



Frequently Asked Questions

B Infinite Pay

1. What is B Infinite Pay?

B Infinite Pay is an e-money payment instrument that allows you to pre-load money into the e-wallet that resides in the B Infinite mobile application. Money will be deducted from the e-wallet whenever you perform purchases via QR payment, in-app purchase or peer-to-peer (P2P) transfer anywhere & anytime within Malaysia.

2. What are the features of B Infinite Pay?

- Payment for goods or services using QR Code
- In-app purchases
- Earn BPoints at participating merchants
- Earn BPoints from B Infinite

3. Who can register as B Infinite Pay user?

- Existing B Infinite Members who are holding physical or virtual B Infinite card
- New B Infinite Members who register for a new B Infinite card
- Age 18 and above
- Malaysians

4. How to register as B Infinite Pay user?

Just download our B Infinite Mobile App from Apple App Store, Google Play Store or Huawei AppGallery. Please ensure that your smart phone's operating system is updated to the latest version as we support iOS 10 and above, Android OS versions 7 and above, and HarmonyOS versions 3 and above. If you are still unable to download our mobile app, please email us at enquiry@binfinite.com.my.

Once you have downloaded the B Infinite App, please register for a new B Infinite card and opt in for the e-wallet. It's just a few simple steps:

- a) Complete additional information required
- b) Set your preferred 6-digit Transaction PIN (this PIN is in addition to your B Infinite card PIN)
- c) A message will be prompted to notify you of your registration status

5. What do I need to do if I already have the B Infinite App?

A new version of the App will be made available at Google Play Store, Apple App Store, or Huawei AppGallery. If you have set your phone on auto update the B Infinite App will be auto updated. Else, you need to manually update the new App. Thereafter, you need to sign up, register and opt in for the e-wallet.

6. **Once I've updated my B Infinite App, should I proceed to login or sign up?**

Please follow the login guide below after you have updated or download your B Infinite App. Thereafter, you can opt in for the e-wallet.

Guide	And you have an existing website account	And you do not have a website account
If you are an existing App user	Log in with email address & password	<ol style="list-style-type: none"> 1. Choose forget password in the App 2. New password will be assigned to you via email. Please check your Junk folder if the email is not in your Inbox. 3. Log in with new password
For new APP user	Log in with email address & password	Sign-Up via App OR Web

7. **What do I need to do if I am an existing B Infinite card holder but do not have the B Infinite App?**

Just download our B Infinite Mobile App from Apple App Store, Google Play Store or Huawei AppGallery. Please ensure that your smart phone's operating system is updated to the latest version as we support iOS 10 and above, Android OS versions 7 and above, and HarmonyOS versions 3 and above. If you are still unable to download our mobile app, please email us at enquiry@BInfinite.com.my.

Once you have downloaded the B Infinite App, please add your B Infinite card and opt in for the e-wallet. It's just a few simple steps:

- d) Complete additional information required
- e) Set your preferred 6-Digit Transaction PIN (this PIN is addition to your B Infinite card PIN)
- f) A message will be prompted to notify you of your registration status

8. **Why I am not able to register for the e-wallet?**

There are few possible reasons why your registration is unsuccessful

- a) The email, handphone number or MyKad number is already registered
- b) You are a non-Malaysian
- c) You are below 18 years old
- d) You are not using local mobile number

9. **Why do I need to register or add a B Infinite card?**

So that you can continue to earn BPoints from B Infinite and existing loyalty partners.

10. **Any annual or joining fee to be a B Infinite Pay user?**

No. There is no cost to download and register.

11. **Is B Infinite Pay regulated by Bank Negara Malaysia?**

Yes, B Infinite Pay is approved and regulated by Bank Negara Malaysia (BNM). You may refer to Bank Negara Malaysia website at http://www.bnm.gov.my/index.php?ch=ps&pg=ps_regulatees

12. What is B Infinite Pay wallet size and transaction limit?

Please refer to the table below:

Account	Basic	Basic (with identity verification)
Size	RM200	RM200
Upgrade Method	<ul style="list-style-type: none"> Upon registration 	<ul style="list-style-type: none"> Upon identity verification (KYC) process to ensure compliance with all relevant legislation and regulations
Features	<ul style="list-style-type: none"> All payment transactions In-app purchase 	<ul style="list-style-type: none"> All payment transactions In-app purchase Peer-to-peer (P2P) transfer with other B Infinite Pay users
Daily Transaction Limit	RM999	RM999
Monthly Transaction Limit	RM4,999	RM4,999
Annual Transaction Limit (based on calendar year)	RM59,999	RM59,999

**Please note that the transaction limit includes the limit of sending funds through P2P*

***KYC = Know Your Customer. Potential user needs to submit mobile number, name as per ID, email address and ID documentation (only MyKad is accepted).*

- The maximum wallet limit is RM200. You are not allowed to top up / reload the e-wallet above the pre-set balance.
- Minimum amount for each top up is RM10.

Top up e-wallet

1. What currencies does B Infinite Pay support?

B Infinite Pay only supports Malaysian Ringgit (RM / MYR) at this point of time.

2. How do I top up my e-wallet

a) FPX services within the B Infinite App

You may choose to top up using your current/savings account, depending on the type of account you have from the list of FPX participating banks.

3. What do I do if the money is not reflected in my e-wallet?

Please check if your Bank account has been debited, if yes, please email us at enquiry@binfinite.com.my the reload receipt from the Bank and we shall assist in resolving the matter.

4. What is the minimum & maximum reload for my e-wallet?

The minimum amount per top up is RM10 and the maximum amount is RM200 as long as the available balance didn't exceed RM200 at any point of time.

B Infinite Pay Features

1. How do I make a payment using B Infinite Pay?

There are 3 types of payment functions

a) Static QR Code

- i. Open our B Infinite Mobile App
- ii. Select "Scan"
- iii. You may need to allow camera when using our app
- iv. Direct smartphone to capture QR Code that is printed on Point of Sale material, make sure QR Code is in camera frame
- v. Key-in the correct amount
- vi. Key-in your 6-digit Transaction PIN
- vii. Show the cashier the payment successful notice that appears on your mobile phone.

b) Dynamic QR Code

- i. Open our B Infinite Mobile App
- ii. Select "Scan"
- iii. You may need to allow camera when using our app
- iv. Direct smartphone to capture QR Code that is displayed on merchant's terminal or mobile device, make sure QR Code is in camera frame
- v. Ensure the merchant name and amount is correct
- vi. Key-in your 6-digit Transaction PIN
- vii. Receipt will be generated by the merchant

c) In-app purchase via B Infinite App

- i. During checkout, select B Infinite Pay as your payment method
- ii. Ensure the amount is correct
- iii. Key in your 6-digit Transaction PIN

2. Where can I view the participating merchants?

Our participating merchants can be found at www.binfinite.com.my or the mobile app. Our participating merchants may also display point of sales material at their outlet.

3. Is there any limit for each transaction?

No. You can transact any amount as long as it is within your available balance.

4. What if my transaction got rejected?

These are the possible reasons why your transaction could be rejected.

- a) Invalid Transaction PIN: Please retry with the correct PIN. If you forgot your PIN, please access your profile page, click Change my B Infinite Pay PIN to set a new PIN.
- b) Insufficient Fund: Just top-up and perform the transaction again
- c) Account is blocked: Please email us at enquiry@Binfinite.com.my for more information

5. [Can I use B Infinite Pay overseas?](#)

No. B Infinite Pay is only accepted by local merchants. However, you may still perform in-app purchases while you are abroad.

6. [Where can I view my transactions?](#)

You can view your last 30 days transactions under “History” located on the main page of the App.

7. [What if I want to view more than 30 days transactions?](#)

Please email us at enquiry@binfinite.com.my for assistance.

8. [Can I request for a refund for payment made?](#)

This can only be done at merchant outlets and subject to individual merchant’s return policy. Any dispute on the goods or services purchased need to be resolved between you and the merchant.

9. [How do I earn BPoints?](#)

If you transact at B Infinite loyalty partners, you will continue to earn BPoints from our loyalty partners. In addition, if the payment is made with B Infinite Pay, you may also earn BPoints if we do adhoc promotions with the partners. Some in-app activities will also earn you BPoints making it fast, easy & simple to earn BPoints.

10. [Can I withdraw cash?](#)

No. You can’t withdraw cash from your B Infinite Pay wallet.

11. [Since I can’t withdraw cash, how do I get back the cash from my e-wallet?](#)

No cash withdrawal is permitted except when you are closing your B Infinite Pay Account, where you transfer funds out of your B Infinite Pay Account to your own personal banking account only. A transfer fee of RM1.50 fee will be chargeable for account closure. Should you require your account to be closed, kindly email us at enquiry@binfinite.com.my for assistance

Profile Update

1. [Can I update my personal details?](#)

Yes, you may do so via the B Infinite App by selecting “edit profile”.

Only the following information can be changed:

- a) Mobile number
- b) Email address
- c) Residential address

2. [How do I change my mobile number?](#)

- a) Select “edit profile”.
- b) For verification purposes, you are required to key in your B Infinite App password
- c) Update your new mobile number
- d) Upon successful update, a One-Time-Password (OTP) will be sent to your new mobile number
- e) Key in your OTP to complete the profile change

3. How do I change my email address?

- a) Select “edit profile”.
- b) For verification purposes, you are required to key in your B Infinite App password
- c) Update your new email address
- d) Upon successful update, an email link will be sent to your new email address for verification
- e) Click the email link to complete the profile change

4. How do I change my residential address?

- a) Select “edit profile”.
- b) For verification purposes, you are required to key in your B Infinite App password
- c) Update your new residential address
- d) An email will be sent to your email address

Password / Transaction PIN

1. I forgot my B infinite App password, what should I do?

You may go to Log In OR select “Change my Password” in your user profile page and click on “Oops! Can’t remember my password”. A password reset link will be sent to your registered email address. Use the link to update the password and to sign in to the app with the new password.

2. I forgot my 6-Digit Transaction PIN, what should I do?

You may select “Change my B Infinite Pay PIN” in your user profile page, an OTP will be sent to you by SMS in order for you to reset your 6-digit Transaction PIN. User can request to resend OTP via the App.

3. Can I change my password?

You may select “Change my Password” in your user profile page. Key in the existing password and the new password twice for confirmation.

4. Can I change my Transaction PIN?

You may select “Change my B Infinite Pay PIN” in your user profile page. Enter OTP that will be sent to your registered mobile phone number and the new B Infinite Pay PIN.

Security & Privacy

1. What should I do if I lost my mobile phone?

To safeguard your account, we recommend that you take the following steps:

- a) Contact your mobile operator to block your SIM card immediately to avoid any attempt to request OTP to reset your B Infinite Pay e-Wallet password/PIN.
- b) You can also sign in into another phone so the B Infinite Pay account in the other phone can be signed out.
- c) Change your passwords and block access to your email accounts on your phone so that anyone who has your phone will not have access to your email accounts.

- d) Request a new SIM card from your mobile operator. Login to B Infinite APP on your new phone – change your passwords for your app login, transaction PIN and B Infinite card PIN is highly recommended.

2. **What should I do if I can't use my e-wallet even though I have funds in it?**

You may contact our customer hotline at 03-21418080 from Monday to Friday (9am to 6pm excluding public holiday) by providing your personal details such as full name, registered email address and contact number for assistance. We will investigate and process your request within 3 to 5 working days.

3. **How to keep my e-wallet safe?**

- a) Make sure your phone is set with auto screen lock.
- b) Never share your B Infinite App password with anyone
- c) Never share your B Infinite Pay 6-digit Transaction PIN with anyone
- d) Never store your password or PIN in a readable format inside your mobile phone
- e) Never set password or PIN that is not easily guessed by other your own birthday

4. **Is my personal information safe?**

All personal information and payment transactions are encrypted and protected. BLoyalty complies to the Personal Data Protection Act & Financial Services Act 2013 whereby any customer information stored is protected and not shared with any unauthorized 3rd parties. You may view our privacy policy at <https://www.B Infinite.com.my/privacy>.

Jailbroken / Rooted Devices

1. What does jailbroken / rooted devices?

Jailbreak is defined as the privilege escalation of an Apple device for the purpose of removing software restrictions imposed by Apple on iOS, tvOS & watchOS operation systems. iOS devices will then be vulnerable includes but not limited to: Apple iPhone, Apple iPad, Apple iPod Touch & Apple TV2.

Rooting is defined as a process of allowing users of smartphones, tablets & other devices running on the Android mobile operating system to attain privileged control (known as root access) over various Android subsystems.

Both jailbreak & rooting allow privilege access to system files that can be manipulated to enable installation of apps, themes, & extensions that are not supported by Apple & Android, hence unavailable for download and install on Apple Apps Store & Google Play Store.

2. Does B Infinite Pay support jailbroken / rooted devices?

No, we don't support jailbroken / rooted devices or any device that has been altered in any way to protect the security of our users.

Support

1. Why am I unable to access my B Infinite Pay e-Wallet?

We conduct regular maintenance or system upgrade to provide you with continuous improvement for a better user experience. Please follow us on our social media to keep abreast with our latest updates on announcements & promotions.

Facebook: @BInfiniteRewards <https://www.facebook.com/BInfiniteRewards>

Twitter: @BInfiniteReward

Instagram: @BInfiniteRewards

2. What happens to my B Infinite Pay e-Wallet during maintenance?

Your B Infinite Pay eWallet remains safe and secured. Nobody can access your account without your login credentials, hence please be reminded not to share your Password and Transaction PIN with anyone.