

## JomPAY - FAQ (Personal)

### Pay online with JomPAY

#### **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.

#### **What can JomPAY do for me?**

With JomPAY, you can pay any bill through the Internet or Mobile Banking service of 42\* Banks in Malaysia using funds from your Savings, Current or Credit Card accounts. It's fast, safe, and convenient

#### **Is JomPAY free?**

Yes, JomPAY is absolutely FREE for customers who are making bill payments.

#### **Where can I find JomPAY?**

JomPAY will be available at the Internet & Mobile Banking service of 42 Banks in Malaysia. [Click here](#) to check on the Banks that offer JomPAY at the moment.

#### **Do I have to register before making payment with JomPAY?**

No registration is required with JomPAY. However, you must have Internet or Mobile Banking access at one of the 42 Banks. For more information on obtaining Internet or Mobile Banking access, please contact your Bank.

#### **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, and pay.

#### **How long does it take for my payments to go through?**

When you make a JomPAY payment before 17:00 on a Banking Business Day\*, the Biller will receive and recognize payment on the same day. If you make a JomPAY payment after 17:00 on a Banking day, 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.

*\*A Banking Business Day is a working day in Kuala Lumpur when all Banks are open for business.*

#### **Can I make future date payment?**

Yes, you will be able to schedule a payment on a future date. However, Banks are still enabling future dated payments in stages and we expect that the service will be available at all Banks by end 2015.

#### **How is JomPAY different from the existing bill payment service of my Bank?**

At present, the number of Billers available for you to pay differs significantly across Banks. You may not be able to make payments to a Biller if the Biller is not available at your Bank's Internet & Mobile Banking channel. JomPAY creates an accessible and inclusive bill payment eco-system for consumers, Banks and billers so that all JomPAY Billers are available to all customers of 42 Banks in Malaysia.

#### **Is there a limit for JomPAY payment?**

Some Billers may impose a limit on the amount payable via certain accounts such as Credit Card accounts. Additionally, since JomPAY transactions are performed at Internet or Mobile Banking, a daily Internet Banking limit may be imposed by your Bank.

## **JomPAY on your bills or invoices**

### **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:

### **What is a Biller Code?**

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

### **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

### **Why does Ref-1 change in some subsequent bill?**

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

## **Troubleshooting**

### **What should I do if my payment did not go through?**

First of all, check that your payment details, including Biller Code, Ref-1 and amount, are correct. Ensure your Biller accepts payment from the type of account you are trying to pay based on what is stated in your bill or invoice. For Internet or Mobile Banking assistance, please contact your Bank.

### **My Biller hasn't received my payment. Why should I do?**

Check the time you made the payment – if you missed the 17:00 cut-off time, your payment won't go through until the next Banking Business Day (not including weekends or public holidays). If your payment has gone through, please contact your Bank. Furnish your JomPAY reference no. which is provided when you complete the payment, so that your Bank can easily track your payment.

### **What should I do if I notice an unauthorized payment in my account?**

Contact your Bank immediately.