

MBSB Bank DuitNow QR Frequently Asked Questions (FAQs)

1. What is DuitNow QR?

DuitNow QR is an easy and secured instant fund transfer service that allows you to make payments and receive funds with just a QR Code. DuitNow QR is Malaysia's National QR Standard established by PayNet under the Bank Negara Malaysia's Interoperable Credit Transfer Framework (ICTF).

2. How does DuitNow QR differ from the existing QR payments offered by banks and e-wallet providers?

DuitNow QR allows interoperability between all participating banks and e-wallets which means you can just use one app to scan DuitNow QR code provided by any of the participants. Hence, merchants can just display one QR code to their customers.

3. How do I use DuitNow QR?

You can scan a DuitNow QR code to pay to a merchant or pay to a person when DuitNow QR is shown for scanning. You can also receive money by selecting "Receive" and present your DuitNow QR code for others to scan.

4. Where can I use DuitNow QR?

Look out for a DuitNow QR code standee at participating merchant outlets. You can also pay to any person who can generate a DuitNow QR code on any participating bank apps and/or e-wallet mobile apps.

5. Do I need to register DuitNow QR?

To set up and use DuitNow QR:

- Launch M Journey Mobile Banking App on your mobile device.
- Tap on "DuitNow QR" on your login page.
- Go through the first time setup for QR Pay, set your transaction limit and you are ready to go

6. What are the minimum requirements to use DuitNow QR?

The minimum requirement of using the DuitNow QR are as follows:

- M Journey Mobile Banking is downloaded on your devices
- Your device must not be jail broken or rooted
- An active internet connection

7. What should I do if I or the Merchant have accidentally made a wrong transaction?

Kindly request assistance from the merchant directly if you are still at the merchant's premise. Else, please reach out to our contact centre at 03-2096 3000 or email us at enquiry@mbsbbank.com for further assistance.

8. What should I do if I made payment using QR code from M Journey Mobile App but it was rejected?

Please ensure that the QR code that you are scanning is a "DuitNow QR". M Journey Mobile App only able to scan generated DuitNow QR codes.

9. How can I view my past DuitNow QR transaction?

You can view the transaction history on e-transaction screen from M Journey Online Banking or your account transaction history via M Journey Mobile App.

10. How many DuitNow QR transaction that I can perform daily?

There is no limit on the number of DuitNow QR transactions, provided the transaction amount is within your daily transaction limit.

11. How do I change my DuitNow QR transaction limit?

Log in to M Journey Online Banking, go to "My Profile" and select "Daily Transaction Limit" and look for "DuitNow QR" limit.

12. What type of accounts that I can link to my DuitNow QR?

You may choose any of your active Current or Savings Account/-i to receive or make payment using DuitNow QR.