JomPAY (National Bill Payment Scheme)

Part 1: Service Description

What is JomPAY?	• JomPAY is a national initiative, supported by Banks, to enable online bill payments across Malaysia. Payments Network Malaysia Sdn Bhd (PayNet), a wholly owned subsidiary of Bank Negara Malaysia operates JomPAY
Benefits of paying your bills via JomPAY	• With JomPAY, you can pay any bill through the Internet or Mobile Banking service of 40* Banks in Malaysia using funds from your Savings and Current accounts via alrajhi@24seven. • It's fast, safe, and convenient. • The good thing about JomPAY is absolutely FREE for customers who are making bill payments online. • Availability 24 hours a day, 7 days a week. • With simple scheduling of payments in advance, there is no more missed payments. • Make multiple bill payment at one go.
Channel/Platform of JomPAY	• JomPAY is currently available Al Rajhi Bank Internet Banking, alrajhi@24seven.
How to Perform JomPAY? (simple illustration)	**Spot** On your bill or invoice, look for: 1) JomPAY logo (2) Biller Code (3) Reference Number **Go Online** Logon to alrajhi@24seven And look for JomPAY **Pay** Enter Biller Code and Reference Number with payment from your Current or Savings account. Note: Please refer to **Part 2** below for details of Steps to Perform JomPAY via alrajhi@2seven.

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JomPAY Daily Transactional Limit	• Your default daily limit is up to MYR3,000 a day. • For Resident: You are allowed to set the transfer funds limit of either Interbank GIRO (IBG) or JomPAY or To Other Al Rajhi Accounts up to MYR50,000 per transaction per day (subject to a maximum combination of RM50,000.00 on all transaction limits per day). • For Non-Resident: You are allowed to set the transfer funds limit of either Interbank GIRO (IBG) or JomPAY or To Other Al Rajhi Accounts up to MYR10,000 per transaction per day (subject to a maximum combination of RM10,000.00 on all transaction limits per day). • To customise your own transaction limit, please go to "Change Limit" at alrajhi@24seven. • To know more on how the limit works, please go to "Daily Transaction Limits Features Works" at alrajhi@24seven.
Single Payment / Transaction Limit	• The maximum amount allowed for a one-time payment, single transaction is up to RM50,000.00 per Resident Customer whilst RM10,000.00 per Non-Resident Customer.
Fees / Charges	• All payments via JomPAY are FREE of charge
Billers and Billers Code	• Please ensure that you have obtained the Biller Code before making your bill payment via alrajhi@24seven. • We have list some favourite billers available under the JomPAY services as follows:

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No.	Biller	Biller Code	Payment Type Accepted & Minimum Payment: Current & Savings Account
1	ASTRO	9639	From RM 1.00
2	DBKL- CUKAI TAKSIRAN	6981	From RM 1.00
3	DIGI TELECOMMUNICATIONS	1016	From RM 1.00
4	LEMBAGA ZAKAT SELANGOR	3145	From RM 10.00
5	MAJLIS BANDARAYA SHAH ALAM (MBSA)	7567	From RM 1.00
6	MBSA - KOMPAUN	6726	From RM 1.00
7	MAJLIS PERBANDARAN AMPANG JAYA (MPAJ)	9100	From RM 10.00
8	MAXIS	1123	From RM 1.00
9	MPSJ CUKAI TAKSIRAN	6585	From RM 1.00
10	MY E.G. PAYMENT SERVICES	9902	From RM 1.00
11	SYABAS	4200	From RM 6.00
12	TM TELEPHONE & MULTIMEDIA BILL	2345	From RM 1.00
13	TM UNIFI	8888	From RM 1.00
14	TENAGA NASIONAL BERHAD	5454	From RM 1.00
15	ZAKAT NEGERI PERAK	9027	From RM 1.00

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No.	Biller	Biller Code	Payment Type Accepted & Minimum Payment: Current & Savings Account
1	DEWAN BANDARAYA KUCHING UTARA	4226	From RM 1.00
2	HARRISONS SARAWAK SDN BHD	2261	From RM 1.00
3	KELAB GOLF SARAWAK	5561	From RM 1.00
4	KOLEJ TEKNIKAL YAYASAN SABAH	6767	From RM 1.00
5	MAJ BANDARAYA KUCHING SELATAN	8805	From RM 1.00
6	MAJLIS UGAMA ISLAM SABAH	4002	From RM 1.00
7	MAJLIS BANDARAYA MIRI	3152	From RM 1.00
8	N-BASE (SARAWAK) SDN BHD	7427	From RM 1.00
9	PERBADANAN LABUAN	8680	From RM 1.00
10	SAMARAHAN COUNTRY CLUB	1685	From RM 1.00
11	SIBU WATER BOARD	7047	From RM 1.00
12	YAYASAN SARAWAK	7773	From RM 1.00

For details of other Billers and Billers code, please logon to: https://www.jompay.com.my/biller-codes.aspx

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Transactional Hours	**Payment initiated by Customers (alrajhi@24seven)**		***Funds Received by Billers**	
	Business Days (Monday – Friday)	Before 6:00am	Same Business Day	By 11:00am
		6:01am to 9:00am		By 2:00pm
		9:01am to 12:00pm		By 5:00pm
		12:01pm to 3:00am		By 8:20pm
		3:01pm to 6:00pm		By 11:00pm
		After 6:00pm	Next Business Day	By 11:00am
	Non Business Days (Saturdays, Sundays and Federal Territory Public Holidays)		**Next Business Day**	**By 11:00am**

Under normal circumstances.

- Applicable for all JomPAY payments to current accounts and savings accounts.
- When you make a JomPAY payment before 17:00PM on a Banking Business Day*, the Biller will receive and recognize payment on the same day. If you make a JomPAY payment after 17:00PM on a Banking day, the Biller will receive payment on the next Banking Business Day.
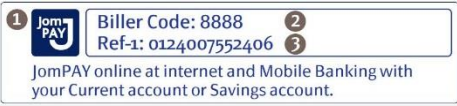
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	• If you make a payment on a non-Banking day, such as on a weekend or a public holiday, the Biller will receive payment on the next Banking Business Day. *Note: A Banking Business Day is a working day in Kuala Lumpur when all Banks are open for business.*
Participating PayNet Member Banks	For details of 40* Banks available in JomPAY services, please logon to: https://www.jompay.com.my/making-a-payment.html#banks
In Collaboration with	PayNet JomPAY: https://www.jompay.com.my/personal-overview.html

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Part 2: Steps to Perform JomPAY via alrajhi@24seven

#.	Descriptions

1.	On your bill statement, look for:
	    (1) JomPAY logo
	    (2) Biller Code
	    (3) Ref-1 (Reference Number)
	
	❶ JomPAY Biller Code: 8888 **❷**
	Ref-1: 0124007552406 **❸**
	JomPAY online at internet and Mobile Banking with your Current account or Savings account.

2.	Go to URL: https://www.alrajhi24seven.com.my/IbkWeb/loginAction.do
3.	If there is a pop-up window alrajhi@24seven notice, click at 'CLOSE' or 'X' button at the top right-hand corner.
4.	Login to alrajhi@24seven by entering your User ID and Password. Click 'Login' button to proceed.
5.	At Main Screen, click at "JomPAY" option to select either Pay Bills (for single bill payment) or multiple bills (for multiple favourite bill payment only).
6.	Click 'Proceed' button to confirm Acknowledgement & Instruction for either JomPAY Pay Bills or Multiple Bills.

7.	At Pay Bills page, you need to complete the following information:
	    (1) Your Al Rajhi Bank account details.
	    (2) Biller Code and add this biller to Favourites.
	    (3) Ref-1
	    (4) Ref-2 (if any)
	    (5) Payment Amount (RM)
	    (6) Payment Schedule either immediate, future dated or recurring.
	Click 'Next' button to proceed to subsequent screen.

8.	At 'Confirmation' screen, request a 'Transaction Authorization Code' (TAC). Note: Register your mobile number at any nearest Al Rajhi Bank branch.
9.	Enter your TAC and click 'Confirm' button to confirm the transaction.
10.	'Transaction Accepted'. Click at 'Print' button to print transaction receipt.
11.	Click at 'Close' button to return to Main Menu.

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Part 3: Frequently Asked Questions (Personal)

Q1: What is JomPAY?
A1. JomPAY is a national initiative, supported by Banks, to enable online bill payments across Malaysia. Payments Network Malaysia Sdn Bhd (PayNet) operates JomPAY. Presently, there are 40* Banks in Malaysia offering JomPAY services.

Q2: What can JomPAY do for me?
A2. With JomPAY, you can pay any bill through Al Rajhi Bank Personal Internet Banking service, alrajhi@24seven using funds from your Savings and Current accounts. It's fast, safe, and convenient

Q3. Is JomPAY free?
A3. Yes, JomPAY is absolutely FREE for customers who are making bill payments

Q4. Do I have to register before making payments with JomPAY?
A4. No registration is required with JomPAY. However, you must have Al Rajhi Bank Personal Internet Banking service, alrajhi@24seven.

Q5. How do I make a payment via JomPAY?
A5. It's simple. All you have to do is to look for the JomPAY logo on your bill or invoice, and Biller Code on your bill and logon to Al Rajhi Bank Personal Internet Banking service, alrajhi@24seven and pay.

Q6. How is JomPAY is different from the existing PayBills service of Al Rajhi Bank?
A6. At present, **Al Rajhi Bank PayBills service** is **limited to five (5) Billers only** as follows: • Celcom Malaysia Berhad (Celcom – postpaid) • Dewan Bandaraya Kuala Lumpur (DBKL) • Digi Telecommunications (Digi – postpaid) • Indah Water Konsortium (IWK) • Syarikat Bekalan Air Selangor (SYABAS) You may not be able to make payments to a Biller if the Biller is not listed / unavailable in our PayBills service at our Personal Internet Banking channel, alrajhi@24seven. JomPAY creates an accessible and inclusive bill payment eco-system for consumers, Banks and billers so that all JomPAY Billers are available to all bank customers of 40* Banks in Malaysia With JomPAY, you have more than **4,065 Biller Codes** (as at 31 October 2018), which enable you to have wider options of Billers, quick and convenient solution to pay your monthly or regular bill payments.

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Q7. What is a Biller Code?
A7. A Biller Code is a unique number to identify a JomPAY Biller.

Q8. What is Ref-1?
A8. Ref-1 is a unique number used by your Biller to identify you or your bill. Ref-1 is printed next to the JomPAY logo on your bill.

Examples bill with Ref-1 printed next to the JomPAY logo:	
Example 1: Maxis Bill (Postpaid)	**Bill Details:**
	Biller Code: 1123 **Biller Code:34975** *((fixed and mandatory)* **Ref-1: Your Maxis Account No.** *(fixed and mandatory)* **Ref-2: Free text and optional field.** *(Note: But you still could state some info e.g. your tel. / hp, bill ref etc. for your own / Biller's reference; alternatively logon to respectively Biller's website for details.)*
Example 2: Perpadanan Tabung Pendidikan Tinggi Nasional (PTPTN)	**Bill Details:**
	Biller Code:34975 *((fixed and mandatory for Pinjaman Ujrah)* **Biller Code: 73197** *(fixed and mandatory for Deposit SSPN-i)* **Ref-1: Your IC / MyKad No.** *(for both Pinjaman Ujrah and Deposit SSPN-i)* **Ref-2: Your Telephone Number** *(for both Pinjaman Ujrah and Deposit SSPN-i)*
Example 3: Majlis Bandaraya Johor Bahru – Assessment Tax	**Bill Details:**

JomPAY (National Bill Payment Scheme)

	Bill Details:
INVOIS CUKAI / BIL TUNTUTAN JANUARI - JUN 2017 ... Biller Code: 4317, Ref-1: No Akaun, Ref-2: No Bil	**Biller Code: 4317** *((fixed and mandatory)* **Ref-1: Your Account Number** *((fixed and mandatory)* **Ref-2: No. Bill** *(as stated on the bill)*

Example 4: Indah Water Konsortium (JomPAY)	**Bill Details:**
Biller code: 68502, Ref-1: No Akaun Pembetungan, Ref-2: Nombor Telefon. Indah Water	**Biller Code: 68502** *((fixed and mandatory)* **Ref-1: Your Account Number** *((fixed and mandatory)* **Ref-2: Your Telephone Number** *(as stated on the bill)* **Minimum Payment: RM2.00**

Example 5: IIUM Schools	**Bill Details:**
Biller Code : 66985, Ref-1 : Student Number, Ref-2 : Telephone Number. **IIUM Schools:** (1) Sekolah Setiabudi (Primary BDAG 002) & Secondary (BGAG 001) (2) International Islamic School Malaysia (Primary, Secondary & A-Level (BUBG 001)	**Biller Code: 66985** *((fixed and mandatory)* **Ref-1: Student Number** e.g. SB1234 or BM1234 or ISP1234 or IS1234 or IISK1234 or AL1234 *((fixed and mandatory)* **Ref-2: Your Telephone Number** *(as stated on the bill or in IIUM Schools's website of Payment section)*

Q9. Why does Ref-1 change in some subsequent bills?

JomPAY (National Bill Payment Scheme)

Q9. 'Ref-1 could be either fixed or changeable subject to the needs of the Biller. In most cases, Ref-1 is fixed.

Q10. How long does it take for my payments to go through?
A10. JomPAY payments are acknowledged by business or Biller and your Bank on the day the payment is made, as long as it is a Banking Business Day and the payment is made before the cut-off time set by your Bank (usually the end of the Bank's business day) - check with your Bank if you need to know more.   If you miss the cut-off time, your payment will be acknowledged by the business or Biller and your Bank on the next Banking business day (not including weekends or public holidays).   If you make a payment over the weekend or a public holiday, it will be acknowledged and processed on the next Banking Business Day.

Q11. Is there any limit for JomPAY payment?
A11. Some Billers may impose a limit on the amount payable via certain accounts such as Credit Card accounts. Likewise, Paynet JomPAY Member Banks may impose a channel transaction limit either by single transaction limit or daily transaction limit.   But Al Rajhi Bank accept Currents or Savings account as payment account only for JomPAY via its personal internet banking, alrajhi@24seven.   Additionally, since JomPAY transactions are performed at Internet Banking, alrajhi@24seven a daily and single transaction JomPAY limit may be imposed by the Bank. Please refer to Part 1 – Service Description of JomPAY Daily Transactional Limit and Single Payment / Transaction Limit for details.

Q12. How much is the charge to pay via JomPAY?
A12. All payments via JomPAY are FREE of charge.

Q13. Can I save the Biller as 'Favourite' and set my payments as recurring or future dated?
A13. Yes, you will be able to perform the settings as required using Al Rajhi Bank Inetrnet Banking, alrajhi@24seven.

Q14. How many bills can I pay in a single transaction? Can I pay multiple bills?
A14. You may pay only one bill in a single transaction. Yes, you can pay multiple bills after you have save the respective Biller as 'Favourite' in a single transaction.

Q15. Will I need to request for multiple TACs if I make multiple bill payments of JomPAY?
Q15. No. You are only required to enter a single TAC to make your multiple JomPAY payments.

Q16. What should I do if my JomPAY payment did not go through?

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A16. You need to ensure that:
1. The 'Biller' is a registered biller with JomPAY service (please look out for JomPAY logo on the Biller's Bill).
2. Next, your payment details must be entered correctly including Biller's Code, Ref-1 and amount of payment (certain Billers may impose a limit on the amount payable).
3. Ensure your Biller accepts payment from the type of account you are trying to pay from which this is spelled out in the bill or invoice.

Should there be any errors prompted while making payments, please contact our **24-Hour Customer Care Consultants at +603 2332 6000** for further assistance.

Q17. My Biller hasn't got my payment. What should I do?

A17. Please check on the time the payment is made. If you have missed the Bank's cut-off time, your payment will only be processed on the 'Next Banking Business Day (excluding weekends and public holidays)'.

If your payment and JomPAY transaction display status 'Accepted':
(1) Please contact our **24-Hour Customer Care Consultants at +603 2332 6000**; and
(2) Make sure that you have **JomPAY Reference No.** in hand (either from e-receipt / physical receipt or display on the JomPAY module of internet banking page).
(Purpose: To facilitate the payment's tracking. JomPAY Reference No. is given by the Bank upon completion of payment initiation).

Q18. I notice there is an unauthorized payment for JomPAY in my banking account. What should I do?

Q18. Please contact our **24-Hour Customer Care Consultants at +603 2332 6000** immediately for assistance.