

# Banking experience is now more EFFICIENT

## Electronic Current Account-i (eCA-i)

- MAXIMISE INCOME
- MINIMISE COST
- PRIVACY ASSURED



Terms and conditions apply



## Virtual Service Innovation

Electronic Current Account-i or eCA-i is a virtual current account facility (without physical cheque book). This service is another innovative form of electronic payment.

| INDIVIDUAL  | NON-INDIVIDUAL  |
|---|---|
| <b>1. i-Rakyat</b> <ul style="list-style-type: none"> <li>✓ Fund Transfer</li> <li>✓ Bill Payment (Utility/Zakat/Prepaid Reload)</li> <li>✓ Tabung Haji Transaction</li> <li>✓ Credit Card payment</li> <li>✓ Foreign Telegraphic Transfer</li> <li>✓ JomPAY</li> <li>✓ DuitNOW</li> </ul>  | <b>1. i-BizRAKYAT</b> <ul style="list-style-type: none"> <li>✓ Security Token with Dual - authentication</li> <li>✓ Daily reconciliation process without waiting for account statement</li> <li>✓ Online balance inquiries and account statements</li> <li>✓ Fund Transfer - Bank Rakyaty account, RENTAS, IBG, DuitNow</li> <li>✓ Corporate Bill Payment</li> <li>✓ JomPAY</li> <li>✓ Payment to statutory body - SOCSO, LHDN and Zakat (Selangor &amp; Kuala Lumpur)</li> <li>✓ No charges for salary crediting</li> <li>✓ No charges for fund transfer to Bank Rakyaty account</li> <li>✓ No monthly charges for internet banking service</li> </ul> |
| <b>2. Fund Transfer:</b> <ul style="list-style-type: none"> <li>✓ Own Account Transfer</li> <li>✓ Third Party Transfer (Intrabank)</li> <li>✓ Instant Bank Fund Transfer (IBFT)</li> <li>✓ IBG Transfer (Other Bank)</li> <li>✓ Scheduled Fund Transfer (First &amp; Third Party)</li> <li>✓ Favourite Third Party and Interbank Fund Transfer</li> </ul>           | <b>2. Fund Transfer:</b> <ul style="list-style-type: none"> <li>✓ Own Account Transfer</li> <li>✓ Third party Transfer (Intrabank)</li> <li>✓ IBG Transfer (Other Bank)</li> <li>✓ Rentas</li> <li>✓ Scheduled Fund Transfer (first &amp; third party)</li> <li>✓ Favourite Third Party and Interbank Fund Transfer</li> </ul>  |
| <b>3. Payment Service:</b> <ul style="list-style-type: none"> <li>✓ Financing Payment</li> <li>✓ Payment to Favourite Payee</li> <li>✓ Agency Bill Payment (Government &amp; Registered Billers)</li> </ul>   | <b>3. Payment Service:</b> <ul style="list-style-type: none"> <li>✓ Financing Payment</li> <li>✓ Bill Payment (Utility/Zakat/Charity)</li> <li>✓ Payment to Favourite Payee</li> <li>✓ Agency Bill Payment (Government &amp; Registered Billers)</li> </ul>   |
| <b>4. Account Information</b> <ul style="list-style-type: none"> <li>✓ Account Summary</li> <li>✓ Account Details</li> <li>✓ Account Transaction</li> <li>✓ Account History</li> <li>✓ Statement Request/Enquiry/ e-Statement</li> <li>✓ Others Account (Current Account-i/ Saving Account-i/Financing Account-i/ Investment Account-i/Shares Account-i)</li> </ul> | <b>4. Bulk Transaction:</b> <ul style="list-style-type: none"> <li>✓ e-Payment (Salary Payment/IBG Bulk transaction/Financing Payment)</li> <li>✓ Download Status File</li> <li>✓ Bulk Authorisation/ Authorisation Inquiry</li> <li>✓ Pending Authorisation</li> <li>✓ Transaction Enquiry</li> <li>✓ Transaction Authorisation</li> <li>✓ DuitNow</li> </ul>  |
| <b>5. Other Services:</b> <ul style="list-style-type: none"> <li>✓ Standing Instruction</li> <li>✓ Foreign Exchange Rates</li> <li>✓ Cancellation of ATM Card</li> <li>✓ Budgeting Tool</li> </ul>  | <b>5. Account Information</b> <ul style="list-style-type: none"> <li>✓ Account Summary</li> <li>✓ Account Details</li> <li>✓ Account Transaction</li> <li>✓ Account History</li> <li>✓ Statements Request/Inquiry/ e-Statements</li> <li>✓ Cheque Pending Clearance</li> <li>✓ Others Account (Current Account-i/ Saving Account-i/Financing Account-i/ Investment Account-i/Shares Account-i)</li> </ul>   |

## Advantages



EFFICIENT PROCESS

Hassle-free cheque management that avoid cheque misplacement and errors



GREATER FLEXIBILITY IN ACCOUNT MANAGEMENT

No limit in banking hour and boundary



COST EFFECTIVE

Flexible and cost-effective payment option available



MAXIMUM CONFIDENTIALITY

No leakage in confidential information of the account holder/operator



PAYMENT METHOD THAT WORKS

A proven electronic banking channels and instruments

## All in One Account

| CHANNEL   | FACILITIES  |
|---|---|
| OVER THE COUNTER  | <ul style="list-style-type: none"> <li>• Cash Withdrawal</li> <li>• Cash Deposit</li> <li>• Intrabank</li> <li>• Interbank Giro (IBG)</li> <li>• Rentas</li> </ul>  |
| MACHINE <ul style="list-style-type: none"> <li>• ATM</li> <li>• CDM</li> <li>• CICO (Cash in Cash out)</li> </ul> | <ul style="list-style-type: none"> <li>• Cash Withdrawal</li> <li>• Cash Deposit</li> <li>• Intrabank</li> <li>• Interbank Giro (IBG)</li> <li>• DuitNow</li> </ul>   |
| INTERNET BANKING <ul style="list-style-type: none"> <li>• i-Rakyat</li> <li>• i-BizRAKYAT</li> </ul>              | <ul style="list-style-type: none"> <li>• Intrabank</li> <li>• Interbank Giro (IBG)</li> <li>• Rentas</li> <li>• Online Cash Payment or Cash over-the-counter</li> <li>• Bill/Utility/Zakat payment</li> <li>• Bulk Payment/Salary payment</li> <li>• Normal Payment</li> <li>• Guaranteed Payment</li> <li>• Post Dated Payment (PDC) or future payment</li> <li>• DuitNow</li> </ul> |

## Eligibility

### INDIVIDUAL:

- 18 years and above
- Not a bankrupt
- Minimum deposit of RM500 for opening of account

### NON-INDIVIDUAL:

- Companies, associations, clubs, societies, professional bodies and government agencies
- Not subject to any winding-up order or court action
- Minimum deposit of RM1,000 for opening of account

An introducer is required for opening of account but waiver may be given based on the customer's qualifications and Bank's discretion