

Virgin Money Online One Time PIN (OTP)

Here are some more FAQ's that you may find useful.

Q. What is Virgin Money Online OTP?

A. The Virgin Money Online OTP (One Time PIN) is a randomly generated 6 digit PIN which is a stronger method of authenticating your online transactions. Each time you want to view detailed account information, make a change to your details or perform a transaction through Virgin Money Online you'll be required to enter an OTP. The OTP is received via SMS on your mobile phone.

Q. How does the Virgin Money Online OTP work?

A. When you need to view detailed account information, make a change to your details or perform a transaction you will be required to enter an OTP as a second level of authentication to confirm that the request is authorised by you. This OTP will be delivered to you via SMS.

Q. Do I have to enter a Virgin Money Online OTP for every transaction or every session?

A. You only need to enter one OTP per online session. Once you have entered your OTP you can perform as many enquiries or transactions as you like within that session.

Q. What are the online transactions that require a Virgin Money Online OTP?

A. Online enquiries and transactions that require an OTP are those that could potentially compromise your security or privacy as customers of Virgin Money. These transactions include:

- Account details and activity
- Payments and transfers
- View rewards points
- View Statements
- Request a change to your account
- Apply for offers
- Update contact details

Q. Why is there a need for the Virgin Money Online OTP?

A. The Virgin Money Online OTP serves as a second-level authentication when you perform protected transactions within Virgin Money Online. Should your Card/Account Number and PIN/Password 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 peace of mind when you manage your account online with us.

Q. Do I have to pay for the Virgin Money Online OTP?

A. No, this enhanced security feature is free to all customers. If you are travelling overseas contact your network provider as the SMS may incur an additional cost.

Q. What if I don't receive my OTP?

A. If you don't receive your OTP you can get this resent through the OTP screen. This will expire in 8 minutes. If you still don't receive your OTP, check that we have your current mobile phone number by giving us a call on 13 37 39.

Q. How long does it take to receive the Virgin Money Online OTP to my mobile phone?

A. 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. The OTP is valid for 8 minutes. The OPT can expire, so you will need to generate a new OPT if this happens. You can do this through the OTP screen in Virgin Money Online.

Q. Will the sign on process to Virgin Money Online change? Will I need an OTP to sign on to Virgin Money Online?

A. Once OTP is fully introduced you'll sign on to Virgin Money Online the same way, using your Username and Password. You'll no longer need to enter your challenge response question and you'll be directed to your account balances home page. The Virgin Money Online OTP will only be entered when you want to view detailed account information, make a change to your details or perform a transaction.

Q. What happens if I enter an incorrect OTP?

A. If you enter your OTP incorrectly three times your online access will be blocked. If this happens you will need to reset your online password. Call us on 13 37 39 if you experience any further difficulty.

Q. Can I receive the Virgin Money Online OTP when I'm travelling overseas?

A. Yes, you'll need to activate international roaming on your mobile phone before you travel overseas. Contact your network provider as the SMS may incur an additional cost.

Q. Can I receive the Virgin Money Online OTP if I have call forwarding activate for my mobile phone?

A. No, the OTP will not get forwarded. This would compromise your online security. Please ensure you contact details are updated through Virgin Money Online or by calling us on 13 37 39.

Q. I have recently updated my mobile phone number. When can I start receiving the Virgin Money Online OTP?

A. Once you have successfully updated your mobile number, please allow 3 to 5 working days for your number to be effective and ready to receive OTP.

Q. Can I register a second mobile phone number?

A. No, you can only register one mobile phone number and the Virgin Money Online OTP will always be sent to the mobile phone number you have provided us with. To

update your contact details, sign on to Virgin Money Online or give us a call on 13 37 39.

Q. Can I receive the Virgin Money Online OTP to an overseas mobile number?

A. Yes, the OTP is functional with international mobile numbers and is optimised for the following 13 countries:

- | | | |
|-------------|---------------|-----------|
| - China | - Korea | - UK |
| - Hong Kong | - Philippines | - US |
| - India | - Singapore | - Vietnam |
| - Indonesia | - Taiwan | |
| - Japan | - Thailand | |

Simply update your contact number with the country code (without the + sign) and your mobile number.

Q. What if I don't have a mobile phone?

A. We can issue you with 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.

Q. How does a hard token work?

A. To generate an OTP using the hard token, simply press the green 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 Virgin Money Online.



Q. How long does it take to receive a hard token?

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

Q. Do I need to activate the hard token once received?

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

Q. What if I have lost my token?

A. If you lose your hard token, please report it to us immediately on 13 37 39. As your hard token is linked only to your account, the lost token will be cancelled and a new token issued.

Q. Do I need mobile or internet reception to generate OTP from a hard token?

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

Q. Can I share my hard token with others?

A. 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.

- Q. Do I need to return a damaged hard token when I receive a replacement?
A. No. The damaged hard token will be remotely cancelled.
- Q. Can I have more than one hard token for my Internet Banking?
A. No. A customer will only be issued one hard token to allow them to bank online.
- Q. How secure should I keep my hard token?
A. 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.
- Q. How long do the hard token batteries last for?
A. 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 us on 13 37 39 to request a replacement hard token.