CIMB MERCHANT SOLUTIONS – FREQUENTLY ASKED QUESTIONS

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CIMB

SECTION 1: MERCHANT SOLUTIONS

1.1   How do I sign up for Merchant Solutions with CIMB?

1.   Who can sign up for Merchant Solutions with CIMB?
To be eligible, your company has to be
- Locally registered in Malaysia
- An existing CIMB Business Current Account holder

If you do not have an existing CIMB Business Current Account/-i, you may apply at any of our CIMB Branches nationwide.

2.   How do I apply for a merchant solution?

Step 1	Fill up a Merchant Application Form. It can be downloaded from www.cimb.com.my/ms-info
Step 2	Visit any of our CIMB Branches nationwide or speak to any of our SME Relationship Managers

Note: The Merchant Application Form must be filled up electronically.

If you are an existing active BizChannel customer and you would like to sign up for our Basic Package – Static QR, you may apply by calling our Business Call Centre at 1300 88 8828, available Monday to Friday from 8.00am to 7.00pm and Saturday from 8.00am to 5.00pm (excluding public holidays).

3.   What are the solutions available to sign up?
Please refer to Section 2 Our Products and Solutions in this FAQ to find out more on all the solutions available. Alternatively, you may refer to our CIMB Merchant Solutions website www.cimb.com.my/merchantsolutions.

	Basic Package	Advance Package	Premier Package	e-Commerce
Suitability	Business with 1 – 2 outlets	Business with 3 – 5 outlets	Business with more than 5 outlets	Business who wants to venture into e-Commerce
Product details	• Static DuitNow QR	• Terminal with cards • Dynamic DuitNow QR	• Terminal with cards, • Dynamic QR, • Instalment pay plan • Bonus Points	• e-Commerce solution that accept cards, • e-Wallets, • Online payment

4.   I am an existing merchant with CIMB and would like to apply for other merchant solutions.
To apply for other merchant solutions, please fill up our Merchant Application Form available at www.cimb.com.my/ms-info. You may also contact your existing Merchant Solution relationship managers or visit any of our CIMB branches nationwide.

5. **Are there any fees and charges?**
For fees and charges, you may refer to our CIMB Merchant Solutions website at
www.cimb.com.my/merchantsolutions.

SECTION 2: OUR PRODUCT & SOLUTIONS

2.1 Face-to-Face Acceptance

2.1.1 Terminal

1. **What is Terminal?**
It is a point-of-sale electronic device used to process card payments as well as dynamic QR payment at retail locations.

2. **What are the types of cards and e-Wallets that the Terminal can accept?**
Terminal accepts the below credit cards, debit cards & e-Wallet:

Credit card	Debit card	E-wallet (dynamic QR)
• Mastercard • Visa • UnionPay International • JCB	• MyDebit • Mastercard • Visa	• Duitnow QR • Touch 'n Go • Alipay

3. **What additional services are available with the Terminal?**
The Terminal also accepts CIMB card instalment pay plan and CIMB Bonus Points payment.

CIMB card instalment pay plan allows your customer to convert purchases payment into instalment plans ranging from 3 – 24 months.

CIMB Bonus Points payment allows your customer to make payment for purchases by using CIMB credit card bonus points.

4. **How do I apply for a Terminal?**
Please refer to Section 1.1: "How do I sign up for Merchant Solutions with CIMB?" within this FAQ.

5. **What are the requirements to be eligible for a Terminal?**
Your company has to be:
• Locally registered in Malaysia
• An existing CIMB Business Current Account holder

Do not have an existing CIMB Business Current Account/-i yet, please sign up at any of our CIMB Branches nationwide.

6. **What are the fees that I have to pay?**
   For fees and charges, you may refer to our CIMB Merchant Solutions website at
   www.cimb.com.my/merchantsolutions.

7. **When will I received my collected funds from my transactions?**
   For all settled transactions, the funds collected will be credited into your CIMB Business Current Account/-i on the next business day.

8. **Where can I view the settlement report?**
   You can view this on CIMB Merchant Electronic Online Portal (e-Access). Upon approval of your Terminal application, you will receive an email to create your login credentials. Please refer to "CIMB Merchant Electronic Online Portal (e-Access) User Guide" at www.cimb.com.my/ms-info for more information on how to register and login to your e-Access.

9. **Where can I find more information with regards to the usage of the Terminal?**
   You may refer to the Merchant User Guides available on our CIMB Merchant Solutions website at www.cimb.com.my/ms-info.

10. **Who should I contact if I have any queries or issues regarding my Terminal?**
    You may call our Merchant Hotline at +603 6204 7733 or email to emerchant@cimb.com for assistance.

11. **How do I request for additional terminals for my business?**
    To request for additional terminals, you may download the Merchant Maintenance Form available on our CIMB Merchant Solutions website at www.cimb.com.my/ms-info and email the completed form to emerchant@cimb.com.

12. **Where can I find my merchant ID & terminal ID?**
    You may easily get your merchant ID & terminal ID from:
    a)   On the sticker at the side of your installed Terminal
    b)   From the receipt that your Terminal generates upon every successful transactions
    c)   From e-Access portal

2.1.2   DuitNow QR (Static)

1. **What is DuitNow QR?**
   DuitNow QR allows you to accept payment from any customer using an online banking app or e-wallet that is under the national DuitNow QR platform. There are 2 types of DuitNow QR i.e. Static and Dynamic DuitNow QR.

   You may refer to www.duitnow.my for a list of participating banks and e-Wallet providers.

2. **What is static DuitNow QR?**
   Static DuitNow QR is a QR code whereby your customer is required to enter the payment amount after scanning your QR Code. The QR code only contains information of your account details.

3.   How do I receive payment using static DuitNow QR?
For merchants who apply for a static DuitNow QR acceptance.

Step 1:	Display the merchant QR standee at your cashier counter.
Step 2:	Request your customer to scan your QR code using their online banking app or e-Wallet app.
Step 3:	Your customer will be required to key in the payment amount and their 6-digit PIN to authenticate.
Step 4:	You will receive an SMS notification upon successful transaction. The SMS notification will be sent to the mobile number that was registered to the bank during your application.

4.   How do I know if the payment was successful and credited into my account?
If the payment is successful, you will receive an SMS notification via your registered mobile number with the bank confirming that the payment is successful.

In addition, your customer will receive an in-app notification after the payment is made. You may request your customer to show you the confirmation notification.

5.   When will I received the payment for static DuitNow QR?
For transaction performed before 8p.m, you will receive the settlement fund into your CIMB Business Account within the next business day.

For transaction performed after 8p.m, you will receive the settlement fund after two (2) business days.

6.   Is there a daily transaction limit for a merchant to receive QR payment?
There is no daily transaction limit. However, your customer may set a payment transaction limit from their mobile banking app or e-Wallet.

7.   What is the fees or charges for static DuitNow QR?
For fees and charges, you may refer to our CIMB Merchant Solutions website at
www.cimb.com.my/merchantsolutions.

2.1.3   DuitNow QR (Dynamic)

1.   What is dynamic DuitNow QR?
Dynamic DuitNow QR is a QR code where your customer does not require to enter the payment amount to complete the payment. a unique QR code is generated either via the Terminal, Tap n Pay or Plug n Pay with your account details and payment amount for each transaction.

2. How do I receive payments via dynamic DuitNow QR?

Step 1:	Select QR payment mode in the Terminal/ Tap n Pay/ Plug n Pay devices and enter the payment amount. A unique QR code will be generated on the device.
Step 2:	Request your Customer to scans the QR code displayed with their mobile banking app or e-Wallet app.
Step 3:	You will receive a confirmation of the transaction on the terminal screen.

3. When will I received my payment for dynamic DuitNow QR?
For transaction performed before 8p.m, you will receive the settlement fund into your CIMB Business Account within the next business day.

For transaction performed after 8p.m, you will receive the settlement fund after two (2) business days.

4. Is there a daily transaction limit for a merchant to receive QR payment?
There is no daily transaction limit. However, your customer may set a payment transaction limit from their mobile banking app or e-Wallet.

5. What is the fees or charges for dynamic DuitNow QR?
For fees and charges, you may refer to our CIMB Merchant Solutions website at www.cimb.com.my/merchantsolutions.

2.1.4 CIMB Plug n Pay

1. What is CIMB Plug n Pay?
CIMB Plug n Pay is a chip-based mobile point-of-sale (MPOS) payment solution that allow businesses to manage electronic payments via smartphones and tablets. The payment is made via a CIMB Plug n Pay reader (either Standalone 3G or Bluetooth) and the CIMB Plug n Pay mobile app.

Note: Standalone 3G CIMB Plug n Pay reader is not required to pair with CIMB Plug n Pay mobile app for payment acceptance.

2. What are the types of cards and e-wallets accepted using CIMB Plug n Pay?
CIMB Plug n Pay device accepts the following credit cards, debit cards and e-Wallet:

Credit card	Debit card	E-wallet (dynamic QR)
• Mastercard • Visa	• MyDebit • Mastercard • Visa	• Duitnow QR • Touch 'n Go • Alipay

3. Where can I refer to on how to use my CIMB Plug n Pay device?
You may refer to our Merchant User Guide available on our CIMB Merchant Solutions website at www.cimb.com.my/ms-info.

4.   Is the CIMB Plug n Pay mobile app free?
Yes, the mobile app is free and can be downloaded from both Google Play and the Apple App Store.

5.   What devices are compatible with CIMB Plug n Pay?
You can use CIMB Plug n Pay with devices that run Apple iOS 9 and above and Android 5.0 and above.

6.   When will I receive my payment for CIMB Plug n Pay?
For all successful transactions, you will receive the payment into your CIMB Business Current Account/-i on the next business day.

7.   What is the fees or charges for CIMB Plug n Pay?
For fees and charges, you may refer to our CIMB Merchant Solutions website www.cimb.com.my/merchantsolutions.

8.   Can I accept payments without the card reader?
No, you cannot accept card payments without the CIMB Plug n Pay card reader.

9.   Do I have to enable GPS on my mobile device for the transaction to be processed?
Yes, you have to turn on your GPS on your mobile device for the payment to be processed. If you are unable to receive a GPS signal at your location, just keep the GPS function switched on to continue collecting payments.

2.1.5   CIMB Tap n Pay

1.   What is CIMB Tap n Pay?
CIMB Tap n Pay is a secure payment solution that allows you to accept and manage electronic payments on your NFC-enabled Android smartphone and accepts contactless or wave-based payments

2.   What are the types of cards and e-wallets can CIMB Tap n Pay accept?
CIMB Tap n Pay accepts the following credit cards, debit cards amd e-Wallet:

Credit card	Debit card	E-wallet (dynamic QR)
• Mastercard • Visa	• MyDebit • Mastercard • Visa	• Duitnow QR • Touch 'n Go • Alipay

3.   How do I download the CIMB Tap n Pay app?
CIMB Tap n Pay mobile app is available in the Google Play Store. Just type "CIMB Tap n Pay" in the search bar.

4. **What devices are compatible with CIMB Tap n Pay?**
   CIMB Tap n Pay can be used on mobile devices with Android 8.0 and above, and equipped with NFC (near-field communication).

5. **Where can I find more information on how to use CIMB Tap n Pay?**
   You may refer to the Merchant User Guide available on our CIMB Merchant Solutions website at www.cimb.com.my/ms-info.

6. **What if I forgot my User PIN?**
   Select "Forgot User PIN" on the login page. Enter the User ID and registered email address with the Bank to receive instructions to reset your password. User PIN reset can be performed from the Merchant Portal.

7. **When will I received my payment for CIMB Tap n Pay?**
   For all successful transactions, you will receive the payment into your CIMB Business Current Account/-i on the next business day.

8. **What is the fees or charges for CIMB Tap n Pay?**
   For fees and charges, you may refer to our CIMB Merchant Solutions website at www.cimb.com.my/merchantsolutions.

9. **Can I accept non-contactless card on CIMB Tap n Pay?**
   No. CIMB Tap n Pay only accepts contactless payments performed via contactless cards. Contact cards or chip payments are not supported.

10. **Is there any transaction limit with CIMB Tap n Pay?**
    Yes. Currently it is limited to only contactless transaction that is RM250 & below.

2.2 Non Face-to-Face Acceptance/ Ecommerce Acceptance

2.2.1 Payment link

1. **What is Payment Link?**
   Payment Link is a fast and secure e-payment method that allows merchant to generate and send e-invoices and payment request to their customer

2. **How does Payment Link work?**

Step 1:	login to E-commerce portal at https://emerchant.cimbbank.com.my/BPG/merchant/sbbec_login.jsp to generate a payment link to be sent to your customer via e-mail or SMS.
Step 2:	Upon clicking the link, your customer will be directed to a secure payment page to input their debit or credit card details for payment.
Step 3:	You will be able to log into the portal and click on "Payment Link Transactions" to view all Payment Link transactions.

3. **What are the benefits of Payment Link?**
   It is fast and secure payment method to receive payment from your customer and you will be able to view the transaction status in real time.

4. **How long is the validity of the link?**
   The link is valid for 1 day but you may configure it to be valid for a maximum of up to 1 month.

5. **How can the merchant confirm the transaction has been made?**
   To confirm if transaction is approved and completed successfully, merchant should always check from the Transaction Listing in the e-Commerce merchant portal. All transactions shown in the portal are approved transactions and completed successfully.

2.2.2 Payment Gateway

1. **What is Payment Gateway?**
   Payment gateway is a payment service for merchant to accept online cards payment via internet. This service is hosted at CIMB or with CIMB's third party agent and has a built-in interface to integrate with merchant's website and store front server to enable online card payment under a 3D-Secure protocol.

2. **What are the requirements for my website to be compatible with Payment Gateway?**
   Your website is required to meet the following requirements:
   - Website must be ready to publish or in development stage
   - Must belongs to the merchant account owner
   - Website must display the following information:
     o About us and contact (i.e. company name, company address, contact number & company email address)
     o Online store showing product and services sold in MYR
     o Return and Refund Policy
     o Shipping Policy
     o Privacy Policy

4. **What are the types of cards and e-wallets accepted by the Payment Gateway?**
   Payment Gateway accepts all the major payment method in Malaysia. This includes credit, debit and e-Wallet.

5. **What is the fees or charges for Payment Gateway?**
   For fees and charges, you may refer to our CIMB Merchant Solutions website at www.cimb.com.my/merchantsolutions.

SECTION 3: MERCHANT MAINTENANCE REQUEST

3.1   Merchant Maintenance Request

1. **What are the maintenance requests that a merchant can do?**
   All existing merchants can request for the following:
   - Change in contact details i.e. email, contact number, outlet address
   - Change in settlement account
   - Account related i.e. add, terminate, suspend, reactivate Merchant ID
   - Add additional terminals
   - Change of default routing for debit card
   - Changes in MDR (subject to review)

2. **How do I put up my Merchant Maintenance Request?**

Step 1	Download the Merchant Maintenance Form under the "Forms" section at the following URL (www.cimb.com.my/ms-info)
Step 2	Fill up the Merchant Maintenance Form and sign-off. The form must be signed by the authorized signatory for the merchant account
Step 3	Email to emerchant@cimb.com or contact your Merchant Solution Relationship Manager

3. **Who can put up the Merchant Maintenance Request?**
   Only the authorized person who has registered with the bank to operates the merchant account is allowed to put in merchant maintenance request as it needs to be signed off by the authorized signatory.

4. **I wanted to request for a Refund/ Reversal.**

Step 1	Download the Merchant Service Request Form under the "Forms" section at the following URL (www.cimb.com.my/ms-info).
Step 2	Fill up the Merchant Service Request Form and sign-off. The form must be signed by the authorized signatory for the merchant account.
Step 3	Email to accountposting@cimb.com or contact your Merchant Solution Relationship Manager