

Frequently Asked Questions – 2FA

No	Item	Description
	Q	What is Two-Factor Authentication (2FA)?
1	A	2FA adds an extra layer of security to safeguard your online trading accounts. In line with the regulatory requirements, CGS will implement 2FA where you must enter the One-Time PIN (OTP) each time you login to iTrade account.
	Q	When will 2FA be implemented?
2	Α	2FA will be enforced starting 31 Oct 2025, after 5PM across all iTrade Platforms (iTrade Web, Mobile and eIPO).
3	Q	How does the 2FA login work?
	A	Step 1: Enter your User ID and Password Step 2: Request OTP Step 3: Enter the 6-digit OTP sent to your registered email address
	Q	How do I receive the OTP?
4	Α	A 6-digit code will be sent to your registered email address with CGS MY.
5	Q	Will I need to enter an OTP every time I log in?
	Α	Yes, an OTP will be required for each login session on iTrade Web, Mobile and eIPO.
	Q	Do I need to update my mobile app?
6	A	Yes. A mandatory upgrade to version 3.1.10 has been enforced since October 2025 to prepare for the upcoming 2FA feature. However, no manual action is required - the app will prompt you to update automatically. Simply follow
		the on-screen instructions when you launch the app.
	Q	Which platforms will require 2FA?
7	A	The 2FA will be applicable to the following iTrade platforms: a) iTrade Web (https://secure8-itrade.cgsi.com.my) b) iTrade Mobile App (CGS iTrade MY) c) iTrade elPO (https://eipo.cgsi.com.my/home)
	Q	What are the phone OS requirements for the latest CGS iTrade MY app?
8	A	The app supports only the latest 4 OS versions for both Android and iOS. As of October 2025, a) Android: Version 13 and above (latest is Android 16) b) iOS: Version 16 and above (latest is iOS 26) To avoid disruptions, please ensure your device is updated to a supported OS version.

OTP will be required in the following scenarios: 1. Normal Login – When you log in to any iTrade platform (Web, Mobile, or eIPO), you'll be prompte to enter an OTP sent to your registered email address. 2. Forgot Password – If you use the "Forgot Password" feature: a) Click "Forgot Password" b) Answer your security question c) Receive a temporary password via email d) Log in using the temporary password e) Enter the OTP sent to your email f) Set a new password g) Log in again with OTP 4. The OTP is valid for 5 minutes. Q. How soon can I request a new OTP? A. You must wait at least 1 minute before requesting another OTP. Q. How many OTPs can I request within 5 minutes? A. You can request a maximum of 3 OTPs within a 5-minute window. Q. How many attempts do I have to enter the OTP correctly? A. You are allowed 3 attempts to enter the OTP correctly. Q. What happens if I exceed the OTP request limit? A. A 10-minute lockout will be imposed if more than 3 OTPs are requested within 5 minutes. Q. Can I unblock myself during the lockout? A. No. Unblocking is not available. You must wait for the 10-minute lockout period to expire before requesting a new OTP. Q. Does biometric login replace 2FA? Biometric login (Face ID or fingerprint) replaces the need to manually enter your username are	Global I	nvestmen	1 Toquetta y tened queenen 2171
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Asia's Global Investment House Frequently Asked Questions – 2FA			
	Ø	How do I activate biometric authentication?	
17	Α	How to activate Biometric Authentication? Face ID Fingerprint Fight after your first OTP verification	
	Q	What should I do if I receive an email OTP that I didn't request?	
18	Α	Immediately reset your password to secure your account.	
	Q	What should I do if I've changed my email address but haven't updated it in the system?	
19	A	Please contact your Dealer's Representative (DR) to update your email address before attempting to log in. Alternatively, please contact our Call Centre.	
	Q	What if I didn't receive OTP?	
20	Α	If you didn't receive the OTP, you may try the following steps: a) Give it a moment – Sometimes, email delivery may take a few minutes. b) Check your spam/junk folder – The OTP email might have been filtered there. c) Verify your registered email address – Ensure it's the correct one linked to your iTrade account. d) Request a new OTP – Click "Resend OTP" if the option is available. e) Still not receiving it? – Please contact our iTrade Call Centre. f) Need to place an urgent order? – Reach out to your Dealer's Representative directly.	