

## DuitNow Frequently Asked Questions

### 1. What is DuitNow?

DuitNow is a new instant online fund transfer service that allows you to transfer funds to your recipients using their DuitNow ID (Mobile Number/ New and Old National Registration Identity Card numbers (NRIC)/ Passport/ Business Registration/ Army/ Police number). You can register and perform transfers through both OCBC Online Banking and Mobile Banking.

### 2. What is the DuitNow ID?

The DuitNow ID is an identifier used to register your account numbers. You can register one DuitNow ID to one account.

You may register your DuitNow ID with the following:

- a. Mobile Number
- b. NRIC Number (new and old)
- c. Army or Police Number
- d. Passport Number (for non-Malaysian citizens)

### 3. Why should I use DuitNow?

DuitNow is fast, secure, available 24/7 and free for consumers and small businesses. No fees are charged for transfers of any amount with OCBC Internet and Mobile Banking. Funds are credited instantly into the beneficiary's account.

With DuitNow, you no longer need to share your account number to receive payments. For example:

- Your friends and relatives can pay you easily using your mobile number
- Businesses and the government can disburse payments to you using your NRIC

### 4. Do I need to register for DuitNow?

- a. To make DuitNow payments, you do not need to register for DuitNow.
- b. To receive payments via your mobile number or NRIC number, you will need to register just once through OCBC Internet or Mobile Banking, or by walking into any of our branches to link your bank account with your mobile number or NRIC number.

### 5. Can I register a single DuitNow ID to my accounts at different banks?

No. Each DuitNow ID is unique, hence you can only register a DuitNow ID to one account at a time. .

### 6. Can I choose the account I would like to register for DuitNow?

Yes. You can change your account once the features are available on OCBC Internet or Mobile Banking and at any of our branches from December 2018.

### 7. I am a foreigner. Can I register for DuitNow?

Yes. DuitNow registration can be performed via OCBC Internet or Mobile Banking using your international mobile number or the passport number that you have registered with the bank. You may also visit our OCBC Branch to register and update your passport number.

**8. Can I register my DuitNow ID using my landline (office/home) number?**

No. You can only register your DuitNow ID with the mobile number that you have registered with the bank.

**9. Is there a limit for DuitNow Transfers?**

You may transfer up to RM30,000 per day via OCBC Internet Banking or Mobile Banking. This will also depend on the transaction limit set in your Internet Banking account.

**10. Are there any fees or charges to use DuitNow?**

No, it is absolutely free for sending and receiving money.

**11. How quickly do DuitNow transfers occur?**

As the name suggests – DuitNow can also be read as “do it now” – DuitNow transfers occur immediately and recipients will usually receive money in their bank account instantly.

**12. Can I schedule a future date and recurring transfer with DuitNow?**

You can schedule future date and recurring transfers via OCBC Internet and Mobile Banking.

**13. Is there any way for me to verify that I have keyed in the correct DuitNow ID when making a transfer?**

Yes. Once you have keyed in the DuitNow ID, the registered account holder’s name will be displayed. It is important that you check that the name belongs to the intended recipient before confirming the transfer.

**14. Can a third party register my mobile number to their account number for DuitNow?**

No. The bank will check the mobile number against the account holder’s details before allowing the registration.

**15. My number is already registered as a DuitNow ID with another bank. Can I still pair my OCBC account with this DuitNow ID?**

Yes. You will need to log in to OCBC Internet or Mobile Banking and switch to OCBC Bank and select the account you wish to pair with your DuitNow ID.

**16. Can I deregister my DuitNow ID?**

You may deregister your DuitNow ID by following the below steps:

- i. Logon to your Internet Banking / Mobile Banking using your credentials
- ii. Click on **Customer Service** on Internet Banking / **More Service** in Mobile Banking
- iii. Select **Manage Your DuitNow ID**
- iv. Select **Delink my account from DuitNow ID**
- v. Click on **Submit**

For any enquiries on DuitNow, please contact our Customer Service Executive at:

OCBC Bank: +603-8317 5000

OCBC Al-Amin: +603-8314 9310