

MALDIVES[®]
M O B I L E
B A N K I N G



FREQUENTLY ASKED QUESTIONS

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What is Maldives Mobile Banking?

Maldives Mobile Banking is a free service provided by Bank of Maldives, which allows you to obtain certain account services and banking functions via your mobile phone, by sending an SMS to 455. The service is available 24 hours a day, 7 days a week.

What are the services available through Maldives Mobile Banking?

You can check your account balances, transfer funds between your own accounts, view recent (last four) transactions, block your cards in case of loss or suspicious transactions. New functions such as sending payment requests for your loan and credit card, will be added in the near future.

Upon registration to Maldives Mobile Banking you will receive general notifications from the Bank, including salary deposit confirmation, card payment reminders, loan payment reminders, and product/service information.

Maldives Mobile Banking users may also set up their own Alerts, including card transactions and account balance related alerts, through Maldives Internet Banking. New alerts will be made available periodically.

Which Mobile Service Providers support Maldives Mobile Banking?

Mobile phone numbers from either of the licensed mobile service providers in Maldives, Dhiraagu or Wataniya, can be used to access Maldives Mobile Banking.

Does the mobile phone number have to be registered in my name?

The mobile phone number you provide for access to Maldives Mobile Banking does not have to be registered in your name, but you must be authorised to use it (for example, mobile number registered in the name of your employer, spouse, or parents, and given for your use). You can also register multiple numbers from different Mobile Service Providers, for access to the same Maldives Mobile Banking Account.

Are there fees for Maldives Mobile Banking?

Maldives Mobile Banking service is free of charge. You will only be charged by your Mobile Service Provider for the SMS sent by you. This will be the normal SMS rate of your Mobile Service Provider.

How do I register for Maldives Mobile Banking?

The following options are available to register for Maldives Mobile Banking Service:

1. Maldives Mobile Banking application form
Submit your completed Maldives Mobile Banking application form to any of our Branches or Bank of Maldives Card Centre. Maldives Mobile Banking application forms are available from our Branches, Bank of Maldives Card Centre and our website www.bankofmaldives.com.mv.

2. Maldives Internet Banking.

This option is available for those customers with an existing Maldives Internet Banking Account. If you are not a registered user for Maldives Internet Banking, it is recommended that you apply for this service, as it will enable you to manage your Maldives Mobile Banking more easily.

3. Automated Teller Machines (ATM)

This option will be available to all Bank of Maldives Cardholders in the near future.

Your registration request will be processed within 5 working days.

How do I start using Maldives Mobile Banking?

After registration you will receive a confirmation SMS with your registration details to the mobile number provided in your request. The default Password must be changed on your first use of this service.

To change your Password, please type CP [Old Password] [New Password] and send to 455.

After changing the Password, you can use Mobile Banking functions with the help of relevant Commands.

Are there any special requirements for the Password?

Your password must be alpha-numeric and have 4-9 characters. Passwords are case-sensitive.

What should I do if I forget my Password?

Your Mobile Banking Service for the phone number will be blocked after 6 tries to enter an incorrect Password.

You can request for a new Password through Maldives Internet Banking mail function or by sending an email to cardcentre@bml.com.mv from an email address on our systems, provided to us with any of your applications for any service. Password details will only be provided to the mobile phone number registered for access to Maldives Mobile Banking. Any default Password provided by us will have to be changed on first use.

To which number do I have to send SMS?

All Maldives Mobile Banking commands have to be sent to 455, whether your mobile operator is Dhiraagu or Wataniya. The response will also be received from this same number.

Are all of my accounts included when I register for Maldives Mobile Banking?

If you do not have any Bank of Maldives Debit Card or Maldives Internet Banking, all your bank accounts (current, savings, loan, and fixed deposit account types) under your customer number will be added for Maldives Mobile Banking. New accounts opened after registration will not be automatically added.

If you have availed a Bank of Maldives Debit Card or Maldives Internet Banking service, all accounts which are linked to any of your existing Debit Cards or Maldives Internet Banking will be

automatically available through your Maldives Mobile Banking. If you request to link a new account to your Debit Card or Maldives Internet Banking, such accounts will also be accessible through your Maldives Mobile Banking.

Any accounts accessed through Maldives Mobile Banking will also be automatically linked to your Debit Cards and Maldives Internet Banking.

What is my customer number?

The customer number is a unique number assigned to each account holder of Bank of Maldives. All your individual bank accounts should be under the same customer number. Your account numbers will contain your customer number as the 5th to 10th digit (eg: if the customer number is 000000, the corresponding account numbers will be in the format 7701-000000-101). Joint accounts should be opened under the customer number of one of the joint account holders.

Accounts under different customer numbers will not be accessible from the same Maldives Mobile Banking phone number. Joint accounts can be accessed by all joint account holders, if opened under the customer number of one of the joint account holders.

How do I add new accounts to Maldives Mobile Banking?

If you request to link a new account to your Debit Card or Maldives Internet Banking, such accounts will also be accessible through your Maldives Mobile Banking.

What is a Keyword?

Keywords are part of the Commands for Maldives Mobile Banking. List of valid Keywords are CP (Change Password), BA (All Accounts Balance Inquiry), BI (Balance Inquiry for specific account), TR (Transfer Funds), MS (Mini Statement / Last 4 transactions), and HC (Hot Card / Block Card). You can get a list of all valid keywords by sending an SMS with text 'MMB' to 455.

What is an Alias?

Alias is a short code assigned to each Account and Card of the user for easy identification. Bank of Maldives will assign default Aliases to all your Accounts and Cards upon registration.

Default Aliases are set as follows:

- For Bank Accounts: 3rd and 4th digit and last 3 digits of Account Number
Eg: Default Alias for Account Number 7701-000000-101 is **01101**

If it's a joint account, a J is added to the end
Eg: Default Alias for Joint Account Number 7701-000000-101 is **01101J**
- For Cards: first 2 digits and last 3 digits of Card Number
Eg: Default Alias for Card Number 370000000001234 is **37234**

For ease of use it is recommended to change the Aliases through Maldives Internet Banking. The maximum number of characters for an Alias is 10 characters (alpha or numeric).

What should I do if I forget my Aliases?

If you forget your Aliases please send the Command **BA [Password]** to 455. You will get a response message with list of your Aliases and their available balances. You can also view and rename all your Aliases through Maldives Internet Banking.

What are the Maldives Mobile Banking Commands?

To perform any of the Maldives Mobile Banking functions, please type the Command string with the required details as shown in the Command column and SMS to 455. Keywords are not case sensitive.

Keyword	Function	Command
CP	Change Password	CP [Old Password] [New Password]
BA	All Accounts Balance Inquiry	BA [Password]
BI	Balance Inquiry (specific account)	BI [Alias] [Password]
TR	Transfer Funds	TR [From Alias] [To Alias] [Amount in Debit Account Currency] [Password]
MS	Mini Statement (Last Transactions)	MS [Alias] [Password]
HC	Hot Card (Block Card)	HC [Alias] [Password]

- Eg: To check the account balance of Alias 'myshop' with Password 'mypwd1'
Type: bi myshop mypwd1
Send to 455

How current is my account information through Maldives Mobile Banking?

Maldives Mobile Banking offers you the most recent balance and transaction information available. Most account information will be shown immediately as transactions are processed throughout the day. All transfers are processed immediately.

Are there transaction limits for Maldives Mobile Banking?

With Maldives Mobile Banking Service, there will be a daily transaction limit of 50,000.00 Rufiyaa or equivalent for transferring funds from one account to another. Transfer from Rufiyaa accounts to US Dollar accounts will not be allowed.

What proof do I receive for transactions made via Maldives Mobile Banking?

You will receive a confirmation SMS upon completion of your request. This confirmation message will be received from 455. Any SMS message received from any other number should not be taken as a message from Bank of Maldives.

How can I set and modify Alerts?

You will need to be a registered user of our Maldives Internet Banking service in order to apply for and manage Alerts.

You have the flexibility to select, schedule and personalize the available Alerts. You may also designate other channels to receive these alerts, such as additional mobile phone numbers and/or email.

General notifications and Alerts sent by Bank of Maldives to your mobile phone will be sent from 455, and to your email will be sent from mmb@bml.com.mv.

Is the Maldives Mobile Banking service secure?

Maldives Mobile Banking service is safe and secure. Data sent to your mobile phone by the Bank will not include sensitive information regarding your account or card numbers. Aliases are used instead of your full card or account numbers.

All Commands must be sent through the registered mobile phone number, along with the correct Password.

Bank of Maldives is committed to protecting the confidentiality of customer information when you use Maldives Mobile Banking.

How can I increase my own security when using Maldives Mobile Banking?

Some ways to increase your security are:

- Change your password periodically and keep it confidential.
- Do not share your password with anyone.
- Ensure you delete all sent SMS messages containing your password immediately.

Please be aware that Bank of Maldives will never request you to disclose your password, account number, or other sensitive information, either by phone, or through SMS or email.

Contact the 24 hour Fraud Monitoring Unit of Bank of Maldives Card Centre at 333 0290 if you suspect that a fraud has occurred.

What should I do if my phone is lost or stolen?

Inform Bank of Maldives Card Centre on 333 0200 and request to de-activate your Maldives Mobile Banking service issued to that number. You can re-activate the Maldives Mobile Banking service by calling us on 333 0200. To ensure security, you must change your password after re-activation.

How do I change my phone number registered for Maldives Mobile Banking?

To change your mobile phone number registered with us for access to Maldives Mobile Banking, you have to request for cancellation, and apply again with the new number. To cancel, you can either call Bank of Maldives Card Centre on 333 0200, send a message through Maldives Internet Banking mail service, or send an email to cardcentre@bml.com.mv

What should I do if I want to discontinue using my registered phone number?

If you decide to stop using your phone number registered with us for Maldives Mobile Banking, you must request for cancellation of the Maldives Mobile Banking registered for that number. If your Maldives Mobile Banking service is dormant for a period of one year, we may cancel it without notice.