
FREQUENTLY ASKED QUESTIONS (FAQ)

Corporate Internet Banking

Account Management

Payment Services

Transaction Status & Authorisation

Reports

Debit Card Management

CORPORATE INTERNET BANKING

1) What is MBSB Bank Corporate Internet Banking (CIB)?

MBSB Bank Corporate Internet Banking (CIB) is a platform, designed specifically for corporate / companies to perform online enquiries or transactions.

2) I forgot my password. What should I do?

You may click on the Forgot Password button on the login page and it will lead you to Reset Password Form. Complete the form and you may send it either to the nearest branch, mail it to e-Channel Management Department or email to the address provided on the form.

3) Are the services available 24 hours?

CIB is available 24 hours daily, including Public Holiday. However at certain times, all of CIB services may not be accessible due to system upgrading, maintenance or any other reasons or cause which are beyond the Bank's control.

There are several functions under CIB services which are directly connected to the Bank's main banking system and may not be accessible from 12.00 a.m until 5.00 a.m daily. The particular transactions are as follows:

- To view transaction history for CASA or finance products
- Cheque book request
- Stop payment on cheque
- Term deposit- i placement
- Term deposit-i withdrawal
- Payment for financing account
- Interbank SWIFT
- Interbank RENTAS
- E-trade services
- Bulk payment
- Payrol

4) Are the services available on weekends?

The services are available 7 days a week, including weekends and public holidays.

5) What are the services available under by CIB?

Services offered are:

- Electronic payment system
- Salary crediting facility
- Electronic fund transfer within MBSB Bank and to external bank
- Cheque Issuance
- Remittance
- Account Inquiry
- Statement downloading and printing
- Cheque management
- E-statement
- TD-i placement

6) How secured is CIB?

Yes, the data transmitted using Secure Sockets Layer (SSL) certificate, the temporary e-pin (24 hours validity) will be emailed to customers in passcode protected PDF format, the passcode to open the PDF file is sent separately to customers via SMS, forced using password upon first time successful login via temporary e-pin, monetary transactions on strict maker, checker and authoriser approval workflow and Secured 2FA validation using hardware token for monetary transactions by Authoriser.

7) Who should I talk to if I have questions on CIB?

You may call our Contact Centre at 03-2096 3000 between (8.00am – 8.00pm daily including Public Holiday) and our Customer Service Officers will be happy to assist you.

ACCOUNT MANAGEMENT

1) How far can I trace my transactions via my e-statements?

You may view your e-statement up to last 6 months, effective from April 2018.

2) How many cheque books can I request? What about the fee?

You may request up to maximum 10 booklets per transaction. Each booklet consists of 50 cheque leaves. It cost RM7.50 per booklet with courier charge of RM5.

3) Can I collect the cheque book at my preferred branch?

No, you can only collect the cheque book at the MBSB Bank branch of which your account is maintained.

4) How do I stop the cheque? How much does it cost?

You may perform stop cheque via CIB under Account Management -> Stop Cheque Payment. Each stop cheque leaf costs RM10.

PAYMENT SERVICES

1) What would be the rates applied for Term Deposit –i?

The applicable rate for Term Deposit –i placement is the effective profit rate upon authorization. It may differ from the rate during submission.

2) If I perform Interbank GIRO transfer, when will the funds received by beneficiary?

Please refer to table below for better understanding:

Payment Initiated		*Funds Received by Beneficiary	
Transfer Day	Transfer Time	Day	Time
Monday - Friday(Business Days)	Before 5:00am	Same Business Day	By 11:00am
	5:00am to 8:00am	Same Business Day	By 2:00pm
	8:00am to 11:00am	Same Business Day	By 5:00pm
	11:00am to 2:00pm	Same Business Day	By 8:20pm
	2:00pm to 5:00pm	Same Business Day	By 11:00pm
	After 5:00pm	Next Business Day	By 11:00am
Saturday, Sunday and Federal Territory Public Holidays(Non-Business Days)	Anytime	Next Business Day	By 11:00am

3) If I perform RENTAS payment, when will the funds received by beneficiary?

Please refer to table below for better understanding:

Payment Initiated		*Funds Received by Beneficiary	
Transfer Day	Transfer Time	Day	Time
Monday - Friday(Business Days)	Before 3:00pm	Same Business Day	Within 30 minutes upon receipt of confirmation advices
	After 3:00pm	Next Business Day	
Saturday, Sunday and Federal Territory Public Holidays(Non-Business Days)	Anytime	Next Business Day	

4) For Foreign Telegraphic Transfer, are the rates applied remain unchanged?

The applicable FX rate for Foreign Telegraphic Transfer transaction is the Board Rate upon authorisation. It may differ from the rate during submission.

TRANSACTION STATUS & AUTHORISATION

Can I view all the transactions status?

Yes, go to menu -> transaction status & authorisation, and you may view the transaction status, cancelled / voided transactions and pending transaction.

REPORTS

Does the system create an audit trail so the activities via CIB can be tracked?

Yes, there are reports on all modules/ functions in the Menu -> Reports

DEBIT CARD MANAGEMENT

Can I change my debit card e-pin via CIB?

Yes, you may change your debit card e-pin via CIB by clicking to the menu -> Debit card management.