

# **ABOUT RAKTOKEN**

## **1. What is RAKToken?**

RAKToken is a Mobile App based two factor authentication solution used to improve security of transactions done on Digital Banking.

- As a Personal Banking login customer RAKToken allows to authorize transactions exceeding a certain daily threshold limit. This threshold is a per day threshold and shall apply irrespective if done in a single transaction or a total of multiple transactions.
- It also allows the customer to authorize beneficiary/Payee creation as an alternative to SMS OTP

## **2. How to register for RAKToken?**

You can register for RAKToken using your Debit Card and /Credit Card/ Account Number. Please note that Debit card should be linked to an operative account.

**Please proceed with the below steps for RAKToken registration:**

- Download RAKBANK Digital Banking Mobile App
- Select 'RAKToken' button on the login screen
- Proceed for RAKToken Registration
- Enter Account/Debit Card/ Debit Credit card number and click on Proceed
- Your registered mobile no. will be displayed. If it is correct, click on Proceed
- Enter OTP received on your registered Mobile number & click on Proceed
- Enter Card PIN and click on Proceed
- Create a 4 digit RAKToken PIN as per your choice, re-enter and click on Proceed

## **3. How to Use RAKToken for transactions once registered?**

**A. When transacting using RAKBANK Digital Banking on Desktop / Tablet / Browser on Mobile, and transaction amount exceeds the threshold:**

- Transaction authorization via RAKToken Push Notification
  - I. On the transaction review step, you will be prompted to approve a notification which will be sent to your registered device.
  - II. Approve the transaction using the RAKToken PIN on the device to proceed.
  - III. And then continue with the transaction.
- What if customer doesn't get Push notifications during RAKTOKEN authorization?
  - I. If you do not receive the notification, please use Mobile App on your registered device to generate a RAKToken code manually. Just click on «RAKToken» button on the login page of your Mobile App
  - II. Enter your 4 digit RAKToken PIN to get a 6 digit RAKToken code
  - II. Enter the RAKToken in your desktop transaction page
  - II. Proceed to continue with the transaction

**B. When transacting on RAKBANK Digital Banking Mobile App(registered for RAKToken) and transaction amount exceeds the threshold:**

- On the transaction review step, you will be prompted to RAKToken PIN
- Proceed to continue with the transaction

## **4. If, as a Personal Banking customer on RAKBANK Digital Banking Mobile App, you have not given permission for notifications by RAKBANK, kindly follow the below steps to receive RAKToken Push Notifications**

**For iOS devices**

- 1• Open settings from your device home screen
- 2• Select «Notifications»
- 3• Select «RAKBANK»
- 4• Tap on the green switch next to «Allow Notifications» to switch it on
- 5• Tap on the green switch next to «Allow Notifications» to switch it on

### **For Android devices**

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

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

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

### **6. If you have uninstalled and reinstalled your RAKBANK Mobile App and now trying to perform a transaction that needs a RAKToken authorization and are unable to generate a RAKToken, kindly follow the below steps**

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

### **7. How to deregister from RakToken?**

RAKToken can be deregistered from either Digital Banking Mobile App, RAKBANK Digital Banking browser or by calling the Phone banking.

Below are the self-service steps to deregister using Digital Banking browser and Mobile App (De-registration however is not possible if the RAKToken is in a locked status)

#### **De-registration on Mobile App on Registered Device**

- Customer selects “RAKToken De-registration” from Service Request -> General Requests
- Customer select Reason
- Customer enters OTP
- RAKToken deregistration is complete

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

Once customer deregisters for RAKToken using any of the methods described above, 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 recognize 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 “RAKToken” 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.