



# Panduan Pengguna

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Pembayaran Pinjaman Melalui Public  
Bank

VERSI 1.0

**Disediakan oleh:**

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Unit Terimaan Online  
Jabatan Kewangan dan Akaun  
Perbadanan Tabung Pendidikan Tinggi Nasional

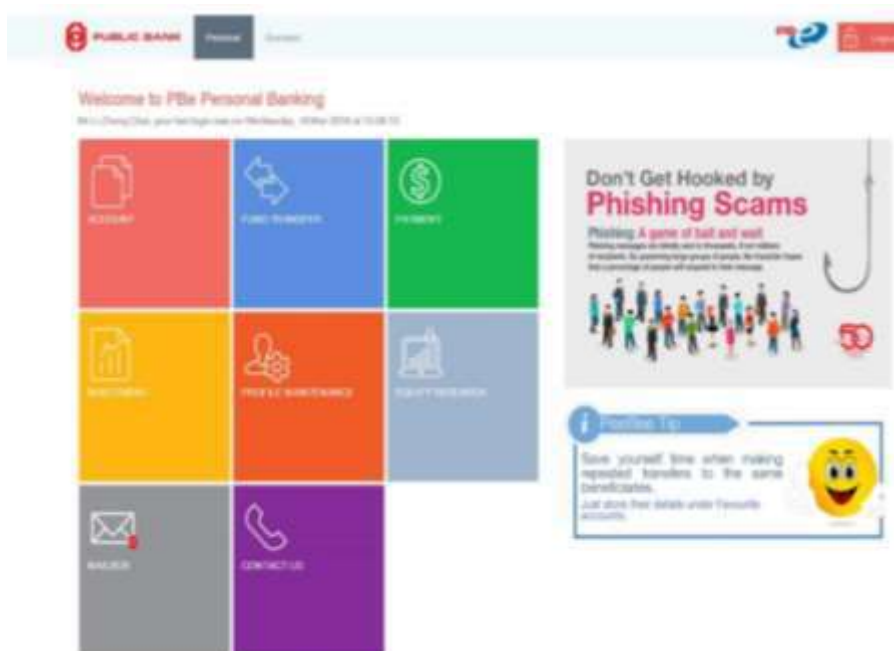
**LANGKAH 1:**

- ✓ Layari laman web Public Bank Berhad <https://www.pbebank.com>

The screenshot displays the Public Bank website interface. At the top, the Public Bank logo is on the left and the PB e logo is on the right. Below the logo is a promotional banner for 'PB eGift' featuring a woman and a man on a phone call. The banner includes text: 'Send money with personal message and gift card', 'You, address about your student grades, progress', 'How to use PB eGift, go to personal banking via Security Code Portal', 'How to use PB eGift, go to personal banking via Security Code Portal', 'THANKS, DOP', and 'How to use'. To the right of the banner is a login form with the text '@sed do elusmod 19?', 'If this is not your Personal Login Phrase, do not proceed to login. Contact PBe Customer Support at 03-2175 5000 for assistance.', input fields for 'username' (containing 'a123456') and 'password' (containing '\*\*\*\*\*'), a 'Login' button, and a 'Back' button. Below the login form is a security notice: 'For added security, please use our On-Screen Keypad'. At the bottom of the login form are links for 'Problems with Login', 'Forgot Password (FAQ)', and 'Need Assistance?'. Below the login form is a red 'Security Alert' banner with the text 'This notice is important and requires your attention.' and a list of six security tips: 1. PBe's official web addresses are: http://www.pbabank.com and http://www.pbabank.com.my; 2. Check your Personal Login Phrase each time after you enter your User ID; 3. Always reconfirm the transaction details in your PAC SMS; 4. Public Bank will never ask you to access PBe and PBe engage via hyperlinks from e-mails, SMSs or messaging apps; 5. Be careful of telephone calls supposedly from the Bank. Be suspicious if the request is for personal banking information or instructions regarding your financial accounts; 6. Please read our 'Online Security' page regularly. At the bottom of the security alert banner are four icons: 'Online Security', 'About PBe', 'Security Policy', and 'Privacy Policy'.

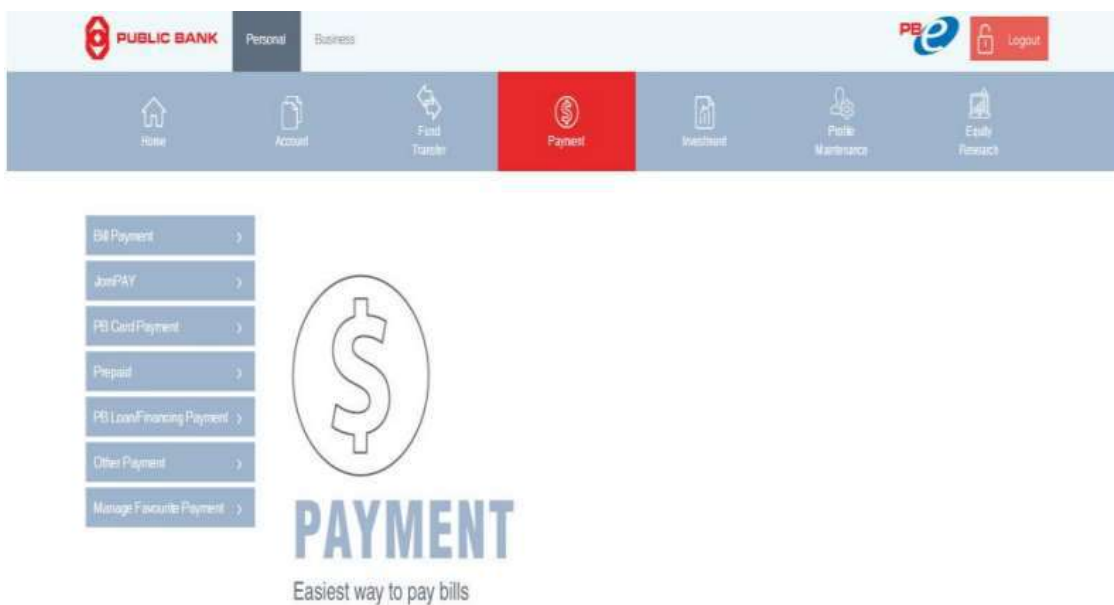
**LANGKAH 2:**

- ✓ Masukkan **Login ID** dan masukkan **Password** anda



**LANGKAH 3:**

- ✓ Klik **Payment**



**LANGKAH 4:**

- ✓ Klik **Bill Payment**

The screenshot displays the Public Bank website interface. At the top, there is a navigation bar with the Public Bank logo, a 'Personal' tab, and a 'Business' tab. Below this is a menu with icons for Home, Account, Fund Transfer, Payment (highlighted in red), Statement, Public Assistance, and Credit Product. The main content area is titled 'Bill Payment' and includes a sub-section 'Bill Payment to Other Bill'. On the left, there are three menu options: 'To Corporate Bill', 'To Other Bill' (highlighted in red), and 'Multiple Bill Payment'. The 'To Other Bill' section contains a 'Corporation Code' dropdown menu with a '-Select-' option and a link 'To register your bill payment, click here'. Below this are three buttons: 'Read', 'Cancel', and 'Next'. A 'Note' box at the bottom contains the following text:

**Note**

- This service is only available within our Operating hours (10:00 a.m. - 10 midnight).
- You shall adhere to the terms and conditions of each Payee Corporation with regard to writing of the respective bills. This feature should not be used to pay any disconnection or reconnection fee or other charges linked by the Payee Corporation(s).
- Transaction amount is unlimited. However, if you are paying from a Credit Card, transaction amount is subject to approval from PB Card Services.
- Bill Payment accepted are subject to clearance by the Payee Corporation.
- You shall allow at least three (3) days for receipt of payment by the Payee Corporation.
- The service fees or transactional charges payable shall be inclusive of 8% Goods and Services Tax (GST).

**LANGKAH 5:**

- ✓ Pilih **To Other Bill**

**PUBLIC BANK** Personal Business PB e Logout

Home Account Fund Transfer **Payment** Investment Profile Maintenance Equity Research

To Favourite Bill **Bill Payment**  
 To Other Bill **Bill Payment to Other Bill**  
 Multiple Bill Payment

Corporation Code:  
 To register your bill payment, [click here](#)

**Reset** **Cancel** **Next**

**Note**

- This service is only available within our Operating Hours.
- You shall adhere to the terms and conditions of each biller.
- Transaction amount is unlimited. However, if you are a new user, the transaction amount is subject to a limit.
- Bill Payment accepted are subject to clearance by the biller.
- You shall allow at least three (3) days for receipt of payment.
- The service fees or transactional charges payable shall be as stated by the biller.

MWE Golf & Country Club Berhad  
 MyGST-KASTAM  
 P1.COM  
 Pan Malaysian Pools Sdn Bhd for Telelink Service  
 PB TRUSTEE SERVICES BERHAD  
 Perbadanan Bekalan Air P Pinang  
 Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN)  
 Prudential Assurance  
 Public Investment Bank Bhd  
 Public Leasing and Factoring Sdn Bhd  
 REDtone Telecommunications Sdn Bhd  
 Rockwills Corporation Sdn Bhd  
 Sabah Electricity (SESB)  
 SAI Holdings Sdn Bhd  
 Shuang Hor Enterprise (M) Sdn Bhd  
 Sin Chew Media Corporation Berhad (SINCHEW)  
 Singer (SIN)  
 Star Publications (M) Bhd for Star Metro Classifieds  
 Sun Life Malaysia Assurance Berhad  
 Sun Life Malaysia Takatuf Berhad  
 Sunlander  
 Syarikat Air Darul Aman Sdn Bhd  
 Syarikat Air Terengganu(SATU)  
 Syarikat Bekalan Air Selangor Sdn Bhd (SYABAS)  
 Syarikat SESCO Bhd  
 Taylor's College Sri Hartamas Jaya  
 Taylor's College Subang Jaya  
 Taylor's University  
 Telekom Malaysia Berhad (TMG)  
 Tenaga Nasional Berhad - No. Akaun Pengguna 12 Digt

pay any

**LANGKAH 6:**

- ✓ Pilih Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN)
- ✓ Klik **Next**

The screenshot shows the Public Bank online banking interface. At the top, there is a navigation bar with the Public Bank logo, 'Personal' and 'Business' tabs, and a 'Logout' button. Below this is a main menu with icons for Home, Account, Fund Transfer, Payment (highlighted in red), Investment, Profile Maintenance, and Equity Research. The main content area is titled 'Bill Payment' and includes a sub-section 'Bill Payment to Other Bill'. On the left, there are three tabs: 'To Favourite Bill', 'To Other Bill' (selected), and 'Multiple Bill Payment'. The form fields include: 'From Account' (dropdown menu), 'Corporation Code' (2920 - Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN)), 'Amount (RM)' (text input), 'PTPTN Borrower's NRIC number (New/Old)' (text input), and 'Offer Letter Number/Borrower's Contact Telephone Number' (text input). Below the form, there is a disclaimer: 'The information received from you will be disclosed to the payee corporation or biller for the purpose of effecting your payment. Please click "Accept" to proceed or click "Cancel" if you do not wish to continue.' At the bottom of the form, there are three buttons: 'Reset', 'Cancel', and 'Accept'. A 'Note' box at the bottom contains the following text: 'This service is only available within our Operating Hours 12:15 a.m. - 12 midnight. You shall adhere to the terms and conditions of each Payee Corporation with regard to settling of the respective bills. This feature should not be used to pay any disconnection or reconnection fee or other charges levied by the Payee Corporation(s). Transaction amount is unlimited. However, if you are paying from a Credit Card, transaction amount is subject to approval from PB Card Services. Bill Payment accepted are subject to clearance by the Payee Corporation.'

**LANGKAH 7:**

- ✓ Pilih jenis akaun yang ada di ruangan ***From Account***
- ✓ Masukkan ***Amount (RM) :***  
***Borrower NRIC Number :***  
***Offer Letter Number :***
- ✓ Klik ***Accept***

**PUBLIC BANK** Personal Business **PE** Login

Home Account Fund Transfer **Payment** Investment Profile Maintenance Equity Research

To Favourite Bill **Bill Payment**  
To Other Bill **Bill Payment to Other Bill**  
Multiple Bill Payment

PAC Serial No HH13342693

PAC 567394

From Account 3001320213 (Current)

Corporation Code 2920

Corporation Name Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN)

PTPTN Borrower's NRIC number (New/Old) 771010103692

Offer Letter Number/Borrower's Contact Telephone Number 0122583691

Amount RM 1,000.00

Service Charge (RM) 1.00

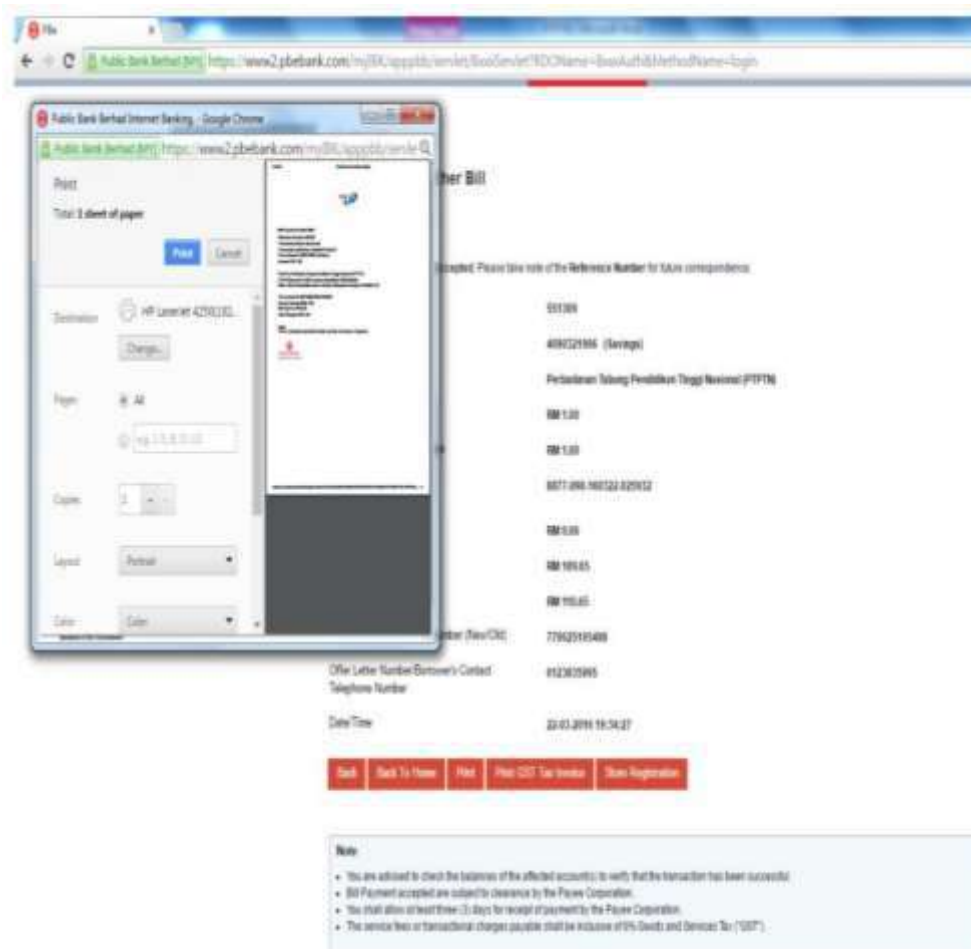
GST @ 6% (RM) 0.06

Back Cancel Request PAC Now Confirm

**LANGKAH 8:**

- ✓ Pastikan maklumat bayaran balik adalah betul
- ✓ Klik **Request PAC Number**
- ✓ **PAC** Number akan dihantar ke nombor telefon bimbit yang telah didaftarkan dengan pihak bank
- ✓ Masukkan **TAC** Number tersebut dalam ruangan berkenaan
- ✓ Klik **Confirm**



**LANGKAH 9:**

- ✓ Cetak resit untuk simpanan dan bukti pembayaran



**Peluang Kejayaan Anda**

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