



FAQs – Frequently Asked Questions

CATEGORY: Lotto disabled on FNB App for Android users outside South African borders.

FAQs	Answer
1. What is Lotto?	This is a range of games offered by Ithuba which is the South African National Lottery operator. Included within the gaming range is Lotto, Powerball, and Daily Lotto.
2. Why is the Lotto functionality being disabled on the FNB App for Android users outside South African borders?	<p>This App functionality will be disabled to comply with the revised Google Play Store Real-Money Gambling, Games and Contests Policy which no longer allows people to purchase a lottery ticket/s in Apps, including banking Apps while outside the South African borders.</p> <p>Read the policy at: support.google.com</p> <p>This means that should a customer be physically outside of the borders of South Africa, they will not be able to access the functionality to play Lotto on the FNB App.</p>
3. Who will be affected?	All customers who have downloaded the FNB App from the Google Play Store after the 26 th October 2022 and want to purchase lottery tickets, while outside South Africa.
4. Where else can I play Lotto, Powerball and Daily Lotto conveniently?	Lotto and Powerball are available on FNB Online banking (fnb.co.za), and all gaming including Daily Lotto is available through the USSD (*120*321#). These platforms are available to play regardless of where the client is geographically located.
5. Will other functionalities be affected on the FNB App?	While abroad, you will still have the full FNB App functionality, with the exception of the Lotto functionality only.
6. Will I be able to see my replay history?	You will be able to view and replay your past tickets on the FNB App, USSD and Online Banking Channel by login on to your preferred channel then navigate to Lotto/Powerball and clicking on Buy option, select the game then you will see the View and Replay History option.
7. What happens if I bought a multi-draw ticket?	Your multi-draw tickets will remain valid until they expire.
8. What is a multi-draw ticket?	A multi-draw ticket is when you opt to play the same ticket for numerous draws in the future. If you have purchased a multi-draw ticket, it will remain valid until it expires.

9. Will my payouts be affected by this change?	No, payouts will not be affected for your winning ticket(s), should you win on a ticket played while in South Africa, and you are outside South Africa at the time of the draw. For Lotto/Powerball/Daily Lotto winnings below R249 999.99 the bank will payout directly into your account, over and above this amount winnings can be claimed from Ithuba.
10. How long will the Lotto functionality be disabled from the FNB App for Android users outside SA borders?	The Lotto functionality feature will be disabled for users outside South African borders until further notice.
11. Why is iOS and some Huawei devices exempted from this change?	Since customers who use these devices would normally download their FNB App from other App Stores and not from Google Play Store, they will not be affected by the revised Google Play Store Policy, which no longer allows people to purchase a lottery ticket/s in Apps including banking Apps while outside the South African borders.

CATEGORY: Payment Location Permission

*These can also be found on the FNB App by following the below steps

On the [FNB App Home](#) click [Information](#) icon then on the [Help](#) icon, where you will land on [FAQs](#), select the option to [Browse by Category](#) then navigate to [Payment Location Permission](#) where you will find all the below FAQs and Answers.

FAQs	Answer
1. Does the FNB Banking App require my location for payments?	Yes, this has recently been introduced in order to offer you as our customer a safer banking experience, whereby we utilize multi-layered security. Fraud in the digital space is a constantly evolving threat and the bank has to evolve its security to protect our customers.
2. If so, why is this necessary and what is the location used for? Is it part of a security feature?	Customer are faced with a number of threats including vishing and theft of their devices. Accordingly, we have introduced an additional security layer when performing certain transactions.
3. I have enabled my location but cannot proceed. What must I do?	Depending on the device you are using, some may require you to enable 'High Accuracy', 'Improved Accuracy' or 'Precise Location'. Please refer to your device's settings to enable this before trying another payment.
4. I feel this is too invasive	Whilst this may appear intrusive it is a valuable tool for the bank in combatting fraud and can provide us with fraud detection. We do not share any of this location data with 3 rd parties and we request your permission prior to use of your geo location.
5. Which types of transactions require my location, and which don't?	Currently, we require this on certain payments performed on App, but this could change at any time.

6. Is location required for Apple, Android and Huawei devices?	Yes, we ensure that all our platforms are secure and strive to offer our customers the best possible experience on all our banking interfaces.
7. Will I be allowed to complete my transaction if my geolocation is switched off?	<p>For our customers convenience, the app will prompt you to switch your location on at certain times. But when prompted to do so, the location will need to be switched on to complete that specific transaction.</p> <p>Unfortunately, as this is used for security, you will not be able to bypass the requirement when prompted to do so.</p>
8. Is it legally justifiable to have my location on to enable a payment?	The use of location for security is increasingly being employed by many organisations around the world as a valuable tool to protect customer. Whilst we understand your trepidation, we take great care to safeguard your data. Our primary concern is ensuring that you enjoy a safe banking experience. Location is simply one additional layer of security that we have added to our award-winning channels.
9. Can my data be used by third parties?	<p>The location data is only used by FNB and not shared with any 3rd parties. FNB does not sell or share your location with mobile network service providers.</p> <p>FNB strives to protect customers. We constantly update our security models with the above being an example amongst other security features. While FNB has excellent security in place to protect its customers, it is vital that customers also take responsibility for their own security by working with FNB to keep themselves from fraud. Take precautionary measures in reducing the likelihood of becoming a victim of fraud or theft.</p> <p>For more information on security including general security tips on mitigating fraud go to the FNB app then navigate to the Security Centre.</p>

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