



MyCreditInfo User Guide

Version 1.0



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1. Sign Up

1.1 Background

From November 2022, users of MyCreditInfo website are required to log in using an added layer of verification i.e. **2-Step Verification** when logging in to your accounts. This user guide will enable you to be familiar with our approach in keeping your identity and account secure.

1.2 Your Personal Details

The screenshot shows the MyCreditInfo website's sign-up interface. At the top, the MyCreditInfo logo is on the left, and navigation links (Home, About, Credit Reports, Blog, Support, Contact, Financial Talk, News) are on the right. Below the navigation is a progress bar with four steps: Step 1 (Create Your Account), Step 2 (Tell Us About Yourself), Step 3 (Purchase), and Step 4 (Verify Your Identity). The main content area is titled 'Sign up' and includes a 'Your personal details' section with fields for Full Name (with a dropdown for Mr.), New I/C No. (999999-99-9999), Email Address (with a 'Request / Resend OTP' button), and OTP Code. There is also a reCAPTCHA 'I'm not a robot' checkbox and a 'Proceed' button. To the right, there is a 'Already have an account?' section with a 'Login' button and a 'What is Credit Score' box displaying a 'Score: 700 Sample Score' with an explanatory text below it.

During sign up for an account with MyCreditInfo, you are required to provide your Full Name as per your Identity Card and your new Identity Card number.

Step 1
Create Your AccountStep 2
Tell Us About YourselfStep 3
PurchaseStep 4
Verify Your Identity

Sign up

Your personal details

Full Name (As in I/C) * Mr MYC Test Two

New I/C No. * -2233

Email Address
Require a valid email * @icloud.com

Request / Resend OTP 0m 31s

OTP Code * |

 I'm not a robot

Proceed

Already have an account?

Login to your account and check out your latest credit updates.

Login

What is Credit Score

Score:
700
Sample Score

Credit Score is a 3-digits numeric numbers representing how good your credit health is. It gives you a better gauge on your chances of being approved for loans or credit cards. Take your first step by checking your credit score!

Fill in the E-mail Address field with a valid e-mail address of yours for us to validate it by sending an OTP to your e-mail address.

Provide the 5-digit code from the e-mail and tick "I'm not a robot" reCAPTCHA to "Proceed".

Note: If you did not receive any OTP after 2 minutes, you may click "Request / Resend OTP". Should you face any difficulties, please feel free to contact our Consumer Direct Division at info@mycreditinfo.com.my or call us at 03-2615 1100 for assistance.

Provide your mobile number and request OTP. Key in the OTP code accordingly then set the password to your account.

Note: Your password should have minimum 8 characters and contain uppercase, lowercase, a special character and number.

Example: Abcd*1234

Tick “By signing up, I agree to the Terms of Use” and “I’m not a robot”. Kindly refer to the website’s term of use for more information.

Sign up

NOTE:
Please read and follow steps below before proceed. Any incorrect or incomplete details will delay the report delivery process.

Your personal details

Full Name (As in I/C) *

New I/C No. *

Email Address
Require a valid email *

Mobile Number *

OTP Code *

Your password

Create a Password *

Please enter password


Weak

ⓘ Password must have minimum 8 characters long and contain characters from 3 of the following categories:

- Uppercase characters (A through Z)
- Lowercase characters (a through z)
- Numeric characters (0 through 9)
- Non-alphabetic characters (ie, !,@,#,\$)

Confirm Your Password *

By signing up, I agree to the [Terms of Use](#)

I'm not a robot 

reCAPTCHA
Privacy • Terms

1.3 Tell Us About Yourself

MYCREDITINFO

Step 1
Create Your Account Step 2
Tell Us About Yourself Step 3
Purchase Step 4
Verify Your Identity

Personal Details

Asterisk(*) are mandatory fields.

Current / Mailing Address

Address 1 *

Address 2 *

Postcode *

City / Town *

State *

Country *

Occupation *

Fill in your correspondence address and occupation accordingly.

1.4 Purchase of Report

You may select either of these reports to purchase. There are free and paid reports which contain different information as you required. Otherwise, you can click “Home” button below to go to your account Home screen.

Note: If you click on any of these reports, you will be prompted to perform identity verification. You will need to complete this identity verification to receive the report.

The screenshot displays the MYCREDITINFO website's purchase interface. At the top, a progress bar shows four steps: Step 1 (Create Your Account), Step 2 (Tell Us About Yourself), Step 3 (Purchase), and Step 4 (Verify Your Identity). Below this, the 'Purchase' section features six report cards:

- Personal Credit Report Basic:** Marked as 'FREE'. Includes personal information, share holding, legal action, bankruptcy action, trade bureau, and enquiries made on you.
- Personal Credit Report Plus:** Priced at RM 10.00 to RM 15.60. Includes I-Score, banking information, ANKASA (SPGA), PTPN, business shareholding, trade references, litigation history, and more.
- TrackMyID:** 'Monitor the Dark Web'. A 1-year subscription for RM 31.80. Enables monitoring of personal information on the dark web, customizable data monitoring (up to 10 entries per field), alerts for compromised information, breach source notification, and a monitoring dashboard.
- JagaMyID:** 'Protect Your Credit Health'. A 4-year subscription for RM 26.00. Includes I-Score history, credit card details, other credit facilities, term loans, education financing, payment tracking, credit application status, litigation information, daily monitoring, search alerts, and a free PCR report.
- MyJob:** A subscription for RM 26.00. Provides company information, SSM status, business address, location map, latest financial year info, revenue, net income, and company directors/shareholders information.
- MyBiz:** A subscription for RM 35.00. Offers company information, 5-year financial data, SSM details, business description, company type, registered address, latest financial year info, revenue, net income, company directors/shareholders information, subsidiary details, and market stock/listing data.

Each report card includes a 'View Sample' link and a 'FREE' or 'Search Now' button. A 'Home' button is located at the bottom right of the page.

1.5 Verify Your Identity


You are required to perform identity verification to receive the selected report. Click 'Ok, Let's Go' and follow the instruction on-screen.

MYCREDITINFO

Step 1 Create Your Account Step 2 Tell Us About Yourself Step 3 Purchase Step 4 **Verify Your Identity**


Verify Your Identity

We need to verify your identity with your IC and a selfie to retrieve your credit information.




Receive a secure link in your mobile phone via SMS

»»»»




Take a photo of your NRIC

»»»»



Take a photo of yourself

»»»»



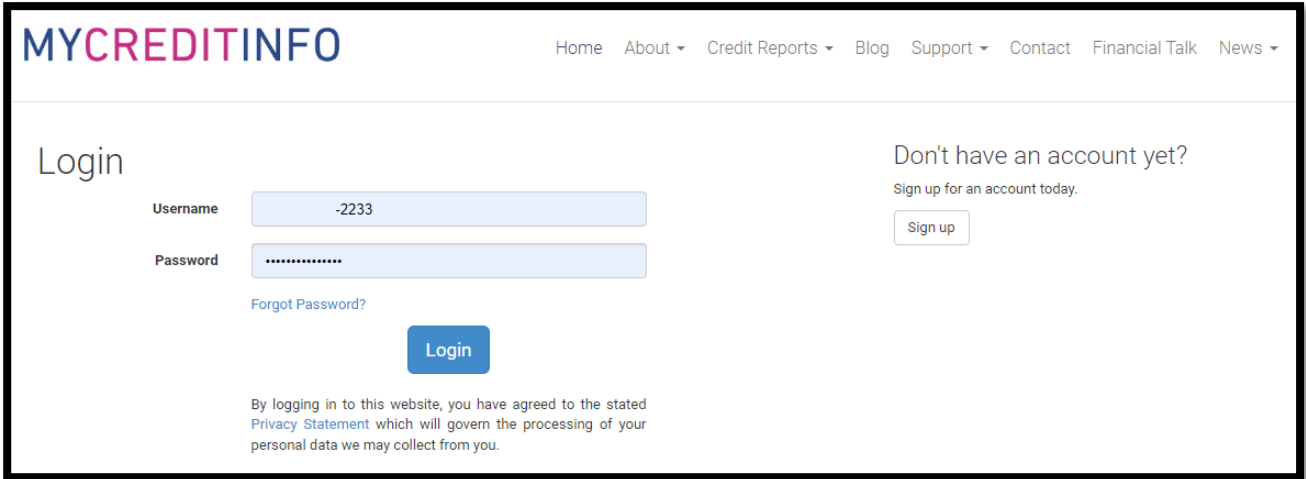
Return to this browser while waiting for verification result

[Ok, Let's Go](#)

2. MyCreditInfo Login

2.1 Logging in with 2-step verification

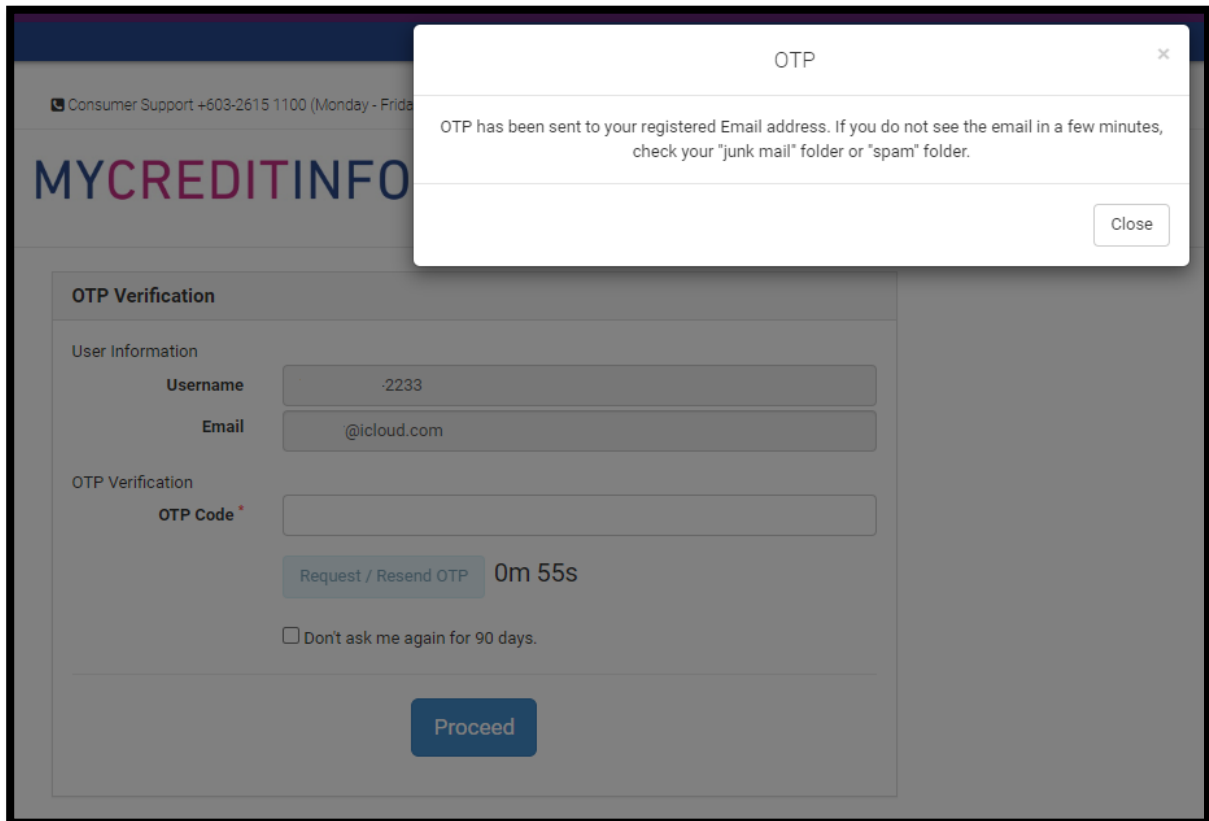
This section will cover the user login process using the 2-step verification.



The screenshot shows the MyCreditInfo login page. At the top left is the MyCreditInfo logo. To the right is a navigation menu with links: Home, About, Credit Reports, Blog, Support, Contact, Financial Talk, and News. The main content area is titled "Login". It features two input fields: "Username" with the value "-2233" and "Password" with masked characters. Below the password field is a link for "Forgot Password?". A blue "Login" button is positioned below the fields. To the right of the login form, there is a section titled "Don't have an account yet?" with the text "Sign up for an account today." and a "Sign up" button. At the bottom of the login form, there is a small disclaimer: "By logging in to this website, you have agreed to the stated Privacy Statement which will govern the processing of your personal data we may collect from you."

Key in your username and password to login. If you have forgotten your password, please refer to section 3 "MyCreditInfo Forgot Password",

For existing user, kindly log in as per above. You will be asked to reset your password upon successful login.



The screenshot shows the MyCreditInfo OTP verification screen. A modal window titled "OTP" is open, displaying the message: "OTP has been sent to your registered Email address. If you do not see the email in a few minutes, check your 'junk mail' folder or 'spam' folder." with a "Close" button. The background shows the "OTP Verification" form with the following fields: "User Information" section containing "Username" (-2233) and "Email" (@icloud.com); "OTP Verification" section containing "OTP Code" (empty) and a "Request / Resend OTP" button with a timer of "0m 55s". There is also a checkbox for "Don't ask me again for 90 days." and a "Proceed" button at the bottom.

Upon successful login, you will see a message prompting you to check your e-mail inbox or junk box for OTP. Key in the OTP and you will be directed to your “Home” page. You can also choose to tick “Don’t ask me again for 90 days.” So that we will not ask you for OTP should you login within 90 days from last login

3. MyCreditInfo Forgot Password

MYCREDITINFO Home About Credit Reports Blog Support Contact Financial Talk News

Forgot Password

Email

[Reset Password](#)

Don't have an account yet?
Sign up for an account today
[Sign Up](#)

[Back to login](#)

Key in your registered e-mail address to reset password.

MYCREDITINFO Home About Credit Reports Blog Support Contact Financial Talk News

Forgot Password

Email

[Request / Resend OTP](#)

OTP Code

Your password

New Password

ⓘ Password must have minimum 8 characters long and contain characters from 3 of the following categories:

- Uppercase characters (A through Z)
- Lowercase characters (a through z)
- Numeric characters (0 through 9)
- Non-alphabetic characters (e, !, @, #, \$)

Confirm New Password

[Reset Password](#)

[Back to login](#)

Click “Request / Resend OTP” to receive OTP code from your e-mail address.

Key in the OTP code and proceed to set your new password and confirm new password accordingly.

Note: Your password should have minimum 8 characters and contain uppercase, lowercase, a special character and number.

Example: Abcd*1234

You may then “Back to login” and try re-log in with your new password.

4. FAQ

1. Why I could not receive the e-mail OTP when I try to login or reset password?

Answer: This may be due to you have not verified your e-mail address before. Please contact our Consumer Direct Division at info@mycreditinfo.com.my or call us at 03-2615 1100 for assistance.

2. I could not receive e-mail OTP during sign up.

Answer: Please wait for 2 minutes and check your “Junk Mail” folder or “Spam Mail” folder. If you still could not receive the OTP after several minutes, please contact our Consumer Direct Division at info@mycreditinfo.com.my or call us at 03-2615 1100 to help you.

3. I am seeing longer loading time when requesting e-mail OTP.

Answer: It would take around 10 seconds for the e-mail OTP to be delivered but rest assured that it will be send out and you will see a notification confirming the OTP had been sent through which channel.

4. I have reset my password not long ago. Why do I need to create a new password?

Answer: We are upgrading our system to provide better service and protection to you. By creating this new password, you are better protected from online threat.

5. I would prefer SMS OTP. Can I switch from E-mail OTP to SMS OTP?

Answer: Unfortunately, at this point of time we are not able to individually change the verification method for every user. If you are having trouble accessing your E-mail Inbox, you may contact our Consumer Direct Division at info@mycreditinfo.com.my or call us at 03-2615 1100 for assistance.