

M JOURNEY MOBILE APPLICATION: FREQUENTLY ASKED QUESTIONS (FAQs)

GENERAL

1. What is M JOURNEY Mobile Application?

M JOURNEY Mobile Application is a mobile banking application designed to deliver a seamless banking experience that will allow you to do transactions at your fingertips. It is user friendly and equipped with enhanced security features.

2. What are the features in the M JOURNEY Mobile Application?

- Instant login to your MBSB Bank accounts (savings, current, term deposit and financing using) using fingerprint / Face ID / Touch ID (leveraging on the device's biometric capability).
- App binding to device for tighter security. Device binding is linking your device (mobile or tablet) to your M JOURNEY Mobile Application access. This is one of the security features to ensure your M JOURNEY Mobile Application access is unique and authenticated to your device only.

3. How do I use the M JOURNEY Mobile Application?

User can download the app from Google Play Store / Apple App Store. Upon downloading the app, customer is required to do a one-time setup. This binds the mobile device to the customer's specific access (i.e. username). No sharing of app is allowed with any other person. The app on is solely for the customer's own use.

4. How do you set up the M JOURNEY Mobile Application?

- Launch the M JOURNEY Mobile Application
- Proceed to enter your username (your M JOURNEY Online Banking login ID)
- Select your correct Security Image and confirm your Security phrase before proceed to LOGIN.
- Proceed to enter your password (your M JOURNEY Online Banking password).
- Upon successful validation, you will gain access to the M JOURNEY Mobile Application
- For customers with biometric recognition-enabled devices, activate Biometric Login for instant login to view account balances. However, to perform financial transactions, you will be required to enter your password.

5. What are the services available in the M JOURNEY Mobile Application?

Access using Biometrics only	Access using Username and Password
<ul style="list-style-type: none"> • Account Summary • Account Details • Transaction History • Change Password • Biometric Login • Device Maintenance • MJourney Key (Secure Token) 	<ul style="list-style-type: none"> • Account Summary • Account Details • Transaction History • Change Password • Biometric Login • Device Maintenance • MJourney Key (Secure Token)

<ul style="list-style-type: none"> • Mailbox • Promotions 	<ul style="list-style-type: none"> • Mailbox • Challenge Question Management • E-Statement • Promotions • DuitNow ID Registration & Maintenance • Payments (Own Financing, Other Financing) • JomPay, Prepaid Reload • Transfers (DuitNow Services, IntraBank, IBG) • Term Deposit (Placement/Withdrawal) • My Profile • Challenge Question Management • e-Statement • DuitNow Online Banking/Wallets
---	--

6. Who can use the App?

All existing M JOURNEY Online customers are able to use the app using their existing M JOURNEY username and password. For those who do not have a username and password, you may register by clicking the 'Register Now' link on the pre-login screen.

7. What is the minimum mobile device requirement to use the app?

- The mobile device must not be jail broken or rooted.
- Stable internet connection.
- The supported mobile platform and version is as follows:

iOS	Android
iOS version 13 and above	Android version 11 and above

Note: The M JOURNEY Mobile Application will not be available in Google Play Store or Apple Store for devices with lower versions. M JOURNEY Mobile Application currently does not support Huawei devices without Google Mobile Services (GMS).

8. How many devices can I bind to the same M JOURNEY Mobile Application access (i.e. username)?

For security purposes, new users will only be allowed to bind one (1) device to access the M JOURNEY Mobile Application, whilst existing users are advised to deactivate their non-primary devices that are no longer in use.

To deactivate the non-primary device, you can follow these steps :

Log in to M JOURNEY Mobile Application using your primary device.

- Go to 'My Profile';
- Select 'My Devices' and;
- Select the non-primary device(s) that you wish to deactivate.

9. How can users enable biometric authentication i.e. Fingerprint / Face ID / Touch ID for this app?

You may enable or disable the biometric authentication on the My Profile > Login Details > Proceed with the Face ID/Touch ID/Fingerprint active or deactivation.

10. Is the M JOURNEY Mobile Application secure?

Yes. The app is equipped with various security features: -

- The mobile device can only be tied to your M JOURNEY Online Banking access.
- Access to banking services is protected by a secured login procedure using security image and phrase to ensure app is connected to the official MBSB Bank site.
- Only 1 login session is allowed per M JOURNEY Online Banking access (i.e. specific username & password). If the same M JOURNEY Online Banking access is used to login from another device, the current session will be terminated when trying to perform a monetary transaction.
- Sensitive data such as password or transaction information will be transmitted on public network through secured protocols SSL, TLS and HTTPS.

11. Can I access the app when I'm traveling overseas?

Yes, provided you have access to Internet on your device. Please check with your mobile service provider for roaming charges applicable when overseas.

12. What happens if I lose my mobile phone?

If your mobile device is stolen, no one can access the app without your username and password. For safety, please do not store any personal account information or password in your mobile.

13. What are the operating hours for M JOURNEY Mobile Application?

M JOURNEY Mobile Application is available 24 hours a day, 7 days a week except during scheduled maintenance period.

14. How to register via Debit Card/ CASA Account/ Financing Account?

You may click the 'Register Now' link on the pre-login screen of M JOURNEY Mobile Application to proceed for registration. You are required to enter the details correctly in order to complete the registration.

15. How to activate my Debit Card?

- Launch M JOURNEY Mobile Application
- Click on the 'Debit Card Activation' link on pre-login page
- Input the details correctly
- Click 'Next' button to proceed with activation
- Create and set up your 6 digit PIN
- Request TAC and the 6 digits TAC number will be sent to your registered mobile number via SMS
- Key in the TAC
- Debit Card successfully activated

16. What should I do if I forgot my password?

You may click the 'Forgot Username/Password' link on pre-login screen to proceed to change new password. You are required to enter the details correctly in order to complete the change password.

17. How to perform Prepaid Reload?

- Login to M JOURNEY Mobile Application
- Click on Pay tab
- Select Prepaid Reload
- Select debiting account to proceed with Prepaid Reload
- Click on 'Make New Transfer'
- Input the details correctly
- Click on 'Reload' button
- Confirm the Mobile Prepaid Reload details
- Approve the transaction via M JOURNEY Key
- Prepaid successfully reloaded

KILL SWITCH & COOLING-OFF PERIOD (COP)

1. What is Kill Switch?

Kill Switch enables you to immediately deactivate your M JOURNEY Online Banking access if you suspect you are a victim of a scam or if you believe your important account-related details have been compromised. This feature is one of the enhanced anti-scam measures taken by MBSB Bank to be in line with Bank Negara Malaysia's ("BNM") direction on additional measures to strengthen banking security.

2. What is Cooling-Off Period (COP)?

Cooling-off period (COP) is a new feature introduced to prevent any unauthorised transactions made by a new unrecognised device.

3. How does Cooling-Off Period (COP) Works?

If you activate M JOURNEY Key (MJK) on your M JOURNEY Mobile Application for the first time or on a different device after 30th June 2023, you will need to wait 12 hours before you are able to use (MJK) to approve transactions.

M JOURNEY KEY

1. What is M JOURNEY Key (MJK)?

M JOURNEY Key is a safer and convenient way to authorise transactions using Secure Token (one-slide approval).

2. Why I need to register M JOURNEY Key?

M JOURNEY Key is required to authorise transaction via M JOURNEY Mobile Application. If the M JOURNEY Key is not registered, user will not be able to perform any monetary transactions and only be allowed to perform account inquiry on M JOURNEY Mobile Application.

3. How to register M JOURNEY Key?

- Login to M JOURNEY Mobile Application
- Select 3-line menu and go to My Profile
- Select M JOURNEY Key
- Swipe the M JOURNEY Key toggle button
- Click 'OK' to proceed with registration
- Click register button
- Request TAC and the 6 digits TAC number will be sent to your registered mobile number via SMS
- Key in the TAC
- M JOURNEY Key successfully registered

4. How to deregister M JOURNEY Key?

- Login to M JOURNEY Mobile Application
- Select 3-line menu and go to My Profile
- Select M JOURNEY Key
- Swipe the M JOURNEY Key toggle button
- Click 'OK' to proceed with deregistration
- M JOURNEY Key successfully deregistered

5. What should I do if M JOURNEY Key registration failed?

It could be due to your TAC is blocked. Please call our Customer Service Centre at +603-2096 3000 to unblock the TAC and proceed with M JOURNEY Key registration.

6. Will the 12-hour cooling-off period affect me if I am already registered M JOURNEY Key (MJK) in my current device?

No. You can continue to approve transactions as usual. You will only need to wait for the 12-hour cooling-off period if you have:

- First Time Registration and Enrolment of M JOURNEY and/or
- First Transaction after the first-time registration of M JOURNEY and/or
- Update Daily Transaction Limits and/or
- Update M JOURNEY Key (MJK)

7. Can I request for SMS TAC when making transactions on M JOURNEY Online via web?

As a security measure to safeguard your online banking, we have moved towards having M JOURNEY Key as the authorisation method for transactions performed via M JOURNEY Online Banking via web and mobile app. Starting from May 2023, all transactions performed via M JOURNEY Online Banking web and app **WILL** need to be authorised using M JOURNEY Key.

FIRST TIME SETUP

1. During your first-time login to the mobile app, you will be prompted to activate the following features:

Face ID / Touch ID / Fingerprint (optional).

2. What if I skipped Face ID / Touch ID / Fingerprint during the First-Time Setup?

You will be reminded to activate the features during your next login on M JOURNEY Mobile Application. You can also activate these features in 'My Profile'.

3. Can I deactivate any of the services after the First-Time Setup?

Yes, you can activate/deactivate Face ID/Touch ID/Fingerprint, under 'Login Details'.

BIOMETRIC LOGIN

1. What is Face ID / Touch ID / Fingerprint?

With Face ID / Touch ID / Fingerprint activated, you can log in to view your account balance easily with biometric authentication, without having the need to input User ID & password.

Note: Type of biometric (Face ID / Touch ID / Fingerprint) is depending on the user devices.

2. What are the devices that support Face ID / Touch ID / Fingerprint login?

Biometric login feature is supported for:

iOS	Android
iOS version 13 and above with Face ID/Touch ID compatible devices	Android version 11 and above with Fingerprint feature

3. Why do I still get prompted to enter my password after scanning my fingerprint or face?

Face ID / Touch ID / Fingerprint only allows access to your account balance. Password is required for any other functions and for transactions (e.g. Transfer fund or make payments)

4. How do I activate / deactivate Face ID / Touch ID / Fingerprint?

You can activate or deactivate the function via App Settings on the M JOURNEY Mobile Application Home Screen.

5. What should I do if my device is lost / stolen?

If your device is lost / stolen, you may call our Customer Service Centre at +603-2096 3000 in order for us to deactivate / unbind your Mobile App account from your lost / stolen device.

6. Who should I call if I encounter problems when using the M JOURNEY Mobile Application?

You may call our Customer Service Centre at +603-2096 3000 for further assistance.

7. How do I change my Security Questions & Answers?

- Login to M JOURNEY Mobile Application
- Select My Profile
- Select Challenge Question Management
- Change all 3 Questions and Answers and click Next
- Request and key in 6-Digit OTP and click Confirm
- Your updated Security Question will be displayed in your next transactions onwards

8. What Should I do if I forgot the answer to the challenge question?

You may call our Customer Service Centre at +603-2096 3000 for further assistance.