

DuitNow Pre-Registration

1. Why did I receive notification from CIMB informing me of successful DuitNow registration?

We pre-registered selected CIMB Customers for DuitNow as communicated in our SMS notification to you. For those customers that were successfully registered for DuitNow will receive a confirmation notification via CIMB Clicks and/or email.

2. I received the successful registration notification from CIMB but I am not interested in DuitNow, what do I need to do?

If your DuitNow ID is linked with CIMB account number, you may view, modify or change your DuitNow ID information by:

Log in to CIMB Clicks > select Settings > Select DuitNow ID > Select the DuitNow ID that you wish to de-register.

3. I did not receive the successful registration notification from CIMB, what do I need to do?

You may register for DuitNow service via CIMB Clicks if CIMB is your preferred bank for DuitNow service.

4. How do I check if my mobile number is registered for DuitNow?

You may view, modify or change your DuitNow ID by logging in to CIMB Clicks > Select Settings > Select DuitNow ID.

5. What if I want to register or switch my account linked to DuitNow ID to reflect my CIMB account?

Just log in to CIMB Clicks > Select Settings > Select DuitNow ID > Select your DuitNow ID > Select your account

6. I did not get any notification about DuitNow from CIMB, how do I register?

You may register for DuitNow by logging in to CIMB Clicks > Select 'Settings' > Select 'DuitNow ID'.

7. Are all banks doing this linking or pre-registration on my behalf?

All DuitNow participating banks are doing pre-registrations for DuitNow using either an 'opt-in' or 'opt-out' approach. "Opt-in" involves bank customers taking action to explicitly register, indicating "I want to be in." "Opt-out" involves auto-registering bank customers, unless the customer indicates "I want to be out."

CIMB Bank is taking the "opt-out" approach hence a pre-registration SMS was sent to selected customers. Customers who chose to 'opt-out' are excluded from pre-registration.

DuitNow FAQ

8. What is DuitNow?

DuitNow is a new way to receive or send money instantly and securely within participating banks in Malaysia by entering a mobile numbers or National Registration Identity Card numbers (NRIC) or Business Registration numbers.

9. Why should I use DuitNow?

- **Free** for all CIMB customers.
- Transfer is **instant** and in **real time**.
- **Safe & convenient** as you no longer need to exchange account number.

10. Do I need to register for DuitNow?

- To receive money, you must do a one-time registration to link your bank account with your preferred identifier as your DuitNow ID.
- To send money, DuitNow registration is not required. Simply log in to CIMB Clicks > Select Pay & Transfer > Select DuitNow as transfer type > Enter recipient's DuitNow ID such as their mobile number to make a transfer.

11. Which are the DuitNow participating banks in Malaysia?

Please click [here](#) to see full list of participating banks.

DUITNOW ID & ACCOUNT LINKING

12. What is a DuitNow ID?

Once you registered a DuitNow ID, you may receive fund transfers to your account using DuitNow ID instead of exchanging account number. DuitNow ID can be any of those listed below:

- Mobile number (local/overseas)
- New NRIC
- Army ID
- Police ID
- Passport no
- BRN (Business registration number)

13. How do I register for DuitNow?

Step 1: Log in to CIMB Clicks > Settings > DuitNow

Step 2: Select an ID > Select the receiving bank account

Step 3: Request TAC via SMS to complete the registration.

14. Which type of account can I link my DuitNow ID with? Can I link joint account?

All CIMB/CIMB Islamic Bank current and savings accounts (single, joint-alternate and joint-all) or flexi loan current account are eligible to be linked with a DuitNow ID. For joint account, each joint account holder can choose to link his/her own DuitNow ID to the same joint account.

15. Can I link more than one bank account on my DuitNow ID?

No, you may only link one bank account on a DuitNow ID at any time.

16. Can I change the account linked to my DuitNow ID?

Yes, you can do so by: Log in to CIMB Clicks > select 'Settings' > select 'DuitNow'.

17. I want to register both my mobile number and NRIC to receive money. Can I link one account with multiple DuitNow ID?

Yes, you can link multiple DuitNow IDs to one bank account.

18. I am a foreigner, can I register for DuitNow?

Yes, you may register your mobile number or passport number as DuitNow ID.

19. What if I close my bank account that was linked to my DuitNow ID?

Unfortunately, if you closed the account that was linked to your DuitNow ID the sender will not be able to make any fund transfer.

20. I recently changed my TAC mobile number, what should I do?

Please follow the steps below to ensure your DuitNow ID is updated:

Step 1: Please update your new mobile number at the nearest CIMB ATM if you have recently changed your mobile number.

Step 2: You can then register your mobile number via CIMB Clicks when the DuitNow service is available in December 2018.

21. How do I de-register for DuitNow?

Log in to CIMB Clicks > select Settings > Select DuitNow ID > Select the DuitNow ID that you wish to de-register.

22. Where can I find more info about DuitNow?

Please visit www.cimbclicks.com.my/duitnow

MAKING A DUITNOW TRANSFER

23. Where can I make a DuitNow transfer?

You can perform DuitNow via CIMB Clicks online banking and CIMB Clicks mobile app.

24. How do I make a DuitNow transfer?

To transfer via DuitNow, your recipient will need to share his/her registered DuitNow ID.

Step 1: Log in to CIMB Clicks > Select DuitNow as transfer type

Step 2: Enter recipient's DuitNow ID and transfer details

Step 3: Tap Approve to authorise transaction

25. How do I receive funds via DuitNow?

To receive funds via DuitNow, simply share your registered DuitNow ID with sender.

26. Do I need a TAC for DuitNow transfer?

All DuitNow transfer regardless of amount will require TAC to complete the transaction. For CIMB Clicks mobile app, all you need to do is tap on Approve to authorize the transaction if you have enabled SecureTAC™.

27. How long does it take for DuitNow payment to go through?

DuitNow transfer is instant; it will be reflected in recipient's account immediately.

28. Can I add a DuitNow ID as favourite transfer?

Yes, you can by:

- Log in to CIMB Clicks web > Select 'Pay & Transfer' > 'Manage favourites'
- Select 'My Favourite Transfers' tab > Select Payment Type > Click '+' Add Favourite
- Fill in recipient's details > Confirm recipient's details & clicks Request TAC
- Enter the 6-digit TAC number received via SMS & click 'Confirm'

29. What will be shown on my bank account statement when transferring/receiving funds via DuitNow?

DuitNow transfer will be reflected on your bank statement as "DuitNow" which includes recipient's/sender's name, amount and date.

30. I made a transfer to my friend via DuitNow, her ID is linked with another bank, how can she verify the transaction?

Transaction details of DuitNow transfer with another bank will vary according to respective banks. Please advise recipient to check with his/her bank.

31. What is the transaction limit for DuitNow transfer?

DuitNow transfer limit is subject to your maximum daily local transfer limit. Please refer to [this table](#).

32. What do I do if my recipient claims non-receipt of funds?

You may log in to CIMB Clicks to verify the recipient's details. For further assistance, please contact our contact center at +603-62047788.

33. Will I receive any notifications on the status of payments received via DuitNow?

Transaction notification will depend on sender's instruction whether a notification on payment status was selected.

34. How secure is DuitNow?

Transferring money via DuitNow is within the security of CIMB Clicks. Your data is accessible via online/mobile banking only and secured with the high security standards established by the banking industry in Malaysia.

35. Will my data/information be kept private?

We view your personal data and privacy seriously. All DuitNow related data will be stored in a central database operated by PayNet - the industry-wide scheme owner for DuitNow. Stringent measures have been implemented to ensure the integrity, security and confidentiality of this data