

e-Contribution FAQ

1. What is e-Contribution?
e-Contribution 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-Contribution?
Employers must be a registered i-Akaun holder.
3. What are the main services provided by e-Contribution?
 - a. Remittance of Payment with Form A
 - b. Submission of Form A only
 - c. Remittance of Payment only
4. What are the advantages of e-Contribution to employers?
 - a. Transactions can be done at anytime and anywhere.
 - b. Fast, accurate and secure payments
 - c. Accuracy of members and employers information
 - d. Transaction status can be viewed online
 - e. User friendly and hassle free.
5. What actions need to be taken by employers if they choose to submit Form A online?
 - a. Employers must register for the i-Akaun.
 - b. Employers need to log on to www.kwsp.gov.my and submit Form A online.
6. How do I register for the i-Akaun (Employers)?

For employers, representatives who have been appointed to manage the i-Akaun for the company can visit any EPF counter to obtain the i-Akaun Activation Code.

The following documents must be presented for verification:

- a. Original and a copy of Business Registration Certificate / ROC / ROB;
- b. Authorisation letter from the company containing:
 - i. Company's letterhead
 - ii. Name, identification number and mobile number of the representative
- c. Original and a copy of the representative's identification card

Note: Only items (b) and (c) are required for employers with Government status

Upon receipt of Activation Code, visit the EPF website and click on Login to i-Akaun (Employer) >> i-Akaun Activation to activate your i-Akaun with the Activation Code within 90 days.

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7. What are the options for submission of Form A?
 - a. Pre-printed Form A
 - b. Blank Form A
 - c. Upload Form A data by using Comma Separated Value (CSV) format
 - d. Upload Form A data by using Form A Diskette System (SDBA)/CD/Diskette
8. What are the actions need to be taken if employers choose to upload Form A data by using CSV/SDBA/CD/Diskette format?
 - a. Employers are required to prepare CSV (current employers payroll system) or SDBA (Form A Diskette System) format
 - b. Employers must get approval of the format from EPF as per current procedure
 - c. Uploaded data need not be encrypted
9. Are online Form A transactions saved in employer's i-Akaun for future reference?
Yes, these are saved at employer's i-Akaun with an automatically generated file name.
10. Can online Form A transactions be reused for future contribution months?
Yes, through 'copy' function.
11. What actions need to be taken by employers if they choose to make online payments?
 - a. Employers need to register for e-Contribution Direct Debit services with any of the 13 participating banks
 - b. Direct Debit Authorization Form (DDA) can be obtained at RHB or EPF counters
 - c. Duly completed DDA Forms must be submitted to RHB counters (except RHB Easy) for confirmation
 - d. DDA Forms must be attached with EPF documents such as pre-printed Form A, contribution statements, etc.
 - e. Each DDA Form can only be used for one bank account s
 - f. Employers are allowed to open a maximum of 4 bank accounts
 - g. Guidelines on filling the DDA Form can be obtained at DDA Filling In Guidelines on EPF website.
12. Which are the participating banks for Direct Debit services?
 - a. RHB Bank Berhad
 - b. CIMB Bank Berhad
 - c. Bank Islam Malaysia Berhad
 - d. Bank Kerjasama Rakyat Malaysia Berhad
 - e. Citibank Berhad
 - f. Deutsche Bank Malaysia Berhad
 - g. Hong Leong Bank Berhad
 - h. HSBC Bank Malaysia Berhad
 - i. Malayan Banking Berhad
 - j. OCBC Bank Malaysia Berhad

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- k. Public Bank Berhad
- l. Standard Chartered Bank Malaysia Berhad
- m. Bank of America Merrill Lynch

13. How long does it take to process a DDA Form?

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

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

RHB will inform the employers.

15. Will employers receive receipts for online payments?

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

16. Is the e-Contribution facility safe?

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

17. What is the additional security feature introduced in e-Contribution?

The option of a two-level workflow approval authority, i.e. Maker and Checker has provided employers with a 'check and balance' facility to ensure online submission is made securely.

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

Employers may appoint anyone as an Administrator. The appointed Administrator will have the authority to manage the employer's i-Akaun. The Administrator also has authority to register any officers as Maker and Checker.