Online Secure
Frequently Asked Questions

RMB PRIVATE BANK
A division of FirstRand Bank Limited

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

4. How do I activate Online Secure on my card?
You will not have to activate Online Secure on your RMB Private Bank 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 RMB Private Bank card.

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 e-mail (dependent on the notification mechanism you have selected). You will be required to input the OTP to finalise the online transaction. If you have a linked Banking App, the OTP will also be sent to the Banking App.

6. What happens if I do not have an Online Banking profile?
Please call the number of the back of your card for assistance.

7. I share the same card with others. How does Online Secure work for all of us?
Do not share your card. The cardholder is the only one authorised to use the card for online shopping.

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.

Online Secure
Frequently Asked Questions

11. I was asked to sign up for Online Secure when I was in the middle of buying goods online. Is this a scam?

Online Secure is an official RMB Private Bank 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 Online Secure when you're shopping on a website which has signed up to Online Secure. 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" under Online Secure

12. 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. 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.

13. 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.

14. 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

15. 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
• "Activate Now" means Online Secure has not been activated on your card and you can go ahead and activate it
• "Unblock Now" means your card has been blocked ahead and activate it
• "Unblock Now" means your card has been blocked

RMB Private Bank - a division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20).

RMB PRIVATE BANK

RMB
PRIVATE BANK
A division of FirstRand Bank Limited

16. How do I view and change my OTP method or OTP details?

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"
- Update the OTP details and press submit

17. Do I have to pay for Online Secure?

No, RMB Private Bank offers you Online Secure free of charge.

18. 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.

19. 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.

20. 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.

21. 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

RMB Private Bank - a division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20).

RMB PRIVATE BANK