

FREQUENTLY ASKED QUESTIONS (FAQs) PB SecureSign

1.0 GENERAL

- **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.
- **What is the benefits of the PB SecureSign?**
By binding your device and PBe User ID, PB SecureSign provides enhanced security so that you can bank with peace of mind.
- **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 now.*
- **Can I use PB SecureSign to approve PBe transactions?**
Yes, you can use PB SecureSign to approve PBe transactions.

2.0 ACTIVATION

- **How do I activate PB SecureSign?**
Just login to your PB engage MY app and you will be prompted to activate PB SecureSign automatically.
- **What are the steps to activate PB SecureSign?**
 1. Key in your registered IC number / Passport number / Armed Force number with the Bank for verification
 2. Create your new 6-digit SecurePIN
 3. Re-enter your new 6-digit SecurePIN for confirmation
 4. Enroll for biometric authorisation (optional)
 5. Authorise your PB SecureSign activation via registered PAC or SecureSign Token.
- **Can I skip the PB SecureSign activation?**
All PB engage MY users are required to activate PB SecureSign in one of their registered device(s).

PB Credit / Debit Card members with One-Time Password (OTP) only can skip the PB SecureSign activation with just viewing access in PB engage MY.

- **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.

- **How do I register a secondary device?**

You can register for a secondary device via the following steps:

1. Download PB engage MY on another device.
2. Proceed with the device registration and authentication.
3. You will not be prompted to register PB SecureSign on the secondary device.
4. Transactions done on the secondary will require authentication via SMS PAC or via PB SecureSign on the primary device.

- **How can I switch the PB SecureSign feature to another registered device?**

You can switch your PB SecureSign to another register device via the following steps:

1. Login to PB engage MY with another registered device.
2. Go to Settings.
3. Tap on “PB SecureSign”.
4. You will be prompted that re-activation on this device will deregister your PB SecureSign from the old device.
5. Click “Yes” to proceed.
6. Your PB SecureSign is now pending activation for your new device. Please activate via ATM, branch or email to customersupport@publicbank.com.my.

- **How do I know if I have activated PB SecureSign successfully?**

You will receive a SMS post-notification alert upon successful activation. Alternatively, you may go to *Settings* > *PB SecureSign* to check on the status.

3.0 TRANSACTION AUTHORISATION

- **How does PB SecureSign work?**

PB SecureSign will be the default transaction authorisation method for your PB SecureSign activated device. Upon confirmation of the transaction you wish to make, you will be prompted to authenticate directly using your biometric (if enrolled) or SecurePIN.

For other registered device(s), you can choose to authenticate transactions using following authorisation methods:

- ✓ PB SecureSign - Push Notification
- ✓ PB SecureSign - SecurePAC
- ✓ SecureSign Token (for token holder only)
- ✓ SMS PAC

- **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 PB SecureSign (SecurePAC)?**

PB SecureSign (SecurePAC) is an authentication method available when you performed transaction using other registered device. Follow the instructions below using your PB SecureSign activated device to generate SecurePAC:

1. Launch PB engage MY app
2. From the side menu, tap on “PB SecureSign” to retrieve pending transaction
3. Verify the transaction details before you proceed
4. Enter your SecurePIN or authenticate with your enrolled fingerprint / Touch ID / Face ID
5. The 6 digits SecurePAC will be displayed on the screen
6. Input the SecurePAC in your other registered device to approve 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.

- **Can I use the same SecurePAC for multiple transactions?**

No, every SecurePAC is unique and can be used to approve the designated transaction only.

- **Will PB SecureSign (Push Notification) and SecurePAC expire?**

Yes, the PB SecureSign (Push Notification) and SecurePAC have a validity of 2 minutes (120 seconds).

- **What if I accidentally dismissed the Push Notification for pending transaction?**

You can launch your PB engage mobile banking application to retrieve the pending transaction approval.

- **Can I use PB SecureSign when I am overseas?**

Yes, you can use PB SecureSign while you are abroad as long as your mobile device is connected to the internet.

- **Why is my Push Notification not working?**

Follow the following instructions to turn on Push Notification for PB engage MY at your device:

iPhone Users:

1. Go to “Settings”
2. Search for “PB engage MY” app
3. Select “Notifications”
4. Turn on the “Allow Notification”

Android Phone Users:

1. Go to “Settings”
2. Search for “Apps” or “Apps & Notification”
3. Look for “PB engage MY” app
4. Select “Notifications”
5. Turn on the “Allow notifications” or “Show notifications”

- **What should I do if I receive a Push Notification for a transaction that I do not recognize or do not perform?**

Reject the transaction immediately and report to PBe Cyber Fraud Security team at 03-2177 3555. Go to your PB engage MY *Settings > Device Management* to remove any unknown device(s).

4.0 TRANSACTION LIMIT

Transfer / Payment	PB engage MY
Transfer to PB Account	<p>Own Accounts: Unlimited</p> <p>Favourite PB Accounts: RM10,000 per transaction (with PB SecureSign (Push Notification) or SMS PAC)</p> <p>RM50,000 per transaction / per day (with PB SecureSign (SecurePAC) or SecureSign Token)</p> <p>Non-Favourite PB Accounts: * RM5,000 per transaction / per day</p>
Transfer to Other Banks (Interbank GIRO / Instant Transfer / DuitNow)	<p>Favourite Accounts: RM10,000 per transaction (with PB SecureSign (Push Notification) or SMS PAC)</p> <p>RM50,000 per transaction / per day (with PB SecureSign (SecurePAC) or SecureSign Token)</p> <p>Non-Favourite Accounts: * RM5,000 per transaction / per day</p>



Pay Cards	<p>Own PB Cards: Unlimited</p> <p>Favourite PB Cards: RM10,000 per transaction (with PB SecureSign (Push Notification) or SMS PAC)</p> <p>RM50,000 per transaction / per day (with PB SecureSign (SecurePAC) or SecureSign Token)</p> <p>Non-Favourite PB Cards: * RM5,000 per transaction / per day</p>
Pay Bills	<p>Favourite Bills: RM100,000 per transaction / per day</p> <p>Non-Favourite Bills: RM10,000 per transaction (with PB SecureSign (Push Notification) or SMS PAC)</p> <p>RM100,000 per transaction / per day (with PB SecureSign (SecurePAC) or SecureSign Token)</p>

Transfer / Payment	PB engage MY
JomPAY	Favourite Billers: RM100,000 per transaction / per day Non-Favourite Billers: RM10,000 per transaction (with PB SecureSign (Push Notification) or SMS PAC) RM100,000 per transaction / per day (with PB SecureSign (SecurePAC) or SecureSign Token)
Pay Loan/ Financing	Own / Favourite PB Loans: RM100,000 per transaction / per day Non-Favourite PB Loans: * RM10,000 per transaction (with PB SecureSign (Push Notification) or SMS PAC) RM100,000 per transaction / per day (with PB SecureSign (SecurePAC) or SecureSign Token)
Prepaid Top-Up	RM300 per transaction / per day
DuitNow QR	RM20,000.00 (with PB SecureSign (Push Notification) or SMS PAC) RM50,000.00 (with PB SecureSign (SecurePAC) or SecureSign Token)
DuitNow QR Cross Border	RM3,000 per transaction RM10,000 per day (with PB SecureSign (Push Notification) or SMS PAC)

*** Note:**

- (1) The daily limit (own, favourite and open) per customer is shared among all fund transfers and payments performed on the same day via PBe and PB engage MY.
- (2) The transfer limit can be maintained online at 'Profile Maintenance / Change PBe Transfer Limit' up to a maximum of RM50,000 (with PB SecureSign or SecureSign Token).

5.0 SETTINGS

- **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

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