

Strengthening Transaction Authentication for Debit & Credit Card via **PB SecureSign.**

A complete step-by-step guide from PBe registration to PB SecureSign Activation

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Touch
ID



Face
ID



Secure
PIN



OVERVIEW

Dear Card Users,

To further enhance the security and protection of your debit and credit card transactions, Public Bank will be introducing an enhanced transaction authentication process effective 1 January 2027. Moving forward, SMS One-Time Password (OTP) will be replaced by PB SecureSign, whereby you will receive a notification on your registered mobile device to review and approve card transactions.

Complete the steps in order. ATM/CRM registration provides the temporary credentials needed to complete PBe setup online.



- **Introduction** – Why PB SecureSign is being introduced and what you need before starting.
- **Register via ATM / CRM.** Follow the ATM / CRM screens to obtain your Temporary ID and set your temporary password.
- **Register through PBe.** Use your Temporary ID and password to create permanent login credentials.
- **Download MyPB App.** Install the official app and complete the first-time sign-in.
- **Register PB SecureSign.** Enter your ID, set your Quick Payment preferences and verify via SMS PAC.
- **Activate PB SecureSign.** Complete the activation at a Public Bank ATM / CRM and collect the advice slip.
- **Final checks** – Understand the 12-hour activation period and review security tips.

WHY THIS GUIDE MATTERS

A safer way to approve card and banking transactions

WHAT IS PB SECURESIGN?

PB SecureSign is an easy and secured way to authenticate transactions by using biometric recognition or 6-digit SecurePIN / Secure PAC. This feature will bind your device with your PBe User ID for enhanced security. Only one of your registered device can be activated with PB SecureSign.



BEFORE YOU START

- Public Bank ATM/CRM / debit / credit card and PIN
- A mobile number registered with the bank
- Your identification number (MyKad / Passport / Business Registration No.)
- A smartphone with MyPB App
- Access to SMS for PAC verification



PB SecureSign

You are able to approve transactions using Push Notification or SecurePAC at MyPB upon activation of PB SecureSign. For transactions above RM10,000, you must authorize the transaction using SecurePAC for additional security.

Recommended device compatibility

Public Bank currently supports devices running **Android 12+**, **EMUI 13+** or **iOS 16+** for the MyPB App.

Important timing

After PB SecureSign is activated **at Branch or at ATM / CRM**, it can only be used to approve transactions after a 12-hour cooling-off period.

STEP 1: Register PBe via ATM / CRM

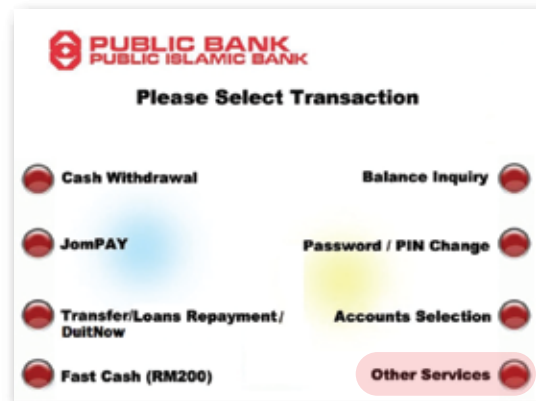
Register for PBe Internet Banking via ATM

Use any Public Bank ATM / CRM. Insert your card, enter your card PIN, then follow the current Public Bank registration screens below.

1

Select "Other Services"

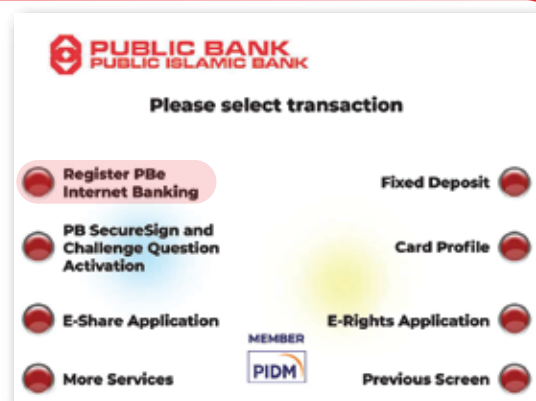
After inserting your card and entering the PIN, choose Other Services from the main transaction menu.



2

Select "Register Internet Banking"

Choose Register Internet Banking to start PBe registration.



3

Read the reminder and continue

The screen confirms that your first-time User ID will be printed on the advice slip. Joint account holders are directed to the account holding branch.



Complete your temporary credentials

Keep the advice slip. You will need the Temporary ID shown on it to complete PBe registration online.

4

Enter your mobile number



Enter your registered Malaysia mobile number (or eligible Singapore mobile number) as prompted.

5

Set a preferred 6-digit PIN



Enter your preferred 6-digit PIN. In the supplied notice, this PIN is used as your temporary password for first-time PBe registration.

6

Reconfirm the 6-digit PIN



Re-enter the same preferred PIN to confirm it.

7

Collect card and advice slip



The transaction is accepted. Take your card and advice slip. Your Temporary ID is printed on the slip

Keep these two items together

Temporary ID = printed on the ATM advice slip.

Temporary password = the preferred 6-digit PIN you set during registration.

STEP 2: Register online using Temporary ID

Create your permanent PBe login

Once Step 1 is completed, use the Temporary ID and temporary password to create your permanent online banking credentials.

1

Go to Public Bank online banking



Visit the official Public Bank website, select Registration.

2

Start first-time registration



Select on Register with a Temporary ID and Password.

3

Enter the temporary password



Input the Temporary ID and Temporary Password set via ATM/CRM to continue.

4

Create your permanent credentials



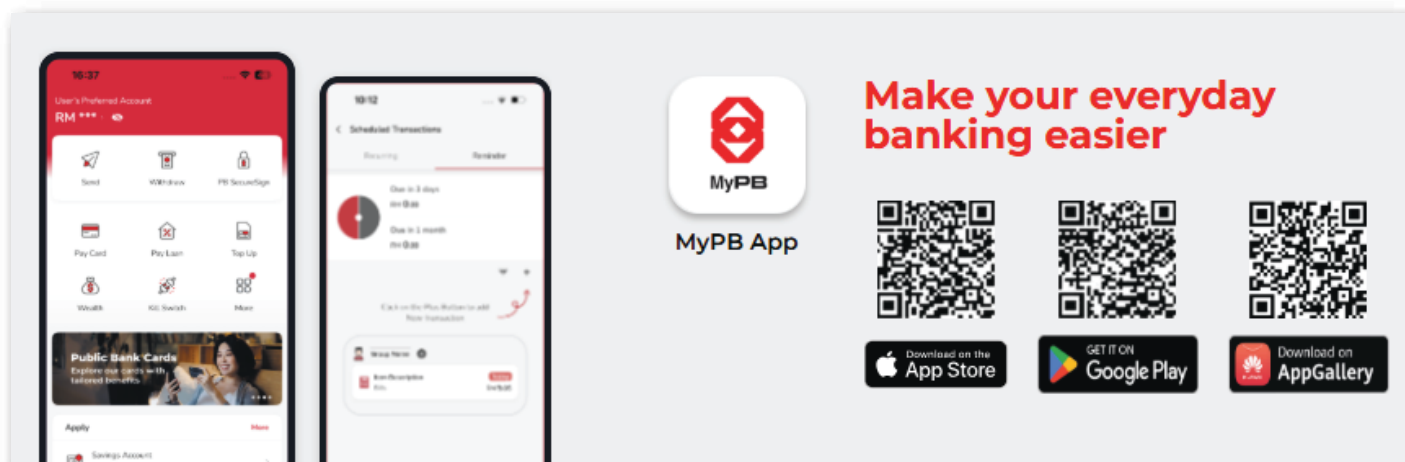
Follow the on-screen prompts to create your permanent PBe User ID and password and complete any security setup shown.

Important Info!

If you have forgotten your Temporary ID and Password, you need to re-apply for a new PBe access at your account holding branch.

STEP 3: Download and set up MyPB App

Download the MyPB App and subsequently, follow the below steps.



1

Use an official app store

Download MyPB App from the official store on your device or use the QR codes published.

2

Check the app publisher

Before installing, confirm that the app is the official MyPB App from Public Bank.

3

Sign in with your PBe credentials

Open MyPB App and perform first-time login using your PBe User ID and password.

4

Complete device binding

Follow the in-app prompts and required two-factor authentication to bind the device to your PBe access.

Compatibility recommendation

From November 2026 onwards, use a device running Android 12 or later, EMUI 13 or later or iOS 16 or later.

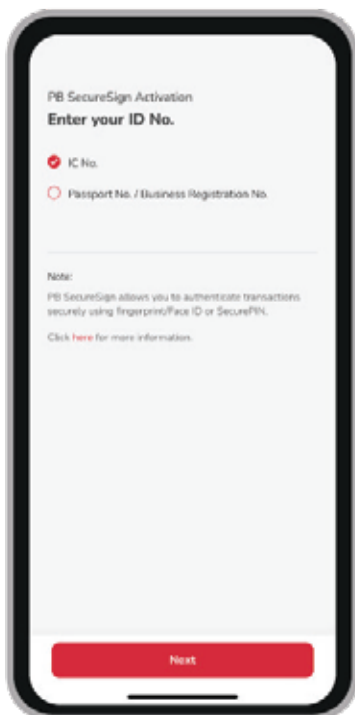
STEP 4: Register PB SecureSign

Start PB SecureSign registration

PB SecureSign is a digital security token integrated into your Public Bank mobile banking application. It allows you to authenticate your banking transactions easily and safely via biometric (i.e. fingerprint / Touch ID / Face ID) recognition or 6-digit SecurePIN.

1

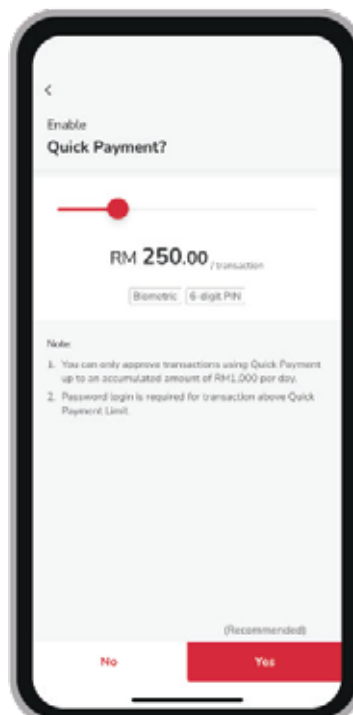
Enter your ID number



Select the relevant ID type and enter your ID number to begin PB SecureSign registration

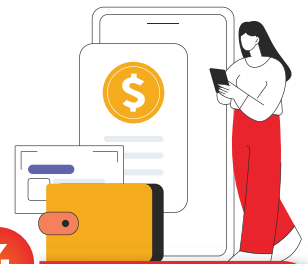
2

Enable and set Quick Payment

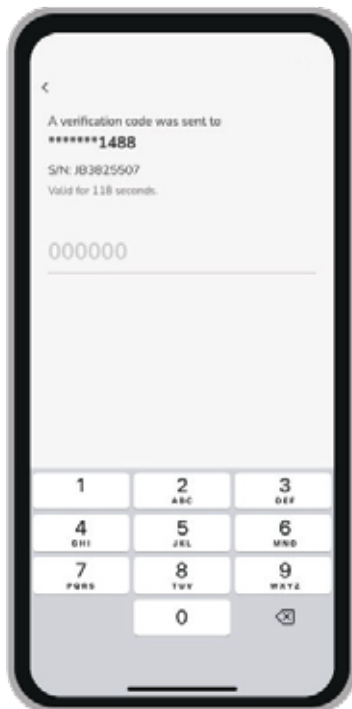


Choose whether to enable Quick Payment and set the limit shown in the app. Review the options before continuing.



**3**

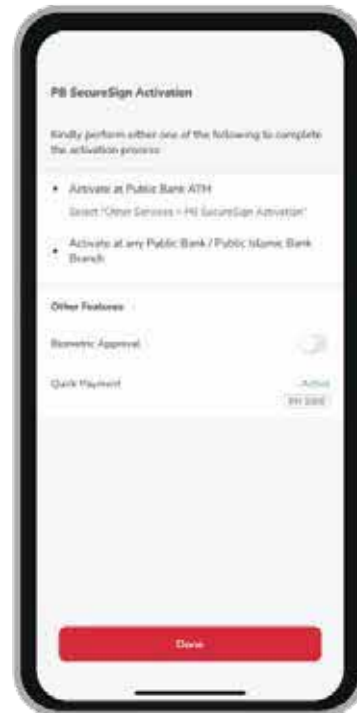
Complete SMS PAC Verification



A verification code is sent to your registered mobile number. Enter the PAC within the validity period shown on screen.

4

Registration Complete - Pending Activation



The app confirms registration and instructs you to activate PB SecureSign at a Public Bank ATM / CRM or branch.

Next action

Do not stop here. Registration alone is not the final activation. Continue to the ATM / CRM for PB SecureSign and Challenge Question activation steps on the next pages.

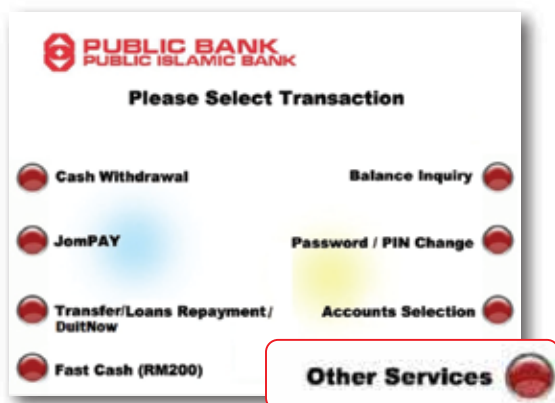
Customers need to enrol for Challenge Questions and answers via MyPB App. You will be prompted to enrol for Challenge Questions and answers as soon as you login on MyPB App.

STEP 5: Activate PB SecureSign via ATM / CRM

After registering PB SecureSign in MyPB App, visit Public Bank ATM / CRM in order to activate.

1

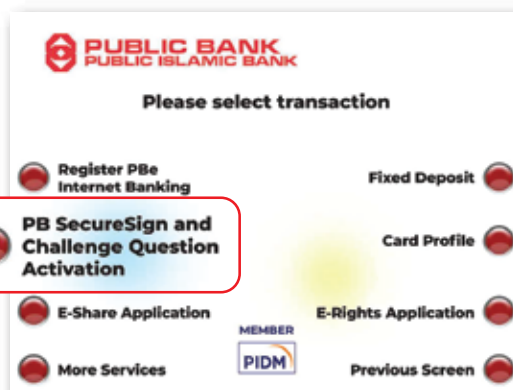
Select "Other Services"



Insert the card.
From the main transaction menu,
select Other Services.

2

Select "PB SecureSign Activation"



Choose PB SecureSign Activation
from the services menu.

Check before you approve

Use the same card/PBe profile associated with the MyPB registration. If the option is not available, contact Public Bank or visit a branch.

Confirm the device and collect the advice slip

The ATM / CRM will display the registered device details. Review them carefully before approving.





3

Verify device details and select Yes

Check the device type, device name and registration date / time.
Select Yes only if the details match your device.

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PUBLIC ISLAMIC BANK

PB SecureSign Activation

Proceed to activate PB SecureSign for the following device?

Device Type : ANDROID

Device Name : DANIELC-SGALAXY22

Registered Date/Time : 30 / 09 / 2022 14 : 26 : 50

☐ Yes ☐ No

4

Transaction accepted

When the ATM / CRM confirms acceptance, remove your card and collect the advice slip.



5

Keep the activation advice slip

The printed advice slip confirms the PB SecureSign activation transaction.

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PUBLIC ISLAMIC BANK

TRANSACTION: PB SECURESIGN ACTIVATION

DATE: 30SEP2022 TIME: 18:41 LOCATION: 2771

FROM: SA

ACCEPTED: YES PBM: YES

ANDROID DANIELC-SGALAXY22

TRACE NO/SL CODE: 91F150

THANK YOU



FINAL CHECKS & SECURITY

YOU ARE ALMOST DONE

Allow the security waiting period

PB SecureSign can only be used to approve transactions 12 hours after activation. This waiting period helps protect your online banking access.

COMPLETION CHECKLIST

- PBe Temporary ID obtained at ATM / CRM
- Permanent PBe User ID and password created
- MyPB App installed and device bound
- PB SecureSign registered in MyPB App
- PB SecureSign activated at ATM / CRM
- 12-hour cooling-off period completed



1

Never share passwords or PAC codes

Do not share your password, Secure PIN or SMS PAC to “help” you approve a transaction.

2

Approve only your own transactions

Read the transaction details before using PB SecureSign. Reject anything you did not initiate.

3

Keep push notifications enabled

PB SecureSign approvals rely on your registered mobile device. Keep MyPB notifications enabled and protect your phone with a screen lock.

4

Act quickly if access is compromised

Use Public Bank’s security channels / Kill Switch and contact the bank if you suspect unauthorised access.

Need help?

Email us at customersupport@publicbank.com.my.

For the latest instructions, always verify against the official Public Bank website.



Secure Every Transaction

BANK FOR THE PEOPLE  **PUBLIC BANK**

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