



FREQUENTLY ASK QUESTIONS

Stay Protected With Online Banking Security Measure

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. Set up 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.
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.





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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>
Bind Device		
10	Can I register AGRONet Mobile on TWO different devices and why can't I register for AGRONet Mobile on multiple devices?	No, AGRONet Mobile can only be registered to ONE device per user ID for security purposes, and to prevent fraudster from using your ID to register AGRONet Mobile on other devices.
11	What are the minimum operating system (OS) version to run AGRONet Mobile?	AGRONet Mobile is supported on devices running the latest operating systems, including iOS version 15 and above and Android version 11 and above.
12	If I am a Huawei mobile phone user, am I allow to download the AGRONet Mobile 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).
13	I have recently changed my device. Do I need to activate AGROKey again?	Yes, you will need to activate AGROKey again. Once you've completed the AGROKey activation successfully, you will need to serve a 12-hour cooling-off period.
14	If I use a new mobile phone / device, how to deactivate AGROKey from the old device?	<p>Here are the steps that can be taken to deactivate AGROKey from a mobile phone that is no longer in use:</p> <p>a) 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>
15	Can I use AGRONet Mobile if my device uses jailbreak on iOS or root on Android?	No, AGRONet Mobile 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.





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16	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>AGRONet Mobile</i> ?	No, <i>AGRONet Mobile</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.
17	What should I do if I lost my device? Can I re-register for <i>AGRONet Mobile</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.
18	An alert to authorize a transaction using <i>AGRONet Mobile</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.
AGROKey		
19	What is AGROKey ?	<p>AGROKey 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.</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>
20	What is the difference between AGROKey and SMS TAC ?	<p>AGROKey is a transaction authorisation method whereby notification alert will be sent to your <i>AGRONet 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>
21	Am I required to use AGROKey for all transactions?	Effective 24 January 2025 onwards, all transactions including Own Transfer & Favorite transaction are REQUIRED to be authorised via AGROKey .
22	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.
23	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.
24	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.
25	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.
26	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 <i>AGRONet Mobile</i> , by tapping on AGROKey button, and the details of transaction will be displayed for you to approve or reject the transaction.






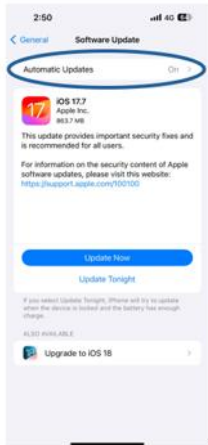
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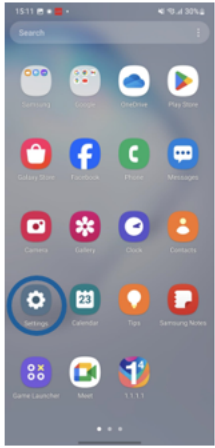
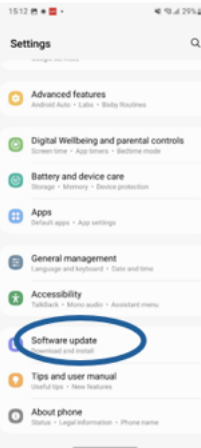

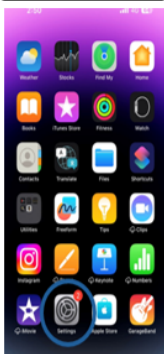
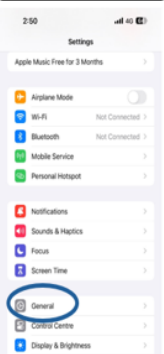
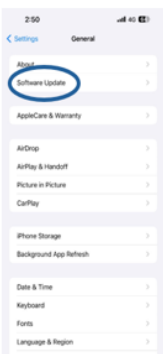
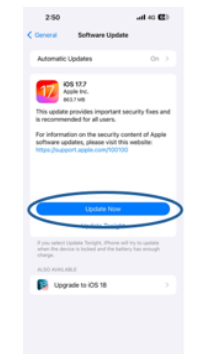

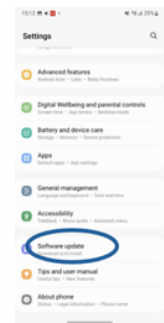


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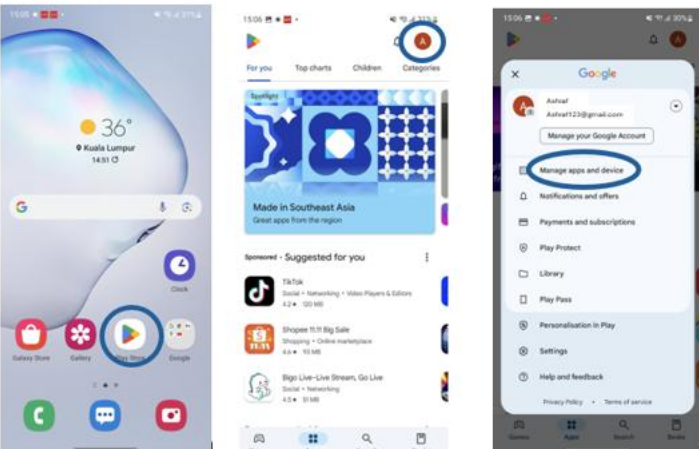
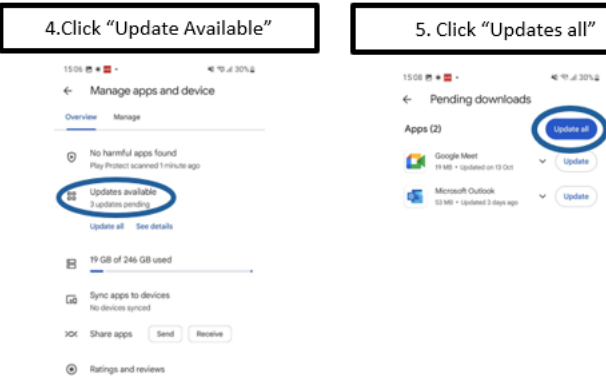
NO.	QUESTION	ANSWER
27	How do I register AGROKey?	<p><u>Part 1: Install AGRONet Mobile to register AGROKey</u></p> <ol style="list-style-type: none"> 1. Launch AGRONet Mobile on your mobile and open the application. 2. Key in your username & password. (Please key in exact username same as per registered due to security purposes) 3. Click '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. Prompt message "Please visit Agrobank nearest ATM/Call Contact Centre to complete the AGROKey activation process" <p><u>Part 2: Activate AGROKey through ATMs OR Call our Contact Center at 1300-88-2476</u></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
28	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.
29	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><u>Android</u></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><u>iOS</u></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>
30	Do I have to reactivate AGROKey after change password?	No, you don't have to reactivate AGROKey after you change your Password.
<i>Cooling-Off Period</i>		
31	What is Cooling-Off Period?	<p><i>Cooling-Off Period</i> is an additional safety measure whereby customer will be imposed with <u>12-hour</u> 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. AGROKey Activation for first time login. 2. Change of New Device 3. Change of Transaction Limit.
32	I am unable to use AGROKey. What should I do?	You will need to wait for 12 hours before you are able to use AGROKey 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.



NO.	QUESTION	ANSWER
33	I have previously activated AGROKey at AGRONet Mobile on my current device but already uninstalled the application. Only recently downloaded it again on the same device. Do I need to activate AGROKey again?	Yes, you will need to reactivate the AGROKey again.
34	What types of transactions are affected by the cooling-off period when I change the transaction limit?	Yes, if you are existing customer. You can still access AGRONet to view account balance, transaction history and statement. However, monetary activities will be restricted.
35	I have recently changed my device. Do I need to bind device again?	Yes, you need to unbind your current device (may follow step 29) and then reactivate AGROKey to bind new device.
Safe Online Banking		
36	How to protect yourself from scam?	<p>1. Actively Monitor Your Account Do check your account and bank statements regularly. Notify Agrobank immediately if there is any detected unauthorised transaction, error or discrepancy.</p> <p>2. Always Verify Always verify the authenticity of messages received from financial institutions before taking any action. This includes checking for official communication channels, such as contacting the institution directly through their official website or customer service number.</p> <p>3. Keep Alert To read security tips or warning posted on the Agrobank's banking website, internet and mobile banking application from time to time, including the Financial Institution's privacy policy statement.</p> <p>4. Protect Your Personal Information Customer shall not disclose their banking credentials such as username and password to anyone.</p> <p>5. Beware of Scam Apps Avoid dubious links and Android Package Kit (APK): Never click on suspicious links or download files from untrusted sources.</p> <p>6. Update Security Software Ensure your antivirus and anti-malware software is up to date to protect against the latest threats.</p> <p>7. Download Apps from Trusted Sources Only download AGRONet Mobile apps from trusted sources, like Google Play Store (Android) or Apple App Store (iOS).</p> <p>8. Device Security Always ensure your device is kept safe.</p> <p>By following these guidelines, you can significantly reduce the risk of fraud and ensure a more secure banking experience.</p>
37	Why is it important to keep your device operating system (OS) up-to-date?	<p>Keeping your device's operating system(OS) up-to-date is essential for security reasons as follows:</p> <p>1. Vulnerability Patching Software developers regularly identify and fix vulnerabilities that hackers can exploit. OS updates always include patches for these security flaws, reducing the risk of attacks.</p>

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		<p>2. Protection Against Malware Cyber threats evolve rapidly, and OS updates often provide protection against the latest malware and viruses, helping to keep your data safe.</p> <p>3. Secure Data Handling OS updates may include improvements on how your device handles sensitive data, enhancing encryption and other security protocols.</p> <p>4. Enhanced User Authentication Most of OS updates improve user authentication methods, making it harder for unauthorised users to gain access to your device.</p> <p>5. Firewall and Network Security OS updates can strengthen built-in security features like firewalls and network protections, safeguarding your device from external threats.</p> <p>6. Regulatory Compliance Keeping your OS updated helps to comply with industry standards and regulations, which often require maintaining a secure environment.</p> <p>By regularly updating your OS, you significantly reduce the vulnerabilities to cyber threats and ensure a safer digital experience.</p>
38 (i)	How to keep your device operating system (OS) updated?	<p>1. Enable Automatic Updates</p> <p>iOS:</p> <div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 5px; text-align: center;">1.Go to Settings</div> <div style="border: 1px solid black; padding: 5px; text-align: center;">2.General</div> <div style="border: 1px solid black; padding: 5px; text-align: center;">3.Software Update</div> </div>  <div style="border: 1px solid black; padding: 5px; text-align: center; margin-top: 10px;">4.Ensure "Automatic Updates" are turned on</div> 

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		<p>Android:</p> <div data-bbox="611 254 823 317">1.Go to Settings</div> <div data-bbox="843 254 1042 317">2.Software Update</div> <div data-bbox="1062 254 1282 317">3.Enable "Auto-download"</div>    <p><i>The process may vary slightly depending on your device manufacturer and Android version.</i></p>
38 (ii)	How to keep your device operating system (OS) updated?	<p>2. Regular Manual Checks</p> <p>iOS:</p> <div data-bbox="596 948 758 1011">1.Go to Settings</div> <div data-bbox="772 948 933 1011">2.General</div> <div data-bbox="948 948 1109 1011">3.Software Update</div> <div data-bbox="1123 948 1325 1011">4.Tap "Update Now" if update is available</div>     <p>Android:</p> <div data-bbox="596 1466 729 1529">1.Go to Settings</div> <div data-bbox="743 1466 905 1529">2.Software Update</div> <div data-bbox="919 1466 1080 1529">3.Download and install</div> <div data-bbox="1095 1466 1325 1529">4. Tap "Check for updates" to see if there are any available updates</div>    

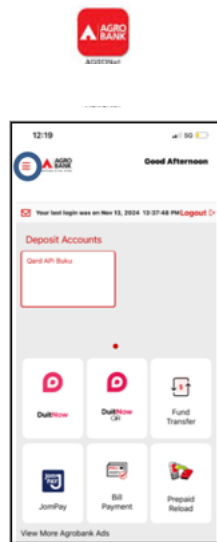
NO.	QUESTION	ANSWER
38 (iii)	How to keep your device operating system (OS) updated?	<p>3. Keep your Applications Up-to-date</p> <p>iOS:</p> <div> <div>1.Open App Store</div> <div>2.Click on "Profile" icon</div> <div>3. Click "Update All" to update all apps.</div> </div>  <p>Android:</p> <div> <div>1.Open Google Play Store</div> <div>2.Click on "Profile" icon</div> <div>3.Click "Manage Apps & Device"</div> </div>  <div> <div>4.Click "Update Available"</div> <div>5. Click "Updates all"</div> </div> 

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39	What to do if you got scammed?	<p>IMMEDIATE ACTIONS:</p> <ol style="list-style-type: none"> 1. Activate Kill Switch: 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 AGRONet/AGRONetBIZ web and AGRONet Mobile. You may block your account, Debit Card-i and internet banking access immediately; or 2. Call Agrobank Contact Centre at 1-300-88-2476 to lodge fraud or scam disputes which operates 24 hours daily; or 3. Call National Scam Response Centre (NSRC) at 997 which operates from 8 AM to 8 PM daily; or 4. Visit Agrobank nearest branch. <p>REMEMBER!</p> <p>When reporting a disputed transaction to Agrobank's Contact Centre or Agrobank branches, please provide specific information to help Agrobank effectively investigate and resolve the issue. Here is the list of the information typically required:</p> <ol style="list-style-type: none"> 1. Customer's name. 2. Customer's NRIC or passport number. 3. Affected account number. 4. Date of the disputed transaction. 5. Amount of the disputed transaction. 6. Reason why the customer believes that it is a disputed transaction. 7. A copy of police report which has been lodged within 24 hours. <p>Once a report on a disputed transaction is received by Agrobank, the customer should receive an acknowledgment receipt within 3 working days.</p>
40	What is the dispute process of unauthorized transactions?	<p>Upon receiving a complaint about unauthorised transactions, Agrobank will investigate such complaint immediately. If Agrobank extends the investigation beyond 14 working days from the date of dispute received, Agrobank:</p> <ol style="list-style-type: none"> a) Shall provide the customer with provisional credit up to the full amount of the disputed case or RM5,000 per dispute case, whichever is lower. Agrobank will clearly disclose all terms and conditions associated with the provisional credit and will not charge any profit, fees, or other charges on it. b) The provisional credit will be disbursed into the customer's account once the customer: <ol style="list-style-type: none"> i. Agrees to the terms and conditions of the provisional credit, which include repayment obligations in the event the customer is found at fault and the consequences of non-repayment; and ii. Submit a copy of the police report related to the fraud case. c) Shall allow the customer to fully utilise the provisional credit. d) Shall credit the remaining amount of the disputed case (including any profit where applicable) no later than 30 working days from the date the dispute received if the investigation is still ongoing at that time. <p>If Agrobank concludes the investigation that the fraud losses arising from the unauthorised transactions shall be borne by the customer, it is required for the customer to return all provisional credits to the bank. Failure to do so will result in the customer's name being recorded in CCRIS.</p>

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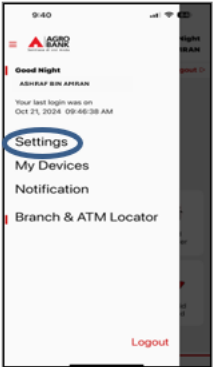
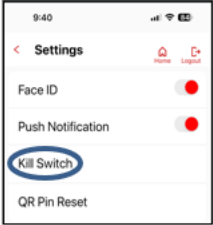

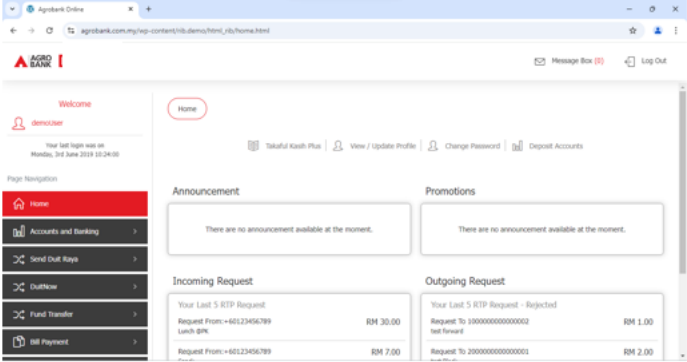
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		<p>If the customer is not satisfied with the investigation result, the customer may submit a complaint to Ombudsman for Financial Services (OFS) at www.ofs.org.my within six (6) months of receiving the Agrobank's final decision or after 60 calendar days from the date of your dispute was first referred and no response from the Bank.</p> <p>Note: OFS is an independent body to help resolve disputes between consumers and financial institutions.</p>				
41	How we protect you?	<p>Agrobank uses a variety of measures to protect our customers and their confidential banking information. Here are some of the keyways by Agrobank to keep you safe:</p> <ol style="list-style-type: none">1. Migration from SMS One-Time Password (OTP) to Secured OTP using AGROKey through AGRONet Mobile. Authentication of maintenance and transactions performed via AGRONet, AGRONet Mobile and Debit Card-i require AGROKey approval instead of SMS OTP starting from 11 June 2023 onwards.2. AGRONet Mobile can only be accessible using one (1) mobile device.3. Self activation of 'Kill Switch' via AGRONet, AGRONet Mobile or AGRONetBIZ to block your account, Debit Card-i and internet banking access immediately.4. Availability of support centre at 1-300-88-2476 which operates 24 hours daily for customers to report scam/ fraud.5. 12 hours cooling-off period for new AGRONet users and transfer limit maintenance.6. Agrobank no longer include any links in our SMS.7. To ensure a seamless experience on AGRONet and AGRONet Mobile, we will protect your banking activities through our fraud monitoring system.				
42	What are the implications of making false claims?	<table><tr><td>Legal Consequences</td><td>1. Potential Legal Action Agrobank reserves the right to take legal action against customers who attempt to make false claims regarding disputed transactions. This could include pursuing legal remedies or filing a lawsuit if the false claim results in financial loss or damages to Agrobank.</td></tr><tr><td>Implications of False Claims</td><td>1. Fraudulent Claims Submitting a false claim is considered fraudulent and is a serious offense. It can lead to legal penalties, including fines or criminal charges, depending on the jurisdiction and the severity of the false claim. 2. Account Termination Agrobank may take action to close or restrict your account if it is found that you have made fraudulent claims.</td></tr></table>	Legal Consequences	1. Potential Legal Action Agrobank reserves the right to take legal action against customers who attempt to make false claims regarding disputed transactions. This could include pursuing legal remedies or filing a lawsuit if the false claim results in financial loss or damages to Agrobank.	Implications of False Claims	1. Fraudulent Claims Submitting a false claim is considered fraudulent and is a serious offense. It can lead to legal penalties, including fines or criminal charges, depending on the jurisdiction and the severity of the false claim. 2. Account Termination Agrobank may take action to close or restrict your account if it is found that you have made fraudulent claims.
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		<div>Responsibilities of the Customer</div> <div> <p>1. Accuracy Ensure that all information provided in your dispute report is accurate and truthful. Double-check details such as transaction dates, amounts, and descriptions before submitting a claim.</p> <p>2. Documentation Provide genuine and correct supporting documents related to the dispute. Misrepresenting information or providing false evidence can lead to serious consequences.</p> <p>3. Honesty Communicate openly with Agrobank and cooperate fully during the investigation of your dispute.</p> </div>
Kill Switch		
43	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 <u>ONLY</u> use the Kill Switch if you suspect you've been scammed.</p>
44	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.
45	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. 

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Stay Protected With Online Banking Security Measure

NO.	QUESTION	ANSWER
		<p>3.Select “Setting”</p>  <p>4. Click “Kill Switch”</p>  <p>5.Click “Yes”.</p>  <p>Via AGRONet Website:</p> <p>1. Login to https://www.agronet.com.my/rib</p> 

NO.	QUESTION	ANSWER
		<p>2. Go to "Profile Management" and Click "Kill Switch"</p>  <p>3. Click "Activate Kill Switch"</p>  <p>4. Click "Confirm"</p> 
46	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.
47	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>
48	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.