



Your Choice Bank

e Current Account-i • e Akaun Semasa-i



www.irakyat-1Pay.com.my

1PAY USER GUIDE

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OVERVIEW

- At Bank Rakyat, we are committed in finding new ways to save your time and to ensure that your online banking experience is as convenient as possible.
- 1PAY is an electronic payment instrument that allows eCA-i account holders, to make payments and fund transfer. It reflects the current practice of issuing physical paper cheque used by conventional Current Account.
- 1PAY is a quick and simple way of making payment/banking transaction of Current Account for funds transfer by the accountholder to a third-party account in Bank Rakyat or to third parties in other Banks.

TYPES OF USER

In 1PAY we can cater for the following type of user:

User	Description
Individual Account	
Authorizer	Accountholder/ User who applied for eCA-i and will be able to perform creation and authorization for transaction.
Mandate (Authorizer)	User who is appointed by the accountholder to manage their account and will be able to perform creation and authorization for transaction.
Non Individual Account	
Maker	User who is appointed by the Company/ Entity to perform creation of payment transaction.
Authorizer	User who is appointed by the Company/ Entity to approve all transaction performed by the Maker. Able to perform creation of payment transaction.
Mandate (Authorizer)	User who is appointed by the Company/ Entity to approve all transaction performed by the Maker. Able to perform creation of payment transaction.
Payee	
Payee/ recipient	The Payee/ recipient of payment issuance will be able to check on the status of the payment issued by the payer/acountholder.

MENU AVAILABLE AND ACCESSIBILITY

MENU	INDIVIDUAL ACCOUNT	NON INDIVIDUAL ACCOUNT
ACCOUNT MANAGEMENT		
Account Summary	✓	✓
Current Account Balance Enquiry	✓	✓
Statement Enquiry	✓	✓
Cheque Pending Clearance	✓	✓
1PAY ISSUANCE		
New 1PAY Issuance	✓	✓
1PAY Draft	✓	✓
1PAY Favourite	✓	✓
1PAY CANCELLATION AND STOP PAYMENT		
1PAY Cancellation Payment Request	×	✓
1PAY Stop Payment Request	✓	✓
1PAY STATUS ENQUIRY		
1PAY Status Enquiry	✓	✓
1PAY Pending Authorisation Enquiry	×	✓
AUTHORISATION		
1PAY Authorisation	×	✓
1PAY Stop Payment Authorisation	×	✓
Payee Earmark Authorisation		
1PAY Earmark Authorisation	✓	✓
Account Administration		
Password Management	✓	✓
User Detail Information Update	✓	✓

PAYMENT MODE

In 1PAY, the payment modes available are as follows:

Payment Mode	Description
Interbank Transfer	For transfer and payment to account at other Bank Transfer will be done using IBG and Rentas.
Intrabank Transfer	For transfer and payment to account within Bank Rakyat
Cash – Over the Counter	Enabling customers (Payer) to make payments / fund transfer to recipient (payee) in cash over the counter. The payees can only encash the payment at Bank Rakyat branches.
Issuance of Banker Cheque	Allow cheque purchase transaction to be done from customer's location while collecting of the cheque at the Customer's desired Bank Rakyat branches.

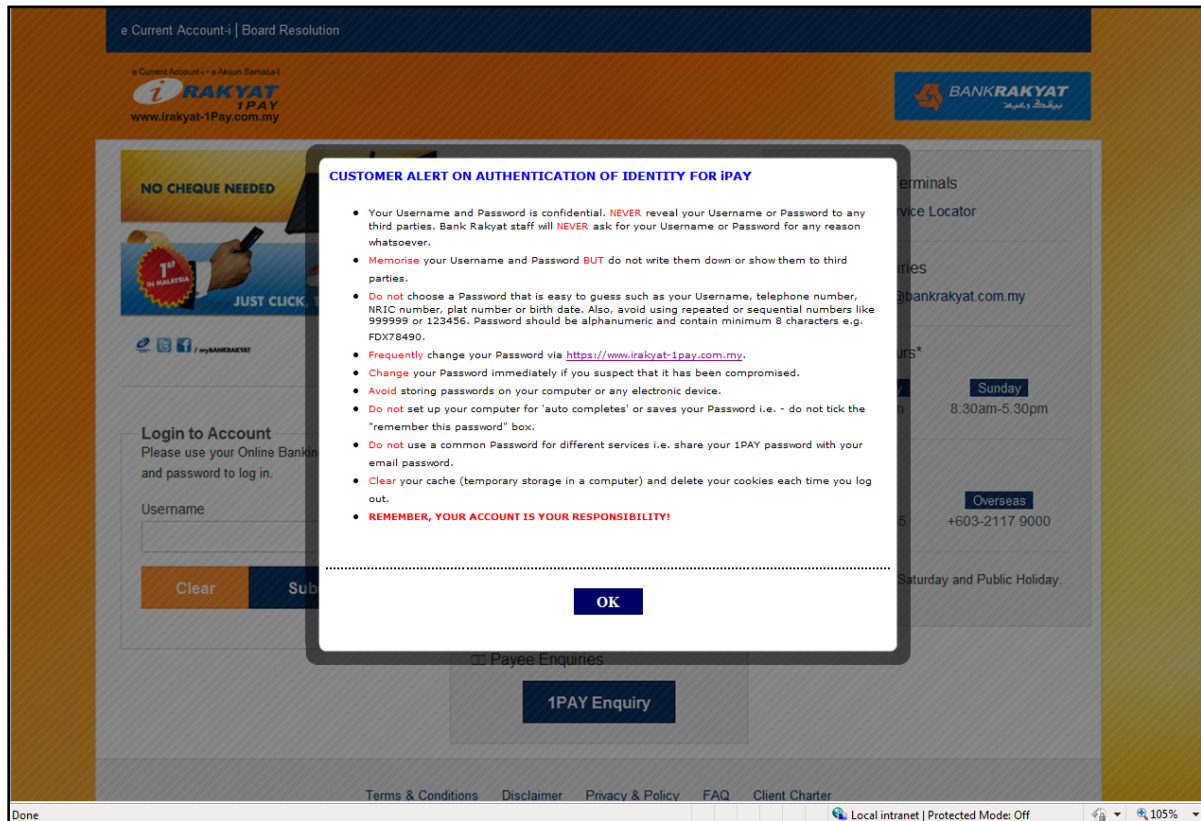
GETTING STARTED

Accessing 1PAY web page

Go to <https://www.irakyat-1pay.com.my>

The following page will be displayed

Click on **OK** button



The following screen shows the login page for user login

e Current Account-i | Board Resolution Today: Tuesday, December 23, 2014 | 11:44:27 AM

1 RAKYAT 1PAY
www.irakyat-1Pay.com.my

BANK RAKYAT
بنك رايك特

e Current Account-i Your Choice Bank

NO CHEQUE NEEDED

THE 1st ELECTRONIC CURRENT ACCOUNT IN MALAYSIA

- Privacy Assured
- Eco Friendly
- Easy Access - Anytime, Anywhere
- 24 / 7
- Cost Efficient

JUST CLICK, TYPE OR PRESS

Stay safe online!
Please make sure your 'Secure Phrase' is correct before proceed to login

Remember!
Never login via email links and please do not reveal your 'Password' to anyone

1PAY Enquiry

Self Service Terminals
Service Locator

General Enquiries
telerakyat@bankrakyat.com.my

Operating Hours*

Monday - Friday 7.30am-9.30pm	Sunday 8:30am-5.30pm
---	--------------------------------

Contact Us

Local 1-300-88-12265	Overseas +603-2117 9000
--------------------------------	-----------------------------------

* We are closed on Saturday and Public Holiday.

Terms & Conditions | Disclaimer | Privacy & Policy | FAQ | Client Charter

Local intranet | Protected Mode: Off | 105%

Please login using your default USERNAME and PASSWORD.

First Time Login

Please login using your default USERNAME which is your IC Number.

e Current Account-i | Board Resolution Today: Friday, December 05, 2014 | 11:06:55 AM

1PAY
www.1rakyat-1Pay.com.my

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Current Account-i **BANK RAKYAT**
Your Choice Bank

THE 1st ELECTRONIC CURRENT ACCOUNT-i IN MALAYSIA

- Privacy Assured
- Eco Friendly
- Easy Access - Anytime, Anywhere
- 24 / 7
- Cost Efficient

1PAY Enquiry

Self Service Terminals
Locate nearest branch
Select available branch

General Enquiries
telerakyat@bankrakyat.com.my

Operating Hours*

Monday - Friday 7:30am-9:30pm	Sunday 8:30am-5:30pm
---	--------------------------------

Contact Us

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Bank Rakyaty | Jalan Tasek, 50480 Kuala Lumpur

Local intranet | Protected Mode: Off | 100%

The following screen will appear.

e Current Account-i | Board Resolution Today: Friday, December 05, 2014 | 11:07:09 AM

e Current Account-i | e Akaun Semasa-i

BANK RAKYAT
1PAY
www.irakyat-1Pay.com.my

BANK RAKYAT
بنك رايك特

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- 24 / 7
- Cost Efficient

1st IN MALAYSIA
JUST CLICK, TYPE OR PRESS

First Time Login for 830402089711

Username
830402089711

Password

Clear **Submit**

Stay safe online!
make sure your 'Secure Phrase' is correct before proceed to login

Remember!
Never login via email links and please do not reveal your 'Password' to anyone

Payee Enquiries
1PAY Enquiry

Self Service Terminals
Locate nearest branch
Select available branch

General Enquiries
telerakyat@bankrakyat.com.my

Operating Hours*

Monday - Friday **Sunday**
7:30am-9:30pm 8:30am-5:30pm

Contact Us

Local **Overseas**
1-300-88-12265 +603-2117 9000

* We are closed on Saturday and Public Holiday.

Terms & Conditions Disclaimer Privacy & Policy FAQ Client Charter

Bank Rakyat | Bank Rakyat | Bank Rakyat | Bank Rakyat | Bank Rakyat

Local intranet | Protected Mode: Off

Please key in using default PASSWORD keyed in during registration of 1PAY

e Current Account-i | Board Resolution Today: Friday, December 05, 2014 | 11:07:27 AM

1 RAKYAT 1PAY
www.irakyat-1Pay.com.my

BANK RAKYAT
Bank Rakyat Malaysia

NO CHEQUE NEEDED

THE 1st ELECTRONIC CURRENT ACCOUNT-i IN MALAYSIA

JUST CLICK, TYPE OR PRESS

e Current Account-i BANK RAKYAT Your Choice Bank

- Privacy Assured
- Eco Friendly
- Easy Access - Anytime, Anywhere
- 24 / 7
- Cost Efficient

Multi-Channel Call Centre
1-300-88-12265
11:00am - 11:00pm

www.bankrakyat.com.my

Self Service Terminals

Locate nearest branch

Select available branch

General Enquiries

telerakyat@bankrakyat.com.my

Operating Hours*

Monday - Friday	Sunday
7.30am-9.30pm	8.30am-5.30pm

Contact Us

Local	Overseas
1-300-88-12265	+603-2117 9000

First Time Login for 830402089711

Username

Password

Clear **Submit**

Stay safe online!

make sure your 'Secure Phrase' is correct before proceed to login

Remember!

Never login via email links and please do not reveal your 'Password' to anyone

Payee Enquiries

1PAY Enquiry

[Terms & Conditions](#) [Disclaimer](#) [Privacy & Policy](#) [FAQ](#) [Client Charter](#)

Bank Rakyat Malaysia | Jalan Tasek, 50480 Kuala Lumpur

Local intranet | Protected Mode: Off

100%

The following screen will appear

FIRST TIME LOGIN	
Temporary Username*	: 830402089711
New Username *	: <input type="text"/>
Password (New Password)*	: <input type="password"/>
Re-enter Password (New Password)*	: <input type="password"/>
Mother's Maiden Name*	: <input type="text"/>
Email Address*	: <input type="text"/>
Insert Your Secure Phrase*	: <input type="text"/>

[Back](#) [Submit](#)

Done Local intranet | Protected Mode: Off 100%

Kindly change your Username and Password and set your Secure Phrase. Click on **Submit** button to proceed.

FIRST TIME LOGIN	
Temporary Username*	: 830402089711
New Username*	: <input type="text" value="adli2014"/>
Password (New Password)*	: <input type="password" value="••••••••"/>
Re-enter Password (New Password)*	: <input type="password" value="••••••••"/>
Mother's Maiden Name*	: <input type="text" value="Aminah"/>
Email Address*	: <input type="text" value="adli@yahoo.com"/>
Insert Your Secure Phrase*	: <input type="text" value="Burung"/>

Done Local intranet | Protected Mode: Off

You will be prompted with the Terms and Conditions of 1PAY. You are required to read and understand the Terms and Conditions.

Please Accept Below Term And Condition Before Proceed.

1PAY TERMS AND CONDITIONS

Congratulation! Your Password has been successfully changed and
Secure Phrase Registered.

Please Accept Below Term And Condition Before Proceed.

TERMS AND CONDITIONS OF SUBSCRIPTION AND ACCESS TO 1PAY

Important Notice

The Customer's subscription and access of the 1PAY shall be subjected to the Terms & Conditions stipulated herein. These terms and conditions set out the rights and obligations of you being the Customer and us, the Bank in connection with the use of 1PAY provided in your Electronic Current Account-i (eCA-i). All terms and conditions stipulated herein are legally binding and you are required to read them carefully before you accept and agree to the following terms and conditions.

1.0 Definitions and Interpretation

1.1 Definitions:

"1PAY"	means the online internet banking services provided by the Bank from time to time which may be accessed by the Authorized User and any other electronic means approved by the Bank.
"Account"	means any one or more of the Customer's savings, Kad Rakyat, financing, investment or any other accounts which the Customer has or may have with the Bank.
"Authorized User(s)"	means the Customer and/or any other person(s) duly approved and authorized by the Customer to access the 1PAY including the Authorized Maker and the Authorized Signatory.
"Authorized Maker(s)"	means a person (s) duly approved and authorized by the Customer to create payment which may include but not limited to the Customer and the Authorized Signatory.
"Authorized Signatory(ies)"	means a person(s) appointed by the Customer to create payment and/or to authorize payment, to instruct cancellation and stop payment which may include but not limited to the Customer.
"Bank"	means Bank Kerjasama Rakyat Malaysia Berhad co-operative society registered under the Co-operative Societies Act, 1993 with its registered address at 3rdFloor, Bangunan Bank Rakyat, JalanTangsi, 50480 Kuala Lumpur
"Business Day"	means any day from Monday to Friday on which the Bank is opened for business in Kuala Lumpur excluding public holidays.
"Charges"	means all fees, commission, charges, costs and expenses required to be paid under the Terms by the Customer to the Bank from time to time.
	means the person in whose name the Designated Accounts are opened and maintained with

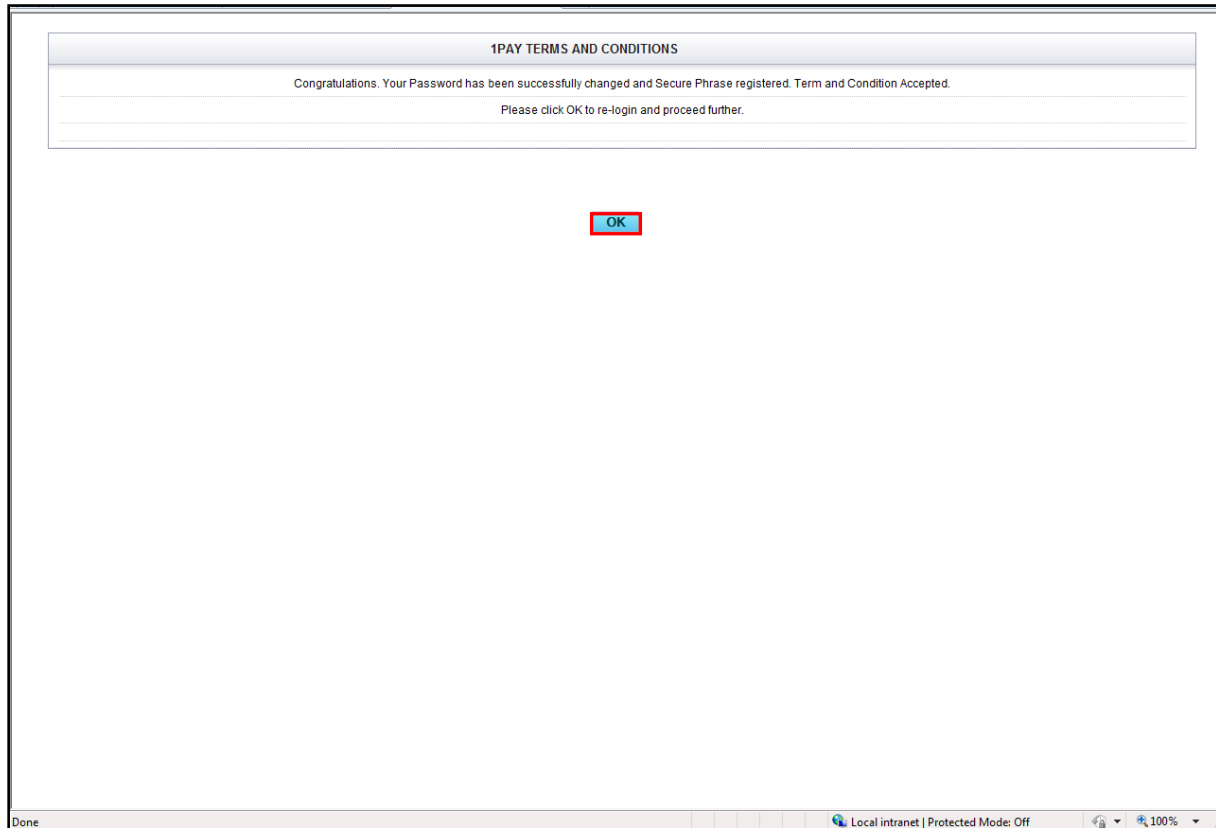
Done Local intranet | Protected Mode: Off 100%

Once you agree please click on the **Submit** button.

<p>28.1 The Customer hereby consent and agrees that the Bank may use the Customer's data for the purpose of marketing and statistical analysis on the related range of products or services offered by the Bank provided always that this consent and authorization may be withdrawn at anytime by the Customer by giving ample prior written notice to the Bank.</p> <p>29.0 Consent Authorization under the Development Financial Institutions Act 2002</p> <p>29.1 The Customer agrees that the Bank may disclose any information in respect of the Customer, the instructions and the Customer's subscription and access to the IPAY:-</p> <ul style="list-style-type: none">(i) to any of the Bank's related corporations, branches, affiliates, business partners and/or any of other persons where the Bank deem disclosure necessary to give effect, complete, verify or restrict a transaction or instruction;(ii) to Bank Negara Malaysia or other regulatory authorities in or outside Malaysia including court orders and requests;(iii) to protect and/or defend our rights and the Bank's property; or(iv) to protect the interests of the public including but not limited to the detection of crimes and the apprehension of criminals; or(v) where disclosure is required or permitted by laws. <p>29.2 Due to the nature of access of IPAY, the Customer agrees and acknowledges that the Bank does not guarantee or ensure and does not make any representations or warranties in respect of the confidentiality of the information and the Customer hereby agrees to accept the risk associated with the use of the IPAY including but not limited to the risk that all information transmitted through the IPAY may be accessed by unauthorized third parties and accordingly, the Customer agrees not to hold the Bank responsible or liable for any such unauthorized access.</p> <p>30.0 Miscellaneous</p> <p>30.1 If any provision contained in the Terms and Conditions is held to be illegal, invalid or unenforceable under present or future laws, such provision shall be fully severable and the Terms and Conditions shall be construed and enforced as if such illegal, invalid or unenforceable provision had never comprised a part hereof and the remaining provision shall remain in full force and effect and shall not be affected by the illegal, invalid or unenforceable provision or by its severance.</p> <p>30.2 The Bank's rights under the Terms and Conditions(a) may be exercised as often as necessary, (b) are cumulative and not exclusive of any other rights under any applicable law, and (c) may be waived only in writing and specifically. Any delay in the exercise or non-exercise of any such right is not a waiver of that right.</p> <p>30.3 In the event that the Bank fails or neglects to enforce any provision or remedy under the Terms and Conditions for whatever reason(s), the Bank shall neither be construed as having waived our rights to enforce the same nor as having waived our rights to any continuing, succeeding or subsequent breach of the same or any other provision in the Terms and Conditions.</p> <p>30.4 The Customer may not assign any right or benefit under the Terms and Conditions without the Bank's prior written consent.</p> <p>31.0 Governing Law & Jurisdiction</p> <p>31.1 The Customer agrees that the Terms and Conditions shall, at all times, be governed by and construed in accordance with the laws of Malaysia. Any dispute arising in respect of the IPAY and these Terms and Conditions which cannot be resolved in the manner stipulated herein shall be referred to the Courts of Malaysia situated in Kuala Lumpur or the courts of such other competent jurisdiction as the Bank may at its absolute discretion elect to submit and the service of any legal process may be effected in any manner permitted by law.</p> <p>BY ACCESSING THIS WEBSITE AND/OR ANY OF ITS PAGES YOU ARE DEEMED TO HAVE AGREED TO THE ALL TERMS AND CONDITIONS SET OUT ABOVE.</p> <p><input checked="" type="checkbox"/> I have read and agreed to the terms and conditions.</p> <p style="text-align: center;">Submit</p>
--

Done Local intranet | Protected Mode: Off 100%

Your Username and password has been successfully changed. Please select "OK" button to proceed for re-login.



Login After Registration

Enter valid Username click **Submit** button.

e Current Account-i | Board Resolution Today: Friday, December 05, 2014 | 11:19:52 AM

1 RAKYAT 1PAY
www.irakyat-1Pay.com.my

BANK RAKYAT
بنك رايك特

NO CHEQUE NEEDED

e Current Account-i **BANK RAKYAT**
Your Choice Bank

THE 1st ELECTRONIC CURRENT ACCOUNT-i IN MALAYSIA

- Privacy Assured
- Eco Friendly
- Easy Access - Anytime, Anywhere
- 24/7
- Cost Efficient

JUST CLICK, TYPE OR PRESS

1 IN MALAYSIA

Stay safe online!
Please make sure your 'Secure Phrase' is correct before proceed to login

Remember!
Never login via email links and please do not reveal your 'Password' to anyone

Payee Enquiries
1PAY Enquiry

Self Service Terminals
Locate nearest branch
Select available branch

General Enquiries
telerakyat@bankrakyat.com.my

Operating Hours*
Monday - Friday 7:30am-9:30pm
Sunday 8:30am-5:30pm

Contact Us
Local 1-300-88-12265
Overseas +603-2117 9000

* We are closed on Saturday and Public Holiday.

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Bank Rakyat Bank Rakyat Jalan Tassei 50480 Kuala Lumpur

Local intranet | Protected Mode: Off | 100%

Application opens the password page with the secure phrase as shown below.

e Current Account-i | Board Resolution Today: Friday, December 05, 2014 | 11:20:20 AM

e Current Account-i | e Akaun Semasa-i **BANK RAKYAT 1PAY** www.irakyat-1Pay.com.my **BANK RAKYAT** برقيت و خدمات

NO CHEQUE NEEDED **e Current Account-i** **BANK RAKYAT** Your Choice Bank

THE 1st ELECTRONIC CURRENT ACCOUNT-i IN MALAYSIA

- Privacy Assured
- Eco Friendly
- Easy Access - Anytime, Anywhere
- 24 / 7
- Cost Efficient

Secure Phrase for adli2014
Burung

Password
.....

Clear **Submit**

Login Access

Stay safe online!
make sure your 'Secure Phrase' is correct before proceed to login

Remember!
Never login via email links and please do not reveal your 'Password' to anyone

Payee Enquiries
1PAY Enquiry

Self Service Terminals
Locate nearest branch
Select available branch

General Enquiries
telerakyat@bankrakyat.com.my

Operating Hours*

Monday - Friday 7:30am-9:30pm	Sunday 8:30am-5:30pm
---	--------------------------------

Contact Us

Local 1-300-88-12265	Overseas +603-2117 9000
--------------------------------	-----------------------------------

* We are closed on Saturday and Public Holiday.

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Done Local intranet | Protected Mode: Off 100%

Enter valid Password and click **Submit** button.

The following main page is displayed

The screenshot shows the main page of the iRakyat IPAY web application. At the top, a dark blue header bar contains the user name 'KAMAL ADLI BIN ABU', a 'Logout' button, and the last login time '05 December 2014, 11:09:24'. To the right, it shows the current date and time: 'Today: Friday, December 05, 2014 | 11:20:30 AM'. Below the header, the left sidebar is orange and contains the following menu items:

- ACCOUNT MAINTENANCE HIDE
 - Account Summary
 - Current Account Balance Enquiry
 - Transaction History Enquiry
 - Statement Enquiry
 - Cheque Pending Clearance
- IPAY ISSUANCE HIDE
 - New IPAY Issuance
 - IPAY Draft
 - IPAY Favourite
- IPAY CANCELLATION AND STOP PAYMENT HIDE
 - IPAY Cancellation Payment Request
 - IPAY Stop Payment Request
- IPAY STATUS ENQUIRY HIDE
 - IPAY Status Enquiry
 - IPAY Pending Authorisation Enquiry
- AUTHORISATION HIDE
 - IPAY Authorisation
 - IPAY Stop Payment Authorisation
- PAYEE EARMARK

The main content area is white and features a light blue banner with an information icon and the text 'Please select side menu to begin'. The bottom of the page shows a status bar with 'Done' on the left, 'Local intranet | Protected Mode: Off' in the center, and navigation icons on the right.

Account Maintenance

Account Summary

This function displays details of all Customers' accounts as shown below.

KAMAL ADLI BIN ABU | Logout | Last login: 05 December 2014 , 11:09:24 | Today: Friday, December 05, 2014 | 11:20:56 AM

ACCOUNT MAINTENANCE HIDE

- Account Summary**
- Current Account Balance Enquiry
- Transaction History Enquiry
- Statement Enquiry
- Cheque Pending Clearance

IPAY ISSUANCE HIDE

- New iPAY Issuance
- iPAY Draft
- iPAY Favourite

IPAY CANCELLATION AND STOP PAYMENT HIDE

- iPAY Cancellation Payment Request
- iPAY Stop Payment Request

IPAY STATUS ENQUIRY HIDE

- iPAY Status Enquiry
- iPAY Pending Authorisation Enquiry

AUTHORISATION HIDE

- iPAY Authorisation
- iPAY Stop Payment Authorisation

PAYEE EARMARK

Account Summary

CURRENT ACCOUNT

Account No. ↓	Account Description ↓	Current Balance ↓	Available Balance ↓
11-054-100060-0	KAMAL ADLI BIN ABU	RM 300,000.00	RM 299,999.99
SUBTOTAL			RM 299,999.99
TOTAL DEPOSIT			RM 299,999.99

Done | Local intranet | Protected Mode: Off | 100%

Current Account Balance Enquiry

This function will display the Customers' Account details.

KAMAL ADLI BIN ABU | Logout | Last login: 05 December 2014 , 11:09:24 | Today: Friday, December 05, 2014 | 11:21:16 AM

Current Account Balance Enquiry

ACCOUNT MAINTENANCE HIDE

- Account Summary
- Current Account Balance Enquiry**
- Transaction History Enquiry
- Statement Enquiry
- Cheque Pending Clearance

IPAY ISSUANCE HIDE

- New iPAY Issuance
- iPAY Draft
- iPAY Favourite

IPAY CANCELLATION AND STOP PAYMENT HIDE

- iPAY Cancellation Payment Request
- iPAY Stop Payment Request

IPAY STATUS ENQUIRY HIDE

- iPAY Status Enquiry
- iPAY Pending Authorisation Enquiry

AUTHORISATION HIDE

- iPAY Authorisation
- iPAY Stop Payment Authorisation

PAYEE EARMARK

Current Account Balance Enquiry

CURRENT ACCOUNT BALANCE ENQUIRY

Account No* : 11-054-100060-0 : KAMAL ADLI BIN ABU

Submit

Local intranet | Protected Mode: Off

KAMAL ADLI BIN ABU | Logout | Last login: 05 December 2014 , 11:09:24 | Today: Friday, December 05, 2014 | 11:21:58 AM

Current Account Balance Enquiry

ACCOUNT MAINTENANCE HIDE

- Account Summary
- Current Account Balance Enquiry**
- Transaction History Enquiry
- Statement Enquiry
- Cheque Pending Clearance

IPAY ISSUANCE HIDE

- New iPAY Issuance
- iPAY Draft
- iPAY Favourite

IPAY CANCELLATION AND STOP PAYMENT HIDE

- iPAY Cancellation Payment Request
- iPAY Stop Payment Request

IPAY STATUS ENQUIRY HIDE

- iPAY Status Enquiry
- iPAY Pending Authorisation Enquiry

AUTHORISATION HIDE

- iPAY Authorisation
- iPAY Stop Payment Authorisation

PAYEE EARMARK

Current Account Balance Enquiry

CURRENT ACCOUNT BALANCE ENQUIRY DETAIL

Account Number	: 11-054-100060-0
Account Status	: NORMAL
Account Holder Name	: KAMAL ADLI BIN ABU
Account Type	: ISLAMIC CIA (INDUJOINT)
Available Balance (RM)	: 299,999.99
Current Balance (RM)	: 300,000.00
Today's Total Withdrawal (RM)	: 0.00
Today's Total Deposit (RM)	: 0.00
Date Last Updated	: 28/11/2014
Float-1 (RM)	: 0.00
Float-X (RM)	: 0.00
Other Hold Amount (RM)	: 0.00
Partial Freeze Amount (RM)	: 0.00
Total OD Limit (RM)	: 0.00
ENC Limit (RM)	: 0.00
OCA Limit (RM)	: 0.00
OCA Outstanding (RM)	: 0.00
OCP Limit (RM)	: 0.00
OCP Outstanding (RM)	: 0.00

Done

Local intranet | Protected Mode: Off

Transaction History Enquiry

This function will display the Historical transaction captured in the Customers' own account or company's account

The screenshot shows the 'Current Account Transaction History' enquiry form. The left sidebar contains a menu with 'Transaction History Enquiry' highlighted in a red box. The main form area includes a dropdown for 'Account Number' (11-054-100060-0 : KAMAL ADLI BIN ABU) and radio buttons for 'Please Select' (Current Day, Previous Day, Current Month, Previous Month). There are also 'From' and 'To' date input fields and a 'Submit' button.

The screenshot shows the results of the transaction history enquiry. The 'Transaction History Detail' section displays a table with the following data:

Transaction Date	Transaction Description	Transaction Type	Debit Amount (RM)	Credit Amount(RM)	Ledger Balance(RM)
28/11/2014	CASH	C30 - 001	0.00	300,000.00	300,000.00

Below the table, it indicates 'Page: [1] [All]' and provides 'OK' and 'PRINT' buttons.

Statement Enquiry

This function will display the Customers' Current Account Statement for their own account or company's account

Current Account Statements Enquiry

STATEMENTS ENQUIRY

Account Number* : 11-054-100060-0 : KAMAL ADLI BIN ABU

Select Period to view* : Last 2 months Previous Month Current Month

From To

Current Account Statements Enquiry

STATEMENTS ENQUIRY

STATEMENT REQUEST
PRIVATE AND CONFIDENTIAL

Ref.
25 JALAN KUKU
TAMAN KUKU
50100

Account Statement : From: 01/12/2014 To: 31/12/2014
Account Number : 110541000600
Account Name : KAMAL ADLI BIN ABU
Account Holder Name : KAMAL ADLI BIN ABU

Statements Enquiry Detail

Date	Transaction Description	Debit(RM)	Credit(RM)	Balance(RM)
05/12/2014	C21 014 LOCAL CHEQUE	0.00	1,000.00	301,000.00
05/12/2014	C21 014 LOCAL CHEQUE	0.00	2,000.00	303,000.00
05/12/2014	C19 009 IPAY INTER-AC TRANSF	1,000.10	0.00	301,999.90
05/12/2014	C19 009 IPAY INTER-AC TRANSF	1,000.10	0.00	300,999.80
05/12/2014	C19 009 IPAY INTER-AC TRANSF	1,000.10	0.00	299,999.70
05/12/2014	C19 009 IPAY INTER-AC TRANSF	1,000.10	0.00	298,999.60

Cheque Pending Clearance

Allows Customers' to enquire on statuses of cheques deposited into their account.

KAMAL ADLI BIN ABU | Logout | Last login: 05 December 2014 , 11:11:55 | Today: Friday, December 05, 2014 | 11:37:23 AM

Current Account | Akaun Semasa | **BANK RAKYAT iPAY** | www.irakyat-iPay.com.my | **BANK RAKYAT** برقيت و ديميت

Cheque Pending Clearance

CHEQUE PENDING CLEARANCE

Account No* : 11-054-100060-0 : KAMAL ADLI BIN ABU

Submit

Done | Local intranet | Protected Mode: Off | 100%

KAMAL ADLI BIN ABU | Logout | Last login: 05 December 2014 , 11:11:55 | Today: Friday, December 05, 2014 | 11:37:44 AM

Current Account | Akaun Semasa | **BANK RAKYAT iPAY** | www.irakyat-iPay.com.my | **BANK RAKYAT** برقيت و ديميت

Cheque Pending Clearance

CHEQUE PENDING CLEARANCE DETAIL

Account Number : 11-054-100060-0
 Account Name : KAMAL ADLI BIN ABU
 Account Type : ISLAMIC C/A (IND/JOINT)
 Account Description : KAMAL ADLI BIN ABU
 Total Amount Pending Clearance : RM 3,000.00
 Number of Cheque : 2

Transaction Date	Bank Name	Cheque Number	Maturity Date	Remaining Days	Amount (RM)
05 December 2014	CITIBANK BERHAD	169874	07 December 2014	2	RM 1,000.00
05 December 2014	RHB BANK BERHAD	369258	07 December 2014	2	RM 2,000.00

Page [1] [All]

Back **PRINT**

Done | Local intranet | Protected Mode: Off | 100%

1PAY ISSUANCE

For Individual Account

New 1PAY Issuance

User click the **New iPAY Issuance** submenu item and the following screen will appear.

KAMAL ADLI BIN ABU | Logout | Last login: 05 December 2014 , 11:11:55 | Today: Friday, December 05, 2014 | 11:38:45 AM

Current Account | e Akauh Bersama i
Rakyat
iPAY
www.irakyat-1Pay.com.my

BANK RAKYAT
بريدك وبنكنا

ACCOUNT MAINTENANCE HIDE

- Account Summary
- Current Account Balance Enquiry
- Transaction History Enquiry
- Statement Enquiry
- Cheque Pending Clearance

IPAY ISSUANCE HIDE

- New iPAY Issuance**
- iPAY Draft
- iPAY Favourite

IPAY CANCELLATION AND STOP PAYMENT HIDE

- iPAY Cancellation Payment Request
- iPAY Stop Payment Request

IPAY STATUS ENQUIRY HIDE

- iPAY Status Enquiry
- iPAY Pending Authorisation Enquiry

AUTHORISATION HIDE

- iPAY Authorisation
- iPAY Stop Payment Authorisation

PAYEE EARMARK

iPAY Issuance

SELECT IPAY ISSUANCE OPTION

Account Number* : 11-054-100060-0 : KAMAL ADLI BIN ABU

Create Option* : Create New iPAY Issuance
 Create iPAY Issuance from iPAY favourite

Submit

Local intranet | Protected Mode: Off | 100%

Select desired account and click **Submit**

The following screen will appear. Kindly fill the information required in order to proceed with the Payment Issuance. You can save the information as Draft by clicking on **Save as Draft** or click **Submit** to proceed.

KAMAL ADLI BIN ABU | Logout | Last login: 05 December 2014 , 11:11:55 | Today: | Friday, December 05, 2014 | 11:42:42 AM

Current Account | Akaun Semasa | **BANK RAKYAT IPAY** | www.irakyat-1Pay.com.my | **BANK RAKYAT** | برقيت و ديميت

ACCOUNT MAINTENANCE HIDE

- Account Summary
- Current Account Balance Enquiry
- Transaction History Enquiry
- Statement Enquiry
- Cheque Pending Clearance

IPAY ISSUANCE HIDE

- New IPAY Issuance
- IPAY Draft
- IPAY Favourite

IPAY CANCELLATION AND STOP PAYMENT HIDE

- IPAY Cancellation Payment Request
- IPAY Stop Payment Request

IPAY STATUS ENQUIRY HIDE

- IPAY Status Enquiry
- IPAY Pending Authorisation Enquiry

AUTHORISATION HIDE

- IPAY Authorisation
- IPAY Stop Payment Authorisation

PAYEE EARMARK AUTHORISATION HIDE

- IPAY Earmark Authorisation

ACCOUNT ADMINISTRATION HIDE

- Password Management
- User Detail Information Update

IPAY Issuance

IPAY ISSUANCE CREATION

Account No : 11-054-100060-0
Account Name : KAMAL ADLI BIN ABU

Payee Personal Information

Payee Name* : AHMAD ZAINI BIN ALI
Payee ID No (IC/Business Registration Number) : 830201025417
Payee Email Address : zaini@gmail.com
Payee Handphone Number : 0196321478
Payee Type* : Resident External

Payment Information

Amount (RM)* : 1000
Payment Due Date (dd/mm/yyyy)* : 05/12/2014

Payment Type* : Guaranteed Payment (This IPAY payment instruction is a guaranteed payment instruction from the PAYER and the Bank will only honour the payment on behalf of the Payer provided that there is no stop payment instruction from the Payer on the payment crediting date or presentation date of IPAY for encashment at Bank Rakyat branches.) [?](#)

Payment Mode* : Interbank Transfer [?](#)
 Intrabank Transfer [?](#)
 Cash - Over the counter
 Issuance of Banker Cheque (Bellian CEK)

Payment Channel* : IBG
Payee Bank* : CIMB (100002050)
Payee Account Number* : 136987452147
Remarks : Maintenance

Notification Information

Payee Notification* : Email SMS Email & SMS No Notification
Payer Notification* : Email SMS Email & SMS

Note:

- SMS Charges : RM 0
- Rentas Charges : RM 2
- Banker Cheque Charges : RM 2
- Interbank Transfer Charge : RM 0.1

Back **Save as Draft** **Submit**

Local intranet | Protected Mode: Off | 100%

In the Payment Type field, there are two options available for user to choose:

Payment Type	Description
Normal Payment	<ul style="list-style-type: none">▪ System will accept the 1PAY payment issuance and authorization even though the account is having insufficient fund.▪ The system will only debit the Payer's eCA-i account on the payment due date or claim date. If there is insufficient fund, the system will reject the payment issuance.
Guaranteed Payment	<ul style="list-style-type: none">▪ The accountholder's account will be auto earmark/freeze on the day of creation if the payment due/effective date is on current date or 3 days and below.▪ Customer also has the option to earmark/freeze for transaction with due/effective date more than 3 days.▪ If there is insufficient fund, the customer cannot proceed with creation and the system will reject and prompt message to notify the customer.

After submitting, the Application displays the following 1PAY Issuance Confirmation Page

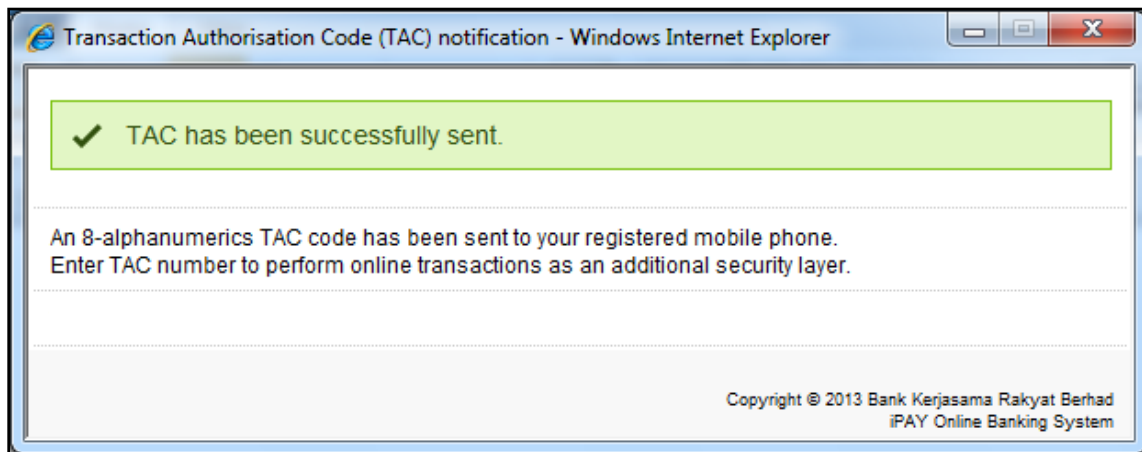
The screenshot shows the '1PAY Issuance' confirmation page. The header includes the user name 'KAMAL ADLI BIN ABU', login time '05 December 2014, 11:11:55', and the date 'Friday, December 05, 2014 | 11:44:44 AM'. The left sidebar contains navigation menus for 'ACCOUNT MAINTENANCE', 'IPAY ISSUANCE', 'IPAY CANCELLATION AND STOP PAYMENT', 'IPAY STATUS ENQUIRY', 'AUTHORISATION', 'PAYEE EARMARK AUTHORISATION', and 'ACCOUNT ADMINISTRATION'. The main content area is titled 'IPAY Issuance' and contains the following details:

- IPAY ISSUANCE CREATION CONFIRM**
- Account No : 11-054-100060-0
- Account Name : KAMAL ADLI BIN ABU
- Payee Personal Information**
- Payee Name : AHMAD ZAINI BIN ALI
- Payee ID No (IC/Business Registration Number) : 830201025417
- Payee Email Address : zaini@gmail.com
- Payee Handphone Number : 0196321478
- Payee Type : Resident
- Payment Information**
- Amount (RM) : 1,000.00
- Payment Due Date (dd/mm/yyyy) : 05/12/2014
- Payment Type : Guaranteed Payment (This 1PAY payment instruction is a guaranteed payment instruction from the PAYER and the Bank will only honour the payment on behalf of the Payer provided that there is no stop payment instruction from the Payer on the payment crediting date or presentation date of 1PAY for encashment at Bank Rakyat branches.)
- Payment Mode : Interbank Transfer
- Payment Channel : IBC
- Payee Bank : CIMB (100002050)
- Payee Account Number : 136987452147
- Remarks : Maintenance
- Notification Information**
- Payee Notification : Email
- Payer Notification : Email
- Form P**
- Purpose Code : Not Applicable (Payer and Payee Residency is the same.)
- TAC (Transaction Authorisation Code)* : [Redacted] [Request for TAC](#)
- Note:
 - SMS Charges : RM 0
 - Rentas Charges : RM 2
 - Bankier Cheque Charges : RM 2
 - Interbank Transfer Charge : RM 0.1

At the bottom of the form, there are two buttons: 'Back' and 'Confirm'.

Click **Request For TAC button** and SMS with TAC Code will be send to Customers' registered Handphone Number.


Application pop ups the TAC request page will appear.




Key in the TAC Code and click **Confirm** button.

The following confirmation screen will be displayed. You may print this page for record purposes or click **OK** to return to New 1PAY Issuance Screen. You can also add the transaction as your favourite transaction by clicking **Click Here**.

KAMAL ADLI BIN ABU | Logout | Last login: 05 December 2014 , 11:47:39
Today: Friday, December 05, 2014 | 02:59:06 PM



www.irakyat-1Pay.com.my



ACCOUNT MAINTENANCE HIDE

Account Summary

Current Account Balance Enquiry

Transaction History Enquiry

Statement Enquiry

Cheque Pending Clearance

IPAY ISSUANCE HIDE

New iPAY Issuance

iPAY Draft

iPAY Favourite

IPAY CANCELLATION AND STOP PAYMENT HIDE

iPAY Cancellation Payment Request

iPAY Stop Payment Request

IPAY STATUS ENQUIRY HIDE

iPAY Status Enquiry

iPAY Pending Authorisation Enquiry

AUTHORISATION HIDE

iPAY Authorisation

iPAY Stop Payment Authorisation

PAYEE EARMARK AUTHORISATION HIDE

iPAY Earmark Authorisation


ACCOUNT ADMINISTRATION HIDE

Password Management


User Detail Information Update

iPAY Issuance


IPAY ISSUANCE CREATION STATUS

 You have successfully created a new iPAY Issuance. [Click here](#) if you want to save this transaction as a favourite.


Reference No	: IPIN20141205000000312
Transaction Date and Time	: 05/12/2014 14:50:07
Creation Name	: KAMAL ADLI BIN ABU
Transaction Accepted By Host	: SUCCESSFUL
Remarks	: PROCESS COMPLETED
Account No	: 11-054-100060-0
Account Name	: KAMAL ADLI BIN ABU

 Payee Personal Information


Payee Name	: AHMAD ZAINI BIN ALI
Payee ID No (IC/Business Registration Number)	: 830201025417
Payee Email Address	: zaini@gmail.com
Payee Handphone Number	: 0196321478
Payee Type	: Resident

 Payment Information

Amount (RM)	: 1,000.00
Payment Due Date (dd/mm/yyyy)	: 05/12/2014
Payment Type	: Guaranteed Payment (This 1PAY payment instruction is a guaranteed payment instruction from the PAYER and the Bank will only honour the payment on behalf of the Payer provided that there is no stop payment instruction from the Payer on the payment crediting date or presentation date of 1PAY for encashment at Bank Rakyat branches.)
Payment Mode	: Interbank Transfer
Payment Channel	: IBG
Payee Bank	: CIMB (100002050)
Payee Account Number	: 136987452147
Remarks	: Maintenance

 Notification Information

Payee Notification	: Email
Payer Notification	: Email

 Form P

Purpose Code	: Not Applicable
--------------	------------------

OK Print

[Terms & Conditions](#) | [Disclaimer](#) | [Privacy & Policy](#) | [FAQ](#) | [Client Charter](#)

Local intranet | Protected Mode: Off 100%

Depending on the payment mode, the transaction will be credited or can be claim by the payee/payer according to below description:

Payment Mode	Description
Interbank Transfer	Payment will be credited to the payee's account on the payment due date/effective date.
Intrabank Transfer	Payment will be credited to the payee's account on the payment due date/effective date.
Cash – Over the Counter	Payee/Recipient to claim the payment at any Bank Rakyat branches. Payee to provide branch personnel with 1PAY Reference Number (given by the payer) and IC for verification before receiving the payment by cash.
Issuance of Banker Cheque	Accountholder/Payer need to claim their physical cheque by going to the selected branch after one working day from the creation date.

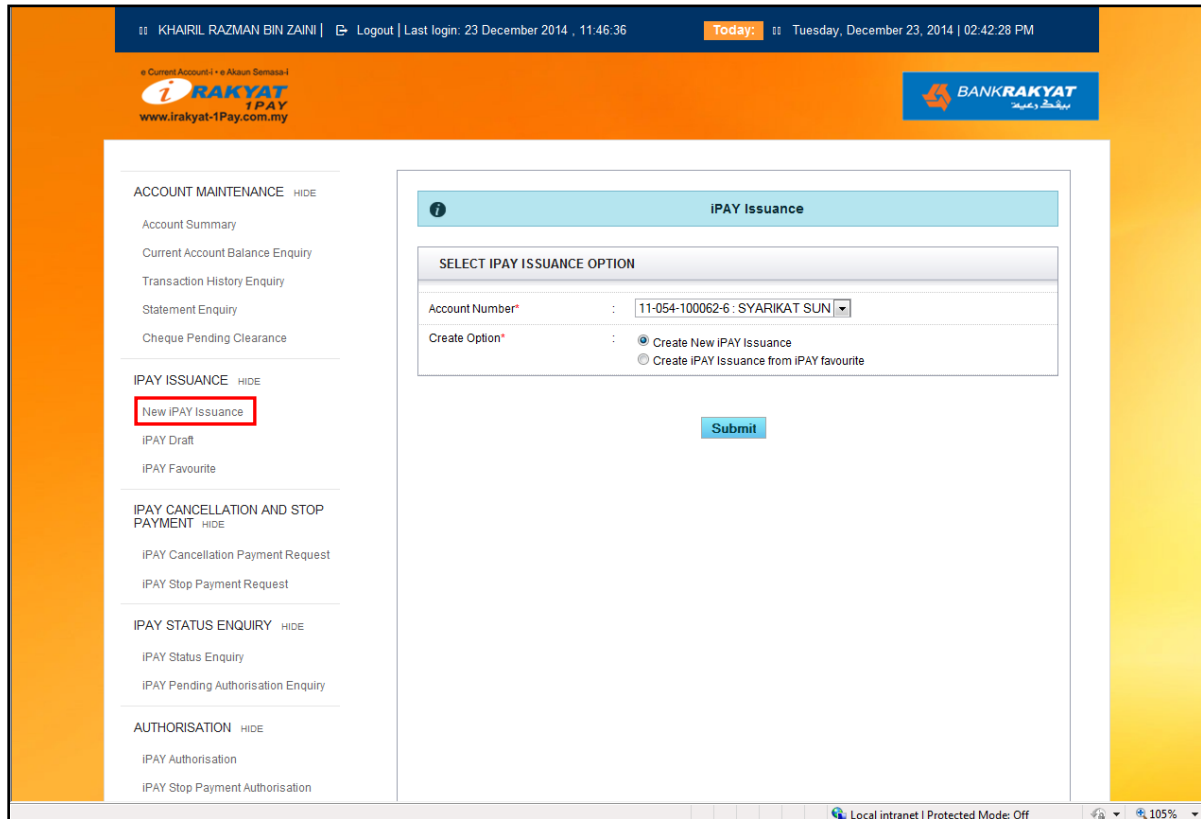
1PAY ISSUANCE

For Non Individual Account

New 1PAY Issuance

Maker or Authorizer can perform payment issuance.



User click the **New iPAY Issuance** submenu item and the following screen will appear:



Select desired account and click **Submit**.

The following screen will appear. Kindly fill the information required in order to proceed with the Payment Issuance. You can save the information as Draft by clicking on **Save as Draft** or click **Submit** to proceed.

|| KHAIRIL RAZMAN BIN ZAINI | Logout | Last login: 23 December 2014 , 14:35:06 Today: || Tuesday, December 23, 2014 | 02:57:21 PM

Current Account | Akuan Semasa |  www.irakyat-1PAY.com.my 

ACCOUNT MAINTENANCE HIDE

- Account Summary
- Current Account Balance Enquiry
- Transaction History Enquiry
- Statement Enquiry
- Cheque Pending Clearance

IPAY ISSUANCE HIDE

- New IPAY Issuance
- IPAY Draft
- IPAY Favourite

IPAY CANCELLATION AND STOP PAYMENT HIDE

- IPAY Cancellation Payment Request
- IPAY Stop Payment Request

IPAY STATUS ENQUIRY HIDE

- IPAY Status Enquiry
- IPAY Pending Authorisation Enquiry

AUTHORISATION HIDE

- IPAY Authorisation
- IPAY Stop Payment Authorisation

PAYEE EARMARK AUTHORISATION HIDE

- IPAY Earmark Authorisation

ACCOUNT ADMINISTRATION HIDE

- Password Management
- User Detail Information Update

IPAY Issuance

IPAY ISSUANCE CREATION

Account No : 11-054-100062-6
Account Name : SYARIKAT SUN

Payee Personal Information

Payee Name* : Kamal bin Ali
Payee ID No (IC/Business Registration Number) : 830603025143
Payee Email Address : kamal@yahoo.com
Payee Handphone Number : 0169874522
Payee Type* : Resident External

Payment Information

Amount (RM)* : 100
Payment Due Date (dd/mm/yyyy) : 23/12/2014
Payment Type* : Guaranteed Payment (This 1PAY payment instruction is a guaranteed payment instruction from the PAYER and the Bank will only honour the payment on behalf of the Payer provided that there is no stop payment instruction from the Payer on the payment crediting date or presentation date of IPAY for encashment at Bank Rakyat branches.)
Payment Mode* : Interbank Transfer Intrabank Transfer Cash - Over the counter Issuance of Banker Cheque (Belian CEK)
Payment Channel* : IBG
Payee Bank* : MAYBANK (100002270)
Payee Account Number* : 1563322125478
Remarks : Bayar PO

Notification Information

Payee Notification* : Email SMS Email & SMS No Notification
Payer Notification* : Email SMS Email & SMS

Note:

- SMS Charges : RM 0
- Rentas Charges : RM 2
- Banker Cheque Charges : RM 2
- Interbank Transfer Charge : RM 0.1

Back **Save as Draft** **Submit**

Local intranet | Protected Mode: Off 105%

In the Payment Type field, there are two options available for user to choose:

Payment Type	Description
Normal Payment	<ul style="list-style-type: none">▪ System will accept the 1PAY payment issuance and authorization even though the account is having insufficient fund.▪ The system will only debit the Payer's eCA-i account on the payment due date or claim date. If there is insufficient fund, the system will reject the payment issuance.
Guaranteed Payment	<ul style="list-style-type: none">▪ The accountholder's account will be auto earmark/freeze on the day of creation if the payment due/effective date is on current date or 3 days and below.▪ Customer also has the option to earmark/freeze for transaction with due/effective date more than 3 days.▪ If there is insufficient fund, the customer cannot proceed with creation and the system will reject and prompt message to notify the customer.

User can choose to send notification to Authoriser either by using Email or SMS. The Authoriser list will appear as per registered during application of 1PAY.

Click **Confirm** to proceed.

11 KHAIRIL RAZMAN BIN ZAINI | Logout | Last login: 23 December 2014 , 14:35:06 Today: Tuesday, December 23, 2014 | 02:57:56 PM

Current Account 11 • Alauk Semasa 1
1 RAKYAT 1PAY
www.irakyat-1Pay.com.my

BANK RAKYAT
Bank Rakyat

ACCOUNT MAINTENANCE HIDE
Account Summary
Current Account Balance Enquiry
Transaction History Enquiry
Statement Enquiry
Cheque Pending Clearance

IPAY ISSUANCE HIDE
New IPAY Issuance
IPAY Draft
IPAY Favourite

IPAY CANCELLATION AND STOP PAYMENT HIDE
IPAY Cancellation Payment Request
IPAY Stop Payment Request

IPAY STATUS ENQUIRY HIDE
IPAY Status Enquiry
IPAY Pending Authorisation Enquiry

AUTHORISATION HIDE
IPAY Authorisation
IPAY Stop Payment Authorisation

PAYEE EARMARK AUTHORISATION HIDE
IPAY Earmark Authorisation

ACCOUNT ADMINISTRATION HIDE
Password Management
User Detail Information Update

IPAY Issuance

IPAY ISSUANCE CREATION CONFIRM

Account No : 11-054-100062-6
Account Name : SYARIKAT SUN

Payee Personal Information

Payee Name : Kamal bin Ali
Payee ID No (IC/Business Registration Number) : 830603025143
Payee Email Address : kamal@yahoo.com
Payee Handphone Number : 0169874522
Payee Type : Resident

Payment Information

Amount (RM) : 100.00
Payment Due Date (dd/mm/yyyy) : 23/12/2014
Payment Type : Guaranteed Payment (This 1PAY payment instruction is a guaranteed payment instruction from the PAYER and the Bank will only honour the payment on behalf of the Payer provided that there is no stop payment instruction from the Payer on the payment crediting date or presentation date of 1PAY for encashment at Bank Rakyat branches.)
Payment Mode : Interbank Transfer
Payment Channel : IBG
Payee Bank : MAYBANK (100002270)
Payee Account Number : 1563322125478
Remarks : Bayar PO

Notification Information

Payee Notification : Email
Payer Notification : Email

Form P

Purpose Code : Not Applicable (Payer and Payee Residency is the same.)

Authoriser Notification

Authoriser Email :
Authoriser Handphone Number :

Note:
• SMS Charges : RM 0
• Rentas Charges : RM 2
• Banker Cheque Charges : RM 2
• Interbank Transfer Charge : RM 0.4

Select options
✓ Check all ✗ Uncheck all
 MOHD AZUAN NASIR (azuan@yahoo.com)
 NORAZLINA ZAHARIN (azlina@yahoo.com)
 INTAN HAYATI RAFIQ (intan@yahoo.com)

Back **Confirm**

Done Local intranet | Protected Mode: Off 105%

The following confirmation screen will be displayed. You may print this page for record purposes or click **OK** to return to New 1PAY Issuance Screen. You can also add the transaction as your favourite transaction by clicking **Click here**.

KHAIRIL RAZMAN BIN ZAINI | Logout | Last login: 23 December 2014 , 14:35:06 | Today: Tuesday, December 23, 2014 | 03:04:56 PM

Current Account | Akaun Semasa | **BANK RAKYAT IPAY** | www.irakyat-1PAY.com.my | **BANK RAKYAT**

ACCOUNT MAINTENANCE HIDE
 Account Summary
 Current Account Balance Enquiry
 Transaction History Enquiry
 Statement Enquiry
 Cheque Pending Clearance

IPAY ISSUANCE HIDE
 New IPAY Issuance
 IPAY Draft
 IPAY Favourite

IPAY CANCELLATION AND STOP PAYMENT HIDE
 IPAY Cancellation Payment Request
 IPAY Stop Payment Request

IPAY STATUS ENQUIRY HIDE
 IPAY Status Enquiry
 IPAY Pending Authorisation Enquiry

AUTHORISATION HIDE
 IPAY Authorisation
 IPAY Stop Payment Authorisation

PAYEE EARMARK AUTHORISATION HIDE
 IPAY Earmark Authorisation

ACCOUNT ADMINISTRATION HIDE
 Password Management
 User Detail Information Update

IPAY Issuance

IPAY ISSUANCE CREATION STATUS

You have successfully created a new IPAY Issuance
[Click here](#) if you want to save this transaction as a favourite.

Reference No : IPN2014122300000953
 Transaction Date and Time : 23/12/2014 14:54:55
 Creation Name : KHAIRIL RAZMAN BIN ZAINI
 Authorisation required for this transaction.

Account No : 11-054-100062-6
 Account Name : SYARIKAT SUN

Payee Personal Information

Payee Name : Kamal bin Ali
 Payee ID No (IC/Business Registration Number) : 830603025143
 Payee Email Address : kamal@yahoo.com
 Payee Handphone Number : 0169874522
 Payee Type : Resident

Payment Information

Amount (RM) : 100.00
 Payment Due Date (dd/mm/yyyy) : 23/12/2014
 Payment Type : Guaranteed Payment (This 1PAY payment instruction is a guaranteed payment instruction from the PAYER and the Bank will only honour the payment on behalf of the Payer provided that there is no stop payment instruction from the Payer on the payment crediting date or presentation date of 1PAY for encashment at Bank Rakyat branches)
 Payment Mode : Interbank Transfer
 Payment Channel : IBC
 Payee Bank : MAYBANK (100002270)
 Payee Account Number : 156322125478
 Remarks : Bayar PO

Notification Information

Payee Notification : Email
 Payer Notification : Email

Form P

Purpose Code : Not Applicable

OK Print

Done | Local intranet | Protected Mode: Off | 105%

The transaction would require authorisation before it is fully completed.

Kindly refer to Page 57 for 1PAY Authorisation.

Depending on the payment mode, the transaction will be credited or can be claim by the payee/payer according to below description:

Payment Mode	Description
Interbank Transfer	Payment will be credited to the payee's account on the payment due date/effective date.
Intrabank Transfer	Payment will be credited to the payee's account on the payment due date/effective date.
Cash – Over the Counter	Payee/Recipient to claim the payment at any Bank Rakyat branches. Payee to provide branch personnel with 1PAY Reference Number (given by the payer) and IC for verification before receiving the payment by cash.
Issuance of Banker Cheque	Accountholder/Payer need to claim their physical cheque by going to the selected branch after one working day from the creation date.

1PAY ISSUANCE

1PAY Draft

This menu will show all Payment Issuance that has been saved as draft by User.

User can proceed with the payment issuance by clicking on the preferred transaction and subsequently click the **Continue** button.

The screenshot displays the '1PAY Draft' interface within a web browser window. The browser's address bar shows the URL: `https://10.2.100.105:8443/ipay/jsp/common/process2.jsp`. The page header includes the user name 'KAMAL ADLI BIN ABU', a 'Logout' link, and the last login time '05 December 2014, 14:49:28'. The date and time are 'Friday, December 05, 2014 | 03:22:40 PM'. The Bank Rakyat logo is visible in the top right corner.

The main content area is titled 'IPAY Draft' and contains an 'IPAY DRAFT LIST' table. The table has the following columns: Draft Ref No, From Account, Payee Name, Payment Type, Payment Mode, and Action. A single draft transaction is listed with the following details:

Draft Ref No	From Account	Payee Name	Payment Type	Payment Mode	Action
DFT2014120500000359 05/12/2014 15:15:00	110541000600 (KAMAL ADLI BIN ABU)	AHMAD ZAINI BIN ALI	Guaranteed Payment	Interbank Transfer	

Below the table, there is a 'Continue' button. The 'IPAY Draft' menu item in the left sidebar is highlighted with a red box.

1PAY ISSUANCE

1PAY Favourite

This menu will show all Payment Issuance that has been saved as favourite by the User.

User can proceed with the payment issuance by clicking on the preferred transaction to proceed with Payment Issuance.

User can also add new favourite transaction by clicking the **Add New 1PAY Favourite** button.

The screenshot shows the Bank Rakyat 1PAY Favourite interface. At the top, the user is identified as KAMAL ADLI BIN ABU, with a last login of 05 December 2014 at 14:49:28. The date and time are Friday, December 05, 2014 at 03:30:33 PM. The interface includes a navigation menu on the left with categories like ACCOUNT MAINTENANCE, IPAY ISSUANCE, and IPAY CANCELLATION AND STOP PAYMENT. The 'IPAY Favourite' option is highlighted. The main content area shows the 'IPAY Favourite List' table with the following data:

Template Name	Payee Name	Payment Type	Payment Mode	Action
Ahmad Zaini	AHMAD ZAINI BIN ALI	Guaranteed Payment	Interbank Transfer	

Below the table, there is a button labeled 'Add New iPAY Favourite'.

1PAY CANCELLATION AND STOP PAYMENT

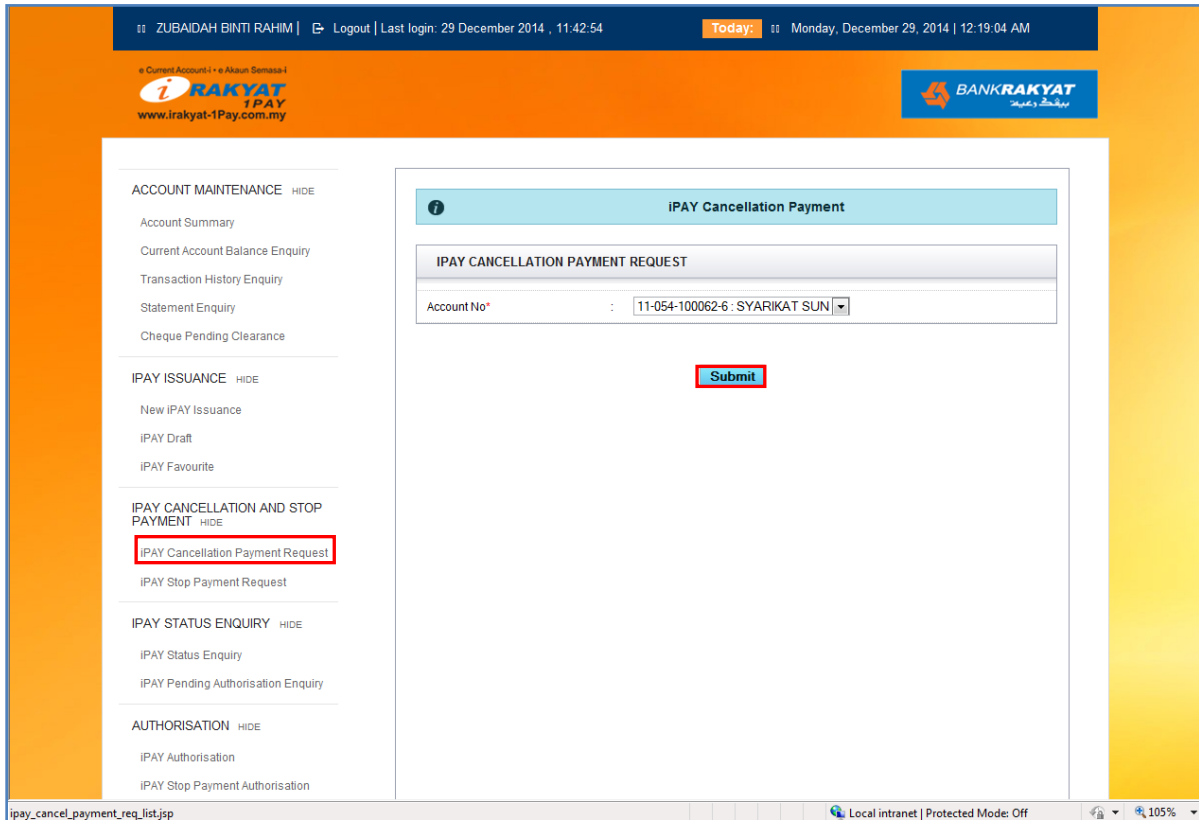
For Non Individual Account

1PAY Cancellation Payment Request

This menu can only be used by User for Non Individual Account.

Only Authorizer can perform Cancellation Payment Request.

Cancellation payment can only be done for payment issuance with status Pending Authorization or hasn't been fully authorize by the authorizer/ authorized Signatories.



Select desired account and click **Submit**.

Application will display the following request page to select the record (for payment cancellation).

Select the transaction to be cancelled and click the **Submit** button.

The screenshot shows the 'iPAY Cancellation Payment' interface. At the top, the user is identified as ZUBAIDAH BINTI RAHIM, with a last login of 29 December 2014 at 11:42:54. The current date and time are Monday, December 29, 2014, at 12:19:33 AM. The BANK RAKYAT logo is visible in the top right corner.

The main content area is titled 'iPAY CANCELLATION PAYMENT REQUEST'. It contains a table with the following data:

Reference No	Payer Account	Payer Name	Payment Due Date	Amount	Status
IPN20141229000001009	110541000626	SYARIKAT SUN	31/12/2014	MYR 100.00	Creation (Pending Authorize)
29/12/2014 12:11:52	Interbank Transfer (IBG - 136554785478)	Aminah Bin Satar (100002270 - MAYBANK)			

Below the table, there are two buttons: 'Back' and 'Submit'. The 'Submit' button is highlighted with a red border.

The left sidebar contains several menu items under different categories: ACCOUNT MAINTENANCE, IPAY ISSUANCE, IPAY CANCELLATION AND STOP PAYMENT, IPAY STATUS ENQUIRY, and AUTHORISATION.

At the bottom of the page, there is a status bar showing 'Local intranet | Protected Mode: Off' and a zoom level of 105%.

Application displays the following Cancellation Payment Request Confirmation Page.

The screenshot shows the IPAY Cancellation Payment Request Confirmation Page. The page header includes the user name ZUBAIDAH BINTI RAHIM, a Logout button, and the last login time of 29 December 2014, 11:42:54. The current date and time are Monday, December 29, 2014, 12:19:46 AM. The Bank Rakyat logo is visible in the top right corner.

The sidebar on the left contains the following navigation options:

- ACCOUNT MAINTENANCE HIDE
 - Account Summary
 - Current Account Balance Enquiry
 - Transaction History Enquiry
 - Statement Enquiry
 - Cheque Pending Clearance
- IPAY ISSUANCE HIDE
 - New IPAY Issuance
 - IPAY Draft
 - IPAY Favourite
- IPAY CANCELLATION AND STOP PAYMENT HIDE
 - IPAY Cancellation Payment Request
 - IPAY Stop Payment Request
- IPAY STATUS ENQUIRY HIDE
 - IPAY Status Enquiry
 - IPAY Pending Authorisation Enquiry
- AUTHORISATION HIDE
 - IPAY Authorisation
 - IPAY Stop Payment Authorisation
- PAYEE EARMARK AUTHORISATION HIDE
 - IPAY Earmark Authorisation
- ACCOUNT ADMINISTRATION HIDE
 - Password Management
 - User Detail Information Update

The main content area displays the IPAY Cancellation Payment Request Detail form:

IPAY CANCELLATION PAYMENT REQUEST DETAIL

Reference No	: IPN2014122900001009
Transaction Date and Time	: 29/12/2014 12:11:52
Creation Name	: ZUBAIDAH BINTI RAHIM
Account No	: 11-054-100062-6
Account Name	: SYARIKAT SUN

Payee Personal Information

Payee Name	: Aminah Bin Satar
Payee ID No (IC/Business Registration Number)	: 860205028412
Payee Email Address	: aminah@gmail.com
Payee Handphone Number	: 0175030482
Payee Type	: Resident

Payment Information

Amount (RM)	: 100.00
Payment Due Date (dd/mm/yyyy)	: 31/12/2014
Payment Type	: Guaranteed Payment (This 1PAY payment instruction is a guaranteed payment instruction from the PAYER and the Bank will only honour the payment on behalf of the Payer provided that there is no stop payment instruction from the Payer on the payment crediting date or presentation date of 1PAY for encashment at Bank Rakyat branches)
Payment Mode	: Interbank Transfer
Payment Channel	: IBG
Payee Bank	: MAYBANK (100002270)
Payee Account Number	: 136554785478
Remarks	: Duit Maintenance
Status	: Creation (Pending Authorise)

Notification Information

Payee Notification	: No Notification
Payer Notification	: Email

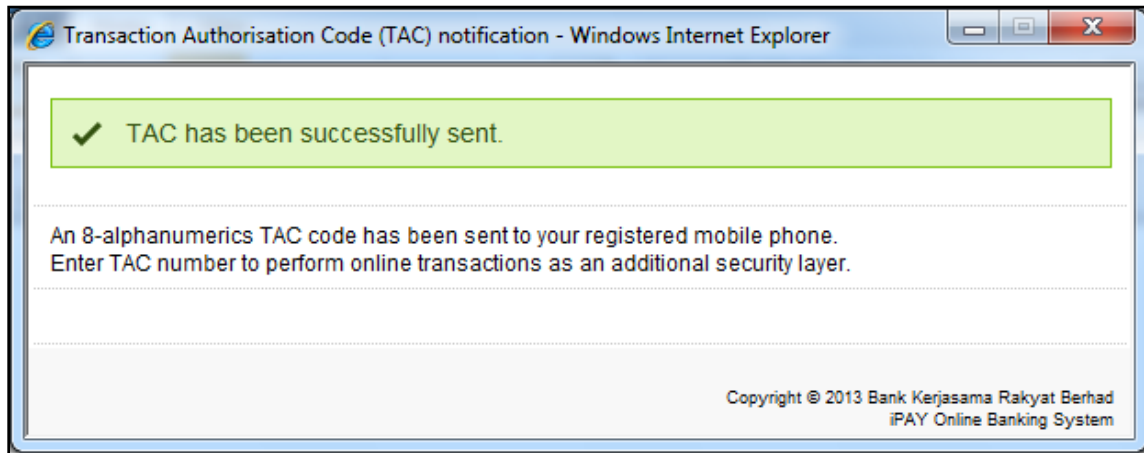
Form P

Purpose Code	: -
TAC (Transaction Authorisation Code)*	: <input type="text" value="*****"/> Request for TAC

At the bottom of the form, there are two buttons: **BACK** and **Cancel Payment**.

Click **Request For TAC** button and SMS with TAC Code will be send to Customers' registered Handphone Number.


Application pop ups the TAC request page will appear.




Key in the TAC Code and click **Cancel Payment** button.

The following confirmation screen will be displayed. You may print this page for record purposes by clicking the **Print** button.

ZUBAIDAH BINTI RAHIM | Logout | Last login: 29 December 2014, 11:42:54
Today: Monday, December 29, 2014 | 12:21:33 AM



www.irakyat-1Pay.com.my



ACCOUNT MAINTENANCE HIDE

Account Summary

Current Account Balance Enquiry

Transaction History Enquiry

Statement Enquiry

Cheque Pending Clearance

IPAY ISSUANCE HIDE

New IPAY Issuance

IPAY Draft

IPAY Favourite

IPAY CANCELLATION AND STOP PAYMENT HIDE

IPAY Cancellation Payment Request

IPAY Stop Payment Request

IPAY STATUS ENQUIRY HIDE

IPAY Status Enquiry

IPAY Pending Authorisation Enquiry

AUTHORISATION HIDE

IPAY Authorisation

IPAY Stop Payment Authorisation

PAYEE EARMARK AUTHORISATION HIDE

IPAY Earmark Authorisation

ACCOUNT ADMINISTRATION HIDE

Password Management

User Detail Information Update

iPAY Cancellation Payment

IPAY CANCELLATION PAYMENT REQUEST

✓ You have successfully cancel the iPAY Payment Request.

Reference No	: IPN20141229000001009
Transaction Date and Time	: 29/12/2014 12:11:52
Creation Name	: ZUBAIDAH BINTI RAHIM
Account No	: 11-054-100062-6
Account Name	: SYARIKAT SUN

Payee Personal Information

Payee Name	: Aminah Bin Satar
Payee ID No (IC/Business Registration Number)	: 860205028412
Payee Email Address	: aminah@gmail.com
Payee Handphone Number	: 0175030482
Payee Type	: Resident

Payment Information

Amount (RM)	: 100.00
Payment Due Date (dd/mm/yyyy)	: 31/12/2014
Payment Type	: Guaranteed Payment (This 1PAY payment instruction is a guaranteed payment instruction from the PAYER and the Bank will only honour the payment on behalf of the Payer provided that there is no stop payment instruction from the Payer on the payment crediting date or presentation date of 1PAY for encashment at Bank Rakyat branches.)
Payment Mode	: Interbank Transfer
Payment Channel	: IBG
Payee Bank	: MAYBANK (100002270)
Payee Account Number	: 136554785478
Remarks	: Duit Maintenance
Status	: iPay Cancellation by customer

Notification Information

Payee Notification	: No Notification
Payer Notification	: Email

Form P

Purpose Code	: -
--------------	-----

PRINT
OK

Local intranet | Protected Mode: Off
105%

1PAY CANCELLATION AND STOP PAYMENT

For Individual Account

1PAY Stop Payment Request

Stop Payment Request can only be done for payment issuance with status Authorised or has been authorised by the accountholder.

The screenshot shows the '1PAY Stop Payment' form in the Bank Rakyat online banking interface. The page header includes the user's name 'KAMAL ADLI BIN ABU', a 'Logout' link, the last login time '16 December 2014, 14:31:09', and the current date and time 'Tuesday, December 16, 2014 | 03:41:47 PM'. The Bank Rakyat logo is visible in the top right corner. The left sidebar contains a menu with categories: ACCOUNT MAINTENANCE, IPAY ISSUANCE, IPAY CANCELLATION AND STOP PAYMENT, IPAY STATUS ENQUIRY, and AUTHORISATION. The 'IPAY CANCELLATION AND STOP PAYMENT' category is expanded, and '1PAY Stop Payment Request' is highlighted with a red box. The main content area is titled 'IPAY Stop Payment' and contains a form titled 'IPAY STOP PAYMENT REQUEST'. The form has a field for 'Account No*' with a dropdown menu showing '11-054-100060-0 : KAMAL ADLI BIN ABU'. A red box highlights the 'Submit' button below the form. The browser status bar at the bottom shows 'Local intranet | Protected Mode: Off' and a zoom level of 105%.

Select desired account and click **Submit**.

Application will display the following request page to select the record (for Stop Payment Request).

Select the transaction for Stop Payment and click the **Submit** button.

iPAY Stop Payment Request

IPAY STOP PAYMENT REQUEST

Reference No	Payer Account	Payer Name	Payment Due Date	Amount
IPN2014121600000664	110541000600	KAMAL ADLI BIN ABU	16/12/2014	MYR 100.00
16/12/2014 15:28:40	Issuance of Banker Cheque (Belian CEK) -	AMRI ALI (-)		
IPN2014121600000659	110541000600	KAMAL ADLI BIN ABU	16/12/2014	MYR 100.00
16/12/2014 15:01:38	Cash - Over the counter	FARID BIN ALI (-)		
IPN2014121600000653	110541000600	KAMAL ADLI BIN ABU	07/01/2015	MYR 10,000.00
16/12/2014 14:50:15	Interbank Transfer (RENTAS - 136987452147)	KAMARUL BIN ALI (PEMBMYKL - BANK PEMBANGUNAN M'SIA BHD)		
IPN2014121500000610	110541000600	KAMAL ADLI BIN ABU	15/12/2014	MYR 500.00
15/12/2014 15:34:28	Cash - Over the counter	MASTURA ADNAN (-)		
IPN2014121100000483	110541000600	KAMAL ADLI BIN ABU	11/12/2014	MYR 1,500.00
11/12/2014 16:00:06	Cash - Over the counter	Wan Ali (-)		
IPN2014121100000481	110541000600	KAMAL ADLI BIN ABU	18/12/2014	MYR 2,000.00
11/12/2014 15:55:35	Intrabank Transfer (110541000571)	AHMAD ZAINI BIN ALI (-)		

Page: 1

[Back](#) [Submit](#)

Application displays the following Stop Payment Request Confirmation Page.

The screenshot shows the 'IPAY Stop Payment Request' confirmation page. The page header includes the user name 'KAMAL ADLI BIN ABU', a 'Logout' link, the last login time '16 December 2014, 14:31:09', the current date 'Tuesday, December 16, 2014', and the time '03:43:04 PM'. The Bank Rakyat logo is visible in the top right corner.

The left sidebar contains a navigation menu with the following categories and items:

- ACCOUNT MAINTENANCE HIDE
 - Account Summary
 - Current Account Balance Enquiry
 - Transaction History Enquiry
 - Statement Enquiry
 - Cheque Pending Clearance
- IPAY ISSUANCE HIDE
 - New IPAY Issuance
 - IPAY Draft
 - IPAY Favourite
- IPAY CANCELLATION AND STOP PAYMENT HIDE
 - IPAY Cancellation Payment Request
 - IPAY Stop Payment Request
- IPAY STATUS ENQUIRY HIDE
 - IPAY Status Enquiry
 - IPAY Pending Authorisation Enquiry
- AUTHORISATION HIDE
 - IPAY Authorisation
 - IPAY Stop Payment Authorisation
- PAYEE EARMARK AUTHORISATION HIDE
 - IPAY Earmark Authorisation
- ACCOUNT ADMINISTRATION HIDE
 - Password Management
 - User Detail Information Update

The main content area is titled 'IPAY Stop Payment Request' and contains the following information:

IPAY STOP PAYMENT REQUEST CONFIRM

Reference No	: IPN20141211000000481
Transaction Date and Time	: 11/12/2014 15:55:35
Creation Name	: KAMAL ADLI BIN ABU
Account No	: 11-054-100060-0
Account Name	: KAMAL ADLI BIN ABU

Payee Personal Information

Payee Name	: AHMAD ZAINI BIN ALI
Payee ID No (IC/Business Registration Number)	: 830201025417
Payee Email Address	: zaini@gmail.com
Payee Handphone Number	: 0196321478
Payee Type	: Resident

Payment Information

Amount (RM)	: 2000
Payment Due Date (dd/mm/yyyy)	: 18/12/2014
Payment Type	: Normal Payment (This 1PAY payment instruction is merely an intention to pay from the Payer. The Bank will only honour the payment on behalf of the Payer subject to availability of fund on the payment due / claim date and when there is no stop payment arrangement and/or instruction.)
Payment Mode	: IntraBank Transfer
Payee Account Number	: 110541000571
Remarks	: Maintenance

Notification Information

Payee Notification	: Email
Payer Notification	: Email

Form P

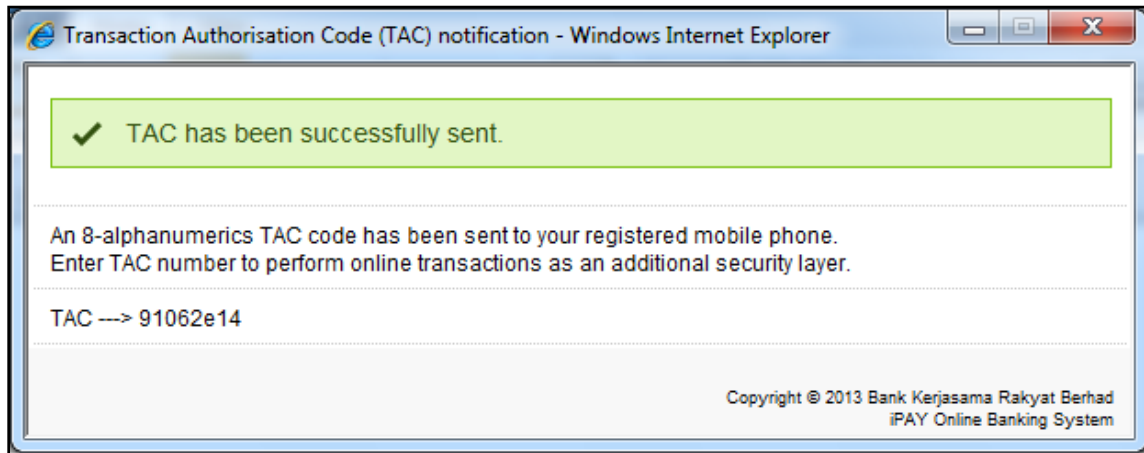
Purpose Code	: -
TAC (Transaction Authorisation Code)	: Request for TAC

At the bottom of the form, there are two buttons: 'Back' and 'Stop Payment'.

The footer of the page includes links for 'Terms & Conditions', 'Disclaimer', 'Privacy & Policy', 'FAQ', and 'Client Charter'. The status bar at the bottom indicates 'Local intranet | Protected Mode: Off' and a zoom level of '105%'.

Click **Request For TAC** button and SMS with TAC Code will be send to Customers' registered Handphone Number.

Application pop ups the TAC request page will appear.



Key in the TAC Code and click **Stop Payment** button.

The following status page will appear.

The screenshot shows the Bank Rakyat iPAY Stop Payment status page. The page header includes the user name 'KAMAL ADLI BIN ABU', a 'Logout' link, the last login time '16 December 2014, 14:31:09', the current date 'Tuesday, December 16, 2014 | 03:46:59 PM', and the Bank Rakyat logo. The main content area is titled 'iPAY Stop Payment' and contains a green success message: 'IPAY Transaction has been successfully stopped.' Below this, a table lists transaction details: Reference No (IPN20141211000000481), Transaction Date and Time (11/12/2014 15:55:35), and Creation Name (KAMAL ADLI BIN ABU). Another table shows host status as 'SUCCESSFUL' and host remarks as 'PROCESS COMPLETED FOR IPAY STOP PAYMENT'. A third table provides account information: Account No (11-054-100060-0) and Account Name (KAMAL ADLI BIN ABU). A final table, titled 'Payee Personal Information', lists: Payee Name (AHMAD ZAINI BIN ALI), Payee ID No (830201025417), Payee Email Address (zaini@gmail.com), Payee Handphone Number (0196321478), and Payee Type (Resident). The left sidebar contains navigation links for account maintenance, issuance, cancellation, status enquiry, and authorisation. The footer shows 'Done', 'Local intranet | Protected Mode: Off', and a 105% zoom level.

Payment Issuance has been stopped.

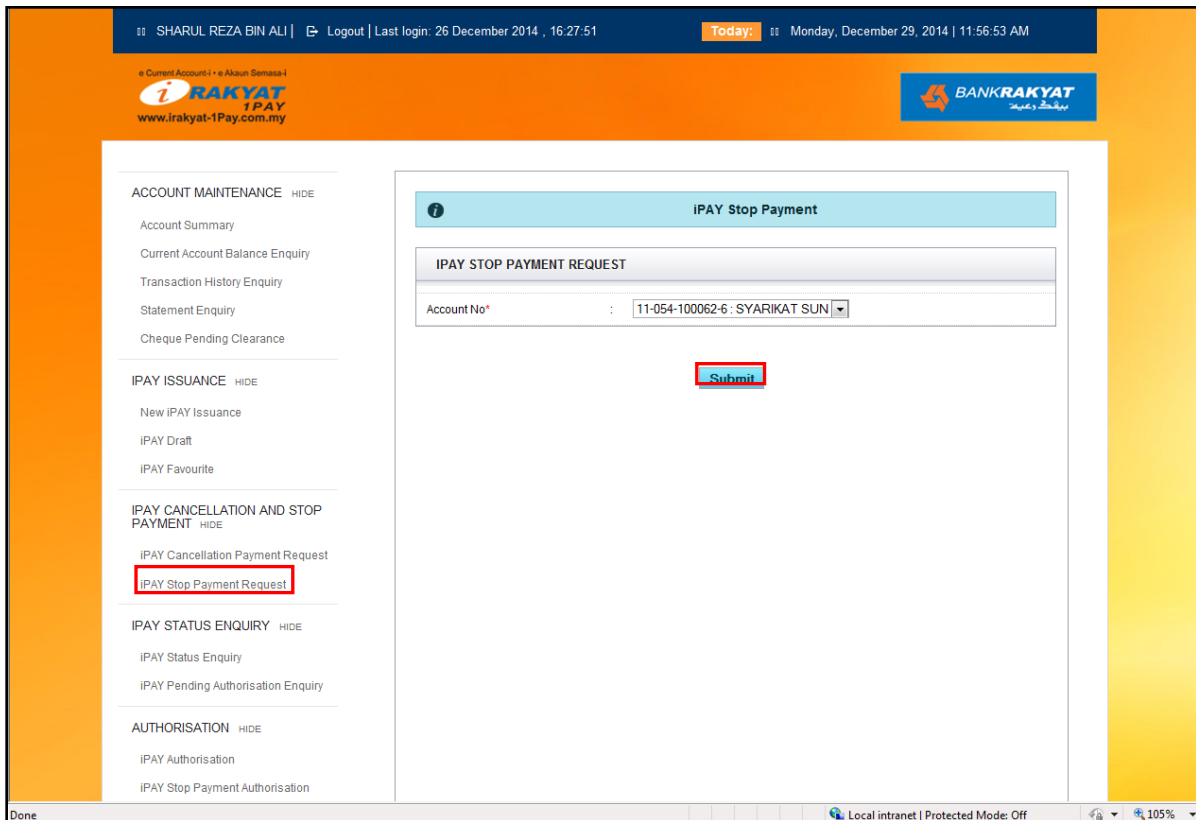
1PAY CANCELLATION AND STOP PAYMENT

For Non Individual Account

1PAY Stop Payment Request

Only Authorizer can perform Stop Payment Request.

Stop Payment Request can only be done for payment issuance with status Authorized or has been fully authorized by the authorizer/ authorized signatories.



Select desired account and click **Submit**.

Application will display the following request page to select the record (for Stop Payment Request).

Select the transaction for Stop Payment and click the **Submit** button.

The screenshot shows the 'IPAY Stop Payment Request' page. At the top, there is a navigation bar with the user's name 'SHARUL REZA BIN ALI', a 'Logout' link, and the last login time '26 December 2014, 16:27:51'. The current date and time are 'Monday, December 29, 2014 | 11:57:04 AM'. The Bank Rakyat logo is visible in the top right corner.

The left sidebar contains a menu with the following categories and items:

- ACCOUNT MAINTENANCE HIDE
 - Account Summary
 - Current Account Balance Enquiry
 - Transaction History Enquiry
 - Statement Enquiry
 - Cheque Pending Clearance
- IPAY ISSUANCE HIDE
 - New IPAY Issuance
 - IPAY Draft
 - IPAY Favourite
- IPAY CANCELLATION AND STOP PAYMENT HIDE
 - IPAY Cancellation Payment Request
 - IPAY Stop Payment Request
- IPAY STATUS ENQUIRY HIDE
 - IPAY Status Enquiry
 - IPAY Pending Authorisation Enquiry
- AUTHORISATION HIDE
 - IPAY Authorisation
 - IPAY Stop Payment Authorisation

The main content area is titled 'IPAY Stop Payment Request' and contains a table with the following data:

IPAY STOP PAYMENT REQUEST					
Reference No	Payer Account	Payer Name	Payment Due Date	Amount	
IPN20141229000000994	110541000626	SYARIKAT SUN	08/01/2015	MYR 100.00	
29/12/2014 11:46:02	Interbank Transfer (IBG - 158996321455)	Nora Binti Zain (100002458 - BANK ISLAM)			

Below the table, there is a 'Page: 1' indicator and two buttons: 'Back' and 'Submit'.

At the bottom of the page, there is a status bar showing 'Done', 'Local intranet | Protected Mode: Off', and a zoom level of '105%'.

Application displays the following Stop Payment Request Confirmation Page.

The screenshot shows the 'IPAY Stop Payment Request' confirmation page. The page header includes the user name 'SHARUL REZA BIN ALI', a 'Logout' link, the last login time '26 December 2014, 16:27:51', the current date 'Monday, December 29, 2014', and the time '11:57:53 AM'. The BANK RAKYAT logo is visible in the top right.

The left sidebar contains a navigation menu with categories: ACCOUNT MAINTENANCE, IPAY ISSUANCE, IPAY CANCELLATION AND STOP PAYMENT, IPAY STATUS ENQUIRY, AUTHORISATION, PAYEE EARMARK AUTHORISATION, and ACCOUNT ADMINISTRATION. The 'IPAY CANCELLATION AND STOP PAYMENT' section is expanded, showing 'IPAY Stop Payment Request' as the active item.

The main content area is titled 'IPAY Stop Payment Request' and contains a confirmation form with the following details:

- IPAY STOP PAYMENT REQUEST CONFIRM**
- Reference No : IPN2014122900000994
- Transaction Date and Time : 29/12/2014 11:46:02
- Creation Name : ZUBAIDAH BINTI RAHIM
- Account No : 11-054-100062-6
- Account Name : SYARIKAT SUN

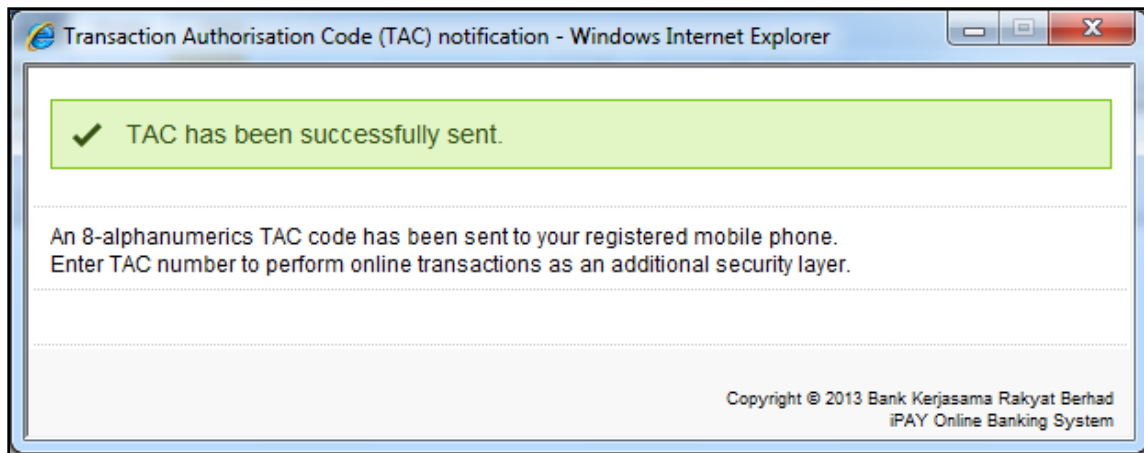
The form is divided into several sections:

- Payee Personal Information**
 - Payee Name : Nora Binti Zain
 - Payee ID No (IC/Business Registration Number) : 830502025148
 - Payee Email Address : nora@gmail.com
 - Payee Handphone Number : 0165030481
 - Payee Type : Resident
- Payment Information**
 - Amount (RM) : 100
 - Payment Due Date (dd/mm/yyyy) : 08/01/2015
 - Payment Type : Normal Payment (This 1PAY payment instruction is merely an intention to pay from the Payer. The Bank will only honour the payment on behalf of the Payer subject to availability of fund on the payment due / claim date and when there is no stop payment arrangement and/or instructor)
 - Payment Mode : Interbank Transfer
 - Payment Channel : IBG
 - Payee Bank : BANK ISLAM (100002458)
 - Payee Account Number : 158996321455
 - Remarks : Bayaran
- Notification Information**
 - Payee Notification : No Notification
 - Payer Notification : Email
- Form P**
 - Purpose Code : -
- TAC (Transaction Authorisation Code)* : [Masked] [Request for TAC](#)

At the bottom of the form, there are two buttons: 'Back' and 'Stop Payment' (highlighted with a red box).

Click **Request For TAC** button and SMS with TAC Code will be send to Customers' registered Handphone Number.

Application pop ups the TAC request page will appear.



Key in the TAC Code and click **Stop Payment** button.

The following status page will appear.

The screenshot displays the 'IPAY Stop Payment' status page. At the top, the user is identified as SHARUL REZA BIN ALI, with a last login of 26 December 2014 at 16:27:51. The current date and time are Monday, December 29, 2014, at 12:00:31 AM. The page features the Bank Rakyat logo and a navigation menu on the left with categories like ACCOUNT MAINTENANCE, IPAY ISSUANCE, IPAY CANCELLATION AND STOP PAYMENT, IPAY STATUS ENQUIRY, and AUTHORISATION. The main content area is titled 'IPAY Stop Payment' and shows a successful request confirmation: 'You have successfully request for IPAY Stop Payment.' Below this, transaction details are listed: Reference No (IPN20141229000000994), Transaction Date and Time (29/12/2014 11:46:02), and Creation Name (ZUBAIDAH BINTI RAHIM). Account details include Account No (11-054-100062-6) and Account Name (SYARIKAT SUN). A note states 'Stop Payment Authorisation required for this transaction.' The 'Payee Personal Information' section lists: Payee Name (Nora Binti Zain), Payee ID No (830502025148), Payee Email Address (nora@gmail.com), Payee Handphone Number (0165030481), and Payee Type (Resident). The browser status bar at the bottom indicates 'Local intranet | Protected Mode: Off' and a zoom level of 105%.

Stop payment authorization by the respective Authorizer/ Authorized Signatories is required for the payment to be stopped.

Kindly refer to Page 63 for 1PAY Stop Payment Authorisation.

1PAY STATUS ENQUIRY

1PAY Status Enquiry

This menu will show the status of all Payment Issuance issued.

User click the **1PAY Status Enquiry** submenu item, the application displays the following page:


The screenshot shows the '1PAY Status Enquiry' page. At the top, there is a navigation bar with the user's name 'KAMAL ADLI BIN ABU', a 'Logout' link, and the last login time '16 December 2014, 14:31:09'. The date and time are 'Tuesday, December 16, 2014 | 03:48:50 PM'. The page features the 'i RAKYAT 1PAY' logo and the 'BANK RAKYAT' logo. A left sidebar contains a menu with categories: 'ACCOUNT MAINTENANCE', 'IPAY ISSUANCE', 'IPAY CANCELLATION AND STOP PAYMENT', 'IPAY STATUS ENQUIRY', and 'AUTHORISATION'. The 'IPAY STATUS ENQUIRY' item is highlighted with a red box. The main content area is titled 'IPAY Status Enquiry' and contains a 'STATUS ENQUIRY' form. The form has a dropdown menu for 'Account Number' with the value '11-054-100060-0 : KAMAL ADLI BIN ABU'. Below it are radio buttons for 'Please Select' with options: 'Current Day', 'Previous Day', 'Current Month', and 'Previous Month'. At the bottom of the form are 'From' and 'To' date input fields. A red 'Submit' button is located below the form. The browser's status bar at the bottom shows 'Local intranet | Protected Mode: Off' and a zoom level of '105%'.

Select the preferred date and click **Submit**.


The following screen will appear showing all payment issuance issued by User. User can check on the status of their Payment Issuance at the **Status** column.

Individual Account

KAMAL ADLI BIN ABU | Logout | Last login: 16 December 2014 , 14:31:09
Today: Tuesday, December 16, 2014 | 03:49:16 PM



www.irakyat-1Pay.com.my



ACCOUNT MAINTENANCE HIDE

- Account Summary
- Current Account Balance Enquiry
- Transaction History Enquiry
- Statement Enquiry
- Cheque Pending Clearance

IPAY ISSUANCE HIDE

- New iPAY Issuance
- iPAY Draft
- iPAY Favourite

IPAY CANCELLATION AND STOP PAYMENT HIDE

- iPAY Cancellation Payment Request
- iPAY Stop Payment Request

IPAY STATUS ENQUIRY HIDE

- iPAY Status Enquiry
- iPAY Pending Authorisation Enquiry

AUTHORISATION HIDE

- iPAY Authorisation
- iPAY Stop Payment Authorisation

iPAY Status Enquiry

STATUS ENQUIRY

Account Number : 11-054-100060-0
 Account Name : KAMAL ADLI BIN ABU
 Period Requested : From 01/12/2014 To 31/12/2014

Status Enquiry Detail

Note: Click on iPAY Reference Number to show transaction detail.

Reference No	Payment Mode	Payee Name	Payment Due Date	Amount	Status	Pending Authoriser(s) Authorisation Date
IPN20141216000000664	Issuance of Banker Cheque (Belian CEK) -	AMRI ALI (-)	16/12/2014	MYR 100.00	Authorised	N/A
16/12/2014 15:28:40						N/A
IPN20141216000000659	Cash - Over the counter	FARID BIN ALI (-)	16/12/2014	MYR 100.00	Authorised	N/A
16/12/2014 15:01:38						N/A
IPN20141216000000656	Intrabank Transfer (110541000584)	Akim (-)	16/12/2014	MYR 1,000.00	Successful Transferred on 16/12/2014	N/A
16/12/2014 14:55:58						N/A
IPN20141216000000653	Interbank Transfer (RENTAS - 136987452147)	KAMARUL BIN ALI (PEMBMYKL - BANK PEMBANGUNAN M'SIA BHD)	07/01/2015	MYR 10,000.00	Authorised	N/A
16/12/2014 14:50:15						N/A
IPN20141216000000654	Interbank	Zulkarnain AB	16/12/2014	MYR	Successful	N/A

Page | 53

Non Individual Account

For Non Individual Account, User can check on the Payment Issuance that still requires authorization by checking on the Pending Authoriser Field.

LEW AI LING | Logout | Last login: 07 January 2015 , 15:10:45 | Today: Monday, January 12, 2015 | 03:12:30 PM

Current Account | e-Akaun Semasa | **RAKYAT IPAY** | www.irakyat-IPay.com.my | **BANK RAKYAT**

ACCOUNT MAINTENANCE HIDE

- Account Summary
- Current Account Balance Enquiry
- Transaction History Enquiry
- Statement Enquiry
- Cheque Pending Clearance

IPAY ISSUANCE HIDE

- New IPAY Issuance
- IPAY Draft
- IPAY Favourite

IPAY CANCELLATION AND STOP PAYMENT HIDE

- IPAY Cancellation Payment Request
- IPAY Stop Payment Request

IPAY STATUS ENQUIRY HIDE

- IPAY Status Enquiry
- IPAY Pending Authorisation Enquiry

AUTHORISATION HIDE

- IPAY Authorisation
- IPAY Stop Payment Authorisation

PAYEE EARMARK

IPAY Status Enquiry

STATUS ENQUIRY

Account Number : 11-054-100062-6
Account Name : SYARIKAT SUN
Period Requested : From 12/01/2015 To 12/01/2015

Status Enquiry Detail

Note : Click on IPAY Reference Number to show transaction detail.

Reference No	Payment Mode	Payee Name	Payment Due Date	Amount	Status	Pending Authoriser(s)
Transaction Date/Time						Authorisation Date
IPN20150112000001352	Interbank Transfer (BIMBMYKL - RENTAS - 165447852147)	Amril Azuan (BIMBMYKL - BANK ISLAM BHD)	16/01/2015	MYR 10,000.00	Creation (Pending Authorise)	1
12/01/2015 14:59:23						N/A
IPN20150112000001350	Interbank Transfer (IBG - 156998745214)	Aminah Ali (100002173 - CITIBANK)	12/01/2015	MYR 200.00	Creation (Pending Authorise)	2
12/01/2015 14:57:00						N/A

Page: 1

OK **PRINT**

Done | Local intranet | Protected Mode: Off | 100%

1PAY STATUS ENQUIRY

For Non Individual Account

1PAY Pending Authorisation Enquiry

This menu will show any Payment Issuance issued that still require authorization by Authorizer.


User click the **1PAY Pending Authorisation Enquiry** submenu item, the application displays the following page:

The screenshot shows a web application interface for "1PAY Pending Authorisation Enquiry". At the top, there is a navigation bar with the user's name "KHAIRIL RAZMAN BIN ZAINI", a "Logout" link, and the last login time "23 December 2014, 14:35:06". The date and time are "Tuesday, December 23, 2014 | 03:08:37 PM". The application logo "1 RAKYAT IPAY" and the website "www.1rakyat-1Pay.com.my" are visible on the left, and the "BANK RAKYAT" logo is on the right. The main content area is divided into a left sidebar and a main panel. The sidebar contains several menu categories: "ACCOUNT MAINTENANCE", "IPAY ISSUANCE", "IPAY CANCELLATION AND STOP PAYMENT", "IPAY STATUS ENQUIRY", and "AUTHORISATION". The "IPAY STATUS ENQUIRY" category is expanded, and "IPAY Pending Authorisation Enquiry" is highlighted with a red box. The main panel displays the "IPAY Pending Authorisation Enquiry" form. The form has a title bar with an information icon and the text "IPAY Pending Authorisation Enquiry". Below the title bar is a section titled "PENDING AUTHORISATION ENQUIRY". The form contains the following fields: "Account Number*" with a dropdown menu showing "11-054-100062-6 : SYARIKAT SUN"; "Please Select*" with radio buttons for "Current Day", "Previous Day", "Current Month", and "Previous Month"; and a "From" to "To" date range selector with a calendar icon. A "Submit" button is located below the form fields.


Select the preferred date and click **Submit**.

Application displays the following **1PAY Pending Authorization Enquiry** Listing page.

KHAIRIL RAZMAN BIN ZAINI | Logout | Last login: 23 December 2014 , 14:35:06
Today: Tuesday, December 23, 2014 | 03:09:06 PM



www.irakyat-1Pay.com.my



ACCOUNT MAINTENANCE HIDE

- Account Summary
- Current Account Balance Enquiry
- Transaction History Enquiry
- Statement Enquiry
- Cheque Pending Clearance

IPAY ISSUANCE HIDE

- New IPAY Issuance
- IPAY Draft
- IPAY Favourite

IPAY CANCELLATION AND STOP PAYMENT HIDE

- IPAY Cancellation Payment Request
- IPAY Stop Payment Request

IPAY STATUS ENQUIRY HIDE

- IPAY Status Enquiry
- IPAY Pending Authorisation Enquiry

AUTHORISATION HIDE

- IPAY Authorisation
- IPAY Stop Payment Authorisation

IPAY Pending Authorisation Enquiry

PENDING AUTHORISATION ENQUIRY

Account Number : 11-054-100062-6
 Account Name : SYARIKAT SUN
 Period Requested : From 23/12/2014 To 23/12/2014

Pending Authorisation Enquiry Detail

Note : Click on IPAY Reference Number to show transaction detail.

Reference No	Payment Mode	Payee Name	Payment Due Date	Amount	Status	Pending Authoriser (s)
IPN20141223000000953	Interbank Transfer (IBG - 1563322125478)	Kamal bin Ali (100002270 - MAYBANK)	23/12/2014	MYR 100.00	Creation (Pending Authorise)	2
23/12/2014 14:54:55						

Page: 1

OK
PRINT

Done
Local intranet | Protected Mode: Off

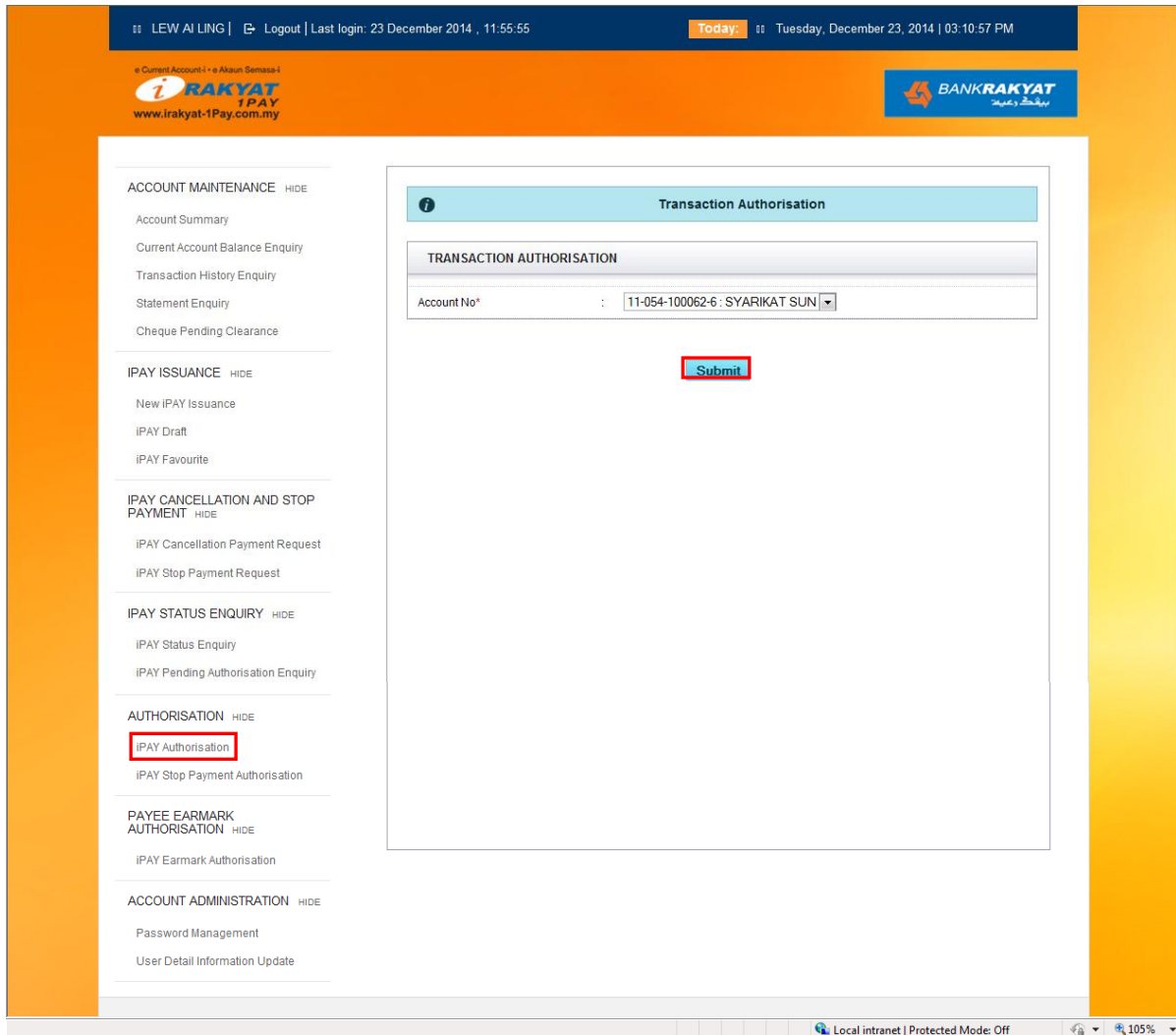
AUTHORISATION

For Non Individual Account

1PAY Authorisation

For Non Individual Account, all payment issuance need to be authorised by the authorizer/ authorised Signatories.

Authorisation can be performed for records with status Pending Authorization.



Select the desired account and click **Submit**.

The following screen will appear. Kindly select the Group which User wish to perform authorization and click **Submit**.

LEW AI LING | Logout | Last login: 23 December 2014 , 11:55:55 | Today: Tuesday, December 23, 2014 | 03:17:34 PM

Current Account | e Akuan Semasa | **RAKYAT IPAY** | www.irakyat-IPay.com.my | **BANK RAKYAT**

ACCOUNT MAINTENANCE HIDE

- Account Summary
- Current Account Balance Enquiry
- Transaction History Enquiry
- Statement Enquiry
- Cheque Pending Clearance

IPAY ISSUANCE HIDE

- New IPAY Issuance
- IPAY Draft
- IPAY Favourite

IPAY CANCELLATION AND STOP PAYMENT HIDE

- IPAY Cancellation Payment Request
- IPAY Stop Payment Request

IPAY STATUS ENQUIRY HIDE

- IPAY Status Enquiry
- IPAY Pending Authorisation Enquiry

AUTHORISATION HIDE

- IPAY Authorisation
- IPAY Stop Payment Authorisation

Transaction Authorisation

TRANSACTION AUTHORISATION

You are currently being defined in the approval group listed below.
Please select one approval group and click 'OK' button to proceed with transaction authorisation listing.

- Group A** (Approval Limit from RM 0.00 and less than RM 1,000.00)
- Group C** (Approval Limit from RM 1,000.00 and less than RM 50,000.00)

Local intranet | Protected Mode: Off | 105%

Select the transaction for Authorisation and click the **Submit** button.

LEW AI LING | Logout | Last login: 23 December 2014 , 11:55:55 | Today: Tuesday, December 23, 2014 | 03:18:59 PM

Current Account | e Akuan Semasa | **Rakyat IPAY** | www.irakyat-IPay.com.my | **BANK RAKYAT**

Transaction Authorisation

TRANSACTION AUTHORISATION

Reference No	Payer Account	Payer Name	Payment Due Date	Amount
Transaction Date/Time	Payment Mode	Payee Name		
<input checked="" type="checkbox"/> IPN20141223000000957	110541000626	SYARIKAT SUN	27/12/2014	MYR 100.00
23/12/2014 15:07:05	Cash - Over the counter	Zaimah binti Ali (-)		
<input checked="" type="checkbox"/> IPN20141223000000953	110541000626	SYARIKAT SUN	23/12/2014	MYR 100.00
23/12/2014 14:54:55	Interbank Transfer (IBG - 1563322125478)	Kamal bin Ali (100002270 - MAYBANK)		

Back **Submit**

Note:

- Note : Maximum Five Transactions For Each Approval.
- The disabled transaction has already been authorised by current authoriser. This transaction still requires another authoriser to be completely authorised as per signatory group limit authorisation.
- SMS Charges : RM 0
- Rentas Charges : RM 2
- Banker Cheque Charges : RM 2
- Interbank Transfer Charge : RM 0.1

Done | Local intranet | Protected Mode: Off | 105%

Note : User can approve up to maximum five transactions for each approval.

Application displays the following Transaction Authorisation Confirmation Page.

LEW AI LING | Logout | Last login: 23 December 2014 , 11:55:55 | Today: | Tuesday, December 23, 2014 | 03:19:44 PM

Current Account | e Akuan Semasa | **BANK RAKYAT IPAY** | www.irakyat-1PAY.com.my | **BANK RAKYAT** | برکت و ربح

Transaction Authorisation - IPAY

TRANSACTION AUTHORISATION - IPAY

Transaction 1

Transaction Reference No.	: IPN20141223000000953
Account No.	: 110541000626
Account Name	: SYARIKAT SUN
Payee Name	: Kamal bin Ali
Payee ID No (IC/Business Registration Number)	: 830603025143
Amount (RM)	: 100.00
Payment Due Date (dd/mm/yyyy)	: 23/12/2014
Payment Type	: Guaranteed Payment (This 1PAY payment instruction is a guaranteed payment instruction from the PAYER and the Bank will only honour the payment on behalf of the Payer provided that there is no stop payment instruction from the Payer on the payment crediting date or presentation date of 1PAY for encashment at Bank Rakyat branches)
Payment Mode	: Interbank Transfer
Payment Channel	: IBG
Payee Bank	: MAYBANK (100002270)
Payee Account Number	: 1563322125478
Creation Name	: KHAIRIL RAZMAN BIN ZAINI

Operator Summary

User ID	: ailing2014
Date/Time	: 23/12/2014 15:13:00
Transaction Reference No	: IPN20141223000000953

TAC (Transaction Authorisation Code)* : Request for TAC

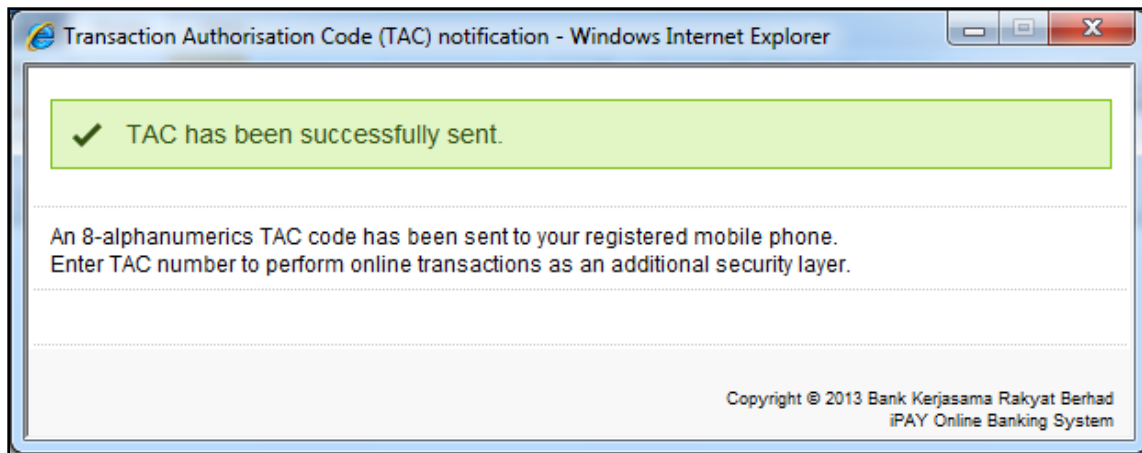
ACCEPT REJECT SKIP

Terms & Conditions | Disclaimer | Privacy & Policy | FAQ | Client Charter

Local intranet | Protected Mode: Off | 105%

Click **Request For TAC** button and SMS with TAC Code will be send to Customers' registered Handphone Number.

Application pop ups the TAC request page will appear.



Key in the TAC Code and click **Accept** button.

The following status page will appear.

LEW AI LING | Logout | Last login: 23 December 2014 , 11:55:55 | Today: Tuesday, December 23, 2014 | 03:22:28 PM

Current Account | Akaun Semasa | **BANK RAKYAT** iPAY | www.irakyat-1Pay.com.my | **BANK RAKYAT** برقيت و كرميات

ACCOUNT MAINTENANCE HIDE

- Account Summary
- Current Account Balance Enquiry
- Transaction History Enquiry
- Statement Enquiry
- Cheque Pending Clearance

IPAY ISSUANCE HIDE

- New iPAY Issuance
- iPAY Draft
- iPAY Favourite

IPAY CANCELLATION AND STOP PAYMENT HIDE

- iPAY Cancellation Payment Request
- iPAY Stop Payment Request

IPAY STATUS ENQUIRY HIDE

- iPAY Status Enquiry
- iPAY Pending Authorisation Enquiry

AUTHORISATION HIDE

- iPAY Authorisation
- iPAY Stop Payment Authorisation

PAYEE EARMARK AUTHORISATION HIDE

- iPAY Earmark Authorisation

ACCOUNT ADMINISTRATION HIDE

- Password Management
- User Detail Information Update

Transaction Authorisation Status - iPAY

TRANSACTION AUTHORISATION STATUS - IPAY

! Your iPAY transaction has been authorised. Kindly check the status of each iPAY Transaction.

Transaction 1

Transaction Reference No.	: IPN2014122300000953
Account No.	: 110541000626
Account Name	: SYARIKAT SUN
Payee Name	: Kamal bin Ali
Payee ID No (IC/Business Registration Number)	: 830603025143
Amount (RM)	: 100.00
Payment Due Date (dd/mm/yyyy)	: 23/12/2014
Payment Type	: Guaranteed Payment (This 1PAY payment instruction is a guaranteed payment instruction from the PAYER and the Bank will only honour the payment on behalf of the Payer provided that there is no stop payment instruction from the Payer on the payment crediting date or presentation date of 1PAY for encashment at Bank Rakyat branches)
Payment Mode	: Interbank Transfer
Payment Channel	: IBG
Payee Bank	: MAYBANK (100002270)
Payee Account Number	: 1563322125478
Transaction Accepted By Host	: SUCCESSFUL
Remarks	: iPAY Authorisation by LEW AI LING

Authoriser Summary For Transaction 1

Authoriser	: LEW AI LING
Group ID	: GROUP B
Date & Time	: 23/12/2014 15:15:29

This transaction has been successfully authorised by LEW AI LING. The transaction requires 1 more authoriser to be completely authorised.

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Menara Kembar Bank Rakyat, No 33, Jalan Travers, 50470 Kuala Lumpur.
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This page is best viewed using Internet Explorer Version 8.0 and above, Firefox, Google Chrome, Opera & Safari.

Local intranet | Protected Mode: Off | 105%

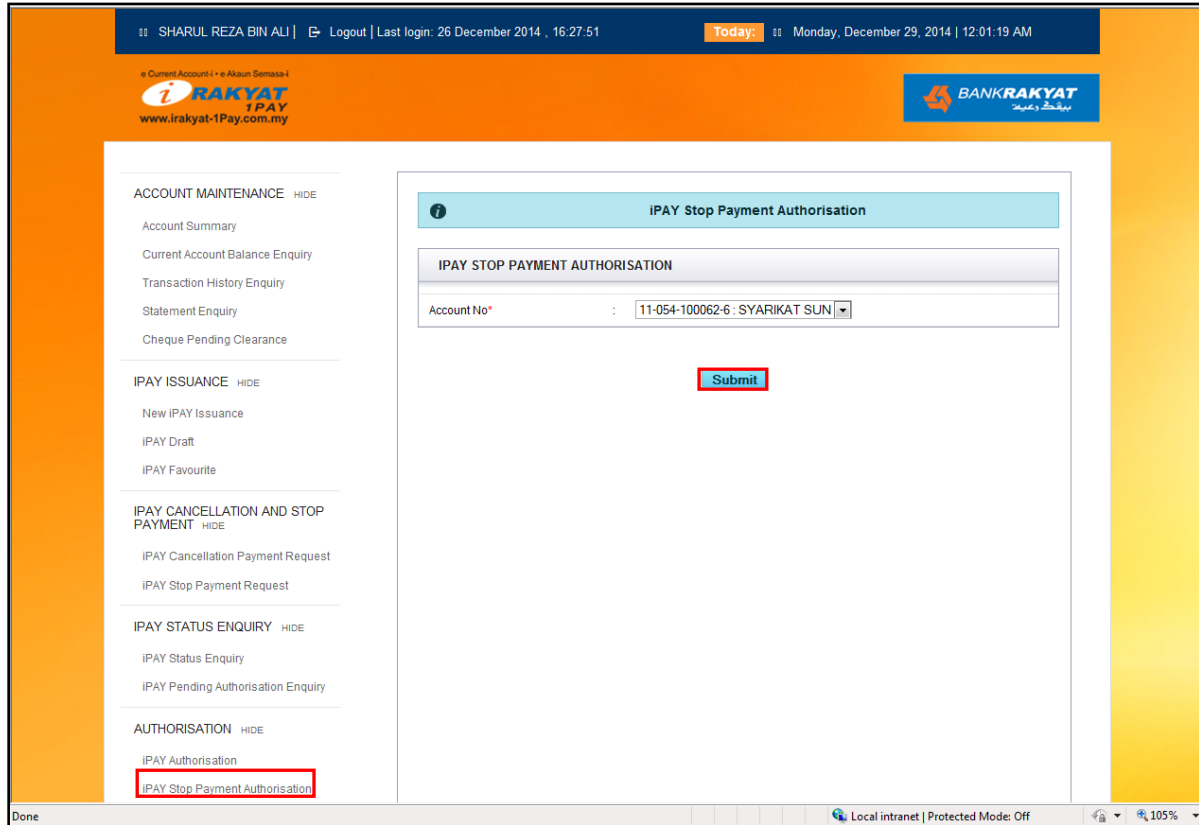
The payment has been authorized by the authorizer. In the Screen above, the transaction has not been fully authorized. The same process need to be done by OTHER authorizer in order for the payment to be fully authorized.

AUTHORISATION

For Non Individual Account

1PAY Stop Payment Authorisation

For Non Individual Account, after performing the **1PAY Stop Payment Request**, the payment issuance need to be authorised by the authoriser/ authorised Signatories.



Select the desired account and click **Submit**.

The following screen will appear. Kindly select the Group which User wish to perform authorization and click **Submit**.

SHARUL REZA BIN ALI | Logout | Last login: 26 December 2014 , 16:27:51 | Today: Monday, December 29, 2014 | 12:01:29 AM

Current Account | e Akuan Semasa | **BANK RAKYAT IPAY** | www.irakyat-1Pay.com.my | **BANK RAKYAT** | بنك راکوت

ACCOUNT MAINTENANCE HIDE

- Account Summary
- Current Account Balance Enquiry
- Transaction History Enquiry
- Statement Enquiry
- Cheque Pending Clearance

IPAY ISSUANCE HIDE

- New IPAY Issuance
- IPAY Draft
- IPAY Favourite

IPAY CANCELLATION AND STOP PAYMENT HIDE

- IPAY Cancellation Payment Request
- IPAY Stop Payment Request

IPAY STATUS ENQUIRY HIDE

- IPAY Status Enquiry
- IPAY Pending Authorisation Enquiry

AUTHORISATION HIDE

- IPAY Authorisation
- IPAY Stop Payment Authorisation

IPAY Stop Payment Authorisation

IPAY STOP PAYMENT AUTHORISATION

You are currently being defined in the approval group listed below.
Please select one approval group and click 'OK' button to proceed with transaction authorisation listing.


<input checked="" type="radio"/> GROUP A (Approval Limit from RM 0.00 and less than RM 9,999,999,999.99)

[Back](#) [Submit](#)


Done | Local intranet | Protected Mode: Off | 105%

Select the transaction for Stop Payment Authorisation and click the **Submit** button.

SHARUL REZA BIN ALI | Logout | Last login: 26 December 2014 , 16:27:51
Today: Monday, December 29, 2014 | 12:01:58 AM



www.irakyat-IPay.com.my



ACCOUNT MAINTENANCE HIDE

- Account Summary
- Current Account Balance Enquiry
- Transaction History Enquiry
- Statement Enquiry
- Cheque Pending Clearance

IPAY ISSUANCE HIDE

- New IPAY Issuance
- IPAY Draft
- IPAY Favourite

IPAY CANCELLATION AND STOP PAYMENT HIDE

- IPAY Cancellation Payment Request
- IPAY Stop Payment Request

IPAY STATUS ENQUIRY HIDE

- IPAY Status Enquiry
- IPAY Pending Authorisation Enquiry

AUTHORISATION HIDE

- IPAY Authorisation
- IPAY Stop Payment Authorisation

IPAY Stop Payment Authorisation

IPAY STOP PAYMENT AUTHORISATION

Reference No	Payer Account	Payer Name	Payment Due Date	Amount	Pending Authoriser (s)
Transaction Date/Time	Payment Mode	Payee Name			
<input checked="" type="radio"/> IPN2014122900000994	110541000626	SYARIKAT SUN	08/01/2015	MYR 100.00	2
29/12/2014 11:46:02	Interbank Transfer (BG - 158996321455)	Nora Binti Zain (100002458 - BANK ISLAM)			
<input type="radio"/> IPN2014122300000957	110541000626	SYARIKAT SUN	27/12/2014	MYR 100.00	2
23/12/2014 15:07:05	Cash - Over the counter	Zalmah binti Ali (-)			

Page: 1


Back
Submit

Note : The disabled transaction has already been authorised by current authoriser. This transaction still requires another authoriser to be completely authorised as per signatory group limit authorisation.


Done
Local intranet | Protected Mode: Off
105%

Application displays the following Stop Payment Authorisation Confirmation Page.

SHARUL REZA BIN ALI | Logout | Last login: 26 December 2014 , 16:27:51
Today: Monday, December 29, 2014 | 12:02:15 AM



www.irakyat-1Pay.com.my



ACCOUNT MAINTENANCE HIDE

- Account Summary
- Current Account Balance Enquiry
- Transaction History Enquiry
- Statement Enquiry
- Cheque Pending Clearance

IPAY ISSUANCE HIDE

- New IPAY Issuance
- IPAY Draft
- IPAY Favourite

IPAY CANCELLATION AND STOP PAYMENT HIDE

- IPAY Cancellation Payment Request
- IPAY Stop Payment Request

IPAY STATUS ENQUIRY HIDE

- IPAY Status Enquiry
- IPAY Pending Authorisation Enquiry

AUTHORISATION HIDE

- IPAY Authorisation
- IPAY Stop Payment Authorisation

PAYEE EARMARK AUTHORISATION HIDE


- IPAY Earmark Authorisation

ACCOUNT ADMINISTRATION HIDE

- Password Management
- User Detail Information Update

i **IPAY Stop Payment Authorisation**

IPAY STOP PAYMENT AUTHORISATION CONFIRM

Reference No	: IPN2014122900000994
Transaction Date and Time	: 29/12/2014 11:46:02
Creation Name	: ZUBADAH BINTI RAHIM
Account No	: 11-054-100062-6
Account Name	: SYARIKAT SUN
Payee Personal Information	
Payee Name	: Nora Binti Zain
Payee ID No (IC/Business Registration Number)	: 830502025148
Payee Email Address	: nora@gmail.com
Payee Handphone Number	: 0165030481
Payee Type	: Resident
Payment Information	
Amount (RM)	: 100.00
Payment Due Date (dd/mm/yyyy)	: 08/01/2015
Payment Type	: Normal Payment (This 1PAY payment instruction is merely an intention to pay from the Payer. The Bank will only honour the payment on behalf of the Payer subject to availability of fund on the payment due / claim date and when there is no stop payment arrangement and/or instruction.)
Payment Mode	: Interbank Transfer
Payment Channel	: IBG
Payee Bank	: BANK ISLAM (100002458)
Payee Account Number	: 158996321455
Remarks	: Bayaran
Notification Information	
Payee Notification	: No Notification
Payer Notification	: Email
Form P	
Purpose Code	: -
Operator Summary	
User ID	: reza2014
Date/Time	: 29/12/2014 11:55:45
Transaction Reference No	: IPN2014122900000994
Remarks	: <input type="text"/>
TAC (Transaction Authorisation Code)*	: <input type="password"/> Request for TAC 

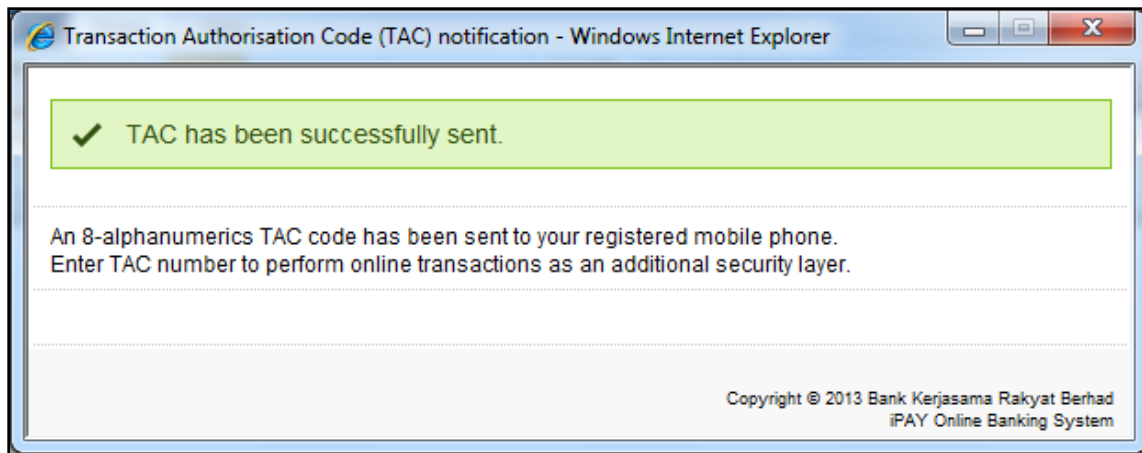
Back
Approve Stop Payment
Reject Stop Payment

Local intranet | Protected Mode: Off | 105%

Click **Request For TAC** button and SMS with TAC Code will be send to Customers' registered Handphone Number.

Page | 66

Application pop ups the TAC request page will appear.



Key in the TAC Code and click **Approve Stop Payment** button.

The following status page will appear.

SHARUL REZA BIN ALI | Logout | Last login: 26 December 2014 , 16:27:51 Today: Monday, December 29, 2014 | 12:05:12 AM

Current Account | e Akuan Semasa | **IRAKYAT IPAY** www.irakyat-IPay.com.my **BANK RAKYAT** برقيت راکوت

ACCOUNT MAINTENANCE HIDE

- Account Summary
- Current Account Balance Enquiry
- Transaction History Enquiry
- Statement Enquiry
- Cheque Pending Clearance

IPAY ISSUANCE HIDE

- New IPAY Issuance
- IPAY Draft
- IPAY Favourite

IPAY CANCELLATION AND STOP PAYMENT HIDE

- IPAY Cancellation Payment Request
- IPAY Stop Payment Request

IPAY STATUS ENQUIRY HIDE

- IPAY Status Enquiry
- IPAY Pending Authorisation Enquiry

AUTHORISATION HIDE

- IPAY Authorisation
- IPAY Stop Payment Authorisation

PAYEE EARMARK AUTHORISATION HIDE

- IPAY Earmark Authorisation

ACCOUNT ADMINISTRATION HIDE

- Password Management
- User Detail Information Update

IPAY Stop Payment Authorisation

IPAY STOP PAYMENT PAYMENT AUTHORISATION STATUS

✓ You have successfully authorise IPAY Stop Payment.
This transaction still need authoriser to fulfill authorisation process.

Reference No : IPN2014122900000994
Transaction Date and Time : 29/12/2014 11:46:02
Creation Name : ZUBAIDAH BINTI RAHIM

Stop Payment Authorisation Information

Authorisation Status : APPROVED
Authoriser : SHARUL REZA BIN ALI
Group ID : GROUP A
Date & Time : 29/12/2014 11:58:36
Authoriser Remarks :

Payer Account Information

Account No : 11-054-100062-6
Account Name : SYARIKAT SUN

Payee Personal Information

Payee Name : Nora Binti Zain
Payee ID No (IC/Business Registration Number) : 830502025148
Payee Email Address : nora@gmail.com
Payee Handphone Number : 0165030481
Payee Type : Resident

Payment Information

Amount (RM) : 100.00
Payment Due Date (dd/mm/yyyy) : 08/01/2015
Payment Type : Normal Payment (This 1PAY payment instruction is merely an intention to pay from the Payer. The Bank will only honour the payment on behalf of the Payer subject to availability of fund on the payment due / claim date and when there is no stop payment arrangement and/or instruction.)
Payment Mode : Interbank Transfer
Payment Channel : IBG
Payee Bank : BANK ISLAM (100002458)
Payee Account Number : 158996321455
Remarks : Bayaran

Notification Information

Payee Notification : No Notification
Payer Notification : Email

Form P

Purpose Code : -

This transaction has been successfully authorised by SHARUL REZA BIN ALI.
The transaction requires 1 more authoriser to be completely authorised.

PRINT OK

Local intranet | Protected Mode: Off 105%

The Stop payment has been authorized by the authorizer. In the Screen above, the transaction has not been fully authorized. The same process need to be done by OTHER authorizer in order for the payment to be stopped.

PAYEE EARMARK AUTHORISATION

The payee will have the option to request from the payer for the payment amount to be set aside/ earmarked.

This is to ensure that the payment will be credited into the payee account on the due date/ effective date (provided no Stop Payment request performed by the accountholder)

Once the Request for Earmark has been performed by the payee, earmark authorization need to be performed by the authorizer/ authorized Signatories.

For Individual Account

1PAY Earmark Authorisation



After payee requested for Earmark, the payment need to be authorised by the authoriser.

The screenshot shows the Bank Rakyat IPAY Earmark Authorisation web interface. At the top, there is a navigation bar with the user's name 'KAMAL ADLI BIN ABU', a 'Logout' link, the last login time '16 December 2014, 15:25:48', the current date 'Tuesday, December 16, 2014 | 04:11:53 PM', and the Bank Rakyat logo. Below the navigation bar, there is a sidebar menu on the left with categories: ACCOUNT MAINTENANCE, IPAY ISSUANCE, IPAY CANCELLATION AND STOP PAYMENT, IPAY STATUS ENQUIRY, AUTHORISATION, PAYEE EARMARK AUTHORISATION (highlighted with a red box), and ACCOUNT ADMINISTRATION. The main content area is titled 'IPAY Earmark Authorisation' and contains a form with a dropdown menu for 'Account No*' showing '11-054-100060-0 : KAMAL ADLI BIN ABU'. A red box highlights the 'Submit' button below the form. At the bottom of the page, there is a status bar with 'Local intranet | Protected Mode: Off' and a zoom level of '105%'.

Select the desired account and click **Submit**.

Select the transaction for Earmark Authorisation and click the **Submit** button.

KAMAL ADLI BIN ABU | Logout | Last login: 16 December 2014 , 15:25:48 | Today: | Tuesday, December 16, 2014 | 04:12:04 PM

Current Account | Akaun Semasa |  www.irakyat-1Pay.com.my | 

ACCOUNT MAINTENANCE HIDE

- Account Summary
- Current Account Balance Enquiry
- Transaction History Enquiry
- Statement Enquiry
- Cheque Pending Clearance

IPAY ISSUANCE HIDE

- New IPAY Issuance
- IPAY Draft
- IPAY Favourite

IPAY CANCELLATION AND STOP PAYMENT HIDE

- IPAY Cancellation Payment Request
- IPAY Stop Payment Request

IPAY STATUS ENQUIRY HIDE

- IPAY Status Enquiry
- IPAY Pending Authorisation Enquiry

AUTHORISATION HIDE

- IPAY Authorisation
- IPAY Stop Payment Authorisation

IPAY Earmark Authorisation

IPAY EARMARK AUTHORISATION

Reference No	Payer Account	Payer Name	Payment Due Date	Amount
Transaction Date/Time	Payment Mode	Payee Name	Payment Type	
<input checked="" type="radio"/> IPN2014121600000678	110541000600	KAMAL ADLI BIN ABU	25/12/2014	MYR 100.00
16/12/2014 15:47:39	Interbank Transfer (IBG - 136987452147)	Thajunisa (100002050 - CIMB)	Normal Payment	

Page: 1

Back **Submit**

Done | Local intranet | Protected Mode: Off | 105%

Application displays the following Earmark Authorisation Confirmation Page.

ACCOUNT MAINTENANCE HIDE

- Account Summary
- Current Account Balance Enquiry
- Transaction History Enquiry
- Statement Enquiry
- Cheque Pending Clearance

IPAY ISSUANCE HIDE

- New IPAY Issuance
- IPAY Draft
- IPAY Favourite

IPAY CANCELLATION AND STOP PAYMENT HIDE

- IPAY Cancellation Payment Request
- IPAY Stop Payment Request

IPAY STATUS ENQUIRY HIDE

- IPAY Status Enquiry
- IPAY Pending Authorisation Enquiry

AUTHORISATION HIDE

- IPAY Authorisation
- IPAY Stop Payment Authorisation

PAYEE EARMARK AUTHORISATION HIDE

- IPAY Earmark Authorisation

ACCOUNT ADMINISTRATION HIDE

- Password Management
- User Detail Information Update

IPAY Earmark Authorisation

IPAY EARMARK AUTHORISATION CONFIRM

Reference No	: IPN20141216000000678
Account No	: 11-054-100060-0
Account Name	: KAMAL ADLI BIN ABU

Payee Personal Information

Payee Name	: Thajunisa
Payee ID No (IC/Business Registration Number)	: 830201025418
Payee Email Address	: zaini@gmail.com
Payee Handphone Number	: 0196321478
Payee Type	: Resident

Payment Information

Amount (RM)	: 100.00
Payment Due Date (dd/mm/yyyy)	: 25/12/2014
Payment Type	: Normal Payment (This 1PAY payment instruction is merely an intention to pay from the Payer. The Bank will only honour the payment on behalf of the Payer subject to availability of fund on the payment due / claim date and when there is no stop payment arrangement and/or instruction.)
Payment Mode	: Interbank Transfer
Payment Channel	: IBG
Payee Bank	: CIMB (100002050)
Payee Account Number	: 136987452147
Remarks	: Maintenance

Notification Information

Payee Notification	: Email
Payer Notification	: Email

Form P

Purpose Code	: -
--------------	-----

Authentication Confirmation

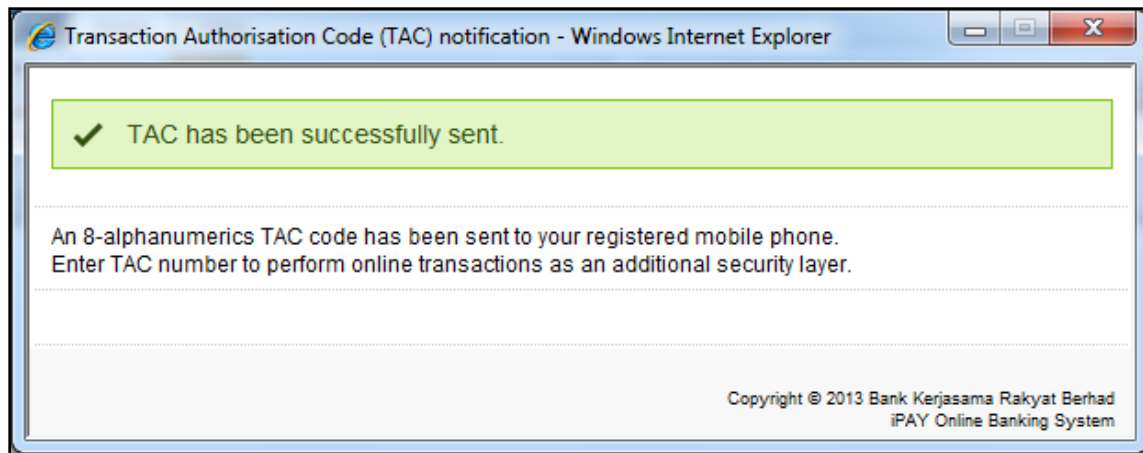
TAC (Transaction Authorisation Code)*	: <input type="password"/> Request for TAC
---------------------------------------	--

[Back](#) [Approve Earmark Request](#) [Reject Earmark Request](#)

Local intranet | Protected Mode: Off

Click **Request For TAC** button and SMS with TAC Code will be send to Customers' registered Handphone Number.

Application pop ups the TAC request page will appear.




Key in the TAC Code and click **Approve Earmark Request** to approve or **Reject Earmark Request** to reject the payee request.


If accountholder choose **Reject Earmark Request**, the payment will be effectively be null and void. New Payment issuance need to be performed by the accountholder.

The screen below shows that the Earmark request has been authorized by the authorizer and the payment amount will be set aside/ earmarked.

KAMAL ADLI BIN ABU | Logout | Last login: 16 December 2014 , 15:25:48
Today: Tuesday, December 16, 2014 | 04:18:08 PM



www.1rakyat-1pay.com.my



ACCOUNT MAINTENANCE HIDE

- Account Summary
- Current Account Balance Enquiry
- Transaction History Enquiry
- Statement Enquiry
- Cheque Pending Clearance

IPAY ISSUANCE HIDE

- New IPAY Issuance
- IPAY Draft
- IPAY Favourite

IPAY CANCELLATION AND STOP PAYMENT HIDE

- IPAY Cancellation Payment Request
- IPAY Stop Payment Request

IPAY STATUS ENQUIRY HIDE

- IPAY Status Enquiry
- IPAY Pending Authorisation Enquiry

AUTHORISATION HIDE

- IPAY Authorisation
- IPAY Stop Payment Authorisation

PAYEE EARMARK AUTHORISATION HIDE

- IPAY Earmark Authorisation

ACCOUNT ADMINISTRATION HIDE

- Password Management
- User Detail Information Update

IPAY Earmark Authorisation

IPAY EARMARK AUTHORISATION STATUS

i IPAY Earmark Request has been authorised.

Reference No : **IPN20141216000000678**

Earmark Authorisation Status

Authorisation Status : **Approved**

Host Status : **SUCCESSFUL**

Host Remarks : **S - IPAY PAYEE EARMARK SUCCESSFUL**

Payer Account Information

Account No : 11-054-100060-0

Account Name : KAMAL ADLI BIN ABU

Payee Personal Information

Payee Name : Thajunisa

Payee ID No (IC/Business Registration Number) : 830201025418

Payee Email Address : zaini@gmail.com

Payee Handphone Number : 0196321478

Payee Type : Resident

Payment Information

Amount (RM) : 100.00

Payment Due Date (dd/mm/yyyy) : 25/12/2014

Payment Type : Guaranteed Payment (This 1PAY payment instruction is a guaranteed payment instruction from the PAYER and the Bank will only honour the payment on behalf of the Payer provided that there is no stop payment instruction from the Payer on the payment crediting date or presentation date of 1PAY for encashment at Bank Rakyat branches.)

Payment Mode : Interbank Transfer

Payment Channel : IBG

Payee Bank : CIMB (100002050)

Payee Account Number : 136987452147

Remarks : Maintenance

Notification Information

Payee Notification : Email

Payer Notification : Email

Form P

Purpose Code : -

The transaction has fulfilled its required number of authorisers and has been successfully authorised.

Waiting for https://10.2.100.105:8443/ipay/jsp/protected/ipayearmark/ipay_earmark_auth_update.jsp... Local intranet | Protected Mode: Off

For Non Individual Account

1PAY Earmark Authorisation

After payee requested for Earmark, the payment need to be authorised by the authoriser/authorised signatories

The screenshot shows a web application interface for iPAY Earmark Authorisation. At the top, there is a navigation bar with the user's name 'SHARUL REZA BIN ALI', a 'Logout' link, and the last login time '29 December 2014, 12:21:40'. The date and time 'Monday, December 29, 2014 | 12:31:18 AM' are also displayed. Below the navigation bar, there are logos for 'i RAKYAT IPAY' and 'BANK RAKYAT'. The main content area is divided into a left sidebar and a central panel. The sidebar contains several menu categories: 'ACCOUNT MAINTENANCE', 'IPAY ISSUANCE', 'IPAY CANCELLATION AND STOP PAYMENT', 'IPAY STATUS ENQUIRY', 'AUTHORISATION', 'PAYEE EARMARK AUTHORISATION', and 'ACCOUNT ADMINISTRATION'. The 'PAYEE EARMARK AUTHORISATION' category is expanded, and 'iPAY Earmark Authorisation' is highlighted. The central panel displays the 'iPAY Earmark Authorisation' form. It has a title bar with an information icon and the text 'iPAY Earmark Authorisation'. Below the title bar, there is a section titled 'IPAY EARMARK AUTHORISATION'. Inside this section, there is a label 'Account No*' followed by a dropdown menu showing '11-054-100062-6 : SYARIKAT SUN'. A red box highlights the 'Submit' button located below the dropdown menu. At the bottom of the page, there is a status bar with 'Done' on the left, 'Local intranet | Protected Mode: Off' in the center, and a zoom level of '105%' on the right.

Select the desired account and click **Submit**.

The following screen will appear. Kindly select the Group which User wish to perform authorization and click **Submit**.

SHARUL REZA BIN ALI | Logout | Last login: 29 December 2014 , 12:21:40 | Today: Monday, December 29, 2014 | 12:31:27 AM

Current Account | e Akuan Semasa | **IRAKYAT IPAY** | www.irakyat-IPay.com.my | **BANK RAKYAT** | برقيت و كرمي

ACCOUNT MAINTENANCE HIDE

- Account Summary
- Current Account Balance Enquiry
- Transaction History Enquiry
- Statement Enquiry
- Cheque Pending Clearance

IPAY ISSUANCE HIDE

- New IPAY Issuance
- IPAY Draft
- IPAY Favourite

IPAY CANCELLATION AND STOP PAYMENT HIDE

- IPAY Cancellation Payment Request
- IPAY Stop Payment Request

IPAY STATUS ENQUIRY HIDE

- IPAY Status Enquiry
- IPAY Pending Authorisation Enquiry

AUTHORISATION HIDE

- IPAY Authorisation
- IPAY Stop Payment Authorisation

IPAY Earmark Authorisation

IPAY EARMARK AUTHORISATION

You are currently being defined in the approval group listed below.
Please select one approval group and click 'OK' button to proceed with transaction authorisation listing.

- GROUP A** (Approval Limit from RM 0.00 and less than RM 9,999,999,999.99)

Back **Submit**

Done | Local intranet | Protected Mode: Off | 105%

Select the transaction for Earmark Authorisation and click the **Submit** button.

SHARUL REZA BIN ALI | Logout | Last login: 29 December 2014 , 12:21:40 | Today: Monday, December 29, 2014 | 12:31:42 AM

Current Account | Akaun Semasa | **iRakyat IPAY** | www.irakyat-IPay.com.my | **BANK RAKYAT**

iPAY Earmark Authorisation

IPAY EARMARK AUTHORISATION

Reference No	Payer Account	Payer Name	Payment Due Date	Amount	Pending Authoriser (s)
Transaction Date/Time	Payment Mode	Payee Name	Payment Type		
<input checked="" type="checkbox"/> IPN2014122900001012	110541000626	SYARIKAT SUN	02/01/2015	MYR 100.00	2
29/12/2014 12:23:25	Interbank Transfer (IBG - 156998745214)	Zulkarnaen Bin Selamat (100002050 - CIMB)	Normal Payment		

Page: 1

[Back](#) [Submit](#)

Note : The disabled transaction has already been authorised by current authoriser. This transaction still requires another authoriser to be completely authorised as per signatory group limit authorisation.

Done | Local intranet | Protected Mode: Off | 105%

Application displays the following Earmark Authorisation Confirmation Page.

SHARUL REZA BIN ALI | Logout | Last login: 29 December 2014 , 12:21:40 | Today: Monday, December 29, 2014 | 12:31:53 AM

Current Account | Akaun Semasa | **IRAKYAT IPAY** | www.irakyat-1Pay.com.my | **BANK RAKYAT** Bank Rakyat

ACCOUNT MAINTENANCE HIDE

- Account Summary
- Current Account Balance Enquiry
- Transaction History Enquiry
- Statement Enquiry
- Cheque Pending Clearance

IPAY ISSUANCE HIDE

- New IPAY Issuance
- IPAY Draft
- IPAY Favourite

IPAY CANCELLATION AND STOP PAYMENT HIDE

- IPAY Cancellation Payment Request
- IPAY Stop Payment Request

IPAY STATUS ENQUIRY HIDE

- IPAY Status Enquiry
- IPAY Pending Authorisation Enquiry

AUTHORISATION HIDE

- IPAY Authorisation
- IPAY Stop Payment Authorisation

PAYEE EARMARK AUTHORISATION HIDE

- IPAY Earmark Authorisation

ACCOUNT ADMINISTRATION HIDE

- Password Management
- User Detail Information Update

IPAY Earmark Authorisation

IPAY EARMARK AUTHORISATION CONFIRM

Reference No : **IPN2014122900001012**

Account No : 11-054-100062-6

Account Name : SYARIKAT SUN

Payee Personal Information

Payee Name : Zulkarnaen Bin Selamat

Payee ID No (IC/Business Registration Number) : 870605025143

Payee Email Address : zul@yahoo.com

Payee Handphone Number : 0178632144

Payee Type : Resident

Payment Information

Amount (RM) : 100.00

Payment Due Date (dd/mm/yyyy) : 02/01/2015

Payment Type : Normal Payment (This 1PAY payment instruction is merely an intention to pay from the Payer. The Bank will only honour the payment on behalf of the Payer subject to availability of fund on the payment due / claim date and when there is no stop payment arrangement and/or instruction.

Payment Mode : Interbank Transfer

Payment Channel : IBG

Payee Bank : CIMB (100002050)

Payee Account Number : 156998745214

Remarks : -

Notification Information

Payee Notification : No Notification

Payer Notification : Email

Form P

Purpose Code : -

Authentication Confirmation

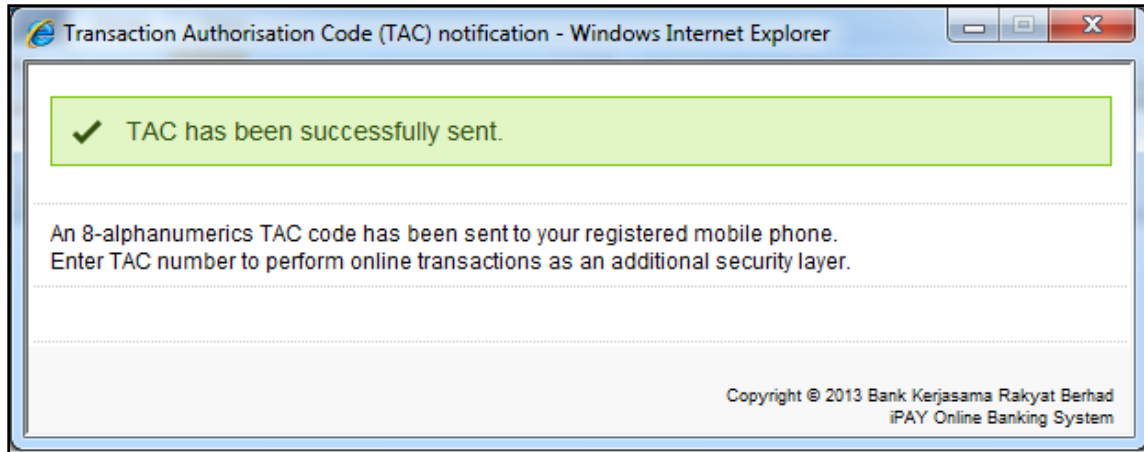
TAC (Transaction Authorisation Code)* : [Request for TAC](#)

[Back](#) [Approve Earmark Request](#) [Reject Earmark Request](#)

Local intranet | Protected Mode: Off | 105%

Click **Request For TAC** button and SMS with TAC Code will be send to Customers' registered Handphone Number.

Application pop ups the TAC request page will appear.



Key in the TAC Code and click **Approve Earmark Request** to approve or **Reject Earmark Request** to reject the payee request.

If authoriser choose **Reject Earmark Request**, the payment will be effectively be null and void. New Payment issuance need to be performed by the accountholder.

The following status page will appear

SHARUL REZA BIN ALI | Logout | Last login: 29 December 2014 , 12:21:40 | Today: Monday, December 29, 2014 | 12:33:09 AM

Current Account | Akuan Semasa | **BANK RAKYAT IPAY** | www.irakyat-1Pay.com.my | **BANK RAKYAT**

ACCOUNT MAINTENANCE HIDE

- Account Summary
- Current Account Balance Enquiry
- Transaction History Enquiry
- Statement Enquiry
- Cheque Pending Clearance

IPAY ISSUANCE HIDE

- New IPAY Issuance
- IPAY Draft
- IPAY Favourite

IPAY CANCELLATION AND STOP PAYMENT HIDE

- IPAY Cancellation Payment Request
- IPAY Stop Payment Request

IPAY STATUS ENQUIRY HIDE

- IPAY Status Enquiry
- IPAY Pending Authorisation Enquiry

AUTHORISATION HIDE

- IPAY Authorisation
- IPAY Stop Payment Authorisation

PAYEE EARMARK AUTHORISATION HIDE

- IPAY Earmark Authorisation

ACCOUNT ADMINISTRATION HIDE

- Password Management
- User Detail Information Update

IPAY Earmark Authorisation

IPAY EARMARK AUTHORISATION STATUS

IPAY Earmark Request has been authorised.

Reference No : **IPN20141229000001012**

Payer Account Information

Account No : 11-054-100062-6
Account Name : SYARIKAT SUN

Payee Personal Information

Payee Name : Zulkarnaen Bin Selamat
Payee ID No (IC/Business Registration Number) : 870605025143
Payee Email Address : zul@yahoo.com
Payee Handphone Number : 0178632144
Payee Type : Resident

Payment Information

Amount (RM) : 100.00
Payment Due Date (dd/mm/yyyy) : 02/01/2015
Payment Type : Normal Payment (This 1PAY payment instruction is merely an intention to pay from the Payer. The Bank will only honour the payment on behalf of the Payer subject to availability of fund on the payment due / claim date and when there is no stop payment arrangement and/or instruction.
Payment Mode : Interbank Transfer
Payment Channel : IBG
Payee Bank : CIMB (100002050)
Payee Account Number : 156998745214
Remarks : -

Notification Information

Payee Notification : No Notification
Payer Notification : Email

Form P

Purpose Code : -

Earmark Authoriser Summary

Approval ID : SHARUL REZA BIN ALI
Approval Date and Time : 29/12/2014

This transaction has been successfully authorised by reza2014. The transaction requires 1 more authoriser to be completely authorised.

OK PRINT

Done | Local intranet | Protected Mode: Off | 105%

The payment has been authorized by the authorizer. In the Screen above, the transaction has not been fully authorized. The same process need to be done by OTHER authorizer in order for the Earmark request to be fully authorized.

ACCOUNT ADMINISTRATION

Password Management

User may change password by selecting the Password Management function.

The following page will appear.

The screenshot displays the 'ACCOUNT ADMINISTRATION' section of the Bank Rakyat iPAY website. The user is logged in as KAMAL ADLI BIN ABU. The interface includes a navigation menu on the left with categories like ACCOUNT MAINTENANCE, IPAY ISSUANCE, IPAY CANCELLATION AND STOP PAYMENT, IPAY STATUS ENQUIRY, AUTHORISATION, PAYEE EARMARK AUTHORISATION, and ACCOUNT ADMINISTRATION. The 'Password Management' option under ACCOUNT ADMINISTRATION is highlighted with a red box. The main content area shows the 'Password Change' form, which includes fields for Username (adi2014), Old Password, Password (New Password), and Re-enter Password (New Password). The 'Submit' button is also highlighted with a red box. The footer of the page shows 'Local intranet | Protected Mode: Off' and a zoom level of 100%.

Select the desired account and click **Submit**.

User is required to key in his/her old password. Subsequently key in his/her new password and reconfirm the new password. Press **Submit** button.

KAMAL ADLI BIN ABU | Logout | Last login: 05 December 2014 , 11:23:59 | Today: Friday, December 05, 2014 | 11:57:13 AM

Current Account | Akaun Semasa
IRAKYAT IPAY
www.irakyat-1Pay.com.my

BANKRAKYAT
Bank Rakyat

ACCOUNT MAINTENANCE HIDE

- Account Summary
- Current Account Balance Enquiry
- Transaction History Enquiry
- Statement Enquiry
- Cheque Pending Clearance

IPAY ISSUANCE HIDE

- New IPAY Issuance
- IPAY Draft
- IPAY Favourite

IPAY CANCELLATION AND STOP PAYMENT HIDE

- IPAY Cancellation Payment Request
- IPAY Stop Payment Request

IPAY STATUS ENQUIRY HIDE

- IPAY Status Enquiry
- IPAY Pending Authorisation Enquiry

AUTHORISATION HIDE

- IPAY Authorisation
- IPAY Stop Payment Authorisation

PAYEE EARMARK

Password Change

PASSWORD CHANGE

Username : adi2014

Old Password* : [REDACTED]

Password (New Password)* : [REDACTED]

Re-enter Password (New Password)* : [REDACTED]

CLEAR Submit

Done | Local intranet | Protected Mode: Off | 100%

The following page will appear, indicating that the password change is successful.

The screenshot displays the Bank Rakyat iPAY portal interface. At the top, a dark blue header bar contains the user's name 'KAMAL ADJI BIN ABU', a 'Logout' button, and the last login time '05 December 2014, 11:23:59'. To the right, it shows 'Today: Friday, December 05, 2014 | 11:58:01 AM'. Below the header, the 'i RAKYAT iPAY' logo and website URL 'www.irakyat-ipay.com.my' are on the left, and the 'BANKRAKYAT' logo is on the right. The main content area is divided into a left sidebar and a central panel. The sidebar lists various account maintenance and service options, including 'ACCOUNT MAINTENANCE', 'IPAY ISSUANCE', 'IPAY CANCELLATION AND STOP PAYMENT', 'IPAY STATUS ENQUIRY', 'AUTHORISATION', and 'PAYEE EARMARK'. The central panel features a 'Password Change' notification box with a blue header, a grey bar containing the text 'PASSWORD CHANGE', and a white box with the message 'Password for this username, has successfully changed.' Below this message is a blue 'OK' button. At the bottom of the page, a status bar shows 'Done' on the left and 'Local intranet | Protected Mode: Off' and a zoom level of '100%' on the right.

ACCOUNT ADMINISTRATION

User Detail Information Update

User may change their Secret Phrase by selecting the User Detail Information Update function.

The following page will appear.

The screenshot shows the 'User Detail Information Update' page in the iPAY system. The page header includes the user's name 'KAMAL ADLI BIN ABU', a 'Logout' button, and the last login time '05 December 2014, 11:23:59'. The date and time are 'Friday, December 05, 2014 | 11:58:34 AM'. The Bank Rakyat logo and 'iPAY' branding are visible. The left sidebar contains a menu with categories like 'ACCOUNT MAINTENANCE', 'IPAY ISSUANCE', 'IPAY CANCELLATION AND STOP PAYMENT', 'IPAY STATUS ENQUIRY', 'AUTHORISATION', 'PAYEE EARMARK AUTHORISATION', and 'ACCOUNT ADMINISTRATION'. The 'User Detail Information Update' option is highlighted with a red box. The main content area displays the user's details: Username: adli2014, Name: KAMAL ADLI BIN ABU, Mobile Phone No.: 0198745214, Email Address: adli@yahoo.com, and Secret Phrase: Burung. There is an 'Authentication Confirmation' section and a 'Submit' button at the bottom.

ACCOUNT MAINTENANCE HIDE

- Account Summary
- Current Account Balance Enquiry
- Transaction History Enquiry
- Statement Enquiry
- Cheque Pending Clearance

IPAY ISSUANCE HIDE

- New iPAY Issuance
- iPAY Draft
- iPAY Favourite

IPAY CANCELLATION AND STOP PAYMENT HIDE

- iPAY Cancellation Payment Request
- iPAY Stop Payment Request

IPAY STATUS ENQUIRY HIDE

- iPAY Status Enquiry
- iPAY Pending Authorisation Enquiry

AUTHORISATION HIDE

- iPAY Authorisation
- iPAY Stop Payment Authorisation

PAYEE EARMARK AUTHORISATION HIDE

- iPAY Earmark Authorisation

ACCOUNT ADMINISTRATION HIDE

- Password Management
- User Detail Information Update**

User Detail Information Update

USER DETAIL INFORMATION UPDATE

Username : adli2014

Name : KAMAL ADLI BIN ABU

Mobile Phone No. : 0198745214

Email Address : adli@yahoo.com

Secret Phrase :

Authentication Confirmation

Password :

Submit

User is required to key in their new Secret Phrase. Subsequently key in password and click **Submit** button.

The screenshot displays the Bank Rakyat iPAY user interface. At the top, a navigation bar shows the user's name 'KAMAL ADLI BIN ABU', a 'Logout' link, and the last login time '05 December 2014, 11:23:59'. The date and time are also shown as 'Friday, December 05, 2014 | 11:59:23 AM'. The Bank Rakyat logo and 'iPAY' branding are visible in the top left, and the 'BANK RAKYAT' logo is in the top right.

The main content area is divided into a left sidebar and a central form. The sidebar contains several menu categories, each with a 'HIDE' link:

- ACCOUNT MAINTENANCE**
 - Account Summary
 - Current Account Balance Enquiry
 - Transaction History Enquiry
 - Statement Enquiry
 - Cheque Pending Clearance
- IPAY ISSUANCE**
 - New iPAY Issuance
 - iPAY Draft
 - iPAY Favourite
- IPAY CANCELLATION AND STOP PAYMENT**
 - iPAY Cancellation Payment Request
 - iPAY Stop Payment Request
- IPAY STATUS ENQUIRY**
 - iPAY Status Enquiry
 - iPAY Pending Authorisation Enquiry
- AUTHORISATION**
 - iPAY Authorisation
 - iPAY Stop Payment Authorisation
- PAYEE EARMARK**

The central form is titled 'User Detail Information Update'. It contains the following fields:

- Username**: adli2014
- Name**: KAMAL ADLI BIN ABU
- Mobile Phone No.**: 0198745214
- Email Address**: adli@yahoo.com
- Secret Phrase**: burung2
- Authentication Confirmation**: A yellow box with a checkmark icon and the text 'Authentication Confirmation'.
- Password**: A field with masked characters (dots) and a toggle icon.

A red-bordered 'Submit' button is located below the form fields. At the bottom of the page, a status bar indicates 'Local intranet | Protected Mode: Off' and a zoom level of '100%'.

The following page will appear, indicating that change of secret Phrase is successful.

The screenshot displays the Bank Rakyat iPAY user interface. At the top, the user is identified as KAMAL ADLI BIN ABU, with a last login time of 05 December 2014 at 11:23:59. The current date and time are Friday, December 05, 2014, at 11:59:42 AM. The website logo and URL (www.irakyat-1Pay.com.my) are visible on the left, and the Bank Rakyat logo is on the right.

The main content area is titled "User Detail Information Update". It features a green success message: "You have successfully update user detail information." Below this, a table lists the user's details:

Username	: adli2014
Name	: KAMAL ADLI BIN ABU
Mobile Phone No.	: 0198745214
Email Address	: adli@yahoo.com
Secret Phrase	: burung2

Below the table, a message states "Secure Phrase has successfully changed." and an "OK" button is present.

The left sidebar contains a navigation menu with categories: ACCOUNT MAINTENANCE, IPAY ISSUANCE, IPAY CANCELLATION AND STOP PAYMENT, IPAY STATUS ENQUIRY, AUTHORISATION, and PAYEE EARMARK. Each category has a "HIDE" link.

The bottom status bar shows "Done" on the left, "Local intranet | Protected Mode: Off" in the center, and "100%" zoom level on the right.

1PAY ENQUIRY

For Payee Enquiry

This menu will enable the payee to check on the status of the payment issuance issued by the payer/accontholder.

Payee will also be able to request from the payer for the payment amount to be set aside/ earmarked provided the earmarking is approve by the authorizer/authorized signatories.

This function is to ensure that the payment will be credited on the effective date (provided no Stop Payment request performed by the accountholder)

Go to 1PAY Main page.

Payee to click on **1PAY Enquiry** menu below:

The screenshot shows the Bank Rakyat website interface. At the top, there's a navigation bar with 'e Current Account-i | Board Resolution' and a date/time display: 'Today: Tuesday, December 23, 2014 | 11:44:27 AM'. Below this is a banner for 'e Current Account-i' with the Bank Rakyat logo and the text 'Your Choice Bank'. The main content area features a large promotional banner for 'THE 1st ELECTRONIC CURRENT ACCOUNT-i IN MALAYSIA'. The banner includes the text 'NO CHEQUE NEEDED' and 'JUST CLICK, TYPE OR PRESS'. Below the banner, there's a 'Login to Account' section with a text box for 'Username' and buttons for 'Clear' and 'Submit'. To the right of the login section, there's a security warning: 'Stay safe online! Please make sure your 'Secure Phrase' is correct before proceed to login'. Below this, there's a 'Remember!' section with the text 'Never login via email links and please do not reveal your 'Password' to anyone'. On the far right, there's a 'Payee Enquiries' section with a red-bordered button labeled '1PAY Enquiry'. To the right of the main content area, there are several service-related sections: 'Self Service Terminals', 'Service Locator', 'General Enquiries' (with email 'telerakyat@bankrakyat.com.my'), 'Operating Hours*' (listing Monday-Friday 7:30am-9:30pm and Sunday 8:30am-5:30pm), and 'Contact Us' (with 'Local' 1-300-88-12265 and 'Overseas' +603-2117 9000). A note at the bottom of this section says '* We are closed on Saturday and Public Holiday.'. The footer of the page contains links for 'Terms & Conditions', 'Disclaimer', 'Privacy & Policy', 'FAQ', and 'Client Charter'. The browser status bar at the bottom shows 'Done', 'Local intranet | Protected Mode: Off', and a zoom level of 105%.

The following screen will appear. Payee to key in **1PAY No** and **ID No** or **Payee Account Number**

Subsequently, click **Submit** button

IPAY Enquiry

IPAY ENQUIRY

Payee Enquiry Information

IPAY No* : IPN20141216000000678

Payee ID No (IC/Business Registration Number) : 830201025418

Payee Account Number :

Cancel Submit

Local intranet | Protected Mode: Off 105%

Detail of payment issuance will appear.

Payee may request for the payment amount to be set aside/ earmarked by clicking on the **Request Earmark** button.

IPAY Enquiry

IPAY ENQUIRY DETAIL

Reference No	: IPN2014121600000678
Transaction Date and Time	: 16/12/2014 15:47:39
Status	: IPAY TRANSACTION AUTHORISED

Payee Personal Information

Payee Name	: Thajunisa
Payee ID No (IC/Business Registration Number)	: 830201025418
Payee Email Address	: zaini@gmail.com
Payee Handphone Number	: 0196321478
Payee Type	: Resident

Payment Information

Amount (RM)	: MYR 100.00
Payment Due Date (dd/mm/yyyy)	: 25/12/2014
Payment Type	: Normal Payment (This IPAY payment instruction is merely an intention to pay from the Payer. The Bank will only honour the payment on behalf of the Payer subject to availability of fund on the payment due / claim date and when there is no stop payment arrangement and/or instruction.)
Payment Mode	: Interbank Transfer
Payment Channel	: IBG
Payee Bank	: CIMB (100002050)
Payee Account Number	: 136987452147
Remarks	: Maintenance

Notification Information

Payee Notification	: Email
Payer Notification	: Email

Form P

Purpose Code	: -
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Note : Payee has the privilege to request earmarking/setting aside of amount due, pending claim on due date. Request is however, subject to payer/account holder's acceptance by way of authorisation of the request. If the request is rejected, the transaction is effectively null and void. Payee has to request new ipay payment issuance from payer.

[Back](#) [Request Earmark](#) [Print](#)

Done Local intranet | Protected Mode: Off 105%

The following page will appear, indicating that request for earmarking is successful.

The screenshot displays the 'iPAY Enquiry' interface. At the top, there is a header bar with an information icon and the text 'iPAY Enquiry'. Below this is a section titled 'IPAY EARMARK REQUEST STATUS'. A red message box contains the text: 'You have successfully request for the IPAY Earmark. Authorisation will be needed to complete this request.' Below the message box, there is a table of transaction details:

Reference No	: IPN2014121600000678
Transaction Date and Time	: 16/12/2014 15:47:39
Status	: IPAY TRANSACTION AUTHORISED
IPAY Earmark Status	: IPAY Earmark Requested

Below the table, there are two expandable sections: 'Payee Personal Information' and 'Payment Information'. The 'Payee Personal Information' section shows:

Payee Name	: Thajunisa
Payee ID No (IC/Business Registration Number)	: 830201025418
Payee Email Address	: zaini@gmail.com
Payee Handphone Number	: 0196321478
Payee Type	: Resident

The 'Payment Information' section shows:

Amount (RM)	: 100.00
Payment Due Date (dd/mm/yyyy)	: 25/12/2014
Payment Type	: Normal Payment (This 1PAY payment instruction is merely an intention to pay from the Payer. The Bank will only honour the payment on behalf of the Payer subject to availability of fund on the payment due / claim date and when there is no stop payment arrangement and/or instruction.)
Payment Mode	: Interbank Transfer
Payment Channel	: IBG
Payee Bank	: CIMB (100002050)

At the bottom of the interface, there is a status bar with 'Done' on the left, 'Local intranet | Protected Mode: Off' in the center, and navigation icons on the right, including a zoom level of 105%.

The request for earmark is subject to approval by the authorizer/authorized signatories.

If the accountholder choose reject the earmarking request, the payment will be effectively be null and void. New Payment issuance need to be performed by the accountholder.