eDIRHAM

FAQS

1. General Questions

1.1.   What is eDirham?

eDirham is a cashless payment platform that empowers users to make more convenient and secure transactions. Innovated by the UAE Ministry of Finance, eDirham is seamless, convenient and secure way to handle transactions.

1.2.   How can I use eDirham?

You will need to download the eDirham Instant App and link your RAKBANK account to carry out cardless transactions.

1.3.   What are the ways in which I can use eDirham?

You can carry out cardless transactions through the eDirham Instant app or pay for government services using your eDirham card.

1.4.   How can I register concerns regarding discrepancies in transactions?

For all queries, concerns and complaints, call us on 04-2130000 or please visit our website www.rakbank.ae

1.5.   Can I use eDirham for my daily transactions?

Currently eDirham can be only used to pay for government services.

eDirham Instant Mobile Application Installation and Registration

1.6.   What is the eDirham Instant mobile application?

The eDirham Instant mobile application is a payment tool through which government services can be paid – either at point of sale, online or directly through the application (in app payments) – without the need for a physical payment card. You can use the app on your Android or iOS mobile device to make instant payments using an OTP (One Time Password) or QR code, without exposing your bank account or eDirham card details.

1.7.   How does the eDirham Instant mobile application work?

eDirham Instant fulfils two main functions:
1.   Payment with an OTP or QR code
2.   Authentication – You can generate an OTP in the eDirham Instant app to use when paying online with an eDirham card

Additionally, you can browse through the Ministry of Finance newsfeed displayed on the Home screen and also rate the service provided by eDirham using the Happiness Meter function.

1.8.   What is the difference between the QR code and the six-digit OTP?

A QR code is a graphic representation of the six-digit OTP. When making a payment, it can simply be scanned from your device by the cashier instead of having to enter the OTP on a keypad.

1.9.   How can I get the eDirham Instant mobile application?

In order to start using eDirham Instant you first need to download and install it from either the App Store or Google Play, depending on your mobile device. Thereafter, follow the simple registration process that includes linking your eDirham Instant profile with a source of funds.
Note: To download and use the application your mobile device must be connected to the Internet.

1.10. Can the eDirham Instant mobile application be used on a tablet?

eDirham Instant is designed to work on any type of smart device, including phones and tablets running on the following operating systems:
- iOS - version 11.X and newer
- Android - version 5.0 and newer

1.11. Who can use the eDirham Instant mobile application?

eDirham Instant can be used by any individual person, or on behalf of any business entity (organization), who has an account at one of the eDirham participant banks or an eDirham card.

1.12. Is an Emirates ID required for linking the source of funds on the eDirham Instant mobile application?
Yes. You need your Emirates ID to link your RAKBANK account as the source of funds on your Profile.

1.13. Can the eDirham Instant mobile application be registered with a non-UAE phone number?
Currently, the eDirham Instant registration process accepts only UAE mobile numbers.

1.14. How can I start using the eDirham Instant mobile application?
First, download the eDirham Instant mobile application from the App Store or Google Play, then follow the user registration process which includes linking eDirham Instant to your RAKBANK account as the source of funds. After successful registration, you can log in to the app and start using it immediately.

1.15.   What type of fund source can I link with my eDirham Instant mobile application?
You can link your eDirham Instant app with your RAKBANK account.

1.16. How many bank accounts can I link with my eDirham Instant mobile application?
Multiple bank accounts can be linked to a single eDirham Instant profile.

1.17.   How can I add an additional source of funds to my eDirham Instant mobile application?
You can add additional source of funds to your eDirham Instant app via the Home screen. Go to Profile > Sources of funds > Add new source of funds, in the same way you linked your first source funds. Please note that you can only link you RAKBANK account account(s) as your source of funds.

1.18.   How can I change the source of funds linked with my eDirham Instant mobile application?
There are two ways to do this:
1) On the Home screen, tap the Change Source of Funds button and select another registered source of funds from your list. The newly selected source of funds will become the default source of funds on the Home screen.
2) You can also change your source funds while paying with eDirham Instant. After tapping the eDirham Instant button, scroll down and tap on Selected account. The list of all your sources of funds will be displayed and you can select the one you want to use.

1.19. I no longer wish to use a specific source of funds in the application. How can I remove it?
You can remove a source of funds in eDirham Instant by going to the Profile screen and selecting Sources of funds settings. If the source of funds you want to remove is currently the default one (marked with the checkmark), you will first need to nominate another account as the default source of funds. Once done, tap the circled 'X' next to the account you want to remove and confirm your action with OK.

1.20. Can I choose names for my fund sources?
Yes, you can name each source of funds linked to your account. Go to Profile > Sources of funds settings and tap on a card icon next to the name. Select Set your own from the Change displayed name menu and type in the name of your choice. You can revert the change by tapping Set default.

1.21.What happens if I close my profile?
Once a profile is closed, you will no longer have access to the information on that profile (including its history of transactions) on any device.

1.22. When linking my RAKBANK account as a source of funds in the eDirham Instant mobile application I am asked for my Emirates ID. What should I enter?
Register your Emirates ID (the 15-digit number on your Emirates ID card)
You can then select a bank account from the dropdown list to be linked with your Profile.

1.23. When linking a source of funds in the eDirham Instant mobile application I am asked to enter a password. What should I enter?
The password required will be provided by RAKBANK via an SMS.
Why do I need the password?
Your password serves as a method of verification to confirm that you are authorized to link a specific bank account with the eDirham Instant mobile application.

1.24. Can I have more than one profile on one eDirham Instant mobile application?
It is not possible to have more than one profile in an eDirham Instant app registered on a mobile device. This means that if a bank account has more than one co-owner each one must install and register their own eDirham Instant profile on their own mobile device using their own phone number. For example, if you have a joint bank account with your spouse, each of you will need to download eDirham Instant on your own phone, after which you can link the joint bank account as a source of funds to your individual eDirham Instant profiles.

1.25. Does the eDirham Instant mobile application replace the mobile application provided by RAKBANK?
No, eDirham Instant is an independent payment tool that offers the unique functionality of cashless payments for government services.

1.26. Do I have to pay to download the eDirham Instant mobile application?
No, download and usage of eDirham Instant is free of charge.

1.27. Where can I use the eDirham Instant mobile application?
eDirham Instant enables payments for government services:
  1)   via the Internet (in eCommerce and mCommerce) using an eDirham Instant OTP
  2)   at the counter of a Government Happiness Center using an eDirham Instant OTP or QR code
  3)   directly through the eDirham Instant Pay in app function
With eDirham Instant you can make a payment without needing to enter any sensitive payment data. To process a payment, eDirham Instant requires an Internet connection and it must be linked with at least one source of funds (bank account).

1.28. How do I pay with eDirham Instant?
To pay with eDirham Instant using an OTP:
  1)   Login to your eDirham Instant app
  2)   Generate an OTP by tapping eDirham Instant on the Home screen
  3)   Give the OTP to the Customer Service Agent to enter on the keypad or website. Alternatively, the Customer Service Agent may scan the QR code representing the OTP on your mobile device.
  4)   Check your transaction details on your mobile and confirm, if required, by using your password, face ID or Touch ID. That's it.

1.29.On the eDirham Instant screen there is a QR code displayed beneath the OTP. What is it for?
This QR code represents the 6-digit OTP so, instead of typing the OTP the merchant may scan the QR code instead. To use this option the merchant must be equipped with a QR code reader.

1.30. Where can I pay with a QR code?
You can pay with a QR code at merchant locations that support QR code scanning with a QR code reader linked or built into the payment terminal.

1.31. How to use Pay in app?
You can use eDirham Instant to pay for selected government services using the Pay in app function. A list of government services will soon be available in the application. Currently no services are listed, but please look out for services being added in the future.

1.32.How do I confirm payments in the eDirham Instant mobile application?
After you have entered the OTP at the cashier or on the website, or you have selected a government service to pay for in the app, you need to confirm the transaction. Depending on the value of the transaction, you will be required to confirm the payment with biometrics (Face ID or Touch ID) or with your password.

1.33. Are there different methods for confirming transactions?
Yes, the higher the value of the transaction, the more secure the confirmation method required. Low value transactions of up to 300 AED do not require your confirmation, however, to authorize payments with a higher value you will be asked to use one of the following confirmation methods:
  1)   Tap on the Confirm button
  2)   Confirm with your biometrics (Face ID/Touch ID)
  3)   Confirm with your passcode
You can set your individual transaction confirmation limits on the Profile screen > Confirmation settings. The limits can only be stricter (lower) than those predefined.

1.34.   Does the eDirham Instant mobile application support recurring payments?
No, the eDirham Instant mobile application does not support recurring payments, but you can set reminders in the app to alert you to make the next due payment.

1.35.   Can I be reminded of payments to come?
Yes, you can create reminders for in-app payments for selected government services. eDirham Instant will display a reminder notification on your mobile device (even if you are not logged in to the application). If you tap the reminder, it will direct you to the message in the application inbox at a time defined by you in the Reminder settings option (Home screen > Profile > Inbox).

1.36.   What currencies can I use to pay with eDirham Instant?
 All eDirham transactions are conducted in the United Arab Emirates dirham currency (AED).

1.37.   Are there any additional costs connected with the use of the eDirham Instant mobile application?
In case there are fees related to the purchase of a government service, these will be presented in the app during the purchase process in addition to the selected government service price.

1.38.   Can I use the eDirham Instant mobile application when abroad?
Yes, you can use eDirham Instant while travelling abroad to pay for government services on UAE government websites (eCommerce, mCommerce transactions) or directly through the app.

1.39.   How do I set confirmation methods for individual transactions?
You can set your individual transaction confirmation limits on the Profile screen > Confirmation settings. Confirmation method settings enable you to define the amount above which a payment confirmation will be required by means of one of the following: Tapping the Confirm button, biometrics (Face ID/Touch ID), or entering your password. Transactions below a defined amount will require only your acknowledgment.

1.40.   Where can I see my eDirham Instant transactions?
You can view all your transactions completed via the eDirham Instant app on the History screen. You can view Instant transactions using all sources of funds or define a specific account. You can also filter the displayed transaction history according to date. Transactions that encountered an error and were not completed can be viewed in the app's Inbox. You may block the card immediately by using Digital Banking or by calling our 24 by 7 Contact Centre at 04-2130000 or visit our nearest branch.

2. Managing your profile in the eDirham Instant mobile application

2.1.   I changed my phone number and got a new mobile device. What should I do about my eDirham Instant mobile application?
If you change your phone number and switch to a new mobile device, you will need to install eDirham Instant again and follow the registration process using the new phone number on your new mobile device.

2.2.   I changed my phone number and got a new mobile device. Can I use the eDirham Instant mobile application with the old number as well as the new one?
You can continue to use the app profile linked to your previous phone number on the old device, however, for security reasons, if you no longer need to use the eDirham Instant profile registered to your old phone number you should close it. Please note that once you close your profile, you will no longer have access to the profile information (including the history of transactions) connected with the old phone number on any device.

2.3.   I changed my phone number and still use the same mobile device. How can I switch?
If you change your phone number but continue to use the same mobile device, you will need to use the Switch account option on the Profile screen and follow the registration process to create a new user profile with your new phone number. Note that the Switch account operation is irreversible; you will no longer have access to the information on your old profile (connected to your old phone number) unless you repeat the registration process and create a user profile with the old number.

2.4.   What happens to my eDirham Instant mobile application if I move my SIM card to another phone?
You will need to install eDirham Instant from the App Store or Google Play on the new device and repeat the registration process. This will enable you to log in to your existing profile in the application. You will be asked to enter the phone number that is linked with your eDirham Instant application profile, provide the SMS code sent to the mobile device with the phone number you provided in the previous step, and then confirm your log in on the new device.
After you have logged in on the new device, the application on the previous device will be deactivated.

2.5.   How do I change my password in the eDirham Instant mobile application?
Using your current passcode, log in to eDirham Instant. From the Home screen, go to Profile > Change your passcode and follow the steps shown on the screen.

2.6.   I forgot my password. How do I change it?
If you have forgotten your current password, use the Forgot passcode option on the logon screen. You will be asked to provide the email address you provided during registration. A new security code will be emailed to you. Enter the code in eDirham Instant to reset your password.

2.7.   I tried to reset my password in the eDirham Instant mobile application, but I didn't receive the security code. What should I do?
First, check your email inbox, including the spam folder. If you cannot find the eDirham Instant email, please start the reset procedure again.
Note: You must enter the same email address as the one you provided when registering your eDirham Instant profile. If you have forgotten the correct email address, please call eDirham Contact Center for assistance.

2.8.   I need support from the eDirham Team, how do I contact them?
If you face a technical issue using eDirham Instant or wish to connect with our Contact Center, you may do so by submitting a message using the Contact form in the Profile option. You can also call us directly from the app using the Call Contact Center option on the Contact form screen.

3. eDirham Instant Mobile Application Safety and Security

3.1.   How secure is the eDirham Instant mobile application?
 Payments made via eDirham Instant are protected by a number of security measures:
1) Restricted login – It is only possible to access eDirham Instant using biometrics (Touch ID/Face ID) or a password assigned to you during the activation of the app.
2) User control - eDirham Instant app users can see every single transaction and are empowered to personally confirm each transaction within the app.
3) The limited lifespan of the OTP and QR code enhances security and minimises the risk of misuse.
4) Timebound transaction approval - limited time is provided for the approval of each transaction.
5) In addition, eDirham Instant adheres to the highest industry and payment data security standards.

3.2.Which past activities can I view within the eDirham Instant mobile application?
The following activities can be viewed within the application:
1) Non-financial activity in your profile (such as password change requests, profile data edits, etc.) is available under the Profile option.
2) A list of past eDirham Instant transactions is available under History.
3) Messages relating to transactions (including those that encountered an error) and reminders can be found in the Inbox within the app.

3.3.   Are there any security recommendations that I should follow when using my eDirham Instant mobile application?
The eDirham Instant Mobile Platform is based on the highest industry security standards. Still, you should follow standard safety measures when using your mobile device:
1) Use a strong password or biometrics, such as fingerprint authentication, to make unauthorized access nearly impossible.
2) When using public Wi-Fi always ensure that it is protected.
3) Update to the latest software for both the operating system on your device and the eDirham Instant mobile application version.
4) Never share your password or any other access codes.