you will be prompted to confirm your purchase by using biometrics.
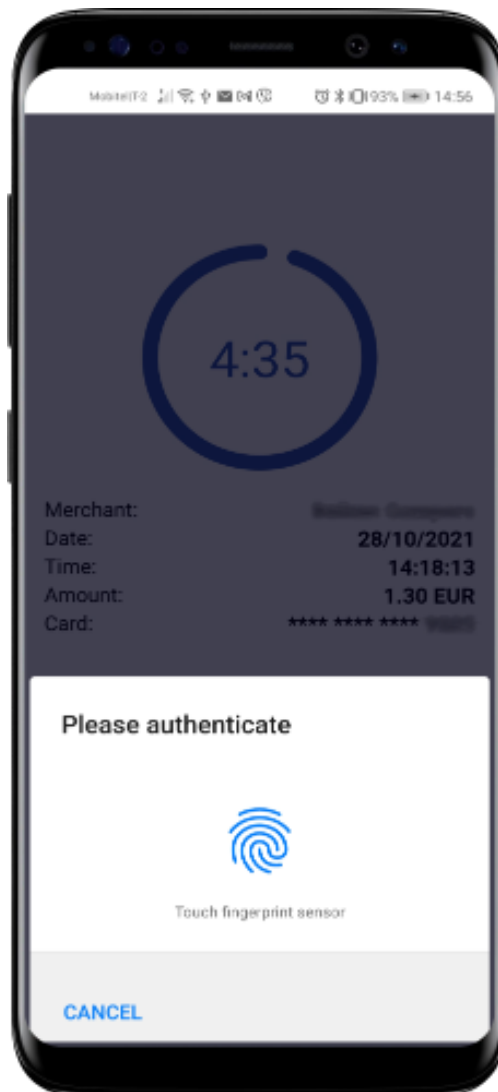
5. Security

Security is often overlooked when building apps. But My EU Pay Authenticator application was built from start to finish with security in mind. App is protected by a number of security procedures that prevent and reduce the risk of an attacker using reverse engineering. All data stored on the phone is highly encrypted and due to the use of obfuscation and code optimization, it is virtually impossible for the attacker to be able to read or make something meaningful from the code.

6. Biometrics

Biometric verification and authentication is also very convenient. There are no passwords to remember or security tokens to carry around. It only requires the users phone to scan the biometric factor to authenticate.

7. Frequently asked questions

7.1 No token received

If you receive this error, My EU Pay Authenticator app just needs to be restarted.

7.2 No SMS code received

User can always tap on the »Resend SMS code verification«, but maximum of 3 (three) times per minute.

7.3 How do I contact support?

User can always contact support at mailto:support@myeupay.com

7.4 How do I setup biometrics?

You can setup biometrics on your phone by visiting settings -> biometrics & password.

7.5 How do I setup push notifications?

Push notifications can be enabled on your phone by visiting settings -> applications -> My EU Pay Authenticator app -> notifications.