

GENERAL

1. What are the new *iBiz Muamalat* services?

iBiz Muamalat is a Corporate Banking Service designed to cater for holistic needs of **working capital solutions** consisting of **Cash Management, Liquidity Management, Supply Chain Finance** and **Trade Finance** products and services for Corporates and Businesses at the comfort of your office or on the go. The *iBiz Muamalat* is accessible in both web and mobile banking application.

2. Who is eligible to apply for *iBiz Muamalat*?

BMMB’s account holder including Sole Proprietor, Companies, Partnerships, Governments, Statutory Boards, Private Limited, Professionals, Clubs, Religious Bodies and Society categories. If you do not have any current account with BMMB, kindly walk in to any of our branches for account opening and *iBiz Muamalat* subscription.

3. What are the features / services offered?

Inquiry Mode	Transaction Mode
<p><u>Account Services:</u></p> <ul style="list-style-type: none"> • Account Overview • Transaction History • e-Statement <p><u>Cheque Management:</u></p> <ul style="list-style-type: none"> • View Cheque Status <p><u>Others:</u></p> <ul style="list-style-type: none"> • Corporate Mobile Banking 	<p><u>Account Services:</u></p> <ul style="list-style-type: none"> • Auto Reconciliation through MT messages • e-Fixed Term Account Placement • e-Fixed Term Account Withdrawal <p><u>Cheque Management:</u></p> <ul style="list-style-type: none"> • Cheque Book Request • Stop Cheque Request <p><u>Payment Services:</u></p> <ul style="list-style-type: none"> • Intrabank Fund Transfers (RM and FCY) • Interbank Fund Transfers (IBG, RENTAS, DuitNow) • Foreign Telegraphic Transfer (single and bulk) • JomPAY (single and bulk) • Bulk Payment • Online Banking/Wallets • Payroll • Statutory Body Payment (LHDN, EPF, SOSCO, LTH, Zakat) • Financing Payment <p><u>Others:</u></p> <ul style="list-style-type: none"> • Request To Pay Merchant • Collection via JOMPAY biller • Auto Debit • eConsent • Payment Advice • Payment Acknowledgement • Liquidity (sweeping) • Standing Instruction • Supply Chain Finance • Islamic Trade Finance • Host to Host

	<ul style="list-style-type: none"> • Corporate Admin • Hard Token or Mobile Token <p><i>Note: Transaction Mode will come with all the services that are available in Inquiry Mode.</i></p>
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4. How to access into iBiz Muamalat?

Simply go to our website at <https://www.muamalat.com.my/transaction-banking/cash-management/> and log in using your assigned company ID, username and password.

5. When is the service available?

The service is available 24/7, however transaction can only be performed between 7.00 am until 11:00 pm inclusive weekend and public holiday. The service availability is however subject to scheduled downtime. The scheduled downtime will be announced at *iBiz Muamalat*'s login page as and when is applicable

6. Can I access to iBiz Muamalat when I'm overseas?

Yes, as long as your devices has internet access while you are overseas, you will be able to access *iBiz Muamalat*.

7. What are the minimum system requirements for using iBiz Muamalat?

Operating System / Browser	Version
Android	Android 8.0 and above
iOS	iOS 10.0 and above
Google Chrome	Chrome 78 and above
Apple Safari	Safari 10 and above
Mozilla Firefox	Firefox 80 and above
Edge	Edge 78 and above

8. Who should I/we contact for further questions?

Kindly contact our Customer Care at **03-2600 5500** or email to feedback@muamalat.com.my or alternative you may refer to our dedicated Relationship Manager.

ROLES

1. What are the roles available in iBiz Muamalat?

Functions	User Roles	Description
Corporate Front Office	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.
	Authoriser	Approve or reject monetary transaction submitted by Maker / Master.
	Master	Perform monetary transaction submission and Approve / Reject the monetary transaction submitted by Corporate Maker/Master. This role is only offering to 'Partnership' category Corporate User.
	Releaser (Optional)	A person who release payment after transaction completely authorised
Corporate Back Office	System Administrator	Individual who creates and configure User ID / Roles and Functions for Company User that will perform account inquiry/transaction via online.
	System Authoriser	Individual who authorise the creation and configuration done by System Administrator.

2. Can I appoint BMMB to handle the administration of users (Corporate Back Office) for my company?

No, BMMB will not handle the administration of users for your company.

SUBSCRIPTION

1. How do I sign up for iBiz Muamalat?

- Contact or visit any BMMB branch for application form or download and print from <https://www.muamalat.com.my/transaction-banking/cash-management/> or alternatively you may refer to your dedicated Relationship Manager.
- Submit the completed application form and supporting document to any BMMB branch or you may also email us at iBiz Muamalat@muamalat.com.my.

2. What are the documents required to submit?

a) Inquiry Mode

- i. iBiz Muamalat Application Form.
- ii. Terms & Conditions (kindly initial on every page by authorized signatory(ies)).

b) Transaction Mode

- i. iBiz Muamalat Application Form.
- ii. Terms & Conditions (kindly initial on every page by authorized signatory(ies)).
- iii. Board Resolution
 - Encourage to adopt template provided by BMMB. Subscriber is however allowed to submit their own template.
- iv. NRIC Copies
 - Clear copy both sides of NRIC (nominated authorized Corporate Back Office (Administrator) Maker and Authoriser.
 - Biometric printout copy is not acceptable.

3. What information will I be receiving for iBiz Muamalat first time login?

Corporate Back Office (Administrator) Maker and Authoriser will received corporate user ID, username and temporary password (ePIN) through email.

4. What should I do after completed the first time login?

- Corporate Back Office (Administrator) Maker is required to create Corporate User ID and Account Setup.
- Corporate Back Office (Administrator) Authoriser is required to approve activity performed by Maker.

5. How do I upgrade from Inquiry to Transaction Mode?

- Contact or visit any BMMB branch for maintenance form or download and print from <https://www.muamalat.com.my/transaction-banking/cash-management/> or alternatively you may refer to your dedicated Relationship Manager.
- Submit the completed maintenance form and supporting documents to any BMMB branch or you may also email us at iBiz Muamalat@muamalat.com.my.

ACCESS CONTROL (LOGIN AND PASSWORD)

1. What is the validity of my password?

Password expires every 90 days in line with standard security measurement. BMMB will notify you 7 business days in advance to change your password.

2. What should I do if I forget my username and/or password has been blocked?

Your Corporate System Administrator will be able to manage your user's access maintenance.

3. **How do I activate my user ID?**

Activation is performed by the user during the first-time log-in using the password (e-Pin) generated by Corporate System Administrator. You are required to input the SMS TAC sent to your mobile during the activation to confirm your first-time sign-in. Your User ID will be activated once your confirmation is verified.

4. **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)**

You can refer to your Corporate System Administrators to perform the maintenance request.

5. **What are the rules to set a password?**

- Password should be at least 8 characters and with maximum 16 characters without spacing.
- Password must be case sensitive.
- Password must at least contain 1 numeric and 1 capital letter.
- Do not reuse the previous 6 passwords.
- Password must not contain username credentials.
- Password cannot contain more than 2 consecutive characters.
- Password cannot contain % as special characters.

SECURITY DEVICE / TOKEN

1. **What is Security Device / Token?**

A security device that adds an extra layer of security in additional to user login credential (User ID and Password). This device is used to generate an Authorisation Code for the System Authoriser and Authoriser to perform secured transactions online which are digitally signed.

2. **How many types of Token available?**

There are two (2) types of Token:

- Hard Token - Is a portable physical security device 'keypad' look-like.
- Mobile Token - Is a software app that is downloaded and installed on your Apple or Android smartphone.

3. **Who is required to hold a token device?**

Only user with "Authoriser" role will be holding a token.

4. **How to request for additional tokens?**

- Contact or visit BMMB branch for maintenance form or download and print from <https://www.muamalat.com.my/transaction-banking/cash-management/> or alternative you may refer to your dedicated Relationship Manager.
- Submit the completed maintenance form and supporting document to branch or email to ibiz@muamalat.com.my

5. **How will I receive the Token?**

- Hard Token - Will be courier to your registered address or collected at your home branch (as specified in the application/maintenance form.
- Mobile Token - To download *iBiz Muamalat* mobile application from Apple Store or Google Play Store into your Mobile Devices. Later users are required to activate Mobile Token by performing a first time login activation via *iBiz Muamalat* web version.

6. **I just received my Token. What should I do?**
 - Hard Token - You are required to perform first-time log-in to activate your Token. Please refer to user guide for 'Hard Token First Time Login' for detail.
 - Mobile Token - You are required to perform the registration through *iBiz Muamalat* web www.ibizmuamalat.com.my Please refer to user guide for "Mobile Token Activation" for detail.
7. **Can I use the same Token to my multiple companies?**

Yes. Only one Token will be assigned to one person. Hence, you can use the same Token to your multiple registered companies.
8. **I have wrongly keyed in my Token on three (3) consecutive attempts during authorise transaction, what would happen?**

Your Token will be automatically blocked. Please contact your company Corporate System Administrators (Self Manage) to unblock your Token.
9. **Can I request for Hard Token replacement if it is lost/damaged/ expired/out of battery?**

Yes, you may request for token replacement by filing up *iBiz Muamalat* Maintenance Form at branch or download and print from <https://www.muamalat.com.my/transaction-banking/cash-management/> or alternative you may refer to your dedicated Relationship Manager and charges may be applicable.
10. **Will my Token auto power off?**

Yes, your token will auto power off after left idle for 28 seconds.
11. **Can I terminate my Token?**

Yes, you may request to terminate the token. Please call or email to ibiz@muamalat.com.my for further assistance.
12. **Does my Token expires?**

Your token has no expiry period.
13. **How do I migrate my Mobile Token in the event I change my mobile devices?**

In the event of change in mobile devices, please download the *iBiz Muamalat* mobile banking application and perform mobile token activation again. You will be prompted to a message that a delinking of the old mobile device to a new device will take place. As part of security measure, a SMS will be sent to you to notify on the successful mobile token re-activation.

OTHERS

1. **What are the standard charges for *iBiz Muamalat*?**

Kindly refer to our corporate website at <https://www.muamalat.com.my/transaction-banking/cash-management/> for Fees and Charges.
2. **What are the current and upcoming services available for *iBiz Muamalat*?**

Kindly refer to our corporate website <https://www.muamalat.com.my/transaction-banking/cash-management/> for details of the current service offerings.