

BRAC Bank Mobile **Frequently Asked Questions**

1. What is BRAC Bank Mobile?

BRAC Bank Mobile is a mobile banking application. BRAC Bank Mobile lets you access and manage your BRAC BANK accounts quickly and securely from your mobile device 24 hours a day.

2. What banking functions can be performed through BRAC Bank Mobile?

With BRAC Bank Mobile, Account holders can access and manage their BRAC BANK accounts quickly and securely via the BRAC Bank Mobile Application from the mobile device. Following features will be available:

1. View your account balances
2. View transaction history
3. Transfer funds to any BRAC Bank Accounts
4. View account statements
5. View account details
6. QUBEE Bill Payment
7. BRAC Bank credit card Bill Payment (only BDT)
8. Mobile Top-up.
9. Account and Credit Card Beneficiary Management

3. What types of mobile devices support BRAC Bank Mobile?

BRAC Bank Mobile will be supported by Android initially. Soon will be available in iOS.

4. Are there any fees to use BRAC Bank Mobile?

BRAC Bank Mobile is totally FREE. Data charges from your mobile service provider may apply. BRAC BANK is not responsible for these charges.

5. How do I log on to BRAC Bank Mobile?

To log on to BRAC Bank Mobile, you can download the app from Google Play™ and login with you BRAC Bank Internet Banking user ID, password and One-Time-Password (OTP).

6. Can anyone use BRAC Bank Mobile if he/she does not have Internet Banking?

Customer need to have Internet Banking Access to get account related information or to get the Transactional Mode. If the customer does not have Internet Banking user ID, password and OTP, only the general information related to this software will be available.

7. What is 2FA Device?

2FA Device is a Two Factor Authentication Device, which generates a random OTP (One Time Password) that acts as a second level of authentication. After registering for BRAC Bank Internet Banking, customer will require the 2FA Device whenever customers login to their Internet Banking or Mobile Banking accounts for secured and successful login and transactions. In these particular and other associated documents we are referring 2FA Device as “Hardware Token” or “Software Token”.

2FA is an advanced method of security which requires:

- ✓ Information that one knows (Your PIN & User ID)
- ✓ One Time Password (OTP) from the bank (that is the randomly generated by 2FA Device)

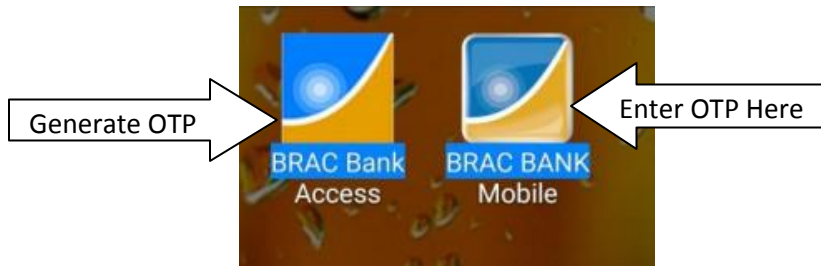
8. What is OTP (One Time Password)?

OTP is One Time Password, which is a single-use security code, randomly generated by the 2FA Device (Hardware / Software Token) for login to BRAC Bank Mobile for Account related information viewing or enable transactions.

9. How to generate and verify OTP (One Time Password)?

To generate OTP from the same device:

BRAC Bank Mobile> IB User Id> IB password>MPIN (OTP)> (Home Screen)> BRAC Bank Access> OTP Generate>Again BRAC Bank mobile>Enter OTP> Verify



10. What will happen if I do not avail Hardware or Software token?

Without a Hardware or Software Token, Customer will not be able to see any account related information.

11. Do I use the same log on credentials (Username, Password and OTP) for BRAC Bank Mobile that I use for the Personal Internet Banking?

Yes, the same Personal Internet Banking credentials are used to access your BRAC BANK accounts through BRAC Bank Mobile.

12. Can I pay bills through BRAC Bank Mobile?

Yes, with BRAC Bank Mobile, you can conveniently pay bills to BRAC Bank registered companies in Bangladesh, 24 hours a day.

13. Can I change or cancel a bill payment through BRAC Bank Mobile?

Bill Payments cannot be canceled or changed through BRAC Bank Mobile.

14. What security measures can I take to protect my information on BRAC Bank Mobile?

The steps customer should take to ensure your information is secure include:

- Log off your Mobile Banking session when finished
- Password-protect your mobile device
- Disable the Password Save or Auto Complete function in your browser
- Keep your Username, Memorable Answer and Password confidential and do not share your credentials with anyone.

15. What happens if my mobile device is lost or stolen?

If your mobile device is lost or stolen and/or you feel your log on credentials may have been compromised, please contact the BRAC Bank 24-hour Call Center immediately at 16221.