



TrustFactor

Frequently Asked Questions

What is TrustFactor?

TrustFactor is an App that is used for approving Internet and Mobile Banking Transactions.

Who can use TrustFactor?

Any customer registered to use QuickOnline, QuickConnect and QuickApp.

Why TrustFactor?

TrustFactor addresses the challenge(s) experienced by customers regarding failed or delayed OTPs and it safe guards the customer against SIM Swaps.

How do I get started?

How to get started on QuickApp
https://youtu.be/Xk_OeWDKhXY

How to get started on QuickOnline
https://youtu.be/4RaWuGcJ_AY

How to authenticate transactions
<https://www.youtube.com/watch?v=vtyEc6xu0hA>

1. Download the TrustFactor from Google Play store or Apple Store
2. Activate your account on TrustFactor via the QuickBanking App or Web
3. Log into QuickBanking through App or Web and do any transaction
4. Authenticate using TrustFactor
5. Transaction successful, log out.

Does TrustFactor Affect USSD Users?

No, USSD users are not affected by this app. The normal transaction process will remain for USSD.

Do I have to pay for using this service / Are there extra charges for this service?

No, the service is free with no extra charges. However, the customer is required to have internet connectivity.

When will I be prompted to approve with TrustFactor?

TrustFactor approval is applied to all transactions executed off QuickApp QuickOnline and QuickConnect.



TrustFactor

Frequently Asked Questions

I received a transaction approval prompt from TrustFactor on my smart phone and I was not making any transaction.

If you receive an approval prompt when you are not in the process of executing a transaction, select “Reject” to protect your account. Report it to the bank immediately. You are likely being targeted by a cybercriminal.

I do not receive the approval prompts automatically on my phone when I initiate transactions.

If you are transacting on the mobile App, click the “Open TrustFactor” button to approve the transaction. If you are transacting using the web, Open the TrustFactor app and approve the transactions under the Authorisations menu. If you are transacting on USSD *240#, your password is enough to complete the transaction.

What smartphone operating systems are supported?

iOS and Android are currently supported by TrustFactor. If your device uses a different operating system, please reach us on **0800 222 000** to discuss your options.

What if I forget my mobile device at home /work?

If you previously added another smartphone to approve your transaction, you should be able to use that other phone to approve. If you never added an additional, you can use the USSD platform (Only for retail users).

What if my mobile device is lost or stolen?

Notify the bank immediately on 0800222000 to have the stolen/lost device de-associated from your account. You'll be prompted to register another device the next time you access your QuickBanking profile.

Can I change my TrustFactor Password?

Yes, you can. Open the TrustFactor app and select Settings and follow the edit option besides the password line.

Can I login into TrustFactor using Biometrics?

Yes, to enable biometrics, open the TrustFactor app and enable the biometrics toggle under settings. You will be able to set your primary access option (i.e between password and Biometrics).



TrustFactor

Frequently Asked Questions

What if I get a new phone?

Proceed to install and set up the TrustFactor App on the new phone. If you still have the old phone, you can transfer the authorisation rights to the new phone through the following steps;

1. Open the TrustFactor App on the old phone and access the 'Profile Manager' menu
2. Select the profile you want to share and click 'Share'
3. Insert your TrustFactor password
4. Select 'Import Profile' on the new Smartphone (The app will display a QR code on the screen)
5. Scan the QR code by pointing the camera of the Old phone onto the new Phone's screen
6. System will add your new phone
7. Delete your profile from the old phone if you no longer need the old phone.

If you do not have the old phone, reach us on **0800 222 000** to have the old phone de-associated from your account. You'll be prompted to register the new phone the next time you access your QuickBanking profile.

How do I execute my transactions if I am traveling?

The TrustFactor App is a perfect solution whenever you travel or need to access your account while out of the country. With TrustFactor you will be able to execute your transactions anytime anywhere if you have an active internet connection. A notification will be sent to your phone to complete the transaction, open the TrustFactor App and proceed to authorise the transaction.

No roaming fees is applicable when using TrustFactor App.

I have bought a new phone and I no longer want to approve my transactions using the Old phone, how do I do that?

Open the TrustFactor App and delete your profile under the 'Profile Manager' menu. All your transaction data will be de-associated from the old phone.



TrustFactor

Frequently Asked Questions

I have forgotten my TrustFactor Passwords, what do I do?

If you have the recovery code (provided after successfully adding your account to TrustFactor), you can restore your access through the steps below.

1. Uninstall the TrustFactor App version you have on your smart phone
2. Install TrustFactor afresh from the Google Play store or the App Store and set up a new password.
3. Select the restore profile Option and Paste the recovery code in the field provided.
4. Your profile will be restored, and you can transact as usual.

If you do not have the recovery code, contact the Bank on **0800 222 000** to have you profile reset and follow the steps below.

1. Uninstall the TrustFactor App version you have on your smartphone
2. Install TrustFactor afresh from the Google Play store or the App Store and set up a new password.
3. Log into QuickBanking, you'll be prompted to pair your profile on TrustFactor afresh.

I have activated my account on TrustFactor, do I keep the TrustFactor App on my phone?

Yes, do not uninstall the TrustFactor App. You shall need it whenever you have to make a QuickBanking transaction.

I have more than 1 dfcu account, do I need to have more than 1 phone to transact on Quick Banking?

With TrustFactor, you will be able to approve transactions off all your accounts on the same smartphone.

What if I don't have a smart phone?

You can use the USSD platform *240# (Only for retail users).