

Section A - General Information**1. What is DuitNow?**

DuitNow is an instant fund transfer service to make or receive payments in Malaysian ringgit securely via BizChannel@CIMB, without the need to disclose bank account information.

A DuitNow ID, is an identifier registered to a bank account such as:

- **Business Registration Number (BRN):** For business transactions, you can use the registered Business Registration Number.
- **Mobile Number:** You can send money to a registered mobile number linked to DuitNow.
- **NRIC Number/Army ID/Police ID:** Personal identification numbers such as NRIC, Army ID, or Police ID can also be used for DuitNow transfers.
- **Passport Number:** For non-Malaysian residents, a registered passport number can be used to pay funds via DuitNow.

2. Which are the DuitNow participating banks in Malaysia?

Please visit <https://duitnow.my/> to view the full list of participating banks.

3. Can I register DuitNow IDs with two different banks?

For business transactions, the DuitNow IDs is the Business Registration Number (BRN). It is a unique identifier which can be registered to a single account, whether the accounts are with the same bank or different banks.

4. What types of account can be registered for DuitNow?

Currently, both Savings and Current Accounts are eligible for DuitNow registration.

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

Yes. You have the option to update the account through BizChannel or by visiting any CIMB branch.

6. I am a foreigner. Can I register for DuitNow?

Yes. DuitNow registration can be performed using your passport number that you have registered with the bank.

7. What do I do if my Business Registration Number (BRN) in the bank's system is outdated?

You can update your Business Registration Number (BRN) at any of our branches or via BizChannel.

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

No. The bank will verify the mobile number against the account holder's details before proceeding with the registration.

9. What will be shown on sender and recipient's bank account statement for DuitNow transfer?

The sender is required to include the Recipient Reference, while other payment details are optional. This information will also be reflected in the recipient's bank statement.

Statement Field	Example
Transaction Code Description	DUITNOW
Recipient Reference	Inv 1001
Other Payment Details	Machine Maintenance

10. Can I upload bulk Transactions?

Yes, you can use the Bulk DuitNow option to perform bulk transactions. Follow these steps:

Step 1: Log in to BizChannel@CIMB.

Step 2: Go to "Bulk Payments" and select "Bulk DuitNow."

Step 3: Upload the pre-prepared payment file with all the payment details.

Step 4: Approve the transaction to complete the process.

11. Who can I contact if I have further questions or concerns?

You may contact CIMB Business Call Centre at 1300 888 828 Monday to Friday from 8AM to 7PM and Saturday from 8AM to 5PM (excluding public holidays) or email to mybusinesscare@cimb.com.

Section B – Transferring funds via DuitNow

1. How do I transfer funds via DuitNow?

- **Single DuitNow Transfer**

Step 1: Log in to BizChannel@CIMB.

Step 2: Go to "Payment Management" and select "DuitNow."

Step 3: Enter the recipient's details – either their Account Number or DuitNow ID.

Step 4: Provide the transfer details and confirm the transaction.

- **Bulk DuitNow Transfer**

Step 1: Log in to BizChannel@CIMB.

Step 2: Go to "Bulk Payments" and select "Bulk DuitNow."

Step 3: Upload the pre-prepared payment file with all the payment details.

Step 4: Approve the transaction to complete the process.

2. Do I need to register for DuitNow in order to transfer funds?

Registration is not required for you to transfer funds via DuitNow. However, please ensure that your recipient has a valid DuitNow ID and has shared it with you to complete the transfer.

3. Are there any fees or charges to pay via DuitNow?

Currently, there are no transaction fees or charges for making payments via DuitNow.

***Note: There is no transaction fee until 31ST December 2025**

4. Is there a limit for DuitNow transfers?

You can transfer up to RM10 million per transaction via DuitNow, subject to the transaction limit associated with the BizChannel@CIMB service package you are subscribed to.

5. Can I save a DuitNow ID as a favourite recipient in Internet Banking?

Yes, you can save a DuitNow ID as a favourite recipient for easier access and quicker transactions in the future. However, this option is only available for Single DuitNow transfers.

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

Yes, once you enter the DuitNow ID, the registered account holder's name will be displayed. Please ensure that the name matches the intended recipient before confirming the transfer.

7. Will I receive a payment status confirmation?

Yes, a payment status confirmation will be displayed once the transaction is approved by the authorizer on BizChannel@CIMB.

8. How do I check the status of the transfer?

Step 1: Log in to BizChannel@CIMB.

Step 2: Go to "Information Management" and select "Transaction Status."

Step 3: Enter the transaction details and Click "Search"

9. What happens if my DuitNow transfer is rejected?

In the event that your DuitNow transfer is rejected, the funds will be automatically returned to your account and it will be reflected in your next statement.

Section C – Receiving funds via DuitNow

1. How can I receive funds using DuitNow?

To receive funds via DuitNow, you will need a registered DuitNow ID. For first-time business users, please register your Business Registration Number (BRN) as your DuitNow ID and link it to your CIMB account. Once registered, you can share your BRN with senders to enable them to transfer funds to you quickly and securely.

2. Who needs to register for DuitNow?

DuitNow registration is required for individuals and businesses who wish to receive payments through the service. This includes both personal users seeking a faster and more secure way to transfer funds, as well as businesses looking to streamline their payment processes. Registration ensures that you can receive payments using a mobile number, National Registration Identity Card (NRIC), Army ID, Police ID, Passport Number and Business Registration Number, without the need to share sensitive bank account details.

3. How do I register my DuitNow ID?

DuitNow ID registration is available for BizChannel@CIMB customers; you may do so by:

- Complete the form* (please refer to the table below for guidance on which form to complete)
- Submit to:

BizChannel@CIMB Processing Team,
6th Floor, Wisma CIMB, No.11, Jalan 4/83A,
Off Jalan Pantai Baru, 59200 Kuala Lumpur.

Customer Type	Package signed up with BizChannel@CIMB	Forms to complete / online registration
New to BizChannel@CIMB	Standard / Customised	BizChannel@CIMB Application Form
Existing BizChannel@CIMB	LITE / Standard	BizChannel@CIMB Maintenance Form
	Customised	BizChannel@CIMB Application Form

4. Who can sign off for DuitNow ID registration?

The authorised person(s) of the company or System Administrators of BizChannel@CIMB.

5. Which type of accounts can I link to my Business Registration number as my DuitNow ID?

All CIMB Bank/CIMB Islamic Bank business current accounts.

6. Can I link more than one account to my DuitNow ID?

Currently, you can only link one bank account to your DuitNow ID at a time.

7. How do I know if my registration for DuitNow ID is successful?

- **Manual Form Submission**

Upon manual form submission, CIMB will send an email notification to the designated BizChannel@CIMB contact person, providing updates on the status of your DuitNow ID registration.

- **Online Submission by BizChannel@CIMB System Administrators**

For online submissions, BizChannel@CIMB System Administrators can conveniently check the status of the registration by navigating to **Utilities > DuitNow ID Maintenance** in the system.

8. Are there any fees or charges to receive funds via DuitNow?

No, receiving funds through DuitNow is completely free of charge. There are no transaction fees for incoming transfers.

9. Can I change the bank account and bank linked to my Business Registration number?

Yes, the process depends on your customer type and the package you've signed up for with BizChannel@CIMB:

Customer Type	Package signed up with BizChannel@CIMB	Forms to complete / online registration
New to BizChannel@CIMB	Standard / Customised	BizChannel@CIMB Application Form
Existing BizChannel@CIMB	LITE / Standard	BizChannel@CIMB Maintenance Form
	Customised	BizChannel@CIMB Application Form

10. What if I do not receive the funds via DuitNow?

If you do not receive the funds, please reach out to the sender to verify the transfer status.

11. How can I reconcile funds received via DuitNow?

You can reconcile the funds by reviewing the DuitNow transaction description, Recipient Reference, and other payment details listed in both your paper and online bank statements.