

AffinAlwaysX Mobile Banking Apps

Frequently Asked Questions

TABLE OF CONTENTS

Table of Contents

1. Getting Started	2
2. Application & Devices	4
3. Security	6
4. AffinSecure.....	8
5. Services	8
6. Transfer to Own Account	10
7. Transfer to 3rd Party Account.....	11
8. Interbank GIRO Transfer	11
9. DuitNow Transfer	12
10. DuitNow QR.....	15
11. JomPAY	16
12. Pay Credit Card	18
13. Pay Loans & Financing.....	19
14. Loan/Financing Redraw.....	21
15. Setting.....	21

Affin Bank Bernad

1. Getting Started

1. What is AffinAlwaysX Mobile Banking app?

The AffinAlwaysX mobile banking app is an upgraded version of the AffinAlways app, featuring new features, enhanced security, and an improved user experience.

2. What are the additional new features on AffinAlwaysX app?

The AffinAlwaysX mobile app provides you with the following banking experience:

AffinSecure Authentication: Ensures security and authentication for all financial and non-financial activity requests via Internet Banking and Mobile Banking.

Greater Convenience: On-the-go access allowing you to manage your finances anytime and anywhere.

Enhanced Security: Advanced security features such as biometric authentication and two-factor AffinSecure authentication, making the usage of mobile banking more secure.

Push Notifications: AffinAlwaysX mobile app sends immediate alerts for transactions and other account activities, helping you stay informed and up-to-date, and manage your finances more effectively.

User Experience: designed for specifically for mobile screens and touch interfaces, the AffinAlwaysX app offers a more intuitive and streamlined user experience compared to Internet Banking versions.

QR Pay: AffinAlwaysX app features a contactless payment method that allows you to complete transactions by scanning a QR code with your smartphone. This method is quick, secure, and convenient, eliminating the need for physical cash or cards.

3. Who can download and log in to the AffinAlwaysX app?

Current AffinAlways Retail Internet Banking (RIB) users can easily download and access the app using their existing username and password.

4. I don't have an AFFIN BANK/AFFIN ISLAMIC account. Can I download the AffinAlwaysX app?

To use the AffinAlwaysX mobile app, you must have an existing account, such as a Savings or Current account, Credit Card, or Financing account.

Alternatively, you can visit the nearest AFFIN BANK or AFFIN ISLAMIC BANK branch to open an account. You can immediately set up your AffinAlways RIB and AffinAlwaysX mobile app at the branch.

5. Are there any charges for using AffinAlwaysX app?

The AffinAlwaysX app is free to download and use. However, certain transactions may incur charges. For detailed information, please view our latest fees and charges [here](#).

6. Can I continue using AffinAlways RIB instead of downloading the new AffinAlwaysX mobile app?

You can continue using AffinAlways RIB. However, to perform AffinSecure authentication for financial and non-financial transactions, you will need to download the AffinAlwaysX app.

7. What will happen to my existing AffinAlways RIB account and its features if I switch over to the AffinAlwaysX app?

All existing banking features will still be available on both AffinAlways RIB and the new AffinAlways app. You can use the same login ID and password to access both.

8. How do I perform first-time enrollment on the AffinAlwaysX app?

To log in to AffinAlwaysX for the first time, follow these steps:

- a) Download the 'AffinAlwaysX' app from Apple App Store (iOS) or Google Play Store (Android).
- b) Allow Permissions: Read and allow all device access permissions.
- c) Agree to Terms: Read and agreed with Term & Conditions.
- d) Log In: Enter your username, verify Secure Image and Secure Word, then enter your password.
- e) Complete Security Steps: Activate AffinSecure Registration (mandatory) and set up Biometric Login (optional). [Affin Bank Berhad](#)

9. Can I access the AffinAlwaysX app when travelling overseas?

Absolutely! As long as you have internet access while abroad, you can use the AffinAlwaysX app. However, be cautious when using public Wi-Fi networks, as they can be less secure. For your safety, it's best to use a secure and private internet connection. Also, check with your telecom service provider for any potential roaming charges

2. Application & Devices

1. Is the AffinAlwaysX app available on both IOS and Android devices?

Yes, it is available for download on both IOS and Android devices. You may search and download the 'AffinAlwaysX' app from the Apple App Store (iOS) or Google Play Store (Android).

2. Which mobile operating systems are compatible with the AffinAlwaysX app?

The AffinAlwaysX app is compatible with the following mobile operating systems:

- Apple iOS: Version 15.0 or later
- Android: Version 12.0 or later
- Not be jailbroken or rooted
- Have a stable internet connection
- Not be iPad or tablet
- Not Huawei with Harmony OS

3. I received an error message "Your device is not compatible," from the Apple App Store or Google Play Store when I tried to download the AffinAlwaysX app. What should I do?

- **Check Device Compatibility:** Ensure your device meets the minimum requirements mentioned in Question 2. Devices with lower specifications may have a cache partition smaller than 50 MB.
- **Clear App or Google Play Store Data:** Try clearing the App Store or Google Play Store data from your device and then reinstall the app. To do this, go to **Settings > Application Manager > All > Google Play Store > Clear Data** [Affin Bank Berhad](#)

4. I cannot find the AffinAlwaysX app to download. What do I do?

Please ensure that your smart phone is running on Apple iOS version 15.0 or later, or Android version 12.0 or later. Please note that Tablets or iPads are not compatible with the AffinAlwaysX app.

5. Does AffinAlwaysX app work on Huawei devices or Harmony OS?

Huawei devices are not officially supported due to various restrictions and limitations. However, the app will be available soon. Please refer to our Internet website for the latest updates

6. I already have the AffinAlways app installed on my phone. Do I need to uninstall the app before downloading the AffinAlwaysX app?

It is recommended to download and enroll in the AffinAlwaysX app first before deleting the AffinAlways app.

7. When will the AffinAlways app be decommissioned?

AffinAlways app will be fully shut down on 1 August 2025.

8. Will I still be able to use the existing AffinAlways app after downloading and using the new AffinAlwaysX app?

The AffinAlways app will no longer be accessible once you activate AffinAlwaysX.

9. While waiting for the cooling-off period upon successful enrolment of the app, can I still use AffinAlways app to perform transactions?

You can't perform transactions on both apps simultaneously; however, you can still view your account summary in the AffinAlwaysX app.

10. Has AffinSecure been integrated into the AffinAlwaysX app?

Upon successful enrollment in the AffinAlwaysX app, AffinSecure will be migrated from the AffinAlways app to the AffinAlwaysX app. You may then proceed to delete the AffinAlways app and perform all transactions and authentication via the AffinAlwaysX app.

11. Why do I need to allow the AffinAlwaysX app to collect some information and access device permissions?

To ensure the app functions as intended, you need to grant permissions to access your camera, notifications, biometrics, contacts, location, phone, storage, and ads. These permissions enable the app to provide a seamless experience and allow you to use all its features effectively.

Permission	As requested on your phone	Why do we ask for it?
Camera	"AffinAlwaysX" would like to Access the camera	We require this permission for QR Code scanning transactions or services might involve: <ul style="list-style-type: none"> • Scanning QR codes • Updating secure image. • Change profile picture
Notification	"AffinAlwaysX" would like to send you notifications	We require this permission to send notifications, which may include important updates, alerts, sounds, and icon badges related to your account, ensuring you stay informed about your banking activities.
Biometric	Do you want to allow "AffinAlwaysX" to use Biometric?	We required this permission to authenticate your identity and allow quick access to your account
Contacts	"AffinAlwaysX" would like to access your contacts	We require this permission to access your contact list for services like DuitNow Pay to Proxy, which uses mobile numbers. This allows you to easily select contacts for transactions directly within the app.
Location	Allow "AffinAlwaysX" to use your location?	We require this permission to monitor activity from unexpected locations and help you find the nearest AFFIN Bank/AFFIN ISLAMIC branch and ATM. This helps protect your account and ensures convenient access to our services.
Phone	"AffinAlwaysX" would like to collect your phone details	This permission allows the app to read your phone's status and identity, helping us detect and prevent fraud for

		secure banking. It also enables you to call us directly from within the app.
Storage	“AffinAlwaysX” would like to access photos, media, and files on your device	This permission is needed to save documents such as transaction receipts and e-statements, ensuring you have access to important information. The app also checks your storage to make sure there’s enough space to save these files.
Activities/Ads	Allow “AffinAlwaysX” to track your activity across other companies’ apps and Internet website	This permission allows the app to show you personalised ads based on your activity in other apps and websites.

12. I recently lost my phone. How do I de-register my device?

You may deregister old device before enrolling your profile on the new device in AffinAlwaysX app. Launch App > Select old device name > deregister device. Please call our AFFIN Contact Centre at 03-8230 2222, available daily from 8:00 AM to 12:00 midnight, for further assistance. [Click here for the tutorial](#)

3. Security

Affin Bank Berhad

1. What are the enhanced security features of the AffinAlwaysX app?

The app includes several enhanced security features to protect your account:

- **Single Device Access:** Your AffinAlwaysX app profile can only be accessed from one device at a time.
- **Secure Login:** Access is protected by a secure login process, including a security image and passphrase to ensure you are connected to the official AffinAlwaysX app.
- **Challenge Questions:** \Suspicious transactions or activities may require authentication through challenge questions.
- **Single Login Session:** Only one login session is allowed at a time. Logging in from another device or Internet Banking will automatically end the previous session.
- **AffinSecure:** This feature secures and authenticates all your financial and non-financial activities, replacing the SMS TAC feature for added security.
- **Secure Data Transmission:** Sensitive data is transmitted through secured protocols, especially on public networks.
- **No Local Storage:** Confidential account information is not stored on your mobile device.
- **Regular Updates:** The app is regularly updated to maintain security, stability, and performance.

2. How to keep my AffinAlwaysX app secure?

Here are some important security tips to keep your account safe:

- **Create Strong & Unique Passwords:** Use a combination of letters, numbers and special characters as stated in the password rules. Avoid using easily guessable information like your name, birthdate, or common words.
- **Keep Your Credentials Confidential:** Never share your username and password with anyone.
- **Memorize Your Password:** Avoid writing it down to prevent unauthorized access.
- **Log Out Properly:** Always log out and close your app properly.
- **Update Passwords Regularly:** Change your passwords periodically to reduce the risk of unauthorized access
- **Be Wary of Phishing Scams:** Do not click on suspicious links or provide your password in response to unsolicited emails or messages
- **Keep Your Software Updated:** Ensure your operating system and security software are up to date to protect against vulnerabilities

3. Can I access my account without entering the AffinAlwaysX app password?

Yes, you can access your account by setting up biometric authentication, such as using your fingerprint or facial recognition to log in.

4. What happens if I lose my registered AffinAlwaysX app device?

Your personal account information is not stored on your mobile device after your login session ends. This means that even if you lose your device, your account information remains secure. Additionally, you can deregister the lost device by select old device name to deregister before entering your login ID on new device. [Affin Bank Berhad](#)

For your safety, please DO NOT save or store any personal account information or passwords on your device. Here are a few immediate actions you can take to protect your AffinAlwaysX app if your device is lost or compromised:

- **Use the Kill Switch:** Perform the kill switch steps in Internet Banking to temporarily suspend your AffinAlwaysX profile. [Click here for the tutorial].
- **Deregister the Lost Device:** Deregister the lost device by select lost device name to deregister before entering your login ID on new device.
- **Contact Customer Support:** AFFIN Contact Centre at 03-8230 2222, available daily from 8:00 AM to 12:00 midnight, for further assistance.
- **Monitor Your Account:** Keep an eye on your account for any suspicious activity and report it immediately.

5. I can't perform any transactions on the AffinAlwaysX app. What should I do?

If you have any issues with the app, please try any or all these methods:

- **Check Your Internet Connection:** Ensure you have a stable internet connection. Sometimes, connectivity issues can prevent transactions from going through.
- **Update the App:** Make sure you are using the latest version of the AffinAlwaysX app. Updates often include important fixes and improvements.
- **Clear Cache and Data:** Go to your device's settings, find the AffinAlwaysX app, and clear its cache and data. This can resolve issues caused by corrupted data.
- **Reinstall the App:** Uninstall the app and then reinstall it from the Apple App Store or Google Play Store.

- **Verify Account Status:** Ensure your account is in good standing and that there are no restrictions or holds on it.
- **Enable AffinSecure:** Make sure you have set up and enabled AffinSecure for transaction authentications.

6. I can't remember answers to my Challenge Questions. What should I do?

Please login to [AffinAlways RIB](#) and follow the steps below to change your Challenge Questions before proceeding to log in to the AffinAlwaysX app.

7. My Challenge Questions have been blocked after three (3) failed attempts during AffinAlwaysX app enrollment. What should I do?

Please call our AFFIN Contact Centre at 03-8230 2222, available daily from 8:00 AM to 12:00 midnight, for further assistance to reset your Challenge Questions answer.

8. Why is my AffinAlwaysX app showing an incorrect Secure Image and Secure Word?

If you encounter this issue, please call our AFFIN Contact Centre at 03-8230 2222, available daily from 8:00 AM to 12:00 midnight, for further assistance

9. What if I get locked from accessing the AffinAlwaysX app?

You can perform the Self-Unlock steps on the pre-login page.

10. My AffinAlwaysX app became inactive when I tried to log in. What should I do?

You can perform the Self-Activation steps on the pre-login page.

Affin Bank Berhad

4. AffinSecure

1. Effective 22 May 2025, AffinSecure authentication has moved to the AffinAlwaysX app. Do you have questions about AffinSecure?

Click [here](#) for more Frequently Asked Questions about AffinSecure authorisation.

5. Services

1. What are services available on AffinAlwaysX app?

- a. Dashboard
 - Default Account Summary
 - Notification & Promotions
 - Quick Access Transfer & Payment
 - News & Hottest Deals
 - 5 Recent Transaction History
 - Logout
- b. Account (Deposit, Credit Card, Loan & Financing, and FD/TD-i)
 - Account Summary
 - Account Details Enquiry
 - Transaction History
 - eStatement

- c. Transfer
 - Own Accounts Transfer
 - 3rd Party AFFIN Transfer (Account, Credit Card & Financing)
 - Interbank GIRO Transfer
 - DuitNow Transfer (Account, Credit Card, Financing, and Proxy ID)
 - DuitNow QR Pay & Receive
 - Loan/Financing Redraw
- d. Payment
 - JomPay
 - Own Credit Card Payment
 - Own Financing Payment
- e. Menu
 - Settings (Device & AffinSecure Maintenance)
 - Security (Biometric Setup, Change Password & Change Secure Word & Image)
 - Help Centre (Contact Us)
 - About Us (FAQ, Locate Us, Terms & Conditions, Security Policy & Privacy Notice)

2. Who and where can I transfer funds to?

You can transfer funds to:

- Own AFFIN account
- Open and registered 3rd party AFFIN account
- Other Bank's open and registered account via Interbank GIRO (IBG)
- Other Bank's open and registered account via DuitNow (Account, Credit Card, Financing & Proxy ID)
- Other Bank's and Merchant linked QR Code via DuitNow QR pay

3. Can I schedule future funds transfers or standing instructions in AffinAlwaysX app?

In this current phase 1, you can only perform immediate transfers. Alternatively, you may login to AffinAlways RIB to create a schedule fund transfer or payments. Future funds transfers or standing instructions will be made available soon in phase 2

4. What is the limit amount for funds transfer via AffinAlwaysX app?

AffinAlwaysX app and AffinAlways RIB will be sharing limit amount which default RM5,000 per transaction type. However, you can increase this limit up to RM50,000 per transaction type through AffinAlways RIB.

5. How do I set or change my transfer limit on AffinAlwaysX app?

We don't have that features in AffinAlwaysX app however you may update your transfer limit in AffinAlwaysX Retail Internet Banking.

6. If I already registered my favourite account on AffinAlways RIB, do I need to register again on the AffinAlwaysX app?

No, all favourite/registered account and biller will be reflected in AffinAlwaysX app.

7. How do I know if my funds transfer is successful on AffinAlwaysX app?

- The transaction status will be displayed at the result screen, end of the transfer process and as well as in receipt the receipt.
- You'll also receive a push notification that indicates transaction status.

- An email notification will be sent to your registered email address as an additional proof of successful transactions.

8. Can I view / download my receipt after I close the AffinAlwaysX app?

Yes, you may redownload old receipts up to previous 90 days transactions. Please follow these simple steps listed below to view the receipt on the app. If you're still unable to view it, please kindly refer to the email notification sent to your registered email.

Account > Select Account > View Transaction History > Select AffinAlways History > Click receipt icon to view the transaction.

8. Where can I view the notifications upon performing transaction in AffinAlwaysX app?

Dashboard > Notification bell icon (top right) > Select your preferred transaction.

9. What should I do if I am unable to view my transaction summary after logging out from the app?

Please log in again to view all the transactions you performed earlier. If are unable to do so, you can also check your transaction history on AffinAlways Internet Banking.

10. What should I do if I found an incorrect transaction on the transaction history in app?

Please check if the incorrect transaction also appears on your AffinAlways RIB transaction history. If you suspect any suspicious or potential fraudulent transactions, you may perform these immediate actions to protect your AffinAlwaysX app profile from being compromised:

- Proceed to perform kill switch steps to temporarily suspend your AffinAlwaysX profile.
- Alternatively, please call our AFFIN Contact Centre at 03-8230 2222, available daily from 8:00 AM to 12:00 midnight, for further assistance.

6. Transfer to Own Account

1. How do I transfer funds to my own AFFIN account?

Here are the steps to perform one-time transfer to your own account:

- a) Click on 'Transfer' on Quick Access menu.
- b) Click on Own Accounts tab and select the receiving account from the list
- c) Enter preferred amount (RM), key in Recipient Reference (mandatory), Other Payment Details (optional) then click 'Next'
- d) Ensure all the details are correct and click 'Submit'
- e) Approve/Reject transaction via AffinSecure Authentication
- f) Once completed, you may download, view or share transaction receipt.

2. What is the transfer limit for Own Account Transfer?

There is no limit for own account transfer to saving or current account, own credit card payment or own financing payment.

7. Transfer to 3rd Party Account

1. How do I transfer funds to a 3rd party account in AffinAlwaysX app?

One-Time Account Transfer:

- a) Click on 'Transfer' on Quick Access menu.
- b) Select Account No at New Transfer tab
- c) Select Affin Bank Berhad as Recipient Bank
- d) Enter the 3rd party account number, choose transfer type Fund Transfer and click 'Next'
- e) Enter preferred amount (RM), key in Recipient Reference (mandatory) and Other Payment Details (optional) then click 'Next'
- f) Ensure all the details are correct and click 'Submit'
- g) Approve/Reject transaction via AffinSecure Authentication
- h) Once completed, you may download, view or share transaction receipt.
- i) Additionally, click 'Add to Favourites' if you wish to add this as favorite account

Favourite Account transfer:

- a) Click on 'Transfer' on Quick Access menu.
- b) Click on Favourites tab and select receiving account (AFFIN logo) from the list
- c) Enter preferred amount (RM), key in Recipient Reference (mandatory), Other Payment Details (optional) then click 'Next'
- d) Ensure all the details are correct and click 'Submit'
- e) Approve/Reject transaction via AffinSecure Authentication
- f) Once completed, you may download, view or share transaction receipt.

2. How long will it take for the transferred 3rd party amount to be credited to the recipient's account?

The amount will be credited to the recipient's account immediately.

8. Interbank GIRO Transfer

1. What is Interbank GIRO transfer?

Interbank GIRO transfer is a service that allows you to transfer funds between different banks within Malaysia following processing time cut off time.

2. How to perform IBG Transfer on AffinAlwaysX app?

One-Time Account Transfer:

- a) Click on 'Transfer' on Quick Access menu.
- b) Select Account No at New Transfer tab
- c) Select Recipient Bank and enter account number
- d) Choose Transfer Mode: Interbank GIRO, choose transfer type and click 'Next'
- e) Enter preferred amount (RM), key in Recipient Reference (mandatory) and Other Payment Details (optional) then click 'Next'
- f) You may click Interbank GIRO cut off time window to check on the crediting time
- g) Ensure all the details are correct and click 'Submit'
- h) Approve/Reject transaction via AffinSecure Authentication
- i) Once completed, you may download, view or share transaction receipt.
- j) Additionally, click 'Add to Favourites' if you wish to add this as favourite account

Favourite Account transfer:

- a) Click on 'Transfer' on Quick Access menu.
- b) Click on Favourites tab and select receiving account (Bank logo) from the list
- c) Enter preferred amount (RM), key in Recipient Reference (mandatory), Other Payment Details (optional) then click 'Next'
- d) Ensure all the details are correct and click 'Submit'
- e) Approve/Reject transaction via AffinSecure Authentication
- f) Once completed, you may download, view, or share transaction receipt.

3. What is the cut off time of Interbank GIRO transfer on AffinAlwaysX app?

You may refer to below table for our cut off time:

Payment Initiated by Customer *Business Days (Monday - Friday)	Funds Received by Recipients Before 5:00am on same Business Day	Refund for Unsuccessful Transaction By 11:00am to 5:00pm
5:01 am to 8:00 am	By 2:00 pm	By 8:20 pm
8:01 am to 11:00 am	By 5:00 pm	By 11:00 pm
11:01 am to 2:00 pm	By 8:20 pm	By 11:00 am, next business day
2:01 pm to 5:00 pm	By 11:00 pm	By 11:00 am, next business day
After 5:00 pm	Next Business Day - By 11:00 am	By 5:00 am
Non-Business Days (Saturday, Sunday, and Federal Territory Public Day)	Next Business Day - By 11:00 am Affin Bank Berhad	By 5:00 am

4. What if the recipient did not receive the fund after the listed Interbank GIRO transfer cut-off time?

If the recipient did not receive the funds after the listed cut-off time, the funds would usually be credited back to sender on the next business day. Alternatively, please call our AFFIN Contact Centre at 03-8230 2222, available daily from 8:00 AM to 12:00 midnight, for further assistance.

9. DuitNow Transfer

1. What is DuitNow Transfer and its Proxy ID?

DuitNow Transfer is a service that allows you to transfer funds instantly within Malaysia using an account number, credit card number, loan/financing or recipient's DuitNow Proxy ID. This makes process fund transfer instant, simpler and more convenient

Proxy ID refers to the unique identifier linked to the recipient's bank account. It can be one of the following

- a. Mobile Number
- b. NRIC
- c. Army or Police Number
- d. Passport Number
- e. Business Registration Number

Click [here](#) for more information on DuitNow Transfer (you will be re-directed to a page hosted by PayNet).

2. What should I do if my mobile number registered with AFFIN is outdated or deactivated?

You can update your mobile number by visiting any AFFIN Branch nearest to you.

3. Can I transfer to DuitNow accounts registered with other banks?

Yes, as long as the other bank's account is registered with DuitNow service.

4. I do not register my account with DuitNow Proxy ID, can I still perform transfer using AffinAlwaysX?

Yes, you can transfer funds directly to an account number instead of using a proxy ID in AffinAlwaysX

5. Can I register a DuitNow Proxy ID to multiple accounts?

No, each DuitNow proxy ID can only be registered to one account, whether it is with the same bank or a different bank.

6. I am a non-Malaysian or a foreigner, can I register for DuitNow Proxy ID?

Yes, you may register for DuitNow proxy ID using your Passport or International Mobile Number that has been registered with AFFIN. Mobile numbers must be entered with complete country code, (i.e. 65XXXXXXXXXX – Singapore) to enjoy DuitNow proxy ID services.

7. What types of account can be linked as a recipient's bank account with DuitNow Proxy ID?

As of now, only active Savings Accounts and Current Accounts can be linked with DuitNow proxy ID.

8. Can a third-party user register my mobile number for their DuitNow Proxy ID?

No, the bank will verify the mobile number Affin Bank Berhad against the account holder's details before allowing any DuitNow registration.

9. How do I register for DuitNow Proxy ID in AffinAlwaysX app?

DuitNow registration is currently unavailable on AffinAlwaysX app. Alternatively, you may login to AffinAlways RIB to perform DuitNow proxy ID registration.

Dashboard > DuitNow Logo > DuitNow Registration > DuitNow proxy ID will be displayed.

10. How can I check which of my account is linked to my DuitNow Proxy ID?

DuitNow account enquiry is currently unavailable on AffinAlwaysX app. Alternatively, you may login to AffinAlways RIB to view registered DuitNow proxy ID details.

Dashboard > DuitNow Logo > DuitNow Maintenance > DuitNow proxy ID account details will be displayed.

11. How do I change linked DuitNow Proxy ID with other bank account to an AFFIN DuitNow Proxy ID account?

DuitNow maintenance is currently unavailable on AffinAlwaysX app. Alternatively, you may login to AffinAlways RIB to switch registered DuitNow proxy ID to AFFIN account.

Dashboard > DuitNow Logo > DuitNow Maintenance > Select DuitNow proxy ID > Click Switch Bank > Select AFFIN account as receiving account.

12. How do I perform DuitNow transfer?

You can choose either Pay to Account OR Pay to Proxy for DuitNow funds transfer.

One-Time Account Transfer:

- a) Click on 'Transfer' on Quick Access menu.
- b) Select Account No at New Transfer tab
- c) Select Recipient Bank and enter account number
- d) Choose Transfer Mode: DuitNow, choose transfer type and click 'Next'
- e) Enter preferred amount (RM), key in Recipient Reference (mandatory) and Other Payment Details (optional) then click 'Next'
- f) Ensure all the details are correct and click 'Submit'
- g) Approve/Reject transaction via AffinSecure Authentication
- h) Once completed, you may download, view or share transaction receipt.
- i) Additionally, click 'Add to Favourites' if you wish to add this as favourite account

One-time Proxy ID Transfer

- a) Click on 'Transfer' on Quick Access menu.
- b) Select ID type (Mobile/MyKad/Army/Police/Passport/Business Reg No) at New Transfer tab
- c) Enter preferred amount (RM), key in Recipient Reference (mandatory) and Other Payment Details (optional) then click 'Next'
- d) Ensure all the details are correct and click 'Submit'
- e) Approve/Reject transaction via AffinSecure Authentication
- f) Once completed, you may download, view, or share transaction receipt.
- g) Additionally, click 'Add to Favourites' if you wish to add this as favourite account.

Favourite Account transfer:

- a) Click on 'Transfer' on Quick Access menu.
- b) Click on Favourites tab and select receiving account (DuitNow logo) from the list
- c) Enter preferred amount (RM), key in Recipient Reference (mandatory), Other Payment Details (optional) then click 'Next'
- d) Ensure all the details are correct and click 'Submit'
- e) Approve/Reject transaction via AffinSecure Authentication
- f) Once completed, you may download, view or share transaction receipt.

13. How do I verify DuitNow Proxy ID when making a transfer via AffinAlwaysX app?

The registered account holder's name will be displayed before you enter the transfer amount. It's important to check that the name matches the intended recipient's name before confirming the transfer. If the account or proxy ID is invalid, the system will prompt an error message.

14. What will happen if I close the account that linked to my DuitNow Proxy ID?

Your linked DuitNow proxy ID will be deregistered automatically and no longer able to receive funds using that ID through DuitNow Transfer.

15. How do I deregister DuitNow Proxy ID in AffinAlwaysX apps?

For now, you need to login to AffinAlways RIB to delete the registered DuitNow proxy ID.

Dashboard > DuitNow Logo > DuitNow Maintenance > Select DuitNow proxy ID > Click Delete

10. DuitNow QR

1. What is DuitNow QR?

A unified national QR standard in Malaysia that allows secure instant payments and fund transfers from any participating bank or eWallet using a single QR code. DuitNow QR is an industry-wide initiative governed by Payments Network Malaysia Sdn Bhd (PayNet).

2. What can I use it for?

- a) You can make transfers or payments to selected merchants or individuals by scanning their DuitNow QR code, or by selecting a saved QR code image from your gallery.
- b) You can also receive money by having someone scan your DuitNow QR code generated from the AffinAlwaysX app.

3. What is the requirement to use DuitNow QR?

Register for QR Pay to set a default account for receiving or sending funds, and to establish a transaction limit for password-free payments via QR code.

Login AffinAlwaysX > click Scan > select Preferred Account > set Payment Limit > Submit and Approve AffinSecure.

4. How can I start using DuitNow QR?

- a) To pay:
 - i. Launch AffinAlwaysX app > click [Scan](#) > Scan QR code > input amount and recipient reference > Submit.
 - ii. Launch AffinAlwaysX app > click Scan > Select saved QR code from gallery > input amount and recipient reference > Submit.
- b) To receive:
 - i. Launch AffinAlwaysX app > click Scan > tap on Receive to generate QR code > input amount > show QR code to payer
 - ii. Launch AffinAlwaysX app > click Scan > tap on Receive to generate QR code > save and share QR code to payer

5. Where can I use DuitNow QR and who can I pay to?

DuitNow QR can be used to make payments to both individuals and merchants who accept DuitNow QR payments. For merchant payments, the QR code is usually displayed at the counter area. You can also generate your own DuitNow QR code to receive funds or payments from others.

6. How to generate my own DuitNow QR to receive funds/payments from others?

Simply click 'Scan' at bottom menu and click Receive to generate your unique QR code. Save the QR code image to your device. You can then share it via email, messaging apps, or even print it out to give to others.

7. Am I able to use DuitNow QR overseas?

For now, the AffinAlwaysX app supports DuitNow QR payments and transfers within Malaysia only.

8. Is DuitNow QR free?

Yes, DuitNow QR service is provided free by PayNet Malaysia.

9. How secure is DuitNow QR in AffinAlwaysX app?

The AffinAlwaysX app is bound to your personal device, ensuring that only you can access your account. To use DuitNow QR for payments, registration is required, which includes authentication via AffinSecure. Once you reach your "No Password Limit," transactions will be authenticated using your password.

10. What is the daily allowable limit?

The default daily transaction limit is set at RM5,000, which includes a combined total for DuitNow Transfers and DuitNow QR Pay. However, you can increase this limit up to a maximum of RM50,000 through AffinAlways RIB.

11. Why do I get prompted to enter the password when I perform a DuitNow QR payment?

You will be prompted to enter your password when a transaction exceeds your set No Password Limit. This is a security measure to confirm the payment.

12. What should I do if the merchant or myself have made an incorrect transaction?

If you are at the merchant's location, you are advised to resolve the dispute directly with them for immediate outcome. If further investigation is required, kindly contact our AFFIN Contact Centre at 03-8230 2222, available daily from 8:00 AM to 12:00 midnight, for further assistance.

13. How can I view the details of my past payment transactions?

You can view the details at QR Linked Account, Today's Transaction, Transaction History or AffinAlwaysX History within 90 days.

15. How do I share transaction receipt of the payment that I just made?

After successful payment, you can tap the 'Share' button. Alternatively, you can view and share the receipt from your transaction history in the AffinAlwaysX app.

11. JomPAY

1. What can JomPAY do for me?

JomPAY provides a cost-effective way to manage your bill payments to merchants registered with PayNet. It allows bill payments to be done through your AffinAlwaysX using account or credit card

2. Are there any charges for JomPAY transactions?

No, JomPay service is provided free by PayNet Malaysia.

3. Is there a limit for JomPAY payments?

The default daily limit is RM50,000 for combine on AffinAlwaysX app and AffinAlways RIB.

4. How long does it take for my JomPay payment to go through?

- i. Payments before 17:00 on a Banking Business Day: The biller will receive the payment on the same business day.
- ii. Payments after 17:00 on a Banking Business Day: The biller will receive the payment on the next Banking Business Day.
- iii. Payments on non-Banking days (weekends or public holidays): The biller will receive the payment on the next Banking Business Day.

5. Can I make a recurring or future dated JomPay payments?

For now, you can only make immediate payments via AffinAlwaysX app. You may login to AffinAlways RIB to schedule for recurring or future dated JomPay payments.

6. How do I pay with JomPAY?

It's simple. Look for the JomPay logo in your bill, the Biller Code and Ref-1 must be entered when making payments.

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

Each biller registered in JomPay have a unique ID that is used to identify your account and your bill. Just look for the JomPay logo on your bill, and you will find the Biller Code and Ref-1. These numbers are essential in making sure that the payments made is processed correctly and paid to your bill account.

8. How do I perform payment for JomPAY accounts?

One-time JomPay payment:

- a) Click on 'Pay Bills' on Quick Access menu.
- b) Click JomPay icon
- c) Key in Biller Code, Ref-1 and Ref-2(optional) and click 'Next'
- d) Enter preferred amount (RM) and click 'Next'
- e) Verify all the information, Approve/Reject transaction via AffinSecure Authentication
- f) Once completed, you may download, view or share transaction receipt.
- g) Additionally, click 'Add to Favourites' if you wish to add this as favourite account.

Favourite JomPAY payment:

- a) Click on 'Pay Bills' Quick Access menu.
- b) Click on Favourites tab and select receiving biller from the list
- c) Enter preferred amount (RM) then click 'Next'
- d) Ensure all the details are correct and click 'Submit'
- e) Approve/Reject transaction via AffinSecure Authentication
- f) Once completed, you may download, view or share transaction receipt.

9. How do I add or remove a Favourite Payee in AffinAlwaysX?

For now, you can only perform JomPay payments via the AffinAlwaysX app. To add or manage your Favourite Payee for JomPay, please login to AffinAlways RIB.

10. My Biller claimed that they have yet to receive my payment. What should I do?

You can first check the status of your JomPAY payment, following these steps:

- a) Check Payment Details to ensure that the Biller Code, Ref-1, and the payment amount were entered correctly.
- b) Verify Cut-off Times if payments made after the bank's cut-off time may not be processed until the next business day. Refer Question 4 for cut-off time.
- c) If your payment should have already gone through, kindly reach us at AFFIN Contact Centre at 03-8230 2222, available daily from 8:00 AM to 12:00 midnight, for further assistance.

11. What should I do if I notice any unauthorised payment in my account?

- a) Proceed to perform **kill switch** steps to temporarily suspend your AffinAlwaysX profile. [Click here for tutorial].
- b) Alternatively, you can also contact our AFFIN Contact Centre at 03-8230 2222, available daily from 8:00 AM to 12:00 midnight, for further assistance.

12. Pay Credit Card

1. Can I make payments to my own AFFIN Credit Card account via AffinAlwaysX?

Yes, you can by following these steps:

- a) Click on 'Transfer' Quick Access menu.
- b) Select credit card to pay to
- c) Select Payment Option. Any Amount, Minimum Amount, Statement Amount or Outstanding Amount and click 'Next'
- d) Enter Recipient Reference (mandatory), Other Payment Details (optional) then click 'Next'
- e) Ensure all the details are correct and click 'Submit'
- f) Approve/Reject transaction via AffinSecure Authentication
- g) Once completed, you may download, view or share transaction receipt.

2. Can I make payment to my AFFIN Supplementary Credit Card account?

Yes, you can by following the same steps as listed above.

3. Can I make transfer to an AFFIN Third Party Credit Card account?

Yes, you can transfer payment to any Third-Party Credit Card account within AFFIN by following the step below:

One-Time Third-Party Credit Card transfer:

- a) Click on 'Transfer' on Quick Access menu.
- b) Select Account No at New Transfer tab
- c) Select Affin Bank Berhad as Recipient Bank
- d) Enter the Third-Party Credit Card number, choose transfer type Credit Card and click 'Next'
- e) Enter preferred amount (RM), key in Recipient Reference (mandatory) and Other Payment Details (optional) then click 'Next'
- f) Ensure all the details are correct and click 'Submit'
- g) Approve/Reject transaction via AffinSecure Authentication
- h) Once completed, you may download, view or share transaction receipt.

Favourite Third Party Credit Card transfer:

- a) Click on 'Transfer' on Quick Access menu.
- b) Click on Favourites tab and select receiving Third Party Credit Card Number (AFFIN logo) from the list
- c) Enter preferred amount (RM), key in Recipient Reference (mandatory), Other Payment Details (optional) then click 'Next'
- d) Ensure all the details are correct and click 'Submit'
- e) Approve/Reject transaction via AffinSecure Authentication
- f) Once completed, you may download, view or share transaction receipt.

4. Can I transfer payment to Other Bank's Credit Card Account?

Yes, you can transfer payment to Other Banks Credit Card by following these steps below:

One-Time other bank Credit Card transfer:

- a) Click on 'Transfer' on Quick Access menu.
- b) Select Account No at New Transfer tab
- c) Select Recipient Bank and enter account number
- d) Choose Transfer Mode: DuitNow, choose transfer type Credit Card and click 'Next'
- e) Enter preferred amount (RM), key in Recipient Reference (mandatory) and Other Payment Details (optional) then click 'Next'
- f) Ensure all the details are correct and click 'Submit'
- g) Approve/Reject transaction via AffinSecure Authentication
- h) Once completed, you may download, view or share transaction receipt.
- i) Additionally, click 'Add to Favourites' if you wish to add this as favourite account

Favourite other bank Credit Card transfer:

- a) Click on 'Transfer' on Quick Access menu.
- b) Click on Favourites tab and select receiving Credit Card Number (DuitNow logo) from the list
- c) Enter preferred amount (RM), key in Recipient Reference (mandatory), Other Payment Details (optional) then click 'Next'
- d) Ensure all the details are correct and click 'Submit'
- e) Approve/Reject transaction via AffinSecure Authentication
- f) Once completed, you may download, view or share transaction receipt.

5. Is there a limit set for third party or other bank Credit Card transfer using AffinAlwaysX app?

Yes. The default limit is RM5,000 per day with a maximum limit of RM50,000. This limit consists of the combined transfer to Affin Third Party limit or DuitNow (Other Bank Credit Card) limit in AffinAlwaysX app and AffinAlways RIB.

13. Pay Loans & Financing

1. Can I make payment to my own Loans & Financing accounts?

Yes, you can by following these steps below

- a) Click 'Pay Financing' on Quick Access menu
- b) Select loan or financing account to pay to
- c) Select Payment Option. Pay any amount or monthly installment and click 'Next'
- d) Ensure that all the information entered is correct and fill in recipient reference. Click 'Confirm' to submit the transaction.
- e) Once completed, you may download, view or share transaction receipt.

2. Can I make Loans & Financing payment to a Third Party financing account?

Yes, you can transfer payment to Third Party financing account by following step below:

One-Time Third Party Credit Card transfer:

- a) Click on 'Transfer' on Quick Access menu.
- b) Select Account No at New Transfer tab
- c) Select Affin Bank Berhad as Recipient Bank
- d) Enter the 3rd party Credit Card number, choose transfer type financing and click 'Next'
- e) Enter preferred amount (RM), key in Recipient Reference (mandatory) and Other Payment Details (optional) then click 'Next'
- f) Check all the details are correct and click 'Submit'
- g) Approve/Reject transaction via AffinSecure Authentication
- h) Once completed, you may download, view or share transaction receipt.

Favourite Third Party Credit Card transfer:

- a) Click on 'Transfer' on Quick Access menu.
- b) Click on Favourites tab and select receiving Third Party financing account (AFFIN logo) from the list
- c) Enter preferred amount (RM), key in Recipient Reference (mandatory), Other Payment Details (optional) then click 'Next'
- d) Ensure all the details are correct and click 'Submit'
- e) Approve/Reject transaction via AffinSecure Authentication
- f) Once completed, you may download, view or share transaction receipt.

3. Can I make Payment to Other Banks Loans & Financing?

Yes, you can transfer payment to Other Bank's financing by following step below

One-Time other bank financing transfer:

- a) Click on 'Transfer' on Quick Access menu.
- b) Select Account No at New Transfer tab
- c) Select Recipient Bank and enter account number
- d) Choose Transfer Mode: DuitNow, choose transfer type Financing and click 'Next'
- e) Enter preferred amount (RM), key in Recipient Reference (mandatory) and Other Payment Details (optional) then click 'Next'
- f) Ensure all the details are correct and click 'Submit'
- g) Approve/Reject transaction via AffinSecure Authentication
- h) Once completed, you may download, view or share transaction receipt.
- i) Additionally, click 'Add to Favourites' if you wish to add this as favourite account

Favourite other bank financing transfer:

- a) Click on 'Transfer' on Quick Access menu.
- b) Click on Favourites tab and select receiving Financing account (DuitNow logo) from the list
- c) Enter preferred amount (RM), key in Recipient Reference (mandatory), Other Payment Details (optional) then click 'Next'
- d) Ensure all the details are correct and click 'Submit'
- e) Approve/Reject transaction via AffinSecure Authentication
- f) Once completed, you may download, view or share transaction receipt.

14. Loan/Financing Redraw

1. What is a Loan/Financing Redraw?

A loan/financing redraw is a feature available on some home financing type that allows you to withdraw extra repayments you've made on your loan.

2. How to determine if I can perform a loan/financing redraw?

You can check if your loan/financing account is eligible for a redraw by seeing if it appears as a source debit account for transactions.

Dashboard > Click See all account > Select Financing > Select your preferred financing account > Click Loan Redraw icon > Input amount > Click Submit

3. What are the requirements and conditions of Loan/financing Redraw?

- Your loan account must be fully disbursed.
- There must be a minimum RM 5,000 in the advance bucket.
- The minimum advance amount available after drawdown is NO LESS than the next monthly installment amount.
- Minimum redraw amount is RM 3,000 and in multiples of RM 1,000. The amount will be credited to borrower/customer's Current / Savings Account (CASA).
- Redraw fee of RM25 per transaction will be debited from borrower/customer's CASA.
- CASA account holder must be the same person as the loan/financing account holder.
- Loan/financing Redraw is only applicable to sole loan/financing account holder. For a loan/financing account with more than one (1) account holder, loan/financing redraw must be applied at the Branch.
- Employee Provident Funds (EPF) withdrawal is strictly for prepayment and not for redraw.

4. How quickly does Loan/Financing Redraw amount can be credited to my preferred account?

The amount will be automatically credited into your receiving account.

15. Setting

1. How do I view the registered device or delete my registered device in AffinAlwaysX app?

Click More > Setting > Manage Device > Device model will be displayed.

Proceed to select device name and click 'Deregister' button to proceed with device deletion/unbind.

2. How to enable/disable Biometric Login?

Click More > Security > Biometric Login > Click Enable Now or Disable Now to proceed with enable/disable Biometric Login.

The availability of the Biometric Login option will depend on your device's features.

3. How do I change password in AffinAlwaysX app? Will the new password be reflected to my AffinAlways RIB profile immediately?

Click More > Security > Change Password > Key in current password, new password and reconfirm new password.

Please ensure to follow all the password rules before clicking submit. Once submitted, your new password will be automatically synced to your AffinAlways RIB profile.

[Click here for tutorial].

4. **How do I change default account?**

Click Account (bottom menu bar) > Select your preferred account > Click Setting > Set as default account

Affin Bank Berhad