RMB Pay FAQs

About RMB Pay

What is RMB Pay?

RMB Pay is an innovative mobile service available on your existing Debit Card or Credit Card through the RMB Private Bank App and provides customers with an alternative option to make contactless payments, without the need for a physical card.

Once you have registered RMB Pay on a compatible Android mobile phone, the RMB Private Bank App uses NFC (Near Field Communication) to enable you to simply tap your mobile phone against a contactless enabled point-of-sale (POS) device or card machine to make payments, just as you would with a physical card.

How do I register for RMB Pay?

To register for RMB Pay you need:

- A compatible Android mobile phone with an operating system of Kit Kat 4.4 or higher that is NFC capable and enabled,
- The latest version of the RMB Private Bank App and
- At least one eligible RMB Private Bank Visa Debit or Credit card. You can select the RMB Pay icon from the RMB Private Bank App landing page, or from the Services menu after you have logged in, and follow the prompts to register. Once the registration process is completed successfully you can start using your mobile phone to make payments.

What card products are currently eligible for RMB Pay?

At this time only the following card products are eligible for use with RMB Pay:

Debit/Cheque Card:

- FNB Private Wealth
- FNB Private Wealth Signet
- FNB Private Clients
- FNB Premium
- FNB Gold
- FNB Encore
- FNB Smart
- FNB Easy

- FNB Islamic (including Wealth & Premium)
- RMB Private Bank
- RMB Private Bank Signet

Business:

- FNB Business Black Wealth
- FNB Business Black
- FNB Business Platinum
- FNB Business Gold
- FNB Business Islamic
- FNB Commercial Gold
- FNB Private Bank Business
- FNB Private Wealth Business
- RMB Private Bank Business

Credit Card:

- FNB Private Wealth
- FNB Private Wealth Signet
- FNB Private Clients
- FNB Premium
- FNB Gold
- FNB Classic
- RMB Private Bank
- RMB Signet

Why can't I see my newly opened card in the list of available cards to add for RMB Pay?

Your card must first be activated before it will be on the list of available cards to add for RMB Pay. The same requirements apply to any additional cardholders as well.

Will additional cardholders on my accounts be able to use RMB Pay?

Cheque account additional cardholders who share a joint account will be able to register for RMB Pay on their own mobile phone. Credit Card secondary cardholders will not be able to register for RMB Pay.

Can an additional cardholder setup RMB Pay if the primary cardholder has not set up RMB Pay?

Yes, an additional cardholder on a cheque account can register for RMB Pay before the

primary cardholder does.

Is a primary cardholder able to remove an additional cardholder's access to RMB Pay?

No, you will only be able to remove an additional cardholder's access to RMB Pay by removing the additional cardholder from your account completely and/or by cancelling the physical cards of the additional cardholder.

Which mobile phones are compatible with RMB Pay?

Any Android mobile phone (on an operating system Kit Kat 4.4 or higher) with NFC capability enabled, which has not been rooted (see definition of "rooted" below).

A number of mobile phones have been tested, but no comprehensive list is available. It is important that your mobile phone comply with the requirements indicated above.

Definition of rooted and why rooted devices will not support RMB Pay.

Rooted is when the manufacturer provided software has been altered or replaced to run other operations that are otherwise inaccessible to a normal Android mobile phone.

On rooted devices, some of the built-in Android protection may be easily circumvented. This increases the risk that the digital credentials will be compromised and/or used to carry out fraudulent transactions by malicious third-party applications. It is for this reason that payment functionality (like RMB Pay) is blocked and not allowed on rooted devices.

Which mobile phones are not compatible with RMB Pay?

Mobile phones not running on Android, to list a few:

- Apple (iPhone)
- Windows
- Blackberry (except for Blackberry 10 which runs on Android)

It is also possible that some devices that do run on Android will not work due to the age of the hardware.

Why is RMB Private Bank not providing this capability for iPhone or other phones types?

We understand how important mobile payment solutions are for our customers and we are working on expanding the range of mobile phones.

How do I ensure the NFC function is enabled / switched on?

To ensure RMB Pay is successfully registered on your mobile phone, one of the checks actioned by RMB Pay is to ensure the NFC is enabled / switched on. To enable NFC, access your mobile phone settings (look for "NFC" and/or "Tap and pay").

How do I transact using RMB Pay?

When you register for RMB Pay your security mode default is "Unlock Phone & Pay". This will allow you to make a payment by simply waking up your mobile phone and unlocking it with your passcode (pattern, PIN, password or fingerprint) before you tap your mobile phone on a POS device, to pay with the default card selected in the registration process.

If you would like to make a payment with a card other than your default card, you can change it by opening the RMB Private Bank App, selecting the RMB Pay icon from the landing page, entering your App password and selecting any other card you have registered for RMB Pay.

If you changed the security mode to "Password & Pay" under the RMB Private Bank App Settings for RMB Pay, you will need to launch the RMB Private Bank App every time you want to make a payment. You will select the RMB Pay icon from the landing page, enter your App password, select the card you want to pay with (your default card will already be selected) and select "Pay Now". The timer countdown to tap your card against the POS device will start. As soon as you have tapped your mobile phone the tap result screen will be shown. Always confirm the transaction result on the POS device.

As with any contactless card, all transactions above R500 will require you to enter your card PIN on the POS device.

Do I need to have the RMB Private Bank App open in order to pay with my phone?

This will depend on the security mode you are on. If you are on the default "Unlock Phone & Pay" option you can make a payment by simply waking up your mobile phone, unlocking it with your passcode (pattern, PIN, password or fingerprint) and then tap it against a POS device. Using this option will not always require a data connection.

If you have changed the security mode to "Password & Pay" under the RMB Private Bank App Settings for RMB Pay, you will need to launch the RMB Private Bank App every time you want to make a payment. Please note that by selecting this option, you will require data connection.

Can I have more than one mobile phone set up to use RMB Pay (linked to the same Debit card or Credit Card)?

Yes, you can have more than one mobile phone set up to use RMB Pay. Each mobile phone is registered separately with a unique number which substitutes your Debit card or Credit card number.

Why will RMB Pay not work at all merchants/retailers?

RMB Pay uses the new contactless technology and not all merchants/retailers may have the correct software on their POS devices to allow for contactless transactions. All merchants/retailers that accept contactless cards will also be able to accept RMB Pay.

How do I cancel RMB Pay?

You can cancel RMB Pay by removing all your registered cards on the RMB Private Bank App under Settings for RMB Pay. By removing all your cards you will be unable to make payments using RMB Pay.

If you want to register for RMB Pay again you will have to go through the full registration process.

Should any of your physical cards registered for RMB Pay be cancelled, RMB Pay for that card will also be cancelled.

Can I have more than one card registered for RMB Pay?

Yes, if you have more than one eligible Debit card and/or Credit card you can register each card for RMB Pay. A default card needs to be selected when registering for RMB Pay.

Is RMB Pay available overseas?

RMB Pay is available wherever contactless POS devices are available worldwide. Standard foreign / international card transaction fees may apply.

What happens if I accidentally delete the RMB Private Bank App from my phone?

If you accidentally delete the RMB Private Bank App, you will need to re-download the RMB Private Bank App from the Google Play store and register for RMB Pay again.

Can RMB Private Bank staff assist customers to register for RMB Pay?

Yes, a customer can contact the App Call Centre 087 575 0362.

RMB Pay transactions

How will a RMB Pay transaction appear on Online Banking or on my statements?

There will be no changes to how transactions will appear on RMB Private Bank Online Banking, the RMB Private Bank App or customer statements as RMB Pay is a services linked to your existing Debit Card or Credit Card.

How do I dispute a transaction I made using my phone?

To dispute a transaction you have made using your mobile phone at a contactless POS device the existing card dispute process will still apply. Call the number that appears on the back of your Debit card or Credit card for queries.

Is there a limit as to how much I can spend using RMB Pay?

All existing limits apply for Debit cards and Credit cards as with any other card transaction.

As with contactless transactions made with a physical card, any transaction over R500 will require you to enter your card PIN on the POS device.

Can I set a separate limit for my RMB Pay transactions?

No, separate limits cannot be set specifically for RMB Pay transactions. All existing limits apply for Debit card and Credit card.

As the primary cardholder, can I keep track of any additional cardholder's RMB Pay transactions?

You can track all of your additional cardholder's transactions by checking the

transactions made by card as indicated on your transaction history or statement.

Will I need my PIN when using RMB Pay?

For purchases over R500 you will also need to enter your card PIN on the POS device.

What if I need a refund on a RMB Pay transaction?

To have a RMB Pay transaction refunded you can return to the merchant/retailer. Depending on the merchant/retailer refund/return policy they will complete the transaction. This policy may vary from merchant to merchant.

Why does my Debit card or Credit card number not appear on receipts for transactions made with my mobile phone?

When you register for RMB Pay your mobile phone is allocated a unique number, which substitutes your Debit card, or Credit card number. For added security, this number is used for RMB Pay transactions instead of your physical card number. The last four digits of this substitute number will appear on receipts for RMB Pay transactions.

Will RMB Pay work if I do not have a data connection?

You are required to have a data connection in order to register for RMB Pay on your mobile phone.

You are not required to have a data connection when you do RMB Pay transactions and have the "Unlock phone & Pay" security mode. However, if your data is switched off, you will have use of RMB Pay for a limited time.

For the "Password & Pay" security mode you will be required to have a data connection in order to launch the RMB Private Bank App.

Why doesn't my phone work sometimes when I tap on the POS device?

The NFC chip is located on different parts of the mobile phone depending on the manufacture make and model; therefore you may be required to move their phone slowly over the terminal to find the correct position.

The NFC reader/controller of the POS device is also located on different parts of the POS device depending on device manufacturer.

The connection range is limited to within 4cm of the POS device.

How will I know a transaction is successful?

All results of transactions will be displayed on the POS device as they do for a physical card transaction.

What fees would apply for a RMB Pay transaction?

There are no additional fees for RMB Pay. All fees are the same as your existing card transactions.

RMB Pay Security

How secure is RMB Pay?

When using RMB Pay, you are protected by added security through your mobile phone passcode or RMB Private Bank App password, depending on which security mode you choose.

While RMB Pay uses a variety of mechanisms and technologies to ensure your security, it is important that you keep your device on your person and not share your device passcode with anyone.

Similar to a contactless physical card, RMB Pay allows you to do contactless transactions under R500, but for all transactions above R500, your card PIN is required to be entered on the POS device.

What security options are available?

There are two security options available with RMB Pay:

- Unlock phone & Pay – You are required to set a mobile phone passcode.
- Password & Pay – You are required to launch the RMB Private Bank App and enter the app password. For transactions over a certain amount you will also need to enter your card PIN on the POS device.

Will I need to authenticate myself during the RMB Pay registration process?

Yes, however, RMB Pay will use existing identification and authentication steps established as part of your RMB Private Bank App.

RMB Pay – Lost and Stolen

What happens to my RMB Pay service if I lose my phone?

If you lose your mobile phone you need to delink your device from your Online Banking profile immediately, either on RMB Private Bank Online Banking or by phoning the App Call Centre 087 575 0362. By delinking your device RMB Pay will automatically also be cancelled for all your Debit cards and/or Credit cards.

You can continue to pay for transactions using your physical Debit card and/or Credit card. If you find or replace your phone, you will need to register for RMB Pay again.

If I lose my phone and the RMB Pay service is deactivated, will I still be able to use my physical card for transactions?

Yes, if you lose your mobile phone and have your RMB Pay deactivated by RMB Private Bank you will still be able to use your physical Debit card and/or Credit card.

What do I do if I lose my card but not my phone?

If you lose your Debit card and/or Credit card cancel your card as per the existing card cancel process on the RMB Private Bank App, contact the call centre or branch. When your card is cancelled, RMB Pay for that card is also cancelled and you would not be able to use RMB Pay for any transactions.

If my phone is stolen, can someone use my phone to transact with?

No, regardless of the security mode selected.

If you have the "Unlock phone & Pay" security mode on your mobile phone, no one should be able to do a RMB Pay transaction as they do not have your mobile phone passcode (pattern, PIN, password or fingerprint).

For the "Password & Pay" option your App password is required before a RMB Pay transaction can be done.

At all times ensure you have not provided your mobile device passcode or your RMB Private Bank App password to anyone else.

If my phone is stolen, can someone get access to my personal banking details?

If your mobile phone is stolen no one will be able to access your personal banking details. Always ensure you have not provided your RMB Private Bank App password to anyone else.

If I've misplaced my phone, can I temporarily disable RMB Pay and then reactivate it when I find my phone again?

No, there is no way to temporarily disable RMB Pay. If you misplace your mobile phone you need to delink your device from your Online Banking profile either on RMB Private Bank Online Banking or by phoning the App Call Centre 087 575 0362. By delinking your device RMB Pay will automatically be cancelled for all your Debit cards and/or Credit cards.

If you find your phone, you will need to register for RMB Pay again.

What happens if someone steals my phone and fraudulently transacts with it?

Due to the security mode options for RMB Pay, it should not be possible for someone else to fraudulently transact with your phone, but should this happen delink your phone from your profile immediately via Online Banking or by calling the App Call Centre 087 575 0362.

RMB Private Bank takes fraud very seriously and has existing processes it will follow to resolve any fraudulent or suspect transactions.

If my additional cardholder loses their card or cancels their RMB Pay service, will it affect mine as the primary cardholder?

No, this will not affect the primary cardholder's use of RMB Pay.

Account changes affecting RMB Pay

What happens if I transfer from one card product to another? How will this affect my access to RMB Pay?

If you change cards, your RMB Pay service may be impacted. If your new card is available on RMB Pay you can register the new card under the Add function via RMB Pay Settings. You can also cancel RMB Pay for the old card under the Remove function if the old card is not cancelled yet. If the card is cancelled, RMB Pay for that card will

automatically be cancelled.

What happens to RMB Pay if I close the account I access with my Debit card and/or Credit card?

When you contact RMB Private Bank to close the account, which is accessed by your Debit card and/or Credit card, all cards linked to the account will also be cancelled and therefore RMB Pay will automatically be cancelled.

Alternatively you can remove RMB Pay on all cards via the RMB Private Bank App Settings for RMB Pay before contacting RMB Private Bank to close your account.

What do I do if I change my phone?

Before changing your mobile phone you should delink your RMB Private Bank App which will cancel RMB Pay for all cards. You will have to re-register for RMB Pay on your new compatible mobile phone. You will be guided through the registration process as when you first registered for RMB Pay.

If I have more than one card registered for RMB Pay, how do I change from one card to another?

You can change your default card to pay with under the RMB Private Bank App Settings. If you want to change the card to pay with only for one specific transaction, select the RMB Pay icon from the landing page, enter your app password and select any other card you have registered for RMB Pay to pay with.

My card is due to expire soon. Will this affect my RMB Pay service in any way?

Yes, your RMB Pay service will be cancelled for that card when the card expires. The replacement card will appear as a new card to add for RMB Pay via RMB Pay

If I reset my phone back to factory settings (full reset) will it automatically cancel my RMB Pay service?

Yes, if your device is completely reset then all device data, apps and network settings are reset back to factory default. You will need to download and set-up the RMB Private Bank App and re-register your Debit card and/or Credit card for RMB Pay.

If the primary cardholder closes their Credit card account, will this cancel RMB Pay for

any additional cardholders?

Yes, closing your Credit card account will cancel all physical cards and cancel RMB Pay for all cards linked to the account including additional cards.

The RMB Pay status for a specific card shows a different status than my card status. Why is this?

It is possible for you to suspend the RMB Pay service under the RMB Private Bank App Settings and still have an active physical card.

It is also possible to suspend the physical card with RMB Pay on the RMB Private Bank App still showing as active, although transactions will be declined as the card has been suspended.