

SMART INCONTACT FAQs

What is Smart inContact?

If you have the latest version of the Banking App and have regularly performed transactions using the Banking App, you can now approve transactions that require authorisation straight from your app through a secure messaging service. If you are using the latest version and transacting regularly on the banking app, you will no longer receive SMS or emails with OTPs.

Why would I need Smart inContact?

There are certain functions/transactions on Online Banking that require authentication i.e. an OTP. These include adding a new recipient, performing a once-off payment, changing account settings, etc. For these transactions you will receive a Smart inContact message via your Banking App where you will be able to approve the transaction. If you suspect unauthorised activity on your account, you will be able to report fraud via the Banking App.

How do I register for Smart inContact?

You do not need to register for Smart inContact. The service is automatically available to clients who have the latest version of the Banking App and have been using the Banking App regularly to perform transactions. Please check your app store to ensure you have the latest version. Note that Smart inContact is not supported on Windows and BlackBerry version 7 and below.

Why have we introduced Smart inContact?

Smart inContact has been introduced to put the customer in control of their banking when using Online Banking as all their transactions which required an OTP will now require the customer to approve this via the Banking App on their Smart phone. No more delays for OTPs and no more dependency on a cell phone number. Approving transactions via the Banking App will eliminate the risk of SIM Swop fraud.

How does Smart inContact work?

When you perform a transaction that requires validation you will be required to access the Banking App to approve or decline the transaction.

The process in 5 easy steps

1. You perform a transaction on your Online Banking profile
2. If the transaction requires approval you will be presented with the "Approve" screen, requesting you to open your app
3. Launch the app (no need to login)
4. Approve or decline the transaction on the app
5. The transaction is completed if you approved it

If you decline the transaction, it will be cancelled immediately. If you suspect fraud, you can report it to our Fraud Centre using the app.

What will Smart inContact cost me?

No subscription fees are charged for Smart inContact. Normal data rates will apply.

What if I do not have the Banking App?

If you do not have the Banking App you will still receive an OTP via SMS or email as you have setup on Online Banking.

What happens if I do not have the latest version of the app?

You will still receive an OTP via SMS/email as you have setup on Online Banking.

What is a push notification and how does it work?

A push notification is a message that allows a smartphone to receive and display social media or text message alerts even when the device's screen is locked and the social media application that is pushing the notification is closed. Different devices and services rely on different methods to deliver push notifications.

How do I know if my smartphone supports Smart inContact?

If you have a smartphone that supports the latest version of the Banking App, the Smart inContact service will be supported.

If I delete the app from my smartphone, will I still get an OTP?

No, you will not be able to receive any OTPs if you delete the Banking App from your smartphone. This means you will no longer be able to do any banking that requires authorisation via Online Banking. You will need to **delink** the Banking App from your Online Banking profile first. Thereafter, you receive your OTPs via an SMS or email again.

How do I delink my device/the App?

1. Login to Online banking
2. Select "Online Banking Settings"
3. Select "Banking"
4. Select "Verified devices"
5. Select "Delink" (for the device you want delinked)

Delinking via the Banking App

1. Login to the Banking App
2. Select More or the menu option
3. Select Settings
4. Select My Devices
5. Select a Verified Device to delink
6. Select Delink

What If I have no data to access the Banking App?

You will not be able to access your Banking App to receive your Smart inContact message and will therefore not be able to do any banking that requires authorisation via Online Banking. If you have the FNB Connect SIM, transacting via the Banking App and Online Banking will not require data.
(Only in RSA)

Do I need roaming?

If travelling abroad a customer does not require roaming provided that they have access to a Wi-Fi network. If this is available and you are able to connect to this Wi-Fi network you will receive your Smart inContact.

Where do I get the Banking App?

The Banking App can be downloaded from any of the app stores:

- IOS
- Google Play store (Android)

Smart inContact is not supported on Windows and BlackBerry version 7 and below

Setting up the Banking App

Download the Banking App from your App store and follow the instruction on the screen.

Which version of the Banking App do I need?

You need the latest version of the Banking App on your smartphone. The latest version of the Banking App will be available on the App store.

Note that the Smart inContact service is not supported on Windows and BlackBerry version 7 and below.

How do I check which version of the Banking App I am using?

Select the "Settings" function on your smart device and select the Banking App. The Banking App version will be displayed. You must be on version 13 (or above). Note this process might differ for different devices.

What happens if I use the Banking App on multiple smartphone devices?

If all the Smartphones are used frequently, the Smart inContact message will be sent to all devices.

If I have the Banking App downloaded on to my smartphone, what do I need to do if I do not receive a Smart inContact notification?

You can open the Banking App, view the approval request and approve it there. If the notification is still not coming through, check if you have an active internet connection and if you have data. If all of these are working and the Smart inContact does not come through, please contact the RMB Private Bank Service Suite for assistance on 087 575 9411 .

What happens if the online timer to approve the transaction runs out before the transaction has been approved?

It will return you to the previous screen on Online Banking for you to confirm the transaction again. You will need to access the Banking App again to approve the transaction.

If I have an older smartphone can I approve requests?

Yes, you can, as long as you have the latest version of the banking app downloaded on to your smartphone and regularly use your app to transact. This function is only available for Android (including Blackberry 10) and iOS

What happens if I get SIM swapped?

SIM Swap would not matter as you would still be able to approve a transaction via the same Banking App as long as you have the latest version of the Banking App which you use regularly.

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 using the Banking App, you can report fraud immediately