JomPAY FAQ

1. What is JomPAY?
JomPAY is a national initiative, supported by Banks, to enable online bill payments across Malaysia. MyClear, a wholly owned subsidiary of Bank Negara Malaysia, 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, Current or Credit Card accounts. It's fast, safe, and convenient.

3. Is JomPAY free?
Yes, JomPAY is absolutely FREE for customers who are making bill payments.

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. Can I make a future dated payment?
Yes, you will be able to schedule a payment to occur on a future date. However, some Banks are still enabling future dated payments in stages and all banks are expected to offer this service by end of 2015.

9. 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.

10. 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 Internet Banking limit may apply.

11. 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:

12. What is Biller Code?
A Biller Code is a unique number to identify a JomPAY Biller.

13. 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.

14. 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.