



## Astro Payfy FAQ

### A. Overview

1. What is Payfy eWallet Service (“**Payfy**”)?  
Payfy is an application that provides its users an easy and secure way to store their money for the purposes of making payment for purchases of goods and / or services.
2. Why should I use Payfy?
  - (a) Payfy is easy to use. You only need to download Payfy Application (“**Payfy App**”) on the Google Play or Apple App Store and follow onscreen instructions to set up your account and add your payment details.
  - (b) Payfy is safe to use. All your account information is encrypted. You need to authenticate your identity every time you wish to view or change account information or to make payment through the account.
  - (c) Payfy is fast. You can make online payments in just a few clicks with Payfy. You can save your cards and make payment in 2 steps, without having to enter card details every time.
3. Who can activate and use Payfy?  
Malaysian citizens with active Malaysian mobile number are eligible to register and use Payfy. The applicant must be 18 years old and above at the time of registration of Payfy Account.
4. How much money can I store in a Payfy Account?  
For now, you can store up to RM300 in your Payfy Account. For ease of reference, the money stored in a Payfy account will be called ‘Payfy Cash’.
5. Do I need a smartphone to use Payfy?  
Other than smartphone, you can also download the Payfy App through a compatible tablet and all transactions will be conducted through your smartphone and/or tablet.
6. Where can I download Payfy App and is it free?  
The Payfy App can be downloaded for free from the Google Play or App Store. Standard internet usage and charges apply for the user to download and use the App.
7. I am not able to download the Payfy App, what is the problem?  
Please ensure that your smartphone is connected to internet and that your phone and its operating system is up to date. Payfy App is only supported on Android 6.0 and iOS 10 and above.
8. Which language is Payfy available in?  
Payfy is only available in English at this moment.
9. Can I use Payfy when I am overseas?  
Yes, you can still use Payfy to pay your Astro bill or to top up your Njoi prepaid credit when you are overseas provided that your mobile phone is connected to the internet and it has data roaming to receive One Time Password (“**OTP**”).



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10. Do I have to pay any fees to download and use Payfy?

The Payfy App can be downloaded for free from the Google Play or App Store. Standard internet usage and charges apply for the user to download and use the App.

11. How can I update my Payfy Account details?

You can update your mobile number in your Payfy Account. For other account details, you are required to call-in to Astro Customer Contact Centre and our helpful customer service officer will attend to you accordingly.

### **B. Registration and Activation**

12. I am an Astro customer. How do I activate my Payfy Account?

(a) If you are an Astro customer with a valid Astro ID, you can activate your Payfy Account by providing the required information on the activation page as follows: -

- (i) Full name as per MyKad
- (ii) Mobile number

(b) You will then be required to: -

- (i) read and accept the terms and conditions for using Payfy;
- (ii) confirm that you are 18 years old and above; and
- (iii) acknowledge that you have read our Privacy Notice and give consent to receive marketing information on services, promotions, gifts, vouchers and goodies from us.

(c) A validation code (OTP) will be sent to your registered mobile number for validation purposes before we activate your Payfy Account.

(d) If you have earlier given us your consent to auto-populate your personal information for any new products and / or services to be provided by Astro, your information stated in (a) (i) and (ii) will be auto-populated by us onto the activation page. Nevertheless, you will still be required to update your full name as per MyKad and fill in your updated phone number in the relevant column.

13. What happens if the information auto-populated is not accurate or is not up to date?

You can call our Astro Customer Contact Centre to submit the accurate or updated information and we will validate the information according to the documents that you have provided us.

14. What will happen if I fail to acknowledge that I have read the privacy notice?

Without your acknowledgment, we are not able to activate your Payfy account for you.

15. I am Astro customer, but I have forgotten my Astro ID. What should I do?

Click on '*Forgot Password*' and key in your registered Email to retrieve the registered Astro ID, with an option to reset the Password. You may also login with the registered Email.

16. I am Astro customer, but I do not have an Astro ID. What should I do?

From Payfy App's webpage, you will be redirected to the Astro ID registration page and you will be required to click on "sign-up" to register yourself an Astro ID. Upon you doing that, you can follow the steps in FAQ No.13 above to activate your Payfy Account.



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17. Can I activate Payfy with a non-Malaysian mobile number?  
No, Payfy can only be registered with an active Malaysian mobile number.
18. Can I register 2 Payfy accounts using same mobile number?  
No, one mobile number can only be used for one Payfy Account.
19. What should I do to change my mobile number that I used to activate my Payfy Account?  
You can update your mobile number in Payfy profile section. A validation code (OTP) will be sent to your new mobile number for validation purposes before your Payfy Account is updated with the new mobile number.

### **C. Cash In**

20. How do I cash in money to my Payfy Account?  
You can cash in money to your Payfy Account through your credit card, debit card and / or from your savings and current account opened with a bank incorporated in Malaysia via FPX (Financial Process Exchange). For your convenience, you can save your credit cards and / or debit card's information in your Payfy account.
21. How many cards' information can I save in my Payfy Account at any one time?  
You can save up to a total of 5 credit/debit cards' information in your Payfy Account.
22. How secure it is to save my credit and debit cards' information in Payfy Account profile?  
Payfy is a secure application. It follows the best security practices and safety protocols adopted by payment companies. Any information you enter while transacting with Payfy will be sent in an encrypted format to protect you against unintentional disclosure to third parties.
23. Does Payfy accept all types of debit and credit cards as payment method?  
We accept all types of debit and credit cards issued by a bank incorporated in Malaysia.
24. What is the minimum and maximum limit for cash in?  
The minimum limit for cash in is RM1, and the maximum limit for cash in is up to RM300 provided that it does not exceed the Payfy Account's limit. Kindly note that the Payfy Cash in your Payfy Account shall not exceed RM300 at any given time.
25. Can I remove any of my saved cards?  
Yes, you can remove any of your saved cards and save a new card so long the total saved cards is not more than 5.
26. Will the Payfy Cash in my Payfy Account expire?  
The Payfy Cash in your Payfy Account will not expire save and except Payfy Cash that may be awarded to you under our promotional campaigns where the respective terms and condition will apply . However, in the event your Payfy Account remain inactive for 12 months consecutively from the date of your last transaction conducted over the Payfy Account, we reserve our rights to handle the balance therein in accordance with the Terms and Conditions applicable to Payfy and such other applicable law, including Unclaimed Money Act 1965.



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27. Will I receive notification before the Payfy Cash is handled in accordance with Unclaimed Money Act 1965?

If your Payfy Account remains inactive for too long, notification will be sent to you via SMS at the end of the year to remind you of your balance Payfy Cash in your Payfy Account and that we will need to handle the Payfy Cash therein in accordance with Unclaimed Money Act 1965 if it is inactive for 365 days.

### **D. Transactions**

28. What can I do with Payfy?

For now, you can use Payfy to pay your Astro bill and to top up Njoi prepaid credit. We look forward to offering you more features on Payfy in the near future and you will be updated on the new updates accordingly.

29. Is there any daily limit to the number of transactions that I can conduct through Payfy? Is there any spending limit for each transaction?

There is no limit as to the number of transactions you can conduct in a day. For each transaction, the minimum transaction limit is RM1 and the maximum limit is RM300, subject to the sufficiency of funds in your Payfy Account and any transaction limit set by the billing party.

30. How do I check the status of the transaction?

An email or SMS will be sent to your registered email address or registered phone number to notify you that the transaction is successful. You may also check the status of the transaction in the Transaction History of the Payfy App.

31. I conducted a successful transaction using Payfy but the transaction is not reflected in my bill statement. Why is this happening?

The account summary will show the latest bill payment. Any payment made will be reflected in the next bill statement. If you still do not see the transaction in the subsequent statement, please contact us at [astropayfy@astro.com.my](mailto:astropayfy@astro.com.my)

32. Can I perform peer to peer transactions using Payfy?

No, such service is not available with Payfy for now.

33. How far back can I view my transaction history?

You can view your transaction history up to 6 months from your last transaction.

34. Can I set a future date or scheduled instruction for my bill payment?

This feature is currently unavailable.



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### E. Refund

35. Who should I contact to get a refund from the merchant?

You should contact the merchant directly for a refund. Whether a refund will be allowed is subject to the billing party's terms and conditions for your purchase and its refund policy.

### F. Withdraw

36. How can I withdraw my Payfy Cash?

(a) You can request for withdrawal through Payfy App or website if you are a Malaysian citizen.

(b) We will take 14 business days to process your request for withdrawal.

(c) The money can only be withdrawn and transferred to your bank's current or savings account (bank incorporated in Malaysia).

#### **Customer who activate Payfy from 1 April 2018 until 11 July 2018.**

(i) No withdrawal is allowed within the 1<sup>st</sup> 10 days from the date of activation of the Payfy Account.

(ii) You may perform the withdrawal request by selecting the withdrawal tab at the Home page.

#### **Customers who activate Payfy from 12 July 2018 onwards may withdraw funds only after undergoing KYC identification by providing the additional details as below:**

(i) Full name as per NRIC

(ii) NRIC number

(iii) Front image of NRIC

*(Know Your Customer" (KYC) is a process by business to verify the identity of a customer)*

37. Is there any withdrawal limit?

The minimum withdrawal amount is RM1 and the maximum withdrawal limit is RM300. Please note that cash and referral rewards from Payfy cannot be withdrawn.

38. How many withdrawal requests can be made?

You can only make one withdrawal request at any one time. The next request for withdrawal can only be made not less than 15 days after the money has been successfully credited into your bank account pursuant to your earlier withdrawal request. For any refund and withdrawal, the money will only be credited into your savings or current account opened with a bank incorporated in Malaysia.

39. Is it mandatory for me to provide a softcopy or a snapshot of my MyKad when I request for a withdrawal from my Payfy Account.

Yes, it is mandatory as we need to verify your name and IC number against the softcopy or the snapshot of your MyKad and if you fail to do so, we cannot process your withdrawal request.



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### **G. Security**

40. How safe is it for me to use Payfy?  
You will be required to validate each of your transaction by keying in an OTP that will be sent to you via your registered mobile phone number. Without your validation, we will not proceed with the transaction.
41. How long will the OTP be valid?  
You are given 4 minutes to enter the OTP. You may request for a new OTP to be sent if the earlier OTP has lapsed.
42. What happens if I enter the OTP incorrectly?  
You may request for a new OTP after 1 minute upon receipt of the earlier OTP that you have entered wrongly. For each transaction, you are only allowed to make up to three requests for an OTP to be sent. Exceeding three attempts, you will be redirected to Payfy App activation page.  
After three attempts, customer will need to key-in all the information again in Payfy Activation page.
43. What should I do if I forgot my password?  
Click on the 'Forgot password' button on the login screen and follow the on-screen instructions.
44. What should I do if I suspect that my phone has been stolen or the confidentiality of my password or OTP has been compromised?  
You should immediately change your Astro ID password through Payfy website and continuously monitor for any suspicious transactions thereafter.
45. If I share my mobile device, can someone else use the Payfy App in my mobile device to log in to my Payfy Account to conduct transactions?  
Yes, provided they are aware of your Astro ID and log in password and they are in control of your mobile device. As such, you are strongly discouraged from disclosing or sharing your password (including the OTP) with any person. If you suspect that the confidentiality of your log in password has been compromised, you are advised to change your log in password immediately.

### **H. Termination of Account**

46. How can I terminate Payfy?  
If you wish to terminate Payfy, you can do so by emailing us at [astropayfy@astro.com.my](mailto:astropayfy@astro.com.my) or by filling in the feedback column in our Payfy website / App. Payfy will only be terminated from the date we received your notice to terminate and we are not obliged to effect any of your instructions received after our receipt of your notice of termination. Kindly take note that termination will not affect your liability or obligations in respect of instructions provided to and / or processed by us on your behalf before we receive your notice of termination.
47. Upon termination of Payfy, what will happen to the Payfy Cash?  
If there is Payfy Cash left in the Payfy Account, you must carry out the withdrawal of such unutilized money by following through the withdrawal procedures set out in our Payfy website or the Payfy App including to provide us all the required information, such as your bank account number for the money



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to be credited into and other required information within 30 days from the date of submission of duly complete information for the withdrawal.

### I. **Help and Support**

48. My Payfy Account is blocked. What should I do?  
Please fill up the form that can be found on the “Contact Us” page or email us at [astropayfy@astro.com.my](mailto:astropayfy@astro.com.my).
49. I've discovered discrepancies between the transaction amount and the available balance in my Payfy Account. What should I do?  
You may contact us via Payfy App feedback form or send an email to [astropayfy@astro.com.my](mailto:astropayfy@astro.com.my). Please take note that it is your responsibility to examine the record of your transactions conducted through Payfy App regularly and in a timely manner and to notify us forthwith any errors, irregularities, discrepancies or unauthorized transactions. Your failure or delay to provide such notifications shall be deemed as your conclusive acceptance that the transactions contained in the records are true and accurate.
50. Who should I contact if I have any queries or require further information on the services?  
You can email us at [astropayfy@astro.com.my](mailto:astropayfy@astro.com.my) or by filling up the feedback column that can be found in the Payfy App or [www.payfy.com.my](http://www.payfy.com.my) or to contact us at +603-95433838
51. What should I do if I receive this error notification message when activating my Payfy, “Error. Mobile number is already in use. Please use another mobile number”.  
If the notification message appears,  
i. Please key in another mobile number and proceed with the activation.  
Otherwise, please refer to below options,  
i. You can sign up for a new Astro ID with new mobile number  
ii. You can login using the existing mobile number and reset the password by clicking the “Forgot my Password” selection.  
iii. Please fill in the Contact Us form and our customer service team will contact you for further assistance.



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### **J. Rewards**

52. Any perks of using Payfy?

From time to time, you may be rewarded by us or our affiliates for registering, topping up and / or conducting transactions with Payfy at our discretion.

53. Can I withdraw my cash rewards from Payfy?

Any cash rewards from Payfy are for use within the wallet (pay Astro bills and top up NJOI Prepaid) and cannot be withdrawn.

### **K. Referral Programme**

54. How do you refer your friends to Payfy?

Step 1: Tap the "Invite Friends" tab on the homepage on the Payfy app

Step 2: Select your preferred channel of invitation i.e. Whatsapp or SMS

Step 3: Share the referral link with your friends

55. Why should I join the Payfy referral program?

You may be rewarded for every successful referral! Click on the bell icon in the app to check out our latest rewards for you.

56. Can the same referral link be shared multiple times?

Yes! You can share the referral link as many times as you like. The more the merrier!

57. How do I verify that a referral link has been utilized successfully?

You will be notified via SMS once a friend successfully activates their Payfy account with your unique referral link.

58. Can a referral link work if an account has already been activated?

The referral link will only work for newly activated Payfy accounts.

59. Does a referral link have an expiry date?

The referral links will not expire, but the reward may only be available for limited times and is subject to terms and conditions that be found in our Payfy website.

60. Can I withdraw my Payfy Referral rewards?

No, Payfy Referral rewards are for use within the wallet (pay Astro bills and top up NJOI Prepaid) and cannot be withdrawn.



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### **L. Astro Bill Payment and Njoi Prepaid**

61. How do I top up my Njoi prepaid credit using Payfy?

1. Click on the "Payment" option in app.
2. If you have already linked your account Number with your Payfy profile, the current balance and remaining data will be displayed.
3. Click on the "Top-up" button, and enter the amount that you wish to top-up.

62. How do I make payment for my Astro bill using Payfy?

1. Click on the "Payment" option in Payfy app.
2. If you have already linked your Astro Account number with your Payfy profile, the bill information (name, amount, due date etc.) will be displayed.
3. Click on the "Pay" button and enter the amount that you wish to pay.

If you have not already linked your account number with your Astro Account, click on the button that link your account and you will be able to see your bill information.

63. How long will it take for the billing party to receive the bill payment?

The payment notification is real time. Please take note that in some cases, banks may take up to 30 minutes to confirm the payment.