



# PayBillsMalaysia User Guide

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Version 2.0

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# 1. PayBillsMalaysia Overview

## 1.1 Features in PayBillsMalaysia

### Component-

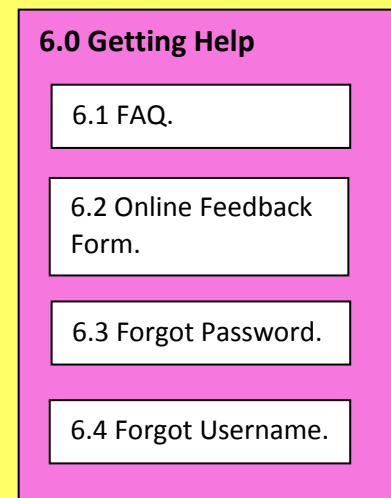
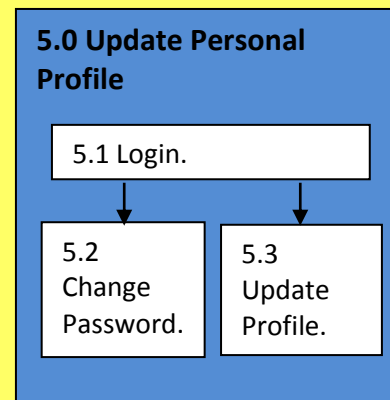
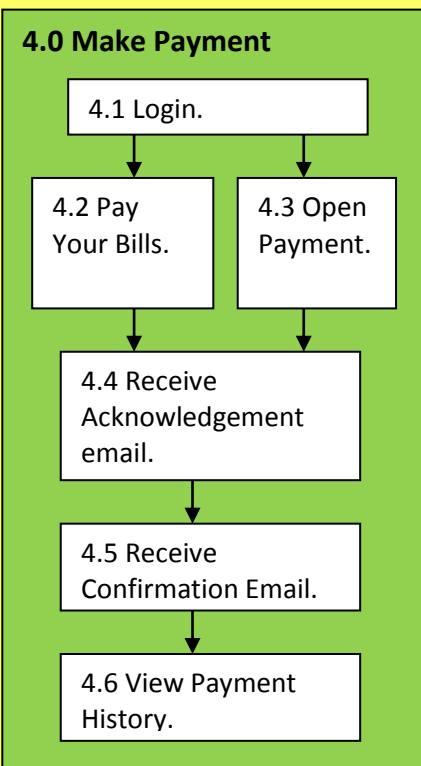
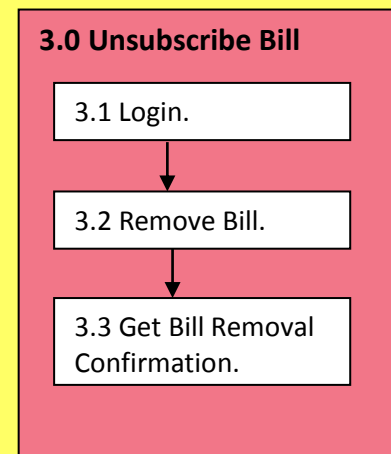
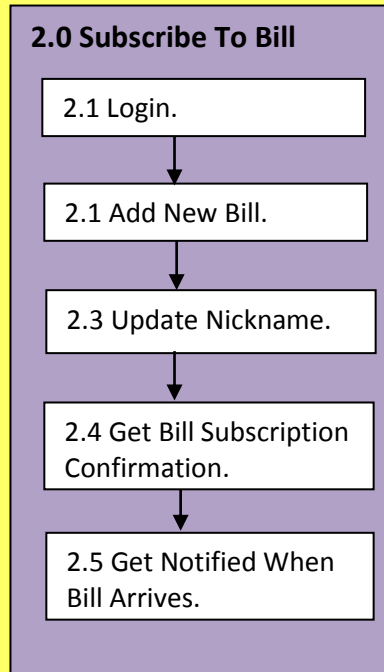


Figure 1.1: Component

## 1.2 Introduction to Home Page

Go to webpage with this URL: <https://www.paymentgalaxy.com/paybillsmalaysia>

The Home page will be displayed:-

The screenshot shows the PaybillsMALAYSIA home page. At the top, the logo "PaybillsMALAYSIA" is displayed, along with the tagline "Receive e-Bills, Pay bills On-line, Anytime" and the phrase "It's free, easy and secure". Below the logo, there are links to "Home page, FAQ, User Guide, Terms & Conditions, Privacy Policy, Company Info, Contact Us". A navigation bar includes links to "Home | FAQ | User Guide | Terms & Conditions | Privacy Policy | Company info | Contact Us". On the right, there are links for "English / Bahasa Malaysia version" and "Adjust font size". The main content area features a large image of a man at a computer. To the right of the image is a "Login" form with fields for "Username" and "Password", and a "Log In" button. Below the login form are links for "Retrieve Password or Username" and "Forget password? | Help". There are also buttons for "Free Sign up" and "Find the answers". At the bottom of the main content area, there are links for "Register new user" and "FAQ". On the left side, there is a "DID YOU KNOW" section with statistics: "> 50 No. of Billers To Choose From", "Close to A Dozen Payment Channels", and "> 110000 No. of Registered Users". Below this is an "SSL Certificate" section with an "Entrust" logo. At the bottom left, there is a "List of Billers" section with a "BILLERS" link. In the center, there is an "ANNOUNCEMENT" section with a "PaymentGalaxy and PayBillsMalaysia" announcement dated 16 May 2016, and a "New Biller : Pusat Bimbingan Karya Sdn. Bhd." announcement dated 14 March 2016. At the bottom right, there is an "Announcement" section with a "See More Billers | Click Here" link. At the very bottom, there is a "List of Payment Channels" section with a "PAYMENT CHANNELS" link and a row of logos for various payment channels: SARATOK, SAMARAHAN, SARIKEI, SERIAN, SIMUNJAN, SRI AMAN, SUBIS, MPP, MPS, L&S, JKR, KWB, LAKU, SESCO, SWB, tmnet, and Telekom Malaysia. The footer contains the copyright information: "Copyright © 2001-2016 PayBillsMalaysia | Operated by SiliconNet Technologies Sdn. Bhd. (394813-H)".

Figure 1.2 : Home Page

## 2. Register as New User

### 2.1 Fill in Sign Up Form

(a) First time you can register at the home page by clicking on “Free Sign up”.



Figure 2.1: New User Registration

(b) You have to **Read and Accept** the Terms and Conditions. Then, you are required to fill in the **Sign Up Form** to register as new user.

### 2.2 Receive Welcome Email

Upon successful registration, you will receive a Welcome Email. The email serves as confirmation of your PayBillsMalaysia Registration.

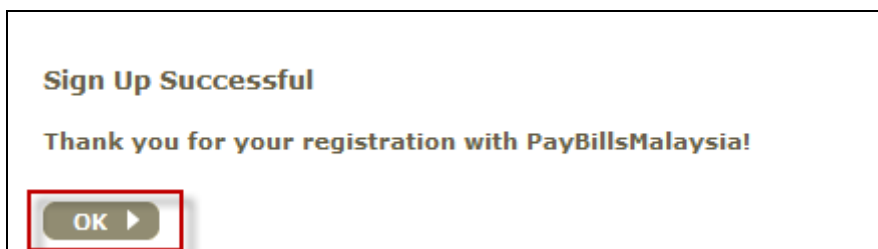


Figure 2.2: Successful Registration

### 3. Start Using PayBillsMalaysia

- (a) From the Sign Up Successful page, click “OK” and you will automatically be re-directed to the home page. Enter your “Username” and “Password” and click “Login” to proceed.



Figure 3.1: Start Using PayBillsMalaysia

(b) After you have successfully login to system, the following page will be displayed.

**Paybills MALAYSIA**  
powered by PaymentGalaxy®

**User full name**  
Welcome Paybillsmalaysia User 10

**Last login date**  
Last Login: 04/08/2016 04:01 PM

**Introduce PayBillsMalaysia to a friend**  
Tell A Friend

**Font Size**: A A+ A++

**Thursday, 04 August 2016**

**Logout here**

**View & pay subscribed bill**

**Pay bill without subscribing**

**View payment history**

**Subscribe or remove bill**

**Manage Subscription's submenu**

**Change password or update personal info**

**My Profile's submenu**

**Pay My Bills**

Our credit card payment gateway is on 3D Secure. If you have any difficulty or need further information, please check with your credit card issuing bank.

**1. Select Bills** 2. Confirm Payment Amount 3. Make Payment 4. Confirmation

**Legend for different bill status**

- Due For Payment
- Overdue
- Paid

**Enter your searching criteria**

Bill: - All -  
Consumer: [ ]  
Bill Date: From [ ] (DD-MM-YYYY) To [ ] (DD-MM-YYYY)  
Show My Bills

**View bill detail**

No.	Bill	Bill Date	Due Date	Bill Ref. No. / Name	Service Fee (GST incl.)	Current Charges	Amount Due	Balance	Pay
1	SESCO	18/07/2016	08/08/2016	798006065584 ALLING ANAK RENGGIA	0.00	108.48	108.48	0.00	
2	SESCO	19/06/2016	11/07/2016	798006016726 ALLING ANAK RENGGIA	0.00	73.50	73.50	0.00	
3	Streamyx	-	-	20040105932904 Office Streamyx	0.00	-	0.00	0.00	
4	Streamyx	-	-	20070331009907 Home Streamyx	0.00	-	0.00	0.00	

Please select your preferred Payment Channel **View information**

**Personal Banking**

- AmBank Group
- BANK RAKYAT
- CIMB BANK
- connect
- Maybank
- Maybank2u
- RHB
- BANK ISLAM (via FPX)
- PE
- BSN

**Business Banking**

- 2e.net (via FPX)
- PE

**Credit Cards**

- MasterCard VISA

**Select payment channel**

**Tick to pay**

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Figure 3.2: Bill Payment Page

## 4. Add New Bill

(a) Click on “All Billers” under “Manage Subscription”.

(b) Then select and subscribe from the list of billers.

**Manage Subscription | All Billers**

Select and subscribe to your billers from the lists.

(a) Click on **All Billers** under Manage Subscription

(b) Select and subscribe from the list of billers

Clubs	IDD
Kelab Golf Sarawak	DiGi Chatz
Samarahan Country Club	iTalk Mobile
Sarawak Club	REDtone Plus

Councils - Assessment Bill	Internet Service Providers
Dewan Bandaraya Kuching Utara	Telekom Malaysia Berhad (Streamyx)
Lembaga Kemajuan Bintulu	
Majlis Bandaraya Kuching Selatan	
Majlis Bandaraya Miri	
Mailis Daerah Bau	

Telecommunications
Telekom Malaysia Bhd (Telephone)

Best viewed using IE 7.0 or later & Firefox 3.0 or later with minimum resolution of 1024 x 768.

Figure 4.1: New Service Subscription

(c) Enter the required information, e.g. your Consumer Number or Consumer Name as stated in your bill (you can subscribe to multiple bills). Then confirm the bill details.

(d) The new bill is shown in Bill Payment page.

**Pay My Bills**

Our credit card payment gateway is on 3D Secure. If you have any difficulty or need further information, please check with your credit card issuing bank.

1. Select Bills 2. Confirm Payment Amount 3. Make Payment 4. Confirmation

Bill: - All -  
 Consumer:   
 Bill Date: From  (DD-MM-YYYY) To  (DD-MM-YYYY)  
 Show My Bills

LEGEND  
 Due For Payment  
 Overdue  
 Paid

New bill is listed here

No.	Bill	Bill Date	Due Date	Bill Ref. No. / Name	Service Fee (GST incl.)	Current Charges	Amount Due	Balance	Pay
1	SESCO	18/07/2016	08/08/2016	79800606584 ALLING ANAK RENGGA	0.00	108.48	108.48	0.00	
2	SESCO	19/06/2016	11/07/2016	798006016726 ALLING ANAK RENGGA	0.00	73.50	73.50	0.00	
3	Streamyx	-	-	20040105932904 Office Streamyx	0.00	-	0.00	0.00	
4	Streamyx	-	-	20070331009907 Home Streamyx	0.00	-	0.00	0.00	

Best viewed using IE 7.0 or later & Firefox 3.0 or later with minimum resolution of 1024 x 768.

Figure 4.2: New Bill Listed



- (e) Upon successfully add new bill, you will receive an email for bill subscription confirmation.

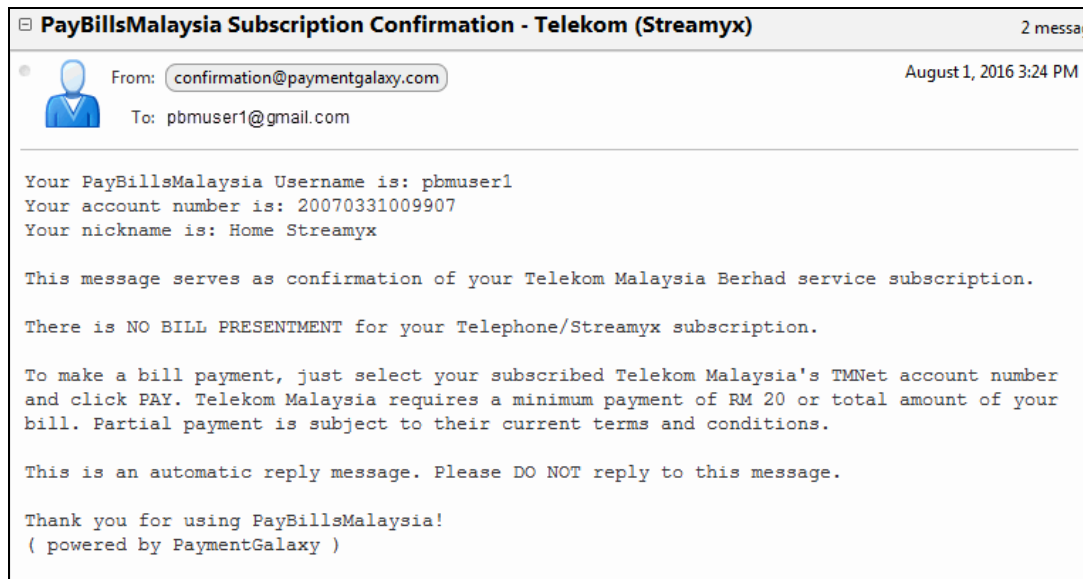


Figure 4.3: Sample Confirmation Email

- (f) You will also receive a notification email when new bill is available on the website.

## 5. Unsubscribe Bill

- (a) You can remove a bill you have subscribed to by click on **“Active”** under **“Manage Subscription”**.
- (b) Tick the checkbox to unsubscribe bill.
- (c) Click **“Update”**.

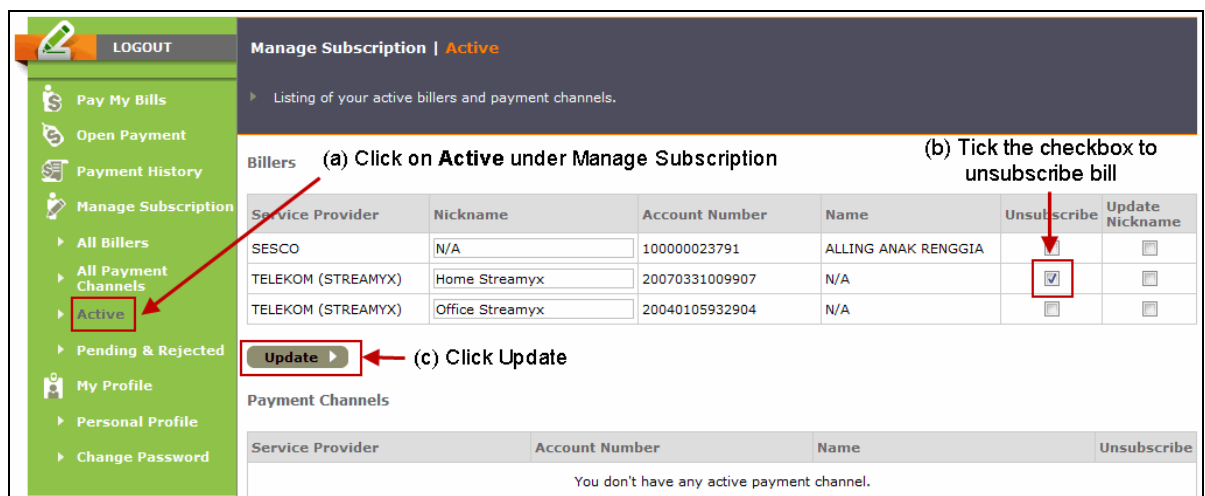


Figure 5.1: Remove Bill

- (d) System will prompt you with the following message. Click “OK” to confirm removal of bill.
- (e) Note that **re-subscribing of a bill may take 2 working days**

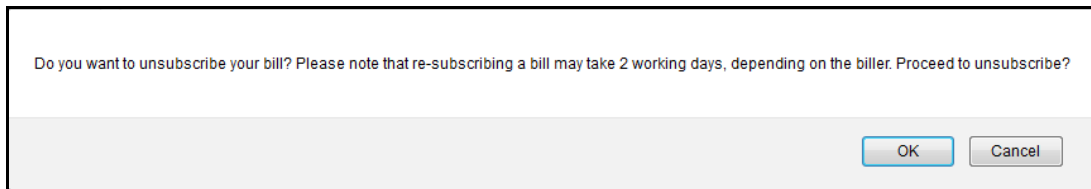


Figure 5.2: Confirmation Message

- (f) You will receive a confirmation email for cancellation of subscription.

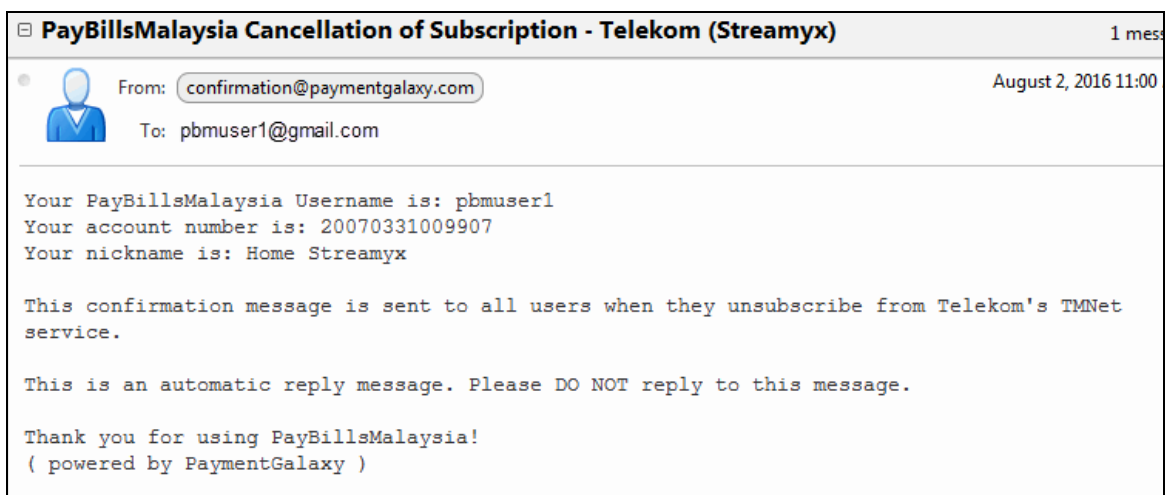


Figure 5.3: Sample Confirmation Email

## 6. Pay Your Bills

You can view and pay different bills in PayBillsMalaysia using different banks and credit cards. To pay your bill(s):

- Go to **Pay My Bills** page.
- Select the bill you want to pay.
- Select the Payment Channel. Please note that credit card is available for some billers only.
- Click “Pay”.

**Pay My Bills**

Our credit card payment gateway is on 3D Secure. If you have any difficulty or need further information, please check with your credit card issuing bank.

1. Select Bills 2. Confirm Payment Amount 3. Make Payment 4. Confirmation

**(a) Click on Pay My Bills**

Bill: - All -  
 Consumer: [Text Field]  
 Bill Date: From [DD-MM-YYYY] To [DD-MM-YYYY]  
 Show My Bills

**LEGEND**

- Due For Payment
- Overdue
- Paid

**(b) Select bill(s) to pay**

No.	Bill	Bill Date	Due Date	Bill Ref. No. / Name	Service Fee (GST incl.)	Current Charges	Amount Due	Balance Pay
1	SESCO	18/07/2016	08/08/2016	798006066584 ALLING ANAK RENGGA	0.00	108.48	108.48	0.00
2	SESCO	19/06/2016	11/07/2016	798006016726 ALLING ANAK RENGGA	0.00	73.50	73.50	0.00
3	Streamyx	-	-	20040105932904 Office Streamyx	0.00	-	0.00	0.00
4	Streamyx	-	-	20070331009907 Home Streamyx	0.00	-	0.00	0.00

**(c) Select payment channel**

Please select your preferred Payment Channel

**Personal Banking**

- AmBank Group
- BANK RAKYAT
- CIMB BANK
- connect
- Maybank
- Maybank2u
- RHB
- BANK ISLAM (via FPX)
- PB
- BSN

**Business Banking**

- Maybank 2e.net (via FPX)
- PB

**Credit Cards**


- MasterCard
- VISA





**(d) Click Pay**





Pay Clear




Figure 6.1: Select Bill(s) and Payment Channel

- (e) Confirm the amount to pay. Dependant on the billers, you may be able to change the amount you want to pay, eg. Assessment bill must be exact amount while some have certain minimal amount.
- (f) Enter Verification Code.
- (g) Click "Continue"

 LOGOUT

 Pay My Bills
  Open Payment
  Payment History
  Manage Subscription

 All Billers
  All Payment Channels
  Active
  Pending & Rejected

 My Profile
  Personal Profile
  Change Password


### Confirm Payment Amount

Please confirm the amount to pay or click on 'Back' to select other bills.

1. Select Bills
2. Confirm Payment Amount
3. Make Payment
4. Confirmation

No.	Bill	Bill Ref. No.	Due Date	Service Fee (GST incl.)	Current Charges	Amount Due	Balance	Amount To Pay
1	Streamyx	20040105932904	-	0.00	-	0.00	0.00	30.00
<b>Total Bill Amount</b>								30.00
<b>Total Service Fee (GST incl.)</b>								0.00
<b>Grand Total</b>								30.00

For Yayasan Sarawak & Suruhanjaya Perkhidmatan Awam study loan, otherwise this service is FREE OF CHARGE!




(f) Enter Verification Code


(g) Click Continue


(e) Confirm the amount to pay


Figure 6.2 Confirm Payment Amount


- (h) A Payment Acknowledgement Page will be shown to acknowledge that you have initiated a payment.
- (i) Click “Continue” and you would be redirected to the internet banking services that you have selected. This payment would only be **Cancelled** if you did not complete the payment process authorization required by the bank.


 LOGOUT


 Pay My Bills


 Open Payment


 Payment History


 Manage Subscription


 All Bills


 All Payment Channels

 Active

 Pending & Rejected

 My Profile

 Personal Profile

 Change Password

Best viewed using IE 7.0 or later & Firefox 3.0 or later with minimum resolution of 1024 x 768.

## PayBillsMalaysia Acknowledgement

- This is to acknowledge that you have initiated the payment below.
- To complete your payment, click on the 'Continue' button to complete the bank payment process. (Please ensure that your browser allows the pop-up window to appear.)
- Kindly note that all transactions will be updated by the next working day.

1. Select Bills

2. Confirm Payment Amount

3. Make Payment

4. Confirmation

**Bank:** Maybank2u.com - Direct Debiting

**PayBillsMalaysia Bank Reference:** E1608031611080 **Payment Date/Time:** 03/08/2016 09:11:35

No.	PayBillsMalaysia Biller Ref.	Bill	Bill Reference No.	Consumer Name	Bill Date	Due Date	Bill Amount	Service Fee (GST incl.)	Total
1	E1608031611081	Streamyx	20040105932904	N/A	-	-	30.00	0.00	30.00
<b>Grand Total (RM)</b>									<b>30.00</b>

Click to continue

Click to cancel payment

Continue

Save

Cancel Payment

Figure 6.3: Payment Acknowledgement

- (j) You will also receive an acknowledgement email of your payment attempted.

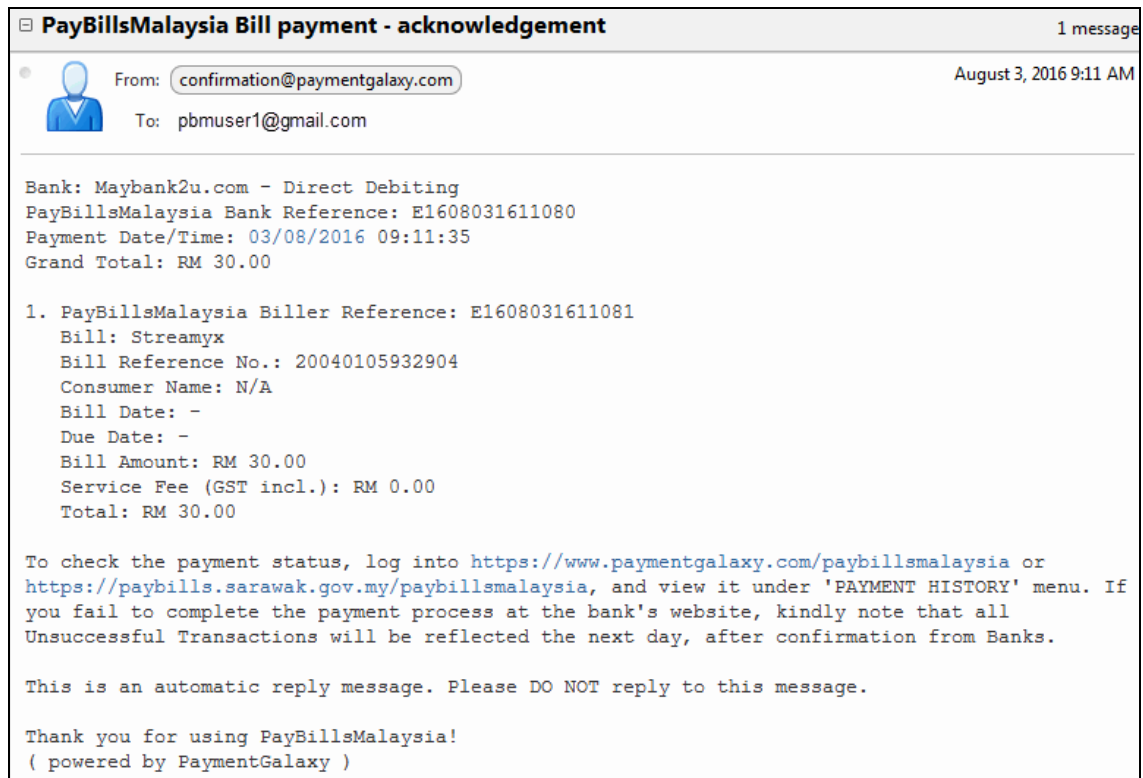


Figure 6.4: Sample Payment Acknowledgement Email

- (k) Another payment confirmation email will be send when PayBillsMalaysia received confirmation of payment status from the bank.

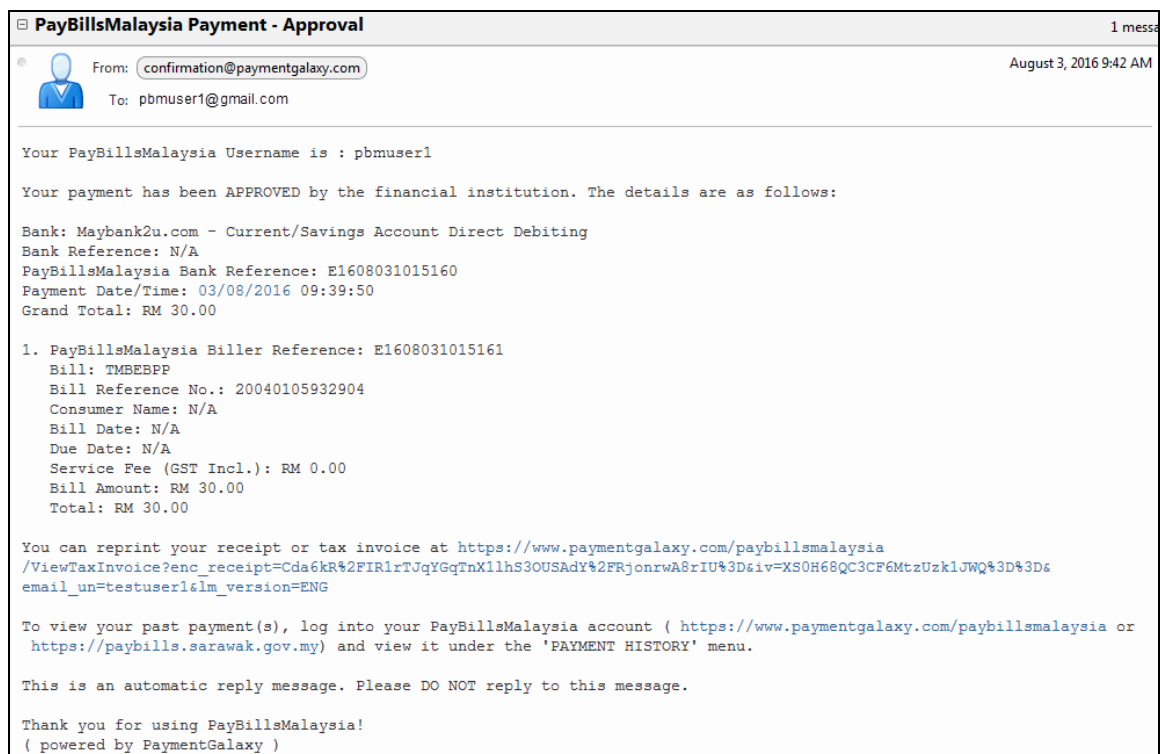


Figure 6.5: Sample Payment Confirmation Email

## 7. Open Payment

Open Payment is a function that allows you to pay bills without subscribing for it. You need to key-in the particulars each time you use Open Payment. This function is not available for all bills (e.g. Assessment Bills need to be subscribed before you can pay)

(a) Click on “**Open Payment**”.

(b) Select from the list of billers.

The screenshot displays the 'Open Payment' interface. On the left is a green sidebar with navigation options: LOGOUT, Pay My Bills, Open Payment (highlighted with a red box and an arrow), Payment History, Manage Subscription, All Billers, All Payment Channels, Active, Pending & Rejected, My Profile, Personal Profile, and Change Password. The main content area has a dark header with 'Open Payment' and instructions. Below this is a progress bar with five steps: 1. Select Bills (active), 2. Enter Payment Details, 3. Check Payment Details, 4. Make Payment, and 5. Confirmation. The main area is divided into two columns. The left column, labeled '(a) Click on Open Payment', contains two sections: 'Clubs' with a list (Kelab Golf Sarawak, Samarahan Country Club, Sarawak Club) and 'Donation' with a list (Dyslexia Association of Sarawak, Sarawak Heart Foundation, Sarawak Society For The Prevention Of Cruelty To Animals). The right column, labeled '(b) Select from the list of billers', contains three sections: 'Loan & Rental' (with 'Sarawak Economic Development Corporation (SEDC) - Loan' and 'Sarawak Economic Development Corporation (SEDC) - Rental' highlighted by a red box and an arrow), 'Online Game Credit' (with 'MOL ePoints'), and 'Others' (with 'FUHO Digital Sdn. Bhd.'). A footer note at the bottom left states: 'Best viewed using IE 7.0 or later & Firefox 3.0 or later with minimum resolution of 1024 x 768.'

Figure 7.1: Open Payment

(c) Enter the required information, e.g.: Account Number as stated in your bill, Payment Amount and select Payment Channel.

(d) Click “Continue”.

**LOGOUT**

**Pay My Bills**

**Open Payment**

**Payment History**

**Manage Subscription**

**All Billers**

**All Payment Channels**

**Active**

**Pending & Rejected**

**My Profile**

**Personal Profile**

**Change Password**

Best viewed using IE 7.0 or later & Firefox 3.0 or later with minimum resolution of 1024 x 768.

**Enter Payment Details**

Field(s) marked (\*) are mandatory.  
Minimum payment is RM50.00.

1. Select Bills 2. Enter Payment Details 3. Check Payment Details 4. Make Payment 5. Confirmation

**Payer Information :**

Name : Paybillsmalaysia User 1  
Telephone No : 082-668668  
Email : pbmuser1@gmail.com

**Payment Details :**

Pay To : **SEDC - Loan (Entrepreneur Development)**

IC No./Company No. : 560310-13-5433  
Type of Loan : \*  
PROGRAM PENINGKATAN RAKYAT KHAS (PPRK)  
Consumer Name : MAHIDEN BIN SALLEH  
Service Fee (GST incl.) : RM 0.00  
Amount \* RM 100  
Remarks :

Please select your preferred Payment Channel \*

**Personal Banking**

AmBank Group, BANK RAKYAT, CIMB BANK, Hongkong connect, Maybank, Maybank2u, RHB, PB e, BSN

**Business Banking**

Maybank 2e.net (via FPX), PB e

**Credit Cards**

MasterCard, VISA

(For Normal Medical Specialist Centre, Planet Conventions & Events Sdn. Bhd., Fuho Digital Sdn. Bhd., Fuho Electronic Sdn. Bhd., Yayasan Kemajuan Insan Sarawak, Sarawak Society for the Prevention of Cruelty to Animals and Dyslexia Association of Sarawak)

**Continue** **Back** (d) Click Continue

Figure 7.2: Enter Payment Details

(e) Confirm the payment details.

(f) Click "Continue".

Figure 7.3: Confirm Payment Details

(g) A Payment Acknowledgement Page will be shown to acknowledge that you have initiated a payment.

(h) Click “Continue” and you would be redirected to the internet banking services that you have selected. This payment would only be **Cancelled** if you did not complete the payment process authorization required by the bank.

Figure 7.4: Payment Acknowledgement



## 8. View Payment History

- You can view your past payments under the "**Payment History**" after you have logged in.
- You can print your history by clicking on "Print".

**Payment History**

For Status and Payment Channel explanation, please click [here](#).

Bill:

Payment Status:

Name:

Payment Date: ☐ Last 30 Days ☐ From  To

**(a) Click on Payment History**

No.	Bill	Bill Ref. No.	Bill Date	Due Date	Name	Reference No.	Payment Channel	Bank Reference	Payment Date	Amount	Status	Print
1	SEDC - Loan (Entrepreneur Development)	560310-13-5433(PPRK)	-	-	MAHIDEN BIN SALLEH	E1608031612401	M2U.com	N/A	03/08/2016	100.00	WAITING BANK UPDATE	<input type="button" value="Print"/>
2	TMNET	20040105932904	-	-	N/A	E1608031611081	M2U.com	N/A	03/08/2016	30.00	CANCELLED	<input type="button" value="Print"/>

**(b) Click Print**

Figure 8.1: Payment History

## 9. Change Password

- Click on "**Change Password**" under "**My Profile**".
- Enter your new password and retype password, then click "Update".
- Note that **password must be at least 8 characters and only alphabets and numbers are allowed**.

## 10. Update Profile

- Click on “**Personal Profile**” under “**My Profile**”.
- Enter your new e-mail or contact information. Then click on “Update”.
- Note that **you email address need to be active** as password and bill notification will be sent there.

**My Profile | Personal Profile**

Field(s) marked (\*) are mandatory.

PayBillsMalaysia Username : pbmuser1

Full Name : Paybillsmalaysia User 1

New NRIC/Passport No. : 881015135522

Date of Birth  
15 ▼ October ▼ 1988 ▼ \*

**E-mail Address**  
pbmuser1@gmail.com \*  
Please ensure that your email address is correct, and your account is active as your password and bill notifications will be sent there.

**Mailing Address**  
Lot 250 Kuching-Kota Samarahan Expressway. \*

Postal Code  
93010 \*

City  
Kota Samarahan \*

State  
Sarawak ▼ \*

Country  
Malaysia ▼ \*

Office Telephone  
082-668668

Home Telephone

Handphone  
01-5678901

**Update** → Click Update

Figure 10.1: Update Profile

## 11. FAQ

You may have queries and concerns over the System. The FAQ is to provide quick answer to common queries.

At the **Home** page, select **“FAQ”** or **“Find the answers”**.



Figure 11.1: FAQ Link

## 12. Online Feedback Form

You can also log a report to our 24 hour call centre via Online Feedback form. The Online Feedback form is available at top of **Home** page.

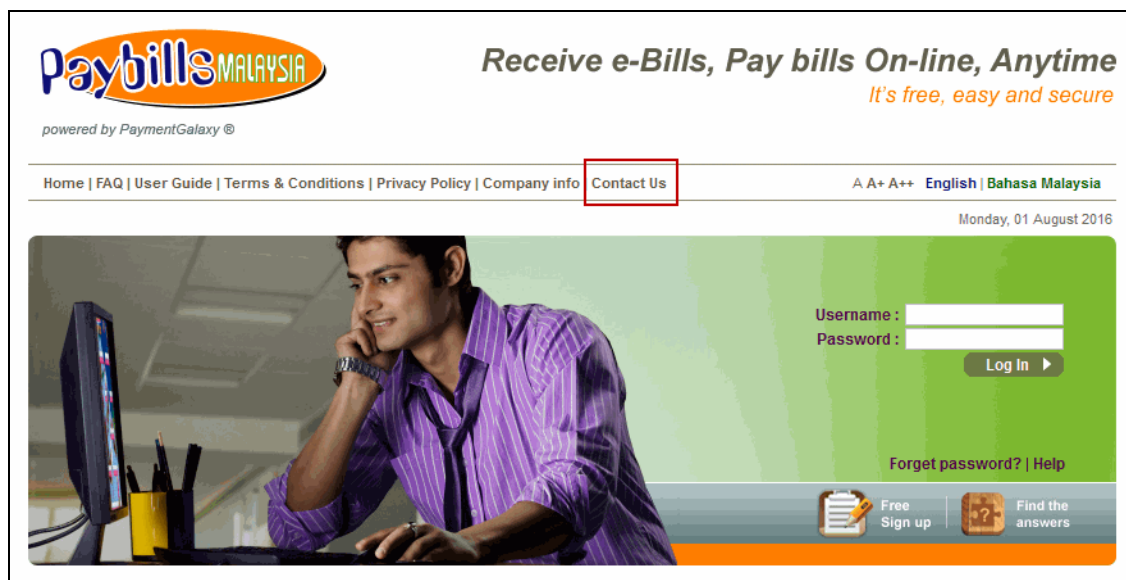


Figure 12.1: Feedback Link

- Click on “**Contact Us**”, the feedback form will be displayed.
- Note that user is advised **not to provide any sensitive information** in the feedback form.
- An email notification will be sent for follow up purposes.

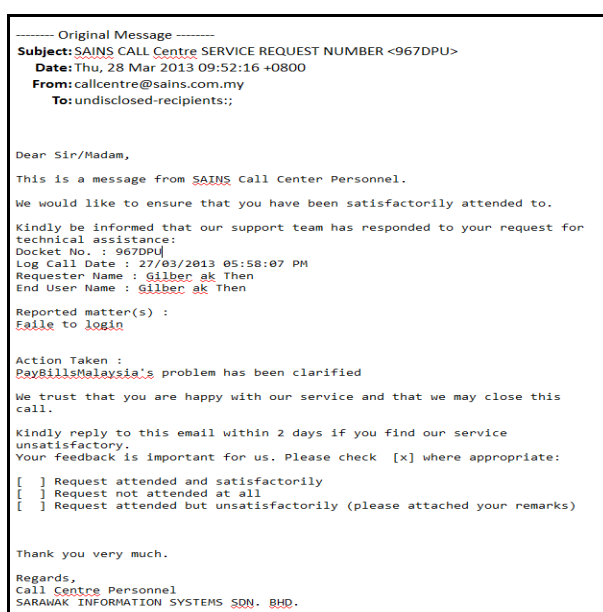


Figure 12.2: Sample Notification Email

## 13. Forgot Password

- (a) Click on the “**Forgot password?**” link from the **Home** page. You will be directed to our “**PayBillsMalaysia Password Request Form**” page.
- (b) To retrieve your password, please key-in the exact PayBillsMalaysia Username and the birthday you gave when you registered for the account.
- (c) Note that the **Username is case sensitive**.



Figure 13.1: Forgot Password Link

**PayBillsMalaysia Password Request Form**

Did you forget your password or PayBillsMalaysia Username? If so, fill out this form to be reminded of it. If you've forgotten both, then follow the steps to [find your PayBillsMalaysia Username](#) first, then come back to get a new password.

**Get a new password**

Please enter your exact PayBillsMalaysia Username and the birthday you gave when you registered for your PayBillsMalaysia account. The Username is case sensitive. Field(s) marked (\*) are mandatory.

<b>PayBillsMalaysia Username</b> *		
<input type="text"/>		
<b>Your Birthday</b>		
Day <input type="text"/>	Month <input type="text"/>	Year <input type="text"/>
Submit <input type="button"/> Cancel <input type="button"/>		

Figure 13.2: Retrieve new password

## 14. Forgot Username

- (a) Click on the “**Forget password?**” link at the **Home** page. You will be directed to our “**PayBillsMalaysia Password Request Form**” page.
- (b) Click on “**find your PayBillsMalaysia Username**”.

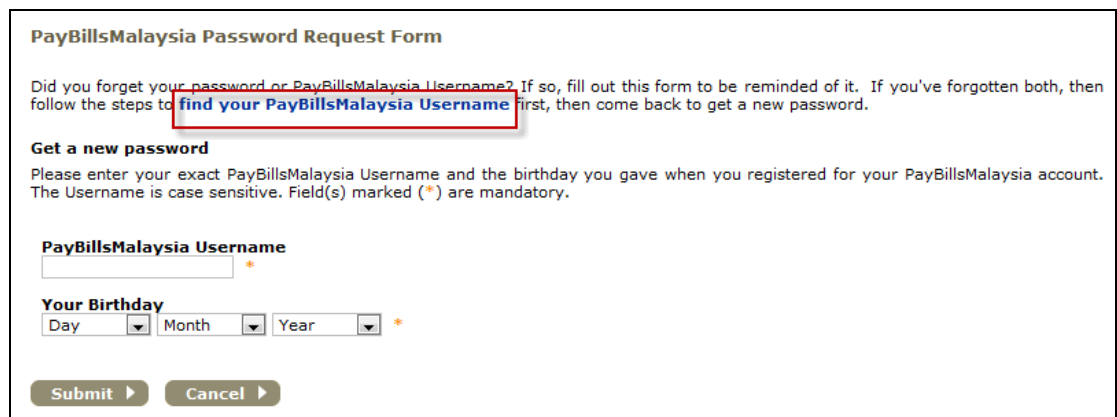


Figure 14.1: Retrieve Username Link

- (c) To retrieve your username, please submit your request by providing your NRIC (New Identify Card Number), postal code and state you gave when you registered for the account.

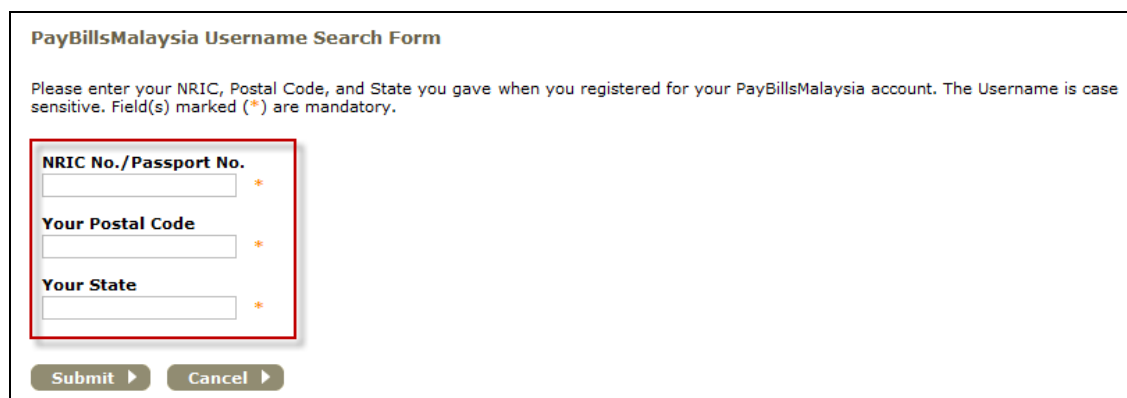


Figure 14.2: Retrieve Your Username