AUTHENTICATOR APPS FOR ONLINE BANKING

Frequently Asked Questions

1. **What is an Authenticator?**

   An authenticator is an application installed on a smartphone or tablet to create a unique, time sensitive code every 30 seconds. We are enabling OTPs via authenticator apps for Internet or Mobile Banking transactions for a safer banking experience.

2. **Why do I need Authenticator for BML Internet or Mobile Banking?**

   Majority of scam transactions made are a result of compromised email accounts where scammers use email as an OTP channel. With the introduction of authenticator apps, customers now have an additional layer of security in their banking transactions, even if an email account has been comprised.

   This is because Authenticator apps create a unique, time sensitive code that is linked to a particular phone, making it harder for scammers to gain access to OTPs in order to make transactions.

3. **How do I set up Authenticator from Internet Banking?**
   1. Login to Internet Banking
   2. Go to Settings and "Activate Authenticator"
   3. Download Authenticator App and scan your unique QR code
   4. Enter the Authenticator code to verify and activate

4. **How do I set up Authenticator from Mobile Banking?**
   1. Log into Mobile Banking app
   2. Go to "More" and select "Applications"
   3. Select "Setup Authenticator"

4. Download Authenticator App and scan your unique QR code

5. Enter the Authenticator code to verify and activate

5. **How do I download an Authenticator app?**

   You can download an authenticator app from your Google Play Store or Apple store. Authenticator apps such as Microsoft Authenticator and Google Authenticator are available for free and are widely used across the world.

6. **Can I set up an Authenticator while I am abroad?**

   Yes, you can download the authenticator app on your phone and set up Authenticator wherever you are.

7. **Do I need to be connected to Wi-Fi or data services to get OTP codes from Authenticator app?**

   You don't need to be connected to Wi-Fi or mobile data to get the OTP codes. The Authenticator generates codes that are valid for 30 seconds at a time

8. **If I already use an Authenticator app, how can I activate authenticator for Internet/Mobile Banking?**

   Follow the steps to activate your existing Authenticator app on Internet or Mobile Banking. Scan the QR code using your existing app or click the link to get a 'security key'. You can enter this 'security key' to activate. Please ensure the QR code is not scanned by anyone other than you.

9. **If I am unable to scan the QR code when setting up Authenticator, what do I do?**

   Click the *Can't scan QR option* link to manually enter your unique code. Please do not share this with anyone.

10. **Will I still be able to receive OTP via email?**

    Yes, email can continue to be used as an OTP channel. However, from 20th December 2022, email OTP option as a default will be disabled for all customers. If you wish to turn on email OTPs, you can do so under setting by following a verification process and entering an OTP generated on an authenticator or sent to your mobile phone.

This is to protect customers from unknown transactions that may occur as a result of email accounts being compromised.

11. **Can I enable and disable OTP channels?**

Yes, you can go to 'Settings' on Internet Banking or 'Applications' on Mobile Banking app and toggle the OTP channels. You will be required to enter an OTP to proceed.

12. **Which cards can be used to authorize and activate an authenticator?**

You can use any active BML issued Debit cards (Mastercard, Visa and American Express) to activate your authenticator.

13. **Why is debit card authorization not available?**

If your debit card is not verified after 3 consecutive tries, it will be disabled until the following day. This is to protect customers from possible unauthorized activation of authenticator.

14. **Is the Authenticator free? Will it cost me anything to set up and would it be refunded?**

Authenticator can be used for free. In order to verify that it is you activating the authenticator, your details will be verified through your debit card. At the time of activation, MVR 1 will be charged to verify the card. This will be refunded once the Authenticator app is set up.

15. **Does this Authenticator replace physical Security Token?**

Yes. By activating the authenticator, codes generated from the physical security token can no longer be used.

16. **Do I need to update Mobile Banking App in order to set up Authenticator?**

Authenticator is available on the current version of the Mobile Banking App. An additional update is not required.

17. **How do I contact the Bank if I face any issues?**

Please send us a message on Web Chat, Facebook or Internet or Mobile Banking if you need help.

18. **What should I do if I lose my mobile phone?**

    If you lose your phone, you can secure your accounts connected to the Authenticator app by logging in on Internet Banking, and resetting the Authenticator from the 'settings' page.

19. **I lost my device or moved on to a new device. How do I make sure notifications do not go to my old device?**

    Once you set up an authenticator on your new device, codes from your old device will be invalid.

20. **What happens if the OTP from the Authenticator is not accepted?**

    Authenticator apps generate time-based, one-time passcodes (OTP), which are usually six digits that refresh every 30 seconds. If your OTP does not work, type the latest OTP generated.

21. **Can I set up multiple accounts in Authenticator app?**

    Yes, you can add multiple accounts to your Authenticator app.

22. **Can I remove accounts from the Authenticator app?**

    Yes, you can remove accounts from the Authenticator app.

23. **Can I use it with my Business Internet Banking?**

    No, Authenticator apps will work only for Personal Accounts.

24. **What if I have forgotten the password for Authenticator or it's locked due incorrect passcode?**

    You can reinstall the app and continue with set up.

25. **Is it a must to use an Authenticator to get BML's Internet or Mobile Banking services?**

    No, this is an additional OTP channel for customers to get their accounts protected. We strongly encourage all customers to activate and use an Authenticator to add a layer of protection for all transactions.

Note: This FAQ is subject to change without prior notice.