

### **What is DuitNow?**

DuitNow is a new real-time online fund transfer service that allows you to transfer funds to your recipient's DuitNow ID instead of their account number. You can register and transfer funds using DuitNow via i-Muamalat Website and Mobile App. This is an industry wide initiative among all banks to simplify funds transfers while maintaining high level of security.

### **What is DuitNow ID?**

DuitNow ID is an identifier which will be used to register your account numbers and it can consist of any of the below. You can register one DuitNow ID to one account e.g. your mobile number to your Savings Account and your NRIC to your Current Account.

- i. Mobile Number (local only)
- ii. NRIC (MyKad/Old I/C)
- iii. Army or Police Number
- iv. Passport Number
- v. Business Registration Number (for Corporate and Sole Proprietor account holders)

### **How to register DuitNow ID?**

You can register DuitNow ID via i-Muamalat Web or Mobile App.

- For i-Muamalat Web, follow below steps:
  - i. Login i-Muamalat > Click on Other Services > My Data > DuitNow ID Registration on the sub menu tab. System will display DuitNow ID applicable to you.
  - ii. Click on the DuitNow ID you preferred
  - iii. Select the Receiving Account Number from the dropdown list
  - iv. Click Next
  - v. Insert TAC number which automatically sent to your registered mobile number for TAC
  - vi. Click Confirm
  
- For Mobile App, follow below steps:
  - i. Login > More > DuitNow ID Registration. System will display DuitNow ID applicable to you.
  - ii. Click on the DuitNow ID you preferred
  - iii. Select the Receiving Account Number from the dropdown list
  - iv. Click AGREE & CONTINUE
  - v. Insert TAC number which automatically sent to your registered mobile number for TAC
  - vi. Click Confirm

### **Can I register one DuitNow ID with two different banks?**

No, each DuitNow ID is unique, hence can only be registered to one account, regardless of whether the accounts are from the same bank or different banks.

### **Can I register multiple DuitNow IDs to one bank account?**

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

### **What types of account can be registered for DuitNow?**

Currently, Savings Accounts and Current Accounts can be registered for DuitNow.

### **Can I change the account registered for DuitNow?**

Yes, you can. Follow below steps:

- For i-Muamalat Web, follow below steps:
  - i. Login i-Muamalat > Click on Other Services > My Data > DuitNow ID Maintenance on the sub menu tab. System will display DuitNow ID Maintenance page.
  - ii. Click on bank name hyperlink you preferred
  - iii. Select New Receiving Account Number from the dropdown list
  - iv. Click Confirm
  - v. Insert TAC number which automatically sent to your registered mobile number for TAC
  - vi. Click Confirm
  
- For Mobile App, follow below steps:
  - i. Login > More > DuitNow ID Maintenance.
  - ii. Click on the DuitNow ID you preferred
  - iii. Select the new Receiving Account Number from the dropdown list
  - iv. Click Submit button
  - v. Insert TAC number which automatically sent to your registered mobile number for TAC
  - vi. Click Confirm

### **How do I verify that I have DuitNow ID I keyed is correct when making a transfer?**

Once you have keyed in the DuitNow ID, the registered account holder's name will be displayed. It is important that you check that the name belongs to the intended recipient before confirming the transfer.

### **What do I do if I want to delete my DuitNow ID?**

You can delete your DuitNow ID via i-Muamalat Web or Mobile App.

- For i-Muamalat Web, follow below steps:
  - i. Login on i-Muamalat > Click on Other Services > My Data > DuitNow ID Maintenance on the sub menu tab. System will display DuitNow ID Maintenance page.
  - ii. Click the checkbox for DuitNow ID which you want to delete
  - iii. Click Delete Button
  - iv. Insert TAC number which automatically sent to your registered mobile number for TAC
  - v. Click Confirm
  
- For Mobile App, follow below steps:
  - i. Login > More
  - ii. DuitNow ID Maintenance
  - iii. Tap on the preferred DuitNow ID
  - iv. Click "Delete THIS DUITNOW ID" to delete the ID.
  - v. Insert TAC number which automatically sent to your registered mobile number for TAC
  - vi. Click Confirm

**How do I activate or deactivate my DuitNow ID?**

You can activate / deactivate DuitNow ID via i-Muamalat Web or Mobile App.

- For i-Muamalat Web, follow below steps:
  - i. Login i-Muamalat > Click on Other Services > My Data > DuitNow ID Maintenance on the sub menu tab. System will display DuitNow ID Maintenance page.
  - ii. Click ON to activate or OFF to deactivate
  - iii. Click Yes on the confirmation
  
- For Mobile App, follow below steps:
  - i. Login > More
  - ii. DuitNow ID Maintenance
  - iii. Click ON to activate or OFF to deactivate
  - iv. Click Yes on the confirmation

**Can a third party register my DuitNow ID to their account number for DuitNow?**

No, Bank will check the DuitNow ID against the account holder's details before allowing the registration.

**I have changed my mobile number but my previous mobile number was my DuitNow ID. What should I do?**

You may delete your previous DuitNow ID (as per above steps) and register your current mobile number as your DuitNow ID (as per above steps).