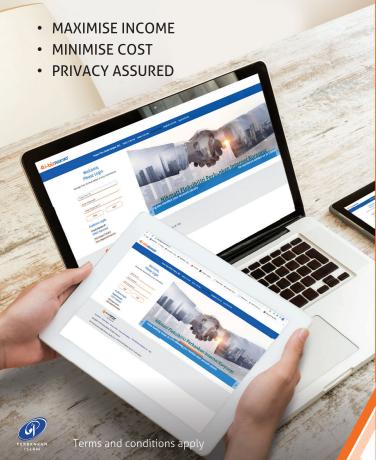
# **Banking experience** is now more **EFFICIENT**

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





Your Bank of Choice





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**

## 1. i-Rakyat

- Fund Transfer
- Bill Payment (Utility/Zakat/
- Prepaid Reload
- Tabung Haji Transaction
- Credit Card payment
- Foreign Telegraphic Transfer JomPAY
- DuitNOW

#### 2. Fund Transfer:

- Own Account Transfer
- Third Party Transfer (Intrabank)
- Instant Bank Fund Transfer (IBFT)
- IBG Transfer (Other Bank)
- Scheduled Fund Transfer (First & Third Party)
- Favourite Third Party and Interbank Fund Transfer

# 3. Payment Service:

- Financing Payment
- Payment to Favourite Payee
- Registered Billers)

#### Account Information

- Account Summary
- Account Details
- Account Transaction
- Account History
- Statement Request/Enquiry/ e-Statement
- Others Account (Current Account-i/ Saving Account-i/Financing Account-i/ Investment Account-i/Shares Account-i)

## 5. Other Services:

- Standing Instruction
- Foreign Exchange Rates
- Cancellation of ATM Card
- Budgeting Tool

# NON-INDIVIDUAL

#### 1. i-BizRAKYAT

- Security Token with Dual authentication
- Daily reconciliation process without waiting for account statement
- Online balance inquiries and account
- Fund Transfer Bank Rakyat account, RENTAS, IBG, DuitNow
- Corporate Bill Payment
- JomPAY
- Payment to statutory body SOCSO, LHDN and Zakat (Selangor & Kuala Lumpur)
- No charges for salary crediting
- No charges for fund transfer to Bank Rakyat account
- No monthly charges for internet banking service

#### 2. Fund Transfer:

- Own Account Transfer
- Third party Transfer (Intrabank) IBG Transfer (Other Bank)
- Rentas
- Scheduled Fund Transfer (first & third party)
- Favourite Third Party and Interbank Fund Transfer

## 3. Payment Service:

- Financing Payment
- Bill Payment (Utility/Zakat/Charity)
- Payment to Favourite Payee
- Agency Bill Payment (Government &

#### 4. Bulk Transaction:

- e-Payment (Salary Payment/IBG Bulk transaction/Financing Payment)
- Download Status File

Registered Billers)

- Bulk Authorisation/ Authorisation Inquiry
- Pending Authorisation
- Transaction Enquiry
- Transaction Authorisation
- DuitNow

#### 5. Account Information

- Account Summary
- Account Details
- Account Transaction
- Account History
- Statements Request/Inquiry/
- e-Statements Cheque Pending Clearance
- Others Account (Current Account-i/ Saving Account-i/Financing Account-i/ Investment Account-i/Shares Account-i)

# Advantages



Hassle-free cheque management that avoid cheque misplacement and errors



No limit in banking hour and boundary



Flexible and cost-effective payment option available



No leakage in confidential information of the account holder/operator



A proven electronic banking channels and instruments

# All in One Account

CHANNEL	FACILITIES
OVER THE COUNTER	Cash Withdrawal Cash Deposit Intrabank Interbank Giro (IBG) Rentas
MACHINE  • ATM  • CDM  • CICO (Cash in Cash out)	Cash Withdrawal Cash Deposit Intrabank Interbank Giro (IBG) DuitNow
INTERNET BANKING  • i-Rakyat  • i-BizRAKYAT	Intrabank Interbank Giro (IBG) Rentas Online Cash Payment or Cash over-the-counter Bill/Utility/Zakat payment Bulk Payment/Salary payment Vormal Payment Guaranteed Payment Post Dated Payment (PDC) or future payment DuitNow

# 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