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

24 July 2026

Version 3.0

Table of Contents

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	**Access the App Store:** Tap on the "App Store" icon on your home screen. It usually has a blue icon with a white letter "A."
Step 2	**Search for the i-MerchantRAKYAT App:** In the App Store's search bar (located at the bottom), type "**i-MerchantRAKYAT**" and press the search button.
Step 3	**Locate the App:** Find the app in the search results. It should have the official logo or name.
Step 4	**Download the App:** 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.
Step 5	**Wait for Installation:** The app will start downloading, and the icon will appear on your home screen. Wait for it to finish.
Step 6	**Open the App:** Once the app is installed, tap its icon on your home screen to open it.

Step 7	**Sign Up or Log In:** Depending on your user type (Manager or Cashier), follow the on-screen instructions to Sign up or Log In.

1.1.2 Google Play Store (for Android)

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

1.1.3 System Summary

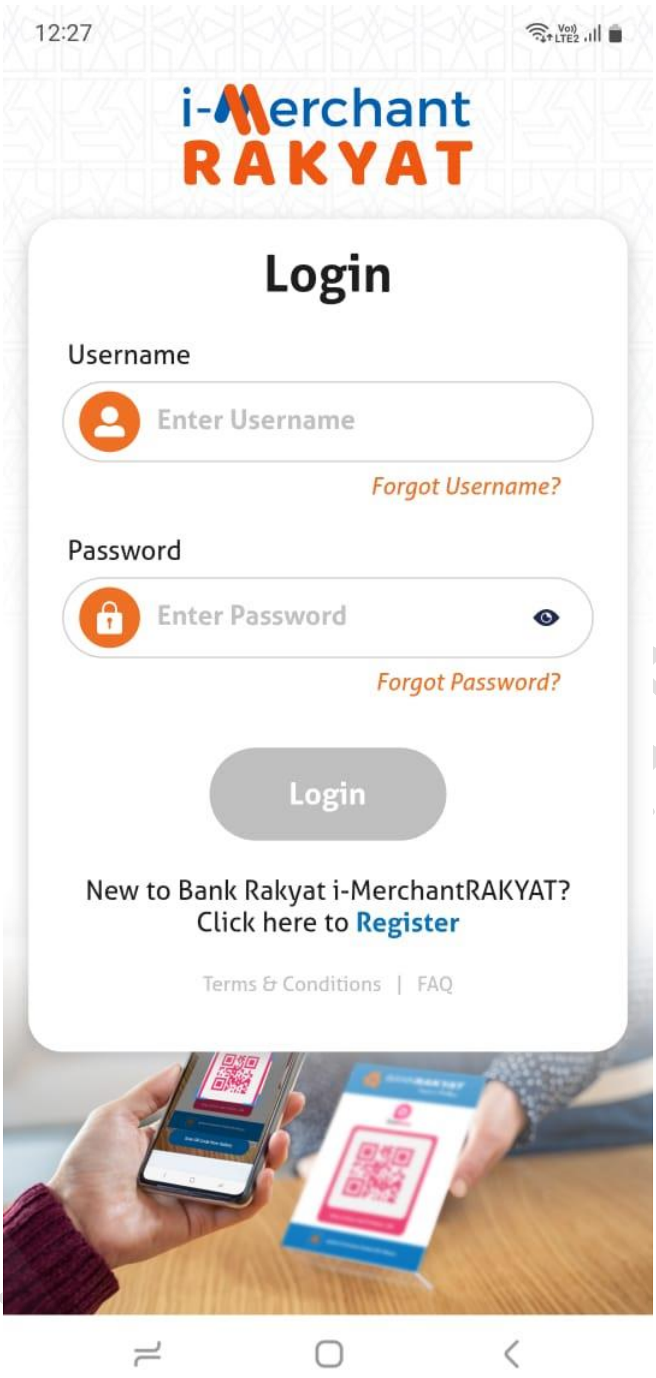
Mobile Application Compatibility:

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

1.2 New Merchant Registration

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

Image	Step by Step
	**Step 1:** Download the **i-MerchantRAKYAT** app from your app store and install the app. ***Note:*** *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.*

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>


</td><td>

Step 2:

New to Bank Rakyat **i-MerchantRAKYAT**? Click here to "**Register**"

Note: *There is also a quick access to the Terms & Conditions and Frequently Asked Questions (FAQ). These resources are readily available for anyone who may want to review for additional information or clarification.*

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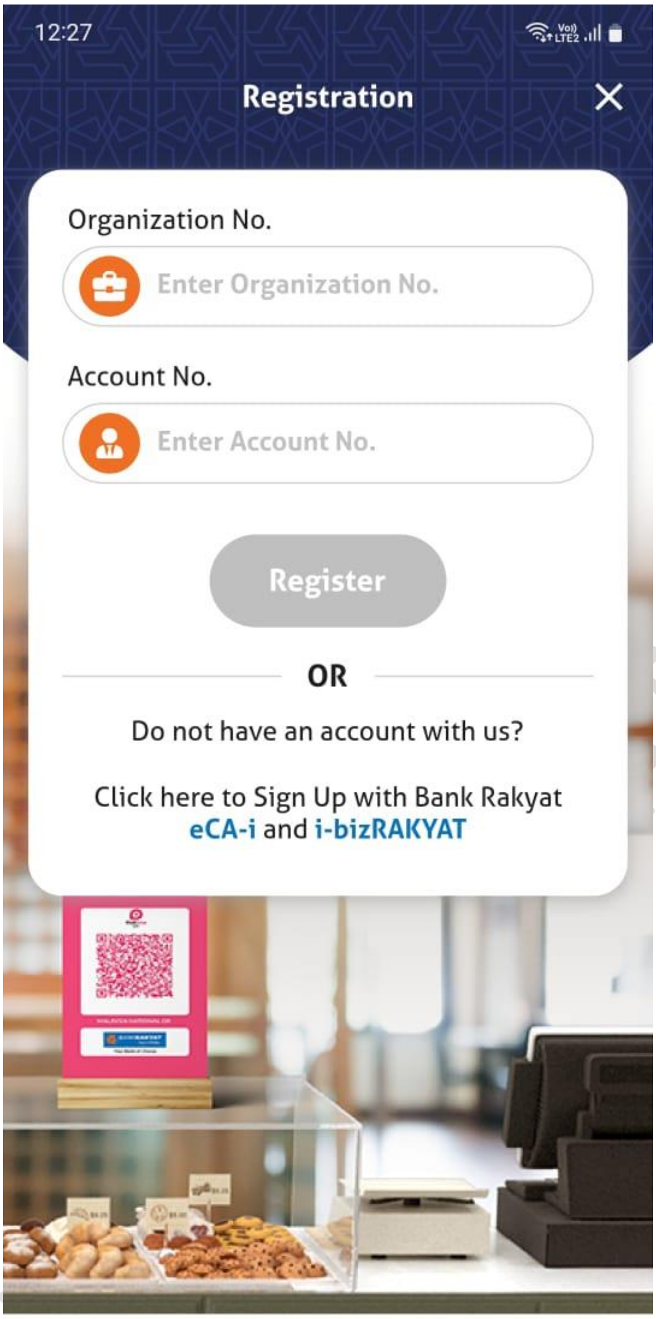
<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>



</td><td>

Step 3:

Enter your organisation and account number, then click the "Register" button and you will be directed next to the Terms and Conditions page.

Note*: 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.*

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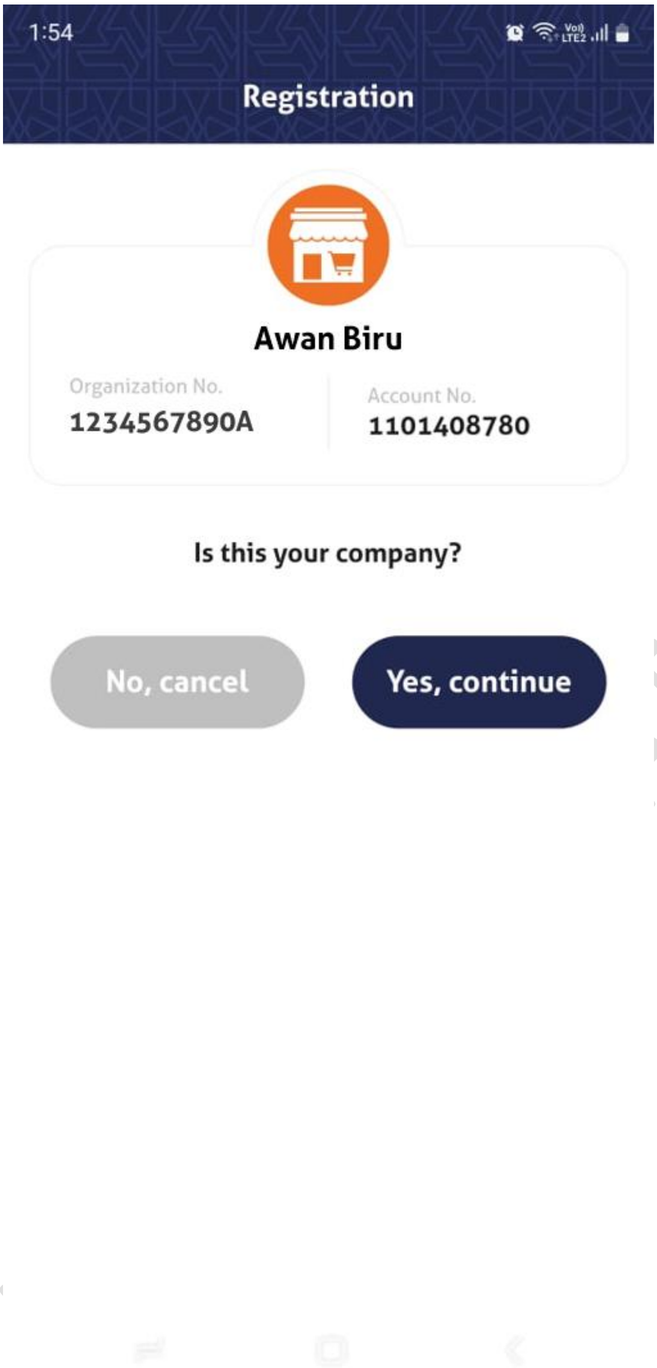

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Step 4:
Upon reviewing and agreeing to the Terms & Conditions, your company’s information will be displayed here.

1. Company Name
2. Organisation No.
3. Account No.

Once you have checked that the details are correct, just click on the "Yes, continue" button to move forward.
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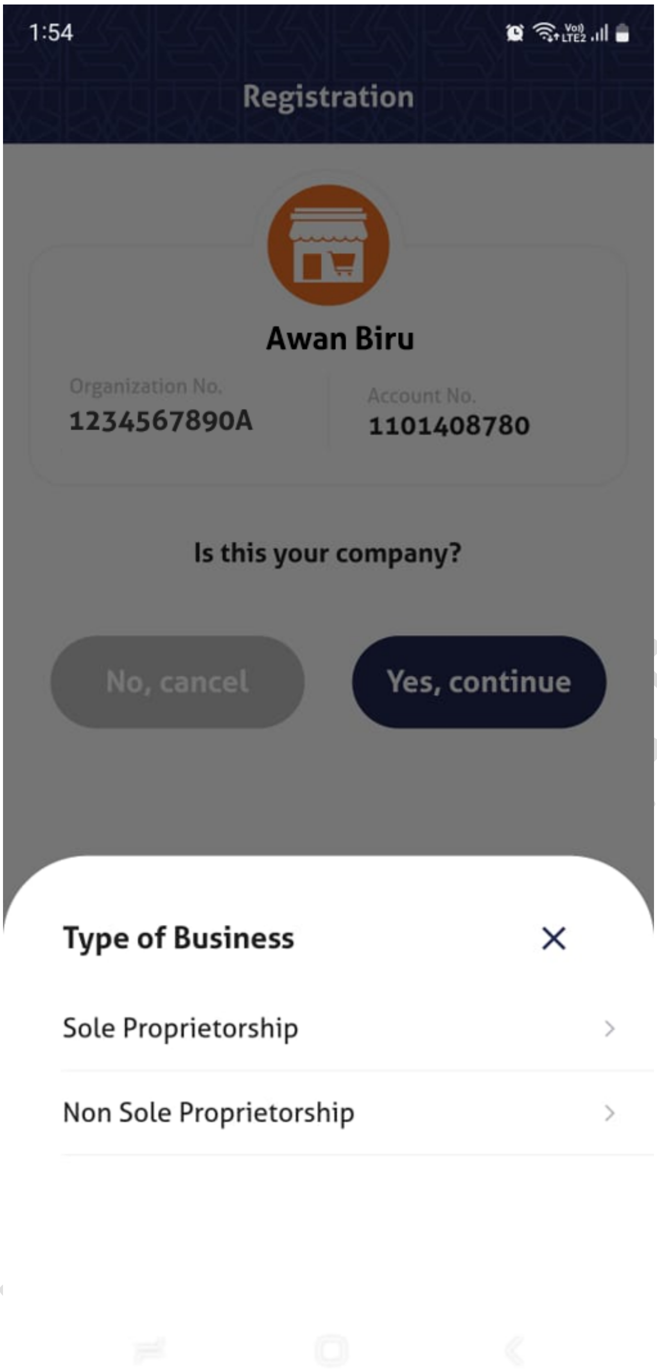
<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>


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Step 5:

Based on business type, complete your registration information and provide the necessary documents for verification by the **i-MerchantRAKYAT**.

Please note that, depending on your selection, you will be required to prepare the following files for upload during the registration process.

Type of Business

A. Sole Proprietorship

- Business Registration Certificate i.e.SSM (Form 9 and Form 49)
- Manager’s IC

B. Non Sole Proprietorship

- Business Registration Certificate (i.e.SSM, ROS, SKM)
- Application Letter / Board of Director's Resolution / Minutes of Meeting or Extraction Minutes of Meeting
- Manager’s IC

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<table>
<tr><th>Image</th><th>Step by Step</th></tr>
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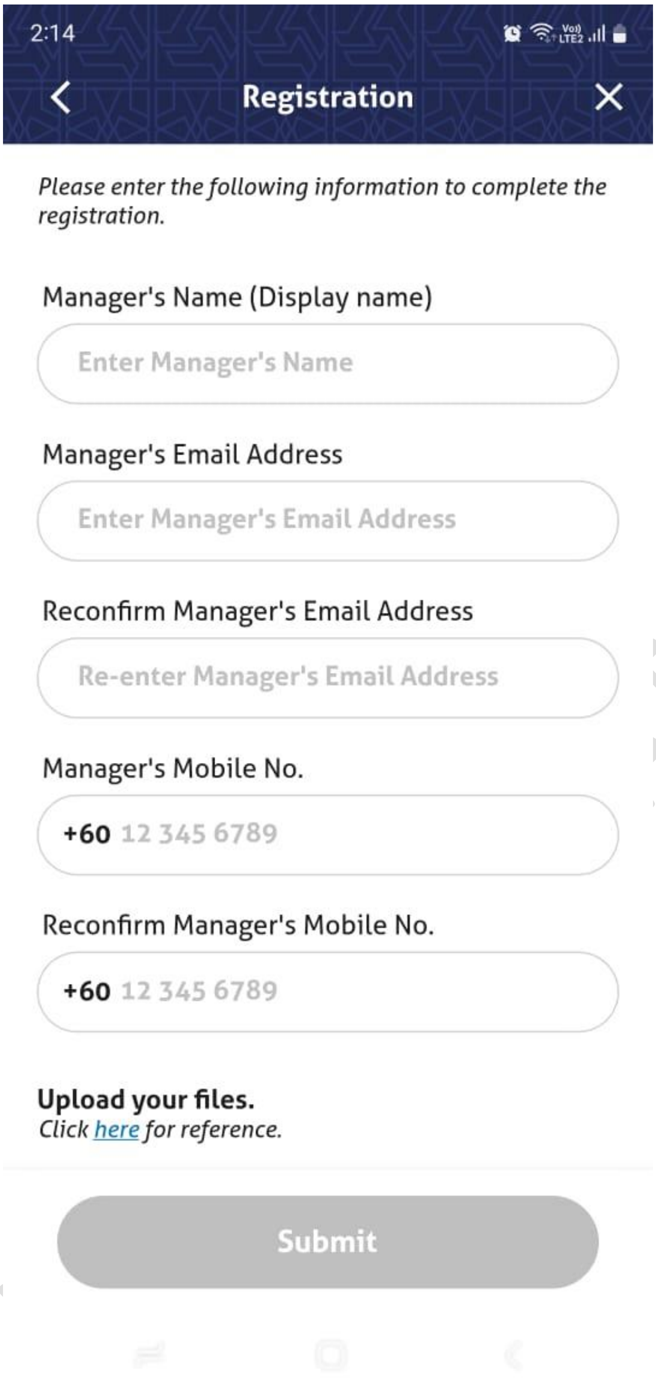

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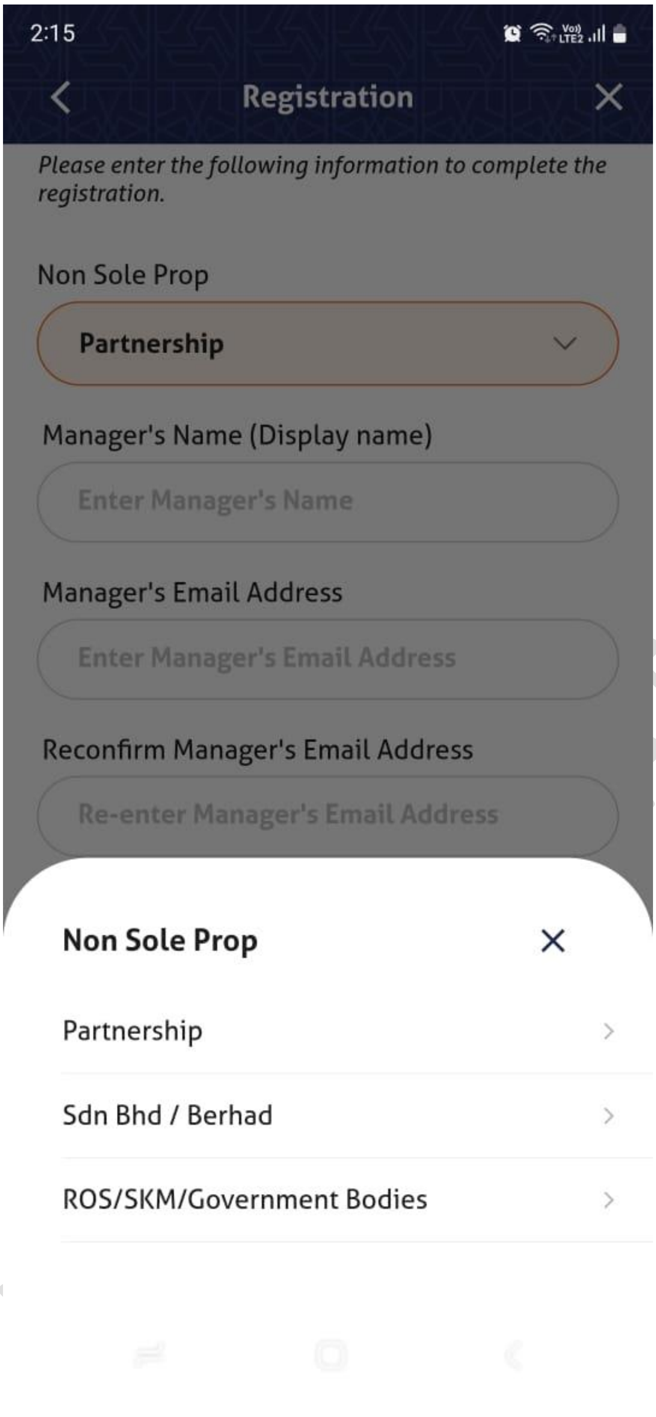
Step 6-I:
Sole Proprietorship

Fill in your details and upload the required documents for the i-MerchantRAKYAT's verification.

Manager's Name (Display Name)
Manager's Email Address
Manager's Mobile No
Upload of files.

Business Registration Certificate i.e.SSM (Form 9 and Form 49)
Manager's IC

Notes: There is a helpful reference sample available to assist users. Users could click here for reference.
</td></tr>
</table>

Image	Step by Step
	**Step 6-II:** **Non Sole Proprietorship** A. Select your Non Sole Prop ○ Partnership ○ Sdn Bhd / Berhad ○ ROS / SKM/Government Bodies B. Fill in your details and upload the required documents for the **i-MerchantRAKYAT**'s verification. • Manager's Name (Display Name) • Manager's Email Address • Manager's Mobile No • Upload of files. 1. Business Registration Certificate (i.e.SSM, ROS, SKM) 2. Application Letter / Board of Director's Resolution / Minutes of Meeting or Extraction Minutes of Meeting 3. Manager's IC

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<tr><th>Image</th><th>Step by Step</th></tr>
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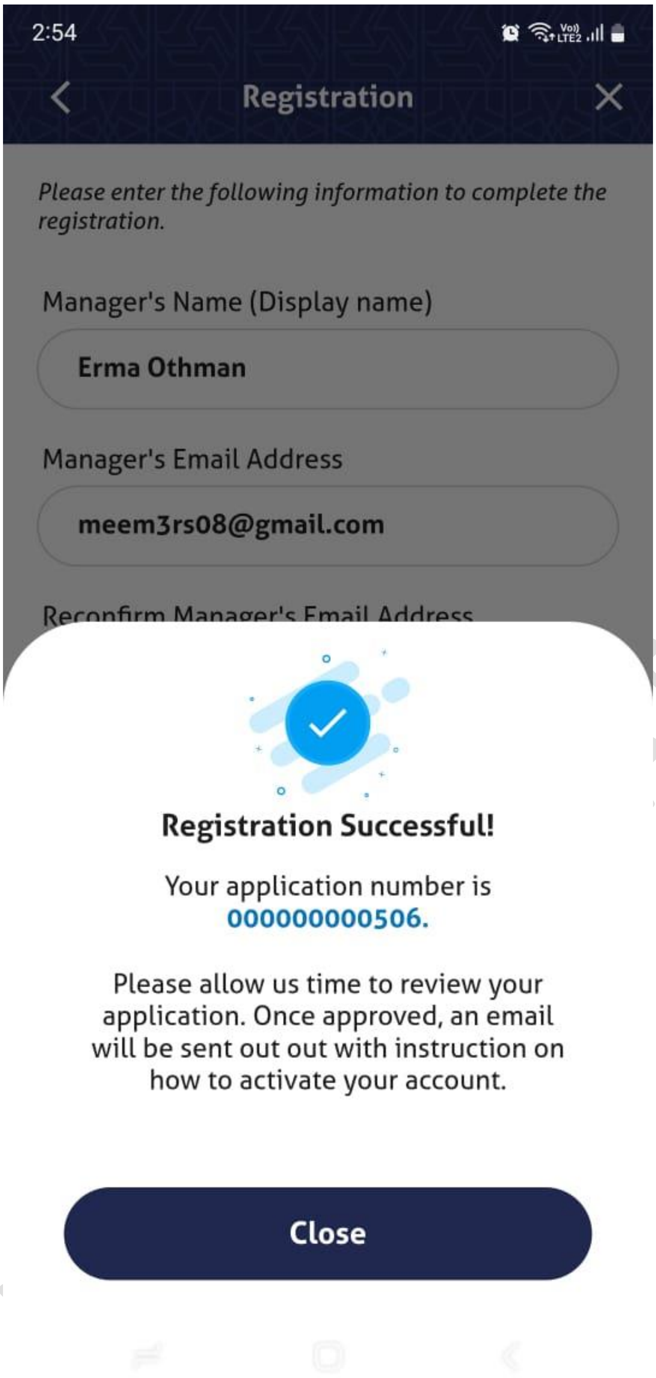

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Step 7:
Complete Registration

Once you've double-checked that all the information is accurate, click on "Submit."

Manager will see a notification confirming of the successful registration, along with an application number.

i-MerchantRAKYAT will then process the submitted documents and respond within two (2) business days.

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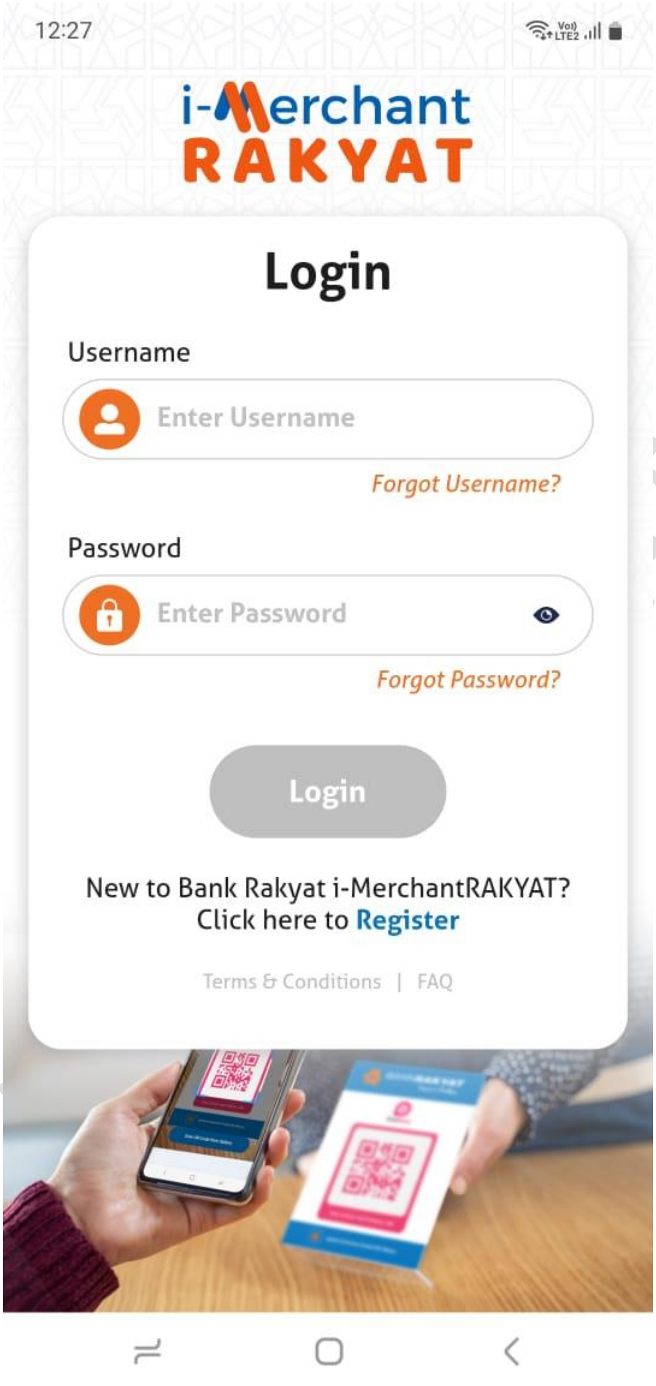
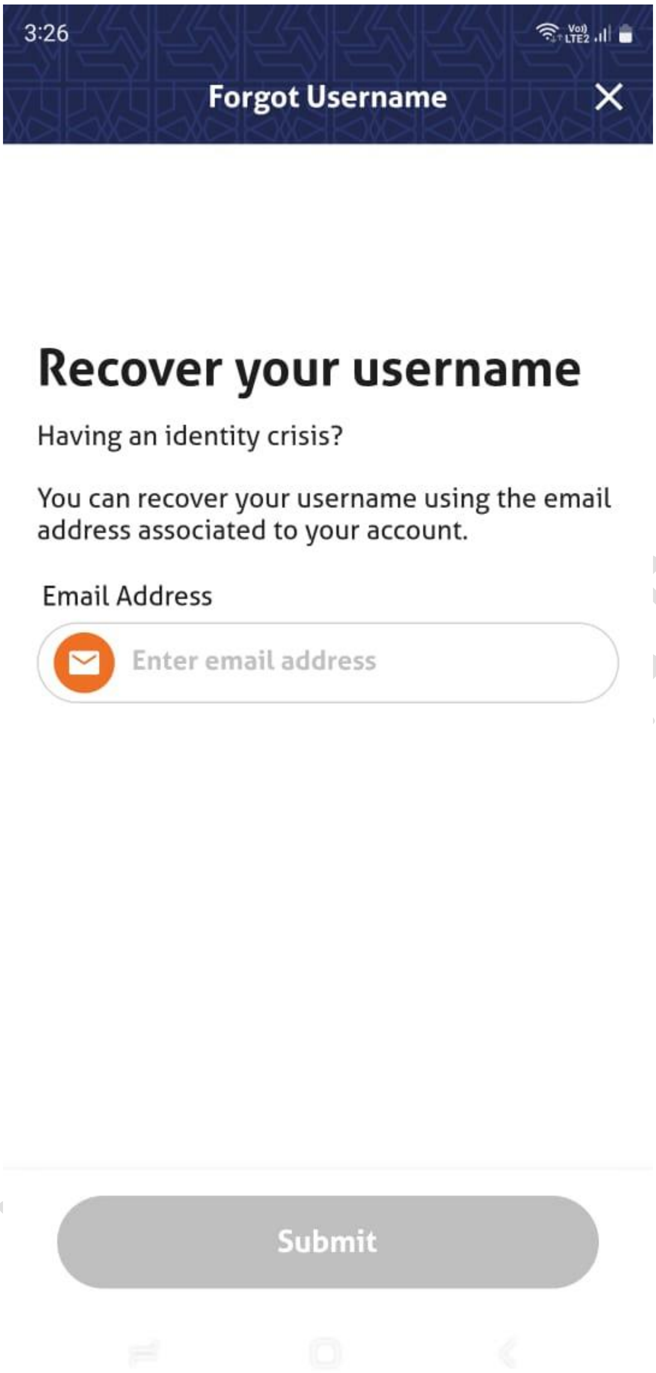
</table>

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
	**Login Page** • Username and Password Fields: These are the text input fields where users enters unique username and password associated with your **i-MerchantRAKYAT** account. • Clicking on the "Login" button after entering your credentials will initiate the login process. • If you are new to **i-MerchantRAKYAT** and don't have an account, there is a prominent "Register" link provided to help you create a new account. • Additionally, there are quick links to important resources, including "Terms & Conditions" and "FAQ", to assist users in understanding the platform's rules and guidelines.

1.3.1 Forgot Username

Image	Step by Step
	**Forgot Username** If you forget your username, you can easily retrieve it by using the "Forgot Username" option on the login page. Follow these steps to reset your username: 1. Click on the "Forgot Username" option on the login page. 2. Follow the provided instructions, which will include entering the email address associated with your account. 3. An email will be sent to that email address with the necessary information to recover your username.

1.3.2 Forgot Password

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<tr><th>Image</th><th>Step by Step</th></tr>
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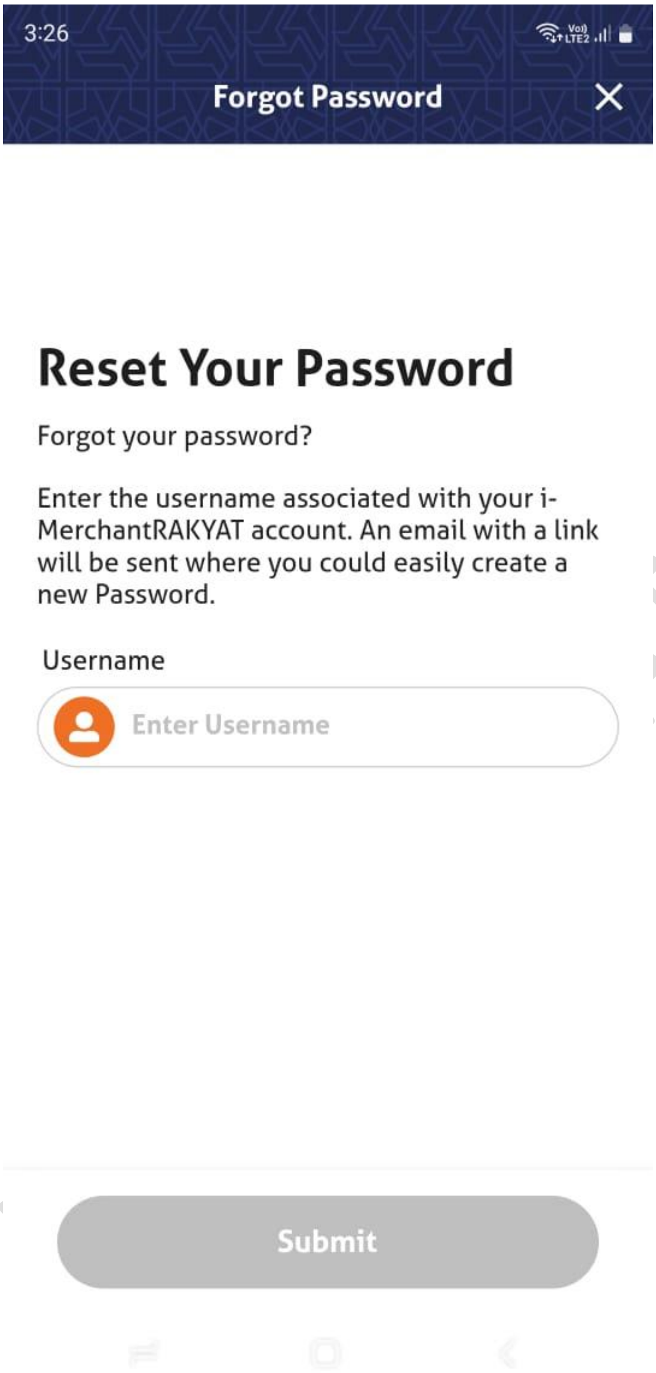

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<td>

Forgot Password

- Users have three (3) consecutive attempts to enter password.
- After two (2) unsuccessful attempts, they will see the following message: "*Invalid username or password.*"
- On the third (3rd) attempt, if the login failure, user's account will be locked, and you will see this message: "*You have reached maximum invalid login and your account is locked. Please perform Forgot Password to retrieve your login credentials.*"

Follow below instructions to perform Forgot Password.

1. To reset your password, click on "Forgot Password."
2. Users will be prompted to enter your username.
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.
4. Follow the instructions in the email to reset password and to regain access to **i-MerchantRAKYAT** account.

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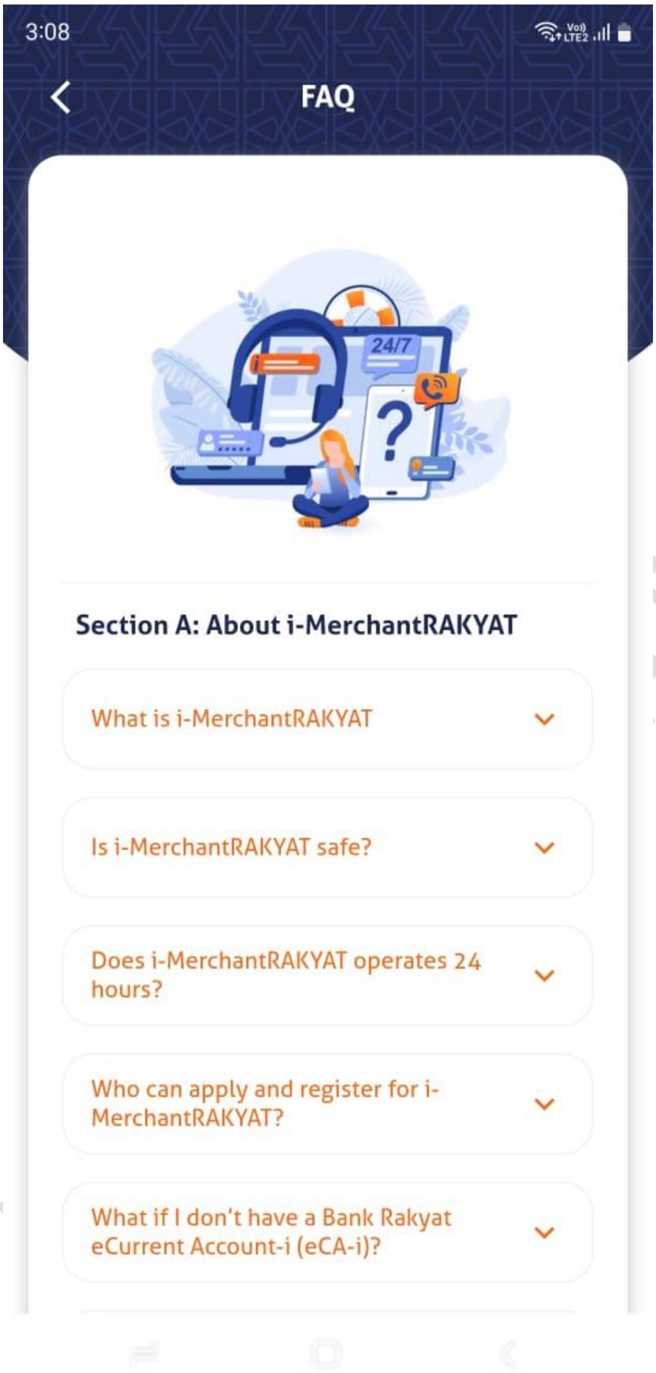
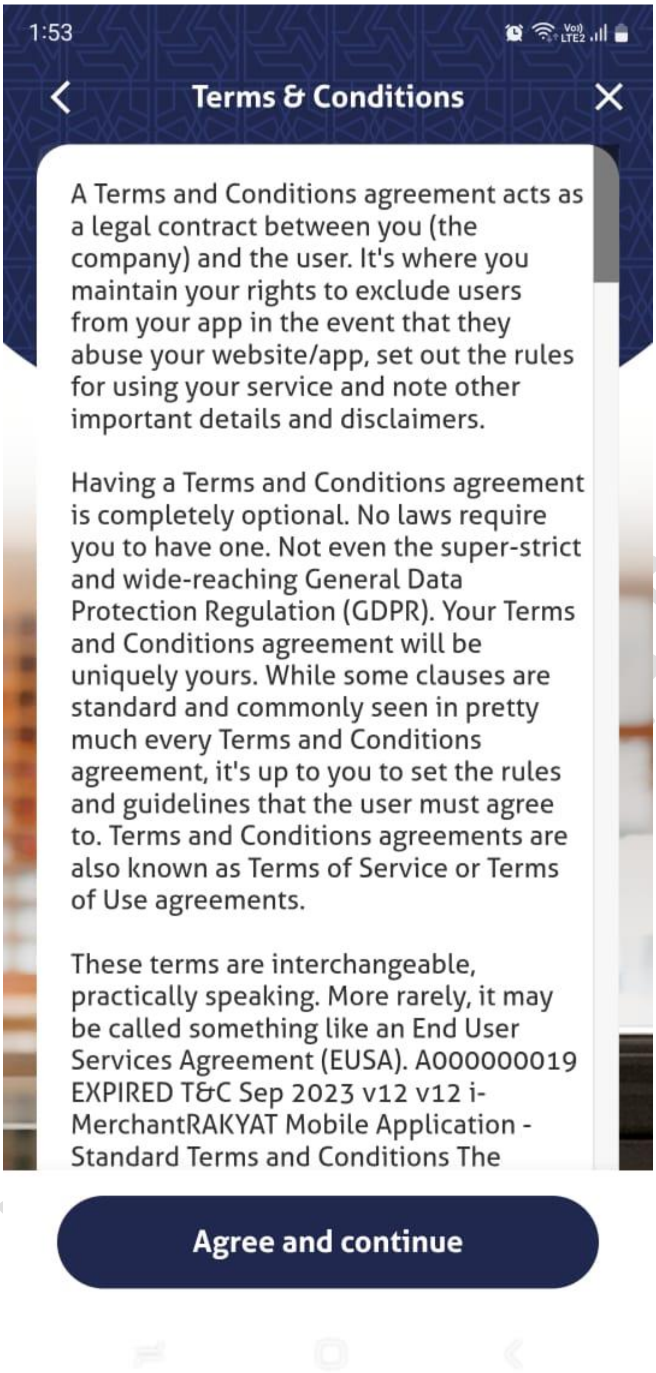
1.3.3 FAQ

Image	Step by Step
 	**FAQ** FAQ, which stands for "Frequently Asked Questions," is a dedicated section in **i-MerchantRAKYAT** that provides users with quick and comprehensive answers to common queries and concerns about the application. It serves as a knowledge hub to address common doubts and issues users may encounter while using **i-MerchantRAKYAT**.

1.3.4 Terms & Conditions

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>
</td>
<td>Terms & Conditions

The "Terms & Conditions" section in i-MerchantRAKYAT is an important reference point for users to understand the rules, regulations, and agreements associated with using the application.

Refer to the Terms & Conditions section when you want to understand the legal framework and guidelines governing the use of i-MerchantRAKYAT.</td></tr>
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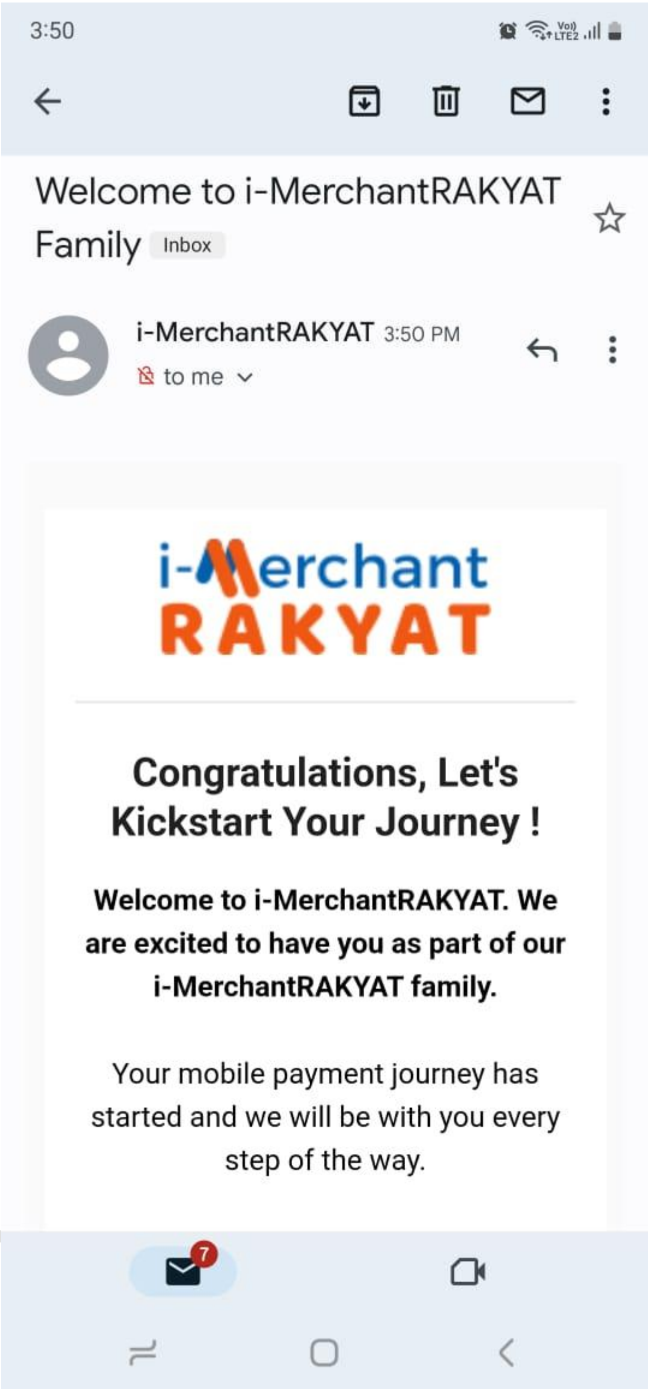
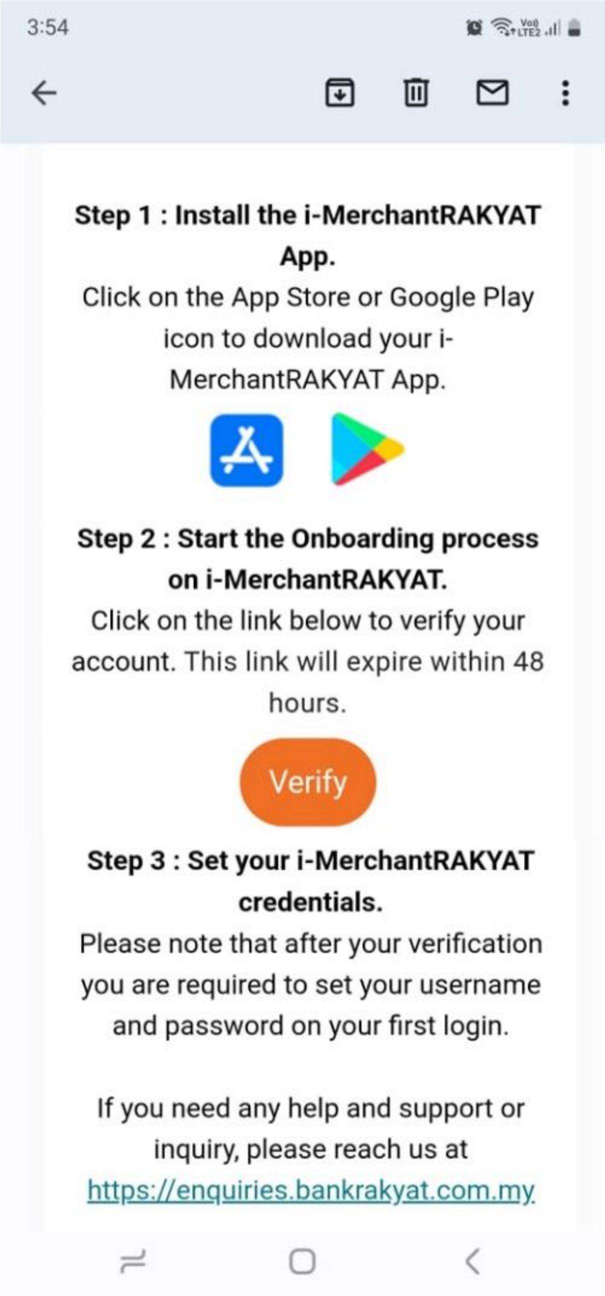
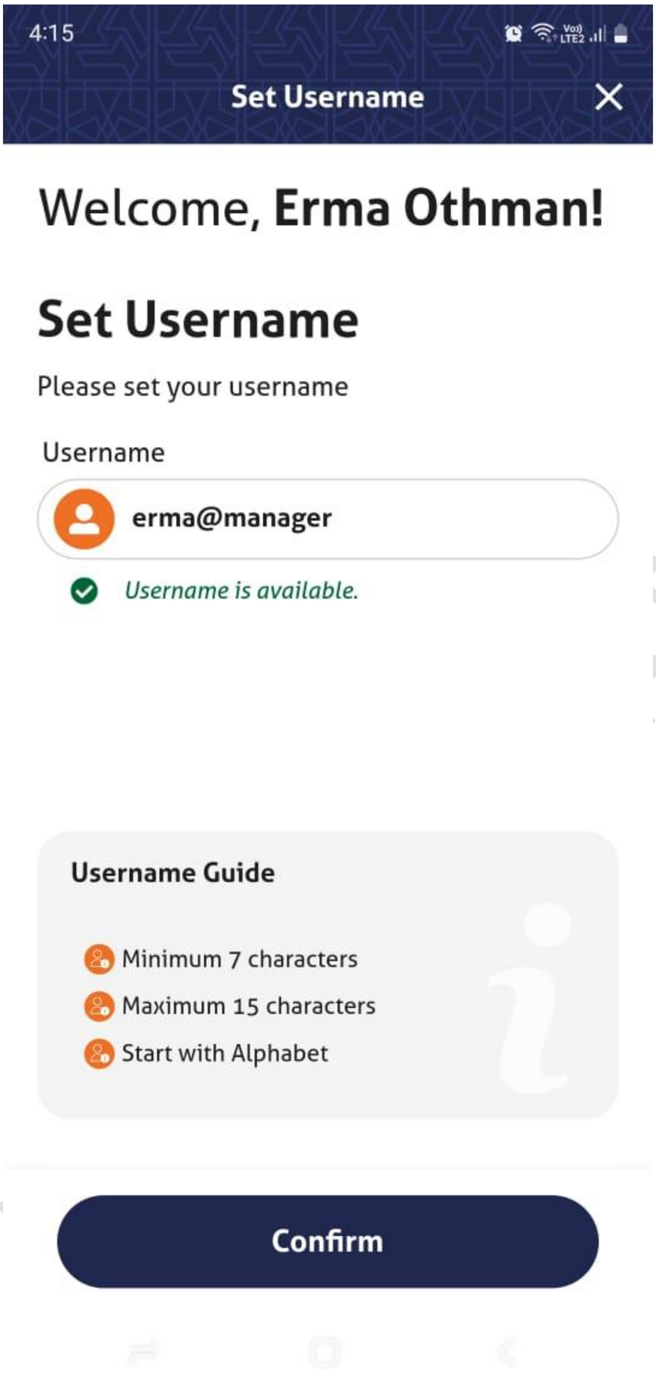
1.4 Manager Onboarding

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>
</td><td>Step 1:
Welcome Email

After application is reviewed and approved by i-MerchantRAKYAT, the merchant will receive a Welcome Email containing an account verification link.</td></tr>
</table>

Image	Step by Step
	**Step 2:** **Email Verification** Click the "Verify" link from the email and user will be directed to the log in page to create your username and password. If the mobile app not installed, link to download the **i-MerchantRAKYAT** mobile application is available on both Google Play Store and Apple App Store.

1.4.1 Manager Set Username

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>


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Step 3:
First Time Manager Set Username

1. Enter a unique username that follows **i-MerchantRAKYAT** username guide.
2. If the chosen username is already in use or does not meet the criteria, a message reading 'Username is unavailable' display in red.
3. Click "Confirm" button to set your username and proceed to next.

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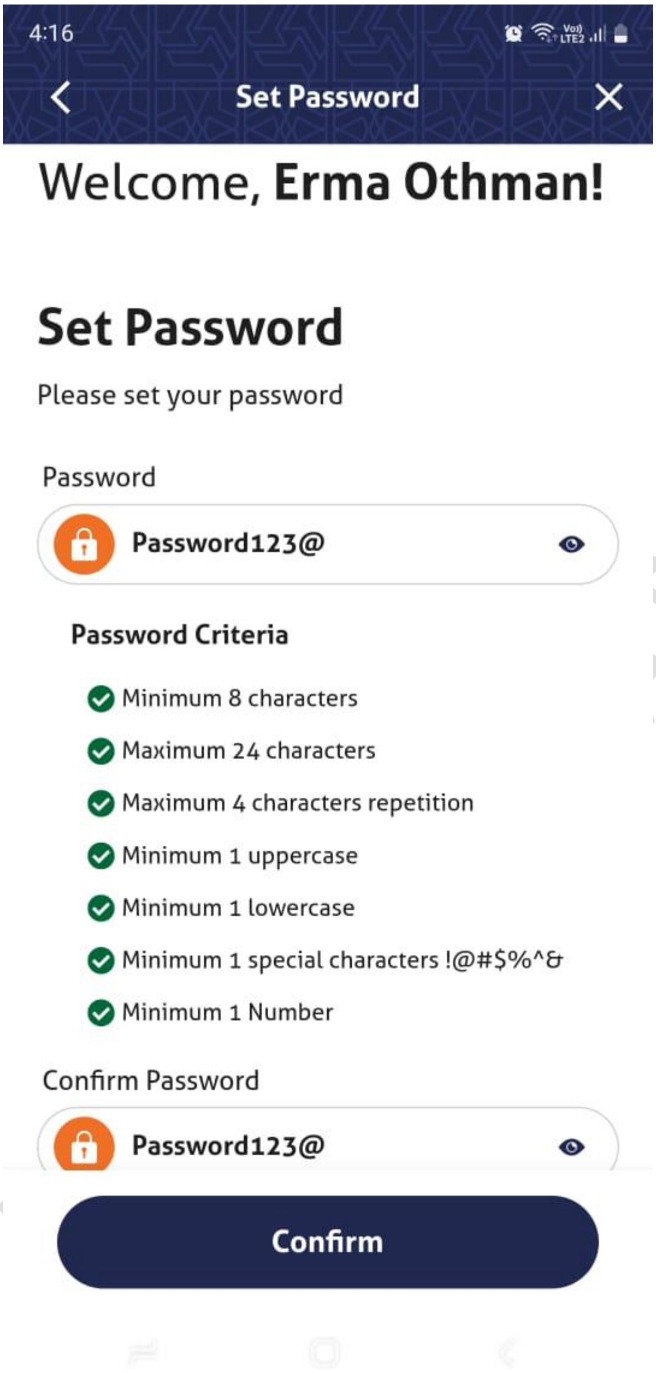
</table>

1.4.2 Manager Set Password

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr>
<td>


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<td>

Step 4:
First Time Manager Set Password

1. Create a new password that complies with the **i-MerchantRAKYAT** Password Criteria.
2. Confirm your new password by re-entering it.
3. Click "Confirm" button to set your password.

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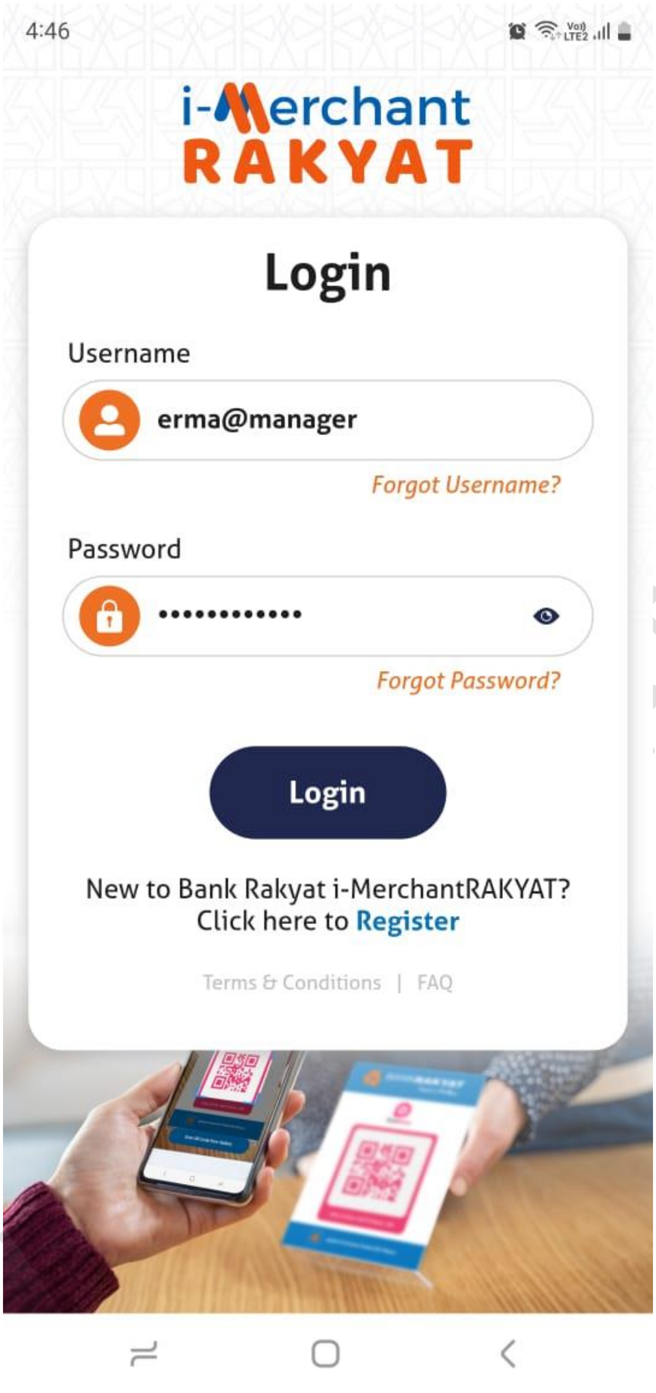
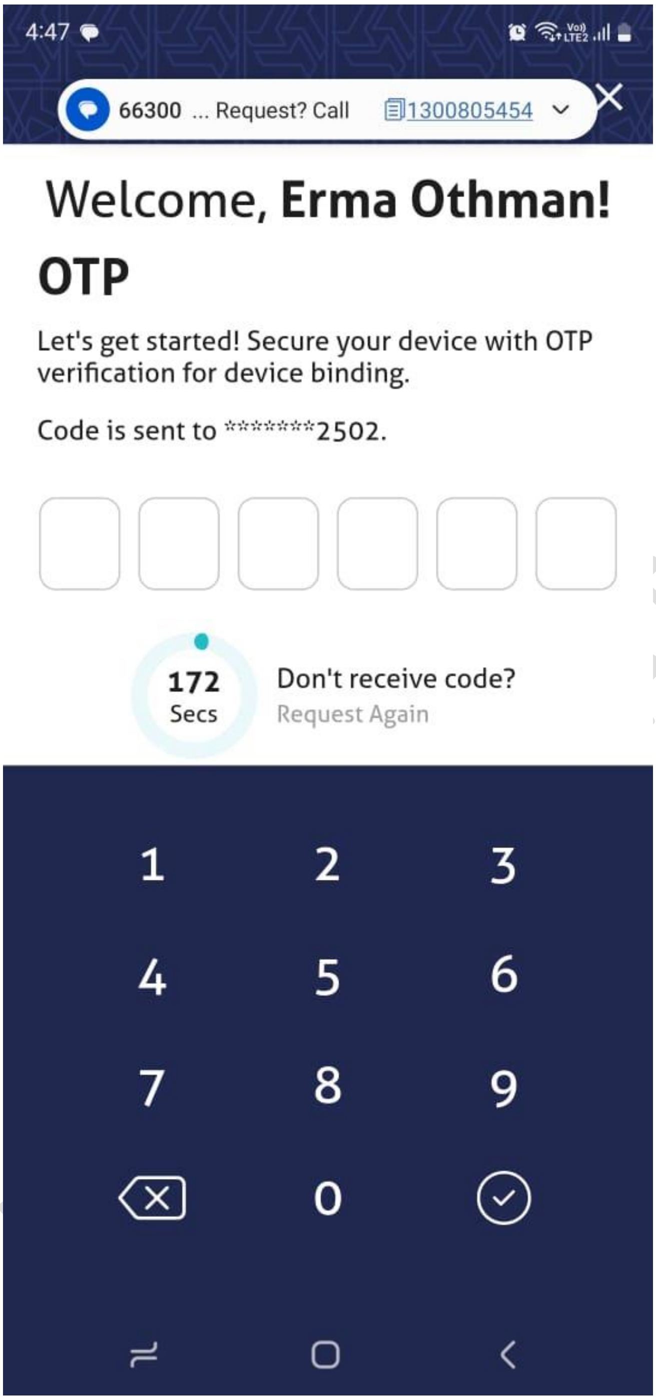
1.5 Manager First Time Login

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

1.5.1 OTP Verification

Image	Step by Step
	**Step 2: First Time OTP Verification for Device Binding** The manager will receive an OTP (One-Time Password) verification for the first time. Please enter the 6-digit OTP manually to complete the verification process and secure the device for device binding. Additionally, upon successful OTP Verification will be prompted a success message.

1.5.2 Set PIN

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<tr><th>Image</th><th>Step by Step</th></tr>
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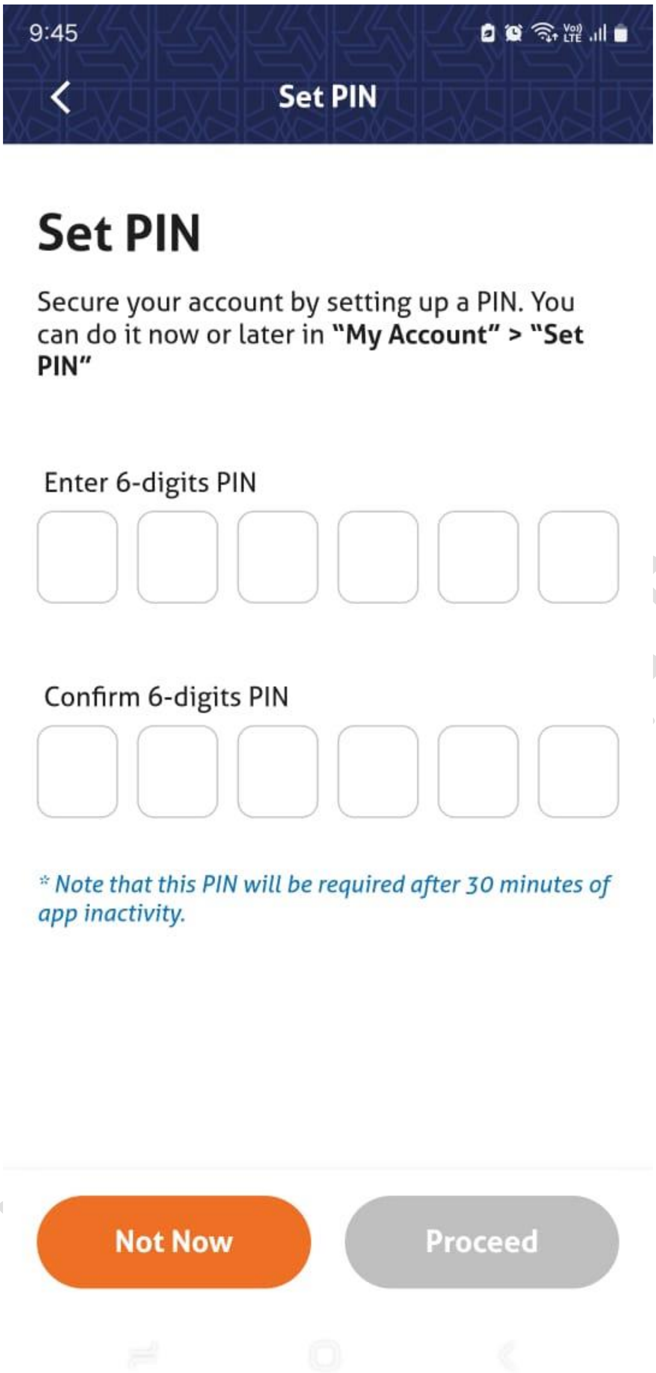

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Step 3:
First Time Set PIN

Managers now have the option to decide whether to establish a PIN.

This is an extra security feature designed to enhance the protection of your app.

- 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.
- PIN would activates after 30 minutes of idle while the app is open.
- Managers have the choice to set PIN—it's not mandatory.
- To skip setting it up for now, simply click on "Not Now."

This feature can be easily turn this feature off or back on again in the app settings.

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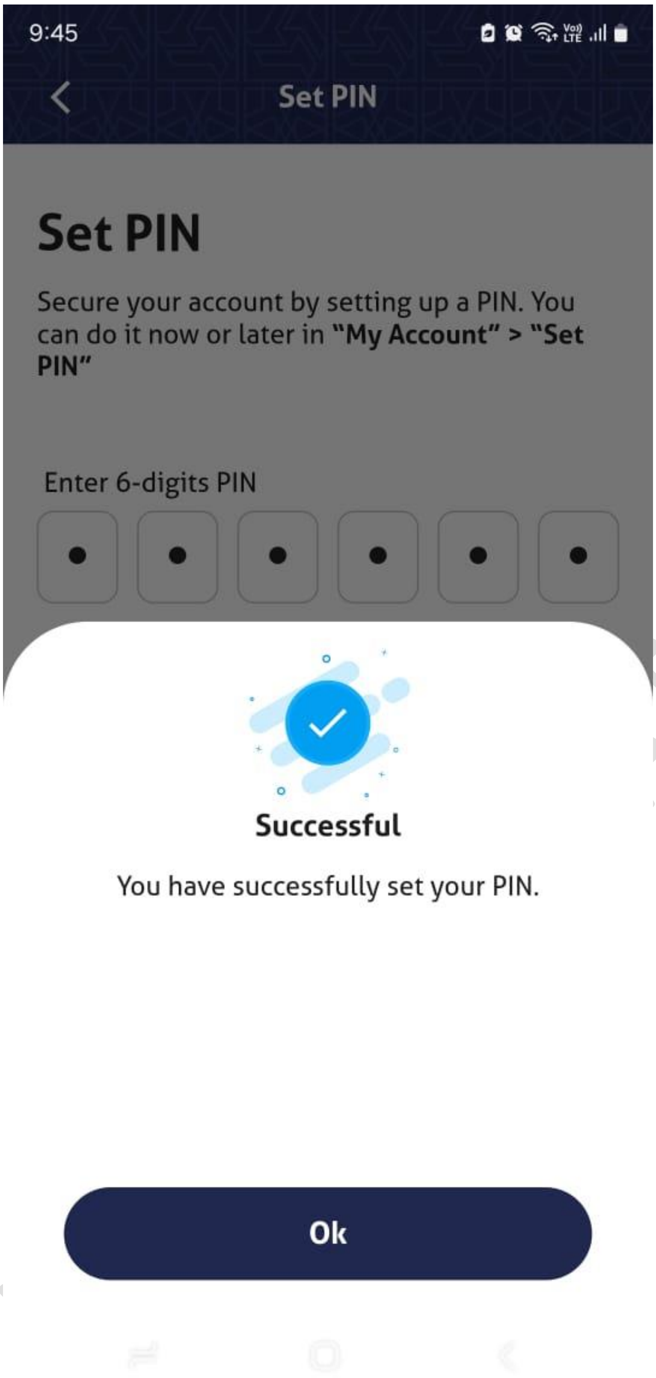
<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>
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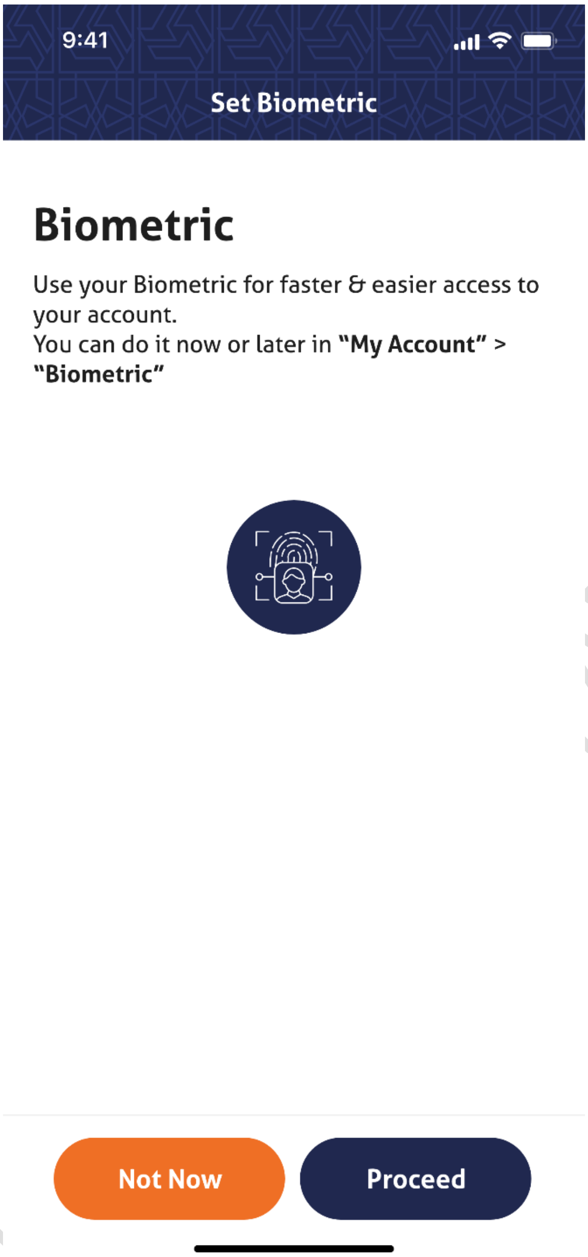
Cont.

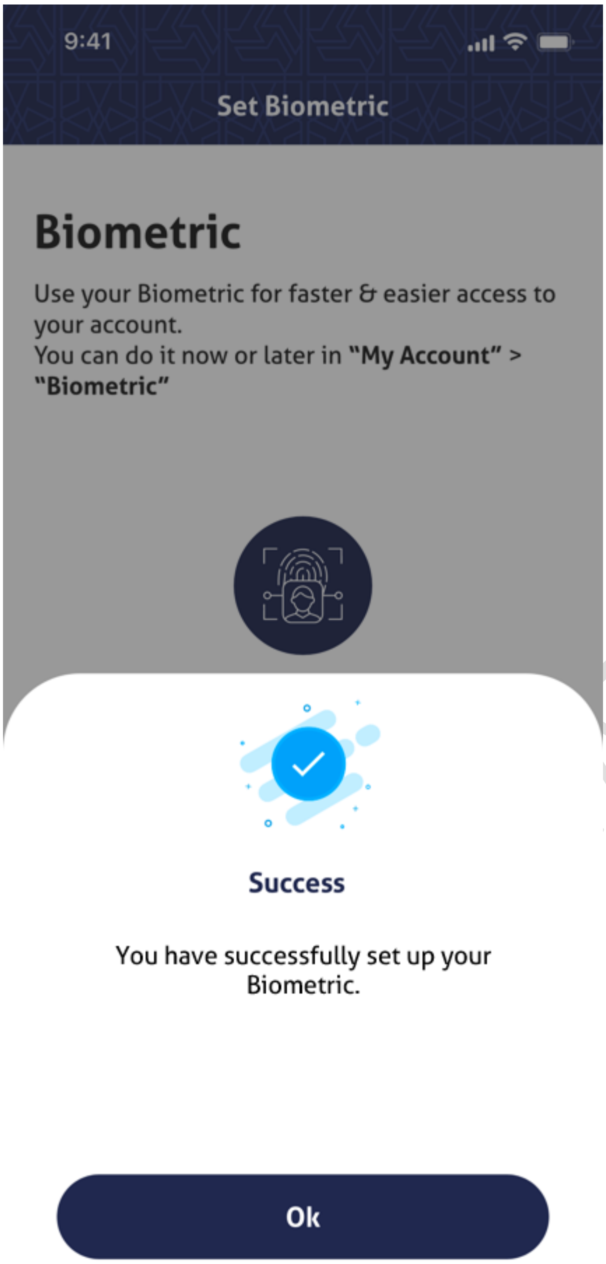
To set up PIN, enter a unique 6-digit PIN and confirm it by entering it again.

Once this process is successful, a confirmation message will appear.

That's it! The PIN feature is now ready to enhance the security of the app.
</td></tr>
</table>

1.5.3 Set Biometric

Image	Step by Step
	**Step 4:** **First Time Set Biometric** **i-MerchantRAKYAT** app have the option to utilise biometric settings, such as thumbprint or Face ID. • Biometric authentication eliminates the need to enter a password each time for subsequence login. • Once set up and bound to the device, Biometric authentication allows seamless and secure access to the app. • This feature can be easily enabled or disabled by users. • If managers choose not now, they could still opt to do so from My Account > Settings > Biometric.

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr>
<td>
</td>
<td>Cont.

Once Biometric authentication is set up, users can use it to securely access the app without needing to enter a password every time.

Once this process is successful, a confirmation message will appear.

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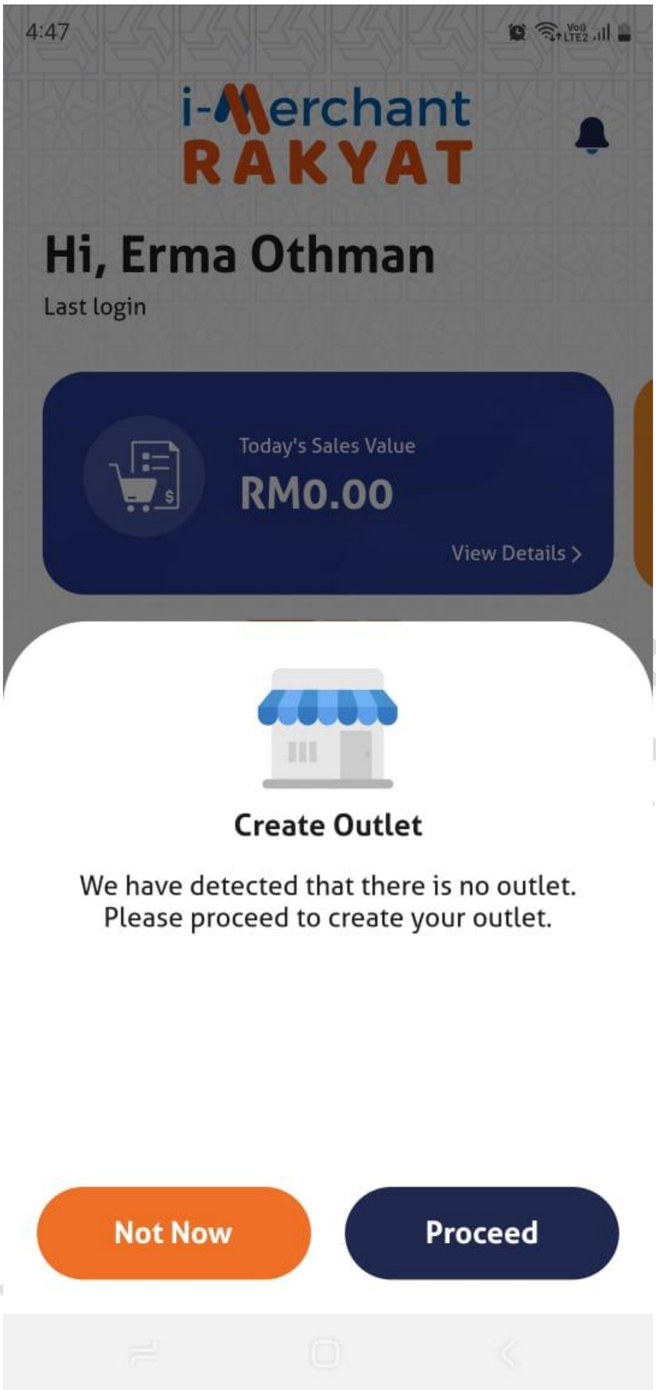
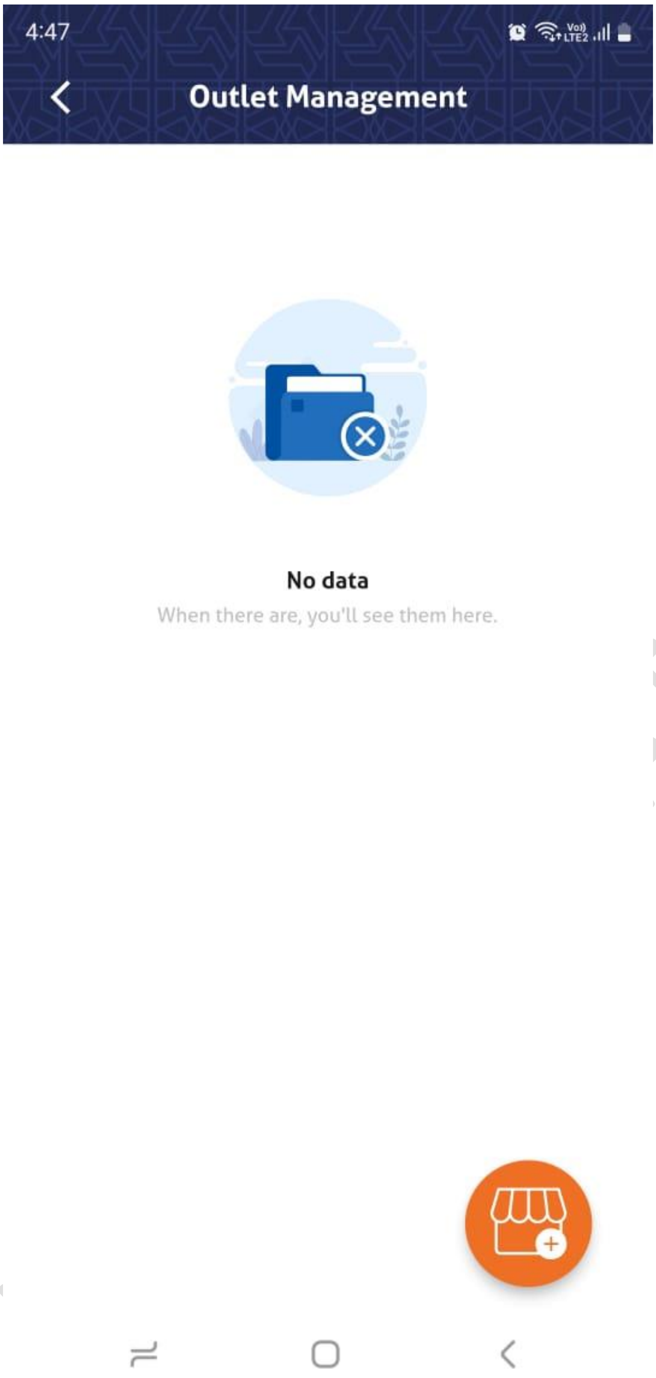
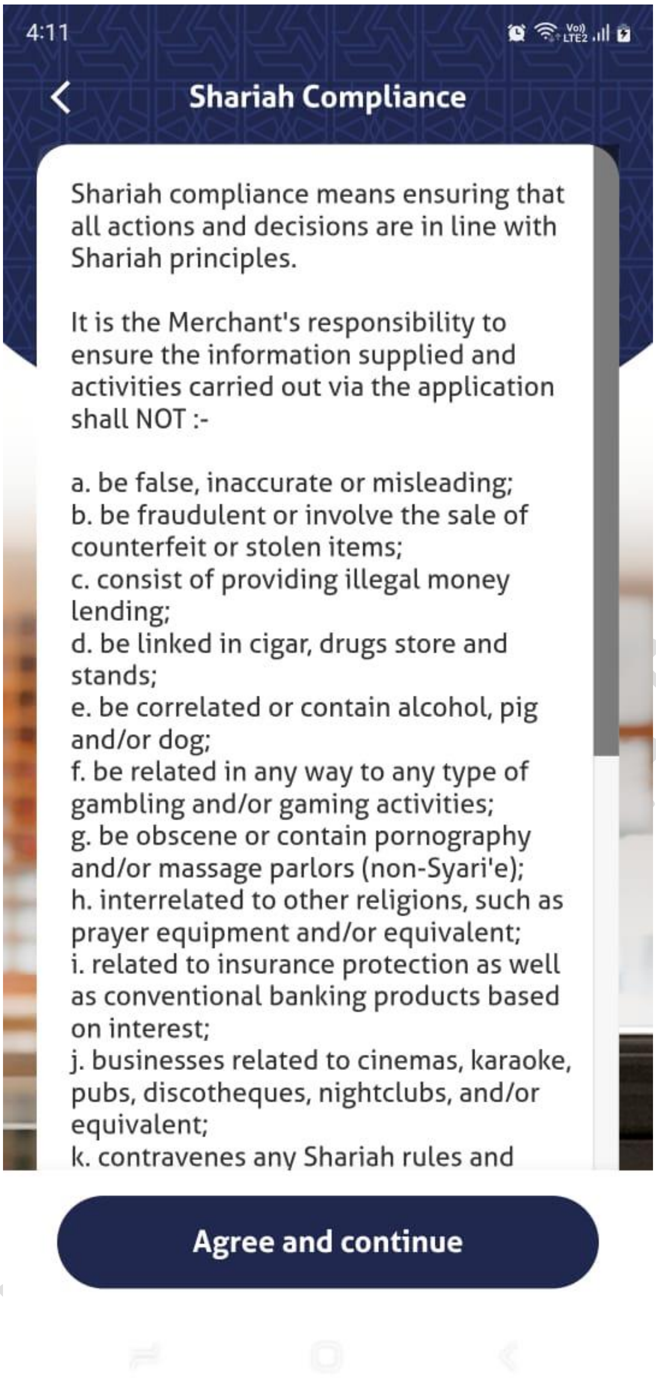
Image	Step by Step
	**Step 5: Creating Your First Outlet** When the manager logs in to **i-MerchantRAKYAT** for the first time, they will be prompted to create an outlet. This step is crucial because without creating an outlet, the merchant will not be able to conduct or accept transactions effectively.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

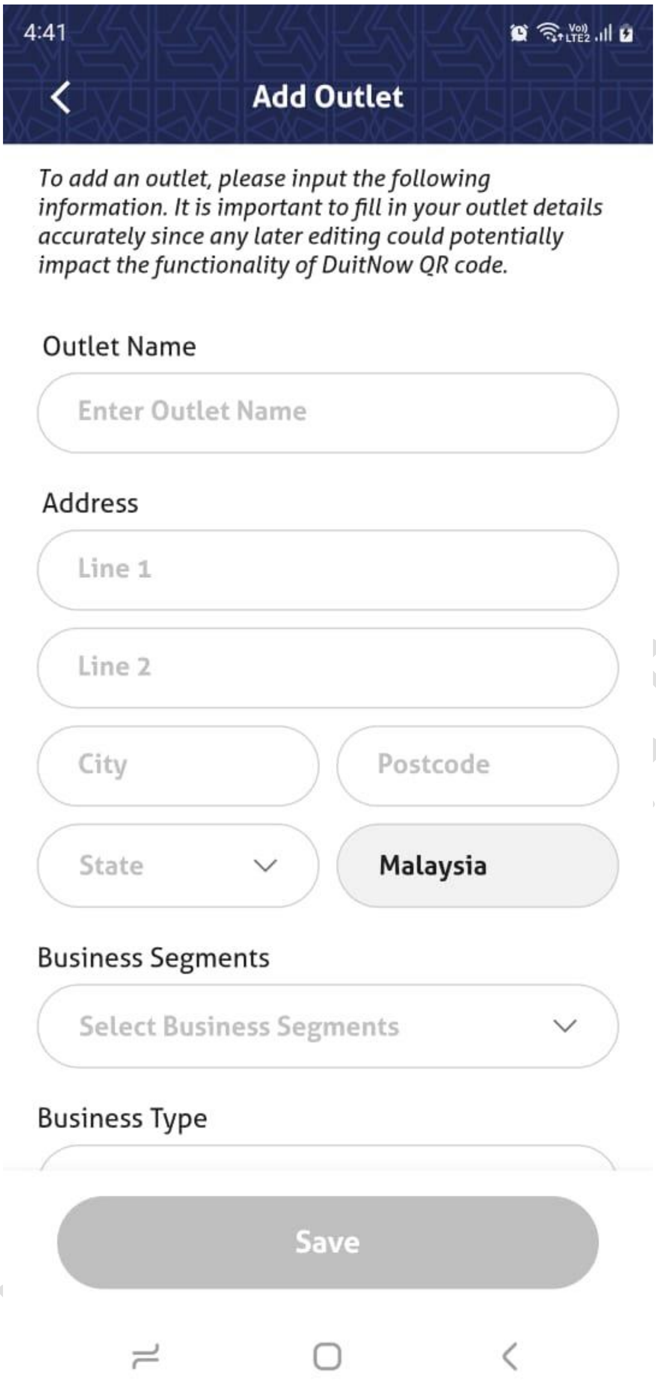
Image	Step by Step
	**Step 4: Create Outlet** Click on the "Add New Outlet" icon at the bottom in orange. When manager click on this icon, they would be then directed to the Shariah Compliance page.

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>


</td><td>
<h2>Step 5
Shariah Compliance</h2>

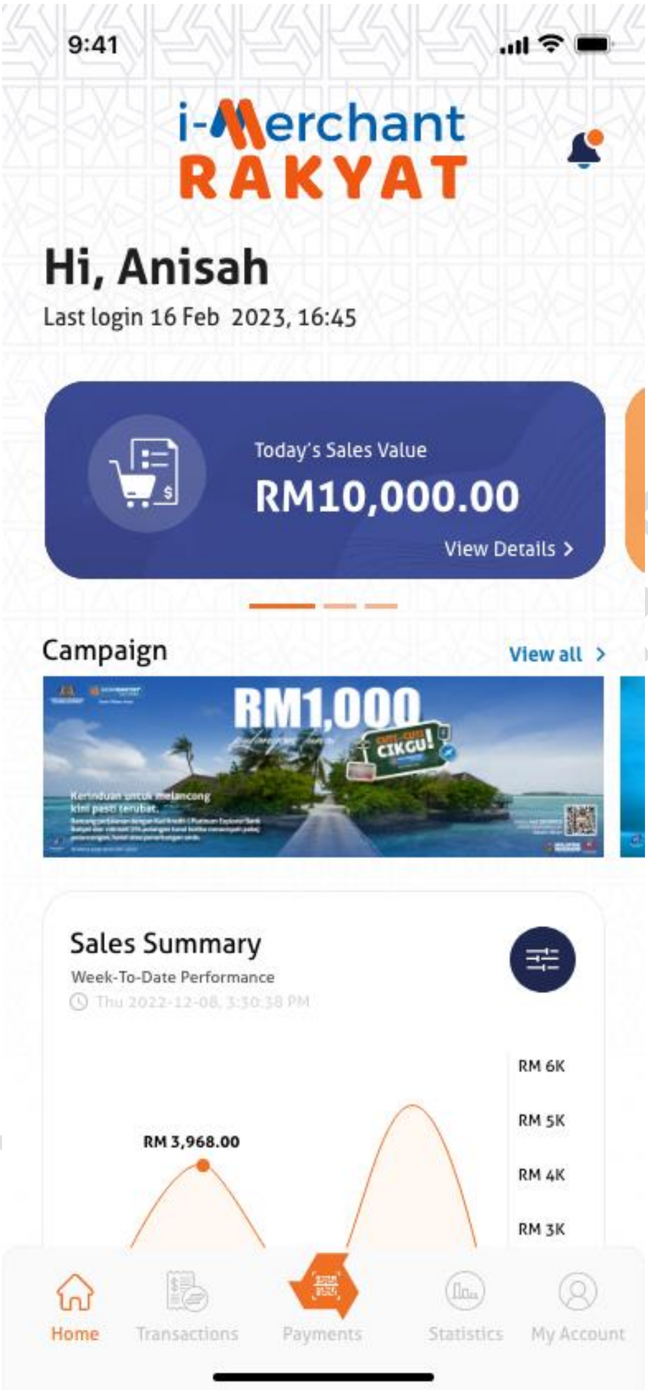
Before proceeding, it's crucial to emphasise that user must thoroughly read through the Shariah Compliance page.
User’s agreement signifies compliance with Shariah principles and guidelines, ensuring compliance with Shariah principles and guidelines.
This step is essential to demonstrate a full understanding and commitment to operating within these established standards as merchant expand their business.

</td></tr>
</table>

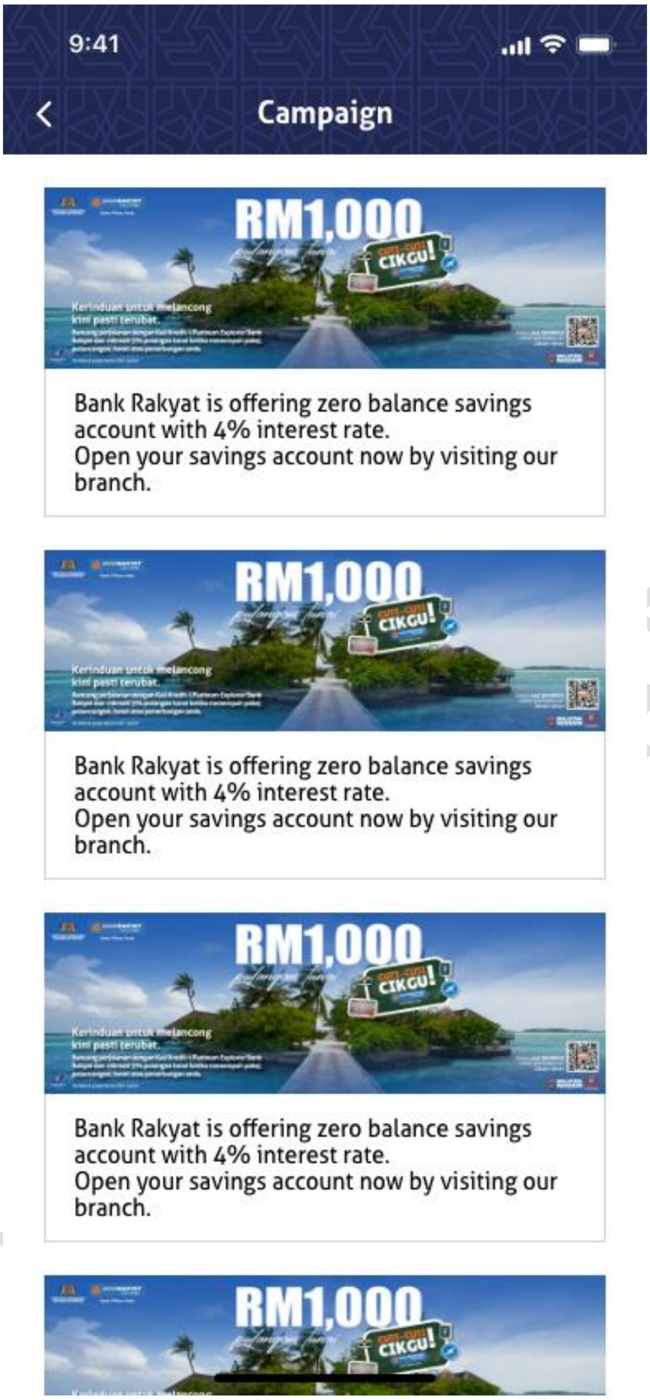
Image	Step by Step
	**Cont.** To create an outlet please enter all information as requested; • **Outlet Name:** Enter the name of the outlet or business. • **Address:** Provide the complete address of your outlet, including any specific details that may be necessary. • **Business Segments:** Specify the relevant business segment(s) that best describe your outlet's activities. • **Business Type:** Indicate the type of business or service your outlet offers. • **Merchant Category:** Select the appropriate merchant category that aligns with your outlet's nature. • **Business Description:** Briefly describe your outlet's main activities and offerings. • **Receiving Account:** Provide the account details where payments will be received for your outlet's transactions. *Note: After successfully entering all the required information, the manager can proceed to perform transactions as per their regular business as usual operations (BAU).*

2. Home

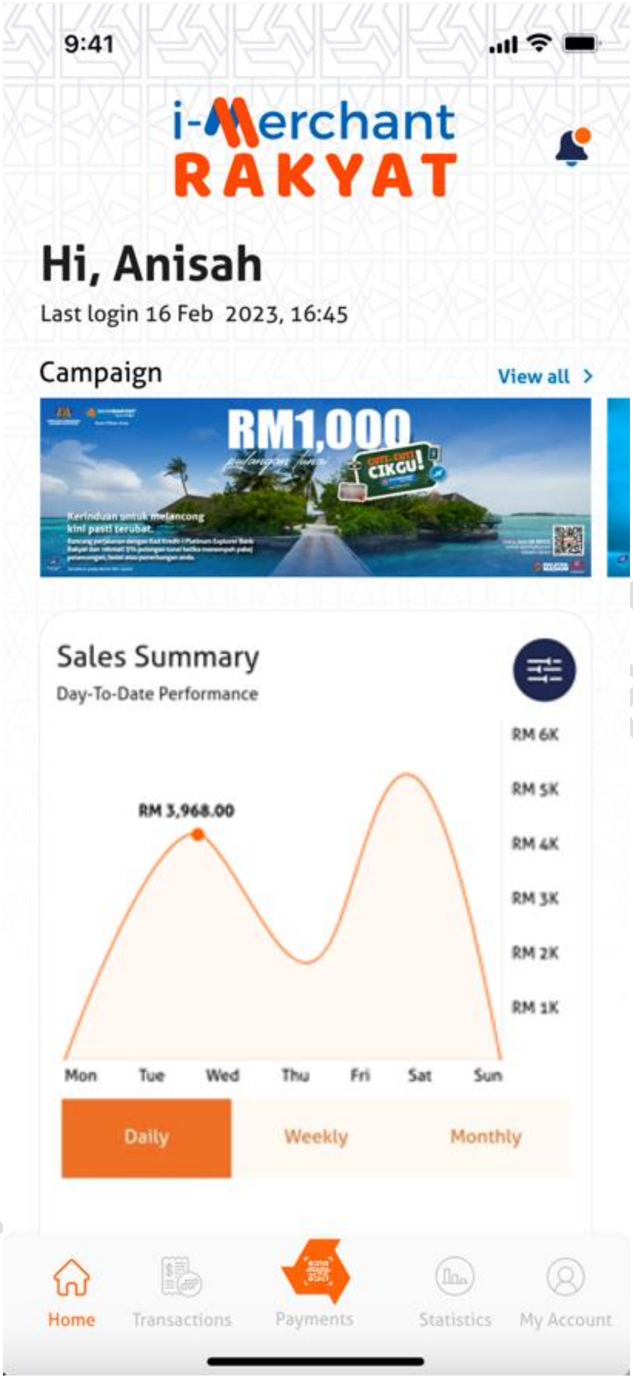
2.1 Dashboard Overview

Image	Step by Step
	**Home** The **i-MerchantRAKYAT** dashboard is the main interface where merchants can access key features and monitor various aspects of their account. **Welcome Message:** When the user logs in, they'll receive a friendly welcome with their name. **Last Login Reminder:** It reminds the user of the date and time of their last login for easy tracking. **Today's Sales Overview:** ○ **Today's Sales Value:** This figure represents the total sales earnings for the current day. ○ **Today's Net Sales Value:** This shows earnings after accounting on fees. ○ **Today's Fees Value:** Here, users can view the fees incurred. **Campaign:** Review of ongoing marketing campaigns. These slider images will represent the latest campaigns available by Bank Rakyat.

2.2 Campaign

Image	Step by Step
 	**Campaign** The campaign module within the app provides a dedicated page tailored for efficient campaign management. ○ To view all available campaigns, click on '**View All**' located next to the campaign section on the landing page. ○ Campaigns on this page are sorted by the latest date.

2.3 Sales Summary Graph

Image	Step by Step
	**Sales Summary Graph** The Sales Summary Graph feature provides a visual representation of sales data, allowing to quickly grasp business performance over different time periods. This graph includes filters for weekly, monthly, and yearly views, enabling users to analyse their sales trends with flexibility and precision. The Sales Summary Graph offers three main tab views: 1. **Daily:** Displays sales data from Monday to Sunday, allowing users to track weekly performance and identify trends. 2. **Monthly:** Aggregates sales data for each month, adjusting to show the number of weeks in the selected month for a comprehensive overview of monthly trends. 3. **Annually:** 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.

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
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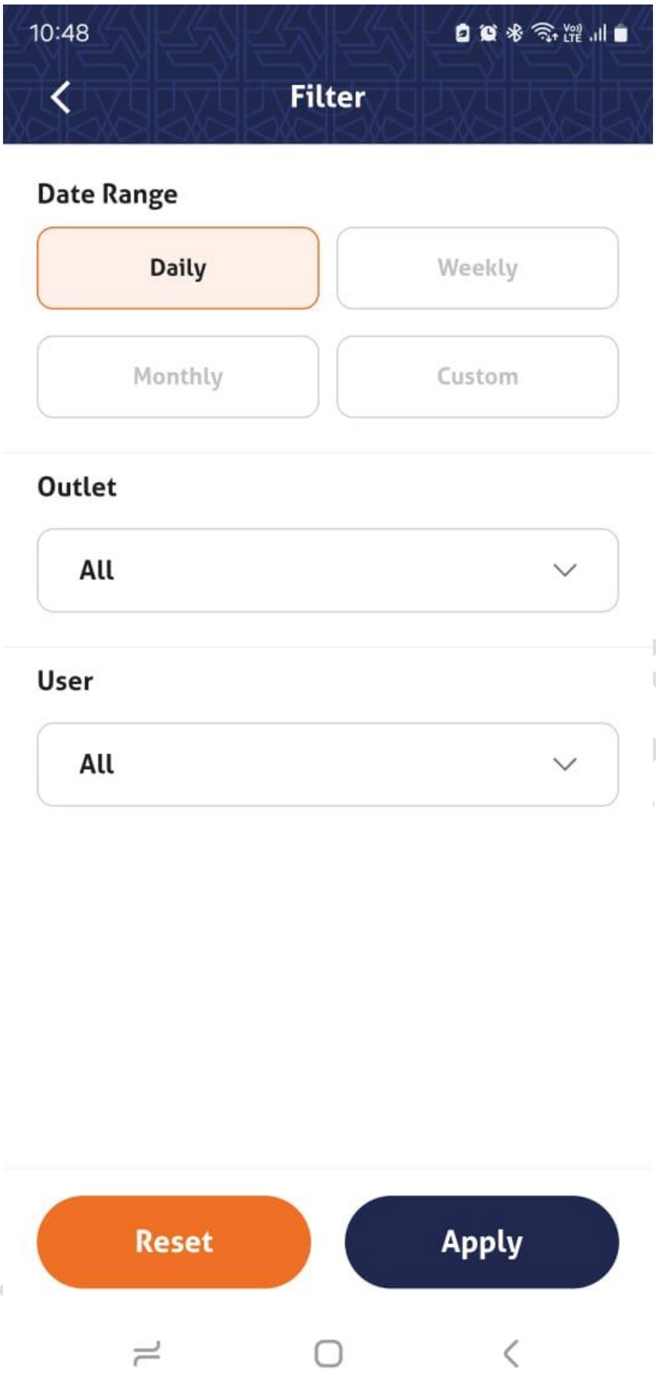

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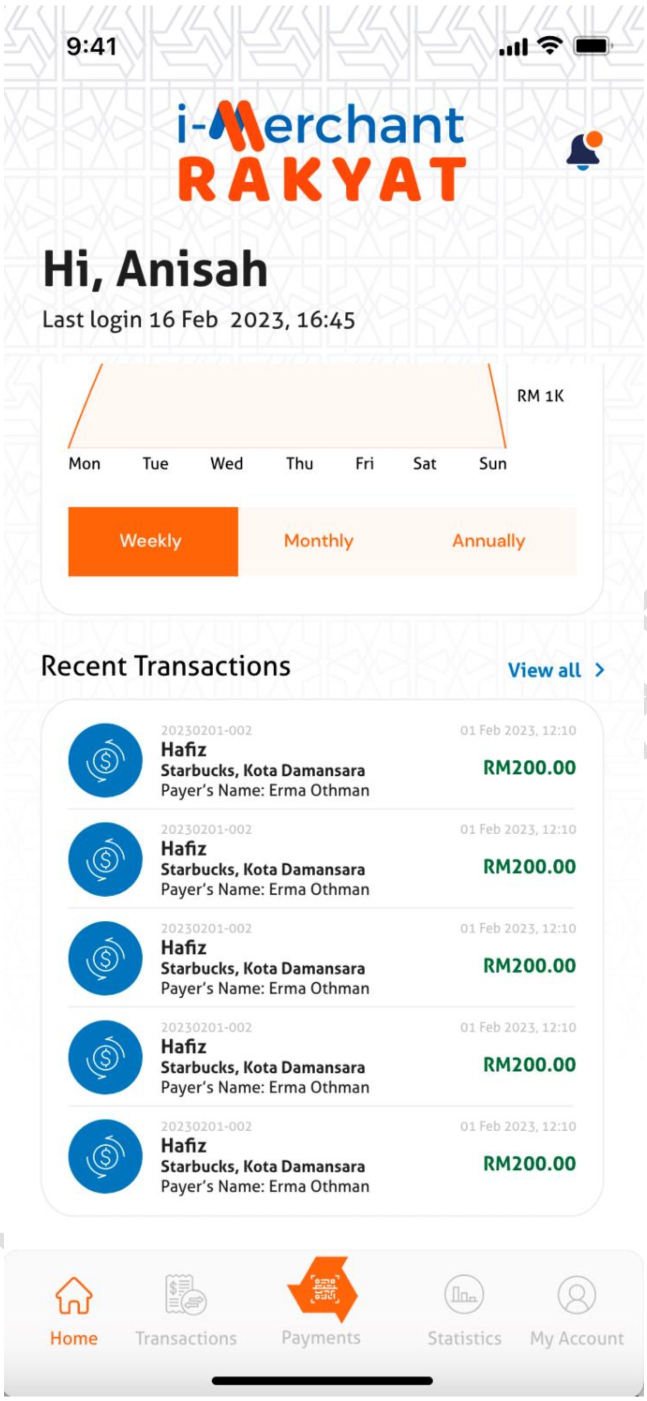
Cont.

The Sales Summary Graph offers versatile filtering options:

1. **Date Range**
   - Daily
   - Weekly
   - Monthly
   - Custom (Allows to set personalised filtering criteria, limited to a maximum of 90 days.)
2. **Outlet** (Manager ONLY)
   - Enables managers to focus on sales data from specific outlets, allowing for comparison and analysis across different locations.
3. **User** (Manager ONLY)
   - Allows managers to filter sales data based on user activity, providing insights into individual performance contributions within the organisation.

</td></tr>
</table>

2.4 Recent Transactions

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>
</td>
<td>

Recent Transactions

Recent Transactions: Easily review 20 most recent transactions to stay updated on account activity.

Listing will show;

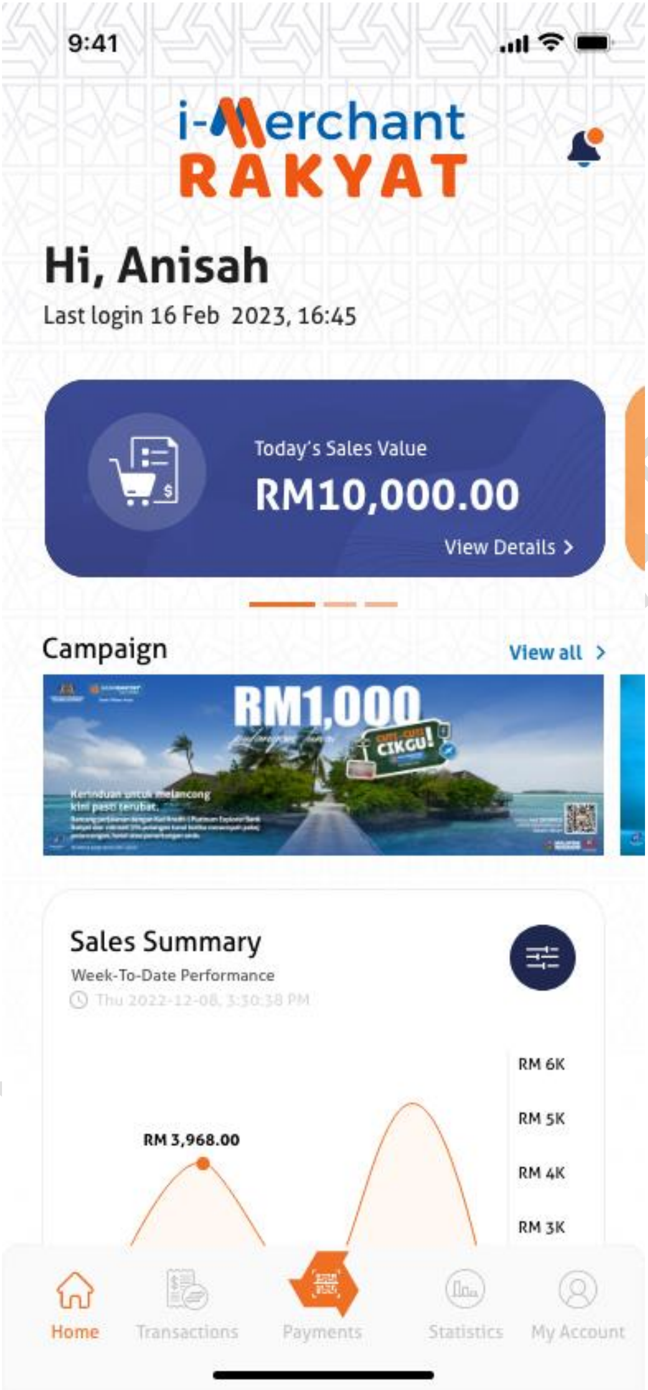
1. **Transaction ID:** Unique identifier for each transaction.
2. **Date & Time:** Timestamp indicating when the transaction occurred.
3. **User Name:** Name of the user associated with the transaction.
4. **Outlet Name:** Name of the outlet where the transaction took place.
5. **Payer's Name:** Name of the customer who made the payment.
6. **Sales Amount:** The total amount of the transaction.

To view additional transactions beyond the most recent 20, simply click on "View All".

This will redirect to the Transactions page, where user can explore complete transaction history.
</td></tr>
</table>

2.5 Bottom Bar Menu

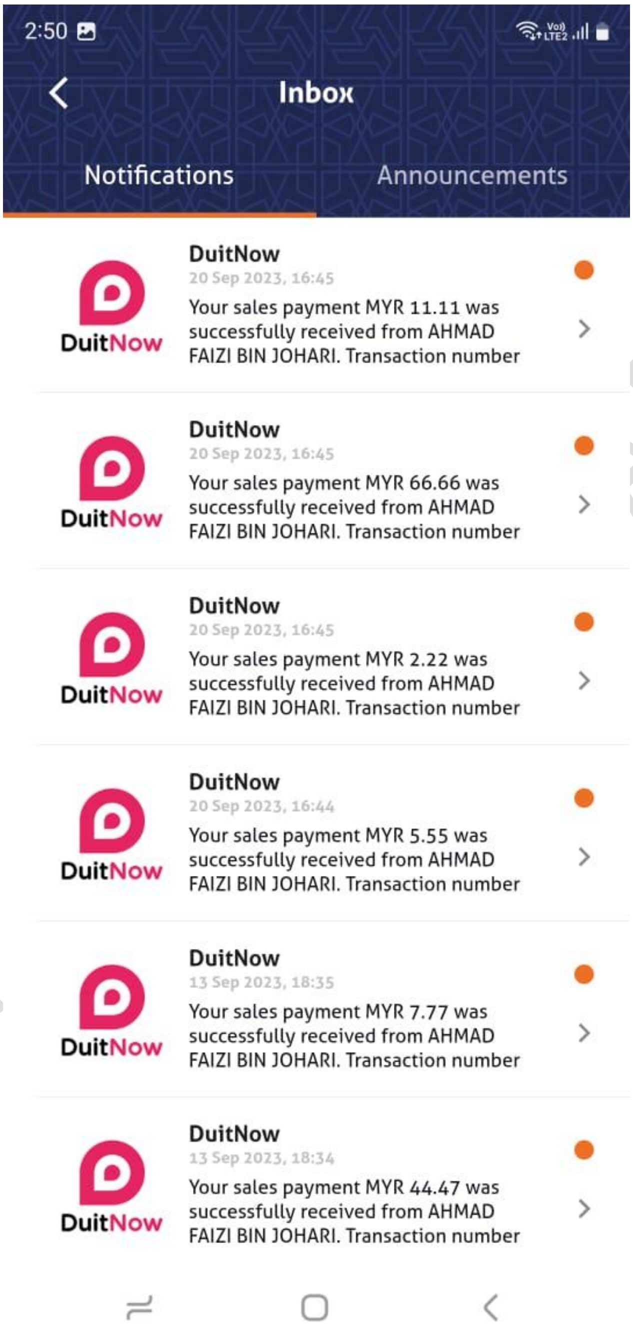
Think of the "**Bottom Bar Menu**" as the control center of the app, located at the bottom of the screen. It's like a menu that gives quick access to different parts of the app. Here's what each of those buttons does:

Image	Step by Step
	**Fixed Bottom Menu** **Bottom Menu** 1. **Home:** Quickly return to the main dashboard. 2. **Transactions:** Easily check and search through your transaction history. 3. **Payments:** Initiate payments. 4. **Statistics:** Gain insights into your business's performance. 5. **My Account:** Conveniently manage your account settings.

2.6 Inbox

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

2.6.1 Notifications

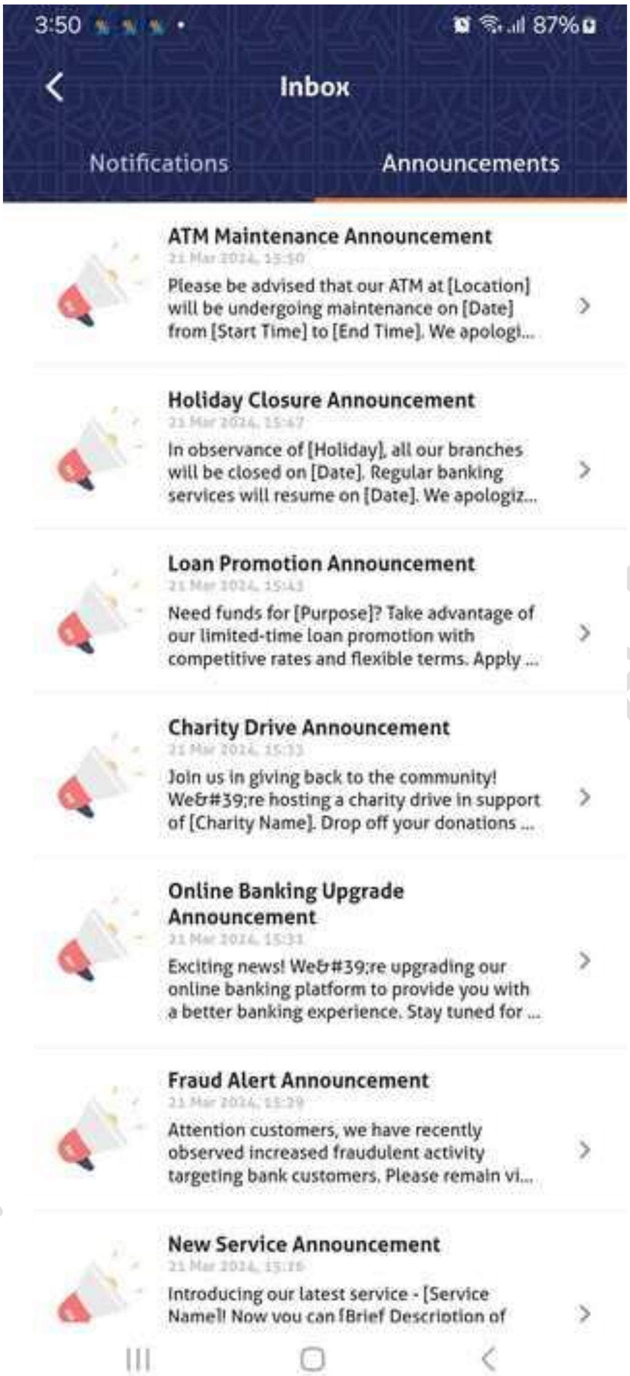
<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>
</td>
<td>Notifications

When user tap the Notifications tab, it opens a page where you can see messages about transactions.

• 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.</td></tr>
</table>

2.6.2 Announcement

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr>
<td>



</td>
<td>

Announcements

This is a page where you can find important messages or news shared by **i-MerchantRAKYAT**.

- It's like a notice board for updates or announcements that you might need to know.
- When user go to this page, they can read these messages to stay informed about any changes or important information.

</td>
</tr>
</table>

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

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>

</td><td>

Sales Listing

1. 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.

2. Among various transaction details, the following information is particularly crucial:

   - Transaction ID
   - Timestamp
   - Sales Amount
   - User’s Name & Outlet
   - Payer's Name

3. User can also search for specific transactions by entering Transaction ID in the search box.

4. The app will actively search as you type, and if there's no matching transaction, it will display a "Not Found" message.

</td></tr>
</table>

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>

</td><td>

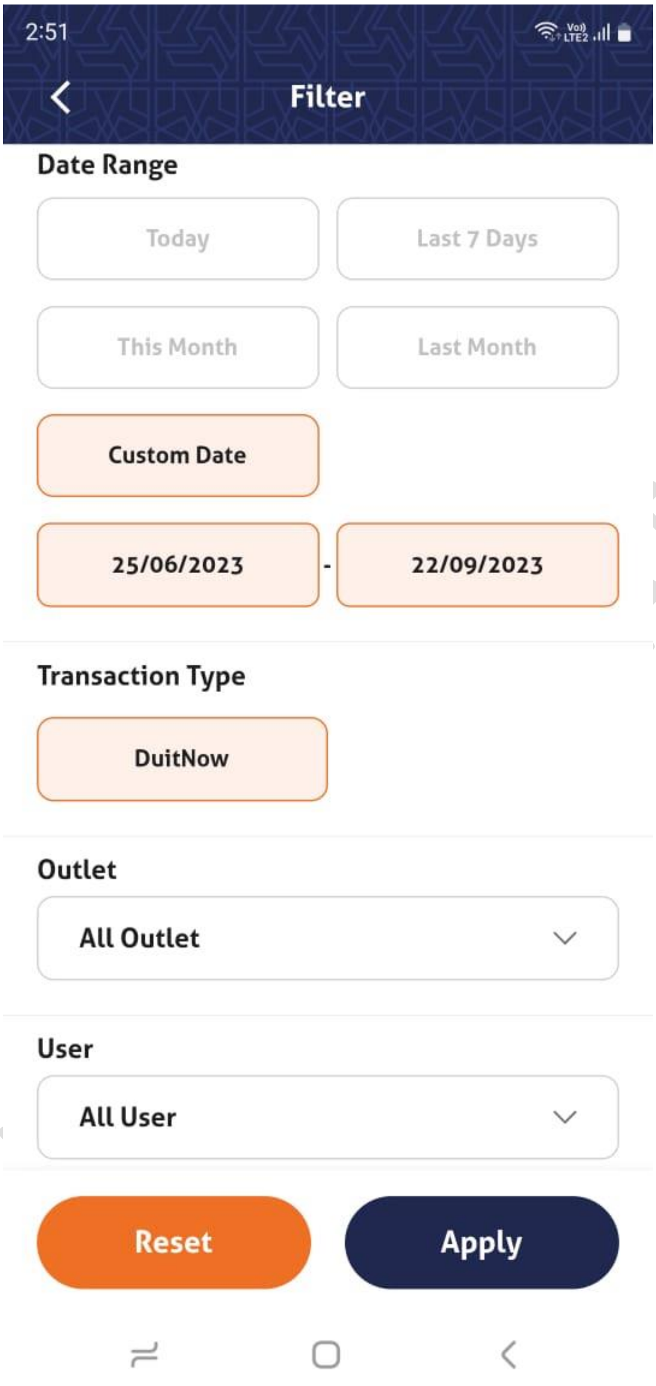
Fees Listing

1. The "Fees" tab functions similarly to the "Sales" tab but focuses on fees associated with your transactions.
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.
3. Clicking on a fee transaction leads to the same detailed transaction information as the sales.

</td></tr>
</table>

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.

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>


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Filters

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:

1. **Date Range:** Users can select a specific period or date range to narrow down their search to transactions that occurred within that time frame.

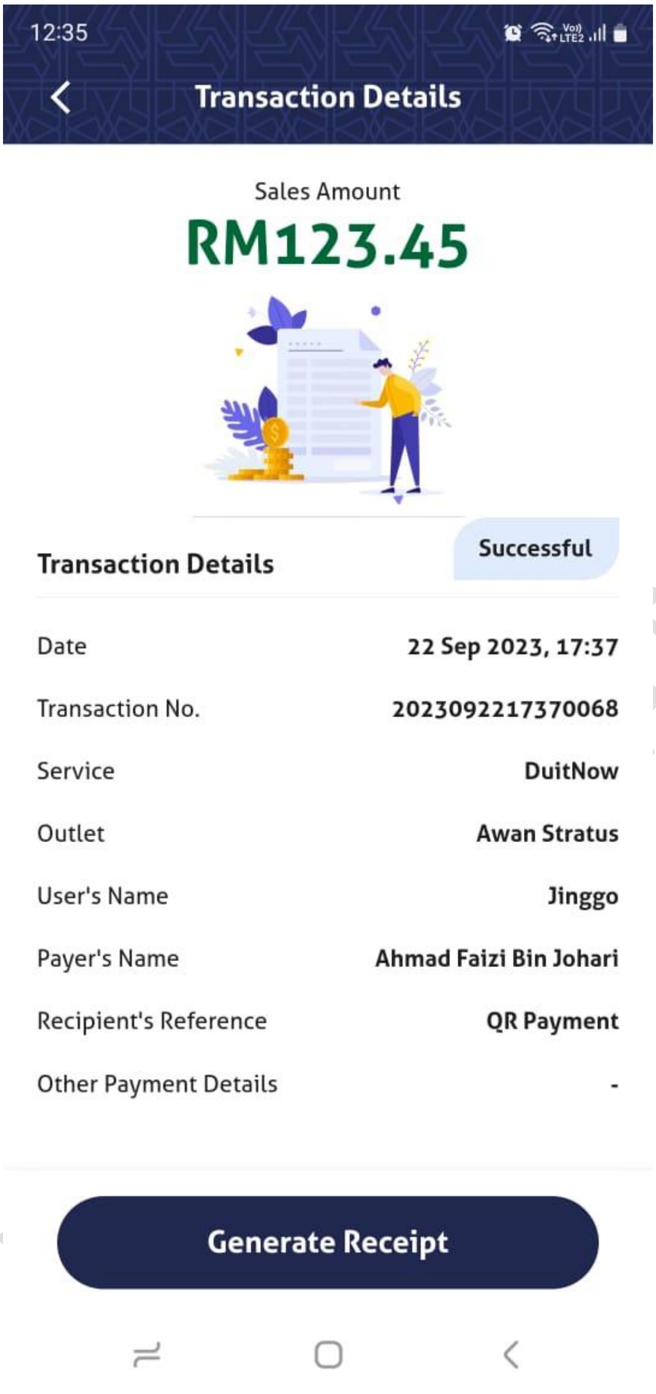
2. **Outlet**: Users can filter transactions by a specific outlet, enabling them to isolate transactions associated with a particular business location or branch.

3. **User**: This filter helps users find transactions linked to a specific user, which could be a manager or cashier responsible for handling the transaction.

4. **Payer's Name Search:** 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.

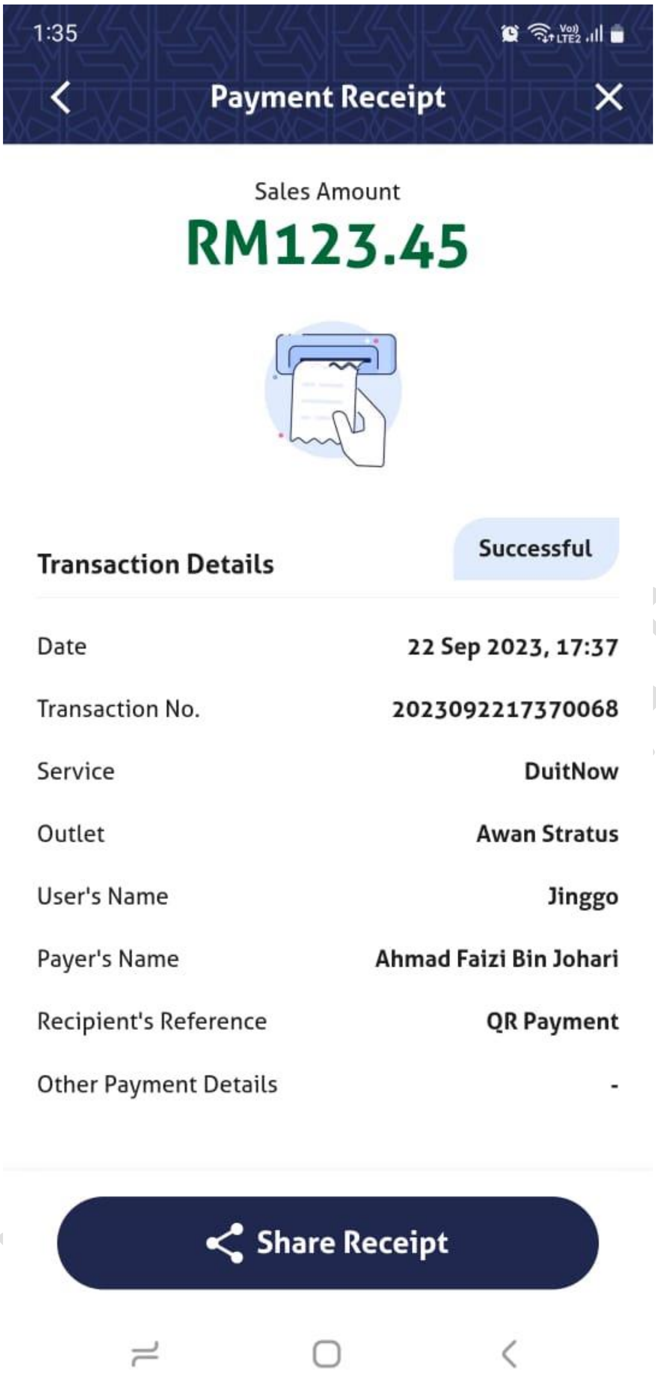
</td></tr>
</table>

3.3 Transaction Details

Image	Step by Step
	**Transaction Details** 1. 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. a) Sales Amount b) Status c) Timestamp d) Transaction ID e) Service f) Outlet g) User’s Name h) Payer’s Name i) Recipient’s Reference j) Other Payment Details k) Gross Value l) Fees Charged m) Net Value n) Debiting Name o) Account Type

3.4 Payment Receipt

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>



</td><td>

Payment Receipts

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.

2. Merchant can share these payment receipts via third-party apps like email or WhatsApp.

3. Note on the difference on info provided between transaction details and payment details.

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.

5. They serve as a convenient means of communication with customers and serve as a clear proof of payment.

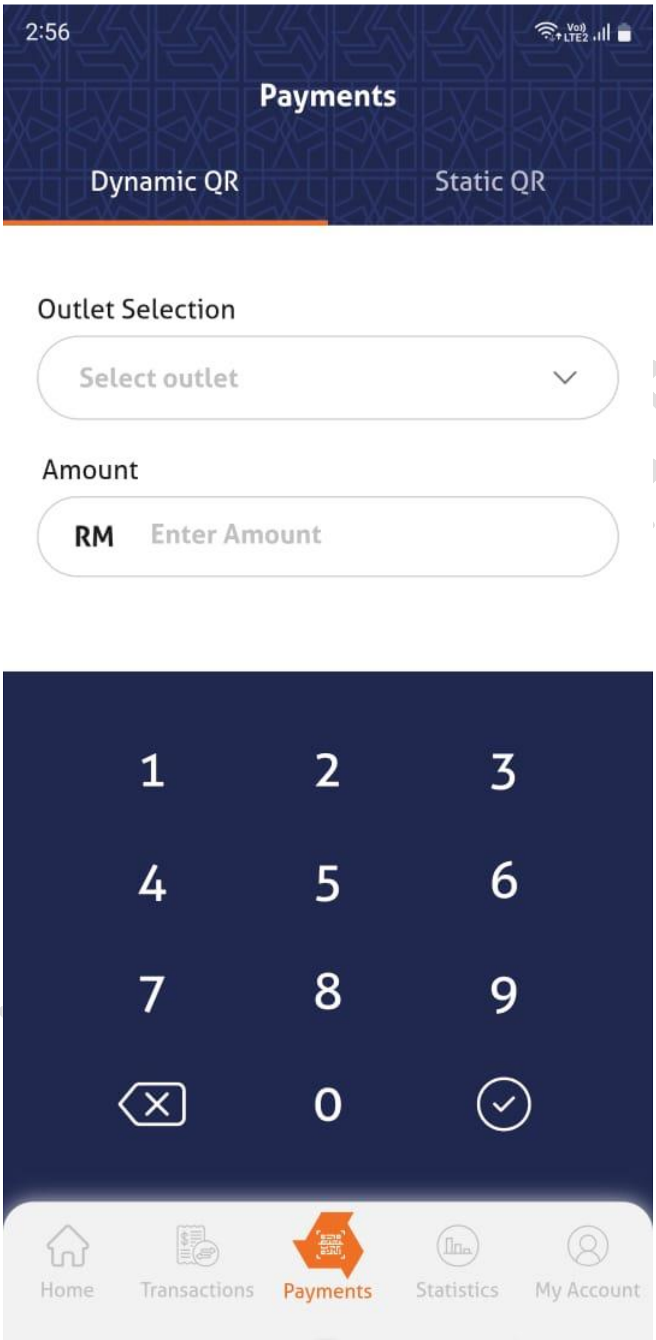
</td></tr>
</table>

4. Payments

Accepting Payments

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

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>



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Dynamic QR

1. Click on “Payments” and it will open the “Dynamic QR” page.
2. Choose an outlet (Manager only) and enter the sales amount.
3. The QR code will be generated and valid for 60 seconds.
4. Wait for the customer to complete the payment.

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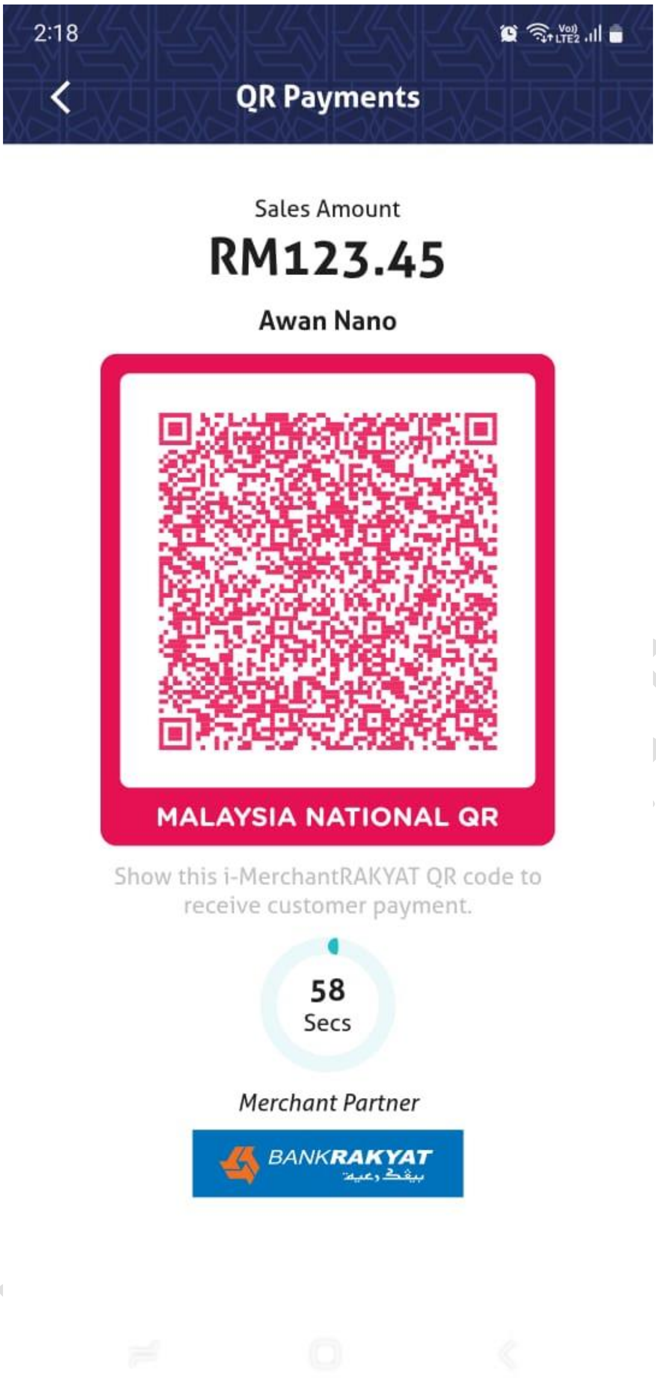
</table>

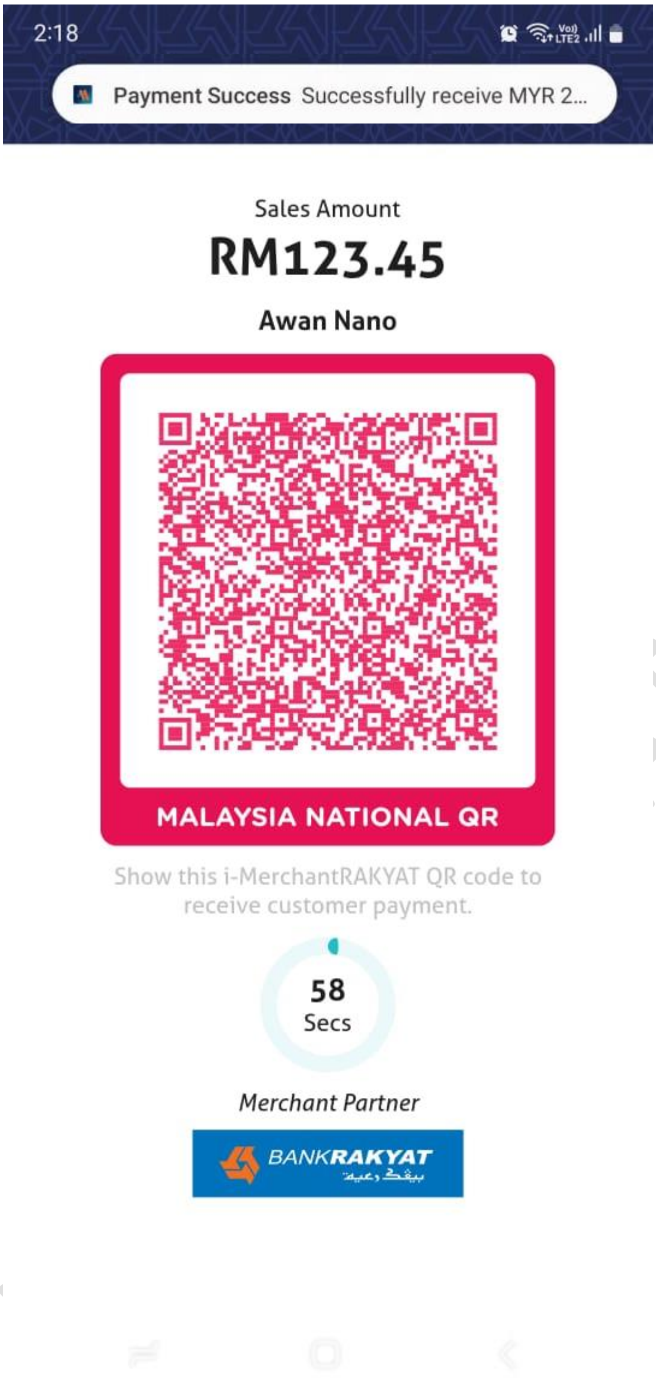
<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>
</td><td>

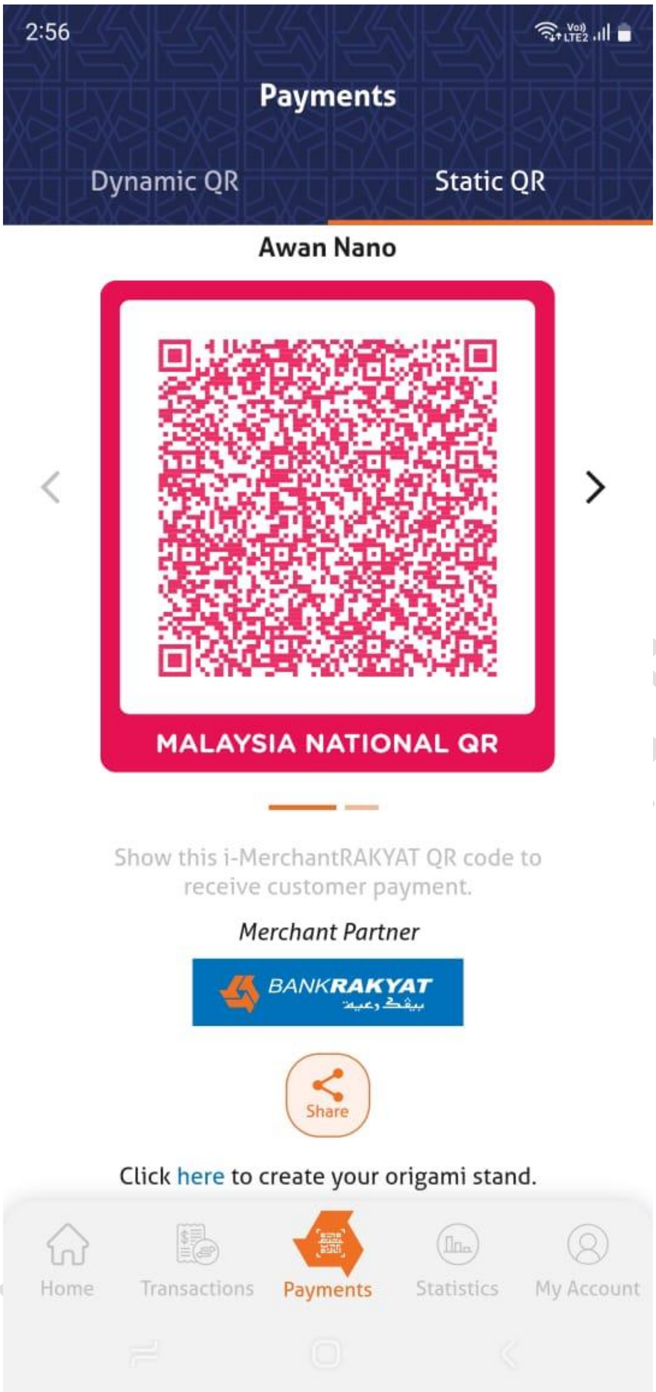
Cont.

5. 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.

6. Once the customer has successfully completed the payment, you'll receive a confirmation notification or alert on the app.

</td></tr>
</table>

Image	Step by Step
 	**Cont.** 7. User could easily click on the top push notification to verify the payment details to ensure accuracy. 8. Upon clicking user could easily view the Transaction Details page. 9. This notification will also be accessible in Inbox on the Notifications page. 10. Clicking on either the push notification or accessing it through the Notification page will lead you to the same transaction details page. *Note: Refer to **above section 3.3. Transaction Details** for more info on Transaction Details.*

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>


</td><td>

Static QR

1. Click on "Payments" and select the "Static QR".
2. **i-MerchantRAKYAT** app will generate the QR Code based on the outlet link to user or selected by manager.
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.
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.
5. If the manager has multiple outlets, they can use the left or right arrows to switch between QR codes.

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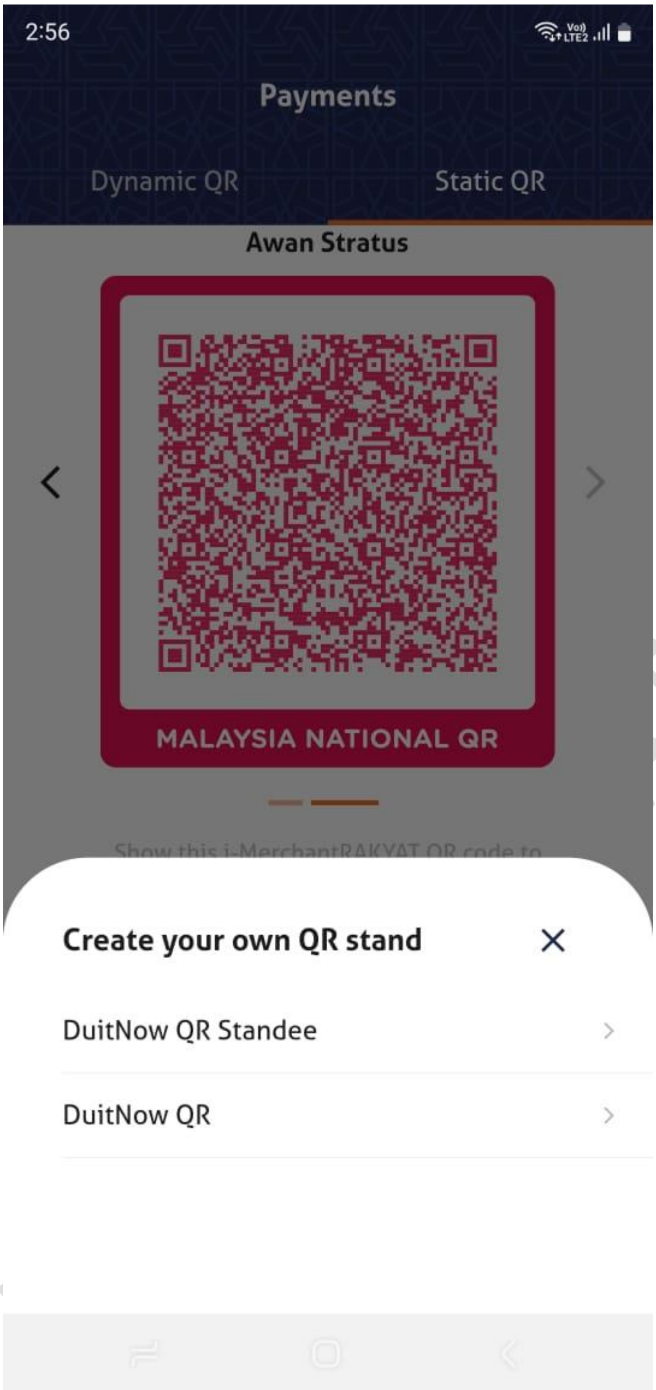
</table>

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>


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Cont.

6. To make it easily accessible to customers, please consider printing and displaying the QR code at the cashier's location. Here's how:

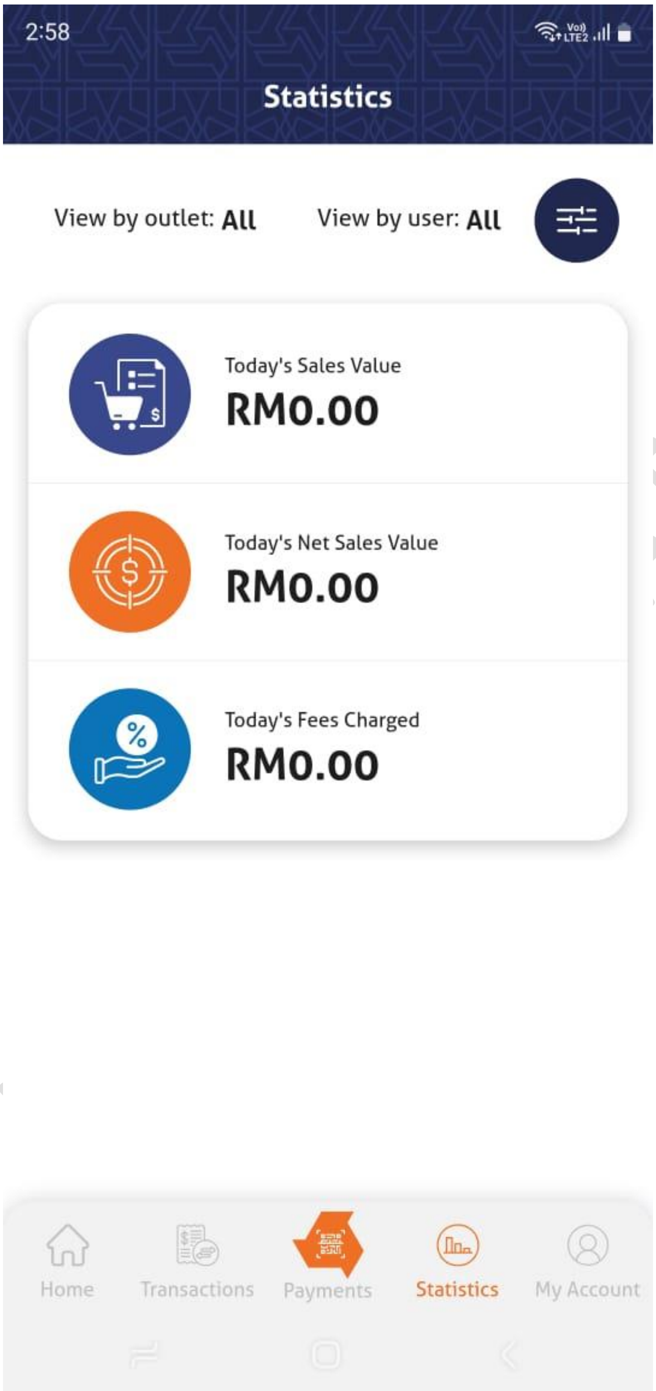
    - Click on “Static QR” and you will click “Here” to create your origami stand.
    - User will find two options:
        - **DuitNow QR Standee**
        - **DuitNow QR**
    - DuitNow QR Standee is a convenient origami file provided by **i-MerchantRAKYAT** to display the printed Static QR code. Click to print and follow the guide to display.
    - Then select “DuitNow QR” to generate a printable version of the QR code.

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.

</td></tr>
</table>

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:

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>


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Statistics

To access the Statistics page, open the app and navigate to the bottom bar menu. Look for the "Statistics" option and click on it.

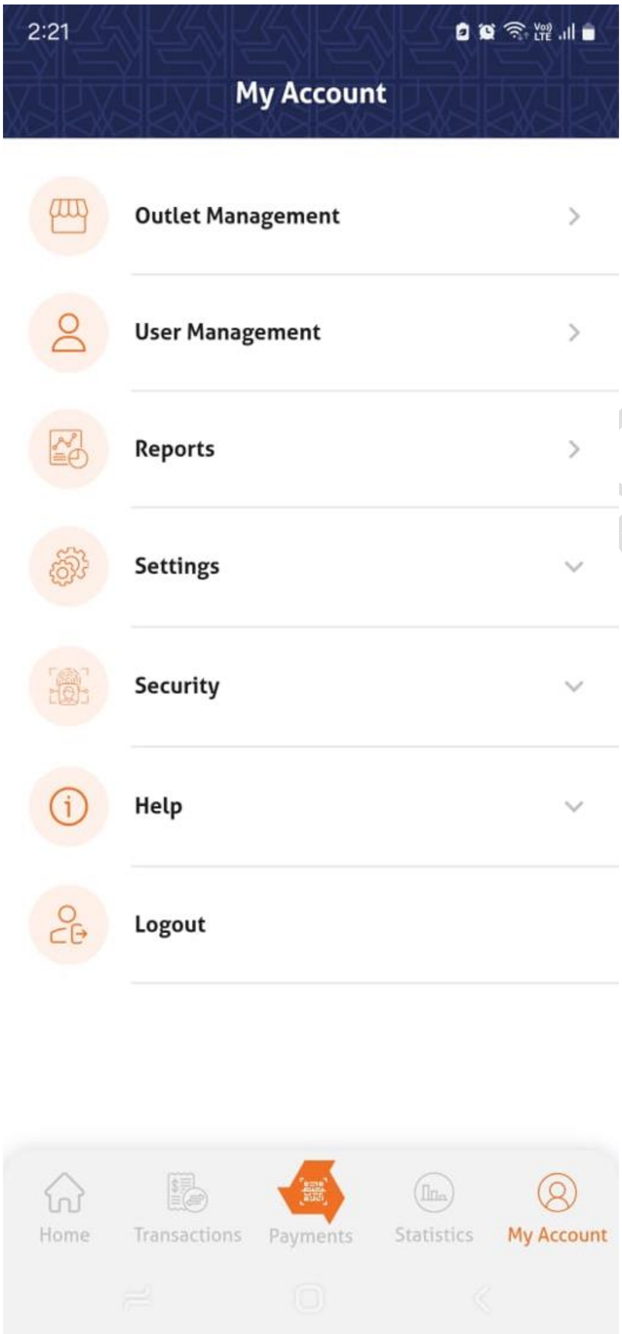
- **Viewing Today's Sales Value:** On the Statistics page, user will immediately see the "Today's Sales Value," which reflects the total sales for the day.
- **Reviewing Today's Net Sales Value:** To understand the net sales earnings after fees, take a look at the "Today's Net Sales Value" section.
- **Exploring Today's Fees Charged:** This section provides an overview of the fees collected for transaction processing.

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.

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.
</td></tr>
</table>

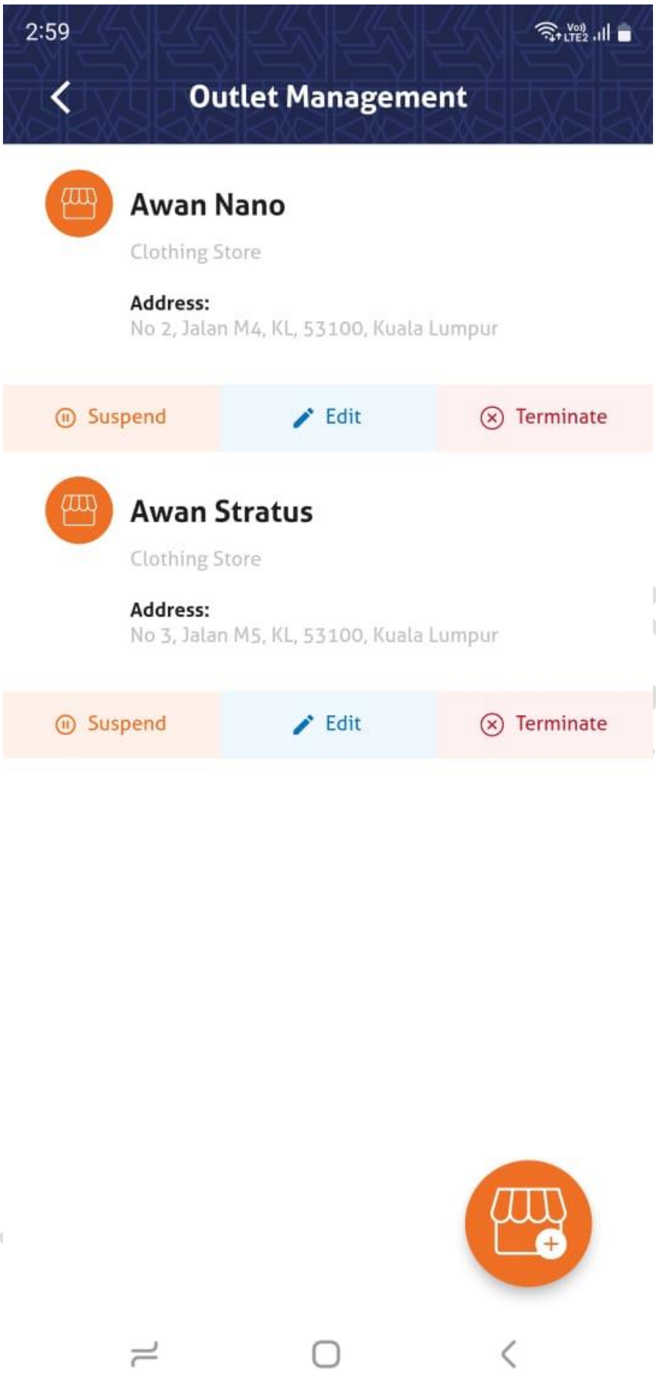
6. My Account

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
	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. *Note on the difference between manager's My Account view and cashier's.* **Manager's view** 1. Outlet Management 2. User Management 3. Reports 4. Settings 5. Security 6. Help 7. Logout **Cashier's view** 1. Reports 2. Settings 3. Security 4. Help 5. Logout

6.1 Outlet Management

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>



</td><td>

Manager Outlet

**This feature is only accessible under the Manager module only. Cashier role will not be able to access this feature.*

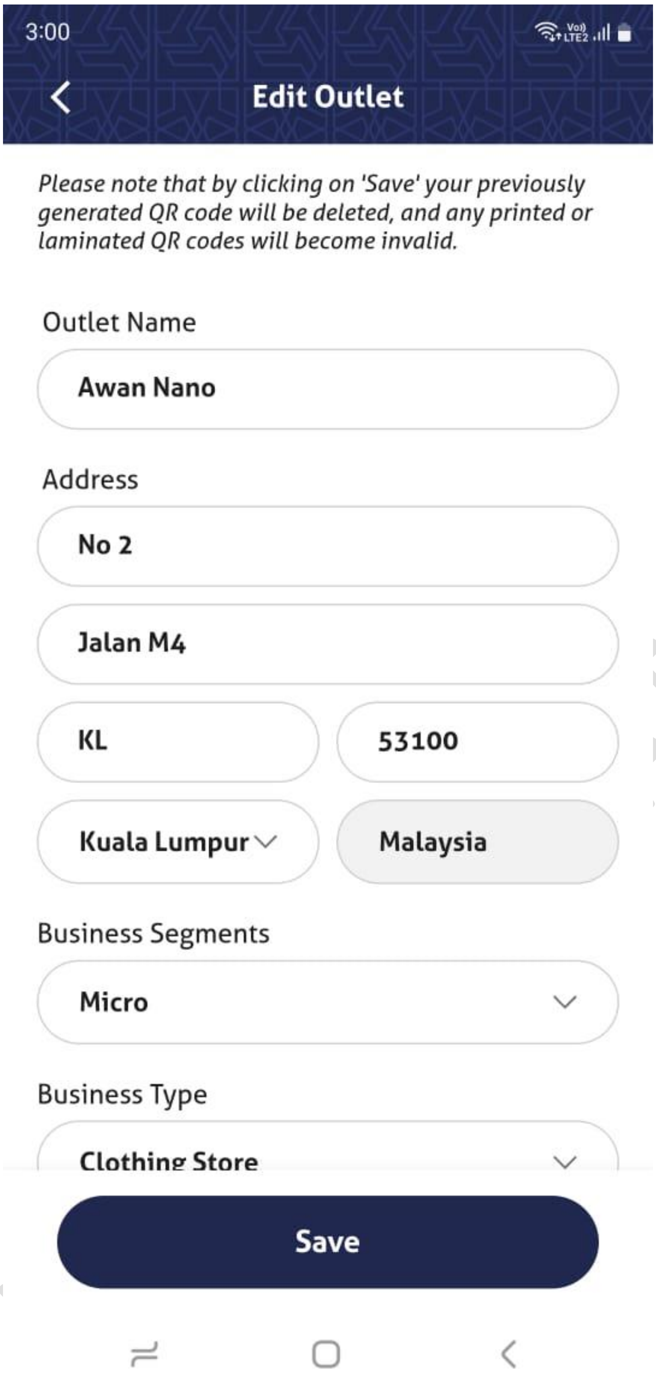
To perform any maintenance (i.e. suspend, unsuspend, edit information, terminate) just click on the icon on each outlets.

1. Suspend/Unsuspend

- Suspended outlet means temporarily inactive, and no sales transactions can occur.
- Any merchant user assigned to this outlet will be unable to log in and conduct new transactions or receive payments for that particular outlet.
- Only Manager able to unsuspend the outlet.

</td></tr>
</table>

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>



</td><td>

Cont.

2. Edit

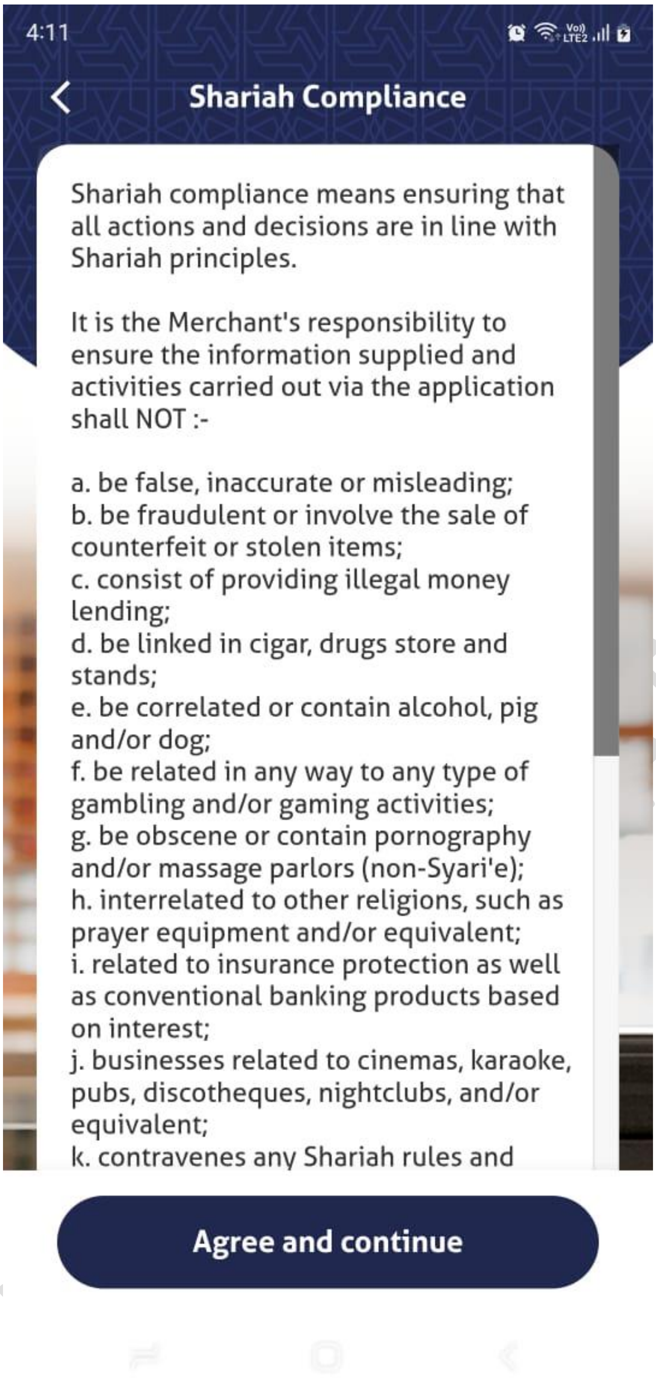
- Manager has the capability to edit outlet information as needed.
- However, please keep in mind that modifying outlet details will render any previously printed QR codes and consider invalid.
- Users must generate a new QR code with the updated outlet information.

3. Terminate

- Merchant Managers have the option to terminate any outlet.
- It's essential to note that once an outlet is terminated, it cannot be reactivated.
- Additionally, all previously printed QR codes for that outlet become invalid.

</td></tr>
</table>

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>



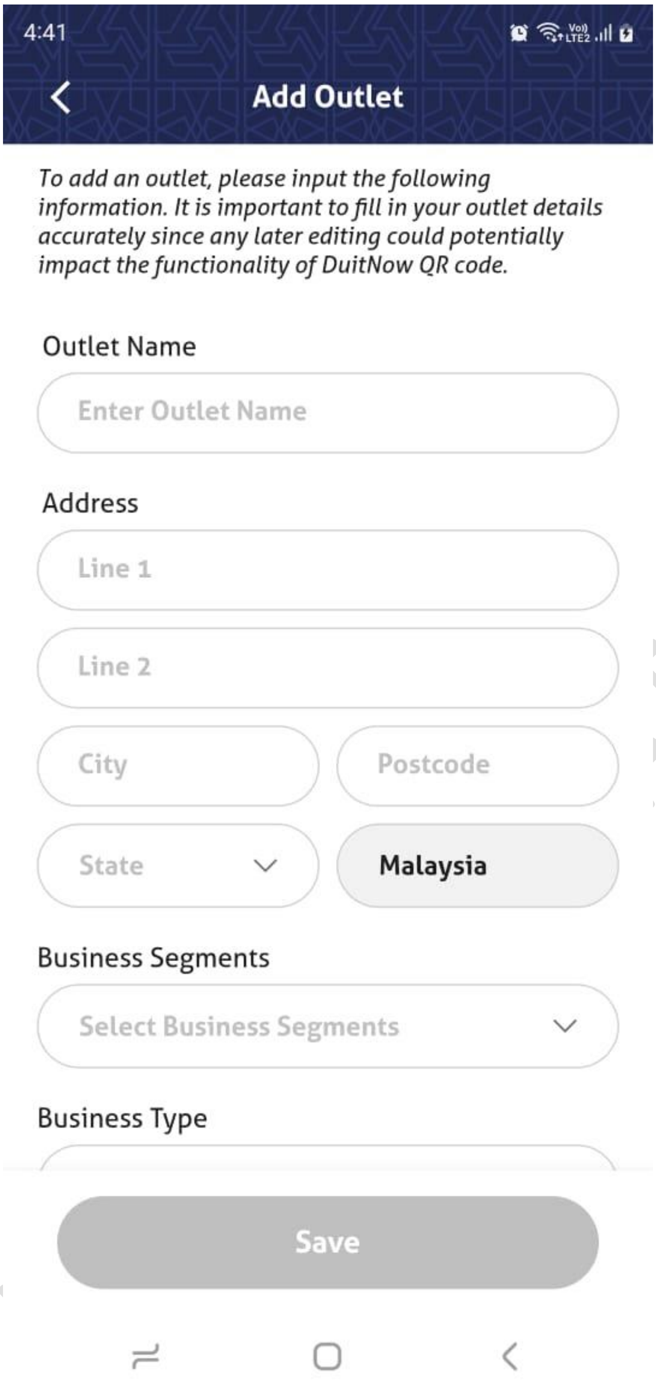
</td><td>

Create New Outlet

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.

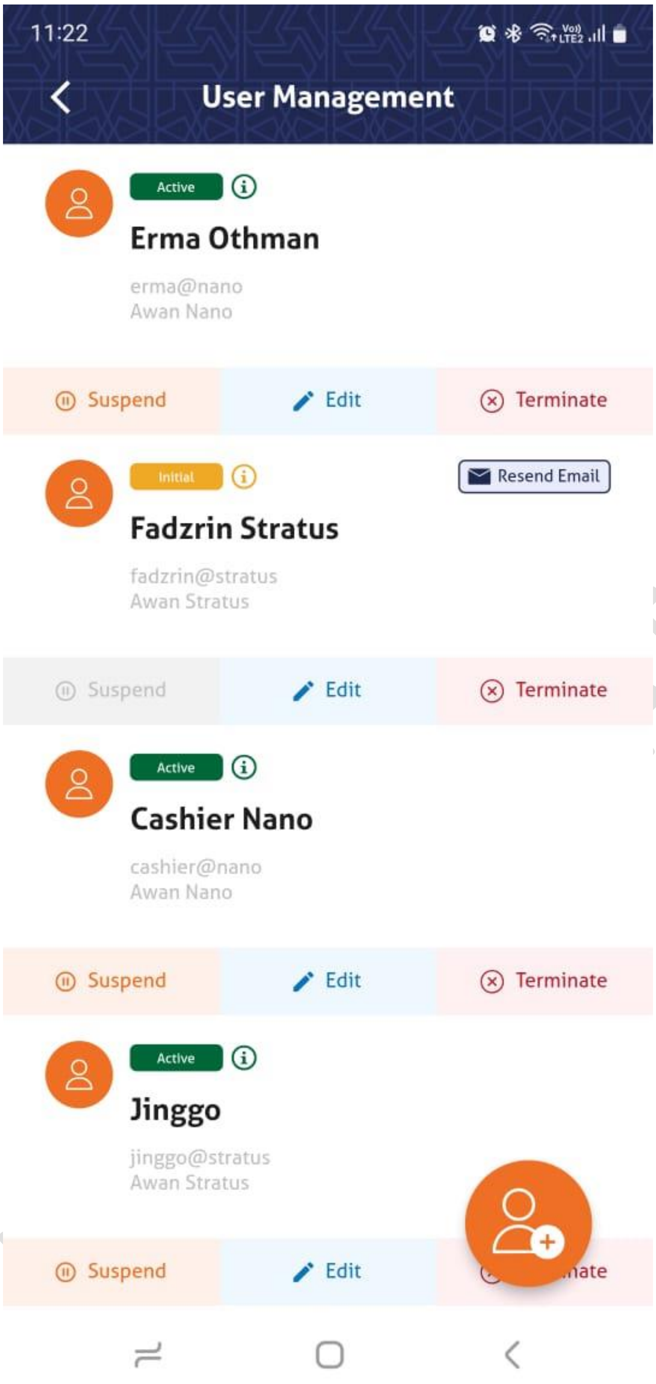
- Before proceeding, it's crucial to emphasise that user must thoroughly read through the Shariah Compliance page.
- User’s agreement signifies compliance with Shariah principles and guidelines, ensuring compliance with Shariah principles and guidelines.
- This step is essential to demonstrate a full understanding and commitment to operating within these established standards as merchant expand their business.

</td></tr>
</table>

Image	Step by Step
	**Cont.** To create new outlet please enter all information as requested; • **Outlet Name:** Enter the name of your outlet or business. • **Address:** Provide the complete address of your outlet, including any specific details that may be necessary. • **Business Segments:** Specify the relevant business segment(s) that best describe your outlet's activities. • **Business Type:** Indicate the type of business or service your outlet offers. • **Merchant Category:** Select the appropriate merchant category that aligns with your outlet's nature. • **Business Description:** Briefly describe your outlet's main activities and offerings. • **Receiving Account:** Provide the account details where payments will be received for your outlet's transactions.

6.2 User Management

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>



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User Management

**This feature is only accessible to the Manager only. Cashier role will not be able to access this feature.*

User’s Status

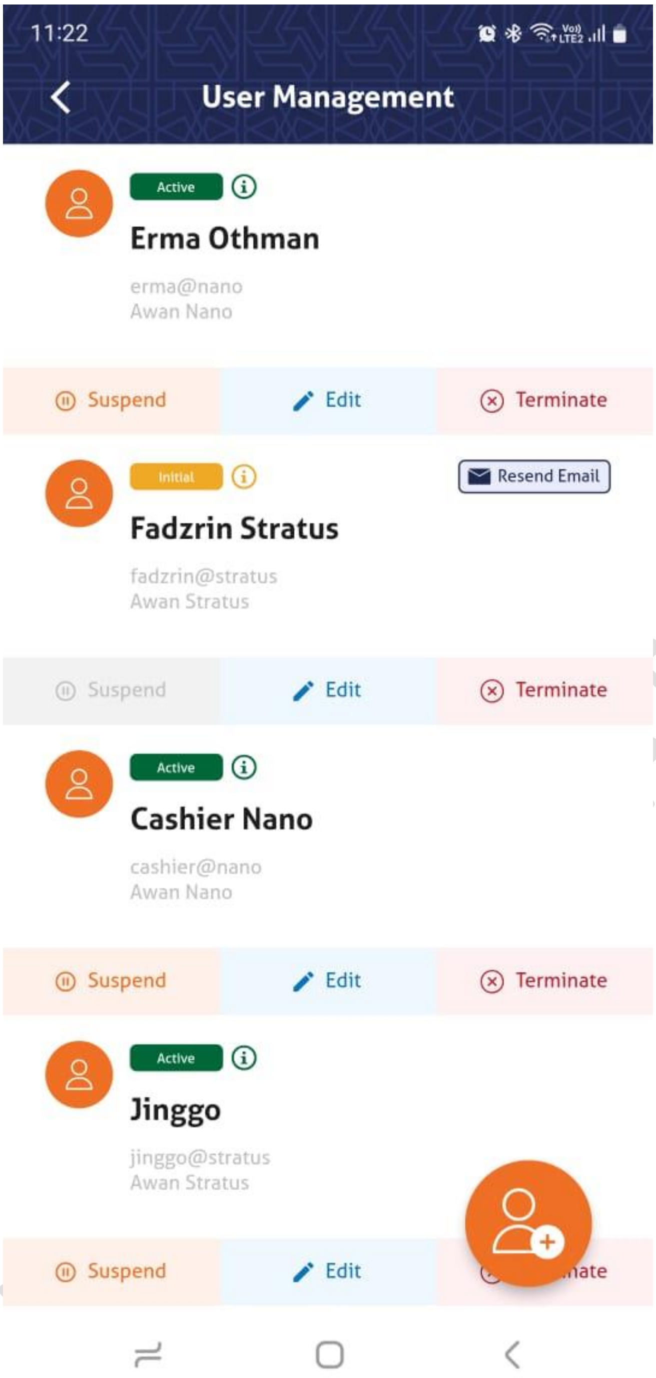
1. **Initial:** This status indicates that the Cashier's account has been created but awaiting self-verification through the activation process.

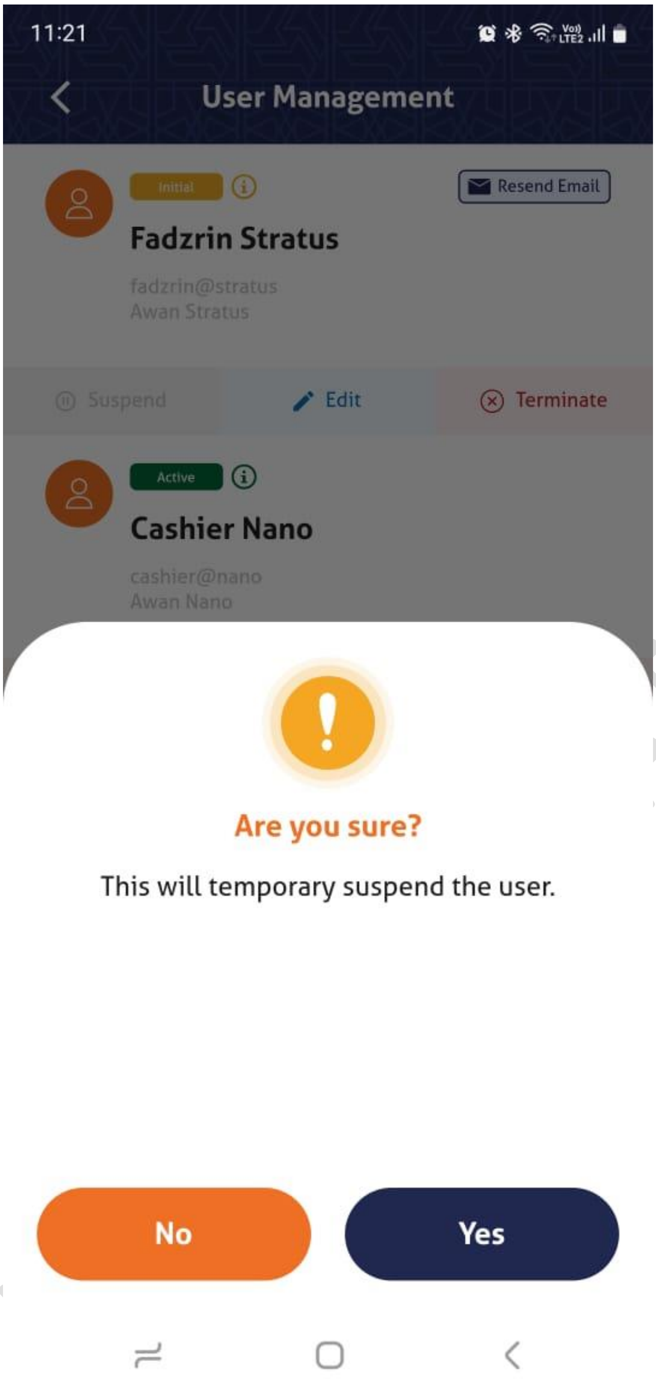
2. **Active:** When the Cashier successfully activates their account, they can perform sales transactions using the **i-MerchantRAKYAT** mobile app.

3. **Locked:** Repeatedly entering incorrect passwords will lead to the user’s account being locked.

4. **Terminated:** Once terminated, a Cashier account cannot be reactivated. No further actions or new transactions can be performed by the terminated Cashier.

</td></tr>
</table>

Image	Step by Step
	**Manage Users** To perform any maintenance (i.e. suspend, unsuspend, edit information, terminate) just click on the icon on each users. *Notes: If the new user account activation link expires during their initial login, the manager could easily Resend the Welcome Email.* **1. Suspend/Unsuspend** • Suspended user means temporarily inactive, and not able to login to **i-MerchantRAKYAT** app or perform any sales transactions. • To suspend a user click on the "Suspend" button.

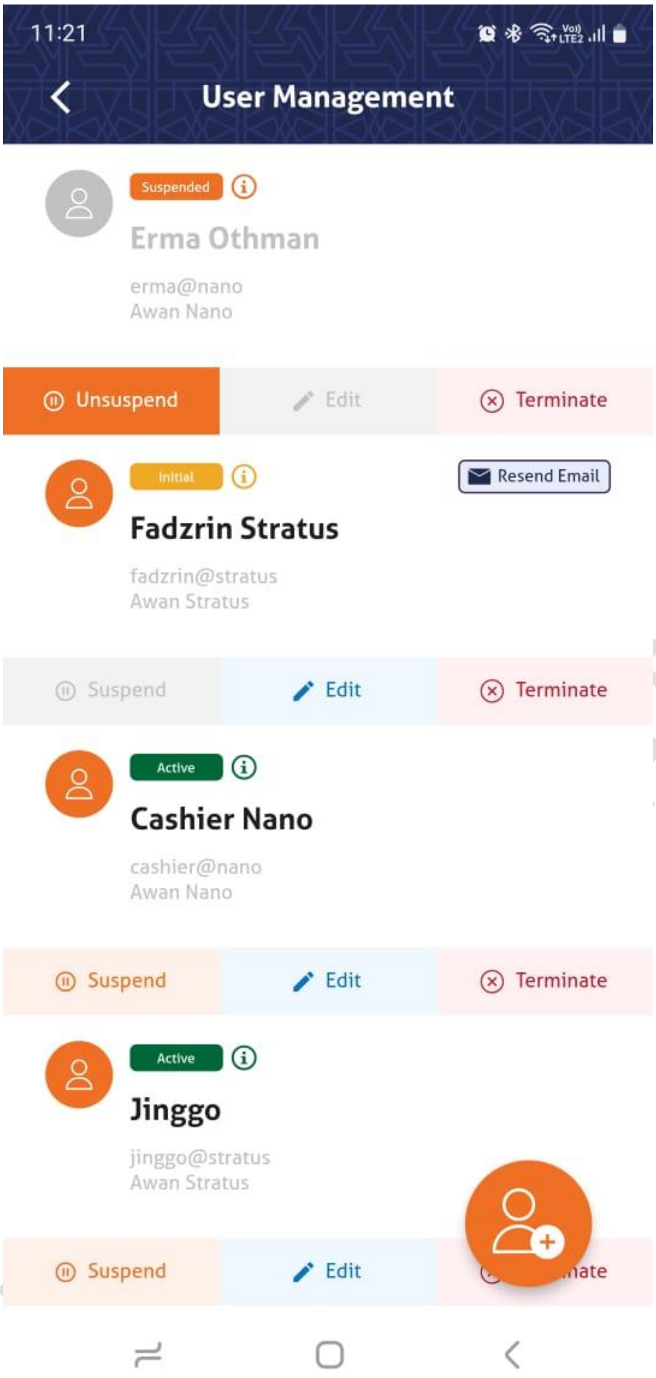
<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>
</td><td>

<h2>Cont.</h2>

There will be a prompt asking for manager to confirm, Click “Yes” to proceed.
Manager would still able to unsuspend the user.

</td></tr>
</table>

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>



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Cont.

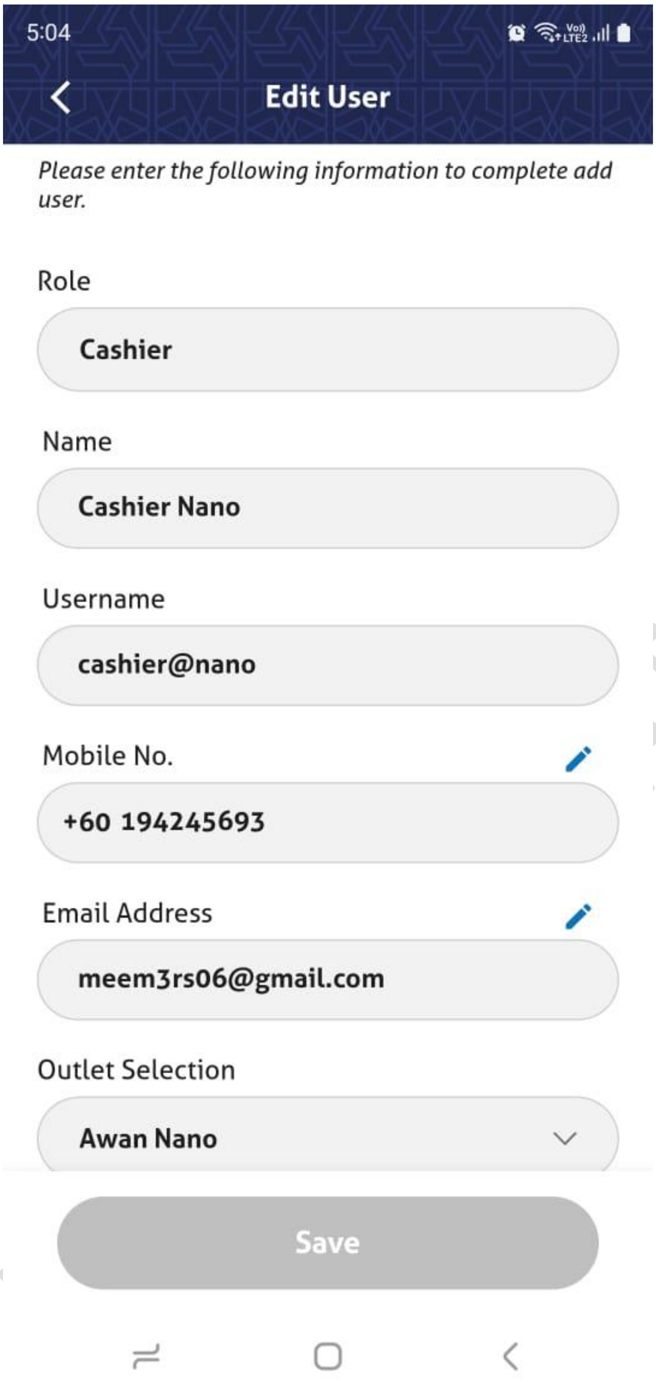
- The "Suspend" icon has been changed to "Unsuspend" to indicate that this user is currently suspended.
- Manager would still able to unsuspend the user.
- To lift the suspension, simply click the button labelled "Unsuspend." Subsequently, the user will regain access and be able to log in and perform transactions as usual.

2. Edit

- Manager has the capability to edit user’s mobile no and email address as needed.
- To make changes, select the "Edit" button.
- The manager will be redirected to the "Edit User" page.

</td></tr>
</table>

Image	Step by Step



Cont.

- To make changes, click on the pencil icon.

- Please note that after manager make changes, the cashier themselves must verify the changes through the app.

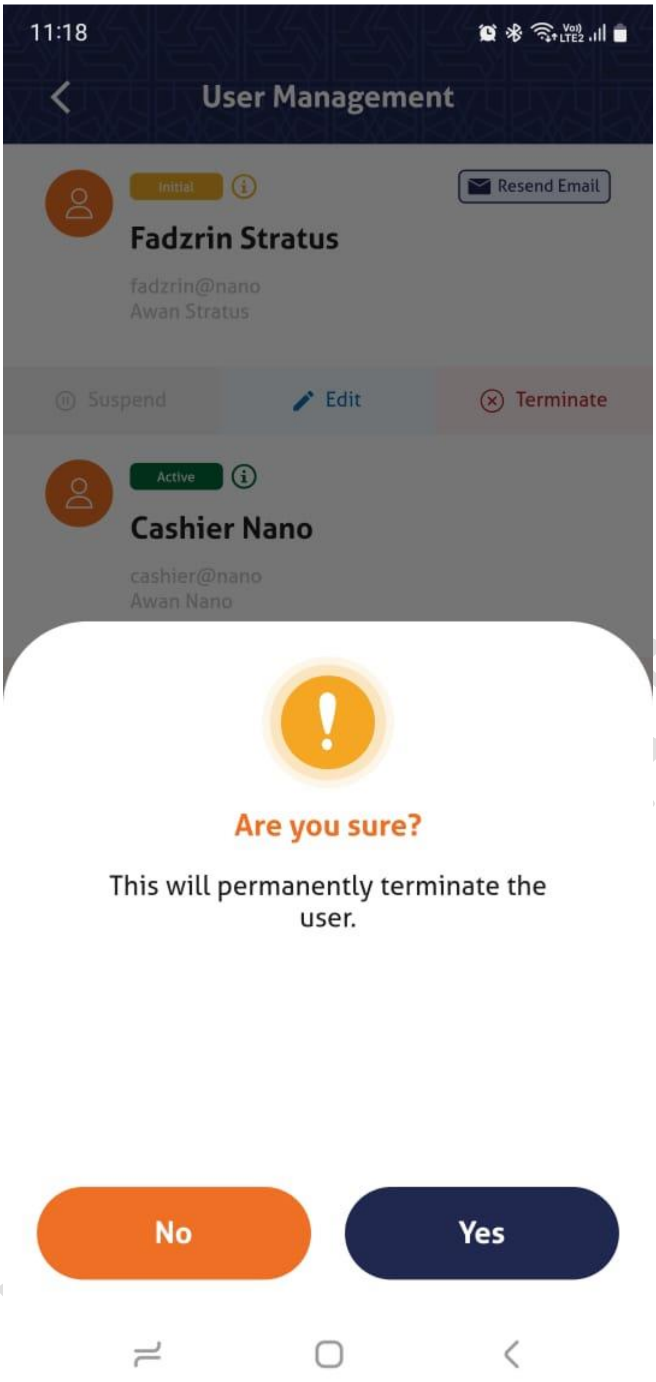
Manager change user's mobile no:

1. The cashier must verify their new mobile number with a one-time password (OTP) sent to the new number.
2. Once the OTP is successfully verified, the mobile number is updated in the system.
3. A confirmation email is sent to the user's registered email address, notifying them of the change.

Manager change user's email:

1. The user must verify their new email address in order to proceed.
2. Only when the user successfully verifies the new email address, it will be updated in the system.
3. The system will also send a notification email to confirm once changes are made.

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>



</td><td>

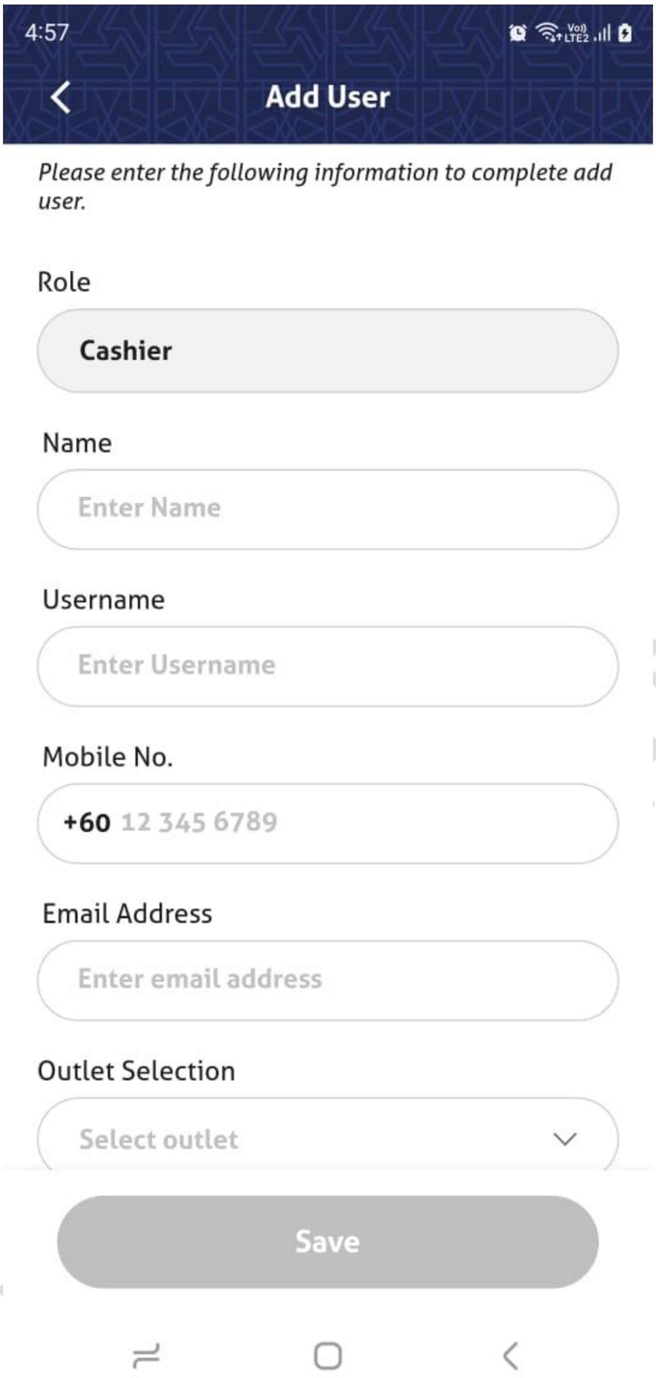
Cont.

3. Terminate

- Manager have the option to terminate any user. It's essential to note that once a user is terminated, it cannot be reactivated.
- Click on the “Terminate” button.
- Note that this action will result in the permanent termination of the user, and the terminated user will be completely removed from view.
- Additionally, the terminated user will no longer have the ability to log in to the app or conduct any sales transactions.

</td></tr>
</table>

Image	Step by Step



4. Create New User

To create new user click on the orange “Add New User” button located at the bottom “User Management” page.

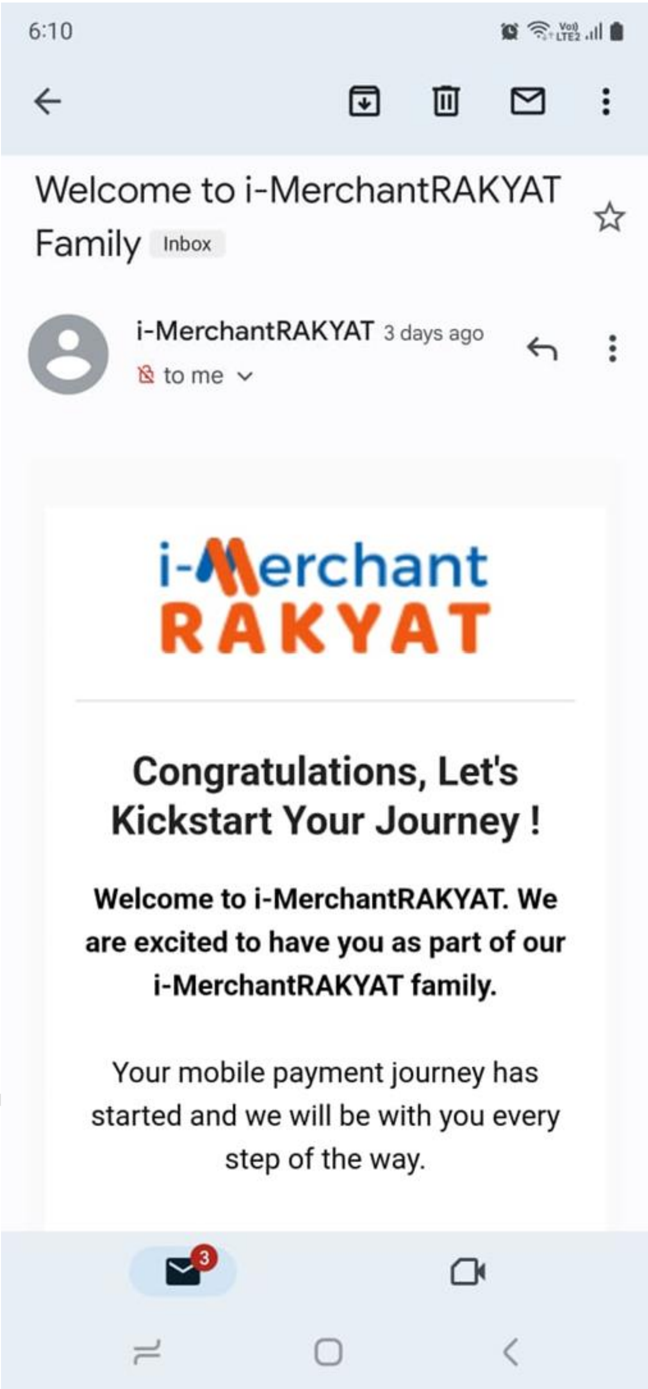
Enter below information as requested.

Note that the role assigned will always be "Cashier," as Managers do not have the capability to create another Manager role.

- **Display Name:** Enter the name you want to display for this user.
- **Username:** Choose a unique username for the user.
- **Mobile Number:** Provide user's mobile phone number.
- **Email:** Enter user's email address.
- **Outlet Selection:** Select the outlet or branch to which this user will be assigned.

6.2.1 Cashier Onboarding

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

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr>
<td>


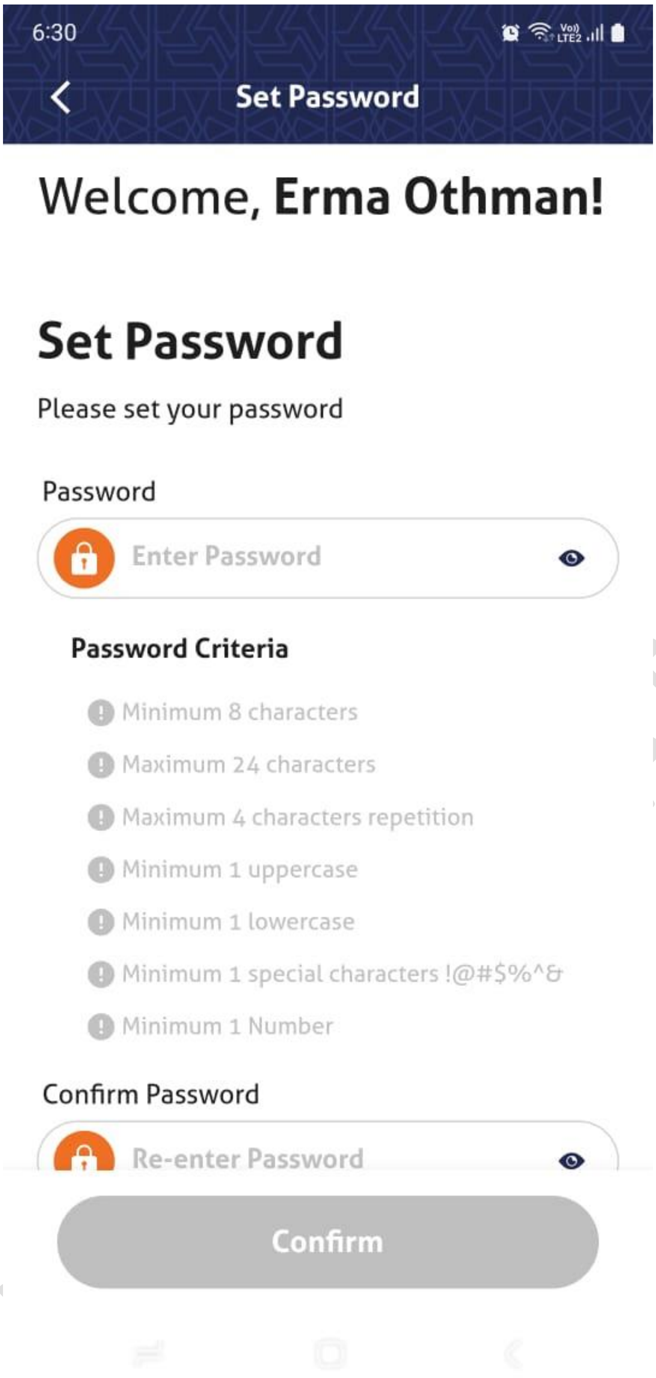
</td>
<td>
Cashier’s Welcome Email

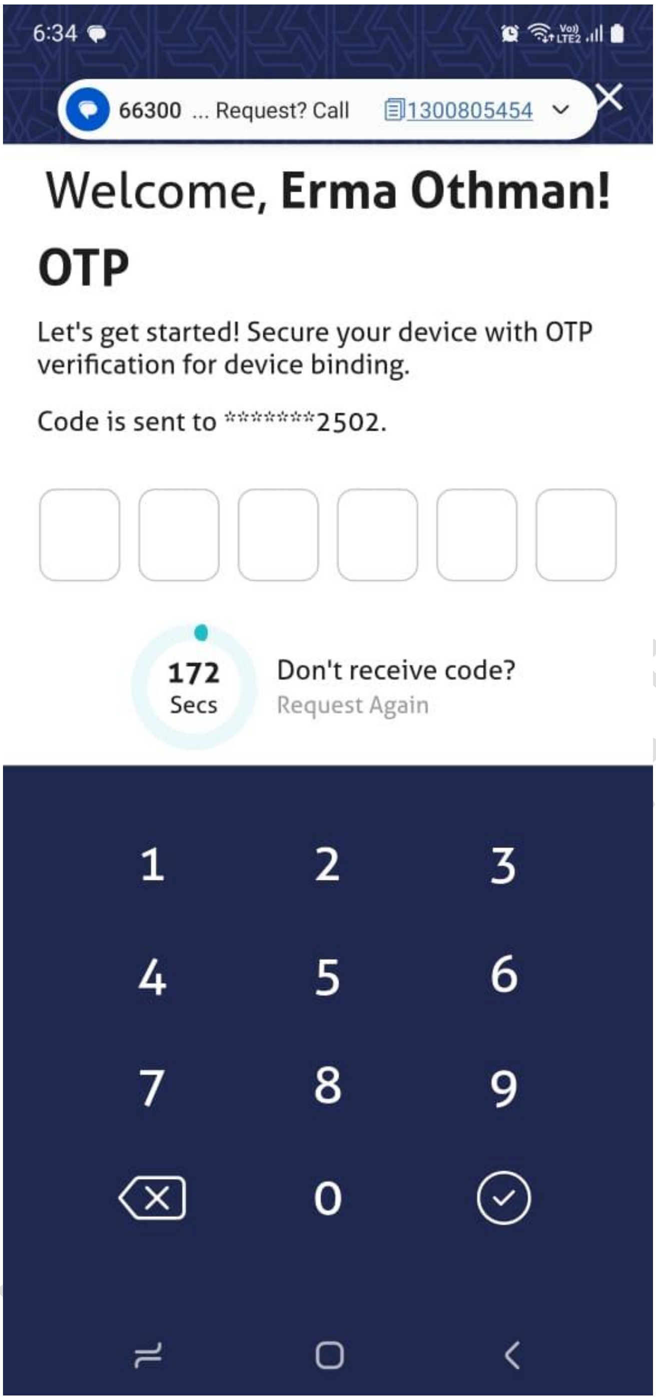
Cashier need to follow direction as per email;

Step 1: Install the i-MerchantRAKYAT App.
Click on the App Store or Google Play icon to download your i-MerchantRAKYAT App.

Step 2: Start the Onboarding process on i-MerchantRAKYAT.
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.

Step 3: Set your i-MerchantRAKYAT credentials.
Please note that after your verification you are required to set your password on your first login.
</td>
</tr>
</table>

Image	Step by Step
	**Cont.** **Cashier's Set Password for The First Time** 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. Here are the steps the cashier needs to follow: Set Password: • The cashier must create a password that adheres to the **i-MerchantRAKYAT** Password Criteria. Re-enter for Confirmation: • To ensure accuracy, the cashier should re-enter the newly created password.

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr>
<td>


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Cont.

First Time Cashier’s OTP Verification

- Cashier will receive a one-time password via SMS. This OTP is time-sensitive and should be used promptly.
- Note to never share OTP with anyone, as it's a confidential code meant for own use only.
- If no OTP received or it expires, please click to request again after 180 seconds.

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</tr>
</table>

6.2.2 Cashier Set PIN

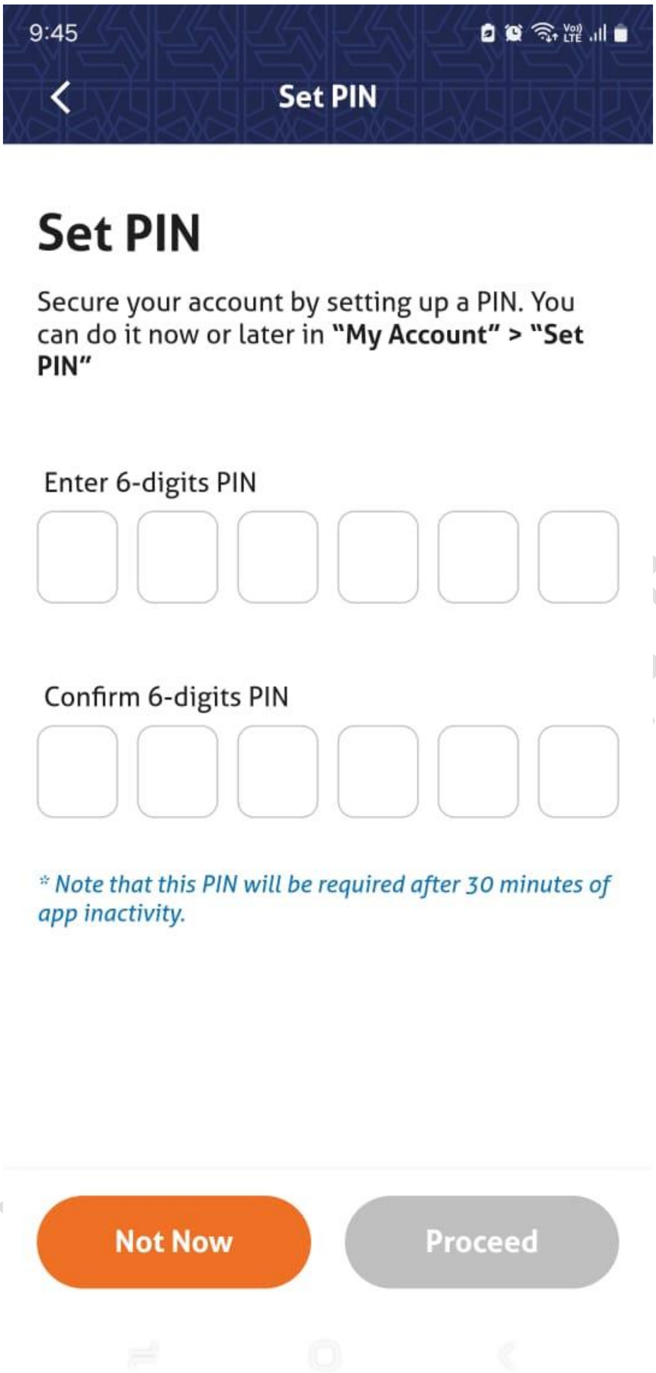
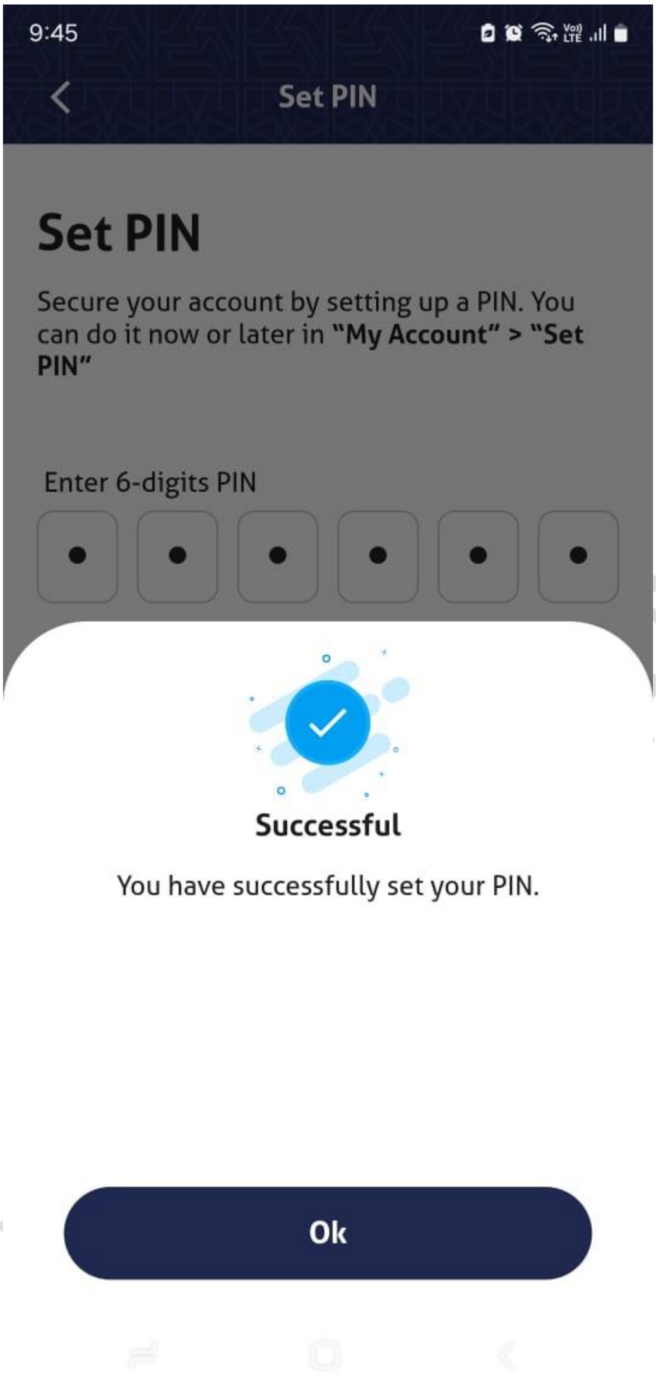
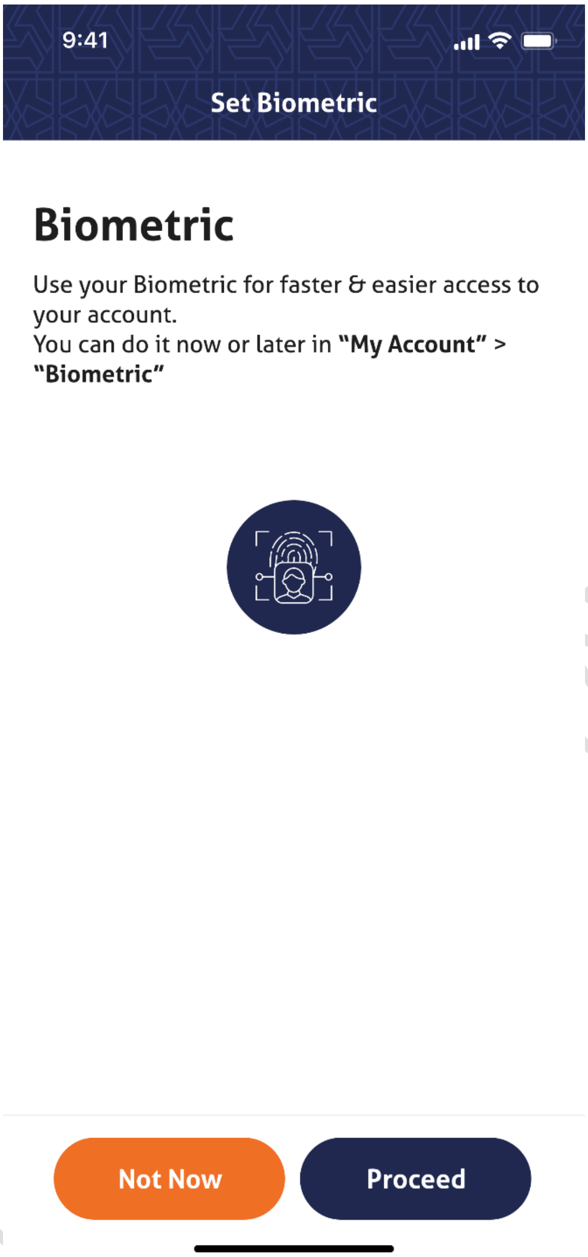
Image	Step by Step
	**Cashier Set PIN** Cashiers now have the option to decide whether to establish a PIN. This is an extra security feature designed to enhance the protection of your app. • It requires users to enter a unique 6-digit PIN after a period of inactivity, ensuring that only authorised individuals can access the app's features and data. • PIN would activates after 30 minutes of idle while the app is open. • Cashiers have the choice to set PIN—it's not mandatory. • To skip setting it up for now, simply click on "Not Now." This feature can be easily turn this feature off or back on again in the app settings.

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

6.2.3 Cashier Set Biometric

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>


</td><td>

Cashier Set Biometric

i-MerchantRAKYAT app have the option to utilise biometric settings, such as thumbprint or Face ID.

- Biometric authentication eliminates the need to enter a password each time for subsequence login.
- Once set up and bound to the device, Biometric authentication allows seamless and secure access to the app.
- This feature can be easily enabled or disabled by users.
- If cashier choose not now, they could still opt to do so from My Account > Settings > Biometric.

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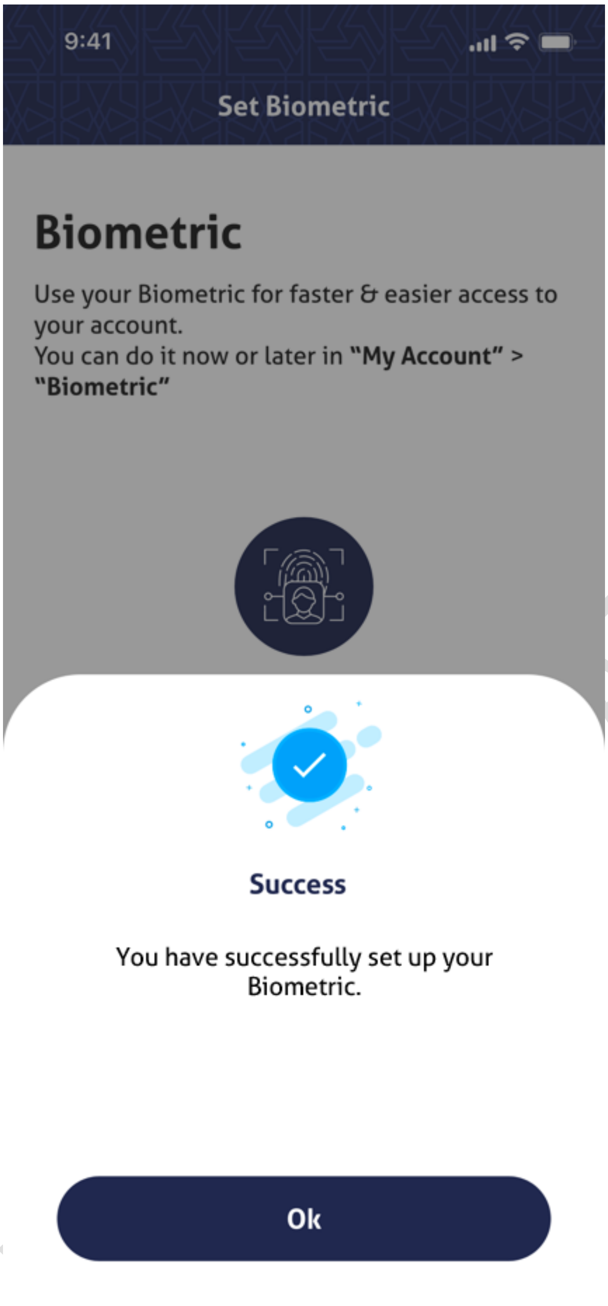
</table>

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>
</td><td>

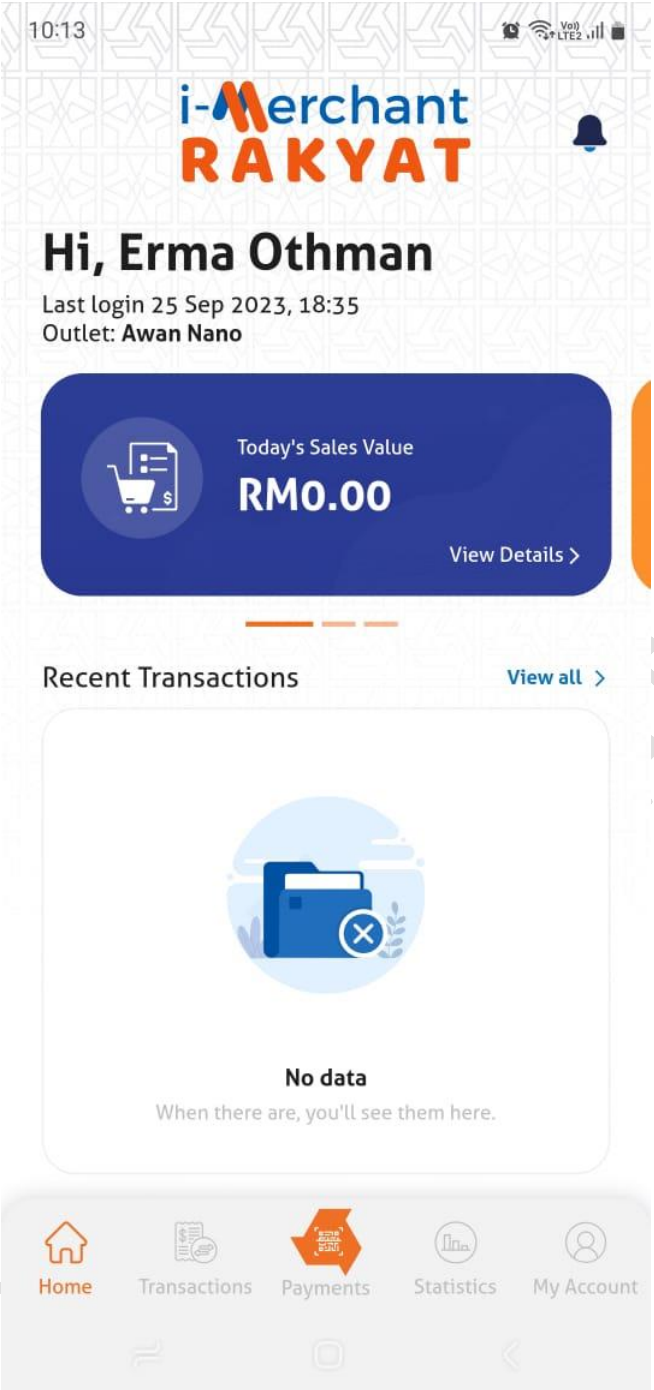
Cont.

Once Biometric authentication is set up, users can use it to securely access the app without needing to enter a password every time.

Once this process is successful, a confirmation message will appear.

Click on OK.

</td></tr>
</table>

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

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.

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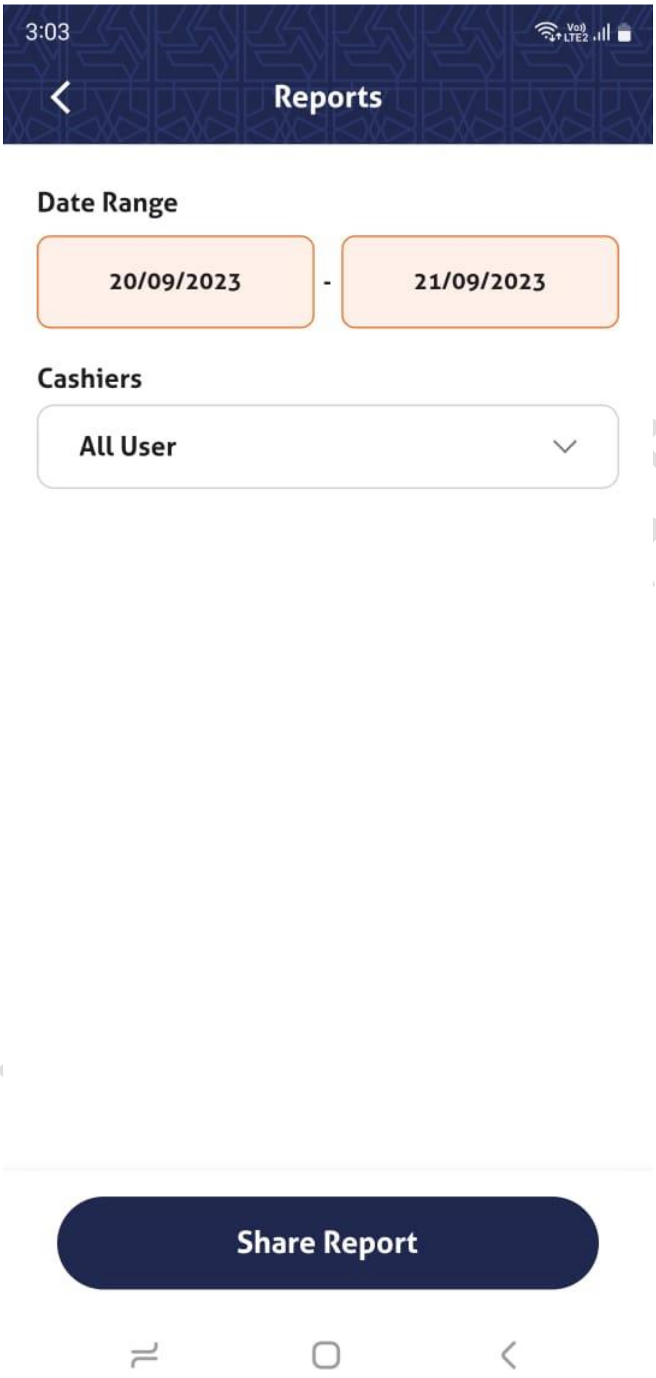
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>



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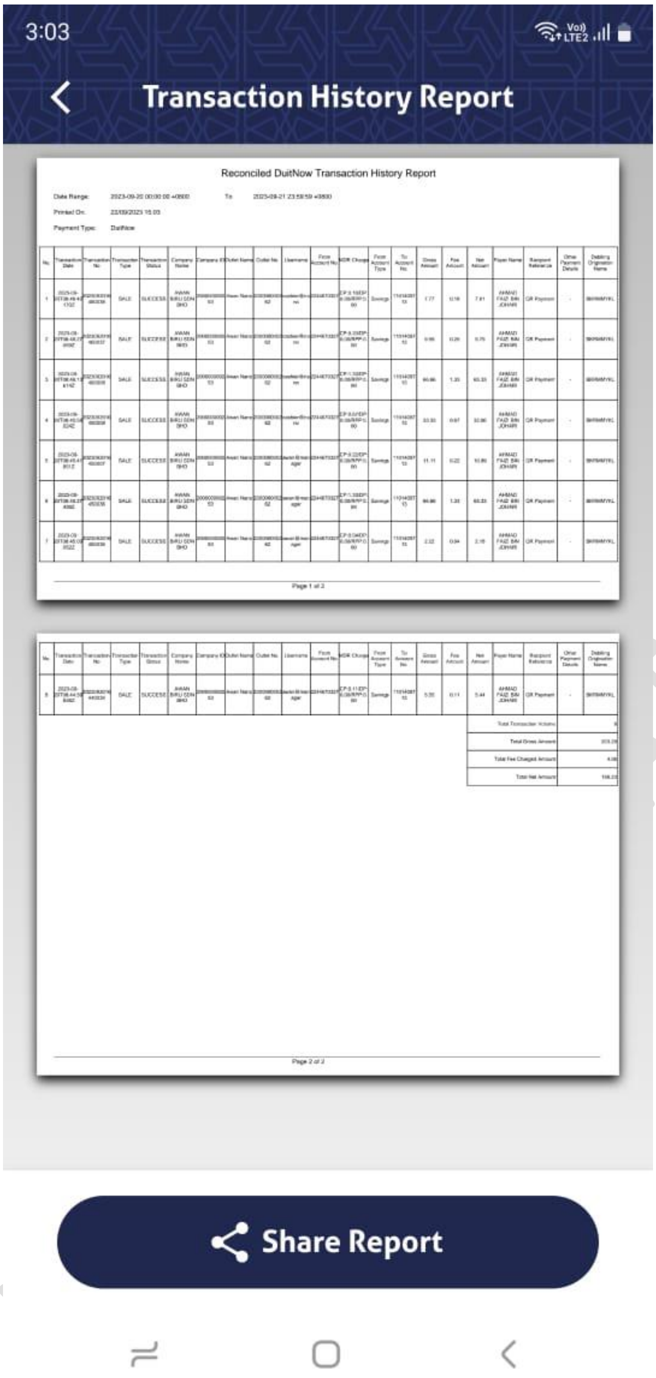
Reports

Click on the "Reports" menu within "My Account." This feature is available to both Managers and Cashiers.

- Please note that Cashiers only be allowed to view his or her own transactions ONLY.
- By default, the report will include transactions from the past 90 days.
- Managers have the option to filter the report by a specific Cashier (one at a time) and a chosen date range.
- Users can adjust the Date Range value, but keep in mind that it should not exceed 90 days.

</td></tr>
</table>

Image	Step by Step

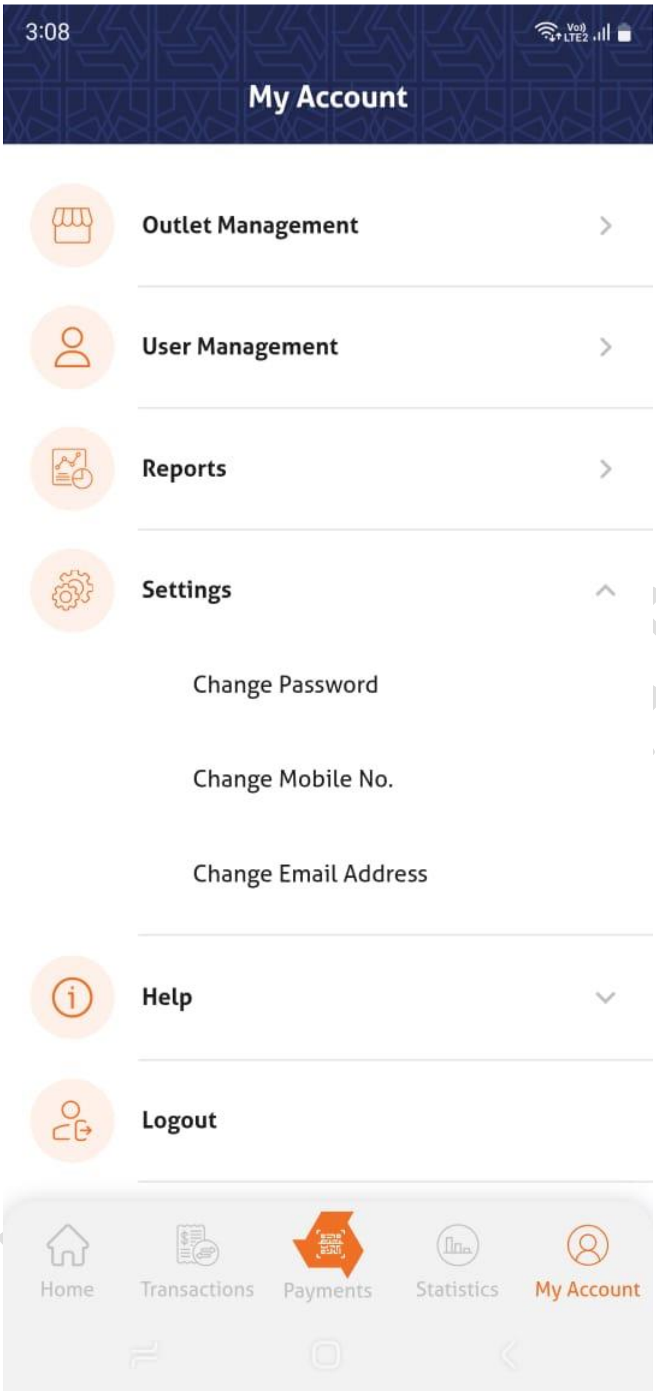


Cont.

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

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>


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Settings

In the "Settings" section of **i-MerchantRAKYAT**, users have control over their account information and can make important updates.

Navigate to "My Account" and select "Settings." You will find three distinct menus.

1. Change Password
(All users)
2. Change Mobile No.
(Manager ONLY)
3. Change Email Address
(Manager ONLY)

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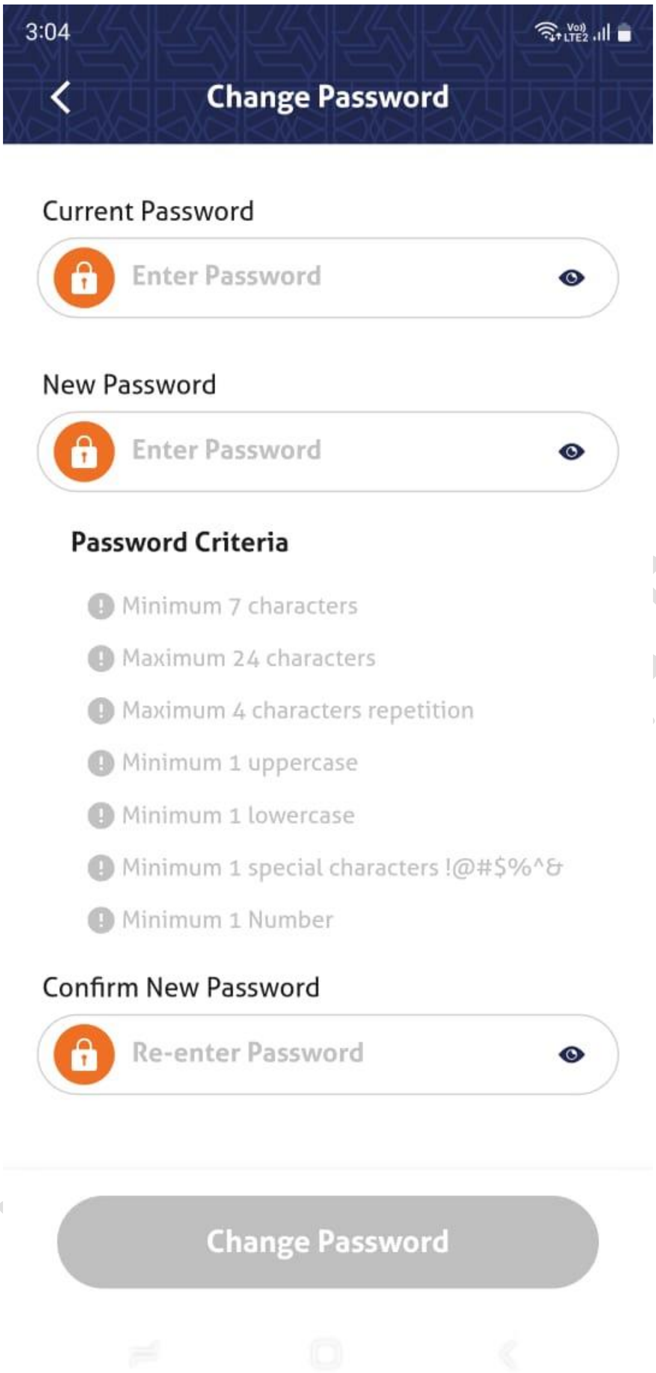
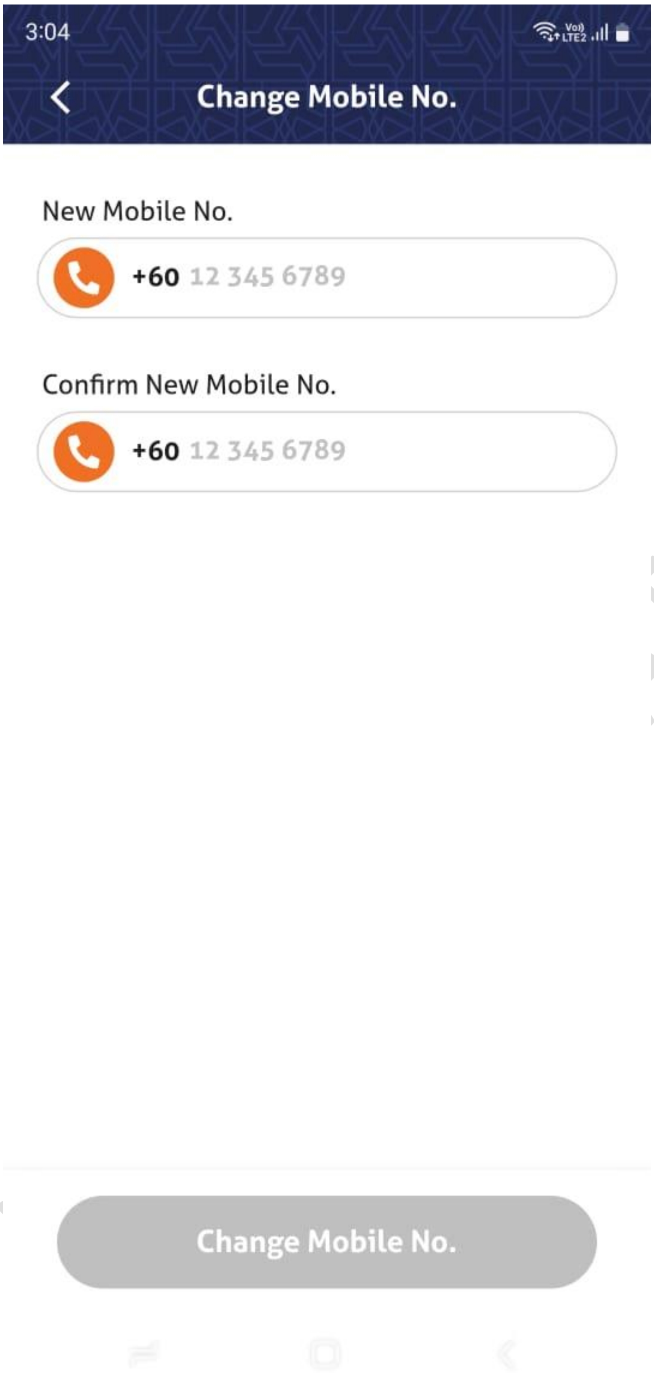
</table>

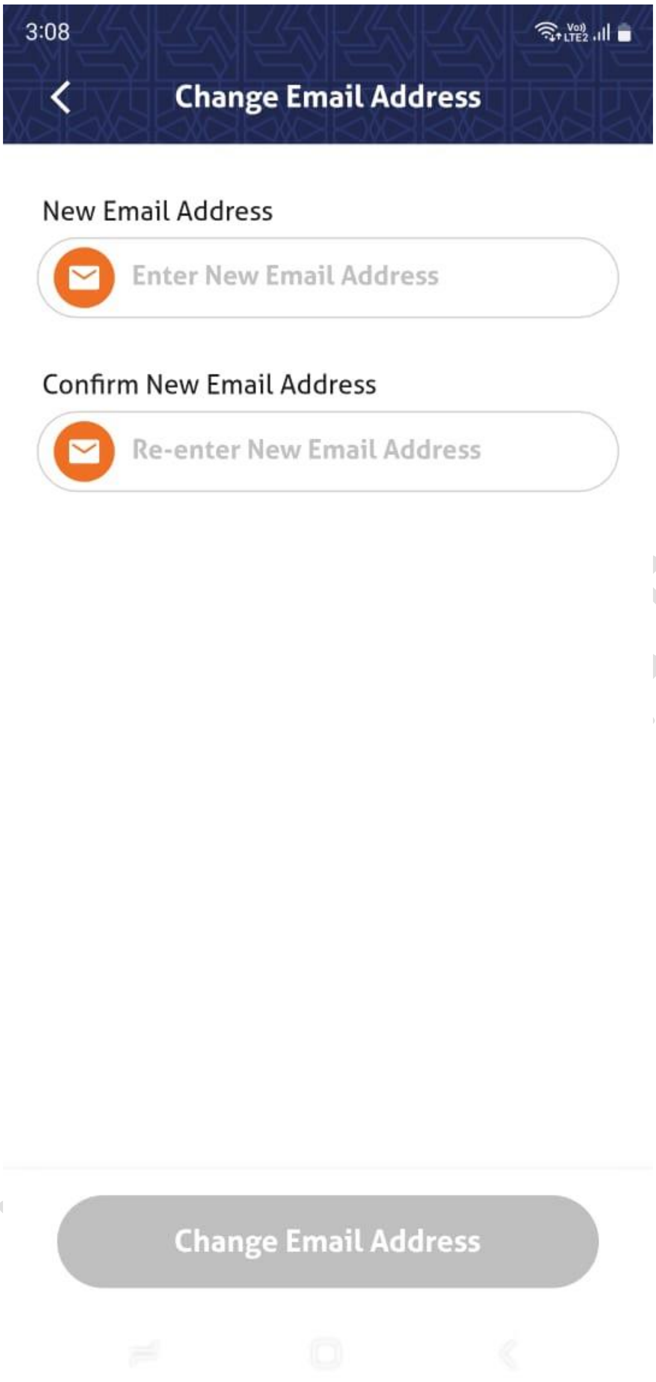
6.4.1 Change Password

Image	Step by Step
	**Change Password** Users, including both Managers and Cashiers, can change their password for security purposes. Follow these steps: a. Click on "Change Password" within the Settings section. b. Enter your current password for verification. c. Create a new password that complies with the **i-MerchantRAKYAT** Password Criteria. d. Confirm your new password by re-entering it. e. Click "Change Password" button to update your password.

6.4.2 Change Mobile No.

Image	Step by Step
	**Change Mobile No. (Manager ONLY)** Managers can update their own mobile number. Follow these steps: a. Click on "Change Mobile Number" within the Settings section. b. Enter the new mobile number and re-enter to confirm. c. Click "Change Mobile No." button to save the change. d. Manager would then be required to perform OTP to validate the new mobile number change.

6.4.3 Change Email Address

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>
</td><td>

Change Email Address (Manager ONLY)

Managers can update their own email address in app. Follow these steps:

a. Click on "Change Email Address" within the Settings section.
b. Enter the new email address and re-enter to confirm.
c. Click "Change Email Address" button to confirm the change.
d. Manager will now receive a new email with link.
e. Click on the email to verify the new change of email address.

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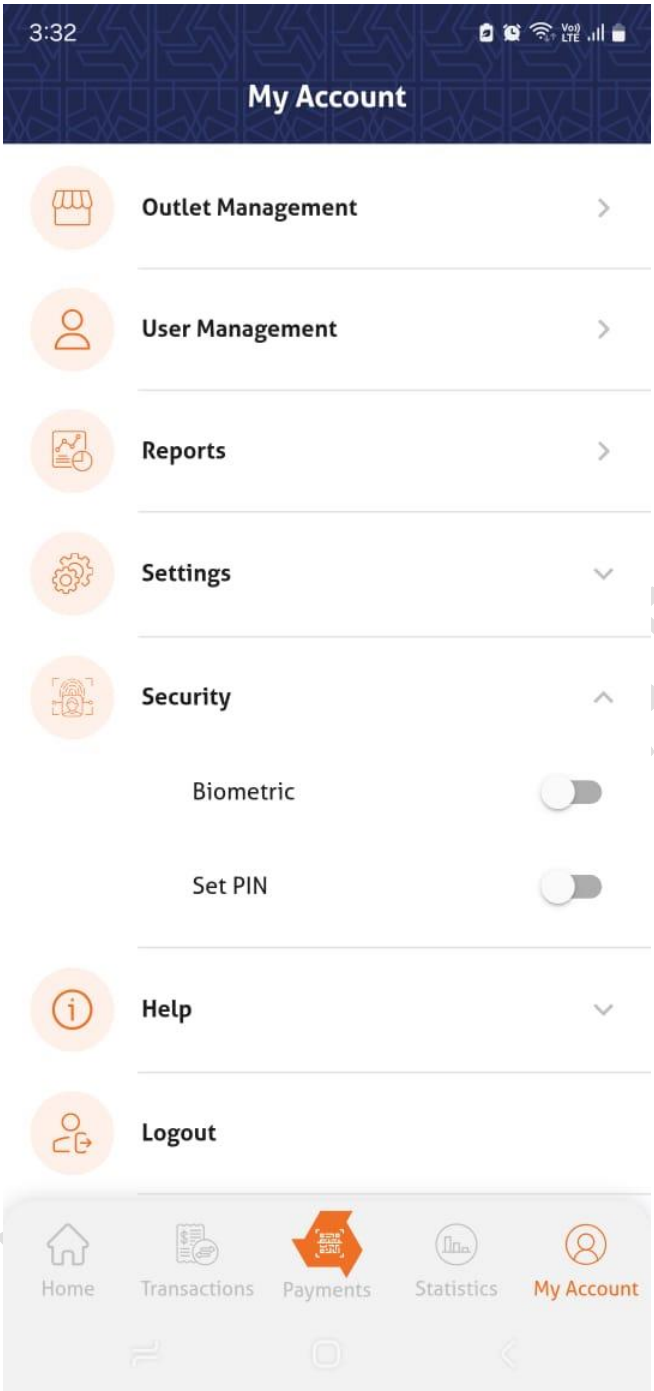
</table>

6.5 Security

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>
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Security

To access the Security section in i-MerchantRAKYAT, please follow these simple steps:

Open the i-MerchantRAKYAT application and navigate to the "My Account" section.
Click on "Security": Within the "My Account" section, you will find the "Security" option. Click on it to enter the Help section.

Biometric
Set PIN

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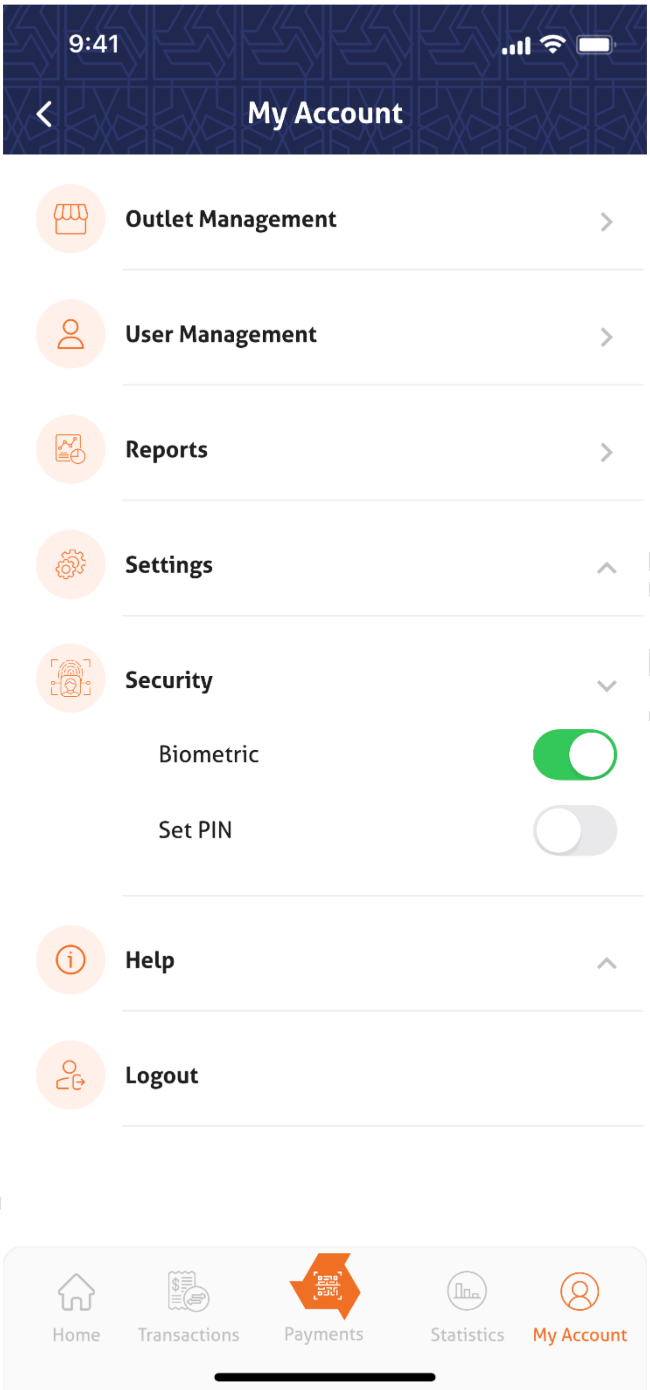
</table>

6.5.1 Biometric

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>


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Biometric

1. Merchant users of the i-MerchantRAKYAT app now have the convenient option to utilise biometric settings, including thumbprint or Face ID, for authentication purposes.

2. This feature offers flexibility, as users can easily enable or disable it according to their preferences.

3. To manage biometric authentication preferences, users can navigate to the "My Account" section and select "Security."

4. Here, they will find a toggle button to turn the biometric feature on or off.

5. Follow each phone's specifications for the biometric authentication process, ensuring a seamless and secure experience.

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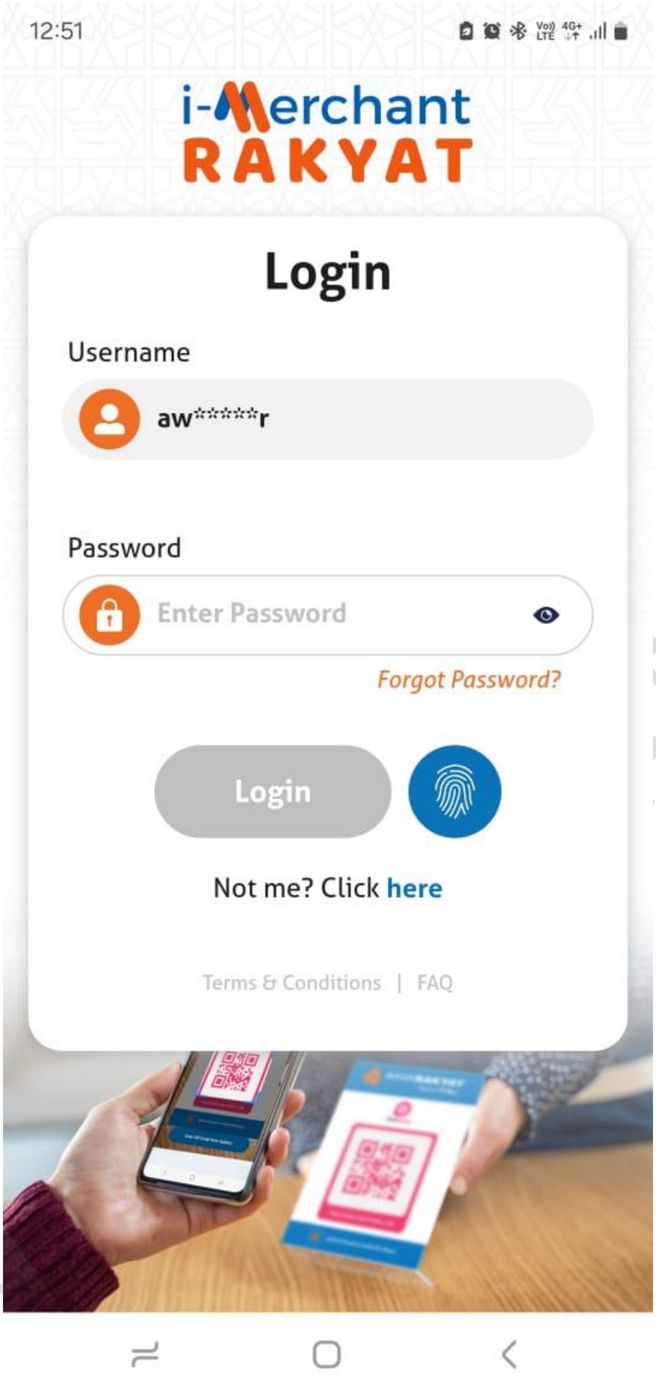
</table>

Image	Step by Step
	**Cont.** 6. Once Biometric is enabled, the biometric icon will appear next to the login button on subsequent logins. 7. Users no longer need to enter a password; they can simply click on the Biometric icon. 8. Clicking on the Biometric icon initiates the biometric setup process. 9. The biometric icon is only displayed when an account is linked to a mobile device.

6.5.2 Set PIN

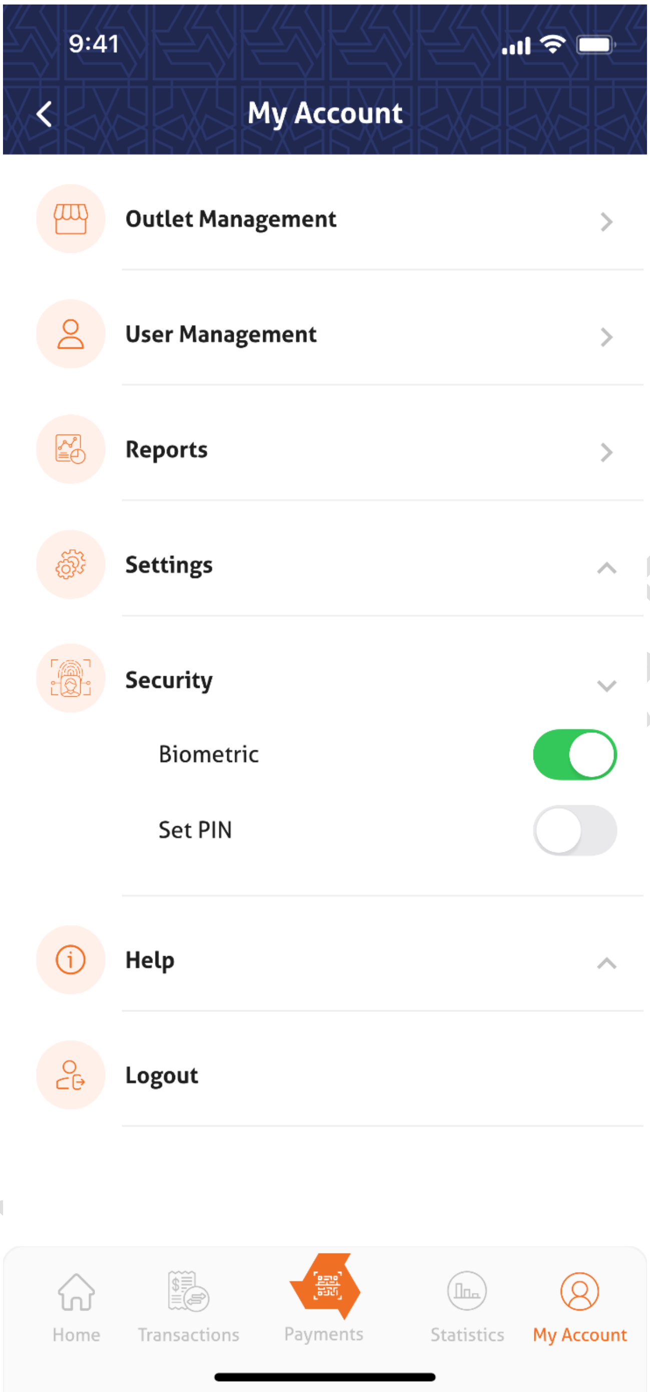
Image	Step by Step
	**Set PIN** The PIN feature serves as an added layer of security for your account. It activates after 30 minutes of complete inactivity within a 10-hour login session, safeguarding your account if you forget to log out manually. **Step by Step** 1. To set PIN, navigate to My Account and click on Set PIN. 2. Click the toggle button to start. 3. Follow the prompts to complete the setup process.

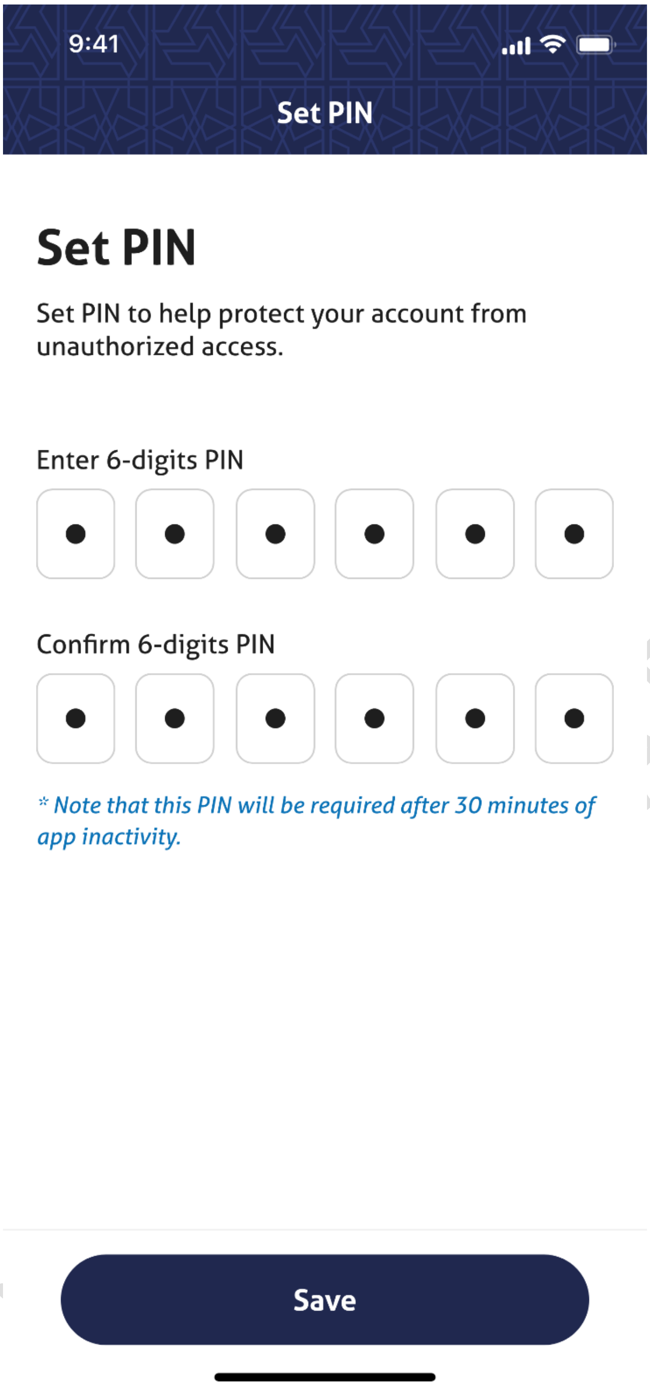
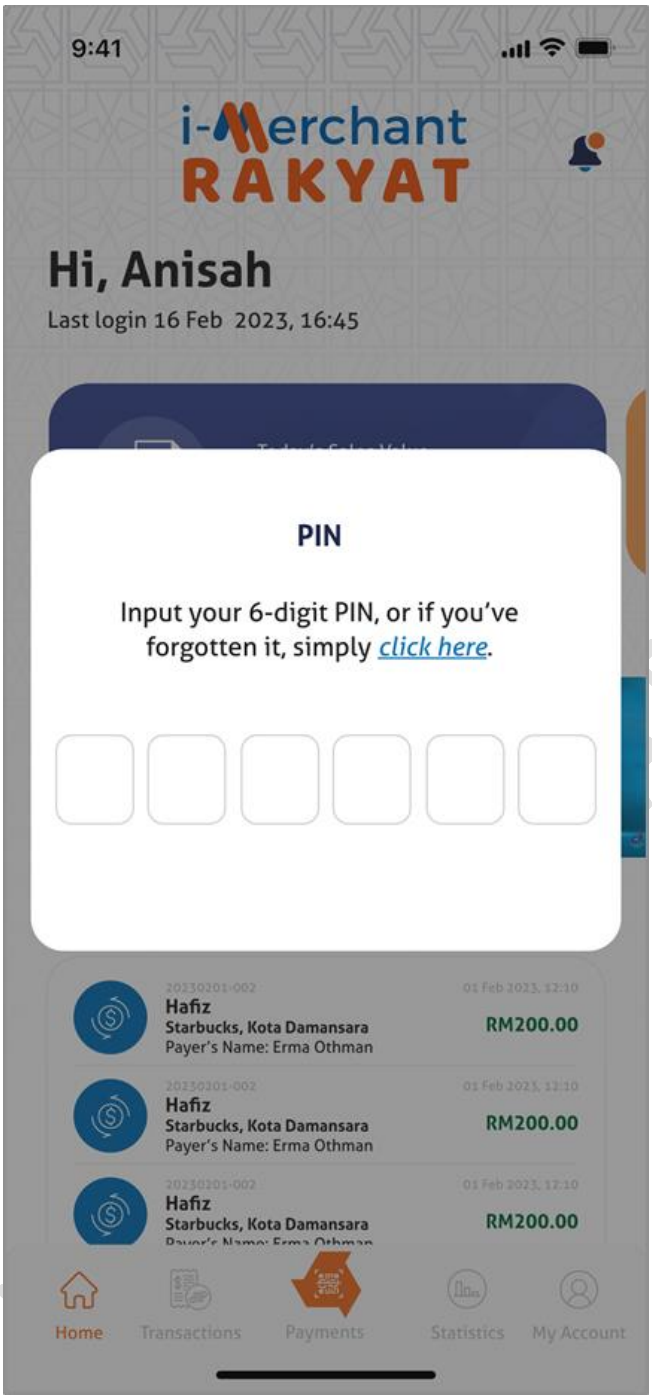
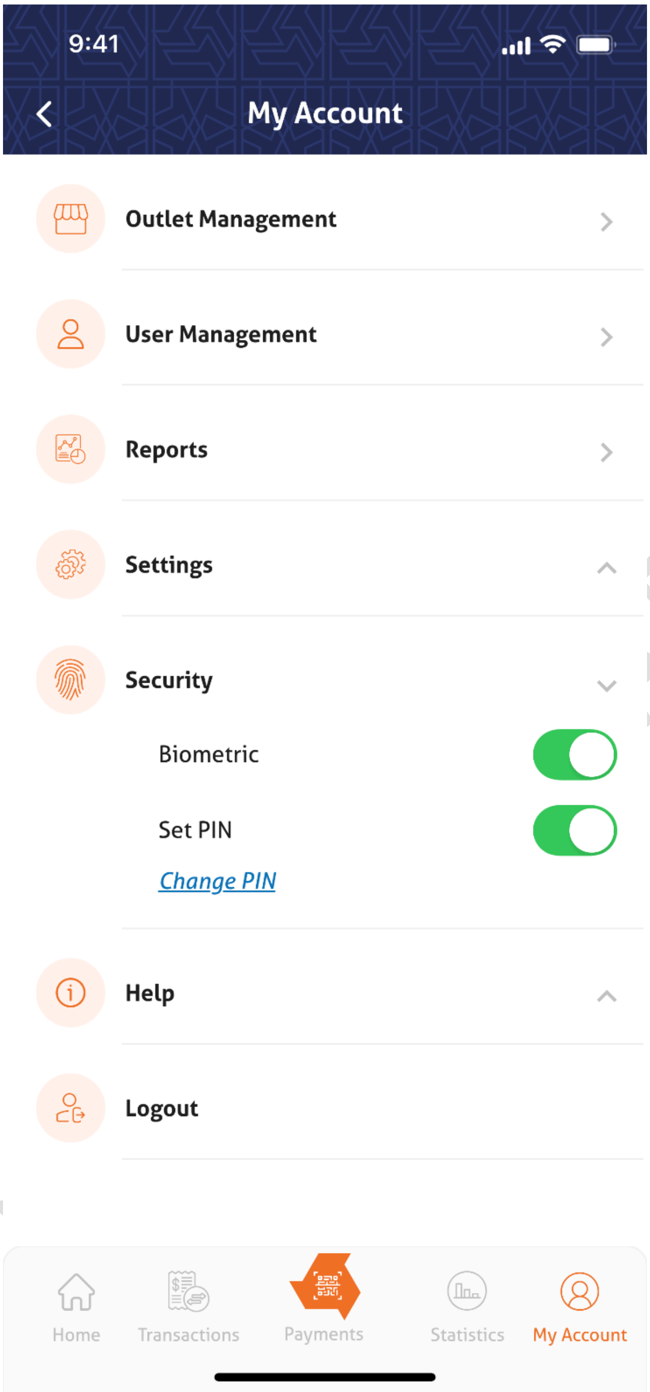
Image	Step by Step
 	**Cont.** 4. Please create a 6-digit PIN and confirm it by entering it again. 5. Once completed successfully, user will receive a confirmation message stating, "Success! Your PIN has been set."

Image	Step by Step
	**Cont.** 6. 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. 7. 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. 8. Users can also reset their PIN by navigating to "My Account" > "Security" > "Change PIN."

6.5.3 Change PIN

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr>
<td>



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<td>

Change PIN

If at any time user forgot PIN, they could easily change PIN.

1. Click on ‘Change PIN’ enter a 6-digit PIN and confirm it by entering it again.
2. Once completed successfully, user will receive a confirmation message stating,

"Success! You have successfully change your PIN"

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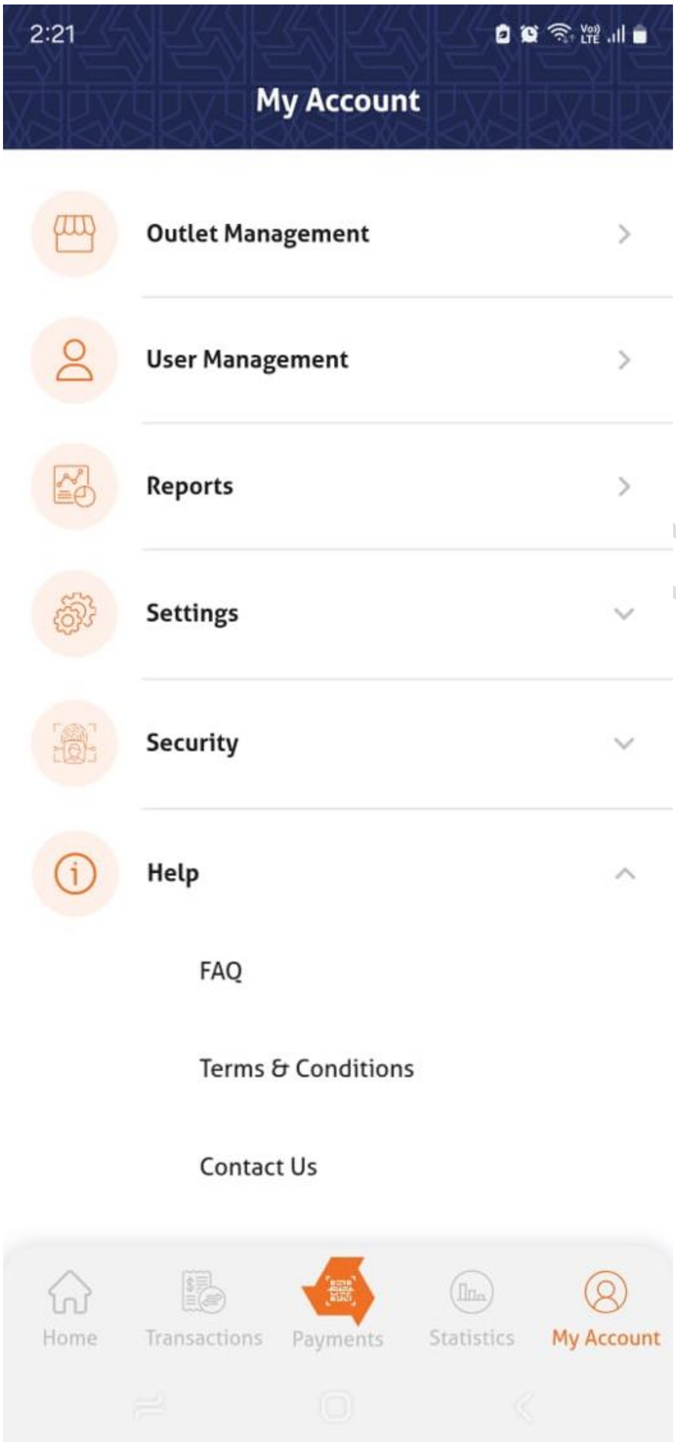
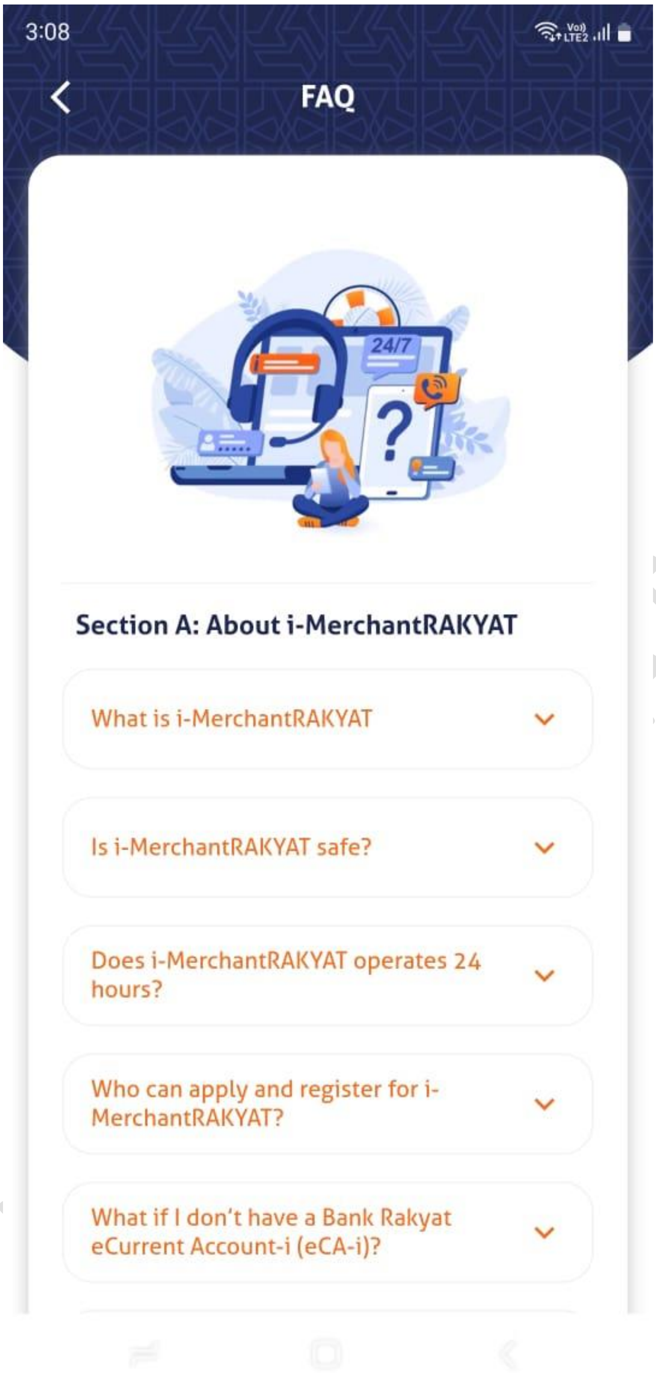
</table>

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**.

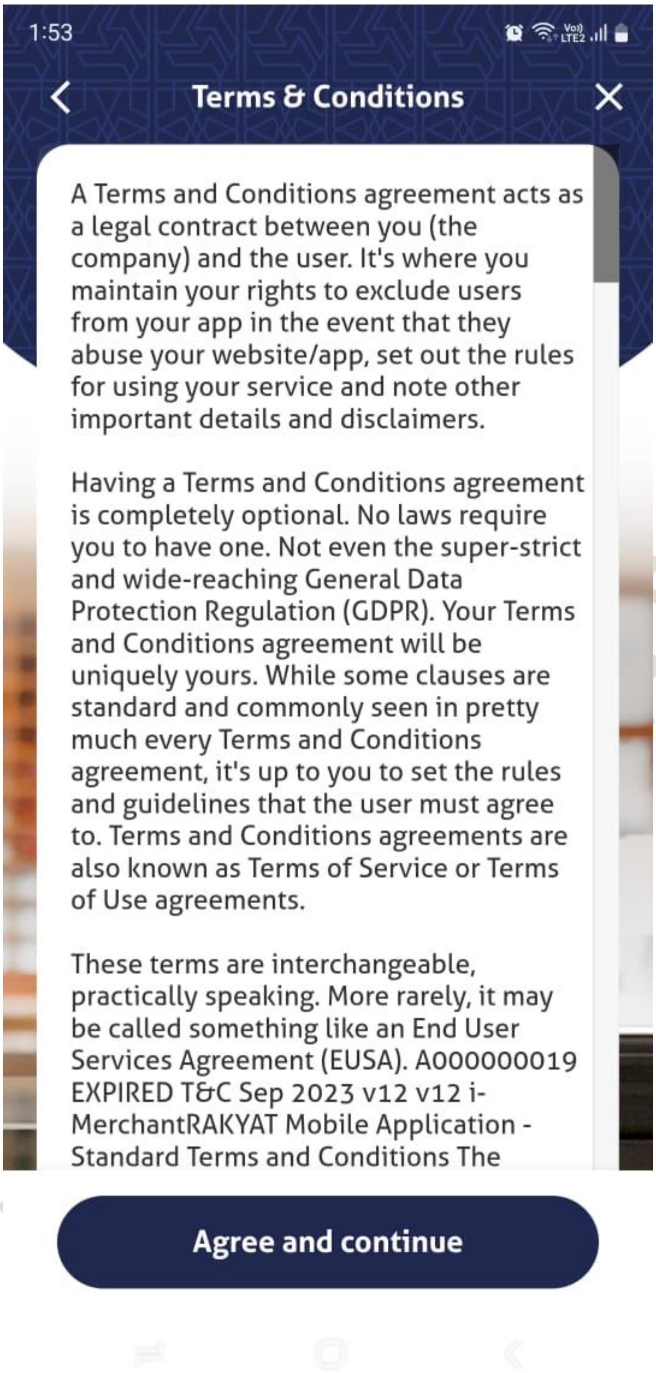
Image	Step by Step
	**Help** To access the Help section in **i-MerchantRAKYAT**, please follow these simple steps: • Open the **i-MerchantRAKYAT** application and navigate to the "My Account" section. • Click on "Help": Within the "My Account" section, you will find the "Help" option. Click on it to enter the Help section. 3. FAQ 4. Terms & Conditions 5. Contact Us

6.6.1 FAQ

Image	Step by Step
	**FAQ** FAQ, which stands for "Frequently Asked Questions," is a dedicated section in **i-MerchantRAKYAT** that provides users with quick and comprehensive answers to common queries and concerns about the application. It serves as a knowledge hub to address common doubts and issues users may encounter while using **i-MerchantRAKYAT**. • To access the FAQ section, go to "My Account" and click on "Help." • In the Help section, you will find a category labeled "FAQ."

6.6.2 Terms & Conditions

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>



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Terms & Conditions

The "Terms & Conditions" section in **i-MerchantRAKYAT** is an important reference point for users to understand the rules, regulations, and agreements associated with using the application.

- To access the Terms & Conditions section, go to "My Account" and click on "Help."
- In the Help section, you will find a category labelled "Terms & Conditions."

Refer to the Terms & Conditions section when you want to understand the legal framework and guidelines governing the use of **i-MerchantRAKYAT**.

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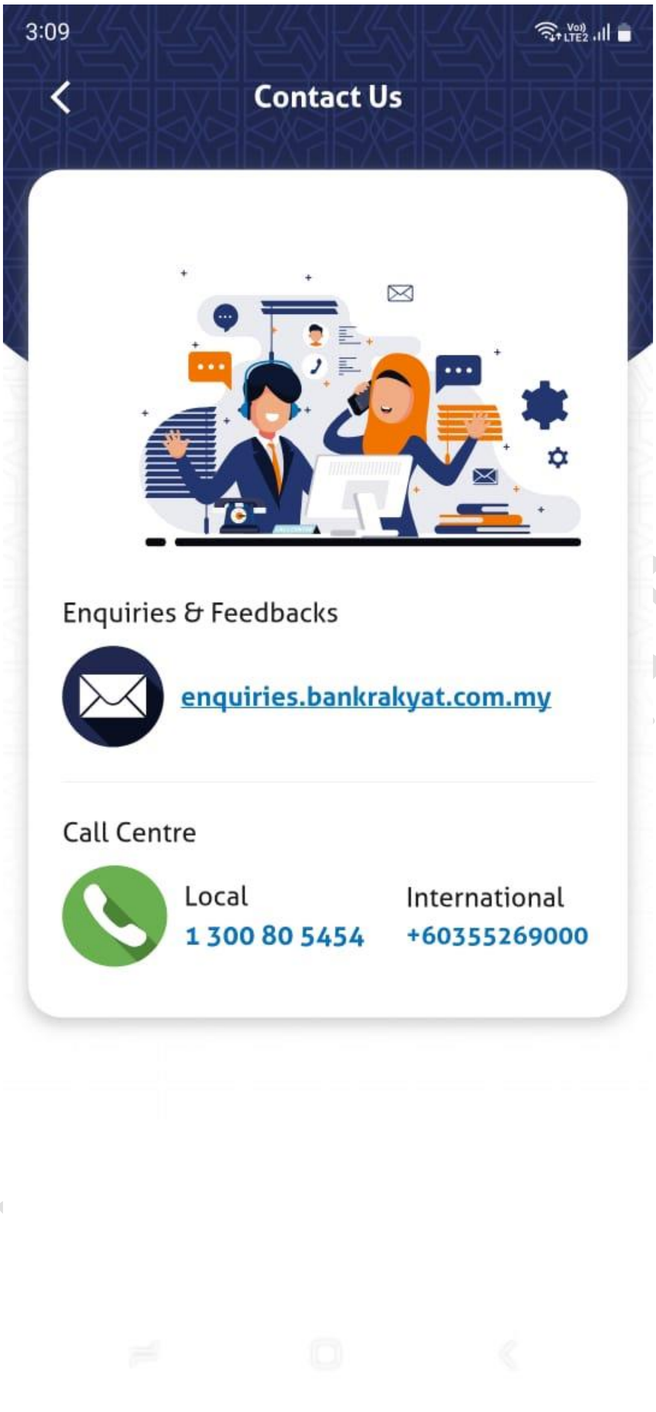
6.6.3 Contact Us

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>


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Contact Us

The "Contact Us" feature in **i-MerchantRAKYAT** is designed to provide users with easy access to support and assistance.

1. To access the "Contact Us" feature, go to "My Account" and click on "Help."
2. In the Help section, you will find a category labelled "Contact Us."

Through "Contact Us," users have several options to reach out for assistance, including:

Enquiries: Users can use a form to submit inquiries or provide feedback to the support team.

Call Center: Users can find both local and international contact numbers to speak directly with support representatives.

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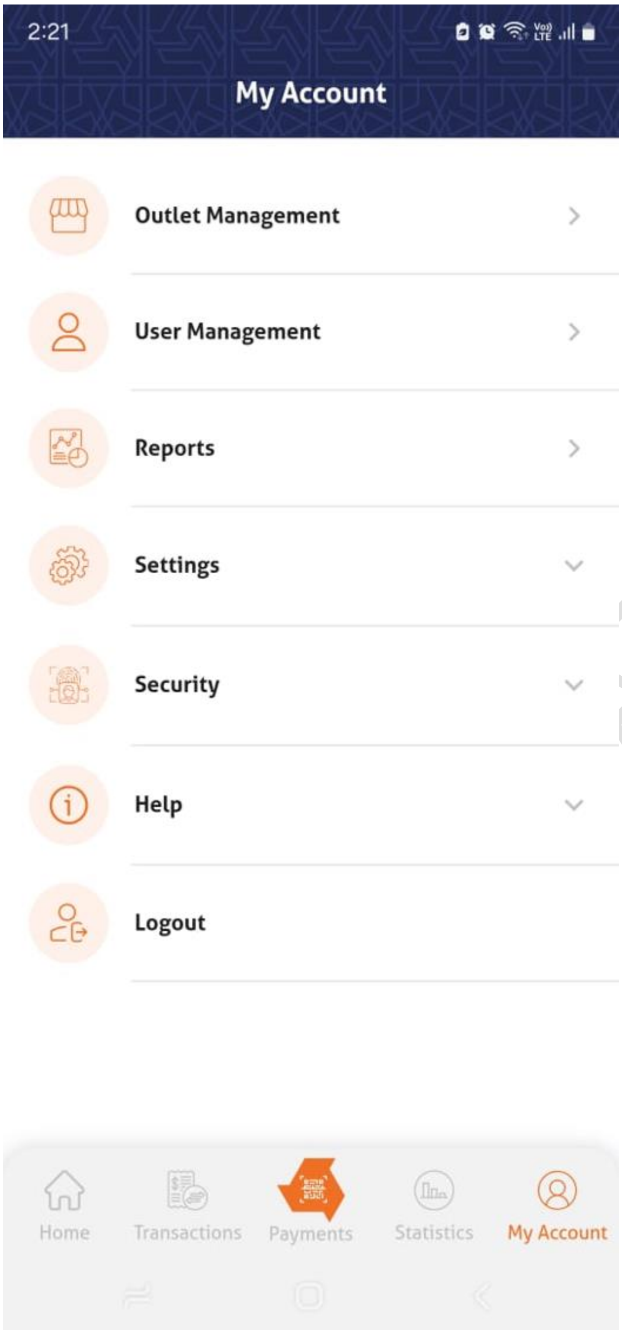
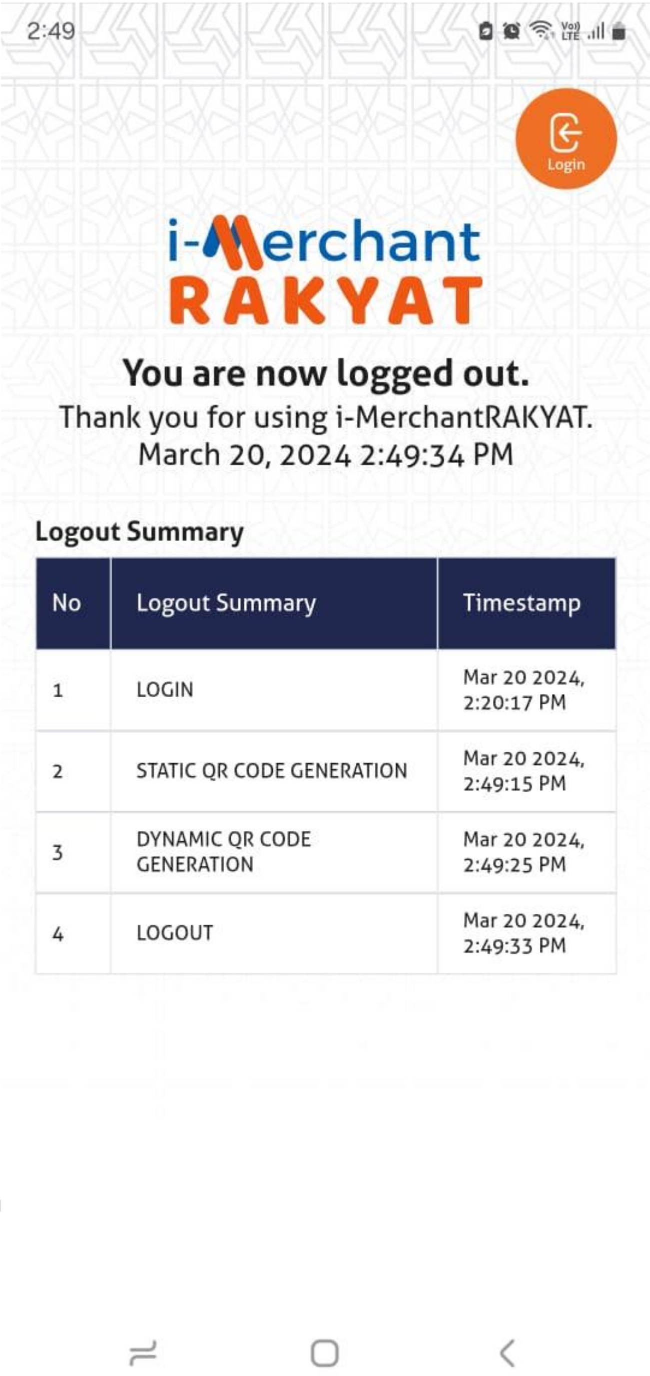
</table>

6.7 Logout

Image	Step by Step
	**Log Out** The Logout button in **i-MerchantRAKYAT** is a simple yet essential feature designed to help users exit their sessions and enhance the security of their accounts. To log out, simply click or tap on the Logout button located within “My Account.” 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. **Active Session Duration** It's important to note that **i-MerchantRAKYAT** 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.

6.7.1 Logout Summary

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>



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Log Out Summary

The Logout Summary page offers comprehensive overview of activity for the logged-in session.

- It will displays audited user activity from the moment of login until logout.
- After starting the logout process, users will automatically be redirected to the Session Summary page.
- Clicking on the "Back to Login" button will redirect the user appropriately to the login page.

Important Note - The Logout Summary page will only appear after the user selects the logout option from My Account.

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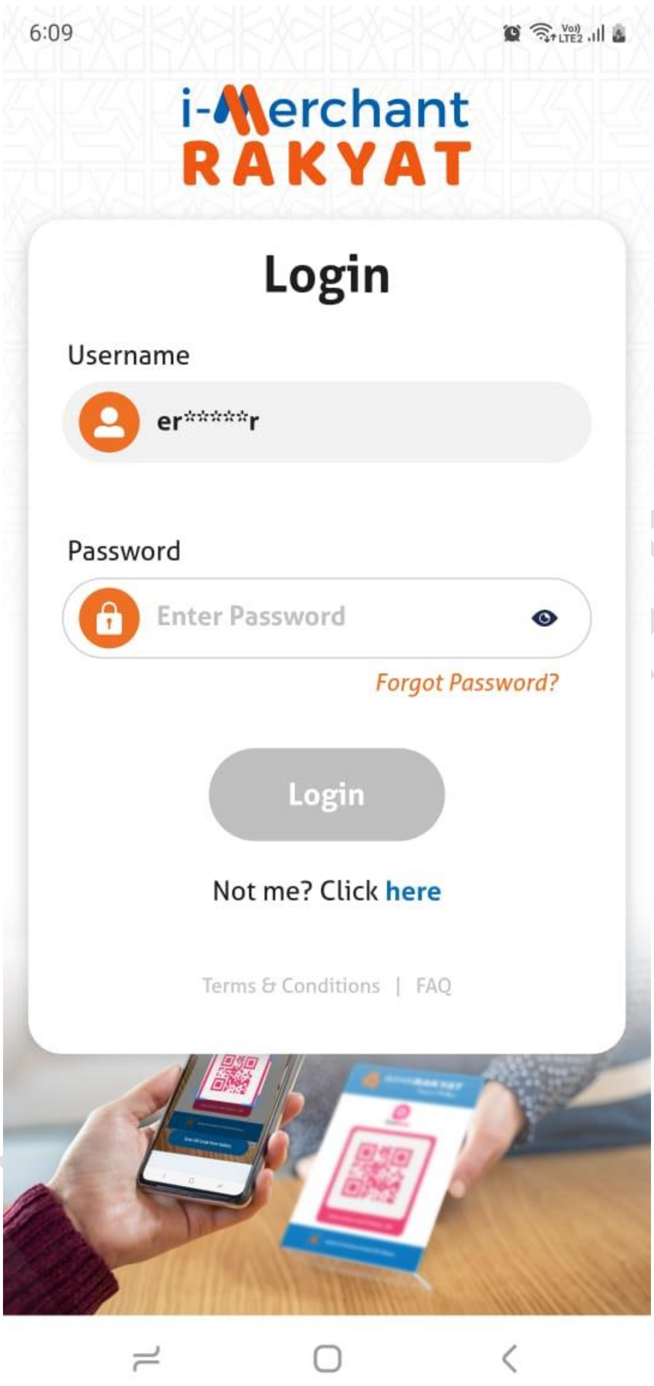
</table>

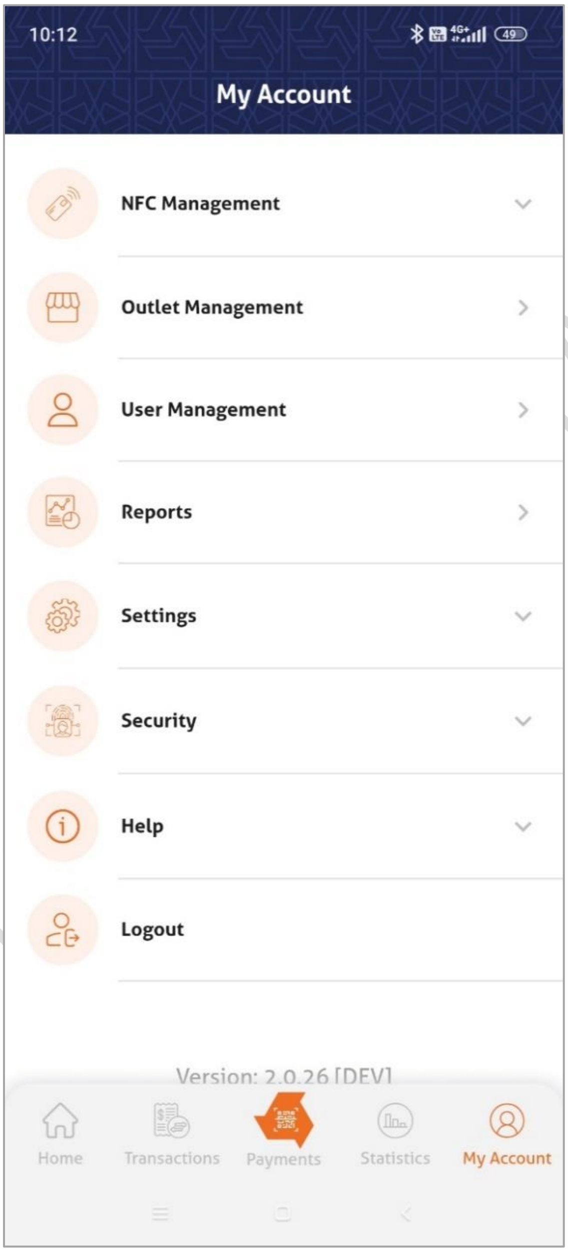
6.7.2 Not Me?

Image	Step by Step
	**Not Me?** 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: 1. **Logout by Previous User:** If the previous user logged out from the **i-MerchantRAKYAT** app on the device, it prepares the app for a new user. 2. **New User's Login:** As the new user tries to log in on the same device, they will see the "Not Me? Click here" option. 3. **Clearing Cache:** Clicking "Not Me? Click here" clears any previous user data, ensuring a fresh start. 4. **Enter Username and Password:** The new user enters their username and password. 5. **OTP Verification:** After successful login, the new user will be required to perform OTP (One-Time Password) verification for device binding. This step enhances security.

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

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>


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Step 1

1. Bank Rakyat has a specific sequence where a merchant must first onboard as DuitNow Merchant, then only eligible to become NFC Merchant
2. Login to i-MerchantRAKYAT app and click on **My Account**.

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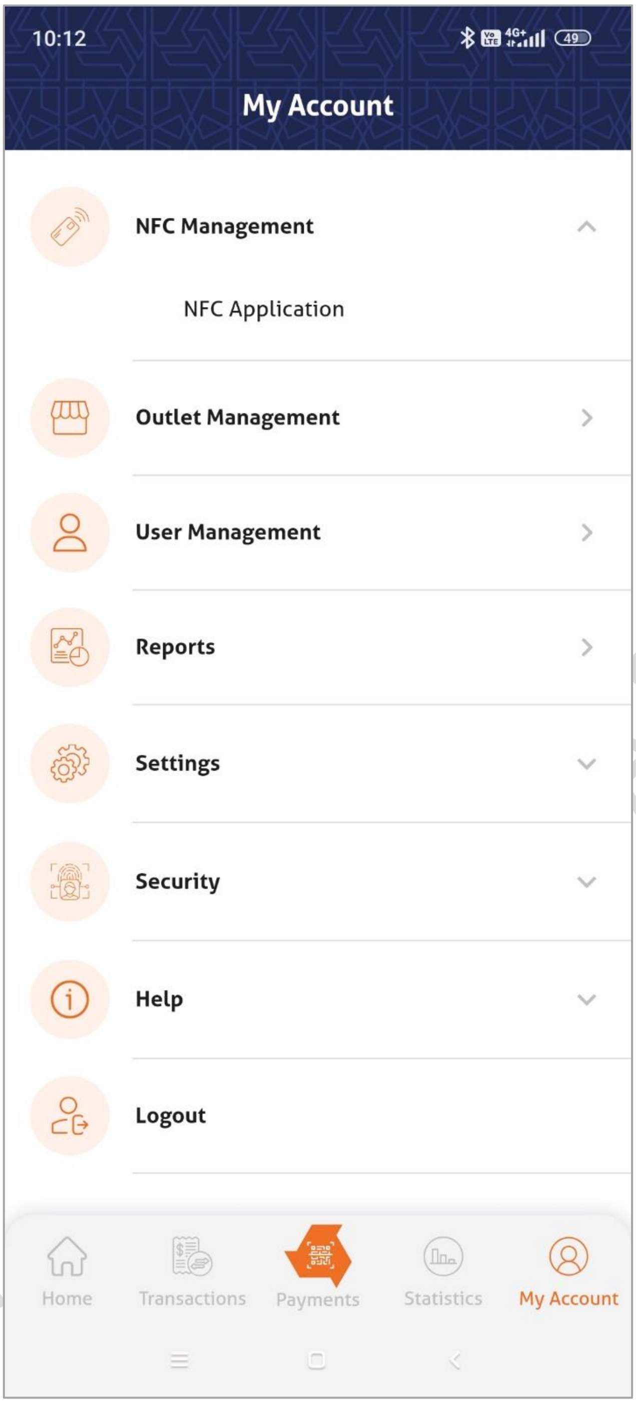
</table>

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>


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Step 2

Click on **NFC Management** and select **NFC Application.**

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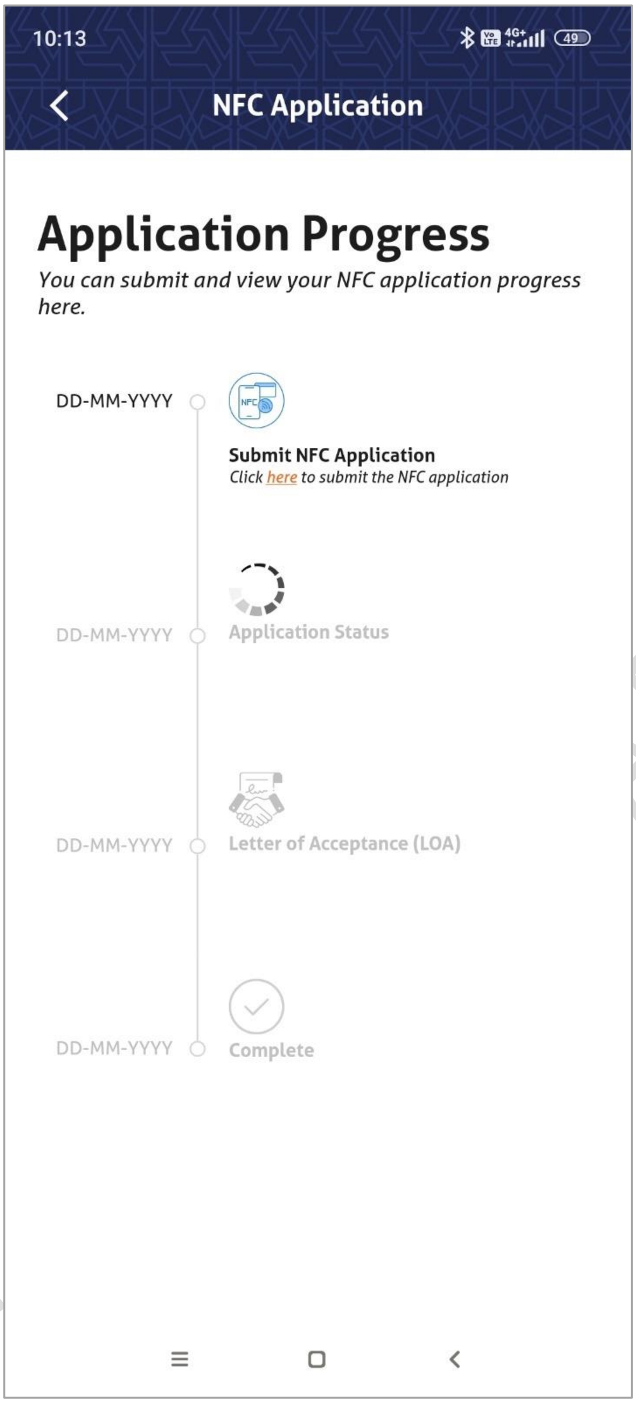
</table>

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>
</td><td>Step 3

Click on "Submit NFC Application" to begin the NFC application process.</td></tr>
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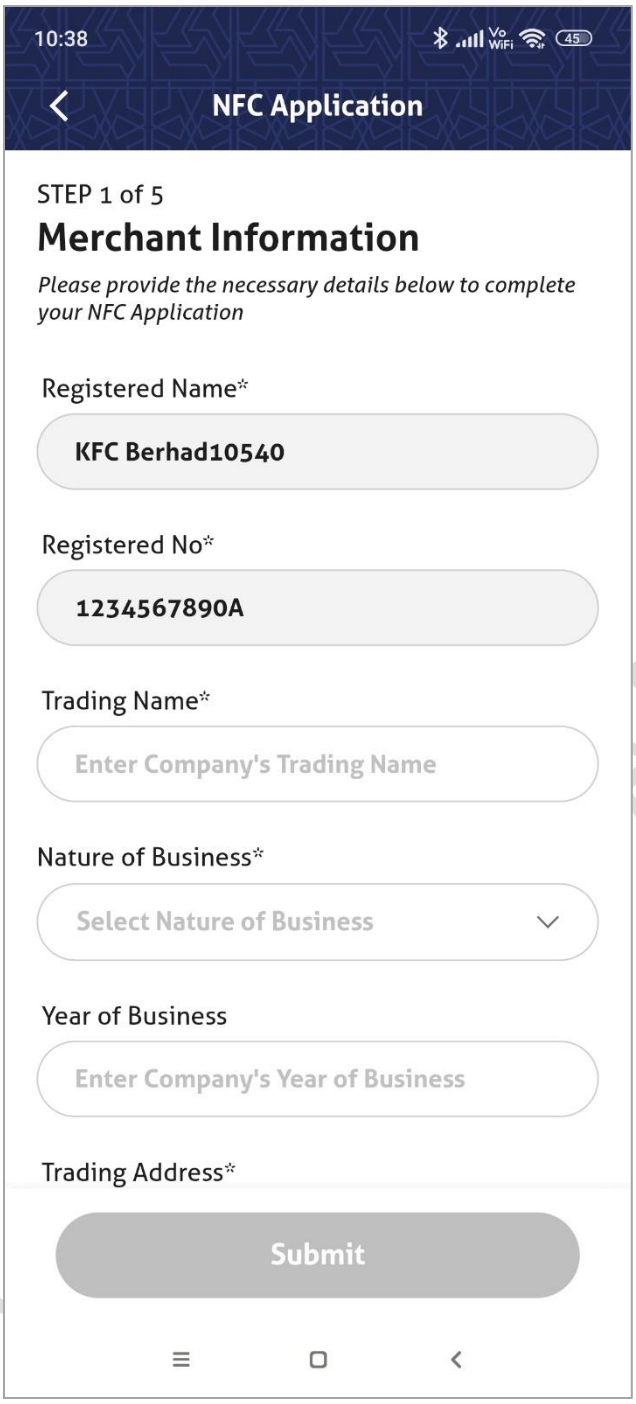
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>



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Step 4

1. Complete all necessary fields in ***Step 1 of 5: Merchant Information***, as outlined below:
    i. Registered Name*
    ii. Registered No.*
    iii. Trading name
    iv. Nature of Business
    v. Year of Business
    vi. Address

2. Once all the information filled up, click "Submit”.

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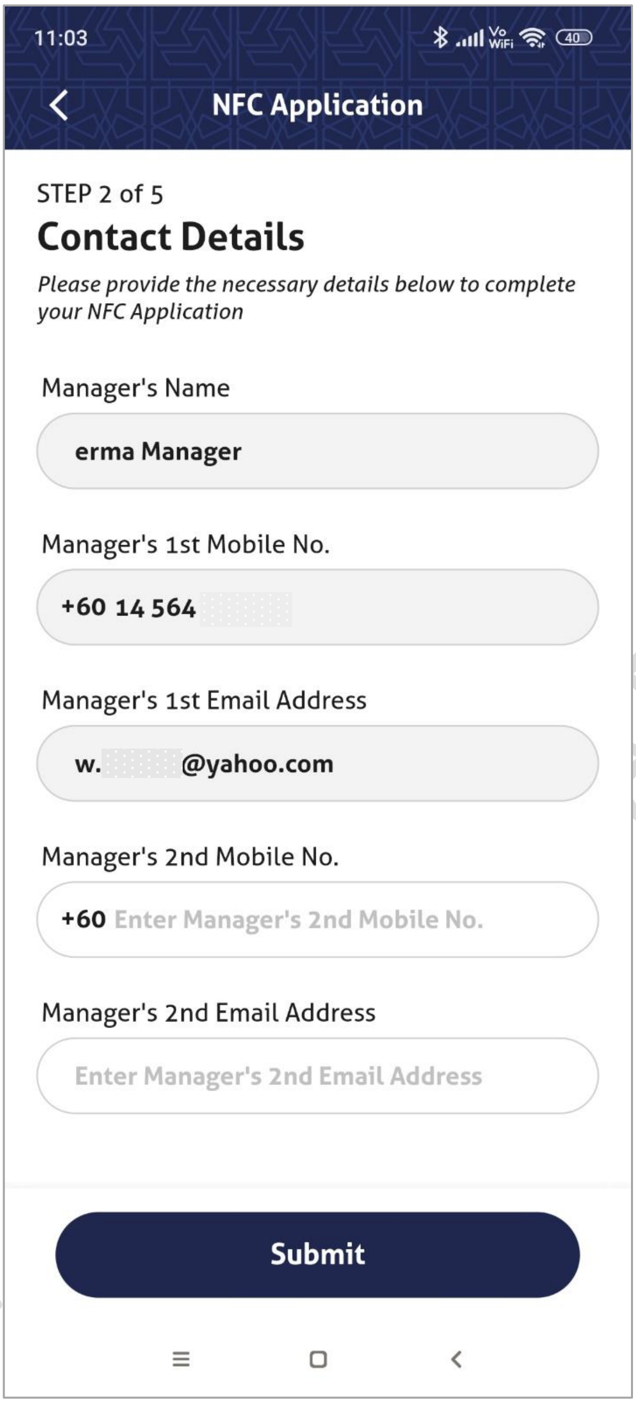
<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>


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Step 5

1. Check contact details on ***Step 2 of 5: Contact Details.*** User may also add 2nd Mobile No and Email Address (if any).
   i. Manager's Name*
   ii. Manager's 1st Mobile No.*
   iii. Manager's 1st Email Address*
   iv. Manager's 2nd Mobile No.
   v. Manager's 2nd Email Address
2. Once done, Click Submit.

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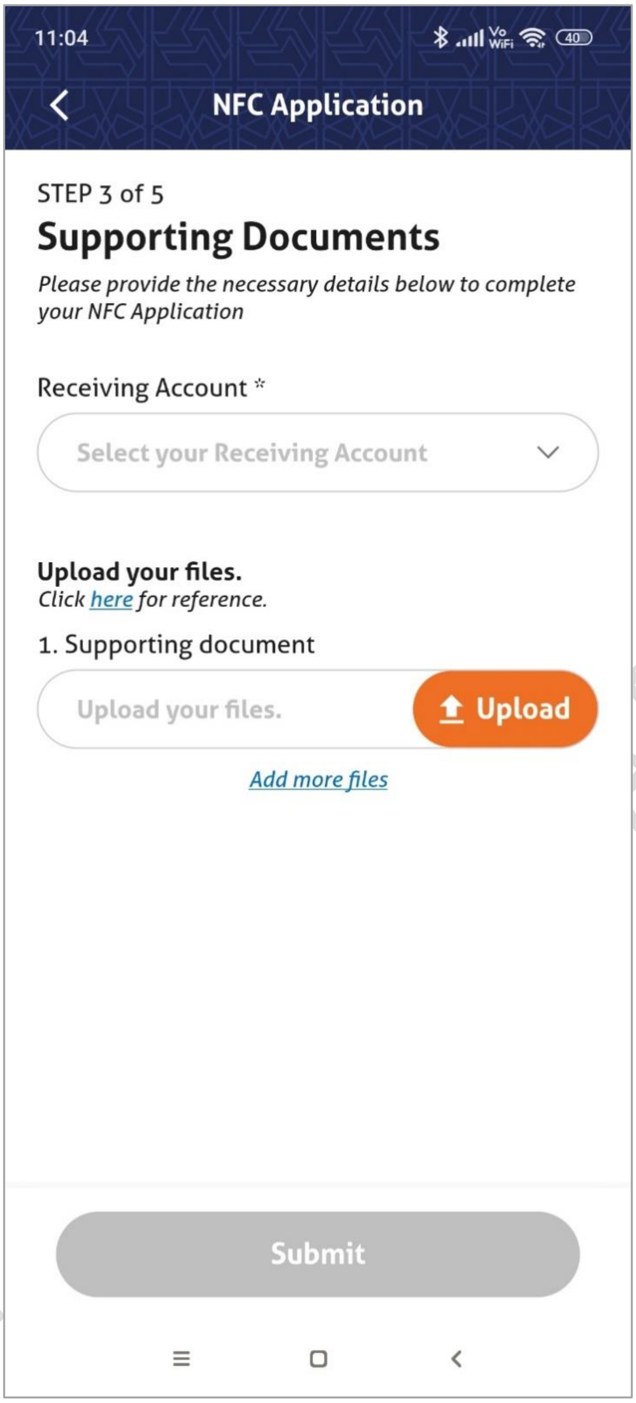
</table>

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr>
<td>


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<td>

Step 4

1. Proceed to ***Step 3 of 5: Supporting Documents***.
2. Select the preferred NFC Receiving Account *(Note: If any changes required for receiving account after submission, user need to contact bank admin).*
3. Upload the necessary supporting documents. To view the required documents, click "here" on *Click here for reference*. User can upload up to maximum of 25 documents.
4. Once done, Click Submit.

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</table>

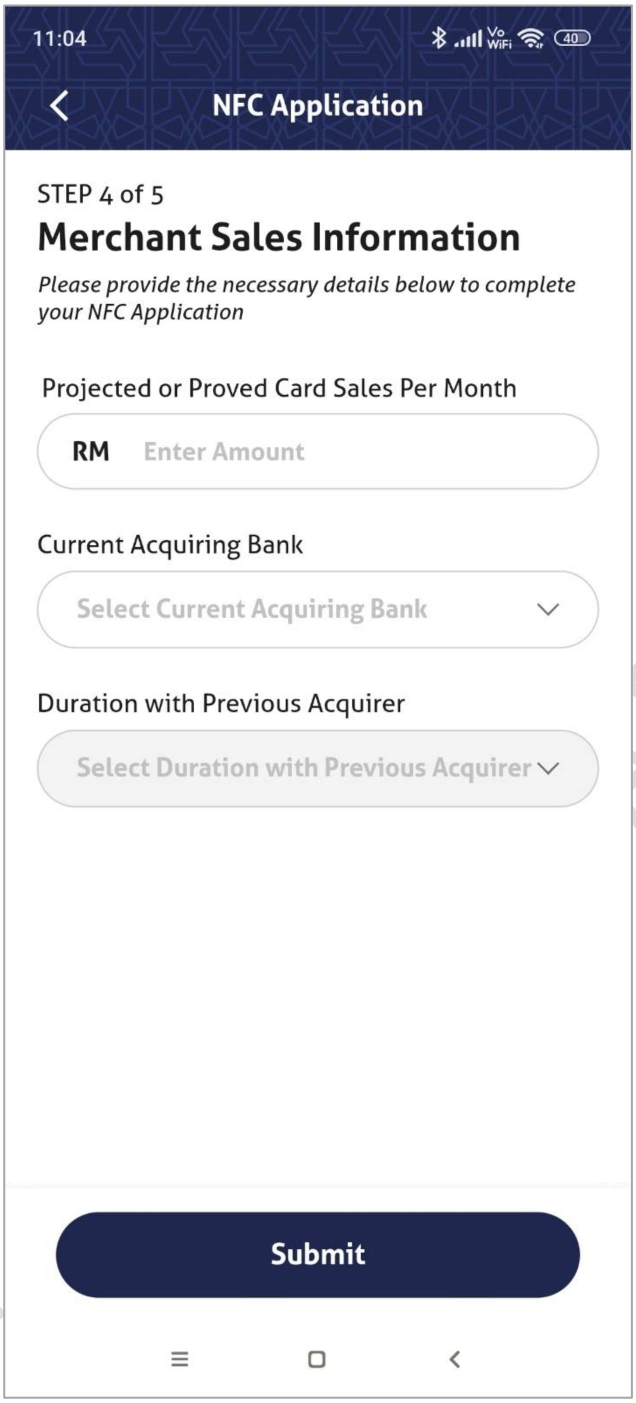
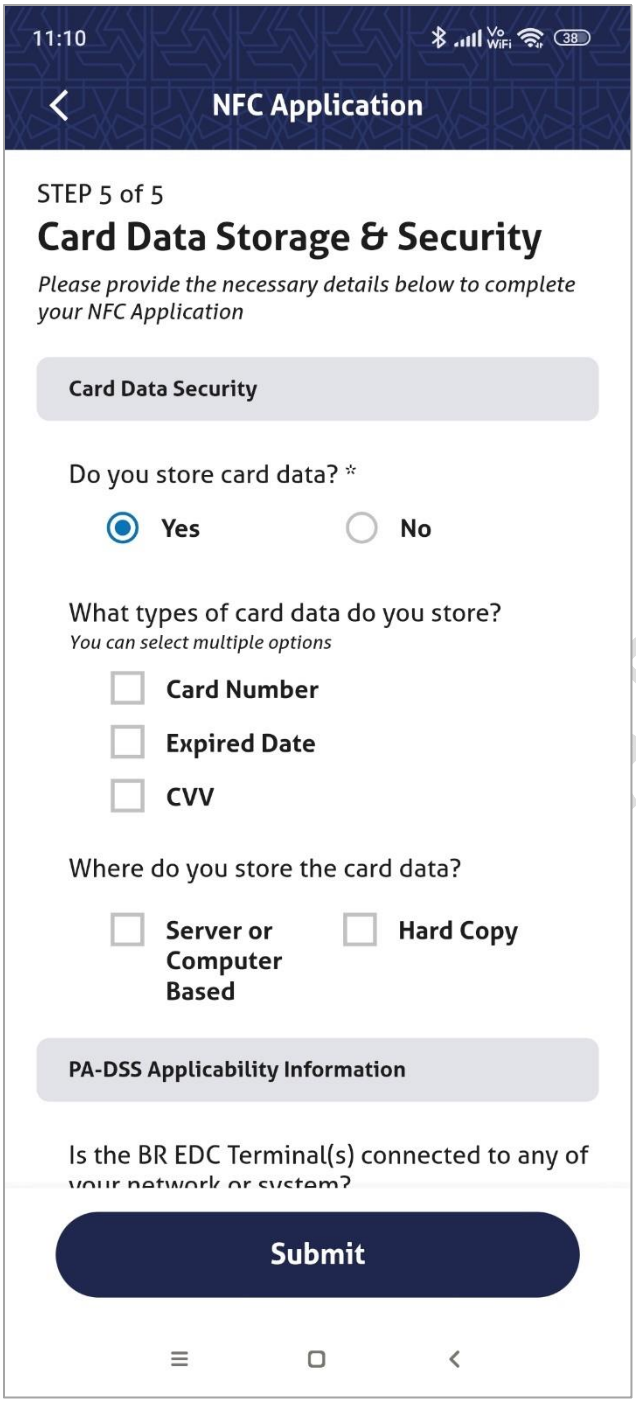
Image	Step by Step
 	**Step 5** 1. Next, user will be redirected to ***Step 4 of 5: Merchant Sales Information***. 2. User can skip this step if it's not related. Else, user need to fill up below field; i. Projected or Proved Card Sales Per Month ii. Current Acquiring Bank iii. Duration with Previous Acquirer 3. Once done, Click Submit.

Image	Step by Step



Step 6

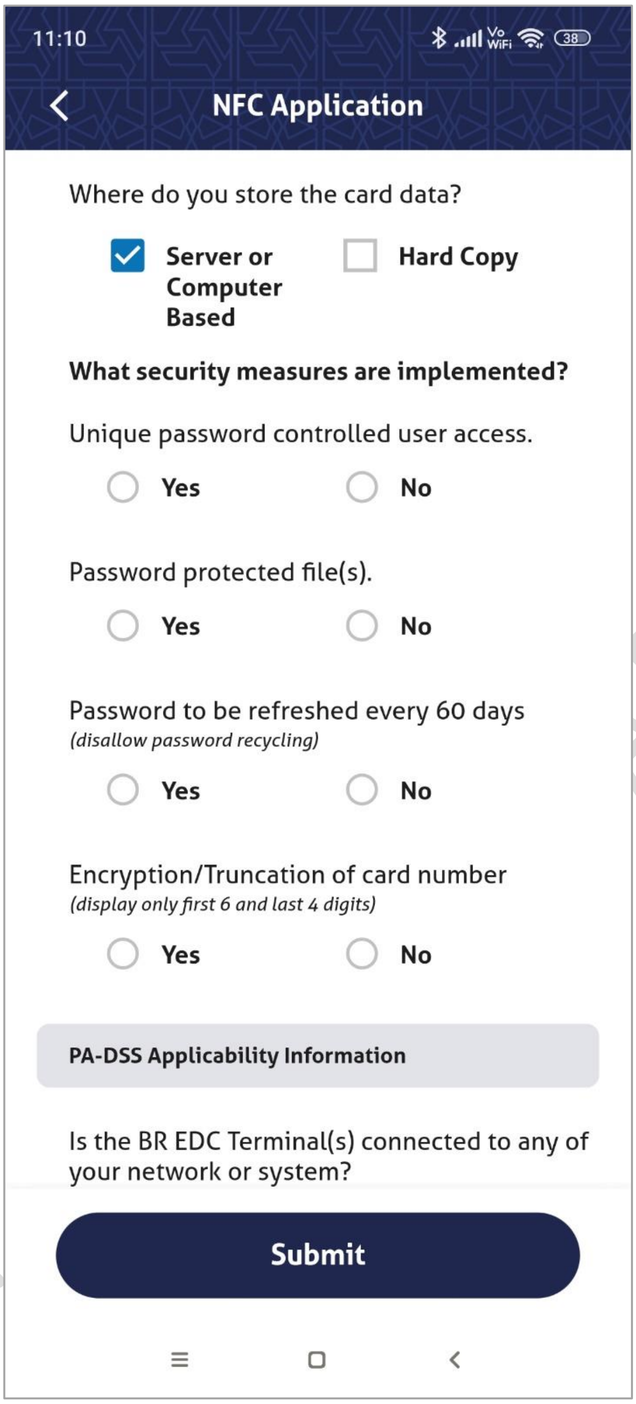
1. Next, ***Step 5 of 5: Card Data Storage & Security***. *Note: If user is unsure about what to fill in, the Bank Admin will assist in completing this information during the approval process.*

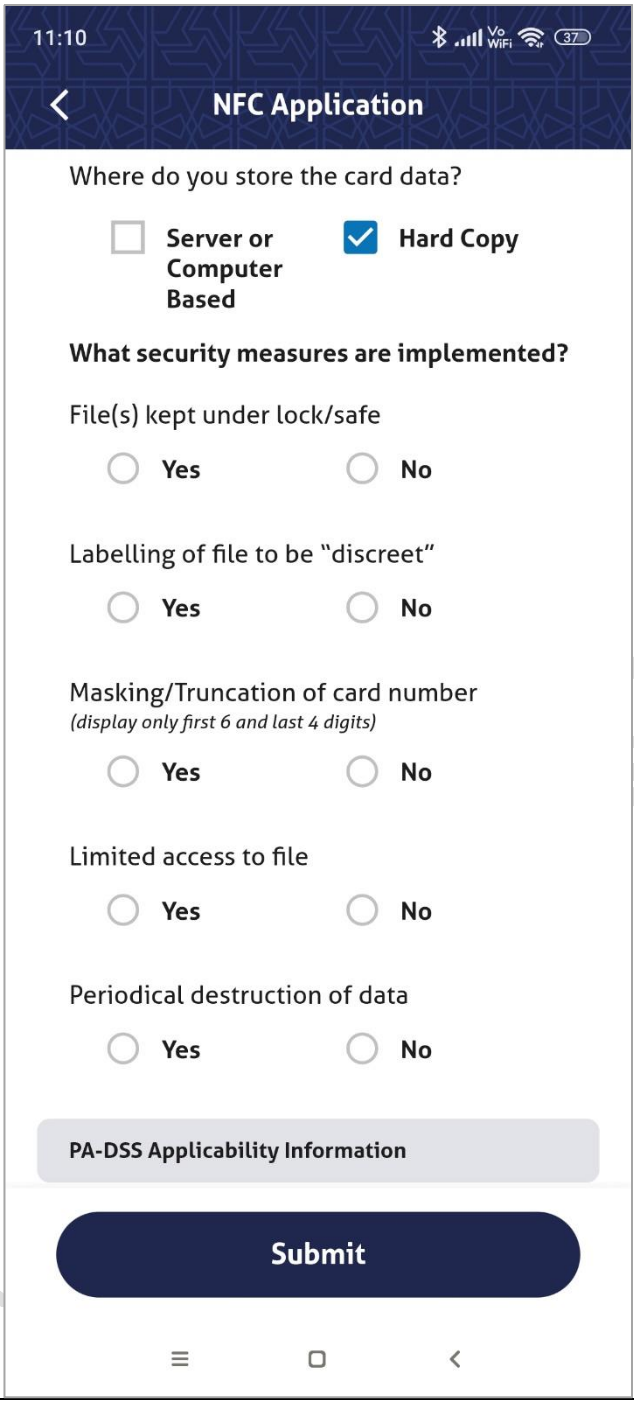
2. The following questions will appear;
   1) Do you store card data? *(Yes or No)*
   2) Is the BR EDC Terminal(s) connected to any of your network/system *(Yes or No)*
   3) Do you swipe and/or key in the payment card on any other device (eg. Cash register machine) other than BR's EDC Terminal? *(Yes or No)*

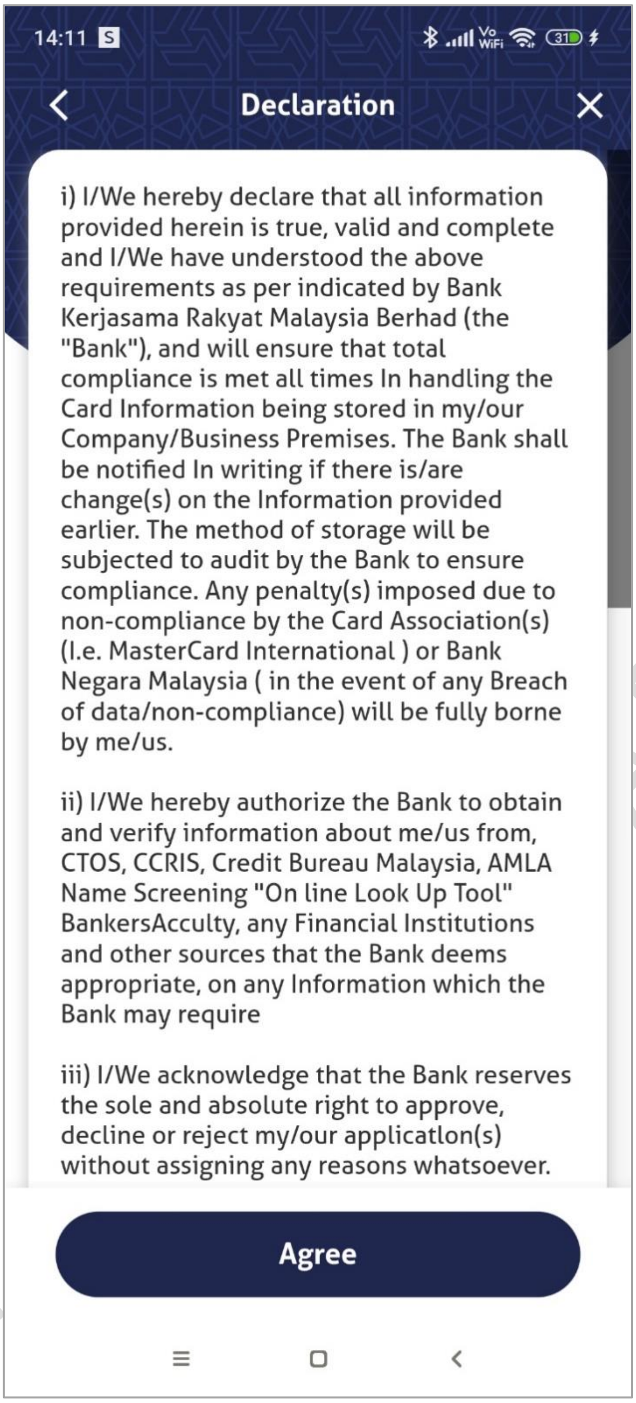
If the answer is "Yes", few question appear;

1. 1) Storage Type (Server or Computer Based / Hard Copy)

1.2) Data stored (Card Number, Expired Date, CVV)

If user select "Server or Computer Based"; 	**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)*

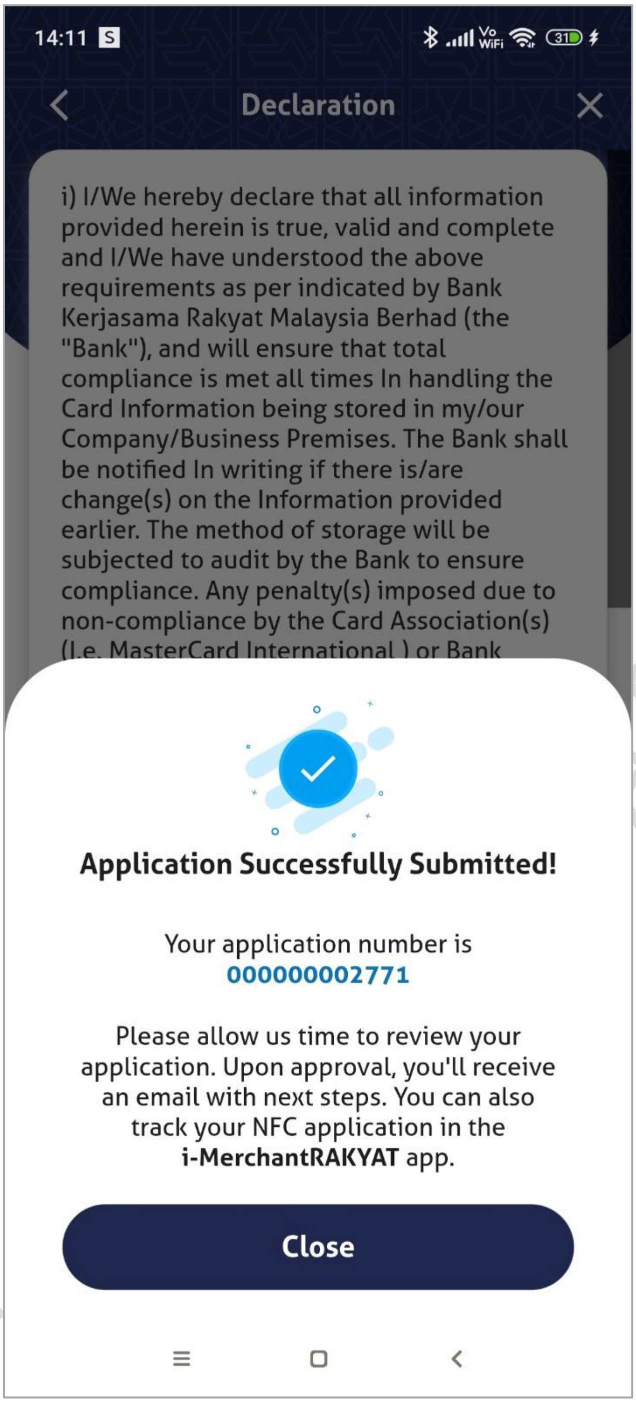
If user select "Hard Copy"; 	**For 1.1, If user select "Hard Copy"; few questions appear;** 1.1.5) File(s) kept under lock/safe *(Yes or No)* 1.1.6) Labelling of file to be "discreet" *(Yes or No)* 1.1.7) Masking/Truncation of card Number (display only first 6 and last 4 digits) *(Yes or No)* 1.1.8) Limited access to file *(Yes or No)* 1.1.9) Periodical destruction of data *(Yes or No)* 3. Once done, Click Submit.

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>


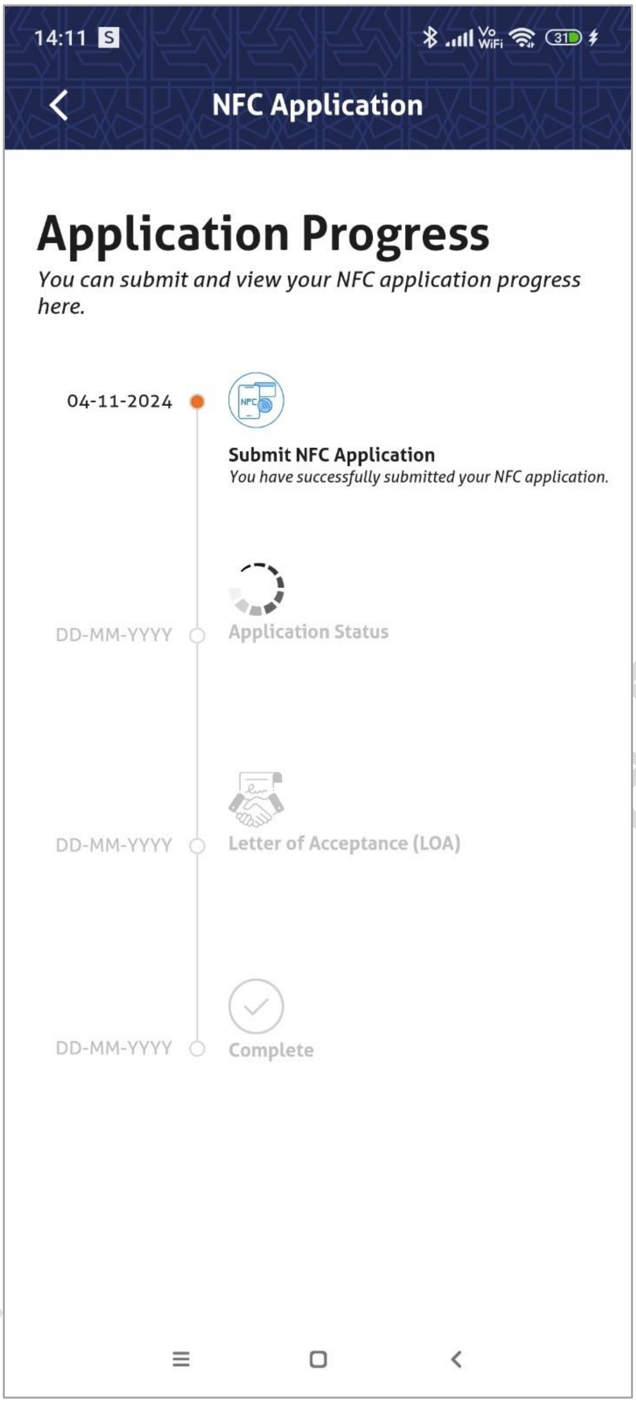
</td><td>

Step 7

Read the NFC Declaration carefully. Click “Agree” to proceed NFC application.
</td></tr>
</table>

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>
</td><td>Step 8

System will prompt successful submit application.</td></tr>
</table>

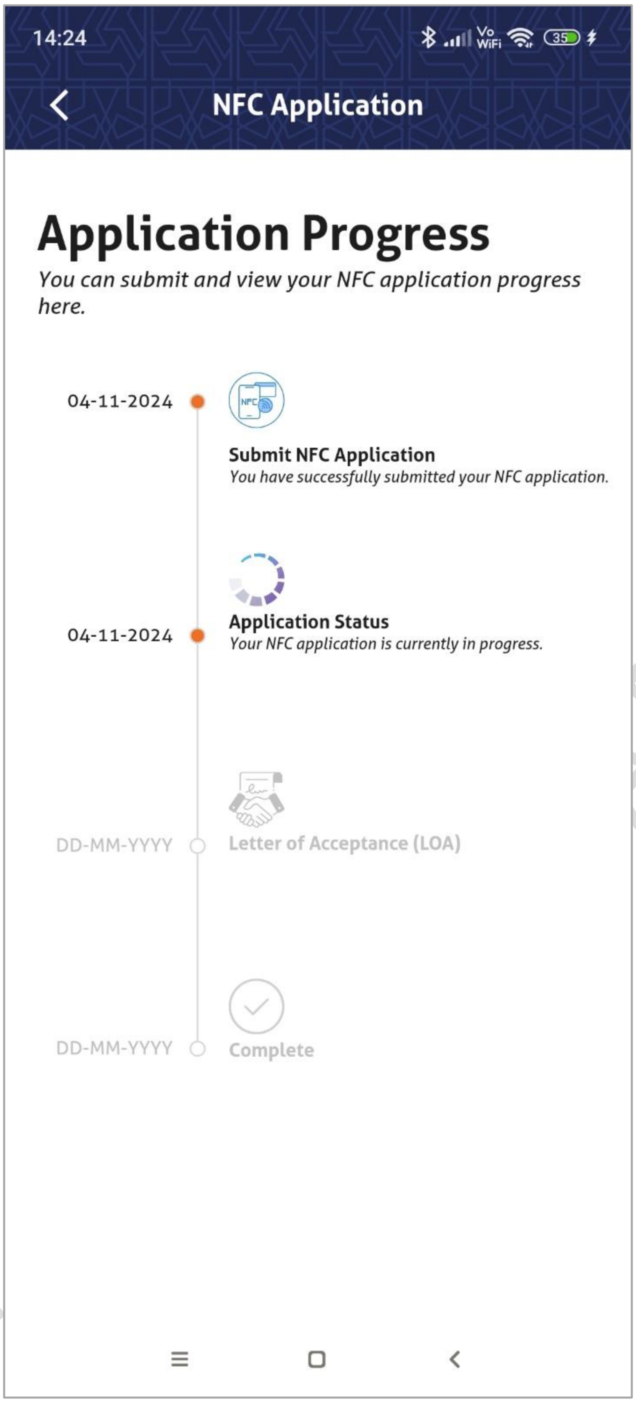
<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>


</td><td>

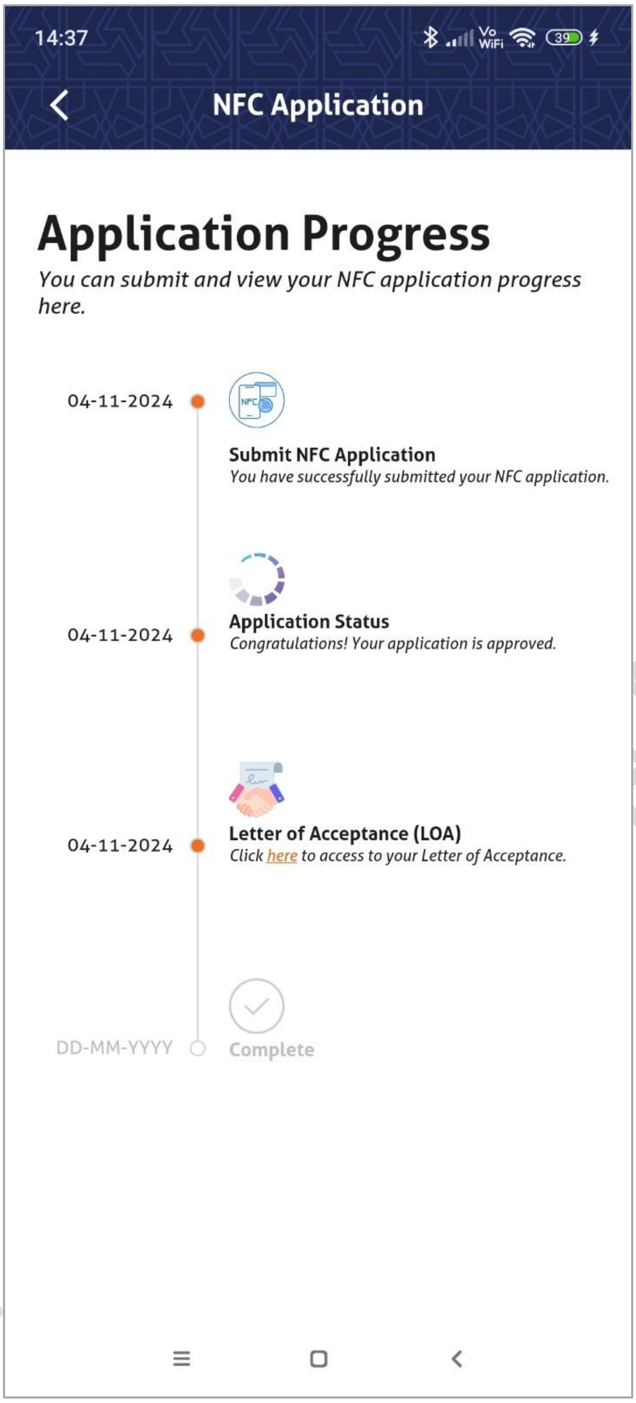
Step 9

On Application status, user will see the message *“You have successfully submitted your NFC Application”.*

</td></tr>
</table>

Image	Step by Step
	**Step 10** On Application status, user will see the message “*Your NFC application is in progress*” once bank admin begins processing the submitted application.

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>

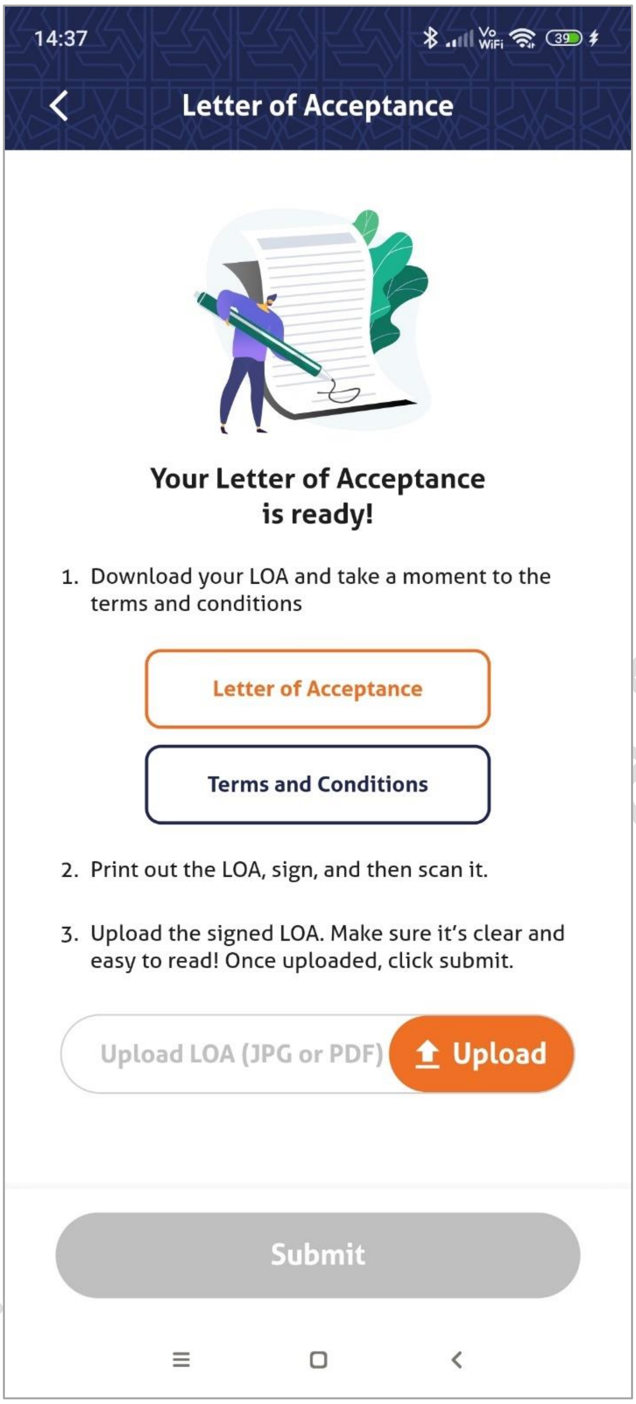


</td><td>

Step 11

1. After the application is approved, application status will change to 'Congratulations! Your application is approved.'
2. At this stage, Letter of Acceptance (LOA) section will become accessible. User can download and upload their LOA in this section.
3. Click on Letter of Acceptance (LOA) section to access the LOA section. *Note: This LOA will be expired within 30 days. User is advised to submit the signed LOA as soon as possible.*

</td></tr>
</table>

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>
</td>
<td><h2>Step 12</h2>

Click on Letter of Acceptance Tab to view and download the LOA.
User is required to print and signed the LOA (Wet Signature).
Definition: Wet Signature means signature made an imprint on a physical piece of paper.
</td></tr>
</table>

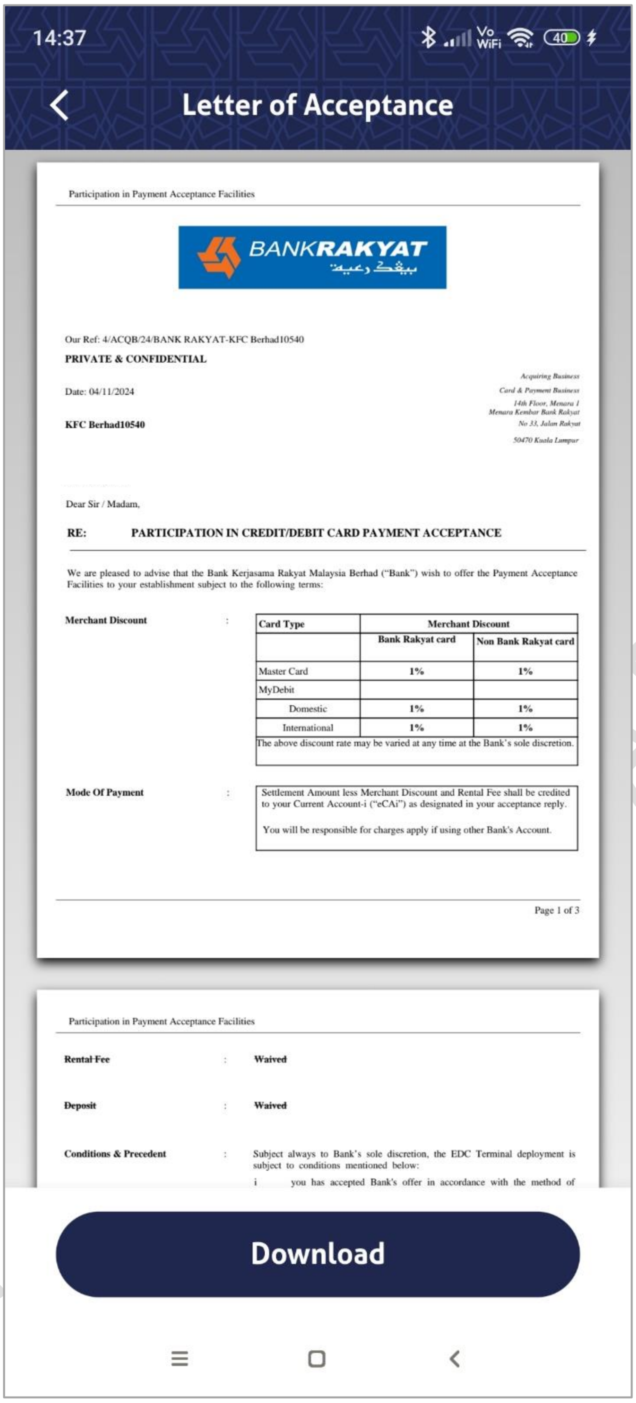
Image	Step by Step
	**Step 13** 1. Click on Download button to download the Letter of Acceptance.

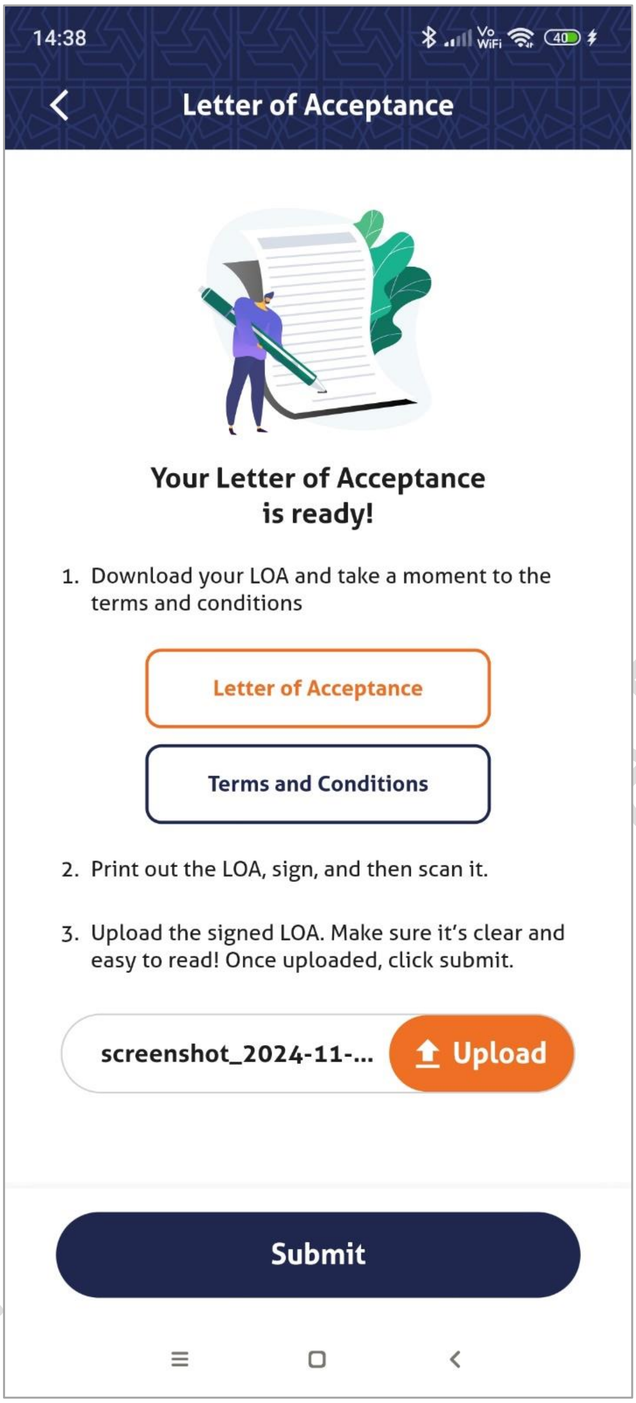
Image	Step by Step
	**Step 14** 1. Once the LOA is signed, manager need to scan the signed LOA. 2. To upload, Click on *Upload LOA (JPG or PDF)* field and select the file on the mobile device folder. 3. Click submit to submit the signed LOA.

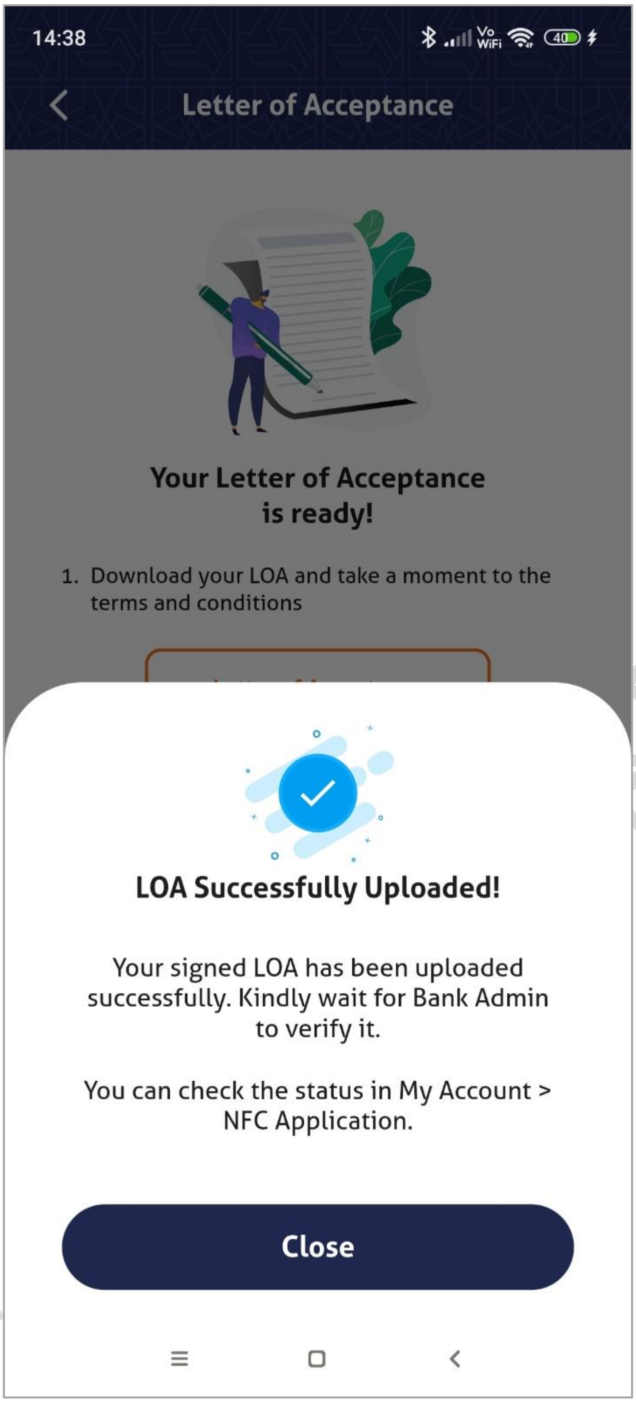
Image	Step by Step
	**Step 15** Message indicating the successful upload LOA will be prompted.

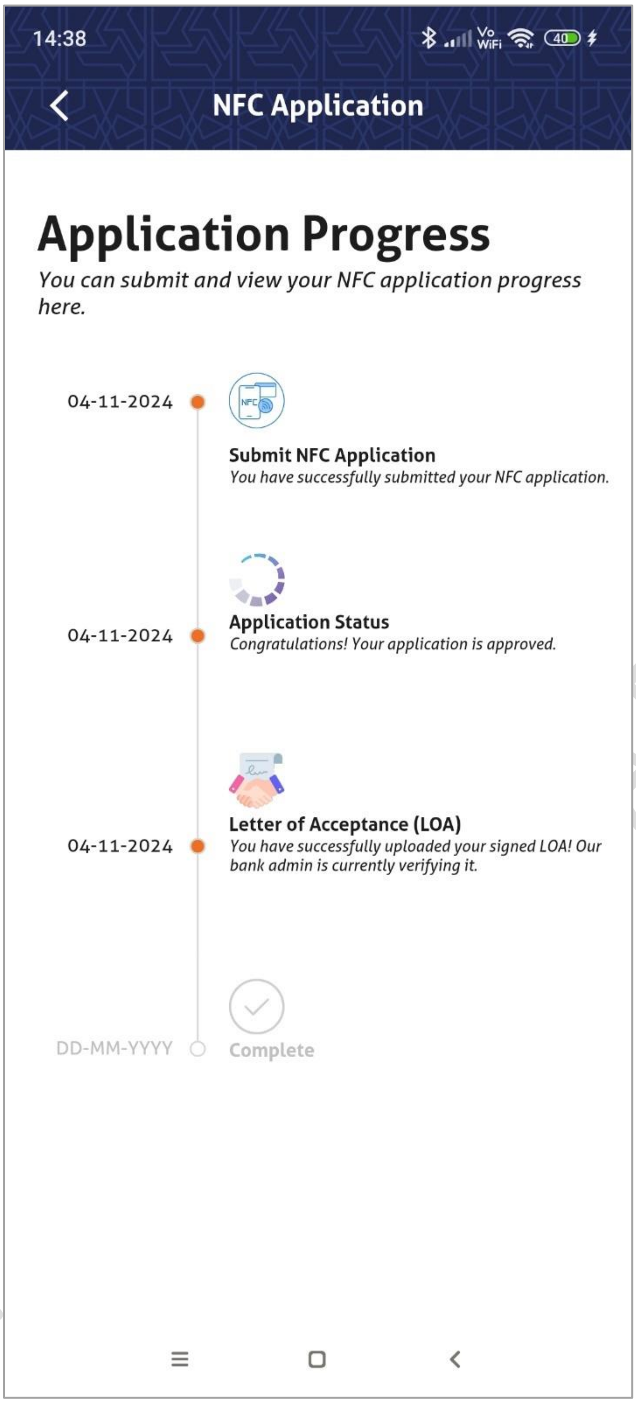
Image	Step by Step
	**Step 16** On NFC Application Progress Page, the message will be updated to *"You have successfully uploaded your signed LOA! Our bank admin is currently verifying it."*

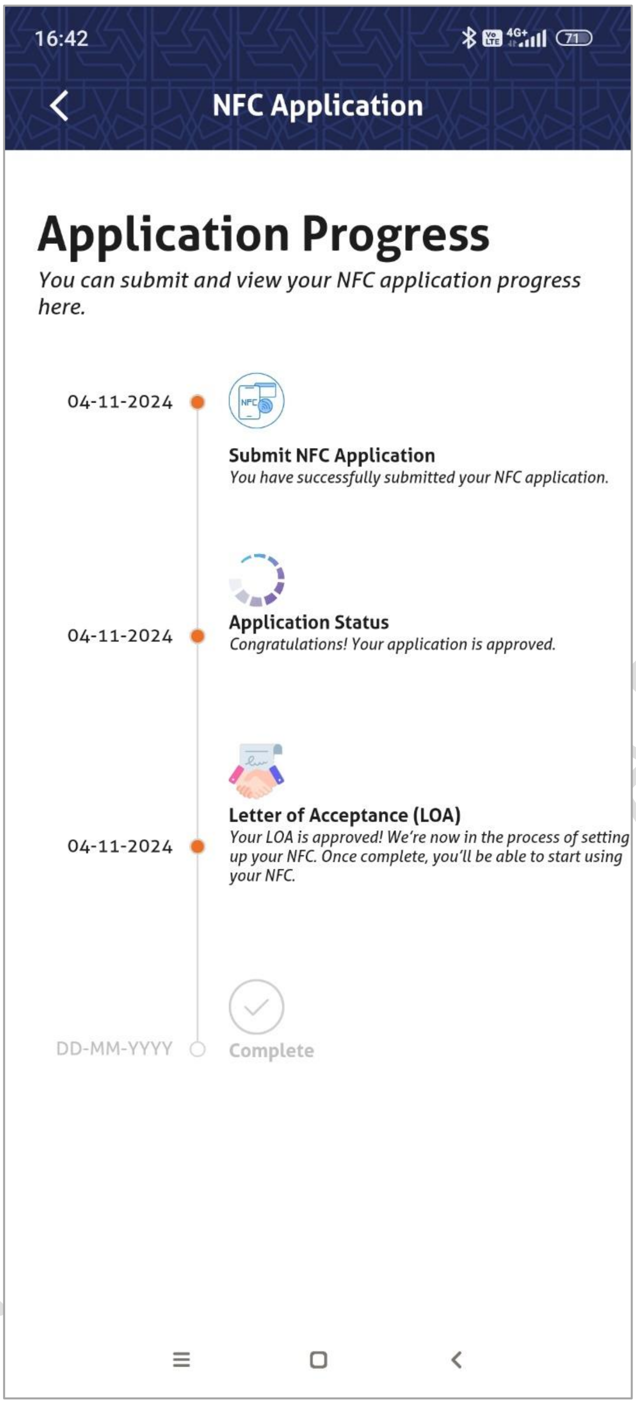
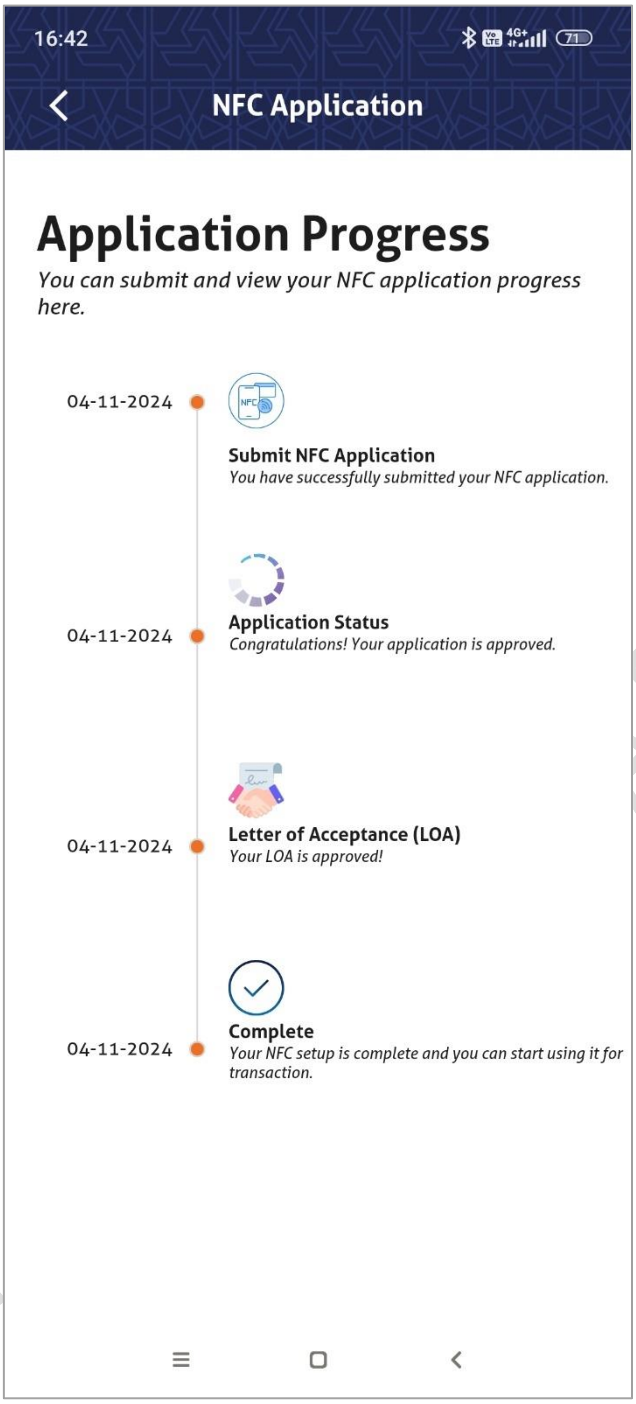
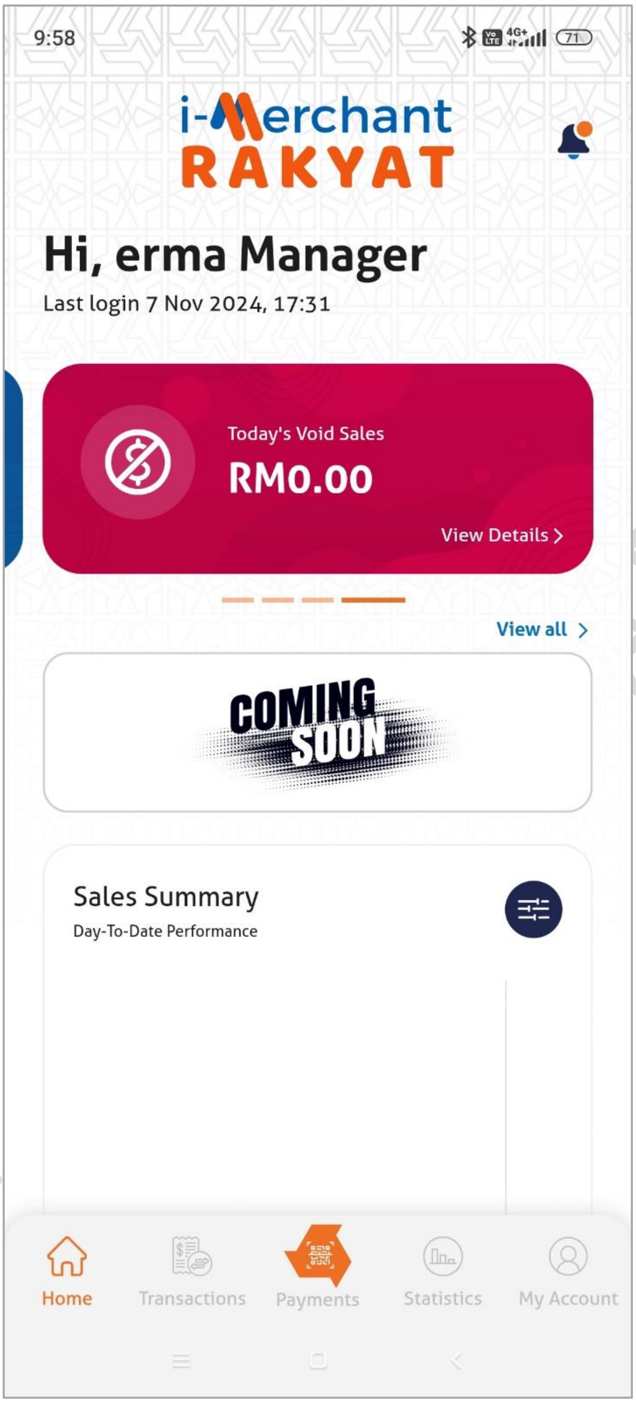
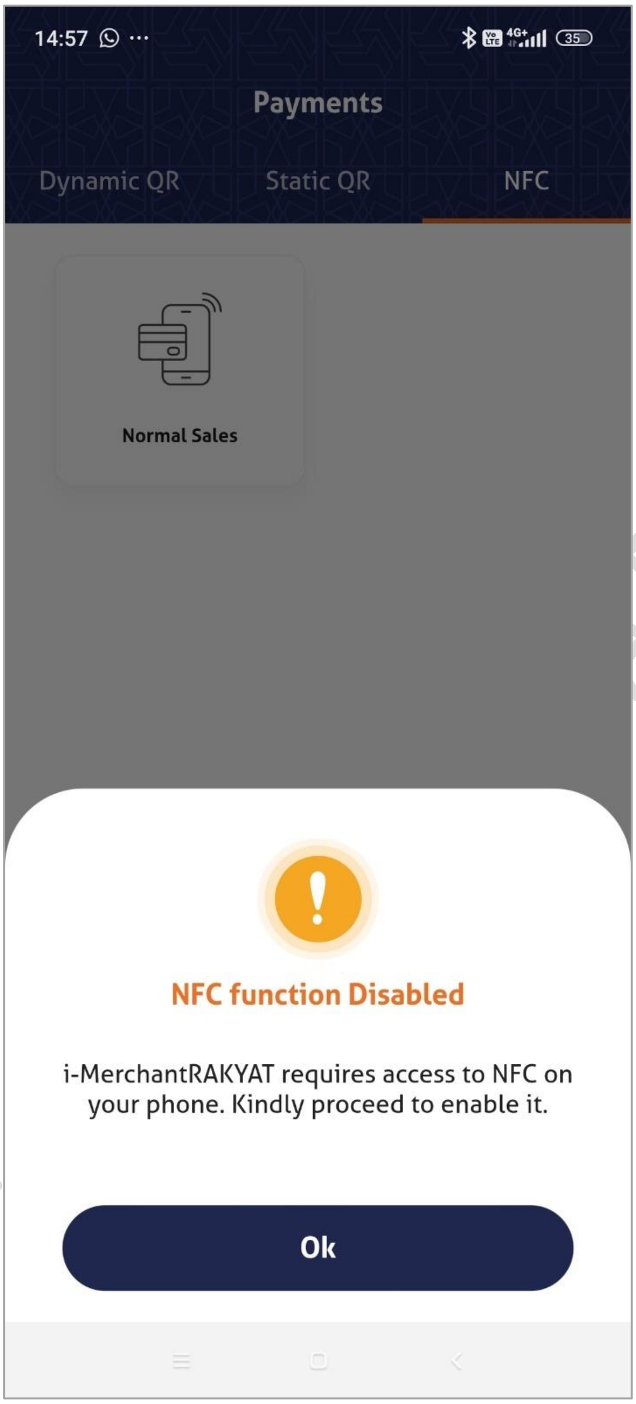
Image	Step by Step
	**Step 17** Once Bank Admin has approved the uploaded LOA, the message will be updated to *"Your LOA is approved! We're now in the process of setting up your NFC. Once complete, you'll be able to start using your NFC"*

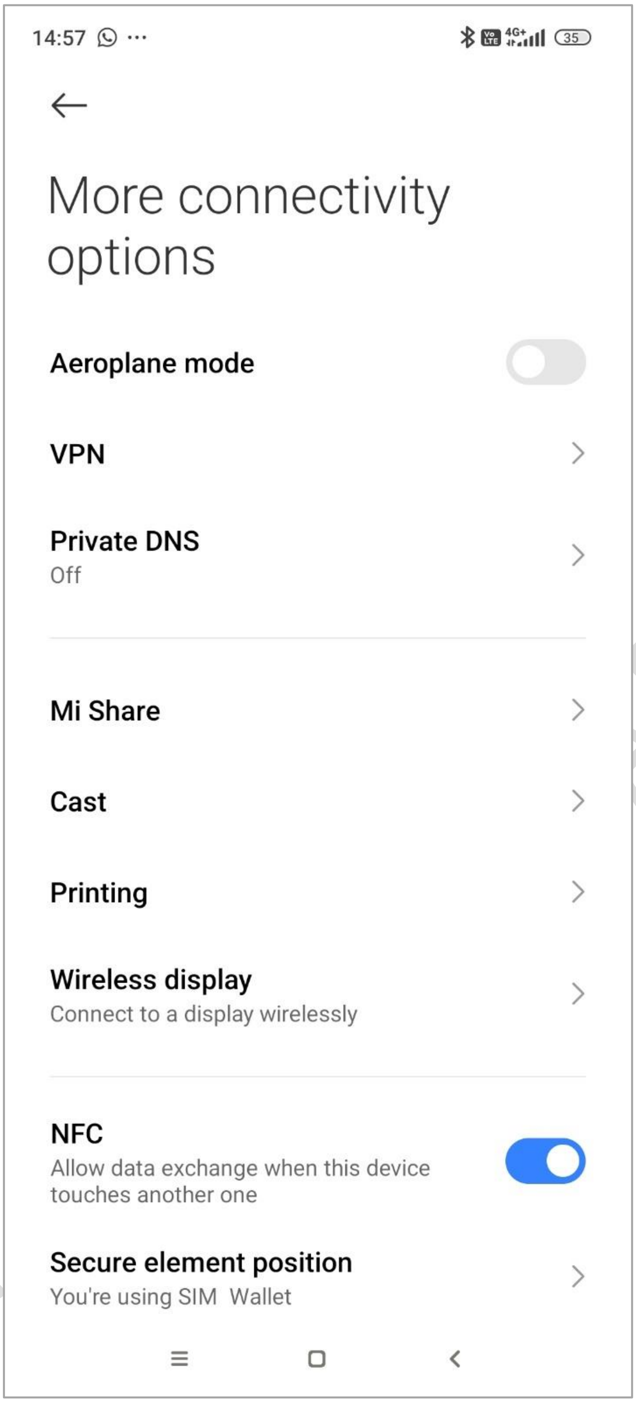
Image	Step by Step
	**Step 18** 1. Upon completion of NFC setup, the message is updated to "Your NFC setup is complete and you can start using it for transaction" 2. During this time, all NFC related features will be enabled for manager.

7.2 Dashboard

Image	Step by Step
	**Step 1** 1. On dashboard page, user can see the additional 4th box for "Today's Void Sales"

7.3 Normal Sales

Image	Step by Step
	**Step 1** 1. Go to Payments and Select NFC. 2. If the NFC feature is disabled, a message will prompt the user to enable it.

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>


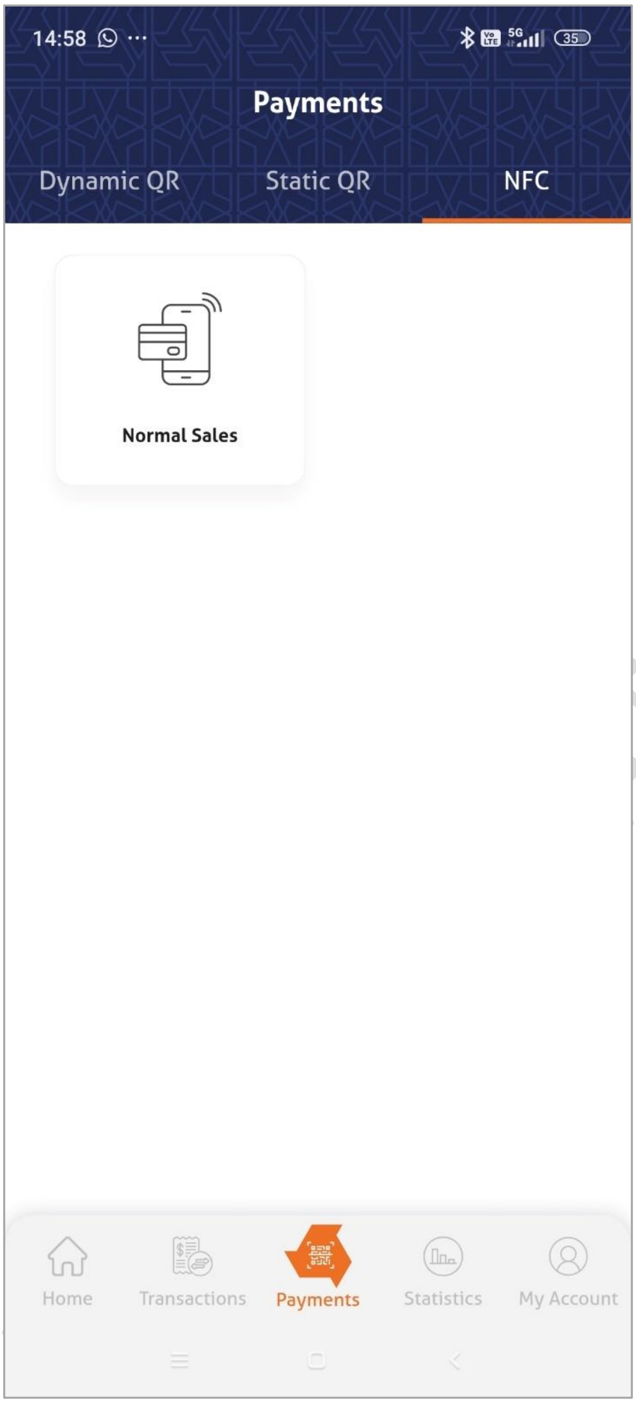
</td><td>

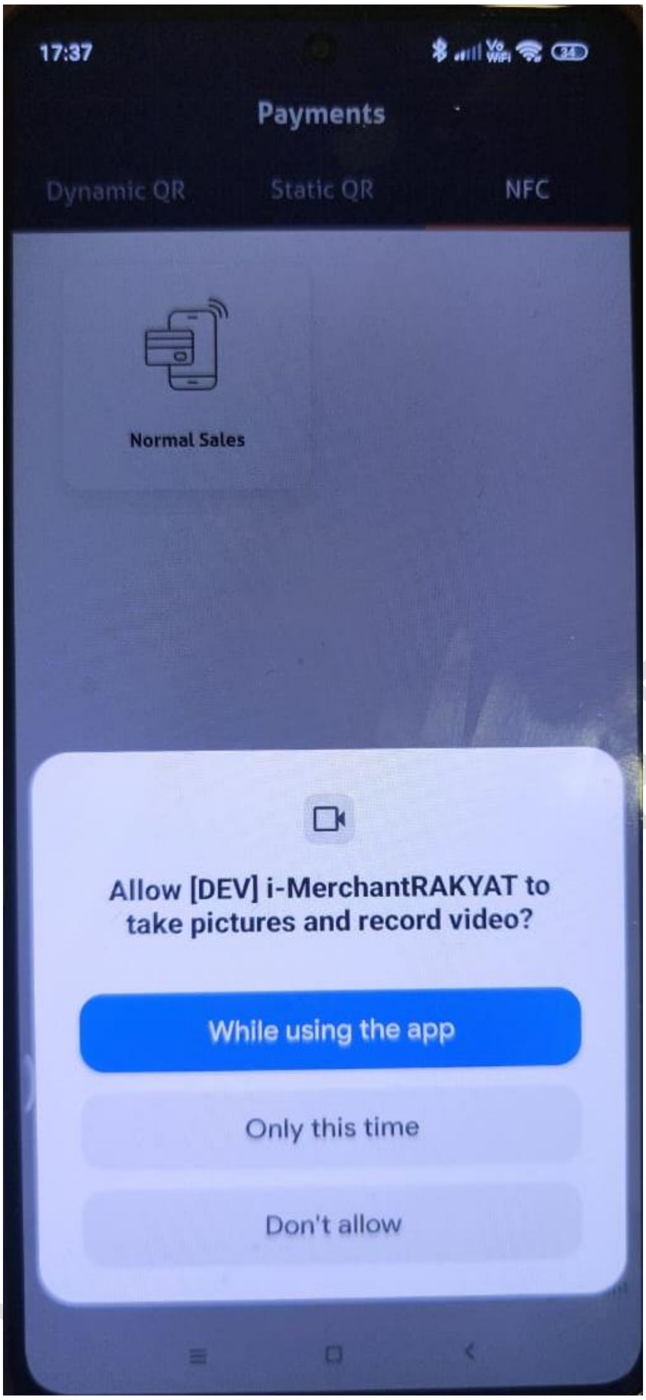
Step 2

1. By clicking “Ok,” the user will be directed to their phone's NFC settings."
2. The user needs to enable NFC, then return to the i-MerchantRAKYAT app to proceed with the payment process.

   Note : Step 2 – 9 require Android NFC mobile device, with minimum OS 11 and above.

</td></tr>
</table>

Image	Step by Step
	**Step 3** Select 'Normal Sales' and grant camera access.

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>


</td><td>

Step 4

1. A prompt for camera access will appear.
2. Grant permission for camera access.

</td></tr>
</table>

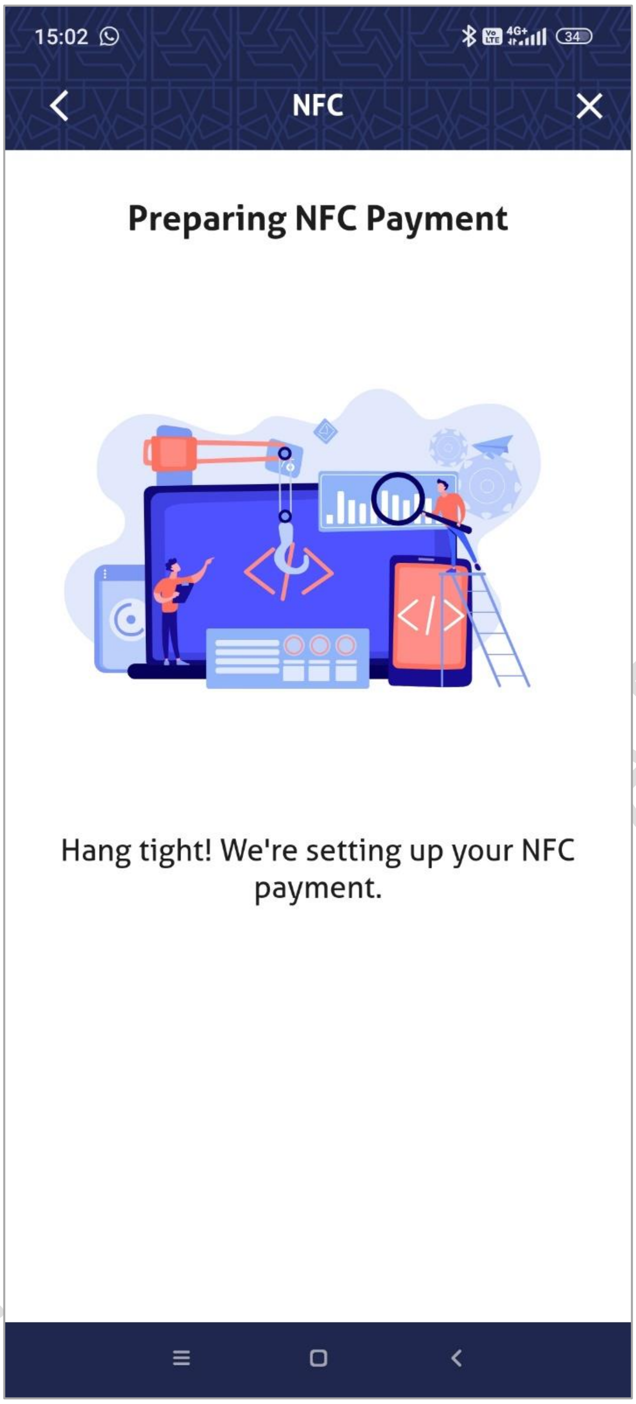
Image	Step by Step
	**Step 5** The system will begin setting up NFC and direct the user to the payment screen once it’s ready.

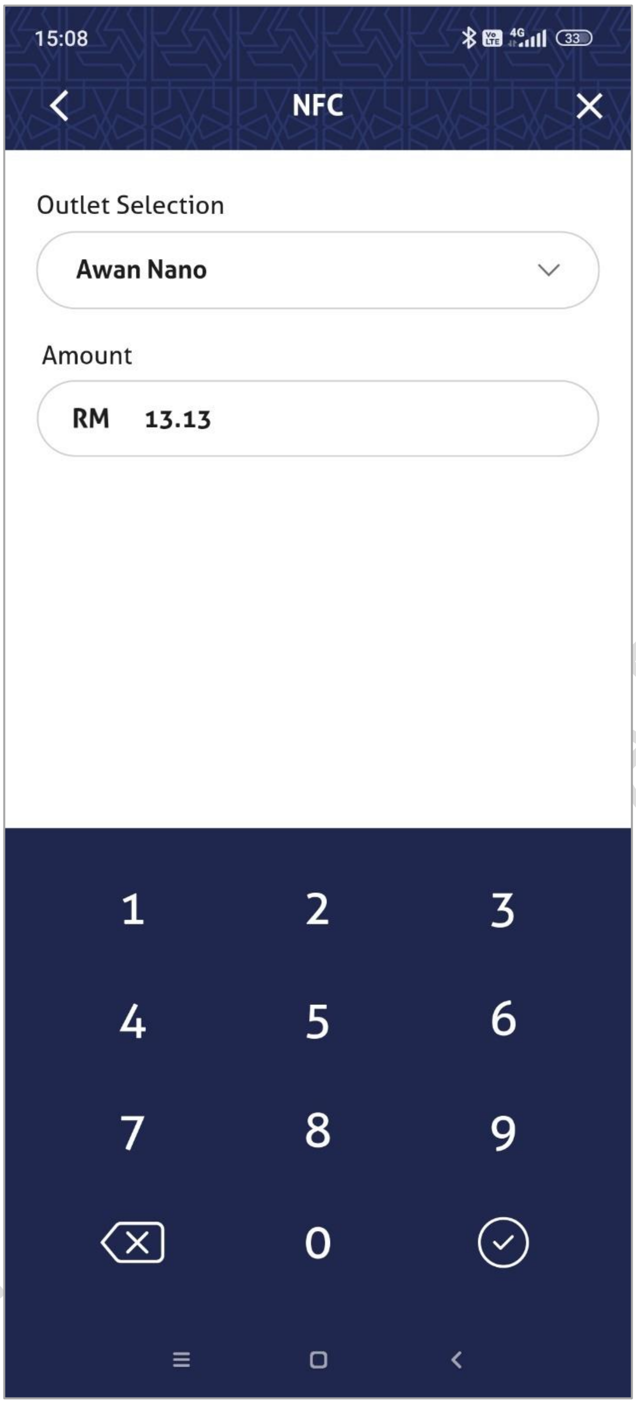
Image	Step by Step
	**Step 6** 1. Select outlet and enter amount equal or lesser than RM250.00 2. Click on Tick icon.

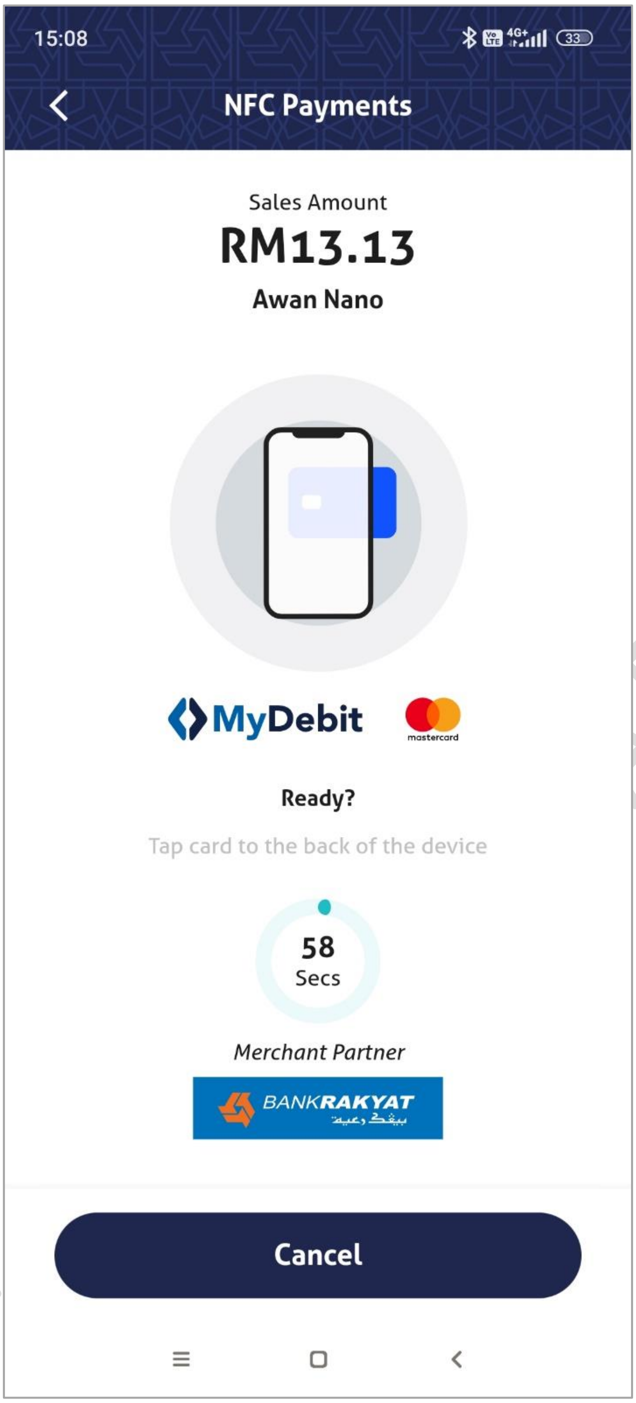
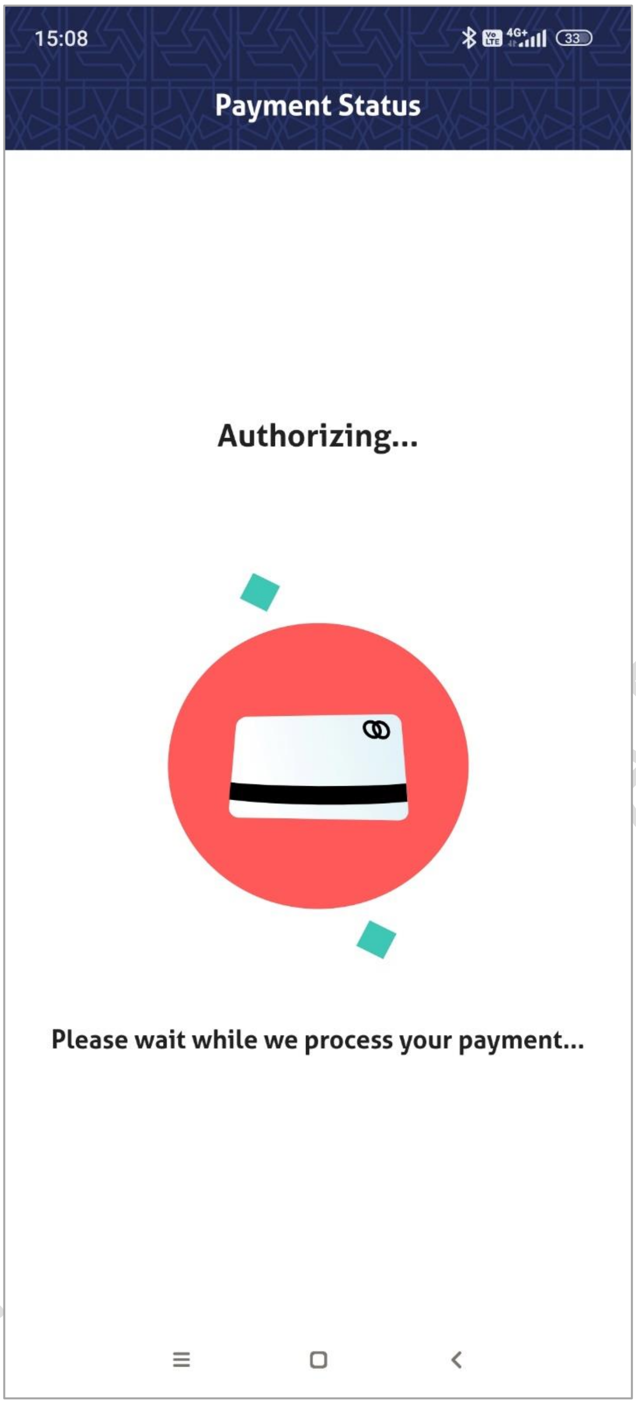
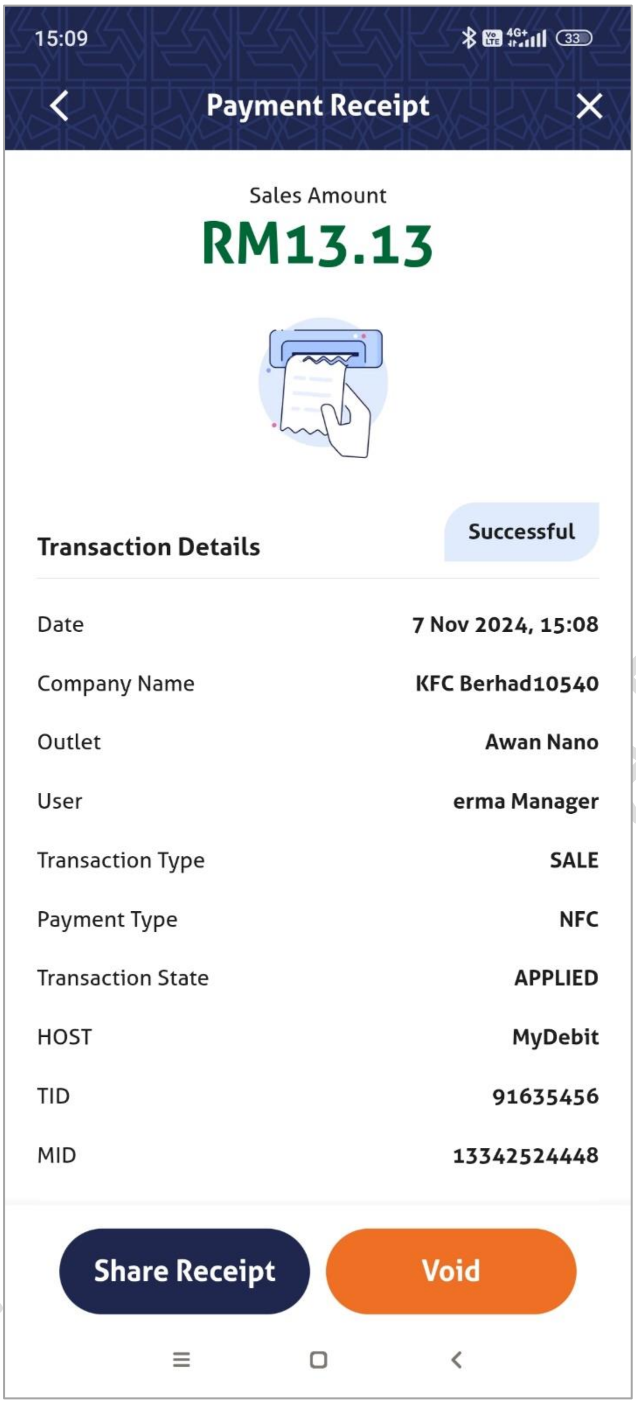
Image	Step by Step
	**Step 7** 1. User will be directed to tap card screen. 2. Tap the payment card at the back (where the NFC chip is available) of mobile device. Note: *i. Only MasterCard and MyDebit card types are accepted for payment.* ii. *Transactions must be RM250 or less.*

Image	Step by Step
	**Step 8** Hold the payment card at the back of the mobile device until the screen change to Authorising.

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>



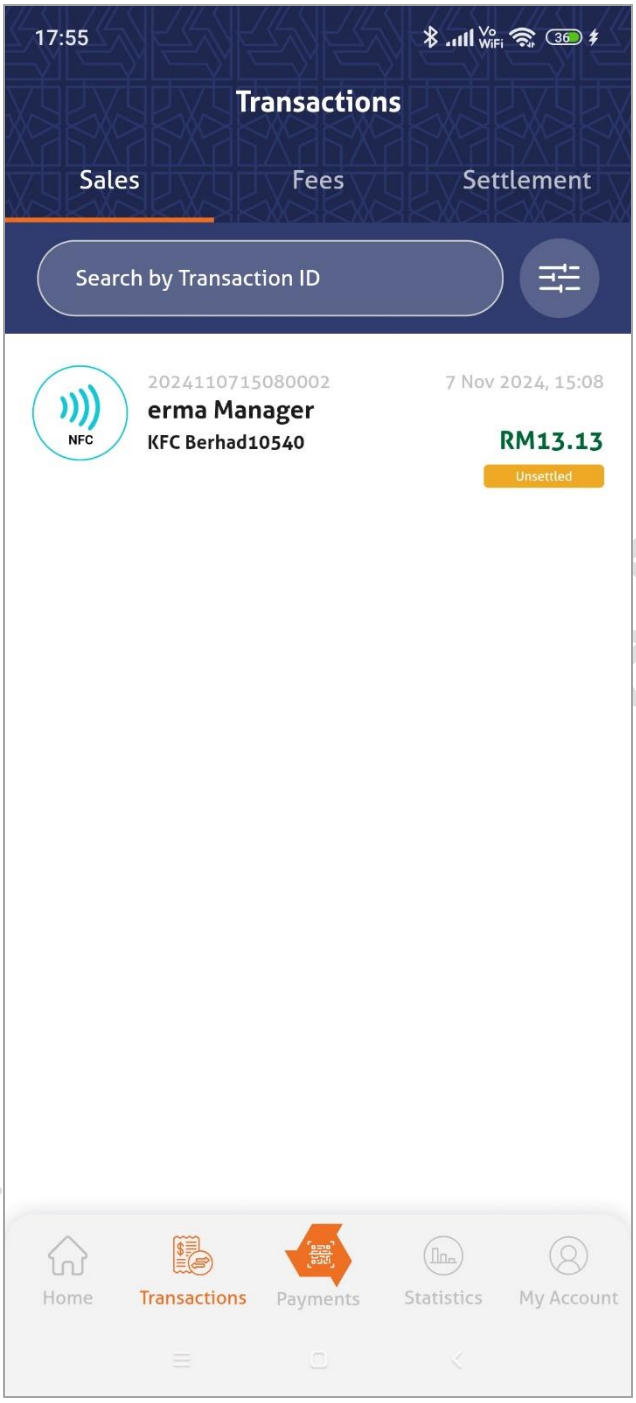
</td><td>

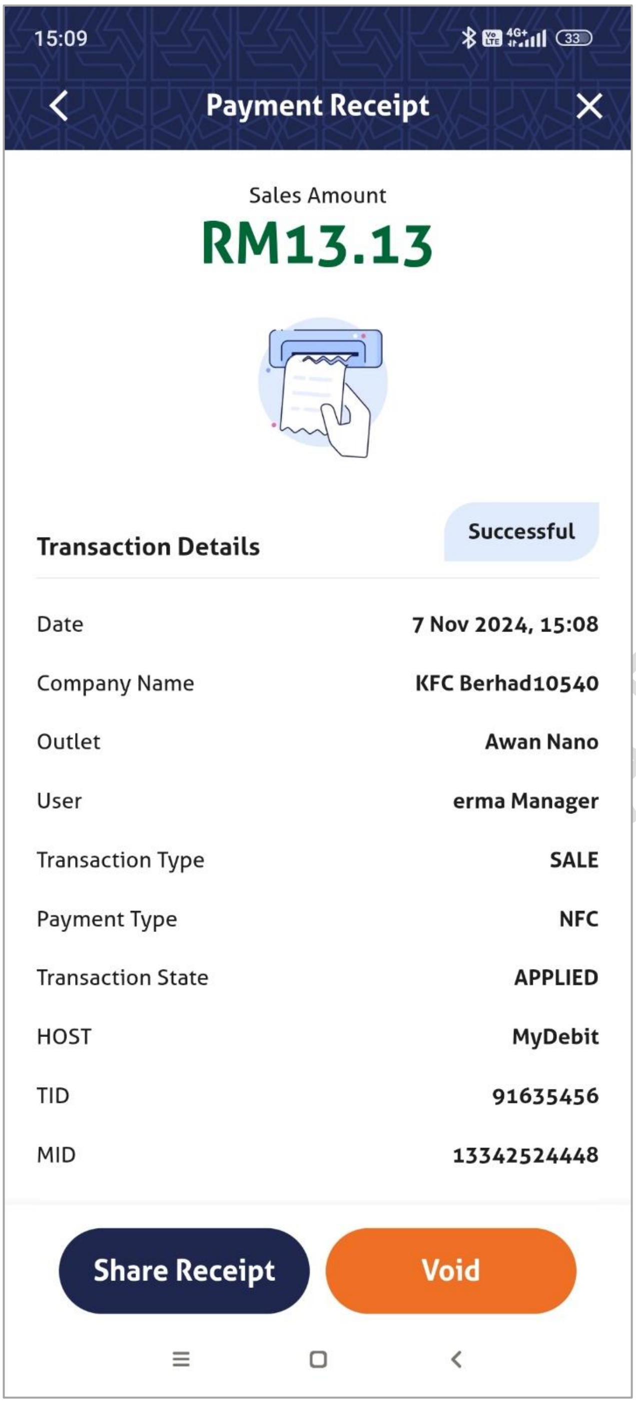
Step 9

Upon successful completion, the user will be redirected to the payment receipt.

</td></tr>
</table>

7.4 Void

Image	Step by Step
	**Step 1** Navigate to the Sales tab and choose the transaction that needs to be voided.

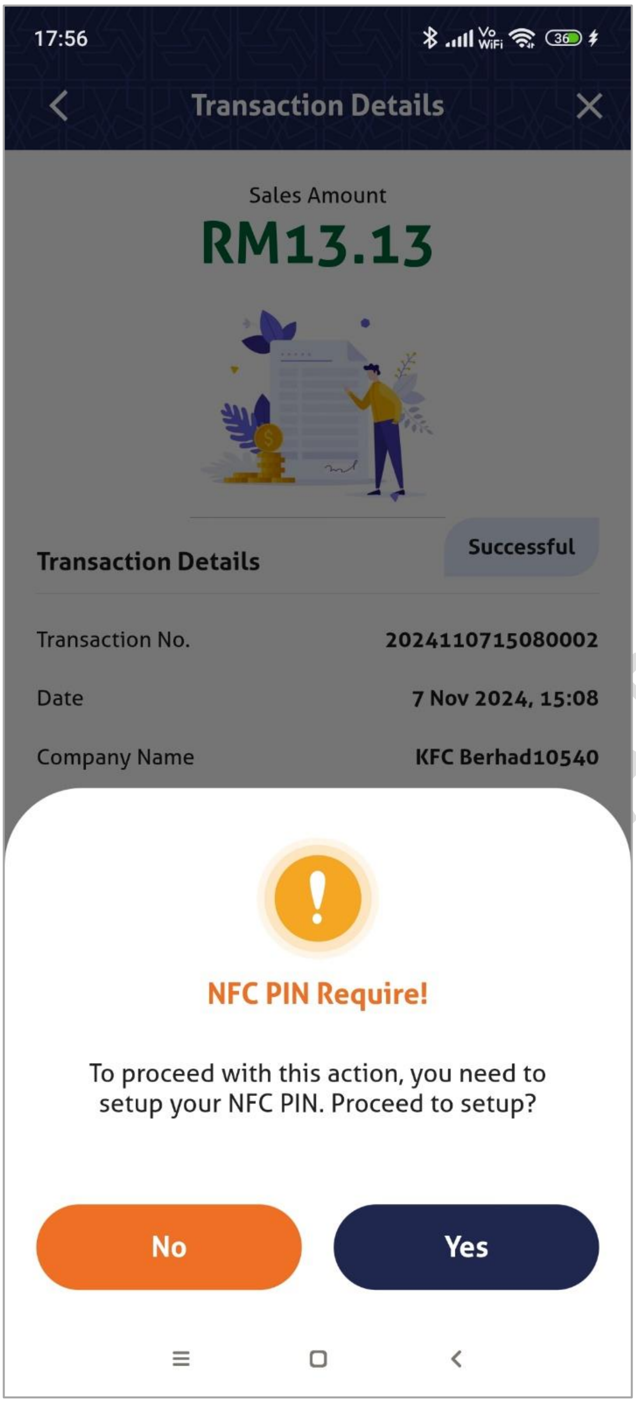
<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>


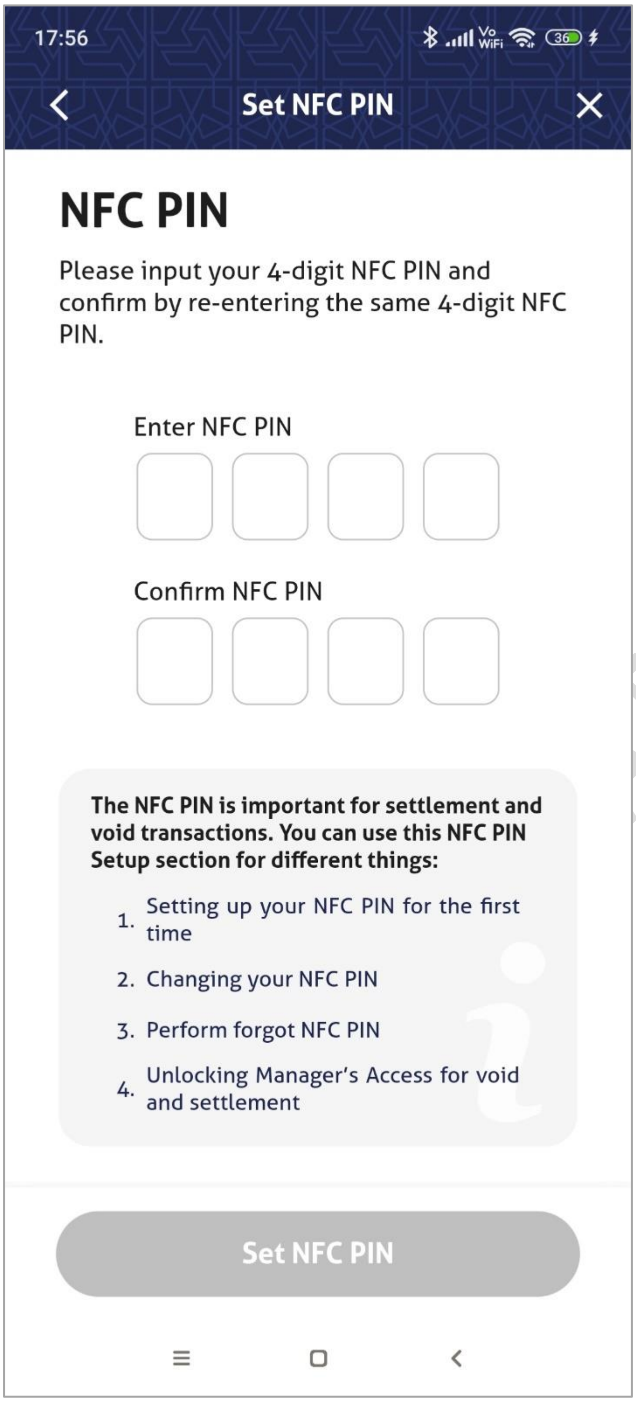
</td><td>

Step 2

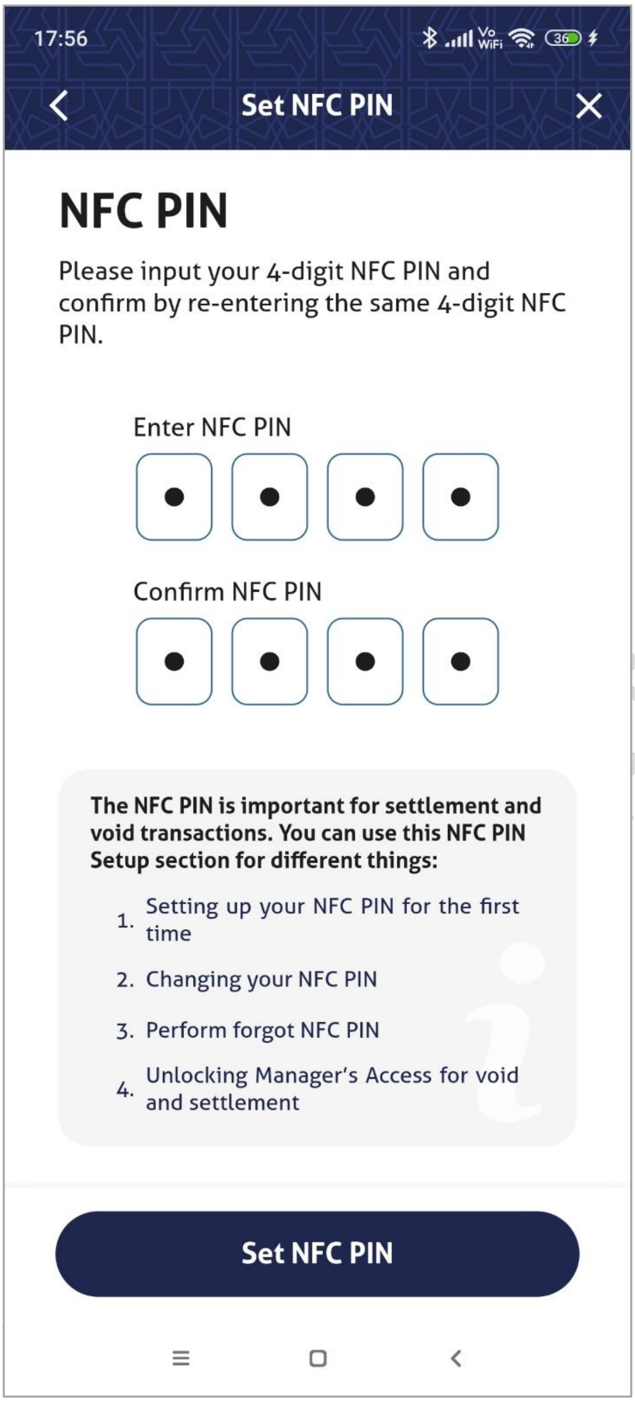
Only with successful NFC payment, the void button will be available.
Click on the void button to proceed on cancelling the transaction.

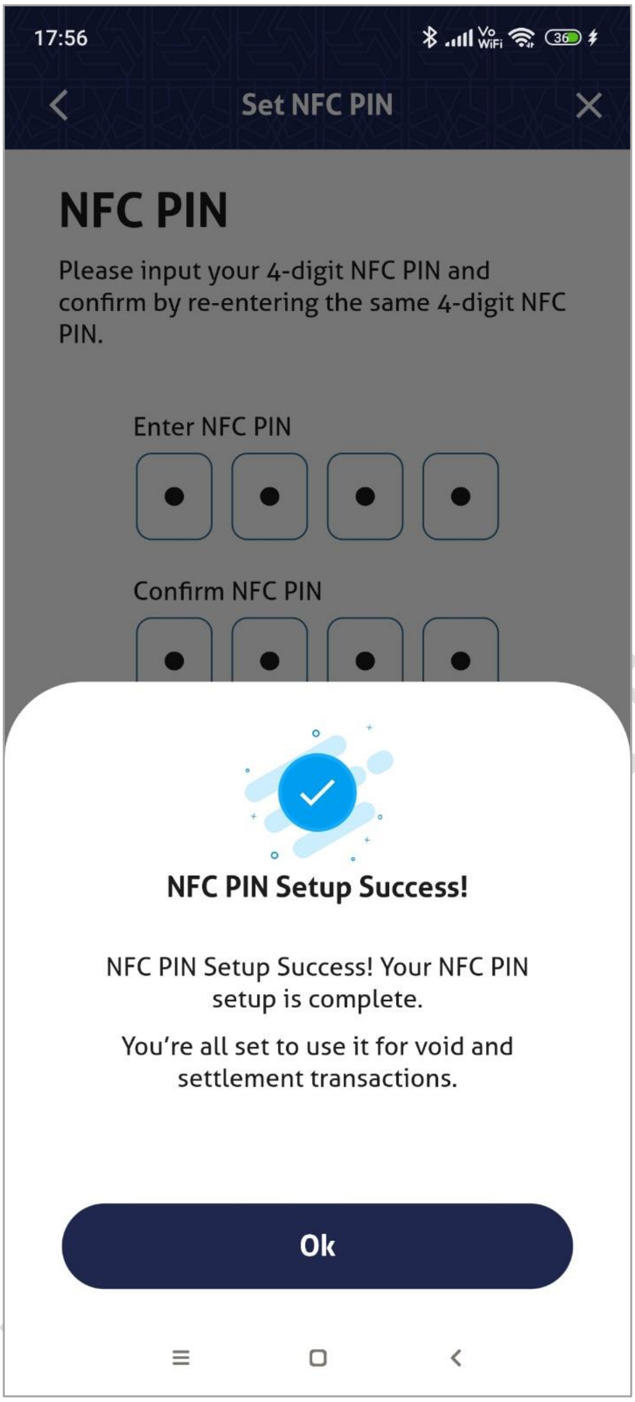
</td></tr>
</table>

Image	Step by Step
	**Step 3** 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. 2. Click 'Yes' to proceed with the NFC PIN setup.

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr>
<td>
</td>
<td>Step 4

1. The user will be redirected to the Set NFC PIN screen.
Note: This screen can also be accessed by navigating to My Account > Security > NFC PIN.</td>
</tr>
</table>

Image	Step by Step
 	**Step 5** 1. Enter the 4-digit NFC PIN and Confirm NFC PIN. Once done, click on "Set NFC PIN" to save the NFC PIN. *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.*

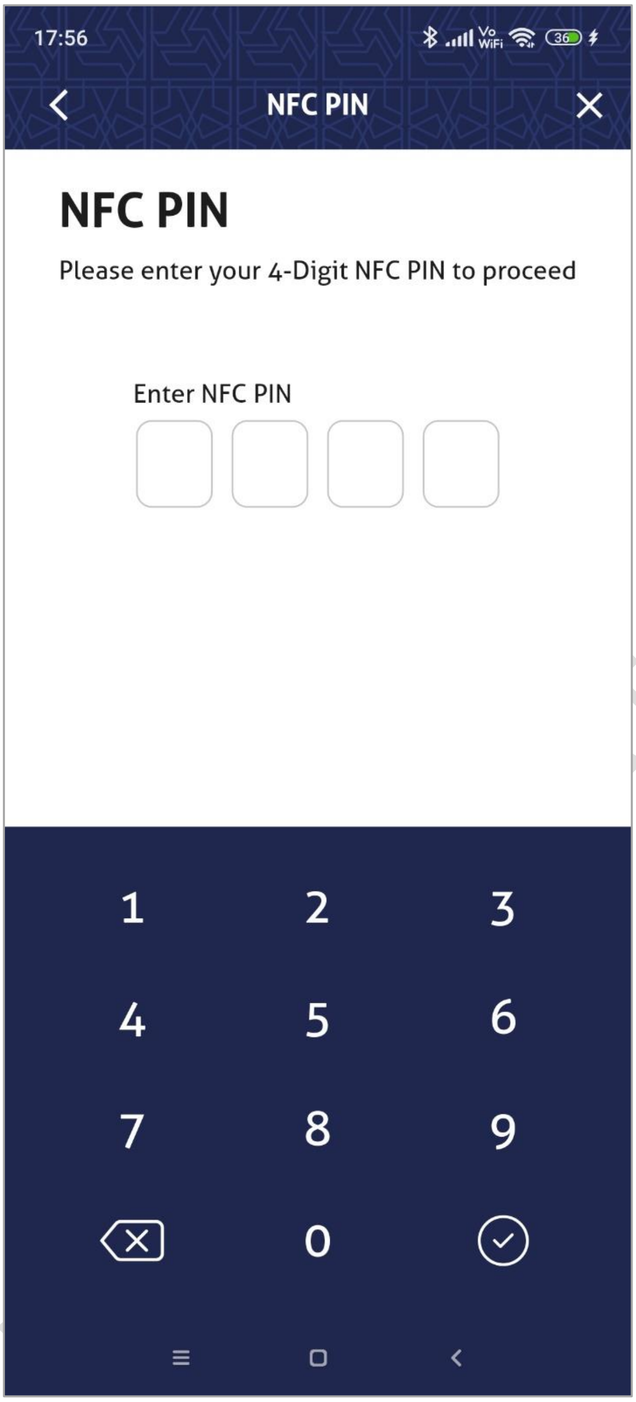
<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>


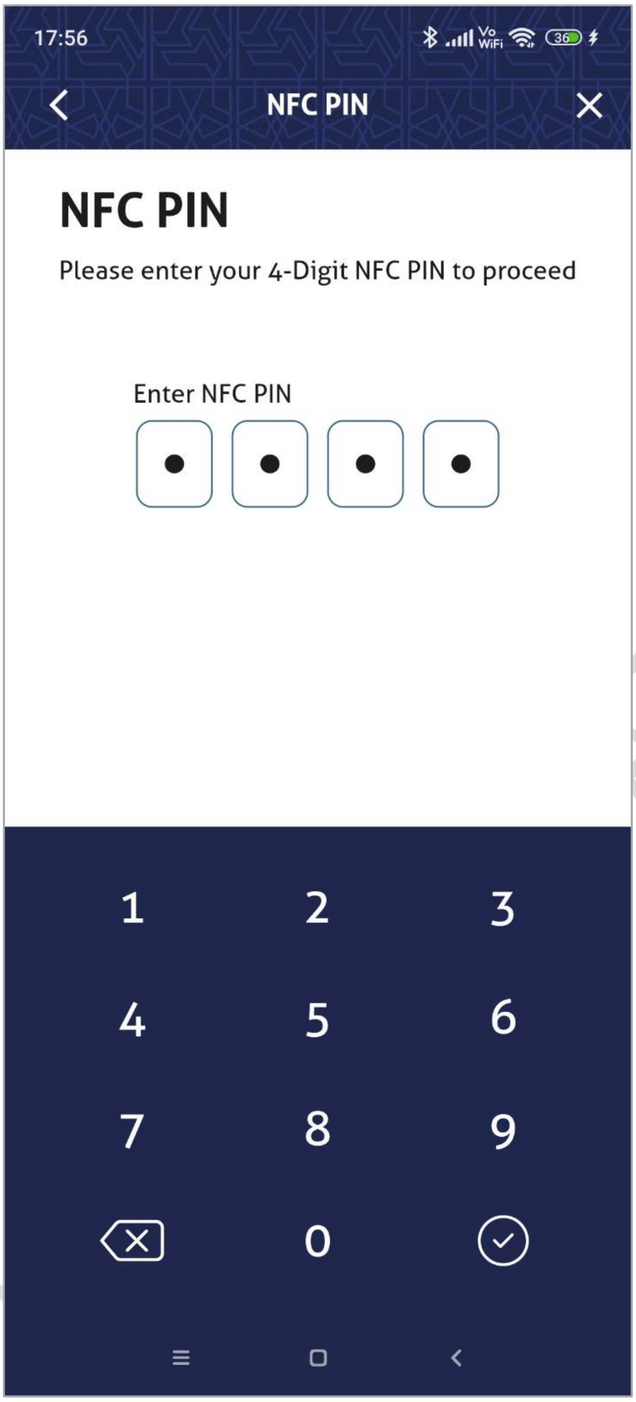
</td><td>

Step 6

1. If the PIN is set up successfully, the system will display a message confirming the NFC PIN setup.
2. Click 'Ok' to proceed with the void transaction process.

</td></tr>
</table>

Image	Step by Step
	**Step 7** By clicking 'Ok,' the user will be redirected to enter the NFC PIN to void the transaction.

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>
</td><td>Step 8

Enter the 4-digit NFC PIN and click on tick icon.</td></tr>
</table>

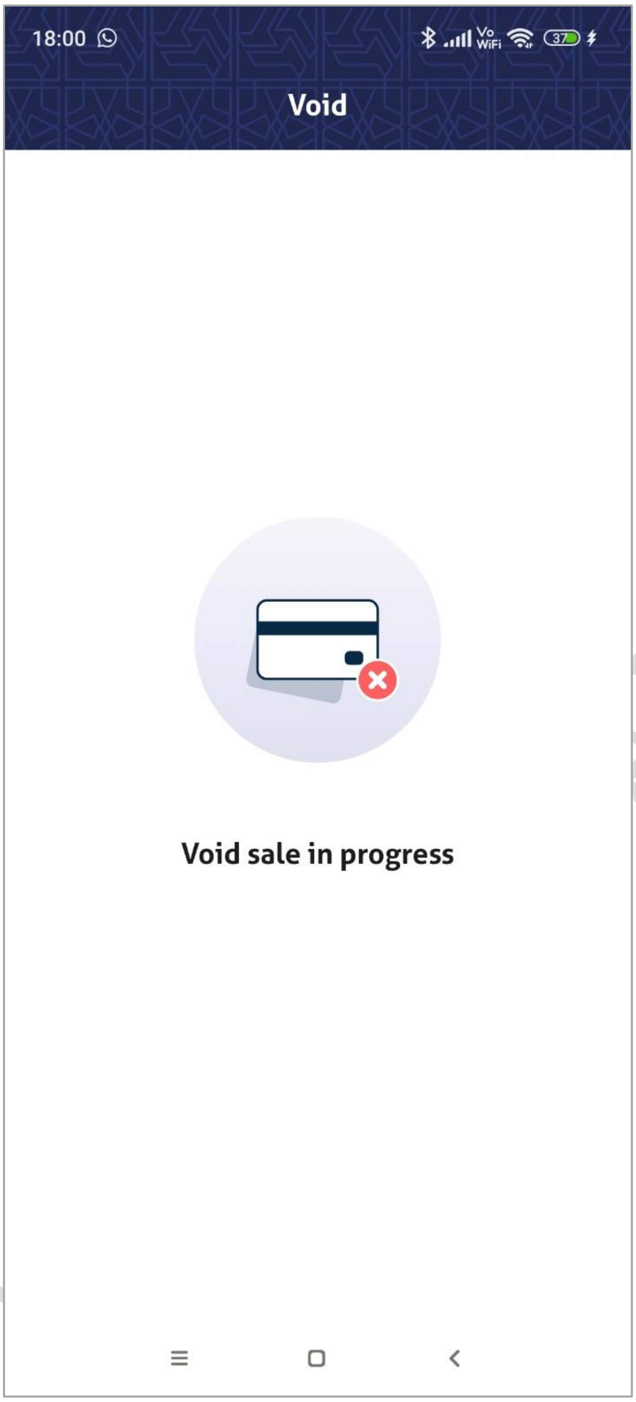
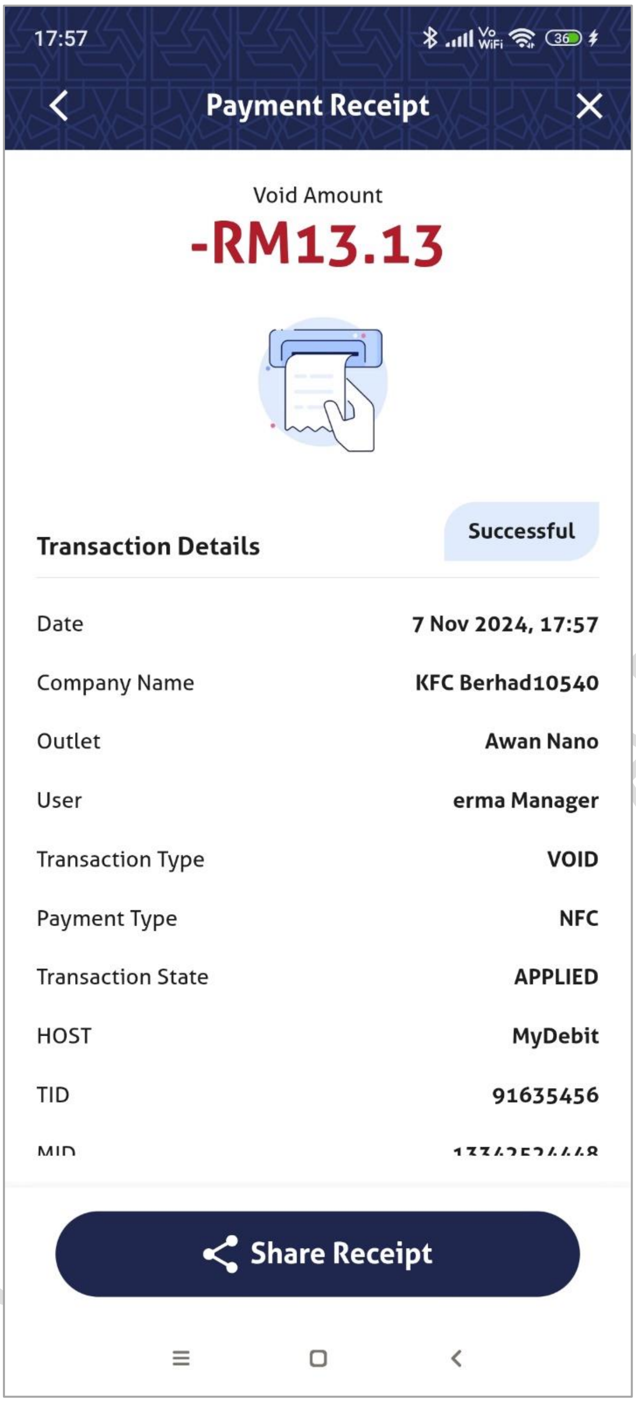
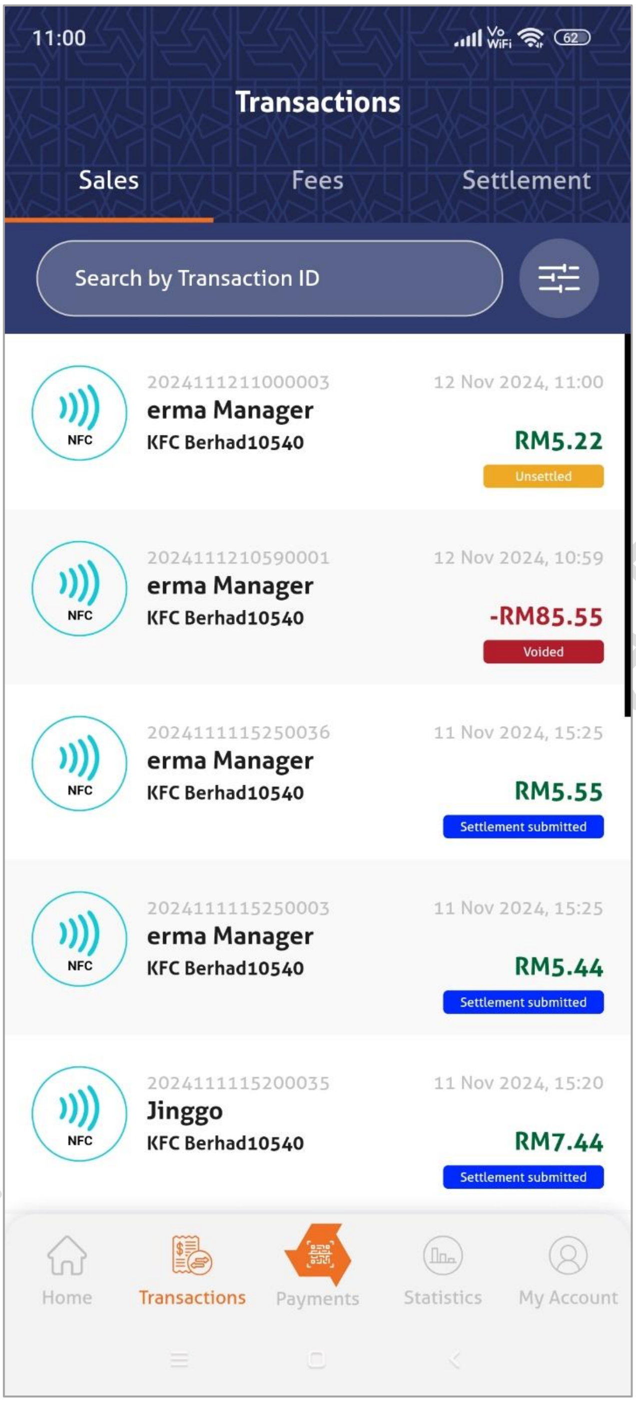
Image	Step by Step
	**Step 9** If the NFC PIN is correct, the system will proceed with cancelling the transaction.

Image	Step by Step
	**Step 10** User will be redirected to void payment receipt once the void progress is completed.

7.5 Transactions

Image	Step by Step
	(see below)

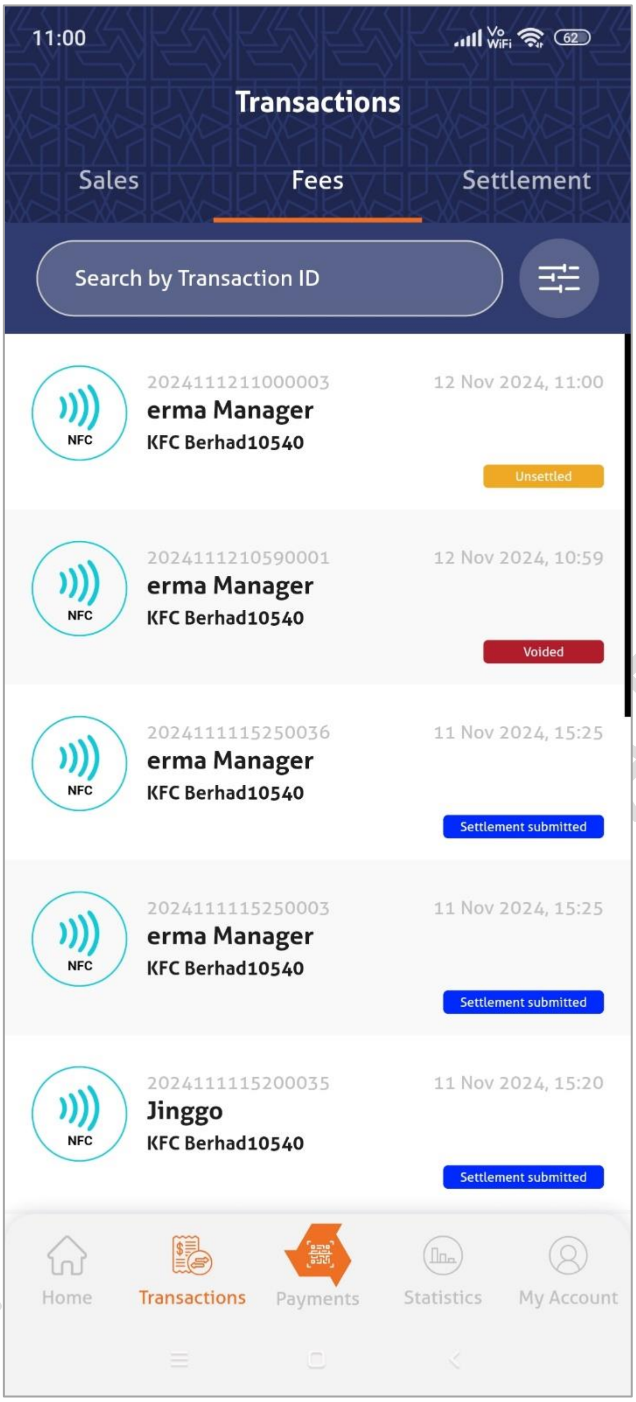
Step 1

1. The user can view their NFC transactions by navigating to Transactions > Sales.
2. The colour of the NFC transaction amount indicates different statuses, as outlined below:

Colour	Sample	Represent
Red	RM91.00	Failed Transaction
Green	RM5.22	Success Transaction
Red with - sign	-RM50.00	Void Transaction

3. The settlement status will appear below the transaction amount. The available statuses are as follows:

State	Definition
Voided	Settlement is still pending. The user needs to perform the settlement even if the transaction is voided.
Unsettled	Settlement is pending. The user needs to perform settlement.
Settled	The transaction has been successfully completed.
Settlement submitted	User has performed settlement through the application but the settlement is still in progress.

Image	Step by Step
	**Step 2** 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. 2. The manager can view the total fees in the NFC Settlement Summary Report (Refer 7.8 Settlement Summary Report)

7.6 LOA Management

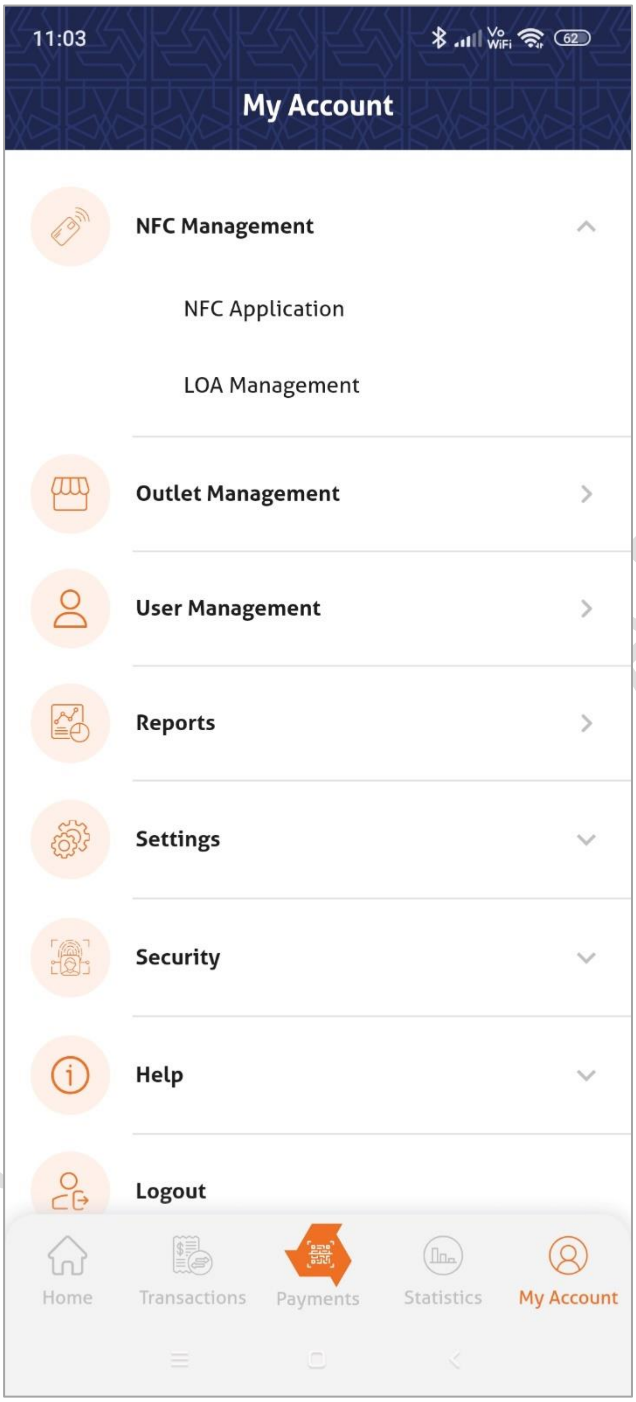
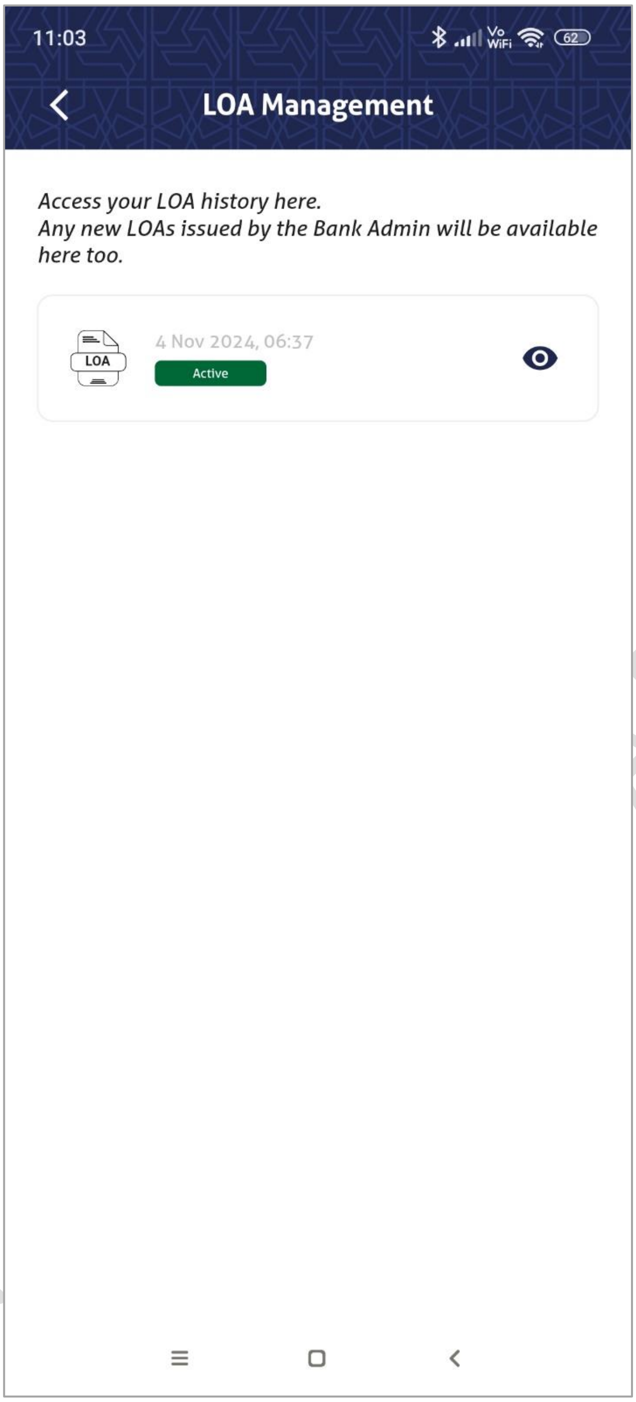
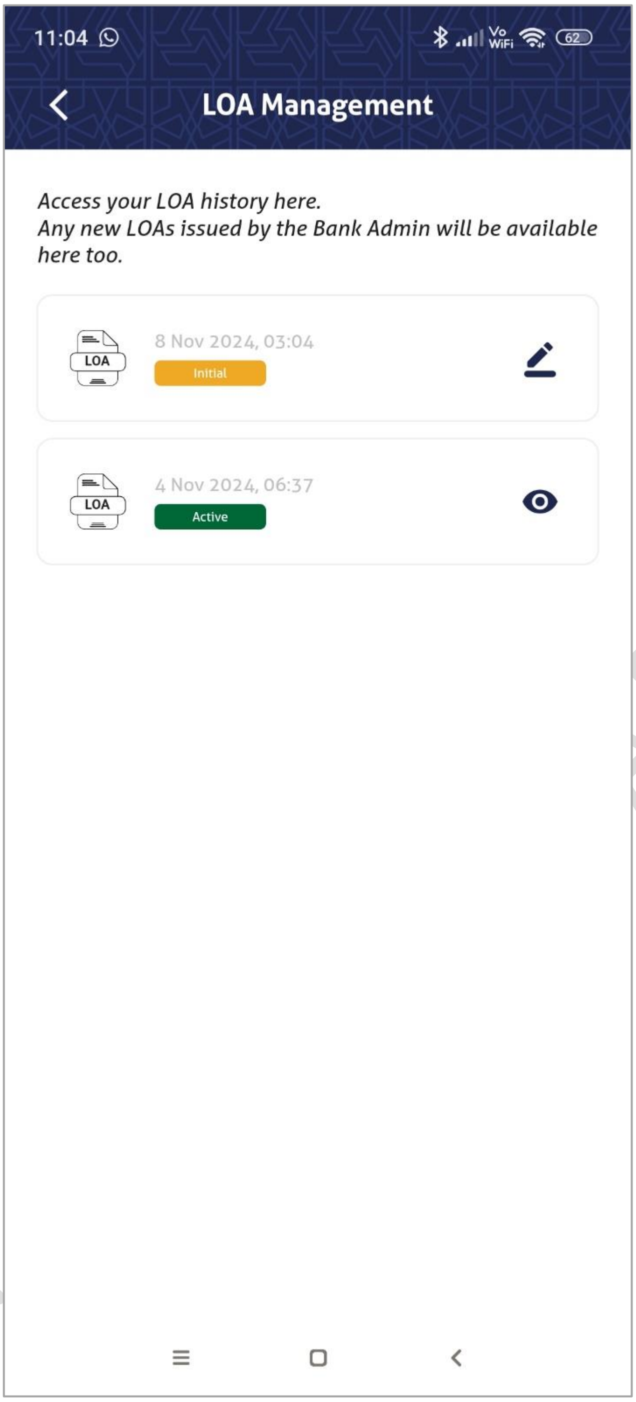
Image	Step by Step
	**Step 1** Go to My Account > NFC Management > LOA Management. *Note: LOA Management will only be available once the NFC application process is completed.*

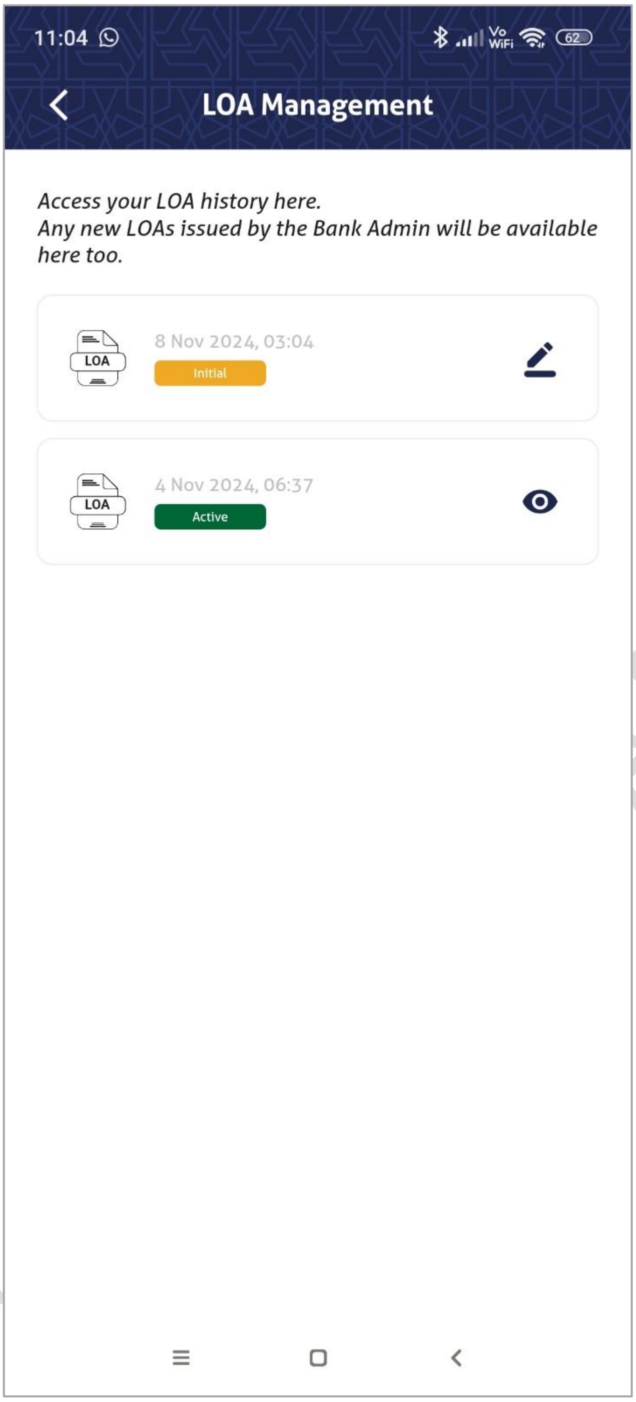
Image	Step by Step
	**Step 2** By clicking on LOA Management, the user will be directed to a screen where they can view their previously uploaded LOA.

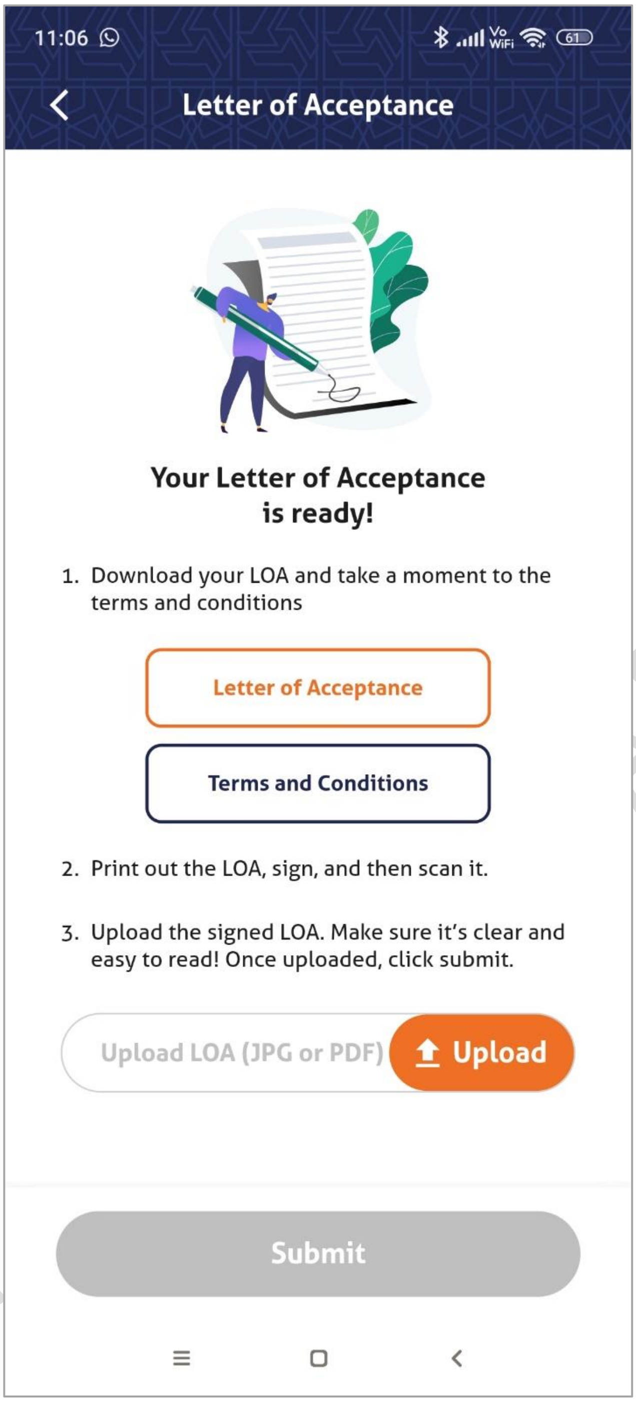
<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>
</td><td>

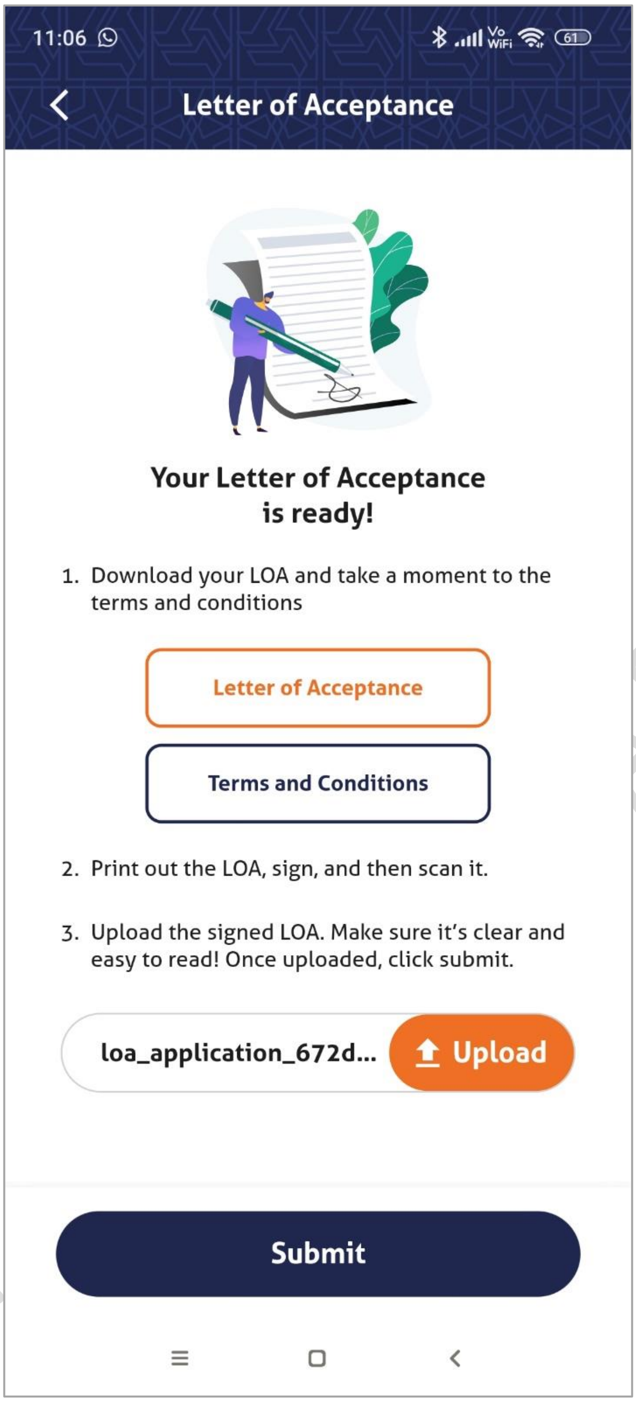
Step 3

If any new LOA is available, user will also be able to access it on this LOA Management screen.

</td></tr>
</table>

Image	Step by Step
	**Step 4** To submit the newly signed LOA, user need to click on pencil icon.

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>
</td><td><h2>Step 5</h2>
Similar to the LOA during NFC application, user will be able to download the new LOA by clicking on “Letter of Acceptance”.</td></tr>
</table>

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>
</td><td>

Step 6

After signing the LOA, the user needs to scan and upload it.

</td></tr>
</table>

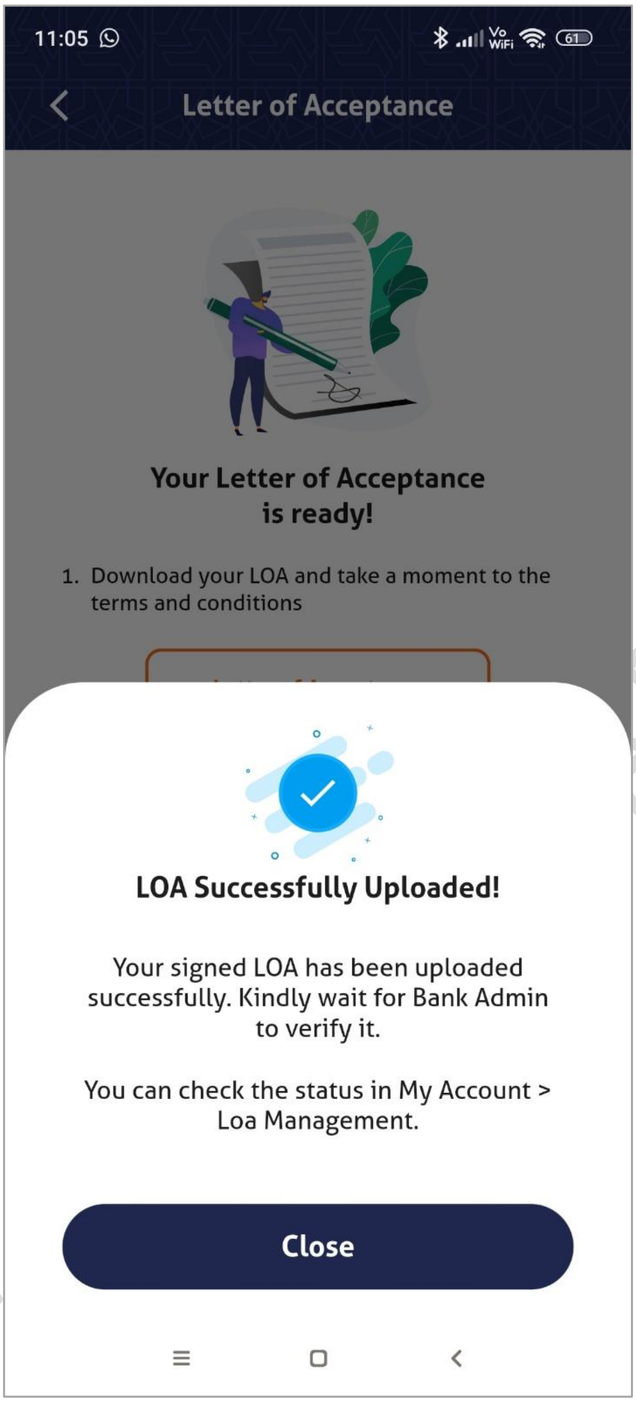
Image	Step by Step
	**Step 7** 1. Click submit and system will prompt the LOA successfully uploaded message. 2. Click "Close" to return to LOA management screen.

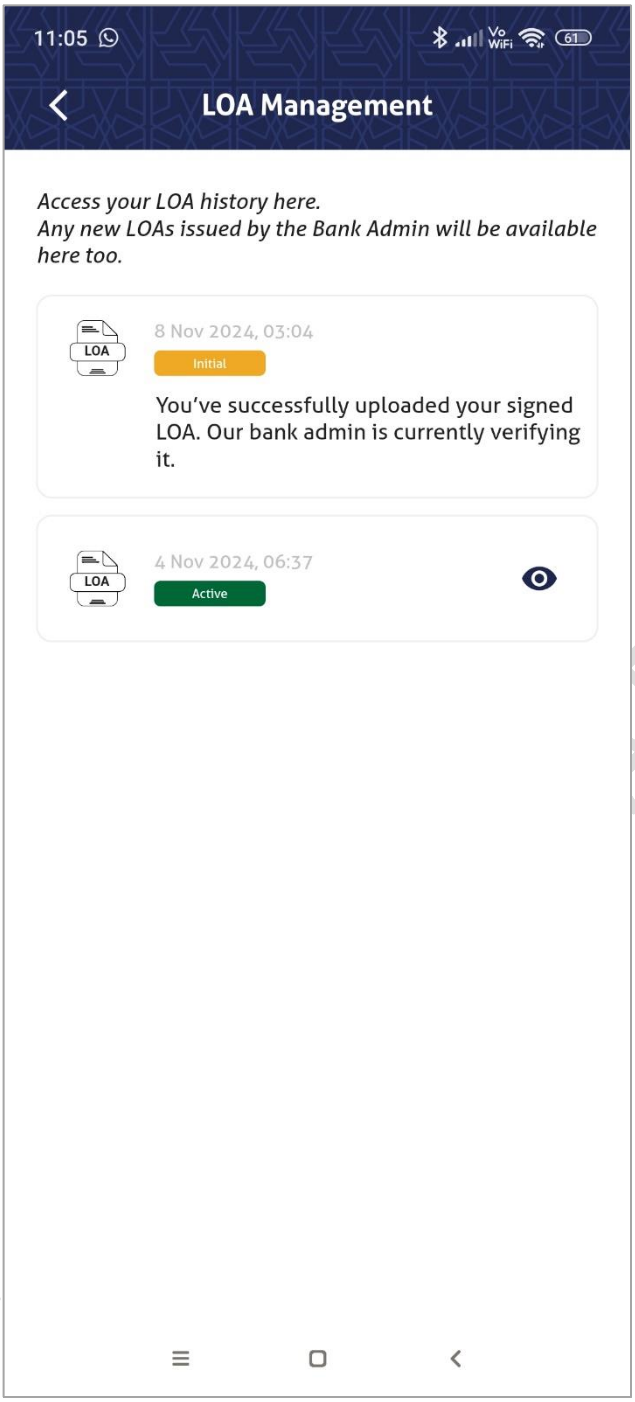
Image	Step by Step
	**Step 8** On LOA with initial status, the message indicated that the signed LOA already uploaded and pending for admin verification.

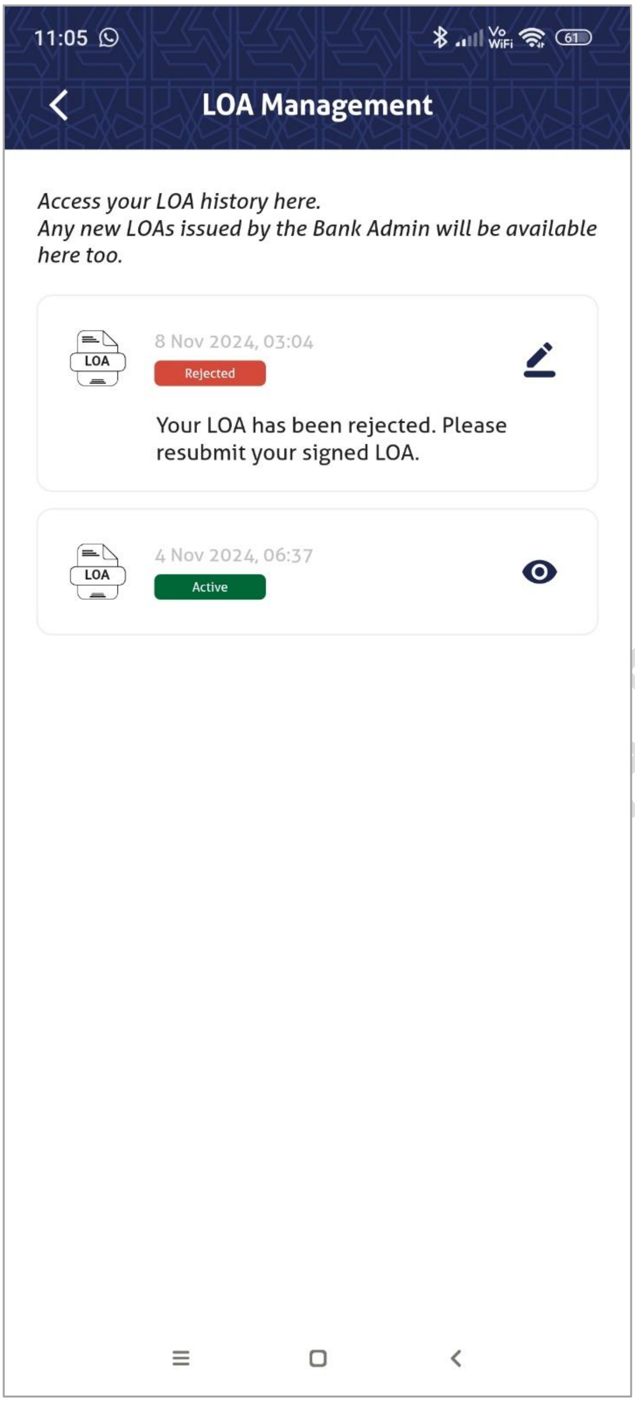
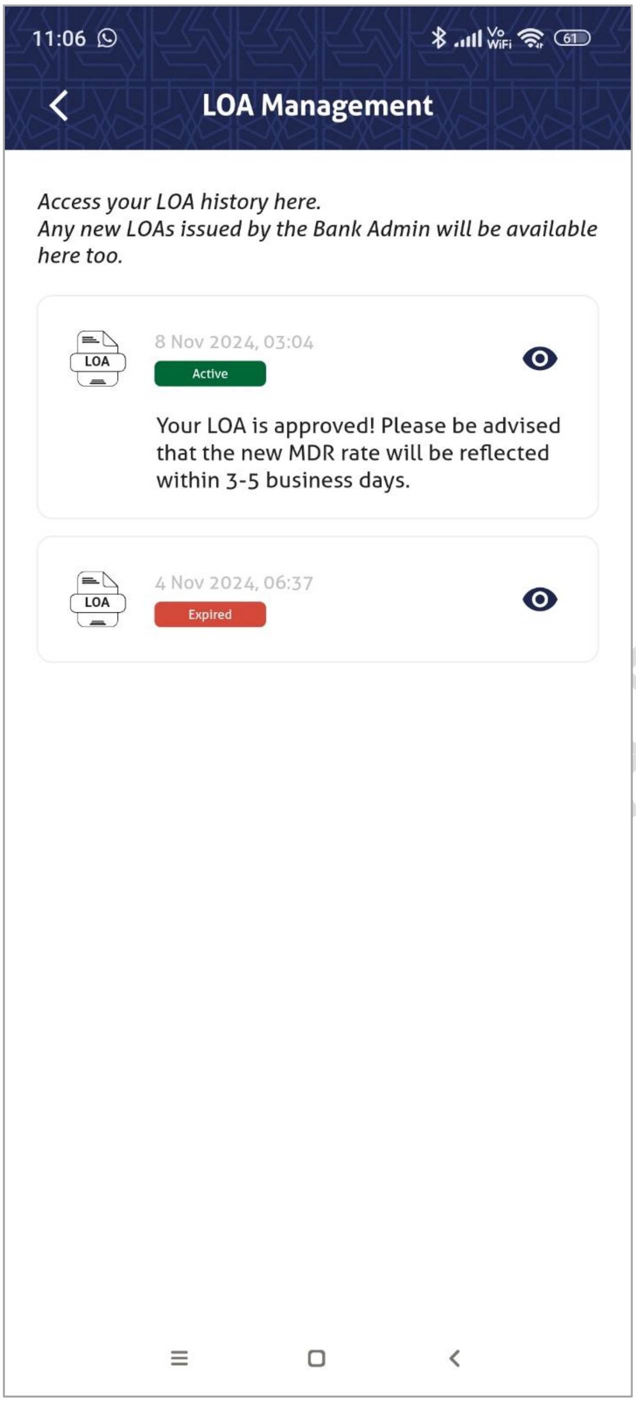
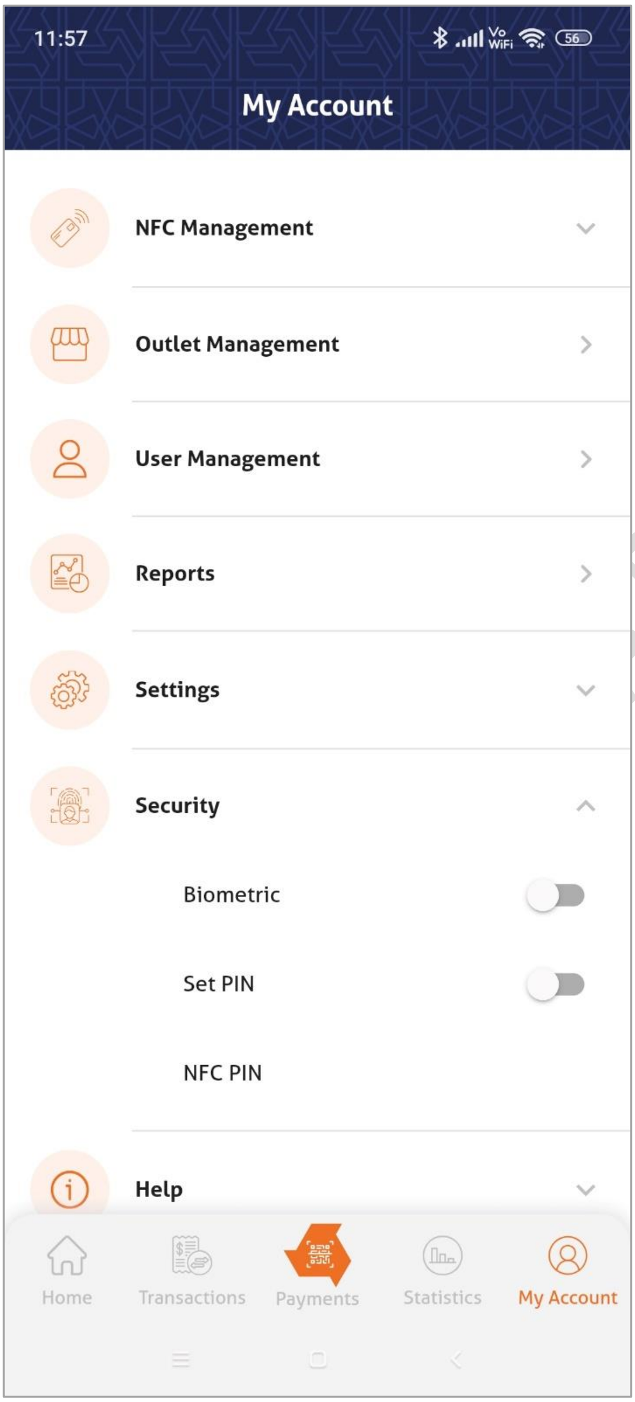
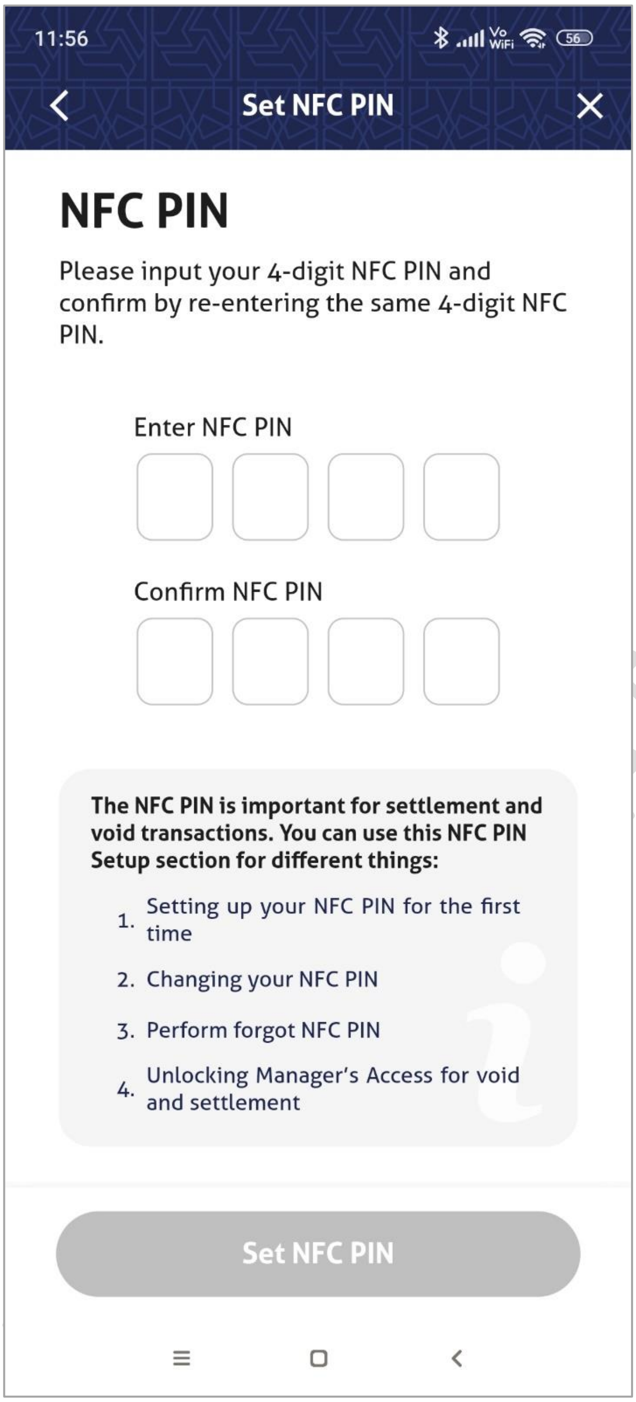
Image	Step by Step
	**Step 9** 1. If admin rejects the submitted LOA, status will change from 'Initial' to 'Rejected.' 2. User will be able to re-upload the LOA by following the same steps as outlined in steps 6, 7, and 8.

Image	Step by Step
	**Step 10** 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.'" 2. LOA will expire for two (2) reasons: i. A new LOA has been approved by the bank admin. ii. A new LOA with 'Initial' status has exceeded 30 days.

7.7 NFC PIN

Image	Step by Step
	**Step 1** 1. To access the screen for setting the NFC PIN, user can navigate to My Account > Security > NFC PIN. 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. 3. The NFC PIN will be used for Void and Settlement transactions.

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>

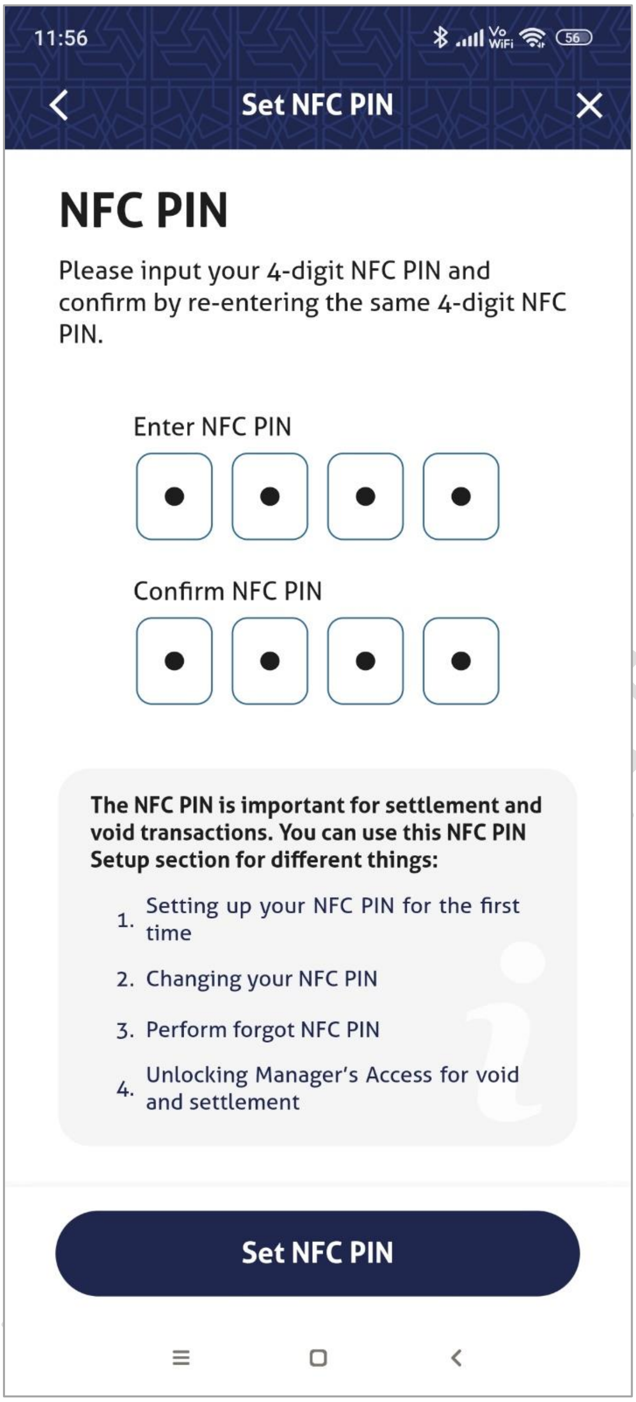


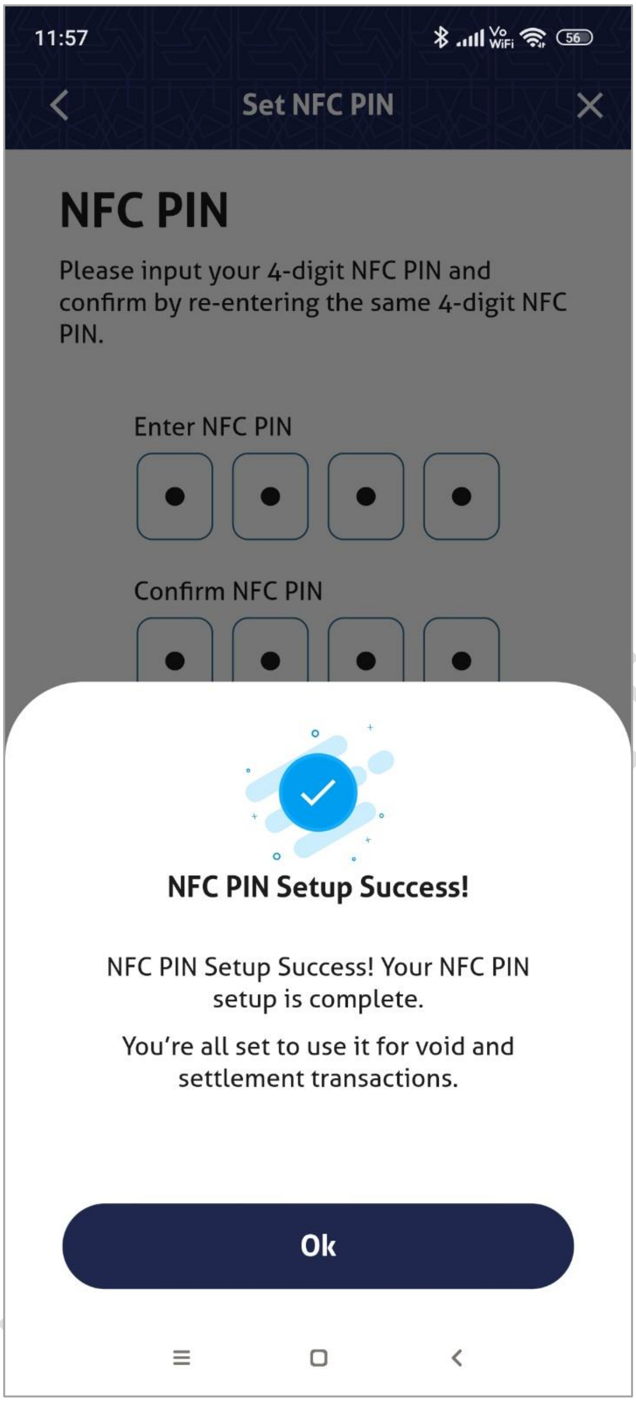
</td><td>

Step 2

1. Click on NFC PIN to access the Set NFC PIN screen.
2. This Set NFC PIN can be used for four (4) purpose;
   i. Setting up your NFC PIN for the first time.
   ii. Changing your NFC PIN.
   iii. Perform forgot NFC PIN.
   iv. Unlocking Manager's Access for void and settlement.

</td></tr>
</table>

Image	Step by Step
	**Step 3** 1. Enter the NFC PIN, confirm NFC PIN and click 'Set NFC PIN'.

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>


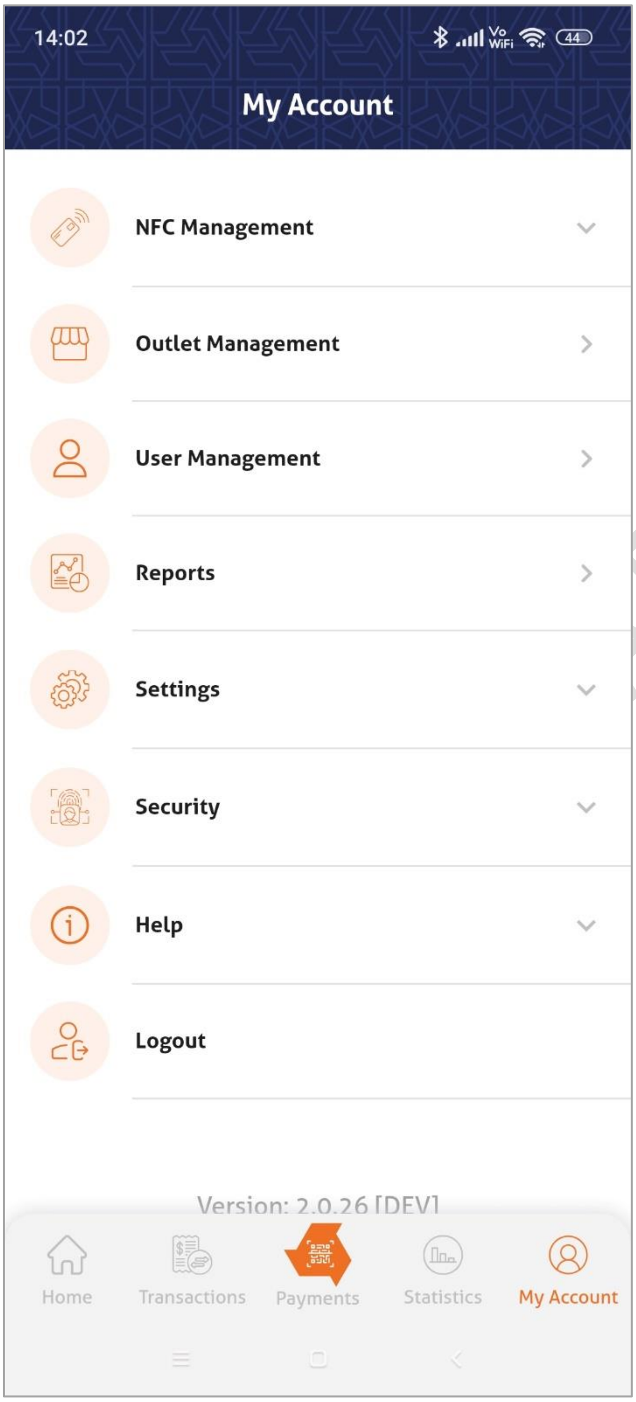
</td><td>

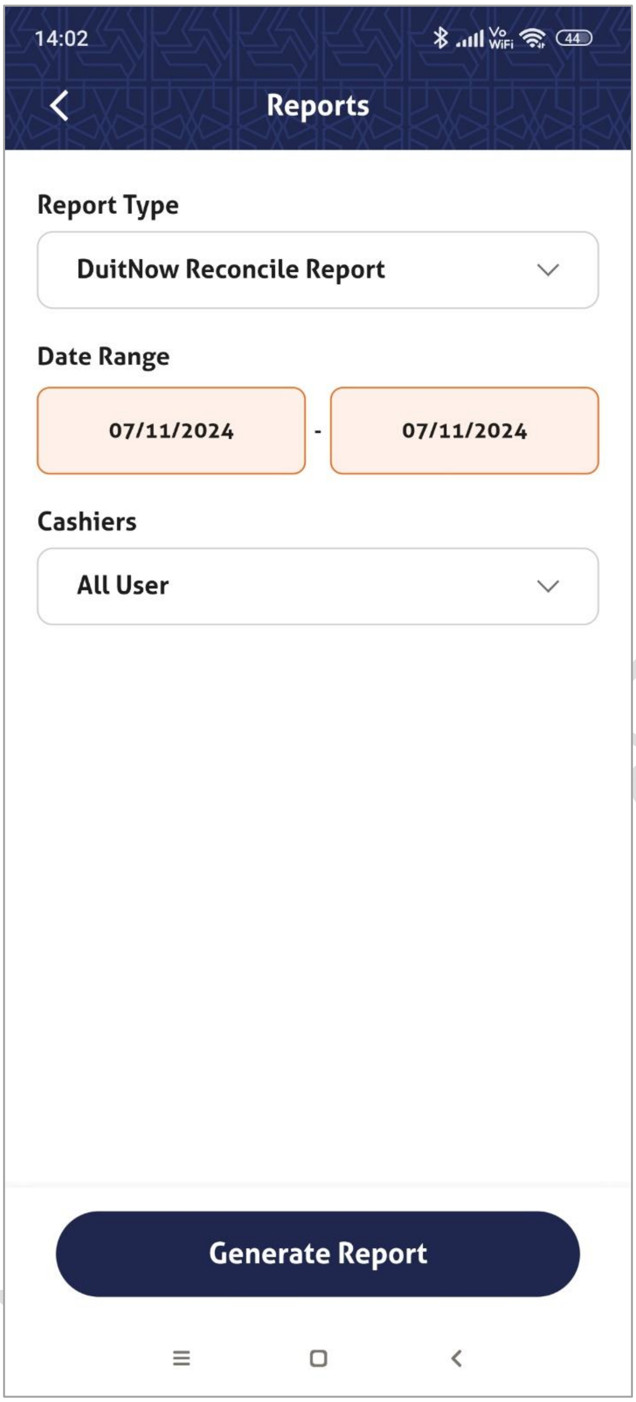
Step 4

1. If the PIN is successfully setup, system will prompt the successful setup NFC PIN message.
2. Click “Ok” to return to My Account Page.

</td></tr>
</table>

7.8 Settlement Summary Report

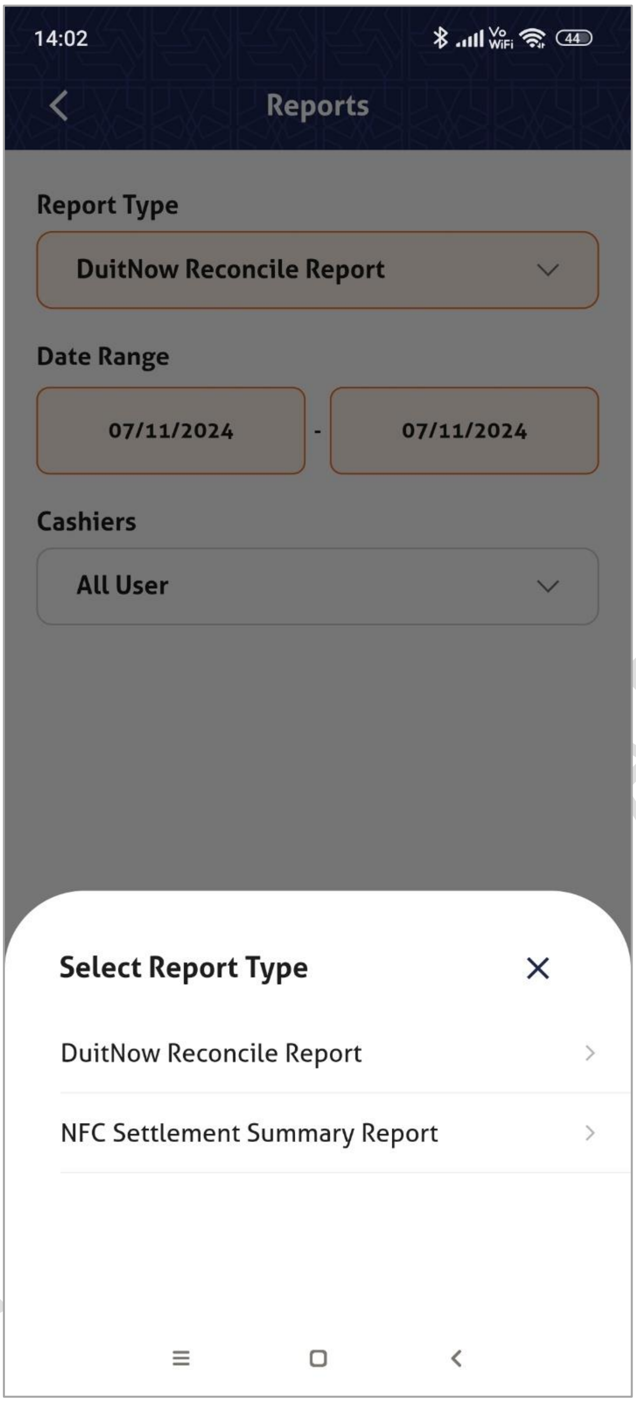
Image	Step by Step
	**Step 1** 1. Go to My Account > Reports.

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>
</td><td>

Step 2

1. Click on Report Type field to view Report Type option.

</td></tr>
</table>

Image	Step by Step
	**Step 3** 1. There will be two (2) options for report type; i. DuitNow Reconcile Report ii. NFC Settlement Summary Report 2. Click on “NFC Settlement Summary Report”.

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>


</td><td>

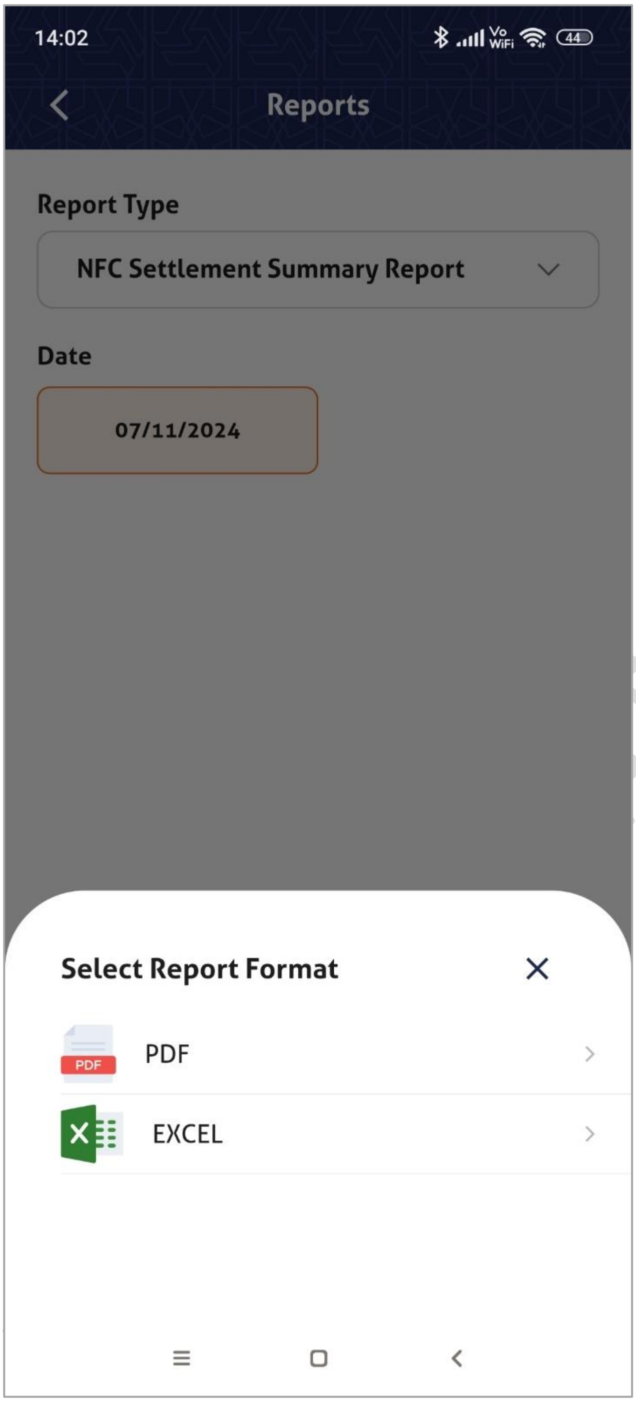
Step 4

1. The report filter will be adjusted to allow only a single date selection.
2. The user will be permitted to generate a report for only one day.

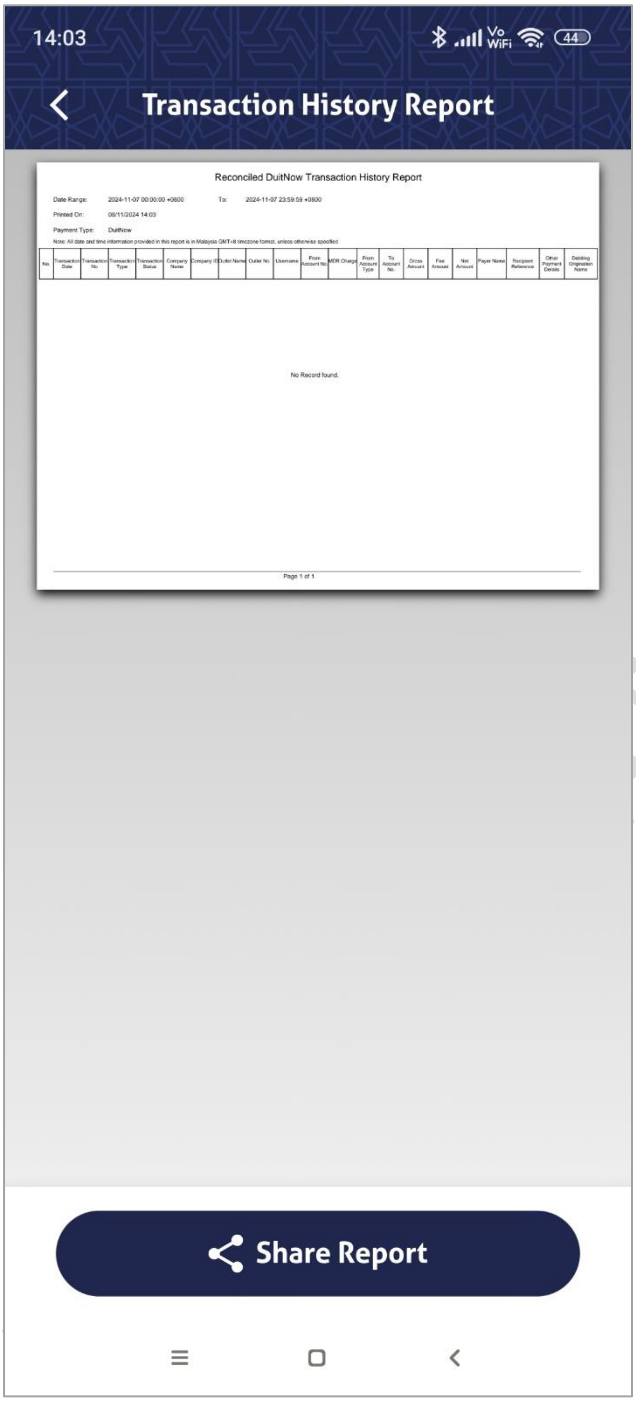
</td></tr>
</table>

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>
</td><td>Step 5

Choose the report date and click Generate Report.</td></tr>
</table>

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>
</td><td>Step 6

Click any report format either PDF or Excel.</td></tr>
</table>

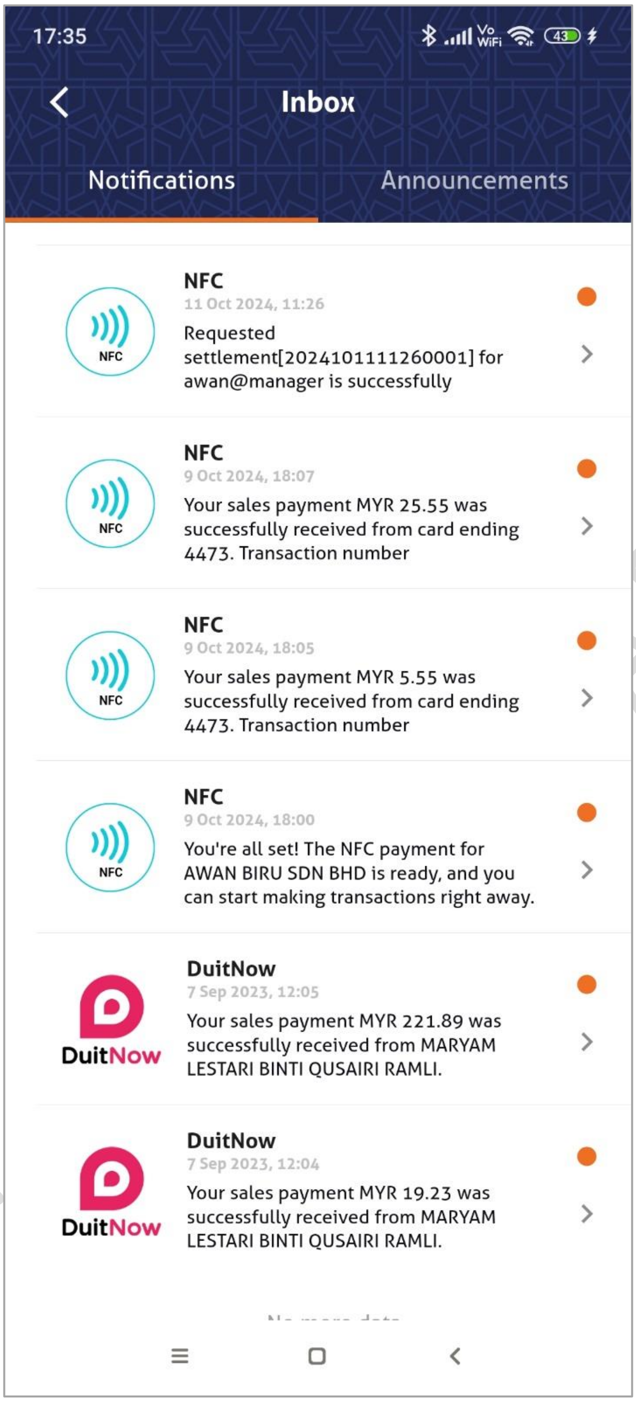
<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>
</td><td>

Step 7

The report will be preview and the share Report button is available.

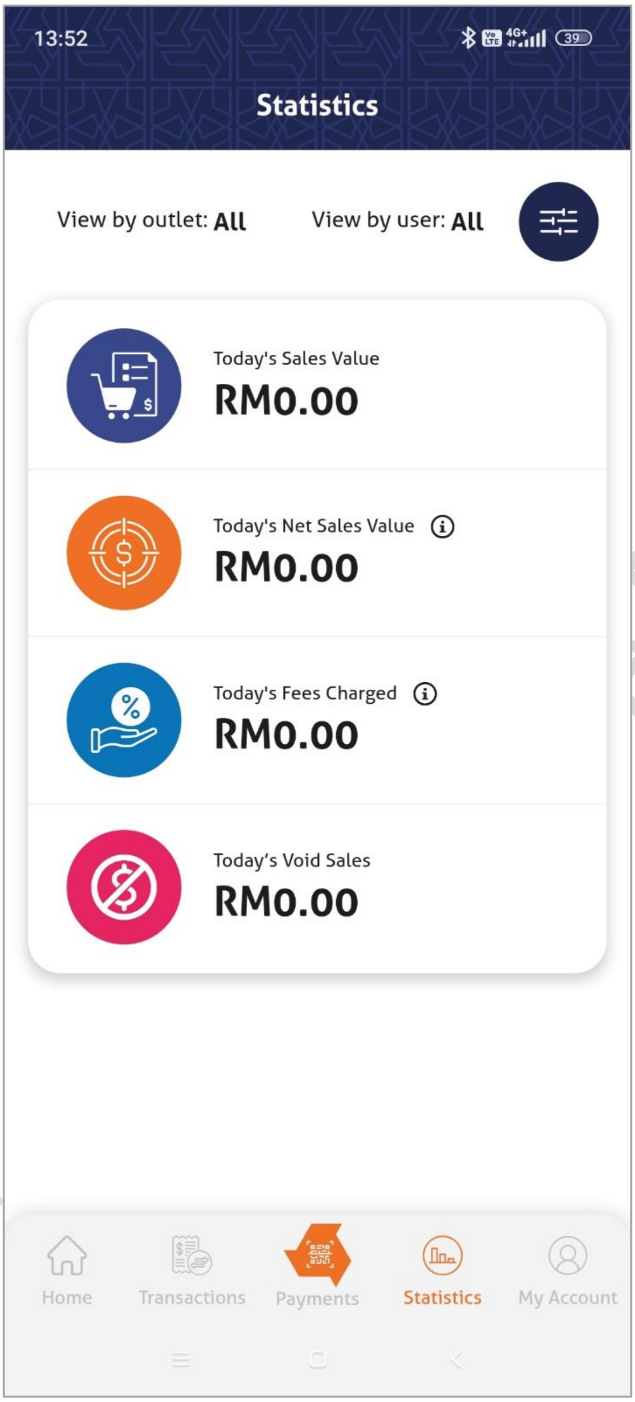
</td></tr>
</table>

7.9 Notification

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>
</td>
<td>Step 1

The NFC notification will also appear in the Inbox > Notifications, marked with an NFC icon to distinguish it from DuitNow notifications.</td></tr>
</table>

7.10 Statistics

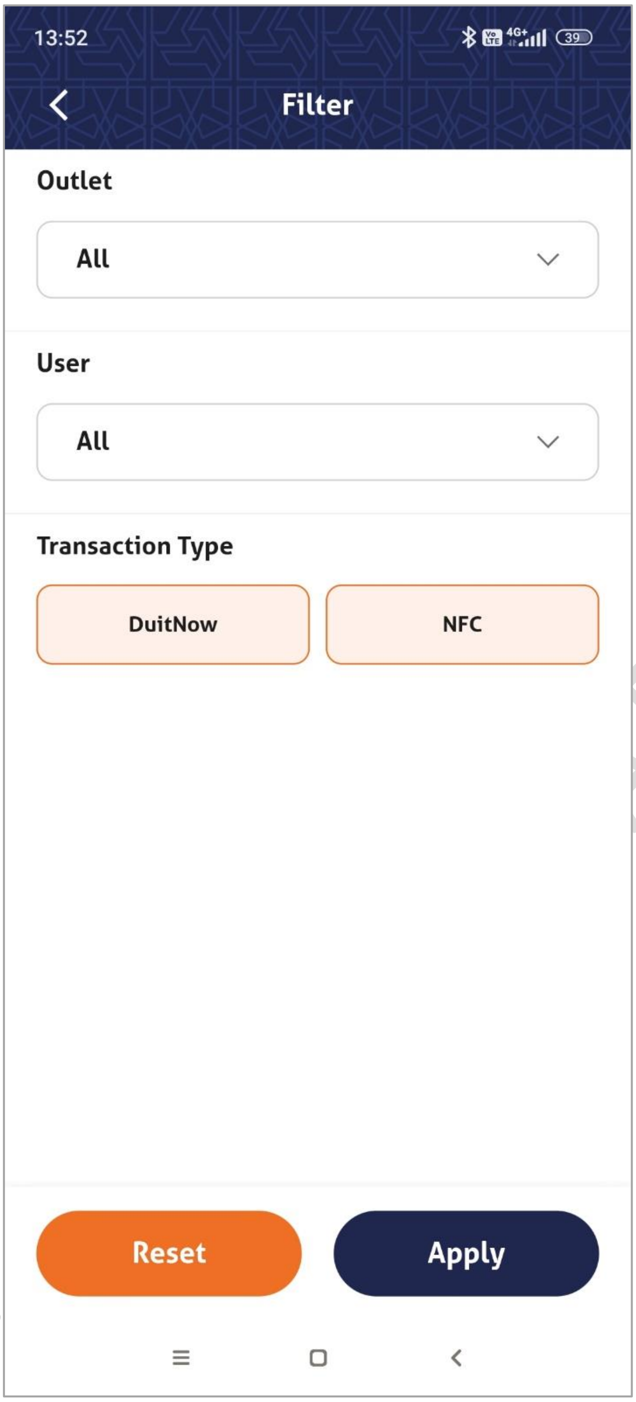
<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>


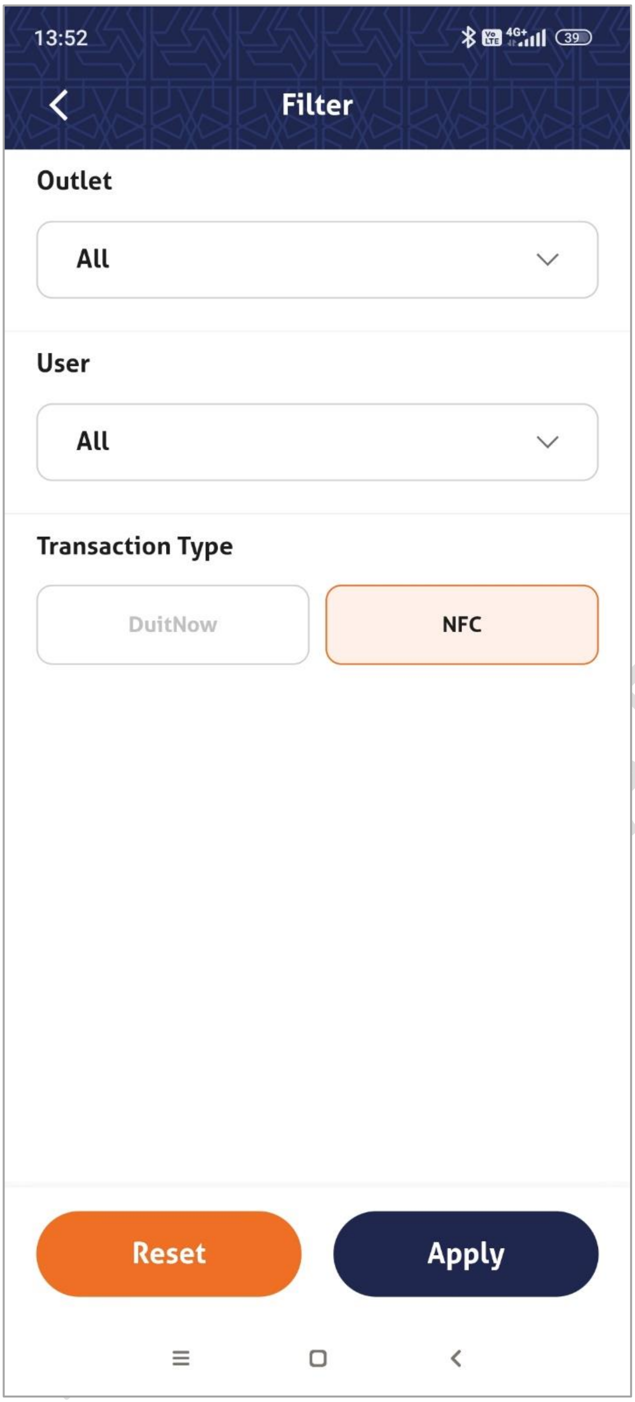
</td><td>

Step 1

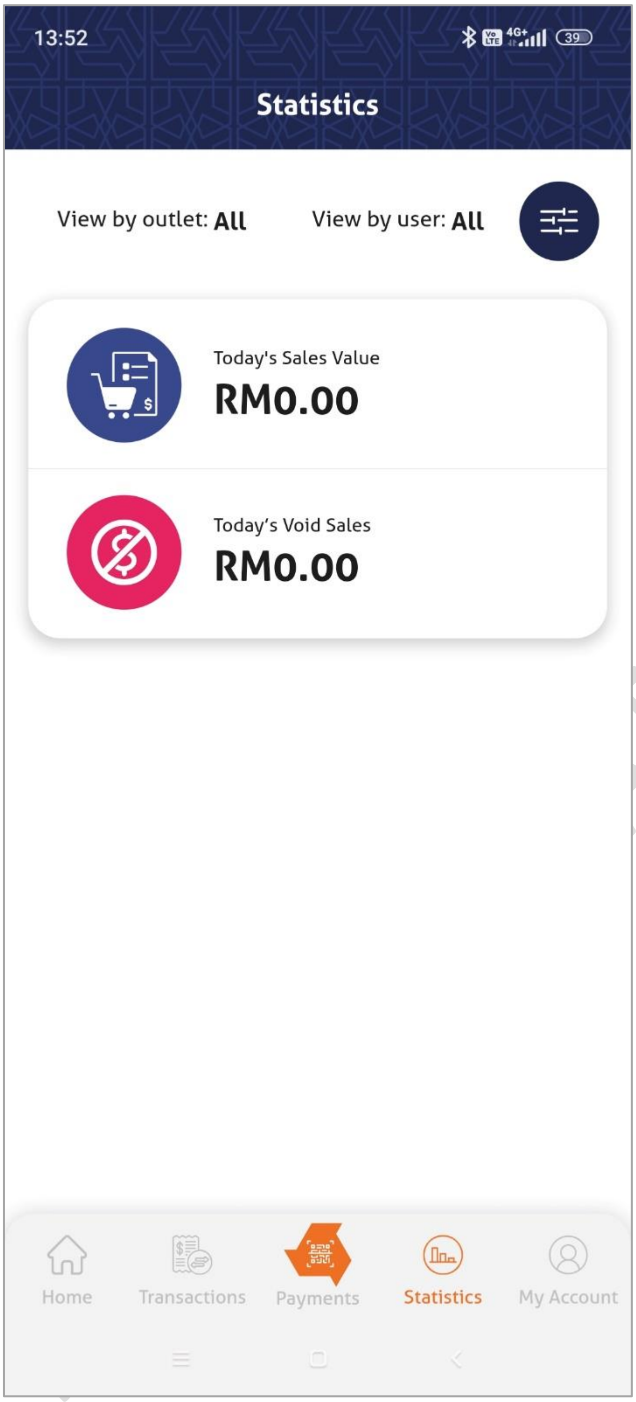
A new section is added to the Statistics screen, titled 'Today's Void Sales.'

</td></tr>
</table>

Image	Step by Step
	**Step 2** In the statistics filter, user can filter by transaction type. By default, both transaction types are selected.

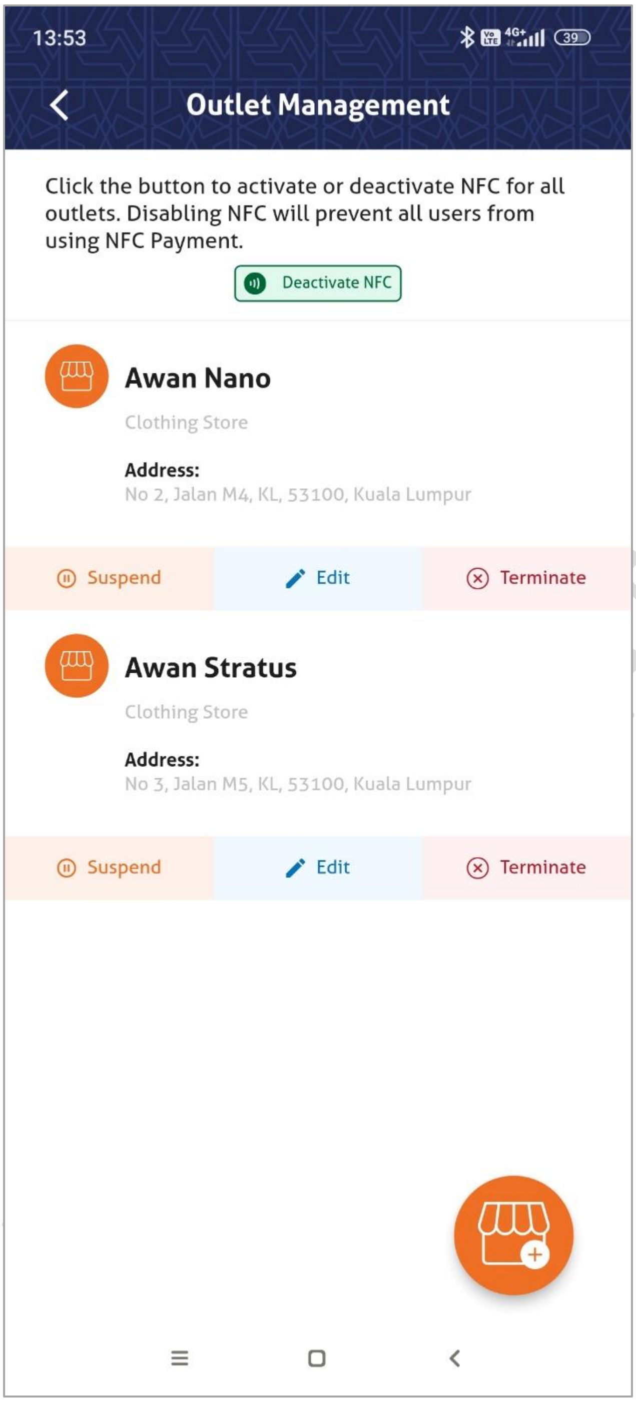
<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>
</td><td>Step 3

To filter NFC transaction statistics, tap on DuitNow to deselect it.</td></tr>
</table>

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

7.11 Outlet Management

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>



</td><td>

Step 1

1. In outlet management, a new button is available to activate or deactivate NFC at the outlet level.
2. By default, NFC at the outlet level will be active.
3. If the manager deactivates NFC in outlet management, all users (both managers and cashiers) unable to use NFC payment.
4. To deactivate NFC, click the 'Deactivate NFC' button.

</td></tr>
</table>

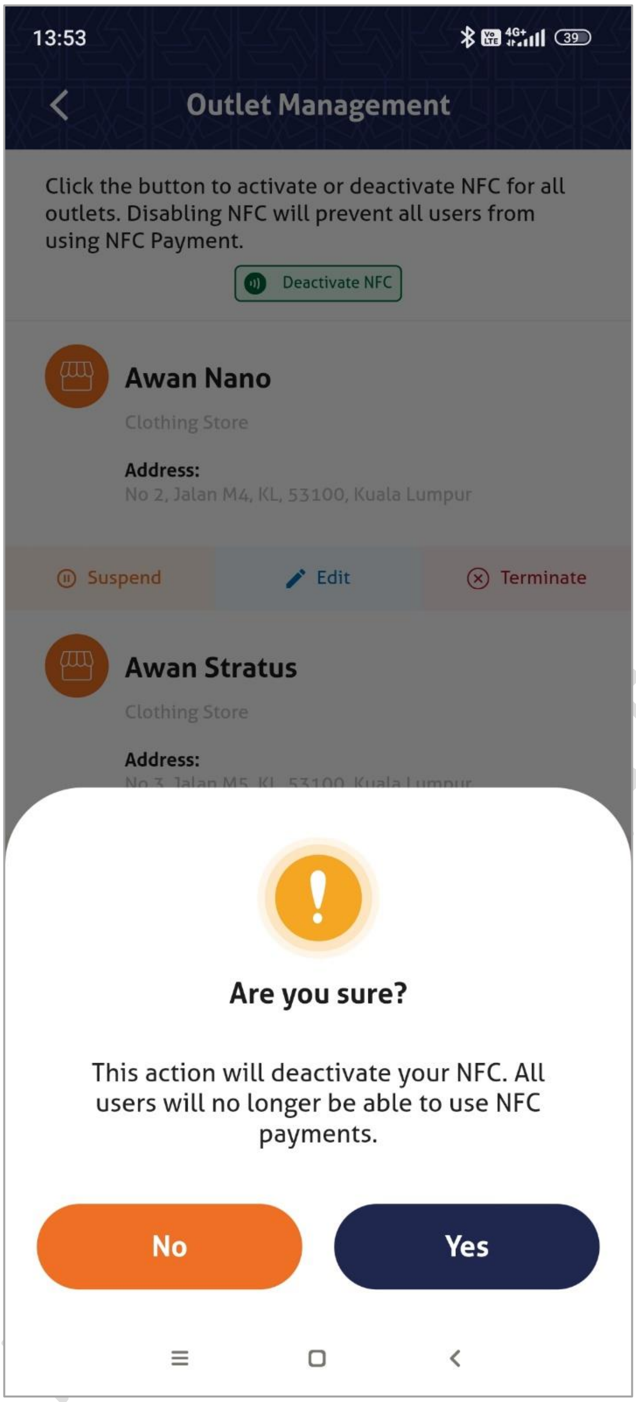
Image	Step by Step
	**Step 2** The system will display a message to confirm the NFC deactivation.

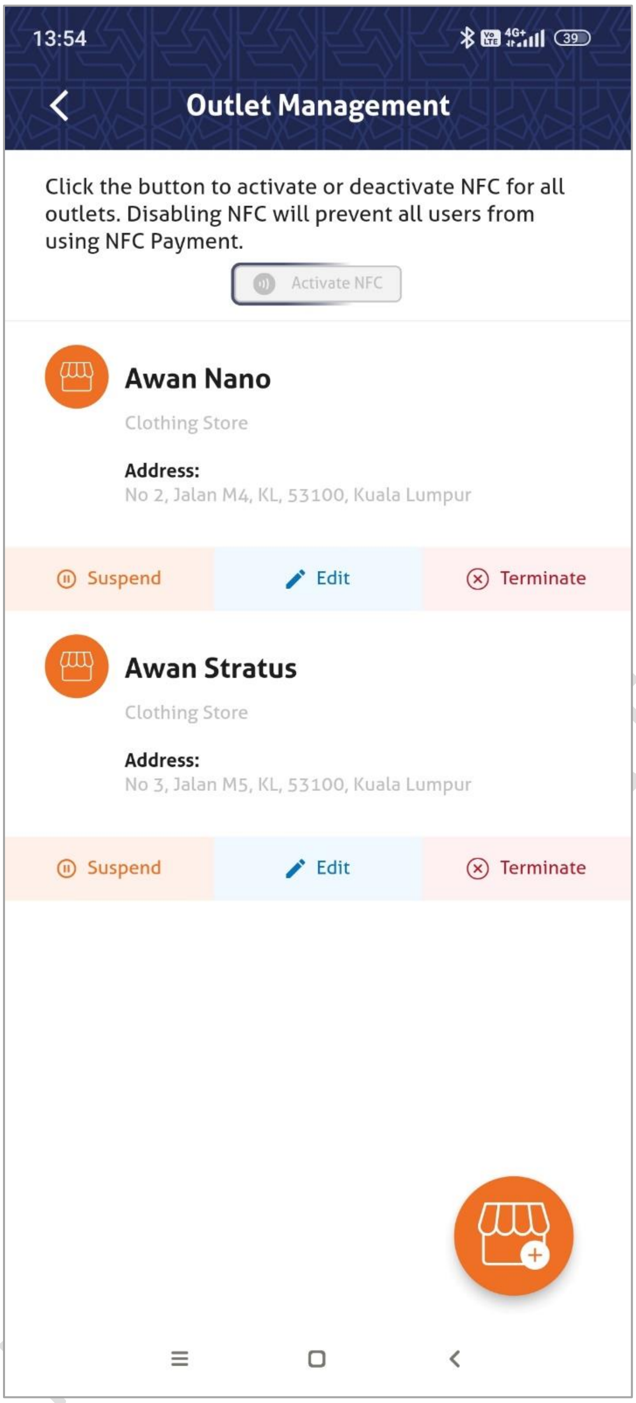
Image	Step by Step
	**Step 3** Select 'Yes,' and the NFC will be deactivated. The button will change to grey and display label 'Activate NFC.'

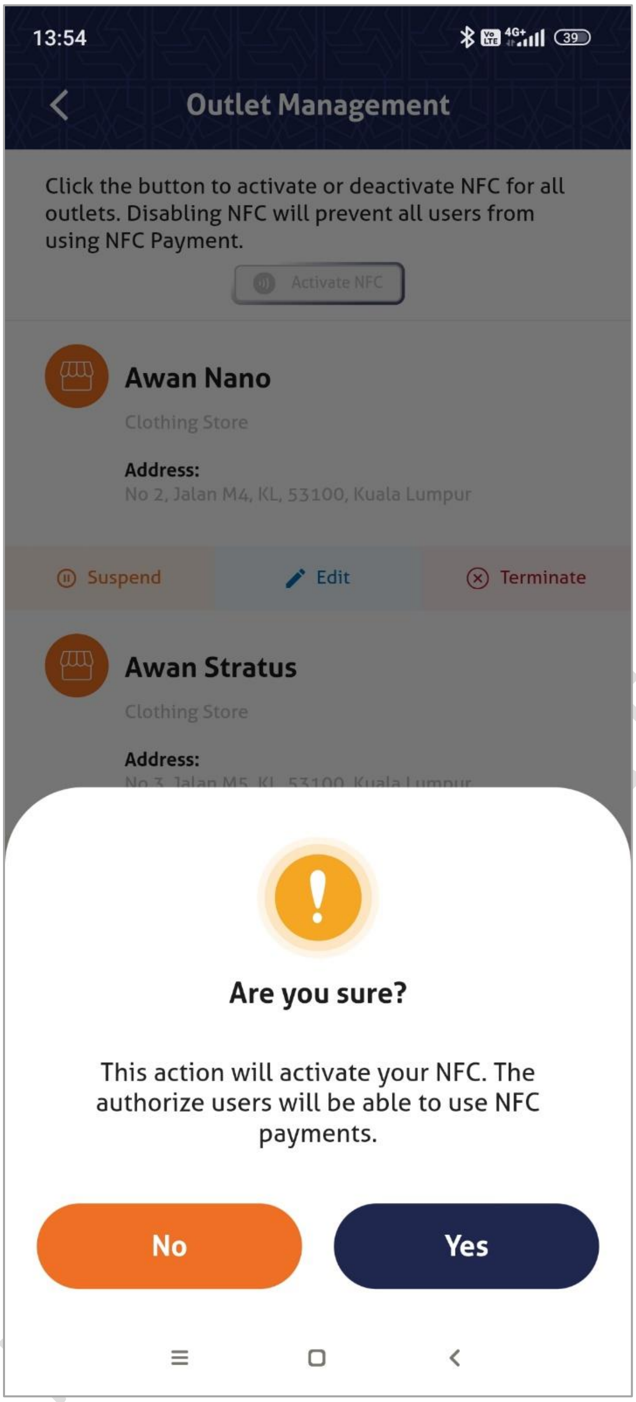
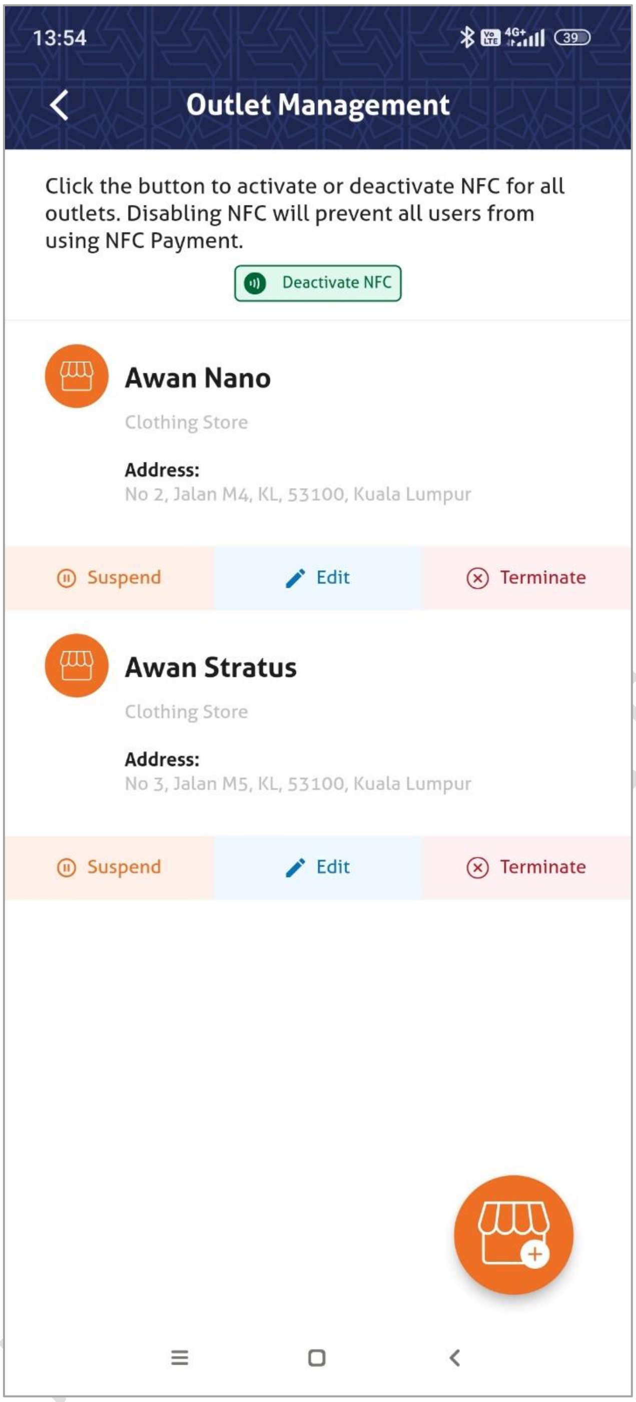
Image	Step by Step
	**Step 4** To reactivate NFC at the outlet level, select 'Activate NFC' and confirm by clicking 'Yes' in the confirmation prompt.

Image	Step by Step
	**Step 5** Once the NFC is activated, the button will change to green and display the label 'Deactivate NFC.

7.12 User Management

7.12.1 Activate or Deactivate Cashier’s NFC

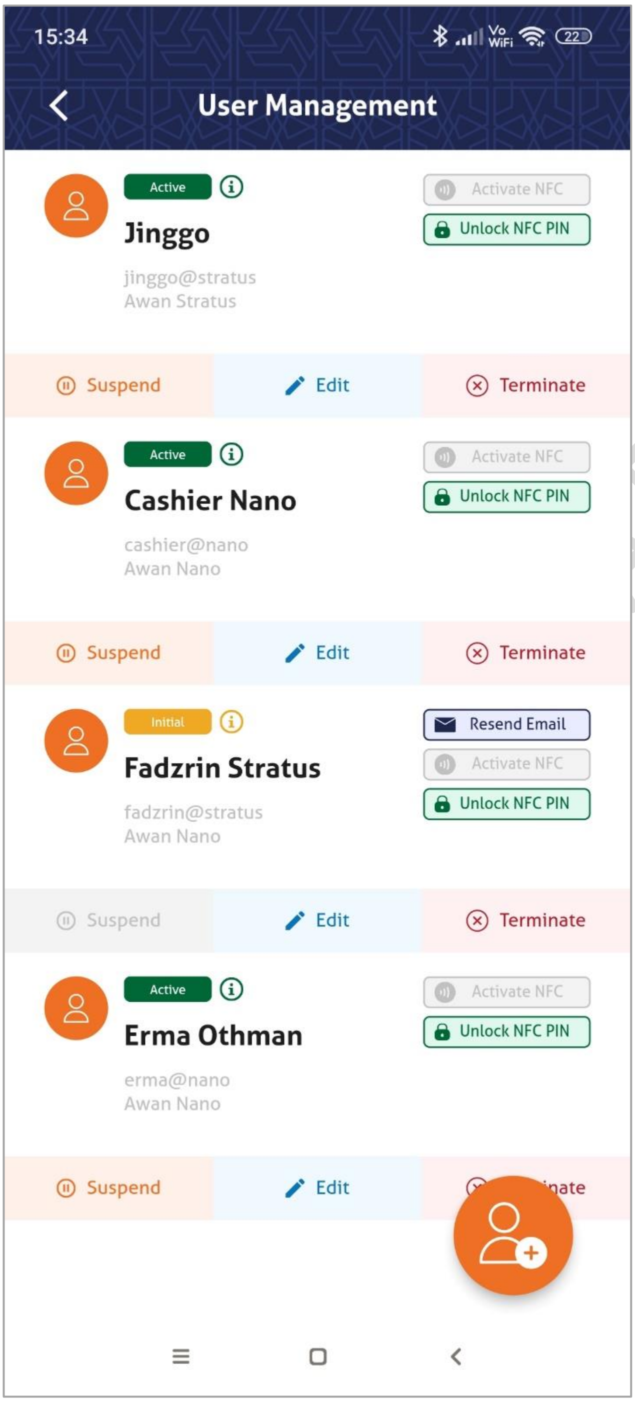
Image	Step by Step
	**Step 1** 1. In addition to the outlet level, the manager can also activate or deactivate NFC for individual cashiers. 2. By default, NFC is deactivated for all cashiers. 3. To activate a cashier’s NFC, click the “Activate NFC” button.

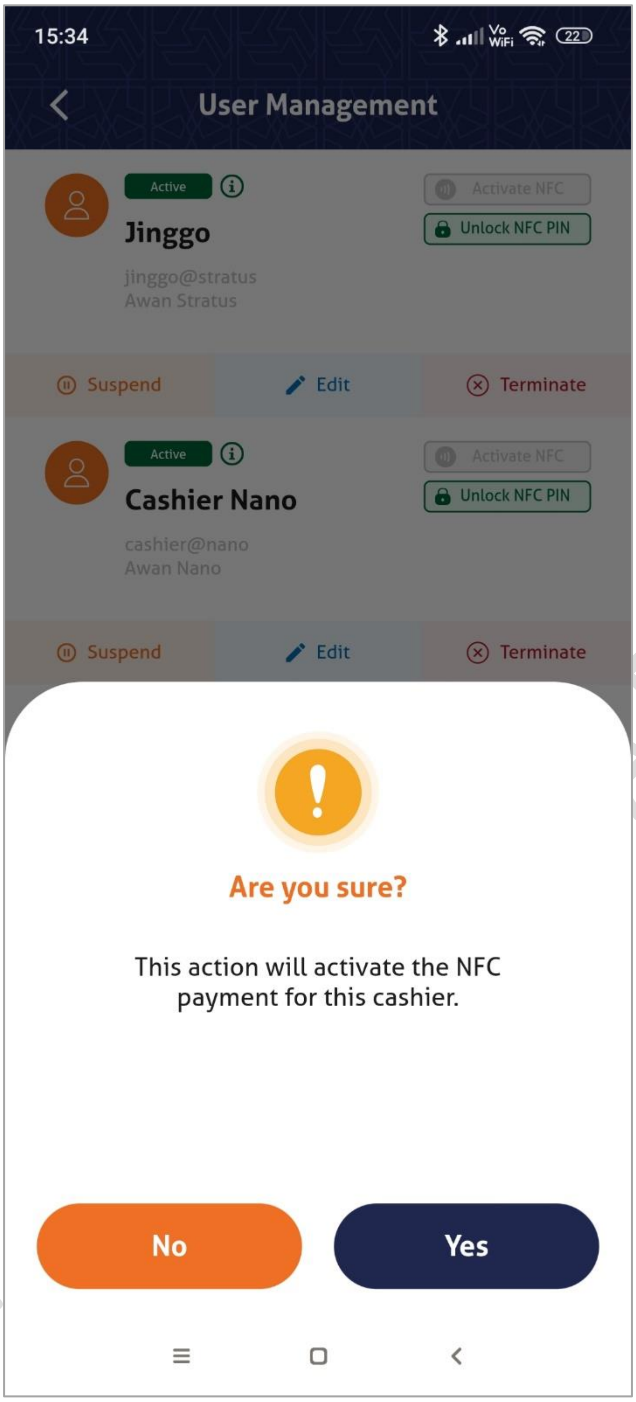
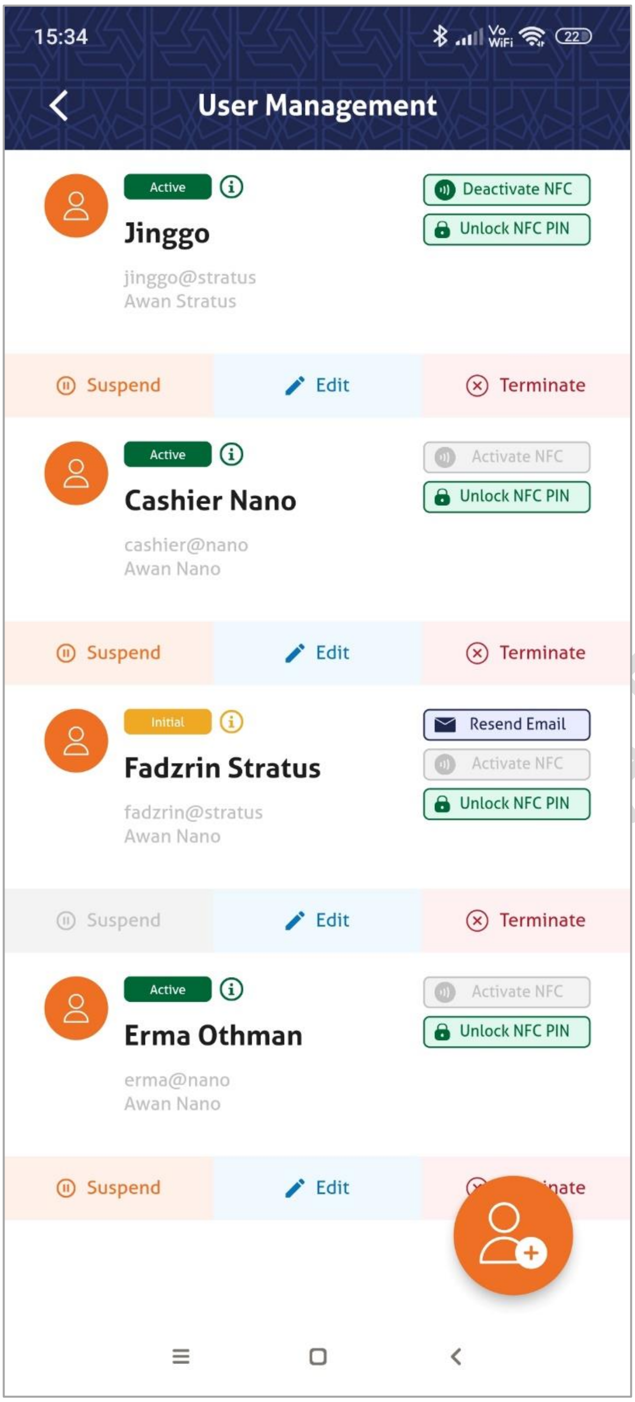
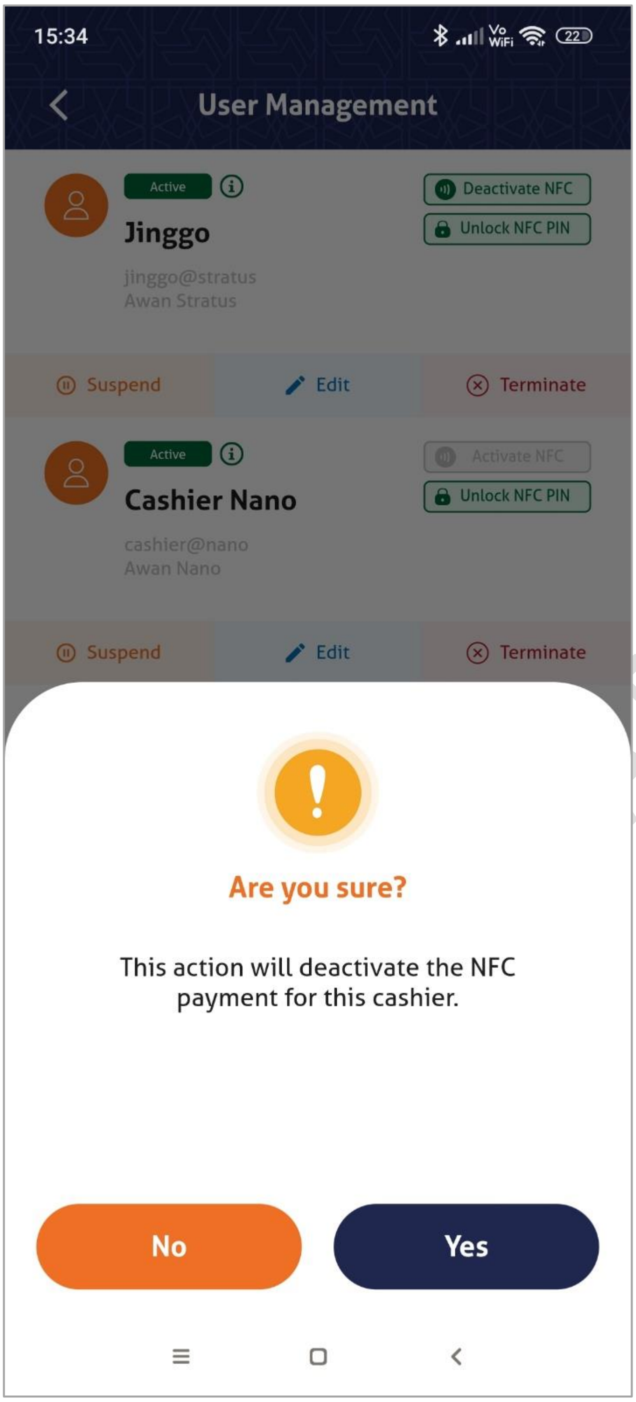
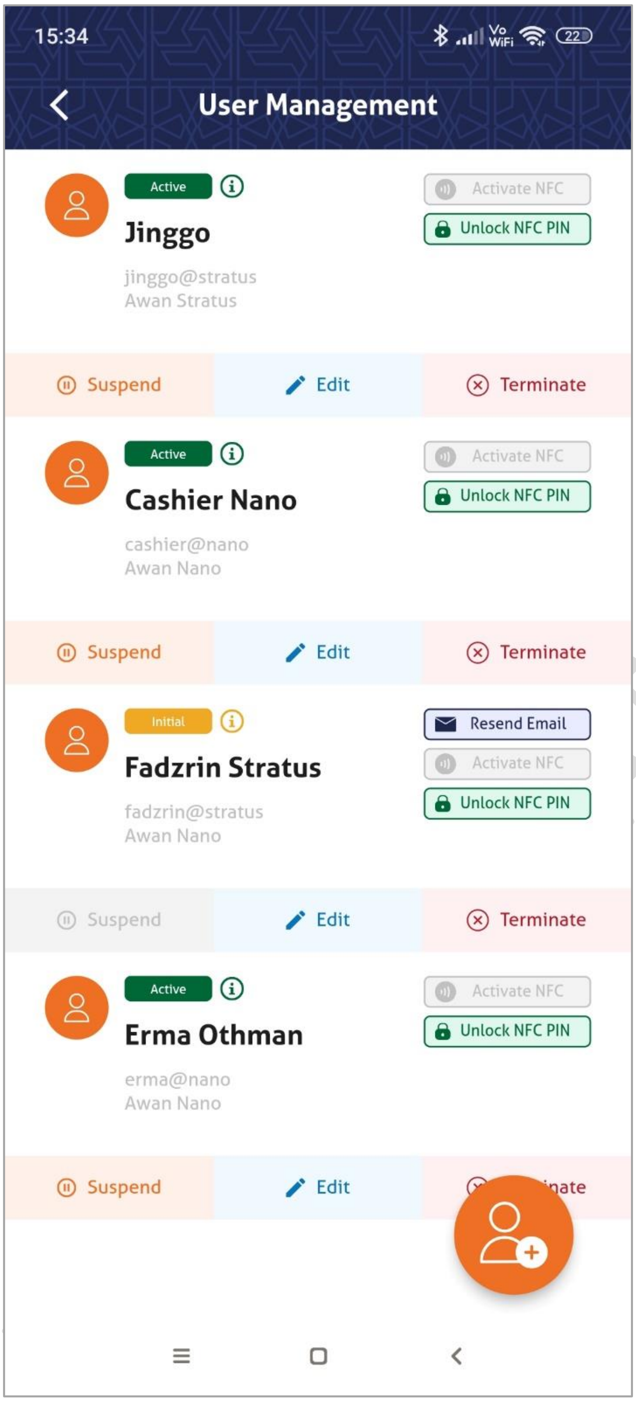
Image	Step by Step
	**Step 2** Click yes on confirmation message.

Image	Step by Step
	**Step 3** 1. The cashier's NFC has been activated. 2. There are two (2) NFC feature conditions for the cashier: i. i. **First-time activation:** 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. ii. **Reactivation:** 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.

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>
</td><td>Step 4

To deactivate cashier’s NFC, click on Deactivate NFC button and click yes on the confirmation message.</td></tr>
</table>

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>
</td><td>Step 5

The NFC is deactivated and the button change to grey colour with “Activate NFC” label.</td></tr>
</table>

7.12.2 Unlock Cashier’s NFC PIN

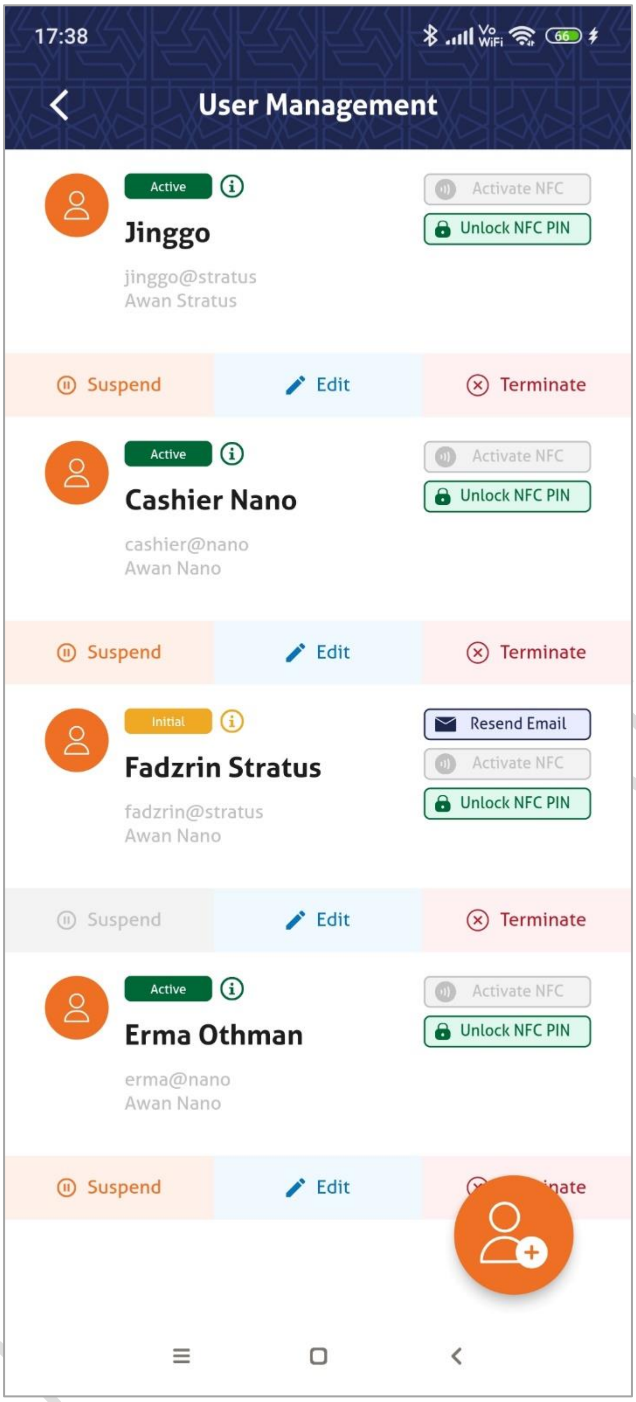
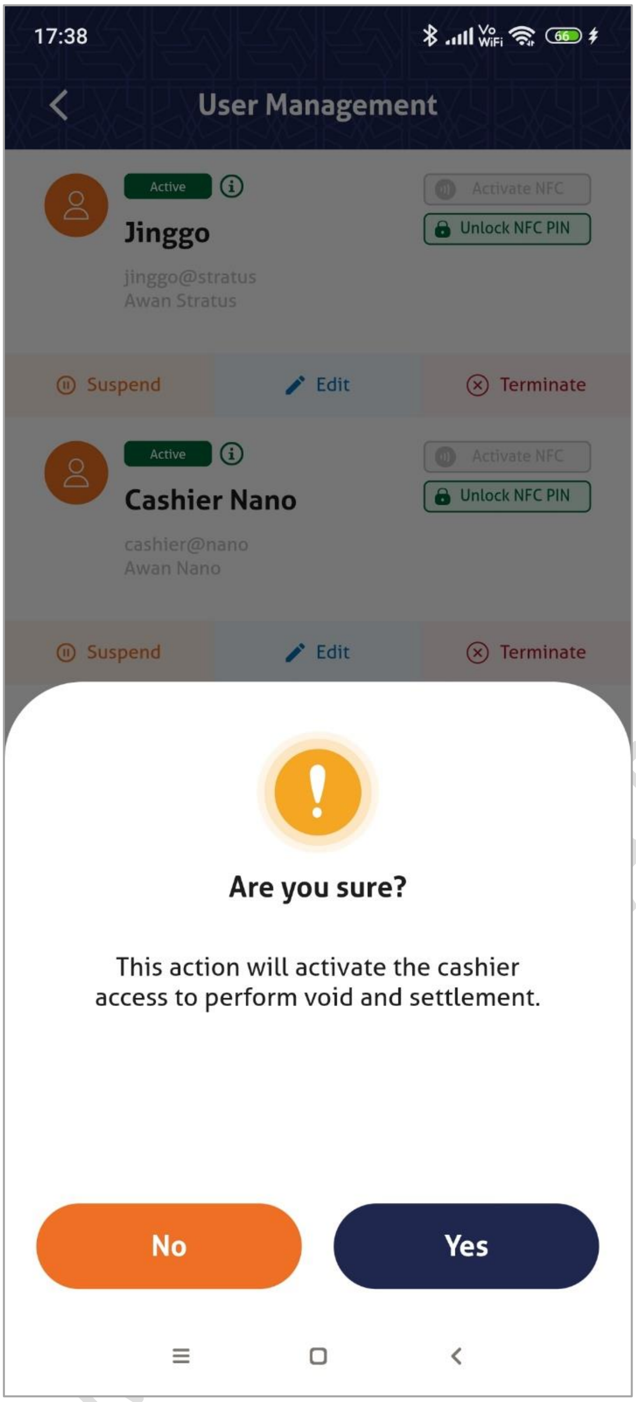
Image	Step by Step
	**Step 1** 1. The NFC PIN is used for void and settlement purposes. 2. The cashier's NFC PIN will be locked if cashier entered PIN incorrectly for three times during void and settlement. 3. The manager has the ability to unlock the cashier's NFC PIN by selecting Unlock NFC PIN.

Image	Step by Step

	**Step 2** Click 'Yes' on the confirmation message to unlock the NFC PIN for the respective cashier. *Note: If manager's NFC PIN has locked, they can unlock by themselves (see Section 7.7 NFC PIN).*

7.13 Settlement

7.13.1 Manager’s Settlement

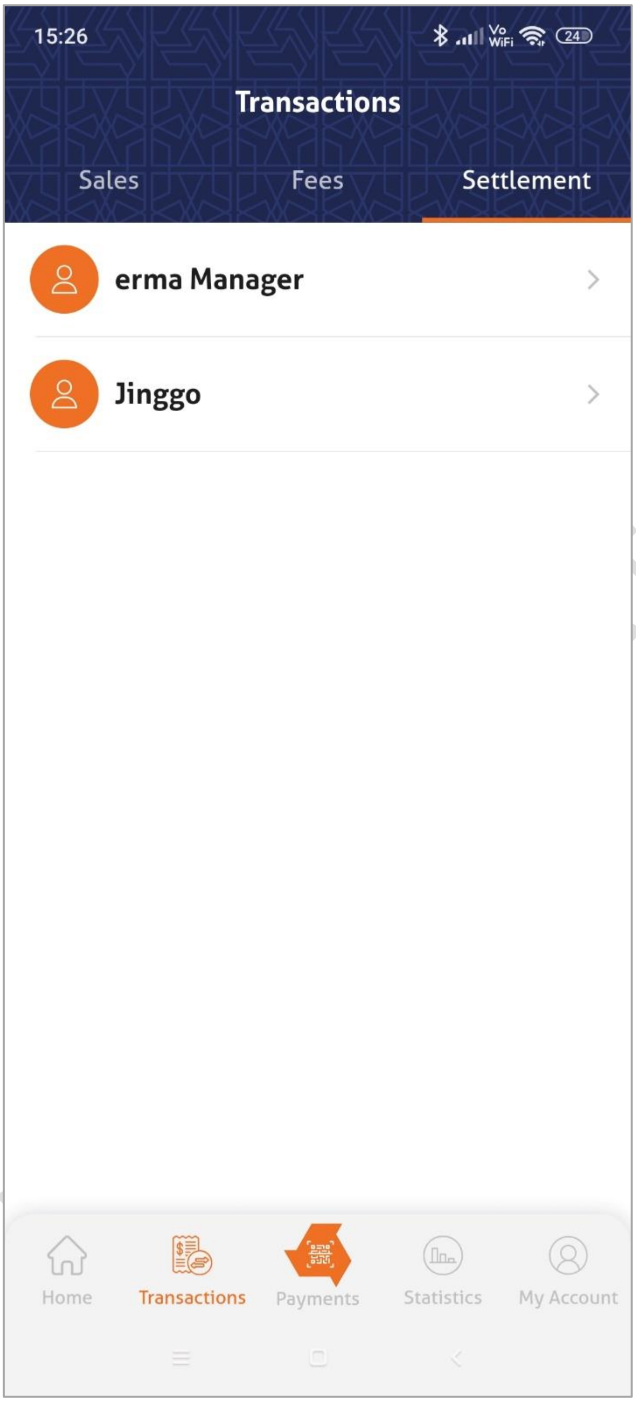
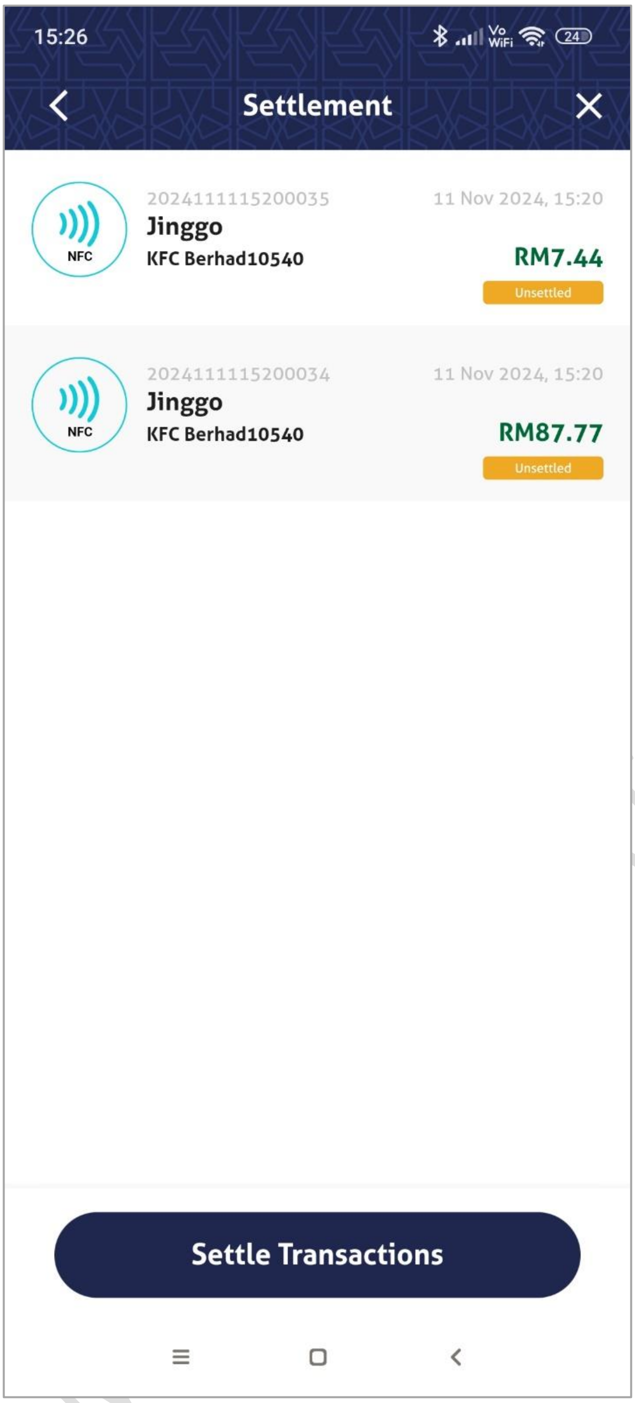
Image	Step by Step
 	**Step 1** 1. Manager is able to perform settlement on behalf of their cashier. 2. Manager can access the settlement tab by go to Transactions > Settlement. 3. Only the users with pending settlement will be appear on manager’s settlement screen. 4. To perform settlement, click on the username.

Image	Step by Step



Step 2

1. All user’s pending settlements will be listed.
2. Click on Settle Transactions.

Image	Step by Step

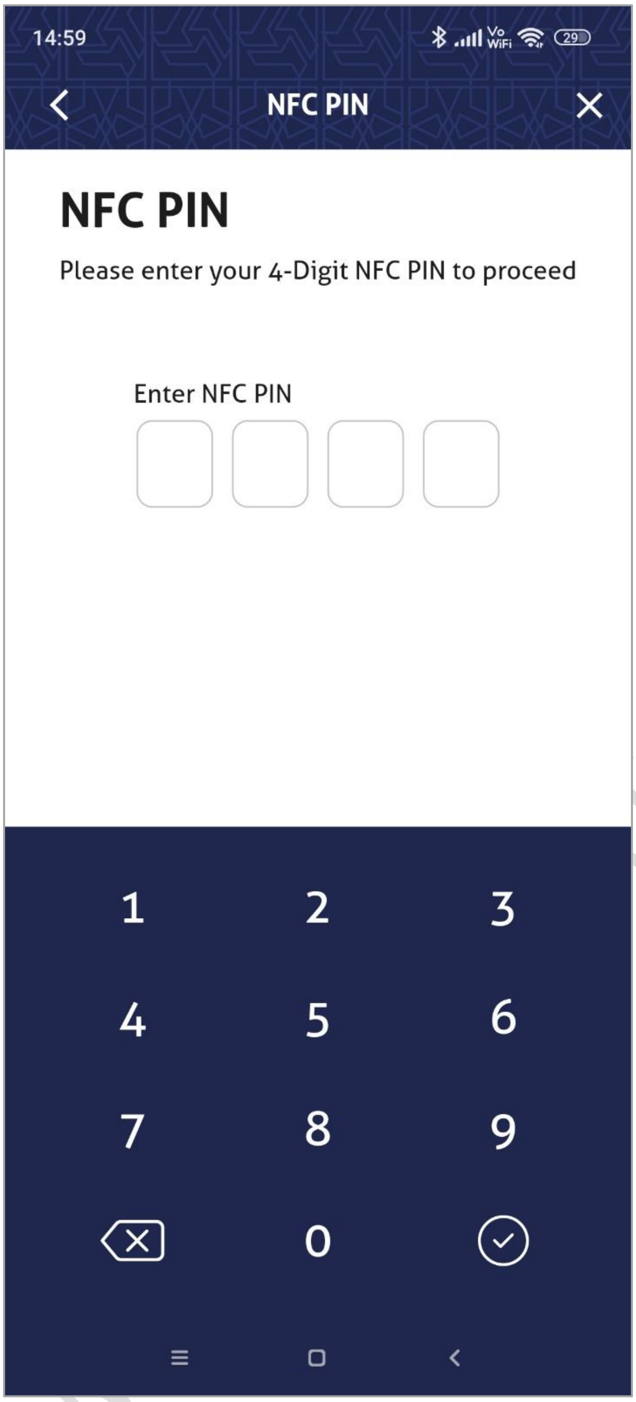
	**Step 3** User will be redirected to enter 4-Digit NFC PIN.

Image	Step by Step

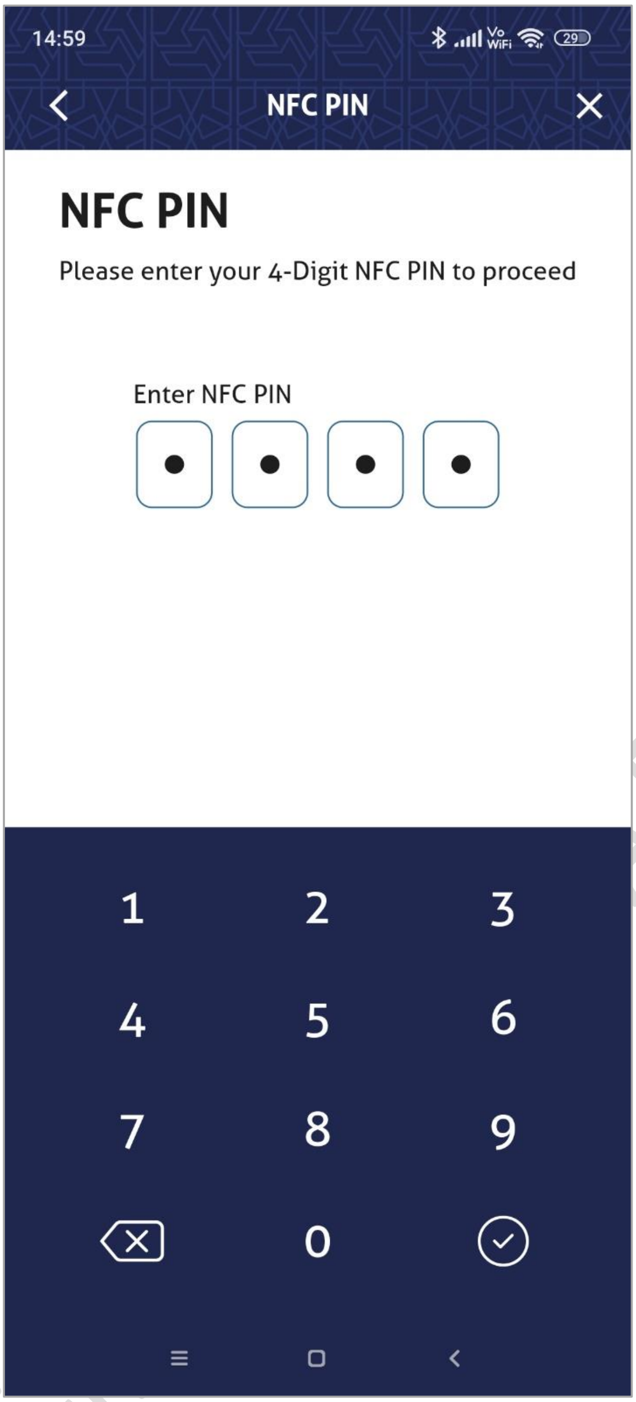
	**Step 4** Enter the 4-Digit NFC PIN and click on tick icon.

Image	Step by Step

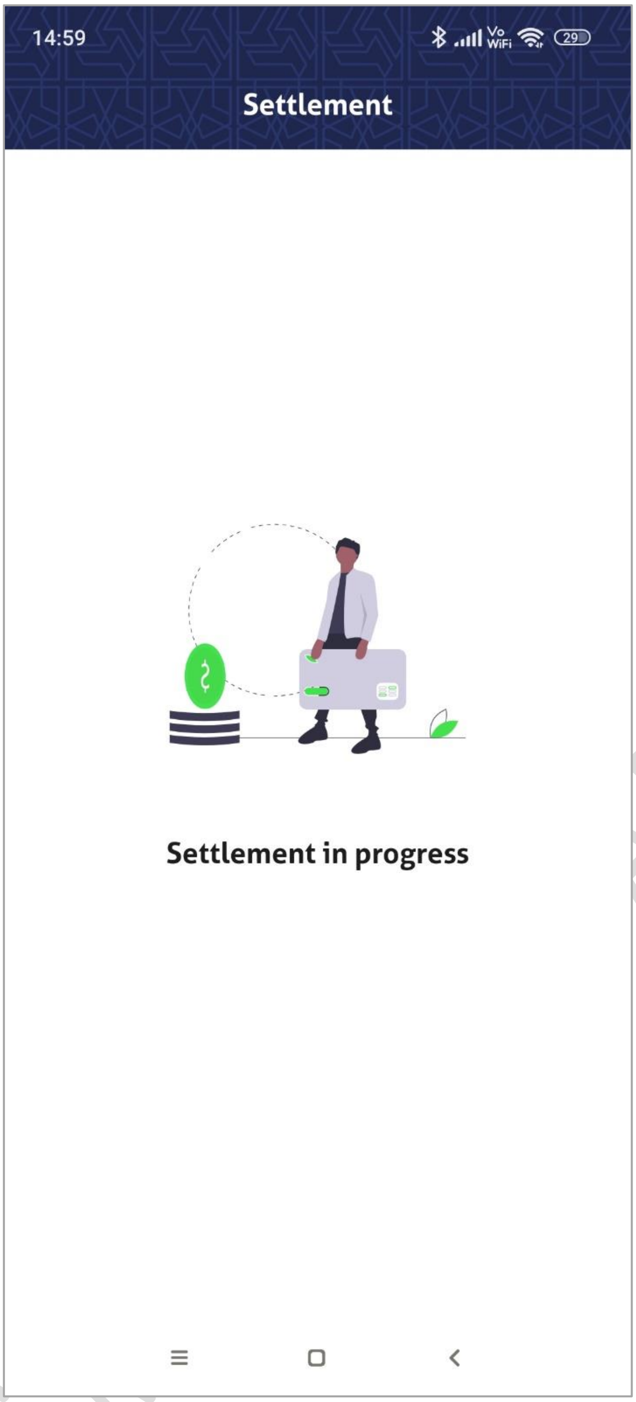
	**Step 5** If the PIN is correct, system will process the settlement.

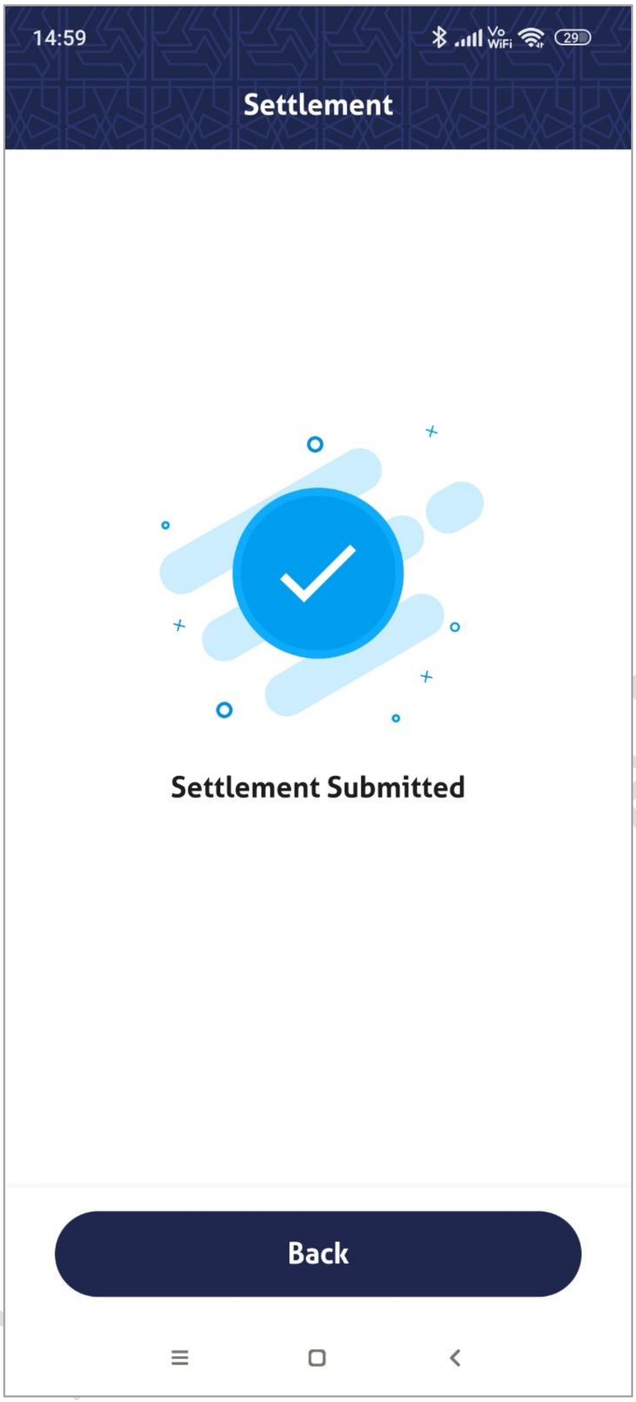
Image	Step by Step
	**Step 6** 1. Once the process is complete, the screen will display Settlement Submitted. 2. Press the back button to return to the main settlement screen.

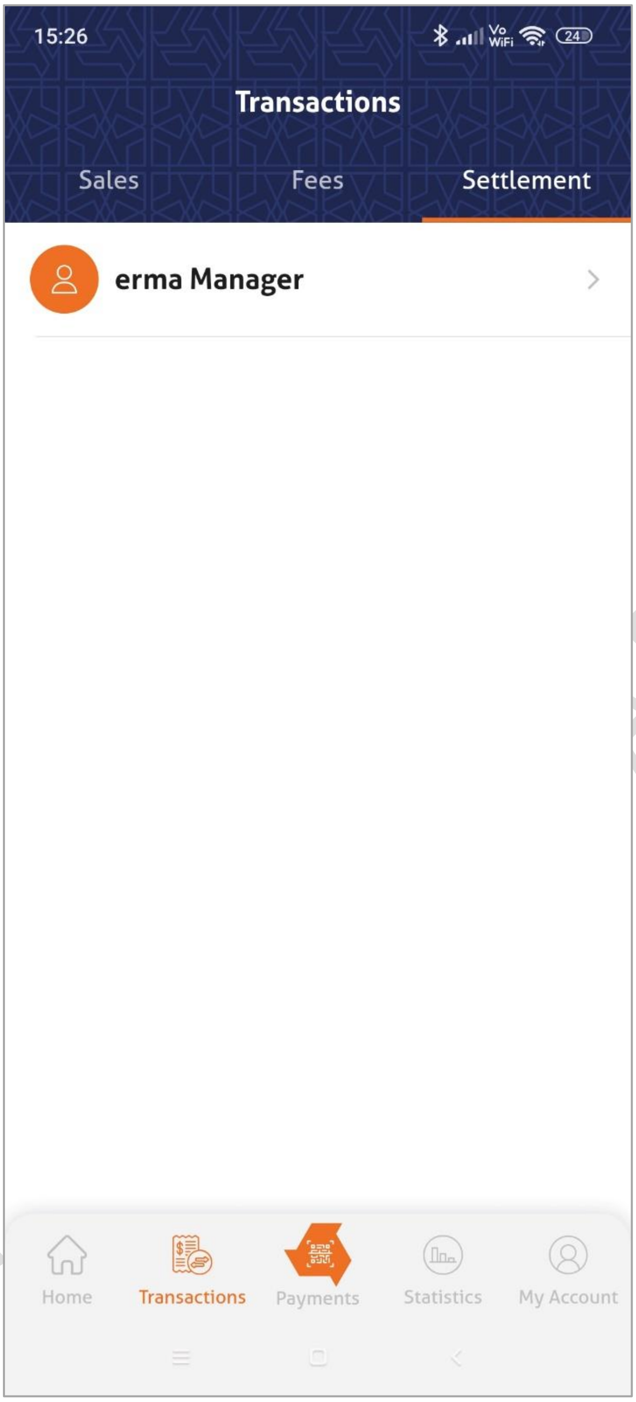
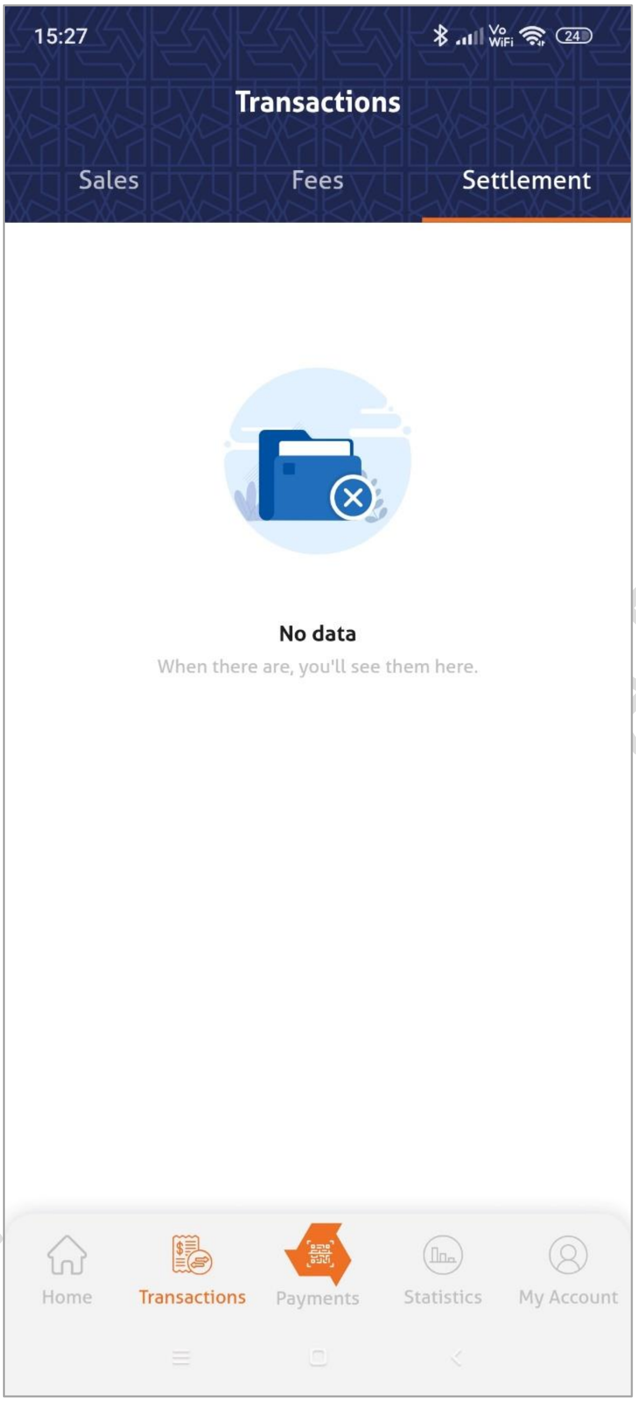
Image	Step by Step
	**Step 7** 1. The screen will remain the user with pending settlement transactions. 2. Repeat steps 2 to 6 to perform settlement for remaining user.

Image	Step by Step
	**Step 8** If there are no pending settlements for any user, the manager's main settlement screen will display an empty list.

7.13.2 Cashier's Settlement

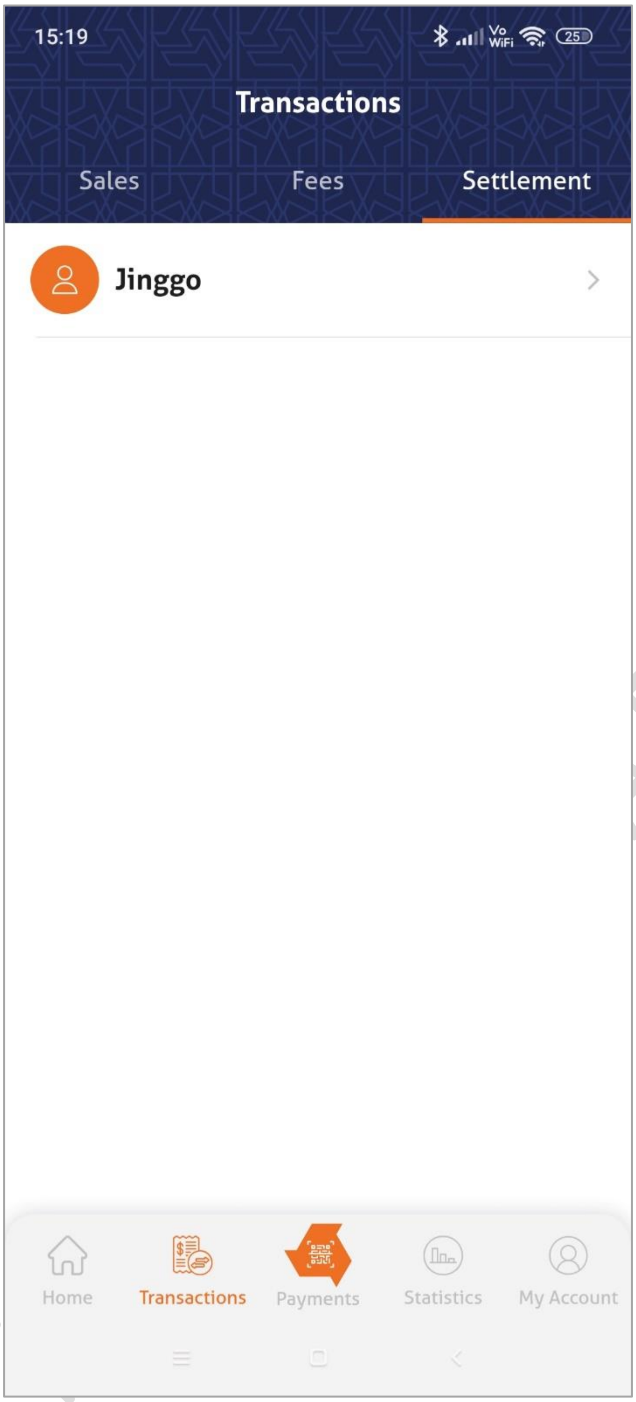
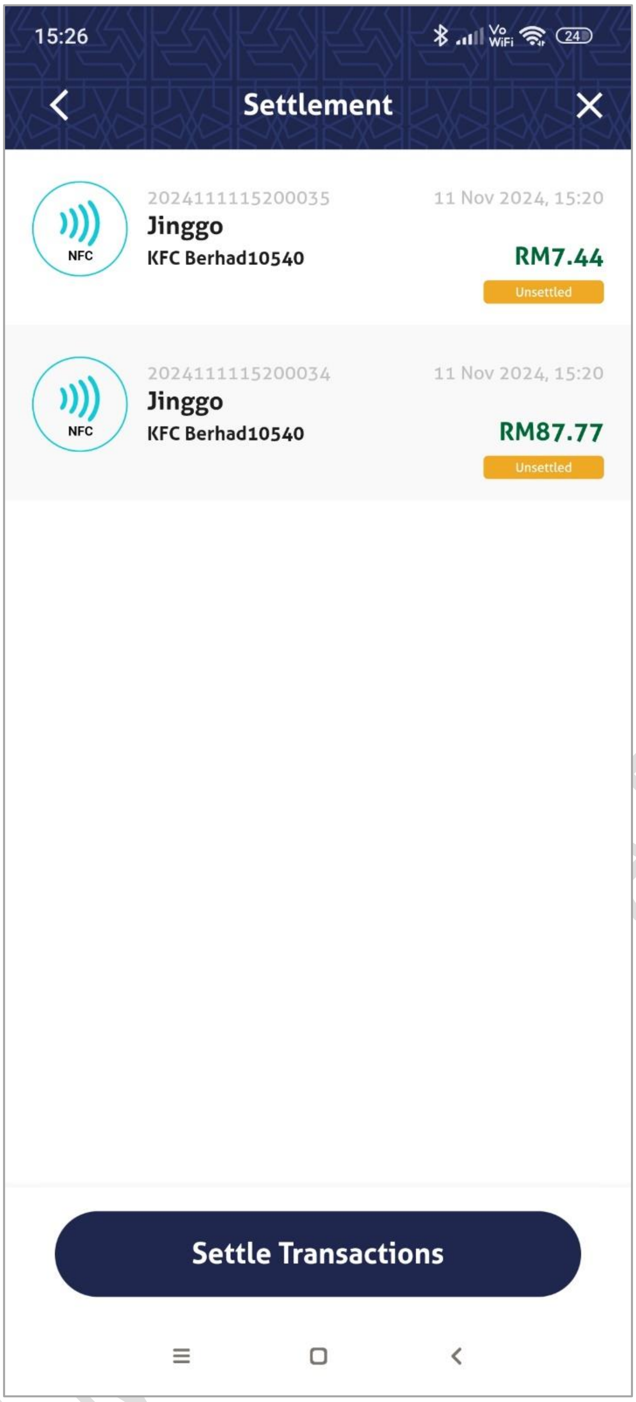
Image	Step by Step
	**Step 1** 1. The cashier can only perform settlement for themselves. 2. The cashier's username will always appear, even if there is no pending settlement. 3. Click on the cashier’s name to perform settlement.

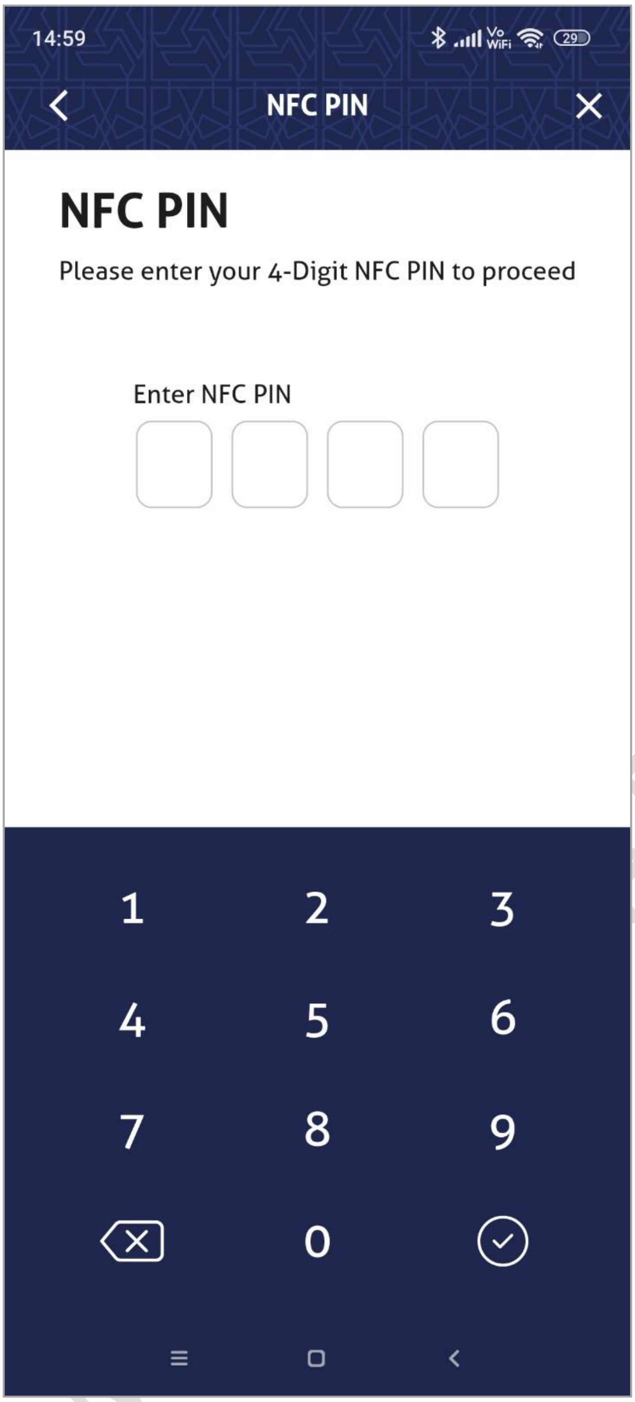
Image	Step by Step



Step 2

1. All cashier's pending settlements will be listed.
2. Click on Settle Transactions.

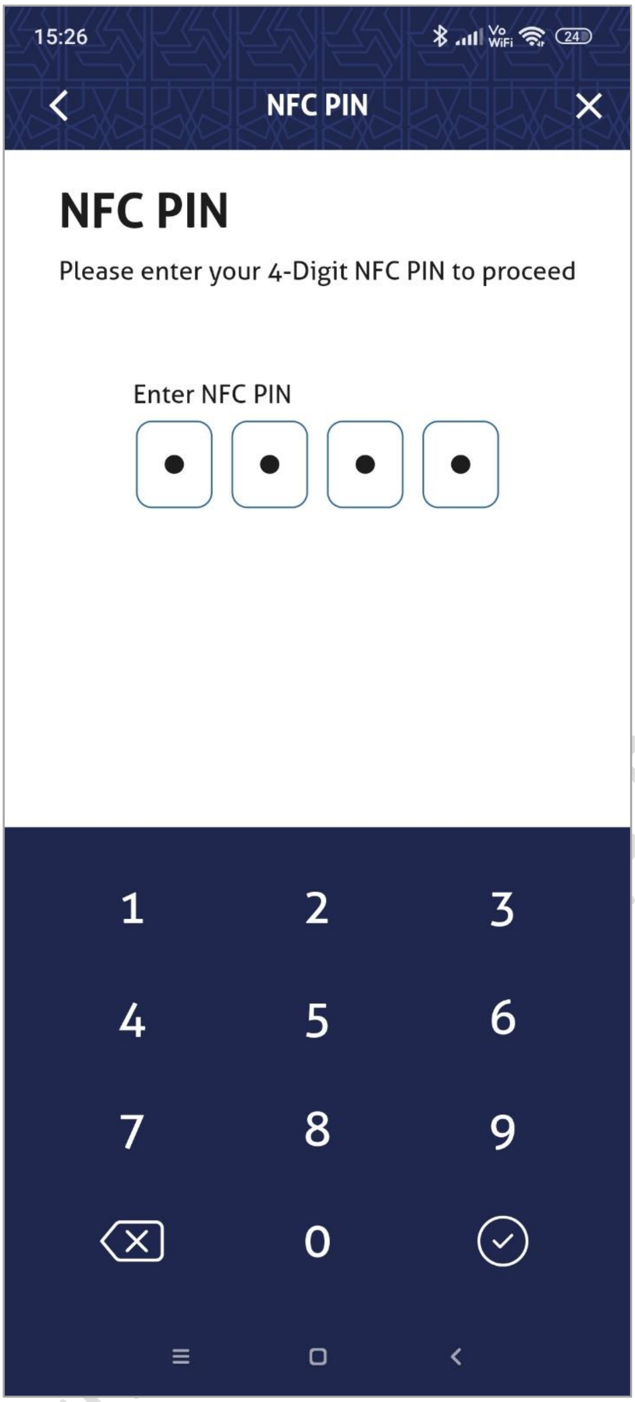
Image	Step by Step



Step 3

User will be redirected to enter 4-Digit NFC PIN.

Image	Step by Step



Step 4

Enter the 4-Digit NFC PIN and click on tick icon.

Image	Step by Step

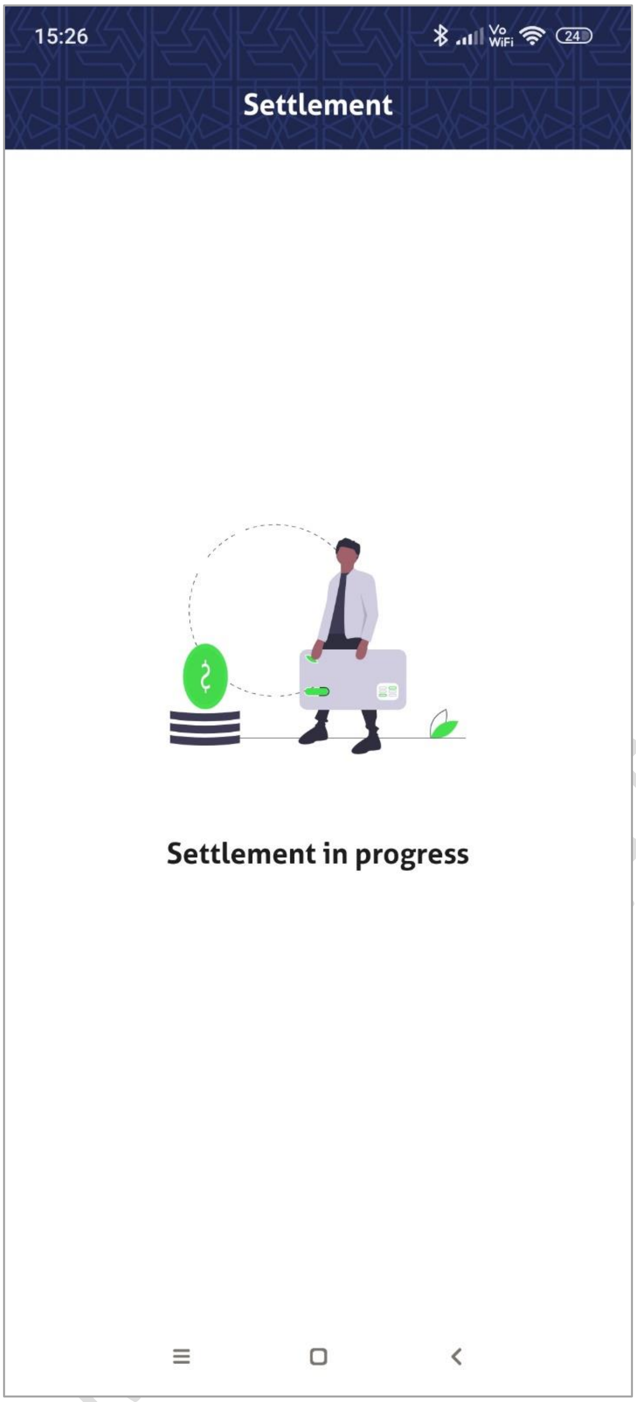
	**Step 5** If the PIN is correct, system will process the settlement.

Image	Step by Step

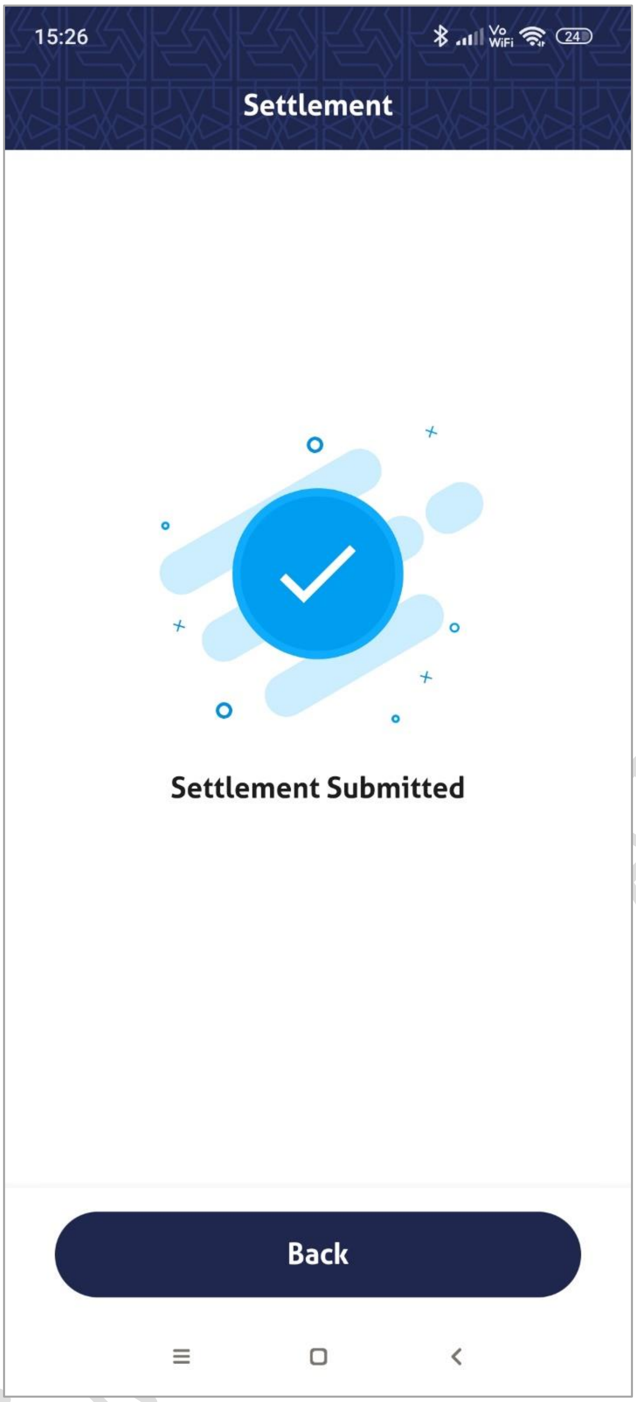
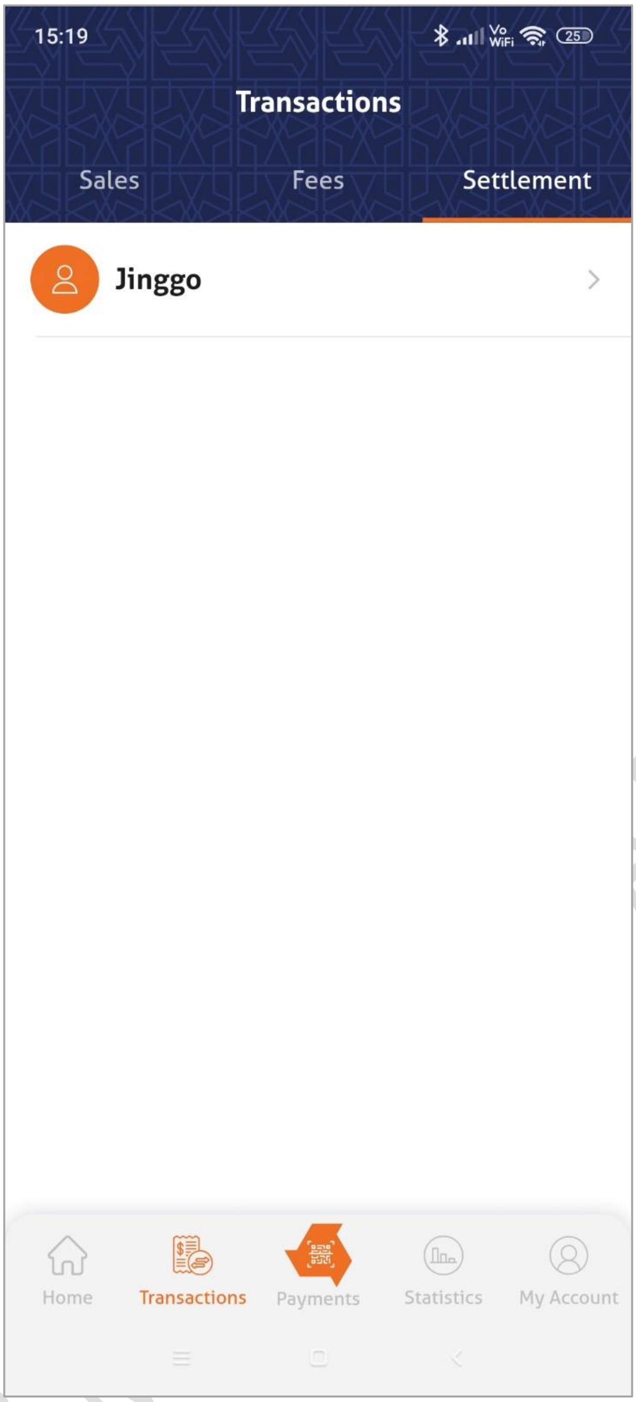
 	**Step 6** 1. Once complete, the screen will show “Settlement Submitted”. 2. Click on back button to return to the main settlement screen.

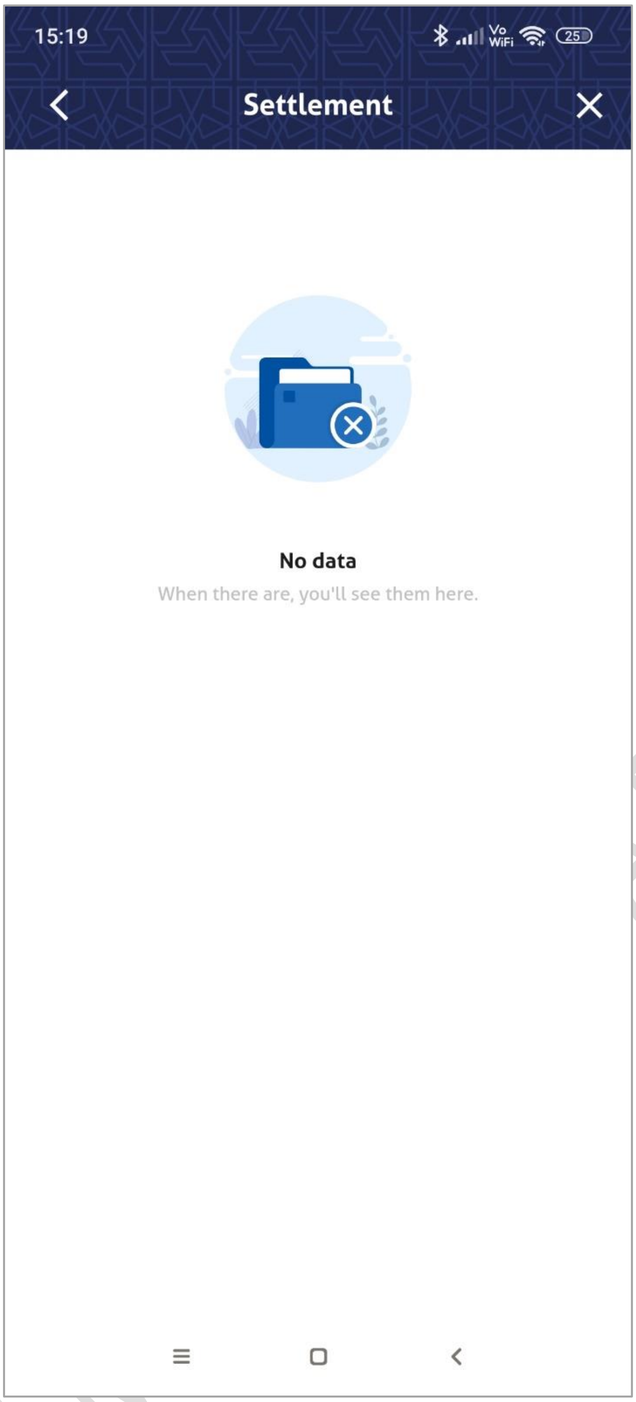
Image	Step by Step



Step 7

1. The cashier will still see their name on the main settlement screen, even if there is no pending settlement.
2. Click on the cashier's name.

Image	Step by Step

	**Step 8** The system will display an empty settlement transactions screen.

8 Get Started with Soundbox

The physical Soundbox is a device used by merchants for instant audio announcement whenever a successful payment is received. This feature helps merchants verify successful transactions immediately without checking their mobile device or payment application.

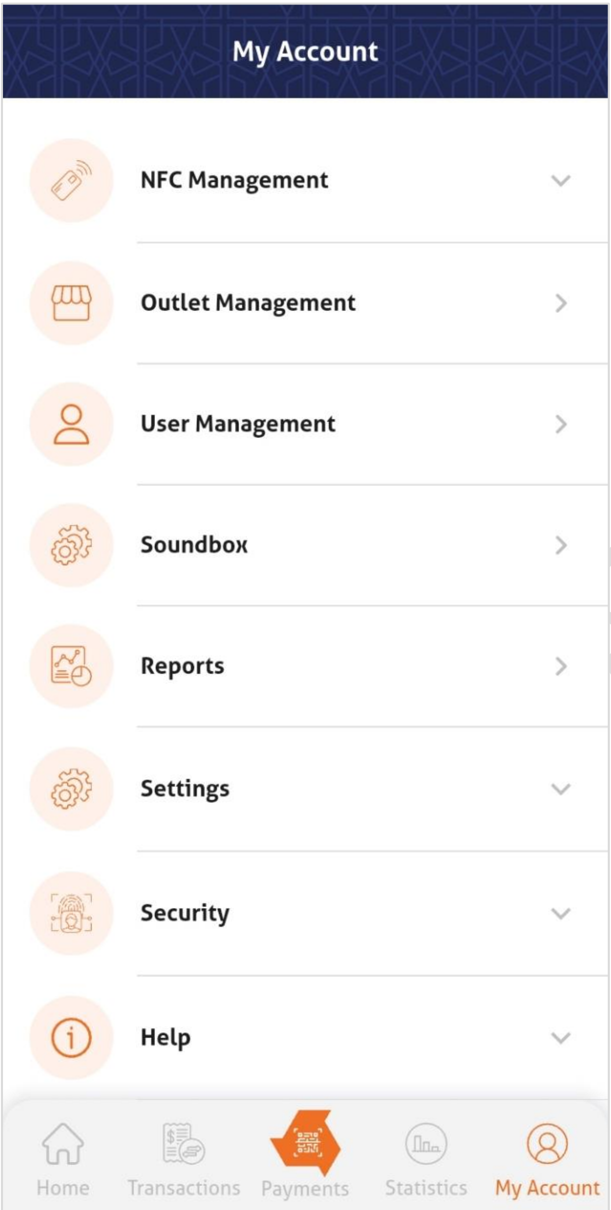
The Soundbox is useful for merchants particularly operating in high-volume environments such as retail stores, food stalls, and convenience shops, where quick payment confirmation is essential.

Merchants registered with the i-MerchantRAKYAT mobile application can order and purchase a Soundbox directly through the application. Once activated, the Soundbox broadcasts successful payment notifications in real time, helping merchants improve operational efficiency and enhance the overall payment experience.

Notes:

1. Only users with Manager role can access the Soundbox features.
2. To access the Soundbox feature, Manager must update the i-MerchantRAKYAT mobile application to the latest version.

8.1 Order Soundbox

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr>
<td>


</td>
<td>

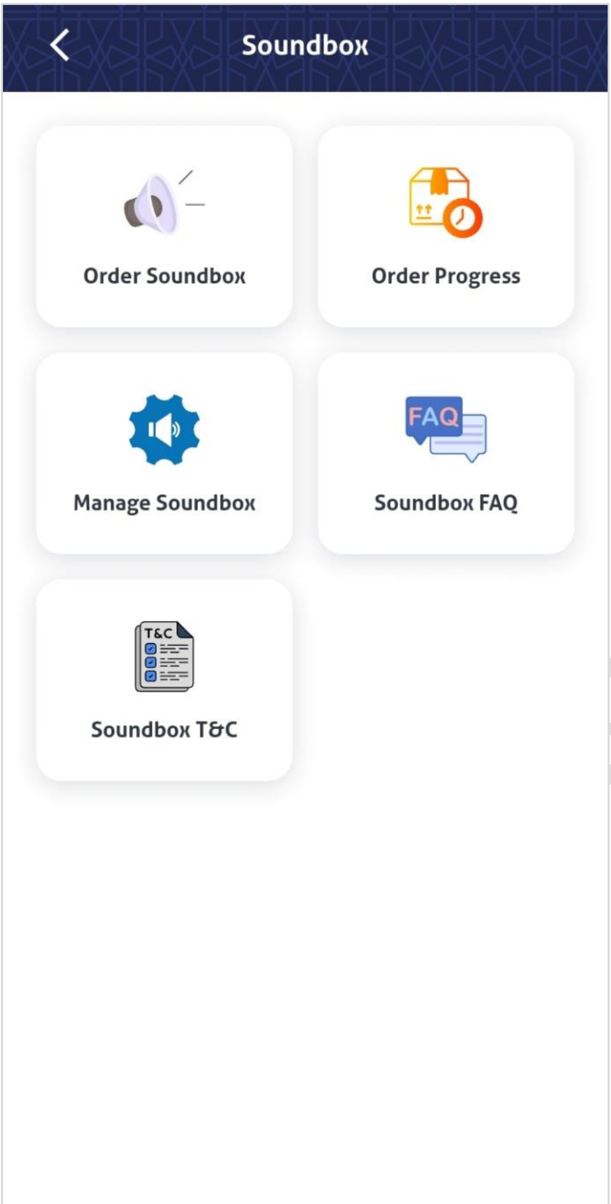
Step 1

Before placing a Soundbox order, the Manager must ensure that:

- At least one outlet has been registered in the i-MerchantRAKYAT mobile application.
- The outlet status in Active or Suspended.

1. Login to i-MerchantRAKYAT app and click on **My Account**.
2. Click **Soundbox** on the My Account menu.

</td>
</tr>
</table>

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>
</td><td>

Step 2

1. Click Order Soundbox menu to view the available Soundbox product.

</td></tr>
</table>

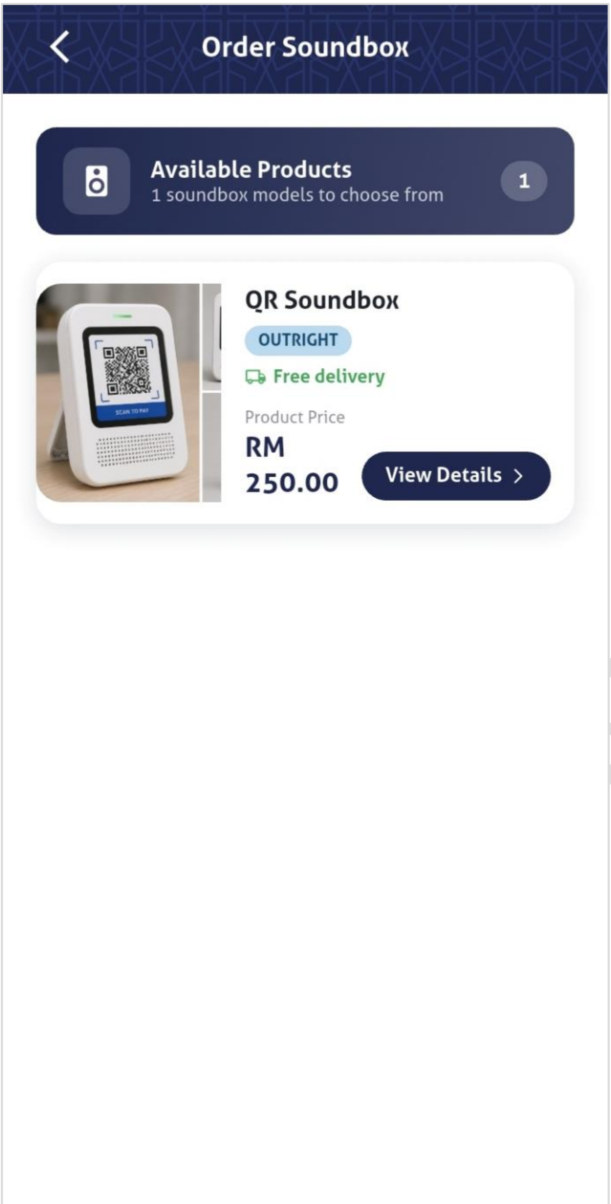
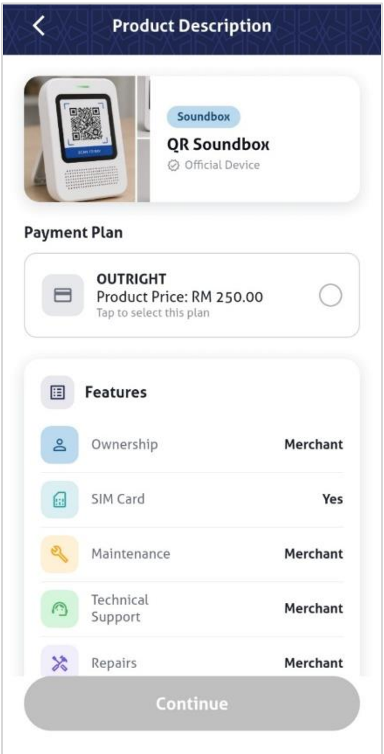
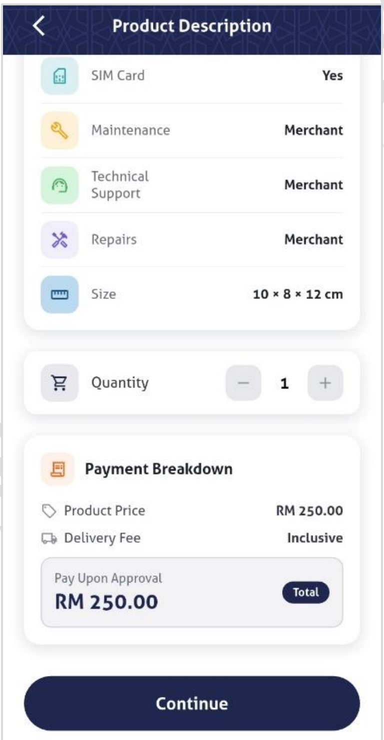
Image	Step by Step
	**Step 3** The Product Catalogue page displays all configured Soundbox products with a status of Active or Suspended that are available for purchase. From the list, select the Soundbox product to view the details and proceed with the order.

Image	Step by Step





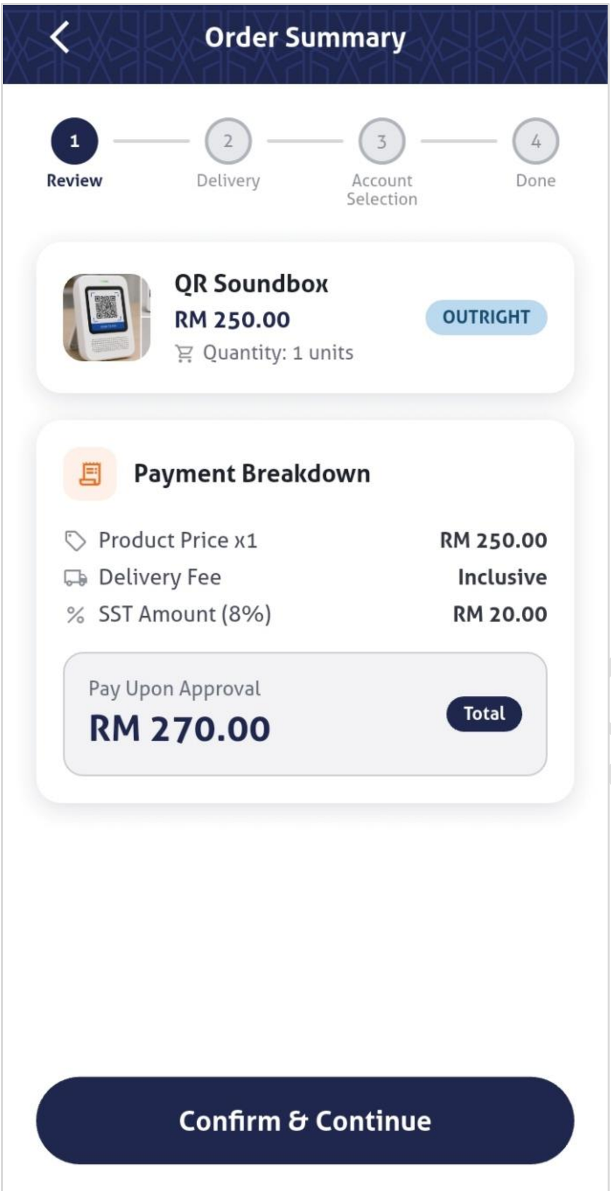
Step 4

The Product Description page displays the selected Soundbox product information. All the product details, including the available payment plans, are configured and maintained through the Admin Portal.

1. Select the **payment plan**.
2. Click the “+” or “-“ button to adjust the order **quantity**. (*refer 2nd image*)
3. Click **Continue** button.

Quantity per order:

- A maximum of 10 Soundbox units can be ordered.
- The total quantity ordered cannot exceed the number of eligible registered outlets.
  - Example: If a merchant has 3 outlets. Merchant not allowed to order more than 3 Soundbox units.
- Outlets that already associated with an Active or Suspended Soundbox are not eligible for a new Soundbox order.
  - Example: If merchant has 3 outlets. 1 out of 3 outlets associated with Active Soundbox. Merchant can only order 2 Soundbox units.

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>


</td><td>

Step 5

Payment breakdown displays the product price, delivery fee, SST amount and the total amount to pay upon approval of the order.

The displayed amounts are automatically updated based on the selected Payment Plan and Quantity.

Click **Confirm & Continue** button.

</td></tr>
</table>

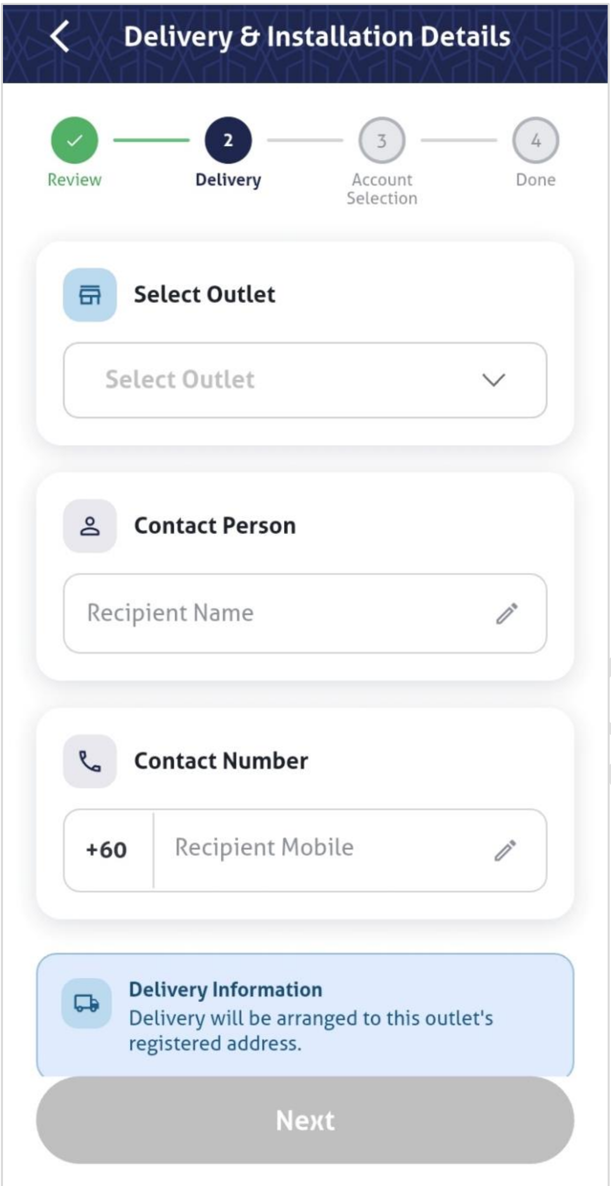
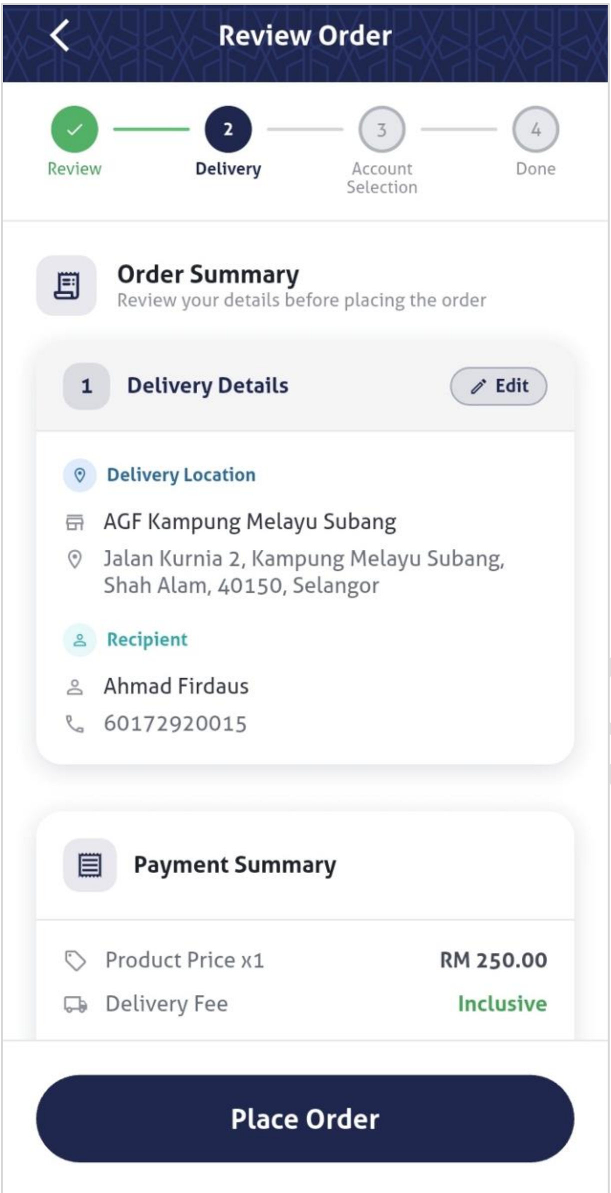
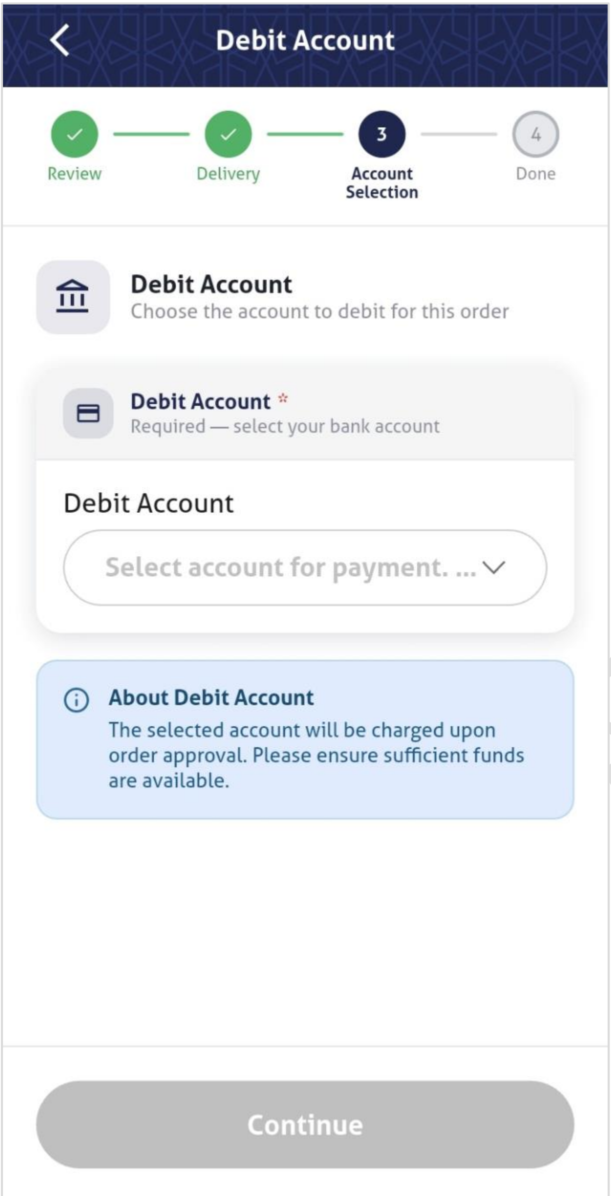
Image	Step by Step
	**Step 6** The Manager is required to select an outlet to be associated with the Soundbox. Once an outlet is selected, the outlet details, including the Address, Manager's Name, and Contact Number, are automatically populated. These details can be edited if necessary. 1. Select an **outlet**. 2. Review the auto-populated details and update them if required. 3. Click **Next** button.

Image	Step by Step
	**Step 7** The page displays all selected outlets together with their delivery information for review before placing the order. 1. Review the delivery address and recipient contact details for each selected outlet. 2. Click **Place Order** button.

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>



</td><td>

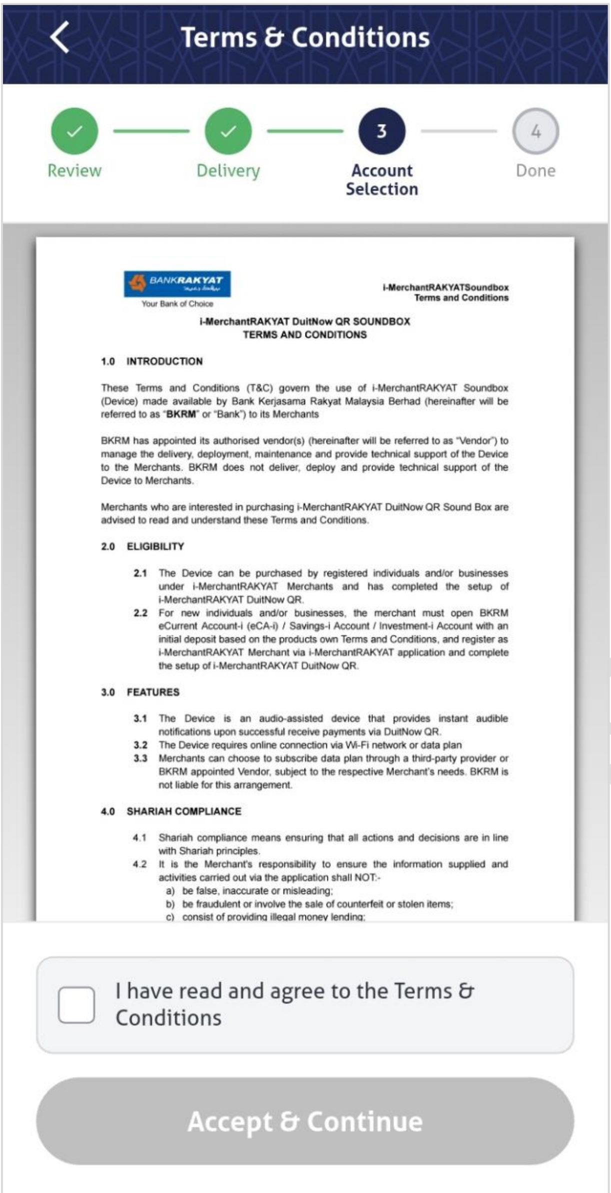
Step 8

Manager is required to select a Debit Account or CASA Account for the payment of the Soundbox order.

1. Select the preferred **Debit Account.**
2. Click **Continue** button.

</td></tr>
</table>

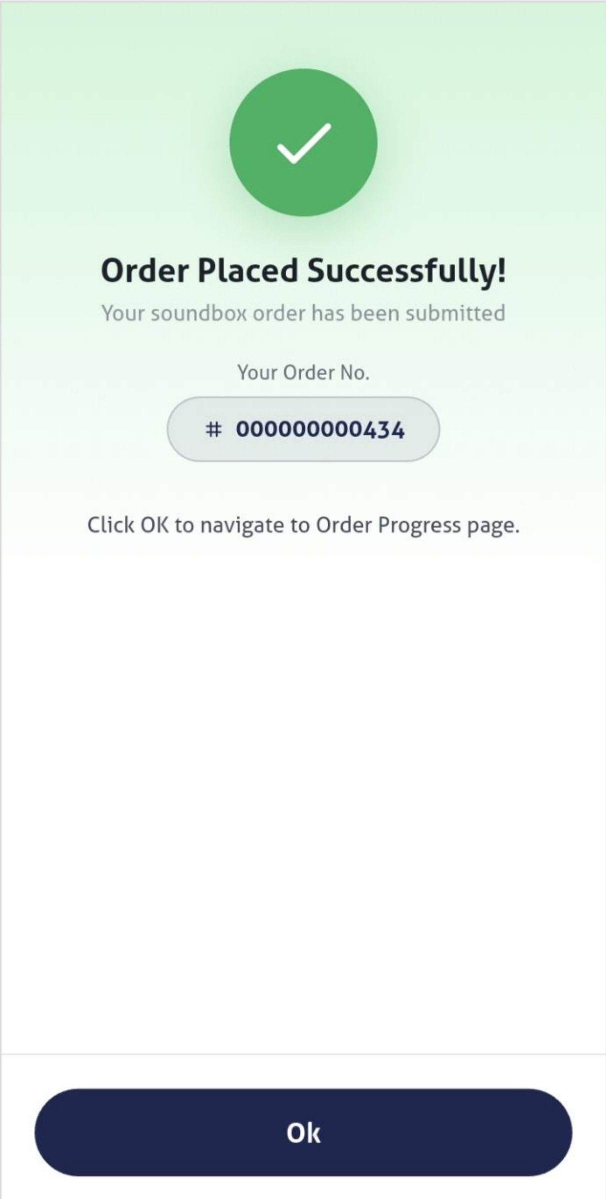
Image	Step by Step

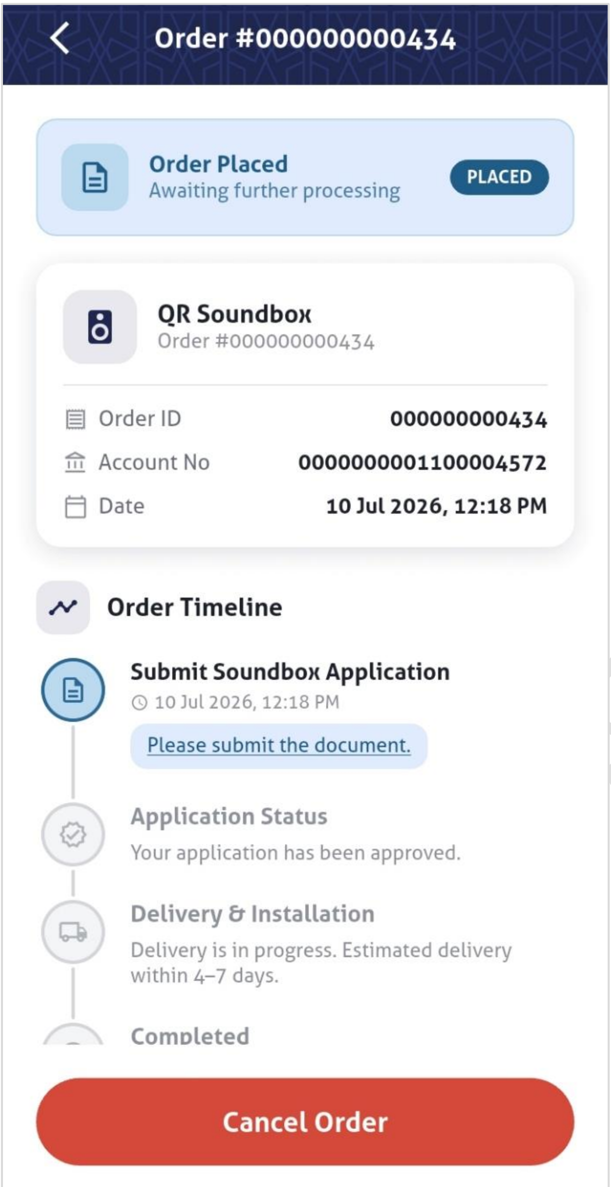


Step 9

Manager is required to read and accept the Terms and Conditions before proceeding with the Soundbox order.

1. Read the Terms and Conditions.
2. Tick the "I have read and agree to the Terms & Conditions".
3. Click **Accept & Continue** button.

Image	Step by Step
 	**Step 10** Upon successful submission, the Soundbox order is created and assigned a unique Order Number for tracking purposes. Click **Ok** button to view the order progress.

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>


</td><td>

Step 11

Manager redirected to the Order Progress page.

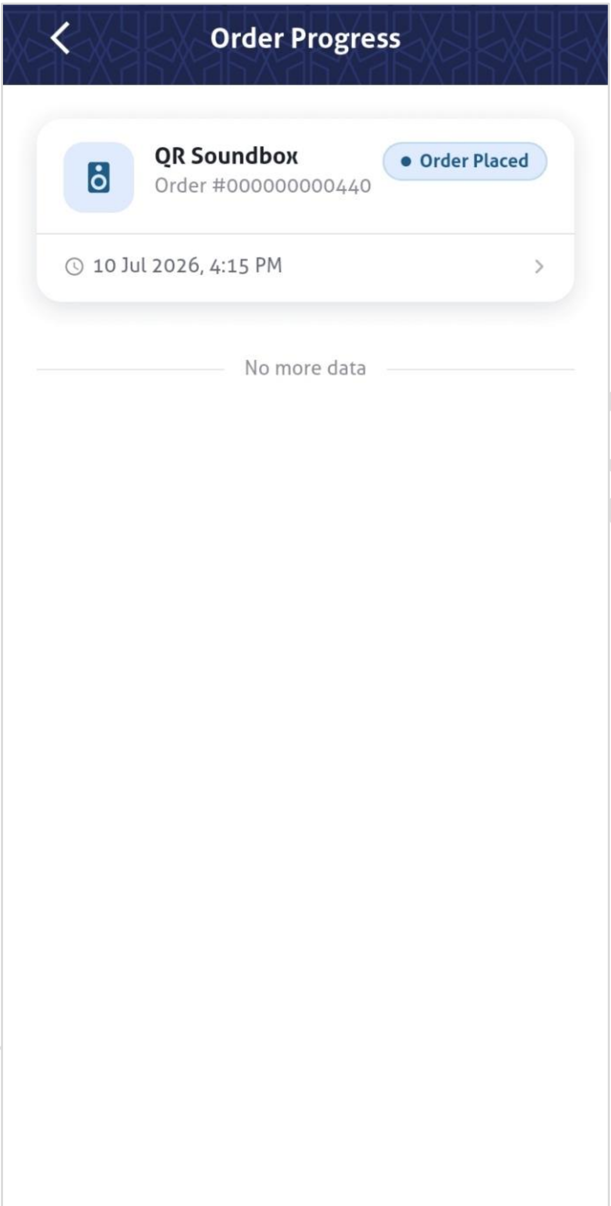
</td></tr>
</table>

8.2 Order Progress

The Merchant Manager is allowed to track the progress of the order in the Order Progress.

8.2.1 Order Progress

This section describes the overall order progress.

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>
</td><td>Once a Soundbox order has been placed, the order record will be created. Manager can view and track the progress of their Soundbox order through the Order Progress page.

1. From the Soundbox page, click on the Order Progress menu.
2. The list of Soundbox orders will be displayed, along with the current status of each order.
3. Click on the order to view the progress.</td></tr>
</table>

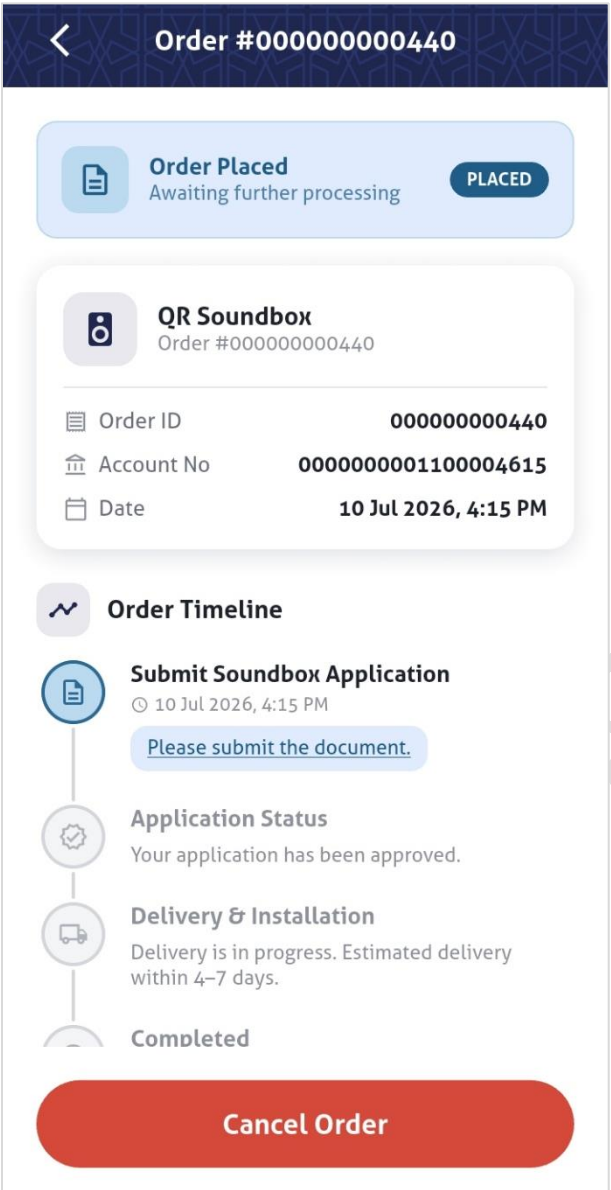
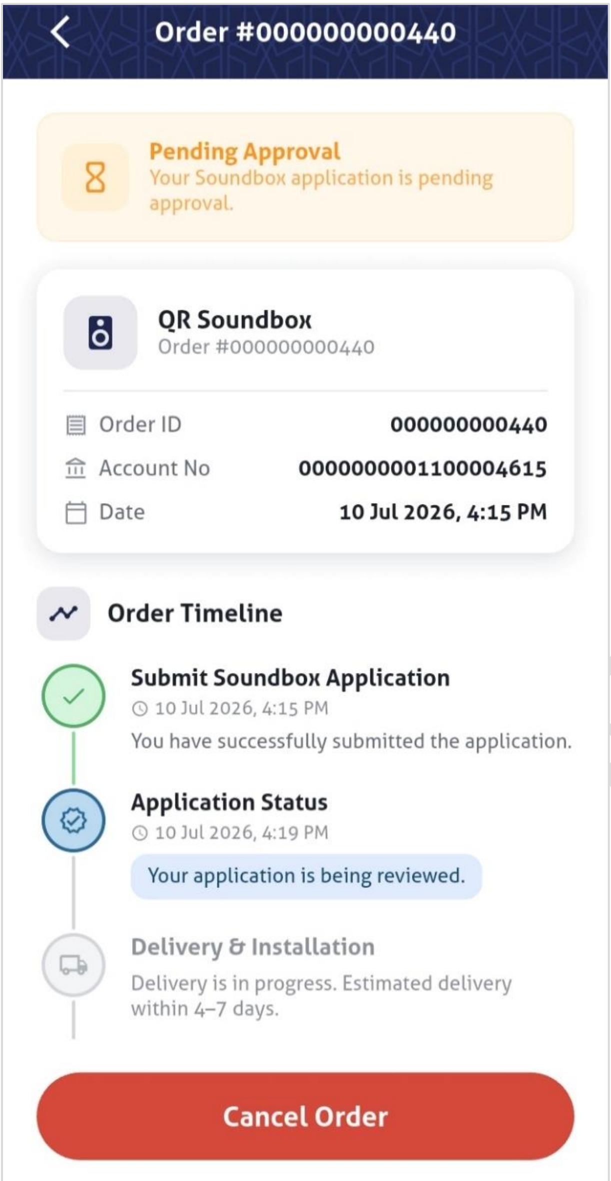
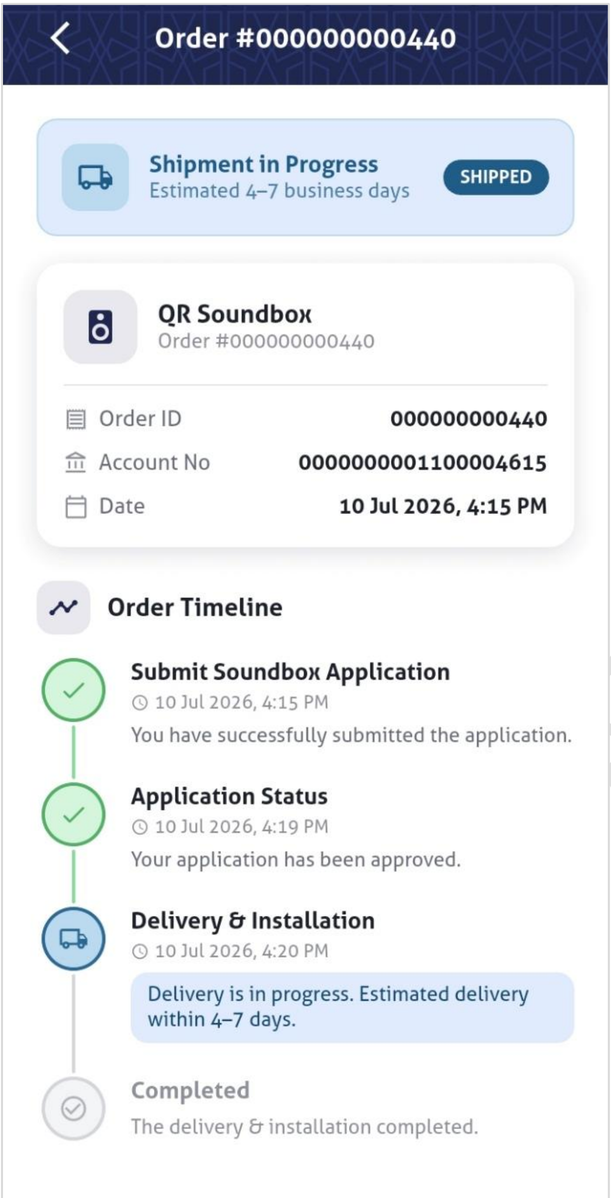
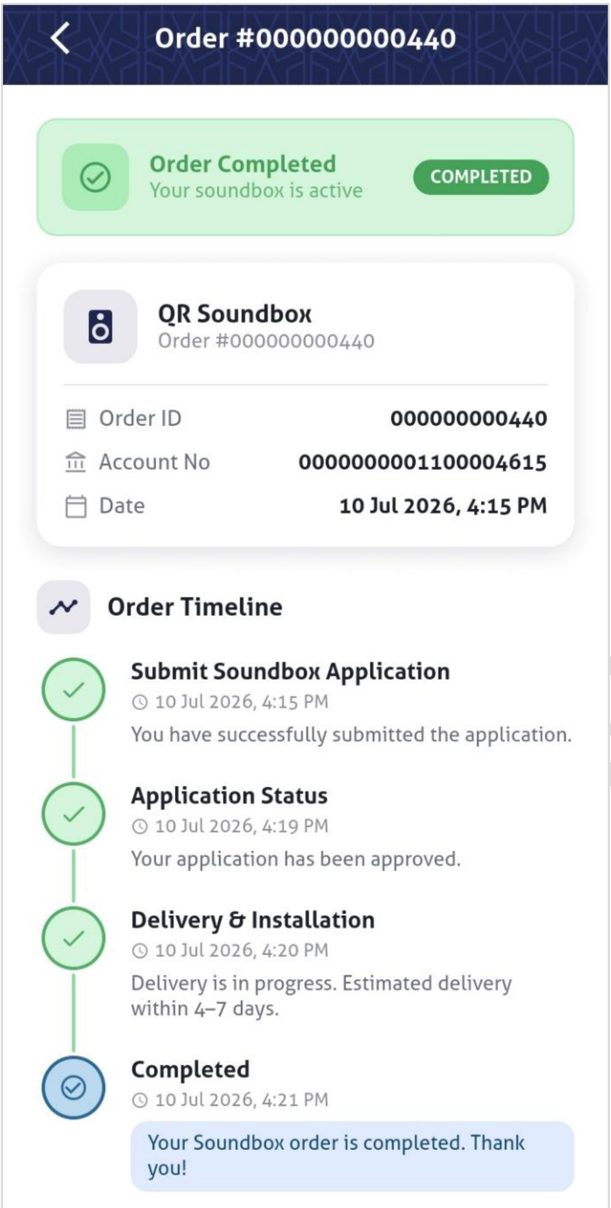
Image	Step by Step
	The initial stage of the order process is **Submit Soundbox Application**, with the status **Order Placed**. At this stage, the Manager is required to submit the **Debit Consent document**.

Image	Step by Step
	After the Manager submits the **Debit Consent** document, the order progresses to the **Application Status** stage. At this stage, the **Bank Admin** reviews the Soundbox order application through the **Admin Portal**. • If the application is **approved**, the order proceeds to the next process, where the payment will be debited from the selected debit account. • If the application is **rejected**, the order status is updated to Rejected. The Manager will be notified via email and is required to submit a revised Debit Consent document for re-evaluation.

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>


</td><td>
The order progresses to the Delivery & Installation stage once the debit payment is successfully processed.
If the payment is declined, the order status is updated to Payment Declined, and the order remains at the Application Status stage until the payment issue is resolved.
During this stage, the Bank Admin and the Soundbox vendor will prepare the Soundbox device for activation, delivery, and installation at the merchant's outlet.
</td></tr>
</table>

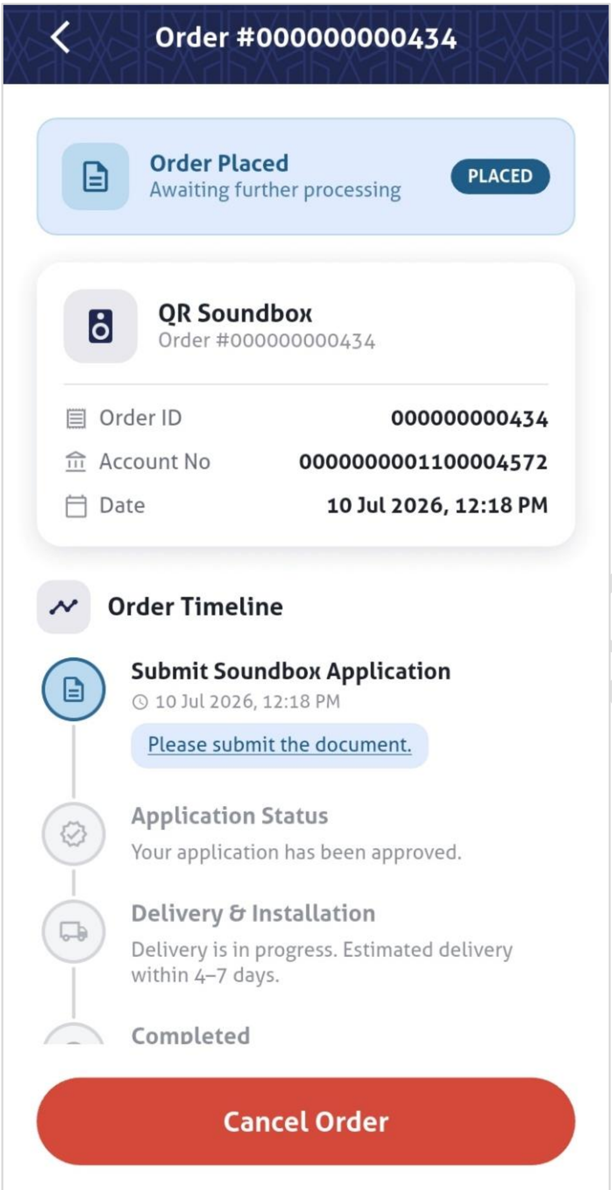
<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr>
<td>


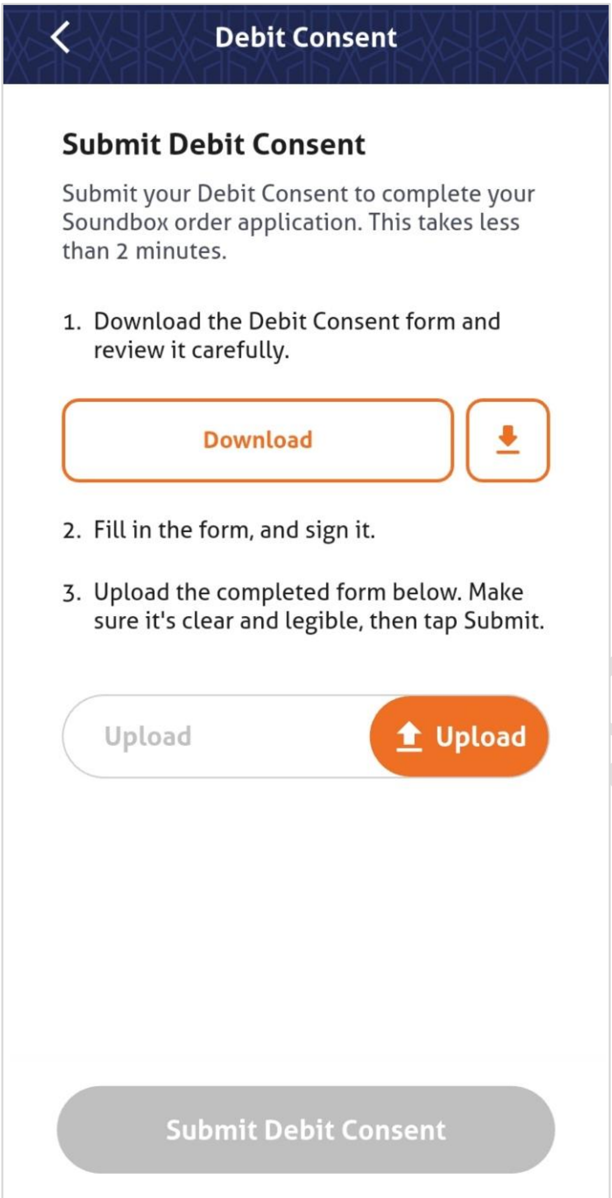
</td>
<td>
Once the delivery and installation of the Soundbox completed, the Soundbox vendor must notify the Bank.

Note: Vendor to notify the Bank performed outside the i-MerchantRAKYAT system and out of scope.

The Bank Admin will then update the order status to Completed via the Admin Portal.
</td>
</tr>
</table>

8.2.2 Document Submission

Image	Step by Step
 	**Step 1** The signed Debit Consent serves as the merchant's authorisation for the Bank to debit the designated Debit Account for the Soundbox order payment. The document is required only for the first Soundbox purchase. Once a Debit Consent has been successfully submitted and approved, it is not required for subsequent Soundbox orders. On the Order Progress page, navigate to Order Timeline and click **Please submit the document** button under the Submit Soundbox Application.

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>


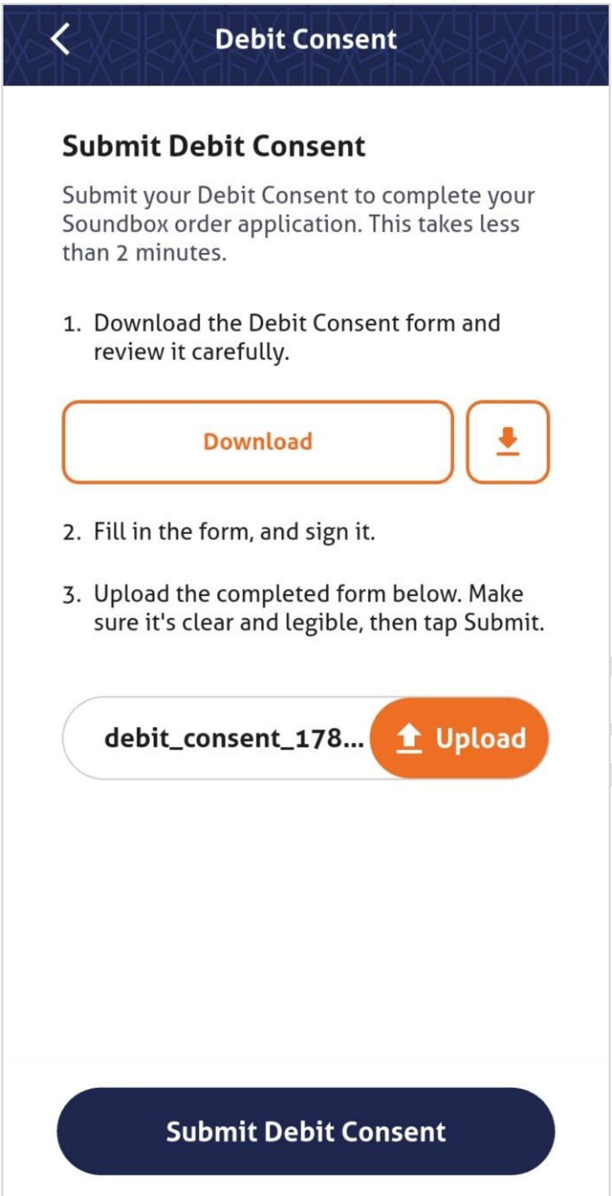
</td><td>

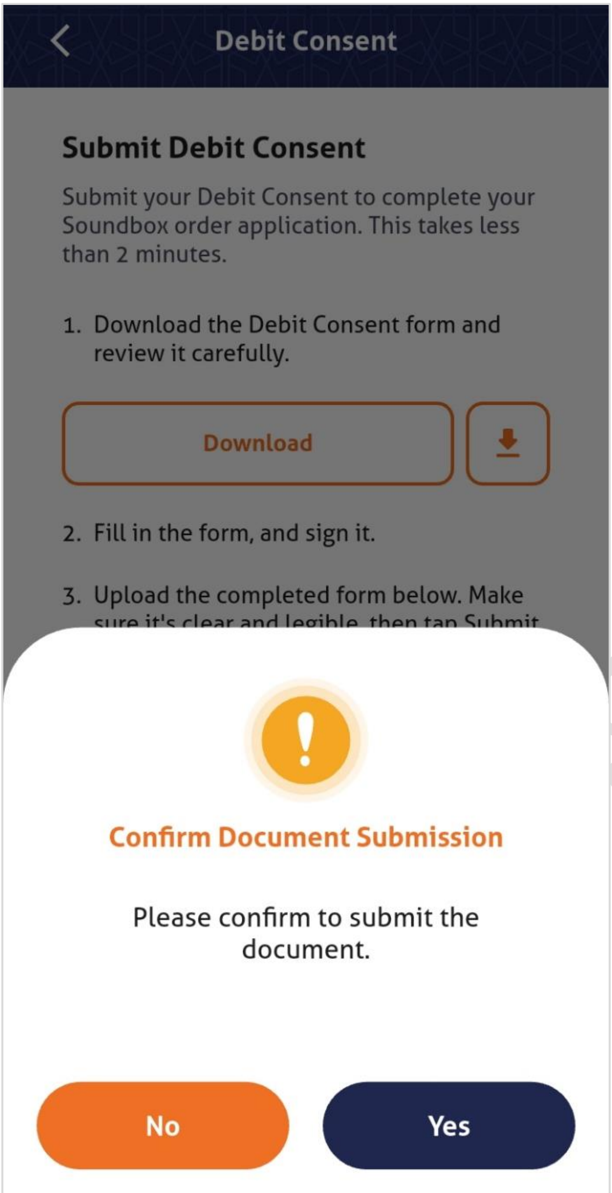
Step 2

The document submission must be within 10 days from the order date.

- A reminder will be sent to the Manager if the document has not been submitted 3 days from the order date.
- If document not submitted within 10 days, the order will be automatically cancelled, and cancellation email will be sent to the Manager on the 10th day at 11.59PM.

</td></tr>
</table>

Image	Step by Step
	**Step 3** Click on **Download** to download the document. After reading and signing the Debit Consent document: 1. Click **Upload** button and select the signed document. 2. Ensure the document is in **PDF** format. Image formats (PNG, JPG, JPEG) are not accepted. 3. Click **Submit Debit Consent** button. a. The **Submit Debit Consent** button will be enabled once the Manager uploaded the document.

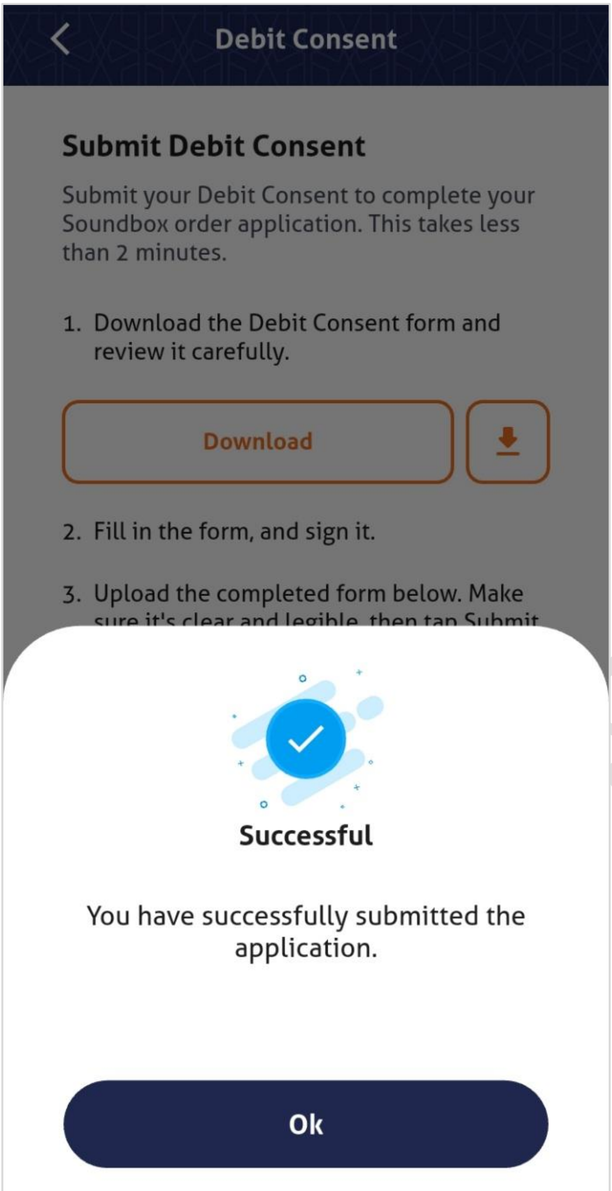
<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>


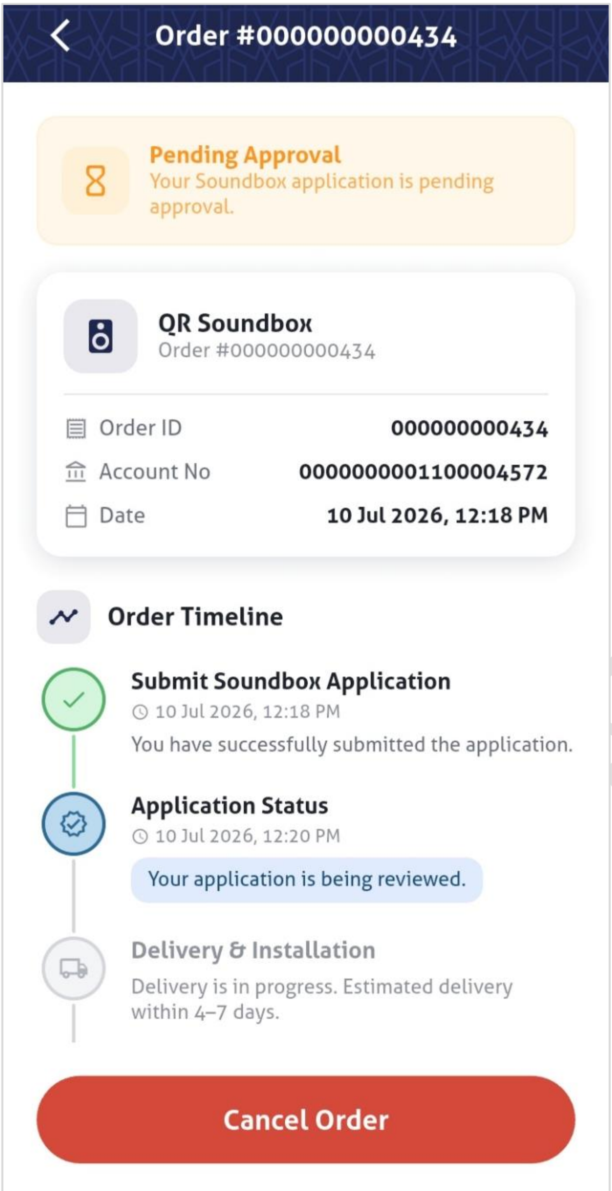
</td><td>

Step 4

Click **Yes** button.

</td></tr>
</table>

Image	Step by Step
	**Step 5** Click **Ok** button.

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>


</td><td>

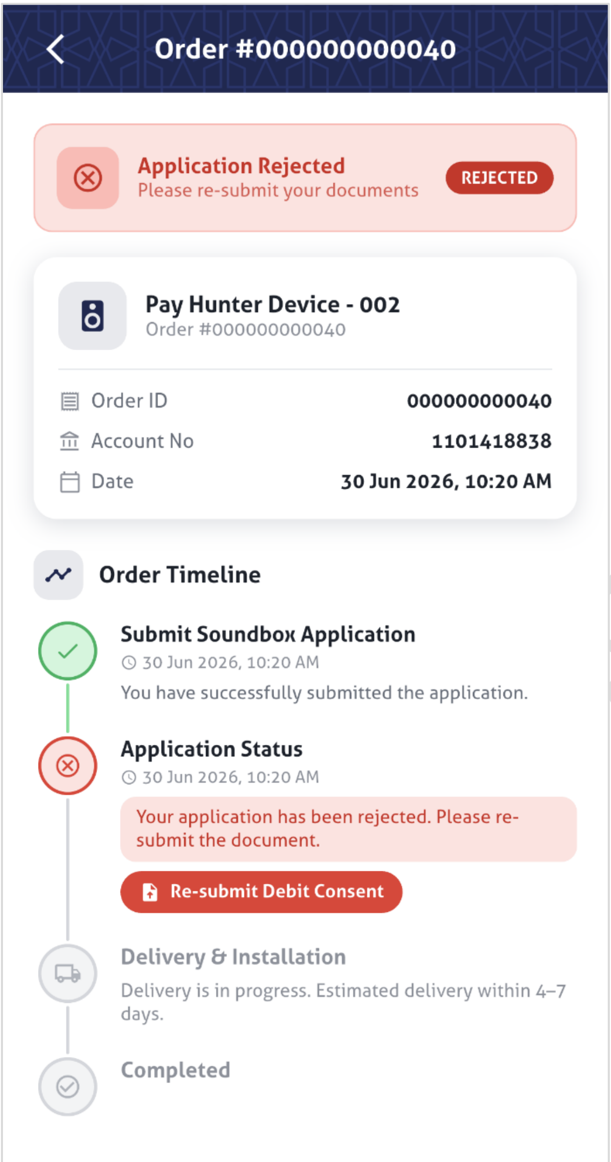
Step 6

Manager redirected to the Order Progress page.

Upon successful submission, the progress status is updated to Pending Approval, and a confirmation email is sent to the Manager.

</td></tr>
</table>

8.2.3 Resubmit Document

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>


</td><td>

Step 1

If the Debit Consent document is rejected by the Bank Admin through the Admin Portal, the Manager will be notified via email and required to submit a revised document.

1. From the **Soundbox** page, navigate to the **Order Progress** page and click the order with status **Rejected.**
2. Click **Re-submit Debit Consent** button.

</td></tr>
</table>

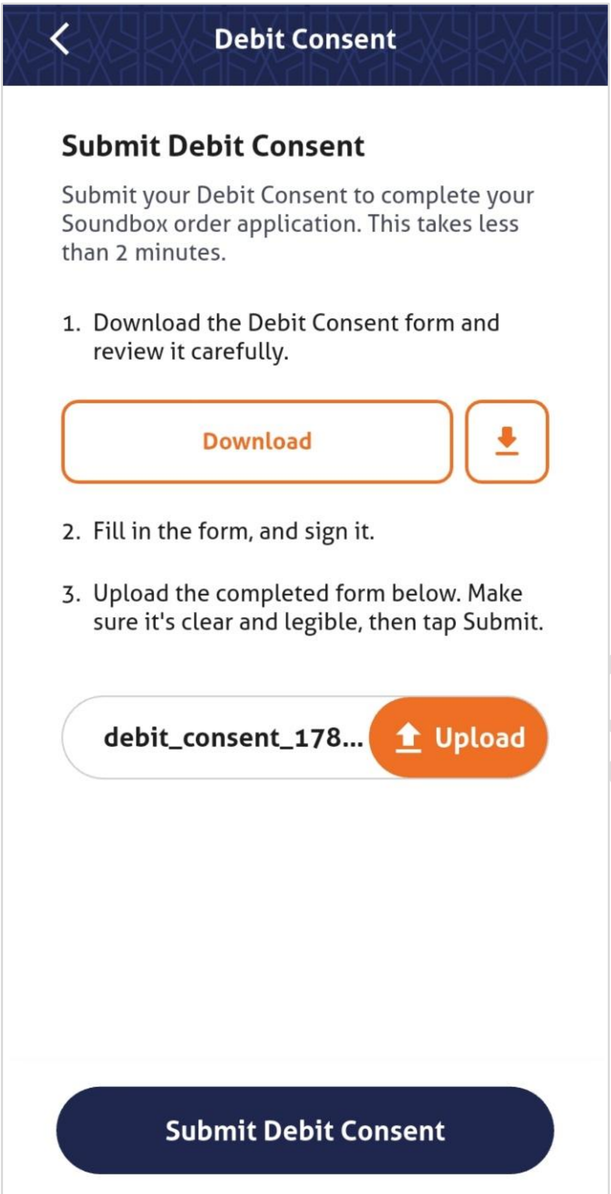
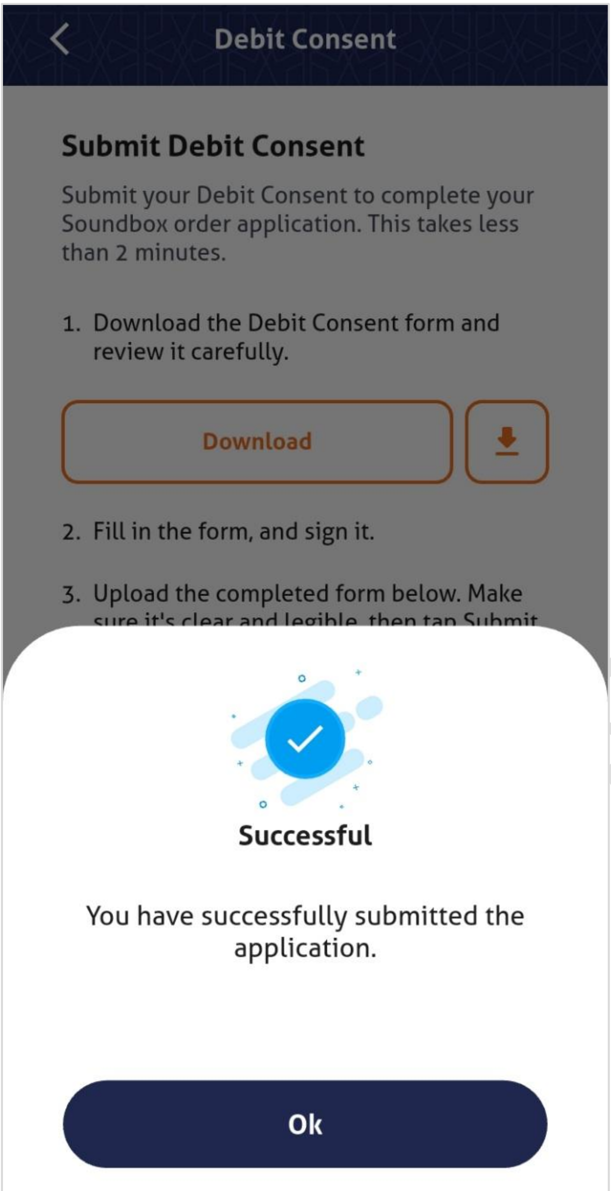
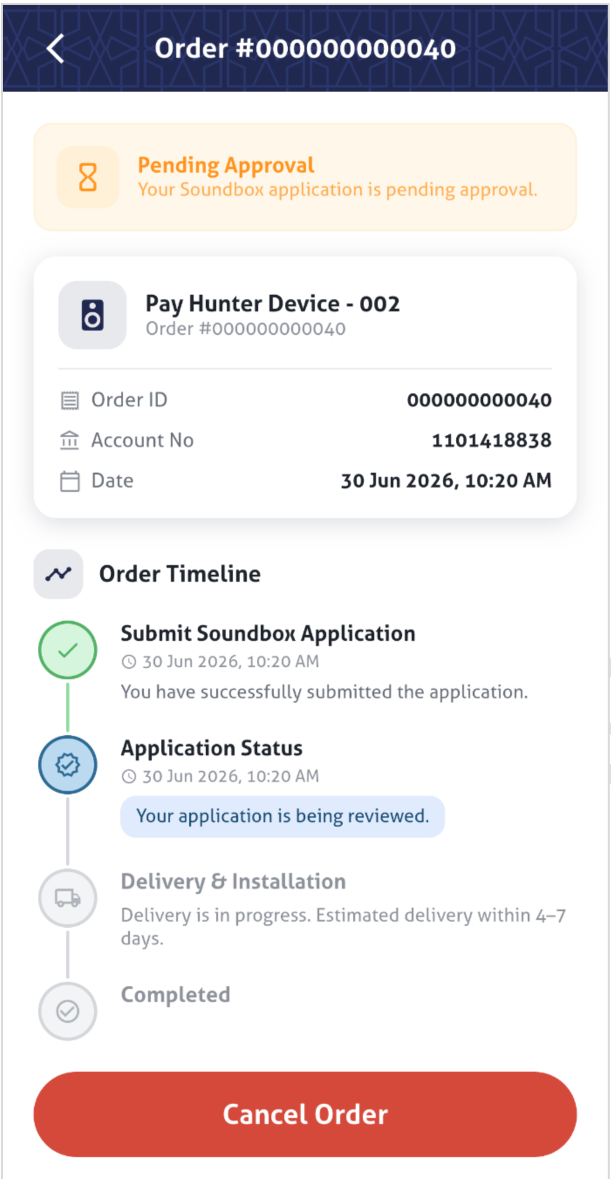
Image	Step by Step
	**Step 2** 1. Click on **Download** to download the document. 2. After signed the document, click **Upload** button and select the signed document. 3. Ensure the document is in **PDF** format. Image formats (PNG, JPG, JPEG) are not accepted. 4. Click **Submit Debit Consent** button.

Image	Step by Step
	**Step 3** Click **Ok** button.

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>


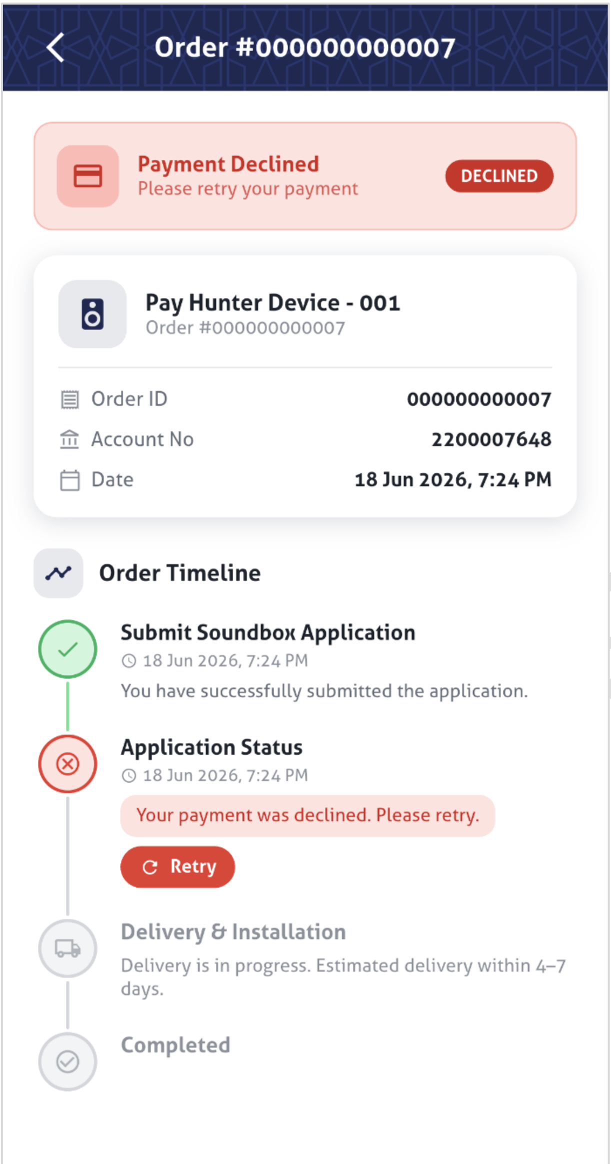
</td><td>

Step 4

Upon successful submission, the progress status is updated to **Pending Approval**, and a confirmation email is sent to the Manager.

</td></tr>
</table>

8.2.4 Retry Payment

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>


</td><td>
Step 1

Upon approval of the Soundbox order via Admin Portal, the system initiates the payment debiting process using the selected Debit Account. If the payment is declined (for example, due to insufficient funds), an email notification will be sent to notify the Manager and the order status updated to Payment Declined.

The payment can be retried either manually by the Manager or automatically by the system. Maximum 5 attempts are allowed, with one attempt per day. An email notification will be sent to the Manager for each failed payment attempt.

Click Retry button to initiate a payment retry.

If the payment retry is successful, the order proceeds to the next stage. Otherwise, the order remains in Payment Declined status until the next retry attempt or automatically Cancelled after the fifth unsuccessful attempt.
</td></tr>
</table>

8.2.5 Cancel Order

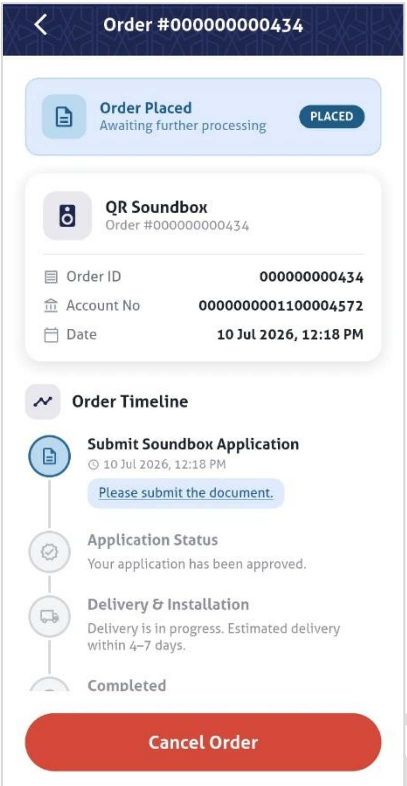
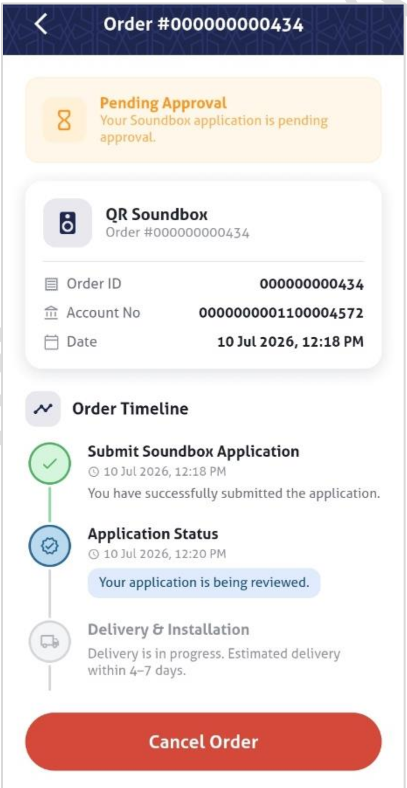
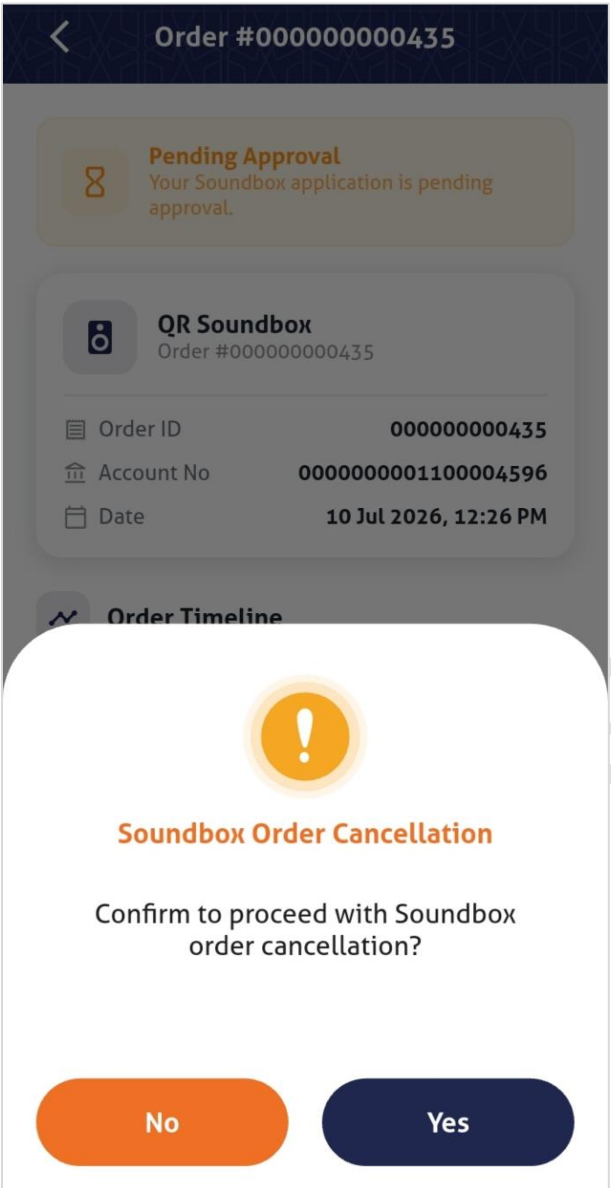
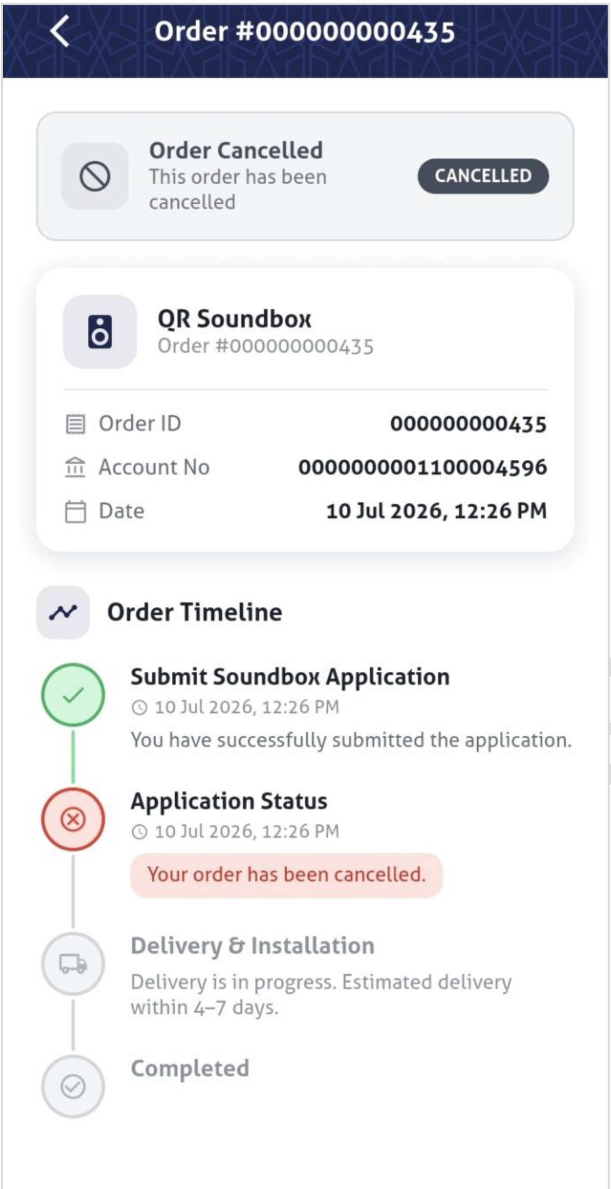
Image	Step by Step
 	**Step 1** Soundbox order cancellation is allowed when status is **Order Placed** or **Pending Approval**. To cancel the order, click **Cancel Order** button on the Order Progress page. If the message "Pending Request" is displayed after clicking Cancel Order, it indicates that a pending request is currently being processed in the Admin Portal and the mobile app Manager cannot proceed with order cancellation.

Image	Step by Step
	**Step 2** Click **Yes** button to proceed with the action.

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>
</td><td>Step 3

The order is cancelled and the status is updated to Cancelled.</td></tr>
</table>

8.3 Manage Soundbox

The Manage Soundbox feature allows Manager to self-manage their activated Soundbox devices. Manager can view Soundbox information, suspend or reactivate the service, replace a Soundbox, and change the device audio broadcast language.

8.3.1 Soundbox Outlet Listing and Details

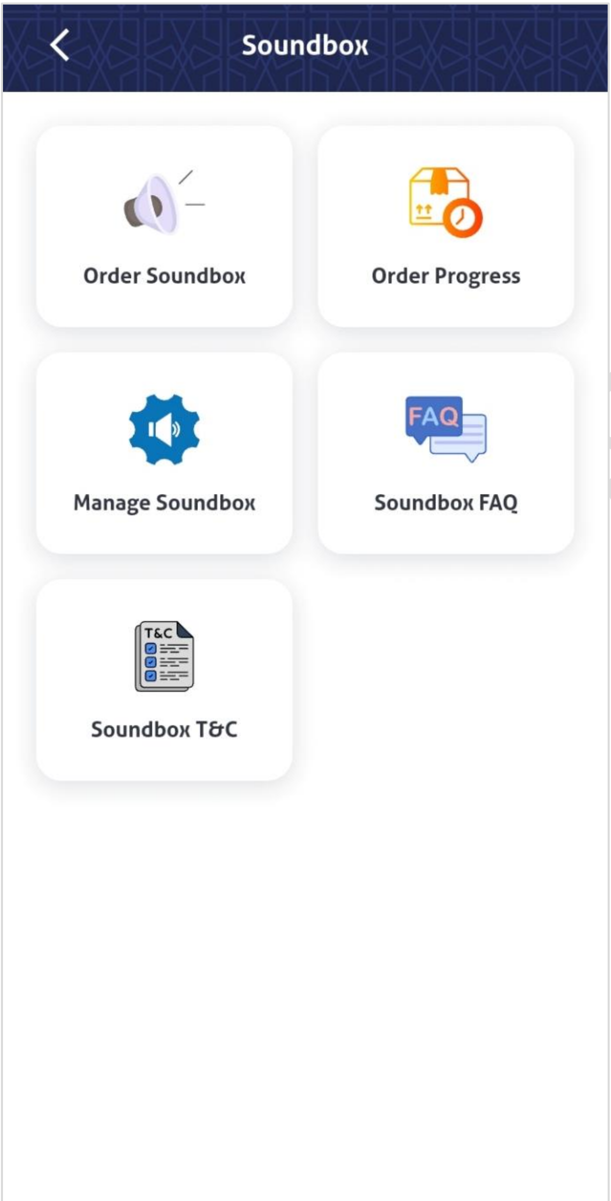
Image	Step by Step
	**Step 1** The Soundbox outlet listing page displays all activated Soundbox devices associated with the outlet. 1. To view the Soundbox outlet listing, click on the **Manage Soundbox** menu on the **Soundbox** page

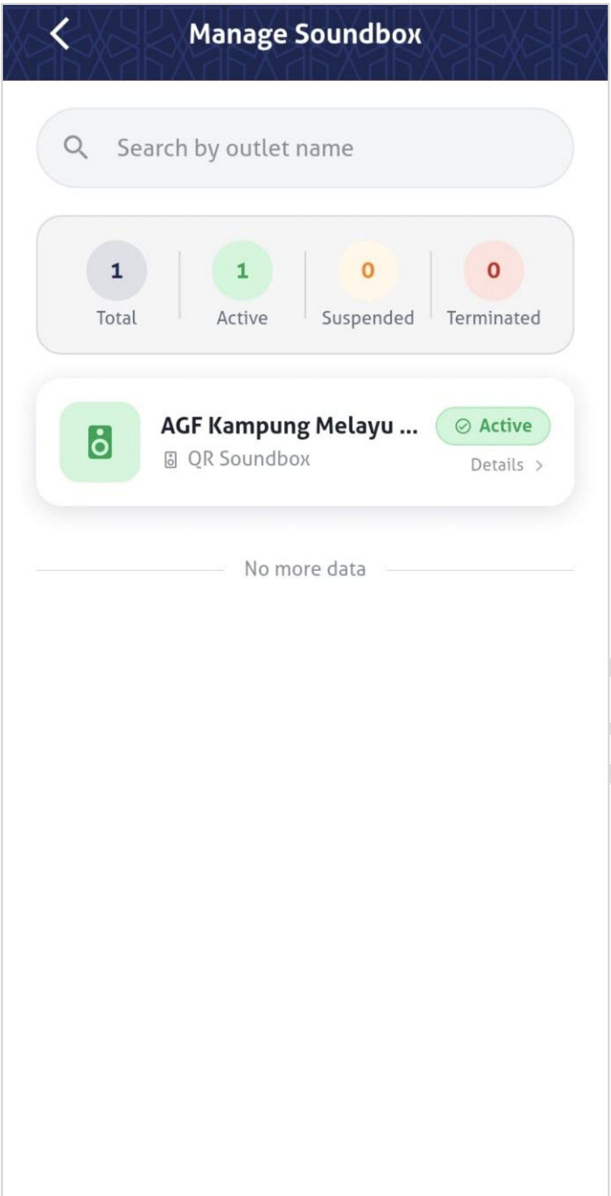
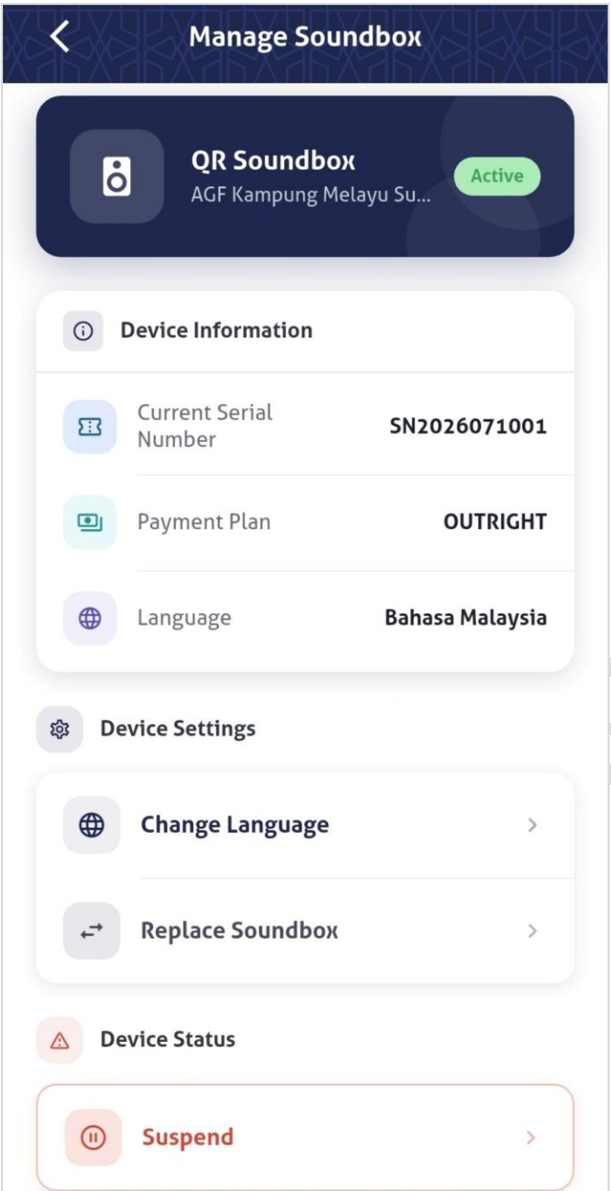
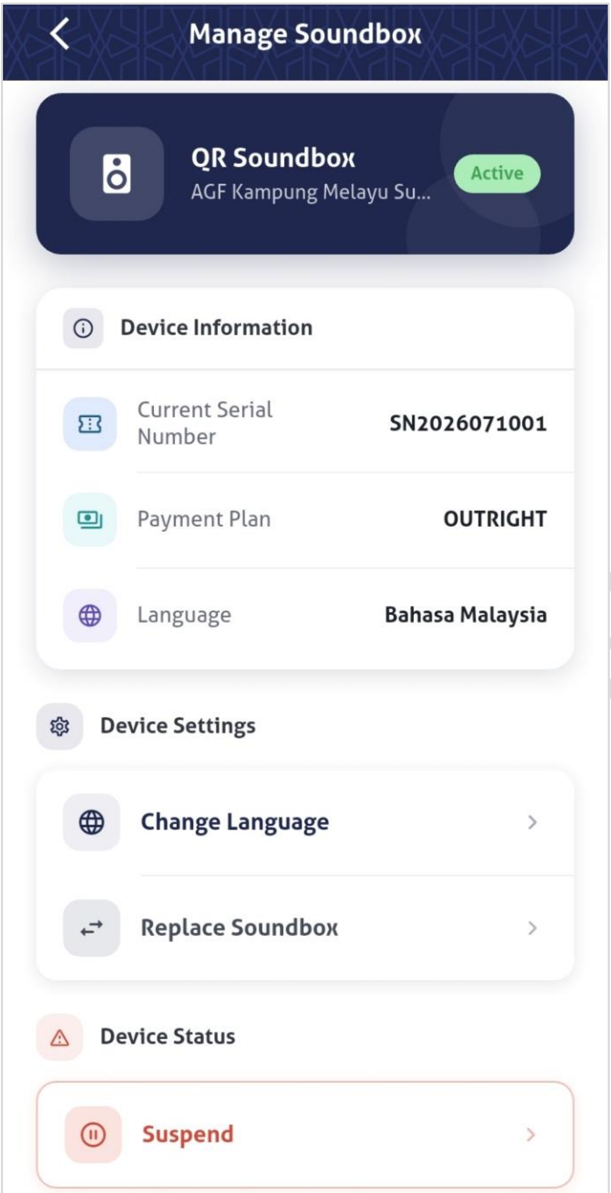
Image	Step by Step
	**Step 2** The page views the list of activated Soundbox devices. 1. (Optional) Enter an outlet name in the search field to search for a specific outlet or Soundbox. 2. Select an outlet from the list to view its Soundbox details.

Image	Step by Step
	**Step 3** The details page displays information about the selected Soundbox, including its current status. Depending on the Soundbox status, different action buttons are available: • **Active**: Suspend, Change Language & Replace Soundbox • **Suspended**: Unsuspend, Change Language & Replace Soundbox • **Terminated**: *no action button*

8.3.2 Suspend Soundbox Service

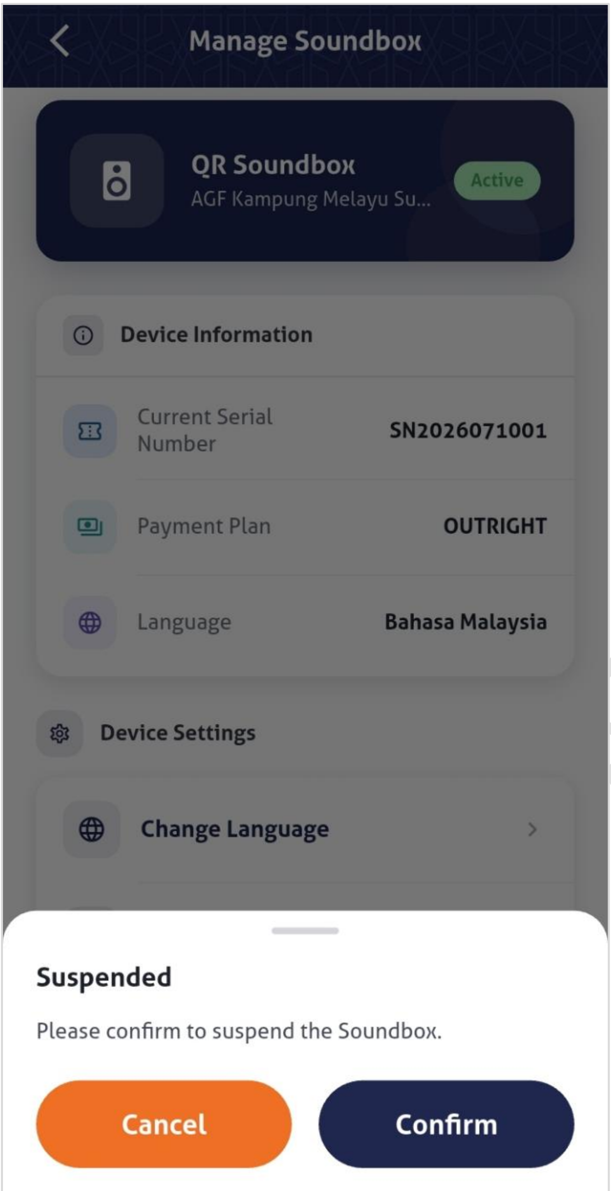
<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>
</td>
<td>

Step 1

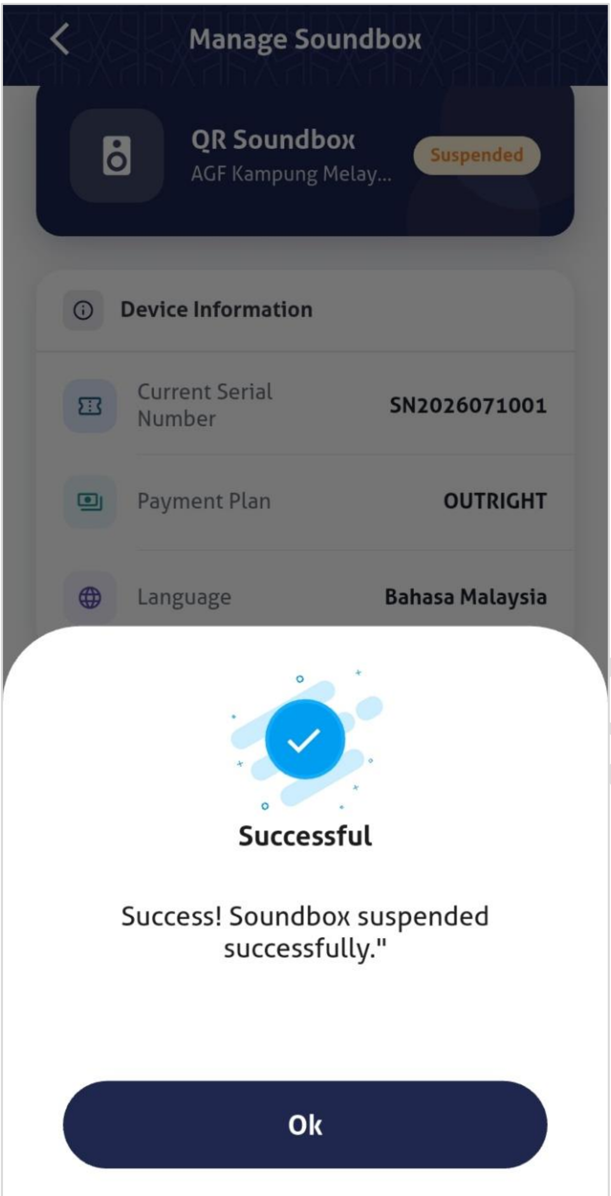
Manager can manually suspend a Soundbox service. When suspended, successful payment will no longer be broadcast through the Soundbox device until the service is reactivated.

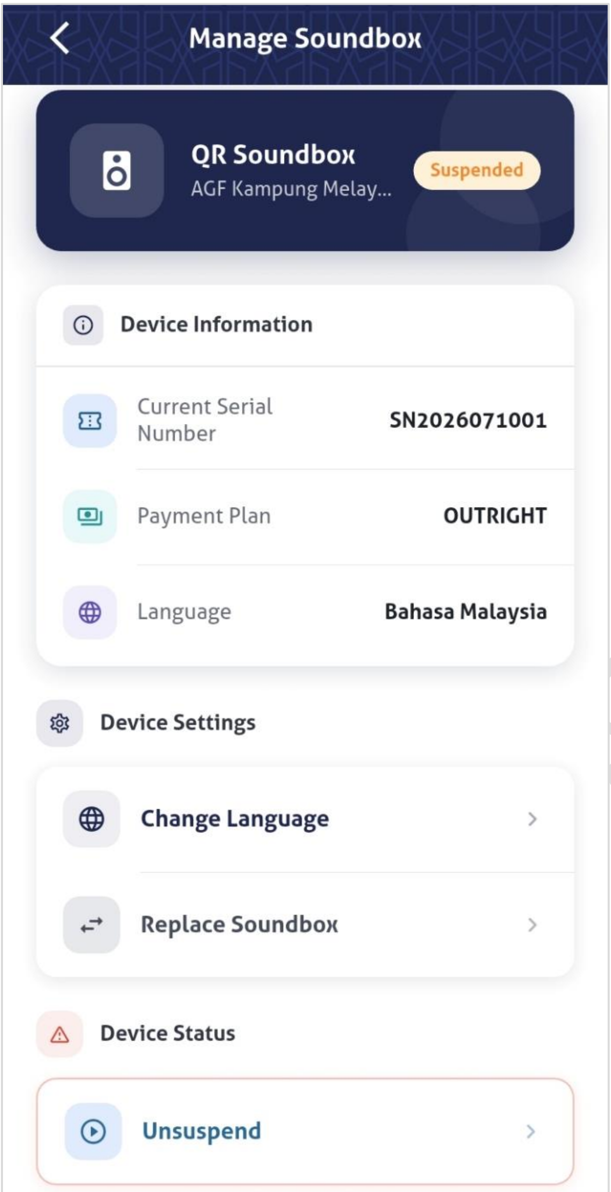
To initiate the suspend action, click **Suspend** button on the Soundbox details page.

</td></tr>
</table>

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>
</td><td>Step 2

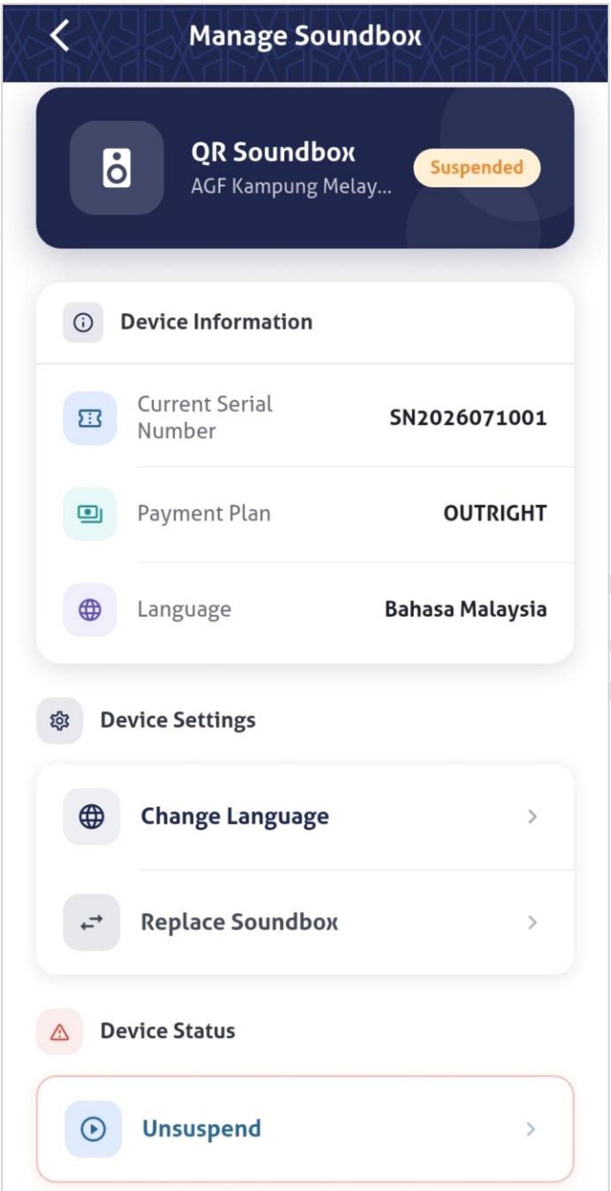
Click Confirm button.</td></tr>
</table>

Image	Step by Step
	**Step 3** Click **Ok** button.

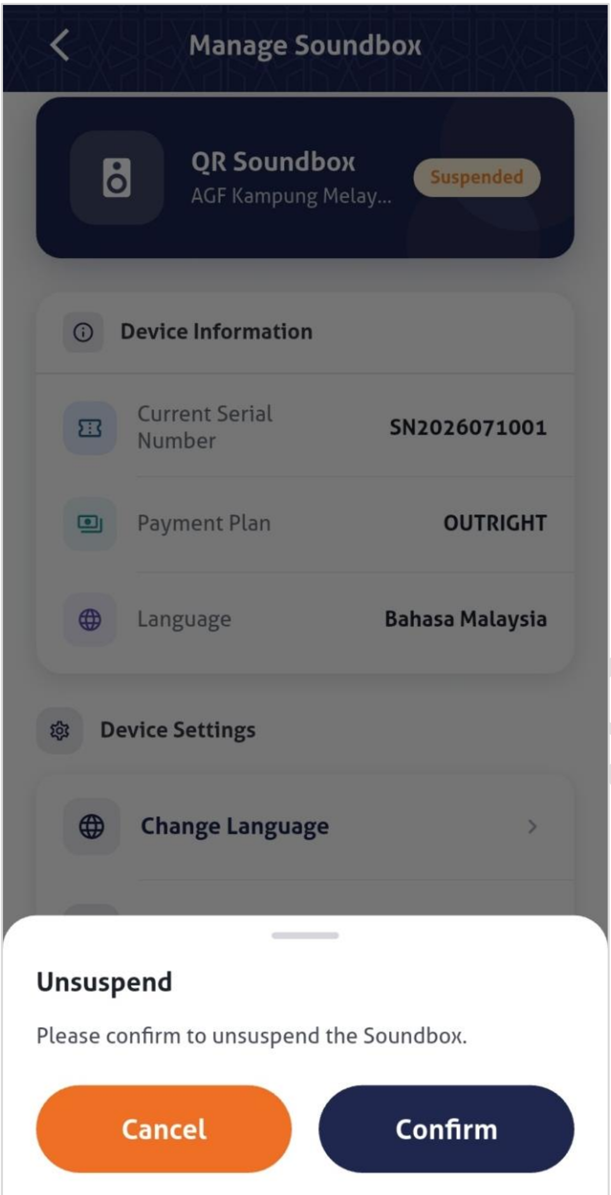
<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>
</td><td>Step 4

The Soundbox status is updated to Suspended.</td></tr>
</table>

8.3.3 Reactivate Soundbox Service

Image	Step by Step
	**Step 1** Manager can reactivate a suspended Soundbox service. Once reactivated, successful payment will resume broadcasting through the Soundbox device. To initiate the reactivate action, click **Unsuspend** button on the Soundbox details page.

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>



</td><td>

Step 2

Click **Confirm** button.

</td></tr>
</table>

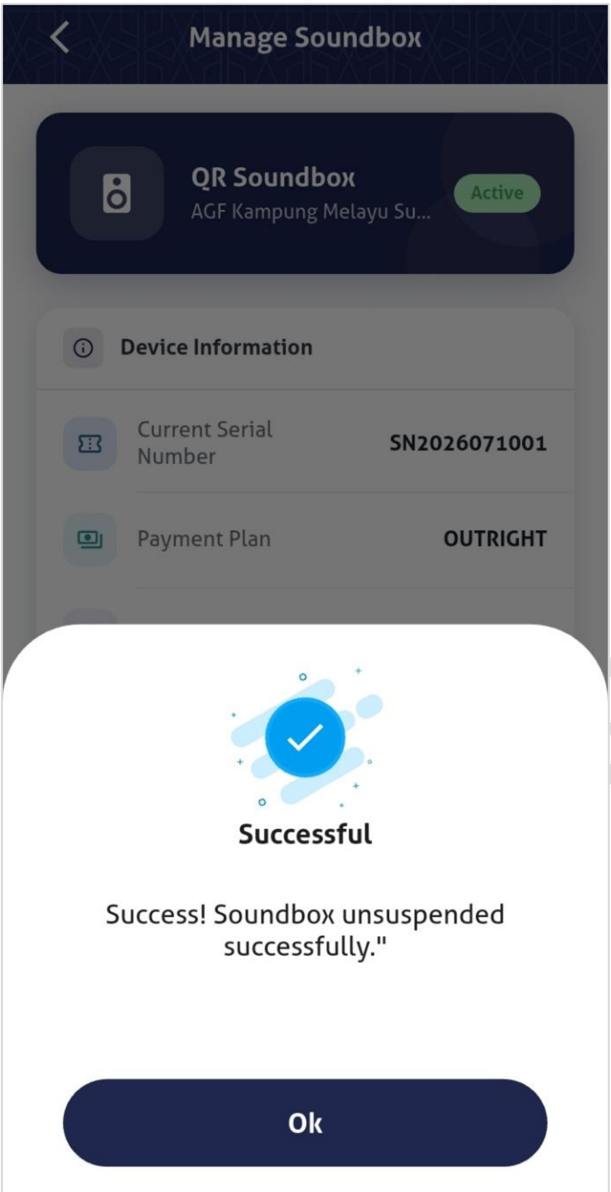
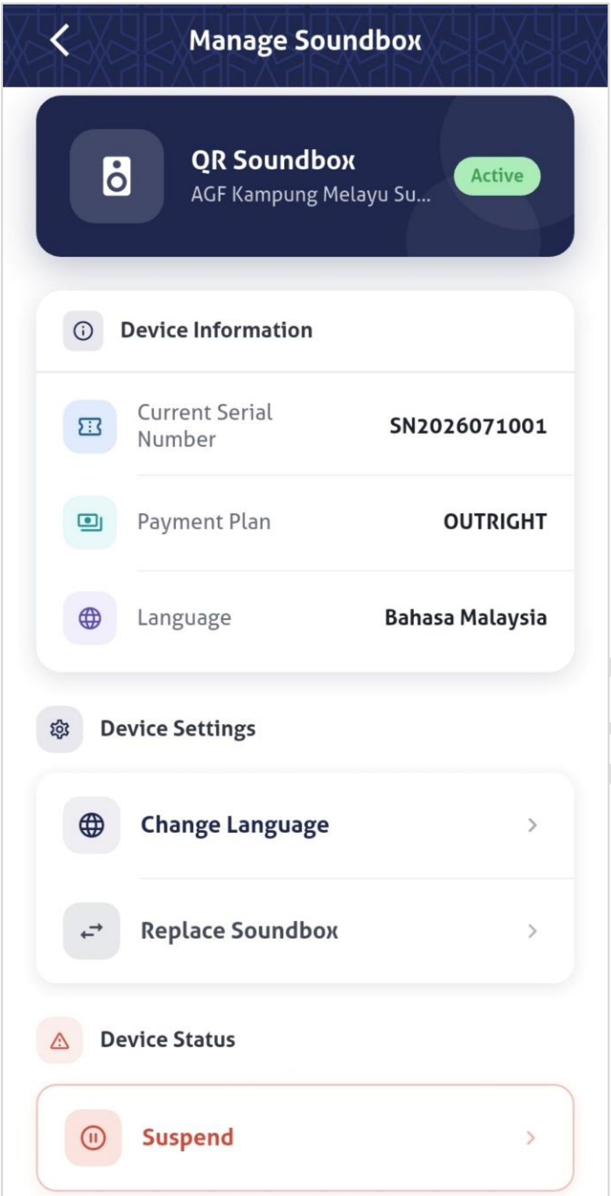
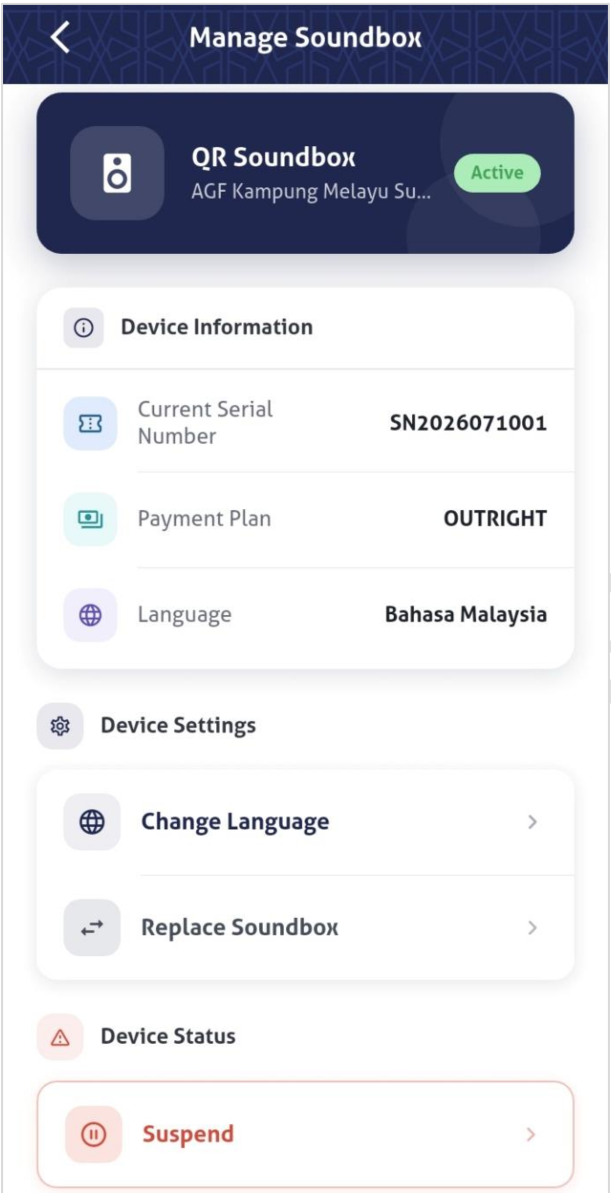
Image	Step by Step
	**Step 3** Click **Ok** button.

Image	Step by Step
	**Step 4** The Soundbox status is updated to Active.

8.3.4 Soundbox Replacement

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>


</td><td>

Step 1

The Replace Soundbox feature allows Manager to replace the currently activated Soundbox with another new device by registering a new serial number. This is intended for scenarios such as:

An incorrect serial number being activated.
Replace with new Soundbox device.

Serial number rules:

Enter a valid Soundbox serial number.
The serial number must not belong to another Active or Suspended Soundbox.

To initiate the replacement action, click Replace Soundbox button.
</td></tr>
</table>

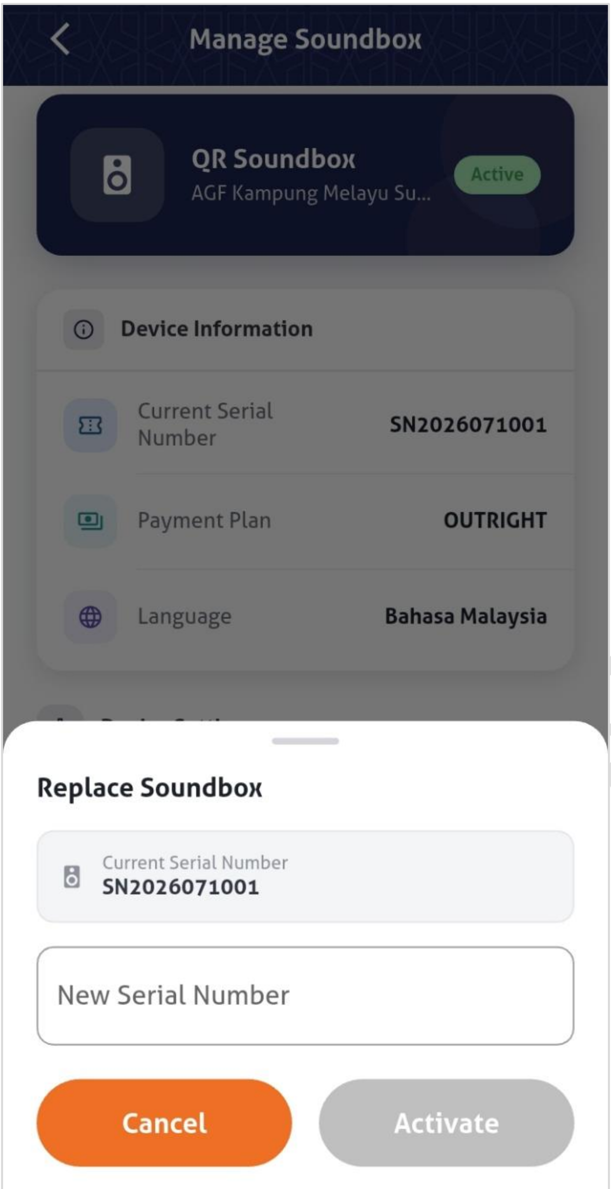
Image	Step by Step
	**Step 2** 1. Enter the new serial number. The format: a. Alphanumeric; b. No spaces and special characters allowed 2. Click **Activate** button.

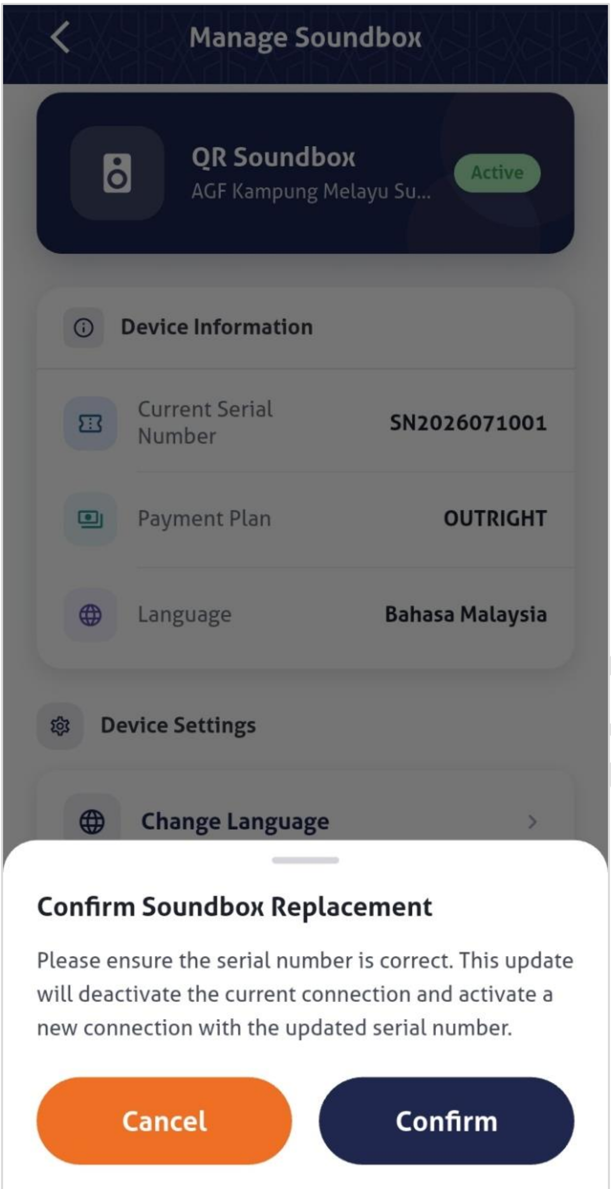
Image	Step by Step
	**Step 3** Click **Confirm** button.

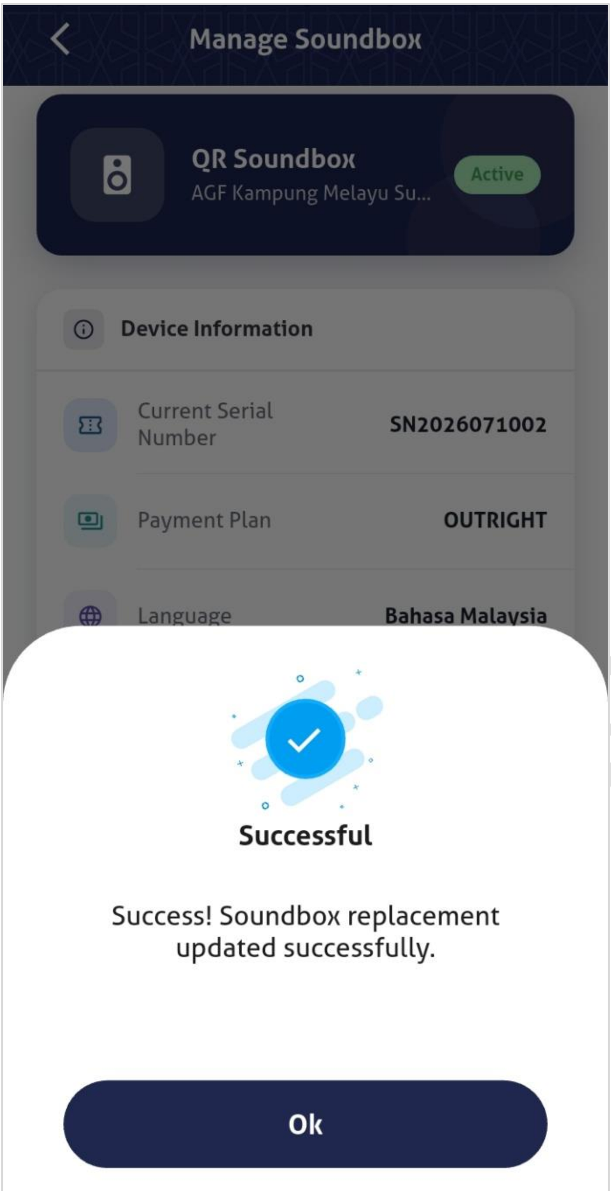
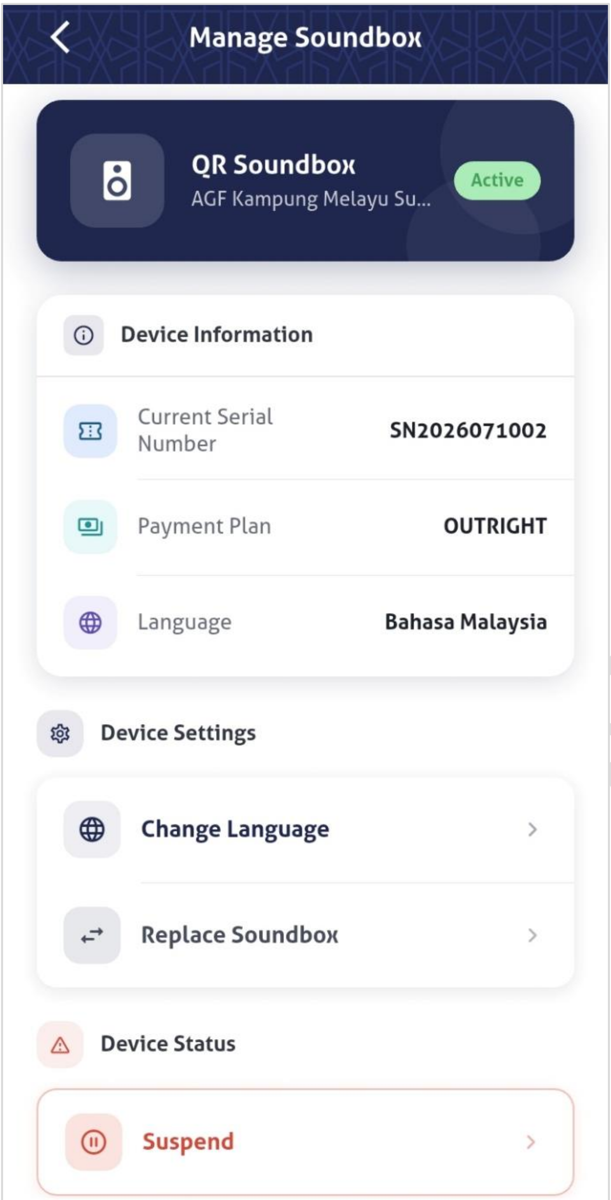
Image	Step by Step
	**Step 4** Click **Ok** button.

Image	Step by Step
	**Step 5** The Soundbox is successfully replaced with the new serial number. The old Soundbox is deactivated and not listed in the Soundbox outlet listing.

8.3.5 Change Language

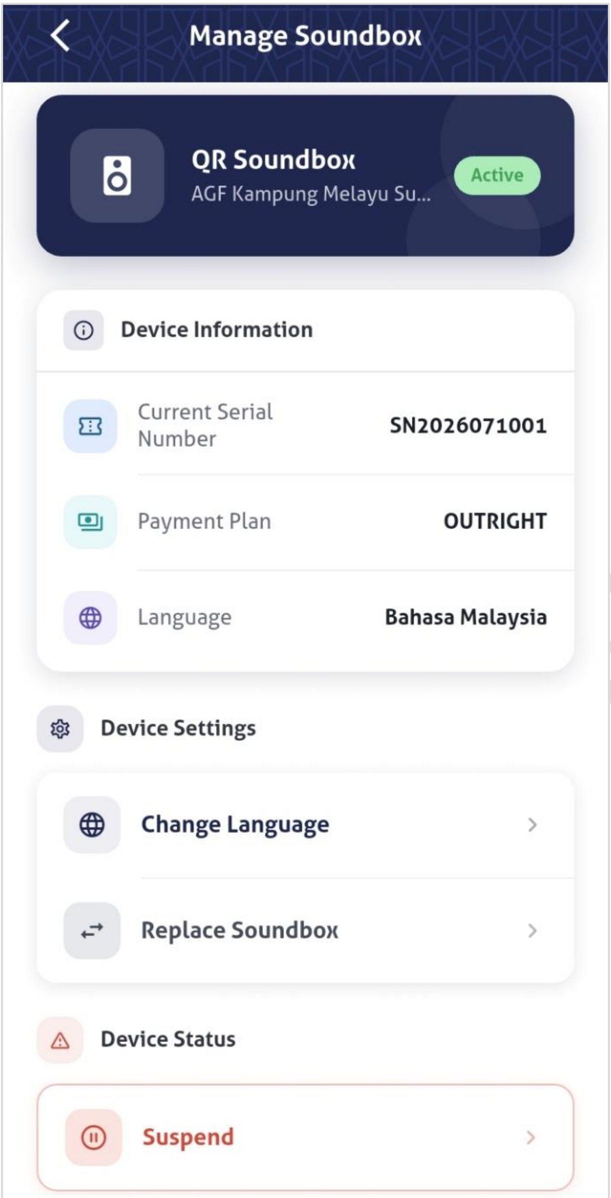
Image	Step by Step
	**Step 1** ***Notes**:* • *The language preference is updated in the i-MerchantRAKYAT Mobile Application only and will not be reflected on the physical Soundbox device.* • *If Manager wishes to change the language, may change it on the device.* Click **Change Language** button.

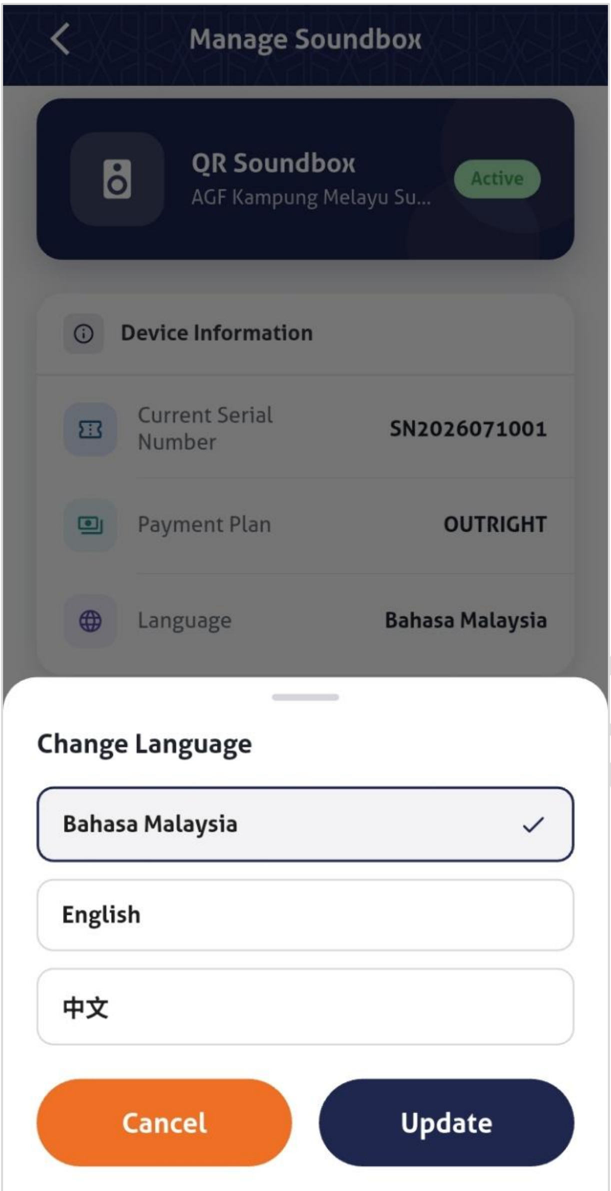
Image	Step by Step
	**Step 2** 1. Select the preferred language. Options: • Bahasa Malaysia • English • Chinese 2. Click **Update** button.

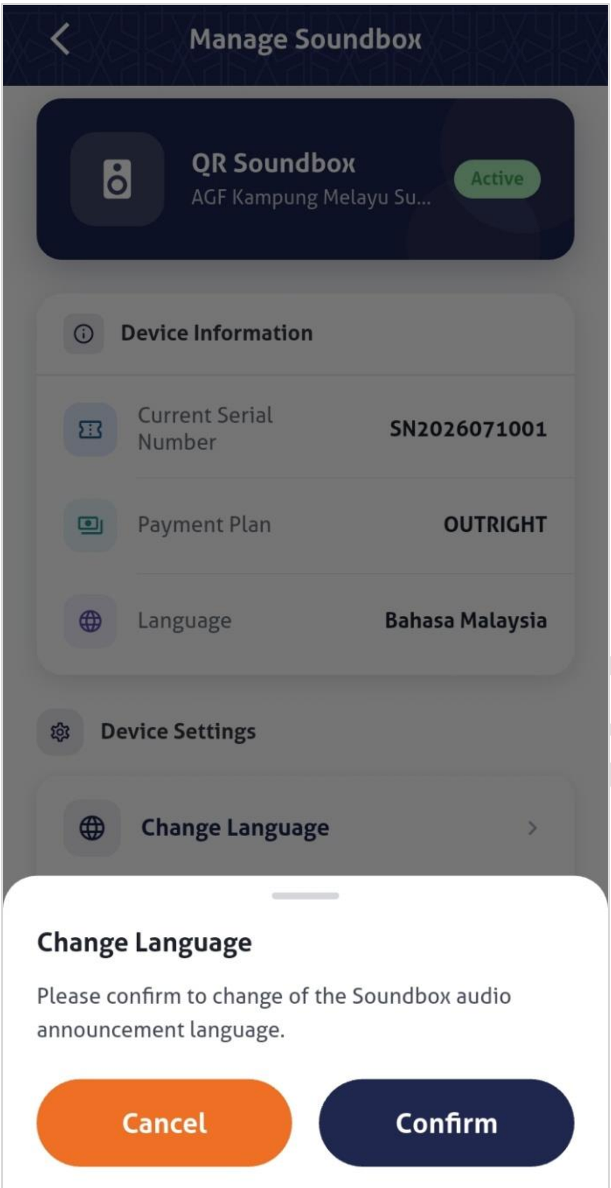
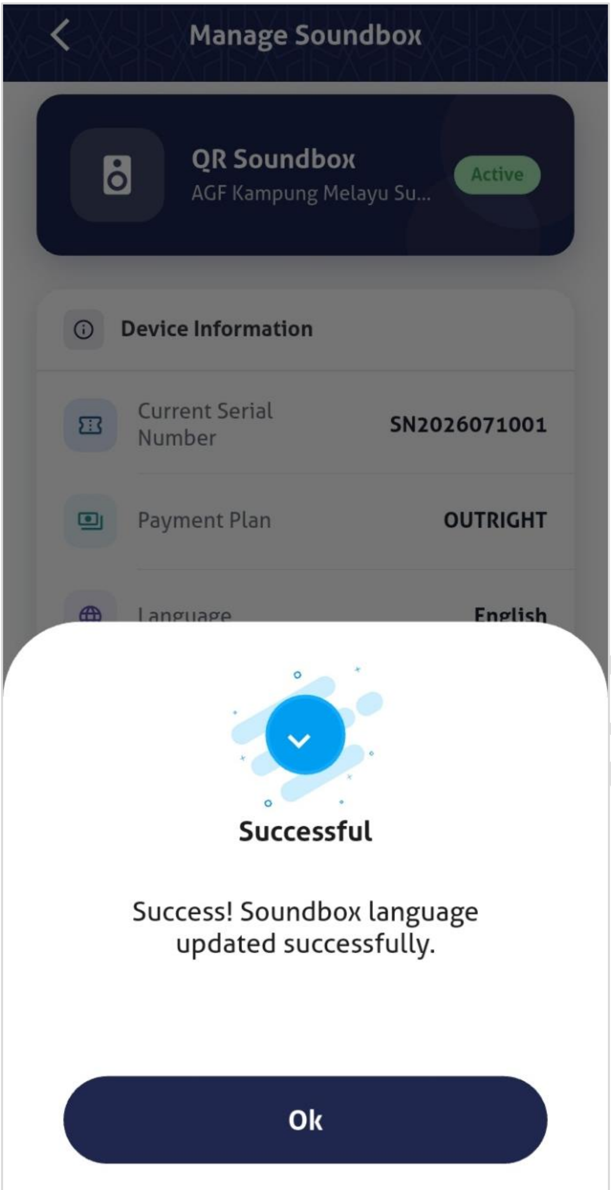
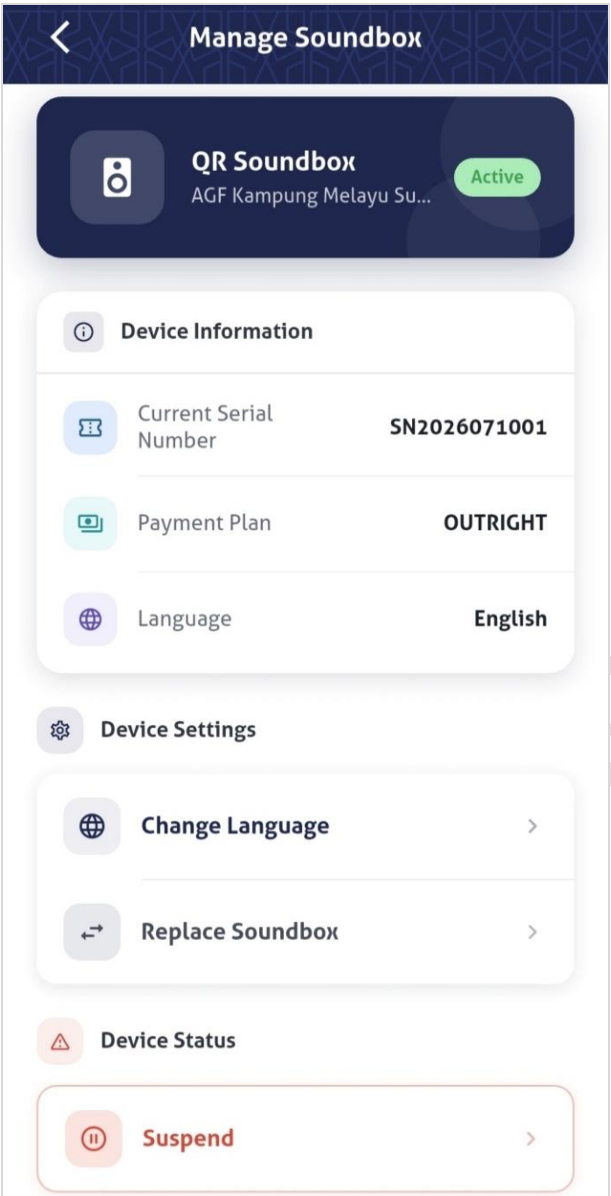
Image	Step by Step
	**Step 3** Click **Confirm** button.

Image	Step by Step
	**Step 4** Click **Ok** button.

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>


</td><td>

Step 5

The selected language is updated in the application settings.

</td></tr>
</table>

8.4 Soundbox FAQ

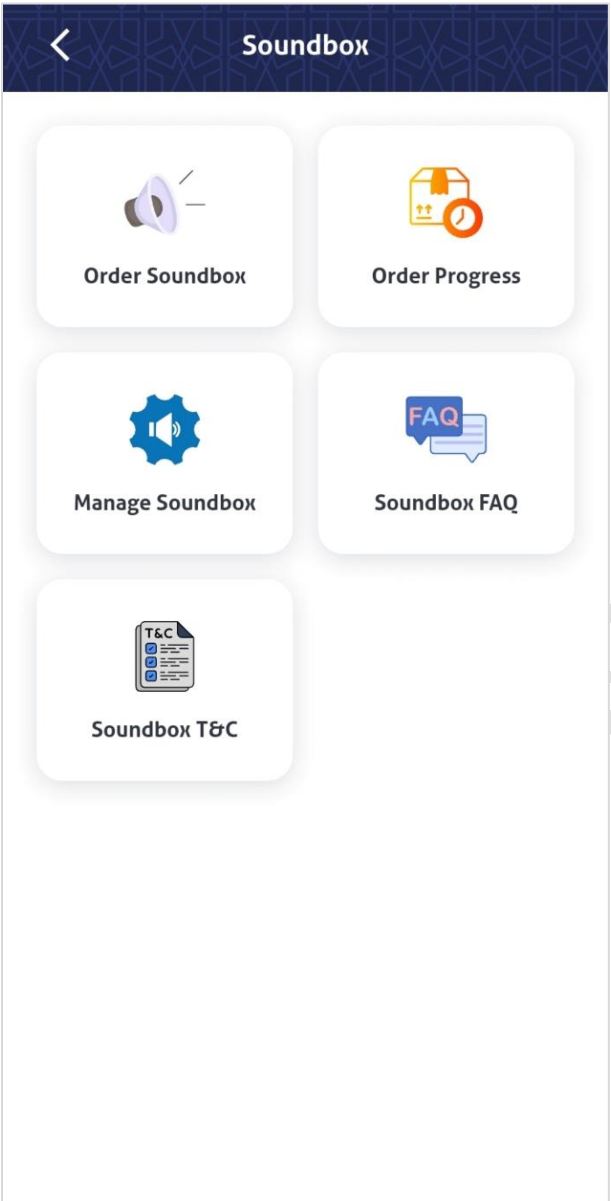
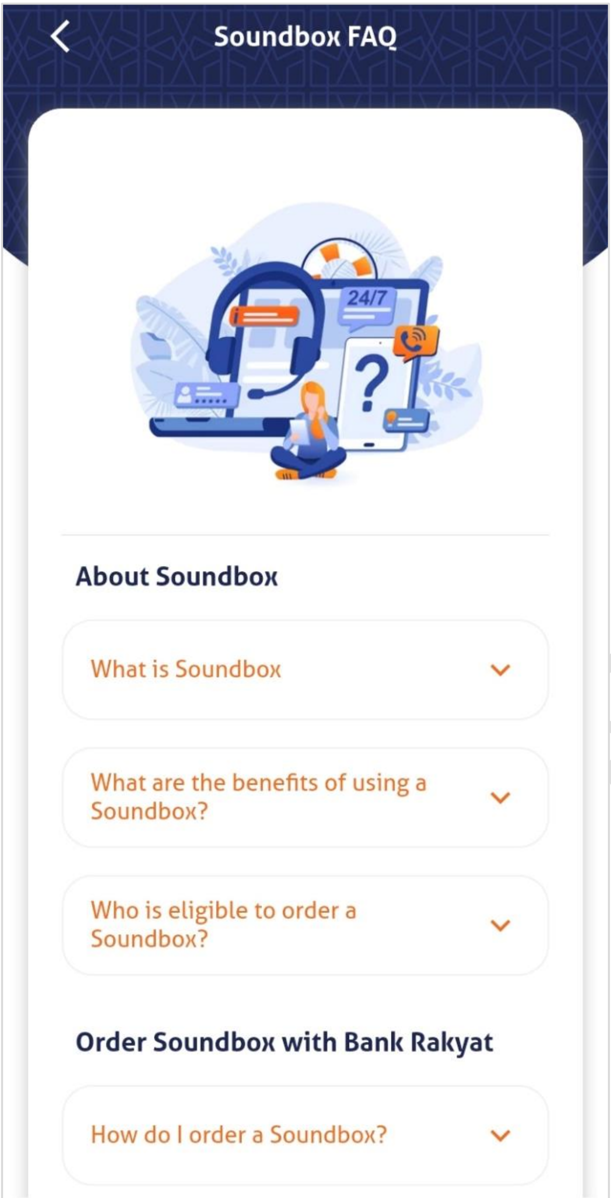
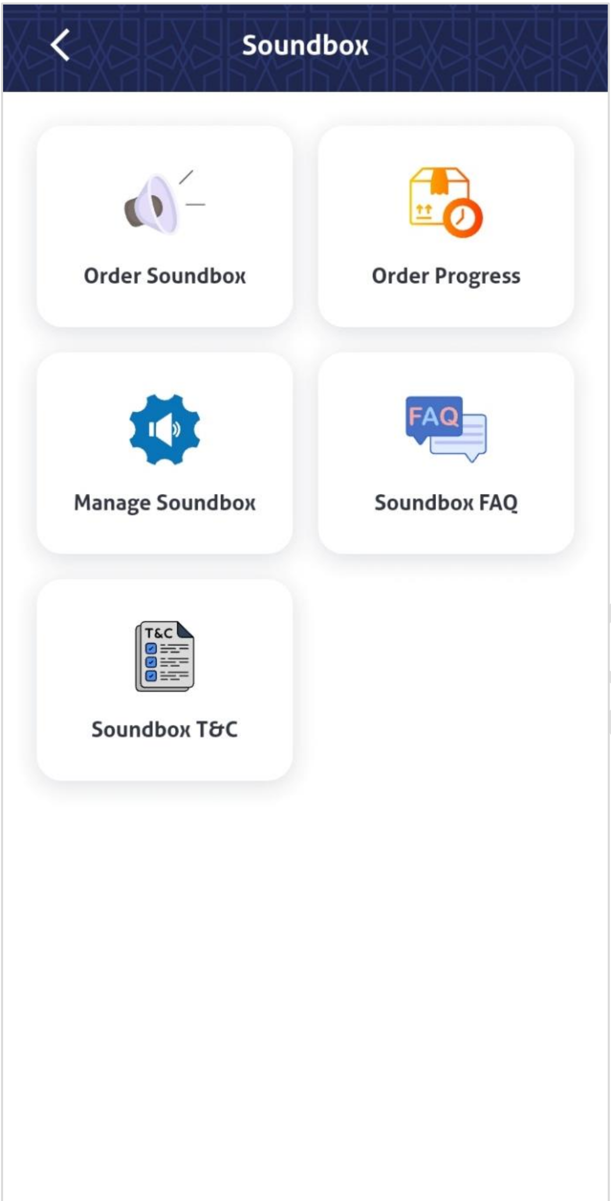
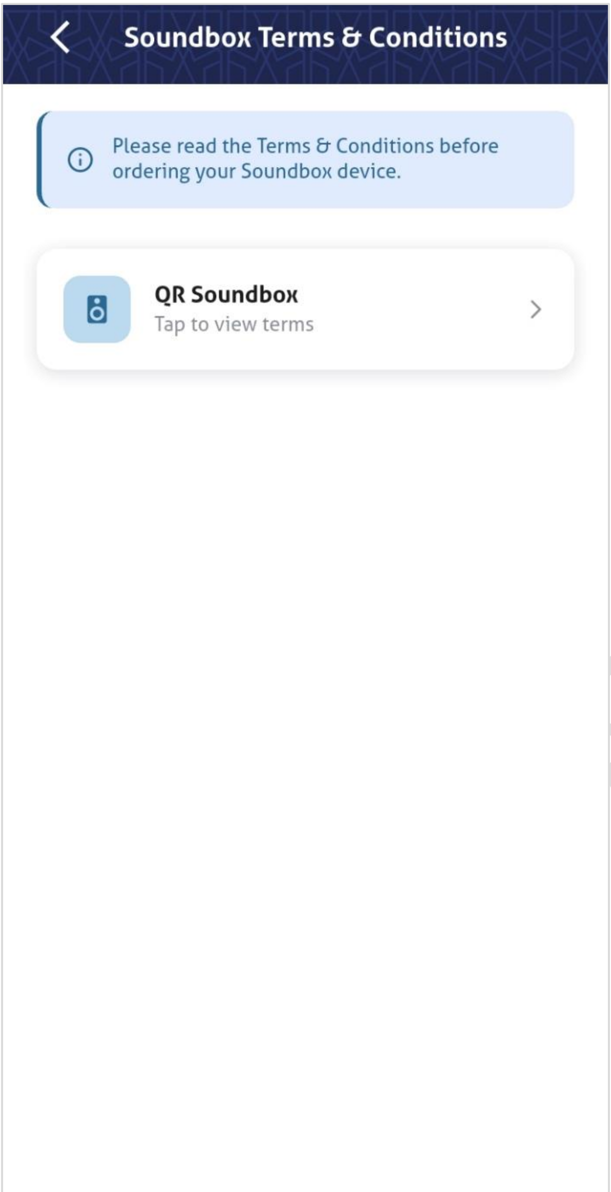
Image	Step by Step
	**Step 1** The Soundbox FAQ menu provides Manager with a list of frequently asked questions (FAQs) related to the Soundbox. It helps the Manager to understand the features and usage. To view the FAQs, click **Soundbox FAQ** menu on the **Soundbox** page.

Image	Step by Step
 	**Step 2** The FAQ is displayed in sections. User can tap on the question to view its answer.

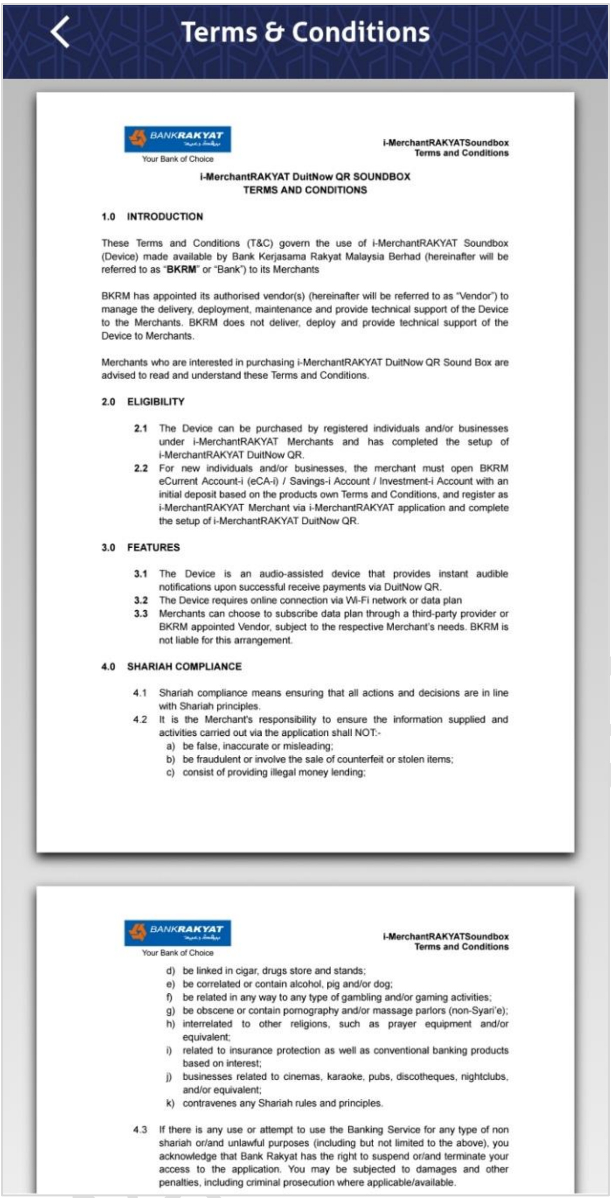
8.5 Soundbox Terms & Conditions

Image	Step by Step
	**Step 1** The **Soundbox T&C** menu allows Manager to view the Terms and Conditions (T&C) associated with each available Soundbox product. Each configured Soundbox product has its own T&C for Manager to review at any time. To view and read the T&C, click **Soundbox T&C** menu from the **Soundbox** page.

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>
</td><td>Step 2

All the configured and available Soundbox product will be listed on this page.

Select a Soundbox product from the list.</td></tr>
</table>

<table>
<tr><th>Image</th><th>Step by Step</th></tr>
<tr><td>

Terms & Conditions
BANKRAKYAT
Your Bank of Choice
i-MerchantRAKYATSoundbox
Terms and Conditions
i-MerchantRAKYAT DuitNow QR SOUNDBOX
TERMS AND CONDITIONS
1.0 INTRODUCTION
These Terms and Conditions (T&C) govern the use of i-MerchantRAKYAT Soundbox (Device) made available by Bank Kerjasama Rakyat Malaysia Berhad (hereinafter will be referred to as "BKRM" or "Bank") to its Merchants
BKRM has appointed its authorised vendor(s) (hereinafter will be referred to as "Vendor") to manage the delivery, deployment, maintenance and provide technical support of the Device to the Merchants. BKRM does not deliver, deploy and provide technical support of the Device to Merchants.
Merchants who are interested in purchasing i-MerchantRAKYAT DuitNow QR Sound Box are advised to read and understand these Terms and Conditions.
2.0 ELIGIBILITY
2.1 The Device can be purchased by registered individuals and/or businesses under i-MerchantRAKYAT Merchants and has completed the setup of i-MerchantRAKYAT DuitNow QR.
2.2 For new individuals and/or businesses, the merchant must open BKRM eCurrent Account-i (eCA-i) / Savings-i Account / Investment-i Account with an initial deposit based on the products own Terms and Conditions, and register as i-MerchantRAKYAT Merchant via i-MerchantRAKYAT application and complete the setup of i-MerchantRAKYAT DuitNow QR.
3.0 FEATURES
3.1 The Device is an audio-assisted device that provides instant audible notifications upon successful receive payments via DuitNow QR.
3.2 The Device requires online connection via Wi-Fi network or data plan
3.3 Merchants can choose to subscribe data plan through a third-party provider or BKRM appointed Vendor, subject to the respective Merchant's needs. BKRM is not liable for this arrangement.
4.0 SHARIAH COMPLIANCE
4.1 Shariah compliance means ensuring that all actions and decisions are in line with Shariah principles.
4.2 It is the Merchant's responsibility to ensure the information supplied and activities carried out via the application shall NOT:-
a) be false, inaccurate or misleading;
b) be fraudulent or involve the sale of counterfeit or stolen items;
c) consist of providing illegal money lending;
BANKRAKYAT
Your Bank of Choice
i-MerchantRAKYATSoundbox
Terms and Conditions
d) be linked in cigar, drugs store and stands;
e) be correlated or contain alcohol, pig and/or dog;
f) be related in any way to any type of gambling and/or gaming activities;
g) be obscene or contain pornography and/or massage parlors (non-Syari'e);
h) interrelated to other religions, such as prayer equipment and/or equivalent;
i) related to insurance protection as well as conventional banking products based on interest;
j) businesses related to cinemas, karaoke, pubs, discotheques, nightclubs, and/or equivalent;
k) contravenes any Shariah rules and principles.
4.3 If there is any use or attempt to use the Banking Service for any type of non shariah or/and unlawful purposes (including but not limited to the above), you acknowledge that Bank Rakyat has the right to suspend or/and terminate your access to the application. You may be subjected to damages and other penalties, including criminal prosecution where applicable/available.
</td><td>
Step 3
The T&C of the Soundbox product is displayed.
</td></tr>
</table>

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.