

# SecureTAC™

## 1. What is SecureTAC™?

The newly enhanced SecureTAC™ is an easy & secure method to approve your CIMB Clicks online & mobile banking transactions using the CIMB Clicks mobile app.

## 2. Why should I use SecureTAC™?

With SecureTAC™, you can enjoy easy & secure one-tap approval using the CIMB Clicks mobile app. You no longer have to wait for SMS and manually key in 6-digit code. As an enhanced security feature, SecureTAC™ is mandatory for all CIMB Clicks mobile app transaction and selected online banking transactions. For the best experience, it's recommended to activate SecureTAC™ on your device.

## 3. How do I approve transactions using SecureTAC™?

- Mobile app transactions:  
STEP 1: Verify your transaction details on confirmation page  
STEP 2: Scroll down & tap on "Approve" button to authorise the transaction
- Online banking transactions:  
STEP 1: Submitting your transaction request  
STEP 2: Check your mobile device & tap to open SecureTAC™ notification  
STEP 3: Verify the transaction & tap on "Approve" button to authorise the transaction

## 4. What do I need to do to activate SecureTAC™?

- If you are an existing CIMB Clicks mobile app user, update your CIMB Clicks mobile app to the latest version and follow the screen guide to activate SecureTAC™.
  - Do not have CIMB Clicks mobile app? You can download the app from Google Play or Apple App Store. > You will be prompted to activate SecureTAC™ upon first-time login to CIMB Clicks mobile app.
- Note: TAC verification via SMS is required to complete the one-time activation.

## 5. Can I perform the one-time SecureTAC™ activation when travelling?

Yes, you can perform one-time SecureTAC™ activation as long as you are able to receive TAC via SMS on your registered mobile. For assistance, please contact our Consumer Contact Centre at +603 6204 7788 (local & overseas).

## 6. What do I do if one-time SecureTAC™ activation failed?

You may try logging in to CIMB Clicks mobile app again to activate SecureTAC™. If issue persists, please contact our Consumer Contact Centre at +603-6204 7788 for assistance.

## 7. How many devices can I activate with SecureTAC™?

You can activate SecureTAC™ on maximum two (2) devices. When you try to activate SecureTAC™ on the third device, you will be prompted to deactivate one of the existing device. Please take note that the latest SecureTAC™ registered device will be set to receive push notification for online transaction approval and transaction notification through CIMB Messenger.

## 8. What if I reinstall the CIMB Clicks mobile app?

You will be prompted to re-activate SecureTAC™ upon login.

## 9. What types of transaction will require SecureTAC™?

- CIMB Clicks mobile app – all types of transactions.
  - CIMB Clicks online banking – Third party transfers, bill payment, JomPAY, Prepaid top up,
- Note: SecureTAC™ is mandatory for online banking transactions amount exceeding RM10,000.

**10. Must I use SecureTAC™ to approve online banking transactions above RM10,000?**

Yes, SecureTAC™ is required for open transactions amount exceeding RM10,000. We recommend you download the CIMB Clicks mobile app and activate SecureTAC™. Alternatively, you can adjust the amount to below RM10,000 OR add the beneficiary's account as favourites to proceed with TAC via SMS.

**11. What happen if I reject the SecureTAC™ approval?**

Without your approval, your transaction will not be processed and the amount will not be deducted from your account.

**12. What if I do not receive SecureTAC™ during my transaction?**

For online transactions below RM10,000, you can choose to request TAC via SMS as option after 50 seconds. Please note that once a new TAC via SMS is requested, the previous approval request via SecureTAC™ will no longer be valid.

**13. I have activated SecureTAC™, why do I still need to enter TAC via SMS?**

Selected types of transaction such as viewing of Singapore account and CIMB Messenger activation will require authorisation via SMS.

**14. Why do I receive TAC via SMS instead of SecureTAC™ when using my friend's device?**

If you are logging into the CIMB Clicks app using a device that not registered to your CIMB Clicks credentials, you will be prompted to enter SMS TAC to confirm transaction.

**15. I gave my old phone (with SecureTAC™ activated) to a friend, what would happen?**

Your friend will not be able to active SecureTAC™ if he is also a CIMB Clicks user. Please deregister the device for SecureTAC™ before transferring a used phone to another person.

**16. I have activated CIMB Messenger, why do I still receive transaction alert via SMS?**

For security reason, the first 5 transactions authorised with SecureTAC™ will be communicated to you via SMS. Thereafter, notification will be sent via CIMB Messenger

**17. I do not want to use SecureTAC™, how do I deactivate SecureTAC™?**

You may choose to deactivate SecureTAC™ by contacting our Consumer Contact Centre at +603 6204 7788 (local & overseas). Please note that SecureTAC™ is mandatory for all CIMB Clicks mobile app transaction and selected online banking transactions. After deactivating SecureTAC™, you may only perform transactions that do not require TAC. For transactions that require TAC, you will be prompted to re-activate SecureTAC™.

**18. What if I change my mobile number? Will it affect my SecureTAC™?**

A change in your mobile number will affect your TAC via SMS, hence you are required to update your latest mobile number at any CIMB ATM. However, a change in your mobile number will not affect your SecureTAC™ as it is tied to your device.

**19. If I lost my phone, can I register for SecureTAC™ on a new device?**

Yes, you can activate SecureTAC™ on your new device and you will be prompted to de-register your old device.