

Frequently Asked Questions

1. What can JomPAY do for me?

With JomPAY, you can pay any bill through our website Citibank Online (CBOL) or Citibank Mobile App using funds from your Savings, Current or Credit Card accounts. It's fast, safe, and convenient at your fingertips.

2. Is JomPAY free?

Yes, JomPAY is absolutely FREE for customers who are making bill payment.

3. Where can I find JomPAY?

JomPAY will be available under the "Payment and Transfer" menu once you have logged into Citibank Online or Citi Mobile App.

4. Do I have to register before making payments with JomPAY?

No registration is required before making payment with JomPAY. However, you must have a valid login account on Citibank Online or Citibank Mobile App to use this service.

5. How do I pay with JomPAY?

It's simple. All you have to do is to look for the JomPAY logo and Biller Code on your bill. Then, log into Citibank Online or Citibank Mobile App, and pay.

6. How long does it take for my payments to go through?

Kindly refer to the table below.

Crediting Time & Refund Time for IBG transaction made at Internet Banking and Over-the-counter (OTC)				
Payment initiated by Customers		*Funds Received by Beneficiaries	*Refund for unsuccessful transaction	
Business days (Mon-Fri)	Before 5:00 am	Same business day	By 11:00 am	By 5:00 pm
	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	
	After 5:00 pm	Next business day	By 11:00 am	By 5:00 pm
Non-Business days (Saturday, Sunday and Federal Territory Public Holidays)		Next business day	By 11:00 am	By 5:00 pm
* Under normal circumstances				

If you make a payment on a non-Banking day, such as on a weekend or a public holiday, the Biller will receive payment on the next Banking Business Day.

A Banking Business Day is a working day in Kuala Lumpur when all Banks are open for business.

7. Can I make a future dated payment?

Yes, you can schedule a future dated and/or recurring payment.

8. How is JomPAY different from the existing Citibank’s bill payment service?

At present, the number of Billers available for you to pay differs significantly across Banks. You may not be able to make payments to a Biller if the Biller is not available at Citibank Online or Citibank Mobile App. JomPAY creates an accessible and inclusive bill payment eco-system for consumers, Banks and billers so that all JomPAY Billers are available to all customers across 42 participating banks in Malaysia.

9. Is there a limit for JomPAY payment?

Some Billers may impose a limit on the amount payable via certain accounts such as Credit Card accounts. Additionally, since JomPAY transactions are performed through Citibank Online or Citibank Mobile App, a daily transaction limit may be imposed by the Bank.

For example, the daily combined limit for JomPAY via Current and/or Savings accounts is RM 50,000 for Citigold and Citibanking.

10. Can I earn Reward Points/Miles/Cashback for JomPAY transaction(s)?

No, JomPAY transaction(s) do not earn Reward Points/Miles/Cashback.

JomPAY on your bills or invoices

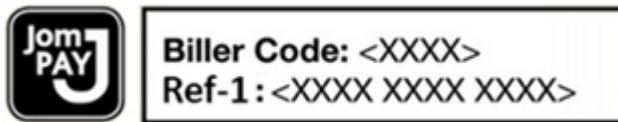
1. What is a JomPAY Customer Reference Box? How do I find it?

It contains unique numbers that your Biller uses to identify you and your bill. Just look for the JomPAY logo on your bill:



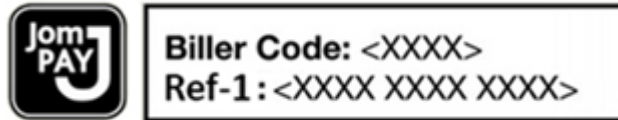
2. What is a Biller Code?

A Biller Code is a unique number to identify a JomPAY Biller. See example below:



3. What is Ref-1?

Ref-1 is a unique number used by your Biller to identify you or your bill. Ref-1 is printed next to the JomPAY logo on your bill. See example below:



4. Why does Ref-1 change in some subsequent bills?

Ref-1 could be either fixed or variable depending on the needs of Billers. In most cases, Ref-1 is fixed.

5. What is Ref-2?

Ref-2 is another set of number that could be either fixed or variable depending on the needs of billers. In most cases, Ref-2 is blank unless specified or required by the biller. It will be provided along with the bill that customer received from the biller.

Troubleshooting

1. What should I do if my payment did not go through?

Firstly, check if your payment details, including Biller Code, Ref-1 and amount are correct. Ensure that your Biller accepts payment from the type of account you are trying to pay based on what is stated in your bill or invoice. For further enquiries, please contact Citiphone at 03 – 2383 0000 (KL), 04 – 296 0000 (PG), 07 – 268 0000 (JB), 06 – 852 0000 (Melaka) and 09 – 509 0000 (Kuantan).

2. My Biller hasn't received my payment. What should I do?

Check the time you made the payment — if you missed the cut-off time, your payment won't go through until the next Banking Business Day (not including weekends or public holidays). Please refer to the table in Question 6.

If your payment has gone through, please contact Citiphone and furnish your JomPAY reference no. which is provided when you complete the payment, so that we can easily track your payment.

3. What should I do if I notice an unauthorized payment in my account?

Please contact Citiphone immediately at 03 – 2383 0000 (KL), 04 – 296 0000 (PG), 07 – 268 0000 (JB), 06 – 852 0000 (Melaka) and 09 – 509 0000 (Kuantan).