We take your security seriously

Bankline Smartcard
user guide

Improving your Bankline security

Online payments are a crucial part of day-to-day banking. Your Smartcard, card reader and PIN help you make them quickly, safely and securely.

Here you'll find a step-by-step guide on how to use your card reader along with helpful FAQ's.

For help and support to use Bankline go to **www.rbs.co.uk/bankline**

Using your card reader

- To turn on simply insert your Smartcard, CHIP first and facing upwards

- To turn off just remove your card

- It powers off automatically when not being used. If this happens just reinsert your Smartcard to wake it up

- Use the green 'OK' button to move on to the next step, proceed or confirm actions

- The button with the red 'C' is used to go Back, Clear or Cancel

- On the back of the reader is the camera for scanning QR codes (very similar to a smartphone camera)

- All readers take two AAA batteries and the reader has a battery indicator in the top right-hand corner of some screens. To replace them unscrew the panel on the back of the reader. If after replacing the batteries the reader still doesn't work, please ask your Bankline Administrator to request a new one through Bankline

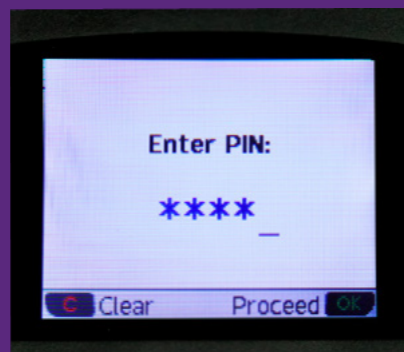# Using your Smartcard and PIN for the first time

If you've been sent a new Smartcard you'll also receive a PIN letter.
The first time you use the Smartcard the reader will prompt you to change the PIN.

1

Enter PIN:
****_

C Clear   Proceed OK
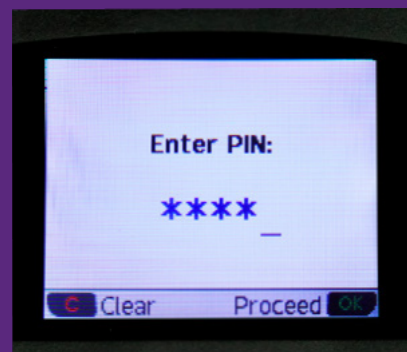
Insert your Smartcard into the card reader – CHIP first and facing upwards.

2

Enter PIN:
****_

C Clear   Proceed OK

The reader will prompt you to enter the PIN from the letter with the cardholder's name on it.

Press the green '**OK**' button to **Proceed**.

3

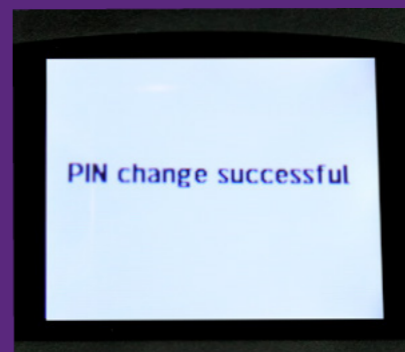Enter new PIN:
****

C Clear   Proceed OK

Provided the PIN has been entered correctly, the reader will now prompt you to '**enter new PIN**'. This should be memorable and different from the PIN supplied, and between 4 and 8 digits long.
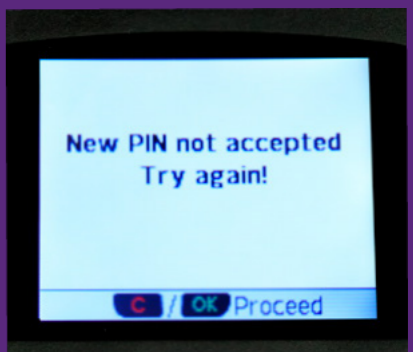
4

Repeat new PIN:
****

C Clear   Proceed OK

Re-enter the new PIN when '**repeat new PIN**' appears on the display.

5

PIN change successful

If all is correct the reader will display '**PIN change successful**' and the card is now ready to use.

6

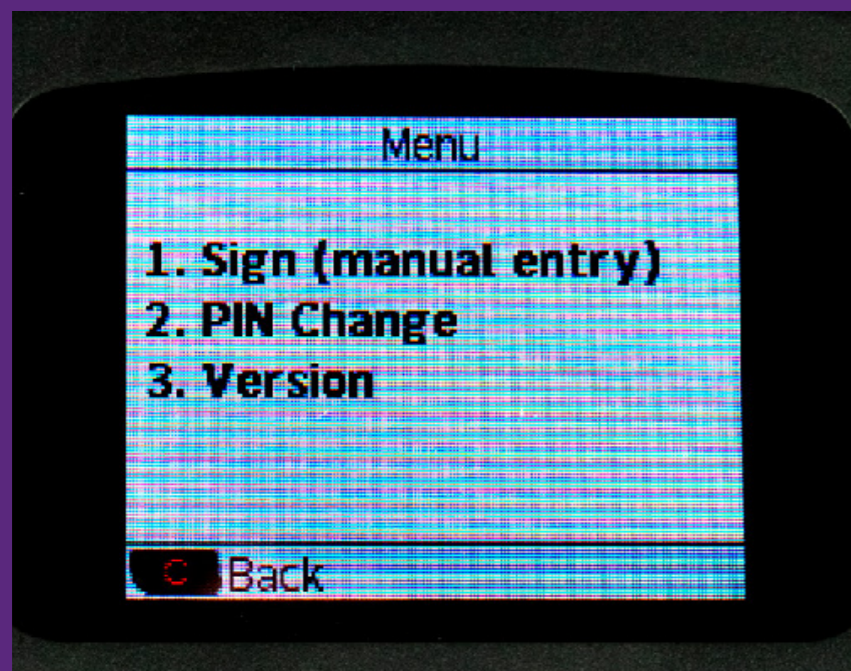New PIN not accepted
Try again!

C / OK Proceed

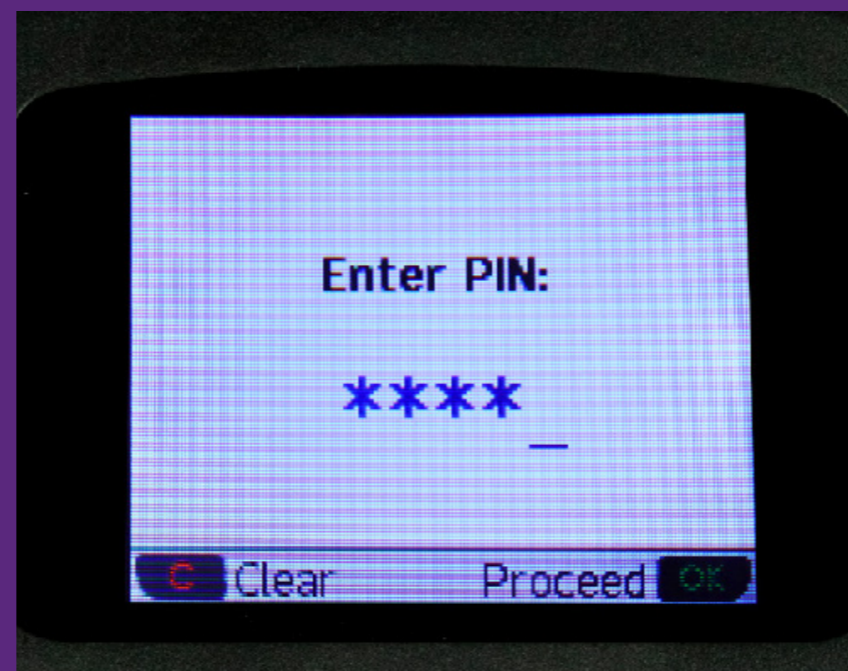If you receive an error message press the red '**C**' or green '**OK**' buttons to try again.
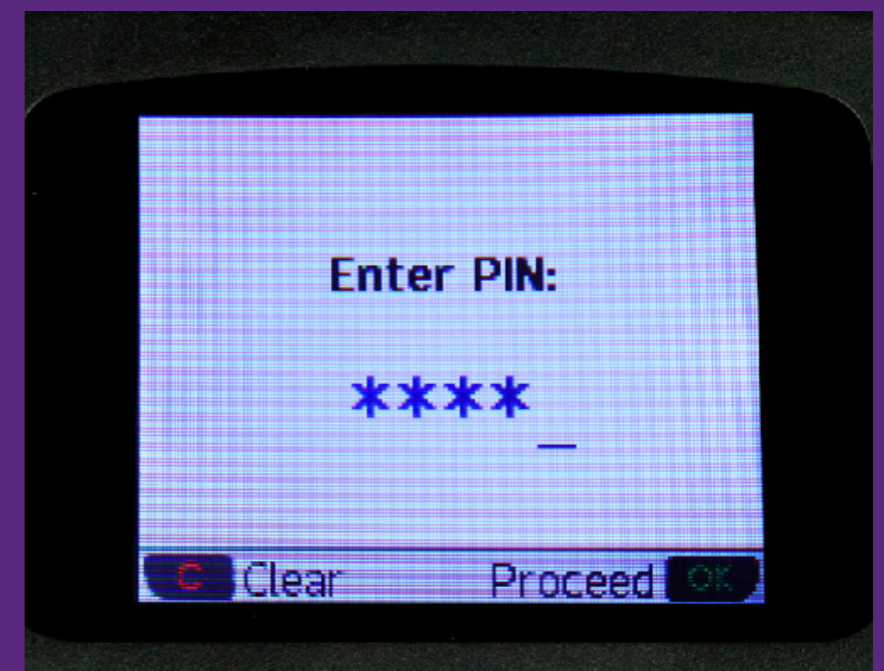
How to change your PIN

1

Insert your Smartcard – CHIP first and facing upwards, then press '**MENU**' and select option 2 '**PIN Change**'.

2

Enter your existing PIN and press the green '**OK**' button to **Proceed**.

3

Simply continue following Step 3 onwards in the 'Using your Smartcard and PIN for the first time' section to complete your PIN change.

Using your Smartcard QR reader with a numeric challenge code

1 Insert your Smartcard –
CHIP first and facing upwards

2 Press MENU and then 1,
Sign (manual entry).

Using your Smartcard QR reader with a numeric challenge code (cont)

3 Enter the 9 digit challenge code shown on your Bankline screen and then press the green '**OK**' button to **Proceed**.

4 Enter your Smartcard **PIN**.

5 Enter the **response code** shown into the Bankline screen in the space provided and follow the Bankline on-screen instructions to complete the activity.

Using your Smartcard QR reader with a QR code

1

Insert your Smartcard – CHIP first and facing upwards. The QR code scanning camera activates automatically; to access its other functions simply press the **MENU** button.

If you need to, you can press the **SCAN** button to reactivate it.

2

Hold the reader so that you can see the QR code shown on the Bankline screen within the red box on the reader's display. The reader will show the details of the transaction.

3

Check the details shown on the reader match those on the Bankline screen. Sometimes the remaining information may be on the next page.

4

If everything looks correct press the green '**OK**' button to **Confirm** and then enter your Smartcard **PIN**.*

* If something doesn't look right or you don't recognise the details STOP immediately. If you suspect fraud, call our Fraud team or for anything else contact the Bankline helpdesk.

5

Enter the **response code** shown into the Bankline screen in the space provided and follow Bankline's onscreen instructions to complete the activity.

Frequently Asked Questions

Q: What does a QR code look like?

A: You will probably have seen Quick Response (QR) codes on many items such as packaging, cinema tickets and airline boarding passes. The Bankline Smartcard QR reader will only read Bankline QR codes. An example of a QR code is opposite.

Q: My Smartcard is invalid.

A: Please order a replacement Smartcard through your Bankline administrator.

Q: My reader won't switch on – what do I do?

A: The reader may be in power save mode. Reinsert the Smartcard to switch it on. If that doesn't work the batteries may need replacing.

To replace them unscrew the panel on the back of the reader. All readers take two AAA batteries. If after replacing the batteries the reader still doesn't work, please request a new one through Bankline.

Find out more

For Bankline support please go to
www.rbs.co.uk/bankline

If you have any questions, you can get in touch via the 'Chat Now' button that appears within your Bankline session.