

Discover i-MerchantRakyat! Accept payments effortlessly with DuitNow QR and NFC Payment, track sales seamlessly, and manage your outlets and cashiers with ease.

# i-MerchantRAKYAT Mobile App User Guide

15 November 2024

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Version 2.0

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# i-MerchantRAKYAT Mobile App User Guide

Welcome to **i-MerchantRAKYAT**, your comprehensive mobile app for managing your merchant activities with ease. This guide will walk you through the key features and functionalities of the app, ensuring that you can make the most out of it.

## 1. Getting Started

### 1.1 Installation

To begin using **i-MerchantRAKYAT**, download and install the app from your device's app store

#### 1. Apple App Store

<https://apps.apple.com/my/app/i-merchantrakyat/id6467827086>

#### 2. Google Play Store:

<https://play.google.com/store/apps/details?id=com.bkrm.imerchantrakyat>

#### 1.1.1 Apple App Store (for iOS)

No	Descriptions
Step 1	<p><b>Access the App Store:</b> Tap on the "App Store" icon on your home screen. It usually has a blue icon with a white letter "A."</p> 
Step 2	<p><b>Search for the i-MerchantRAKYAT App:</b> In the App Store's search bar (located at the bottom), type "<b>i-MerchantRAKYAT</b>" and press the search button.</p>
Step 3	<p><b>Locate the App:</b> Find the app in the search results. It should have the official logo or name.</p>
Step 4	<p><b>Download the App:</b> Tap the "Get" or "Download" button next to the app. You may need to authenticate with your Apple ID (password, Face ID, or Touch ID) or use Face ID/Touch ID if enabled.</p>
Step 5	<p><b>Wait for Installation:</b> The app will start downloading, and the icon will appear on your home screen. Wait for it to finish.</p>
Step 6	<p><b>Open the App:</b> Once the app is installed, tap its icon on your home screen to open it.</p>

<b>Step 7</b>	<b>Sign Up or Log In:</b> Depending on your user type (Manager or Cashier), follow the on-screen instructions to Sign up or Log In.
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### 1.1.2 Google Play Store (for Android)

No	Descriptions
<b>Step 1</b>	<b>Access Google Play Store:</b> Tap on the "Google Play Store" icon on your home screen. It usually has a multi-coloured triangle. 
<b>Step 2</b>	<b>Search for the i-Merchan<b>RAKYAT</b>App:</b> In the Google Play Store's search bar (at the top), type "i-Merchan <b>RAKYAT</b> " and press the search button.
<b>Step 3</b>	<b>Locate the App:</b> Find the app in the search results. It should have the official logo or name.
<b>Step 4</b>	<b>Download the App:</b> Tap the "Install" button next to the app's name.
<b>Step 5</b>	<b>Accept Permissions:</b> The app will request certain permissions; review and tap "Accept" to proceed with the installation.
<b>Step 6</b>	<b>Wait for Installation:</b> The app will start downloading and installing on your device. Wait for it to finish.
<b>Step 7</b>	<b>Open the App:</b> Once the app is installed, tap the "Open" button that appears on the Google Play Store or tap the app's icon in your app drawer to open it.
<b>Step 8</b>	<b>Sign Up or Log In:</b> Depending on your user type (Manager or Cashier), follow the on-screen instructions to Sign up or Log In.

### 1.1.3 System Summary

#### Mobile Application Compatibility:

- Supports iOS and Android.
- iOS: Requires iPhone mobile device running iOS 12 and above.
- Android: Requires Android mobile device running 11.0 or above.

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### 1.2 New Merchant Registration

This process requires you to be the Manager (authorised individual) to perform the steps below

Image	Step by Step
	<p><b>Step 1:</b>                  Download the <b>i-MerchantRAKYAT</b> app from your app store and install the app.</p> <p><i><b>Note:</b> This user-friendly mobile application will be your gateway to a seamless and efficient payment processing experience, empowering you to accept payments, track sales, manage outlets, and more, all at your fingertips.</i></p>

Image	Step by Step
	<p><b>Step 2:</b> New to Bank Rakyat i-MerchantRAKYAT? Click here to <a href="#">“Register”</a></p> <p><b>Note:</b> There is also a quick access to the Terms &amp; Conditions and Frequently Asked Questions (FAQ). These resources are readily available for anyone who may want to review for additional information or clarification.</p>

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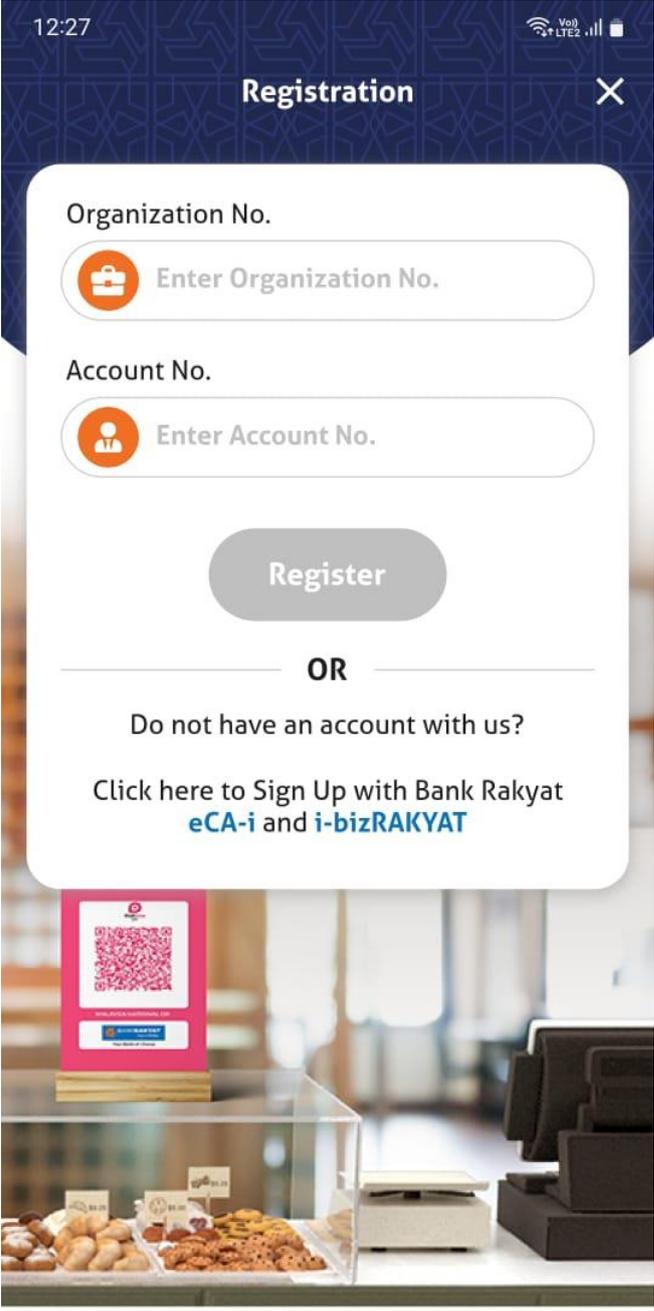
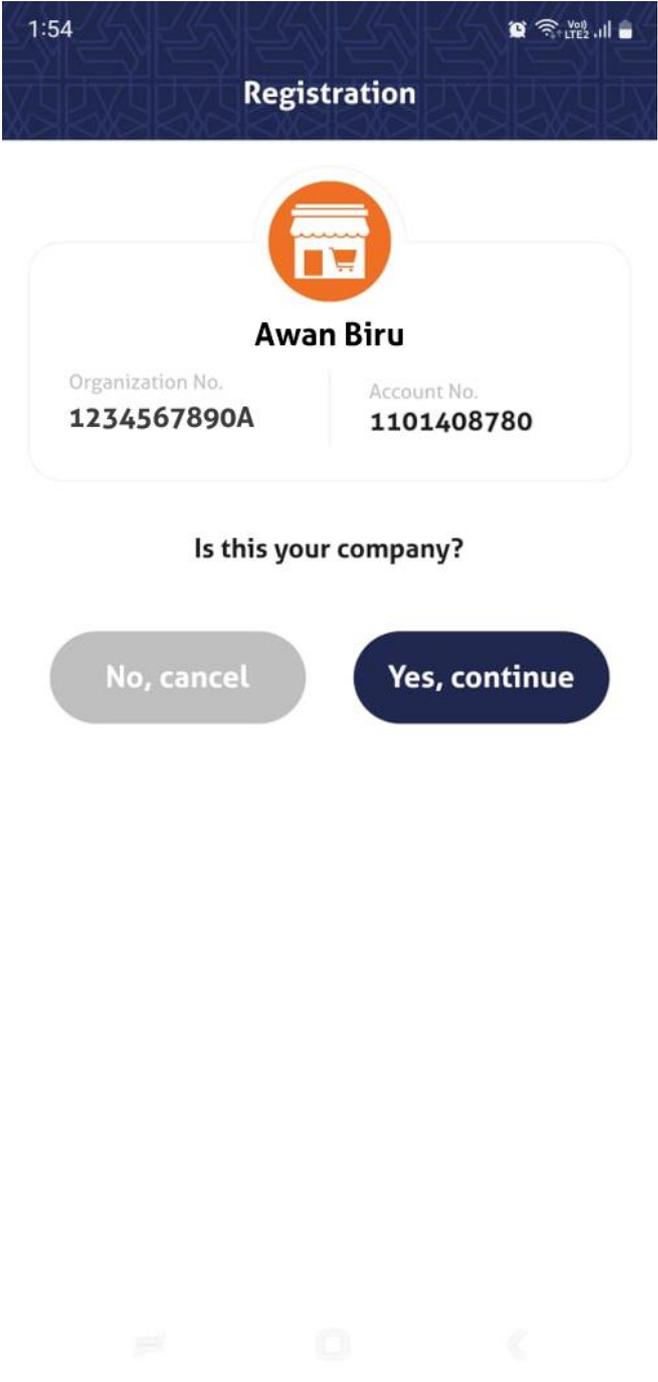
Image	Step by Step
	<p><b>Step 3:</b> Enter your organisation and account number, then click the “Register” button and you will be directed next to the Terms and Conditions page.</p> <p><i><b>Note:</b> It's crucial to take the time to read and understand the terms and conditions thoroughly before accepting them. This ensures that you are fully aware of the obligations, rights, and responsibilities associated with your registration.</i></p>

Image	Step by Step
	<p><b>Step 4:</b>                  Upon reviewing and agreeing to the Terms &amp; Conditions, your company's information will be displayed here.</p> <ol style="list-style-type: none"> <li>1. Company Name</li> <li>2. Organisation No.</li> <li>3. Account No.</li> </ol> <p>Once you have checked that the details are correct, just click on the "Yes, continue" button to move forward.</p>

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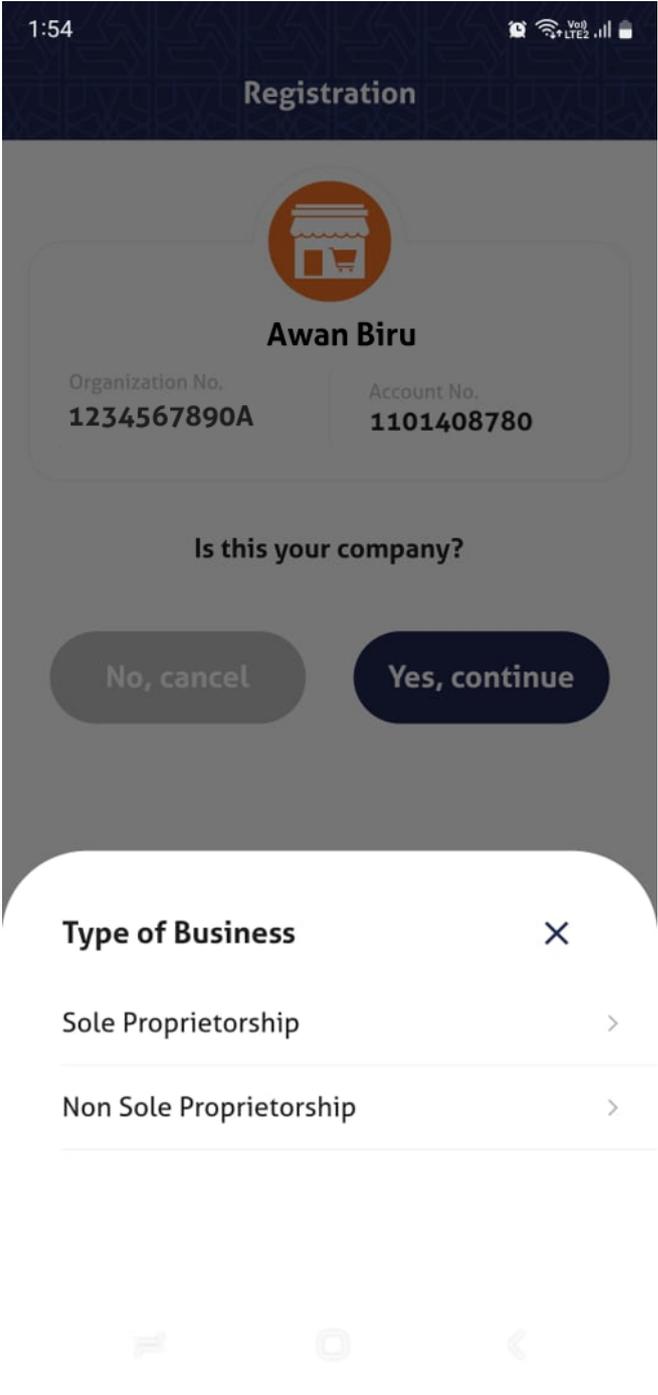
Image	Step by Step
	<p><b>Step 5:</b> Based on business type, complete your registration information and provide the necessary documents for verification by the i-MerchantRAKYAT.</p> <p>Please note that, depending on your selection, you will be required to prepare the following files for upload during the registration process.</p> <p><b>Type of Business</b></p> <p><b>A. Sole Proprietorship</b></p> <ul style="list-style-type: none"> <li>• Business Registration Certificate i.e.SSM (Form 9 and Form 49)</li> <li>• Manager’s IC</li> </ul> <p><b>B. Non Sole Proprietorship</b></p> <ul style="list-style-type: none"> <li>• Business Registration Certificate (i.e.SSM, ROS, SKM)</li> <li>• Application Letter / Board of Director's Resolution / Minutes of Meeting or Extraction Minutes of Meeting</li> <li>• Manager’s IC</li> </ul>

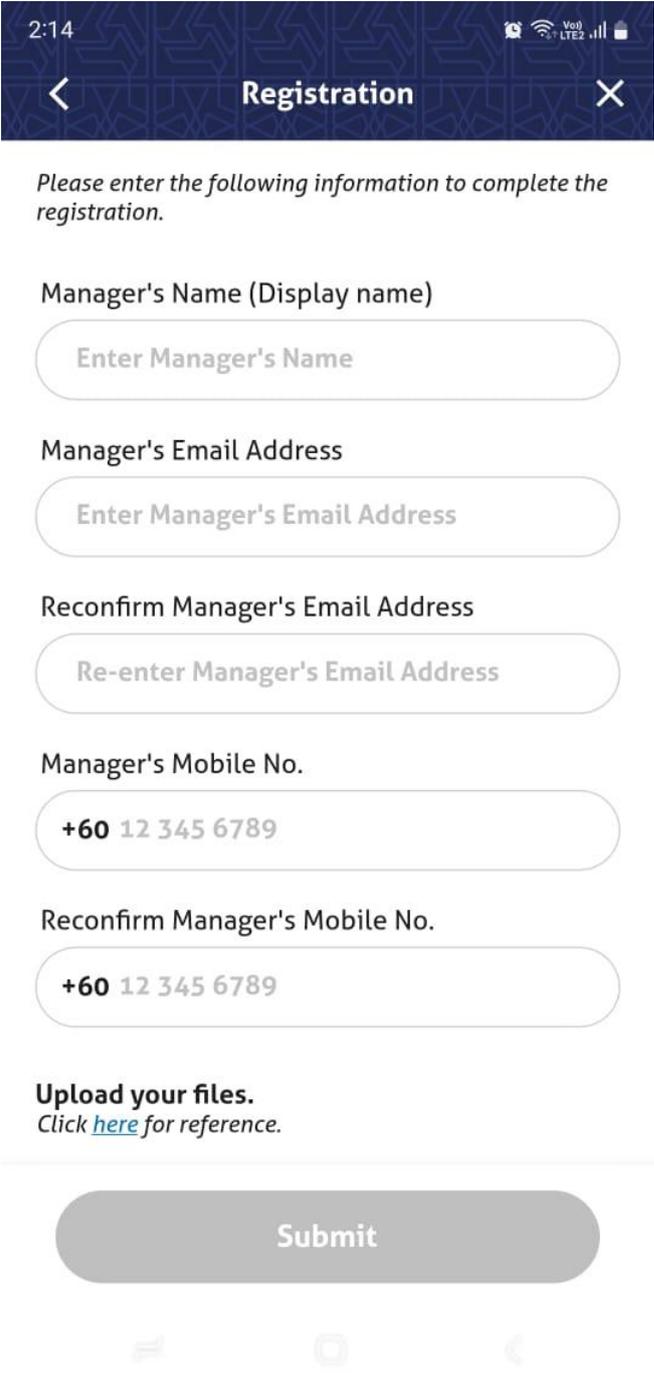
Image	Step by Step
 <p>2:14</p> <p>&lt; Registration X</p> <p>Please enter the following information to complete the registration.</p> <p>Manager's Name (Display name)  <input type="text" value="Enter Manager's Name"/></p> <p>Manager's Email Address  <input type="text" value="Enter Manager's Email Address"/></p> <p>Reconfirm Manager's Email Address  <input type="text" value="Re-enter Manager's Email Address"/></p> <p>Manager's Mobile No.  <input type="text" value="+60 12 345 6789"/></p> <p>Reconfirm Manager's Mobile No.  <input type="text" value="+60 12 345 6789"/></p> <p><b>Upload your files.</b>          Click <a href="#">here</a> for reference.</p> <p>Submit</p>	<h3>Step 6-I: Sole Proprietorship</h3> <p>Fill in your details and upload the required documents for the i-MerchantRAKYAT's verification.</p> <ul style="list-style-type: none"> <li>• Manager's Name (Display Name)</li> <li>• Manager's Email Address</li> <li>• Manager's Mobile No</li> <li>• Upload of files.             <ol style="list-style-type: none"> <li>1. Business Registration Certificate i.e.SSM (Form 9 and Form 49)</li> <li>2. Manager's IC</li> </ol> </li> </ul> <p><i>Notes: There is a helpful reference sample available to assist users. Users could click <a href="#">here</a> for reference.</i></p>

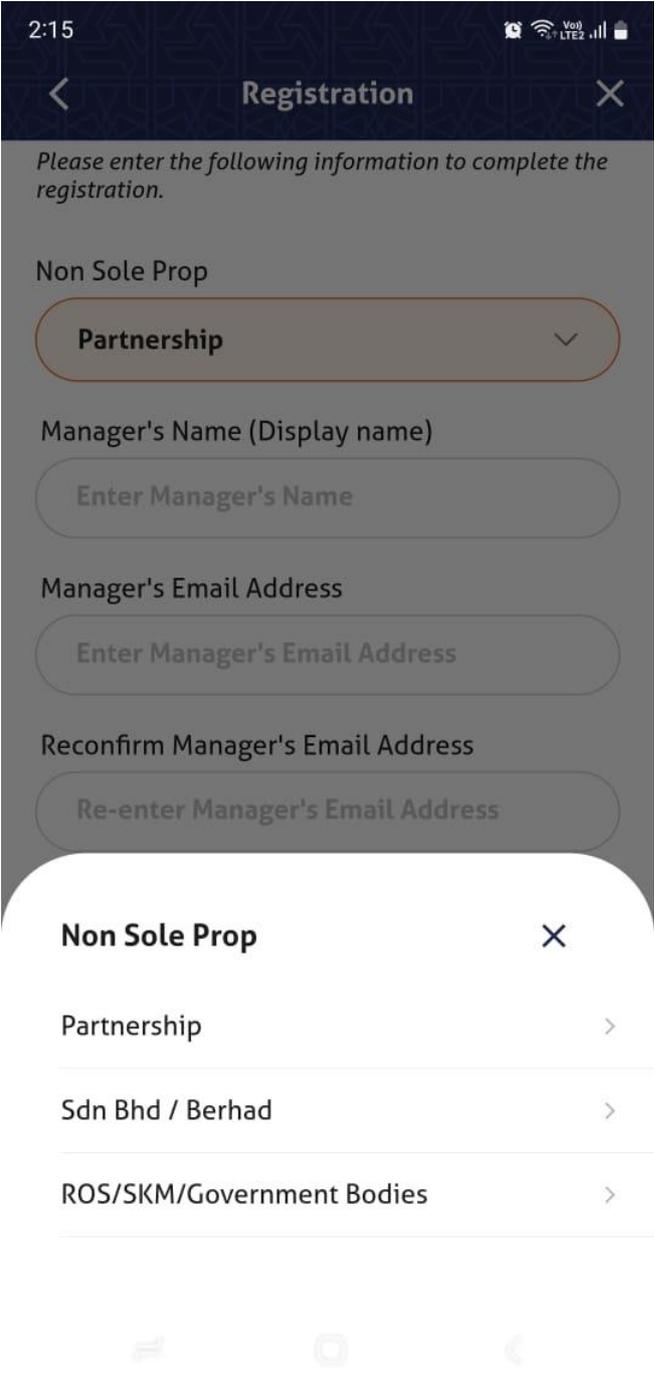
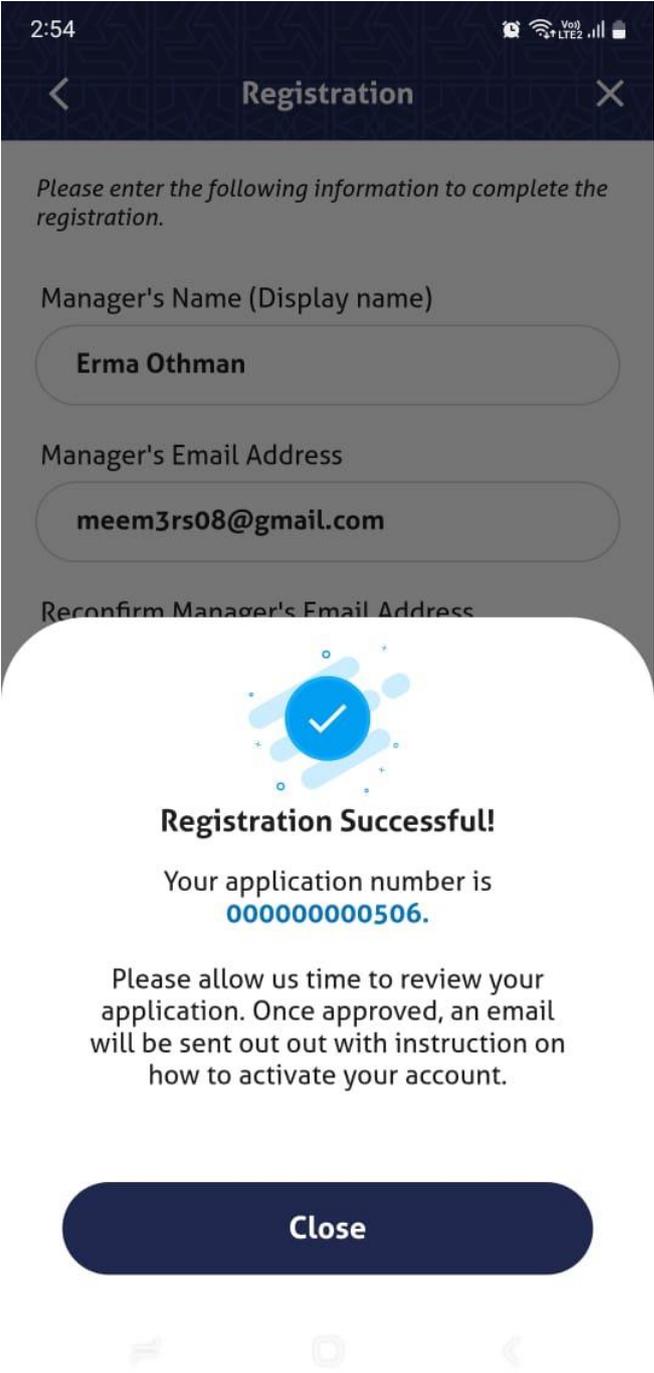
Image	Step by Step
	<h3>Step 6-II: Non Sole Proprietorship</h3> <p>A. Select your Non Sole Prop</p> <ul style="list-style-type: none"> <li><input type="radio"/> Partnership</li> <li><input type="radio"/> Sdn Bhd / Berhad</li> <li><input type="radio"/> ROS / SKM/Government Bodies</li> </ul> <p>B. Fill in your details and upload the required documents for the i-Merchan<b>RAKYAT</b>'s verification.</p> <ul style="list-style-type: none"> <li>• Manager's Name (Display Name)</li> <li>• Manager's Email Address</li> <li>• Manager's Mobile No</li> <li>• Upload of files.             <ol style="list-style-type: none"> <li>1. Business Registration Certificate (i.e.SSM, ROS, SKM)</li> <li>2. Application Letter / Board of Director's Resolution / Minutes of Meeting or Extraction Minutes of Meeting</li> <li>3. Manager's IC</li> </ol> </li> </ul>

Image	Step by Step
	<p><b>Step 7: Complete Registration</b></p> <p>Once you've double-checked that all the information is accurate, click on "Submit."</p> <p>Manager will see a notification confirming of the successful registration, along with an application number.</p> <p><b>i-MerchantRAKYAT</b> will then process the submitted documents and respond within two (2) business days.</p>

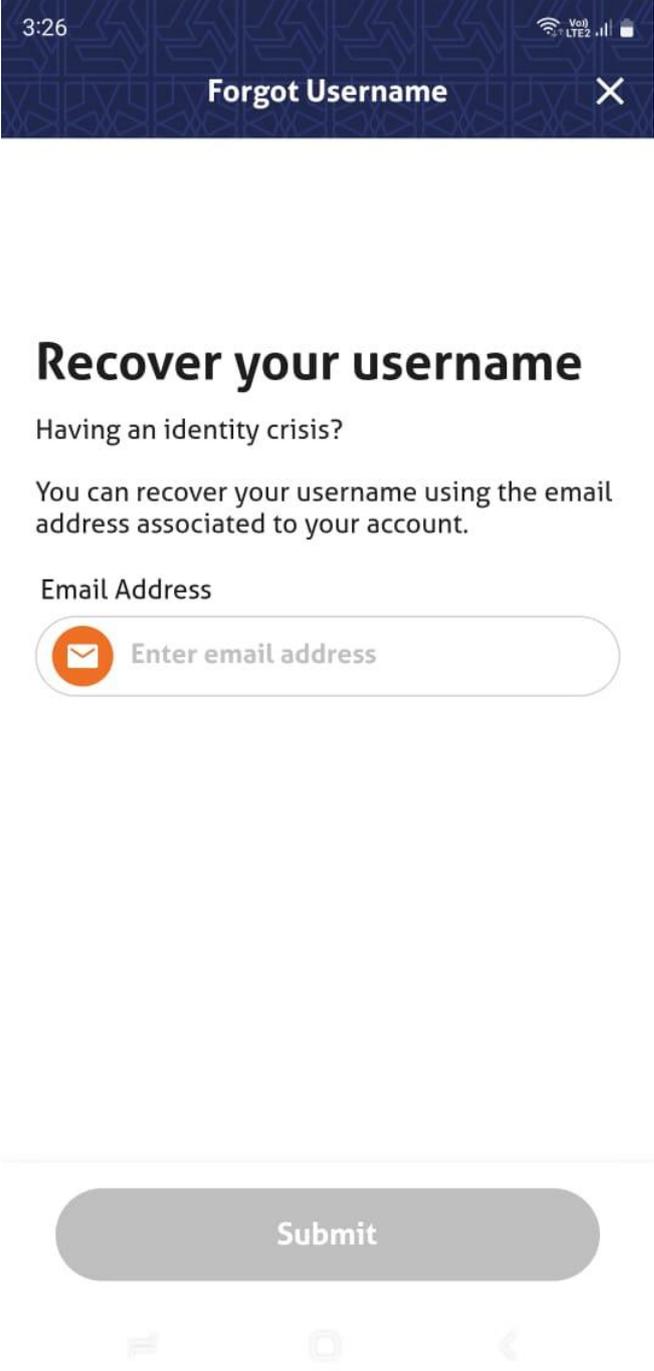
### 1.3 Main Login Page

The main login page in **i-MerchanTRAKYAT** is the entry point to access your account. It provides a user-friendly interface for logging in, registering as a new user, and accessing essential resources such as the platform's terms and frequently asked questions.

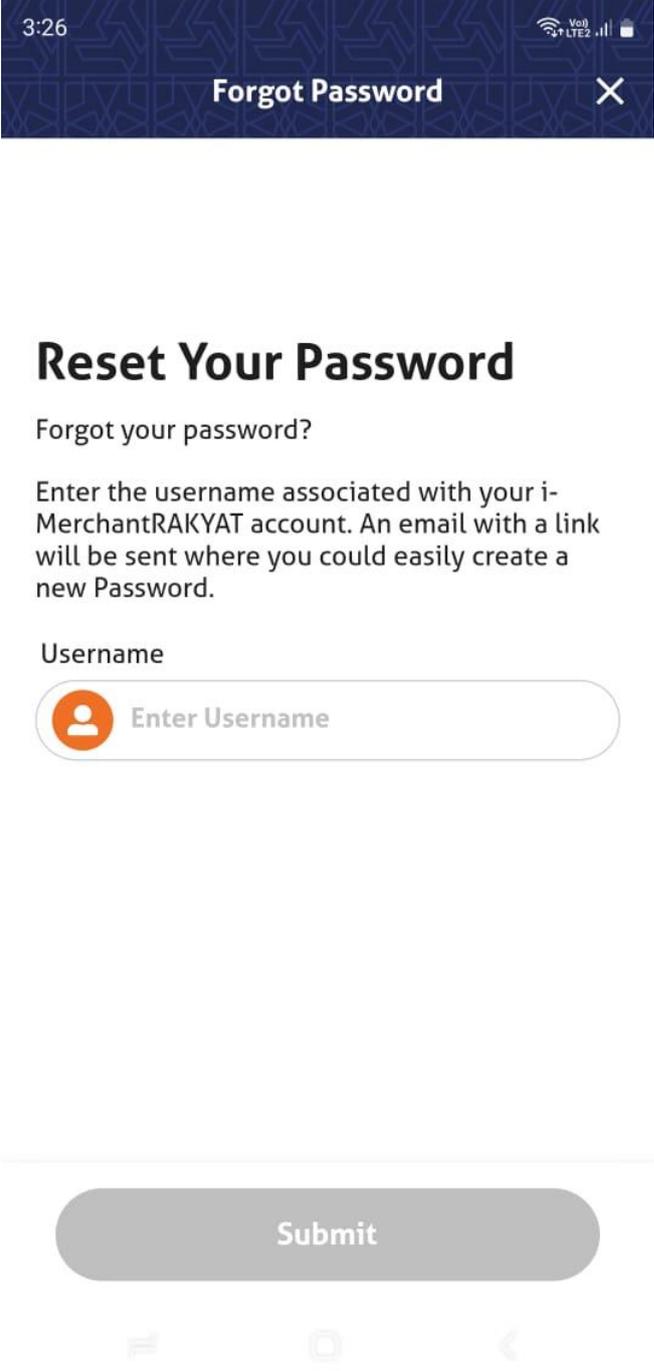
Image	Step by Step
	<h3>Login Page</h3> <ul style="list-style-type: none"> <li>• <b>Username and Password Fields:</b> These are the text input fields where users enter unique username and password associated with your <b>i-MerchanTRAKYAT</b> account.</li> <li>• Clicking on the "Login" button after entering your credentials will initiate the login process.</li> <li>• If you are new to <b>i-MerchanTRAKYAT</b> and don't have an account, there is a prominent "Register" link provided to help you create a new account.</li> <li>• Additionally, there are quick links to important resources, including "Terms &amp; Conditions" and "FAQ", to assist users in understanding the platform's rules and guidelines.</li> </ul>

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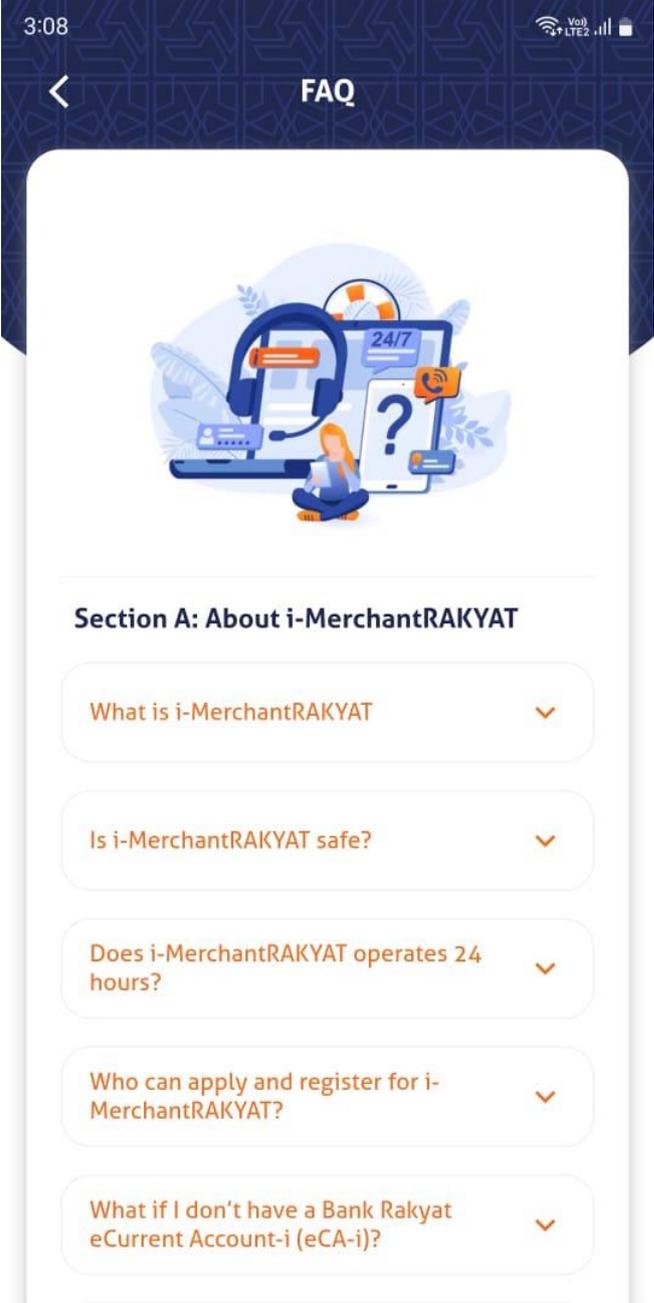
### 1.3.1 Forgot Username

Image	Step by Step
	<h3>Forgot Username</h3> <p>If you forget your username, you can easily retrieve it by using the "Forgot Username" option on the login page.</p> <p>Follow these steps to reset your username:</p> <ol style="list-style-type: none"> <li>1. Click on the "Forgot Username" option on the login page.</li> <li>2. Follow the provided instructions, which will include entering the email address associated with your account.</li> <li>3. An email will be sent to that email address with the necessary information to recover your username.</li> </ol>

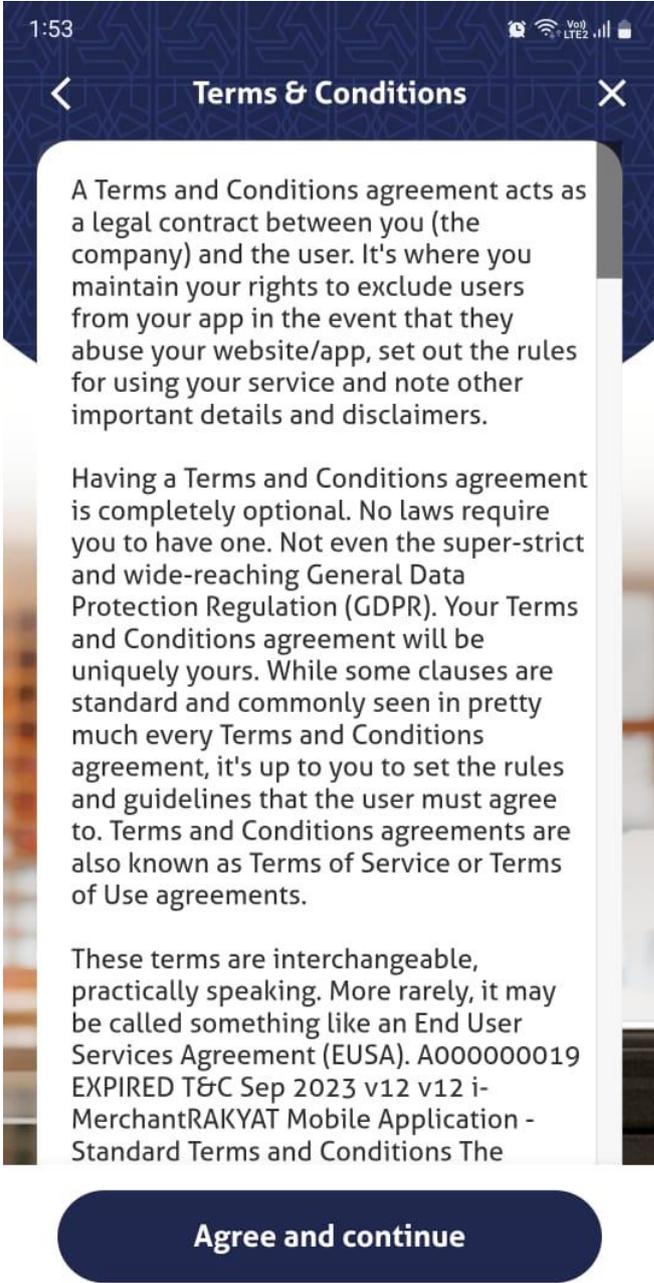
### 1.3.2 Forgot Password

Image	Step by Step
	<h3>Forgot Password</h3> <ul style="list-style-type: none"> <li>• Users have three (3) consecutive attempts to enter password.</li> <li>• After two (2) unsuccessful attempts, they will see the following message: <i>"Invalid username or password."</i></li> <li>• On the third (3rd) attempt, if the login failure, user's account will be locked, and you will see this message: <i>"You have reached maximum invalid login and your account is locked. Please perform Forgot Password to retrieve your login credentials."</i></li> </ul> <p>Follow below instructions to perform Forgot Password.</p> <ol style="list-style-type: none"> <li>1. To reset your password, click on "Forgot Password."</li> <li>2. Users will be prompted to enter your username.</li> <li>3. After submitting username, an email will be sent to the email address associated with your account. This email will contain a link that allows you to reset your password.</li> <li>4. Follow the instructions in the email to reset password and to regain access to <b>i-MerchantRAKYAT</b> account.</li> </ol>

1.3.3 FAQ

Image	Step by Step
	<h3 data-bbox="906 405 995 450">FAQ</h3> <p data-bbox="906 501 1385 804">FAQ, which stands for "Frequently Asked Questions," is a dedicated section in <b>i-MerchantRAKYAT</b> that provides users with quick and comprehensive answers to common queries and concerns about the application.</p> <p data-bbox="906 860 1377 1025">It serves as a knowledge hub to address common doubts and issues users may encounter while using <b>i-MerchantRAKYAT</b>.</p>

### 1.3.4 Terms & Conditions

Image	Step by Step
	<h3>Terms &amp; Conditions</h3> <p>The "Terms &amp; Conditions" section in <b>i-MerchantRAKYAT</b> is an important reference point for users to understand the rules, regulations, and agreements associated with using the application.</p> <p>Refer to the Terms &amp; Conditions section when you want to understand the legal framework and guidelines governing the use of <b>i-MerchantRAKYAT</b>.</p>

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### 1.4 Manager Onboarding

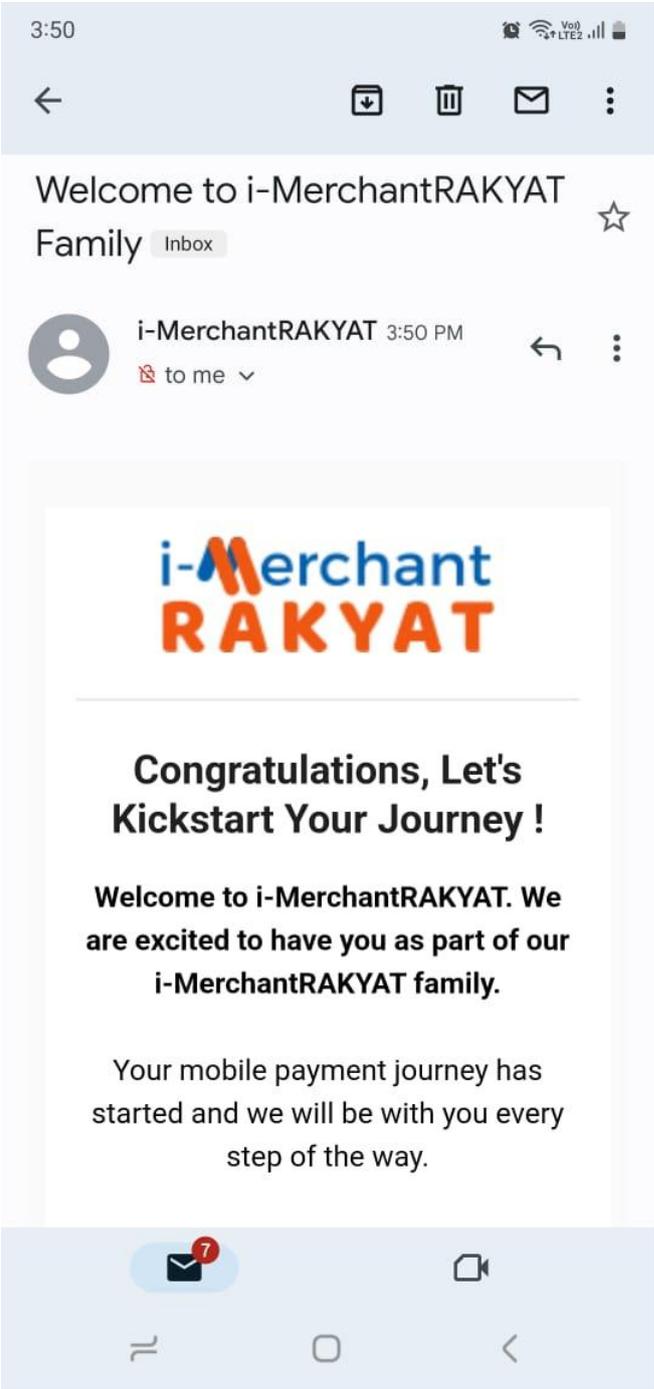
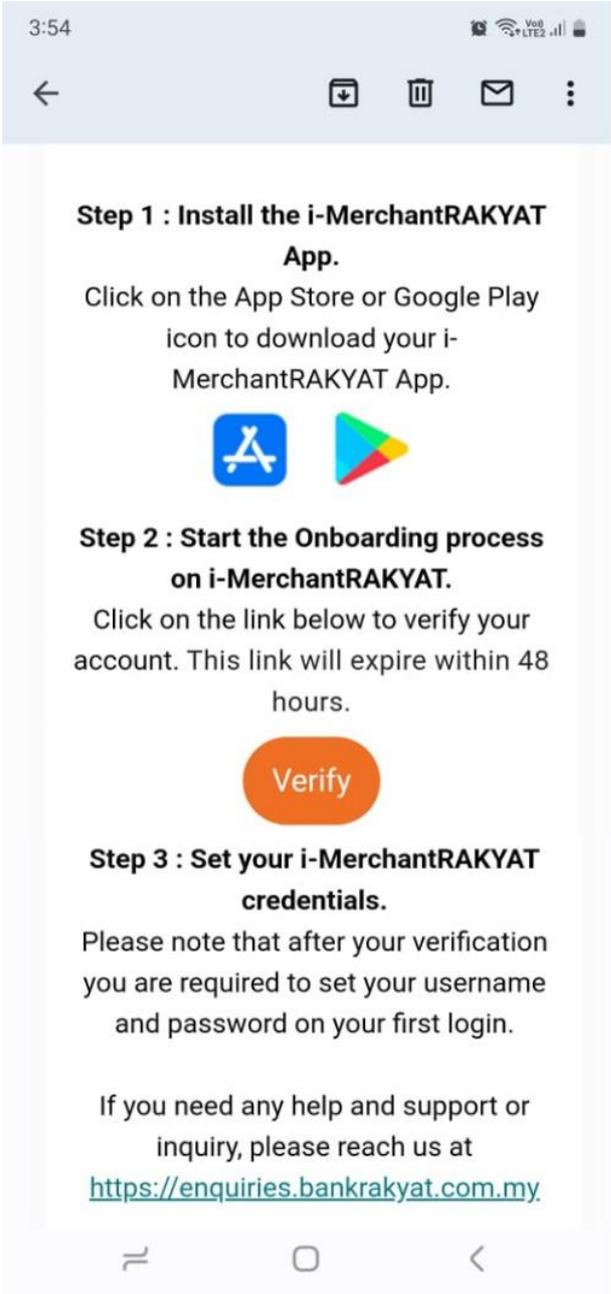
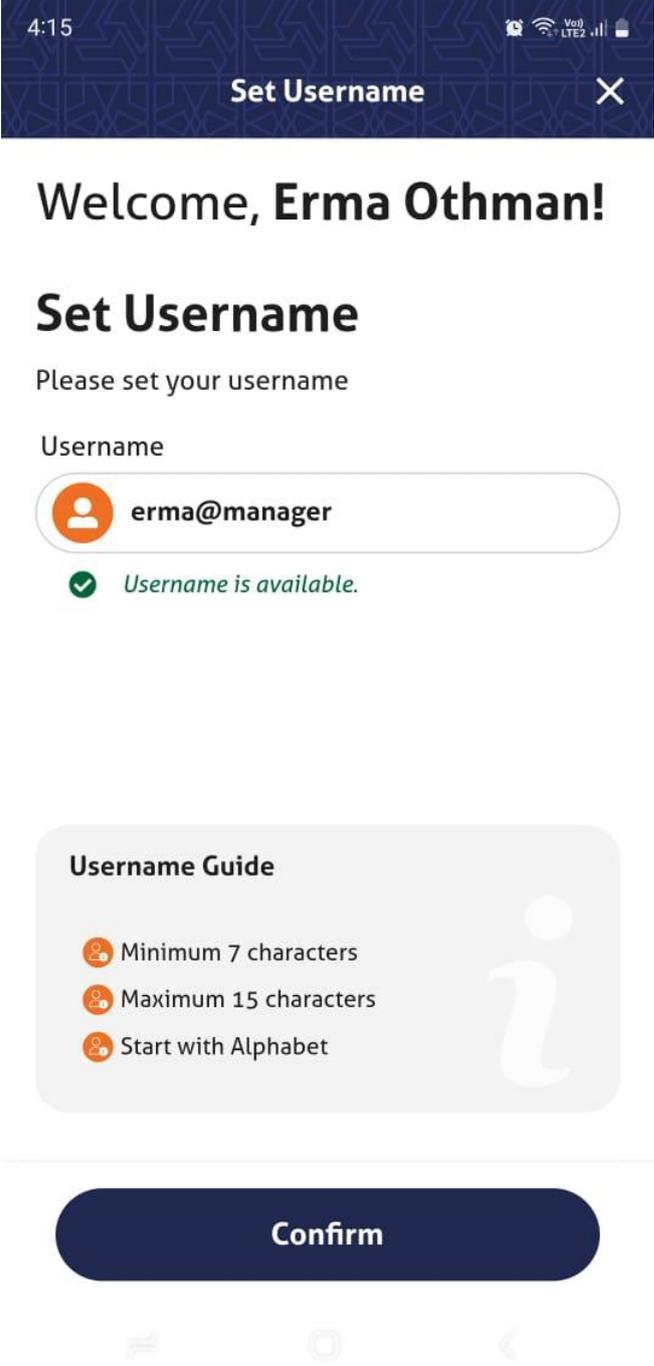
Image	Step by Step
	<p><b>Step 1: Welcome Email</b></p> <p>After application is reviewed and approved by <b>i-MerchantRAKYAT</b>, the merchant will receive a Welcome Email containing an account verification link.</p>

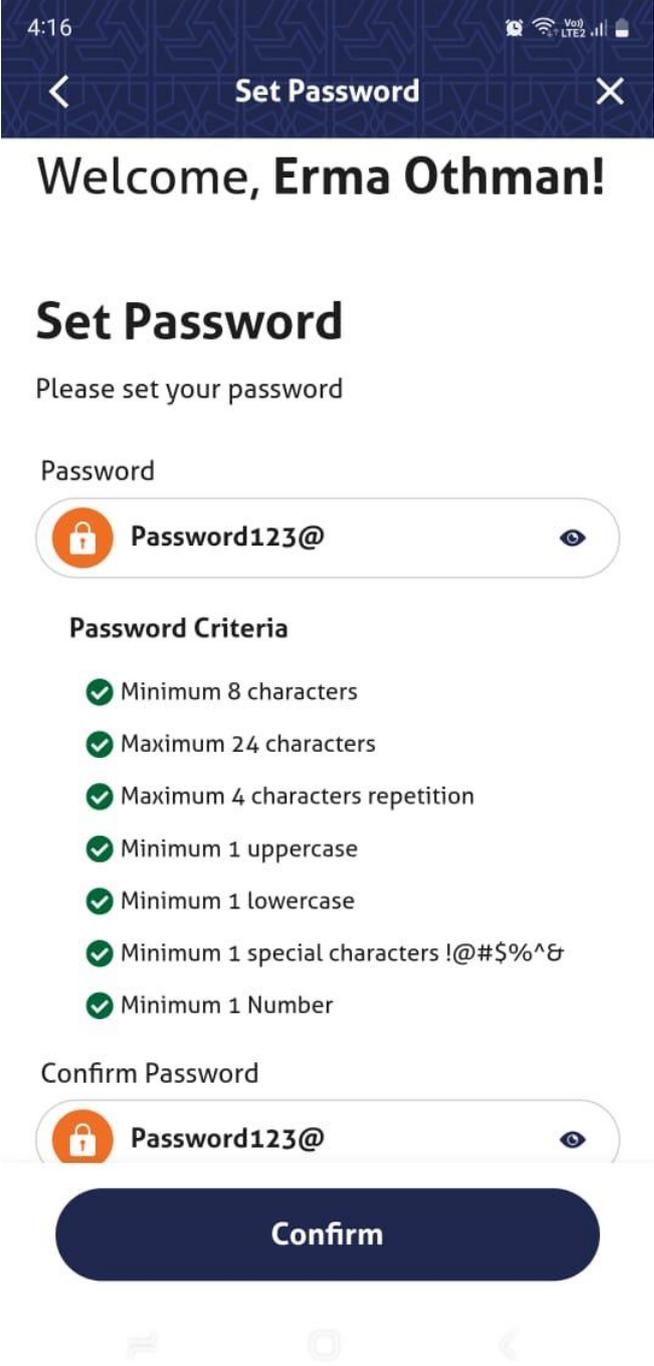
Image	Step by Step
 <p><b>Step 1 : Install the i-MerchantRAKYAT App.</b> Click on the App Store or Google Play icon to download your i-MerchantRAKYAT App.</p> <p><b>Step 2 : Start the Onboarding process on i-MerchantRAKYAT.</b> Click on the link below to verify your account. This link will expire within 48 hours.</p> <p><b>Step 3 : Set your i-MerchantRAKYAT credentials.</b> Please note that after your verification you are required to set your username and password on your first login.</p> <p>If you need any help and support or inquiry, please reach us at <a href="https://enquiries.bankrakyat.com.my">https://enquiries.bankrakyat.com.my</a></p>	<h2>Step 2: Email Verification</h2> <p>Click the “Verify” link from the email and user will be directed to the log in page to create your username and password.</p> <p>If the mobile app not installed, link to download the <b>i-MerchantRAKYAT</b> mobile application is available on both Google Play Store and Apple App Store.</p>

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### 1.4.1 Manager Set Username

Image	Step by Step
	<p><b>Step 3: First Time Manager Set Username</b></p> <ol style="list-style-type: none"> <li>1. Enter a unique username that follows <b>i-MerchantRAKYAT</b> username guide.</li> <li>2. If the chosen username is already in use or does not meet the criteria, a message reading <b>'Username is unavailable'</b> display in red.</li> <li>3. Click "Confirm" button to set your username and proceed to next.</li> </ol>

## 1.4.2 Manager Set Password

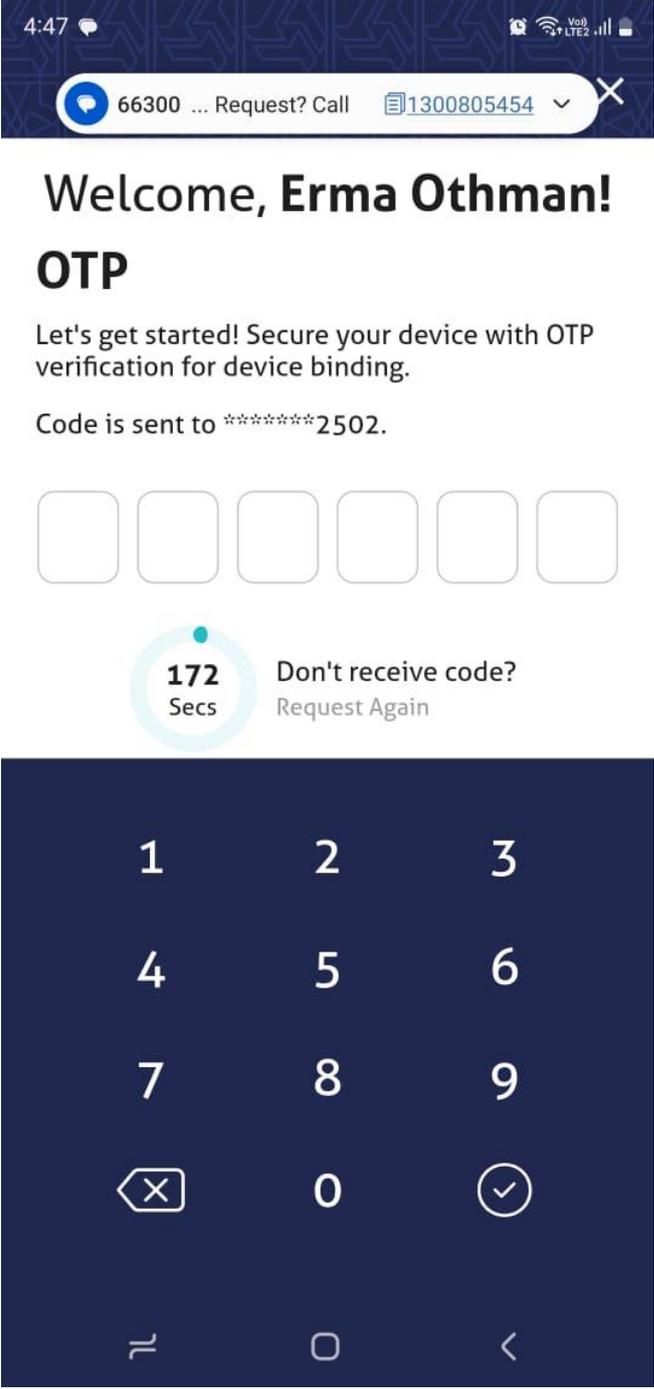
Image	Step by Step
	<p><b>Step 4: First Time Manager Set Password</b></p> <ol style="list-style-type: none"> <li>1. Create a new password that complies with the i-<b>MerchantRAKYAT</b> Password Criteria.</li> <li>2. Confirm your new password by re-entering it.</li> <li>3. Click "Confirm" button to set your password.</li> </ol>

### 1.5 Manager First Time Login

Image	Step by Step
	<p><b>Step 1: First Time Login</b></p> <p>Manager will now receive a successful notifications that the username and password has been set up successfully.</p> <p>Please proceed to login.</p> <p>Login with the newly created Username and Password.</p>

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### 1.5.1 OTP Verification

Image	Step by Step
 <p>4:47 66300 ... Request? Call 1300805454</p> <p><b>Welcome, Erma Othman!</b></p> <p><b>OTP</b></p> <p>Let's get started! Secure your device with OTP verification for device binding.</p> <p>Code is sent to *****2502.</p> <p>172 Secs Don't receive code? Request Again</p> <p>1 2 3 4 5 6 7 8 9 X 0 ✓ ~ □ &lt;</p>	<p><b>Step 2: First Time OTP Verification for Device Binding</b></p> <p>The manager will receive an OTP (One-Time Password) verification for the first time.</p> <p>Please enter the 6-digit OTP manually to complete the verification process and secure the device for device binding.</p> <p>Additionally, upon successful OTP Verification will be prompted a success message.</p>

1.5.1 Set PIN

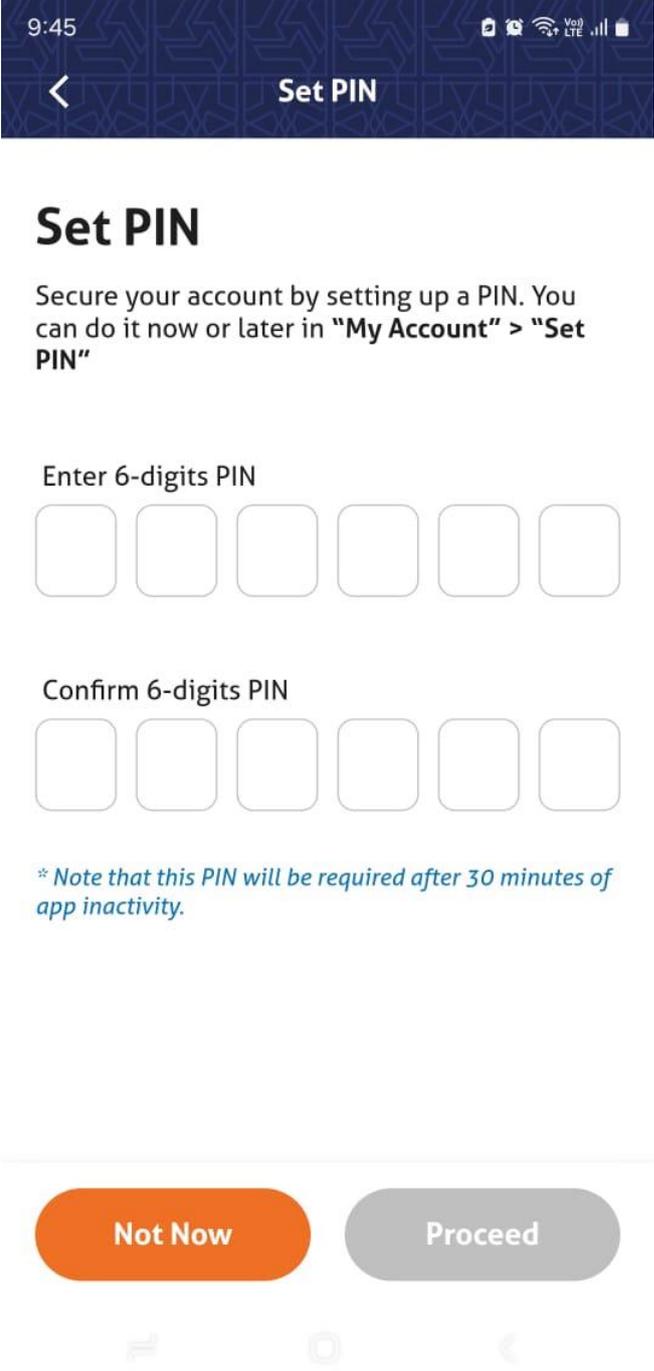
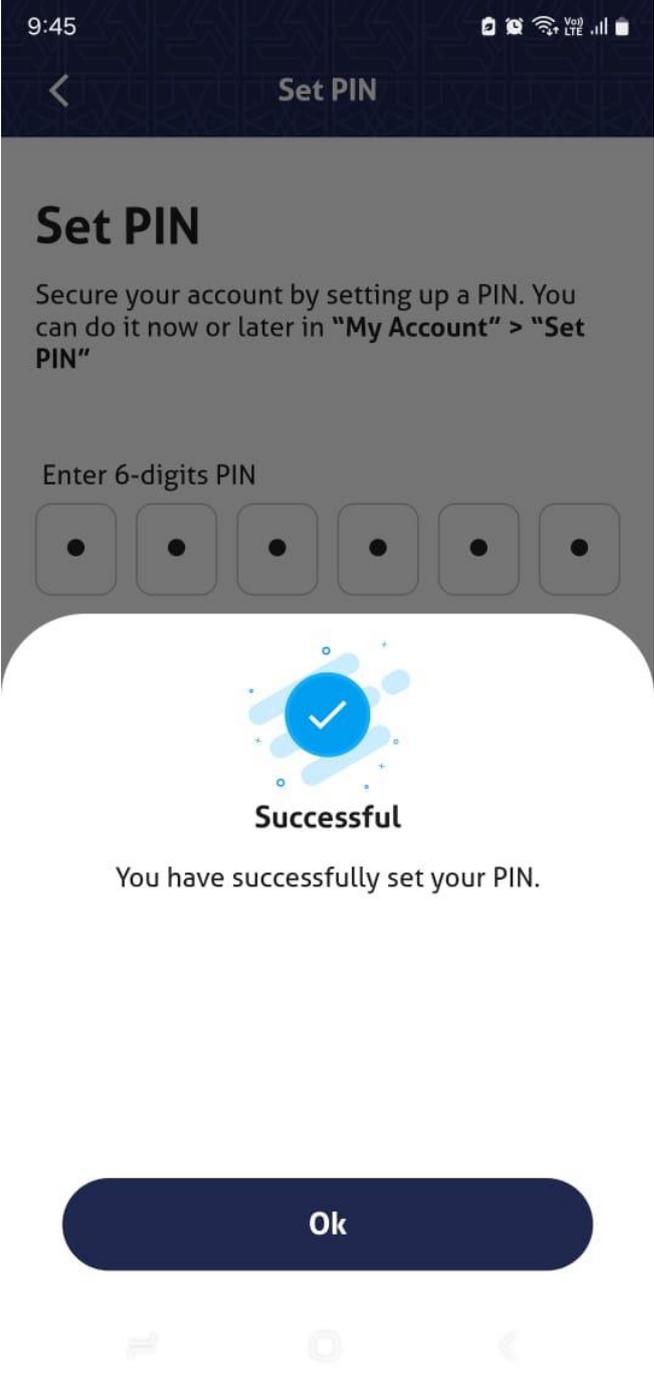
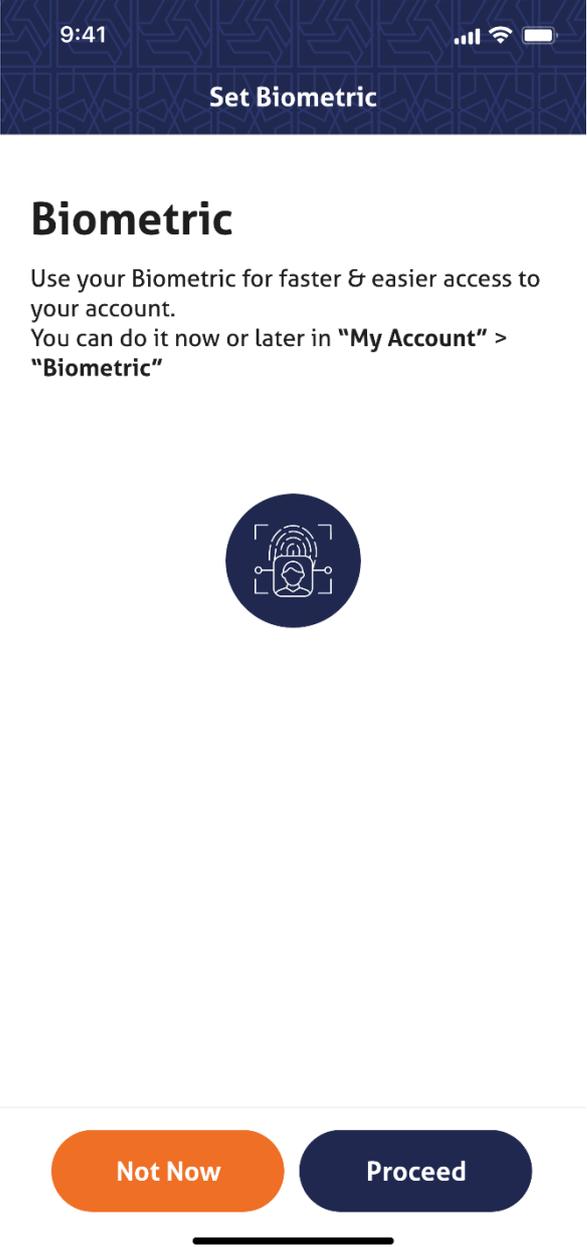
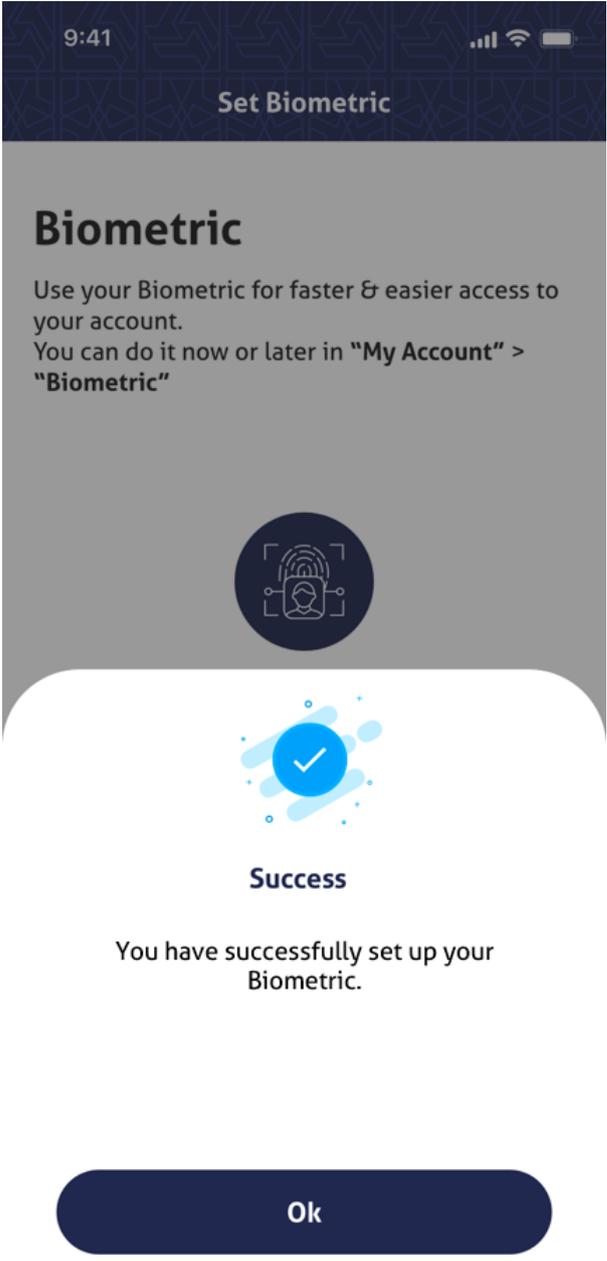
Image	Step by Step
	<p><b>Step 3: First Time Set PIN</b></p> <p>Managers now have the option to decide whether to establish a PIN.</p> <p>This is an extra security feature designed to enhance the protection of your app.</p> <ul style="list-style-type: none"> <li>• It requires users to enter a unique 6-digit PIN after a period of inactivity, ensuring that only authorised individuals can access the app's features and data.</li> <li>• PIN would activates after 30 minutes of idle while the app is open.</li> <li>• Managers have the choice to set PIN—it's not mandatory.</li> <li>• To skip setting it up for now, simply click on "Not Now."</li> </ul> <p>This feature can be easily turn this feature off or back on again in the app settings.</p>

Image	Step by Step
	<p><b>Cont.</b></p> <p>To set up PIN, enter a unique 6-digit PIN and confirm it by entering it again.</p> <p>Once this process is successful, a confirmation message will appear.</p> <p>That's it! The PIN feature is now ready to enhance the security of the app.</p>

### 1.5.1 Set Biometric

Image	Step by Step
	<p><b>Step 4: First Time Set Biometric</b></p> <p><b>i-MerchantRAKYAT</b> app have the option to utilise biometric settings, such as thumbprint or Face ID.</p> <ul style="list-style-type: none"> <li>• Biometric authentication eliminates the need to enter a password each time for subsequence login.</li> <li>• Once set up and bound to the device, Biometric authentication allows seamless and secure access to the app.</li> <li>• This feature can be easily enabled or disabled by users.</li> <li>• If managers choose not now, they could still opt to do so from My Account &gt; Settings &gt; Biometric.</li> </ul>

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Image	Step by Step
	<p><b>Cont.</b></p> <p>Once Biometric authentication is set up, users can use it to securely access the app without needing to enter a password every time.</p> <p>Once this process is successful, a confirmation message will appear.</p> <p>Click on OK.</p>

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Image	Step by Step
	<p><b>Step 5: Creating Your First Outlet</b></p> <p>When the manager logs in to <b>i-MerchantRAKYAT</b> for the first time, they will be prompted to create an outlet.</p> <p>This step is crucial because without creating an outlet, the merchant will not be able to conduct or accept transactions effectively.</p> <p>Click on "Proceed to Create Outlet" to get started.</p>

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Date	Version	Reference
15 Nov 2024	2.0	i-MerchantRAKYAT

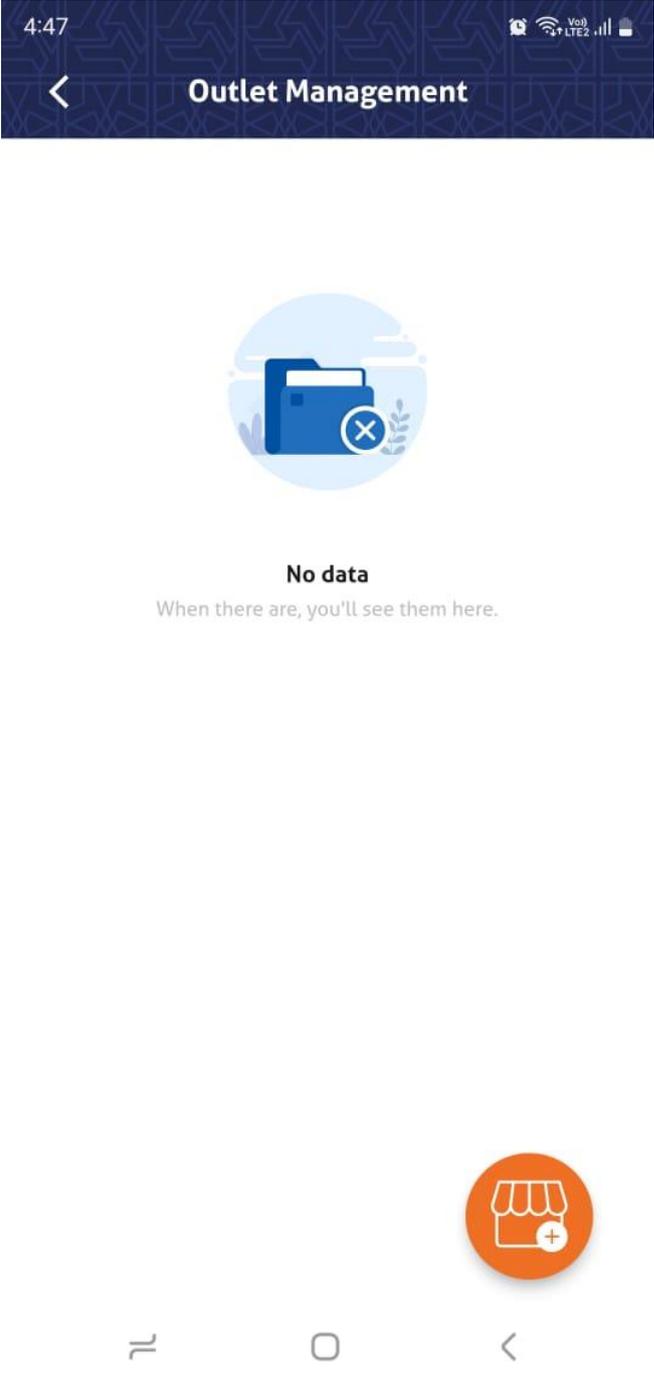
Image	Step by Step
 <p>The screenshot shows the 'Outlet Management' screen. At the top, there is a status bar with the time 4:47 and various icons. Below that is a navigation bar with a back arrow and the text 'Outlet Management'. The main content area is empty, displaying 'No data' and the text 'When there are, you'll see them here.' At the bottom, there is a floating orange circular button with a white storefront icon and a plus sign, representing the 'Add New Outlet' function. The bottom of the screen shows standard Android navigation icons.</p>	<p><b>Step 4: Create Outlet</b></p> <p>Click on the "Add New Outlet" icon at the bottom in orange. When manager click on this icon, they would be then directed to the Shariah Compliance page.</p>

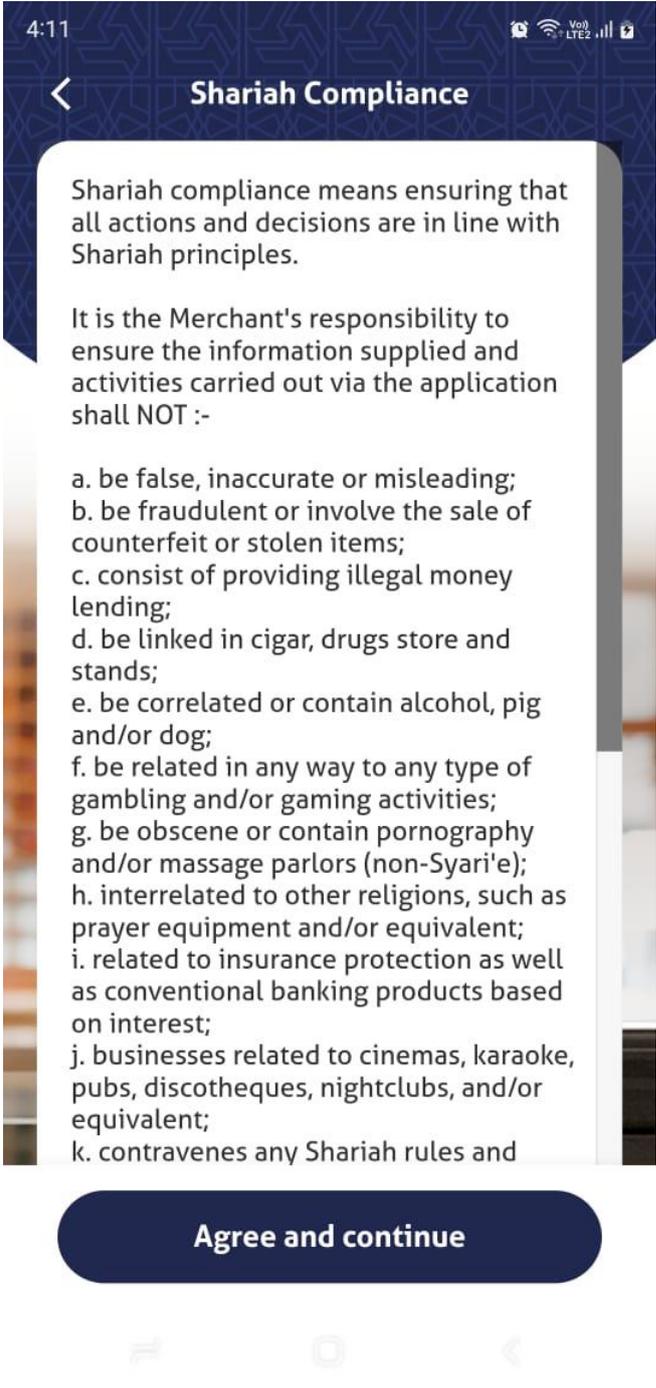
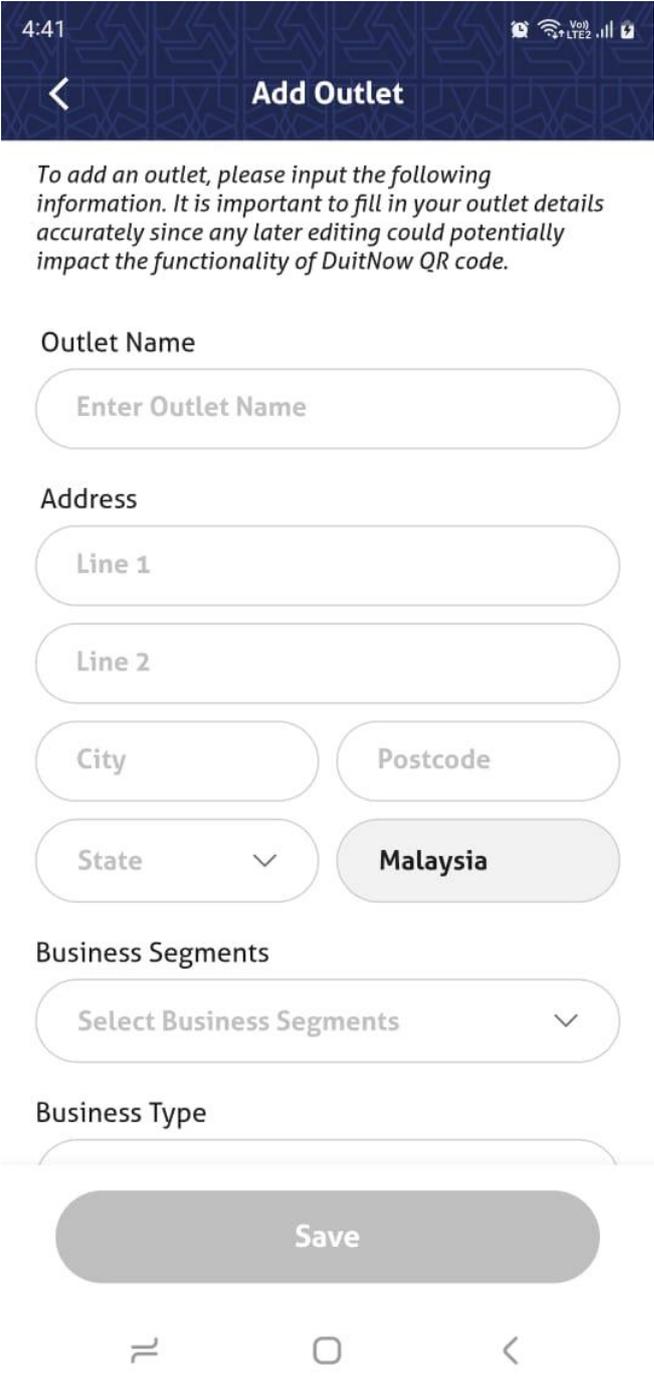
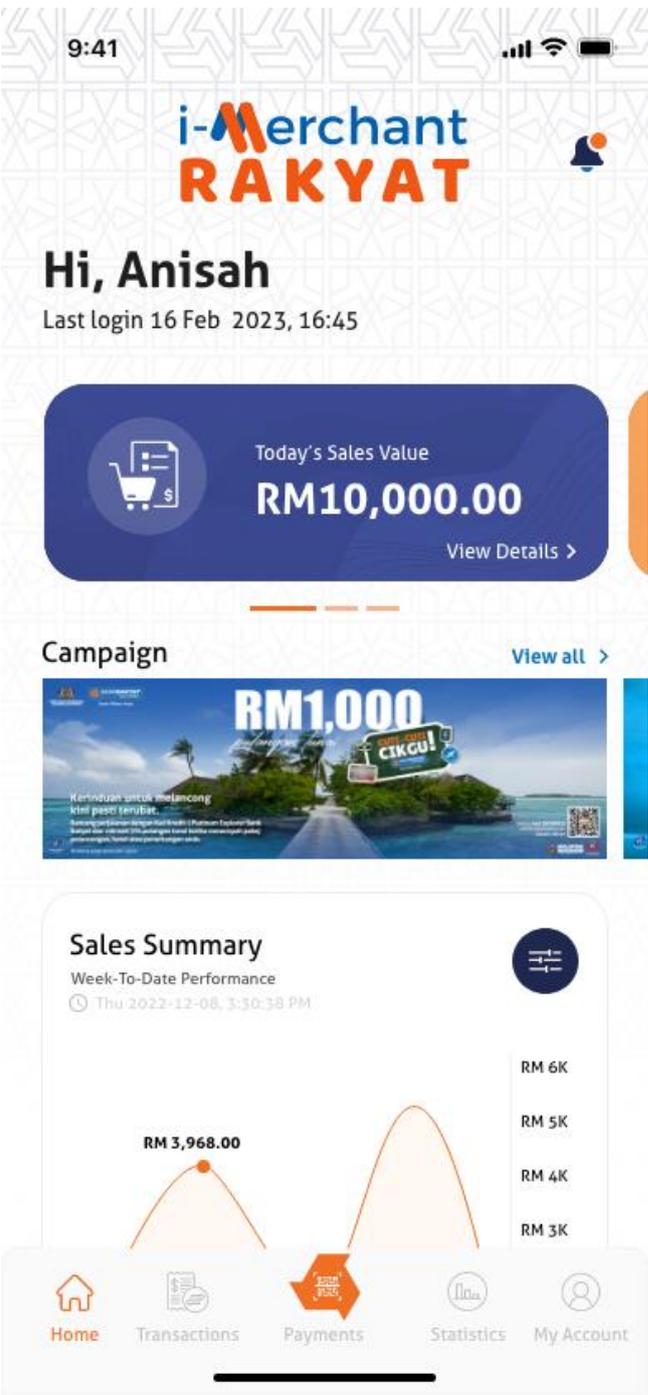
Image	Step by Step
 <p>4:11</p> <p><b>Shariah Compliance</b></p> <p>Shariah compliance means ensuring that all actions and decisions are in line with Shariah principles.</p> <p>It is the Merchant's responsibility to ensure the information supplied and activities carried out via the application shall NOT :-</p> <ul style="list-style-type: none"> <li>a. be false, inaccurate or misleading;</li> <li>b. be fraudulent or involve the sale of counterfeit or stolen items;</li> <li>c. consist of providing illegal money lending;</li> <li>d. be linked in cigar, drugs store and stands;</li> <li>e. be correlated or contain alcohol, pig and/or dog;</li> <li>f. be related in any way to any type of gambling and/or gaming activities;</li> <li>g. be obscene or contain pornography and/or massage parlors (non-Syari'e);</li> <li>h. interrelated to other religions, such as prayer equipment and/or equivalent;</li> <li>i. related to insurance protection as well as conventional banking products based on interest;</li> <li>j. businesses related to cinemas, karaoke, pubs, discotheques, nightclubs, and/or equivalent;</li> <li>k. contravenes any Shariah rules and</li> </ul> <p><b>Agree and continue</b></p>	<h2>Step 5 Shariah Compliance</h2> <ul style="list-style-type: none"> <li>• Before proceeding, it's crucial to emphasise that user must thoroughly read through the Shariah Compliance page.</li> <li>• User's agreement signifies compliance with Shariah principles and guidelines, ensuring compliance with Shariah principles and guidelines.</li> <li>• This step is essential to demonstrate a full understanding and commitment to operating within these established standards as merchant expand their business.</li> </ul>

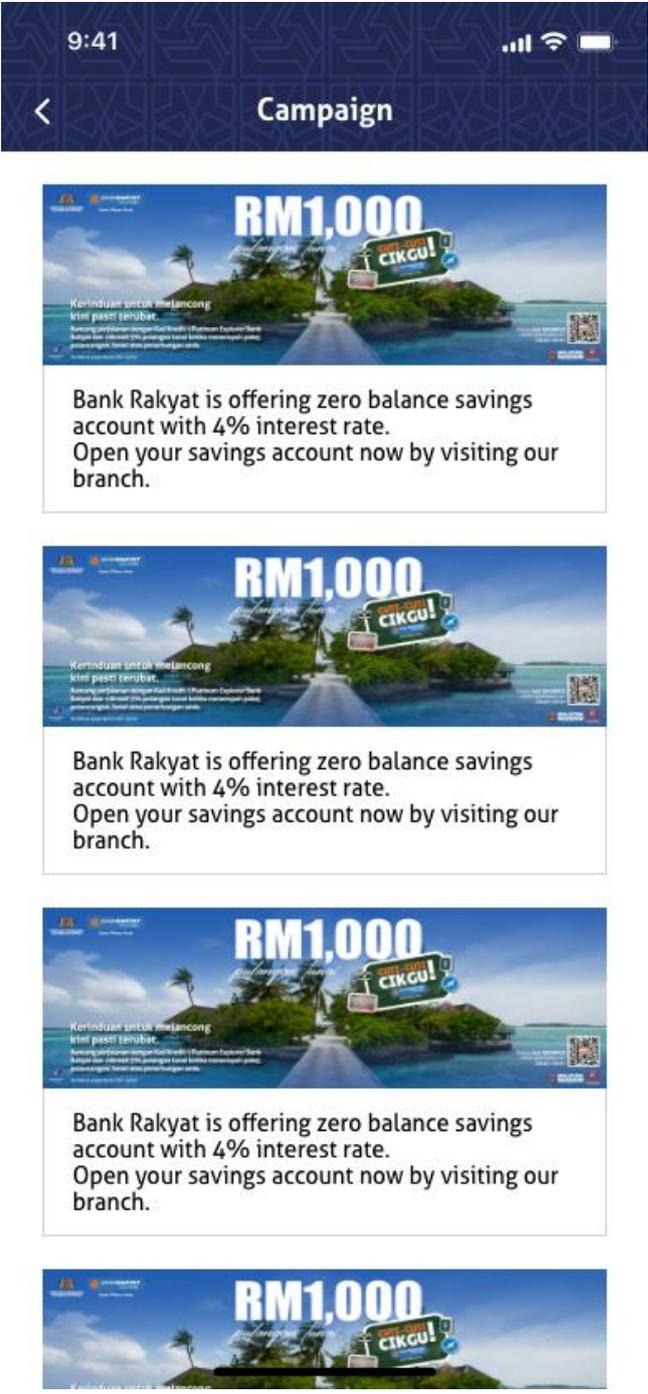
Image	Step by Step
 <p><i>To add an outlet, please input the following information. It is important to fill in your outlet details accurately since any later editing could potentially impact the functionality of DuitNow QR code.</i></p> <p>Outlet Name</p> <p>Address</p> <p>Business Segments</p> <p>Business Type</p> <p>Save</p>	<p><b>Cont.</b></p> <p>To create an outlet please enter all information as requested;</p> <ul style="list-style-type: none"> <li>• <b>Outlet Name:</b> Enter the name of the outlet or business.</li> <li>• <b>Address:</b> Provide the complete address of your outlet, including any specific details that may be necessary.</li> <li>• <b>Business Segments:</b> Specify the relevant business segment(s) that best describe your outlet's activities.</li> <li>• <b>Business Type:</b> Indicate the type of business or service your outlet offers.</li> <li>• <b>Merchant Category:</b> Select the appropriate merchant category that aligns with your outlet's nature.</li> <li>• <b>Business Description:</b> Briefly describe your outlet's main activities and offerings.</li> <li>• <b>Receiving Account:</b> Provide the account details where payments will be received for your outlet's transactions.</li> </ul> <p><i>Note: After successfully entering all the required information, the manager can proceed to perform transactions as per their regular business as usual operations (BAU).</i></p>

## 2. Home

### 2.1 Dashboard Overview

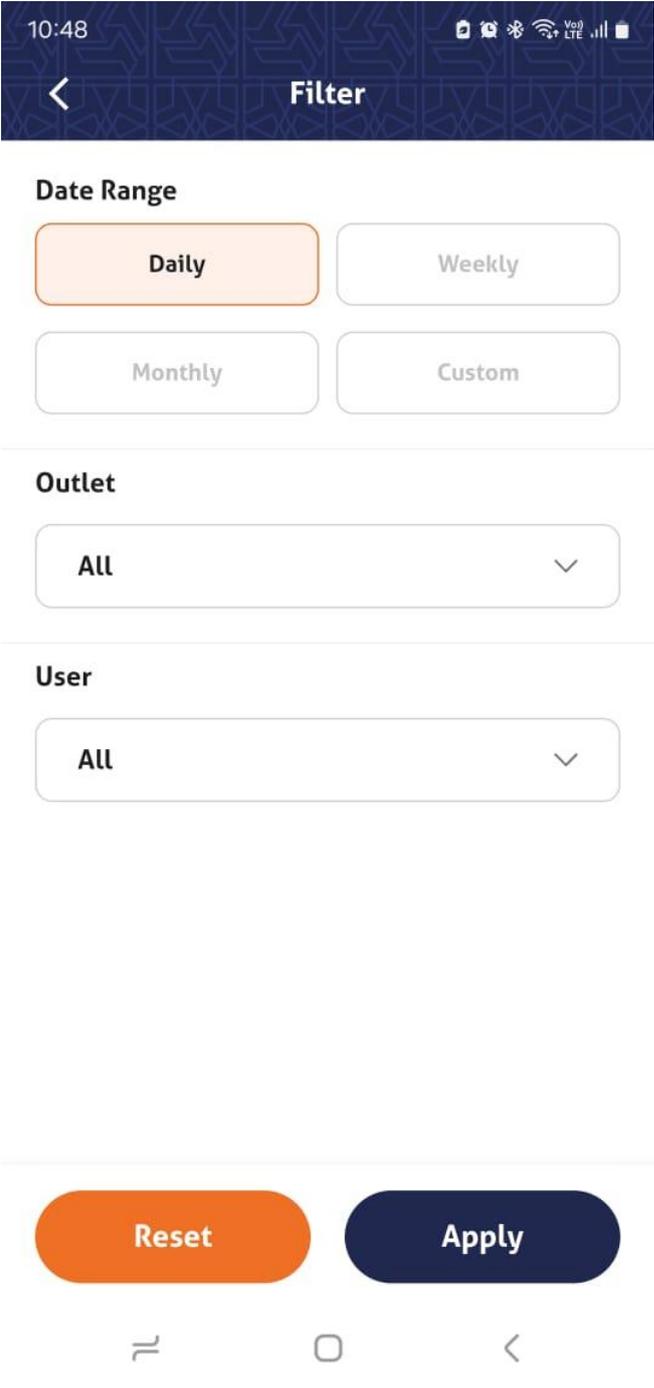
Image	Step by Step
	<h3>Home</h3> <p>The <b>i-MerchantRAKYAT</b> dashboard is the main interface where merchants can access key features and monitor various aspects of their account.</p> <p><b>Welcome Message:</b> When the user logs in, they'll receive a friendly welcome with their name.</p> <p><b>Last Login Reminder:</b> It reminds the user of the date and time of their last login for easy tracking.</p> <p><b>Today's Sales Overview:</b></p> <ul style="list-style-type: none"> <li>○ <b>Today's Sales Value:</b> This figure represents the total sales earnings for the current day.</li> <li>○ <b>Today's Net Sales Value:</b> This shows earnings after accounting on fees.</li> <li>○ <b>Today's Fees Value:</b> Here, users can view the fees incurred.</li> </ul> <p><b>Campaign:</b> Review of ongoing marketing campaigns. These slider images will represent the latest campaigns available by Bank Rakyat.</p>

## 2.2 Campaign

Image	Step by Step
	<h3>Campaign</h3> <p>The campaign module within the app provides a dedicated page tailored for efficient campaign management.</p> <ul style="list-style-type: none"> <li>To view all available campaigns, click on 'View All' located next to the campaign section on the landing page.</li> <li>Campaigns on this page are sorted by the latest date.</li> </ul>

### 2.3 Sales Summary Graph

Image	Step by Step
	<h3>Sales Summary Graph</h3> <p>The Sales Summary Graph feature provides a visual representation of sales data, allowing to quickly grasp business performance over different time periods.</p> <p>This graph includes filters for weekly, monthly, and yearly views, enabling users to analyse their sales trends with flexibility and precision.</p> <p>The Sales Summary Graph offers three main tab views:</p> <ol style="list-style-type: none"> <li><b>Daily:</b> Displays sales data from Monday to Sunday, allowing users to track weekly performance and identify trends.</li> <li><b>Monthly:</b> Aggregates sales data for each month, adjusting to show the number of weeks in the selected month for a comprehensive overview of monthly trends.</li> <li><b>Annually:</b> Provides sales data for the entire year, with monthly breakdowns from January to December, enabling users to analyse annual performance and track progress over time.</li> </ol>

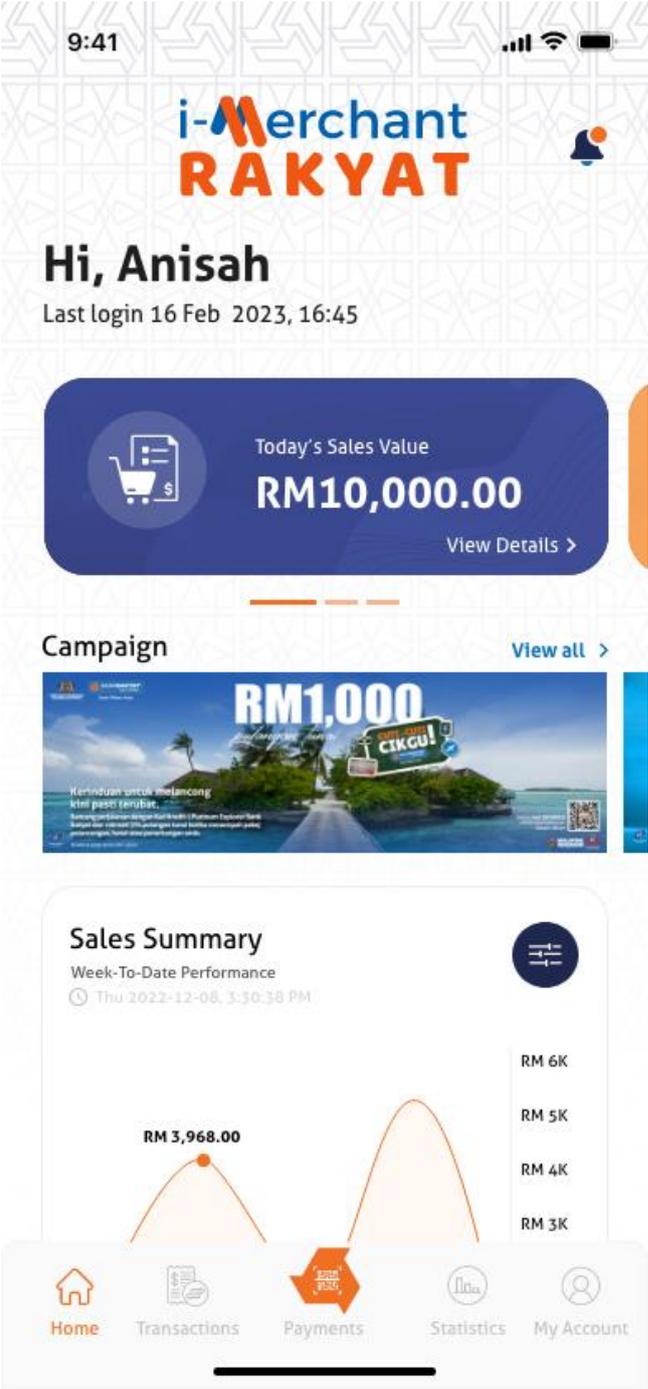
Image	Step by Step
	<p><b>Cont.</b></p> <p>The Sales Summary Graph offers versatile filtering options:</p> <ol style="list-style-type: none"> <li><b>Date Range</b> <ul style="list-style-type: none"> <li>Daily</li> <li>Weekly</li> <li>Monthly</li> <li>Custom (Allows to set personalised filtering criteria, limited to a maximum of 90 days.)</li> </ul> </li> <li><b>Outlet (Manager ONLY)</b> <ul style="list-style-type: none"> <li>Enables managers to focus on sales data from specific outlets, allowing for comparison and analysis across different locations.</li> </ul> </li> <li><b>User (Manager ONLY)</b> <ul style="list-style-type: none"> <li>Allows managers to filter sales data based on user activity, providing insights into individual performance contributions within the organisation.</li> </ul> </li> </ol>

## 2.4 Recent Transactions

Image	Step by Step
	<h3>Recent Transactions</h3> <p><b>Recent Transactions:</b> Easily review 20 most recent transactions to stay updated on account activity.</p> <p>Listing will show;</p> <ol style="list-style-type: none"> <li><b>Transaction ID:</b> Unique identifier for each transaction.</li> <li><b>Date &amp; Time:</b> Timestamp indicating when the transaction occurred.</li> <li><b>User Name:</b> Name of the user associated with the transaction.</li> <li><b>Outlet Name:</b> Name of the outlet where the transaction took place.</li> <li><b>Payer's Name:</b> Name of the customer who made the payment.</li> <li><b>Sales Amount:</b> The total amount of the transaction.</li> </ol> <p>To view additional transactions beyond the most recent 20, simply click on "View All".</p> <p>This will redirect to the Transactions page, where user can explore complete transaction history.</p>

## 2.5 Bottom Bar Menu

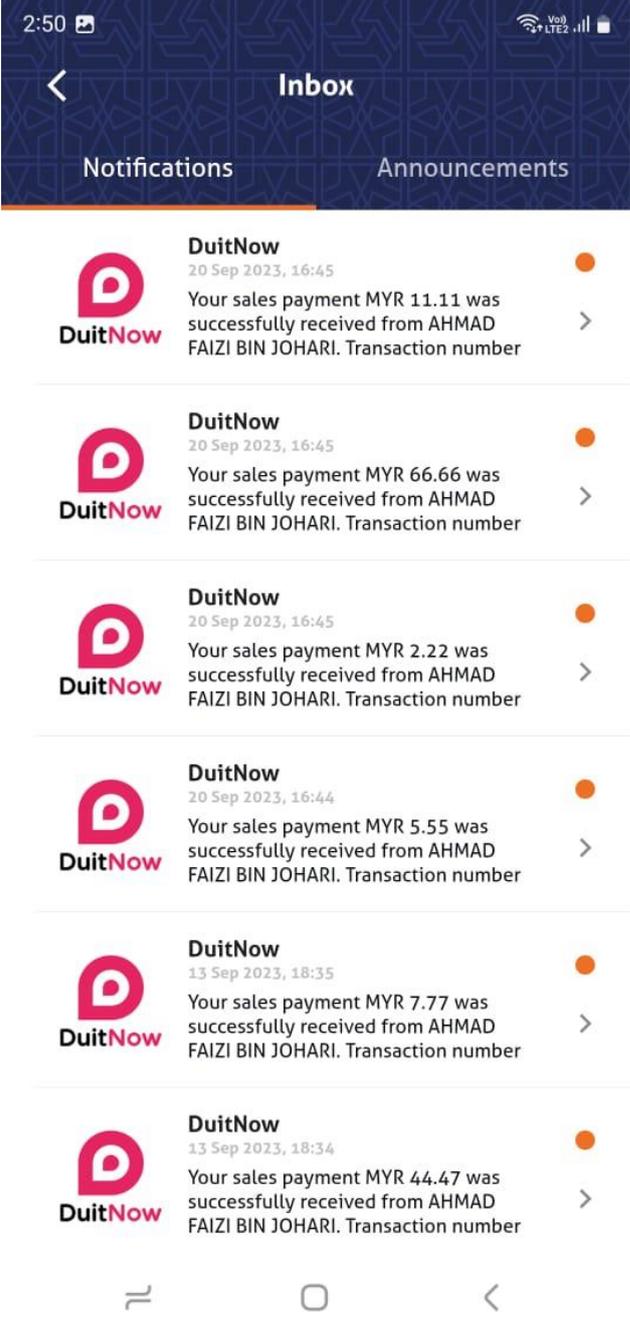
Think of the "**Bottom Bar Menu**" as the control center of the app, located at the bottom of the screen. It's like a menu that gives quick access to different parts of the app. Here's what each of those buttons does:

Image	Step by Step
	<h3>Fixed Bottom Menu</h3> <p><b>Bottom Menu</b></p> <ol style="list-style-type: none"> <li>1. <b>Home:</b> Quickly return to the main dashboard.</li> <li>2. <b>Transactions:</b> Easily check and search through your transaction history.</li> <li>3. <b>Payments:</b> Initiate payments.</li> <li>4. <b>Statistics:</b> Gain insights into your business's performance.</li> <li>5. <b>My Account:</b> Conveniently manage your account settings.</li> </ol>

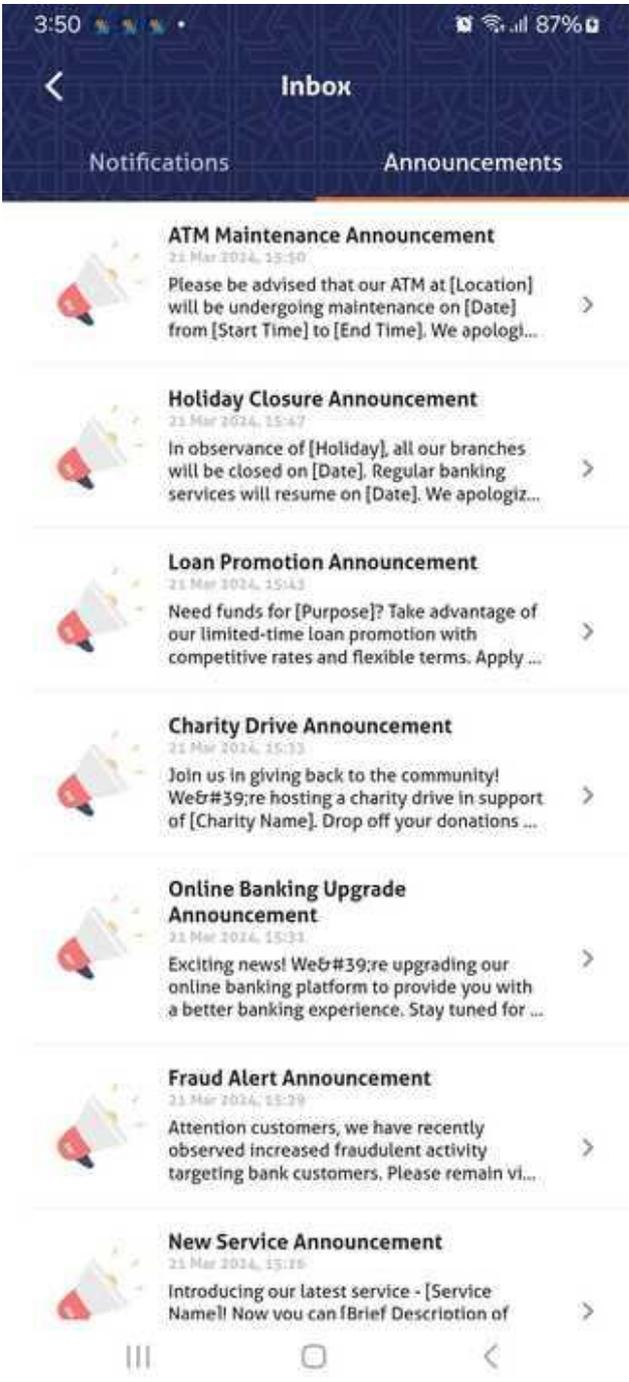
## 2.6 Inbox

Stay informed about important updates, new features, and transaction alerts through the app's notification center.

### 2.6.1 Notifications

Image	Step by Step
	<h2 data-bbox="911 607 1166 651">Notifications</h2> <p data-bbox="911 701 1385 808">When user tap the Notifications tab, it opens a page where you can see messages about transactions.</p> <ul data-bbox="911 857 1374 1081" style="list-style-type: none"> <li>You can read each message one by one to stay informed. If you don't need a message anymore, you can delete it to keep things tidy, just like cleaning up your inbox.</li> </ul>

## 2.6.2 Announcement

Image	Step by Step
	<h3>Announcements</h3> <p>This is a page where you can find important messages or news shared by i-Merchant RAKYAT.</p> <ul style="list-style-type: none"> <li>• It's like a notice board for updates or announcements that you might need to know.</li> <li>• When user go to this page, they can read these messages to stay informed about any changes or important information.</li> </ul>

### 3. Transactions

Transactions page is for user to manage and review activities within the app. It is divided into two (2) main tabs: "Sales" and "Fees." Here's what you can do on this page:

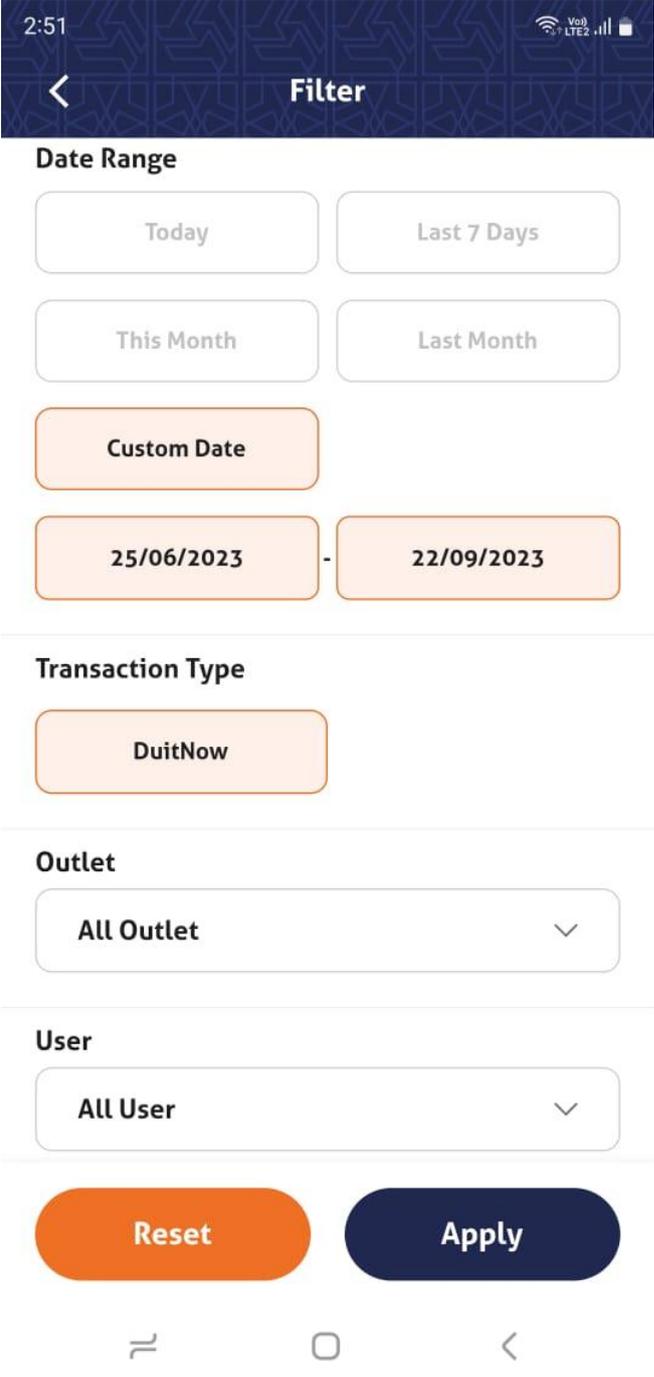
#### 3.1 Sales & Fees Listing

Image	Step by Step
	<h3>Sales Listing</h3> <ol style="list-style-type: none"> <li>In the "Sales" tab, user will find a list of individual sales sorted by date and time. By default, it shows the latest 20 transactions, but if you have more, you can scroll down to see previous ones.</li> <li>Among various transaction details, the following information is particularly crucial: <ul style="list-style-type: none"> <li>Transaction ID</li> <li>Timestamp</li> <li>Sales Amount</li> <li>User's Name &amp; Outlet</li> <li>Payer's Name</li> </ul> </li> <li>User can also search for specific transactions by entering Transaction ID in the search box.</li> <li>The app will actively search as you type, and if there's no matching transaction, it will display a "Not Found" message.</li> </ol>

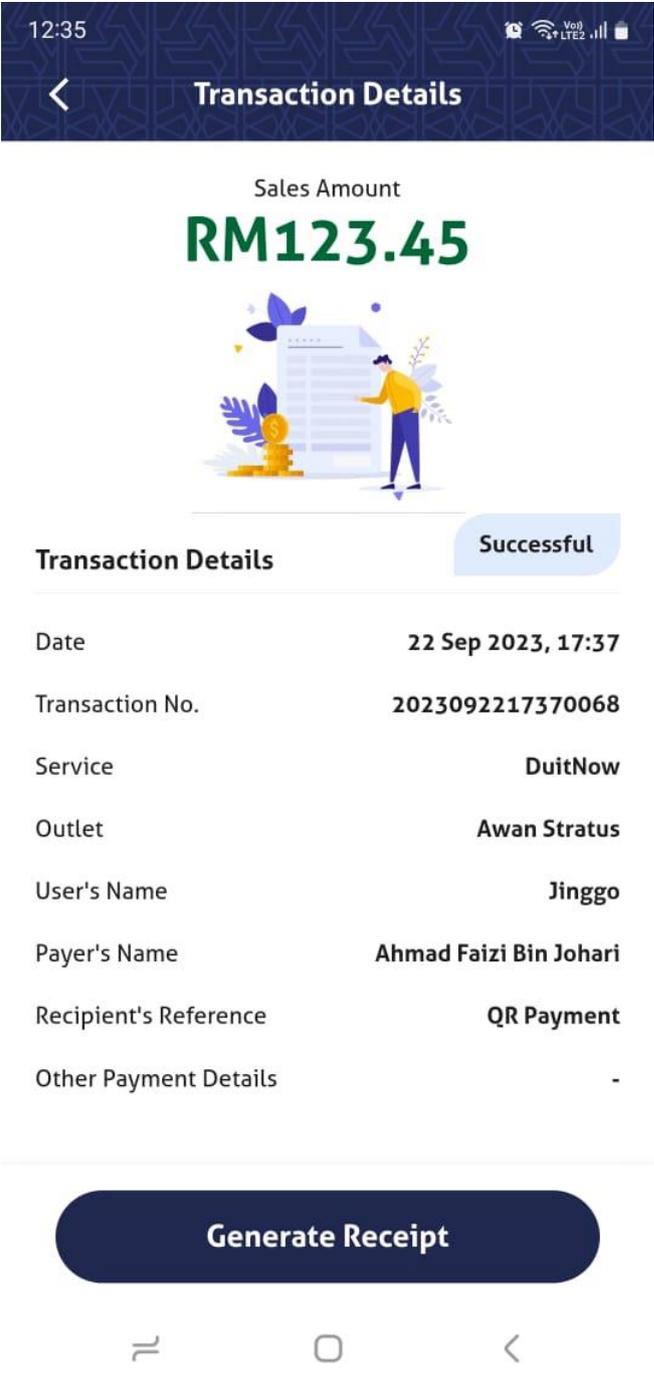
Image	Step by Step
 <p>The screenshot displays the 'Fees' section of the app. At the top, there's a search bar for 'Transaction ID' and a filter icon. Below, a list of transactions is shown, each with a circular icon, a transaction ID, a timestamp, a merchant name, a payer's name, and a fee amount in red text. The bottom navigation bar is visible with icons for Home, Transactions, Payments, Statistics, and My Account.</p>	<h3 data-bbox="911 320 1139 365">Fees Listing</h3> <ol data-bbox="911 414 1382 1025" style="list-style-type: none"> <li>1. The "Fees" tab functions similarly to the "Sales" tab but focuses on fees associated with your transactions.</li> <li>2. It presents a list of fee transactions with the same relevant information such as a Transaction ID, Timestamp, Fee Amount, User or Outlet, and the Payer's Name.</li> <li>3. Clicking on a fee transaction leads to the same detailed transaction information as the sales.</li> </ol>

### 3.2 Search & Filters

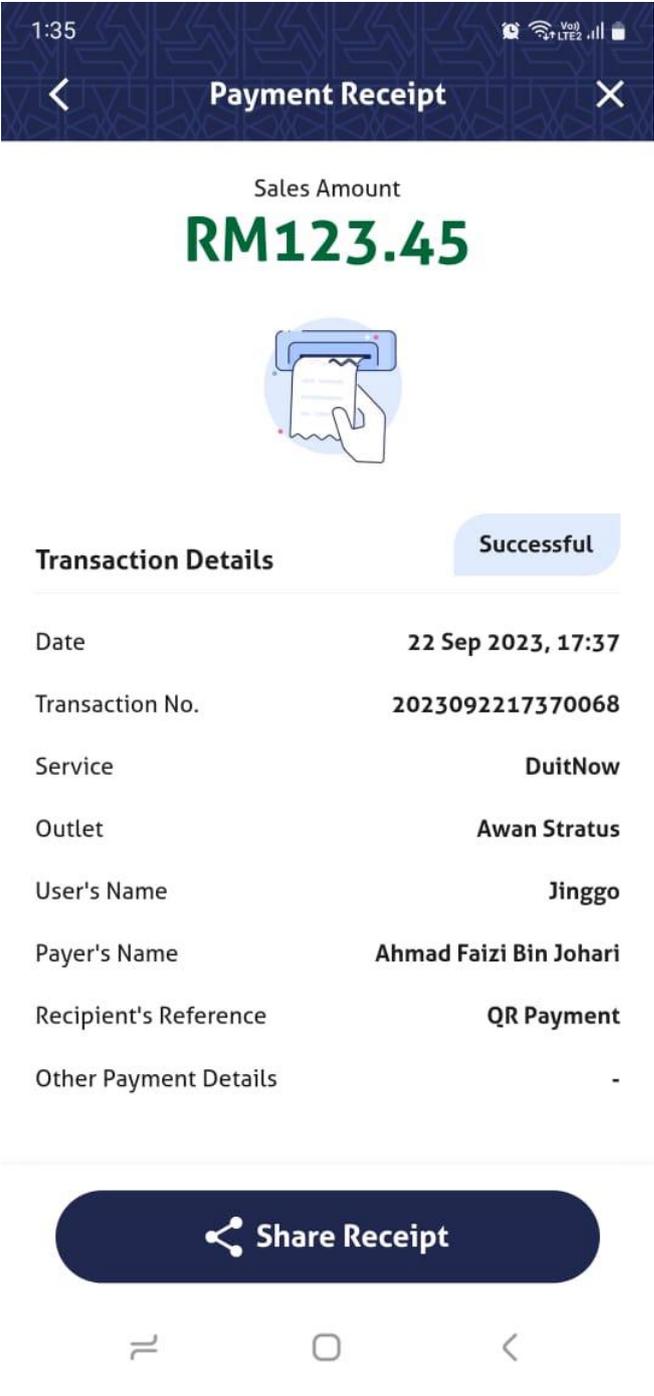
Other than searching for specific transactions by entering Transaction ID in the search box. User could also click the "Filter" button to refine your search using various criteria.

Image	Step by Step
	<h3>Filters</h3> <p>The Filters Page allows users to refine and customise their transaction search based on specific criteria to find exactly what they need. Here are the filter options available:</p> <ol style="list-style-type: none"> <li><b>Date Range:</b> Users can select a specific period or date range to narrow down their search to transactions that occurred within that time frame.</li> <li><b>Outlet:</b> Users can filter transactions by a specific outlet, enabling them to isolate transactions associated with a particular business location or branch.</li> <li><b>User:</b> This filter helps users find transactions linked to a specific user, which could be a manager or cashier responsible for handling the transaction.</li> <li><b>Payer's Name Search:</b> Users can search for transactions by the name of the person or entity that made the payment. This is particularly useful for identifying transactions associated with specific payers.</li> </ol>

### 3.3 Transaction Details

Image	Step by Step																		
 <p>The screenshot displays the 'Transaction Details' screen. At the top, the time is 12:35 and the title is 'Transaction Details'. The main content shows a 'Sales Amount' of <b>RM123.45</b>. Below this is an illustration of a person with a document and coins. A 'Successful' status badge is present. The details are as follows:</p> <table border="1"> <thead> <tr> <th colspan="2">Transaction Details</th> </tr> </thead> <tbody> <tr> <td>Date</td> <td>22 Sep 2023, 17:37</td> </tr> <tr> <td>Transaction No.</td> <td>2023092217370068</td> </tr> <tr> <td>Service</td> <td>DuitNow</td> </tr> <tr> <td>Outlet</td> <td>Awan Stratus</td> </tr> <tr> <td>User's Name</td> <td>Jinggo</td> </tr> <tr> <td>Payer's Name</td> <td>Ahmad Faizi Bin Johari</td> </tr> <tr> <td>Recipient's Reference</td> <td>QR Payment</td> </tr> <tr> <td>Other Payment Details</td> <td>-</td> </tr> </tbody> </table> <p>A 'Generate Receipt' button is located at the bottom of the screen.</p>	Transaction Details		Date	22 Sep 2023, 17:37	Transaction No.	2023092217370068	Service	DuitNow	Outlet	Awan Stratus	User's Name	Jinggo	Payer's Name	Ahmad Faizi Bin Johari	Recipient's Reference	QR Payment	Other Payment Details	-	<h3>Transaction Details</h3> <ol style="list-style-type: none"> <li>If you click on any individual transaction, you'll be taken to a "Transaction Details" page where you can see more scrollable information about that transaction.             <ol style="list-style-type: none"> <li>Sales Amount</li> <li>Status</li> <li>Timestamp</li> <li>Transaction ID</li> <li>Service</li> <li>Outlet</li> <li>User's Name</li> <li>Payer's Name</li> <li>Recipient's Reference</li> <li>Other Payment Details</li> <li>Gross Value</li> <li>Fees Charged</li> <li>Net Value</li> <li>Debiting Name</li> <li>Account Type</li> </ol> </li> </ol>
Transaction Details																			
Date	22 Sep 2023, 17:37																		
Transaction No.	2023092217370068																		
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Payer's Name	Ahmad Faizi Bin Johari																		
Recipient's Reference	QR Payment																		
Other Payment Details	-																		

### 3.4 Payment Receipt

Image	Step by Step
 <p>The screenshot displays the 'Payment Receipt' screen. At the top, the status bar shows the time 1:35 and various connectivity icons. Below the title bar, the sales amount is prominently displayed as <b>RM123.45</b>. An illustration of a hand holding a receipt is shown below the amount. A 'Successful' status indicator is present. The 'Transaction Details' section lists the following information:</p> <ul style="list-style-type: none"> <li>Date: 22 Sep 2023, 17:37</li> <li>Transaction No.: 2023092217370068</li> <li>Service: DuitNow</li> <li>Outlet: Awan Stratus</li> <li>User's Name: Jinggo</li> <li>Payer's Name: Ahmad Faizi Bin Johari</li> <li>Recipient's Reference: QR Payment</li> <li>Other Payment Details: -</li> </ul> <p>A 'Share Receipt' button is located at the bottom of the screen.</p>	<h3>Payment Receipts</h3> <ol style="list-style-type: none"> <li>1. Upon clicking any transaction, user can generate a payment receipt that includes details like the Transaction ID, Timestamp, Service, Outlet, User, Payer's Name, Reference and Other Payment Details.</li> <li>2. Merchant can share these payment receipts via third-party apps like email or WhatsApp.</li> <li>3. Note on the difference on info provided between transaction details and payment details.</li> <li>4. This is because the app offers comprehensive data for internal purposes for merchants. On the other hand, payment receipts are thoughtfully designed to provide a simplified, user-friendly summary of transactions.</li> <li>5. They serve as a convenient means of communication with customers and serve as a clear proof of payment.</li> </ol>

# 4. Payments

## Accepting Payments

i-MerchantRAKYAT specifically supports two (2) types of DuitNow QR codes: Dynamic & Static QR.

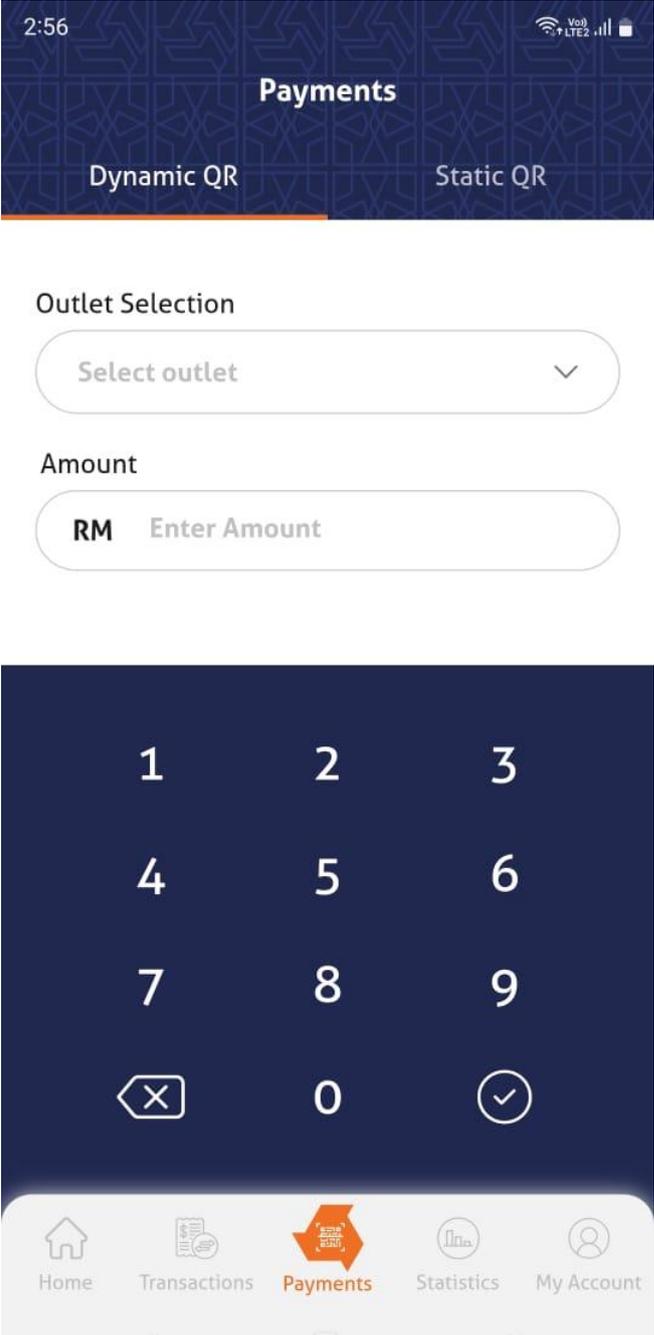
Image	Step by Step
	<h3>Dynamic QR</h3> <ol style="list-style-type: none"> <li>1. Click on “Payments” and it will open the “Dynamic QR” page.</li> <li>2. Choose an outlet (Manager only) and enter the sales amount.</li> <li>3. The QR code will be generated and valid for 60 seconds.</li> <li>4. Wait for the customer to complete the payment.</li> </ol>

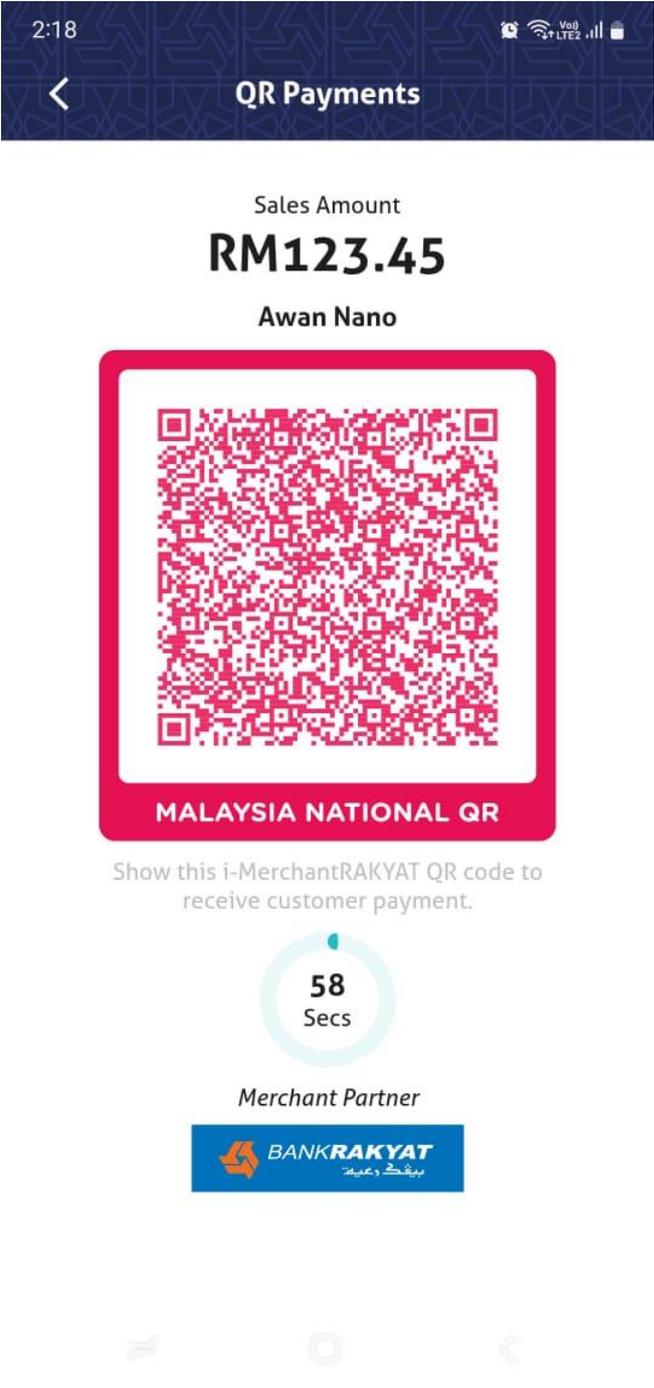
Image	Step by Step
	<p><b>Cont.</b></p> <ol style="list-style-type: none"> <li>After generating the QR code, patiently await the customer's payment. They will use their preferred payment method, such as a mobile banking app or e-wallet, to scan the QR code and initiate the payment.</li> <li>Once the customer has successfully completed the payment, you'll receive a confirmation notification or alert on the app.</li> </ol>

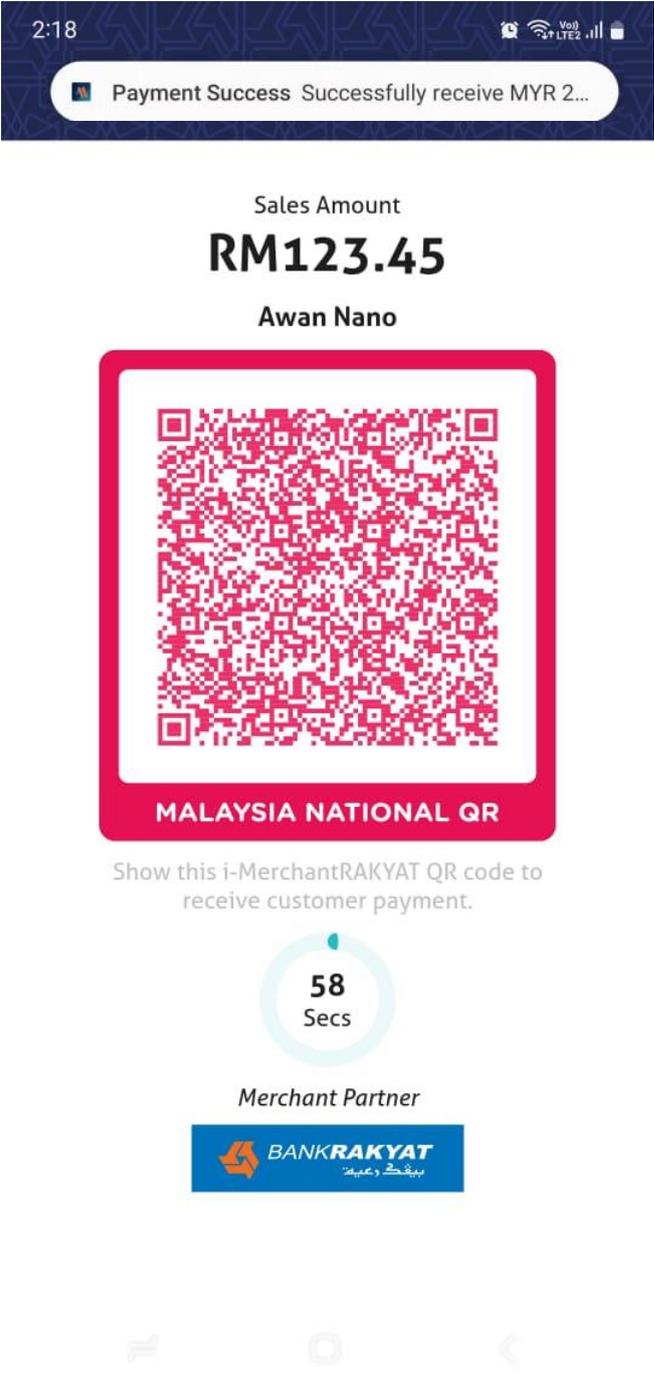
Image	Step by Step
 <p>The screenshot shows a mobile app interface. At the top, a notification bar says 'Payment Success Successfully receive MYR 2...'. Below it, the sales amount is 'RM123.45' for 'Awan Nano'. A large QR code is displayed in a red frame, labeled 'MALAYSIA NATIONAL QR'. Below the QR code, it says 'Show this i-MerchantRAKYAT QR code to receive customer payment.' and a circular timer shows '58 Secs'. At the bottom, it says 'Merchant Partner' and features the BANK RAKYAT logo.</p>	<p><b>Cont.</b></p> <ol style="list-style-type: none"> <li>User could easily click on the top push notification to verify the payment details to ensure accuracy.</li> <li>Upon clicking user could easily view the Transaction Details page.</li> <li>This notification will also be accessible in Inbox on the Notifications page.</li> <li>Clicking on either the push notification or accessing it through the Notification page will lead you to the same transaction details page.</li> </ol> <p><i>Note: Refer to <b>above section 3.3. Transaction Details</b> for more info on Transaction Details.</i></p>

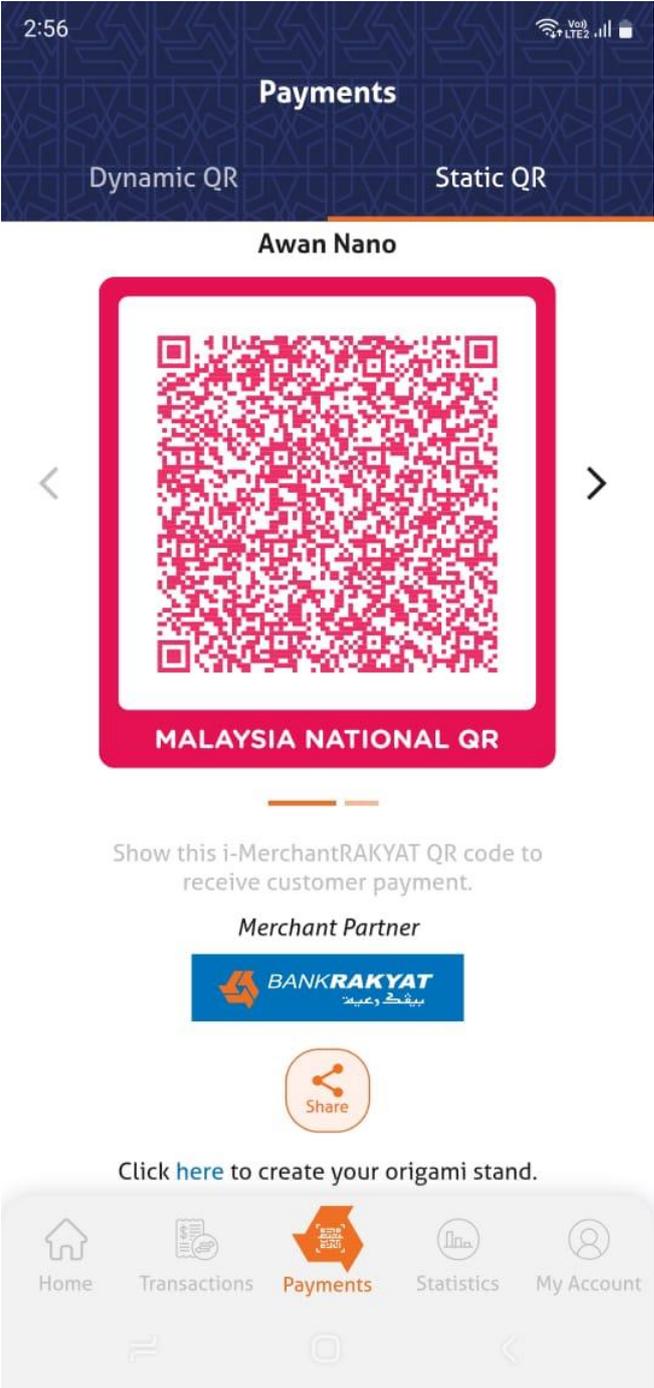
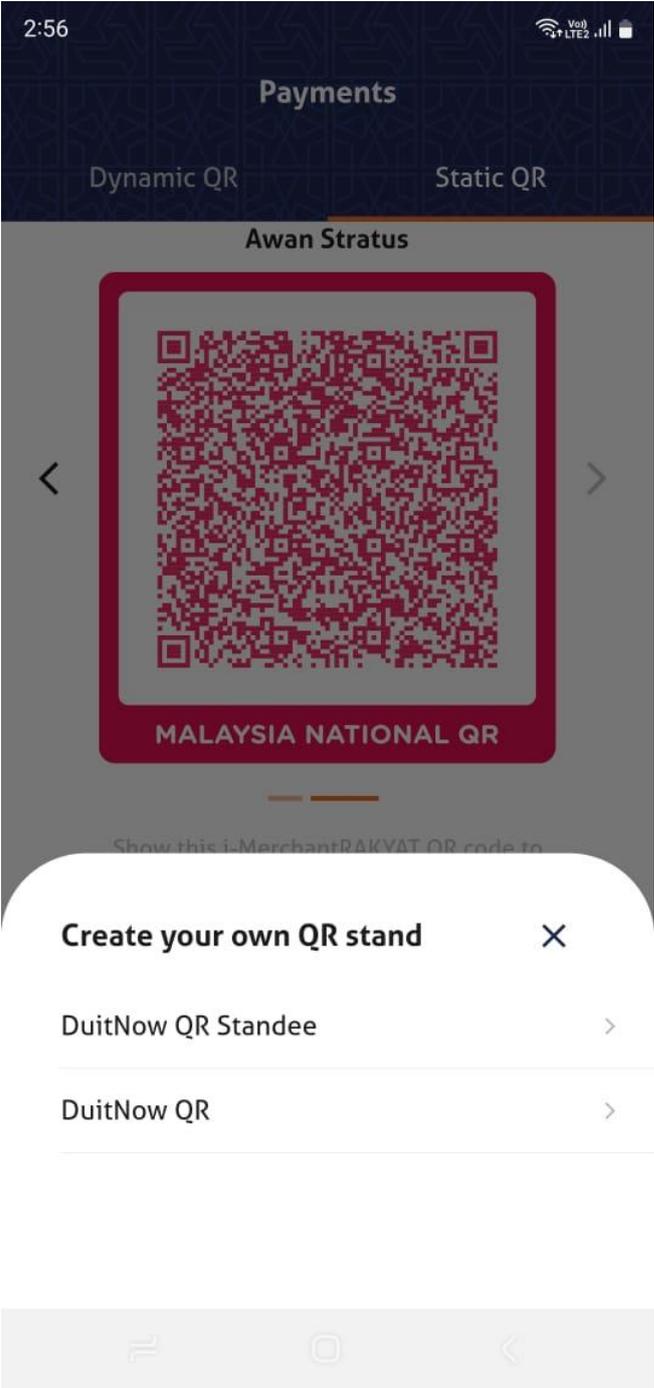
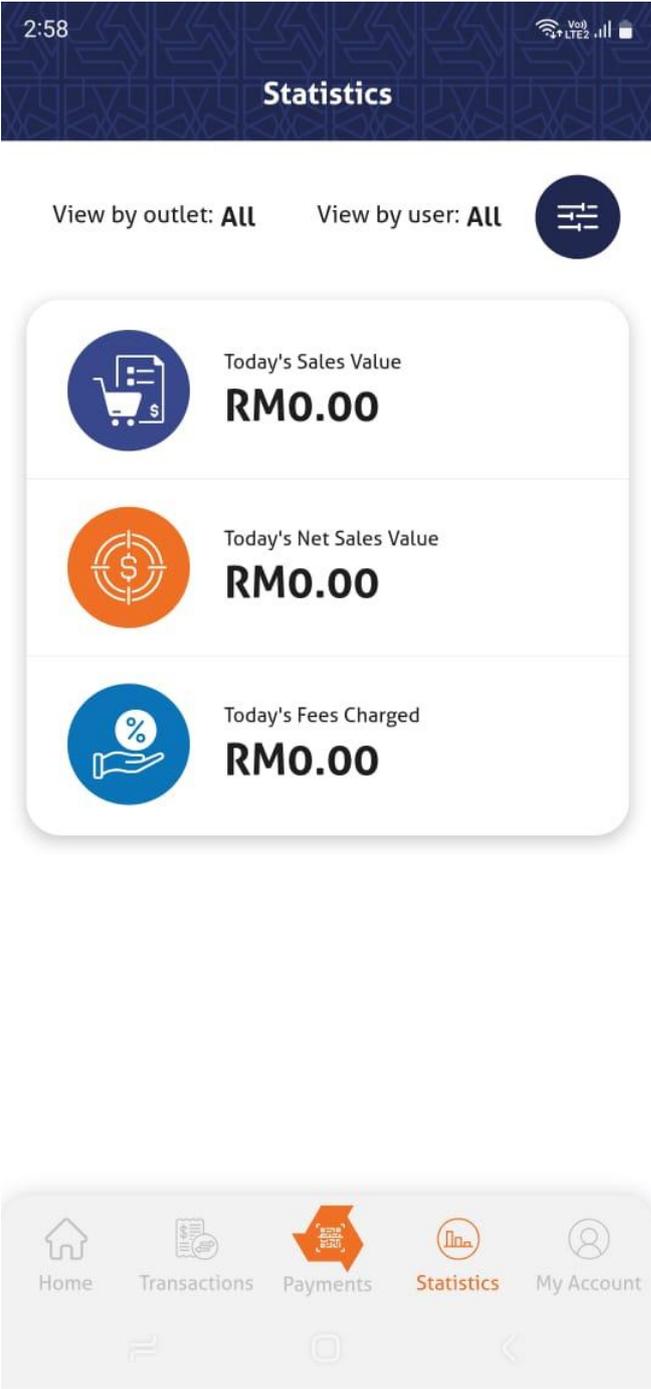
Image	Step by Step
	<h3>Static QR</h3> <ol style="list-style-type: none"> <li>1. Click on “Payments” and select the “Static QR”.</li> <li>2. <b>i-MerchantRAKYAT</b> app will generate the QR Code based on the outlet link to user or selected by manager.</li> <li>3. If needed, user can share the QR with the customer through various means, such as email or messaging apps. Providing the customer with a convenient and secure way to access and use the QR code for payments.</li> <li>4. Patiently await the customer's payment. They will use their preferred payment method, such as a mobile banking app or e-wallet, to scan the QR code and initiate the payment. This would follow the same flow as Dynamic QR.</li> <li>5. If the manager has multiple outlets, they can use the left or right arrows to switch between QR codes.</li> </ol>

Image	Step by Step
	<p><b>Cont.</b></p> <p>6. To make it easily accessible to customers, please consider printing and displaying the QR code at the cashier's location. Here's how:</p> <ul style="list-style-type: none"> <li>• Click on “Static QR” and you will click “Here” to create your origami stand.</li> <li>• User will find two options:             <ul style="list-style-type: none"> <li>○ <b>DuitNow QR Standee</b></li> <li>○ <b>DuitNow QR</b></li> </ul> </li> <li>• DuitNow QR Standee is a convenient origami file provided by i-<b>MerchantRAKYAT</b> to display the printed Static QR code. Click to print and follow the guide to display.</li> <li>• Then select “DuitNow QR” to generate a printable version of the QR code.</li> </ul> <p>7. Once both is folded, place the QR Standee at the cashier's location or any other prominent spot where customers can easily scan it.</p>

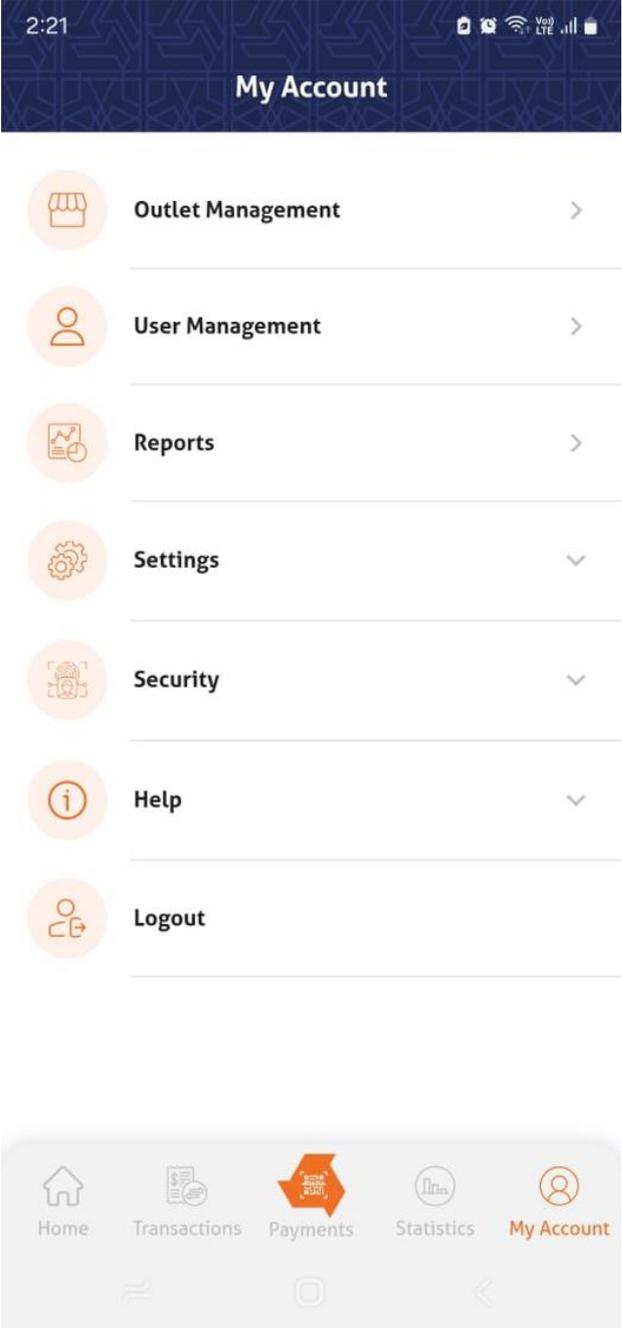
## 5. Statistics

The Statistics Page in the **i-MerchantRAKYAT** app provides valuable insights into the business's performance. Here's what user can find on this page:

Image	Step by Step
	<h3>Statistics</h3> <p>To access the Statistics page, open the app and navigate to the bottom bar menu. Look for the "Statistics" option and click on it.</p> <ul style="list-style-type: none"> <li> <b>Viewing Today's Sales Value:</b> On the Statistics page, user will immediately see the "Today's Sales Value," which reflects the total sales for the day.         </li> <li> <b>Reviewing Today's Net Sales Value:</b> To understand the net sales earnings after fees, take a look at the "Today's Net Sales Value" section.         </li> <li> <b>Exploring Today's Fees Charged:</b> This section provides an overview of the fees collected for transaction processing.         </li> </ul> <p>The app offers options to compare today's statistics based on outlets or users, allowing the manager to assess performance across different outlets or cashiers.</p> <p><i>Note: This filter is only accessible by managers. Cashier-level users can only view their own statistics, providing them with insights into their specific activities and transactions.</i></p>

## 6. My Account

The "My Account" section in the **i-MerchantRAKYAT** app provides various management and support features. Below is a breakdown of each subsection and what user can do within them:

Image	Step by Step
	<p>To access the My Account page, open the app and navigate to the bottom bar menu. Look for the "My Account" option and click on it.</p> <p><i>Note on the difference between manager's My Account view and cashier's.</i></p> <p><b>Manager's view</b></p> <ol style="list-style-type: none"> <li>1. Outlet Management</li> <li>2. User Management</li> <li>3. Reports</li> <li>4. Settings</li> <li>5. Security</li> <li>6. Help</li> <li>7. Logout</li> </ol> <p><b>Cashier's view</b></p> <ol style="list-style-type: none"> <li>1. Reports</li> <li>2. Settings</li> <li>3. Security</li> <li>4. Help</li> <li>5. Logout</li> </ol>

## 6.1 Outlet Management

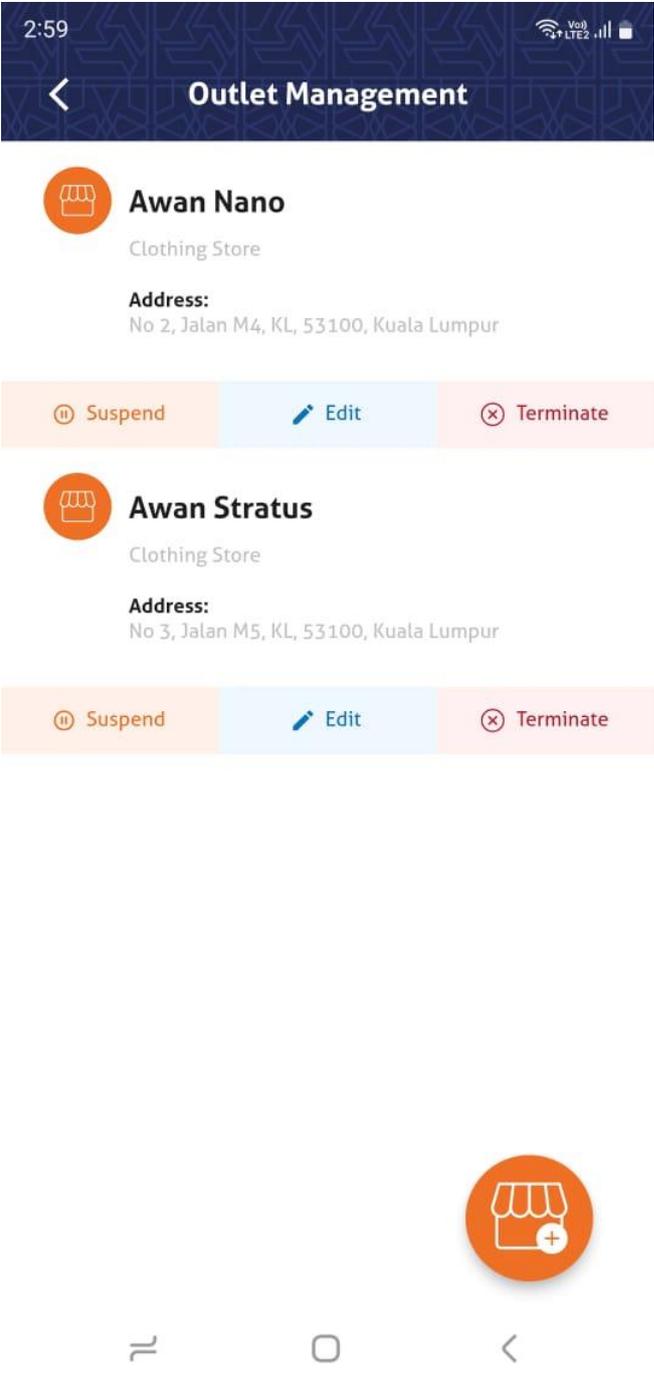
Image	Step by Step
	<h3>Manager Outlet</h3> <p><i>*This feature is only accessible under the Manager module only. Cashier role will not be able to access this feature.</i></p> <p>To perform any maintenance (i.e. suspend, unsuspend, edit information, terminate) just click on the icon on each outlets.</p> <h3>1. Suspend/Unsuspend</h3> <ul style="list-style-type: none"> <li>Suspended outlet means temporarily inactive, and no sales transactions can occur.</li> <li>Any merchant user assigned to this outlet will be unable to log in and conduct new transactions or receive payments for that particular outlet.</li> <li>Only Manager able to unsuspend the outlet.</li> </ul>

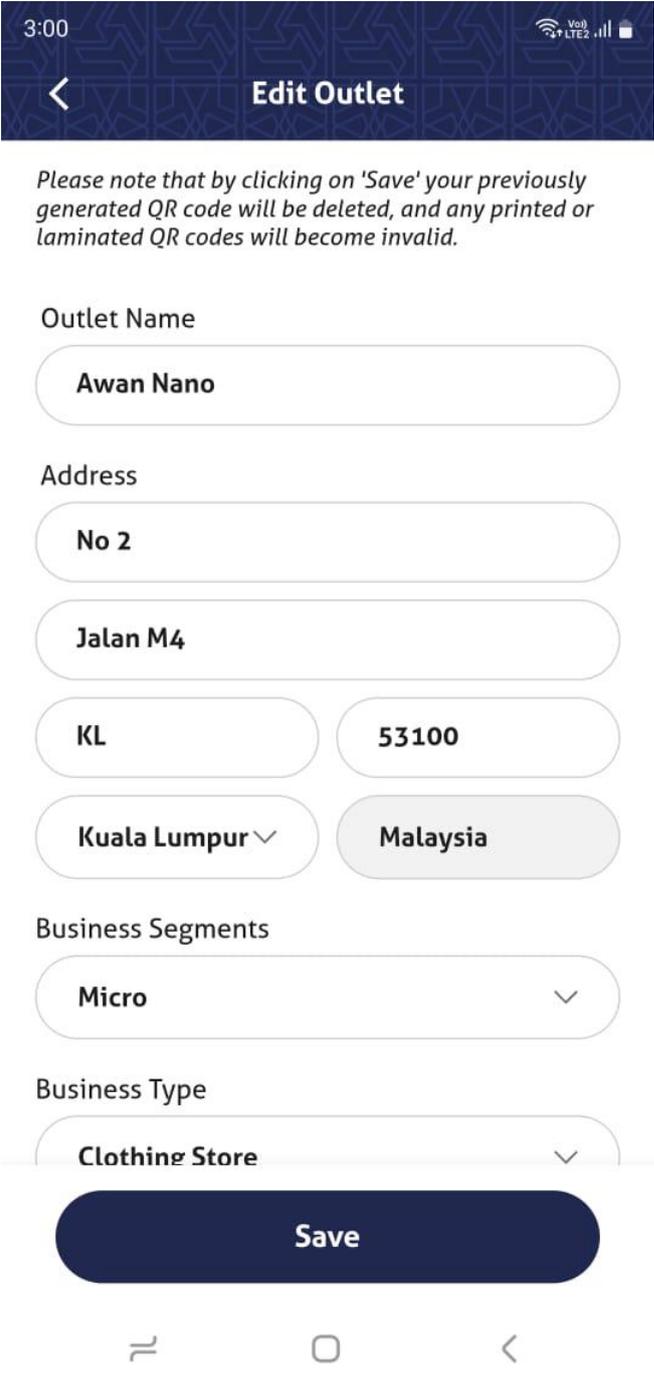
Image	Step by Step
 <p><i>Please note that by clicking on 'Save' your previously generated QR code will be deleted, and any printed or laminated QR codes will become invalid.</i></p>	<p><b>Cont.</b></p> <p><b>2. Edit</b></p> <ul style="list-style-type: none"> <li>• Manager has the capability to edit outlet information as needed.</li> <li>• However, please keep in mind that modifying outlet details will render any previously printed QR codes and consider invalid.</li> <li>• Users must generate a new QR code with the updated outlet information.</li> </ul> <p><b>3. Terminate</b></p> <ul style="list-style-type: none"> <li>• Merchant Managers have the option to terminate any outlet.</li> <li>• It's essential to note that once an outlet is terminated, it cannot be reactivated.</li> <li>• Additionally, all previously printed QR codes for that outlet become invalid.</li> </ul>

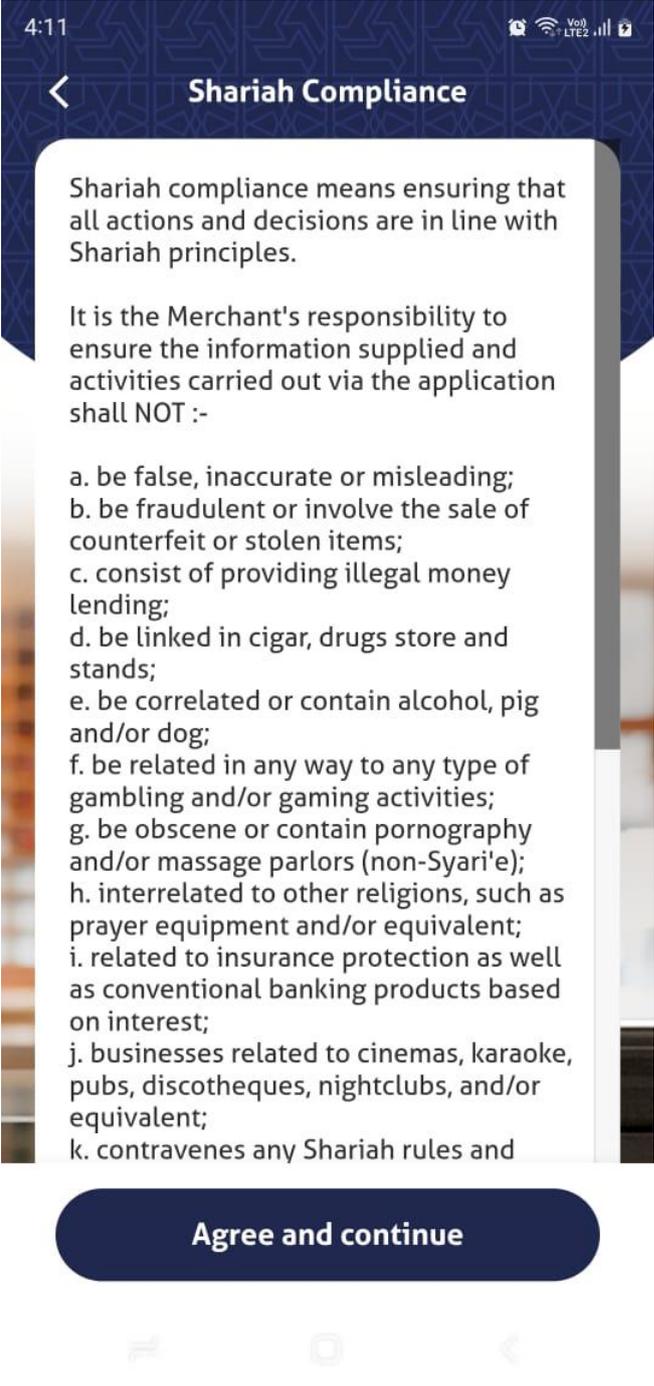
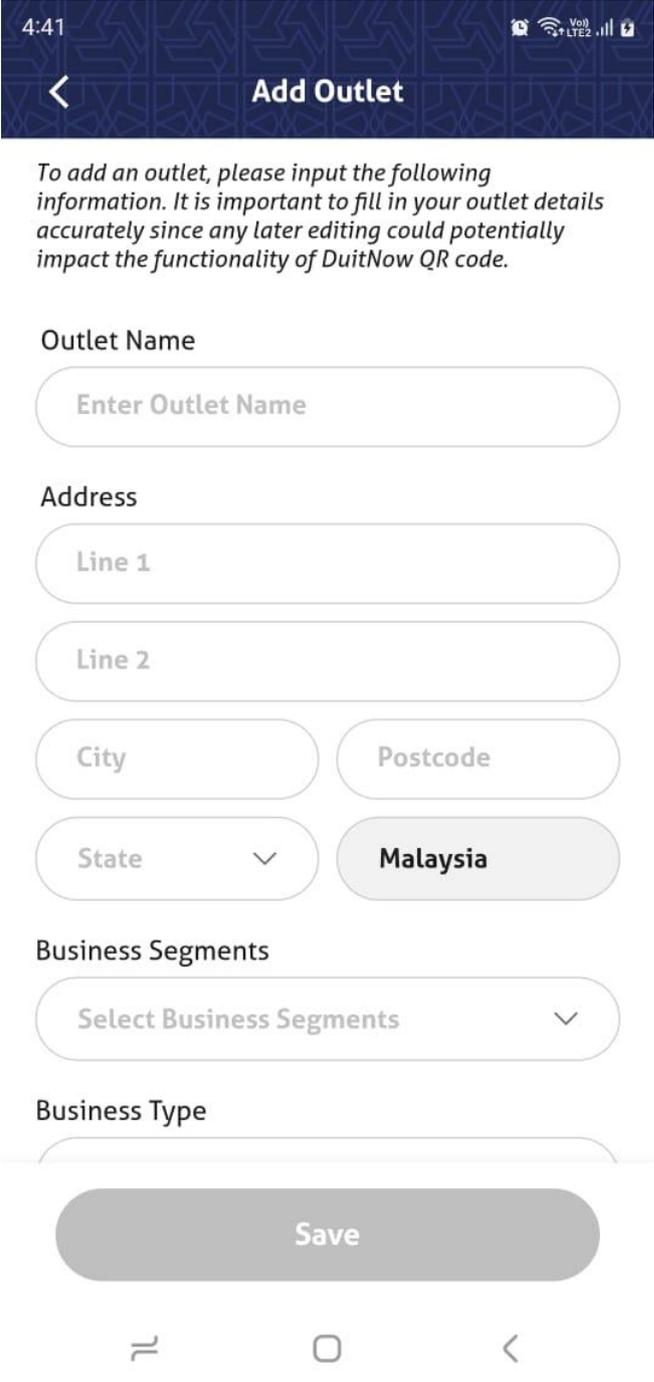
Image	Step by Step
 <p>4:11</p> <p><b>Shariah Compliance</b></p> <p>Shariah compliance means ensuring that all actions and decisions are in line with Shariah principles.</p> <p>It is the Merchant's responsibility to ensure the information supplied and activities carried out via the application shall NOT :-</p> <ul style="list-style-type: none"> <li>a. be false, inaccurate or misleading;</li> <li>b. be fraudulent or involve the sale of counterfeit or stolen items;</li> <li>c. consist of providing illegal money lending;</li> <li>d. be linked in cigar, drugs store and stands;</li> <li>e. be correlated or contain alcohol, pig and/or dog;</li> <li>f. be related in any way to any type of gambling and/or gaming activities;</li> <li>g. be obscene or contain pornography and/or massage parlors (non-Syari'e);</li> <li>h. interrelated to other religions, such as prayer equipment and/or equivalent;</li> <li>i. related to insurance protection as well as conventional banking products based on interest;</li> <li>j. businesses related to cinemas, karaoke, pubs, discotheques, nightclubs, and/or equivalent;</li> <li>k. contravenes any Shariah rules and</li> </ul> <p><b>Agree and continue</b></p>	<h2>Create New Outlet</h2> <p>To add a new outlet, you'll find the "Add New Outlet" icon at the bottom in orange. When manager click on this icon, they will be directed to the Shariah Compliance page.</p> <ul style="list-style-type: none"> <li>• Before proceeding, it's crucial to emphasise that user must thoroughly read through the Shariah Compliance page.</li> <li>• User's agreement signifies compliance with Shariah principles and guidelines, ensuring compliance with Shariah principles and guidelines.</li> <li>• This step is essential to demonstrate a full understanding and commitment to operating within these established standards as merchant expand their business.</li> </ul>

Image	Step by Step
	<p><b>Cont.</b></p> <p>To create new outlet please enter all information as requested;</p> <ul style="list-style-type: none"> <li>• <b>Outlet Name:</b> Enter the name of your outlet or business.</li> <li>• <b>Address:</b> Provide the complete address of your outlet, including any specific details that may be necessary.</li> <li>• <b>Business Segments:</b> Specify the relevant business segment(s) that best describe your outlet's activities.</li> <li>• <b>Business Type:</b> Indicate the type of business or service your outlet offers.</li> <li>• <b>Merchant Category:</b> Select the appropriate merchant category that aligns with your outlet's nature.</li> <li>• <b>Business Description:</b> Briefly describe your outlet's main activities and offerings.</li> <li>• <b>Receiving Account:</b> Provide the account details where payments will be received for your outlet's transactions.</li> </ul>

## 6.2 User Management

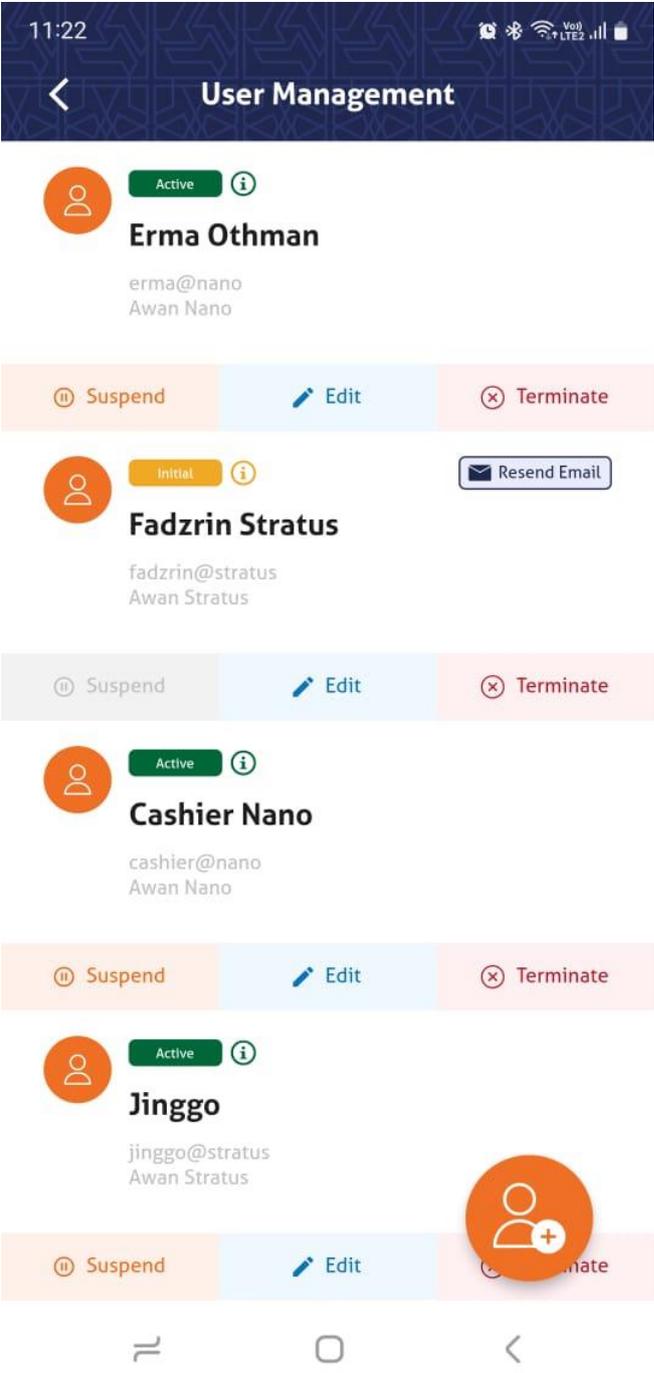
Image	Step by Step
	<h3>User Management</h3> <p><i>*This feature is only accessible to the Manager only. Cashier role will not be able to access this feature.</i></p> <h3>User's Status</h3> <ol style="list-style-type: none"> <li><b>Initial:</b> This status indicates that the Cashier's account has been created but awaiting self-verification through the activation process.</li> <li><b>Active:</b> When the Cashier successfully activates their account, they can perform sales transactions using the <b>i-MerchantRAKYAT</b> mobile app.</li> <li><b>Locked:</b> Repeatedly entering incorrect passwords will lead to the user's account being locked.</li> <li><b>Terminated:</b> Once terminated, a Cashier account cannot be reactivated. No further actions or new transactions can be performed by the terminated Cashier.</li> </ol>

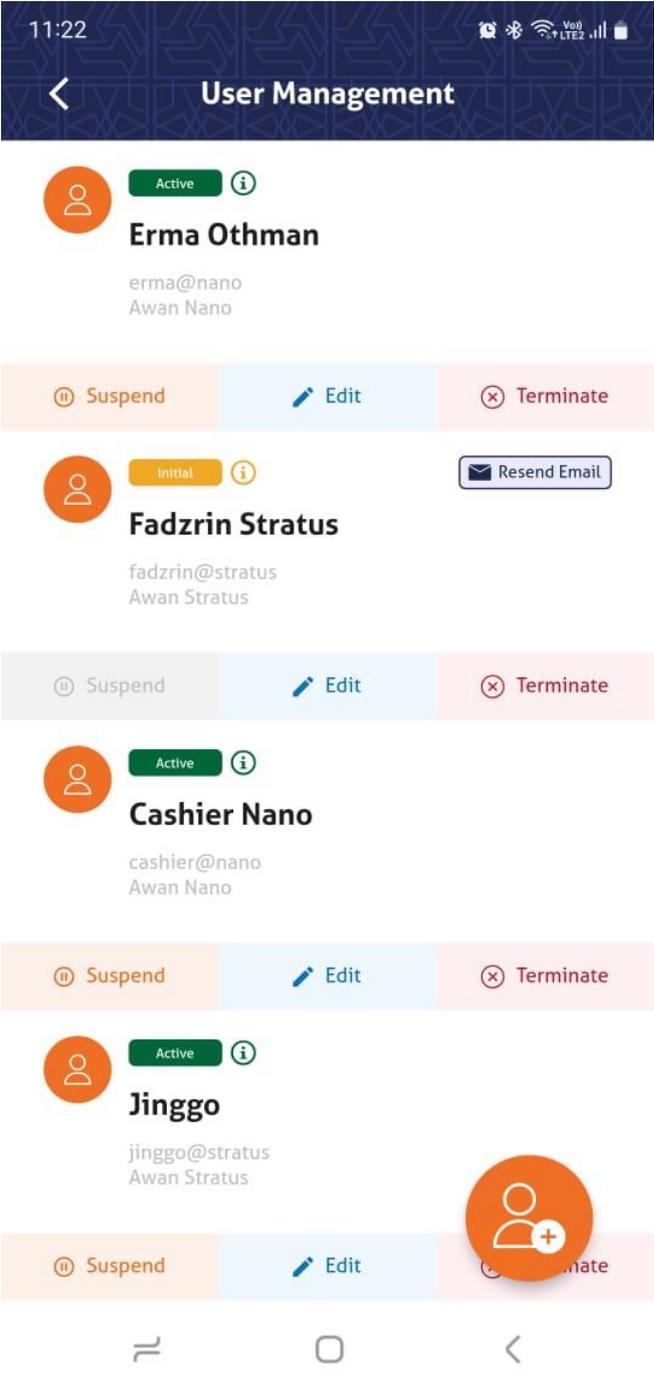
Image	Step by Step
	<h2 data-bbox="906 320 1197 367">Manage Users</h2> <p data-bbox="906 412 1382 562">To perform any maintenance (i.e. suspend, unsuspend, edit information, terminate) just click on the icon on each users.</p> <p data-bbox="906 607 1356 757"><i>Notes: If the new user account activation link expires during their initial login, the manager could easily Resend the Welcome Email.</i></p> <h3 data-bbox="906 801 1372 853">1. Suspend/Unsuspend</h3> <ul data-bbox="906 898 1369 1205" style="list-style-type: none"> <li>• Suspended user means temporarily inactive, and not able to login to i-<b>MerchantRAKYAT</b> app or perform any sales transactions.</li> <li>• To suspend a user click on the “Suspend” button.</li> </ul>

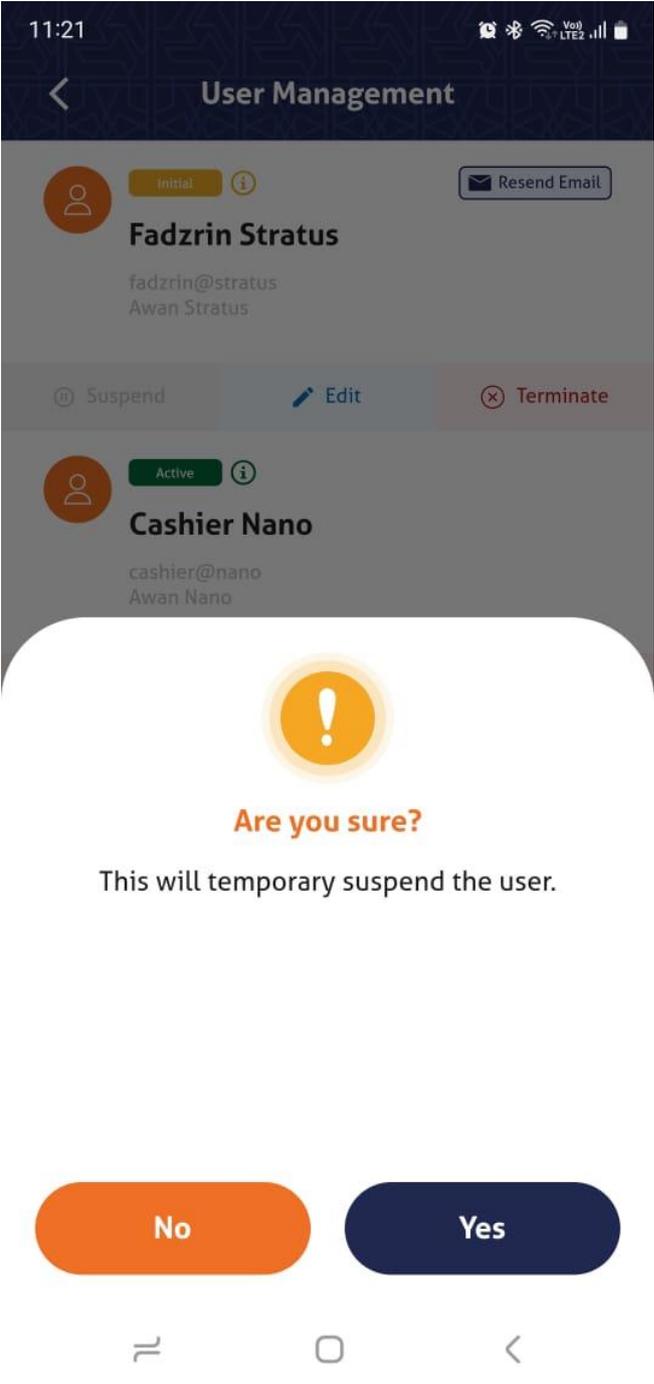
Image	Step by Step
 <p>The screenshot shows a mobile application interface for 'User Management'. At the top, there's a back arrow and the title 'User Management'. Below this, there are two user profiles. The first profile is 'Fadzrin Stratus' with an 'Initial' status and a 'Resend Email' button. The second profile is 'Cashier Nano' with an 'Active' status. Below the profiles, there are three action buttons: 'Suspend', 'Edit', and 'Terminate'. A confirmation dialog is overlaid on the screen, featuring a yellow warning icon and the text: 'Are you sure? This will temporary suspend the user.' At the bottom of the dialog are two buttons: 'No' (orange) and 'Yes' (dark blue). The bottom of the screen shows standard Android navigation icons.</p>	<p><b>Cont.</b></p> <ul style="list-style-type: none"> <li>• There will be a prompt asking for manager to confirm, Click “Yes” to proceed.</li> <li>• Manager would still able to unsuspend the user.</li> </ul>

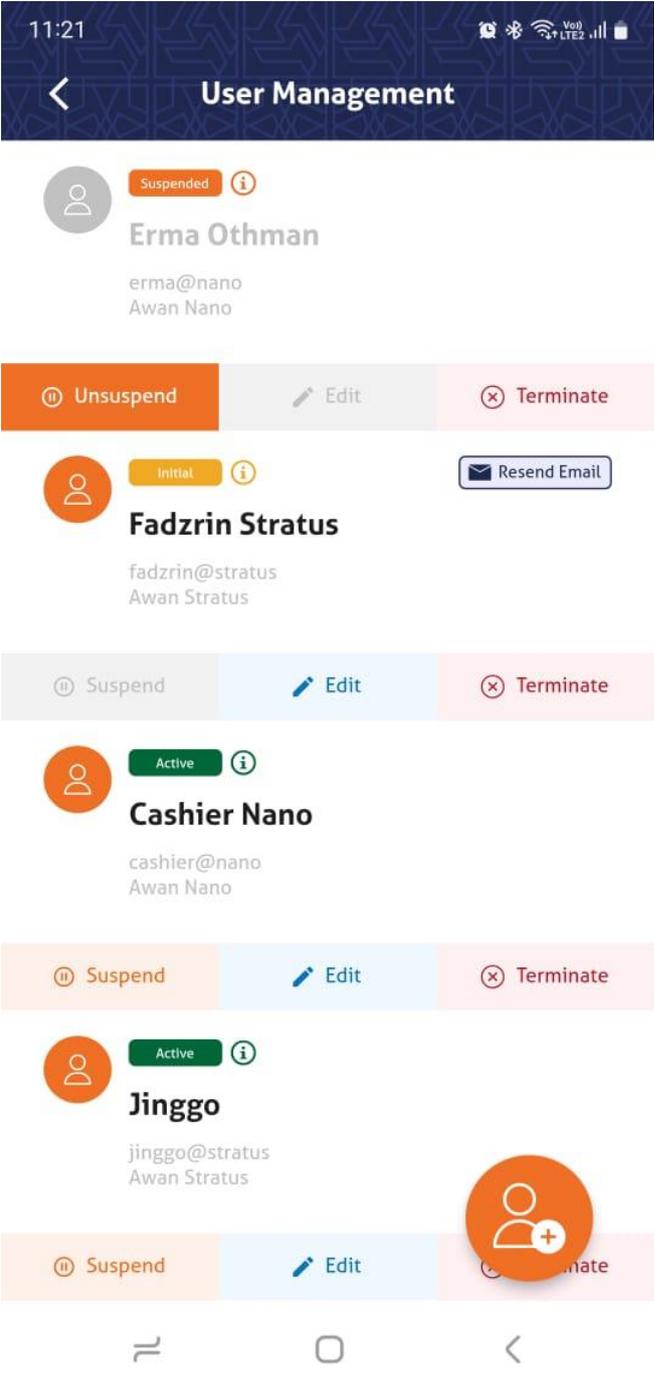
Image	Step by Step
	<p><b>Cont.</b></p> <ul style="list-style-type: none"> <li>The "Suspend" icon has been changed to "Unsuspend" to indicate that this user is currently suspended.</li> <li>Manager would still be able to unsuspend the user.</li> <li>To lift the suspension, simply click the button labelled "Unsuspend." Subsequently, the user will regain access and be able to log in and perform transactions as usual.</li> </ul> <p><b>2. Edit</b></p> <ul style="list-style-type: none"> <li>Manager has the capability to edit user's mobile no and email address as needed.</li> <li>To make changes, select the "Edit" button.</li> <li>The manager will be redirected to the "Edit User" page.</li> </ul>

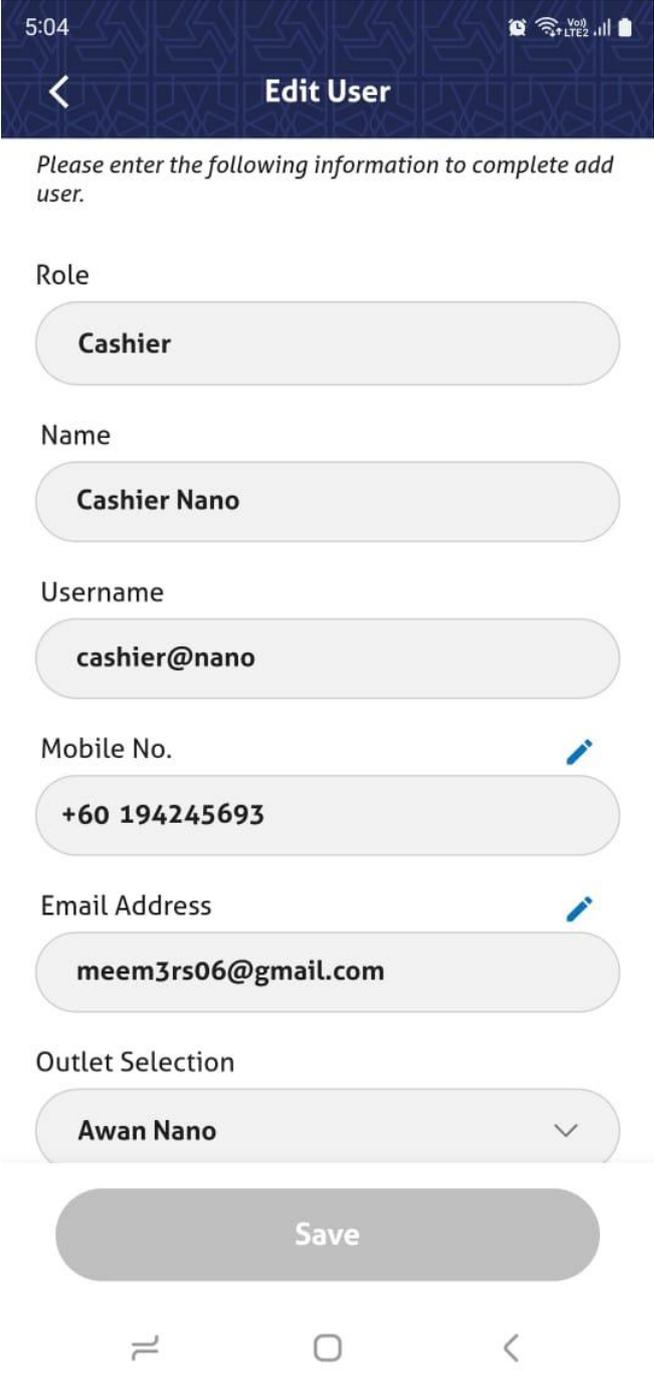
Image	Step by Step
	<p><b>Cont.</b></p> <ul style="list-style-type: none"> <li>To make changes, click on the pencil icon.</li> <li>Please note that after manager make changes, the cashier themselves must verify the changes through the app.</li> </ul> <p><b>Manager change user's mobile no:</b></p> <ol style="list-style-type: none"> <li>The cashier must verify their new mobile number with a one-time password (OTP) sent to the new number.</li> <li>Once the OTP is successfully verified, the mobile number is updated in the system.</li> <li>A confirmation email is sent to the user's registered email address, notifying them of the change.</li> </ol> <p><b>Manager change user's email:</b></p> <ol style="list-style-type: none"> <li>The user must verify their new email address in order to proceed.</li> <li>Only when the user successfully verifies the new email address, it will be updated in the system.</li> <li>The system will also send a notification email to confirm once changes are made.</li> </ol>

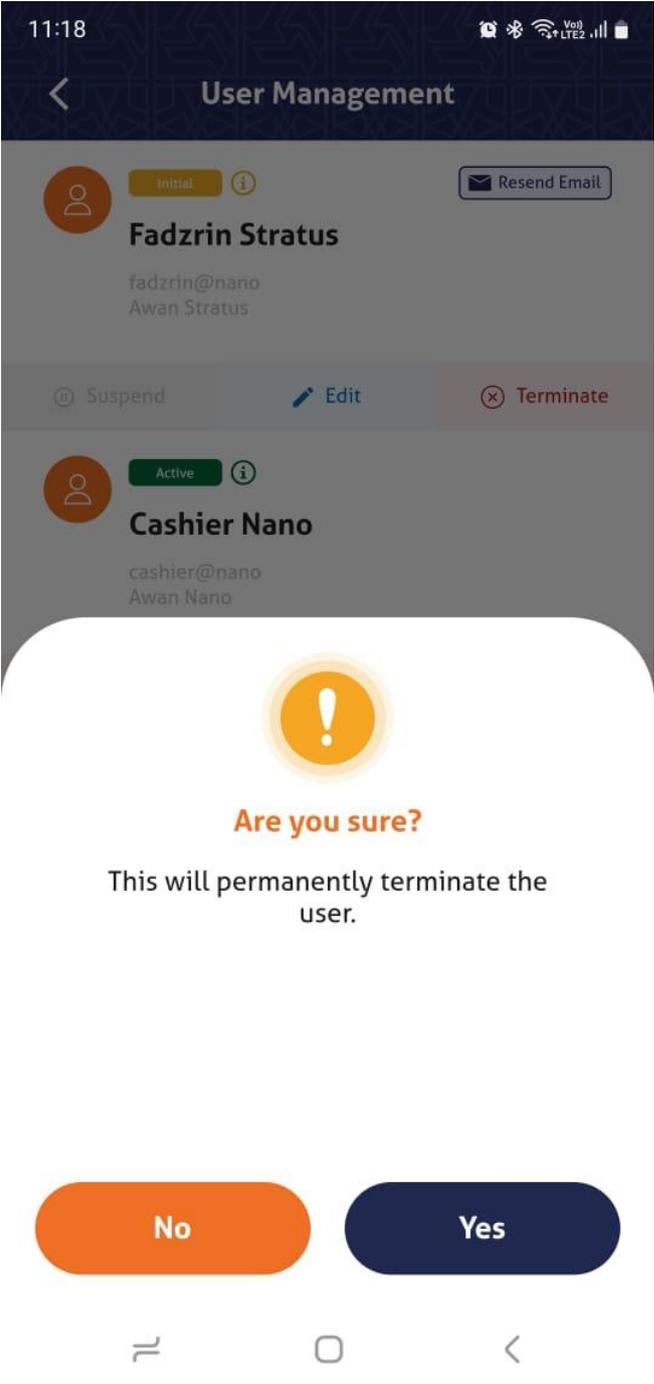
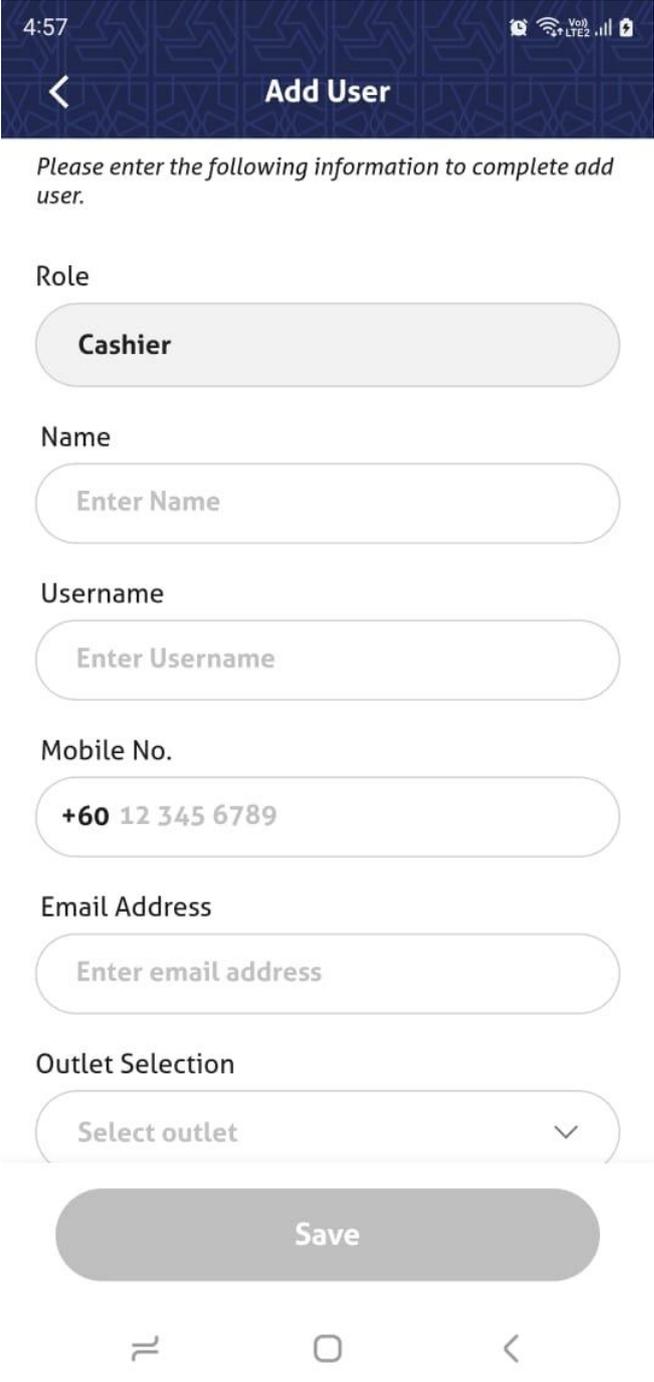
Image	Step by Step
	<p><b>Cont.</b></p> <h3>3. Terminate</h3> <ul style="list-style-type: none"> <li>• Manager have the option to terminate any user. It's essential to note that once a user is terminated, it cannot be reactivated.</li> <li>• Click on the “Terminate” button.</li> <li>• Note that this action will result in the permanent termination of the user, and the terminated user will be completely removed from view.</li> <li>• Additionally, the terminated user will no longer have the ability to log in to the app or conduct any sales transactions.</li> </ul>

Image	Step by Step
	<h2 data-bbox="906 322 1294 360">4. Create New User</h2> <p data-bbox="906 414 1318 562">To create new user click on the orange “Add New User” button located at the bottom “User Management” page.</p> <p data-bbox="906 607 1265 678">Enter below information as requested.</p> <p data-bbox="906 723 1374 873"><i>Note that the role assigned will always be "Cashier," as Managers do not have the capability to create another Manager role.</i></p> <ul data-bbox="906 920 1385 1503" style="list-style-type: none"> <li>• <b>Display Name:</b> Enter the name you want to display for this user.</li> <li>• <b>Username:</b> Choose a unique username for the user.</li> <li>• <b>Mobile Number:</b> Provide user's mobile phone number.</li> <li>• <b>Email:</b> Enter user's email address.</li> <li>• <b>Outlet Selection:</b> Select the outlet or branch to which this user will be assigned.</li> </ul>

### 6.2.1 Cashier Onboarding

After the manager has created a new cashier, the cashier will need to initiate their own Onboarding process.

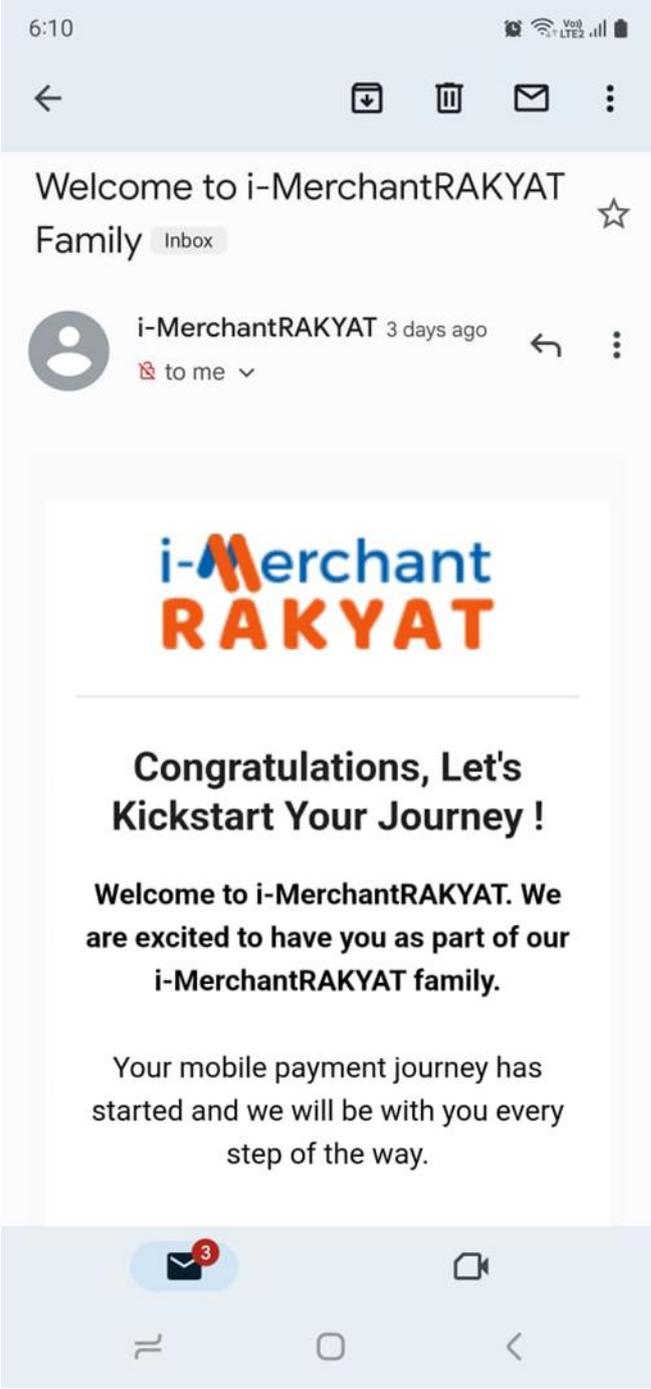
Image	Step by Step
	<h3>Cashier's Welcome Email</h3> <p>Cashier need to follow direction as per email;</p> <p><b>Step 1: Install the i-MerchantRAKYAT App.</b> Click on the App Store or Google Play icon to download your i-MerchantRAKYAT App.</p> <p><b>Step 2: Start the Onboarding process on i-MerchantRAKYAT.</b> Your manager has added you as cashier with below username. Click on the link to verify your account. This link will expire within 48 hours.</p> <p><b>Step 3: Set your i-MerchantRAKYAT credentials.</b> Please note that after your verification you are required to set your password on your first login.</p>

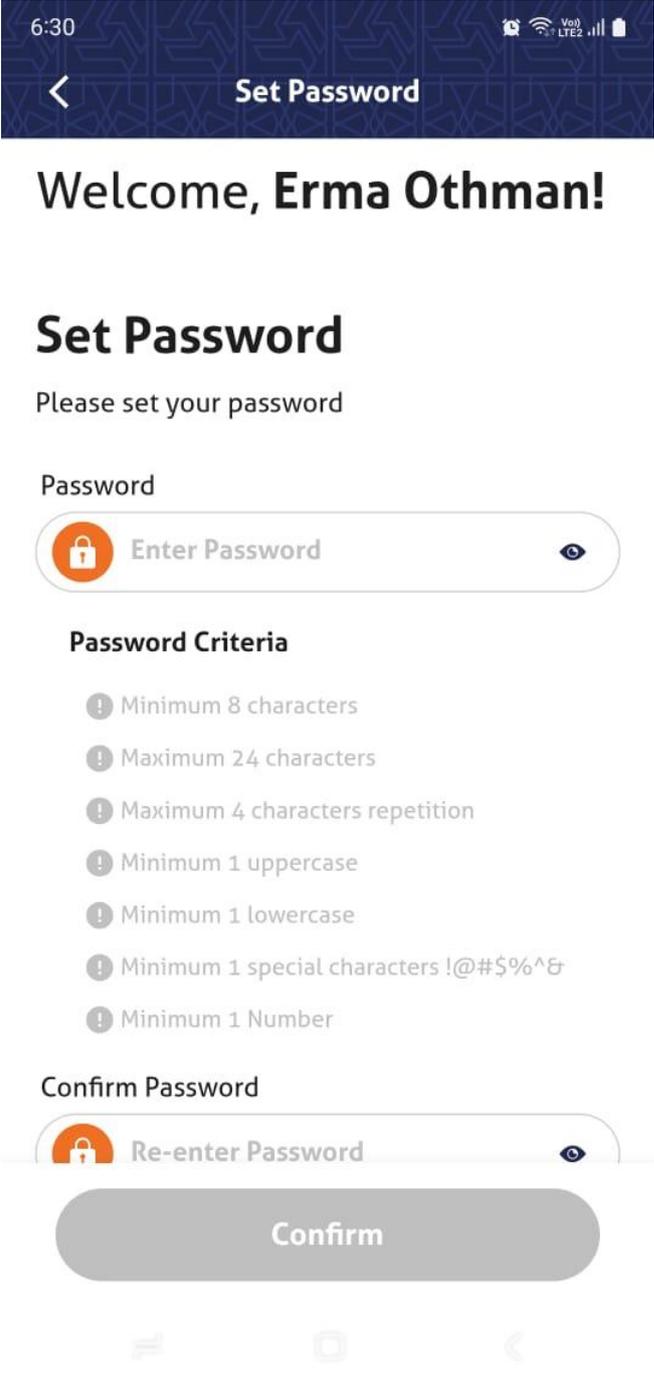
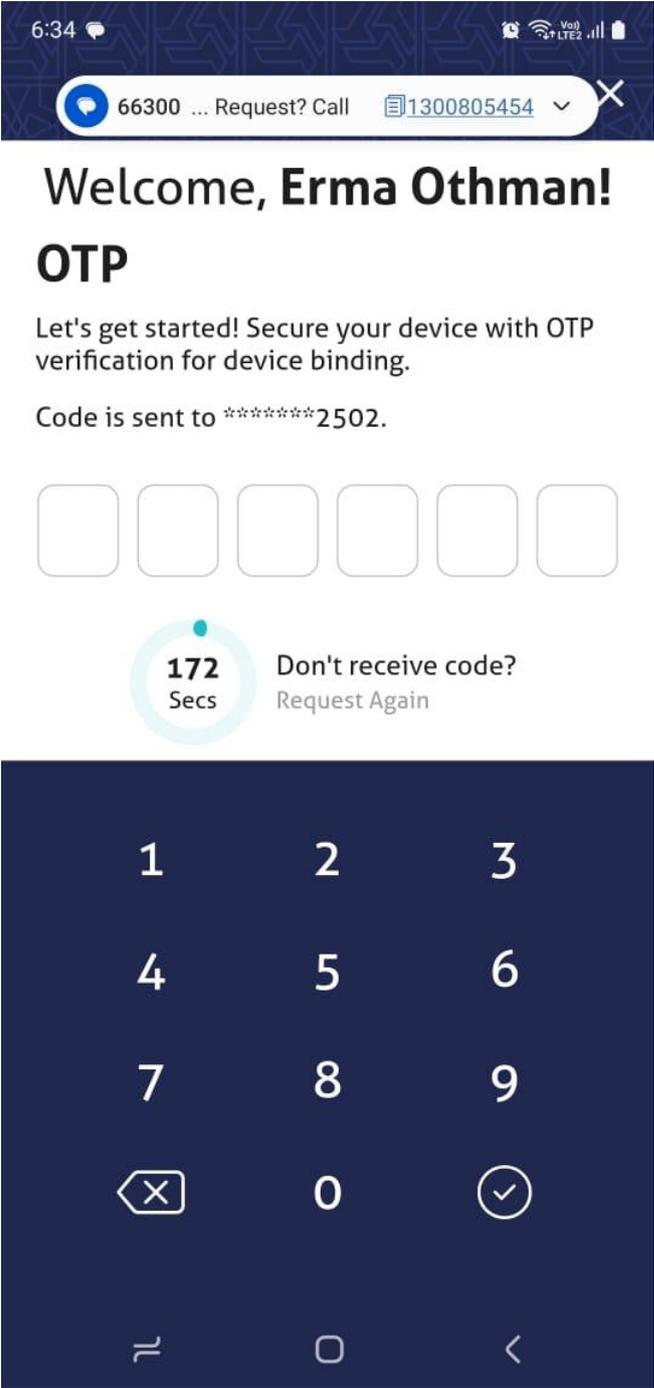
Image	Step by Step
	<p><b>Cont.</b></p> <p><b>Cashier's Set Password for The First Time</b></p> <p>As the username is provided by the manager, and the cashier clicks on the "Verify" link in the email, they will be directed to the app to set their password for the first time.</p> <p>Here are the steps the cashier needs to follow:</p> <p>Set Password:</p> <ul style="list-style-type: none"> <li>The cashier must create a password that adheres to the <b>i-Merchan<b>RAKYAT</b> Password Criteria.</b></li> </ul> <p>Re-enter for Confirmation:</p> <ul style="list-style-type: none"> <li>To ensure accuracy, the cashier should re-enter the newly created password.</li> </ul>

Image	Step by Step
 <p>6:34 66300 ... Request? Call 1300805454</p> <p><b>Welcome, Erma Othman!</b></p> <p><b>OTP</b></p> <p>Let's get started! Secure your device with OTP verification for device binding.</p> <p>Code is sent to *****2502.</p> <p>172 Secs Don't receive code? Request Again</p> <p>1 2 3 4 5 6 7 8 9 ⌫ 0 ✓ ⌂ □ &lt;</p>	<p><b>Cont.</b></p> <p><b>First Time Cashier's OTP Verification</b></p> <ul style="list-style-type: none"> <li>• Cashier will receive a one-time password via SMS. This OTP is time-sensitive and should be used promptly.</li> <li>• Note to never share OTP with anyone, as it's a confidential code meant for own use only.</li> <li>• If no OTP received or it expires, please click to request again after 180 seconds.</li> </ul>

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## 6.2.2 Cashier Set PIN

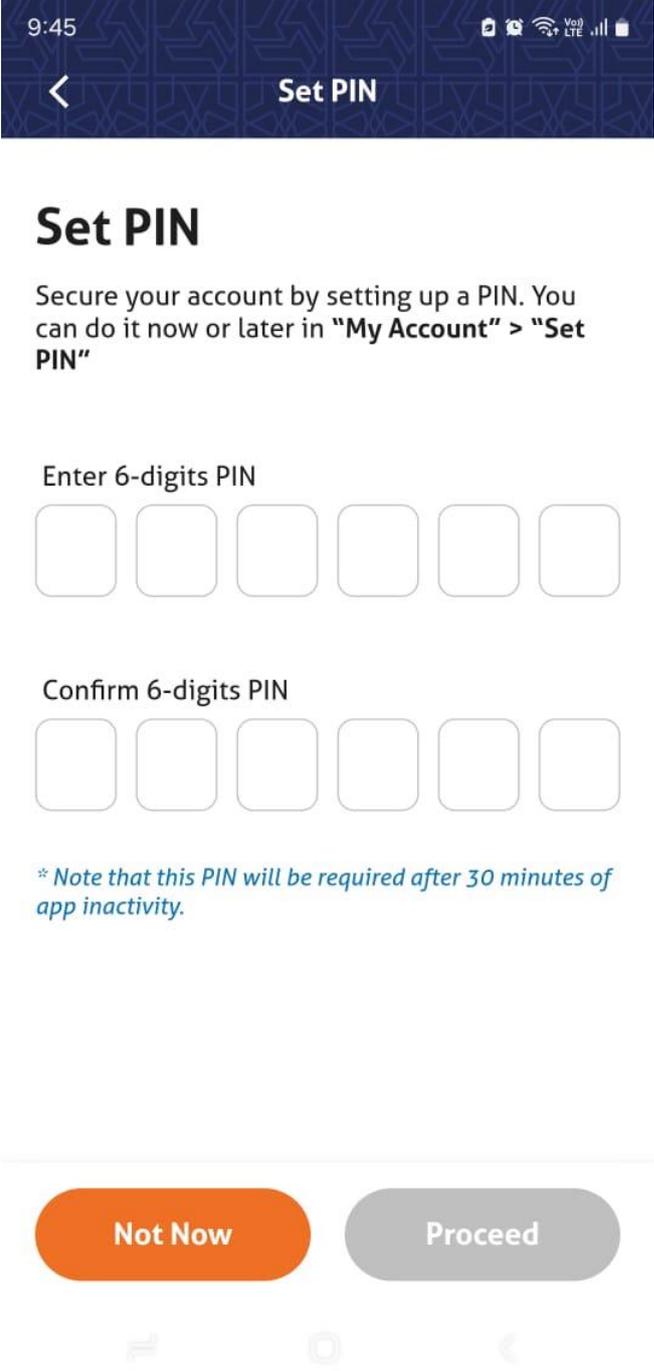
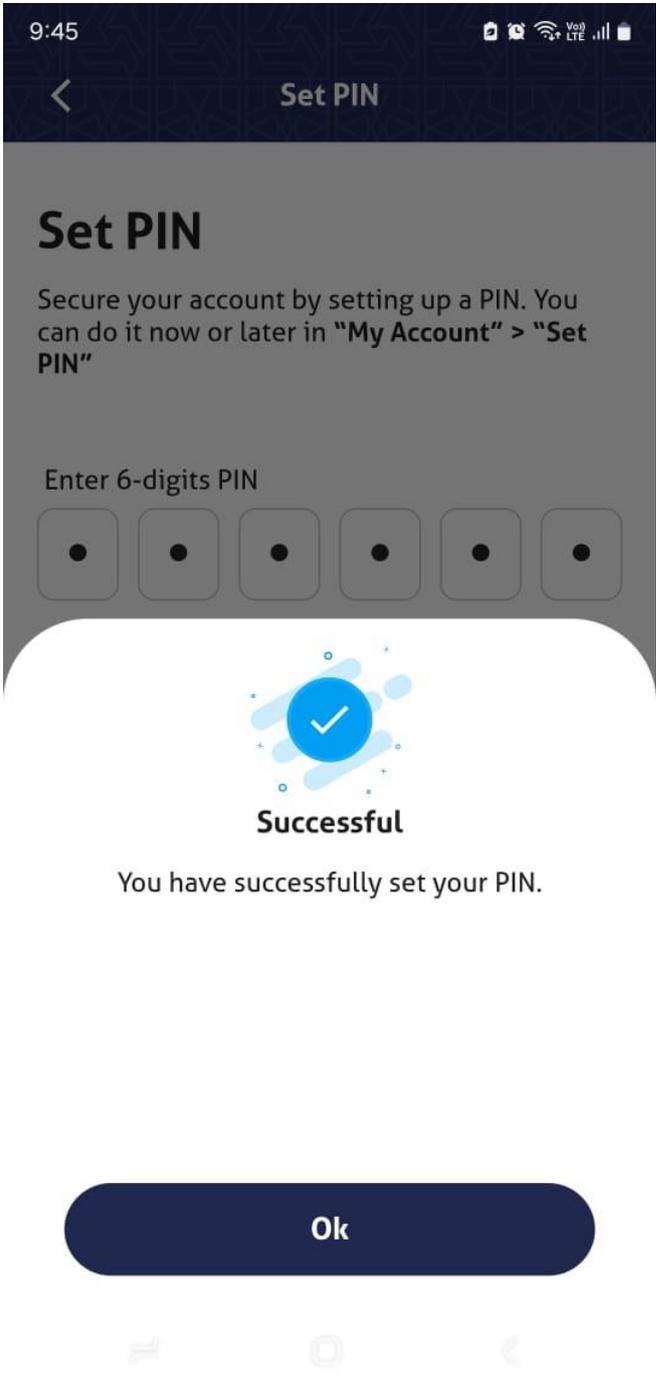
Image	Step by Step
	<h3>Cashier Set PIN</h3> <p>Cashiers now have the option to decide whether to establish a PIN.</p> <p>This is an extra security feature designed to enhance the protection of your app.</p> <ul style="list-style-type: none"> <li>• It requires users to enter a unique 6-digit PIN after a period of inactivity, ensuring that only authorised individuals can access the app's features and data.</li> <li>• PIN would activates after 30 minutes of idle while the app is open.</li> <li>• Cashiers have the choice to set PIN—it's not mandatory.</li> <li>• To skip setting it up for now, simply click on "Not Now."</li> </ul> <p>This feature can be easily turn this feature off or back on again in the app settings.</p>

Image	Step by Step
	<p><b>Cont.</b></p> <p>To set up PIN, enter a unique 6-digit PIN and confirm it by entering it again.</p> <p>Once this process is successful, a confirmation message will appear.</p> <p>That's it! The PIN feature is now ready to enhance the security of the app.</p>

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### 6.2.3 Cashier Set Biometric

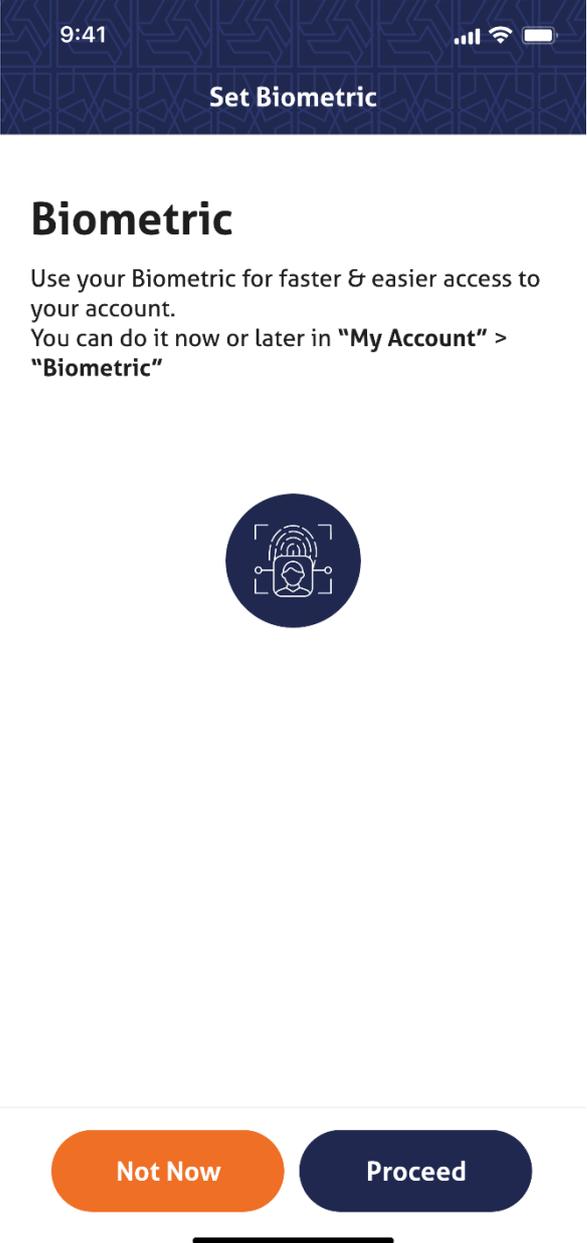
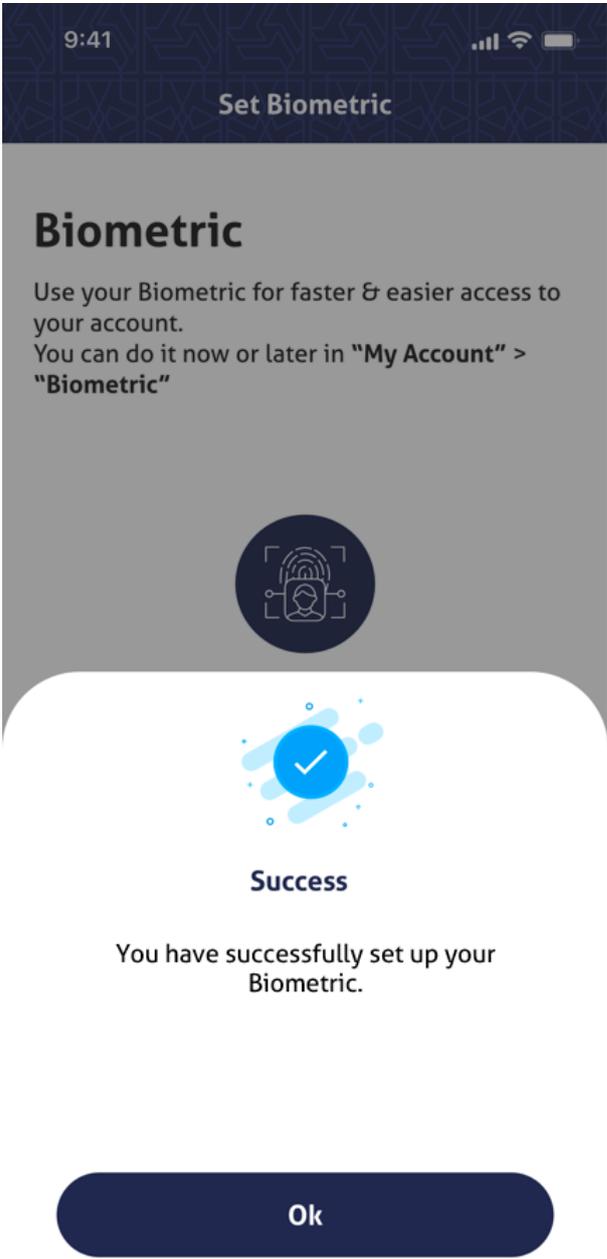
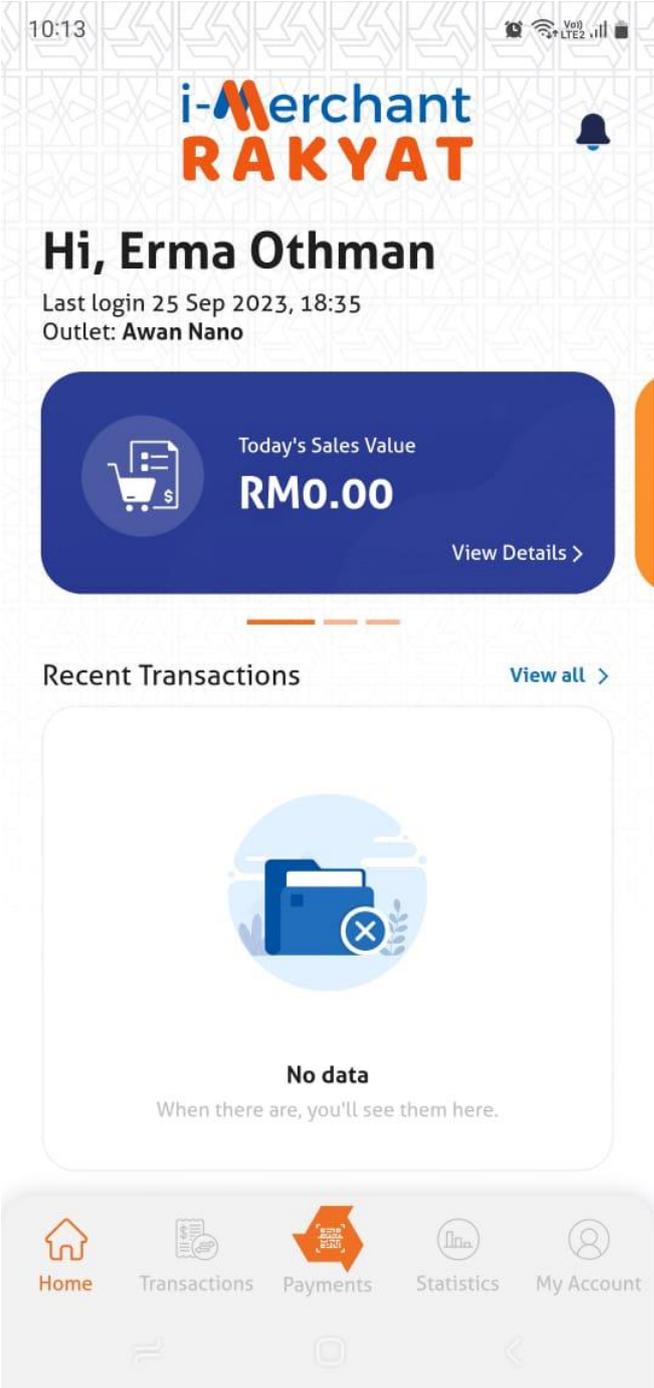
Image	Step by Step
	<h3>Cashier Set Biometric</h3> <p>i-MerchantRAKYAT app have the option to utilise biometric settings, such as thumbprint or Face ID.</p> <ul style="list-style-type: none"> <li>• Biometric authentication eliminates the need to enter a password each time for subsequence login.</li> <li>• Once set up and bound to the device, Biometric authentication allows seamless and secure access to the app.</li> <li>• This feature can be easily enabled or disabled by users.</li> <li>• If cashier choose not now, they could still opt to do so from My Account &gt; Settings &gt; Biometric.</li> </ul>

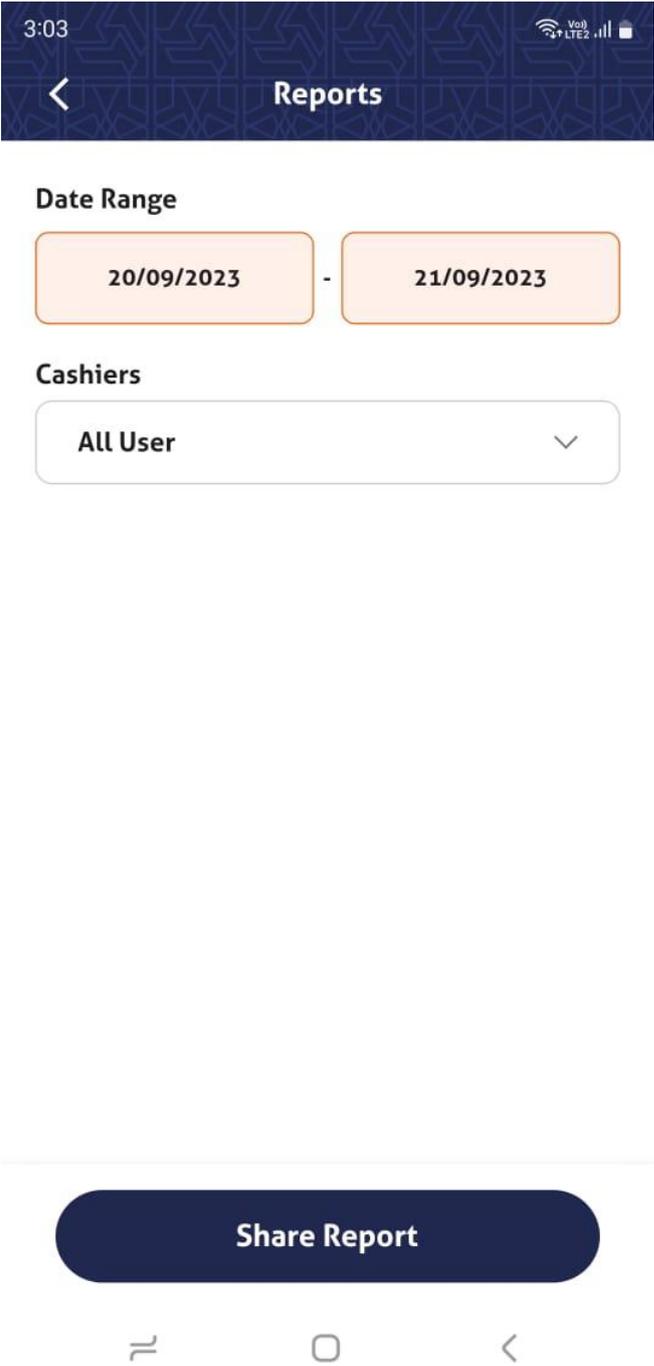
Image	Step by Step
	<p><b>Cont.</b></p> <p>Once Biometric authentication is set up, users can use it to securely access the app without needing to enter a password every time.</p> <p>Once this process is successful, a confirmation message will appear.</p> <p>Click on OK.</p>

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Image	Step by Step
	<p><b>Cont.</b></p> <h3>Cashier's Home Page</h3> <p>Once successfully verified, the cashier will be redirected to the Home page and can immediately proceed with transactions as per standard operating procedures (BAU).</p> <p><i>Note: Cashiers will have access to view only their own transactions and would not be able to see transactions of other users.</i></p>

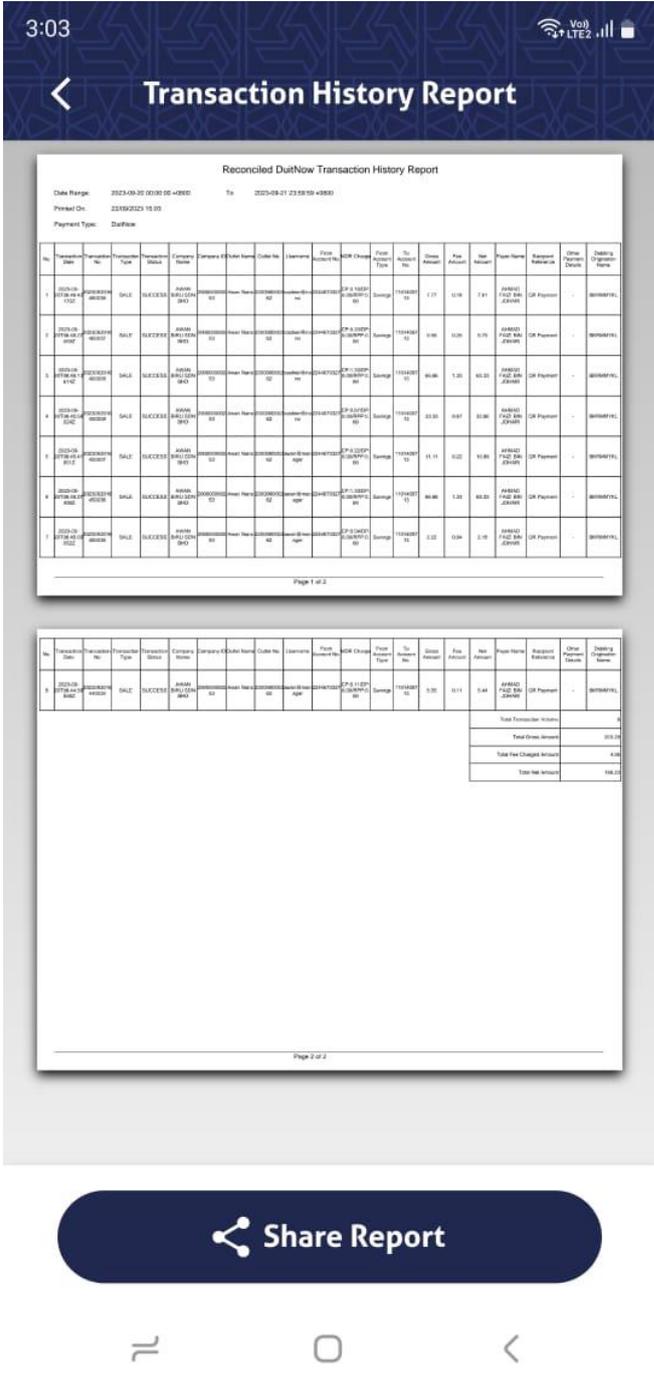
## 6.3 Reports

In **i-MerchantRAKYAT**, reports refer to a feature that allows users, including both merchant Managers and Cashiers, to access and view detailed information and summaries related to transactions and sales within the application.

Image	Step by Step
	<h3>Reports</h3> <p>Click on the "Reports" menu within "My Account." This feature is available to both Managers and Cashiers.</p> <ul style="list-style-type: none"> <li>• Please note that Cashiers only be allowed to view his or her own transactions ONLY.</li> <li>• By default, the report will include transactions from the past 90 days.</li> <li>• Managers have the option to filter the report by a specific Cashier (one at a time) and a chosen date range.</li> <li>• Users can adjust the Date Range value, but keep in mind that it should not exceed 90 days.</li> </ul>

### Image

### Step by Step



The screenshot shows a mobile application interface for a 'Transaction History Report'. At the top, the time is 3:03 and there are status icons for VoLTE, LTE2, signal strength, and battery. A back arrow and the title 'Transaction History Report' are visible. Below the title is a 'Reconciled DataNow Transaction History Report' section with a date range from 2023-09-20 00:00:00 to 2023-09-21 23:59:59. The report is a table with columns for Transaction No., Transaction Date, Transaction Type, Transaction Status, Company Name, Company ID, Store Name, Code No., Location, From Account No., To Account No., From Name, To Name, From Amount, To Amount, Net Amount, From Name, Payment Method, Other Payment Details, and Debit/Credit Name. The table contains 9 rows of transaction data. At the bottom of the report, there is a summary table:

Total Transaction Volume	100.00
Total Gross Amount	100.00
Total Fee Charged Amount	4.00
Total Net Amount	104.00

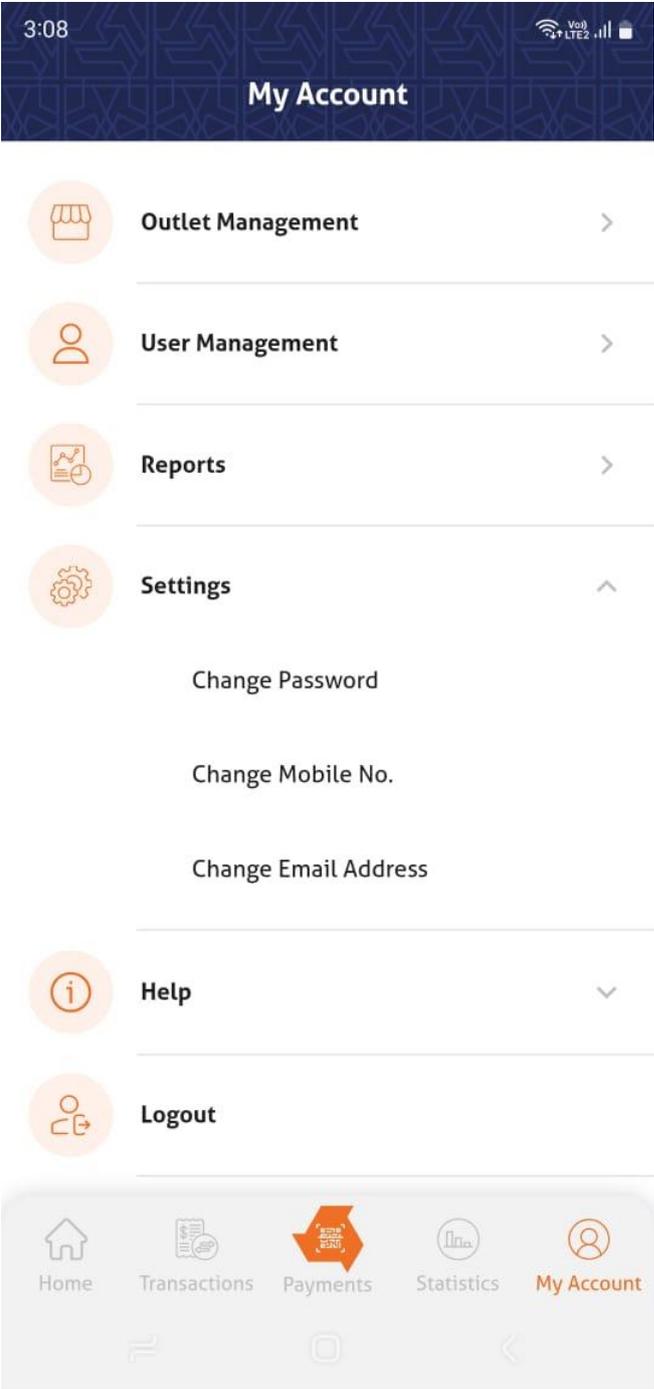
Below the report is a dark blue button with a share icon and the text 'Share Report'. At the very bottom, there are three navigation icons: a home icon, a search icon, and a back arrow.

**Cont.**

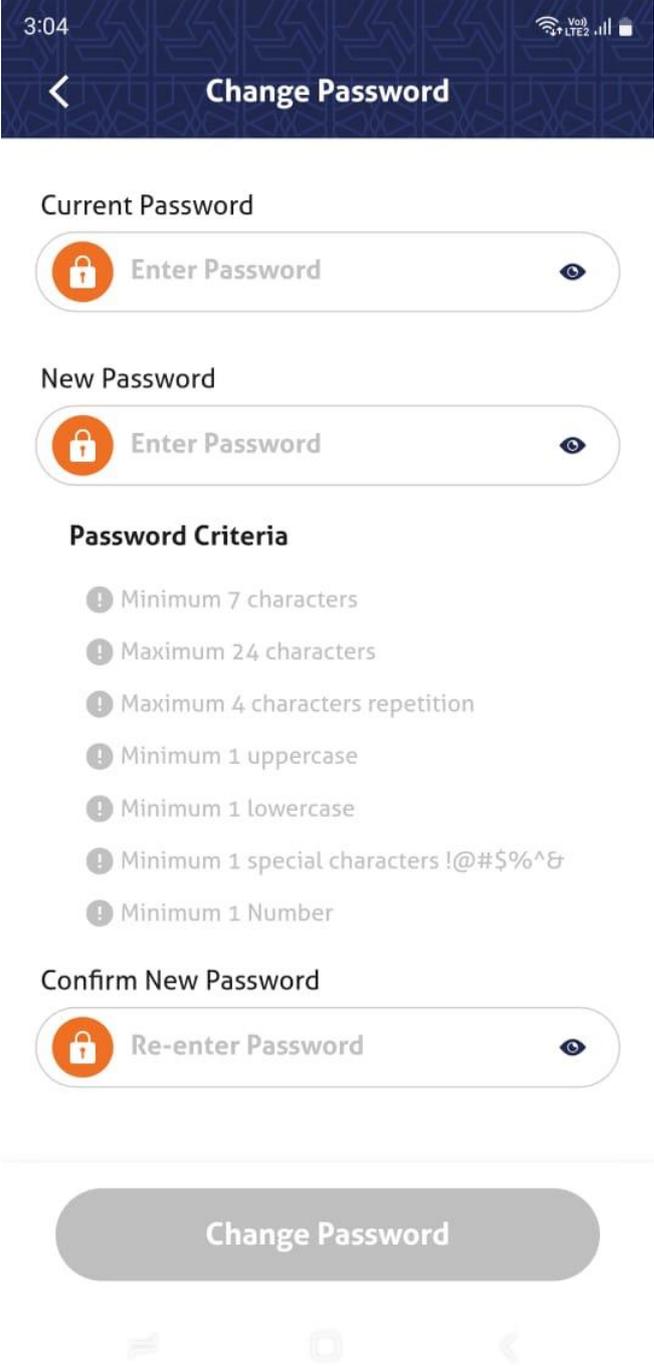
Reports can be generated in both PDF and XLS (Excel) formats, allowing users to choose their preferred method for accessing and analysing business data.

With this versatile reports feature, **i-MerchantRAKYAT** ensures that users have the tools they need to gain valuable insights and make informed decisions for their businesses.

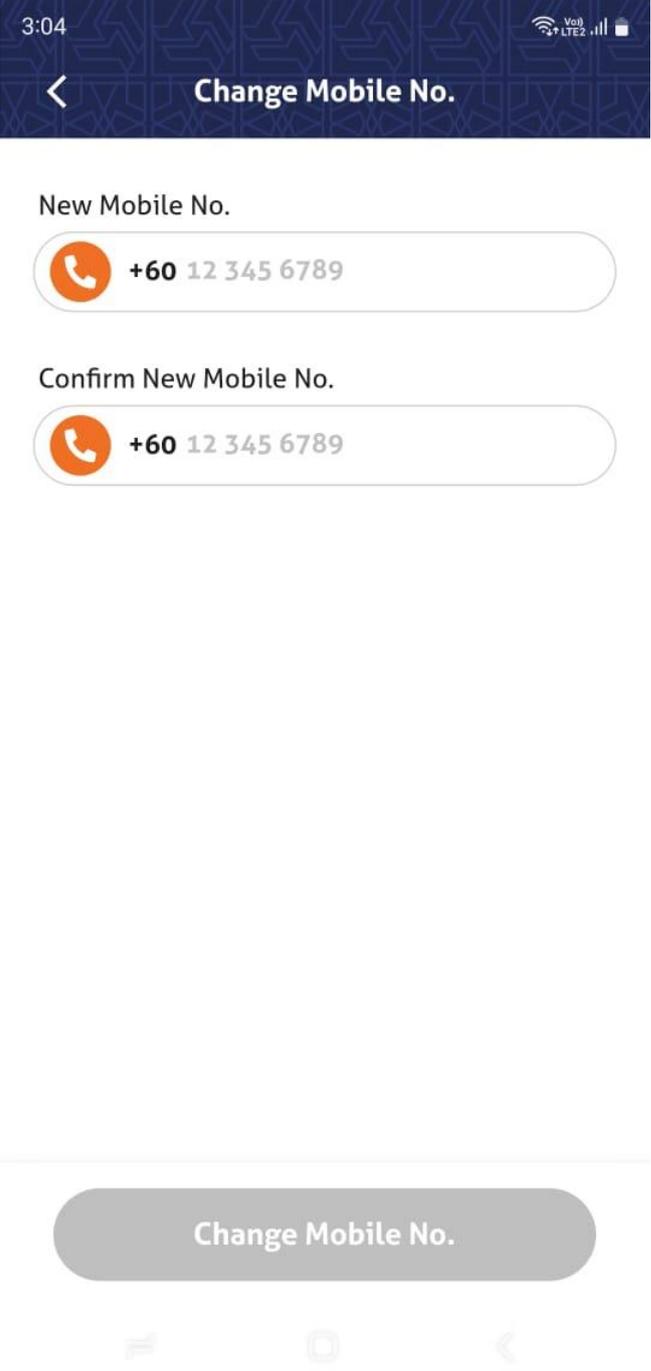
### 6.4 Settings

Image	Step by Step
	<h3>Settings</h3> <p>In the "Settings" section of <b>i-MerchantRAKYAT</b>, users have control over their account information and can make important updates.</p> <p>Navigate to "My Account" and select "Settings." You will find three distinct menus.</p> <ol style="list-style-type: none"> <li>1. Change Password (All users)</li> <li>2. Change Mobile No. (Manager ONLY)</li> <li>3. Change Email Address (Manager ONLY)</li> </ol>

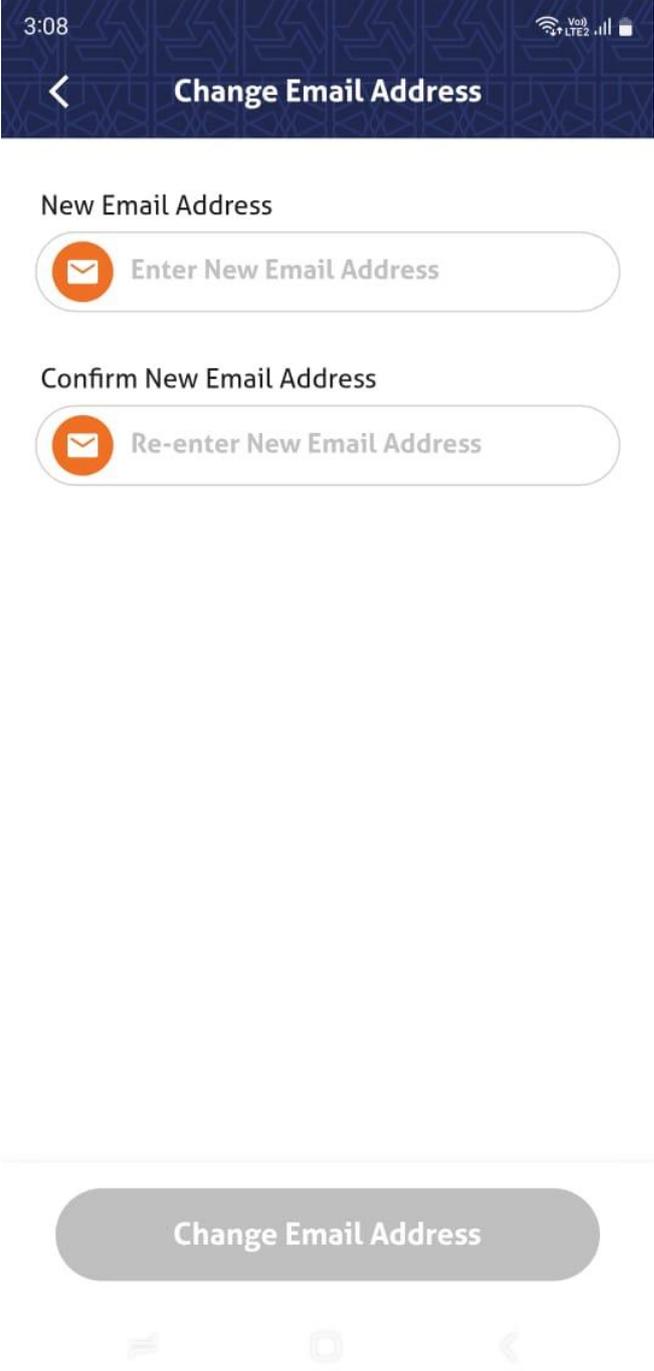
### 6.4.1 Change Password

Image	Step by Step
	<h2>Change Password</h2> <p>Users, including both Managers and Cashiers, can change their password for security purposes. Follow these steps:</p> <ol style="list-style-type: none"> <li>Click on "Change Password" within the Settings section.</li> <li>Enter your current password for verification.</li> <li>Create a new password that complies with the <b>i-MerchanTRAKYAT</b> Password Criteria.</li> <li>Confirm your new password by re-entering it.</li> <li>Click "Change Password" button to update your password.</li> </ol>

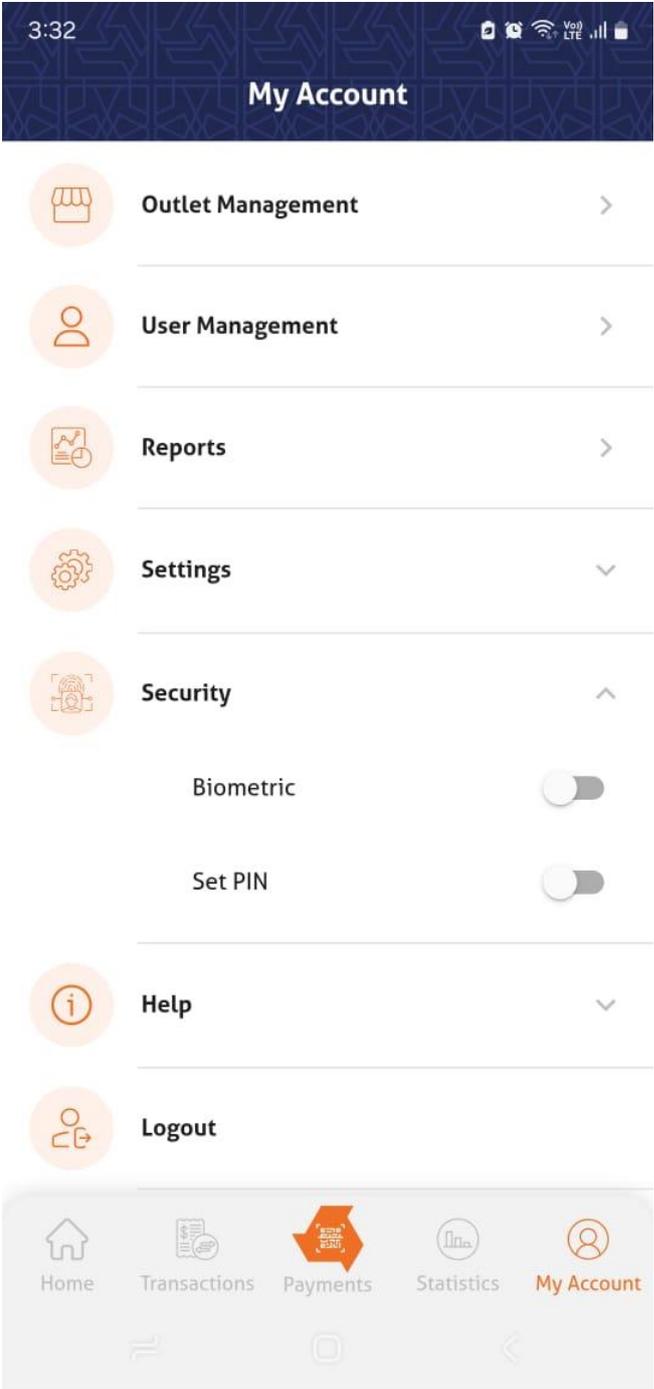
### 6.4.2 Change Mobile No.

Image	Step by Step
	<h3>Change Mobile No. (Manager ONLY)</h3> <p>Managers can update their own mobile number. Follow these steps:</p> <ol style="list-style-type: none"> <li>Click on "Change Mobile Number" within the Settings section.</li> <li>Enter the new mobile number and re-enter to confirm.</li> <li>Click "Change Mobile No." button to save the change.</li> <li>Manager would then be required to perform OTP to validate the new mobile number change.</li> </ol>

### 6.4.3 Change Email Address

Image	Step by Step
	<h3>Change Email Address (Manager ONLY)</h3> <p>Managers can update their own email address in app. Follow these steps:</p> <ol style="list-style-type: none"> <li>Click on "Change Email Address" within the Settings section.</li> <li>Enter the new email address and re-enter to confirm.</li> <li>Click "Change Email Address" button to confirm the change.</li> <li>Manager will now receive a new email with link.</li> <li>Click on the email to verify the new change of email address.</li> </ol>

## 6.5 Security

Image	Step by Step
	<h3>Security</h3> <p>To access the Security section in <b>i-MerchantRAKYAT</b>, please follow these simple steps:</p> <ul style="list-style-type: none"> <li>• Open the <b>i-MerchantRAKYAT</b> application and navigate to the "My Account" section.</li> <li>• Click on "Security": Within the "My Account" section, you will find the "Security" option. Click on it to enter the Help section.             <ol style="list-style-type: none"> <li>1. Biometric</li> <li>2. Set PIN</li> </ol> </li> </ul>

### 6.5.1 Biometric

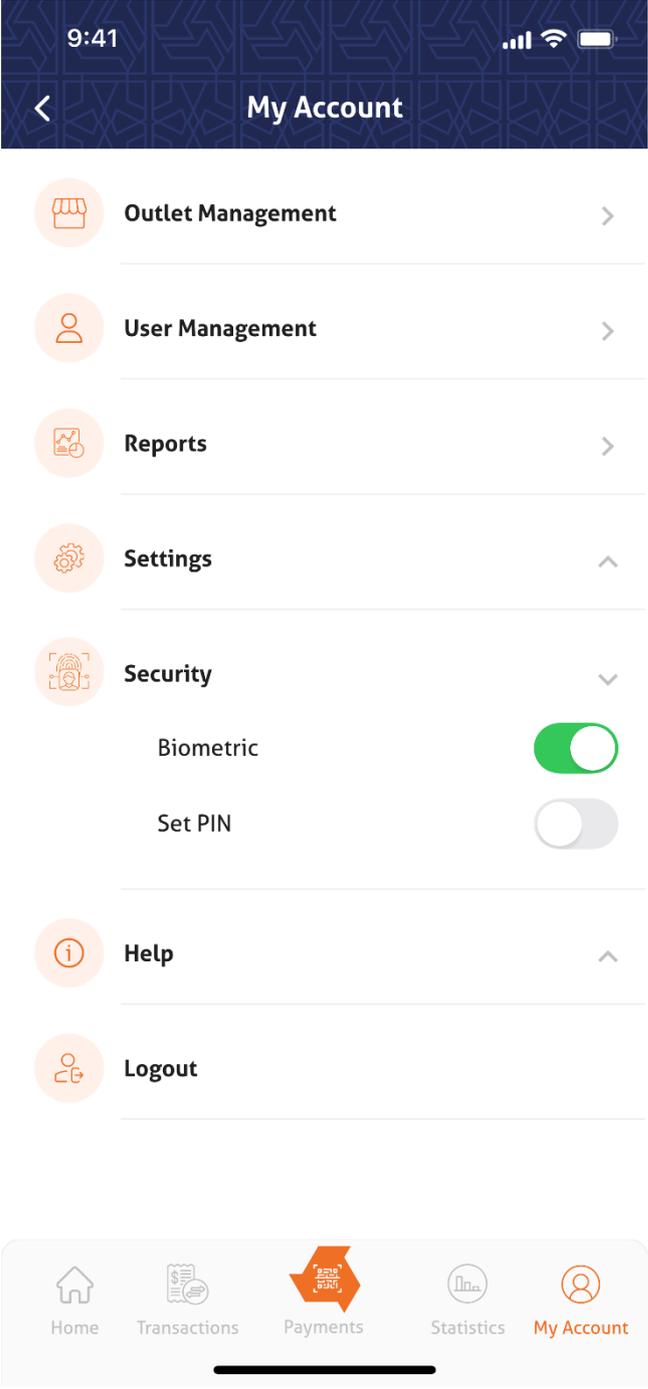
Image	Step by Step
	<h3>Biometric</h3> <ol style="list-style-type: none"> <li>1. Merchant users of the i-<b>MerchantRAKYAT</b> app now have the convenient option to utilise biometric settings, including thumbprint or Face ID, for authentication purposes.</li> <li>2. This feature offers flexibility, as users can easily enable or disable it according to their preferences.</li> <li>3. To manage biometric authentication preferences, users can navigate to the "My Account" section and select "Security."</li> <li>4. Here, they will find a toggle button to turn the biometric feature on or off.</li> <li>5. Follow each phone's specifications for the biometric authentication process, ensuring a seamless and secure experience.</li> </ol>

Image	Step by Step
	<p><b>Cont.</b></p> <ol style="list-style-type: none"> <li>Once Biometric is enabled, the biometric icon will appear next to the login button on subsequent logins.</li> <li>Users no longer need to enter a password; they can simply click on the Biometric icon.</li> <li>Clicking on the Biometric icon initiates the biometric setup process.</li> <li>The biometric icon is only displayed when an account is linked to a mobile device.</li> </ol>

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### 6.5.2 Set PIN

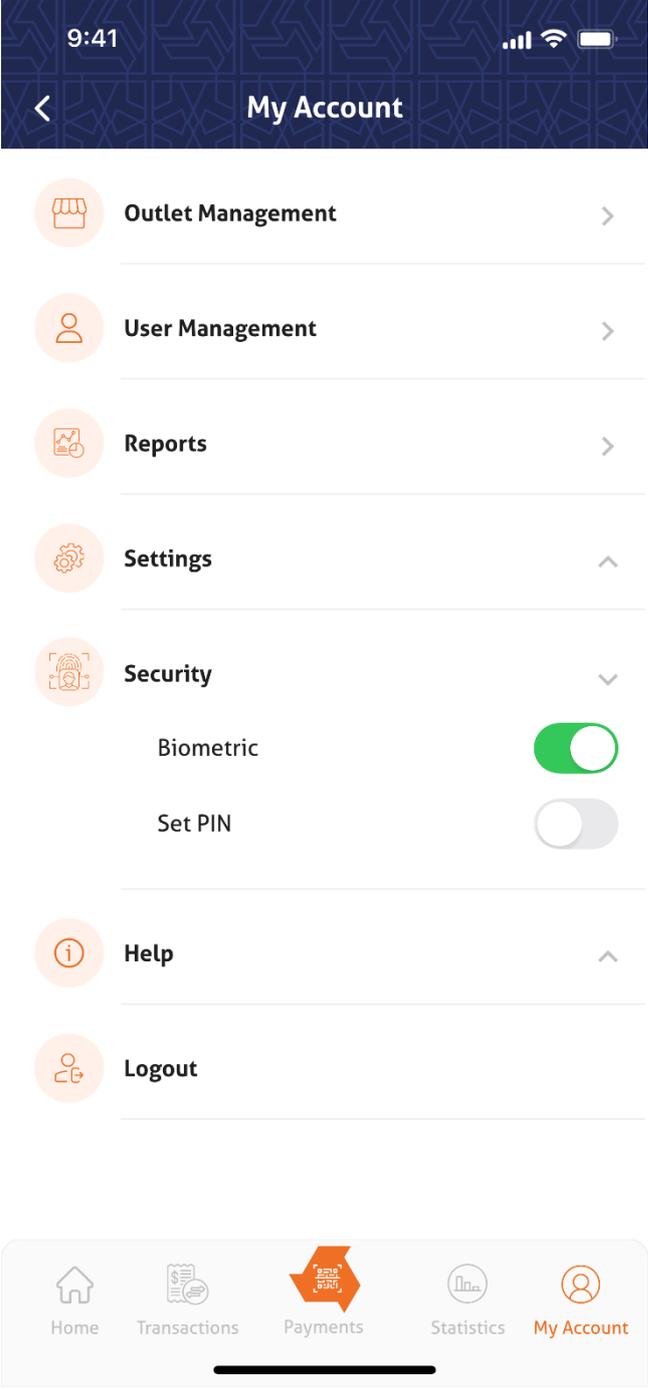
Image	Step by Step
	<h3>Set PIN</h3> <p>The PIN feature serves as an added layer of security for your account.</p> <p>It activates after 30 minutes of complete inactivity within a 10-hour login session, safeguarding your account if you forget to log out manually.</p> <h4>Step by Step</h4> <ol style="list-style-type: none"> <li>1. To set PIN, navigate to My Account and click on Set PIN.</li> <li>2. Click the toggle button to start.</li> <li>3. Follow the prompts to complete the setup process.</li> </ol>

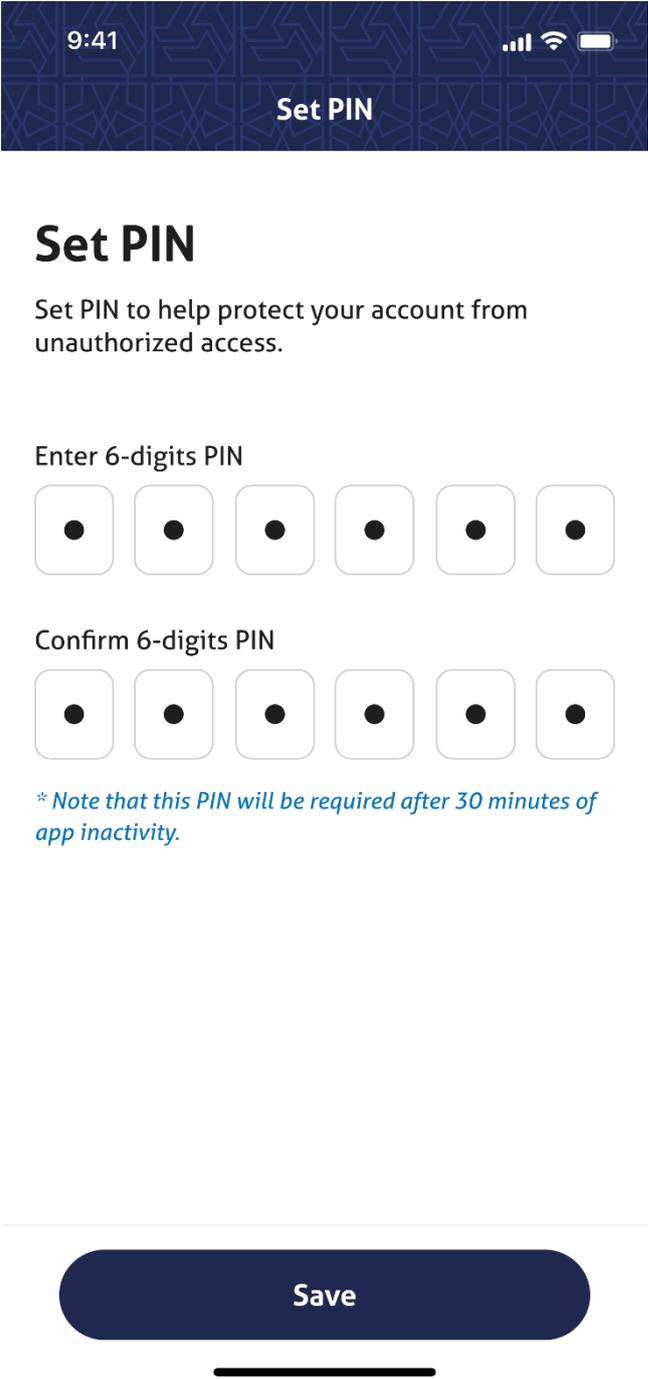
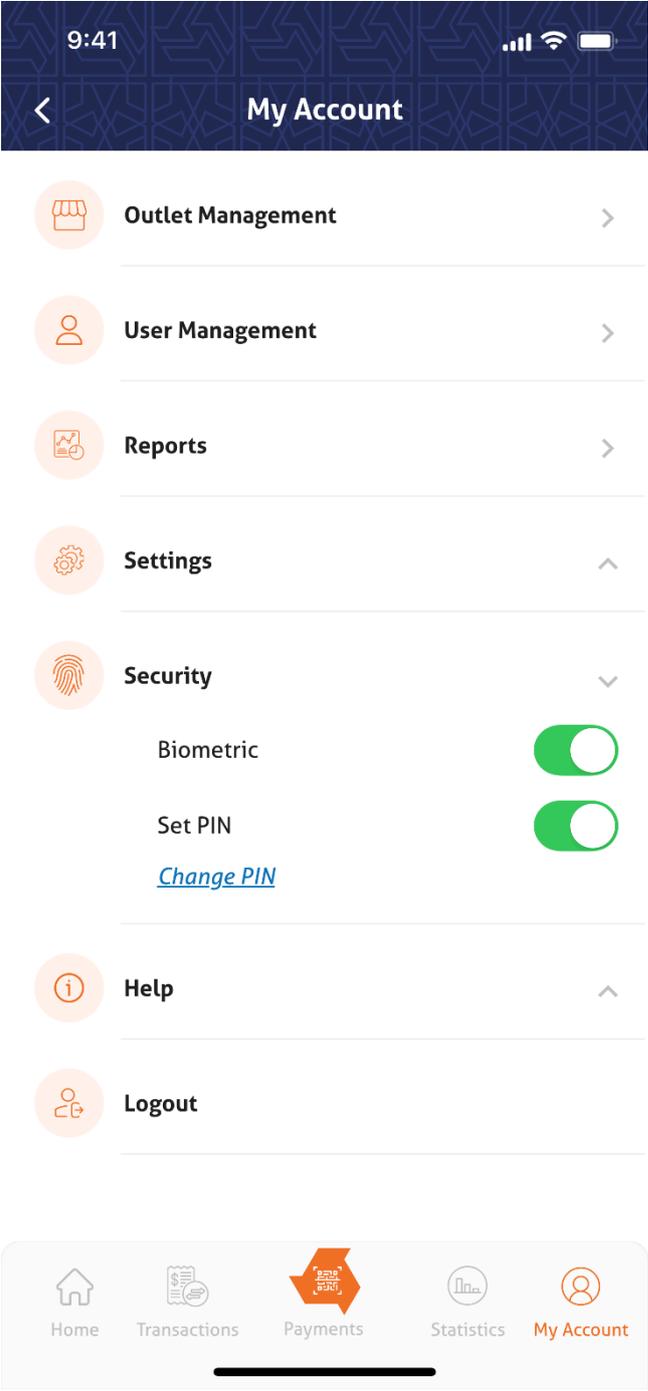
Image	Step by Step
	<p><b>Cont.</b></p> <ol style="list-style-type: none"> <li>4. Please create a 6-digit PIN and confirm it by entering it again.</li> <li>5. Once completed successfully, user will receive a confirmation message stating,  "Success! Your PIN has been set."</li> </ol>

Image	Step by Step
	<p><b>Cont.</b></p> <ol style="list-style-type: none"> <li>After 30 minutes of complete inactivity within a 10-hour login session, users will encounter a pop-up prompting them to input their 6-digit PIN.</li> <li>If a user forgets their PIN, a safety measure will automatically log them out, requiring them to enter their credentials again to log back in.</li> <li>Users can also reset their PIN by navigating to "My Account" &gt; "Security" &gt; "Change PIN."</li> </ol>

6.5.3 Change PIN

Image	Step by Step
	<h3>Change PIN</h3> <p>If at any time user forgot PIN, they could easily change PIN.</p> <ol style="list-style-type: none"> <li>1. Click on 'Change PIN' enter a 6-digit PIN and confirm it by entering it again.</li> <li>2. Once completed successfully, user will receive a confirmation message stating,  "Success! You have successfully change your PIN"</li> </ol>

## 6.6 Help

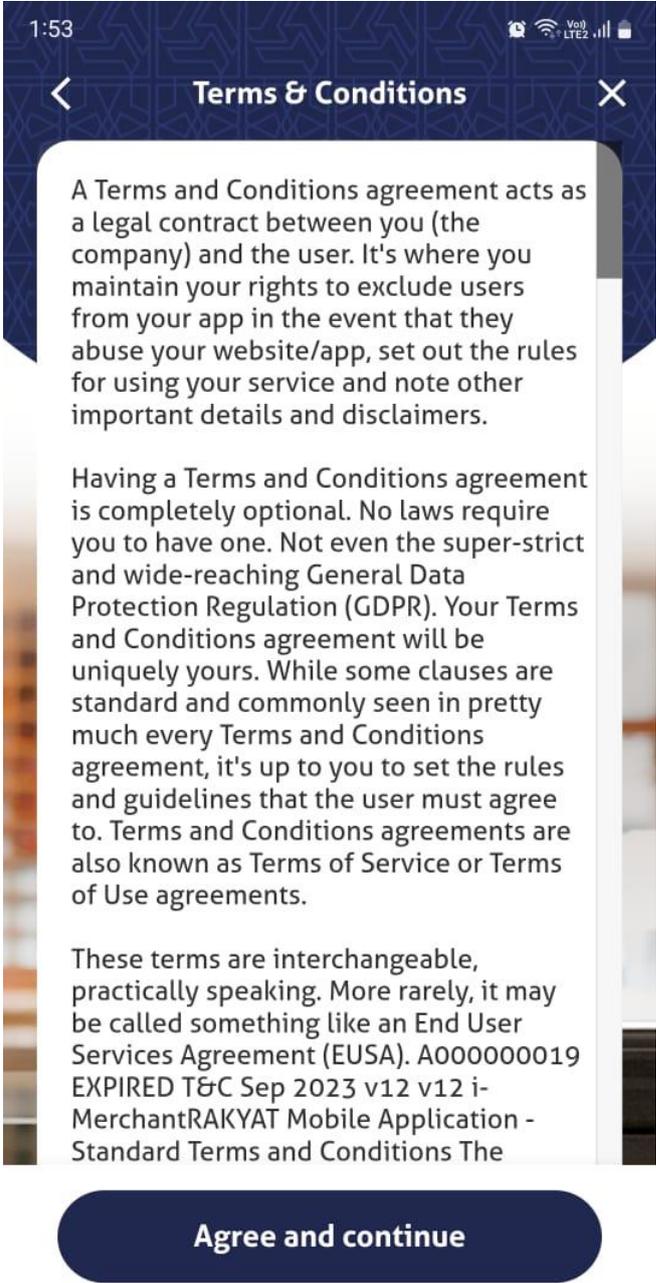
By accessing the Help section and exploring these resources, users can find answers to questions and access important information about **i-MerchantRAKYAT**.

Image	Step by Step
	<h3>Help</h3> <p>To access the Help section in <b>i-MerchantRAKYAT</b>, please follow these simple steps:</p> <ul style="list-style-type: none"> <li>• Open the <b>i-MerchantRAKYAT</b> application and navigate to the "My Account" section.</li> <li>• Click on "Help": Within the "My Account" section, you will find the "Help" option. Click on it to enter the Help section.</li> </ul> <ol style="list-style-type: none"> <li>3. FAQ</li> <li>4. Terms &amp; Conditions</li> <li>5. Contact Us</li> </ol>

6.6.1 FAQ

Image	Step by Step
	<h3>FAQ</h3> <p>FAQ, which stands for "Frequently Asked Questions," is a dedicated section in <b>i-MerchantRAKYAT</b> that provides users with quick and comprehensive answers to common queries and concerns about the application.</p> <p>It serves as a knowledge hub to address common doubts and issues users may encounter while using <b>i-MerchantRAKYAT</b>.</p> <ul style="list-style-type: none"> <li>• To access the FAQ section, go to "My Account" and click on "Help."</li> <li>• In the Help section, you will find a category labeled "FAQ."</li> </ul>

## 6.6.2 Terms & Conditions

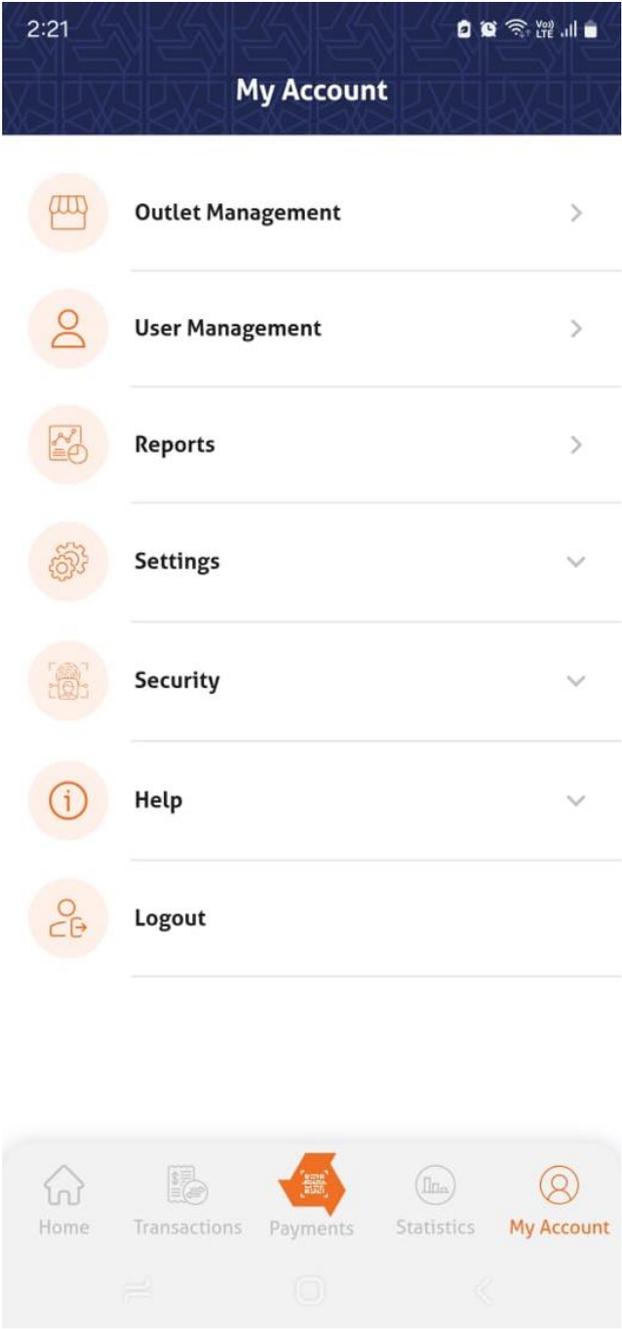
Image	Step by Step
	<h3>Terms &amp; Conditions</h3> <p>The "Terms &amp; Conditions" section in <b>i-MerchantRAKYAT</b> is an important reference point for users to understand the rules, regulations, and agreements associated with using the application.</p> <ul style="list-style-type: none"> <li>• To access the Terms &amp; Conditions section, go to "My Account" and click on "Help."</li> <li>• In the Help section, you will find a category labelled "Terms &amp; Conditions."</li> </ul> <p>Refer to the Terms &amp; Conditions section when you want to understand the legal framework and guidelines governing the use of <b>i-MerchantRAKYAT</b>.</p>

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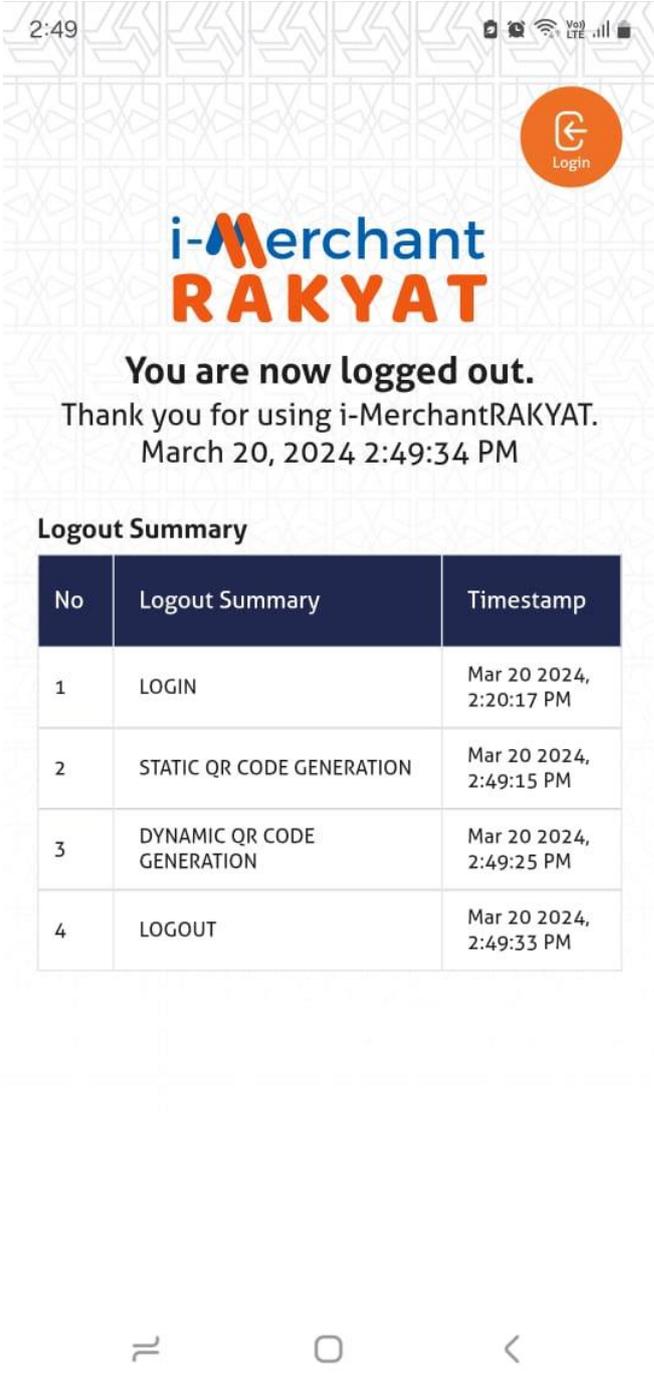
### 6.6.3 Contact Us

Image	Step by Step
	<h2>Contact Us</h2> <p>The "Contact Us" feature in i-MerchantRAKYAT is designed to provide users with easy access to support and assistance.</p> <ol style="list-style-type: none"> <li>To access the "Contact Us" feature, go to "My Account" and click on "Help."</li> <li>In the Help section, you will find a category labelled "Contact Us."</li> </ol> <p>Through "Contact Us," users have several options to reach out for assistance, including:</p> <p><b>Enquiries:</b> Users can use a form to submit inquiries or provide feedback to the support team.</p> <p><b>Call Center:</b> Users can find both local and international contact numbers to speak directly with support representatives.</p>

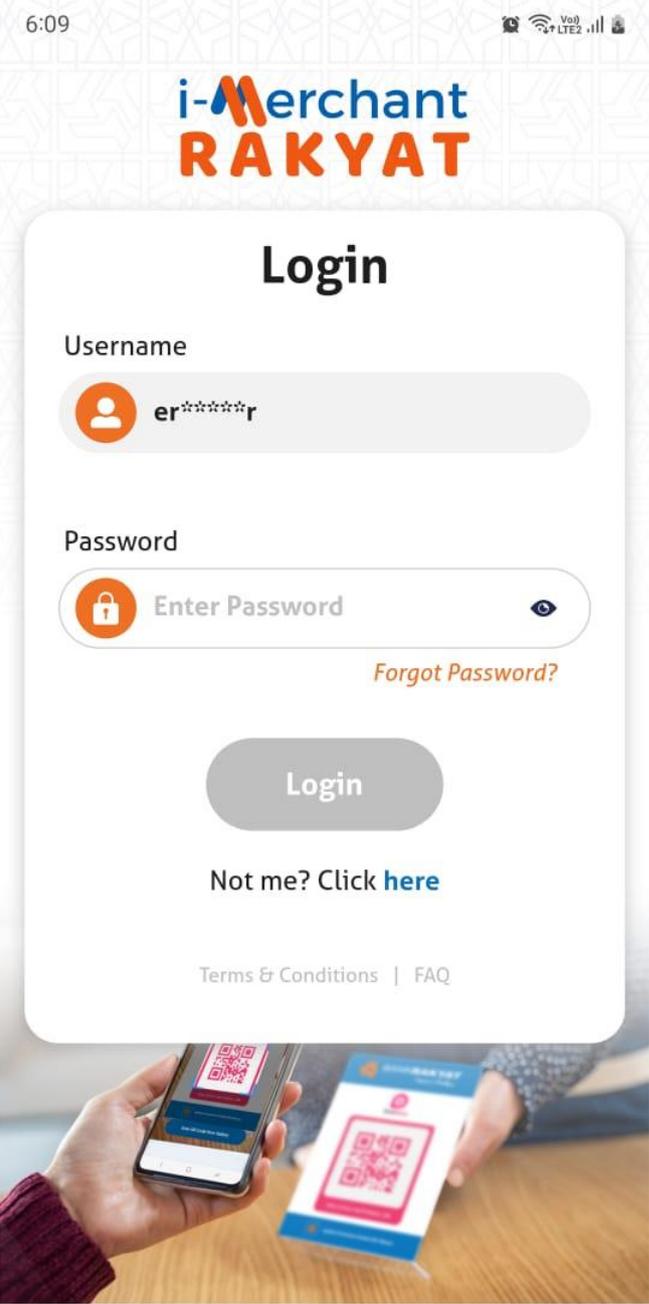
## 6.7 Logout

Image	Step by Step
	<h3>Log Out</h3> <p>The Logout button in i-<b>MerchantRAKYAT</b> is a simple yet essential feature designed to help users exit their sessions and enhance the security of their accounts.</p> <p>To log out, simply click or tap on the Logout button located within “My Account.”</p> <p>When a user log out, they will be signed out of session, and need to log in again the next time they use the app.</p> <h3>Active Session Duration</h3> <p>It's important to note that i-<b>MerchantRAKYAT</b> has an active session duration of 10 hours. This means that if you remain inactive for 10 hours or more, the application will automatically log you out to ensure security and privacy.</p>

### 6.7.1 Logout Summary

Image	Step by Step															
 <p>2:49</p> <p><b>i-Merchant RAKYAT</b></p> <p><b>You are now logged out.</b> Thank you for using i-MerchantRAKYAT. March 20, 2024 2:49:34 PM</p> <p><b>Logout Summary</b></p> <table border="1"> <thead> <tr> <th>No</th> <th>Logout Summary</th> <th>Timestamp</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>LOGIN</td> <td>Mar 20 2024, 2:20:17 PM</td> </tr> <tr> <td>2</td> <td>STATIC QR CODE GENERATION</td> <td>Mar 20 2024, 2:49:15 PM</td> </tr> <tr> <td>3</td> <td>DYNAMIC QR CODE GENERATION</td> <td>Mar 20 2024, 2:49:25 PM</td> </tr> <tr> <td>4</td> <td>LOGOUT</td> <td>Mar 20 2024, 2:49:33 PM</td> </tr> </tbody> </table>	No	Logout Summary	Timestamp	1	LOGIN	Mar 20 2024, 2:20:17 PM	2	STATIC QR CODE GENERATION	Mar 20 2024, 2:49:15 PM	3	DYNAMIC QR CODE GENERATION	Mar 20 2024, 2:49:25 PM	4	LOGOUT	Mar 20 2024, 2:49:33 PM	<h3>Log Out Summary</h3> <p>The Logout Summary page offers comprehensive overview of activity for the logged-in session.</p> <ul style="list-style-type: none"> <li>• It will displays audited user activity from the moment of login until logout.</li> <li>• After starting the logout process, users will automatically be redirected to the Session Summary page.</li> <li>• Clicking on the "Back to Login" button will redirect the user appropriately to the login page.</li> </ul> <p><b>Important Note</b> - The Logout Summary page will only appear after the user selects the logout option from My Account.</p>
No	Logout Summary	Timestamp														
1	LOGIN	Mar 20 2024, 2:20:17 PM														
2	STATIC QR CODE GENERATION	Mar 20 2024, 2:49:15 PM														
3	DYNAMIC QR CODE GENERATION	Mar 20 2024, 2:49:25 PM														
4	LOGOUT	Mar 20 2024, 2:49:33 PM														

### 6.7.2 Not Me?

Image	Step by Step
	<h3>Not Me?</h3> <p>In cases where a new user wishes to use the same device that was previously logged out by another user, the "Not me? Click here" feature comes into play. Here's how it works:</p> <ol style="list-style-type: none"> <li><b>Logout by Previous User:</b> If the previous user logged out from the <b>i-MerchantRAKYAT</b> app on the device, it prepares the app for a new user.</li> <li><b>New User's Login:</b> As the new user tries to log in on the same device, they will see the "Not Me? Click here" option.</li> <li><b>Clearing Cache:</b> Clicking "Not Me? Click here" clears any previous user data, ensuring a fresh start.</li> <li><b>Enter Username and Password:</b> The new user enters their username and password.</li> <li><b>OTP Verification:</b> After successful login, the new user will be required to perform OTP (One-Time Password) verification for device binding. This step enhances security.</li> </ol>

## 7 Get Started with NFC

NFC card payment allow buyer to pay by simply tapping their card or device near Merchant's Android NFC Smartphone (must be minimum Android OS 11 and above). Contactless payment, no swipe or insert the card require—just tap, and the transaction is processed instantly. It's fast, easy, and secure.

### 7.1 Register as NFC Merchant

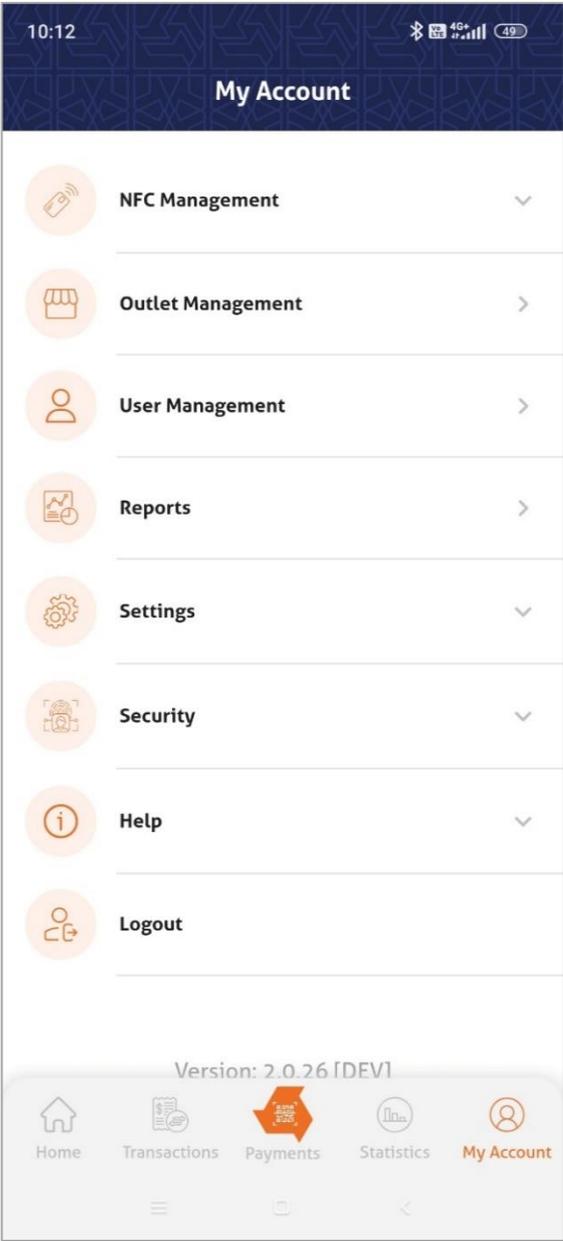
Image	Step by Step
	<h3>Step 1</h3> <ol style="list-style-type: none"> <li>1. Bank Rakyat has a specific sequence where a merchant must first onboard as DuitNow Merchant, then only eligible to become NFC Merchant</li> <li>2. Login to i-MerchantRAKYAT app and click on <b>My Account</b>.</li> </ol>

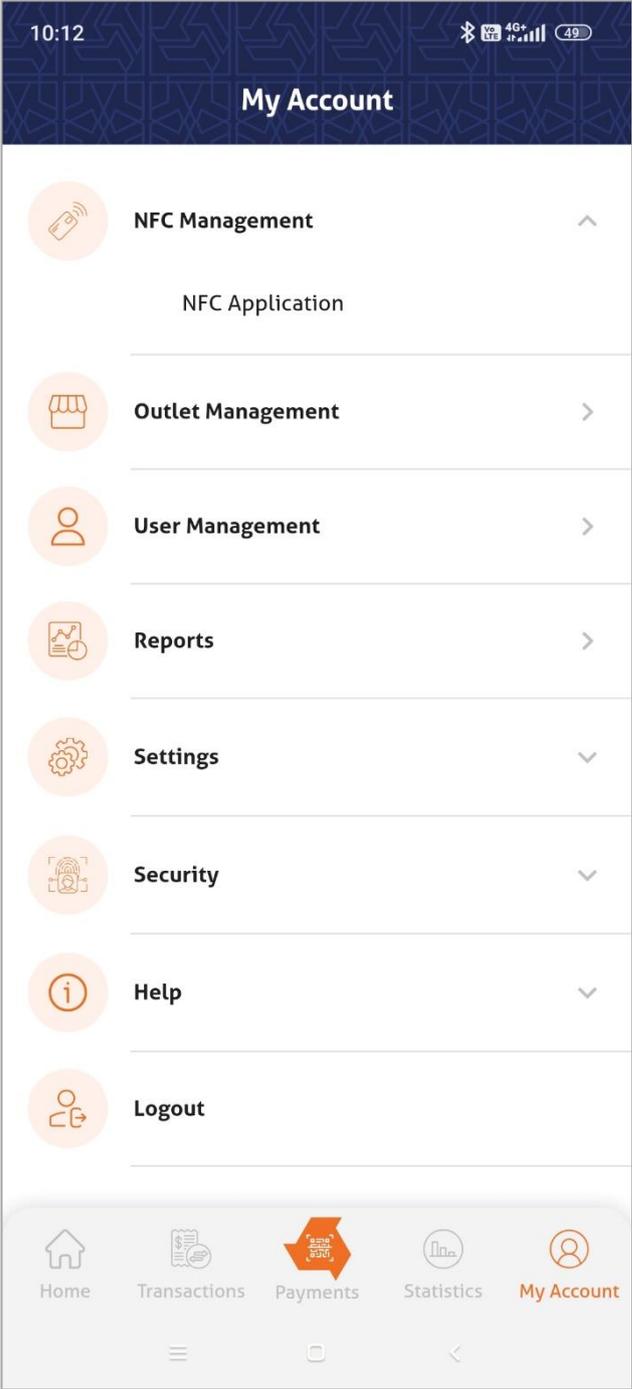
Image	Step by Step
	<h2 data-bbox="906 282 1034 327">Step 2</h2> <p data-bbox="906 394 1315 461">Click on <b>NFC Management</b> and select <b>NFC Application</b>.</p>

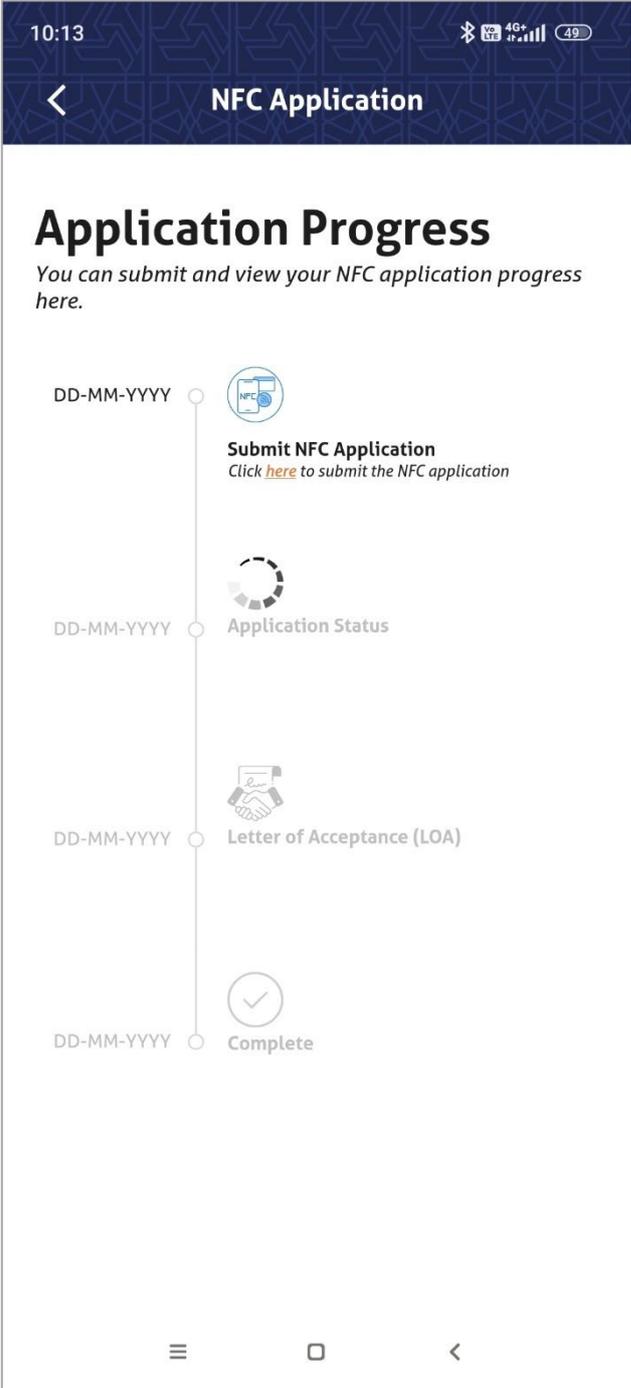
Image	Step by Step
	<h3>Step 3</h3> <p>Click on "Submit NFC Application" to begin the NFC application process.</p>

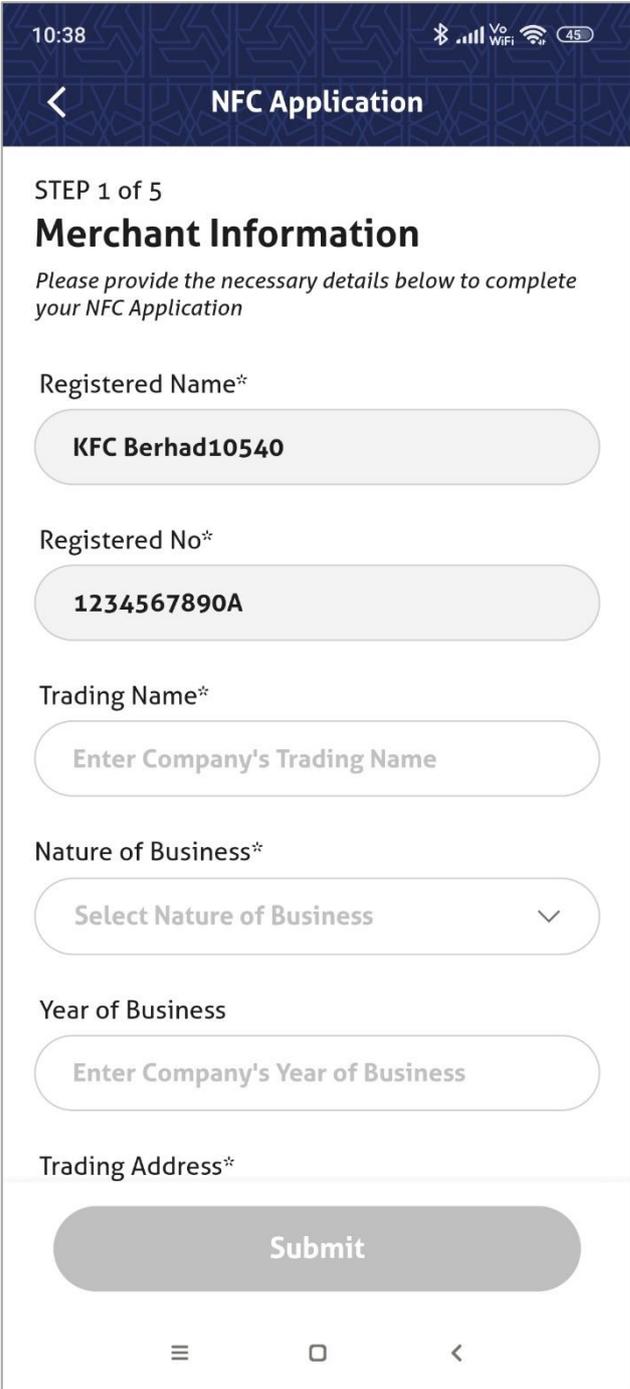
Image	Step by Step
	<h3>Step 4</h3> <ol style="list-style-type: none"> <li>Complete all necessary fields in <b>Step 1 of 5: Merchant Information</b>, as outlined below:             <ol style="list-style-type: none"> <li>Registered Name*</li> <li>Registered No.*</li> <li>Trading name</li> <li>Nature of Business</li> <li>Year of Business</li> <li>Address</li> </ol> </li> <li>Once all the information filled up, click "Submit".</li> </ol>

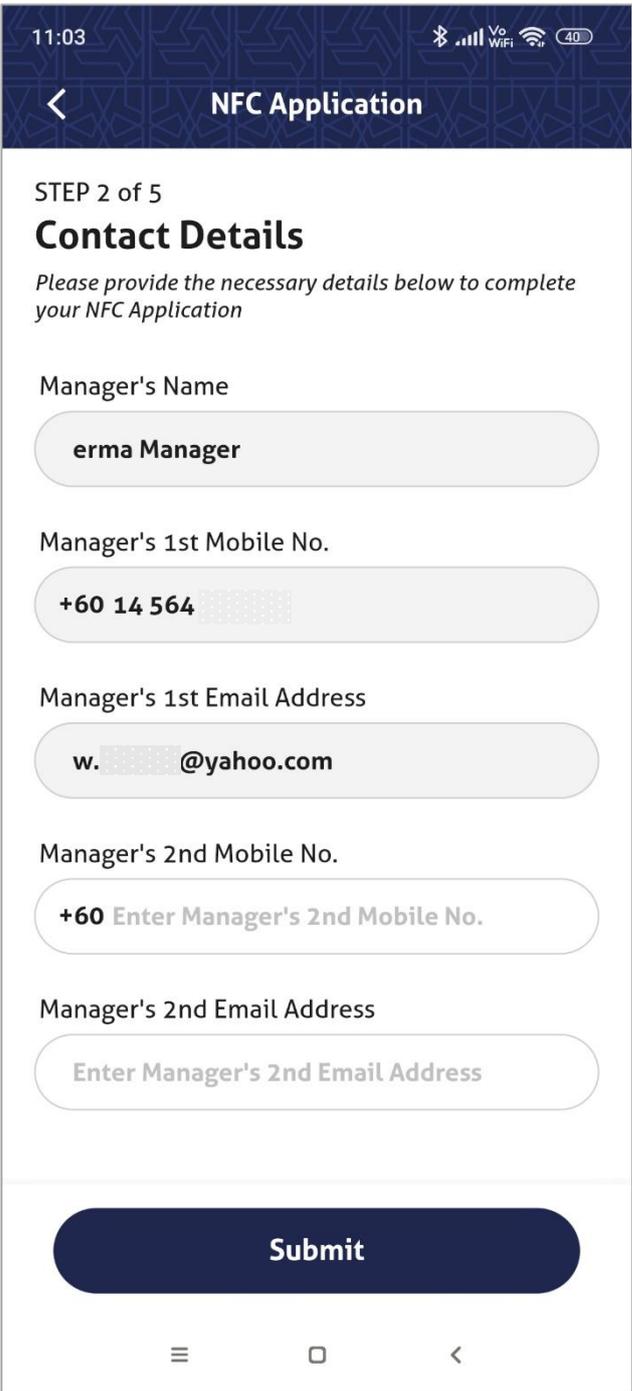
Image	Step by Step
	<h2 data-bbox="906 280 1034 324">Step 5</h2> <ol data-bbox="906 392 1372 873" style="list-style-type: none"> <li>1. Check contact details on <b>Step 2 of 5: Contact Details</b>. User may also add 2<sup>nd</sup> Mobile No and Email Address (if any).                     <ol data-bbox="957 548 1356 817" style="list-style-type: none"> <li>i. Manager's Name*</li> <li>ii. Manager's 1st Mobile No.*</li> <li>iii. Manager's 1st Email Address*</li> <li>iv. Manager's 2nd Mobile No.</li> <li>v. Manager's 2nd Email Address</li> </ol> </li> <li>2. Once done, Click Submit.</li> </ol>

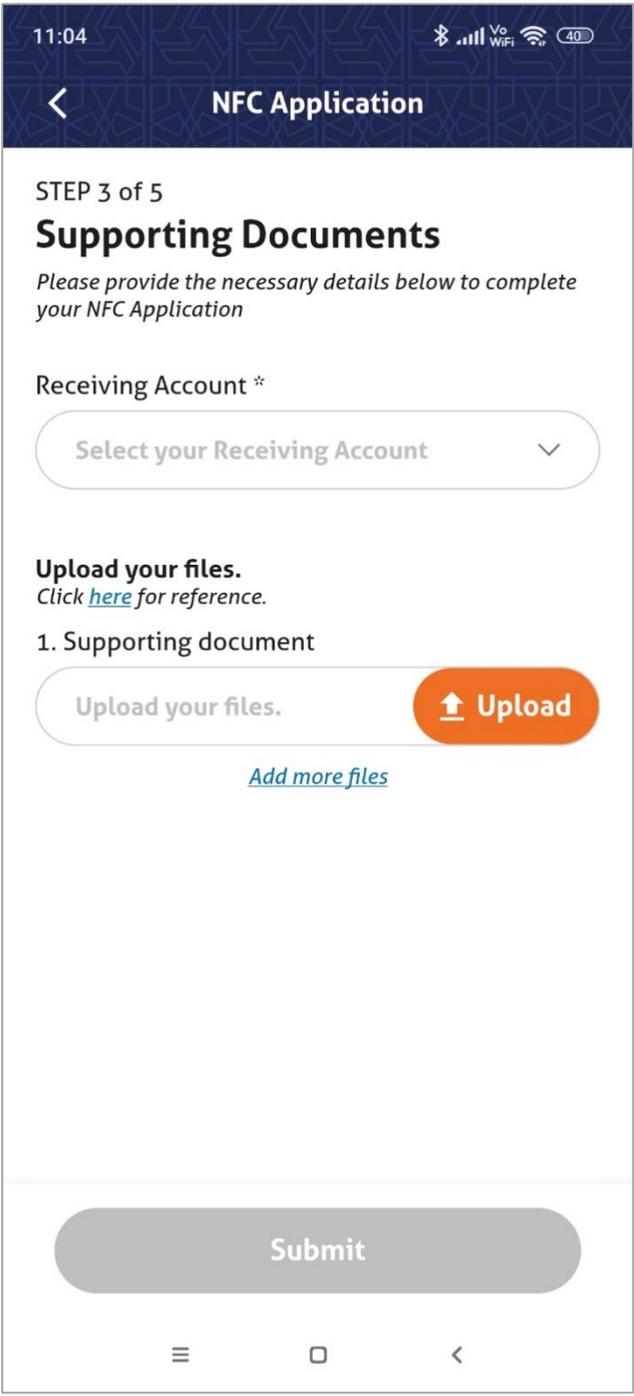
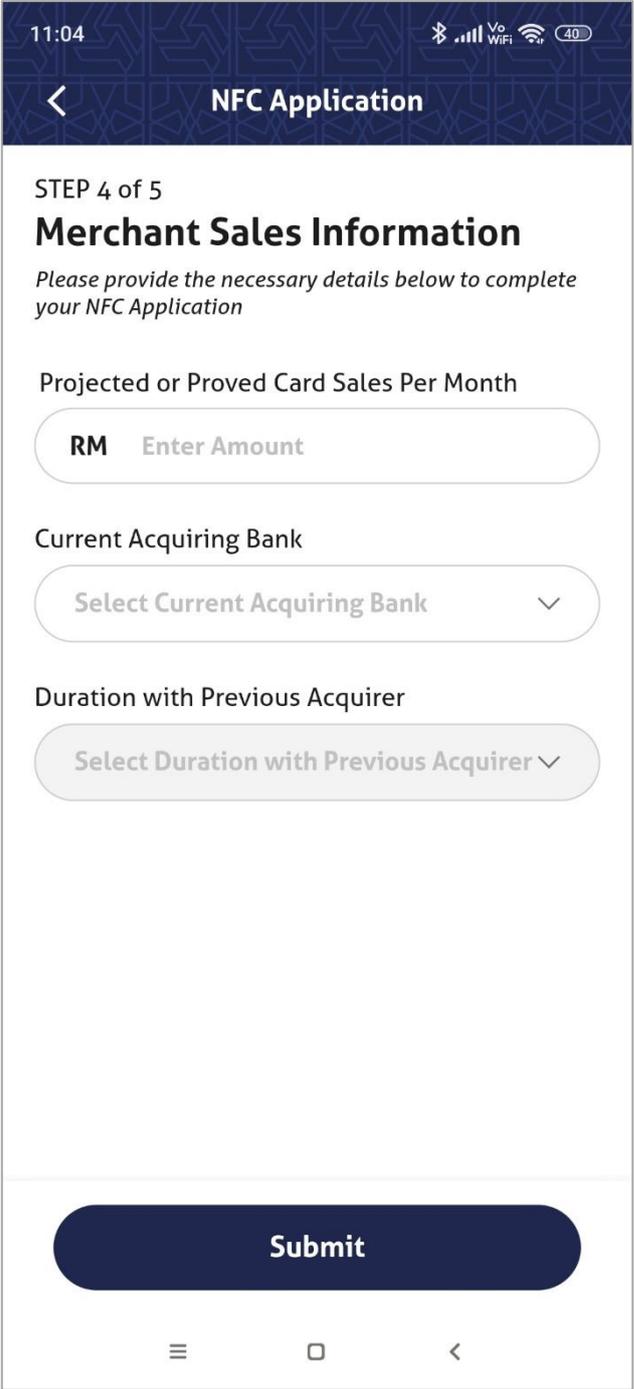
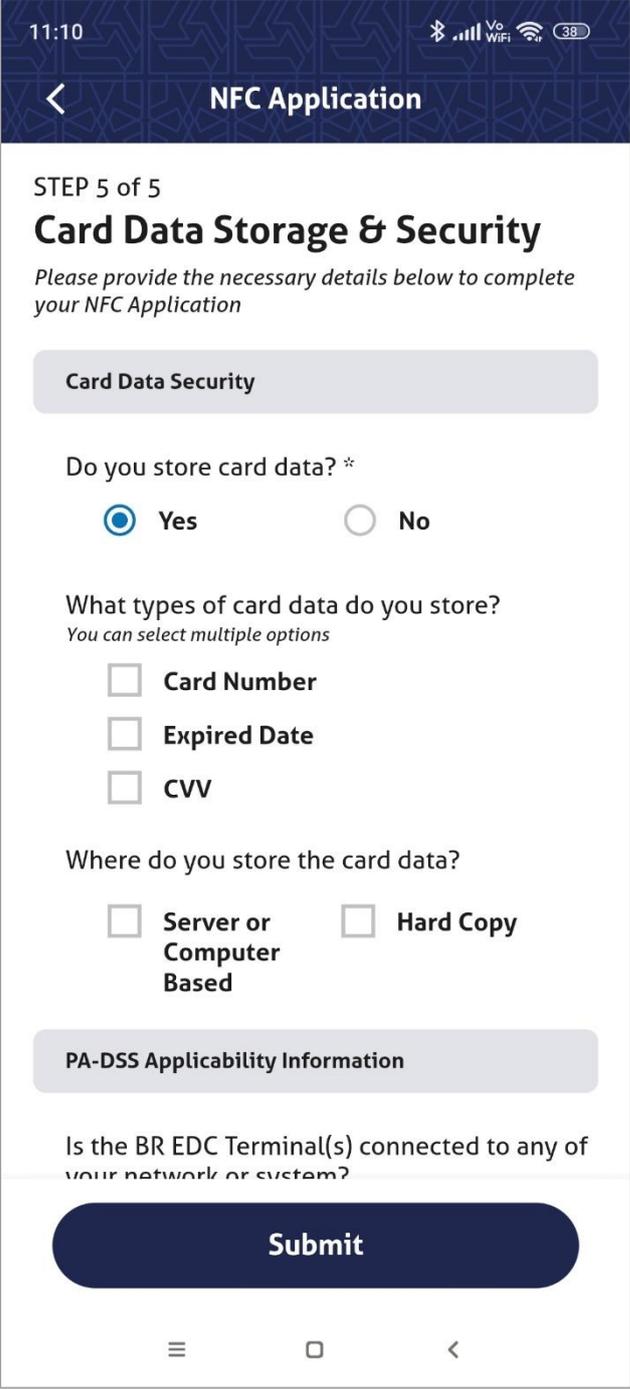
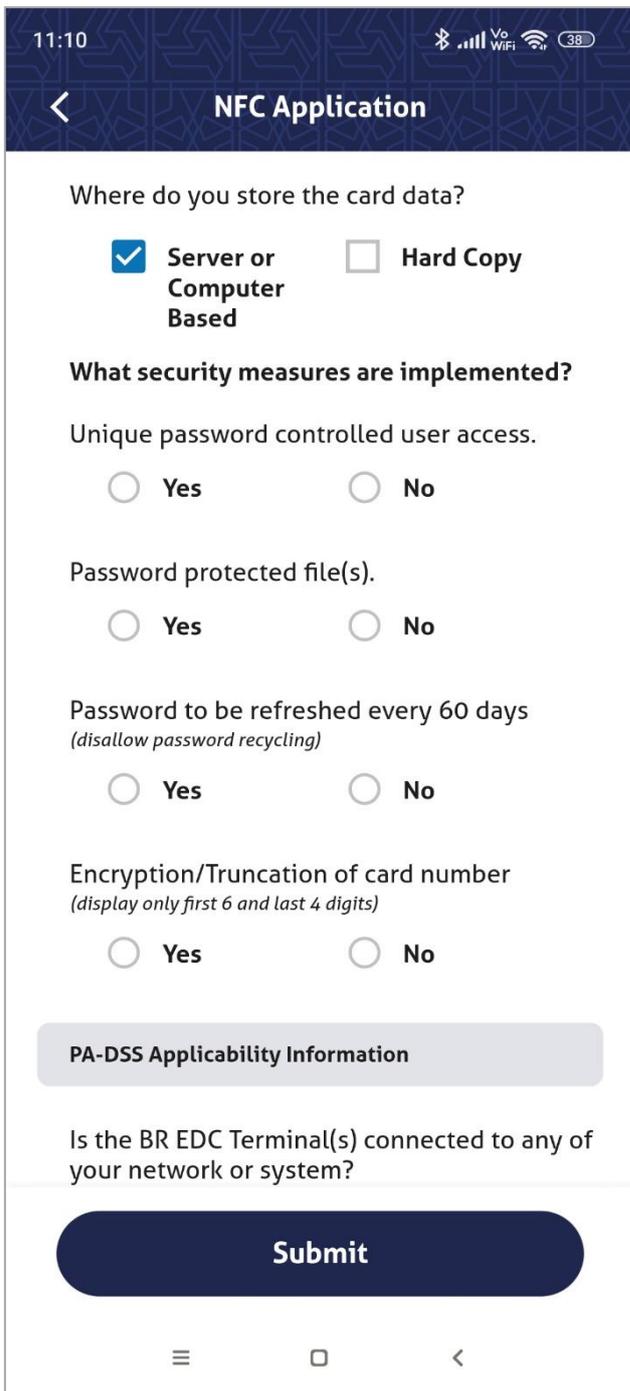
Image	Step by Step
	<h3 data-bbox="906 286 1034 331">Step 4</h3> <ol data-bbox="906 398 1399 936" style="list-style-type: none"> <li>1. Proceed to <b>Step 3 of 5: Supporting Documents.</b></li> <li>2. Select the preferred NFC Receiving Account (<i>Note: If any changes required for receiving account after submission, user need to contact bank admin.</i>)</li> <li>3. Upload the necessary supporting documents. To view the required documents, click "here" on <i>Click here for reference.</i> User can upload up to maximum of 25 documents.</li> <li>4. Once done, Click Submit.</li> </ol>

Image	Step by Step
	<h2 data-bbox="906 365 1034 409">Step 5</h2> <ol data-bbox="906 477 1380 936" style="list-style-type: none"> <li>Next, user will be redirected to <b>Step 4 of 5: Merchant Sales Information.</b></li> <li>User can skip this step if it's not related. Else, user need to fill up below field;             <ol data-bbox="959 712 1358 898" style="list-style-type: none"> <li>Projected or Proved Card Sales Per Month</li> <li>Current Acquiring Bank</li> <li>Duration with Previous Acquirer</li> </ol> </li> <li>Once done, Click Submit.</li> </ol>

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Image	Step by Step
 <p>11:10</p> <p>NFC Application</p> <p>STEP 5 of 5</p> <p><b>Card Data Storage &amp; Security</b></p> <p>Please provide the necessary details below to complete your NFC Application</p> <p><b>Card Data Security</b></p> <p>Do you store card data? *</p> <p><input checked="" type="radio"/> Yes <input type="radio"/> No</p> <p>What types of card data do you store? You can select multiple options</p> <p><input type="checkbox"/> Card Number <input type="checkbox"/> Expired Date <input type="checkbox"/> CVV</p> <p>Where do you store the card data?</p> <p><input type="checkbox"/> Server or Computer Based <input type="checkbox"/> Hard Copy</p> <p><b>PA-DSS Applicability Information</b></p> <p>Is the BR EDC Terminal(s) connected to any of your network or system?</p> <p><b>Submit</b></p>	<p><b>Step 6</b></p> <ol style="list-style-type: none"> <li>Next, <b>Step 5 of 5: Card Data Storage &amp; Security</b>. Note: If user is unsure about what to fill in, the Bank Admin will assist in completing this information during the approval process.</li> <li>The following questions will appear;             <ol style="list-style-type: none"> <li>Do you store card data? (Yes or No)</li> <li>Is the BR EDC Terminal(s) connected to any of your network/system (Yes or No)</li> <li>Do you swipe and/or key in the payment card on any other device (eg. Cash register machine) other than BR's EDC Terminal? (Yes or No)</li> </ol> </li> </ol> <p><b>If the answer is "Yes", few question appear;</b></p> <ol style="list-style-type: none"> <li>1) Storage Type (Server or Computer Based / Hard Copy)</li> <li>1.2) Data stored (Card Number, Expired Date, CVV)</li> </ol>

If user select "Server or Computer Based";



11:10

**NFC Application**

Where do you store the card data?

**Server or Computer Based**     **Hard Copy**

**What security measures are implemented?**

Unique password controlled user access.

**Yes**     **No**

Password protected file(s).

**Yes**     **No**

Password to be refreshed every 60 days  
*(disallow password recycling)*

**Yes**     **No**

Encryption/Truncation of card number  
*(display only first 6 and last 4 digits)*

**Yes**     **No**

**PA-DSS Applicability Information**

Is the BR EDC Terminal(s) connected to any of your network or system?

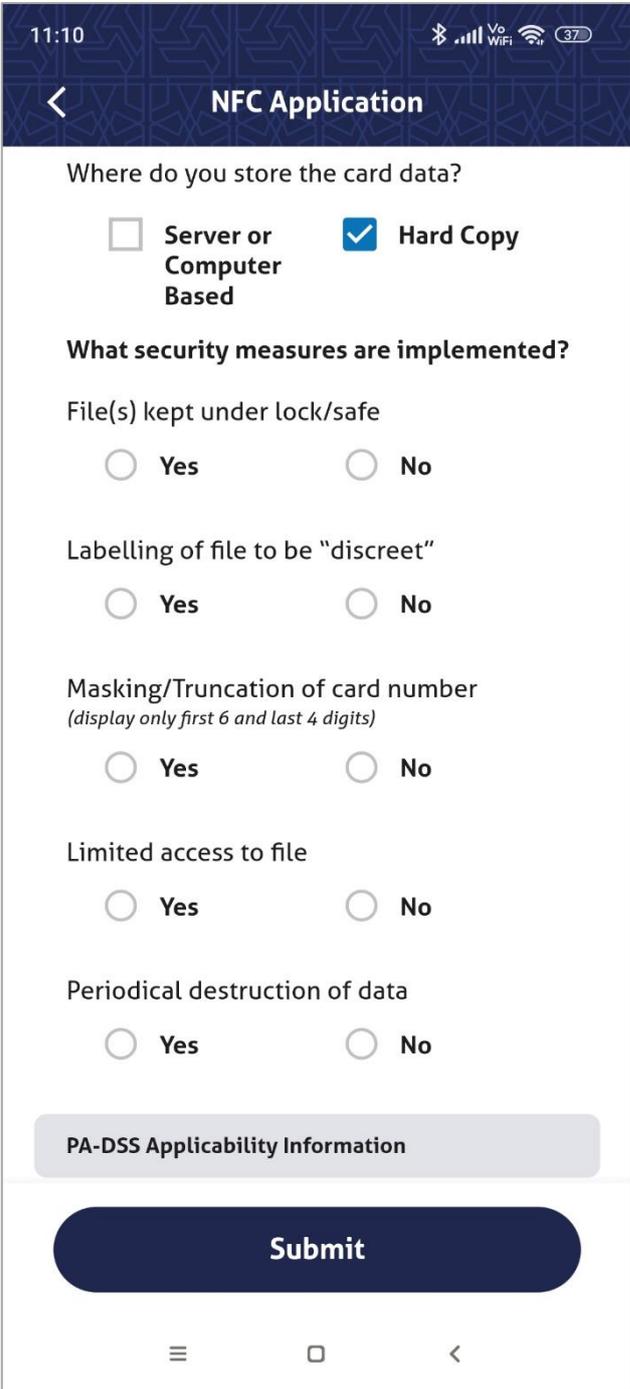
**Submit**

For 1.1, If user select "Server or Computer Based"; few questions appear;

- 1.1.1) Unique password-controlled user access *(Yes or No)*
- 1.1.2) Password protected file(s) *(Yes or No)*
- 1.1.3) Password to be refreshed every 60 days (disallow password recycling) *(Yes or No)*
- 1.1.4) Encryption/Truncation of card number (display only first 6 and last 4 digits) *(Yes or No)*

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If user select "Hard Copy";

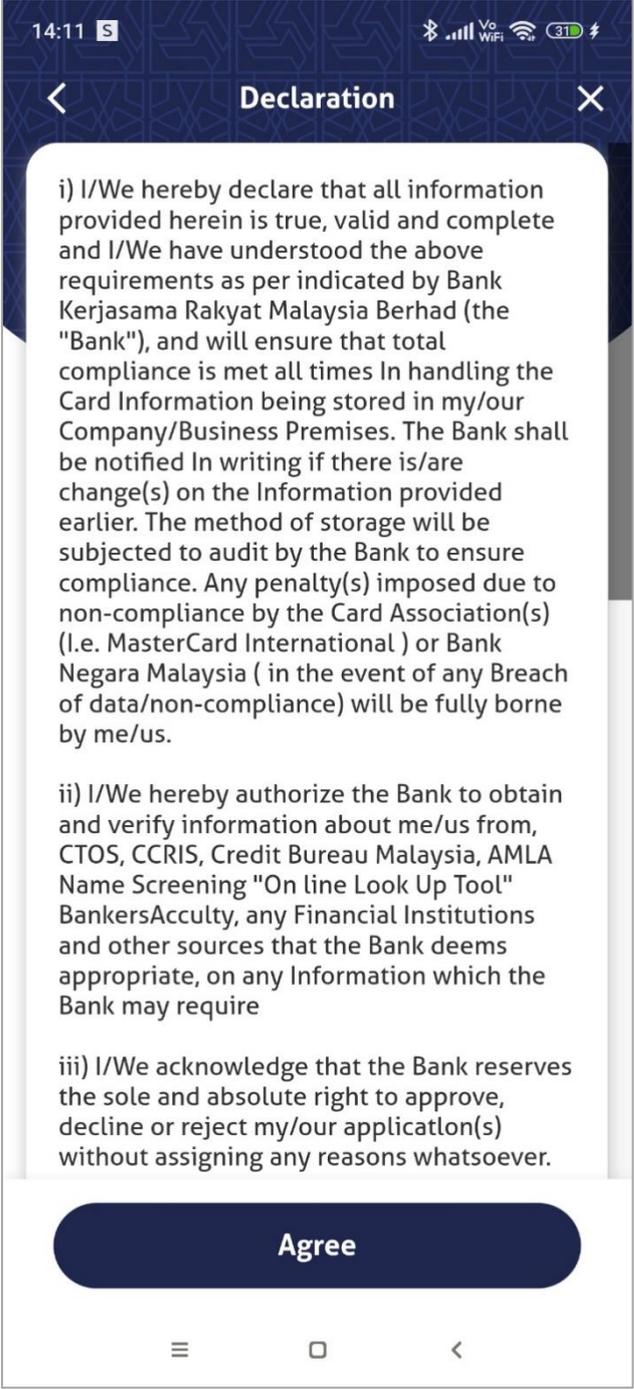


For 1.1, If user select "Hard Copy"; few questions appear;

- 1.1.5) File(s) kept under lock/safe *(Yes or No)*
- 1.1.6) Labelling of file to be "discreet" *(Yes or No)*
- 1.1.7) Masking/Truncation of card Number (display only first 6 and last 4 digits) *(Yes or No)*
- 1.1.8) Limited access to file *(Yes or No)*
- 1.1.9) Periodical destruction of data *(Yes or No)*

3. Once done, Click Submit.

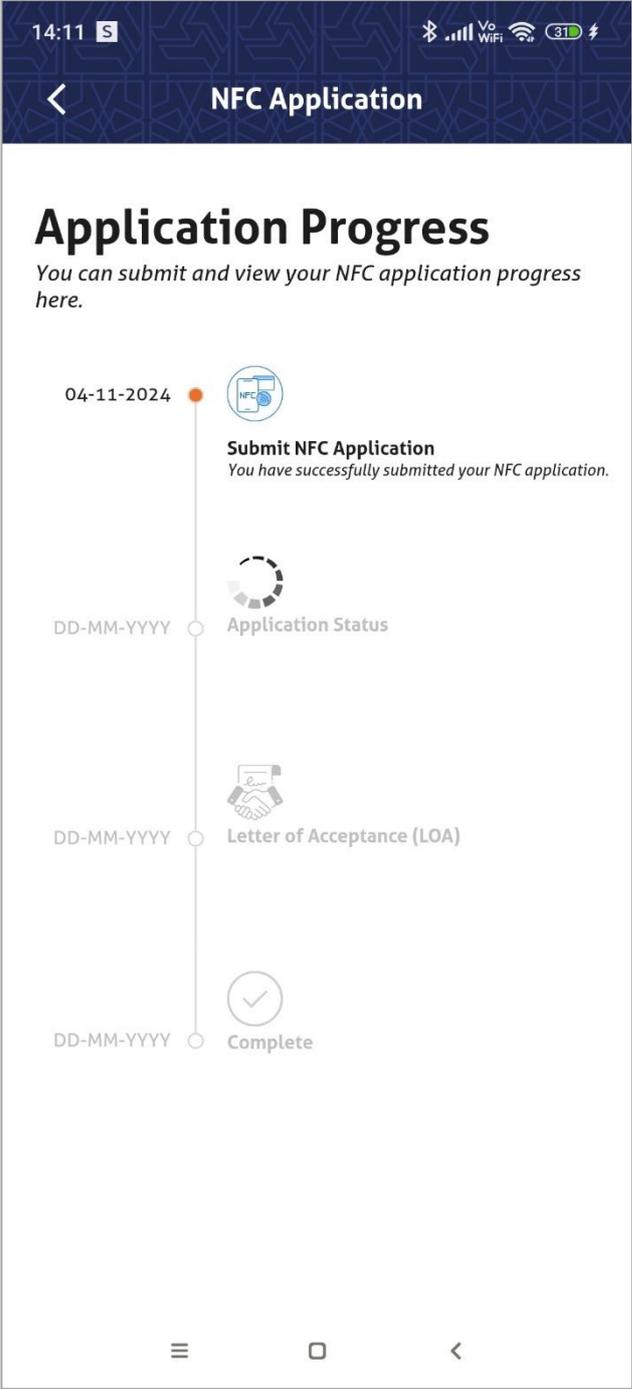
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Image	Step by Step
 <p>The screenshot shows a mobile application interface titled "Declaration". It contains three numbered points of declaration:</p> <ul style="list-style-type: none"> <li>i) I/We hereby declare that all information provided herein is true, valid and complete and I/We have understood the above requirements as per indicated by Bank Kerjasama Rakyat Malaysia Berhad (the "Bank"), and will ensure that total compliance is met all times In handling the Card Information being stored in my/our Company/Business Premises. The Bank shall be notified In writing if there is/are change(s) on the Information provided earlier. The method of storage will be subjected to audit by the Bank to ensure compliance. Any penalty(s) imposed due to non-compliance by the Card Association(s) (I.e. MasterCard International ) or Bank Negara Malaysia ( in the event of any Breach of data/non-compliance) will be fully borne by me/us.</li> <li>ii) I/We hereby authorize the Bank to obtain and verify information about me/us from, CTOS, CCRIS, Credit Bureau Malaysia, AMLA Name Screening "On line Look Up Tool" BankersAcculty, any Financial Institutions and other sources that the Bank deems appropriate, on any Information which the Bank may require</li> <li>iii) I/We acknowledge that the Bank reserves the sole and absolute right to approve, decline or reject my/our applicatlon(s) without assigning any reasons whatsoever.</li> </ul> <p>At the bottom of the screen is a large blue button labeled "Agree".</p>	<h2 data-bbox="906 282 1034 331">Step 7</h2> <p data-bbox="906 394 1374 506">Read the NFC Declaration carefully. Click "Agree" to proceed NFC application.</p>

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Image	Step by Step
	<h3>Step 8</h3> <p>System will prompt successful submit application.</p>

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Image	Step by Step
	<h2 data-bbox="906 282 1034 331">Step 9</h2> <p data-bbox="906 376 1374 488">On Application status, user will see the message <i>“You have successfully submitted your NFC Application”</i>.</p>

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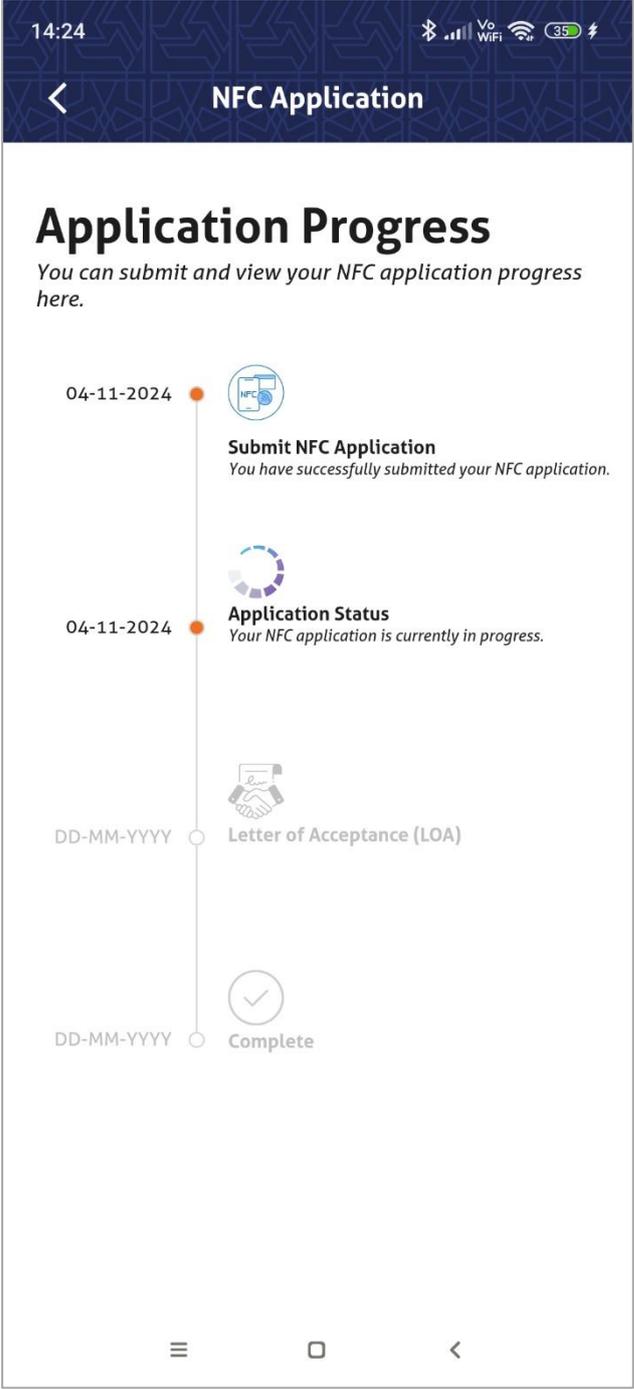
Image	Step by Step
	<h2 data-bbox="906 282 1059 331">Step 10</h2> <p data-bbox="906 376 1369 566">On Application status, user will see the message <i>“Your NFC application is in progress”</i> once bank admin begins processing the submitted application.</p>

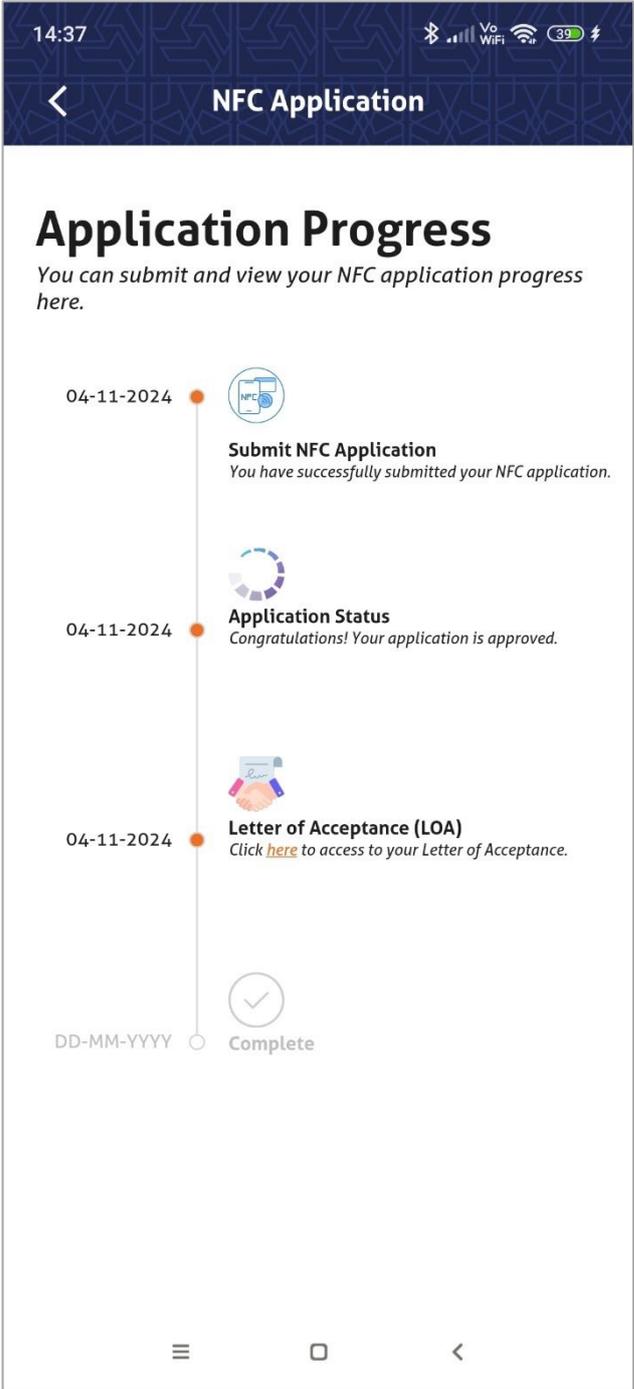
Image	Step by Step
	<h2 data-bbox="906 282 1058 331">Step 11</h2> <ol data-bbox="906 394 1385 972" style="list-style-type: none"> <li>1. After the application is approved, application status will change to 'Congratulations! Your application is approved.'</li> <li>2. At this stage, Letter of Acceptance (LOA) section will become accessible. User can download and upload their LOA in this section.</li> <li>3. Click on Letter of Acceptance (LOA) section to access the LOA section. <i>Note: This LOA will be expired within 30 days. User is advised to submit the signed LOA as soon as possible.</i></li> </ol>

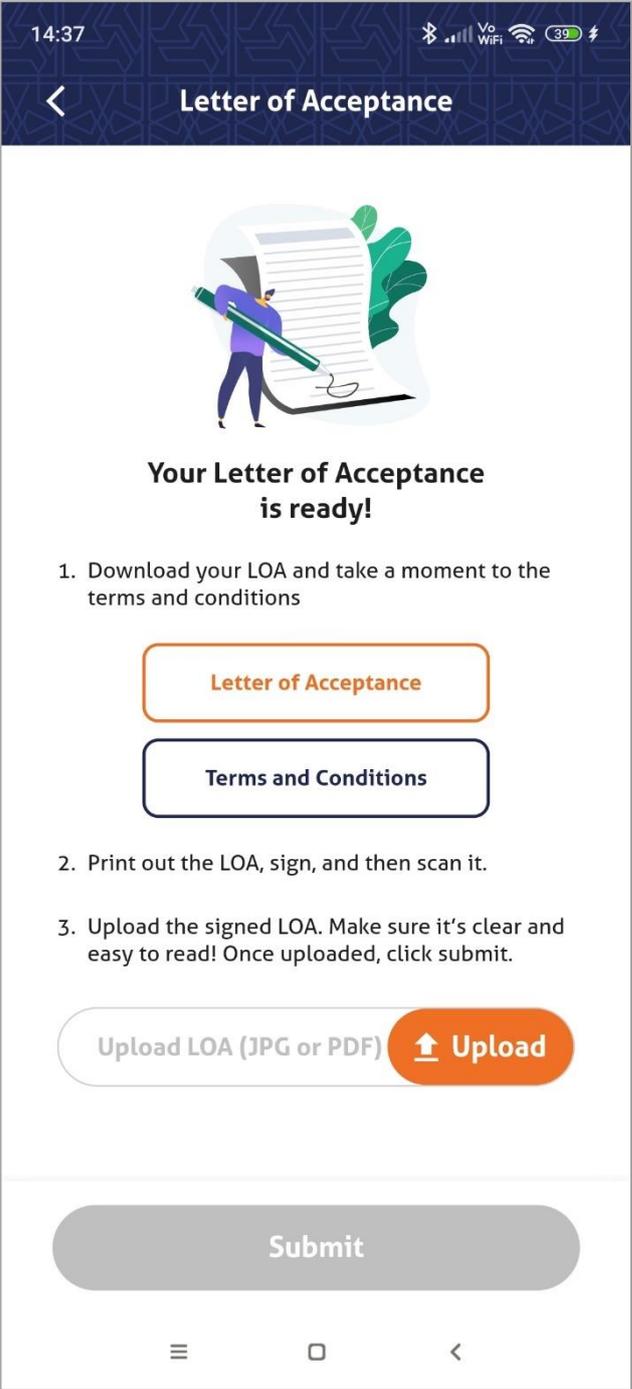
Image	Step by Step
	<h2 data-bbox="906 282 1059 331">Step 12</h2> <ol data-bbox="906 376 1385 680" style="list-style-type: none"> <li>1. Click on Letter of Acceptance Tab to view and download the LOA.</li> <li>2. User is required to print and signed the LOA (Wet Signature). <i>Definition: Wet Signature means signature made an imprint on a physical piece of paper.</i></li> </ol>

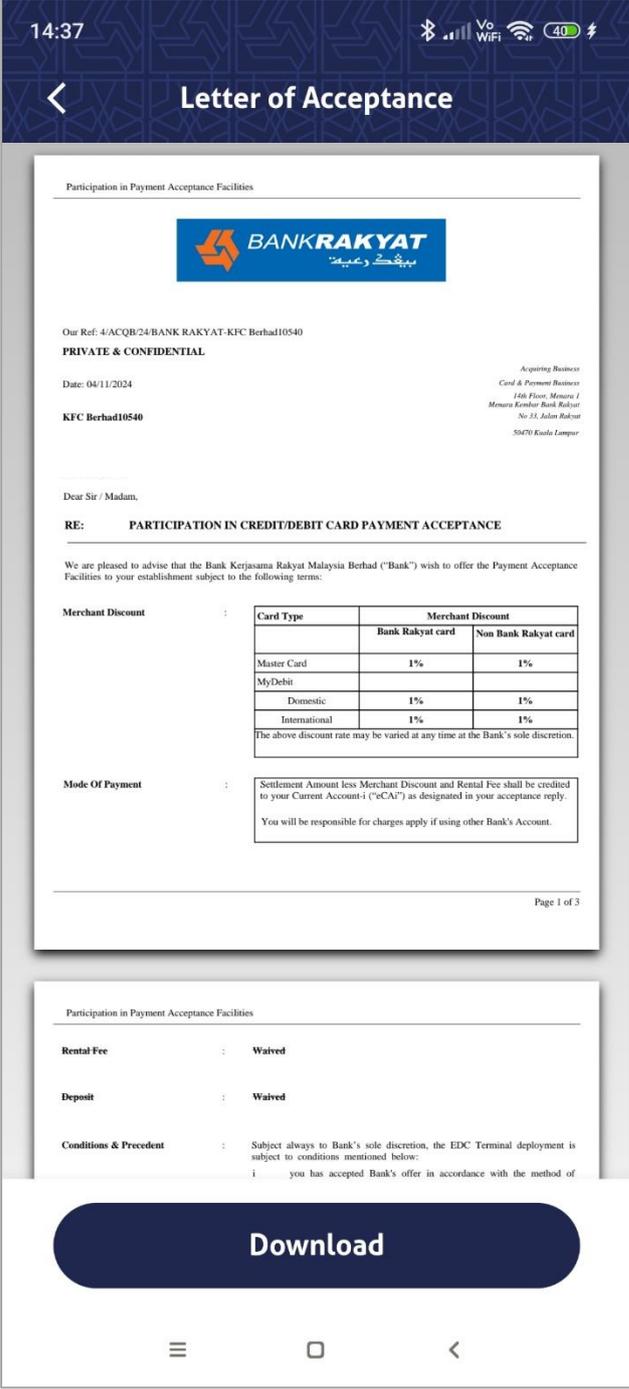
Image	Step by Step
	<h2 style="margin: 0;">Step 13</h2> <ol style="list-style-type: none"> <li>1. Click on Download button to download the Letter of Acceptance.</li> </ol>

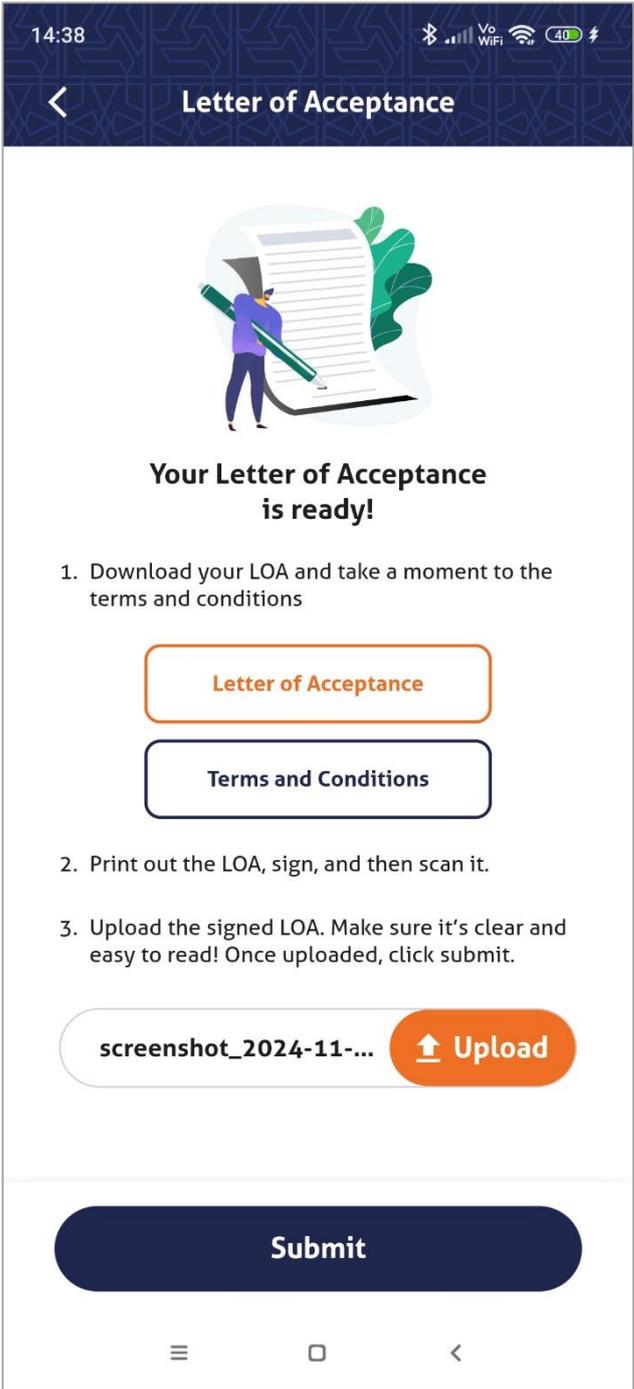
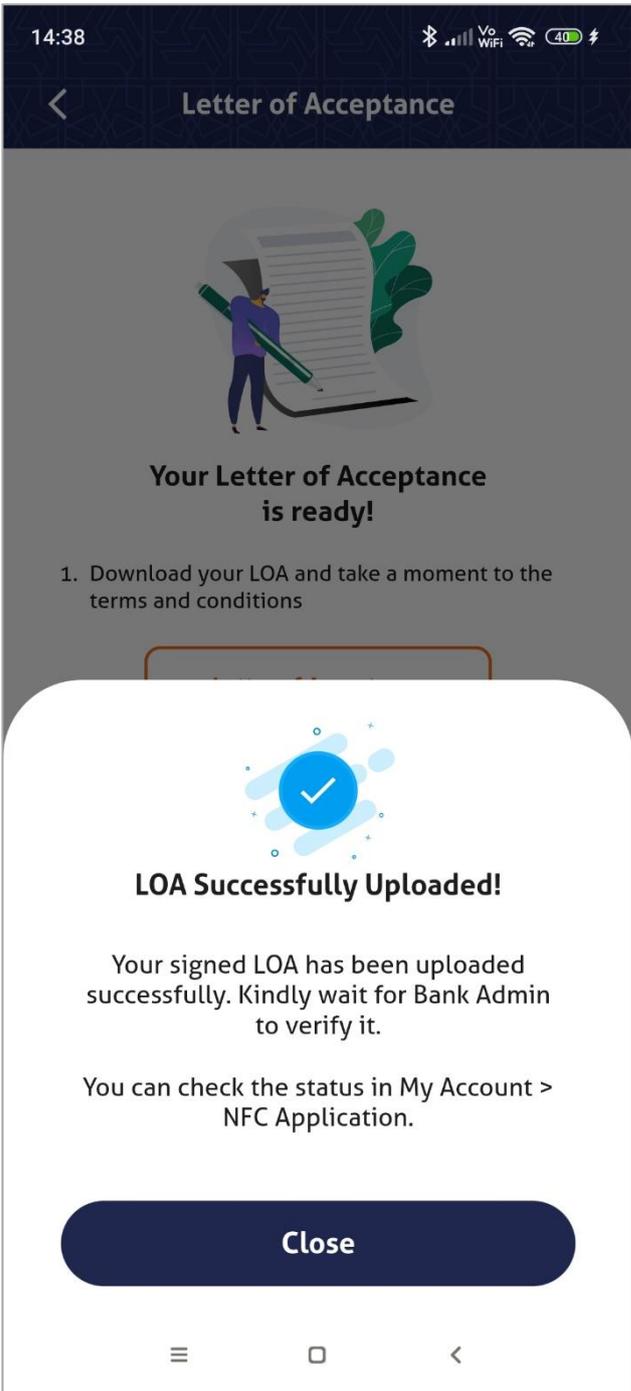
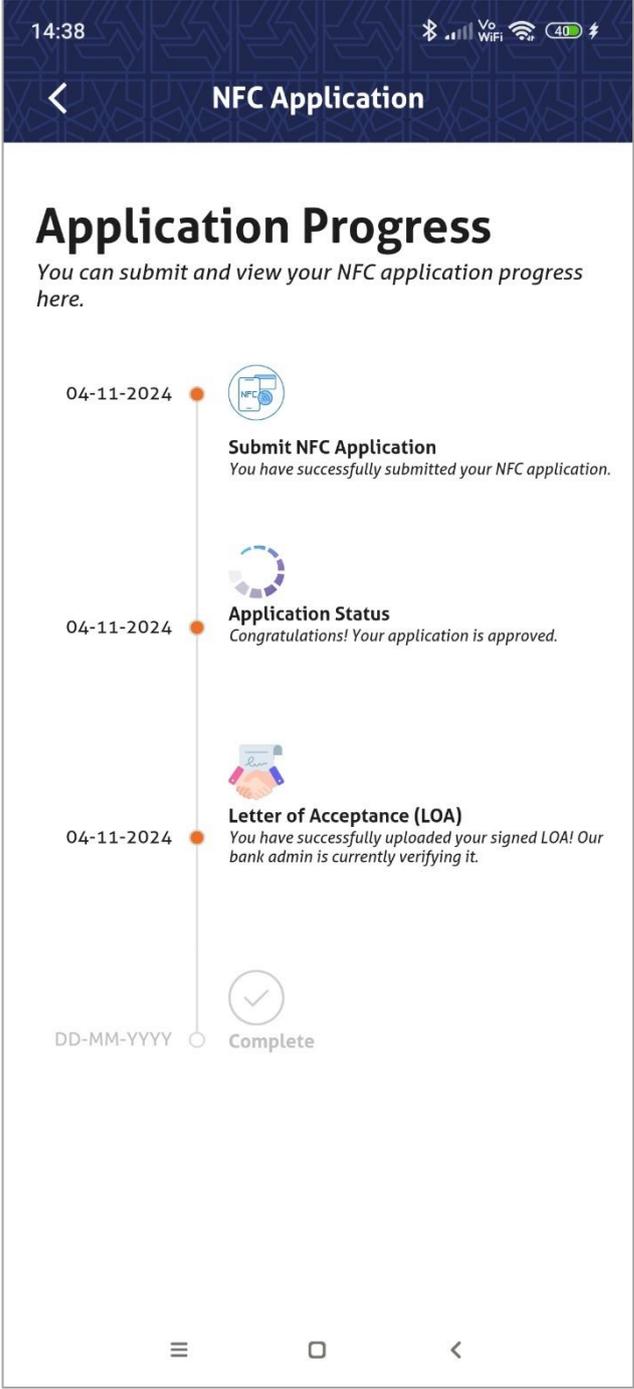
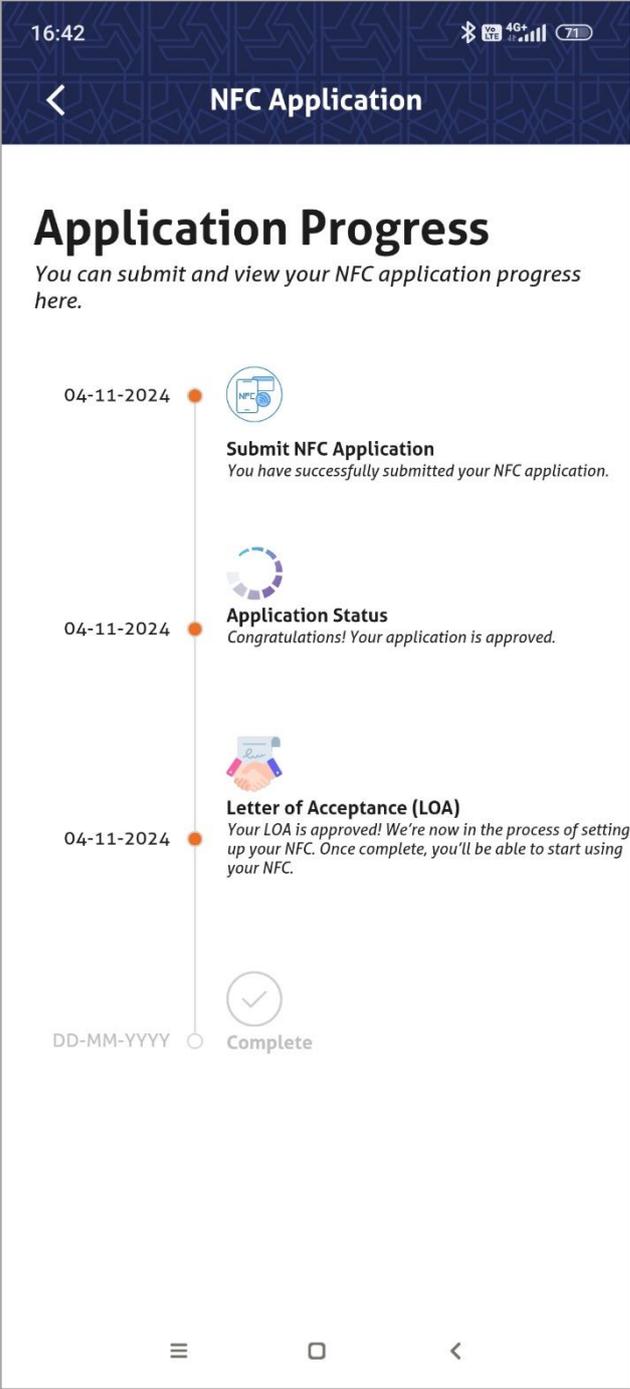
Image	Step by Step
	<h2 data-bbox="906 282 1059 327">Step 14</h2> <ol data-bbox="906 376 1374 680" style="list-style-type: none"> <li>1. Once the LOA is signed, manager need to scan the signed LOA.</li> <li>2. To upload, Click on <i>Upload LOA (JPG or PDF)</i> field and select the file on the mobile device folder.</li> <li>3. Click submit to submit the signed LOA.</li> </ol>

Image	Step by Step
	<h2 data-bbox="906 282 1058 331">Step 15</h2> <p data-bbox="906 374 1350 450">Message indicating the successful upload LOA will be prompted.</p>

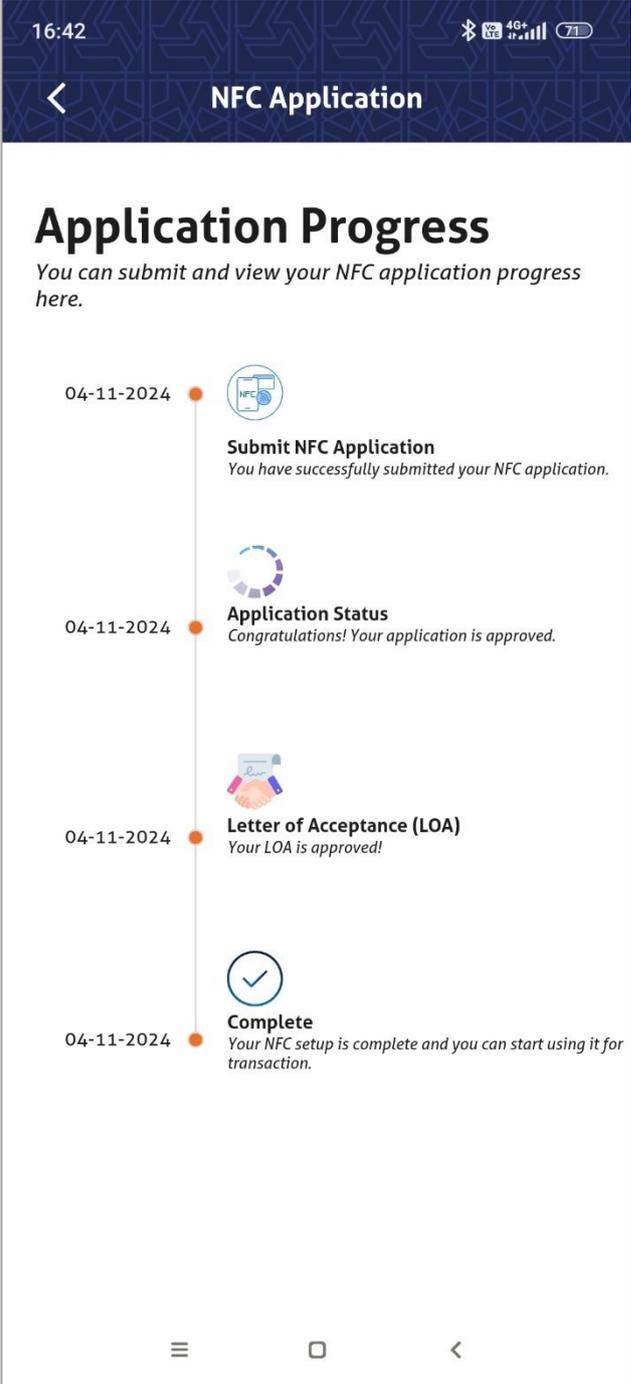
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Image	Step by Step
	<h2 data-bbox="906 282 1059 331">Step 16</h2> <p data-bbox="906 376 1377 566">On NFC Application Progress Page, the message will be updated to <i>“You have successfully uploaded your signed LOA! Our bank admin is currently verifying it.”</i></p>

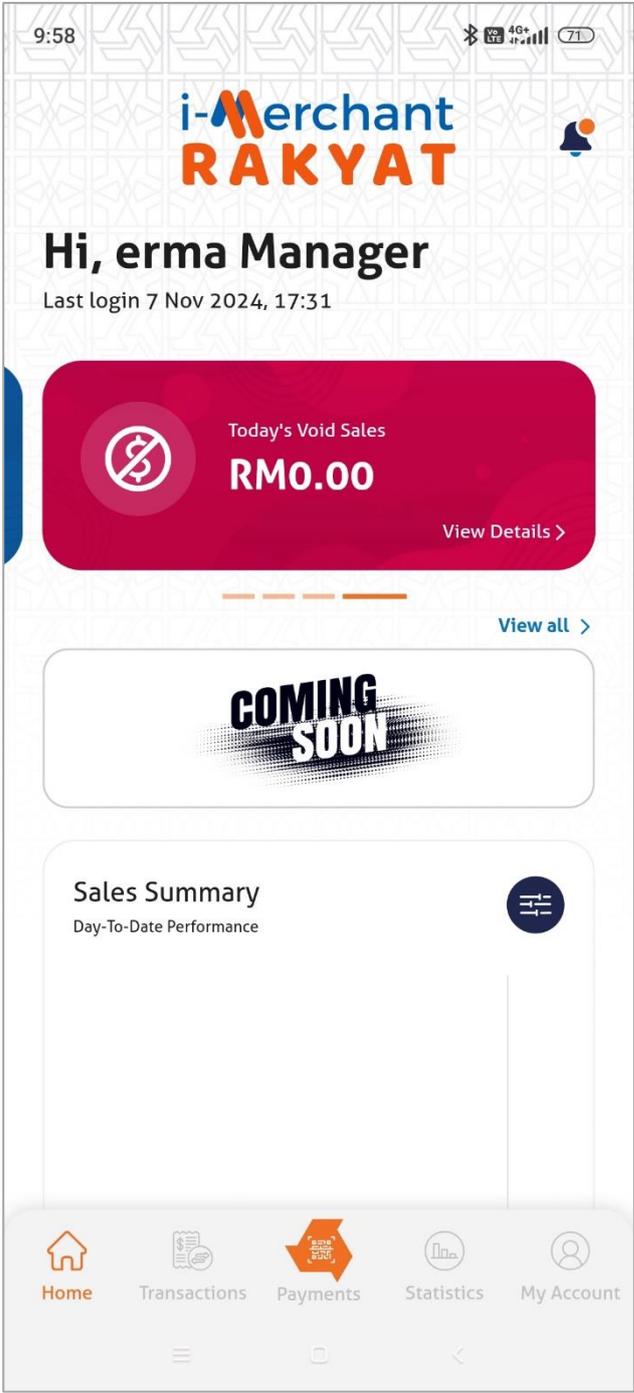
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Image	Step by Step
	<h2 data-bbox="906 282 1058 331">Step 17</h2> <p data-bbox="906 376 1377 600">Once Bank Admin has approved the uploaded LOA, the message will be updated to <i>“Your LOA is approved! We're now in the process of setting up your NFC. Once complete, you'll be able to start using your NFC”</i></p>

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Image	Step by Step
	<h2 data-bbox="906 282 1059 327">Step 18</h2> <ol data-bbox="906 376 1391 640" style="list-style-type: none"> <li>1. Upon completion of NFC setup, the message is updated to "Your NFC setup is complete and you can start using it for transaction"</li> <li>2. During this time, all NFC related features will be enabled for manager.</li> </ol>

## 7.2 Dashboard

Image	Step by Step
	<p><b>Step 1</b></p> <ol style="list-style-type: none"> <li>1. On dashboard page, user can see the additional 4<sup>th</sup> box for “Today’s Void Sales”</li> </ol>

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### 7.3 Normal Sales

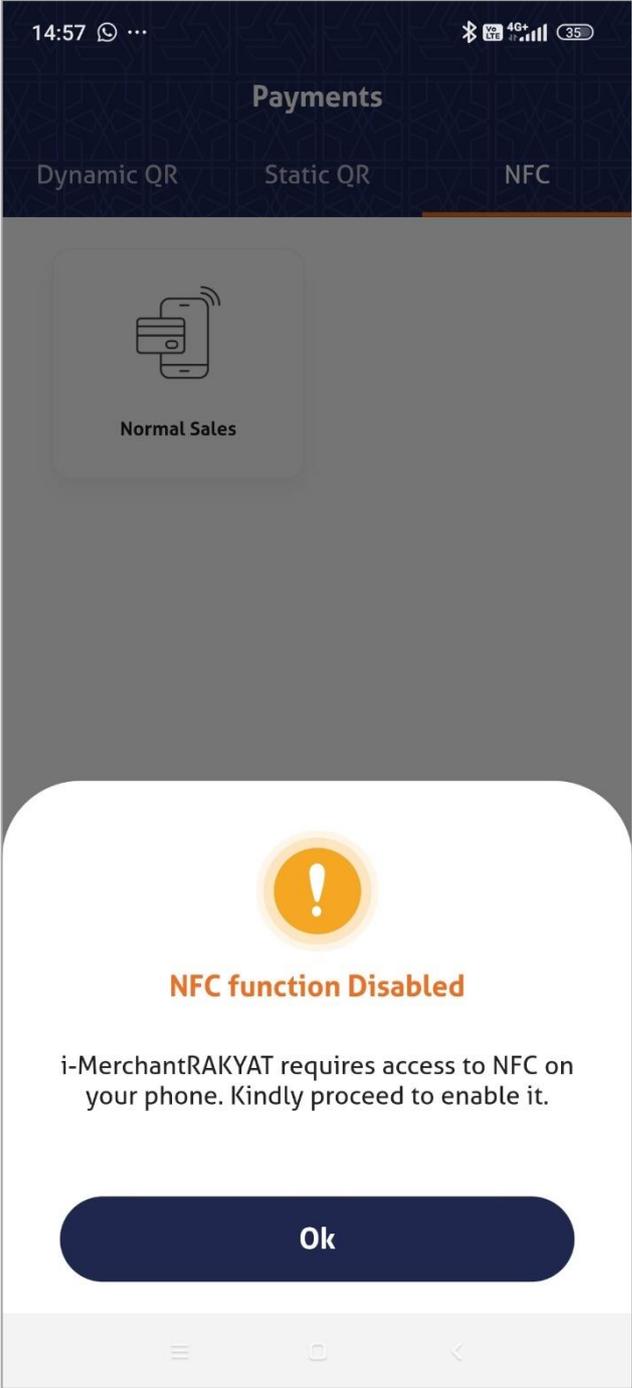
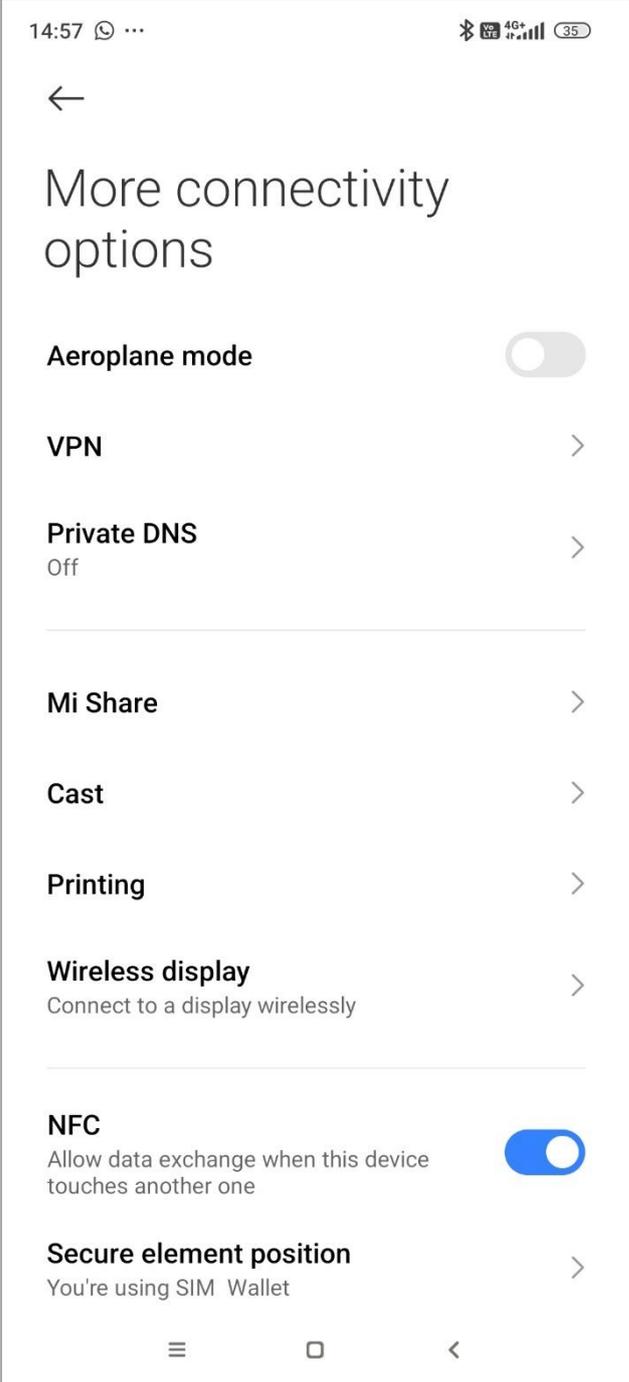
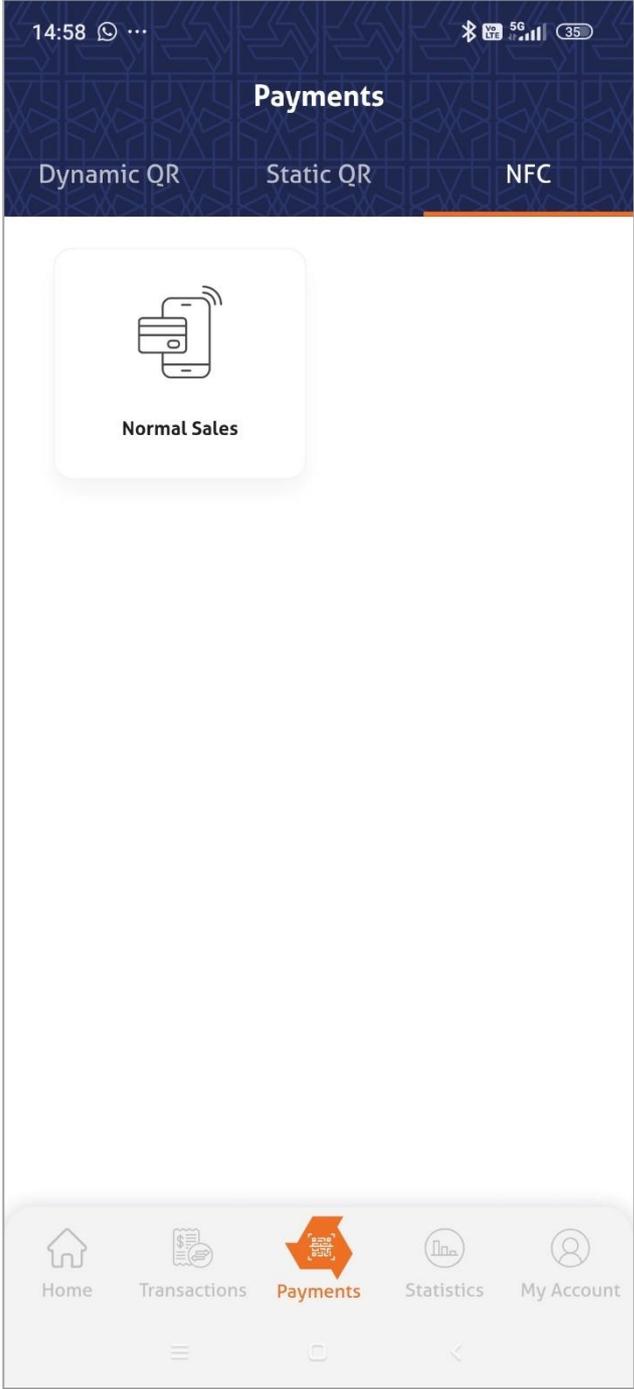
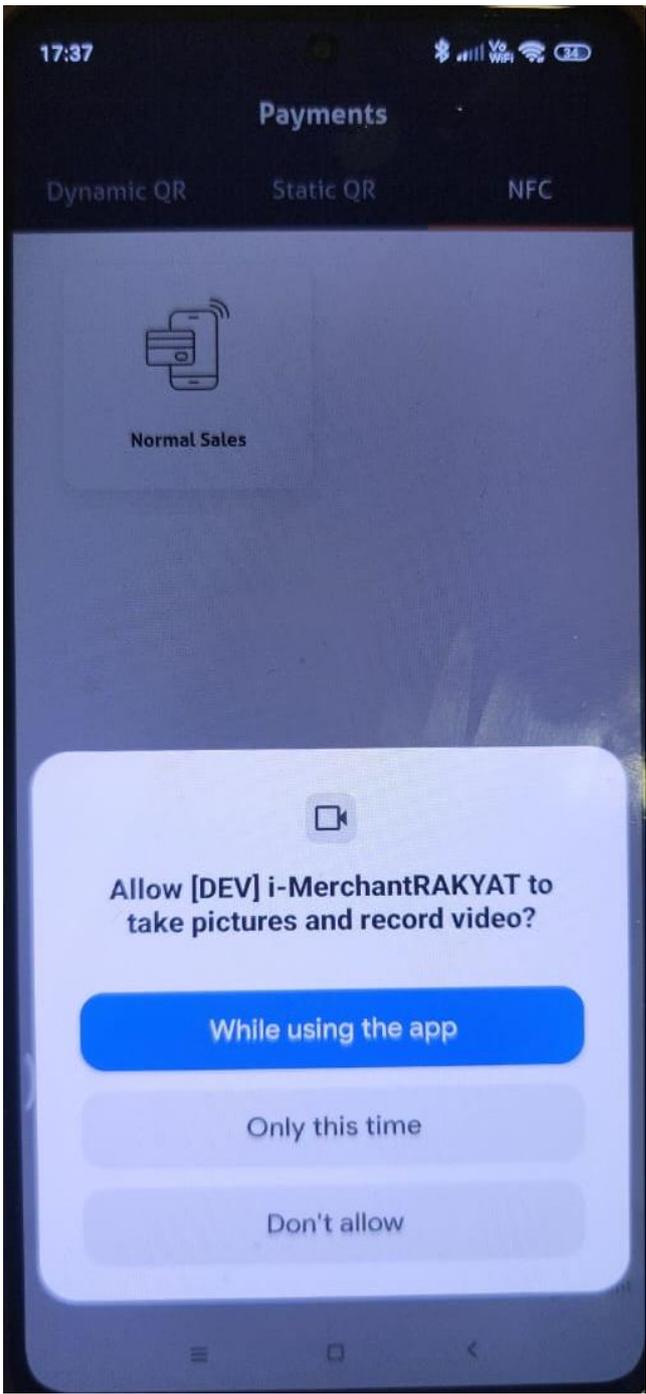
Image	Step by Step
	<p><b>Step 1</b></p> <ol style="list-style-type: none"> <li>1. Go to Payments and Select NFC.</li> <li>2. If the NFC feature is disabled, a message will prompt the user to enable it.</li> </ol>

Image	Step by Step
	<h3>Step 2</h3> <ol style="list-style-type: none"> <li>1. By clicking "Ok," the user will be directed to their phone's NFC settings."</li> <li>2. The user needs to enable NFC, then return to the i-MerchantRAKYAT app to proceed with the payment process.</li> </ol> <p>Note : Step 2 – 9 require Android NFC mobile device, with minimum OS 11 and above.</p>

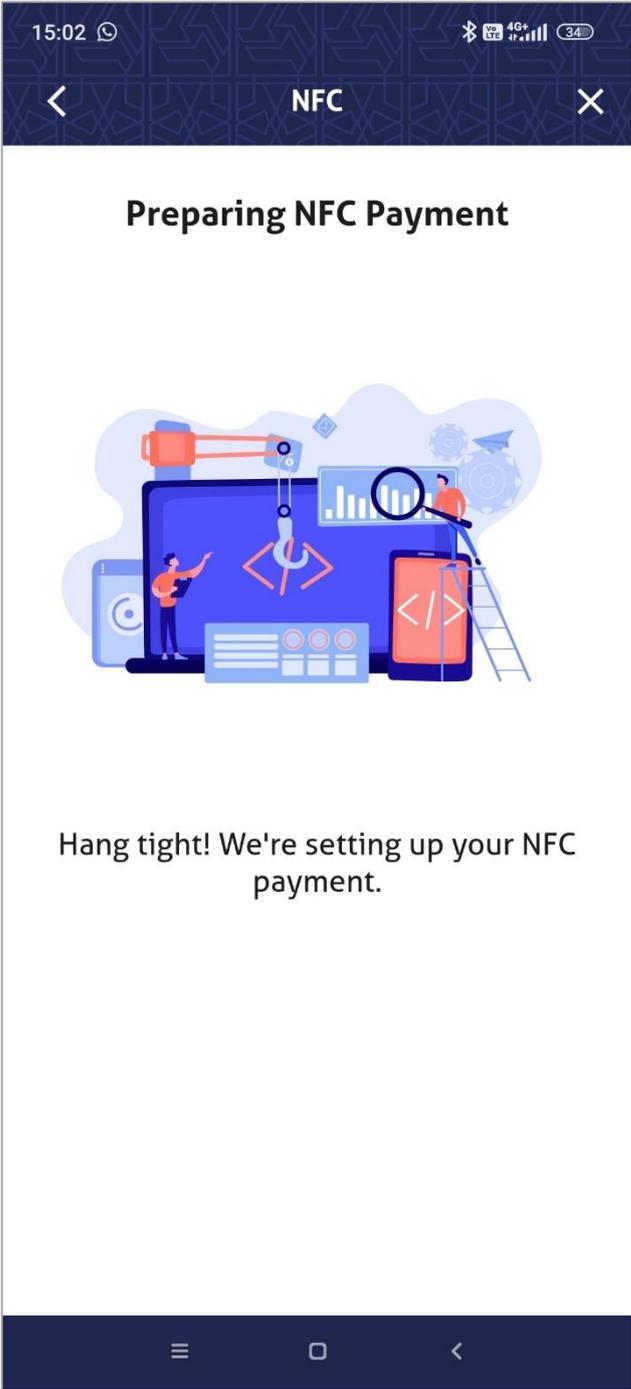
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Image	Step by Step
 <p>The screenshot shows the 'Payments' section of the app. At the top, there are three options: 'Dynamic QR', 'Static QR', and 'NFC'. Below these is a large button labeled 'Normal Sales' with an icon of two smartphones. At the bottom, there is a navigation bar with icons for 'Home', 'Transactions', 'Payments' (highlighted), 'Statistics', and 'My Account'.</p>	<h3>Step 3</h3> <p>Select 'Normal Sales' and grant camera access.</p>

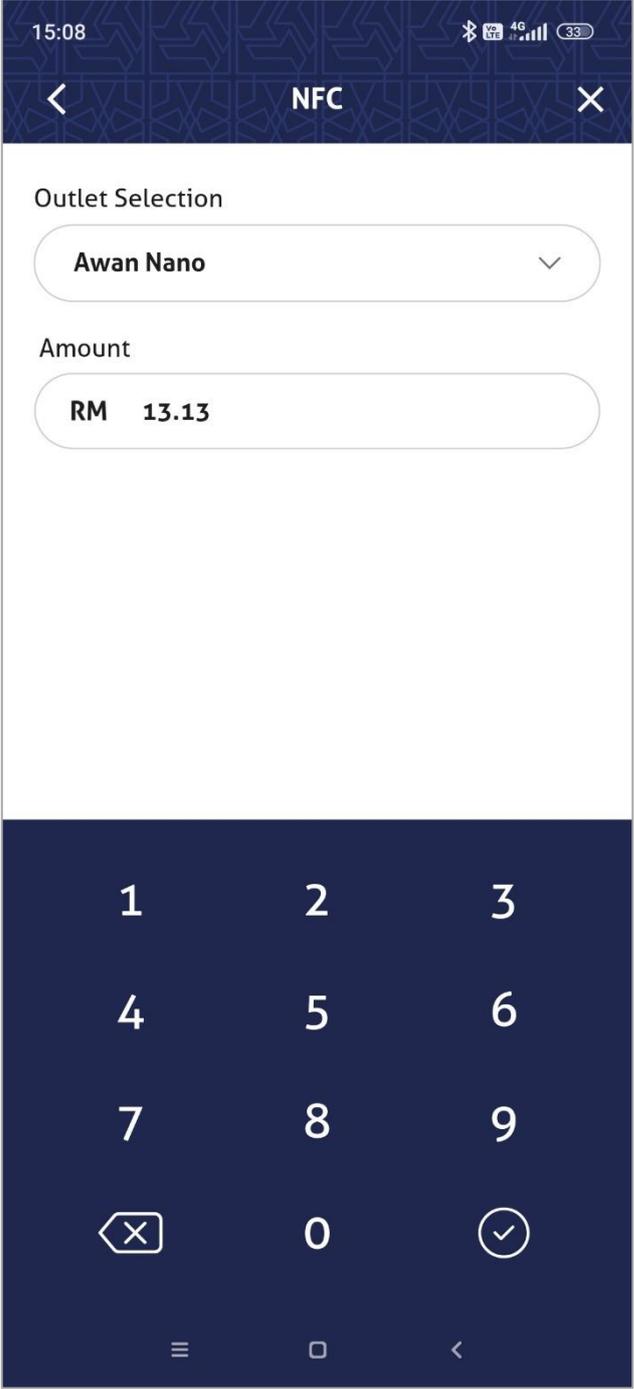
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Image	Step by Step
	<h3>Step 4</h3> <ol style="list-style-type: none"> <li>1. A prompt for camera access will appear.</li> <li>2. Grant permission for camera access.</li> </ol>

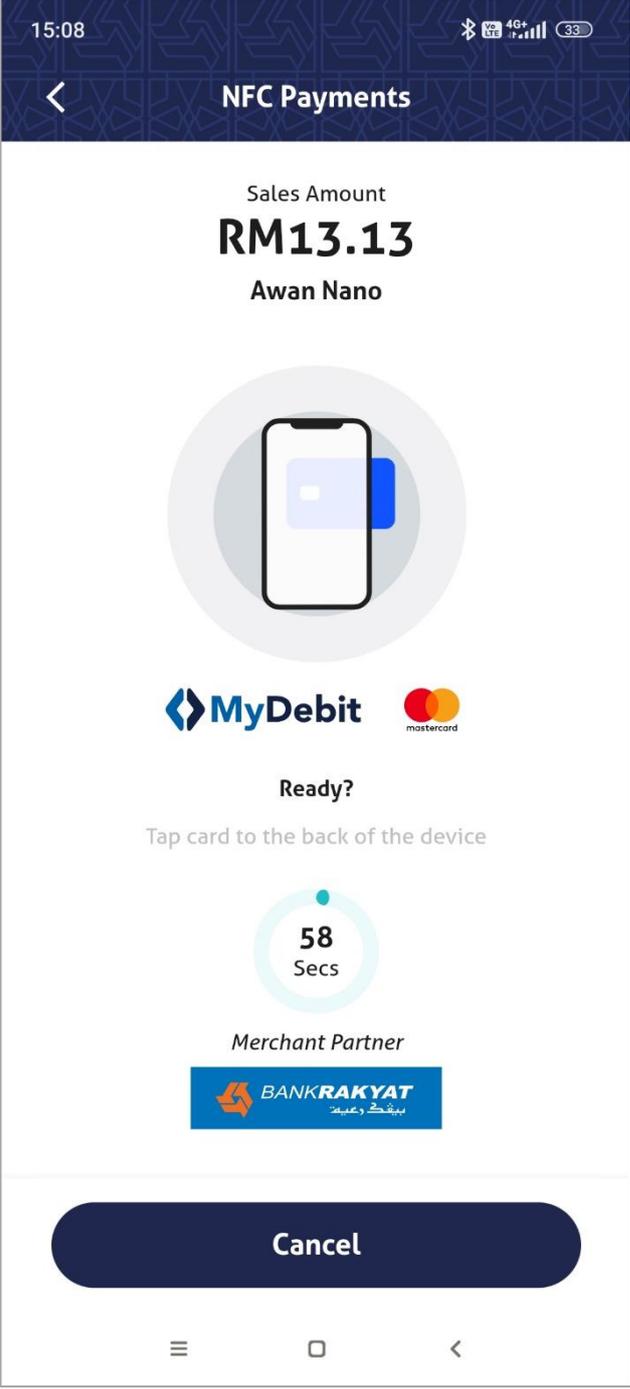
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Image	Step by Step
	<h2 data-bbox="906 282 1034 331">Step 5</h2> <p data-bbox="906 394 1390 506">The system will begin setting up NFC and direct the user to the payment screen once it's ready.</p>

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Image	Step by Step
	<h3 data-bbox="906 282 1034 327">Step 6</h3> <ol data-bbox="906 394 1369 506" style="list-style-type: none"> <li>1. Select outlet and enter amount equal or lesser than RM250.00</li> <li>2. Click on Tick icon.</li> </ol>

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Image	Step by Step
	<h3 data-bbox="906 282 1034 327">Step 7</h3> <ol data-bbox="906 394 1391 584" style="list-style-type: none"> <li>1. User will be directed to tap card screen.</li> <li>2. Tap the payment card at the back (where the NFC chip is available) of mobile device.</li> </ol> <p data-bbox="906 667 986 701">Note:</p> <ol data-bbox="906 707 1391 891" style="list-style-type: none"> <li>i. Only MasterCard and MyDebit card types are accepted for payment.</li> <li>ii. Transactions must be RM250 or less.</li> </ol>

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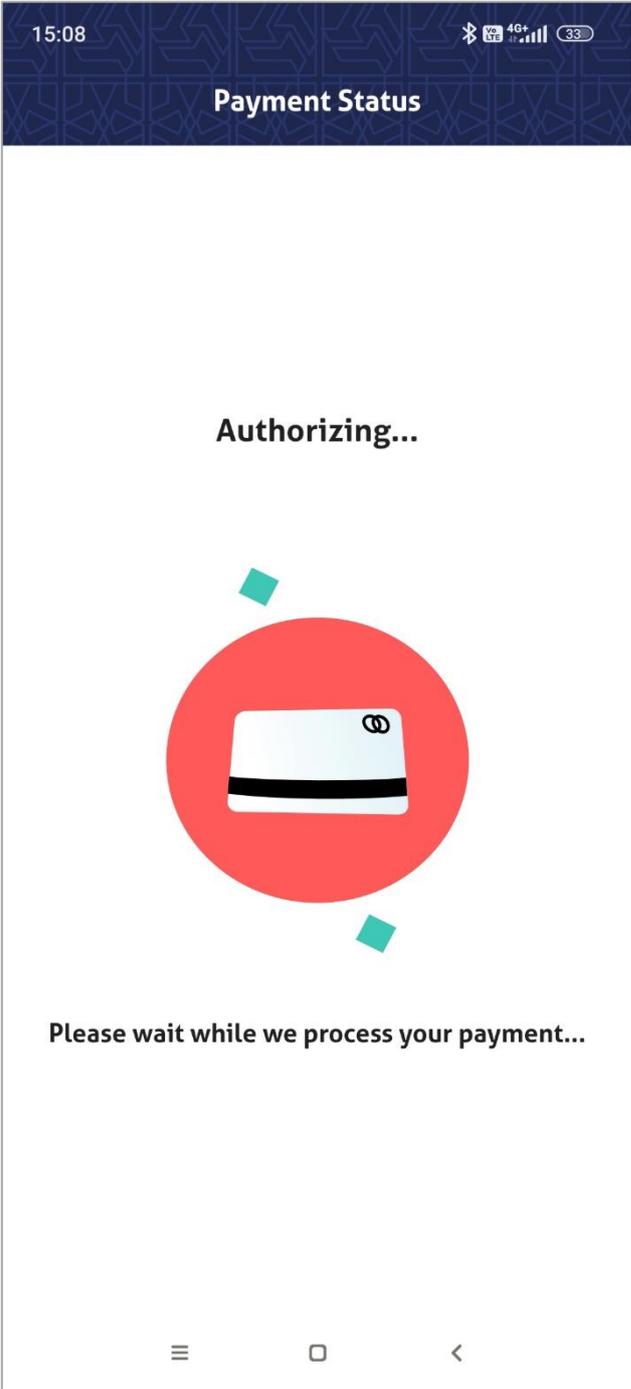
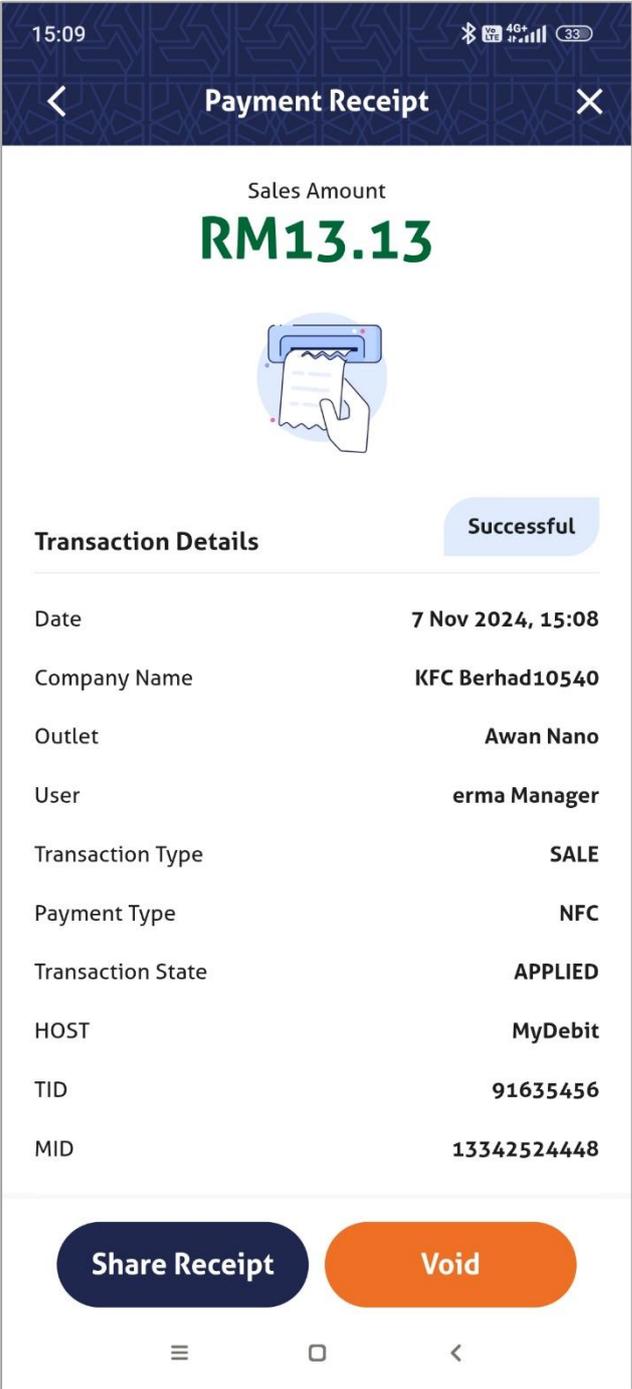
Image	Step by Step
 <p>The screenshot shows a mobile app interface. At the top, the status bar displays the time 15:08, Bluetooth, 4G+ signal, and a battery level of 33%. Below the status bar is a dark blue header with the text 'Payment Status'. The main content area is white and features the text 'Authorizing...' in bold black font. Below this text is a large red circle containing a white icon of a payment card with a black stripe and a small 'S' logo. Two small teal squares are positioned above and below the card icon. At the bottom of the screen, the text 'Please wait while we process your payment...' is displayed. The bottom navigation bar shows three icons: a hamburger menu, a square, and a left-pointing arrow.</p>	<h2 data-bbox="906 282 1034 331">Step 8</h2> <p data-bbox="906 394 1390 506">Hold the payment card at the back of the mobile device until the screen change to Authorising.</p>

Image	Step by Step
	<h2 data-bbox="906 282 1034 331">Step 9</h2> <p data-bbox="906 394 1390 506">Upon successful completion, the user will be redirected to the payment receipt.</p>

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### 7.4 Void

Image	Step by Step
	<p><b>Step 1</b></p> <p>Navigate to the Sales tab and choose the transaction that needs to be voided.</p>

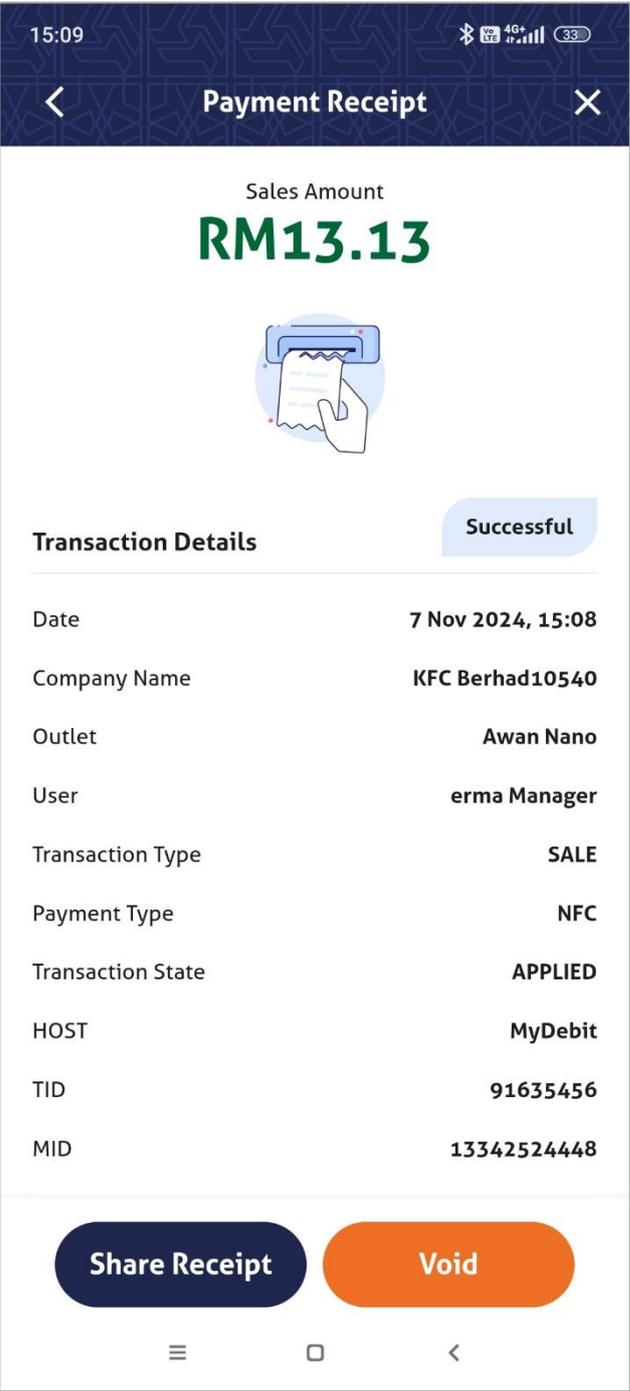
Image	Step by Step
 <p>The screenshot displays a mobile application interface for a payment receipt. At the top, the status bar shows the time 15:09, Bluetooth, 4G+ signal, and a battery level of 33%. The app header includes a back arrow, the title 'Payment Receipt', and a close 'X' icon. The main content area features the sales amount 'RM13.13' in large green text, accompanied by an illustration of a hand holding a receipt. Below this is a 'Transaction Details' section with a 'Successful' status indicator. The details include: Date (7 Nov 2024, 15:08), Company Name (KFC Berhad10540), Outlet (Awan Nano), User (erma Manager), Transaction Type (SALE), Payment Type (NFC), Transaction State (APPLIED), HOST (MyDebit), TID (91635456), and MID (13342524448). At the bottom, there are two prominent buttons: 'Share Receipt' in a dark blue rounded rectangle and 'Void' in an orange rounded rectangle. The bottom navigation bar shows standard Android icons: a hamburger menu, a square, and a back arrow.</p>	<h2 data-bbox="906 342 1034 387">Step 2</h2> <ol data-bbox="906 454 1390 678" style="list-style-type: none"> <li>1. Only with successful NFC payment, the void button will be available.</li> <li>2. Click on the void button to proceed on cancelling the transaction.</li> </ol>

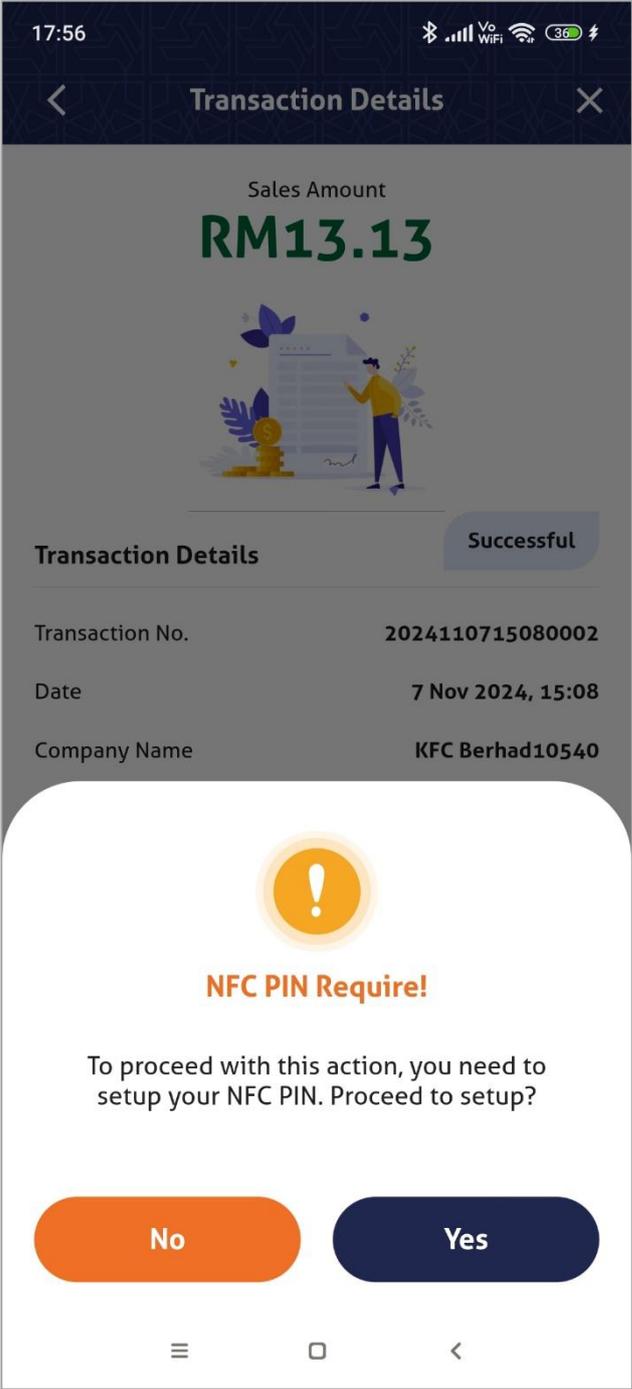
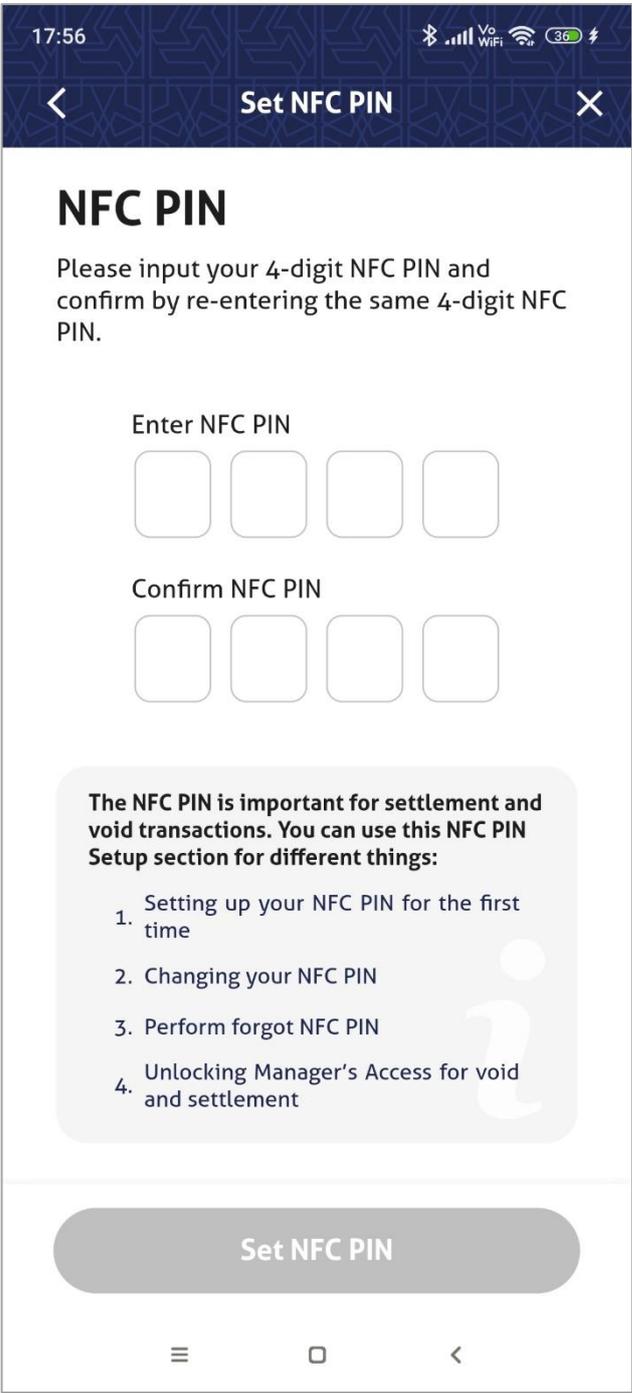
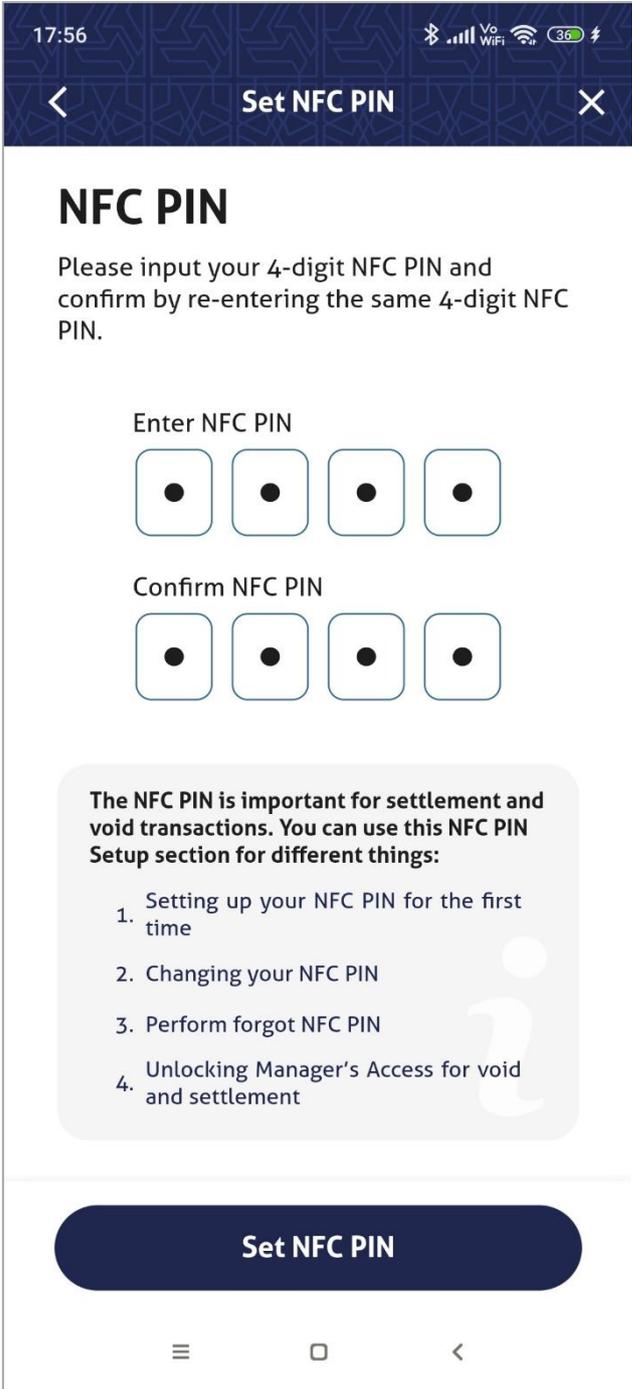
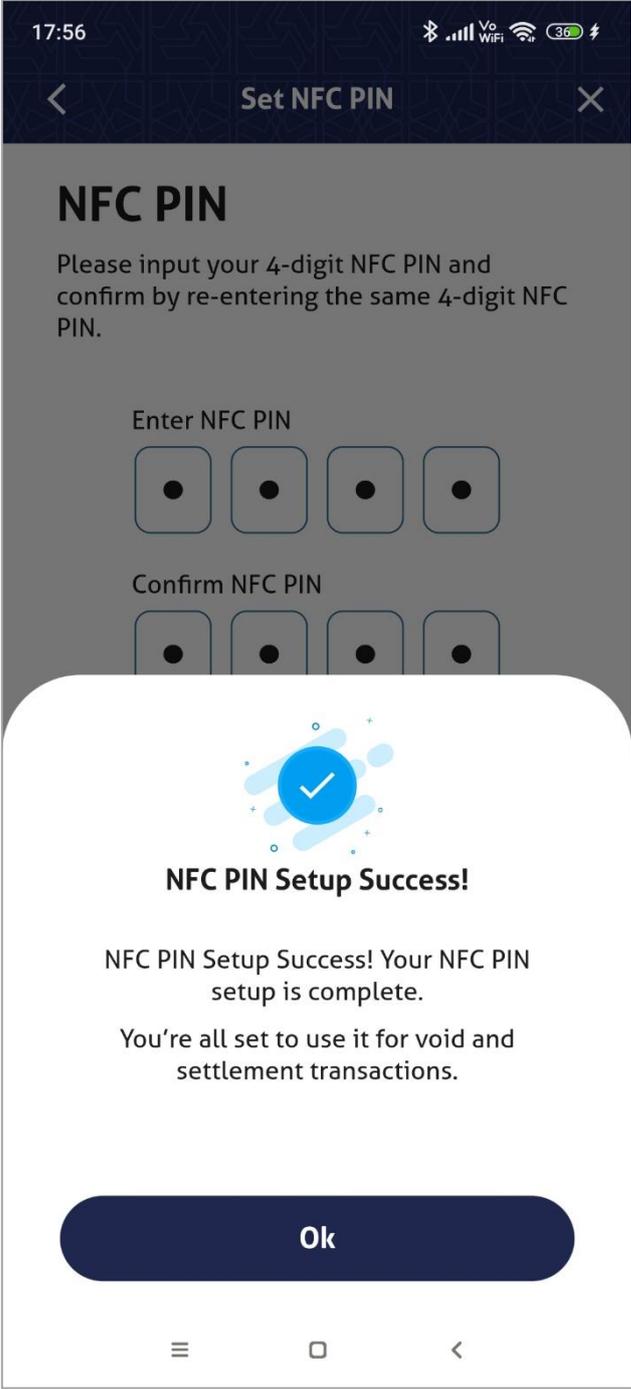
Image	Step by Step
 <p>The screenshot shows the 'Transaction Details' screen with a sales amount of RM13.13. Below the details, a 'Successful' status is shown. A pop-up dialog box titled 'NFC PIN Require!' is displayed, asking the user to proceed with the action by setting up their NFC PIN. The dialog has 'No' and 'Yes' buttons.</p>	<h3>Step 3</h3> <ol style="list-style-type: none"> <li>1. If the NFC PIN has not been set up yet, the system will prompt the user to set it up before allowing the transaction to be voided.</li> <li>2. Click 'Yes' to proceed with the NFC PIN setup.</li> </ol>

Image	Step by Step
	<h2 data-bbox="906 282 1034 327">Step 4</h2> <ol data-bbox="906 394 1342 461" style="list-style-type: none"> <li>The user will be redirected to the Set NFC PIN screen.</li> </ol> <p data-bbox="954 472 1342 584"><i>Note: This screen can also be accessed by navigating to My Account &gt; Security &gt; NFC PIN.</i></p>

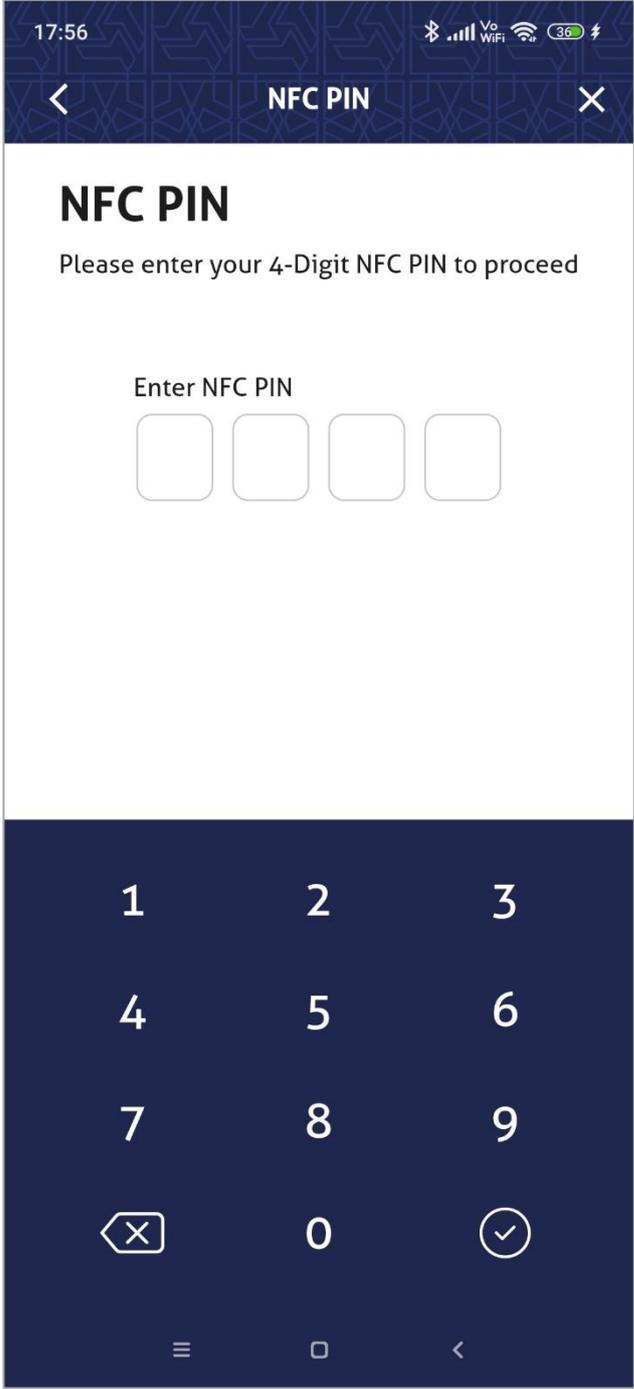
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Image	Step by Step
	<h2 data-bbox="906 282 1034 327">Step 5</h2> <ol data-bbox="906 394 1342 539" style="list-style-type: none"> <li>1. Enter the 4-digit NFC PIN and Confirm NFC PIN. Once done, click on “Set NFC PIN” to save the NFC PIN.</li> </ol> <p data-bbox="954 551 1382 813"><i>Note: This PIN can only be set by manager and will be used by all users (Manager and Cashier) under the same merchant. Therefore, the manager will need to inform their cashier of the NFC PIN.</i></p>

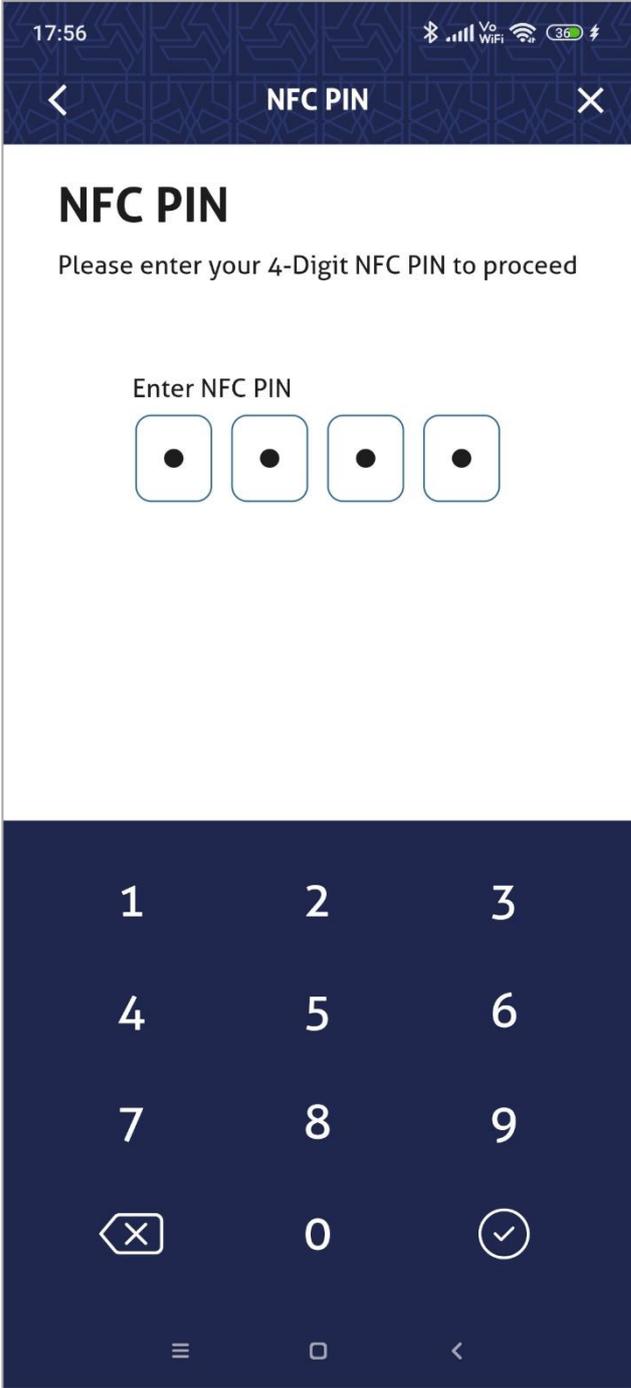
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Image	Step by Step
 <p>The screenshot shows a mobile app interface for setting an NFC PIN. At the top, the status bar shows the time 17:56, signal strength, VoWiFi, and a 36% battery level. The app title is 'Set NFC PIN'. Below the title, there's a section for 'NFC PIN' with instructions: 'Please input your 4-digit NFC PIN and confirm by re-entering the same 4-digit NFC PIN.' There are two input fields, 'Enter NFC PIN' and 'Confirm NFC PIN', each with four circular buttons. A large white modal box is overlaid on the bottom half of the screen, displaying a blue checkmark icon and the text: 'NFC PIN Setup Success! NFC PIN Setup Success! Your NFC PIN setup is complete. You're all set to use it for void and settlement transactions.' At the bottom of the modal is a dark blue 'Ok' button. The bottom of the screen shows standard Android navigation icons.</p>	<h2>Step 6</h2> <ol style="list-style-type: none"> <li>1. If the PIN is set up successfully, the system will display a message confirming the NFC PIN setup.</li> <li>2. Click 'Ok' to proceed with the void transaction process.</li> </ol>

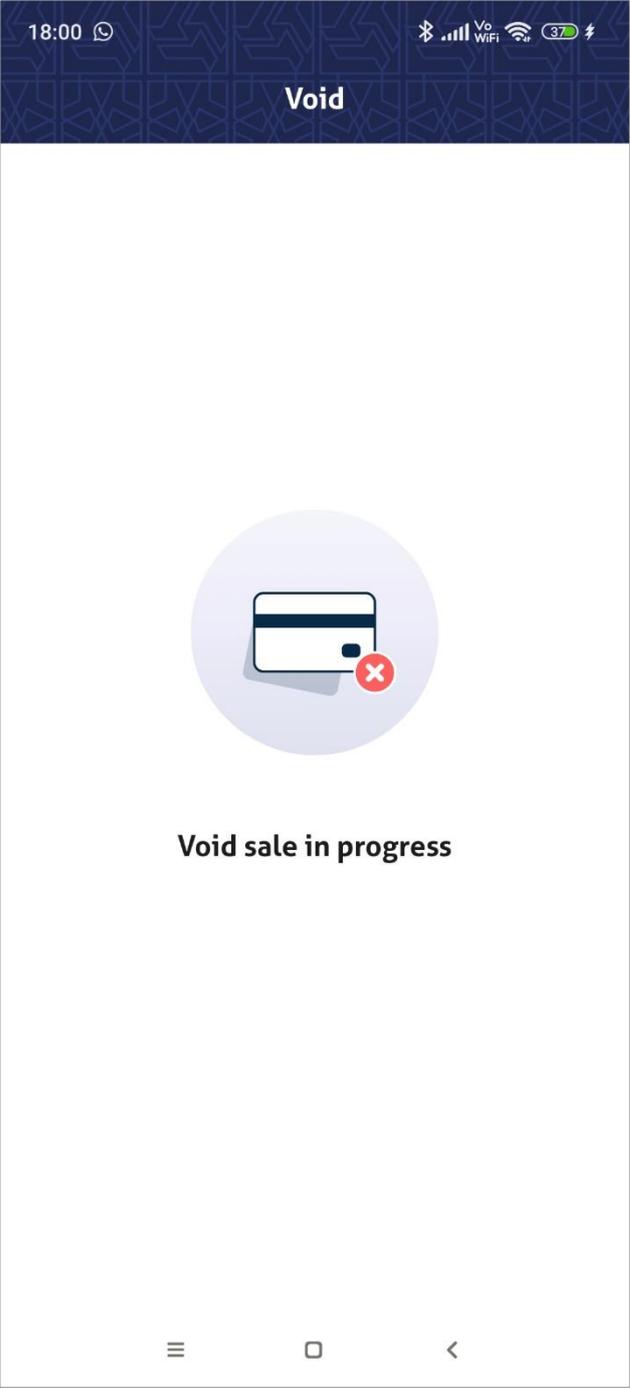
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Image	Step by Step
	<h2 data-bbox="906 282 1034 331">Step 7</h2> <p data-bbox="906 394 1390 506">By clicking 'Ok,' the user will be redirected to enter the NFC PIN to void the transaction.</p>

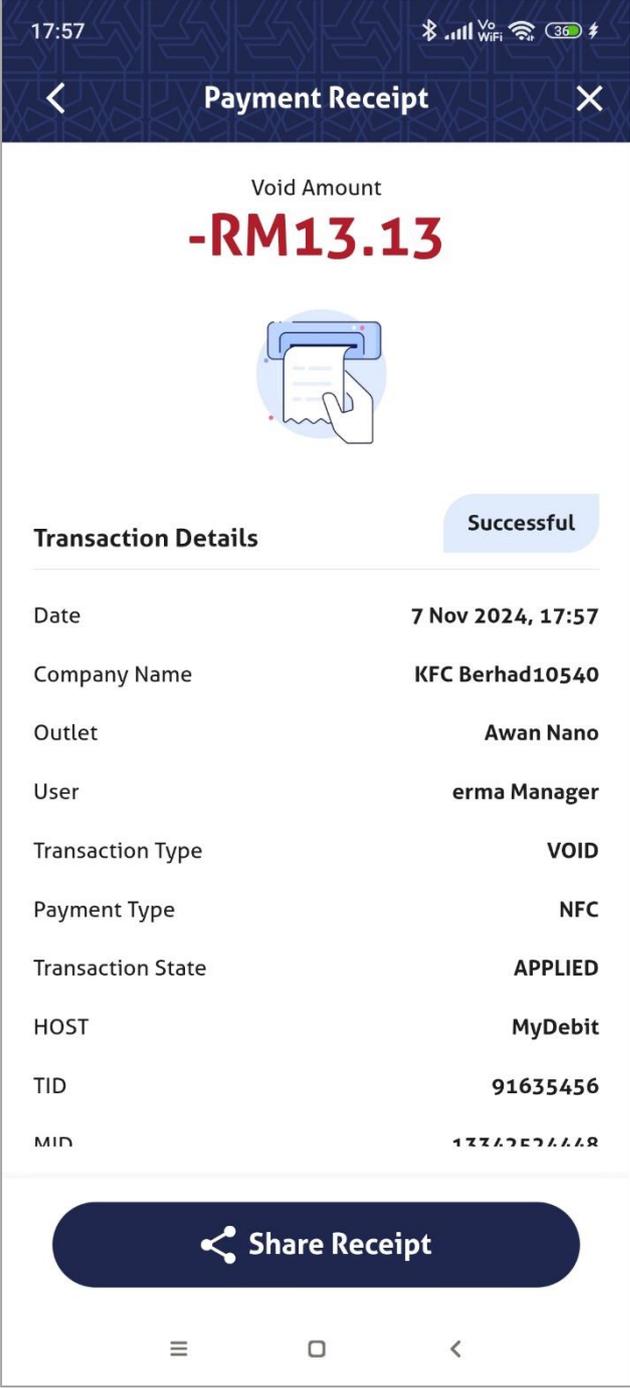
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Image	Step by Step
	<h2 data-bbox="906 282 1034 331">Step 8</h2> <p data-bbox="906 394 1358 465">Enter the 4-digit NFC PIN and click on tick icon.</p>

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Image	Step by Step
	<h2 data-bbox="906 282 1034 331">Step 9</h2> <p data-bbox="906 394 1390 506">If the NFC PIN is correct, the system will proceed with cancelling the transaction.</p>

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Image	Step by Step
 <p>The screenshot shows a mobile application interface for a 'Payment Receipt'. At the top, the status bar shows the time 17:57, signal strength, VoWiFi, and 36% battery. The app header has a back arrow, 'Payment Receipt', and a close 'X' icon. The main content displays 'Void Amount' as <b>-RM13.13</b> in large red text, accompanied by an icon of a hand holding a receipt. Below this is a 'Transaction Details' section with a 'Successful' status badge. The details include: Date (7 Nov 2024, 17:57), Company Name (KFC Berhad10540), Outlet (Awan Nano), User (erma Manager), Transaction Type (VOID), Payment Type (NFC), Transaction State (APPLIED), HOST (MyDebit), TID (91635456), and MID (13317577778). At the bottom, there is a 'Share Receipt' button and a standard Android navigation bar.</p>	<h3>Step 10</h3> <p>User will be redirected to void payment receipt once the void progress is completed.</p>

## 7.5 Transactions

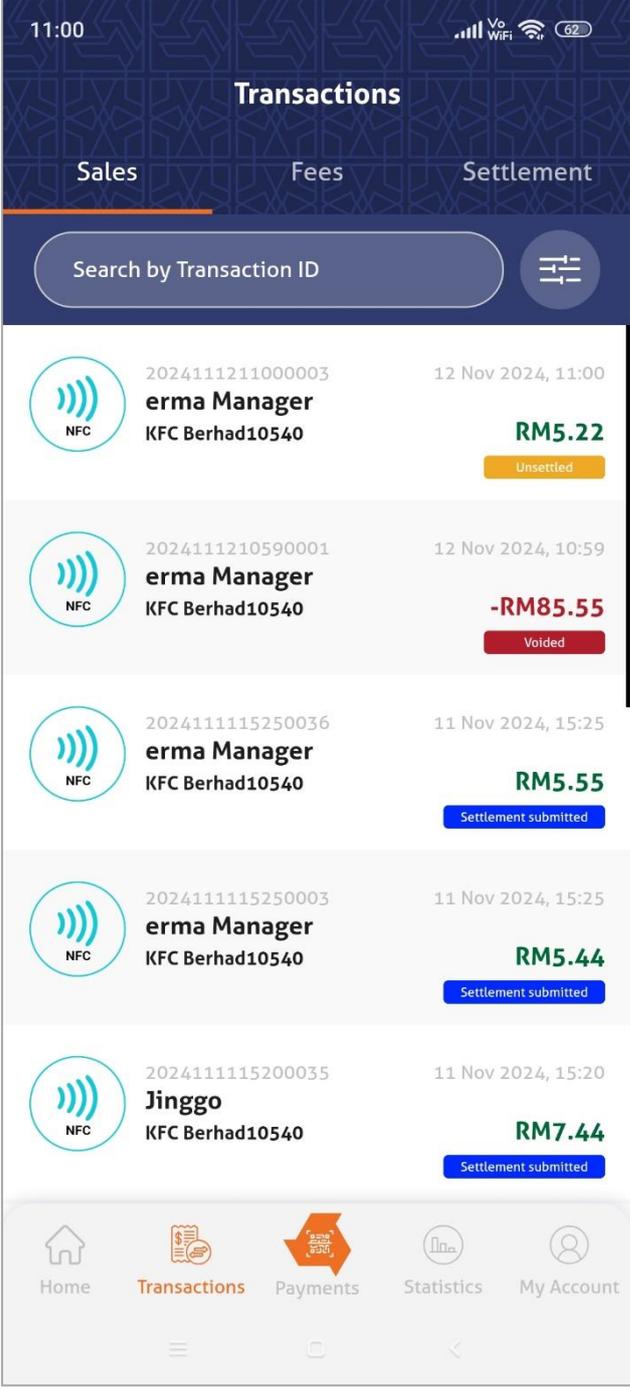
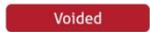
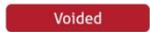
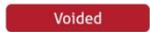
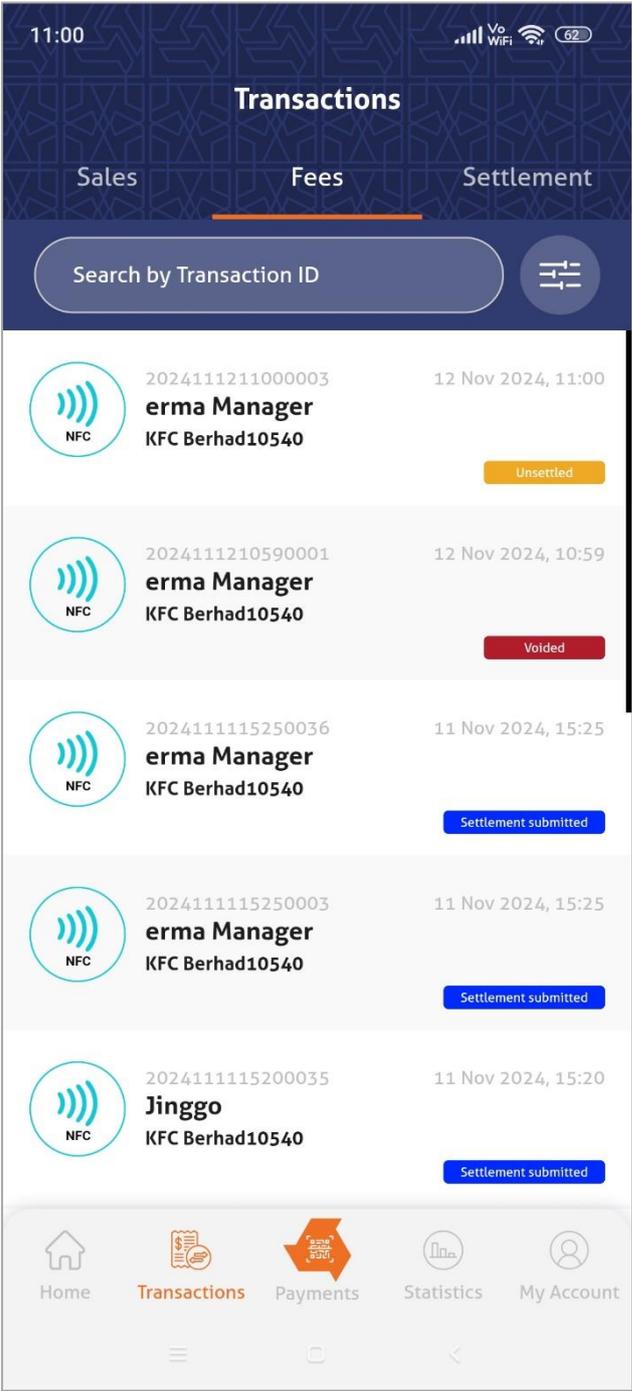
Image	Step by Step																						
	<h3>Step 1</h3> <ol style="list-style-type: none"> <li>The user can view their NFC transactions by navigating to Transactions &gt; Sales.</li> <li>The colour of the NFC transaction amount indicates different statuses, as outlined below: <table border="1" data-bbox="906 734 1388 974"> <thead> <tr> <th>Colour</th> <th>Sample</th> <th>Represent</th> </tr> </thead> <tbody> <tr> <td>Red</td> <td>RM91.00</td> <td>Failed Transaction</td> </tr> <tr> <td>Green</td> <td>RM5.22</td> <td>Success Transaction</td> </tr> <tr> <td>Red with - sign</td> <td>-RM50.00</td> <td>Void Transaction</td> </tr> </tbody> </table> </li> <li>The settlement status will appear below the transaction amount. The available statuses are as follows: <table border="1" data-bbox="906 1164 1388 1724"> <thead> <tr> <th>State</th> <th>Definition</th> </tr> </thead> <tbody> <tr> <td></td> <td>Settlement is still pending. The user needs to perform the settlement even if the transaction is voided.</td> </tr> <tr> <td></td> <td>Settlement is pending. The user needs to perform settlement.</td> </tr> <tr> <td></td> <td>The transaction has been successfully completed.</td> </tr> <tr> <td></td> <td>User has performed settlement through the application but the settlement is still in progress.</td> </tr> </tbody> </table> </li> </ol>	Colour	Sample	Represent	Red	RM91.00	Failed Transaction	Green	RM5.22	Success Transaction	Red with - sign	-RM50.00	Void Transaction	State	Definition		Settlement is still pending. The user needs to perform the settlement even if the transaction is voided.		Settlement is pending. The user needs to perform settlement.		The transaction has been successfully completed.		User has performed settlement through the application but the settlement is still in progress.
Colour	Sample	Represent																					
Red	RM91.00	Failed Transaction																					
Green	RM5.22	Success Transaction																					
Red with - sign	-RM50.00	Void Transaction																					
State	Definition																						
	Settlement is still pending. The user needs to perform the settlement even if the transaction is voided.																						
	Settlement is pending. The user needs to perform settlement.																						
	The transaction has been successfully completed.																						
	User has performed settlement through the application but the settlement is still in progress.																						

Image	Step by Step
	<h3 data-bbox="906 282 1034 331">Step 2</h3> <ol data-bbox="906 394 1374 779" style="list-style-type: none"> <li>1. On the Fees tab, the user can view NFC transactions. However, due to system limitations, the fee amount cannot be displayed for individual transactions.</li> <li>2. The manager can view the total fees in the NFC Settlement Summary Report (Refer 7.8 Settlement Summary Report)</li> </ol>

## 7.6 LOA Management

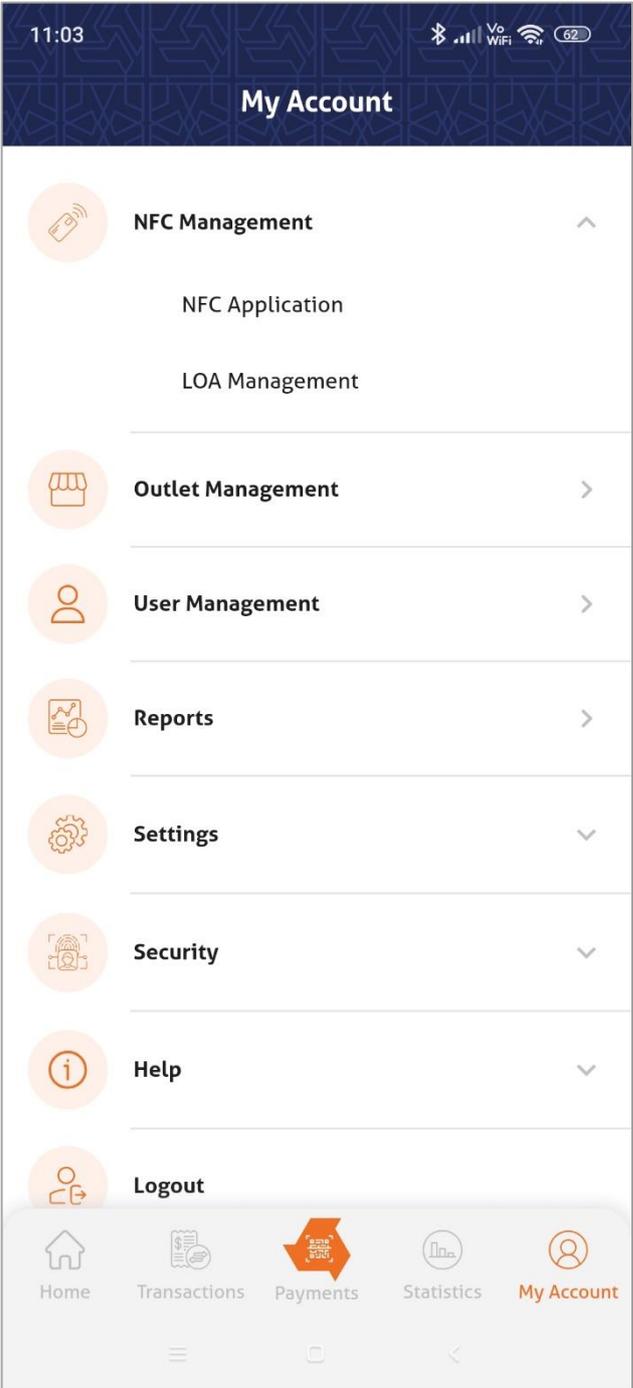
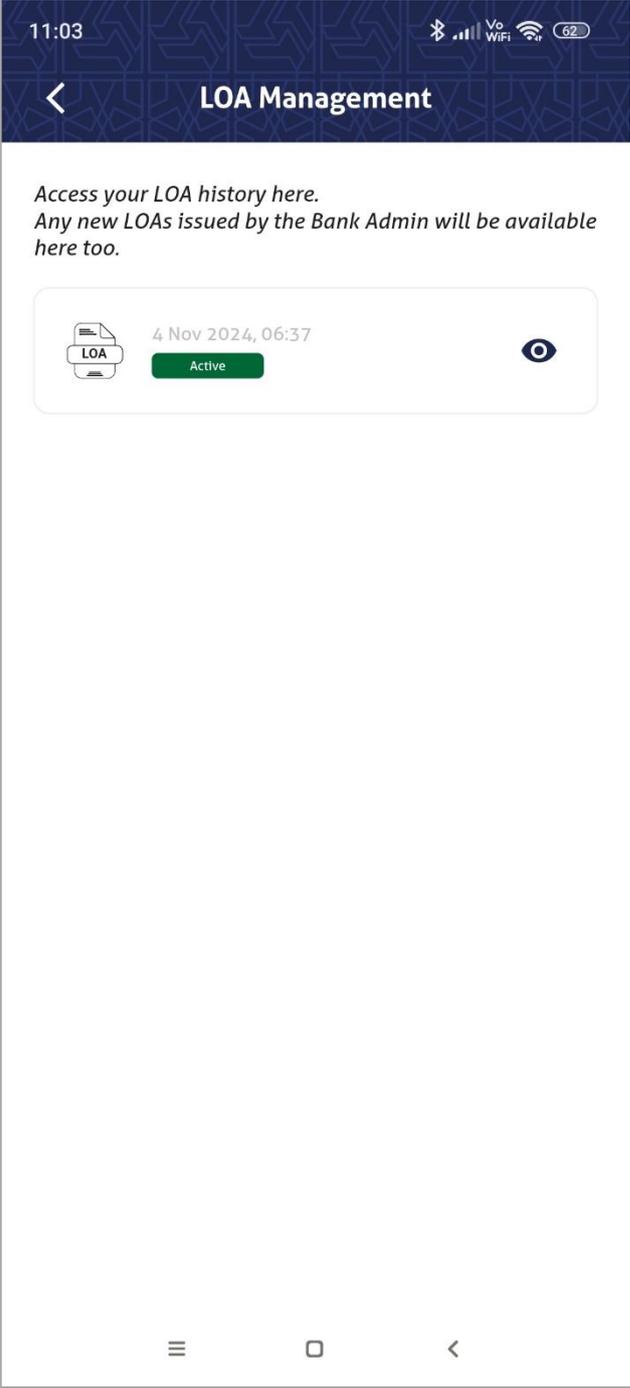
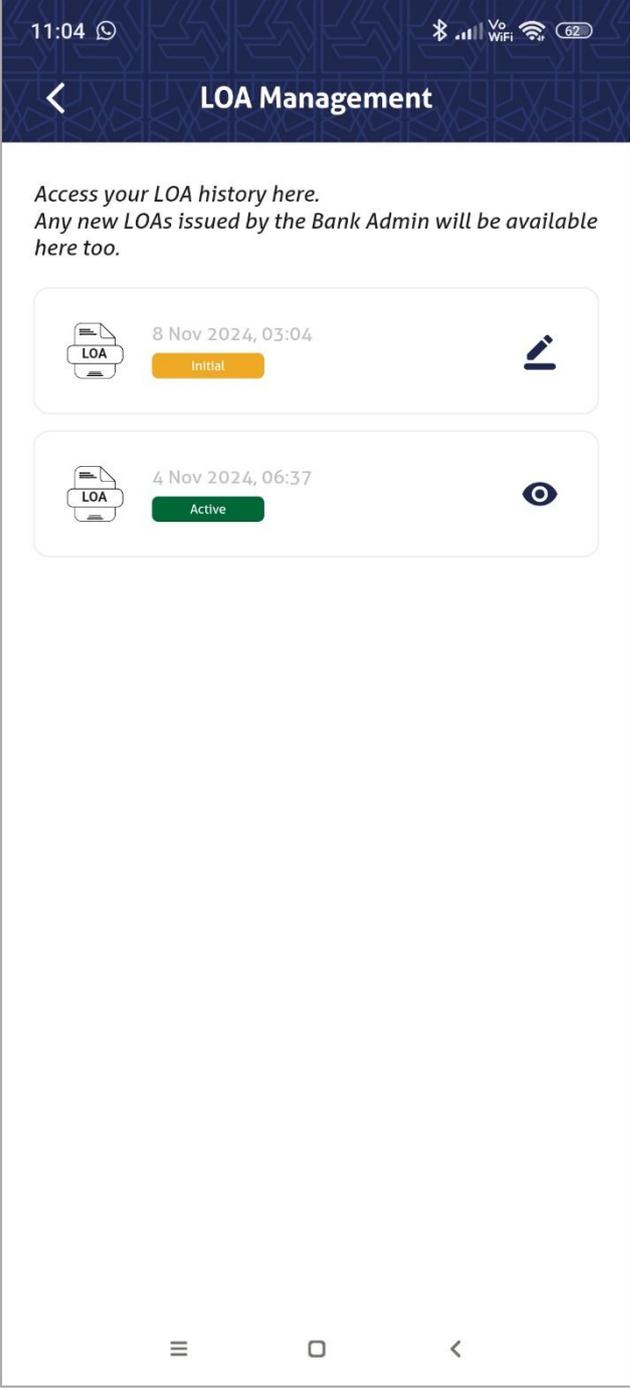
Image	Step by Step
	<p><b>Step 1</b></p> <p>Go to My Account &gt; NFC Management &gt; LOA Management.  <i>Note: LOA Management will only be available once the NFC application process is completed.</i></p>

Image	Step by Step
	<h2 data-bbox="906 282 1034 327">Step 2</h2> <p data-bbox="906 394 1390 544">By clicking on LOA Management, the user will be directed to a screen where they can view their previously uploaded LOA.</p>

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Image	Step by Step
	<h3>Step 3</h3> <p>If any new LOA is available, user will also be able to access it on this LOA Management screen.</p>

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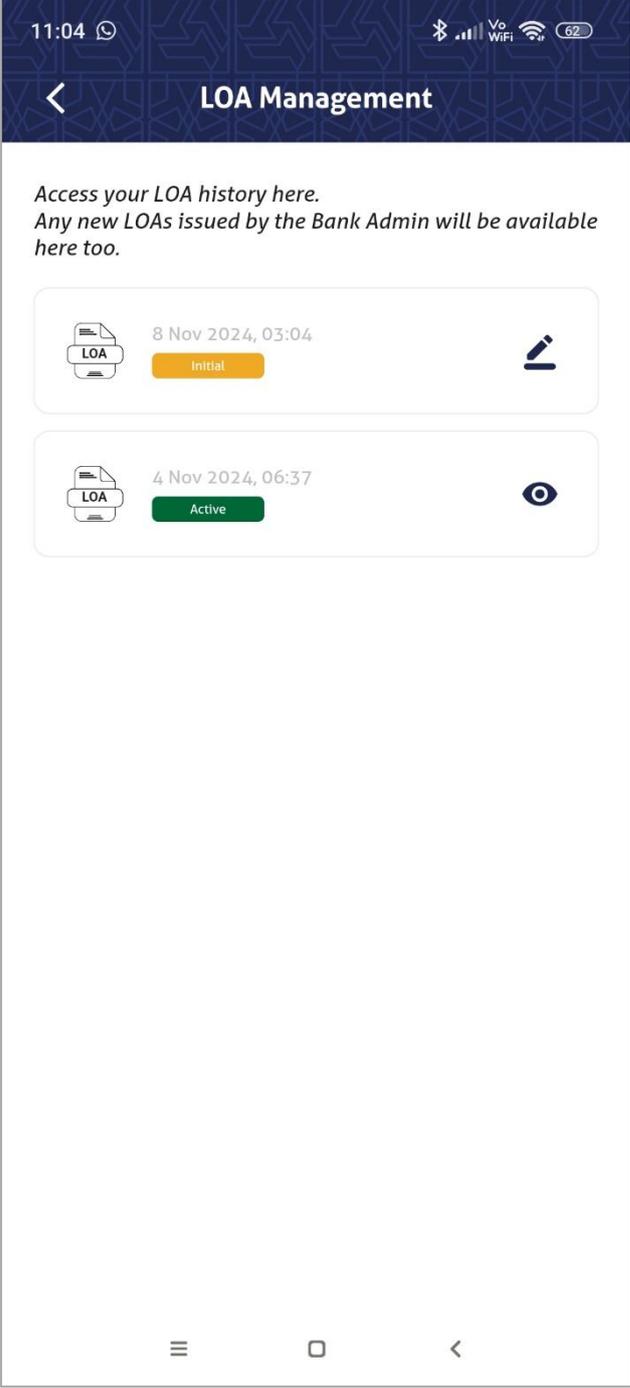
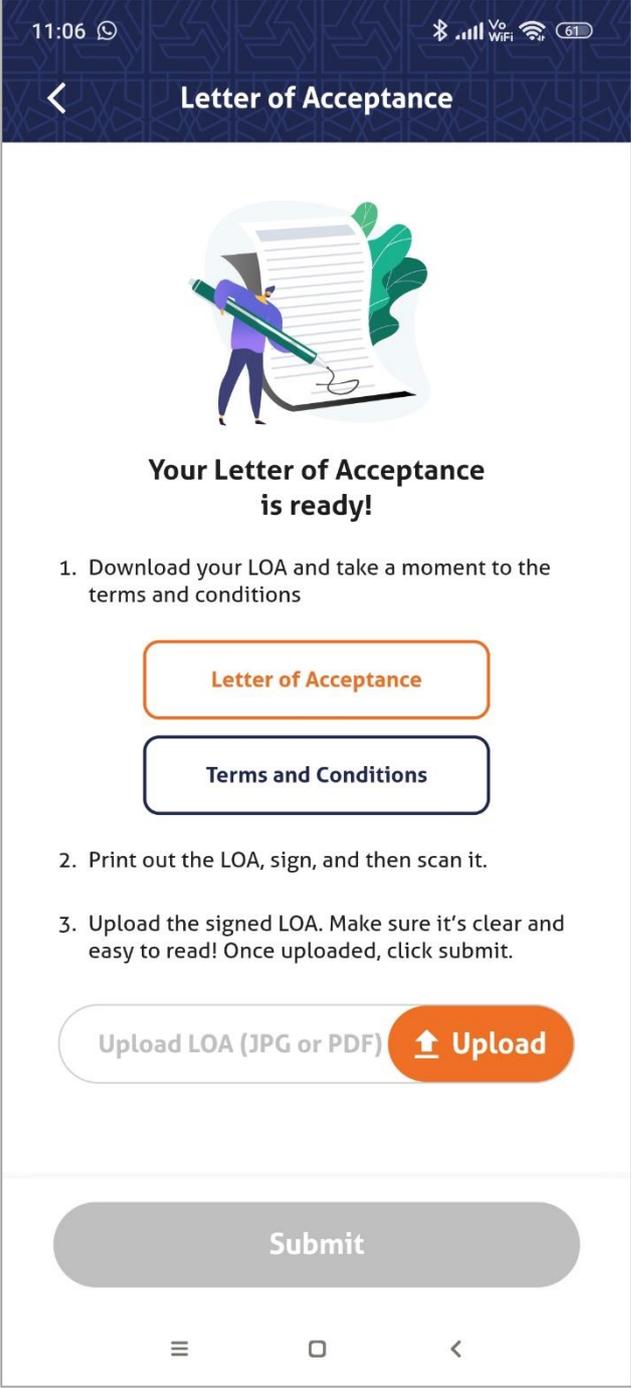
Image	Step by Step
	<h3>Step 4</h3> <p>To submit the newly signed LOA, user need to click on pencil icon.</p>

Image	Step by Step
	<h2 data-bbox="906 282 1034 327">Step 5</h2> <p data-bbox="906 394 1390 539">Similar to the LOA during NFC application, user will be able to download the new LOA by clicking on “Letter of Acceptance”.</p>

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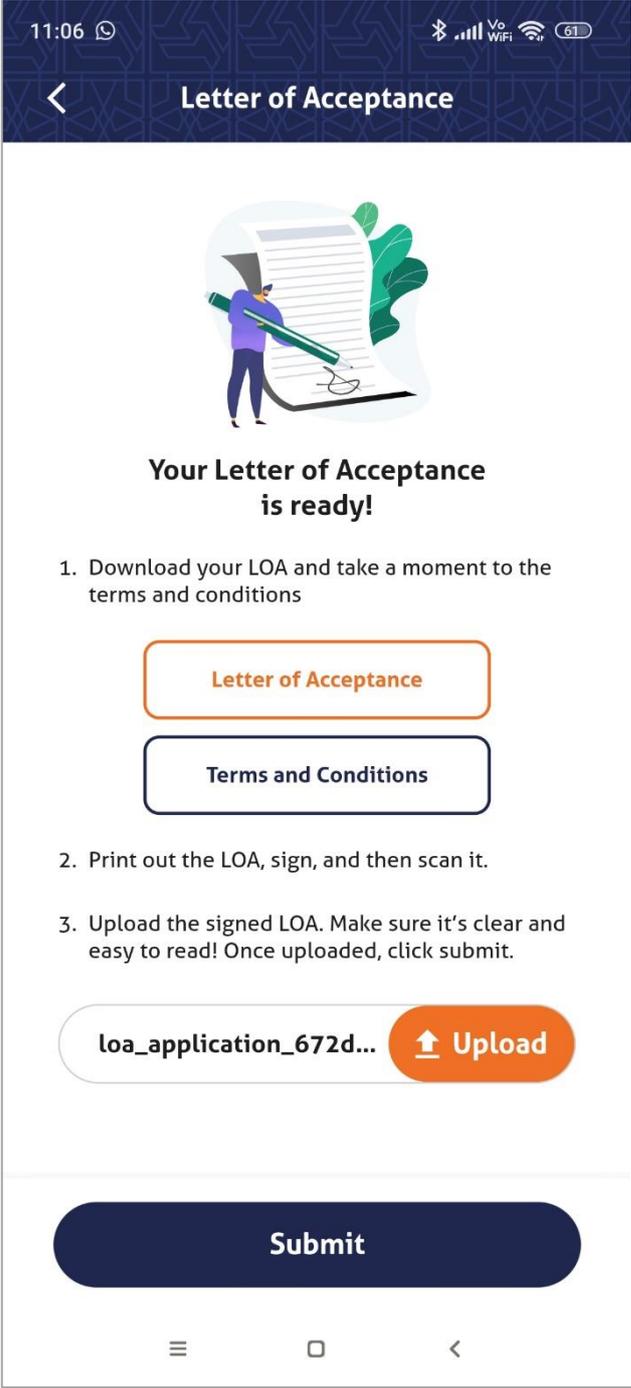
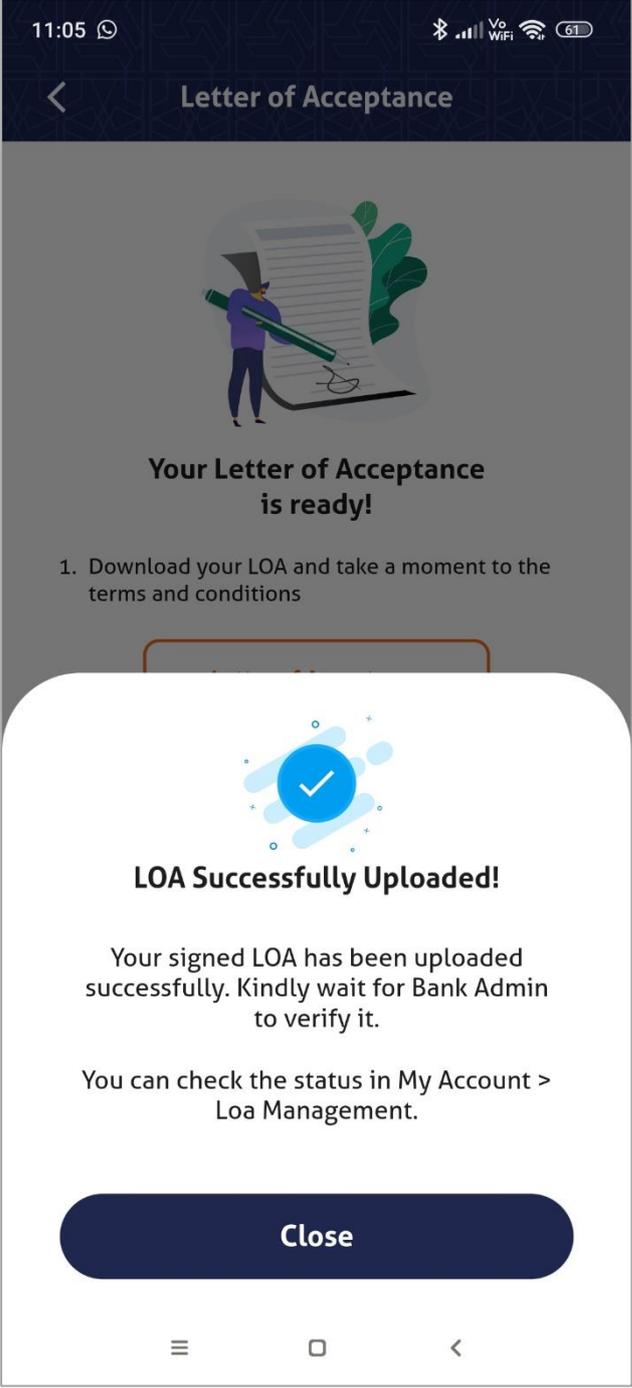
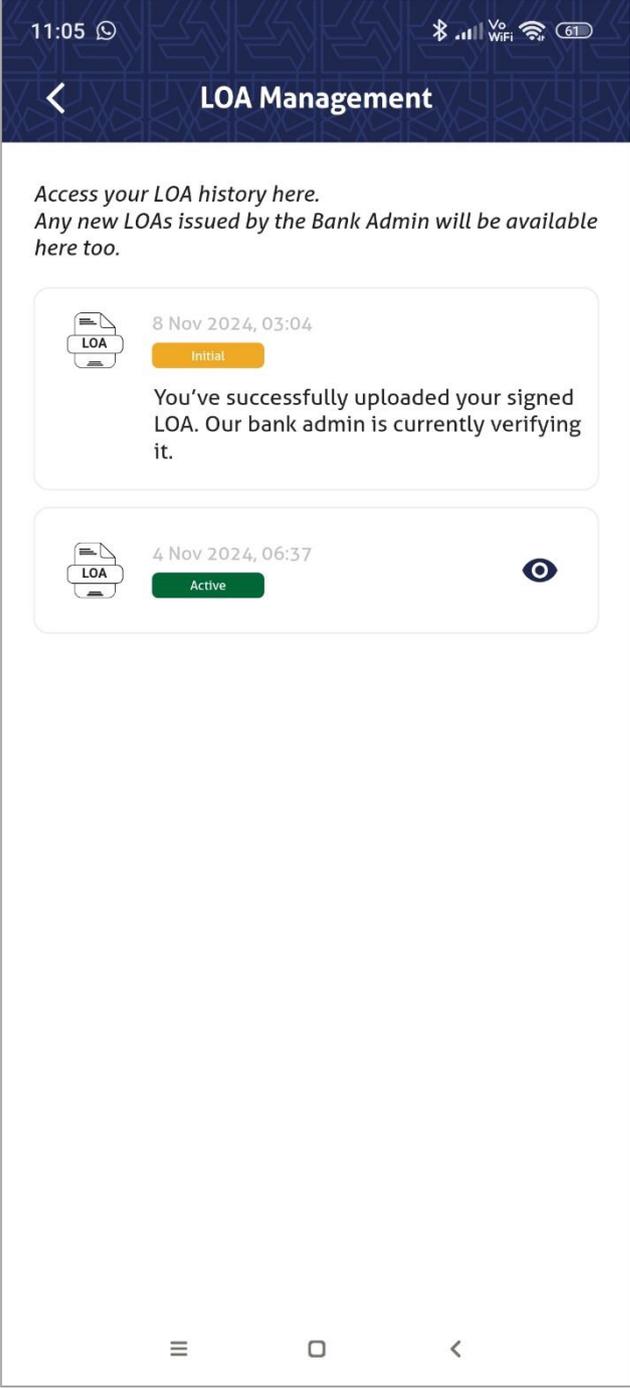
Image	Step by Step
	<h2 data-bbox="906 282 1034 327">Step 6</h2> <p data-bbox="906 394 1390 465">After signing the LOA, the user needs to scan and upload it.</p>

Image	Step by Step
	<h2>Step 7</h2> <ol style="list-style-type: none"> <li>1. Click submit and system will prompt the LOA successfully uploaded message.</li> <li>2. Click "Close" to return to LOA management screen.</li> </ol>

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Image	Step by Step
 <p>11:05</p> <p>LOA Management</p> <p>Access your LOA history here. Any new LOAs issued by the Bank Admin will be available here too.</p> <p>8 Nov 2024, 03:04 Initial You've successfully uploaded your signed LOA. Our bank admin is currently verifying it.</p> <p>4 Nov 2024, 06:37 Active</p>	<h2>Step 8</h2> <p>On LOA with initial status, the message indicated that the signed LOA already uploaded and pending for admin verification.</p>

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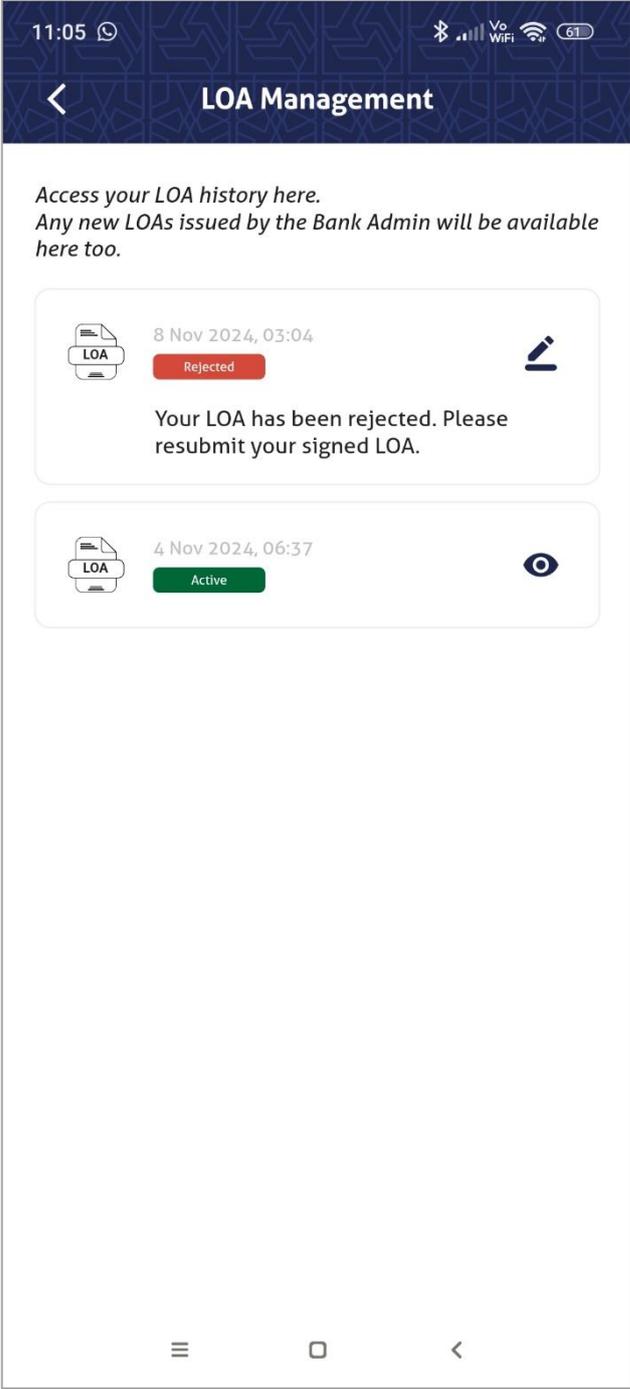
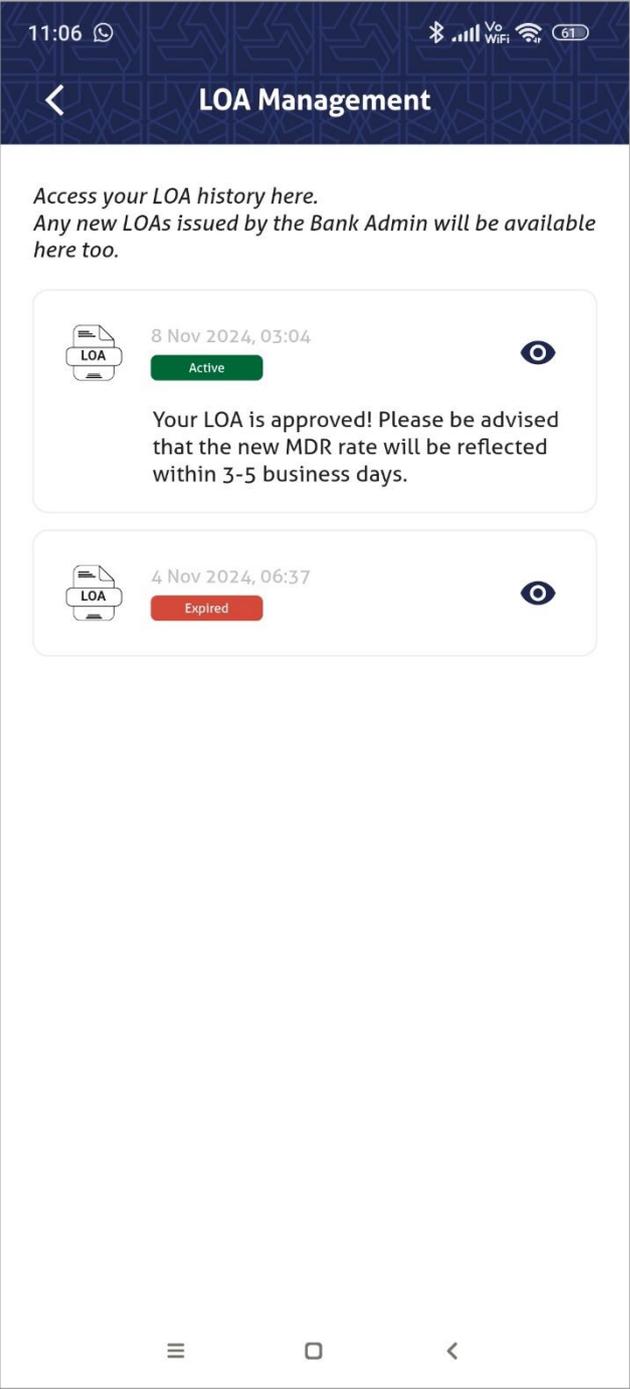
Image	Step by Step
	<h2 data-bbox="906 282 1034 327">Step 9</h2> <ol data-bbox="906 394 1390 618" style="list-style-type: none"> <li>1. If admin rejects the submitted LOA, status will change from 'Initial' to 'Rejected.'</li> <li>2. User will be able to re-upload the LOA by following the same steps as outlined in steps 6, 7, and 8.</li> </ol>

Image	Step by Step
	<h2 data-bbox="906 282 1059 331">Step 10</h2> <ol data-bbox="906 394 1390 819" style="list-style-type: none"> <li data-bbox="906 394 1390 584">1. If admin approves the submitted signed LOA, the new LOA status will change to 'Active,' while the previous LOA will be marked as 'Expired.'</li> <li data-bbox="906 591 1390 819">2. LOA will expire for two (2) reasons:             <ol data-bbox="938 667 1390 819" style="list-style-type: none"> <li data-bbox="938 667 1390 741">i. A new LOA has been approved by the bank admin.</li> <li data-bbox="938 748 1390 819">ii. A new LOA with 'Initial' status has exceeded 30 days.</li> </ol> </li> </ol>

## 7.7 NFC PIN

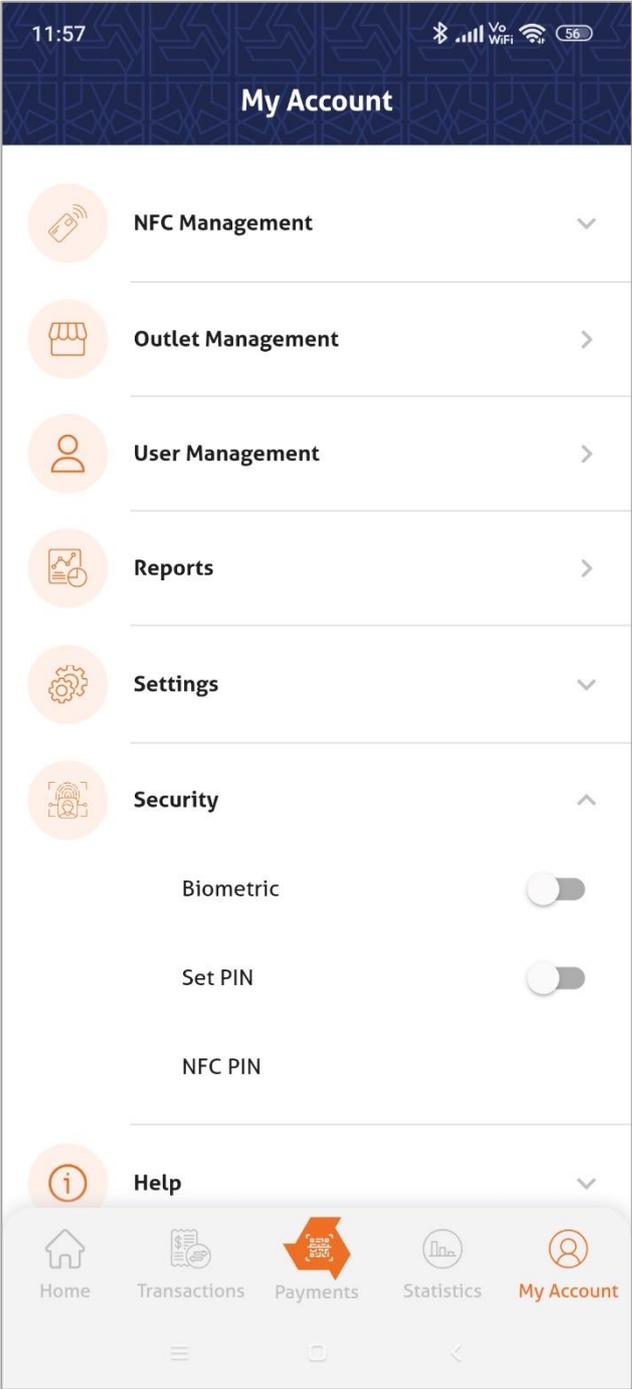
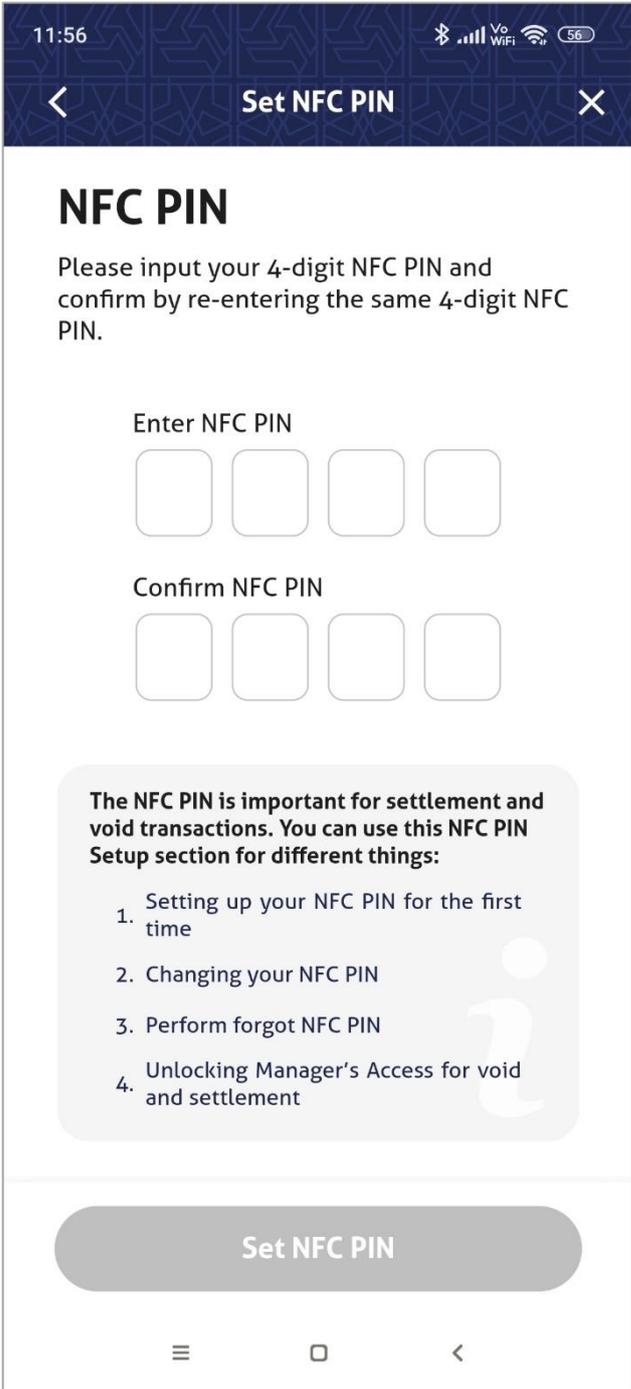
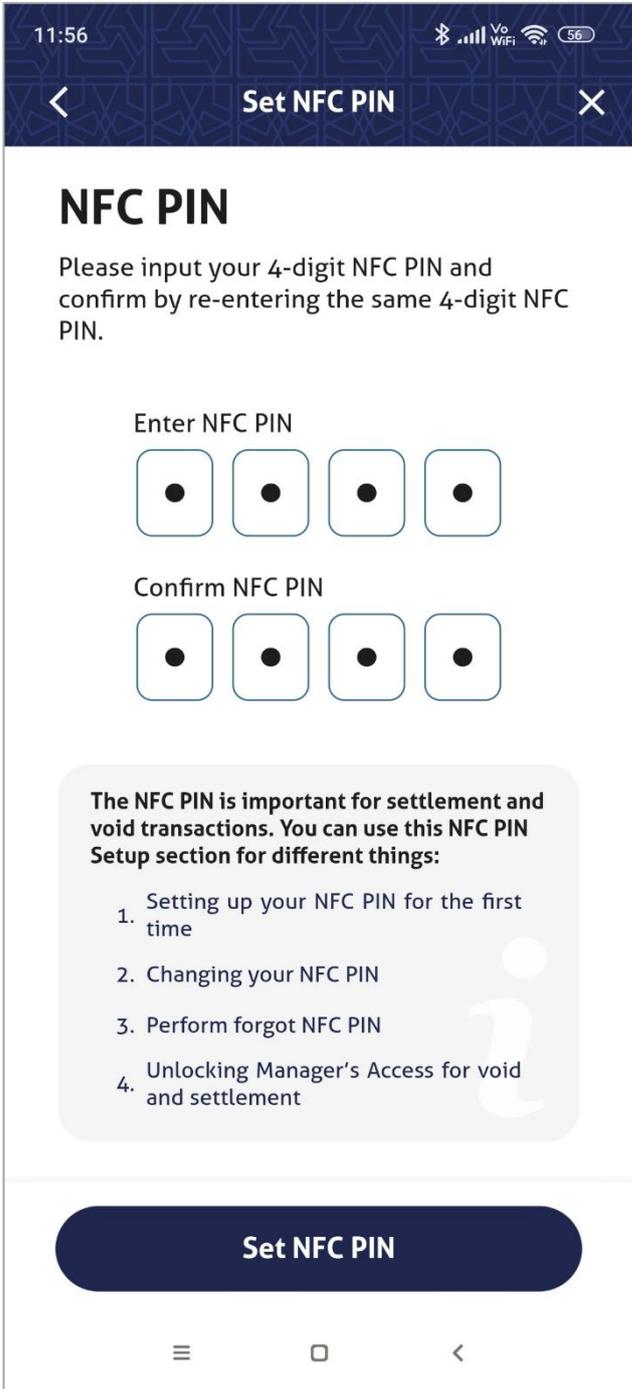
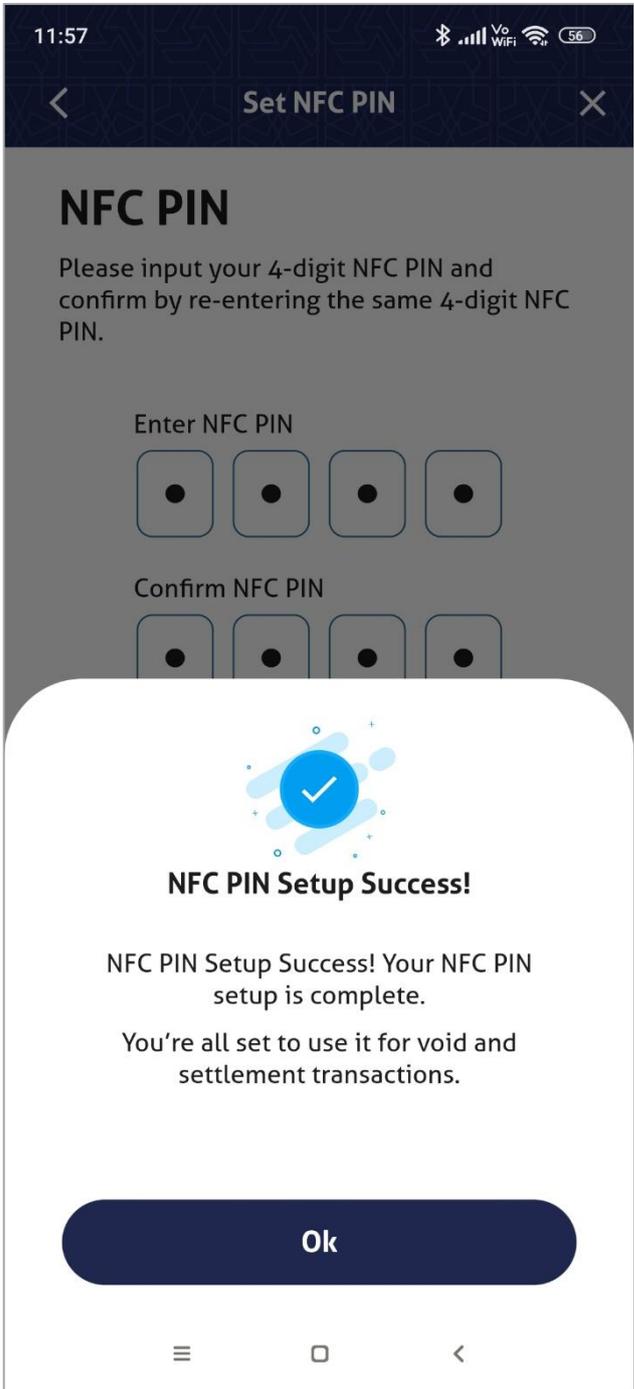
Image	Step by Step
	<h3>Step 1</h3> <ol style="list-style-type: none"> <li>1. To access the screen for setting the NFC PIN, user can navigate to My Account &gt; Security &gt; NFC PIN.</li> <li>2. This NFC PIN screen is accessible only to the Manager. The NFC PIN set by the Manager will be shared by all users (Manager and Cashiers) under the same merchant.</li> <li>3. The NFC PIN will be used for Void and Settlement transactions.</li> </ol>

Image	Step by Step
	<h2 data-bbox="906 282 1034 327">Step 2</h2> <ol data-bbox="906 394 1382 775" style="list-style-type: none"> <li data-bbox="906 394 1350 461">1. Click on NFC PIN to access the Set NFC PIN screen.</li> <li data-bbox="906 472 1382 775">2. This Set NFC PIN can be used for four (4) purpose;             <ol data-bbox="959 551 1382 775" style="list-style-type: none"> <li data-bbox="959 551 1382 618">i. Setting up your NFC PIN for the first time.</li> <li data-bbox="959 629 1318 663">ii. Changing your NFC PIN.</li> <li data-bbox="959 674 1326 707">iii. Perform forgot NFC PIN.</li> <li data-bbox="959 719 1382 775">iv. Unlocking Manager's Access for void and settlement.</li> </ol> </li> </ol>

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Image	Step by Step
	<h3>Step 3</h3> <ol style="list-style-type: none"> <li>1. Enter the NFC PIN, confirm NFC PIN and click 'Set NFC PIN'.</li> </ol>

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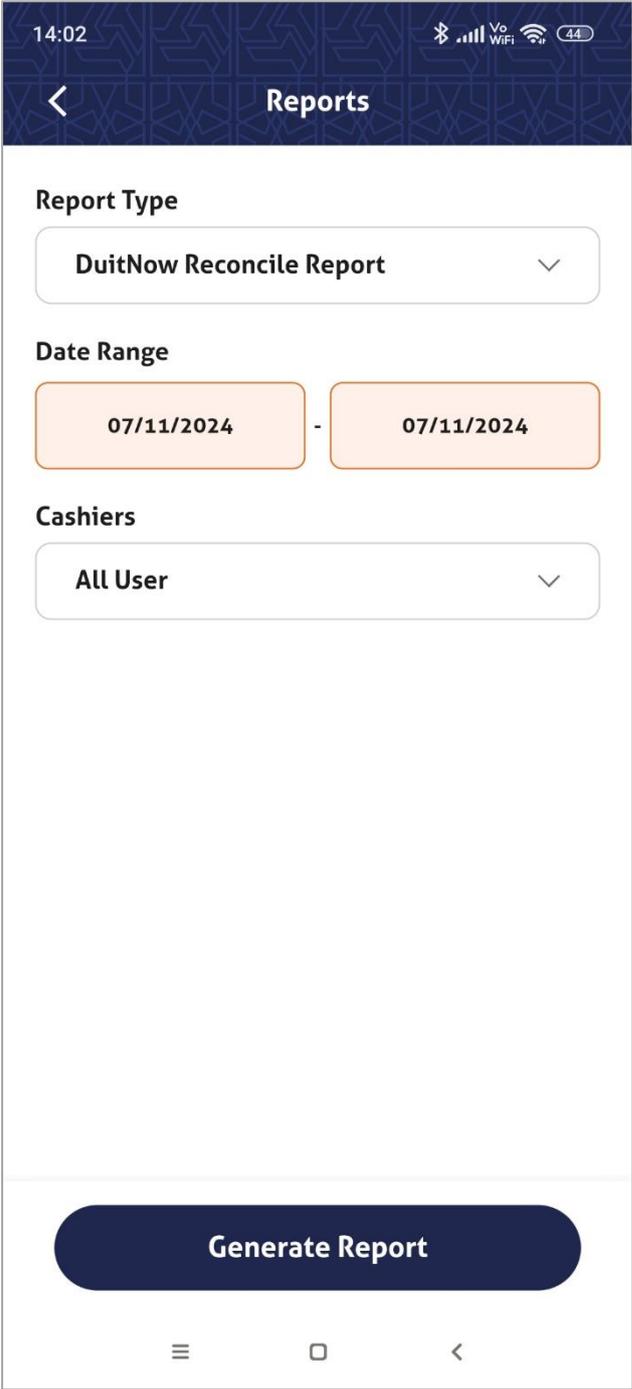
Image	Step by Step
	<h3 data-bbox="906 342 1034 387">Step 4</h3> <ol data-bbox="906 454 1358 678" style="list-style-type: none"> <li>1. If the PIN is successfully setup, system will prompt the successful setup NFC PIN message.</li> <li>2. Click "Ok" to return to My Account Page.</li> </ol>

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## 7.8 Settlement Summary Report

Image	Step by Step
	<p><b>Step 1</b></p> <ol style="list-style-type: none"> <li>1. Go to My Account &gt; Reports.</li> </ol>

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Image	Step by Step
	<h2 data-bbox="906 282 1034 327">Step 2</h2> <ol data-bbox="906 394 1390 465" style="list-style-type: none"> <li>1. Click on Report Type field to view Report Type option.</li> </ol>

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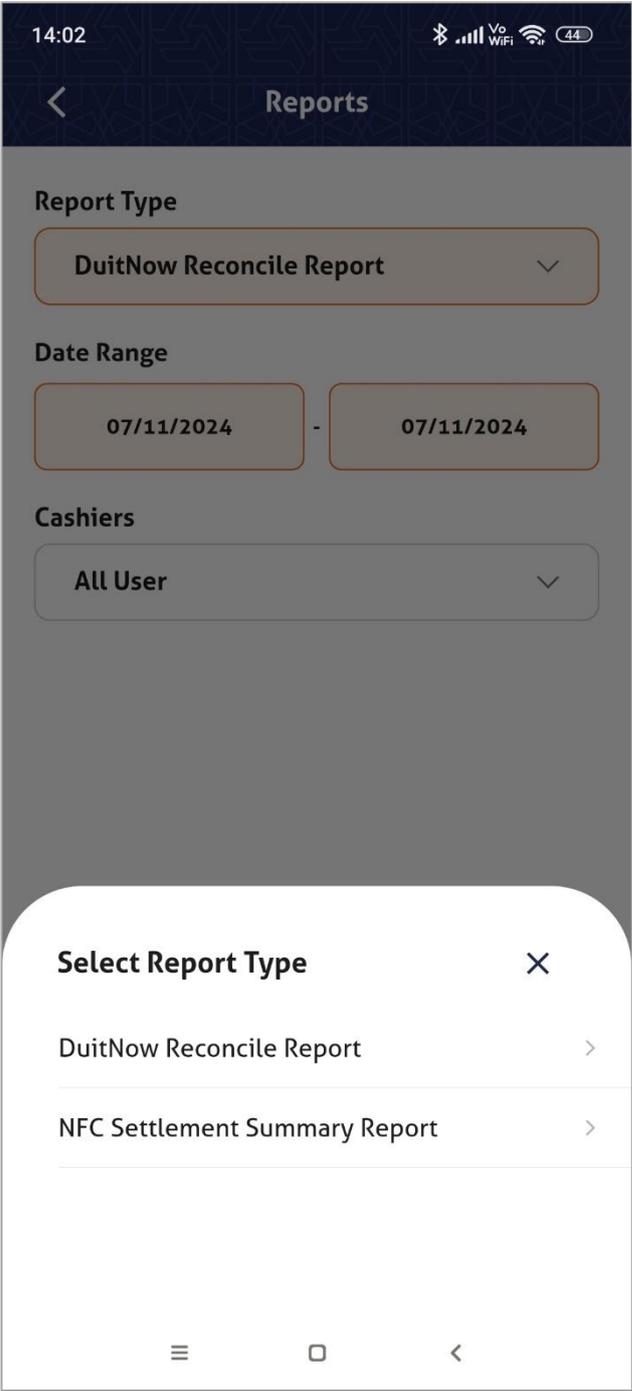
Image	Step by Step
	<h3>Step 3</h3> <ol style="list-style-type: none"> <li>There will be two (2) options for report type;             <ol style="list-style-type: none"> <li>DuitNow Reconcile Report</li> <li>NFC Settlement Summary Report</li> </ol> </li> <li>Click on “NFC Settlement Summary Report”.</li> </ol>

Image	Step by Step
	<h3 data-bbox="906 282 1034 331">Step 4</h3> <ol data-bbox="906 394 1382 622" style="list-style-type: none"> <li>1. The report filter will be adjusted to allow only a single date selection.</li> <li>2. The user will be permitted to generate a report for only one day.</li> </ol>

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Image	Step by Step
	<h2 data-bbox="906 282 1034 331">Step 5</h2> <p data-bbox="906 394 1390 465">Choose the report date and click Generate Report.</p>

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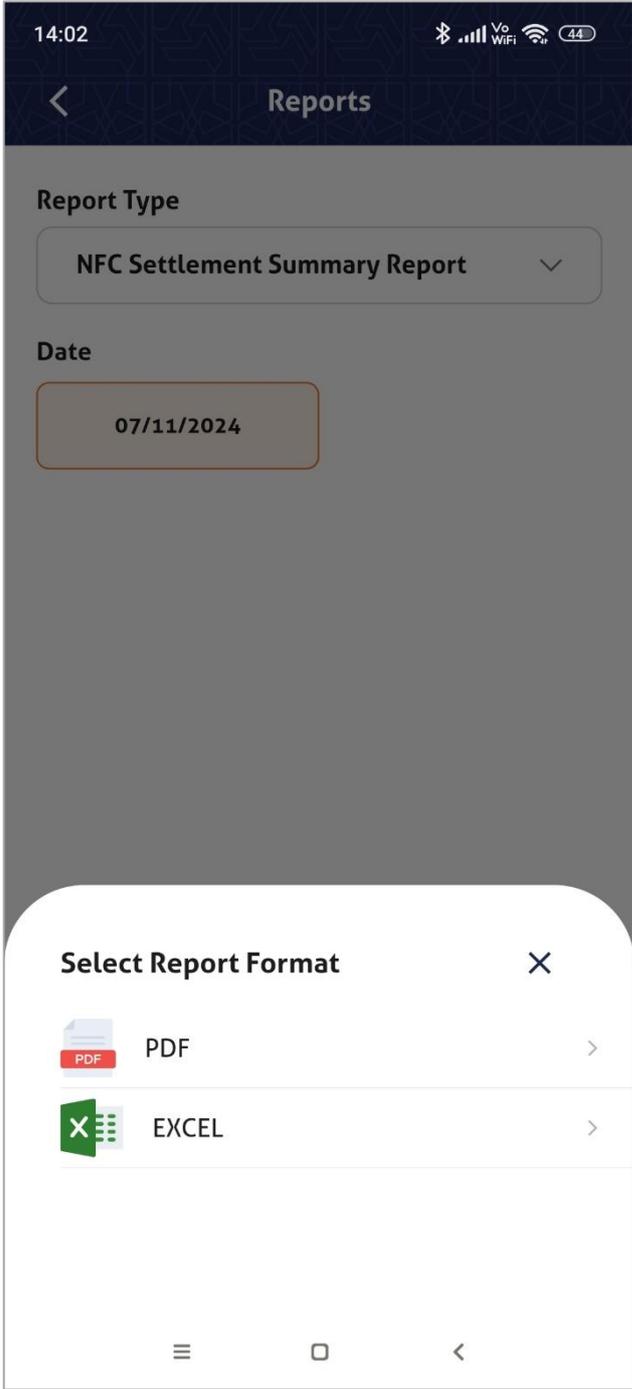
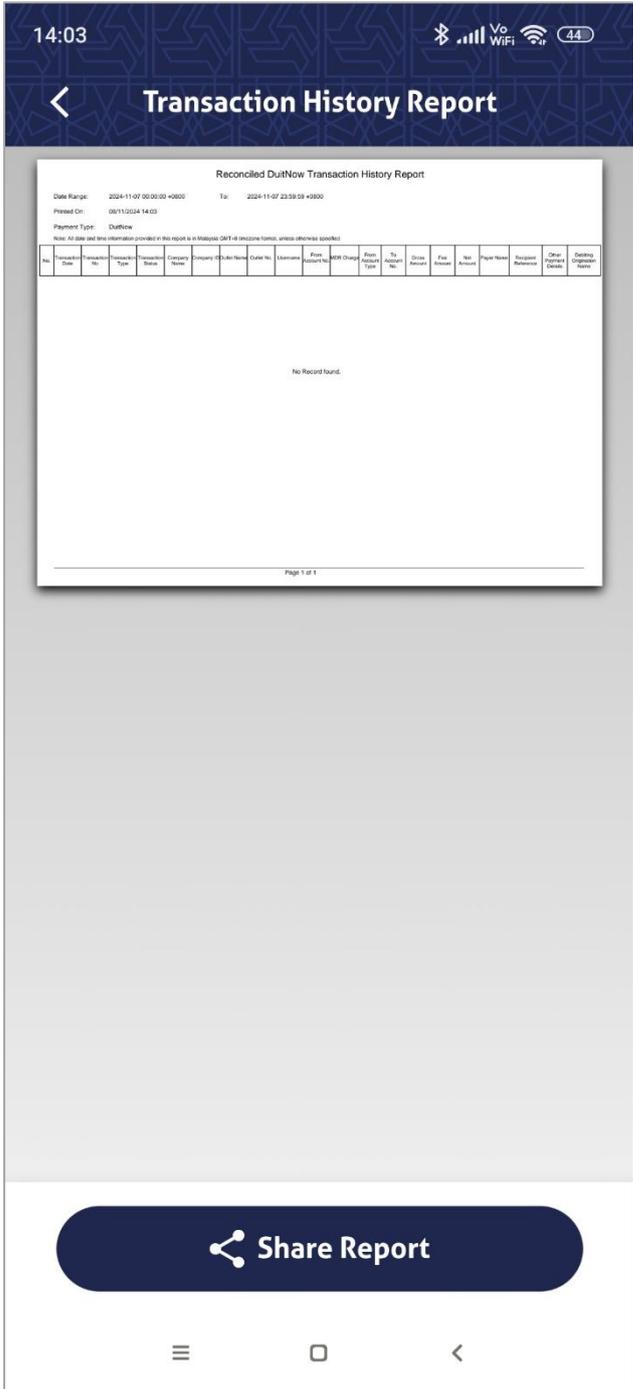
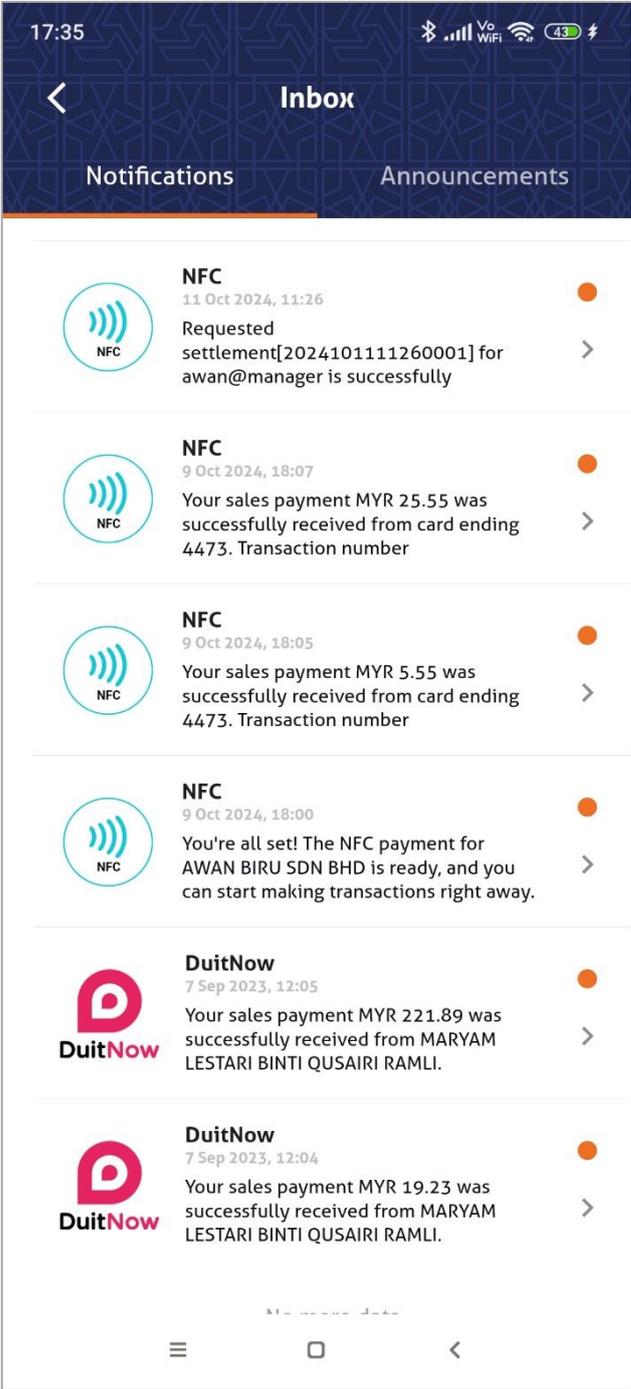
Image	Step by Step
	<p><b>Step 6</b></p> <p>Click any report format either PDF or Excel.</p>

Image	Step by Step
 <p>The screenshot shows a mobile application interface for a 'Transaction History Report'. At the top, the time is 14:03 and there are icons for Bluetooth, VoWiFi, and a battery level of 44%. A back arrow is on the left. The report title is 'Reconciled OutNow Transaction History Report'. Below the title, it shows the date range '2024-11-07 00:00:00 +0800' to '2024-11-07 23:59:59 +0800' and the printed date '06/11/2024 14:03'. The payment type is 'Outflow'. A table header is visible with columns for Transaction No., Transaction Type, Transaction Status, Category Name, Company ID, Sub Name, Date No., Username, From Account No., To Account No., Debit Amount, Fee Amount, Net Amount, Paper Note, Receipt Reference, Date Entered, and Validity Original Date. The table content is empty with the message 'No Record found.' at the bottom. A 'Share Report' button is located at the bottom of the report preview area. The mobile navigation bar at the very bottom shows a hamburger menu, a square icon, and a back arrow.</p>	<h2 style="margin: 0;">Step 7</h2> <p style="margin: 10px 0;">The report will be preview and the share Report button is available.</p>

## 7.9 Notification

Image	Step by Step
	<h3>Step 1</h3> <p>The NFC notification will also appear in the Inbox &gt; Notifications, marked with an NFC icon to distinguish it from DuitNow notifications.</p>

## 7.10 Statistics

Image	Step by Step
	<h3>Step 1</h3> <p>A new section is added to the Statistics screen, titled 'Today's Void Sales.'</p>

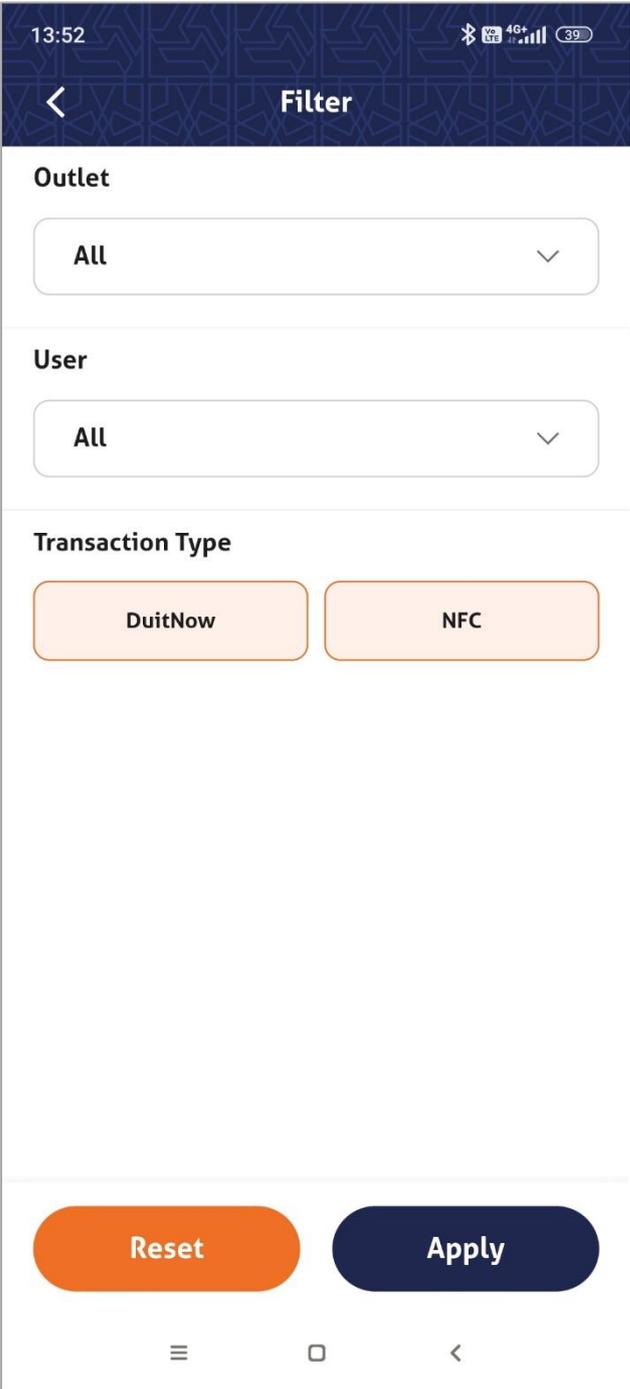
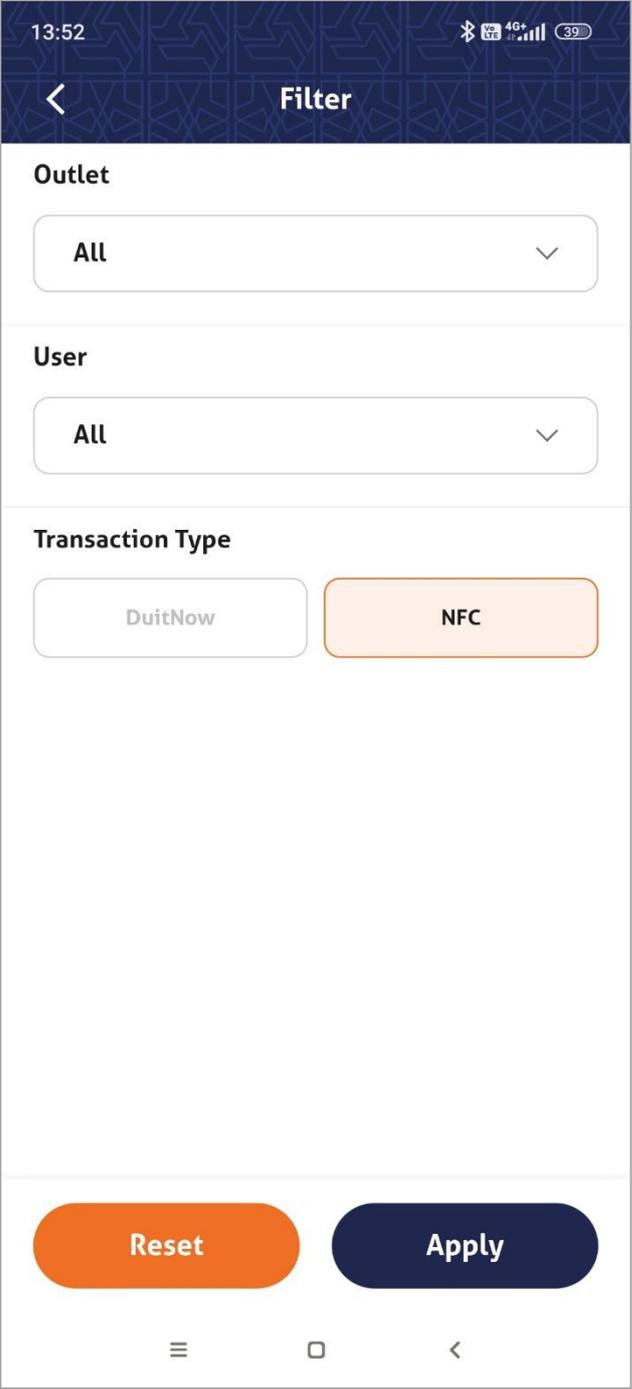
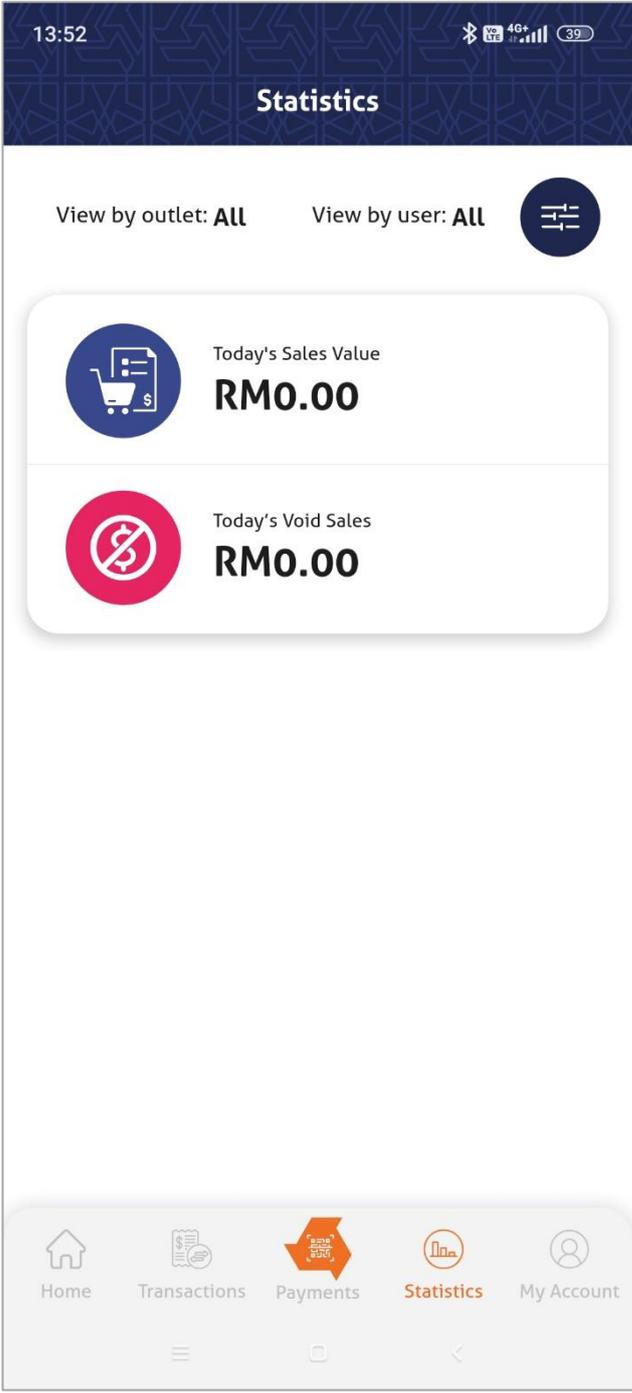
Image	Step by Step
	<h2 data-bbox="906 282 1034 331">Step 2</h2> <p data-bbox="906 394 1390 506">In the statistics filter, user can filter by transaction type. By default, both transaction types are selected.</p>

Image	Step by Step
	<h3>Step 3</h3> <p>To filter NFC transaction statistics, tap on DuitNow to deselect it.</p>

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Image	Step by Step
	<h3>Step 4</h3> <p>Upon selecting NFC, only two (2) sections will remain: Today's Sales Value and Today's Void Sales.</p>

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## 7.11 Outlet Management

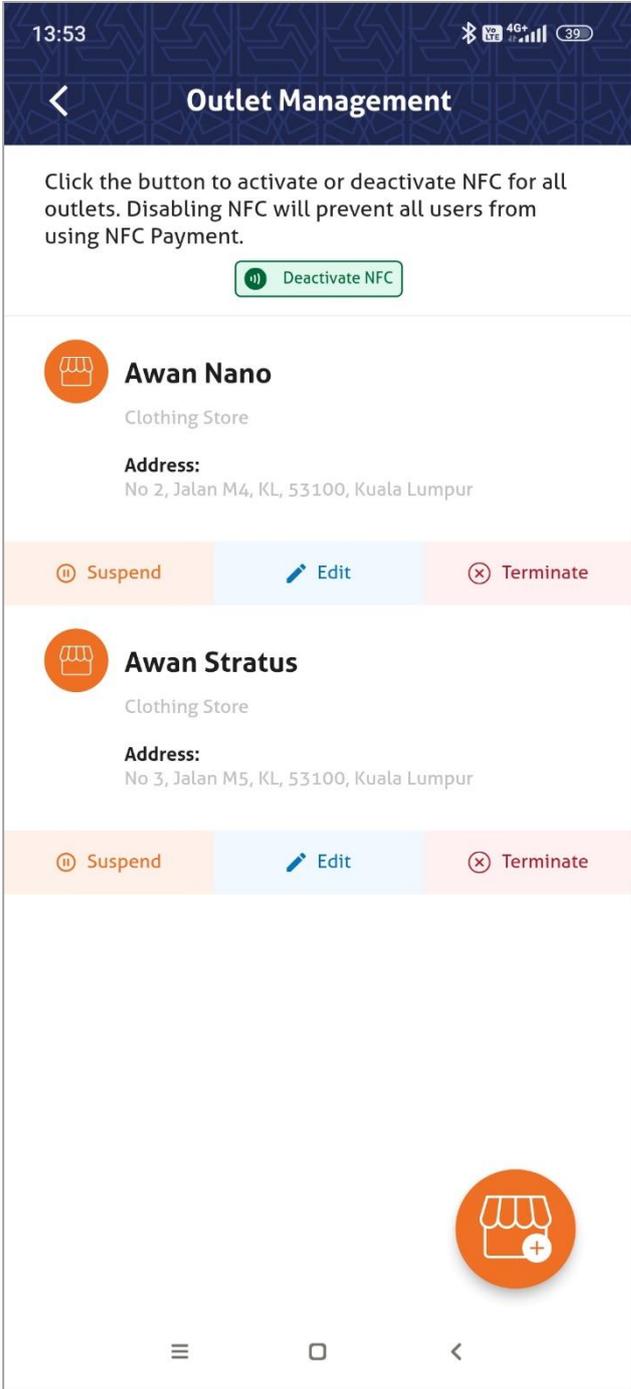
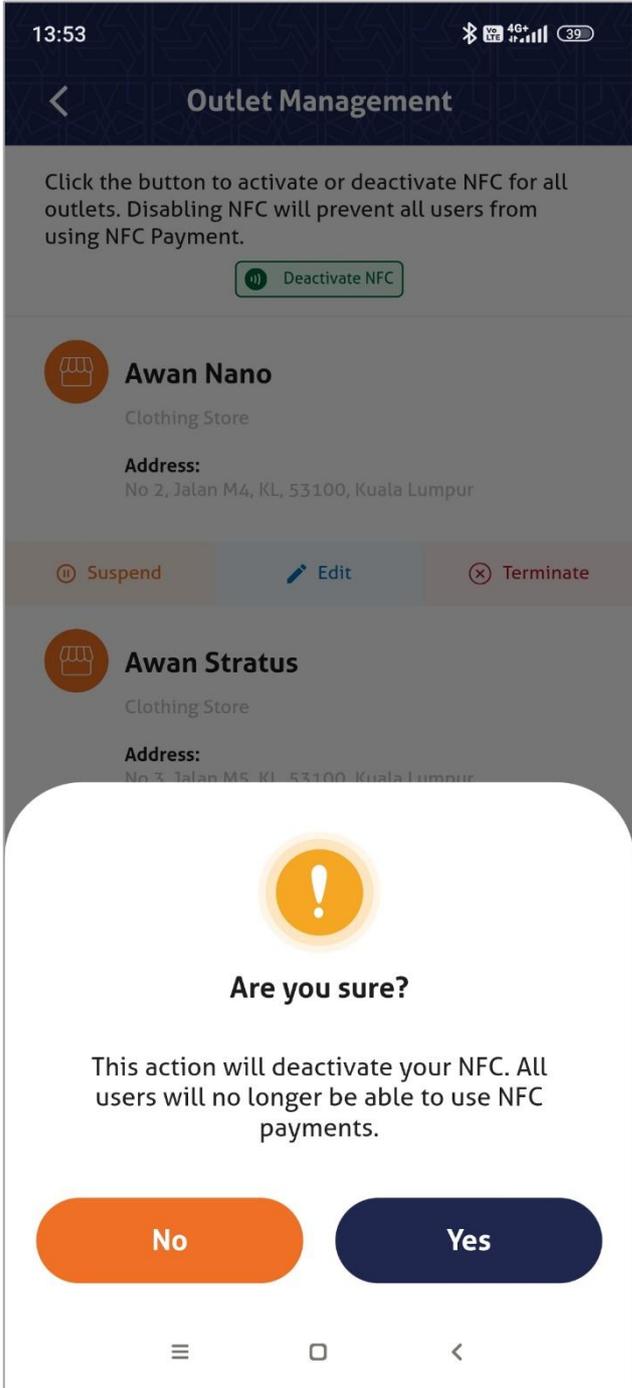
Image	Step by Step
	<h3>Step 1</h3> <ol style="list-style-type: none"> <li>1. In outlet management, a new button is available to activate or deactivate NFC at the outlet level.</li> <li>2. By default, NFC at the outlet level will be active.</li> <li>3. If the manager deactivates NFC in outlet management, all users (both managers and cashiers) unable to use NFC payment.</li> <li>4. To deactivate NFC, click the 'Deactivate NFC' button.</li> </ol>

Image	Step by Step
	<h2 data-bbox="906 280 1034 331">Step 2</h2> <p data-bbox="906 392 1390 465">The system will display a message to confirm the NFC deactivation.</p>

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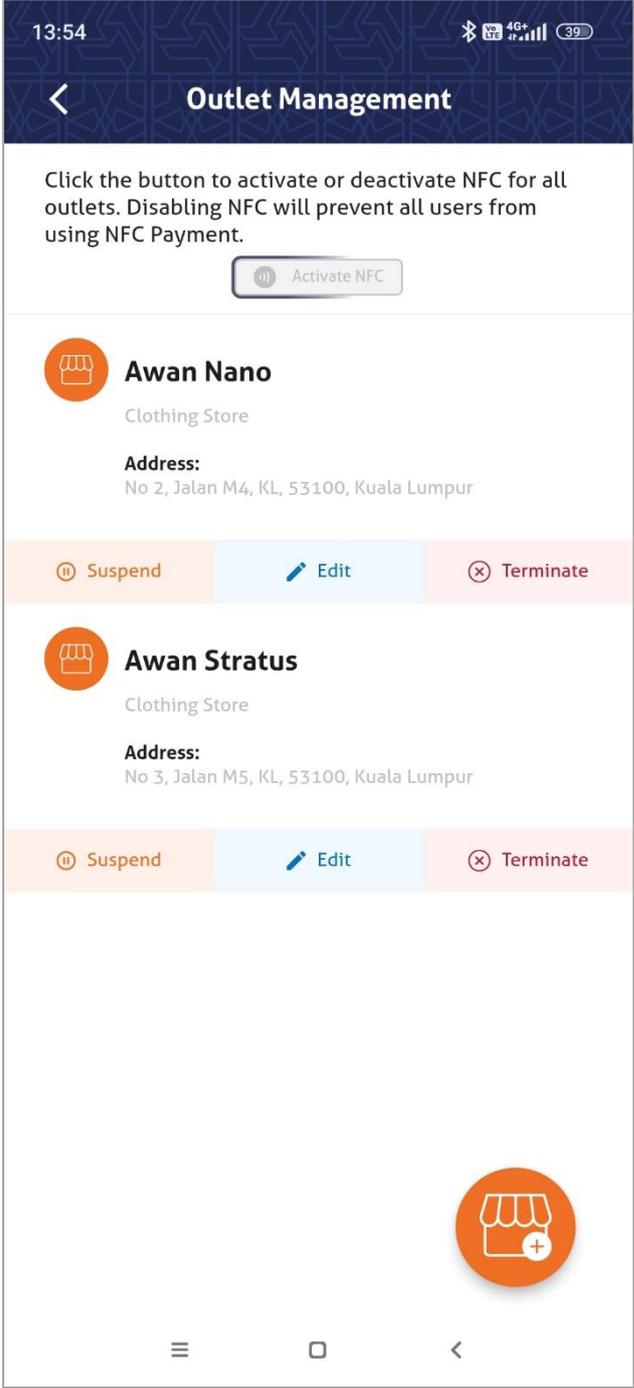
Image	Step by Step
 <p>The screenshot shows the 'Outlet Management' screen. At the top, there is a back arrow and the title 'Outlet Management'. Below the title, there is a text instruction: 'Click the button to activate or deactivate NFC for all outlets. Disabling NFC will prevent all users from using NFC Payment.' Below this text is a button labeled 'Activate NFC'. The screen lists two outlets: 'Awan Nano' and 'Awan Stratus', both identified as 'Clothing Store'. Each outlet entry includes an address: 'No 2, Jalan M4, KL, 53100, Kuala Lumpur' for Awan Nano and 'No 3, Jalan M5, KL, 53100, Kuala Lumpur' for Awan Stratus. Below each outlet entry are three buttons: 'Suspend', 'Edit', and 'Terminate'. At the bottom right of the screen is a circular icon with a storefront and a plus sign, indicating an 'Add Outlet' function. The bottom navigation bar shows a hamburger menu, a home icon, and a back arrow.</p>	<h3>Step 3</h3> <p>Select 'Yes,' and the NFC will be deactivated. The button will change to grey and display label 'Activate NFC.'</p>

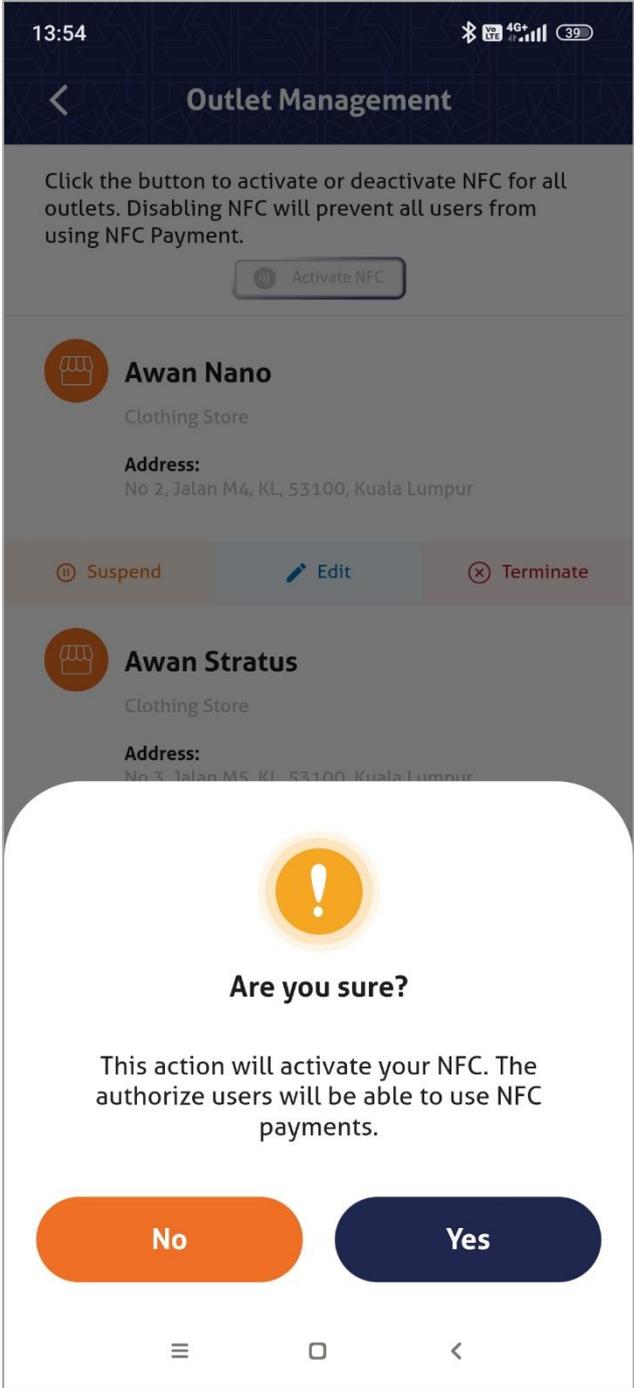
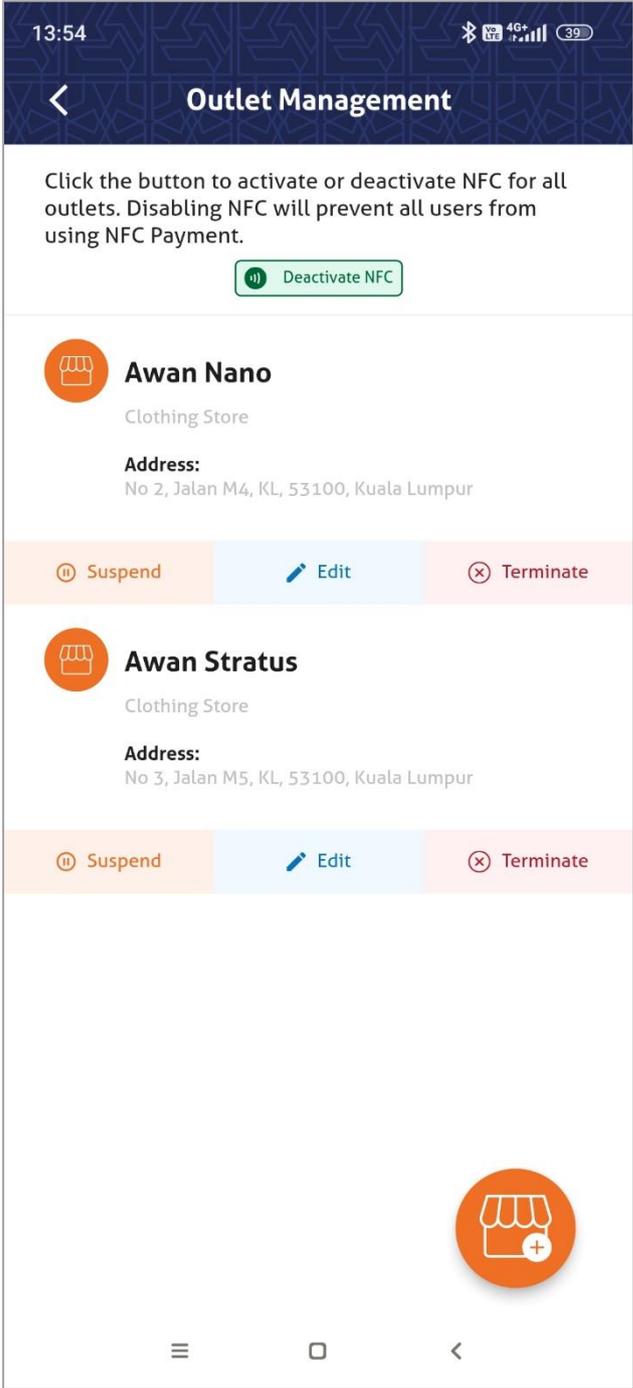
Image	Step by Step
	<h3>Step 4</h3> <p>To reactivate NFC at the outlet level, select 'Activate NFC' and confirm by clicking 'Yes' in the confirmation prompt.</p>

Image	Step by Step
	<h2 data-bbox="906 280 1034 331">Step 5</h2> <p data-bbox="906 392 1388 504">Once the NFC is activated, the button will change to green and display the label 'Deactivate NFC.'</p>

## 7.12 User Management

### 7.12.1 Activate or Deactivate Cashier's NFC

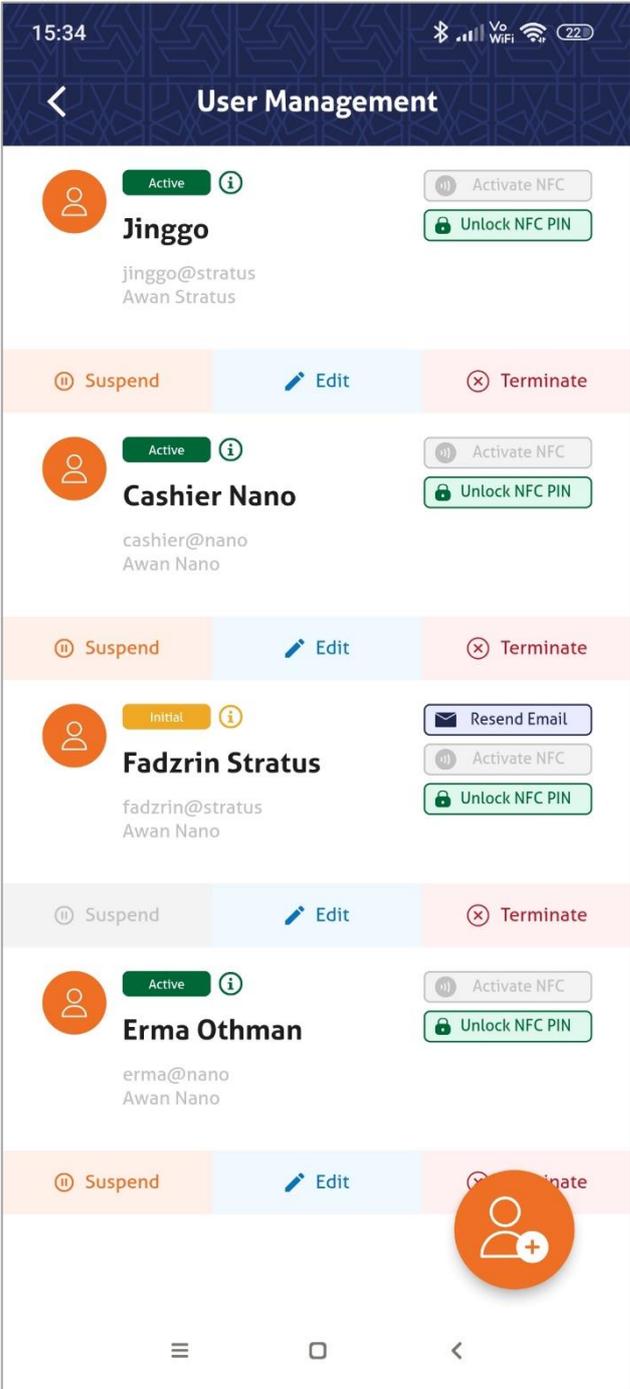
Image	Step by Step
 <p>The screenshot shows the 'User Management' screen with a list of cashier profiles. Each profile includes a name, email, and status (Active or Initial). For 'Active' users, there are 'Activate NFC' and 'Unlock NFC PIN' buttons. For 'Initial' users, there is a 'Resend Email' button and 'Activate NFC' and 'Unlock NFC PIN' buttons. Action buttons for 'Suspend', 'Edit', and 'Terminate' are also present for each user.</p>	<h3>Step 1</h3> <ol style="list-style-type: none"> <li>1. In addition to the outlet level, the manager can also activate or deactivate NFC for individual cashiers.</li> <li>2. By default, NFC is deactivated for all cashiers.</li> <li>3. To activate a cashier's NFC, click the "Activate NFC" button.</li> </ol>

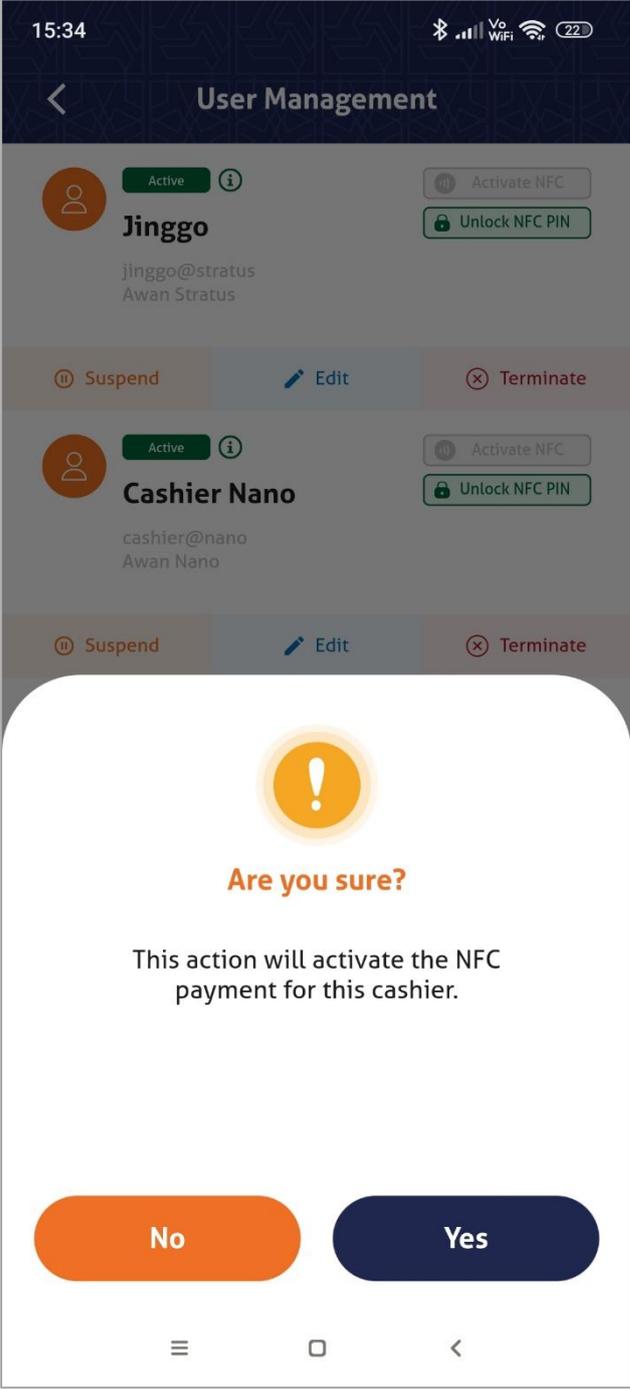
Image	Step by Step
	<h2 data-bbox="906 282 1034 331">Step 2</h2> <p data-bbox="906 376 1369 409">Click yes on confirmation message.</p>

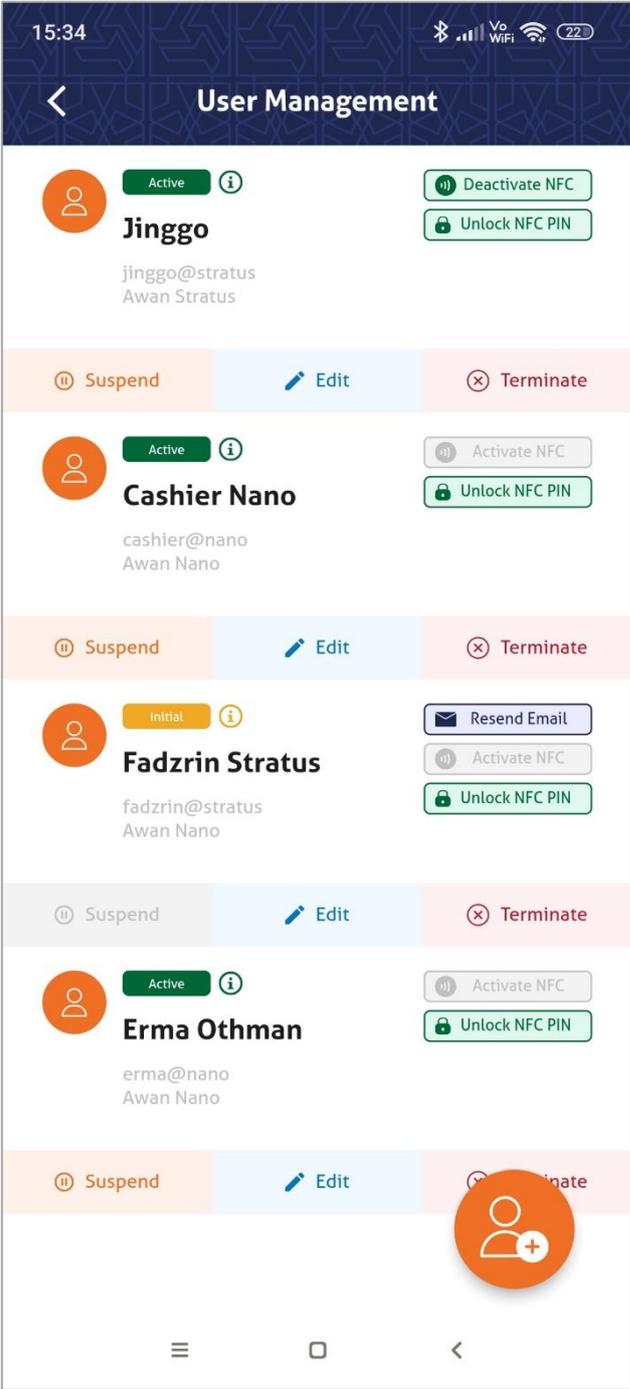
Image	Step by Step
	<h3>Step 3</h3> <ol style="list-style-type: none"> <li>The cashier's NFC has been activated.</li> <li>There are two (2) NFC feature conditions for the cashier:             <ol style="list-style-type: none"> <li><b>First-time activation:</b> This applies when the manager has never activated NFC for the cashier. The system will update all NFC-related features in the cashier's application.</li> <li><b>Reactivation:</b> This applies when the manager previously activated NFC for the cashier but deactivated it, then decided to reactivate it. In this case, during the deactivate state, system will retain all NFC-related features in the cashier's application, only the selected the cashier will be unable to perform any NFC transactions.</li> </ol> </li> </ol>

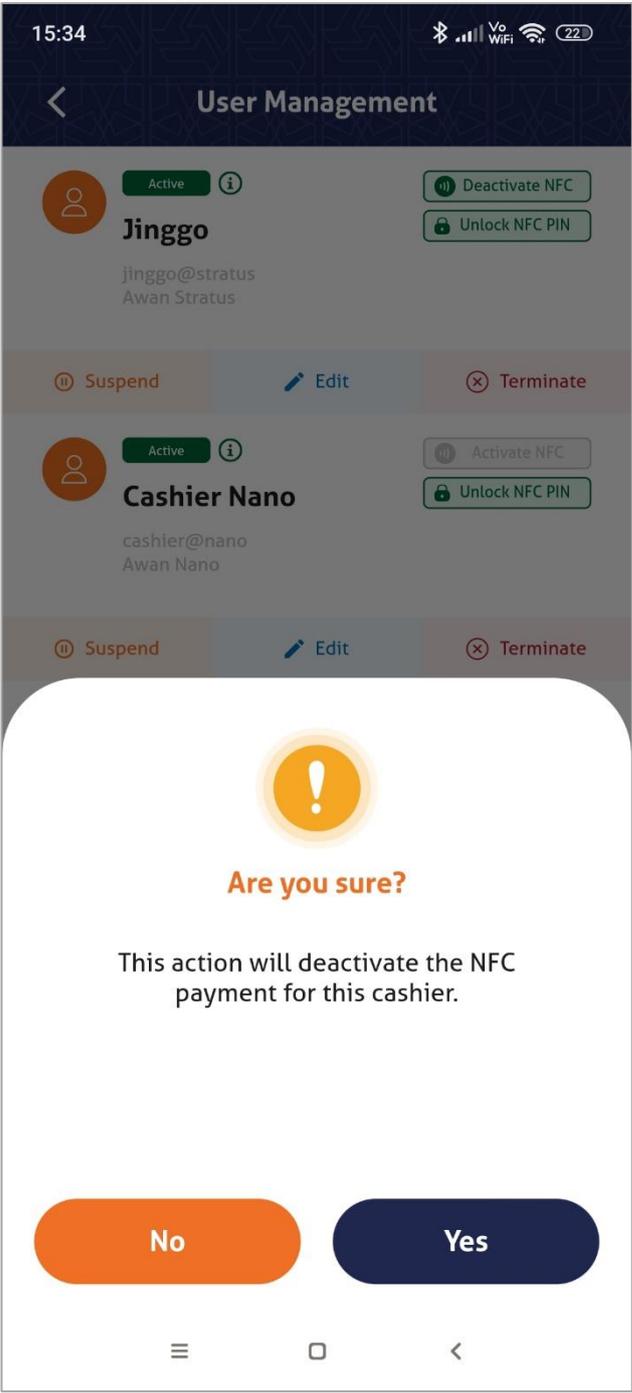
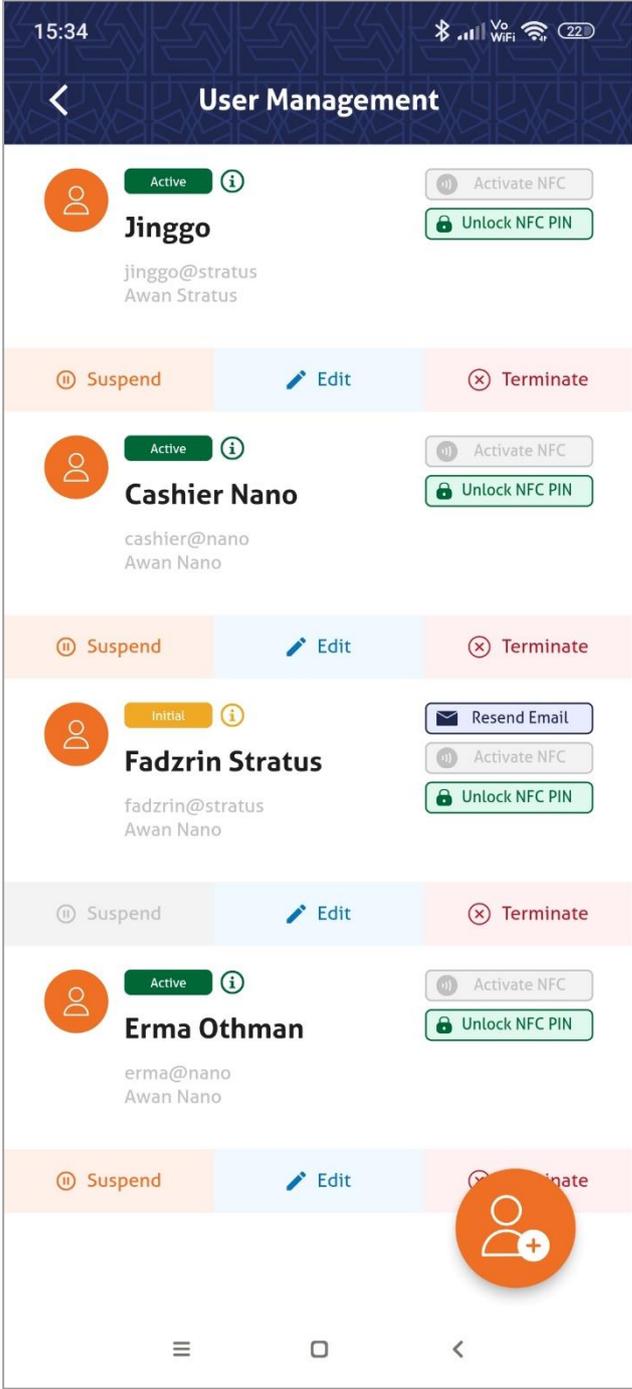
Image	Step by Step
 <p>The screenshot shows the 'User Management' screen with two users listed: 'Jinggo' and 'Cashier Nano'. A confirmation dialog is displayed in the foreground with the following text:</p> <p><b>Are you sure?</b></p> <p>This action will deactivate the NFC payment for this cashier.</p> <p>Buttons: <b>No</b> (orange), <b>Yes</b> (dark blue)</p>	<h2>Step 4</h2> <p>To deactivate cashier's NFC, click on Deactivate NFC button and click yes on the confirmation message.</p>

Image	Step by Step
	<h2 data-bbox="906 282 1034 331">Step 5</h2> <p data-bbox="906 394 1390 506">The NFC is deactivated and the button change to grey colour with “Activate NFC” label.</p>

### 7.12.1 Unlock Cashier's NFC PIN

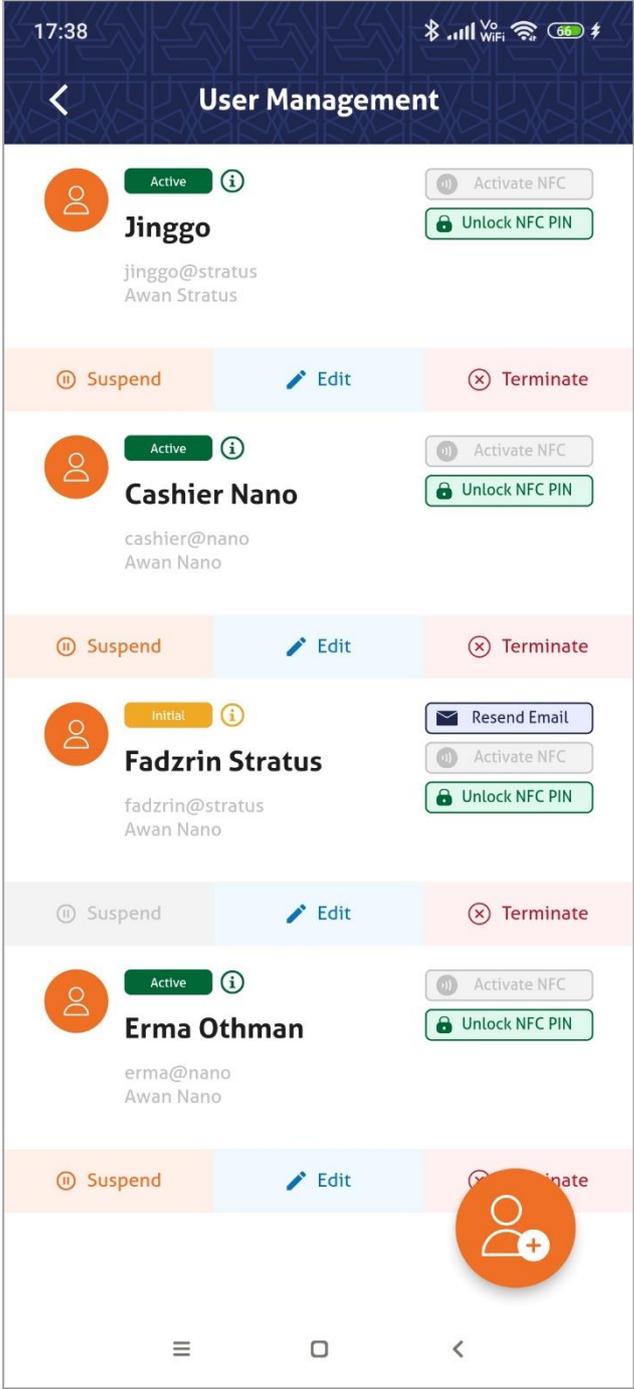
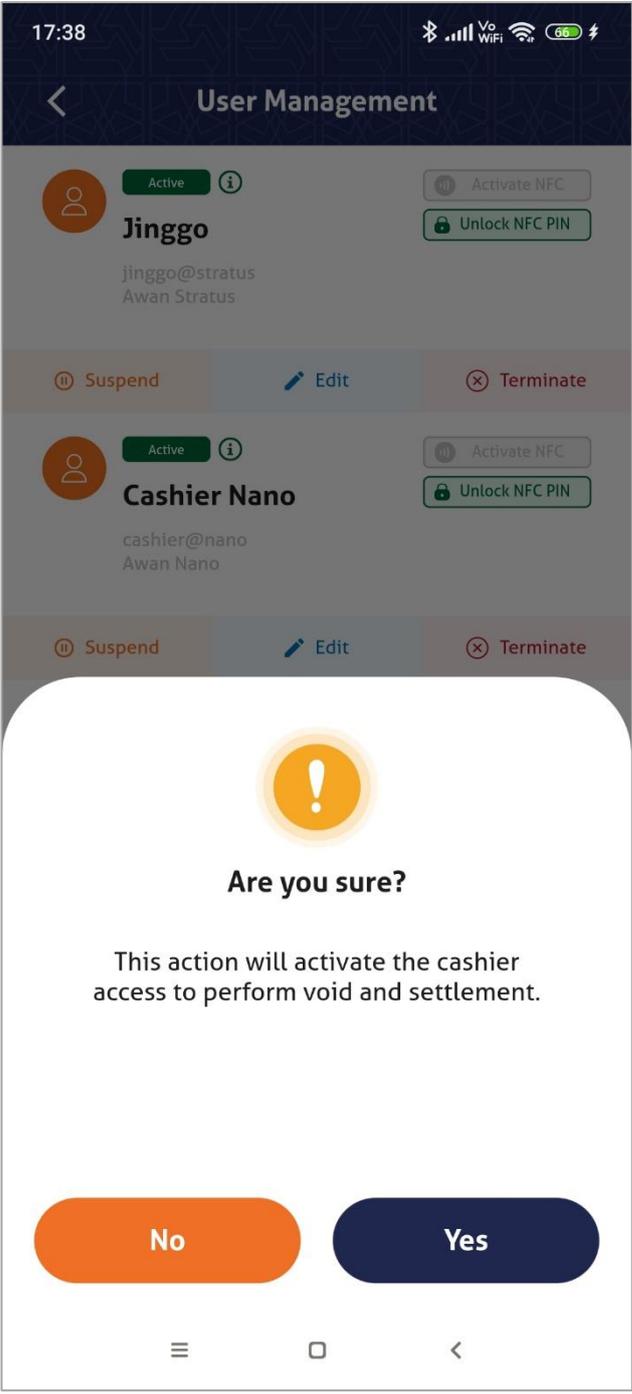
Image	Step by Step
	<h3>Step 1</h3> <ol style="list-style-type: none"> <li>1. The NFC PIN is used for void and settlement purposes.</li> <li>2. The cashier's NFC PIN will be locked if cashier entered PIN incorrectly for three times during void and settlement.</li> <li>3. The manager has the ability to unlock the cashier's NFC PIN by selecting Unlock NFC PIN.</li> </ol>

Image	Step by Step
 <p>The screenshot shows the 'User Management' interface with two user profiles: 'Jinggo' and 'Cashier Nano'. A confirmation dialog is overlaid on the screen, asking 'Are you sure?' and providing instructions on the consequences of the action. The dialog has 'No' and 'Yes' buttons at the bottom.</p>	<h2 data-bbox="906 282 1034 327">Step 2</h2> <p data-bbox="906 394 1390 506">Click 'Yes' on the confirmation message to unlock the NFC PIN for the respective cashier.</p> <p data-bbox="906 510 1390 622"><i>Note: If manager's NFC PIN has locked, they can unlock by themselves (see Section 7.7 NFC PIN).</i></p>

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## 7.13 Settlement

### 7.13.1 Manager's Settlement

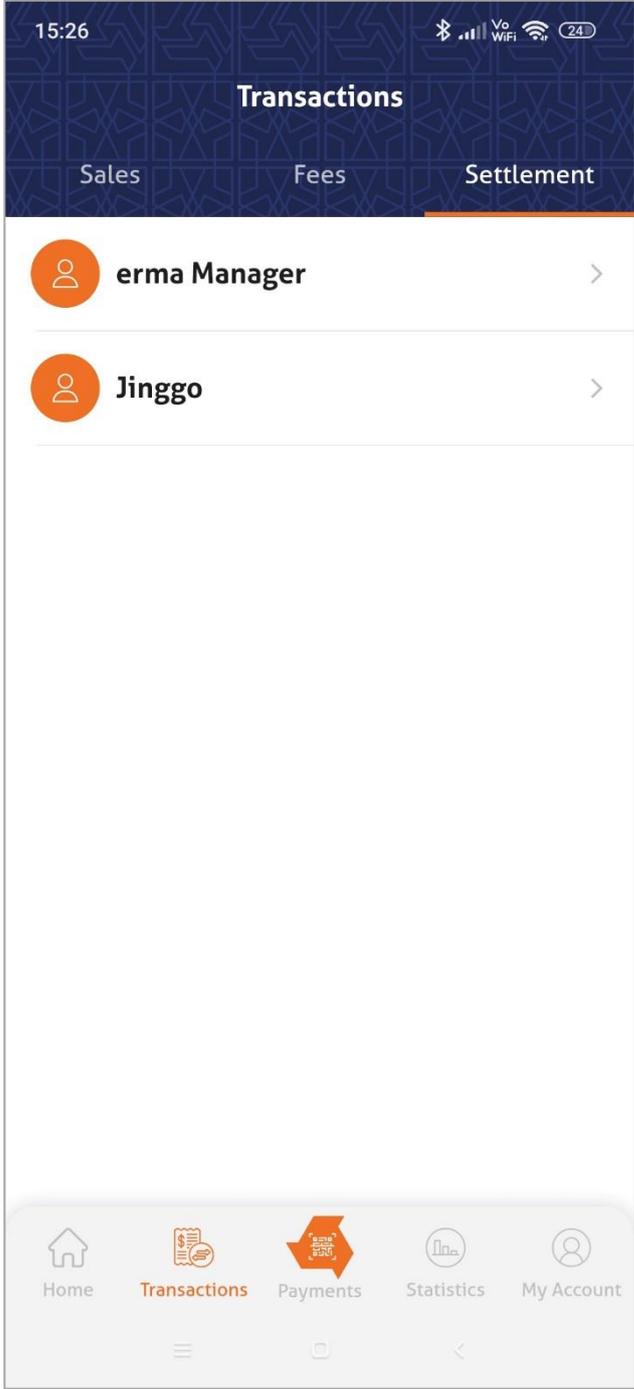
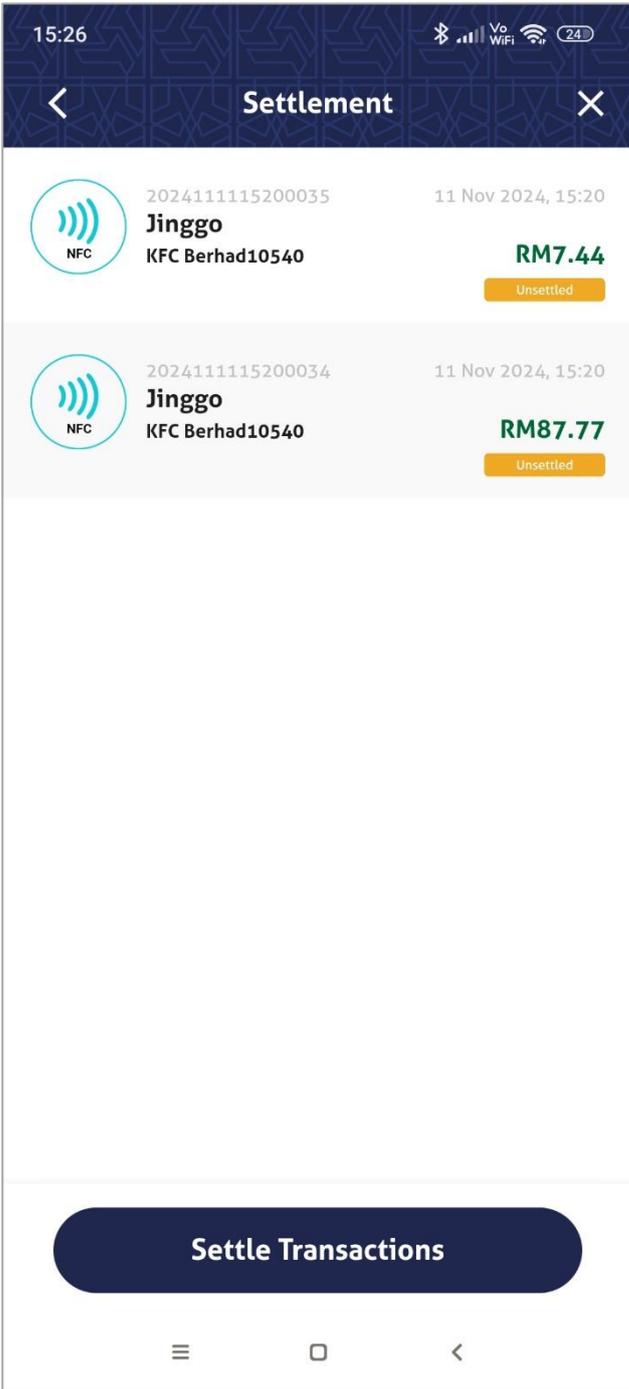
Image	Step by Step
	<p><b>Step 1</b></p> <ol style="list-style-type: none"> <li>1. Manager is able to perform settlement on behalf of their cashier.</li> <li>2. Manager can access the settlement tab by go to Transactions &gt; Settlement.</li> <li>3. Only the users with pending settlement will be appear on manager's settlement screen.</li> <li>4. To perform settlement, click on the username.</li> </ol>

Image	Step by Step
	<h2 data-bbox="906 277 1034 331">Step 2</h2> <ol data-bbox="906 389 1388 501" style="list-style-type: none"> <li>1. All user's pending settlements will be listed.</li> <li>2. Click on Settle Transactions.</li> </ol>

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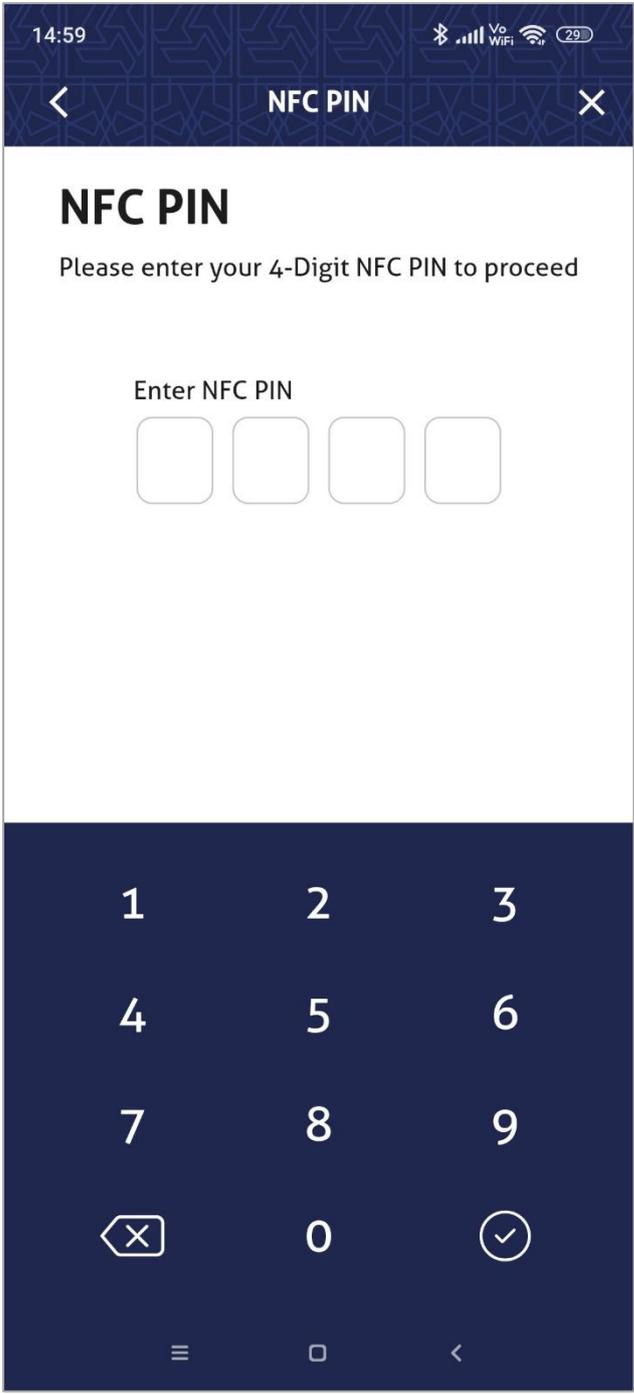
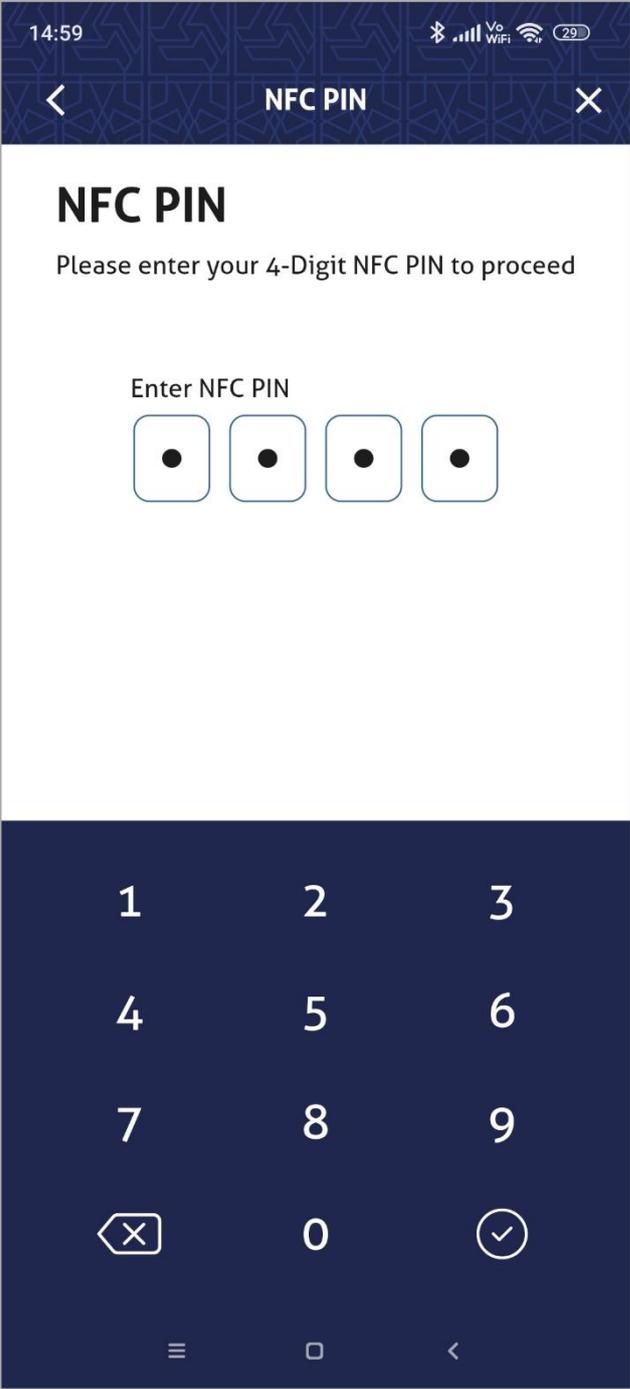
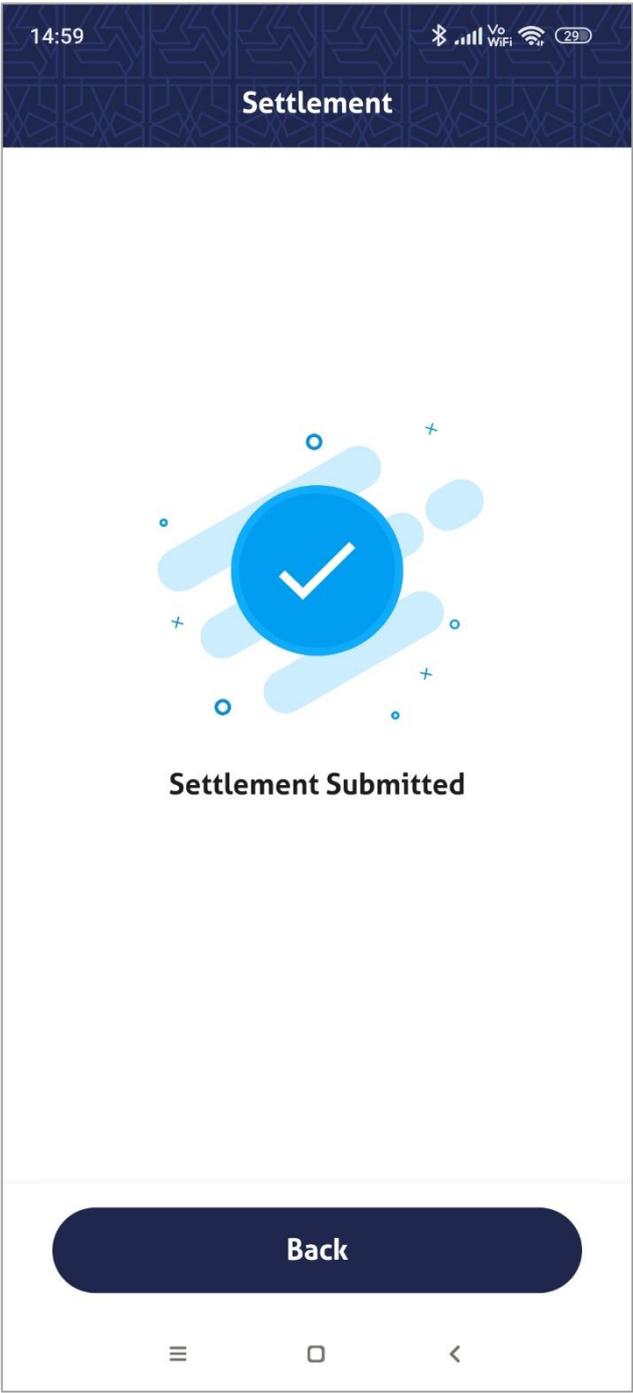
Image	Step by Step
	<h3 data-bbox="906 277 1034 327">Step 3</h3> <p data-bbox="906 389 1390 465">User will be redirected to enter 4-Digit NFC PIN.</p>

Image	Step by Step
	<h2 data-bbox="906 282 1034 327">Step 4</h2> <p data-bbox="906 394 1390 461">Enter the 4-Digit NFC PIN and click on tick icon.</p>

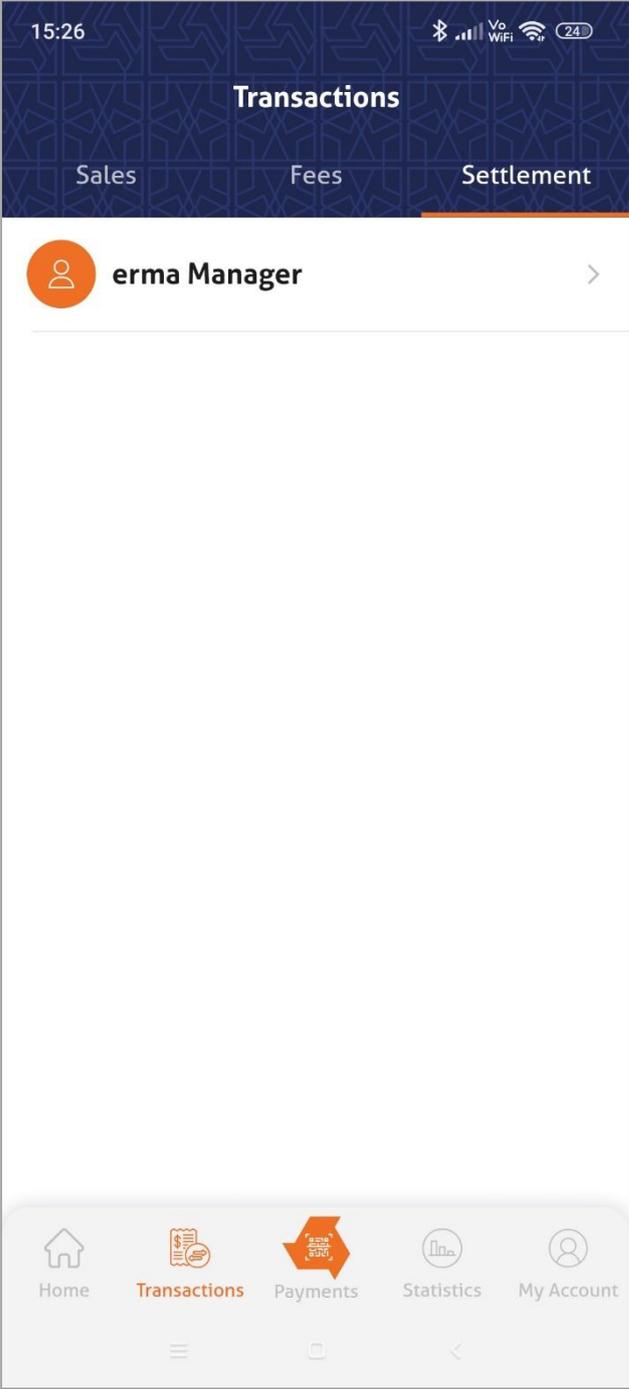
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Image	Step by Step
	<h2>Step 5</h2> <p>If the PIN is correct, system will process the settlement.</p>

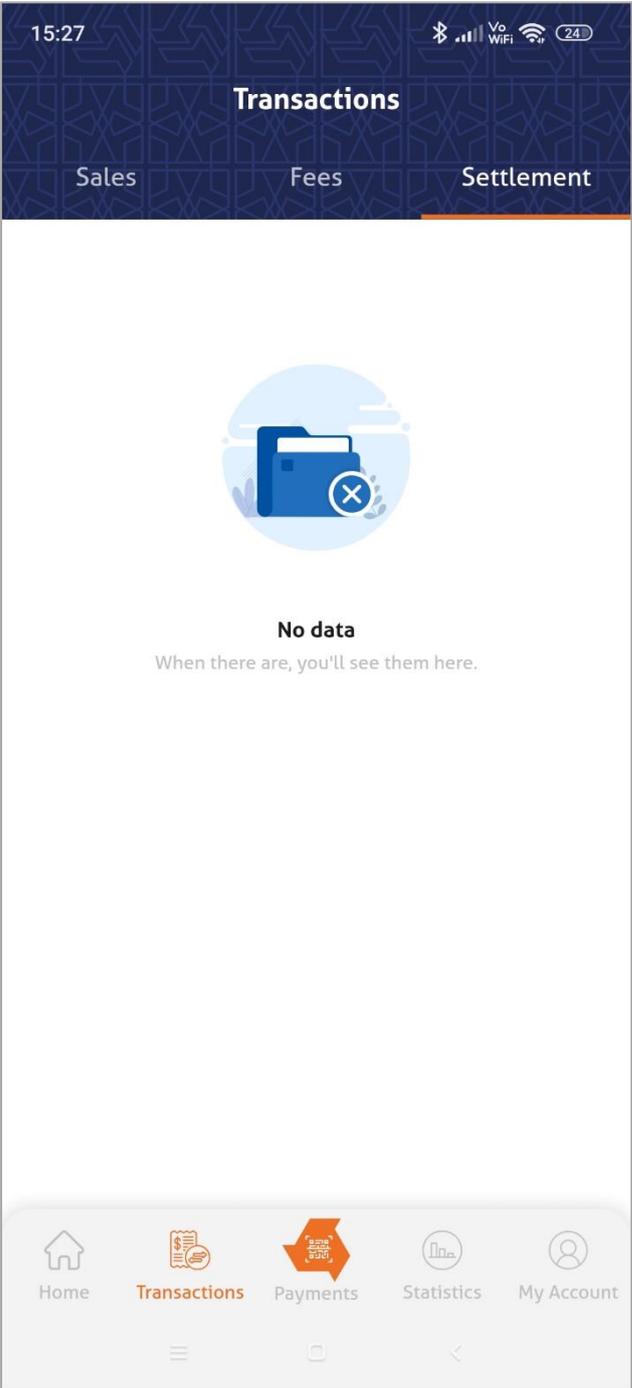
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Image	Step by Step
	<h3 data-bbox="906 282 1034 327">Step 6</h3> <ol data-bbox="906 394 1390 584" style="list-style-type: none"> <li>1. Once the process is complete, the screen will display Settlement Submitted.</li> <li>2. Press the back button to return to the main settlement screen.</li> </ol>

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Image	Step by Step
	<h2 data-bbox="906 282 1034 331">Step 7</h2> <ol data-bbox="906 394 1390 584" style="list-style-type: none"> <li>1. The screen will remain the user with pending settlement transactions.</li> <li>2. Repeat steps 2 to 6 to perform settlement for remaining user.</li> </ol>

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Image	Step by Step
	<h3 data-bbox="906 280 1034 331">Step 8</h3> <p data-bbox="906 392 1390 548">If there are no pending settlements for any user, the manager's main settlement screen will display an empty list.</p>

### 7.13.2 Cashier’s Settlement

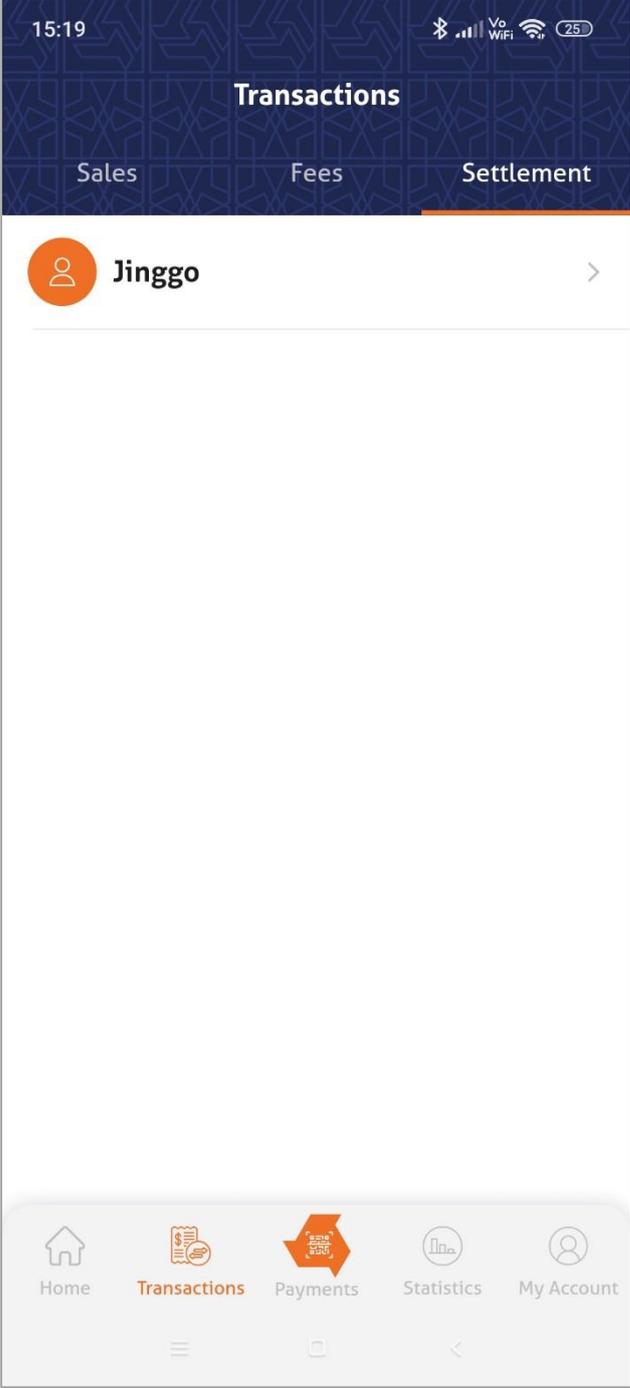
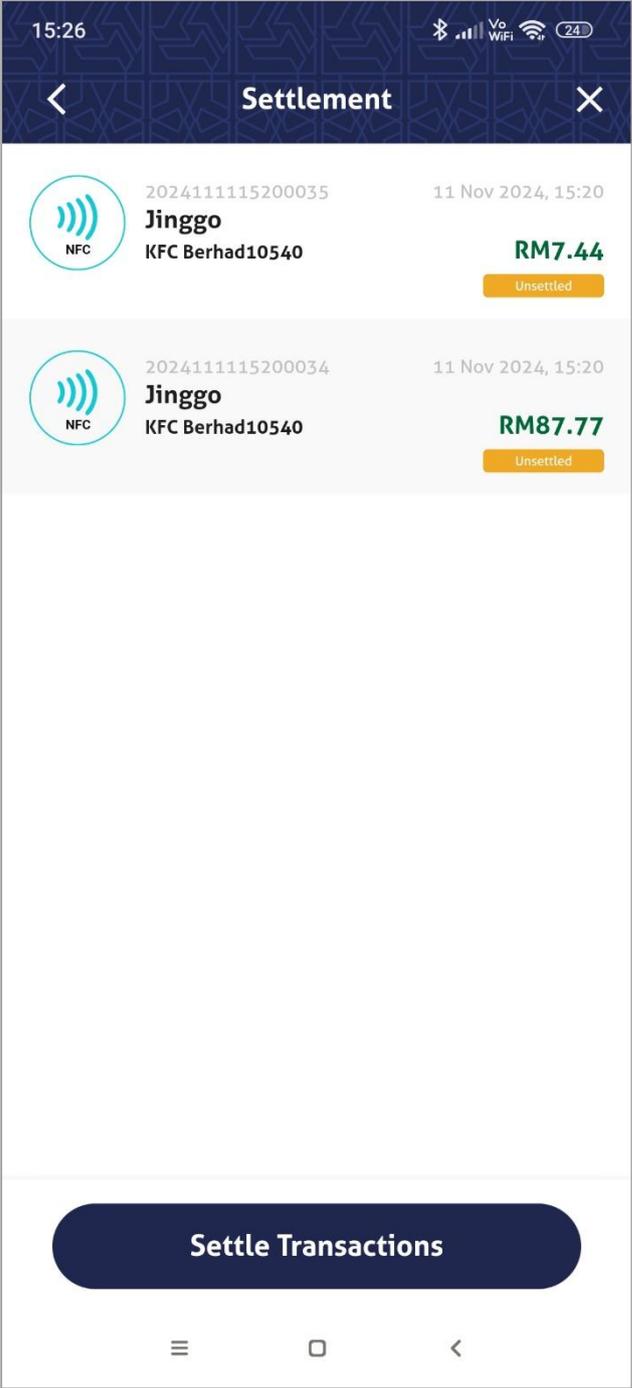
Image	Step by Step
	<p><b>Step 1</b></p> <ol style="list-style-type: none"> <li>1. The cashier can only perform settlement for themselves.</li> <li>2. The cashier's username will always appear, even if there is no pending settlement.</li> <li>3. Click on the cashier’s name to perform settlement.</li> </ol>

Image	Step by Step
	<h2 data-bbox="906 280 1034 331">Step 2</h2> <ol data-bbox="906 392 1388 504" style="list-style-type: none"> <li>1. All cashier's pending settlements will be listed.</li> <li>2. Click on Settle Transactions.</li> </ol>

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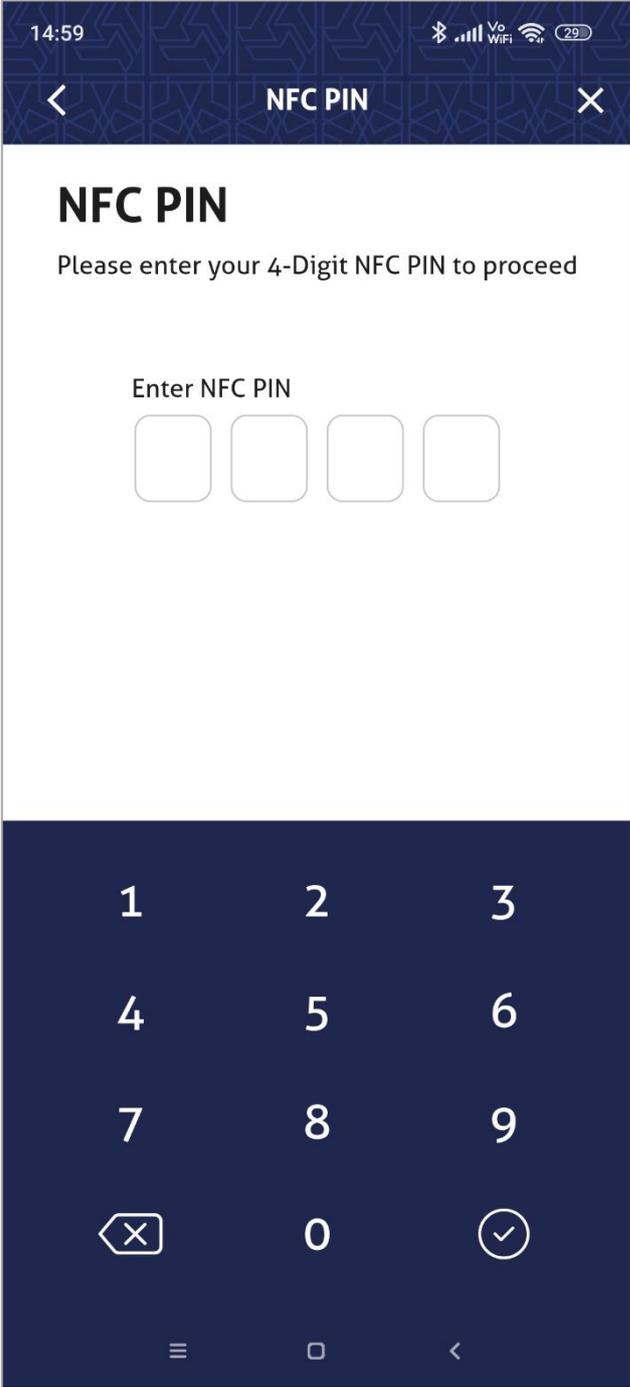
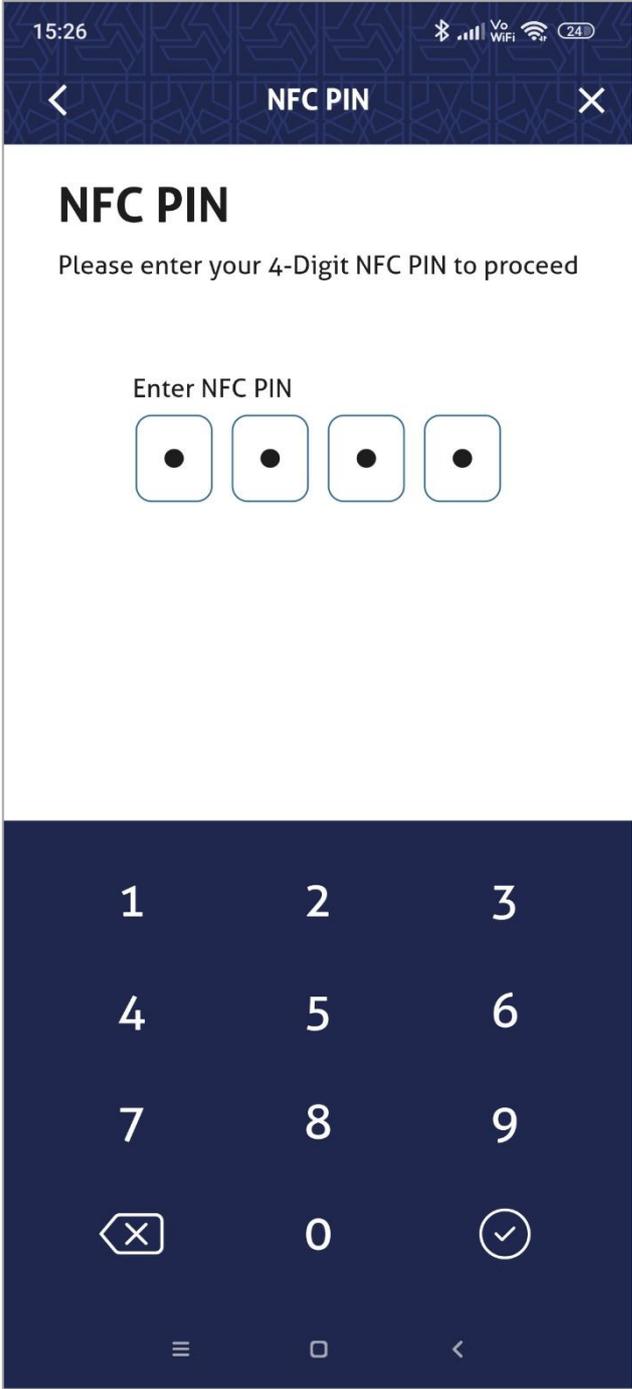
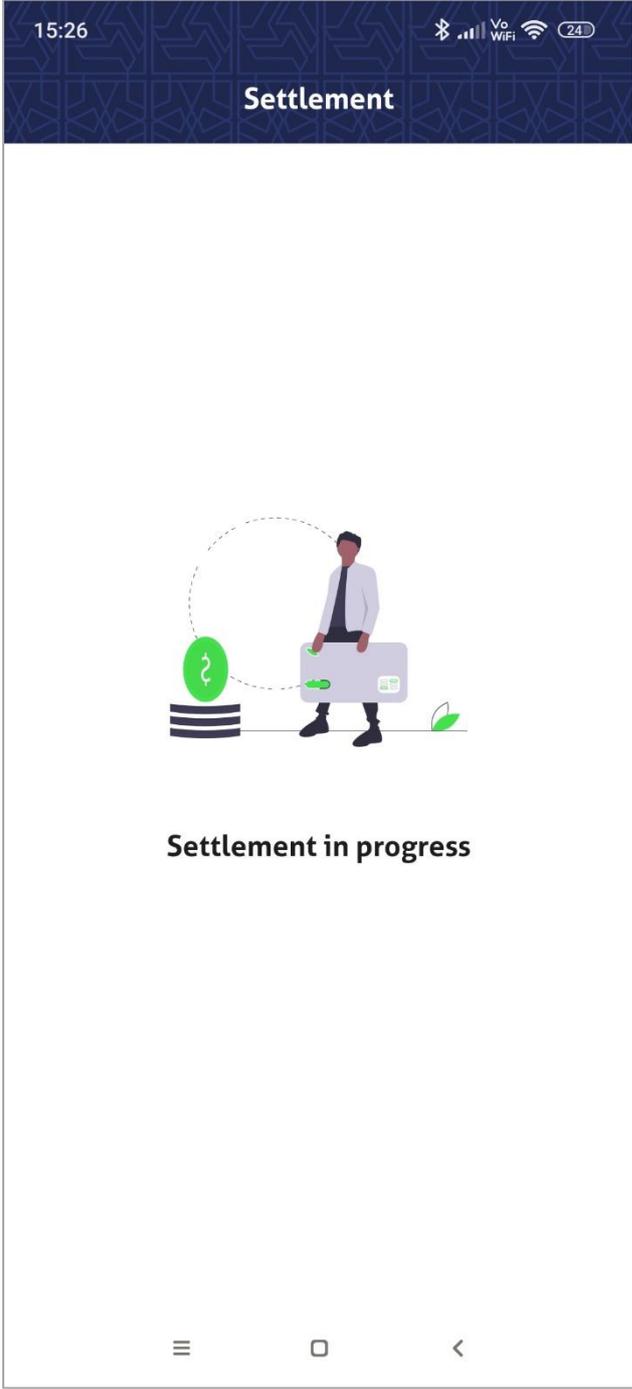
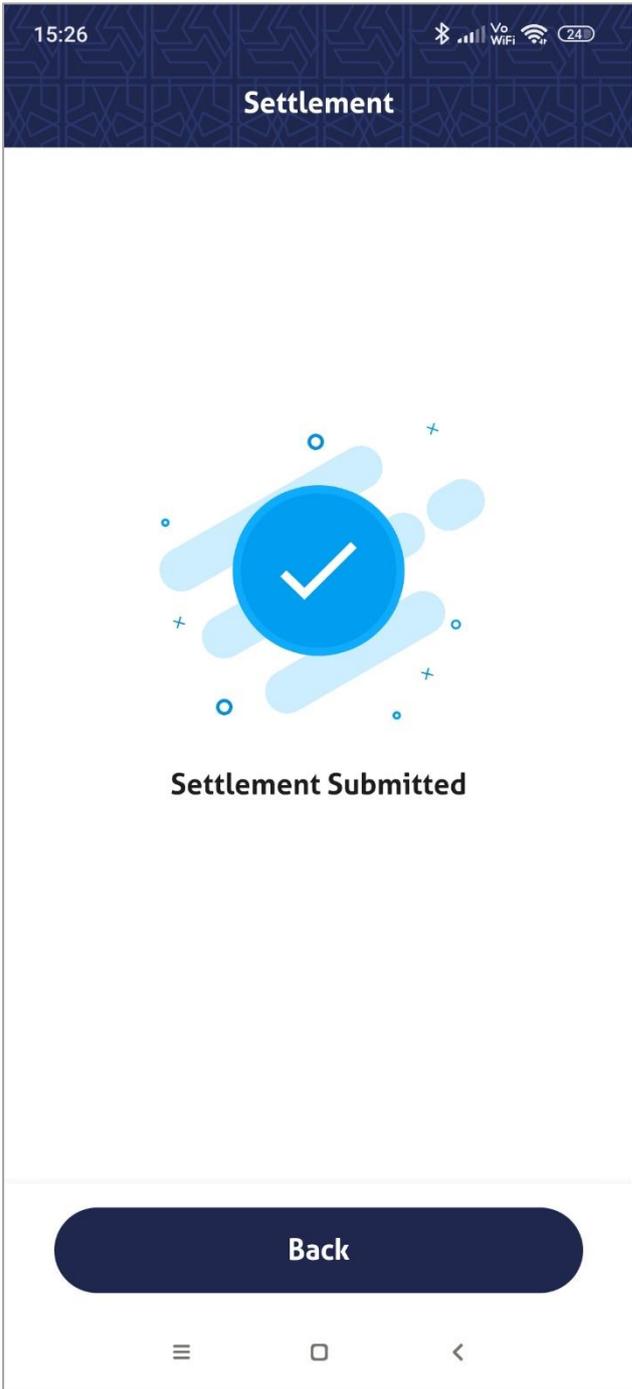
Image	Step by Step
	<h3 data-bbox="906 282 1034 327">Step 3</h3> <p data-bbox="906 394 1388 465">User will be redirected to enter 4-Digit NFC PIN.</p>

Image	Step by Step
	<h2 data-bbox="906 282 1034 331">Step 4</h2> <p data-bbox="906 394 1390 465">Enter the 4-Digit NFC PIN and click on tick icon.</p>

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Image	Step by Step
	<h2 data-bbox="906 282 1034 331">Step 5</h2> <p data-bbox="906 394 1390 465">If the PIN is correct, system will process the settlement.</p>

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Image	Step by Step
	<h3>Step 6</h3> <ol style="list-style-type: none"> <li>1. Once complete, the screen will show “Settlement Submitted”.</li> <li>2. Click on back button to return to the main settlement screen.</li> </ol>

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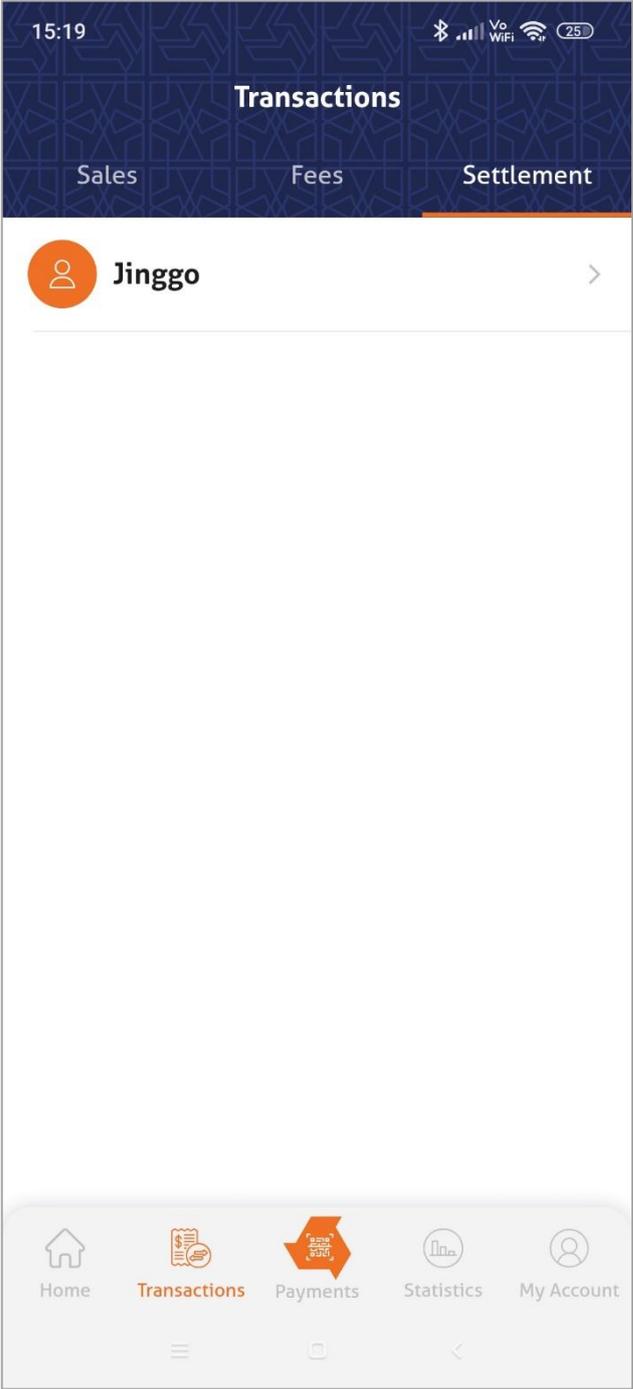
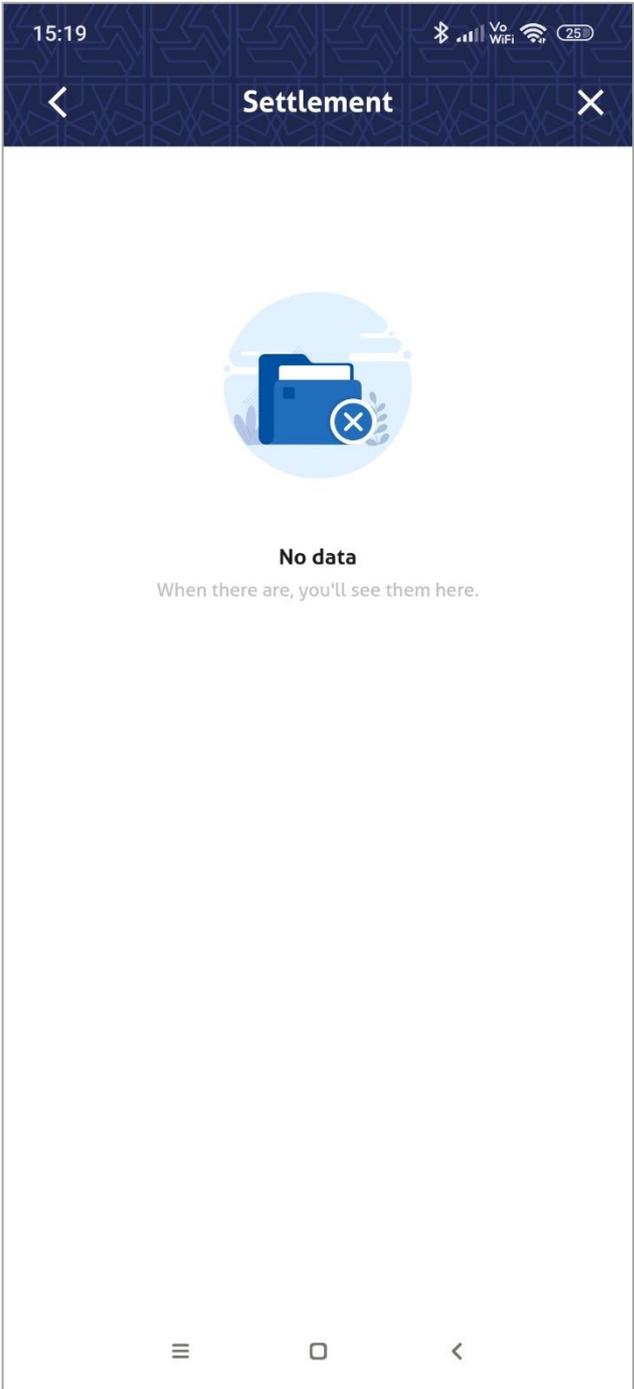
Image	Step by Step
	<h3 data-bbox="906 282 1034 331">Step 7</h3> <ol data-bbox="906 394 1390 584" style="list-style-type: none"> <li>1. The cashier will still see their name on the main settlement screen, even if there is no pending settlement.</li> <li>2. Click on the cashier's name.</li> </ol>

Image	Step by Step
 <p>The screenshot shows a mobile application interface for 'Settlement'. At the top, there is a dark blue header with a back arrow, the word 'Settlement', and a close 'X' icon. Below the header, the main content area is white and contains a large blue circular icon with a folder and a close 'X' symbol. Underneath the icon, the text reads 'No data' followed by 'When there are, you'll see them here.' At the bottom of the screen, there is a navigation bar with three icons: a hamburger menu, a square, and a back arrow.</p>	<h2 data-bbox="906 277 1034 327">Step 8</h2> <p data-bbox="906 389 1390 461">The system will display an empty settlement transactions screen.</p>

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## Thank you for choosing i-MerchantRAKYAT.

We hope this user guide helps you make the most of our mobile app. If you have any further questions or need assistance, please don't hesitate to contact our customer support team.

*Note: Please keep in mind that this user guide may undergo updates and enhancements. To ensure you enjoy the most exceptional experience, kindly ensure your app is always up to date.*

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