

FAQ – DBank Mobile Application for Android devices

General Information

1. What is Doha Bank Mobile Banking or Tab Banking?

(Answer) Doha Bank Mobile Banking or Tab Banking is an application that allows you to access your bank account(s) using a mobile phone or tablet. You can view account related information, transfer funds, pay bills and recharge your mobile and a lot more using this application.

2. Who can use Doha Bank Mobile Banking or Tab Banking?

(Answer) Existing Doha Bank customer with a savings/current account registered for Online Banking service can avail this facility.

3. Which Devices are supported by Doha Bank Mobile Banking or Tab Banking?

(Answer) Android phones or tablets with android version 4.0 and above.

Getting Started

4. How to download Doha Bank Mobile Banking or Tab Banking?

(Answer) The application can be downloaded from Google Play Store.

- Search for 'Doha Bank' or 'Doha Bank Mobile Banking' or 'Doha Bank Tab Banking' and proceed to download on to your device.
- Download the application that has a 'New' logo.



5. How do I Activate Doha Bank Mobile Banking or Tab Banking?

(Answer) If you are an existing online banking user, then simply use your online banking credentials to login to the new application.

else

If you are a new user and you do not have your online banking credentials, then follow the steps mentioned below:

- Visit Doha Bank website www.dohabank.com.qa and click on 'DBank Online Register' OR click on 'New User Registration' through mobile app.
- Follow the 'Self-Registration' wizard to complete your registration.
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6. Are there any charges for downloading Mobile Banking or Tab Banking application?

(Answer) Doha Bank offers Mobile / Tab banking application free of charge to customers. You can download and use this application as and when needed without any charges levied by the Bank. Your mobile operator may levy charges for 4G/3G/2G/Edge/GPRS depending on your mobile internet data plan. Please check with your operator for details.

7. Can I access the service 24/7?

(Answer) Yes you can access the service anytime from anywhere.

8. Can I access Doha Bank Mobile Banking or Tab Banking outside the country?

(Answer) You can use Doha Bank Mobile Banking or Tab Banking application from any location that is supported by your service provider, however please note that the eOTP will be sent to your registered mobile number only.

9. What do I do if I have forgotten my login password?

(Answer) In case you have forgotten your password, you can self-generate a new password by clicking on “Forgot Password” available on your mobile app.

10. What do I do if I have forgotten my User ID?

(Answer) In case you have forgotten your User ID, please contact the below numbers and our call center agent would assist you with the requirement.

Contact Call Center on:

- Doha : (+974) – 44456000
- UAE : (+971) – 4 – 3214333
- Kuwait : (+965) – 22917222

11. I have two or more mobile phones or tablets. Can I have access to Mobile Banking or Tab Banking for my account on all my devices?

(Answer) Yes. You can access Doha Bank Mobile Banking or Tab Banking application using two or more devices. However, the eOTP to login to the application will be sent to your registered mobile number only.

12. What happens if I permanently change my SIM card?

(Answer) In case you change your mobile number permanently (i.e. new SIM card from your service provider) you will not receive the eOTP on the new mobile number. We recommend that you visit your home branch to update your new mobile number in our database system or contact our Call Center to get it updated:

- Doha : (+974) – 44456000
- UAE : (+971) – 4 – 3214333
- Kuwait : (+965) – 22917222

Biometric Access

13. Which devices and software versions support biometric access for Doha Bank Application?

(Answer) The following devices and software versions support biometric access for Doha Bank application:

- Requires Android OS 6 or above
- Smartphones and Tablets with biometric reader

14. How do I enroll for biometric access on Doha Bank application?

(Answer) Follow the below steps to enroll for biometric access:

- Click on your phone Settings and select Security
- Click on Nexus imprint (for Nexus phones) or Fingerprint (for other devices)
- Click on Add fingerprint and follow the steps to register your fingerprint on the device
- After registering your fingerprint, click on Doha Bank mobile application
- Select Biometric Access icon
- Input your login details
- Enter One Time Password
- Follow the step by step process for registering for biometric access
- System will prompt you to create and confirm a 4 digit Bio-PIN
- Agreeing to terms and conditions will complete the registration process

Note: Bio-metric set up is also available post-login under “My Profile” icon. You can Register, Deregister and Change Bio-PIN from here.

15. Can I register for biometric access for Doha Bank Application without setting-up fingerprint authentication on device?

(Answer) No. You have to set-up fingerprint authentication on device; using fingerprint scanner which is the native functionality of the device.

16. Can multiple users register for biometric access on the same device?

(Answer) No, only one user can be registered per device for biometric access.

17. Can a single user register for biometric access on multiple devices?

(Answer) Yes, one customer can register for biometric access on multiple devices.

18. How do I deregister from biometric access facility?

(Answer) Follow the given steps to deregister biometric access:

- Login to Doha Bank Mobile Application and Select “My Profile”
- Click on Biometric Access tab
- Application will display Register, Deregister and Change Bio-PIN options
- Select Deregister
- Application will display list of devices registered by the user for biometric facility (Note: A user can register for biometric facility on multiple devices).
- Select the device to deregister and confirm your transaction

19. How do I change the Bio-PIN set for biometric access?

(Answer) Follow the given steps for changing the Bio-PIN:

- Login to Doha Bank Mobile Application and Select “My Profile”
- Click on Biometric Access tab.
- Application will display Register, De-register and Change Bio-PIN options
- Select Change Bio-PIN option
- Enter the current Bio-PIN, new Bio-PIN and confirm the new Bio-PIN.

- Agreeing to terms and conditions will complete the Bio-PIN change process

Security

20. Can my friend access his account using the Doha Bank Mobile Banking or Tab Banking application installed on my phone?

(Answer) Yes he can access his account using Doha Bank Mobile Banking or Tab Banking application installed on your phone. However, the eOTP which is required to login to the application will be sent to his registered mobile number only.

21. How secure is this application?

(Answer) Doha Bank Mobile / Tab banking application service is highly secure. It has multiple layers of security built in addition to the second factor authentication of eOTP. Moreover, application does not store any sensitive information or transaction logs on the phone, which makes your experience totally secure. Doha Bank Mobile / Tab banking service is a 'trusted' application. Data exchange from this application is encrypted based on best industry standards.

22. What is e-OTP?

(Answer) e-OTP stands for Electronic One Time Password. e-OTP has been introduced as a second security authentication factor by Doha Bank to protect your account from online fraud. It is a six digit code sent to your registered mobile number and your registered Email ID with Doha Bank. e-OTP will be sent to you once you complete the login process on the Mobile / Tab banking app.

23. What is validity of One Time Password (e-OTP)?

(Answer) e-OTP will be valid for 20 minutes from the time it is generated. e-OTP should be used within the timeline. When you properly logout from the application and try to login again, fresh e-OTP will be generated and sent to you.

24. Will application work on rooted devices?

(Answer) No. As part of our enhanced security, users will not be able to access the application on rooted devices.

Funds Transfer

Local funds transfer

25. How do I transfer funds to other bank account/beneficiary?

(Answer) Kindly follow the steps below to initiate a Local Funds Transfer.

- After logging into the application, click on Local Funds transfer icon
- Swipe and select the account to be debited
- Pick the desired bank from dropdown
- Enter IBAN details of the beneficiary bank
- Enter beneficiary name
- Fill in transfer amount , purpose & remarks details
- Press 'Submit' for initiating the transaction request

26. What is the minimum and maximum amount for local funds transfer in a day?

(Answer) **Qatar:** Minimum amount is QAR 1 and maximum is QAR 55,000/- per day

27. Can I schedule funds transfer for a later /future date?

(Answer) No. Scheduling of transfers for a later date is not available in the current version of the application.

28. How can I track the local funds transfer status?

(Answer) Local funds transfer status can be checked from Local Funds Transfer Status service by entering a date range or by using the 'Reference Number' received at the time of successful transaction.

D-Cardless Withdrawal

29. What is D-Cardless withdrawal facility?

(Answer) Using D-Cardless facility, you can send money instantly to anyone in Qatar via Doha Bank ATM. No debit or credit card is required by the beneficiary for withdrawing cash from selected Doha Bank ATMs.

Once the transaction is initiated, the sender will receive RRN (request reference number) and a PIN will be sent to the beneficiary whose mobile number was entered at the time of request initiation. Sender will communicate the RRN number to the beneficiary. Beneficiary should then enter both RRN and PIN on Doha Bank card-less machines for withdrawing the cash.

30. How do I initiate a D-Cardless Withdrawal transaction?

(Answer) Kindly follow the below steps to initiate the D-Cardless Withdrawal:

- After logging into the application, click on D-Cardless withdrawal service under Funds transfer
- Swipe and select the account to be debited
- Enter the desired beneficiary mobile number
- Re-enter & Confirm the beneficiary mobile number
- Enter the transfer amount
- Agree to the Terms & Conditions by checking the check box
- Click on Confirm button to complete the transaction

31. What are the currencies allowed for D-Cardless withdrawal?

(Answer) D-Cardless withdrawal functionality is restricted to QAR currency.

32. What is the minimum and maximum amount for D-Cardless withdrawal in a day?

(Answer) Minimum of QAR 100 & Maximum of QAR 1,000 can be withdrawn from your account in a day.

33. What QAR denominations are allowed for D-Cardless withdrawal?

(Answer) Withdrawals can be made in multiples of QAR 100 with maximum of QAR1000 per day.

34. Is D-Cardless withdrawal features available in all countries where Doha Bank is operational?

(Answer) D-Cardless withdrawal feature is currently applicable only for Doha Bank Qatar customers.

35. Can the beneficiary withdraw cash from other bank ATMs?

(Answer) Customer can withdraw cash only from selected ATMs of Doha Bank.

36. Can the beneficiary withdraw the money from any Doha Bank ATM?

(Answer) The amount can be withdrawn via selected Doha Bank ATMs facilitating D-Card less service.

37. How does the beneficiary receive the intimation for withdrawal?

(Answer) The beneficiary will receive an SMS containing the D-Cardless withdrawal PIN required for withdrawing the amount from the ATM.

38. What is validity period for Request Reference Number (RRN)?

(Answer) Request Reference Number (RRN) received for a transaction is valid for 24 hours.

Remittance through Credit Card

39. How do I initiate a remittance through Credit Card?

- After logging into the application, click on Local Funds transfer icon
- Navigate to Funds Transfer
- Select 'To Overseas Bank'
- Select 'Transfer from Credit Card'
- Follow the step by step process for initiating remittance using credit card

40. What are the preconditions to remit money through credit card?

Answer: Customers can remit money from their credit card if the credit card is active or operational and has sufficient balance for the transfer.

Click card reload

41. How do I reload a Click card?

- After logging into the application, click on Bill Payment option
- Click on Prepaid card reload service
- Swipe and select the account to be debited
- Enter the Click card number
- Enter the Card holder name
- Enter the pre-load amount
- Click on 'Submit' for processing your transaction
- Enter the e-OTP received in the registered mobile number in 'e-OTP' field
- Invoke Confirm tab for processing the transaction
- Transaction success screen is displayed with transaction reference number and details

42. What is the maximum transaction limit for click card reload?

Answer: Maximum amount allowed for reload is QAR 36,000/- per transaction.

Transaction Limits

Qatar: The default funds transfer limit is QAR 100,000/- per transaction with a daily limit of QAR 1,000,000/-. Specific transaction limits for other transaction types defined above will be precedence.

UAE: The default funds transfer limit is AED 100,000/- per transaction with a daily limit of AED 1,000,000/-

Kuwait: The default funds transfer limit is KWD 100,000/- per transaction with a daily limit of KWD 1,000,000/-

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