

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.

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

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

* 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

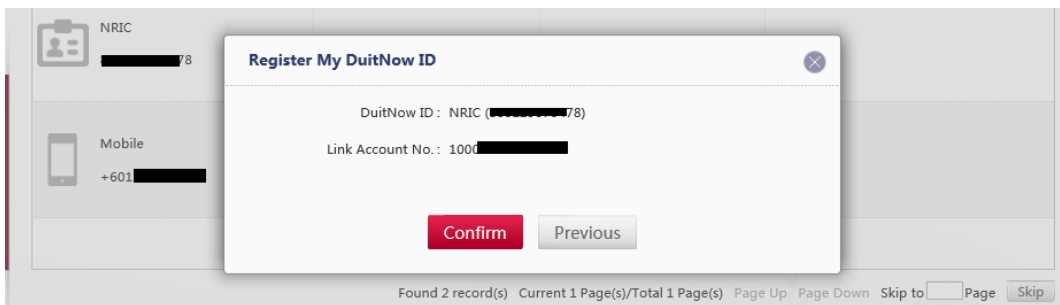
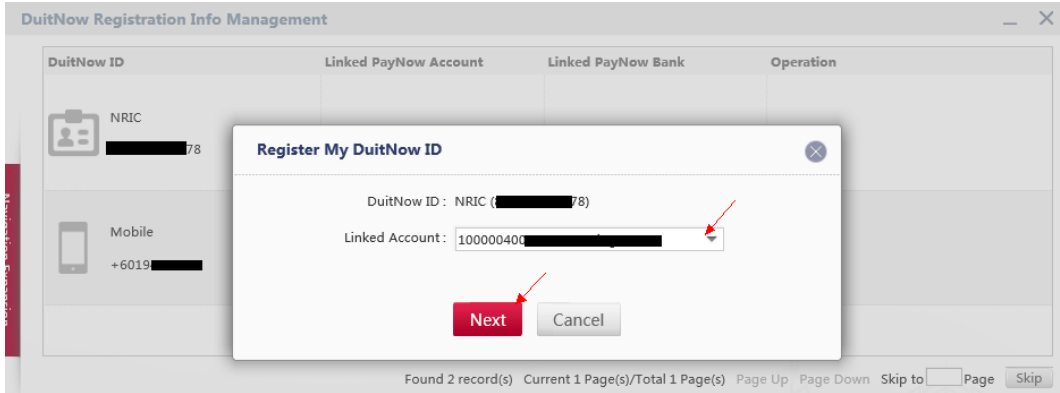
Step 1: Log in to BOCnet and select **“DuitNow Registration Info Management”**. Select the **“Mobile No/NRIC/Passport No/Business Registration No”** that you wish to register and select **“Register”**.

The screenshot shows the BOCnet interface. On the left, a navigation menu includes 'Welcome Page', 'My Accounts', 'Transfer & Remittance', 'DuitNow', 'Standing Order', 'Term Deposit', 'Check Service', 'Service Setting', 'Credit Card', and 'Debit Card Service'. The 'DuitNow' section is expanded, and 'DuitNow Registration Info Management' is selected. The main content area shows a welcome message, latest news, and frequent operations. Below this, the 'DuitNow Registration Info Management' window is open, displaying a table with the following data:

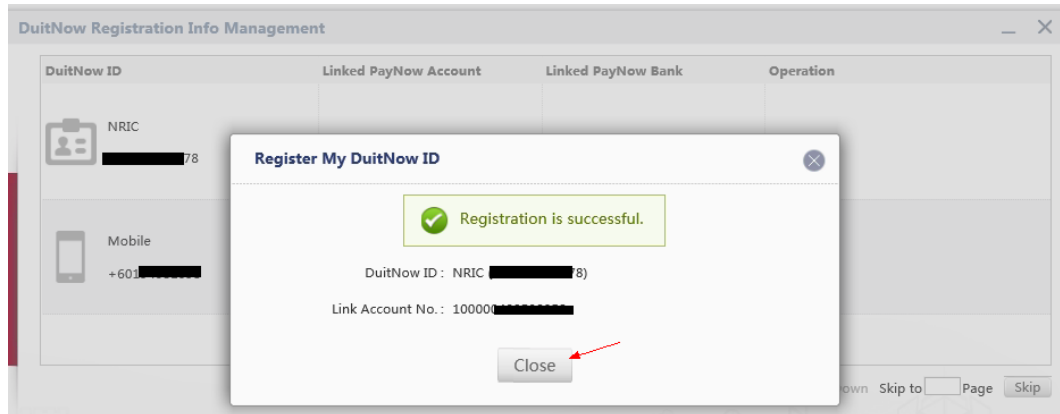
DuitNow ID	Linked PayNow Account	Linked PayNow Bank	Operation
NRIC [Redacted]	--	--	Register
Mobile +601 [Redacted]	--	--	Register

At the bottom of the page, there is a pagination control showing 'Found 2 record(s) Current 1 Page(s)/Total 1 Page(s) Page Up Page Down Skip to [] Page Skip'.

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



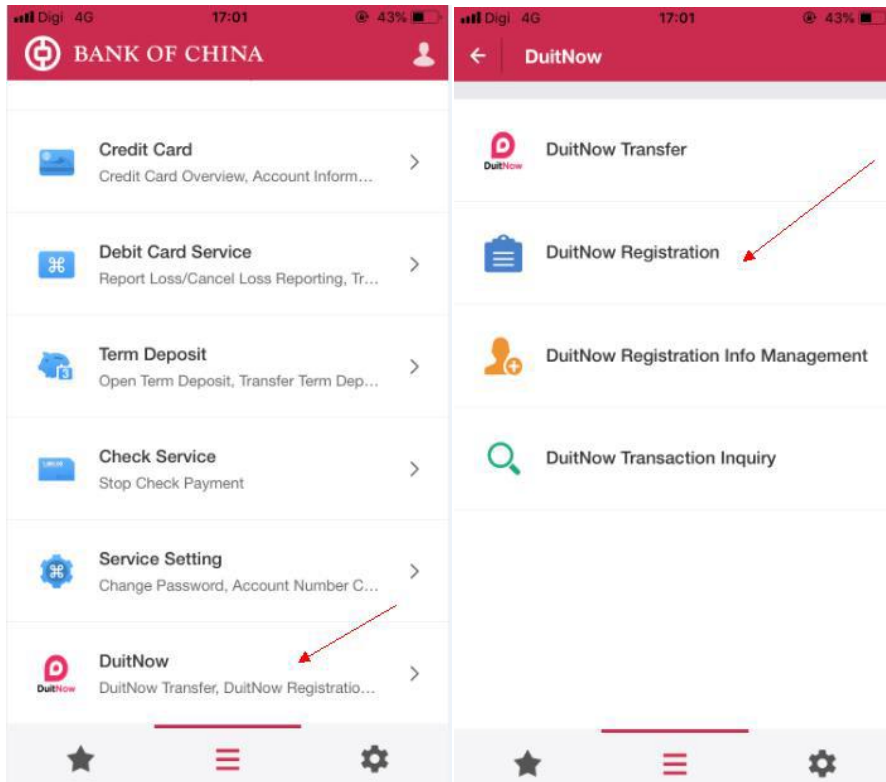
Step 3: Registration is successful



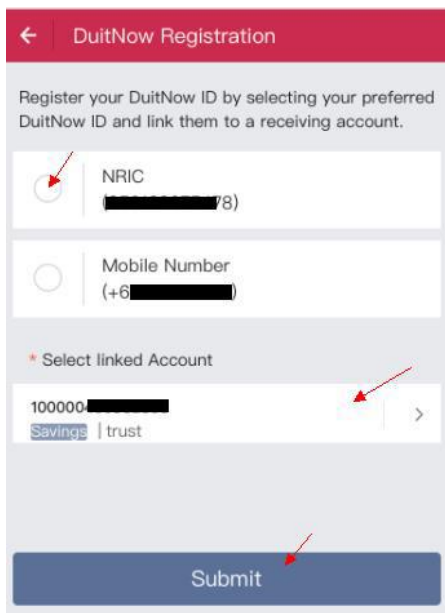
DuitNow ID	Linked PayNow Account	Linked PayNow Bank	Operation
NRIC [REDACTED] 78 *****5478	*****2358	Bank of China (M) Berhad	Inactive Amend Cancel
Mobile +60 [REDACTED]	--	--	Register

c) BOC Mobile Banking App

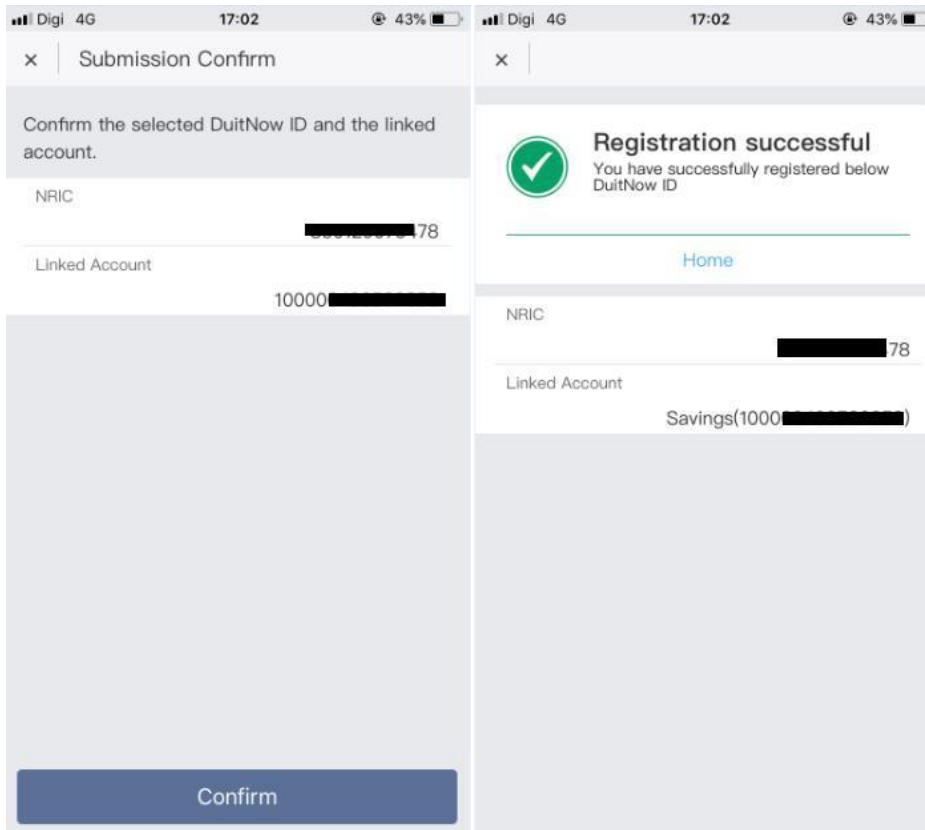
Step 1: Log in to Mobile Banking App and select **“DuitNow Registration Info Management”**.



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



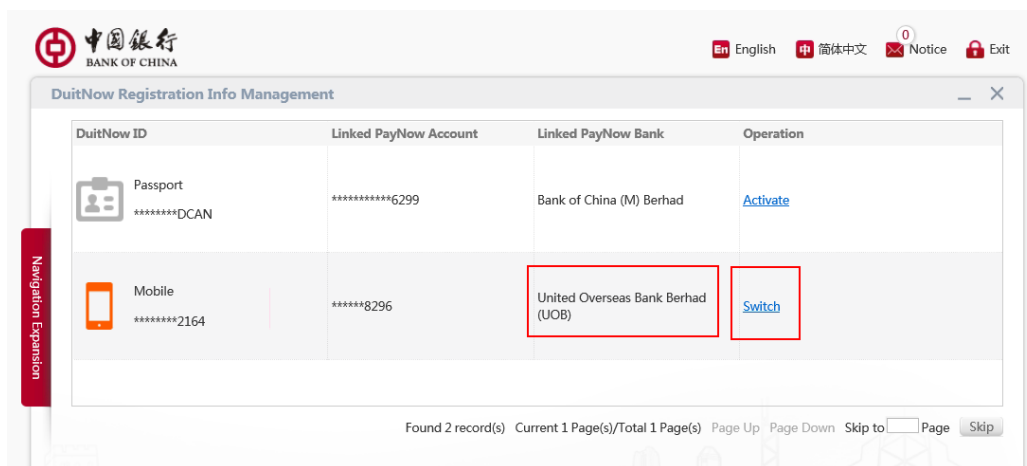
Step 3: Confirm on the submission and **“Registration successful”** is reflected.



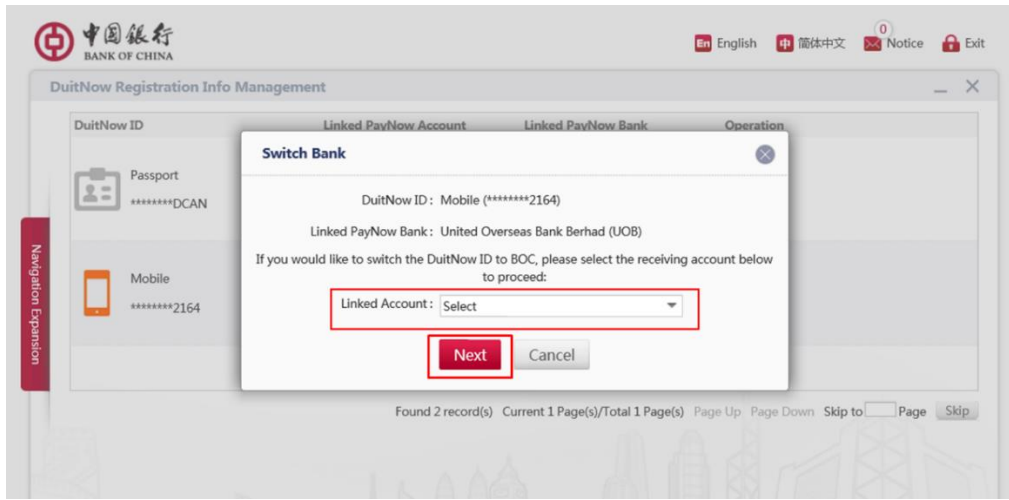
10. How do I switch an account from another Bank to BOCM?

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

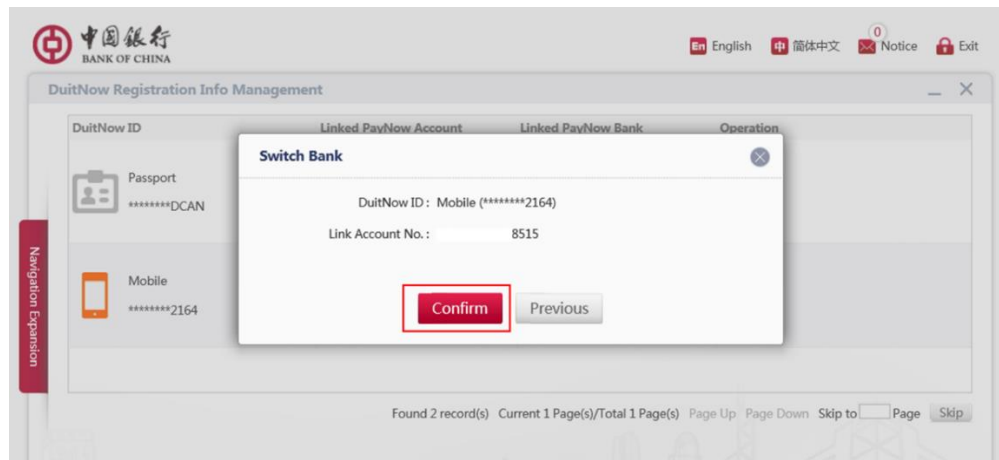
Step 1: Log in to BOCnet and select **“DuitNow Registration Info Management”**. Click **“Switch”** on the selected Bank that you wished to switch.



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



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



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

