

i-MSecure Terms and Conditions

The Customer acknowledges and agrees that for the purpose of authorising i-Muamalat transactions, the Customer is required to authorise the transactions via two (2) authorisation methods:

1. Keying-in Transaction Authorisation Code containing 6 digit codes sent to customer's registered mobile number with the Bank for i-Muamalat Online Banking Services ("SMS TAC"); and/or
2. Using i-MSecure, an authorisation method using the stronger Two-Factor Authentication ("2FA").

1. SMS TAC

There are several non-monetary transactions that requires to use the Transaction Authorisation Code (TAC) which has been sent through SMS to the Customer's TAC Mobile Number. The Customer acknowledges that the Customer can request for multiple SMS TACs but the latest SMS TAC sent will override the previous SMS TAC requested.

2. i-MSecure

Authorisation via i-MSecure token is required for the Customer while performing all monetary transactions and several non-monetary transactions. For the authorisation via i-MSecure, the Customer agrees:

- a. to register for i-MSecure by login to i-Muamalat Mobile Application using the Customer's primary mobile device and follow the on-screen instructions to complete the registration. (One device can only be registered for one username).
- b. to click on the "Approve" or "Reject" button to authenticate the transaction made via i-Muamalat directly from the Customer i-MSecure registered mobile device. i-MSecure verification is valid for 60 seconds and if the Customer fails to "Approve" or "Reject" the transaction within the said validity period, the i-MSecure verification would be deemed as expired and the Bank will not proceed to the Instruction given by the Customer.

General information

- a. The Customer shall read and understand the frequently asked questions (FAQ) before attempting to use the i-Muamalat. FAQ contains operating instructions for user guidance on the operation of the authorisation and authentication. The Customer must follow all relevant user guidance provided in the FAQ whenever accessing and/or authorising the i-Muamalat transaction.
- b. The terms stated herein shall form part of the terms and conditions of i-Muamalat for the use of internet banking.