FREQUENTLY ASK QUESTIONS
'DuitNow QR' – AGRONet Mobile
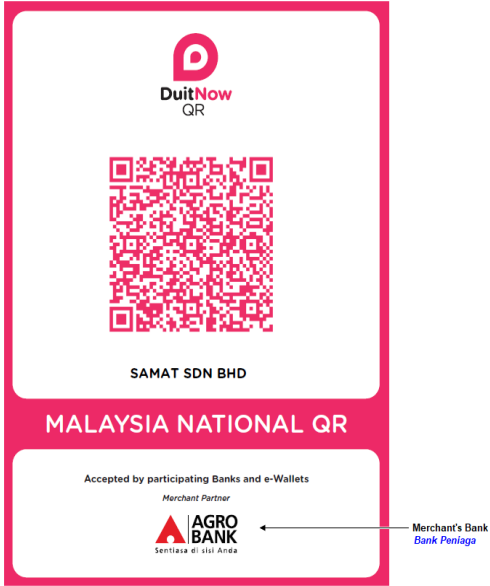
NO.	SOALAN	JAWAPAN
1	What is 'DuitNow QR'?	'DuitNow QR' is a cashless transaction available in the AGRONet Mobile that enables customers to make payments to merchants using a quick-response (QR) code.
2	Who can use 'DuitNow QR'?	All new and existing customers of Agrobank can use ''DuitNow QR'' using AGRONet Mobile. The customer needs to ensure AGRONet Mobile is updated to the latest version.
3	What are the functions available for 'DuitNow QR' in AGRONet Mobile?	**'DuitNow QR' Registration** Customer must first perform the 'DuitNow QR' registration to be able to scan the QR code **Scan QR code** AGRONet Mobile user is required to scan the QR Code provided by the merchants to perform a transaction. The source of account debiting for this purpose is via Giro/Saving Account only.
4	Where can 'DuitNow QR' be used?	The customers can use the 'DuitNow QR' at all local and overseas participating merchants with the "DuitNow QR" logo acceptance.
5	How much is the daily limit for the use of 'DuitNow QR' and what are the available security features?	Maximum daily limit for the use of 'DuitNow QR' is RM1,000. Customers can set a lower limit at AGRONet Mobile based on their convenience. Pin number is required for transaction above RM250. The pin number is a 6-digits number that was set up during 'DuitNow QR' registration. In the event of customer forgot the Pin number, maximum retry is three times and they able to reset the Pin number.
6	How to change 'DuitNow QR' limits?	**Step 1:** Login AGRONet Mobile **Step 2:** Click 'DuitNow QR' **Step 3:** Click Manage 'DuitNow QR' **Step 4:** Select the debiting account and enter the limit required, click Next **Step 5:** Enter 6-digits Pin that was set up during 'DuitNow QR' registration **Step 6:** Click Request TAC and enter the transaction authorisation code (TAC) number that was send to customer's registered mobile number, click Confirm **Step 7:** Customers will receive Short Message Service (SMS) notification upon successful updates.

7	Are there any charge imposed on the customer for using 'DuitNow QR'?	There is no charges imposed on the customers for using 'DuitNow QR'.
8	What are the types of QR code available for scanning?	There are two types of QR codes: **Dynamic QR Code** It has the merchant's account details and transaction amount has been embedded into it. The customer just needs to scan the QR code without entering the purchase amount. **Static QR Code** It has the merchant's account details. The customers must enter the amount after scanning the QR code.
9	How can the customer check the payment status using 'DuitNow QR'?	Upon completion of a transaction, the payment using 'DuitNow QR' will be displayed on the customer's AGRONet Mobile screen, and the customer will also receive a notification via Short Message Service (SMS). Alternatively, the customer may view the said payment status in transaction history.
10	Why is 'DuitNow QR' transaction being rejected?	Transaction may be rejected due to these reasons: • Insufficient balance in customer's account. • Poor internet connectivity; or • Merchant's 'DuitNow QR' service has been deactivated.
11	What should be done by the customer if he/she has received a notification for the successful 'DuitNow QR' transaction, but the merchant claimed not receive it.	The customer can show the said notification to the merchant for transaction confirmation. Merchant could also check their own transaction history to find out if the payment has been received.
12	What should the customer do if he/she cannot perform any transaction through 'DuitNow QR'?	If the customer face issues with 'DuitNow QR', the customer may try any of these methods: **Restart device** Many common issues can be fixed by turning off and restarting device **Check data connection** A strong internet connection (WiFi or mobile data) is required to use the AGRONet Mobile app. Re-login AGRONet Mobile when the internet connection is good **Check device's available storage** If the storage space is low, please uninstall other apps or delete items like pictures or videos to free up space. The problem could also be attributed to multiple suspended apps running in the background. Please close unused apps to free up memory and resources **Clear cache and data** Clear cache and data on the App Store or Google Play Store application and try to download AGRONet Mobile again
13	What if the price displayed on my AGRONet Mobile screen is different from what the merchant had agreed on?	Please confirm with the merchant if the information shown is not reflected accurately. Should there be any discrepancies, request the merchant to regenerate a new code and scan again.

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14	What are the safety measures to be taken before proceeding with the 'DuitNow QR' transaction?	The customer is required to ensure the following: • Check the amount to be paid • Check the merchant's details (business name) before proceeding with the 'DuitNow QR' transaction
15	How long will it take to process 'DuitNow QR'?	'DuitNow QR' payments/ transfers will be processed immediately.
16	What happens if the amount transferred for QR transaction was wrong due to either the merchant's or its or customer's mistake?	If the customer is at the merchant's premise, the customer may settle the dispute with the merchant directly. Any settlement of discrepancies shall be between the customer and the merchant/ its cashier. Both parties are allowed to make settlements based on arrangement as deemed fit, appropriate, and agreed by both parties. If there is a need for further investigation, please contact our Contact Center at 1300882476 (Malaysia) or +60320790600 (Oversea) or email to customer@agrobank.com.my.
17	Standard 'DuitNow QR' should be displayed by merchants as follows.	
18	Is there any terms and conditions that shall be adhered to by the customer in respect of the usage of 'DuitNow QR' and/or AGRONet Mobile app?	The customer shall observe the terms and conditions for the use of 'DuitNow QR' in respect of the use of AGRONet Mobile app which are stipulated and available during customer perform DuitNow QR registration via their AGRONet Mobile.
19	How can the customer obtain more information about 'DuitNow QR'?	For more information or any inquiry relating to 'DuitNow QR', the customer may contact us at 1300882476 (Malaysia) or +60320790600 (Oversea) or visit our website at www.agrobank.com.my or email to customer@agrobank.com.my.

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