

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 ATM Card Number followed by your 6-digit ATM PIN number and the code shown. 5. Create your account by entering your Username, Password and Confirm Password. 6. Click 'Register' 7. Proceed to choose Security Image and Phrase to complete the registration.
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.

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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 24 January 2025 , all transactions including Own Transfer & Favorite Transaction are REQUIRED to 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.



FREQUENTLY ASKED QUESTIONS


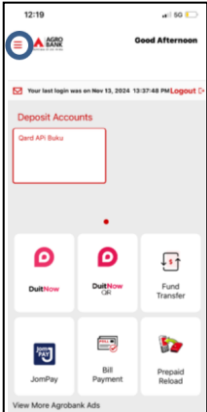
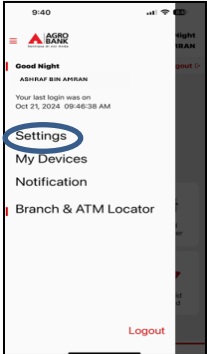
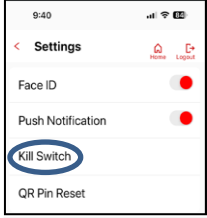
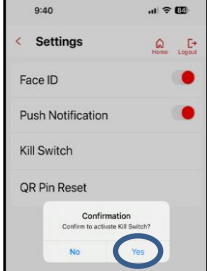
Stay Protected With Online Banking Security Measure

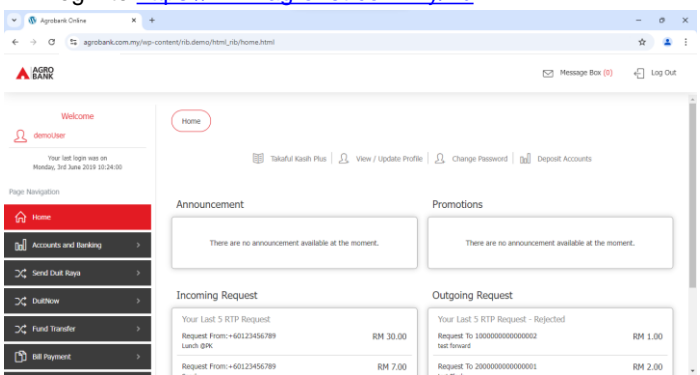
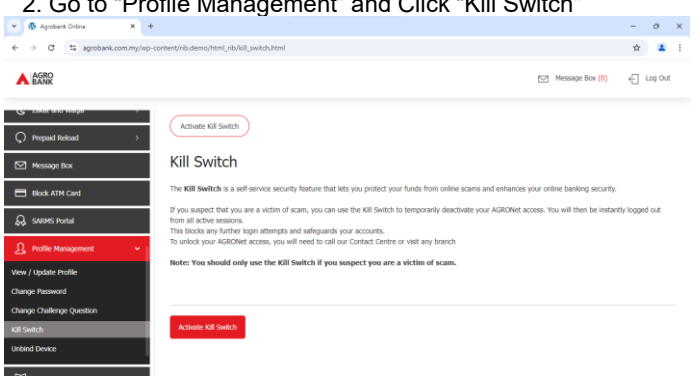
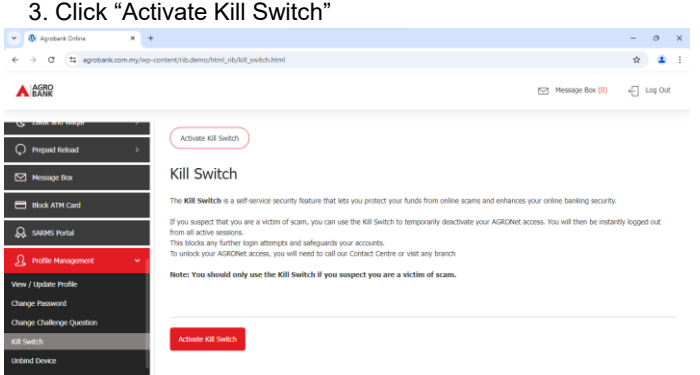
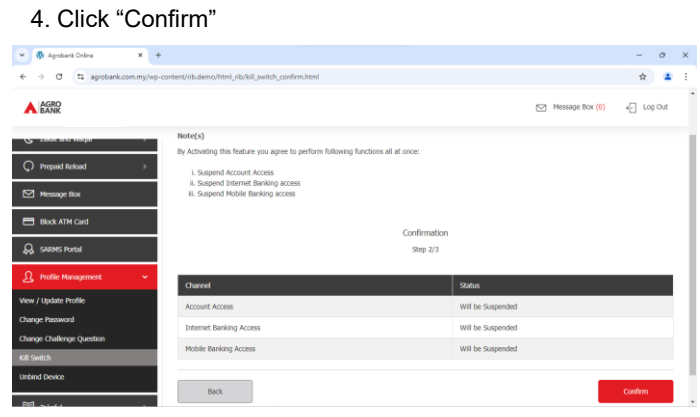
NO.	QUESTION	ANSWER
14	What happens if I don't approve the transaction with the AGROKey push notification that I have received within 60 seconds?	Without your approval, your transaction will not be processed, and the amount will not be deducted from your account.
15	Can I use AGROKey to approve my transaction 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>Part 1: Install AGRONet Mobile to register AGROKey</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 created during AGRONet registered due to security purposes) 3. Click 'OK' on AGROKey Confirmation message. 4. Click 'Request Code' to get 'Activation Code' and key in 14-digits 'Activation Code' in the box provided. 5. Click 'Confirm'. 6. A prompt message "Please visit nearest Agrobank ATM OR Call Contact Centre to complete the AGROKey activation process". <p>Part 2: Activate AGROKey through ATMs</p> <ol style="list-style-type: none"> 1. Visit your nearest Agrobank ATM machine. 2. Insert your Debit Card and Input 6 digits PIN. 3. On the Main Menu, select "AGROKEY ACTIVATION" and select "PROCEED". 4. Receive success confirmation slip and Push Notification via AGRONet Mobile. 5. Cooling-off period 12-hours activated. <p>OR Call our Contact Center at 1300-88-2476</p>
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>



NO.	QUESTION	ANSWER
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.
Bind Device		
22	Can I register <i>AGROKey</i> on TWO different devices?	No, <i>AGROKey</i> can only be registered to ONE device per user ID.
23	What are the minimum device requirements to run <i>AGROKey</i> ?	<p>You can run <i>AGROKey</i> on iOS 12 and above and Android 10 and above on AGRONet Mobile app. Kindly ensure your AGRONet Mobile app is always updated.</p> <p>For customers who are using device with Android operating system (OS) version 9 and below or iOS version 11 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.</p>
24	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).
25	I have recently changed my device. Do I need to activate <i>AGROKey</i> again?	Yes, you will need to reactivate <i>AGROKey</i> . Once you have completed the <i>AGROKey</i> activation successfully, you will need to serve a 12-hour cooling-off period.
26	If I use a new mobile phone / device, how to unbind <i>AGROKey</i> from the old device?	<p>Here are the steps that can be taken to unbind <i>AGROKey</i> from a mobile phone that is no longer in use:</p> <p>a) Through the AGRONet website:</p> <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. <p>b) Through the AGRONet Mobile:</p> <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. <p>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.</p>

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27	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.
28	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.
29	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. 26(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.
30	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.
31	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		
32	What is <i>Cooling-Off Period</i> ?	The <i>Cooling-Off Period</i> is an additional safety measure designed to prevent unauthorized transaction approvals by imposing a 12-hour activation period. This period applies to the following activities: <ul style="list-style-type: none"> • <i>AGROKey</i> activation for first-time login • Change of device • Change of transaction limit During this 12-hour activation period, customers will not be able to approve transactions, ensuring an extra layer of security."
33	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 you are unable to perform transaction after 12 hours, please call Agrobank Contact Centre 1-300-88-2476 or 03-20790600 for assistance.
34	I previously activated <i>AGROKey</i> at AGRONet Mobile on my current device but later uninstalled the application. I recently reinstalled it on the same device. Do I need to activate <i>AGROKey</i> again?	Yes, you will need to reactivate the <i>AGROKey</i> again. Please refer answer No. 18.
35	Can I still access AGRONet during <i>Cooling-Off Period</i> ?	Yes, if you are existing customer, you can still access AGRONet to view your account balance, history, statements and use the <i>Kill Switch</i> . However, any monetary activities will be restricted.

NO.	QUESTION	ANSWER
Kill Switch		
36	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>
37	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.
38	How do I activate the Kill Switch?	<p>There are 2 ways to activate the Kill Switch:</p> <p>Via AGRONet Mobile:</p> <ol style="list-style-type: none"> 1. Login to your AGRONet Mobile.  2. Click the hamburger button (navigation bar/menu) in the top left corner of the application.  3. Select "Setting"  4. Click "Kill Switch"  5. Click "Yes". 

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39		<p>Via AGRONet Website:</p> <ol style="list-style-type: none"> 1. Login to https://www.agronet.com.my/rib  <ol style="list-style-type: none"> 2. Go to "Profile Management" and Click "Kill Switch"  <ol style="list-style-type: none"> 3. Click "Activate Kill Switch"  <ol style="list-style-type: none"> 4. Click "Confirm" 

NO.	QUESTION	ANSWER
40	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.
41	How will I know if my Kill Switch has been activated?	If you try to login at AGRONet or AGRONet Mobile, you will be prompted error message as below: <i>'Your Kill Switch has been activated. Please call Agrobank Contact Centre 1 300 88 2476 for assistance'.</i>
42	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.