

Frequently Asked Questions – Mobile Banking

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General

1. Why choose RAKBANK Mobile Banking?

RAKBANK Mobile Banking solution is designed to provide you seamless connectivity to the Bank through handheld device. You can access the below services and more through RAKBANK Mobile Banking

- Check balances for all your Accounts, Loans/Finances, Credit Cards, Deposits or Investments
- Open F@st S@ver Accounts, Amal Jood Savings Account, new Term Deposits, apply for a Prepaid Card or RAKBANK Credit Card
- Check the last 10 transactions in your Account or Credit Card
- Make utility payments for Etisalat, DU, DEWA, Salik, Prepaid Cards and transfer funds from your account to any bank in the world
- Place request for the below and more:
 - Cheque book, Advance against salary, Demand draft and Manager's Cheque
 - Credit Card Balance Transfer, Debit/Credit Card replacement, PIN re-issue and E-Statement registration
- Receive SMS notifications for Cheque Book Delivery, Cheque deposits, High Value Transactions > AED 50,000, Inward/Outward Remittances, Returned Cheques, Salary Credits
- Easy access to our website, social media and find a RAKBANK Branch or ATM near you

2. What devices are supported by RAKBANK Mobile Banking?

You can access Mobile Banking on below devices:

- iPhone
- Android devices
- Blackberry devices
- Other Java enabled phones

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Activation

3. How do I activate Mobile Banking?

If you have a smart phone, you can download RAKBANK Mobile Banking Application from Apple App Store, Google Play, and Blackberry App World or by accessing <https://rakbank.ae/mobile/J2ME/> on any Java enabled smartphone.

After downloading please access the 'Activate/New User' link, enter the account or credit card number followed by the Mobile number. Select either Phone Banking TIN or One Time Password. You can follow the on-screen instruction to setup the User ID and Password. Your Mobile Banking will be activated once you have created the User ID and Password and have accepted the Terms & Conditions.

If you do not have a smart phone you can access RAKBANK Mobile Banking from any Etisalat mobile phone by dialing *169#. You will be requested to enter the Account or Credit Card number followed by One Time Password. You can setup the User ID and Password and accept the Terms & Conditions to activate.

If you have activated RAKBANK Mobile Banking through USSD you will be required to activate RAKBANK Mobile Application using the activation process. However, if you have activated RAKBANK Mobile Banking Application you will automatically be activated for USSD service provided you are registered for Mobile Banking Service.

You can register for RAKBANK Mobile Banking Application and/or Mobile Banking Service for two mobile numbers (primary & secondary) through Online Banking or by visiting the nearest RAKBANK Branch

- Mobile Banking Application is designed for browser enabled phones including iPhone, Blackberry, Android or other phones supporting J2ME.
- Mobile Banking Service is based on USSD (Unstructured Supplementary Service Data) platform provided by Etisalat. It is a menu driven service which can be accessed by dialing *169# from any phone supported by Etisalat.

Post successful registration you will receive two SMS, one with "Download instructions" and the other containing the "One Time Password" which will be used to activate Mobile Banking.

Please note the secondary mobile number provided during registration will only be used for Mobile Banking and will not be updated for other correspondence with RAKBANK.

4. How do I get RAKBANK Mobile Banking?

You can download RAKBANK Mobile Banking from Apple App Store, Google Play, Blackberry App World or by accessing <https://rakbank.ae/mobile/J2ME/> from any Java enabled smartphone.

You can also access RAKBANK Mobile Banking from any Etisalat mobile phone by dialing *169#.

5. How much will it cost me?

RAKBANK Mobile Banking is free of cost. The only cost that applies to you is the network usage levied by your service provider.

6. How do I add an additional mobile number for Mobile Banking?

You can add a secondary mobile number by accessing Requests option post login to Mobile Banking application/Mobile Banking services. Alternatively, you can update the same at the time of registration through Online Banking or RAKBANK Branch.

7. Can I access the service 24/7?

Yes you can access the service anytime from anywhere.

8. Can I access RAKBANK Mobile Banking outside UAE?

You can use RAKBANK Mobile Banking application from any location that is supported by your service provider.

The Mobile Banking USSD service *169# can be accessed based on the location and country where you are.

Registration and Activation is only possible for mobile numbers registered with Etisalat & DU. You will not be able to register for Mobile Banking with an international number.

9. Can I access RAKBANK Mobile Banking on any mobile device?

Mobile Banking Application

Application based Mobile Banking is supported by most smart phones including iPhone, Blackberry, Samsung, Nokia. All you need is an active Data Package or a Wi-Fi connection.

Mobile Banking Service

USSD based mobile banking is available by dialing *169# from any phone having an Etisalat connection.

If you have DU phone which does not support any Data Package or Wi-Fi you will not be able to use Mobile Banking.

10. What do I do if my One Time Password/Activation Key has expired?

The One Time Password/Activation Key is valid for 15 minutes. In case your One Time Password/Activation has expired for new activations, you can visit any of RAKBANK Branch and request for a new activation code. Alternatively, you can use your TIN (Telephone Identification number) to activate the service. To create TIN, call 600 54 4049 from your registered mobile number and choose option 4.

11. What do I do if I have forgotten my Login password?

In case you have forgotten your Login password, access Forgot Password option which is provided on the home page of Mobile Banking application and follow the below steps:

- Click/Select - Forgot Password option.
- Enter your existing User ID, Account/Credit Card number followed by Primary Mobile Number.
- Select and enter Phone Banking TIN
- Post validation of your credentials as inputted by you, your password can be reset.

12. What do I do if I have forgotten my User ID?

In case you have forgotten your User ID, access Forgot User ID option which is provided on the home page of Mobile Banking application and follow the below steps:

- Click/Select - Forgot User ID option.
- Enter your Account/Credit Card number followed by Primary Mobile Number.
- Select and enter Phone Banking TIN
- Post validation of credentials as inputted by you, your Mobile Banking User ID will be sent as SMS to your Primary Mobile Number registered with the bank.

13. How do I unblock my service?

In case you have been locked out from RAKBANK Mobile Banking due to an incorrect password entered 3 times, you can call our Phone banking on 04-2130000 or visit the branch to unblock your service. We recommend you keep your Debit/Credit card and PIN handy.

14. I have two mobile phones, can I have access to Mobile Banking for my account on both my phones?

You can access Mobile Banking application using two devices (primary & secondary), provided your primary mobile number is registered with the Bank. If you have activated Mobile Banking on one phone device you can call our phone banking on 04-213 00 00 for assistance to activate the second device.

15. What if I change my phone device?

Primary phone device

If you have changed or lost your primary phone device please call our Phone Banking on 04-2130000 for assistance to “Detag” the old device.

Please download the application again on the new phone and select the “Activate/New User” option. Kindly enter the Account or Credit Card number followed by the Mobile number, select and enter Phone Banking TIN and follow on-screen instructions. You can then enter the existing User ID and Password and continue using the Mobile Banking service.

Secondary phone device

If you have changed or lost your secondary phone device please call our Phone Banking on 04-2130000 for assistance to “Detag” the old device.

Please download the application again on the new phone and select the “Activate/New User” option and follow on-screen instructions to activate your new secondary device.

Please note that the Mobile Banking Application will only work on the phone device that it was activated from. It will not work from any other device that is not activated under your profile.

We recommend you keep your Debit/Credit card and PIN handy when calling Phone Banking on 04-2130000.

16. What if I delete my existing RAKBANK Mobile Banking application?

If you have deleted the existing RAKBANK Mobile Banking application, you can download the application from Apple App Store, Google Play, Blackberry App World or by accessing <https://rakbank.ae/mobile/J2ME/> from any Java enabled smartphone.

You can continue to login with your existing mobile device.

17. How do I download new version of RAKBANK Mobile Banking application?

If you haven't downloaded the latest version of the application you will be prompted at the time of login to Mobile Banking.

You can upgrade the application from Apple App Store, Google Play, Blackberry App World or by accessing <https://rakbank.ae/mobile/J2ME/> from any Java enabled smartphone.

You can continue to login with your existing mobile device.

18. What if I lost my phone?

If you have lost your phone device please call our Phone Banking on 04-213 00 00 for assistance to temporarily block your Mobile Banking access.

19. What happens if I permanently change my SIM card?

In case you change your Mobile Number permanently (i.e. New SIM card from service provider), we recommend that you:

- Call our Phone Banking on 04-213 00 00 to de-activate your old mobile number. Please keep your Debit/Credit card and PIN handy.
- Visit our branch to update the new Mobile Number on our systems.

20. In case the existing SIM is damaged, what happens if the SIM is changed for the same mobile?

Changing your SIM card with the same mobile number will not disrupt access to Mobile Banking service. You can continue to use the Mobile Banking service when your SIM card is replaced.

21. How do I cancel my registration for RAKBANK Mobile Banking?

You can cancel your registration from Online Banking by accessing Mobile Banking – Registration Request option or visiting any of the branches. You can also block active Mobile Banking service by calling our phone banking on 04-213 00 00.

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Security

22. Can my friend access his account using the RAKBANK Mobile Banking application installed on my phone?

This application is highly secure, personalized and will open only with credentials as set by you for mobile numbers and phone device subscribed at the time of activation.

23. How secure is this application?

RAKBANK Mobile Banking service is highly secure. Application does not store any sensitive information or transaction logs on the phone, which makes your RAKBANK Mobile Banking experience totally secure. Apart from this RAKBANK has other robust security features built into the application. The RAKBANK Mobile Banking service is a ‘trusted’ application. Data exchange from this application is encrypted based on best industry standards and dual factor authentication.

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- i. RAKBANK's Mobile Banking Services are available only at the discretion of RAKBANK and subject to the Terms and Conditions governing the use of the Mobile Banking Services and such services may be withdrawn or amended at any time without notice. You are required to abide by the terms for access to the Mobile Banking Services. By accessing the Mobile Banking Services you indicate your acknowledgement and acceptances of the Terms and Conditions. If you do not accept the Terms and Conditions relating to the Mobile Banking Services, do not access and use the Mobile Banking Services.
- ii. RAKBANK makes no representation or warranty of any kind, express, implied or statutory regarding the Mobile Banking Services or the materials and information contained or referred to on each page associated with the Mobile Banking Services. Any advice or information received via the Mobile Banking Services should not be relied upon without consulting primary or more accurate or more up-to-date sources of information or specific advice by RAKBANK.
- iii. The financial information, calculation and exchange rate data is presented in certain cases in approximate or summary or simplified form and may change over time. Reliance has been placed by the editors on certain external statistical data, which, though believed to be correct, may not in fact be accurate. RAKBANK accepts no liability for any loss or damage arising directly or indirectly from action taken, or not taken, in reliance on material or information contained on the Mobile Banking Services. In particular, no warranty is given that the information, material or data is accurate, reliable or up to date.
- iv. RAKBANK accepts no liability and will not be liable for any loss or damage arising directly or indirectly (including special, incidental or consequential loss or damage) from your use of the Mobile Banking Services, howsoever arising, and including any loss, damage or expense arising from, but not limited to, any defect, error, imperfection, fault, mistake or inaccuracy with the Mobile Banking Services, its contents or associated services, or due to any unavailability of the Mobile Banking Services or any part thereof or any contents or associated services. RAKBANK does not warrant that the Mobile Banking Services, any tools such as calculators, software, information, content or Mobile services will be error-free or will meet any particular criteria of accuracy, completeness, reliability, performance or quality.
- v. Any hyperlinks from the Mobile Banking Services exist for reading and information purposes and are for convenience only. RAKBANK accepts no liability for any loss or damage arising directly or indirectly (including consequential loss) from the accuracy or otherwise of materials or information contained on the pages of such links or loss arising directly or indirectly from defects with such links. The sources of data in many cases is not RAKBANK, therefore such data may not be accurate. We expressly disclaim all implied warranties, including, without limitation, warranties of merchantability, title, and fitness for a particular purpose, non-infringement, compatibility, security and accuracy. While we take all reasonable precautions to prevent this, we do not warrant that the Mobile Banking Services or any software available for download via the Mobile Banking Services is free of viruses or destructive code.
- vi. Not all the services described in the Mobile Banking Services are available in all geographical areas. You may not be eligible for all the services described. Eligibility for any such services will be at the discretion of RAKBANK and subject to applicable criteria and RAKBANK's terms and conditions. All contents of these Mobile Banking Services including, but not limited to the text, graphics, links and sounds are the copyright of RAKBANK and may not be copied, downloaded, distributed or published in any way without the prior written consent of RAKBANK.
- vii. RAKBANK does not guarantee safety of any Transaction on the Mobile Banking Services nor does RAKBANK warrant the privacy and/or security of Transactions during internet transmission. The internet connection may not be secured form of transmitting data and executing Financial Transactions.
- viii. Without derogating from the generality of the above, RAKBANK will not be liable for:
 - any interruption, malfunction, downtime or other failure of the Mobile Banking Services or Mobile services, our systems, databases or any of its components, for whatever reason;
 - any loss or damage arising from your orders, investment decisions, purchases or disposal of goods and services, including financial instrument(s) or currency, from third parties, based on the information provided on the Mobile Banking Services;
 - any loss or damage with regard to customer data or other data directly or indirectly caused by malfunction of our system, third party systems, power failures, unlawful access to or theft of data, computer viruses or destructive code on our system or third party systems; programming defects or negligence on our part;
 - any interruption, malfunction, downtime or other failure of goods or services provided by third parties, including, without limitation, third party systems such as the public switched telecommunication service providers, internet service providers, electricity suppliers, local authorities and certification authorities;
 - any event over which we have no direct control.
- ix. These Mobile Banking Services comply with the prevailing laws of United Arab Emirates, as applicable. RAKBANK controls and maintains these Mobile Banking Services from the United Arab Emirates and RAKBANK makes no representation that the material and information contained is appropriate or available for use in other locations / jurisdictions. The law of United Arab Emirates governs these Mobile Banking Services and any dispute shall be subject to the exclusive jurisdiction of the Courts in Emirate of Ras Al-Khaimah.

- (1) يتم توفير الخدمات المصرفية عبر الهاتف لبنك رأس الخيمة وفق خيار بنك رأس الخيمة المنفرد ويخضع تقديم تلك الخدمات للشروط والأحكام التي تنظم عملية استخدام الخدمات المصرفية عبر الهاتف. ويجوز سحب تلك الخدمات وتعديلها في أي وقت ودون أي إشعار. يطلب منكم التقيد بشروط الدخول واستخدام الخدمات المصرفية عبر الهاتف. وتعيرون بدخولكم إلى الخدمات المصرفية عبر الهاتف عن إقراركم وقبولكم للشروط والأحكام. وفي حالة عدم قبولكم للشروط والأحكام يرجى منكم عدم الدخول واستخدام الخدمات المصرفية عبر الهاتف.
- (2) لا يقدم بنك رأس الخيمة أية تعهدات أو ضمانات مهما كان نوعها سواء كانت صريحة أو ضمنية أو قانونية بخصوص الخدمات المصرفية عبر الهاتف أو بخصوص المواد والمعلومات الموجودة أو التي ينشر إليها في كل صفحة مرتبطة بالخدمات المصرفية عبر الهاتف. لا يجب الاعتماد على أية مشورة أو معلومات يتم استلامها عن طريق الخدمات المصرفية عبر الهاتف دون استشارة مصادر المعلومات الأساسية أو الأكثر دقة أو الأحدث أو النصائح المحددة المقدمة من بنك رأس الخيمة.
- (3) يتم تقديم المعلومات المالية ومعلومات الاحتمال و سعر الصرف في حالات معينة وبشكل تقريبي أو موجز أو مبسط ويجوز أن تتغير مع مرور الوقت. تم إعداد المعلومات في هذا الموقع بواسطة المحررين وفق بيانات إحصائية خارجية معينة والتي تكون صحيحة والتي قد لا تكون في الواقع دقيقة. لا يتحمل بنك رأس الخيمة أية مسؤولية بخصوص أية خسائر أو إضرار تنشأ بشكل مباشر أو غير مباشر عن أي إجراء يتم اتخاذه أو لا يتم اتخاذه بالاعتماد على المواد والمعلومات الموجودة في الخدمات المصرفية عبر الهاتف. وبشكل خاص لا يوجد أي ضمان على دقة المعلومات أو المواد أو البيانات أو وثوقيتها أو حدانها.
- (4) لا يتحمل بنك رأس الخيمة أية مسؤولية ولن يكون مسؤولاً عن أية خسائر أو أضرار تنشأ بشكل مباشر أو غير مباشر (بما في ذلك الخسائر والأضرار الخاصة والطارئة أو اللاحقة) من استخدامكم للخدمات المصرفية عبر الهاتف والتي تنشأ بطريقة غير ذلك وبما في ذلك أية خسائر أو أضرار أو نفاقات تنشأ وبدون حصر من أي عيب أو خطأ أو خلل أو إخلال أو عدم صحة الخدمات المصرفية عبر الهاتف أو محتوياتها أو الخدمات المرتبطة بها أو بسبب عدم توفر الخدمات المصرفية عبر الهاتف أو أي جزء منها أو أي من محتوياتها أو أي من الخدمات المرتبطة بها. لا يضمن بنك رأس الخيمة أدوات الخدمات المصرفية المتوفرة عبر الهاتف مثل الآلات الحاسبة والبرمجيات والمعلومات والمحتويات أو أن تكون الخدمات المتوفرة عبر شبكة الهاتف خالية من الأخطاء أو أنه تم وضعها وفق ضوابط خاصة للدقة أو الشمولية أو الأوثوقية أو الأداء أو الجودة.
- (5) تستخدم الروابط المدمجة الموجودة في الخدمات المصرفية عبر الهاتف لأغراض القراءة والمعلومات وللإطلاع فقط. ولا يتحمل بنك رأس الخيمة أية مسؤولية عن أية خسائر أو أضرار تنشأ بشكل مباشر أو غير مباشر (بما في ذلك الخسائر التابعة) عن الدقة أو بشكل آخر عن المواد أو المعلومات الموجودة في صفحات تلك الروابط أو الخسائر التي تنشأ بشكل مباشر أو غير مباشر من العيوب في مثل تلك الروابط. إن مصادر البيانات في عدة حالات لا تكون بنك رأس الخيمة ولذلك قد لا تكون تلك البيانات دقيقة. وبذلك ننفي وبشكل صريح أية كفاءات ضمنية بما في ذلك وبدون حصر الكفاءات بخصوص التجارة والملاكمة والملائمة لأغراض محددة وعدم الانتهاك والموائمة والأمن والدقة. مع أننا نتخذ كافة التدابير الاحتياطية لمنع هذا إلا أننا لا تكفل الخدمات المصرفية عبر الهاتف أو أن تكون أية برمجيات متوفرة للتحميل عن طريق الخدمات المصرفية عبر الهاتف خالية من الفيروسات أو الرموز الدمرية.
- (6) لا يتم توفير كافة الخدمات البنكية في الخدمات المصرفية عبر الهاتف في كافة المناطق الإقليمية. فقد لا يجوز لك الاستفادة من كافة الخدمات الموجودة هناك. إن استحقاقك لمثل هذه الخدمات خاضع لرأي بنك رأس الخيمة المنفرد والضوابط النافذة وشروط وأحكام بنك رأس الخيمة. إن حقوق النشر المتعلقة بكافة محتويات موقع الخدمات المصرفية عبر الهاتف بما في ذلك وبدون حصر النصوص والصور والروابط والأصوات تعود لبنك رأس الخيمة ولا يجوز نسخها أو تحميلها من الانترنت أو توزيعها أو نشرها ولا بأية طريقة دون الحصول على موافقة بنك رأس الخيمة المسبقة.
- (7) لا يضمن بنك رأس الخيمة سلامة أية تعاملات باستخدام الخدمات المصرفية عبر الهاتف ولا يكفل سرية و/أو أمن هذه التعاملات خلال النقل عبر الانترنت. حيث لا يمكن تأمين اتصال الانترنت خلال نقل البيانات أو تنفيذ التحولات المالية.
- (8) دون المساس بعمومية ما ذكر أعلاه. لا يحق لبنك رأس الخيمة ما يلي:
 - توقيف أو تأخير أو أي نوع من أنواع التقييد الأخرى في الخدمات المصرفية عبر الهاتف أو الخدمات عبر الهاتف أو أنظمتنا أو قاعدة بياناتنا أو أي من محتوياتها لأي سبب كان.
 - أية خسائر أو أضرار تنشأ عن أوامركم أو قراراتكم الاستثمارية وعمليات ثرائكم أو بيعكم للبيانات والخدمات بما في ذلك الأوراق المالية أو العملة ومع أطراف أخرى بالاعتماد على المعلومات المقدمة من خلال الخدمات المصرفية عبر الهاتف.
 - أية خسائر أو أضرار تتعلق ببيانات العملاء أو البيانات الأخرى التي تنشأ بشكل مباشر أو غير مباشر عن خلل في نظامنا أو أنظمة الغير أو القصور في الطاقة أو الدخول غير المسموح به أو سرقة البيانات أو الفيروسات في أجهزة الكمبيوتر أو الرموز الدمرية في نظامنا أو أنظمة الغير أو العيب البرمجي أو إهمالنا.
 - أي توقيف أو خلل أو تأخير أو أي وإخفاق آخر في المنتجات أو الخدمات التي يقدمها الغير بما في ذلك وبدون حصر أنظمة الغير مثل مزودي خدمة الاتصال ومزودي خدمة الانترنت ومزودي الكهرباء والسلطات المحلية والسلطات التي تصدر الشهادات.
 - أية حالة تكون خارجة عن سيطرتنا.
- (9) تتوافق هذه الخدمات المصرفية عبر الهاتف مع القوانين النافذة في الإمارات العربية المتحدة. كما يكون ذلك نافذاً. ويتحكم بنك رأس الخيمة بالخدمات المصرفية عبر الهاتف هذه من دولة الإمارات العربية المتحدة ولا يقدم بنك رأس الخيمة أية تعهدات بأن تكون المواد والمعلومات الموجودة في هذا الموقع مناسبة أو متوفرة للاستخدام في أية أماكن أخرى. تخضع هذه الخدمات المصرفية عبر الهاتف لقوانين دولة الإمارات العربية المتحدة ويخضع أي نزاع ينشأ بخصوصها لسلطة محاكم إمارة رأس الخيمة الحصرية.

Transaction Limits

Mobile banking transfer of funds or payments must not exceed the Customer's available balance in the Account on the day the transfer is made. The Customer will not be able to transfer funds or make payments in excess of the daily Limit (in same and/or cross currency transfers) as stipulated below. The daily Limit is the cumulative total of any number of Transactions. The Bank reserves its right to change these Limits, and may amend them upon the request of the Customer and subsequent approval of the Bank. The Bank also reserves its right to solely determine the relevant exchange rate for any determination as to whether a daily Limit has been breached in relation to a cross currency transfer. If the Customer tries to transfer funds that exceed the daily Limit, the Bank will decline the Transaction request and the Customer will receive a message stating that the entered amount exceeds the daily Limits.

Daily Limits		
Transaction Type	Min. Amount	Max. Amount
Funds Transfer within Own RAKBANK Accounts	AED 10	-
Funds Transfer to other RAKBANK Accounts	AED 10	-
Funds Transfer within UAE	AED 100	-
Funds Transfer outside UAE	AED 100	-
Credit Card payments	AED 10	-
Funds Transfer within Own RAKBANK Accounts in same currency	-	AED 1,000,000
Funds Transfer within Own RAKBANK Accounts in cross currency	-	AED 1,000,000
Funds Transfer within RAKBANK,UAE and outside UAE in same currency transfers and cross currency transfers		
- Normal Customer	-	AED 50,000
- Wealth Management/Business Customers	-	AED 100,000
Credit Card Payments		
- Own RAKBANK Card Payment	-	AED 100,000
- Other RAKBANK Card Payment	-	AED 50,000

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MobileCash

1. What is MobileCash service?

RAKBANK MobileCash service allows you to withdraw cash from any RAKBANK ATM without the need of a Debit Card. You can withdraw cash for self or send a code to a beneficiary to withdraw the cash on your behalf.

2. How do I get MobileCash service?

To access MobileCash service you need to login to RAKBANK Mobile Banking. RAKBANK Mobile Banking application can be downloaded from Apple App Store, Google Play and Blackberry App World. You can also access MobileCash service from any Etisalat mobile phone by dialing *169#.

3. How does MobileCash service work?

MobileCash service is available for all RAKBANK Mobile Banking customers having an account with RAKBANK. The service can be accessed using an iPhone, Android and Blackberry (OS version 7 and above) device.

You can create MobileCash request in a few easy steps:

- Login to RAKBANK Mobile Banking
- Choose Self Withdrawal or Beneficiary Withdrawal
- Select debit account and enter amount
- The code will be sent to the Mobile number entered

If you have selected self-withdrawal option then MobileCash code will be sent via SMS to your registered Mobile number with RAKBANK.

If Beneficiary withdrawal option is selected then the MobileCash code will be sent to the Beneficiary mobile number entered at the time of beneficiary creation. In addition, an SMS notification with the Amount will be sent to the registered mobile number of RAKBANK customer.

The beneficiary having the MobileCash code can visit any RAKBANK ATM and press the ENTER button on the ATM to initiate a card less transaction and select the MobileCash option.

Post selecting the Mobile Cash option on the ATM the beneficiary will be prompted to enter the Mobile Cash code followed by amount.

4. How long is the MobileCash code valid for?

MobileCash code is valid for only 24hrs from the time of request. You will have to re-initiate the request once the code has expired.

5. Do I require a code for Self Withdrawal?

Yes, for self-withdrawal option MobileCash code will be sent via SMS to your registered Mobile number with RAKBANK.

6. How much will MobileCash service cost me?

RAKBANK MobileCash service is free of cost. The only cost that applies to you is the network usage levied by your service provider while accessing RAKBANK Mobile Banking.

7. What are the limits applicable for MobileCash?

You can withdraw a maximum of AED 5,000 per day using the Mobile Cash service. If the Mobile Cash has been cancelled the limit will still be consumed.

MobileCash limits are exclusive to MobileCash cardless withdrawals and will not affect the limit on your debit card.

8. What do I do if my MobileCash code has expired?

If the code has expired, you will need to re-initiate MobileCash request through RAKBANK Mobile Banking.

9. How do I cancel a MobileCash withdrawal request?

You can delete pending cardless withdrawal request prior to MobileCash code expiry or cash being withdrawn from the ATM by accessing Pending Transaction option under MobileCash through RAKBANK Mobile Banking.

10. Can I access MobileCash service if my RAKBANK debit card is blocked?

You can access RAKBANK MobileCash service and initiate cardless withdrawal from any RAKBANK ATMs even if your debit card is blocked.

11. Can I add an international mobile number as a beneficiary?

Currently, MobileCash service is available for UAE mobile numbers only.

12. How do I know if the beneficiary has withdrawn the requested amount?

You will receive an SMS once the beneficiary has successfully withdrawn the amount you have requested through MobileCash.

13. How secure is MobileCash?

MobileCash service is secure and can be accessed through Mobile Banking credentials as set by you. You will also receive SMS confirmation for all MobileCash requests.

14. What happens if the request at ATM timed out or cash was not dispensed?

In case the transaction timed out or cash was not dispensed, you will have to re-initiate MobileCash through RAKBANK Mobile Banking.

15. Is withdrawal amount put on hold when I place MobileCash request?

The amount will be debited only at the time of withdrawal and will not be placed on hold at the time of request.

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