MULTI-FACTOR AUTHENTICATION FOR ONLINE PURCHASES USING RCBC MYDEBIT MASTERCARD

Starting January 31, RCBC MyDebit Mastercard account holders will receive a one-time password (OTP) via SMS to authenticate their purchases from select online merchants when they use their cards. This is part of our on-going initiatives to strengthen online security.

With this, MyDebit account holders must ensure that their mobile numbers on record are updated and correct. *They can update their mobile numbers via RCBC branches or via select RCBC and RCBC Savings Bank ATMs nationwide.*

Frequently Asked Questions
1. Is the OTP for online purchases applicable to all RCBC cards?
   - By January 31, 2019, only MyDebit Mastercard holders will receive an OTP to confirm their purchases from select online merchants.
   - We are working on implementing the same online security process for RCBC MyWallet VISA and Virtual cards soon.

2. Will I receive an OTP regardless of the amount of my online purchase?
   - Yes, you will receive an OTP via SMS when you use your RCBC MyDebit Mastercard to purchase items from select merchants, regardless of amount.

3. Will I receive an OTP regardless of merchant of my online purchase?
   - No, this varies depending on the merchant. The merchant's online security measures will determine if it will require an OTP or not.

4. I did not receive my OTP. What should I do?
   - You should receive the OTP within a few minutes after checking out your purchase. If you have not received the OTP after four (4) minutes, kindly call the RCBC Customer Care hotline at (02) 877-7222 to check if your mobile number on record is updated.
   - If your mobile number on record is not updated, kindly update it immediately. You can update your mobile number via RCBC branches or via select RCBC and RCBC Savings Bank ATMs nationwide. You will start receiving OTPs three (3) banking days after you've updated your mobile number.

5. I am abroad. How will I receive my OTP?
   - If your mobile number on record is a Philippine number that is enabled for international roaming, you will still receive the OTP via SMS.
   - If your mobile number on record is an international number, you will receive your OTP via SMS. Corresponding charges may be applied by your network provider.

6. How long is the OTP valid?
   - The OTP will expire if not entered within four (4) minutes. You will have to repeat your online transaction to receive another OTP.

7. What will happen if I entered the wrong OTP?
   - For security reasons, you are only given three (3) attempts to enter the correct OTP. After three (3) consecutive unsuccessful attempts, you will be prompted that session has expired. You need to repeat your online transaction to have another OTP.

8. Will I be charged for OTP?
   - No. The OTP is free of charge. Corresponding charges may be applied by your network provider for international mobile numbers.

9. How do I know if my mobile number is updated?
   - You may call the RCBC Customer Hotline at (02) 8-777-222 to check.
   - If your mobile number on record is not updated, kindly update it immediately. You can update your mobile number via RCBC branches or via select RCBC and RCBC Savings Bank ATMs nationwide. You will start receiving OTPs three (3) banking days after you've updated your mobile number.

10. Can I still make online purchases if my mobile number is not updated?
    - This varies depending on the merchant. The merchant's online security measures will determine if it will require an OTP or not.

11. How do I update my mobile number?
    - You can update your mobile number via any RCBC branch or via select RCBC and RCBC Savings Bank ATMs nationwide.

12. I received an OTP, but I did not make any online purchase. What should I do?
    - You should immediately call RCBC Customer Hotline at (02) 8-777-222 to report the incident.
    - To further protect your account, you can also use the Card Lock/Unlock feature in RCBC Online Banking to prevent any unauthorized usage of your RCBC cards. Not yet on RCBC Online Banking? Enroll your account now in rcbconlinebanking.com.