

## Frequently Asked Questions (FAQ) Version 1.0

### DuitNow AutoDebit Consent Registration and DuitNow AutoDebit

#### GLOSSARY

<b>1</b>	<b>Merchant</b>	<b>A business entity who sends DuitNow AutoDebit request</b>
<b>2</b>	<b>Customer</b>	<b>A person who makes the payment based on the requested amount by the Merchant</b>

No	Question	Answer
General		
1	What is DuitNow AutoDebit Consent Registration?	DuitNow AutoDebit registration is a consent registration for the preferred merchant to collect recurring payments from customer.
2	Why do I have to perform Consent Registration for DuitNow AutoDebit?	This is to facilitate merchant to collect payment from your registered account using DuitNow AutoDebit based on the registered consent earlier.
3	How do I register Consent for DuitNow AutoDebit?	There are three (3) ways to perform Consent Registration for DuitNow AutoDebit:- <ul style="list-style-type: none"> <li>• Register via Internet Banking</li> <li>• Register from merchant's website</li> <li>• Merchant sends a consent request to you</li> </ul>
4	Is there any expiry date for Consent request?	Yes, it depends on the merchant's set up.
5	What is DuitNow AutoDebit?	A service that allows merchant to collect recurring payments based on consent given by customers.
6	Would I be charged for using DuitNow AutoDebit?	No. It is free until further notice.
7	How many merchants I can register for DuitNow AutoDebit?	There is no limit on how many merchants you can register.
8	Is there any expiry date for DuitNow AutoDebit?	Yes, there is an expiry date as per the expiry set up in the DuitNow Consent registration.

9	How do I know if my DuitNow AutoDebit was successful?	A notification will be sent to you via email/SMS.
10	Can I reject a DuitNow AutoDebit Consent request?	Yes, you can reject or reject and block any request.
11	What is the type of account that can be used for Consent registration for DuitNow AutoDebit?	All types of banking accounts (savings, current, and transactional investment accounts) can be used to pay except term deposit accounts.
12	I need help with my DuitNow AutoDebit. Who can I contact?	You can call our Call Centre at 03 26900 900 or email <a href="mailto:contactcenter@bankislam.com.my">contactcenter@bankislam.com.my</a> for assistance.
<b>DuitNow AutoDebit Consent Registration via Internet Banking</b>		
1	How do I register Consent for DuitNow AutoDebit via Internet Banking?	<p>Below are the steps:</p> <ol style="list-style-type: none"> <li>1. Login to Internet Banking</li> <li>2. Click <b>DuitNow</b></li> <li>3. Click <b>DuitNow AutoDebit</b></li> <li>4. Select <b>AutoDebit Registration</b></li> <li>5. Select <b>Biller</b> from dropdown list</li> <li>6. Select <b>Product</b> from dropdown list</li> <li>7. Select <b>From Account</b> from dropdown list</li> <li>8. Enter the <b>Maximum Payment Amount</b></li> <li>9. Select Payment Frequency from dropdown list</li> <li>10. Select <b>Start</b> and <b>End Date</b></li> <li>11. Key in <b>Reference 1</b> and <b>Reference 2</b></li> <li>12. Click <b>Register</b> to proceed to the next page.2</li> <li>13. Verify the details of the request displayed. If correct Click <b>Request i-Access Code</b></li> <li>14. Key in <b>the i-Access Code</b> sent to your registered phone number</li> <li>15. Click <b>Confirm</b> to proceed with the transaction after all checking details is correct</li> <li>16. Click <b>Print</b> to print/save the acknowledgement page for record (if required)</li> </ol>

2	<p>How can I view Consent Registration request for DuitNow AutoDebit from merchant via Internet Banking</p>	<p>Below are the steps:</p> <ol style="list-style-type: none"> <li>1. Login to Internet Banking</li> <li>2. Click <b>DuitNow</b></li> <li>3. Click <b>DuitNow AutoDebit</b></li> <li>4. Select <b>View DuitNow AutoDebit</b></li> <li>5. Select <b>View Received DuitNow AutoDebit</b> from the <b>Action</b> dropdown list</li> <li>6. Select the Consent Registration request from the biller that you wish to view.</li> <li>7. Click '&gt;' next to the word '<b>Expired</b>' of the request selected.</li> <li>8. Click <b>Submit</b> to view the list</li> </ol>
3	<p>How do I register Consent for DuitNow AutoDebit via merchant's website?</p>	<p>Below are the steps:</p> <ol style="list-style-type: none"> <li>1. Go to merchant's website</li> <li>2. Select bank to perform</li> <li>3. Login to Internet Banking</li> <li>4. Select <b>From Account</b> from dropdown list</li> <li>5. Verify the transaction details</li> <li>6. Request <b>i-Access Code</b></li> <li>7. The unique 10-character <b>i-Access Code</b> will be generated and delivered to your registered mobile number via SMS</li> <li>8. Verify the first 4-character on-screen and enter the last 6-digit to complete your transaction request</li> <li>9. Verify the details of the request displayed. If correct Click <b>Pay</b> to proceed</li> <li>10. Click <b>Continue with Transaction</b> and you will be redirected to merchant's website</li> </ol>
4	<p>How do I accept Consent registration request for DuitNow AutoDebit from merchant via Internet Banking?</p>	<p>Below are the steps:</p> <ol style="list-style-type: none"> <li>1. Login to Internet Banking</li> <li>2. Click <b>DuitNow</b></li> <li>3. Click <b>DuitNow AutoDebit</b></li> <li>4. Select <b>View DuitNow AutoDebit</b></li> <li>5. Select <b>View Received DuitNow AutoDebit</b> from the <b>Action</b> dropdown</li> <li>6. Click <b>Submit</b></li> <li>7. Click '&gt;' next to the word '<b>Pending</b>' of the request selected.</li> <li>8. Select <b>Authorize</b> from the <b>Action</b> dropdown list</li> <li>9. Select Consent registration request to pay using which account under <b>From Account</b> dropdown list</li> </ol>

		<ol style="list-style-type: none"> <li>10. Read the <b>Terms and Conditions</b> and tick the checkbox to acknowledge</li> <li>11. Click <b>Submit</b> to proceed to the next step</li> <li>12. Click <b>Request i-Access Code</b></li> <li>13. Key in <b>the i-Access Code</b> sent to your registered phone number</li> <li>14. Verify the details of the request displayed. If correct Click <b>Confirm</b> to proceed with the transaction</li> </ol> <p>Note: The accepted transaction is successful if the status <b>Accepted</b> is shown under '<b>Transaction Status</b>'</p>
5	<p>How do I reject a Consent Registration request for DuitNow AutoDebit from merchant via Internet Banking?</p>	<p>Below are the steps:</p> <ol style="list-style-type: none"> <li>1. Login to Internet Banking</li> <li>2. Click <b>DuitNow</b></li> <li>3. Click <b>DuitNow AutoDebit</b></li> <li>4. Select <b>View DuitNow AutoDebit</b></li> <li>5. Select <b>View Received DuitNow AutoDebit</b> from the <b>Action</b> dropdown</li> <li>6. Click <b>Submit</b></li> <li>7. Select the Consent Registration request from the biller that you wish to reject. Only request under <b>Pending</b> status is allowed for rejection.</li> <li>8. Click '&gt;' next to the word '<b>Pending</b>' of the request selected.</li> <li>9. Select <b>Reject</b> from the <b>Action</b> dropdown list</li> <li>10. Read the <b>Terms and Conditions</b> and tick the checkbox to acknowledge.</li> <li>11. Click <b>Submit</b> to proceed to the next step</li> <li>12. Verify the details of the request displayed. If correct Click <b>Confirm</b></li> </ol> <p>Note: The rejected transaction is successful if the status <b>Accepted</b> is shown under '<b>Transaction Status</b>'</p>
6	<p>How do I reject and block a Consent registration request for DuitNow AutoDebit from merchant via Internet Banking?</p>	<p>Below are the steps:</p> <ol style="list-style-type: none"> <li>1. Login to Internet Banking</li> <li>2. Click <b>DuitNow</b></li> <li>3. Click <b>DuitNow AutoDebit</b></li> <li>4. Select <b>View DuitNow AutoDebit</b></li> <li>5. Select <b>View Received Duitnow AutoDebit</b> from the <b>Action</b> dropdown</li> <li>6. Click <b>Submit</b></li> </ol>

		<ol style="list-style-type: none"> <li>7. Select the Consent Registration request from the biller that you wish to reject and block. Only request under <b>Pending</b> status is allowed for rejection.</li> <li>8. Click '&gt;' next to the word '<b>Pending</b>' of the request selected</li> <li>9. Select <b>Reject and Block</b> from the <b>Action</b> dropdown list</li> <li>10. Read the <b>Terms and Conditions</b> and tick the checkbox to acknowledge</li> <li>11. Click <b>Submit</b> to proceed to the next step</li> <li>12. Verify the details of the request displayed. If correct Click <b>Confirm</b></li> </ol> <p>Note: The rejected and block transaction is successful if the status <b>Accepted</b> is shown under '<b>Transaction Status</b>'</p>
7	<p>How do I view the Consent registration for DuitNow AutoDebit that I have submitted earlier?</p>	<p>Below are the steps:</p> <ol style="list-style-type: none"> <li>1. Login to Internet Banking</li> <li>2. Click <b>DuitNow</b></li> <li>3. Click <b>DuitNow AutoDebit</b></li> <li>4. Select <b>View DuitNow AutoDebit</b></li> <li>5. Select <b>View Sent DuitNow AutoDebit</b> from the <b>Action</b> dropdown list</li> <li>6. Click <b>Submit</b> to proceed</li> <li>7. Select the Consent Registration request from the biller that you wish to view. Only request under <b>Pending</b> status is allowed for view.</li> <li>8. Click '&gt;' next to the word '<b>Pending</b>' of the request selected</li> <li>9. Detail of the transaction can be view here</li> </ol>
8	<p>How can I suspend/deactivate a DuitNow AutoDebit Consent?</p>	<p>Below are the steps to deactivate DuitNow AutoDebit Consent:</p> <ol style="list-style-type: none"> <li>1. Login to Internet Banking</li> <li>2. Click <b>DuitNow</b></li> <li>3. Click <b>DuitNow AutoDebit</b></li> <li>4. Select <b>View DuitNow AutoDebit</b></li> <li>5. Select <b>View DuitNow AutoDebit</b> from the <b>Action</b> dropdown list</li> <li>6. Click <b>Submit</b> to proceed</li> <li>7. Select the Consent Registration request from the biller that you wish to suspend/deactivate. Only request under <b>Pending</b> status is allowed for rejection.</li> </ol>

		<ol style="list-style-type: none"> <li>8. Click '&gt;' next to the word '<b>Pending</b>' of the request selected</li> <li>9. Select <b>Deactivate</b> from the <b>Action</b> dropdown list</li> <li>10. Read the <b>Terms and Conditions</b> and tick the checkbox to acknowledge</li> <li>11. Click <b>Submit</b> to proceed to the next step</li> <li>12. Verify the details of the request displayed. If correct Click <b>Request i-Access Code</b></li> <li>13. Key in <b>the i-Access Code</b> sent to your registered phone number</li> <li>14. Verify the details and Click <b>Confirm</b> to proceed with the transaction if it is correct.</li> </ol> <p>Note: The deactivation transaction is successful if the status <b>Accepted</b> is shown under '<b>Transaction Status</b>'</p>
9	<p>What is the difference between suspend &amp; deactivate, reject and reject &amp; block DuitNow AutoDebit Consent?</p>	<ol style="list-style-type: none"> <li><b>1.Suspend &amp; deactivate DuitNow AutoDebit Consent</b> You may stop the recurring payment temporarily</li> <li><b>2. Reject DuitNow AutoDebit Consent</b> You can reject the Consent request sent by the merchant</li> <li><b>3. Reject and block DuitNow AutoDebit Consent</b> You can reject the Consent sent by the merchant and block the merchant so that you will not receive any Consent request</li> </ol>
10	<p>How can I update my Debit Info /switch my debiting bank for DuitNow Consent?</p>	<p>Below are the steps:</p> <ol style="list-style-type: none"> <li>1. Login to Internet Banking</li> <li>2. Click <b>DuitNow</b></li> <li>3. Click <b>DuitNow AutoDebit</b></li> <li>4. Select <b>View DuitNow AutoDebit</b></li> <li>5. Click <b>Submit</b> to proceed</li> <li>6. Select the Consent Registration request from the biller that you wish to update. Only request under <b>Pending</b> status is allowed for updating.</li> <li>7. Click '&gt;' next to the word '<b>Pending</b>' of the request selected</li> <li>8. Select <b>Update Debit Info/Switch</b> from the <b>Action</b> dropdown list</li> <li>9. Read the <b>Terms and Conditions</b> and tick the checkbox to acknowledge</li> <li>10. Verify the details of transaction. If it is correct, Click <b>Submit</b> to proceed to the next step</li> </ol>

		<ol style="list-style-type: none"> <li>11. Click <b>Request i-Access Code</b></li> <li>12. Key in <b>the i-Access Code</b> sent to your registered phone number</li> <li>13. Verify the details of the request displayed. If correct Click <b>Confirm</b> to proceed with the transaction</li> </ol> <p>Note: The updating of the transaction is successful if the status <b>Accepted</b> is shown under '<b>Transaction Status</b>'</p>
12	How can I terminate my registered DuitNow AutoDebit?	<p>Below are the steps:</p> <ol style="list-style-type: none"> <li>1. Login to Internet Banking</li> <li>2. Click <b>DuitNow</b></li> <li>3. Click <b>DuitNow AutoDebit</b></li> <li>4. Select <b>View DuitNow AutoDebit</b></li> <li>5. Click <b>Submit</b> to proceed</li> <li>6. Select the Consent Registration request from the biller that you wish to terminate. Only request under <b>Pending</b> status is allowed for termination.</li> <li>7. Click '&gt;' next to the word '<b>Pending</b>' of the request selected</li> <li>8. Select <b>Terminate</b> from the <b>Action</b> dropdown list</li> <li>9. Read the <b>Terms and Conditions</b> and tick the checkbox to acknowledge</li> <li>10. Click <b>Submit</b> to proceed to the next step</li> <li>11. Click <b>Request i-Access Code</b></li> <li>12. Key in <b>the i-Access Code</b> sent to your registered phone number</li> <li>13. Verify the details of the request displayed. If correct Click <b>Confirm</b> to proceed with the transaction</li> </ol> <p>Note: The termination transaction is successful if the status <b>Accepted</b> is shown under '<b>Transaction Status</b>'</p>