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BML INTERNET BANKING AND BML MOBILE BANKING

BML INTERNET BANKING BML MOBILE BANKING

BML Internet Banking is a secure, convenient and easy-to-use service to access your Accounts and Cards with Bank of Maldives, 24 hours a day, 7 days a week. BML Mobile Banking is a secure, convenient and user-friendly Application that allows you to carry-out banking at any time and place that suits you, allows you to make payments at merchant locations via your smartphone using your BML issued debit, credit and prepaid Cards without having to present the physical Card through smart payment options.

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

- Check your Bank of Maldives Account and Card balances.
- View your Account and Card history.
- View your transaction details.
- 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 Current or Savings Accounts to your own and third party Bank of Maldives Loan Accounts.
- Make Payment from your Current or Savings Account to your own and third party Bank of Maldives Credit Card Account.
- Top-up from your Current and Savings Account to your own and third party Bank of Maldives Reloadable Mastercard Prepaid Card and Mastercard Travel Card.
- Make Domestic Transfers from your Current and Savings Account to Accounts held at other banks in Maldives.
- Make International Telegraphic Transfers (TT) from your Current and Savings Account to Accounts held at banks outside of the Maldives.
- Make Transfers from your Current and Savings Account 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 Current, Savings or Credit Card Account Holder name and Account Currency of Accounts while processing QuickPay and adding Accounts as Contacts.
- Save and Print receipt of transactions.
- Download Account and Credit Card Statement
- Send and receive Bank Mail to and from Bank of Maldives.
- Set or change your Card PIN
- Activate card after collection
- Block lost/stolen card
- Temporarily Freeze and Unfreeze cards
- Requests for new accounts, credit and debit cards, Lui loans and update Personal Information Form online.
- Where applicable switch profiles between Personal, Joint and Business profile
- Approve transactions initiated by nominees
- View all activities carried out from BML Internet Banking and Mobile Banking

In addition to the above functions, by using BML Mobile Banking, you will be able to:

- Generate receipt of past transactions
- Receive push notification on mobile device for Bank Mail response
- View currency exchange table on BML Mobile Banking
- Apply for customized Gift Cards from BML Mobile Banking
- Make payments at merchant locations by tapping the device with Near Field Communication (NFC) feature
- Pay for delivery services while at home or on the go by just giving out your mobile number
- Scan and pay using BML QR for merchant sales.
- Make local transfers easily through Send Money (Send to Wallet – BML Prepaid Card) to family and friends, by entering their mobile number
- Make online international transfers easily through International - Money Transfer to family and friends, from your USD account
- Enhanced security measures;
 - Approval request sent to your mobile phone for all mobile number key in transactions
 - Enter your passcode for QR Transactions Send Money, Topup and mobile number key in transactions above MVR 750

Who can use BML Internet Banking?

You can register for BML Internet Banking if you have an account with Bank of Maldives. Your use of BML Internet Banking will be considered as your acceptance of BML Online Banking Terms and Conditions. You are required to review the Terms and Conditions for using BML Internet Banking.

Who can use BML Mobile Banking?

You can login to BML Mobile Banking if you are already registered to BML Internet 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.

What additional features are there for Businesses?

Businesses and Organizations can create multiple users with different access levels and limits as requested by Business or Organization. **Registering for Internet Banking 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.
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 to your nearest Bank of Maldives branch or if you are in Male', submit it to the Account Opening Centre along with your ID card copy for Maldivians or Passport and Visa copy for expatriates.

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

What does Update Contact Details mean on 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 Banking and Mobile Banking

How do I login?

The Bank will provide Access Codes through which you can login to BML Internet Banking/Mobile Banking. Login ID will be sent to your Mobile Number registered at the Bank and Password to your Email address registered at the Bank. At initial login to BML Internet Banking/Mobile Banking, you will be prompted to change Access Codes provided by the Bank to Access Codes preferred by yourself.

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.

What if I forget my Access Codes?

You can reset your own Access Codes via BML Internet Banking/ Mobile Banking.

OR

Send an email to customerservice@bml.com.mv or 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. We will provide you with your Login ID and new Password through respective channels.

Can I change my Access Codes at any time?

Once Access Codes have been changed to preferred Access Codes at initial login to BML Internet Banking, Login ID set by the User cannot be changed further, reset requests will prompt User to reset Password only. Password can be changed by User at any time.

What are the requirements needed for a password?

Password should include a minimum of one upper case letter, one lower case letter, one number and one special character and must be 8 - 25 characters in length.

How do I reset my password?

You can reset password through BML Internet Banking / Mobile Banking by clicking Forgot Password Option. To start Forgot Password process, you must enter your email address and national ID number (passport number for foreigners) registered at the Bank. Once the email address is verified, the Bank will send One Time Password to your Mobile Number registered at the Bank. Once One Time Password is entered, new password will be sent to your registered email address and Login ID will be sent to your registered Mobile Number. You may 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 physical device small enough to be carried in a pocket or purse and designed to be attached to the user's keychain, which generates a random and unpredictable Token Code 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.

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, you are required to enter One Time Password for Third Party Transfers and Payments.

Viewing Accounts

How do I access Business/Company accounts from Internet Banking?

Company accounts from Internet Banking can now be accessed by selecting the company profile denoting the company name during login to Internet Banking. The profile can be changed after login from the profile drop-down menu. Upon clicking Business profile, it will prompt to enter OTP code to view company account details

Can I access Business/Company profile through my Mobile Banking Application?

Yes, you will be able to view business profiles through BML Mobile Banking. Upon clicking business profile, it will prompt to enter OTP code to view company account details.

Can I access personal contacts/accounts through the Business/Company profile?

No. Accounts are segregated by profiles in BML Internet Banking. Hence, personal account details will not be accessible from company/business profile. Similarly, company/business contacts will not be accessible from personal profile.

Are all my accounts included in the accounts list when I register for BML Internet Banking?

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

For Businesses the account(s) will be linked upon your request.

How can I view my Joint Accounts?

Joint accounts are grouped based on Joint Customers and are linked to your BML Internet Banking on a profile basis. You may change your Joint Account profile either to View Only or Enable Transaction Processing.

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 instructions to add the details needed to add the Contact Type.

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

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

How do I add Contacts in BML Internet Banking?

After logging into 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. Details to be entered for each Contact Type vary according to the details needed to complete transfer to that Contact Type.

How do I add Contacts in BML Mobile Banking?

After logging in to BML Mobile Banking, select Pay a new contact under “Transfer” tab. You will be prompted to select Contact Type; BML, Domestic, BillPAY, International - TT and International - Money transfer. Details to be entered for each Contact Type vary according to the details needed to complete transfer to that Contact Type.

Making Transfers

How do I make a transaction from Internet Banking?

For personal banking customers and businesses with a single level of authorization, once you login to BML Internet Banking, select Transfer from Contacts created under Contact tab. To make a transfer, enter the details and press "Review". You will be prompted to confirm transaction details entered. After confirmation you will receive One Time Password via the preferred channel that was selected. Once the One Time Password is entered, your transaction will be processed.

Can I do a transaction with dual or multiple level authorization?

Yes. Transactions can be processed with dual or multiple levels of authorization as per the requirements of your business.

How does dual or multiple level authorization function?

For businesses with dual or multiple authorization, once a transaction is initiated, it will be sent for approval. Transaction will be processed successfully once relevant authoriser(s) approves the Transaction. Furthermore, initiator and authoriser can track transaction details and status from the Approvals tab.

How do I know if there are any tasks pending approval from business/company profile?

After a transaction is initiated, the authoriser will be notified immediately via email that a transaction has been initiated and is pending approval. Authoriser(s) can also view all the tasks from the "Approvals" tab including pending and completed. Additionally, initiator and authorizer(s) will be notified via email after a task is approved or rejected.

How do I approve a transaction from business profile?

After you login to BML Internet Banking, select "Approvals" tab to view all tasks. Transaction details related to the task can be viewed when you click "Details" button. Once you click "Approve" you will be prompted to enter One Time Password. Once the One Time Password is entered, transaction will be processed.

How do I reject a transaction from business profile?

After you login to BML Internet Banking, select "Approvals" tab to view all tasks. Transaction details related to the task can be viewed when you click "Details" button. Once you click "Reject" you will be prompted to enter One Time Password. Once the One Time Password is entered, transaction will be rejected.

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 verifications required, transfers to other banks; Domestic and International Transfers, BillPAY and Stop Order processing will depend 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 transactions list will be updated on the following Banking Business Day.

What is Quick Pay?

QuickPay is a function of BML Internet Banking whereby a Bank of Maldives Customer can transfer funds to own and third party Bank of Maldives Accounts and Cards through BML Internet Banking without adding the Customer as a Contact.

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

Yes. For personal banking customers 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 with purpose of payment to the Bank via BML Internet Banking.

For business banking customers, daily transaction limit will be updated upon your request after verifying declared revenue in KYC.

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?

No. Internet Banking transactions are processed in real-time. You cannot stop any transfers or payments after transaction is successfully processed.

What proof do I receive for transfers made via BML Internet Banking and BML 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 processed. 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.

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. To assist you in verifying Account Number, Account Name will be displayed once you enter BML Account Number.

BML Pay

What is BML PAY?

BML Pay is a safe, easy, and quick way to make purchases at merchant outlets and send money to individuals via your smartphone. It is a safe and secure method which does not require you to give out your card details or use physical cards.

In my application, there are two new cards that I did not apply for at any time. What are these cards?

Once registered as a BML customer you will automatically receive 2 prepaid cards - Mastercard (MVR) and Mastercard (USD) (also known as Mastercard Travel Card).

Prepaid Cards have to be topped up prior to using. Upon request, physical cards will be issued to you.

What is a Default Card and what effect does it have on my BML MobilePay App?

All mobile key-in transactions and QR transactions through native camera scan are processed through your default Card (unless you change the card while processing the payment request). You can update any of your card as the default card at any given time.

Default card will be marked with a badge icon at the top right corner of your card.

What should I do if I don't want to see/access one or some of the cards from the application?

You have the option to hide and unhide any of your cards. For any card which you do not want to access through the application simply click on your preferred card, go to Settings option and enable/disable Hide, OR click on manage cards option to see all your cards and click on any of your preferred card to see hide card option. You have the option to unhide the card at any time.

What is an NFC or contactless payment?

NFC (Near Field Communication) technology or contactless payments are transactions that use contactless technology that require no physical connection between the mobile device and the merchant terminal. In order to conduct a contactless payment, you need to have an NFC-enabled mobile device running Android 4.3 (Jelly Bean) or above.

How can I make NFC enabled payments at merchant outlets?

If your mobile device is an NFC enabled device, please make sure that NFC is enabled on your mobile phone prior to tapping on the NFC reader or terminal. You can perform merchant payments by tapping your mobile phone onto an NFC-enabled EDC POS terminal. Just open the card you want to make the payment from and tap the card to complete the transaction.

You will not be able to process transaction amounts above MVR 750 for NFC transactions

How can I make payments at merchant outlets through a non-NFC mobile phone?

You can make merchant payment at merchant outlets whose payment terminals are set up to accept BML MobilePay payments even though you don't have an NFC-enabled mobile phone.

Key-in your mobile number on the EDC POS terminal to receive a notification on your mobile phone showing you the name and location of the merchant along with the respective bill amount. Tap on the notification to authorize the transaction request or cancel it. The default card set will be preferred to complete the transaction. However, you will have the option to change card to any enabled card.

Please make sure that your BML Mobile Banking application is running in background or kept open in order to complete the transaction successfully.

How can I make QR transactions?

Scan the QR using your phone camera and you will be routed to BML MobilePay to complete payment with default card in BML MobilePay application.

What is the "Scan to Pay" icon displayed in application and when I view any cards?

This is the 2nd option to make QR payments. Select any card, select "Scan to Pay" and complete the transaction. Or simply click on scan to pay option in main menu and proceed to scan the QR. You may change the preferred card after QR is scanned and transaction details are shown on phone display.

What will happen if I scan a static QR and complete a transaction?

Once you enter the amount and complete the transaction, the funds are credited to merchant account. If you want to cancel the amount, please contact the Bank. We will contact the merchant and process the reversal.

Why am I required to enter transaction amount when I scan some QR?

BML QR consists of Static QR and Dynamic QR. Static QR is a merchant based QR codes. This means they have merchant information stored in it. If a customer wants to complete the transaction, they are required to scan the QR, enter the amount and complete the transaction.

Dynamic QR is a transaction based QR that is generated from BML Merchant Portal and POS Terminals for in-person transactions. This means the QR is generated after entering the amount in BML mPOS or POS Terminal where the customer is present to complete the transaction in person.

Can I scan and pay for any QR Code through BML Mobile Banking application?

Only BML generated QR codes can be used to complete transactions from BML Mobile Banking application.

Are there any fees for payments made at merchant outlets via BML Pay?

There are no additional fees for transactions made at merchant outlets via BML Pay.

How does the Send Money feature work in BML Mobile Banking Application?

You can send money locally to any customer who have BML MasterCard Prepaid cards, MVR card and USD card.

To transfer funds locally, click on Send tab in BML Pay main menu. Local fund transfers can be processed between users registered to BML Pay only and will be sent from your MasterCard Prepaid cards

Transfers can be made from your Mastercard Prepaid MVR to the person's Mastercard Prepaid MVR. You can either select the person from the contact list or enter the contact number manually.

Please note that fund transfers from MVR currency to USD currency are not allowed.

How do I know when I receive money from a BML Pay user?

When a BML Pay user sends funds through their BML Mobile Banking app, you will receive a pop-up notification on your BML Mobile Banking app with the contact number of the user who sent the funds and amount sent.

Are there any daily limits set for card transaction processed via BML Mobile Banking?

Daily limits apply to card transactions made via BML Mobile Banking.

Description	Daily Limit	Daily Count
Purchases	MVR 50,000	10 transactions (NFC and Non-NFC each)
Send Money	MVR 15,000	10 transactions
Top up	MVR 50,000	5 transactions

Can I view all my transactions processed through BML Pay through the app?

Yes. You can view all your transactions from History tab on the App. You can also view status of individual International Money Transfer transactions when you click on the transaction from History tab.

Can I continue to use my physical cards after I register to BML Pay?

Yes, you can continue using your physical card after you register to BML Pay. Unregistering or uninstalling of BML Mobile Banking app from your mobile device will not affect your physical cards.

What effect does it have if I setup my BML Pay onto another mobile phone?

You can have only one device registered for BML Pay at any given time. If you carry out an additional registration while being registered on a device, the system will unregister your previous BML Pay registration automatically.

What happens if I have lost my mobile phone or if it was stolen?

No transactions can be made from the BML Mobile Banking App without logging into the app by keying-in the Passcode. However, if you believe your mobile phone has been lost or stolen, immediately contact our BML Contact Center Hotline on 3330200 and inform the same.

How safe and secure is BML Mobile Banking App for making payments?

The safety and security of your card details are of paramount importance to us. BML Mobile Banking app is protected by a Passcode that only you know, and your Passcode is mandatory to be entered every time you log on to the App.

Your full card numbers are not stored on your mobile device nor shown in the App. BML Pay employs tokenization technology that replaces sensitive card details with a unique, secure token. Each time a purchase is made, a unique token is sent to the payment terminal. All of your payment information will be encrypted with industry-standard SSL (Secure Socket Layer) technology. In addition, your card details and identity are never shared with the merchant when you make payments in person.

International Transfer

What are the differences between two International transfer options?

- International – TT: Send money abroad via Telegraphic Transfer (TT)
- International – Money Transfer: Send money to online digital wallets, cash pickup requests from agents and bank accounts for selected countries.

What is International – Money Transfer?

With International – Money transfer, customers can send money to selected countries easily. Customers will be able to send money to online digital wallets, cash pickup requests from agents and bank accounts.

Cash pickup available for India, Philippines, and Bangladesh only

Mobile Wallet available for Sri Lanka and Nepal only

Who can use International - Money Transfer?

All BML customer who have BML Mobile Banking app can use this service. To use the service in addition to having the app you have to have a BML USD account.

If you do not have a BML USD account, you can conveniently open an account online via Internet Banking or Mobile Banking.

Is there any limit for transactions processed from International - Money Transfer?

You can process International – Money Transfer transaction up to USD 3000 daily. Transaction count is limited to maximum of 5 transactions. The minimum amount you can send is USD 50.

What are the benefits of using International - Money Transfer for sending money abroad?

- Send money abroad at your convenience 24 hours a day, 7 days a week without visiting a branch
- Enjoy the cheapest international transfer rates in the market
- Make funds transfer through
 - Bank account
 - Money transfer agents
 - Mobile operators

Are there any fees for International - Money Transfers processed via BML Mobile Banking?

Yes, fees are charged based on the transaction amount you send.

Transaction Amount (USD)	Fee Charged (USD)
50 – 500	5
501 – 1000	8
1001 – 3000	12

How will I know when the money has reached the recipient?

Transaction funds will be credited to beneficiary within the timeframe of 1-3 working days.

You can confirm from the beneficiary, or you may contact us to check on the transaction status.

Can International – Money Transfer be made through my Cards?

International - Money Transfers can be only processed from personal USD accounts.

Are International Money Transfer transactions real-time?

Recipient will receive the funds within 1-3 working days of transaction processing. This timeframe can be significantly shorter depending on the destination and delivery method chosen.

However, it might take more than the above mentioned timeframe if the receiving partner / service provider conducts compliance checks (usually for 1st time transactions).

Can I receive funds from other Banks through this service?

No. You will only be able to send money to other Banks.

Will the beneficiary be paid in Dollars when they get the funds?

No. Beneficiary will receive funds in local currency of the country funds was send to.

If I make a transaction to the wrong contact, can I cancel or stop it?

International - Money Transfer is an electronic funds transfer service, which will be processed instantly. Therefore, even if the wrong details are added, the transaction cannot be stopped or cancelled. If the beneficiary account entered is a valid account (in the receiving banks system), funds will be sent to the beneficiary account. For a reversal of the funds, approval from the beneficiary will be required.

You must ensure that the payment details are entered correctly. Once a transaction request has been completed, you or the Bank will not be able to change any details entered by you. Prior to completing the transaction, all details entered by you will be displayed for you to confirm. It is your responsibility to confirm the details and proceed with the transaction.

In the event you have provided the Bank with any incorrect details and transaction is processed, the Bank will not be responsible for money being sent to the wrong beneficiary.

Will I be charged any funds for returned transactions?

If a refund is processed for uncollected funds or beneficiary account is inactive, full transaction amount including any charges or fees will be reversed to your account. Refunds processed for other transactions such as when details are entered incorrectly, all applicable charges and fees will be applied.

Is International - Money Transfer secure?

International Money Transfer is a joint venture of Mastercard, eServGlobal and BICS which are specialized in cross border payments. All participants in the International - Money Transfer network is duly vetted and required to comply with the highest international standards and best practices. Customer funds are strictly segregated, and the systems and processes meet the highest industry standards and is also PCI DSS certified.

What are the Terms and Conditions of International - Money Transfer?

Terms and conditions applicable for International Money Transfer will be available from Online Banking Terms and Conditions available at our website www.bankofmaldives.com.mv

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 a valid account number with a Biller is entered for BillPAY, it will still be processed; 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 of Account or Credit Card of which you want to take a Statement. When history is generated, you can download statement by clicking Download option. You have the option to download Statement in CSV format or in PDF for Accounts. For Credit Cards 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 from previous year January to till date from BML Mobile Banking.

Applying for Banking Service

How do I submit application forms through BML Internet Banking 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
- Personal Loan
- Islamic Financing
- Information Update

Additionally, from Status option you will be able to check the status of your service request from both BML Internet Banking and Mobile Banking.

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 within 2-3 working 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/Unfreeze:** 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?

Yes, 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 Banking 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 Banking 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 Banking 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 your card, you can set your card PIN via BML Internet Banking 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 through 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 freeze/unfreeze your Card through BML 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 BML Internet Banking or Mobile 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.

Safety and Security

Is BML Internet Banking secure?

Bank of Maldives is committed to making BML Internet 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 Banking uses 128-bit SSL encryption. 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.

Is BML Mobile Banking Application secure?

Yes. Smartphones such as iPhones and Android have a very controlled and secure operating system. BML Mobile Banking uses 256-bit SSL encryption – which basically encrypts and protects any transmission of data including customer account information. Mobile Banking uses your Login ID & Password and Passcode for access.

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

No. Your account information or personal details will not be stored on mobile device or internet browser.

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

No. Mobile Banking will be locked immediately after application is minimized or closed. No third party can access your Mobile Banking or BML Internet Banking without your passcode or Internet Banking Access Codes. If the mobile device is lost or stolen user should reset login credentials.

How can I download the application?

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

What security measures does BML Internet Banking use?

BML Internet Banking uses 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 Plc. 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 Plc.
- 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 sent 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 128-bit encryption?

There are basically two types of encryptions: High and Standard. The difference between these types of encryptions is the strength of capability. A High (128-bit) encryption is exponentially more powerful than a Standard (40 or 56-bit) encryption. High or 128-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 (128-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 128-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 7.0 and higher
- Android™ powered devices with platform 4.1 and higher

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

Some ways to increase your security are:

- Change your password periodically and keep it confidential. We strongly suggest you do not share your Login ID, Password, Passcode or Security Token with anyone. And please know that Bank of Maldives will never request this type of information via email or SMS.
- 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 Bank of Maldives 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 Maldives Internet Banking logos.
- Always access Maldives Internet Banking by typing 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 Maldives Internet Banking until you are sure your antivirus protection is up to date.
- Never share any personal information, especially account numbers, card numbers or login and password information via email.
- Avoid using Maldives 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 Maldives 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 Maldives Internet Banking session.
- Contact Bank of Maldives Card Centre, at 3330200 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.

Support

What if I have a question about a transaction?

If you have a question about a transaction, you made or you believe an error has occurred, log into BML Internet Banking, select Account and Transaction History, find the transaction which you may have doubt, and contact 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.

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

You can send a message to us at any time on either Internet Banking 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.