No	Question	Answer
Gene		
1	What is DuitNow?	DuitNow is a real-time online fund transfer service that provides consumers and business owners options to transfer money using an account number or ID called DuitNow ID.
		With DuitNow ID, consumers and business owners no longer need to divulge their bank account numbers, which in itself is harder to remember and not always readily available.
		DuitNow is an industry wide initiative led by PayNet, whose main shareholder is Bank Negara Malaysia (BNM).
2	What is DuitNow ID?	DuitNow ID is a unique identifier that can be used as an alternative to a person's account numbers when making funds transfers or payments. Consumers and business owners will first need to nominate their DuitNow ID and tag them to their chosen bank account number. The list of DuitNow IDs to choose from, by order of customer type are as follows:
		Customer Type Allowable DuitNow ID
		Malaysian • Mobile Number (Local)
		(Individual) • NRIC Number*
		Army/Police Number*
		* only if this ID type is customer's primary ID maintained in Bank Islam system
		Non-Malaysian (Individual) • Mobile Number (Local) • Passport Number
		Malaysian (Company) • Mobile Number (Local) • Business Registration Number
3	Where can I register DuitNow ID?	You may register DuitNow ID via the following channels: a) Internet Banking b) Automated Teller Machine (ATM) – effective 16 April 2020 c) GO by Bank Islam– effective 27 May 2020 d) Branches – effective July 2020
4	How many bank accounts can	Each DuitNow ID can only be linked to one bank account and each
	I register for each of my DuitNow ID?	bank account can have more than one DuitNow ID pointing to it.
		For example: Your Mobile Number is registered as DuitNow ID for your Savings account in Bank Islam. Your NRIC number can also be registered as DuitNow ID for the same Savings account.
5	Can I register my international mobile phone number?	No, international number is not allowed at the moment.

No	Question	Answer
6	Are there any fees or charges to use DuitNow?	No, there is no fee or charge for using (i.e. sending or receiving funds) DuitNow.
7	What are the types of DuitNow transfer currently available?	There are 2 types of DuitNow transfer: 1. Transfer to DuitNow ID (Proxy) 2. Transfer to account number
8	Can I schedule a future dated and recurring transfer with DuitNow?	Future dated and recurring transfer will be made available soon.
9	Can I change the account tagged to my DuitNow ID?	Yes. You can change the account tagged to your DuitNow ID.
10	Can I tag the same DuitNow ID with another bank?	No, DuitNow ID can only be used at one bank at a time as explained in Q4.
11	Can I link all of my DuitNow ID to one receiving account?	Yes, you can link all your DuitNow IDs to one account as explained in Q4.
12	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 Bank Islam branch to update your mobile number. Only mobile number that matches Bank Islam's record is allowed to be registered as DuitNow ID for mobile number. After branch has updated your mobile number, you can re-register your new mobile number as your DuitNow ID at the following channels: a) Internet Banking b) Automated Teller Machine (ATM) – effective 16 April 2020 c) GO by Bank Islam Mobile Banking – effective 22 May 2020 d) Branches – effective June 2020
13	What happens if I received error message when I try to register or perform maintenance of my DuitNow ID?	If you encounter any error during registration or maintenance of DuitNow ID, please report it to Bank Islam Contact Center at 03-26 900 900.
14	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. Then, you can re-register your new Passport Number as your DuitNow ID at the following channels: a) Internet Banking b) Automated Teller Machine (ATM) – effective 16 April 2020 c) GO by Bank Islam Mobile Banking – effective 22 May 2020 d) Branches – effective June 2020
15	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.

No	Question	Answer
	low services via GO by Bank Isla	
1	How can I register DuitNow ID via GO by Bank Islam Mobile Banking?	Just follow these simple steps: 1. Login to GO by Bank Islam Mobile Banking;
	Banking:	Select Quick Menu (6-dot floating button);
		3. Select Settings ; 4. Select DuitNow ID ;
		5. Select the preferred DuitNow ID Type ;
		 Select Receiving Account, read and accept the Terms & Conditions. Then select Continue to proceed;
		7. Verify the details and select Approve to complete your registration.
2	Can I check my DuitNow ID	Just follow these simple steps:
	status and details via GO by	Login to GO by Bank Islam Mobile Banking; Salast Quials Many (6 det fleeting by then):
	Bank Islam Mobile Banking?	 Select Quick Menu (6-dot floating button); Select Settings;
		4. Select DuitNow ID
		5. List of DuitNow ID details will be displayed
3	What if the mobile number displayed via GO by Bank Islam Mobile Banking is not my mobile number?	Kindly go to any Bank Islam branch to update your mobile number. Once updated, please go to GO by Bank Islam Mobile Banking to register your DuitNow ID.
4	Can I save any DuitNow ID as	This feature will be available soon. At the moment, you can save
	one of my favourite recipient via GO by Bank Islam Mobile Banking?	any DuitNow ID as your favourite recipient via Internet Banking.
5	Can I perform DuitNow	This feature will be available soon. At the moment, you can perform
	Favourite Accounts Maintenance via GO by Bank Islam Mobile Banking?	DuitNow Favourite Accounts Maintenance via Internet Banking.
6	Is there any limit for DuitNow	Maximum limit per day:
	transfers via GO by Bank	Resident: RM50,000.00
	Islam Mobile Banking?	Non-Resident: RM10,000.00
		However, the default limit is RM5,000.00.
7	How can I perform DuitNow via GO by Bank Islam Mobile	Just follow these simple steps:
	Banking?	a) If Recipient Type = Open Recipient :
		Login to GO by Bank Islam Mobile Banking; Select Transfer many:
		 Select Transfer menu; Select DuitNow;
		4. Select New Transfer;
		5. Select Transfer Type
		a) For transfer using DuitNow ID (Proxy):
		i. Select DuitNow ID Type ; ii. Key in Amount, DuitNow ID Number,
		Recipient Reference, Other Payment Details
		(Optional)
		b) For transfer using DuitNow (Pay to Account):

No	Question	Answer
		 i. Select Account Number; ii. Select Recipient Bank; iii. Key in Amount, Account Number, Recipient Reference, Other Payment Details (Optional); 6. Read, understand and accept the Terms & Conditions, then select Continue to proceed; 7. Verify the details and select Transfer Now 8. Select Approve to complete your transaction. 9. Click Share if you want to share the receipt with the recipient
		 b) If Recipient Type = Favourite Recipient: Login to GO by Bank Islam Mobile Banking; Select Transfer menu; Select DuitNow; Select Favourite Recipient; Key in Amount, Recipient Reference, Other Payment Details (Optional) Read, understand and accept the Terms & Conditions, then select Continue to proceed; Verify details and select Transfer Now to complete your transaction. Click Share if you want to share the receipt with the recipient
8	Where can I check my transaction status after I made the DuitNow transfer?	Just follow these simple steps: 1. Login to GO by Bank Islam Mobile Banking; 2. Select Quick Menu (6-dot floating button); 3. Select Mobile Transaction History; 4. Select Account Number and then select View.
9	How can I deregister (delink) the account that was currently tagged to my DuitNow ID via GO by Bank Islam Mobile Banking?	Just follow these simple steps: 1. Login to GO by Bank Islam Mobile Banking; 2. Select Quick Menu (6-dot floating button); 3. Select Settings; 4. Select DuitNow ID; 5. Swipe left the preferred DuitNow ID to be deregistered (delinked); 6. Select OK once message is prompted; 7. Select Approve to complete the deregistration process.
10	How can I deactivate my DuitNow ID via GO by Bank Islam Mobile Banking?	 Login to GO by Bank Islam Mobile Banking; Select Quick Menu (6-dot floating button); Select Settings; Select DuitNow ID; Select preferred DuitNow ID; Switch the Active toggle to Inactive; Select Continue Verify the details and select Confirm to complete the deactivation. Note: When you deactivate your DuitNow ID, transfer of funds to the DuitNow ID will be rejected and you are unable to register the DuitNow ID with other bank.

No	Question	Answer
11	Currently the receiving account for my DuitNow ID is	Just follow these simple steps:
	my Bank Islam Savings	Login to GO by Bank Islam Mobile Banking;
	Account. Can I change it to my other account in Bank Islam	 Select Quick Menu (6-dot floating button); Select Settings;
	via GO by Bank Islam Mobile	4. Select DuitNow ID ;
	Banking?	5. Select the preferred registered DuitNow ID ;
		Select Account fields to view the list of available Receiving Account
		7. Select the preferred Receiving Account and then select Continue
		8. Verify the details and select Confirm
		Select Approve to complete the transaction
12	The receiving bank for my DuitNow ID is Bank ABC. Can	Just follow these simple steps:
	I change it to my Bank Islam's	Login to GO by Bank Islam Mobile Banking;
	account via Go by Bank Islam Mobile Banking?	Select Quick Menu (6-dot floating button);
	Mobile Balking:	 Select Settings; Select DuitNow ID;
		5. Select the DuitNow ID registered with other bank;
		6. Select new Receiving Account to switch bank.
		Read, understand and accept the Terms & Conditions and select Continue to proceed
		8. Verify the details and Confirm
		Select Approve to complete the transaction
DuitN	ı Iow services via Internet Bankind	
1	How can I register DuitNow ID	Just follow these simple steps:
	via Internet Banking?	Login to Internet Banking; Select Settings:
		 Select Settings; Select DuitNow ID;
		4. Click Add;
		5. Select preferred DuitNow ID Type ;
		6. Select Receiving Account from dropdown list;7. Read and accept the Terms and Conditions by clicking on
		checkbox;
		8. Click Next to proceed to next page;
		 Verify DuitNow ID Registration details; Click Request i-Access Code (IAC);
		11. The unique 10-character i-Access Code will be generated and
		delivered to your registered mobile number via SMS;
		 Verify the first 4-character on-screen and enter the last 6-digit to complete your transaction request;
		13. Click Confirm to submit your request for processing.
2	Can I check my DuitNow ID	Just follow these simple steps:
	status and details via Internet Banking?	Login to Internet Banking;
	Danking:	2. Select Settings ;
		3. Select DuitNow ID ;
		 Select preferred DuitNow ID Type; Click View to proceed to next page;
		6. Details of your DuitNow ID will be displayed on the screen.

No	Question	Answer
3	What if the mobile number displayed via Internet Banking is not my mobile number?	Kindly go to any Bank Islam branch to update your mobile number. Once updated, please go to Internet Banking to register.
4	Can I save any DuitNow ID as one of my favourite recipient via Internet Banking?	Yes, you can save any DuitNow ID as your favourite recipient.
5	How can I perform DuitNow Favourite Accounts Maintenance via Internet Banking?	Just follow these simple steps: 1. Login to Internet Banking; 2. Click Funds Transfer; 3. Select Maintenance; 4. Select Favourite Accounts; 5. Select Fund Transfer Type = DuitNow from dropdown list; 6. Click Submit to proceed to next page; 7. Summary of your Favourite DuitNow Accounts will be displayed on screen; 8. Select Maintenance Type: a) If Maintenance Type = Add; i. Click Add to proceed to next page; ii. Enter Nickname; iii. Select preferred DuitNow Type; • If DuitNow Type = NRIC Number, then enter NRIC Number; • If DuitNow Type = Passport Number, then Select Passport Issuing Country from dropdown list and enter Passport Number; • If DuitNow Type = Army ID / Police ID, then enter Army ID / Police ID; • If DuitNow Type = Business Registration Number, then enter Business Registration Number; • If DuitNow Type = Mobile Number, then enter Mobile Number; • If DuitNow Type = Account Number, then select Recipient Transfer Type and Recipient Bank, and enter Recipient Account and Recipient Name; iv. Click Add to proceed to next page; ii. 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 Type; • If DuitNow Type = NRIC Number, then enter NRIC Number;

No	Question	Answer
		 If DuitNow Type = Passport Number; then select Passport Issuing Country from dropdown list and enter Passport Number; If DuitNow Type = Army ID / Police ID, then enter Army ID / Police ID; If DuitNow Type = Business Registration Number, then enter Business Registration Number; If DuitNow Type = Mobile Number, then enter Mobile Number; If DuitNow Type = Account Number, then select Recipient Transfer Type and Recipient Bank, and enter Recipient Account and Recipient Name; Vi. Click Edit to proceed to next page; c) If Maintenance Type = View/Delete; Select your preferred Favourite DuitNow Accounts; Click View / Delete to view your Favourite DuitNow Accounts details; Details of your Favourite DuitNow Accounts will be displayed on screen; Click Delete to proceed to next page; 9. Verify Favourite Account Details; 10. Click Request i-Access Code; 11. The unique 10-character i-Access Code will be generated and delivered to your registered mobile number via SMS; 12. Verify the first 4-character on-screen and enter the last 6-digit to complete your transaction request; 13. Click Confirm to submit your request for processing.
6	Is there any limit for DuitNow transfers via Internet Banking?	Maximum limit per day: Resident: RM50,000.00 Non-Resident: RM10,000.00 However, the default limit is RM5,000.00.
7	How can I perform DuitNow transfer via Internet Banking?	Just follow these simple steps: 1. Login to Internet Banking; 2. Click Funds Transfer; 3. Select DuitNow; 4. Select From Account from dropdown list; 5. Select preferred Transfer To from dropdown list; 6. Enter Transfer Amount; 7. Effective Date is defaulted to Today; 8. Select Recipient Type: a) If Recipient Type = Open Recipient:

No	Question	Answer
		Note: Only value A-Z, a-z, 0-9, symbols such as plus "+" and asterisk "*" are allowed for DuitNow ID Number field."
		 If Transfer To = NRIC Number, then enter NRIC Number; If Transfer To = Passport Number, then select Passport Issuing Country from dropdown list and enter Passport Number; If Transfer To = Army ID / Police ID, then enter Army ID / Police ID; If Transfer To = Business Registration Number, then enter Business Registration Number; If Transfer To = Mobile Number, then enter Mobile Number; If Transfer To = Account Number, select Transfer Type and Recipient Bank, and key in Recipient Account Number;
		b) If Recipient Type = Favourite Recipient , then select Favourite Recipient from dropdown list
		 Enter Recipient Reference; Enter Other Payment Details (optional); Enter Recipient Email (optional); Read and accept the Terms and Conditions by clicking on checkbox; Click Transfer to proceed to next page; Charge Amount will be displayed on screen; Verify Transfer Details; Click Request i-Access Code (IAC); The unique 10-character i-Access Code will be generated and delivered to your registered mobile number via SMS; Verify the first 4-character on-screen and enter the last 6-digit to complete your transaction request; Click Confirm to submit your request for processing.
8	Where can I check my transaction status after I made the DuitNow transfer?	Login to Internet Banking. Go to My Accounts > Internet Banking Transaction History and select DuitNow Transfer.
9	How can I view DuitNow Internet Banking Transaction History?	 Login to Internet Banking; Click My Accounts; Select Internet Banking Transaction History; Select Transaction Type = DuitNow from dropdown list; Select Start Date and End Date; Click Submit to submit your request for processing; Summary of your DuitNow transactions will be displayed on the screen; Click View details; Details of your DuitNow transaction will be displayed on the screen.

10 How can I deregister (delink) the account that was currently tagged to my DuitNow ID via Internet Banking? 1. Login to Internet Banking; 2. Select Settings; 3. Select DuitNow ID; 4. Select preferred DuitNow ID Type; 5. Click View to proceed to next page; 6. Details of your DuitNow ID will be displayed on the screen to the series of	
tagged to my DuitNow ID via Internet Banking? 1. Login to Internet Banking; 2. Select Settings; 3. Select DuitNow ID; 4. Select preferred DuitNow ID Type; 5. Click View to proceed to next page; 6. Details of your DuitNow ID will be displayed on the screen To Select Status; 7. Select Status; 8. Select preferred Change Status To = Deregister dropdown list; 9. Click Next to proceed to next page;	
Internet Banking? 2. Select Settings; 3. Select DuitNow ID; 4. Select preferred DuitNow ID Type; 5. Click View to proceed to next page; 6. Details of your DuitNow ID will be displayed on the screen To the select Status; 8. Select preferred Change Status To = Deregister dropdown list; 9. Click Next to proceed to next page;	
 Select DuitNow ID; Select preferred DuitNow ID Type; Click View to proceed to next page; Details of your DuitNow ID will be displayed on the screen. Select Status; Select preferred Change Status To = Deregister dropdown list; Click Next to proceed to next page; 	
 Select preferred DuitNow ID Type; Click View to proceed to next page; Details of your DuitNow ID will be displayed on the screen. Select Status; Select preferred Change Status To = Deregister dropdown list; Click Next to proceed to next page; 	
 5. Click View to proceed to next page; 6. Details of your DuitNow ID will be displayed on the screen. 7. Select Status; 8. Select preferred Change Status To = Deregister dropdown list; 9. Click Next to proceed to next page; 	
 6. Details of your DuitNow ID will be displayed on the screen. 7. Select Status; 8. Select preferred Change Status To = Deregister dropdown list; 9. Click Next to proceed to next page; 	
 7. Select Status; 8. Select preferred Change Status To = Deregister dropdown list; 9. Click Next to proceed to next page; 	
 8. Select preferred Change Status To = Deregister dropdown list; 9. Click Next to proceed to next page; 	from
dropdown list; 9. Click Next to proceed to next page;	IIOIII
9. Click Next to proceed to next page;	
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I IU Veniv Dulinow ID Maintenance delails	
11. Click Request i-Access Code;	
12. The unique 10-character i-Access Code will be generated	d and
delivered to your registered mobile number via SMS;	
13. Verify the first 4-character on-screen and enter the last	3-digit
to complete your transaction request;	
14. Click Update to submit your request for processing.	
11 How can I deactivate my Just follow these simple steps:	
DuitNow ID via Internet	
Banking? 1. Login to Internet Banking; 2. Select Settings:	
2. Select Settings;3. Select DuitNow ID;	
4. Select preferred DuitNow ID Type ;	
5. Click View to proceed to next page;	
6. Details of your DuitNow ID will be displayed on the screen	en:
7. Select Status;	,
8. Select preferred Change Status To = Inactive from drop	down
list;	
9. Click Next to proceed to next page;	
10. Verify DuitNow ID Maintenance details;	
11. Click Request i-Access Code;	اء ما ما
12. The unique 10-character i-Access Code will be generated	a ana
delivered to your registered mobile number via SMS; 13. Verify the first 4-character on-screen and enter the last	6-diait
to complete your transaction request;	J-uigit
14. Click Update to submit your request for processing.	
The short of auto to sustain your request is in precessing.	
Note: When you deactivate your DuitNow ID, transfer of ful	nds to
the DuitNow ID will be rejected and you are unable to re	gister
the DuitNow ID with other bank.	
40 Commonths the marking Van hartfill the	
12 Currently the receiving Yes. Just follow these simple steps:	
account for my DuitNow ID is my Bank Islam Savings 1. Login to Internet Banking;	
my Bank Islam Savings 1. Login to Internet Banking; Account. Can I change it to my 2. Select Settings ;	
other account in Bank Islam 3. Select DuitNow ID ;	
via Internet Banking? 4. Select preferred DuitNow ID Type ;	
5. Click View to proceed to next page;	
6. Details of your DuitNow ID will be displayed on the screen	en;
7. Select Receiving Account;	,
Select preferred New Receiving Account from dropdov	vn list;
9. Click Next to proceed to next page;	
10. Verify DuitNow ID Maintenance details;	

No	Question	Answer
		 Click Request i-Access Code; The unique 10-character i-Access Code will be generated and delivered to your registered mobile number via SMS; Verify the first 4-character on-screen and enter the last 6-digit to complete your transaction request; Click Update to submit your request for processing.
13	The receiving bank for my DuitNow ID is Bank ABC. Can I change it to my Bank Islam's account via Internet Banking?	 Yes. Just follow these simple steps: Login to Internet Banking; Select Settings; Select DuitNow ID; Select preferred DuitNow ID Type; Click View to proceed to next page; Details of your DuitNow ID will be displayed on the screen; Select Receiving Account; Select preferred New Receiving Account from dropdown list; Click Next to proceed to next page; Verify DuitNow ID Maintenance details; Click Request i-Access Code; The unique 10-character i-Access Code will be generated and delivered to your registered mobile number via SMS; Verify the first 4-character on-screen and enter the last 6-digit to complete your transaction request; Click Update to submit your request for processing.
DuitN	low services via ATM	
1	How can I register DuitNow ID via ATM?	 On the main menu, select Bank Islam Select DuitNow and agree with the Terms and Conditions of DuitNow by clicking Proceed Select DuitNow ID Maintenance Select Register Proceed by selecting the preferred DuitNow ID to be registered Select the receiving account to be linked to the preferred DuitNow ID Verify and ensure the displayed DuitNow ID registration details are correct. Click Confirm
2	Currently, the receiving bank for my DuitNow ID is Bank XYZ. Can I change it to Bank Islam via ATM?	 Yes. Just follow these simple steps: On the main menu, select Bank Islam Select DuitNow and agree with the Terms and Conditions of DuitNow by clicking Proceed Select DuitNow ID Maintenance Select Change Bank Update Bank by selecting the preferred Bank for DuitNow ID Select the receiving account to be linked to the preferred DuitNow ID Verify and ensure the receiving Bank details is updated correctly. Click Confirm.

No	Question	Answer
3	Currently, the receiving account for my DuitNow ID is my Bank Islam Current Account. Can I change it to my other account in Bank Islam via ATM?	 Yes. Just follow these simple steps: On the main menu, select Bank Islam Select DuitNow and agree with the Terms and Conditions of DuitNow by clicking Proceed Select DuitNow ID Maintenance Select Change Account No Selecting the preferred DuitNow ID Select the updated receiving account to be linked to the preferred DuitNow ID Verify and ensure the new receiving account updated correctly. Click Confirm
4	How can I deregister (delink) the account that was currently tagged to my DuitNow ID via ATM?	 Just follow these simple steps: On the main menu, select Bank Islam Select DuitNow and agree with the Terms and Conditions of DuitNow by clicking Proceed Select DuitNow ID Maintenance Select Deregister Proceed by selecting the DuitNow ID to be deregistered Verify and ensure DuitNow ID to be deregistered is correct. Click Confirm
5	How can I activate/ deactivate my DuitNow ID via ATM?	 On the main menu, select Bank Islam Select DuitNow and agree with the Terms and Conditions of DuitNow by clicking Proceed Select DuitNow ID Maintenance Select Change Status Select either to Activate or Deactivate Select the DuitNow ID to be activated or deactivated (depending on the selection made in Step 5) Verify and ensure DuitNow ID is correctly activated or deactivated. Click Confirm Note: When you deactivate your DuitNow ID, transfer of funds to the DuitNow ID will be rejected and you are unable to register the DuitNow ID with other bank.
6	How can I perform DuitNow transfer via ATM?	 Just follow these simple steps: On the main menu, select Bank Islam Select DuitNow and agree with the Terms and Conditions of DuitNow by clicking Proceed Select DuitNow transaction Select Transfer to DuitNow ID Click Proceed to allow your name to be revealed if requested by recipient Select the debiting Account Select Recipient's DuitNow ID type either NRIC or Mobile No Enter Recipient's details correctly as per selection in Step 7 Enter the amount to be transferred and click Press If Correct

No	Question	Answer
		10. Verify and ensure transaction details are correct. Click Confirm.
DuitN	low ID Registration and Maintena	ance via Branch
1	What document do I need to bring if I want to register or maintain my DuitNow ID?	It depends on the type of ID you used to register your account with Bank Islam. You are required to bring the supporting document that matches the DuitNow ID you wish to create/maintain. Please refer to list of allowable DuitNow ID in Question 2 (General) of this FAQ.
2	Do I need to fill in any form to register or maintain my DuitNow ID?	You are required to complete the form provided by our Customer Service Representative at branch for registration or maintenance of DuitNow ID.