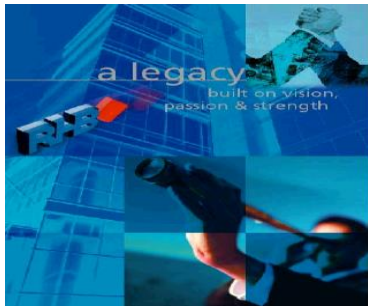


# USING DIRECT DEBIT FOR GOVERNMENT PAYMENTS (FPX DDA)



**NOVEMBER 2015**  
**BUSINESS INNOVATIVE SOLUTIONS**

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# What Is FPX Direct Debit (DDA)?

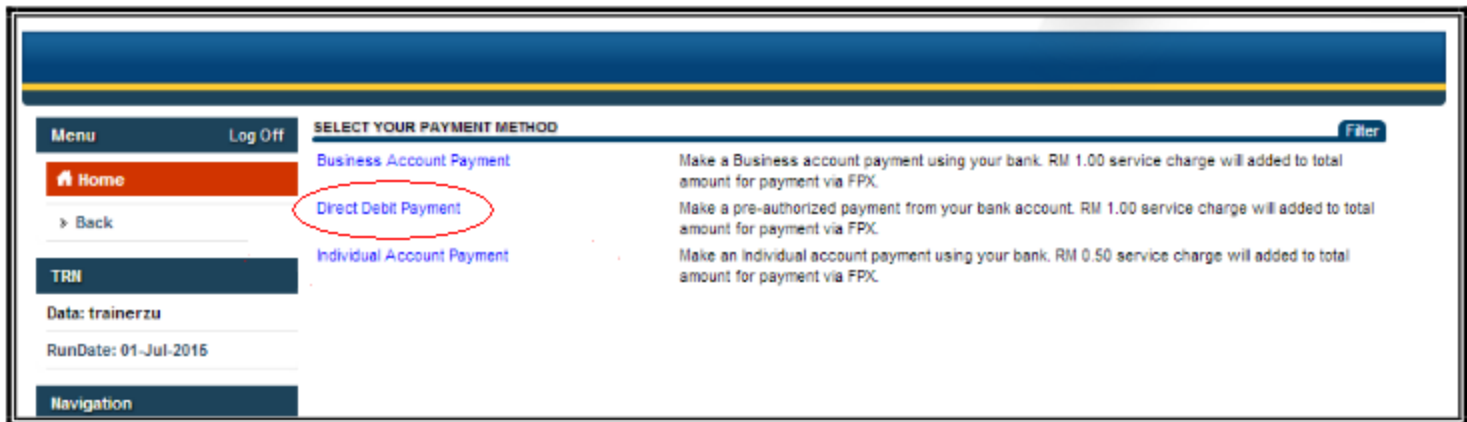
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- A **convenient, efficient and the cost effective** interbank collection service to make **recurring payments**.
- It enables **automated** payments directly from your bank account.

# How to use DDA for Monthly Payments

- At TAP (Customs GST System) – Select Direct Debit for Payment Method

## GST TAP Screen



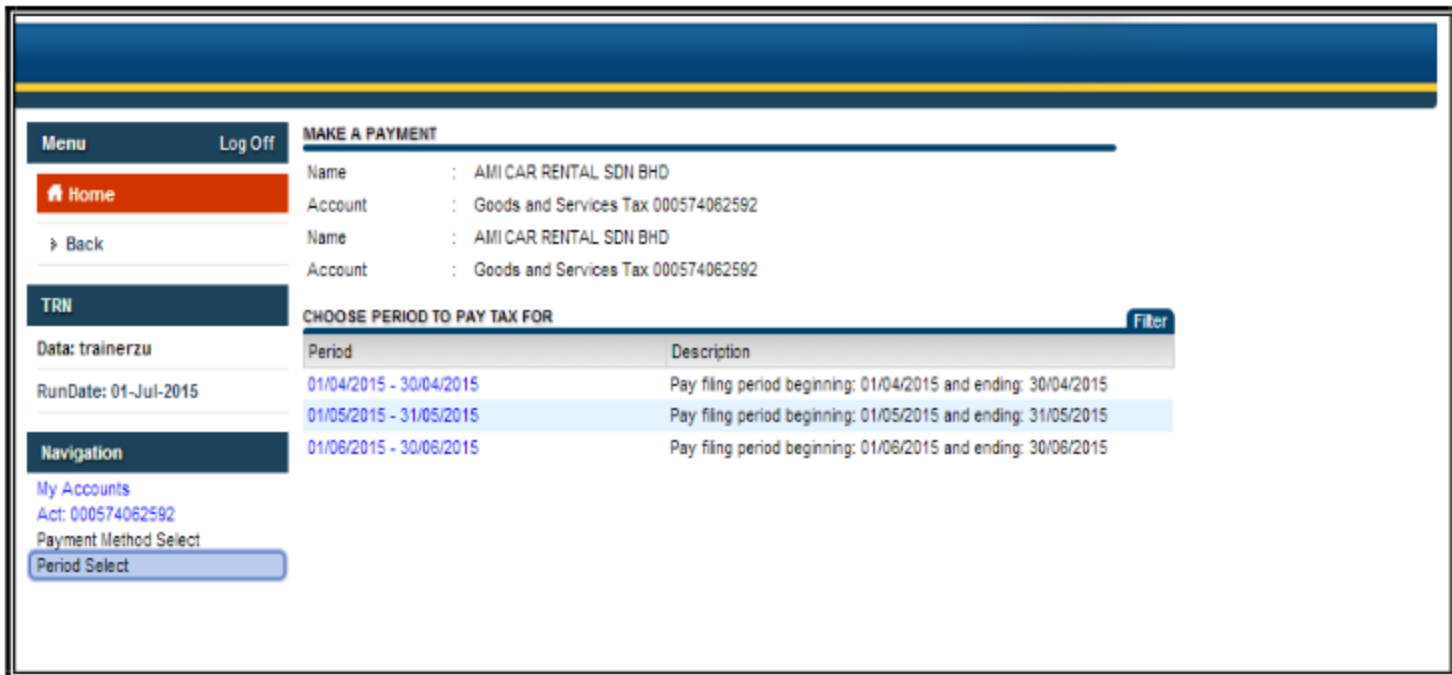
The screenshot displays the 'SELECT YOUR PAYMENT METHOD' screen in the GST TAP system. The interface includes a left-hand menu with options like 'Home', 'Back', 'TRN', 'Data: trainerzu', 'RunDate: 01-Jul-2016', and 'Navigation'. The main content area lists three payment methods: 'Business Account Payment', 'Direct Debit Payment' (circled in red), and 'Individual Account Payment'. Each method has a brief description of its service charge and payment process.

Payment Method	Description
Business Account Payment	Make a Business account payment using your bank. RM 1.00 service charge will added to total amount for payment via FPX.
Direct Debit Payment	Make a pre-authorized payment from your bank account. RM 1.00 service charge will added to total amount for payment via FPX.
Individual Account Payment	Make an individual account payment using your bank. RM 0.50 service charge will added to total amount for payment via FPX.

# How to use DDA for Monthly Payments

- Then, choose which period that you want to make payment.

GST TAP Screen



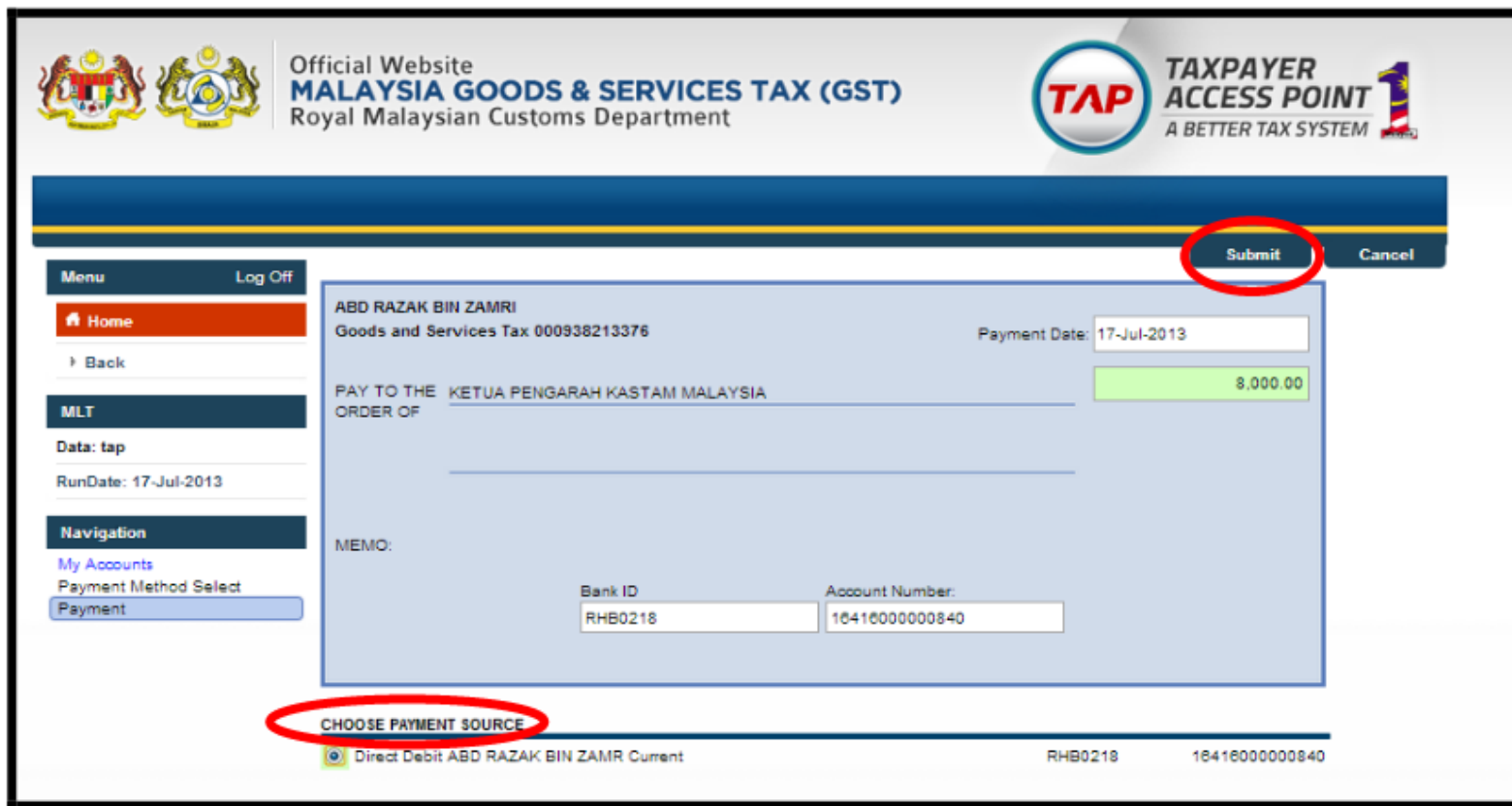
The screenshot displays the 'GST TAP Screen' interface. On the left, there is a navigation menu with options: Home, Back, TRN (Data: trainerzu, RunDate: 01-Jul-2015), and Navigation (My Accounts, Act: 000574062592, Payment Method Select, Period Select). The main area is titled 'MAKE A PAYMENT' and shows account details for 'AMI CAR RENTAL SDN BHD'. Below this is the 'CHOOSE PERIOD TO PAY TAX FOR' section, which includes a table of filing periods and a 'Filter' button.

Period	Description
01/04/2015 - 30/04/2015	Pay filing period beginning: 01/04/2015 and ending: 30/04/2015
01/05/2015 - 31/05/2015	Pay filing period beginning: 01/05/2015 and ending: 31/05/2015
01/06/2015 - 30/06/2015	Pay filing period beginning: 01/06/2015 and ending: 30/06/2015

# How to use DDA for Monthly Payments

- Fill in the payment amount to be paid and choose payment source. Then, click Submit button.

GST TAP Screen



Official Website  
**MALAYSIA GOODS & SERVICES TAX (GST)**  
Royal Malaysian Customs Department

**TAP** TAXPAYER ACCESS POINT  
A BETTER TAX SYSTEM

Menu Log Off  
Home  
Back  
MLT  
Data: tap  
RunDate: 17-Jul-2013  
Navigation  
My Accounts  
Payment Method Select  
Payment

ABD RAZAK BIN ZAMRI  
Goods and Services Tax 000938213376  
Payment Date: 17-Jul-2013

PAY TO THE ORDER OF KETUA PENGARAH KASTAM MALAYSIA  
8,000.00

MEMO:

Bank ID: RHB0218  
Account Number: 10416000000840

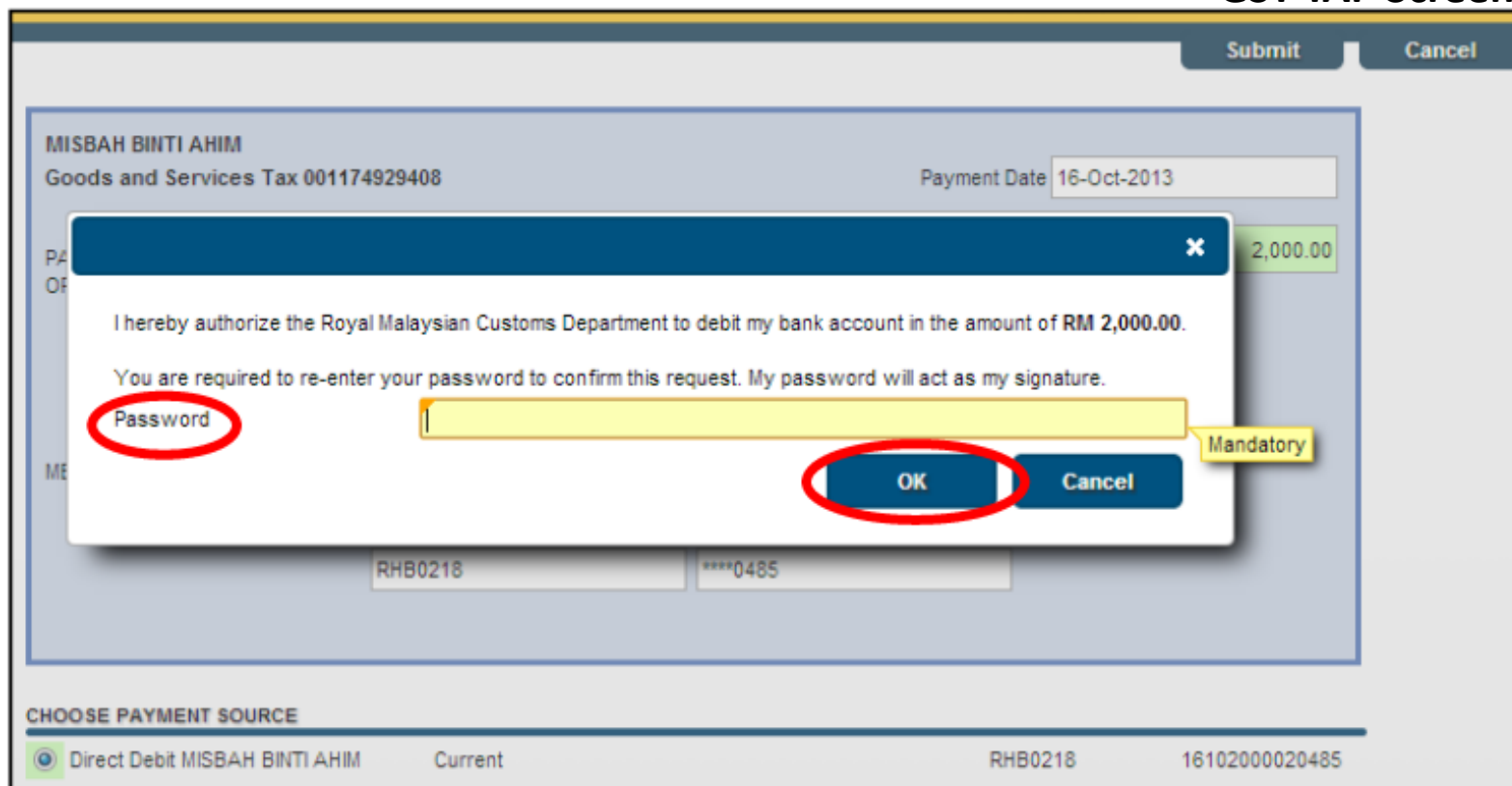
**Submit** Cancel

**CHOOSE PAYMENT SOURCE**  
Direct Debit ABD RAZAK BIN ZAMR Current RHB0218 10416000000840

# How to use DDA for Monthly Payments

- You are required to fill in password (as part of verification). Then, click OK button.

## GST TAP Screen

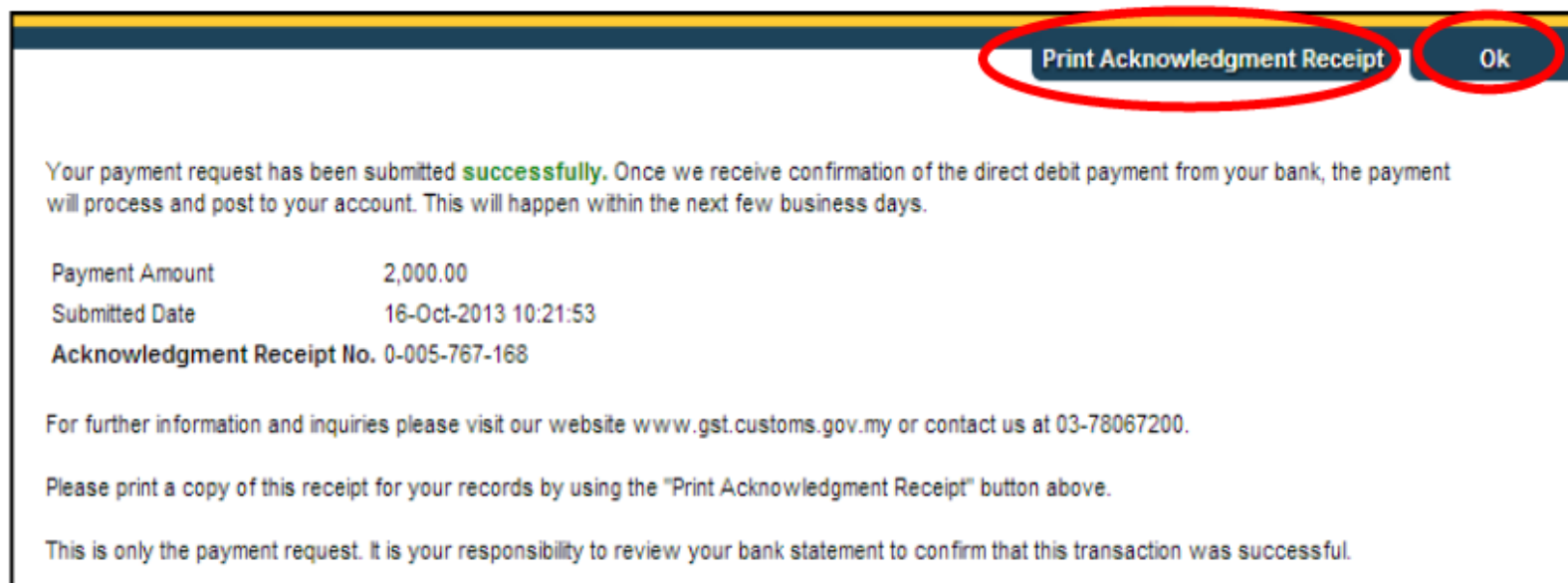


The screenshot displays the GST TAP interface. At the top right, there are 'Submit' and 'Cancel' buttons. The main area shows the user's name 'MISBAH BINTI AHIM' and 'Goods and Services Tax 001174929408'. The 'Payment Date' is set to '16-Oct-2013'. A payment amount of '2,000.00' is displayed in a green box. A modal dialog box is open, containing the following text: 'I hereby authorize the Royal Malaysian Customs Department to debit my bank account in the amount of RM 2,000.00. You are required to re-enter your password to confirm this request. My password will act as my signature.' Below this text is a 'Password' label (circled in red) and a yellow password input field. To the right of the input field is a 'Mandatory' label. At the bottom of the dialog are 'OK' and 'Cancel' buttons, with the 'OK' button circled in red. Below the dialog, there are two input fields: 'RHB0218' and '\*\*\*\*0485'. At the bottom of the screen, there is a section titled 'CHOOSE PAYMENT SOURCE' with a radio button selected for 'Direct Debit MISBAH BINTI AHIM'. Other details include 'Current', 'RHB0218', and '16102000020485'.

# How to use DDA for Monthly Payments

- Confirmation Screen – Your payment request has been submitted successfully. Please note that you can print the acknowledgement receipt.

## GST TAP Screen



The screenshot shows a confirmation screen with a dark blue header bar. Two buttons, "Print Acknowledgment Receipt" and "Ok", are circled in red. The main content area contains a success message, payment details, and instructions.

**Print Acknowledgment Receipt** **Ok**

Your payment request has been submitted **successfully**. Once we receive confirmation of the direct debit payment from your bank, the payment will process and post to your account. This will happen within the next few business days.

Payment Amount                      2,000.00  
Submitted Date                        16-Oct-2013 10:21:53  
**Acknowledgment Receipt No. 0-005-767-168**

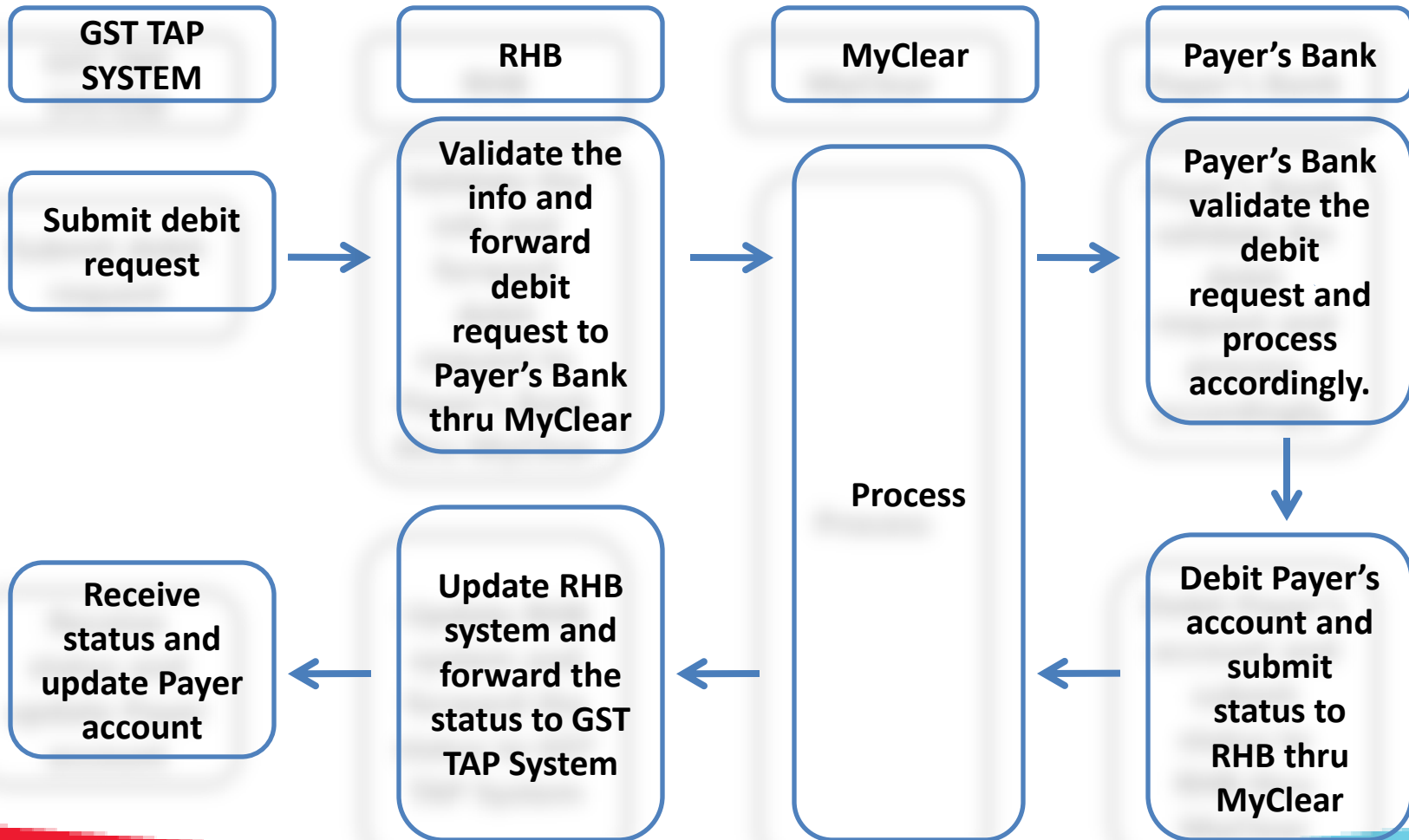
For further information and inquiries please visit our website [www.gst.customs.gov.my](http://www.gst.customs.gov.my) or contact us at 03-78067200.

Please print a copy of this receipt for your records by using the "Print Acknowledgment Receipt" button above.

This is only the payment request. It is your responsibility to review your bank statement to confirm that this transaction was successful.

# How to use DDA for Monthly Payments

## Direct Debit Transaction Process



# How to use DDA for Monthly Payments

- EPF – for monthly EPF deduction (Form A)

Example:

Maximum frequency \*

Mode of frequency \*

Daily

Weekly

Monthly

Yearly

- Customs – based on GST declaration
  - ✓ Monthly – Tax value > RM 5 million
  - ✓ Quarterly – Tax value < RM 5 million

Example:

Maximum frequency \*

Mode of frequency \*

Daily

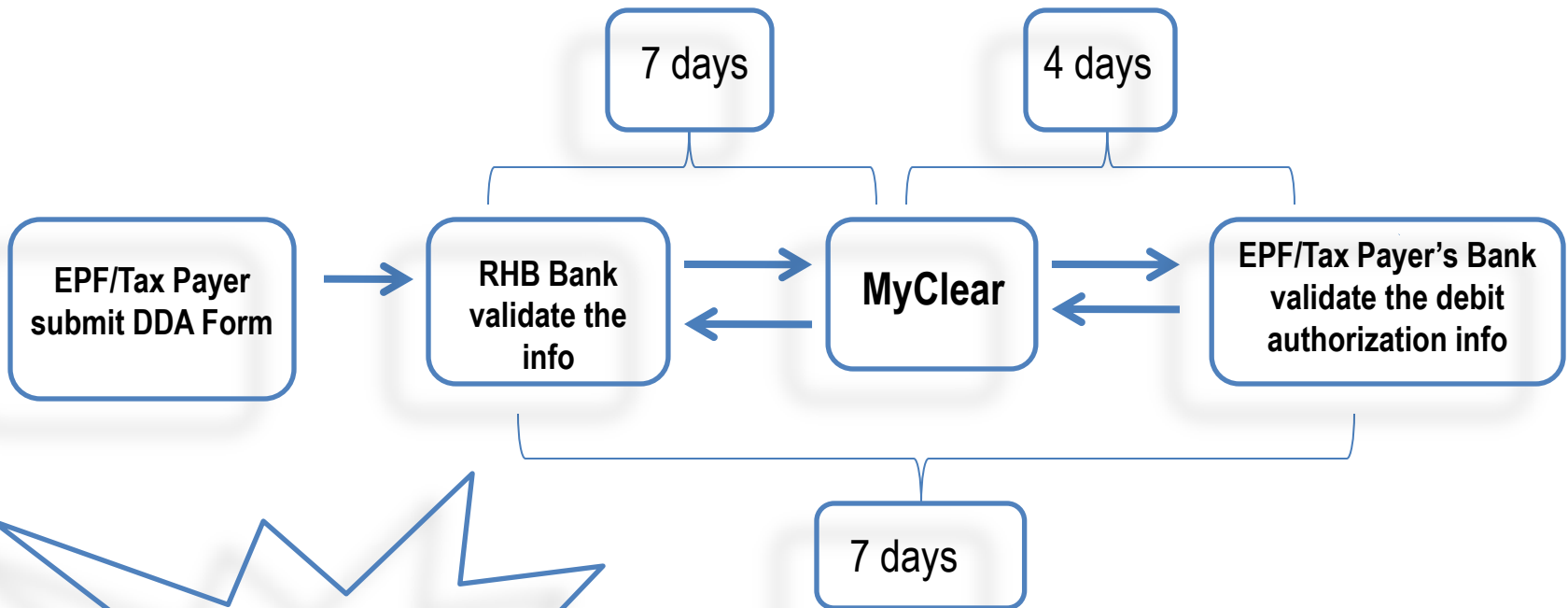
Weekly

Monthly

Yearly

# DDA Registration Process

## 18 Working Days



**One Off Process**

# Where to Get DDA Form?

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## 1. Nearest BRANCHES (NATIONWIDE)

(except RHB EASY)







# How to Complete DDA Form?

Merchant Logo

 **DirectDebit**  
**AUTHORIZATION FORM**



IMPORTANT NOTE: ALL FIELDS WITH (\*) ARE MANDATORY. PLEASE USE CAPITAL LETTERS, BLACK INK AND  ON THE RELEVANT BOXES.

## FOR ACCOUNT HOLDER'S COMPLETION

Type of Application\*  New Application  Maintenance  Termination

Account Holder's Name (Primary)\*  
A B C C O M P A N Y S D N B H D

ID Number (without '-' or '/')\*  
 New IC  Passport  Business Reg  
 Old IC 1 2 3 4 5 6 X

Saving or Current Account No (without '-' or '/')\*  
1 2 3 4 5 6 7 8 9 0

Telephone Number 0 3 2 2 2 2 2 2 2 2 Bank Abbreviation\* (Refer to Guideline for abbreviation list) M B B

E-Mail a b c @ g m a i l . c o m

Purpose of Payment\* B A Y A R A N K E P A D A K A S T A M - G S T

Maximum amount to debit per transaction (RM)\*

2 0 0 0 0 0 - 0 0

(Subject to maximum limit specified by the DD Operator)

Maximum frequency\*

0 0 4

Mode of frequency\*

Daily  Weekly  Monthly  Yearly

Effective Date\* (DDMMYY)

2 6 1 1 1 5

Expiry Date (DDMMYY)

2 6 1 1 1 6

# How to Complete DDA Form?

## Declaration:

- a. I/We hereby acknowledge that the information in this form will be disclosed or released to the Corporation, Corporation's bank and the Direct Debit Operator for the purpose of the Direct Debit collection.
- b. I/We hereby acknowledge that a fee/charge will be charged to me/us in the event my/our account has insufficient balance to make Direct Debit payment instruction(s). I/We hereby agree the Bank to debit related fees/charges from my/our account as a consequence of having insufficient funds for Direct Debit payment(s).
- c. I/We hereby confirm that I/we have checked the accuracy and correctness of the details furnished by me/us in this application form and I/we are aware of the content and the scope of the services provided therein.
- d. I/We hereby declare that all information provided is to the best of my/our knowledge true and correct.
- e. I/We hereby agree to be bound by the Terms and Conditions specified in this form.
- f. This Direct Debit authorization will remain in force until terminated by I/We with prior written notice sent to Bank/Corporation.
- g. I/We hereby authorise the Bank to debit my/our account for the Direct Debit payment(s) including the relevant transaction fees/charges not payable by the Corporation.

Signature / Company Stamp\*

abc

Date\* (DDMMYY)

2	6	1	1	1	5
---	---	---	---	---	---

Account Holder's Signatures as per Bank's record  
(For Joint Account - Signature as per Bank's signing condition)

### FOR CORPORATION'S COMPLETION / UNTUK DIISI OLEH SYARIKAT

Seller ID\*

S	E	0	0	0	0	3	5	5	7
---	---	---	---	---	---	---	---	---	---

Date\* (DDMMYY)

--	--	--	--	--	--

Payment Reference No. (e.g. Policy No., etc.)  
(Must be unique) \*

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

NOTE : THIS SECTION/PORION IS CUSTOMIZEABLE BY CORPORATION

Prepared By (Name): \_\_\_\_\_

Signature: \_\_\_\_\_

Company Stamp/ Logo  
(Optional)

# Where to Submit the Form?

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- Nearest RHB Branches except RHB Easy.
- Others (PRE-PRINTED):
  - ✓ Purpose :
    - EPF – BAYARAN KEPADA KWSP
    - Customs – BAYARAN KEPADA KASTAM – GST
  - ✓ Seller ID:
    - EPF – SE00006897
    - Customs – SE00003557



# Amendment of the Form

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- Type of Application:
  - ✓ New : first application / registration
  - ✓ Maintenance : to change / update info
  - ✓ Termination : to stop / terminate the DD service



# Benefits of Using DDA

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1. One off registration
2. Unlimited amount for the transaction
3. Every Direct Debit registration has to be authorized with your signature
4. Establish a direct debit mandate and your recurring payments will be paid automatically
5. Easy to set-up-less hassle



# Participating Banks





# Contact Us

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If you have any inquiry regarding DDA, please contact us:

1. First Level Contact :
  - Nearest RHB Branches

## 2. Second Level Contact:

Name	Phone	email
<b>Sajitha Maidin</b> Business Development	<b>03-21715038/ 019-2331501</b>	<b><u><a href="mailto:sajitha.maidin@rhbgroup.com">sajitha.maidin@rhbgroup.com</a></u></b>
<b>Mohd Zaini Masri</b> Business Development	<b>03-21715036</b>	<b><u><a href="mailto:mohd.zaini@rhbgroup.com">mohd.zaini@rhbgroup.com</a></u></b>
<b>Noorliyadi Raja Husain</b> Head, Business Development	<b>03-21715090</b>	<b><u><a href="mailto:noorliyadi.husain@rhbgroup.com">noorliyadi.husain@rhbgroup.com</a></u></b>



THANK YOU

# Bank Abbreviation

No.	Bank Abbreviation	Bank Name	ID
1.	CIMB	CIMB Bank Berhad	0235
2.	BIMB	Bank Islam Malaysia Berhad	0340
3.	BKRM	Bank Kerjasama Rakyat Malaysia Berhad	1602
4.	CITI	Citibank Berhad	0217
5.	DBB	Deutsche Bank Malaysia Berhad	0219
6.	HLBB	Hong Leong Bank Berhad	0224
7.	HSBC	HSBC Bank Malaysia Berhad	0222
8.	MBB	Malayan Banking Berhad	0227
9.	OCBC	OCBC Bank Malaysia Berhad	0229
10.	PBB	Public Bank Berhad	0233
11.	RHB	RHB Bank Berhad	0218
12.	SCB	Standard Chartered Bank Malaysia Berhad	0214
13.	BOFA	Bank of America Merrill Lynch	0207

**BACK**