

Frequently Asked Questions (FAQs)

Alliance Bank Visa Platinum Virtual Credit Card ("VCC")

Q: What is VCC?

The Alliance Bank Visa Platinum Virtual Credit Card ("VCC") is a line of credit granted by Alliance Bank Malaysia Berhad ("ABMB"). VCC works similarly to physical credit cards, but exists only in a virtual form. Unlike a physical cards, a virtual card becomes available for customer use immediately after generating a random 16-digit number which changes every 30 minutes for security purposes. This offers customers another kind of security by protecting information directly linked to bank accounts when they make one-off purchases.

Q: How to apply?

Customers who are interested to apply for the VCC may follow the steps below:

1. Download allianceonline mobile app ("AOM") at Google Play Store or Apple App Store.
2. Tap on the VCC icon at the top right of the AOM login page.
3. Proceed with the VCC application by providing personal and income details, taking a photo of your National Registration Identity Card (Front and Back), and uploading an EPF statement or proof of income.
4. Customers will receive the app push notification and SMS notification once a decision has been made on your application.

Q: What is the minimum requirement for applying a VCC?

1. Principal Cardholders, 21 years old and above **AND**
2. Annual Income of Minimum RM24,000 p.a.

Q: What are the required documentations?

The documents required are :

For Salaried Earners:

- Copy of NRIC (both sides) **AND**
- EPF (latest 13 months' record)

For Self Employed or Commission based:

- Copy of NRIC (both sides) **AND**
- Business Registration Certificate Form 9/24/49 **AND**
- Latest 6 months' bank statements **OR**
- Latest 1 Year Borang B and Tax receipt/e-Ledger

Q: What is the credit limit for the VCC?

The VCC credit limit is determined based on customer's income and their existing financing commitments during the review of the application by Alliance Bank. Minimum RM3,000 and maximum credit limit of RM300,000.

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Q: If I am an existing Alliance Bank Credit Card holder, may I apply for a VCC?

Yes, you can. Please refer back to above, on ways to apply.

Q: What is the usage of VCC?

VCC users will enjoy the following features:

- i. Create a 16-digit Dynamic Card Number for online transactions and e-bill subscriptions.
- ii. JomPAY Bill Payments
- iii. DuitNow QR payments at DuitNow merchants who accept payments via credit cards
- iv. Fast Cash

Q: What are the card benefits for VCC?

Earn Timeless Bonus Points (TBP)

- 8x TBP for online shopping transactions and eWallet¹ top ups
- 3x TBP for Dining
- 1x TBP for all other transactions.

Note: All TBP will not expire

¹ Any spend amount above RM3,000 on each statement cycle for eWallet top-up, you will earn 1x TBP for every RM1 transaction.

Q: Is there any additional RM25 SST charge for creating new Dynamic Card Number (DCN)?

RM25 SST is only charged on a yearly basis on your VCC Static Card. Any additional DCN created will not result in any additional SST charges.

Q: Are there any annual fees for VCC?

There are no annual fees for this card, however there is a Sales Service Tax (SST) of RM25 imposed by the government.

Q: Is there any 0% Flexi-Payment Plans (FPP) available?

Yes, there will be 0% FPP available for minimum spend of RM500 on VCC till 31 December 2024.

Q: How does VCC help protect me as a cardholder?

- a) Via VCC, customers will enjoy seamless credit card payments on their mobile devices without a physical card.
- b) Customers will obtain a unique 16-digit tokenization for security purposes in order to minimise exposure to the risk of fraudulent e-commerce transactions.
- c) Customers can freeze/ unfreeze the virtual credit card without the hassle of calling to bank's contact centre to block the card.

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Q: How may I create one-time card numbers or set recurring/subscriptions via VCC?

Please refer the educational link as follows:

<https://www.alliancebank.com.my/cards/personal/credit-cards/virtual-platinum-virtual-credit-card/VCC-AOM-How-to-Use>

Q: What are the customise settings available in VCC?

Subscription Card Settings	
View/Edit Card	Change the subscription details
Card Appearance	Change the style and card colour based on your preference
Freeze / Unfreeze Card	Temporarily block all transactions charged. This can be done if you encounter any suspicious transactions. You may also unfreeze the card on your own without calling the bank's customer service.
Delete Card	For VCC cards you no longer need, you may delete them and they will be removed from your app. You will need to re-generate as new number if you wish to continue using VCC

Q: Can I use VCC for subscription payments?

Yes, you can create 16 digit card number by choosing **subscription**. You may also set the charge limit amount, number of card to be charged and expiry date.

Q: Where can I get more information about VCC?

Customers may refer to VCC's "PRODUCT DISCLOSURE SHEET" by clicking on these link.
English:

<https://www.alliancebank.com.my/Alliance/media/Documents/Cards/Personal/Credit-Cards/Credit-Card-Product-Disclosure-Sheet-PDS-EN.pdf>

BM:

<https://www.alliancebank.com.my/Alliance/media/Documents/Cards/Personal/Credit-Cards/Credit-Card-Product-Disclosure-Sheet-PDS-BM.pdf>

Q: Does VCC support QR Merchants that accept credit cards?

VCC will only support those Duitnow QR Merchants that accepts line of credit.

Q: How can I view my VCC statement?

You will have your access to monthly statement via allianceonline.

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Q: How do I pay my outstanding VCC bill?

Option 1: Login to allianceonline mobile app → Select Pay Card → Choose Visa Virtual Credit Card.

Option 2: View your e-statement → Refer to Virtual Credit Card account → Pay via bank fund transfers

Q: What if I change mobile phones?

Virtual Credit Card is single sign-on, therefore if customers install and login onto a new device, the old device will be automatically logged out as the new device has been verified via One-Time-PIN (OTP).

Q: For More Product Inquiries:

Alliance Bank Contact Centre: +603-5516 9988

Everyday 8am to 10pm