

Moving  
Forward with  
e-Payments

**Mr. Azrul Farique**  
**Head, Transaction Banking**  
**Public Bank Berhad**



# Online Statutory Payment to Government Agencies

**Sasana Kijang**  
**3 November 2015**

E-Payment System Forum & Exhibition 2015

# Online Statutory Payment to Government Agencies

- ▶ Online Statutory Payment is an online payment module offered to corporate customers to make payments to Government Agencies via:
  - Internet Banking / Online Cash Management
  - MyClear FPX
  - Payment Agent / Direct Debit Services

# Online Statutory Payment to Government Agencies

- ▶ **Benefits of performing Online Statutory Payments:**
  - Payments can be performed conveniently from the customer's office resulting in cost and time savings.
  - Payments can be performed after banking business hours.
  - Reduce dependency on cheques as mode of payments.
  - Payment files can be conveniently saved and reused for preparation of future monthly payments.

# Online Statutory Payment to Government Agencies

## ► Requirements:

- Maintain savings or current accounts with any banks assigned by the statutory bodies as collecting agents.
- Subscribe to the respective bank's Internet Banking/ Cash Management service/Account.
- Required software options:
  - EPF Contribution software, Sistem Caruman PERKESO software and LHDN PCB Software (can be obtained from the banks or respective websites)
  - Any built-in accounting software  
For example: Sage UBS or MYOB

# Online Statutory Payment to Government Agencies

- ▶ Online Statutory Payments facilitate payments made to the following agencies (subject to the respective banks engaged by statutory bodies as their Collection Agents):
  - Employers Provident Fund (EPF/KWSP)
  - Social Security Organisation (SOCSO/PERKESO)
  - Inland Revenue Department (IRD/LHDN)
  - Human Resource Development Fund (HRDF/PSMB)

# Online Statutory Payments

## Contribution Payment to EPF/KWSP

### Payment Types:

Employers / Employees Contribution  
Self / Individual Contribution

### Method of e-payments

- Internet Banking / Online Cash Management
- MyClear FPX (B2B/C2G)
- MyClear Direct Debit Service

# Online Statutory Payments

## Contribution Payment to EPF/KWSP

Corporate customers are given two (2) options to generate their EPF payment file for Employers/Employees Contribution via Internet Banking:

### First option:

- Corporate customers may use their own accounting software if the statutory payment function is available.

### Second option:

- Corporate customers may request for Banks to provide the EPF Contribution Software via CD, file, etc.

# Online Statutory Payments

## Payment of Taxes to IRD/LHDN

### Payment Types:

Normal Tax

Potongan Cukai Berjadual (PCB)

### Method of e-payments

- Internet Banking / Online Cash Management
- MyClear FPX (B2B/B2C)

# Online Statutory Payments

## Payment of Taxes to IRD/LHDN

Corporate customers are given two (2) options to generate their PCB payment file which is in text file for Employers/Employees payment via Internet Banking:

### First option:

Corporate customers may use their own accounting software if the statutory payment function is available.

### Second option:

Corporate customers may download the PCB Software from LHDN's website or request from Banks via CD, file, etc.



# Online Statutory Payments

## Contribution Payment to SOCSO/PERKESO

Corporate customers are given two (2) options to generate their SOCSO payment file which is in text file for contribution payment via Internet Banking:

### First option:

Corporate customers may use their own accounting software if the statutory payment function is available.

### Second option:

Corporate customers may download the SOCSO Contribution Software from PERKESO's website or obtain the software from the Banks via CD, file, etc.

# Online Statutory Payments

## Payment to HRDF/PSMB

### Type of Payments:

Levy Payment by Employers

Payment of Training Provider Renewal Fees

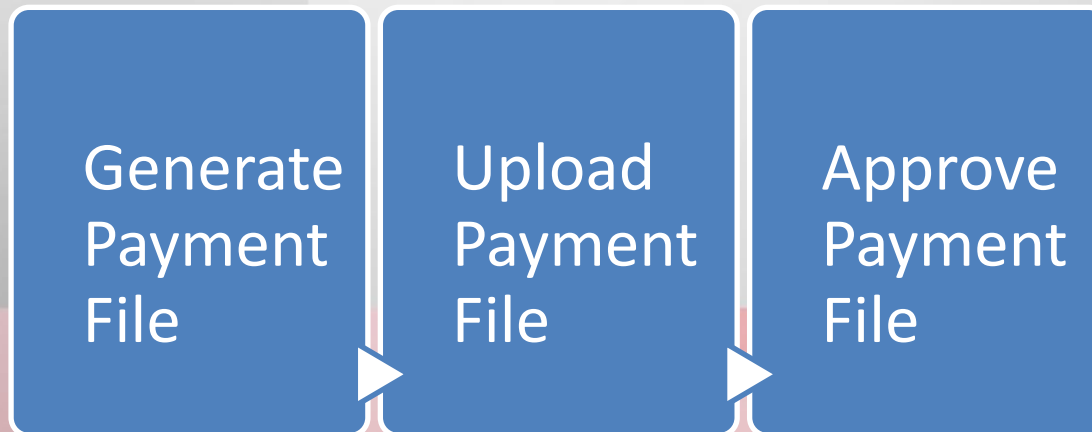
### Payment Channels:

- MyClear FPX (B2B)
- Payment Agent (B2C)

Customers are required to register with HRDF and perform payments by accessing HRDF's website

# Statutory Payment Process Flow via PBe Internet Banking

- ▶ **Payment Process Flow**
  - **E-Payment method via PBe**
  - **PBe Process Flow:**



# Statutory Payment Process Flow

## Step 1

**PUBLIC BANK**

**SPEND & BE REWARDED**

# Enjoy Cash Back + Guaranteed Gift

Accumulative spending in a week (RM)	Cash Back Amount (RM)
200 - 499.99	20
500 - 999.99	40
1,000 and above	60

SMS to participate: PBCB <space> 16-digit Credit Card no. to 66300  
(One time registration by Principal PB Credit Cardmember only)

### Guaranteed Gift

For New-to-Bank PB Principal Credit Cardmembers.  
Each approved Cardmember is entitled to 1(one) of the following gifts:

- 20" Condotti Superlight ABS Trolley Case
- OMRON Blood Pressure Monitor
- Philips Compact Juicer

More Info

Terms and Conditions apply.

**Navigation:** About Us, Contact, Login

**Your Needs & Solutions:** Share Trading, Branch Locator, Rates & Charges, Apply Card, Apply Loan

**Announcement:**

- SOCSCO Statutory Payment
- RENTAS Revised Transaction Fee
- MEPS Transaction Unavailability

See More

**Online Security | Press Release**

New Security Threat - 26/9/2014

See More

**Personal Banking** | Promo | Cards | Banking | Invest | Insure

banking | insurance | ERM | MIFC | myBayar | SJPP | ATM | MEMBER PIDM

Terms & Conditions | Privacy | Security | Client Charter | Bank Negara Malaysia  
Copyright © 2014 Public Bank Berhad (6463-H). ALL RIGHTS RESERVED

# Statutory Payment Process Flow

## Step 2



### Login to PBe

For added security, please use our [On-Screen Keyboard](#)

Clear

Login

[Problems with Login](#) | [Forgot Password](#) | [FAQ](#) | [Need Assistance?](#)

### New Security Alert

Please note that Public Bank will NEVER request you to:

1. provide your mobile phone type and number
2. install security app or certificate to your SIM card or mobile phone
3. update your personal details

[Click here for more details.](#)



About  
PBe



Security  
Advisory



Privacy  
Policy



Security  
Policy

# Statutory Payment Process Flow

Step 3












Personal ▾



Logout

## Welcome to PBe Personal Banking

Mr OLIVER ROMUALD LEE, your last login was on Monday, 20 Oct 2014 at 17:21:56

 ACCOUNT	 FUND TRANSFER	 PAYMENT
 INVESTMENT	 MOBILE BANKING	 PROFILE MAINTENANCE
 EQUITY RESEARCH	 MAILBOX	 CONTACT US

**SPEND & BE REWARDED**  
**Enjoy Cash Back + Guaranteed Gift**

Accumulative spending in a week (RM)	Cash Back Amount (RM)
200 - 499.99	20
500 - 999.99	40
1,000 and above	60

SMS to participate: PBeCS +space+ 16-digit Credit Card no. to 66300  
(One time registration by Principal PB Credit Cardmember only)

Terms and Conditions apply.



### Security Notice

Please check and ensure that this webpage displays your Name, Day, Date and Time of your last login correctly. Should any of the information displayed is incorrect, please logout and contact PBe Customer Support Helpdesk at 03-21795000 for assistance or e-mail [customersupport@publicbank.com.my](mailto:customersupport@publicbank.com.my).

# Statutory Payment Process Flow

Step 4



Business ▾



## Welcome to PBe Business Banking

Mr OLIVER ROMUALD LEE

DEMOCORP  
PBE BANK.COM CORPORATE DEMO



### Important Notice

We are pleased to announce the introduction of our new SecureSign service with immediate effect. SecureSign is used to confirm and approve transactions performed via PBe and will replace the current iVEST Smartcard and MSC Token.

Hence, to avoid disruption to your Internet Banking service, you are required to subscribe to the SecureSign service by 31 December 2014.

Please contact your Account Holding Branch or PBe Customer Support at 03-21795000 for further clarification.

Thank you.

[To know more about SecureSign, click here.](#)

# Statutory Payment Process Flow

Step 5



Business ▾












Logout

## Welcome to PBe Business Banking

Mr OLIVER ROMUALD LEE, your last login was on Monday, 20 Oct 2014 at 17:21:56

PBEBANK.COM CORPORATE DEMO

 ACCOUNT	 FILE TRANSFER	 FUND TRANSFER
 PAYMENT	 INVESTMENT	 TRADE FINANCING
 PROFILE MAINTENANCE	 TRANSACTION APPROVAL	 CONTACT US



### Important Notice

We are pleased to announce the introduction of our new SecureSign service with immediate effect. SecureSign is used to confirm and approve transactions performed via PBe and will replace the current iVEST Smartcard and MSC Token.

Hence, to avoid disruption to your Internet Banking service, you are required to subscribe to the SecureSign service by 31 December 2014.

Please contact your Account Holding Branch or PBe Customer Support at 03-21795000 for further clarification.

Thank you

# Statutory Payment Process Flow

Step 6



Business ▾



Account



File Transfer



Fund Transfer



Payment



Investment



Trade Financing



Profile Maintenance



Transaction Approval

Bill Payment >

PB Loan / Financing Payment >

Other Payment >

ECP / eDividend >

Manage Favourite Payment >



## PAYMENT

Easiest way to pay bills

# Statutory Payment Process Flow

Step 7

The screenshot displays the Public Bank Business portal interface. At the top left is the Public Bank logo. A navigation menu includes 'Business' with a dropdown arrow, 'PB e' logo, and a 'Logout' button with a lock icon. A secondary menu contains icons for 'Account', 'File Transfer', 'Fund Transfer', 'Payment' (highlighted in red), 'Investment', 'Trade Financing', 'Profile Maintenance', and 'Transaction Approval'. On the left side, a vertical list of payment categories includes 'EPF', 'LHDN', 'SOCSO', 'Lembaga Tabung Haji', and 'Zakat', each with a right-pointing arrow. The main content area features a large dollar sign icon inside a circle, the word 'PAYMENT' in large blue letters, and the text 'Easiest way to pay bills' below it.

# Statutory Payment Process Flow

Step 8

The screenshot displays the Public Bank Business portal interface. At the top, the 'Business' tab is selected. The navigation menu includes 'Account', 'File Transfer', 'Fund Transfer', 'Payment' (highlighted in red), 'Investment', 'Trade Financing', 'Profile Maintenance', and 'Transaction Approval'. A dropdown menu under 'Payment' lists 'EPF', 'LHDN', 'SOC SO Contribution' (highlighted with a red border), 'Lembaga Tabung Haji', and 'Zakat'. A large blue button labeled 'Click "SOC SO Contribution"' is positioned to the right of the dropdown. Below the dropdown is a large dollar sign icon and the text 'PAYMENT Easiest way to pay bills'.

# Statutory Payment Process Flow

Step 9



Personal

Business



Account



File Transfer



Fund Transfer



Payment



Investment



Trade Financing



Profile Maintenance



Transaction Approval

- EPF >
- LHDN >
- SOCOSO Contribution v
- Submit Test File
- Submit Contribution
- Lembaga Tabung Haji
- Zakat



## PAYMENT

Easiest way to pay bills

Click "Submit Test File"  
- for 1<sup>st</sup> time submission via PBe

# Statutory Payment Process Flow

## Step 10



The navigation bar features the Public Bank logo on the left, followed by 'Personal' and 'Business' tabs. On the right, there is a 'PB e' logo and a 'Logout' button. Below this, a horizontal menu contains icons and labels for: Account, File Transfer, Fund Transfer, Payment (highlighted in red), Investment, Trade Financing, Profile Maintenance, and Transaction Approval.

- EPF >
- LHDN >
- SOCSCO Contribution** ▾
- Submit Test File**
- Submit Contribution
- Lembaga Tabung Haji
- Zakat

### ← Other Payment

#### Socso Submit Test File

File Name


C:\Users\LSH09989\Desl Browse...

Cancel

Upload

Click "Upload"

#### Note

- You must submit a Test File to PERKESO for verification **BEFORE** proceeding to submit the SOCSCO Contribution File.
- PERKESO will communicate directly with you via mail on the result of the Test File.
- Upon receiving validation from PERKESO, you can proceed to effect payment of the contributions through PBe.
- To generate the Test or the Contribution File, you can either:
  - i) use your existing computerised payroll system to generate the files, provided the files complies with the *stipulated format*  For an example of the file, please click [here](#).
  - ii) use Sistem Caruman PERKESO software which can be obtained from PERKESO's website at [www.perkeso.gov.my](http://www.perkeso.gov.my), available free of charge to eligible customers.
- If the Test File was **NOT** validated by PERKESO, you may resubmit the Test File for validation.
- Once the Test File has been successfully uploaded, please ensure that the system prompts a message confirming that the upload was successful.
- A Test File uploaded before 12.00 midnight will be sent to PERKESO for validation the next business day.
- The File Name must be "Brg8A.txt".

# Statutory Payment Process Flow

Step 11

The screenshot displays the Public Bank PBe online interface. The top navigation bar includes the Public Bank logo, a 'Business' dropdown menu, the PBe logo, and a 'Logout' button. Below this is a menu with icons for Account, File Transfer, Fund Transfer, Payment (highlighted in red), Investment, Trade Financing, Profile Maintenance, and Transaction Approval. The main content area shows a sidebar menu with options like EPF, LHDN, SOCSO Contribution (selected), Submit Test File, Submit Contribution, Lembaga Tabung Haji, and Zakat. The main content area is titled 'Other Payment' and shows 'Socso Submit Test File - Completed'. It displays a progress bar, a reference number (150204059211), and an employer code (A3100000039Z). Below this, it lists the employer name (HOONG CHEO), file name (150204059211Brg8A.txt), upload date and time (2015-02-04 18:58:40), and file size (1125 bytes). At the bottom, there are two buttons: 'Back To Home' and 'Print'. A blue callout box with an arrow pointing to the 'Print' button contains the text: 'Click "Print or Back To Home" to proceed with other transactions'.

Upon receiving the Approval Letter from PERKESO, proceed to perform the following steps to execute the actual Contribution via PBe online

# Statutory Payment Process Flow

## Step 12

**PUBLIC BANK** Personal Business

Account File Transfer Fund Transfer **Payment** Investment Trade Financing Profile Maintenance Transaction Approval

EPF > Other Payment  
LHDN > Submit SOCSO Contribution File  
SOCSO Contribution ▾

Submit Test File  
Submit Contribution  
Lembaga Tabung Haji  
Zakat

Employer Code Number: A310000039Z  
Contribution Month (MMYY): 0615  
No. of Employees: 7  
Amount of Contribution (RM): 6640  
From Account: 3098996000 (Current) RM 1,000.00  
File Name: C:\Users\LSH09989\Desktop Browse...

**1** Click "Submit Contribution"

**2** Browse for the "Brg8A" file

**3** Click "Next"

**Note**

- Key in the Employer Code Number as per SOCSO registration.
- To generate the Contribution File, you can either:
  - use your existing computerised payroll system to generate the Contribution file, provided the file complies with the SOCSO stipulated format. For an example of the file, please click [here](#).
  - download the 'Sistem Caruman PERKESO.zip' from SOCSO website at [www.perkeso.gov.my](http://www.perkeso.gov.my).
- Once the Contribution File has been successfully uploaded, please ensure that the system prompts a message confirming that the upload was successful. Then, kindly proceed to the 'Transaction Approval > Authorize Transaction Status' menu to complete the payment to SOCSO.
- **This service cannot be used to pay SOCSO FCLB penalty payments.**
- You are required to ensure that the details contained in the files (e.g. Employer Code, Contribution Month, No. of Employees, Amount, File Name, etc.) are accurate.
- The File Name must be "Brg8A.txt".

**THANK YOU**