	Frequently Asked Questions (FAQs) on MSMEC Digital Bundle	**Soalan Lazim bagi MSMEC Digital Bundle**
No.	**English**	**Bahasa Melayu**
1.	**What is the Micro, Small, Medium Enterprises and Cooperative (MSMEC) Digital Bundle?** The MSMEC Digital Bundle is an initiative by Bank Rakyat designed to support the growth of MSMEC businesses. This initiative packages Bank Rakyat's business products and services offered via the QR2E – eBiz Suite platform with Fintech digital business tools. Upon successful onboarding, every eligible MSMEC customer will receive a Promo Code to redeem a complimentary subscription from Bank Rakyat's Fintech partners.	**Apakah Perusahaan Mikro, Kecil, Sederhana dan Koperasi *(MSMEC) Digital Bundle?*** *MSMEC Digital Bundle* adalah inisiatif oleh Bank Rakyat yang direka untuk menyokong pertumbuhan perniagaan MSMEC. Inisiatif ini menggabungkan produk dan perkhidmatan perniagaan Bank Rakyat yang ditawarkan dalam platform QR2E - eBiz Suite dengan solusi perniagaan digital Fintech. Setelah berjaya, setiap pelanggan MSMEC yang layak akan menerima Kod Promosi bagi menebus langganan tanpa bayaran daripada rakan kerjasama Fintech Bank Rakyat.
2.	**What are Bank Rakyat's products and services available via the QR2E – eBiz Suite platform?** The list of products and services available via the QR2E – eBiz Suite platform are as follows: 1. Business Financing-i 2. Micro Financing-i 3. Merchant POS Terminal 4. eCurrent Account-i 5. Rakyat C.A.R.E Agent Banking 6. i-bizRAKYAT 7. JomPAY	**Apakah produk dan perkhidmatan Bank Rakyat yang terdapat di dalam platform QR2E – eBiz Suite?** Senarai produk dan perkhidmatan yang terdapat dalam platform QR2E – eBiz Suite adalah seperti berikut: 1. Pembiayaan Perniagaan-i 2. Pembiayaan Mikro-i 3. Terminal POS Peniaga / Pedagang 4. Akaun Semasa-i Elektronik 5. Perbankan Ejen Rakyat C.A.R.E 6. i-bizRAKYAT 7. JomPAY
3.	**Who is eligible to apply for the MSMEC Digital Bundle?** All MSMEC customers are eligible to apply for the MSMEC Digital Bundle. To be eligible for the bundle, customers must apply for Bank Rakyat's products and services via the QR2E – eBiz Suite platform at https://qr2e.bankrakyat.com.my/suite	**Siapakah yang layak untuk memohon *MSMEC Digital Bundle?*** Semua pelanggan MSMEC layak untuk memohon *MSMEC Digital Bundle*. Bagi melayakkan untuk inisiatif ini, pelanggan mestilah memohon produk dan perkhidmatan Bank Rakyat melalui platform QR2E – eBiz Suite di https://qr2e.bankrakyat.com.my/suite

	<u>For new MSMEC customers without eCurrent Account-i</u> Apply for an eCurrent Account-i and apply for at least one (1) or more of Bank Rakyat's products and services. **<u>For existing MSMEC customers with eCurrent Account-i</u>** Apply for at least two (2) or more of Bank Rakyat's products and services. Upon successful application or onboarding, MSMEC customers will receive a Promo Code for them to redeem their preferred digital business tools.	**<u>Untuk pelanggan MSMEC baharu tanpa Akaun Semasa-i Elektronik</u>** Mohon Akaun Semasa-i Elektronik dan mohon mana-mana satu (1) atau lebih produk dan perkhidmatan Bank Rakyat. **<u>Untuk pelanggan MSMEC sedia ada dengan Akaun Semasa-i Elektronik</u>** Mohon mana-mana dua (2) atau lebih produk dan perkhidmatan Bank Rakyat Selepas pemohonan berjaya, pelanggan MSMEC akan menerima Kod Promosi untuk menebus solusi perniagaan digital pilihan mereka.
4.	**What happens if Bank Rakyat declines one (1) or more of my applications? Will I still be eligible for the Promo Code?** Eligibility for the Promo Code is based on successful approval of at least two (2) of your applications. For further assistance, please contact us at eBizToolsMarketplace@bankrakyat.com.my	**Apakah yang akan terjadi sekiranya Bank Rakyat menolak satu (1) atau lebih permohonan saya? Adakah saya masih layak untuk Kod Promosi?** Kelayakan untuk Kod Promosi adalah berdasarkan kelulusan sekurang-kurangnya dua (2) daripada permohonan anda. Untuk bantuan lanjut, sila hubungi kami di eBizToolsMarketplace@bankrakyat.com.my
5.	**What digital business tools are available in the MSMEC Digital Bundle?** MSMEC customers are free to select their preferred complimentary subscription. The available digital business tools to choose from are as follows: 1. QNE Cloud Accounting 2. QNE Cloud Payroll 3. Biztory Cloud Accounting 4. Mesinkira Business Operation Support System 5. Google Workspace	**Apakah solusi perniagaan digital yang terdapat dalam *MSMEC Digital Bundle?*** Pelanggan MSMEC bebas memilih langganan tanpa bayaran yang dikehendaki. Solusi perniagaan digital yang ditawarkan adalah seperti berikut: 1. QNE Cloud Accounting 2. QNE Cloud Payroll 3. Biztory Cloud Accounting 4. Mesinkira Business Operation Support System 5. Google Workspace

6.	**How long does it take to receive the Promo Code after applying for the MSMEC Digital Bundle?** The Promo Code will be sent to the eligible MSMEC customer's registered email after the successful application or onboarding process is completed.	**Berapa lama masa yang diambil untuk menerima Kod Promosi selepas memohon *MSMEC Digital Bundle?*** Kod Promosi akan dihantar ke e-mel,berdaftar pelanggan MSMEC yang layak selepas proses permohonan berjaya.
7.	**How can I redeem the Promo Code?** Each eligible MSMEC will receive a unique Promo Code via email, together with the steps to redeem it. MSMEC customers who have received the Promo Code may redeem their complimentary subscription via QR2E – eBiz Tools Marketplace platform at https://qr2e.bankrakyat.com.my/marketplace	**Bagaimanakah cara untuk menebus Kod Promosi?** Setiap MSMEC yang layak akan menerima Kod Promosi unik melalui e-mel, berserta langkah-langkah untuk menebusnya. Pelanggan MSMEC yang telah menerima Kod Promosi boleh menebus langganan tanpa bayaran di platform QR2E – eBiz Tools Marketplace di https://qr2e.bankrakyat.com.my/marketplace
8.	**Is there an expiry date for the Promo Code?** Yes, the Promo Code is valid for one (1) month from the date of issuance. MSMEC customers are advised to redeem it as soon as they receive it via email.	**Adakah Kod Promosi mempunyai tarikh luput?** Ya, Kod Promosi adalah sah untuk satu (1) bulan dari tarikh dikeluarkan. MSMEC dinasihatkan untuk menebus Kod Promosi sebaik sahaja menerimanya melalui e-mel.
9.	**My Bank Rakyat products and services application has been approved, but I haven't received the Promo Code. Who should I contact?** Rest assured, your Promo Code will be emailed to you once we have verified your eligibility. If you have any questions or need to check the status, please email us at eBizToolsMarketplace@bankrakyat.com.my	**Permohonan produk dan perkhidmatan Bank Rakyat saya telah diluluskan, tetapi saya belum menerima Kod Promosi. Siapa yang boleh saya hubungi?** Jangan bimbang, Kod Promosi anda akan dihantar melalui e-mel setelah kami mengesahkan kelayakan anda. Jika anda mempunyai sebarang pertanyaan atau ingin menyemak status, sila e-mel kami di eBizToolsMarketplace@bankrakyat.com.my

10.	**Is there any cost for the complimentary subscription to digital business tools?**	**Adakah terdapat sebarang kos untuk langganan solusi perniagaan digital?**

Is there any cost for the complimentary subscription to digital business tools?

The complimentary subscription to digital business tools is free of charge. However, the free period varies between digital business tools.

The complimentary period for each digital business tool is as follows:

No	Digital Business Tools	Complimentary Period
1.	QNE Cloud Accounting	6-month subscription for any package.
2.	QNE Cloud Payroll	6-month subscription for any package.
3.	Biztory Cloud Accounting	3-month subscription to the "Pro" package and a waiver of registration fee worth RM200.
4.	Mesinkira Business Operation Support System	6-month subscription for the "Standard" package.
5.	Google Workspace	3-month subscription for the "Business Starter" package. *Limited to the first 80 companies only.*

Adakah terdapat sebarang kos untuk langganan solusi perniagaan digital?

Langganan kepada solusi perniagaan digital tidak melibatkan sebarang kos. Bagaimanapun, tempoh percuma untuk setiap solusi perniagaan digital adalah berbeza-beza.

Tempoh langganan tanpa bayaran untuk setiap solusi perniagaan digital adalah seperti berikut:

No	Solusi Perniagaan Digital	Tempoh Langganan Tanpa Bayaran
1.	QNE Cloud Accounting	6 bulan langganan untuk mana-mana pakej.
2.	QNE Cloud Payroll	6 bulan langganan untuk mana-mana pakej.
3.	Biztory Cloud Accounting	3 bulan langganan untuk pakej "Pro" dan pengecualian yuran pendaftaran bernilai RM200.
4.	Mesinkira Business Operation Support System	6 bulan langganan untuk pakej "Standard".
5.	Google Workspace	3 bulan langganan untuk pakej "Business Starter". *Terhad kepada 80 syarikat pertama sahaja.*

11.	**Can the Complimentary Subscription be extended beyond the initial complimentary period?** After the complimentary period ends, MSMEC customers can choose to continue using the digital business tools by subscribing to the respective services at the promotional rates offered by the Fintech partners.	**Bolehkah langganan tanpa bayaran dilanjutkan melebihi tempoh asal?** Selepas tempoh langganan tanpa bayaran berakhir, pelanggan MSMEC boleh memilih untuk terus menggunakan solusi perniagaan digital dengan melanggan perkhidmatan tersebut pada kadar bayaran istimewa yang dikenakan oleh rakan kerjasama Fintech.
12.	**How can the MSMEC Digital Bundle help my business?** The MSMEC Digital Bundle is designed to assist MSMEC business in improving business efficiency by providing access to essential digital business tools. These tools can streamline various aspects of business operations, such as accounting, payroll and more, helping MSMECs save time and resources.	**Bagaimana *MSMEC Digital Bundle* boleh membantu perniagaan saya?** *MSMEC Digital Bundle* direka untuk membantu MSMEC meningkatkan kecekapan perniagaan dengan menyediakan akses kepada solusi perniagaan digital. Solusi perniagaan digital ini boleh membantu menyelaraskan pelbagai aspek operasi perniagaan seperti perakaunan, penggajian dan lain-lain sekali gus membantu MSMEC menjimatkan masa dan sumber tenaga manusia.
13.	**How do I know which digital business tool is best for my business?** Bank Rakyat provides descriptions and product features of each digital business tool on the QR2E – eBiz Tools Marketplace platform. Additionally, you can reach out to the Fintech partners for detailed information and guidance on selecting the best tool for your business.	**Bagaimana saya boleh mengetahui solusi perniagaan digital yang terbaik untuk perniagaan saya?** Bank Rakyat menyediakan penerangan dan ciri-ciri produk bagi setiap solusi perniagaan digital di platform QR2E – eBiz Tools Marketplace. Selain itu, anda boleh menghubungi rakan kerjasama Fintech untuk maklumat terperinci dan panduan dalam memilih solusi perniagaan yang terbaik untuk perniagaan anda.
14.	**How do I get more information about the digital tools included in the MSMEC Digital Bundle?** MSMECs may obtain more information directly from the respective Fintech partners providing the digital business	**Bagaimana saya boleh mendapatkan maklumat lanjut mengenai solusi perniagaan digital yang terdapat dalam *MSMEC Digital Bundle?*** MSMEC boleh mendapatkan maklumat lanjut mengenai solusi perniagaan digital terus dari syarikat kerjasama Fintech.

	tools. The contact information of each Fintech partner is as follows: **No** / **Digital Business Tools** / **Contact Information** 1. QNE Cloud Accounting and QNE Cloud Payroll — QNE Software Email: sales@qne.com.my Phone No: 03-8943 3080 2. Biztory Cloud Accounting — Biztory Email: info@biztory.com.my Phone No: 012-380 3369 4. Mesinkira Business Operation Support System — Mesinkira Email: sales@mesinkira.io Phone No: 019-214 2236 5. Google Workspace — Pointstar Email: My-sales@point-star.com Phone No: 03-5870 3767	Maklumat hubungan setiap syarikat kerjasama Fintech adalah seperti berikut: **No** / **Solusi Perniagaan Digital** / **Maklumat hubungan** 1. QNE Cloud Accounting and QNE Cloud Payroll — QNE Software E-mel: sales@qne.com.my No. Telefon: 03-8943 3080 2. Biztory Cloud Accounting — Biztory E-mel: info@biztory.com.my No. Telefon: 012-380 3369 4. Mesinkira Business Operation Support System — Mesinkira E-mel: sales@mesinkira.io No Telefon: 019-214 2236 5. Google Workspace — Pointstar E-mel: My-sales@point-star.com No Telefon: 03-5870 3767
15.	**Is there a limit to the number of digital business tools MSMEC can redeem?** There is no limit to the number of digital business tools MSMEC can redeem. However, it is advised that MSMEC select	**Adakah terdapat had bilangan solusi perniagaan digital yang boleh ditebus oleh MSMEC?** Tiada had bagi bilangan solusi perniagaan digital yang boleh ditebus oleh MSMEC. Bagaimanapun, MSMEC

Contact information (English):

No	Digital Business Tools	Contact Information
1.	QNE Cloud Accounting and QNE Cloud Payroll	QNE Software Email: sales@qne.com.my Phone No: 03-8943 3080
2.	Biztory Cloud Accounting	Biztory Email: info@biztory.com.my Phone No: 012-380 3369
4.	Mesinkira Business Operation Support System	Mesinkira Email: sales@mesinkira.io Phone No: 019-214 2236
5.	Google Workspace	Pointstar Email: My-sales@point-star.com Phone No: 03-5870 3767

No	Solusi Perniagaan Digital	Maklumat hubungan
1.	QNE Cloud Accounting and QNE Cloud Payroll	QNE Software E-mel: sales@qne.com.my No. Telefon: 03-8943 3080
2.	Biztory Cloud Accounting	Biztory E-mel: info@biztory.com.my No. Telefon: 012-380 3369
4.	Mesinkira Business Operation Support System	Mesinkira E-mel: sales@mesinkira.io No Telefon: 019-214 2236
5.	Google Workspace	Pointstar E-mel: My-sales@point-star.com No Telefon: 03-5870 3767

	digital business tools that meet its business needs.	dinasihatkan untuk memilih solusi perniagaan digital yang memenuhi keperluan perniagaan mereka.
16.	**Can MSMECs apply for the MSMEC Digital Bundle if they are not existing Bank Rakyat customers?** Yes, new MSMEC customers are also eligible for the complimentary subscriptions. However, MSMECs must apply for Bank Rakyat's products or services via the QR2E – eBiz Suite platform and the application must be approved by Bank Rakyat. Each successful MSMEC applicant will be provided with a unique Promo Code to redeem complimentary subscription.	**Bolehkah pelanggan MSMEC memohon *MSMEC Digital Bundle* jika mereka bukan pelanggan Bank Rakyat sedia ada?** Ya, pelanggan MSMEC yang baharu juga layak untuk mendapatkan langganan tanpa bayaran. Bagaimanapun, MSMEC mesti memohon produk dan servis Bank Rakyat melalui platform QR2E – eBiz Suite dan permohonan tersebut mestilah diluluskan oleh Bank Rakyat. Setiap pemohon MSMEC yang berjaya akan diberikan Kod Promosi unik untuk menebus langganan tanpa bayaran.
17.	**What happens if I cancel my Bank Rakyat products or services after redeeming the Promo Code?** If you cancel your Bank Rakyat products or services before the end of the complimentary subscription period, your access to the digital business tools will be terminated. It is recommended to maintain the required Bank Rakyat products or services to continue enjoying the benefits.	**Apa yang berlaku sekiranya saya membatalkan produk atau servis perkhidmatan Bank Rakyat selepas menebus Kod Promosi?** Jika anda membatalkan produk atau perkhidmatan Bank Rakyat sebelum tempoh langganan tanpa bayaran berakhir, akses anda kepada solusi perniagaan digital akan diberhentikan. Anda disyorkan supaya mengekalkan produk atau perkhidmatan Bank Rakyat untuk terus menikmati manfaat tersebut.