

**Last updated: March 2014**

**1. What is Online Secure?**

Online Secure is a unique service offered by RMB Private Bank that uses a One Time PIN (OTP) to protect cardholders against unauthorised use of your card. Once activated, your RMB Private Bank card cannot be used for online purchases at participating retailers without your OTP.

**2. Why do I need this?**

Online Secure is designed to give you an extra level of protection against unauthorised card use when making online purchases with your RMB Private Bank card.

**3. What can Online Secure do?**

- Protect your RMB Private Bank card with an OTP.
- Provide an extra level of protection when shopping online.
- As long as your OTP remains secure and your RMB Private Bank card is activated for Online Secure, no one else can use your card to make online purchases at participating retailers.

**4. How do I activate Online Secure on my card?**

If you are registered for *inContact* you will not have to activate Online Secure on your card as this will be done automatically by RMB Private Bank. Each time you receive a new, re-issue or replacement card we will automatically activate Online Secure on your card. For customers who are not registered for *inContact*, to activate Online Secure on your card, log on to your RMB Private Bank Online Banking profile, and follow the prompts:

- Select the "My Bank Accounts" tab
- Select the "My Cards" sub tab
- Click on "Activate Now" next to the card you want to activate

**5. Is Online Secure easy to use?**

Online Secure is quick and easy to use. When you submit an order or make a purchase at a participating online retailer, an Online Secure window will appear. Once you have followed the prompts you will receive an OTP via sms or email (dependent on the notification mechanism you have selected). You will be required to input the OTP to finalise the online transaction.

**6. What happens if I do not have an Online Banking profile?**

Please call the number on the back of your card for assistance.

**7. I share the same card with others. How does Online Secure work for all of us?**

The OTP is linked to the specific RMB Private Bank card during an Online Secure transaction. This means that only the cardholder can use the card for online shopping. Additional family members will not be able to use the same card, as they will not receive the OTP required for authentication during the transaction. You can however change the current contact details on Online Banking per card to receive the OTP on a different mobile number or email address.

**8. Can I use Online Secure from any computer?**

Yes, one of the great advantages of Online Secure is that it can work with just about any Personal Computer with an Internet connection. There is no special software to install. Once we have activated Online Secure on your card, you simply shop as you normally would do.

**9. Can Online Secure be activated on more than one card?**

Yes, multiple RMB Private Bank cards may be activated, as long as you are the primary cardholder.

**10. Once Online Secure is activated on my card, will I use the OTP wherever I shop?**

You will use the Online Secure OTP when shopping online at participating retailers.

**11. I am activated for Online Secure, but how can I tell that I am in a genuine Online Secure process and not part of a scam?**

As part of the payment authentication process, you will see a personal message as part of the secure transaction as displayed on your RMB Private Bank Online Banking. You can change this personal message any time on your RMB Private Bank Online Banking profile by following the prompts:

- Select the "My Bank Accounts" tab
- Select the "My Cards" sub tab
- Click on "Update"

Only you and your bank know what the message is, so you can be confident you are in a genuine Online Secure process.

**12. I've been sent an e-mail by RMB Private Bank asking me to update my details. Is this right?**

RMB Private Bank will never send you an e-mail requesting you to update your details for any reason. If you get one of these e-mails, it is a scam and you should report it to RMB Private Bank immediately, by calling the number on the back of your card.

**13. How do I unblock my card for online purchases?**

To unblock your card, log on to your RMB Private Bank Online Banking profile and follow the prompts for the card that has been blocked.

- Select the "My Bank Accounts" tab
- Select the "My Cards" sub tab
- Locate the card that is currently blocked and click on the "Unblock Now" link
- Submit

**14. How do I check if my RMB Private Bank card has been activated for Online Secure?**

- Log on to your RMB Private Bank Online Banking profile and select the "My Bank Accounts" tab
- Select the "My Cards" sub tab to check your card status
- "Unblock Now" means your card has been blocked
- "Update" means Online Secure has been activated on your card and your details can be updated

**15. How do I receive my OTP?**

You can choose to receive the OTP via SMS or e-mail. This option can be viewed and changed on your RMB Private Bank Online Banking profile by following the prompts:

- Select the "My Bank Accounts" tab

- Select the “My Cards” sub tab
- Click on “Update”

**16. Do I have to pay for Online Secure?**

No, RMB Private Bank is offering Online Secure free of charge.

**17. What happens when my RMB Private Bank card expires?**

Once your existing RMB Private Bank card expires, you will be issued with a renewal card and you will not have to activate Online Secure on this card. This will be done automatically by RMB Private Bank.

**18. What happens if I cancel my RMB Private Bank card and then get a new card with a different card number?**

You will not have to activate Online Secure on your new card. This will be done automatically by RMB Private Bank.

**19. Why do I require a personal message for Online Secure?**

Your personal message on your card will be displayed during the payment authentication process. Only you and your bank know what the message is and its purpose is to provide you with the assurance that the screen is legitimate and that you are conducting an authentic transaction with the Bank.

**20. Can I change my personal message?**

Yes, you can change your personal message by going to RMB Private Bank Online Banking.

- Select the “My Bank Accounts” tab
- Select the “My Cards” sub tab
- Select the card you would like to update
- Click “Update”
- Update the personal message and press submit

**21. Can I change my OTP method or OTP details?**

Yes, you can change your OTP details by going to RMB Private Bank Online Banking.

- Select the “My Bank Accounts” tab
- Select the “My Cards” sub tab
- Select the card you would like to “update
- Click “Update”
- Update the OTP details and press submit