Bank Islam Malaysia Berhad • 198301002944 (98127-X)

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 code can only be scanned once. Buyer does not need 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 GO Biz (where available). Merchant/Seller may share their code to the new user of Go Biz for them to key-in during the registration.
5	Seller	The person who registers as GO 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 code can be scanned repeatedly. Buyer is required to enter the amount when making QR payments using Static QR code.

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

No	Question	Answer
		transactional investment, current and/or savings account with Bank Islam.
		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 GO Biz?	GO Biz by Bank Islam is currently supported by any smart phone and mobile device e.g., tablet with specifications as below: - a) iOS 10.0 and above b) Android 8.0 and above Please note that you cannot use the application if your device is jail-broken or rooted. Always update your operating system and applications for optimum service.

5	What are the services available in GO Biz?	**As a Seller**
		
		 a) View account details and account history for Current Accounts / Savings Account / Transactional Investment Account that is tied to your stores.
		 b) View sales transaction history.
		 c) Generate Static and Dynamic QR Codes.
		 d) Manage/update own profile:
		     i) 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.
		     ii) Update Receiving Account
		     iii) Change Password
		     iv) Biometric Settings
		     v) Notification Settings
		 e) Outlet Management:
		     i) Switch Store Listing
		     ii) Create New Store
		     iii) List Stores – Edit and/or delete.
		 f) Account Management:
		     i) Update the list of Current Accounts/Savings Account/transactional investment account that is tagged to the Seller's profile.
		 g) Cashier Management:
		     i) Create Cashier
		     ii) List Cashier – Edit and/or delete.

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No	Question	Answer

		As a Cashier
		a) View sales transaction history for assigned Store.
		b) Generate Static and Dynamic QR Codes.
		c) Update own Profile:
		    i) Change Password
		    ii) Biometric Settings
		    iii) Notification Settings

6	What is the difference between Seller and Cashier?	**Seller will be able to:** a) View daily total sales from all outlets. b) Access additional function such as Manage Store/Cashier and Account Inquiry c) Create and control own profile and Cashier. **The Cashier will be able to:** a) View daily sales of the outlet that the Cashier is assigned to. b) Access dashboard of the outlet the Cashier is attached to. c) Use the username assigned by Seller to login to the application.
7	How do I start?	You must download GO 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 GO Biz. Alternatively, you can also check your GO 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 GO 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 premises, 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

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No	Question	Answer

12	How do I make GO Biz registration?	a) Download GO Biz Application from App Store (for iOS devices or Play Store (for Android devices) or App Gallery (for Huawei devices).
		 b) Click "Let's Get Started" for the next step.
		 c) Read and accept the Terms and Conditions for GO Biz. Tick "Agree" and click for the next step
		 d) Select ID type and enter ID number for verification.
		 e) Request TAC number for verify registration.
		 f) Enter other information required on the screen and click verify TAC.
		 g) Select the account(s) that will be applicable to the business.
		 h) Select the source of funds that will be acceptable by the business.
		 i) Enter all your details:
		    i) Select the business type category.
		    ii) Enter the business name.
		    iii) Enter business description.
		    iv) Administrator name
		    v) Designation
		    vi) I/C Number
		    vii) Create the username.
		    viii) Create the password with a minimum of 8 characters, which includes at least 1 special character, 1 capital letter and 1 number.
		    ix) Enter the email address.
		    x) Click done for acknowledgement.
		     • The page will redirect you to the referral code page. Enter the Referral Code and click continue.
		     • If you don't have a Referral Code, you can simply skip by clicking the skip button.

13	How can I initiate my first-time login?	**First time login for Seller.**
		 a) Enter username and password created during registration.
		 b) Store setup:
		    i) Enter store name.
		    ii) Store Location section will have Google Maps embedded on this page.
		    iii) Select store account (drop down listing will display the accounts selected during the registration).
		 c) Click done for acknowledgement.
		 If you skip the referral code during registration:

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No	Question	Answer
		• The page will redirect you to the referral code page. Enter the Referral Code and click continue.
		• If you don't have a Referral Code, you can simply skip by clicking the skip button.
		d) Biometric activation (optional)
		First time login for Cashier.
		a) Enter username and password received from email notification.
		b) Create your own password (current password, new password and confirm new password).
		c) Click done for acknowledgement.
		d) Biometric activation (optional).
14	What happens if I forgot my password?	**As a Seller, you may perform the following steps if you forgot your password:**
		a) Click 'Forgot Password' tab on the login page.
		b) Select ID Type from the dropdown menu, input the correct ID value based on the ID Type chosen, and click 'Continue'.
		c) Insert the TAC number received and click 'Verify TAC'.
		d) Input a new password with a minimum of 8 characters, including at least 1 special character, 1 capital letter and 1 number.
		e) Input the same password again to confirm and click 'Submit'.
		f) Upon successful reset password, you can click 'Proceed to Login' to use the new password.
		For Cashier, if you forgot your password, you must request the Seller to reset the password on your behalf. Seller is required to perform the following steps:
		a) Launch the GO Biz application on mobile device and login into your account.
		b) Selecting 'Manage Store/Cashier'.
		c) Select 'List Cashiers' and click 'Pen' icon next to Cashier name.
		d) Select 'Reset Password' and click 'Confirm' at the notification pop up.
		e) A new temporary password will be sent to the Cashier's email.
		f) Cashier to use this password for login.
		g) Upon successful login, the Cashier will be forced to change to a new password.
		h) Upon the change of password, the Cashier will be logged

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No	Question	Answer
		out and will be able to login again using the new password.
15	How do I generate and/ or share QR code from my mobile device?	**Create Dynamic QR Code.** a) Click on Dynamic QR code. b) Enter amount and generate code. c) Code appears and will expire in one minute. **Create Static QR Code.** a) Click on Static QR code. b) Click share to share the code and share it with Buyer via any phone applications. Or c) Click save to save the code to phone gallery. A Static QR Code will be downloaded to your mobile device as a picture. You can share the picture with Buyers for them to scan and make payment to your Account(s).
16	How do I view my Sales transaction history? (QR Payment)	**As a Seller:** a) On the dashboard page, click on the 'Transaction History' icon. b) Tap on Transaction History. c) You can choose to filter the transaction by clicking on the 'Filter' icon. You can filter by: - i) Date range (up to 90 days) ii) Transaction status iii) Store or Cashier **As a Cashier:** a) On the dashboard page, click on the 'Transaction History' icon. b) Tap on Transaction History. c) You can choose to filter the transaction by clicking on the 'Filter' icon. You can filter by: - i) Date range (up to 90 days) ii) Transaction status The results and summary shown will be based on filters applied. You can also check your GO 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.
17	How to download the recon report?	a) On the dashboard page, click on the 'Transaction History' icon. b) Tap on Download Recon Report. c) You can filter the transaction by date range up to 90 days.

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No	Question	Answer
		The report will be available for transactions occurring on T-1.

18	How do I view my account history?	a) On the dashboard page, click on the 'Account Inquiry' icon.
		b) Summary of your accounts will be display.
		    i) Deposits Account
		    ii) Investment Account
		c) Click Account Number to view your account details.
		d) Click on Account History to view your account transaction history.

LOGIN		
1	Do I need to login every time I want to use the application?	Yes. You need to re-login by key-in the User ID and password or by using face or fingerprint as there is login expiry on the application.
2	Can I use the application on the same mobile device for multiple User IDs?	Yes, you just need to logout from your current access to enable other users to login to his/her GO Biz on the same mobile device. Note: If the mobile device is to be used by various User ID, you should not activate the biometric authentication as it will disable multiple User ID to use this application via that mobile device.
3	What will happen if I enter the wrong password for 3 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. Note: The Referral Code can be obtained from Seller
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 first sign-up GO Biz. a) Launch the GO Biz application on your mobile device and login into your account. b) Click on the 'Settings' icon and select 'Invite Friends.'
OTHERS		
1	Is the application system secure?	A variety of security functions are in place to ensure a high level of security: a) Access is protected by strict sign-in procedures. b) Only one login session is allowed for the same mobile

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No	Question	Answer
		device at a time. c) Sensitive data such as passwords or transaction information will be transmitted via SSL, TLS1.2, and HTTPS secure protocols. d) Confidential account information is not stored on the device.
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 log-in 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 GO 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 GO Biz from being abused?	You can prevent others from using GO Biz to access your account by following these simple guidelines: a) Ensure your device is protected with biometric. b) Never leave your device unattended c) Never share your GO BIZ password with anyone You may also refer to "Your Responsibilities for Security" section in the Terms and Conditions of Bank Islam GO 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 GO 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	For some old devices, one of the possible causes is a cache partition size of smaller than 50 MB. You may clear the cache

No	Question	Answer
	encountered an unexpected error"?	data from your device and re-install the GO Biz application.

SETTING – SELLER ONLY

No	Question	Answer

1	How do I manage my profile information?	**Update seller Profile**
		a) Click on setting menu at entry page.
		b) Click on the sub menu update seller profile. You can change / update information below:
		  i) Profile picture
		  ii) Business Type Category
		  iii) Business Type
		  iv) Business Name
		  v) Email Address
		  vi) Business Description
		  vii) Administrator name
		  viii) Designation
		  ix) I/C Number
		  x) Source of Fund
		c) Request TAC number for verify registration.
		d) Enter other information required on the screen and click verify TAC.
		e) Click done for acknowledgement.
		
		Update receiving Account
		a) Click on setting menu at entry page.
		b) Click on the sub menu update receiving account.
		c) Request TAC number for verify registration.
		d) Enter other information required on the screen and click verify TAC.
		e) Click done for acknowledgement.
		
		Change Password
		a) Click on setting menu at entry page.
		b) Click on the sub menu change password.
		c) Enter current password, new password and confirm password.
		d) Request TAC number for verify registration.
		e) Enter other information required on the screen and click verify TAC.
		f) Click done for acknowledgement.

No	Question	Answer
		Biometric a) Click on setting menu at entry page. b) Click on the sub menu biometric settings. c) Click on ON/OFF button to update. d) Page will display message "Do you wish to enable/disable biometric login? Click confirm to continue." **Notification Settings** • Seller able to turn on or turn off notification. • Seller able to set to receive notification for all QR from all outlets or only for outlet tagged to seller ID. • Cashiers receive notification for their own QR only. a) Click on setting menu at entry page. b) Click on the sub menu notification settings. c) Click on ON/OFF button to update. d) You can choose either All QR Codes or Store QR Code only.

	OUTLET MANAGEMENT – SELLER ONLY	

1	How do I manage my outlets?	**Create New Store:**
		a) Click on manage store/cashier.
		b) Click on the sub menu create new store.
		c) Store setup:
		   i) Enter store name.
		   ii) Store Location section will have the Google Maps embedded on this page.
		   iii) Select store account (drop down listing will display the accounts selected during the registration).
		   iv) Click submit.
		d) Request TAC number for verify registration.
		e) Enter other information required on the screen and click verify TAC.
		f) Click done for acknowledgement.
		
		Edit Store.
		a) Click on manage store/cashier.
		b) Click on the sub menu list stores to view and edit store.
		c) Click on the available icon for view, edit and delete stores. (For delete store, TAC is not required).

No	Question	Answer
		i) In edit page, update the info and click submit. You will be able to update the following information: • Store name • Store location • Store account • Status ii) In view store, A list of stores registered by you will be displayed in this listing. iii) For delete stores: • Click on 'Trash Can' icon next to 'Store' name. • An overlay screen will appear to confirm the changes. • Click 'Confirm' button to proceed. • Upon confirmation, the store will be deleted from the list accordingly. d) Request TAC number for verify registration. e) Enter other information required on the screen and click verify TAC. f) Click done for acknowledgement. **Switch Store:** a) Click on manage store/cashier. b) Click on the sub menu switch store. The current store(s) will be shown on the screen. c) Click on the store to switch. d) Appear message "Your default store will be changed. Click confirm button to continue." e) The Default Store will be updated and shown in the store list accordingly.
CASHIER MANAGEMENT – SELLER ONLY		
1	How do I manage my Cashiers?	**Create cashier** a) Click on manage store/cashier. b) Click on the sub menu create cashier. c) Input page will be displayed. Assign: i) Cashier name ii) Username iii) Store iv) Email address d) Click continue.

No	Question	Answer
		e) Request TAC number for verify registration.
		f) Enter other information required on the screen and click verify TAC.
		g) Click done for acknowledgement.
		Cashier will receive the email notification with the Username and default password to perform first time login.
		View List
		a) Click on manage store/cashier.
		b) Click on list cashiers.
		c) A list of registered cashiers will be displayed on the list.
		Update cashier if cashier's status (Active)
		a) Click the 'Pen' icon next to Cashier name.
		b) You will be able to update the following information:
		i) Cashier name
		ii) Store name
		iii) Email address
		c) Click 'Update' if to change Cashier's information or click 'Reset Password' if to reset Cashier's password.
		d) Request TAC number for verify registration.
		e) Enter other information required on the screen and click verify TAC.
		f) Upon successful TAC verification, your Cashier's information will be updated accordingly or /the cashier will receive an email with the default login password for password reset.
		g) Click 'Confirm' button to proceed.
		Update cashier if cashier's status (Inactive)
		a) Click the 'Pen' icon next to Cashier login name.
		b) You will be able to update the following information:
		i) Cashier name
		ii) Store name
		iii) Email address
		c) Click 'Update' if to change Cashier's information or click 'Resend Password' if to resend password to Cashier's email.
		d) Request TAC number for verify registration.
		e) Enter other information required on the screen and click verify TAC.

No	Question	Answer
		f) Upon successful TAC verification, your Cashier's information will be updated accordingly or/ the system will resend a temporary password to the Cashier's email for him/her to perform first time login and reset password. g) Click 'Confirm' button to proceed. **Delete cashier** a) Click on 'Trash Can' icon next to Cashier name. b) An overlay screen will appear to confirm the changes. c) Click 'Confirm' button to proceed. d) Upon confirmation, the Cashier will be deleted from the list accordingly.

No	Question	Answer
GENERAL		

1	How do I make GO Biz registration?	a) Download GO Biz Application from App Store (for iOS devices or Play Store (for Android devices) or App Gallery (for Huawei devices).
		b) Click "Let's Get Started" for the next step.
		c) Read and accept the Terms and Conditions for GO Biz. Tick "Agree" and click for the next step
		d) Select ID type and enter ID number for verification.
		e) Request TAC number for verify registration.
		f) Enter other information required on the screen and click verify TAC.
		g) Select the account(s) that will be applicable to the business.
		h) Select the source of fund that will be acceptable by the business.
		i) Enter all your details:
		   i) Select the business type category.
		   ii) Enter the business name.
		   iii) Enter business description.
		   iv) Administrator name
		   v) Designation
		   vi) I/C Number
		   vii) Create the username.
		   viii) Create the password with a minimum of 8 characters, which includes at least 1 special character, 1 capital letter and 1 number.

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No	Question	Answer
		xi) Enter the email address.
		xii) Click done for acknowledgement.
		• The page will redirect you to the referral code page. Enter the Referral Code and click continue.
		• If you don't have a Referral Code, you can simply skip by clicking the skip button.
2	How can I initiate my first-time login?	**First time login for Seller.**
		a) Enter username and password created during registration.
		b) Store setup:
		i) Enter store name.
		ii) Store Location section will have Google Maps embedded on this page.
		iii) Select store account (drop down listing will display the accounts selected during the registration).
		c) Click done for acknowledgement.
		If you skip the referral code during registration:
		• The page will redirect you to the referral code page. Enter the Referral Code and click continue.
		• If you don't have a Referral Code, you can simply skip by clicking the skip button.
		d) Biometric activation (optional)
		First time login for Cashier.
		a) Enter username and password received from email notification.
		b) Create your own password (current password, new password and confirm new password).
		c) Click done for acknowledgement.
		d) Biometric activation (optional).
3	What happens if I forgot my password?	**As a Seller, you may perform the following steps if you forgot your password:**
		a) Click 'Forgot Password' tab on the login page.
		b) Select ID Type from the dropdown menu, input the correct ID value based on the ID Type chosen, and click 'Continue'.
		c) Insert the TAC number received and click 'Verify TAC'.
		d) Input a new password with a minimum of 8 characters, including at least 1 special character, 1 capital letter

No	Question	Answer
		and 1 number.
		e) Input the same password again to confirm and click 'Submit'.
		f) Upon successful reset password, you can click 'Proceed to Login' to use the new password.
		For Cashier, if you forgot your password, you must request the Seller to reset the password on your behalf. Seller is required to perform the following steps:
		a) Launch the GO Biz application on mobile device and login into your account.
		b) Selecting 'Manage Store/Cashier'.
		c) Select 'List Cashiers' and click 'Pen' icon next to Cashier name.
		d) Select 'Reset Password' and click 'Confirm' at the notification pop up.
		e) A new temporary password will be sent to the Cashier's email.
		f) Cashier to use this password for login.
		g) Upon successful login, the Cashier will be forced to change to a new password.
		h) Upon the change of password, the Cashier will be logged out and will be able to login again using the new password.
4	How do I generate and/ or share QR code from my mobile device?	**Create Dynamic QR Code.**
		a) Click on Dynamic QR code.
		b) Enter amount and generate code.
		c) Code appears and will expire in one minute.
		Create Static QR Code.
		a) Click on Static QR code.
		b) Click share to share the code and share it with Buyer via any phone applications. Or
		c) Click save to save the code to phone gallery. A Static QR Code will be downloaded to your mobile device as a picture. You can share the picture with Buyers for them to scan and make payment to your Account(s).
5	How do I view my Sales transaction history? (QR Payment)	**As a Seller:**
		a) On the dashboard page, click on the 'Transaction History' icon.
		b) Tap on Transaction History.
		c) You can choose to filter the transaction by clicking on the 'Filter' icon. You can filter by: -

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No	Question	Answer

		i) Date range (up to 90 days)
		    ii) Transaction status
		    iii) Store or Cashier
		
		As a Cashier:
		a) On the dashboard page, click on the'Transaction History' icon.
		b) Tap on Transaction History.
		c) You can choose to filter the transaction by clicking on the 'Filter' icon. You can filter by: -
		    i) Date range (up to 90 days)
		    ii) Transaction status
		
		The results and summary shown will be based on filters applied.
		You can also check your GO 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.

6	How to download the recon report?	a) On the dashboard page, click on the'Transaction History' icon. b) Tap on Download Recon Report. c) You can filter the transaction by date range up to 90 days. The report will be available for transactions occurring on T-1.

7	How do I view my account history?	a) On the dashboard page, click on the 'Account Inquiry' icon.
		b) Summary of your accounts will be display.
		    i) Deposits Account
		    ii) Investment Account
		c) Click Account Number to view your account details.
		d) Click on Account History to view your account transaction history.