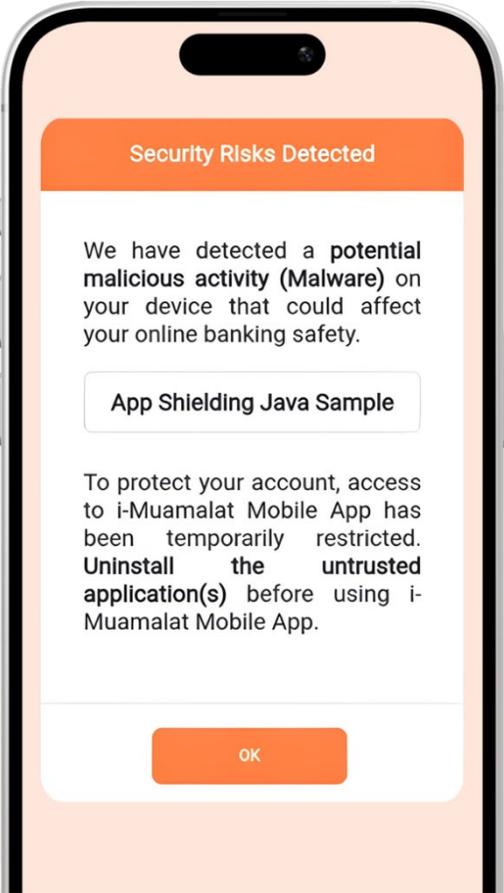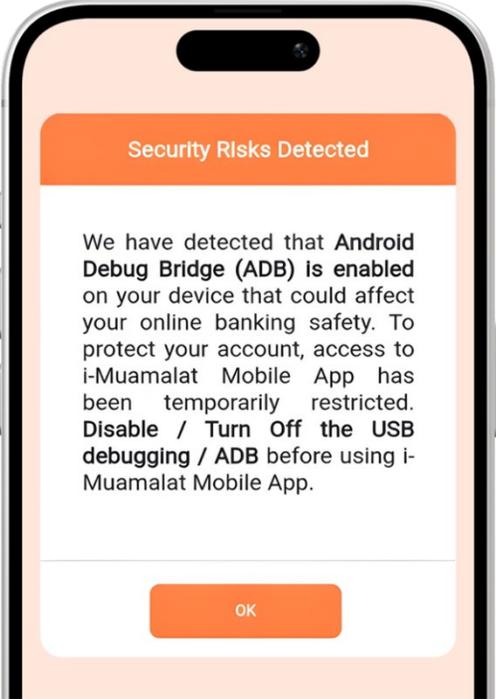# Frequently Asked Questions: New Anti-Fraud Countermeasures for i-Muamalat

Subject	Customer Question	Suggested CSD Answer / Action
Malware App Detection **Security Risks Detected** We have detected a **potential malicious activity (Malware)** on your device that could affect your online banking safety. App Shielding Java Sample To protect your account, access to i-Muamalat Mobile App has been temporarily restricted. **Uninstall the untrusted application(s)** before using i-Muamalat Mobile App. OK	**Why is my i-Muamalat Mobile access restricted?**	Access was temporarily restricted because our security system detected potential malicious activity (malware) on your device that could compromise your online banking safety.
	What is malware?	Malware is malicious software designed to steal data, monitor activity, or interfere with device operations, which can put your banking information at risk.
	Does this mean my account has been hacked?	No. There is no indication of unauthorized access. This restriction is a preventive action to protect your account from potential harm.
	Why was my session terminated after clicking OK?	For security reasons, the session is automatically terminated to prevent any further risk while malware is present on the device.
	Why is this different from the untrusted app warning?	Malware detection is considered a higher security risk. To protect customers, access is restricted until the risk is removed.
	What do I need to do to regain access?	You must uninstall the detected malicious or untrusted application(s), ensure your device is clean, and then reopen the i-Muamalat Mobile App.
	How do I remove the malware?	Please uninstall the listed application(s). We also recommend restarting your device and ensuring your operating system is up to date.

	Can the bank remove the malware for me?	No. The Bank cannot access or control customer devices. Malware removal must be performed by the device owner.
	What if I don't remove the malware?	Access to i-Muamalat Mobile will remain restricted to protect your account and prevent potential fraud.
	I already removed the app but still can't access the app.	Please restart your device and try again. If the issue persists, contact our Customer Service at 03-2600 5500 for further verification and assistance.
ADB Detection 	**Why is my i-Muamalat Mobile access restricted?**	Access is temporarily restricted because Android Debug Bridge (ADB) or USB debugging is enabled on your device, which may expose your device to unauthorized access or data manipulation.
	What is Android Debug Bridge (ADB)?	ADB is a developer feature that allows a computer to communicate with and control an Android device. When enabled, it can increase security risks if misused.
	Is my account compromised?	No. There is no indication of unauthorized access. This restriction is a preventive security measure to protect your account.
	Why does the app terminate my session after clicking OK?	For security reasons, the app automatically ends the session to prevent further risk while ADB / USB debugging remains enabled.
	Why does enabling ADB cause access restriction?	ADB allows deep access to the device, which could be exploited by malicious software to interfere with banking transactions.
	What do I need to do to regain access?	Please disable or turn off USB debugging / ADB on your device, then restart the app before accessing i-Muamalat Mobile again.

	How do I turn off USB debugging / ADB?	Go to **Settings > Developer Options > USB debugging**, then switch it off.
	I turned off USB debugging but still cannot access the app.	Please restart your device and reopen the app. If the issue persists, contact our Customer Service at 03-2600 5500 for further verification and assistance.
	Can I keep USB debugging on and still use the app?	No. For security reasons, i-Muamalat Mobile cannot be accessed while USB debugging / ADB is enabled.
	Why wasn't this required before?	This requirement is part of enhanced security controls introduced to better protect customers from evolving digital threats.
	Why is my i-Muamalat Mobile access restricted?	Access is temporarily restricted because a third-party or untrusted screen reader and/or potentially risky application was detected on your device, which may expose sensitive banking information.
Block Untrusted Screen Reader / Risky App Detection	**What is an untrusted screen reader?**	An untrusted screen reader is an accessibility or screen-capture app that is not verified or approved and may be able to view or record on-screen banking information.
	Does this affect accessibility features?	No. Built-in and trusted accessibility features provided by the device operating system are supported. Only third-party or unverified screen readers are restricted for security reasons.
	Is my account compromised?	No. There is no indication of unauthorized access. This restriction is a preventive measure to protect your account from potential data exposure.
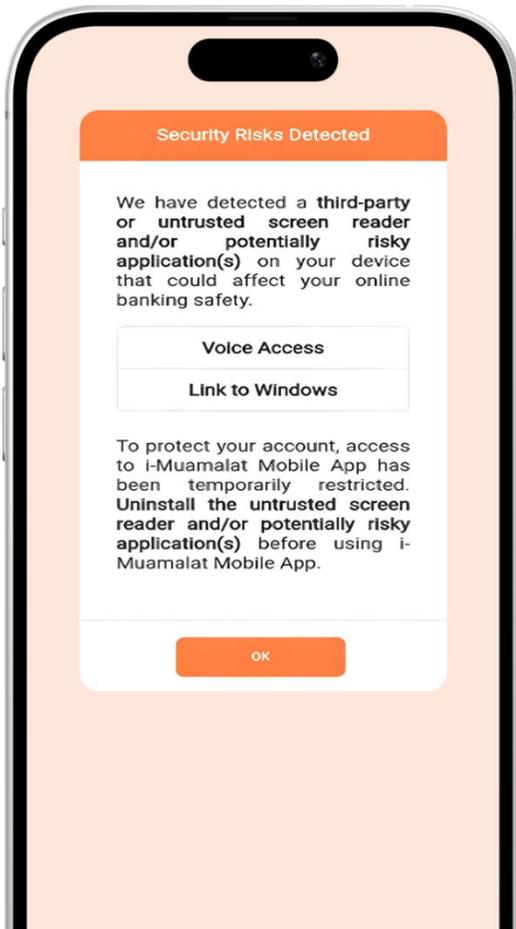
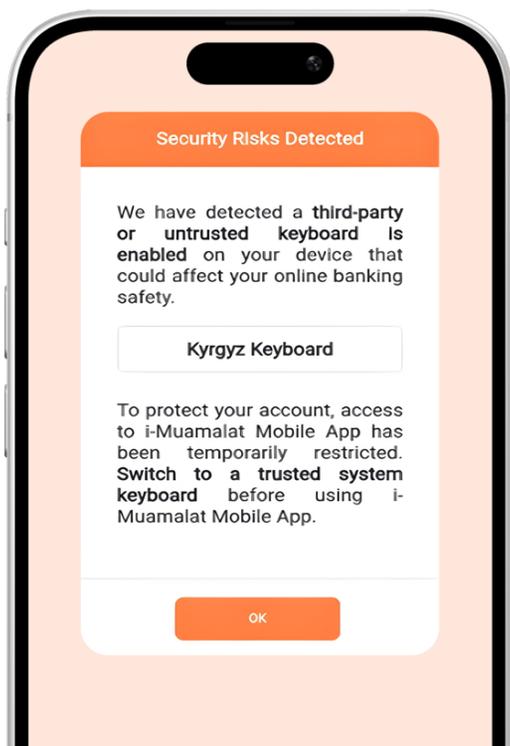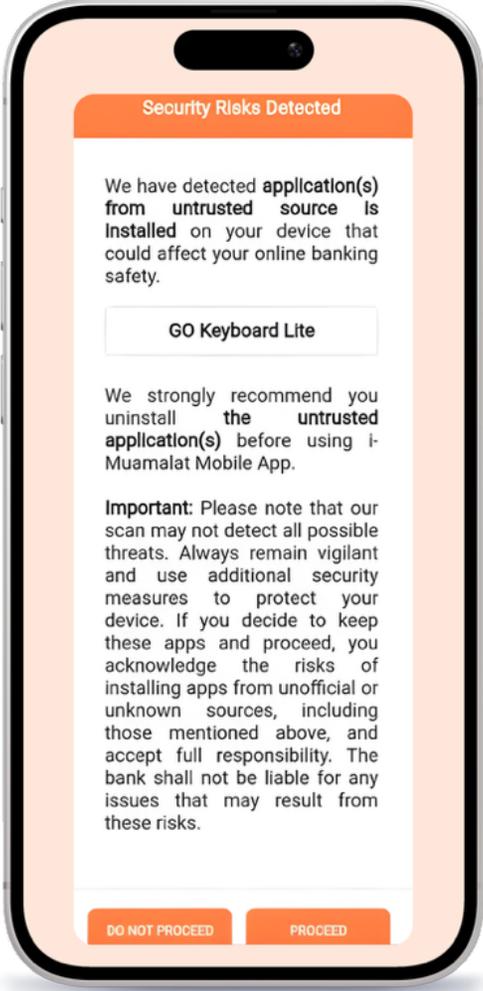|		
	Why does the app close and redirect me after clicking OK?	For security reasons, the app closes and redirects you to the Bank's device security information page to prevent further risk and provide guidance.
	What do I need to do to regain access?	Please uninstall the listed untrusted screen reader and/or risky application(s), then reopen i-Muamalat Mobile.
	Where can I find more information about device security?	You will be redirected to our official device security page, which provides guidance on keeping your device secure.
	Can I continue using the app without uninstalling the app?	No. For security reasons, access to i-Muamalat Mobile is restricted until the detected untrusted screen reader or risky application is removed.
	I already uninstalled the app but still cannot access i-Muamalat Mobile.	Please restart your device and try again. If the issue persists, contact our Customer Service at 03-2600 5500 for further verification and assistance.
	Why was this restriction introduced?	This control is part of enhanced security measures to protect customers from emerging threats that may capture or misuse sensitive information.
Untrusted Keyboard	**Why is my i-Muamalat Mobile access restricted?**	Access is temporarily restricted because a third-party or untrusted keyboard is enabled on your device, which may be able to capture

	sensitive information such as passwords or PINs.
What is a third-party or untrusted keyboard?	It is a keyboard app not provided by the device's operating system and may have the ability to record or transmit keystrokes, posing a security risk.
Is my account compromised?	No. There is no indication of unauthorized activity. This is a preventive measure to protect your account information.
Why does the app close and redirect me after clicking OK?	For security reasons, the app closes and redirects you to the Bank's device security page to prevent further risk and provide guidance.
What should I do to regain access?	Please switch to a trusted system keyboard (for example, the default keyboard provided by your device) and then reopen i-Muamalat Mobile.
How do I change my keyboard?	Go to your device **Settings > Language & Input / Keyboard**, select the default system keyboard, and disable the third-party keyboard.
Can I continue using the app with my current keyboard?	No. For security reasons, i-Muamalat Mobile cannot be accessed while a third-party or untrusted keyboard is enabled.
Will built-in system keyboards work?	Yes. Trusted keyboards provided by the device operating system are supported and safe to use.
I changed the keyboard but still cannot access the app.	Please restart your device and reopen the app. If the issue persists, contact our Customer Service at 03-2600 5500 for further verification and assistance.

		Why was this restriction introduced?	This control is part of enhanced security measures to protect customers from risks such as keystroke logging and data leakage.
<u>Untrusted App</u>		**Why did I receive a "Security Risks Detected" message?**	This message appears because our security system detected one or more applications installed from untrusted or unofficial sources that may pose a risk to your online banking security.
		What are untrusted applications?	Untrusted applications are apps installed outside official app stores, modified apps, or apps with high-risk permissions that may expose your device to security threats.
		Is my i-Muamalat account compromised?	No. This is a preventive alert. There is no indication of unauthorized access or fraud on your account.
		Do I need to uninstall the detected apps?	For your safety, we strongly recommend uninstalling the detected untrusted apps before continuing to use i-Muamalat Mobile.
		What happens if I don't uninstall the app?	You may proceed, but by doing so you acknowledge and accept the risks associated with installing apps from unofficial or unknown sources. The Bank will not be liable for any resulting issues.
		Why didn't this alert appear before?	This is due to recent security enhancements implemented to better protect customers against evolving digital threats.
		Does the scan access my personal or banking data?	No. The scan only checks for application security risks on your device and does not access personal or banking information.
		Why doesn't the bank block the risky apps automatically?	The Bank respects customer device ownership and privacy. We do not control or

		remove apps but inform customers so they can make informed decisions.
	The alert says the scan may not detect all threats. What does that mean?	This means no system can detect every possible risk. Customers should remain vigilant and practice safe digital habits.
	The alert keeps appearing even after uninstalling apps. What should I do?	Please restart your device and try again. If the alert persists, contact our Customer Service at 03-2600 5500 for further verification and assistance.
Device OS Requirement for i-Muamalat Mobile App **Huawei/Android 11 and above** **iOS 16 and above**	**What are the minimum device OS requirements for i-Muamalat Mobile App?**	i-Muamalat Mobile App requires a supported and updated operating system to ensure security, stability, and compatibility. Devices running unsupported or outdated OS versions may not be able to access the app.
	Why does the app require a minimum OS version?	Older OS versions may have security vulnerabilities and may not support the latest security controls needed to protect customer data and transactions.
	What happens if my device OS is not supported?	Access to i-Muamalat Mobile App may be restricted or the app may not function properly until the device OS is updated to a supported version.
	How do I check my device OS version?	You can check your OS version in your device settings under **About Phone** (Android) or **General > About** (iOS).
	How do I update my device OS?	Please go to your device **Settings > Software Update** and follow the on-screen instructions to update to the latest supported version.

	Is my banking account affected if my OS is outdated?	No. Your account remains safe. The restriction is a preventive measure to protect your account when using unsupported or outdated software.
	Why was my access working before but now restricted?	OS requirements are periodically updated to address new security risks and regulatory requirements.
	Can the bank make an exception for older devices?	No. For security reasons, the Bank cannot support devices that do not meet minimum OS requirements.
	Will jailbroken or rooted devices be supported?	No. Devices that are rooted or jailbroken are not supported due to increased security risks.
	Who should I contact if I need help updating my device?	You may contact your device manufacturer, authorised service centre, or Customer Service for general guidance.