

APPAUTHORISE

Frequently Asked Questions

Q1: What is AppAuthorise?

A1: AppAuthorise is a new, convenient and secure way to authorise your HLB Connect Online and/or HLB Connect App mobile banking transactions that used to require SMS TAC. This feature is available on the HLB Connect App, which can be downloaded from the Apple AppStore, Google Playstore and Huawei AppGallery.

The following transactions in HLB Connect Online and HLB Connect App will still require SMS TAC:

- New HLB Connect registration
- Upgrading of existing HLB Connect account to higher access level
- Reset or change of your HLB Connect username and/or Password
- Changing your Daily Online Transaction Limit
- Adding favourite account/biller/DuitNow proxy ID e.g. mobile no/ NRIC, etc.
- Reset Dormant Connect Users
- Binding/Linking new mobile device to your Connect profile

Q2: When do I need to use AppAuthorise?

A2: If you are an HLB Connect App user, AppAuthorise has replaced SMS TAC and is the only option available for you to authorise the following transactions:

Pay & Transact (no min. amount)

- Transfers to a 3rd Party HLB Account
- Transfers via IBG
- Transfers via DuitNow to Account
- Transfers via DuitNow to Mobile/ Other ID
- Bill Payments
- Prepaid Reload
- Manage Standing Instruction (SI)
- ASNB Subscription
- Scan QR Transactions
- eFD/-i Placement & Withdrawal
- Investment Account-i subscription /redemption
- Credit Card portfolio application i.e. Balance Transfer / Quick Cash / Flexi Payment Plan
- Debit / ATM Card Services i.e. Create/Change PIN, Reset Forgotten PIN, Activate Card, Card Transactions Limit, Card Feature Settings, Report Lost/Stolen Card & Fraud and Link Accounts.
- Credit Card Services i.e. Create/Change PIN, Reset Forgotten PIN, Activate Card, Request Increase in Credit Limit, Notify Overseas Travel, Request Card Replacement, Report Lost/Stolen Card & Fraud.
- Customise Account (View & Transact)
- Update DuitNow ID
- Update Contact Info (Credit Cards, Deposit Account)
- Overseas Transfer

If you have **eFixed Deposit/-i**, AppAuthorise is compulsory if you wish to withdraw your eFixed Deposit/-i via HLB Connect Online or App.

- If you are an HLB Connect App user, simply log in to your HLB Connect App via your primary device to enable AppAuthorise

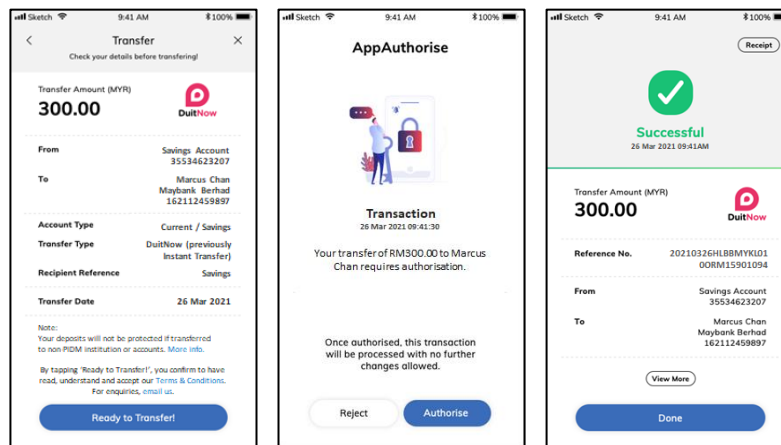
- If you are not an HLB Connect App user, download the app and log in for the first time to enable AppAuthorise

Q3: How do I use AppAuthorise?

A3: When you initiate any transactions listed in Q2 on your HLB Connect Online/HLB Connect App you will receive a notification on your HLB Connect App (on the device where you have enabled AppAuthorise).

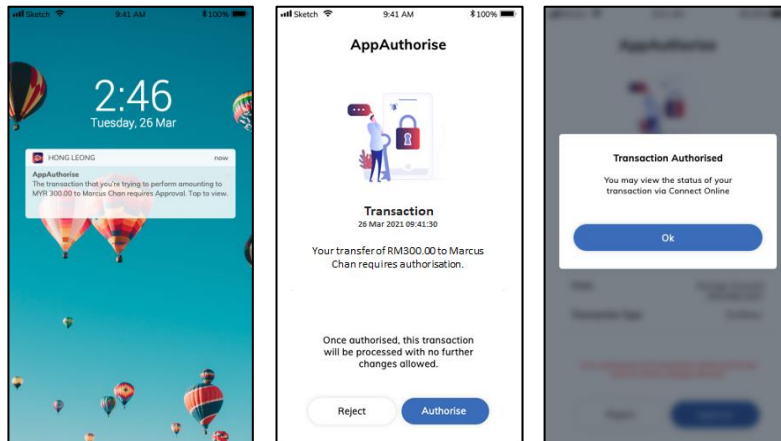
All you need to do is tap on the notification and you will be shown a screen with transaction details and two buttons; **'Authorise'** and **'Reject'**. Tap on 'Authorise' if you wish to proceed with that transaction. Tap on 'Reject' if you wish to cancel the transaction.

A) If you are performing a transaction on HLB Connect App where the AppAuthorise is enabled:



- When you perform transactions on **HLB Connect App** where you have **AppAuthorise enabled**, after you click on **'Ready To Transfer'** you will be served with AppAuthorise screen. Please check the transaction details to ensure they are in order.
- Tap on **'Authorise'** in order to authorise the transaction, or tap on **'Reject'** to decline the transaction. After that you will be brought to a transaction screen that will show the status of your transaction.

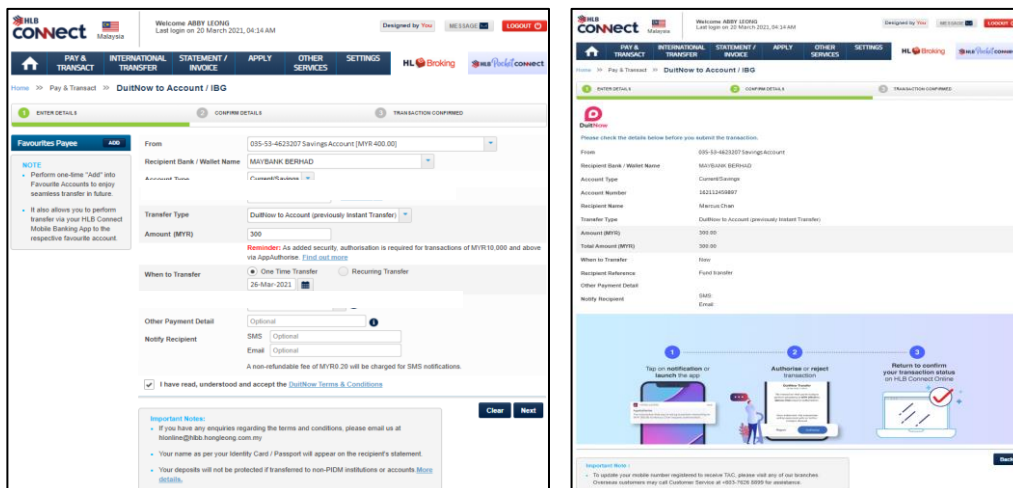
B) If you are performing a transaction on HLB Connect App via secondary device (in this case your AppAuthorise is enabled on your primary device), you will receive AppAuthorise notification on your primary device:



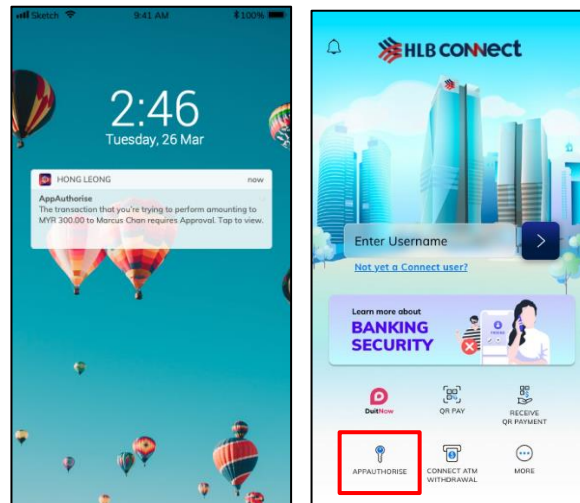
- i) When you tap on that notification, you will be served with AppAuthorise screen. Please check the transaction details to ensure they are in order.
- ii) Tap on **'Authorise'** in order to authorise the transaction, or tap on **'Reject'** to decline the transaction. After that you will be brought to a transaction screen that will show the status of your transaction.

C) If you are performing a transaction on HLB Connect Online:

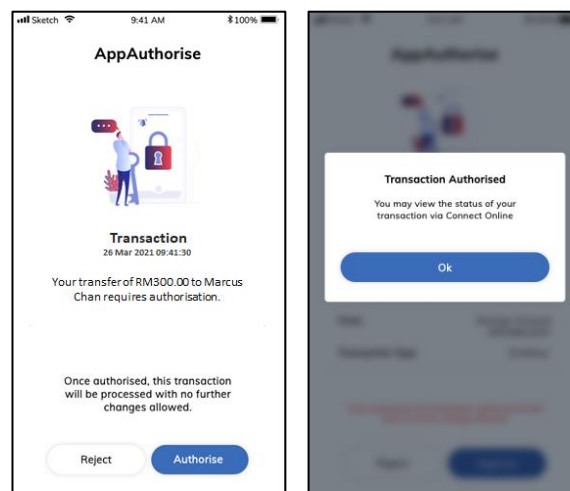
- i) When you click on 'Next' at your transaction page on HLB Connect Online, you will be shown a page with an instruction to tap on the notification sent to your primary device.



- ii) When you tap on that notification, you will be served with an AppAuthorise screen. Please check the transaction details to ensure they are in order. **However, if you are not receiving the notification, please tap on the AppAuthorise icon at the pre-login screen of the HLB Connect App where you have AppAuthorise enabled. This will launch the screen.**



- iii) Tap on **'Authorise'** in order to authorise the transaction, or tap on **'Reject'** to decline the transaction. After that, your transaction page in HLB Connect Online will show the status of your transaction.



Q4: Am I required to use AppAuthorise for all transactions?

A4: No, some HLB Connect transactions still requires SMS TAC. However, AppAuthorise is compulsory for eFixed Deposit/-i withdrawal via HLB Connect and non-favorite payments or transfers with the amount of RM10,000 or more. Please refer to Q2 for the types of transactions that requires AppAuthorise and Q1 for transactions that requires SMS TAC.

Q5: Will I still receive SMS TAC after I have enrolled for AppAuthorise?

A5: You will still receive SMS TAC for some transactions as specified in Q1.

Q6: I do not have HLB Connect App and therefore do not have AppAuthorise, can I still proceed with online transactions via HLB Connect Online?

A6: If you do not have HLB Connect App, you will receive SMS TAC instead to authorise your HLB Connect Online transactions. However, AppAuthorise is **compulsory for eFixed**

Deposit/withdrawals via HLB Connect and non-favorite payments or transfers with the amount of RM10,000 or more.

We recommend that you download HLB Connect App and enable AppAuthorise on your primary device for a faster, convenient and secure way to authorise your transactions. AppAuthorise does not rely on telco network and you will be able to authorise your transactions quickly and conveniently as long as your device has an Internet connection.

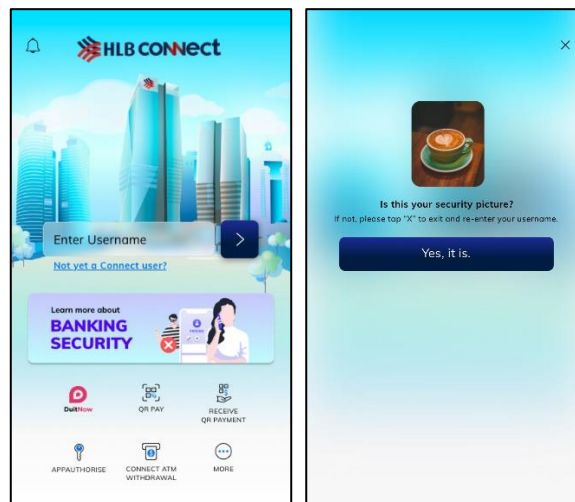
Q7: How do I enable AppAuthorise?

A7: Here's how:

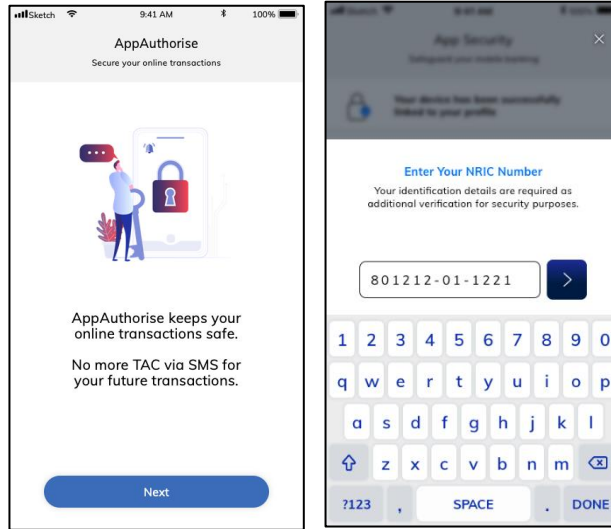
A) For existing HLB Connect App users:

If you have AppAuthorise **enabled on your device prior to 14 March 2022**, upon login to your primary device for the first time (after 14 March 2022), you will receive a message asking you to enable AppAuthorise. As part of the verification purpose, you will be asked to enter your **ID number** (NRIC/Passport/Business Registration number), **6-Digit SMS TAC**, and **Card PIN/Temporary ID** to update your AppAuthorise. Once you have provided these details, AppAuthorise will automatically be enabled on your HLB Connect App.

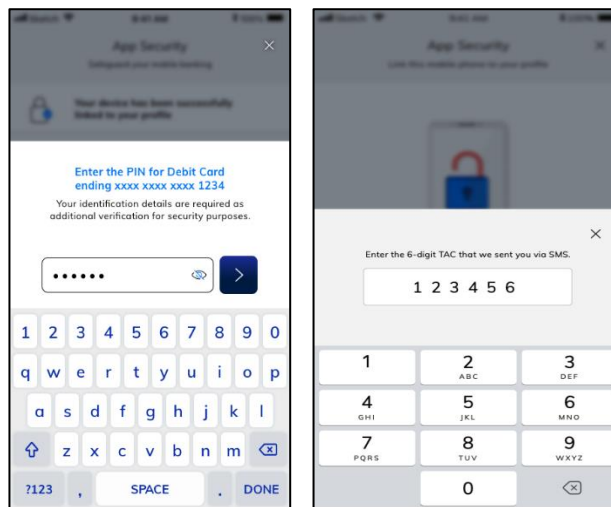
- i) **Login** as usual using your Username, Password and Security Picture or Face ID/Fingerprint.



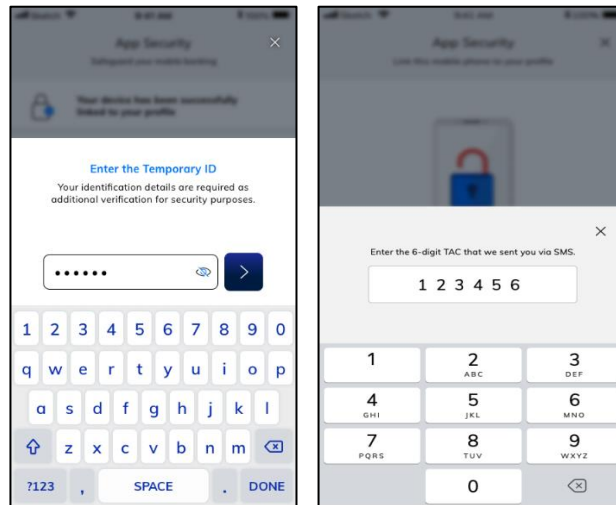
- ii) You will be served this screen with a message about AppAuthorise. When you click 'Next', you will be asked to **enter your ID** (i.e. NRIC/Passport/BRN).
Important: Please ensure the Business Registration or Passport number is the same one used during registration and the alphabet characters are in uppercase (capital letters)



- iii) After entering your ID, if you are an **HLB Connect user with a Debit Card/Credit Card**, you will be asked to enter your **Card PIN** and **6-digit TAC** that will be sent to the mobile number registered with the bank.



If you are an HLB Connect user with a Current or Savings Account/-i, e-Fixed Deposit/-i or Personal Loan/Financing-i customers but **do not have a Debit/Credit Card**, after entering your ID, you will need to enter a **Temporary ID** and **6-digit TAC**. Don't have a Temporary ID? Visit the nearest HLB branch or call 03 7626 8899 to get one.

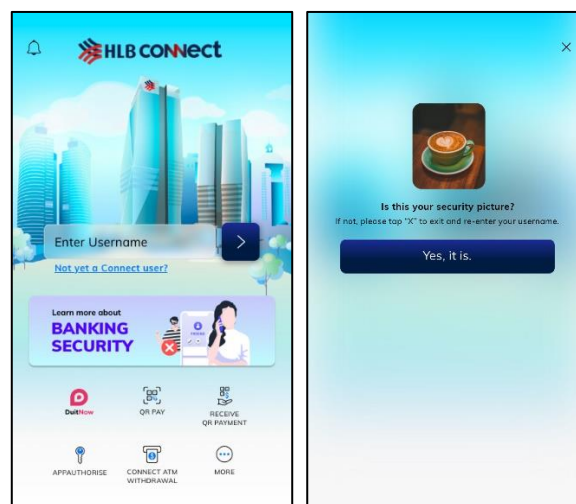


This will enable the AppAuthorise on your mobile device to be used to authorise transactions listed in Q2.

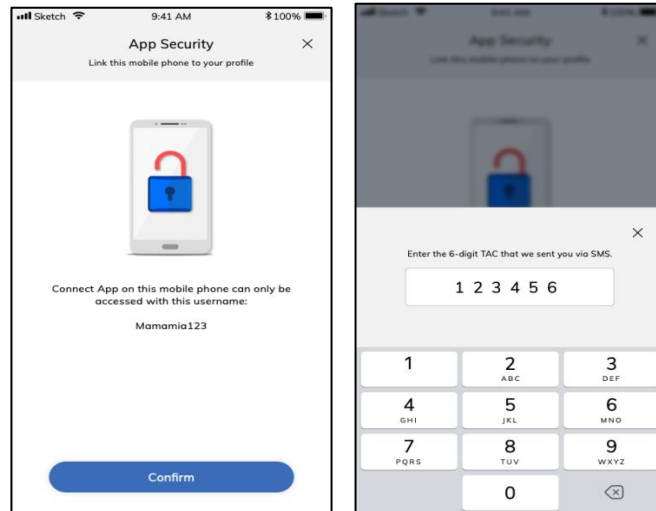
B) For new HLB Connect App users:

When you log in to HLB Connect App for the first time, you are required to link/bind your mobile device to your HLB Connect App profile. AppAuthorise will automatically be enabled after the process. As part of the verification purpose, you will be asked to enter your **ID number** (NRIC/Passport/Business Registration Number), **6-digit TAC** and **Card PIN/Temporary ID**. Once you have provided all details, your HLB Connect App is will automatically be enabled on your HLB Connect App.

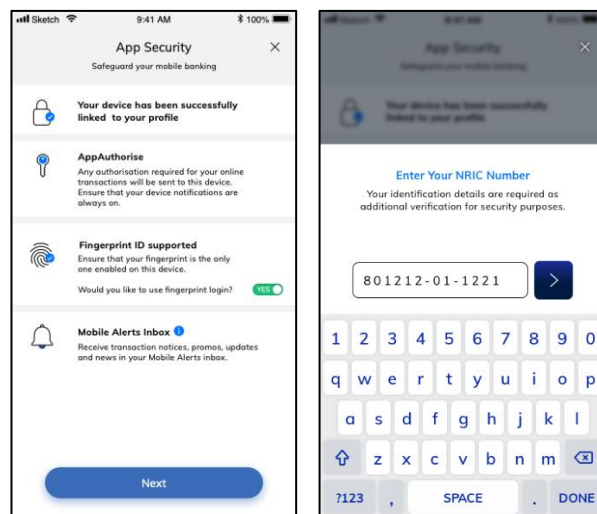
i) Login to your HLB Connect App



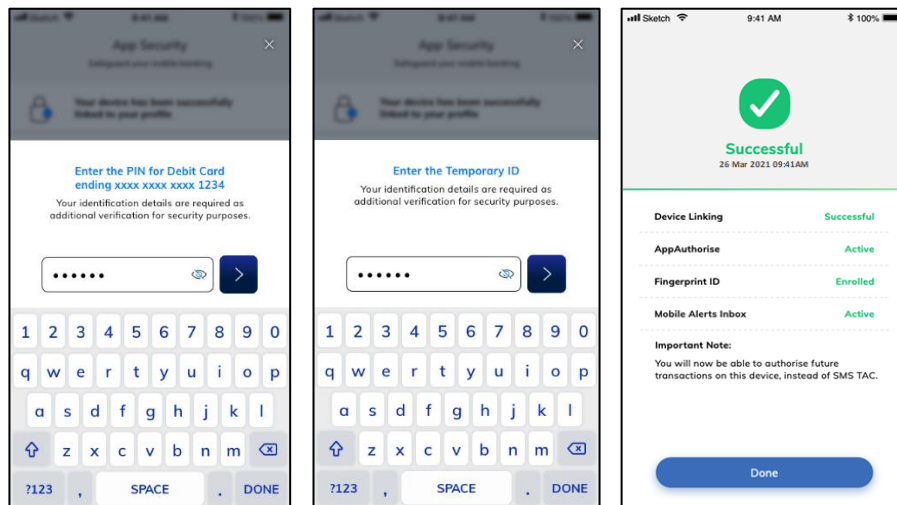
ii) You will be served this screen with message about app binding i.e. 'HLB Connect App on this mobile phone can only be accessed with your username'. When you click 'Confirm', you will be asked to enter a 6-digit TAC that will be sent to the mobile number registered with the bank. This is to complete the binding process of the device with your Connect profile.



- iii) You will be served this screen with message that the device has linked to your profile. When you click 'Next' you will be asked to enter your ID (i.e. NRIC/Passport/BRN). *Important: Please ensure the Business Registration or Passport number is the same one used during registration and the alphabet characters are in uppercase (capital letters)*



- iv) After entering your ID, if you are an **HLB Connect user with a Debit Card/Credit Card**, you will be asked to enter your **Card PIN**. If you **do not have a Debit/Credit Card**, you will need to enter a **Temporary ID** instead. Don't have a Temporary ID? Visit the nearest HLB branch or call 03 7626 8899 to get one.



When you click on the arrow button, the AppAuthorise will be enabled on your device.

Q8: Can I move my AppAuthorise from my current mobile device to a new mobile device?

A8: Yes, you can. However, you will have to first remove AppAuthorise from your current device before you can enable it on the new device. Please follow these steps:

A) To remove AppAuthorise from your device you will have to unbind your HLB Connect profile from this device. Please follow the steps below to do so:

- i) Log in to your primary device (the one where you have enabled AppAuthorise)
- ii) Tap on **'Menu' > 'App Settings' > 'Devices & Notifications'**
- iii) Tap on **'Remove'** button next to your **'Current Device'** – the device where you can see 'AppAuthorise Enabled' label.

B) To enable AppAuthorise on another/new device, follow the steps below:

Log in to your other device (the one you wish to enable AppAuthorise on):

- If this is a new device that has **not been linked** to your HLB Connect profile, AppAuthorise enrolment will happen as part of the device binding process.
- If this device is **already linked** to your HLB Connect profile, upon log in you will see a screen that talks about AppAuthorise. You will be asked to enter your ID and/or Card PIN/Temp ID and 6-digit SMS TAC to enable AppAuthorise.

If you no longer have access to the device where AppAuthorise is enabled, please call our HLB Contact Centre (03-7626 8899) to remove/unbind that device from your HLB Connect profile.

We recommend that you enable AppAuthorise on your primary mobile device (the one that you frequently use to perform HLB Connect transactions).

Q9: I have HLB Connect App on more than 1 mobile device, can I enable AppAuthorise on all devices?

A9: AppAuthorise **can only be enabled on one (1) device**. For your convenience and banking safety, please ensure you enable it on your primary mobile device (the one that you mainly use for your HLB Connect transactions).

Q10: I have recently switched to a new Telco and am using a new SIM card, but my mobile number and device is still the same. Will I still be able to enable AppAuthorise on my device?

A10: Yes, you will still be able to enable AppAuthorise on the same device. SMS TAC will be sent to your mobile number to enable AppAuthorise.

If you have changed your mobile number, please update your new mobile number with the Bank as it will affect the SMS TAC delivery that will still be required for some transactions and to enable AppAuthorise. You may update your new mobile number with us by walking to the nearest HLB branch or call our HLB Contact Centre (03-7626 8899) if you are residing outside of Malaysia.

Q11: I have lost my mobile device; can I still register for AppAuthorise on another/my new mobile device?

A11: Yes, you can but you will first have to remove/unbind that lost device from your Connect profile. To do so, please call HLB Contact Centre (03-7626 8899). Once that is done, please follow these steps to enable AppAuthorise on your new device:

- i) Log in to HLB Connect App via your new/other device (the one you wish to enable AppAuthorise on)
 - If this is a new device that **has not been linked** to your Connect profile, AppAuthorise enrolment will happen as part of the device binding process.
 - If this device is **already linked** to your Connect profile, upon log in you will see a screen that talks about AppAuthorise. You will then be asked to enter your ID and/or Card PIN/Temp ID and 6-digit SMS TAC to enable AppAuthorise.

Q12: I'm changing / selling my mobile device where AppAuthorise is currently enabled. Will I be able to enable AppAuthorise on another/my new mobile device later?

A12: Yes, you can but you will first have to remove/unbind your HLB Connect profile from the device that you are planning to sell. Please follow these steps to do so:

A) To remove/unbind the device from your HLB Connect profile, please follow the steps below:

- i) Log in to your primary device (the one where you have enabled AppAuthorise).
- ii) Tap on **'Menu' > 'App Settings' > 'Devices & Notifications'**
- iii) Tap on **'Remove'** button next to your **'Current Device'** – the device where you can see **'AppAuthorise Enabled'** label

B) To enable AppAuthorise on another / new device, follow the steps below:

- i) Log in to your other device (the one you wish to enable AppAuthorise on)
 - If this is a new device that **has not been linked** to your HLB Connect profile, AppAuthorise enrolment will happen as part of the device binding process.
 - If this device is **already linked** to your HLB Connect profile, upon log in you will see a screen that talks about AppAuthorise. You will be asked to enter your ID and/or Card PIN/Temp ID and 6-digit SMS TAC to enable AppAuthorise.

Q13: I used to authorise HLB Connect non favourite transactions above RM10,000 using AppAuthorise, do I need AppAuthorise for non favourite transactions below RM10,000?

A13: Yes, effective from 14 March 2022, AppAuthorise will be required to authorise HLB Connect Online & HLB Connect App transactions with amounts below RM10,000 as well. For non-favourite transactions of RM10,000 and above, it is mandatory to use AppAuthorise. Please download HLB Connect App if you are planning on making non-favourite transactions with the amount of RM10,000 and above.

Q14: Is AppAuthorise secure?

A14: Yes, it is. AppAuthorise will only be sent to the mobile device that has been linked/bound to your HLB Connect profile. Only you will have access to 'Authorise' or 'Reject' HLB Connect transactions that are initiated from HLB Connect Online or HLB Connect App.

Q15: What if I miss/don't get my AppAuthorise notification?

A15: AppAuthorise notifications will be sent to your HLB Connect App on the mobile device where you have enabled this feature. If you are not receiving the notifications, these are likely the reasons:

A) AppAuthorise is not enabled on your mobile device.

Please ensure you enable AppAuthorise on your primary mobile device (the one that you carry with you all the time).

B) Your mobile device does not have an active Internet connection.

Please ensure you are in a data coverage area, or have an active Internet connection on your mobile device to receive AppAuthorise notifications.

If you have missed any of the AppAuthorise notifications, you can still retrieve the notification by tapping on the AppAuthorise icon at the bottom of your HLB Connect App pre-login screen (where your AppAuthorise has been enabled).

Q16: Can I disable AppAuthorise on my HLB Connect App?

A16: It is mandatory to have AppAuthorise enabled on one device that you have linked to your HLB Connect App. We recommend that you have AppAuthorise enabled on primary mobile device that you mostly carry with you or use for HLB Connect transactions.

Q17: I am a Sole Proprietor and I am unable to enable AppAuthorise using my NRIC number. What should I do?

A17: If this scenario occurs, it's likely that your HLB Connect profile was created using your BRN (Business Registration Number), please enter your BRN instead to enable AppAuthorise.

Q18: I tried entering my Passport number to enable AppAuthorise, but unable to proceed. What should I do?

A18: These are the possible reasons as to why you are not able to proceed with enabling AppAuthorise using your Passport number:

- You have registered for HLB Connect **using other IDs** (e.g. BRN, NRIC). In this case you will have to enter the correct ID used during your HLB Connect registration.
- You have entered a **different (newer) Passport number** compared to the one we have in the system. In this case you will have to enter the same Passport number used during your HLB Connect registration.
- You have entered the alphabets in your Passport number in **lower case**. In this case you will have to enter the same alphabets from your Passport number in uppercase (all caps).