i-MSecure FAQ

1. **What is i-muamalat Mobile App?**

   The i-muamalat Mobile Banking App is a smartphone application that allows you to access and manage your Muamalat accounts quickly and securely from your mobile device.

2. **Can I use the Mobile Banking App if I am not an i-muamalat Internet banking user?**

   No. You must be an i-muamalat Internet Banking user to use Mobile Banking Application. If you are not an i-muamalat Internet Banking customer, you must sign up for i-muamalat Internet Banking.

3. **How can I get the i-muamalat Mobile App?**

   For Apple and Android Users, the app can be downloaded from the Apple AppStore, or Google Play store.

4. **What are the features offered in i-muamalat Mobile App?**
   - Login and Authentication
   - Account Management
   - Bill Payment and other payments (for favourite payments only)
   - JomPAY
   - Fund Transfer - Own Account, 3rd party, IBG and IBFT
   - Financing Payment - Own and 3rd party
   - Prepaid Reload
   - Cheque Status Inquiry (for individual account only)
   - Transaction History
   - Waktu Solat
   - Daily Quote
   - QR Pay
   - Financial Calculator

- Locate ATM / Branch
- <mark>i-Muamalat Token (i-MSecure)</mark>

5. **What happens if my mobile device is lost or stolen?**

If your mobile device is lost or stolen and/or you feel your login credentials may have been compromised, please contact our Customer Care Line immediately at 1300-88-8787.

6. **What security measures can I take to protect my information on i-muamalat Mobile app?**
   - Keep your Username and Password secret and do not share them with anyone.
   - Close your Mobile Banking session when finished.
   - Ensure your mobile device is password protected.

7. **What is the minimum mobile device requirement in order to use the i-muamalat Mobile App?**
   - iOS 7.x
   - iOS 8.x
   - iOS 9.x
   - iOS 10.x
   - iOS 11.x
   - iOS 12.x
   - Android OS 4.5 (KitKat) and Above
   - Android OS 5.x (Lollipop)
   - Android OS 6.x (Marshmallow)
   - Android OS 7.x (Nougat)
   - Android OS 8.x (Oreo)
   - Android OS 9.x (Pie)

8. **What if I am using other operating systems such as Blackberry or Windows phone?**

   i-Muamalat Mobile Application is only supported by "non-jailbreak" & "non-rooted" iOS 7 or later; and Android 4.5 or later operating systems.

9. **What is i-Muamalat Mobile Application monetary transaction limit?**

   Maximum monetary transaction limit thru i-Muamalat Mobile Application is RM9,999.99.

10. **After I installed i-Muamalat Mobile Application, it could not be opened. What should I do?**

    For security purposes, system does not allow any 3rd party keyboard. Please go to your phone setting and change to standard keyboard.

11. **At i-Muamalat Mobile Application, I could not do screenshot anymore. What should I do?**

    For security purposes, system will block screenshot. If you need to get a payment proof, please login to i-Muamalat website and click on My Accounts > i-muamalat Transactions > Current/Saving > Successful Transactions on the sub menu tab.

12. **Why I could not do multiple transactions anymore?**

    With the implementation of 2 Factor Authentication (2FA) feature, only single transaction is allowed.

13. **What is i-MSecure?**

    i-MSecure is a safer and convenient way to authorise transactions with value of RM10,000 and above through software token embedded in i-Muamalat Mobile Application. This 2 Factor Authentication (2FA) feature is available only on the new i-Muamalat Mobile Application, which can be downloaded from Google Play Store and Apple Store. Customers are required to register for i-MSecure before enjoying this new authorise transaction method. i-MSecure is a feature that allows user to approve or reject i-Muamalat transactions directly from their smartphones.

14. Am I required to use i-MSecure for all transactions?

Authorisation using i-MSecure is required for everyone when making transactions with value of RM10,000 and above. Any transaction below the amount will be using the existing authentication method which is the Transaction Authorisation Code (TAC) that is sent through SMS.

15. How do I register for i-MSecure?

i-MSecure is available only on the new i-Muamalat Mobile Application, which can be downloaded from Google Play Store and Apple Store. To register, please login to i-Muamalat website and follow these steps:

i) Click on Other Services > My Data > Token Registration on the sub menu tab. System will display Token Registration page.

ii) Click on 'Register' button. System will direct to Token Registration Confirmation page and a TAC number will be send to your respective registered mobile TAC number.

iii) Input TAC, and click on 'Confirm' button. System will display Token Registration Acknowledgement page.

iv) Click 'OK'. System will direct to Token Registration page with QR code.

v) To add device, please launch latest i-Muamalat Mobile Application in your device and tap on i-MSecure button.

vi) Camera will be activated, point the device's camera at the QR code displayed in i-Muamalat Web > Token Registration page and scan. If your device's camera could not detect the QR code & you need to instantly refresh the QR code, click 'Token Registration' on the sub menu tab.

vii) Once successfully scan, system shall display Add New Device - Confirmation page.

viii) Enter your username and password and tap 'Next'. System will generate a TAC number and send to your respective registered mobile TAC number.

ix) Input TAC, and click on 'Confirm' button. System will direct to Add New Device - Acknowledgement page.

x) You have successfully activated Software Token in your mobile device.

16. Can I register for i-MSecure on two different devices?

No, i-MSecure is tied to 1 device only per username.

17. How do I authorise my transactions with i-MSecure?

You will be prompted with a push notification on your registered mobile device. You need to "Approve" or "Reject" the transaction within 60 seconds.

18. If you are unable to receive push notifications from i-Muamalat Mobile Application, please follow the steps below:

For iPhones:
i)   Go to your iPhone 'Settings'
ii)   Search for 'i-Muamalat Mobile Application.'
iii)   Select 'Notification'
iv)   Choose to 'Allow Notification'

For Android phones:
i)   Go to your Android phone 'Settings'
ii)   Select 'Apps'
iii)   Search for 'i-Muamalat Mobile Application.'
iv)   Select 'Notifications'
v)   Choose to 'Enable' or switch 'ON' to 'Allow Notification'

19. Can I use i-MSecure without an internet connection?

You need an Internet connection for i-MSecure

20. I did not receive the i-MSecure push notification to authorise my transaction. What should I do?

Please check your Internet connection. You will only receive the push notification if your Internet connection is available. If your Internet connection is working and you are not able to receive push notification do contact our Customer Care Line at 1300-88-8787 (local) or +60326005500 (overseas) to lodge a report.

21. If you have received the i-MSecure push notification but after opening it you faced a blank screen, please follow the steps below:

i)   Go to your smartphone 'Settings'

ii)   Search for 'i-Muamalat Mobile Application.'

iii)   Select 'Storage'

iv)   Choose to 'Clear Data'

v)   Please login to i-Muamalat website > Token Registration page, delete existing device and proceed with add device activity.

22. What happens if I changed or lost my mobile phone?

You can delete existing device and add new device for i-MSecure at any time. Please login to i-Muamalat website and follow these steps:

i)   Click on Other Services > My Data > Token Registration on the sub menu tab. System will display Token Registration page.

ii)   Click on 'Delete' button in Token Registration page. System will display Delete Device Confirmation page and a TAC number will be send to your respective registered mobile TAC number.

iii)   Input TAC, and click on 'Confirm' button. System will display Delete Device Acknowledgement page.

iv)   Click 'OK'. System will direct to Token Registration page with QR code.

v)   Proceed with add new device activity.

23. I have deleted existing device at i-Muamalat website and unable to add the same device. What should I do?

For iPhones: Please uninstall existing i-Muamalat Mobile Application and reinstall.

For Android phones:

i) Go to your smartphone 'Settings'

ii) Search for 'i-Muamalat Mobile Application.'

iii) Select 'Storage'

iv) Choose to 'Clear Data'

v) Please login to i-Muamalat website and proceed with add device activity at Token Registration page.

24. What happen if I don't approve the transaction with the i-MSecure push notification that I have received?

Without your approval, your transaction will not be processed and the amount will not be deducted from your account.

25. Can I use i-MSecure for transactions that I have saved as 'Favourites'?

No, i-MSecure is not required for transactions that you have saved as 'Favourites'.

26. I did not initiate a transaction, but I've just received a push notification to authorise a transaction using i-MSecure. What should I do?

If you have encountered any suspicious transaction from your account, please contact our Customer Care Line at 1300-88-8787 (local) or +60326005500 (overseas) to lodge a report.

27. What if my i-MSecure is blocked?

If your attempt to approve fails even after 3 tries, your i-MSecure will be blocked. Please contact our Customer Care Line at 1300-88-8787 (local) or +60326005500 (overseas) to unblock your i-MSecure verification.

28. Will i-MSecure work when I am in overseas?

Yes, you can use i-MSecure when you are overseas. Please ensure the date and time on your device are set to 'automatic'.