

# Customer User Guide



**AmBank Group**

## E-Remittance (RENTAS) eRAF

(PROD Version 3.2)  
[ Last update : 07 Dec 2022 ]

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# E-Remittance (RENTAS) Customer User Guide

## Frequent Asked Questions

1) What is eRAF?

eRAF (Electronic Remittance Application Form) is a softcopy form to replace the hard copy Remittance Application Form for customer to fill up.

2) What are the benefits of eRAF?

**To customer**

- ✓ eRAF is a smart form where it helps customer to identify missing mandatory information by clicking "Validate & Print " button before print, sign and submit to branch. This will help to eliminate incomplete form submission.
- ✓ Some information can be selected from drop down list in order to avoid typing. Example Beneficiary Bank Particulars. This will save the time to input data.
- ✓ All data filled up in eRAF will be stored as QR Code in a single page where the data from QR Code will be transfer into bank transaction screen automatically instead of manually typing. This will eliminate errors in data entry by bank staff.
- ✓ Mitigate fraud where the data available in eRAF is protected and cannot be tampered versus the softcopy in PDF or the hard copy RAF.
- ✓ eRAF come with single page with less fields to fill up.

**To Bank**

- ✓ Faster processing time for bank to complete RENTAS transaction
- ✓ Eliminate risk of wrong data capturing into bank transaction screen

3) Where can I get the eRAF?

Latest eRAF can be obtained from <https://www.ambank.com.my/eng/forms> link. Click Remittance => RENTAS (E-FORM) to download and use.

4) Can I fill up eRAF direct from browser after download?

No. eRAF should be fill up using Adobe Acrobat Reader DC (refer to Prerequisites section for more details).

5) Can date field left empty during eRAF fill up and handwrite date later after print and signed?

Yes. eRAF information can fill up earlier **without date** before print and sign. Kindly ensure to handwrite date on eRAF before submitting to branch. This is acceptable.

- 6) eRAF doesn't accept special character for example "&" symbol?

**Note: If user enters unacceptable characters, keyboard cursor will not move until valid characters entered.**

eRAF only accepts characters or symbols listed below:

- [ A - Z ] [ a - z ]
- [ 0 - 9 ]
- / - ? : ( ) . , ' + <SPACE>

eRAF impacted fields:

- Applicant Name
- Applicant Identifier (MYKAD/PASPORT/Business Registration No)
- Beneficiary Name
- Beneficiary Identifier (MYKAD/PASPORT/Business Registration No)
- Payment Purpose
- Relationship Description

- 7) What if form information contains special characters?

User needs to use alternative words to represent special characters.

Example 1 : Mohammad@Mohd Bin Samad  
Solution 1 : Mohammad **Alias** Mohd Bin Samad

Example 2 : Company & Co Sdn Bhd  
Solution 2 : Company **And** Co Sdn Bhd

- 8) What is the maximum length for the below fields?

- a) Applicant Name – 100 characters
- b) Beneficiary Name – 100 characters
- c) Applicant Account Number – 17 digits
- d) Beneficiary Account Number – 35 digits
- e) Payment Purpose - 74 characters

- 9) If I have difficulties in filling up the eRAF, whom shall I contact?

Kindly contact your home branch.

- 10) Can I still submit the hardcopy Remittance Application Form to bank?

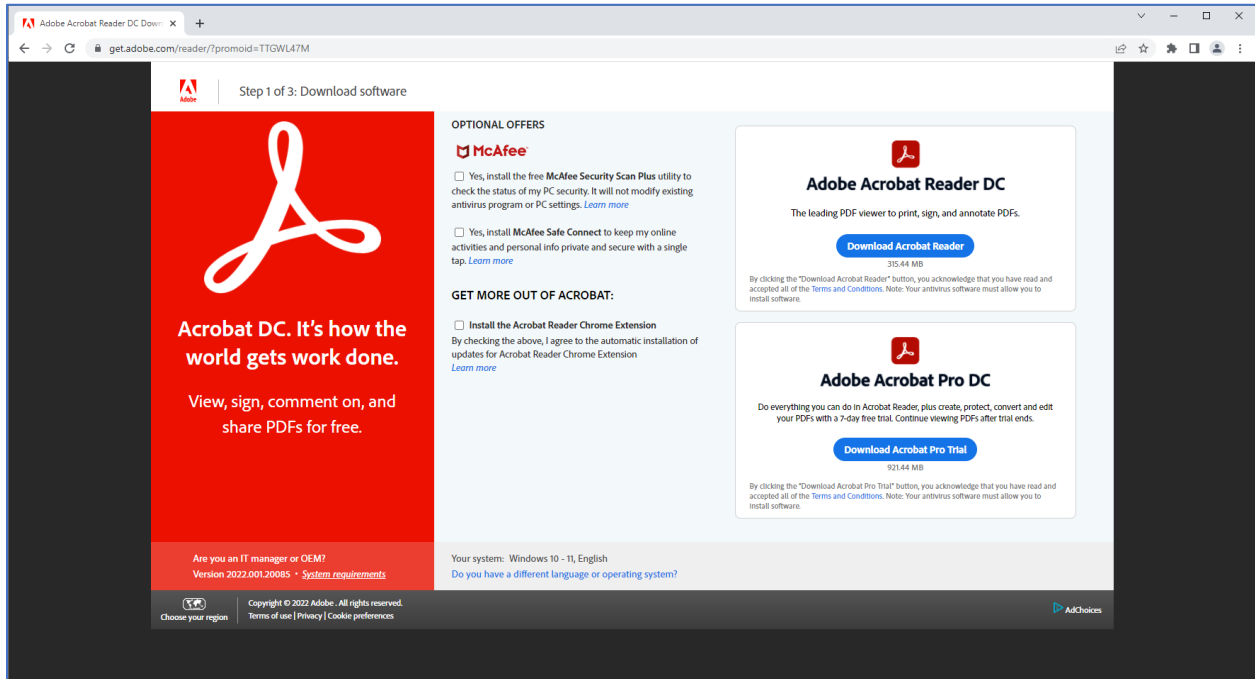
Yes, for now. Moving forward this form will no longer be available.

- 11) Do I still need to sign off the eRAF?

Yes, as this will serve as confirmation from the authorized signatories for the payment instructions. However, you can also consider to sign up Online Banking.

## Prerequisites

- Download Adobe Acrobat Reader from <https://get.adobe.com/reader/?promoid=TTGWL47M>
- Uncheck all listed options from “Optional Offers” & “Get More Out Of Acrobat”.



- Click “Download Acrobat Reader” at Adobe Acrobat Reader DC section.
- Once download completed, click and install “readerdc64\_en\_xa\_crd\_install.exe”.
- Open eRAF using Adobe Acrobat Reader DC software and fill up required information.

## Guide to fill up form

1. Before filling in the form, take note of the fields marked in **red**. These are mandatory fields that should be populated for the form to be marked as complete.

<b>REMITTANCE APPLICATION FORM BORANG PERMOHONAN KIRIMAN WANG</b>			
Branch / Cawangan _____		Date / Tarikh _____	
Application For / Permohonan Untuk	<input type="checkbox"/> SWIFT/Telegraphic Transfer (TT) / Pindahan Telegraph (PT)	<input checked="" type="checkbox"/> RENTAS	<input type="checkbox"/> Interbank GIRO (IBG) / GIRO Antara Bank (IBG)
			<input type="checkbox"/> Foreign Worker Remittance (FWR) / Kiriman Wang Pekerja Asing (KWPA)

2. Start with typing **Branch Name** that will process this application form. Then, under **Application For**, choose RENTAS. The PDF will automatically generate the **Date** for the form (which is defaulted to current date). This may be changed if required.

<b>APPLICANT'S PARTICULARS / BUTIRAN PEMOHON</b>		<input type="checkbox"/> RESIDENT / PEMASTAUTIN	<input type="checkbox"/> NON-RESIDENT / BUKAN PEMASTAUTIN
NAME / NAMA	_____		
ACCOUNT NO. / NO. AKAUN	_____	MYKAD/PASSPORT/BUSINESS REGISTRATION NO. NO. MYKAD/PASPORT/PENDAFTARAN SYARIKAT	_____

3. Fill in the information under **Application's Particulars**, namely:

- **Residency Type**
- **Name**
- **Account No**
- **Registration No**

TOTAL PAYMENT / JUMLAH BAYARAN	
CURRENCY / MATA WANG	MYR
AMOUNT / AMAUN	_____
COMMISSION / KOMISEN	4.00
TOTAL / JUMLAH	4.00

4. Under **Total Payment**, fill in the **Amount** to be remitted. Any charges to be incurred will automatically be calculated.

BENEFICIARY'S BANK PARTICULARS / BUTIRAN BANK PENERIMA	
NAME / NAMA	_____
SWIFT CODE / KOD SWIFT	_____

5. Under **Beneficiary's Bank Particulars**, select the Malaysian bank that you will want to remit to (from the dropdown list) and the SWIFT Code corresponding to the bank will automatically be populated.


BENEFICIARY'S PARTICULARS / BUTIRAN PENERIMA	
<input type="checkbox"/> RESIDENTI PEMASTAUTIN	<input type="checkbox"/> NON-RESIDENTI BUKAN PEMASTAUT
NAME / NAMA	_____
ACCOUNT NO. / NO. AKAUN	_____
MYKAD/PASSPORT/BUSINESS REGISTRATION NO. NO. MYKAD/PASPORT/PENDAFTARAN SYARIKAT	_____

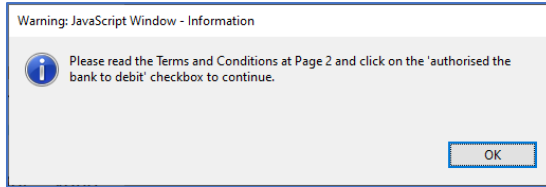
6. Under **Beneficiary's Bank Particulars**, fill in the information of the person that you would like to remit to, namely:

- **Residency Type**
- **Name**
- **Account No**
- **Registration No**

PAYMENT DETAILS / BUTIRAN PEMBAYARAN	
PAYMENT PURPOSE / TUJUAN PEMBAYARAN	_____
CATEGORY / KATEGORI	_____
PURPOSE CODE / KOD TUJUAN	_____
RELATIONSHIP BETWEEN APPLICANT AND BENEFICIARY / HUBUNGAN ANTARA PEMOHON DAN PENERIMA	<input type="checkbox"/> RELATED / MEMPUINYAI HUBUNGAN PLEASE SPECIFY / SILA JELASKAN
	<input type="checkbox"/> NOT RELATED / TIADA HUBUNGAN

7. Under **Payment Details**, fill in **Purpose of Payment**. Then select the **Category** and **Purpose Code** if enabled from the dropdown list (that closest match your Payment Purpose). Finally, select whether you are related to the Beneficiary (if Related, please enter your relationship with the Beneficiary).

PAYMENT AUTHORISATION AND SIGNATURE / KEBENARAN PEMBAYARAN DAN TANDATANGAN	
<input type="checkbox"/> I/We authorised the bank to debit the total cost to my/our account as mentioned above. / Saya/Kami memberi kuasa kepada Bank untuk mendebit jumlah kos ke akaun saya/kami seperti yang dinyatakan di atas.	
1. I/We have read and understood the <b>terms and conditions</b> on the reverse side of this form and shall comply with all the provisions of the said terms and conditions and any amendments to the same. / Saya/kami telah membaca dan memahami <b>terma dan syarat</b> di belakang borang ini dan akan mematuhi semua peruntukan di	

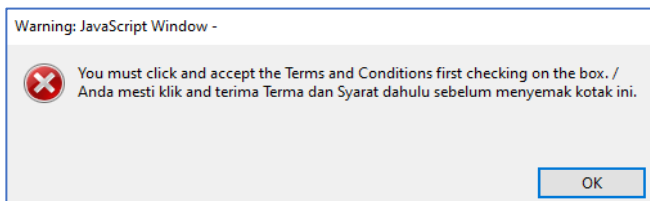


8. Click on **terms and conditions** or **terma dan syarat** which will pop up a box requesting you to read the T&C in Page 2 to continue.

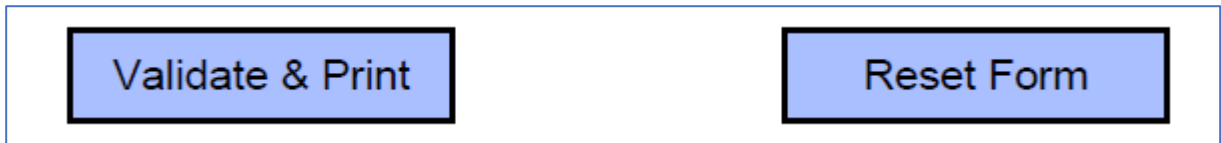
DECLARATIONS / PENGISYTIHARAN
<p><b>DECLARATION FOR SECTION 8 / PENGISYTIHARAN BAGI SEKSYEN 8</b> I/We hereby declare / Saya/kami dengan ini mengisytiharkan :</p> <ul style="list-style-type: none"><li>that all of the information provided by me/us under Section 8 is true and correct and in full compliance with the Financial Services Act 2013/Islamic Financial Services Act 2013 and Central Bank of Malaysia Act 2009 and the prevailing Notices under the Foreign Exchange Administration Rules issued by Central Bank of Malaysia / bahawa semua maklumat yang diberikan oleh saya/kami di bawah Seksyen 8 adalah benar dan tepat dan memenuhi pematuhan Akta Perkhidmatan Kewangan 2013/Akta Perkhidmatan Kewangan Islam 2013 dan Akta Bank Negara Malaysia 2009 serta Notis-notis Peraturan Pentadbiran Pertukaran Asing semasa yang dikeluarkan oleh Bank Negara Malaysia.</li><li>that I/we, and the beneficiary or persons benefiting in any capacity whether directly or indirectly in connection with or from this transaction, am/is/are not a Specially Designated National or "SDNs" as listed under the Sanctions Lists published by the Office of Foreign Assets Control (OFAC) of the United States Department (<a href="http://www.treasury.gov/resource-center/sanctions">http://www.treasury.gov/resource-center/sanctions</a>) and to my/our knowledge, not subjected to any economic, trade or other applicable sanctions imposed, administered or enforced by the United Nations, European Union and Australia against targeted foreign states, organizations and individuals, as the case may be / bahawa saya/kami, dan penerima atau orang yang menerima dalam apa-apa kapasiti sama ada secara langsung atau tidak langsung berhubung dengan atau daripada transaksi ini, bukan seorang yang dikategorikan sebagai Specially Designated National (SDN) seperti yang tersenarai di bawah Senarai Sekatan yang diterbitkan oleh Office of Foreign Assets Control (OFAC), Jabatan Amerika Syarikat (<a href="http://www.treasury.gov/resource-center/sanctions">http://www.treasury.gov/resource-center/sanctions</a>) dan dalam pengetahuan saya, tidak tertakluk kepada sebarang sekatan ekonomi, perdagangan dan sekatan lain yang dikenakan, ditadbir atau dikuatkuasa oleh Bangsa-bangsa Bersatu, Kesatuan Eropah dan Australia terhadap individu, pertubuhan dan negara asing yang disasarkan, mengikut mana-mana yang berkenaan.</li><li>that I/we are fully aware that fund cannot be remitted to any sanctioned country; and- / bahawa saya/kami sedar sepenuhnya wang tidak boleh dikirimkan ke mana-mana negara yang disekat; dan</li><li>that I/we agree and understand that the Bank shall be entitled to sight, request and verify any documentary evidence with regards to this transaction, including invoice and approval letters from the relevant authorities / bahawa saya/kami setuju dan faham bahawa pihak Bank mempunyai hak untuk melihat, meminta dan mengesahkan sebarang bukti dokumen berkenaan dengan transaksi ini, termasuk invoice dan surat kelulusan dari pihak berkuasa yang relevan.</li></ul> <p><b>DECLARATION FOR SECTION 9 / PENGISYTIHARAN BAGI SEKSYEN 9</b> I/We hereby declare that I/we have read and understood the Privacy Notice of AmBank Group which is made available at AmBank branches and website, and give my/our consent for AmBank Group to process my/our personal data for the intended usage as stated under the Privacy Notice. I/We hereby also confirm that this declaration will prevail over any previous declarations made by me/us.</p> <p>Saya/kami, dengan ini mengaku bahawa saya/kami telah membaca dan memahami Notis Privasi Kumpulan AmBank yang terdapat di cawangan dan laman web AmBank, dan membenarkan Kumpulan AmBank untuk memproses data peribadi saya/kami bagi kegunaan seperti yang dinyatakan di dalam Notis Privasi tersebut. Saya/kami juga mengesahkan bahawa pengakuan ini mengatasi sebarang pengakuan terdahulu yang dibuat oleh saya/kami.</p> <p>Should you decide later that you no longer wish to receive any marketing promotions from AmBank Group and its business partners, all you have to do is notify us by calling 03 - 2178 8888 or emailing <a href="mailto:customercare@ambankgroup.com">customercare@ambankgroup.com</a> / Sekiranya anda mengubah fikiran selepas ini dan tidak lagi ingin menerima bahan pemasaran daripada kumpulan AmBank dan rakan perniagaannya, anda hanya perlu memaklumkan kepada kami dengan menghubungi kami melalui 03 - 2178 8888 atau emel <a href="mailto:customercare@ambankgroup.com">customercare@ambankgroup.com</a></p>
<p><b>TERMS AND CONDITIONS / TERMA DAN SYARAT</b> (This section is applicable to all transactions / Bahagian ini diguna pakai untuk semua transaksi)</p> <ol style="list-style-type: none"><li>AmBank (M) Berhad/AmBank Islamic ("the Bank") shall be at liberty to appoint any agent (or sub-agent) or other agency in issuing its Demand Draft ("DD") or Cashier's Order ("CO") or in effecting its Telegraphic Transfer ("TT") or Foreign Worker Remittance ("FWR") in relation to this application. / AmBank (M) Berhad/AmBank Islamic Berhad ("pihak Bank") adalah bebas untuk melantik sebarang ejen (atau sub-ejen) atau agensi lain dalam mengeluarkan DP atau PJ atau dalam melaksanakan PT atau KWPA berhubung dengan permohonan ini.</li><li>The Bank shall have the discretion, without assigning any reason whatsoever, to refuse/reject/cancel/decline any application for DD, CO or TT/FWR if the Bank suspects that such transaction is not in compliance with applicable law (including exchange control laws) or that the monies used for such transaction is derived from illegal sources and/or that such transaction is for illegal purpose and/or in the event that any information and/or documents provided in support of this application are not to the satisfaction of the Bank./ Pihak Bank mempunyai budibicara, tanpa memberi apa-apa sebab, untuk enggan menerima/menolak/membatalkan/tidak mahu menerima sebarang permohonan untuk DP, PJ atau PT/KWPA sekiranya pihak Bank mengesyaki bahawa urusniaga tersebut tidak dibenarkan dibawah undang-undang yang terpakai (termasuk undang-undang kawalan matawang asing) atau wang yang digunakan bagi transaksi adalah berasal dari sumber haram dan/atau transaksi tersebut adalah bagi tujuan yang menyalahi undang-undang dan/atau sekiranya pihak Bank tidak berpuas hati dengan apa-apa maklumat dan/atau butiran yang diberi bagi menyokong permohonan ini.</li><li>For IBG transaction, the credit to the beneficiary's account will be based solely on the account number given/ID by the Applicant. / Untuk urusniaga IBG, kredit ke dalam akaun penerima akan hanya berdasarkan nombor akaun yang diberikan oleh pemohon.</li></ol>

9. After reading the T&C, scroll back to the first page and click on the checkbox beside **I/We authorised the bank to debit the total cost to my/our account as mentioned above.**

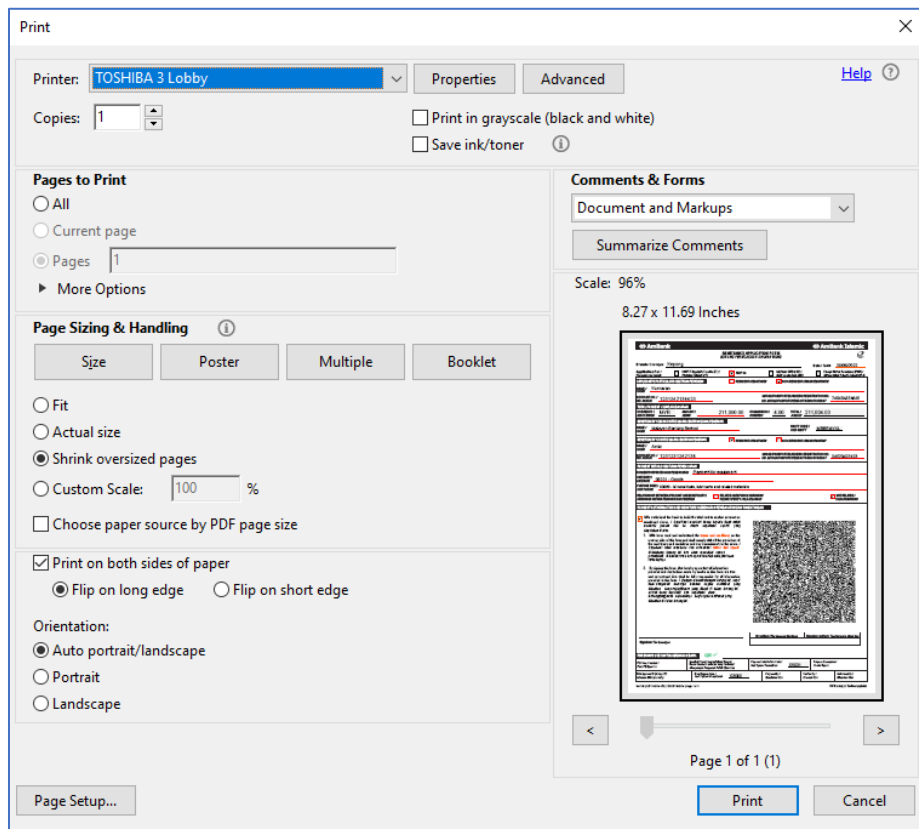
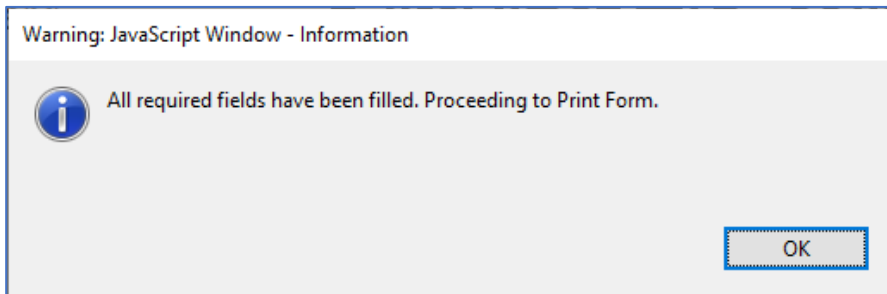
I/We authorised the bank to debit the total cost to my/our account as mentioned above. / Saya/Kami memberi kuasa kepada Bank untuk mendebit jumlah kos ke akaun saya/kami seperti yang dinyatakan di atas.



- 10. If you try and click on the checkbox without clicking on **terms and conditions** or **terma dan syarat** you will be prompted with an error message box as above. Please repeat Step 8 to proceed.



- 11. Once everything is complete, you may click on **Validate & Print** to check if all mandatory fields are entered, or **Reset Form** to clear all entered data and redo the form.
- 12. Upon click **Validate & Print** and if all the mandatory fields filled up correctly, Message box stating all fields have been filled shown, QR (marked) will be displayed beside “For Bank’s Use” section and print dialog box auto populated for printing.





13. Skip the **For Bank's Use** section.

FOR BANK'S USE / UNTUK KEGUNAAN BANK				
FE Policy Checked / Polisi FE Diperiksa	Specified Person Checked/Political Exposed Person Checked / Individu Yang Tertentu/ Mempunyai Pengaruh Politik Diperiksa	Purpose Code/ Admin Code / Kod Tujuan / Pentadbiran	Purpose Description / Perihal Tujuan	
BNM Approval ID (If Any) / ID Kelulusan BNM (Jika Ada)	Broad Purpose Code / Kod Tujuan Menyeluruh	Prepared By / Disediakan Oleh	Verified By / Disemak Oleh	Authorised By / Diluluskan Oleh

14. Once done, print completed form, sign and submit to branch for payment process.