



## Frequently Asked Questions (FAQ) MBSB Bank e-wallet

### 1. How do I register for MBSB Bank e-wallet?

Follow the steps below to register for MBSB Bank e-wallet:

- Download MBSB Bank e-wallet app via Google Play or Apple Store
- Click "Sign Up" button
- Key in Full Name (as per NRIC)
- Select Country
- Key in Mobile Number, NRIC No, Password, Confirm Password, Transaction PIN and Confirm Transaction PIN
- Agree to the Terms and Conditions
- Verify Captcha
- Set 3-Security Questions and Answers
- Click Submit Button
- Request and key in 6 Digits OTP
- Click Submit button to complete the registration.

### 2. How many accounts can I register?

One valid mobile number can be registered with only one MBSB Bank e-wallet account.

### 3. How do I change my password?

- Login to MBSB Bank e-wallet
- Click three line menu at the top left of app
- Select My Profile menu
- Select Change Password in menu
- Request and key in 6 digits OTP and click Submit Button
- Key in new Password and Confirm New Password
- Click Submit button to complete the new password setup

### 4. What should I do if I forget my password?

- Launch MBSB Bank e-wallet app
- Click Login Button
- Click Forgot Password Button
- Select country and key in your registered mobile number
- Request and key in 6 digits OTP and click Submit Button
- Key in new Password and Confirm New Password
- Click Submit button to complete the new password setup

### 5. How do I change my Security Questions and Answers?

- Click My Profile
- Select Update Security Question
- Request and key in 6 digits OTP and click Submit Button
- Perform change Security Question and Answer
- Submit and Security Question successfully update

### 6. 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.



**7. What would MBSB Bank e-wallet's password requirement be?**

Passwords should have 8-10 alphanumeric special characters.

**8. What should I do if my MBSB Bank e-wallet access has been blocked?**

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

**9. What happens if I do not login to MBSB Bank e-wallet for a certain period?**

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

**10. What are the services offered by MBSB Bank e-wallet?**

- | Monetary Transactions  | Non-Monetary Transactions   |
|--|---|
| <ul style="list-style-type: none"><li>• Payment via QR Code at selected merchants</li><li>• Mobile Top Up</li><li>• Bill Payment</li><li>• Reload e-wallet</li><li>• Transfer to MBSB Bank e-wallet*</li></ul> | <ul style="list-style-type: none"><li>• View List of available merchant</li><li>• Profile/Account Management</li><li>• View Transaction History</li><li>• View e-wallet balance</li><li>• View Bill History</li><li>• Manage password</li><li>• Manage Transaction PIN</li><li>• View Deals (if available)</li><li>• View Voucher (if available)</li><li>• Inbox for notification</li></ul> |

*\*Note: Available for user upon upgrading MBSB Bank e-wallet.*

**11. Why do I need to upgrade my MBSB Bank e-wallet?**

It is a security purpose to verify your identity when registering MBSB Bank e-wallet. Besides that, you will be able to enjoy MBSB Bank e-wallet's new features which will be introduced by MBSB Bank from time to time.

**12. Is it compulsory for me to upgrade my MBSB Bank e-wallet?**

It is not compulsory for you to upgrade your MBSB Bank e-wallet. However you are heavily encouraged to upgrade in order to enjoy new MBSB Bank e-wallet's features which will be introduced by MBSB Bank from time to time.

**13. How can I upgrade my MBSB Bank e-wallet?**

You may upgrade your MBSB Bank e-wallet per below:

**New User**

- First time login – After completing the e-wallet registration, you will need to perform first time login. Upon successful login, you will see a popup message box asking you to upgrade the account.
- Manage Account – Go to My Profile, click on Manage Account, and click “Upgrade Your Account”. You will see a popup message box asking you to upgrade the account.
- E-wallet Transfer feature - Click on e-wallet transfer feature and you will see a popup message box asking you to upgrade the account.



#### **Existing e-wallet user**

- i. Manage Account – Go to My Profile, click on Manage Account, and click “Upgrade Your Account”. You will see a popup message box asking you to upgrade the account.
- ii. E-wallet Transfer feature - Click on e-wallet transfer feature and you will see a popup message box asking you to upgrade the account.

#### **14. What are the requirements for me to proceed upgrading my MBSB Bank e-wallet?**

You will need to prepare your MyKAD for identity verification and you will require to take a selfie for facial recognition.

#### **15. What are the processes of upgrading my MBSB Bank e-wallet?**

You may refer to the steps as below:

##### **New user**

- i. Launch MBSB Bank e-wallet app.
- ii. Perform MBSB Bank e-wallet registration.
- iii. After completing the registration, perform first time login.
- iv. You will receive a popup message prompting you to upgrade your MBSB Bank e-wallet account.
- v. Click proceed and the system will open your device camera.
- vi. Proceed to scan your front MyKAD for identity verification.
- vii. Proceed to scan your back MyKAD.
- viii. Proceed to take a selfie for facial recognition.
- ix. Verify your personal details captured in the confirmation page.
- x. Click the submit button.
- xi. Once completed, you will receive a popup message prompting your MBSB Bank e-wallet account has been verified.

##### **Existing user**

##### **Upgrade from “Manage Account”**

- i. Login to MBSB Bank e-wallet
- ii. Click three line menu at the top left of app
- iii. Select My Profile menu
- iv. Select Manage Account
- v. Click on “Upgrade Your Account” at the top of the page
- vi. You will receive a popup message prompting you to upgrade your MBSB Bank e-wallet account.
- vii. Click proceed and system will open your device camera.
- viii. Proceed to scan your front MyKAD for identity verification.
- ix. Proceed to scan your back MyKAD.
- x. Proceed to take a selfie for facial recognition.
- xi. Verify your personal details captured on the confirmation page.
- xii. Click the submit button.
- xiii. Once completed, you will receive a popup message prompting your MBSB Bank e-wallet account has been verified.

**Existing user**

**Upgrade from “e-wallet Transfer feature”**

- i. Login to MBSB Bank e-wallet
- ii. Scroll the dashboard to the right to see E-wallet Transfer feature.
- iii. Click on the Transfer icon.
- iv. You will receive a popup message prompting you to upgrade your MBSB Bank e-wallet account.
- v. Click proceed and the system will open your device camera.
- vi. Proceed to scan your front MyKAD for identity verification.
- vii. Proceed to scan your back MyKAD.
- viii. Proceed to take a selfie for facial recognition.
- ix. Verify your personal details captured on the confirmation page.
- x. Click the submit button.
- xi. Once completed, you will receive a popup message prompting your MBSB Bank e-wallet account has been verified.

**16. How do I know whether my MBSB Bank e-wallet account has been verified or not after completing the steps?**

You may check as per below:

- i. Dashboard – your username will have a green icon to indicate that your account has been verified.
- ii. Manage Account – Go to My Profile and click Manage Account. You will see an indicator “Account Verified” with green icon at the top of the page.

**17. Can I use someone else's MyKAD to upgrade my MBSB Bank e-wallet?**

No. You are prohibited from using someone else's MyKAD in order to upgrade your MBSB Bank e-wallet.

**18. Can I use someone else's face to perform facial recognition?**

No. You are prohibited from using someone else's face to upgrade your MBSB Bank e-wallet.

**19. What do I need to ensure when scanning my MyKAD during the verification process?**

You need to ensure that your MyKAD is in good condition. Besides that, kindly ensure that your MyKAD is clean from any dirt and is not being tampered with or altered from its original form. It is advisable to scan the MyKAD in a good environment where the lighting is not too bright or too dimmed, which will affect the verification of your MBSB Bank e-wallet account.

**20. What do I need to ensure when taking a selfie for facial recognition?**

Kindly ensure that you are not wearing any headgear or facial mask while taking a selfie. This will affect the facial recognition for the verification of your MBSB Bank e-wallet account.

**21. What is e-wallet Transfer?**

E-wallet Transfer is a new feature for MBSB Bank e-wallet users can perform transfer and receive of money between MBSB Bank e-wallet users.

**22. Do all users allowed to perform e-wallet Transfer?**

No. E-wallet Transfer is only for users that have already upgraded their MBSB Bank e-wallet.



**23. What are the methods that I can use to perform e-wallet transfer?**

You may perform e-wallet transfer via Scan QR and via mobile number.

**24. Can I perform e-wallet transfer from MBSB Bank e-wallet to any other e-wallet account such as Touch N' Go, Boost, Grab, etc?**

No. MBSB Bank e-wallet users can perform transfer of money between MBSB Bank e-wallet users.

**25. Can I receive e-wallet transfer from any other e-wallet account such as Touch N' Go, Boost, Grab, etc to MBSB Bank e-wallet?**

No. MBSB Bank e-wallet users can only receive money from MBSB Bank e-wallet users.

**26. Where can I transact my MBSB Bank e-wallet?**

Selected merchants that have MBSB Bank logo at their premises.

**27. What is the maximum wallet limit for MBSB Bank e-wallet?**

The wallet limit is capped at RM1, 000.00.

**28. What is the maximum transaction amount per day?**

RM200.00 is capped daily.

**29. Is there a limit to the number of transactions per day?**

Unlimited number of transactions as long as the total amount is within the daily transaction limit (RM200.00).

**30. How do I ensure that my account is secured?**

You are required to key in your 6-digit transaction pin for every "pay out" transaction to keep it secure.

**31. What is a payout transaction?**

Payout transaction refers to any outgoing transaction, e.g. Bill Payment, mobile top up, and retail transaction.

**32. What happens if a payment is successful?**

There will be a notification display page on MBSB Bank e-wallet app or you may check the Transaction History tab.

**33. What happens if my transaction is unsuccessful?**

Please call our Customer Service Center at 03-2096 3000 or email to [enquiry@mbsbbank.com](mailto:enquiry@mbsbbank.com) for further assistance.

**34. Can I refund, return or cancel my purchase?**

All items of products sold or purchased are not returnable, refundable nor exchangeable, and cannot be cancelled, unless stated by the merchant. Please refer to our Terms and Conditions for a detailed explanation.



**35. How do I reload my e-wallet?**

You can do so via M Journey Online Banking or Financial Process Exchange (FPX) if you would like to reload from a bank besides MBSB Bank.

**36. Is there a limit to the number of reloads in a day?**

Unlimited number of times as long as the total amount is within the wallet limit (RM1, 000.00).

**37. Can I add fund in different currencies?**

No, only Ringgit Malaysia (RM) transactions are allowed.

**38. Is MBSB Bank e-wallet Shariah compliant?**

Yes.

**39. Are there any charges or service fees for using MBSB Bank e-wallet?**

No service fees will be imposed on customers.