

e-CARUMAN FAQ

1. What is e-Caruman?

e-Caruman is a facility which allows employers to remit monthly contributions together with their employees' particulars (Form A) online through employers' i-Akaun at www.kwsp.gov.my.

2. What is the prerequisite for employers to participate in e-Caruman?

Employers must be a registered i-Akaun holder.

3. What are the main services provided by e-Caruman?

- Remittance of Payment with Form A.
- Submission of Form A only.
- Remittance of Payment only.

4. What are the advantages of e-Caruman to employers?

- Transactions can be done at anytime and anywhere.
- Fast, accurate and secure payments.
- Accuracy of members and employers information.
- Transaction status can be viewed online.
- User friendly and hassle free.

5. What are the options available for online payment?

There are two (3) options available for online payment:

- Payment through Direct Debit Authorization.
- Payment through Bank Website
- Payment through Financial Process Exchange (FPX)

6. Will employers receive receipts for online payments?

Yes, receipts can be printed after payments have been successfully submitted.

7. What are the options for submission of Form A?

- Preprinted Form A
- Blank Form A
- Upload Form A data by using Comma Separated Value (CSV) format
- Upload Form A data by using CD/Diskette (EPFORMA.TXT/EPFORMA2.TXT) format.

8. What are the actions need to be taken if employers choose to upload Form A data by using CSV or CD/Diskette (EPFORMA.TXT/ EPFORMA2.TXT) format?

- Employers are required to prepare CSV (current employer's payroll system) or CD/Diskette (EPFORMA.TXT/ EPFORMA2.TXT) format.
- Employers must get approval of the format from EPF as per current procedure.
- Uploaded data **need not be** encrypted.

9. Are online Form A transactions saved in employer's i-Akaun for future reference?

Yes, they are saved at employer's i-Akaun with an automated file name.

10. Can Form A contribution details be reused for future contribution months?

Yes, through 'copy' function for Preprinted Form A and Blank Form A only

11. Is the e-Caruman facility safe?

Yes, security measures have been taken to protect users' data.

12. What is the additional security feature introduced in e-Caruman?

The option of a two-level workflow approval authority, i.e. Maker and Checker will provide employers with a 'check and balance' facility to ensure secured online submission.

13. Who has the authority to appoint Maker and Checker?

Employers may appoint any person as an Administrator. The appointed Administrator is authorized to control and manage the employer's i-Akaun. The Administrator is also authorized to register any person as Maker and Checker.

PAYMENT THROUGH DIRECT DEBIT AUTHORIZATION (DDA)

14. What actions need to be taken by employers if they choose to make online payments through Direct Debit Authorization?

- Employers need to **register for e-Caruman Direct Debit services** with any of the 13 participating banks.
- Direct Debit Authorization Form (DDA) can be obtained at RHB or EPF counters.
- Duly completed DDA Forms must be submitted to RHB counters (except RHB Easy) for confirmation.
- DDA Forms must be attached with EPF documents such as pre-printed Form A, contribution statements, etc.
- Each DDA Form can only be used for one bank account.
- Employers are allowed to open a maximum of 4 bank accounts.
- Guidelines on filling the DDA Form can be obtained at DDA Filling In Guidelines.

15. Which are the participating banks for Direct Debit services?

- RHB Bank Berhad.
- CIMB Bank Berhad.
- Bank Islam Malaysia Berhad.
- Bank Kerjasama Rakyat Malaysia Berhad.
- Citibank Berhad.
- Deutsche Bank Malaysia Berhad.
- Hong Leong Bank Berhad.
- HSBC Bank Malaysia Berhad.

- Malayan Banking Berhad.
- OCBC Bank Malaysia Berhad.
- Public Bank Berhad.
- Standard Chartered Bank Malaysia Berhad.
- Bank of America Merrill Lynch.

16. How long does it take to a process DDA form?

The DDA Form will be processed within 21 working days from the submission date.

17. Who will inform the employers of the status of their DDA applications?

RHB will inform the employers.

PAYMENT THROUGH BANK WEBSITE

18. What actions need to be taken by employers if they choose to make online payments through Bank Website?

Employers need to have internet banking facilities with the respective banks.

19. What type of bank account can employer use to make payment through bank website?

- Saving Account
- Current Account

20. Will employer be charged?

No. There will be no charge to employer.

PAYMENT THROUGH FINANCIAL PROCESS EXCHANGE (FPX)

21. What actions need to be taken by employers if they choose to make online payments through FPX?

Employers need to have internet banking facilities with the FPX respective banks.

22. Is FPX service meant for individual payment only?

No. FPX service can support both payments by individual (retail banking) and corporation (corporate banking). Payment made by individual is known as Business to Customer (B2C) model, while payment made by corporation is known as Business to Business (B2B) model.

23. What type of bank account can employer use to make payment through FPX?

- Saving Account
- Current Account

24. Will employer be charged?

No. There will be no charge to employer.

25. Which are the participating banks for FPX services?

| Retail Banking | Corporate Banking |
|--------------------------------|--------------------------|
| i. Ambank | i. Ambank |
| ii. Bank Islam Malaysia Berhad | ii. Affin Bank Berhad |
| iii. CIMB Bank | iii. CIMB Bank |
| iv. Maybank | iv. Maybank |
| v. Hong Leong Bank | v. Hong Leong Bank |
| vi. Public Bank | vi. Public Bank |
| vii. RHB Bank | vii. RHB Bank |
| viii. UOB | viii. UOB |

26. What is availability of FPX services?

Currently FPX service is available 24 hours daily at most of the FPX participating banks. However it's depending on the participating banks' internet banking service availability.

27. What is the maximum limit for FPX transaction?

For retail/personal banking account, the maximum amount is limited up to RM30,000 per transaction. For company/corporate banking, the maximum amount is limited up to RM1,000,000 per transaction. However the limit is subject to employer's internet banking limit with their bank, whichever is lower.

28. What can employer do if the Form A and payment amounts exceed the FPX maximum limit?

Form A will be submitted but the payment will not be allowed by the system. Employer can either proceed to make 'payment only' through FPX or make payment at EPF/ Bank counter together with Notis Makluman Penghantaran Data Borang A myEPF.

29. What can employer do if amount in Form A exceeds the FPX maximum limit?

Employers can make multiple payment transactions through FPX for the same Form A.

| Sample case | |
|--|--|
| <ul style="list-style-type: none"> Total amount Form A:- RM 45,000. Employer has retail/personal banking account only. | Employer can make separate payment transaction through FPX:- <ul style="list-style-type: none"> First transaction RM30,000 Second transaction RM15,0000. |
| <ul style="list-style-type: none"> Total amount Form A:-RM 2,500,000. Employer has company/corporate banking only. | Employer can make separate payment transaction through FPX:- <ul style="list-style-type: none"> First transaction RM1,000,000 Second transaction RM1,000,000 Third transaction RM 500,000 |

30. What to do if employer received an error/ unsuccessful message and the bank account has been deducted?

In the event that the account has been deducted but the transaction was unsuccessful for some reasons, the money will be credited back into employer's account by the Bank. Employer can contact the Bank for the reversal status by providing the FPX Transaction ID or Merchant Order No. as a reference. Employer may also provide the screen shot of the payment that displays the FPX Transaction ID or Merchant Order No.

September 2015