

## GENERAL

**Q: What is iBiz Muamalat?**

**A:** Is a corporate Internet banking service designed as a one-stop-channel to facilitate corporate customers to view daily monetary portfolio and perform transaction at own desk.

**Q: How to get access into iBiz Muamalat?**

**A:** Simply go to our website at <https://ibiz.muamalat.com.my> and log in using your user ID and password.

**Q: Who is eligible to subscribe iBiz Muamalat?**

**A:** Bank Muamalat's account holder from Partnerships, Governments, Statutory Boards, Sendirian Berhads, Professionals, Clubs, Religious Bodies and Society categories. For Sole Proprietor type subscription is however through our retail internet banking namely i-muamalat.

**Q: What are the features do iBiz Muamalat offers?**

**A:** iBiz Muamalat offer a comprehensive cash management services which are:

Account Inquiry:

- View Account Summary
- Transaction History
- e-Statement

Cheque Management

- View Cheque Status
- Cheque Book Request

Payment:

- Pay to BMMB Account
- Pay to 3<sup>rd</sup> Party BMMB Account
- Pay to IBG Account
- RENTAS
- Foreign Telegraphic Transfer
- JomPAY
- Bulk Payment
- Payroll
- DuitNow
- Instant Transfer
- FPX

Others:

- Statutory Board to EPF & SOCSO
- Collection via FPX B2B
- Collection via JomPAY biller
- Auto Reconciliation thru MT940 and other formats
- Payment Advice
- Payment Acknowledgement
- Standing Instruction

**Q: When is the service availability?**

**A:** Currently, iBiz Muamalat service is available from 7.30 am until 11.00 pm, inclusive public holiday.

**Q: Can I access to iBiz Muamalat when I'm oversea?**

**A:** Yes, as long as your PC/ laptop are connected to internet.

**Q: Any specific hardware and software requirement that I need before log into iBiz Muamalat?**

**A:** To ensure iBiz Muamalat performing at its best, we recommend the following:

- Personal Computer (PC)
- Fast-speed internet connectivity
- Operating System : Windows XP and above
- Browser : Internet Explorer 7 and above
- Acrobat Reader 5.0 and above
- Latest Java Flash Application (for 2FA USB Token purpose, Authorizer only)
- USB Port (for 2FA USB Token purpose, Authorizer only)

**Q: What is the standard charges do iBiz Muamalat impose?**

**A:** Standard charges as tabulated below:

Services		Charges	
		Non SME	SME
Monthly Charges	Enquiry Mode (Account Inquiry only)	40.00	Waived
	Full Mode (Account Inquiry + Transaction)	20.00	waived
Pay to Own Account & BMMB 3 <sup>rd</sup> Party		free	
Interbank – GIRO (Per transaction)		0.10	
RENTAS (Per transaction)		4.00 (SME)	2.00
Foreign Outward Transfer (Per transaction)		35.00	
Statutory Board (per transaction)		free	
e-Statement		free	
SMS Notification (Per transaction)		0.20	
Token – per Authorizer		free	
Token renewal (every 2 years) – per Authorizer		100.00	waived
Token Replacement		160.00	waived
Training		free	

## SUBSCRIPTION

**Q: How do I sign up for iBiz Muamalat?**

**A:** Steps to sign up for iBiz Muamalat:

- Contact or visit your home branch (domicile branch) for application form or straightway download from <https://www.muamalat.com.my/downloads/consumer-banking/ibiz/iBiz-Muamalat-Application-Form.pdf>
- Complete filling the application form and required / supporting document and submit to home branch
- You will be received User ID and Password through email (and USB 2FA Token for Authorizer), approximately within next 3 -7 business days.

**Q: What documents should I submit to get access iBiz Muamalat?**

**A:** Please ensure these form and documents in presence during submission:

a) Inquiry Mode

- i. iBiz Application Form
- ii. Terms & Conditions

b) Full Mode

- i. iBiz Application Form
- ii. Terms & Conditions
  - Must be initialized on every page by authorized signatory (ies).
- iii. Pos Digicert Application Form (for Full Mode - Authorizer only)
- iv. Letter of Referral - BMMB SUB CA (with list of Authorizer information only)
  - Only for Authorizer
  - Authorizer's name as per NRIC.

- Using company letterhead.
- Signatory with accordance to iBiz Application Form
- v. Board Resolution
  - Encouraged to use bank template as provided. Subscriber is allowed to submit own board resolution with condition the information complied and sufficient.
  - To mention Authorizer name into board resolution.
- vi. NRIC Copies
  - Clearly seen and both sided copied
  - Biometric printout copy is **not acceptable**

**Q: What should I receive for iBiz Muamalat first time login?**

**A:** You will receive:

- a) For Viewer, Maker & Checker
  - Credential containing User ID and a temporary Password to access iBiz Muamalat via email
- b) For Authorizer
  - Credential containing User ID and a temporary Password to access iBiz Muamalat
  - CR Token

**Q: How do I upgrade from Inquiry to Full Mode?**

**A:** Refer to you home branch or request through [ibiz@muamalat.com.my](mailto:ibiz@muamalat.com.my) as additional form and document are required to be fill up.

**Q: What should I do in order to change user and edit user? (add new user / terminate existing / upgrade user's role / edit user's profile)**

**A:** You may send an official letter, or talk to your home branch or directly email to [ibiz@muamalat.com.my](mailto:ibiz@muamalat.com.my) for assistance

## FEATURES

**Q:** What are the roles available to access iBiz Muamalat

**A:** Types of role that can access iBiz Muamalat:

User Role	Description
Viewer	Perform banking inquiries, transaction history, download e-statement and view the processed transactions.
Maker	Initiate or upload monetary transaction.
Checker (Optional)	Review or reject monetary transaction initiated by Maker / Master.
Authorizer	Approve or reject monetary transaction submitted by Maker / Master.
Master	Perform monetary transaction submission and approve /
	Reject the monetary transaction submitted by CorporateMaker/Master. This role is only offers to 'Partnership' category Corporate User.
Corporate Back Office Administrator	Perform creation and maintenance of the Company's internal user access

Corporate Back Office Authorizer	Approve activities and entries performed by the Corporate Back Office Administrator.
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### ACCESS CONTROL (LOGIN AND PASSWORD)

**Q:** Does my password ever expire?

**A:** Password expires every 90 days in line with standard security measurement. iBiz Muamalat will notify you 7 days in advance to change your password.

**Q:** I have forgot my user ID and / password. What should I do?

**A:** Kindly call our support team or email to [ibiz@muamalat.com.my](mailto:ibiz@muamalat.com.my). For new password request, we will send ePin containing new password.

**Q:** What should I do if my password has been blocked?

**A:** Kindly call our support team or email to [ibiz@muamalat.com.my](mailto:ibiz@muamalat.com.my) to unblock you password

**Q:** What are the rules to set a password?

**A:** The rules are:

- Password should be at least 8 characters and with maximum 15 characters without spacing
- Should contain alpha-numeric and character, for instance P@ssword123.
- No reuse for the previous 6 passwords
- Not containing user ID.

**Q:** A message 'Multiple Session error' appear when I try to login. What should I do?

**A:** 'Multiple Session' message error prompts normally due to inappropriate logoff occur by corporate user. If this happen:

- Close the entire browser
- Wait for 7 - 10 minutes
- Try to re-login

If the error message persists, contact us for assistance

### CR TOKEN

**Q:** What is Challenge Response (CR) Token?

**A:** Is a portable physical security device 'keypad' look-like, which enables you to authorise iBiz Muamalat transaction with an added layer of security without compromising for your better convenience. The CR Token can be used to both Windows and Mac Operating System (OS) and operate-able to all browsers, i.e Chrome, Firefox, Opera and Internet Explorer.

**Q:** Any installation required ensuring my CR Token runs well on iBiz Muamalat?

**A:** No single installation required i.e. Java and token software. The token can be use immediately after token activated

**Q:** What are Challenge Code and Response Code?

**A:** **Challenge Code:** a unique number automatically generated by iBiz Muamalat and to be key in into CR Token

**Response Code:** a unique number generated by CR Token after Challenge Code number entered into CR Token. The Respose Code number will then tobe key in into iBiz Muamalat 'transaction authorisation screen' to proceed with authorisation.

**Q:** Who will be given with CR Token?

**A:** Only user with 'Authorizer' role will be privileged with CR Token.

**Q:** How do I receive the CR Token?

**A:** Your CR Token will be directly couriered to the registered office address

**Q:** I just received my CR Token. What should I do?

**A:** You are required to do set up your token first login pin to activate your CR Token. Please refer to user guide 'Getting Started – Token First Time Login' for detail

**Q:** Can I use multiple CR Tokens to my multiple companies?

**A:** No. Only one CR Token will be assigned to one person. Hence, you can use one CR Token to your multiple companies registered.

**Q:** If I have wrongly keyed in my CR Token on three (3) consecutive attempts during authorise transaction, what would happen?

**A:** Your CR Token will be automatically blocked. Please call iBiz support team or email to [ibiz@muamalat.com.my](mailto:ibiz@muamalat.com.my) for assistance.

**Q:** My CR Token login PIN has forgotten. What should I do?

**A:** Kindly call iBiz support team or email to [ibiz@muamalat.com.my](mailto:ibiz@muamalat.com.my) for assistance.

**Q:** I have lost / misplaced my CR Token. Can I request for a replacement?

**A:** Yes you may request for token replacement and charge may applicable.

**Q:** Can I terminate my CR Token?

**A:** For token termination, please call or email to [ibiz@muamalat.com.my](mailto:ibiz@muamalat.com.my) for assistance.

**Q:** Will my CR Token auto power off?

**A:** Yes, your CR Token will auto power off after idled for 28 second.

**Q:** Do CR Token required token renewal?

**A:** There is no token renewal. However, replacement is required upon token battery drained, which will start affected within 4 - 5 years of normal usage.