



'DuitNow via RHB Now Internet Banking & Mobile Banking' – Frequently Asked Questions

1. What is DuitNow?

DuitNow is a new service offered by RHB Bank via the RHB Now Internet or Mobile Banking whereby users can perform fund transfer to another person conveniently by just entering their mobile number or other personal identification (MyKad/Passport/Business Registration) without the need to remember their account number or which bank they open the account with.

2. Why DuitNow?

With DuitNow, you can send money instantly on a 24/7 basis to mobile numbers, NRIC numbers or business registration numbers. You can send and receive funds instantly anytime, anywhere.

3. How can I receive payments using DuitNow?

You must first register for DuitNow by linking one of the following IDs with your RHB Bank/ RHB Islamic Bank account:

- a) Your mobile number
- b) Your NRIC number
- c) Your passport number
- d) Business registration number (for Sole Proprietary account)

Once you have registered, payers can direct payments to you using the registered ID (DuitNow ID).

4. Do I need to register for DuitNow?

Registration is not required for you to send money via DuitNow. In order to receive money via DuitNow, a one-time registration is needed to link your ID with your bank account.

5. How do I register in order to receive money?

You can register your DuitNow ID either via RHB Now Internet Banking or RHB Now Mobile Banking App.

Registration via RHB Now Internet Banking

Step 1: Login to RHB Now Internet Banking, expand the Fund Transfer tab and click DuitNow.

Step 2: Select DuitNow Registration.

Step 3: Click on tickbox that represent your DuitNow Type you wish to register. Select your receiving account if you have more than one account. Once done click on Preview button.

Step 4: Confirm your registration by entering your OTP and click on Submit button.

Registration via RHB Now Mobile Banking App

Step 1: Launch RHB Now Mobile Banking App. Tap on Fund Transfer icon. Login is required.

Step 2: Once you have successfully logged in, tap on the DuitNow menu.

Step 3: Tap on DuitNow ID registration menu and the available DuitNow ID will be shown.

Step 4: Choose your DuitNow ID by tapping on the tick icon on the right side of your DuitNow ID.

Step 5: Choose your receiving account from the selection list then tap on preview button.

Step 6: Enter your OTP to proceed and click on Confirm button to complete the registration.

6. Are there any fees or charges to use DuitNow?

No. DuitNow via RHB Now Internet or Mobile Banking is offered free of charge.

7. How quickly do DuitNow transfers occur?

DuitNow transfers occur immediately and recipients will usually receive money in their bank account instantly.

8. Can I schedule a future dated and recurring transfer with DuitNow?

Schedule for future dated and recurring transfers only available via RHB Now Internet Banking for your convenience. RHB Now Mobile Banking App does not allow setup of future dated/recurring transfer for DuitNow.

9. Can I add a DuitNow ID as a Fav in RHB Now Internet Banking?

Yes, you can. Adding a DuitNow ID as a Fav allows you to perform subsequent transfers with fewer steps. Please refer to steps below:

Step 1: Logon to RHB Now Internet Banking, select My Favourite and click on DuitNow.

Step 2: Click on add favourite button on top right.

Step 3: Enter your details and click on Preview button.

Step 4: Confirm add favourite request by entering your OTP. Click on Submit button to complete.

10. I have only one account but I want to register more than one DuitNow ID?

Yes, you can register more than one DuitNow ID to the same account. However you cannot register more than one account to one DuitNow ID.

11. Is there a limit for DuitNow transfers?

DuitNow transfer via RHB Now Internet or Mobile Banking is capped at RM50,000.00 per day. Minimum transfer is RM1.00.

12. Can I transfer large amount at one time?

Yes, you can transfer up to RM50,000.00 daily. For transfer amounting to RM10,000.00 and above, you will need to use RHB Now Secure Plus feature.

13. I have registered my DuitNow ID with another bank, can I change the receiving account to RHB Bank account?

Yes, you can. Please refer to steps below should you wish to change the receiving account to RHB Bank:

Switching via RHB Now Internet Banking

Step 1: Login to RHB Now Internet Banking, expand the Fund Transfer Tab and click on DuitNow.

Step 2: Then, click on DuitNow maintenance.

Step 3: Select the DuitNow ID Type you wish to switch and click update. Note that you can view the Bank's name associated with each DuitNow ID.

Step 4: Your details will be shown. Choose crediting account if you have more than one account.

Step 5: Click on Submit button to complete the switching of ID to RHB Bank.

Switching via RHB Now Mobile Banking App

Step 1: Launch RHB Now Mobile Banking App. Tap on Fund Transfer icon. Login is required.

Step 2: Once you have successfully logged in, tap on the DuitNow menu.

Step 3: Tap on DuitNow ID maintenance menu.

Step 4: Select the DuitNow ID you wish to switch over by tapping on it.

Step 5: Choose receiving account if you have multiple account and click on Update.

14. I want to stop other person from transferring fund into my DuitNow ID temporarily, can I do it without deleting my DuitNow ID?

Yes, you can. Please refer to steps below should you wish to stop receiving money from other person temporarily:

Deactivation via RHB Now Internet Banking

Step 1: Login to RHB Now Internet Banking, expand the Fund Transfer Tab and click on DuitNow.

Step 2: Then, click on DuitNow maintenance.

Step 3: Select the DuitNow ID Type you wish to deactivate and click Update.

Step 4: Under action dropdown list selection, choose Update DuitNow ID. Click on the radio button indicating Inactive and click Submit.

Deactivation via RHB Now Mobile Banking App

Step 1: Launch RHB Now Mobile Banking App. Tap on Fund Transfer icon. Login is required.

Step 2: Once you have successfully logged in, tap on the DuitNow menu.

Step 3: Tap on DuitNow ID maintenance menu.

Step 4: Select the ID you wish to deactivate. Slide the toggle button to turn off (perform deactivation)

Step 5: Click on Yes button to complete the deactivation.

Similarly, you can perform the same step to change your DuitNow status to active.

15. I have two or more mobile number, can I register all my numbers with RHB Bank?

As a security measure, RHB Bank only allows one mobile number registered for OTP to receive money via RHB Bank account.

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

No, you can only register DuitNow ID with your Malaysian registered OTP mobile number at the moment.

17. When I perform DuitNow transfer, I keep getting message DuitNow ID is invalid. What could be the cause of it?

If you encounter such error, do check with your beneficiary for the following;

- a) Have they registered their DuitNow ID using the details you have entered?
- b) Is their DuitNow ID active?
- c) Is their bank account active?