

Highly Confidential

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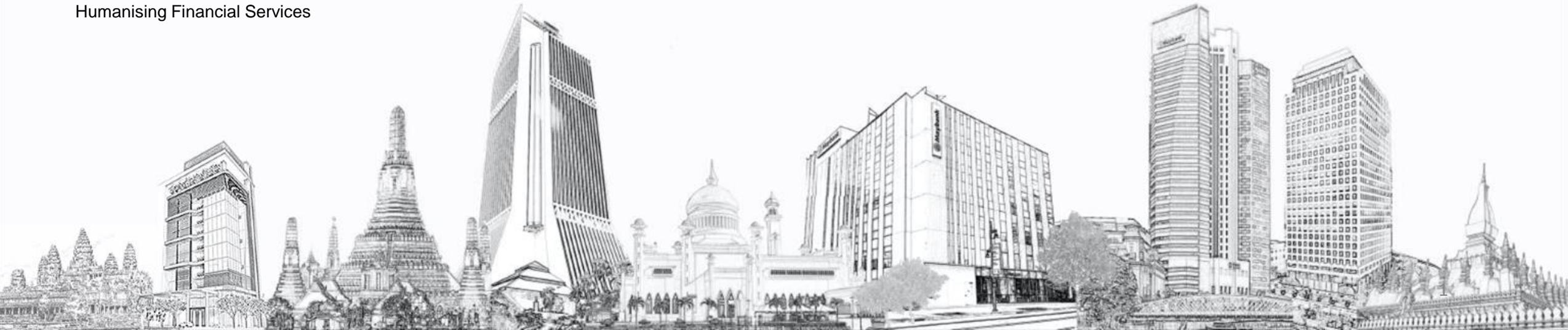
M2U Biz User Guide

DuitNow – Maker & Checker

01 September 2021



Humanising Financial Services



Perform DuitNow via M2U Biz!



BENEFITS

1

Transfer up to RM50,000 from the comforts of your home

2

Perform open transfer, favourite transfer and even future-dated and recurring transfer

Perform DuitNow via M2U Biz!



Maker Guide

The screenshot shows the maybank2u.com website interface. At the top, there is a search bar with the text "Click here to search" and a "Log out" button. Below this, the date and time "Monday, 5 July 2021 08:52:39" and the message "You are now in a secured site" are displayed. A navigation menu includes "Home", "Accounts & Banking", "Investment", "Loans", "Apply Online", and "Bulk Payment". The "Accounts & Banking" menu item is highlighted with a red dashed box. Below the navigation menu, there is a "Good Morning" greeting and a "Quick Link" dropdown menu set to "Bill Payment". The main content area is divided into several sections: "Inbox" (No message in inbox), "Announcements" (Secure2u), "Accounts & Banking" (View and manage your accounts, make payments, and transfer funds), "Investment" (Trade using Online Stocks, purchase additional Amanah Saham Nasional Berhad (ASNB) Unit Trust and manage other investments), "Loans" (View and manage your personal, home or car loans), "Apply Online" (Apply for our new banking products to suit your financial needs), "Bulk Payment" (Perform bulk payment to multiple beneficiaries, billers and payroll (EPF, SOCSO, EIS and LHDN) via manual entry or file upload. Register now if you have not signed up yet), "e-Bills & Statements" (View your bills, bank statements & advices), and "Utilities" (Personal Details).

1 Log in to M2U Biz, and select 'Accounts & Banking'

Perform DuitNow via M2U Biz!



Maker Guide

The screenshot shows the Maybank2u.com website interface. At the top left, the logo 'maybank2u.com' is displayed along with the date and time 'Monday, 5 July 2021 08:55:52'. A security notice 'You are now in a secured site' is visible at the top right. A navigation bar contains several menu items: Home, Accounts & Banking, Investment, Loans, Apply Online, and Bulk Payment. On the left side, a vertical menu lists various services: All Accounts, All Cards, Bill Payment, Transfers (highlighted with a red dashed box), Fixed Deposits & Mudarabah IA, Foreign Currency Account, and Account Activity Report. The main content area shows 'All Accounts' and 'Savings, Current & Mudarabah IA accounts'. A table lists account details for 'Business PCA 514', showing a current balance of -RM3.33 and an available balance of -RM3.33. A 'View account details' dropdown menu and a 'Go' button are also visible. At the bottom of the main content area, there is a link: 'Have you updated your contact details recently? If not, please [Click Here](#)'.

2 Select 'Transfers'



Maker Guide

maybank2u.com
Monday, 5 July 2021 09:30:09
You are now in a secured site

Home Accounts & Banking Investment Loans Apply Online Bulk Payment

All Accounts
All Cards
Bill Payment
Transfers
Fixed Deposits & Mudarabah IA
Foreign Currency Account
Account Activity Report

Transfers
Transfer funds between your own accounts, to another person's Maybank account, to a local account or to an account overseas
Money withdrawn from your insured deposit(s) is no longer protected by PIDM if transferred to a non PIDM members

Own account transfer Transfer funds between your own Maybank accounts	Foreign telegraphic transfer Transfer funds to an overseas account	Favourite 3rd party account transfer Transfer funds to a multiple favourite Maybank account	New 3rd party account transfer Make multiple one-off transfer to a Maybank account
DuitNow Registration Register to receive fund via business registration or mobile number	DuitNow Maintenance Modify/edit, deregister or suspend your DuitNow ID	Favourite DuitNow Transfer Transfer fund to a multiple Favourite DuitNow	New DuitNow Transfer Make multiple one-off transfer to DuitNow
Recurring DuitNow Transfer Add new recurring DuitNow transfer Add favourite recurring DuitNow transfer View past recurring DuitNow transfer Cancel future recurring DuitNow transfer	Favourite interbank fund transfer Transfer funds to a multiple favourite local non-Maybank account	New interbank fund transfer Transfer funds to a open local non-Maybank account	Recurring IBFT Fund Transfer Add new recurring interbank fund transfer Add favourite recurring interbank fund transfer View past recurring interbank fund transfer Cancel future recurring interbank fund transfer

3 Select 'New DuitNow Transfer'



Maker Guide

maybank2u.com
Tuesday, 24 August 2021 17:08:35

Click here to search Log out

You are now in a secured site

Home Accounts & Banking Investment Loans Apply Online Bulk Payment

All Accounts
All Cards
Bill Payment
Transfers
Fixed Deposits & Mudarabah IA
Foreign Currency Account
Account Activity Report

New DuitNow Transfer - Step 1 of 4

Make a transfer to another DuitNow ID

Notes:
1. DuitNow ID is a Mobile Number /NRIC /Passport (for foreigner)/Business Registration Number that has been registered with National Addressing Database (NAD).
2. The maximum transaction is RM100,000 per day.
3. Fill in the recipient's email address to send online notification.
4. Service fee is waived for DuitNow transfer below RM5,000.

Amount:

From Account: 514012113597 B PCA

ID Type:

ID Number:

Effective date:

Recipient Email:

Recipient reference:

Other payment details:

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4 Enter the required details, then click 'Continue'



Maker Guide

The screenshot shows the Maybank2u.com website interface. At the top, there is a search bar with the text "Click here to search" and a "Log out" button with a lock icon. Below this, the date and time "Tuesday, 24 August 2021 17:10:55" are displayed, along with the message "You are now in a secured site". A navigation menu includes "Home", "Accounts & Banking", "Investment", "Loans", "Apply Online", and "Bulk Payment". The main content area is titled "New DuitNow Transfer - Step 2 of 4" and contains the following details:

Amount:	RM12.00
From Account:	5140
ID Type:	Mobile number
ID Number:	012
Recipient Name:	JU
Effective date:	Today
Recipient Email:	a@b.com
Recipient reference:	Test

At the bottom right of the form, there is a "Next" button and a link "or Add More".

5 Ensure that the transaction details are correctly filled, then click 'Next'



Maker Guide

maybank2u.com
Tuesday, 24 August 2021 17:11:18

Click here to search Log out

You are now in a secured site

Home Accounts & Banking Investment Loans Apply Online Bulk Payment

All Accounts
All Cards
Bill Payment
Transfers
Fixed Deposits & Mudarabah IA
Foreign Currency Account
Account Activity Report

New DuitNow Transfer - Step 3 of 4
Confirm the details or go back to make changes

Amount: **RM12.00**
From Account: **5140**
ID Type: **Mobile number**
ID Number: **012**
Recipient Name: **JU**
Effective date: **Today**
Recipient Email: **a@b.com**
Recipient reference: **Test**

I have agreed with the Terms and Conditions. [📄](#)

Confirm or Go back

6 Check that you have agreed with the Terms and Conditions, then click 'Confirm'



Maker Guide

maybank2u.com
Monday, 5 July 2021 11:46:44
You are now in a secured site

Home Accounts & Banking Investment Loans Apply Online Bulk Payment

All Accounts
All Cards
Bill Payment
Transfers
Fixed Deposits & Mudarabah IA
Foreign Currency Account
Account Activity Report

New Interbank Fund Transfer - Step 4 of 4

Confirmation status

Notes:
1. To ensure your funds transfer is successful, please check the type of transfer (e.g. loan payment) is accepted by the receiving bank, the beneficiary account number is correct and the account is active.
2. Save your favourite Interbank Transfer account numbers in Interbank Maintenance for convenience.

Amount: RM1.00 Status: **Pending**
Reference number: 00117757
From Account: 514 Transaction date: 05 Jul 2021
Transaction time: 11:46:43

To: Recipient

Recipient name: Test
Account Holder Name: PA
Recipient ID Type: Not Applicable
Recipient ID: Not Applicable
Recipient bank: CIMB BANK BERHAD
Account number: 70
Mode of transfer: DuitNow-Instant Transfer
Transaction type: Funds Transfer

Recipient Reference: Test

[Print receipt](#) or [Make another transfer](#)

7 Transaction is sent to Checker for approval

Perform DuitNow via M2U Biz!



Checker Guide

maybank2u.com
Monday, 5 July 2021 11:52:44
You are now in a secured site

Home Accounts & Banking Investment Loans Apply Online Bulk Payment

Good Morning '
Your last login was on Saturday, 3 July 2021 at 22:17:11

Quick Link Bill Payment Go

Inbox
No message in inbox.

Announcements
Secure2u
TAC *****
TAC 123456

Accounts & Banking
View and manage your accounts, make payments, and transfer funds

Investment
Trade using Online Stocks, purchase additional Amanah Saham Nasional Berhad (ASNB) Unit Trust and manage other investments

Loans
View and manage your personal, home or car loans

Apply Online
Apply for our new banking products to suit your financial needs

Bulk Payment
Perform bulk payment to multiple beneficiaries, billers and payroll (EPF, SOCSO, EIS and LHDN) via manual entry or file upload.
Register now if you have not signed up yet

e-Bills & Statements
View your bills, bank statements & advices

Utilities
Personal Details

Card Management
Manage your cards

1 Log in to M2U Biz, and select 'Accounts & Banking'

Perform DuitNow via M2U Biz!



Checker Guide

The screenshot shows the Maybank2u.com website interface. At the top left, the logo 'maybank2u.com' is displayed with the date and time 'Monday, 5 July 2021 08:55:52'. To the right, it says 'You are now in a secured site'. Below the logo is a navigation bar with buttons for 'Home', 'Accounts & Banking', 'Investment', 'Loans', 'Apply Online', and 'Bulk Payment'. On the left side, there is a vertical menu with options: 'All Accounts', 'All Cards', 'Bill Payment', 'Transfers', 'Fixed Deposits & Mudarabah IA', 'Foreign Currency Account', and 'Account Activity Report'. The 'Transfers' option is highlighted with a red dashed box. The main content area shows 'All Accounts' and 'Savings, Current & Mudarabah IA accounts'. Below this is a table with columns: 'Account', 'Current balance', 'Available balance', and 'Choose an action'. The table contains one row for 'Business PCA 514' with a current balance of -RM3.33 and an available balance of -RM3.33. The 'Choose an action' column has a dropdown menu with 'View account details' and a 'Go' button.

Account	Current balance	Available balance	Choose an action
Business PCA 514	-RM3.33	-RM3.33	View account details <input type="button" value="Go"/>

2 Select 'Transfers'

Perform DuitNow via M2U Biz!



Checker Guide

maybank2u.com
Monday, 5 July 2021 12:12:05

You are now in a secured site

Home Accounts & Banking Investment Loans Apply Online Bulk Payment

All Accounts
All Cards
Bill Payment
Transfers
Fixed Deposits & Mudarabah IA
Foreign Currency Account
Account Activity Report

Transfers
Transfer funds between your own accounts, to another person's Maybank account, to a local account or to an account overseas
Money withdrawn from your insured deposit(s) is no longer protected by PIDM if transferred to a non PIDM members

Own account transfer	DuitNow
Transfer funds between your own Maybank accounts	View, approve or reject DuitNow registration/maintenance
Transfer history & future transfers	Manage my favourite transfers
Transfer history	3rd party transfer
Future transfers	Interbank Fund Transfer
Foreign telegraphic transfer history	DuitNow transfer
	Foreign telegraphic transfer

Transaction limit maintenance
View, approve or reject transfer

For 3rd party account transfer, interbank fund transfers and foreign telegraphic transfer

View 3rd Party Transfer Summary
View Interbank Fund Transfer Summary
View DuitNow transfer
View Recurring DuitNow transfer
View Recurring interbank fund transfer
View Foreign telegraphic transfer

3 Select 'View DuitNow transfer'



Checker Guide

maybank2u.com
Tuesday, 24 August 2021 17:12:52

Click here to search Log out

You are now in a secured site

Home Accounts & Banking Investment Loans Apply Online Bulk Payment

All Accounts
All Cards
Bill Payment
Transfers
Fixed Deposits & Mudarabah IA
Foreign Currency Account
Account Activity Report

Review all DuitNow Fund transfer
Approve, reject or delete a DuitNow Fund transfer

Notes:
Select 'View Future Funds Transfer History' to view your past transactions.

From Account	Recipient	Effective date	Amount	Ref no.	Status
5140	850 MOH	03 Aug 2021	RM0.10	00000405	Successful
514	017 PAT	09 Aug 2021	RM5,001.00	00001373	Expired
<input type="checkbox"/> 5140	012 JU'	24 Aug 2021	RM12.00	00003711	Pending
514	013 FA	26 Aug 2021	RM0.02	00003687	Approved

Reject Approve

4 Check on the checkbox of the transaction, and then select 'Approve'



Checker Guide

maybank2u.com
Tuesday, 24 August 2021 17:13:26

Click here to search Log out

You are now in a secured site

Home Accounts & Banking Investment Loans Apply Online Bulk Payment

All Accounts
All Cards
Bill Payment
Transfers
Fixed Deposits & Mudarabah IA
Foreign Currency Account
Account Activity Report

Approve DuitNow Transfer - Step 1 of 2
Confirm the transfers you wish to approve or go back to make changes

Please confirm on the above details.

From Account	Recipient	Effective date	Amount
5140	0121 XXXXXXXXXXXXXX	24 Aug 2021	RM12.00

TAC: [Request for TAC](#)

[Confirm](#) or [Go back](#)

- 5 Click on 'Request for TAC', and enter the 6-digit TAC sent to your mobile phone. Click 'Confirm' afterwards to approve the transaction