

Frequently Asked Questions (FAQs)

1. Which browser is supported by i-Muamalat Online Portal?

- a) Latest version of Google Chrome
- b) Latest version of Microsoft Edge
- c) Latest version of Firefox

2. What is the minimum mobile device requirement in order to use i-Muamalat Mobile App?

1. Android 9.0 and above
2. iOS 13 and above

3. How secure is i-Muamalat?

i-Muamalat has received a security certification from GlobalSign, a prominent security certification authority. This is to confirm that i-Muamalat web site is authentic and conforming to the best industry standard. Transactions performed via i-Muamalat is also encrypted using 2048-bit SSL. Furthermore for every monetary transaction, a second level authentication code which is sent directly to your registered mobile phone act as another extra layer of security.

4. What functions listed under Settings menu?

- a) Maintenance
 - ✓ Change Transaction Limits
 - ✓ Change Default Account
 - ✓ Standing Instructions Maintenance
 - ✓ Direct Debit Mandate Inquiry
- b) Security
 - ✓ Change Security Question
 - ✓ Change Security Image
 - ✓ Change Security Word
 - ✓ Change Challenge Question
 - ✓ Change Password
 - ✓ Activation Period
 - ✓ i-MSecure & Registered Device Maintenance
- c) Card
 - ✓ Card Maintenance
 - ✓ PIN Maintenance

5. What functions listed under Apply menu?

- a) Savings Account-i Application
- b) Gold-i Account Application
- c) Auto Zakat Deduction
- d) Account Opening Application Listing
- e) Fixed Term Account-i (FTA-i) Placement Application

6. What functions listed under DuitNow menu?

- a) DuitNow ID
- b) DuitNow Request List
- c) DuitNow AutoDebit

7. Where can I perform FTA-i transaction?

- a) Login to i-Muamalat Online Portal, at My Accounts click on Investments module
- b) The system will display list of your investment account
- c) Navigate to any FTA-i account and click dropdown symbol (locate at the top right of every account number)
- d) System will display list of FTA-i function
 - ✓ Accounts Summary & Transaction History
 - ✓ FTA-i Placement
 - ✓ FTA-i Withdrawal/Upliftment
 - ✓ FTA-i Maintenance
- e) You may select your preferred FTA-i function to proceed further.

8. Where can I perform Gold-i transaction?

- a) Login to i-Muamalat Online Portal, at My Accounts click on Investments module
- b) The system will display list of your investment account
- c) Navigate to any Gold-i account and click dropdown symbol (locate at the top right of every account number)
- d) System will display list of Gold-i function
 - ✓ Accounts Summary & Transaction History
 - ✓ Buy Gold-i
 - ✓ Sell Gold-i
 - ✓ Transfer Gold-i
 - ✓ Convert Gold-i
 - ✓ Gold-i Automated Fund Transfer (AFT)
 - ✓ E-Statement
- e) You may select your preferred Gold-i function to proceed further.

9. Where can I get my Current Account and Savings Account (CASA) E-Statement?

- a) Login to i-Muamalat Online Portal, at My Accounts click on Deposit module
- b) The system will display list of your CASA account
- c) Navigate to any CASA account and click dropdown symbol (locate at the top right of every account number)
- d) Click E-Statement from the dropdown list
- e) System will display E-Statement page
- f) You may select your preferred account number to proceed further.

10. Where can I get my Credit Card-i E-Statement?

- a) Login to i-Muamalat Online Portal, at My Accounts click on Financing module
- b) The system will display list of your financing account

- c) Navigate to your credit card-i account and click dropdown symbol (locate at the top right of every account number)
- d) Click E-Statement from the dropdown list
- e) System will display E-Statement page
- f) You may select your preferred credit card-i account to proceed further.

11. Where do I select my Favourite list accounts?

Your Favourite accounts will be listed at every first page of the respective module. For example: If you select DuitNow Transfer, Favourite - DuitNow Transfer accounts will be listed.

12. Where can I set Standing Instruction (SI)?

You may set Standing Instruction at i-Muamalat Online Portal at Settings > Maintenance > Standing Instructions Maintenance > Standing Instructions Maintenance - Pending Transactions > Create New > Select the required module (Transfers/Payments) > Select Debiting Account Number > Click New Transfer/New Payment or select from the Favourite list > input required information > authenticate transaction via i-MSecure. Upon successful SI creation, you may view the created SI at Pending Transactions.

13. What can I do to safeguard myself against fraudulent transactions?

- a) Ensure that you are accessing i-Muamalat by directly keying in its URL (<https://www.i-muamalat.com.my>) instead of selecting it from another web links from another website or in the email or Short Message Service (SMS).
- b) Ensure that you download i-Muamalat Mobile Application from Google Play Store/Apple AppStore/Huawei AppGallery.
 - ✓ **Never download or login via unauthorized application/email links.**
 - ✓ **Never click on link(s) sent from emails or SMS.**
 - ✓ **Never reveal your Username/password to anyone. Memorize them and do not write it down.**
- c) Be wary of attempts inquiring about your username or password even though it claims coming from Bank Muamalat. The Bank will never ask you to disclose your username and password.
 - ✓ **Please do not share the Transaction Authorization Code (TAC) number received with any third party.**
 - ✓ **Do not simply authenticate unknown transaction via i-MSecure.**
 - ✓ **Always log out properly.**
 - ✓ **Do not perform transactions at public terminals such as cyber cafe.**
- d) Clear your cache upon completion.

14. Why I keep receiving Challenge Question Pop Up Notification?

To safeguard your access, system will step up Challenge Question. Please ensure that your answer is as per your previous Challenge Question creation. Your User ID will be locked out if you wrongly answer the question after 3 attempts. You need to call our Customer Care Line at +603 2600 5500 for further assistance.