BANK**RAKYAT**
بيڠک رعيت

Your Choice Bank

e Current Account-i • e Akaun Semasa-i

i RAKYAT
1 PAY

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/accountholder.

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	✓	✓
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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 Authrorisation	✓	✓
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
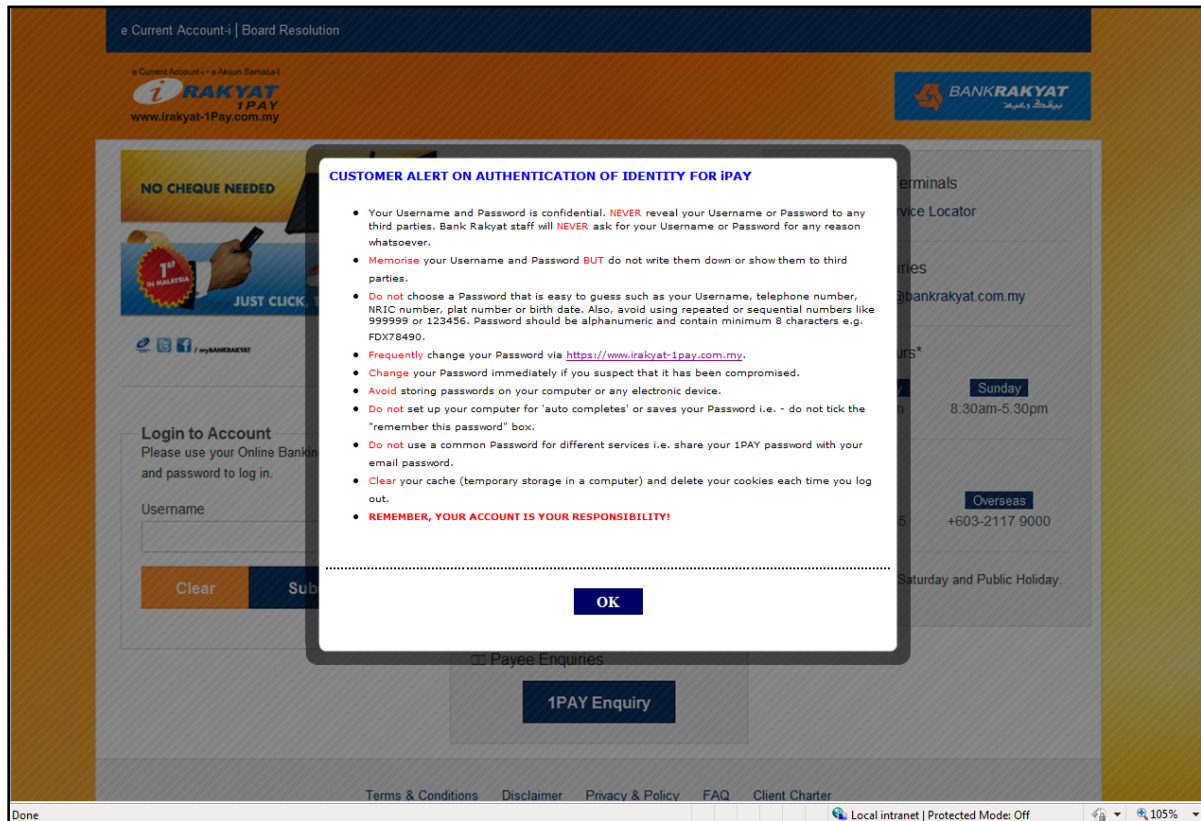
The following screen shows the login page for user login

Please login using your default USERNAME and PASSWORD.

First Time Login

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

The following screen will appear.

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

The following screen will appear

FIRST TIME LOGIN

Temporary Username*	:	830402089711
New Username *	:	
Password (New Password)*	:	
Re-enter Password (New Password)*	:	
Mother's Maiden Name*	:	
Email Address*	:	
Insert Your Secure Phrase*	:	

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 *	:	adli2014
Password (New Password)*	:	●●●●●●●●●●
Re-enter Password (New Password)*	:	●●●●●●●●●●
Mother's Maiden Name*	:	Aminah
Email Address*	:	adli@yahoo.com
Insert Your Secure Phrase*	:	Burung

Back   Submit

Done   Local intranet | Protected Mode: Off   100%

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 the1PAY 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 Berhada 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

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

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.

29.0 Consent Authorization under the Development Financial Institutions Act 2002

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 1PAY:-

(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,

29.2 Due to the nature of access of 1PAY, 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 1PAY including but not limited to the risk that all information transmitted through the 1PAY 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.

30.0 Miscellaneous

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.

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.

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.

30.4 The Customer may not assign any right or benefit under the Terms and Conditions without the Bank's prior written consent.

31.0 Governing Law & Jurisdiction

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 1PAY 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.

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.

☑ I have read and agreed to the terms and conditions.

Submit

Done   Local intranet | Protected Mode: Off   100%

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

1PAY TERMS AND CONDITIONS

Congratulations. Your Password has been successfully changed and Secure Phrase registered. Term and Condition Accepted.

Please click OK to re-login and proceed further.

OK

Done · Local intranet | Protected Mode: Off · 100%
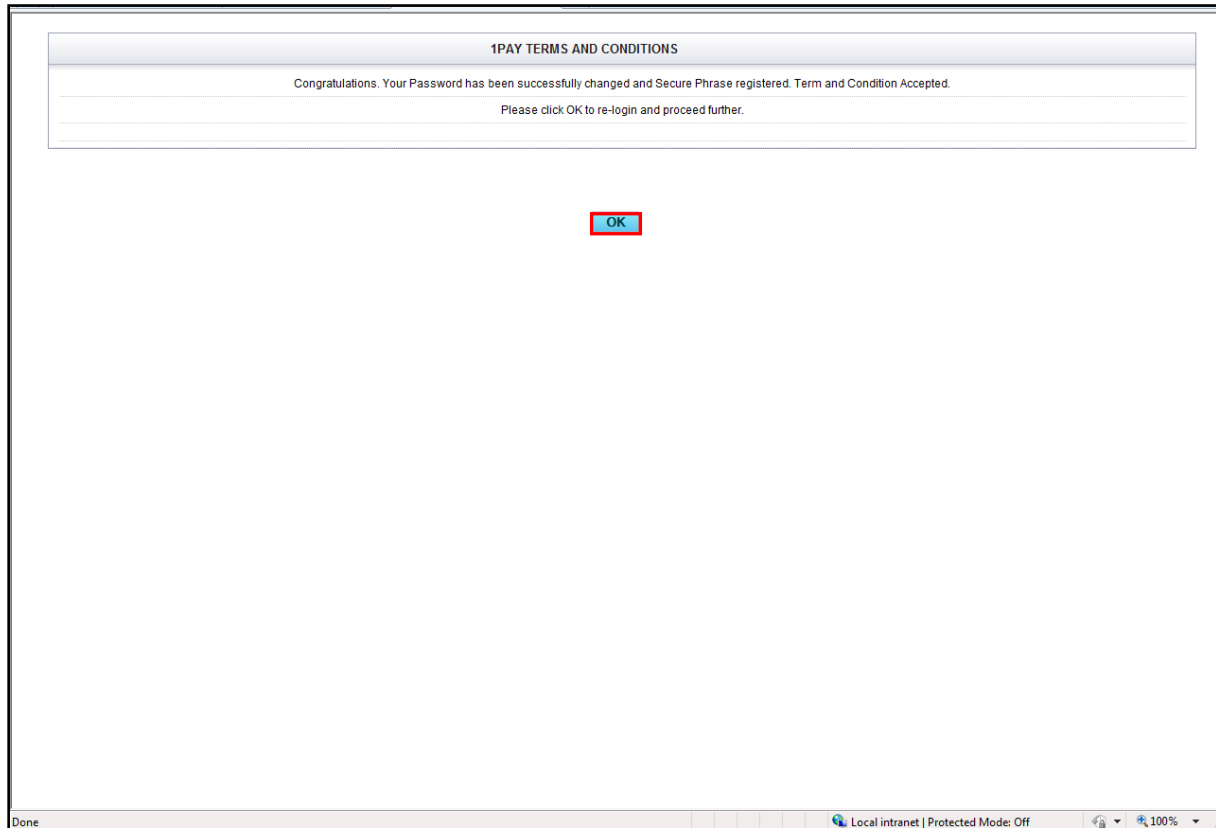
Login After Registration

Enter valid Username click **Submit** button.

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

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

The following main page is displayed

Account Maintenance

Account Summary

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

Current Account Balance Enquiry

This function will display the Customers' Account details.

Transaction History Enquiry

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

Statement Enquiry

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

Cheque Pending Clearance

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

1PAY ISSUANCE

For Individual Account

New 1PAY 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.

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

Payment Type	Description
Normal Payment	- 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	- 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

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.**

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.

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

Payment Type	Description
Normal Payment	▪ 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	▪ 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.

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**.

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.

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.

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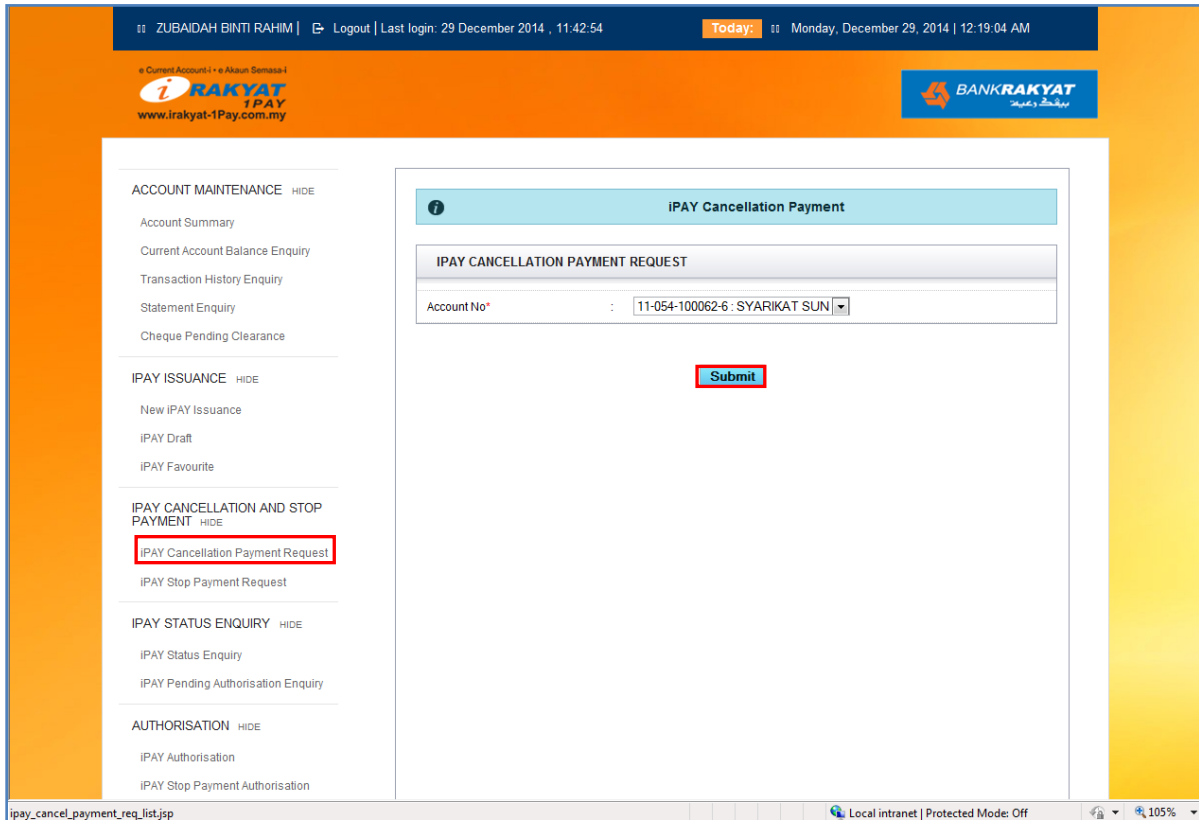
Select desired account and click **Submit.**

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.

Application displays the following Cancellation Payment Request Confirmation Page.

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.

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.

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.

Application displays the following Stop Payment Request Confirmation Page.

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.

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.

Application displays the following Stop Payment Request Confirmation Page.

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.

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:

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

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.

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:

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

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

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**.

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

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

Application displays the following Transaction Authorisation Confirmation Page.

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.

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**.

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

Application displays the following Stop Payment Authorisation Confirmation Page.

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 Stop Payment** button.

The following status page will appear.

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.

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

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

Application displays the following Earmark Authorisation Confirmation Page.

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.

For Non Individual Account

1PAY Earmark Authorisation

After payee requested for Earmark, the payment 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**.

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

Application displays the following Earmark Authorisation Confirmation Page.

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

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.

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.

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

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.

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

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

1PAY ENQUIRY

For Payee Enquiry

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

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

Subsequently, click **Submit** button

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.

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

iPAY Enquiry	

IPAY EARMARK REQUEST STATUS

> ⚠ You have successfully request for the iPAY Earmark.
> Authorisation will be needed to complete this request.

Reference No	:	IPN20141216000000678
Transaction Date and Time	:	16/12/2014 15:47:39
Status	:	IPAY TRANSACTION AUTHORISED
IPAY Earmark Status	:	IPAY Earmark Requested

☰ 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)

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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.