Maybank2u Biz App

Frequently Asked Questions

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1. GENERAL

1.1 App & Device

1. **What is the Maybank2u Biz app by Maybank?**
   Maybank2u Biz app is a mobile business banking application that gives users a real-time financial overview and lets them make decisions on the go. Maker, Checker and Viewer will be able to access the app and manage their business at anytime and anywhere.

2. **How many users can the Maybank2u Biz app support from my company?**
   Every company can have a minimum of one (1) and a maximum of five (5) users accessing the Maybank2u Biz app.

3. **Who can download and use the Maybank2u Biz app?**
   All individuals with an Maybank2u Biz ID can use the app with their existing username and password.

4. **Are there any charges for using the Maybank2u Biz app?**
   The Maybank2u Biz mobile banking app is free but there are charges levied for selected transactions.

5. **Can the app be used in both Android & iOS devices?**
   Yes, it is available for download on both types of devices.

6. **What is the minimum mobile device requirement to use the Maybank2u Biz app and its services?**
   To use the app, your smartphone must be:
   • Not jail-broken or rooted
   • Connected to a stable internet connection
   • Running on an operating system requirement that is at least Apple iOS (version 12.0) and Android (version 9.0)

7. **Does my Huawei device work with this Maybank2u Biz app?**
   Yes, if your device has a Google Play Store you will be able to use the Maybank2u Biz app. For those who can't find it in the Huawei App Gallery, we will update the app there in the near future.

8. **How many devices can I bind to the same Maybank2u Biz app username?**
   User can bind the same username to one device at a time only.

1.2 Maybank2u Biz Credentials

1. **What if my login ID gets locked when I try to log into the Maybank2u Biz app?**

   Please contact our Customer Care Hotline at 1-300-88-6688 and we will assist you to unlock your ID.

2. **How many devices can I bind to the same Maybank2u Biz app access (i.e. username)?**

   3 devices would be the maximum number of devices that users can bind their username to. However, only one login at a time will be allowed.

3. **Why do I get an error message saying "Username cannot include special characters except underscore bar and full stop"?**

   Most devices have the auto-complete feature enabled for typing. If the auto-complete feature is enabled, a space is automatically added at the end of the username, which causes the error. Please ensure to remove the space after your username.

4. **I am able to log in via Maybank2u Biz website, but the same credentials don't work on the app. What do I do?**

   Please contact the Customer Care Hotline at 1-300-88-6688 to find out the status of your Maybank2u Biz credentials.

1.3 Security

1. **I can't perform any transactions on the Maybank2u Biz app. What should I do?**

   If you have any issues with the app, please try any one of these methods below:

   • Restart your device – After restarting, try to perform the transaction again.
   • Check data connection - A strong internet connection (Wi-Fi or mobile data) is required for usage.
   • Check device storage availability – If your device's storage space is low, please uninstall other apps, delete items such as pictures or videos, or close all unused apps to free up memory on your device.
   • Clear cache & data on the App Store or Google Play Store application.
   • Remove and download the app again.

2. **What are the security features on the Maybank2u Biz app?**

   The app is equipped with various security features: -

   • The mobile device is tied only to your Maybank2u Biz access (i.e. username(s)).

- Access to banking services is protected by a secured login procedure using security image and passphrase to ensure the app is connected to the official Maybank site.
- Only 1 login session is allowed per Maybank2u Biz access (i.e. specific username & password). If the same Maybank2u access is used to login from another device, the current session will be terminated when trying to perform a monetary transaction.
- Sensitive data such as password or transaction information will be transmitted to a public network through secured protocols SSL, TLS and HTTPS.
- Confidential account information will not be stored on the mobile device.

3. **What happens if I lose my mobile phone?**

   Your personal account information will not be stored on the mobile device after your login session, so access to your account information remains secured even if you've lost your mobile phone. For your own safety, please do not save or store any personal account information or your passwords in your phone. You can still access the Maybank2u Biz app from another device, as your login is based on your Maybank2u Biz Username and Password.

   Please contact our Customer Service immediately, at 1-300-88-6688 (local) or +603-7844 3696 (overseas) to have your Maybank account temporarily suspended.

4. **Can I access the Maybank2u Biz app when I'm travelling overseas?**

   Yes, provided you have access to the internet while you are abroad. You may also check with your Telecommunication Service Provider for the roaming charges applicable when overseas.

5. **I receive a 'Security Update Required' message when I enter my username. What do I do?**

   We have enhanced the security features for Maybank2u Biz, which will require certain users to log in via the Maybank2u Biz website to register and activate before logging in to the app.

1.4 Features

1. **Do I need to be a Maybank customer in order to use the Maybank2u Biz app?**

   You must be an existing Maybank2u Business Banking customer to use this service. If you are not a Maybank customer, you will have to register to set up your account.

2. **How do I apply for Internet Banking Services if I do not have access to Maybank2u?**

    If you do not have access to Maybank2u Business Banking, please sign up for a Maybank2u Biz ID via our Maybank2u website or visit any of our Maybank branches near you.

3. **What are the services available under the Maybank2u Biz app?**

    Our list of services include:
    - Inquiry:
    - Accounts: Business
    - Cards: Corporate Card
    - Fixed Deposits: Conventional and Islamic Fixed Deposits
    - Loans: Housing Loan, Personal Loan and Hire Purchase
    - Fund Transfer
    - Own Account Transfer
    - Open & Favourite Transfer to Other Account(s)
    - DuitNow Transfer
    - Open & Favourite Bill Payment
    - Open & Favourite JomPAY
    - Pay Credit Cards
    - Approvals
    - Invoicing
    - Cancellation of Scheduled Transaction

4. **What types of transactions are not available on the app?**

    Makers will not be able to initiate Bulk Payments and Foreign Telegraphic Transfers via the app. However, Bulk Payments initiated via the Maybank2u Biz website can be approved by Checkers via the app.

2. GETTING STARTED

2.1 Launching the App

1. **How do I log in to my Maybank2u Biz account?**
    Upon launching the app, swipe left on the screen to see Login to Maybank2u Biz and tap on it.

2. **I am a new customer. How do I apply for a Maybank Business Account?**
    Launch the Maybank2u Biz app and swipe left on the first screen. Tap on the blue "Apply Now" button to begin applying for an account.

2.2 Apply Now Screens

1. **How does the Application process work when I tap on "Apply for Business Account"?**
    Once you have tapped on "Apply for Business Account", you will be redirected to the Maybank2u Biz website to continue application.

2. **How do I activate my Maybank2u Biz account when I click "Activate with Access Number & PIN?"**
    First, you need to already have registered for Maybank2u Biz access at your preferred branch. When you tap on "Activate with Access Number & PIN", you will be redirected to the Maybank2u Biz website to complete the activation.

2.3 Log in to Maybank2u Biz

1. **I forgot my username. What do I do?**
    Username cannot be retrieved within the app. You can tap on "Help?" and then tap on "Call Us" to call the Customer Care Hotline for instructions on how to retrieve your username.

2. **I get a message saying "Account already registered. Please login instead". What do I do?**
    This means that you have already registered this username on the app. Proceed to login by exiting the current menu to swipe until you see your profile to login.

3. **The image displayed is not my security image. What do I do?**
    If this is not your security image, the username you have entered is incorrect.

4. **I cannot remember my password. What do I do?**

   If you are a Maker or Checker, you can tap on "Help?" on the top right corner of the screen. Select "Forgot Password" and proceed to enter your username to go through the reset password journey.

5. **I keep getting message that says "Invalid login details. Need help?". What do I do?**

   This means that either the username or password entered is incorrect. If you are a Maker or Checker, you can reset password via Help? > Forgot Password. Alternatively, you can call the Customer Care Hotline for further assistance.

6. **I do not have any option to login with my biometrics. What do I do?**

   This means that your device does not have biometrics login or the biometrics login on your device is not supported within the app.

7. **My device has both Touch ID and Face ID. Why can't I select Face ID as my biometrics login option?**

   For Android devices, only Touch ID is enabled. This is to avoid certain security risks associated with the Android Face ID.

8. **When I tap on "Activate Now", it shows me a screen asking me saying my biometrics is not set up and I need to go to Settings to activate. What do I do?**

   This means that your device is supported for biometrics login but it is not set up on your device yet. Please proceed to your phone Settings and set up biometrics before returning to Maybank2u Biz app for biometrics feature to be enabled.

9. **After clicking "Let's Start", I see a message saying my Account is Inactive and I have to reset password. Why do I need to reset password?**

   In order to reactivate account, you must reset password as part of the procedure.

10. **When I try to add a second account, I get an error message saying "You can only add Maybank2u Biz accounts that belong to you". What does this mean?**

    For security reasons, you can only add another M2U credential that is registered to the same ID Number (IC, Passport, Army/Police ID) that was used for the first registered account.

11. **Can I login and register two Maybank2u Biz accounts from the same business (i.e., Maker & Checker) on one device?**

    No. As mentioned above, for security reasons, you can only add another M2U credential that is registered to the same ID Number (IC, Passport, Army/Police ID) that was used for the first registered account.

3. BANKING DASHBOARD

3.1 General Features

1. **How can I access all features from the dashboard?**

   You will need to link your Maybank2u ID to the app to enjoy all the features on the dashboard.

2. **What are the 3 dots icon?**

   The 3 dots icon represents the "Quick Access", which is a navigation shortcut that enables you to access your favourite features instantly.

3. **What is the function of the "Hide Balance" toggle?**

   The toggle acts as another layer of security and privacy for your information. Hiding your balance keeps your account balance private while you're accessing the app in a public setting.

4. **What are the balances shown in my Assets and Liabilities tabs?**

   The balance shown in the dashboard is the accumulated balance of your assets and liabilities.

3.2 Business Accounts

3.2.1 Account List Screen

1. **How is the available balance displayed on the Business Accounts Dashboard calculated?**

   Available balance on the dashboard displays the total sum of every individual business account's available balance.

2. **Why is there a red label on certain information cards?**

   An account is tagged with a red label when the following scenario is encountered:

   - When an account's available balance reaches a negative value, a red label will be placed on the respective card. This red label will also be shown in the Transaction History and Account Details screens.
   - When an account is identified to be problematic/unauthorised by the system. User can contact the bank by pressing the "Call Us" option at the bottom of the card.

3. **How is the available balance calculated on the individual account cards?**

- For Current Accounts with Overdraft: Available balance = (Current Balance – Floating) + Remaining of available OD
- For Current Accounts without Overdraft & Savings Accounts: Available balance = (Current Balance – Floating)
- If required, you may easily access your account's Current Balance details within the Account Details section

4. **How is the Remaining Overdraft calculated on the individual account cards?**
   - Remaining overdraft refers to the drawing limit (i.e. total overdraft amount extended to customer) less overdraft utilised if any
   - This information can be accessed via the Account Details section

5. **What's the naming convention for the account cards?**
   Default name is given based on the account's default system name. However, you can assign a nickname to the account at the Account Details screen.

6. **Does every type of user enjoy the same functionalities?**
   Makers, Checkers and Viewers have different access to functions when viewing the Account List, Transaction History and Account Details screens depending on the purpose of their roles.

7. **I can't access my account information when I tap on an account that is not authorised.**
   Unauthorised account access will be disabled by the app until the issue is resolved. You are strongly advised to give a call via the "Call Us" function.

3.2.2 Transaction History Screen

1. **How long will a transaction be displayed in Transaction History?**
   A transaction is displayed for up to 60 days.

2. **What does it mean for transaction figures to appear in red and turquoise in the Transaction History?**
   - Red numbers represent a transaction where an account was used to make a payment. User account was credited.
   - Turquoise numbers represent a transaction where an account received money. User account was debited.

3. **What type of transactions are displayed in the Transaction History screen?**
   Transactions displayed under Transaction History represent transaction items across various banking channels (e.g. check deposit, ATM transfer, OTC (On the Counter), Online and etc.). Transaction that are made on the app or website will also be displayed here.

4. **What does the transaction date refer to?**
   It reflects the day the transaction was made.

3.2.3 Account Details Screen

1. **How is Available Balance calculated / what is the formula used to calculate Available Balance?**
   Available Balance = Current Balance + OD limit – (Cheque deposit 1 day float + Cheque deposit 2-day float + Cheque deposit 2-day float + any hold amount

2. **How is Current Balance calculated / what is the formula used to calculate Current Balance?**
   Current Balance = Total Cash + 1 day float + Cheque deposit 2-day float + Cheque deposit 2-day float – OD limit used)

3. **How do I change the nickname of my accounts?**
   Simply engage/tap on the "Nickname" field to add or edit a nickname. To reset nickname, slide the (>) icon inward and tap on "Reset Nickname".

4. **"Reset Nickname" is greyed out and inaccessible, what do I do?**
   "Reset Nickname" is greyed out if the nickname is already in a default or reset state.

3.2.4 Download CSV Journey – For Checker & Maker only

1. **Option to include details of all business accounts when downloading CSV is not shown or was removed.**
   This option is only available when you have more than one business account.

2. **I can't select more than a 1-year date range.**
   Each CSV download can support up to only 1 years' worth of data. For more than 1 year, you will have to re-extract for the second time manually for the next batch/year.

3. **Are there other formats available aside from CSV?**
   Only CSV file format is available for now. However, this format can be easily used in most common spreadsheet software.

4. **I don't see the Download CSV function.**
   Only Makers and Checkers have access to this feature. If you are a Viewer, you do not have access to Download CSV.

5. **Are there any export limits on any given day or period?**
   No.

3.2.5 FD Placement – For Checker only

1. **I don't seem to have any option to make an FD placement.**
   Only Checkers are allowed to make an FD placement directly from a Business Account. Makers and Viewers do not have access to do so.

2. **I am a Checker but I still don't see the "Make an FD placement" option.**
   For Checkers, the "Make and FD Placement" is only available if you have an existing FD account.

3.2.6 Download Statement

1. **Can I change the cycle range of my statements?**
   No. For current accounts, you can only download by monthly intervals while savings accounts are by 3-month basis.

2. **I'm a Viewer and I can't find the option to download statements.**
   Only Checkers and Makers have access to this feature. Viewers cannot download statements in the app.

3. **Is there a limit to how many times I can download statements in a given day or period?**
   No.

4. **I have been making payments to my loan but when I download the statement, it appears empty.**
   Please contact the Customer Care Hotline to resolve the issue.

5. **I received an error message saying, "This Account has no statement yet" when I'm trying to download a statement.**
   It means the account does not have any statements to be downloaded yet. Mainly because it's a brand-new account with no transactions.

6. **It's already the of my statement cycle but I'm still getting the error message, "This Account has no statement yet".**
   Please contact the Customer Care Hotline to resolve the issue.

3.3 Hire Purchase & Loans

3.3.1 Dashboard

1. **How is the Outstanding Balance for the Loans & Hire Purchase dashboards calculated?**
   Outstanding Balance on the home screen dashboard displays the total sum of every individual Hire Purchase or Loan account's outstanding balance.

2. **Do I have to tap on a specific section of the main Hire Purchase or Loan card to go to the next screen?**
   No. Tapping anywhere on the card will bring you to the next screen.

3.3.2 Accounts List (Level 1)

1. **When I clicked on one of my Hire Purchase or Loan account, I am told that the "Account is not authorised." What do I do?**
   On the error message, tap on "Customer Care Hotline" to call us and get the issue resolved.

2. **What's the naming convention for the account cards?**
   Default name is given based on the account's default system name. However, you can assign a nickname to the account at the Account Details screen.

3. **Can I change the account name?**
   Simply engage/tap on the "Nickname" field to add or edit a nickname. To reset nickname, slide the (>) icon inward and tap on "Reset Nickname".

4. **Does every type of user enjoy the same functionalities?**
   Makers, Checkers and Viewers have different access to functions when viewing the Account List, Transaction History & Account Details screens depending on the purpose of their roles

5. **I can't access my account information when I tap on an account that is not authorised.**
   Unauthorised account access will be disabled by the app until the issue is resolved. You are strongly advised to give a call via the "Call Us" function.

3.3.3 Transaction History (Level 2)

1. **How long will a transaction be displayed in Transaction History?**
   A transaction is displayed for up to 90 days.

2. **What does it mean for transaction figures to appear in red and turquoise in the Transaction History?**
   - Red numbers represent an incoming charge or cost on the respective loan account (e.g. late payment charge).
   - Turquoise numbers represent a payment to the loan account.

3. **What type of transactions are displayed in the Transaction History screen?**

   Transactions displayed under Transaction History represent transaction items across all banking channels (e.g. check deposit, ATM transfer, OTC (On the Counter), Online and etc.). Transaction that are made on the app or website will also be displayed here.

4. **What does the transaction date refer to?**

   It reflects the day the transaction was made.

3.3.4 Loan Details (Level 3)

1. **How do I change the nicknames of my accounts?**

   Simply engage/tap on the "Nickname" field to add or edit a nickname. To reset nickname, slide the (>) icon inward and tap on "Reset Nickname".

2. **I cannot add/change/reset nickname.**

   This feature is only available for Makers and Checkers only.

3.3.5 Download Statement

1. **Can we change the cycle range? (given that different Account type has different handling – e.g. For Loans, cycle is by month)**

   No. for Hire Purchase and Loan accounts, you can only download in 6-months intervals.

2. **I'm a Viewer and I can't find the option to download statements.**

   Only Checkers and Makers have access to this feature. Viewers cannot download statements in the app.

3. **Is there a limit to how many times I can download statements in a given day or period?**

   No.

4. **I have been making payments to my loan but when I download the statement, it appears empty.**

Please contact the Customer Care Hotline to resolve the issue.

5. **I received an error message saying, "This Account has no statement yet" when I'm trying to download a statement.**

   It means the account does not have any statements to be downloaded yet. Mainly because it's a brand-new account with no transactions.

6. **It's already the of my statement cycle but I'm still getting the error message, "This Account has no statement yet".**

   Please contact the Customer Care Hotline to resolve the issue.

3.3.6 Quick Access Options Matrix

User Quick Access Options by level						
Screen level/User type	Maker		Checker		Viewer	
Level 1 - Account List	Transaction History	✓	Transaction History	✓	Transaction History	✓
	Account Details	✓	Account Details	✓	Account Details	✓
	Pay Loan	✓	Pay Loan	✗	Pay Loan	✗
	Download Statement	✓	Download Statement	✓	Download Statement	✗
Level 2 Transaction History	Account Details	✓	Account Details	✓	Account Details	✓
	Pay Loan	✓	Pay a Bill	✗	Pay a Bill	✗
	Download Statement	✓	Download Statement	✓	Download Statement	✗
Level 3 - Account Details	Transaction History	✓	Transaction History	✓	Transaction History	✓
	Pay Loan	✓	Pay Loan	✗	Pay Loan	✗
	Download Statement	✓	Download Statement	✓	Download Statement	✗

3.4 Fixed Deposit

3.4.1 Placement (Available for Checkers only)

1. **I can't seem to find the "Make an FD Placement" function.**

   Only Checkers have access to make FD placements from business accounts. Makers and Viewers do not have this function.

2. **I am a Checker but still, the "Make an FD Placement" is not available.**

   The placement function is only shown if the company has an existing fixed deposit account to make a placement to. If there is no fixed deposit account, the option will not be available.

3. **What is the timeframe to make a placement?**
You can make an FD Placement any time between 6am until 10pm.

4. **What is the minimum amount of eFD (certless fixed deposit) that I can place, and what are the terms?**

Product Type	GIA Account (eGIA)	Islamic Fixed Deposit (eIFD)	Prosperous Now-i Account (eMDA)	Maybank Conventional Fixed Deposit
Minimum eFD	Minimum eFD for 1 month is RM 5000. For 2 months and above, it has to be above RM 1000	Minimum eFD for 1 month is RM 5000. For 2 months and above, it has to be above RM 1000	Minimum amount is RM10000 regardless tenure. If the amount is not in multiply of RM 1000, then error message will be displayed.	Minimum eFD for 1 month is RM 5000. For 2 months and above, it has to be above RM 1000
Term	1, 2, 3, 4 to …. 60 months	1, 2, 3, 4 to …. 60 months	1, 2, 3, 4, 5, 6 to … 12 months	1, 2, 3, 4 to …. 60 months

5. **Will I be able to save or download the receipt?**
It is available to Checker roles.

3.4.2 Upliftment (Available for Checkers only)

1. **What is the timeframe to perform an upliftment?**
FD upliftment is available between 6am to 10pm.

2. **Will I be able to save or download the receipt?**
It is available to Checker roles.

3. **Can I cancel the FD Upliftment?**
Yes, you can cancel the 31 days FD upliftment before the 31 days is over.

4. **What is a 31 Day Upliftment?**
This simply means an upliftment with a 31-day notice period.

4. PAYMENT & TRANSFER

4.1 Funds Transfer

In this section, we cover Transfer services (Own Account Transfer, Transfer to Other Maybank Accounts, Transfer to Other Bank Accounts) also includes DuitNow.

4.1.1. Transfer to Own / Other Accounts

1. **Are there any charges for using Maybank2u Biz Transfer?**

   All transfer services (Own Account Transfer, Transfer to Other Maybank Accounts, Transfer to Other Bank Accounts) listed by the Maybank2u Biz app are free of charge, unless otherwise stated in the "service charge" section.

   The Bank has the right to add or change the charges from time to time. Changes will be communicated via the app and in its Terms and Conditions.

2. **What is the transfer limit in the Maybank2u Biz app?**

   The transfer limit will be linked as per your preference in the Maybank2u website settings section.

Transaction Type	Maximum Amount
3rd Party & Interbank GiRO	The limit ranges from RM0.00 to RM50,000.00 per day, as managed on your Maybank2u Biz settings. The limit is applicable for all transactions and services conducted through Maybank2u Biz.
Foreign Telegraphic Transfer	The transfer limit is capped at RM49,999.00 per transaction

3. **How do I add or remove a Favourite transfer account?**

   A favourite transfer can be added by a Maker in the Payments section of the Maybank2u Biz app. However, removing a favourite account can only be done by a Checker through the Maybank2u Biz website.

4. **Is there a difference between Transfer to Own Business Account and to Loan?**

Yes. In the M2Ubiz app, a Transfer to Own Business Account can only be done by the Checker. On the other hand, a Transfer from Own Transfer to Loan will require the Maker/Checker process.

4.1.2. DuitNow Transfer

1. **What is DuitNow ID / Proxy?**

It is an identifier which can be linked to your Current or Savings account. Only registered identifier(s) can be used as a DuitNow ID. List of identifiers available include Mobile Number, NRIC, Army / Police Number, Passport Number or Business Registration Number linked to your bank account. For more information, please refer to the FAQs at https://www.duitnow.my/#faq

2. **Are there any transaction fees for using DuitNow?**

Transfers of RM5,000.00 and above will incur a RM0.50 charge per transaction, but no charges are applicable for transfers below RM5,000.00.

3. **What do I do if my mobile number in the bank's system is outdated?**

You may update your mobile number at any Maybank Branch or ATM to register the new number.

4. **Can I transfer to a DuitNow ID registered to another bank?**

Yes, as long as the DuitNow ID is registered with the respective banks.

5. **Can the same DuitNow ID be linked to another bank's account?**

Each DuitNow ID can only be tagged to one bank account at any given time.

6. **Can I register for DuitNow if I'm not a Malaysian?**

Yes, you can use your mobile number or passport number registered with the bank as your DuitNow ID.

7. **What if someone attempts to link my mobile number (or any other DuitNow identifiers) to their bank account?**

Only identifiers registered with the bank can be registered / linked to the respective bank account(s).

4.2 Pay Bills

4.2.1. Maybank Billers

1. **Are there any charges for bill payments?**
   All bill payments made on the Maybank2u Biz app are free unless otherwise stated in the "service charge" section. There is a RM 0.50 charge for each successful transaction to selected payee corporations. You will be notified when you make a payment to any of these corporations and the amount will be debited from your Maybank account.

   The Bank has the right to add or change the charges from time to time. Changes will be communicated via the app and in its Terms & Conditions.

2. **Are bill payments processed on the same day?**
   Not all payee corporations process payments daily. Therefore, to avoid late payment, it is best to schedule your payment in advance. Please note that payments made after 12.00 AM will be credited on the next working day.

3. **How do I add or remove a Favourite payee?**
   Maker can add a favourite payee in the Payments section in the Maybank2u Biz app. However, removing a favourite payee can only be done through the Maybank2u Biz website.

4.2.2. JomPAY

1. **What can JomPAY be used for?**
   JomPAY can be used to pay bills using funds from your Business accounts.

2. **Are there any charges for JomPAY transactions?**
   No. JomPAY is free for customers who are making online bill payments.

3. **Is there a limit for JomPAY payments?**
   Some billers may impose a limit on the amount payable via certain accounts. Additionally, since JomPAY transactions are performed at Internet or Mobile Banking, a daily Internet Banking limit will apply as managed on the Maybank2u website.

   For more details about JomPAY, please visit: https://www.maybank2u.com.my/maybank2u/malaysia/en/personal/services/digital_ban king/jompay.page?

5. APPROVALS

1. **What are the differences between Pending and Failed tabs in Approvals?**
   - The Pending tab displays a list of transactions that needs to be approved by a Checker.
   - The Failed tab displays transactions that have been rejected by a Checker or expired because of inaction from any Checkers and transactions that are failed to get an approval from a Checker because of system error.

2. **Can a Maker access the Approvals section of the Maybank2u Biz app?**

   Yes. Makers will be able to access Approvals section of the app. However, Makers can only view the Pending and Successful tabs without the ability to approve any items. For the Failed tab of the Approvals, Makers have to option to resubmit transactions to try again.

3. **How long before a transaction submitted by a Maker expires?**

   Checkers need to take action on a pending transaction within 7 days after it was submitted by a Maker. After which, it expires.

   For example, if a Maker initiated a transaction on June 1st, a Checker needs to approve it latest by June 8th.

   However, there is an exception to this rule. For recurring transactions and bulk payments, a Checker will need to approve on the same day that the Maker initiated the transaction.

4. **What is Multi-Select?**

   Multi-Select is a new feature that enables a Checker to approve up to 10 transactions at once.

5. **Why are some transactions not appearing after tapping on Multi-Select?**

   Not all transactions are available to be selected to be approved via Multi-Select. The app filters out these transactions when you tap on the Multi-Select button for a smoother experience. Below is a summary of the transactions that cannot be approved via Multi-Select and can only be approved individually:

Transaction Type	Reason
Transactions ≥ RM 10000	For security reasons, all transactions amounting to RM 10000 and over will require the user to approve individually.
Add To Favourite Requests	For security reasons, all 'add to favourite' requests will require the user to approve individually.

Bulk Payment	All bulk payment requests are already considered as approvals for multiple transactions and thus, require the user to approve individually

6. **Why is Secure2U not appearing when I approve transactions via Multi-Select?**

For Multi-Select, Secure2U will be made available in a future update. Currently, only TAC is available when a user performs a Multi-Select approval.

6. INVOICING

6.1 Created Invoices

1. **Can I customise the invoice templates given?**

No. You cannot customise the layout of the template given. However, you can upload and include your company details and logo into any of the three template options provided.

2. **What is an invoice number and how does it work?**

An invoice number is a reference number that is generated automatically once an invoice is created. The default format of the invoice numbering is made up of the first two letters of your company followed by 10 digits.

 Example: Canvas Valley
1st Invoice Issued: CA0000000001

3. **Do I need to key in my details every time I create a new invoice?**

No. Once you have provided your business details, it will be saved for future invoices. You even have the added convenience of also duplicating invoice information from your frequent clients for faster issuance.

4. **Is there a maximum number of invoices I can save?**

There is no maximum cap to invoices you can generate. However, created invoices will have a limited time window for action.

Time window for created invoices:
- Drafts: Saved invoices that have not been submitted yet have a 5 day window for further action.
- Pending Checker Approval: Checkers must approve or reject a submitted invoice within the same day of its submission.

- Rejected: When an invoice is rejected, Makers have until the end of the next day to resubmit the invoice.

5. **Can I save an invoice draft and return to it in the future?**

   You can save your changes while creating an invoice and it will be stored as a draft.

6. **How will a Checker know that they have an invoice to approve?**

   A push notification and an inbox message will be sent to notify the Checkers.

7. **What happens when a Checker approves the creation of an invoice?**

   Once a Checker has approved an invoice to be issued, the invoice will move from the "created" tab to the "unpaid" tab. You can track and manage all unpaid invoices there.

8. **What happens when a Checker Rejects the creation of an invoice?**

   Rejection of an invoice will result in the invoice being classified as "Rejected".

9. **What happens if a Checker doesn't take any action on an invoice?**

   The invoice will revert to being a "draft" within the same calendar day as submission.

10. **Can I share the invoice that has been approved?**

    Makers and Checkers will be able to share and re-share overdue or due invoices. Similarly for paid invoices; both Makers and Checkers are able to share the receipt.

6.2 Unpaid Invoices

1. **Can I send reminders to my clients on their outstanding invoices?**

   Yes. Makers and Checkers can reshare overdue invoices to their clients.

2. **How do I update an invoice that has already been paid?**

   Invoice that has been paid will move to the "Paid" tab of the invoice dashboard.

3. **How will a Checker know that they have an invoice to approve?**

   A push notification and an inbox message will be sent to notify the Checkers. Checkers will also see text indicators on invoices that require action within the "Unpaid" tab of the invoice dashboard.

4. **What happens when a Checker approves a received payment?**

When a Checker approves an invoice as paid, the invoice will move to the "Paid" tab in the invoicing dashboard.

5. **What happens when a Maker marks an invoice as paid but a Checker rejects it?**

   The invoice will sit as a rejected item until the end of the next day. If the Maker does not resubmit within the coming day, the invoice will revert to its unpaid state.

6. **What happens if the invoice payment is not actioned by Checker?**

   If it is not actioned on within the same submission day, the invoice will revert to its unpaid state.

7. **What if a client makes a partial payment to an issued invoice? How do I track the outstanding amount for the same invoice?**

   The exact same invoice will still be represented by remaining balance under Unpaid (sorted by either overdue or due).

8. **How do I account for invoices that need to be written-off?**

   Only a Checker can do this via the "close" function.

6.3 Paid Invoices

1. **Can Viewers also issue receipts for paid invoices?**

   No. Only Makers and Checkers will be able to issue receipts for paid invoices via the dashboard.

2. **How can a Viewer view paid invoices?**

   To view paid invoices, Viewers simply need to go to the "Paid" tab of the Invoice dashboard.

6.4 Others

1. **Who can edit the saved Business Details?**

   Only Makers are given the ability to edit Business Details.

2. **Can I have more than 1 address for my Business Details?**

   Yes, user can have more than 1 address. This is to cater for businesses with more than one franchise etc.

3. **How do I download a specific invoice?**

   Tap the 3 dots icon at the top right of the Invoice dashboard and choose "Download Invoice". You will be given two options:

   • Search specific invoice
   • Batch by time range

   Searching for specific invoice to be downloaded will require you to key in the invoice number.

4. **What is created, unpaid and paid invoices?**
   • Created: invoices issued
   • Unpaid: invoice issuances that were approved by Checker but not paid
   • Paid: invoice issuances that were approved by Checker and paid