

Moving  
Forward with  
e-Payments

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## Payment System Forum “Moving Forward with e-Payments”

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# PAYMENT EVOLUTION IN INLAND REVENUE BOARD OF MALAYSIA

Speaker:

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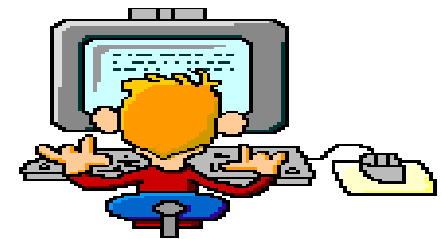
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## Objectives

- To encourage taxpayers to use e-Payment facilities
- To have smart partnership with banks (local and foreign)
- To embrace on the latest banking technology
- To enhance service delivery system
- To create e-savvy society



**IRBM is moving forward inline  
with the government's  
aspiration.**

## Payment at IRBM's Counter

- IRBM payment counters
  - i) Kuala Lumpur Collection Branch
  - ii) Kota Kinabalu Branch
  - iii) Kuching Branch
- Official IRBM receipt will be issued for all payments
- Type of tax payments:
  - ✓ Income Tax Payment
    - Individual, corporate, petroleum & withholding tax
  - ✓ Real Property Gain Tax (RPGT) Payment
  - ✓ Monthly Tax Deduction (MTD) Payment

## Tax Payment at IRBM Collecting Agents

- Alternative tax payment method
- Various tax payment channel
- No charge to IRBM but agents can charge their customers.
- Transaction date at the bank will be recorded as Payment date in tax ledger.
- Bank slip or Online Acknowledgement Slip as good as IRBM official receipt



# EVOLUTION BEGINS.....

## e-Payment Evolution in IRBM

2001 – CIMB f.k.a. BCB for  
MTD payment (BizChannel)

2003 – CIMB f.k.a. BCB for  
Income Tax payment  
(CIMBClicks)

2004 - PBB for MTD payment  
and Income Tax payment  
(PbeBank)

2006 –IRBM introduced  
e-Bayaran via IRBM website for  
income tax payment



## e-Payment Evolution in IRBM

2008 – RHB Reflex and  
Alliance Online for MTD  
payment

2008 – Maybank2U for  
Income Tax payment

2009 – EON Bank Online (now  
Hong Leong) for MTD and  
Income Tax payment

2009 – Citibank Citiconnect  
for Corporate Tax payment

2009 – Maybank2E for MTD  
payment and Corporate Tax  
payment



## e-Payment Evolution in IRBM

2010 – Income Tax payment  
via POS Online

2010 – IRBM introduced  
e-PCB and e-Data MTD  
payment via FPX Online at  
IRBM website

2010 – OCBC Bank Easi-Giro  
and Ambank e-Ambiz for MTD  
payment

2011 – Citibank Citiconnect  
for MTD payment

2011 – HSBC Bank for MTD  
payment



## e-Payment Evolution in IRBM

2011 – Income Tax Payment  
via Cheque Deposit Machine  
at Public Bank Berhad

2011 – Individual Income Tax  
Payment via ATM Machine at  
CIMB Bank Berhad

2012 – Stamp Duty Payment  
Online via FPX MyClear and  
CIMB BizChannel thru STAMPS

2013 – MTD Payments via Bank  
Islam Internet Banking

2013 – e-PCB payment via POS  
Online & IRBM e-Bayaran  
rebranding to ByrHasil



## e-Payment Evolution in IRBM

2013 – Income Tax Payment  
via RHB Bank Internet Banking

Jan 2015 – Income Tax  
Payment via Bank Simpanan  
Nasional Internet Banking

Oct 2015 – Maybank Credit  
CardEzyPay for Tax Payment  
via ByrHasil Credit Card Online  
at IRBM Website

2014 – Income Tax Payment via  
Alliance Bank Internet Banking

March 2015 – Income Tax  
Payment via ByrHasil Credit  
Card Online Payment at IRBM  
Website





## IRBM ELECTRONIC PAYMENTS

ByrHasil  
via FPX  
MyClear  
& Credit  
Card



Tax Payment  
Services at IRBM  
Agents

Click <https://byrhasil.hasil.gov.my/>

Via :

Internet

Via:

- Internet Banking
- Tele-Banking
- Cash Deposit Machine
- ATM



**IRBM MTD  
ELECTRONIC  
PAYMENTS**

**e-PCB System**

**e-Data PCB  
System**

**Payment can be made thru online using FPX MyClear & POS  
ONLINE – direct connectivity from the systems**



**IRBM STAMPS DUTY  
ELECTRONIC PAYMENTS via  
e-STAMPS SYSTEM**

**Pay Online  
Thru FPX  
MyClear**



**Pay Online Thru  
BizChannel CIMB**

**Online payment direct from e-STAMPS system.**

**A few banks still discussing to be IRBM agents**



**PAYMENTS AT IRBM AGENT  
BANKS**

**14 Banks  
Including 3  
Foreign Bank**

**POS Malaysia**

## IRBM E-PAYMENT NEW AGENTS AND NEW CHANNELS IN PROGRESS

- 1. FPX MyClear Direct Debit with CIMB Bank for Instalment Payment**
- 2. Bank Islam Mobile Payment for Income Tax**
- 3. FPX MyClear Withholding tax payment via IRBM Website**

## MERITS OF TAX PAYMENT ONLINE

### 1. Time Saving

The time and energy to come to the IRBM counters or bank counters can be saved.

### 2. Cost saving

The cost incurred to go to bank or IRBM the counter such as the cost of petrol, parking and at times, traffic summons.

## MERITS OF TAX PAYMENT ONLINE

### 3. **Secure**

Online payment is more secure compare a to payment made by cheque.

### 4. **Easy and Comfortable**

Online payment can be done anywhere and at any time convenient to the taxpayers.

### 5. **Faster**

Online payment transaction in term of posting into the ledger is faster than payment made by cheque.

### 6. **Acknowledgement Receipt**

Online payment acknowledgement churn by system is as good as receipt given at IRBM's Payment Counter.

## WHY THE SLOW TAKE UP RATE

- Cost
- Fear Security
- SME/ family business, put a buy many rules and procedur in place
- Acknowledgement Receipt

## CONCLUSION

- IRBM has provided various means of paying tax.
- IRBM are trying to migrate taxpayers from the IRBM counters to collecting agents, particularly via electronic payment.
- Consistent with the efforts of the government towards electronic government.
- Electronic payment saves energy, cost and time.
- Beneficial IRBM, taxpayers and the banks.



# Thank You



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