DuitNow Frequently Asked Questions (FAQ)

1. What can I do with DuitNow?

With DuitNow, you can send and receive money instantly on a 24/7 basis through mobile number, NRIC numbers, passport numbers, or business registration numbers. You can send and receive funds instantly anytime, anywhere.

2. How can I receive payments using DuitNow?

You must first register for DuitNow by linking one of the following IDs with your bank account or e-money account at participating banks and payment providers:

- a. Your mobile number
- b. Your NRIC number
- c. Your passport number
- d. Business Registration number (only SSM-registered businesses)

Once you have registered, payers can initiate the payment directly to you using the registered ID (DuitNow ID).

3. Do I need to register for DuitNow?

In order to receive money via DuitNow, a one-time registration is needed to link your ID with your BOCM account.

4. How many IDs can I register?

You can register multiple IDs, as long as your IDs have been verified by BOCM. However, one ID can only be registered to one bank account.

5. Are there any fees or charges to use DuitNow?

Fees or charges as per below:

Transfer/Receive Amount	Fees
Up to RM5,000	No Fee
Above RM5,000	RM0.50

6. How quickly do DuitNow transfers occur?

DuitNow transfers occur immediately and recipient will usually receive money in their bank account instantly.

7. Can I save a DuitNow ID as a favourite recipient in BOCnet?

Yes, saving a DuitNow ID as a favourite recipient allows you to perform subsequent transfers with fewer steps.

Type of Account	BOCnet	Mobile Banking App	
	Transaction Limit	Transaction Limit	
Normal Account*	RM50,000	RM50,000	
External Account	RM10,000	RM10,000	

8. Is there a transaction limit for DuitNow transfers in a day?

* Customer is allowed to transfer up to RM100, 000 in a day with both transaction limit combined.

9. How do I register my BOCM account with DuitNow service?

a) You may register your BOCM account for DuitNow Service over the counter by visiting any of our branch.

b) BOCnet

Step 1: Log in to BOCnet and select **"DuitNow Registration Info Management"**. Select the **"Mobile No/NRIC/Passport No/Business Registration No"** that you wish to register and select **"Register"**.

Transfer & Remittance	Your last successful login : 10/17/20 Your last failed login : 11/05/2018			
DuitNow	Latest News			More
DuitNow DuitNow Registration Info Management	 Travel/Social Visa Pass Savings 普通(旅游)/ 探奈签证开户方案的公 	告		
DuitNow Transaction	Frequent Operations 👘	Jema A		
Standing Order				
Term Deposit	Transaction Details BOC Global Payme Innovation (GPI		DuitNow	Add Application
Check Service				200
Service Setting		/ 0	Œ	
Credit Card	Debit Card Overview Debit Card Management	Accounts Overview DuitNow Registrat Info Management		Add Application
Debit Card Service				Latest News
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tNow Registration Info Mana	gement			_
	gement Linked PayNow Account	Linked PayNow Bank	Operation	_
tNow Registration Info Mana	-	Linked PayNow Bank	Operation Register	_
tNow Registration Info Mana DuitNow ID	-	Linked PayNow Bank		_

DuitNow ID	Linked PayNow Account	Linked PayNow Bank	Operation
NRIC 78	Register My DuitNow ID		0
Mobile +6019	DuitNow ID: NRIC (Linked Account: 10000040	 78) C 	
	Next Found 2 record(s)	Cancel Current 1 Page(s)/Total 1 Page(s)	Page Up Page Down Skip to Page
NRIC 78	Register My DuitNow ID		8
	Register My DuitNow ID DuitNow ID : NRIC (Link Account No. : 100	78)	

Step 2: Select "Account No" that you wish to register and select "Confirm".

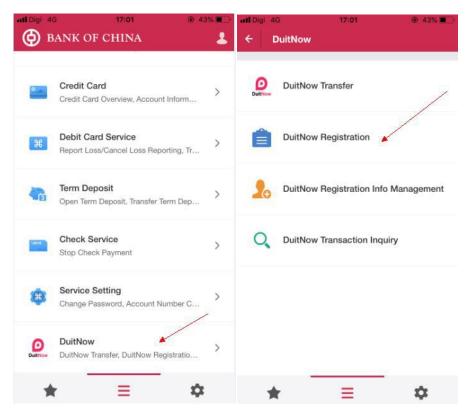
Step 3: Registration is successful

DuitNow ID	Linked PayNow Account	Linked PayNow Bank	Operation	
78 NRIC	Register My DuitNow ID		8	
Mobile	Registra	ation is successful.		
+601	DuitNow ID : NRIC	(8)		
	Link Account No.: 10000			
		Close		

itNow Registration Info Managemen	Linked PayNow Account	Linked PayNow Bank	Operation	-
NRIC ******5478	**************2358	Bank of China (M) Berhad	Inactive Amend Cancel	
Mobile +60			Register	

c) BOC Mobile Banking App

Step 1: Log in to Mobile Banking App and select **"DuitNow Registration Info Management".**



Step 2: Select **"Mobile No/NRIC/Passport No/Business Registration No" t**hat you wish to register as DuitNow ID. Select **"Account No"** that you wish to link and click **"Submit".**



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× Submission	Confirm		×		
Confirm the selecte account.	ed DuitNow ID	and the linked		Registration succ You have successfully regis DuitNow ID	essful tered below
NRIC		.78		DuitNow ID	
Linked Account				Home	
	1000	0	NRIC		
			Linked Ac		.78
				Savings(1000)
	Confirm				

Step 3: Confirm on the submission and "Registration successful" is reflected.

10. How do I switch an account from another Bank to BOCM?

- a) You may perform this service over the counter by visiting our branch.
- b) BOCnet

Step 1: Log in to BOCnet and select **"DuitNow Registration Info Management"**. Click **"Switch"** on the selected Bank that you wished to switch.

DuitNow ID	Linked PayNow Account	Linked PayNow Bank	Operation	
Passport *******DCAN	********6299	Bank of China (M) Berhad	Activate	
Mobile ********2164	*****8296	United Overseas Bank Berhad (UOB)	Switch	

Step 2: Select the BOCM account that you wished to link from the dropdown list and click **"Next"**.

DuitNow ID	Linked Davidson America 11	nked PayNow Bank Operation	
	Linked PavNow Account Li Switch Bank	nked PavNow Bank Operation	
Passport +++++DCAN	DuitNow ID : Mobile (*******2 Linked PayNow Bank : United Overseas If you would like to switch the DuitNow ID to BOC to procee	Bank Berhad (UOB) , please select the receiving account below	
*******2164	Linked Account: Select	Cancel	

Step 3: Check on the details to ensure it is correct. Click "Confirm" to proceed.

DuitNow ID	Linked PayNow Account	Linked PayNow Bank	Operation	
	Switch Bank		0	
Passport *******DCAN	DuitNow ID : Mobile (*	*******2164)		
	Link Account No. :	8515		
Mobile		_		
*******2164	Confirm	Previous		
_				

Step 4: You will receive a notification on your transaction.

iitNow Registration Info Ma	-	
DuitNow ID	Linked PayNow Account Linked PayNow Bar Switch Bank	k Operation
Passport *******DCAN	Switch successfully!	
Mobile	DuitNow ID: Mobile (*******2164)	
**************************************	Link Account No. : 8515	
	Close	