

FAQ

1. Malware Shielding Capability

Q1: What is Malware Shielding Capability Feature?

A1: The malware shielding capability is a security feature that detects potential risks on your device when you launch the BOCM Mobile Banking App. If any risk is detected, access to the app will be suspended to protect your banking information.

Q2: Does the feature run all the time in the background?

A2: No, this feature only activated when you launch the BOCM Mobile banking App. It doesn't run 24/7 in the background.

Q3: What happen if I don't turn off screen sharing or recording?

A3: You will not be able to use BOCM Mobile Banking App if screen sharing or recording is detected.

2. Transaction Cooling off period

Q1: What is BOCM cooling-off period?

A1: 12 hours cooling off period will be applied when activating your Soft Token, requesting a higher transaction limit, or performing transaction required for a call back verification from bank. In addition, a 1-hour cooling-off period applies when adding a new payee. This safety measure designed to prevent unauthorized transaction and safeguard your account from potential fraud.

Q2: Will the exchange rates change for international transfer during cooling-off period?

A2: Yes. For international remittances that placed under cooling off period, the exchange rate will be determined at the end of cooling-off period.

Q3: How will I be notified about the transaction placed under cooling-off period?

A3: You will receive a SMS alerts from BOCM when the transaction placed under cooling-off period

Q4: Can I still use to other BOCM banking service while a transaction is cooling-off?

A4: Yes, you can continue using BOCM's debit card, Internet Banking and Mobile banking.

Q5: Can I request to skip or shorten the cooling off period?

A5: No. This is a mandatory measure to ensure the safety of your transactions.

Q6: What should I do if I notice an unauthorized transaction during the cooling-off period?

A6: Activate Quick Lock through BOCM Mobile Banking App and contact our Customer Support at 03 20595566.