



powered by PaymentGalaxy ®

PayBillsMalaysia User Guide

Version 2.0

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1. PayBillsMalaysia Overview

1.1 Features in PayBillsMalaysia

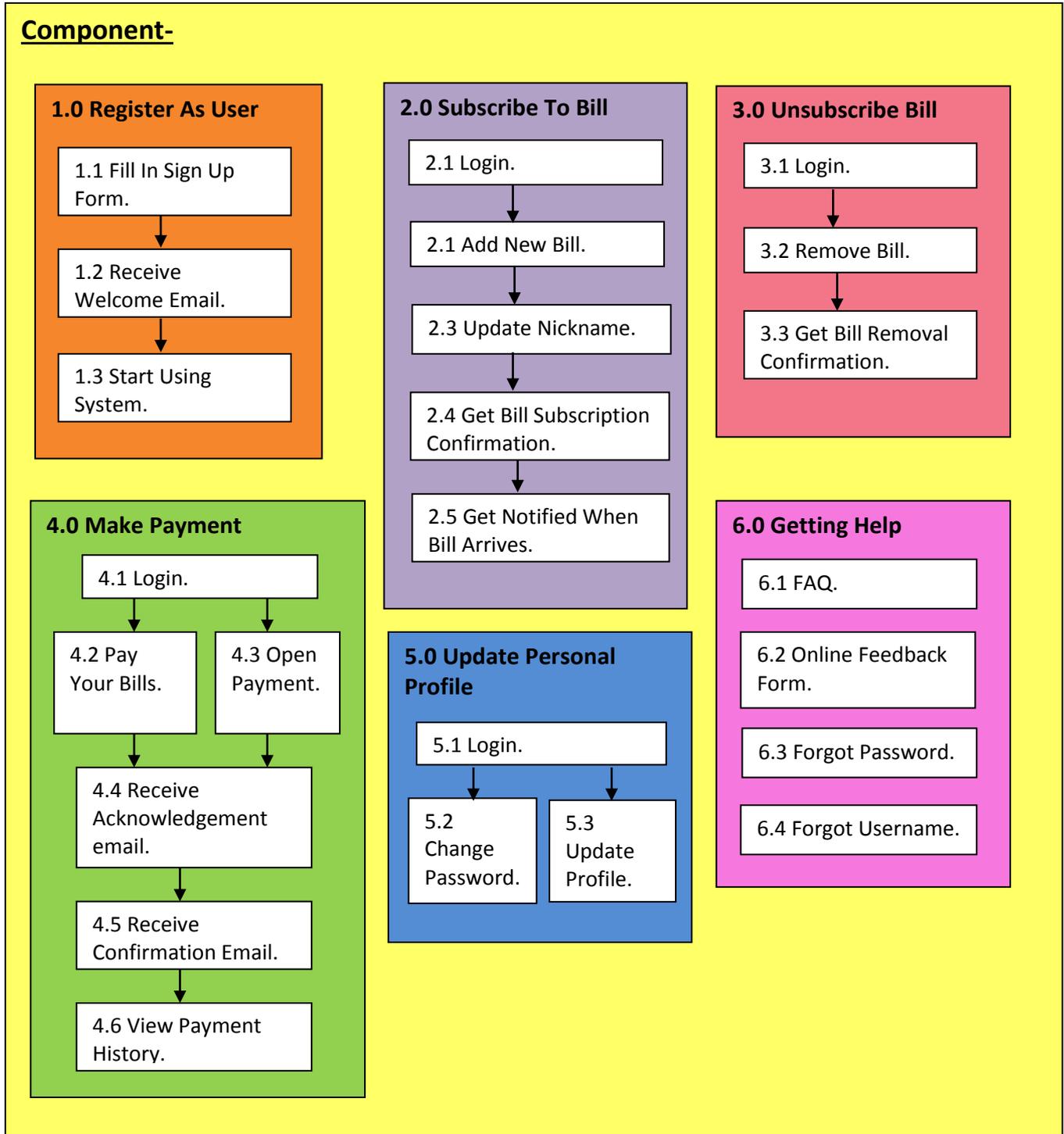


Figure 1.1: Component

1.2 Introduction to Home Page

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

The Home page will be displayed:-



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.

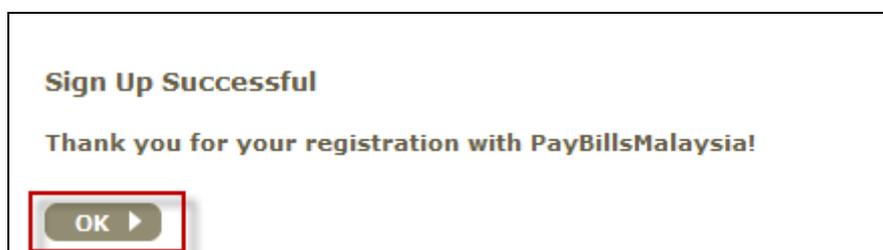


Figure 2.2: Successful Registration

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.

The screenshot displays the 'Pay My Bills' interface. At the top, it says 'powered by PaymentGalaxy®' and 'Receive e-Bills, Pay bills On-line, Anytime. It's free, easy and secure'. The user is logged in as 'Paybillsmalaysia User 1' with a last login date of '04/08/2016 04:01 PM'. A navigation menu on the left includes options like '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', and 'My Profile's submenu'. The main content area is titled 'Pay My Bills' and shows a progress bar for '1. Select Bills', '2. Confirm Payment Amount', '3. Make Payment', and '4. Confirmation'. Below this is a search form with fields for 'Bill' (dropdown), 'Consumer', 'Bill Date' (From/To), and a 'Show My Bills' button. A legend indicates bill statuses: 'Due For Payment' (green), 'Overdue' (orange), and 'Paid' (grey). A table titled 'View bill detail' lists bills with columns for No., Bill, Bill Date, Due Date, Bill Desc. No. / Name, Service Fee, Current Charges, Amount Due, Balance, and Pay. The table contains four rows of bills from SESCO and Streamyx. Below the table is a section for 'Please select your preferred Payment Channel' with a 'View information' link. It lists various banks under 'Personal Banking' (AmBank Group, BANK RAKYAT, CIMB BANK, connect, Maybank, Maybank2u, RHB, BANK ISLAM, PB.e, BSN) and 'Business Banking' (Maybank 2e.net, PB.e). Under 'Credit Cards', it lists MasterCard and VISA. A 'Tick to pay' button is visible on the right. The footer contains copyright information: 'Copyright © 2001-2016 PayBillsMalaysia | Operated by SiliconNet Technologies Sdn. Bhd. (394813-H)'.

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.

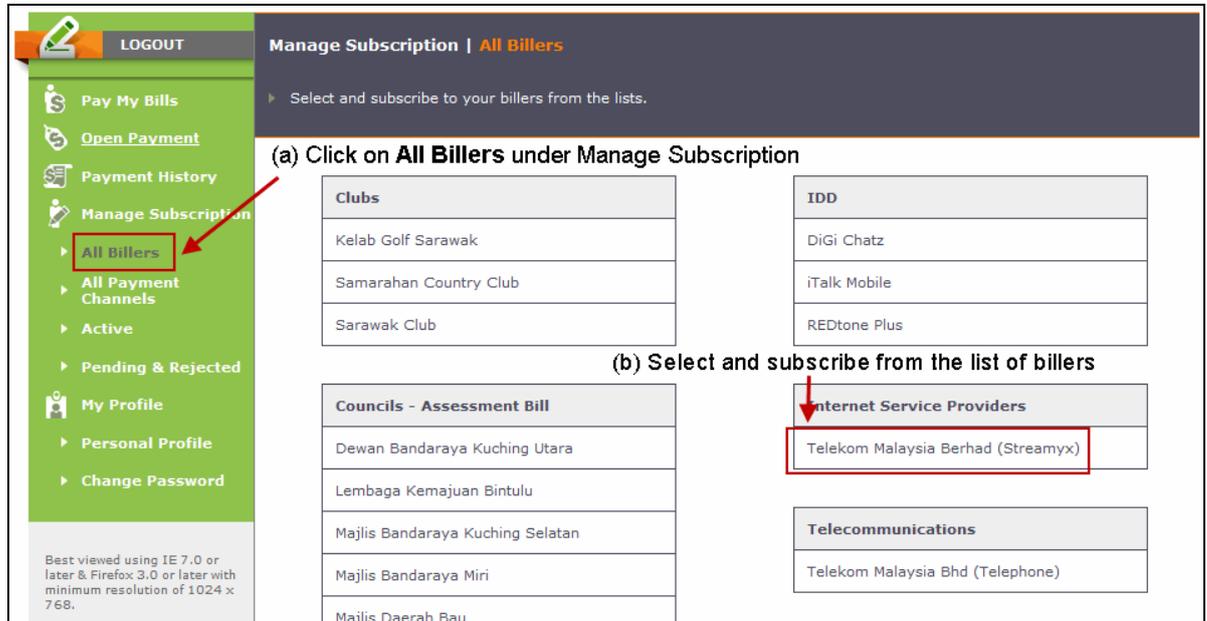


Figure 4.1: New Service Subscription

(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.

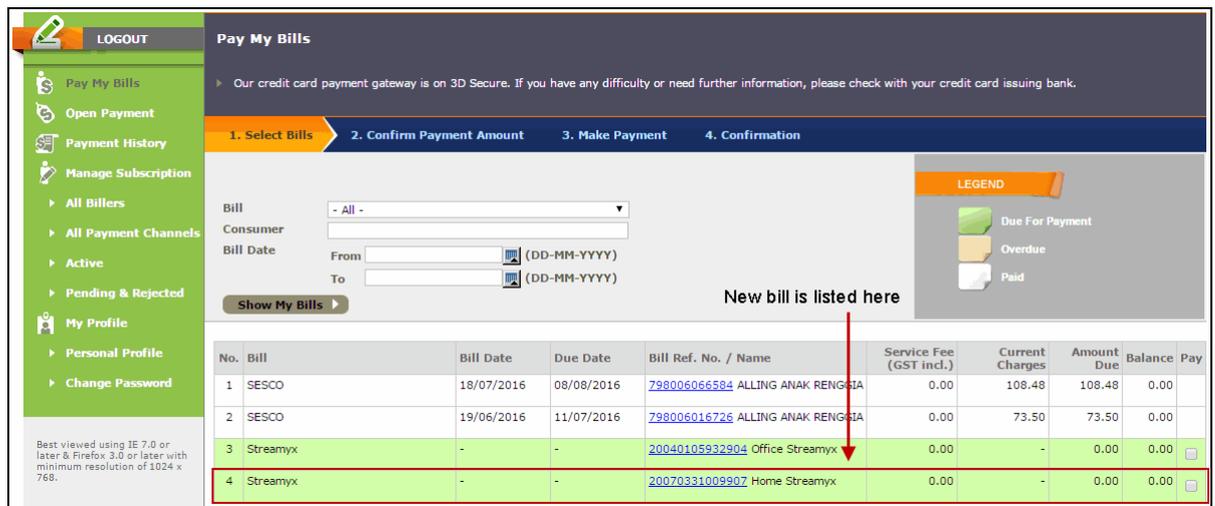


Figure 4.2: New Bill Listed

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

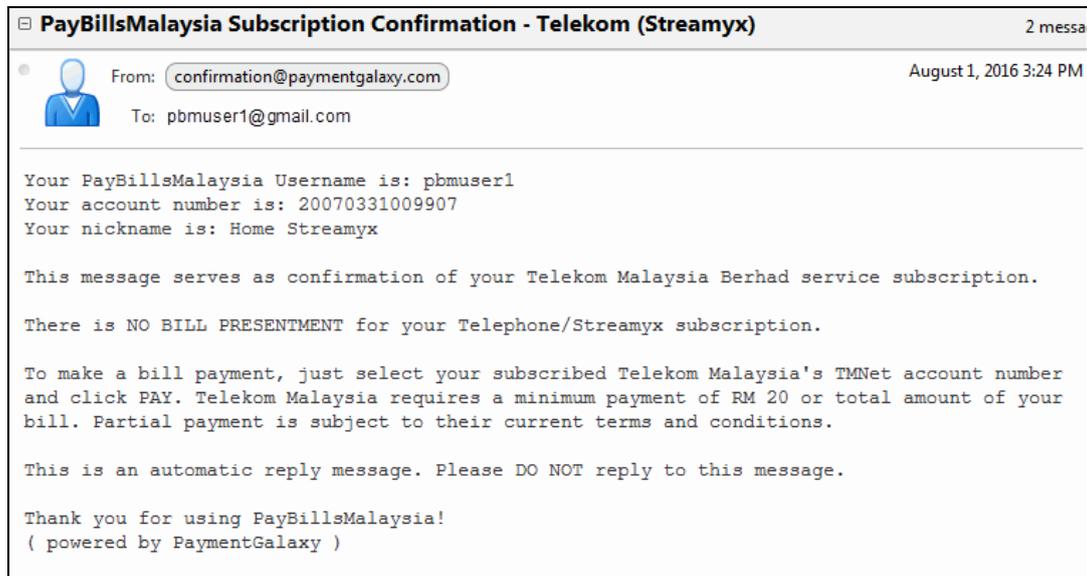


Figure 4.3: Sample Confirmation Email

- (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”**.

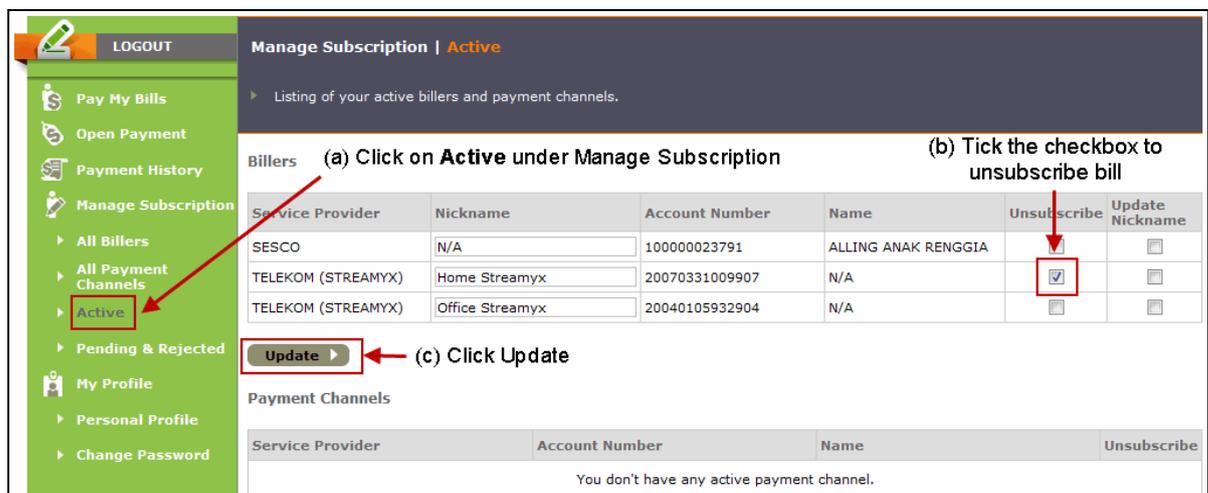


Figure 5.1: Remove Bill

(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):

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

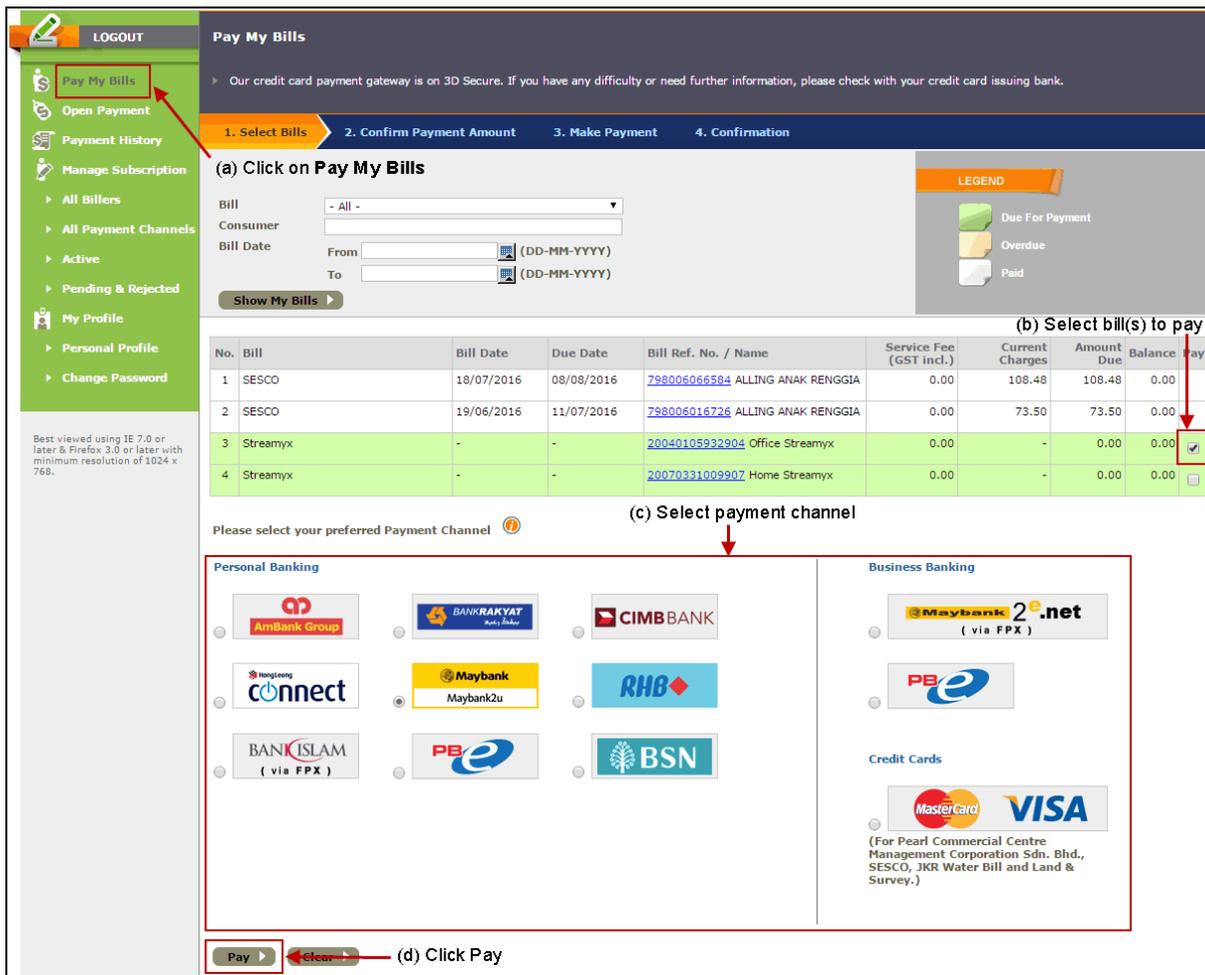


Figure 6.1: Select Bill(s) and Payment Channel

- (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"

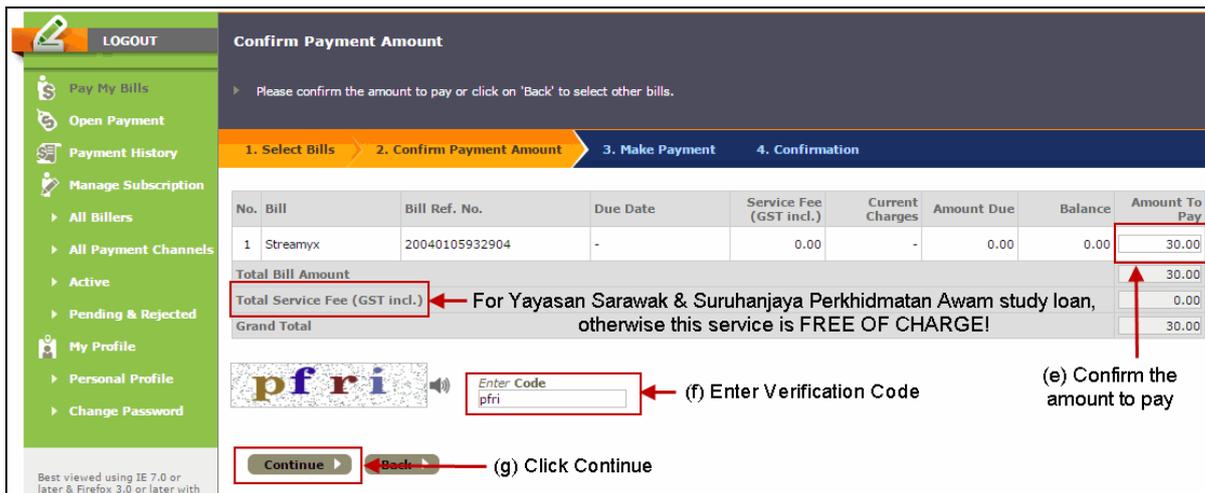


Figure 6.2 Confirm Payment Amount

- (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.

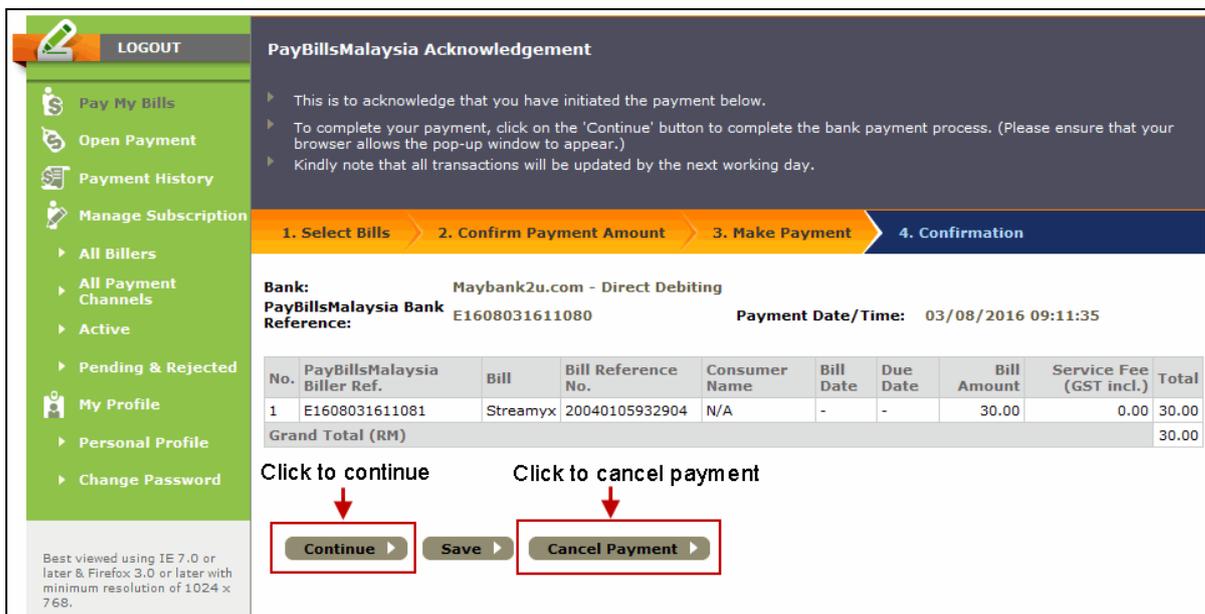


Figure 6.3: Payment Acknowledgement

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

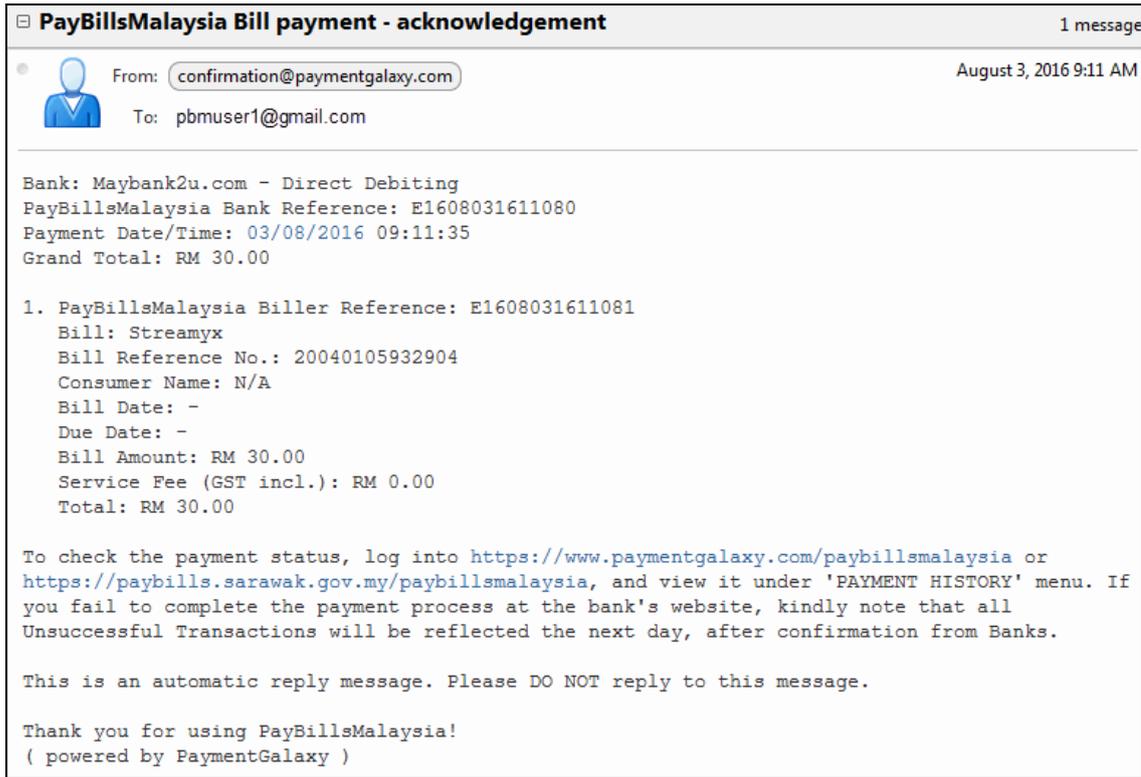


Figure 6.4: Sample Payment Acknowledgement Email

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

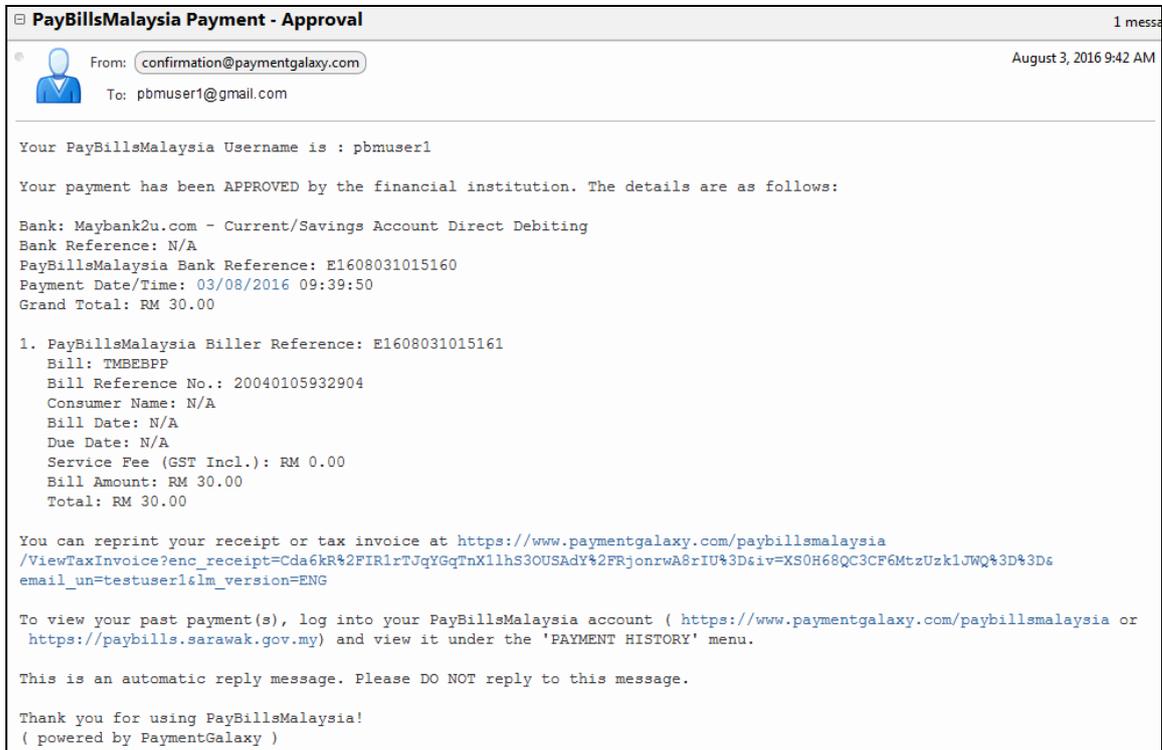


Figure 6.5: Sample Payment Confirmation Email

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 arrow), Payment History, Manage Subscription, All Billers, All Payment Channels, Active, Pending & Rejected, My Profile, Personal Profile, and Change Password. The main content area is titled 'Open Payment' and includes a progress bar with five steps: 1. Select Bills (highlighted), 2. Enter Payment Details, 3. Check Payment Details, 4. Make Payment, and 5. Confirmation. Below the progress bar, there are three columns of biller categories:

- (a) Click on Open Payment:** This column lists billers under three categories:
 - Clubs:** Kelab Golf Sarawak, Samarahan Country Club, Sarawak Club
 - Donation:** Dyslexia Association of Sarawak, Sarawak Heart Foundation, Sarawak Society For The Prevention Of Cruelty To Animals
- (b) Select from the list of billers:** This column lists billers under three categories:
 - Loan & Rental:** Sarawak Economic Development Corporation (SEDC) - Loan (highlighted with a red box and arrow), Sarawak Economic Development Corporation (SEDC) - Rental
 - Online Game Credit:** MOL ePoints
 - Others:** FUHO Digital Sdn. Bhd.

At the bottom left of the interface, there is a note: '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
- connect
- Maybank
- Maybank2u
- RHB
- PBe
- BSN

Business Banking

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

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".

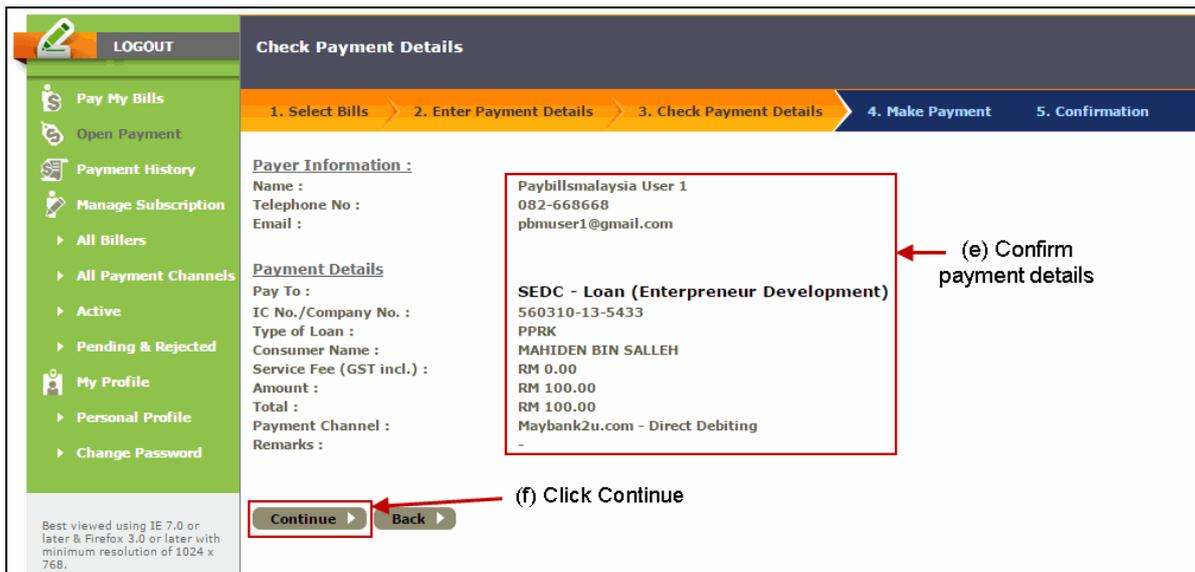


Figure 7.3: Confirm Payment Details

(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.

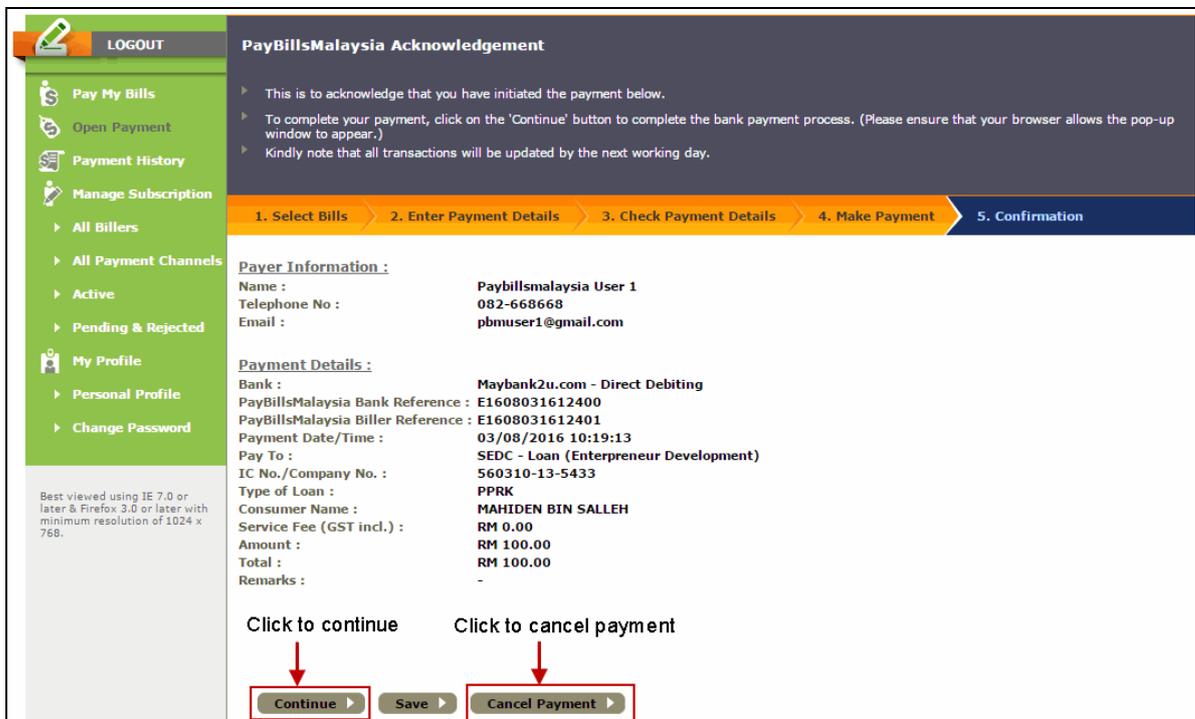


Figure 7.4: Payment Acknowledgement

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: - All -

Payment Status: - All -

Name: [Text Field]

Payment Date: Last 30 Days

From: [Date Picker] (DD-MM-YYYY)

To: [Date Picker] (DD-MM-YYYY)

Search [Button] Clear [Button]

(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	
2	TMNET	20040105932904	-	-	N/A	E1608031611081	M2U.com	N/A	03/08/2016	30.00	CANCELLED	

Print [Button]

(b) Click Print

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

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

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

The screenshot displays the 'My Profile | Personal Profile' page. The sidebar on the left contains a 'LOGOUT' button and a menu with options: Pay My Bills, Open Payment, Payment History, Manage Subscription, All Billers, All Payment Channels, Active, Pending & Rejected, My Profile (selected), Personal Profile, and Change Password. The main content area shows the following fields and values:

- 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 *
- Mailing Address : Lot 250 Kuching-Kota Samarahan Expressway. *
- Postal Code : 93010 *
- City : Kota Samarahan *
- State : Sarawak *
- Country : Malaysia *
- Office Telephone : 082-668668
- Home Telephone : (empty)
- Handphone : 01-5678901

A red box highlights the 'E-mail Address' field, and a red arrow points to the 'Update' button at the bottom of the form. A note above the email field states: 'Please ensure that your email address is correct, and your account is active as your password and bill notifications will be sent there.'

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”**.

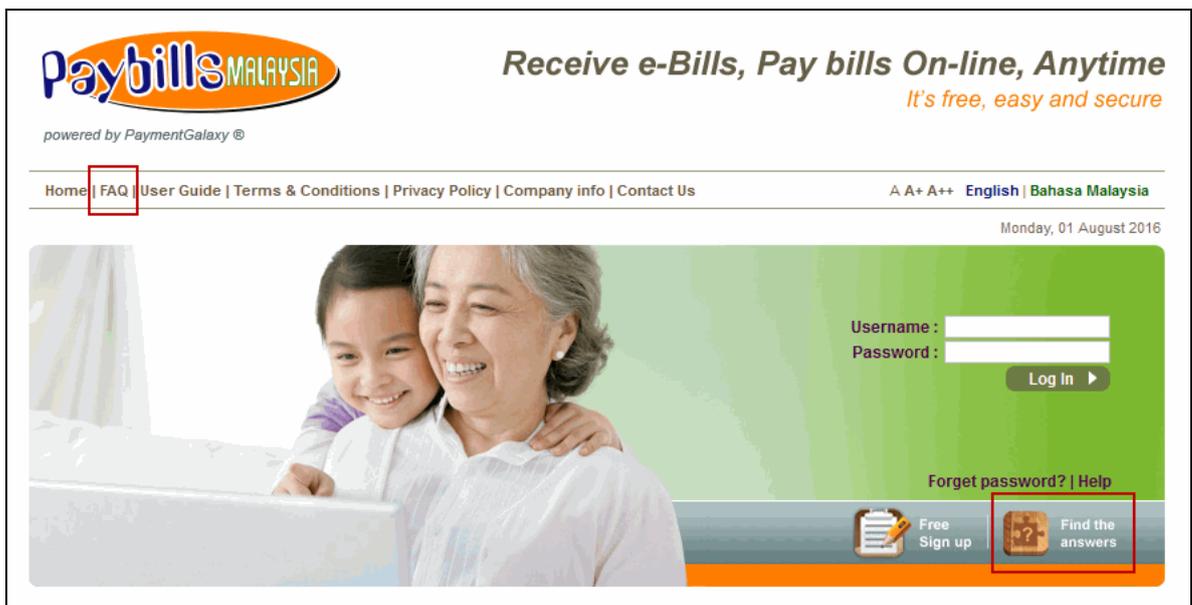


Figure 11.1: FAQ Link

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

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

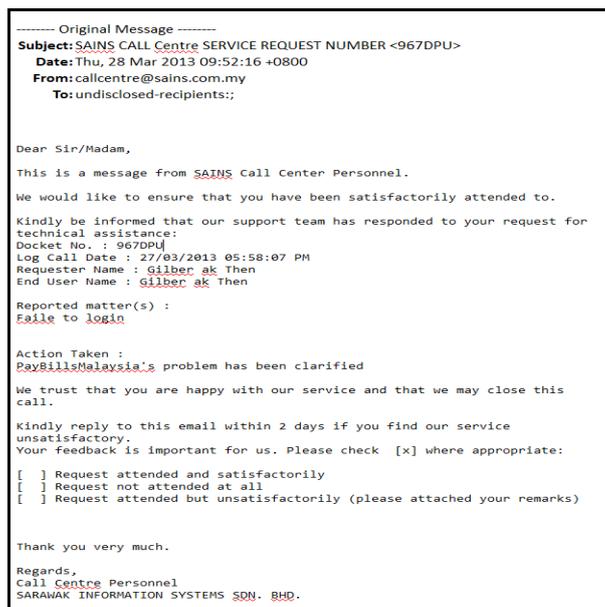


Figure 12.2: Sample Notification Email

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**.

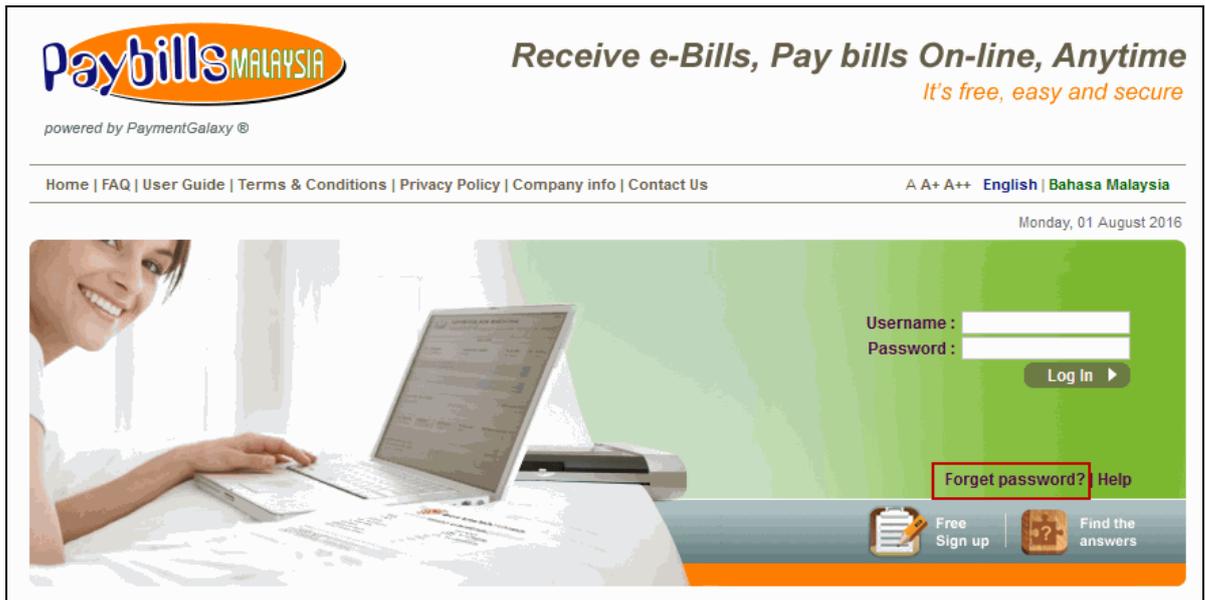


Figure 13.1: Forgot Password Link

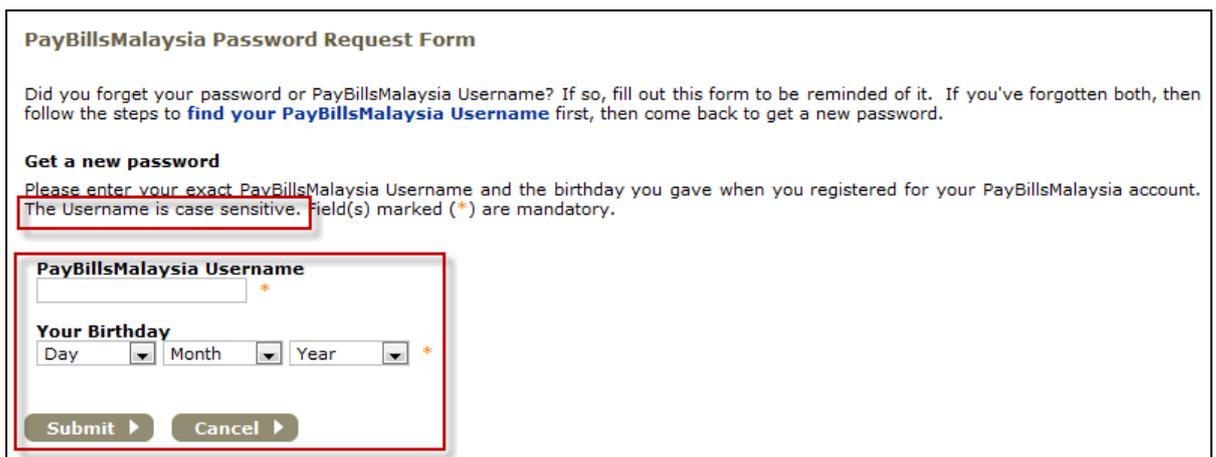


Figure 13.2: Retrieve new password

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**”.

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.

PayBillsMalaysia Username *

Your Birthday *

Day Month Year

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.

PayBillsMalaysia Username Search Form

Please enter your NRIC, Postal Code, and State you gave when you registered for your PayBillsMalaysia account. The Username is case sensitive. Field(s) marked (*) are mandatory.

NRIC No./Passport No. *

Your Postal Code *

Your State *

Figure 14.2: Retrieve Your Username