

Verified by Visa FAQ's

(Last Updated: 07 December 2011)

1. What is Verified by Visa?

Verified by Visa is a unique service offered by Visa International that uses a One Time PIN (OTP) to protect a cardholder against unauthorised use. Once activated, your Visa Card number cannot be used for online purchases at participating merchants without your One Time PIN (OTP).

2. Why do I need this?

Verified by Visa is designed to give you an extra level of protection against unauthorised card use when making online purchases with your RMB Private Bank Visa Cheque Card or Credit Card.

3. What can Verified by Visa do?

- Protect your RMB Private Bank Visa Cheque Card or Credit Card with a One Time PIN (OTP).
- Provide an extra level of protection when shopping online.
- As long as your One Time PIN (OTP) remains secure, and you have activated Verified by Visa on your RMB Private Bank Visa Cheque Card or Credit Card, no one else can use your card number to make online purchases at participating merchants.

4. How do I activate Verified by Visa on my card?

Log on to your RMB Private Bank Online Banking profile and click on the "Cards" tab. Click on "Activate Now" in the "Verified by Visa" column and then capture the relevant details.

5. Is Verified by Visa easy to use?

Verified by Visa is quick and easy to use. When you submit an order at a participating online merchant, a Verified by Visa window will appear. If you have not yet activated Verified by Visa on your RMB Private Bank Visa Cheque Card or Credit Card, simply log on to your RMB Private Bank Online Banking profile and click on the "Cards" tab to activate Verified by Visa on your card. Once this has been done, you may proceed with the online transaction. There is no need to start the shopping process all over again, you simply have to enter your One Time PIN (OTP) to authenticate your credentials, click "Submit" to complete the process.

6. I share the same card number with others. How does Verified by Visa work for all of us?

The One Time PIN (OTP) is linked to the specific RMB Private Bank Visa Cheque Card or Credit Card during the Verified by Visa activation process. 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 have the One Time PIN (OTP) required for authentication.

7. Can I use Verified by Visa from any computer?

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

8. Can I activate more than one card for Verified by Visa?

Yes, you may activate multiple RMB Private Bank Visa Cheque Cards or Credit Cards, as long as you are the primary cardholder.

9. Once I activate Verified by Visa on my card, will I use the One Time PIN (OTP) wherever I shop?

You will use the Verified by Visa One Time PIN (OTP) when shopping online at participating merchants.

10. I was asked to sign up for Verified by Visa when I was in the middle of buying something online. Is this a scam?

Verified by Visa is an official Visa online shopping requirement, designed to give you extra protection and peace-of-mind when shopping online. You'll be asked if you want to activate Verified by Visa when you're shopping on a web site which has signed up to Verified by Visa. To activate Verified by Visa on your card, log on to your RMB Private Bank Online Banking profile, and click on the "Cards" tab.

11. I've signed up, but how can I tell that I'm in a genuine Verified by Visa process and not part of a scam?

As part of the payment verification process, you will see a personal message that you provided when activating Verified by Visa. Only you and your bank know what the message is, so you can be confident you are in a genuine Verified by Visa process.

12. I've been sent an e-mail by Verified by Visa asking me to update my details. Is this right?

Verified by Visa 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 Client Care Centre immediately. The telephone number is 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 click on the "Cards" tab. Click on the "Unblock Now" link for the card that has been blocked.

14. How do I check if my RMB Private Bank Visa Cheque Card and Credit Card has been activated for Verified by Visa?

- Log on to your RMB Private Bank Online Banking profile and click on the “Cards” tab to check your card status.
- “Activate Now” means Verified by Visa has not been activated on your card and you can go ahead and activate it.
- “Unblock Now” means your card has been blocked.
- “Activate/Update” means Verified by Visa has been activated on your card and your details can be updated.

15. How do I receive my One Time PIN (OTP)?

You can choose to receive the One Time PIN (OTP) via SMS or e-mail. This option is selected during the Verified by Visa activation process.

16. Do I have to pay for Verified by Visa?

No, RMB Private Bank is offering Verified by Visa free of charge.

17. What happens when my RMB Private Bank Visa Cheque Card or Credit Card expires?

Once your existing RMB Private Bank Visa Cheque Card or Credit Card expires, you are issued with a renewal card on which your Verified by Visa details have automatically been updated. You do not need to re-activate Verified by Visa on your renewal card.

18. What happens if I cancel my RMB Private Bank Visa Cheque Card or Credit Card and then get a new card with a different card number?

You will need to re-activate Verified by Visa on the newly issued card.

19. Why do I capture a personal message when activating my card for Verified by Visa?

Your personal message that you provided when activating Verified by Visa on your card will appear during the payment authentication process. Only you and your bank know what the message is, so you can be confident that you are in a genuine Verified by Visa process.