Bank Islam Malaysia Berhad ▪ 198301002944 (98127-X)

Frequently Asked Questions (FAQ) Version 1.0

DuitNow Request (Individual)

GLOSSARY

1	**Requestor**	**A person who sends a payment request to a Payer**
2	**Payer**	**A person who makes the payment based on the requested amount by the Requestor**

No	Question	Answer
General		
1	What is DuitNow Request?	DuitNow Request is a collection service available via Bank Islam Internet Banking which allows individuals to send a digital payment request to collect funds from a Payer.
2	Do I need to register for DuitNow Request?	No registration is required to make a DuitNow Request. However, you need to perform a one-time set up for your receiving account.
3	How can I request a payment using DuitNow Request?	Login to your Bank Islam Internet Banking and make a DuitNow Request to an account number of any banks or one of the Payer's IDs below: • Mobile number • NRIC number • Passport number • Army ID / Police ID • Business registration number (only SSM-registered businesses)
4	Would I be charged for using DuitNow Request?	No. It is absolutely free.
5	Is there any limit for DuitNow Request?	Maximum limit per day: • Resident: RM50,000.00 • Non-Resident: RM10,000.00 However, the default limit is RM5,000.00 and subject to the 3rd party transfer limit set by Payer. To increase the daily limit, please go to Internet Banking > Setting > Transaction Limit Maintenance.

6	Is there any expiry date for DuitNow Request?	Yes, there is. The DuitNow Request will expire after 7 days if the Payer does not make any payment.
7	How quickly does DuitNow Request transfer occurs?	DuitNow Request will be processed immediately and Requestor will receive money in their bank account instantly upon the Payer's payment.
8	How do I know if my DuitNow Request was successful?	**Requestor** You will receive an email notification on the successful status of DuitNow Request. You will also be able to view the successful status at the acknowledgement page in Internet Banking. **Payer** If the Payer's bank is Bank Islam, the Payer will be notified via email. For other banks, the notification will be based on respective bank's notification type.
9	Can I reject a DuitNow Request?	Yes, you can reject the request.
10	What is the type of account that can be used to pay to Requestor?	All types of banking accounts (savings accounts, current accounts, and transactional investment accounts) can be used to pay except term deposit accounts.
11	What is "Allow Partial Payment"?	Requestor can allow Payer to pay the requested amount partially by ticking 'Allow Partial Amount' box in the DuitNow Request, hence the Payer will be able to pay less or equal to the requested amount. The request will be considered as completed once the Payer made the payment regardless of whether the payment amount is less than or equal to the requested amount.
12	I noticed that the amount is sometimes editable when I accept (i.e. make payment) a DuitNow Request. Why is that so?	This is applicable if the Requestor allows partial payment to be made by the Payer, subject to the nature of payment and the Requestor's plan.
13	What is the maximum number of DuitNow Request that I can send?	DuitNow Request can be sent up to a maximum of 20 pending requests at a time. For example, if you currently have 20 pending requests, you can only send another request if the earlier request have been completed.
14	Can I share the receipt as the proof of my DuitNow Request and its payment?	Yes, you can. After each successful DuitNow Request or payment, you can share the receipt by clicking the 'Print' button at the bottom of the acknowledgement page.
15	I need help with my DuitNow Request. Who can I contact?	You can call our Call Centre at 03 26900 900 or email contactcenter@bankislam.com.my for assistance.

DuitNow Request via Internet Banking		
1	How do I (Requestor) set the receiving account?	Below are the steps: 1. Login to Internet Banking 2. Click **DuitNow** 3. Select **DuitNow Request** 4. Click **DuitNow Request Maintenance** 5. Select New Receiving Account from dropdown list 6. Click **Set Default Account** to proceed to next page 7. Verify the details 8. Click **Request i-Access Code (iAC)** 9. Key in iAC provided to your registered mobile number 10. Click **Confirm** to proceed to acknowledgement page. 11. Click **Print** to print/save the acknowledgement page for record (if required)
2	How can I (Requestor) send DuitNow Request to an Account Number via Internet Banking?	Below are the steps: 1. Login to Internet Banking 2. Click **DuitNow** 3. Select **DuitNow Request** 4. Click **Send DuitNow Request** 5. Select Account Number from **DuitNow ID Type / Account Number** dropdown list 6. Enter **Request Amount** 7. Click on **Allow Partial Payment** checkbox (if required) 8. Select **Recipient Type** a) If Recipient Type = Open Recipient, ➢ select **Recipient Bank** from dropdown list ➢ enter **Recipient Account** b) If Recipient Type = Favourite Recipient, ➢ select **Favourite Recipient** from dropdown list 9. Enter **Recipient Reference** 10. Enter **Other Payment Details** (if required) 11. Enter **Extended Reference Information** (if required) 12. Read and accept the Terms and Conditions by clicking on **checkbox** 13. Click **Send** to proceed to next page 14. Verify DuitNow Request details 15. Click **Confirm** to proceed to acknowledgement page 16. Click **Print** to print/save the acknowledgement page for record (if required)

3	How can I (Requestor) send DuitNow Request to DuitNow ID via Internet Banking?	Below are the steps: 1. Login to Internet Banking 2. Click **DuitNow** 3. Select **DuitNow Request** 4. Click **Send DuitNow Request** 5. Select **DuitNow ID Type** from dropdown list 6. Enter **Request Amount** 7. Click on **Allow Partial Payment** checkbox (if required) 8. Select **Recipient Type** a) If Recipient Type = Open Recipient, • enter the **DuitNow ID** b) If Recipient Type = Favourite Recipient, • select **Favourite Recipient** from dropdown list 9. Enter **Recipient Reference** 10. Enter **Other Payment Details** (if required) 11. Enter **Extended Reference Information** (if required) 12. Read and accept the Terms and Conditions by clicking on **checkbox** 13. Click **Send** to proceed to next page 14. Verify Payment Request Details 15. Click **Confirm** to proceed to acknowledgement page 16. Click **Print** to print/save the acknowledgement page for record (if required)
4	How can I view my DuitNow Request that has been sent or received via Internet Banking?	Below are the steps: **A. View Sent DuitNow Request (For Requestor)** 1. Login to Internet Banking 2. Click **DuitNow** 3. Select **DuitNow Request** 4. Click **View DuitNow Request** 5. Select **View Sent DuitNow Request** from Action dropdown list 6. Select **Pending** from Status dropdown list & click **Submit** to view list of DuitNow Request sent 7. Click the DuitNow Request that you want to view further details **B. View Received DuitNow Request (For Payer)** 1. Login to Internet Banking 2. Click **DuitNow** 3. Select **DuitNow Request**

		4. Click **View DuitNow Request** 5. Select **View Received DuitNow Request** from Action dropdown list 6. Select **Pending** from Status dropdown list & click **Submit** to view list of DuitNow Request received 7. Click the DuitNow Request that you want to view further details
5	How do I (Payer) accept a DuitNow Request via Internet Banking?	Below are the steps: 1. Login to Internet Banking 2. Click **DuitNow** 3. Select **DuitNow Request** 4. Click **View DuitNow Request** 5. Select **View Received DuitNow Request from** Action dropdown list 6. Select **Pending** from Status dropdown list 7. Click **Submit** to view list of DuitNow Request received 8. Click the DuitNow Request that you want to pay 9. Verify the details 10. Enter **Request Amount** (if partial payment is allowed by the Requestor) 11. Select **Accept** from Action dropdown list 12. Select **Paying Account** from dropdown list 13. Click **Submit** to proceed to confirmation page 14. Verify the details 15. Click **Request i-Access Code (iAC)** 16. Key in iAC provided to your registered mobile number 17. Click **Confirm** to proceed to acknowledgement page 18. Click **Print** to print/save the acknowledgement page for record (if required)
6	How do I (Payer) reject a DuitNow Request via Internet Banking?	Below are the steps: 1. Login to Internet Banking 2. Click **DuitNow** 3. Select **DuitNow Request** 4. Click **View DuitNow Request** 5. Select **View Received DuitNow Request** from Action dropdown list 6. Select **Pending** from Status dropdown list 7. Click **Submit** to view list of DuitNow Request received 8. Click the DuitNow Request that you want to reject 9. Verify the details 10. Select **Reject** from Action dropdown list 11. Click **Submit** to proceed to confirmation page 12. Verify the details

		13. Click **Confirm** to proceed to acknowledgement page 14. Click **Print** to print/save the acknowledgement page for record (if required)
7	How can I (Payer A) forward a DuitNow Request to another Payer (Payer B) via Internet Banking?	Below are the steps: **<u>Payer A</u>** 1. Login to Internet Banking 2. Click **DuitNow** 3. Select **DuitNow Request** 4. Click **View DuitNow Request** 5. Select **View Received DuitNow Request** from Action dropdown list 6. Select **Pending f**rom Status dropdown list 7. Click **Submit** to view list of DuitNow Request received 8. Click the DuitNow Request that you want to forward 9. Verify the details 10. Select **Forward** from Action dropdown list 11. Click **Submit** to proceed to next page 12. Select **Payer B's DuitNow ID Type** from dropdown list 13. Select **Recipient Type** a) If Recipient Type = Open Recipient, **fill in all required info** b) If Recipient Type = Favourite Recipient, • select **Favourite Recipient** from dropdown list 14. Click **Submit** to proceed to confirmation page 15. Verify the details 16. Click **Confirm** to proceed to acknowledgement page 17. Click **Print** to print/save the acknowledgement page for record (if required) Note: Payer B can accept, reject or forward the DuitNow Request by following step 5, 6 and this step 7, respectively, under 'DuitNow Request via Internet Banking' section.