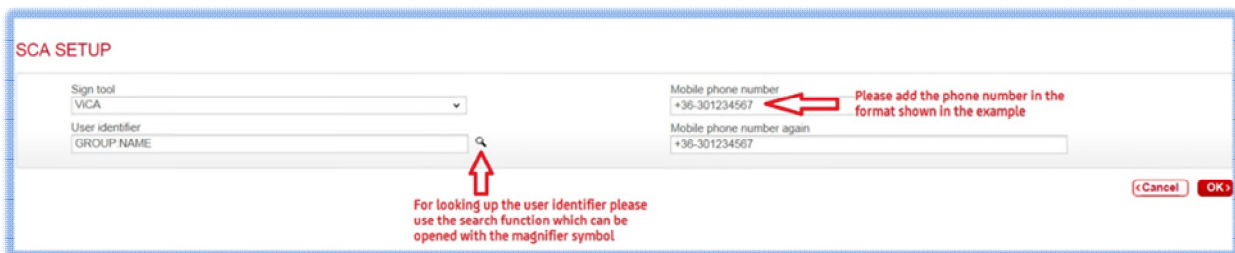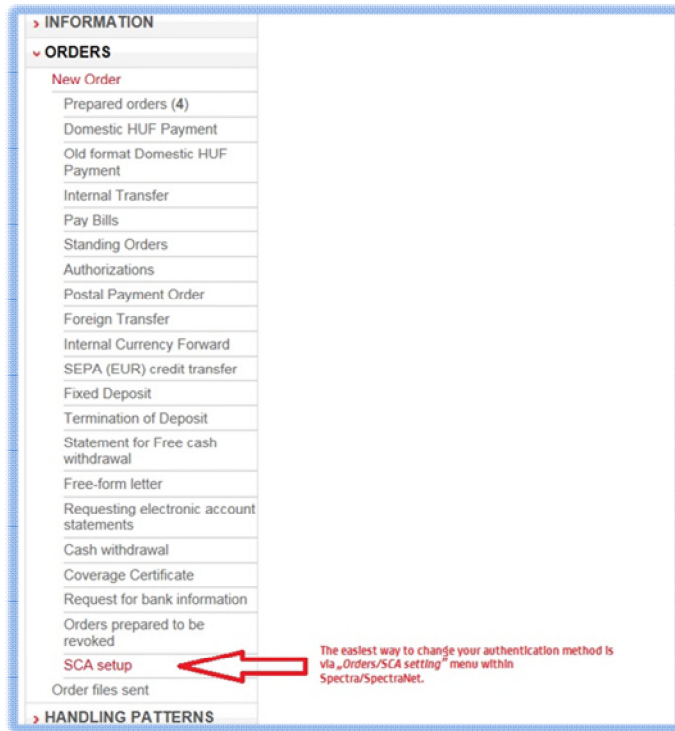# UniCredit Bank

ViCA Guide / Frequently Asked Questions

- **How can you switch to ViCA authentication?**

  - **The easiest way to change your authentication method is via *„Orders/Free-form orders/SCA setting"* menu within Spectra/SpectraNet.** (in light version Orders/SCA setting menu) **„SCA setting" orders are only allowed to be signed by users having letter execution score.**


  - In the *„SCA setting"* order, first select the ViCA authentication and the user. You must add your **mobile phone number** where the *„ViCA Registration Password"* and the one-time „ViCA registration SMS code" is going to be sent in one-one SMS message.


  - **It is important that the user's authentication method is immediately switched to ViCA once the "SCA setting" order is successfully submitted, so after this moment the user can only log-in to Spectra/SpectraNet with the ViCA application.**

  - **ViCA application must be registered before the first use.**

  - If you are using installed Spectra client program, please check the software version number in the top left corner of the program. ViCA requires at least version V6.02-20. Details about the Spectra upgrade is available here: https://www.unicreditbank.hu/spectraupgrade

![UniCredit Bank logo]

- **How can you register the ViCA application?**

  • Once the „*SCA setting*" order is successfully submitted – as described above – the Bank immediately sends out the „*ViCA Registration Password*" in an SMS to the mobile number provided in the order. You will need this for the registration of the application.
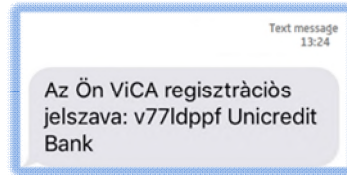
  • **Please download the ViCA application** (from one of the above described sources) to the chosen device that you are going to use for Specta/SpectraNet log-in and order signing.
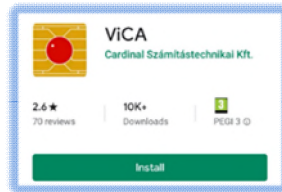

  • Once the application is installed during the registration **you must add your „*ViCA password*"** that you are going to use for opening the ViCA application in the future. If your device offers biometric authentication you can enable biometric (fingerprint or FaceID) authentication after the registration is completed. So instead of typing "ViCA password", you can open the app more easily.
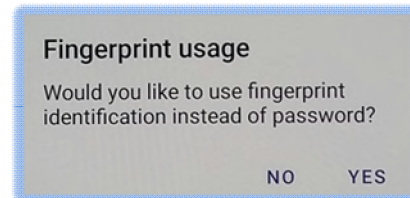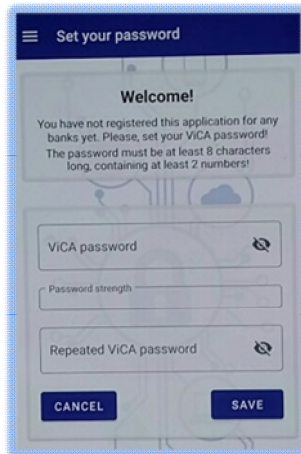

  • For starting the registration **please choose UniCredit Bank in the „Registrations" menu of the ViCA application, then please enter your user identifier** (either Alias or GROUP:NAME* format identifiers can be used) **and the „*ViCA Registration Password*" you received via SMS**. (please see point 1 above)

    *Your GROUP code and NAME can be read by opening the "User Name" drop-down menu in the Spectra login window. The GROUP code is in the first column and the NAME is in the second column. The user ID can be found also in the "SCA setting" menu, where the authentication mode change can be initiated.
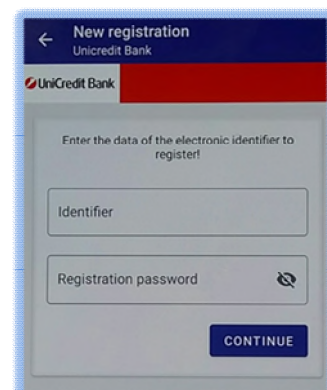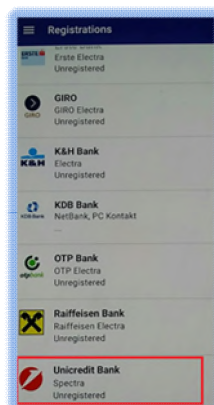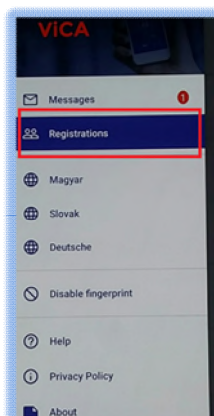
- **Finally the Bank sends a one-time „*ViCA registration SMS code*" which is needed for the completion of the registration.**
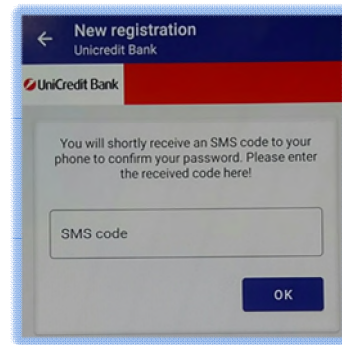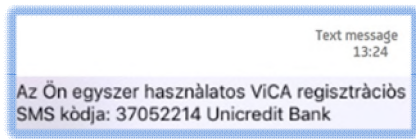
- By entering the „*ViCA registration SMS code*" the registration is successfully completed, the ViCA application is ready for use.
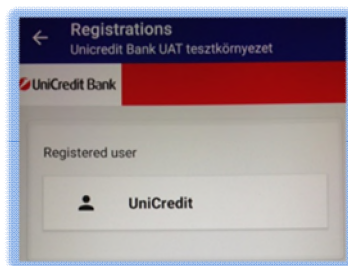
- In case the registration is interrupted the registration process must be started from the beginning and the Bank sends a new „*ViCA registration SMS code*" *then. (the „ViCA Registration Password*" can be reused until the first successful registration)

- **Will the user's daily/transaction limits or the signature points change?**

    No, the amendment of the authentication method will not affect the daily/transaction limits or the signature points of the user.
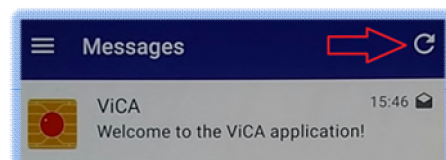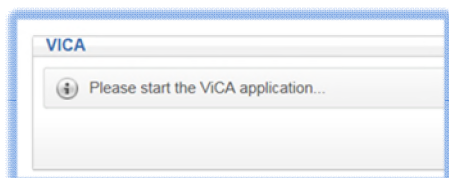
- **How can you log-in to Spectra/SpectraNet with ViCA authentication?**

    After the successful registration of the ViCA application for every log-in you will need the ViCA application and the device which the ViCA is running on.

- Open the Spectra/SpectraNet log-in page, then in Spectra please choose the user from the drop-down menu while in SpectraNet please click on „Login with ViCA app" option, enter your „User identifier" and click on „Login" button.
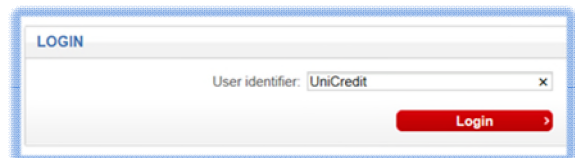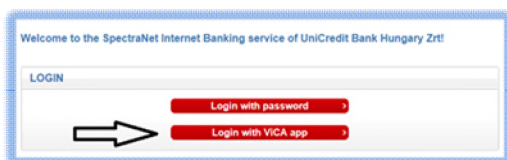
. After this – by following the instructions appearing on the screen – please open the ViCA application and log in with your „ViCA Password" or with your biometric ID. Once you successfully logged in the ViCA application the Spectra/SpectraNet log-in request appears. (if not, please use the refresh button in the upper right corner of the ViCA app screen)
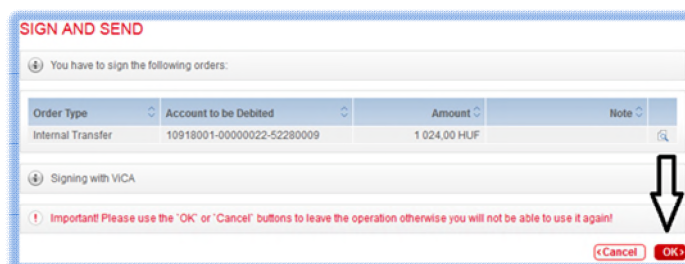
- By using the „Accept" button in the ViCA app you can confirm your log-in request which will then automatically log you in to Spectra/SpectraNet system.
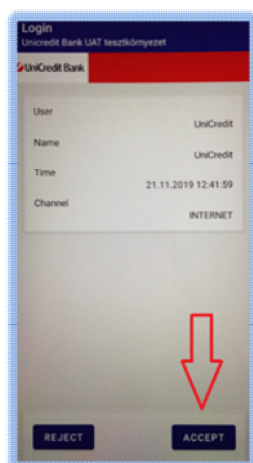

- **How can you sign orders with ViCA authentication?**

  - For signing orders please choose „OK" button as previously.

- After this – by following the instructions appearing on the screen – please open the ViCA application and log in with your „ViCA Password" or with your biometric ID.

- Once you successfully logged into the ViCA application the signing request appears with the summary data of the transaction. (if not, please use the refresh button in the upper right corner of the ViCA app screen)

- By using the „Accept" button in the ViCA app you can confirm your signing request which will then automatically sign your order in Spectra/SpectraNet system.
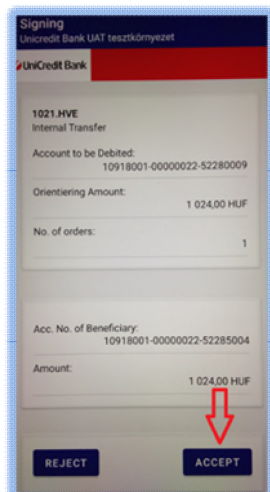
- **How much does ViCA authentication cost?**

    Switching to ViCA is free-of-charge while using ViCA application is free-of-charge in accordance with the promotion published in our Electronic Banking list of conditions.