


Frequently Asked Questions (FAQ) MyDebit Secure (CNP / Card Not Present)

| No | Question | Answer |
|----|---|---|
| 1 | What is MyDebit Secure? | <p>My Debit Secure service enable cardholder to perform an online transaction when the cardholder is not physically present at the merchant. Customers can make payments using their Bank Islam Debit Card-i when shopping online at participating merchants displaying the MyDebit Secure icon.</p> <div style="text-align: center;">  </div> |
| 2 | Who can use MyDebit Secure? | All Bank Islam Debit Cardholders, except for minor (child) cardholder. |
| 3 | Are there any fees charged if I use MyDebit Secure? | Bank Islam does not charge any fees when you make payment using MyDebit Secure. |
| 4 | Do I have to register before making payments with MyDebit Secure? | No registration is needed to use MyDebit Secure. However, you must first enable the Card-Not-Present (CNP) function on your Bank Islam Debit Card-i before using it for online purchases or e-commerce payments. |
| 5 | How can I enable the CNP function on my Debit Card-i? | <p>You can enable the CNP function through the following channels:</p> <ul style="list-style-type: none"> i) Bank Islam Internet Banking (https://www.bankislam.biz): Go to 'Settings' select 'Debit Card-i Maintenance' and select 'Card-Not-Present (CNP) / Online Purchase Activation'. <p>Note: To enable CNP function via Bank Islam Internet Banking, customers must download GO apps to approve CNP activation through GO Secure.</p> <ul style="list-style-type: none"> ii) Bank Islam ATM or CRM: Select 'Bank Islam' > 'Others' > 'Debit Card-i Maintenance'. iii) Bank Islam Branches Bank Islam Contact Centre at 03-26 900 900 |
| 6 | Should I perform activation to enable MyDebit CNP if I've done before for Card-Not-Present under Visa scheme? | No, the activation is applicable for both schemes (Visa & MyDebit) Card-Not-Present services. |

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| 7 | How do I make payment via MyDebit Secure? | During the checkout process, choose “MyDebit Secure” as your payment method. | | | | | | | |
| 8 | Is MyDebit Secure safe? | Yes, to ensure safety of our customers, Bank Islam implements OTP (one-time passcode) for MyDebit Secure. OTP contains a 6-digit code that is sent to your registered mobile number via SMS. | | | | | | | |
| 9 | How do I register or update my mobile phone number in order to receive the OTP? | To use My Debit Secure, you do not need to register. But you have to ensure your mobile phone number is updated in banking system. You can register, change or update your mobile number at any Bank Islam branch. | | | | | | | |
| 10 | What will happen if I exceed the maximum number of OTP attempts? | If you exceed the maximum number of allowed OTP attempts, you will be unable to proceed with your online purchase payment via MyDebit Secure. In this case, please contact the Bank Islam Contact Centre at 03-26 900 900 for assistance. | | | | | | | |
| 11 | What is the limit for MyDebit Secure payment? | The daily transaction limit is a combined limit with your Debit Card-i Purchase (Contact) limit. <table border="1" data-bbox="667 926 1476 1188"> <thead> <tr> <th>Transaction Type</th> <th>Default Limit</th> <th>Daily Maximum Limit</th> </tr> </thead> <tbody> <tr> <td rowspan="2">MyDebit Secure</td> <td rowspan="2">RM3,000</td> <td>RM30,000 - via Bank Islam Branches or Contact Centre</td> </tr> <tr> <td>RM10,000 - via Bank Islam Internet Banking and ATM/CRM</td> </tr> </tbody> </table> | Transaction Type | Default Limit | Daily Maximum Limit | MyDebit Secure | RM3,000 | RM30,000 - via Bank Islam Branches or Contact Centre | RM10,000 - via Bank Islam Internet Banking and ATM/CRM |
| Transaction Type | Default Limit | Daily Maximum Limit | | | | | | | |
| MyDebit Secure | RM3,000 | RM30,000 - via Bank Islam Branches or Contact Centre | | | | | | | |
| | | RM10,000 - via Bank Islam Internet Banking and ATM/CRM | | | | | | | |
| 12 | How do I change my limit? | The daily limit can be changed to a maximum amount as below: <ul style="list-style-type: none"> i) By walk-in at any branches. ii) By contact Bank Islam Contact Centre at 03-26 900 900 for assistance. iii) By Bank Islam Internet Banking (https://www.bankislam.biz): Go to 'Settings' and select 'Debit Card-i Maintenance'. iv) By Bank Islam ATM or CRM: Select 'Bank Islam' > 'Others' > 'Debit Card-i Maintenance'. | | | | | | | |
| 13 | Who can I contact if I have a question about my purchase using MyDebit Secure? | If you have any questions regarding your purchase made using MyDebit Secure, you can reach out to the merchant (seller) for assistance. If your query is related to the usage of your Debit Card-i with MyDebit Secure, you can contact Bank Islam Contact Centre at 03-26 900 900 for assistance. | | | | | | | |