

PayNet Developer Portal Documentation

See guides, references and resources to help you build with PayNet



Getting Started

See guides, references and resources to help you build with PayNet.

[Quick start >](#)



API Reference

Explore our API reference page to gain a comprehensive understanding of our API.

[Explore now >](#)

Our Products



DuitNow Transfer



Credit Transfer

Fast and convenient payment method that allows instant transfer of funds between bank accounts using proxy (mobile number, NRIC, passport number, etc).



NAD

National Addressing Database (NAD) allows users to register and link their accounts to a proxy of their choosing, facilitating seamless fund transfers.



Network Administration

Signing on/off and echo with DuitNow system. Ensuring its smooth operation and reliable service delivery.



DuitNow Online Banking



DuitNow Online Banking/Wallets

Fast and convenient payment method that allows online purchases, and send/receive money conveniently through a digital platform.



DuitNow AutoDebit

Service that allows authorized automatic deductions from their bank accounts for recurring payments such as bills, subscriptions, or loan repayments.



DuitNow QR



Domestic QR



Cross Border Outward QR

Enables quick, seamless and secure payments by scanning QR codes. Users can make payments at participating merchants by simply scanning the DuitNow QR code.

Enables customers with a foreign Bank Account to make payments via their chosen mobile banking application by scanning the QR code generated by local merchants in Malaysia.

Cross Border Inward QR

Enables Malaysians abroad to make payments via their mobile banking or e-payment application by scanning the merchants' QR code.

Customer-Presented QR

Enables customers to generate and present their own QR codes to merchants for scanning, allowing for convenient and contactless transactions.

DuitNow Pay

Introduction

A simple unified platform that can easily enable PayNet's product such as DuitNow Online Banking / E-wallets, DuitNow AutoDebit, DuitNow QR and MyDebit.

MyDebit

MyDebit Tokenisation

Allows issuers to manage the digital issuance of tokenized MyDebit payment credentials.



MyDebit Secure Card Not Present (CNP)

A Card-Not-Present (CNP) transaction is a retail spend transaction where the Cardholder is not physically present at the Merchant.



Business To Customer (B2C)

Fast and convenient way that allows individual customers to make payments for online purchases directly from their bank accounts, providing a convenient and reliable payment.



Business To Business Model 1 (B2B1)

Enables businesses customers to make one-time payments directly from their bank accounts, providing a convenient and reliable payment option for e-commerce transactions.



Business To Business Model 2 (B2B2)

Enables businesses customers to initiate payments automatically in batches to FPX. Larger organization can thus link their internal accounting system to FPX.



JomPAY

Biller Notification System (BNS)

Responsible for sending the Biller Notification information to the Biller once the Payer has successfully completed a JomPAY transaction at their Bank.

Biller Registration System (BRS)

Bill Registration System (BRS) allows Biller Bank to make an online web service call for validating and notifying successful biller registration.

Biller Validation Module (BVM)

Biller Validation Module (BVM) allows the Payer Bank to make online web-service calls to the BVM when validating and notifying successful NBPS bill payment transactions.