

PB engage MY

PUBLIC BANK - MOBILE BANKING APPLICATION

1.0 GENERAL

- **What is new in PB engage MY?**

The new PB engage MY provides a refreshing user interface and the following new features to simplify your banking experience:

- a) Quick Balance
- b) Quick Action Menu to access transfer or payment feature directly from your account balance page
- c) Future dated transactions
- d) DuitNow QR payment at participating merchants
- e) Share transaction receipt via messenger app and email
- f) Transaction authenticated with SecureSign token

- **Who can use PB engage MY?**

All new and existing Public Bank individual customers who are registered with PBe can use PB engage MY. Access to PBe Business Banking accounts has been discontinued.

- **How do I setup PB engage MY?**

- a) Launch PB engage MY upon successful download from App Store or Google Play
- b) Enter your PBe User ID
- c) Verify and confirm your Personal Login Phrase (PLP)
- d) Enter your PBe password
- e) Register your device by entering PBe Authentication Code (PAC) or SecureSign Code
- f) Enroll the PBe Challenge Questions (applicable to new PBe users only)
- g) Activate Quick Balance (optional)
- h) Activate DuitNow QR (optional)
- i) Upon completion, you will be able to access your accounts.

- **What are the operating hours for PB engage MY?**

PB engage MY is available 24 hours, 7 days a week.

2.0 SECURITY CONCERNS

- **Is PB engage MY safe?**

Yes, PB engage MY is secure. For a start, device binding is mandatory for using PB engage MY service. To perform financial transaction, you are required to login with User ID and password. Personal login Phrase (PLP) will be displayed for your verification prior to login with your password.

Transactions via PB engage MY must be approved by PAC or SecureSign Code and are monitored by the Bank's Fraud Detection System.

Data transmission via PB engage MY are encrypted with HTTPS with valid trusted server certificate and secured with TLS 1.2 encryption with end-to-end application layer encryption between the mobile device and back-end server to further protect the transaction.

The mobile application is protected with Runtime Application Self-Protection (RASP) to protect it from malicious attacks and unwanted changes and tampering.

- **Can I use PB engage MY on a rooted or jailbroken mobile device?**

No, PB engage MY is not accessible via rooted or jailbroken mobile devices.

- **What happens when I take a screenshot of the app?**

There is a risk of leakage of your personal data such as login credentials, accounts and transaction information if unwanted third parties have access to your screenshots. Please be aware that the use of screenshots is at your own risk and responsibility.

- **What are the minimum operating system requirements for PB engage MY?**

a) Android: Android 7 (Nougat) and above.

b) iOS: iOS 9 and above.

- **Why is PB engage MY requesting permission to access my contacts, location, camera or photos?**

PB engage MY requires access due to the following reasons:

Services	Mandatory Access	Description
Phone Book / Contact	No	To allow you to retrieve contact number from your phone book when you perform DuitNow transfer and Prepaid Top-Up.
Phone / Location	No	For device authentication and security purpose.
Storage	Yes (for Android devices only)	For profile personalisation purpose.
Fingerprint / Face ID	No	To enable Quick Balance and authorisation of DuitNow QR transaction below RM250.
Camera / Photo	No	For profile personalisation purpose and scanning of QR Code purpose.

- **I received a notification message asking me to update my PB engage MY to the latest version. Can I continue to use the app without updating?**

No, you are required to update PB engage MY to the latest version to enjoy the new features, better performance and improved security.

- **What should I do if I lost my mobile device?**

Login to PB engage MY from another mobile device. At 'Settings', tap on 'Device Management' and delete the lost device. Alternatively, contact PBe Consumer Support at 603-2179 9999 for assistance.

3.0 ACCOUNT INQUIRY

3.1 Quick Balance

- **What is Quick Balance?**
Quick Balance allows you to view your account balance summary via fingerprint or Face ID authentication.
- **Is Quick Balance supported on my device?**
Quick Balance is supported on mobile devices that come with:
 - Fingerprint authentication / Touch ID
 - Face ID (iPhone X or newer)
- **Do I need to activate Quick Balance?**
Yes. Activate Quick Balance when you launch PB engage MY for the first time. You may also choose to activate it later at 'Settings' > 'Quick Balance'.
- **Can I activate Quick Balance on multiple devices?**
Yes. Up to three (3) devices per user.
- **Can other people view my Quick Balance if their fingerprints are registered on my device?**
Yes, but only if you allow other people to register their fingerprints on your mobile device. To safeguard your privacy, please ensure that you delete all third party fingerprint(s) registered on your device.
- **How many users can I register for Quick Balance on the same device?**
You can register only one user per device.
- **Why do I still get prompted to enter my password after login via Quick Balance?**
Quick Balance allows quick access to view your account balances only. Password is required to access other services.

3.2 Account Summary

- **What is Account Summary?**
Account Summary allows you to view all your account balances at one glance.
- **Can I view the account details and transaction history?**
Yes, tap on any account at Account Summary page to view account details and transaction history. Tap on 'PBe History' to retrieve the receipt of past transactions.
- **How far back can I track transactions in PB engage MY?**
Transaction history is available for the past 3 months.
- **What if some of my accounts are not shown in Account Summary?**
You can add newly opened accounts at PBe under 'Profile Maintenance'.

- **What are the 3 horizontal dots in between Account Details and Transaction History?**
It is the Quick Action Menu (QAM) that provides you a shortcut to move to ‘Transfer’ or ‘Payment’ pages directly as below:

Account Type	QAM List
Current / Savings Account	<ul style="list-style-type: none"> ○ Transfer to PB Account ○ Transfer to Other Banks ○ DuitNow ○ Pay Bills ○ JomPAY ○ Prepaid Top-Up
PB Card	<ul style="list-style-type: none"> ○ Pay Statement Balance ○ Pay Minimum Amount ○ Pay Bills ○ JomPAY ○ Prepaid Top-Up
PB Loan / Financing	<ul style="list-style-type: none"> ○ Pay Instalment

4.0 TRANSFER & PAYMENT

4.1 Transfer & Payment

- **What are the available types of Transfer and Payment services available via PB engage MY?**

Transfer / Payment	Future Dated	To Non-Favourite	To Favourite
DuitNow	✓	✓	✓
Transfer to Own & Other PB Account	✓	✓	✓
Transfer to Other Banks	✓	✓	✓
DuitNow QR	N/A	✓	N/A
Bill Payment / JomPAY	✓	✓	✓
Pay Loan / Financing	✓	✓	✓
Pay Cards	✓	✓	✓
Prepaid Top-Up	N/A	✓	N/A



- **Can I share the transaction receipt with my recipient?**
Yes, you can share your transaction receipt to your recipient via messaging app such as WhatsApp, via email or other available communication applications by tapping on 'Share Receipt' at the acknowledgement screen.
- **What should I do if I'm having problems performing transaction on the app?**
 - a) Close and relaunch the app or reboot your mobile device.
 - b) Check to ensure your device has internet connection.
 - c) Clear your mobile cache or storage (android users).

4.2 DuitNow

- **What is DuitNow?**
DuitNow is a fund transfer service where you can transfer funds instantly to a DuitNow ID.
- **What is DuitNow ID?**
DuitNow ID is the recipient's mobile number or Identity Card Number that represent the recipient's bank account number.
- **How do I send money with DuitNow?**
 - a) Tap on 'Transfer' and select 'DuitNow'
 - b) Select 'From Account'
 - c) Select your favourite recipient. For non-favourite recipient, tap on 'New Recipient', select 'DuitNow ID Type' and enter the 'DuitNow ID'
 - d) Enter the amount and tap on '✓'
 - e) Enter 'Recipient's Reference' and tap on 'Next'
 - f) Verify the recipient name and other details
 - g) Tick the 'T&C' checkbox and tap on 'Confirm'
 - h) Enter 'PAC' / 'SecureSign' code to complete the transaction
- **How do I register my DuitNow ID?**
 - a) Tap on 'Transfer' and select 'DuitNow'
 - b) Tap on the down arrow and select 'Manage DuitNow ID'
 - c) Select 'Mobile Number' or 'ID number' as your DuitNow ID
 - d) Select 'Account Number'
 - e) Verify details and tick the 'T&C' checkbox
 - f) Enter 'PAC' / 'SecureSign' code to complete the registration
- **My DuitNow ID is registered with another Bank. How do I switch to Public Bank?**
 - a) Tap on 'Transfer' and select 'DuitNow'
 - b) Tap on the down arrow and select 'Manage DuitNow ID'
 - c) Select the 'DuitNow ID' registered with another bank
 - d) Tap on the 'Account Number' (with other bank)
 - e) Select 'Account Number'
 - f) Verify details and tap on 'Confirm'
 - g) Enter 'PAC' / 'SecureSign' code to complete the switch

4.3 DuitNow QR

- **What is DuitNow QR?**

DuitNow QR is a cashless payment solution that allows customers to make QR payments to eligible merchants with PB engage MY.
- **How do I activate DuitNow QR?**

Activate DuitNow QR when you launch PB engage MY for the first time. You may also choose to activate it later at 'Settings' > 'DuitNow QR'.
- **How do I pay using DuitNow QR?**
 - a) Launch PB engage MY and tap on 'DuitNow QR'
 - b) Scan the merchant's QR code, the merchant's name will be displayed
 - c) Enter the amount and tap on '✓'
 - d) Verify the detail and tap on 'Confirm'
 - e) Approve the payment with your 6-digit PIN or biometric authentication
- **What should I do if I had made an erroneous DuitNow QR payment?**

If you are at the merchant premise, please settle the dispute with the Merchant directly. However, if you only realise the mistake after you have left the premise, please contact our Customer Support Helpdesk at 603-2179 9999 for assistance.
- **How do I report a fraudulent DuitNow QR payment?**

For security purpose, each DuitNow QR payment requires authentication using the 6-digit PIN or Fingerprint / Touch ID. Although unlikely, if you have encountered a fraudulent transaction, please contact our Cyber Fraud Security unit at 603-2177 3555.

5.0 TRANSACTION AUTHENTICATION

5.1 PBe Authentication Code (PAC)

- **What is PAC?**

PAC is system generated 6-Digit Authentication Code. Each PAC is unique and acts as an additional layer of security to protect your banking transaction. Always treat each PAC with care and do not share your PAC.
- **How does PAC work?**
 - a) Select the transaction you wish to make.
 - b) On the Confirmation screen, tap on 'Request PAC'.
 - c) Once you have received the SMS, enter the 6-digit Authentication Code into the transaction screen. Ensure the serial number shown on screen matches the serial number in your SMS.
 - d) Tap on 'Submit' to complete the transaction.
- **How do I register my mobile phone number to receive PAC?**

Kindly visit any of our Public Bank or Public Islamic Bank branches to register or change your mobile phone number.

- **Can I use the same PAC for multiple transactions?**
No, every transaction requires a separate PAC.

5.2 SecureSign Token

- **What is SecureSign token?**
SecureSign token is a password protected security device that generates a dynamic, time-sensitive security code for transaction approval in PBe and PB engage MY.
- **Who can apply for SecureSign token?**
New and existing PBe and PB engage MY user.
- **Where can I get one?**
You may apply for the token at any Public Bank or Public Islamic Bank branch.
- **How much does it cost?**
RM 50.00 per token.
Note: The service fee is currently waived until further notice.
- **What precautions should I take to secure the token?**
Set up a 6-digit PIN immediately upon receipt of the token. Always keep the PIN secret and the token safe. Do not leave the token unattended or share it with anyone. Avoid weak PINs such as 123456, 282828, 444444 etc.
- **What if I have forgotten the PIN for SecureSign Token?**
You have a maximum of six (6) attempts to enter the correct PIN. Failing which, the token will be locked. The token will display a 7-digit LOCK PIN each time you switch on the token. Please proceed to your nearest branch to unlock the token.
- **Who should I contact for assistance if my token is damaged or lost?**
Please report immediately to PBe Customer Support at 603-2179 9999 to have the token deactivated. Get a replacement token at any branch. The token cost is waived until further notice.

5.3 PBe Challenge Question

- **How does PBe Challenge Questions work?**
The PBe Challenge Questions provide an extra layer of security to protect your account. If the Bank detects any unusual activity or transactions that are deemed high risk, you will be prompted with a challenge question for authentication.
- **Can I set up PBe Challenge Questions on PB engage MY?**
Yes, you can set up the PBe Challenge Questions via PB engage MY if you have registered for PBe but have not enrolled your PBe Challenge Questions.
- **Can I choose not to set up PBe Challenge Questions?**
No, this security feature is required for all PBe users

- **Can I use the same answer for all the PBe Challenge Questions?**
No, each answer must be unique.
- **Can I change the PBe Challenge Questions via PB engage MY?**
No, you can only change the PBe Challenge Questions via PBe.

6.0 TRANSACTION LIMIT

Transfer / Payment	PB engage MY
Transfer to PB Account	Own accounts: Unlimited Favourite accounts: RM10,000 per transaction & RM20,000 per day (with PAC) RM50,000 per transaction / per day (with Token) Non-Favourite accounts:* RM5,000 per transaction / per day
Transfer to Other Banks via Interbank GIRO / Instant Transfer / DuitNow	Favourite accounts: RM10,000 per transaction & RM20,000 per day (with PAC) RM50,000 per transaction / per day (with Token) Non-Favourite accounts:* RM5,000 per transaction / per day
Pay Cards	Own cards: Unlimited Favourite cards: RM20,000 per transaction / per day (with PAC) RM50,000 per transaction / per day (with Token) Non-Favourite cards:* RM5,000 per transaction / per day
Pay Bills	RM100,000 per transaction / per day
JomPAY	RM100,000 per transaction / per day
Pay Loan / Financing	RM100,000 per transaction / per day
Prepaid Top-Up	RM300 per transaction / per day
DuitNow QR	RM 250 & below (with 6 digits PIN / biometric) RM250.01 - RM1,000 (with 6 digits PIN)

* For transactions to non-favourite accounts via PB engage MY, a daily limit of RM5,000 is shared among 'Transfer to PB Account', 'Transfer to Other Banks', 'DuitNow', and 'Pay Cards'.

Note:

The daily third party fund transfer limit (favourite and non-favourite) per customer is shared among all fund transfers performed on the same day via PBe and PB engage MY to ‘Transfer to PB Account’, ‘Transfer to Other Banks’, ‘DuitNow’, and ‘Pay Cards’.

The transfer limit can be maintained online at ‘Profile Maintenance / Change PBe Transfer Limit’ up to a maximum of RM20,000 (with PAC) and RM50,000 (with Token).

7.0 FEES & CHARGES

The following are the fee & charges applicable for PB engage MY services:

Transfer / Payment	Service Charge (RM)
Transfer <ul style="list-style-type: none"> • DuitNow • Transfer to PB Account • Interbank GIRO • Instant Transfer 	Free
Credit Card Cash Advance	5% of the Transaction Amount
Payment <ul style="list-style-type: none"> • Pay Bills (free except to the following organizations) <ul style="list-style-type: none"> a) AEON Credit Service (M) Bhd, Kolej Universiti Tunku Abdul Rahman, Majlis Amanah Rakyat, Perbadanan Tabung Pendidikan Tinggi Nasional, Singer, Universiti Tunku Abdul Rahman, Yayasan Pelajaran Johor b) JF Apex Securities Berhad, Lembaga Tabung Haji • DuitNow QR • JomPAY • Pay Loan/Financing • Pay Cards • Prepaid Top-Up 	RM1.00 RM0.50 Free
Notification to beneficiary / recipient	Email: Free SMS: RM0.20

Note:

- A one-time cash advance fee will be charged for the amount of cash advance or a minimum of RM20.00, whichever is higher. In addition, Finance Charge will be computed on each cash advance calculated from the date the cash is advanced until the date is settled in full.

8.0 PROFILE SETTINGS

- **How can I personalise my profile?**

You can personalise your profile by:

- Uploading your profile picture under Settings tab by tapping on the camera icon.
- Tap on 'Theme' and select your preferred theme background.

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