

### 1. *What is OCA?*

OCA provide facilities of accessing your certificate information at your convenience, 24 hours a day, 7 days a week.

### 2. *What can I do with OCA?*

You would be able to view:

- Your certificate information.
- Payment records for past 3 years.
- History of Withdrawal transactions.
- Income Tax Statement.

### 3. *What type of certificate listed in OCA?*

All Individual Family Takaful Products.

### 4. *How to access OCA?*

You can access OCA from our Takaful IKHLAS website <https://www.takaful-ikhlas.com.my/>. Click login and click customer. After that, you will be able to view OCA Homepage.

### 5. *How to register for first time user?*

- You have to click First Time Log In.
- Key in NRIC and Certificate Number.
- Click Next to proceed next screen.
- You have to confirm the last 3 digits of mobile phone number.
- If contact number in the OCA screen is not correct, you have to email to [ikhlascare@takaful-ikhlas.com.my](mailto:ikhlascare@takaful-ikhlas.com.my)
- Click Request TAC.
- You will receive TAC Number via SMS.
- Key in the TAC Number and click Next.
- You can proceed with first time login process.

### 6. *What is TAC and why do I need it?*

Transaction Authorisation Code (TAC) is a 6 digit security code which is an additional part of verification for security purposes and to protect you against unauthorised access to your account. A TAC will be sent via SMS to your mobile phone number registered with Takaful Ikhlas Family Berhad.

### 7. *Why do I need to setup a security question?*

Security question will assist in retrieving your account information in the event you forgot your password.

### **8. What should I do if I am unable to login?**

Please contact our Call Center at 03-2723 9696 or email us at [ikhlascare@takaful-ikhlas.com.my](mailto:ikhlascare@takaful-ikhlas.com.my) for assistance.

### **9. Will my account user expire?**

Your OCA account will not expire. But, your account will be automatically inactive if you do not login to OCA for 365 days. To reactivate your account, please contact our Call Center at 03-2723 9696 or email us at [ikhlascare@takaful-ikhlas.com.my](mailto:ikhlascare@takaful-ikhlas.com.my) for assistance.

### **10. What should I do if I forget my username or password?**

If you have forgotten your username or password, you will need to:

- Click on Forgot Username/Password.
- Key in your NRIC Number.
- Proceed to answer secret questions and request Transaction Authorisation Code (TAC).
- Transaction Authorisation Code (TAC) will be sent to your mobile number.
- Key in the Transaction Authorisation Code (TAC).
- The secure phrase will appear for your confirmation and the username will be shown to enable you to access the customer portal. (If you wish to maintain the current password, you may click 'close' and proceed with login process).
- To reset password, click 'Reset Password' to proceed.
- Key in your new password and reconfirm new password.
- Notification on new password has been successfully changed will appear on the screen.
- You may proceed with login using username and new password.

### **11. My OCA has been blocked, what should I do?**

Account is blocked when you give wrong answer for all secret questions. You will receive notification "All the answers are incorrect and your account has been disabled". Please click "First time login" and follow first time login process to reactivate your account.

### **12. Can I change my password?**

Yes. You can change your password.

### **13. How long will my TAC be active?**

For your online access security, the TAC will expire after 20 minutes.

### **14. Can I request for TAC by calling Call Center, or via email or Takaful IKHLAS Branches?**

No. TAC can only be requested via OCA and your TAC will be sent via SMS to your registered mobile number with Takaful Ikhlas Family Berhad.

## ONLINE CUSTOMER ACCOUNT (OCA)



**15. Will I need a TAC each time I login?**

No.

**16. How many mobile numbers can I register for TAC?**

You may only register one (1) mobile number for TAC purposes for all certificates under your name.

**17. Can I register my mobile number for TAC?**

You can register your mobile number for TAC by e-mailing to [ikhlascare@takaful-ikhlas.com.my](mailto:ikhlascare@takaful-ikhlas.com.my)

**18. How do I change my mobile number for TAC?**

You can change your mobile number for TAC by e-mailing to [ikhlascare@takaful-ikhlas.com.my](mailto:ikhlascare@takaful-ikhlas.com.my)

**19. What should I do if I receive TAC on my mobile phone without making any request?**

Contact Call Center at 03- 2723 9696 and detailed investigation will be conducted.

**20. Is there a charge for the receipt of TAC via SMS?**

No charges will be made to you for the SMS sent.

**21. How long it take to receive the TAC via SMS?**

The delivery time will depend on your mobile service provider.

**22. What type of changes that I can perform in OCA?**

At the moment, we are yet to provide facilities in changing or updating your contact details. You may contact Call Center, email or visit our Takaful IKHLAS branches.

**23. Can I access OCA from mobile phone or tablet?**

Yes. You can access the OCA as long as you have an internet connection to access to it.

**24. If the information is different or not displayed, what do I do?**

You may contact our Call Center at 03-2723 9696 or send an email to [ikhlascare@takaful-ikhlas.com.my](mailto:ikhlascare@takaful-ikhlas.com.my) for assistance.