



## Frequently Asked Questions (FAQ)

# **iBiz Muamalat Website**

# iBiz Muamalat Mobile App





## **iBiz Muamalat Website**

## Frequently Asked Questions (FAQ)

### **Table of Contents**

1. ABOUT IBIZ MUAMALAT	1
1. What is iBiz Muamalat?	1
2. How to enroll in iBiz Muamalat services?	1
3. Who is eligible to subscribe to the New iBiz Muamalat?	2
4. What are the benefits of using this New iBiz Muamalat?	2
5. What are the products & services that iBiz Muamalat offer?	3
6. What are the differences between old iBiz & New iBiz?	4
7. What is the operating time of iBiz Muamalat?	6
8. Can I access iBiz Muamalat when I'm overseas?	6
9. How can I upgrade/migrate from the old iBiz Muamalat to the new iBiz Muamalat?	6
10. What documents should I submit to get register for iBiz Muamalat?	6
11. How do I upgrade from Inquiry Mode to Full Mode?	7
2. SYSTEM REQUIREMENTS	7
1. What are the recommended versions of internet browsers for access to iBiz Muamalat?	7
2. Can I login to iBiz Muamalat via smartphone/ tablet?	8
3. SECURITY	8
1. Is the new iBiz Muamalat platform secure?	8
2. What is Two Factor Authentication(2FA)?	8
3. Can we reset the password by ourselves if the account is blocked?	8
4. How safe are transactions performed on iBiz Muamalat?	8
5. How do I keep my computer secure?	9
6. Can I use shared/public PCs to access iBiz Muamalat?	9
7. How do I clear my browser's cache memory?	9





<b>4. FEE</b>	ES & CHARGES	10
	1. What are the fees and charges for iBiz Muamalat?	10
5. FIR	ST TIME LOGIN	11
	1. How do I log in to iBiz Muamalat?	11
	2. What is a Company ID?	11
	3. What should I do if I did not receive or accidentally deleted my First-Time Login email?	12
	4. How long does it take for the First Time Activation OTP to expire?	12
	5. I am unable to login to iBiz Muamalat even though my ID and password are valid	12
	6. How long are the login and password stated in the e-PIN file valid?	12
	7. How can I confirm the SMS I received is from Bank Muamalat?	12
6. US	ER ACCESS	12
	1. What precautions can I take to protect my password?	12
	2. How do I update or edit a user? (add / delete / upgrade role / edit profile)	13
	3. Can I still receive SMS OTP when I'm overseas?	13
	4. What should I do if I do not receive the SMS OTP?	13
	5. What if the security phrase displayed is not the same as registered?	13
	6. Is there an expiry for the New iBiz Muamalat channel I have signed up?	13
	7. Does my password ever expire?	14
	8. I cannot reset my password as I have forgotten my Login ID?	14
	9. What should I do if I have forgotten my password?	14
	10. What should I do if my password has been blocked?	14
	11. What are the requirements to set a valid password?	14
	12. A message 'Multiple Session Error' appears when I try to login. What should I do?	15
	13. Can I change my Company ID?	15
	14. Can I change my password?	15
	15. Is my password case sensitive?	15
	16. Is my Company ID and Login ID case sensitive?	16
	17. How do I create a strong password?	16
	18. What can I do in 'Change Settings'?	16
	19. What are the roles available to access iBiz Muamalat?	16





7. ACCOUNT MANAG	GEMENT	
1. What can I do in .	Account Management?	
2. What is the differ	ence between Ledger Balance and A	vailable Balance?17
3. How to add/rem	ove(s) account in iBiz Muamalat?	
4. For how many m	onths can statements be downloaded	d?17
6. Can I view the tra	insaction history real time?	
7. What can I do un	der the "Investments" feature?	
8. What can I do un	der the "Cheque Management" featu	ıre?18
9. What can I do un	der the "Generic Service Request" fea	ature?18
10. How does the "At	nalytical Widget" work?	
11. Can I manage ale	rts or notifications to be shown on n	ny company website?19
8. PAYMENT		
1. Can I set a future	-dated transaction or a standing inst	ruction for my fund transfer?19
2. Can I stop a futur	e-dated transaction or a standing in	struction for my fund transfer?19
3. Can approver app	prove the transaction he/she creates	?19
4. What payments t	ype that can be performed?	
5. What are the tran	saction limits and the processing ho	urs for each payment type?20
6. How many transa	actions can the authorizer approve a	t a time?23
7. How do I transfer	funds overseas?	
8. Can I get a receip	t or credit advice for the transaction	I made?23
9. The selection of d	ebiting account that I wanted to use	did not appear. What should I do?23
10. What happens if	the transactions that I initiated does	not approved?23
11. How many types	of transaction status are available ir	n iBiz Muamalat?23
12. What type of pay	ment can transfer instantly?	
13. How long does it	take for payment to be credited into	the beneficiary's account?24
14. Where can I down Statutory Paymer	nload the file specification or file ten nt?	nplate for Bulk Payment, Payroll and 24
15. What kind of pay	ments can be made through Statutor	ry Payment?25
16. I have uploaded t screen	he file, but my authorizer cannot see	e the transaction in the Pending approval 25
17. What is JomPay		25





	18. How do I sign up as JomPay biller?	25
	19. How many email addresses can be sent for payment receipts/advice notifications?	26
	20. How to enable email notifications for transactions that pending for authorization?	27
	21. Can I receive email notification for a rejected transaction?	27
9. E	DUITNOW ONLINE BANKING/WALLET	27
	1. What is DuitNow Online Banking/Wallets?	27
	2. How do I register for DuitNow Online Banking/Wallets?	27
	3. Is there a fee of subscribing DuitNow Online Banking/Wallets?	27
	4. Are DuitNow Online Banking Wallet payments secure?	27
	5. Is there a transaction limit for DuitNow Online Banking Wallet payments secure?	28
	6. How does merchant get a report of DuitNow Online Banking Wallet payments secure?	28
	7. Does merchant need to perform settlement for DuitNow Online Banking/Wallets paymer	nts? 28
	8. When are the funds are credited to merchant's account?	28
	9. Are DuitNow Online Banking Wallet payments secure?	28
	10. What should merchant do if the customer disputes a payment?	28
10.	PHYSICAL TOKEN	29
	1. What is Challenge Response (CR) Token?	29
	2. Any installation required to ensure my CR Token runs well on iBiz Muamalat?	29
	3. What precaution should I take to secure the token?	29
	4. Who will be given a CR Token?	29
	5. What is Challenge Code and Response Code?	29
	6. How do I receive the CR Token?	
	7. I just received my CR Token. What should I do?	
	8. Can I use multiple CR Tokens to my multiple companies?	
	9. If I have wrongly keyed in my CR Token on three (3) consecutive attempts during authori transaction, what would happen?	ize 30
	10. My CR Token login PIN has been forgotten. What should I do?	
	11. I have lost / misplaced my CR Token. Can I request a replacement?	
	12. Can I terminate my CR Token?	31
	13. Will my CR Token auto power off?	31
	14. Do CR Token require token renewal?	31





15	5. Can I reset my token PIN?	31
16	5. Do I have permission to do the token activation?	31
11. TRA	INING	31
1.	How can I request training?	31
2.	Where can I watch the video guide?	31
12. ASS	ISTANCE	32
1.	Who do I contact when assistance is required?	32
2.	How do I report a disputed transaction?	32
3.	Who can I report to for Scam / Unauthorised transaction?	32
4.	Who can I contact for assistance if my token is damaged, defective or lost?	32
5.	What if I disagree with Bank's finding on my scam case?	33
6.	What can I do to safeguard myself against fraudulent transactions?	33





## **1. ABOUT IBIZ MUAMALAT**

#### 1. What is iBiz Muamalat?

iBiz Muamalat is a corporate internet banking service designed as a one-stop channel to facilitate our corporate customers growing business needs. iBiz Muamalat offers intuitive, end-to-end solutions that allow you better control and visibility of your cash management, thus helping you to manage a diversity of your monetary activities. Currently, Bank Muamalat offers two iBiz Muamalat platforms, which are as follows:

Platform	Login Link	Description
New iBiz	https://www.ibizmuamalat.com.my/	A new platform that serve a
		comprehensive cash
		management solution.
		Effective August 2023, all new customer that enrolled for iBiz Muamalat will obtain access to New iBiz platform. Old customer will be migrated to new iBiz in phases.
Old iBiz	https://ibiz.muamalat.com.my/	Existing platform that serves
		basic need of cash
		management.

#### 2. How to enroll in iBiz Muamalat services?

If you do not have a Business Current Account with Bank Muamalat, please visit your nearest branch to open the current account before registering for iBiz Muamalat.

If you already have a Business Current Account with Bank Muamalat, please follow the steps below:

- a) Download and fill up the iBiz Application Form.
- b) Download and complete the Board Resolution.
- c) Submit the completed documents to your nearest or home branch.

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#### 3. Who is eligible to subscribe to the New iBiz Muamalat?

iBiz Muamalat is designed for non-individual customers who require a makerchecker function for added control and security.

Eligible Bank Muamalat account holders include those under the categories of Partnerships, Government Agencies, Statutory Bodies, Private Limited Companies (Sendirian Berhad), Public Limited Companies (Berhad), Professionals, Clubs, Religious Bodies, and Societies.

Sole Proprietors are encouraged to use our retail internet banking platform, i-Muamalat, as the maker-checker feature is not applicable.

#### 4. What are the benefits of using this New iBiz Muamalat?

The benefits are as follows:

a) Corporate-Ready Solutions

Advanced signing matrix and account management features built for large-scale corporate needs.

b) Enhanced Security

Strengthened with 2FA for secure login and authorization, ensuring secured access to digital space.

#### c) Customized Insights

Offering personalized reports and statements to support informed decisionmaking.

#### d) Real Time Bulk Transactions

Delivering accurate and timely bulk instant transfers, improving operational workflows.

#### e) Integrated Payment Platform

Optimize the day-to-day payable and receivable activities through Secured-File-Transfer (SFTP Host to Host) with your ERP (Enterprise Resource Planning).

f) Cost Effective Platform Offering the best subscription and transactional fees pricing for you.

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#### What are the products & services that iBiz Muamalat offer? 5.

New iBiz Muamalat offer a comprehensive cash management service which are:

	Inquiry Mode	Full Mode
Account Management	✓	✓
Current Account Inquiry Subsidiaries Account / User Linking Third Party / Other Bank Account		
Payments	×	$\checkmark$
Local Payment (IBG, DuitNow, Account to Account, RENTAS, JomPAY, Bulk Payment & Payroll) Statutory Payment (KWSP, LHDN, SOCSO) Overseas Payment (CBFT) Fixed Term Account Placement Fixed Term Account Withdrawal		
View Reports	✓	$\checkmark$
Scheduled Reports (Salary File Summary Report, Pending Transaction Report, Payment Transaction Report, Standing Instruction Execution Report, Bulk Upload Summary Report, Sweep Execution Report) Analytical Report (Currencywise Transaction, Top 5 Accounts by balance, Failed Transactions, Initiated Transaction, Monthly Volume Trend and Total Debit)		
Download Reports Scheduled Reports (Salary File Summary Report, Pending Transaction Report, Payment Transaction Report, Standing Instruction Execution Report, Bulk	×	

iBiz Muamalat

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Table of Content





Upload Summary Report, Sweep	
Execution Report)	
Analytical Report (Currency wise	
Transaction, Top 5 Accounts by	
balance, Failed Transactions, Initiated	
Transaction, Monthly Volume Trend	
and Total Debit)	

#### What are the differences between old iBiz & New iBiz? 6.

These are the detailed comparison between old iBiz & new iBiz:

		Old iBiz Muamalat	New iBiz Muamalat
Account	Current Account -i Inquiry	$\checkmark$	✓
Management	Foreign Currency Account-i Inquiry	✓	~
	Fixed Term Account-i Inquiry		~
	Financing/Receiving Financing Inquiry		✓
	Third Party/Other Bank Account	~	✓
Payment	DuitNow	×	$\checkmark$
	Intrabank Transfer (BMMB)	✓	✓
	Interbank GIRO (IBG)	✓	✓
	RENTAS	$\checkmark$	✓
	JomPAY	$\checkmark$	✓
	Bulk Payment & Payroll	~	✓
	Bulk DuitNow	×	✓
	Multiple JomPAY	×	✓

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Table of Content





	DuitNow Online Banking	×	
	Wallet		$\checkmark$
	FPX	$\checkmark$	Coming Soon
	Designated Payment	×	✓
Statutory	KWSP	×	✓
Payment	SOCSO (Contribution & EIS)	×	✓
	LHDN	×	
Payment Capability	Host-to-Host (SFTP Payment)	~	~
	Payroll Masking	×	✓
	Standing Instruction (SI)	~	✓
Approval & Reports	Number of Transactions per approval	10	No Limit
	Daily & Monthly Statement	~	✓
	All-in-one Authorization	×	✓
	Advanced Authorization setup	×	~
	Hold & Release Payment	×/×	✓
	Analytic Report	×	✓
	Customized Reconciliation Report	×	~
	SWIFT MT940	×	✓
Investment	FTA Placement	×	✓
	FTA Withdrawal	×	
Overseas Transfer	Cross Border Fund Transfer (SWIFT)	×	✓
	Cross Border Fund Transfer (VISA B2B)	~	Coming Soon

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	Bulk CBFT (SWIFT & VISA	×	Coming Soon
	Connect B2B)		
Security	Security Phrase	×	✓
	2-FA Login	×	~
	2-FA Authorization	~	~
Token	Physical Token	<b>~</b>	~
	eToken	×	✓
Corporate	Corporate Card Activation	×	Coming Soon
Calu	Change PIN	×	Coming Soon
	Payment & Report	×	Coming Soon
Mobile App	Mobile App (Android & iOS)	×	✓

#### 7. What is the operating time of iBiz Muamalat?

Old iBiz Muamalat	New iBiz Muamalat
7.30 am until 11.00 pm	24 hours

Table 1.0 Operating time

#### 8. Can I access iBiz Muamalat when I'm overseas?

Yes, as long as your PC / Laptop are connected to the internet. Please ensure that the network allows access to the URL stated in Question 1.

# 9. How can I upgrade/migrate from the old iBiz Muamalat to the new iBiz Muamalat?

Submit an instruction letter to the nearest branch for migration.

#### 10. What documents should I submit to get register for iBiz Muamalat?

Please ensure these form and documents in presence during submission:

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Table of <u>Cont</u>ent





- 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. Letter of Referral
    - Only for Authorizer
    - Authorizer's name as per NRIC
    - Using company letterhead
    - Signatory with accordance to iBiz Application Form
  - iv. Board Resolution
    - Encouraged to use bank template as provided. Subscribers are allowed to submit their own board resolution with condition the information complied and sufficient.
    - To mention Authorizer name into board resolution.
  - v. NRIC Copies
    - Clearly seen and both sides copied.
    - Biometric printout copy is **<u>not acceptable</u>**

#### 11. How do I upgrade from Inquiry Mode to Full Mode?

Refer to your home branch/nearest branch or request through <u>ibiz@muamalat.com.my</u> as additional form and document are required to be filled out.

## **2. SYSTEM REQUIREMENTS**

# 1. What are the recommended versions of internet browsers for access to iBiz Muamalat?

- a) Desktop / Laptop
- b) Fast speed internet connectivity
- c) Operating System: Genuine Windows 11 and above
- d) Browser: Latest Chrome, Microsoft Edge and Safari

Make sure your operating system and internet browser are always up to date to maintain the latest security enhancements.

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#### 2. Can I login to iBiz Muamalat via smartphone/ tablet?

Yes, as long as your device has an Internet browser and access to the Internet, you can login to iBiz Muamalat. However, the new iBiz Muamalat platform is not accessible via Mobile Web Browser. To access it, you must select the "Desktop View" option in your browser.

### **3. SECURITY**

#### 1. Is the new iBiz Muamalat platform secure?

Yes, the new iBiz Muamalat platform is highly secure. It is strengthened with Two-Factor Authentication (2FA) for secure login and authorization, ensuring secured access to your digital space.

#### 2. What is Two Factor Authentication(2FA)?

It is an additional layer of security used to ensure that people are trying to gain access to the website. First, a user will enter their ID and password. Then, instead of immediately gaining access, they will be required to enter the One Time Password from the Challenge Response (CR) Token. This is to prevent unauthorized login.

#### 3. Can we reset the password by ourselves if the account is blocked?

If you have a system administrator and system authorizer, you can request them to reset your password.

However, if you do not have access to a system administrator or authorizer, please contact or email our customer support team for assistance in resetting your password and ensuring your account remains secure against unauthorized access.

Customer Care Line (+603-2600 5500)

iBiz Muamalat Support Team ( ibiz@muamalat.com.my )

#### 4. How safe are transactions performed on iBiz Muamalat?

Transactions performed on iBiz Muamalat are highly secure. All transactions on the platform follow a Maker-Approver process. Additionally, every login requires Two-

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Factor Authentication(2FA) which includes a password and CR Token. During the authorization process, the authorizer must complete a Challenge-Response step to approve the transaction.

#### 5. How do I keep my computer secure?

You can follow these:

- a) Use Genuine Software and Operating Systems: Ensure all software and operating systems are authentic for security and performance.
- b) Avoid Unrecognized Links Attachments: Do not click on suspicious links or open unknown email attachments.
- c) Install Antivirus Software: Keep your device protected with an up-to-date antivirus program.
- d) Clear Cache and Browse History: Regularly clear your cache and history periodically to maintain privacy and performance.
- e) Enable a Firewall: Activate your firewall to prevent unauthorized.

#### 6. Can I use shared/public PCs to access iBiz Muamalat?

Users are NOT encouraged to access the iBiz Muamalat website from shared or public computers, as well as public Wi-Fi networks, as these are insecure and susceptible to hacking attempts.

#### 7. How do I clear my browser's cache memory?

For Google Chrome

- a) Click the "Menu" icon
- b) Choose "Settings"
- c) Click "Privacy and security"
- d) Click "Delete browsing data"
- e) Choose a time range. Select "All time" to clear everything
- f) Check boxes for "Cookies and other site data" and "Cached images and files"
- g) Click "Delete data"
- h) Close and reopen Google Chrome

For Safari

a) Click on the Safari drop-down menu and select "Preferences".

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- b) Click the "Advanced tab". Select the "Show Develop menu in menu bar" checkbox and close the Preferences window.
- c) Select the "Develop" drop-down menu. Click "Empty Cache".
- d) Close and reopen Safari

For Microsoft Edge

- a) Click the "Menu" icon
- b) Click "Settings"
- c) Click "Privacy, search, and services"
- d) Click "Clear browsing data"
- e) Under "Clear browsing data", click "Choose what to clear"
- f) Choose a time range. Select "All time" to clear everything
- g) Check the boxes of "Cookies and other site data" and "Cached images and files"
- h) Click "Clear data"
- i) Close and reopen your Microsoft Edge

## 4. FEES & CHARGES

1. What are the fees and charges for iBiz Muamala	t?
---	----

	Services	Cha	irges	
		Non-SME	SME	
	Enquiry Mode (Account Inquiry Only)	40.00	Waived	
Monthly Charges	Full Mode (Account Inquiry + Transaction)	20.00	Waived	
Pay to Own Account	t & BMMB 3 <sup>rd</sup> Party	F1	ree	
Interbank – GIRO (P	er transaction)	0.	10	
RENTAS (Per transa	iction)	4.00	2.00	
DuitNow (Payment	to Account / Proxy)	Waived	Waived	
DuitNow Online Banking/Wallet		Waived Waived		
Foreign Outward Transfer / Cross Border Fund Transfer (Per35.00			.00	
transaction)				
Statutory Body Payr	nent	Free		
e-Statement		Free		
SMS Notification (Pe	er transaction)	0.20		
Token	Token Free			
Token renewal (ever	y 2 years) – per Authorizer	100.00	Waived	
Token Replacement	acement 160.00 Waived			
Online Training		Waived		

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### **5. FIRST TIME LOGIN**

#### 1. How do I log in to iBiz Muamalat?

**Important**: Please ensure that you have received your Physical Token or eToken before proceeding with First Time Activation. If you haven't received it, please obtain it from the branch where you registered for iBiz Muamalat.

#### Getting Started:

- a) You will receive an email from <u>ibiz\_noreply@muamalat.com.my</u> and SMS from 66300 to your registered mobile number upon successful onboarding to iBiz Muamalat.
  - Email Consists of password protected attachment. The content of the email will display the Company ID, Login ID & temporary PIN to activate the user. This PIN is only valid for 60 days.
  - SMS Consists of your password to unlock the attachment content.
- b) Open the email and download the attachment PDF file. Open the PDF file and fill in the Password that you obtained from SMS.
- c) Go to the iBiz Muamalat website (<u>https://www.ibizmuamalat.com.my/</u>) .
- d) Fill up the Company ID & Login ID.
- e) You will be redirected to the FIRST TIME ACTIVATION screen. Please complete the required steps to set up your new password.
- f) Upon successful creation of the password, you may proceed to login with your new password.

#### 2. What is a Company ID?

Every registered business/corporate receives a Company ID, which is used as one of the login credentials upon successful registration. You may obtain the Company ID from the ePIN file. To log in, both the Company ID and the Login ID must be entered. This field is only applicable to New iBiz.

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### 3. What should I do if I did not receive or accidentally deleted my First-Time Login email?

Contact iBiz support team (+603-2615 8336) or email to ibiz@muamalat.com.my.

#### 4. How long does it take for the First Time Activation OTP to expire?

The First Time Activation OTP sent to your SMS or email will expire in 10 minutes.

# 5. I am unable to login to iBiz Muamalat even though my ID and password are valid.

- a) Check your credentials. Ensure that you are entering the correct credentials.
- b) Clear browser cache and try logging in again.
- c) Check your internet connection. Ensure that your connection is stable.
- d) Contact Customer Care Line (+603-2600 5500) or email to iBiz Muamalat Support Team (<u>ibiz@muamalat.com.my</u>) if the attempt is unsuccessful.

#### 6. How long are the login and password stated in the e-PIN file valid?

The login and password stated in the e-PIN file that sent to your email will be valid for 60 days.

#### 7. How can I confirm the SMS I received is from Bank Muamalat?

Bank Muamalat sends SMS notifications to customers from number 66300.

### 6. USER ACCESS

#### 1. What precautions can I take to protect my password?

You may take the following steps to ensure your password always remains safe:

a) Use a strong password. Create a password that includes a mix of upper- and lower-case letters, numbers and special characters likes (\*#@!&).

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- b) Memorize your password. For security reasons, never write them down
- c) Avoid reusing passwords. Do not use the same password for multiple accounts.
- d) Do not disclose your Login ID and password.
- e) Be cautious with Emails and Links. Avoid clicking on suspicious links or opening attachments from unknown sources.
- f) Avoid accessing iBiz Muamalat on public computers, such as those in cyber cafes. If you must use a public computer, be sure to clear the cache after each session.
- Ensure your computer environment is secure. g)

#### 2. How do I update or edit a user? (add/delete/upgrade role/edit profile)

Refer to your home branch or request through <u>ibiz@muamalat.com.my</u> as additional form and document are required to be filled out.

#### 3. Can I still receive SMS OTP when I'm overseas?

You can receive the OTP as long as your provided mobile number has international roaming enabled.

#### 4. What should I do if I do not receive the SMS OTP?

Verify the mobile number registered with your iBiz Muamalat account is correct or contact Customer Care Line (+603-2600 5500).

#### 5. What if the security phrase displayed is not the same as registered?

If you have entered the correct credentials and display the wrong security phrase, do not proceed with the login. Please contact Customer Care Line to report this issue.

#### 6. Is there an expiry for the New iBiz Muamalat channel I have signed up?

There are no expiry dates once you have signed up the new iBiz.

#### iBiz Muamalat







#### 7. Does my password ever expire?

Password expired every 90 days in line with standard security measurement.

#### 8. I cannot reset my password as I have forgotten my Login ID?

You can reset your password by clicking and reset your 'Forgot ID' first and then click on the 'Forgot Password'.

#### 9. What should I do if I have forgotten my password?

Contact Customer Care Line (+603-2600 5500) or email to iBiz Muamalat Support Team (<u>ibiz@muamalat.com.my</u>) to reset the password or you can follow these steps:

- a) Fill up Company ID and Login ID. Click Forgot Password?
- b) Fill up the IC/Passport Number and Mobile Number as per registered for the Login ID and click Submit button
- c) Fill up the Security Answer based on the Security Question displayed and click Submit button
- d) Temporary password and SMS will be sent to your registered email and phone number, open and fill up the password obtained from the SMS
- e) Fill up the Company ID, Login ID and Temporary Password
- f) Fill in your password, confirm password and click the Submit button. Then, login with the updated password

#### 10. What should I do if my password has been blocked?

Contact Customer Care Line (+603-2600 5500) or email to iBiz Muamalat Support Team (<u>ibiz@muamalat.com.my</u>) to unblock.

#### 11. What are the requirements to set a valid password?

The requirements are:

- a) Password should be at least 8 characters and with maximum 15 characters without spacing
- b) Contain at least one alphabetical letter
- c) Contain at least one upper case and one lower case letter

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- d) Contain at least one number
- e) Contain at least one special character
- f) No spaces allowed
- g) No reuse for the previous 6 passwords
- h) Not containing Login ID
- i) Current and New Password should not be the same

# 12. A message 'Multiple Session Error' appears when I try to login. What should I do?

'Multiple Session' message error prompts normally due to inappropriate logoff occur by corporate user.

If this happens:

- a) Close the entire browser
- b) Wait for 10 minutes
- c) Try to re-login

If the error message persists, contact Customer Care Line (+603-2600 5500) or email to iBiz Muamalat Support Team (<u>ibiz@muamalat.com.my</u>) to unblock.

#### 13. Can I change my Company ID?

No. Your Company ID is being assigned by the iBiz Muamalat upon registration.

#### 14. Can I change my password?

You may change your password by clicking the 'Change Settings" which is the profile icon and click the 'Change Password'.

#### 15. Is my password case sensitive?

Yes. iBiz Muamalat considers upper case and lower case to be different characters. If you have registered your password as "passWORD", you must login by using "passWORD"; not "password" or "PASSWORD".

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### 16. Is my Company ID and Login ID case sensitive?

No, both IDs are not case sensitive.

#### 17. How do I create a strong password?

A strong password should consist of a mix of numbers, uppercase and lowercase letters and special characters.

#### 18. What can I do in 'Change Settings'?

The following functions are available:

- 1. Change Picture Update your profile picture
- 2. Change Password Change your iBiz Muamalat website password
- 3. Security Phrase Change your security phrase
- **4.** Alert Preferences Manage alerts and notifications
- 5. View Contact Details View and update contact information

#### 19. What are the roles available to access iBiz Muamalat?

User Role	Description
Maker	Initiate and submit the payment (e.g.: DuitNow, Payroll or Bulk
	Payment)
Approver/Authorizer	Review and approve all payment submitted by the Maker
Checker (Optional)	Review all payment submitted by the Maker
Observer (Optional)	View account balance, download e-statements and inquire
	transaction status
Corporate Back Office	Perform creation or deletion users and manage user permissions
Administrator	
Corporate Back Office	Approve activities and entries performed by the Corporate Back
Authorizer	Office Administrator.

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### 7. ACCOUNT MANAGEMENT

#### 1. What can I do in Account Management?

These are the features in Account Management:

- a) View Account Balances (Current Account, Investment Account, Foreign Currency Account, Financing Account, Third Party Bank Account)
- b) View Account Details
- c) View Account Transaction History
- d) Download Statements
- e) Cheque Book Request
- f) Generic Service Request
- g) Cheque Inquiry
- h) Other Bank Account
- i) Current Account Opening
- j) View eFTA-I Rate Card

#### 2. What is the difference between Ledger Balance and Available Balance?

Ledger Balance: Balance that include the earmark/hold amount, Cheque Float and M-Cash Limit.

Available Balance: Represents the funds you can access and use immediately.

#### 3. How to add/remove(s) account in iBiz Muamalat?

Submit an instruction letter to your home branch or request through <u>ibiz@muamalat.com.my</u> as additional form documents are required to be filled out.

#### 4. For how many months can statements be downloaded?

#### **Daily Statement**

You can download daily statement by this range (daily, last one week, last 2 week, a month, and up to 6 month.

#### **Monthly Account Statement**

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You can download statements for up to 6 months.

#### 5. Can I view my latest balance real time?

Yes, your latest balance is available in real-time. However, please note that certain transactions, such as pending or recently processed ones, may not be immediately reflected in the balance.

#### 6. Can I view the transaction history real time?

Yes, it is between 7 am to 12pm. Between 12pm to 7am, you may be able to view the 'Yesterday' transaction history as the system is in the midst of processing the statement.

#### 7. What can I do under the "Investments" feature?

Allows users to manage and monitor their investments. You can view details of your current investments, make new investments transactions, track performances and review your investments returns.

#### 8. What can I do under the "Cheque Management" feature?

You can issue new cheques, view the status of outstanding or cleared cheques, stop payment on a cheque if necessary.

#### 9. What can I do under the "Generic Service Request" feature?

You can modify your account i.e. add or remove your account and change user roles.

#### 10. How does the "Analytical Widget" work?

It provides a visual representation of your financial data, helping you analyze various aspects of your account in chart form, such as currency-wise transaction data, top 5 accounts by balance, failed transactions data, and initiated transaction data.

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#### 11. Can I manage alerts or notifications to be shown on my company website?

You can manage it by clicking the profile icon and select 'Alert Preferences'.

### 8. PAYMENT

# **1.** Can I set a future-dated transaction or a standing instruction for my fund transfer?

Yes, you can set up the payment for the standing instruction by providing the following information:

- a) Payment Start Date
- b) Execution Frequency (Daily, Weekly, Monthly, End of Month, Half Yearly or Yearly)
- c) Number of Payment or Payment End Data

# 2. Can I stop a future-dated transaction or a standing instruction for my fund transfer?

Yes, you can stop a future-dated transaction by clicking the 'Cancel' button and providing a reason for the cancellation. The stop payment request will then require authorization from the authorizer.

Similarly, for standing instruction transactions, you can stop the payment by clicking the 'Cancel' button and entering the cancellation reason. Alternatively, the maker can choose to 'Skip Payment' to bypass the upcoming payment. In both cases, the stop payment action must be authorized by the authorizer.

#### 3. Can approver approve the transaction he/she creates?

An approver cannot approve their own transactions to prevent potential conflict of interest. The approval process requires different people to review and authorize the transaction created by the maker.

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### 4. What payments type that can be performed?

Payment	DuitNow
	Intrabank Transfer (BMMB)
	Interbank GIRO (IBG)
	RENTAS
	JomPAY
	Bulk Payment & Payroll
	Bulk DuitNow
	Multiple JomPAY
	DuitNow Online Banking Wallet
Statutory Payment	KWSP
	SOCSO (Contribution & EIS)
	LHDN
Investment	FTA Placement
	FTA Withdrawal
Overseas Transfer	Cross Border Fund Transfer (SWIFT)

### 5. What are the transaction limits and the processing hours for each payment type?

#### **Single Payment**

Bulk Payment / Payroll	Transaction Limit	Transaction Limit per	Processing Time		
Payment Type	per transaction	day	Approved before	Processing	
Account to Account (BMMB)	9,999,999,999.99		12.00AM	Same day crediting	
IBG	1,000,000.00		5.00 PM*	Same day crediting	

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RENTAS	9,999,999,999.99		3.30 PM*	Same day crediting
DuitNow	10,000,000.00	Based on the	24 hours	Same day crediting
DuitNow Online Banking/Wallet	10,000,000.00	Company Setup	24 hours	Same day crediting
Financing Payment (BMMB)	Based on the remaining balance		12.00AM	Same day crediting
JomPAY	1,000,000.00		12.00AM	Same day processing
Cross Border Fund Transfer	9,999,999,999.99		3.30PM	Same day processing

### Bulk Payment & Payroll

Bulk Payment / Payroll	Transaction Limit per	Maximum	Transaction Limit per day
Payment Type	transaction	Transaction	
Account to Account (BMMB)	9,999,999,999.99		
IBG	1,000,000.00		
RENTAS	9,999,999,999.99		
DuitNow	10,000,000.00	Maximum of file size limit of 5MB	Based on the Company Setup
Financing Payment (BMMB)	Based on the remaining balance		

\*Subject to Wilayah Persekutuan Kuala Lumpur Holiday. Payment will be processed on the next business day.





### Bulk Payment & Payroll Processing (Intrabank & Interbank GIRO)

Days	Processing	Final Authorizer	Debit from	Crea	lit to
	window	Approved Before	Corporate Account	Bank Muamalat Account (Intrabank)	Other Bank Account (IBG)*
Business Day	Window 1	05:15	06:00	06:00 - 06:30	14:00
Friday)	Window 2	09:30	10:15	10:15 - 10:45	17:00
	Window 3	11:15	12:45	12:45 - 13:15	20:20
	Window 4	14:45	15:15	15:15 - 15:45	23:00
	Window 5	17:30	18:30	18:30 - 19:00	Next Business Day 11:00
-	Window 6	21:30	22:15	22:15 - 10:45	Next Business Day 11:00
Non-Business Day (Saturday,	Window 1	05:15	06:00	06:00 - 06:30	Next Business Day 11:00
Federal Territory Public	Window 2	09:30	10:15	10:15 - 10:45	Next Business Day 11:00
Holidays)	Window 3	11:15	12:45	12:45 - 13:15	Next Business Day 11:00
-	Window 4	14:45	15:15	15:15 - 15:45	Next Business Day 11:00
-	Window 5	17:30	18:30	18:30 - 19:00	Next Business Day 11:00
	Window 6	21:30	22:15	22:15 - 10:45	Next Business Day 11:00
Note: *The exact ti					

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#### 6. How many transactions can the authorizer approve at a time?

The authorizer is now able to approve more than 10 transactions at a time, regardless of the payment type.

#### 7. How do I transfer funds overseas?

You can make transfer funds overseas using Cross Border Fund Transfer (CBFT) services.

#### 8. Can I get a receipt or credit advice for the transaction I made?

Yes, you can download the credit or debit advice by right-clicking on the initiated transaction. Credit advice will be sent to the Beneficiary email address if the transaction initiated includes the Beneficiary Address.

# 9. The selection of debiting account that I wanted to use did not appear. What should I do?

Contact Customer Care Line (+603-2600 5500) or email to iBiz Muamalat Support Team ( <u>ibiz@muamalat.com.my</u>)

#### 10. What happens if the transactions that I initiated does not approved?

If the transactions you initiated are not approved, they still remain in a pending approval status which you may asked the authorizer to authorize the transaction. In some cases, you may have the opportunity to amend or resubmit the transaction for approval.

#### 11. How many types of transaction status are available in iBiz Muamalat?

- a) Processed: Transaction has been successfully processed.
- b) Processed by bank: The bank has processed the transaction.
- c) Pending Approval: The transaction is waiting for approval.
- d) In process at bank: The transaction is being processed by the bank.
- e) Conversion Failed: The transaction failed due to issues with conversion (i.e. currency conversion or data format).

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- f) Verification Failure: The transaction failed due to a verification issue such as incorrect credentials or data.
- g) Rejected by bank: The bank has rejected the transaction for various reasons.
- h) Rejected by Approver: The approver has rejected the transaction.

### 12. What type of payment can transfer instantly?

For instant transactions, you can use DuitNow payment. DuitNow is a real-time payment service that allows for instant transfers between banks and e-wallet in Malaysia, making it an efficient way to transfer funds quickly.

# 13. How long does it take for payment to be credited into the beneficiary's account?

Kindly refer to Table 6.0 for the Processing Window.

### 14. Where can I download the file specification or file template for Bulk Payment, Payroll and Statutory Payment?

There are two ways you can follow:

- a) Visit Bank Muamalat website or click <u>https://www.muamalat.com.my/</u>, then search for 'Payment' and choose 'iBiz Muamalat Bulk Payment, Payroll & Statutory Payment Specification'
- b) Visit the new iBiz Muamalat website or click <u>https://www.ibizmuamalat.com.my/iportalweb/CBXLogin.jsp</u>, then click on 'initiate' payment and click the 'View' button

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Bulk Payment	· · ·				×
File Information				~	
Transaction Type* Select Hile Attachment* Select	Template* Select		View		
Debit Information				~	Ш
Debit Type Single  M Account Number Type	Iltiple Currency - Available Ba -	lance	Name  Ledger Balance as of 		
Payment Information					11
Payment Date 20-12-2024 Submit	3			Clear Cancel	

Figure 1.0 File Template

These will directly bring you to the File Format Specification.

#### 15. What kind of payments can be made through Statutory Payment?

These are the payments that fall under the Statutory Payment:

- a) Social Security Organization (SOCSO)
- b) Employment Insurance System (EIS)
- c) Kumpulan Wang Simpanan Pekerja (KWSP)
- d) Lembaga Hasil Dalam Negeri (LHDN)

# 16. I have uploaded the file, but my authorizer cannot see the transaction in the Pending approval screen.

You can refresh the pending activities or check if the transaction you initiated is under 'Rejected Transactions'. If it is still not displayed, please contact iBiz Support for further assistance.

#### 17. What is JomPay

JomPay is a national initiative to help businesses to collect payments from customers, lower costs, accelerate cash flow with easy connections and sign-ups.

#### 18. How do I sign up as JomPay biller?

- a) Open current account at the nearest Bank Muamalat branch.
- b) The Bank will provide the following documents:

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#### Part A - Application Documents

- 1) JomPay e-Registration via JomPay website
- 2) Payee Registration Form
- 3) Sample Certified Extract of Resolution
- 4) Sample Payee Corporate Agreement
- 5) JomPay Agreement
- 6) Merchant Agreement (if credit cards involved)

#### Part B - Branding Required Documents

- 1) JomPay Branding Requirement Guideline
- 2) Sample Biller's invoice
- 3) Standard data file & report template
- 4) Available Biller Code
- c) Submit the following documents to Bank Muamalat:

#### Part A - Application Documents

- 1) JomPay e-Registration via JomPay website
- 2) Payee Registration Form
- 3) Certified Extract of Board Resolution
- 4) Stamped Copy of Payee Corporate Agreement
- 5) Form 24
- 6) Form 49

#### Part B - Branding Requirement Documents

- 1) Draft Company's bill/ invoice/ advice layout with JomPay Branding Requirement
- 2) Preferred Standard data file & report template

## **19.** How many email addresses can be sent for payment receipts/advice notifications?

The email notifications can be sends up to 5 email addresses. For single payment, you can put your email address when doing payment. For bulk payment, you can put your email in upload template.

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# 20. How to enable email notifications for transactions that pending for authorization?

You can enable it at "Notification", then click "Manage Alerts".

#### 21. Can I receive email notification for a rejected transaction?

The transactions are being 'rejected' can be seen at email that had being used for payment confirmations.

### 9. DUITNOW ONLINE BANKING/WALLET

#### 1. What is DuitNow Online Banking/Wallets?

A fast and seamless checkout for customers on e-commerce and m-commerce platforms, with easy redirection to their online banking. This allows businesses to receive payments instantly, 24/7, from over 7 participating banks, with payments collected from customers' Current Accounts (CA).

#### 2. How do I register for DuitNow Online Banking/Wallets?

Merchant is required to register in PayNet portal and concurrently apply at any Bank Muamalat branches or submit application with all required documents to merchantadmin@muamalat.com.my. For further details of required application documents, merchant may visit Bank Muamalat website.

#### 3. Is there a fee of subscribing DuitNow Online Banking/Wallets?

No, there is no fee for registering or subscribing the services of DuitNow Online Banking/Wallets. Merchants are subjected to Merchant Discount Rate (MDR).

#### 4. Are DuitNow Online Banking Wallet payments secure?

Yes, DuitNow Online Banking/Wallets uses secure banking channels and encryption to protect all transactions, ensuring your business and customer payments are safe.

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27

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#### 5. Is there a transaction limit for DuitNow Online Banking Wallet payments secure?

Yes, the transaction limit is based on the customer's bank.

# 6. How does merchant get a report of DuitNow Online Banking Wallet payments secure?

Merchants can view and download daily and monthly transaction reports through the merchant portal. These reports provide a detailed summary of all DuitNow Online Banking/Wallets transactions for easy tracking and reconciliation.

# 7. Does merchant need to perform settlement for DuitNow Online Banking/Wallets payments?

No, DuitNow Online Banking/Wallets payments are processed in real-time, so manual settlement is not required. However, it is recommended to regularly review your transaction reports for reconciliation purposes.

#### 8. When are the funds are credited to merchant's account?

Funds from DuitNow Online Banking/Wallets payments are credited to merchant's account instantly.

#### 9. Are DuitNow Online Banking Wallet payments secure?

Yes, DuitNow Online Banking/Wallets uses secure banking channels and encryption to protect all transactions, ensuring your business and customer payments are safe.

#### 10. What should merchant do if the customer disputes a payment?

Customer shall raise the dispute through the issuer bank. If the customer unable to do so, merchant can request for refund via merchant portal. Merchant should present relevant receipts and transaction records.

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Table of <u>Conte</u>nt



## **10. PHYSICAL TOKEN**

#### 1. What is Challenge Response (CR) Token?

Is a portable physical security which enables you to authorize iBiz Muamalat transactions 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 operatable to all browsers, i.e. Chrome, Firefox and Microsoft Edge.

# 2. Any installation required to ensure my CR Token runs well on iBiz Muamalat?

No single token software installation required. The token can be used immediately after the token is activated.

#### 3. What precaution should I take to secure the token?

Immediately activate your personalized 4-digit PIN upon receiving the token. Always keep your PIN confidential and the token secure. Never leave the token unattended or share it with others.

#### 4. Who will be given a CR Token?

Users with 'Maker' and 'Authorizer' role will be privileged with CR Token.

#### 5. What is Challenge Code and Response Code?

Below are the explanations:

- a) Challenge Code: A unique number automatically generated by iBiz Muamalat and to be keyed into CR Token.
- b) Response Code: A unique number generated by CR Token after challenge code number entered into CR Token. The Response Code number will then be keyed into iBiz Muamalat 'transaction authorization screen' to proceed with authorization.

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#### 6. How do I receive the CR Token?

Your CR Token will be directly couried to the registered office address or to be collected at the Bank Muamalat branches.

#### 7. I just received my CR Token. What should I do?

You are required to set up your token first login PIN to activate your CR Token. Please refer to 'New iBiz Muamalat Corporate Internet Banking User Guide' or straightway click on <u>https://www.muamalat.com.my/downloads/consumerbanking/ibiz/New\_iBiz\_User\_Guide.pdf</u>

### 8. Can I use multiple CR Tokens to my multiple companies?

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

# 9. If I have wrongly keyed in my CR Token on three (3) consecutive attempts during authorize transaction, what would happen?

Your CR Token will be automatically blocked. Contact Customer Care Line (+603-2600 5500) or email to iBiz Muamalat Support Team (<u>ibiz@muamalat.com.my</u>) for assistance.

### 10. My CR Token login PIN has been forgotten. What should I do?

Contact Customer Care Line (+603-2600 5500) or email to iBiz Muamalat Support Team (<u>ibiz@muamalat.com.my</u>) for assistance.

### 11. I have lost / misplaced my CR Token. Can I request a replacement?

Yes, you may request token replacement and charges may apply.

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#### 12. Can I terminate my CR Token?

For token termination, please Contact Customer Care Line (+603-2600 5500) or email to iBiz Muamalat Support Team (<u>ibiz@muamalat.com.my</u>) for assistance.

#### 13. Will my CR Token auto power off?

Yes, your CR Token will auto power off after idled for 28 seconds.

#### 14. Do CR Token require token renewal?

There is no token renewal. However, replacement is required upon token battery drained, which will be started affected within 4 – 5 years of normal usage.

#### 15. Can I reset my token PIN?

You are allowed to change the PIN number by navigating to 'Other services' and select 'Reset Token PIN'.

#### 16. Do I have permission to do the token activation?

Yes, you do have permission. You can refer to the guide on 'How to Activate ID and Login for New User'.

### **11. TRAINING**

#### 1. How can I request training?

You can register for Online Classroom Training, kindly email at <u>training.ibiz@muamalat.com.my</u>.

#### 2. Where can I watch the video guide?

You can visit the Bank Muamalat website, navigate to the 'iBiz Muamalat' section and scroll down, or directly click here <a href="https://www.muamalat.com.my/services/business/ibiz-muamalat/">https://www.muamalat.com.my/services/business/ibiz-muamalat/</a>

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### **12. ASSISTANCE**

#### 1. Who do I contact when assistance is required?

Kindly call or email iBiz Muamalat support team *ibiz@muamalat.com.my* 

+603-2615 8336 / +603-2600 5623 / +603-2615 8744 / +603-2059 1372

(from Local & Overseas)

#### 2. How do I report a disputed transaction?

To report a disputed transaction, contact the Bank immediately. Email your details to <u>ibiz@muamalat.com.my</u>, and include the following details to help us expedite the investigation:

- a) Your name
- b) Your NRIC or passport number
- c) Affected account number
- d) Date of the disputed transaction
- e) Amount of the disputed transaction
- f) Reason for the dispute

#### 3. Who can I report to for Scam / Unauthorised transaction?

Kindly contact the BMMB scam hotline: +603-26158000 (24 Hour) (from Local & Overseas). Or, National Scam Response Centre (NSRC): 997 (8.00 AM - 8.00 PM daily

#### 4. Who can I contact for assistance if my token is damaged, defective or lost?

Kindly contact here for assistance:

Customer Care Line (For iBiz ID & Token reset/unblock only) - (+603-2600 5500) (from Local & Overseas)

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#### 5. What if I disagree with Bank's finding on my scam case?

You may provide your feedback to us via call to 03-2615 8000 (24 Hour) or via email at <u>feedback@muamalat.com.my</u>

#### 6. What can I do to safeguard myself against fraudulent transactions?

- a) Do not sharing your iBiz Muamalat credential such as username, password and TAC number to anyone.
- b) Do not click on link(s) sent from emails or SMS.
- c) Please ensure that you access iBiz Muamalat by typing its web address directly into your browser, not by clicking links from other websites or emails.
- d) Do not using computers or public internet networks (public WiFi) when performing online banking transactions.
- e) Always log out properly and clear your cache upon completion.
- f) Always verify the transaction details before any approval.



# iBiz Muamalat Mobile App

Frequently Asked Questions (FAQ)

#### **Table of Contents**

1. APP &	z DEVICE	38
1.	What is the iBiz Muamalat Mobile App by Bank Muamalat?	38
2.	What type of user can use iBiz Muamalat Mobile App?	38
3.	Who can download and use the iBiz Muamalat Mobile App?	38
4.	Are there any charges for using the iBiz Muamalat Mobile App?	38
5.	Can the app be used in both Android & iOS devices?	38
6.	What are the minimum mobile device requirements to use the iBiz Muamalat Mobile App a its services?	and 38
7.	Can I access iBiz Muamalat Mobile App in multiple device?	39
8.	Can I access iBiz Muamalat Mobile App using tablet/iPad?	39
9.	Can I use Physical Token to access iBiz Muamalat Mobile App?	39
10	. If I already use Physical Token, can I use eToken?	39
11	. Can I use both Physical Token & eToken at the same time?	40
12	. Are there additional fees for payments authorized through iBiz Muamalat Mobile App?	40
13	. Are all existing customers required to migrate to eToken?	40
14	. Can customer request for Physical Token?	40
2. IBIZ N	MUAMALAT CREDENTIALS	40
1.	What if my login ID gets locked when I try to log into the iBiz Muamalat Mobile App?	40

2. How many devices can I bind to the same iBiz Muamalat Mobile App access (i.e. username)?41

iBiz Muamalat





	3.	I can log in via New iBiz website, but the same credentials don't work on the app. What do do?	I 41
3. SE	CU	IRITY	41
	1.	How many attempts I have before my eToken being locked/disabled?	41
	2.	What are the security features on the iBiz Muamalat Mobile App?	41
	3.	What if I lost the device or change device?	42
	4.	Can I access the iBiz Muamalat Mobile App when I'm travelling overseas?	42
	5.	Is eToken secured?	42
	6.	Any user that can't use eToken?	42
	7.	Can I immediately access the iBiz Muamalat Mobile App upon successful activation?	43
	8.	Customer requested to use the App immediately without cooling off period	43
	9.	What should I do if my eToken got locked?	43
	10	. What should I do if my employee is resigning?	43
	11	. What do I do when I replace my existing device to a new device?	43
	12	. Why can't I take a snapshot/screenshot while accessing the iBiz Muamalat Mobile App?	44
<b>4. FE</b>	<b>Α</b> Τ	URES	44
	1.	Do I need to be a Bank Muamalat customer to use the iBiz Muamalat Mobile App?	44
	2.	How do I apply for Internet Banking Services if I do not have access to Bank Muamalat?	44
	3.	Can I perform Payment initiation through iBiz Muamalat Mobile App?	44
	4.	Can I add multiple login ID within or without the same company?	44
	5.	What are the services available under the iBiz Muamalat Mobile App?	45
	6.	Can I access iBiz Muamalat Mobile App without internet connection?	45
5. LA	UN	ICHING THE APP	46
	1.	How do I log in to my iBiz Muamalat Mobile App?	46
6. LO	GI	IN TO IBIZ MUAMALAT MOBILE APP	46
	1.	I forgot my Login ID. What should I do?	46
	2.	I forgot my password. What should I do?	46
	3.	The security passphrase is not the same as what I have registered. What should I do?	46

iBiz Muamalat

4.

5.

6.







	4.	I keep getting message that says, "Invalid login details". What should I do?	47
	5.	I do not have any option to login with my biometrics (Fingerprint or Face ID). What should do?	I 47
	6.	My device has both Fingerprint and Face ID. Why can't I select Face ID as my biometrics log option?	in 47
	7.	Can I skip Biometric (Fingerprint or Face ID) setup during activation of iBiz Muamalat Mob App?	oile 47
	8.	Can I login and register two New iBiz Muamalat accounts from the same business (i.e., Mak & Authorizer) on one device?	ker 47
	9.	I am getting message that says "This User ID has been activated. Please contact Bank to deactivate this account". What should I do?	48
	10	. If the customer already has mobile access using physical token, how do they want to migrat to e-Token user and still have the mobility access?	te 48
7. AV	AI	LABLE FUNCTION	48
	1.	How is the "Total Available Balance" being displayed on the Current Account Dashboard calculated?	48
	2.	Why is there a red dot on my profile?	48
	3.	Does cash flow visualization available for each current account?	48
	4.	Does every type of user enjoy the same functionalities?	49
	5.	Can I filter transaction type displayed in Transaction History?	49
	6.	Can I download monthly e-statement via iBiz Muamalat Mobile App?	49
	7.	Can I change the cycle range of my monthly e-statements?	49
	8.	Is there a limit to how many times I can download statements in each day or period?	49
	9.	Where can I get customer support email and phone number?	49
	10	. Where can I revisit the iBiz Muamalat Mobile App tutorial like the first-time activation?	50
	11	. Can I view the FX rates once I log in to iBiz Muamalat Mobile App?	50
	12	. Can I view my cheque status on iBiz Muamalat Mobile App?	50
8. API	PR	OVALS	50
	1.	What are the differences between Pending Authorization and Ready for Release function?	50
	2.	Can a Maker access the Approvals section of the iBiz Muamalat Mobile App?	51

#### iBiz Muamalat







3.	How long before a transaction submitted by a Maker expires?	51
4.	Does iBiz Muamalat Mobile App capable of authorizing multiple transaction?	51
5.	Is there any transaction limit when approved using mobile?	51
6.	Why my iBiz Muamalat Mobile App doesn't have Ready for Release function?	51
7.	Can I view the workflow for each transaction that I approve (e.g., who the next approver is, etc.)?	52
8.	Can I see details for each transaction in the bulk payment?	52
9.	How many types of approval available in iBiz Muamalat Mobile App?	52

iBiz Muamalat





## **1. APP & DEVICES**

#### 1. What is the iBiz Muamalat Mobile App by Bank Muamalat?

iBiz Muamalat Mobile App is a mobile business banking application that gives users a real-time financial overview and lets you make decisions on the go. Maker, Checker/Authorizer and Observer will be able to access the app and manage their business at anytime and anywhere.

#### 2. What type of user can use iBiz Muamalat Mobile App?

iBiz Muamalat Mobile App support all users available in New iBiz except for Administrator user.

#### 3. Who can download and use the iBiz Muamalat Mobile App?

All individuals with the New iBiz ID can use the app with their existing username and password.

#### 4. Are there any charges for using the iBiz Muamalat Mobile App?

The Bank Muamalat mobile banking app is waived but there are charges levied for selected transactions.

#### 5. Can the app be used in both Android & iOS devices?

Yes, it is available for both iOS and Android. You can download it via App Store or Google/Play Store.

### 6. What are the minimum mobile device requirements to use the iBiz Muamalat Mobile App and its services?

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To use the app, your smartphone must be:

- Not jail-broken or rooted.
- Connected to a reliable internet connection.
- Running on an operating system requirement that is at least Apple iOS (version 16.0 & above) and Android (version 12.0 & above).

#### 7. Can I access iBiz Muamalat Mobile App in multiple device?

No. Only single (1) device can be activated with eToken & Mobile App. In the event that customer would like to access from another device, customer has to deactivate the access from the previous device.

#### 8. Can I access iBiz Muamalat Mobile App using tablet/iPad?

Yes. However, customer need to download the Mobile version App.

#### 9. Can I use Physical Token to access iBiz Muamalat Mobile App?

Yes, you can use Physical Token to access iBiz Muamalat Mobile App. You will be prompted with the Challenge Response Authentication during Payment Authorization through iBiz Muamalat Mobile App.

#### 10. If I already use Physical Token, can I use eToken?

Customer can migrate to eToken by writing in to ibiz@muamalat.com.my.

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#### 11. Can I use both Physical Token & eToken at the same time?

No. Customer can only use one type of token at a time due to security control.

# 12. Are there additional fees for payments authorized through iBiz Muamalat Mobile App?

No. You will enjoy the same transaction fees and charges as applied in Web.

#### 13. Are all existing customers required to migrate to eToken?

No. Existing customer that use physical token can continue to use physical token. If the customer wish to change to eToken, customer required to submit the request at the branch.

#### 14. Can customer request for Physical Token?

Yes. However, it is subject to customer's business policy, token availability and token charges.

### 2. IBIZ MUAMALAT CREDENTIALS

### 1. What if my login ID gets locked when I try to log into the iBiz Muamalat Mobile App?

Contact Customer Care Line (+603-2600 5500) or email to iBiz Muamalat Support Team (<u>ibiz@muamalat.com.my</u>) and we will assist you to unlock the ID.

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# 2. How many devices can I bind to the same iBiz Muamalat Mobile App access (i.e. username)?

User can bind the same username to one device at a time only.

# 3. I can log in via New iBiz website, but the same credentials don't work on the app. What do I do?

Contact Customer Care Line (+603-2600 5500) or email to iBiz Muamalat Support Team (<u>ibiz@muamalat.com.my</u>) and we will assist you to find out the status of your iBiz Muamalat credentials.

### **3. SECURITY**

1. How many attempts I have before my eToken being locked/disabled?

Three, you have 3 attempts before the system lock your eToken.

#### 2. What are the security features on the iBiz Muamalat Mobile App?

The app is equipped with various security features: -

- The active ID will be tied to only one device/mobile and you cannot log in your ID in other devices.
- Access to iBiz Muamalat Mobile App is protected by multi-Factor authenticator in such as Biometric (Face ID or Fingerprint), and password to ensure the app access by the authorise user.
- Upon approval payment via web, the app uses 2 different mode of authorization which is Mobile Notification Approval and Scan Cronto QR Code.
- Confidential account information will not be stored on the mobile device.

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• eToken is incorporated as part of iBiz Muamalat Mobile App. It is an authentication factor that can be registered in the mobile device which replacing the physical token for login authentication, account inquiry and payment authorization.

#### 3. What if I lost the device or change device?

On the Bank Muamalat iBiz mobile app, go to Security & Devices > Deactivate Device to deactivate your current device. Alternatively, you can contact the iBiz Support Team to request device deactivation. (Once the device is deactivated, activate your User ID on the new device)

#### 4. Can I access the iBiz Muamalat Mobile App when I'm travelling overseas?

Yes, provided you have access to the internet while you are abroad. You may also check with your Telecommunication Service Provider for the roaming charges applicable when overseas.

#### 5. Is eToken secured?

The eToken is protected by 6-digit PIN on devices. eToken is also restricted to only one device at a time. This means that you are unable to simply install on another device until the original device has been deactivated. For a good security practice please make sure that you do not disclose your login credentials to others.

#### 6. Any user that can't use eToken?

All user can use eToken

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# 7. Can I immediately access the iBiz Muamalat Mobile App upon successful activation?

No, after the successful activation of your ID, a 12-hour cooling period is implemented. This delay serves multiple purposes such as fraud prevention, identity verification, system security & stability, and regulatory requirement.

#### 8. Customer requested to use the App immediately without cooling off period

Only applicable if the customer requested especially VIP customer. Request to be submitted to ibiz@muamalat.com.my and subject to approval.

#### 9. What should I do if my eToken got locked?

On the iBiz Muamalat Mobile App, go to **Security & Devices > Reset PIN**. Alternatively, you can contact the iBiz Support Team/Customer Service to request an eToken unlock.

#### 10. What should I do if my employee is resigning?

The employee's User ID must be terminated immediately. The customer can manually deactivate the device or contact the iBiz Support Team to request deactivation.

#### 11. What do I do when I replace my existing device to a new device?

You must deactivate your ID in your previous device first. On the iBiz Muamalat Mobile App welcome page, go to "**Security & Devices**" and select "**Device Deactivation**". Then Download & install iBiz Muamalat Mobile App on your new device.

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Table of Content

iBiz Muamalat





# 12. Why can't I take a snapshot/screenshot while accessing the iBiz Muamalat Mobile App?

Due to security reason, we block screenshots to protect sensitive information and prevent fraud or misuse of personal financial data.

### **4. FEATURES**

# 1. Do I need to be a Bank Muamalat customer to use the iBiz Muamalat Mobile App?

Yes, you must be an existing or new iBiz Muamalat customer to use this service. If you are not a New iBiz Muamalat customer, you will have to register to set up your account.

### 2. How do I apply for Internet Banking Services if I do not have access to Bank Muamalat?

If you do not have access to New iBiz Muamalat, please sign up for a New iBiz Muamalat via our Bank Muamalat website (<u>www.muamalat.com.my</u>) or visit any of our Bank Muamalat branches near you.

#### 3. Can I perform Payment initiation through iBiz Muamalat Mobile App?

No. The payment initiation can only be done through New iBiz Muamalat Web. However, Checker/Authorizer can approve the payment via iBiz Muamalat Mobile App.

#### 4. Can I add multiple login ID within or without the same company?

Yes, the iBiz Muamalat Mobile App supports multiple user login IDs from the same or different company. It allows users to switch between companies using different login IDs, but the IDs must have been successfully activated on the same device.

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Table of Content





#### 5. What are the services available under the iBiz Muamalat Mobile App?

Our list of services includes:

#### Account Management

- Account Inquiry for main and subsidiaries account complete with transaction history.
- Cash flow visualization for each account and download statement up to the past 6 months.

#### **Payment Authorization**

- 7. Support single and multiple authorization.
- 8. Customer can download/shared the transaction receipts.

#### **Transaction Inquiries & Status**

- 1. Every transaction (single and bulk) completes with transaction details, status and workflow matrix.
- 2. Support Cheque enquiry.

#### **In-App Updates**

- 1. Updated Foreign Exchange Rates in the App.
- 2. Receive updated promotion. Be the first customer to know about our new, special, exclusive, and valuable promotion.

#### 6. Can I access iBiz Muamalat Mobile App without internet connection?

No, however for web login using QR Cronto Code, you still can access and scan the QR even without internet connection.

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## **5. LAUNCHING THE APP**

#### 1. How do I log in to my iBiz Muamalat Mobile App?

Upon successful activation, you can log in the iBiz Muamalat Mobile App using password or Biometric (Face ID for iOS and Fingerprint for Android)

### 6. LOG IN TO IBIZ MUAMALAT MOBILE APP

#### 1. I forgot my Login ID. What should I do?

Login ID cannot be retrieved within the app. You can tap on "**Forgot Login ID**" on the new iBiz website and fill up the information needed. Once you have completed, you will receive email and SMS to open the attachment in the email. Alternatively, you can contact the iBiz Support Team/Customer Service requesting to retrieve your Login ID.

#### 2. I forgot my password. What should I do?

You can tap on "Forgot Password" on the new iBiz website and fill up the information needed. Once you have completed, you will receive email and SMS to open the attachment in the email. In the attachment you will see the temporary password and you need to reset your new password. Then you can log in the iBiz Muamalat Mobile App.

# 3. The security passphrase is not the same as what I have registered. What should I do?

If this is not your security passphrase, that is a possibility the company ID or Login ID you have entered is incorrect.

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#### 4. I keep getting message that says, "Invalid login details". What should I do?

This means that either the username or password entered is incorrect. Kindly ensure you enter the correct password. If needed to reset password, please follow the steps we provided by clicking the "need help?" on the New iBiz Website.

### 5. I do not have any option to login with my biometrics (Fingerprint or Face ID). What should I do?

This means that your device does not have biometrics login or the biometrics login on your device is not supported within the app.

# 6. My device has both Fingerprint and Face ID. Why can't I select Face ID as my biometrics login option?

For Android devices, only Fingerprint is enabled. This is to avoid certain security risks associated with the Android Face ID.

### 7. Can I skip Biometric (Fingerprint or Face ID) setup during activation of iBiz Muamalat Mobile App?

Yes, you can skip this process, however you will not be able to approve your payment via biometric on the iBiz Muamalat Mobile App for eToken User

# 8. Can I login and register two New iBiz Muamalat accounts from the same business (i.e., Maker & Authorizer) on one device?

Yes, you can activate and access both users on the same device. But you cannot access the ID using other device that you have not registered.

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### 9. I am getting message that says "This User ID has been activated. Please contact Bank to deactivate this account". What should I do?

It means that this user ID has been activated in another device. If you wish to use this User ID in a separate device, please deactivate the account from the previous registered device.

# 10. If the customer already has mobile access using physical token, how do they want to migrate to e-Token user and still have the mobility access?

If a customer is currently using a physical token for mobile access and wishes to migrate to an e-Token, they need deactivate their ID send a request to the iBiz support team to migrate their user to e-Token

### 7. AVAILABLE FUNCTION

# 1. How is the "Total Available Balance" being displayed on the Current Account Dashboard calculated?

Available balance on the dashboard displays the total sum of every individual business account's available balance.

#### 2. Why is there a red dot on my profile?

It means that you have notification. Click the profile icon to view the pending notification.

#### 3. Does cash flow visualization available for each current account?

Yes. Select the current account in the middle of the screen, you can see the cash flow function.

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#### 4. Does every type of user enjoy the same functionalities?

No, different user entitles for different type of functionalities. For example, maker only can prefer enquiry while approver can do the enquiry and approve the payment.

#### 5. Can I filter transaction type displayed in Transaction History?

Yes, you can filter transaction type displayed in Transaction History

#### 6. Can I download monthly e-statement via iBiz Muamalat Mobile App?

Yes, you can download the monthly e-statement via iBiz Muamalat Mobile App up to past 6 months.

#### 7. Can I change the cycle range of my monthly e-statements?

No. For current accounts, you can only download by monthly intervals.

# 8. Is there a limit to how many times I can download statements in each day or period?

No, there is no limit on how many times you can download your monthly e-statement

#### 9. Where can I get customer support email and phone number?

In the iBiz Muamalat Mobile App, tap on the three dots located at the bottom right corner, then select "Customer Support" to view the email and phone number.

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# 10. Where can I revisit the iBiz Muamalat Mobile App tutorial like the first-time activation?

In the iBiz Muamalat Mobile App, tap the three dots located at the bottom right corner, then select "Customer Support", the select "Quick Tour" to revisit the tutorial.

### 11. Can I view the FX rates once I log in to iBiz Muamalat Mobile App?

Yes, you can still be able to view the FX Rates even after successfully log in. In the iBiz Muamalat Mobile App, tap the three dots located at the bottom right corner, then select "Customer Support", the select "FX Rate" to view the foreign exchange rate.

#### 12. Can I view my cheque status on iBiz Muamalat Mobile App?

Yes, you can do the enquiry for cheque in iBiz Muamalat Mobile App. In the iBiz Muamalat Mobile App, tap the three dots located at the bottom right corner, then select "Cheque", then select "Account" and keyed in the cheque number to view the cheque status.

### 8. APPROVAL

# 1. What are the differences between Pending Authorization and Ready for Release function?

The **Pending** tab displays list of transactions that needs to be approved by Checker/Authorizer.

The **Ready for Release** displays transactions that have been approve by Checker/Authorizer but has not been released to process/debiting.

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#### 2. Can a Maker access the Approvals section of the iBiz Muamalat Mobile App?

Yes. Makers will be able to access Approvals section of the app. However, Makers can only view the Pending and Successful tabs without the ability to approve it.

#### 3. How long before a transaction submitted by a Maker expires?

Checkers/Authorizer need to act on a pending transaction within **30** days after it was submitted by a Maker. After which, it expires.

For example, if a Maker initiated a transaction on Jan 1st, a Checker/Authorizer needs to approve it latest by Jan 31st.

#### 4. Does iBiz Muamalat Mobile App capable of authorizing multiple transaction?

Yes, the iBiz Muamalat Mobile App allows you to authorize multiple transactions. You can either select specific transactions to approve or use the "**Select All**" function to approve all at once. The app supports approving **up to 50 transactions** in a single action.

#### 5. Is there any transaction limit when approved using mobile?

There is no specific transaction limit for Mobile App. The transaction limit will follow the limit setup for the company and the user.

#### 6. Why my iBiz Muamalat Mobile App doesn't have Ready for Release function?

The "Ready for Release" function is available upon request during the application submission process. If you would like to enable this feature, please contact our iBiz Support team via email to request activation.

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#### 7. Can I view the workflow for each transaction that I approve (e.g., who the next approver is, etc.)?

Yes, the iBiz Muamalat Mobile App allows you to view the transaction workflow, including the list of approvers and any pending approvals.

#### 8. Can I see details for each transaction in the bulk payment?

Yes, you can see the details for each transaction in the bulk payment if your ID is entitled for File View. If the setup was not allowed, you could not see the details of each transaction.

#### 9. How many types of approval available in iBiz Muamalat Mobile App?

Our types of approval include:

1. eToken User

Login via password = Approve via Biometric (Fingerprint/Face ID)

Login via Biometric (Fingerprint/Face ID) = Approved via eToken

2. Physical Token User Login via password = Approve via Biometric (Fingerprint/Face ID) Login via Biometric (Fingerprint/Face ID) = Approved via eToken

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