

NO.	QUESTION	ANSWER
AGRONet Profile Management		
1	How do I register for a new AGRONet?	<p>You may follow steps below:</p> <ol style="list-style-type: none"> 1. Go to the AGRONet website www.agronet.com.my/rib. 2. Click 'Register an Account'. 3. Read and accept the Terms and Conditions. 4. Key in your AGROBANK Account Number (16 digits), ATM Card Number followed by your 6-digit ATM PIN number and the code shown. 5. Set up your account by entering your Username, Password and Confirm Password. 6. Click 'Register' to complete the registration. 7. Click 'Activate' for activation account. 8. Click 'YES' for phone number confirmation. 9. Key in TAC number received. 10. Click 'Next' to complete the activation. 11. Click 'Home' to redirect to Home page. 12. Key in 'Username' and 'Password' 13. Choose three (3) Security Challenge Question dan answer. 14. Choose Security Image and Phrase.
2	What are the requirements to create USERNAME?	<p>Your Username must be alphabets or mixture of alphanumeric format with a minimum of 6 to 16 characters. It cannot contain any special characters, except for ' _ '.</p> <p>Example: Abcdefg_12</p>
3	What are the requirements to create PASSWORD?	<p>Your Password must contain a mixture of numeric and alphabet format with a range between 8 to 12 characters and cannot include these special character ['<'>';&+].</p>
4	Can I change my AGRONet USERNAME?	No, you are not allowed to change your AGRONet USERNAME.
5	Is it possible for me to change my password?	Yes, it is possible for you to change your password. All you need to do is select the 'Change Password' option under 'Profile Management' settings.
6	What if I enter the wrong Username by mistake?	Please make sure your Security Images and Phrase are correct before proceeding to login.
7	What should I do if I've forgotten my login Username?	<p>You can always retrieve your username online. Just select 'Forgot My Username' at the login screen of the AGRONet. Follow the steps below:</p> <ol style="list-style-type: none"> 1. Login to www.agronet.com.my/rib 2. At Login screen, click 'Forgot My Username' 3. Enter your 'Account Number (16 digits), ATM Card Number (16 digits)' followed by your 'ATM PIN Number' and click 'Confirm' to proceed to next page. 4. Upon confirmed of the correct information, your Username will be retrieved. 5. Proceed to login using your Username and Password.



FREQUENTLY ASK QUESTIONS

Stay Protected With Online Banking Security Measure

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8	What should I do if I've forgotten my Password?	<p>You can always change your Password online. Just select 'Forgot My Password' at the login screen of the AGRONet. Follow the steps below:</p> <ol style="list-style-type: none"> 1. Login to www.agronet.com.my/rib 2. At Login screen, click 'Forgot My Password'. 3. Enter your 'Username, Account Number (16 digits), ATM Card Number (16 digits)' followed by your 'ATM PIN Number' and click 'Confirm' to proceed to next page. 4. Upon acceptance of the correct information, enter your new 'Password' and 'Confirm Password' which consist of 8 to 12 alphanumeric and may include special characters. 5. Click 'Submit' to proceed to next page. 6. Click 'Confirm' to process password reset request. 7. Proceed to login using your Username and new Password.
9	What is Security Image and Phrase?	<p>Security Image and Phrase are the mutual authentication used by AGROBANK to verify that the login page is from a genuine AGROBANK site. You will be required to register your Security Image and Phrase when you register to AGRONet.</p> <p>Please ensure your Security Image and Phrase are correct before proceed to login.</p>
AGROKey		
10	What is AGROKey ?	<p>AGROKey is a safer and more convenient way to authorize AGRONet web and AGRONet <i>Mobile</i> transactions. Notification alert will be sent to your AGRONet <i>Mobile</i> on registered device for selected transactions. This new feature is available on the AGRONet <i>Mobile</i>, which can be downloaded from Google Play Store & Apple App Store.</p> <p>Customers are required to activate AGROKey before they can authorize any transactions. This new security feature offers an extra level of security as all transactions performed can only be authorized on your registered device. AGROKey unique device binding reduces your exposure to SMS TAC fraud.</p>
11	What is the difference between AGROKey and SMS TAC ?	<p>AGROKey is a transaction authorisation method whereby notification alert will be sent to your AGRONet <i>Mobile</i> on a registered device for selected transactions. You can then tap on the notification to approve or reject the transaction within 60 seconds.</p> <p>SMS TAC is a transaction authorisation method whereby 6-digit Transaction Authorization Code (TAC) will be sent to your register mobile number via SMS. However, this SMS TAC feature is no longer applicable.</p>
12	Am I required to use AGROKey for all transactions?	Effective 11 June 2023 onwards, all selected transactions WILL be authorised via AGROKey .
13	How do I authorize my transactions with AGROKey ?	You will receive a push notification alert on your registered device which is customer's smartphone where the AGROKey apps is registered. Tap on the push notification to view your AGROKey and <i>Approve</i> or <i>Reject</i> the transaction within 60 seconds. After 60 seconds, the session will be expired.





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14	What happens if I don't approve the transaction with the AGROKey push notification that I have received within 60 seconds?	Without your approval, your transaction will not be processed, and the amount will not be deducted from your account.
15	Can I use AGROKey to approve my transaction without an Internet connection or instable connection?	You will need a stable internet connection to approve transactions using AGROKey within 60 seconds.
16	Can I still use AGROKey when I am overseas?	Yes, you can use AGROKey even when you are overseas, as long as you have a stable internet connection.
17	What should I do If I do not receive the AGROKey push notification alert to authorize my transaction?	If you do not receive the AGROKey push notification alert, you still can retrieve it at AGRONet Mobile, by tapping on AGROKey button, and the details of transaction will be displayed for you to approve or reject the transaction.
18	How do I register AGROKey?	<p>AGROKey activation via ONE devices:</p> <ol style="list-style-type: none"> 1. Launch AGRONet Mobile on your mobile and open the application. 2. Key in your username & password. (Please key in exact username same as per registered due to security purposes) 3. Click 'Manual Insert'. 4. Click 'Request Code' to get 'Activation Code' and key in the 'Activation Code' in the box provided. 5. Key in the last 4 digit of your NRIC/Passport number. 6. Request TAC and enter the 6 digits TAC number. <p>AGROKey activation via TWO devices:</p> <ol style="list-style-type: none"> 1. Launch AGRONet Mobile on your mobile and open the application. 2. Key In your username & password. (Please key in exact username same as per registered due to security purposes) 3. Open AGRONet (www.agronet.com.my/rib) on the web browser, then click 'AGROKey Activation'. 4. Key in your username & password. (Please key in exact username same as per registered due to security purposes) 5. QR code would be display on the AGRONet Web Browser. Then, scan the QR code from your AGRONet Mobile Apps. 6. Key in the last 4 digit of your NRIC/Passport number. 7. Request TAC and enter the 6 digits TAC number.
19	What if my phone stops working or freezes while I approve a transaction with AGROKey?	Please check your transaction status at your online banking / mobile banking acknowledgement and transaction history page. The status will display as either successful or unsuccessful.
20	What if I hit error 'Invalid Challenge Response' when perform transaction?	<p>If an error 'Invalid Challenge response' appear, all you need to do is:</p> <p>Android</p> <ol style="list-style-type: none"> 1. Go to your phone setting. 2. Go to 'Date and Time'. 3. Enable 'Automatic Date and Time' and 'Automatic Time Zone'. <p>iOS</p> <ol style="list-style-type: none"> 1. Go to your phone setting. 2. Go to 'Date and Time'. 3. Enable 'Set Automatically'. <p>After step 3, kindly use mobile data to perform transaction for the first time. You may use mobile data or Wi-Fi for subsequent transaction.</p> <p>You may call our Contact Centre at 1-300-88-2476 or 03-20790600 for assistance.</p>



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21	Do I have to reactivate <i>AGROKey</i> after change password?	No, you don't have to reactivate <i>AGROKey</i> after you change your Password.
22	What will happen if I enter the wrong TAC number during activation?	You will be given 3 attempts to enter the TAC number before your AGRONet account gets blocked. You may confirm your registered phone number by calling our Contact Center at 1-300-88-2476 or 03-20790600.
23	What will happen to my TAC number if I'm having 2 Simcards in 1 device?	You still received your TAC number at your registered mobile number with AGRONet.
24	What if I do not / late receive a TAC number?	This may be due to connection problems (either a telephone line or a TELCO). Please proceed to request a new TAC number.
Bind Device		
25	Can I register <i>AGROKey</i> on TWO different devices?	No, <i>AGROKey</i> can only be registered to ONE device per user ID.
26	What are the minimum device requirements to run <i>AGROKey</i> ?	You can run <i>AGROKey</i> on iOS 10 and above and Android 9.0 and above on AGRONet Mobile app. Kindly ensure your AGRONet Mobile app is always updated. For customers who are using device with Android operating system (OS) version 8 and below or iOS version 9 and below, Customers can still use Agrobank's ATM machines to withdraw or transfer money. Customer also can go to the nearest Agrobank's branch to do banking transactions.
27	If I am a Huawei mobile phone user, am I allow to download the AGRONet <i>Mobile</i> application?	Yes, if the device uses the Android operating system (OS) version 9.0 and above. However, the AGRONet Mobile application cannot be downloaded if the device is using the Harmony operating system (HarmonyOS).
28	I have recently changed my device. Do I need to activate <i>AGROKey</i> again?	Yes, you will need to activate <i>AGROKey</i> again. <i>AGROKey</i> can only be tied to one device at a time.
29	If I use a new mobile phone / device, how to deactivate <i>AGROKey</i> from the old device?	Here are the steps that can be taken to deactivate <i>AGROKey</i> from a mobile phone that is no longer in use: a) Through the AGRONet website: <ol style="list-style-type: none"> 1. Visit the AGRONet website www.agronet.com.my/rib. 2. Key in username and password. 3. Click Profile Management. 4. Click Unbind Device. 5. Select the phone device you want to unbind. Click 'Unbind'. 6. Click 'Confirm'. You have successfully unbind the device. b) Through the AGRONet Mobile: <ol style="list-style-type: none"> 1. Launch AGRONet Mobile on your mobile and open the application. 2. Key in username and password. 3. Click icon '☰'. 4. Click 'My Devices'. 5. Select the phone device you want to unbind. Click icon '🗑'. 6. Click 'Confirm'. You have successfully unbind the device. For further inquiries, you may visit the nearest Agrobank's branch for deactivation assistance or call our Contact Center at 1-300-88-2476 or 03-20790600.

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30	Can I use <i>AGROKey</i> if my device uses jailbreak on iOS or root on Android?	No, <i>AGROKey</i> is not supported on jailbroken or rooted iOS and Android devices. This is one of our ways to ensure your online banking account remains safe and secure. Jailbreaking or rooting means removing software restrictions that are intentionally put in place by the device manufacturer. This process, basically, opens a door of a locked-down electronic device to install software other than what the manufacturer has made available for that device.
31	I've just switched to a new Telco, and they have given me a new SIM card, but the mobile number remains unchanged, will this have any impact to my <i>AGROKey</i> ?	No, <i>AGROKey</i> is not tied to your mobile number. It is tied to your username, ID number and mobile device. As long as your mobile number and mobile device remain unchanged, the feature will still be available to you.
32	What if I have changed to a new mobile number?	A change in your mobile number will not affect your <i>AGROKey</i> as it is tied to your mobile device. However, a change in your mobile number will affect your SMS TAC which is still required to perform registrations on <i>AGRONet</i> and <i>AGROKey</i> activation. You may call our Contact Centre at 1-300-88-2476 or 03-20790600 for assistance.
33	What should I do if I lost my device? Can I re-register for <i>AGROKey</i> on a new device?	You may proceed to unbind your device by referring required steps stated as per answer No. 30(a). Kindly note that it is compulsory to unbind the device first before proceeding to bind your new devices. Please call our Contact Centre at 1-300-88-2476 or 03-20790600 for any assistance.
34	An alert to authorize a transaction using <i>AGROKey</i> was sent to me even though I did not initiate one. What should I do?	If you have encountered any suspicious activity from your account, please contact our Contact Centre hotline at 1-300-88-2476 or 03-20790600 immediately to lodge a report or you can utilize <i>Kill Switch</i> button to suspend your account.
35	Why can't I register for <i>AGROKey</i> on multiple devices?	For security purposes, <i>AGROKey</i> must be tied to only ONE device per user ID. This is also to prevent fraudster from using your ID to register <i>AGROKey</i> on other devices.
Cooling-Off Period		
36	What is <i>Cooling-Off Period</i> ?	<p>Cooling-Off Period is an additional safety measure whereby customer will be imposed with 12-hour activation period to prevent unauthorised transaction approvals.</p> <p>This 12-hour activation period will take effect for the following activities:</p> <ol style="list-style-type: none"> 1. First time enrolment of internet banking. 2. Change of Transaction Limit.
37	I am unable to use <i>AGROKey</i> . What should I do?	You will need to wait for 12 hours before you are able to use <i>AGROKey</i> to approve transactions. If still can't perform transaction after 12 hours, please call Agrobank Contact Centre 1-300-88-2476 or 03-20790600 for assistance.
38	I have previously activated <i>AGROKey</i> at <i>AGRONet</i> Mobile on my current device but already uninstalled the application. Only recently downloaded it again on the same device. Do I need to activate <i>AGROKey</i> again?	No, activation <i>AGROKey</i> is not required.
39	What types of transactions are affected by the cooling-off period when I change the transaction limit?	All monetary transactions are affected by the cooling-off period.
40	I have recently changed my device. Do I need to bind device again?	Yes, you need to unbind your current device (may follow step 30) and then reactivate <i>AGROKey</i> to bind new device.

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Kill Switch		
41	What is Kill Switch ?	<p>Kill Switch is a self-service security feature that lets you protect your funds from online scams and enhances your online banking security. It is available on the AGRONet/AGRONetBIZ web and AGRONet Mobile.</p> <p>Note: You should ONLY use the Kill Switch if you suspect you've been scammed.</p>
42	What can I use the Kill Switch for?	If you suspect that you are a victim of scam, you will be able to use the Kill Switch feature to instantly protect your funds. This feature will block your account and internet/mobile banking access.
43	How do I activate the Kill Switch?	<p>You may follow steps below:</p> <p>Through the AGRONet website:</p> <ol style="list-style-type: none"> 1. Login via https://www.AGRONet.com.my/rib 2. Select Profile Management. 3. Click Kill Switch, followed by Activate Kill Switch. 4. Click Confirm. Your account access, internet banking and mobile banking will be blocked/suspended. <p>Or</p> <p>Through the AGRONet Mobile:</p> <ol style="list-style-type: none"> 1. Login to your AGRONet Mobile. 2. Click navigation button on the top left, then select <i>Settings</i>. 3. Click <i>Kill Switch</i>. 4. Click 'Yes'. Your account access, internet banking and mobile banking will be blocked/suspended.
44	I have activated my Kill Switch. What happens now?	Any transaction is not allowed once the Kill Switch is activated via the AGRONet Mobile or AGRONet, your account, internet banking, and mobile banking access will be blocked/suspended. Your account will not be able to send or received fund.
45	How will I know if my Kill Switch has been activated?	<p>If you try to login at AGRONet or AGRONet Mobile, you will be prompted error message as below:</p> <p><i>'Your Kill Switch has been activated. Please call Agrobank Contact Centre 1 300 88 2476 for assistance'.</i></p>
46	How do I unblock my account or deactivate Kill Switch?	You may call our Contact Centre at 1-300-88-2476 or 03-20790600 to unblock or deactivate Kill Switch.