

FREQUENTLY ASKED QUESTIONS (FAQ)

1. What is DuitNow QR?

DuitNow QR is a cashless payment available in the i-Muamalat App that enables customers to make payments to merchants using a unique two-dimensional quick-response (QR) code.

2. Who can use DuitNow QR?

All new and existing BMMB customers can experience DuitNow QR using i-Muamalat App. The customer needs to ensure i-Muamalat App is updated to the latest version.

3. What are the functions available for DuitNow QR within the BMMB App?

There are 2 types of functions available:

a) Scan QR (Interoperable)

This is a merchant-presented QR Code whereby the i-Muamalat App user is required to scan merchants QR Code to perform the payment. The source of debiting account for this is via Current Account/Savings Account only.

b) Create QR (Only Available to the BMMB merchant)

This is a customer-presented QR Code whereby the i-Muamalat App user will generate the QR Code and present it to the BMMB QR merchant to scan the QR Code and process the transaction. The source of debiting account for this is via Current Account/Savings Account only.

4. What is daily transaction limit to use DuitNow QR?

Maximum daily purchase limit for DuitNow QR is RM30,000. The customers can set a lower limit at i-Muamalat web based at their convenience.

5. What is DuitNow QR Cumulative Limit?

- For DuitNow QR transactions of RM250 and below, no TAC for authentication will be sent to the customers.
- The default cumulative limit is RM250.
- For DuitNow QR transactions above RM250, TAC for authentication will be sent to the customer

6. How to change DuitNow QR payment limits?

- i. Login to i-Muamalat web account and select the menu on the top right corner of your screen;
- ii. Select “Other Services” then select “My Data” and select “Change Transaction Limit” and
- iii. The customers may change preferred payment limit accordingly.

7. Which debiting account used for DuitNow QR?

BMMB customers are required to choose debiting account at first time tapping at DuitNow QR tab. The source of debiting account for this is via Current Account/Savings Account only.

8. How to change DuitNow QR debiting account?

- i. Login to i-Muamalat web account and select the menu on the top right corner of your screen;
- ii. Select “Other Services” then select “My Data” and select “Change Default Account”; and
- iii. The customers may change preferred account accordingly.

9. What are the security features in place for DuitNow QR?

- The default limit is RM1,000. However, the customer can change daily transaction limit from RM1 to RM30,000.
- TAC is required to proceed with QR payment of more than RM250 per transaction.

10. What are the types of QR codes available for scanning?

There are two types of QR codes:

- Dynamic QR Code: It has the merchant’s account details and transaction amount has been embedded into it. The customers can just scan QR code without entering the purchase amount (Only can be used to BMMB QR merchant).
- Static QR Code: It has the merchant’s account details. The customers must enter the amount after scanning the QR code.

11. How to know DuitNow QR payment status?

After the customers have made the payment, the status will be displayed on the screen and you will also receive a notification via Short Message Service (SMS). Alternatively, the customers may view the transactions in transaction history.

12. Why is DuitNow QR payment being rejected?

Payment may be declined due to these reasons:

- Insufficient balance in your account;
- Poor internet connectivity; or
- Merchant's DuitNow QR service has been deactivated.

13. What to do if the customers have received a successful notification for the DuitNow QR payment, but the merchant claimed not receive it. What customers should do?

Please show the successful notification to the merchant for payment confirmation. Merchant could also check his/her own transaction history to find out if the payment has been received.

14. How standard DuitNow QR should be displayed by the Merchant:

