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**UNIVERSITI TEKNOLOGI MALAYSIA (UTM)**

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***e-Commerce SYSTEM***  
*SISTEM e-Commerce*  
**(ECM)**

**Payment Guidelines**  
*Panduan Pembayaran*

**Version 1.1**  
*Versi 1.1*

<i>e-Commerce System (ECM)</i> <i>Sistem e-Commerce (ECM)</i>	Version: 1.1 <i>Versi 1.1</i>
Payment Guidelines <i>Panduan Pembayaran</i>	Date: 08 <sup>th</sup> July 2014 <i>Tarikh: 08 Julai 2014</i>

## Study Kajian

<b>Date</b> <i>Tarikh</i>	<b>Version</b> <i>Versi</i>	<b>Description</b> <i>Penerangan</i>	<b>Authors</b> <i>Penulis</i>
01 <sup>st</sup> December 2013 <i>01 Disember 2013</i>	1.0	Payment Guidelines <i>Panduan Pembayaran</i>	Mohd Lotfi Hj. Subahir
			Muhamad Asyraf Bin Mohd Pouzi
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## 1.0 Visit the *e-Commerce* Official System

*Layari Sistem Rasmi e-Commerce*

(Link: [ecommerce.utm.my/ecommerce](http://ecommerce.utm.my/ecommerce))

1. To begin the payment process, please visit the *e-Commerce* official system.

*Untuk memulakan proses pembayaran, sila layari sistem rasmi e-Commerce.*

2. Click on “Payment” menu (refer Figure 1).

*Klik menu “Payment” (rujuk Gambarajah 1).*



**Figure 1: *e-Commerce* Official System**

*Gambarajah 1: Sistem Rasmi e-Commerce*

## 1.1 Read the Instructions

*Baca Arahan-Arahan*

1. Please read the instructions briefly.

*Sila baca arahan-arahan dengan terperinci.*

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**2. Click on “Read” (refer Figure 2).**

*Klik “Read” (rujuk Gambarajah 2).*

NO	INSTRUCTIONS
1	VIP's payment gateway is an essential part of payment processing. While a merchant account authorizes you to accept credit cards online, the payment gateway is the application that processes each transaction and deposits fund into your company's designated bank account. While most of clients choose to bundle their VIP merchant account with our gateway payment, there are those with already established internet merchant account from their bank who prefer the flexibility if utilizing our gateway services alone. Whether you are using it bundle with VIP merchant account or on its own payment gateway includes the following features :
2	Secure, Real-Time Transactions. Our secure payment transaction module communicates in real time. Because of this, VIP provides the merchant and their customers instant notification that their transaction has been approved. This merchant solution allows for sale, encrypted transactions to be processed via the internet. An added benefit to the transaction module is that multiple transactions can be processed simultaneously therefore saving valuable time.
3	Online Reports. Merchant have real time access to our detailed online reports 24 hours a day. User's Reference Manual. Please refer the e-Commerce in UTM User Manual for a complete instruction on using this system The Bursar

[Read](#)

**Figure 2: List of Instructions**

*Gambarajah 2: Senarai Arahan*

**1.2 Read the Terms and Conditions**

*Baca Terma dan Syarat*

**1. Please read all the terms and conditions carefully.**

*Sila baca semua terma dan syarat dengan teliti*

**2. Tick “/” in the “Action” column to indicate that you have read each of them.**

*Tandakan “/” pada ruangan “Action” untuk menandakan yang anda telah membaca setiap terma dan syarat tersebut.*

**3. Click “Submit” to proceed (refer Figure 3).**

*Klik “Submit” untuk meneruskan proses pembayaran (rujuk Gambarajah 3).*

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NO	TERMS AND CONDITIONS	ACTION <input checked="" type="checkbox"/>
1	Please ensure all information are accurate before payment is made.	<input checked="" type="checkbox"/>
2	Please ensure that you close or disable the Popup Blocker on the web browser before making any payment. Please follow the instructions on the transaction screen until the payment process is completed and payment receipt is displayed. UTM will not be responsible if the receipt and validation of transaction screen cannot be displayed as a result of the pop-up blocker issue in your browser.	<input checked="" type="checkbox"/>
3	Please do not close the pop-up page displayed during the commencement of FPX transaction in order to facilitate a successful transaction.	<input checked="" type="checkbox"/>
4	FPX service charge of RM 0.70 per transaction is charged to your personal account.	<input checked="" type="checkbox"/>
5	Please print or save the payment transaction receipt. This receipt is valid and can be used as proof of payment.	<input checked="" type="checkbox"/>
6	Payment will be updated during a 2-working day period. (If there are no technical system problems).	<input checked="" type="checkbox"/>
7	The FPX payment service operating hours is from 7 am to 11 pm including weekends and public holidays.	<input checked="" type="checkbox"/>
8	All payment are NOT fundable.	<input checked="" type="checkbox"/>
9	start from monday, all payment cannot be made	<input checked="" type="checkbox"/>

**Figure 3: List of Terms and Conditions**

*Gambarajah 3: Senarai Terma dan Syarat*

**1.3 (a) Choose the Payment Category (For example, choose “Endowment”)**

*Pilih Kategori Pembayaran (Sebagai contoh, pilih “Endowment”)*

- 1. Please choose the appropriate Category (for example, choose “Endowment”).**

*Sila pilih Kategori yang sesuai (sebagai contoh, pilih “Endowment”).*

- 2. Tick “/” in the “Action” column of your desired Programme/Activity (refer Figure 4).**

*Sila tandakan “/” pada ruangan Program/Aktiviti yang diinginkan (rujuk Gambarajah 4).*

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**Figure 4: Payment Category and Programme/Activity for “Endowment”**

*Gambarajah 4: Kategori Pembayaran dan Program/Aktiviti bagi “Endowment”*

**1.4 (b) FOR POSTGRADUATE TUITION FEES OR CONVOCATION USERS :**

**Choose the Payment Category (For example, choose “Postgraduate Tuition Fees”)**

*Pilih Kategori Pembayaran (Sebagai contoh, pilih “Postgraduate Tuition Fees”)*

**1. Please choose the appropriate Category (for example, choose “Postgraduate Tuition Fees”).**

*Sila pilih kategori yang sesuai (sebagai contoh, pilih “Postgraduate Tuition Fees”).*

**2. Please choose in the “Action” column of your desired Programme/Activity or based on academic course stated in your Offer Letter (refer Figure 5).**

*Sila pilih pada ruangan Program/Aktiviti yang diinginkan atau berdasarkan kepada kursus akademik yang dinyatakan dalam Surat Tawaran anda (rujuk Gambarajah 5).*

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E-COMMERCE IN UTM (ViP)

**Stage:** INSTRUCTIONS --> TERMS & CONDITIONS --> **CHOOSE** --> CONFIRMATION --> PAYMENT

**1. Please choose the appropriate programme/activity that you wish to register:**

Category: [11] - POSTGRADUATE TUITION FEES ▼

-PLEASE CHOOSE-  
 [04] - BOOKLET  
 [13] - CARNIVAL  
 [12] - CHARITY  
 [08] - CONFERENCE  
 [09] - CONVOCATION  
 [05] - COURSES  
 [10] - ENDOWMENT  
 [14] - FEES  
 [99] - MISCELLANEOUS  
 [07] - MORTGAGE  
 [00] - OTHERS  
[11] - POSTGRADUATE TUITION FEES  
 [06] - RENTAL  
 [01] - SEMINAR  
 [03] - SYMPOSIUM  
 [02] - WORKSHOP

Show 50 ▼ ent Search field

NO	CODE		CATEGORY	AMOUNT	ACTION
1	UTM0003		[11] POSTGRADUATE TUITION FEES	RM 3,470.00	<input type="radio"/>
2	UTM0004		[11] POSTGRADUATE TUITION FEES	RM 3,370.00	<input type="radio"/>
3	UTM0005		[11] POSTGRADUATE TUITION FEES	RM 3,670.00	<input type="radio"/>
4	UTM0006		[11] POSTGRADUATE TUITION FEES	RM 4,170.00	<input type="radio"/>
5	UTM0007	LOCAL STUDENT (PART TIME) - MASTER (COURSEWORK & MIX MODE)	[11] POSTGRADUATE TUITION FEES	RM 2,470.00	<input type="radio"/>
6	UTM0008	LOCAL STUDENT (PART TIME) - MASTER (RESEARCH)	[11] POSTGRADUATE TUITION FEES	RM 2,570.00	<input type="radio"/>
7	UTM0009	LOCAL STUDENT (PART TIME) - PHD (RESEARCH)	[11] POSTGRADUATE TUITION FEES	RM 2,870.00	<input type="radio"/>

**Figure 5: Payment Category and Programme/Activity for “Postgraduate Tuition Fees”**

*Gambarajah 5: Kategori Pembayaran dan Program/Aktiviti bagi “Postgraduate Tuition Fees”*

**3. Next, choose the payment type consisting of these options:**

*Kemudian, pilih jenis pembayaran yang terdiri daripada pilihan-pilihan ini:*

**a) Debit Card – Financial Process Exchange (FPX/MEPS)**

**For payment via saving account of participating banks (Maybank, Bank Islam (M) Bhd, RHB, Public Bank, CIMB and Hong Leong Bank).**

**b) e-Commerce Credit Card Acceptance (Mastercard & Visa Only)**


**For payment via credit card (Master & Visa only).**


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**4. Click “Submit” to proceed (refer Figure 5).**

*Klik “Submit” untuk meneruskan proses pembayaran (rujuk Gambarajah 5).*

2. Please choose payment type:

 Debit Card - Financial Process Exchange (FPX / MEPS) (for local client only)

 e-Commerce Credit Card Acceptance (Mastercard & Visa Only)

**Figure 5: Options for Payment Type**

*Gambarajah 5: Pilihan-pilihan untuk Jenis Pembayaran*

**1.5 Payment Confirmation**

*Pengesahan Pembayaran*

- 1. Please confirm your selection and there are two types of value: 1) Adjustable Value and 2) Non-adjustable Value. For adjustable value, you can change the value in the “Amount” column (refer Figure 6).**

*Sila pastikan pilihan anda dan terdapat dua jenis nilai: 1) Boleh diubah dan 2) Tidak boleh diubah. Bagi nilai yang boleh diubah, anda boleh mengubah nilai di ruangan “Amount” (rujuk Gambarajah 6).*



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Total of programme selected: **2**  
 Programme(s) with (Adjustable value: **1**, Non-adjustable value: **1**)

Please confirm your selection:

CODE	PROGRAMME	CATEGORY	AMOUNT
UTM0062	Non-adjustable value ACED 2012 (NON PRESENTING PARTICIPANT)	[08] CONFERENCE	RM 600
UTM0063	Adjustable value ⓘ HARI BERSAMA PELANGGAN PBTUM	[11] FEES	RM <input type="text" value="300"/> ⓘ

**Figure 6: Types of Value: 1) Adjustable and 2) Non-adjustable**

*Gambarajah 6: Jenis-jenis Nilai: 1) Boleh Dubah dan 2) Tidak Boleh Diubah*

- 2. Fill up all the compulsory fields (marked with \*) and optional fields for our reference.**

*Isikan semua ruangan yang diwajibkan (ditandakan dengan \*) dan ruangan-ruangan yang tidak diwajibkan sebagai rujukan kami.*

- 3. Click “Submit” to proceed to another confirmation page (refer Figure 7).**

*Klik “Submit” untuk meneruskan ke halaman pengesahan berikutnya (rujuk Gambarajah 7).*

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**eCommerce In UTM - Payment Via FPX (MEPS)**

Note that \* is mandatory field.  
Please fill up the authorization form below:

**FPX UTM ID/System Type** : CFUTM00007 / 4

\* **Full Name** :

\* **IC/ISID/Passport/MyKad** :

**Reference Number** :

**E-mail Address** :

**Contact Number** :

**Remarks** :

**Figure 7: The Mandatory Fields (marked with \*) and Optional Fields**

*Gambarajah 7: Ruang Diwajibkan (ditandakan dengan \*) dan Tidak Diwajibkan*

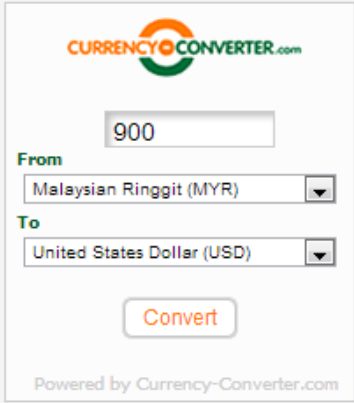
4. Please make sure all the information displayed are correct, then click “Submit” to proceed (refer Figure 8).

**Note: Please copy the Transaction ID and FPX/CC UTM ID of your payment for your reference later. You can check the status of your payment using “Search Payment” menu.**

*Sila pastikan semua maklumat yang dipaparkan adalah tepat, seterusnya klik “Submit” untuk meneruskan proses pembayaran (rujuk Gambarajah 8).*

*Nota: Sila catatkan “Transaction ID” dan “FPX/CC UTM ID” pembayaran anda untuk rujukan. Anda boleh menyemak status pembayaran anda menggunakan menu “Search Payment”.*

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<b>Transaction ID</b>	: 00002CFUTM000078888888888888021213115953
<b>FPX UTM ID</b>	: CFUTM00007
<b>Full Name</b>	: AHMAD BIN YUSOF
<b>IC/ISID/Passport/MyKad</b>	: 888888888888
<b>Amount (RM)</b>	: 900
<b>Reference Number</b>	: 1234
<b>E-mail Address</b>	: ahmad@gmail.com
<b>Contact Number</b>	: 017-7777777
<b>Remarks</b>	: PAYMENT FOR CONFERENCE AND FEES
<b>System Type</b>	: 4
<b>Foreign Currency</b>	: 

**Figure 8: Confirmation of Payment and Payer Details**

*Gambarajah 8: Pengesahan Maklumat Pembayaran dan Pembayar*

- Next, the final confirmation page consists of payment details as well as service charge (IF ANY). Click “Continue” to proceed (refer Figure 9).**

*Seterusnya, halaman pengesahan terakhir mengandungi maklumat pembayaran beserta caj perkhidmatan (JIKA ADA). Klik “Continue” untuk meneruskan proses pembayaran (rujuk Gambarajah 9).*

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**ONLINE SYSTEM E-COMMERCE WITH UTM - PAYMENT VIA FPX**  
**YOUR INFORMATION**

**IC No.** : 888888888888  
**Name** : AHMAD BIN YUSOF  
**Email Address** : ahmad@gmail.com  
**Transaction ID** : 00002CFUTM00007888888888888021213115953  
**Total Payment** : RM 900.7  
**System\_Type** : 4

Nota : Caj Perkhidmatan sebanyak RM0.70 telah dikenakan pada jumlah bayaran diatas.

**Figure 9: Payment Details and Service Charge (IF ANY)**

*Gambarajah 9: Butiran-butiran Pembayaran Beserta Caj Perkhidmatan (JIKA ADA)*

## 1.6 Payment Procedures Based on Payment Method

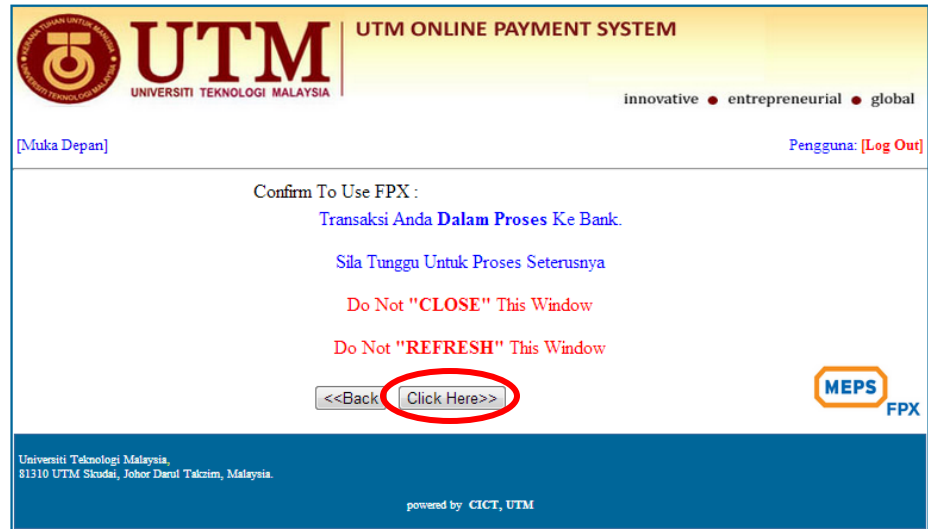
*Prosider-prosider Pembayaran Mengikut Kaedah Pembayaran*

### 1.6.1 Debit Card – Financial Process Exchange (FPX/MEPS)

#### 1. Click “Click Here>>” to proceed (refer Figure 10).

*Klik “Click Here>>” untuk meneruskan proses pembayaran (rujuk Gambarajah 10).*

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**Figure 10: Confirmation to Use FPX**

*Gambarajah 10: Pengesahan untuk Menggunakan FPX*

**2. Choose Retail/Corporate Internet Banking.**

*Pilih di ruangan “Retail/Corporate Internet Banking”.*



**3. Click “Agree and Continue” to proceed (refer Figure 11).**



*Klik “Agree and Continue” untuk meneruskan proses pembayaran (rujuk Gambarajah 11).*



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Select your Retail / Corporate Internet Banking


**Retail Banking**



**Corporate Banking**



Enter e-Mail address to receive transaction status (optional)

I agree with the [Terms and Conditions](#)

- ▶ Please disable your pop-up blocker. For more information, [please click here](#)
- ▶ On some browser, you may see the Transaction Response displayed in two (2) tabs. This will not affect your transaction. For more information, [please click here](#)
- ▶ Please do not click on browser's back button, refresh or close this page.

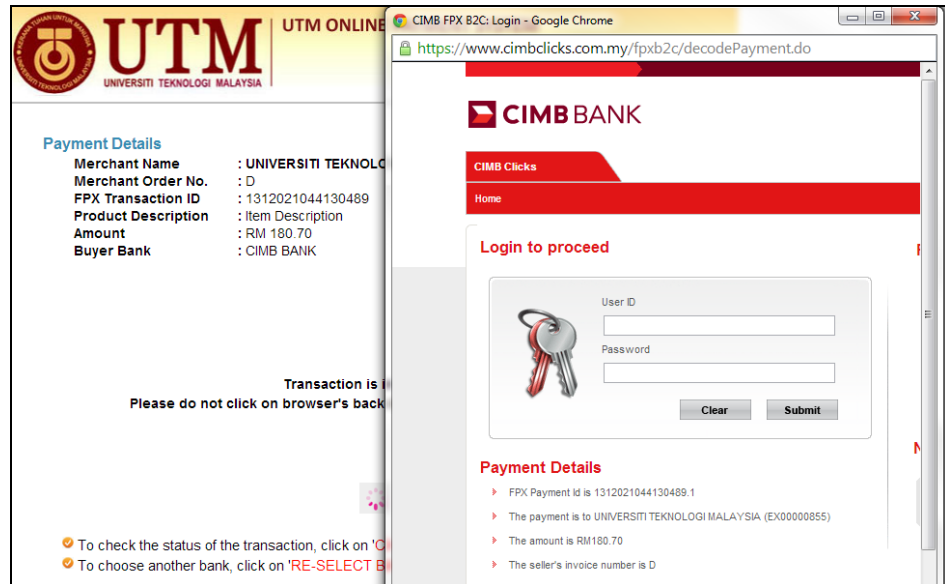
**Figure 11: Choosing Retail/Corporate Internet Banking**

*Gambarajah 11: Memilih "Retail/Corporate Internet Banking"*

- 4. You will be asked to login to your online banking account in a pop-up secure window. Please login and follow the instructions of your online banking system (refer Figure 12).**

*Anda akan dikehendaki untuk log masuk ke akaun bank dalam talian anda pada tettingkap yang akan terbuka dan selamat. Sila log masuk dan ikuti arahan-arahan yang disediakan oleh sistem perbankan dalam talian anda (rujuk Gambarajah 12).*

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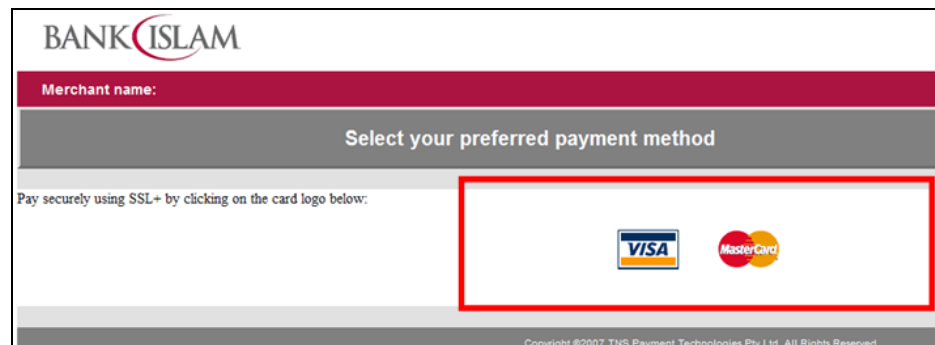


**Figure 12: Login to Online Banking Account**  
*Gambarajah 12: Log Masuk ke Akaun Bank Atas Talian*

### 1.6.2 e-Commerce Credit Card Acceptance (Mastercard and Visa Only)

#### 1. Choose your card type (Visa or Master: refer Figure 13).

*Pilih jenis kad kredit (Visa atau Master: rujuk Gambarajah 13).*



**Figure 13: Selection of Card Type**  
*Gambarajah 13: Pemilihan Jenis Kad*

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**2. Enter your card details (card number, expiry date and security code: refer Figure 14)**

*Masukkan butiran-butiran kad anda (nombor kad, tarikh luput dan kod keselamatan: rujuk Gambarajah 14).*

The screenshot shows a web form titled "Enter your card details" for a MasterCard payment. The form contains three input fields: "Card Number", "Expiry Date" (with a "month/year" label), and "Security Code". A red rectangular box encloses these three fields. Below the form, there is an image of a blue MasterCard. A red arrow points from the "Security Code" field to the signature panel of the card, where a red box highlights the 3-digit security code. The text "The 3 digits after the card number on the signature panel of your card." is visible next to the security code field. At the bottom of the form, the "Purchase Amount" is listed as "MYR RM3,170.00". The MasterCard logo and "SecureCode" branding are also visible.

**Figure 14: Process of Entering Card Details**

*Gambarajah 14: Proses Memasukkan Butiran-butiran Kad*

**3. Enter SecureCode that been sent to your mobile phone.**

*Masukkan SecureCode yang dihantar ke telefon bimbit anda.*

**4. Klik "Submit" to proceed (refer Figure 15).**

*Klik "Submit" untuk meneruskan proses pembayaran (rujuk Gambarajah 15).*



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**CIMB BANK** **MasterCard. SecureCode.**

Secure ePay Code has been sent to your registered mobile phone number **+6016xxx2814**. Please enter the Secure ePay Code to authenticate this payment.

**Merchant Name** : UNIVERSITI TEKNOLOGI MALA  
**Amount** : MYR 3470.00  
**Transaction Date** : Tue Nov 26 2013 10:24:31 GMT+0800

CIMB Bank MasterCard No.   
SecureCode™ Secure ePay Code

**Submit** **Cancel**

If you do not receive Secure ePay Code within the next few minutes, please click on "Resend Secure ePay Code" button for a new secure ePay Code.

**Resend Secure ePay Code**

This information is **not shared** with the Merchant.

Please contact our Customer Service Hotline at the back of your card for assistance.

**Figure 15: Process of Entering SecureCode**

*Gambarajah 15: Proses Kemasan "SecureCode"*


- 5. Payment receipt will be displayed upon the payment completion (refer Figure 16).**

**Note: Please keep the receipt for reference.**

*Resit pembayaran akan dipaparkan setelah selesai proses pembayaran (rujuk Gambarajah 16).*

*Nota: Sila simpan resit tersebut sebagai rujukan.*

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Terima kasih kerana menggunakan VPC, Berikut adalah maklumat transaksi anda.	
Resit Transaksi VPC	
Tarikh	: 26/11/2013
Merchant Transaction Reference	: 00002CCUTM00015781105016661261113104415
Order Information	: 781105016661
Transaction Response Code Description	: Transaction Successful
Message	: <b>Approved</b>
Amount	: ██████████
Receipt Number:	: <b>333013390603</b>
Cetak resit ini sebagai rujukan pembayaran.	
<input type="button" value="Cetak"/> 	

**Figure 16: Payment Receipt**

*Gambarajah 16: Resit Pembayaran*