

Dhofar Islamic Mobile Banking FAQs



What is Dhofar Islamic Mobile Banking?

Mobile Banking Application is a simple, convenient and secure banking service available to all Dhofar Islamic Retail banking customers. The Mobile Banking Application support both English and Arabic.



How do I download Dhofar Islamic Mobile Banking?

iPhone users can download the application free of cost from the Apple Store. (App Store). Click [here](#) to download.

Android users can download the application free of cost from Android Market (Play Store). Click [here](#) to download.

Huawei users can download the application free of cost from Huawei Market Place (Huawei Gallery). Click [here](#) to download.



What do I need to register in Dhofar Islamic Mobile Banking?

Dhofar Islamic Account Number
Identification Type (National ID, Residence ID or Passport Number)
Identification Number (Registered with the bank)
Your ATM Card number / ATM PIN



How do I Register for Dhofar Islamic Mobile Banking?

To register in the App Click on "Registration" Button

Enter Account Number.

Select Identification Type (registered with the bank).

Enter Identification Number.

Select ATM Card Number.

Enter ATM PIN.

Set up your login / Transaction details.

Enter your email ID.

Accept Terms & Conditions.

Enter One Time Password (OTP) which will be sent to your phone or e-mail.

Please Note - the registration is only allowed on the "Mobile Number registered with the bank". In case you need to update the Mobile Number registered with the bank, Please visit our nearest branch.



How do I Login to Dhofar Islamic Mobile Banking?

Click on "Login" Button

Enter Login Password if (Secure Login Enable) Or,
Enter Passcode if (Quick Login Enable)



What can I do with my Dhofar Islamic Mobile Banking?

Enquiries

View the balances/details of your account.

Mini Statement and Details Statement for 1 Year.

Fund Transfers

Self: Transfer fund within your accounts.

Third Party: Transfer funds to third party's account within Dhofar Islamic.

Within Oman: Transfer funds to other local banks within Oman, to a valid OMR Account number.

Instant Transfer: Transfer funds to other local banks within Oman instantly, to a valid ATM Card Number.

Mobile Payment: Transfer funds to other local banks' Mobile Payments within Oman instantly through a valid Mobile Payment number.

Payments

Mobile Top-up (OmanTel , Ooredoo, Friendi and Renna)

Utilities (Water& Electricity ONEC/OIFC Mobile, Landline, Internet (Omantel/ Ooredoo).

Sadaqah (Registered charities within Dhofar Islamic)

CardLess Cash

Customers can now instruct cash without card from any of Dhofar Islamic ATM's by simply placing a request through their Mobile Banking application and creating a 4 digit cash code, a unique reference of 6 digits will be generated and sent to the customer to collect the money, visit the nearest Dhofar Islamic ATM and enter the created 4 digit code in the application along with the reference received through SMS in two different steps, which will automatically dispense the requested amount.

In case the customer did not collect the cash from ATM, the amount will refunded back to customer account after 6 hours from the time when transaction was initiated.

Mobile Payment

Dhofar Islamic Mobile Payment is a virtual account that allows customers to transfer money to other Dhofar Islamic customers and to other local banks' Mobile Payments easily and instantly by using the mobile number. The system allows users to activate, view and deactivate their Mobile Payment.

Services:

Service Request

Cheque book

Request a new Cheque book. You can also choose the required number of Cheque books and from where customer can receive the Cheque book

Also, enjoy these features:

Services:

Locator

Product Information

Athan Timings

Qiblah Direction

Exchange Rate

Deposit Rate

Mudarabah Weightages

Offers

My App Transactions

Share your Account Number

Favourite services

Assign Image to (Your Profile& Beneficiaries)

Contact us

Quick Links (Self Transfer / Third Party Transfer / Instant transfer / Mobile Top-up)



How do I activate Dhofar Islamic Mobile Payment?

Click on Mobile Payment option.

Select Activate.

Enter your nickname.

Complete your activation by clicking on activate Button.



Can I deactivate my Mobile Payment Account?

Yes, you can deactivate your Mobile Payment account easily by clicking on Deactivation button.



How do I find Branches and ATMs/CDMs near me?

Dhofar Islamic Mobile Banking provide facility to locate nearest Branch, ATM and CDM proximity to your current location.



What is Quick Services?

Quick services is an optional feature allows user to complete Fund Transfers, Self / Third party, Instant Transfer and Mobile Top-up, without logging to the Application. Customer can access above transactions from Quick Navigation screen.

Quick Services can be switched on and off as often as you like from Settings – Quick Services (Enable/ Disable). We recommend you to keep your phone locked to prevent others from perform a transactions.



What is My Account?

My Account is an optional feature allows you to view the account balance without logging in the application. Customer can access My Accounts from Quick Navigation screen.

My Account Services can be switched on and off as often as you like from **Settings – My Accounts** (Enable/ Disable).

We recommend you keep your phone locked to prevent others from viewing your balance.



What is My App Transactions?

My App Transactions services is allows the customer to view any transactions details performed through Dhofar Islamic Mobile Banking and it allow to “copy” the transaction details. This will help customer to repeat the transaction.



What is ‘Pending Transaction’?

The ‘Pending Transactions’ screen displays transactions which you have made for future date. You must ensure you have sufficient funds in your account on the due date in order to complete the transactions.



What is One-Time Password (OTP)?

It is a unique 4-digit code that can only be used once. It is sent only to your registered mobile number / email in order to complete various operation with Dhofar Islamic Mobile Banking.



What is Login Password?

It is alphanumeric (8 – 12) characters used to access Dhofar Islamic Mobile Banking.



What is Transaction Password?

It is alphanumeric (8 – 12) characters used to complete Financial and Non-Financial Transaction in Dhofar Islamic Mobile Banking.



What is Passcode?

It is a 4-6 digits code used to access Dhofar Islamic Mobile Banking.



What is Quick Login Mode?

It is login to Dhofar Islamic Mobile Banking using Passcode 4-6 digits code and it is faster way of login. By default, application configured with Secure Login. User can swap between Secure Login and Quick Login Mode.

Users can choose to enable this option under the **Settings – Login Mode – Quick Mode**.



What is Secure Login Mode?

It is login to Dhofar Islamic Mobile Banking using Login password. By default, application configured with Secure Login. User can swap between Secure Login and Quick Login Mode.

Users can choose to enable this option under the **Settings – Login Mode – Secure Mode**



What do I do if I have forgotten my Password?

By clicking on forgot password option the user will have the option to reset the following types of passwords:

Login Password (if the Secure Mode is enabled)

Quick Login (if the Quick Mode is enabled)

Transaction Password

Select the required option and enter your ATM Card Number along with ATM PIN, in order to change your password.



How Can I change my password?

The user will have the option to change the following types of passwords:

Login Password (if the Secure Mode is enable)

Quick Login (if the Quick Mode is enable)

Transaction Password

Select the required option and enter current password and new password.

Change password option available in **Edit Profile – Password**



How Can I change my email ID?

Change email ID option is available in **Edit Profile – Email ID**



How Can I change my Mobile Number?

Change Mobile Number option is available in **Edit Profile – Mobile Number**



How Can I change Dhofar Islamic Mobile Banking language?

Change language option is available in Edit Profile – Language. Besides, user can choose his/her preferred app language before login from the App main screen by selecting English / Arabic language.



How Can I change my Address?

Dhofar Islamic Mobile Banking allow the user to change Postal Code / P.O.Box, the option is available in **Edit Profile – Address**



How much does it cost?

Dhofar Islamic Mobile Banking is free of cost. The only cost that applies to you is the network usage levied upon you by your telecom service provider.



Is Dhofar Islamic Mobile Banking available 24/7?

Yes. Dhofar Islamic Mobile Banking is available to you 24 hours a day, 7 days a week



Can I access Dhofar Islamic Mobile Banking outside Oman?

Yes. User can access Dhofar Islamic Mobile Banking application from any location that is supported by your telecom service provider.



How do I unlock my service?

In case you have been locked out from Dhofar Islamic Mobile Banking Application, you can easily follow steps and instructions on your device to unlock it or you can call our Call Centre on [24775777](tel:24775777) to unlock your service.



What are the Daily Transaction limits for Dhofar Islamic Mobile Banking?

Service	Max Limits / Day (RO)	Transactions
Fund Transfers – Self	25,000	10 Transactions / Day
Fund Transfers – Third Party	10,000	10 Transactions / Day
Fund Transfers – Within Oman	5,000	10 Transactions / Day
Fund Transfers – Instant Transfer	5,000	10 Transactions / Day
Fund Transfers – Mobile Payment	500	10 Transactions / Day
Payment- Mobile Top-up	100	10 Transactions / Day
Payment- Utility	1,000	20 Transactions / Day
Payment- Sadaqh	5,000	10 Transactions / Day
CardLess Cash	500	10 Transactions / Day



What is the transaction charge for Dhofar Islamic Mobile Banking?

Service	Charge
Fund Transfers – Self	Free
Fund Transfers – Third Party	Free
Fund Transfers – Within Oman	OMR 1.000
Fund Transfers – Instant Transfer	OMR 0.200
Fund Transfers – Mobile Payment	Free
Payment- Mobile Top-up	Free
Payment- Utility	Free
Payment- Sadaqh	Free
CardLess Cash	Free



Can I create nickname for my accounts that are displayed in Dhofar Islamic Mobile Banking?

Yes, to change the nickname of your account, select the account, then click on **“Account Details”**. Under the Account Details section, go to Account Nicknames and click on Edit .you can nickname all account types for easy identification.



What should I do if I change my mobile device?

Users can manually unlink the device from Dhofar Islamic Mobile banking system from settings section, Select **“Unlink from Device”**, or call our Call Centre on 24775777 to unlink your old mobile device then you can re-register using your new mobile device by downloading the application and following the registration steps.



What should I do if my phone or tablet got lost or stolen?

Call our Call Centre on [24775777](tel:24775777) to unlink your stolen mobile device.



Can I use the same mobile phone to register more than one account for Dhofar Islamic Mobile Banking service?

The mobile device can be linked to one account at the time. To register or use another account in your device, you need to unlink your account first, to allow another person to use his/her account details.



Can I use Dhofar Islamic Mobile Banking Application in multiple mobile phones?

Yes, you can use Dhofar Islamic Mobile Banking App in more than one Mobile device. You will need to identify yourself by entering your account number and few more details.



What if I have more queries on Dhofar Islamic Application?

If you have more queries on the Dhofar Islamic Mobile Banking service, you may contact us at our call centre on [24775777](tel:24775777) or through our website at www.dhofarislamicbank.com.



General Security Tips

- Do not jailbreak your device as this can leave it open to infection from a virus or Trojan. We recommend you also install security software, if available
- DO NOT disclose your personal or any other information relating to your accounts through unknown telephone calls or any other communication channels. Even if the caller claims that she/he is calling—say from Dhofar Islamic, contact us at [24775777](tel:24775777) if you receive such calls
- Do not open or follow links in SMS/MMS or email from misleading URL, suspicious or un-trusted sources
- Do not install illegal or unauthorized software on the mobile device
- Do not allow wireless connections from unknown or un-trusted sources on your device
- Don't reveal too much personal information that can be used to cause a harm. For e.g. sharing date of birth should be avoided. If you still want to share, just mentioned the date/month and not the year
- Do not download or accept programs and content from unknown or un-trusted sources
- PINs should not be shared with anyone and always kept confidential

- If Lost or changed your mobile phone number, do Contact Dhofar Islamic Call Centre on [24775777](tel:24775777) in order to advice you how to update your details. We suggest this is one of the first things you do.
- Lock your phone when not in use. This password-protects your device so that nobody else can use it or view information. Also be sure to store your device in a safe location.
- Clear you're mobile frequently by deleting text messages from financial institutions, especially before sharing, discarding, or selling your device.
- Watch what you send - never disclose via text message any personal information (account numbers, passwords, or personal info that could be used in ID theft) Stick with a secure network by ensuring wherever possible, that all internet connections are password protected
- Stick with a secure network by ensuring wherever possible, that all internet connections are password protected
- Use trusted apps - always download mobile apps from reputable sources. Publisher or seller. If you have suspicions about the authenticity of a mobile banking app please contact call centre on [24775777](tel:24775777)
- Stay alert on security vulnerability on mobile devices, and apply the latest patches and fixes when available.
- Be cautious when connecting to publicly available Wi-Fi hotspots, and avoid access sensitive data unless with adequate security protection

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