

eDIRHAM

BUSINESS BANKING 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. What are the benefits of the E Dirham payment platform?

- Seamless, convenient and secure way to handle transactions
- Pay for Government services without the need for a physical payment card
- Pay for Government services on UAE Government websites even while travelling abroad
- Download and usage of RAKBANK Business Application for instant payments is free of charge

1.3. How can I use eDirham?

You will need to download the RAKBANK Business Banking App and link your RAKBANK account to carry out cardless transactions. If you already have the RAKBANK Business Banking app, just choose your funding account

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

You can carry out cardless transactions and pay for Government services through the RAKBANK Business Banking app or the eDirham Instant App.

1.5. Where can I use the RAKBANK Business Banking application?

eDirham Instant enables payments for Government services:

1. via the Internet (in eCommerce and mCommerce) using an eDirham Instant token
2. at the counter of a Government Happiness Center using an eDirham Instant token

With eDirham Instant you can make a payment without needing to enter any sensitive payment data. To process a payment, RAKBANK Business Banking mobile application requires an Internet connection and it must be linked with at least one source of funds (bank account).

1.6. Can I use eDirham for my daily transactions?

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

1.7. What currencies can I use to pay with eDirham Instant?

All eDirham transactions are conducted in the United Arab Emirates Dirham currency (AED).

RAKBANK Business Banking Application Installation, Registration & Usage

How can I get the RAKBANK Business Banking mobile application?

In order to start making instant payments, you first need to download and install the RAKBANK Business Banking application from either the App Store or Google Play, depending on your mobile device.

Note: To download and use the application your mobile device must be connected to the Internet.

How do I register for eDirham on RAKBANK Business Mobile app?

- Update your RAKBANK Business app from Apple or Google Play Store to get the eDirham update
- From the homepage, select the eDirham option
- Log in to your RAKBANK Business app with your user name and password
- Proceed with eDirham instant option to register
- Select your funding account and confirm with OTP

How do I pay using eDirham instant payment using my RAKBANK Business Banking mobile application?

- Once logged into your RAKBANK Business app– select the eDirham instant option from the menu screen
- On the eDirham screen, select Generate Token
- Enter the 6 digit token on the eDirham POS terminal
- You will receive a notification to approve or reject the transaction. Approve to complete the transaction
- A transaction confirmation will be sent with your reference number

What type of fund source can I link with my RAKBANK Business Banking mobile application?

You can link your RAKBANK Business Banking mobile application with your RAKBANK Business account.

What happens if I close/remove my RAKBANK Business Banking eDirham Instant payment profile?

Once your RAKBANK Business Banking eDirham Instant payment profile is closed, you will no longer have access to the information on that profile (including its history of transactions) on any device.

When linking a source of funds in the eDirham RAKBANK Business mobile application for eDirham instant I am asked to enter an OTP. 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 RAKBANK Business Banking mobile application.

Can I have more than one funding account on the RAKBANK Business mobile application?

It is not possible to have more than one profile in an RAKBANK Business Instant application registered on a mobile device.

Does the RAKBANK Business mobile application replace the eDirham Instant mobile application provided by the Government?

No, eDirham Instant application provided by the Government is for Retail customers and is an independent payment tool that offers the unique functionality of cashless payments for Government services. The RAKBANK Business Banking application is for SME and Corporate customers and has the same instant payment capability as the eDirham instant application. They are two independent applications that allow you to make instant cardless payments for Governmental services.

How do I confirm payments in the RAKBANK Business application?

After you have selected a Government service to pay for in the app, you need to generate the token from the RAKBANK Business application and then enter it into the website or point of sale machine if you are at the Government Ministry (Alternatively, the Customer Service Agent may enter it too). Check the transaction details on your mobile via the received notification and approve or reject if not correct. That's it.

Does the RAKBANK Business application support recurring payments?

No, the RAKBANK Business Banking mobile application does not support recurring payment.

Are there any additional costs connected with the use of the RAKBANK Business 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. There is no charge from RAKBANK for using the instant payment option.

Can I use the RAKBANK Business Banking mobile application when abroad?

Yes, you can use RAKBANK Business application while travelling abroad to pay for Government services on UAE Government websites (eCommerce, mCommerce transactions).

Where can I see my eDirham Instant transactions?

All your transactions can be viewed under the transaction history screen including rejected transactions.

The following processes can be completed within the RAKBANK Business mobile application

The following activities can be viewed within the application:

1. Token generation
2. Transaction history
3. Change funding account
4. Block eDirham
5. Approve/Reject transaction

Can I change my funding account? If yes, How?

You can login to Internet Banking or the RAKBANK Business mobile application and then under setting, choose the option "Funding Account" and you can choose the account that should replace the existing eDirham Instant Funding account from the drop down list. Once the account is chosen, click on Update button and enter the OTP that you have received on your registered mobile number. That's it, the funding account will be changed.

Your Security

Are there any security recommendations that I should follow when using my RAKBANK Business mobile app for eDirham instant payments?

The RAKBANK Business mobile 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 RAKBANK Business Banking mobile application version.
4. Never share your password or any other access codes.

Support and Information

How can I get in touch in case of any queries or concerns?

For all queries, concerns and complaints, call us on 04 213 0000 or please visit our website www.rakbank.ae.