

# iBiz Muamalat new Challenge Response (CR) Token User Guide

## About iBiz Muamalat CR Token

Challenge Response (CR) Token is a portable physical security device which enables you to authorise iBiz Muamalat transaction with an added layer of security without compromising for your better convenience.



Display screen

Button to Generate Challenge Response Number

Power & Execution Button

### Key Features

- Compact keypad-wallet size
- Intuitive, zero-hassle and easy to manage
- Expected battery life up to five (5) years
- Intelligent battery management conserves battery life
- Device auto locks after a number of invalid PIN attempts

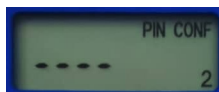
## Getting Started - Token First Time Login

### Step 1



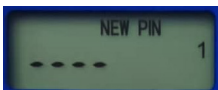
To power on, press and hold **Y** button

### Step 3



Re-enter your preferred 4 digits PIN and press **Y** button

### Step 2



'New PIN' will appear on screen. Enter your preferred 4 digits PIN and press **Y** button

### Step 4



CR Token PIN has successfully configured

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## Change Token PIN

### Step 1



To power on, press and hold **Y** button

### Step 2



'PIN' will appear on screen. Enter your 4 digits PIN and press **Y** button.

Note: Token will be locked after 3 invalid PIN attempts. Please call iBiz support for assistance.

### Step 3



'New PIN' will appear on screen. Enter your new 4 digits PIN and press **Y** button

### Step 4



'New PIN' will appear on screen. Enter your new 4 digits PIN and press **Y** button

### Step 5



Re-enter your new 4 digits PIN and press **Y** button

### Step 6

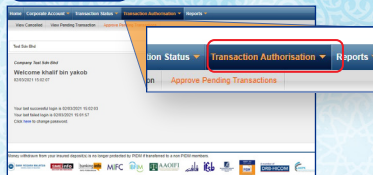


CR Token PIN has successfully changed

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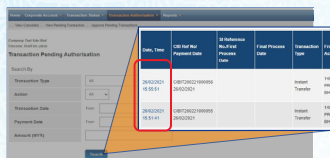
## Transaction Authorisation with CR

### Step 1



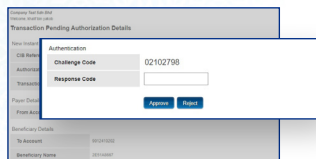
User with role 'Authorizer' to log into iBiz Muamalat. At front page, mouse over **<Transaction Authorisation>** tab and click **<Approve Pending Transaction>** menu

### Step 2



At 'Transaction Pending Authorisation' screen, click **<Search>** button to view all pending transaction authorisation. Click **<Date, Time>** at any payment to proceed with transaction

### Step 3



'Transaction Pending Authorization Details' page displayed. At bottom of the page, will display 8 digits of Challenge Code generated by iBiz Muamalat

### Step 4



Power on CR Token and key in user 4 digit PIN. Token will then display 'Select' message.

### Step 5



Press the **3** button and token will display



### Step 6



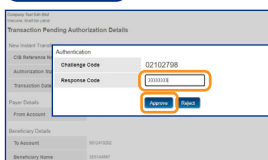
Key-in 8 digits Challenge Code generated by iBiz Muamalat into CR Token and press **3** button

### Step 7



Token will generate 8 digits response code.

### Step 8



Key-in code generated by CR Token into 'Response Code' field, and press **Approve** button

### Step 9



iBiz Muamalat transaction successfully authorised / approved via CR Token



# iBiz Muamalat new Challenge Response (CR) Token User Guide

## Frequently Asked Questions (FAQ)

**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 happed?**

**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.

For enquiry, assistance or feedback:



Call us:  
Customer Care Line  
+603-2600 5500 (from Local and Overseas)  
Operating 24 hours daily



Email us:  
iBiz Muamalat Support Team  
[ibiz@muamalat.com.my](mailto:ibiz@muamalat.com.my)  
03-26005622 / 03-26005625  
03-20505620 / 03-26005623  
Monday - Thursday : 8.45am - 5.45pm  
Friday : 8.45am - 12.30pm, 2.30pm - 4.45pm