



Bank Islam Malaysia Berhad • 198301002944 (98127-X)

BIMB Biz Frequently Asked Questions (FAQ)

GLOSSARY		
1	Buyer	Customer who makes QR Payment to you for purchase of goods and/or services.
2	Cashier	The person who is authorized by Seller to generate QR Codes and receive QR Payments from Buyer on behalf of Seller.
3	Dynamic QR Code	A unique and changeable code produced by Seller which has the Seller's account details and transaction information embedded within the code. Dynamic QR Codes can only be scanned once. Buyers are not required to enter the amount when making QR Payments using Dynamic QR Code.
4	Referral Code	A special unique ID (combination of letters and numbers) assigned to every merchant/Seller who is willing to participate in their refer-a-friend program in BIMB Biz (where available). Merchant/Seller may share their code with new BIMB Biz users for them to key in during the registration.
5	Seller	The person who registers as BIMB Biz merchant. Seller has the administrative control on the application.
6	Static QR Code	A fixed and unchangeable code produced by Seller which ONLY has the Seller's account details embedded within the code. Static QR Codes can be scanned repeatedly. Buyer is required to enter the amount when making QR payments using Static QR Code.

#	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 (BNM) Interoperable Credit Transfer Framework (ICTF). It enables customers to make payments from any participating banks or e-wallet mobile applications.
2	What is BIMB Biz by Bank Islam?	BIMB Biz is a mobile banking application offered by Bank Islam to individuals and non-individuals especially Small Medium Enterprises (SMEs) and Micro, Small and Medium Enterprises (MSMEs). It allows merchants/Sellers to manage their day-to-day business quickly and securely from their mobile devices. BIMB Biz is equipped with DuitNow QR which enables Sellers to receive payments via the Malaysia's National QR Code. Sellers may download BIMB Biz application and perform a quick registration to use this service.
3	Who can apply for BIMB Biz?	BIMB Biz can be applied by individuals, sole proprietors and companies with business registration ID who have an active transactional investment, current and/or savings account with Bank Islam.



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#	Question	Answer
		For Partnership /Joint Accountholders, only the Primary Accountholder (whose phone number is registered and tagged in Bank Islam system) is eligible to register.
4	What are the types of mobile devices which support BIMB Biz?	BIMB Biz by Bank Islam is currently supported by any smartphone and mobile device (e.g. tablets) with the following specifications: ▪ iOS 13.0 and above ▪ Android 10.0 and above <i>Note: You will not be able to use the application if your device is jail-broken or rooted. Always update your operating system and applications for optimum service.</i>
5	What are the services available in BIMB Biz?	As a Seller: ▪ View account details and account history for Current Accounts/Savings Account/Transactional Investment Account that is tied to your stores ▪ View Credit Card-i details ▪ View Financing Account details ▪ Download account history ▪ View sales transaction history ▪ Generate Static and Dynamic QR Codes ▪ Manage/update own profile: – Seller's details i.e. Business Type Category, Business Type, Business Name, Email address, Business Description, Administrator name, Designation, I/C Number and Source of Fund – Update Receiving Account – Change Password – Biometric Settings – Notification Settings ▪ Outlet Management: – Switch Store Listing – Create New Store – List Stores – Edit and/or delete ▪ Account Management: – Update the list of Current Accounts/Savings Account/Transactional Investment Account that is tagged to the Seller's profile ▪ Cashier Management: – Create Cashier – List Cashier – Edit and/or delete

#	Question	Answer
		As a Cashier: ▪ View sales transaction history for assigned Store ▪ Generate Static and Dynamic QR Codes ▪ Update own Profile: – Change Password – Biometric Settings – Notification Settings
6	What is the difference between Seller and Cashier?	Seller will be able to: ▪ View daily total sales from all outlets ▪ Access additional function such as Manage Store/Cashier and Account Inquiry ▪ Create and control own profile and Cashier The Cashier will be able to: ▪ View daily sales of the outlet the Cashier is assigned to ▪ Access dashboard of the outlet the Cashier is attached to ▪ Use the username assigned by Seller to log into the application
7	How do I start?	You must download BIMB Biz by Bank Islam application from App Store (for iOS devices) or Play Store (for Android devices) or App Gallery (for Huawei devices).
8	When will I receive payments made via DuitNow QR?	DuitNow QR payments will be processed immediately.
9	How do I know if the payment made by Buyer has been successfully made and credited into my account?	Once the Buyer has successfully made payment by scanning your Static/Dynamic QR Code, you will receive a transaction's confirmation notification via push notification through BIMB Biz. Alternatively, you can also check your BIMB Biz Inbox and transaction history for successful payments made to your account(s).
10	What should I do if a customer claims to have successfully made a payment, but I did not receive notification?	You can also check your BIMB Biz Inbox and transaction history for successful payments made to your account(s) or request the Buyer to show his/her payment status to you.
11	What happens if the amount transferred was wrong due to either the Seller's /Cashier's or the Buyer's mistake?	If the Buyer is at your premise, kindly settle the dispute with the Buyer directly. Any settlement of discrepancies shall be between you and the Buyer. Both parties are allowed to make settlements based on the arrangement agreed by both parties. If there is a need for further investigation, kindly report this matter to Bank Islam Contact Centre at 03-26 900 900 for local calls or email to contactcenter@bankislam.com.my.

#	Question	Answer
LOGIN		
1	Do I need to login every time I want to use the application?	Yes. You need to re-login by keying in the User ID and password or by using face or fingerprint as there is a log in expiry on the application.
2	Can I use the application on the same mobile device for multiple User IDs?	Yes, you just need to log out from your current access to enable other users to log in to his/her BIMB Biz on the same mobile device. <i>Note: If the mobile device is to be used by various User IDs, you should not activate the biometric authentication as it will disable multiple User IDs to use this application via that mobile device.</i>
3	What will happen if I enter the wrong password for three consecutive times?	Your User ID will be blocked. To unblock, please call Bank Islam Contact Centre at 03-26 900 900.
4	Can I change my password by using the application?	Yes. You can change your password at Settings > Change Password.
5	Can I save Transaction History from the application?	Yes. You can save it from the Transaction History tab.
6	How can I apply the Referral Code during registration?	After successfully completing the registration process, you will have the opportunity to input the Referral Code. If you do not have a Referral Code, you may choose to proceed without it by clicking the 'Skip' button. <i>Note: The Referral Code can be obtained from Seller.</i>
7	How can I share my Referral Code with my family or friends?	You may share your Referral Code with your business friends when they register for BIMB Biz: ▪ Step 1: Launch the BIMB Biz application on your mobile device and log into your account ▪ Step 2: Click on 'Settings' and select 'Invite Friends'
8	What happens if I have not accessed my account for a long time?	If you have not logged into the app for more than 12 months, your User ID will be changed to 'Dormant'. To reactivate the dormant status, go to the log in page, click on 'Forgot Password' and update your password.
9	What happens if I do not reactivate my dormant status?	If you do not reactivate your dormant status within 12 months from the date your ID had been changed to 'Dormant', your User ID will be automatically terminated.
OTHERS		
1	Is the application system secure?	A variety of security functions are in place to ensure a high level of security, such as: ▪ Access is protected by strict sign-in procedures ▪ Only one log in session is allowed for the same mobile device at a time ▪ Sensitive data such as passwords or transaction information will be transmitted via SSL, TLS1.2 and HTTPS secure protocols ▪ Confidential account information is not stored on the device



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#	Question	Answer
2	What happens if I lose my mobile device?	Without your User ID, password, face or fingerprint, other individuals cannot access the application. For security reasons, you are not advised to store/keep any account information (e.g. User ID, password, etc) in your mobile devices. If your login credentials have been compromised, please contact Bank Islam Contact Centre at 03- 26 900 900 immediately.
3	I bought a new mobile device, what should I do?	You need to re-download the BIMB Biz application on your new mobile device. After successful download, you may login as usual using your existing User ID and Password.
4	Can I access the application when I travel abroad?	Yes, if you have Internet access.
5	What happens if I uninstall the application from my mobile device?	All data stored in the application in that mobile device will be removed.
6	How do I safeguard my BIMB Biz from being abused?	You can prevent others from using BIMB Biz to access your account by following these simple guidelines: ▪ Ensure your device is protected with biometric ▪ Never leave your device unattended ▪ Never share your BIMB BIZ password with anyone You may also refer to “Your Responsibilities for Security” section in the Terms and Conditions of Bank Islam BIMB Biz for further details.
7	May I change or modify the design of DuitNow QR branded QR Code?	No, you are not allowed to change or modify the design of DuitNow QR branded QR Code.
8	I received an error message saying “We are unable to verify your ID. Kindly email us your Name, Phone Number, Business Registration/ID Number to contactcentre@bankislam.com.my for us to further check” during registration of BIMB Biz app. What should I do?	We apologize for the inconvenience. Kindly email us the requested details at contactcenter@bankislam.com.my for us to assist you further.
9	Why do I get an error message saying “Sorry, we have encountered an unexpected error”?	For some old devices, one of the possible causes is a cache partition size of smaller than 50 MB. You may clear the cache data from your device and re-install the BIMB Biz application.

Voice Notification		
1	What is voice notification feature?	The voice notification feature allows the app to read out aloud QR payment notifications to sellers, providing an additional layer of convenience and accessibility.
2	Why is the voice notification feature introduced?	Voice notification is implemented to improve accessibility for all sellers especially those who prefer audio notifications or have visual limitations. It also helps sellers receive immediate updates without checking the screen.
3	Do I need a separate device (e.g. soundbox) for voice notifications?	No. This feature is fully built into BIMB Biz, eliminating the need for extra hardware.
4	Can I choose the language for the voice notification?	No. Currently, voice notification is available in Bahasa Malaysia only.
5	Which operating system versions support voice notification in BIMB Biz?	- iOS: Supported on iOS 13 and above. - Android: Supported on Android 10 and above.
6	Does the voice notification feature run in the background?	- iOS: Voice notification only works when BIMB Biz is open and active. - Android: Voice notification works when BIMB Biz is open, active and in the background.
7	Do I need to enable voice notification separately?	No. BIMB Biz voice notification works automatically with push notifications. Once you turn on the push notification toggle, you will also receive the voice announcement for successful payments.
8	What should I do if voice notification is not working on my device?	Here are the common reasons and solutions: - App not updated – Ensure you are using the latest version of BIMB Biz. - Ensure your OS version meets the minimum requirements. Text-to-Speech (TTS) not updated -Voice notifications rely on your device's TTS feature. iOS users: Update to the latest iOS version. Android users: - Open the Google Play Store

		II. Search for "Speech Recognition & Synthesis" by Google LLC • Update the app if necessary. Notification permissions disabled – Enable app notifications in your device settings. • Low device volume or silent mode – Ensure your phone sound is turned up. • For iOS user, ensure your BIMB Biz App does not run in the background. • Check your internet connection and ensure stable internet connectivity. • Check that your device settings and notification permissions are enabled.
9	Can I view my live transactions?	Yes, you can see your incoming successful QR payments under Voice Notification menu at pre-login or Point of Sales menu at post login page.
10	What is voice notification and Point of Sales (POS) feature?	Voice notification and Point Of Sales page allow merchants to view live transactions in real time. By clicking the module icon, the system will navigate to a dedicated screen displaying all active transactions after payment.
11	Does this feature support all types of QR payments?	Yes. Voice notification is applicable for all QR payment types including: • Static QR • Dynamic QR • CPQR (Consumer Presented QR) • CBQR (Cross Border QR)
12	Will the voice notification trigger for all transactions?	No. Voice notification will only be triggered for successful transactions. Failed, pending or cancelled transactions will not generate a voice notification.
13	Who can use this feature – merchant or cashier?	This feature is applicable to both merchants and cashiers.
14	What happens if the notification setting is toggled OFF?	If the notification toggle is set to OFF in BIMB Biz app's settings, the device will not receive any push and sound notifications, even for successful transactions.

15	Can I connect the app to an external speaker?	Yes. The device running BIMB Biz can be configured to connect to an external speaker (via Bluetooth or wired connection). This allows the voice notification to be played aloud, making it easier to hear in a busy store environment.
16	What happens if I leave my screen or if my phone goes into sleep mode?	• Android: Voice notification will still function when BIMB Biz is open or in background, including when the screen is off or the device is in sleep mode (as long as background permissions are allowed for BIMB Biz). • iOS: Voice notification will only work when BIMB Biz is open. If the app is minimized, screen is locked, or the device is in sleep mode, the voice notification will not be triggered due to iOS system restrictions. Tip: For iOS users, keep the app open during business operations to receive real-time voice payment notifications.