



## DuitNow Request FAQ

### **Q1 – What is DuitNow Request?**

DuitNow Request is a collection service available at Standard Chartered (SC) mobile application which allows you to trigger a DuitNow Request to collect a payment from an individual or to receive DuitNow Request from billers/merchants/government to collect payment such as utility bill, tax, assessment, etc.

### **Q2 – How does DuitNow Request benefit consumers?**

Through DuitNow Request, the collection method would be unified across different entity where consumers can have a consolidated view of what are the outstanding payments by checking inward DuitNow Request listing when all billers/merchants/government have started using the feature.

### **Q3 – Is DuitNow Request service free?**

Yes, it is absolutely free.

### **Q4 – Do I need to register to use DuitNow Request?**

No registration is required. All you need to have is our Standard Chartered Mobile App to start sending/receiving DuitNow Request.

### **Q5 – Where can I find DuitNow Request option in Standard Chartered Mobile App?**

It is displayed on your Standard Chartered Mobile App Login page as well as under the Transfer & Payment tab once you have logged in. There will also be popups and banners displayed throughout.

### **Q6 – I keep seeing DuitNow Request popup after login Standard Chartered Mobile App. It is annoying, how can I get rid of it?**

There is a “Do not display this again” checkbox on the popup, tick the checkbox to discontinue future DuitNow Request popups and it will not appear anymore.

### **Q7 – I have clicked on the “Do not display this again” checkbox in DuitNow Request popup but somehow it is still popping now when I login, may I know why?**

The popup should not display anymore once you’ve selected the option. However, if you have reinstall Standard Chartered Mobile App, all previous settings will revert to default and in order to dismiss it, you may tick one more time the checkbox of “Do not display this again”.

### **Q8 – When I trigger a DuitNow Request to my friend, why I am not able to select my loan account in the drop down as crediting account?**

For crediting account, we only allow customers to choose current/savings accounts or credit card. Loan account is not allowed as per the guideline from PayNet.

### **Q9 – Why was I not able to view/select my credit card as a source account when trying to approve a DuitNow Request?**

For person-to-person (P2P) inward DuitNow Request, we only allow customers to select current/savings account as the debiting account. Credit Card option is only available if the DuitNow Request was triggered by merchant and it is also subject to allowable source of fund which defined by the merchant.

### **Q10 – I noticed sometimes when I try to approve a DuitNow Request, the amount is editable but sometimes it is not, may I know why?**

The merchant would determine if customers are able to amend the amount subject to the nature of payment and their own policy.

### **Q11 – I’ve submitted DuitNow Request several times but it keeps on showing as rejected with error code U110, may I know why?**

To our understanding, there are limited banks that have enabled this DuitNow Request service and in the event you are trying to trigger these requests to the banks (proxy that was tied to), you may face this error code U110. Please note that on the screen, it is also clearly stated that the service is not enabled at the receiving bank.

**Q12 – I have initiated few outward DuitNow Request but somehow system started throwing some exceptions when I try to trigger more, why is it so?**

This feature is enabled for Person-to-Person (P2P) and under normal circumstances, there will not be too many DuitNow Request to be triggered. As such, system has set maximum 20 active outward DuitNow Request at any point of time based on the PayNet's guideline.

**Q13 – My DuitNow Request status is shown as submitted/pending after I have submitted the request, when will my friend receives the request?**

As per current design flow, the status will only be reflected as "Received by Debtor" once the SCB has received/processed the End-Of-Day reconciliation file from PayNet, you may check on the final status the next day. However, your friend might probably have received the request much earlier than that.

**Q14 – Is there a limit to the amount that I can approve for DuitNow Request?**

Yes, the total amount of payment for DuitNow Request is subject to your daily DuitNow Mobile limit.

**Q15 – Where can I check my DuitNow Mobile limits**

You can check your DuitNow Mobile limit by going to your Online Banking profile, selecting Change Funds Transfer Limit and look for DuitNow Mobile Existing Limit field.

**Q16 – Why am I not able to check my DuitNow Mobile limits on the Standard Chartered Mobile App?**

Currently the limit maintenance module is only made available in Online Banking.

**Q17 – I was not able to view my payment to DuitNow Request transaction history via Online Banking, where is it located?**

You can view your payment to DuitNow Request transaction history under Transfer History of Transfer module on the Dashboard, it would be displayed similar to normal outward DuitNow transaction.

**Q18 – Can I share the receipt as the proof of my DuitNow Request and its payment?**

Yes, simply click on share button in the transaction acknowledgement screen after every successful transaction. If you have exited the transaction acknowledgement screen, go to the DuitNow Request History tab in SC Mobile App, select the intended DuitNow Request record and click on share.

**Q19 – My payment/approval to a DuitNow Request status is shown as submitted after I have approved the request, may I know if the transaction is successful?**

As per current design flow, the final status (successful/rejected) will only be reflected once the SCB has received/processed the End-Of-Day settlement file from PayNet, you may check on the final status the next day. Anyway, your friend might probably have received the payment much earlier than that.