

## **LOGIN, Device & Browser VERIFICATION FAQs (verified and unverified scenarios)**

### **Why must a LOGIN be verified?**

For your safety, RMB will classify the LOGIN from your PC, Tablet or Banking App you use regularly as verified. If your login has been verified, you will be able to bank as usual. If we detect a login that is not verified, we will offer limited services for your protection and to prevent possible fraudulent activity on your account.

### **What is a verified login?**

A verified login is an access from your (smartphone, tablet or computer) that you use regularly to access your Online Banking services.

### **What is an unverified login?**

This is a login from your (smartphone, tablet or computer) that is not used regularly to access your Online Banking services. This works similar to how Google sometimes detects a login from an unknown source.

### **What does it mean if my login is unverified?**

You will have limited banking services available on the RMB Private Bank App and Online Banking

### **What happens if a new device is linked on my profile?**

If you link a new device (e.g. tablet) to your profile you can verify the device on your RMB Private Bank App or Online Banking profile. This is only possible if you access the Banking App or Online Banking from a verified login.

You will get a message asking /requesting you to verify your new device. You can verify the device and if you suspect unauthorised activity on you account, report fraud via the Banking App.

- Online Banking Settings > Banking Tab > Verified Devices > Change
- Settings > My Devices > Select a device to verify > Verify to enable full permissions

### **How do I verify my login from a new device?**

You need to verify your login from the new device using a device that you regularly use (be it your computer, smartphone or tablet) for Online Banking services.

**Where do I check which of my devices are verified?**

On the Banking App: Login to the App, select “More” (iPhone)/ “Menu” (Android), “Settings” and then “My devices”.

Online Banking: Login to your profile, select “Online Banking settings”, next “Banking” and then “Verified Devices”.

**Must I delink unused, stolen or lost devices?**

Unused, lost or stolen devices can be delinked via Online Banking or the Banking App. We strongly recommend you keep this updated.

**Where do I delink old devices?**

On the Banking App: Login to the App, select “More” (iPhone)/ “Menu” (Android), “Settings” and then “My devices”.

Online Banking: Login to your profile, select “Online Banking settings”, next “Banking” and then “Verified Devices”.

**If I am a new customer can I do banking if my devices have not yet been verified?**

You can still bank but with limited functionality until your device has been verified. For security reasons we recommend the following behaviour:

- If you have downloaded the Banking App, we require this to be used to perform your normal banking transactions.
- If you are using Online Banking, we strongly recommend you limit your banking to your personal PC or Tablet that you normally use to access your accounts.

Whilst it is possible to use any PC/Tablet for Online Banking, we could limit your Banking experience depending on whether your device is verified or not.

**How many devices can I have which have a verified login status?**

There is no limit enforced however we recommend you maintain this for your own security.

**If I am overseas with my phone and want to use an internet café, can I use the Banking App to verify my Online Banking login?**

If you have the Banking App and have been using this regularly, you will be able to verify your login to Online Banking for one session only. We do not recommend this due to the dangers of malware that can exist on Internet Café PCs. We recommend that you simply use the Banking App to complete your transaction. There is no need to access a PC as the transaction can be completed via

the Banking App (You will require data access to a Wi-Fi access point or have international data roaming enabled.)

**Why do I receive a Warning message on SMS or on the Banking App when I am using my PC/Tablet or Smartphone?**

This is due to the bank not being able to verify the device used to login to your Online Banking profile.

**How do I make sure my PC/Tablet or Smartphone has a verified Login?**

To ensure you do not have limitations on your Banking experience it is recommended you download the latest Banking App and transact via this device by performing your normal day to day transactions e.g. making payments, checking your transaction history, etc.

If you do not have a Smartphone and only use Online Banking, we recommend you try to use a PC/Tablet that you frequently access and that is not used by others to also access their Online Banking.

**What happens if I use different browsers on my PC to access my Online Banking?**

Online banking will check every browser therefore if you change browsers your login will not be verified. You will be required to verify your login to Online Banking via your Banking App or OTP (if you do not have the Banking App)

**What happens if I continue to use the new browser to access my Online Banking?**

Online Banking will prompt you to “verify” this new browser.

**Does RMB have a cookie policy?**

Yes, RMB does have a cookie policy.

**What are cookies?**

A Cookie is a small text file that is stored on your device by the site you are visiting. It helps the website remember information about your device and how you use the website. We use this information to make the visit to our site as easy and useful as possible.

**What we use cookies for.**

We use cookies for session management, user device identification and classification, traffic routing, and analytics.

**Do cookies place me at risk?**

No, we will never save any personal information, including login details or any other personal information, on your computer.

**Can I disable cookies?**

You can limit the collection of your information by disabling cookies on your browser. You may also be able to modify your browser settings to require your permissions each time a site attempts to set a cookie. However, our website(s) (and many other websites) rely on cookies to enable certain functionality. If you chose to disable cookies, some of the services available on our website may not work properly.

### **What should I do if I have been a victim of fraud?**

**You need to contact the RMB 24/7 Fraud helpline on  
+ 27 87 575 9444, or you can report fraud via the Banking App.**