

1. What is Online Secure?

Online Secure is a unique service offered by FNB used to protect cardholders against unauthorised use of their FNB card for online purchases.

2. Do I need to register for Online Secure or activate my card?

No, all cards are automatically activated.

3. What does Online Secure do?

- Provide you with an extra level of protection when shopping online.
- Provide additional verification for more security and to protect your FNB card for all online purchases.
- Send you a Smart InContact message on FNB Banking App Or OTP (One Time Pin) for approval when you are required to verify your purchases.

4. Is Online Secure easy to use?

Online Secure is safe, 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. You will be required to:

- Either approve via Smart inContact on the FNB Banking App
- Or you will receive an OTP via SMS, Online Banking or FNB Banking App. You will be required to input the OTP to finalise the online purchase.

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

You are not allowed to share your card with anyone. If you want someone to access your account, you can apply for an additional card and register their cellphone number for OTP on the card you assigned to them.

6. What will happen if I am based in another country and have always been using email to receive OTP?

If you are based overseas you will be required to download the FNB Banking App to approve your purchases or register for online banking to receive OTP.

7. 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 your card is automatically activated, you simply shop as you normally would do.

8. With Online Secure activated on my card, will I receive the OTP for every online purchase?

No, depending on the purchase you are doing the following will take place:

- Should the *additional verification not be required*, you will not be requested to enter an OTP to conclude the online purchase.
- Should an *additional verification be required*, you will be requested to approve the online purchase with Smart inContact if you have a Verified FNB Banking App.
- In an instance where you do *not have a Verified Banking App or don't have the FNB Banking App* installed at all, you will then receive an *OTP* (via SMS and Online Banking) *for online purchases and enter it as per the current process.*

9. How do I receive my OTP?

You can only receive the OTP via SMS, Online Banking and the FNB Banking App.

10. I used to receive OTP via email, why am I no longer receiving it via email?

For added security, you will no longer be able to receive OTP via email.

11. Do I have to pay for Online Secure?

No, FNB is offering Online Secure free of charge.

12. Can I change my OTP details?

Yes, you can change your OTP details by going to FNB Banking App.

- Select the "My Bank Accounts" tab
- Select the "My Cards" sub tab
- Select the card you would like to update
- Click "Update Online Secure"
- Enter the new cell phone number
- Click "Confirm"
- Read disclaimer and click "accept"
- Click "finish"

13. Can I change my OTP method?

No, you only provide a cellphone number of your choice for SMS OTP. Receiving OTP via FNB Banking App and Online Banking is automatic and not optional.

14. I used to update my OTP cell phone number via online banking and Call Centre, why am I no longer able to do this?

You will no longer be able to update your cellphone number on online banking or through the call centre, updates can only be done on the FNB App.

The Online Secure Support team can be contacted on **087 0 30 30 30** for additional assistance.