STAY SAFE ONLINE

OTP safety reminder card

Name _____ Business _____ Date _____

You will finish with

Steps to follow when someone asks for a code, and a list of everyone with banking access who has been told never to share one.

An **OTP** (one-time PIN: a short code sent to your phone or banking app to confirm one login, payment or change) is only for you to type into an app or site you opened yourself. Keep this page next to your phone or till.

WARNING

Never share your OTP

Your bank, SARS, WhatsApp and real support staff will never ask you for your OTP. End the call if you hear "send me the code that just came" or "your account will be blocked".

1. When someone asks for your OTP

STEP BY STEP

1. End the call or chat. Do not read the code.
2. Open your banking app yourself. Do not use a link in a message.
3. Look at recent payments and any new beneficiary (a new account set up to receive your money).
4. If something looks wrong, call your bank on the number on the back of your card.

If your banking app asks you to approve a login or payment you did not start, do not approve it. Then follow the steps above.

NOTE

Already shared a code or approved something? Call your bank now on the number on your card. Then work through the Fraud response checklist.

2. Who must know this rule

List everyone who can receive a banking OTP or approve payments, including staff and family who help. Tell each person the rule, then tick.

Name	What they can access	Told the rule (tick)
e.g. Lerato	Business banking app on her phone	Yes

This resource is for educational purposes only. It is not tax, legal or financial advice. Rules and requirements can differ by business type and location. Check with the relevant authority or a qualified adviser for your situation.

Never share these either

1. Banking passwords, card PINs and app approval codes
2. Recovery codes
3. Screen-sharing or remote access to your phone or computer

Next step

Close the gaps

What I will do Speak to every person in section 2 who is not ticked yet

By when _____

When to redo this

Check section 2 every 3 months, and on the day someone new gets access to the banking app or payment approvals.

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