DuitNow Frequently Asked Questions

Retail Internet Banking

1. What is DuitNow?

DuitNow is a real-time online fund transfer service that allows you to transfer and receive funds instantly by entering DuitNow ID instead of an account number.

2. What is DuitNow ID?

DuitNow ID is a *unique identifier* which you need to register and link to your bank's account number as the receiving account. You may choose any of the following unique *identifier* for registration -
• Mobile Number;
• National Identity Card numbers (NRIC);
• Police/Army Number;
• Passport Number; and
• Business Registration Number

Instead of entering the account number, you can now direct transfer using any of the beneficiary's DuitNow ID listed above.

3. How to register DuitNow ID?

To register DuitNow ID, please follow the following steps: -
• Login to KFH Online and select Fund Transfer.
• Go to DuitNow ID Registration
• Select the available DuitNow ID(s) and choose the receiving account (Current/Saving)
• Request the TAC and enter the TAC received via SMS in order to complete the registration
• You may now share your DuitNow ID with your payer.

4. What types of account can be registered for DuitNow?

At the moment, only Savings Accounts and Current Accounts can be registered for DuitNow.

5. How many DuitNow IDs can I register?

You may register multiple DuitNow IDs but only one account number is allowed to be registered to one DuitNow ID. Also, Customers are advised to always provide the Bank with your latest information in order for us to upkeep your database in our system.

6. How do I know my registration for DuitNow is successful?

Once your DuitNow registration is successful, the Bank will notify you via SMS.

7. How do I know my registration for DuitNow is unsuccessful?

You will not receive SMS notification for unsuccessful registration. This is to avoid customers from getting multiple unsuccessful messages which may be confusing.

8. Can I link all my available identifiers to the same bank account?

Yes, you may link all your available **identifiers** to one bank account. DuitNow payments directed to registered **identifiers** will be credited into the same bank account. However, each **identifier** can only be linked to one bank account.

9. Can I register one identifier with two different banks?

No, each **identifier** is unique, hence can only be registered and linked to one bank account number as the receiving account, regardless of whether the accounts are from the same bank or different banks.

10. I am a foreigner. Can I register for DuitNow?

Yes, you may register for DuitNow via KFH Online provided you have an active KFH Online account. The only **identifiers** available for you are only Mobile Number and Passport Number that you have registered with KFH Malaysia. You may update your mobile number and/or your passport number at any of our KFH Malaysia branches nearest to you (please visit our website to obtain info on our branch network).

11. I want to transfer fund to my beneficiary. How do I proceed?

To transfer fund, all you need to have are an active KFH Online account and your beneficiary's DuitNow ID. No DuitNow registration is required. Below are the steps: -

• Login to KFH Online and select Fund Transfer.
• Go to Open DuitNow Transfer
• Select and key in your beneficiary's DuitNow ID together with all the required details
• Request the TAC and enter the TAC received via SMS in order to complete the transaction
• The fund transferred will instantly be reflected in your beneficiary's bank account.

12. How to ensure the DuitNow ID entered for Fund Transfer is belonged to the right recipient?

KFH Online will display the both DuitNow ID and account holder's name. Please verify the information shown before confirming the transfer.

13. Is there any limit for DuitNow transaction?

Yes, it is. The limit is RM50,000 per day and it is a combined limit with other fund transfer transactions such as KFH Malaysia third party transfer and Interbank GRO (IBG).

14. How do I receive fund using DuitNow ID?

To receive fund via DuitNow ID, you need to do a one-time registration through KFH Online to link your Bank's account with your unique **identifier** by following the steps mentioned in Q3.

15. My DuitNow ID has been linked/registered with another bank account, can I switch to KFH Malaysia?

Yes, you may switch your DuitNow ID registered with other bank(s) to KFH Malaysia. Below are the steps: -

• Login to KFH Online and select Fund Transfer
• Go to DuitNow ID Maintenance
• Select your DuitNow to proceed with the update/switching
• Request the TAC and enter the TAC received via SMS in order to complete the transaction

- Your DuitNow ID is now linked with your KFH Malaysia account

16. I decided not to receive fund through my DuitNow ID anymore. What should I do?

There are two options, you may Deactivate (Inactive) temporarily or deregister your DuitNow ID. Below are the steps: -

- **Deactivate (Inactive)**
  o Login to KFH Online and select Fund Transfer.
  o Go to DuitNow ID Maintenance
  o Select your DuitNow ID which is registered to KFH Malaysia and select Update status to deactivate (inactive).
  o Request the TAC and enter the TAC received via SMS in order to complete the transaction
  o Your DuitNow ID is now Deactivated (Inactive) - *You may reactivate whenever you decided to do so.*

- **Deregister**
  o Login to KFH Online and select Fund Transfer.
  o Go to DuitNow ID Maintenance
  o Select your DuitNow which is registered to KFH Malaysia and click on "Deregister" button
  o Request the TAC and enter the TAC received via SMS in order to complete the transaction
  o Your DuitNow ID is now deregistered - *You need to re-register if you wish to use your identifier as DuitNow ID.*

17. I have changed my mobile number. What should I do?

If your previous mobile number was registered for DuitNow ID, you need to deregister it first by following the steps mentioned in Q16. Then, proceed to update your mobile number at the nearest branch. If you wish to use the new number as your DuitNow ID, please perform new DuitNow ID registration by following the steps mentioned in Q4.

18. How secure is DuitNow?

- You may access DuitNow within the safety and security of your bank's Internet Banking and Mobile Banking facilities.
- Linking your **identifier** with your bank's account number is done only to allow you to receive DuitNow fund transfers.
- Other parties who knows your **identifiers** can only use it for direct payments to you. They cannot access your bank account using your **identifiers**.

19. Will my data be kept private?

Your personal data kept with banks is protected and accessible only within secure internet banking and mobile banking of your banks and protected under the secrecy provisions of Islamic Financial Services Act 2013. In addition, your bank shall also comply with the personal data provisions under Personal Data Protection Act 2010.

20. Who may I contact if I have further questions or concerns to DuitNow?

You may contact KFH Malaysia Contact Centre via 1300 888 KFH (534) anytime from 8.00am to 8.00pm daily.