Bank Islam Malaysia Berhad • 198301002944 (98127-X)

# Frequently Asked Questions (FAQ)

## DuitNow QR

| GLOSSARY | | |
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| | Biometric | Refers to Face or Fingerprint(s), as the case may be, to be used as authentication method to authenticate or verify your identity or Instructions. |
| 2 | Dynamic QR | QR Code that is generated after the merchant or recipient keys-in the amount of the payment or credit transfer. |
| 3 | 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. |
| 4 | 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. |
| 5 | 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. |
| 6 | Static QR | QR Code displayed which requires you to key-in the amount of the payment or credit transfer. |

| No | Question | Answer |
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| **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 interoperability 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 participants. 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).<br>How to check your Mobile Banking app version:<br>i) **Launch** the app.<br>ii) At the front page, select the **Menu** button, the version is indicatedat the bottom.<br>You may **download** the latest version from Google Play, App Store or Huawei App Gallery. |
| 4 | What are services available for DuitNow QR? | Below are services that are available for DuitNow QR:<br>• Scan seller's or other person's DuitNow QR code to pay ortransfer funds.<br>• Generate a QR code to receive money from another person. |

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| | | More new features will be introduced soon. |
| 5 | Where can I use DuitNow QR? | Look out for a DuitNow QR code standee at participating merchant outlets, and you can also use DuitNow QR at all participating local and overseas merchants displaying the "DuitNow QR" logo. Additionally, you can make payments to any person who can generate a DuitNow QR code using participating bank apps and eWallet mobile apps.<br><br>Click here for the full list of DuitNow participants. |
| 6 | What are the minimum requirements to use DuitNow QR? | The minimum requirements of using the DuitNow QR are as follows:<br>• Bank Islam Mobile Banking app is downloaded on your smartphone.<br>• Your smartphone must not be jail broken or rooted.<br>• Internet connection<br>• The operating system of the smartphone must be IOS 10 andabove or Android version 5 and above.<br>• Registered for DuitNow QR |
| 7 | What are the functions available for DuitNow QR? | There are two (2) types of functions available:<br>**SCAN & PAY**<br>This is a merchant presented QR Code whereby Mobile Banking user scans any DuitNow QR supported static / dynamic QR Code toperform QR payment. The source account for this is via current account and savings account.<br><br>**SCAN ME**<br>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. |
| 8 | Are there any charges for using DuitNow QR? | There are no charges imposed to customer for using DuitNow QR. |
| 9 | 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. |

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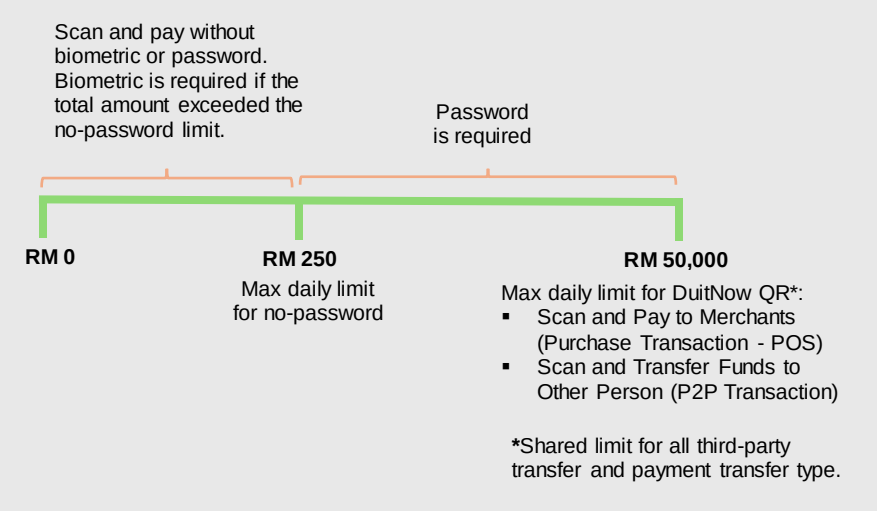
| 10 | What is my daily limit and how is the security in place? |  <br>No-password limit can be set up to RM250 daily. For example, if you set your no-password limit to RM50, you can scan QR code to pay without any biometric or password up to RM50 in total.<br><br>*Maximum limit per day for P2P and Point-of-Sales (POS) Transaction:<br>• Resident: RM50,000.00<br>• Non-Resident: RM10,000.00<br><br>The default limit for P2P transaction is RM5,000.00 and is also subject to the 3rd party transfer limit set by you. |
| 11 | I can't perform any transaction through DuitNow QR. What should I do? | If you're facing issues with DuitNow QR, please try any of these methods:<br>• Restart device - Many common issues can be fixed by turning off and restarting the device.<br>• 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.<br>• 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<br>• Clear cache and data - Clear cache and data on the App Store or Google Play Store application and try to download the app again.<br>• Update to the latest version of the GO by Bank Islam app or uninstall and re-install the app. |
| 12 | What are the security features in place? | You can set your preferred daily transaction limit from RM0 to RM50,000. However, there is a cumulative limit that you can set to enable authentication for your transaction. |

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| | | Password or biometric is required to proceed with DuitNow QR if more than RM250 per transaction. Below the cumulative limit, no authentication required. |
| 13 | How do I safeguard my DuitNow QR from being abused? | You can prevent others from using your DuitNow QR by followingthese simple guidelines:<br>• Ensure your device is protected with biometric, PIN orpattern.<br>• Do not save any other biometrics except your own on yourmobile devices.<br>• Do not leave your device unattended.<br>• Set your DuitNow QR limit based on your comfort level.<br>• Regularly check your account activity for any discrepancies or unauthorised transaction. |
| 14 | What are the safety measures to be taken before proceeding with the DuitNow QR transaction? | You are required to ensure the following:<br>• Check the amount to be paid.<br>• Check the merchant's details (business name) before proceeding with the DuitNow QR transaction. |
| 15 | 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. |
| 16 | Do I need to key in my password every time I launch and use DuitNow QR? | No. However, below are instances where password is required:<br>• First-time set up of Scan QR<br>• Change of DuitNow QR settings including payment limit and default account.<br>QR payment of more than RM250 per transaction or exceeding RM250 in total or if the transaction amount exceeds the no-password limit set by you. |
| 17 | Which debiting account can I choose for DuitNow QR? | You can choose either from your current account, savings account, or transactional investment account. |
| 18 | May I know why at times I don't have to enter the amount to be paid? | 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. |
| 19 | How long will it take to process DuitNow QR? | DuitNow QR payments/transfers will be processed immediately. |
| 20 | 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. |
| 21 | 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. Youwill 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. |

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| 22 | Why is my payment beingrejected? | Your payment may be declined due to these reasons:<br>• Insufficient balance in your account.<br>• Poor internet connectivity.<br>• Merchant's DuitNow QR service has been deactivated. |
| 23 | I have received a successfulnotification 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. |
| 24 | 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 times to safeguard your DuitNow QR from being abused by another person. |
| 25 | What happens if the amount transferred for QR Payments was wrong due to either the merchant's/cashier's or customer's mistake? | 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 arrangements as deemed fit, appropriate, and agreed by both parties.<br><br>If there is a need for further investigation, kindly report this matterto our Contact Centre +603 26 900 900 for calls or write into contactcenter@bankislam.com.my |
| 26 | 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 arrangements as deemed fit, appropriate, and agreed by both parties.<br><br>If there is a need for further investigation, kindly report this matterto our Contact Centre at +603 26 900 900 for calls or write into contactcenter@bankislam.com.my |
| **Steps / Guide** | | |
| 1 | How do I register for DuitNow QR for the first time via Bank Islam Mobile Banking? | Before you can use DuitNow QR you need to perform a one-time registration. There are two (2) options:<br>**Option 1: At the login page**<br>a) Tap on **Scan QR** icon.<br>b) Enter **password** and tap **Proceed** button.<br>c) Select **Continue** button.<br>d) Select **Funding Account** from the dropdown list, Enter **PurchaseDaily Limit**, Enter **Cumulative Limit**, Accept **Terms & Conditions (T&C)**, and tap **Let's Register** button.<br>e) Verify details and tap **Confirm** button. |

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| | | f) **Authorise this request via GO Secure** using the GO by Bank Islam mobile application. Refer to https://www.bankislam.com/personal-banking/services/go-secure/ for more information on GO Secure.<br><br>**Option 2: After logging in.**<br>**Approach (i)**<br>a) Tap on **Scan QR** icon.<br>b) Tap the **Continue** button.<br>c) Select **Funding Account** from the dropdown list, Enter **Purchase Daily Limit**, Enter **Cumulative Limit**, Accept **T&C**, and tap **Let's Register** button.<br>d) Verify details and tap **Confirm** button.<br>e) **Authorise this request via GO Secure** using the GO by Bank Islam mobile application. Refer to https://www.bankislam.com/personal-banking/services/go-secure/ for more information on GO Secure.<br><br>**Approach (ii)**<br>a) Tap on **Menu**.<br>b) Tap **Settings**.<br>c) Tap **DuitNow QR**.<br>d) Tap the **Continue** button.<br>e) Select **Funding Account** from the dropdown list, Enter **Purchase Daily Limit**, Enter **Cumulative Limit**, Accept **T&C**, and tap **Let's Register** button.<br>f) Verify details and tap **Confirm** button.<br>g) Authorise this request via GO Secure using the GO by Bank Islam mobile application. Refer to https://www.bankislam.com/personal-banking/services/go-secure/ for more information on GO Secure. |
| 2 | How can I change the transaction limit? | To change the transaction limit for QR Purchase, kindly refer to the steps below:<br>a) Launch the Mobile Banking App, enter **Password** and tap **Login** button.<br>b) Tap **Menu**.<br>c) Select **Settings**.<br>d) Select **DuitNow QR**.<br>e) Change **Amount (limit)** and tap **Save** button.<br>f) Verify details and tap the **Approve** button.<br>g) Successfully updated the QR Settings and tap **OK**.<br><br>To change the transaction limit for P2P QR, kindly refer to the steps below:<br>a) Launch the Mobile Banking App, enter **Password** and tap **Login** button.<br>b) Tap **Menu**. |

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| | | c) Select **Settings**.<br>d) Select **Limit Maintenance**.<br>e) Change **Amount (limit)** and tap **Update** button.<br>f) Verify details and tap the **Approve** button.<br>g) Successfully status appear and limit change accordingly. |
| 3 | How do I make payment with DuitNow QR? | Once you have registered for DuitNow QR, you can make payment to other person or merchants. Kindly refer to the steps below:<br><br>**<u>Pre-Login page</u>**<br>**Steps for Static QR Code.**<br>a) Launch the Mobile Banking App.<br>b) Tap on **Scan QR** icon.<br>c) Scan the **QR code**.<br>d) Enter **Amount** and tap **Continue** button.<br>e) Tap the **Pay Now** button.<br>f) Verify details and tap the **Approve** button.<br>g) Verify Payment status.<br><br>**Steps for Dynamic QR Code**<br>a) Launch the Mobile Banking App<br>b) Tap on **Scan QR** icon.<br>c) Scan the **QR code**.<br>d) Verify details and tap **Pay Now** button.<br>e) Verify and tap the **Approve** button.<br>f) Verify Payment status.<br><br>**Steps for payment Above Transaction Limit (RM250) at Pre-Login**<br>a) Launch the Mobile Banking App.<br>b) Tap on **Scan QR** icon.<br>c) Scan the **QR code**.<br>d) Enter **Amount** (above transaction limit RM250) and tap **Continue** button.<br>e) Enter **Password** and tap **Proceed** button.<br>f) Verify details and tap **Pay Now** button.<br>g) Verify and tap the **Approve** button.<br>h) Verify Payment status.<br><br>**<u>Post-Login QR Payment</u>**<br>**Steps for Static QR Code**<br>a) Launch the Mobile Banking App, enter **password** and tap **Login** button. |

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| | | b) Tap on **Scan QR** icon.<br>c) Scan the **QR code**.<br>d) Enter **Amount** and tap **Continue** button.<br>e) Verify details and tap **Pay Now** button.<br>f) Verify and tap the **Approve** button.<br>g) Verify Payment status.<br><br>**Steps for Dynamic QR Code**<br>a) Launch the Mobile Banking App, enter **Password** and tap **Login** button.<br>b) Tap on **Scan QR** icon.<br>c) Scan the **QR code**.<br>d) Verify details and tap **Pay Now** button.<br>e) Verify and tap the **Approve** button.<br>f) Verify Payment status. |
| 4 | How do I select my preferred DuitNow QR source account? | Below are the steps to select your preferred source account:<br>a) Login to your Bank Islam Mobile Banking App.<br>b) Tap the **Menu** and select **Setting**.<br>c) Select **DuitNow QR setting**.<br>d) Select **Preferred Funding Account** at drop down list.<br>e) Select **Account Number** for debiting.<br>f) Tap **Save** button |
| 5 | How do I receive money by using DuitNow QR? | You can generate a QR Code and let the person who wishes to transfer money to you to scan it. Kindly refer to the steps below:<br>**<u>Pre-Login Share QR Code</u>**<br>**Steps for Static QR Code**<br>a) Launch the Mobile Banking App and tap on **Scan QR** icon.<br>b) Tap the **Scan Me** button.<br>c) Tap **Share DuitNow QR** button.<br><br>**Steps for Dynamic QR Code**<br>a) Launch the Mobile Banking App and tap **Scan QR** icon.<br>b) Tap **Scan Me** button.<br>c) Tap **Enter Amount** button.<br>d) Enter **Amount** and tap √ button.<br>e) QR Code is ready to scan.<br><br>**<u>Post-Login Share QR Code</u>**<br>**Steps for Static QR Code**<br>a) Launch the Mobile Banking App, enter **Password** and tap **Login** button. |

| No | Question | Answer |
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| | | b) Tap on **Scan QR** icon.<br>c) Tap **Scan Me** button.<br>d) Tap **Share DuitNow QR** button.<br><br>**Steps for Dynamic QR Code**<br>a) Launch the Mobile Banking App, enter **Password** and tap **Login** button.<br>b) Tap on **Scan QR** icon.<br>c) Tap **Scan Me** button.<br>d) Tap **Enter Amount** button.<br>e) Enter **amount** and tap √ button.<br>f) QR Code is ready to scan. |
| 6 | Can I de-register DuitNow QR? | Yes, you may do so. Kindly refer to the steps below:<br>a) Launch the Mobile Banking App, enter **Password** and tap **Login** button.<br>b) Tap **Menu**.<br>c) Tap **Settings**.<br>d) Tap **Scan QR**.<br>e) Disable **De-Register** button (swipe toggle left).<br>f) Confirmation Pop up appears and tap **OK**.<br>g) Verify and tap the **Approve** button.<br>h) Confirmation status Pop up appears and tap **OK**. |