

Smart inContact FAQs

Login, device and browser verification (verified and unverified)

Why must a login session be verified?

We will classify a login from a PC, tablet or Banking App you use regularly as verified. If the login is verified, you can transact as usual. If we cannot verify a login attempt, we will offer limited services for your protection and to prevent possible fraudulent activity on your account.

What is a verified login?

A verified login is an access from your smartphone, tablet or PC you use regularly to access your Online Banking services.

What is an unverified login?

This is a login attempt from a smartphone, tablet or PC that you do not use regularly to access your Online Banking services, or could not be classified by us as 'verified'. This is similar to how Google sometimes detects a login from an unknown source.

What does it mean if my login is unverified?

You will have limited access to banking services on the Banking App and on your Online Banking profile.

What happens if a new device is linked to my profile?

If you link a new device (e.g. tablet) to your profile you can verify the device on your Banking App or Online Banking profile. This can only be done if you access the Banking App or your Online Banking profile from a verified login session. You will receive a message requesting you to verify your new device. You can verify the device and, if you suspect unauthorised activity on your account, report fraud using the Banking App.

How do I verify my login from a new device?

You need to verify your login from the new device using a device that you regularly use (be it your PC, smartphone or tablet) for Online Banking services.

Where do I check which of my devices are verified?

On the Banking App: Login to the app, select 'More' (iPhone)/ 'Menu' (Android), 'Settings' and then 'My devices'.
Online Banking: Login to your profile, select 'Online Banking settings', next 'Banking' and then 'Verified Devices'.

Must I delink unused, stolen or lost devices?

Unused, lost or stolen devices can be delinked on your Online Banking profile or the Banking App. We strongly recommend you keep this profile updated.

Where do I delink old devices?

On the Banking App: Login to the app, select 'More' (iPhone)/ 'Menu' (Android), 'Settings' and then 'My devices'.
Online Banking: Login to your profile, select 'Online Banking settings', next 'Banking' and then 'Verified Devices'.

If I am a new customer can I transact if my devices have not yet been verified?

You can transact, but with limited functionality until your device has been verified. For security reasons we recommend you do the following:

- If you have downloaded the Banking App, we recommend you use the app to perform your day-to-day transactions.
- If you are using Online Banking, we strongly recommend you limit your banking to your PC or tablet that you normally use to access your accounts.

While it is possible to use any PC/tablet to access your Online Banking profile, we could limit your banking depending on whether your device is verified or not.

How many devices can I have with a verified login status?

There is no limit enforced. However, for your security we recommend you regularly update the status of your devices.

If I am abroad with my phone and want to use an internet café, can I use the Banking App to verify my Online Banking login?

If you have the Banking App and have been using this regularly, you will be able to verify your login to your Online Banking profile for one session only. However, we do not recommend this due to the dangers of possible malware on internet café PCs. We recommend you simply use the Banking App to complete your transaction. There is no need to access a PC as a transaction can be completed on the Banking App (you will require data access to a WiFi access point, or have international data roaming enabled).

Why do I receive a warning message on SMS or on the Banking App when I am using my PC/tablet or smartphone?

This is when we are unable to verify the device used to login to your Online Banking profile.

How do I make sure my PC/tablet or smartphone has a verified login?

To ensure your banking experience is not limited, it is recommended you download the latest version of the Banking App and transact using this device by performing your day-to-day transactions e.g. making payments, checking your transaction history, etc.

If you do not have a smartphone and only use Online Banking, we recommend you use a PC/tablet you frequently access and that is not used by others to also access their Online Banking profile.

What happens if I use different browsers on my PC to access my Online Banking profile?

Online Banking will check every browser, therefore, if you change browsers your login will no longer be verified. You will be required to verify your login to your Online Banking profile using your Banking App or by way of an OTP (if you do not have the Banking App).

What happens if I continue to use the new browser to access my Online Banking?

Online Banking will prompt you to verify this new browser.

Does the bank have a cookie policy?

Yes, we have a cookie policy.

What are cookies?

A cookie is a small text file that is stored on your device by the site you are visiting. It helps the website remember information about your device and how you use the website. We use this information to make the visit to our site as convenient and user-friendly as possible.

Why does the bank use cookies?

We use cookies for session management, user device identification and classification, traffic routing, and analytics.

Do cookies place me at risk?

No, we will never save any personal information, including login details or any other personal information on your computer.

Can I disable cookies?

You can limit the collection of your information by disabling cookies on your browser. You may also be able to modify your browser settings to require your permissions each time a site attempts to set a cookie. However, our website(s) (and many other websites) rely on cookies to enable certain functionality. If you disable cookies, some of the services on our website may not function properly.

What should I do if I have been a victim of fraud?

You need to contact the 24/7 Fraud Helpline on +27 87 575 9444, or using the Banking App, you can report fraud immediately (SA only).

Customers from subsidiary countries must contact their nearest branch.