

## **APPAUTHORISE – FREQUENTLY ASKED QUESTIONS**

Last Updated on 27 May 2024

### **Q1: What is AppAuthorise?**

**A1:** AppAuthorise is a convenient and secure way to authorise your HLB Connect Online and/or HLB Connect App transactions that used to require the 6-digit SMS TAC. This feature is available on HLB Connect App, which can be downloaded from the Apple App Store, Google Play Store and Huawei AppGallery.

Effective from 17 July 2023, AppAuthorise will replace SMS TAC for all your online transactions. This is part of our continuous efforts to further safeguard your online banking security against fraud, in line with the industry's direction to combat financial scams.

### **Q2: When do I need to use AppAuthorise?**

**A2:**

**A) If you are an HLB Connect App user**, AppAuthorise is the only option available for you to authorise the following transactions/functions:

#### **i) Transactions (above RM10,000)**

- Transfer to your own HLB account e.g. Bank Account, Credit Card, Loan/Financing-i
- Transfer to your favourite Recipient/Biller via 3<sup>rd</sup> Party Transfer, IBG, DuitNow to Account, DuitNow to Proxy & Bill Payment
- Currency conversion via Multi-Currency Feature
- e-Fixed Deposit/-i Placement
- Unit Trust/Investment Account-i Subscription & Top-up

#### **ii) Transactions/Functions (no min. amount)**

- Transfer to a 3<sup>rd</sup> Party HLB Account
- Transfer via IBG/DuitNow to Account/DuitNow to Mobile or Other ID
- Bill Payment
- FPX (DuitNow Online Banking/Wallets)
- Prepaid Reload
- Overseas Transfer
- QR Pay
- ASNB Subscription
- eFixed Deposit/-i Withdrawals
- Unit Trust/Investment Account-i Redemption
- Manage Standing Instruction (SI)
- Credit Card portfolio application i.e. Balance Transfer/Quick Cash/Flexi Payment Plan
- Debit/ATM Card Services i.e. Card Transactions Limit, Card Feature Settings, Report Lost/Stolen Card & Fraud and Link Accounts
- Credit Card Services i.e. Request Increase in Credit Limit, Request Card Replacement, Report Lost/Stolen Card & Fraud
- Customise Account (View & Transact)
- Update Contact Info (Credit Cards, Deposit Account)
- Adding Favourite Account/Biller/DuitNow Proxy ID e.g. Mobile/NRIC number, etc

**Note:** This above list is not exhaustive.

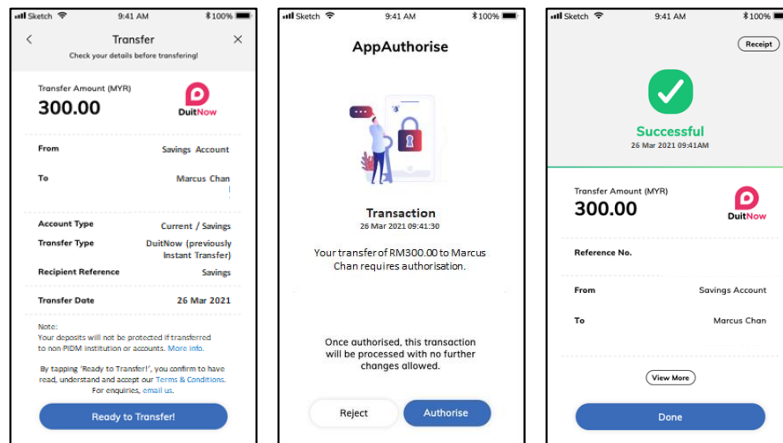
- B) If you are an HLB Connect Online user without the app**, you will need to download HLB Connect App and enable AppAuthorise. Starting 17 July 2023, AppAuthorise will replace SMS TAC and will be the only authorisation method for the transactions/functions listed above in A2 (A)(i) and A2 (A)(ii).

**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.

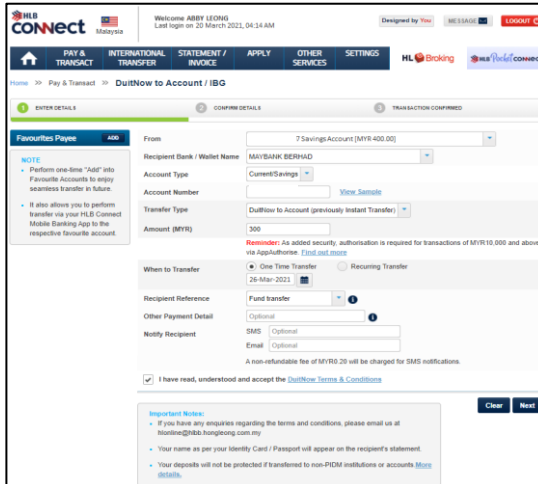
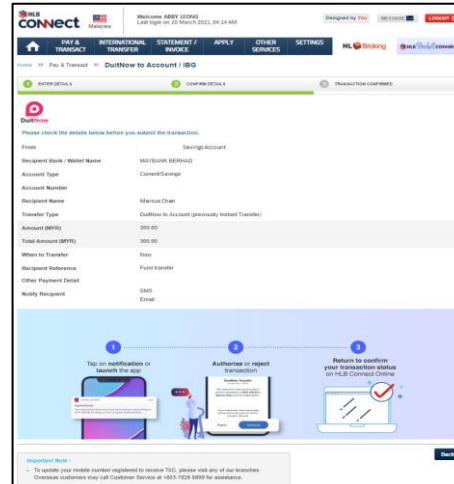
**A) If you are performing a transaction on HLB Connect App:**



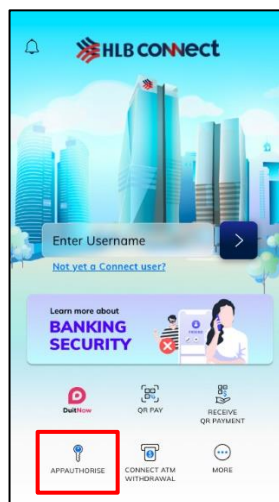
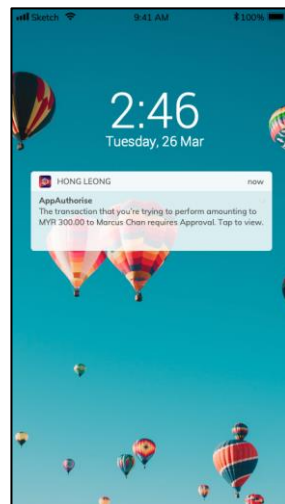
- i) After you click on **'Ready To Transfer'** you will be served with AppAuthorise screen. Please check the transaction details to ensure information is in order.
- ii) Tap on **'Authorise'** in order to authorise the transaction, or tap on **'Reject'** to decline the transaction. After that, you will 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:**

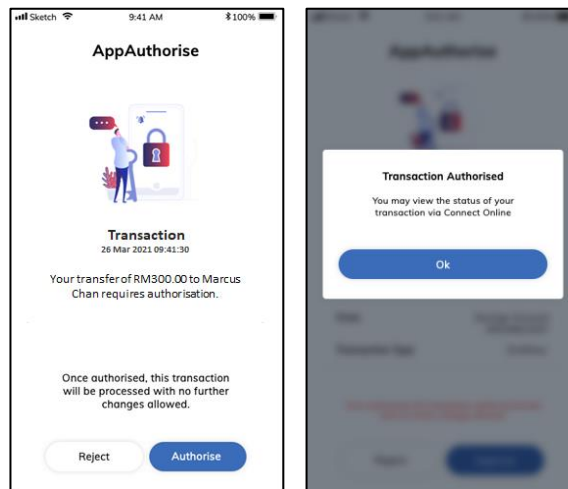
- i) When you click on 'Next' at your transaction page, you will be shown a page with a message to authorise the transaction on HLB Connect App.

- 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.



**C) If you are making a payment via FPX or DuitNow Online Banking/Wallets (DuitNow OBW):**

- i) At Merchant's checkout page, select 'FPX' or 'DuitNow OBW'.
- ii) Select 'Hong Leong Bank' or 'HLB Connect'.
- iii) Log in to HLB Connect by entering your HLB Connect Username and Password.
- iv) Check payment details ('Payment Amount' and 'Pay To' recipient) and click 'Next'.
- v) You will receive a notification on your HLB Connect App. If you do not receive the notification, launch your HLB Connect App and tap on 'AppAuthorise' icon at login screen.

Check the payment details (amount and payment recipient) on the AppAuthorise screen before you tap on **'Authorise'** to approve the transaction. If you decide to cancel the transaction, simply tap on 'Reject'.

- vi) After approving the transaction, remember to return to the Merchant's site for payment confirmation.

**Q4: I do not have HLB Connect App and therefore do not have AppAuthorise, can I still proceed with online transactions via HLB Connect Online?**

**A4:** If you do not have HLB Connect App, you can only make transfers/payments below RM10,000 to your Favourite Account/Biller/Recipient saved before 17 July 2023.

We highly recommend that you download HLB Connect App and enable AppAuthorise for a seamless transaction authorisation experience. 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.

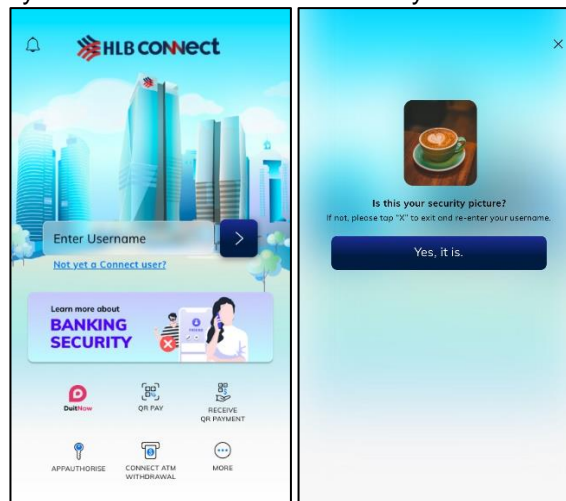
**Q5: How do I enable AppAuthorise?**

**A5:**

- 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 HLB Connect App. AppAuthorise will automatically be enabled after the process.**

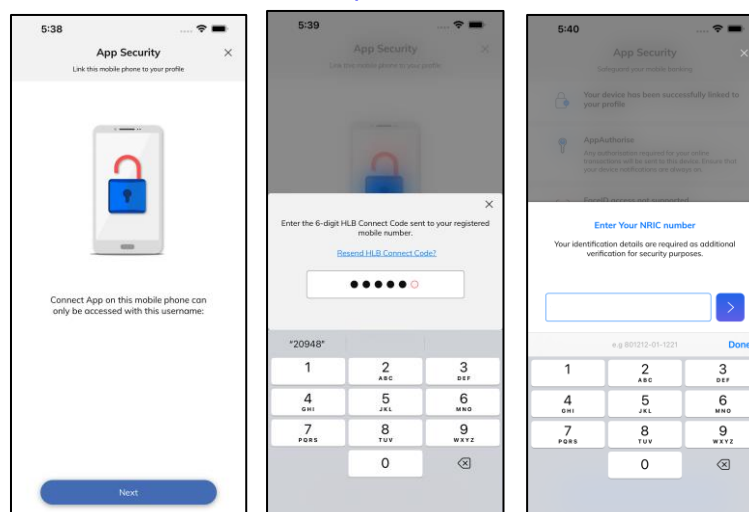
As part of the verification purpose, you will be asked to enter your **6-digit HLB Connect Code** that will be sent to your mobile number registered with the bank, **ID number** (NRIC/Passport) and **Device Activation Code**. Once you have provided all details, your HLB Connect App will automatically be enabled on your HLB Connect App. Please refer to the visuals below:

- i) **Log in** to your HLB Connect App using your HLB Connect Username and Password. Please ensure you are shown the correct Security Picture before you enter your Password.



- 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 HLB Connect Code** that will be sent to your mobile number registered with the bank, followed by **your ID** (i.e, NRIC/Passport).

**Important:** Please ensure the Passport number is the same one used during registration



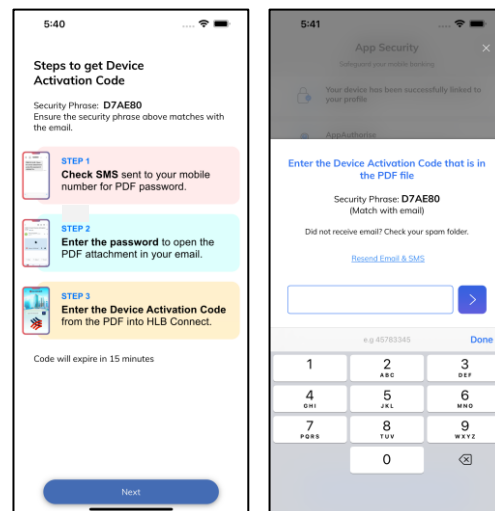
- iii) After entering your ID, you will need to enter a **Device Activation Code**. When a request for Device Activation Code is triggered, the Bank:
- Sends you an email with a **Security Phrase** and a **password-protected PDF** containing a Device Activation Code; and

- Sends you an SMS on how to decrypt that PDF to retrieve your Device Activation Code

This will enable the AppAuthorise on your mobile device.

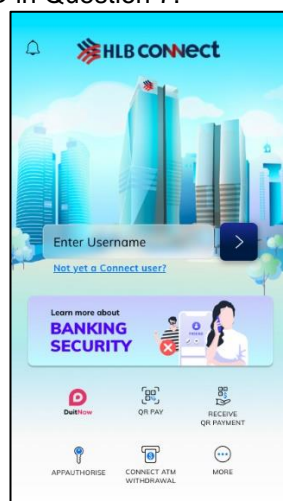
**Important:**

- *Do NOT proceed if the Security Phrase in your email does not match the Security Phrase you see on HLB Connect App.*
- *Device Activation Code is only valid for single usage and as you are enabling AppAuthorise on HLB Connect App. If you exit/close the session, you will receive a new Device Activation Code when you restart the journey.*

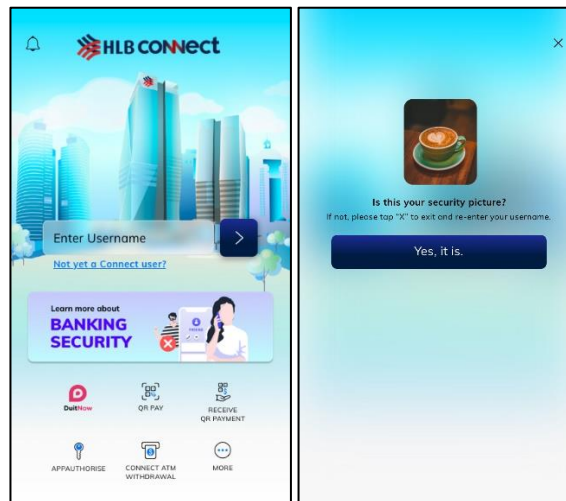


**B) If you are registering for HLB Connect for the first time**, we recommend that you download HLB Connect App first so you can do two things on the app **(i) register for HLB Connect** and **(ii) enable AppAuthorise**. Please refer to the visuals below:

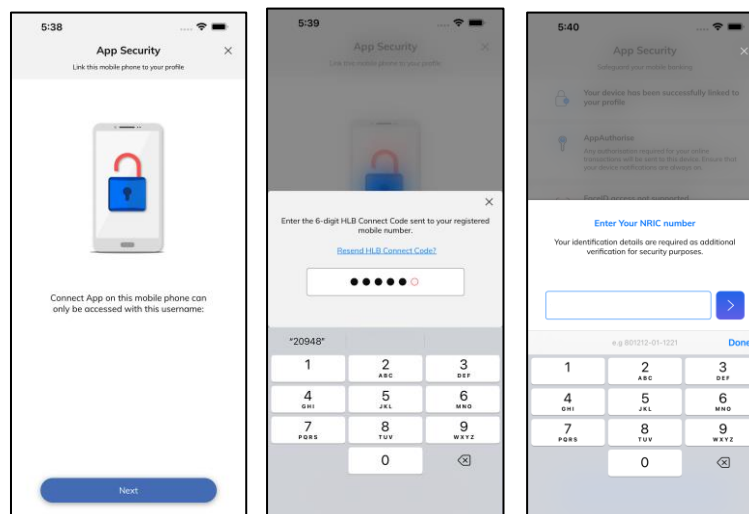
- Download** HLB Connect App and **click ‘Not yet a Connect user’** to register for HLB Connect. You will be issued a Temporary ID as you are registering for HLB Connect. Learn more about Temporary ID in Question 7.



- 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 HLB Connect Code** that will be sent to your mobile number registered with the bank, followed by **your ID** (i.e, NRIC/Passport).  
*Important: Please ensure the Passport number is the same one used during registration*



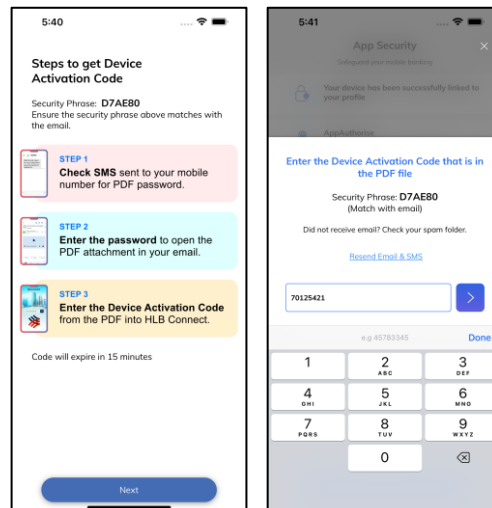
- iv) After entering your ID, you will need to enter a **Device Activation Code**. When a request for Device Activation Code is triggered, the Bank:
- Sends you an email with a **Security Phrase** and a **password-protected PDF** containing a Device Activation Code; and
  - Sends you an SMS on how to decrypt that PDF to retrieve your Device Activation Code

**Important:**

- *Do NOT proceed if the Security Phrase in your email does not match the Security Phrase you see on HLB Connect App.*
- *Device Activation Code is only valid for single usage and as you are enabling AppAuthorise on HLB Connect App. If you exit/close the session, you will receive a new Device Activation Code when you restart the journey.*



This will enable the AppAuthorise on your mobile device. As you are enabling AppAuthorise on a new device, you will be subjected to **12 hours Cooling-Off Period**. You will be able to use AppAuthorise to approve your transaction after the Cooling-Off Period is over. You can still perform other transactions that do not require AppAuthorise while you are in the Cooling-Off Period.



**Q6: What is a Temporary ID and Device Activation Code?**

**A6:** Both are IDs that contain 8 numeric characters which will be **sent to your email address** (registered with the Bank) and are additional verification required on top of the 6-digit HLB Connect Code:

- i) **Temporary ID** will be issued to you when you register for HLB Connect or reset your HLB Connect Username & Password. It is only valid for 15 minutes and for single usage.
- ii) **Device Activation Code** will be issued to you when you link/bind your mobile device to HLB Connect App and enable AppAuthorise. It is only valid for 15 minutes, for single usage and as you are enabling AppAuthorise on HLB Connect App. If you exit/close the session, you will receive a new Device Activation Code when you restart the journey.

When a request for a Temporary ID or Device Activation Code is triggered, the Bank:

- Sends you an email with a Security Phrase and a password-protected PDF. The password-protected PDF contains your Temporary ID or Device Activation Code; and
- Sends you a password to your mobile number to enable you to open the PDF and retrieve your Temporary ID or Device Activation Code.

**Important:**

- *Please check your email for the Temporary ID or Device Activation Code. Check your junk mail box too just in case it gets sent there.*
- *Ensure that the Security Phrase displayed in the email matches the one displayed on the screen before you key in your Device Activation Code.*
- *To avoid delays in receiving this email, please ensure that your device is set to fetch new email/data automatically.*

**Q7: I'm an existing HLB Connect App user, can I move my AppAuthorise from my current mobile device to a new mobile device?**

**A7:** 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 your **6-digit HLB Connect Code**, **ID** and **Device Activation Code** to complete the app binding process. When a request for Device Activation Code is triggered, the Bank:
  - Sends you an email with a **Security Phrase** and a **password-protected PDF** containing a Device Activation Code; and
  - Sends you an SMS on how to decrypt that PDF to retrieve your Device Activation Code

**Important:**

- *Do NOT proceed if the Security Phrase in your email does not match the Security Phrase you see on HLB Connect App.*
- *Device Activation Code is only valid for single usage and as you are enabling AppAuthorise on HLB Connect App. If you exit/close the session, you will receive a new Device Activation Code when you restart the journey.*

This will enable the AppAuthorise on your new mobile device. As you are enabling AppAuthorise on a new device, you will be subjected to **12 hours Cooling-Off Period**. You will be able to use AppAuthorise to approve your transaction after the Cooling-Off Period is over. You can still perform other transactions that do not require AppAuthorise while you are in the Cooling-Off Period.

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.

**Q8: 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?**

**A8:** 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 HLB Connect Code delivery. 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.

**Q9: I have lost my mobile device; can I still enable AppAuthorise on another/my new mobile device?**

**A9:** 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 HLB Connect Code**, **ID** and **Device Activation Code** (sent to your email address registered for Connect) to enable AppAuthorise.

**Q10: 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?**

**A10:** 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 HLB Connect Code, ID, and Device Activation Code** (sent to your email address registered for Connect) to enable AppAuthorise.

**Q11: Is AppAuthorise secure?**

**A11:** 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.

**Q12: What if I miss/don't get my AppAuthorise notification?**

**A12:** 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 'Approve' or 'Reject' your transactions by tapping on the AppAuthorise icon at the bottom of your HLB Connect App pre-login screen.

**Q13: Can I disable AppAuthorise on my HLB Connect App?**

**A13:** 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.

**Q14: I tried entering my Passport number to enable AppAuthorise, but unable to proceed. What should I do?**

**A14:** 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. 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.