



FREQUENTLY ASK QUESTIONS

Stay Protected With Online Banking Security Measure

NO.NO.	QUESTION	ANSWER
AGROKey		
1	What is <i>AGROKey</i> ?	<p><i>AGROKey</i> is a safer and more convenient way to authorize <i>AGRONet</i> web and <i>AGRONet Mobile</i> transactions. Notification alert will be sent to your <i>AGRONet Mobile</i> on registered device for selected transactions. This new feature is available on the <i>AGRONet Mobile</i>, which can be downloaded from Google Play Store & Apple App Store. Customers are required to activate <i>AGROKey</i> before enjoying this transaction authorization method. This new security feature offers an extra level of security as all transactions performed can only be authorized on your registered device. <i>AGROKey</i> unique device binding reduces your exposure to SMS TAC fraud.</p>
2	What is the difference between <i>AGROKey</i> and SMS TAC?	<p><i>AGROKey</i> is a transaction authorisation method whereby notification alert will be sent to your <i>AGRONet Mobile</i> on 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. Customer required to put the digit received to approve transaction.</p>
3	How does this feature affect <i>AGRONet</i> and <i>AGRONetBIZ</i> ?	<p><u>AGRONet (AGROKey via AGRONet Mobile):</u></p> <p>All type of transactional activities in <i>AGRONet</i> web & <i>AGRONet Mobile</i> require push notification (<i>AGROKey</i>) approval except First Time Login activities to <i>AGRONet</i> platform. <i>AGRONet Mobile</i> apps can be downloaded from Google Play Store & Apple App Store.</p> <p><u>AGRONetBIZ (AGROKey via AGROKey Apps):</u></p> <p>The only process that affecting BIB is related to Corporate Administrator (CA) for login activity as below:</p> <p><i>Before:</i> To perform login activity on BIB, CA require SMS TAC to authorize the login activities.</p> <p><i>After:</i> To perform login activity on BIB, CA require to key in 6 digit number from AGROKey apps. <i>AGROKey</i> apps can be downloaded from Google Play Store & Apple App Store.</p>



4	Am I required to use <i>AGROKey</i> for all transactions?	From 11 June 2023 onwards, all selected transactions <u>WILL</u> be authorised via <i>AGROKey</i> .
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5	How do I register for <i>AGROKey</i> ?	<p><u>For RIB, <i>AGROKey</i> via <i>AGRONet Mobile apps</i>:</u></p> <p><i>AGROKey</i> is available on the <i>AGRONet Mobile</i>, which can be downloaded or update to latest version from Google Play Store & Apple App Store:</p> <p>Step 1: Launch <i>AGRONet Mobile</i> on your mobile and open the application.</p> <p>Step 2: Key In your username & password.</p> <p>Step 3: Open <i>AGRONet</i> (www.agronet.com.my/rib) on the web browser, then click <i>Activate New Mobile Token</i>.</p> <p>Step 4: Key In your username & password.</p> <p>Step 5: QR code would be appear on the <i>AGRONet Web Browser</i>. Then, scan the QR code from your <i>AGRONet Mobile Apps</i>.</p> <p>Step 6: Request TAC and enter the 6 digits number. Then, input the last 4 digit of your IC number.</p> <p><u>For BIB, <i>AGROKey</i> via <i>AGROKey Apps</i>:</u></p> <p>This <i>AGROKey</i> can be found on the <i>AGROKey</i> mobile application and this application can be downloaded from the Google Play Store and the Apple App Store:</p> <p>Step 1: Go to the <i>AGRONetBIZ</i> website (www.agronet.com.my/bib), then click <i>Activate New Mobile Token</i>.</p> <p>Step 2: Key in the username.</p> <p>Step 3: Key in the last 4 digits of the card number your identification.</p> <p>Step 4: Open the <i>AGROKey</i> application on your phone, then click <i>Activate New Security Token</i>.</p> <p>Step 5: Scan the QR code on the <i>AGRONetBIZ</i> website page.</p> <p>Step 6: Key in the 6-digit code on the <i>AGRONetBIZ</i> website which is given in the <i>AGROKey</i> application.</p> <p>Step 7: Request for TAC and key in code number 6 those digits.</p> <p>Step 8: Scan the Confirmation Code to complete the registration.</p>
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6	How do I authorize my transactions with <i>AGROKey</i> ?	You will receive a push notification alert on your registered smartphone/app. The registered smartphone is the device that you've registered for <i>AGROKey</i> . Tap on the push notification to view your <i>AGROKey</i> and <i>Approve</i> or <i>Reject</i> the transaction within 60 seconds. After 60 seconds, the session will be expired.
7	What happens if I don't approve the transaction with the <i>AGROKey</i> push notification that I have received?	Without your approval, your transaction will not be processed, and the amount will not be deducted from your account.
8	Can I use <i>AGROKey</i> to approve my transaction without an Internet connection or slow connection?	You will need a stable internet connection to approve transactions using <i>AGROKey</i> .
9	Can I still use <i>AGROKey</i> when I am overseas?	Yes, you can use <i>AGROKey</i> even when you are overseas, as long as you have a stable internet connection.
10	What do I do If I do not receive the <i>AGROKey</i> push notification alert to authorize my transaction?	If you still do not receive the <i>AGROKey</i> , you can retrieve it at <i>AGRONet Mobile</i> , tapping on <i>AGROKey</i> button, and the details of transaction will be displayed for you to approve or reject the transaction.
11	What if my phone hangs or freezes when I'm approving a transaction using <i>AGROKey</i> ?	Please check your transaction status at your online banking/mobile banking acknowledgement and transaction history page. The status will display your transaction status as either successful or unsuccessful.
12	What if I perform transaction and hit error "Invalid Challenge Response?"	If you hit with error "Invalid Challenge response", all you need to do is: Step 1: Go to your phone setting. Step 2: Go to "Date and Time". Step 3: Enable "Automatic Date and Time" and "Automatic Time Zone". Step 4: After step 3, to perform transaction for the first time, kindly use mobile data. You may use mobile data or Wi-Fi for subsequent transaction. Customer may call our Contact Centre at 1 300 88 2476 for assistance.
Bind Device		
13	Can I register for <i>AGROKey</i> on two different devices?	No, <i>AGROKey</i> can only be registered to 1 device per ID number.
14	What is the minimum device requirement to run <i>AGROKey</i> ?	You can run <i>AGROKey</i> on iOS 10 or later; and Android 9.0 or later on the <i>AGRONet Mobile</i> . Do also make sure that your <i>AGRONet Mobile</i> is always updated on your device.

15	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.
16	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.
17	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 on 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.
18	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 other selected transactions, services or registrations on <i>AGRONet</i> / <i>AGRONetBIZ</i> . Customer may call our Contact Centre at 1 300 88 2476 for assistance.
19	What should I do if I lost my device? Can I re-register for <i>AGROKey</i> on a new device?	Please call our Contact Centre at 1 300 88 2476 or 603 2079-0600 for assistance. Kindly note that it is compulsory to unbind the devices first before proceeding to bind your new devices.
20	I did not initiate a transaction, but I've received an alert to authorise a transaction using <i>AGROKey</i> . What should I do?	If you have encountered any suspicious activity from your account, please contact our Contact Centre hotline at 1300-88-2476 or 603-2079-0600 immediately to lodge a report or you can utilize <i>Kill Switch</i> button to suspend your account.
21	Why can't I register for <i>AGROKey</i> on multiple devices?	For security purposes, <i>AGROKey</i> must be tied to only 1 (one) device per ID number. This is also to prevent any fraudster from using your ID to register <i>AGROKey</i> on other devices.

Cooling-Off Period

22	What is <i>Cooling-Off Period</i> ?	<p>It is an additional safety measure whereby customer will be imposed with 12-hour activation period to prevent unauthorised transaction approvals. 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 security password. 3) Change of Transaction Limit.
23	I am unable to use <i>AGROKey</i> . What should I do?	<p>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 for assistance.</p>
24	I have previously activated <i>AGROKey</i> on the <i>AGRONet Mobile</i> on my current device. I have since uninstalled the application and only recently downloaded it again on the same device. Do I need to activate <i>AGROKey</i> again?	<p>Yes, you will need to activate <i>AGROKey</i> again. You can refer the required step on question no. 5 above.</p>
25	I have recently changed my device. Do I need to bind device again?	<p>Yes. First, you need to unbind your current device, and then bind your new device. The require steps are as below:</p> <p>Step 1: Login your <i>AGRONet Mobile</i>.</p> <p>Step 2: Click navigation button on the top left of apps, then select 'My Devices'.</p> <p>Step 3: Identify the device to be deleted and click the dustbin icon on selected device.</p> <p>Step 4: Click 'Confirm'. You are successfully unbind your device.</p> <p>Step 5: Open <i>AGRONet mobile</i> apps on your new device and follow the step on question 4 above.</p> <p>Upon binding a device – your 12-hour cooling period is in progress. After 12 hours, you will be able to approve transactions via <i>AGROKey</i> as usual.</p>
26	What types of transactions are affected by the coolingoff period when I change the transaction limit?	<ol style="list-style-type: none"> 1) Third Party Transfer. 2) Interbank Giro (IBG). 3) DuitNow. 4) DuitNow Request.
Kill Switch		

27	What is Kill Switch?	<p>The 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 <i>AGRONet/AGRONetBIZ</i> web and <i>AGRONet Mobile</i>.</p> <p>Note: You should <i>ONLY</i> use the Kill Switch if you suspect you've been scammed.</p>
28	What can I use the Kill Switch for?	<p>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 access.</p>
29	How do I activate the Kill Switch?	<p>There are 2 ways for you to activate the Kill Switch:</p> <p><i>Via the AGRONet Mobile:</i> Step 1: Login to your AGRONet Mobile. Step 2: Click navigation button on the top of apps, then select <i>Setting</i>. Step 3: Click <i>Kill Switch</i>. Step 4: Click <i>Confirm</i>. Your account will be suspended.</p> <p><i>Via AGRONet or AGRONetBIZ*:</i> Step 1: Log in to https://www.agronet.com.my/rib or https://www.agronet.com.my/bib. Step 2: Go to <i>Profile Management</i>. Step 3: Click <i>Activate Kill Switch</i>. Step 4: Click <i>Confirm</i>. Your account, internet banking, and mobile banking access has been suspended.</p> <p>*Applicable for <i>Corporate Administrator (CA)</i> only.</p>
30	I have activated my Kill Switch. What happens now?	<p>Once the Kill Switch is activated via the <i>AgroNet Mobile</i> or <i>AGRONet/AGRONetBIZ</i>, your account, internet banking, and mobile banking access will be suspended. Your account will not be able to send or received fund.</p>
31	How will I know if my Kill Switch has been activated?	<p>If you try to login at <i>AGRONet/AGRONetBIZ</i> or <i>AGRONet Mobile</i>, 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>
32	How do I unblock my account or deactivate Kill Switch?	<p>Customer may call our Contact Centre at 1 300 88 2476 for assistance.</p>

30 August 2023