

FAQs on newly Implemented Security Enhancement - Al Baraka Digital Banking

What is the significance of digital biometric authentication?

Digital biometric authentication is a security measure wherein the user's fingerprints are scanned against NADRA's database. This verification adds an extra layer of security by verifying the identity and ensuring authenticity of the user.

What new steps in the user journey require digital biometric verification?

Digital Biometric verification has been made mandatory for the following activities:

- Digital Banking registrations for New Customers
- Device change (or new trusted device addition)
- change in Transaction limits, (upward revision)
- reset of user credentials (username / Password retrieval)
- change of email address.

How does the Forgot Credentials feature work?

The Forgot Credentials feature is found on the login page, however, it can only be utilized on a device marked as 'trusted', which enhances the security of the account recovery process. Additionally, there will be 2-hour cooling off period applicable after this activity.

What is the process to bind the device as 'Trusted'?

The device-binding journey starts when you log-in via an untrusted device. (a device with which you haven't logged into Al Baraka Digital Banking earlier)

For a successful device bind you will receive an OTP (auto-fetch/auto-sense), after which you have to perform in-app biometric verification. This will be followed by a 2-hour cooling off period.

I am unable to perform digital biometric verification?

If you are unable to perform biometric verification and have exhausted all your attempts, you will not be allowed to proceed. You will have to visit any Al Baraka branch and perform an in-branch biometric verification.

Is there a waiting period for transactions after certain activities?

Yes, there is a cooling off period of 2 hours after the following activities: (subject to successful biometric validation)

- new Digital Banking Registration (/activation),
- change of email address,
- change in transaction limits,
- and password reset,

What happens during the cool-off period?

During the cool-off period, you will not be able to perform any transactions. This is an important measure and helps in enhancing security and preventing fraudulent activities.

How can I mark a device as 'Trusted' ?

To mark a new device as 'Trusted', you just need to login to your Al Baraka Mobile app and it will redirect you to the device binding journey. You will need to input the OTP you receive and then undergo digital biometric authentication to ensure the security of the device binding process.

- You can have a maximum of 03 trusted devices
- The trusted devices are manageable from Digital Banking app

Why is there a need for a cooling off period and biometric verification?

These security measures are as per the directives of the State Bank of Pakistan to ensure your financial well-being and privacy.