

SAFETY TIPS ON INTERNET BANKING



Do's

- ✓ Access **MJOURNEY** only via the legitimate website or mobile application. Avoid accessing through hyperlinks from emails or other websites. Make sure you're using an "https" encrypted site.
- ✓ Check all transaction alerts promptly and report any unauthorised transactions to MBSB Bank as soon as practicable.
- ✓ Verify the authenticity of messages sent by MBSB Bank and take appropriate action if a message is fraudulent. MBSB no longer sent messages with hyperlink.
- ✓ Check your **MJOURNEY** account transactions regularly and report any suspicious activity without delay.
- ✓ Ensure your device has updated antivirus software and the latest browser and operating system versions.
- ✓ Only download **MJOURNEY** Mobile Banking apps from trusted app stores.
- ✓ Keep your security device secure at all times.
- ✓ Read security tips or fraud awareness posted in MBSB Bank's website or mobile apps regularly.



Username & Password

Create a unique username, lengthy and complex password with a mix of lower and upper case with special characters alpha numeric. Change it regularly.

Your username and password should be **UNIQUE** and **STRONG** and not common or easy to guess!

- ✗ Do not set or create your username and password similar with your security phrase.
- ✗ Avoid using a combination of your name and year of birth/date of birth/numeric in your username or password.

AVOID

Username : shahril83
Security Phrase : shahril83
Password : shahril83

BEST EXAMPLE

Username : AstroNout808
Security Phrase : Neptune
Password : E4RTHtoJ1M909#



Dont's

- ✗ Do not use a public computer (such as those at internet café or airport lounge) and public Wi Fi network to sign on to your internet banking account.
- ✗ Do not respond to emails or SMS requesting personal information without validating their authenticity.
- ✗ Never disclose your banking credentials such as access ID and password to anyone.
- ✗ Avoid clicking on suspicious links or downloading apps (APKs) from untrusted sources. Always use official channels to keep your banking secure.

M Journey Key (MJK)

If you receive an MJK approval request without initiating any transaction, please ignore it and do not proceed. Contact our Customer Service Centre immediately for assistance.

BE BOLD. BANK SMART.

HOW TO REPORT UNAUTHORISED TRANSACTIONS?

A. Fraud Hotline: +603 - 2083 7900 (24 hours, daily including Public Holiday)

B. National Scam Response Centre (NSRC) Hotline: 997 (24 hours, daily including Public Holiday)

If report related to Unauthorised Online Banking Transaction, please ensure the following information is shared with us (within 24 Hours):

- Full Name
- MyKad Number or Passport Number
- Affected account number
- Lodge a Police Report and share the completed Police Report through enquiry@mbsbbank.com
- Date of the disputed transaction
- Amount of the disputed transaction
- Reason why it is a disputed transaction

What to Expect After Reporting the Incident?

1. Upon receiving a report, the Bank will initiate the investigation process promptly.
2. The bank will initiate the recovery process however there is no assurance that you will receive a refund.
3. If require further information, the Bank will contact the customer to conduct an interview.
4. Finally, the Bank will conclude the investigation based on our findings.
5. The Bank will provide you with a response within 14 working days from the date of your report (subject to the complexity of the case)



The 'Kill Switch' feature will enable you to immediately deactivate your MJOURNEY 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.


Retail Internet Banking




Mobile Internet Banking



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