DuitNow Registration: A Step-by-Step Guide

Document Purpose: This guide is for assisting customers in registering for the DuitNow service via their respective bank's online or mobile banking platform.

What is DuitNow? DuitNow is a service that allows customers to send and receive money instantly using a simple ID, known as a **DuitNow ID**, instead of a full bank account number. Common DuitNow IDs include:

- Mobile Number
- NRIC Number
- Passport Number
- Business Registration Number

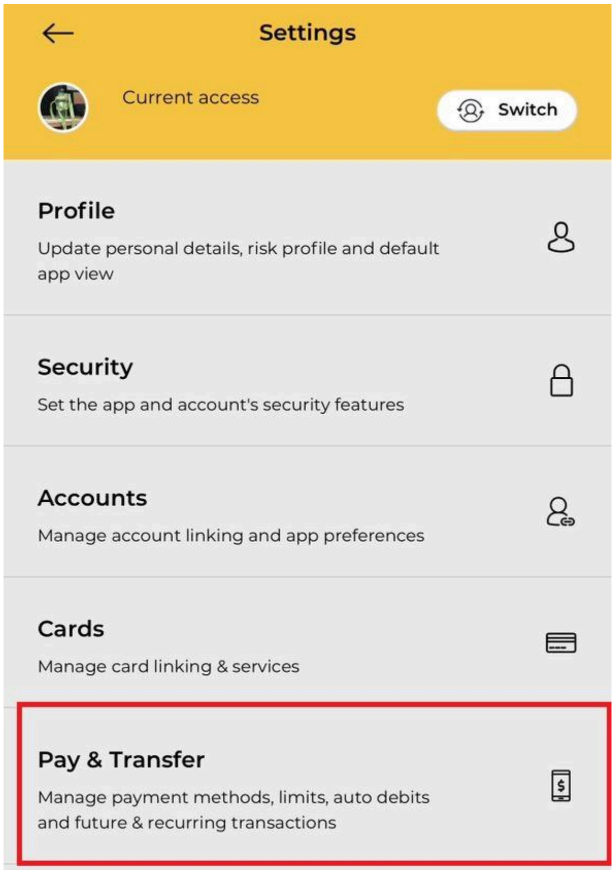
Expanded Guide: Bank-Specific Instructions with Visuals

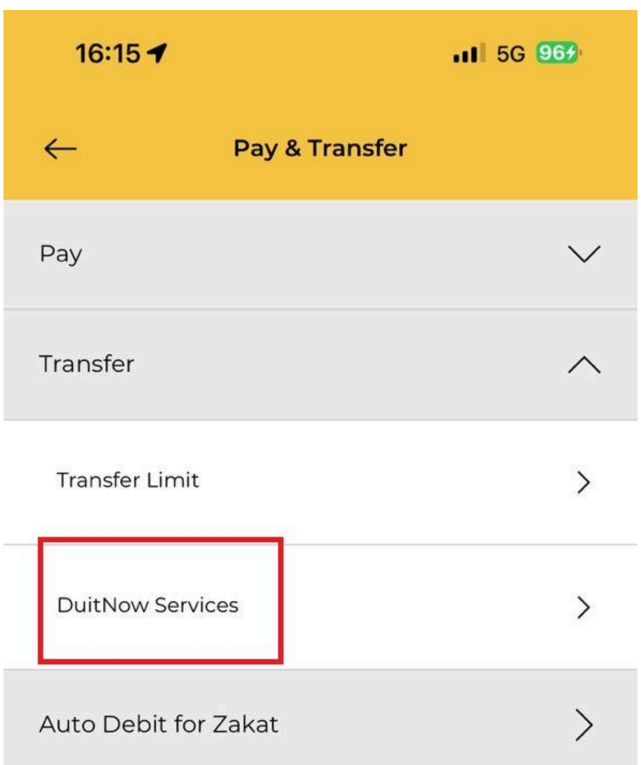
Here are the registration steps for each major bank.

Maybank (Maybank2u Web/App)

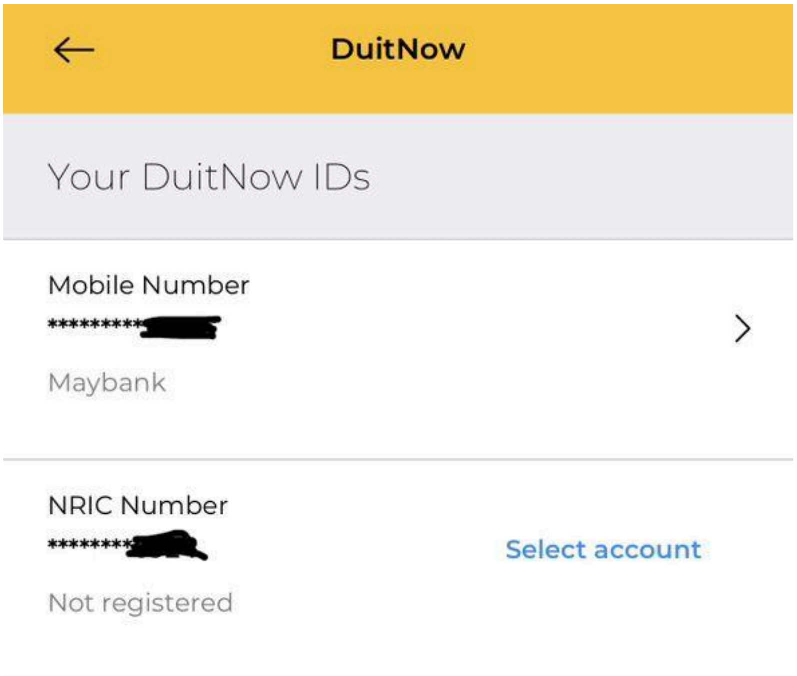
1. Log in and navigate to **'Settings'**.

2. Select **'Pay & Transfer'**, > **'Transfer'** then tap on **'DuitNow'**.

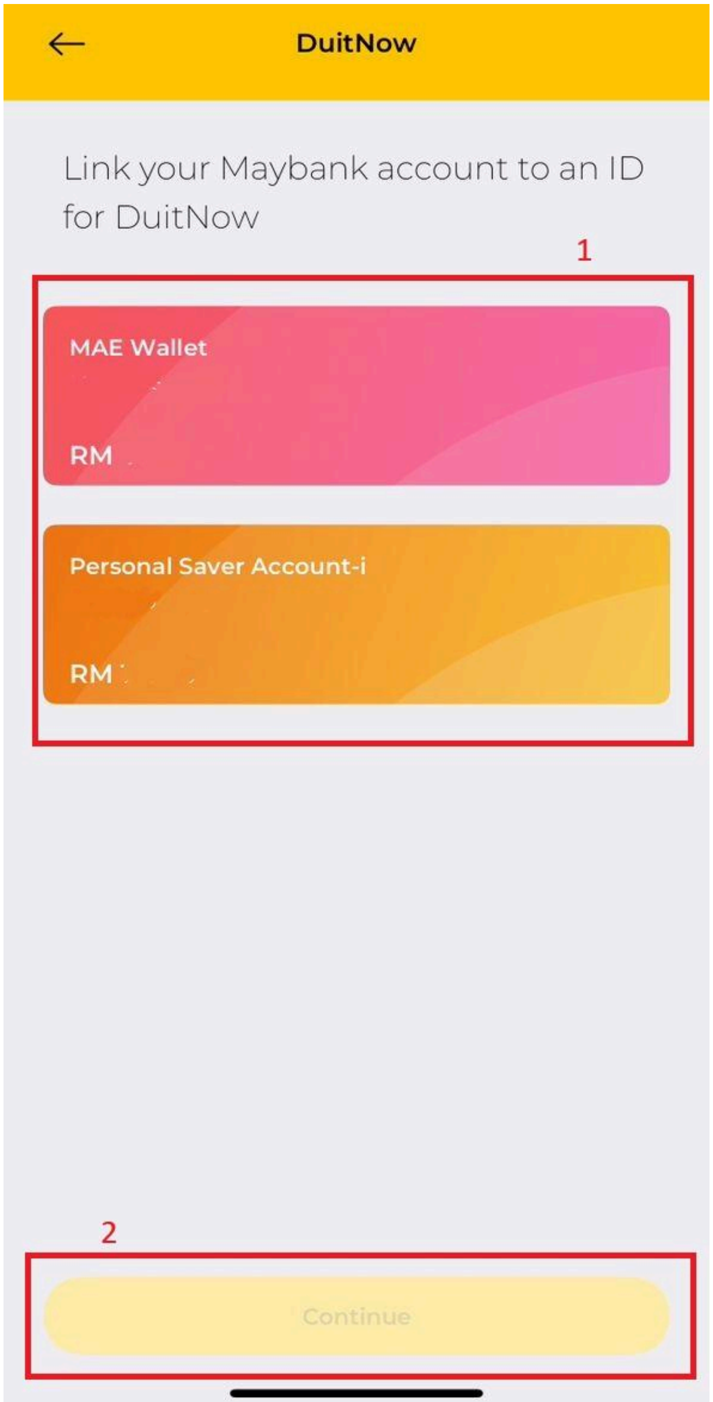




3. Your available IDs (Mobile No., NRIC) will be displayed.



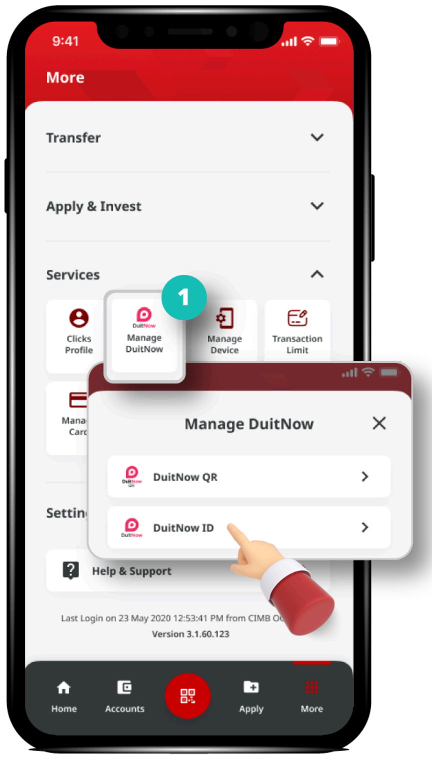
4. Select the ID you wish to register and choose the Maybank account you want to receive money with.



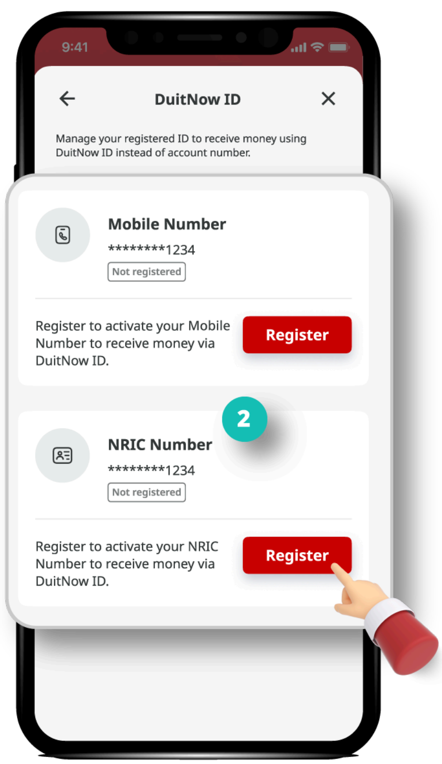
5. Confirm the details and authorize with Secure2u.

CIMB (CIMB Clicks/OCTO App)

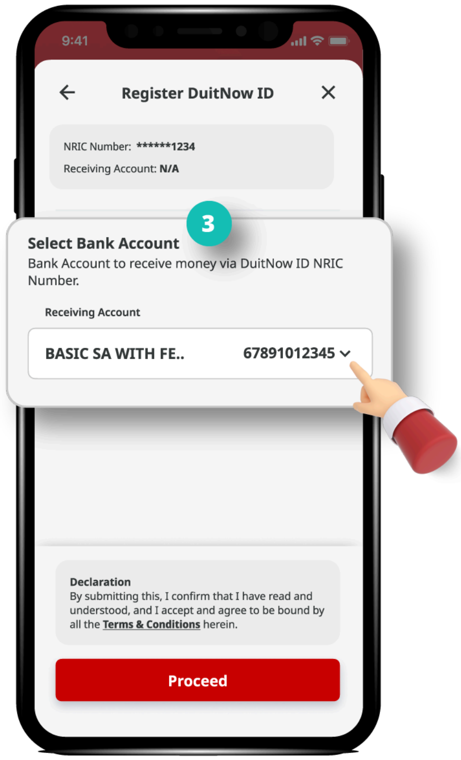
1. Log in, tap on › **'More'** › **'Services'** › **'Manage DuitNow'** › **'DuitNow ID'**



2. Choose the ID you want to register (e.g., Mobile Number).



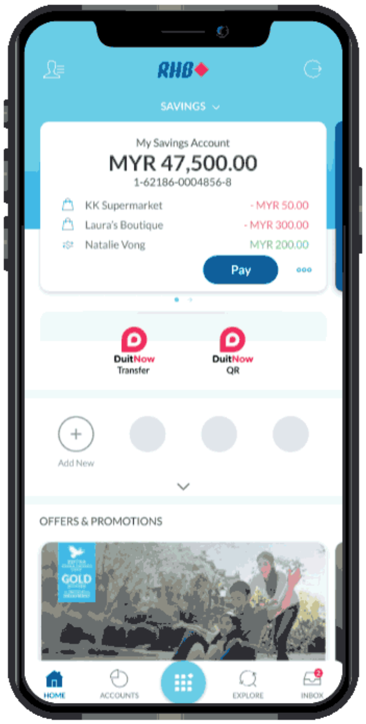
3. Select the CIMB account to link for receiving funds.



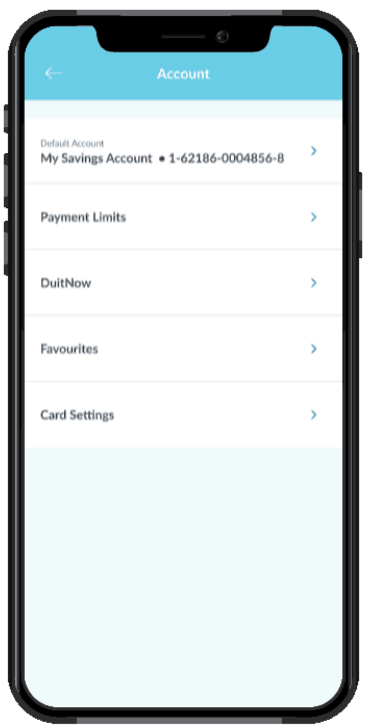
4. Review the details and confirm the registration.

RHB (RHB Now)

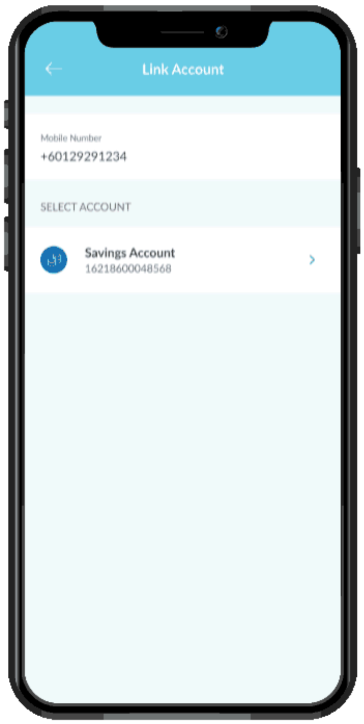
1. Log in and select **Setting** > **Account**.



2. Click on **DuitNow** > **register now** and select your DuitNow ID.

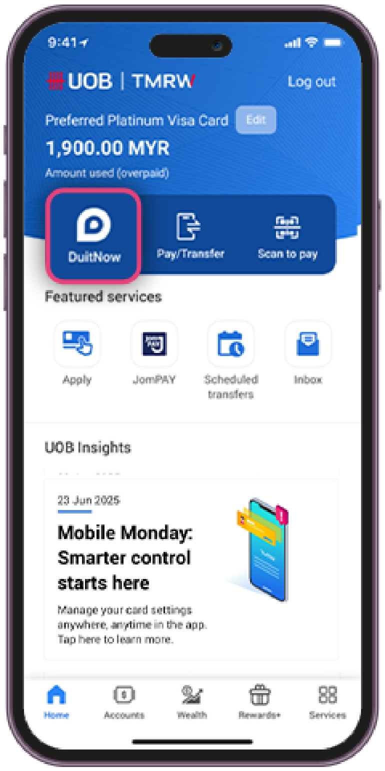


3. Link your chosen account, review and submit.

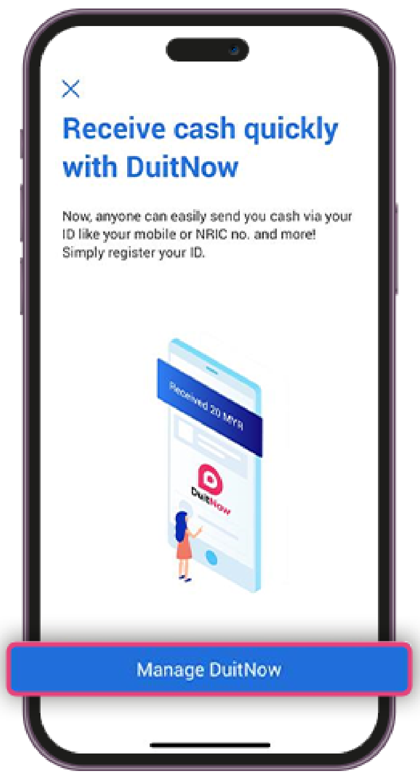


UOB (UOB TMRW / Infinity)

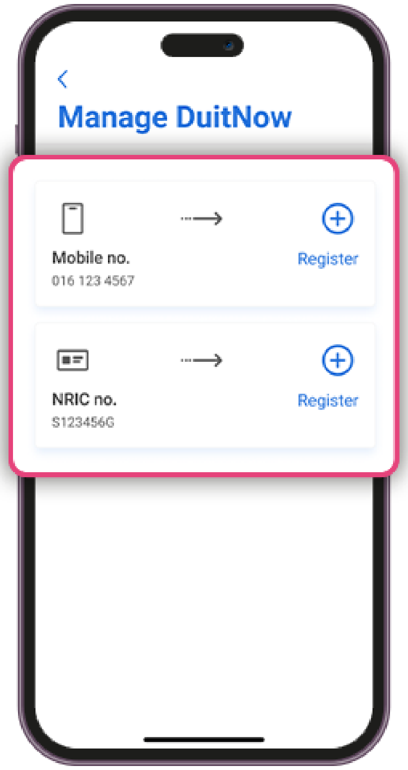
1. Log in and navigate to the **'DuitNow'**section.



2. Select **'Manage/Register DuitNow'** or a similar option.



3. Click **'Register'**.



4. Complete the required fields, select your UOB account, and agree to the Terms & Conditions.
5. Authenticate the registration using your secure token. *(Note: Visual guide for UOB is available on their business banking user guide PDF.)*

AmBank (AmOnline)

1. Log in and tap on **'More'** or go to **'Settings'**.
2. Select **'DuitNow ID Settings'**.
3. You will see a list of your IDs. Find the one that is 'unregistered'.
4. Tap or swipe on it and select the **'Register'** option.
5. Choose your AmBank account, confirm the details, and authorize with AmSecure.
6. Video tutorial: Register DuitNow with AmOnline

HSBC (HSBC Mobile App)

1. Log in and tap on your **'Profile'** icon.
2. Select **'DuitNow ID settings'**.

3. The app will show your unregistered IDs. Tap on the one you want to use.
4. Choose a 'Receiving account' for the funds to be credited into.
5. Click 'Continue', verify the details, and then 'Confirm'.
6. Video tutorial: How to register your DuitNow ID | HSBC Malaysia Mobile Banking App

Hong Leong Bank (HLB Connect)

1. Log in and go to the main menu.
2. Tap on **'Settings'**, then select **'DuitNow ID'**.
3. You will see your potential IDs. Tap 'Register' next to the one you want to use.
4. Select the Hong Leong account to link it to.
5. Enter the 6-digit TAC sent to your phone to complete the process.
6. Video tutorial: Hong Leong Connect - Register to Receive DuitNow

Public Bank (PBe / PB engage)

1. Log in and go to your **'Profile'** or account overview.
2. Find and select **'Setting'**, then choose **'DuitNow'**.
3. Select the option to register a new DuitNow ID.
4. Choose your ID type (Mobile, NRIC) and link it to your preferred Public Bank account.
5. Verify the information and approve the registration with a PAC. *(Note: Visual guide for PB Engage is located within the app's tutorial section.)*
6. Video tutorial: DuitNow Tutorials: How to Register for DuitNow ID

General Registration Process (If customer is using other bank app)

This is the universal process that applies to most banks. The names of menus may vary slightly.

Step 1: Log In to Online/Mobile Banking 💻

- Instruct the customer to open their bank's mobile banking app or website.
- Have them log in securely using their username and password.

Step 2: Navigate to DuitNow Settings ⚙️

- Once logged in, direct the customer to find the DuitNow settings.
- This is typically located under a menu like **"Settings"**, **"Profile"**, **"Services"**, or sometimes a direct **"DuitNow"** link on the main page.

Step 3: Begin the Registration 📝

- Inside the DuitNow menu, look for an option such as **"Register DuitNow ID"**, **"Manage ID"**, or **"Link Account"**.

Step 4: Select a DuitNow ID 🆔

- The customer will be prompted to choose an ID to register. The most common options are **"Mobile Number"** or **"NRIC"**.
- Select the desired ID. The bank system will usually pre-fill the information based on the customer's profile.

Step 5: Link to a Bank Account 🔗

- The customer must choose which of their accounts (e.g., Savings Account, Current Account) they want to link to the selected DuitNow ID.
- **Crucial Point:** Remind the customer that one DuitNow ID can only be linked to **one** bank account at any given time.

Step 6: Verify and Confirm ✔️

- The bank will display a summary of the registration details (e.g., Mobile Number linking to Savings Account 123-456).
- Ask the customer to confirm the details are correct.
- They will likely need to authorize the registration using a security method like an **SMS TAC**, **Secure2u**, or **AmSecure**.

Step 7: Registration Complete 🎉

- A confirmation screen will appear, indicating that the DuitNow ID has been successfully registered.
- The customer can now receive funds from others using their newly registered DuitNow ID.

Important Notes for Staff

- **One ID, One Account:** Reiterate to customers that while they can register multiple IDs (e.g., both phone number and NRIC), each ID can only be linked to a single bank account across all banks in Malaysia.
  For example, a user can bind their mobile number to Maybank DuitNow and then bind their IC number to Ambank DuitNow. After that, these two IDs cannot be bound to other banks. Users must unbind their IDs before linking their mobile number or ID number to other bank apps DuitNow ID.
- **Switching is Easy:** Customers can easily de-register their DuitNow ID from one bank and re-register it with another bank through the same settings menu.
- **No Registration Needed to Send:** Customers do not need to register for a DuitNow ID to *send* money, only to *receive* it.
- **DuitNow QR:** This is a related feature. Once registered, customers can often generate a DuitNow QR code from their app to receive payments without sharing their ID.

DuitNow 注册指南

什么是 **DuitNow**？ DuitNow 是一项让客户可以使用简单的 ID（称为 **DuitNow ID**）即时收款和付款的服务，而无需使用完整的银行账号。常见的 DuitNow ID 包括：

- 手机号码
- 身份证号码 (NRIC)
- 护照号码
- 商业注册号码

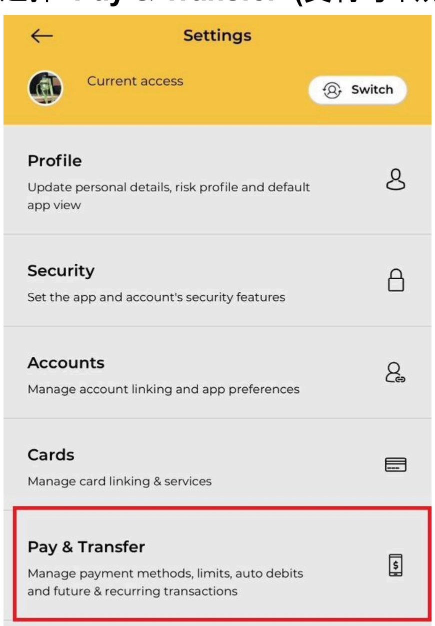
附图详解：各银行具体操作指南

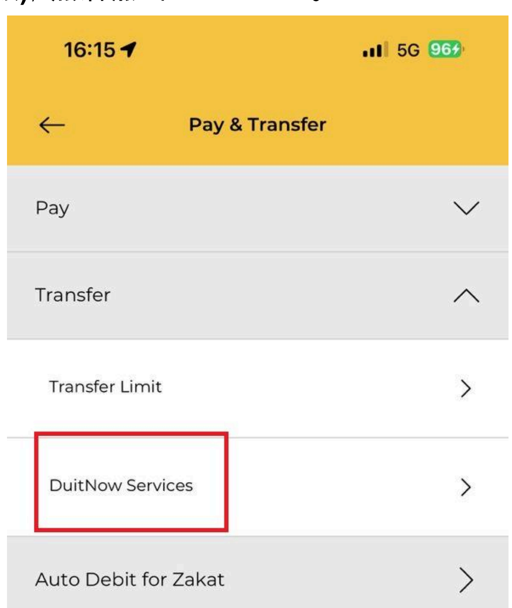
以下是各大银行的操作步骤。

Maybank (Maybank2u 网站/App)

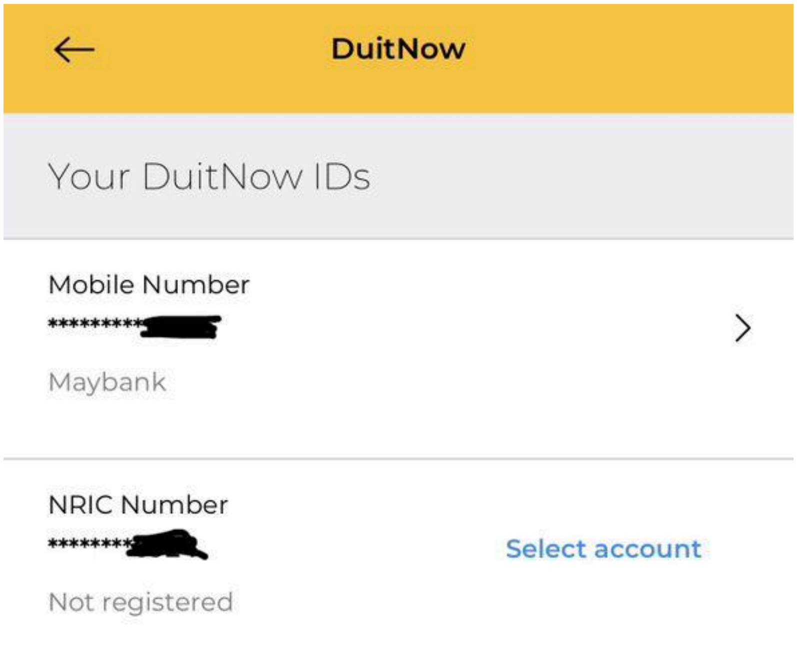
1. 登入后前往 **'Settings'** (设置)。

2. 选择 **'Pay & Transfer'** (支付与转账)，然后点击 **'DuitNow'**。

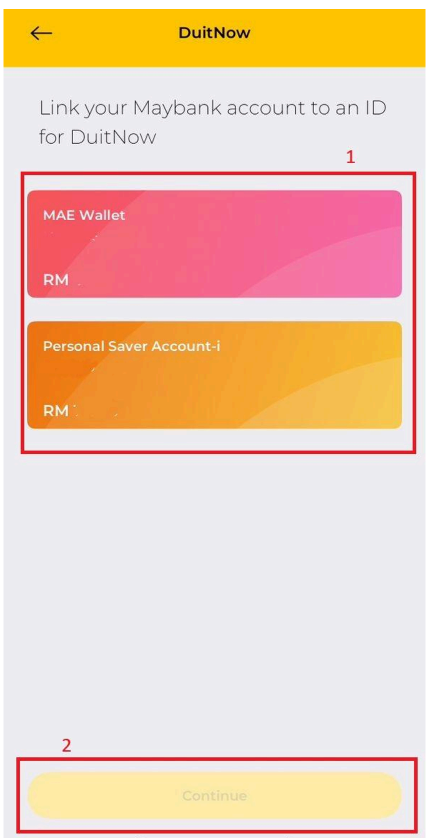




3. 您可用的 ID（手机号码、身份证号码）将会显示出来。



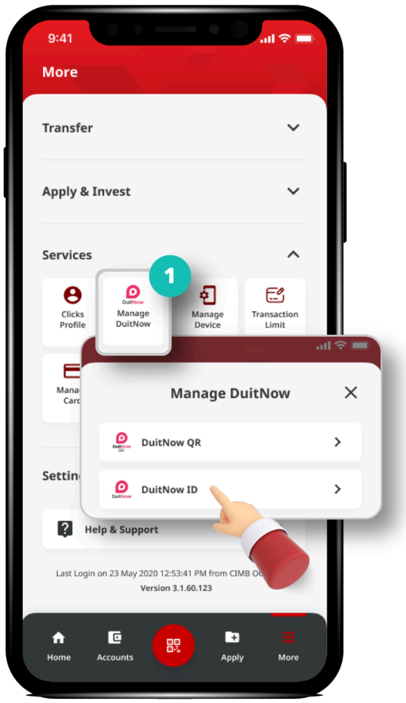
4. 选择您希望注册的 ID，并选择您想用来收款的 Maybank 账户。



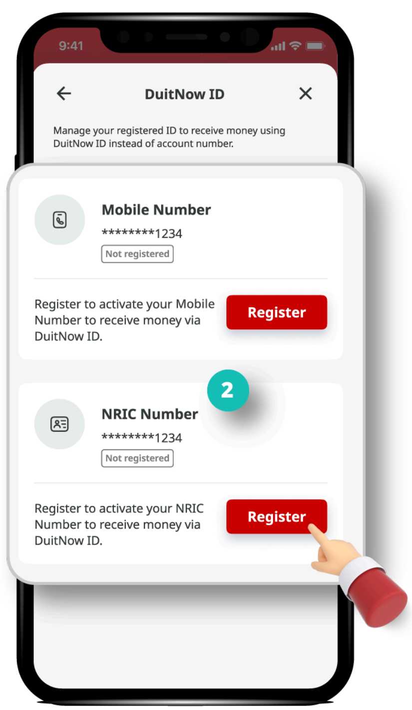
5. 确认详情并通过 Secure2u 进行授权。

CIMB (CIMB Clicks/OCTO App)

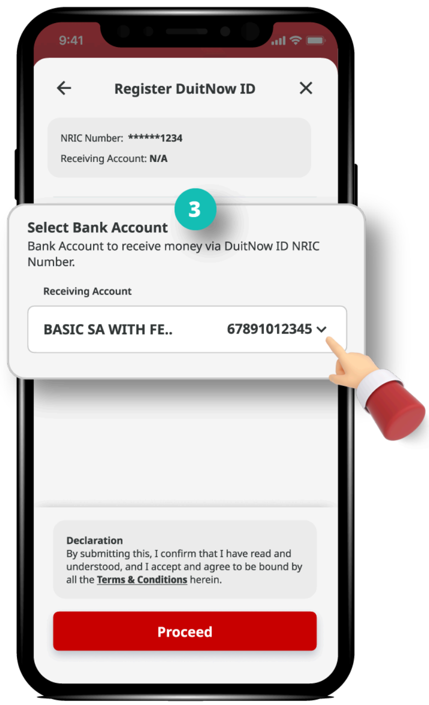
1. 登入后，点击 › **'More' › 'Services' › 'Manage DuitNow' › 'DuitNow ID'**



2. 选择您想注册的 ID（例如：手机号码 ）。



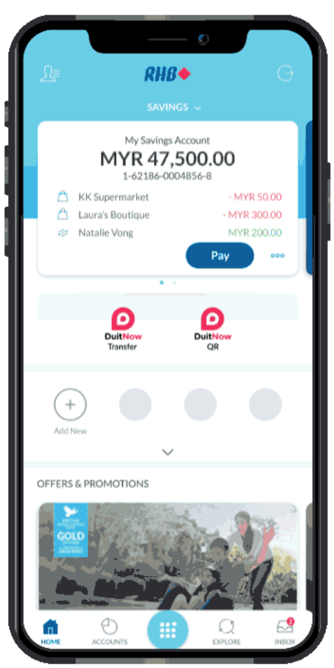
3. 选择用于收款的 CIMB 账户进行绑定。



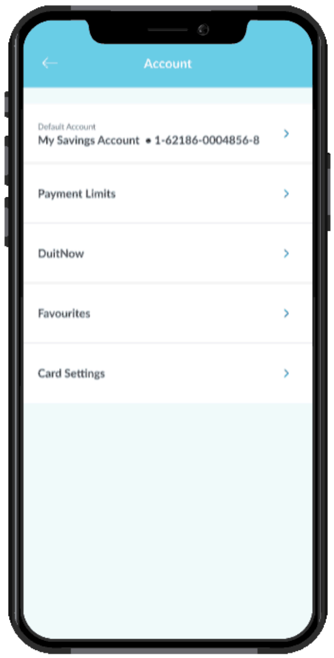
4. 检查详情并确认注册。

RHB (RHB Now)

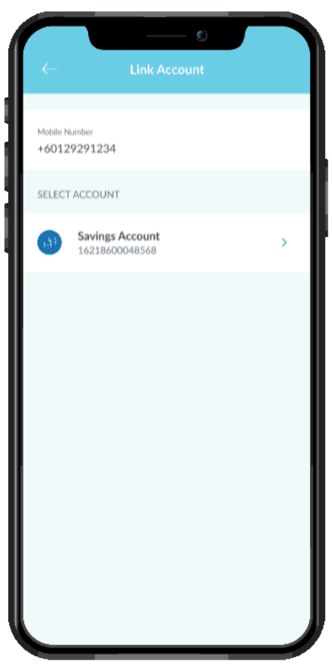
1. 登入后从菜单中选择 **Setting** > **Account**.



2. 点击 **DuitNow** > **register now**，然后选择您想注册的 DuitNow ID。

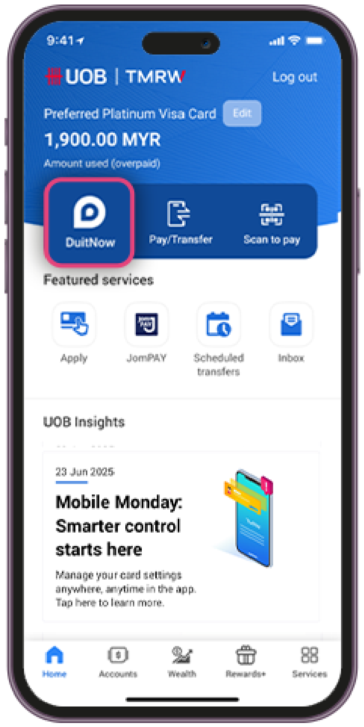


3. 选择您的收款 RHB 账户，然后检查后确认注册。

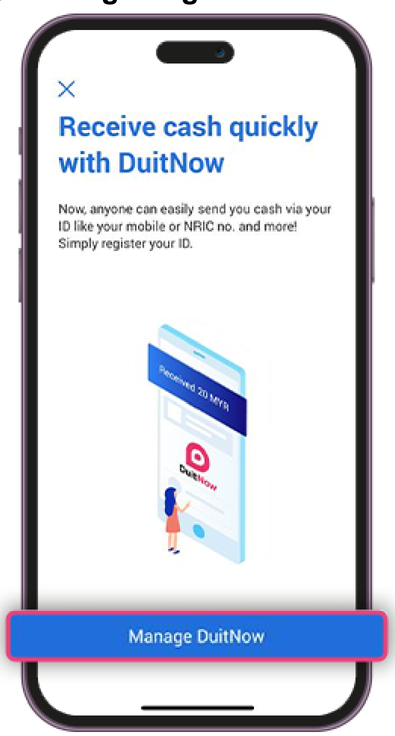


UOB (UOB TMRW / Infinity)

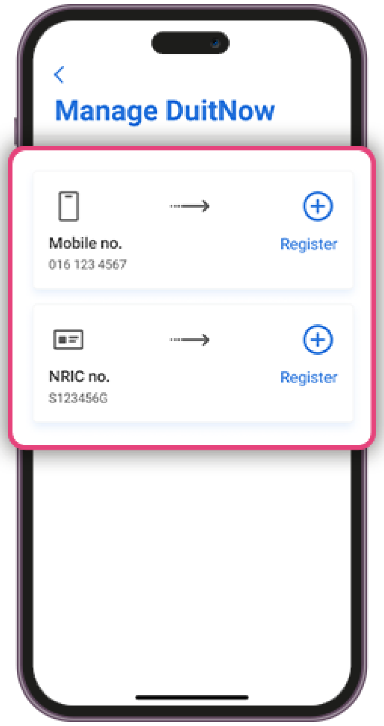
1. 登入后前往 **‘DuitNow’** 部分。



2. 选择 **'Manage/Register DuitNow'** 选项。



3. 点击 **'Register'**。



4. 填写所需字段，选择您的 UOB 账户，并同意条款与条件。
5. 使用您的安全令牌进行认证注册。（注：*UOB* 的图文指南可在其商业银行用户指南*PDF*文件中找到。）

AmBank (AmOnline)

1. 登入后点击 **'More'** (更多) 或前往 **'Settings'** (设置)。
2. 选择 **'DuitNow ID Settings' (DuitNow ID** 设置**)**。
3. 您将看到一个 ID 列表。找到状态为 'unregistered' (未注册) 的那个。
4. 点击或滑动该 ID，并选择 **'Register'** (注册) 选项。
5. 选择您的 AmBank 账户，确认详情，并通过 AmSecure 进行授权。
6. 视频教学：Register DuitNow with AmOnline

HSBC (HSBC 手机 App)

1. 登入后点击您的 **'Profile'** (个人资料) 图标。
2. 选择 **'DuitNow ID settings' (DuitNow ID** 设置**)**。
3. 应用程序将显示您未注册的 ID。点击您想使用的那一个。
4. 选择一个 'Receiving account' (收款账户) 以便资金存入。
5. 点击 'Continue' (继续)，验证详情，然后点击 'Confirm' (确认)。
6. 视频教学：How to register your DuitNow ID | HSBC Malaysia Mobile Banking App

Hong Leong Bank (HLB Connect)

1. 登入后进入主菜单。

2. 点击 **'Settings' (**设置**)**，然后选择 **'DuitNow ID'**。
3. 您将看到您可用的 ID。在您想使用的 ID 旁边点击 'Register' (注册)。
4. 选择要绑定的丰隆银行账户。
5. 输入发送到您手机的 6 位数 TAC 码以完成操作。
6. 视频教学：Hong Leong Connect - Register to Receive DuitNow

Public Bank (PBe / PB engage)

1. 登入后前往您的 **'Profile' (**个人资料**)** 或账户总览。
2. 找到并选择 **'Setting' (**设置**)**，然后选择 **'DuitNow'**。
3. 选择注册新的 DuitNow ID 的选项。
4. 选择您的 ID 类型（手机、身份证）并将其绑定至您偏好的大众银行账户。
5. 验证信息并使用 PAC 批准注册。（注：*PB Engage* 的图文指南位于应用程序的教程部分。）
6. 视频教学：DuitNow Tutorials: How to Register for DuitNow ID

若客户使用其他的银行**App**，可以参考通常的注册流程：

此为适用于大多数银行的通用流程，步骤可能略有不同。

步骤一：登入网上/手机银行 💻

- 指示客户打开其银行的手机银行应用程序或网站。
- 让他们使用用户名和密码安全登入。

步骤二：前往 **DuitNow** 设置 ⚙️

- 登入后，引导客户找到 DuitNow 设置。
- 这通常位于 **"Settings"**（设置）、**"Profile"**（个人资料）、**"Services"**（服务） 等菜单下，有时主页上也会有直接的 **"DuitNow"** 链接。

步骤三：开始注册 📝

- 在 DuitNow 菜单中，寻找 **"Register DuitNow ID"**（注册**DuitNow ID**）、**"Manage ID"**（管理**ID**）或 **"Link Account"**（绑定账户） 等选项。

步骤四：选择 **DuitNow ID** 🆔

- 系统将提示客户选择一个 ID 进行注册。最常见的选项是 **"Mobile Number"**（手机号码）或 **"NRIC"**（身份证）。
- 选择所需的 ID。银行系统通常会根据客户的个人资料自动填充信息。

步骤五：绑定银行账户 🔗

- 客户必须选择他们希望将所选 DuitNow ID 绑定到哪个账户（例如：储蓄账户、来往账户）。

- 关键点：提醒客户，一个 DuitNow ID 在任何时候只能绑定于 一个 银行账户。

步骤六：验证与确认 ✔️

- 银行将显示注册详情的摘要（例如：手机号码绑定至储蓄账户 123-456）。
- 请客户确认信息是否正确。
- 他们可能需要使用安全验证方式（如 **SMS TAC**、**Secure2u** 或 **AmSecure**）来授权注册。

步骤七：完成注册 🎉

- 屏幕上将出现确认信息，表示 DuitNow ID 已成功注册。
- 客户现在可以使用他们新注册的 DuitNow ID 来接收他人的款项。

注意事项

- **一个ID，一个账户**：虽然用户可以注册多个 DuitNow ID，但每个 DuitNow ID 只能绑定一个银行账户。
  例子：用户可以用手机号绑定 Maybank DuitNow，再使用身份证号绑定 Ambank DuitNow，但是这两个ID不能再与其他银行绑定。直到用户解除绑定后，才可以再到其他银行 App 使用手机号/身份证号注册 DuitNow。
- 轻松切换：用户可以随时回到银行 App 的 DuitNow 设置页面，解除绑定 DuitNow ID，然后到另一家银行 App 重新绑定 DuitNow ID。
- 付款无需注册：用户若要 付款，则无需注册 DuitNow ID；注册仅为 收款 所需。
- **DuitNow QR**：注册后，用户通常可以从他们的应用程序中生成一个 DuitNow 二维码，无需分享他们的 ID 即可接收付款。