

19th December 2018

Dear Customer,

We are sending this notification as a follow up to the previous notification on this subject matter circulated in October 2018.

We would like to remind you that the Bank will be releasing an Authentication Application (“Application”) for the benefit of our customers to ensure that they interact with the Bank within the requirements of Strong Customer Authentication stemming from PSD 2. The Application is on track to be released in the relevant ‘App Stores’ in early January 2019. You will receive further notifications from the Bank when the Application is released and when the phased customer migration to the new solution will commence.

In view of the approaching migration phase, you are kindly requested to ensure that at least one of your desktop computer, tablet or smart phone Operating Systems (‘OSs’) have been updated to one of the below OSs that can run the Application:

- Android 5.0 or later
- Apple iOS 9.3 or later
- Windows 7
- Windows 8
- Windows 8.1
- Windows 10
- Windows Server 2012 with limited support
- Windows Server 2012 R2 with limited support
- Windows Server 2016

Logging in to the Bank’s online banking platform will change from the current physical token solution, to a soft token solution in the form of the aforementioned Application. The Application will be available as a Desktop solution on certain Windows OS Versions and as a Mobile solution (Android and Apple iOS). Customers will be able to have up to three authentication devices linked to each individual profile on which to run the Application.

Kindly note also that as from the 14th September 2019 the Bank will no longer be in a position to accept payment instructions via email or phone calls. All payment instructions must be sent to the Bank via its dedicated online banking interface, accessed via Strong Customer Authentication. This change in workflow has been brought about by the requirements of PSD2, which must be adhered to by all Payment Service Providers. The changes are being introduced with our customers in mind who will soon benefit from increased security on their interactions with the Bank.

We encourage you to circulate this notification to your IT administrator(s), as applicable, so that they will be aware of the upcoming changes and the requirements of our new online banking platform. If you would like further clarifications regarding the content of this communication, please do not hesitate to contact us via email at: Online@sparkasse-bank-malta.com.

Yours Sincerely

Sparkasse Bank Malta plc