

AGROBANK e-KYC Frequently Asked Questions (FAQ)

No	Question	Answer												
Get to know Agrobank's e-KYC														
1.	What is e-KYC?	According to the electronic-Know Your Customer (e-KYC) policy issued by Bank Negara Malaysia (BNM) on 30 June 2020, e-KYC is an online process of identifying and verifying individual customers using electronic means. This enables a person to open an account anytime and anywhere, hassle free. The process replaces the face-to-face identity verification method.												
2.	Is the e-KYC verification mandatory?	Yes, the e-KYC verification is mandatory for customer to open an account online. This process replace the face-to-face identity verification method at branch. Alternatively, customer may walk-in to Agrobank's nearest branch to open an account, and a standard identification verification process is applied.												
3.	What are the benefits of performing the e-KYC verification	Customer is no longer needed to visit the branch to complete the identity verification process; this can be done entirely online.												
4.	I am concerned about the security of the data processed on the e-KYC verification portal and do not wish to perform the e-KYC verification. Is there an alternative?	The Bank adheres strictly to the Personal Data Protection Act (PDPA). As the Bank is heading toward a more digitalised approach, we will not process your personal data prior to obtaining your consent. Alternatively, you may walk-in to Agrobank's nearest branch to open an account, and a standard identification verification process is applied.												
5.	What are the recommended operating systems for the e-KYC verification portal?	<table border="1"> <thead> <tr> <th></th> <th>Android</th> <th>iOS</th> </tr> </thead> <tbody> <tr> <td>OS</td> <td>As per minimum supported version by manufacturer</td> <td>As per minimum supported version by manufacturer</td> </tr> <tr> <td>Devices</td> <td>Supported major devices</td> <td>•iPhone 7 and newer •iPad 4 and newer</td> </tr> <tr> <td>Mobile Browser</td> <td>Last three latest versions of the Chrome browser</td> <td>Last three latest versions of the Safari browser</td> </tr> </tbody> </table>		Android	iOS	OS	As per minimum supported version by manufacturer	As per minimum supported version by manufacturer	Devices	Supported major devices	•iPhone 7 and newer •iPad 4 and newer	Mobile Browser	Last three latest versions of the Chrome browser	Last three latest versions of the Safari browser
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6.	What should I have ready before performing the e-KYC verification?	Please ensure you have:- <ul style="list-style-type: none"> a. your mobile phone with a stable internet connection b. your original MyKad with you c. a brightly lit environment d. Own a bank account with another registered bank in Malaysia for deposit payment. 												
7.	What if I do not have access to Wi-Fi or mobile data?	The e-KYC front-end can only be accessed with an internet connection. If the access issue cannot be overcome, you can consider to walk-in to Agrobank's nearest branch to open an account.												
8.	What happen during the e-KYC verification	Please follow the instruction given in the e-KYC system as follows:												

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	process? What do I need to do?	<ol style="list-style-type: none"> a. Capture a photo of your original MyKad (both front and back). b. Take a selfie video.
9.	How long does it take to complete the e-KYC verification process?	The entire e-KYC verification process can be completed in 5 to 15 minutes.
10.	Can I perform e-KYC verification on behalf of another person, e.g. my director, or partner, in their absence?	No, the e-KYC verification process must be done by the individual themselves, using their own MyKad and video in real-time
11.	What should I do if I have missed the 1-hour window period to complete the e-KYC verification?	The e-KYC verification process is only valid for 1-hour period. Beyond the period, you are required to submit a fresh online account opening application.
12.	What happens after I have completed the e-KYC verification process?	Message will be displayed to customer at the end of the e-KYC process.
13.	Why am I unable to proceed with e-KYC after successful initial deposit payment?	You are unable to proceed with e-KYC maybe it was due to:- <ol style="list-style-type: none"> 1. You are not the owner of the bank account 2. Background checking against relevant laws
14.	Is there any charge or service fee imposed for customer to perform e-KYC?	There is no charge or service fee imposed on customer for using e-KYC
15.	How to access e-KYC for verification process?	<p>Upon successful initial deposit payment, you will have two options for you to proceed with e-KYC process, which are:</p> <ol style="list-style-type: none"> 1. From the QR Code given OR 2. From the link sent through your email <p>For desktop users, please scan the QR code using your mobile phone to proceed with the e-KYC verification process.</p>

Step 1: Document Verification

16.	What happens during Step 1 of the Document Verification process? Is there anything I should take note of?	<p>During Step 1 of the Document Verification process, you are required to take a photo of your MyKad, both front and back. Please take note of the following when capturing an image of your MyKad:</p> <ul style="list-style-type: none"> • Use the original copy of your latest MyKad (with dual image) during the document verification process. Do not capture the image using the softcopy/photocopy version of your MyKad. • Do not remove the plastic cover on your MyKad, if any • Do ensure that your MyKad fits into the allocated frame. • All information on your MyKad must be shown/read clearly, i.e. do not cover the details. • Ensure the image of your MyKad is taken in a brightly lit environment. • Avoid glare and reflection when capturing the image.
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		<ul style="list-style-type: none"> Please grant Agrobank's e-KYC App the necessary access to your device's camera function.
17.	Will the Bank accept my MyKad if it is the temporary/old version, without the engraved "ghost image"?	The Bank will only accept the MyKad with the engraved "ghost image". Alternatively, you can consider applying for an Agrobank Account at any of our branches whereby the KYC will be performed at that particular branch.
18.	<p>What should I do if my MyKad is damaged in one of the following scenarios?</p> <ul style="list-style-type: none"> Damaged MyKad chip. Damaged laminated plastic layer. MyKad appears to be faded. 	The system will not be able to capture the details accurately during the document verification process if your MyKad is either damaged or appears faded. Alternatively, you can consider applying for an Agrobank Account at any of our branches whereby the KYC will be performed at that particular branch.
19.	How many attempts are allowed to upload the verification document?	<p>The number of attempts is limited to 3 times only. Please ensure that you adhere to the guidance given when uploading the verification document.</p> <p>If you have exceeded the allowed number of attempts, you will need to resubmit your online account opening application to complete the e-KYC verification process again.</p>
Step 2: Facial Verification		
20.	What happen during Step 2 of the Facial Recognition? Is there anything I should be mindful of?	<p>During Step 2 of the Facial Recognition, you are required to take a selfie video. Things to note when taking a selfie video:</p> <ul style="list-style-type: none"> You (alone) should stay while the recording is taking place. Please ensure that the background is neat and clear; a brightly lit environment is ideal.
21.	Can I pre-record and upload the selfie video when performing the e-KYC?	No. Real-time video is mandatory when performing the facial recognition verification process.
22.	What should I be aware of when taking the selfie video?	Please be sure to not blink or look away when taking the video as this could potentially impact the result of the facial recognition exercise.
23.	How many attempts are allowed for taking the selfie video?	<p>The number of attempts is limited to 3 times only. Please ensure that you adhere to the guidance given when taking the selfie video.</p> <p>If you have exceeded the allowed number of attempts, you will need to resubmit your online account opening application to complete the e-KYC verification process again.</p>