

# ViCA



## Virtual Chipcard Application



The ViCA application is a brand new modern authentication tool. With its help, you can enjoy your bank's services on the highest possible security level.

When using ViCA, no passwords or incoming SMS messages are needed anymore. With the application, you can easily log in to the banking service and approve your orders.

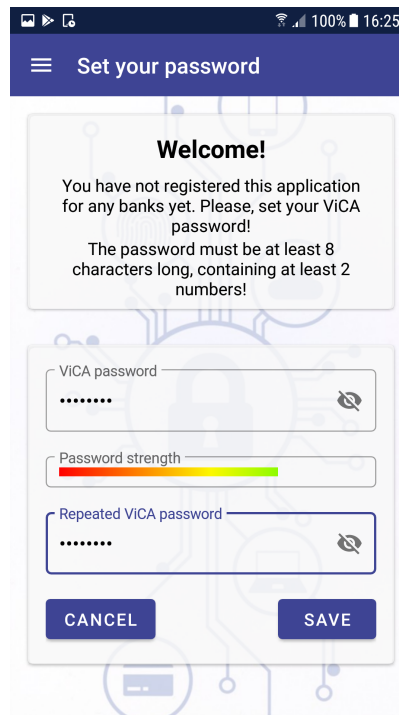
ViCA is your unique, personal identification tool.

1. ViCA password
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5. Registration
6. Login to the banking service
7. Approving orders (Signing)
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### 1. ViCA password

The access to the ViCA application is protected by your ViCA password. This assures that only you can use the application, unauthorized persons (e.g. in case of losing the phone) cannot access it. You have to set this password upon the first usage of the application. Make sure to set a highly secure password! Only you should know this password! Do not tell it to anyone else and do not write it down anywhere! Choose a password that you'll easily remember, but others cannot find out! Possibly, use both lowercase and uppercase characters, numerals and special characters! The password must be at least 8 characters long containing at least 2 numerals.

The strength of the password is shown on a bar during setting:



It reaches maximum when the password

- is at least 8 characters long,
- contains at least 2 numerals,
- contains lowercase letters,
- contains uppercase letters,
- and also contains special characters.

If your device has a fingerprint reader and has fingerprints stored, the application will offer the fingerprint identification option after saving the password.

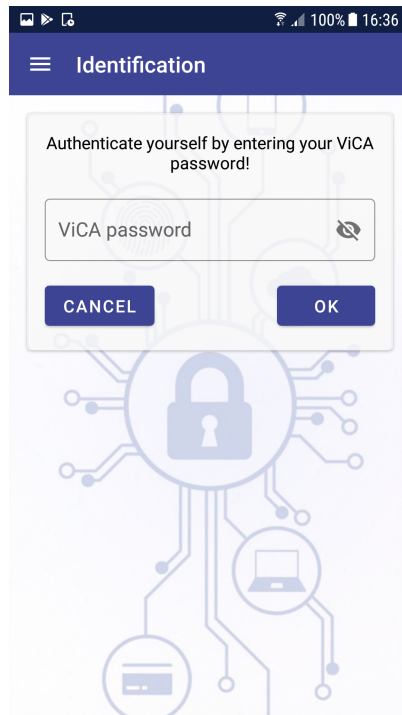
If you haven't registered the application to any banking service and aren't using fingerprint identification, then you have to set the ViCA password again upon logging in to the application.

## 2. Identification

Everytime you start ViCA, you have to authenticate yourself!

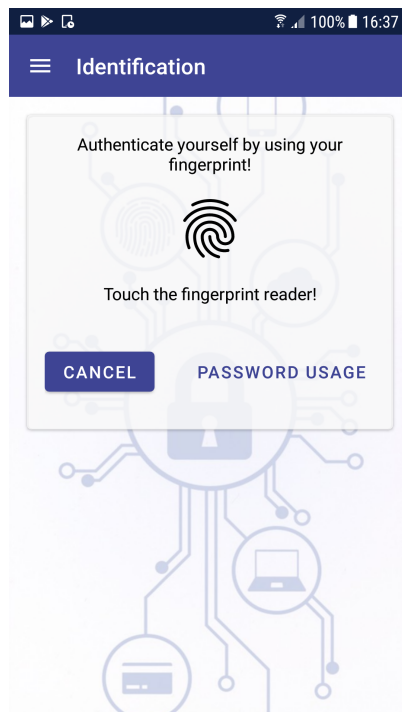
- If you're not using fingerprint identification:

If you haven't registered the application to any banking service, then you have to set the ViCA password upon starting the application. If you already have a registration, you can log in to ViCA by entering your ViCA password. In case of entering a wrong password the 3rd time, you won't be able to use ViCA onwards. Please contact your bank if this happens!



- If you're using fingerprint identification:

Regardless of any registrations, you can log in to ViCA with your fingerprint.



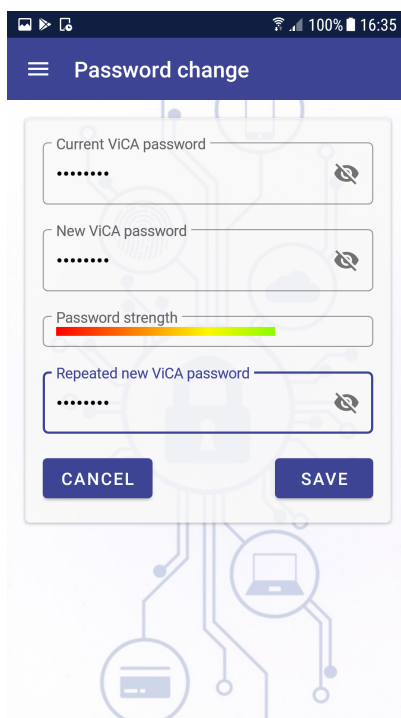
### 3. Fingerprint usage

If your device has a fingerprint reader and has fingerprints stored, you can opt to use fingerprint identification in ViCA. You can turn it on or off through the "Enable fingerprint" and "Disable fingerprint" menus.

Whenever the fingerprint settings change on your device (e.g. a new fingerprint is stored), ViCA will automatically turn off fingerprint identification for security reasons.

## 4. Changing the ViCA password

Some banks offer the option to change your ViCA password. If you're only registered to such banks, the "Change password" function will appear in the menu enabling you to change your ViCA password. If you're (also) registered to banks that don't support password change, you won't be able to access this function.

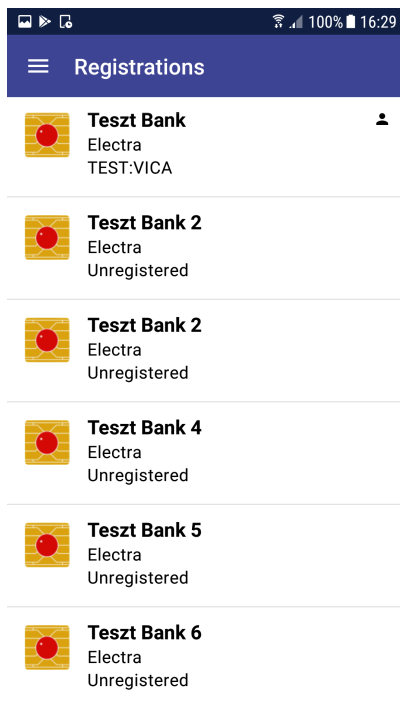
A screenshot of a mobile application interface for changing a ViCA password. The screen has a dark blue header with a hamburger menu icon and the text "Password change". Below the header, there are four input fields: "Current ViCA password", "New ViCA password", "Password strength", and "Repeated new ViCA password". Each of the first three fields has a small eye icon to the right. The "Password strength" field shows a horizontal bar with a color gradient from red to green. At the bottom, there are two buttons: "CANCEL" and "SAVE". The background of the screen features a faint, stylized illustration of a person's head and shoulders, composed of circuit-like lines and icons.

To apply the change you need to turn off fingerprint identification, which can certainly be turned on again after the password change.

## 5. Registration

Before you start using the ViCA application, you have to register it to your bank. With the registration you confirm that you'd like to use this application to authenticate yourself in the given banking service. The data required for registration might differ for the different banking services, for this reason, **please contact your bank before registration!** The data required for registration (user data, registration password) will be handed to you by your bank!

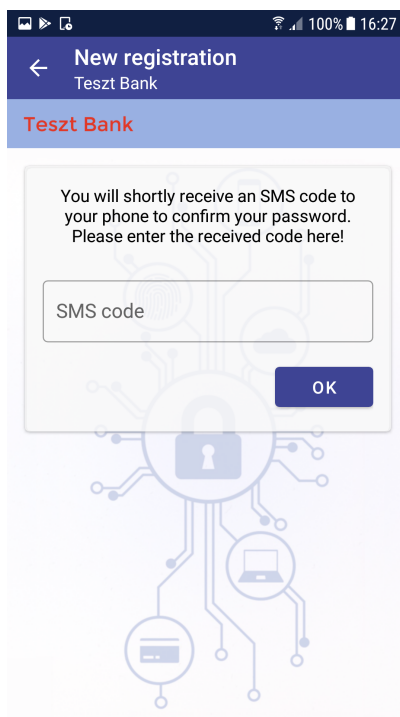
To register, select the "Registrations" function in the menu, then select the banking service you wish to register to!



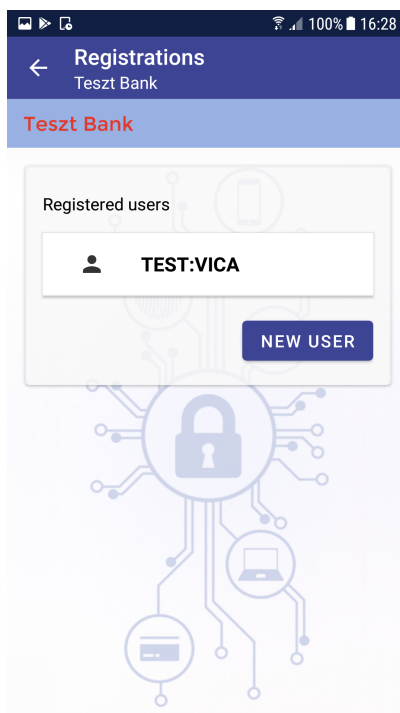
Enter your user data and password for registration!

Upon entering wrong data, you'll get an error message.

If you have given the data correctly, you'll receive an SMS in a few seconds. This SMS contains an identifier code, enter this code too on the appearing screen!



With correctly entering the SMS code, you have successfully completed the registration. You'll be sent a message about this by the ViCA application. You can see the registrations to the given banking service on the appearing screen.



Some banks provide the possibility to register multiple users to their service on the same device. In such case, the registration of a new user can be initiated using the "New user" function. For banks that do not support this option, the "New user" function is not accessible.

Deleting an existing registration can be done by swiping it to the right on the screen. The given registration will be deleted after a question for approval.

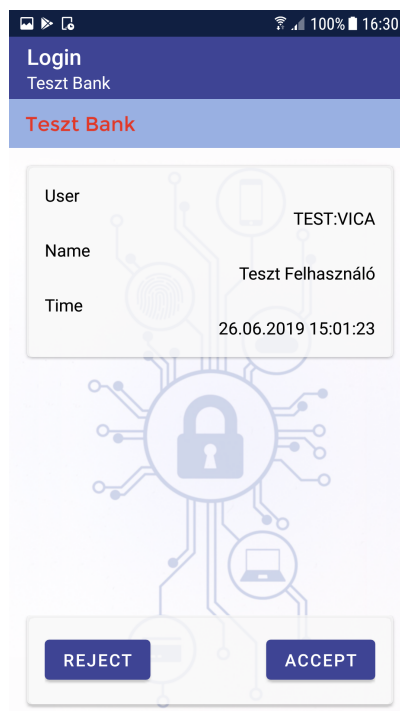
Whenever you change to a new device, you need to install the ViCA application to the new device as well. The newly installed application has to be registered by repeating the above steps.

The successful registration of the new device will automatically delete the registration for the given banking service on the old device.

## 6. Logging in to the banking service

After registering the ViCA application, the login procedure to the banking service is done as follows:

1. Start the login procedure on the interface of the banking service (e.g. internet banking)!
2. Start the ViCA application following the instructions on the interface!
3. Authenticate yourself with either your ViCA password or a fingerprint!
4. ViCA will automatically show a screen with the login data



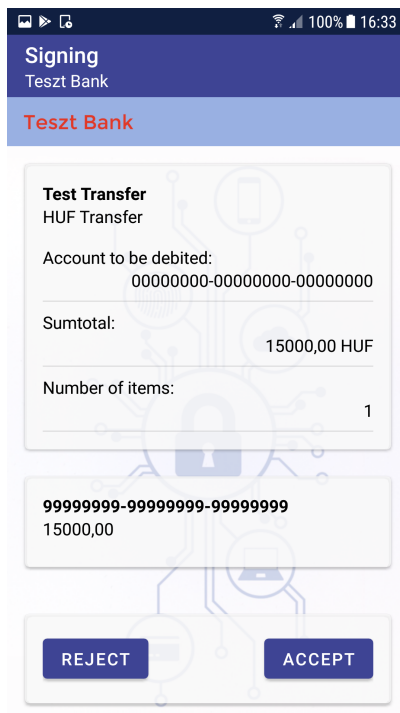
5. If the data are correct, press the "Accept" button!
6. The login will automatically happen and you can start using the banking service.

The "Reject" button allows you to reject the login attempt.

## 7. Order confirmation (Signing)

After registering the ViCA application, the signing procedure is done as follows:

1. Start the signing procedure on the interface of the banking service (e.g. internet banking)!
2. Start the ViCA application following the instructions on the interface!
3. Authenticate yourself with either your ViCA password or a fingerprint!
4. ViCA will automatically show a screen with the data of the orders to sign

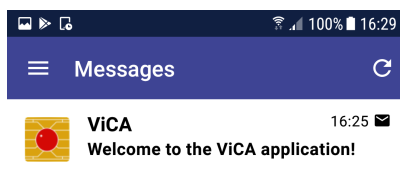


5. If the data are correct, press the "Accept" button! Some banking services require reauthentication before signing! In such case, depending on the settings, you'll have to enter your ViCA password or use your fingerprint to authenticate.
6. The signing will be done and you can continue using the banking service.

The "Reject" button allows you to reject the signing attempt.

## 8. Messages

Your bank is also able to send messages to ViCA. You can check these in the "Messages" function:





The received messages will be shown in chronological order. Tapping on a message will show its full content.

You can delete a message by swiping it to the right from the messages list or by pressing the delete icon in detailed view. It is recommended to delete older messages from time to time, as unnecessary messages may slow down the application.

## **9. Language selection**

You can select the language of the application in the menu.

## **10. Privacy Policy**

Please, read the ViCA Privacy Policy!