J Trust Royal Bank

JTR INTERNET BANKING

Simple and easy banking at your fingertips,
any time, any where

One-Time Password (OTP) FAQs

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What is OTP?

OTP stands for One-Time Password. It is a 6-digit security code that is sent to your registered mobile phone number that you have with the bank. It is an additional level of security to protect you whenever you use Internet Banking. This is a temporary code that will expire 30-seconds after you receive it.

When do I use an OTP?

You will need to use an OTP for the following:

- When the user performs any functional or security level transaction, such as changing a password
- Forgotten and expired passwords
- Forgotten User ID
- Self-registration
- Within bank transaction, domestic transaction and international transaction
- Credit card payment
- Bill payment
- Cheque book request, banker's cheque request
- Change debit card limit
- Card replacement, block and unblock card
- Modify transaction limit

Will I still need a token to access the internet Banking platform?

No. The token you have been using will become obsolete. It will be replaced with a one-time password (OTP) sent via SMS to your nominated mobile number. This will give you the same secure access you have today without the need to carry a physical token.

Can I receive an OTP via email instead of SMS?

No. You can only receive an OTP to your registered mobile phone.

What if I am overseas and cannot receive an OTP SMS message?

If you are travelling overseas and you expect to access Internet Banking during this time, it is recommended that you enable international roaming to receive an SMS message.

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I have an IOS phone and tablet. Can I see the OTP message on both devices?

No. An OTP message can only be sent to your registered mobile phone.

I have an Android phone and tablet. Can I see the OTP message on both devices?

No. An OTP message can only be sent to your registered mobile phone.

What should I do if I lose my phone with my registered phone number?

You should contact the bank by visiting a branch or calling our Contact Centre via 023 999 000 to update your registered mobile number.

I have lost my phone with my registered mobile number and now I have a new phone number. How do I update this information?

You can contact the bank by visiting a branch or calling our Contact Centre via 023 999 000.

I have registered a new phone number with the bank. How long before I can log into Internet Banking using my new phone number to receive an OTP message?

Your new registered mobile number will be recognised immediately. Therefore you will be able to log into Internet Banking as soon as we update your information.

What do I do with my hard token?

As you will not require a physical token to access JTR Internet Banking, this can be disposed of after the transition.

Why should I trust OTP?

OTP is a global industry security practice. It is the most secure way to ensure your bank accounts and personal information are protected. It is very important that you keep your log in credentials such as your Customer ID, your password and OTP confidential.

What do I do when I receive an OTP?

You should enter the 6-digit OTP code immediately into Internet Banking before it expires.

What if my OTP does not work or it expires? Can I get it sent again?

Yes. All you need to do is go back to the self-registration screen and click the 'Resend OTP' button.

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What if I receive an OTP message on my mobile phone and I did not log into Internet Banking. What should I do?

In the unlikely event that this does happen, you should contact the bank immediately either by visiting a branch or calling our Contact Centre on 023 999 000.

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