

Frequently Asked Questions on JomPAY

1. What is JomPAY?

JomPAY is a national initiative, supported by Banks, to enable online bill payments across Malaysia. Payments Network Malaysia Sdn Bhd (PayNet), operates JomPAY.

2. What can JomPAY do for me?

With JomPAY, you can pay any bills through Internet or Mobile Banking using funds from your Savings and Current accounts. It's fast, safe, and convenient.

3. Is there a cost?

No, there is no cost.

4. Where can I find JomPAY?

JomPAY is available at Internet, Mobile Banking & ATM.

5. Do I have to register before making payments with JomPAY?

No registration is required with JomPAY.

6. How do I pay with JomPAY?

It's simple. All you have to do is to look for the JomPAY logo and Biller Code on your bill, logon to your Internet or Mobile Banking or ATM, and pay.

7. How long does it take for my payment to go through?

When you make a JomPAY payment before 17:00 on a Banking Business Day, the Biller will receive payment on the same day. If you make a JomPAY payment after 17:00, the Biller will receive payment on the next Banking Business Day. If you make a payment on a non-Banking day, such as on a weekend or a public holiday, the Biller will receive payment on the next Banking Business Day.

8. How is JomPAY different from my existing bill payment service of my bank?

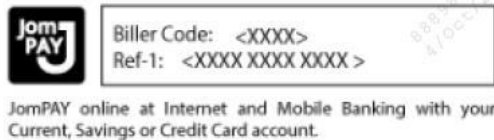
JomPAY makes it easy to pay a wide range of bills across banks in Malaysia. JomPAY creates an accessible and inclusive bill payment eco-system for customers, Banks and Billers so that all JomPAY Billers are available to all customers of 42* Banks in Malaysia.

9. Is there a limit for JomPAY payment?

Some Billers may impose a limit on the amount payable via certain accounts. Additionally, since JomPAY transactions are performed at Internet or Mobile Banking or ATM, a daily limit may apply.

10. What is a JomPAY Customer Reference Box? How do I find it?

It contains unique numbers that your Biller uses to identify you and your bill. Just look for the JomPAY logo on your bill:



11. What is Biller Code?

A Biller Code is a unique number to identify a JomPAY Biller.

12. What is Ref-1?

Ref-1 is a unique number used by your Biller to identify you or your bill. Ref-1 is printed next to the JomPAY logo on your bill.

13. Why does Ref-1 change in some subsequent bills?

Ref-1 could be either fixed or variable depending on the needs of Billers. In most cases, Ref-1 is fixed.

Multiple Payment, Future Dated, Recurring (Only applicable to Personal Customer)

A. Multiple Payment:

1. How many bills can I pay in a single transaction?

You may pay up to maximum 5 bills in 1 transaction

B. Future Dated:

2. Can I set my bill payments as future dated?

Yes, you can set the payment to be made on your preferred date. Under Bill Payment Method, select "Future dated" and set the preferred date under "Effective Date".

3. Can I cancel the future dated bill payment?

Yes. You can cancel future dated bill payment before the scheduled payment date. On the date of the scheduled payment, the bill payment will be processed and cannot be cancelled.

C. Recurring:

4. Can I set recurring bill payment to billers?

Yes. You can set up recurring bill payment to billers if the JomPAY bill reference number (Ref-1) which is on your bill is fixed for every billing cycle. Under Bill Payment Method, select "Recurring", then select the preferred date to make payment under Recurring Date follow by Start/End Date and No. of Payment which is the total number of payment during the period.

5. Can I cancel the recurring bill payment?

Once a recurring bill payment is scheduled for the same day, it is considered processed and cannot be cancelled. However you can delete the recurring bill payment to stop all future payments.