

Q1. What is DuitNow?

DuitNow is a new real-time online fund transfer service that allows consumers and business owners to transfer money using an ID called DuitNow ID instead of having to exchange bank account numbers. This is part of the industry wide initiative governed by PayNet under Retail Payment Platform (RPP).

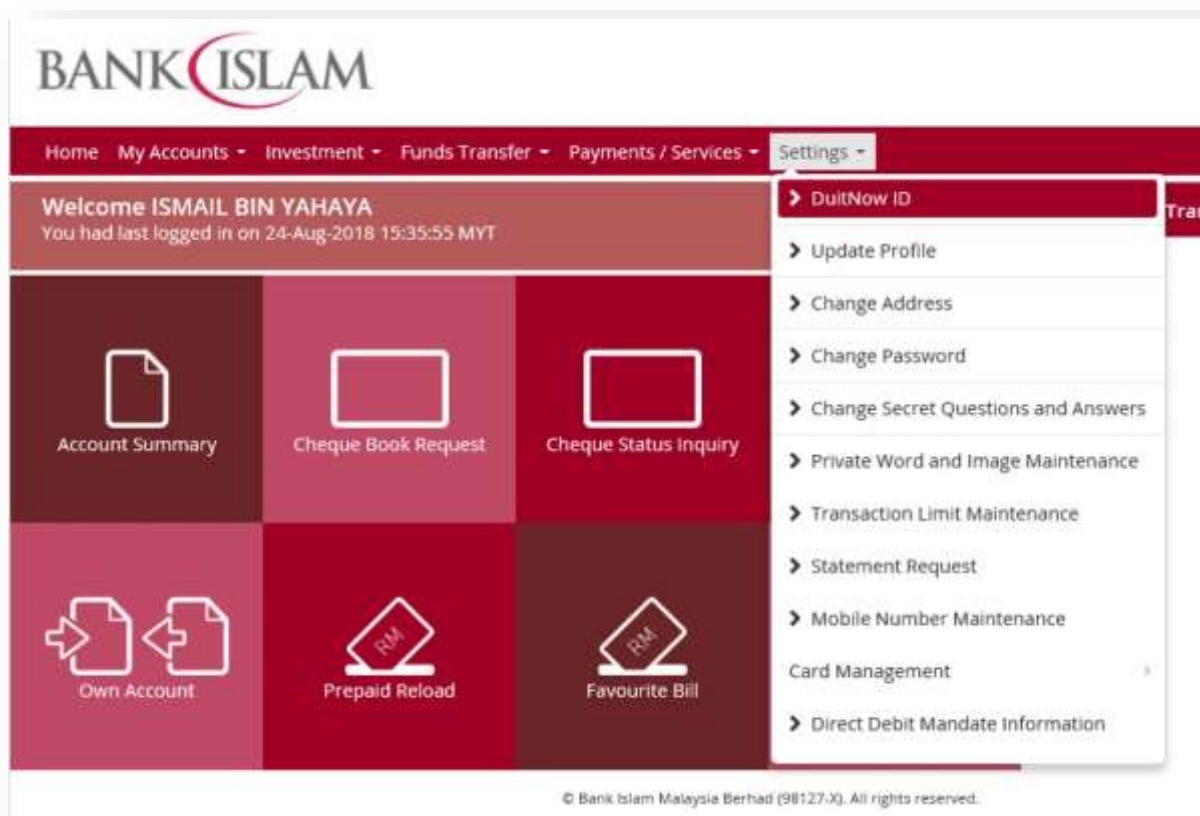
Q2. What is DuitNow ID?

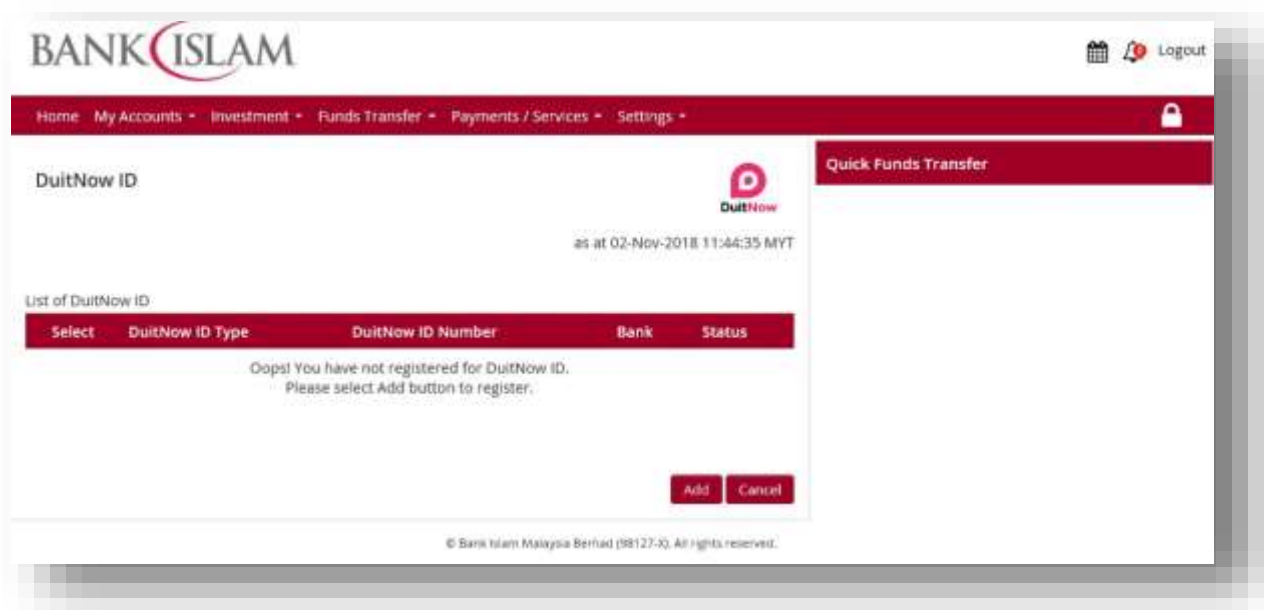
DuitNow ID is a unique identifier that will be used to a particular person and will be tagged to that person's account numbers. Only registered identifiers will be used as DuitNow ID, as below:

- 1) Mobile Number (local);
- 2) NRIC;
- 3) Army or Police Number;
- 4) Passport Number; and/or
- 5) Business Registration Number (only applicable for SSM registered businesses)

Q3. Where can I register DuitNow ID?

Login to Bank Islam Internet Banking. Go to Settings > DuitNow ID and click on 'Add' button. Refer to image below.





Q4. What type of DuitNow ID can I register to receive money?

Refer to the table below to get a better understanding.

Customer Type	Allowable DuitNow ID
Malaysian (Individual)	<ul style="list-style-type: none"> • Mobile Number (Local) • NRIC Number • Army/Police Number
Non-Malaysian (Individual)	<ul style="list-style-type: none"> • Mobile Number (Local) • Passport Number
Malaysian (Company)	<ul style="list-style-type: none"> • Mobile Number (Local) • Business Registration Number

Q5. How many account you can register using DuitNow ID?

You can register for multiple DuitNow IDs, but each ID can only be linked to one bank account. However, one ID can only be registered to one bank account, regardless of whether the accounts are from the same bank or different banks.

Q6. Can I check my DuitNow ID status and details via Internet Banking?

Yes, you can. Upon login, select Settings > DuitNow ID. Refer to image below.

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Home My Accounts ▾ Investment ▾ Funds Transfer ▾ Payments / Services ▾ Settings ▾

Welcome ISMAIL BIN YAHAYA
You had last logged in on 24-Aug-2018 15:35:55 MYT

- Account Summary
- Cheque Book Request
- Cheque Status Inquiry
- Own Account
- Prepaid Reload
- Favourite Bill

Settings ▾


- DuitNow ID
- Update Profile
- Change Address
- Change Password
- Change Secret Questions and Answers
- Private Word and Image Maintenance
- Transaction Limit Maintenance
- Statement Request
- Mobile Number Maintenance
- Card Management ▾
- Direct Debit Mandate Information

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BANK ISLAM

Home My Accounts ▾ Investment ▾ Funds Transfer ▾ Payments / Services ▾ Settings ▾

DuitNow ID

 as at 29-Aug-2018 11:37:13 MYT

List of DuitNow ID

Select	DuitNow ID Type	DuitNow ID Number	Bank	Status
<input type="radio"/>	Mobile Number	*****2382	CIMB Bank Berhad	Active
<input checked="" type="radio"/>	Mobile Number	*****7221	Bank Islam	Active
<input type="radio"/>	NRIC Number	*****5500	Bank Islam	Active

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Q7. Can I register my international mobile phone number?

No, international number is not allowed at the moment.

Q8. Are there any fees or charges to use DuitNow?

Yes. Refer to the table below.

Transaction Amount	Charge Amount per transaction
<=RM5,000.00	RM0.00
>RM5,000.00	RM0.50

Q9. Can I schedule a future dated and recurring transfer with DuitNow?

No, future dated and recurring transfer is not available at the moment.

Q10. Can I save a DuitNow ID as a favourite recipient in Internet Banking?

Yes, you can save a DuitNow ID as favourite recipient.

Q11. Is there any limit for DuitNow transfers in Bank Islam Internet Banking?

Maximum limit per day:

Resident: RM50,000.00

Non-Resident: RM10,000.00

Q12. How can I ensure that I am transferring to my intended recipient?

The recipient's name will be displayed during confirmation of transfer. It is important that you verify the Recipient Name prior to confirming the transaction.

Q13. Can I change the account tagged to my DuitNow ID?

Yes. You can change the account tagged to your DuitNow ID.

Q14. Can I tag the same DuitNow ID with another bank?

No, DuitNow ID can only be used at one bank at a time.

Q15. Can I link all of my DuitNow ID to one receiving account?

Yes, you can link all your DuitNow IDs to one account.

Q16. I have recently changed my mobile number but my previous mobile number was my DuitNow ID. What should I do?

You need to deregister your DuitNow ID and go to a Bank Islam Branch to update your Mobile Number. Then, go to Bank Islam Internet Banking to re-register your new mobile number as your DuitNow ID.

Q17. What if the mobile number displayed at Internet Banking is not my mobile number?

Kindly go to Bank Islam branch to update your mobile number. Once updated, please go to Bank Islam Internet Banking to register.

Q18. Where can I check my transaction status after I made the DuitNow transfer?

Login to Bank Islam Internet Banking. Go to My Accounts > Internet Banking Transaction History and select DuitNow Transfer.

Q19. What should I do if my Passport Number has changed?

You need to deregister your DuitNow ID and go to Bank Islam Branch to update your Passport Number. Go to Bank Islam Internet Banking to re-register your new Passport Number as your DuitNow ID.

Q20. How to register DuitNow ID in Bank Islam Internet Banking?

Just follow these simple steps:

- i. Login to Bank Islam Internet Banking;
- ii. Select **Settings**;
- iii. Select **DuitNow ID**;
- iv. Click **Add**;
- v. Select preferred **DuitNow ID Type**;
- vi. Select **Receiving Account** from dropdown list;
- vii. Read and accept the Terms and Conditions by clicking on **checkbox**;
- viii. Click **Next** to proceed to next page;
- ix. Verify DuitNow ID Registration details;
- x. Click **Request i-Access Code**;
- xi. The unique 10-character i-Access Code will be generated and delivered to your registered mobile number via SMS;
- xii. Verify the first 4-character on-screen and enter the last 6-digit to complete your transaction request;
- xiii. Click **Confirm** to submit your request for processing.

Q21. How can I perform DuitNow transfer in Bank Islam Internet Banking?

Just follow these simple steps:

- i. Login to Bank Islam Internet Banking;
- ii. Click **Funds Transfer**;
- iii. Select **DuitNow**;
- iv. Select **From Account** from dropdown list;
- v. Enter **Transfer Amount**;
- vi. **Effective Date** is defaulted to Today;
- vii. Select **Recipient Type**
 - a. If Recipient Type = Open Recipient,
 - i. Select preferred **Transfer To** from dropdown list;

Note : Only value A-Z, a-z, 0-9, symbols such as plus “+” and asterisk “*” are allowed for DuitNow ID Number field.”

1. If Transfer To = NRIC Number;
 - a. enter **NRIC Number**;
 2. If Transfer To = Passport Number;
 - a. Select Passport **Issuing Country** from dropdown list;
 - b. enter **Passport Number**;
 3. If Transfer To = Army ID / Police ID;
 - a. enter **Army ID / Police ID**;
 4. If Transfer To = Business Registration Number;
 - a. enter **Business Registration Number**;
 5. If Transfer To = Mobile Number;
 - a. enter **Mobile Number**;
- b. If Recipient Type = Favourite Recipient,
 - i. select **Favourite Recipient** from dropdown list
 - viii. Enter **Recipient Reference**;
 - ix. Enter **Other Payment Details** (optional);
 - x. Enter **Recipient Email** (optional);
 - xi. Read and accept the Terms and Conditions by clicking on **checkbox**;
 - xii. Click **Transfer** to proceed to next page;
 - xiii. **Charge Amount** will be displayed on screen;
 - xiv. Verify Transfer Details;
 - xv. Click **Request i-Access Code**;
 - xvi. The unique 10-character i-Access Code will be generated and delivered to your registered mobile number via SMS;
 - xvii. Verify the first 4-character on-screen and enter the last 6-digit to complete your transaction request;
 - xviii. Click **Confirm** to submit your request for processing.

Q22. How can I view DuitNow Internet Banking Transaction History?

Just follow these simple steps:

- i. Login to Bank Islam Internet Banking;
- ii. Click **My Accounts**;
- iii. Select **Internet Banking Transaction History**;
- iv. Select **Transaction Type = DuitNow** from dropdown list;
- v. Select **Start Date** and **End Date**;
- vi. Click **Submit** to submit your request for processing;
- vii. Summary of your DuitNow transactions will be displayed on the screen;
- viii. Click **View details**;
- ix. Details of your DuitNow transaction will be displayed on the screen.

Q23. How can I perform DuitNow Favourite Accounts Maintenance in Bank Islam Internet Banking?

Just follow these simple steps:

- i. Login to Bank Islam Internet Banking;
- ii. Click **Funds Transfer**;
- iii. Select **Maintenance**;

- iv. Select **Favourite Accounts**;
- v. Select **Fund Transfer Type = DuitNow** from dropdown list;
- vi. Click **Submit** to proceed to next page;
- vii. Summary of your Favourite DuitNow Accounts will be displayed on screen;
- viii. Select Maintenance Type;
 - a. If Maintenance Type = Add;
 - i. Click **Add** to proceed to next page;
 - ii. Enter **Nickname**;
 - iii. Select preferred **DuitNow ID Type**;
 1. If DuitNow ID Type = **NRIC Number**;
 - a. enter **NRIC Number**;
 2. If DuitNow ID Type = **Passport Number**;
 - a. Select Passport **Issuing Country** from dropdown list;
 - b. enter **Passport Number**;
 3. If DuitNow ID Type = **Army ID / Police ID**;
 - a. enter **Army ID / Police ID**;
 4. If DuitNow ID Type = **Business Registration Number**;
 - a. enter **Business Registration Number**;
 5. If DuitNow ID Type = **Mobile Number**;
 - a. enter **Mobile Number**;
 - iv. Click **Add** to proceed to next page;
 - b. If Maintenance Type = Edit;
 - i. Select your preferred Favourite DuitNow Accounts;
 - ii. Click **Edit** to proceed to next page;
 - iii. Details of your Favourite DuitNow Accounts will be displayed on screen;
 - iv. Enter **Nickname**
 - v. Select preferred **DuitNow ID Type**;
 1. If DuitNow ID Type = **NRIC Number**;
 - a. enter **NRIC Number**;
 2. If DuitNow ID Type = **Passport Number**;
 - a. Select Passport **Issuing Country** from dropdown list;
 - b. enter **Passport Number**;
 3. If DuitNow ID Type = **Army ID / Police ID**;
 - a. enter **Army ID / Police ID**;
 4. If DuitNow ID Type = **Business Registration Number**;
 - a. enter **Business Registration Number**;
 5. If DuitNow ID Type = **Mobile Number**;
 - a. enter **Mobile Number**;
 - vi. Click **Edit** to proceed to next page;
 - c. If Maintenance Type = View/Delete;
 - i. Select your preferred Favourite DuitNow Accounts;
 - ii. Click **View / Delete** to view your Favourite DuitNow Accounts details;
 - iii. Details of your Favourite DuitNow Accounts will be displayed on screen;
 - iv. Click **Delete** to proceed to next page;
- ix. Verify Favourite Account Details;
- x. Click **Request i-Access Code**;
- xi. The unique 10-character i-Access Code will be generated and delivered to your registered mobile number via SMS;
- xii. Verify the first 4-character on-screen and enter the last 6-digit to complete your transaction request;

- xiii. Click **Confirm** to submit your request for processing.

Q24. How can I view DuitNow ID status in Bank Islam Internet Banking?

Just follow these simple steps:

- i. Login to Bank Islam Internet Banking;
- ii. Select **Settings**;
- iii. Select **DuitNow ID**;
- iv. Select preferred **DuitNow ID Type**;
- v. Click **View** to proceed to next page;
- vi. Details of your DuitNow ID will be displayed on the screen.

Q25. How can I deregister my DuitNow ID in Bank Islam Internet Banking?

Just follow these simple steps:

- i. Login to Bank Islam Internet Banking;
- ii. Select **Settings**;
- iii. Select **DuitNow ID**;
- iv. Select preferred **DuitNow ID Type**;
- v. Click **View** to proceed to next page;
- vi. Details of your DuitNow ID will be displayed on the screen;
- vii. Select **Status**;
- viii. Select preferred **Change Status To = Deregister** from dropdown list;
- ix. Click **Next** to proceed to next page;
- x. Verify DuitNow ID Maintenance details;
- xi. Click **Request i-Access Code**;
- xii. The unique 10-character i-Access Code will be generated and delivered to your registered mobile number via SMS;
- xiii. Verify the first 4-character on-screen and enter the last 6-digit to complete your transaction request;
- xiv. Click **Update** to submit your request for processing.

Q26. How can I de-activate my DuitNow ID status in Bank Islam Internet Banking?

Just follow these simple steps:

- i. Login to Bank Islam Internet Banking;
- ii. Select **Settings**;
- iii. Select **DuitNow ID**;
- iv. Select preferred **DuitNow ID Type**;
- v. Click **View** to proceed to next page;
- vi. Details of your DuitNow ID will be displayed on the screen;
- vii. Select **Status**;
- viii. Select preferred **Change Status To = Inactive** from dropdown list;
- ix. Click **Next** to proceed to next page;
- x. Verify DuitNow ID Maintenance details;
- xi. Click **Request i-Access Code**;
- xii. The unique 10-character i-Access Code will be generated and delivered to your registered mobile number via SMS;

- xiii. Verify the first 4-character on-screen and enter the last 6-digit to complete your transaction request;
- xiv. Click **Update** to submit your request for processing.

Q27. How can I change my DuitNow ID receiving account in Bank Islam Internet Banking?

Just follow these simple steps:

- i. Login to Bank Islam Internet Banking;
- ii. Select **Settings**;
- iii. Select **DuitNow ID**;
- iv. Select preferred **DuitNow ID Type**;
- v. Click **View** to proceed to next page;
- vi. Details of your DuitNow ID will be displayed on the screen;
- vii. Select **Receiving Account**;
- viii. Select preferred **New Receiving Account** from dropdown list;
- ix. Click **Next** to proceed to next page;
- x. Verify DuitNow ID Maintenance details;
- xi. Click **Request i-Access Code**;
- xii. The unique 10-character i-Access Code will be generated and delivered to your registered mobile number via SMS;
- xiii. Verify the first 4-character on-screen and enter the last 6-digit to complete your transaction request;
- xiv. Click **Update** to submit your request for processing.

Q28. How can I switch my DuitNow ID bank in Bank Islam Internet Banking?

Just follow these simple steps:

- i. Login to Bank Islam Internet Banking;
- ii. Select **Settings**;
- iii. Select **DuitNow ID**;
- iv. Select preferred **DuitNow ID Type**;
- v. Click **View** to proceed to next page;
- vi. Details of your DuitNow ID will be displayed on the screen;
- vii. Select **Receiving Account**;
- viii. Select preferred **New Receiving Account** from dropdown list;
- ix. Click **Next** to proceed to next page;
- x. Verify DuitNow ID Maintenance details;
- xi. Click **Request i-Access Code**;
- xii. The unique 10-character i-Access Code will be generated and delivered to your registered mobile number via SMS;
- xiii. Verify the first 4-character on-screen and enter the last 6-digit to complete your transaction request;
- xiv. Click **Update** to submit your request for processing.