Frequently Asked Questions (FAQ) – GO BIZ by Bank Islam

DEFINITIONS	
Buyer	Customer who makes QR Payment to you for purchase of goods and/ or services.
Cashier	The person who is authorized by Seller to generate QR Codes and receive QR Payments from Buyer on behalf of Seller.
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.
Seller	The person who registers as GO Biz merchant. Seller has the administrative control on the application.
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.

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.

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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 transactional investment, current and/or savings account with Bank Islam.
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?	Below are the available services:-
		 As a Seller
		 1. View account details for Current Accounts/Savings Account/transactional investment account that is tied to Seller's stores.
		 2. View sales transaction history.
		 3. Generate Static and Dynamic QR Codes.
		 4. Manage/update own profile:
		     i. Seller's details i.e. Business Type Category, Business Type, Business Name, Email address, Business Description and Source of Fund
		     ii. Update Receiving Account
		     iii. Change Password
		     iv. Biometric Settings
		     v. Notification Settings
		 5. Outlet Management:
		     i. Switch Store Listing
		     ii. Create New Store
		     iii. List Stores – Edit and/or Delete
		 6. Account Management:
		     i. Update the list of Current Accounts/Savings Account/transactional investment account that is tagged to the Seller's profile.
		 7. Cashier Management:
		     i. Create Cashier
		     ii. List Cashier – Edit and/or Delete

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		As a Cashier:
		1. View sales transaction history for assigned Store.
		2. Generate Static and Dynamic QR Codes.
		3. 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:- i. View daily total sales from all outlets ii. Access additional function such as Manage Store/Cashier and Account Inquiry iii. Create and control own profile and Cashier. The Cashier will be able to:- i. View daily sales of the outlet that the Cashier is assigned to. ii. Access dashboard of the outlet the Cashier is attached to. iii. 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).
8.	How do I sign up?	You may perform a one-time registration upon launching the application for the first time. Seller will have to provide:- i. ID Type ii. ID Number iii. Business Type Category iv. Business Type v. Business Name vi. Business Description vii. Username viii. Password Input a new password with a minimum of 8 characters, which includes at least 1

		special character, 1 capital letter and 1 number. ix. Confirm Password x. Email Address
9.	How do I generate and/ or share Static QR code from my mobile device?	i. Launch the GO Biz application on your mobile device and login into your account. ii. Click on 'Static QR Code' icon. iii. Static QR code will be generated and is ready to be scanned by Buyers. iv. To share the Static QR code, you can click on 'Share QR Code' button and share it with Buyer via any phone applications or click on 'Save' button to save it on your mobile device. v. Upon clicking the 'Save' button, 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).
10.	How do I generate a Dynamic QR code from my mobile device??	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.
14.	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.
15.	How do I view my transaction history?	Launch the GO Biz application on your mobile device and login into your account. As a Seller: i. On the dashboard page, click on the 'Transaction' icon. ii. User can choose to filter the transactions by clicking on the 'Filter' icon. iii. User can filter by:-

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		- Date range (up to 90 days)
		- Transaction status
		- Store or Cashier
		
		As a Cashier:
		  i. On the dashboard page, click on the 'Transaction' icon.
		  ii. User can choose to filter the transactions by clicking on the 'Filter' icon.
		  iii. User can filter by:-
		    - Date range (up to 90 days)
		    - Transaction status
		
		Results and summary shown will be based on filters applied.

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 download Transaction History from the application?	Yes. You can download it from the Transaction History tab.

6.	What happens if I forgot my password?	As a Seller, you may perform the following steps if you forgot your password:
		
		  i. Click 'Forgot Password' tab on the login page;
		  ii. Select ID Type from the dropdown menu, input the correct ID value based on the ID Type chosen, and click 'Continue'.

		iii.	Insert the TAC number received and click 'Verify TAC'.
		iv.	Input a new password with a minimum of 8 characters, including at least 1 special character, 1 capital letter and 1 number.
		v.	Input the same password again to confirm and click 'Submit'. Upon successful reset password, you can click 'Proceed to Login' to use the new password.
			For Cashier, if you forgot your password, you have to request Seller to reset the password on your behalf . Seller is required to perform the following steps:
		i.	launch the GO Biz application on mobile device and login into Seller's account.
		ii.	selecting 'Manage Store/Cashier'.
		iii.	Select 'List Cashiers' and click 'Pen' icon next to Cashier name
		iv.	Select 'Reset Password' and Click 'Confirm' at the notification pop up.
		v.	A new temporary password will be sent to the Cashier's email.
		vi.	Cashier to use this password for login.
		vii.	Upon successful login, the Cashier will be forced to change to a new password.
		viii.	Upon the change of password, the Cashier will be logged out and will be able to login again using the new password.
MANAGE PROFILE – SELLER ONLY			
1.	How do I manage my profile?	i.	Launch the GO Biz application on your mobile device and login into your account.
		ii.	Click on 'Settings' icon > Update Merchant Profile
		iii.	You can change/update information below:- - Profile picture - Business Type Category - Business Type - Business Name

		- Email Address - Business Description - Source of Fund iv. Upon clicking on the 'Update' button, TAC will be sent to your registered mobile number. v. Input TAC number and click 'Verify TAC'. vi. Upon successful TAC verification, your profile will be updated accordingly.
OUTLET MANAGEMENT – SELLER ONLY		

1.	How do I manage my outlets?	Launch the GO BIZ application on your mobile device and login into your account.
		
		1. Create New Store:
		   i. Click on 'Manage Store/Cashier' icon > 'Create New Store'.
		   ii. You need to provide information below:-
		      - Store Name
		      - Store Location
		      - Store Account
		   iii. Upon clicking on the 'Submit' button, TAC will be sent to your registered mobile number.
		   iv. Input TAC number and click 'Verify TAC'.
		   v. Upon successful TAC verification, your Store will be set up accordingly.
		
		2. List Store:
		   i. Click on 'Manage Store/Cashier' icon > 'List Store'.
		   ii. A list of stores registered by you will be displayed in this listing.
		
		3. *Update Store:
		   i. Click on 'Pen' icon next to Store name
		   ii. You will be able to update the following information:-
		      - Store name
		      - Store location
		      - Store account
		      - Status
		   iii. Upon clicking on the 'Submit' button, TAC will be sent to your registered mobile number.
		   iv. Input TAC number and click 'Verify TAC'.

		v. Upon successful TAC verification, your Store information will be updated accordingly.

		4. *Delete Store:
		  i. Click on 'Trash Can' icon next to 'Store' name.
		  ii. An overlay screen will appear to confirm the changes.
		  iii. Click 'Confirm' button to proceed.
		  iv. Upon confirmation, the store will be deleted from the list accordingly.
		
		5. Switch Store:
		  i. Click on 'Manage Store/Cashier' icon > 'Switch Store'. The current store(s) will be shown on the screen.
		  ii. Select any store to be set as Default Store. An overlay screen will appear to confirm the changes. Click 'Confirm' button to proceed.
		  iii. The Default Store will be updated and shown in the store list accordingly.
		
		*Note: You have to perform action in 'List Store' prior proceed with steps in 'Update Store' and/or 'Delete Store'.

CASHIER MANAGEMENT – SELLER ONLY		

1.	How do I manage my Cashiers?	Launch the GO Biz application on your mobile device and login into your account.
		
		1. Create cashier:
		  i. Click on 'Manage Store/Cashier' icon > 'Create Cashier'
		  ii. You need to provide information below:-
		    - Cashier name
		    - Username for cashier
		    - Store name which was assigned to that cashier
		    - Cashier's email address
		  iii. Click 'Continue' button to proceed. TAC will be sent to your registered mobile number. .
		  iv. Input TAC number and click 'Verify TAC'.
		  v. Upon successful TAC verification, your Cashier will be created accordingly. At

the same time, the system will send a temporary password to the Cashier's email for him/her to perform first time login and reset password.

2. **List cashier:**
   i. Click on 'Settings' icon > 'Manage Store/Cashiers' > 'List Cashiers'.
   ii. A list of registered cashiers will be displayed on the list.

3. ***Update cashier:**

   Cashier's status - Active:
   i. Click the 'Pen' icon next to Cashier name.
   ii. You will be able to update the following information:-
      - Cashier name
      - Store name
      - Email address
   iii. Click 'Update' if to change Cashier's information / Click 'Reset Password' if to reset Cashier's password .
   iv. Input TAC number and click 'Verify TAC'.
   v. 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.Click 'Confirm' button to proceed.

   Cashier's status – Inactive:
   i. Click the 'Pen' icon next to Cashier login name.
   ii. You will be able to update the following information:
      - Cashier name
      - Store name
      - Email address
   iii. Click 'Update' if to change Cashier's information or click 'Resend Password' if to resend password to Cashier's email.
   iv. Input TAC number and click 'Verify TAC'

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v. 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.
vi. Click 'Confirm' button to proceed.

4. *Delete cashier:
i. Click on 'Trash Can' icon next to Cashier name.
ii. An overlay screen will appear to confirm the changes.
iii. Click 'Confirm' button to proceed.
iv. Upon confirmation, the Cashier will be deleted from the list accordingly.

*Note: You have to perform action in 'List Cashier' prior proceed with steps in 'Update Cashier' and/or 'Delete Cashier'.
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<td>1.</td>
<td>Is the application system secure?</td>
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A variety of security functions are in place to ensure a high level of security:-

1. Access is protected by strict sign-in procedures.
2. Only one login session is allowed for same mobile device at a time.
3. Sensitive data such as passwords or transaction information will be transmitted via SSL, TLS1.2, and HTTPS secure protocols.
4. Confidential account information is not stored on the device.
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<td>2.</td>
<td>What happens if I lose my mobile device?</td>
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Other individuals cannot access the application without your User ID and password or face or fingerprint

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 has been compromised, please contact Bank Islam Contact Centre at 03-26 900 900 immediately.
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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, as long as 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:- i. Ensure your device is protected with biometric ii. Never leave your device unattended iii. 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.