

CARD SYSTEM UPGRADE

Frequently Asked Questions

1. Why is Bank of Maldives upgrading its card system?

While routine upgrades will take place from time to time, this upgrade is to ensure compliance with card industry standards and facilitate future enhancements to our service as part of our commitment to improving our customers' banking experience.

2. Will there be a "planned downtime"?

Yes, while we upgrade, we will have a planned downtime which refers to the period when the banking services are not fully operational or available to customers.

3. When will the planned downtime for the card system upgrade take place?

We have timed the upgrade carefully to minimize disruption. Services will be interrupted from 22:00hrs on 3rd June 2021 until 9:00hrs on 4th June 2021.

4. What happens during the planned downtime?

As we work to upgrade our card system, there will be an interruption to all our card services locally and overseas, including on ATMs, POS, mPOS, Merchant Portal and Payment Gateway. We have carefully tested the system upgrade in test environments to ensure there is minimum disruption to our services and customer experience.

5. What are the services that will be unavailable during the planned downtime?

- ATMs
- POS
- mPOS
- Merchant Portal
- BML Payment Gateway
- BML MobilePay
- Payment to BML issued credit cards
- Transfer cash from BML issued credit cards
- BML issued debit , credit and prepaid card transactions (both local and foreign)
- Card services on Internet Banking: Digital PIN

6. What are the services that will be available during the planned downtime?

Internet and Mobile Banking services will be available during this time. You can continue to view account balances, make transfers and check transaction history. In addition, applications can be submitted via Internet Banking and you can continue to send requests or messages to the Bank.

7. Does this planned downtime affect all my debit, credit and prepaid cards?

Yes, all debit, credit and prepaid cards issued by BML will be affected, even if they are used overseas.

8. Have customers been informed prior the system upgrade?

Yes, public announcements have and will continue to be made regularly.

9. How will the Bank inform customers once the upgrade is completed?

All services will resume as normal once the upgrade is completed. Customers will be notified via our official social media platforms once upgrade is completed.

10. What should I expect during the upgrade?

There will be a service disruption during the system upgrade but once complete, it will allow us to serve you better.

11. What do I need to do?

We advise you to plan your banking transactions before the planned downtime. You may want to complete your card transactions ahead of the planned downtime if, for example:

- You are checking out of a hotel or making an online transaction
- You are using your card overseas and may require it during the interruption
- You have online payments due (airline tickets, bills, subscriptions)

12. If I need to make an immediate payment during the planned downtime, what should I do?

Customers are advised to plan their banking transactions before the planned downtime.

13. Can I continue to use my existing cards once the upgrade is completed?

Yes, you can continue to use your existing cards and PINs as normal once our service resumes. No changes will be made to your cards, PIN number or other card services following the upgrade.

14. Will the upgrade impact my Internet and Mobile Banking services or my account?

No. There will be no changes to your account or your Internet or Mobile Banking services following the upgrade. You can continue to use Internet Banking and Mobile Banking services during the planned downtime. However, MobilePay services, transfer from cards, payment to cards and card services on Internet Banking will not be available.

15. Will I be able to view my account history?

Yes, Internet and Mobile Banking services will be available during this time. You can continue to view account balances, make transfers and check transaction history. However you will not be able to view your credit card history.

16. Can I apply for a new card?

You can apply for a new card during the period of our service interruption. Your application will be processed as normal by our team.

17. Can I apply to change my primary account linked to the card?

Yes, you can request to change the primary account linked to the card. However, this will be updated following the upgrade.

18. Can I set/change my card PIN number?

You may set/change your card PIN number after the system upgrade has been completed. To set/change your card PIN number, please log into our Internet Banking.

19. Can I still call the Contact Center for my card account related enquiries?

Yes, our customer service team is available 24 hours, 7 days a week to assist you. Contact us at 3330200 with your queries or send us a message through our Internet Banking.

20. What will happen if I transfer money from another bank to my BML account during the shutdown period?

All transferred amount will be processed as per the current process.

21. I have automatic payments scheduled online. Will they be paid on schedule during the downtime?

All automatic online payments will be made as scheduled. If this falls during the scheduled downtime, you may receive a notification from your merchant saying payment failed during the initial attempt. However most automatic online payments will reattempt to process the payment later.

If you need to set up a new online payment, it will need to be complete before or after the planned downtime. No online payments will be able to be scheduled during the outage.

22. What should I do if my card is stolen or misplaced during the planned downtime?

If you think your card, or any details of your card, have been stolen, or if you have misplaced or lost your card please report it to us immediately by calling our Contact Centre at 3330200.

You can apply for a new card online through internet banking once the upgrade is complete and we'll have the card ready for you in 5 working days.

If you have been contacted and want to make sure that it really is the Bank contacting you, do give us a call at 3330200 or get in touch with us on our official Facebook and Twitter.

Note: This FAQ is subject to change without prior notice.

