Frequently Asked Questions - Individuals

What is JomPAY?

JomPAY is a national bill payment scheme initiated by Bank Negara Malaysia (BNM), spearheaded by Malaysian Electronic Clearing Corporation Sdn. Bhd. (MyClear) to encourage the use of making bill and invoice payments online, offered through financial institutions' Internet & Mobile Banking.

What can JomPAY do for me?

With JomPAY, you can pay any bills or invoices through your favourite Internet or Mobile Banking offered by 42* 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 at Internet & Mobile Banking of 42* InterBank GIRO banks. However, the implementation of JomPAY at Banks is by batch.

Do I have to register before making payments with JomPAY?

No registration is required with JomPAY. However, you must have an Internet or Mobile Banking account. For more info regarding registration, please contact your Bank.

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, logon to your Internet or Mobile Banking and pay.

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

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^

Can I set a future dated payment?

Kindly check with your preferred Bank on feature offerings.

How much is the charge to pay via JomPAY?

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 i.e. Credit Cards. As JomPAY transaction is performed at Bank's Internet or Mobile Banking, the limit may be vary depending on the Bank.

What is a JomPAY Customer Reference Box? How do I find it?

It 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 either fixed or changeable depending on the needs of a Biller. In 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 including Biller Code, Ref-1 and amount. 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. For Internet or Mobile Banking assistance, please contact your Bank.

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

Check the time you made the 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 your Bank. Make sure you have JomPAY Reference No. in hand so they can easily track the payment. JomPAY Reference No. is given by your Bank upon completion of payment initiation.

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

Contact your Bank immediately.