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A. Financial Process Exchange (FPX) Offering Channel, Transaction Fee, Transaction Limit and Cut Off Time

BNP Paribas as Buyer Bank		Channels
		Internet Banking
Fees and Charges (RM per transaction)		Please refer to respective Seller/ Merchant
Transaction Limit (RM per transaction)		Please refer to respective Seller. Supported Merchant's Special Limit, No daily limit
Operating Time/ Cut Off Time		8.45am - 5.00pm on business day
Value Dating		Same day value
Refund for Unsuccessful Transactions		Immediate
SLA for Authorizer to Respond		4 calendar days
SLA for Authorization Confirmation Status		Within 30 minutes



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B. Frequently Asked Questions (FAQ)

Q1: Is there any transaction limit under the FPX payment method?

A1: You can initiate and authorize payment as per the respective limit set by FPX merchant.

Q2: What are the operating hours for FPX Payment via Connexis Cash?

A2: The Operating hours for FPX Payment method via Connexis Cash are between 8.45am – 5.00pm on Kuala Lumpur Business Days.

Q3: What is the Cut-Off Time (COT) for FPX payment processing on a business day?

A3: The Cut-Off Time (COT) for FPX payment processing on a Kuala Lumpur Business Day is 5.00pm.

Q4: When will the payment be processed if I authorize FPX payment after Cut-Off Time (COT) on business day?

A4: The FPX payment authorized after cut-off time (COT) of a business day will be processed during the next available business day.

Users authorize FPX payment on	System will process the payment on
Business Day before COT (5.00pm)	The Same Business Day
Business Day after COT (5.00pm)	The Next Business Day
Weekend or Public Holiday	The Next Business Day

Q5: What is the Turn-Around Time for authorizer to authorize a FPX payment?

A5: Authorizer will need to authorize the payment within 4-calendar days after payment initiation.



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Q6: What would happen if authorizer did not authorize the payment after 4-calendar days upon payment initiation?

A6: The payment instruction will expire, and the status “cancelled” will be shown for the expired transaction on the Internet Banking platform, Connexis Cash.

Q7: Can I authorize a FPX payment on the coming Monday, given that the payment instruction is submitted on Friday and the coming Monday is a public holiday?

A7: As the turn-around time for FPX payment authorization is 4 calendar days, you will have to authorize the FPX payment before the cut-off time (5.00pm) on Friday (which is a business day) to avoid payment being expired and canceled when processed on Tuesday (since Monday is a public holiday and the FPX payment authorized on Monday will be processed during the next business day, which is Tuesday).

➤ **Contact Us-**

Email your enquiry to the Client Service Department at csd_malaysia@asia.bnpparibas.com