



Frequently Asked Questions: NBF In-App Authentication

At NBF, we are committed to providing you with a banking experience that is both simple and secure. We have transitioned to NBF Direct Mobile Banking app-based authentication to offer you a more robust shield against fraud while making your online transactions smoother.

1. What has changed with my online transaction approvals?

We have replaced SMS-based One-Time Password (OTP) authentication with secure in-app authentication through the NBF Direct App.

Instead of entering an OTP, you will receive a push notification on your smartphone when making online debit or credit card transactions.

Simply open the notification and tap Approve after logging in using your secure PIN or biometrics (fingerprint or face ID).

2. Why is this upgrade beneficial for me?

This upgrade provides several key benefits:

- **Enhanced Security:** It significantly reduces risks like phishing, OTP theft, and SIM-swap fraud.
- **Greater Convenience:** No more manual entry of codes or waiting for a text message to arrive.
- **Seamless Access:** You can approve transactions anywhere in the world as long as you have an internet connection, without needing a mobile carrier signal.

3. How do I get started with this new feature?

To avoid any disruption to your online transactions, please follow these simple steps:

1. Download the latest version of the NBF Direct App from the App Store or Google Play Store.
2. Complete your mobile banking registration.
3. Enable push notifications on your device.
4. Ensure a stable internet connection (Wi-Fi or mobile data)

4. What if I don't receive a push notification?

If you don't receive a push notification, you can log in to the NBF app manually to review and approve pending transactions. However, enabling push notifications will provide a quicker and more seamless experience. You can enable notifications for NBF Direct app in your device settings to receive transaction authorisation alerts through push notifications.



5. Will I ever still receive an SMS OTP?

No. Secure in-app authentication will completely replace SMS OTPs for online card payments. After **April 1, 2026**, you must download and register on the NBF Mobile Banking app to complete transactions.

6. Are there any services that still use SMS?

- Only Primary retail Debit and Credit cards will be activated for online transactions approval through the NBF Direct app .
- Supplementary and Corporate Debit and Credit cards will still use OTP based approvals for online transactions.

7. What happens if I am traveling?

If you are traveling and your device has internet access (Wi-Fi or mobile data), you will receive approval notifications in the app.

8. What if I get a notification for a transaction I did not make?

Before approving any notification, carefully review and confirm the Merchant Name and the Amount of transaction matches the transaction you have initiated.

If you receive a notification for a transaction you didn't initiate, do not approve it. Instead, decline the transaction in the app. Immediately report the issue by calling us at 600565551 or by logging into the NBF Direct app to 'Report a Fraud' or to block and/or replace your card.

9. What if I change my phone?

If you get a new device, simply download the NBF Mobile Banking app again and complete the device registration by following the onscreen instructions to ensure that you can continue approving transactions without any interruption.

10. I don't have a compatible smartphone. What should I do?

If your smartphone is not compatible, please contact us at 600565551 for assistance and to explore your available options. Alternatively, you can visit your nearest NBF branch for help.