



PSD II – Strong Customer Authentication

As part of Danske Bank's adherence to the second Payments Services Directive (PSD2) a number of changes have been made to our online banking channels in order to further enhance security for our customers. As part of these changes, newly issued devices must be activated by the user prior to logging on to Danske Bank's online banking channels.

Activation of eSafeID Devices

From January 25th newly issued eSafeID devices will need to be activated prior to logging on to any of Danske Bank's online banking channels. The activation process will apply to new users receiving an eSafeID device for the first time and existing users receiving a replacement eSafeID device.

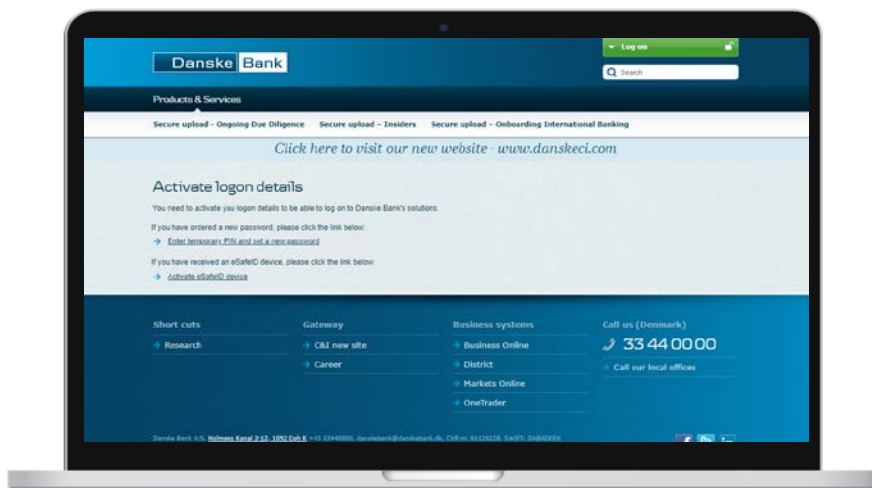


Activation Process

Activation is performed via Danske Bank's online banking channel. There are 2 methods of activation, by SMS or by an online banking channel Administrator.

- i. **SMS Activation** – If a user's mobile phone number has been registered, the eSafeID Device can be activated by SMS. For new users the mobile phone number must be registered by an Administration user with sufficient privileges. Existing users can register their mobile phone number themselves online.
- ii. **Administrator Activation** – If the user's mobile phone number is not registered they can contact their online banking channel Administration user and request they activate the device on their behalf. The Administrator will have access to a new screen in the Administration menu called 'Activate eSafeID'.

If you would prefer to activate your eSafeID device by SMS then we would recommend you contact your Administrator prior to logging on for the first time and request they update your mobile phone number.



Example of screen to activate the eSafe ID