

# CIMB Pay

## General

### **What is CIMB Pay?**

CIMB Pay is a secure and seamless mobile application which allows you to store your CIMB credit, debit and prepaid cards to make in-store purchases and online purchases. You may also browse CIMB card deals, view merchant offers and receive promotions on CIMB Pay.

### **What happened to the CIMB Deals app?**

Your CIMB Deals app is now upgraded to CIMB Pay. We have revamped the existing app and added the CIMB Pay functionality.

### **Who can use CIMB Pay?**

All CIMB customers with:

- at least one valid CIMB credit, debit or prepaid card
- a smartphone device that meets the following requirement:
  - an Apple iPhone equipped with camera function and running iOS 10 & above OR
  - an Android mobile device equipped with camera function and running Android 5.0 & above OR
  - an Android mobile device enabled with NFC (near Field Communication) and running Android 5.0 & above

### **What cards can I add to CIMB Pay?**

All valid CIMB Malaysia credit, debit or prepaid cards can be added into CIMB Pay.

Note: Non-PIN & PAY cards cannot be added. Please add your PIN & PAY card once you have received and activated it.

### **Why can't I scan my card?**

Only CIMB credit cards can be scanned. For all other cards that are not embossed such as CIMB debit cards, you need to manually enter your card number by selecting "Enter card details manually" on the card scan screen.

### **Why can't I add my card?**

You will not be able to add your card if your:

- Card is blocked.
- Card is not activated.
- Card is not enabled to make payments at POS.
- Card is in the midst of transitioning to PIN & PAY. Please add your PIN & PAY card once you have received and activated it. Appreciate your patience while we upgrade your cards.

Please call Consumer Contact Centre to check your card status.

### **What do I do when I receive a new PIN & PAY card?**

Once you have received your new PIN & PAY card, please activate it before adding it into CIMB Pay.

Note: If you have already added your existing card into CIMB Pay and have just received and activated your new PIN & PAY card recently, you will need to remove your old card and add your new card.

### **What do I do when my card has expired and I receive a new replacement card from the bank?**

If your card has expired, you will need to remove your expired card and add your new replacement card after activation.

### **What devices can I use for CIMB Pay?**

You will need a smartphone device that meets the following requirement:

- an Apple iPhone equipped with camera function and running iOS 10 & above OR
- an Android mobile device equipped with camera function and running Android 5.0 & above OR
- an Android mobile device enabled with NFC (near Field Communication) and running Android 5.0 & above

## Registration

### **How do I register for CIMB Pay?**

To register:

- Download the CIMB Pay app from [Google Play Store](#) or [Apple App Store](#)
- Launch the CIMB Pay mobile app.
- Follow the on screen steps to register for CIMB Pay. You will need your CIMB card details and a One Time Password (OTP) which will be sent to you via SMS.

[Watch & learn how to register for CIMB Pay here.](#)

### **What should I do if I did not receive my One Time Password (OTP)?**

Your One Time Password (OTP) will be sent via SMS to the mobile number registered to your card. If the right mobile number is registered to your card, click 'Resend OTP' to try again. Otherwise, call our Consumer Contact Centre +603 6204 7788 to update your registered mobile number.

### **What happens when I have hit the maximum number of failed login attempts on CIMB Pay?**

Your account will be suspended for security purposes. You will be required to scan or manually input your card details for one of the cards that you have previously added and enter a one-time password (OTP) of which will be sent to your registered mobile number. Once you have re-authenticated on CIMB Pay, you will be able to use the application.

### **Will CIMB Pay work on a jailbroken or rooted device?**

For your security, CIMB Pay wallet capability would not be supported on jailbroken or rooted devices. However, you will still be able to download the app and browse for deals on CIMB Pay.

### **Are there any charges for using CIMB Pay?**

CIMB Pay is a free service. Note that your existing card fees and charges will apply as usual.

## Making payments

### How do I make in-store purchases with CIMB Pay?

*For Tap to Pay contactless payment:*

- Step 1: Launch the CIMB Pay app manually OR by tapping it on a contactless payment terminal.
- Step 2: Authenticate using fingerprint or 6-digit passcode.
- Step 3: Select pay with this card (skip this step for payments on the favourite card)
- Step 4: Select "Tap to Pay"
- Step 5: Place your device on top of the contactless payment terminal to make payment.

Note: If your transaction is above RM250, you will be required to key in your card PIN.

*For QR Pay:*

- Step 1: Launch the CIMB Pay app
- Step 2: Authenticate using fingerprint or 6-digit passcode
- Step 3: Choose your card & select "QR Pay"
- Step 4: Scan QR code
- Step 5: Enter amount to pay (for Static QR code)

Note: If your transaction is above RM250, you will be required to key in your app passcode.

[Watch & learn how to pay with CIMB Pay here](#)

### Where can I use CIMB PAY in-store?

*For QR Pay:*

You can make payment using CIMB Pay QR Pay at merchant displaying with our acceptance sign. See full list of <QR Pay merchant>

*For Tap to Pay contactless payment:*

You can use CIMB Pay at merchants equipped with Mastercard Contactless or Visa payWave terminals. Look out for this icon <Contactless icon> at cashier. Below are a few merchants equipped with contactless terminal:

- Cold Storage
- Jason's Food Hall
- Mercato

- PetronasMesra
- Guardian
- Giant
- MPH
- Isetan

### **How do I know if the merchant accepts CIMB Pay in-store?**

For QR Pay: Look out for CIMB Pay QR payment standee at cashier.

For Tap to Pay contactless payment: Look out for the Mastercard Contactless or Visa payWave logo on the terminal or ask the merchant if they accept contactless payments.

### **Are there any amount limits for CIMB Pay's in-store transactions?**

All CIMB cards transactions performed via CIMB Pay mobile app is subject to a daily cumulative limit of RM1,000 for both Tap to Pay & QR Pay transaction.

Why do I need to key in Card PIN code/CIMB Pay app passcode?

To protect your account, for transaction amount above RM250, you will be required to enter your Card PIN for Tap to Pay transaction or CIMB Pay app passcode for QR Pay transaction.

### **How close do I need to hold my device to the contactless card terminal or place my camera to the QR code in order for CIMB Pay to work?**

For Tap to Pay contactless payment, you need to hold the device at approximately 4cm away from the contactless card terminal in order for it to transmit data.

For QR Pay, ensure the QR code is placed at the centre of the camera focus screen and within the scanning page in order for it to read the data accurately

### **How do I know that my in-store payment is successful?**

For Tap to Pay contactless payment: The merchant will provide a receipt as proof of payment as per usual process. You will also hear a beep from the app and will receive a notification on your device.

For QR Pay: You'll see a payment acknowledgement page for successful payment and merchant will also be notified via SMS.

### **Why can't I pay in-store with my device?**

*For contactless payment, this could be due to:*

- NFC is not turned on on your device.
- CIMB Pay is not as default on your device's 'Tap & pay' settings.
- The 'in-store payments' feature is not enabled in your CIMB Pay Card settings.
- The terminal does not support Mastercard Contactless or Visa payWave. Note that some contactless terminals only accept either Mastercard OR Visa card. If you've selected a Mastercard, it may only work on Mastercard Contactless terminals while if you've selected a Visa card, it will only work on Visa payWave terminals.
- It may be due to insufficient funds in your savings/current/prepaid account that is linked to the CIMB Debit/Prepaid Mastercard. You will need to top up funds in your account.

*For QR payment, this could be due to:*

- Your device camera is not able to capture the QR code.
- Unsupported QR displayed by merchant.
- QR code displayed is damaged

If the above has been checked & tested yet you are still unable to pay with your device, kindly call our Consumer Contact Centre to assist you in troubleshooting.

### **How do I void or dispute a CIMB Pay in-store payment?**

To void a transaction, the cashier will be able to assist you using the same process as a normal card payment. For disputes, the existing card payment dispute process applies. Kindly refer to your cardholder agreements and terms & conditions for more information.

For QR payment, you can re-scan the QR code if you accidentally entered the wrong amount.

### **Can I use CIMB Pay to pay overseas?**

Yes, you will be able to make Tap to Pay contactless payment with CIMB Pay at Mastercard Contactless or Visa payWave terminals enabled merchants. This is provided that your device has internet access and your card has been activated for overseas transactions.

QR payment is not available for overseas payment at this moment.

## Online Payments

### How do I make online purchases with CIMB Pay?

- Step 1: Once you are ready to checkout, click or tap the Masterpass button.
- Step 2: Enter your email (skip this step for returning users).
- Step 3: Select the CIMB Pay wallet (skip this step for returning users).
- Step 4: Enter email and 6-digit passcode. If this is your first time signing in on that browser / app, you will be required to authenticate via a One Time Password.
- Step 5: Choose your card and shipping address (when applicable).  
Step 6: Review your order with the merchant before completing checkout. The payment is processed by the merchant. Note that 3D Secure may be required to complete your purchase.

### How do I enable Masterpass Express Checkout?

If a Masterpass Merchant provides Express Checkout, you will be notified during the process of connecting your wallet and will have the opportunity to allow or decline connecting you Masterpass Wallet for Express Checkout.

If you enable Express Checkout at a Masterpass Merchant and are logged into that Merchant's website or application, you can complete your transaction by clicking the "Buy with Masterpass" button during checkout.

### Where can I use CIMB Pay online?

You can use CIMB Pay through Masterpass online or in app wherever you see the Masterpass button. Look out for it at the following merchants:

- B Infinite app

### Why can't I select certain cards?

Some merchants may not accept certain cards. If a card is not accepted, you will not be able to choose this card to checkout. You may select an alternate card or add an accepted card to proceed.

### Why can't I ship to the address I want to?

Each merchant has its own policy when it comes to shipping. If a merchant cannot ship to one of your shipping addresses, you will not be able to choose

this address to checkout. You may select an alternate shipping address or add an accepted address to proceed.

### **How do I dispute a CIMB Pay online payment?**

The existing card payment dispute process applies. Kindly refer to your cardholder agreements and terms & conditions for more information.

### **How do I add a new shipping address?**

Go to settings on the side menu on the CIMB Pay app. Tap on add a new shipping address and enter your desired address.

### **How do I edit or delete a shipping address?**

Go to settings on the side menu on the CIMB Pay app. Swipe towards the left to access the edit or delete icon.

## **Card Management**

### **What is a favourite card?**

Your favourite card allows you to make quick in-store payments without having to launch the application on your device.

To set a card as favourite, tap and hold on your desired card to view card settings. Next, enable the "Set as favourite" setting and tap on "Done". Only one favourite card is allowed per account.

### **How do I change my card settings?**

To change your card settings (i.e. set favourite card, enable in-store payments, enable QR payment and remove card), tap and hold on the card image, make your desired selections and tap on "Done".

### **How many cards can I add in CIMB Pay?**

There is no limit to the number of cards that you may add onto CIMB Pay.

### **How do I enable or disable in-store contactless payments?**

To set enable or disable in-store contactless payments for your card, tap and hold on your desired card to view card settings. Then, toggle the button to enable/disable in-store payments setting and tap on "Done".

### **How do I enable or disable online payments?**

To set enable or disable online payments for your card, tap and hold on your desired card to view card settings. Then, toggle the button to enable/disable online payments setting and tap on "Done".

### **How do I enable or disable in-store QR payments?**

To enable or disable in-store QR payments for your card, tap and hold on your desired card to view card settings. Then, toggle the button to enable/disable QR Pay setting and tap on "Done".

### **Can I continue to use my physical card if I removed my card or disabled in-store / online payments on CIMB Pay?**

Yes, removing a card or disabling in-store / online payments on CIMB Pay does not affect your physical card.

## Security

### Is CIMB Pay safe?

- **Face ID, Fingerprint and Passcode**  
CIMB Pay requires your Face ID, fingerprint or passcode to login or make payments. This ensures that only you can access CIMB Pay with your unique fingerprint or passcode which is known only to you. Face ID is only available for selected iPhone devices.
- **Tokenization**  
Your card is assigned with a special token different from your card number for in-store payments made via CIMB Pay. This is unique to the card, wallet and the device and can't be stolen to be used on another device.
- **Zero Data Trail**  
Your sensitive information is safe as they are never stored on the device. If your device is lost or stolen, we'll remotely disable your account when you call in to report it.
- **Protection Against Jailbroken or Rooted Devices**  
CIMB Pay blocks login and in-store payments on jailbroken or rooted devices to ensure your information does not get compromised on your modified device.
- **Quick Response (QR) Code**  
The QR Code does not carry sensitive information such as account number, card number or malware. The QR code only contains payment information such as transaction amount and CIMB registered merchant identification (MID)

[Watch & learn about how secure CIMB Pay is here.](#)

### **Can my card information be stolen when someone walks pass my device?**

No, your card information is safe as a token is stored instead of your actual card information. In addition, this token is unique to the card, wallet and device and cannot be used on another device.

### **What should I do if my device is lost or stolen?**

If your device is lost or stolen, please contact our Consumer Contact Centre at +603 6204 7788 immediately so we can suspend your wallet account. Your physical cards will not be affected and you may continue to use your physical card to make payments.

**What should I do when my physical card is lost or stolen?**

If your card is lost or stolen, please contact our Consumer Contact Centre at +603 6204 7788 so we can deactivate your card. Once your physical card is blocked, payments via the same card on CIMB Pay will also be blocked. We advise that you also inform the Consumer Contact Centre personnel that you are using CIMB Pay so that we can also deactivate your card on CIMB Pay.

**Do I need to add my new card onto CIMB Pay if I have replaced or renewed my physical card?**

Yes, you would be required to add the new card onto CIMB Pay and remove the card that is no longer valid.