

Frequently Asked Questions - Individuals

What is JomPAY?

JomPAY is a national bill payment scheme initiated by Bank Negara Malaysia (BNM), and spearheaded by Payments Network Malaysia Sdn. Bhd. (PayNet) to encourage the use of making bill and invoice payments online. This service is offered through financial institutions' internet and mobile banking.

What can JomPAY do for me?

With JomPAY, you can pay any bills or invoices through your favourite internet or mobile banking platform. JomPAY is offered by [40*](#) participating InterBank GIRO banks in Malaysia. It's fast and convenient and you can have the option of paying via your Current, Savings or Credit Card accounts.

Where can I find JomPAY?

JomPAY is available on PBe Internet Banking and on our mobile banking application, PB engage.

Do I have to register before making payments with JomPAY?

No registration is required. However, you must have an internet banking account. For more info regarding registration, please visit our website at www.pbebank.com.my

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, log in to your internet or mobile banking and pay.

How long does it take for my payments to go through?

JomPAY payments are acknowledged by the 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.

Can I set a future dated payment?

No. This feature is not available.

How much is the charge to use JomPAY services?

All payments via JomPAY are FREE of charge.

Is there a limit for JomPAY payment?

In some cases, some Billers may impose a maximum limit payable via certain accounts such as Credit Cards. Limit may vary depending on the Bank.

What is a JomPAY Customer Reference Box? Where can I find it?

JomPAY Customer Reference Box contains unique numbers that your Biller uses to identify your account. You can find it in the payment options section of your bill - just look for the JomPAY logo.

What is a Biller Code?

A Biller Code is a unique number to identify a JomPAY Biller.

Why does Ref-1 change in some subsequent bills?

Ref-1 could be customised to suit the needs of a Biller. However, most cases, Ref-1 is fixed.

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

First of all, check that your payment details are correct such as Biller Code, Ref-1 and transaction amount. Ensure, that your Biller accepts payment from the type of account you are trying to pay from, this is spelled out in the bill or invoice. (For internet or mobile banking assistance, please contact PBe Customer Support at 03-2179 9999.)

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

Check the time of payment - if you missed your Bank's cut-off time, it won't go through until the next Banking business day (not including weekends or public holidays).

If your payment should have already gone through, please contact the Bank. Make sure you have the JomPAY Reference No. in hand so they can easily track the payment. JomPAY Reference No. is given by the Bank upon completion of payment.

What should I do if I notice an unauthorised payment in my account?

Please contact PBe Customer Support at 03-2179 9999 immediately.