



Pay Bills The Easy Way

## Your Favourite One-Stop Bill Payment Channel



### CONVENIENT

Pay your bills anytime and anywhere via Internet & Mobile Banking.



### QUICK

Pay your bills quickly and securely.



### FREE

Pay your bills through JomPAY today. FREE for customers.

## As Easy As 1-2-3

Bill payment has never been easier than now. Just follow the 3 steps below and you're on your way to "Pay Bills The Easy Way".



### SPOT

Spot the JomPAY logo and Biller Code on your bill.



### ONLINE

Logon to Internet & Mobile Banking and look for JomPAY.



### PAY

Enter the payment details and confirm payment.

## Frequently Asked Questions:

### What is JomPAY?

JomPAY is a national initiative, supported by Banks, to enable online bill payments across Malaysia. MyClear, a wholly owned subsidiary of Bank Negara Malaysia, operates JomPAY.

### What can JomPAY do for me?

With JomPAY, you can pay any bills through Internet Banking using funds from your Current account. It's fast, safe, and convenient.

### Is JomPAY free?

Yes, JomPAY is absolutely FREE for customers who are making bill payments.

### Where can I find JomPAY?

JomPAY is available through Internet Banking.

### Do I have to register before making payments with JomPAY?

No registration is required with JomPAY.

### How do I pay with JomPAY?

It's simple. All you have to do is to look for the JomPAY logo and Biller Code on your bill, logon to your Internet Banking, and pay.

### How long does it take for my payment to go through?

When you make a JomPAY payment before 17:00 on a Banking Business Day, the Biller will receive payment on the same day. If you make a JomPAY payment after 17:00, the Biller will receive payment on the next Banking Business Day.

If you make a payment on a non-Banking day, such as on a weekend or a public holiday, the Biller will receive payment on the next Banking Business Day.

### Can I make a future dated payment?

Yes, you will be able to schedule a payment to occur on a future date. However, some Banks are still enabling future dated payments in stages and all banks are expected to offer this service by end of 2015.

### How is JomPAY different from my existing bill payment service of my bank?

JomPAY makes it easy to pay a wide range of bills across banks in Malaysia. JomPAY creates an accessible and inclusive bill payment eco-system for customers, Banks and Billers so that all JomPAY Billers are available to all customers of 42\* Banks in Malaysia.

### Is there a limit for JomPAY payment?

Some Billers may impose a limit on the amount payable via certain accounts. Additionally, since JomPAY transactions are performed through Internet Banking, a daily Internet Banking limit may apply.

*\*Will be offering JomPAY by June 2015*