

### **1. How does JomPAY work?**

JomPAY is payment collection service. You only need to connect with one bank to receive payment from all other bank's customers.

### **2. How will JomPAY benefit my business?**

Offering JomPAY as a payment method can help you save time and money, with easier billing, fast electronic payments and streamlined reconciliation. So you can spend less time chasing payments and more time working on your business.

- Accelerated cash flow – Receive cleared funds in your account on the next banking business day – say goodbye to chargebacks and bouncing cheques.
- Simplify reconciliation – Track bills with minimal effort with daily payment files which are designed for easy importing into your accounting system.
- Manage your overheads – Spend less time and money preparing and chasing bills, and more time running your business.
- Enjoy marketing support – Build your brand and promote the benefits of fast electronic payments with support from the JomPAY marketing team.

### **3. How will it impact my organisation operationally and financially?**

You will only need to liaise with one bank (your biller bank). You will receive a consolidated report from your biller bank for all JomPAY transactions across all participating banks.

### **4. How will it benefit my customers?**

Across all internet banking or mobile banking platforms of all participating banks operating in Malaysia, your customers have the option to pay via their savings/current or credit card accounts.

### **5. How do my customers pay me?**

Your customers pay you by logging in the internet or mobile banking platform of their choice. They are required to key in the information that you provided to them in their bills or invoices. That's it!

### **6. What are the pre requisites to become a JomPAY biller?**

JomPAY welcomes all businesses that are registered with Suruhanjaya Syarikat Malaysia (SSM).

### **7. Do I get a notification when a payment is made?**

Payment notification service is available for subscription. You can choose to receive notifications via FTP, emails or batch notifications during the registration.

### **8. What is a biller bank?**

A biller bank is sometimes recognised as an anchor bank, acquiring bank or merchant bank. It is the only bank that you have to liaise with on transactions from all the banks. A biller bank provides a consolidated report to its biller.

### **9. What is a biller code?**

A biller code is a unique number to identify you as a JomPAY biller.

### **10. Can I register for more than one biller code?**

In general, billers would have only one biller code. Under exceptional circumstances, a biller may have more than one biller code.

### **11. What are the available payment methods?**

As a JomPAY biller, you may choose the payment methods that you would like to offer to your customers. Below are the options;

- Current / savings account (CASA) and credit card
- Current / savings account (CASA) only

### **12. Are JomPAY credit card payment secure?**

Yes, JomPAY credit card payments are performed in the secured environment of the customer's internet or mobile banking platforms.

### **13. What is Ref-1?**

The Ref-1 is a unique 1 - 20 digit number that is used to identify an account or bill to be paid without the need of providing any personal information about customers. For example, you can use account numbers, invoice numbers or student ID.

### **14. Are there any validation available on Ref-1 to minimise erroneous payments?**

There are two validations available which are check digit and length validation.

### **15. What is a check digit?**

A check digit is the final digit in Ref-1 which is produced based on a special calculation of the leading numbers. To illustrate, in a 10 digit Ref-1, the 10th digit is called a check digit. The purpose of a check digit is to reduce incorrect Ref-1 entered by customers which would lead to operational overheads. By having a check digit implemented, only correct validated Ref-1 is accepted.

### **16. My current business does not have a check digit implemented in the reference number. How do I go about it?**

JomPAY provides a tool to generate check digits. You may update your records with the generated reference numbers (with check digit).

### **17. Are there any cost incurred if I use my own check digit calculation?**

There is a list of standard check digit formulas that you can select from during registration. However, if you require a special check digit which requires development, there will be some cost incurred.

### **18. Can I have the reports to follow my format?**

Please call us at 1300 888 828 or email us at [bizchannel@cimb.com](mailto:bizchannel@cimb.com) on your requirements.

**19. If I am currently connected to multiple banks, how do I join JomPAY?**

Your current arrangement is not affected after joining JomPAY. You may have more than one biller bank if required.

**20. Do I have to sign any agreement?**

Yes, you will need to sign a biller agreement with your biller bank to use JomPAY's service.

**21. I want to appoint multiple biller banks. Do I still need to appoint a master biller bank?**

If you decide to have multiple biller banks, you will still need to appoint a master biller bank. It will process transactions from all other banks.

**22. Is it possible to switch biller banks?**

Yes, you can do it at the biller centre without having to change the existing biller code.

**23. What is the biller centre?**

As a biller, you may view all the payments made to you and edit your details at the biller centre.

**24. How do I change my biller details?**

You can change your biller details online at the biller centre.

**25. Is it compulsory to display JomPAY's brand in the bill or invoice to customers?**

Yes. You may refer to JomPAY's Brand Guidelines for more details.

**26. Do I need to display JomPAY details on electronic bills or invoices?**

Just like your paper bills or invoices, your electronic version needs to include the relevant JomPAY details. This is to ensure that your customer has all the information they need in order to pay via JomPAY.