

## **FREQUENTLY ASKED QUESTIONS (FAQ) ON BANK RAKYAT POS TERMINAL**

### **1. What is a POS Terminal?**

A Card Terminal, also known as a POS (Point of Sales) Terminal, is an electronic device used by the merchant to process credit and debit card payments at business premises made by a customer/cardholder.

### **2. What are the type of cards that can be used at Bank Rakyat POS Terminal?**

The Bank Rakyat POS Terminal accepts all MyDebit debit cards, Mastercard and VISA credit cards.

### **3. Can cards from other banks be used for transactions on Bank Rakyat POS Terminal?**

Yes. Bank Rakyat POS Terminal accepts various types of MyDebit, Mastercard and VISA credit cards, including those from other banks.

### **4. What additional services are available offered by Bank Rakyat POS Terminal?**

Bank Rakyat POS Terminal also supports an instalment plan (Easy Payment Plan) exclusively for Bank Rakyat Credit Card-i. This Easy Payment Plan allows Bank Rakyat credit cardholders to convert their purchases into monthly instalments ranging from six to 36 months.

### **5. What are the requirements to apply for Bank Rakyat POS Terminal?**

- Applicable for merchants with a registered business (non-individual).
- The business must be officially registered under the relevant Malaysian authorities such as but not limited to the Companies Commission of Malaysia (SSM) etc.
- The business must have an active company's current account for crediting transaction proceeds.
- The business must comply with Shariah principles.

- Businesses that are not Shariah-compliant, such as but not limited to gambling or prostitution, non-halal restaurants, etc.
- Any sale of goods or any services provider that are illegal, such as the sale and distribution of drugs.

**Are there any other charges I need to pay?**  
For more information on charges, you can refer to [Merchant Services \(POS Terminal hyperlink on Bank Rakyat official website\)](#). The charges may be varied according to the type of business.

**How do I apply for Bank Rakyat POS Terminal?**  
Merchant who wishes to apply need to complete and sign the Bank Rakyat Merchant Application Form ([hyperlink - Merchant Application Form](#)) with supporting documents ([hyperlink - POS Terminal supporting document](#)).

**11. Where can I submit my application form?**

Applicants can submit their application forms and supporting documents at any nearby Bank Rakyat branch or Bank Rakyat headquarters at the following address:

**By mail:**

Acquiring Business Department, Level 14, Menara 1, Menara Kembar Bank Rakyat, No. 33, Jalan Rakyat, KL Sentral, 50470 Kuala Lumpur

**By e-mail:**

[Acquiring@bankrakyat.com.my](mailto:Acquiring@bankrakyat.com.my)

**12. Who should I contact for more information?**

For further inquiries, merchants can visit the Bank Rakyat website ([POS Terminal hyperlink on Bank Rakyat official website](#)), email [Acquiring@bankrakyat.com.my](mailto:Acquiring@bankrakyat.com.my), or contact the following:

| Person in Charge             | Direct Line |
|------------------------------|-------------|
| Mohd Hafiz Hanif Zakaria     | 03-26152468 |
| Nur Zalikha Mohd Kamaruddin  | 03-22024603 |
| Nur Tiara Lydia Abdul Rahman | 03-26120972 |