

Frequently Asked Questions





1: General

1. What is AmAccess Biz?

AmAccess Biz is a digital banking platform offered by AmBank for business customers to enable them to access their accounts and perform transactions.

2. Where can I access AmAccess Biz?

The official URL for AmAccess Biz is: <https://biz.amaccess.com.my/>

3. When is AmAccess Biz available for use?

With Internet connection, AmAccess Biz provides you the convenience to perform your account enquiry any time, any day.

4. Can I access my business accounts on AmAccess Biz from anywhere in the world?

Yes. As long as you have Internet connection, you will be able to access your business accounts via AmAccess Biz.

5. What are the services made available via AmAccess Biz?

Our AmAccess Biz is a quick, easy and secure way for you to manage your business finances when and where it suits you best. Amongst the features available on AmAccess Biz are:

- i. View business account summary, details and balances on the go;
- ii. View and reconcile transactions of business current account;
- iii. Monitor business performance with specially designed cash flow charts;
- iv. Make payments via Local Transfer, Bill Payment, Bulk Transfer, DuitNow

Transfer, DuitNow QR, Foreign Transfer, Loan Repayment and FPX Payment.

- v. Collect funds via DuitNow ID and DuitNow QR.
- vi. Authorise transactions using digital token on the AmAccess Biz application.

6. Is there any fee charged for using AmAccess Biz?

The services of AmAccess Biz are provided for free during the current promotional period, until further notice.

7. How do I contact the bank if I have any query or require any assistance on AmAccess Biz?

Simply call our Corporate Services Contact Centre at +603 2178 3188 (business hours* only) or email amaccesscare@ambankgroup.com. *Please refer to <https://www.ambankgroup.com/contact-us> for details. Alternatively, you may utilise the 'Send Feedback' function on AmAccess Biz. We will respond to you and provide you with the required support once we have received your email and processed your request.

8. What devices can I use to access AmAccess Biz?

You may access AmAccess Biz from your desktop computer, laptop computer or smart phone via web browser.

9. Is there any specific software I need to use in order to access AmAccess Biz?

No. AmAccess Biz runs on **computer web browsers** with the equivalent functionality of:

- Chrome v129 or above;



1: General

- Microsoft Edge v129 or above;
- Mozilla Firefox v129 or above;
- Safari v18 or above.

To get the best AmAccess Biz experience, we also recommend our mobile app on Google Play Store or Apple App Store for mobile devices with operating systems version:

- Android 12 and above;
- Apple iOS 12 and above.

10. How do I provide feedback, request for assistance or lodge a complaint on AmAccess Biz?

Simply call our Corporate Services Contact Centre at +603 2178 3188 (business hours* only) or email to amaccesscare@ambankgroup.com. *Please refer to <https://www.ambankgroup.com/contact-us> <https://www.ambankgroup.com/cc> for details. Alternatively, you may utilise the 'Send Feedback' function on AmAccess Biz. We will respond to you or provide you with the required support once we have received your email and processed your request.



2: Registration

11. How do I register for AmAccess Biz?

Existing Business/Financing Account with AmBank:

If you are an existing customer with a business account, you will need to fill up an **application form (Services Setup Form (AmAccess Biz))**.

New Business Account with AmBank (applicable for new Current Account/Current Account-i application only):

If you are applying for a new business/financing account, you will need to fill up an **application form (Account Opening Form (Non-Individual))** by selecting 'Package A: Biz Premium' 'Section D'.

Upon completion, submit it together with the supporting documents to your branch. After internal processing, you will be notified via email and provided with instructions on how to use AmAccess Biz.

Kindly note that you may receive our emails in your spam or junk folder. To prevent our emails from being directed to these folders, please add AmAccess Biz to your email account's safe senders list.

12. How do I add new user or edit/remove an existing user?

Kindly complete the [Service Request Form](#) and submit it to your branch if you would like to add new user or edit/remove an existing user.

13. I am prompted with an 'Invalid User Account Details' notification during First-Time Login. What should I do?

This notification will be displayed when your business registration/ NRIC/passport/mobile number has been wrongly keyed in during First-Time Login.

Kindly call our Corporate Services Contact Centre at +603 2178 3188 during operational hours (visit ambankgroup.com/cc for details) or email to amaccesscare@ambankgroup.com for assistance. Alternatively, you may raise a **Service Request Form** and submit it to our branch nearest to you to update your company's and user's details.



3: Login

14. Why can't I log in to my AmAccess Biz Account?

This could be caused by a number of reasons such as:

- You have provided a wrong password. (Refer to Question 15).
- You have provided the wrong User ID. (Refer to Question 16)

15. What should I do if I have forgotten my password?

You will need to reset your login password. You will be required to answer the security questions to verify your account in order to allow you to reset your password and reactivate your account. Please follow the steps below:

- i. Go to AmAccess Biz login page;
- ii. Click on 'Login Problems', then select 'Forgot Password';
- iii. Follow the instructions provided to reset your password.

16. What should I do if I have forgotten my User ID?

You will need to raise a request by completing a [Service Request Form](#) and submitting it to your branch to reset your account.

Once your application has been processed, you will receive a notification to reset your account as per the following steps:

- i. Go to AmAccess Biz login page;
- ii. Click on 'Login Problems', then select 'Reset Account', and;
- iii. Follow the provided instructions accordingly.

17. What should I do if I have forgotten my security answers?

You will need to raise a request by completing a [Service Request Form](#) and submit it to your branch to reset your account.

To access the service request form, go to *AmAccess Biz > Need help? > Reset Account > AmAccess Biz Service Request Form*.

Fill in the following sections in the Service Request Form to reset your account:

1. Section A
2. Section C.2
3. Section D

Subsequently submit the form to your branch to reset your account.

18. Can I perform first-time login or reset my password on weekends and public holidays?

No, you will not be able to perform first-time login or reset password during weekends and public holidays. You are only allowed to perform these services from 9.00 a.m. to 5.00 p.m. on working days from Monday to Friday.



4: Security

19. How secure is AmAccess Biz?

Security is our utmost priority. Safety measures such as data encryption, server authentication and firewalls, combined with our strict internal security procedures and policies, are some of the security measures that we have employed to ensure that you are able to use AmAccess Biz securely and safely at all times.

Our security measures are continuously being monitored and reviewed in our endeavour to provide our customers with the latest security technologies available. For further details, please read our [Security Statement](#).

20. What if I had keyed in an incorrect password for three consecutive times?

Your AmAccess Biz Account will be locked and you will be barred from logging in. If this happened, you will need to reset your login password. You will be required to answer the security questions to verify your account in order to allow you to reset your password and reactivate your account. Please follow the steps below:

- i. Go to AmAccess Biz login page;
- ii. Click on 'Login Problems', then select 'Forgot Password';
- iii. Follow the instructions provided to reset your password.

21. What if I had keyed in an incorrect security answer for three consecutive times?

You will need to raise a request by completing a [Service Request Form](#) and

submit it to your branch to reset your account.

To access the service request form, go to *AmAccess Biz > Need help? > Reset Account > AmAccess Biz Service Request Form*.

Fill in the following sections in the Service Request Form to reset your account:

1. Section A
2. Section C.2
3. Section D

Subsequently submit the form to your branch to reset your account.

22. What is a hardware token?

A hardware token is a physical security device issued to Authoriser(s). This device is used to generate dynamic Response Codes for financial transactions.

23. How will I receive the hardware token?

The hardware token will be couriered directly to your official correspondence address.

24. How do I activate my hardware token after I have received it?

Go to Settings > Manage Token > Hardware Token > Click on 'Activate Token' and follow the on-screen instructions where you are required to fill in the TAC and create a hardware token PIN.

25. If I have forgotten my hardware token PIN, how can I change it?

If you have forgotten your hardware token PIN, you will first need to disable your



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hardware token by keying in a wrong PIN for 5 consecutive times to retrieve 'Lock PIN' on your hardware token. Then, go to Settings > Manage Token > Hardware Token > Reset PIN and follow the on-screen instructions where you are required to key in a TAC to reset your PIN and complete the process.

26. Why does my hardware token display 'Locked PIN'?

Your hardware token is disabled as you have entered a wrong PIN for 5 times. You are required to reset your PIN to enable your hardware token again. (Refer to question 24)

27. What is a Response Code?

A Response Code is unique and automatically generated for user to key into AmAccess Biz when authorising financial transactions or administrative tasks.

28. When do I need to input the Response Code?

During approval, an Authoriser is prompted with a Challenge Code on AmAccess Biz screen. The code is required to be keyed onto the hardware token to generate the Response Code. The generated Response Code is then applied on the AmAccess Biz screen to complete the authorisation.

29. Will my hardware token be locked after multiple unsuccessful Response Code attempts?

Yes, your hardware token will be locked after 3 unsuccessful attempts.

30. How can I get my hardware token unlocked?

Go to Settings > Manage Token > Hardware Token > Unlock Token and follow the on-screen instructions where you are required to fill in the TAC and Response Code to complete the hardware token unlocking process.

31. What is a digital token?

AmAccess Biz digital token is a type of transaction authorisation method that is embedded into your mobile device for convenient authorisation of transaction which is initiated from AmAccess Biz Internet Banking or Mobile Banking.

Digital tokens are issued to all users and the usage differs from user role:

- Makers-: Authenticate submission of transactions and profile maintenance.
- Authorisers or Power Users (Maker and Authoriser)-: Approval of transactions and profile maintenance.
- Inquirers-: Profile Maintenance.

32. Can I activate my digital token via web browser?

No. You can only perform digital token activation via AmAccess Biz mobile application.

33. Is there any time limit for a token activation process?

Yes. You are required to complete your digital token activation within five minutes. Otherwise, your digital token activation process will be timed out.



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34. Are there any restrictions on digital token PIN setup?

Yes. PINs with the digits in repetitive, ascending or descending order are not allowed.

35. Can I activate multiple digital tokens for different companies that I own into the same mobile device?

Yes. You may activate your multiple digital tokens for different login IDs which are registered under the same NRIC/Passport Number into the same mobile device.

36. Can I activate my digital token in more than 1 device?

No. Each digital token is only allowed to be activated in one device.

37. What would happen if I had wrongly keyed in my digital token PIN three times in a row, during a transaction authorisation?

When this happens, the digital token will automatically be deactivated. You will need to reactivate it to enable you to perform a transaction authorisation.

38. What should I do if I forgot my digital token PIN?

Click on 'Forgot PIN' link and a guide to reset the digital token will be shown on the pop-up message. Resetting of token can be done via Settings > Manage Token > Digital Token > Reset Token through mobile application.

39. What should I do if I lost my digital token device?

You may deactivate your digital token via AmAccess Biz using other devices or web browser through Settings > Manage Token > Deactivate Token. Alternatively, please contact the bank immediately to ensure your digital token can be promptly deactivated.

40. Can I switch my activated digital token to another device?

Yes, you may. Simply perform a digital token deactivation from your current mobile device, and then you may proceed to perform a digital token activation on your new mobile device.

41. If I have both the hardware and digital tokens, can I change my transaction authorisation method?

Yes. You may change your default authorisation method from digital token to hardware token through Settings > Manage Token > Preferred Authorisation Method on AmAccess Biz application.

42. Why didn't I receive a push notification when I am authorising a transaction?

In this situation, any of these may have occurred:

- i. 'Allow Notification' function for AmAccess Biz mobile application on phone settings may have been turned off;
- ii. Internet connectivity issue;
- iii. Your digital token device is deactivated; or
- iv. You are using a different mobile device that is not registered with the digital token.



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43. What should I do if I did not receive a push notification to complete the transaction authorisation?

- i. You will be able to launch the AmAccess Biz mobile application after clicking 'Approve' or 'Reject' on Transaction Details screen. You will see the signing-detail page being displayed.
- ii. Alternatively, please check your device through Settings > 'Allow Notification' for AmAccess Biz mobile application to see whether it is enabled. If it is not, please proceed to enable it and you will then be able to receive push notification.

44. Is there any approval limit in using digital token to authorise transaction?

Yes. The transaction amount allowed to be authorised using digital token is below MYR100,000.00. For transaction amount of MYR100,000.00 and above, a hardware token will be required for authorisation.

45. Can I perform Change of PIN on web browser or any mobile device?

No. You can only perform change of PIN on your digital token device.

46. Can I deactivate my digital token using web browser or any mobile device?

Yes. Digital token deactivation can be performed via web browser or any mobile device.

47. If I have a few devices installed with AmAccess Biz application, how would

I know which device is tagged with the digital token?

You will be able to identify the mobile device that is tagged with the digital token via Settings > Manage Device on the channel. A red security logo will be displayed to identify the digital token device.

48. If I were to follow the steps of removing the digital token device through Settings > Manage Devices, what will happen to my digital token?

Your digital token will be deactivated.

49. What would happen to my hardware or digital token if my account is suspended or has been reset?

You will not be able to authorise any transactions when your account has been reset or suspended.

In order to authorise any transaction again, you will be required to complete the 'Reset Account' process on the login page (Login Problems > Reset Account).

Then, you will need to activate your digital token after logging in to your account.

50. I am prompted with pop-up screen to answer the security questions or key in TAC when performing transactions (for both monetary and non-monetary transactions). What should I do?

You are required to answer the security questions or key in TAC for verification purpose before you can proceed with the transaction.



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51. Why is someone from AmBank calling me to verify myself?

Effective December 2025, AmBank will introduce a callback verification for selected services on AmAccess Biz. This added step helps protect your account from unauthorised access.

52. How long after submitting my request should I expect to receive the verification call?

You can expect to receive the verification call approximately 30 minutes after submitting your request.

53. What should I do if I missed the verification call from AmBank?

AmBank will try to reach you again, up to three times on the same day. If all attempts failed, your request will be automatically declined. You will receive an email notification and will need to resubmit your request via AmAccess Biz.

54. Which phone number should I expect to receive the verification call from?

You may expect the verification call from 03-2178 8888.

55. What should I do if I did not receive the verification call from AmBank?

Please call our Corporate Services Contact Centre at 03-2178 3188 during operating hours for assistance.

56. What should I do if I have forgotten my reference number during the verification?

You can find your reference number in the confirmation email sent to you when you submitted your request. If you are unable to provide it during the call, you may be asked to verify your identity at the nearest AmBank branch instead.

57. If I am directed to the branch, when must I complete the verification at branch?

Please refer to the email that you have received—the expiry date of your request will be stated in the email. You must visit the branch before this date to complete the verification.

58. What should I do if I did not receive the confirmation email after submitting my request?

Please check your spam/junk mailbox. If you are still unable to find it, please call our Corporate Services Contact Centre at 03-2178 3188 for assistance.

59. I am currently overseas and unable to complete my verification. What should I do?

If you are travelling and might be unreachable, you can request a callback at a time that suits you, as long as it is before the expiry date of your request. Otherwise, you may need to submit a new request once you have returned.



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60. I received an email notifying me that my request was rejected/has expired. What should I do?

You will need to resubmit a new request through AmAccess Biz.

61. Can I activate or reset my digital token on weekends and public holidays?

No, you will not be able to activate or reset digital token during weekends and public holidays. You are only allowed to activate or reset your digital token from 9.00 a.m. to 5.00 p.m. on working days from Monday to Friday.

62. Why is my transaction still under 'Processing' status even though it has been approved?

For security reasons, your transaction will be held for processing for a period of 24 hours. You may be contacted by the bank to verify the transaction.

63. Why is my transaction declined?

Your transaction is declined due to security reasons. You may contact the bank for further enquiry.

Your transaction is declined due to security reasons. You may contact the bank for further enquiry.



5: Fraud Awareness

64. What are some common scams/frauds should I take notice of?

Some common types amongst others are phishing, malware, mule account, card fraud, scam calls, non-existent loans etc.

65. What preventive measures can I take to avoid fraud?

- Don't click on suspicious links sent via email or SMS.
- Frequently check your statements and transaction history.
- Change your passwords frequently and use strong, unique passwords, ideally once every 3 months.
- Avoid using personal details in your passwords.
- Do not share your login credentials with anyone.
- Avoid providing personal information via email or SMS.
- Avoid using public Wi-Fi for online banking.

It is your duty to safeguard the security of your devices. Visit our website (<https://www.ambank.com.my/security-alert>) for more information or alternatively call AmBank when in doubt.

66. What are some common signs of phishing attempts?

Common signs of phishing attempts include:

- Emails or messages that ask for personal information.
- Links that direct you to a website that looks similar to AmBank's but has a different URL.
- Urgent messages that pressure you to act quickly.

- Spelling and grammatical errors in the message.

67. What steps should I take to report suspected fraud?

If you suspect fraud, please call our hotline at 03-2178 3188. You may be required to provide the following information when you call:

- Your name
- ID number & Business Registration Number
- Affected account number
- Date and amount of the disputed transaction
- Reason why you suspect it's fraud

68. What should I do if I receive a suspicious email or SMS claiming to be from AmBank?

If you receive a suspicious email or SMS, do not click on any links or provide any personal information. Ensure your banking credentials are safeguarded and change your password if needed.

69. What should I do if I suspect my identity has been stolen or if my login credentials are compromised?

If you suspect any of the above, immediately perform self-deactivation on AmAccess Biz by clicking on 'Deactivate AmAccess Biz User' on the login page. Subsequently, contact AmBank at 03-2178 3188 to report the case.

In order to reactivate your account, please download the **service request form** from our AmAccess Biz website and submit it to your nearest AmBank branch.



5: Fraud Awareness

70. How do I make a report if I am a victim of a scam?

If you suspect you have been scammed, immediately perform self-deactivation on AmAccess Biz by clicking on 'Deactivate AmAccess Biz User' on the login page. Subsequently, contact AmBank at 03-2178 3188 to report the case and it will be escalated to our Cybercrime team for further investigation.

Alternatively, you can reach out to National Scam Response Centre (NSRC) and make a police report.

NSRC: 997 (8:00 AM – 8:00 PM, everyday)

Note: Only call the above numbers if you believe you are being scammed. Please avoid making false claims if you are not a victim as it could lead to unnecessary investigations or disruption to the bank or National Scam Response Centre (NSRC).

Please refer to [NSRC website](#) for more information.

71. What happens if I am not satisfied with the resolution?

You may call our Contact Centre. Alternatively, you may refer to the Ombudsman for Financial Services (OFS) at +603 2272 2811 or email enquiry@ofs.org.my.

72. AmAccess Biz App notified me that there is Malware Detected. What does this mean?

If you see this screen, it means we have detected malicious apps (harmful/unsecured apps) on your device, which may put your banking information and online banking security at risk.

This also means you will not be able to use AmAccess Biz until the malicious apps are removed.

73. How can I verify if a communication from AmBank is legitimate?

Always check the sender's email address or phone number. Official communications from AmBank will come from our official domains and numbers. When in doubt, drop us an email at amaccesscare@ambankgroup.com to clarify.

74. How can I stay informed about the latest fraud trends and security tips?

Stay informed by regularly checking our website (<https://www.ambank.com.my/security-alert>) for more information and reading our email alerts for updates and tips.



6: Accounts

75. Would I be able to see all of my corporate accounts?

Yes. You can see all the corporate accounts tagged to your profile on the 'Account' page.

76. What types of corporate accounts can I view online?

- Current Account/-i
- Fixed/Term Account
- Loan/Financing Account
- Foreign Currency Account

77. How many transactions history is available for me to access?

You will be able to access up to the last 180 days of transactions history. For newly-registered customers, you are only able to view the transactions history from the registration date onwards.

78. What is the purpose of the Cash Flow tab?

Cash Flow module provides comprehensive and interactive weekly/monthly cash flow charts for aggregated account or selected account, up to 90 days' history or future dated.

- Cash Flow Position – displays account balance;
- Cash Flow Analysis – displays inward and outward summary or overall net flow.



7: Payments

79. What are the types of fund transfer available?

- Transfer to own or third party AmBank accounts:
 - Current Account
 - Savings Account
 - Loan/Financing
- Transfer to other banks' accounts via Interbank GIRO (IBG), DuitNow Transfer and DuitNow QR
- Foreign Transfer to recipients abroad
- Bill Payment via JomPay
- Payment via FPX
- Bulk Transfer to Deposits Account via IFT and DuitNow Transfer.

Note: With effect from 20 May 2025, IBG will no longer be available for Bulk Transfer. Future dated and recurring transactions will still be processed until 7 July 2025.

80. How do I make a payment?

Select 'Perform a Transaction' from various pages including Account Listing page and follow the on-screen instructions.

81. Can I make future-dated Transactions?

Yes, you can make future-dated transactions up to 90 days in advance.

82. Is it possible for me to stop the payment from being made to the beneficiary?

IBG transfer submitted for processing can be ceased before cut-off time of the initiated payment window by notifying the bank as

soon as possible (Refer to Question 69). As for other real-time payments, transactions cannot be stopped as processing is instantaneous.

83. Does the recipient bank perform validation for IBG transfer before the funds are credited?

Yes. However, this is optional. You are required to enable the 'Validate ID Number at Recipient Bank' option and key in the ID number for selected ID Type when performing transactions.

84. Will I be able to keep track of my online payment transactions?

You may check the status at 'Transaction Details' for every transaction.

85. Are there any charges for making a fund transfer?

- There are no charges for transferring funds between your own/other AmBank accounts within Malaysia.
- Other payment services are provided for free during the current promotional period, until further notice.

86. Are there any charges incurred for transfer notification to beneficiary via email?

No, email notification to beneficiary on transfer will not incur any charges.



7: Payments

87. How do I repeat previous transactions?

You may select the past transactions you wish to repeat from the payment listing and go to More Functions > Copy Transaction.

88. How do I make payment for my Loan/Financing Accounts?

Go to Account > Financing Accounts > Select Account you need to make payment > New Payment and follow the on-screen instructions.

89. What is the maximum numbers of transfer for Bulk Transfer?

The maximum number of transfers per bulk file that AmAccess Biz can accept is 300 transfers.

90. What is the Bulk Transfer cut-off time?

Any Bulk Transfer transaction approved after 9.00 p.m. will be processed on the next day at 9.00 a.m.

91. Can an Authoriser approve a transaction created by a Maker after the payment date?

An Authoriser is advised to approve or reject a transaction prior to payment date but if the approval is still pending after the payment date, then the transaction status will change from 'pending approval' to 'approval due'.

The 'approval due' status will last for a grace period of 30 days after the initial payment date. Once the payment is approved, it will

be processed and made on the same day depending on payment services cut-off time.

If there is no approval or rejection received after 30 days from the approval due, the transaction will be automatically cancelled.

80.How long will the system take to perform name verification?

The system may take maximum up to 24 hours from submission time, depending on the number of records in the file.

81. How do i get informed that the verification is completed?

The company authorizer/power user will receive a "Pending Approval" email notification upon the completion of name verification.

82. What happens if the beneficiary's name does not match?

The transaction will be rejected. You may resubmit transaction with the correct recipient's name as stated in bulk file template.

*Recipient Name IFT Max 60 characters DuitNow Max 140 characters **Use the recipient's name exactly as it appears in their bank account
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83.How accurate must the recipient's name be?

The recipient's name input in bulk file template must be exact as the account holder name the account number.

84.How do I opt-out recipient name verification in Bulk file?

IMPORTANT: To ensure the security of your transactions and protect you from potential errors, we highly recommend enabling the

Name Verification Feature. You may opt out of the name verification feature by submitting the Service Request Form to the nearest branch.



7: Payments

92. When will the funds be credited into the Beneficiary Bank for successful transfers or refunds of any unsuccessful IBG transactions?

Please refer to the table below:

Initiated Payment		AmAccess Biz			
		Crediting Time		Refund Time	
Business Day (Monday – Friday)	Before 5.00 a.m.	Same Day	By 11.00 a.m.	Same Day	By 5.00 p.m.
	5.00 am – 8.00 a.m.	Same Day	By 2.00 p.m.	Same Day	By 8.20 p.m.
	8.01 am – 11.00 a.m.	Same Day	By 5.00 p.m.	Same Day	By 11.00 p.m.
	11.01 am – 2.00 p.m.	Same Day	By 8.20 p.m.	Next Working Day	By 11.00 p.m.
	2.01 pm – 5.00 p.m.	Same Day	By 11.00 p.m.	Next Working Day	By 11.00 p.m.
	After 5.00 p.m.	Next Working Day	By 11.00 a.m.	Next Working Day	By 5.00 p.m.
Non-Business Day		Next Working Day	By 11.00 a.m.	Next Working Day	By 5.00 p.m.



7: Payments

93. What is DuitNow Transfer?

DuitNow Transfer is an instant fund transfer service offered by AmAccess Biz that enables you to transfer or receive funds by using DuitNow ID or bank account number. The following options of ID types are available:

- Mobile Number
- NRIC Number
- Army Number or Police Number
- Business Registration Number registered with SSM
- Passport Number

94. What is a DuitNow ID?

DuitNow ID is an identifier which is used to receive funds. You are allowed to register one DuitNow ID to one account at any time. Below are the available ID types for business:

- Mobile Number (for sole proprietor only)
- Business Registration Number registered with SSM

95. How does a DuitNow ID function and how can I use it?

A DuitNow ID functions by transferring the funds to the registered bank account when a transfer is made to the DuitNow ID.

96. Can I register my Business Registration Number (BRN) and/or Mobile Number with more than one bank?

No, your DuitNow ID (BRN and/or Mobile Number) can only be registered with one bank at any one time. However, you can

switch your DuitNow ID to your preferred bank from the respective bank's Internet/Mobile Banking.

97. How many mobile numbers can I register with AmAccess Biz?

You are allowed to register one mobile number if you are a sole proprietor. For other business types, the option for mobile number is currently unavailable on AmAccess Biz.

98. What are the features and benefits of DuitNow Transfer?

With DuitNow Transfer, you can transfer funds instantly, 24 hours a day and seven days a week, to the recipients' registered DuitNow IDs, without the hassle of having to remember or memorise their account numbers or which banks their accounts belong to.

99. Why should I use AmAccess Biz to perform DuitNow transfer and register my DuitNow ID?

With our AmAccess Biz app, you can easily transfer funds and manage your DuitNow ID even while on the go.

100. When will the funds of the transfers made be received by my recipients?

The transfers will be effected immediately and the recipients will receive the funds in their respective bank accounts instantly.



7: Payments

101. What are the currencies supported through DuitNow Transfer?

Currently, DuitNow Transfer supports only Malaysian Ringgit (MYR).

102. What is the maximum transaction limit?

The maximum transaction limit is MYR10 million per transaction. However, the transaction is subject to daily online transaction limit for each company.

103. Which are the banks that are listed under DuitNow Transfer?

Kindly visit duitnow.my to view the full list of participating banks.

104. Do I need to register in order to perform funds transfer using DuitNow Transfer?

Registration is not required for you to send money via DuitNow transfer. However, you will need to register your DuitNow ID if you wish to receive funds via DuitNow ID.

105. Is there any cut-off time for DuitNow transfers?

There is no cut-off time for DuitNow transfers. It is available 24/7, 365 days year.

106. What should I do if I have unintentionally transferred funds wrongly or my recipient did not receive the funds?

You can stop the transfer if it has not reached its transfer date and you should contact the Bank immediately if your recipient did not

receive the funds for a transfer made via DuitNow Transfer. However, do ensure that the correct DuitNow ID has been provided for the payment to be processed.

107. How can I identify the transfer made via DuitNow Transfer for my business?

All transfers made via DuitNow transfer will be reflected on your transaction history, bank statement and payment listing with the appropriate descriptions for your reference.

108. Can I perform bulk transfers via DuitNow Transfer?

Yes. You need to download the latest Bulk Transfer template to enable this. However, currently, AmAccess Biz only supports pay-to-bank account.

109. Will I receive alerts when funds have been transferred to my DuitNow ID?

You will receive an email alert for each transfer into your receiving account in the Bank, if you have signed up for eStatement.

110. What could be the cause if I keep receiving error messages that the DuitNow ID is invalid when I perform DuitNow funds transfer?

If you had received such error messages, do check with your recipients on the following:

- Have they registered their DuitNow ID using the details you have entered?
- Is their DuitNow ID active?
- Is their bank account active?



7: Payments

111. What should I do if my Mobile Number/Business Registration Number in the Bank's system is outdated?

You can update your Mobile Number/Business Registration Number at any of our branches nearest to you or via your relationship manager.

112. What is DuitNow QR?

DuitNow QR is an instant fund transfer service that enables you to transfer and receive funds nationwide by using a DuitNow QR code, which is also known as Malaysia's National QR code. DuitNow QR is an industry-wide initiative governed by Payments Network Malaysia Sdn Bhd (PayNet).

113. Who can apply for DuitNow QR?

All new and existing AmAccess Biz users can experience DuitNow QR via AmAccess Biz mobile apps.

114. How can I start using DuitNow QR?

To pay via DuitNow QR:

- i. Log in to AmAccess Biz mobile app on your mobile device.
- ii. Tap on 'Perform Transaction' and select 'DuitNow QR'.
- iii. For first-time use, you will need to allow AmAccess Biz to access your phone camera before you are able to start scanning.

To generate a DuitNow QR Code:

- i. Log in to AmAccess Biz mobile app on your mobile device.
- ii. Tap on 'Settings' and select 'DuitNow QR'.

- iii. For first-time use, you will need to follow the on-screen instruction to setup DuitNow QR Code before sharing it with your customers.

115. Where can I use DuitNow QR/Who can I make payment to?

Look out for a DuitNow QR code standees at participating merchant outlets. You can also make payments to merchants who can generate a DuitNow QR code on mobile banking app. For the full list of participating financial institutions, kindly visit www.duitnow.my/DuitNow-QR/

116. Can I generate DuitNow QR?

Yes, you can. Simply follow the steps below to generate a DuitNow QR Code:

- i. Log in to AmAccess Biz mobile app on your mobile device.
- ii. Tap on 'Settings' and select 'DuitNow QR'.
- iii. For first-time use, you will need to follow the on-screen instruction to setup DuitNow QR Code before sharing it with your customers.

117. What is the maximum transaction limit for DuitNow QR?

The maximum transaction limit for DuitNow QR is MYR10 million per transaction, subject to your company's AmAccess Biz daily online transaction limit, whichever is lower.

118. What kind of QR code is available for scanning?



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The QR code must abide to DuitNow QR code's standard. There are 2 types of QR codes available:

- i. Dynamic QR Code: It has the merchant's account details with the transaction amount embedded into it. The customer can just scan the QR code without the need to enter an amount.
- ii. Static QR Code: It has only the merchant's account details. The customer must enter the amount after scanning the QR code.

119. How do I know the status of the DuitNow QR transaction?

You may check on the payment listing and transaction history to view the status of your transaction. You will receive an email when the transaction has been processed.

120. What should I do if there is a commercial dispute with my merchant/ recipient?

If you are at the merchant's premise, you are advised to resolve the dispute with the merchant directly. If there is a need for further investigation, kindly report this matter to amaccesscare@ambankgroup.com or call our Corporate Services Contact Centre at +603 2178 3188 business hours* only). *Please refer to ambankgroup.com/cc for details.

121. When will the transfers made by DuitNow QR be received by my merchants/recipients?

After the transactions are approved, these will be effected immediately and the

merchants/recipients will receive the funds in their respective bank accounts instantly. The Merchants/ recipients may also check their own transactions history to find out if the funds have been received.

122. What is a Foreign Transfer?

Foreign Transfer or Remittance is the transfer of foreign currency (FCY) funds by a consumer through a remittance provider (i.e. an agent) to a recipient abroad and or within Malaysia.

123. Are there any charges for Foreign Transfer?

Cable charge is waived during the current promotional period, until further notice. However, Agent Charge may be applicable subject to the payment's instruction selected as 'Agent Charges paid by Applicant (OUR)'.

124. Can I choose an account with other currencies to perform Foreign Transfer?

Yes. You may select an account with other currencies when performing any remittance transaction.

125. What is the difference between Standard Rate and Contract Rate?

- **Standard Rate:** When the conversion of transaction amount is based on the current forex rate.
- **Contract Rate:** When the conversion of drawdown amount is based on the agreed rate between you and your bank. The rate is fixed within the contractual period.



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126. What do SHA and OUR payments instructions mean?

- **Agent Charges paid by Beneficiary (SHA):**
You will only need to pay cable charges. The recipient will receive the payment which had been deducted with the agent charges, if any.
- **Agent Charges paid by Applicant (OUR):**
You will pay all transfer charges including the cable charges and agent charges, if any. The recipient will receive the full amount of the payment.

127. Am I required to upload any supporting documents when performing Foreign Transfer?

Supporting documents are only required for any transfers of MYR50,000.00 and above. None is required for any amounts below that.

128. What is the maximum transaction limit for Standard Rate?

The maximum transaction limit for Standard Rate is MYR200,000.00 per transaction, subject to your company's AmAccess Biz daily online transaction limit, whichever is lower.

129. What is the minimum transaction limit for Foreign Transfer?

The minimum transaction limit for Foreign Transfer is equivalent to RM250.00, subject to Contract Rate and Standard Rate.

130. What is an IBAN?

IBAN stands for International Bank Account Number. It is mainly used in European countries to identify an account as per the

international numbering standards. You may obtain an IBAN from the recipient in order to complete a Foreign Transfer.

131. How would I know when I should enter an IBAN or other account number when performing a Foreign Transfer?

IBAN code is required when you are transferring funds to European countries, whereas you may use other account numbers when you are transferring funds to non-European countries.

132. What is SWIFT Code?

SWIFT stands for Society for Worldwide Interbank Financial Telecommunications (SWIFT). A SWIFT transfer is a type of international money transfer accomplished via the SWIFT international payment network.

When you transfer your payment overseas, SWIFT code is used to identify the bank that the recipient's account is registered with. You will need to obtain the SWIFT code for the recipient's bank from the recipient in order to proceed with the transfer.

133. Can I perform Foreign Transfer within AmBank using AmAccess Biz?

Yes. Below are the types of transfers supported:

- MYR (Malaysian Ringgit) to FCY (Foreign Currency)
- FCY to FCY
- FCY to MYR



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134. What is the Foreign Transfer processing cut off time?

Any transactions approved before 3.30 p.m. on a business day will be processed and submitted to SWIFT within the same business day. Transactions approved after 3.30 p.m. on a business day will be processed and submitted to SWIFT on the next business day.

135. For future-dated Foreign Transfer transaction, when will it be processed?

The Foreign Transfer transaction will be processed and submitted to SWIFT on the Transfer Date selected by the customer. If the transfer date falls on a weekend or Malaysia's public holiday, the transaction will be processed on the next business day.

136. Can I perform Foreign Transfer on behalf of 3rd party?

Yes, you can perform this by ticking the "Submission on behalf of the payer/third party" checkbox under the "Payment Details" tab.

137. What is DuitNow Request?

DuitNow Request is a service that allows Payee (both individuals and businesses) to send digital payment request to collect funds from a Payer.

138. How can I see the incoming DuitNow Request?

After login to AmAccess Biz> Payment, you can see the listing of the payment with "Request" label.

139. What is the maximum transaction limit for DuitNow Request?

The maximum transaction limit is MYR10 million per transaction. However, the transaction is subject to daily online transaction limit for each company.

140. How to reject and block the payee?

Upon you reject the DuitNow Request, block button is available. After blocking the payee, you will no longer to receive request of the DuitNow Request from the payee.

141. How can I unblock the payee?

Go to Settings>Blocked DuitNow AutoDebit / Request, and select the merchant/recipient to click "unblock".

142. How to forward DuitNow Request?

You can forward the DuitNow Request by Account Number/ Mobile Number/ BRN/ NRIC/ Passport number/ Police/Army Number or Favourite account.

143. Can I initiate DuitNow Request and send to payer?

As of now, AmAccess Biz does not support this functionality.

144. What is DuitNow Online Banking/ Wallets?

DuitNow Online Banking/ Wallets allows real-time debiting of customer's account and direct crediting into the merchant's account.

145. How does DuitNow Online Banking/ Wallets differ from the existing FPX Online Banking?



7: Payments

DuitNow Online Banking/Wallets is the new real-time online payment service superseding FPX Online Banking which allows you to complete transactions securely via Internet Banking linked to your bank's savings/current account.

146. How long does it take for the payment to go through?

The payment will go through instantly once the transaction is successful.

147. What is the maximum transaction limit for DuitNow Online Banking/Wallets?

The maximum transaction limit is MYR10 million per transaction. However, the transaction is subject to daily online transaction limit for each company.



7: Payments

148. What other codes are required when you are performing Foreign Transfers to the following countries?

Please refer to the table below:

Destination Country	Additional fields	Where do I find the code?	Length
Australia	BSB CODE	From Recipient	6-Digit Numeric
Canada	TRANSIT CODE	From Recipient	6-Digit Numeric
India	IFSC CODE	From Recipient	11-Digit Alphanumeric
England	SORT CODE	From Recipient	6-Digit Numeric
US	FEDWIRE/ ABA CODE (OPTIONAL)	From Recipient	9-Digit Numeric
CHINA	CNAPS Number	From Recipient	13-Digit Numeric



7: Payments

149. What is FPX?

FPX is an online payment gateway by Payments Network Malaysia Sdn Bhd (PayNet) that allows real-time debiting of your funds to merchants accepting FPX payments.

150. Are there any charges for FPX?

FPX transaction fee may apply subject to the merchant's online payment terms and conditions.

151. How do I make FPX payment?

You may perform FPX payments via participating merchants' websites that accept FPX payments. The authorisers may proceed to authorise the transactions via AmAccess Biz.

152. What is the validity period for my FPX payment that was submitted for approval?

The FPX payment will be valid for 5 calendar days for authorisation purposes.

153. What is the maximum transaction limit for FPX payment?

FPX's maximum transaction limit is MYR10 million per transaction, except for merchants with Merchant Specific Limit (MSL) as approved by PayNet, and subject to your AmAccess Biz daily online transaction limit, whichever is lower.

154. Will I be able to view the transaction details in AmAccess Biz if I had cancelled my FPX payment before submitting it for approval?

No, you may only view the FPX payments that you have submitted for approval in AmAccess Biz.

155. If I had cancelled my FPX payment transaction at Step 2 i.e. 'Approve Payment', can I still retrieve it in AmAccess Biz for authorisation?

Yes, you may log in to AmAccess Biz and retrieve the transaction to proceed with the authorisation.

156. I have performed a FPX payment. How do I know if my payment is successfully received by the merchant?

You may refer to the merchant's final payment status for confirmation. An email notification will be sent by FPX and AmAccess Biz and a copy of advice may be downloaded from AmAccess Biz.

157. My FPX payment status is reflected as 'Failed' but my funds have been deducted. What should I do?

In the event that your account has been deducted but the transaction was unsuccessful for certain reasons, refund will be done by the Bank. You may log in to AmAccess Biz for account inquiry. For further assistance, you may call our Corporate Services Contact Centre at +603 2178 3188 (business hours* only) or email to amaccesscare@ambankgroup.com. *Please refer to ambankgroup.com/cc for details.



7: Payments

158. My FPX payment was submitted but not found in AmAccess Biz for authorisation, what should I do?

The transaction may be unsuccessful for certain reasons after being submitted. You may call our Corporate Services Contact Centre at +603 2178 3188 (business hours* only) or email to amaccesscare@ambankgroup.com to check on the failure reason. *Please refer to ambankgroup.com/cc for details.

159. How to create Favourite Account?

- Log in to AmAccess Biz > Setting > Favourites > Add Favourite.
- Log in to AmAccess Biz > Perform Transaction > Transfer Summary Page > click Add Favourite.
- Log in to AmAccess Biz > Payment > View Transaction > More Functions > Add Favourite.

160. Who can Add Favourite?

Makers or Power Users of the company who can create transaction are allowed to set their own favourite account.

161. Why can't I Add Favourite account?

The account number is an existing favourite account. You may check at Favourite Listing.

162. What is Public and Private Favourite?

- Public – Everyone has access to this favourite account.
- Private – Only the creator has access to this favourite account

163. How can I edit or delete Favourite Account?

Log in to AmAccess Biz > Setting > Favourites > View Favourite Account > More Functions > Select Edit or Delete to proceed.

164. Why can't I edit or delete Favourite Account?

There is future-dated or recurring transaction which has been set up using the favourite account. You may need to cancel the transaction to proceed to edit/delete this favourite account.

165. How to perform Favourite transaction?

- Log in to AmAccess Biz > Perform Transaction > Transfer To section to select Favourite option and your Favourite Nickname.
- Log in to AmAccess Biz > Settings > Favourites > View Favourite Account > Perform Transaction.

166. How to set Recurring transaction?

Log in to AmAccess Biz > Perform Transaction > Transfer Details section to select Recurring Transfer.

167. What are the available recurring frequencies?

- Daily
- Weekly
- Monthly
- Quarterly
- Half Yearly
- Yearly



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168. How many transfers are allowed?

Minimum 2 and maximum 99 transfers.

169. How do I view Recurring Transactions?

Log in to AmAccess Biz > Payment > Recurring > Choose the recurring transaction to view the details.

170. How do I check the processed Recurring Transactions records?

Log in to AmAccess Biz > Payment > Recurring > View Recurring Details > Transfer History. You can click on the reference number to view the details of the recurring transaction records.

171. How do I know when will my next recurring payment be debited?

Log in to AmAccess Biz > Payment > Recurring > Next Payment Date.

172. How do I cancel all Recurring Transactions?

Log in to AmAccess Biz > Payment > Recurring > View Recurring Transaction > Skip All Future Transactions.

173. How do I cancel my next Recurring Transaction?

Log in to AmAccess Biz > Payment > Recurring > View Recurring Transaction > Skip Next Transaction.

174. If one of the Recurring Transactions failed, can I resubmit for single payment?

Yes, you may log in to AmAccess Biz > Payment > Recurring > View Recurring Details > Transfer History > Click on the failed record reference number > More Function > Copy Transaction to submit as a single payment.

175. How do I approve a few transactions at a time?

You may click on Multiple Approvals under Payment > My Tasks / All, then select the transactions that you want to approve at a time.

176. Is there a limit on the number of transactions to be approved at a time?

Yes, maximum of 50 transactions can be approved at a time.

177. Can I approve transaction with different currency?

Yes, there is a summary screen for you to review the amount with the respective currency.

178. Once I have selected the transactions for Multiple Approvals to proceed, am I allowed to reselect?

Yes, click "Cancel" at the pop-up summary box and you will be redirected to payment listing.

179. Why can't I approve some of the transactions with digital token via Multiple Approvals?

Digital token transaction authorisation limit is below MYR100,000 per transaction. Hence,



7: Payments

the transactions that exceed the limit will be excluded for approval. You may approve the transactions using hardware token.

180. What are the types of payment services available for Multiple Approvals?

- Local Transfer via IFT or IBG
- Bill Payment via JomPAY or JomPAY QR
- DuitNow Transfer
- DuitNow QR
- Foreign Transfer
- FPX Payment
- Bulk Transfer
- Payroll

181. Can I stop one of the Multiple Approvals that I had approved?

You are only allowed to stop future-dated approved transaction. Approved transaction with current payment date cannot be stopped.

182. How can I view the approved transactions for the Multiple Approvals?

Log in to AmAccess Biz > Payment > View Transaction and there is Multiple Approvals reference number available.

183. How do I find the reason for transactions failure via Multiple Approvals?

Log in to AmAccess Biz > Payment > View Transaction Details to view Reason with error message.

184. Where do I download the transactions listing after Multiple Approvals option is done?

Once Multiple Approvals option for the selected transactions is done, click “Download Listing” to generate the report.



8: Payroll

185. What is AmAccess Biz Payroll?

AmAccess Biz Payroll is for you to pay your employees' salaries and statutory bodies such as EPF, SOCSO, EIS, IRB and ZAKAT.

186. How can I apply for this Payroll access?

Kindly complete the **Service Request Form** and submit it to your branch if you would like to have access to Payroll.

187. Can I request to hide this function from one of the users in my company?

Yes. A company can choose to apply for Payroll access for any of the users.

188. What are the types of Payroll functions available?

There are two types of Payroll functions which you may select from the 'Payroll' menu bar:

- Statutory Body Registration
- Make New Payroll

189. What is Statutory Body Registration?

It is the registration of your employer's statutory bodies such as SOCSO, EPF and IRB. Once registered, you are required to submit your Test File for verification. After the Test File has been successfully verified, you may proceed with the 'Make New Payroll' function.

190. What is 'Make New Payroll' function?

This refers to the actual Live File submission of your Payroll transactions which include salary and statutory body.

191. What is the difference between Statutory Body Registration and 'Make New Payroll'?

Firstly, you will need to perform statutory body registration for SOCSO, EPF and IRB in order for you to proceed with 'Make New Payroll' function for SOCSO, EPF and IRB transactions.

192. What is the difference between Test File and Live File?

There will be no funds debited for Test File. Live File is the actual submission and funds will be debited.

193. How long is the process of successful verification of Statutory Body Registration?

This may take up to 2 business days for Statutory Body Registration transaction to be successfully verified.

194. What are the types of salary payments available?

- Internal Fund Transfer (IFT)
- DuitNow Transfer to Account

195. Is it possible for me to stop the Payroll payment?

Approved payroll payment can be ceased by stopping the transaction before cut-off time or processing date (Transaction Details > More Functions > Stop Transaction). Once payment is processed, transaction cannot be stopped as the funds is transferred to the beneficiary instantaneous.



8: Payroll

196. What is the maximum number of transfers for Payroll?

The maximum number of transfers per Payroll file that AmAccess Biz can accept is 2000 records.

197. What is the maximum file size allowed for Payroll?

500KB.

198. Can I make back-dated or future-dated Payroll transactions by contribution month?

Payroll Type	Back-dated Contribution Month	Future-dated Contribution Month
Salary	Yes	Yes
EPF (KWSP)	Yes, within 12 months	Yes, within 12 months
IRB (LHDN)	Yes	Yes
SOCSSO/ EIS	Yes, within 12 months	No
ZAKAT	Yes	Yes

199. Will I be able to keep track of my online Payroll transactions?

You may check the transaction status at Payroll Listing.

200. How do I repeat previous transactions?

You may repeat previous transactions by selecting the past transactions from the Payroll Listing and go to More Functions > Copy Transaction.

201. How do I resubmit my failed transaction?

You may resubmit failed transactions due to insufficient funds only. Simply select the failed

transactions with insufficient funds error message from the payroll listing and go to More Functions > Resubmit Transaction.

202. What is the Payroll cut-off time?

- Salary payment approved after 9:00 p.m. will be processed on the next day at 8.00 a.m.
- Statutory Body payment approved after 9:00 p.m. will be processed on the next day at 9.00 a.m.



9: Reports

203. What is AmAccess Biz eStatement?

AmAccess Biz eStatement is an electronic version of an account statement. You have the option of viewing and downloading them in PDF format.

204. What are the types of account that are made available via eStatements?

- i. Current Account/Current Account–i
- ii. Selected Loan Accounts/ Financing Accounts

205. Do I need to pay for eStatement?

No. It is free of charge.

206. How do I view or download the eStatement from AmAccess Biz?

You may view or download the eStatement from Reports > Statement Download > select Account Type > select Account Number > select Date Range > click Search.

207. Can I request to hide this function from one of the users in my company?

No. This function will be accessible to all users registered in AmAccess Biz regardless of their user roles.

208. Is there any password required to open the eStatement?

No. Password is not required.

209. What is MT103 report?

MT103 is a SWIFT message used for international wire transfers. It serves as proof of payment for foreign transactions.

210. Who can download MT103 report?

All customer roles who perform eligible foreign transactions on or after the deployment date of 18th Sept 2025 can access the MT103 report. Please note that the MT103 report applies only to foreign transfers processed via SWIFT and is not available for internal foreign fund transfers (such as AmBank to AmBank transactions).

211. What should customers do if MT103 is not available?

They are advised to download the Payment Advice, which remains available as a reference.

212. Can MT103 be regenerated or requested for past transaction?

No, MT103 reports were not generated for the past transactions before 18th Sept 2025 and cannot be retroactively created.

213. Are MT103 reports available via both mobile devices and web platforms?

Yes, MT103 reports are available via both Mobile and Web Platforms.



9: Reports

214. How long will my eStatement be available for viewing in AmAccess Biz?

Please refer to the table below:

Account Type	Statement Frequency	Statement History	Statement Availability
Current Account/Current Account-i	Monthly	Latest 6 months	6 th day of the month
Loan Account/Financing Account	Yearly	Latest 2 years	On 26 January in the following year



10: Cheque

215. For first time cheque book request, what should I do?

For first time cheque book request via AmAccess Biz, kindly walk-in to nearest branch to apply request cheque book option in order to proceed with subsequent request.

Yes. The charges are as follows:

- To stop sequential cheques (e.g., 100001, 100002, 100003), you will be charged MYR10.00 per request.
- To stop non-sequential cheques (e.g., 100001, 100006, 100009), you will be charged MYR10.00 per cheque.

216. How will I receive the cheque book that I have ordered?

- The cheque book will be delivered to your registered correspondence address.
- Please note that the courier charges will be debited from your Current Account.

221. Can I stop multiple cheques at once?

Yes, you may select to stop multiple cheques, up to a maximum of five cheques, depending on the cheques' status. Currently, only cheques with 'Unpaid' status can be stopped.

217. Can I order more than one cheque book at a time?

No, each customer is only allowed to order one book per request.

218. What is the cost of one cheque book and how much is the delivery fee?

It costs MYR50 per cheque book and MYR10.00 per delivery to your registered correspondence address.

219. When can I receive my cheque book after submitting a request on AmAccess Biz?

You will receive your requested cheque book within three working days.

220. Is there a cost associated with stopping a cheque?



11: Foreign Exchange

222. What is AmAccess Biz Foreign Exchange?

AmAccess Biz Foreign Exchange is for you to book new FX contract, create new FX firm order and create new FX alert.

223. How can I apply for this Foreign Exchange (FX) access?

Existing Business/Financing Account with AmBank:

- i. Existing in AmAccess Biz and existing in AmBank FX:
You will need to fill up the **Service Request Form** and submit it to your branch or via your Relationship Manager.
- ii. Existing in AmAccess Biz and new in AmBank FX:
You will need to fill up the **Service Request Form and submit the Dealing Mandate Form** at your branch or via your Relationship Manager.
- iii. New in AmAccess Biz and existing in AmBank FX:
You will need to fill up the **Service Setup Form** and submit it at your branch or via your Relationship Manager.
- iv. New in AmAccess Biz and new in AmBank FX:
You will need to fill up the **Service Setup Form and submit the Dealing Mandate Form** at your branch or via your relationship manager.

New Business Account with AmBank (applicable for new Current Account/Current Account-i application only):

You will need to fill up the **Account Opening Form (Non-Individual) and Dealing Mandate Form** and submit these at your branch or via your Relationship Manager.

224. Can I request to hide this function from one of the users in my company?

Yes. A company may choose to apply for Forex access for any of the users.

225. What are the Foreign Exchange services available?

There are three Foreign Exchange services which you may select from the “Foreign Exchange” menu bar:

- i. **Book new FX Contract**
You can book a contract at today’s rate to enjoy the same rate even if the FX rate increases within the maturity date.
- ii. **Create new FX Firm Order**
You can place an instruction to auto book a contract when it hits your FX desired rate.
- iii. **Create new FX Alert**
You can set up an alert to notify you when it hits your FX desired rate.

226. What is the difference between FX Firm Order and FX Alert?

FX Alert notifies you when the desired FX rate setup is hit, whereas FX Firm Order will auto book a contract when the desired FX rate setup is hit.



11: Foreign Exchange

227. Can I cancel the FX contract booked in AmAccess Biz?

No, you will not be able to cancel the contract on AmAccess Biz. You may contact the AmBank Treasury Dealers or your Relationship Manager for further enquiries.

228. Can I utilise the FX contract booked via AmAccess Biz?

Yes, you may utilise the contract by performing the payment transaction in “Foreign Transfer” on AmAccess Biz.

229. How can I check the contract booked, FX Firm Order and FX Alert records?

Go to “Foreign Exchange” menu bar, then click on “View All” button at FX Contract, FX Firm Order and FX Alert sections.

230. What should I do if the contract booked has expired?

You may contact AmBank Treasury Dealer at +603-2059 8700 for further assistance.

231. What is Foreign Exchange Policy (FEP) limit?

The Foreign Exchange Policy (FEP) limit refers to the regulatory thresholds set by Bank Negara Malaysia (BNM) under its latest Foreign Exchange Policy Notices, which govern how residents and non-residents can deal in foreign currencies and Malaysian Ringgit. Residents with Domestic Ringgit Borrowing (inclusive of your current investment amount) have a Foreign Exchange Policy investment limit of up to RM50 million per calendar year for entities.



12: eFD/eTD-i

232. What is eFD/eTD-i?

AmAccess Biz eFD/eTD-i is a service that allows you to make online FD/TD-i placement and redemption.

233. How do I make placement in AmAccess Biz?

Select 'Make Placement' either from Term Deposit account listing page or from eFD/eTD-i menu, then follow the on-screen instructions.

234. Is the eFD/eTD-i service available for 24 hours?

eFD/eTD-i service will not be available from 11:00 p.m. to 06:00 a.m. daily.

235. What is the minimum placement amount limit?

Minimum placement amount limit is varied for each eFD/eTD-i products. You may refer to the minimum amount indicator next to the tenure dropdown option.

236. Can I select account from another Bank as source of fund during placement?

Currently, only AmBank MYR Current Account/i (CA/CA-i) can be selected as the source of fund.

237. Why can't I select my AmBank CA as the source of fund for Islamic eTD-i and/or Advance Profit eTD-i placement?

The source of fund must be only from AmBank CA-i for Islamic eTD-i and/or Advance Profit eTD-i.

If you have only AmBank CA, you will not be able to view Islamic eTD-i and/or Advance Profit eTD-i as an option for the product.

238. Where can I refer to the rate comparison?

You can refer to the hyperlink provided in 'enter details' page to view the rate info. However, this indicative rate is excluding campaign and promotion rate. The effective rate will be displayed at the placement summary page.

239. Are all eFD/eTD-i accounts auto renewed upon maturity?

It depends on the maturity instruction you have selected during placement. However, for Advance Profit eTD-i, system will be default to 'Auto Renew' as the maturity instruction.

240. Am I allowed to opt for other account number for the interest or profit payment?

System will default to the same account number as what you have selected for the source of fund.

241. Why am I not allowed to select 'Add to Principal' for interest or profit payment instruction during Advance Profit eTD-i placement?

For Advance Profit eTD-i, the interest or profit payment instruction is always default to 'Add to Principal'.



12: eFD/eTD-i

242. Is there any physical certificate will be issued upon placement approval?

No. However, you can choose to download the placement advice for your own reference.

243. Where can I view the details of eFD/eTD-i account after I made placement?

You can view details of all the active eFD/eTD-i under 'Accounts' menu immediately after approval.

244. Why does my eFD/eTD-i placement status is reflected as 'Failed' before the approval take place?

It could be the rate has been updated before approval take place. You may check the failed reason in placement details page and submit a new placement request.

245. How do I make redemption in AmAccess Biz?

Select 'Redemption' either from the eFD/eTD-i account details page or from eFD/eTD-i menu, then follow the on-screen instructions.

246. I have placed FD/TD-i at branch, am I allowed to redeem it online via AmAccess Biz?

No, online redemption is only for eFD/eTD-i placed via AmAccess Biz.

247. Am I allowed to redeem AmAccess Biz eFD/eTD-i at branch?

Yes, you are allowed to redeem it at branch.

248. Can I redeem pre-matured eFD/eTD-i account?

Yes, you can redeem pre-matured eFD/eTD-i account. However, there will be MYR 0.00 profit or interest payable.

249. Am I allowed to make partial redemption?

Partial redemption is not allowed.

250. What is the validity period for placement and redemption request that was submitted for approval?

Placement and redemption request will be valid for three (3) calendar days for authorisation purpose. After three (3) calendar days, the status will be changed to 'Expired'.

251. Will I be able to keep track of my placement and redemption status?

You may check the placement and redemption status at eFD/eTD-i listing.



13: DuitNow AutoDebit

252. What is DuitNow AutoDebit?

DuitNow AutoDebit provides a one-time consent for billers or merchants to collect recurring payment from customers.

253. How do I register AutoDebit?

- Register via bank's website or apps.
- Register via merchant's website.
- Merchant sends a DuitNow AutoDebit registration request to you.

254. How do I register for AutoDebit via AmAccess Biz?

- i. Log in to AmAccess Biz mobile app on your mobile device and select "DuitNow AutoDebit" on left menu.
- ii. Tap on 'Perform Transaction' and fill up the details.
- iii. To approve the DuitNow AutoDebit registration.

255. How do I terminate the DuitNow AutoDebit?

You can terminate DuitNow AutoDebit with Active status from All Task tab. After select DuitNow AutoDebit with Active status and click "More Function" button and select "Stop AutoDebit".

256. How do I transfer a registered DuitNow AutoDebit from another bank to AmBank?

You can select the DuitNow AutoDebit with Active status which registered under non-AmBank account and click "More Function" button and select "Switch to AmBank".

257. How do I change to new debiting account?

You can select the DuitNow AutoDebit with Active status which registered under AmBank account and click "More Function" button and select "Change Account".

258. How do I reject and block DuitNow AutoDebit registration request from merchant?

Go to DuitNow AutoDebit and select DuitNow AutoDebit with Pending Approval or Approval Due status and click "Reject" button. After that, click "Block Merchant", you will see the merchant in Blocked DuitNow AutoDebit/Request page.

259. How do I unblock the merchant?

Go to Settings> Blocked DuitNow AutoDebit/Request and click "Unblock" button for the selected merchant to unblock the merchant.



14: Migration

260. Which category of customers will be involved in the Migration of e-AmBiz and AutoPay to AmAccess Biz?

Those who meet the migration criteria, i.e., e-AmBiz customers with payment package and AutoPay customers who subscribed to e-AmBiz.

261. How do I know whether I am involved in the Migration exercise?

You will be notified through:

- a pop-up notification which will be displayed when you log in to e-AmBiz system.
- a letter of notification that will be sent to your registered billing address.
- a reminder email which will be sent to your registered email address prior to your migration batch.

262. Do I need to submit any forms or documents to enable the switching of my account access from e-AmBiz to AmAccess Biz to take place?

No. Once selected, you will automatically be switched to AmAccess Biz. Upon successful migration, you will receive an email titled 'AmAccess Biz: Successful Application & First-Time Login Instructions (Migration)' to facilitate your AmAccess Biz user account creation.

263. Will I be charged for the system migration exercise?

No. It is free of charge.

264. How will I know whether my company has been onboarded to AmAccess Biz?

Once your company has been onboarded, a First-Time Login Instruction email notification will be sent to your company's users.

265. Will I still be able to log in to e-AmBiz after switching to AmAccess Biz?

No. After you have been migrated to AmAccess Biz, your e-AmBiz access will be blocked. When this happens, you will receive a notification when you try to access via e-AmBiz, which will prompt you to access your business accounts via AmAccess Biz instead.

If you have not created your user account, you will be required to complete the 'e-AmBiz Migration Login' process which is available at biz.amaccess.com.my.

266. What will happen to my existing e-AmBiz token after my migration to AmAccess Biz?

Your token will also be migrated to AmAccess Biz. You may continue to use the same token for transaction authorisation in AmAccess Biz, after you have updated your preferred authorisation method, i.e., whether to use hardware token or digital token as your default token for authorisation.



14: Migration

267. If my role is a Maker in e-AmBiz, what will happen to my existing e-AmBiz token after the migration to AmAccess Biz?

Your token will also be migrated to AmAccess Biz and remain under the same company in AmAccess Biz. The Maker is no longer required to use a token in AmAccess Biz.

268. How do I log in to AmAccess Biz without a token?

Users are not required to log in using a token in AmAccess Biz. After completing the First Time Login, you are only required to key in your User ID and password in order to log in to AmAccess Biz.

269. What should I do if I wish to re-use the token reserved under my company?

You may complete the [Service Request Form](#) by indicating the token serial number and submit it to the nearest branch. The token can be reassigned to your company's power user or authoriser who requires hardware token.

270. Do I need to sign up again for Payroll access if I am a current AutoPay user in e-AmBiz?

No, you don't have to. You will be auto-assigned to Payroll access after the migration to AmAccess Biz.

271. Do I need to upload a test file for registration after the migration if I am a current AutoPay user in e-AmBiz?

No, you don't have to if the test file has been successfully tested in the previous platform. The file status will be updated as 'live'. You can perform payroll transaction once you have completed the registration via AmAccess Biz after migrating.

272. What should I do if I wish to update my company's daily online transaction limit after the migration?

Kindly complete the [Service Request Form](#) and submit it to the nearest branch.

273. What should I do if my current e-AmBiz token is locked or has not been activated?

For locked token, please call our Corporate Services Contact Centre at +603-2178 3188 (during business hours only. Please refer to ambankgroup.com/cc for details.) or email to amaccesscare@ambankgroup.com. For token that has not been activated, please submit a Token Acknowledgement Letter to e-AmBiz@ambankgroup.com.



14: Migration

274. What should I do if I didn't receive TAC to complete my First-Time Login?

Please check and ensure that you have updated the correct mobile number during the First-Time Login. For Malaysia's mobile number, please remove the '0' leading number in the phone number entry. e.g., 12xxxxxxx.

275. Can I proceed to perform First-Time Login using my mobile phone?

No. First Time Login can only be performed via web browser using your desktop or laptop.

276. What should I do if I realised that my NRIC/Passport Number has not been updated while performing my First-Time Login after being migrated?

Please call our Corporate Services Contact Centre at +603 2178 3188 (during business hours only. Please refer to ambankgroup.com/cc for details.) or email to amaccesscare@ambankgroup.com to request for NRIC/Passport Number to be updated.

277. What will happen to my pending transactions in e-AmBiz after my company has been migrated to AmAccess Biz?

You are required to re-initiate the transactions in AmAccess Biz as the e-AmBiz pending transactions have been voided.

278. What will happen to my approved future-dated transactions in e-AmBiz after my company has been migrated to AmAccess Biz?

Approved future-dated transactions will be processed as per schedule. To check your transactions, log in to AmAccess Biz, go to "Accounts" menu and select an account to view the transaction history.

279. What are the benefits of migrating from e-AmBiz to AmAccess Biz?

AmAccess Biz is designed to be user friendly with various useful functions that are easily navigated throughout the platform. (Refer to Question 209)

We have created AmAccess Biz, a new online Business Banking channel or Cash Management System that is simple and easy to use for our customers to benefit from. A year of research and development had gone into creating this system to ensure improved user experience for all our business customers.

As such, you are highly encouraged to take advantage of this new channel that we are offering by switching from e-AmBiz to AmAccess Biz once you received our email notifications to switch your account access (refer to Question 209 for comparisons between both systems).

However, should you wish to remain as a user of e-AmBiz, you may notify us by sending us a letter from your company's authorised signatory. Kindly scan this letter and email it to amaccesscare@ambankgroup.com.



15: Introduction of AmAccess Biz

280. What are the differences between AmAccess Biz and e-AmBiz?

Please refer to the table below:

Function	AmAccess Biz	e-AmBiz
User ID Creation	User ID is unique across the system. It is defined and created by you upon 'First-Time Login'.	User ID is as per requested by you upon registration. However, your User ID may also be defined by the Bank.
Login	Log in with user ID and password	Log in with user ID and Token
Transaction Authorisation	Hardware token or digital token	Not required
Corporate Limit	Accumulative daily online transaction limit shared across all the users in a company	Individual approval limit for each transaction
Types of Accessible Account for Inquiry	<ul style="list-style-type: none">• Current Account• Term/Fixed Deposit Account• Financing/Loan Account	<ul style="list-style-type: none">• Current Account• Term/Fixed Deposit Account
Account Accessibility	All your existing business accounts will be automatically tagged for viewing without raising a Service Request.	Service Request is required to access all business accounts under the same company.



15: Introduction of AmAccess Biz

Function	AmAccess Biz	e-AmBiz
Available details of Current Account for viewing	<p>You are able to view:</p> <ul style="list-style-type: none">• Available Balance• Ledger Balance• Floating Amount• Holding Amount• Overdraft Amount• Transactions History of up to the past 6 months	<p>You are able to view:</p> <ul style="list-style-type: none">• Current Balance• Available Balance• Ledger Balance• Floating Amount• Overdraft Amount• Transactions History of up to the past 6 months
Transaction History of Current Account	<p>You are able to:</p> <ul style="list-style-type: none">• View Transaction History of your current accounts on-screen, up to the past 6 months;• Download the Transaction History Report in PDF or CSV format with debits and credits of account.	<p>You are able to:</p> <ul style="list-style-type: none">• Download Account Activity to retrieve and download Transaction History in PDF or CSV format which include opening ledger balance, running balance, debits and credits of account.
Cash Flow Analysis	<p>You are able to analyse your business accounts' activities for the past 90 days and future 90 days via:</p> <ul style="list-style-type: none">• Cash Flow Analysis – to analyse the overall flow of cash in business accounts• Cash Flow Position – to analyse the flow of inward/outward cash and cash net flow of business accounts.	Not available.



15: Introduction of AmAccess Biz

Function	AmAccess Biz	e-AmBiz
Admin User	Admin user function is not required. The company's user accounts are managed by the Bank upon request ('Bank-to-Manage' option).	Admin user function is optional. However, customers may opt for one of the options below to manage the company's user accounts: <ul style="list-style-type: none">• Self-Manage; or• Bank-to-Manage.