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Frequently Asked Questions (FAQ)

i-bizRAKYAT

Section A: About i-bizRAKYAT

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Section A: About i-bizRAKYAT

1. What is i-bizRAKYAT?

i-bizRAKYAT is an internet banking platform from Bank Rakyat, specifically designed for institutional customers (i.e., Cooperative / society / corporate / companies / organization) to perform online banking transactions.

2. Does i-bizRAKYAT operates 24 hours?

Yes, there are no time limitations for i-bizRAKYAT services. i-bizRAKYAT is available 24 hours a day and 7 days a week, including weekends and public holidays except during scheduled maintenance.

Section B: Registration & Get Started

1. Who can apply and register for i-bizRAKYAT?

Sole proprietor, businesses or organisations that have an active Bank Rakyat eCurrent Account-i (eCA-i) or Savings Account.

2. How do I register for i-bizRAKYAT?

You may visit your nearest Bank Rakyat branch or visit: (<https://qr2e.bankrakyat.com.my/>) to fill in the applications form for i-bizRAKYAT

3. What are the documents required to register for i-bizRAKYAT

The documents required for registration are:

Types of Companies	Documents Required
1. Sole Proprietorship	<ul style="list-style-type: none">SSM / Certificate of Registration
2. Partnership	<ul style="list-style-type: none">SSM / Certificate of RegistrationApplication Letter
3. Sdn Bhd / Bhd	<ul style="list-style-type: none">SSM / Certificate of RegistrationBoard of Directors Resolution



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<p>4. ROS/SKM / Government Bodies</p> <p>5. E.g: Association, Club, Cooperative, Agencies, NGO's, Masjid & Surau</p>	<ul style="list-style-type: none">• Certificate of Registration (Not applicable to Government Bodies)• Minutes of Meeting or Extraction Minutes of Meeting/ Official Letter Signed by Authorised Signatories (where is applicable).
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4. What are the procedures to apply i-bizRAKYAT?

You may refer the steps below:

Step 1: Submit the application form for i-bizRAKYAT

Step 2: Submit a Resolution of the Board of Directors to subscribe and the appointment of an account operator for i-bizRAKYAT.

Step 3: Submit a copy of identification card (IC) of the authorizer & admin checker.

Step 4: You will be notified once your application has been approved.

Section C: User Access Management & Security

1. How do I access i-bizRAKYAT?

Access to i-bizRAKYAT may be done via normal login process which requires a User ID and Password (For Data Entry and Verifier) and User ID, Password and Corporate Logon ID with Token.

2. What are the types of users in i-bizRAKYAT?

No	Types of Users	Accessibilities
1	Corporate Admin (Maker)	Corporate Admin (Maker) act as an authorized person from the company to perform function as stated below: <ul style="list-style-type: none"> • Maintain User Profile • Maintain User Access Role • Maintain Company Details • Pre-Account registration (Favorite Beneficiary)
2	Corporate Admin (Checker)	Corporate Admin (Checker) acts as an authorized person from the company to approve the maintenance performed by Corporate Admin (Maker) via security token.
3	Data Entry	Data Entry refers to the parties appointed by the company to initiate payment transactions.
4	Verifier	Verifier refers to the parties appointed by the company to verify the transaction initiated by Data Entry before being routed to Authorizer for approval.
5	Authorizer	Authorizer refers to the parties appointed by the company to approve payment via security token.
6	Viewer	Viewer refers to the parties appointed by the company to perform inquiry function

3. Can I assign multiple users in one user type?

Yes, you may assign multiple users in one user type in the user access management.



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4. Can I access the list of users in my i-bizRAKYAT?

Yes, you may access it in the 'User Access Management' module and click on 'User Profile'.

5. Is i-bizRAKYAT safe?

Yes, access is secured by a strict login procedure that requires a Soft or Hard token. It is also recommended that you should **NEVER** share your login information.

6. What are tokens for i-bizRAKYAT?

There are 2 types of tokens in i-bizRAKYAT:

- Soft Token

A software program that produces new single-use passcodes or one time password at preset time intervals. It is used to log in or authenticate a transaction in i-bizRAKYAT.

- Hard Token

It is a physical security token that supports Challenge Response Authentication. A challenge response is a series of steps in which the system presents a question ('challenge'), and the user must provide a valid answer ('response') via the hard token in order to log in or authenticate a transaction.

7. Is it compulsory for me to have a token for i-bizRAKYAT?

Yes, you are required to choose 1 token (Soft or Hard Token) as it is compulsory for authentication purposes.

8. How to set up my Tokens?

- Soft Token

You may download the Entrust application to your phone on Apple App Store or Google Play Store and set up your ID which includes a username, password & PIN number for verification.

- Hard Token

You will need to set up your PIN number for your hard token.



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9. What should I do if my Token is defective?

- Soft Token

Please contact our Tele-Rakyat on 1-300-80-5454 (Local) or 603-5526 9000 (Overseas) for further assistance or you may download the maintenance form.

- Hard Token

Please contact our Tele-Rakyat on 1-300-80-5454 (Local) or 603-5526 9000 (Overseas) for further assistance or you may download the maintenance form.

10. What is Multi-Function Authentication (MFA)?

Multi-Function Authentication is a feature that allows users to verify a monetary & non-monetary transaction with their Soft or Hard Token.

11. What are the differences between a Monetary & Non-Monetary Transaction in i-bizRAKYAT?

- **Monetary Transaction:** Transactions involving payments, such as fund transfers, bill payments, DuitNow, JomPAY, and similar services.
- **Non-Monetary Transaction:** Transactions within i-bizRAKYAT that do not involve payments, such as profile maintenance, updating favorite accounts, and similar activities.

12. What are the recommended browsers to access i-bizRAKYAT?

i-bizRAKYAT is only accessible through browsers such as:

- Safari latest or later versions
- Google Chrome latest or later versions
- Mozilla FireFox latest or later versions
- Microsoft Edge latest or later versions
- Opera latest or later versions

13. Is it possible to access i-bizRAKYAT from overseas?

i-bizRAKYAT can be accessed overseas provided if you have a laptop/PC and Wi- Fi/mobile internet to access the website.



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14. What should I do if I forgot my password?

Kindly report this matter to our Contact Centre at 1-300-80-5454 for local calls or 03-55269000 for international calls.

15. Does i-bizRAKYAT have a Kill Switch function?

Yes, i-bizRAKYAT is equipped with a kill switch to safeguard your funds if you suspect that you are a victim of a scam.

16. How does the Kill Switch function in i-bizRAKYAT

Upon activating the Kill Switch, any forms of access and transactions from your i-bizRAKYAT will be blocked.

Note: It is recommended that you should only use the Kill Switch if you suspect you've been scammed.

17. How do I activate the Kill Switch?

If you suspect that you are a victim of a scam, you will be able to use the Kill Switch feature by selecting the Kill Switch function and confirming it by entering your user password.

18. How will I know if my Kill Switch has been activated?

Upon activating the Kill Switch, you will receive an email notifying you that your Kill Switch has been successfully activated.

19. How do I re-activate my i-bizRAKYAT account once the Kill Switch has been activated?

You can reach our Bank Rakyat Contact Centre on 1-300-80-5454 (Local) or +603-5526-9000 (International) or email telerakyat@bankrakyat.com.my for reactivation.

Section D: Account Information

1. What is Account Management?

Account Management is a feature that enables you to manage your company's account.

2. How do I check my current balance in my Current Account-i in i-bizRAKYAT?

You may follow the steps below:

Step 1: Login in your i-bizRAKYAT Account

Step 2: Click on ‘Account Management’ and ‘Account Overview’

Step 3: Click on your preferred account to check your current balance.

3. How do I check my transaction history?

Step 1: Login in your i-bizRAKYAT Account

Step 2: Click on ‘Account Management’ and ‘Transaction History’

Step 3: Click on your preferred account to check your transaction history.

Section E: Payment Services in i-bizRAKYAT

1. What are the types of payment services offered in i-bizRAKYAT?

No	Types of Payment Services	Functionality
1	Fund Transfer (Intrabank & Interbank)	<ul style="list-style-type: none"> Intrabank Service: Enable funds to be transmitted to your other accounts or 3rd party accounts within Bank Rakyat. Interbank Services: Enable fund transfer to your accounts or 3rd party accounts at other banks via Paynet Interbank Giro (IBG) subject to maximum amount of RM 500,000 for each transaction.
	Bill Payment	This function allows you to: <ul style="list-style-type: none"> Pay utilities. Donate to charity organization of your choice
2	Rentas	Real Time 3rd party payment/funds transfer via RENTAS subject to minimum transaction amount of RM10,000.
3	Foreign Telegraphic Transfer	A service that enables remittance of overseas funds
4	Zakat Payments	A service that enables payments toward Pusat Zakat and its

		agencies
5	Payroll Payment	To facilitate salary payments
6	Financing Payments	A service that enables payments toward your financing facility with Bank Rakyat
7	FPX Direct Debit Payment	FPX is an online platform for payments or purchases of goods and services for both customers and merchants. It is a project spearheaded by Bank Negara Malaysia to create an efficient Internet-based online payment gateway for business-to-business (B2B) or business-to-customer (B2C) participants.
8	DuitNow	DuitNow is an industry-wide initiative governed by Payments Network Malaysia Sdn Bhd (PayNet). It enables buyers to make a payment from any participating banks
9	JomPAY Transactions	JomPAY is a National Bill Payment Scheme that allows you to pay bills conveniently and securely
10	Bulk Transactions	This feature enables transaction to be done in bulk i.e payment for dividend, suppliers, etc.

2. Are there any fees for the payment services in i-bizRAKYAT?

You may refer the table below:

No	Types of Payment Services	Fees
1	Fund Transfer (Intrabank & Interbank)	Interbank: RM0.10 per Transaction Intrabank: Free
2	Bill Payment	Free except for the following agencies: <ul style="list-style-type: none"> • Majlis Daerah Jasin • MARA • Perbadanan Bekalan Air Pulau Pinang • Perbadanan Tabung Pembangunan Kemahiran (PTPK)

		<ul style="list-style-type: none"> • TEKUN • Yayasan Sarawak • MERCY Malaysia • Yayasan Canselor (Dana Wakaf) UKM
3	RENTAS	RM 2.00 per transaction RM 0.12 GST (6%)
4	Foreign Telegraphic Transfer	RM 22 per transaction RM 1.32 GST (6%)
5	Zakat Payments	Free
6	Payroll Payment	Subjected to the selection of Payment Type
7	Financing Payments	Free
8	FPX Direct Debit Payment	Free
9	DuitNow Transfer	Free up to RM5,000, additional charge of RM0.50 applies for transaction above RM5,000.
10	JomPAY Transactions	Free
11	Bulk Payments	Subjected to the selection of Payment Type

3. What are the procedures to perform a transaction in i-bizRAKYAT?

The procedure requires a ‘maker’ to initiate a transaction and a ‘checker’ to approve the transaction, utilizing either a Hard or Soft Token.

4. Who can initiate a transaction in i-bizRAKYAT as ‘maker’?

The following users are allowed to initiate a transaction as ‘maker’:

- Data Entry
- Superuser

5. Who can approve a transaction in i-bizRAKYAT as ‘checker’?

Only Authorizers are allowed to approve a transaction as ‘checker.’

6. Can I have multiple ‘checker’ & ‘makers’ users?

Yes, you may appoint multiple users as ‘checkers’ & ‘makers’.

7. As a 'checker', how do I utilize the Hard or Soft token to approve a transaction that was initiated by a 'maker'?

You may refer the steps below:

- **Soft Token (QR Code)**

Step 1: Login in your i-bizRAKYAT Account

Step 2: Click on 'Transaction Status & Authorisation' and 'Transaction Pending Authorisation' then search for your pending transaction.

Step 3: Verify your transaction and insert your comment on the comments column then click on 'QR Code' and a QR code will appear on the i-bizRAKYAT screen.

Step 4: On your soft token, insert your personal PIN number.

Step 5: Click on the 'QR Scan' on your soft token and scan the QR code on the i-bizRAKYAT screen.

Step 6: A unique challenge code will appear on your soft token, and you may enter the code to your i-bizRAKYAT. Selecting 'confirm' will authorize the transaction for approval.

- **Soft Token (Push Notification)**

Step 1: Login in your i-bizRAKYAT Account

Step 2: Click on 'Transaction Status & Authorisation' and 'Transaction Pending Authorisation' then search for your pending transaction.

Step 3: Verify your transaction and insert your comment on the comments column then click on 'Push Notification' and a notification will pop up on your soft token,

Step 4: On your soft token, click on the notification and insert your personal pin number.

Step 5: Selecting 'confirm' will authorize the transaction for approval.

- **Hard Token**

Step 1: Login in your i-bizRAKYAT Account

Step 2: Click on 'Transaction Status & Authorisation' and 'Transaction Pending Authorisation' then search for your pending transaction.

Step 3: Verify your transaction and insert your comment on the comment column.

Step 4: On your hard token, insert your personal PIN number.

Step 5: Enter the challenge code that is displayed on i-bizRAKYAT to your hard token.

Step 6: A unique challenge code will appear on your hard token and enter the code to i-bizRAKYAT. Selecting 'confirm' will authorize the transaction for approval.



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8. How to Perform a single Bill Payment

You may refer the steps below:

Step 1: Login in your i-bizRAKYAT Account

Step 2: Click on 'Payment Services' and 'Single Payment' then 'Bill Payment.'

Step 3: Select your preferred biller in the 'Biller Category' and 'Biller Name' then submit to initiate the transaction.

Step 4: Checker account may authorize, in the 'Transaction Status & Authorization' menu and click on 'Pending Transaction' then click on 'Bill Payment' on the 'Function Type'.

9. How to Perform a single RENTAS transaction?

You may refer the steps below:

Step 1: Login in your i-bizRAKYAT Account

Step 2: Click on 'Payment Services' and 'Single Payment' then 'RENTAS.'

Step 3: Fill in the details of the receiving account and submit to initiate the transaction.

Step 4: Checker account may authorize, in the 'Transaction Status & Authorization' menu and click on 'Pending Transaction' then click on 'RENTAS on the 'Function Type'.

10. How to Perform a single Foreign Telegraphic Transfer?

You may refer the steps below:

Step 1: Login in your i-bizRAKYAT Account

Step 2: Click on 'Payment Services' and 'Single Payment' then 'Foreign Telegraphic Transfer.'

Step 3: Fill in the details of the receiving account and submit to initiate the transaction.

Step 4: Checker Account may authorize, in the 'Transaction Status & Authorization' menu and click on 'Pending Transaction' then click on 'Foreign Telegraphic Transfer' on the 'Function Type'.

11. How to Perform a single Financing Payment?

You may refer the steps below:

Step 1: Login in your i-bizRAKYAT Account

Step 2: Click on 'Payment Services' and 'Single Payment' then 'Financing Payments.'



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Step 3: Select your financing account number to confirm your payments then click submit to initiate the transaction.

Step 4: Checker Account may authorize, in the 'Transaction Status & Authorization' menu and click on 'Pending Transaction' then click on 'Financing Payments' on the 'Function Type'.

12. How to a Perform a Zakat payment?

You may refer the steps below:

Step 1: Login in your i-bizRAKYAT Account

Step 2: Click on 'Payment Services' and 'Payroll Services' then 'Zakat Payment File Upload.'

Step 3: Upload your external file, preferably Excel or Txt file containing the data of the receiving account then submit to initiate the transaction.

Step 4: Checker Account may authorize, in the 'Transaction Status & Authorization' menu and click on 'Pending Transaction' then click on 'Zakat Payment' on the 'Function Type'.

13. What are the features available on Payroll Services?

Below are the available features for Payroll Services:

- Salary Upload (File upload & Data Entry)
- LHDN Payment (File upload)
- SOCSO (File Upload)
- Zakat (File Upload)

14. What are the differences between File Upload and Data Entry?

The 2 features allow you to initiate your payment in bulk. You may refer the following:

- **File Upload**
 - Requires you to upload an external file preferably *Excel* or *Txt* file containing the data of the receiving account.
- **Data Entry**
 - Requires you to manually input the data of the receiving accounts in system.



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15. How to Perform Payroll Services?

You may refer the steps below:

Step 1: Login in your i-bizRAKYAT Account

Step 2: Click on 'Payment Services' and 'Payroll Services'

Step 3: Select your preferred services and submit to initiate the transaction.

Step 4: Checker Account may authorize, in the 'Transaction Status & Authorization' menu and click on 'Pending Transaction' then click on 'Payroll Services' on the 'Function Type'.

16. What is a DuitNow ID?

DuitNow ID, also referred to as National Addressing Database (NAD) ID, is a registered identifier which is linked to your bank account as the receiving account. You may utilize your Business Registration Number as your ID.

17. Can I set my DuitNow ID on i-bizRAKYAT?

Yes, you may refer the steps below:

Step 1: Login in your i-bizRAKYAT Account

Step 2: Click on 'User Access Management' and 'DuitNow ID'

Step 3: Click on 'Add New NAD ID' and you may link your account to your Business Registration Number

Step 4: 'Checker' may authorize, in the 'Transaction Status & Authorization' menu and click on 'Pending Transaction' then click on 'User Access Management' on the 'Function Type'.

18. Can I edit / remove my DuitNow ID on i-bizRAKYAT?

Yes, you can edit your DuitNow ID by resetting your DuitNowID. (Refer Steps on **Section E, Q17**)

19. Can I disable my DuitNow ID?

Yes, you may disable your DuitNow ID by switching it 'OFF' on the status.

20. Can I link to more than one account with a single DuitNow ID?

No, you can only link one (1) account with a single DuitNow ID.

21. What are the differences between DuitNow Transfer and IBG Transfer?

DuitNow transfers will be credited in real time while IBG Transfer will be credited according to IBG Transfer schedule.

22. Can i-bizRAKYAT generate a DuitNow QR Payment?

No, DuitNow QR is not available in i-bizRAKYAT. However, you may download & register the i-MerchantRAKYAT app to access the feature.

23. How can I get more information about DuitNow Transfer services?

Please visit www.duitnow.com.my for more information on DuitNow

24. What is a JomPAY Biller Code?

Biller Code is a unique number to identify JomPAY Billers. You may find it on the payment slip in your bills.

25. What is Reference 1 (Ref-1) in JomPAY?

Ref- 1 is a unique number to identify you as Biller's customers.

26. Why does Reference 1 (Ref-1) change in some subsequent bill?

Ref-1 could be either fixed or changeable depending on the needs of Billers. However, Ref-1 is fixed in most cases.

27. How do I perform a single JomPAY Payment?

You may refer the following steps:

Step 1: Login in your i-bizRAKYAT Account

Step 2: Click on 'Payment Services' and 'Single Payment' then 'JomPay'

Step 3: Select your account and fill in the Biller Code for your Biller and submit.

Step 4: Checker account may authorize, in the Transaction Status & Authorization menu and click on 'Pending Transaction' then click on 'JomPay' on the 'Function Type'.



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28. Is JomPAY Payment Real Time?

JomPAY payment before 5:00pm on a business day will be processed the same day. Payments after 5:00pm will be processed the next business day. Payments on a non-Business Day (weekends & public holidays), will be processed the next business day.

29. What should I do if my payment does not go through?

Make sure your payment details are correct such as Biller Code, Ref-1 and amount. Ensure that your Biller accepts payment from the type of account you are trying to pay from which this is spelled out in the bill. You can reach our Bank Rakyat Contact Centre at 1-300-80-5454 (Local) or +603-5526-9000 (International) or email at telerakyat@bankrakyat.com.my for any assistance.

30. How do I perform an FPX transaction in i-bizRAKYAT?

You may refer the following steps:

Step 1: Upon making payments in the merchant's webpage, you may choose i-bizRAKYAT to proceed with your payment.

Step 2: You will be re-directed to a login page for i-bizRAKYAT

Step 3: Login in your i-bizRAKYAT Account

Step 4: Check and submit your transaction.

Step 5: Checker account will need to login to authorize the transaction, on the 'Transaction Status & Authorization' menu and click on 'Pending Transaction' then click on 'FPX on the 'Function Type'.

31. Can I save my favorite accounts?

Yes, you may refer the steps below:

Step 1: Login in your i-bizRAKYAT Account

Step 2: Click on 'User Access Management' and 'Favorite Accounts' and select your payment type (Beneficiary Account, Biller, JomPay & DuitNow)

Step 3: Fill in your favorite account details then submit. The submission will be sent to your account checker.

Step 4: Checker account may authorize, in the 'Transaction Status & Authorization' menu and click on 'Pending Transaction' then click on 'User Access Management' on the 'Function Type'.

32. What payment types can I process in bulk?

Below are the services that you may process in bulk (With File Upload or Data Entry):

- Interbank / Intrabank Payment Transfers
- DuitNow Transfers
- Financing Payments
- JomPay Payment
- Payroll Services

Section F: Reports

1) What type of report can I access in my i-bizRAKYAT?

- **Biller report**
 - A detailed report on your previous Bill payments (As biller)
- **JomPay Report**
 - A detailed report on your previous JomPay payments (As biller)
- **Token Report**
 - A detailed report on your users that has access to Hard or Soft Tokens

2) Can I download the reports?

Yes, you may download the reports to CSV or PDF file.

3) Can I download my account statements?

Yes, you may download your account statement in the transaction history located in the 'Account Management' module.

4) For what duration will I be able to view my transactions on my statement?

You will be able to view your transactions up to 90 days.