

# Frequently Asked Questions

## DuitNow QR

### GLOSSARY

1	Biometric Authentication	An authentication method using Face or Fingerprint(s), as the case may be, to authenticate or verify your identity or Instructions.
2	Interoperability	In DuitNow QR context, it means the ability to work with other banks and eWallets in terms of scanning and accepting the QR code. For example, a restaurant is displaying a DuitNow QR code provided by Bank Islam. A customer can use any of the participating mobile banking application or eWallet to scan the QR code to pay.
3	P2P QR	Person-to-Person (P2P) QR is a fund transfer from an individual's bank account to another individual's bank account via Quick Response (QR) Code.
4	QR Code	A two-dimensional barcode that can be read using the camera of a smartphone or mobile device that is equipped with QR reader.
5	Dynamic QR	QR Code that is generated after the merchant or recipient keys-in the amount of the payment or credit transfer.
6	Static QR	QR Code displayed which requires you to key-in the amount of the payment or credit transfer.

No	Question	Answer
General		
1	What is DuitNow QR?	DuitNow QR is Malaysia's National Quick Response (QR) Standard which was established by PayNet under the Bank Negara Malaysia Interoperable Credit Transfer Framework (ICTF). It enables customers to make payment from any participating banks or e-wallet mobile apps.
2	How does DuitNow QR differ from the existing QR payments offered by banks and e-Wallet providers?	DuitNow QR allows <b>interoperability</b> between all participating banks and e-wallets which means you can just use one app to scan DuitNow QR code provided by any of the <a href="#">participants</a> . With that, merchants can just display one QR code to their customers.
3	Who can use DuitNow QR?	All new and existing Bank Islam Mobile Banking (currently known as GO by Bank Islam) users with the latest version of Bank Islam Mobile Banking app (V.2.2.8 and above)  <i>How to check your Mobile Banking app version:</i> <ol style="list-style-type: none"> <li>1. Launch the app</li> <li>2. At front page, select Menu button, the version is indicated at the bottom.</li> </ol> You may download the latest version from Google Play or App Store.
4	What are services available for DuitNow QR?	Below are services that are available for DuitNow QR: <ul style="list-style-type: none"> <li>• Scan seller's or other person's DuitNow QR code to pay or transfer funds</li> <li>• Generate a QR code to receive money other person</li> </ul> <p>More new features will be introduced soon.</p>

# Frequently Asked Questions

## DuitNow QR

5	Where can I use DuitNow QR?	<p>Look out for a DuitNow QR code standee at participating merchant outlets. You can also pay to any person who can generate a DuitNow QR code on any participating bank apps and eWallet mobile apps.</p> <p><a href="#">Click here</a> for the full list of DuitNow participants.</p>
6	What are the minimum requirements to use DuitNow QR?	<p>The minimum requirements of using the DuitNow QR are as follows:</p> <ul style="list-style-type: none"> <li>• Bank Islam Mobile Banking app is downloaded on your smartphone</li> <li>• Your smartphone must not be jail broken or rooted</li> <li>• Internet connection</li> <li>• The operating system of the smartphone must be IOS 10 and above or Android version 5 and above</li> <li>• Registered for DuitNow QR</li> </ul>
7	How do I register for DuitNow QR for the first time via Bank Islam Mobile Banking?	<p>Before you can use DuitNow QR you need to perform a one-time registration. There are two (2) options:</p> <p>Option 1: At the login page</p> <ol style="list-style-type: none"> <li>1. Tap on DuitNow QR icon</li> <li>2. Enter password and tap Proceed button</li> <li>3. Select Continue button</li> <li>4. Select Funding Account from the dropdown list, Enter Purchase Daily Limit, Enter Cumulative Limit, Accept T&amp;C and tap Let's Register button</li> <li>5. Verify details and tap Confirm button</li> <li>6. Enter the unique 6-digit i-Access Code that is generated and sent to your registered mobile number via SMS.</li> <li>7. Click ✓ button.</li> </ol> <p>Option 2: After logging in</p> <p>Approach (i)</p> <ol style="list-style-type: none"> <li>1. Tap on DuitNow QR icon</li> <li>2. Tap Continue button</li> <li>3. Select Funding Account from the dropdown list, Enter Purchase Daily Limit, Enter Cumulative Limit, Accept T&amp;C and tap Let's Register button</li> <li>4. Verify details and tap Confirm button</li> <li>5. Enter the unique 6-digit i-Access Code that is generated to your registered mobile number via SMS</li> <li>6. Click ✓ button</li> </ol>

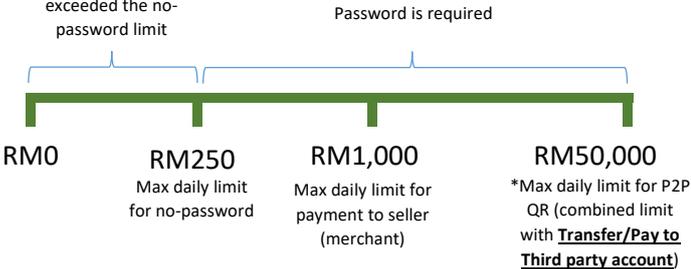
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## DuitNow QR

		<p>Approach (ii)</p> <ol style="list-style-type: none"> <li>1. Tap on Menu</li> <li>2. Tap Settings</li> <li>3. Tap DuitNow QR</li> <li>4. Tap Continue button</li> <li>5. Select Funding Account from the dropdown list, Enter Purchase Daily Limit, Enter Cumulative Limit, Accept T&amp;C and tap Let's Register button</li> <li>6. Verify details and tap Confirm button</li> <li>7. Enter the unique 6-digit i-Access Code that is generated to your registered mobile number via SMS.</li> <li>8. Click ✓ button</li> </ol>
8	<p>What are the functions available for DuitNow QR?</p>	<p>There are two (2) types of functions available:</p> <p><b>SCAN &amp; PAY</b></p> <p>This is a merchant presented QR Code whereby Mobile Banking user scans any DuitNow QR supported static / dynamic QR Code to perform QR payment. The source account for this is via current account and savings account.</p> <p><b>SCAN ME</b></p> <p>This is a Person-to-Person transfer (P2P QR) function whereby recipient generates a QR Code and present it to the sender/payer to scan and perform electronic money transfer. This function is available and interoperable between the Bank Islam Mobile Banking app and other banks or eWallet apps which support DuitNow QR.</p>

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## DuitNow QR

9	What is my daily limit and how is the security in place?	<p>Scan and pay without biometric or password. Biometric is required if the total amount exceeded the no-password limit</p> <p>Password is required</p>  <p>No-password limit can be set up to RM250 daily. For example, if you set your no-password limit to RM50, you can scan QR code to pay without any biometric or password up to RM50 in total.</p> <p>*Maximum limit per day for P2P QR:</p> <ul style="list-style-type: none"> <li>• Resident: RM50,000.00</li> <li>• Non-Resident: RM10,000.00</li> <li>• However, the default limit is RM5,000.00 and is also subject to the 3<sup>rd</sup> party transfer limit set by customer.</li> </ul>
10	How can I change the transaction limit?	<p>To change the transaction limit for QR Purchase, kindly refer to the steps below:</p> <ol style="list-style-type: none"> <li>1. Launch the Mobile Banking App, enter Password and tap Login button</li> <li>2. Tap Menu</li> <li>3. Select Settings</li> <li>4. Select DuitNow QR</li> <li>5. Change Amount (limit) and tap Save button</li> <li>6. Verify details and tap Approve button</li> <li>7. Successfully updated the QR Settings and tap OK</li> </ol> <p>To change the transaction limit for P2P QR, kindly refer to the steps below:</p> <ol style="list-style-type: none"> <li>1. Launch the Mobile Banking App, enter Password and tap Login button</li> <li>2. Tap Menu</li> <li>3. Select Settings</li> <li>4. Select Limit Maintenance</li> <li>5. Change Amount (limit) and tap Update button</li> <li>6. Verify details and tap Approve button</li> <li>7. Successfully status appear and limit change accordingly</li> </ol>
11	How do I make payment with DuitNow QR?	<p>Once you have registered for DuitNow QR, you can make payment to other person or merchants. Kindly refer to the steps below:</p> <p>Pre-Login page Steps for Static QR Code</p> <ol style="list-style-type: none"> <li>1. Launch the Mobile Banking App</li> <li>2. Tap on DuitNow QR icon</li> <li>3. Scan the QR code</li> <li>4. Enter Amount and tap Continue button</li> </ol>

# Frequently Asked Questions

## DuitNow QR

		<ol style="list-style-type: none"> <li>5. Tap Pay Now button</li> <li>6. Verify details and tap Approve button</li> <li>7. Verify Payment status</li> </ol> <p>Steps for Dynamic QR Code</p> <ol style="list-style-type: none"> <li>1. Launch the Mobile Banking App</li> <li>2. Tap on DuitNow QR icon</li> <li>3. Scan the QR code</li> <li>4. Verify details and tap Pay Now button</li> <li>5. Verify and tap Approve button</li> <li>6. Verify Payment status</li> </ol> <p>Steps for payment Above Transaction Limit (RM250) at Pre-Login</p> <ol style="list-style-type: none"> <li>1. Launch the Mobile Banking App</li> <li>2. Tap on DuitNow QR icon</li> <li>3. Scan the QR code</li> <li>4. Enter Amount (above transaction limit RM250) and tap Continue button</li> <li>5. Enter Password and tap Proceed button</li> <li>6. Verify details and tap Pay Now button</li> <li>7. Verify and tap Approve button</li> <li>8. Verify Payment status</li> </ol> <p>Post-Login QR Payment</p> <p>Steps for Static QR Code</p> <ol style="list-style-type: none"> <li>1. Launch the Mobile Banking App, enter password and tap Login button</li> <li>2. Tap on DuitNow QR icon</li> <li>3. Scan the QR code</li> <li>4. Enter Amount and tap Continue button</li> <li>5. Verify details and tap Pay Now button</li> <li>6. Verify and tap Approve button</li> <li>7. Verify Payment status</li> </ol> <p>Steps for Dynamic QR Code</p> <ol style="list-style-type: none"> <li>1. Launch the Mobile Banking App, enter Password and tap Login button</li> <li>2. Tap on DuitNow QR icon</li> <li>3. Scan the QR code</li> <li>4. Verify details and tap Pay Now button</li> <li>5. Verify and tap Approve button</li> <li>6. Verify Payment status</li> </ol>
12	Which debiting account can I choose for DuitNow QR?	Bank Islam customers can choose from either their current account, savings account or transactional investment account.
13	How do I select my preferred DuitNow QR source account?	<p>Below are the steps to select your preferred source account:</p> <ol style="list-style-type: none"> <li>1. Login to your Bank Islam Mobile Banking App</li> <li>2. Tap the Menu and select Setting</li> <li>3. Select DuitNow QR setting</li> <li>4. Select Preferred Funding Account at drop down list</li> <li>5. Select Account Number for debiting</li> </ol>

# Frequently Asked Questions

## DuitNow QR

		6. Tap Save button
14	Are there any charges for using DuitNow QR?	There are no charges for customers for using DuitNow QR.
15	I can't perform any transaction through DuitNow QR. What should I do?	<p>If you're facing issues with DuitNow QR, please try any of these methods:</p> <ul style="list-style-type: none"> <li>• Restart device - Many common issues can be fixed by turning off and restarting device</li> <li>• Check data connection – A strong internet connection (Wi-Fi or mobile data) is required to use the app. Re-launch the app when the internet connection is good</li> <li>• Check device's available storage – If the storage space is low, please uninstall other apps or delete items like pictures or videos to free up space. The problem could also be attributed to multiple suspended apps running in the background. Please close unused apps to free up memory and resources</li> <li>• Clear cache and data - Clear cache and data on the App Store or Google Play Store application and try to download the app again</li> <li>• Update to the latest version of the GO by Bank Islam app or uninstall and re-install the app.</li> </ul>
16	What if the price displayed on my screen is different from what the merchant had agreed on?	Please confirm with the merchant if the information shown is not reflected accurately. Should there be any discrepancies, request the merchant to regenerate a new code and scan again.
17	What are the security features in place?	<p>You can set your preferred daily transaction limit from RM0 to RM1,000. However there is a cumulative limit that you can set to enable authentication for your transaction.</p> <p>Password or biometric is required to proceed with DuitNow QR if more than RM250 per transaction. Below the cumulative limit, no authentication required.</p>
18	How do I safeguard my DuitNow QR from being abused?	<p>You can prevent others from using your DuitNow QR by following these simple guidelines:</p> <ul style="list-style-type: none"> <li>• Ensure your device is protected with biometric, PIN or pattern</li> <li>• Do not save any other biometrics except your own on your mobile devices</li> <li>• Do not leave your device unattended</li> <li>• Set your DuitNow QR limit based on your comfort level</li> </ul> <p>Regularly check your account activity for any discrepancies or unauthorised transaction.</p>
19	What are the safety measures to be taken before proceeding with the DuitNow QR transaction?	<p>You are required to ensure the following:</p> <ul style="list-style-type: none"> <li>• Check the amount to be paid</li> <li>• Check the merchant's details (business name) before proceeding with the DuitNow QR transaction</li> </ul>
20	What happens if I lose my mobile phone?	Please call our Contact Centre at +603 26 900 900 to have your Bank Islam Mobile Banking app temporarily suspended.

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21	Do I need to key in my password every time I launch and use DuitNow QR?	<p>No. However, below are instances where password is required:</p> <ul style="list-style-type: none"> <li>• First-time set up of DuitNow QR</li> <li>• Change of DuitNow QR settings including payment limit and default account</li> <li>• QR payment of more than RM250 per transaction or exceeding RM250 in total (password or biometric required)</li> </ul>
22	Where can I use DuitNow QR?	<p>You can use DuitNow QR at all participating local merchants and overseas merchants with the “DuitNow QR” logo acceptance.</p>
23	How do I receive money by using DuitNow QR?	<p>You can generate a QR Code and let other person to scan it to transfer money to you. Kindly refer to the steps below:</p> <p><b>Pre-Login Share QR Code</b>  <b>Steps for Static QR Code</b></p> <ol style="list-style-type: none"> <li>1. Launch the Mobile Banking App and tap on DuitNow QR icon</li> <li>2. Tap Scan Me button</li> <li>3. Tap Share DuitNow QR button</li> </ol> <p><b>Steps for Dynamic QR Code</b></p> <ol style="list-style-type: none"> <li>1. Launch the Mobile Banking App and tap DuitNow QR icon</li> <li>2. Tap Scan Me button</li> <li>3. Tap Enter Amount button</li> <li>4. Enter Amount and tap ✓ button</li> <li>5. QR Code is ready to scan</li> </ol> <p><b>Post-Login Share QR Code</b>  <b>Steps for Static QR Code</b></p> <ol style="list-style-type: none"> <li>1. Launch the Mobile Banking App, enter Password and tap Login button</li> <li>2. Tap on DuitNow QR icon</li> <li>3. Tap Scan Me button</li> <li>4. Tap Share DuitNow QR button</li> </ol> <p><b>Steps for Dynamic QR Code</b></p> <ol style="list-style-type: none"> <li>1. Launch the Mobile Banking App, enter Password and tap Login button</li> <li>2. Tap on DuitNow QR icon</li> <li>3. Tap Scan Me button</li> <li>4. Tap Enter Amount button</li> <li>5. Enter amount and tap ✓ button</li> <li>6. QR Code is ready to scan</li> </ol>
24	May I know why at times I don't have to enter the amount to be paid?	<p>This is because the recipient has already fixed the amount to be paid. Hence, when you scan the DuitNow QR Code, you will be making a payment for the exact amount. The amount will be displayed on the screen for your confirmation.</p>
25	Can I de-register DuitNow QR?	<p>Yes, you may do so. Kindly refer to the steps below:</p> <ol style="list-style-type: none"> <li>1. Launch the Mobile Banking App, enter Password and tap Login button</li> <li>2. Tap Menu</li> </ol>

# Frequently Asked Questions

## DuitNow QR

		<ol style="list-style-type: none"> <li>3. Tap Settings</li> <li>4. Tap DuitNow QR</li> <li>5. Disable De-Register button (swipe toggle left)</li> <li>6. Confirmation Pop up appears and tap OK</li> <li>7. Verify and tap Approve button</li> <li>8. Confirmation status Pop up appears and tap OK</li> </ol>
26	How long will it take to process DuitNow QR?	DuitNow QR payments/transfers will be processed immediately.
27	How do I know my payment status?	After you have made the payment, the status will be displayed on the screen and you will also receive a notification via push notification. Alternatively, you may view the transactions in your account history.
28	How do I know if the payment was successfully made and debited from my account?	Once you have scanned a QR code and made a payment, you will receive a push notification on the successful status of payment. You will also see an acknowledgement page regarding the successful status of payment. Alternatively, you may check the transaction history for successful payments made or click on "Inbox" to check payment status.
29	Why is my payment being rejected?	<p>Your payment may be declined due to these reasons:</p> <ul style="list-style-type: none"> <li>• Insufficient balance in your account</li> <li>• Poor internet connectivity</li> <li>• Merchant's DuitNow QR service has been deactivated</li> </ul>
30	I have received a successful notification for my payment, but the merchant claimed to not receive it. What should I do?	Please show the successful notification to the merchant for payment confirmation. Merchant also could check his/her own transaction history to find out if the payment has been made.
31	Can another person(s) leverage on my app to use DuitNow QR?	No, you should not allow anyone to use your app and DuitNow QR. The app is solely for your own usage. Best practices should be upheld at all time to safeguard your DuitNow QR from being abused by another person.
32	What happens if the amount transferred for QR Payments was wrong due to either the merchant's/cashier's or customer's mistake?	<p>If you are at the merchant's premise, kindly settle the dispute with the merchant directly. Any settlement of discrepancies shall be between you and the merchant/cashier. Both parties are allowed to make settlements based on arrangement as deemed fit, appropriate and agreed by both parties.</p> <p>If there is a need for further investigation, kindly report this matter to our Contact Centre +603 26 900 900 for calls or write into <a href="mailto:contactcenter@bankislam.com.my">contactcenter@bankislam.com.my</a></p>
33	What happens if the amount transferred for P2P QR was wrong due to either the sender or recipient?	Kindly settle the dispute with each other directly. Any settlement of discrepancies shall be between you and the sender/recipient. Both parties are allowed to make settlements based on arrangement as deemed fit, appropriate and agreed by both parties.

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		If there is a need for further investigation, kindly report this matter to our Contact Centre at +603 26 900 900 for calls or write into <a href="mailto:contactcenter@bankislam.com.my">contactcenter@bankislam.com.my</a>
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