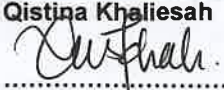




BUSINESS REQUIREMENTS – MCMC Announcement - SMS

REQUESTOR DETAIL

Requested by	Qistina Khaliesah  Executive, e-Channels Development & Cards
Reviewed by	Malavili Muniandy  Head, e-Channels Development, Cards & Contact Centre
Concurred by	Gary Oh Chee Ming  Head, Retail Banking
Date Request	11 July 2023

BUSINESS REQUIREMENT DESCRIPTION

NO	ITEM	DESCRIPTION
1.	Objective of the Project / Enhancement	<ul style="list-style-type: none"> This document served as a basic/high level business requirement and system specification for our KFHOnline enhancement to address BNM's and Malaysian Communications & Multimedia Commission (MCMC) requirement. To remove any hyperlink, personal info, and any form of contact number (i.e bank's contact number) from our existing SMS template.
2.	General Overview	<p><u>Overview:</u></p> <ul style="list-style-type: none"> Currently, our SMS template contains Bank's contact number (Figure 1 & 2). This request is to address the Malaysian Communications & Multimedia Commission (MCMC) requirement and to amend the template and remove prohibited items such as Hyperlink, Requesting for personal info and Contact/Phone number. The adherence to the requirement is to combat any fraud related scheme that is aimed to deceive our customers. It is also to comply with BNM's specification letter dated 31 May 2022. <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p>Pursuant to announcement made by MCMC on 24 June 2023.</p> <p>FIs should not seek or utilize this exemption, as the prohibited contents are common techniques exploited in SMS related fraud scheme that aim to deceive the customers. Hence, we expect all FIs to comply with paragraph 2(b) of BNM's specification letter issued on 23 August 2022 (with specific reference to BNM's letter on <i>Measures to Combat Fraud Monetised via Internet Banking and Mobile Banking dated 31 May 2022 Appendix I paragraph 2</i>) without exception. The adherence to the requirement is important to protect the security and privacy of the customers' personal data and to give a consistent message to the public that banks do not send the mentioned prohibited contents.</p> <p>Thank you.</p> <p>Regards, Technology Risk Specialist Unit Risk Specialist & Technology Supervision Bank Negara Malaysia</p> </div> <ul style="list-style-type: none"> This request is to replace the last wording in the SMS, "For queries, call 1300

888 534." with ~~"For enquiries - Call the number on the card."~~ *the below proposed.*

- Changes are applicable to both KFH Online and Cash Management Solutions SMS format.
- Below are the areas of the changes. Vendor and IT Team are advisable to add on and feedback should there be any missing area.

KFHOnline

No.	Services / Area	Existing SMS TAC Message	Propose SMS TAC Message
1. Own Account Transfer			
1.1	Own Account Transfer	RM0.00 KFH: Never share your TAC. TAC for Own Account Transfer RM50,000.00 to ****1234 /VVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0.00 KFH: TAC for Own Account Transfer RM50,000.00 to ****1234 /VVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. Not you? Call the No. on the card. [150]
2. 3rd Party Transfer			
2.1	Open 3rd Party Transfer	RM0.00 KFH: TAC for 3rd Party transfer RM50,000.00 to ****1234 /VVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0.00 KFH: TAC for 3rd Party transfer RM50,000.00 to ****1234 /VVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. Not you? Call the No. on the card. [147]
2.2	Add Favourite Beneficiary	RM0.00 KFH: TAC for Add Favourite Beneficiary for VVVVVVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0.00 KFH: TAC for Add Favourite Beneficiary for VVVVVVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. Not you? Call the No. on the card. [142]
2.3	Edit Favourite Beneficiary	RM0.00 KFH: TAC for Edit Favourite Beneficiary for VVVVVVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0.00 KFH: TAC for Edit Favourite Beneficiary for VVVVVVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. Not you? Call the No. on the card. [153]
2.4	Delete Favourite Beneficiary	RM0.00 KFH: TAC for Delete Favourite Beneficiary for VVVVVVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0.00 KFH: TAC for Delete Favourite Beneficiary for VVVVVVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. Not you? Call the No. on the card. [144]
3. IBG			
3.1	Open IBG	RM0.00 KFH: TAC for Fund Transfer RM50,000.00 to ****1234/VVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. For queries, call 1300 888 534.	Transfer RM50,000.00 to ****1234/VVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. Not you? Call the No. on the card. [115]
3.2	Add Favourite Beneficiary	RM0.00 KFH: TAC for Add Favourite Beneficiary for VVVVVVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0.00 KFH: TAC for Add Favourite Beneficiary for VVVVVVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. Not you? Call the No. on the card. [144]
3.3	Edit Favourite Beneficiary	RM0.00 KFH: TAC for Edit Favourite Beneficiary for VVVVVVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0.00 KFH: TAC for Edit Favourite Beneficiary for VVVVVVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. Not you? Call the No. on the card. [144]
3.4	Delete Favourite Beneficiary	RM0.00 KFH: TAC for Delete Favourite Beneficiary for VVVVVVVVVVVVVVVVVVVVVV is XXXXXX on	RM0.00 KFH: TAC for Delete Favourite Beneficiary for VVVVVVVVVVVVVVVVVVVVVV is XXXXXX

		DDMMYY 00:00:00. For queries, call 1300 888 534.	on DDMMYY 00:00:00. Not you? Call the No. on the card. [145]
4. DuitNow			
4.1	Open DuitNow	RM0 KFH: Never share your TAC. TAC for DuitNow RM50,000.00 to ****1234/VVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0 KFH: Never share your TAC. TAC for DuitNow RM50,000.00 to ****1234/VVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. Not you? Call the No. on the card. [153]
4.2	Add Favourite Beneficiary	RM0 KFH: Never share your TAC. TAC for Add DuitNow Favourite Beneficiary for VVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0 KFH: Never share your TAC. TAC for Add DuitNow Favourite Beneficiary for VVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. Not you? Call the No. on the card. [159]
4.3	Edit Favourite Beneficiary	RM0.00 KFH: TAC for Edit Favourite Beneficiary for VVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0.00 KFH: TAC for Edit Favourite Beneficiary for VVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. Not you? Call the No. on the card. [144]
4.4	Delete Favourite Beneficiary	RM0.00 KFH: TAC for Delete Favourite Beneficiary for VVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0.00 KFH: TAC for Delete Favourite Beneficiary for VVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. Not you? Call the No. on the card. [146]
4.5	DuitNow ID Maintenance – Activation of DuitNow ID	RM0 KFH: Your DuitNow ID maintenance to activate NRIC **XXXX successful on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0 KFH: Your DuitNow ID maintenance to activate NRIC **XXXX successful on DDMMYY 00:00:00. Not you? Call the No. on the card. [128]
4.6	DuitNow ID Maintenance – Deactivation of DuitNow ID	RM0 KFH: Your DuitNow ID maintenance to deactivate NRIC **XXXX successful on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0 KFH: Your DuitNow ID maintenance to deactivate NRIC **XXXX successful on DDMMYY 00:00:00. Not you? Call the No. on the card. [131]
4.7	DuitNow ID Maintenance – Deregistration of DuitNow ID	RM0 KFH: Your DuitNow ID maintenance to deregister MBNO ** XXXX successful on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0 KFH: Your DuitNow ID maintenance to deregister MBNO ** XXXX successful on DDMMYY 00:00:00. Not you? Call the No. on the card. [131]
4.8	DuitNow ID Maintenance – Update Account No	RM0 KFH: Your DuitNow ID maintenance to update account no for NRIC **XXXX successful on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0 KFH: Your DuitNow ID maintenance to update account no for NRIC **XXXX successful on DDMMYY 00:00:00. Not you? Call the No. on the card. [141]
4.9	DuitNow ID Registration	RM0 KFH: Your DuitNow ID registration for MBNO **XXXX successful on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0 KFH: Your DuitNow ID registration for MBNO **XXXX successful on DDMMYY 00:00:00. Not you? Call the No. on the card. [121]
5. Foreign Telegraphic Transfer			
5.1	Open FTT	RM0.00 KFH: TAC for Foreign Telegraphic Transfer FCY100,000,000.00 to ****1234 /VVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0.00 KFH: TAC for FTT FCY100,000,000.00 to ****1234 /VVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. Not you? Call the No. on the card. [136]

5.2	Registered FTT	RM0.00 KFH: TAC for Foreign Telegraphic Transfer FCY100,000,000.00 to ****1234/VVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0.00 KFH: TAC for FTT FCY100,000,000.00 to ****1234/VVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. Not you? Call the No. on the card. [135]
5.3	Add Favourite Beneficiary	RM0.00 KFH: TAC for Add Favourite Beneficiary for VVVVVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0.00 KFH: TAC for Add Favourite Beneficiary for VVVVVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. Not you? Call the No. on the card. [143]
5.4	Edit Favourite Beneficiary	RM0.00 KFH: TAC for Edit Favourite Beneficiary for VVVVVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0.00 KFH: TAC for Edit Favourite Beneficiary for VVVVVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. Not you? Call the No. on the card. [143]
5.5	Delete Favourite Beneficiary	RM0.00 KFH: TAC for Delete Favourite Beneficiary for VVVVVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0.00 KFH: TAC for Delete Favourite Beneficiary for VVVVVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. Not you? Call the No. on the card. [146]
6. Bill Payment			
6.1	Open Bill Payment	RM0.00 KFH: TAC for Bill Payment RM50,000.00 to Bill ****1234 /VVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0.00 KFH: TAC for Bill Payment RM50,000.00 to Bill ****1234 /VVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. Not you? Call the No. on the card. [146]
6.2	Registered Bill Payment	RM0.00 KFH: TAC for Reg Bill Payment RM50,000.00 to Bill ****1234 /VVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0.00 KFH: TAC for Reg Bill Payment RM50,000.00 to Bill ****1234 /VVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. Not you? Call the No. on the card. [150]
6.3	Add Favourite Bill Payment	RM0.00 KFH: TAC for Add Favourite Beneficiary for VVVVVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0.00 KFH: TAC for Add Favourite Beneficiary for VVVVVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. Not you? Call the No. on the card. [142]
6.4	Edit Favourite Bill Payment	RM0.00 KFH: TAC for Edit Favourite Beneficiary for VVVVVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0.00 KFH: TAC for Edit Favourite Beneficiary for VVVVVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. Not you? Call the No. on the card. [145]
6.5	Delete Favourite Payment	RM0.00 KFH: TAC for Delete Favourite Beneficiary for VVVVVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0.00 KFH: TAC for Delete Favourite Beneficiary for VVVVVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. Not you? Call the No. on the card. [146]
7. JOMPAY			
7.1	Open JomPAY	RM0.00 KFH: TAC for JomPAY RM50,000.00 to ****Ref1/VVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. For queries, call 1300	RM0.00 KFH: TAC for JomPAY RM50,000.00 to ****Ref1/VVVVVVVVVVVVVV is XXXXXX on

		888 534.	DDMMYY 00:00:00. Not you? Call the No. on the card. [134]
7.2	Registered JomPAY	RM0.00 KFH: TAC for JomPAY RM50,000.00 to ****Ref1 /VVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0.00 KFH: TAC for JomPAY RM50,000.00 to ****Ref1 /VVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. Not you? Call the No. on the card. [135]
7.3	Add Favourite Jompay	RM0.00 KFH: TAC for Add Favourite JomPAY for VVVVVVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0.00 KFH: TAC for Add Favourite JomPAY for VVVVVVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. Not you? Call the No. on the card. [138]
7.4	Edit Favourite Jompay	RM0.00 KFH: TAC for Edit Favourite JomPAY for VVVVVVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0.00 KFH: TAC for Edit Favourite JomPAY for VVVVVVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. Not you? Call the No. on the card. [138]
7.5	Delete Favourite Jompay	RM0.00 KFH: TAC for Delete Favourite JomPAY for VVVVVVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0.00 KFH: TAC for Delete Favourite JomPAY for VVVVVVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. Not you? Call the No. on the card. [140]
8. Prepaid Topup			
8.1	Prepaid Top-up	RM0.00 KFH: TAC for Prepaid Top-up RM50,000.00 to ****1234 /VVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0.00 KFH: TAC for Prepaid Top-up RM50,000.00 to ****1234 /VVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. Not you? Call the No. on the card. [143]
9. Statutory Payment			
9.1	Open Statutory Payment	RM0.00 KFH: TAC for Statutory Payment RM50,000.00 to ****ref1/VVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0.00 KFH: TAC for Statutory Payment RM50,000.00 to ****ref1/VVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. Not you? Call the No. on the card. [144]
9.2	Registered Statutory Payment	RM0.00 KFH: TAC for Statutory Payment RM50,000.00 to ****ref1/VVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0.00 KFH: TAC for Statutory Payment RM50,000.00 to ****ref1/VVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. Not you? Call the No. on the card. [145]
9.3	Add Favourite Statutory Payment	RM0.00 KFH: TAC for Add Favourite Statutory Payment for VVVVVVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0.00 KFH: TAC for Add Favourite Statutory Payment for VVVVVVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. Not you? Call the No. on the card. [147]
9.4	Edit Favourite Statutory Payment	RM0.00 KFH: TAC for Edit Favourite Statutory Payment for VVVVVVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0.00 KFH: TAC for Edit Favourite Statutory Payment for VVVVVVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. Not you? Call the No. on the card. [148]
9.5	Delete Favourite Statutory Payment	RM0.00 KFH: TAC for Delete Favourite Statutory Payment for VVVVVVVVVVVVVVVVVVVVVV is XXXXXX	RM0.00 KFH: TAC for Delete Favourite Statutory Payment for

		on DDMMYY 00:00:00. For queries, call 1300 888 534.	VVVVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. Not you? Call the No. on the card. [150]
10. Gold			
10.1	Open New	RM0.00 KFH: TAC for Open New Gold Acc RM50,000.00 to ****1234/VVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0.00 KFH: TAC for Open New Gold Acc RM50,000.00 to ****1234/VVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. Not you? Call the No. on the card. [144]
10.2	Buy Gold	RM0.00 KFH: TAC for Buy Gold RM50,000.00 to ****1234/VVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0.00 KFH: TAC for Buy Gold RM50,000.00 to ****1234/VVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. Not you? Call the No. on the card. [135]
10.3	Sell Gold	RM0.00 KFH: TAC for Sell Gold RM50,000.00 to ****1234/VVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0.00 KFH: TAC for Sell Gold RM50,000.00 to ****1234/VVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. Not you? Call the No. on the card. [137]
10.4	Open 3rd Party Gold Transfer	RM0.00 KFH: TAC for Open 3rd Party Gold Transfer RM50,000.00 to ****1234/VVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0.00 KFH: TAC for Open 3rd Party Gold Transfer RM50,000.00 to ****1234/VVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. Not you? Call the No. on the card. [155]
10.5	Registered Gold Transfer	RM0.00 KFH: TAC for Registered Gold Transfer RM50,000.00 to ****1234/VVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0.00 KFH: TAC for Registered Gold Transfer RM50,000.00 to ****1234/VVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. Not you? Call the No. on the card. [151]
10.6	Intra Bene Maintenance Gold	RM0.00 KFH: TAC for Intra Beneficiary Maintenance Gold for VVVVVVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0.00 KFH: TAC for Intra Beneficiary Maintenance Gold for VVVVVVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. Not you? Call the No. on the card. [151]
10.7	Edit Gold Bene	RM0.00 KFH: TAC for Edit Gold Beneficiary for VVVVVVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0.00 KFH: TAC for Edit Gold Beneficiary for VVVVVVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. Not you? Call the No. on the card. [139]
10.8	Delete Gold Bene	RM0.00 KFH: TAC for Delete Gold Beneficiary for VVVVVVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0.00 KFH: TAC for Delete Gold Beneficiary for VVVVVVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. Not you? Call the No. on the card. [141]
11. FPX			
11.1	FPX	RM0.00 KFH: TAC for FPX RM50,000.00 to VVVVVVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0.00 KFH: TAC for FPX RM50,000.00 to VVVVVVVVVVVVVVVVVVVVVV is XXXXXX on DDMMYY 00:00:00. Not you? Call the No. on the card. [131]
12. Others			
12.1	Login from a new device or browser	RM0.00 KFH: Never share your TAC. TAC for login into the new device is xxxxxx. For queries, call 1300 888 534.	RM0.00 KFH: Never share your TAC. TAC for login into the new device is xxxxxx. Not you? Call the No. on the card. [114]

12.2	Concurrent login detected	RM0.00 KFH: You are signed in KFH Online on a new device. TAC to complete the signing is xxxxxx. For queries, call 1300 888 534.	RM0.00 KFH: You are signed in KFH Online on a new device. TAC to complete the signing is xxxxxx. Not you? Call the No. on the card. [132]
12.3	Profile Maintenance	RM0.00 KFH: TAC for Change Phrase is XXXXXX. Call 1300 888 534. If did not request. DDMMYY 00:00:00. TQ	RM0.00 KFH: TAC for Change Phrase is XXXXXX. Not you? Call the No. on the card. [80]
12.4	Change Password	RM0.00 KFH: TAC for Change Password is XXXXXX. Call 1300 888 534. If did not request. DDMMYY 00:00:00. TQ	RM0.00 KFH: TAC for Change Password is XXXXXX. Not you? Call the No. on the card. [82]

SMS Notification

No.	Services / Area	Existing SMS TAC Message	Propose SMS TAC Message
1. Own Account Transfer			
1.1	Own Account Transfer	RM0.00 KFH: Own transfer RM50,000.00 to ****1234/VVVVVVVVVVVVVV successful on DDMMYY 00:00:00. Balance is RM100,000,000.00. For queries, call 1300 888 534.	RM0.00 KFH: Own transfer RM50,000.00 to ****1234/VVVVVVVVVVVVVV successful on DDMMYY 00:00:00. Balance is RM100,000,000.00. Not you? Call the No. on the card. [161]
1.2	Beneficiary	RM0.00 KFH: RM50,000.00 credited to your account ****1234/VVVVVVVVVVVVVV on DDMMYY 00:00:00. Balance is RM100,000,000.00. For queries, call 1300 888 534.	RM0.00 KFH: RM50,000.00 credited to your account ****1234/VVVVVVVVVVVVVV on DDMMYY 00:00:00. Balance is RM100,000,000.00. Not you? Call the No. on the card. [159]
2. 3rd Party Transfer			
2.1	Open 3rd Party Transfer	RM0.00 KFH: 3rd party transfer RM50,000.00 to ****1234/VVVVVVVVVV successful on DDMMYY 00:00:00. Balance is RM100,000,000.00. For queries, call 1300 888 534.	RM0.00 KFH: 3rd party transfer RM50,000.00 to ****1234/VVVVVVVVVV successful on DDMMYY 00:00:00. Balance is RM100,000,000.00. Not you? Call the No. on the card. [162]
2.2	Registered 3rd Party Transfer	RM0.00 KFH: 3rd party transfer RM50,000.00 to ****1234/VVVVVVVVVV successful on DDMMYY 00:00:00. Balance is RM100,000,000.00. For queries, call 1300 888 534.	RM0.00 KFH: 3rd party transfer RM50,000.00 to ****1234/VVVVVVVVVV successful on DDMMYY 00:00:00. Balance is RM100,000,000.00. Not you? Call the No. on the card. [162]
2.3	Beneficiary	RM0.00 KFH: RM50,000.00 credited to your account ****1234/VVVVVVVVVVVVVV on DDMMYY 00:00:00. Balance is RM100,000,000.00. For queries, call 1300 888 534.	RM0.00 KFH: RM50,000.00 credited to your acct ****1234/VVVVVVVVVVVVVV on DDMMYY 00:00:00. Balance is RM100,000,000.00. Not you? Call the No. on the card. [155]
3. IBG			
3.1	Open IBG	RM0.00 KFH: Fund transfer RM50,000.00 to ****1234/VVVVVVVVVVVVVV accepted on DDMMYY 00:00:00. Balance is RM100,000,000.00. For queries, call 1300 888 534.	RM0.00 KFH: Fund transfer RM50,000.00 to ****1234/VVVVVVVVVVVVVV accepted on DDMMYY 00:00:00. Balance is RM100,000,000.00. Not you? Call the No. on the card. [161]
3.2	Registered IBG	RM0.00 KFH: Fund transfer RM50,000.00 to ****1234/VVVVVVVVVVVVVV accepted on DDMMYY 00:00:00. Balance is RM100,000,000.00. For queries, call 1300 888 534.	RM0.00 KFH: Fund transfer RM50,000.00 to ****1234/VVVVVVVVVVVVVV accepted on DDMMYY 00:00:00. Balance is RM100,000,000.00. Not you? Call the No. on the card. [161]

			the card. [160]
3.3	IBG RFI Crediting	RM0.00 KFH: RM10,000.00 credited to your account ****1234/VVVVVVVVVV via IBG on DDMMYY 00:00:00. Balance is RM100,000,000.00. For queries, call 1300 888 534.	RM0.00 KFH: RM10,000.00 credited to your acct ****1234/VVVVVVVVVV via IBG on DDMMYY 00:00:00. Balance is RM100,000,000.00. Not you? Call the No. on the card. [159]
4. DuitNow			
4.1	DuitNow Transfer	RM0 KFH: DuitNow RM10,000.00 to ****XXXX/ VVVVVVVVVV successful on DDMMYY 00:00:00. Balance is RM100,000,000.00. For queries, call 1300 888 534.	RM0 KFH: DuitNow RM10,000.00 to ****XXXX/ VVVVVVVVVV successful on 02JUN23 17:10:09. Balance is RM100,000,000.00. Not you? Call the No. on the card. [149]
4.2	DuitNow ID Maintenance	RM0 KFH: Your DuitNow ID maintenance to update account no for NRIC **XXXX successful on DDMMYY 00:00:00. For queries, call 1300 888 534.	RM0 KFH: Your DuitNow ID maintenance to update account no for NRIC **XXXX successful on DDMMYY 00:00:00. Not you? Call the No. on the card. [141]
5. Foreign Telegraphic Transfer			
5.1	Open FTT	RM0.00 KFH: FTT FCY100,000,000.00 to ****1234/VVVVVVVVVVVV accepted on DDMMYY 00:00:00. Balance is RM100,000,000.00. For queries, call 1300 888 534.	RM0.00 KFH: FTT FCY100,000,000.00 to ****1234/VVVVVVVVVVVV accepted on DDMMYY 00:00:00. Balance is RM100,000,000.00. Not you? Call the No. on the card. [157]
5.2	Registered FTT	RM0.00 KFH: FTT FCY100,000,000.00 to ****1234 /VVVVVVVVVVVVV accepted on DDMMYY 00:00:00. Balance is RM100,000,000.00. For queries, call 1300 888 534.	RM0.00 KFH: FTT FCY100,000,000.00 to ****1234 /VVVVVVVVVVVVV accepted on DDMMYY 00:00:00. Balance is RM100,000,000.00. Not you? Call the No. on the card. [157]
6. Bill Payment			
6.1	Open Bill Payment	RM0.00 KFH: Bill Pymt RM50,000.00 to ****1234 /VVVVVVVVVVVVV successful on DDMMYY 00:00:00. Balance is RM100,000,000.00. For queries, call 1300 888 534.	RM0.00 KFH: Bill Pymt RM50,000.00 to ****1234 /VVVVVVVVVVVVV successful on DDMMYY 00:00:00. Balance is RM100,000,000.00. Not you? Call the No. on the card. [159]
6.2	Registered Bill Payment	RM0.00 KFH: Bill Pymt RM50,000.00 to ****1234/VVVVVVVVVVVVVV successful on DDMMYY 00:00:00. Balance is RM100,000,000.00. For queries, call 1300 888 534.	RM0.00 KFH: Bill Pymt RM50,000.00 to ****1234/VVVVVVVVVVVVVV successful on DDMMYY 00:00:00. Balance is RM100,000,000.00. Not you? Call the No. on the card. [159]
7. JomPAY			
7.1	Open JomPAY	RM0.00 KFH: JomPAY RM50,000.00 to ****Ref1 /VVVVVVVVVVVVV successful on DDMMYY 00:00:00. Balance is RM100,000,000.00. For queries, call 1300 888 534.	RM0.00 KFH: JomPAY RM50,000.00 to ****Ref1 /VVVVVVVVVVVVV successful on DDMMYY 00:00:00. Balance is RM100,000,000.00. Not you? Call the No. on the card. [156]
7.2	Registered JomPAY	RM0.00 KFH: JomPAY RM50,000.00 to ****Ref1 /VVVVVVVVVVVVV successful on DDMMYY 00:00:00. Balance is RM100,000,000.00. For queries, call 1300 888 534.	RM0.00 KFH: JomPAY RM50,000.00 to ****Ref1 /VVVVVVVVVVVVV successful on DDMMYY 00:00:00. Balance is RM100,000,000.00. Not you? Call the No. on the card. [156]

		7.6	SI Unsuccessful Transaction		RM0 KFH: JomPAY RM1.00 to ****9999/MAXIS was unsuccessful on 16JUL23 01:51:32. Balance is RM100,000,000.00. Not you? Call the No. on the card. [143]
8. Prepaid Top-up					
		8.1	Prepaid Top-up	RM0.00 KFH: Prepaid Top-up RM50,000.00 to ****Ref1/VVVVVVVVVVVVVV successful on DDMMYY 00:00:00. Balance is RM100,000,000.00. For queries, call 1300 888 534.	RM0.00 KFH: Prepaid Top-up RM50,000.00 to ****Ref1/VVVVVVVVVVVVVV successful on DDMMYY 00:00:00. Balance is RM100,000,000.00. Not you? Call the No. on the card. [162]
9. Statutory Payment					
		9.1	Open Statutory Payment	RM0.00 KFH: EPF RM50,000.00 to ****Ref1 /VVVVVVVVVVVVVVV successful on DDMMYY 00:00:00. Balance is RM100,000,000.00. For queries, call 1300 888 534.	RM0.00 KFH: EPF RM50,000.00 to ****Ref1 /VVVVVVVVVVVVVVV successful on DDMMYY 00:00:00. Balance is RM100,000,000.00. Not you? Call the No. on the card. [153]
		9.2	Registered Statutory Payment	RM0.00 KFH: EPF RM50,000.00 to ****Ref1 /VVVVVVVVVVVVVVV successful on DDMMYY 00:00:00. Balance is RM100,000,000.00. For queries, call 1300 888 534.	RM0.00 KFH: EPF RM50,000.00 to ****Ref1 /VVVVVVVVVVVVVVV successful on DDMMYY 00:00:00. Balance is RM100,000,000.00. Not you? Call the No. on the card. [153]
10. Gold					
		10.1	Buy Gold	RM0.00 KFH: Own Gold Transfer RM50,000.00 to ****1234 /VVVVVVVVVVVVV successful on DDMMYY 00:00:00. Balance is RM100,000,000.00. For queries, call 1300 888 534.	RM0.00 KFH: Own Gold Transfer RM50,000.00 to ****1234 /VVVVVVVVVVVVV successful on DDMMYY 00:00:00. Balance is RM100,000,000.00. Not you? Call the No. on the card. [162]
		10.2	Sell Gold	RM0.00 KFH: Own Gold Transfer RM50,000.00 to ****1234 /VVVVVVVVVVVVV successful on DDMMYY 00:00:00. Balance is RM100,000,000.00. For queries, call 1300 888 534.	RM0.00 KFH: Own Gold Transfer RM50,000.00 to ****1234 /VVVVVVVVVVVVV successful on DDMMYY 00:00:00. Balance is RM100,000,000.00. Not you? Call the No. on the card. [162]
		10.3	Open 3rd Party Gold Transfer	RM0.00 KFH: 3rd Party Transfer RM50,000.00 to ****1234 /VVVVVVVVVVVVV successful on DDMMYY 00:00:00. Balance is RM100,000,000.00. For queries, call 1300 888 534.	RM0.00 KFH: 3rd Party Transfer RM50,000.00 to ****1234 /VVVVVVVVVVVVV successful on DDMMYY 00:00:00. Balance is RM100,000,000.00. Not you? Call the No. on the card. [162]
		10.4	Beneficiary	RM0.00 KFH: RM50,000.00 credited to your account ****1234 via Gold Transfer on DDMMYY 00:00:00. Balance is RM100,000,000.00. For queries, call 1300 888 534.	RM0.00 KFH: RM50,000.00 credited to your account ****1234 via Gold Transfer on DDMMYY 00:00:00. Balance is RM100,000,000.00. Not you? Call the No. on the card. [162]
11. Others					
		11.1	Successfully update the password.	RM0.00 KFH: Your KFH Online password has been changed successfully. For queries, call 1300 888 534.	RM0.00 KFH: Your KFH Online password has been changed successfully. Not You? Call the No. on the card. [103]
		11.3	Successfully update the password and security answer	RM0.00 KFH: Your KFH Online password and security answer has been changed successfully. For queries, call 1300 888 534.	RM0.00 KFH: Your KFH Online password and security answer has been changed successfully. Not You? Call the No. on the card. [123]
12. FPX					
		13.1	FPX	RM0.00 KFH: FPX Payment RM50,000.00 to VVVVVVVVVVVVVV successful on DDMMYY 00:00:00. Balance is	RM0.00 KFH: FPX Payment RM50,000.00 to VVVVVVVVVVVVVV successful on

			RM100,000,000.00. For queries, call 1300 888 534.	DDMMYY 00:00:00. Balance is RM100,000,000.00. Not you? Call the No. on the card. [151]
13.	Charges	• ITD to advise		
14.	Reports (new / enhancement) and samples	• N/A		
15.	Audit Trails	• No		
16.	BVMC Changes / Enhancements	• No		
17.	Back-end processes / enhancements	• ITD to advise		
18.	Timeline	September 2023		