

DIGITAL ACCESS CARD

FAQS

1. What is Digital Access Card (DAC)?

Digital Access card is a non-financial transaction card that entitles users like non signatories (new users) of the company and Call deposit account holders to access Digital Banking by self-registering and avail a host of non-financial services digitally. With this card, the user can also access to our IVR (Automated Telephone Banking), 24 X 7 Contact Center and Webchat services.

2. Is this a virtual Card?

The Digital Access card is not a virtual card. Like any other existing 16 digit RAKBANK plastic Business Debit or credit cards it has a magnetic strip and the card-holder details embossed with the expiry date and CVV.

3. Who are eligible for Digital Access Card?

All customers who are not entitled for a Business Debit card currently e.g. non signatories in a company like accountants, call deposit account holders can apply for a Digital Access Card.

4. Can an existing authorized signatory holding a Business Debit card apply for a Digital Access Card?

No. However an authorized signatory can apply for a Digital Access Card for a non-signatory in a company.

5. Can non-signatories in a company apply for the Digital Access Card?

Yes, non-signatories in a company can apply for the Digital Access Card. (The card can be applied by a Signatory only on behalf of a non signatory)

6. How do I apply for Digital Access Card?

- a) You can apply for a Digital Access Card online using Digital Banking under the Services menu > General Services > Digital Access card.
- b) You may also submit the Digital Access Card Service Form at any of our branches. Please ensure that the form is duly filled in, signed and stamped before submitting to the authorized officer at the branches along with the necessary identification documents.

7. How to activate the Digital Access Card?

The Card can be activated like any other RAKBANK Card. Please refer to the Digital Access Card Welcome Card Letter detailing the steps for Card activation. The steps are detailed below for reference:

- Call our 24 by 7 automated service and select the Card activation menu. You may also be able to request for an activation code from your registered Mobile number by sending the first 4 and last 4 digits of your Card number and send to 4595 in the following format ACT <space> First 4 digits of Card number <space> Last 4 digits of Card number.
- Get the activation code on your registered Mobile number.
- If case you don't get the activation code on your Mobile number, please speak to our Phone banking agent by selecting the appropriate menu and we will assist you.
- Proceed with the simple instructions to complete the activation.

If you are a customer residing outside UAE, we recommend that you activate the Card using Digital Banking platform to save on your SMS and Calling costs by following the steps below:

- Login to RAKBANK Digital Banking through your browser or Mobile App
- Under 'Services' menu select 'Digital Access Card', then select "Card activation and PIN retrieval Request" option
- Select the Card and follow the simple on screen instructions to complete the activation

8. What should I do if I lose/misplace my card?

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.

9. Can I request for Card cancellation online through Digital Banking?

To cancel your Digital Access Card, please visit our nearest branch and submit a request for Card cancellation.

10. What are the services I can access on Digital Banking using the Digital Access Card?

- Self-Registration to Digital Banking (Business Login only).
- Access authentication functions like resetting/Enabling user ID and Password. (For Existing Digital Banking users e.g. non signatory without maker checker workflow; call deposit account holders)
- Once you self-register to Digital Banking after you receive your Digital Access Card, you will be entitled for the below services in addition to a view only access on all accounts of the company and e-statement request (Business Login only)
 - Upload renewed Trade license
 - Request for Balance confirmation letter
 - Request for No Liability Certificate
 - Request for reference letter
 - Update CRS

11. I am a Call Deposit account holder and have applied for Digital Access Card. What should I do next?

If you are -

New Call Deposit account holder having No Digital Banking access	Existing Call Deposit account holder having Digital Banking access
<ul style="list-style-type: none">• Once you receive the Card, please activate the card as per the activation steps instructed on Card Welcome Letter.• Next, please register to Digital Banking to set up your user ID and Password as per the instructions on Card Welcome Letter.• Once you set up, please login to Digital Banking on the next business day. By this time your access will be ready. Please note that you will be allowed to do the below:<ul style="list-style-type: none">• Inquire on relationship account balances on Digital Banking• Access key services on Digital Banking e.g. CRS update, Upload renewed Trade license, Request for Balance confirmation letter, Request for No Liability Certificate, Request for reference letter• Access IVR, Phone banking and webchat for account and product inquiries	<ul style="list-style-type: none">• Once you receive the Card, please activate the card as per the activation steps instructed on Card Welcome Letter.• You can continue using Digital Banking seamlessly without interruption and access the features that you were availing before. With DAC, you get an added privilege to reset your Digital Banking User ID/ Password for which a visit to the branch was required earlier.• Access IVR, Phone banking and webchat for account and product inquiries

12. If I am an existing Digital Banking user, having a view only access on the accounts, do I still get an access to the above additional services once I get a Digital access Card?

No. Your existing access and privileges doesn't change with Digital Access Card. However you would be able to Reset your disabled Digital Banking User ID/ Password and avail account inquiry services on IVR (Automated Telephone Banking service).

13. If I cancel my Digital Access Card, will it also remove my Digital Banking Access?

No. Digital access Card cancellation does not remove your Digital Banking access. Remember, Digital access Card is just a medium for you to self-register to Digital Banking, reset your forgotten/disabled user id and password. Digital banking access needs to be cancelled as per the existing process.

14. Can I use this Card to access ATM for Cash withdrawal and other services?

No. The Card can be used only to access Digital Banking. You can also use the card for inquiries regarding account details on IVR and to speaking to our 24 by 7 phone-banking representative.

15. Can I use this card for merchant e-commerce transactions or POS terminals?

No.

16. Can I access the complete set of services on automated Telephone banking service / IVR using Digital Access Card authentication?

No. You will only be able to avail inquiry access on your account as well as to speak to our Phone Banking agent.

17. What is the service fee for applying a Digital Access Card

Digital Access Card monthly fee is AED 10 per card/ per user plus VAT as applicable . Any replacements will be charged AED 25 plus VAT as applicable

18. Will the Digital Access Card be delivered both to Signatory and Non signatory?

The card will be delivered to the authorized signatory only even if it has been requested for a non-signatory.

19. Is there any delivery cost for Digital Access Card?

For any card delivered within UAE, there are no charges. Any overseas delivery will be charged as per the applicable rates.

20. What documents should the Authorized signatory be advised to carry to the branch to apply for the Digital Access Card in case he does not have Digital Banking currently?

To apply for the Digital Access Card at the branch, the authorized signatory needs carry necessary documents such as the original & valid passport, valid visa & Emirates ID as well as copies of the identification documents of the Digital Access Card applicant. At the branch, the signatory will need to complete the relevant application and service forms.

21. What are the different modes a customer can initiate DAC replacement?

- a) Through Digital Banking by selecting Services>General Requests> Digital Access Card> Apply a New Card. Card Replacements can be requested and authorized only by the Authorized signatory in a company.
- b) Customer can request a DAC replacement through Branches by filling up the DAC Service form.

22. What happens if customer forgets the DAC PIN?

Customer can request for a PIN Retrieval using automated Phone Banking/IVR system. It can also be done online through Digital Banking by selecting Services> General Requests> Digital Access Card> Card Activation and PIN Retrieval.

23. How can the existing DAC be cancelled?

DAC can be cancelled by an Authorized signatory by filling up the request in a DAC Service Form and submitting the same at any of our branches.

24. I am a signatory and dont have a Digital Banking access yet. Can i still apply to a Digital Access Card for my accountant ?

YES. Simply visit our branch and submit a request

25. Can i register to RAKTOKEN using Digital Access Card?

YES. Instead of Debit Card number, just enter in your Digital Access Card Number to proceed. Rest of the steps to register for RAKToken remains the same

26. I am a Business Banking customer /Corpoarte Banking customer, using Corporate Digital Banking. What do i use this Card for ?

You may use the card to reset your Forgotten/locked Digital Banking credentials without going through the hassles of visiting a branch anymore. Thus you will be able to do the following on the pre login page of Digital Banking- Forgot User ID; Forgot Password; Enable User ID.

Steps:

- Select Forgot User ID/ Forgot Password/ Enable User ID on the login page of Corporate Digital Banking
- Enter your account number (with a tagged debit card), Corporate Debit Card or Digital Access Card number
- Enter Date of Birth and Passport of the customer
- Enter the onetime password code sent to your registered mobile number
- Enter the Card PIN
- Follow simple on screen instructions to complete the process

For more information, please feel free to speak our 24X 7 Contact Centre at 04-2130000.