

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 Access / 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
- 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) Enrol the PBe Challenge Questions (applicable to new PBe users only)
- f) Select your preferred debiting account
- g) Activate Quick Access / Quick Balance
- h) Register your device and confirm your activation by entering PBe Authentication Code (PAC) or SecureSign Code
- i) Activate PB SecureSign
- j) 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 8 and above.

b) iOS: iOS 10 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 authentication / Touch ID / Face ID	No	To enable Quick Access / Quick Balance.
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 603-2170 8000 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 Transfer ○ 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	✓	✓	✓
Transfer to Own & Other PB Account	✓	✓	✓
Transfer to Other Banks	✓	✓	✓
DuitNow QR	N/A	✓	N/A
Bill Payment / JomPAY	✓	✓	✓
Pay Loan / Financing	✓	✓	✓

Transfer / Payment	Future Dated	To Non-Favourite	To Favourite
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 Preferred Account

- **Why is there a default or pre-selected account during transfer or payment?**
 You have selected a preferred debiting account during the first time login setup. This feature allows auto selecting debiting account to perform transactions. You can always tap on previous step “From” to select another debiting account.
- **What type of accounts can I select as my preferred account?**
 Current / Savings account can be selected as a Preferred Account.
- **Can I change my preferred account?**
 Yes. You can change your preferred account at “Settings” > “Preferred Account”.

4.3 Quick Access

- **What is Quick Access?**
 Quick Access is a feature that allows you to access your accounts and perform all types of transfer and payment with your biometric authentication.
- **What is the limit for Quick Access?**
 The transaction limit for Quick Access is up to a maximum of RM1,000 per day.
- **Do I need to activate Quick Access?**
 Yes. Activate Quick Access when you launch PB engage MY for the first time. You may also choose to activate or deactivate it later at “Settings” > “Quick Access”.
- **Why do I still get prompted to enter my password after activating Quick Access?** If you have exceeded the limit set for Quick Access of RM 1,000, you will need to enter your password to complete the transaction. This is a security feature to safeguard your account.

4.4 DuitNow Transfer

- **What is DuitNow Transfer?**

DuitNow Transfer 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 identity to receive funds. The available DuitNow ID are as follows:

No.	DuitNow ID Type	Previous Name	Current Name
1	<i>Existing:</i> (a) Mobile Number (b) NRIC/Army/Police ID (c) Passport Number (d) Business Registration Number	DuitNow	DuitNow Transfer
2	<i>New:</i> (e) Account Number	Instant Transfer	

- **How do I send money with DuitNow Transfer?**

- Tap on "DuitNow" and select "DuitNow Transfer"
- Select "From Account"
- Select your favourite recipient. For non-favourite recipient, tap on "New Recipient", select "DuitNow ID Type" and enter the "DuitNow ID"
- Enter the amount and tap on '✓'
- Enter "Recipient's Reference" and tap on "Next"
- Verify the recipient name and other details
- Tick the T&C checkbox and tap on "Confirm"
- Enter PAC / SecureSign code to complete the transaction

- **How do I register my DuitNow ID?**

- Tap on "Settings" and select "Manage DuitNow ID"
- Tap on "Register DuitNow ID"
- Select "Mobile Number" or "ID number" as your DuitNow ID
- Select "Account Number"
- Verify details and tick the T&C checkbox
- Enter PAC / SecureSign code to complete the registration

- **My DuitNow ID is registered with another Bank. How do I switch to Public Bank?**

- Tap on "Settings" and select "Manage DuitNow ID"
- Select the "DuitNow ID" registered with another bank
- Tap on the "Account Number" (with other bank)
- Select "Account Number"
- Verify details and tap on "Confirm"
- Enter PAC / SecureSign code to complete the switch

4.5 DuitNow QR

- **What is DuitNow QR?**

DuitNow QR is a cashless payment solution that allows you to make QR payments using PB engage MY. Below are the available functions:

 1. **P2P Transfer (Peer to Peer Transfer)**
 - Transfer funds to your friends and family in Malaysia
 - Receive funds transfer from your friends and family in Malaysia
 2. **Merchant Payment**
 - Make payments to Malaysian merchants
 - Make payments to Overseas merchants
- **Can I use DuitNow QR service via PBe Online Banking?**

No. This service is available on PB engage MY only.
- **Do I need to activate DuitNow QR?**

Yes. DuitNow QR activation is part of the Quick Access service. You may refer to the Quick Access activation above at 4.3 for activation and assign a preferred account for DuitNow QR transaction.
- **Are there any charges for DuitNow QR P2P or DuitNow QR Payment to Merchant?**No.

There are no charges for P2P transfers and merchant payments.
- **What should I do if I had made an erroneous DuitNow QR payment?**

Erroneous payments (i.e. extra zero or typo) are best settled directly with the respective merchant. The merchant may refund any excess amount via cash or via fund transfer directly to your account. For advice on dispute, you may also reach to our Customer Support Helpdesk at 603-2170 8000.
- **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.

DuitNow QR P2P Transfer & Pay to Local Merchants

- **How do I transfer to my friends or family 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 the “Tick (✓)” button
 - d) Verify the details and tap on “Confirm”
 - e) Approve the payment with your 6-digit PIN or biometric authentication

- **How do I receive DuitNow QR transfer from others?**
 - a) Launch PB engage and tap on “DuitNow QR”
 - b) Tap on the ‘Receive’ tab
 - c) Enter the amount and tap on the “Tick (✓)” button
 - d) Show the QR Code to your friends and family and start receiving

DuitNow QR Cross Border Payment

- **Can I pay using DuitNow QR to overseas merchants?**

Yes, you are able to use DuitNow QR to selected overseas merchants under the DuitNow QR Cross Border Payment. Kindly refer to <https://www.duitnow.my/DuitNow-QR/index.html#consumers> for the updated list of available banks.
- **How do I pay to overseas’ QR code?**
 - a) Launch PB engage and tap on “DuitNow QR”
 - b) Scan the merchant’s QR code, the merchant’s name will be displayed
 - c) Enter the amount in foreign currency and check the converted amount in Malaysian Ringgit (MYR)
 - d) Tap on the “Tick (✓)” button to verify the payment details (including the exchange rate)
 - e) Tap on “Confirm” and approve the payment with your 6-digit PIN or biometric authentication
 - f) The amount in MYR will be deducted from your preferred account.
- **What is the FOREX rate of DuitNow QR cross border?**

FOREX rate will be shown as you input the foreign currency amount. You may view the exchange rate at the confirmation screen.
- **Are there any charges imposed for using DuitNow QR Cross Border?**

There are no charges imposed for DuitNow QR Cross Border Payments.
- **What are the daily payment limits of DuitNow QR Cross Border?**

The DuitNow QR cross border limit falls under the Third Party Transfer Limit that has a maximum of RM 50,000.00 per day.

However, DuitNow QR Cross Border Payment has a lower limit as follows:

- Up to RM 3,000.00 per transaction, and;
- Up to RM 10,000.00 per day;

The above are subject to an aggregate total Third Party Transfer Limit of RM 50,000.00 per day or customer’s reduced limit, whichever is lower.

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 SMS 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 603-2170 8000 to have the token deactivated. Get a replacement token at any branch. The token cost is waived until further notice.

5.3 PB SecureSign

- **What is PB SecureSign?**
PB SecureSign is a digital security token integrated into your PB engage MY 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.
- **Who can activate / apply for PB SecureSign?**
As long as you have registered PAC or SecureSign Token, you can activate PB SecureSign in PB engage MY app.
- **What is SecurePIN?**
SecurePIN is a 6-digit personal identification number (PIN) created by you during PB SecureSign activation. SecurePIN will be used to authorise banking transactions hence *it must always be kept secret and never be disclosed to anyone.*
**For PB engage DuitNow QR user, your 6-digit QR payment PIN will be your SecurePIN.*
- **Can I activate PB SecureSign in all my PB engage registered devices?**
No. PB SecureSign can only be activated in (1) one registered device at one time.
- **What is PB SecureSign (Push Notification)?**
PB SecureSign (Push Notification) is an authentication method available when you performed transaction using other registered device. A push notification will be sent to your PB SecureSign activated device for approval.
Simply tap on the Push Notification or launch the PB engage MY app to retrieve the pending transaction. Please verify the transaction details before approving the transaction.
- **What is SecurePAC?**
SecurePAC is a 6-digit One Time Password (OTP) generated by PB SecureSign. It is used for transaction approval of higher limit.
- **What if I have forgotten my SecurePIN / My SecurePIN is locked / Can I change my SecurePIN?**
You can reset your SecurePIN via following steps:
 1. Login to PB engage MY
 2. Go to “Settings”
 3. Tap on “SecurePIN Management” to reset your SecurePIN

5.4 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

- **For the following Fund Transfer Services:**
 - Intrabank Transfer to PB Account
 - Interbank GIRO (IBG)
 - DuitNow Transfer
 - DuitNow QR (NEW!)
 - PB Card Payment
 - PB Loan/Financing Payment

Transaction Type	Daily Transaction Limit
To own account	Unlimited
To other accounts	RM10,000.00 per transaction and RM20,000.00 per day (with PAC) RM50,000.00 (with SecureSign)

- **For Payment Services:**

Payment Type	Daily Payment Limit
Bills & JomPAY	Favourite Bills: RM100,000 per transaction / per day Non-Favourite Bills: RM10,000.00 per transaction and RM20,000.00 per day (with PAC) RM100,000 per transaction / per day (with PB SecureSign (SecurePAC) or SecureSign Token)
Prepaid Top-Up	RM300 per transaction / per day

Note:

¹ The daily fund transfer limit can be increased to a maximum of RM50,000.00. To set the limit above RM 20,000, you are required to use a SecureSign Token to authorize the maintenance. Token can be subscribed from our branch.

² The transfer limit can be maintained at *PBe > Profile Maintenance > Manage Profile > Change Limit > Change Daily Limit*

- For customers with PBe Authentication Code (PAC), the limit can be increased up to RM 20,000 only.
- For customers with SecureSign Token, the limit can be increased up to RM 50,000.

³ The daily third party fund transfer limit is shared among all fund transfers performed to third party on the same day via PBe and PB engage MY.

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"> • Transfer to PB Account • Interbank GIRO • DuitNow Transfer 	Free
Credit Card Cash Advance	5% of the Transaction Amount

Transfer / Payment	Service Charge (RM)
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, Yayasan Pelajaran Johor b) JF Apex Securities Berhad, Lembaga Tabung Haji c) Universiti Tunku Abdul Rahman 	RM1.00 RM0.50 RM0.25
Payment <ul style="list-style-type: none"> • DuitNow QR • JomPAY • Pay Loan/Financing • Pay Cards • Prepaid Top-Up 	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 POST TRANSACTION ALERT

- **What is a Post Transaction Alert?**

Post transaction alert is a security feature to notify you of the activities conducted via online banking which serves to safeguard your interests from any fraudulent or unauthorised actions.

- **What is a Push Notification?**

Push Notification is a new and secured method of delivering post transaction alerts and notifications to PBB customers who has downloaded PB engage MY and registered to allow notification messages. It will be sent to the customer's device even when PB engage MY app is not launched on the device.

- **How do I receive the Push Notification?**

All existing post notifications sent via SMS will be delivered through Push Notification once you have registered for this feature on your PB engage MY app. The Push Notification message will be delivered in a truncated format, should you tap on the Push Notification it will display the respective message in full in the PB engage MY Mailbox.

- **What if I don't download PB engage MY?**

You will continue to receive post transaction alerts and notifications via SMS and PBe Mailbox.

- **What happens if my phone is turned off or I do not have internet connection on my device?**
The Push Notification for post transaction alerts / notification will still be delivered and dropped into your PB engage MY and PBe Mailbox. You may view the unread messages by tapping on the Mailbox icon upon launching of the PB engage MY app or after logging into PBe.
- **What happens if I have bounded/ linked all of my 3 devices to PB engage MY app, which device will the post transaction alert / notification be sent to?**
Post transaction alerts will be sent to all 3 devices if push notification is enabled.
- **What should I do if I receive a Push Notification for a transaction that I do not recognize or is not performed by me?**
Please contact PBe Customer Support at 603-2170 8000 immediately for assistance.

9.0 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.
- **What language can I change in the app?**
 - Bahasa Malaysia
 - English
 - Chinese Simplified
- **How can I change the language displayed on the app?**
 - a) Login to PB engage MY
 - b) Go to “Settings”
 - c) Tap on “Language” to select your preferred language

- END -