

# RAKBANK BUSINESS MOBILE APP FAQ

## GENERAL INTRODUCTION AND REGISTRATION ON THE RAKBANK BUSINESS MOBILE APP

### 1. How to register on RAKBANK Business Banking Application/ Mobile App

For a Business login, you may register to our Digital Banking Application either by visiting your nearest branch or through a self-service option

- Go to the Google Play Store and Apple App Store on your mobile device
- Search for RAKBANK Business Banking app
- Select the type of login as Business
- Select the Register link on the screen.
- Enter your account number or Debit card number
- Enter other details like Passport Number and Date of Birth when asked and verify your Registered Mobile Number.
- Enter the OTP sent to your Mobile Number to confirm your Registered Mobile Number
- Enter the Debit Card PIN
- Set up a preferred login password

For a Corporate login, you may use the same credentials as you use for Corporate Digital banking desktop browser application to login

As it's a single Mobile App that can be used to access both SME and Corporate Banking logins, you may preset your preferred login type - Business or Corporate using 'Remember Me' option before you login to our app. You have the ability to switch to Business or Corporate login page

Thus next time you try login to the app, system renders you the login page based on your login type.

## TOKENS (2FA - RAKTOKEN)

### 2. What is RAKToken?

RAKToken is a Mobile App based two factor authentication solution used to secure your transactions done on the RAKBANK Mobile banking beyond a certain limit.

As a Business Banking customer, If you have applied for a workflow based transaction authorization for Business login, RAKToken will be needed only to login to the RAKBANK Business Banking app and not for transaction authorization.

As a corporate login customer, you can now use RAKToken, to login to the new Mobile App and beneficiary addition for FT within RAKBANK

Simply download our RAKBANK Business Banking Mobile App from the Google Play Store and Apple App Store and select the Sign up for RAKToken option available on the login page of the Mobile App and follow the simple screen instructions to complete the registration process

### 3. How to register for RAKToken?

#### For a Business banking customer with Business login

You can register for RAKToken using your Debit card or Account number. Please note that Debit card should be linked to an operative account.

Please proceed with the below steps for RAKToken registration -

If you have not applied for a workflow based transaction authorization

- Enter Account Number/ Debit card number
- Enter your Passport and DOB
- Verify your Mobile number by entering the OTP received on your registered Mobile number
- Enter the Debit card Debit Card PIN
- Set up RAKToken PIN and complete the registration

If you have applied for a workflow based transaction authorization

- Enter Account Number/ Debit card number
- Enter your Passport and DOB



- Verify your Mobile number by entering the OTP received on your registered Mobile number
- Enter Digital Banking UserID and Password
- Set up RAKToken PIN and complete the registration

**For a Business banking customer with corporate login/Corporate banking customer**

Please proceed with the below steps for RAKToken registration -

- Enter Corporate ID
- Enter Corporate Digital Banking User ID and Password
- Set up a RAKToken PIN and complete the registration

In case you don't have a debit card yet, we urge you apply for one. Please contact your RM to check if you are eligible for a Debit card. If yes, please use RAKBANK Digital Banking channel or contact our nearest branch to apply. If you are not eligible for a Debit card, please apply for Digital Access Card. To know more on Digital Access Card, [Click here](#).

Please note Digital access card can be applied by a signatory only.

Once the card is received, please activate the same using IVR and proceed to Register for RAKTOKEN as described previously using a Debit card

**4. I am a Business banking customer having both SME and Corporate login. What do I need to do if my RAKToken is locked due to multiple incorrect retries?**

Kindly visit your nearest branch for further assistance and submit a form for RAKToken unlock.

Kindly note since RAKToken registration is common to both your SME and Corporate login, it will be unlocked for both once request is processed by our operations.

**5. I am a Business Banking customer having a Business login and my RAKToken access is locked due to multiple incorrect retries.**

Retail banking customer using RAKBANK Digital Banking	If RAKToken is locked, all transactions access gets locked including those that need OTP and STP transaction requiring no authorization unless Phone banking/Branch unlocks it
Business Banking customer using 'RAKBANK Business' Mobile App and RAKToken gets locked	Same as above, as long as the SME profile doesn't have a linked Corporate profile.
Business Banking customer with workflow based transaction authorization using RAKBANK Business Mobile App	When RAKToken gets locked in the app, the login access also get locked. Same can be Enabled using Enable UserID option available on the Mobile App/ browser Login screen
Business Banking customer using the RAKBANK Business Mobile App both for business and corporate login	When RAKToken gets locked in the app for either of the logins, system locks RAKToken for both the logins. Customers need to contact the branch and submit a request for RAKToken unlock.

**6. How to turn on the app permissions on the mobile device so as to receive the Push notifications for RAKToken authorization**

Kindly follow the below steps to receive RAKToken Push Notifications

**For iOS devices**

- Open settings from your device home screen
- Select «Notifications»

- Select «RAKBANK»
- Tap on the green switch next to «Allow Notifications» to switch it on
- Tap on the green switch next to «Allow Notifications» to switch it on

#### **For Android devices**

- Open settings from your device home screen
- Select Apps
- Select «RAKBANK»
- Select «Show Notifications»
- Tap on the switch next to «Allow Notifications» to switch it on
- Make sure that all notification options are switched on

#### **7. How to proceed if you have forgotten your RAKToken PIN**

If you have forgotten the RAKToken PIN, then you need to Deregister for RAKToken from the device and register for RAKToken. De-registration can be done either using Rakbank Digital Banking online or visiting the Branch

RAKToken Deregistration can be done using the Digital Banking browser and mobile post login. Below are the steps

- Sign in to RAKBANK Business Banking Mobile App
- Use the Main Menu to go to Services Requests > General requests
- Select RAKToken De-registration and complete all steps mentioned onscreen
- Log out and re-register for RAKToken from the login page of RAKBANK Digital Banking Mobile App using «Signup for RAKToken» button

RAKToken Deregistration can also be done using the RAKBANK Business Mobile app prior to the login. Below are the steps

- Sign in to RAKBANK Business Banking Mobile App
- Select Sign up for RAKToken button
- On the next page, select RAKToken De-registration option and complete all steps mentioned onscreen
- Re-register for RAKToken from the login page of RAKBANK Digital Banking Mobile App using «Signup for RAKToken» button on the same device or different device

#### **8. What to do if you have uninstalled and reinstalled your RAKBANK Business Mobile App and now need a RAKToken to authorize your action on Corporate Digital Banking**

**Please follow the below steps:**

- De-register RAKToken De-registration using all the steps mentioned onscreen
- Re-register RAKToken using RAKBANK Digital Banking Mobile App - «Signup for RAKToken» button

#### **9. What do I need to do if my RAKToken is locked due to multiple incorrect retries of incorrect Raktoken PIN or code?**

Please call the Phone banking ( if you have a debit card) and request for Raktoken Pin unlock OR visit your nearest branch for further assistance and submit requisition for unlocking your RAKToken.

#### **10. How to re-register for Raktoken using the same/different device?**

Once customer deregisters for RAKToken, they can re-register for RAKToken. Re-registration on a different device will follow the same registration process as explained above. However, Re-registration on the same device is slightly different as device doesn't recognizes that the customer has deregistered for Raktoken from the server; moreover the system cache/seed still exists for earlier Raktoken registration. Hence if the customer re-registers on the same registered device, customer needs to follow the below steps:

- On the login screen of the Mobile App, select "Get Raktoken code" button.
- On the next page, select Registration link. This will clear off the existing seed of Raktoken. System will then display the normal registration steps/ instructions which the customer can proceed with to complete the Raktoken registration.

#### **11. How to register on RAKBANK Business Banking Application/ Mobile App**

Normally all the transactions done by a signatory using Business Login are self-authorized and doesn't need any additional authorization. However, for additional security of your transactions, a workflow based transaction authorization can be applied by signatories ( sign jointly only) whereby transactions done by the Maker signatory need to be authorized by Checker Signatory based on the amount and the type of transaction. This is done by setting up a role based workflow in the system in the digital banking admin system. For example one of the rules could be - Fund transfers of AED 100,000 need to be authorized by Role A and Role B. This transaction will be authorized and submitted to the bank for processing only when both the authorizers of the assigned roles approve the transaction using Digital banking login.

Opting for additional maker checker security is completely optional and on the sole discretion of the SME.

- SME customers with signing mandate 'singly' will be assigned 'Business Login without workflow'
- SME customers with signing mandate 'jointly' and upto 10 users shall be assigned 'Business Login with workflow'
- SME customers with signing mandate 'jointly' for more than 10 users must be assigned 'Corporate Login'

For enrolling for Maker checker workflow, kindly visit your nearest branch and fill up the Digital banking registration form. Once registered with workflow, such customers shall need to enter RAKToken alongwith userID and Password every time they login to Mobile App/ business banking browser application.

**12. I am an existing Business banking customer using Digital Banking- Business login and meet the criteria to be upgraded to Business Elite. Can I enrol myself to a Business elite customer using Digital banking – Business login?**

Yes. The customer can either enrol using clicking the banner available on the Home page for Business Elite whereby system takes them to then enrolment page to complete the fulfilment. Alternatively the customer can enrol using the option available under Services> Service requests. Once you are upgraded, you will be able to view the Business elite related look and feel on the Digital banking and enjoy the benefits thereof.

**13. I am an existing Business Elite customer and wish to de-register and downgrade to a non-Business Elite. Can I do the same using Digital banking – Business login?**

No. De-enrolment option is currently not available on Digital banking – Business Banking login.

**14. I am a Business Banking customer using Digital Banking- Corporate login and meet the criteria to be upgraded to Business Elite. Can I enrol myself to a Business elite customer using Digital banking – Corporate login**

Yes. The customer can either enrol using clicking the banner available on the Home page for Business Elite whereby system takes them to then enrolment page to complete the fulfilment. Alternatively the customer can enrol using the option available under Services> Service requests. Once you are upgraded, you will be able to view the Business elite related look and feel on the Digital banking and enjoy the benefits thereof.

**15. What is Quick Balance Inquiry and how to access it?**

Our Business Banking customers can now inquire account balances on their Mobile App using a biometric mode supported on the device. No need to login, just use Touch ID/ Finger print/ Face ID option on select iPhone and Android devices to view balances instantly.

If you were using our existing Digital Banking App and registered for any of the biometric modes to inquire the account balances, you may need to register for it again when you download and login to our Business Banking App.

If you are not registered for Quick balance inquiry via biometric mode, please register for the same using our RAKBANK Business Banking App. Once you login to our app, tap onto the burger menu, go to the App settings and complete the registration using simple on screen instructions.

**16. Can I change my User ID and password?**

Yes, if you have a Business login, User ID and password can be changed using the Mobile App post login to the Mobile App.

If you are corporate login customer or a business customer having a corporate login, then you may need to contact your nearest branch.

**17. Can I update my User ID?**

Yes, if you have a Business login, User ID can be updated post login to the Mobile App.

**18. What if I forget my User ID?**

To recover your User ID for Business login, click Forgot User ID on the login page of the Mobile App. Next, enter your account number, Debit or Credit Card no., enter the Onetime password code sent to your registered mobile number and your Card PIN to proceed. Your user ID will be displayed on the screen. Please note that the User ID is case sensitive.

**19. What if I forget my Password?**

To recover your password for Business login, click Forgot Password on the login page of the Mobile App. Next, enter your Account number, Debit or Credit Card number, enter the onetime password code sent to your registered mobile number and your Card PIN to proceed. After this you can set up your new password for the mobile banking app.

## FAQS ON DIGITAL BANKING - BUSINESS LOGIN

### 1. Can I view and print my statements on my tablet using RAKBANK Digital Banking?

Yes you can sign on to RAKBANK Digital Banking from any device and view account or loan statements. Further to make it easier for customers to review and track their transactions, credit transactions will be marked in green while debit transactions will be marked in red. There is an option to save and print statements for your Accounts.

### 2. Can I print statements up to date?

Yes you can print your Account statements up to date on Digital Banking.

### 3. Can I print statements up to date?

Yes you can print your Account statements up to date on Digital Banking.

### 4. Where can I find RAKBANK's Digital Banking terms and conditions?

Our Terms of Service can be located on the Digital Banking page.

In addition to this every time there is an upgrade you will be prompted to agree to the terms and conditions prior to log in. Further, RAKBANK Digital Banking terms and conditions are available in English and Arabic languages.

### 5. Is RAKBANK Digital Banking safe and secure?

Absolutely. Each time you log in to RAKBANK Digital Banking, a secure connection is made between your device and the bank. This connection is protected using an industry standard security protocol that prevents compromise. Additional protection is provided using firewall technology which enables the Bank to monitor all data traffic to and from RAKBANK.

At your end we urge you to follow safe banking practices to ensure that your confidential information is kept safe.

### 6. What are the fees for availing RAKBANK Digital Banking?

The charges are as determined by the Bank from time to time and is available on the transactions/service pages in the footnotes section.

### 7. What are the key features available on Business banking app and browser?

Below are the key features and services.

Services	Business login	Corporate Login
Convenient Mobile App based- RAKToken Two factor authentication for securing the transactions	yes	yes
Make VAT Payments to FTA	yes	yes
Online registration of Ministry of labor ID <i>*available through the browser application only</i>	yes	yes
Make Payroll Payments ( WPS) <i>*available through the browser application only</i>	yes	yes
Upgrade to Business Elite	yes	yes
Upload financial transaction invoices <i>*available through the browser application only</i>	yes	yes
Role based workflow transaction authorization (maker checker transaction approval) for additional security. For Business login customers <i>*Kindly contact our nearest RAKBANK Branch to apply for workflow transaction authorization.</i>	yes	yes
Request for a No-Liability Certificate	yes	yes
Access account balances on Mobile App using biometric access on select devices	yes	yes
Unified Login credentials with only one set of username and password across Desktop Browser and Mobile Banking Apps.	yes	yes
Debit card services	yes	yes
Learn and Apply for Products using a single click using "Discover and Apply"	yes	yes
Enhanced live chat feature available on Android mobile devices. Use it to chat with our agents for instant assistance	yes	yes

Trade Finance Account Details Enquiry	yes	yes
View your outstanding bills and make instant bill payments using your bank account in one go. (E.g. Etisalat, DEWA, SEWA, FEWA, Du, Salik, EMAAR)	yes	yes
Make safe and seamless Fund Transfers and Remittances	yes	yes
Use MobileCash service for Business login from a browser application to enable Cash withdrawal from any RAKBANK ATM	yes	yes
Upload Trade License	yes	yes
Accounts & General Requests	<ul style="list-style-type: none"> <li>• Cheque Book Requests</li> <li>• Duplicate statement request</li> <li>• Balance Confirmation request</li> <li>• Bank reference letter ( for Business banking only)</li> <li>• Fund Transfer Limit Changes</li> <li>• View and Update personal details for SME accounts</li> <li>• Update Emirates ID</li> <li>• Account Opening</li> <li>• e-Statements enrolment</li> <li>• RAKConnect Registration for Business Customers</li> <li>• Alert Preference Request</li> </ul>	
Make payments through the Direct Debit system (UAEDDS)		
Trade Finance Services	<ul style="list-style-type: none"> <li>• View TFIN Product balances</li> <li>• Apply for Letter of Credit</li> <li>• Amendment to Letter of Credit</li> <li>• Apply for Letter of Guarantee</li> <li>• Amendment for Letter of Guarantee</li> <li>• Apply for Loan against Trust Receipt</li> <li>• Apply for Short Term Loan</li> <li>• Application for Shipping Guarantee</li> <li>• Application for Loan Against Invoices</li> <li>• Application for Cheque Discounting</li> <li>• Application for Export LC Discounting</li> <li>• Application for Presentation of Documents under Export LC</li> <li>• Presentation of Outward Collection Document</li> <li>• Pre / Part settlement of Loan against Invoices</li> <li>• Pre / Part settlement of LATR</li> <li>• Pre / Part settlement of STL</li> <li>• Settlement of documents under import LC</li> <li>• Settlement of Inward Collection Document</li> </ul>	
General requests	<ul style="list-style-type: none"> <li>• Change password</li> <li>• Compose email</li> <li>• Switch between Retail and Business Profile</li> </ul>	