



DuitNow QR, Transfer & NAD **FREQUENTLY ASKED QUESTIONS (FAQ)**

1. What is DuitNow?

DuitNow is Malaysia's national real-time payments platform that enables local and cross border payments and transfers.

2. What are the DuitNow features available in AEON Wallet app?

Currently, AEON Wallet supports:

- DuitNow QR (Pay to Local Merchant)
- DuitNow Transfer

3. Which AEON Credit Service products are eligible for DuitNow features?

- AEON Wallet (Premium account only)
- AEON Member Plus Visa Card (AEON Prepaid Card)

4. What is DuitNow QR (Pay to local merchant) and how do I use it?

DuitNow QR allows you to conveniently make payment by scanning the DuitNow QR code at participating local merchants using the AEON Wallet app.

Steps to scan DuitNow QR:

- Step 1: Login to AEON Wallet app
- Step 2: Tap on "Scan & Pay"
- Step 3: Scan the merchant's DuitNow QR code
- Step 4: Enter amount
- Step 5: Confirm transaction details

5. What is DuitNow Transfer and how do I use it?

DuitNow Transfer allows you to transfer funds instantly to another bank or wallet using a DuitNow ID (e.g. mobile number/ NRIC), bank/wallet account number or by scanning recipient's QR code.

Via DuitNow ID or bank/wallet account number:

- Step 1: Login to AEON Wallet app
- Step 2: Tap on "Transfer" and select "DuitNow"
- Step 3: Enter recipient details
- Step 4: Enter amount
- Step 5: Confirm transaction details

Via DuitNow QR:

- Step 1: Login to AEON Wallet app
- Step 2: Tap on "Scan & Pay"
- Step 3: Scan the recipient's DuitNow QR code
- Step 4: Enter amount
- Step 5: Confirm transaction details

6. How do I receive money using my mobile number (DuitNow ID)?

You can receive money by registering your mobile number as a DuitNow ID in the AEON Wallet app. Upon registration, DuitNow ID will be linked to your AEON Wallet or AEON Prepaid Card, allowing you to receive money via your mobile number. Each DuitNow ID can only be linked to one account at any time.

Steps to register your mobile number:

- Step 1: Login to AEON Wallet app
- Step 2: Tap on "Profile"
- Step 3: Tap on "Manage DuitNow Settings"

Step 4: Select the account to link with your DuitNow ID

Step 5: Confirm the registration

7. Are there any other ways to top up or receive money to my AEON Wallet?

Via show DuitNow QR code (Receive):

Show your personal DuitNow QR code for sender to scan in their bank or wallet app.

Step 1: Login to AEON Wallet app

Step 2: Tap on "Scan & Pay"

Step 3: Tap on "Receive"

Step 4: Show/share your personal DuitNow QR code

Via DuitNow account number:

Top up using your DuitNow account number via other bank or wallet app.

Step 1: Login to AEON Wallet app

Step 2: Tap on "Top Up"

Step 3: Select "DuitNow Transfer" and copy your DuitNow account number

Step 4: Confirm and select preferred bank/wallet

Step 5: In your bank/wallet app, select transfer to "Finexus Cards Sdn. Bhd."

8. What happens if I cancel my AEON Wallet or AEON Member Plus Visa Card account linked to my DuitNow ID?

If the linked AEON Wallet or AEON Member Plus Visa Card account is cancelled, the DuitNow ID will be automatically deregistered. You will no longer be able to receive funds using that DuitNow ID (i.e. your registered mobile number).

9. Can I link the same DuitNow ID with another bank or wallet?

No. A unique DuitNow ID can only be linked to one account. If you wish to link the same DuitNow ID to another bank or wallet, you must first deregister it from the existing account.

10. Can I deregister my DuitNow ID?

Yes. You may deregister your DuitNow ID via AEON Wallet app.

Steps to deregister DuitNow ID:

Login to AEON Wallet app › Go to "Profile" › **Manage DuitNow Settings** and select "Deregister DuitNow".

11. Will I earn AEON Points for DuitNow transactions?

No, AEON Points are not awarded for DuitNow transactions unless stated otherwise in applicable campaigns or promotions.

12. How can I set or change my transaction limits?

All DuitNow transactions are subject to your Transaction limit, QR Payment limit and Transfer limit.

You may set or update your transaction limits via AEON Wallet app:

Login to AEON Wallet app › Go to "My Finance" › More Options › Settings › Transaction Limit › Update your limit

13. How do I raise a dispute for a DuitNow transaction?

If you need to dispute a DuitNow transaction, please contact us at customer.service@aeoncredit.com.my

Include your statement of dispute and any relevant supporting documents (e.g., screenshot from AEON Wallet transaction history and DuitNow Reference Number) in the email.

Statement of Dispute form is available on AEON Credit website under:

Products & Services > Forms You Need > PDF Forms & Other Documents > Statement of Dispute