

FREQUENTLY ASKED QUESTIONS (FAQ)

eKYC Online Application – Account Opening System (AOS) for Current Account-i and Savings Account-i (CASA-i).



1 What is eKYC?

Electronic Know Your Customer (eKYC) is an online procedure of identifying and authenticating individual customers digitally. This enables customers to open an account at anytime and anywhere. There is no longer a need for face-to-face verification.

2 What is eKYC Online Application – Account Opening System (AOS)?

e-KYC Online Application – Account Opening System (AOS) enables you to apply for the opening of Current Account-i and/or Savings Account-i (CASA-i) online from the comfort of your home, office or whilst on the move without having to physically visit the branch.

3 What are the benefits of performing the eKYC verification?

This convenient option saves time as you no longer need to physically visit the branch to complete the identity verification process.

4 Who can open an account via the eKYC Online Application (AOS)?

- New MBSB Bank customers;
- Individuals aged 18 and above;
- MyKad holders only; and
- Having active internet banking with other banks.

5 What type of products are available via eKYC Online Application (AOS)?

You may also apply for the following products via eKYC AOS:

Account Type	Product Type
Current Account-i	Basic Current Account-i (Non Fee)*
	Basic Current Account-i (With Fee)*
	Prime Rich Current Account-i
	Prime Win Current Account-i
Savings Account-i	Wise Saver Savings Account-i*
	Cash Rich Savings Account-i
	Prime Win Savings Account-i

Note: * Eligible for Malaysian Resident and Permanent Resident only.

You are advised to read and understand the product information and Terms & Conditions on MBSB Bank's Website at <https://www.mbsbbank.com> before applying for the product.

6 How do I apply for eKYC Online Application (AOS)?

Follow these 5 simple steps:

- Go to MBSB Bank's website - <https://www.mbsbbank.com>
- Select Consumer Banking > Deposit > Product (Savings Account-i / Current Account-i)
- Click 'Apply Online'
- Complete the online application form
- Click 'Submit'

7 At which stage will I be required to perform the eKYC verification process?

Upon submitting your online application, you will be directed to the e-KYC platform, where you must complete the following:

- Document verification, which includes capturing the front and back of your MyKad.
- For facial recognition, you'll need to take a video selfie of yourself.
- Random questions based on your personal credit file for knowledge-based verification.

FREQUENTLY ASKED QUESTIONS (FAQ)

eKYC Online Application – Account Opening System (AOS) for Current Account-i and Savings Account-i (CASA-i).



8	<p>What should I prepare or have ready before performing the eKYC verification?</p> <p>Please ensure you:</p> <ul style="list-style-type: none">• Have stable internet connectivity.• Have your original identification card “MyKad” with you.• Are in a brightly lit environment.• If you're using a desktop or laptop, be sure you have a device that can scan the QR code for eKYC purposes. Please see question 10 for a list of compatible Web Application Programming Interface (API).
9	<p>What happens during the eKYC verification process? What do I need to do?</p> <p>Please follow the instruction given in the eKYC Online Application (AOS) as follows:</p> <ul style="list-style-type: none">• Enter your basic personal details for registration.• Enter the One Time Password (OTP) for verification.• Provide your address and employment details.• Provide declaration and consent.• Answer the eKYC eligibility questions.• Complete all 3 verification steps:<ul style="list-style-type: none">○ Document verification○ Facial recognition○ Knowledge-based verification
10	<p>What is the recommended Web Application Programming Interface (API) for eKYC Online Application (AOS)?</p> <p>Android (Gateway)</p> <ul style="list-style-type: none">• OS – as per minimum supported version by manufacturer (Android)• Devices – Support major devices• Back Camera – 8MP, video at 1080p with autofocus feature• Front Camera – 3.7MP, video at 480p• Mobile Browser – Chrome <p>Apple iOS (Gateway)</p> <ul style="list-style-type: none">• OS – as per minimum supported version by manufacturer (iOS)• Devices – iPhone 7 and newer, iPad 4 and newer• Back Camera – 12MP, video at 2160p with autofocus feature• Front Camera – 1.2MP, video at 720p• Mobile Browser – Safari
11	<p>What if I do not meet the criteria of phone operating system for eKYC Online Application (AOS)?</p> <p>You can visit any MBSB Bank branch near you to open an account.</p>
12	<p>How many account(s) can I apply at one (1) time submission?</p> <p>You may apply for only one (1) account via this eKYC Online Application (AOS) at any one time.</p>
13	<p>Can I choose my preferred branch?</p> <p>Yes. You can choose your preferred branch.</p>
14	<p>Can I receive the account number immediately after I submit my application via the eKYC Online Application (AOS)?</p> <p>No, you will receive your account number on the next working day subject to the account being approved by the Bank.</p>
15	<p>What is One Time Password (OTP)?</p> <p>A one-time password (OTP), also known as one-time pin or dynamic password is a password that is valid for only one login session or transaction, on a computer system or other digital device.</p> <p>During the registration at the login screen, the system will generate One Time Password (OTP) and send the OTP to you. You will then need to enter the OTP for further validation before you can proceed with the application.</p>

FREQUENTLY ASKED QUESTIONS (FAQ)

eKYC Online Application – Account Opening System (AOS) for Current Account-i and Savings Account-i (CASA-i).



16	Where will the One Time Password (OTP) be sent? The OTP will be sent to your registered mobile number within 2 minutes.
17	Will I get any SMS from eKYC Online Application (AOS) regarding my account application? Yes. You will get SMS notifications on the following: <ul style="list-style-type: none">• One Time Password (OTP)• Upon the digital identity verification has been successfully completed.• Upon the application has been successfully submitted to advise your reference number.• Upon successful account creation to advise your account number.• SMS to advise the initial deposit amount required to be transferred.
18	Will I get any SMS from eKYC Online Application (AOS) if my application is unsuccessful? Yes. You will get SMS notification on a failed or rejected application.
19	Do I need to visit the branch if I apply via the eKYC Online Application (AOS)? No, you do not have to go to the branch (Preferred Branch) for verification.
20	I already have accounts with MBSB Bank, Can I apply for another new account via the eKYC Online Application (AOS)? No, eKYC AOS is not available to existing customers. However, you can still apply via the Online Application (AOS). You can follow the processes outlined in question 6 and the system will automatically take you to the Online Application (AOS) for existing customer.
21	Can I apply joint account via application eKYC Online Application (AOS)? No. The eKYC Online Application (AOS) is applicable for individual accounts only.
22	Is the eKYC verification mandatory? Yes, eKYC verification is an online process that uses electronic tools to identify and authenticate individual customers. This allows you to open an account at any time and from any location. Face-to-face identification verification is no longer required.
23	I am concerned about the security of the data processed on eKYC Online Application (AOS) and do not wish to perform the eKYC verification. Is there an alternative? You can open an account with MBSB Bank branch near you. A standard identification verification process is applied. Rest assured the Bank adheres strictly to the Personal Data Protection Act (PDPA) and we will not process your personal data without your permission.
24	How long does it take to complete the eKYC verification process? The entire eKYC verification process may be completed in 3 to 5 minutes.
25	Can I perform eKYC verification on behalf of another person? No, the eKYC verification process must be done by the individual concerned themselves, using their MyKad and video in real-time.
26	What if I do not have access to the internet? The eKYC Online Application (AOS) is currently accessible via an Internet connection only. If the access issue cannot be overcome, you can consider applying for an account with a MBSB Bank branch near you. A standard identification verification process is applied.

FREQUENTLY ASKED QUESTIONS (FAQ)

eKYC Online Application – Account Opening System (AOS) for Current Account-i and Savings Account-i (CASA-i).



27	What happens after I have completed the eKYC verification process? You will receive a SMS from the Bank to perform an instant transfer from your account at another bank as an initial deposit into your MBSB Bank account to complete your application process. Please perform the fund transfer within 24 hours.
28	Will my account be ready after I perform the required instant transfer? Yes. Once you have completed the required instant transfer, your account is ready to use.
29	What should I do if I have exceeded the time limit to perform eKYC? Please try again and make sure you follow the instructions when performing your eKYC verification.
30	How do I check my eKYC status? You may email us at enquiry@mbsbbank.com to check your eKYC status.

Step 1: Document Verification

31	What happens during Step 1 of the Document Verification process? Is there anything I should take note of? During Step 1 of the Document Verification process, you are required to take a photo of your MyKad, both front and back. Please take note on the following when capturing an image of your MyKad: <ul style="list-style-type: none">• Use the original copy of your MyKad during the document verification purpose. Do not capture the image using a photocopy or softcopy version of your MyKad.• Do not peel or remove the laminated plastic layer of your MyKad.• Do ensure that your MyKad fits into the allocated frame.• All information on your MyKad must be shown clearly. Please do not cover the details.• Ensure the image of your MyKad is taken in a brightly lit environment.• Avoid glare and reflection when capturing the image.• Avoid other information such as watermark.• Please grant the MBSB Bank eKYC application the necessary access to your device's camera function.
32	Will the Bank accept MyKad if it is temporary / old version, without the “ghost image”? Yes. The Bank will accept the MyKad without the “ghost image”, however, temporary MyKad is not allowed.
33	What should I do if my MyKad is damaged i.e. damaged MyKad chip; damaged laminated plastic layer or MyKad appears to be faded? If your MyKad is damaged or faded, the system will be unable to accurately capture the details during the document verification procedure. You can consider applying for an account at a MBSB Bank branch near you.

FREQUENTLY ASKED QUESTIONS (FAQ)

eKYC Online Application – Account Opening System (AOS) for Current Account-i and Savings Account-i (CASA-i).



Step 2: Facial Verification

34 What happens during Step 2 of the Facial Recognition? Is there anything I should be mindful of?

During Step 2 of the Facial Recognition, you are required to take a selfie video.

When recording a selfie video, keep in mind the following:

- You (alone) should stay within the video frame when recording.
- Please make sure the background is clean and clear; a well-lit setting is recommended
- Please blink or smile while the recording is taking place.

35 Can I pre-record and upload the video when performing the eKYC?

No, a real time video is mandatory when performing the facial recognition verification process.

Step 3: Knowledge-based Verification

36 What happens during Step 3 of the Knowledge-based verification?

In this step, you must answer 5 dynamic security questions generated from your personal credit file in this step.

Debit Card Issuance & Activation

37 When will MBSB Debit Card-i be issued to me?

For New-to-Bank (“NTB”) Customers via eKYC Online Application (AOS), MBSB Debit Card-i will be issued to you upon successful 1st party fund transfer for account activation.

Existing-to-Bank (“ETB”) Customers who already have MBSB Debit Card-i will not be issued with any additional MBSB Debit Card-i.

38 Where will the Debit Card-i be sent to?

MBSB Debit Card-i will be sent to your mailing address provided by you during account opening, via courier.

39 Can I request for the Debit Card-i to be sent to an overseas address?

No. The Debit Card can only be delivered to an address within Malaysia only. This is according to the registered mailing address provided by you to the Bank during the eKYC Online Application (AOS).

40 When will I receive the Debit Card-i?

The Debit Card-i will be posted and should reach your mailing address within 7-14 working days from the date of successful 1st party fund transfer for account activation. If the card does not arrive after 14 working days, please call MBSB Bank Support Centre at **+603 2096 3000**.

41 What shall I do upon receiving the Debit Card-i?

You must activate the Debit Card-i. To activate your Debit Card-i, please visit www.mbsbbank.com and follow these steps:

- Step 1: Go to MJourney and click on Individual
- Step 2: Click on Debit Card Activation link
- Step 3: Key in your 16 digit Debit Card-i number
- Step 4: Select your ID Type and key in the identification number
- Step 5: Key in the Captcha word as shown on the page
- Step 6: Create your 6 digit PIN & re-enter your 6 digit new PIN
- Step 7: Enter the One-Time Password (OTP) sent to your registered mobile number, then click “Next”
- Step 8: Your Debit Card-i will be successfully activated once OTP is verified good.

As an added security feature, please use your PIN for your first transaction. You may use the contactless feature of the Debit Card-i after the first PIN transaction.

FREQUENTLY ASKED QUESTIONS (FAQ)

eKYC Online Application – Account Opening System (AOS) for Current Account-i and Savings Account-i (CASA-i).



42 What is my daily withdrawal and purchase limit?

The following are the respective default daily purchase limits and ATM cash withdrawal limits of your Debit Card-i. Should you choose to increase or decrease the daily purchase limits for your Debit Card-i, please call MBSB Bank Support Centre at **+603 2096 3000** or visit any of our MBSB Bank branches.

Type of transaction	Default	Max (Option to increase to)
<ul style="list-style-type: none">ATM and VISA daily withdrawal limit	RM3,000	RM5,000
<ul style="list-style-type: none">MyDebit and VISA daily purchase limit	RM5,000	RM10,000
<ul style="list-style-type: none">Contactless limit for MyDebit and VISA		
<ul style="list-style-type: none">▪ Per transaction	RM250*	Not applicable
<ul style="list-style-type: none">▪ Per day	RM750	RM750

Note: *If exceeded limit, PIN entry is required at the contactless reader/terminal.

43 If I have any inquiries, who should I contact?

If you have any inquiries, you may contact MBSB Bank Support Centre at **+603 2096 3000**.