



# Panduan Pengguna

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Pembayaran Pinjaman dan Deposit  
Simpanan Melalui Aplikasi Payhalal

VERSI 1.0

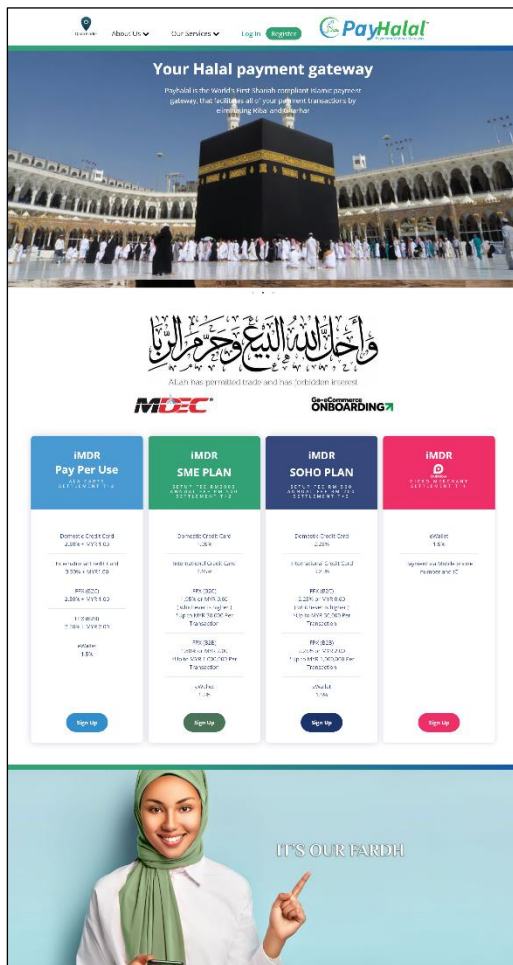
**Disediakan oleh:**

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Bahagian Pembangunan Aplikasi dan Sokongan  
Jabatan Teknologi Maklumat  
Perbadanan Tabung Pendidikan Tinggi Nasional

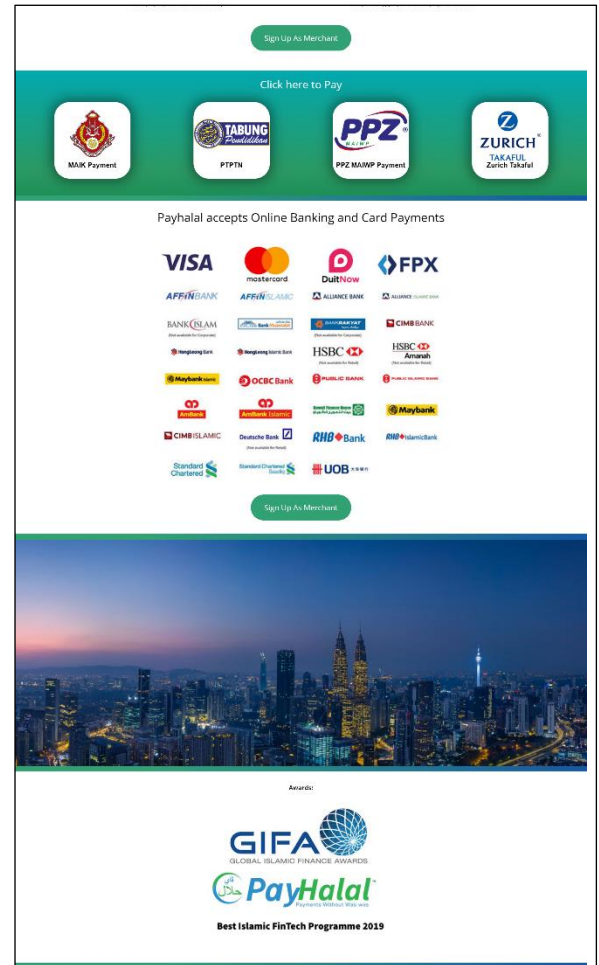
# BAYARAN BALIK PINJAMAN





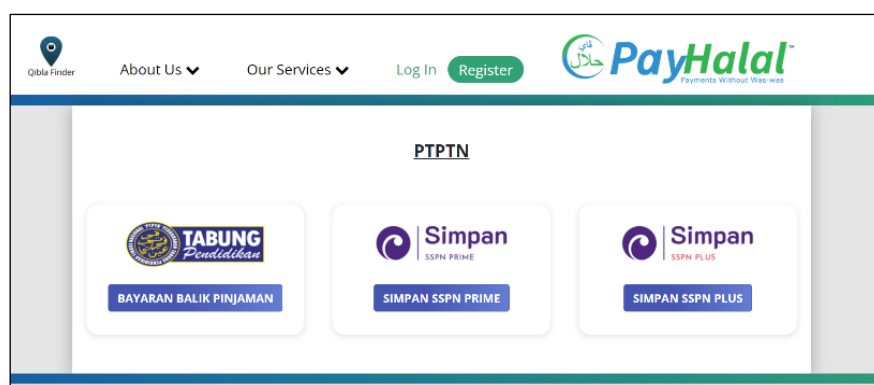
### LANGKAH 1:

Layari laman sesawang PayHalal



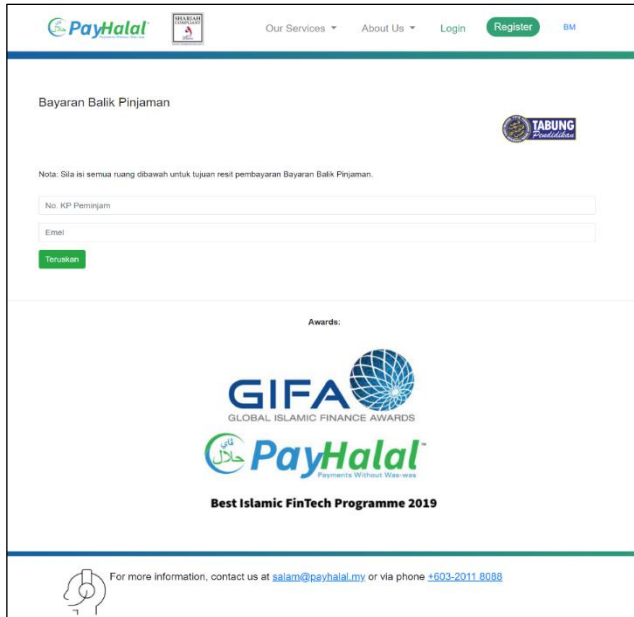
### LANGKAH 2:

Pilih menu PTPTN



### LANGKAH 3:

Paparan Produk PTPTN – Bayaran Balik Pinjaman



Bayaran Balik Pinjaman

Nota: Sila isi semua ruang dibawah untuk tujuan resit pembayaran Bayaran Balik Pinjaman.

No. KP Pinjaman

Email

Teruskan

Awards:

GIFA  
GLOBAL ISLAMIC FINANCE AWARDS

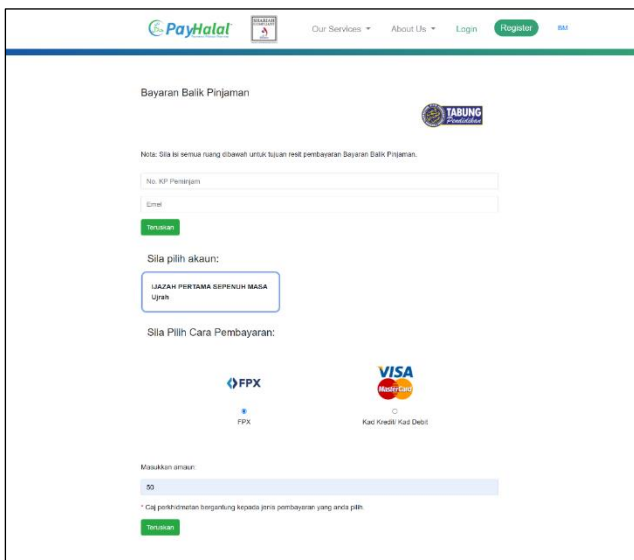
PayHalal  
Payments Without Waa-waa

Best Islamic FinTech Programme 2019

For more information, contact us at [salam@payhalal.my](mailto:salam@payhalal.my) or via phone +603-2011 8088

#### LANGKAH 4:

Masukkan nombor kad pengenalan dan alamat e-mel (e-mel bagi tujuan penghantaran resit bayaran)



Bayaran Balik Pinjaman

Nota: Sila isi semua ruang dibawah untuk tujuan resit pembayaran Bayaran Balik Pinjaman.

No. KP Pinjaman

Email

Teruskan

Sila pilih akaun:

LAZAH PERTAMA SEPENUH MASA Ujrah

Sila Pilih Cara Pembayaran:

FPX

VISA

Kad Kredit/Debit

Masukkan amaun:

50

\* Gaj perkhidmatan bergantung kepada jenis pembayaran yang anda pilih.

Teruskan

#### LANGKAH 5:

- Pilih jenis akaun Pinjaman
- Pilih cara pembayaran
- Masukkan amaun bayaran



Sa'id ibn Zayd reported: The Prophet, peace and blessings be upon him, said, "Verily, the worst act of usury is to attack the reputation of a Muslim without a just cause."

Source: Sunan Abi Dāwūd 4876

Grade: Sahih (authentic) according to Al-Albani

عن سعيد بن زيد عن النبي صلى الله عليه وسلم قال إن من أزرى القربى الإشتقاق في جزئ المسلم بغير حق

سنن أبي داود كتاب الإثبات باب في الغيبة 4876

المحدث الإثباتي خلاصة حكم المحدث صحيح في صحيح أبي داود 4876

Personal Information

Transaction Summary:

Merchant	Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN)
Description	PTPTN Ujrah -JAZAH PERTAMA SEPENUH MASA
Order ID	10102909
Amounts	MYR 51.00

Select Payment Method


Pay with Online Banking (B2C)

FPX

#### LANGKAH 6:

Semakan maklumat bayaran

Select Payment Method

Pay with Online Banking (B2C) 

Maximum Amount: MYR 30,000




- Please select your Bank




☐ I agree to the [FPX Terms & Conditions](#) and [User Agreement](#) of PayHalal.




يا ايها الذين امنوا اوفوا بالعقود انما يحب الله واليوم الآخر من تعبدوا له فليعلموا ان الله يعلم ما تعملون  
O you who have believed, fulfill [all] contracts. Lawful for you are the animals of grazing livestock except for that which is recited to you [in this Qur'an] - hunting not being permitted while you are in the state of ihram. Indeed, Allah ordains what He intends. Surah Al-Ma'ida 5:1 51:00




☐ I consent this payment transaction.

Continue



  

FPX

Select Payment Method

Pay with Credit-/Debit Card  

Card Numbers:

Expiry Month: Expiry Year:

Security Code:

☐ I agree to the [credit card terms and conditions](#).

يا ايها الذين امنوا اوفوا بالعقود انما يحب الله واليوم الآخر من تعبدوا له فليعلموا ان الله يعلم ما تعملون  
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☐ I consent this payment transaction.

Continue

CREDIT/DEBIT

## LANGKAH 7:

Pilih akaun bank (kaedah FPX/Credit/Debit Card)

PTPTN

Terima kasih kerana menggunakan Payhalal.

**Transaksi Berjaya.**

**Perincian Transaksi.**

Tarikh Transaksi	Transaksi ID	Produk	Status
2021-11-11 10:03:29	10102254	PTPTN Ujrah - IJAZAH PERTAMA SEPENUH MASA	BERJAYA

Saluran Bayaran	Amaun	Caj Perkhidmatan	Amaun Bayaran
CC	MYR 10.00	MYR 0.10	MYR 10.10

**Butiran Peminjam**

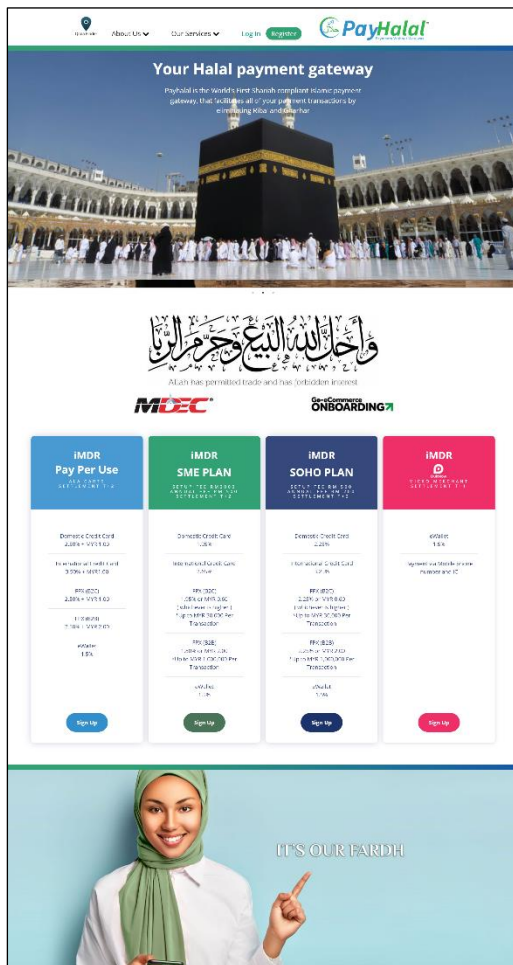
Kad Pengenal	Emel

## LANGKAH 8:

Paparan resit bayaran melalui laman web PayHalal

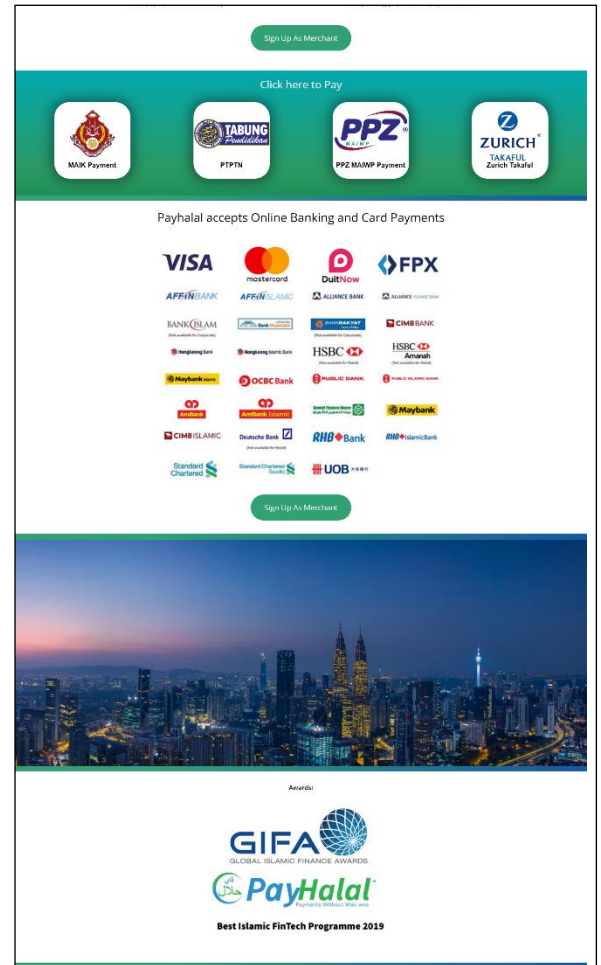
# SIMPAN SSPN PRIME





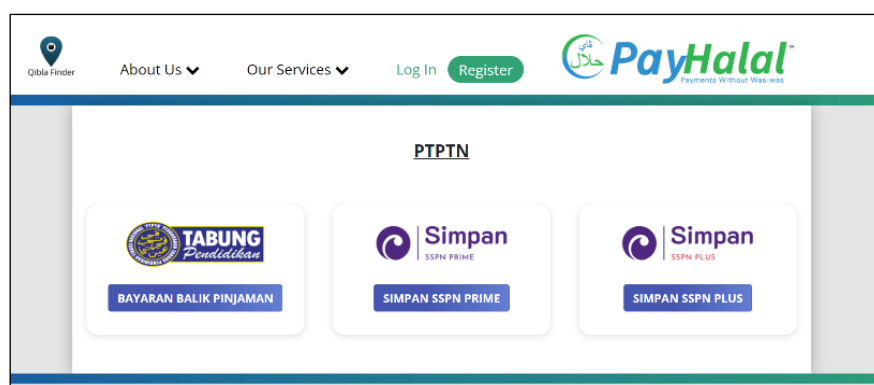
### LANGKAH 1:

Layari laman sesawang PayHalal



### LANGKAH 2:

Pilih menu PTPTN



### LANGKAH 3:

Paparan Produk PTPTN – Simpan SSPN Prime

#### LANGKAH 4:

Masukkan nombor kad pengenalan dan alamat e-mel (e-mel bagi tujuan penghantaran resit bayaran)

#### LANGKAH 5:


- Pilih jenis akaun Pinjaman
- Pilih cara pembayaran (FPX)
- Masukkan amaun bayaran

#### LANGKAH 6:

Semakan maklumat bayaran



Select Payment Method

Pay with Online Banking (B2C) 

Maximum Amount: MYR 30,000




- Please select your Bank




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يا أَيُّهَا الَّذِينَ آمَنُوا أَوْفُوا بِالْعُقُودِ إِنَّ اللَّهَ يُحِبُّ الْمُحْسِنِينَ  
O you who have believed, fulfill (all) contracts. Lawful for you are the animals of grazing livestock except for that which is recited to you [in this Quran] - hunting not being permitted while you are in the state of ihram. Indeed, Allah ordains what He intends. Surah Al-Ma'ida 5:1 51:00




☐ I consent this payment transaction.

Continue

 AFFIN BANK  AFFIN ISLAMIC  AGRO BANK

 ALLIANCE BANK  ALLIANCE ISLAMIC BANK  Anbank



 Anbank Islamic  BANK ISLAM  Bank Muamalat

 CIMB ISLAMIC BANK  BSN  BNP PARIBAS

FPX

**LANGKAH 7:**

Pilih akaun bank (kaedah FPX)

PTPTN

Terima kasih kerana menggunakan Payhalal.

**Transaksi Berjaya.**

**Perincian Transaksi.**

Tarikh Transaksi	Transaksi ID	Produk	Status
2021-11-11 09:59:05	10102252	PTPTN Simpan SSPN Plus 20	BERJAYA

Saluran Bayaran	Amaun	Caj Perkhidmatan	Amaun Bayaran
CC	MYR 10.00	MYR 0.10	MYR 10.10

**Butiran Pendeposit**

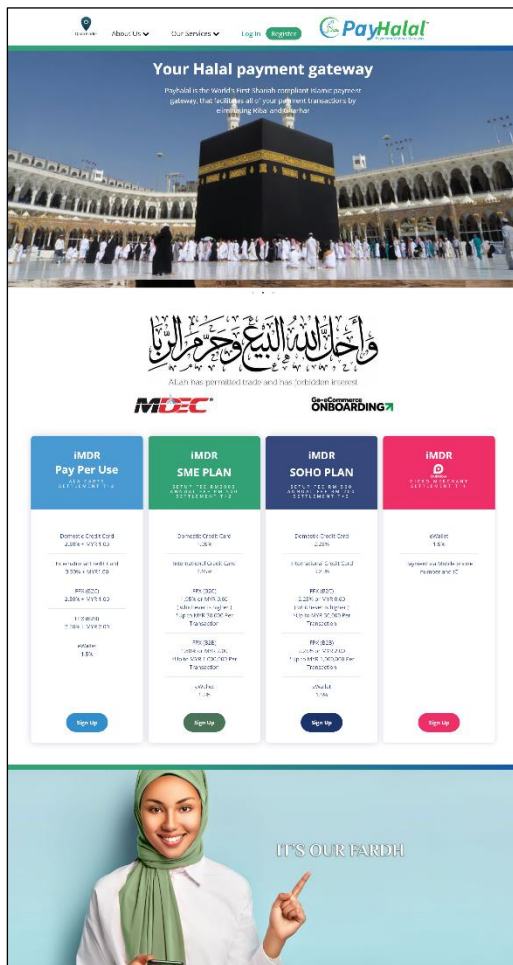
Kad Pengenalan	Emel
	@gmail.com

**LANGKAH 8:**

Paparan resit bayaran melalui laman web PayHalal

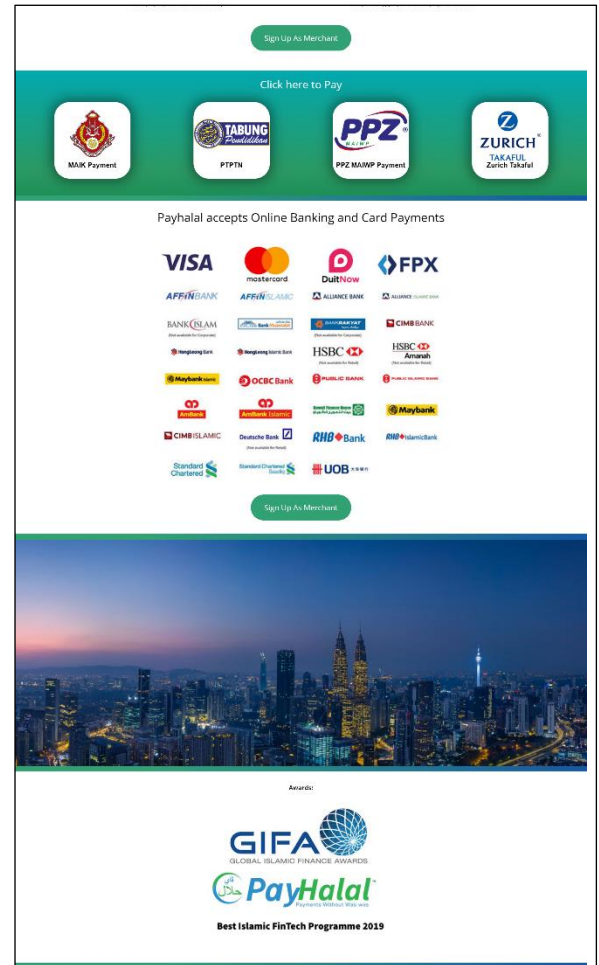
# SIMPAN SSPN PLUS





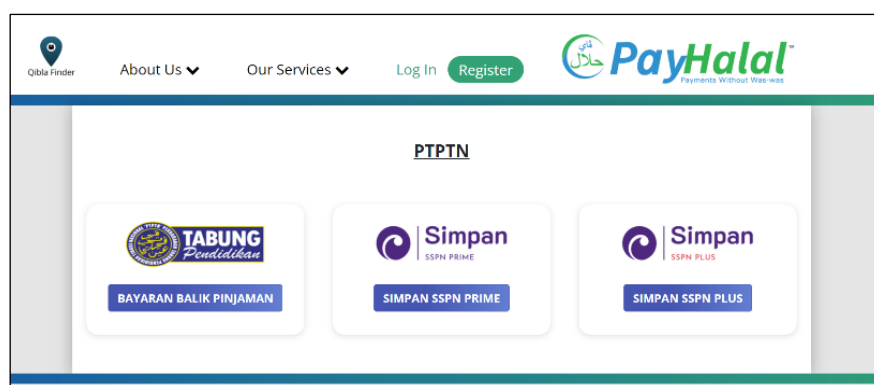
### LANGKAH 1:

Layari laman sesawang PayHalal



### LANGKAH 2:

Pilih menu PTPTN



### LANGKAH 3:

Paparan Produk PTPTN – Simpan SSPN Plus

#### LANGKAH 4:

Masukkan nombor kad pengenalan dan alamat e-mel (e-mel bagi tujuan penghantaran resit bayaran)

#### LANGKAH 5:

- Pilih jenis akaun Pinjaman
- Pilih cara pembayaran
- Masukkan amaun bayaran

#### LANGKAH 6:

Semakan maklumat bayaran

Select Payment Method

**Pay with Online Banking (B2C)**

Maximum Amount: MYR 30,000

- Please select your Bank

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يا ايها الذين آمنوا اوفوا بالعقود بالله عهد انما انما ما يلقى حلفكم من حلفي الصلوة والامر بامر الله ان لا يظلموا

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☐ I consent this payment transaction.

Continue

**AFFIN BANK** **AFFIN ISLAMIC** **AGRO BANK**

**ALLIANCE BANK** **ALLIANCE ISLAMIC BANK** **ANDBANK**

**ANDBANK ISLAMIC** **BANK ISLAM** **Bank Muamalat**

**HSBC ISLAM** **BSN** **BNP PARIBAS**

FPX

Select Payment Method

**Pay with Credit-/Debit Card**

**VISA** **MasterCard**

Card Numbers:

Expiry Month: Expiry Year:

Security Code:

☐ I agree to the [credit card terms and conditions](#).

يا ايها الذين آمنوا اوفوا بالعقود بالله عهد انما انما ما يلقى حلفكم من حلفي الصلوة والامر بامر الله ان لا يظلموا

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☐ I consent this payment transaction.

Continue

CREDIT/DEBIT

## LANGKAH 7:

Pilih akaun bank (kaedah FPX/Credit/Debit Card)

**PayHalal** **SHARIAH COMPLIANT**

PTPTN

Terima kasih kerana menggunakan Payhalal.

**Transaksi Berjaya.**

**Perincian Transaksi.**

Tarikh Transaksi	Transaksi ID	Produk	Status
2021-11-11 09:59:05	10102252	PTPTN Simpan SSPN Plus 2	BERJAYA

Saluran Bayaran	Amaun	Caj Perkhidmatan	Amaun Bayaran
CC	MYR 10.00	MYR 0.10	MYR 10.10

**Butiran Pendeposit**

Kad Pengenaln	Emel
	@gmail.com

## LANGKAH 8:

Paparan resit bayaran melalui laman web PayHalal



**Peluang Kejayaan Anda**

[www.ptptn.gov.my](http://www.ptptn.gov.my)