TAIBVX mPIN Frequently Asked Questions (FAQ)

1. **What is TAIBVX mPIN (Mobile PIN)?**

   The TAIBVX mPIN is a virtual security token embedded in your TAIBVX Mobile application (TAIBVX Mobile App) for Retail Customers only which will enable you to authenticate your mobile banking transactions through your mobile device.

   TAIBVX mPIN only works on your mobile device. Transactions made via TAIBVX Web and TAIBVX Corporate shall be still using SMS/Email One-Time Password (OTP).

2. **What are the benefits of the TAIBVX mPIN?**

   Seamless: You will no longer need to key in OTP to authenticate your TAIBVX transactions made via TAIBVX Mobile App.

   Secure: TAIBVX mPIN is more secure than OTP because it works directly on your device using built-in security, while OTP can be intercepted or stolen through SIMswap, scams, or network vulnerabilities.-in security, while OTP can be intercepted or stolen through SIM-swap, scams, or network

   Instant transaction approval: Reducing reliance on OTP which has potential delays in receiving.

   Simpler: Transaction approval uses one designated 6-digit code only.

3. **Why do I need to set up mPIN for my TAIBVX Mobile App?**

   The mPIN provides an additional layer of security in authenticating transactions for your mobile banking.

4. **Is it compulsory to register for TAIBVX mPIN?**

   Yes. It is compulsory to register for TAIBVX mPIN for your mobile device. All SMS OTP for TAIBVX Mobile App have ceased to function starting **24 February 2026**. Please register for TAIBVX mPIN in order to perform mobile banking activities that require transaction approval.

These transactions include:

1. **Transfers**: within Perbadanan TAIB, local banks, tarus transfers and international remittance.

2. **Payments**: Topups, Bill payments and tarusQR Scan To Pay.

5. How do I register TAIBVX mPIN?

Step 1: Update TAIBVX (**Version 7.7.24**) for Android and iOS
Step 2: Log in to TAIBVX Mobile App and you shall be directed to the mPIN Registration page.
Step 3: Enter a 6-digit mPIN in the 'Set mPIN' field.
Step 4: Re-enter the same 6-digit mPIN in the 'Confirm mPIN' field and Click 'Set mPIN'.
Step 5: Enter the OTP received in the 'Verification Code' field and Click 'Submit' to complete the registration.

TAIBVX mPIN Setup Rules:
- The TAIBVX mPIN must contain 6 digits.
- Alphanumeric and special characters are not allowed (numbers only).
- Repeated characters are **NOT** allowed (e.g. 113545, 771908).
- Sequence Character are **NOT** allowed (e.g. 124946, 329708).

6. What happens if I do not register for TAIBVX mPIN?

Without the TAIBVX mPIN, you will not be able to perform any Transfers or Payments via TAIBVX Mobile App.

7. I prefer receiving SMS/Email OTP instead of registering for TAIBVX mPIN. What can I do?

SMS/Email OTP will no longer be sent from **24 February 2026** for Transfers or Payments transactions made via TAIBVX Mobile App, hence you are required to register for the TAIBVX mPIN in order to continue with your Mobile banking activities.

Alternatively, TAIBVX Web may still be used which still enabled SMS/Email OTP for authorising transactions.

8. **Will I receive any notification alerts after I have registered successfully?**

You will receive popup notification after you have registered successfully.

9. **How do I change my TAIBVX mPIN?**

Follow the steps below to update your mPIN:

Step 1: Log in to TAIBVX Mobile App.
Step 2: Go to **Account Settings > My Preference > Manage MPIN**.
Step 3: Enter a 6-digit mPIN in the 'Set mPIN' field.
Step 4: Re-enter the same 6-digit mPIN in the 'Confirm mPIN' field and Click 'Reset mPIN'.
Step 5: Enter the OTP received in the 'Verification Code' field and Click 'Submit' to successfully rest mPIN.

10. **I have entered multiple incorrect TAIBVX mPIN tries and now I am not able to perform transaction. What should I do?**

The TAIBVX mPIN allows up to five (5) retry attempts. After five unsuccessful attempts, the transaction will not be processed. Please perform a new transaction using the correct mPIN to ensure it is successfully processed. In case you forget your TAIBVX mPIN, you may reset it according to the steps in Section 9 of this FAQ.

11. **I am not sure if the TAIBVX mPIN is supported on mobile device. How do I confirm this?**

To confirm whether your phone supports the use of the TAIBVX mPIN, please ensure the following:
1. **Your phone's operating system:**
   o **iPhone:** Must be an iPhone 6 or newer running **iOS 14 or later**.
   o **Android:** Must be running **Android 9.0 or later**.

2. **TAIBVX app version:**
   o Ensure your TAIBVX app is **version 7.7.24 or newer**.

12. **I do not have a mobile device. Can I still access TAIBVX Digital Banking?**

Yes, alternatively you may access the services via TAIBVX Web.

13. How many devices can I register the TAIBVX mPIN on?

For your security, you are only allowed to set up TAIBVX mPIN on one mobile device. When you register for TAIBVX mPIN on a new mobile device, the mPIN on your previous device will be automatically disabled.

14. I am already registered for TAIBVX mPIN on my mobile device. Can I still log in using a second device to view my account details and perform transactions without registering for TAIBVX mPIN?

From **24 February 2026**, you can only use **one** device with a registered TAIBVX mPIN to log in to the TAIBVX Mobile App.

If you switch to another device, you must register a new 6 digit mPIN, and the old device's mPIN-digit mPIN, and the old device's mPIN will be disabled automatically.

15. What if I lose my mobile device?

If you lose your mobile device, simply download the TAIBVX Mobile App on your new device and register your TAIBVX mPIN. Once the new registration is completed, the mPIN on your lost device will be immediately disabled for your security.

For immediate assistance, please call our 24-hour Call Center at 2220299 or alternatively, visit any Perbadanan TAIB branch.

16. Where can I get more information on TAIBVX mPIN?
You may visit Perbadanan TAIB website:
https://www.taib.com.bn/taib-web/services/digitalbanking
https://www.taib.com.bn/taib-web/taibvxsupport

17. Tips for a safer TAIBVX mPIN

- Avoid predictable numbers e.g. IC, Passport, birthdate, anniversary date, contact numbers or repeated digits (112233)
- Don't share your TAIBVX mPIN with anyone
- Change it if you suspect any misuse