

# DUITNOW FAQ

## EARLY REGISTRATION FOR DUITNOW (Extended to 14 Nov 2018)

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### 1) I received an SMS notification about DuitNow? What is it about?

We are inviting selected CIMB Clicks users to take part in the DuitNow early access registration via SMS. With this invitation of early registration for DuitNow, we will be registering your mobile number and your CIMB current/savings account for this service.

DuitNow is an electronic fund fund service operated by PayNet. With DuitNow, you can make instant fund transfer using your mobile number (or other identification of your choice) instead of exchanging bank account number.

### 2) When can I start using DuitNow?

This service will be available in December 2018.

### 3) I am interested to use DuitNow, what do I need to do?

- If you have one current or savings account with CIMB: You will be registered for DuitNow when you receive a SMS notification from CIMB regarding DuitNow.
- If you have more than one current or savings account with CIMB: You will receive a SMS notification from CIMB inviting you to register for the service. Please reply "DNYES <the last 4-digits of your CIMB Bank savings/current account>" to 62666 by 14 November 2018.

Once your registration is successful, you will receive a SMS from CIMB Bank by early November 2018.

### 4) How do I know if my registration for DuitNow is successful?

An SMS notification from CIMB will be sent to you informing that your CIMB current or savings account has been successfully registered for DuitNow by end November 2018.

### 5) I am not interested in DuitNow, what do I need to do?

- If you have one current or savings account with CIMB: Please reply DNNO to 62666 by 14 November to opt out from DuitNow service. Telco charges apply.
- If you have more than one current or savings account with CIMB and not interested in DuitNow service: Please do not reply to DuitNow SMS notification from CIMB.

**6) I am not interested in DuitNow and didn't opt out before 14 November 2018, what can I do?**

You may opt out from DuitNow service when the service is available in December 2018, by logging in to CIMB Clicks to de-register your CIMB account.

**7) I am a foreigner, can I register for DuitNow?**

If you received the invitation SMS from CIMB Bank, you may register your mobile number as DuitNow ID. If you wish to register using passport no, you may do so via CIMB Clicks when the service goes live in December 2018.

**8) I did not get any SMS about DuitNow from CIMB, how do I register?**

You may register for DuitNow when the service is available from December 2018 onwards.

### **1) What is DuitNow?**

DuitNow is an electronic transfer service operated by PayNet - that allows transferring and receiving money instantly within Malaysia by using a mobile number (or an identification of your choice), instead of using bank account number.

### **2) How does it work?**

DuitNow pairs an identification of your choice - such as your mobile number/ NRIC/ Passport no/Business Registration Number (BRN) to your bank account. When your friend transfers money to your mobile number, the fund will be credited directly to your paired bank account.

You can transfer using DuitNow as long as the recipient is registered with DuitNow.

### **3) Which are the DuitNow participating banks in Malaysia?**

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

### **4) Will there be any fees incurred when using DuitNow?**

There are no fees associated with using DuitNow service.

### **5) Is DuitNow safe?**

Transfer via DuitNow is safe and easy because you will no longer need to share your banking account number with anyone.

### **6) Where can I find more info about DuitNow?**

Please visit [www.cimbclicks.com.my/duitnow](http://www.cimbclicks.com.my/duitnow)

### **7) What is a DuitNow ID?**

A DuitNow ID is the identifier you chose to receive fund transfer via DuitNow service.

Acceptable DuitNow ID types are:

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

### **8) What types of bank accounts can I pair my DuitNow ID with? Can I pair 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 paired with a DuitNow ID. For joint account, each joint account holder can choose to pair his/her own DuitNow ID to the same joint account.

### **9) Can I change the account paired to my DuitNow ID?**

Yes, when the service is available in December 2018, you may change the bank account paired with your DuitNow ID via CIMB Clicks > Settings> DuitNow.

### **10) I recently changed my TAC mobile number, what should I do?**

1. Please update your new mobile number at the nearest CIMB ATM if you have recently changed your mobile number.
2. You can then register your mobile number via CIMB Clicks when the DuitNow service is available in December 2018.

### **11) What will happen if I close the bank account linked to my DuitNow ID?**

If the paired account is closed, sender will not be able to initiate any fund transfer to the closed account. When DuitNow service goes live, you may pair the registered DuitNow ID to an account with any participating bank.

### **12) Can I link the same DuitNow ID eg my mobile number with another bank?**

A DuitNow ID can only be paired with one account with one bank.

### **13) Can I pair more than one account with my DuitNow ID?**

You may pair only one (1) bank account with one (1) DuitNow ID.

For example, you have 2 accounts - savings account A and savings account B and you wish to use your mobile number 012xxxxxxx as DuitNow ID, you will need to select either account A or account B to be the receiving account.

You can however create another DuitNow ID using another ID Type e.g. your NRIC and paired it with a different account. Refer the case above as example, you can have 2 DuitNow IDs:

- DuitNow ID 1 = Mobile number (012xxxxxxx) paired with account A
- DuitNow ID 2 = NRIC (xxxxxx-xx-xxxx) paired with account B

## **MAKING A DUITNOW TRANSFER (Applicable from December 2018 onwards)**

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### **15) Where can I make a DuitNow transfer?**

DuitNow transfer is available on CIMB Clicks online banking and CIMB Clicks mobile app.

### **16) How do I make a DuitNow transfer?**

#### ***Receiving money:***

1. Inform sender of your registered DuitNow ID
2. You will receive a SMS notification when transfer is successful. You may also check your bank account statement via CIMB Clicks for details.

#### ***Sending money:***

1. Select 'Pay & Transfer' > 'Transfer Money'
2. Select 'DuitNow' as transfer type
3. Enter recipient's DuitNow ID, Amount & Reference details
4. Verify details > Request TAC to approve transaction.

### **17) How can I ensure that the person I am transferring funds to is the correct person?**

Prior to performing a DuitNow transfer, please ensure the DuitNow ID you are using to send funds to belongs to the intended recipient.

During the DuitNow transfer process, once you have entered the DuitNow ID, the recipient's name associated with the DuitNow ID will be displayed, please verify recipient's name prior to confirm transaction.

### **18) What can't I transfer with a Passport/NRIC via Quick Access menu on CIMB Clicks app?**

Quick access menu is designed for even quicker transfer with mobile number.

You can perform DuitNow transfer with a Passport/NRIC in CIMB Clicks mobile app by logging in to CIMB Clicks > 'Pay & Transfer' > 'Transfer Money' > Select 'DuitNow'.

### **19) Do I need a TAC for DuitNow transfer?**

All DuitNow transfer regardless of amount will require TAC to complete the transaction.

**20) How long does it take for DuitNow payment to go through?**

DuitNow transfer is instant. The recipient will receive the fund in his/her account immediately after transaction is complete and successful.

**21) Do I need a DuitNow ID to make a transfer?**

To receive money, you need a DuitNow ID.

To send money, you do not need a DuitNow ID, just log in to CIMB Clicks > Pay & Transfer > Select DuitNow as transfer method.

**22) How do I add a DuitNow ID as favourite transfer?**

1. Select 'Pay & Transfer' > 'Manage favourites'
2. Select 'My Favourite Transfers' tab
3. Select 'Payment Type' (within CIMB, Other Banks or Remittance)
4. Click '+' Add Favourite
5. Fill in recipient's details
6. Confirm recipient's details & clicks Request TAC
7. Enter the 6-digit TAC number & click 'Confirm'

**23) How can I tell which transaction is DuitNow transfer on my CIMB Bank's statement?**

DuitNow transfer appearing on your bank statement will carry the term "DuitNow" together with the recipient's/sender's name. It will NOT include details of the recipient's bank account number.

**24) I made a transfer to my friend via DuitNow, her ID is paired with another bank, how can she verify the transaction?**

DuitNow transfer to a DuitNow ID paired with another bank may appear differently based on receiving bank. Please advise recipient to check with his/her bank.

**25) 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](#).