



XIAMEN UNIVERSITY MALAYSIA

廈門大學 馬來西亞分校

# *e-Payments* Guide

Updated on 25 Sep 2022



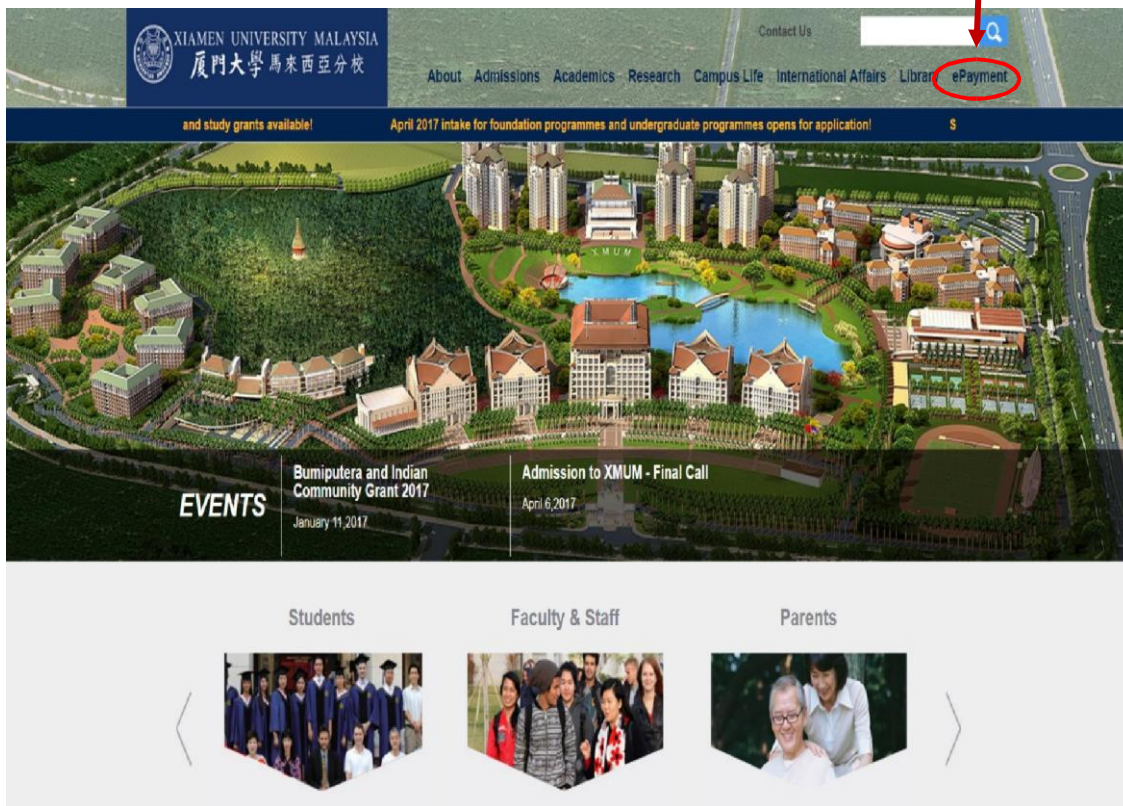
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## EPayment URL

Step 1- Login to our website [www.xmu.edu.my](http://www.xmu.edu.my), Click on “ePayment”



Step 2- Select the type of payment, either I). “Academic Related Payment” or II) “Campus ECard Top Up”.

### I

#### Academic Related Payment

For payments such as:

- Tuition Fee
- Residence Fee
- International Admin Fee
- Deposits
- Other Fees

Applies to  
Students

### II

#### Campus ECard Top Up

For payments such as:

- Printing
- Electricity Bill
- Cafeteria **New**
- Library **New**

**Applies to**  
Students  
Staff



## [How to Login](#)

*Please take note on the following especially first time user.*

- Student ID has to be activated first before proceed to the ePayment.
- Login and setting of password for each payment type is as follows:

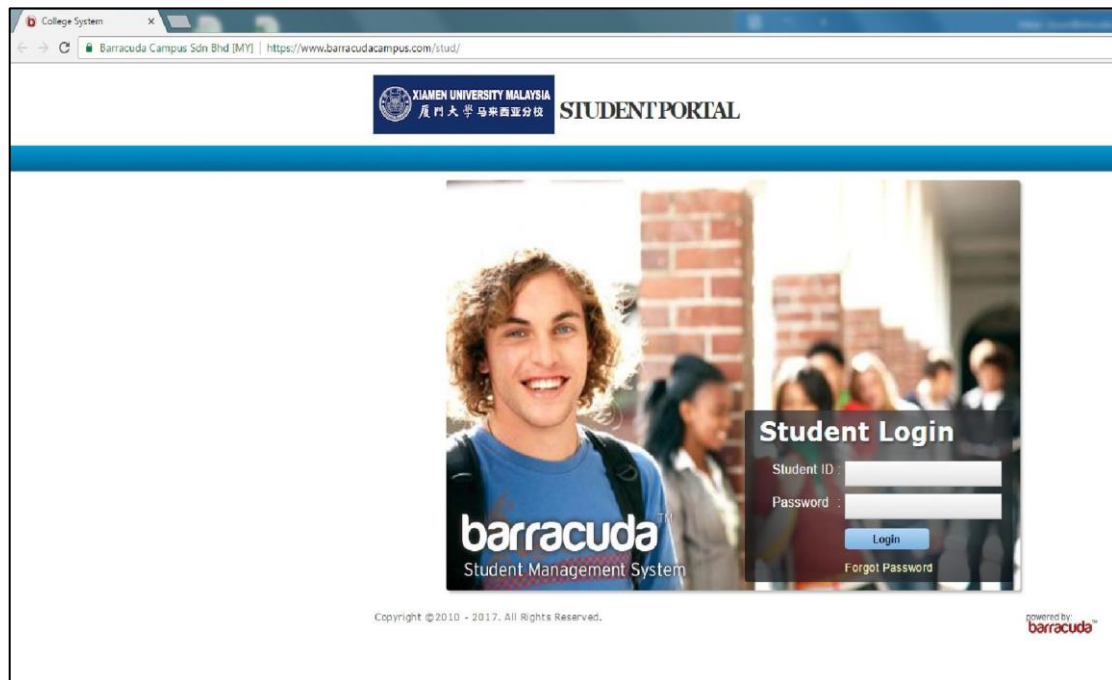
| Type of Payment          | Login ID                      | Default Password   | Change Password          | Reset Password / Forget Password  |
|--------------------------|-------------------------------|--|--------------------------|---|
| Academic Related Payment | Campus ID                     | <b>Local student</b><br>IC number (without '-')<br><b>International student</b><br>Passport No<br>(non case sensitive) | Barracuda Student Portal | Raise AskA or email IT and attach a copy of your student ID, IC or passport for id verification |
| Campus ECard Top Up      | Campus ID<br>(Case-Sensitive) | Campus ID password<br>(Case-Sensitive)   | id.xmu.edu.my            | id.xmu.edu.my   |



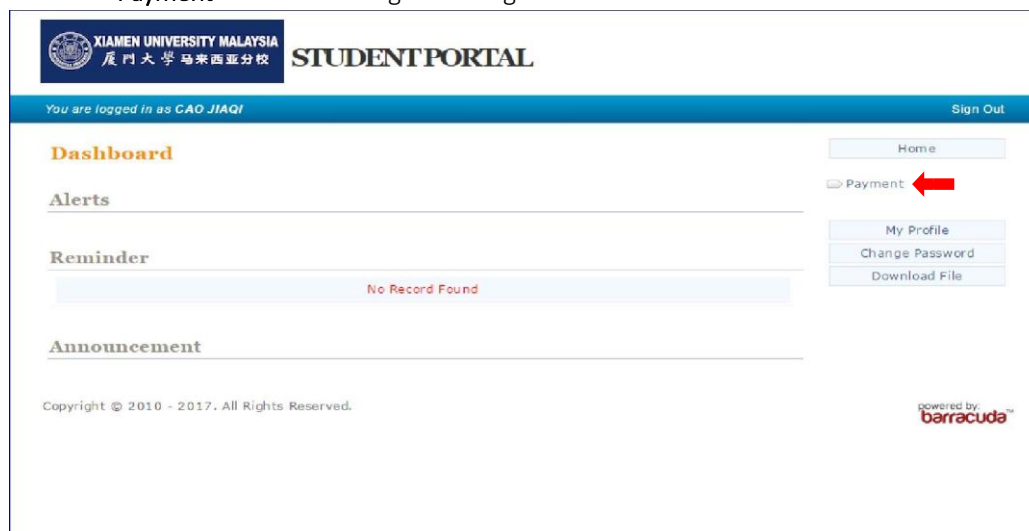
## Type of Payment: Academic Related Payment

### A. Student Login

1. Once you have selected the “**Academic Related Payment**”, the following screen will be prompted.
2. Please enter your **Student ID** and **Password** to login.



3. Once you have successfully login, the following screen will be prompted.
4. Select the “**Payment**” from the listing on the right-hand side.





## B. Payment Account Status

1. Your "Account Status" will appear, listing down the respective transactions.
2. You can either **"tick" the box(es)<sup>1</sup>** at the **"Pay" column** if you intend to settle the full outstanding amount OR just key in the **exact amount<sup>2</sup>** at the **"Amount Pay" column** that you like to settle.
3. Next is to choose the Payment Mode. You can select either to pay by **"Credit Card** or **Other banks via FPX)<sup>3</sup>**.
4. Then click on the **"Pay"** icon.

### Account Status

| Date         | Item   | Amount           | Paid               | Balance         | Pay                      | Amount Pay           |
|--------------|--|------------------|--------------------|-----------------|--------------------------|----------------------|
| 09-09-2016   | TUITION FEE - (Semester 1)                           | 7,000.00         | (7,000.00)         | -               |                          |                      |
| 09-09-2016   | INTERNATIONAL ADMIN FEE - (Initial)                  | 2,500.00         | (2,500.00)         | -               |                          |                      |
| 13-09-2016   | TUITION FEE - (Semester 1)                           | 1,800.00         | (1,800.00)         | -               |                          |                      |
| 15-09-2016   | HOSTEL RENTAL (rental sem 1)                         | 1,360.00         | (1,360.00)         | -               |                          |                      |
| 21-09-2016   | CASH ADVANCE -                                       | 100.00           | (100.00)           | -               |                          |                      |
| 04-11-2016   | HOSTEL ELECTRICITY - 1/10 - 31/10 (XMUM/EL/16/1120)  | 2.50             | (2.50)             | -               |                          |                      |
| 01-12-2016   | PRINTING/BINDING - PRINTING CHARGES                  | 4.10             | (4.10)             | -               |                          |                      |
| 07-02-2017   | HOSTEL ELECTRICITY - 01/01 - 31/01 (XMUM/EL/17/1120) | 11.30            | (11.30)            | -               |                          |                      |
| 14-02-2017   | HOSTEL RENTAL (SEM2)                                 | 1,020.00         | (1,020.00)         | -               |                          |                      |
| 16-02-2017   | TUITION FEE - (Semester 2)                           | 4,400.00         | (4,400.00)         | -               |                          |                      |
| 05-04-2017   | RESIDENCE RENTAL (sem 3)                             | 1,700.00         | -                  | 1,700.00        | <input type="checkbox"/> | <input type="text"/> |
| 07-04-2017   | TUITION FEE - (Semester 3)                           | 8,800.00         | (8,800.00)         | -               |                          |                      |
| <b>Total</b> |  | <b>28,697.90</b> | <b>(26,997.90)</b> | <b>1,700.00</b> |                          |                      |

**Payment Mode** : Credit Card

[Home](#)  
[Payment](#)  
[My Profile](#)  
[Change Password](#)  
[Download File](#)

## C. Payment Detail

1. The following screen will be prompted on your payment detail.
2. Please check and ensure all the information is correct and up to-date.

### Payment Detail

**Name** :   
**IC/MyKid/Passport** :   
**Email** :   
**Address** :   
**Phone** :   
**Phone Mobile** :   
**Amount** : RM10.00

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3. Then click on the **"Pay"** to proceed to the next step.



#### D. Confirm Payment Information

1. A message will be prompted to confirm on the payment information.
2. Once confirmed, click on “OK”.

#### E. Payment Page Selection

1. The following payment page (encrypted) will be popping out and required you to select the payment method (which you have chosen during “Step 5”), either I) “**Credit Card**” or II) **Online Banking** (i.e. FPX – saving/current account).
  - I) Payment by Credit Card
    - a. If you have selected payment by credit card, you are required to key in credit card details.
    - b. Once completed, you can select the “**Proceed**” button.





**I**

Available Payment Method:

Credit Card Online Banking **II**

**Summary Of Transaction**

|                           |   |
|---------------------------|---|
| Net Charges               | MYR 1.00                                  |
| Pay To                    | XMU Jiageng Education Development Sdn Bhd |
| Payment of                | E-Payment                                 |
| Reference No / Payment ID | 1704061208-524-1 / T119590116700          |

**Credit Card Details**

Timeout in : 12:49

Cardholder Name  Example ?

Credit Card No.

CVC/CVV2  CVC/CVV2 ?

Expiry Date

Card Issuing Country  Malaysia

Card Issuing Bank  Please Select

☐ I authorize XIAMEN UNIVERSITY-EC to debit the above net charges from my credit card and I have read & agreed to iPay88

[Privacy Statement](#)

Note: "XIAMEN UNIVERSITY-EC" will be shown on your credit card statement

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Customer Careline: +60-3-2281 4888, 8.30 am - 6.00 pm (Mon - Fri) Email: support@ipay88.com.my

- c. You may be requested to key in the **OTP (One Time Pin) code** from your bank for verification and confirmation. Usually the code will be sent to the card holder's mobile phone.
  - d. Once the transaction is successfully done, a notification of payment detail will be sent to your email.
- II) Payment by Online Banking (FPX – saving/current accounts)
- a. If you have selected payment by online banking, please follow the instructions given accordingly.
  - b. Once the transaction is successfully done, a notification of payment detail will be sent to your email.





#### F. [Print Official Receipt](#)

1. Student can print the official receipt once the transaction is successful.
2. Below is the sample of the official receipt.



#### XIAMEN UNIVERSITY MALAYSIA

Jalan Sunsuria, Bandar Sunsuria, 43900 Sepang, Selangor Darul Ehsan.  
Phone: +03 8800 6800 | Fax:

#### Official Receipt

| Official Receipt Number | : XUM/OR07930                      | Date       | : 12/04/2017 |
|-------------------------|------------------------------------|------------|--------------|
| Cashier                 | : system                           |            |              |
| Name                    | : [REDACTED]                       | Student ID | : [REDACTED] |
| IC/Passport             | : [REDACTED]                       | Faculty    | : BUS        |
| Program/Course          | : Bachelor of Economics in Finance | Status     | : Active     |
| Intake                  | : 2016/09                          |            |              |
| Description             | Amount (RM)                        |            |              |
| - E-Payment             |                                    |            | 1.00         |
|                         | Total Amount (RM) :                |            | 1.00         |
|                         | Payment (RM) :                     |            | 1.00         |
|                         | Method of Payment (RM) :           |            |              |
|                         | Reference No :                     |            |              |

Remarks: Ipay88 Ref No : T119921584300



## Type of Payment: Campus ECard Top Up

### 1. Login to Portal

Step 1: Open your browser, go to **Campus ECard Top Up**



**Campus ECard Top Up**

For payments such as:

- Printing
- Electricity Bill
- Cafeteria **New**
- Library **New**

**Applies to**

Students

Staff

Step 2: Login to the **Campus ECard system**.

User name: {Campus ID} (NOTE: User name is Case-Sensitive)

Password: {Campus ID's password}

**XIAMEN UNIVERSITY MALAYSIA**  
廈門大學 馬來西亞分校

**XMUM Ecard**



User Name:

Password:

Verification:  **b o d e**

[Forget password?](#)

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Image 1



## 2. Procedure to set Payment Password

For **First time login**, you have to set your **Payment Password**.

NOTE: Payment password is the **6-digits** password used during payment.

### Step 1: Click “Next Step”

Image 2.1

### Step 2:

- Check **your name**, report to IT office if incorrect.
- Set your **6-digits payment password**
- Click on **Next Step**

Image 2.2



**Step 3:**

- a) Choose your **security question**
- b) Set your **security question's answer**
- c) Click on **Next Step**.

Reminder: Please record down your Security Questions and Answer and keep it safe.

Image 2.3

**Step 4:**

- a) Click on **Start** button

Image 2.4



### 3. Procedure to Top Up ECard

#### Step 1:

On your portal home page, click **Top Up** option.

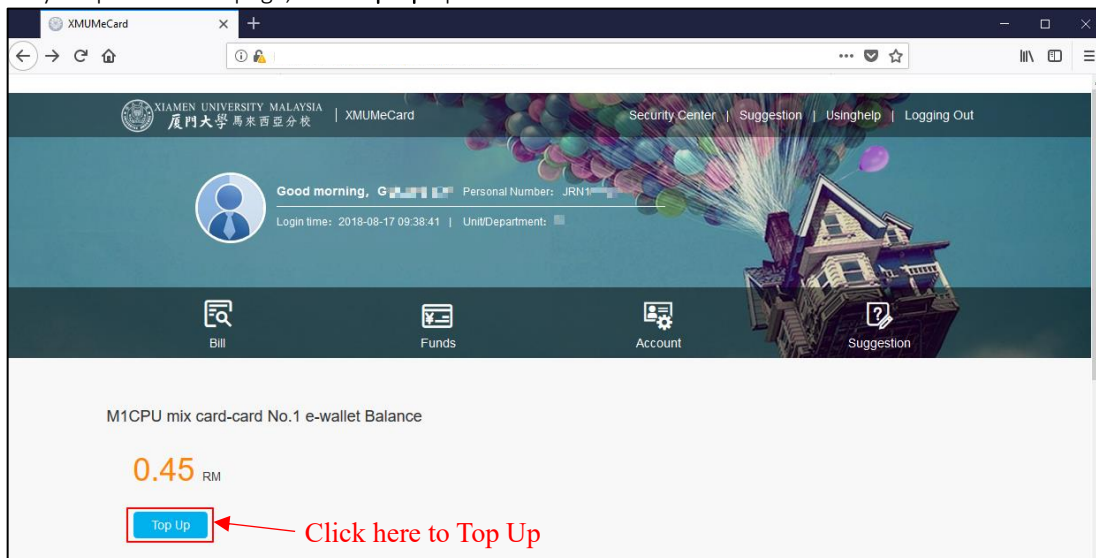


Image 3.1

#### Step 2:

- a) Select **ipay88** option
- b) Select **Next Step** option

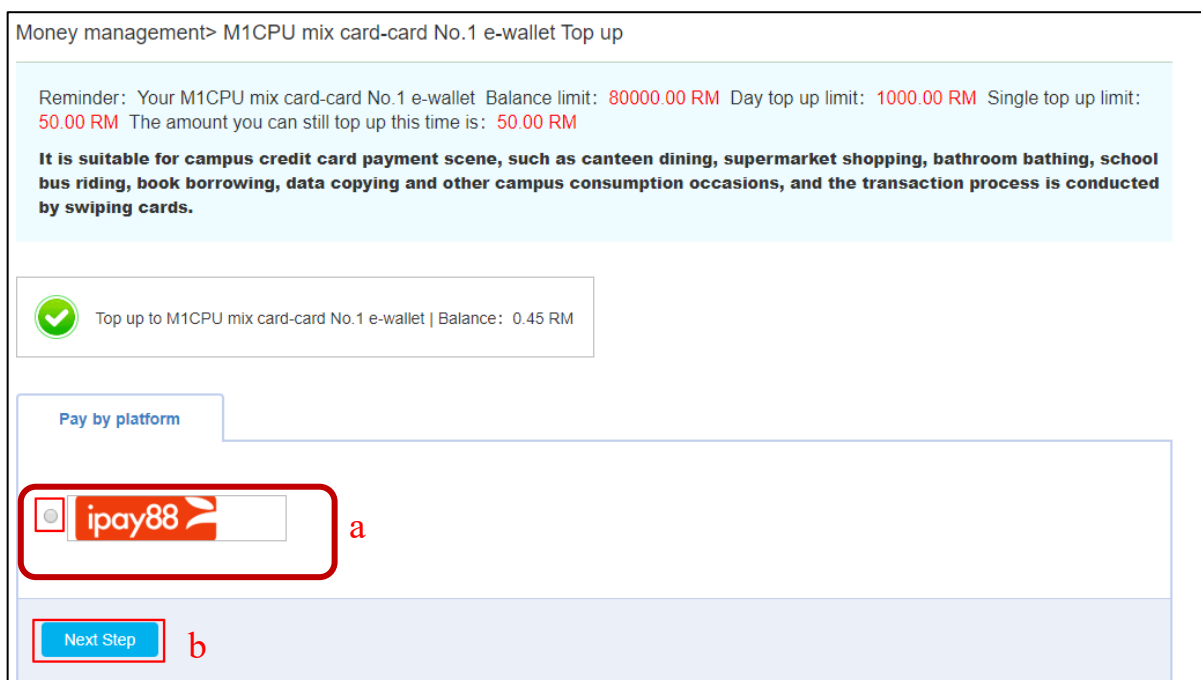


Image 3.2




Step 3:

- Key in **Top Up Amount (MYR)**. The minimum allowed Top Up amount is **RM50**.
- Tick on **both checkboxes**.
- Click on **Confirm Top Up** button

Funds > M1CPU mix card-card No.1 e-wallet Top Up

Reminder: Your M1CPU mix card-card No.1 e-wallet Balance limit: **80000.00 RM** Day top up limit: **1000.00 RM** Single top up limit: **50.00 RM** The amount you can still top up this time is: **50.00 RM**

Top Up Account: M1CPU mix card-card No.1 e-wallet

Select a platform: 

Top Up Amount:

☐ I hereby agree with the [Term & Conditions](#)

☐ I have read, understood and consent to the processing of my personal data as [set out here](#)

**Confirm Top Up** **Return**

Image 3.3

Note: If nothing pop out, please disable your browser's pop-up blocker. Please read "[How to turn off the pop up blocker.pdf](#)"



Step 4

A) Top up using Credit Card

**Note:** Suggest not to save your credit card details on the payment page for better protection of personal data.

i) Top up with Visa Master Card

- Select Credit Card Payment Method
- Select Visa Master Card
- Fill in your Card information
- Only tick this checkbox
- Click on Proceed button

The screenshot shows the payment interface for Xiamen University Malaysia. At the top, the university's name is displayed in English and Chinese. Below this, the 'Available Payment Method:' section shows 'Credit Card' selected (marked with a red 'a') and 'Online Banking' as an option. Under 'Credit Card', 'VISA' and 'MasterCard' are selected (marked with a red 'b'). The card details section shows a balance of 'MYR 1.00' and a card number '353 / T151378516000'. The 'Credit Card Details' section is highlighted with a red box (marked with a red 'c') and contains the following fields: Cardholder Name, Credit Card No., CVC/CVV2, Expiry Date, Card Issuing Country (set to Malaysia), and Card Issuing Bank. A red box (marked with a red 'd') highlights the checkbox for 'I authorize XMU JIANGENG EDUCATION to debit the above net charges from my credit card and I have read & agreed to iPay88 Privacy Statement.' A red arrow points to the 'I agree to save my credit card information for next purchase' and 'Kindly check this' options with the text 'DO NOT TICK THESE TWO OPTIONS'. At the bottom, the 'Proceed' button is highlighted with a red box (marked with a red 'e').

Available Payment Method:

Credit Card **a** Online Banking

VISA MasterCard **b**

MYR 1.00

353 / T151378516000

Credit Card Details

Timeout in : 07:49

\*Accept Visa, Master and Malaysia-issued Amex card

Cardholder Name  Example ?

Credit Card No.  VISA MasterCard

CVC/CVV2  CVC/CVV2 ?

Expiry Date -- --

Card Issuing Country Malaysia

Card Issuing Bank Please Select

☐ I agree to save my credit card information for next purchase

☐ Kindly check this

**d** ☐ I authorize XMU JIANGENG EDUCATION to debit the above net charges from my credit card and I have read & agreed to iPay88 Privacy Statement.

Note: "XMU JIANGENG EDUCATION" will be shown on your credit card statement

**e**

Image 3.4.1





- f) Key in you OTP( One Time Password) received via SMS and click **confirm** to complete

Verified by  
VISA

HSBC

A One-Time Password (OTP) is sent via SMS to your mobile number.  
Please enter the OTP to complete authentication.

▶ Merchant Name : XIAMEN UNIVERSITY-EC  
Card Number : XXXX XXXX XXXX ;  
Payment : MYR1.00

SMS One Time Password :

Confirm

Cancel

Help

[Get Another SMS-OTP](#)  
[Did not receive SMS-OTP?](#)

This payment instruction shall at all times be governed by  
[Terms and Conditions apply](#)

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© Copyright. HSBC Amanah Malaysia Berhad (Company No. 807705-X)

[Privacy and Security](#) . [Terms of Use](#) . [Hyperlink Policy](#)

Image 3.4.2



- ii) Top up with UnionPay
- Select **Credit Card Payment Method**.
  - Select China **UnionPay** and wait for page to refresh.
  - Select **Proceed** option

XIAMEN UNIVERSITY MALAYSIA  
廈門大學 馬來西亞分校

Available Payment Method:

**Credit Card** Online Banking

VISA MasterCard

MYR 1.00

XMU Jiageng Education Development Sdn Bhd

Payment of recharge

Reference No / Payment ID 358 / T151431619300

Union Pay

Timeout in : 07:41

**Proceed** Cancel

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Image 3.4.3

- Key in **Card Number**
- Select **"Next option"**.

UnionPay 在线支付 Online Payment

Home | Help | 简体中文

Order Amount: 1.00 MYR Order Number: 0000000T151431619300 Merchant Name: XMU JIAGENG EDUCATION Order details[+]

1. Enter card NO. 2. Verify card Info. 3. Complete


CreditCard/DebitCard/PrePaidCard

**Next**

Image 3.4.4




- f) Key in **your card details**
- g) Select Send **Free SMS** to get the SMS verification code, once you have received it, key in in the box provided.
- h) Select **Confirm and Pay** button

 在线支付  
Online Payment

Home | Help | 简体中文 ▾

Order Amount: 1.00 MYR      Order Number: 000000T151390300300      Merchant Name: XMU JIAGENG EDUCATION [Order details\[+\]](#)

✔ Security Control has been installed, your payment input is secured.

Card Number:  中国工商银行 6011 1111 1111 1111 (CreditCard) [Choose other card](#)

Expiration Date:  MM  YY  
Please enter expiration date of your bank card. e.g. 09/13

CVN2:   
Please enter the last three digits on the back of your card

Mobile Phone Number: 10 1111 1111 [Is it changed?](#)

SMS Code:  [Send Free SMS](#)

Please enter the SMS verification code you received

☒ Remember card number

[Confirm and Pay](#)

Image 3.4.5



B) Top Up by Local Online Banking

a) Click on Online Banking selection and click FPX option.

**XIAMEN UNIVERSITY MALAYSIA**  
廈門大學 馬來西亞分校

Available Payment Method:

☐ Credit Card ☒ Online Banking

☒ FPX ☐ connect Scan & Pay

**Summary Of Transaction**

|                           |                       |
|---------------------------|-----------------------|
| Net Charges               |                       |
| Pay To                    | Development Sdn Bhd   |
| Payment of                |                       |
| Reference No / Payment ID | 41371 / T187801174400 |

Union Pay

Timeout: 04:51

[» Proceed](#) [Cancel](#)


 

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Image 3.4.6





- b) Click Select **Bank** and choose **your bank** (eg. Maybank..etc)
- c) Click **Proceed** option.

**XIAMEN UNIVERSITY MALAYSIA**  
廈門大學 馬來西亞分校


Available Payment Method: \_\_\_\_\_

 **Credit Card**

 **Online Banking**

 **Summary Of Transaction**

|                           |   |
|---------------------------|---|
| Net Charges               | <b>MYR 50.00</b>                          |
| Pay To                    | XMU Jiageng Education Development Sdn Bhd |
| Payment of                | recharge                                  |
| Reference No / Payment ID | 41371 / T187801234100                     |

Internet Banking  \_\_\_\_\_

Timeout: 01:43

☒ Individual Account

Select Bank ▼  
Select Bank  
Affin Bank  
Alliance Bank (Personal)  
Ambank  
Bank Islam  
Bank Muamalat  
Bank Rakyat  
BSN  
CIMB Clicks  
Hong Leong Bank  
HSBC Bank  
KFH  
Maybank2U  
OCBC Bank  
Public Bank  
RHB Bank  
Standard Chartered  
UOB Bank



b

\* button below, you agree to FPX's [Terms and Conditions](#).

c

» Proceed

Cancel



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60-3-2261 4668, 8.30 am - 6.00 pm (Mon - Fri) Email: [support@ipay88.com.my](mailto:support@ipay88.com.my)

Image 3.4.7

20



#### 4. Procedure to pay Electricity Payment

- Login to your portal
- Scroll down to “**Campus Facilities**” section
- Click on **Electricity** option

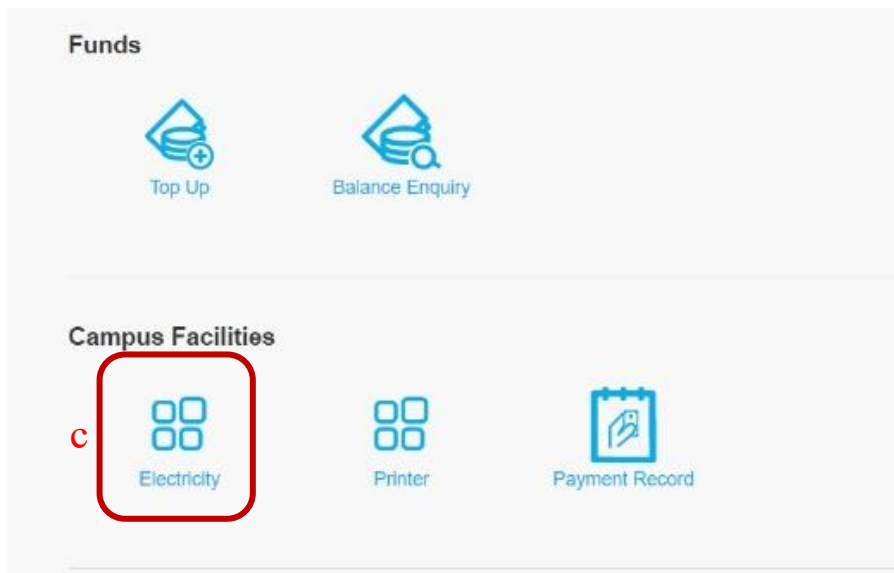


Image 4.1

- Select your **electricity bill** (or Click **Select all**)
- Key in your **Ecard payment password** (6-digits)
- Click **Confirm** option.

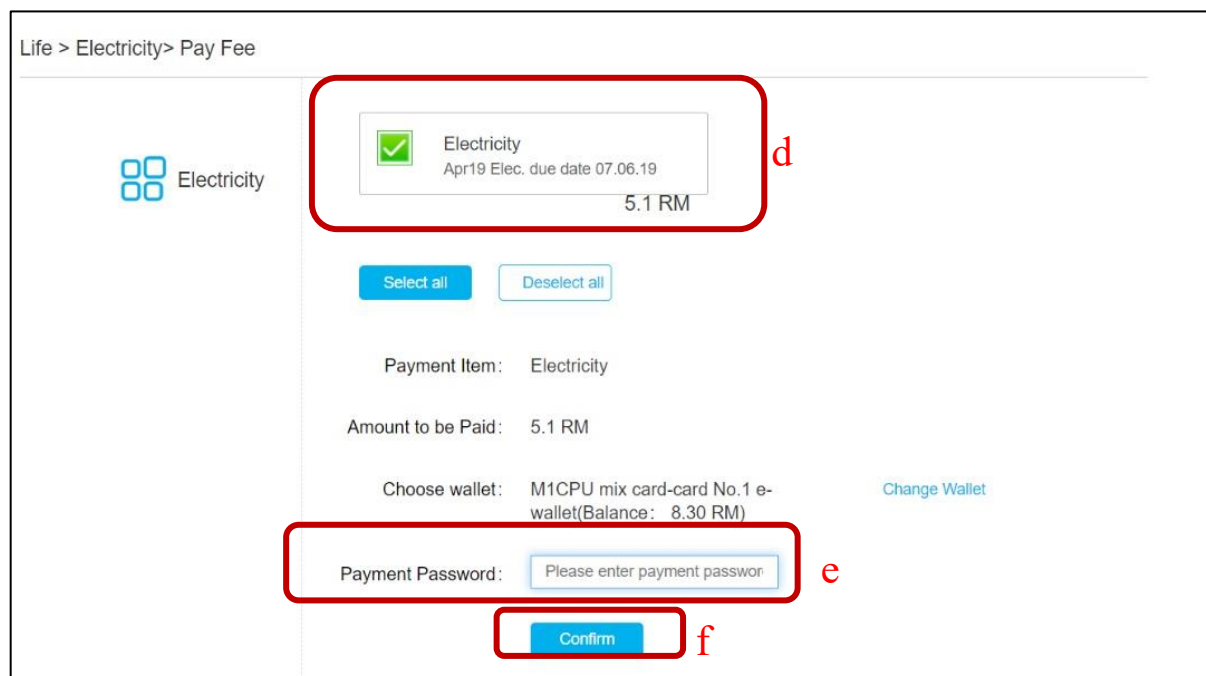


Image 4.2



- g) Click **Yes** to confirm the payment.

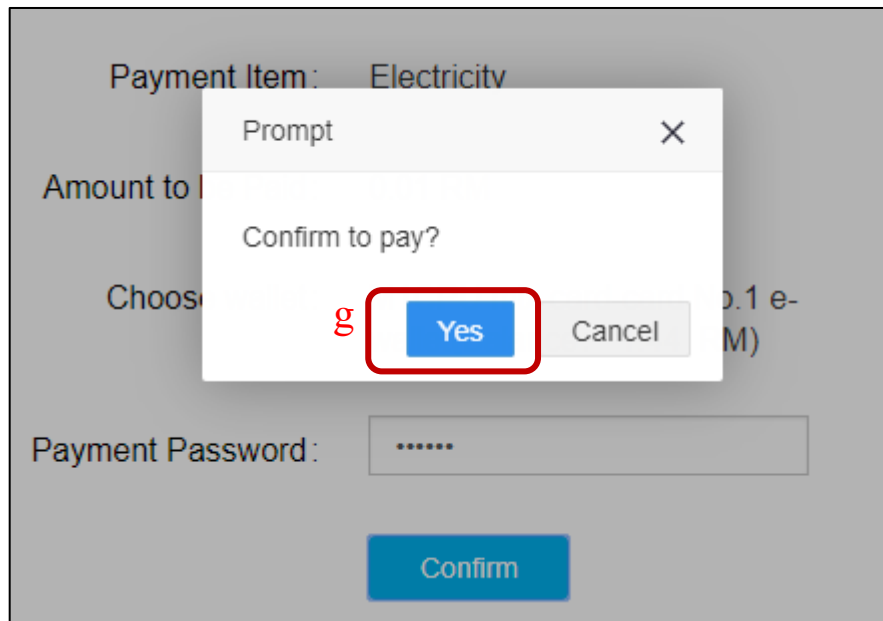


Image 4.3

- h) Payment is successful

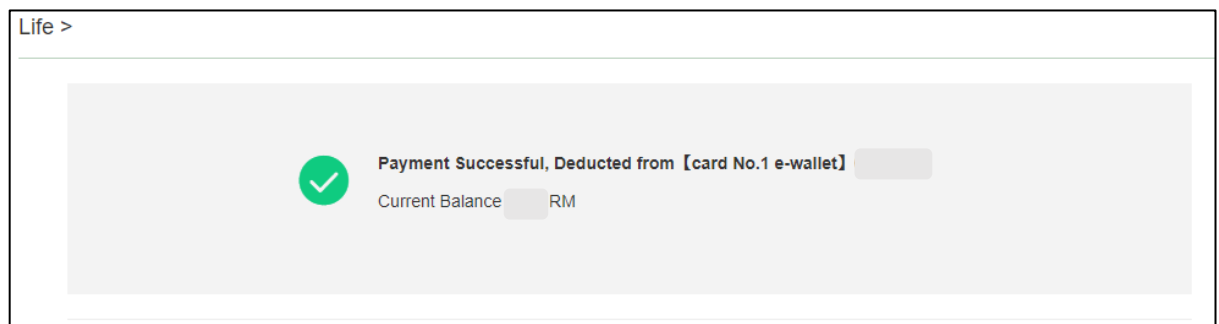


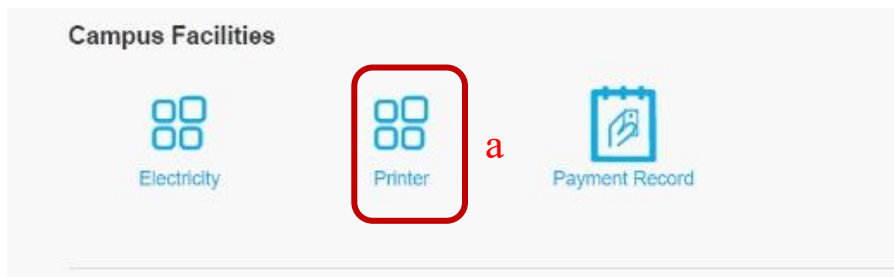
Image 4.4





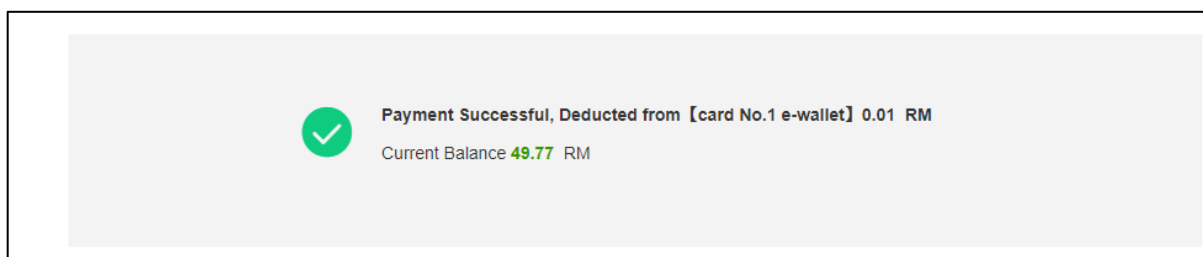
5. Procedure to Top up printer credit (PaperCut)

- a) In Campus Facilities Section, click on **Printer**



- b) Insert the [amount] you wish to top up into **“PaperCut System”**  
c) Insert your **Ecard payment password (6-digits)**  
d) Click **Confirm Payment**

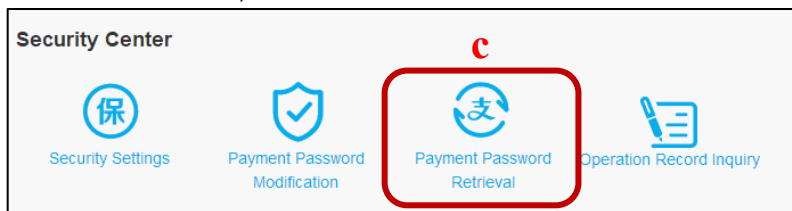
- e) After confirm payment the following page will show your payment successful.





## 6. Procedure to Reset Payment password

- Login to portal
- Scroll down to Security Center



- Click **Payment Password Retrieval**
- Choose your **security question** you had setup during your first time login
- Key in the **Answer** and click **“Next Step”**

Security Center > Forget Password

1. Identity Authentication 2. Reset Payment Password 3. Reset Successfully

You are using **Security Question** For authentication, contact the administrator if you have forgotten your security questions.

d Question: Please Choose Ques

e Answer:

Next Step

- Set your **new password**, select **“Next Step”**

Security Center > Forget Password

1. Identity Authentication 2. Reset Payment Password 3. Reset Successfully

Payment The password must be a 6-digit number and cannot be the same or continuous numbers.

Account Name: Siow Kian Hin

f New Password: Please enter new Payme

Confirm New Password: Please enter new Payme

Next Step

- Your password has been reset

Security Center > Forget Password

1. Identity Authentication 2. Reset Payment Password 3. Reset Successfully

✓ Congratulations Payment Password Reset Successful

[Return Home](#) | [My Information](#)



## 7. Procedure on Reporting Lost Card and Revoke Lost Report

If you lost your campus Ecard, please login to your **Ecard portal** **IMMEDIATELY** and report card lost in the system.

System will lock your ecard wallet immediately and stop all transaction until the lost report is revoked by you or ecard center administrator.

After reported in system, you need to go to **Student Affairs Office** at **B1-107** to apply for new campus ecard.

### 7.1 Reporting Lost Card

- a) Select the **report card lost** to report option

**Account**

**a**

**Report Card Lost**

**Revoke Lost Report**

- b) Key in your **6-digits payment password** and click immediate report the loss

If your campus card has been lost, please confirm the report of loss here. After report, the card will be disabled.

**CardInformation**

Card Alias: Main Card

Identity: Admin Staff

Card Status: valid

**Please enter payment password**

Payment password:

**b**


**Immediately report the loss**




## 7.2 Revoke Lost Report

- a) Select the **Revoke Lost Report**


**Account**

  
Report Card Lost

  
Revoke Lost Report

**a**

- b) Key in your **6-digits payment password** and select **hanging solutions**. Your card will be **activated immediately** and able to make transaction again.

 If your campus card has been found, cancel the report of loss here.

**CardInformation**

Card Alias : Main Card

Identity : Admin Staff

Card Status : valid

**Please enter payment password**

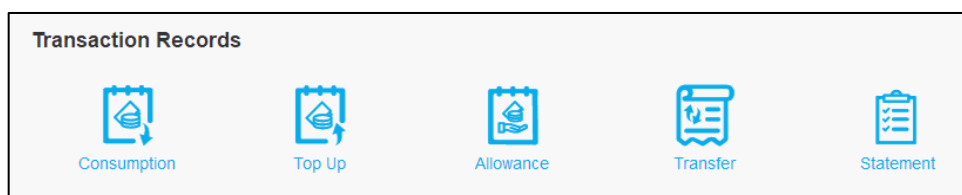
Payment password :

**b**

**Hanging Solutions**



## 8 Other Portal Icon and Useful Functions



### a) Consumption

To check the transaction details.

### b)Top Up

To check the top up details.

### c)Allowance

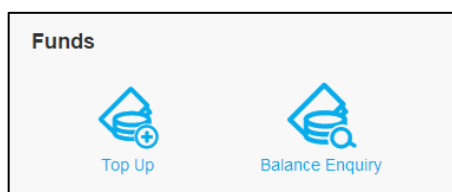
To check the allowance details.

### d)Transfer

To check all the transfer transactions.

### e)Statement

To check the last three months' bills.

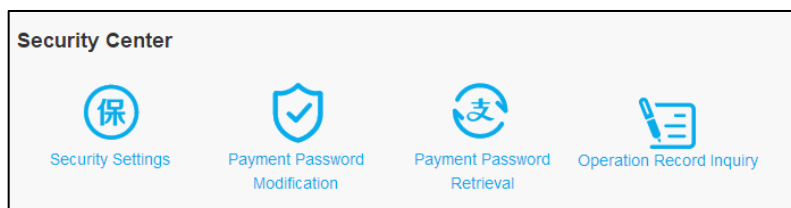


### f)Top Up

To perform the top up process of the e-Card.

### g)Balance Enquiry

To check the balance of the e-wallet.



### h)Security Settings

To set the security question for the portal.

### i)Payment Password Modification

To reset the payment password.

### j)Payment Password Retrieval

To retrieve the payment password using security question.

### k)Operation Record Inquiry

The check the operation record for the portal.



# END