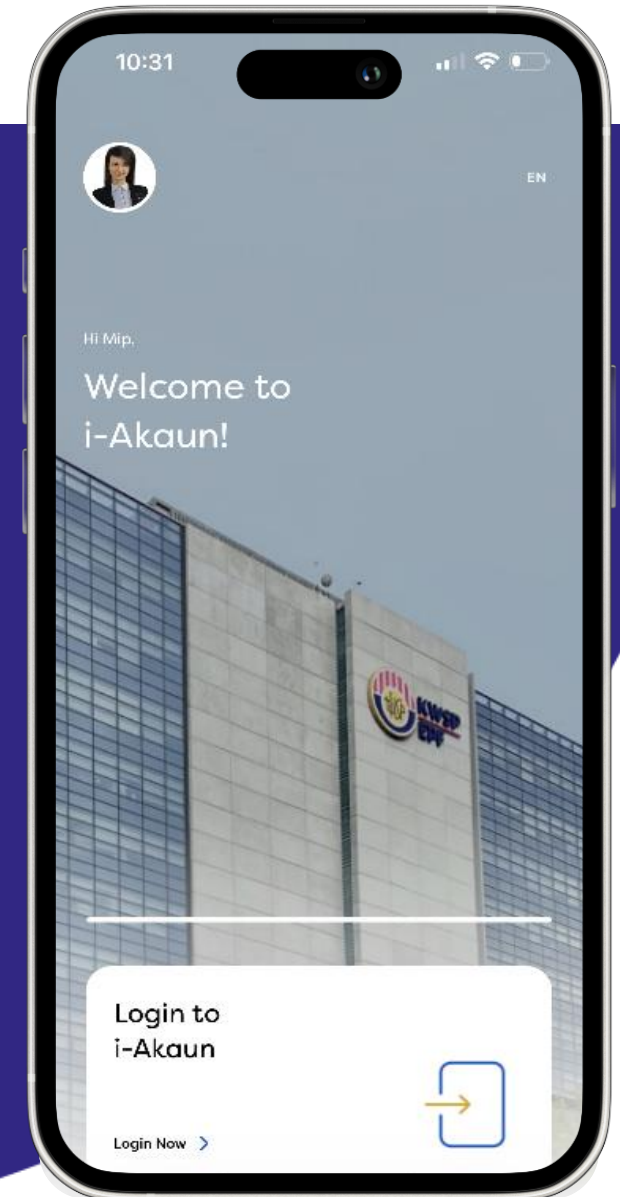




USER GUIDE

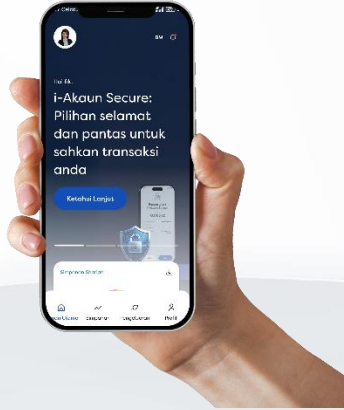
for i-Akaun Secure



- 1** **What is i-Akaun Secure?**
- 2** **i-Akaun Secure Activation**
- 3** **Authorising All Transaction (Withdrawal/ Nomination/ i-Sayang Registration) via i-Akaun Secure**
- 4** **i-Akaun Secure Session Expired**

INTRODUCTION

WHAT IS i-AKAUN SECURE?



i-Akaun Secure is an app-based authentication method used to approve online transactions and activities within the i-Akaun (Member) Web Portal and KWSP i-Akaun App.

This new feature is available on the KWSP i-Akaun app, which can be downloaded from the Google Play Store, Apple App Store and Huawei AppGallery.

With i-Akaun Secure, you can enjoy easy and secure one-tap approval through the KWSP i-Akaun App, eliminating the need to enter the six-digit SMS TAC. Currently, users can authorise transactions only through the **KWSP i-Akaun app** using i-Akaun Secure.

KEY FEATURES OF i-AKAUN SECURE



Device-Specific

i-Akaun Secure is linked to your registered device (binding), which helps reduce the risk of unauthorised approvals on the i-Akaun platform.



Real-Time

Users receive transaction prompts instantly via the app, ensuring timely notifications and approvals.



Secure Transaction

Eliminates vulnerabilities associated with SMS-based authentication, such as SIM swapping and interception.



BACKGROUND

i-AKAUN SECURE AVAILABLE FOR:

Withdrawal



Akaun
Fleksibel



Housing



More Than RM1
Million Savings



Education



Age:
50 /55/ 60



Health

Registration



Nomination



i-Sayang



Simpanan
Shariah

COOLING-OFF PERIOD

After 10 September 2025, a **12-hour cooling-off period** will be imposed in the following situations:

- Existing users who deactivate i-Akaun Secure and reactivate it on a new device after 10 September 2025, due to device change or losing a device;
- Existing users who uninstall KWSP i-Akaun application from old mobile device and install it on a new mobile device for the second time and onwards - *only applicable to members who registered before 10 September 2025*;
- Existing users who activate i-Akaun Secure after 10 September 2025.



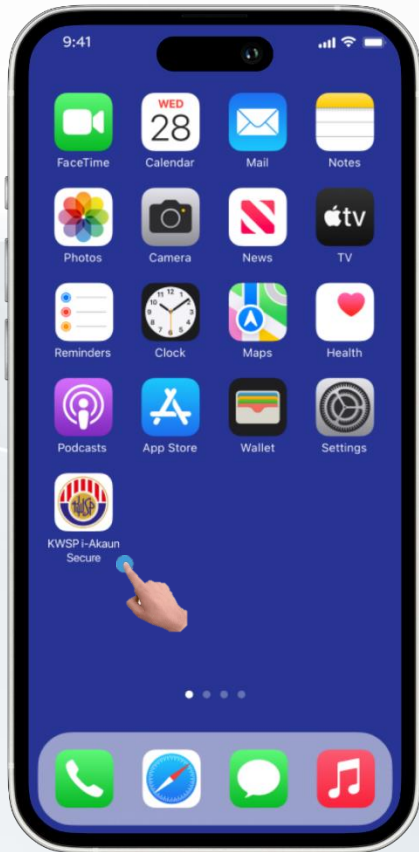
- 1 What is i-Akaun Secure?
- 2 i-Akaun Secure Activation**
- 3 Authorising All Transaction (Withdrawal/ Nomination/ i-Sayang Registration) via i-Akaun Secure
- 4 i-Akaun Secure Session Expired

i-Akaun Secure Activation

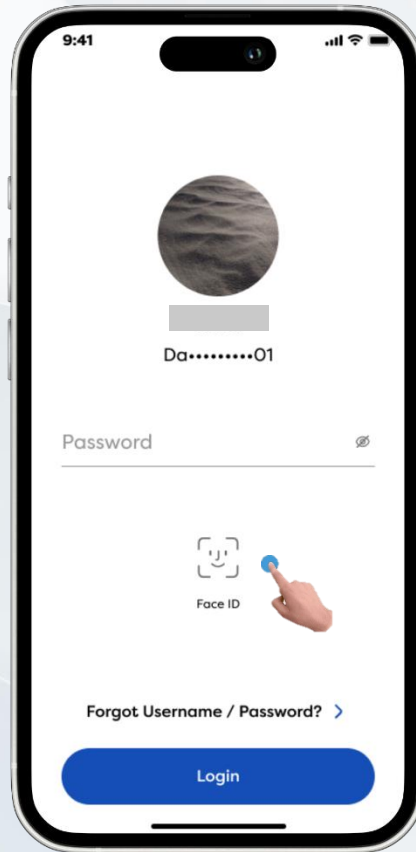
No cooling-off period

No cooling-off period for i-Akaun Secure Activation

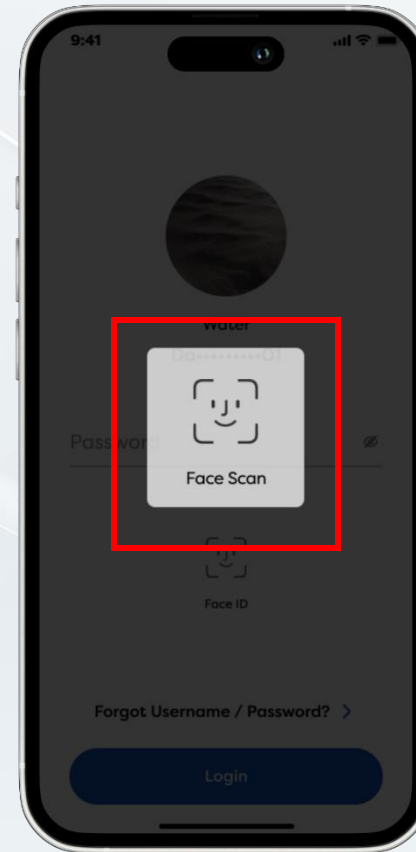
Existing (active) users who have used the KWSP i-Akaun app before 10 September 2025



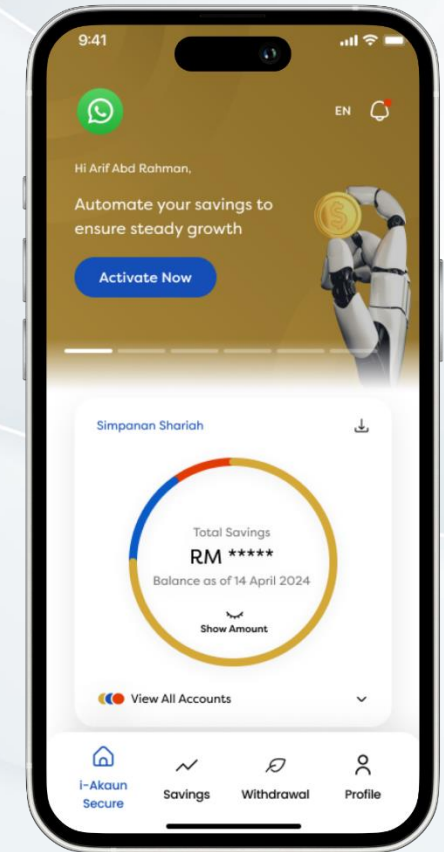
Step 1:
Select KWSP i-Akaun app



Step 2:
Select 'Face ID'



Step 3:
Perform 'Face ID'
Authentication



Step 4:
Homepage screen will
be displayed



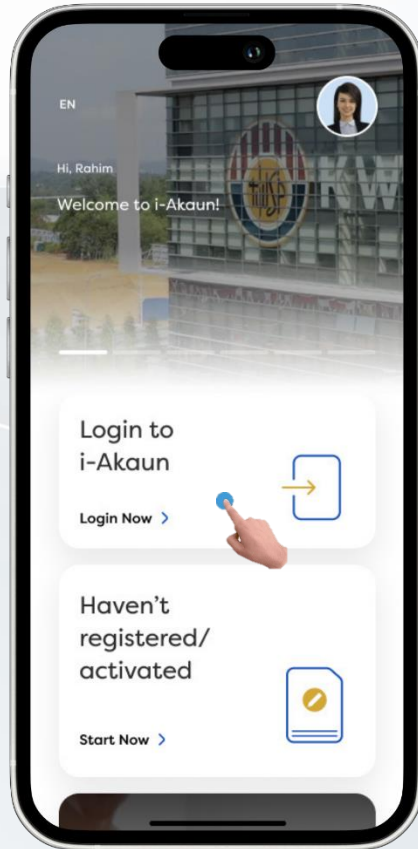
No cooling-off period for i-Akaun Secure Activation

The next screen displays scenarios where there is no cooling-off period for the following situations:

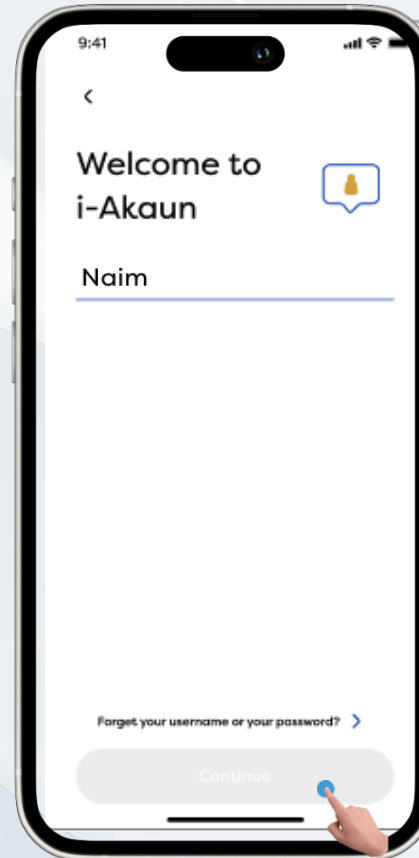
- **New EPF members** (registered via counter/SST) who login to the KWSP i-Akaun app for the **first time**;
- **Existing users** who **uninstall** and then **reinstall** the KWSP i-Akaun app on the **same device**;
- **Existing users** who **uninstall** and then **reinstall** the KWSP i-Akaun app on a **new device** for the **first time**.



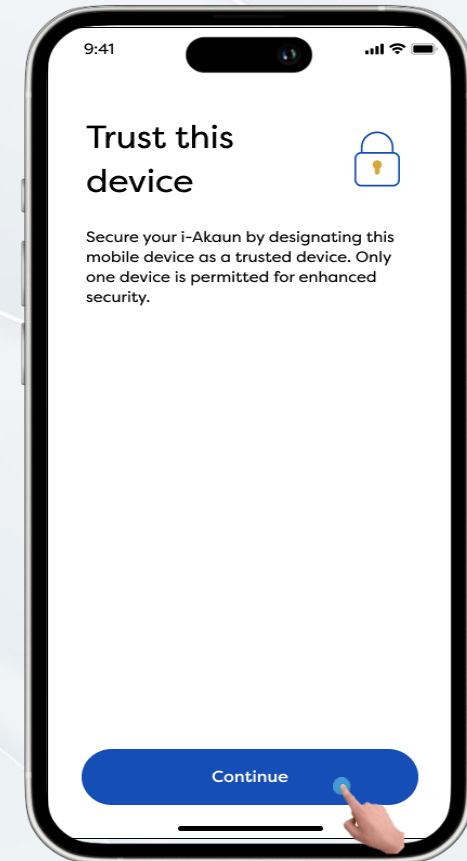
No cooling-off period for i-Akaun Secure Activation



Step 5:
Select 'Login to i-Akaun' card or 'Login'



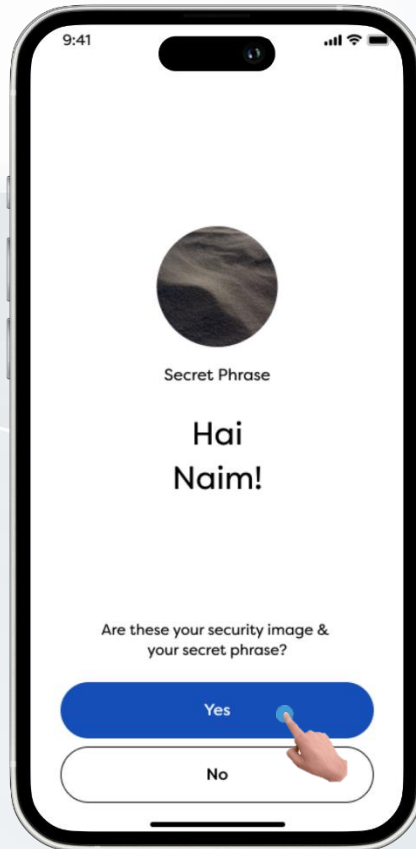
Step 6:
Enter your username and select 'Continue'



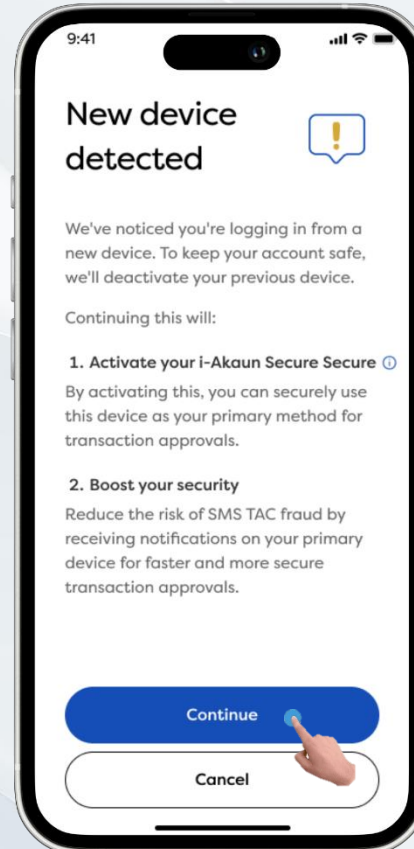
Step 7:
'Trust this Device' screen will be displayed to ensure that the device used is your own and secured. Select 'Continue'.



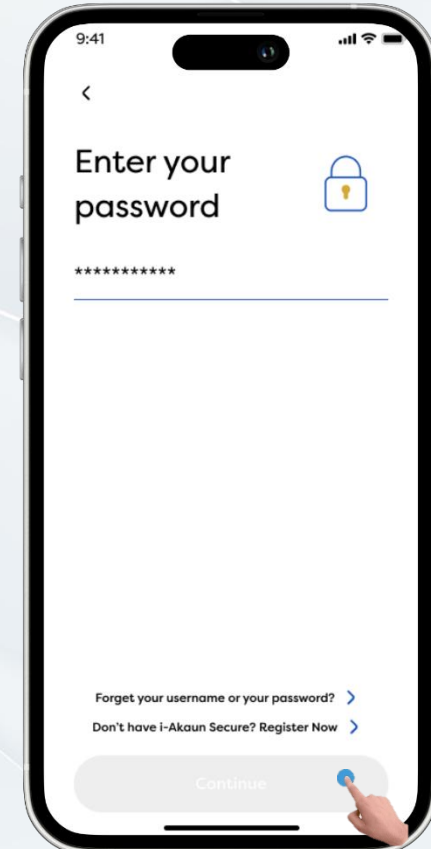
No cooling-off period for i-Akaun Secure Activation



Step 8:
Select 'Yes'



Step 9:
'New device detected' screen will be displayed. Select 'Continue'



Step 10:
Enter your password and select 'Continue'

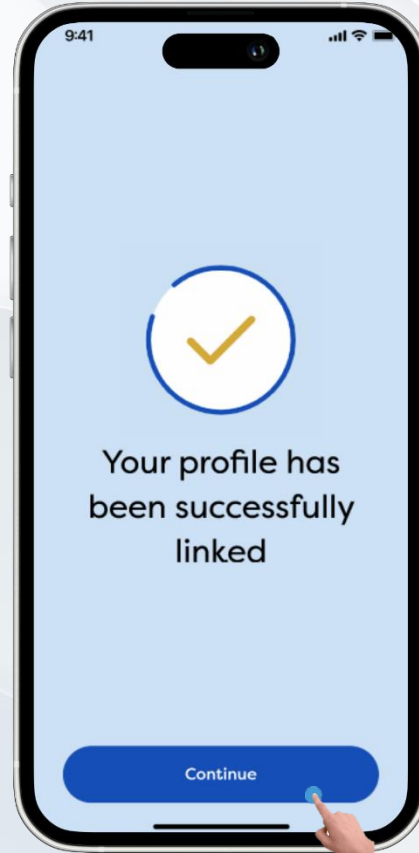


No cooling-off period for i-Akaun Secure Activation

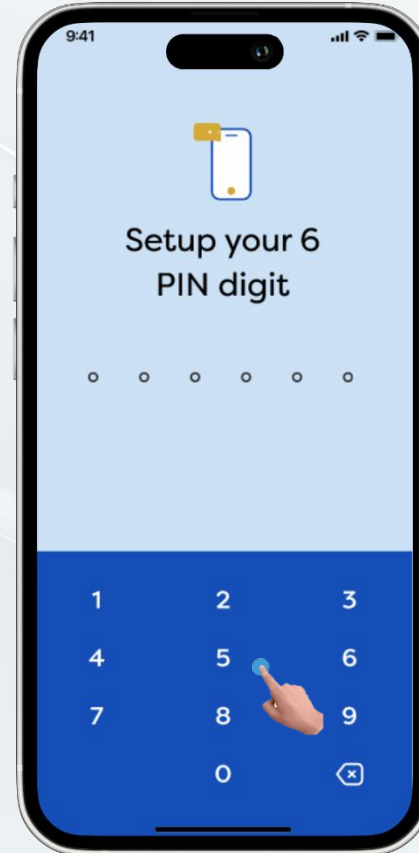


Step 11:
Enter TAC number

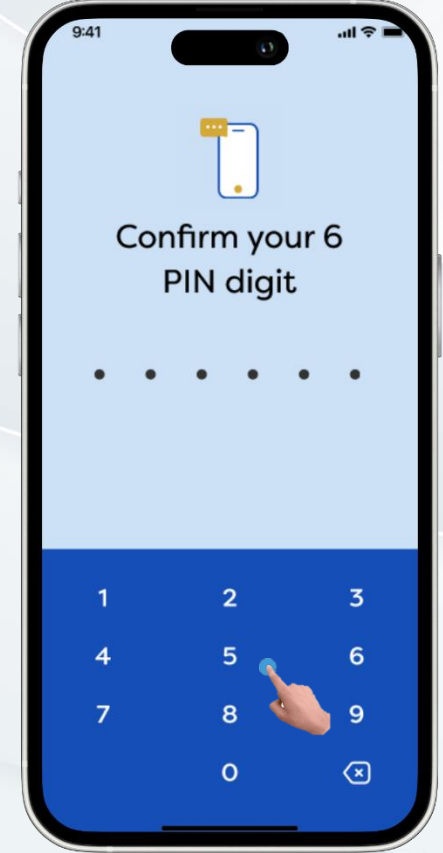
Note:
The TAC number will be received via SMS on the registered phone number



Step 12:
'Your profile has been successfully linked' screen will be displayed. Select 'Continue'.



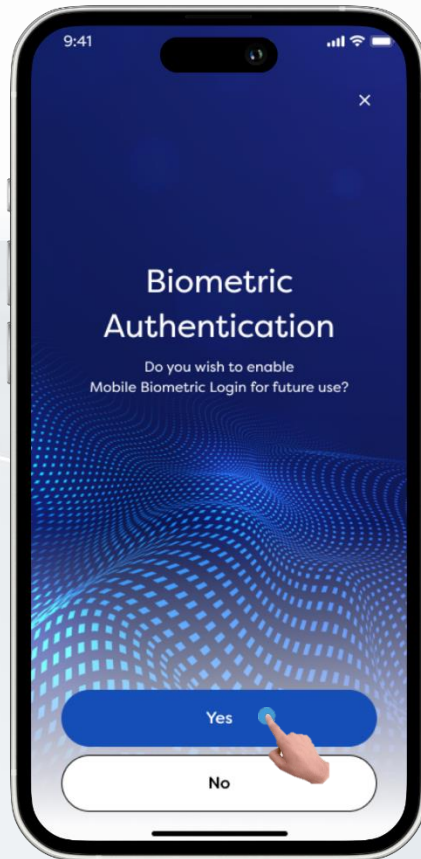
Step 13:
Next, setup your 6-PIN digit



Step 14:
Confirm your 6-PIN digit



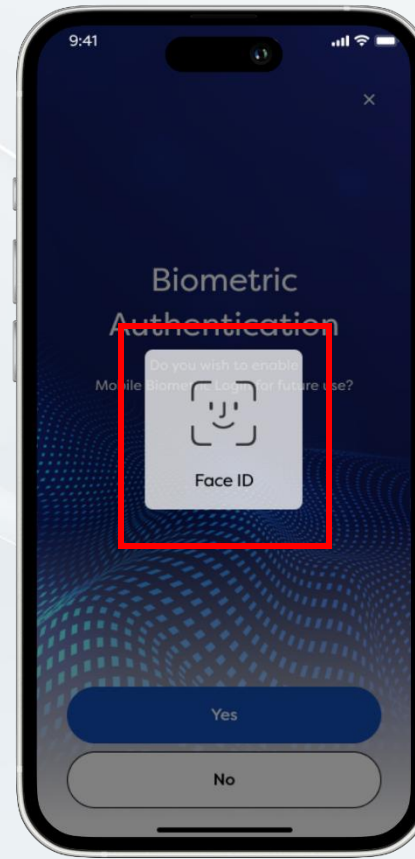
No cooling-off period for i-Akaun Secure Activation



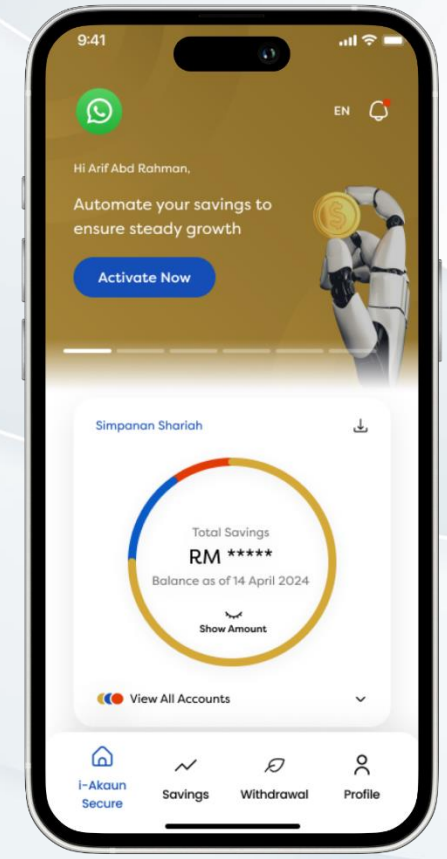
Step 15:
'Biometric Authentication' screen will be displayed. Select 'Yes' to set up the authentication



Step 16:
Select 'OK' to continue



Step 17:
Perform 'Face ID' Authentication



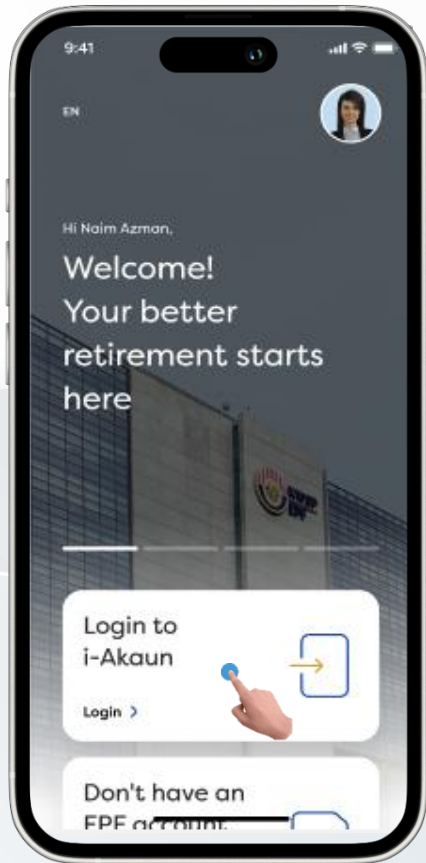
Step 18:
Homepage screen will be displayed



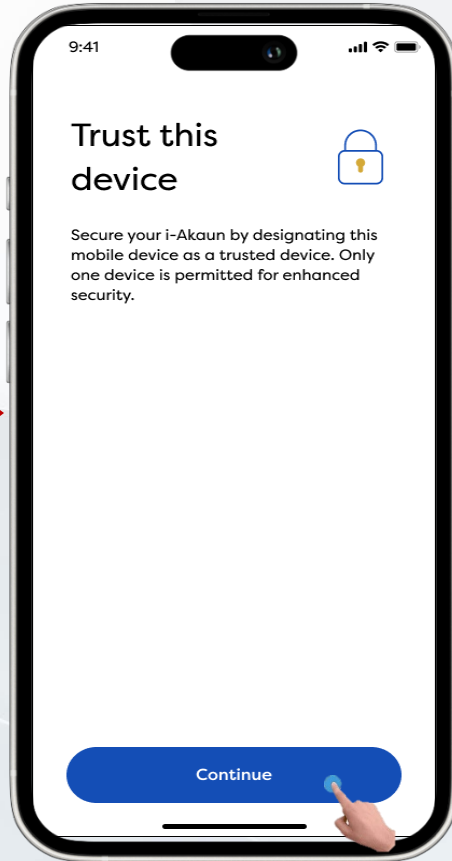
i-Akaun Secure Activation

Cooling-off period

Cooling-off period for i-Akaun Secure Activation



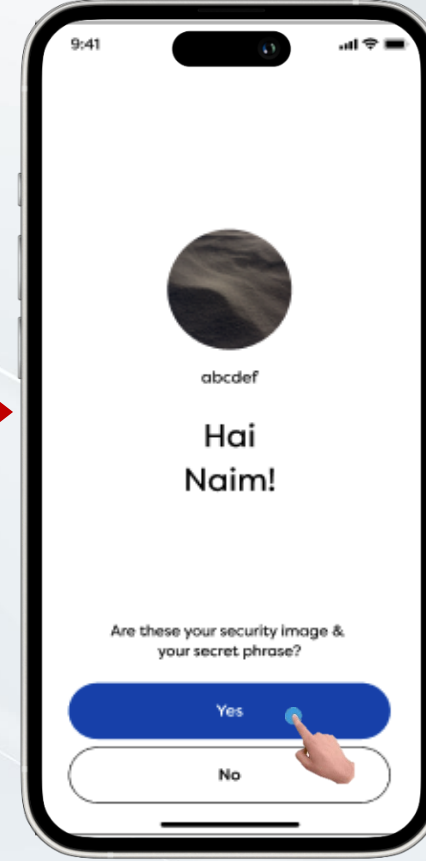
Step 1:
Select 'Login to i-Akaun' card or 'Login'



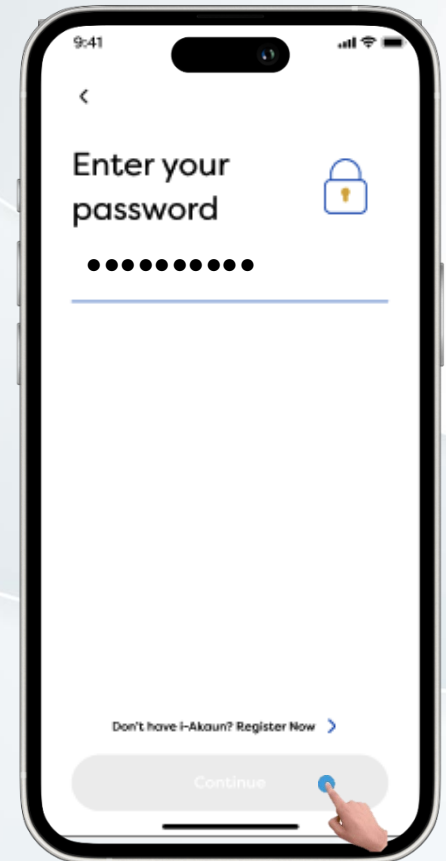
Step 2:
'Trust this Device' screen will be displayed to ensure that the device used is your own and secured. Select 'Continue'



Step 3:
Enter your username and select 'Continue'



Step 4:
Select 'Yes'

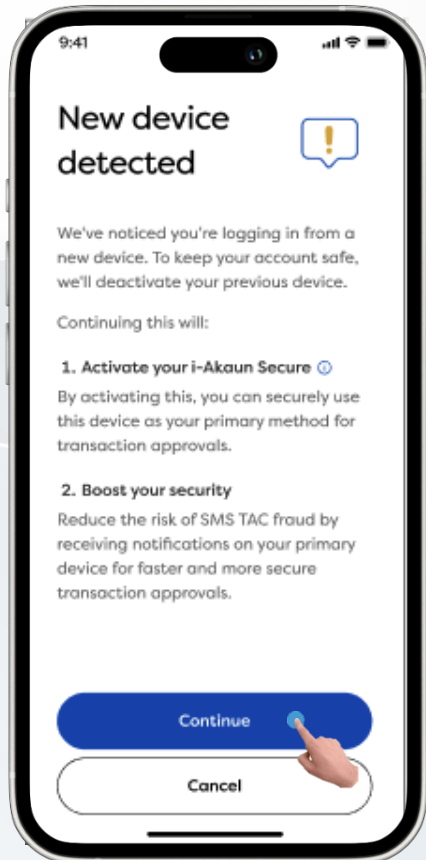


Step 5:
Enter your password and select 'Continue'

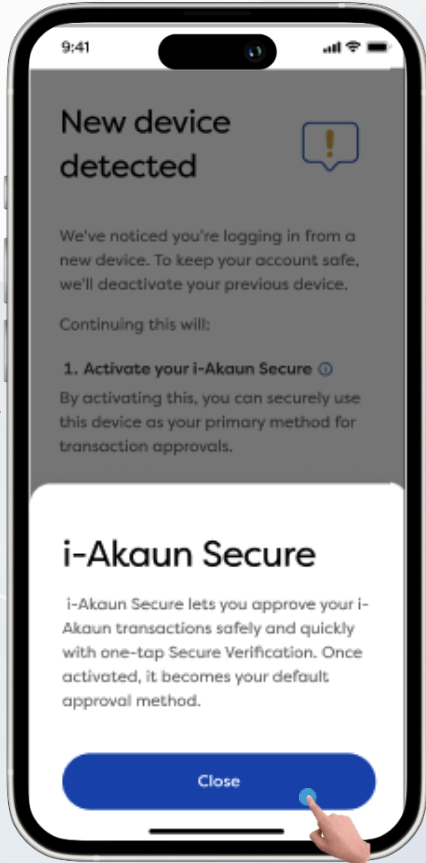


Cooling-off period for i-Akaun Secure Activation

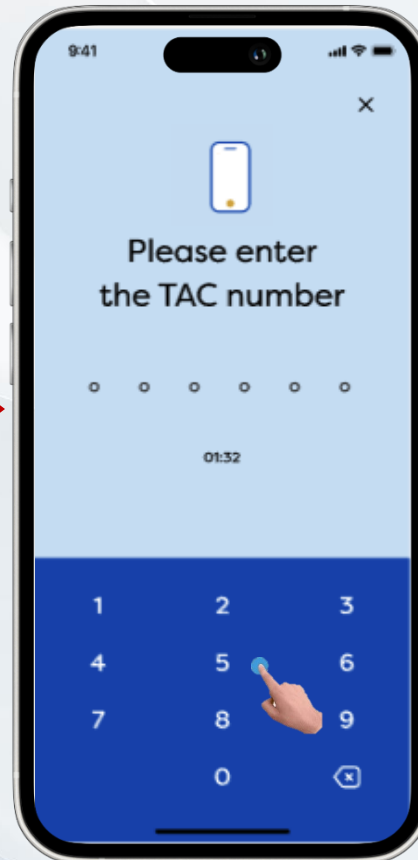
Only show if App detected a new device



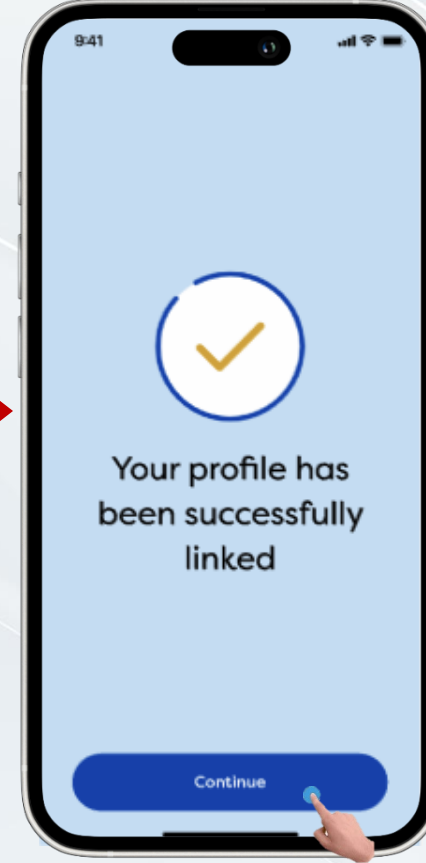
Step 6:
'New device detected' screen will be displayed. Select 'Continue'.



Step 7:
Select 'Close'



Step 8:
Enter TAC number



Step 9:
'Your profile has been successfully linked' screen will be displayed. Select 'Continue'.



Step 10:
Next, setup your 6-PIN digit



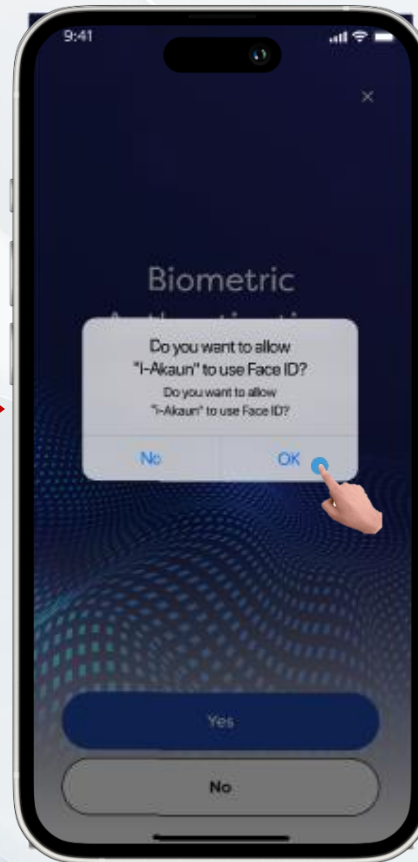
Cooling-off period for i-Akaun Secure Activation



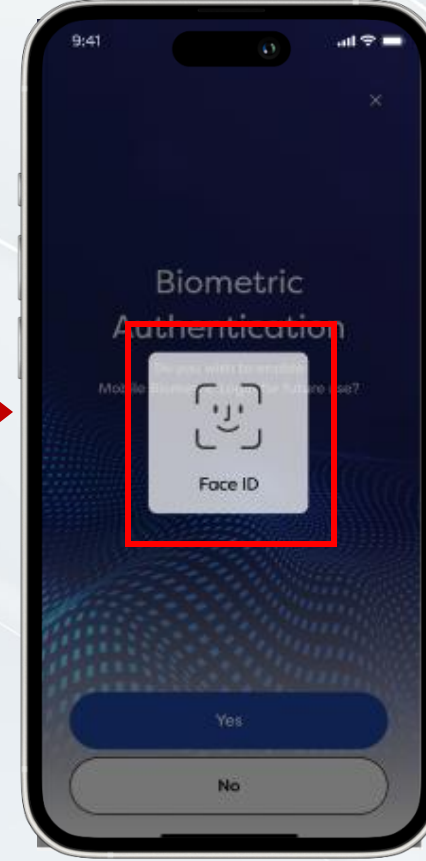
Step 11:
Confirm your 6-PIN digit



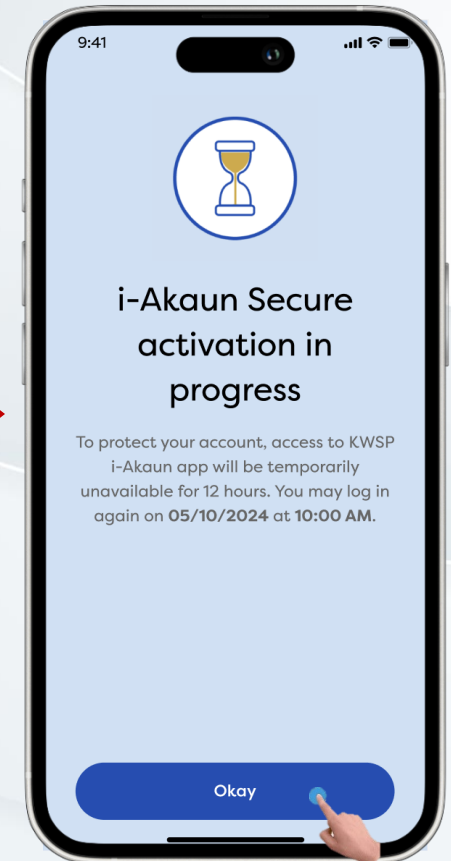
Step 12:
'Biometric Authentication' screen will be displayed. Select 'Yes' to set up the authentication



Step 13:
Select 'OK' to continue



Step 14:
Perform 'Face ID' Authentication



Step 15:
'i-Akaun Secure activation in progress' screen will be displayed. Select 'Okay' to end the session



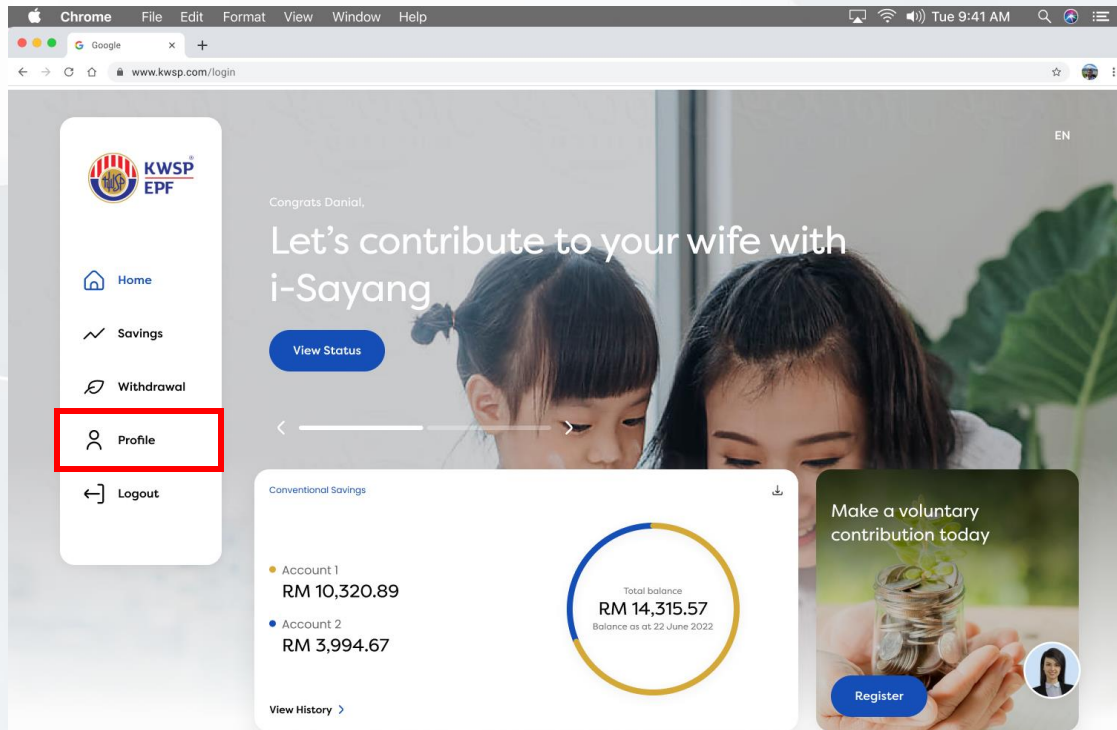
i-Akaun Secure Activation

Special handling i-Akaun Secure deactivation

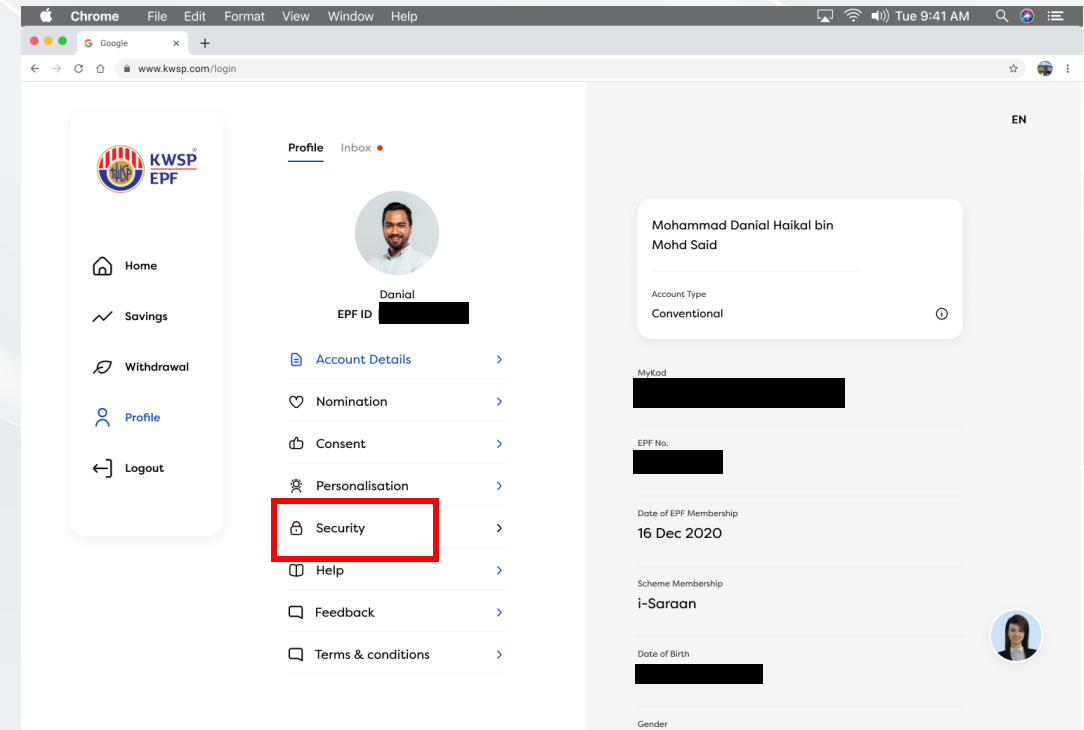
***Users are encouraged to self-deactivate i-Akaun Secure via the i-Akaun (Member) web portal.**

i-Akaun Secure Deactivation at i-Akaun (Member) Portal Web

User login i-Akaun (Member) portal web to perform i-Akaun Secure deactivation

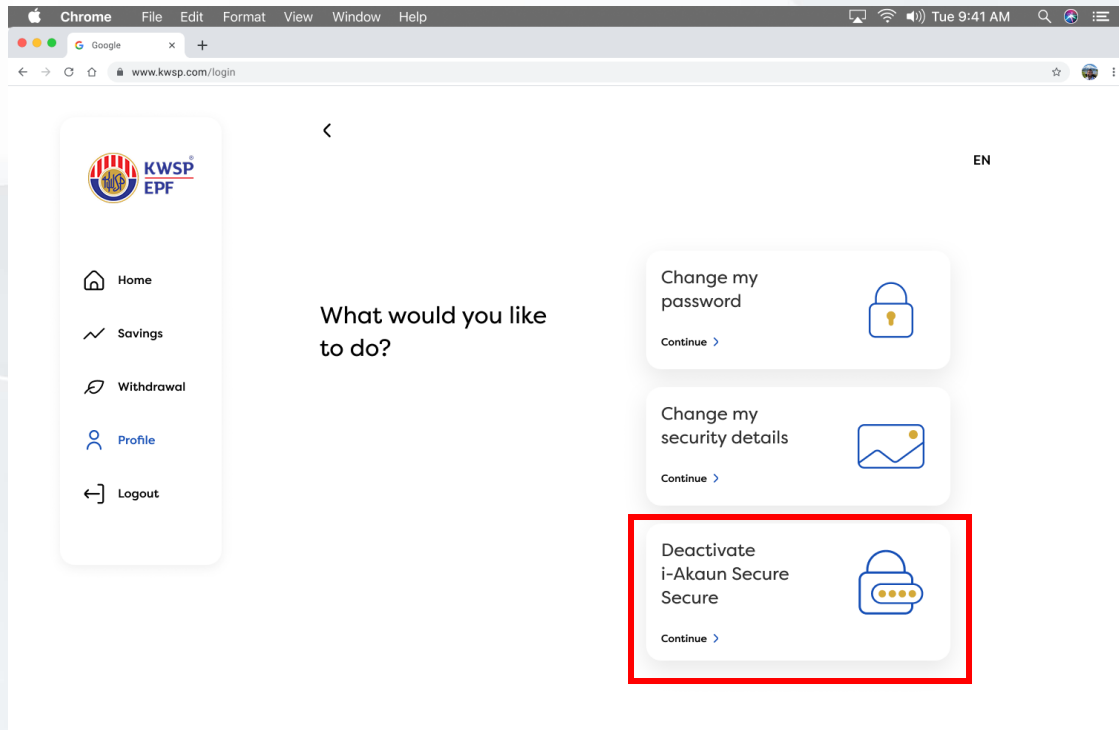


Step 1:
Select 'Profile'

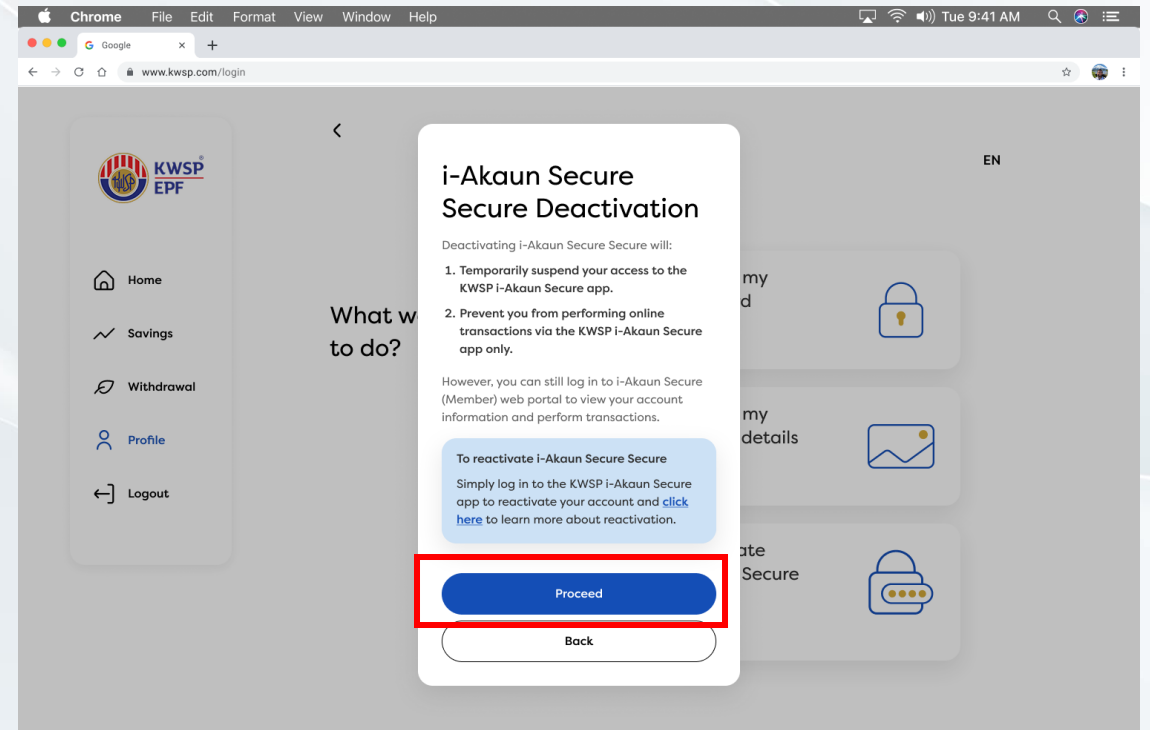


Step 2:
Select 'Security'

i-Akaun Secure Deactivation at i-Akaun (Member) Portal Web

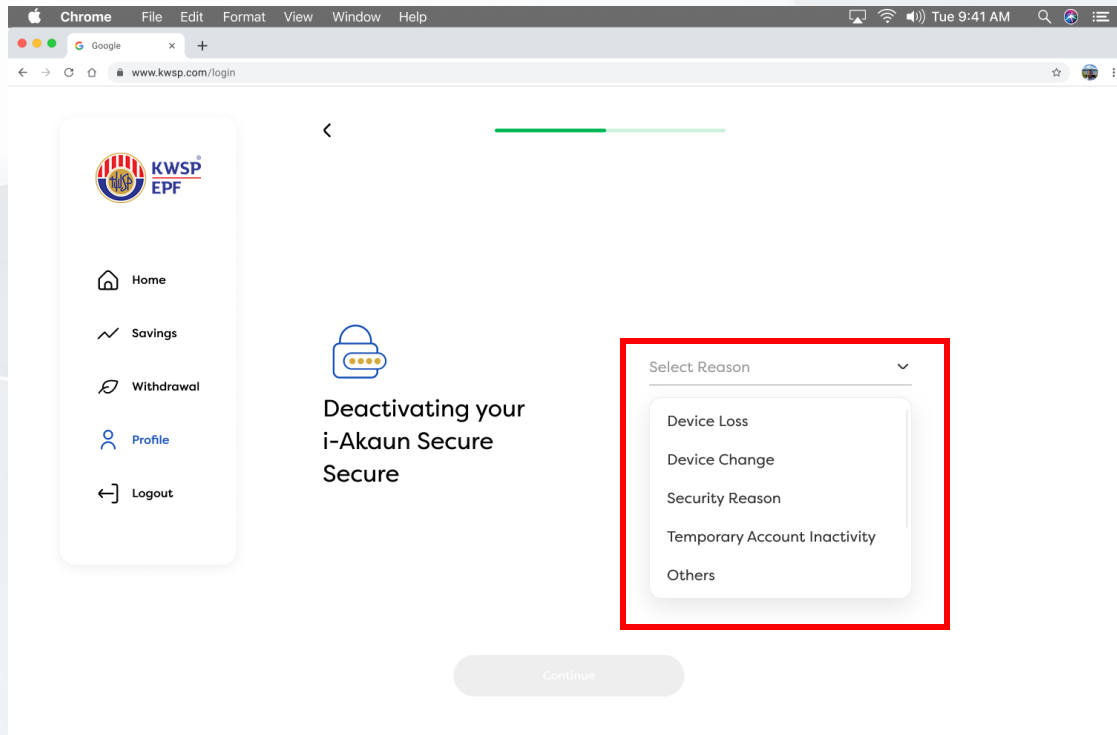


Step 3:
Select 'Deactivate i-Akaun Secure'

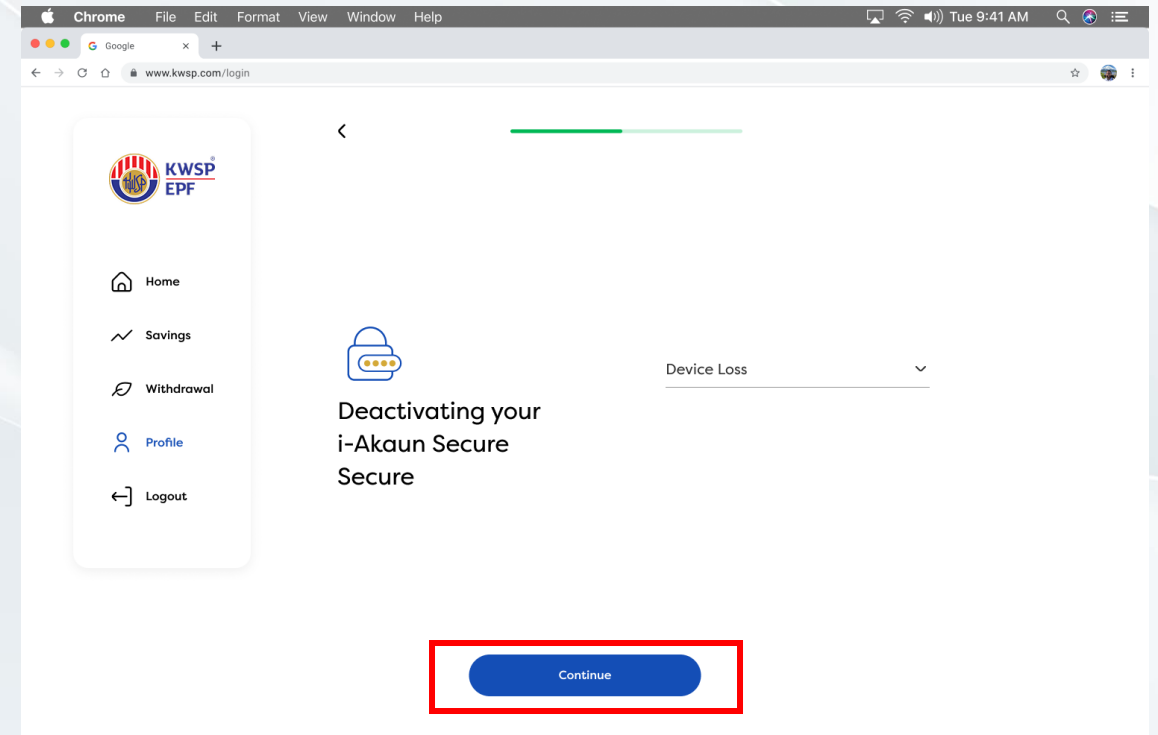


Step 4:
Message on 'i-Akaun Secure Deactivation' will be displayed. Select 'Proceed'

i-Akaun Secure Deactivation at i-Akaun (Member) Portal Web

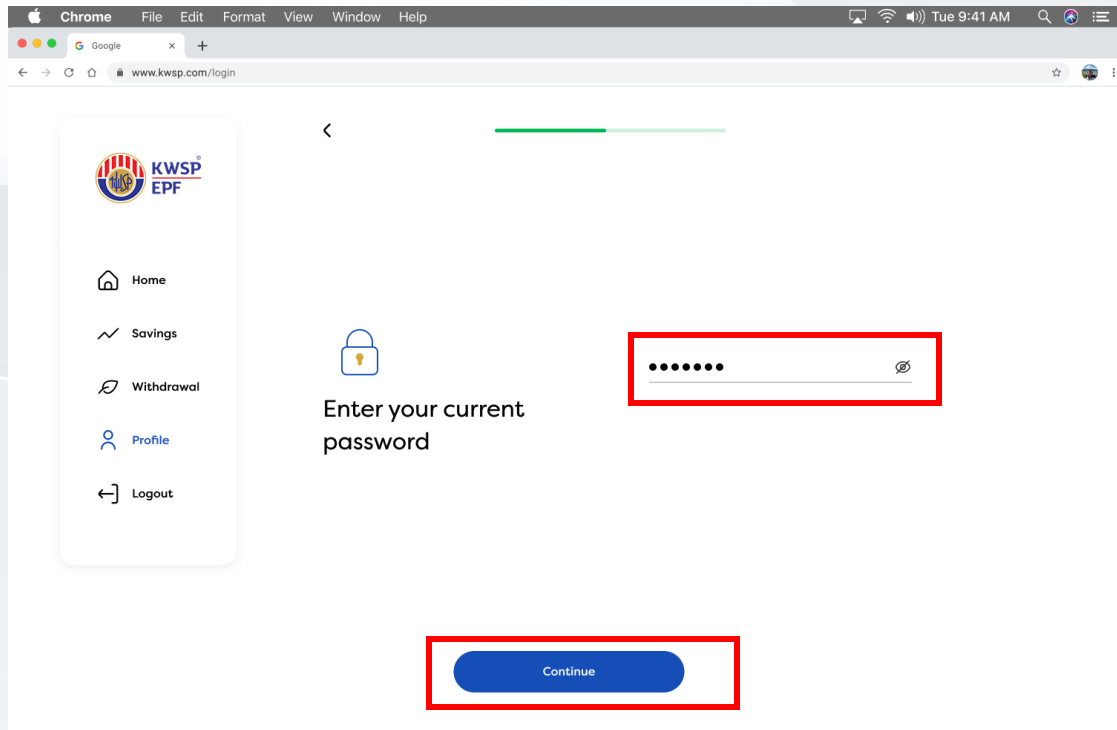


Step 5:
Select a reason to deactivate your i-Akaun Secure

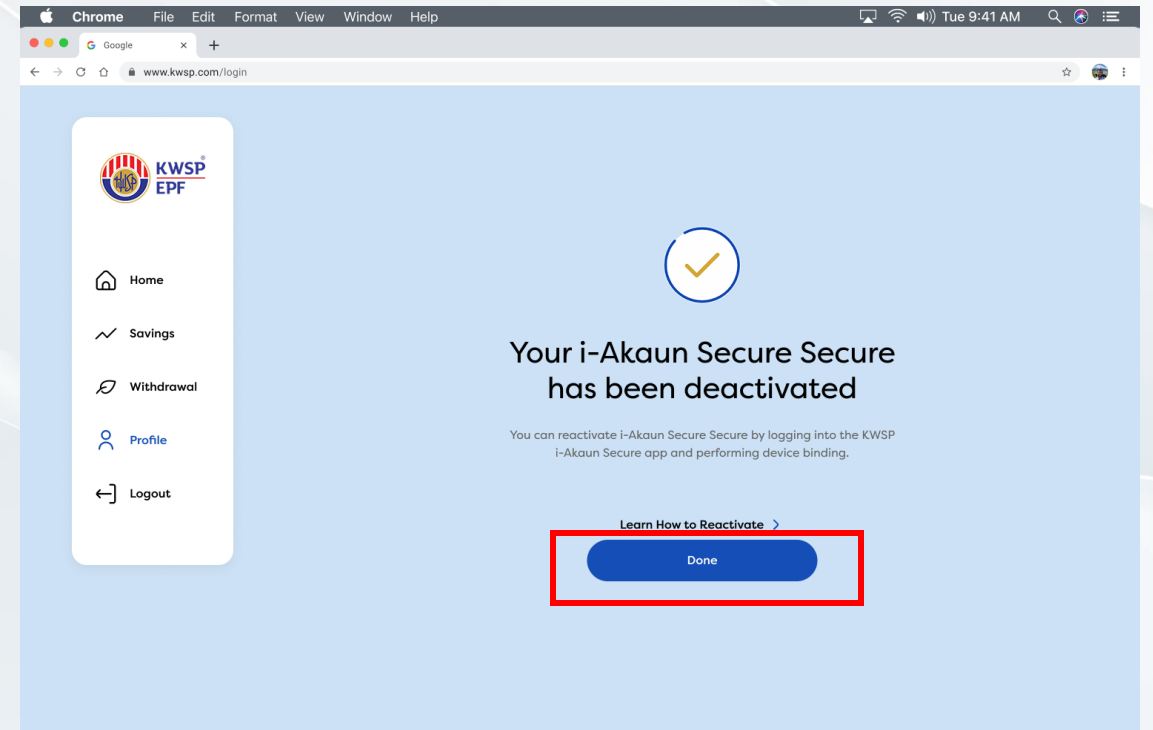


Step 6:
Select 'Continue'

i-Akaun Secure Deactivation at i-Akaun (Member) Portal Web



Step 7:
Enter your password and select
'Continue'



Step 8:
Acknowledgement on 'Your i-Akaun Secure has been
deactivated' will be displayed. Select 'Done'

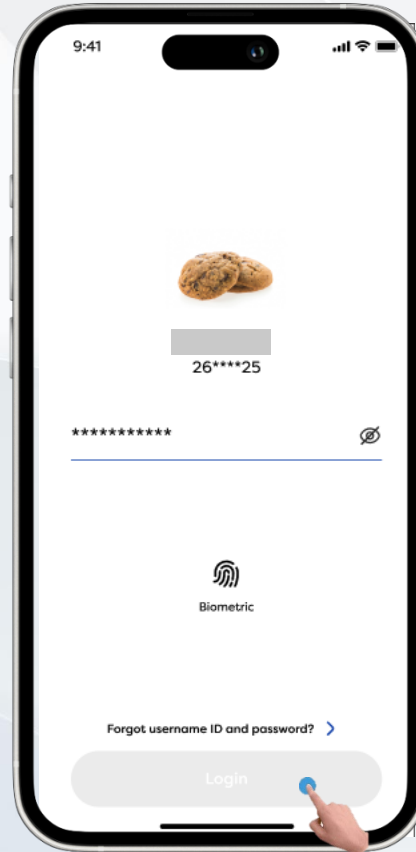
User with Deactivated i-Akaun Secure Status

Login/ perform transaction at KWSP i-Akaun app

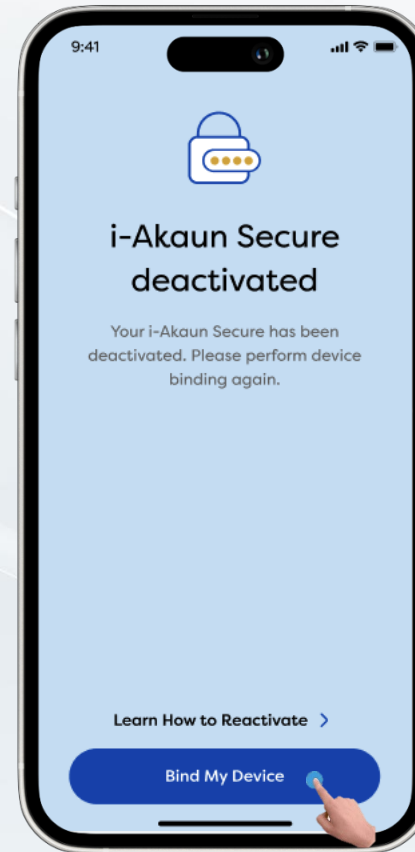
User with Deactivated i-Akaun Secure status login KWSP i-Akaun app



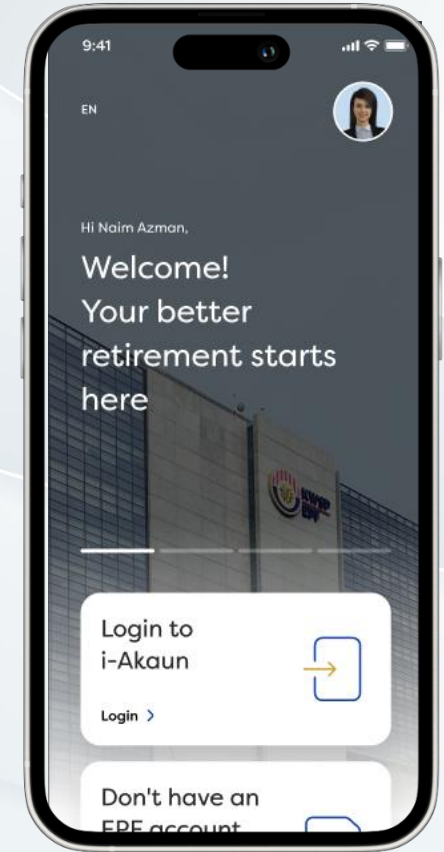
Step 1:
Select KWSP
i-Akaun app



Step 2:
Enter a password or perform
biometric authentication to login
your KWSP i-Akaun



Step 3:
Message on 'i-Akaun
Secure deactivated' will be
displayed. Select 'Bind My
Device' to continue



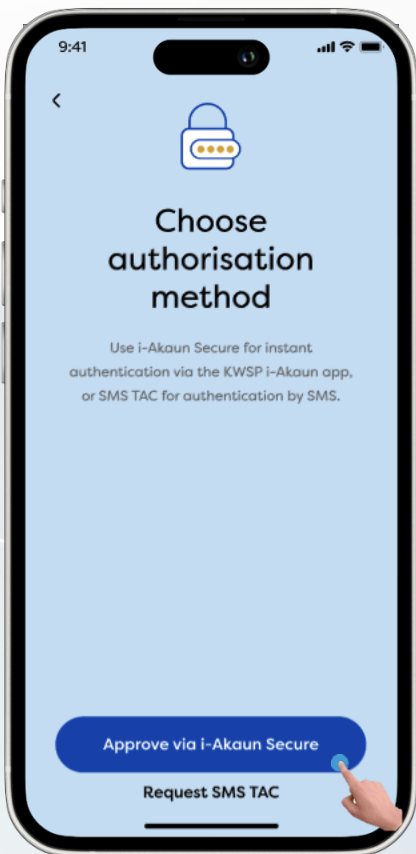
Step 4:
'Login to i-Akaun' card or 'Login'
will be displayed

Note:
If you want to activate i-Akaun
Secure, please select 'Login to i-
Akaun' card or 'Login'

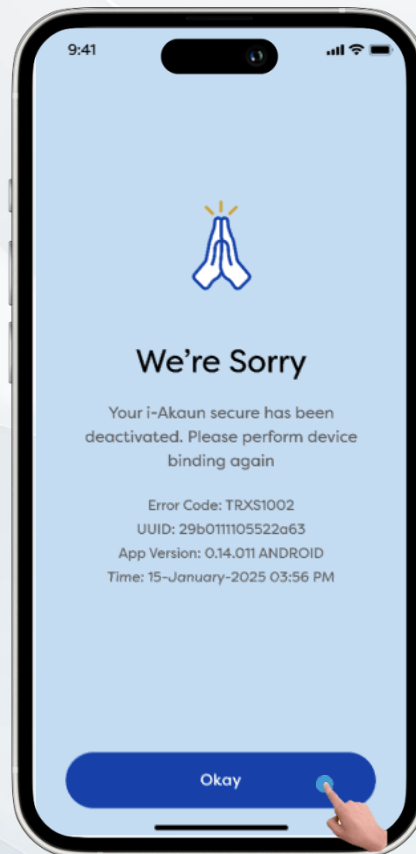


User with Deactivated i-Akaun Secure status perform a transaction at KWSP i-Akaun app

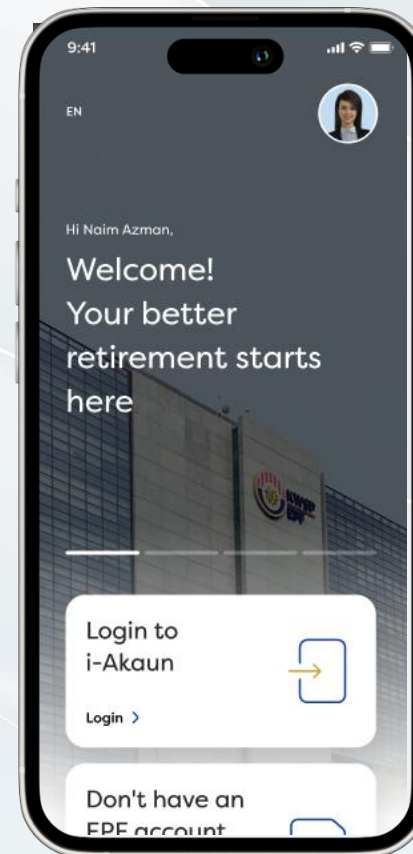
User authorise the transaction by 'Choose authorisation method'



Step 1:
Select 'Approve via i-Akaun Secure' to continue



Step 2:
Message of 'We're sorry' will be displayed. Select 'Okay' to continue



Step 3:
'Login to i-Akaun' card or 'Login' will be displayed

Note:
If you want to activate i-AkaunSecure, please select 'Login to i-Akaun' card or 'Login'



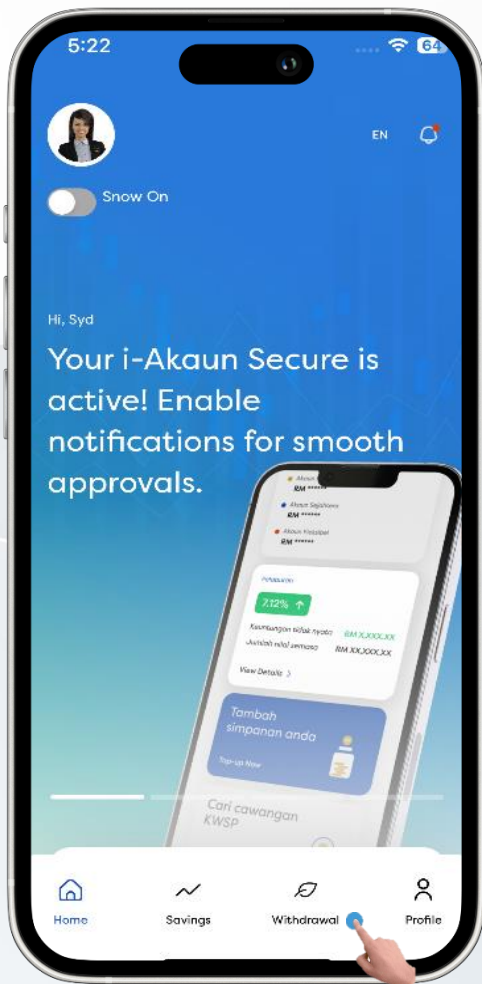
- 1 What is i-Akaun Secure?
- 2 i-Akaun Secure Activation
- 3 Authorising All Transaction (Withdrawal/ Nomination/ i-Sayang Registration) via i-Akaun Secure**
- 4 i-Akaun Secure Session Expired



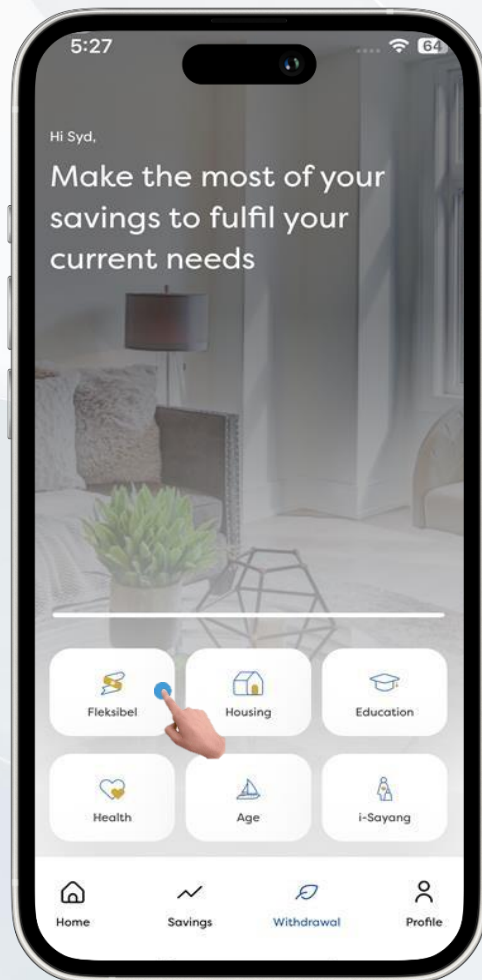
Authorising Transaction for Akaun Fleksibel Withdrawal via i-Akaun Secure



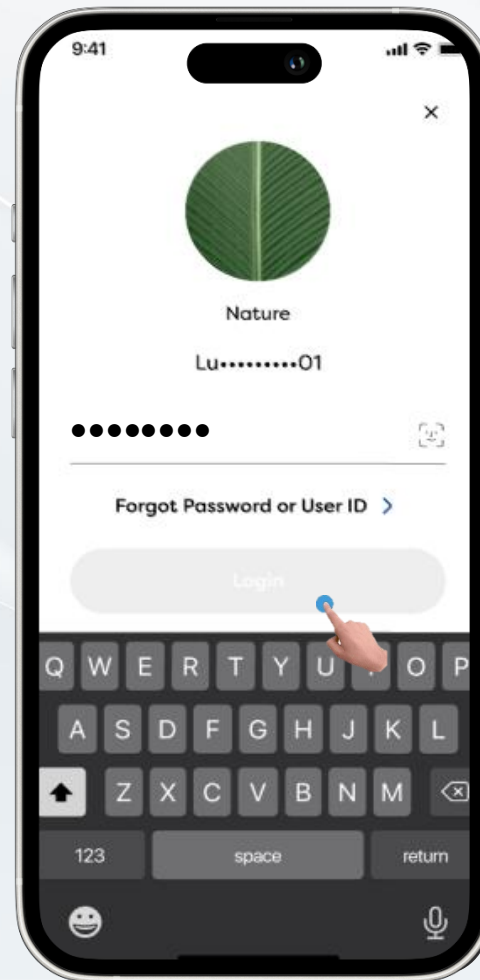
Authorising Transaction for Akaun Fleksibel Withdrawal via i-Akaun Secure



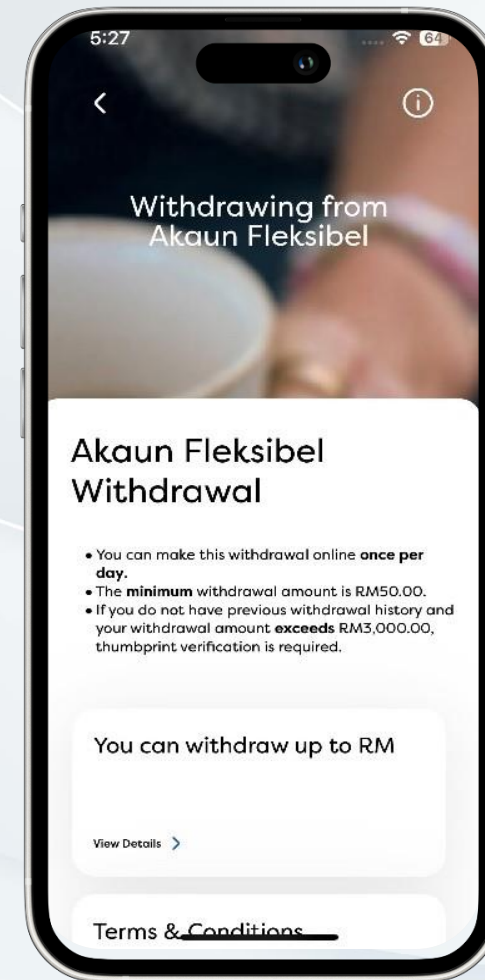
Step 1:
Click on 'Withdrawal' tab



Step 2:
'Withdrawal' screen will be displayed. Select 'Fleksibel'



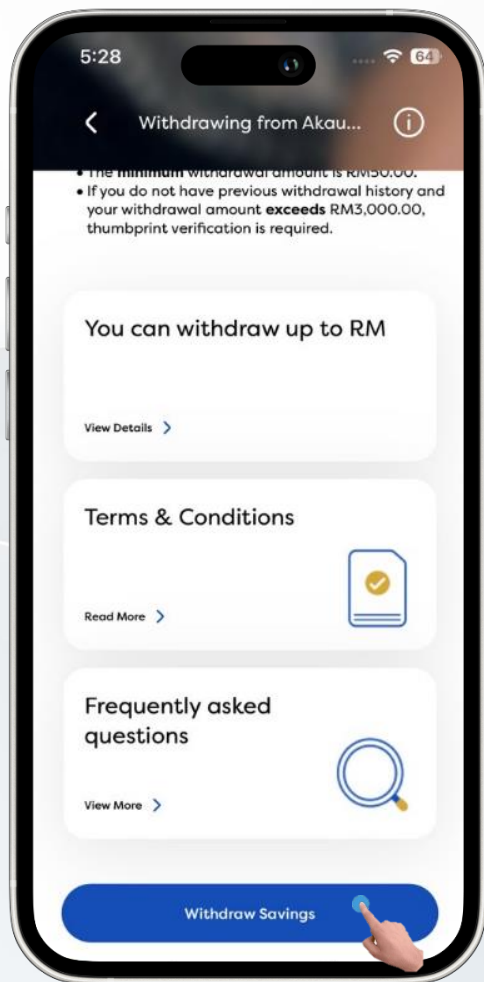
Step 3:
Enter your password to proceed



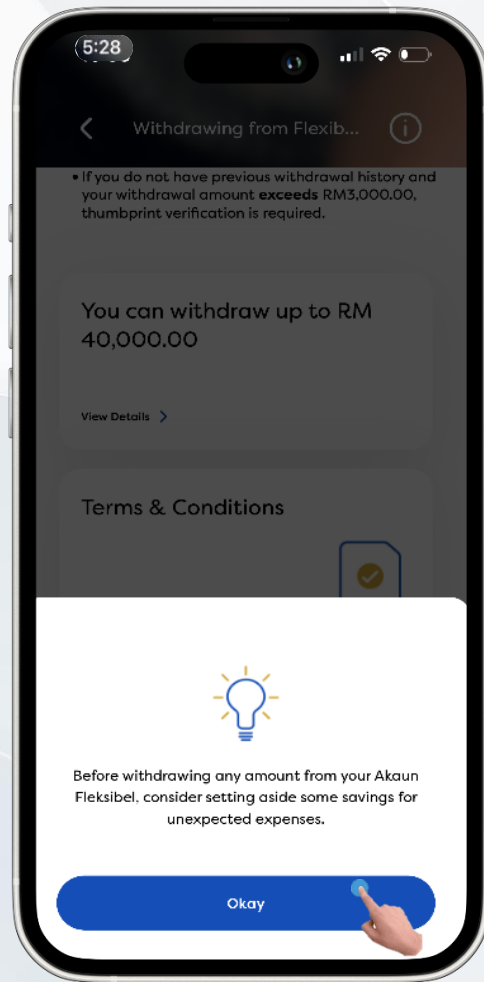
Step 4:
'Akaun Fleksibel Withdrawal' screen will be displayed



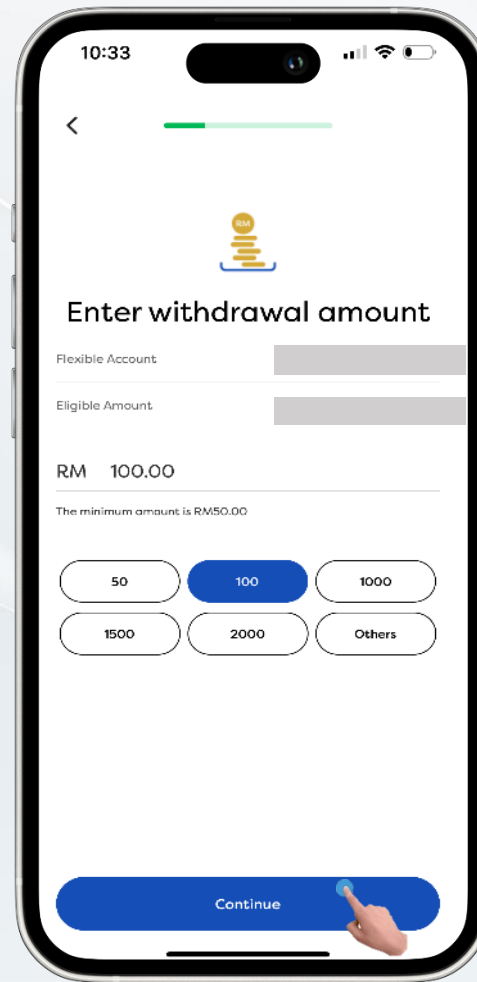
Authorising Transaction for Akaun Fleksibel Withdrawal via i-Akaun Secure



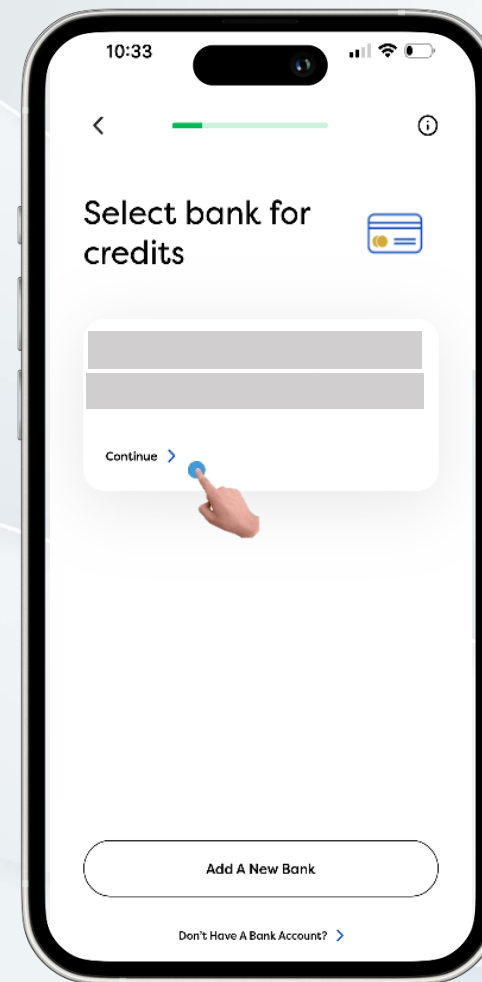
Step 5:
Scroll down the screen and select 'Withdraw Savings'



Step 6:
A pop-up message will be displayed. Users must read and understand the content of the message before proceed. Then, select 'Okay'.



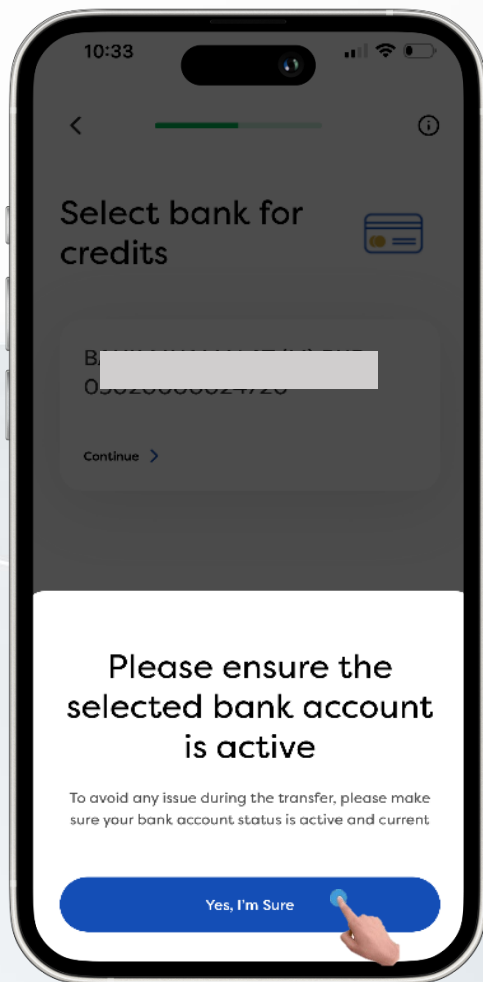
Step 7:
Enter withdrawal amount and select 'Continue'



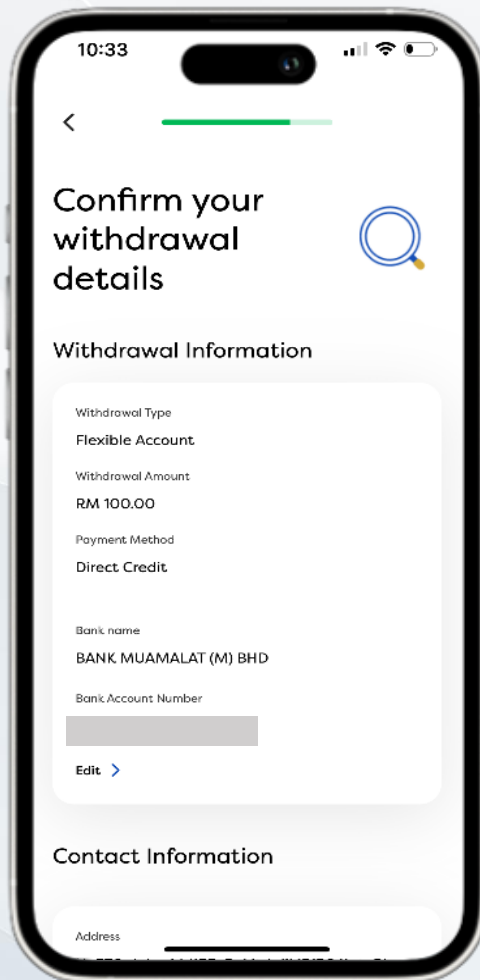
Step 8:
Select 'Continue'



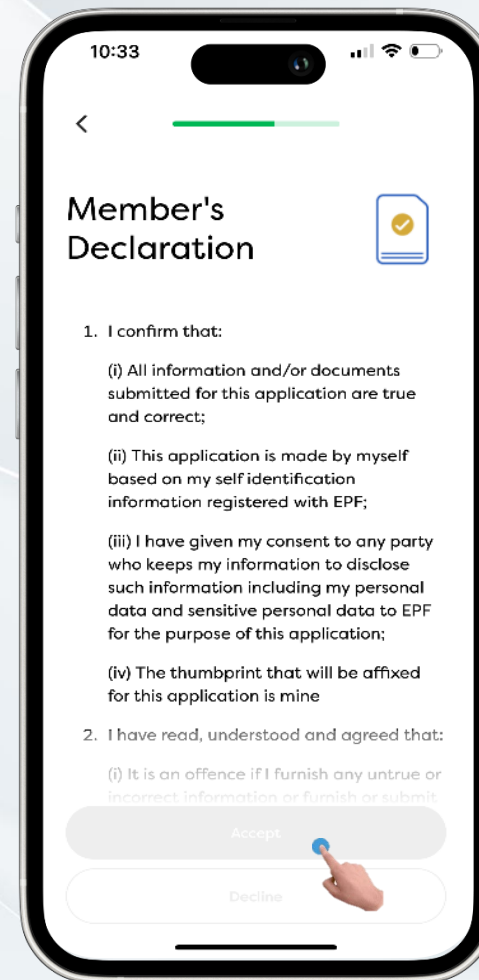
Authorising Transaction for Akaun Fleksibel Withdrawal via i-Akaun Secure



Step 9:
Select 'Yes, I'm Sure'



Step 10:
A summary of the Akaun Fleksibel Withdrawal application will be displayed on the 'Confirm Your Withdrawal Details' screen



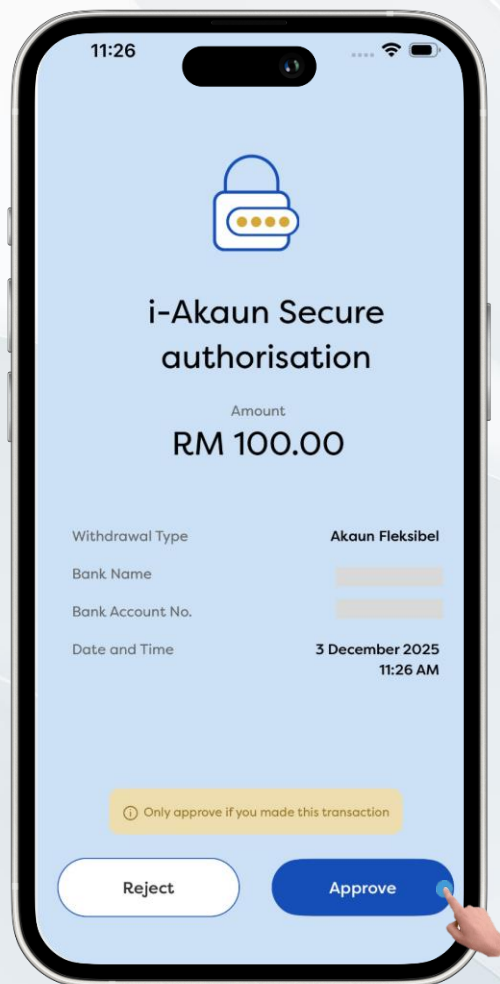
Step 11:
Accept the Member's Declaration before proceeding.

Note:

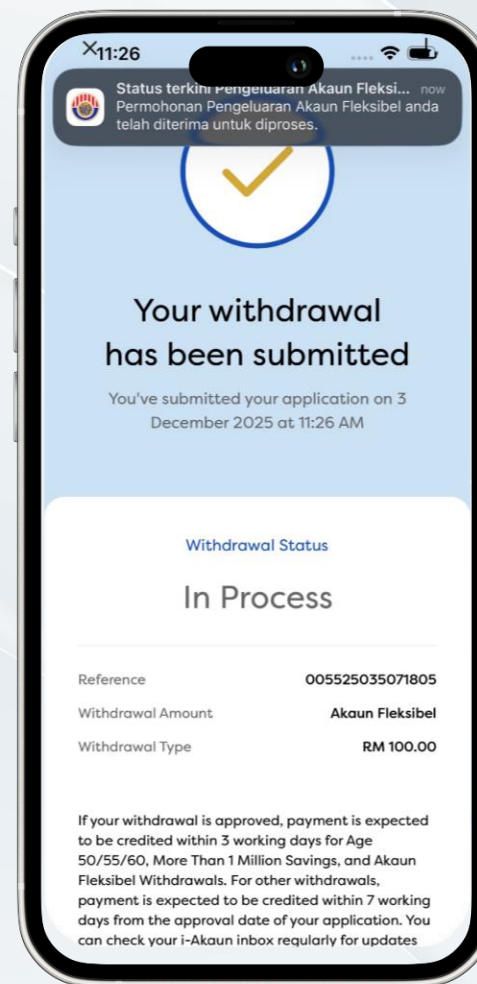
- If the user wants to use a different bank account, please select 'Add A New Bank'.
- If the user does not have bank information, please select 'Don't Have a Bank Account'



Authorising Transaction for Akaun Fleksibel Withdrawal via i-Akaun Secure



Step 12:
Verify the details and select 'Approve' if the information is correct and in order



Step 13:
'Your withdrawal is being processed' screen will be displayed. Select 'Done' to end the transaction

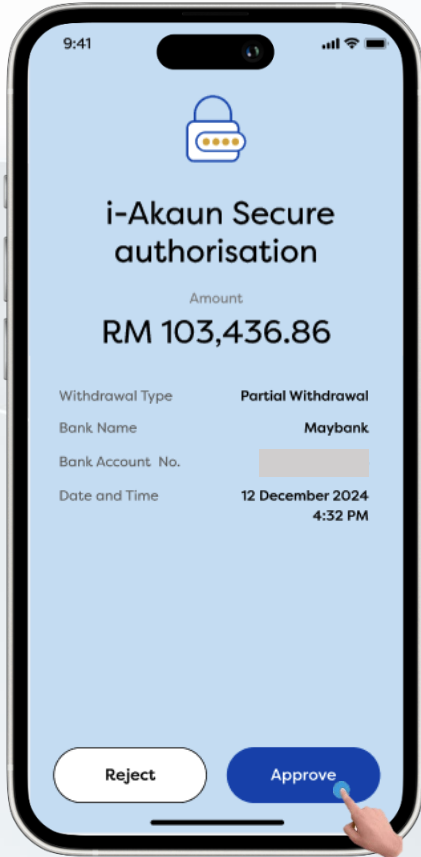


Authorising Other Withdrawal Transaction via i-Akaun Secure

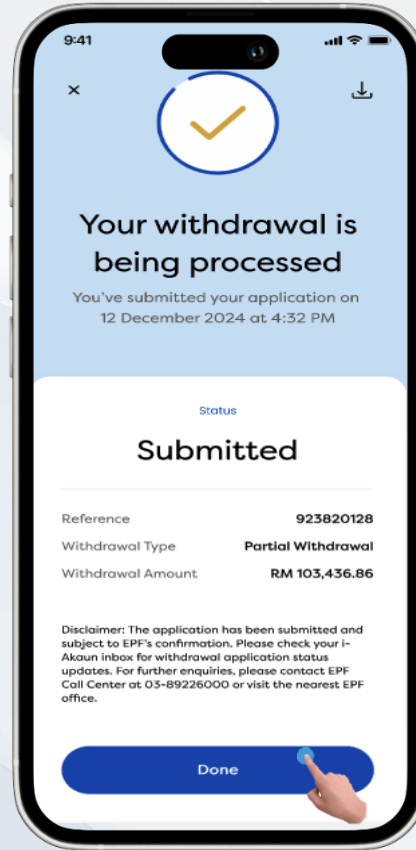


Authorising Transaction for Age 50 Withdrawal (Full) via i-Akaun Secure

User must authorise the transaction by 'Choose authorisation method' as **Approve via i-Akaun Secure**

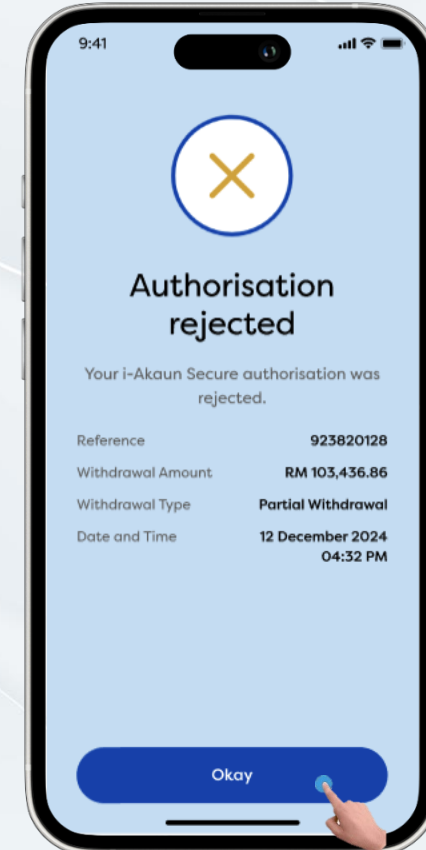


Step 1:
Verify the details and select 'Approve' if the information is correct and in order



Step 2:
'Your withdrawal is being processed' screen will be displayed. Select 'Done' to end the transaction

This screen will be displayed if user select 'Reject' at i-Akaun Secure authorisation



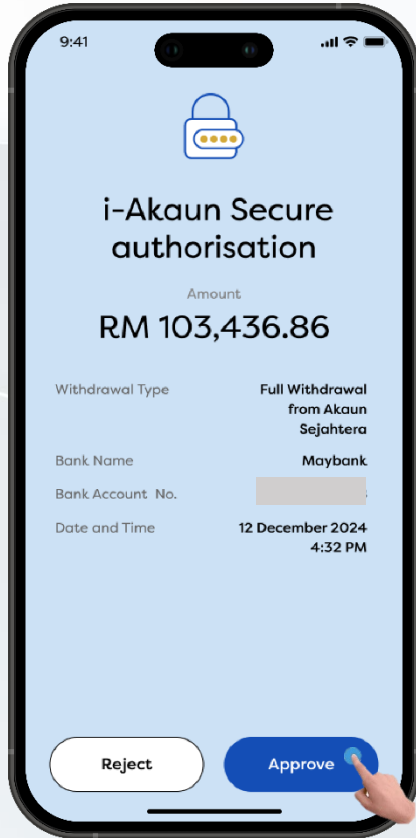
'Authorisation rejected' screen will be displayed. Select 'Okay' to end the transaction



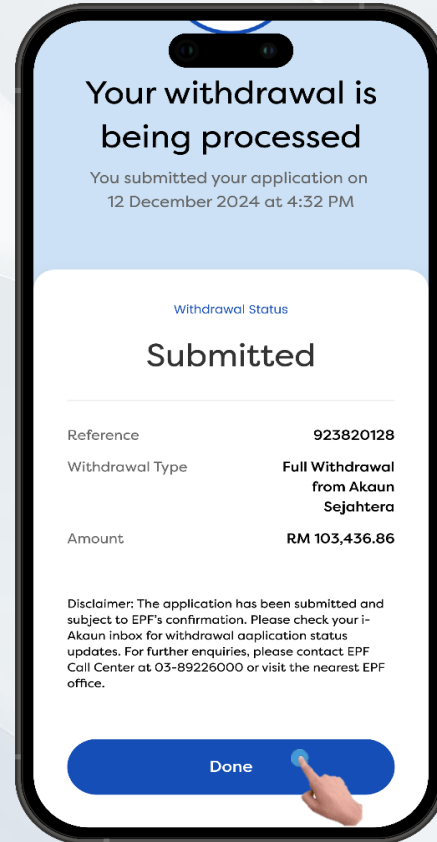
Authorising Transaction for Age 50 Withdrawal (Full) via i-Akaun Secure

User must authorise the transaction by 'Choose authorisation method' as **Approve via i-Akaun Secure**

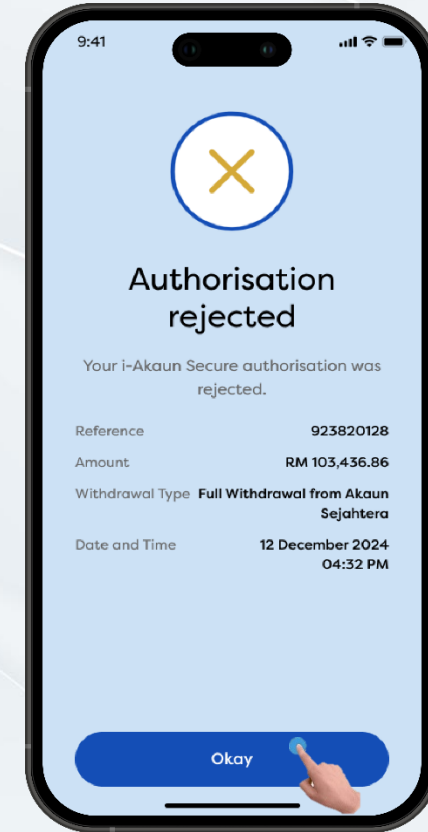
This screen will be displayed if user select 'Reject' at i-Akaun Secure authorisation



Step 1:
Verify the details and select 'Approve' if the information is correct and in order



Step 2:
'Your withdrawal is being processed' screen will be displayed. Select 'Done' to end the transaction



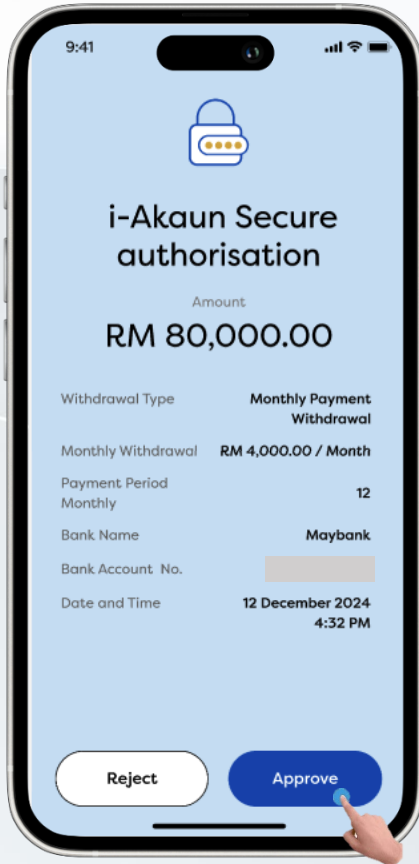
'Authorisation rejected' screen will be displayed. Select 'Okay' to end the transaction



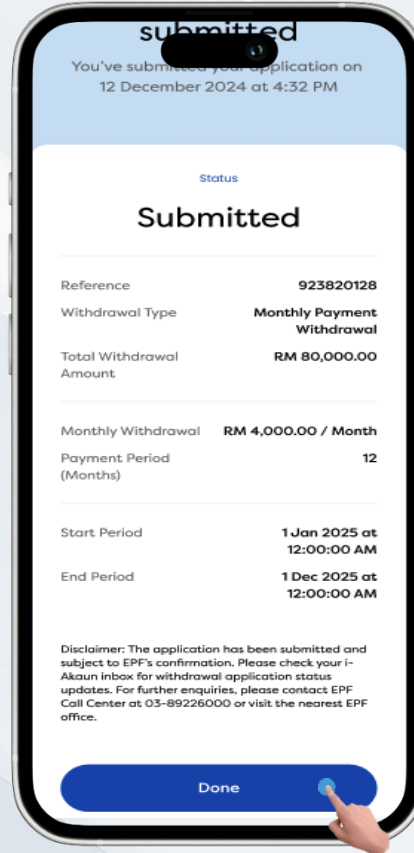
Authorising Transaction for Age 50 Withdrawal (Full) via i-Akaun Secure

User must authorise the transaction by 'Choose authorisation method' as **Approve via i-Akaun Secure**

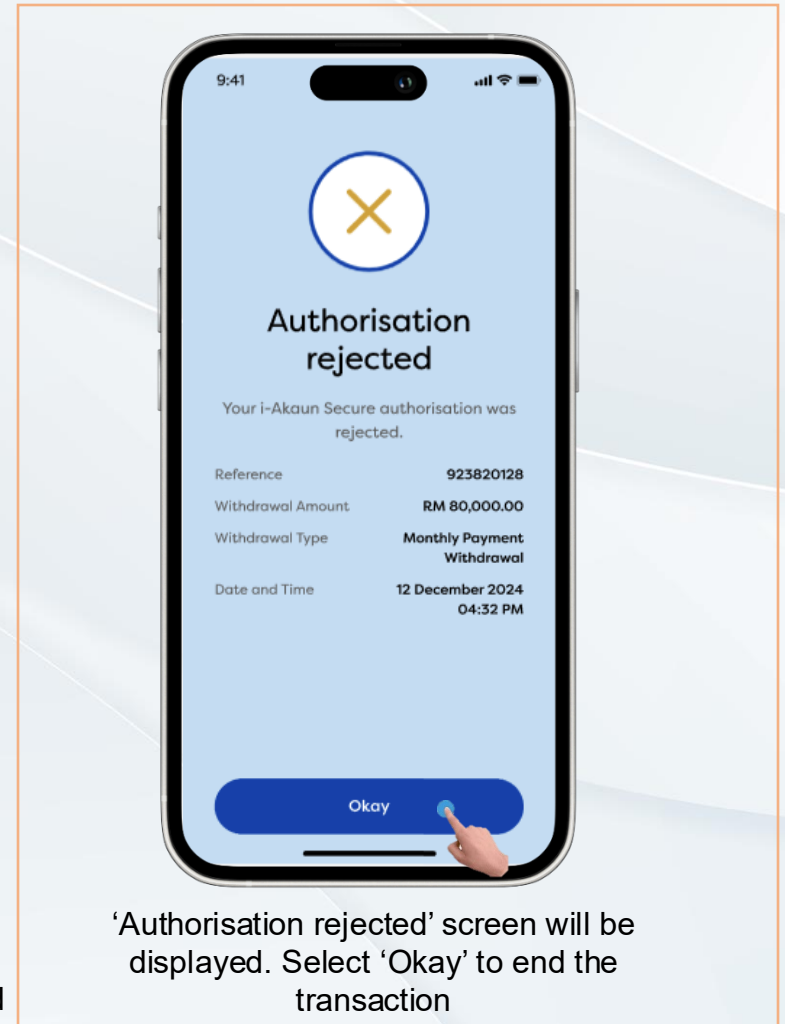
This screen will be displayed if user select 'Reject' at i-Akaun Secure authorisation



Step 1:
Verify the details and select 'Approve' if the information is correct and in order



Step 2:
'Your withdrawal is submitted' screen will be displayed. Select 'Done' to end the transaction

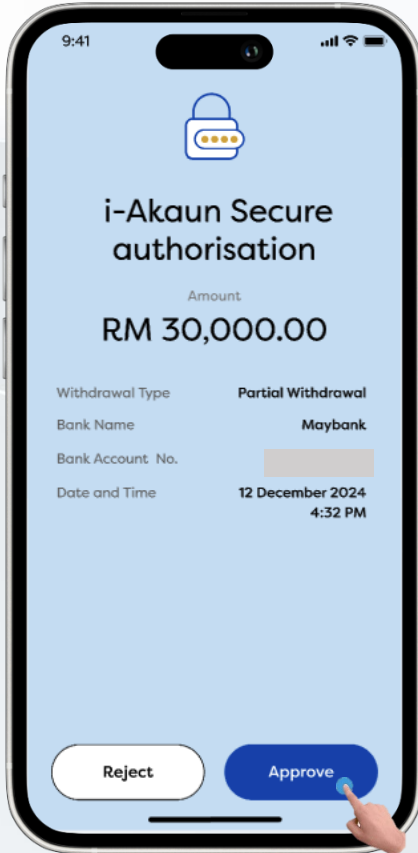


'Authorisation rejected' screen will be displayed. Select 'Okay' to end the transaction

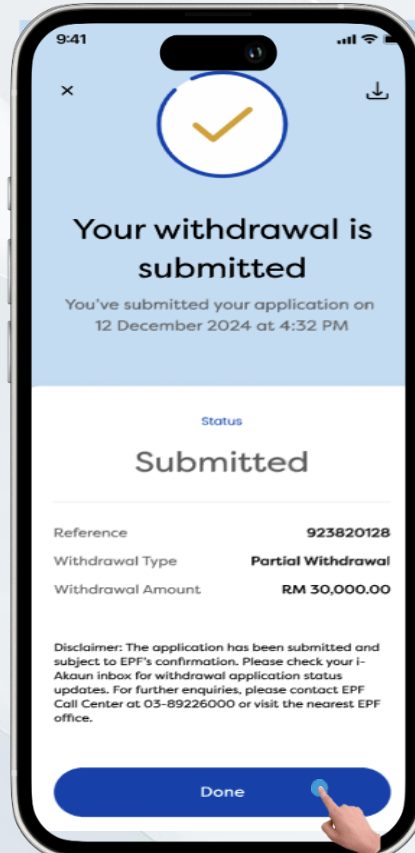


Authorising Transaction for Age 50 Withdrawal (Full) via i-Akaun Secure

User must authorise the transaction by 'Choose authorisation method' as **Approve via i-Akaun Secure**

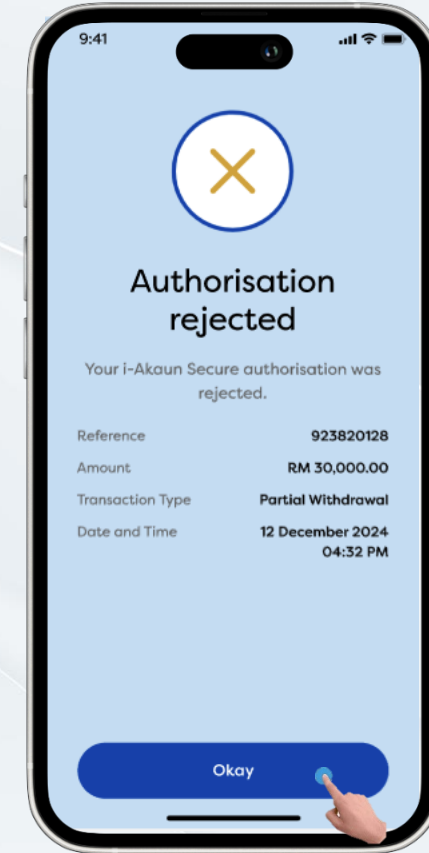


Step 1:
Verify the details and select 'Approve' if the information is correct and in order



Step 2:
'Your withdrawal is submitted' screen will be displayed. Select 'Done' to end the transaction

This screen will be displayed if user select 'Reject' at i-Akaun Secure authorisation



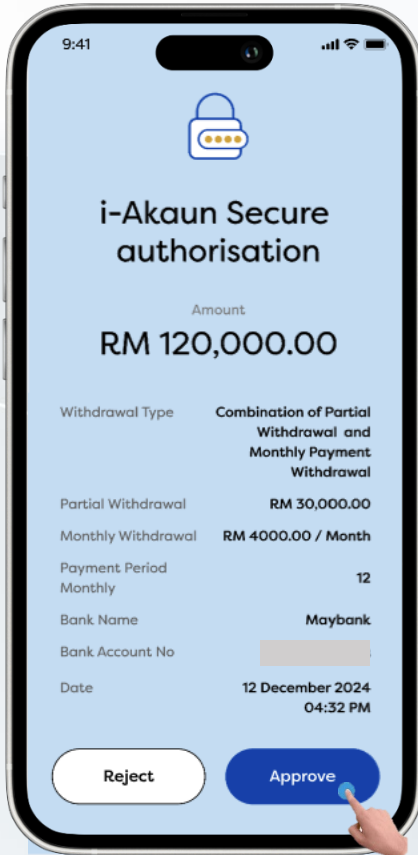
'Authorisation rejected' screen will be displayed. Select 'Okay' to end the transaction



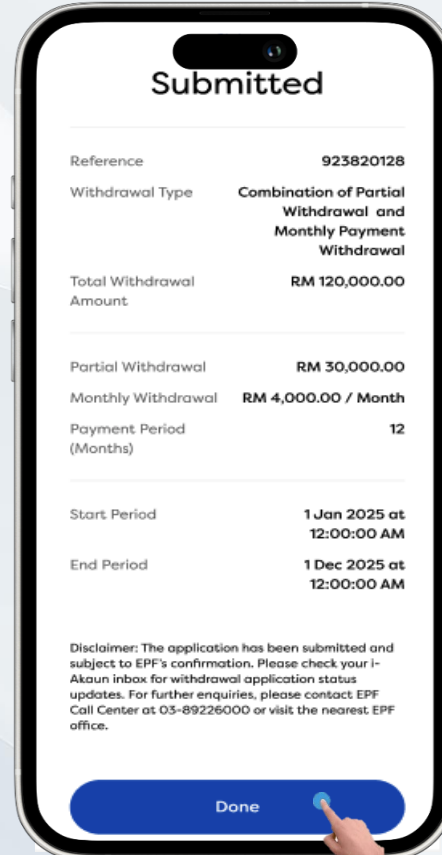
Authorising Transaction for Age 50 Withdrawal (Full) via i-Akaun Secure

User must authorise the transaction by 'Choose authorisation method' as **Approve via i-Akaun Secure**

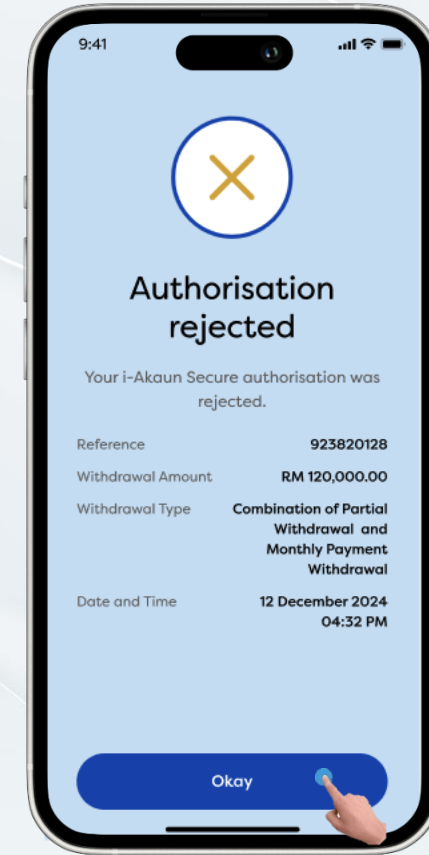
This screen will be displayed if user select 'Reject' at i-Akaun Secure authorisation



Step 1:
Verify the details and select 'Approve' if the information is correct and in order



Step 2:
'Your withdrawal is submitted' screen will be displayed. Select 'Done' to end the transaction

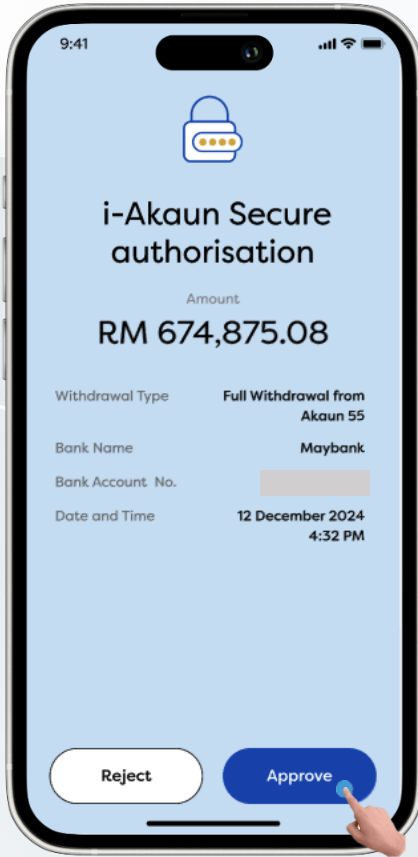


'Authorisation rejected' screen will be displayed. Select 'Okay' to end the transaction

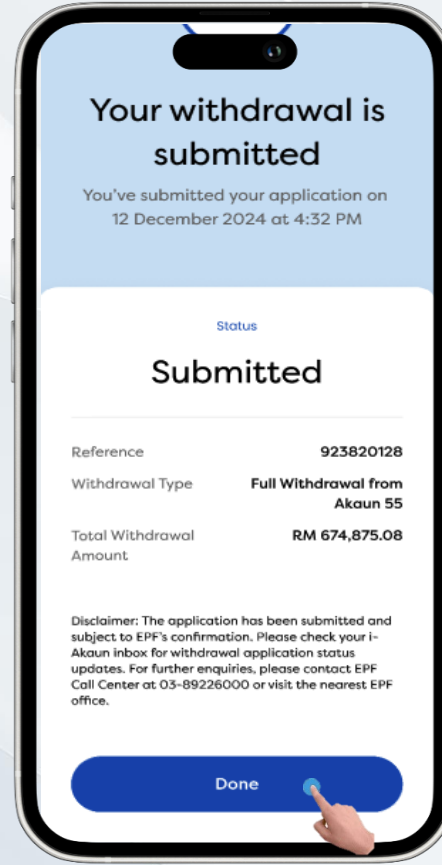


Authorising Transaction for Age 55 Withdrawal (Full) via i-Akaun Secure

User must authorise the transaction by 'Choose authorisation method' as **Approve via i-Akaun Secure**

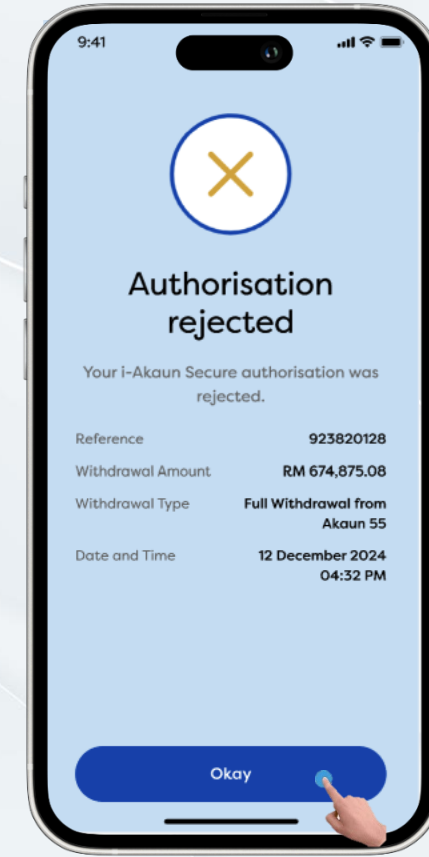


Step 1:
Verify the details and select 'Approve' if the information is correct and in order



Step 2:
'Your withdrawal is submitted' screen will be displayed. Select 'Done' to end the transaction

This screen will be displayed if user select 'Reject' at i-Akaun Secure authorisation

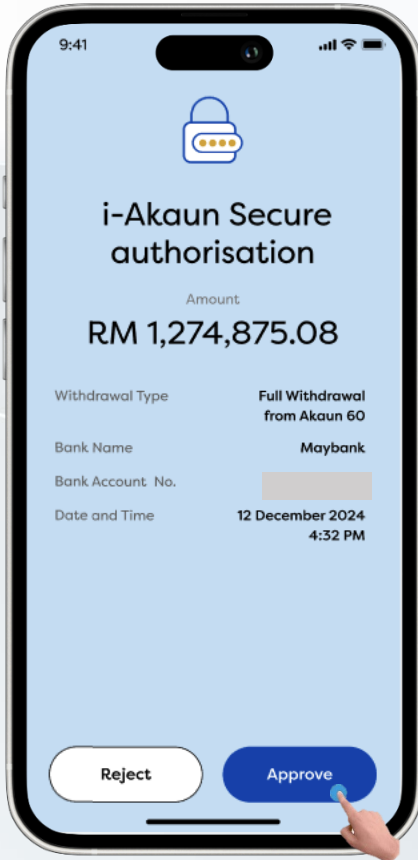


'Authorisation rejected' screen will be displayed. Select 'Okay' to end the transaction

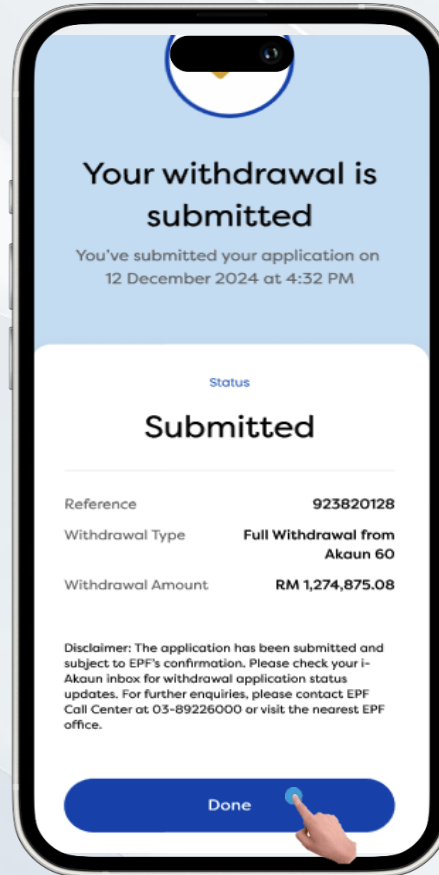


Authorising Transaction for Age 60 Withdrawal (Full) via i-Akaun Secure

User must authorise the transaction by 'Choose authorisation method' as **Approve via i-Akaun Secure**

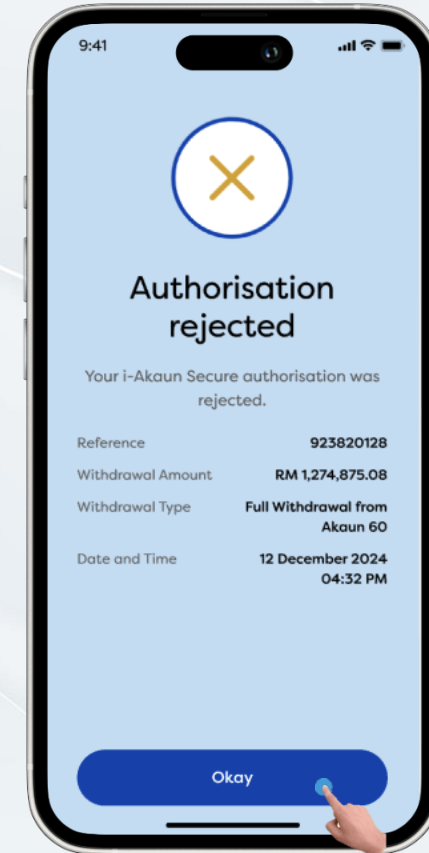


Step 1:
Verify the details and select 'Approve' if the information is correct and in order



Step 2:
'Your withdrawal is submitted' screen will be displayed. Select 'Done' to end the transaction

This screen will be displayed if user select 'Reject' at i-Akaun Secure authorisation

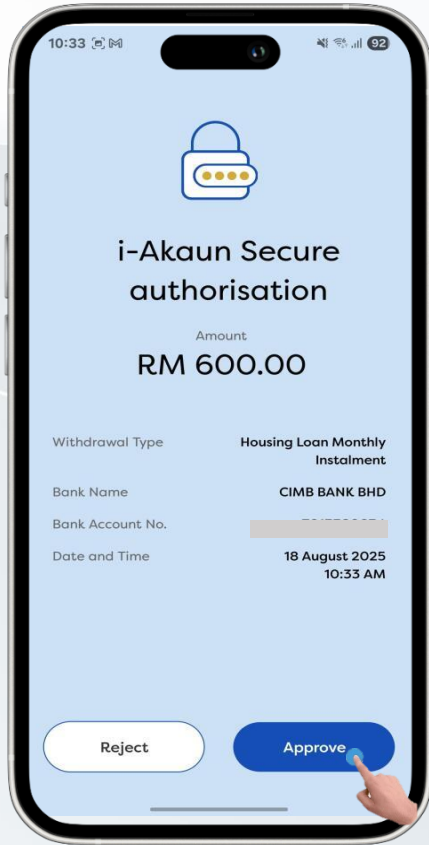


'Authorisation rejected' screen will be displayed. Select 'Okay' to end the transaction

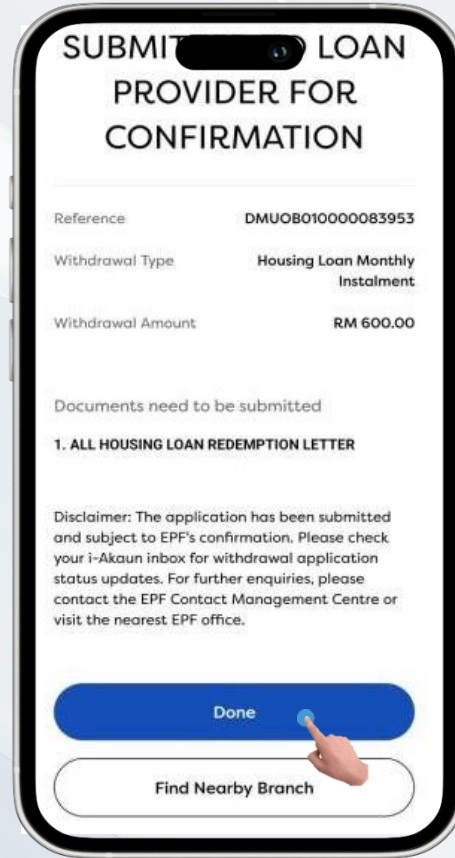


Authorising Transaction for Housing Withdrawal via i-Akaun Secure

User must authorise the transaction by 'Choose authorisation method' as **Approve via i-Akaun Secure**

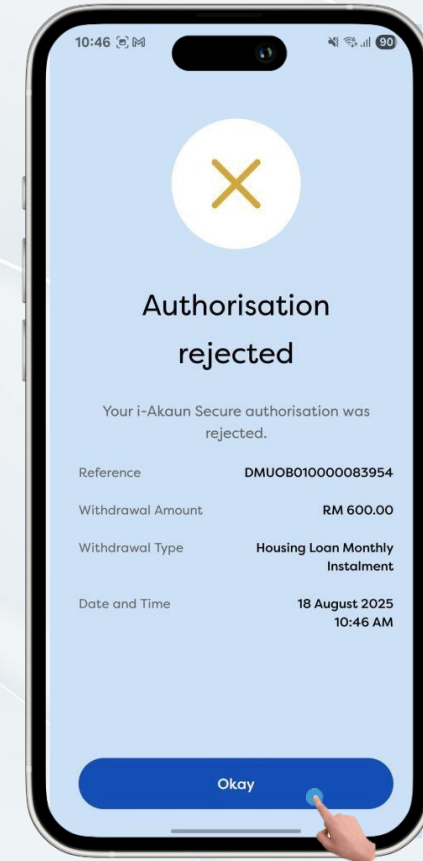


Step 1:
Verify the details and select 'Approve' if the information is correct and in order



Step 2:
Your withdrawal is submitted' screen will be displayed. Select 'Done' to end the transaction

This screen will be displayed if user select 'Reject' at i-Akaun Secure authorisation

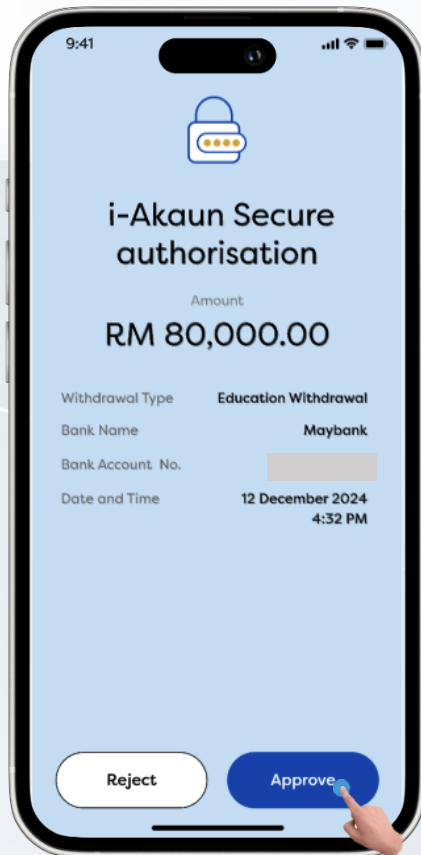


'Authorisation rejected' screen will be displayed. Select 'Okay' to end the transaction

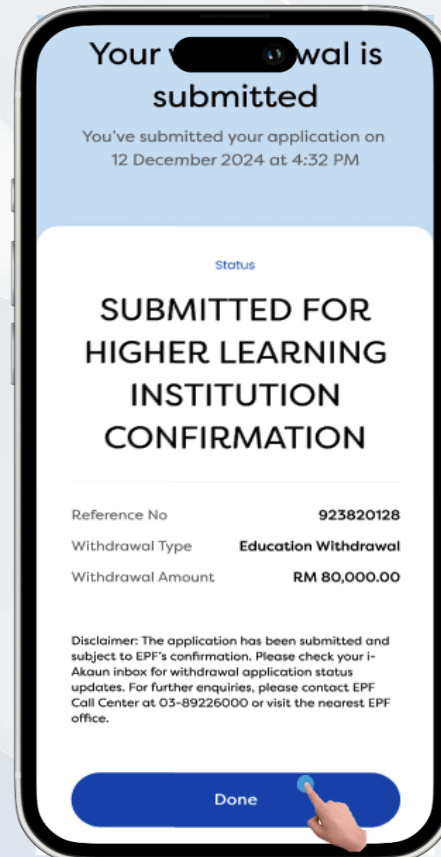


Authorising Transaction for Education Withdrawal via i-Akaun Secure

User must authorise the transaction by 'Choose authorisation method' as **Approve via i-Akaun Secure**

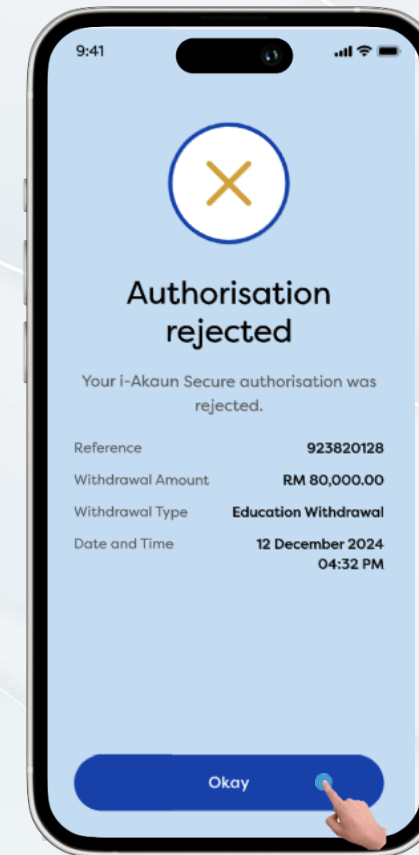


Step 1:
Verify the details and select 'Approve' if the information is correct and in order



Step 2:
'Your withdrawal is submitted' screen will be displayed. Select 'Done' to end the transaction

This screen will be displayed if user select 'Reject' at i-Akaun Secure authorisation

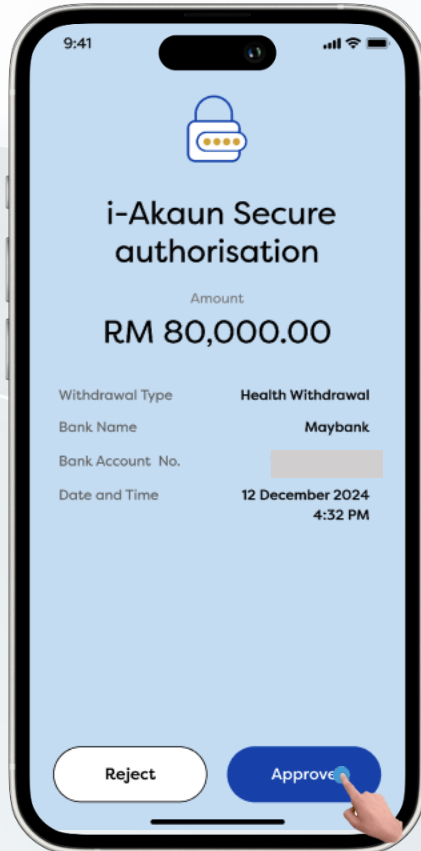


'Authorisation rejected' screen will be displayed. Select 'Okay' to end the transaction

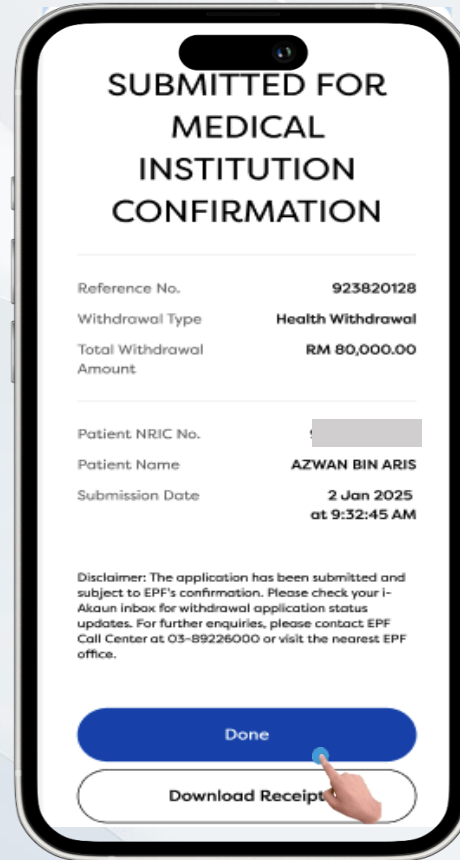


Authorising Transaction for Health Withdrawal via i-Akaun Secure

User must authorise the transaction by 'Choose authorisation method' as **Approve via i-Akaun Secure**

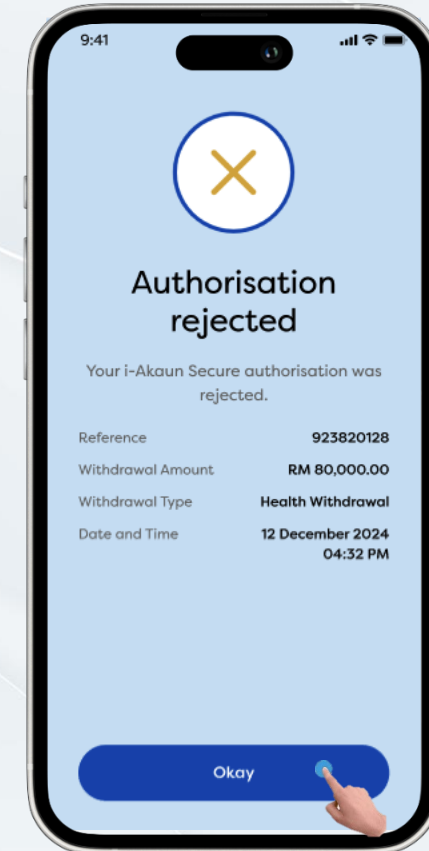


Step 1:
Verify the details and select 'Approve' if the information is correct and in order



Step 2:
'Your withdrawal is submitted' screen will be displayed. Select 'Done' to end the transaction

This screen will be displayed if user select 'Reject' at i-Akaun Secure authorisation

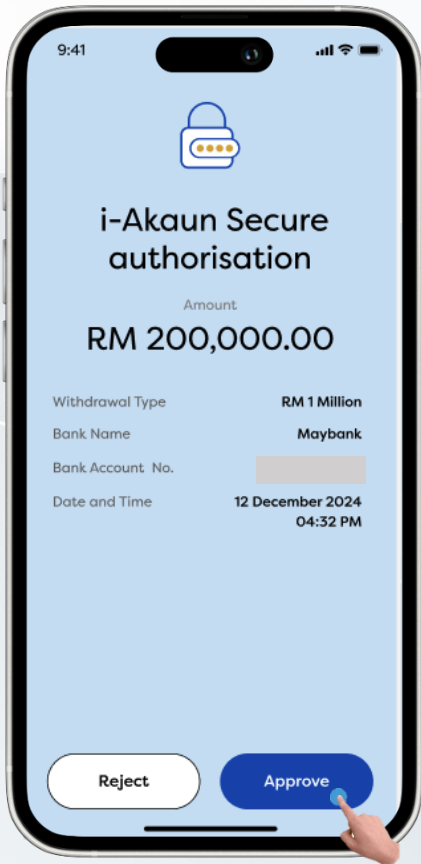


'Authorisation rejected' screen will be displayed. Select 'Okay' to end the transaction

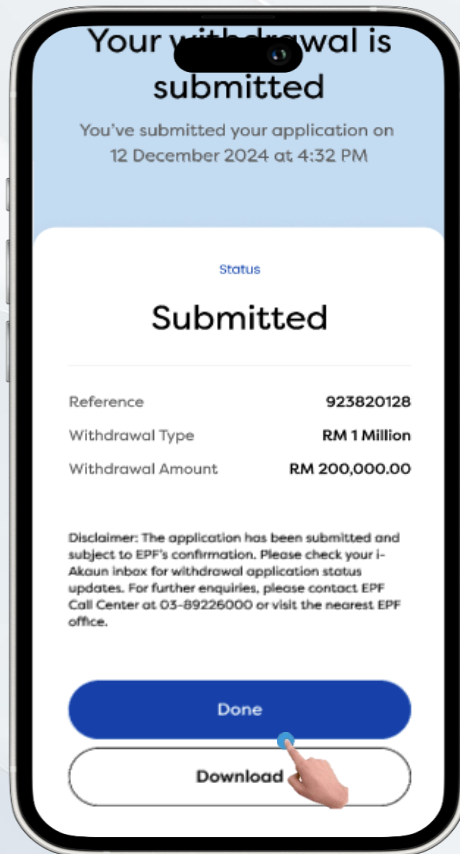


Authorising Transaction for More Than RM1 Million Savings Withdrawal via i-Akaun Secure

User must authorise the transaction by 'Choose authorisation method' as **Approve via i-Akaun Secure**

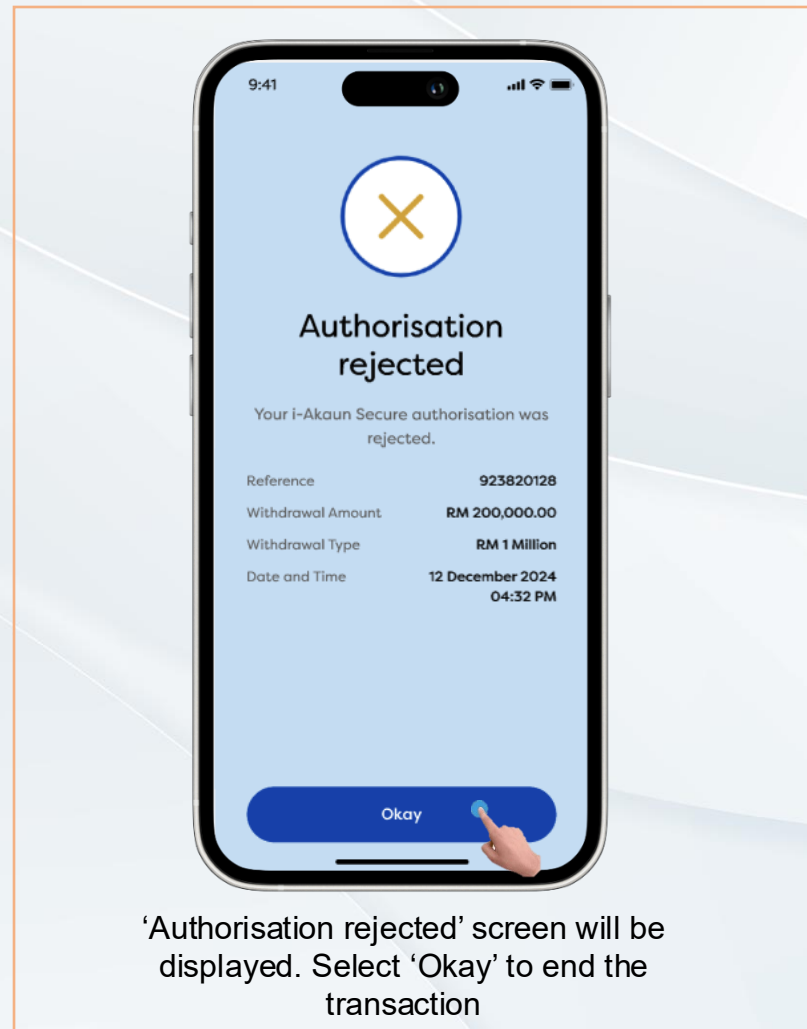


Step 1:
Verify the details and select 'Approve' if the information is correct and in order



Step 2:
'Your withdrawal is submitted' screen will be displayed. Select 'Done' to end the transaction

This screen will be displayed if user select 'Reject' at i-Akaun Secure authorisation



'Authorisation rejected' screen will be displayed. Select 'Okay' to end the transaction



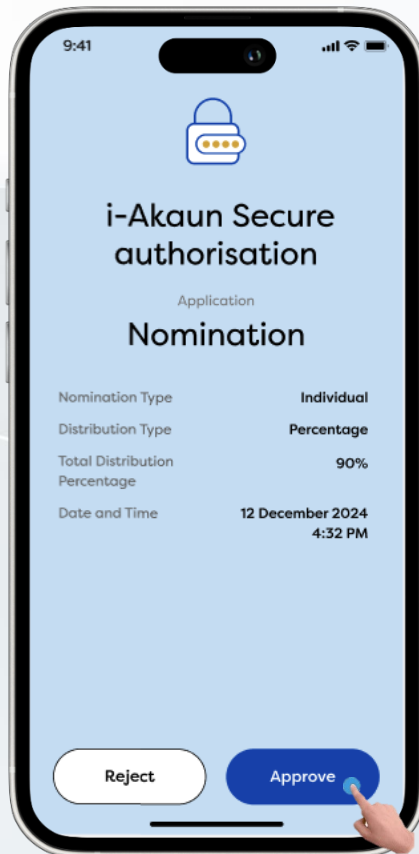
Authorising Transaction for Nomination & i-Sayang Registration via i-Akaun Secure



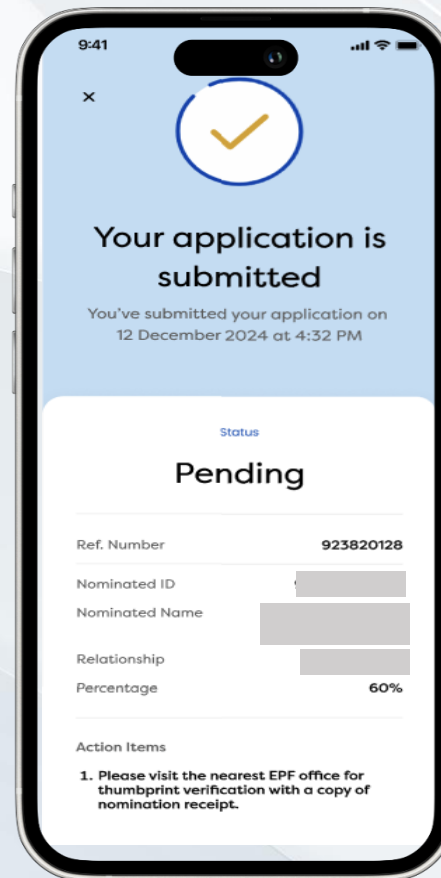
Authorising Transaction for Nomination (Percentage) via i-Akaun Secure

User must authorise the transaction by 'Choose authorisation method' as **Approve via i-Akaun Secure**

This screen will be displayed if user select 'Reject' at i-Akaun Secure authorisation



Step 1:
Verify the details and select 'Approve' if the information is correct and in order

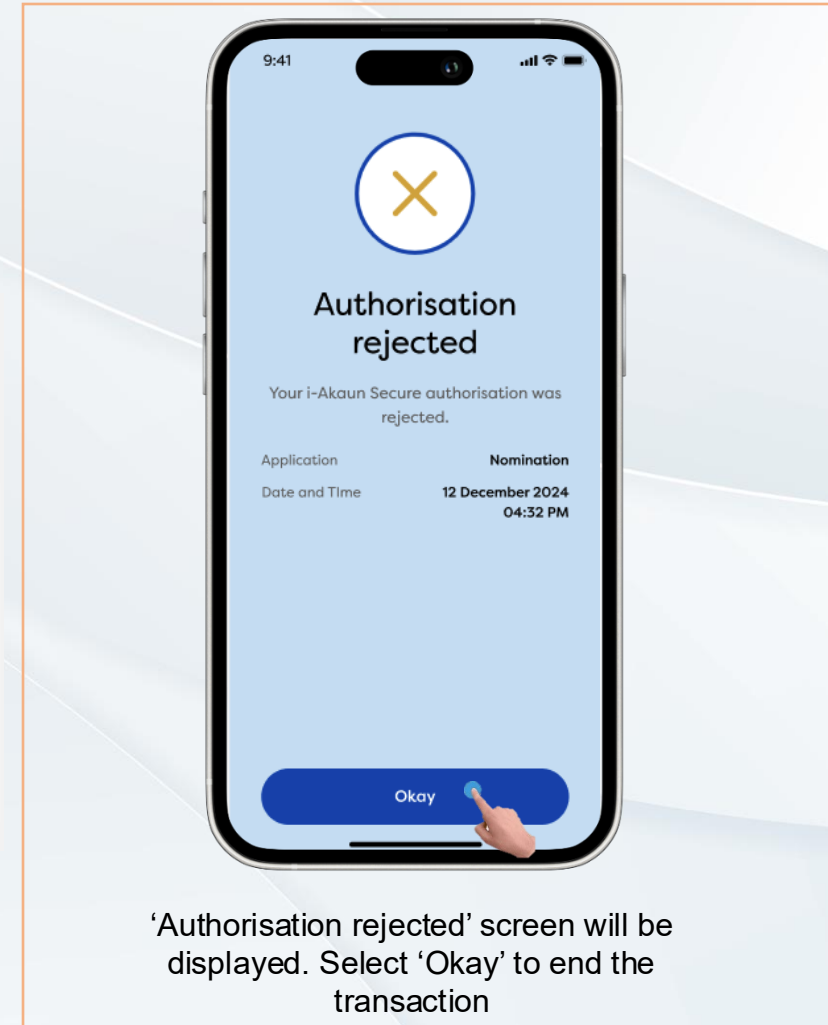
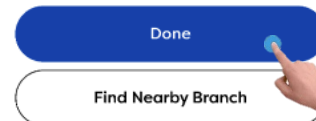


Step 2:
'Your application is submitted' screen will be displayed. Select 'Done' to end the transaction

Disclaimer:

1. Members are encouraged to make a nomination to facilitate and expedite the withdrawal of his/her EPF savings by the nominated person(s) in the event of death.
2. Members are advised to name their spouse or next-of-kin, such as spouse, children or parents.
3. Members are advised to always check the nomination status from time to time and to update as and when necessary.
4. Updating members' nomination information is subject to the EPF terms and conditions.

For more information, please visit the nearest EPF branch or contact the EPF Contact Management Centre at 03-9922 6000.

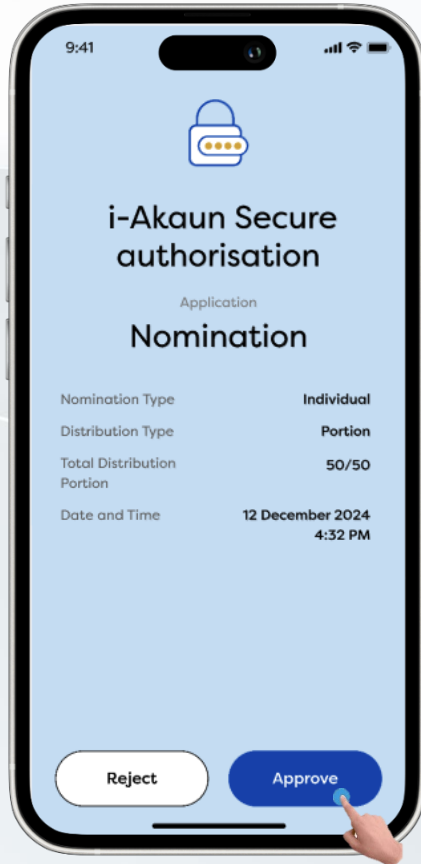


'Authorisation rejected' screen will be displayed. Select 'Okay' to end the transaction

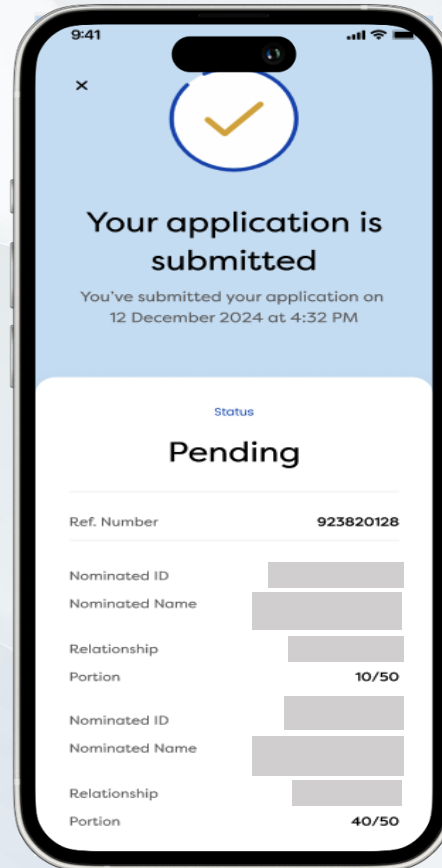


Authorising Transaction for Nomination (Portion) via i-Akaun Secure

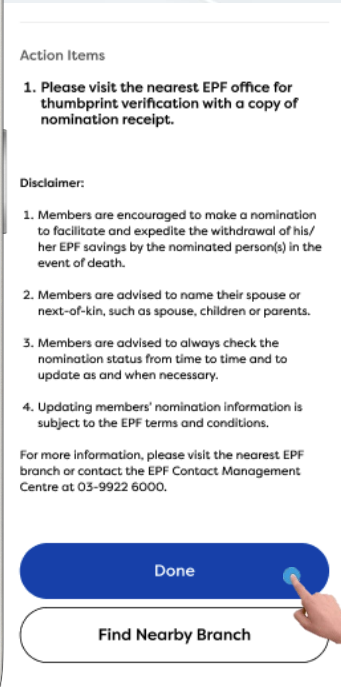
User must authorise the transaction by 'Choose authorisation method' as **Approve via i-Akaun Secure**



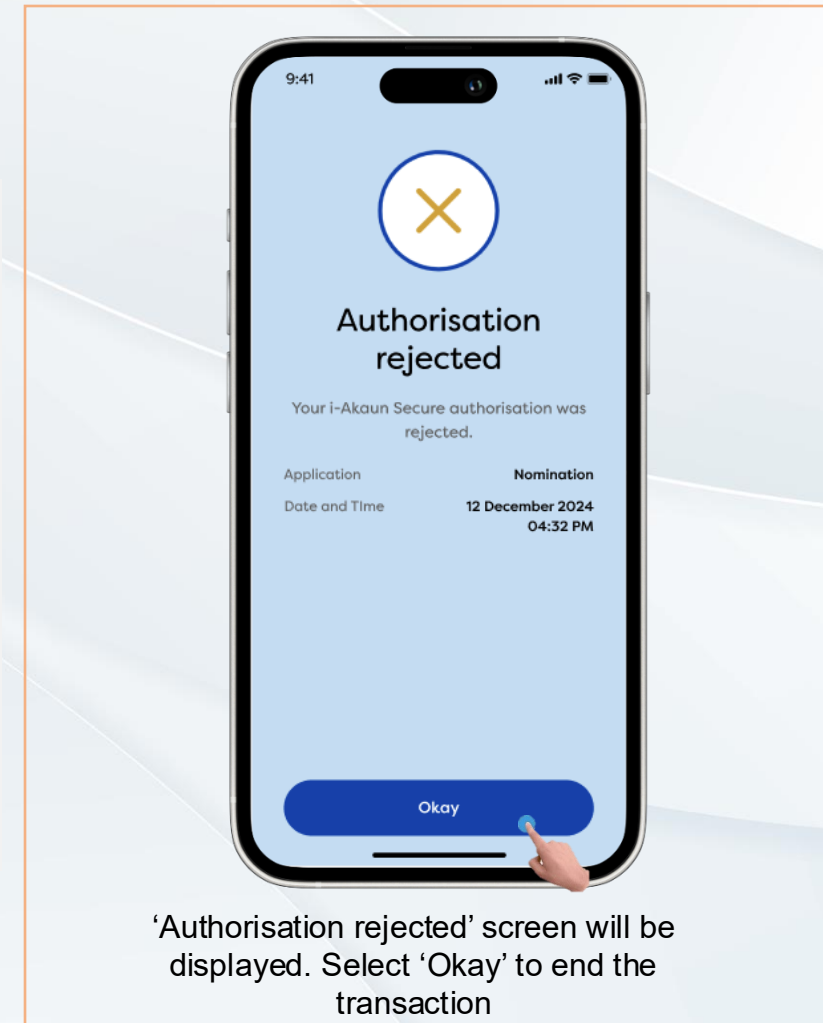
Step 1:
Verify the details and select 'Approve' if the information is correct and in order



Step 2:
'Your application is submitted' screen will be displayed. Select 'Done' to end the transaction



This screen will be displayed if user select 'Reject' at i-Akaun Secure authorisation

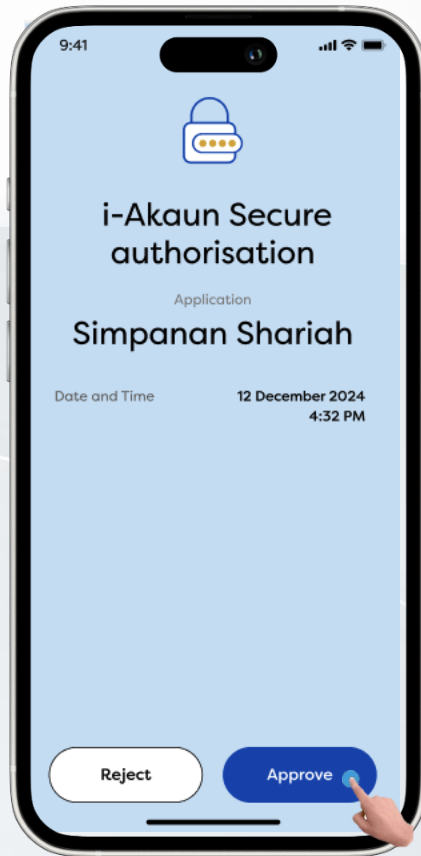


'Authorisation rejected' screen will be displayed. Select 'Okay' to end the transaction

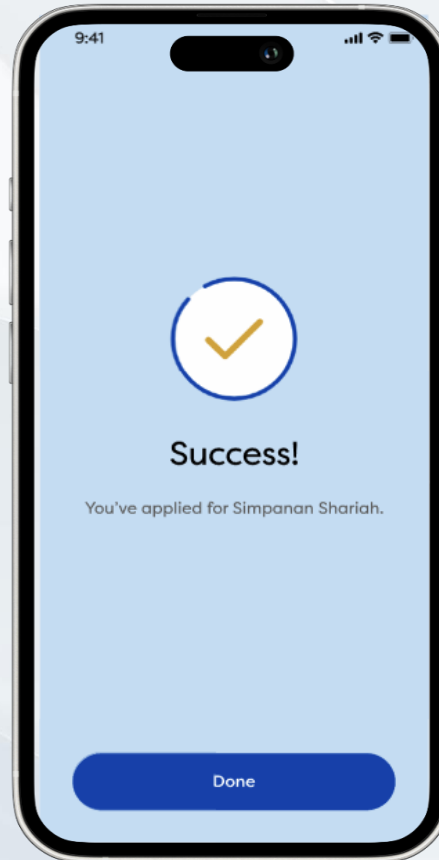


Authorising Transaction for Simpanan Shariah Registration via i-Akaun Secure

User must authorise the transaction by 'Choose authorisation method' as **Approve via i-Akaun Secure**

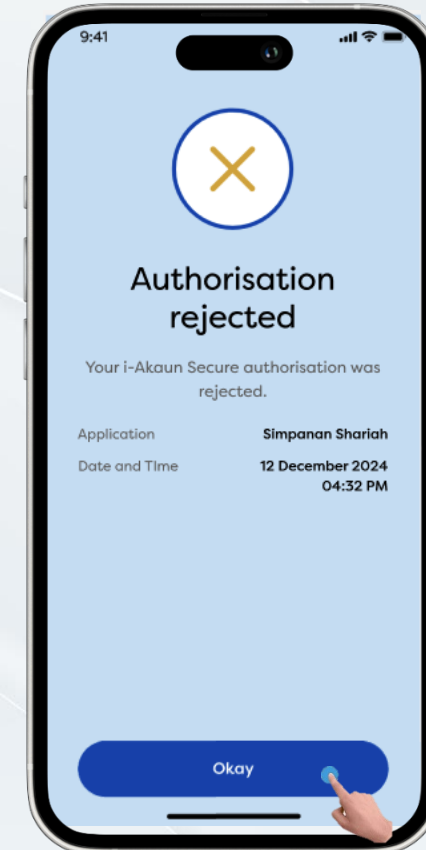


Step 1:
Verify the details and select 'Approve' if the information is correct and in order



Step 2:
'Success' screen will be displayed. Select 'Done' to end the transaction

This screen will be displayed if user select 'Reject' at i-Akaun Secure authorisation



'Authorisation rejected' screen will be displayed. Select 'Okay' to end the transaction

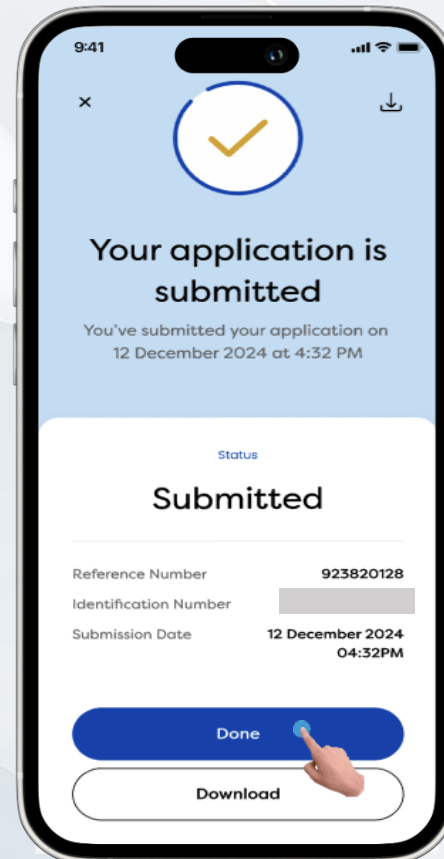


Authorising Transaction for i-Sayang Registration via i-Akaun Secure

User must authorise the transaction by 'Choose authorisation method' as **Approve via i-Akaun Secure**

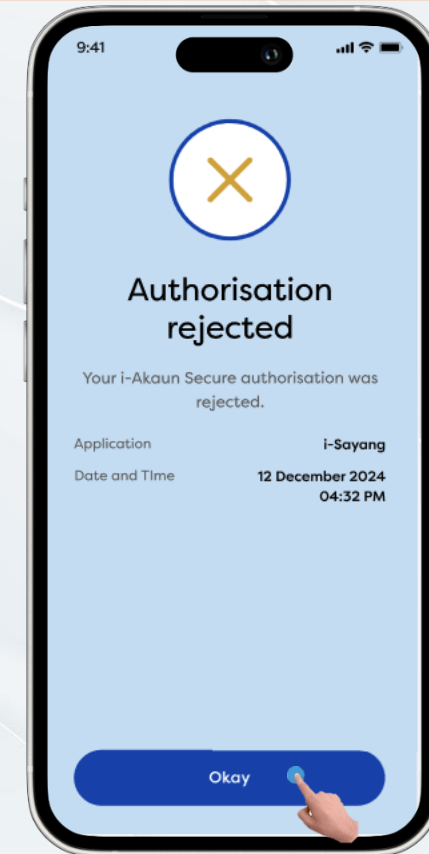


Step 1:
Verify the details and select 'Approve' if the information is correct and in order



Step 2:
'Your application is submitted' screen will be displayed. Select 'Done' to end the transaction

This screen will be displayed if user select 'Reject' at i-Akaun Secure authorisation



'Authorisation rejected' screen will be displayed. Select 'Okay' to end the transaction

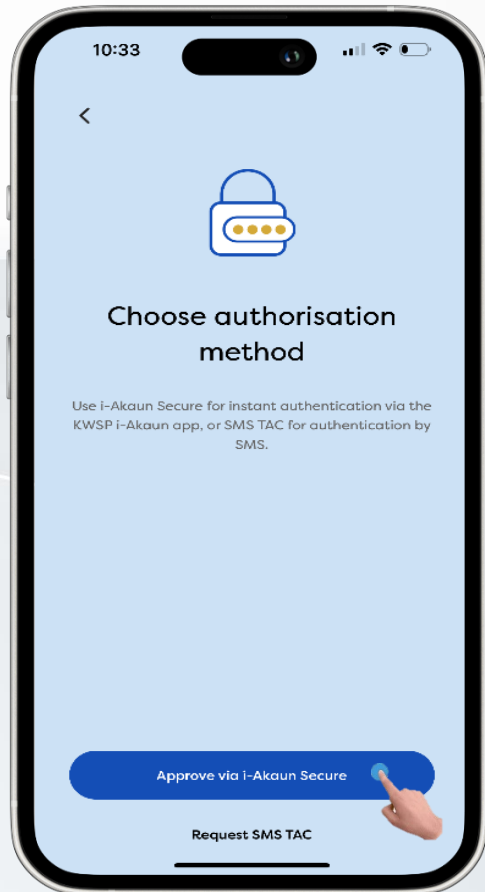


- 1 What is i-Akaun Secure?
- 2 i-Akaun Secure Activation
- 3 Authorising All Transaction (Withdrawal/ Nomination/ i-Sayang Registration) via i-Akaun Secure
- 4 i-Akaun Secure Session Expired**



i-Akaun Secure Session Expired
For All Transaction

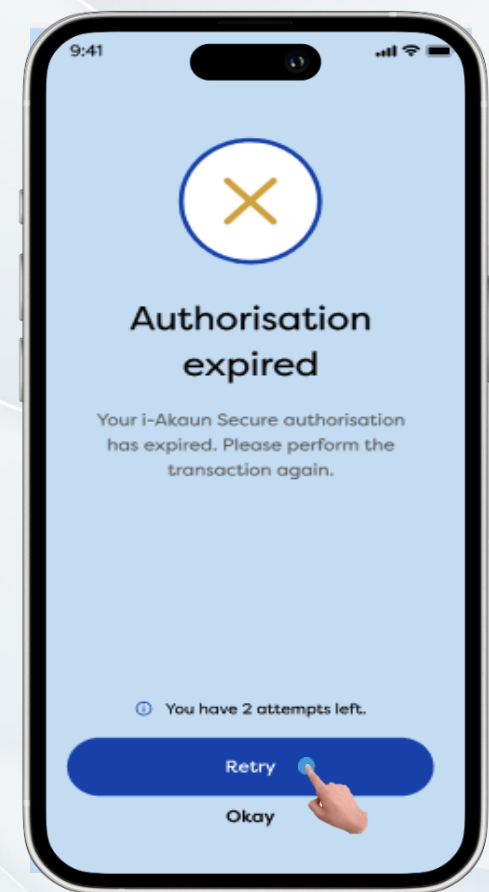
Retry Screen for i-Akaun Secure on 1st & 2nd session expired



Step 1:
Choose authorisation method screen will be displayed. Click on 'Approve via i-Akaun Secure'



Step 2:
Scenario: No action has been made



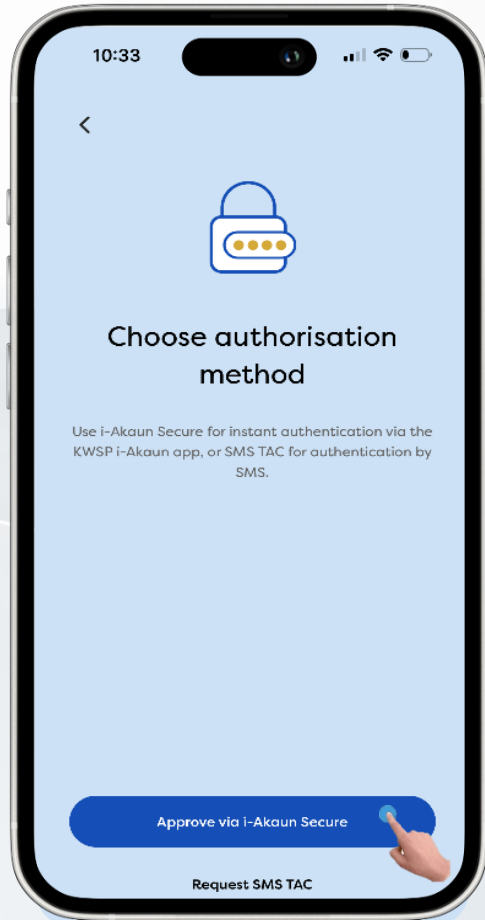
Step 3:
'Authorisation expired' screen will be displayed. Select 'Retry'

Note:

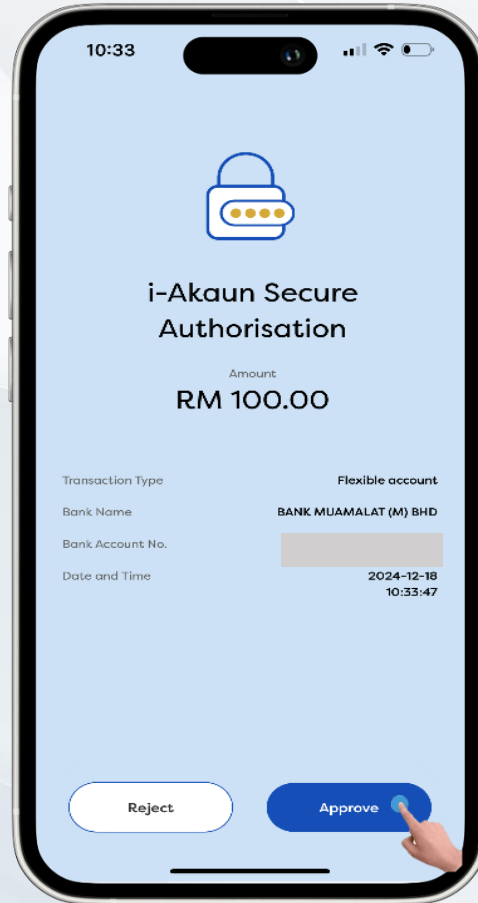
The validity period for authorising a transaction using i-Akaun Secure will last 60 seconds, starting from the moment the user selects the verification method via i-Akaun Secure.



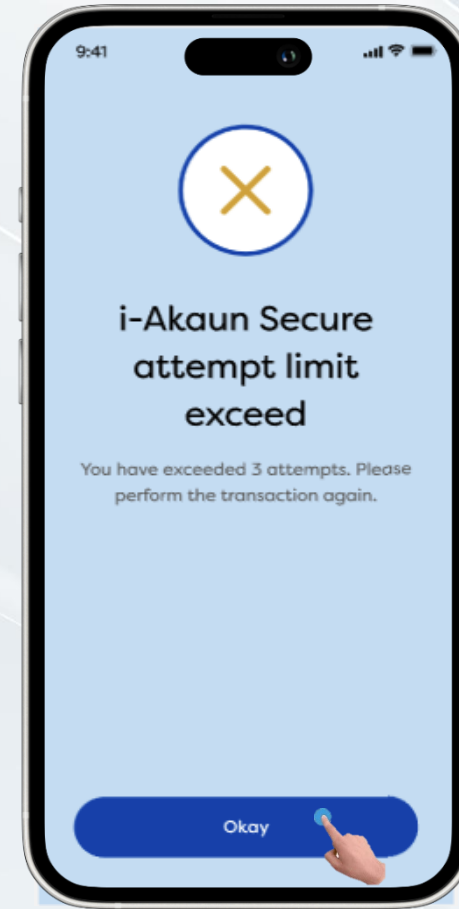
Retry Screen for i-Akaun Secure after 3rd session expired



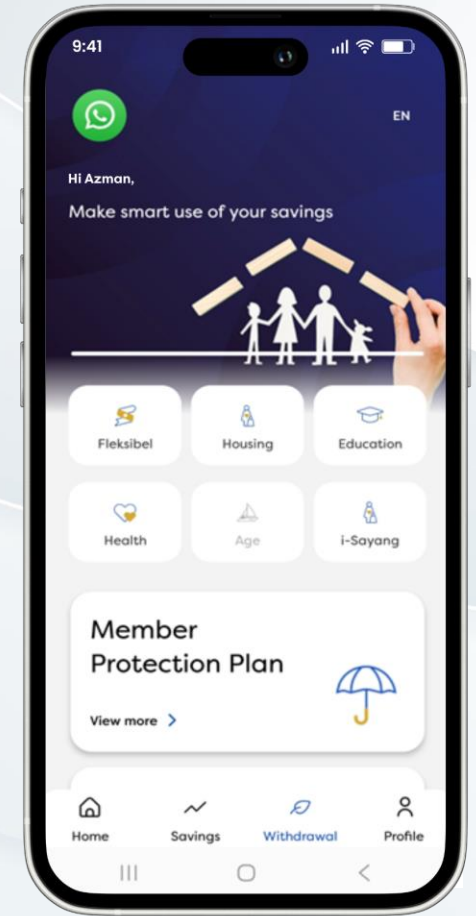
Step 1:
Choose authorisation method screen will be displayed. Click on 'Approve via i-Akaun Secure'



Step 2:
Scenario: No action has been made



Step 3:
i-Akaun Secure attempt limit exceed' screen will be displayed. Select 'Okay'



Step 4:
Withdrawal screen will be displayed

Note:

The validity period for authorising a transaction using i-Akaun Secure will last 60 seconds, starting from the moment the user selects the verification method via i-Akaun Secure.



THANK YOU

