BANKRAKYAT
بيڠك رعية

Bank Pilihan Anda

Akaun Semasa-i Elektronik
e Current Account-i (eCA-i)

- ✓ **PENDAPATAN DIMAKSIMUM**
- ✓ **KOS DIMINIMUM**
- ✓ **PRIVASI DIJAMIN**

Kini, Urusan Perbankan Lebih Mudah

TANPA CEK

BANKRAKYAT
بيڠک رعيت
Bank Pilihan Anda

AGENDA

1 Pengenalan Produk eCA-i

2 Kelebihan Dan Faedah

3 Pindahan Akaun Gaji

4 Kesimpulan

1(A) PENGENALAN e AKAUN SEMASA-i

BANKRAKYAT
Bank Pilihan Anda

"Adalah satu inovasi Akaun Semasa TANPA CEK dimana segala urusan perbankan samada pembayaran atau pemindahan wang dibuat secara lebih efisien , kos efektif dan privasi secara atas talian (online / ePembayaran)"

Zeti: Stop using cheques for payments

→ *From **Page 1***

"Our financial systems remain highly resilient and we expect domestic demand to remain strongly positive on the economy," she said.

BNM's forecast comes in lower than the government's previous five to six per cent growth projection for this year.

The economy recorded a 5.1 per cent growth last year, also mostly due to stronger domestic demand.

Private investment will be supported by domestic-oriented industries and projects under the Economic Transformation Programme while the public sector will remain supportive with higher capital expenditure by both the Federal Government and the non-financial public enterprises.

On fiscal deficit, Zeti said there had been a gradual reduction from 5.8 per cent to 4.7 per cent of the gross domestic product.

"The government is putting together a team and the central bank is part of the team to look at the effective management of this deficit and to reduce the level of government indebtedness.

"The government's external indebtedness is about two per cent of the GDP, so it is very low. Very often, countries have a problem because their foreign borrowing is very high. For us, the borrowing is mainly domestic and our financial system has been able to absorb this.

*Bank Negara Malalysia governor **Tan Sri Dr Zeti Akhtar Aziz** at a **briefing** on the bank's **2011 annual report** in Kuala Lumpur yesterday.*

"The level of government debt is 54.8 per cent of the GDP and there is no legal ceiling to the government borrowing. There is a misperception that there is."

BNM expects most of the sectors in the economy to grow this year although the weaker global demand may affect export-oriented industries in the manufacturing sector and trade-related industries in the services sector.

Zeti also expects inflation to moderate this year, averaging between 2.5 per cent and three per cent, although risks could come from higher commodity prices, domestic supply disruptions and possible adjustments to administered prices.

On the minimum wage policy, which is expected to come into force soon, she does not expect to see a significant impact on the economy or inflation.

It will have a positive impact on the workforce and she did not expect the move to impact competitiveness because it involved a small cost to industries.

Labour market conditions are expected to soften this year amid the slower economic activity and the unemployment rate is projected to increase to 3.2 per cent of the labour force from 3.1 per cent last year.

On the key benchmark interest rate level, which stands at three per cent now, Zeti said it was very accommodative and there had been strong loan growth.

"But having rates that are too low for too long would also result in other risks to the financial system and to the economy."

Meanwhile, Zeti urged the public to stop using cheques when making payments, saying that this mode of payment had been costly to the financial system.

Cheque payments had been grossly subsidised by the banking system.

It costs RM3 to clear a cheque.

The central bank no longer issues cheques to the government, and all payments have migrated to the electronic means.

"We have asked banks why they could not reduce the cost for electronic payments and were told that it was due to the volume of business.

"But we are encouraged by the increased volume and we believe that the cost for electronic payments will decline."

1(B) PERBANKAN TRADISI VS e AKAUN SEMASA-i

BANKRAKYAT

Bank Pilihan Anda

PERBANKAN TRADISI

e AKAUN SEMASA-i (BANK RAKYAT)

CARA PEMBAYARAN

Perbankan Tradisi

- **CEK TUNAI–** Pos/Serahan Terus & Bank
- **CEK** – Pos/Serahan Terus & Bank
- **Penyediaan Cek** - Manual (Kadar kesilapan yang tinggi)
- **Kelulusan CEK** - Tandatangan (Flexsibel, Frod)
- **Pengendalian CEK** – KosTinggi

e Akaun Semasa-i

- **TUNAI** – Secara Atas Talian Dgn 1PAY
- **eBAYARAN** – Notifikasi & Pengkreditan terus ke akaun
- **Automasi** – iRakyat Commerce & 1PAY
- **Token & Tac** - Selamat & Terbukti
- **Kos diminima & Pendapatan dimaksima**

MASA PEMBAYARAN

Perbankan Tradisi

- **Perlu ke Bank** – Untuk pendepositan Cek
- **"Cheque Float" Apungan** – 2 Hari bekerja
- **Makluman Tindakan** – Secara peribadi
- **Kelulusan Bayaran** – Cek perlu diserahkan secara manual kepada penandatangan

e Akaun Semasa-i

- **eBayaran** – Pengkreditan terus ke akaun
- **eBayaran** – "Real Time" @ tarikh bayaran
- **Makluman Tindakan** – eMail & SMS
- **Kelulusan Bayaran** – Secara ATAS TALIAN oleh penandatangan.

SEMAKAN PEMBAYARAN

Perbankan Tradisi

- **Maklumat Akaun** – Bergantung kpd Bank
- **Hubungi Bank** - Semakan maklumat kewangan seperti "Float", terimaan, kenalpasti bayaran.
- **Proses Penyesuaian "Recon"** – Manual melalui Penyata kewangan sebulan sekali.
- **Tiada maklumat tujuan bayaran.**

e Akaun Semasa-i

- **Maklumat Akaun** – Melalui atas talian di iRakyat Commerce & 1PAY
- **"Real Time"** - Semakan maklumat kewangan seperti "Float", terimaan, kenalpasti bayaran.
- **Proses Penyesuaian "Recon"** – Automasi melalui Penyata "Softcopy" yang fleksibel dan mudah.
- **Butiran Transaksi yang lengkap untuk rujukan.**

BACK

BANKRAKYAT
Bank Pilihan Anda

2 KELEBIHAN DAN FAEDAH

A MEKANISME PEMBAYARAN

SALURAN e-PEMBAYARAN

INTRABANK
PINDAHAN KREDIT ANTARA AKAUN DIBANK YANG SAMA

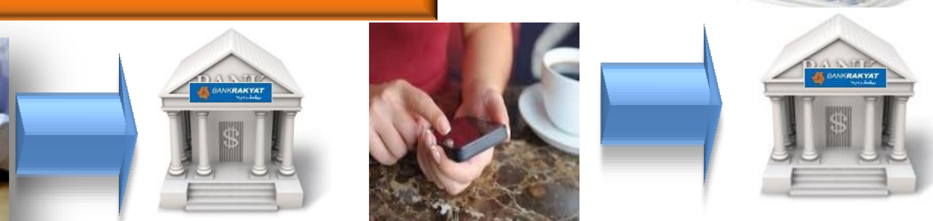
INTERBANK GIRO (IBG)
PINDAHAN KREDIT ANTARA AKAUN DIBANK YANG BERLAINAN

RENTAS
REAL TIME ELECTRONICS TRANSFER OF FUNDS AND SECURITIES

KAD DEBIT (MEPS)
KAD KREDIT (MASTERCARD / VISA)

e-PEMBAYARAN EKSKLUSIF HANYA DI BANK RAKYAT

1PAY
TUNAI DI BANK RAKYAT
INTRABANK / INTERBANK / RENTAS

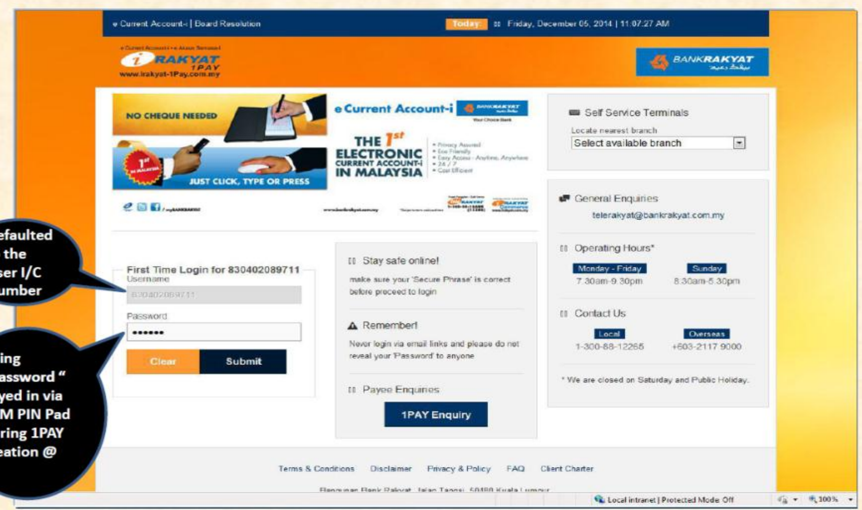


2 KELEBIHAN DAN FAEDAH

BANKRAKYAT
Bank Pilihan Anda

B FUNGSI CEK SECARA ATAS TALIAN (1PAY)

SKRIN PENGGUNA – "1st LOGIN PAGE"



SPESIFIKASI ASAS

SPESIFIKASI	KETERANGAN
❖ FUNGSI PINDAHAN DANA	Pindahan dana intrabank dan interbank (menggunakan IBG dan Rentas).
❖ PENUNAIAN PEMBAYARAN (ENCASHMENT) DI KAUNTER	Membolehkan pelanggan (payer) melakukan pembayaran / pemindahan dana kepada penerima (payee) secara tunai di kaunter. Penerima bayaran hanya boleh menunaikan pembayaran di cawangan Bank Rakyat sahaja.
❖ BELIAN CEK	Membenarkan transaksi belian cek dilakukan secara dalam talian oleh pelanggan manakala pengutipan cek mengikut cawangan yang dikehendaki.
❖ PENGURUSAN AKAUN	Membantu pengurusan akaun seperti pengemaskinian akaun (reconciliation), semakan ringkasan akaun, laporan transaksi dan lain-lain.
❖ FUNGSI "MAKER" / "AUTHORISER"	Mewujudkan fungsi Pembuat (maker) untuk memudahkan kemasukan transaksi ke dalam sistem dan dan fungsi Pelulus (checker) untuk semakan dan kelulusan.

FUNGSI ASAS

1. PEMBAYARAN TUNAI DALAM TALIAN / TUNAI DI KAUNTER

2. PEMBAYARAN NORMAL

3. PEMBAYARAN TERJAMIN

4. PERMOHONAN PEMBAYARAN TERJAMIN – Dari PENERIMA Kepada PEMBAYAR

5. PEMBAYARAN MASA HADAPAN

6. ARAHAN PEMBERHENTIAN BAYARAN

7. BELIAN CEK

8. PINDAHAN WANG KE AKAUN SENDIRI

9. PINDAHAN WANG KE AKAUN PIHAK KETIGA

10. PINDAHAN IBG

11. PINDAHAN RENTAS

12. LAIN-LAIN:Lihat Butiran Pembayaran, Pembayaran Kegemaran, Draf Pembayaran, Sejarah Transaksi, e-Penyata

2 KELEBIHAN DAN FAEDAH

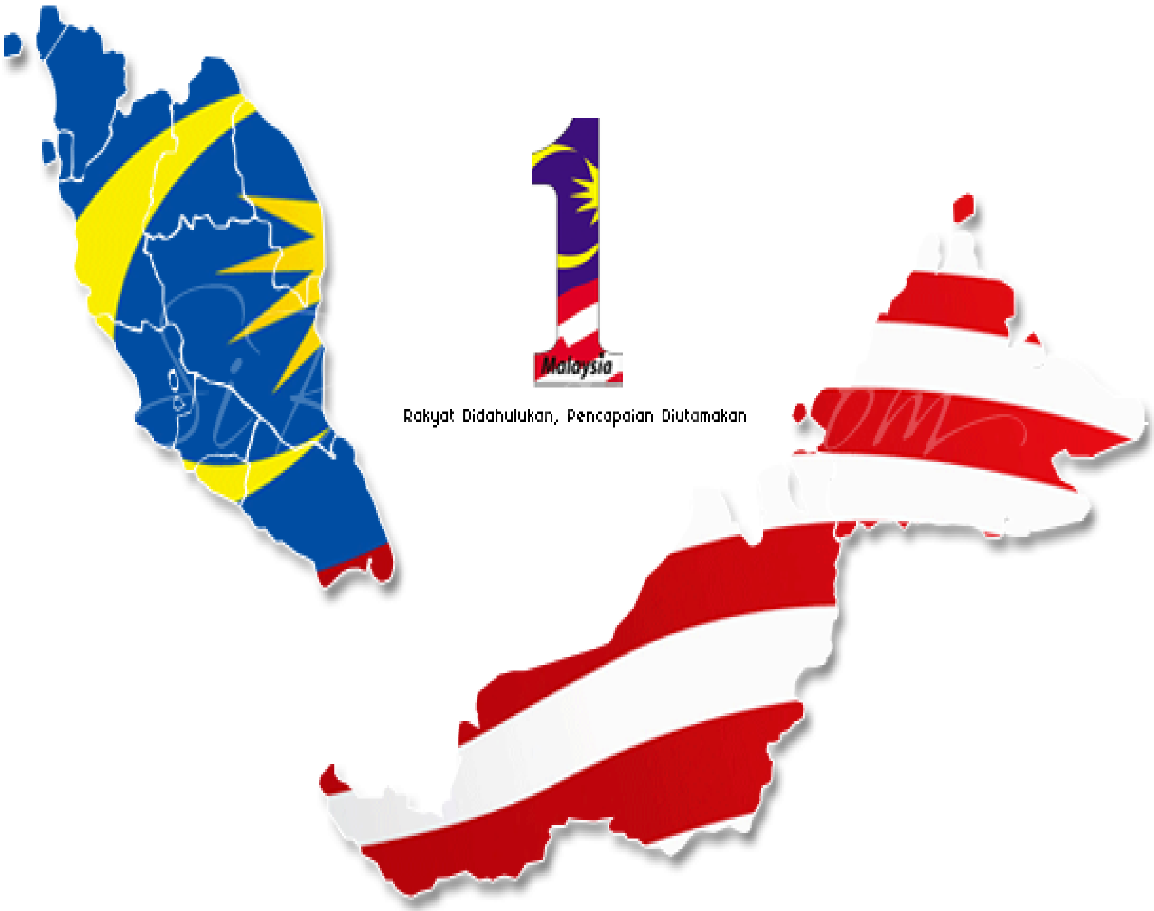
BANKRAKYAT
Bank Pilihan Anda

C LEBIH PILIHAN UNTUK PERBANKAN INTERNET

Perbankan Internet • Internet Banking iRAKYAT www.irakyat.com.my	Perbankan Internet • Internet Banking iRAKYAT Commerce www.irakyat.com.my	e Current Account-i • e Akaun Semasa-i iRAKYAT 1PAY www.irakyat-1Pay.com.my
• **INDIVIDU**	• **BUKAN INDIVIDU**	• **INDIVIDU & BUKAN INDIVIDU**
• Secara permohonan di ATM – "Pin Code"	•Secara permohonan menggunakan Borang	• Diberikan bersama pembukaan eCA-i kepada individu & bukan individu (Maker & Authoriser).
• IntraBank	• IntraBank	• IntraBank
• InterBank Giro (IBG)	• InterBank Giro (IBG) – Mak RM500k (dengan token)	• InterBank Giro (IBG) Fasa 1 - Mak RM10k (tanpa token) **Fasa 2 – Mak 500K (Dalam Proses Pembangunan)**
–	• Rentas – Min RM10k	• Rentas – Min RM10k **Fasa 2 – Tiada Had (Dalam Proses Pembangunan)**
• Pengesahan transaksi menggunakan TAC	• Pengesahan transaksi menggunakan token	• Pengesahan transaksi menggunakan TAC
• Servis Tambahan: ❑ Bayaran bil / utiliti / Zakat ❑ Pindahan / Pembayaran berjadual ❑ Top Up	• Servis Tambahan: ❑ Pembayaran secara Internet Tanpa Had Transaksi ❑ Bayaran bil ❑ Bayaran pukal / gaji (Autopay) ❑ Semakan status cek	• Servis Tambahan: ❑ Fungsi CEK secara Internet ❑ *Notifikasi pembayaran & status melalui "SMS" & Email" kpd Pembuat, Pelulus & Penerima.* ❑ *Pelbagai Jenis Bayaran – "Bayaran Normal, Bayaran Terjamin, Bayaran "Post Date"* ❑ Tunai di kaunter ❑ Semakan maklumat pembayaran oleh penerima ❑ Semakan status cek / "Float"

BANKRAKYAT
Bank Pilihan Anda

D SALURAN PERBANKAN



Rangkaian Saluran*	
Cawangan	148
RAKYAT XCLUSIVE	30
RAKYAT XCESS	4
AR RAHNU XCHANGE	27
XCESS & XCHANGE	16
RAKYAT CARE / AGENT BANKING	51
RAKYAT BERGERAK	3
Total	279

Rangkaian Saluran Elektronik*	
ATM In-Premise	307
ATM Off-Premise	340
CDM / CICO	303
FASCEK	19
Total	969

2 KELEBIHAN DAN FAEDAH

BANKRAKYAT
Bank Pilihan Anda

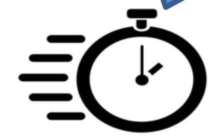
E FLEKSIBEL & KOS EFEKTIF

Pengurusan Kewangan Yang Pantas & Efisien

Masa Transaksi

Bayaran Bil & "Post Dated"

Masa Kredit



Mudah, Murah & Mesra Pengguna

PANTAS (Kredit Terus)

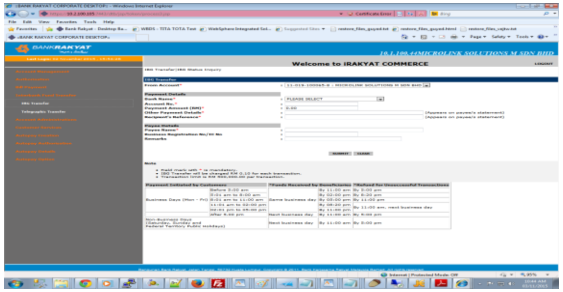
CAJ IBG & GST

PERCUMA

Had

Saluran Pelbagai

Maklumat Kewangan Mudah Dikenalpasti Untuk Semakan & Penyesuaian Akaun "Recon"



Sila masukkan tujuan bayaran di dalam ruangan Rujukan Penerima seperti No resit, No invois dan sebagainya untuk rujukan dan memudahkan proses "Recon"

Transaksi Perbankan yang Privasi & Selamat

2 peringkat proses pengesahan

Memasukkan nombor kad pengenalan atau nombor pendaftaran syarikat penerima

(TAC)/Token berserta nama 'ID' dan kata laluan.

3 PINDAHAN AKAUN GAJI

BANKRAKYAT
Bank Pilihan Anda

A KELEBIHAN KEPADA MAJIKAN

PEMBAYARAN KOMISEN KEATAS SETIAP TRANSAKSI PENGKREDITAN GAJI KE AKAUN BANK RAKYAT

PEMBAYARAN GAJI WARGAKERJA YANG FLEKSIBEL, MUDAH, CEPAT DAN SELAMAT. (Manual / MuatTurun)

POTENSI PENDAPATAN DIMAKSIMA , KOS DIMINIMA DAN PRIVASI DIJAMIN

AKAUN SEMASA-I ELEKTRONIK DAN PERBANKAN INTERNET 1PAY

PERBANKAN INTERNET BUKAN INDIVIDU

Perbankan Internet • Internet Banking
iRAKYAT Commerce
www.irakyat.com.my

PEMBAYARAN PUKAL MELALUI WEB-AUTOPAY

PEMBAYARAN TUNAI

BAYARAN / PINDAHAN WANG ANTARA AKAUN

PEMBAYARAN TERTANGGUH (POST DATED)

BAYARAN PINDAHAN WANG ANTARA BANK

PEMBAYARAN NORMAL / TERJAMIN

BAYARAN PINDAHAN WANG ANTARA NEGARA (REMITTANCE)

3 PINDAHAN AKAUN GAJI

B MANFAAT INSENTIF

- ✓ Komisen RM0.10 - RM2.00 kepada majikan bagi setiap transaksi pindahan gaji setiap bulan yang berjaya dibuat.
- ✓ Bayaran komisen hanya sah sekali sebulan. Tidak terpakai bagi pindahan yang melibatkan bayaran bonus, kerja lebih masa, elaun dan lain-lain.
- ✓ Komisen akan dikreditkan ke Akaun Semasa-i Elektronik (eCA-i) majikan di Bank Rakyat.
- ✓ Penentuan jumlah komisen adalah berdasarkan kepada bilangan wargakerja yang membuat pindahan gaji.

3 PINDAHAN AKAUN GAJI

Bank Pilihan Anda

A KELEBIHAN KEPADA WARGAKERJA

- KAD ATM
- KAD DEBIT (MASTERCARD)
- KAD KREDIT
- AKAUN SIMPANAN-i
- AKAUNSEMASA-i ELEKTRONIK
- DEPOSIT-i BERJANGKA
- PERKHIDMATAN INTERNET i-RAKYAT
- PERKHIDMATAN INTERNET 1PAY
- KEMUDAHAN MEPS
- PEMBIAYAAN PERIBADI
- PEMBIAYAAN HARTANAH
- PEMBIAYAAN KENDERAAN
- BAYARAN / PINDAHAN WANG ANTARA AKAUN
- BAYARAN / PINDAHAN DANA ANTARA BANK
- BAYARAN / PINDAHAN WANG ANTARA NEGARA (WESTERN UNION)
- PEMBIAYAAN MIKRO
- AR RAHNU

A(1) KAD ATM

BANKRAKYAT
Bank Pilihan Anda

Pembayaran Pembiayaan

Pembayaran Bil Setempat

Pindahan Dana Intrabank/IBG/ IBFT

Pengeluaran wang di ATM/ MEPS/Bankcard di seluruh negara

TABUNG HAJI

Perkhidmatan Tabung Haji

Pembayaran Kad Kredit

A(2) KAD DEBIT (MASTERCARD)

BANKRAKYAT
Bank Pilihan Anda

18 tahun ke atas

Membuka Akaun Simpanan

Kad Debit diterima pada hari permohonan dibuat

Penggunaan meluas di kaunter saudagar (merchant) MasterCard

Maksimum penggunaan harian sehingga RM10,000

Maksimum pengeluaran tunai harian sehingga RM5,000

A(3) PERBANKAN INTERNET – i-RAKYAT

BANKRAKYAT

Bank Pilihan Anda

Perbankan Internet • Internet Banking

i RAKYAT

www.irakyat.com.my

- Pembayaran bil setempat
- Pindahan dana Intrabank/IBG/IBFT
- Pembukaan Akaun Simpanan
- Permohonan pembiayaan
- Laporan kehilangan/kecurian kad ATM
- Maklumat akaun
- Permohonan Kad Kredit
- Pembayaran Kad Kredit
- e-penyata Kad Kredit
- Permintaan penyata akaun
- Pembayaran zakat/derma

A(4) PERBANKAN INTERNET – 1PAY

BANKRAKYAT

Bank Pilihan Anda

e Current Account-i • e Akaun Semasa-i

iRAKYAT 1PAY

www.irakyat-1Pay.com.my

FUNGSI CEK SECARA ATAS TALIAN (1PAY)

Pembayaran tunai dalam talian / tunai di kaunter	Pindahan dana Intrabank / IBG / RENTAS	Belian cek
Pilihan Pembayaran Normal / Biasa	Pilihan Pembayaran Tarikh Hadapan	Aarahan Perberhentian Pembayaran Oleh Pembayar
Pilihan Pembayaran Terjamin	Permohonan Pembayaran Terjamin Oleh Penerima	Fungsi ‘Maker’ / ‘Authoriser’
Permintaan penyata akaun	Pengurusan akaun & proses penyesuaian “Recon” yang lebih mudah melalui internet	LAIN-LAIN:Lihat Butiran Pembayaran, Pembayaran Kegemaran, Draf Pembayaran, Sejarah Transaksi, e-Penyata

4 KESIMPULAN

BANKRAKYAT
Bank Pilihan Anda

A PERBANDINGAN PASARAN

Perbandingan Pasaran

PERBANKAN INTERNET
Ditawarkan kepada semua Bukan Individu samada baru/lama atau Besar/Kecil

"INTRODUCER"
Dikecualikan berdasarkan "Case To Case Basis"

KADAR KEUNTUNGAN
Potensi Keuntungan / Hibahyang tinggi

DEPOSIT PEMBUKAAN
Megikut Kemudahan & Kemampuan berdasarkan "Case To Case Basis"

CAJ "GST"
Caj GST Untuk Pindahan Dana Mellalui IBG Di Tanggung Oleh BKRM

CAJ TOKEN
Percuma Untuk Pelulus berdasarkan "Case To Case Basis"

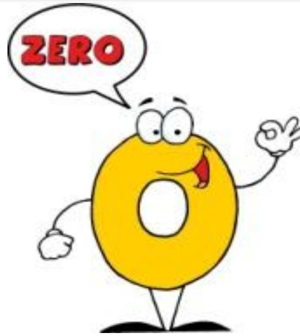
CAJ TRANSAKSI
Tiada caj sampingan seperti Transaksi, Bulanan & "Certificate"

BACK

KESIMPULAN

Bank Pilihan Anda

KOS DIMINIMAKAN



- Tiada kos tambahan atau tersembunyi yang perlu ditanggung oleh Pelanggan.
- Kos Notifikasi kepada Pembayar & Penerima ditanggung oleh BKRM.
- Pelbagai pilihan Instrumen pembayaran elektronik yang fleksibel & kos efektif.

PENDAPATAN DIMAKSIMAKAN

- Produktiviti dapat dipertingkat dengan proses kerja yang mesra pengguna dan efisyen.
- Kadar keuntungan atau Hibah berdasarkan rekod yang lalu adalah kompetetif dan antara yang tertinggi dipasaran (1.5%<200 Ribu, 2% ≥200 Ribu)

PRIVASI DIJAMIN

- Akses dan semakan maklumat perbankan adalah mudah serta menepati kehendak semasa.
- Kata laluan “KHAS” kepada Penerima.
- Rujukan Pendeposit membolehkan proses penyesuaian dilakukan dengan lebih efisyen.

BACK

PERTANYAAN

Bank Pilihan Anda

SILA HUBUNGI KAMI

Zainol Osman (zainol@bankrakyat.com.my)
Penolong Naib Presiden, Akaun Semasa-e
Bank Rakyat Tingkat 27, Menara 1
Menara Kembar Bank Rakyat
No 33,Jalan Travers,50470 Kuala Lumpur.
03-26153050

Hasbollah Bin Mahat (mhasbollah@bankrakyat.com.my)
Penolong Pengurus,Akaun Semasa-e
Bank Rakyat Tingkat 27,Menara 1
Menara Kembar Bank Rakyat
No. 33,Jalan Travers,50470 Kuala Lumpur
03-26153073

Mohamad Azuan Bin Mohmed Nasir
Eksekutif, Akaun Semasa-e
Bank Rakyat Tingkat 27,Menara 1
Menara Kembar Bank Rakyat Bank Rakyat
No.33,Jalan Travers,50470 Kuala Lumpur
03-26126548
(mohamad.azuan@bankrakyat.com.my)

Wan Mohd Abdah Bin Abdullah (wan.mohd@bankrakyat.com.my)
Eksekutif Kanan, Akaun Semasa-e
Bank Rakyat Tingkat 27,Menara 1
Menara Kembar,Bank Rakyat
No.33,Jalan Travers,50470 Kuala Lumpur.
03-26153113

TERIMAKASIH & WASSALAM

BACK

BUKTI PEMBAYARAN & NOTIFIKASI

BANKRAKYAT
Bank Pilihan Anda

SMS

SMS	Send To	Purpose	Message to be included in iPAY payment details during viewing by MAKER & PAYEE
Successful iPAY creation from Bank Rakyat eCAi ------------ for RM---------- on **26/04/2013** 10:36:10 Ref:IPN20130426000033889.Pending authorizer(s) authorization	Maker	SMS notification to the MAKER as the creator notifying them of the successful iPAY creation.	
iPAY authorisation request from Bank Rakyat eCAi ------------ for RM---------- on **26/04/2013** 10:36:10 Ref:IPN20130426000033889. Pls proceed for authorisation.	Authoriser	SMS notification to respective AUTHORISER(S) requesting them to approve iPAY creation.	
FOR GUARANTEED PAYMENT OPTION (OPTION 1 & 2) Payment issued by ---------------------------- for RM---------- on **26/04/2013**.For details, login to https://www.irakyat-1pay.com.my using IPN20130426000033889	PAYEE	SMS notification to the PAYEE informing them of the successful iPAY payment instruction details including IPN Number.	**This iPAY payment instruction is a guaranteed payment instruction from the PAYER and the Bank will only honour the payment on behalf of the Payer provided that there is no stop payment instruction from the Payer on the payment crediting date or presentation date of iPay for encashment at Bank Rakyat branches.**
FOR NORMAL PAYMENT OPTION (OPTION 3) Payment issued by ---------------------------- for RM---------- on **26/04/2013**.For details, login to iPAY link @www.BankRakyat.com.my using IPN20130426000033889	PAYEE	SMS notification to the PAYEE informing them of the successful iPAY payment instruction details including IPN Number.	**This iPAY payment instruction is merely an intention to pay from the Payer. The Bank will only honour the payment on behalf of the Payer subject to availability of fund on the payment due / claim date and when there is no stop payment arrangement and/or instruction.)**
Your iPAY trnx is UNSUCCESSFUL at 26/03/2013 15:58:12 to Tommy RM500.00 Ref:IPN20130326000001290.TQ	Maker	SMS Notification for unsuccessful transaction	

BACK

BUKTI PEMBAYARAN & NOTIFIKASI

Email

Transaction Reference No	**IPN20130429000034288**
Transaction Date and Time	29/04/2013, 09:23:52
Account No	110541000264
Account Name	SYARIKAT TEST ABC
Payee Personal Information	
Payee Name	Intan Ainorul Aini Matiasin
Payee ID No	800103055246
Payee Email Address	agensi07@bkrmdev01.bkrm.com.my
Payee Handphone Number	0129322629
Payee Type	Resident
Payment Information	
Amount (RM)	50000.00
Payment Due Date (dd/mm/yyyy)	29/04/2013
Payment Type	Guaranteed Payment (This iPAY payment instruction is a guaranteed payment instruction from the PAYER and the Bank will honour the payment on behalf of the Payer provided that there is no stop payment instruction from the Payer on the payment crediting date or presentation date of iPay for encashment at Bank Rakyat branches.)
Payment Mode	Interbank Transfer
Payment Channel	IBG
Payee Bank	EON BANK (100002238)
Payee Account Number	290420130000
Remarks	try set limit 50k
Notification Information	
Payee Notification	No Notification
Payer Notification	Email & SMS
Form P	
Pur	-

BACK

EMAIL 1 - (Generated after the maker perform issuance – send to maker and authorizer)

Email Subject : BKR iPAY Authorisation - IPN20130429000034288
Dear Valued Customer,
This is to inform that iPAY transaction has been Transferred.
iPAY Transaction - Details

EMAIL 2 - (Generated after authorization is complete - send to maker, authorizer and payee)

Email Subject :
Dear Valued Customer,
This is to inform that you have 47 pending iPAY transaction(s) for authorisation as follows:

EMAIL 3 - (Generated at end of day for transaction Pending Authorisation – send to authorizer)

Email Subject :
Dear Valued Customer,
This is to inform that you have 47 pending iPAY transaction(s) for authorisation as follows:

EMAIL 4 - (Generated when payment issuance is rejected by authorizer – send to maker and authorizer)

Email Subject : BKR iPAY Authorisation - IPN20130416000031447
Dear Valued Customer,
This is to inform that iPAY transaction has been Rejected.
iPAY Transaction - Details

EMAIL 5 - (Generated when cash payment has been claimed by the payee –send to maker)

Email Subject : BKR iPAY Transaction - IPN20130426000033927
Dear Sir/Madam

This is to inform that iPAY Transaction (Reference No: *IPN20130426000033927*) has been successfully claimed on *29/04/2013*.

Thank you,
Bank Kerjasama Rakyat Malaysia Berhad

BANKRAKYAT
Bank Pilihan Anda

Email

EMAIL 6 - (Generated when the payment transferred/cash claim is unsuccessful on due datesend to maker, authorizer and payee)

Email Subject : BKR iPAY Transaction - IPN20130426000033927

Dear Valued Customer,

Please be informed that the following transaction is Unsuccessful:

Reference Number	:	IPNXXXXXXXX
Instruction Date	:	29/04/2013
Due Date	:	29/04/2013
Peyment Mode	:	Interbank Transfer
Payee Name	:	Nurul
Amount	:	MYR 50.00

EMAIL 7 - (Generated when Earmark request by payee – send to maker and authorizer)

Email Subject : BKR iPAY Earmark Request - IPN20130430000034817
Dear Valued Customer,
This is to inform that iPAY transaction has been Requested for Earmark.
iPAY Transaction - Details

EMAIL 8 - (Generated when Earmark txn has been approved by authorizer – send to payee only)

Email Subject : BKR iPAY Earmark Authorisation - IPN20130430000034817
Dear Valued Customer,
This is to inform that iPAY transaction has been Approved.
iPAY Transaction - Details

EMAIL 9 - (Generated when the authorizer rejected request for earmark – Send to payee)

Email Subject : BKR iPAY Earmark Authorisation - IPN20130430000035303
Dear Valued Customer,
This is to inform that iPAY transaction has been Rejected For Earmark.
The transaction is effectively null and void. Kindly request new iPAY payment issuance from payer.

iPAY Transaction - Details

EMAIL 10 : (Generated when the authorizer request for stop payment – Send to maker and authorizer)

Email Subject : BKR iPAY Stop Payment - IPN20130430000034742
Dear Valued Customer,
This is to inform that iPAY transaction has been Requested for Stop Payment.

iPAY Transaction - Details

EMAIL 11 : (Generated when the txn has been stopped by the authorizer – send to maker, authorizer and payee)

Email Subject : BKR iPAY Stop Payment - IPN20130430000034742
Dear Valued Customer,
This is to inform that iPAY transaction has been Stopped.

iPAY Transaction - Details

EMAIL 12 - (Generated when the payment issuance is expired after 6 months from due date)

Email Subject : BKR iPAY Transaction - IPN20130426000033927
Dear Valued Customer,

Please be informed that the following transaction is Unsuccessful:

Unable to proceed with the request. Please contact the payer.
Thank you.
Bank Kerjasama Rakyat Malaysia Berhad

BACK

LEBIH PILIHAN UNTUK PERBANKAN INTERNET

BANKRAKYAT

Bank Pilihan Anda

PERBANDINGAN

Spesifikasi & Fungsi	e Current Account-i • e Akaun Semasa-i iRAKYAT 1PAY www.irakyat-1Pay.com.my	Perbankan Internet • Internet Banking iRAKYAT Commerce www.irakyat.com.my	Perbankan Internet • Internet Banking iRAKYAT www.irakyat.com.my
UMUM	**UMUM**	**UMUM**	**UMUM**
❑ Untuk Kegunaan	✓ Individu & Bukan Individu	✓ Bukan Individu	✓ Individu
❑ Syarat	✓ Terhad Untuk eCA-i	✓ Terbuka (eCA-I / S/A/Dll)	✓ Terbuka (eCA-i / S/A)
❑ Permohonan	✓ Pakej Bersama eCA-i	✓ Borang & Resolusi	✓ Kad ATM (Pin)
❑ Kos	✓ Tiada Kos	✓ RM 100.00 Seorang	✓ RM 8 setahun
Mekanisme & Kelulusan			
❑ Kawalan	✓ Kata Laluan / TAC	✓ Kata Laluan / Token	✓ Kata Laluan / TAC
❑ Had Transaksi	✓ 10 K (Fasa 1)	✓ Tiada Had	✓ 10K
❑ Hiraki	✓ Pelbagai	✓ Pelbagai	✓ Satu (Individu)
Mesej (Pembayar)			
❑ Makluman Pembayaran "Dibuat"	✓ Email / SMS	✓ Tiada	✓ Tiada
❑ Makluman Tindakan "Kelulusan"	✓ Email / SMS	✓ Tiada	✓ Tiada
❑ Makluman Kelulusan "Di Tolak"	✓ Email / SMS	✓ Tiada	✓ Tiada
❑ Makluman Pembayaran "Berjaya"	✓ Email / SMS	✓ Tiada	✓ Tiada
❑ Makluman Tarikh Matang	✓ Email / SMS	✓ Tiada	✓ Tiada
❑ Makluman Penamatan Bayaran Melebihi Tarikh Matang	✓ Email / SMS	✓ Tiada	✓ Tiada
❑ Makluman permintaan untuk "Earmark" dari penerima.	✓ Email / SMS	✓ Tiada	✓ Tiada
❑ Makluman tentang "Payment Stopped"	✓ Email / SMS	✓ Tiada	✓ Tiada
❑ Makluman Tuntutan /Pengkreditan Bayaran "Berjaya"	✓ Email / SMS	✓ Tiada	✓ Tiada
❑ Makluman Tuntutan /Pengkreditan [Bay]aran "Tidak Berjaya"	✓ Email / SMS	✓ Tiada	✓ Tiada

BACK

LEBIH PILIHAN UNTUK PERBANKAN INTERNET

BANKRAKYAT
Bank Pilihan Anda

PERBANDINGAN

Spesifikasi & Fungsi	e Current Account-i • e Akaun Semasa-i iRAKYAT 1PAY www.irakyat-1Pay.com.my	Perbankan Internet • Internet Banking iRAKYAT Commerce www.irakyat.com.my	Perbankan Internet • Internet Banking iRAKYAT www.irakyat.com.my
<u>Mesej (Penerima)</u> ❑ Makluman Pembayaran Dibuat ❑ Makluman Pengkreditan Bayaran ❑ Makluman Penamatan Bayaran Melebihi Tarikh Matang ❑ Makluman Pembayaran Tidak Berjaya ❑ Status Permintaan untuk "Earmark" ❑ Makluman tentang "Payment Stopped"	✓ Email / SMS ✓ Email / SMS ✓ Email / SMS ✓ Email / SMS ✓ Email / SMS ✓ Email / SMS	✓ Tiada ✓ Tiada ✓ Tiada ✓ Tiada ✓ Tiada ✓ Tiada	✓ Tiada ✓ Email / SMS ✓ Tiada ✓ Tiada ✓ Tiada ✓ Tiada
<u>Pilihan Pembayaran</u> ❑ Tarikh Hari Di Buat "Creation Date" ❑ *Tarikh Hadapan "Post Dated"* ❑ *Bayaran Biasa "Normal Payment – Payment Effective Date must be More than 3 days from the approval date"* ❑ *Bayaran Di Jamin "Guarantee Payment"* ❑ Permintaan Untuk "Earmarked"	✓ ADA ✓ ADA ✓ ADA ✓ ADA ✓ ADA	✓ Ada ✓ Tiada ✓ Tiada ✓ Tiada ✓ Tiada	✓ Ada ✓ Tiada ✓ Tiada ✓ Tiada ✓ Tiada
<u>Pertanyaan</u> ❑ Baki Semasa ❑ Cek "Float" ❑ Status Pembayaran ❑ Penyata	✓ Telepon / Internet ✓ Telepon / Internet ✓ Telepon / Internet ✓ Setiap Masa / 1PAY/Fizikal (1 Sebulan)	✓ Telepon / Internet ✓ Telepon / Internet ✓ Telepon / Internet ✓ Setiap Masa / Internet/Fizikal (1 Sebulan)	✓ Telepon / Internet ✓ Tiada ✓ Tiada ✓ Setiap Masa / Internet/Fizikal (1 Sebulan)

BACK

KEMUDAHAN ASAS UNTUK PENDEPOSITAN & PEMBAYARAN

BANKRAKYAT
Bank Pilihan Anda

PENDEPOSITAN

PENDEPOSIT
(Pelanggan / Cawangan)

PEMBAYARAN

AGENSI / PEMBEKAL ,
WARGAKERJA &
LAIN-LAIN

BACK

MEMUDAHKAN BAYARAN UNTUK PERBELANJAAN OPERASI

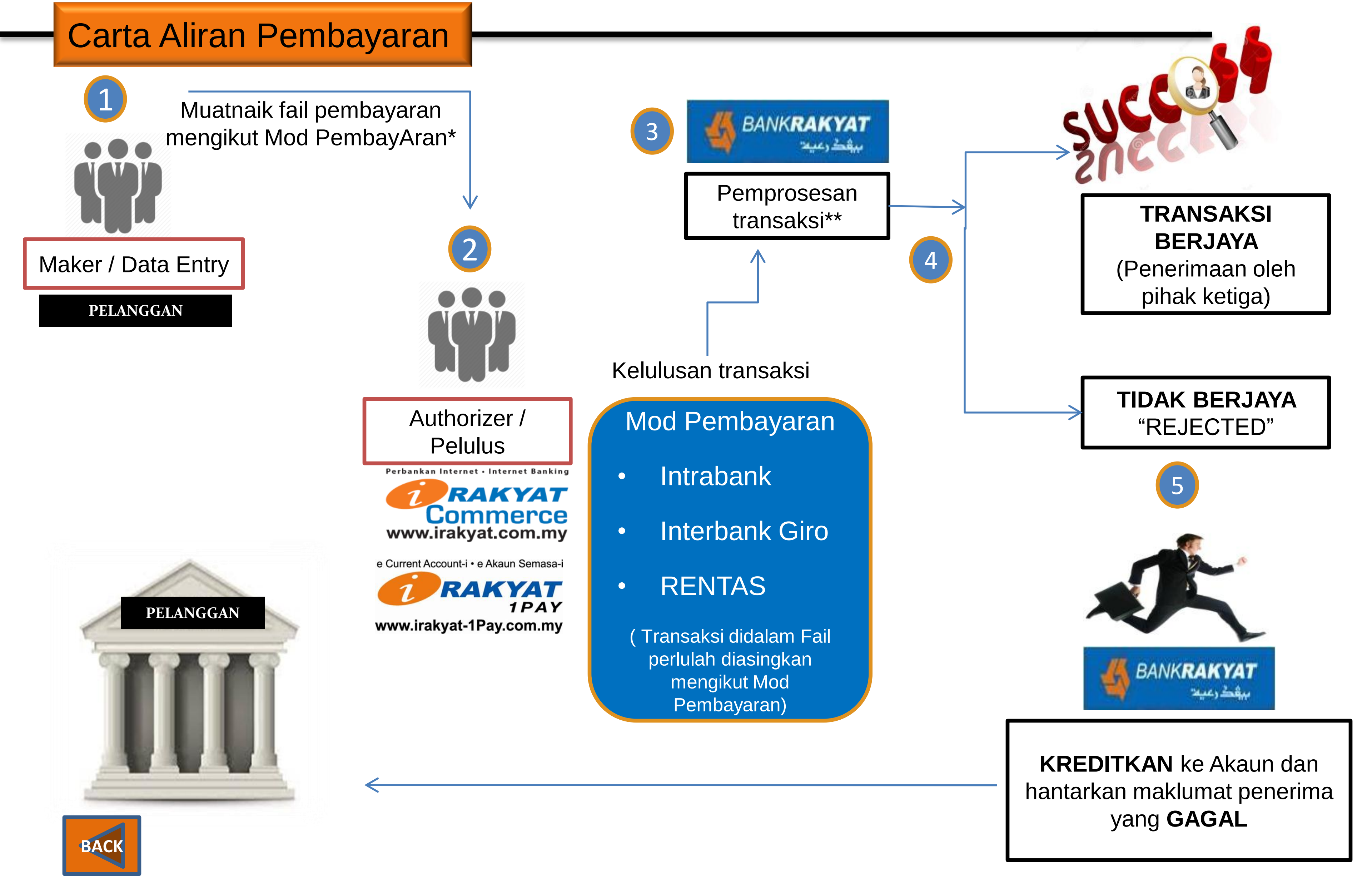
- Bayaran Gaji & Upah
- Bayaran Bil-Bil Utiliti
- Bayaran Dividen
- Bayaran Statutori (eKWSP)

BACK

MEMUDAHKAN BAYARAN UNTUK PERBELANJAAN OPERASI

Bank Pilihan Anda

Carta Aliran Pembayaran



MEMUDAHKAN KAWALAN AKAUN

Mudah

- Tiada kos tambahan (ditanggung oleh Bank Rakyat atau Pelanggan.
- Penambahbaikan proses kerja semasa yang minima

Pantas

- Memudahkan urusan penyesuaian akaun dengan pantas melalui ketepatan maklumat penyata pemungut setiap hari
- Penyesuaian dapat dilaksanakan setiap hari

Efisyen

- Memastikan butiran penyata pendeposit lengkap, betul dan tepat
- Mewajibkan butiran Rujukan Pendeposit direkod semasa proses pendepositan untuk rujukan.
- Rujukan Pendeposit membolehkan proses penyesuaian dilakukan dengan lebih efisyen.

BACK

MEMUDAHKAN KAWALAN AKAUN

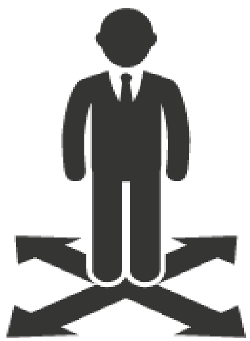
BANKRAKYAT

Bank Pilihan Anda

Carta Aliran Pengurusan Maklumat Kewangan

1

Akses kepada maklumat akaun



PELANGGAN

Maker / Data Entry

AUTHORISER

e Current Account-i • e Akaun Semasa-i

iRAKYAT 1PAY

www.irakyat-1Pay.com.my

Perbankan Internet • Internet Banking

iRAKYAT Commerce

www.irakyat.com.my

2

Semakan / Transaksi

Perkhidmatan

- ✓ Penyata Baki & Kewangan
- ✓ Rekod Transasksi & Pemberitahuan
- ✓ Pertanyaan Status Cek
- ✓ Rujukan Pendeposit
- ✓ Rujukan Terimaan Bayaran (IBG)

Penghasilan laporan

(Tertakluk kepada Perbincangan & Persetujuan)

1

Email / Server

(Tertakluk kepada Persetujuan)

BACK

MEMUDAHKAN KAWALAN AKAUN

BANKRAKYAT
Bank Pilihan Anda

Contoh Laporan Dan Jangkamasa Penghantaran

BANK RAKYAT CAWANGAN xxx
20595 KUALA TERENGGANU,
TERENGGANU DARUL IMAN

PELANGGAN
Alamat xxxxx,
xxxxxxxxxxxxxx

ACCOUNT NO. :
ID NO. :
STARTING DATE : 01/10/2015
ENDING DATE : 30/10/2015
PAGE : 001

DATE	CODE	CHQ NO.	E.C.	DEBIT	CREDIT	BALANCE	CARD ID	CARD NAME/LOC.
01/10/2015	009				10,950.00	92,299.66		
02/10/2015	009				1,100.00	93,399.66		
02/10/2015	002			90,000.00		3,399.66		
05/10/2015	009				700.00	4,099.66		
06/10/2015	009				1,920.00	6,019.66		
07/10/2015	009				3,430.00	9,449.66		
07/10/2015	059				376.00	9,825.66		
08/10/2015	009				2,376.00	12,201.66		
09/10/2015	009				4,257.00	16,458.66		
12/10/2015	009				822.00	17,280.66		
13/10/2015	009				1,816.00	19,096.66		
15/10/2015	009				6,140.00	25,236.66		
16/10/2015	009				9,970.00	35,206.66		
19/10/2015	009				800.00	36,006.66		
21/10/2015	014	373411			400.00	36,406.66		
22/10/2015	009				1,300.00	37,706.66		
23/10/2015	009				3,350.70	41,057.36		
26/10/2015	009				500.00	41,557.36		
27/10/2015	009				6,020.00	47,577.36		
28/10/2015	009				3,930.00	51,507.36		
29/10/2015	009				950.00	52,457.36		
TOTAL							00021	

Penyata Kutipan 'Softcopy'
- T +1

Penyata Bayaran "Softcopy"
(Transaksi Tidak Berjaya /Ditolak)
- T+1

Penyata 'Hardcopy'
- Atas Permintaan

BANKRAKYAT
Bank Pilihan Anda

PENYATA e-AKAUN SEMASA-i
e-CURRENT ACCOUNT-i STATEMENT

PELANGGAN
Alamat xxxxx,
xxxxxxxxxxxxxx

No. Akaun / Account No.
No. Rujukan / Ref. No.
Status Akaun / Account Status ACTIVE

BANK RAKYAT CAWANGAN xxx
20595 KUALA TERENGGANU,
TERENGGANU DARUL IMAN

Tarikh *Date*	Masa *Time*	Cawangan *Branch*	PTJ *PTJ*	No. Transaksi /Rujukan Transaction / Reference No.	Keterangan *Description*	Debit *Debit*	Kredit *Kredit*	Baki *Balance*
XX/XX/XXXX	XX:XX 00	XXXX	XXXX	C20001	CASH DEPOSIT THR00046		XXXXX.XX	XXXXX.XX

Baki Permulaan *Opening Balance*	Debit		Kredit		Baki Penutup *Closing Balance*
	Bil / No.	Jumlah / Total	Bil / No.	Jumlah / Total	
0.03	0	0.00	0	0.00	0.03

BACK

Program Pindahan Akaun Gaji

3 PINDAHAN AKAUN GAJI

BANKRAKYAT
Bank Pilihan Anda

A KELEBIHAN KEPADA MAJIKAN

- Manfaat insentif ke atas setiap akaun gaji wargakerja
- Pembayaran gaji wargakerja lebih mudah, teratur dan selamat
- Tiada caj tambahan

- AKAUN SEMASA-i ELEKTRONIK
- PERBANKAN
  Perbankan Internet • Internet Banking
  i RAKYAT Commerce
  www.irakyat.com.my
  COMMERCE
- PEMBAYARAN PUKAL MELALUI WEB-AUTOPAY

3 PINDAHAN AKAUN GAJI

BANKRAKYAT
Bank Pilihan Anda

B MANFAAT INSENTIF

- ✓ Komisen RM0.10 - RM2.00 kepada majikan bagi setiap transaksi pindahan gaji setiap bulan yang berjaya dibuat.
- ✓ Bayaran komisen hanya sah sekali sebulan. Tidak terpakai bagi pindahan yang melibatkan bayaran bonus, kerja lebih masa, elaun dan lain-lain.
- ✓ Komisen akan dikreditkan ke Akaun Semasa-i Elektronik (eCA-i) majikan di Bank Rakyat.
- ✓ Penentuan jumlah komisen adalah berdasarkan kepada bilangan wargakerja yang membuat pindahan gaji.

3 PINDAHAN AKAUN GAJI

BANKRAKYAT
Bank Pilihan Anda

A KELEBIHAN KEPADA WARGAKERJA

- KAD ATM
- KAD DEBIT (MASTERCARD)
- KAD KREDIT
- AKAUN SIMPANAN-i
- AKAUNSEMASA-i ELEKTRONIK
- DEPOSIT-i BERJANGKA
- PERKHIDMATAN INTERNET i-RAKYAT
- PERKHIDMATAN INTERNET 1PAY
- KEMUDAHAN MEPS
- PEMBIAYAAN PERIBADI
- PEMBIAYAAN HARTANAH
- PEMBIAYAAN KENDERAAN
- PERKHIDMATAN PINDAHAN WANG ANTARA AKAUN
- PERKHIDMATAN PINDAHAN DANA ANTARA BANK
- KEMUDAHAN PINDAHAN WANG ANTARA NEGARA (WESTERN UNION)
- PEMBIAYAAN MIKRO
- AR RAHNU

A(1) KAD ATM

Pembayaran Pembiayaan

Pembayaran Bil Setempat

Pindahan Dana Intrabank/IBG/ IBFT

Pengeluaran wang di ATM/ MEPS/Bankcard di seluruh negara

Perkhidmatan Tabung Haji

Pembayaran Kad Kredit

A(2) KAD DEBIT (MASTERCARD)

Bank Pilihan Anda

18 tahun ke atas

Membuka Akaun Simpanan

Kad Debit diterima pada hari permohonan dibuat

Penggunaan meluas di kaunter saudagar (merchant) MasterCard

Maksimum penggunaan harian sehingga RM10,000

Maksimum pengeluaran tunai harian sehingga RM5,000

A(3) PERBANKAN INTERNET – i-RAKYAT

BANKRAKYAT
Bank Pilihan Anda

Perbankan Internet • Internet Banking

i RAKYAT
www.irakyat.com.my

Pembayaran bil setempat	Pindahan dana Intrabank/IBG/IBFT	Pembukaan Akaun Simpanan
Permohonan pembiayaan	Laporan kehilangan/kecurian kad ATM	Maklumat akaun
Permohonan Kad Kredit	Pembayaran Kad Kredit	e-penyata Kad Kredit
Permintaan penyata akaun	Pembayaran zakat/derma	

A(4) PERBANKAN INTERNET – 1PAY

BANKRAKYAT

Bank Pilihan Anda

e Current Account-i • e Akaun Semasa-i

iRAKYAT 1PAY

www.irakyat-1Pay.com.my

FUNGSI CEK SECARA ATAS TALIAN (1PAY)

Pembayaran tunai dalam talian / tunai di kaunter	Pindahan dana Intrabank / IBG / RENTAS	Belian cek
Pilihan Pembayaran Normal / Biasa	Pilihan Pembayaran Tarikh Hadapan	Aarahan Perberhentian Pembayaran Oleh Pembayar
Pilihan Pembayaran Terjamin	Permohonan Pembayaran Terjamin Oleh Penerima	Fungsi ‘Maker’ / ‘Authoriser’
Permintaan penyata akaun	Pengurusan akaun & proses penyesuaian “Recon” yang lebih mudah melalui internet	LAIN-LAIN:Lihat Butiran Pembayaran, Pembayaran Kegemaran, Draf Pembayaran, Sejarah Transaksi, e-Penyata