BIBD NEXGEN Mobile FAQ

1. **What is BIBD NEXGEN Mobile?**

BIBD NEXGEN Mobile is BIBD's mobile banking application, enabling customers to manage their accounts, make payments and transfers. BIBD Mobile provides you with access to your accounts along with other standard services which includes:-

- *BIBD NEXGEN Mobile Registration*
- *BIBD Account Services*
- *Transfer Services*
- *Bill Payments & Donations Services*
- *Top-Up Services (Pre-Paid Accounts)*
- *Mobile Chat*
- *Location Services*
- *What's New?*
- *Settings*

There are some specific features and services which are for BIBD NEXGEN Mobile:-

- *BIBD vCard*
- *eTunai*
- *eVouchers*
- *eCredits*
- *SpeedSend (Mobile Remittance)*
- *Aspirasi / Certificate of Deposit (Investment)*

For more information on these services, please refer to their respective FAQ or PDS.

2. **How do I download the BIBD NEXGEN Mobile app?**

The BIBD NEXGEN Mobile app can be downloaded at Google Play (for most Android users) and App Store (for Apple users).

3. **Who can register for BIBD NEXGEN Mobile?**

Only BIBD account holders can register for BIBD NEXGEN Mobile, either during Account Opening or after Account Opening.

During Account Opening, you will be asked to create a User ID. Once Account Opening is completed, you will receive an email as confirmation, along with a temporary Internet PIN. Simply follow the steps to register:-

i. *Launch "BIBD Mobile' app*
ii. *Click on "Login"*
iii. *Select "Registration"*
iv. *Choose "Without Debit Card"*
v. *Read and accept the Terms and Conditions*
vi. *Enter your newly created "User ID" with the "Temporary Internet PIN"*
vii. *Enter the One Time Password (OTP) sent to your mobile number*

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viii.Create your "Mobile Password" and "Internet PIN"

After Account Opening refers to BIBD account holders who do not have a BIBD NEXGEN Online account, but have a BIBD Debit Card.

To register for BIBD NEXGEN Mobile, simply:-

i.Launch "BIBD NEXGEN Mobile' app
ii.Click on "Login"
iii.Select "Registration"
iv.Choose "With Debit Card"
v.Read and accept the Terms and Conditions
vi.Enter your BIBD Debit Card number and its ATM PIN
vii.Create your "User ID" and "Internet PIN"
viii.Create your "Mobile Password"

Once registration is done, you can use BIBD NEXGEN Mobile and its services straight away.

4.   Are there any charges imposed for registration?

No, the registration service is Free.

5.   What is a User ID?

A User ID is your login detail or username, which you will have to create during registration process. Your User ID can be only be alphabetical, numbers, with only underscore symbols with a minimum or 9 characters.

6.   What is a Internet PIN?

A Internet PIN is your mobile/online banking Personal Identification Number (PIN), which you will have to create during registration process. Your Internet PIN is a 1st layer of authentication. Internet PIN has 6 characters, and must be numbers only.

7.   What is a Mobile Password?

A Mobile Password is your password, which you will have to create during registration process. Your mobile password is a 2nd layer of authentication, the first being Biometrics. Mobile Password has 8 characters, and must be alpha-numeric (alphabets & number only).

8.   What is Biometrics and how do I use Biometrics on my device?

Biometrics is the use of Fingerprint scanning, Touch ID, Facial scanning or Face ID as an authentication and identification of the customer and their device.

Simply allow and enrol the use of Biometrics on your device by to use this feature.

Your mobile phone must be equipped with biometrics features to enable you to add your fingerprints on your own device. For devices without fingerprint scanning, you would need to enrol the facial scanning.

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You can find, enroll and unenroll to Biometrics at the Settings menu.

NOTE: If you are using Biometrics, your Biometrics will be the 1st layer of authentication, replacing your User ID and Internet PIN.

9. How do I create/maintain a Mobile Password?

BIBD NEXGEN Online customers can create and maintain their Mobile Password via selecting "Account" and navigating to "Personalization Services".

To update the Mobile Password, simply go to "Settings" after logging in the BIBD NEXGEN Mobile app, and select "New/Maintain Mobile Password.

BIBD NEXGEN Mobile customers are then prompted to create a Mobile Password upon registration with BIBD NEXGEN Mobile.

10. What do I do if I have forgotten my Internet PIN or Mobile Password?

You would have to call our BIBD Contact Centre at +673 223-8181 and inform them that you have forgotten your Internet Banking PIN or Mobile Password. Our customer service representative will then provide and guide you with all the required steps, along with guidance if necessary.

You would have to launch either into BIBD NEXGEN Mobile or BIBD NEXGEN Online and select "Forget Internet PIN" or "Forget Mobile Password". Follow the steps to reset you Internet PIN or Mobile Password.

For your convenience, you can update both the Internet PIN and Mobile Password via BIBD NEXGEN Mobile and BIBD NEXGEN Online.

NOTE: You will need to enter your BIBD Debit Card Number and PIN, and User ID for verification purposes.

11. What is a Hardware Token and how do I get it?

It is a security device that generates a "One-Time Password" (OTP) for a one-time access to BIBD NEXGEN Online or BIBD NEXGEN Mobile.

You can get a hardware token by registering for BIBD NEXGEN Online at our branches or at BIBD roadshows.

Should you misplace/damage/lose your Hardware Token, please visit any of our branches to request for replacement. This will incur a BND 20 replacement fee.

12. Is the BIBD Online Internet PIN the same as the BIBD Mobile PIN?

Yes, for the convenience of our customers, both the BIBD NEXGEN Online and BIBD NEXGEN Mobile Internet PIN is made to be similar.

13. What happens if I incorrectly enter my Internet PIN or Mobile Password?

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For security reasons, BIBD will block access to your account if the Internet PIN or Mobile Password is incorrectly entered on the third attempt. To re-enable access, please call our BIBD Contact Centre at +673 223-8181 who will assist you in resetting your Internet PIN and/or Mobile Password.

14.   When performing transactions or payments, what are the payment options available under BIBD NEXGEN Mobile?

The types of payment options are:

- *Current or Savings Account*
- *Hadiah Points*
- *Current or Savings Account + Hadiah Points Combination*
- *BIBD Credit Card*
- *BIBD vCard*

15.   What is the "Mobile Chat" feature?

Mobile Chat is BIBD's new way for you to communicate with our BIBD Contact Centre. Just log into to BIBD NEXGEN Mobile and select Mobile Chat, it will connect to a Chat Agent.

The BIBD NEXGEN Mobile Chat provides a similar service to the BIBD Contact Centre for inquiry of all your banking needs.

16.   Do I need to re-enter my details for Mobile Chat?

No, your log into the Mobile Banking application will authenticate you for the chat session. Any third party access will not be the responsibility of the bank.

17.   How long do I have to wait for a chat session to commence?

A chat session will take place immediately, depending on your internet connection and if there is an available agent. If all agents are busy, you may opt for the offline message whereby an agent will get back to your query once they are free.

18.   Are there additional charges to using the mobile chat?

There will not be any charges incurred through BIBD though normal internet and mobile 3G/4G charges may apply.

19.   Am I able to save the chat session that just took place?

Yes, you will be prompted on whether you would like to receive a copy of the chat session. Once you click "Yes", please ensure to key in a valid email address.

20.   How secure is Mobile Chat?

BIBD has always ensured that the protection of customer's information remains a priority. Thorough tests has been conducted in ensuring that no unnecessary compromise takes place.

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21.   What do I do if I have issues with installing the BIBD NEXGEN Mobile?

Please ensure that:

- *The phone you are using is not rooted or is running on any illegal third party software*
- *The phone is running on the latest operating system of both iOS and Android*

If the problem persists, please call our BIBD Contact Centre at +673 223 8181 and provide the following information:

- *The brand and model of the device used*
- *The iOS or Android version of the device*
- *Any particular error encountered*

22.   What happens if there is a "No Internet Connection" message being prompted?

It might be either;

- *There is a problem arising from the telecommunication provider; or*
- *The handheld device may encounter internal issues, and may either require the smartphone to be rebooted / restarted. You may also be required to re-install the BIBD NEXGEN Mobile app.*

23.   How do I re-install BIBD NEXGEN Mobile?

For IOS devices
Simply delete the application by holding on the application and pressing the "X" icon and re-download BIBD Mobile app.

For Android devices
Go to Settings > Applications Manager > BIBD NEXGEN Mobile > Clear Data / Force Stop > Uninstall and Re-download BIBD NEXGEN Mobile. This may differ according to different smartphone brands and OS updates.

NOTE: Please restart or reboot your smartphone if there are signs of any lag or non-responsiveness on your device.

24.   Why did my BIBD NEXGEN Mobile app crash?

Compatibility - This is a common issue if the installed OS on your phone is outdated. Simply update your OS and then re-install BIBD Mobile from App Store or Google Play. Please note that BIBD NEXGEN Mobile app can only be updated for a new OS after the new OS has been issued.

Settings - On some occasions, other applications installed on your phone may cause the crash as they may block certain resources required by the BIBD NEXGEN Mobile.

Jailbroken/Rooted devices - BIBD strongly discourages the use of the "BIBD NEXGEN Mobile" app on a jailbroken or rooted device, and will not be held liable for any damage, loss or liability suffered or incurred by you arising from this. If your device is jailbroken or rooted, it is more prone to malicious attacks.

25.   Can we access BIBD NEXGEN Mobile overseas?

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Yes, you can. However, depending on the mobile communications service provider, please be advised of the roaming and data charges that may be incurred.

26. What does "Locations" refer to?

Locations will show the position and address of:

- *BIBD ATMs - also provides ATM status in real-time*
- *BIBD Branches along with the business hours*
- *BIBD eTunai Merchants*

27. What is the "What's New" feature?

"What's New?" is BIBD's way to provide you with the latest information regarding BIBD's rewards, programs, campaigns, and other promotional advertisements.

28. What is the "Debit Card Inquiry" feature at Account Services?

It is a complete transactional inquiry list for almost all your debit card transactions, ranging from your first transaction to the latest, which includes;

- *Physical transactions via swipe (Local, Domestic and International)*
- *Online purchases*
- *Domestic and International ATM Cash Withdrawals and Fees*

NOTE: cash withdrawals via BIBD ATMs will not be displayed under Debit Card Inquiry.

29. Who should I contact in the event of encountering other issues with BIBD NEXGEN Mobile?

In such instances, please call our BIBD Contact Centre at +673 223 8181.

To help you with the issue you have encountered, we would advise you to prepare the following details:

- *Screenshot*
- *Device / Brand of your handheld device*
- *Activities and/or Transaction performed*
- *Error encountered*
- *Date and Time*

This will help to pinpoint and identify the issue.

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