

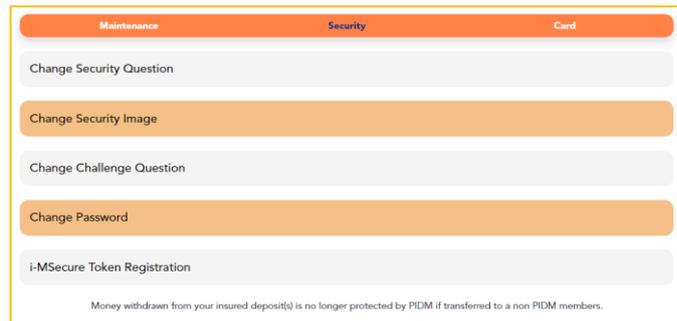
Beginning July 2023, we are implementing additional layers of security for i-Muamalat Online Portal and Mobile Application. This is part of our ongoing effort to further safeguard your online banking security against fraud, in line with the regulatory direction to combat financial scams and frauds.

No.	Security Update	What you need to know?
1	i-MSecure replacing SMS Transaction Authentication Code (TAC) for all i-Muamalat transaction authorisation	<p>To prevent SMS TAC scams, you must authorize (Approve or Reject) i-Muamalat transactions including FPX via i-MSecure from your smartphone.</p> <p>Kindly download the i-Muamalat Mobile Application now from the Apple AppStore, Google PlayStore or HUAWEI AppGallery to enjoy this new experience.</p> <p>To ensure proper functionality, please register i-MSecure via i-Muamalat Online Portal and bind with ONE preferred smartphone. The transaction authorisation method would be via i-Muamalat Mobile Application binded with the i-MSecure only. Please ensure to enable push notification for the i-Muamalat Mobile Application.</p> <p>i-Muamalat Mobile Application requires minimum OS version of iOS 13 or Android 9.</p>
2	Activation (Cooling-off) Period	<p>There will be a 12-Hour Activation (Cooling-off) Period when you perform the following:-</p> <ol style="list-style-type: none"> Add new device for i-MSecure; First time registration of i-Muamalat via credit card only; and Self-reactivation of i-Muamalat <p>In efforts to help prevent unauthorised login/authorisation, you will only be able to login i-Muamalat /use i-MSecure to authorise transactions after 12 hours of the maintenance performed.</p>
3	Kill Switch for immediate deactivation of i-Muamalat access in case of fraud suspicion	<p>Kill Switch is a feature to temporarily block all login attempts when you suspect that your i-Muamalat login credentials have been compromised.</p> <p>This feature is a quick way to prevent scammers from accessing your i-Muamalat account and preventing any outgoing transactions from your account(s). You can locate the feature at i-Muamalat Online Portal login page at https://www.i-muamalat.com.my.</p> <p>You may contact our Customer Care Line at 03-2600 5500 to re-activate your i-Muamalat account.</p>

i-MSecure Registration & New Mobile Device Binding

Step 1:

Select **Setting > Security Menu**

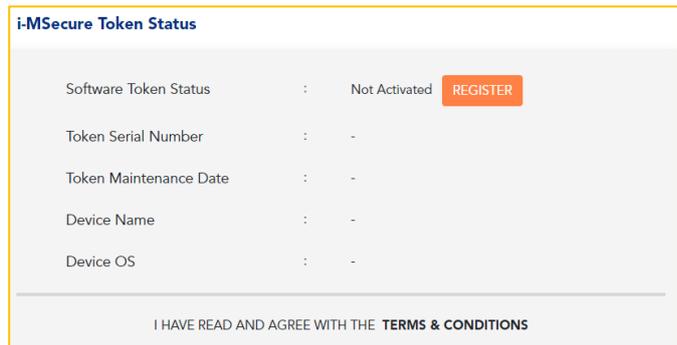


Step 2:

Click **i-MSecure Token Registration Menu**

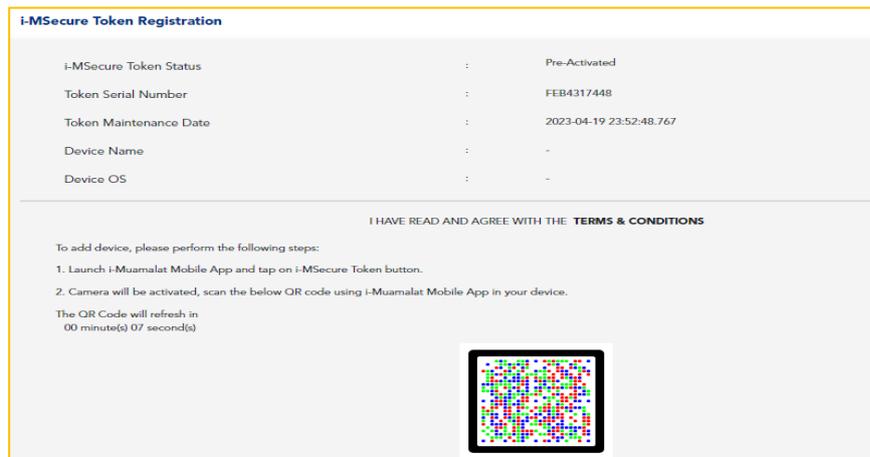
Step 3:

Click **Register** and at confirmation page, system will send SMS TAC to your registered mobile number. Input the TAC and **click SUBMIT**. Please re-click **i-MSecure Token Registration Menu** as per **Step 1 and 2** for the updated status.



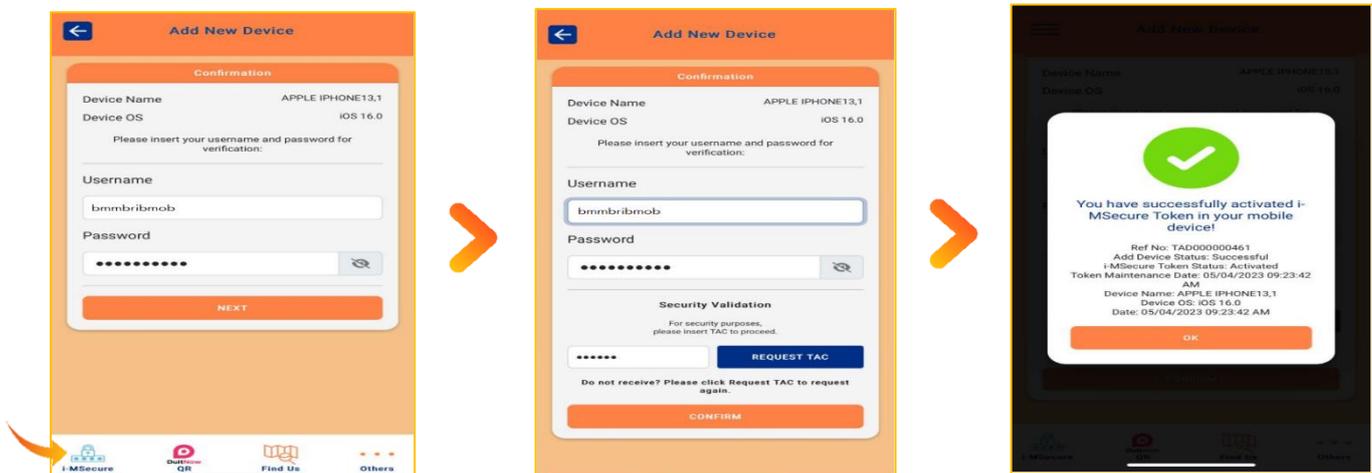
Step 4:

Scan QR code to bind your smartphone with the i-MSecure via i-Muamalat Mobile App > tap on i-MSecure icon (**do not login your i-Muamalat Mobile App either via password or biometric**)



Step 5:

Input **Username, Password and TAC**. Click **CONFIRM** to complete your registration.



Please note that there will be a **12-Hour Activation (Cooling-off) Period** which will take effect immediately before you can authorise your online transactions and activities.

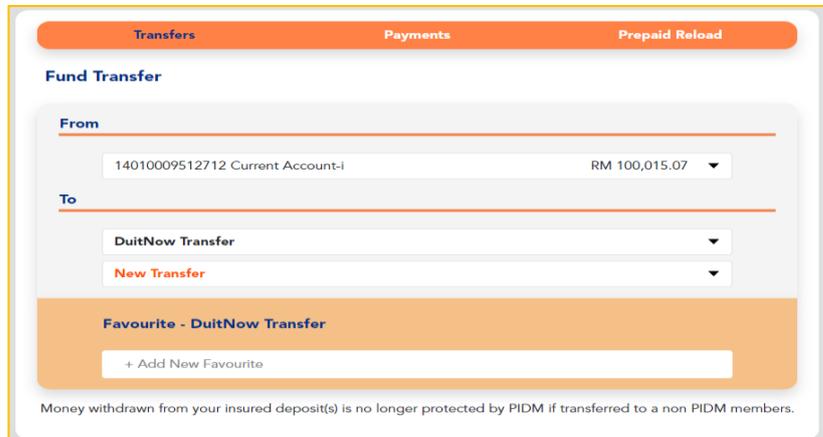
Transaction Authentication – Transfers

Step 1:

Select **Transfers** Menu

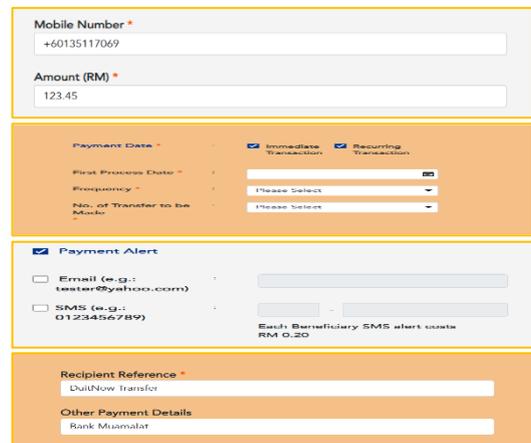
Step 2:

Select your debiting account and Type of Fund Transfer i.e **DuitNow Transfer**



Step 3:

Select **New Transfer to Proxy ID** (Mobile Number, NRIC, Passport Number, Army/Police ID, Business Registration Number) or **Account Number**

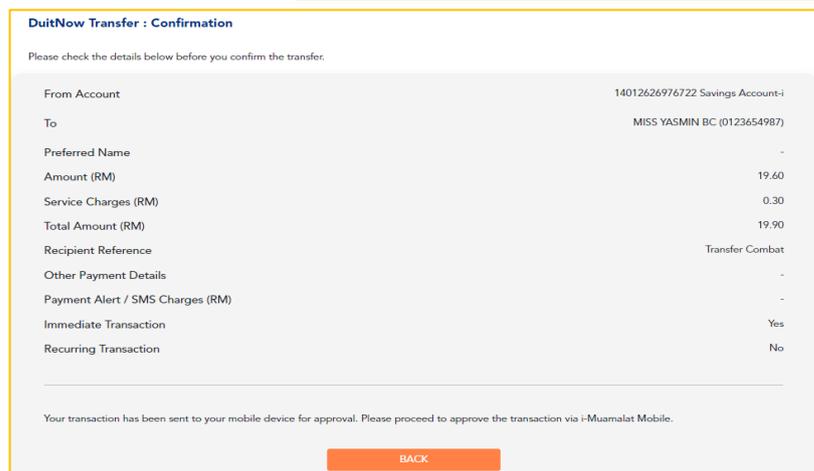
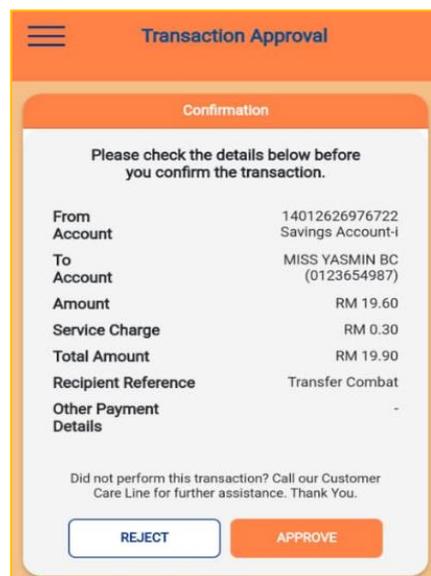


Step 4:

Input **Fund Transfer details** i.e Mobile Number, Amount, Payment Date, Payment Alert, Recipient Reference & Other Payment Details

Step 5:

At confirmation page, system will notify you to authorize the transaction via i-Muamalat Mobile App thru Push Notification

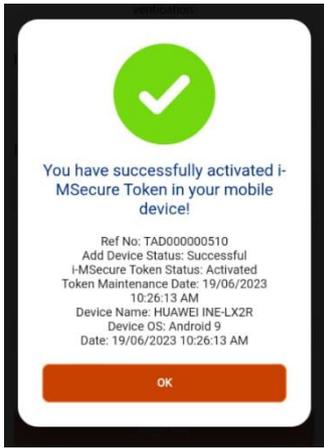
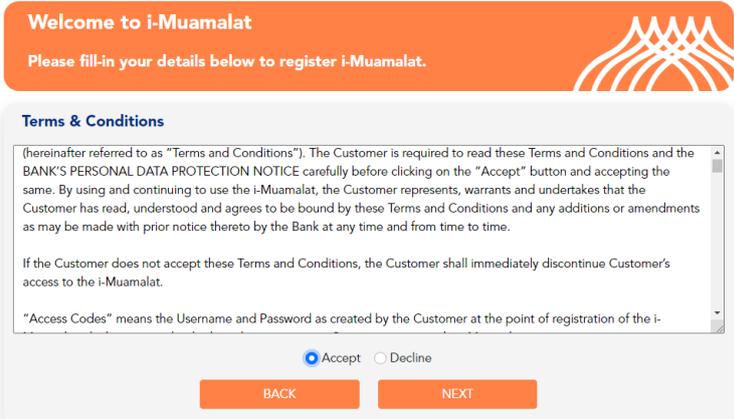
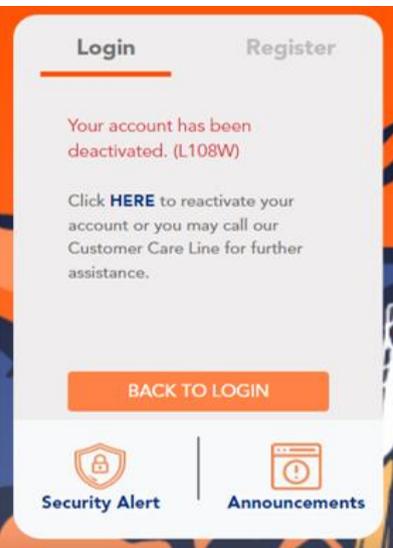



Step 6:

Tap on the Push Notification received. Transaction Approval screen with transaction confirmation will be displayed on your i-Muamalat Mobile App. Click **Reject** or **Approve** button for authorisation. You will receive a successful SMS notification upon approval.

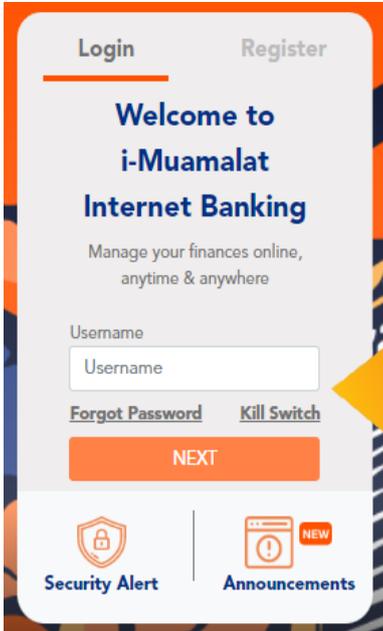
Activation (Cooling-off) Period

There will be a **12-Hour Activation (Cooling-off) Period** which will take effect immediately before you can resume your online transactions and activities for the following:-

No.	Item	Remarks
1	<p>Add new device for i-MSecure</p>  <p>The screenshot shows a green checkmark icon at the top. Below it, the text reads: "You have successfully activated i-MSecure Token in your mobile device!". Further down, technical details are listed: "Ref No: TAD00000510", "Add Device Status: Successful", "i-MSecure Token Status: Activated", "Token Maintenance Date: 19/06/2023 10:26:13 AM", "Device Name: HUAWEI INE-LX2R", "Device OS: Android 9", and "Date: 19/06/2023 10:26:13 AM". At the bottom, there is an orange "OK" button.</p>	<p>Your i-MSecure Token will be activated in 720 minutes /12 hours. This is part of our continuous effort to safeguard your online banking security.</p>
2	<p>First time registration via credit card only</p>  <p>The screenshot shows a registration screen with an orange header "Welcome to i-Muamalat" and a sub-header "Please fill-in your details below to register i-Muamalat.". Below this is a "Terms & Conditions" section with a scrollable text area containing legal disclaimers. At the bottom, there are radio buttons for "Accept" (selected) and "Decline", and two orange buttons labeled "BACK" and "NEXT".</p>	<p>Your i-Muamalat account will be activated in 720 minutes/12 hours. This is part of our continuous effort to safeguard your online banking security.</p>
3	<p>Self-reactivation</p>  <p>The screenshot shows a message on a login/register screen. It says "Login" and "Register" at the top. The main message is "Your account has been deactivated. (L108W)". Below this, it says "Click HERE to reactivate your account or you may call our Customer Care Line for further assistance." At the bottom, there is an orange "BACK TO LOGIN" button. At the very bottom, there are two icons: "Security Alert" and "Announcements".</p>	<p>You may login in 720 minutes/12 hours. This is part of our continuous effort to safeguard your online banking security.</p>

Kill Switch via i-Muamalat Online Portal only.

What should you do when you suspect your login credentials have been compromised?



If you suspect your login credentials have been compromised, you can immediately deactivate your i-Muamalat access by using this feature. This feature is a quick way to prevent scammers from accessing your i-Muamalat account.

Step 1:

Click **Kill Switch** menu at i-Muamalat Online Portal login page.

Step 2:

Fill up all details and **click SUBMIT**.

Kill Switch


Suspect that you have fallen prey to a scam and your login details have been compromised? Use this feature to temporarily block all login attempts. Please fill-in details below to suspend your i-Muamalat Internet Banking account.

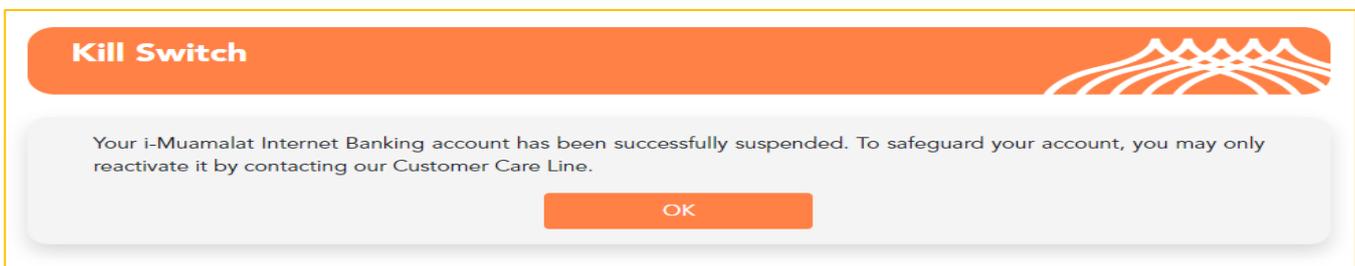
Identity Type	:	<input type="text" value="Please Select"/>
Identity Value	:	<input style="width: 90%;" type="text"/>
Username	:	<input style="width: 90%;" type="text"/>
Password	:	<input style="width: 90%;" type="password"/> <input type="text" value="👁"/>
Reason Of Suspension	:	<input style="width: 90%;" type="text"/>

BACK
CLEAR
SUBMIT

Notes: You will automatically be logged out from all active sessions immediately after you suspended your i-Muamalat Internet Banking account. To safeguard your account, you may only reactivate it by contacting our Customer Care Line. You are advised to change your password upon reactivation.

Step 3:

Screen will display status of Kill Switch. Your i-Muamalat access has been successfully suspended. An SMS notification will be sent to your registered mobile number.



For more information or enquiries, visit <https://www.muamalat.com.my/consumer-banking/internet-banking/i-muamalat/> or contact our Customer Care Line at 03-2600 5500.

Thank you for your support towards Bank Muamalat Malaysia Berhad.

Better lives, together

Bank Muamalat Malaysia Berhad