Online Secure
FAQs

1. What is Online Secure?
Online Secure is a unique service offered by FNB that uses a One Time PIN (OTP) to protect cardholders against unauthorised use of your FNB card. Once activated, your FNB 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 FNB card.

3. What can Online Secure do?
- Protect your FNB card with an OTP.
- Provide you with an extra level of protection when shopping online.
- As long as your OTP remains secure, and your FNB 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 FNB card as this will be done automatically by FNB. Each time you receive a new, re-issue or replacement card we will automatically activate Online Secure on your FNB card.
Customers who are not registered for inContact, can activate Online Secure on their card by logging on to their FNB 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
- Fill in the missing fields as required and complete the activation.

5. Is there a specific format for entering my cellphone number when registering for Online Secure?
Yes. If your cellphone number is 081 222 3333, enter the country code followed by the service provider code without the leading 0 in the first block, then enter the remaining digits in the second block as in the image below:

Details for online shopping

Verification Method	SMS / Email
Country	NAMIBIA (+264)
Cellphone Number	26481 / 2223333
Create your Personal Message	?

6. 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.

7. What happens if I do not have an Online Banking profile?
Please call **+264 61 299 8777** for assistance.

8. I share the same card with others. How does Online Secure work for all of us?
The OTP is linked to the specific FNB 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 cellphone number or e-mail address.

9. 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.

10. Can Online Secure be activated on more than one card?
Yes, multiple FNB cards may be activated, as long as you are the primary cardholder.

11. 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.

12. I was asked to sign up for Online Secure when I was in the middle of buying something online. Is this a scam?
Online Secure is an official FNB 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. To activate Online Secure on your card, log on to your FNB 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

13. 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 FNB Online Banking. You can change this personal message any time on your FNB 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.

14. I've been sent an e-mail by FNB asking me to update my details. Is this right?
FNB 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 FNB immediately, by calling **+264 61 299 8777**.

15. How do I unblock my card for online purchases?
To unblock your card, log on to your FNB 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
- Enter the OTP that has been sent to you and click **'Submit'** to unblock the card.

16. How do I check if my FNB card has been activated for Online Secure?
Log on to your FNB 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
- **"Update"** means Online Secure has been activated on your card and your details can be updated

17. 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 FNB Online Banking profile by following the prompts:
- Select the **"My Bank Accounts"** tab
- Select the **"My Cards"** sub tab
- Click on **"Update"**

18. Do I have to pay for Online Secure?
No, FNB is offering Online Secure free of charge.

19. What happens when my FNB card expires?
Once your existing FNB 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 FNB.

20. What happens if I cancel my FNB 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 FNB.

21. Why do I require a personal message for Online Secure?
Your personal message configured on Online Banking against your card will be displayed during the payment authentication process. Only you and your bank know what the message is and its purposed is to provide you with the assurance that the screen is legitimate and that you are conducting an authentic transaction with the Bank.

22. Can I change my personal message?
Yes, you can change your personal message by going to FNB Online Banking.
- Select the **"My Bank Accounts"** tab
- Select the **"My Cards"** sub tab
- Click **"Update"** next to the relevant card details
- Enter the **OTP** that has been sent to you and click **'Submit'**
- Amend the details you would like to change.
- Accept the disclaimer and click **"Update"**

23. Can I change my OTP method or OTP details?
Yes, you can change your OTP details by going to FNB Online Banking.
- Select the **"My Bank Accounts"** tab
- Select the **"My Cards"** sub tab
- Click **"Update"** next to the relevant card details
- Enter the **OTP** that has been sent to you and click **'Submit'**
- Amend the details you would like to change.
- Accept the disclaimer and click **"Update"**

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