



Bank Islam Malaysia Berhad • 198301002944 (98127-X)

## Frequently Asked Questions (FAQ)

GLOSSARY		
1	Banking Business Day	Any calendar day from Monday to Friday, except a public holiday in the Federal Territory of Kuala Lumpur.
2	Bill	An itemized statement of money owed, or a request to pay, for purchase goods, provision of services and/ or any other business transaction.
3	Biller	Government agencies, statutory bodies, companies, body corporates, businesses, (including sole proprietors and partnership) societies, charities and other entities participating in the JomPAY Scheme to collect bill payments.
4	Biller Code or BC	An alphanumeric code uniquely identifying either: <ul style="list-style-type: none"> <li>• a Biller; or</li> <li>• a Biller's product or service category</li> </ul> for purpose of routing payments to the Biller.
5	Biometric Authentication	An authentication method using Face or Fingerprint(s), as the case may be, to authenticate or verify your identity or Instructions.
6	Debiting Participant	A participant in the JomPAY Scheme who offers services that allow Payers to initiate Payment Instruction
7	Dynamic QR Code	A QR Code that is generated on-demand where the information encoded within the QR Code can be changed whenever a new QR Code is generated and is usually with an expiry period.
8	Payer	Individuals, companies, body corporates, business (including sole proprietors and partnerships), government agencies, statutory bodies, societies, and other Customers that make payments to Billers using JomPAY.
9	Quick response code or QR Code or QR	A two-dimensional barcode that can be read using the camera of a smartphone or mobile device that is equipped with QR reader.
10	Recipient Reference Number or RRN	A unique identifier of the bill account assigned by a Biller to Payer, Printed as Ref-1, and Ref-2 on a Bill.
11	Static QR Code	A pre-generated QR Code where the information encoded within the QR Code is fixed and not editable, usually there is no expiry on the Static QR Code.

No	Question	Answer
<b>JOMPAY</b>		
1	What is JomPAY	<p>JomPAY is Malaysia's national bill payment scheme established and operated by Payments Network Malaysia Sdn Bhd (PayNet), under Bank Negara Malaysia with the participation of banks and large billers. JomPAY establishes an accessible bill payment eco-system for consumers, banks and billers, where customer of 42 banks in Malaysia can pay bills anywhere and anytime.</p> <p>JomPAY is allows customers to pay bills of registered billers via banking channels and/or mobile applications.</p> <p>For businesses and billers, using JomPAY to collect payments from customers saves time and money, improves cash flow, and makes reconciliation of incoming payments easier.</p>
2	What can JomPAY do for me?	<p>With JomPAY, you can pay any bill through the Internet or Mobile Banking service of 42banks in Malaysia using funds from your Savings, Current, Transactional Investment or Credit Card accounts. It's fast, safe, and convenient.</p> <p>You can refer to JomPAY website for list of participating banks and JomPAY services at <a href="https://www.jompay.com.my/personal/payment-availability.html">https://www.jompay.com.my/personal/payment-availability.html</a></p>
3	Is JomPAY free?	Yes, JomPAY is absolutely FREE for customers who are making bill payments.
4	Do I have to register before making payments with JomPAY?	No registration is required with JomPAY. However, you must have Internet or Mobile Banking access at one of the 42 banks. For more information on obtaining Internet or Mobile Banking access, please contact our Contact Centre at +603 26 900 900.
5	How do I make payment via JomPAY?	<p>Just look for the JomPAY logo on your bill or invoice and log in to Bank Islam Internet or Mobile Banking to make payment.</p> <p>Enter the JomPAY Biller Code and Reference Number (Ref-1) with payment made from your Current, Savings, Transactional Investment and Credit Card account.</p>
6	What is Biller Code?	A Biller Code is a unique number to identify a JomPAY Biller
7	What is Ref-1?	Ref-1 is a unique number used by your Biller to identify you or your bill. Ref-1 is printed next to the JomPAY logo on your bill.
8	Why does Ref-1 change in some subsequent bills/invoices?	Ref-1 could be either fixed or variable depending on the needs of Billers. In most cases, Ref-1 is fixed.
9	How is JomPAY different from existing Bank Islam's bill payment service?	At present, the number of Billers available for you to pay differs significantly across banks in Malaysia. You may not be able to make payments to a Biller if the Biller is not available at Bank Islam's Internet & Mobile Banking channel. JomPAY creates an accessible and inclusive bill payment eco-system for consumers, banks, and billers so that all JomPAY Billers are available to all customers of 42 banks in Malaysia.

No	Question	Answer												
10	Is there a limit for JomPAY payment?	<p>Some Billers may impose a limit on the amount payable via certain accounts such as Credit Card accounts. Additionally, since JomPAY transactions are performed at Internet or Mobile Banking, the following daily limit is applicable for JomPAY payment.</p> <table><tr><th>Channel</th><th>Transaction Types</th><th>Default Daily Limit</th><th>Maximum Daily Limit</th></tr><tr><td>IB</td><td>JomPAY, Bill Payment, Bill Presentment, and Payment Gateway</td><td>RM5,000</td><td>RM100,000</td></tr><tr><td>GO by Bank Islam</td><td>JomPAY, Bill Payment and Sadaqa (for donation)</td><td>RM5,000</td><td>RM100,000</td></tr></table> <p><b>Note:</b></p> <ul style="list-style-type: none"><li>a) For non-resident accounts, the maximum daily limit for any payment, receipt, or transfer is RM10,000.</li><li>b) The daily transaction limit is not shared between Internet Banking (IB) and Mobile Banking (GO by Bank Islam).</li></ul>	Channel	Transaction Types	Default Daily Limit	Maximum Daily Limit	IB	JomPAY, Bill Payment, Bill Presentment, and Payment Gateway	RM5,000	RM100,000	GO by Bank Islam	JomPAY, Bill Payment and Sadaqa (for donation)	RM5,000	RM100,000
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11	How long does it take for my payment to go through?	<p>If you make a JomPAY payment before 17:00 on a Banking Business Day, the Biller will receive payment on the same day. If you make a JomPAY payment after 17:00, the Biller will receive payment on the next Banking Business Day. If you make a payment on a non-Banking Business Day, such as on a weekend or a public holiday, the Biller will receive payment on the next Business Day.</p> <p>The cut-off time may vary and is subject to change from time to time according to PayNet. For latest information on the cut-off time, kindly refer to <a href="https://www.bankislam.com/personal-banking/services/jompay/">https://www.bankislam.com/personal-banking/services/jompay/</a></p>												
12	Can I set a future dated payment?	Yes, you will be able to schedule a payment to occur on a future date at Bank Islam's IB or GO by Bank Islam.												
13	How do I know if the payment was successfully made and debited from my account?	Once you have 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 in Bank Islam internet Banking or GO by Bank Islam apps.												
14	Why is my payment rejected?	Your payment may be rejected due to these reasons: <ul style="list-style-type: none"><li>a) Insufficient balance in your account.</li><li>b) Poor internet connectivity.</li><li>c) Biller's JomPAY service has been deactivated.</li></ul>												
15	I have received a successful notification for my payment, but the Biller claimed it did not receive it. What should I do?	Please show the successful notification to the Biller for payment confirmation. Biller could also check its own account transaction history with Biller Bank to find out if the payment has been made successfully.												



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16	What should I do if I made an incorrect payment amount?	<p>If you are at the Biller's premise, kindly settle the dispute with the merchant directly. Any settlement of discrepancies shall be between you and the Biller. 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>

No	Question	Answer
<b>JOMPAY QR</b>		
1	What is JomPAY QR?	JomPAY QR is a QR code provided by billers that allows you to pay your bills using your mobile phone quickly and easily. Simply scan the static or dynamic QR code, which contains the Biller Code, Recipient Reference Number (RRN), and payment amount, typically found on your bill or invoice. This eliminates the need to manually enter payment details, saving you time and effort.
2	How does JomPAY QR differ from the existing QR payments offered by banks and e-Wallet providers?	JomPAY QR includes your unique RRN (which appears as Ref-1 and Ref-2 on your bill/invoice) so you don't have to manually key in the required details for payment. Existing QR payments offered by banks typically enable payments or transfers to merchants or individuals.
3	Who can use JomPAY QR?	<p>All new and existing Bank Islam Mobile Banking (currently known as GO by Bank Islam) users with the latest app version (V.3.2.05 and above).</p> <p>How to check your app version:</p> <ol style="list-style-type: none"> <li>Launch GO.</li> <li>On the front page, select Menu button, the version is indicated at the bottom.</li> </ol> <p>You may download the latest app version from Google Play Store, Apple App Store and Huawei AppGallery.</p>
4	Do I need to register to use JomPAY QR?	<p>No, you do not have to register for JomPay QR. However, you need to register DuitNow QR to enable QR scan before using JomPAY QR.</p> <p>The source account for JomPAY QR refers to the preferred account during DuitNow QR registration.</p> <p>If you have registered to use DuitNow QR before, this step is no longer required.</p> <p>To register for DuitNow QR, just click on "Scan QR" at GO by Bank Islam and follow the instructions on your screen.</p>
5	How do I use JomPAY QR to pay bills?	After you have registered, just click on "Scan QR" and scan any JomPAY QR on you bills or invoices.
6	Are there any charges for using JomPAY QR?	There are no charges for using JomPAY QR to pay bills.

No	Question	Answer						
7	What are the safety measures to be taken before proceeding with the JomPAY QR transaction?	You are required to ensure the following: a) Check the amount to be paid. b) Check the biller's details (business name) before proceeding with the JomPAY transaction.						
8	Do I need to key in my password every time I launch and use JomPAY QR?	No. However, below are instances where password is required: a) First-time set up of Scan QR. b) Change of QR settings including payment limit and default account.						
9	What is my daily limit for JomPAY QR?	<table border="1"> <thead> <tr> <th>Transaction Types</th><th>Default Daily Limit</th><th>Maximum Daily Limit</th></tr> </thead> <tbody> <tr> <td>JomPAY, Bill Payment and Sadaqa (for donation)</td><td>RM5,000</td><td>RM100,000</td></tr> </tbody> </table> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>a) JomPAY QR daily transaction limit is shared with Bill Payment / Sadaqa / JomPAY transaction made manually via GO by Bank Islam.</li> <li>b) For non-resident accounts, the maximum daily limit for any payment, receipt, or transfer is RM10,000.</li> <li>c) The daily transaction limit is not shared between Internet Banking (IB) and Mobile Banking (GO by Bank Islam).</li> </ul>	Transaction Types	Default Daily Limit	Maximum Daily Limit	JomPAY, Bill Payment and Sadaqa (for donation)	RM5,000	RM100,000
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10	May I know why at times I don't have to enter the amount to be paid?	This is because the Biller has already fixed the amount to be paid. Hence, when you scan the JomPAY QR Code, you will be making payment for the exact amount. The amount will be displayed on the screen for your confirmation.						
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