

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 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.

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

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

5. What are the options available for online payment?

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

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

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 14 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
- J P Morgan

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 bank for FPX services?

Retail Banking	Corporate Banking
1. Affin Bank	1. Affin Bank
2. Alliance Bank	2. Alliance Bank
3. Ambank	3. Ambank
4. Bank Muamalat	4. Bank Muamalat
5. CIMB Bank	5. CIMB Bank
6. Hong Leong Bank	6. Hong Leong Bank
7. Kuwait Finance House	7. Kuwait Finance House
8. Maybank	8. Maybank
9. Public Bank	9. Public Bank
10.RHB Bank	10. RHB Bank
11.OCBC	11. OCBC
12.UOB	12. UOB
13.Standard Chartered Bank	13. Standard Chartered Bank
14.Bank Islam Malaysia Berhad	14. Deutsche Bank M Berhad
15.Bank Kerjasama Rakyat	15. HSBC
16.Bank Simpanan Nasional	

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 RM15,000
Total amount Form A:-RM 2,500,000 <ul style="list-style-type: none">• 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.

e-CARUMAN APP

31. What is e-Caruman App?

It is an applications that allow employers with 10 workers and below to submit their Form A and contribution payment and get EPF account information through smartphones or tablets.

32. What are the requirements of e-Caruman App?

- Employer i-Account
- Smartphone or Tablet that uses the Android system version 4.2 and above, or
- Smartphone or Tablet that uses iOS system (Apple brand) version 9.0 and above.
- Internet connection and Data plan
- Internet Banking that participate in FPX

33. What are the features of the e-Caruman App?

- Anytime, everywhere
- Use non workflow method
- Suitable for employers who has 10 employees and below
- Using the FPX as payment channel.
- Search facility for employee information from EPF system.

34. What employer must do if they using the workflow method? (supervisor/approver method)?

Employers need to change the method of flow without approver at Employer i-Account.

35. Are employers who have more than 10 employees can use the e-Caruman App?

Can. But employers should make more than 1 transaction.

36. Why when employer choose 'Form A Type – Latest Form A', the employee information is not the same employee information as previous month?

'Form A Type – Latest Form A' is based on the employee information from the latest Form A submission.

Example:

Transactions	Date of Transaction	Date Of Credited	Number Of Employees	Due Month
Transaction 1	10 th August 2016	13 rd August 2016	8	August 2016
Transaction 2	14 th August 2016	17 th August 2016	2	August 2016

** If employer choose **Latest Form A** for the next month, the system will display the latest contribution credited which is transaction on **14th August 2016; credited on 17th August 2016.**

37. Does Form A will be sent to EPF if the payment is not successful?

No. Form A will not be sent to EPF. e-Caruman App only allows transaction for both submission of Form A and payment.