FPX
Pay with Online Banking

FREQUENTLY ASKED QUESTIONS - FINANCIAL PROCESS EXCHANGE (FPX)

GENERAL QUESTIONS

NO.	QUESTION	ANSWER
1	What is FPX?	FPX is a payment channel that allows customers to make payment via online real-time through customers' current or savings account. Agrobank is one of FPX participating Banks which allows its customers to make online payment from participating merchants' website via Agrobank Online Banking (**AGRONet** and **AGRONetBIZ**).
2	How do customers perform FPX via Agrobank Online Banking?	Customers may simply follow these steps: • Select FPX as payment option at selected merchant website. • Select Agrobank and customers will be directed to Agrobank Internet Banking login page. • Enter login credentials, select the debiting account, preview and click on Submit button to confirm the transaction. • Once the transaction is successful, customers will receive separate notifications from the merchant, Agrobank and FPX.
3	Do customers have to register before making payments with FPX?	No registration is required. Customers may only need to have an Internet banking account with any of FPX participating Banks to enjoy this service.
4	What is the operating hour for FPX?	The service is available daily from 12:30am - 12:00 midnight. However, FPX service is subject to Agrobank's Internet Banking service's availability.
5	What is the transaction limit for FPX?	*(see table below)*
6	What is FPX Business –to- Customer (B2C) Payment?	FPX B2C Payment is a real-time payment transaction initiated by an individual buyer from the buyer's browser via FPX system to **AGRONet** for authorization.
7	What is FPX Business- to- Business (B2B) Payment?	FPX B2B Payment is a real-time payment transaction initiated by corporate buyer from the buyer's browser via FPX system to **AGRONetBIZ** for authorization.
8	How much is the service fee for FPX via Agrobank Online Banking?	The service fee imposed for this service varies according to the type of service and merchant selected by customers.
9	Is the FPX transaction safe?	Yes, FPX uses high standards of authentication and certification to ensure all transactions are secure.

Table for question 5:

No FPX Transaction	Minimum Limit (RM)	Maximum Limit (RM)
1. B2C Payment	1.00	30,000.00 per transaction
2. B2B Payment	2.00	1,000,000.00 per transaction

*The above transaction value limit however is subject to the customer's individual and Corporate Internet Banking limit with the Bank, whichever is lower.

10	What happen if customers have insufficient funds in their accounts?	Customers' transaction will be rejected.
11	Where can customers view their payment transactions?	Customers may check their account balance and transaction history for their payment transactions.
12	What reference should customers use to identify their FPX transactions?	Customers may refer to FPX Transaction ID in their FPX browser.
13	Can customers cancel any successful FPX transaction?	No. It is not possible to cancel any successful FPX transaction via the system. However, customers may request respective merchant for such cancelation, subject to the merchant's policy.
14	What should customers do when their accounts were debited but seller/ merchant claims that they have not received any payment?	FPX transaction status is final and the merchant must fulfill its obligations. Customers should contact the seller/ merchant and provide the transaction details such as the online receipt issued by FPX/merchant or the e-mail notification received from FPX that contained the following details: • FPX Transaction ID • Merchant Order No. • Payment amount • Date and time of the payment
15	While making payment using FPX, customers have received an error/ unsuccessful message. However, the money has been deducted from customers' bank account. What should customers do?	In the event that customers' accounts had been deducted but the transaction was unsuccessful for some reasons, their money will be credited back into customers' accounts by the Bank. Customers may contact Agrobank's Contact Centre at 1-300-88-2476 for the reversal status by providing the FPX Transaction ID or Merchant Order No. as a reference. Customers may also provide the screenshot of payment that displays the FPX Transaction ID or Merchant Order No.
16	How can customers identify a merchant that accepts payment via FPX?	The FPX logo or wordmark is displayed at the merchant's website or checkout page.
17	Customers want to perform FPX B2B payment via Corporate Internet Banking. What should customers do?	Customers may contact **AGRONetBIZ** Corporate Administrator (CA) to allow services FPX payment in **AGRONetBIZ.**
18	When customers performed a FPX B2C transaction via Individual Internet Banking account above RM10, 000.00, why customers can only see Secure Verification to authenticate?	For transaction performed above RM10,000.00, approval is only through Secure Verification. Customers are advised to download Agro Key in Play Store or App Store to activate Mobile Token.

19	Who should I contact if I have further enquiries on this service?	I. Call Agrobank's Contact Centre at **1-300-88-2476**; or II. Visit Agrobank's Corporate website at **www.agrobank.com.my**; or III. Visit Agrobank's nearest branches

***The service is facilitated by Payments Network Malaysia Sdn Bhd (PayNet), a wholly-owned subsidiary of Bank Negara Malaysia. Further details can be viewed at PayNet website.

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