

PBB Digital Invoicing – Frequently Asked Questions (FAQ)

1. What is the PBB Digital Invoicing facility?

The Digital Invoicing facility is an online invoicing facility that allows your business (*also known as “the merchant”*) to accept card payments online even if you do not have website.

2. How does it work?

Upon signing up, your company will be given a login access to payment management platform hosted by CyberSource.

In payment management platform, you will be able to create and send the digital invoice to your customer's (*also known as “the cardholder”*) e-mail.

The cardholder will have to complete the payment using the link that was sent to them via email.

With a 2-minute setup, you may also customize what is displayed on the invoice such as:

- i. Your company logo
- ii. Your business address
- iii. Your contact details

3. What's in it for me?

If you are running an online business without an e-commerce website, this facility is for you.

PBB Digital Invoicing allows you to seamlessly request for payment from your customers via e-mail or SMS. It also allows you to accept all credit and debit card payments with no system integration required.

You can now promote your products on any online platform such as Whatsapp, Facebook, Instagram, WeChat, and any other avenue without having to worry about not being able to accept card payments from your customers. You do the marketing and we provide you with the payment solution.

4. Am I **eligible to apply**?

In order to be eligible for this facility, applicants must:

- i. Possess a valid local business registration
- ii. Possess a current account
- iii. Operate from a registered business premise (complete with signboard)

5. How do I **apply**?

Simple!

Step 1: Provide us a copy of the following documents:

Enterprise	Sdn Bhd
SSM Form	Form 9, 24, 49 & M&A*
Sole-Prop / Partner IC Copy	Directors IC Copy
3 Months Current Account Statement	3 Months Current Account Statement

**or equivalent documents*

Step 2: Send it to pbmerchantsvc@publicbank.com.my. An officer will be in touch with you within 48 hours.

6. How long does it take to **setup** the Digital Invoicing?

It will take approximately **ten (10) working days** to complete the on-boarding process. This process includes:

- i. Submission of all company documents
- ii. Site visit conducted by our Merchant Sales Executive
- iii. Signed Merchant Agreement
- iv. Login access to the portal will be sent via email
- v. Merchant training on how to use the portal

A guide will be provided on how to manage the payment management platform.

A dedicated Merchant Sales Executive will be assigned to your account.

7. What are the **charges** like?

For more information on the rates and fees, please get in touch with our Merchant Sales Executives at 03-2176 8110 or e-mail pbmerchantsvc@publicbank.com.my (Monday – Friday, 9am to 5pm).

8. How soon will I **receive the payment**?

All transactions performed before 6pm will be credited into your Public Bank Current Account on the next working day.

For merchants who maintain current account with other Banks, payment will be transferred via Inter-Bank-Giro on T+2.