

GXBank DuitNow Services - Frequently Asked Questions (FAQ)

Effective 22 March 2024

(A) DUITNOW TRANSFER	
Question	Response
What is DuitNow Transfer?	<p>With DuitNow Transfer, you can send money instantly on a 24/7 basis to any Account Number or DuitNow ID (Mobile number, MyKad number, Passport number, Army/Police number or Business Registration number).</p> <p>DuitNow Transfer is available via internet or mobile banking channels of participating banks and e-money accounts in Malaysia,</p> <p><u>What is DuitNow ID:</u></p> <ul style="list-style-type: none"> • A one-time registration is needed to link your DuitNow ID with your bank account or e-money account. • You can register multiple DuitNow IDs, as long as your DuitNow IDs have been verified by your bank. However, one ID can only be registered to one bank account.
How do I use DuitNow Transfer?	<p>To Send Money:</p> <ol style="list-style-type: none"> 1. Open your GX App 2. Tap on “Send Money” on the top bar 3. Enter the recipient’s Account Number or DuitNow ID 4. Enter the transfer amount 5. Proceed to complete the transaction <p>To Receive Money:</p> <ol style="list-style-type: none"> 1. You must first register for DuitNow ID and link your ID to your GX Account. 2. Share your DuitNow ID to your sender to receive transfers into your GX Account. Your sender can also send money to you via your GX Account Number.
Is there a transfer limit for DuitNow Transfer?	<p>GX Account daily transfer limit applies (combined limit for DuitNow transfers and transfers to other GX Accounts).</p> <ul style="list-style-type: none"> • Default daily limit: RM5,000 • Maximum daily limit: RM50,000
How fast is DuitNow Transfer?	<p>With DuitNow Transfer, recipients will usually receive money in their bank account or e-money account instantly.</p>
Can I schedule a future or recurring DuitNow Transfer?	<p>Yes, you can schedule a future one-time or recurring DuitNow Transfer.</p> <ol style="list-style-type: none"> 1. Open your GX App 2. Tap on “Send Money” on the top bar 3. Enter the recipient’s Account Number or DuitNow ID 4. Under “Transfer Type”, select “Schedule and automate”. 5. Select transfer frequency 6. Select start date 7. Select number of times to transfer 8. Review and Approve transfer schedule summary <p>Alternatively, you can also schedule a DuitNow Transfer by:</p>

	<ol style="list-style-type: none"> 1. Clicking on the ellipse button in the Send Money page 2. Tap on “Schedule and automate” 3. Tap on “Add schedule and automate”
How do I view my scheduled transfers?	<ol style="list-style-type: none"> 1. Open your GX App 2. Tap on “Send Money” on the top bar 3. Click on the ellipse button 4. Tap on “Schedule and automate” <p>You can view a list of scheduled transfers, the start time and end date of the transfers.</p>
Can I delete a scheduled transfer?	<ol style="list-style-type: none"> 1. Open your GX App 2. Tap on “Send Money” on the top bar 3. Click on the ellipse button 4. Tap on “Schedule and automate” 5. Tap on the particular transfer that you wish to delete and tap “Delete”
Are there any fees or charges for DuitNow Transfer?	<p>DuitNow Transfer is free for consumers to send and receive money up to RM 5,000.</p> <p>For transactions above RM 5000, a 50 sen fee is applicable but this fee is currently waived by GXBank for all customers.</p>
What can I do if I encounter any issue with my DuitNow Transfer?	<p>Kindly review your transaction history to check the status of your transfer. If it is stated as “Processing”, we kindly ask for your patience as this may take up to 24 hours in exceptional cases.</p> <p>If the transaction becomes unsuccessful, the amount will be automatically reversed.</p> <p>If the amount is not refunded after 24 hours, please reach out to us here:</p> <ul style="list-style-type: none"> ● In-app Live Chat ● Customer Support Hotline: +603 7498 3188 ● Customer Support Email: ask@gxbank.my
How can I edit the details of my scheduled transfers?	<p>Currently you are not able to edit the details of a scheduled transfer. You may first delete the scheduled transfer and reschedule it with the latest details.</p>

(B) DUITNOW QR	
Question	Response
What is DuitNow QR?	<p>DuitNow QR is Malaysia's National QR Standard established by PayNet under the Bank Negara Malaysia's Interoperable Credit Transfer Framework (ICTF).</p> <p>It is a secure and convenient way to receive funds and make transactions to merchants, friends and family!</p>
What are the services available for DuitNow QR?	<p>With DuitNow QR, you can</p> <ol style="list-style-type: none"> 1. Make peer-to-peer (P2P) transfers by: <ol style="list-style-type: none"> a. Using GX App to scan the recipient's QR to send fund, or b. Using GX App to display your QR to be scanned by the sender, to receive fund. 2. Make payment to merchants (POS/ P2M) by: <ol style="list-style-type: none"> a. Using GX App to scan merchant's QR to make payment. b. NOTE: Currently we do not support using GX App to display QR to merchant, to make payment.
How do I use DuitNow QR?	<ol style="list-style-type: none"> 1. Open GX App 2. Tap on "Scan" on the top bar <ol style="list-style-type: none"> a. To 'Pay' <ol style="list-style-type: none"> i. Scan the recipient or merchant's QR code, to send fund or payment; ii. Enter the amount; and iii. Complete transaction. b. To 'Receive' <ol style="list-style-type: none"> i. Display your QR to be scanned by the sender, to receive fund; ii. Your sender to enter amount; and iii. Check the amount received from the completed transaction.
How do I share my QR code to others to receive payment?	Absolutely! Tap on "Share QR" from the Receive page and you can choose to share the QR code through your device's native share option.
Is there any expiry or validity of this Share QR code?	No, your friends / family will be able to download the QR code and scan it to transfer funds to you anytime. There is no expiry date for this QR code.
Is there a limit on the amount I can transfer or pay using QR payment?	<p>There are two (2) DuitNow QR daily limits:</p> <ol style="list-style-type: none"> 1. Daily QR payment limit <ol style="list-style-type: none"> a. Applicable to merchant QR payments only. b. Default at RM1,000, maximum at RM5,000 2. Daily QR transfer limit <ol style="list-style-type: none"> a. A combined limit applicable to transfers to banks, DuitNow & peer-to-peer (P2P) QR transfers. b. Default at RM5,000, maximum at RM50,000
Can I make payments to all	Yes, we are supporting all DuitNow QR codes displayed by merchants from any bank

DuitNow QR merchants from any bank or e-wallet?	and e-wallets.
Can I use GXBank DuitNow QR internationally?	Currently we do not support international payments. Please stay tuned as we roll out more features in the near future!
How can I set an amount to the DuitNow QR code that I have created?	Currently we do not support creating QR code with a pre-filled amount. Please stay tuned as we roll out more features in the near future!
Are there any fees charged for QR payments?	No, rest assured, there are no fees charged from customers on any QR payments.
What do I do if my QR payment fails or encounters issues?	<p>Kindly review your transaction history to check the status of your transfer. If it is stated as “Processing”, we kindly ask for your patience as this may take up to 24 hours. If the transaction becomes unsuccessful, the amount will be automatically reversed.</p> <p>If the amount is not refunded after 24 hours, please reach out to us here:</p> <ul style="list-style-type: none"> ● GX App in-app Live Chat ● Customer Support Hotline: +603 7498 3188 ● Customer Support Email: ask@gxbank.my
My transaction appears as successful on my end, but the merchant does not see it. What should I do?	Please show the successful notification to the merchant for payment confirmation. Merchants also could check their own transaction history to find out if the payment has been made.