

M JOURNEY: FREQUENTLY ASKED QUESTIONS (FAQs)

ONLINE REGISTRATION

1. How do I register for M JOURNEY?

You may register for M JOURNEY via Debit Card or Financing Account or Deposit Account

- Go to www.mbsbjourney.com/rib
- Select 'New User? Register Now' link at M JOURNEY Login page
- Select registration via Debit Card or Financing Account or Deposit Account

Registration via Debit Card

- Key in Debit Card Number and 6-Digit PIN
- Key in the Captcha word as shown on the page
- Request and key in 6-Digit TAC and click Next
- Key in your personal details
- Select Security Image, key in your Security Phrase and click Next
- Confirm your details and click Submit
- Set 3-Security Questions and Answers
- Request and key in 6-Digit TAC and click Submit
- Receive SMS confirmation

Registration via Financing Account

- Key in Financing Account Number
- Select your ID Type and key in the identification number
- Key in the Captcha word as shown on the page
- Request and key in 6-Digit TAC and click Next
- Key in your personal details
- Select Security Image, key in Security Phrase and click Next
- Confirm your details and click Submit
- Set 3-Security Questions and Answers
- Request and key in 6-Digit TAC and click Submit
- Receive SMS confirmation

Registration via Deposit Account

- Key in Deposit Account Number
- Select your ID Type and key in the identification number
- Key in the Captcha word as shown on the page
- Click 'Next' button to proceed
- Request and key in 6-Digit TAC and click Next
- Receive SMS confirmation

DEBIT CARD ACTIVATION

2. How do I activate my MBSB Bank Visa Debit Card-i online?

Debit Card Activation

- Click on Debit Card Activation link
- Key in your 16 digit debit card number
- Select your ID Type and key in the identification number
- Key in the Captcha word as shown on the page
- Create your 6 digit PIN
- Re-enter your 6 digit new PIN

- Request and key in 6-Digit TAC and click Next
- Receive SMS confirmation

USERNAME AND PASSWORD

3. How do I change my password?

- Login to M JOURNEY
- Go to My Profile and Select User Profile Menu
- Select 'Login Password' tab
- Key in current password, new password and confirm password
- Answer your Security Question
- Approve using M Journey Key (MJK) from your M Journey Mobile App to proceed
- Receive SMS confirmation

4. What should I do if I forget my username or password?

You may retrieve your username / reset password using your Debit Card or Financing Account or Deposit Account.

- Go to www.mbsbjourney.com/rib
- Select 'Forgot Username/Password' link at M JOURNEY Online Login page
- Select registration via Debit Card or Financing Account

Via Debit Card

- Key in Debit Card number and 6-Digit PIN
- Key in the Captcha word as shown on the page
- Answer your Security Question
- Confirm on your details
- Approve using M JOURNEY Key (MJK) from your M JOURNEY Mobile Application to proceed
- Key in your new password and confirm your new password
- Click 'Update' to complete the process
- Receive SMS confirmation

Via Financing Account

- Key in Financing Account Number
- Select ID Type and key in the following field (i.e. NRIC No.)
- Key in the Captcha word as shown on the page
- Answer your Security Question
- Confirm on your details
- Approve using M JOURNEY Key (MJK) from your M JOURNEY Mobile Application to proceed
- Key in your new password and confirm your new password
- Click 'Update' to complete the process
- Receive SMS confirmation

Via Deposit Account:

- Key in Deposit Account Number
- Select ID Type and key in the following field (i.e. NRIC NO.)
- Key in the Captcha word as shown on the page
- Click on 'Next' button
- Answer your Security Question
- Confirm on your details

- Approve using M JOURNEY Key (MJK) from your M JOURNEY Mobile Application to proceed
- Key in your new password and confirm your new password
- Click 'Update' to complete the process
- Receive SMS confirmation

5. What should I do if my M JOURNEY access has been blocked?

Your access will be blocked after 3 failed login attempts. Please contact MBSB Bank Support Centre at +603 2096 3000 to unblock your Username upon verification.

6. What happens if I do not login to M JOURNEY for a certain period?

If you do not login to your M JOURNEY over a period of 90 days, M JOURNEY access will be dormant. Please contact MBSB Bank Support Centre at +603-2096 3000 to request for access activation.

SECURITY IMAGE, PHRASE AND QUESTIONS

7. What are Security Image and Security Phrase?

Security Image and Security Phrase is the additional security layer to verify authenticity of your M JOURNEY login page. You will be asked to setup your Security Image and Phrase during your first time registration for M JOURNEY. Your Security Phrase and Image will appear on your Internet Banking whenever you login. Always check that the Security Image and Phrase are the same as the one you have setup before you key in your password and proceed with login. You need to select your correct Security Image and confirm your Security Phrase on your Internet Banking whenever you login.

8. What should I do if the Security Phrase or Security Image does not belong to me?

If you notice your Security Image and Security Phrase does not match, please ensure that you have keyed in the correct Username. Alternatively, please refresh your browser and re-login. If it still does not match, please do not attempt login. Proceed to contact MBSB BANK Support Centre at +603 2096 3000 for assistance.

9. How do I change my Security Image and Phrase?

- Login to M JOURNEY
- Select My Profile
- Select Personal Details
- Go to Security Image and Phrase tab
- Select new Security Image or key in new Security Word
- Approve using M JOURNEY Key (MJK) from your M JOURNEY Mobile Application to proceed
- Your updated Security Image and Phrase will be displayed in your next login onwards
- Receive SMS confirmation

10. How do I change my Security Questions and Answers?

- Login to M JOURNEY
- Select My Profile
- Select Challenge Question Management
- Change all 3 Questions and Answers and click Next

- Approve using M JOURNEY Key (MJK) from your M JOURNEY Mobile Application to proceed
- Your updated Security Question will be displayed in your next transactions onwards
- Receive SMS confirmation

11. What should I do if I forget the answer to the challenge question?

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

TRANSACTION AUTHORISATION CODE (TAC)

12. What is Transaction Authorisation Code (TAC)?

TAC is a 6-Digit number that is sent to your registered mobile number via SMS for validation purposes when you perform M JOURNEY Online Banking registration. You are required to key in this TAC before the system allows you to proceed with the registration.

13. How to register or update my Mobile Number for TAC?

Visit our nearest MBSB Bank branch to register or update your mobile number.

14. I received a TAC which I did not request, what should I do?

Please contact MBSB Bank Customer Service Centre at +603 2096 3000 immediately.

15. Am I allowed to reuse the TAC number?

No, each TAC number that you receive is valid for one (1) time use only.

16. I keyed in the wrong TAC number, can I request for another TAC?

Yes, you may request for a new TAC after the previous TAC number validity has expired.

KILL SWITCH & COOLING-OFF PERIOD (COP)

17. 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.

18. 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.

19. 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.

20. The 12-hours Cooling-Off Period will take effect when you perform:

- First Time Registration and Enrolment of M JOURNEY and/or
- Update Daily Transaction Limits and/or
- Update M JOURNEY Key (MJK)

M JOURNEY SERVICES

21. What are the services offered by M JOURNEY?

M JOURNEY provides services as below: -

Monetary Transaction	Non-Monetary Transaction
<ul style="list-style-type: none"> • DuitNow Transfer • Financing Payment • Foreign Funds Transfer (FTT) • Intrabank Transfer • Interbank GIRO (IBG) • JomPAY • Term Deposit-i Placement • Term Deposit-i Withdrawal • Reload MBSB Bank e-wallet • Payment • Payment to KWSP • Prepaid Reload • DuitNow Online Banking/Wallets 	<ul style="list-style-type: none"> • Account Inquiry <ul style="list-style-type: none"> ○ Current-i Account ○ Saving-i Account ○ Financing Account ○ Term Deposit-i ○ e-Wallet Balance • DuitNow ID Management <ul style="list-style-type: none"> ○ DuitNow ID Registration ○ DuitNow ID Maintenance • Cheque Management <ul style="list-style-type: none"> ○ Cheque Book Request ○ Cheque Book Inquiry ○ Stop Cheque • Update Personal Details <ul style="list-style-type: none"> ○ User Profile ○ Login Password ○ Security Image and Phrase ○ MJourney Key Deactivation • Daily Online Transaction Limit Maintenance • Debit Card Management <ul style="list-style-type: none"> ○ Debit Card PIN Change ○ Debit Card Purchase Limit ○ Debit Card Withdrawal Limit • Mailbox - send message to MBSB Bank Support Center • e-Statement • Challenge Question Management • Promotions

22. What is my daily online transaction limit?

#	Service Type	Default Limit	Maximum Limit
1.	<ul style="list-style-type: none"> • Own Transfer • Own Financing Payment • Term Deposit-i Placement and Withdrawal 	Unlimited	Unlimited
2.	<ul style="list-style-type: none"> • DuitNow Transfer • 3rd Party Financing Payment • 3rd Party Transfer • Foreign Funds Transfer (FTT) • Interbank GIRO (IBG) • JomPAY • DuitNow Online Banking/Wallets 	RM5,000.00	RM50,000.00
3.	<ul style="list-style-type: none"> • Reload MBSB Bank e-wallet 	RM500.00	RM1,000.00
4.	<ul style="list-style-type: none"> • Prepaid Reload 	RM500.00	RM1,500.00

Customer is able to set on their own limit up to RM50,000.00 for services listed in item 2. This limit is a separate limit from the Cash Recycling Machine (CRM) transactions limit.

23. Are there any charges imposed for M JOURNEY online transactions?

Yes, below are the list of M JOURNEY online transaction service type and its respective charges, where applicable.

No.	Service Type	Charges (per transaction)
1.	DuitNow Transfer	No Charge
2.	Financing Payment	No Charge
3.	Foreign Funds Transfer (FTT)	Commission : RM2.00 Cost of Wire : RM30.00
4.	Intrabank Transfer	No Charge
5.	Interbank GIRO (IBG)	No Charge
6.	JomPAY	No Charge
7.	Term Deposit-i Placement & Withdrawal	No Charge
8.	Reload MBSB Bank e-wallet	No Charge

9.	SMS notification to Beneficiary	RM0.20 per transaction
10.	Email notification to Beneficiary	No Charge
11.	Payment	No Charge
12.	Payment to KWSP	No Charge
13.	Prepaid Reload	No Charge
14.	DuitNow Online Banking/Wallets	No Charge

24. Where do I view my M JOURNEY online transaction?

Online transaction can be viewed as per below steps: -

- Log on to M JOURNEY
- Select 'My Profile' at the top right hand corner of the screen.
- Select 'e-Transaction' Menu
- Select Transaction Type and select the required type of transaction to be displayed.

25. How will I be notified when a transaction is completed successfully?

Transaction status will be displayed at acknowledgment page either it has been successful or failed. Print button is provided whereby you can instantly print the receipt for your own record. You will also receive SMS notification to notify either the transaction is successful or failed. Alternatively, you may check your transaction status at e-transaction menu.

26. What happens if I have insufficient funds in my account?

Your transaction will be unsuccessful. The unsuccessful status will be displayed at the acknowledgment page with a reason stating that you have insufficient funds in your account.

27. What will happen to my transaction if I accidentally exit the page?

Any disruption while performing transaction will stop the current process. You are advised to complete the transaction before proceeding to exit. This is to ensure that you do not get disrupted and have fully completed the transaction. For confirmation you may refer to e-Transactions to confirm on your transaction status.

28. What will happen to a transaction/payment submitted if I accidentally click on the 'Back' button?

Clicking the 'Back' button on the browser at any stage will terminate your login session. However, any transactions that have been submitted to confirm is considered valid and accepted. You may check your transaction status at e-Transaction menu.

29. Why do I need to re-login when I leave my browser in idle?

Systems will automatically logout the user if the browser is left idle for more than 5 minutes. This is a security feature to ensure your accounts are protected and not accessed by any unauthorised individual.

30. How do I add my favourite accounts?

To add favourite accounts for transfer or payment: -

- Select Services at the side menu to Add Favourite or go to Payment or Transfer options.
- Select Payment or Transfer type
- Fill in recipient's details and click 'Next'
- Approve using M JOURNEY Key (MJK) from your M JOURNEY Mobile Application to proceed
- SMS notification will be sent on the status

FUND TRANSFER

31. How do I perform fund transfer to own account?

- Log on to M JOURNEY
- Select 'Transfer' side menu
- Select 'Own Account' from the 'Transfer To' drop down menu
- Select transfer to account and click Next
- Fill in transfer details and click Submit
- Verify the transfer details and click Submit to complete the transaction

32. How do I perform funds transfer to other accounts within MBSB Bank?

- Log on to M JOURNEY
- Select 'Transfer' side menu
- Select 'Other MBSB Account' from the 'Transfer To' drop down menu
- Select favourite account or new account and click Next
- Fill in transfer details and click Submit
- Approve using M JOURNEY Key (MJK) from your M JOURNEY Mobile Application to complete the transaction

33. What is Interbank GIRO (IBG)?

Interbank GIRO (IBG) is a service to transfer funds and payments to other Banks. You can perform fund transfers, or even pay your Credit Card / Financing / Hire Purchase account(s) payment(s) to other Banks that accepts IBG.

34. How do I transfer money to other banks using IBG?

- Log onto M JOURNEY
- Select 'Transfer' side menu
- Select 'Interbank GIRO (IBG)' from the 'Transfer To' drop down menu
- Select favourite account or new account and click Next
- Fill in transfer details and click Submit
- Approve using M JOURNEY Key (MJK) from your M JOURNEY Mobile Application to complete the transaction.
- Receive SMS confirmation

35. How do I set a Scheduled Transaction?

Scheduled transaction can be set by either using Payment and/or Transfer. There are two (2) options of schedule transaction.

- Future Dated Transaction
Select 'No' for repeated Transfer and fill in the transfer details.
- Repeated Transaction
Select 'YES' for repeated transfer and fill in the transfer details.

36. Where can I find my Scheduled Transactions?

There are two (2) options to view scheduled transactions: -

Via My Profile Menu

- Log on to M JOURNEY
- Select 'My Profile'
- Select 'e-Transaction' Menu
- Go to 'Scheduled Transaction' tab
- Select Transaction Type and system will display list of scheduled transaction based on selection

Via Account Link

- Log on to M JOURNEY
- Click account link at the account summary page
- Go to 'Scheduled Transaction' tab
- Select Transaction Type and system will display list of scheduled transaction

37. Is it compulsory to fill in the Beneficiary Reference? What if I skip this field?

Yes, Beneficiary Reference is a compulsory field and needs to be keyed in when performing any transactions and/or payments. The name of the sender will be shown in the recipients' bank statement. You are unable to skip this step. Otherwise, it will stop you from proceeding to the next step. Nonetheless, you may key in a maximum of 20 characters in the Beneficiary Reference.

JomPAY

38. What is JomPAY?

JomPAY is a national bill payment scheme initiated by Bank Negara Malaysia (BNM), led by Payments Network Malaysia Sdn Bhd (PayNet) to promote and encourage the use of online bill and invoice payments. The service is offered through the participating financial institution's Internet and Mobile Banking facility.

39. What is Biller Code, Ref-1 and Ref-2?

Biller code is a number that is used to identify each of the billers. Ref-1 is a unique number which is used by the Billers to identify the bill and it can be found in the bill. In the case of Ref-2 is required, it will be displayed on the bill payment as well.

40. How do I perform payment via JomPAY?

There are Two (2) types of JomPAY Payments

Single Payment

- Log on to M JOURNEY
- Select 'Payment' side menu
- Select 'JomPAY' from the 'Pay To' drop down menu
- Select 'Single Payment' and click Pay Now
- Select favourite account or new account and click Next
- Fill in payment details and click Submit
- Approve using M JOURNEY Key (MJK) from your M JOURNEY Mobile Application to complete the transaction
- Receive SMS confirmation

Multiple Payments

- Log on to M JOURNEY
- Select 'Payment' side menu
- Select 'JomPAY' from the 'Pay To' drop down menu
- Select 'Multiple Payment' and click Pay Now
- Select favourite account or new account and click Next (repeat this step for the next payment)
- Fill in payment details and click Add to List (repeat this step for the next payment)
- Click 'Pay Now' to proceed with payment
- Approve using M JOURNEY Key (MJK) from your M JOURNEY Mobile Application to complete the transaction
- Receive SMS confirmation

41. How many times do I need to approve using M JOURNEY Key (MJK) to accommodate payment for multiple bill payments?

You are required to approve using M JOURNEY Key (MJK) only **ONCE** from your M JOURNEY Mobile Application to complete the transactions for multiple bill payments

DuitNow Transfer

42. What is DuitNow Transfer?

DuitNow Transfer is an electronic fund transfer service which allows transfer to your recipient's DuitNow ID or Account Number. Transfer funds to any DuitNow ID including Mobile Number, MYKad/Passport Number, Army/Police Number as well as Business Registration Number.

43. Why should I use DuitNow Transfer?

DuitNow Transfer is a simple and convenient way to perform fund transfer using Account Number and easy-to-remember DuitNow ID (i.e. Mobile Number, NRIC Number, Passport Number, Army/Police Number and Business Registration Number). With DuitNow Transfer, you can send money instantly on a 24/7 basis to Account Number and any proxies. You can send and receive funds instantly anytime, anywhere.

44. What is DuitNow ID?

DuitNow ID is a unique identifier linked to a bank account such as:

- Mobile Number
- NRIC Number
- Passport Number
- Army or Police Number
- Business Registration Number (for corporate account holders only)

By registering your DuitNow ID to your bank account, you will be able to receive incoming funds via DuitNow Transfer.

45. Do I need to register my DuitNow ID to send or receive funds using DuitNow?

Registration is not required for you to send money via DuitNow.

However, a one-time registration is needed to link your DuitNow ID to your bank account in order to receive incoming funds.

46. How do I register my DuitNow ID?

You may register your DuitNow ID at any of MBSB Bank branches or Internet Banking channels.

Steps to register DuitNow ID via M JOURNEY: -

- Log on to M JOURNEY
- Go to 'Services'
- Select 'DuitNow ID Registration' under DuitNow Management section
- Select DuitNow ID to register (i.e. Mobile Number / NRIC Number)
- Select Receiving Account and click Next
- Answer your Security Question
- Approve using M Journey Key (MJK) from your M Journey Mobile App to proceed
- Receive SMS confirmation

47. How do I know that I have successfully registered my DuitNow ID?

If registration is via M JOURNEY, a pop-up confirmation will confirm that selected DuitNow ID has been successfully registered.

48. Where can I perform DuitNow Transaction?

DuitNow is available at M JOURNEY Online Banking and our Cash Recycling Machine (CRM).

49. How do I make a DuitNow Transfer?

Steps to perform DuitNow Transfer via M JOURNEY: -

- Log on to M JOURNEY
- Select 'Transfer' Side Menu
- Select 'DuitNow Transfer' under 'Transfer To' drop down menu
- Select 'New' or favourite account and click Next
- Enter recipient information and click Submit
- Approve using M JOURNEY Key (MJK) from your M JOURNEY Mobile Application to complete the transaction
- System will display an acknowledgement screen for the transaction status
- Receive SMS confirmation

50. Is there a limit for DuitNow Transfer?

DuitNow transfer limit is subject to your maximum daily transaction limit which is a combined limit on all transactional modules, exclude Transfer to Own Account and Pay to Own Financing.

51. How do I ensure that I am performing DuitNow Transfer to the intended recipient?

Prior submitting DuitNow Transfer, please ensure that the intended recipient information (i.e. DuitNow ID – Mobile Number, NRIC Number, passport number, Army/Police Number, Business Registration Number) is correct. The recipient's name will be displayed at the confirmation page. Please verify recipient's name prior to approval of the transaction.

52. My DuitNow ID is registered with a different bank, can I change my DuitNow ID to link to MBSB Bank?

Yes, you can change DuitNow ID to MBSB Bank by following the steps: -

- Log on to M JOURNEY
- Go to 'Services'
- Select 'DuitNow ID Maintenance' under DuitNow Management section
- Select 'Switch Bank'
- Select Receiving Account
- Approve using M JOURNEY Key (MJK) from your M JOURNEY Mobile Application to proceed
- A confirmation pop up screen for the registration status

53. Can I register the same DuitNow ID with two different banks?

No, each DuitNow ID is unique, hence can only be registered to one bank account, regardless of whether the accounts are from the same bank or different banks.

54. Can I register multiple DuitNow ID with the same bank account?

Yes, you can register multiple DuitNow ID (e.g. NRIC Number and Mobile number) to the same bank account.

55. Can I register same DuitNow ID to multiple bank accounts?

No, this is not allowed as one DuitNow ID can only be linked to a single bank account.

56. Can foreigner register for DuitNow?

Yes, DuitNow registration can be performed via our M JOURNEY Online Banking using passport number. You may update your latest passport number at our nearest branch.

57. Where can I update my mobile number?

Please visit our nearest branch for mobile number update.

58. What type of account can be linked to DuitNow ID?

You can link your DuitNow ID to your savings or current account.

DUITNOW ONLINE BANKING/WALLETS (DNOBW)

59. What is the difference between FPX and DNOBW?

FPX is an existing platform by PayNet's e-commerce payment services, whereas DuitNow OBW is the enhanced service platform under RPP which allow customers to make payments securely from M JOURNEY Online Banking and M JOURNEY Mobile Application to all participating online Merchants.

60. Can I checkout from e-commerce platform using MBSB Bank?

Yes, you can proceed to checkout from e-commerce platform by following these steps: -

- Step 1 – Select online banking and choose MBSB Bank from the dropdown list.
- Step 2 – The page will be redirected to M JOURNEY for the user to login using username and password.
- Step 3 – Select Debiting Account
- Step 4 – Approve using M JOURNEY Key (MJK) from your M JOURNEY Mobile Application to proceed.
- Step 5 – Confirmation page will be displayed once transaction is approved/rejected.

Note: subject to the merchant registered under DNOBW services

61. Which accounts can be used as debiting account for DNOBW?

All active Current Account/Savings Account-i (CASA-i) with sufficient balance can be used as the debiting account for DNOBW transaction.

FOREIGN TELEGRAPHIC TRANSFER (FTT)

62. What are the operation hours for this service?

Foreign Telegraphic Transfer transactions will be processed from 9.30am - 3.30pm on working days in the Federal Territory.

Transactions any time later than that mentioned above will be processed on the next working day.

63. What is an IBAN?

IBAN stands for International Bank Account Number. It is a number of the customer bank account as per international numbering standards for accounts which are mainly used in European countries such as Austria, Belgium, Bulgaria, Cyprus, Denmark, Finland, France, Germany, Ireland, Italy, Norway, United Kingdom and etc. You may visit IBAN website at www.iban.com for IBAN validation or checking.

64. What is SWIFT Code?

SWIFT Code is a standard format of Bank Identifier Codes (BIC) and it is unique identification code for a particular bank. These codes are used when transferring money between banks, particularly for international wire transfers. Banks also use the codes for exchanging other messages between them.

E-STATEMENT

65. What is an e-Statement?

e-Statement is an electronic account statement, that can be viewed online via M JOURNEY.

66. What are the types of accounts available for e-Statement?

e-Statement will be available for Current Account-i, Statement-based Savings Account-i, Term Deposit-i Account and Financing Account.

67. How to convert to Statement-based Savings Account-i?

You can visit the nearest MBSB Bank branch to fill the Service Request Form and bring together your Identification Documents (ID) and passbook for the conversion.

68. How do I get the e-Statement?

- Log on to M JOURNEY
- Select e-Statements Tab
- Click 'View PDF' and system will display download e-Statement based on selection

69. Can I view my e-Statement even if I'm a secondary account holder?

Yes, you can. Both primary and secondary joint account holders are able to view the e-Statement.

70. How long will the e-Statement be available for viewing?

For Current Account-I, Statement-based Savings Account-I you should be able to retrieve e-Statements that are up to (3) months. If you wish to get statements that are beyond (3) months, you would need to visit our branch.

71. Is there a function to save my e-Statement?

Yes, there is a function where you can view your e-Statement in PDF file and you are able to save it by downloading it to your device.