



## Personal Mobile Banking FAQ

### Content

1. What is Bank of China Mobile Banking?.....	2
2. How do I register for Mobile Banking Service?.....	2
3. If I am an existing BOCnet user, do I need to register for Mobile Banking Service? .....	2
4. How do I download Mobile Banking App? .....	2
5. What are the functions available via Mobile Banking app? .....	3
6. How is the Mobile Banking App different from BOCnet? .....	3
7. What are the supported mobile devices for Mobile Banking App?.....	4
8. Are there any fees or charges for using Mobile Banking Services?.....	4
9. What are the fees and charges for Mobile Banking app transactions?.....	4
10. What is the transfer limit when using Mobile Banking app? .....	4
11. How do I link or unlink my accounts via Mobile Banking app? .....	4
12. Can I access to the Mobile Banking App during my stay at overseas?.....	5
13. Do I need to have my E-Token while using the Mobile Banking App?.....	5
14. Can I log in to BOCnet and Mobile Banking App at the same time?.....	5
15. What are the functions that are available via Mobile Banking app but not via BOCnet? ..	5
17. What is Receipt Sharing function?.....	8
18. What is QR Code Payment function? .....	8
19. What is Forgot Username/Password function? .....	8
20. What is eWealth Banking function? .....	9
21. What is BOC Soft Token function? .....	9
22. What should I do when my phone suddenly off or the network connection cut off during the midst of performing a transaction?.....	10
23. What will happen if I did not log out from Mobile Banking Service?.....	10
24. What will happen to my transaction session if I leave my phone idle for a while? .....	10
25. Is the usage of Mobile Banking App safe? .....	10
26. Do I need to reset my existing bill payment and fund transfer arrangements? .....	10
27. What should I do if I forget my Mobile Banking App password? .....	10
28. What should I do if my Mobile Banking Service is locked? .....	10
29. If I lost my phone, how can I protect the security of my Mobile Banking Service?.....	11
30. How do I cancel the loss report for Mobile Banking Service? .....	11
31. How do I cancel/deregister my Mobile Banking Service?.....	11
32. Are account details stored on my mobile device? .....	11
33. What security measures can I take to protect my information on Mobile Banking App? ..	11
34. Who can I contact if I have other queries?.....	11

## 1. What is Bank of China Mobile Banking?

Bank of China Mobile Banking is a Mobile App that gives you access to banking services and allows you to manage your accounts from your mobile phone.

Our Bank of China Mobile Banking App comes with useful features such as balance enquiry, fund transfer within own accounts/3rd party BOC accounts/other local banks accounts, transaction history, bill payment, international remittance and RMB pre-settlement.

BOC customers holding at least one personal banking account (Savings Account, Current Account, Time Deposit Account, and Loan Account) in with Bank of China (Malaysia) Berhad (the "Bank") are eligible to register for Mobile Banking Service. This is also available for Joint Account holder with the signing condition of either one to sign and only the Principle holder is allowed to hold the E-Token.

## 2. How do I register for Mobile Banking Service?

Step 1: Just walk in to any of our BOC branches with your valid identification document and complete the Personal Electronic Banking Application Form to apply for Mobile Banking Service.

Step 2: PIN mailer containing your first time username and password will be provided after Mobile Banking Service registration.

Step 3: Download the Bank of China Mobile Banking App from App Store or Google Play or Bank of China official website. After download, you can log in immediately with the username and password that was provided in the PIN mailer and with E-Token OTP.

## 3. If I am an existing BOCnet user, do I need to register for Mobile Banking Service?

Yes, you may do a self-registration via BOCnet or visit any of our BOC branches to register for Mobile Banking Service. Username and password for Mobile Banking Service log in will be given.

## 4. How do I download Mobile Banking App?

You will need to register for Mobile Banking Service via BOCnet or at any of BOC branch before you can access to our Bank of China Mobile Banking.

Search for Bank of China (International) Mobile Banking App on the App Store or Google Play.

- For iPhone users (applicable for iOS 13.0 and above), you can download our Bank of China (International) Mobile Banking App from App Store.
- For Android users (applicable for Android 8.0 and above), you can download our Bank of China (International) Mobile Banking App from Google Play.



**5. What are the functions available via Mobile Banking app?**

Services	Function
<b>My Account</b>	Account Overview, Transaction Details, Term Deposit Account Details, Accounts Management, SWIFT Remittance Inquiry, Electronic Banking Transaction Inquiry, Scheduled Transaction Management
<b>Transfer &amp; Remittance</b>	Transfer & Remittance (Intrabank), Interbank GIRO (by windows), DuitNow/Credit Transfer, International Remittance, Pre-exchange Remittance, Direct Debit, BOC FX Converter
<b>DuitNow</b>	DuitNow Transfer, DuitNow Request, DuitNow AutoDebit, Transaction Limit Setting, DuitNow Registration, DuitNow Registration Info Management, DuitNow Transaction Inquiry
<b>Cheque Service</b>	Stop Cheque Payment
<b>Term Deposit</b>	Open Term Deposit, Transfer Term Deposit
<b>Debit Card</b>	Debit Card Overview, Debit Card Management/PIN Change, Transaction Details, Debit Card Activation, Report Loss/Cancel Loss Reporting, Transaction Limit Setting, SMS Service, Link Bank Accounts, Oversea Use, Card-not-present payment trading, Billing Service, Contactless Transaction Use
<b>Standing Order</b>	Register, Inquiry
<b>JomPAY</b>	Bill Payment, Manage Billing Company, Historic Bill Inquiry
<b>QR Code Payment (UnionPay QR, DuitNow QR &amp; JomPAY QR)</b>	UnionPay QR: Payment Password, Default Payment Account, Payment History, Payment Function Switch  DuitNow QR: Support local and overseas payment method – Scan function.
<b>eWealth Banking</b>	Appointment, My Suitability, My i Account, My Holdings, Unit Trust, Bonds, eInsured
<b>Settings</b>	Language (English/Simplified Chinese), Inbox, Account Numbers, Service Records, Manage Device Binding, Security Tools, Manage Fingerprint/Face ID, Manage Password, Deregistration of Mobile Banking Service, Transaction Limit Setting, About Us

**6. How is the Mobile Banking App different from BOCnet?**

Bank of China Mobile Banking App is designed specifically for ease of use on mobile devices, your phone’s built-in features (like touchscreens) are used and information is customized for a smaller screen. Personal Internet Banking is the channel service through internet. Both channels are the Electronic Banking Services available to our customers. The functions in Mobile Banking app is the same as in BOCnet except for QR Code Payment function, eWealth Banking and e-Pocket application.



**7. What are the supported mobile devices for Mobile Banking App?**

- iPhone - iOS 13.0 and above.
- Android - Android 8.0 and above.

**8. Are there any fees or charges for using Mobile Banking Services?**

There are no fees for the usage of Mobile Banking Service. You will need to check with your mobile network service provider on data charges that may apply for your mobile device or tablet. BOCM is not responsible for these charges. Charges may apply for certain successful transactions e.g. Interbank GIRO, Remittances, etc.

**9. What are the fees and charges for Mobile Banking app transactions?**

Description of Charges (Inclusive of GST**)	Fee
E-Token (First Application)	Waive
E-Token (Replacement due to damages & lost)	MYR 30.00
E-Token (Replacement due to expiry)	Waive
Monthly Subscription Fee	Waive
Cable Charge for Outward International Remittance ("Outward TT")	MYR30.00
Service Charge on International Remittance with amount less than MYR5,000 or its equivalent in foreign currency	MYR2.00
Foreign Currency Transaction Charges	*USD4.00
MYR payable through Interbank GIRO	Waive
MYR payable through DuitNow (applicable for transaction RM5,000.01 and above)	MYR0.50
JomPAY	No Fee
Standing Order	MYR2.00
* Foreign currency exchange based on the prevailing exchange rates	
** Subject to GST at 0%	

**10. What is the transfer limit when using Mobile Banking app?**

To know more on the available transfer limit, click <https://www.bankofchina.com.my/m/en-my/service/self-service/personal-mobile-banking/personal-mobile-banking-transaction-limit.html>

**11. How do I link or unlink my accounts via Mobile Banking app?**

To link the accounts, please follow below:

Log in to Mobile Banking app and select "My Accounts" followed by "Account Management". Click "Add Account" and choose the accounts that you want to link. Upon completion, click "Submit".

You can also unlink your account by selecting “My Accounts” followed by “Account Management”. Click on the account you want to unlink, and select “Unlink”. Do note that once you unlink, you are unable to link the same account on the same day.

**12. Can I access to the Mobile Banking App during my stay at overseas?**

Yes, you can access to the Mobile Banking App anywhere as long as your mobile device is connected to the Internet. Please note that international roaming data charges may incur during the usage of Mobile Banking App while at overseas. Please check with your service provider for data charges that may apply.

**13. Do I need to have my E-Token while using the Mobile Banking App?**


Yes, you will need your E-Token as the same security and authentication procedures will apply to both BOCnet and Mobile Banking.

**14. Can I log in to BOCnet and Mobile Banking App at the same time?**

No. You will receive an error message if you try to log in to both platforms concurrently.

**15. What are the functions that are available via Mobile Banking app but not via BOCnet?**

The functions mentioned herein are not made available via BOCnet. For more details on the available functions on both Mobile Banking app and BOCnet, kindly refer to Personal Online Banking FAQ.

No	Functions	
1.	Mobile Banking Login page	



<p>2.</p>	<p>Biometric Login Authentication – Fingerprint ID or Face ID.</p>	
<p>3.</p>	<p>Receipt Sharing</p>	
<p>4.</p>	<p>Forgot Username or Password (Below Login Button)</p>	



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5.	eWealth Banking - Appointment, My Suitability, My i Account, My Holdings, Unit Trust, Bonds	
6.	QR Code Payment (UnionPay QR, DuitNow QR (Domestic & Cross Border), JomPAY QR)	
7.	BOC Soft Token	



## 16. What is Biometric Login Authentication?

Biometric Login Authentication features allows you to log in to the Mobile Banking App just by using your fingerprint ID or Face ID (this only support iPhoneX). eToken is still required to perform monetary transactions.

Your fingerprint and facial points are unique to you are encrypted and protected in your device. The data does not leave your device and is never stored in the cloud, servers or anywhere else.

You are required to activate this function. You can activate/deactivate under “Settings” > “Security” > “Manage Fingerprint ID/Manage Face ID”. Do not register with other people’s fingerprint or face to protect your accounts. As an additional protection, only 3 unsuccessful attempts of biometric login are allowed before a password is required.

## 17. What is Receipt Sharing function?

Receipt sharing function enable you to share the transaction receipt to the Recipient/Beneficiary via Social Media or email. This is available for transactions via DuitNow Transfer and IBG.

## 18. What is QR Code Payment function?

QR Code Payment function supports UnionPay QR, DuitNow QR, JomPAY QR code payment mode. Scan QR function is whereby you use the Mobile Banking app to scan the merchant’s or Recipient’s QR code that is being displayed on their device. Pay QR function is whereby the merchant or Recipient scans the QR code that appears on your Mobile Banking app and you can make payment to them accordingly.

DuitNow QR (Cross Border) allows Malaysian tourist in Indonesia, Singapore and Thailand can now use BOCM Mobile Banking app to scan QRIS (Indonesia), NETS (Singapore) or PromptPay (Thailand) QR code when making payments to participating merchants, and vice versa. For more details, kindly visit PayNet’s website <https://www.duitnow.my/Cross-Border/index.html>

JomPAY QR allows you to scan the QR and the details will be auto fill up. All you need to do is authenticate the transaction.

For more details on UnionPay QR, kindly refer to <https://www.bankofchina.com.my/en-my/service/self-service/payment-services/upiqr.html>

## 19. What is Forgot Username/Password function?

***Important: This function is available for BOCM Debit Cardholder only.***

**Forgot Username** – in the event you have forgot the Username to log into Mobile Banking App, you can use this function at Mobile Banking App login page to retrieve the Username. Steps as below:

- Step 1: Select “Forgot Username or Password” that is below “Login” Button at the Login page
- Step 2: Select “Retrieve Username”





- Step 3: Select type of Identification (MyKad, MyPR, Passport), enter ID number, 16-digit Debit Card number, 6-digit Debit Card PIN and Captcha Code
- Step 4: Key in E-Token
- Step 5: Username will be displayed

**Forgot Password** – in the event you have forgot the Password to log into Mobile Banking App, you can use this function at Mobile Banking App login page to reset the Password.

- Step 1: Select “Forgot Username or Password” that is below “Login” Button at the Login page
- Step 2: Select “Forgot Password”
- Step 3: Select type of Identification (MyKad, MyPR, Passport), enter ID number, 16-digit Debit Card number, 6-digit Debit Card PIN and Captcha Code
- Step 4: Key in your new password
- Step 5: Key in E-Token
- Step 6: Password has been reset

## 20. What is eWealth Banking function?

eWealth Banking is a complete wealth management functions that fully integrates with various functions.

- Appointment – make an appointment with our Relationship Managers
- My Suitability – perform suitability assessment before opening of investment account
- My i Account – open investment account opening online
- Unit Trust – perform Unit Trust fund subscription, redemption and switching transactions
- Bonds – perform buy/sell transactions
- My Holdings – keep track of investment portfolio

For detailed description, kindly refer to eWealth Banking [www.bankofchina.com.my/z/ewb](http://www.bankofchina.com.my/z/ewb)

## 21. What is BOC Soft Token function?

BOC Soft Token is a digital security token integrate into your Bank of China Malaysia’s (“BOCM”) Mobile Banking app. It allows you to authenticate your Mobile Banking transactions easily by key-in 6-digit BOC Soft Token PIN that is created by you. This 6-digit BOC Soft Token PIN must always be kept secret and never by disclosed to anyone.

All BOCM Mobile Banking users that are using the app version (6.0.2) and above that operates on a supported version of the phone’s Operating System with a valid/active eToken and Mobile Banking app login password.

If you own any active BOCM Debit Card, you can reset your Mobile Banking app login password via “Forgot Username or Password” feature (below login button) that is available on the login page.

For more details, kindly refer to <https://www.bankofchina.com.my/en-my/service/self-service/personal-mobile-banking/boc-soft-token.html>



**22. What should I do when my phone suddenly off or the network connection cut off during the midst of performing a transaction?**

Under such situation, please restore the network connection, re-login into the Mobile Banking App, and go to “Account Overview” and “Transaction Details” under “My Account” menu to inquire account balance or transaction details, this is to ensure the transaction has been successfully submitted. If the transaction is not successfully submitted, you may choose either to re-submit or discard. For any further information or assistance, please contact our customer service hotline at + (60) 03 2059 5566.

**23. What will happen if I did not log out from Mobile Banking Service?**

After logging to BOC Mobile Banking, if you leave it unattended for 5 minutes, system will prompt out “Session Failure” message and log out automatically. This is to avoid unlawful operation of your account while you forget to log out from the Mobile Banking Service. To continue using the service, please login again.

**24. What will happen to my transaction session if I leave my phone idle for a while?**

For security reasons, your session will be automatically terminated after 5 minutes of inactivity. You will then need to log in again.

**25. Is the usage of Mobile Banking App safe?**

Yes, Mobile Banking App is as safe as BOCnet because the same security measures are used.

**26. Do I need to reset my existing bill payment and fund transfer arrangements?**

Your existing bill payment and fund transfer arrangements will not be affected. You will be able to continue to access all your payees and billing organizations from the funds transfer and bill payment lists on the Mobile Banking App.

**27. What should I do if I forget my Mobile Banking App password?**

You can use the Forgot Username/Password function at the login page to reset your password or bring your valid identification document to any of our Branch to reset your password.

**28. What should I do if my Mobile Banking Service is locked?**

For security reasons, if you have tried to log in to Mobile Banking App with your Password/E-Token passcode unsuccessfully accumulative of 3 times, your Password/E-Token will be locked and you would need to proceed to any of our branches or contact Customer Service at 603-20595566 to unlock the Password/E-Token. Once unlocked, you can proceed to use Forgot Username/Password function to reset Password.

Note: If you would like to send a representative for this purpose, kindly provide an authorized letter duly signed by authorized signatory to the representative before the visit to the branch.



**29. If I lost my phone, how can I protect the security of my Mobile Banking Service?**

You are advised to contact BOC customer service hotline at 603 2059 5566 immediately or visit any of our nearby branch to report loss of mobile device and deactivation of Mobile Banking Service. After the report is lodged, you can no longer use the Mobile Banking Service until you request for a release.

**30. How do I cancel the loss report for Mobile Banking Service?**

If you want to cancel the loss report, you need to personally bring the valid identification documents to any of our BOC branch for release purpose.

**31. How do I cancel/deregister my Mobile Banking Service?**

Bring your valid identification document to any of our branch for service cancellation. If you are banking BOCnet user, you may choose to self-deregister the service through BOCnet.

**32. Are account details stored on my mobile device?**

No account details will be stored on your mobile device.

**33. What security measures can I take to protect my information on Mobile Banking App?**

The steps you should take to secure your information include:

- Always remember to log off your Mobile Banking Service session when finished
- Password protect your mobile device
- Keep your username and password confidential and E-Token device safely and do not share your credentials with anyone.

**34. Who can I contact if I have other queries?**

Please contact our customer service hotline at 603 2059 5566.