

DuitNow FAQ

DuitNow ID Registration

1. What is DuitNow?

DuitNow is a new real-time electronic fund transfer service where you can make payment to recipient by using Proxies or Identifier (ID) called DuitNow ID. With DuitNow, you will enjoy 24/7 service that is simple to use.

2. What is DuitNow ID?

DuitNow ID or also referred as National Addressing Database (NAD) ID is a registered identifier which is linked to your bank account. The permitted identifier that can be used as DuitNow ID are as follows: -

- i. Mobile number
- ii. NRIC number
- iii. Army number / Police Number
- iv. Business Registration Number
- v. Passport Number

3. How do I register my DuitNow ID?

You may register for DuitNow via AmOnline, Contact Centre at +603-2178 8888, or via any AmBank branch.

Follow these steps for registration via AmOnline:

- i. Login to AmOnline
- ii. Select "Settings" then click on "DuitNowID".
- iii. Select "Register Now" and proceed to select the receiving account for the specific DuitNow ID.
- iv. Select "Register New Mobile Number" if you wish to add in a new mobile number as a DuitNow ID. Then "Request Verification Code" for verification and select "Confirm" to execute DuitNow ID registration.

4. How many additional mobile numbers can I add?

You can register up to three (3) new mobile numbers excluding the TAC registered mobile number.

5. Can two accounts have the same DuitNow ID?

No, each DuitNow ID is unique. Hence, DuitNow ID can only be registered with one account.

6. How can I activate/deactivate my DuitNow ID?

You may activate/deactivate your DuitNow ID via AmOnline, Contact Centre at +603-2178 8888, or via any AmBank branch.

Follow these steps to activate/deactivate your DuitNow ID via AmOnline:

- i. Login AmOnline
- ii. Select "Settings" then "DuitNowID".
- iii. Move the active toggle button to deactivate DuitNow ID or move the inactive toggle button activate DuitNow ID.

7. How can I change my receiving account?

You may change your receiving account for DuitNow via AmOnline, Contact Centre at +603-2178 8888, or via any AmBank branch.

Follow these steps to change your receiving account via AmOnline:

- i. After logging into your AmOnline, select "Settings" then "DuitNowID".
- ii. Select DuitNowID and there will be a dropdown selection of available receiving accounts. Click "Confirm" to proceed and update your DuitNow ID receiving account.

8. How can I switch my DuitNow ID from another bank to AmBank?

You may change your receiving account for DuitNow via AmOnline, Contact Centre at +603-2178 8888, or via any AmBank branch.

Follow these steps to switch your DuitNow ID from another bank to AmBank via AmOnline:

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You can find a “revolving arrow” icon next to the DuitNow ID which is meant to switch that specific DuitNow ID. After clicking on the switch icon, choose the receiving account and click “Confirm” to proceed with the switching of the DuitNow ID.

9. How do I delete my DuitNow ID?

You may change your receiving account for DuitNow via AmOnline, Contact Centre at +603-2178 8888, or via any AmBank branch.

Follow these steps to delete your DuitNow ID via AmOnline:

- i. There is a “bin” icon next to the DuitNow ID, which is used to delete the specific DuitNow ID.
- ii. After clicking on the delete icon, a confirmation message will be shown and by clicking “Confirm” deletion of DuitNow ID will be successful.

10. What accounts can I choose to link my DuitNow ID with?

You may link your DuitNow ID to your savings/-i account or current/-i account.

DuitNow Payment

1. How long is the processing time for payments made via DuitNow?

DuitNow transaction will be processed immediately.

2. What is the maximum daily transaction limit for DuitNow?

The maximum daily transaction limit is RM 50,000.00, combined limit with IBG and Instant Transfer. By default, the limit is set at RM 5,000.00. However, for non-resident account the daily transaction limit will be RM10,000.00 for DuitNow.

3. How much are the transaction charges for DuitNow?

For transactions of RM5,000 and below, all fees are waived. Customers will be charged a nominal service fee of RM0.50 per transaction for each transaction above RM5,000. However, at present, we are pleased to inform you that for AmBank customers, ALL charges are waived until further notice.

Debiting Account Type	DuitNow
All Savings and Current Accounts	
Standing Instruction/Recurring Transactions for all Savings and Current Accounts	RM0.00 (service charge)

4. How do I transfer with DuitNow?

You can transfer funds to your “Favorite” or “Non-Favorite” accounts. Please refer to the steps below:

- i. Login AmOnline
- ii. Select “Pay and Transfer” then “DuitNow”.
- iii. Select your account to deduct the funds from the “From” dropdown and then select the account from the “To” dropdown if it is already in your favourites or for a new account/ DuitNow ID select “Non-Favourite”.
- iv. Insert the amount you want to transfer then select the transaction type. Then select “One-Time” or “Recurring”. Please refer to “FAQ-Scheduled Payment” section for more information about “One-Time” and “Repeat”.

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Mobile DuitNow

You can transfer funds to your accounts by performing the following steps:

- i. After login into your AmOnline account, select “DuitNow” icon next to the account type.
- ii. Select your account to deduct the funds from the “From” dropdown and then select the account from the “To” dropdown and then select the DuitNow ID type from the “To” dropdown.
- iii. For mobile number as DuitNow ID type, selection can be done from mobile contact list.
- iv. Insert the amount you want to transfer then select the transaction type.

Important Note:

TAC will not be required for mobile DuitNow transactions below a daily threshold limit of RM250.

5. How do I view the details of my past payment transaction(s)?

- i. Select the account you want to view details on in the Account Summary page
- ii. Select account name, for an example ‘SA Basic’ to view your account details

6. What if I do not have sufficient funds in my account?

If you are making a payment, you will see an 'Unsuccessful' message and reject code that informs you of insufficient funds. If it is a 'Scheduled Payment', your payment will not go through on the scheduled date.