

# BML INTERNET AND MOBILE BANKING

## Frequently Asked Questions

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## **BML INTERNET AND MOBILE BANKING**

BML Internet Banking is a secure, convenient and easy-to-use banking service available 24 hours a day, 7 days a week. BML Mobile Banking is the mobile app used to access BML Internet Banking.

By using BML Internet & Mobile Banking, you will be able to:

- Access your Accounts:
  - Check your Account and Card balances.
  - View your Account and Card history.
  - View your transaction details.
- Make Transfers and Payments
  - Make Transfers from your Current, Savings or Credit Card Account (Transfers from Credit Cards will be treated as Cash Advance transactions) to your own and third party Bank of Maldives Current and Savings Accounts.
  - Make payments from your accounts to your own or third party Bank of Maldives Loan Accounts.
  - Make payment from your accounts to your own or third party Bank of Maldives Credit Card Accounts.
  - Top-up from your own and third party Bank of Maldives Reloadable Mastercard Prepaid Card and Mastercard Travel Card.
  - Make Domestic Transfers from your account to accounts held at other banks in Maldives.
  - Make International Transfers from your account to Accounts held at banks outside of the Maldives.
  - Make Transfers from your accounts to all Bank of Maldives Accounts (Current, Savings and Loan) and Cards (Credit and Prepaid) using QuickPay without creating contact.
  - Pay bills using BillPAY®.
  - Retrieve Credit Account customer name and Account Currency while processing QuickPay and adding Accounts as Contacts.
- View Transaction History
  - Save and Print receipt of transactions processed through BML Internet Banking.
  - Regenerate transaction receipts from Activity tab.
  - View and download Account and Card Statement.
  - View activities carried out through login.
- Send and receive messages to and from Bank of Maldives.
- View Currency Exchange table.
- Create your own BML Gift Card.
- Submit online applications.
- Create & change Card PIN number.
- Activate, temporarily block and permanently block cards.
- Define company nominees with different access levels.
- Submit and approve access based company transactions.

**Who can use BML Internet Banking?**

If you have an account with us, you can register for BML Internet Banking by agreeing to the Terms and Conditions for using the service. Your use of BML Internet Banking will be considered as your acceptance of BML Internet Banking Terms and Conditions.

**Who can use BML Mobile Banking?**

If you are registered to BML Internet Banking, you can login to BML Mobile Banking.

**Are there any fees charged for BML Internet or Mobile Banking?**

There are no fees charged for use of BML Internet Banking or BML Mobile Banking. However, charges will apply to other Bank transfers as per our Schedule of Charges.

**Can I use BML Internet Banking and BML Mobile Banking outside of Maldives?**

Yes. BML Internet Banking and BML Mobile Banking can be used outside Maldives if you have access to internet service. However, as you are required to enter OTP for Third Party Transfers and Payments, your OTP channel must be set for Email or Security Token if you are not using roaming service. If you have roaming service then you can keep OTP channel as your mobile number.

## **Registering for Internet and Mobile Banking**

### **How do I register online to BML Internet Banking?**

Any customer who has an active Account, active Debit card and a registered Email Address or Mobile Number with the Bank can register online for Internet Banking.

1. Go to the BML Internet Banking page on our website. Select Signup/Update Contact Details.
2. Enter your ID card number for Maldivians, Passport number for expatriates and any of your active account numbers to start the process.
3. For verification, you will be prompted to select a channel to receive OTP
4. As a final step of verification, you will be required to select a Debit Card from the dropdown menu, enter expiry date and key in the CVV (Card Verification Value) / CVC (Card Verification Code)

Once the registration request is submitted successfully, you will receive your temporary Login ID to your registered mobile number. Your temporary password will be sent to your registered email address.

### **How can I register online or change contact details if I do not have access to the mobile number or email address registered with the Bank currently?**

If you do not have access to the mobile number or email to access the OTP, you will need to update the details registered with us. To do so, please submit a completed Personal Information Form along with your ID card copy for Maldivians or Passport and Visa copy for expatriates. You can email us a completed form to [kyc@bml.com.mv](mailto:kyc@bml.com.mv)  
Once your personal information is updated, you can proceed with online registration.

### **Can I register online or change contact details if I have access to one of the OTP channels (mobile number or email address) to receive my one-time password (OTP)?**

Yes, you can register online and change contact details if you have access to one OTP channel. You are required to enter the OTP sent to a valid active channel to validate yourself.

### **How long will it take to process my online registration request?**

Your Internet Banking Registration request will be processed immediately upon successful submission. Requests to update contact details will also be processed immediately.

### **How do I register if I do not have an active debit card?**

If you do not have an active card, fill out a BML Internet Banking Form and submit it to your nearest Bank of Maldives branch or if you are in Male', submit it to the Account Opening Centre. Forms are available from our Branches or you can also download it from our website [www.bankofmaldives.com.mv](http://www.bankofmaldives.com.mv)

### **What does Update Contact Details mean on Signup / Update Contact Details tab?**

If you wish to update your mobile number or email address associated with your OTP, you can proceed through this tab. You must have at least 1 active OTP channel (either your email address or mobile number) for us to verify.

**How often can I request to change my mobile number or email address through online platform?**

You can change your contact details 48 hours after the last change was submitted.

**Why was I charged MVR 15 when I registered online/updated contact details?**

MVR 15 is an authorization hold put your card for verification purpose. This amount is released back to your card account once you are verified and request is successfully submitted.

**Can I register online to BML Internet Banking for a Kids saver account or business account?**

No. Online registration service will only be available for Personal Banking customers above 18 years.

**Do I need to register to BML Mobile Banking?**

No. When you register to BML Internet Banking, you will be automatically registered to BML Mobile Banking as well.

**How can I download the BML Mobile Banking application on my mobile device?**

BML Mobile Banking application is available for free download from the Google Play and Apple App Store.

## **Logging in to Internet and Mobile Banking**

### **How do I login?**

You will receive your Login ID to your Mobile Number registered at the Bank. Your Password will be sent to your Email address registered at the Bank. Use these Access Codes to login to BML Internet Banking.

When you first log-in, you will be prompted to change the Login ID and Password. You can complete the initial login through either BML Internet Banking or BML Mobile Banking.

### **What are Access Codes?**

Access Codes comprise of the following codes which are required to log into BML Internet Banking:

- Login ID: a confidential alphanumeric code provided by the Bank to an Account Holder or Nominee by the Bank of Maldives through their registered Mobile Number provided to the Bank.
- Password: a confidential alphanumeric code provided to an Account Holder or Nominee by the Bank of Maldives through their registered Email address provided to the Bank.

Access Codes must be entered to identify the Account Holder or Nominee when logging in to BML Internet Banking and BML Mobile Banking. Access Codes provided by the Bank must be changed at initial login to Access Codes preferred by the User.

### **Can I change my Access Codes at any time?**

Once preferred access codes are set, Login ID set by user cannot be changed. Your Password can be changed by you at any time.

### **How do I reset my Password?**

You can reset Password through BML Internet Banking by clicking Forgot Password. To start the Forgot Password process, you have to enter your Email address registered at the Bank. Once the Email address is verified as valid, we will send a One Time Password (OTP) to your mobile number registered at the Bank. Once this OTP is entered, a new Password will be sent to your registered Email address and Login ID will be sent to your registered Mobile Number. You may then login to BML Internet Banking with the new Access Codes.

### **What if I forget my User ID?**

You will have to use Forget Password option and reset password. Once the password is reset, the Login ID will be sent to your registered Mobile Number and the new Password will be sent to your registered Email address.

### **What is a Security Token?**

A Security Token is a small physical device that can be carried in a pocket or purse to generate a random and unpredictable One Time Password valid for 30 seconds. To conduct third party transfers and payments, you can press the button on the token to generate the One Time Password.

**How do I store my Security Token?**

Make sure you store your Token where it cannot be accessed by anyone else. Never store your Access Codes and Security Token together in the same place. Your Security Token is not waterproof and should not be allowed to come in contact with water.

**What do I do if my Security Token is lost, stolen or my Access Codes are compromised?**

It is important that you inform the Bank as soon as you become aware that your Security Token has been lost, stolen or your Access Codes have been compromised. You can inform us by contacting our Contact Centre at (+960) 333 0200 or sending an SMS to (+960) 799 0200 / (+960) 999 0200, available 24 hours a day, 7 days a week.

## **Viewing Accounts**

### **Are all of my accounts included on the accounts list when I register for BML Internet Banking?**

Yes. All your active Accounts, Loans and Cards will be linked to your BML Internet Banking at the time of registration. Accounts, Loans and Cards which are activated after BML Internet Banking registration will be linked on the next Banking Business Day.

### **How can I view my joint Accounts or Business Accounts?**

If you have a Joint Account or a Business Account, it will be available on Internet Banking on your other Profiles. To view your Joint or Business Account, you need to change your profile from Internet Banking or Mobile Banking from top right corner icon.

### **How can I make transfers from my joint accounts?**

Initially when a Joint Account is linked to Internet Banking, it will be given on View Only option. To enable transfers from joint account, all joint account holders must send a mail from Internet Banking or a signed letter to the Bank confirming they have no objection in an account holder making transfers from the account.

### **How do I add Contacts in BML Internet Banking & BML Mobile Banking?**

After logging in to BML Internet Banking, select Add Contact under "Contacts" tab. You will be prompted to select Contact Type: BML Account, Domestic Account, International Account and BillPAY. Follow the instruction to add the details needed to add the Contact Type.



## **Making Transfers**

### **How do I get started with Transfers?**

From BML Internet Banking you can process transfer directly from Accounts tab or Contacts tab. Select the account you want to transfer from or contact you want to transfer to from the respective tab.

From BML Mobile Banking you can process transfer from Accounts tab or Transfer tab. From Accounts tab select the account you want to transfer from and proceed. From Transfer tab select the Contact you want to transfer to or proceed transfer from QuickPay.

### **Are all transactions real-time?**

When using the Transfers option in BML Internet Banking and BML Mobile Banking, funds will be transferred between BML Accounts immediately. However, due to the additional verification required, Domestic and International Transfers and BillPAY processing depends on the cut-off times.

### **How current is my Account Information?**

Your Account balances and transaction list will be updated automatically, with the exception of Credit Cards and International Transfers, where the transaction list will be updated on the following Banking Business Day.

### **Are there transfer limits for BML Internet Banking and BML Mobile Banking?**

Yes. The daily transfer limit for BML Internet Banking and BML Mobile Banking is set for MVR 200,000. You can change your transfer limits by sending a request to the Bank via BML Internet Banking.

### **I got registered online. Why do I have a daily transaction limit of MVR 50,000?**

If your Personal Information at the Bank is not up to date, your BML Internet Banking daily transfer limit is set to MVR 50,000. Once you update your Personal Information at the Bank, your Internet Banking daily transfer limit will be set to default daily transaction limit of MVR 200,000.

### **Can I submit Personal Information form online to update my transfer limit to default limit?**

Yes. You can submit Personal Information form through Online Applications.

- On browser, go to Services tab and select Information Update.
- On Mobile Banking, go to Dashboard, Applications and select Information Update.

Once your information form is updated, you will receive a notification to your mobile number.

### **What is QuickPay?**

QuickPay is a convenient function of BML Internet Banking & Mobile Banking where a Bank of Maldives customer can transfer funds to own and third party Bank of Maldives Accounts, Loans and Cards through BML Internet Banking & BML Mobile Banking without adding the customer as a Contact.

**Can I make International Transfers via BML Mobile Banking?**

Yes. You can add International Transfer Contact and process International Transfers from BML Mobile Banking.

**If I make a transfer to the wrong Contact, can I cancel or stop it?**

If you make an immediate transfer, you may not be able to stop the payment. We advise customers to carefully check account numbers before a transfer is confirmed. If using Quick Pay on both Internet and Mobile Banking, customers can enter the Account Number and verify the Account Name before making the transfer.

**What proof do I receive for transfers made via BML Internet Banking and Mobile Banking?**

For your security, all transfers require your confirmation before the transaction goes through. Upon clicking "Confirm" on the confirmation page along with One Time Password, the Transaction will be sent for processing. For each transaction, a Transaction Receipt is generated and you will be given the option to print or save the Transaction Receipt. This receipt is your proof that the instruction was accepted and processed. You can also view past Transaction Receipts from the App at any time.

**I accidentally closed the app without saving transfer receipt. Can I regenerate the transfer receipt?**

Yes, you can regenerate transfer receipt through Activities tab in Dashboard or directly from transaction on statement. Select the transaction you require the receipt for, press the Receipt icon on top right corner and your receipt will be regenerated on screen. You can save or share the slip if you prefer.

**Why does my regenerated transaction receipt display account numbers instead of account names?**

For security purposes, we do not save customer, account or transaction details on any server. Customer account details are retrieved real time when a transaction is submitted. For regenerated transaction receipts, only the account number submitted by customer during Contact add/ QuickPay will be shown.

**How can I ensure that the transaction will be processed correctly?**

Make sure that you enter correct Account number and transaction details when creating Contact or making a QuickPay transaction. To assist you in verifying Account Number, account name will be displayed once you enter BML Account Number.

## **Payments through BillPAY**

### **What is BillPAY?**

BillPAY is a free service provided to all BML customers which allows you to make payments 24 hours a day to Billers who have prior agreements with the Bank. Using BillPAY saves you time, by not having to write cheques or wait in queues. It also saves you from paying late payment charges as you can now pay your bill any time convenient to you.

### **Do I need to notify the billers that I will be using your BillPAY service?**

No. Once the relationship is setup and the payment is made, the biller will receive the payment just as if you were paying directly to them.

### **Can I pay other people's bills with BillPAY?**

You can pay other people's bills. BML Internet Banking does not verify the billing account information, and any payment to a valid account with a Biller will be processed. If by mistake you entered another billers' account number, it will still be processed and as such it is very important that the billing account information is entered correctly.

### **Is there a limit on the number of bills I can pay with BillPAY?**

There is no limit to the number of bills that you can pay with BillPAY as long as you do not exceed the daily transfer limit.

### **How long does it take to realize payment to my account with the biller?**

Bill Payments made through BML Internet Banking and BML Mobile Banking will be processed to the Biller at certain cut-off times every day.

### **Does Bank of Maldives offer a BillPAY guarantee?**

Payments are guaranteed to be accurate and delivered by the due date as long as your accounts are sufficiently funded, all payment information is entered correctly and the payment is scheduled to be made on or before the preceding day of the due date.

## **Generating Account and Card Statement**

### **Is there any option to download Account and Credit Card Statement?**

Yes. You can generate history or statement for your Account or Credit Card from January of last year. When history is generated, you can download statement from BML Internet Banking by clicking download option. You have the option to download statement in CSV format or in PDF for Accounts. For Credit Cards, the statement can be downloaded in PDF format only.

Note: Statements downloaded in PDF format are in official Bank format.

### **Can I view my transaction history from BML Mobile Banking and what duration can I view?**

Yes. You can view account history of past 6 months from BML Mobile Banking.

## **Applying for Banking Services**

### **How do I submit application forms through BML Internet and Mobile Banking?**

On BML Internet Banking, go to Services, select Applications and select your preferred application request.

On BML Mobile Banking, go to Dashboard, select Applications and select your preferred application request. Follow the steps to submit the application form.

### **What are the application types that I can apply online for?**

You can apply for:

- Additional Accounts
- Credit Card
- Debit Card
- Lui Express Loan
- Lui Micro Loan
- Update Personal Information

### **How many days will it take to process an online application submitted?**

If all required documentation is complete, your online application for debit cards and loans will be processed within 3-5 working days.

Your credit card requests will be processed within 7-10 working days.

Your information update request will be processed in 2-3 days.

### **Will I be notified through BML Internet Banking or BML Mobile Banking once my online application is processed?**

You will receive SMS to your registered number once your request is completed. You can also check the application status from the Applications tab in Internet Banking and Mobile Banking.

## **Managing your cards through Internet and Mobile Banking**

### **What services are available to manage my Cards in BML Mobile Banking App?**

On the Mobile Banking app, the Card tab shows the actions you can take on your card. There are 4 available actions currently:

- **Set PIN:** Set a digital PIN for any of your active cards
- **Activate:** Activate any of your inactive cards. Card activation is a process that is required before you can start using your Card.
- **Freeze/Defreeze:** Temporary block on your card that prohibits anyone, yourself included, from using the card. If your card is in “Freeze” status, you will have the option to “Unfreeze” the card which will re-activate the card.
- **Block:** Permanently block any of your cards to stop all activities of the card.

### **What is a Digital PIN?**

A Digital PIN allows you to set or change your PIN instantly via BML Internet Banking or BML Mobile Banking. This is a faster and easier way to set your PIN, without having to request and wait for a physical printed PIN.

### **Can I set or change my PIN for any card?**

You can set or change your card PIN for active cards instantly via BML Internet or Mobile Banking.

### **How do I set or change my PIN on BML Internet and Mobile Banking?**

Log-in to Internet or Mobile Banking and follow these steps:

1. Go to the Services tab on Internet Banking or Dashboard on the Mobile Banking App
2. Select Card Management
3. Select Set PIN
4. Select your Card and enter the Expiry Date
5. Enter your preferred 4-digit numeric PIN and re-enter to confirm
6. Select how to receive your OTP (One-Time Password)
7. Enter the OTP code
8. Submit the request

### **Is it secure to set or change a PIN via BML Internet or Mobile Banking?**

Yes. Internet Banking is a secure platform which requires your Login ID and Password. When you change your PIN, we have added an additional security feature, which requires you to enter an OTP to verify that it is a genuine request. Never share your internet banking credentials or your OTP with anyone.

### **Is the new PIN set or changed effective instantly?**

Yes. Once PIN is successfully changed, you can start using your new PIN immediately.

### **How often can I set or change my PIN?**

You can change your card PIN via BML Internet or Mobile Banking at anytime, anywhere without any limitations.

**Can I set my card PIN on the same day as I collect my card?**

Yes. Once you collect and activate you card, you can set your card PIN via BML Internet or Mobile Banking.

**What cards can I set or change my PIN for?**

You can change your PIN for all personal Debit, Credit and Prepaid cards issued by BML. Your card must be active before you can set your PIN.

**How many digits can I use for my PIN?**

You can set 4-digit numeric PIN for your card.

**Can I set or change my card PIN via Internet Banking if the card is blocked or is not active?**

No. You can only set or change your PIN if your card is active. To check your card status, you can contact us through our call center at (+960) 3330200.

**How long will it take to Activate or block my card attempted though Internet Banking.**

Card activation and block request will be processed immediately upon successful submission.

**Can I re-activate my blocked card?**

No. Selecting to Block your card sets a permanent block on your card. Your card cannot be re-activated and you will have to request for a replacement card via messaging on BML Internet Banking or Mobile Banking.

**How do I activate or block my Card?**

You can simply activate or block your Card through Internet Banking or Mobile Banking by following these steps;

1. Go to Services on Internet Banking or Dashboard on the Mobile Banking app.
2. Select Card Management
3. Select Card Activate or Block
4. Select a Card from the drop down menu
5. Enter expiry date (Month, Year) of the card selected. Note: this is only required for Card Activation. For Card Block, a reason for blocking is required.
6. Select an OTP Channel to send the OTP Code (one time password)
7. Enter the OTP code
8. Submit the request

You will then see a display on the screen showing a “Card Activation Successfully or Card Blocked Successfully”

**Can I activate a supplementary card if I’m the principal Cardholder?**

Yes. The principal Cardholder can activate his/her supplementary cards via Internet Banking.

**Can I activate the primary cards if I’m the supplementary Cardholder?**

No. We can only take instructions from the principal Cardholder to activate or block the card.

### **How do I Freeze/Unfreeze my Card from Internet Banking?**

You can simply activate or block your Card through Internet Banking or Mobile Banking by following these steps;

1. Go to Service on Internet Banking or Dashboard on the Mobile Banking app
2. Select Cards
3. Select Card Freeze
4. Select a Card you wish to freeze or unfreeze
5. Confirm Freeze or unfreeze

You will then see a message displayed on the screen showing status “Card 379224XXXXX12345 Freezed successfully” or “Card 379224XXXXX12345 unfreezed successfully”

### **How often can I Freeze/Unfreeze my card?**

You can Freeze/Unfreeze your card via Internet Banking at anytime, anywhere without any limitation.

### **User Access for Business Accounts**

#### **Is it possible to create multiple users with different access levels and limits?**

Yes. Businesses and Organizations can create multiple users with different access levels and limits as required by submitting Nominee form for each applicant.

#### **Can I approve transfers and contacts submitted for approval from BML Mobile Banking?**

Yes, you can approve contacts and transfers submitted for approval. Go to Approval tab in Dashboard on BML Mobile Banking.

## **Support**

### **How can I contact BML through Internet or Mobile Banking if I need support?**

You can send a message to us at any time on either Internet or Mobile Banking. Select the most appropriate topic when you send us your message.

### **Will I be notified when my Message is responded to?**

You will receive a push notification on your phone and pop up on the application for responses to your messages sent to the Bank. You can also view unread message notifications for new messages once you login to BML Mobile Banking.



## **Safety and Security**

### **Are account details stored on my mobile device or internet browser while using BML Mobile Banking or BML Internet Banking?**

No. Your Personal and Account information is never stored on the phone or internet browser.

### **If I lose my mobile phone, can someone access my BML Mobile Banking accounts?**

No third party can access your locked BML Mobile Banking application unless the Passcode and Internet Banking Access Codes are known. If the mobile device is lost or stolen, please change your Access Codes immediately.

### **Is BML Internet and Mobile Banking secure?**

Bank of Maldives is committed to making BML Internet and Mobile Banking safe and secure to provide you with peace of mind when you access your accounts. To ensure the security of your account information, BML Internet and Mobile Banking uses 256-bit SSL encryption which encrypts and protects any transmission of data including customer account information. To help protect your privacy while you are using the service, we will log you out of BML Internet Banking service after 5 minutes of inactivity. Mobile Banking uses your Username & Password and Passcode for access. You can set app lock time on BML Mobile Banking to either immediately after exiting the app, After 1 minute of inactivity or After 5 minutes of inactivity; as preferred by you.

### **What security measures does BML Internet Banking have?**

We use several different methods to protect your information. All information within BML Internet Banking uses SSL protocol for transferring data. SSL is an encryption that creates a secure environment for the information being transferred between your browser and Bank of Maldives. At a high level, SSL uses public key cryptography to secure transmissions over the Internet. In practice, your browser will send a message via SSL to the bank's server. The bank responds by sending a certificate, which contains the bank's public key. Your browser authenticates the certificate (agrees that the server is in fact Bank of Maldives'), then generates a random session key which is used to encrypt data travelling between your browser and the bank's server. This session key is encrypted using the bank's public key and sent back to the server. The bank decrypts this message using its private key, and then uses the session key for the remainder of the communication. Secure Socket Layer (SSL) protects data in three key ways:

- Authentication ensures that you are communicating with the correct server. This prevents another computer from impersonating Bank of Maldives.
- Encryption scrambles transferred data.
- Data integrity verifies that the information sent by you to Bank of Maldives was not altered during the transfer. The system detects if data was added or deleted after you send the message. If any tampering has occurred, the connection is dropped.

### **What does SSL mean?**

SSL stands for Secure Socket Layer. This technology allows users to establish sessions with Internet sites that are secure, meaning they have minimal risk of external violation. Once inside the BML Internet Banking site, you are secure through our use of SSL technology.

### **What is encryption?**

Encryption is the scrambling of information for transmission back and forth between two points. A key is required to decode the information. When you request information about your accounts, the request is sent encrypted to Bank of Maldives Plc. We then decode your request for information and send it back to you in an encrypted format. When you receive it, your information is decoded so that you can read it. Because your account information is being transmitted between you and Bank of Maldives Plc., encryption protects your account information so it cannot be intercepted and read by a third party.

### **What is 256-bit encryption?**

There are basically two types of encryption: High and Standard. The difference between these types of encryption is the strength of capability. A High (256-bit) encryption is exponentially more powerful than a Standard (40 or 56-bit) encryption. High or 256-bit encryption means there are septillion possible keys that could fit into the lock that holds your account information, but only one that works for each time you bank online. Bank of Maldives Plc. uses the highest level of encryption (256-bit) to ensure that BML Internet Banking transmissions are secure.

### **What are the minimum requirements I need for my computer to Login to BML Internet Banking?**

Along with a computer that has Internet access, all you need is an Internet browser that we support. The browser you use must have 256-bit encryption installed. We currently support the following Internet browsers:

- Internet Explorer – Version 8 and above
- Mozilla/FireFox – Version 1.0 and above

### **What types of mobile devices support BML Mobile Banking App?**

BML Mobile Banking App can be easily accessed with the following devices:

- Apple® iOS 11.0 or newer
- Android™ 5.0 (API 21) or newer

### **How can I increase my own security when using BML Internet Banking?**

Some ways to increase your security include:

- Make your password alpha-numeric, change it periodically and keep it confidential. Do not share your User ID, Password, PIN or Security Token with anyone. Remember that we will never ask you for your private account or card information.
- Never click on a link in an email to go to your Internet Banking log into page. Phishing emails will tell you that you must use a link provided to verify or change your account in some way. Bank of Maldives will never send an email asking you to do this, and We will never ask you for personal or account information. Be aware that fake emails can look quite genuine; appearing as though they are from Bank of Maldives and often includes Bank of Maldives and/or Internet Banking logos.
- Always access Internet Banking by typing [www.bankofmaldives.com.mv](http://www.bankofmaldives.com.mv) in to your browser.
- Always make sure you have the latest anti-virus and firewall protection on your computer. This must be updated regularly. We recommend you do not use BML Internet Banking until you are sure your antivirus protection is up to date.

- Never share any personal information, especially account numbers, or log into and password information via email.
- Avoid accessing BML Internet Banking on shared computers (e.g. at an Internet cafe) as you may be unable to verify the existence of proper security measures.
- Before you log into Internet Banking, for security purposes, ensure all other Internet sessions, i.e. browser windows, are closed.
- Remember to close the browser window after you have logged out of your Internet Banking session.
- Contact us at our Contact Centre at 3330200 or send us a message via Internet or Mobile Banking app if you suspect a fraud has occurred.
- For further information on security advice and alerts, please visit our Security site, which can be accessed by clicking on the 'Security' button on the Bank of Maldives homepage.

