APPAUTHORISE

Frequently Asked Questions

Q1: What is AppAuthorise?
A1: AppAuthorise is a 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. Effective from 11 October 2022, AppAuthorise will be enabled on the device that you link to your HLB Connect App.

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
- Adding Favourite Account/Biller/DuitNow Proxy ID e.g. Mobile/NRIC number, etc.
- Reset Dormant HLB Connect users
- Binding/Linking new mobile device to your HLB Connect App

Q2: When do I need to use AppAuthorise?
A2:

A) If you are an HLB Connect App user, AppAuthorise and is the only option available for you to authorise the following transactions that used to require SMS TAC:

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
- Overseas Transfer
- Manage Standing Instruction (SI)
- ASNB Subscription
- Scan QR Transactions
- eFixed Deposit/-i Placement & Withdrawals
- 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)

If you are an HLB Connect Online user without the app, AppAuthorise is required for eFixed Deposit/-i withdrawals and when your cumulative transfers and payments reach RM5,000 daily.

Q3: How do I use AppAuthorise?

A3: When you initiate any HLB Connect transactions listed in Q2, you will receive a notification on your HLB Connect App.

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.
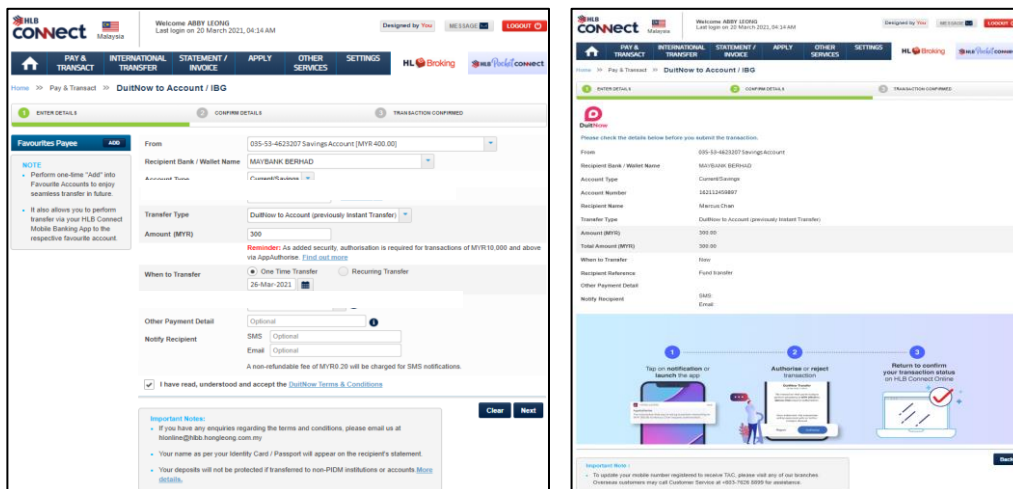
A) If you are performing a transaction on HLB Connect App:
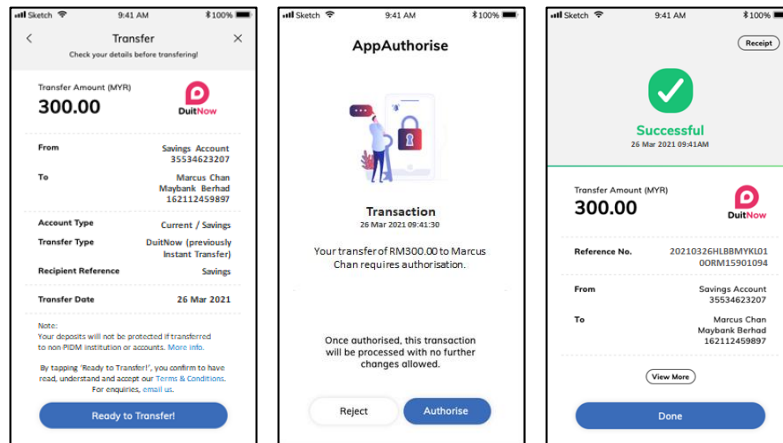
i) After you click on **'Ready To Transfer'** you will be served with AppAuthorise screen. Please check the transaction details to ensure information is in order.

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.

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

i) When you click on 'Next' at your transaction page, you will be shown a page with a message to authorise the transaction on HLB Connect App.


ii) Tap on the AppAuthorise notification on your HLB Connect App, and you will be served with an AppAuthorise screen. **If you do not receive the notification, please tap on the**

AppAuthorise icon at the pre-login screen of the HLB Connect App. This will launch the screen. Please check the transaction details to ensure information is in order.
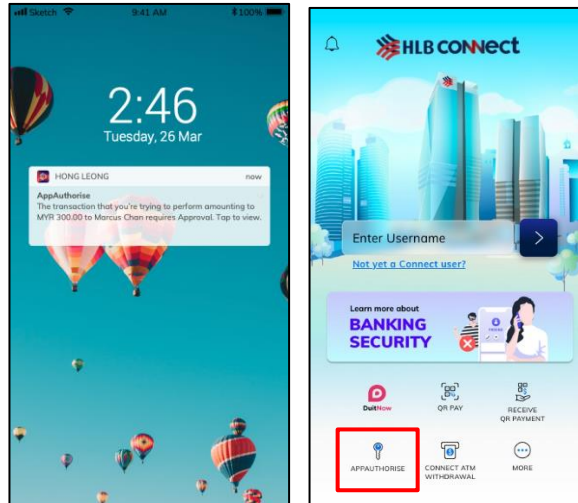
iii) Tap on **'Authorise'** in order to authorise the transaction, or tap on **'Reject'** to decline the transaction. After that, your transaction page in HLB Connect Online will show the status of your transaction.
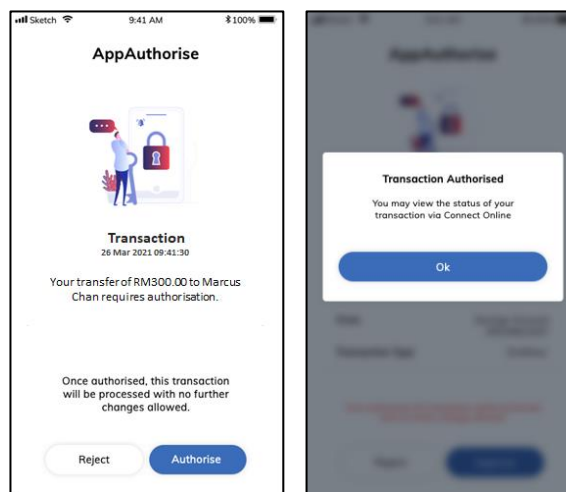
Q4: Am I required to use AppAuthorise for all transactions?
A4: No, some HLB Connect transactions still require SMS TAC. However, AppAuthorise is required for eFixed Deposit/-i withdrawal via HLB Connect and non-favorite payments or transfers with the amount of RM10,000 or more. If you are an HLB Connect Online user without the app, AppAuthorise is also required when your cumulative transfers and payments' amount reaches RM5,000 daily.

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 required for eFixed Deposit/-i withdrawals**, **non-favorite payments or transfers with the amount of RM10,000 or more**, and when your cumulative transfers and payments' amount reaches RM5,000 daily.

We recommend that you download HLB Connect App and enable AppAuthorise for a convenient and secure transaction authorisation. AppAuthorise also does not rely on telco network so 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:

A) **If you are an existing HLB Connect user and downloading HLB Connect App for the first time**, you are required to link/bind your mobile device to your HLB Connect App. AppAuthorise will automatically be enabled after the process. As part of the verification purpose, you will be asked to enter your 6-digit TAC, **ID number** (NRIC/Passport/Business Registration Number) and **Card PIN/Temporary ID**. Once you have provided all details, your HLB Connect App will automatically be enabled on your HLB Connect App. Please refer to visuals below:

   i)   **Log in** to your HLB Connect App
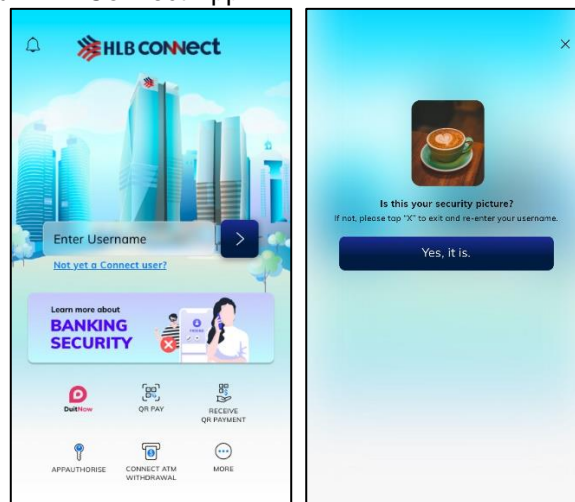
    ii)   You will be served this screen with message about app binding i.e. 'HLB Connect App on this mobile phone can only be accessed with your username'. When you click 'Confirm', you will be asked to **enter the 6-digit TAC** that will be sent to the mobile number registered with the bank, followed by **your ID** (i,e, NRIC/Passport/BRN).
         Important: Please ensure the Business Registration or Passport number is the same one used during registration
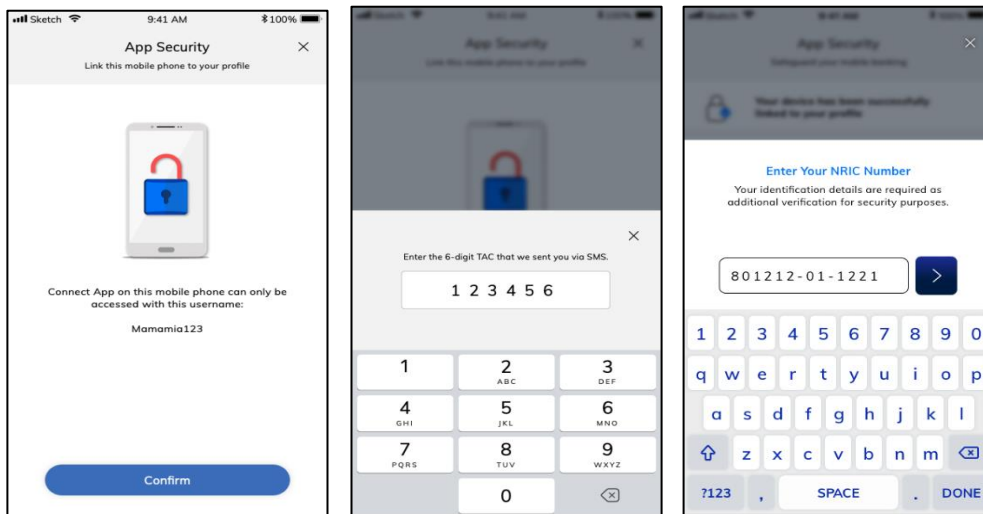
iii)   After entering your ID, if you are an **HLB Connect user with a Debit Card/Credit Card**, you will be asked to enter your **Card PIN**. If you **do not have a Debit/Credit Card**, you will need to enter a **Temporary ID**. Temporary ID can be obtained at any HLB branch or call 03-7626 8899 to get one.
*Important: Temporary ID is only valid for 3 days and for single usage*
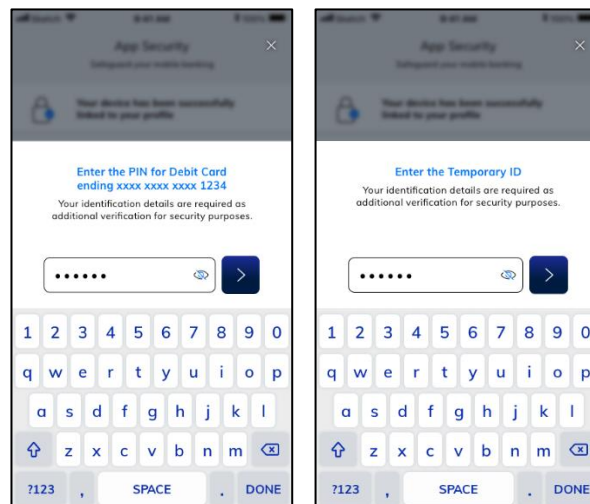
This will enable the AppAuthorise on your mobile device.

B) If you are registering for HLB Connect for the first time, we recommend that you download the HLB Connect App first so you can do two things on the app (i) register for HLB Connect and (ii) enable AppAuthorise. If you do not have a Debit/Credit Card, we recommend that you perform this at any HLB branch as you will need to request for two (2) Temporary IDs. Please refer to visuals below:

i)   **Download** HLB Connect App and **click 'Not yet a Connect user'** to register for HLB Connect. If you **do not have a Debit/Credit Card**, you will need to enter a **Temporary ID** (Temporary ID #1)
Important: Temporary ID is only valid for 3 days and for single usage
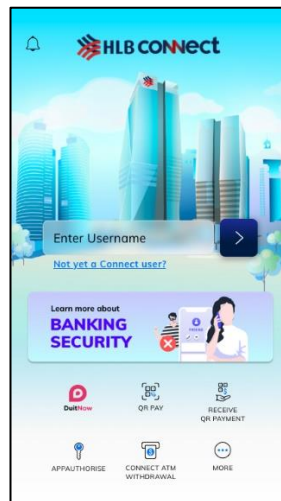
    ii)   Once you have registered for HLB Connect, **log in** to your HLB Connect App
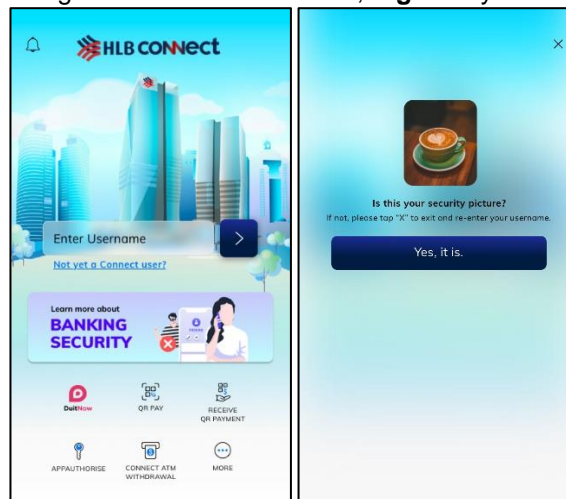
    iii)   You will be served this screen with message about app binding i.e. 'HLB Connect App on this mobile phone can only be accessed with your username'. When you click 'Confirm', you will be asked to **enter the 6-digit TAC** that will be sent to the mobile number registered with the bank, followed by **your ID** (i,e, NRIC/Passport/BRN).
Important: Please ensure the Business Registration or Passport number is the same one used during registration

    iv)   After entering your ID, if you have **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** (Temporary ID #2).
Important: Temporary ID is only valid for 3 days and for single usage

Q8: **I'm an existing HLB Connect App users, can I move my AppAuthorise from my current mobile device to a new mobile device?**
A8: Yes, you can. Please follow these steps to unbind your HLB Connect App from your current mobile device before you enable AppAuthorise on your new mobile device:

    i)   Log in to your **current device**.
    ii)   Tap on **'Menu'** > **'App Settings'** > **'Devices & Notifications'**.
    iii)   Tap on **'Remove'** button next to your **'Current Device'**.

iv) Log in to your **new device** and upon log in you will see a screen about app binding i.e. 'HLB Connect App on this mobile phone can only be accessed with your username'.
v) You will be asked to enter you're a **6-digit SMS TAC**, **ID** and **Card PIN/Temp ID** to complete the app binding process.

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 App.

Q9: **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?**
A9: Yes, you will still be able to enable AppAuthorise on the same device.

However, 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.

Q10: **I have lost my mobile device; can I still enable AppAuthorise on another/my new mobile device?**
A10: Yes, you can but you will first have to remove/unbind that lost device from your HLB Connect App. 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 your **new device** and upon log in you will see a screen about app binding i.e. 'HLB Connect App on this mobile phone can only be accessed with your username'.
ii) You will be asked to enter a **6-digit SMS TAC**, **ID** and **Card PIN/Temp ID** to enable AppAuthorise.

Q11: **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?**
A11: Yes, you can but you will first have to remove/unbind your HLB Connect App 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 App, please follow the steps below:**
i) Log in to your **current 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**'**.**

B) **To enable AppAuthorise on another/new device, follow the steps below**:
i) Log in to your **other/new device** and upon log in you will see a screen about app binding i.e. 'HLB Connect App on this mobile phone can only be accessed with your username'.
ii) You will be asked to enter a **6-digit SMS TAC**, **ID**, and **Card PIN/Temp ID** to enable AppAuthorise.

Q12: **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?**
A12: Yes, AppAuthorise is also required to authorise HLB Connect Online & HLB Connect App transactions with amounts below RM10,000.

Also, effective from November 2022, for HLB Connect Online users without the app, AppAuthorise is also required when your payments and transfers' amount reaches RM5,000 daily.

Download HLB Connect App and enable AppAuthorise for a faster, convenient and transaction authorisation.

Q13: Is AppAuthorise secure?
A13: Yes, it is. AppAuthorise notification will only be sent to the mobile device that has been linked/bound to your HLB Connect App. Authorisation cannot be done remotely. It has to be done on the linked/bound device itself.

Q14: What if I miss/don't get my AppAuthorise notification?
A14: AppAuthorise notification will be sent to your HLB Connect App. If you are not receiving the notification, these are the possible reasons:
  i) Your mobile device does not have an active Internet connection, or
  ii) You have not enabled notification for HLB Connect App on your device**.** To receive AppAuthorise notification, please ensure you have an active Internet connection and that notification is enabled for HLB Connect App on your mobile device.

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.

Q15: Can I disable AppAuthorise on my HLB Connect App?
A15: AppAuthorise is a default feature of HLB Connect App. It will automatically be enabled on the device that you have linked to your HLB Connect App. For HLB Connect Online users without an app, AppAuthorise is required when your cumulative transfers and payments reach RM5,000 daily.

Q16: I am a Sole Proprietor and I am unable to enable AppAuthorise using my NRIC number. What should I do?
A16: If this scenario occurs, it's likely that your HLB Connect was created using your BRN (Business Registration Number). Please enter your BRN instead to enable AppAuthorise.

Q17: I tried entering my Passport number to enable AppAuthorise, but unable to proceed. What should I do?
A17: 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.