Frequently Asked Questions: Second Factor Authentication (2FA) at login via SMS

1. **What is Second Factor Authentication**

Second factor Authentication is an additional safeguard measure; we are introducing to verify your identity when you log in to Online Banking or the SC mobile application.

2. **How do I apply for Second Factor Authentication (2FA) via SMS?**

By default, Internet banking customers who has registered their mobile numbers with the bank will be able to receive 2FA via SMS through their mobile phones.

3. **What do I need in order to receive the 2FA via SMS?**

In order to obtain your 2FA, you need to ensure that your existing mobile phone number registered with our Bank is valid and current.

To update your mobile number using;

**SC Mobile**: Simply log in and go through the **Service Request** menu and use the Update Personal Details option by following the onscreen instructions.

**Online Banking**: Simply log in and hover the mouse over your name. A drop down menu will appear. Click on Change Contact Details option and follow the onscreen instructions.

For further assistance you may our customer contact centre +263 (0) 242 254281/2/3 or email contactus.zw@sc.com

4. **What if my mobile phone is stolen/ lost?**

In the event that you lose your mobile phone, please call us at +263 (0) 242 254281/2/3 to log a report. We will then temporarily suspend your Internet Banking account until you have provided us with your latest mobile phone number.

5. **Will I incur any charges for receiving 2FA via SMS?**

No. The bank will pay for any outgoing SMS sent to customers. You will not be charged for incoming local SMS.

However, if you are receiving an SMS while traveling overseas, there may be an incoming charge for the SMS depending on the country specific telecommunications companies.
6. Can I access my Internet Banking overseas using 2FA via SMS?
Yes, you should be able to access to your Internet Banking in most of the countries. Please ensure that your mobile phone is registered with the bank and is enabled with global roaming service.

7. Is 2FA via SMS applicable to me if I am an SME customer who is currently using Internet Banking?
Yes, this chosen method of 2FA is also applicable to SME customers using our Internet Banking.

8. Can I share a mobile phone numbers for 2FA at login?
The bank does not encourage users of our Internet Banking service to share mobile phone numbers for logon. At any one time, only one customer with the same registered mobile phone number is allowed to logon to our Internet Banking.

9. How long will my 2FA be valid?
Your 2FA will only be valid for 120 seconds after which it will expire and cannot be used for logon. You need to re-enter the first level Internet Banking ID and Password at our main logon page in order to activate a new 2FA to be sent to you.

10. I am not able to receive 2FA after I have logon using my existing Internet Banking ID and Password, why is it so?
If you are unable to receive, it could be due to the following reasons:

   a. You have not registered your mobile number with us. To update your mobile number using:

      **SC Mobile**: Simply log in and go through the Service Request menu and use the Update Personal Details option by following the onscreen instructions.

      **Online Banking**: Simply log in and hover the mouse over your name. A drop down menu will appear. Click on Change Contact Details option and follow the onscreen instructions.

      For further assistance you may our customer contact centre +263 (0) 242 254281/2/3 or email contactus.zw@sc.com

   b. You are using a mobile phone number other than your registered mobile phone number. You can only receive your 2FA with your current and registered mobile phone number. To update your mobile number using;

      **SC Mobile**: Simply log in and go through the Service Request menu and use the Update Personal Details option by following the onscreen instructions.

      **Online Banking**: Simply log in and hover the mouse over your name. A drop down menu will appear. Click on Change Contact Details option and follow the onscreen instructions.
For further assistance you may our customer contact centre +263 (0) 242 254281/2/3 or email contactus.zw@sc.com

c. Your mobile number is registered to more than one account owner and it is currently being used by the other account owner for logon. Please wait for the other account holder to successfully log out of his or her Internet Banking session before you try to logon again.

For further assistance you may our customer contact centre +263 (0) 242 254281/2/3 or email contactus.zw@sc.com

11. I have confirmed that my mobile phone number is updated and current but I am still unable to receive the 2FA, what should I do?

If you are still unable to receive your 2FA although your mobile number is confirmed updated and current, it could be due to the following reasons:

a. You could be one of those who have recently switched your mobile phone service provider but still retaining your old mobile number. You may experience non-receipt or delayed SMS, as it is a known problem on portability between different local telecommunication service providers.

b. Our SMS gateway could be on maintenance and the system may be experiencing temporary downtime.

c. There may be some service delays or interruptions by your mobile service providers. Delays could arise due to high SMS load, e.g. festive seasons, service outage, earthquakes, etc.

d. Your mobile phone may be out of network coverage. Please check the signal strength on your phone. You may need to shift your phone to an area where there is better network coverage.

e. Your SMS inbox of your phone may be full. You will need to delete some SMS from your phone inbox before new incoming SMS can be received.

For further assistance you may our customer contact centre +263 (0) 242 254281/2/3 or email contactus.zw@sc.com