

GENERAL

1. What is CIMB Plug n Pay?

CIMB Plug n Pay is Malaysia's first-ever chip-based mPOS payment solution that lets businesses of any size manage electronic payments via smartphones and tablets. It is affordable and secure, and can accept chip- or signature-based credit and debit cards under MasterCard or Visa.

2. Is the CIMB Plug n Pay mobile app free?

Yes, the mobile app is free and can be downloaded on both Google Play and the Apple App Store.

3. What types of cards can I accept?

CIMB Plug n Pay is compatible with MasterCard and Visa credit and debit cards that are chip- and signature-based. All Malaysian-issued credit and debit cards will require a 6-digit PIN instead of a signature.

4. Are there any costs or fees for the CIMB Plug n Pay card reader?

Although the app is free to download, we charge a deposit fee and a minimal monthly rental per card reader. Please contact our merchant hotline at 03-6204 7733 or email us at emerchant@cimb.com for more info.

5. Where are my funds deposited?

The money you collect via CIMB Plug n Pay will be deposited into the CIMB Bank current account that you have provided details for when applying for Plug n Pay.

6. Do I need to have a CIMB account?

Yes, you will need a CIMB current account. If you do not have one yet, you can open one at any of our CIMB branches.

7. Can CIMB Plug n Pay accept international credit cards?

Yes, as long as the cards are chip- and signature-based and are issued under Visa or MasterCard.

8. Can I accept payments without the card reader?

No, you cannot accept card payments without the CIMB Plug n Pay card reader.

9. Can I use CIMB Plug n Pay outside of Malaysia?

No, CIMB Plug n Pay can only be used within Malaysia.

10. How do I change my bank account information?

You can request to change your bank account information by contacting our Merchant Hotline at **03-6204 7733** or by emailing emerchant@cimb.com.

11. What common mistakes can lead to a violation of the Cards Acceptance Procedure (CAP)?

You might violate the CAP with the following actions:

- Making multiple transactions with the same card to split sales.
- Making multiple transactions with the same card to test the limit of a credit card.
- For a signature-based receipt, making a sales transaction with an incorrect signature or no signature on the sales slip.

APPLICATION

1. How do I know if I am eligible for CIMB Plug n Pay? Can anyone apply?

Your business must be a legal business entity registered in Malaysia, and your business activity has to follow Bank Negara Malaysia's rules. All applications are also subject to approval by CIMB Bank on a case-by-case basis.

2. How do I apply for CIMB Plug n Pay?

Applying for CIMB Plug n Pay is easy. Just follow these steps:

- Contact our Merchant Hotline at 03-6204 7733 or email emerchant@cimb.com.
- Submit your completed application form, any relevant supporting documents and the details of your business.
- Once we approve your application, you can assign the card reader to a user via the CIMB Plug n Pay Merchant Portal. We will then deliver the card reader to you.
- Download the CIMB Plug n Pay mobile app and start accepting card payments.

ACTIVATION

1. What devices are compatible with CIMB Plug n Pay?

You can use CIMB Plug n Pay with devices that run on Apple iOS and Android with Bluetooth 3.0 connectivity.

2. How do I download the CIMB Plug n Pay app?

The CIMB Plug n Pay mobile app is available on both Google Play and the Apple App Store. Just type "CIMB Plug n Pay" in the search bar.

3. How do I activate the CIMB Plug n Pay app?

Follow these steps to activate CIMB Plug n Pay:

- Download the CIMB Plug n Pay app from the Apple App Store for iOS or Google Play for Android.
- Log in with your CIMB Plug n Pay User ID and User PIN that you received via e-mail.
- Click on the Start Accepting Payments button.

4. Do I have to enable GPS on my device for transaction processing?

Yes, you have to turn on your GPS to collect payment. If you cannot get a GPS signal at your location, just keep the GPS function switched on to continue collecting payments.

5. Why does my card reader not work?

Please make sure you have followed the steps in our merchant guide. If the card reader still does not work, please call 03-6204 7733 for more assistance.