

# Card Services One-Time Pin

## Introducing smarter online banking security



**Card Services feels strongly about online security.**

**So strongly in fact, we're about to roll out a smarter, more advanced online banking security system to keep you and your money safer.**

**On 21 April 2013 we will be removing the pre-login security questions and replacing them with our new One-Time Pin (OTP) security solution for online banking.**

**If you have a question, please refer to the Frequently Asked Questions below or call us on 1300 135 538.**

## Frequently Asked Questions

### ***What is the One-Time Pin?***

The One-Time Pin (OTP) is a randomly generated 6 digit Password which is a stronger method of authenticating your online transactions. Each time you perform online transactions through Card Services Online you'll be required to enter an OTP. The OTP is received via SMS to your mobile phone.

### ***How does the OTP work?***

When you need to perform an online transaction or online query you will be required to enter an OTP as a second level of authentication to confirm that the transaction is authorised by you. This OTP will be delivered to you via SMS. You will only need one OTP per session. For a full list of transactions see to the right.

### ***Do I have to enter an OTP for every transaction?***

You only need to enter one OTP per online session. Once you have entered your OTP you can perform as many transactions as you like within that session. If you're adding a new payee you'll still need to activate this payee using the OAC (Online Authorisation Code) which will be sent via SMS. The OAC functions separately to the OTP.

### ***What transactions will I need an OTP for?***

Online transactions that require an OTP are those that could potentially compromise your security or privacy as customers of Card Services. These transactions include:

- Account details and activity
- Download account activity
- View statements
- Transfer and payments
- Manage payees
- My offers/Rewards
- Update details
- Change user ID
- Change ATM PIN
- Change password

### ***Why is there a need for the Card Services OTP?***

The OTP serves as a second-level authentication when you perform protected transactions at Card Services Online. Should your Card Number and PIN be compromised for any reason, the intruder will also need to have your mobile phone to access protected transactions via your account online. This is an additional security measure to protect you so you can enjoy total peace of mind when you bank online with us.

### ***How do I update my mobile phone number?***

OTP relies on you having your correct mobile phone number registered with us. To check your details or to register a new mobile number, sign on to Card Services Online and select '**Update Your Contact Details**' from the **Account Services** menu. Alternatively, call us on 1300 135 538, and we'll update your mobile number for you.

**When will the security questions be removed?**

The security questions will be removed on 21 April 2013.

**Once the security questions have been removed, can I still bank online without an OTP?**

No OTP will become the new way to log into Card Services Online to ensure all customers are using stronger authentication to transact.

**Can I bank online if I don't have access to my mobile phone?**

Once the security questions are removed, you will need your mobile phone to bank online. A hard token OTP generator will also be available.

**Do I have to pay for the OTP?**

No, this enhanced security feature is free to all customers.

**What if I don't receive an OTP?**

If you don't receive your OTP you can get this resent through the OTP screen. This will expire in eight minutes. If you still don't receive your OTP, sign on using your security questions and check that we have your current mobile phone number.

**How long does it take to receive an OTP to my mobile phone?**

The OTP will be sent to your mobile phone instantly. The receipt of the OTP will depend on your network coverage and may cause some delays.

**How long is the OTP valid for?**

The OTP is valid for eight minutes. The OTP can expire, so you will need to generate a new OTP if this happens. You can do this through the OTP screen on Card Services Online. Please note that if you enter an OTP incorrectly three times you will be locked out of your session.

**What happens if I enter an incorrect OTP?**

If you enter your OTP incorrectly three times your online access will be blocked. If this happens you will need to reset your online banking password – have your card number, account number and PIN handy. Call us on 1300 135 538 if you experience any further difficulty.

**Will the sign on process to Card Services Online change? Will I need the OTP to sign on to Card Services Online?**

You'll sign on to Card Services Online the same way, using your Username and Password. You'll no longer need to enter your security questions and you'll be directed to the account summary page. You'll be prompted to enter an OTP when you perform online transactions.

**Can I receive the OTP to an overseas mobile number?**

Yes, the Card Services OTP can be sent to international mobile numbers and is optimised for 13 countries (China, Singapore, Hong Kong, Taiwan, India, Thailand, Vietnam, Indonesia, Japan, Korea, Philippines, UK, US). Simply update your contact number with the country code (without the + sign) and your mobile number.

**Can I receive an OTP when I'm travelling overseas?**

Yes, you'll need to activate international roaming on your mobile phone before you travel overseas.

**Can I receive the OTP if I have call forwarding activated for my mobile phone?**

No, an OTP will not get forwarded. This would compromise your online security. Please ensure your contact details are updated through Card Services Online.

**Do I have to enrol for OTP?**

Yes. However, from 21 April 2013 the security questions will be removed and the OTP system will become mandatory. This is to ensure all customers are using stronger authentication to transact online. You'll be notified when this will occur.

**I have recently updated my mobile phone number. When can I start receiving The Card Services OTP?**

You can start to receive the OTP within three working days of you having successfully updated your mobile number.

**Can I register a second mobile phone number?**

No, you can only register one mobile phone number and the Card Services OTP will always be sent to the mobile phone number you have provided us with. To update your contact details sign on to Card Services Online and select 'Update Contact Details' from the Account Services menu.

# Hard Token

## Frequently Asked Questions

### ***What is a hard token?***

A hard token is a key ring sized plastic token which can be used to generate a One-Time PIN (OTP). The token includes a small keypad, OTP button and a screen which will display the six digit OTP.

### ***How does a hard token work?***

To generate a OTP using the hard token, simply press the OTP button in the bottom right corner of the token.

An OTP will display in the screen which you can then enter into the field provided in Card Services Online.

### ***How long does it take to receive a hard token?***

Hard tokens will typically take between five to seven working days to be delivered.

### ***Do I need to activate the hard token once received?***

No. Each hard token will arrive already activated and you can start using it as soon as you receive it.

### ***What if I have lost my token?***

If you lose your hard token, please report it to Card Services Direct immediately on 1300 135 538. As your hard token is linked only to your account, the lost token will be cancelled and a new token issued.

### ***Do I need mobile or internet reception to generate OTP from hard token?***

No. Hard tokens work totally independent of any network or internet connection and an OTP can be generated at any time.

### ***Can I share my hard token with others?***

No. Each hard token is assigned to only one account. Please ensure your token is kept in a secure place and is not shared with anyone else.

### ***Do I need to return a damaged hard token when I receive a replacement?***

No. The damaged hard token will be remotely cancelled.

### ***Can I have more than one hard token for my Internet Banking?***

No. A customer will only be issued one hard token to allow them to bank online.

### ***How secure should I keep my hard token?***

Please ensure your token is kept in a secure place and is not shared with anyone else.

Avoid storing your token with other sensitive information such as account details, PIN numbers or Internet Banking Passwords.

### ***Can I collect a hard token from a branch?***

No. Hard tokens will be delivered by mail within five to seven working days of a request.

### ***How long do the hard token batteries last for?***

Hard token batteries should last for over five years. Hard token batteries cannot be replaced, and in the case where your hard token battery has been exhausted, please contact Card Services Direct on 1300 135 538 to request a replacement hard token.