UNIVERSITI PUTRA MALAYSIA
BERILMU BERBAKTI

INSTITUT PENYELIDIKAN PENUAAN MALAYSIA
(MYAGEING™)
MALAYSIAN RESEARCH INSTITUTE ON AGEING

DIGITAL LITERACY FOR OLDER PERSONS

MODULE 5
Trusted Content Online Services

By
Siti Anom Ahmad
Fakhrul Zaman Rokhani
Foong Hui Foh
Siti Farra Zillah Abdullah
Mohamad Fazdillah Bagat

Malaysian Research Institute on Ageing (MyAgeing™), Universiti Putra Malaysia

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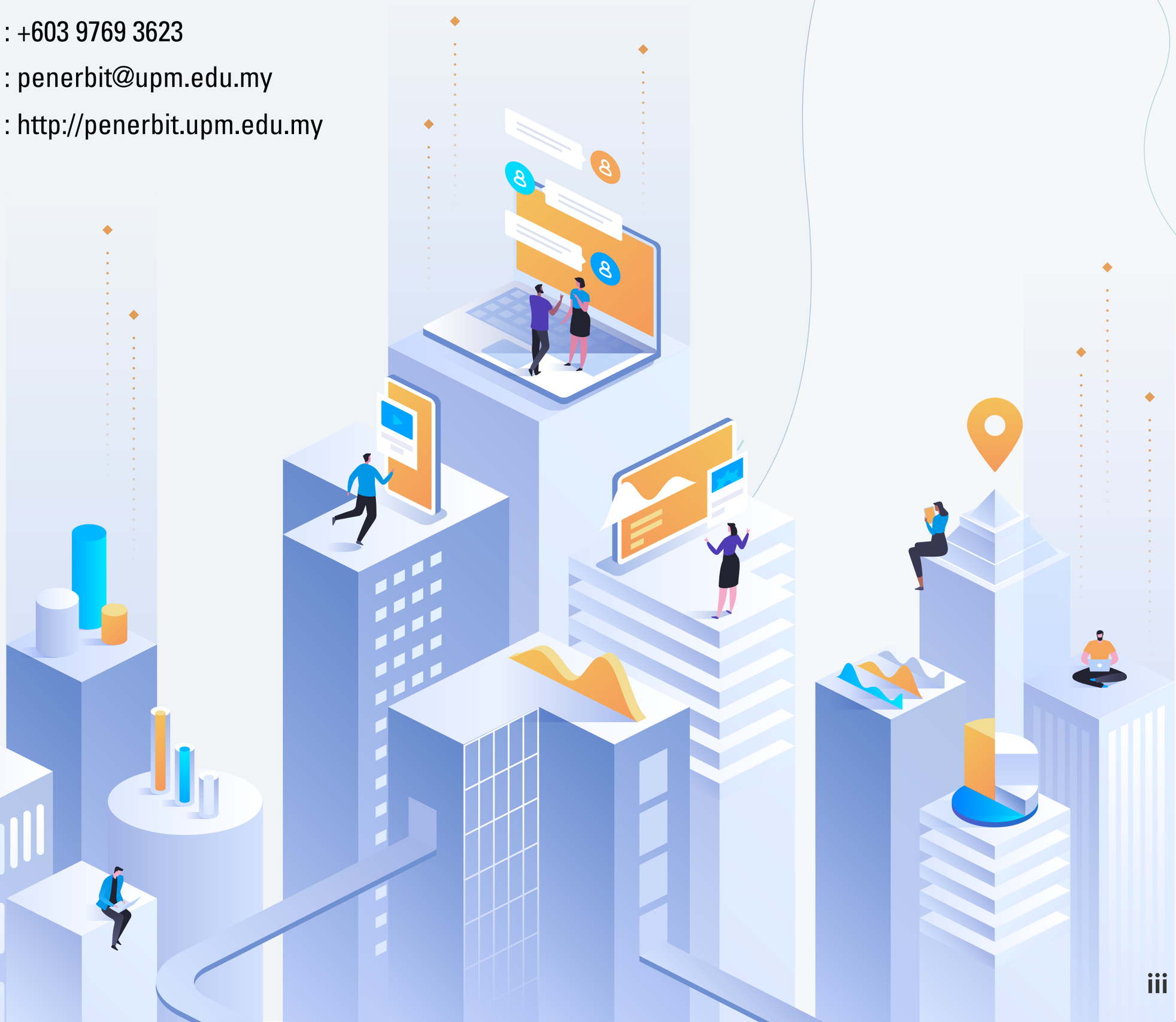

PREFACE

DIGITAL LITERACY FOR OLDER PERSONS

Malaysian Research Institute on Ageing (MyAgeing™)
Universiti Putra Malaysia

Older persons in Malaysia today were not born during the digital era. They are frequently marginalised when it comes to employing information and communications technology (ICT). Because most services have gone online, ICT use is deemed critical, especially during the COVID-19 pandemic. As a result of their lack of digital literacy, older persons who are frequently "offline" are unable to meet their needs. Yet, despite being the least digitally connected population, they are among the most vulnerable to the rising threat of cybercrime.

The Malaysian Research Institute on Ageing (MyAgeing™), Universiti Putra Malaysia started on the Digital Literacy for Older Persons program in response to 2021 theme of the United Nations International Day of Older Persons – Digital Equity for All Ages. The program aims to promote digital literacy and increase older people's digital literacy, self-efficacy, and self-confidence in using mobile devices and the internet. Ultimately, this initiative could reduce the digital divide between young and old people.

Five educational modules were developed to help older persons self-learn how to use smartphones and apps. The following digital literacy topics are covered in the modules:

Module 1: Mobile devices
Module 2: Mobile navigation and tracking
Module 3: Communication and messaging
Module 4: Online shopping, e-wallet, and self-checkout machine
Module 5: Trusted content online services

Who Should Enroll

The Digital Literacy Program is available to all Malaysians over the age of 60 years. Sign up with a valid email address to participate.

Certificate

To obtain a Certificate, participants are required to complete the assessment process which consist of pre- and post-evaluation. This Certificate will be issued by MyAgeing™, UPM.

Join Us Now

Now, more than ever, we must ensure that no one is disconnected. It is envisaged that this program will assist older persons in effectively using digital technologies, not only for knowledge and information, but also to stay in touch with family members and friends.

We sincerely hope you find this useful!

MODULE 5

Trusted Content Online Services

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Synopsis

This module will introduce several trusted content online services using smartphone. These include online banking, i-account and other services. For all the services, the following steps will be explained – how to install the Apps, how to login and perform basic operations. For online banking, basic operations such as checking account balance, transfering money and paying bills will be taught. For other services, how to use myTNB and MyEG Apps will be explained. In addition, info-checking and Apps developed by government agencies will be introduced.

Expected outcome:

At the end of this module, you should be able to:

- Understand what is trusted content online services
- Use online banking services
- Use i-account
- Use myTNB and MyEG
- Understand what is info-checking

ChecBric

Based on your prior knowledge and the knowledge acquired after completion of this module, kindly complete the survey below using the following scale:
Scale:

0 - No knowledge
1 - Limited knowledge
2 - Knowledgeable and able to clarify well
3 - Competent and can put to practice fully

Learning Achievement	Before	After
I understand what it trusted content online services.		
I know how to use online banking		
I know how to use i-akaun		
I know how to use myTNB and MyEG		
I know what is info-checking		
I know what is GAMMA		
I have a positive attitude towards using trusted content online services		

5.0 Introduction to Trusted Content Online Services

Learning Objective:

- To explain what is trusted content online services .
- To learn how to install and use online banking, i-account and other services
- To explain what is info-checking and GAMMA

Trusted content online services provide encryption on the file systems as well as secure transmissions between servers and clients. This is to ensure the services are safe requires highest level of secrecy and access control. Servers refer to the service providers and clients refer to the users. Online banking apps is an application in a mobile device that provide banking operation services like physical or desktop computer operations. The users are able to perform common operations like check account balance, transfer money, pay bill and others. Maybank2U is amongst the most popular online banking n Malaysia. Other banks' apps will also be introduced in this module. For i-account, i-akaun KWSP will be introduced where the users can check their account summary, member and employer record, and others. myTNB and MyEG are two other trusted content online services that help the users with operations like paying utility bill and renew their vehicles' road tax respectively. The last part of the module will explain on info-checking to avoid inaccurate online information and GAMMA – a portal with all government-developed applications.

5.1 Online banking

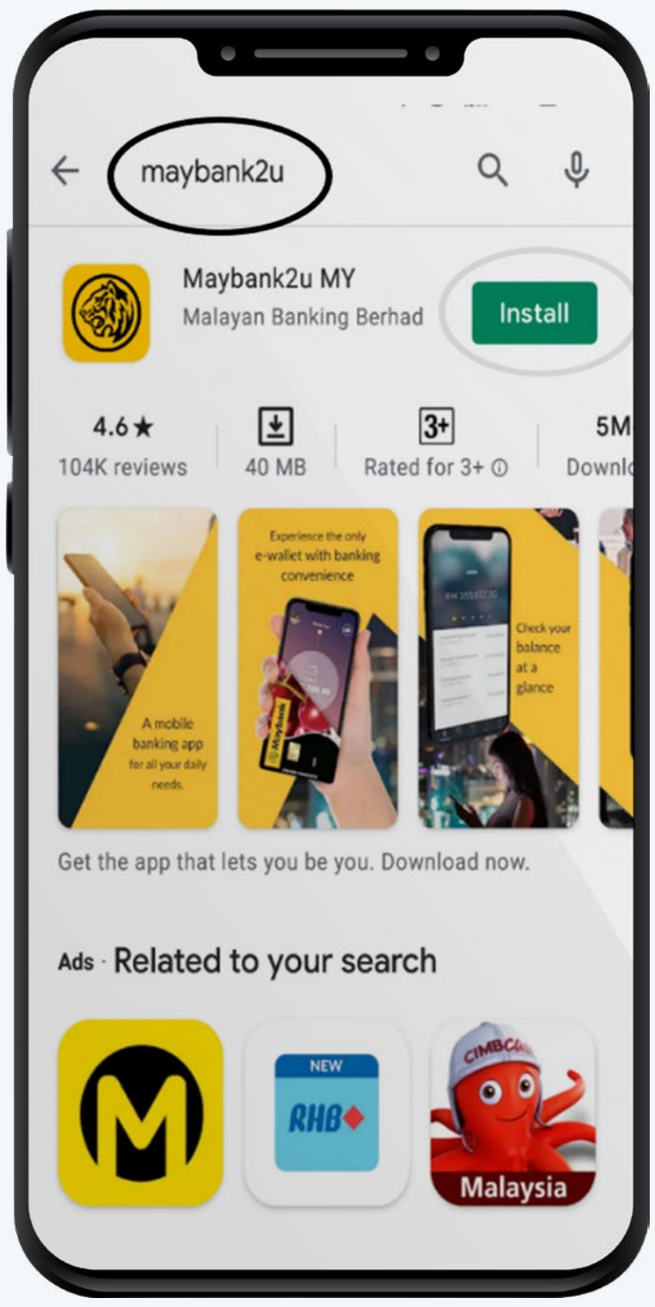
Online banking means accessing your bank account and carrying out financial transactions through online. To do this, we can use our computer or mobile devices. For mobile devices, it can be accessed through browser or download the apps. This module will explain how to access it using apps. It's quick, free and allows users to carry out a number of tasks such as paying bills and transferring money, without having to visit or call the bank. Maybank is Malaysia's largest financial services group and their online banking site is Maybank2U.

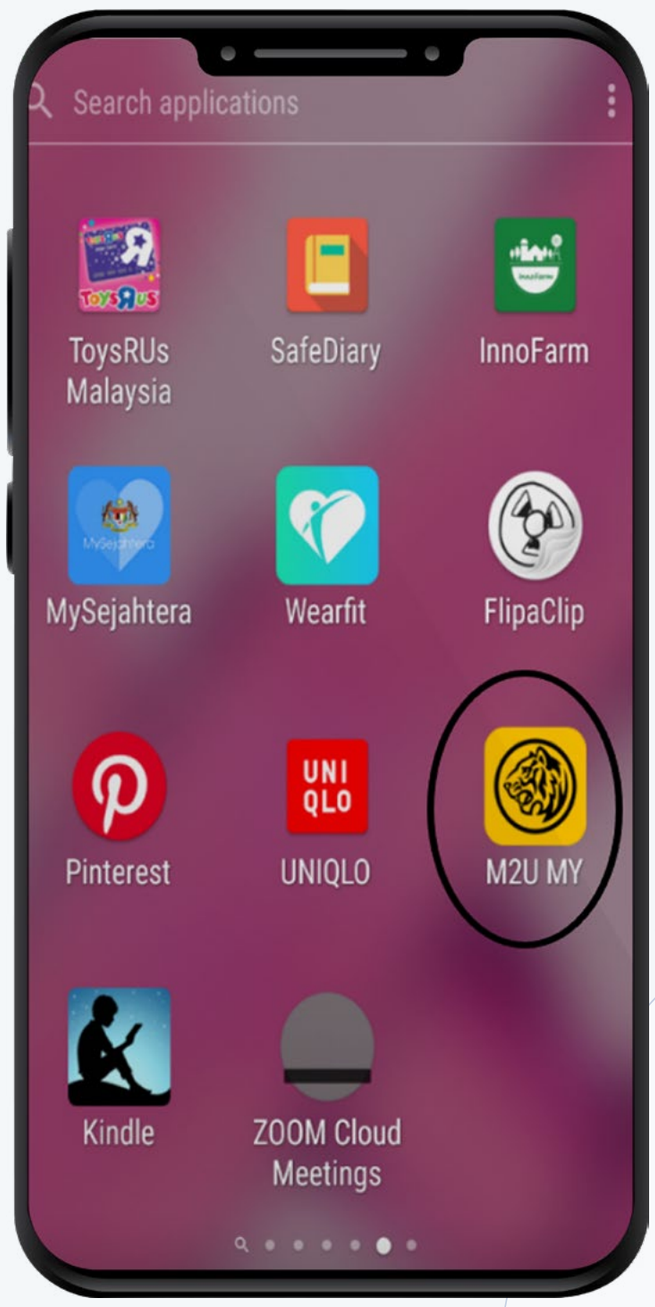
This module is designed for users who already have existing online banking account.

5.1.1 How to install Maybank2U app

Maybank2U app is available in Google Play Store, Apple App Store and Huawei AppGallery.

Step 1: Select one of the application stores above to download and install Maybank2U. Once it has been successfully installed, the Maybank2u icon can be seen on the handphone's screen.





5.1.2 How to login

Online banking means accessing your bank account and carrying out financial transactions through online. To do this, we can use our computer or mobile devices. For mobile devices, it can be accessed through browser or download the apps. This module will explain how to access it using apps. It's quick, free and allows users to carry out a number of tasks such as paying bills and transferring money, without having to visit or call the bank. Maybank is Malaysia's largest financial services group and their online banking site is Maybank2U.

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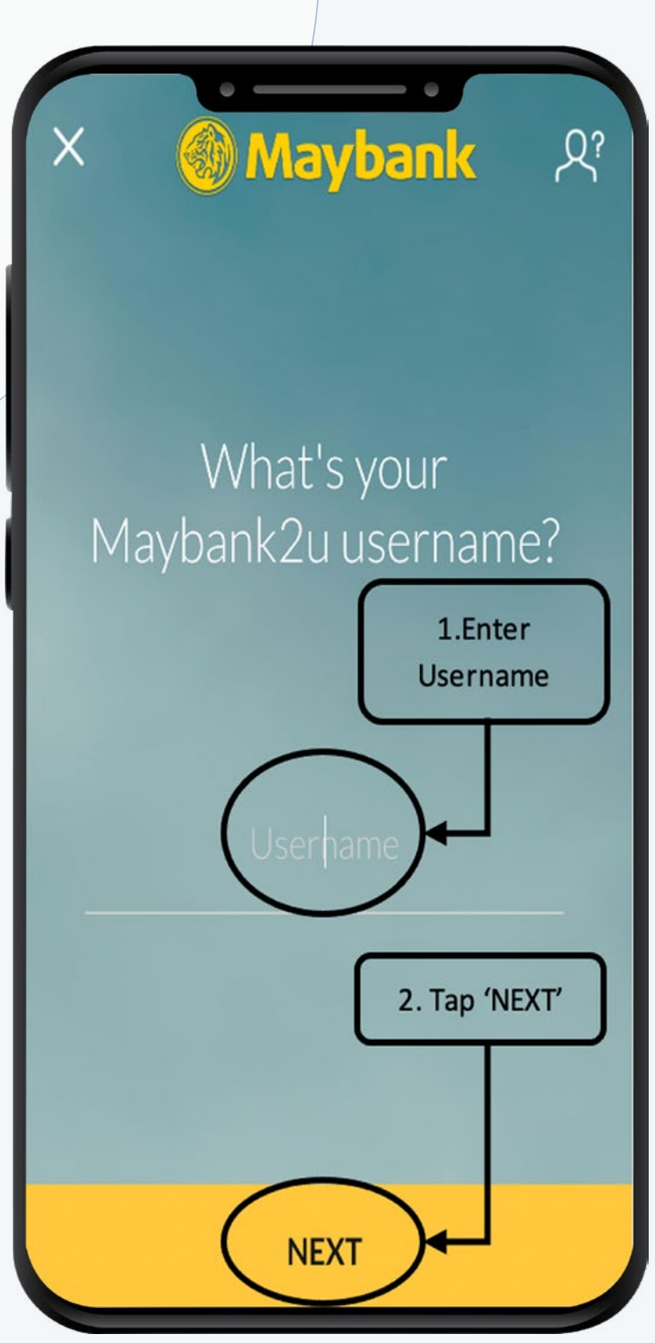
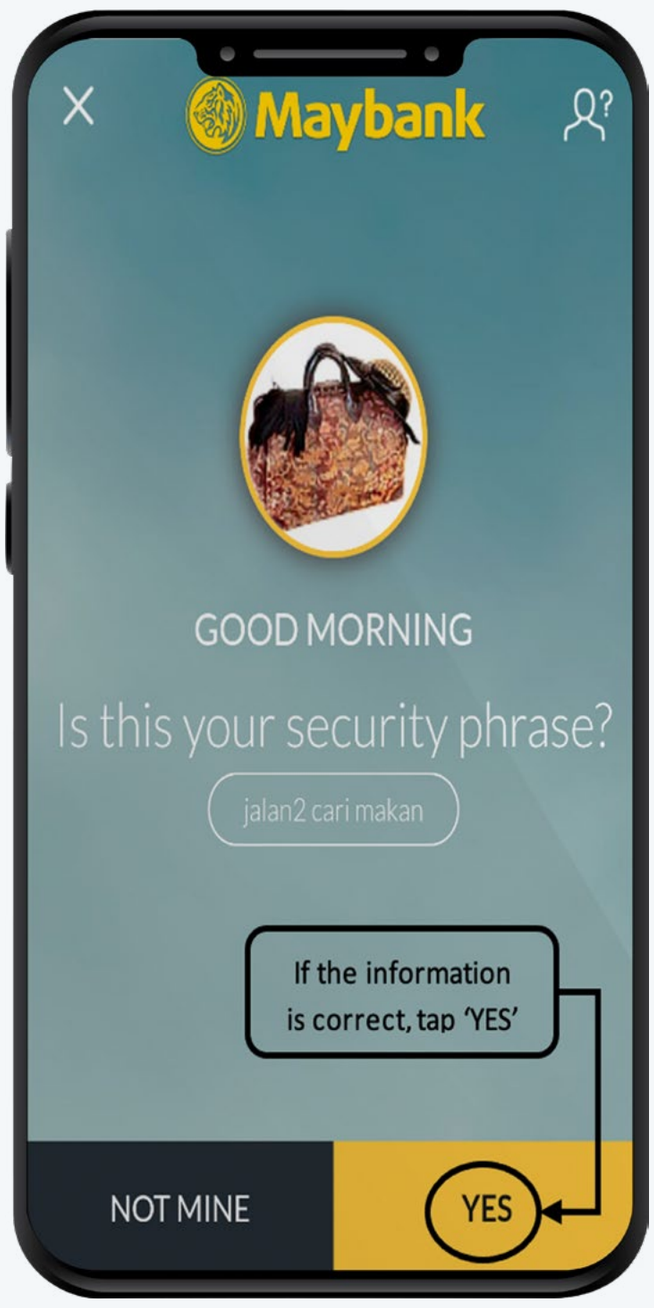
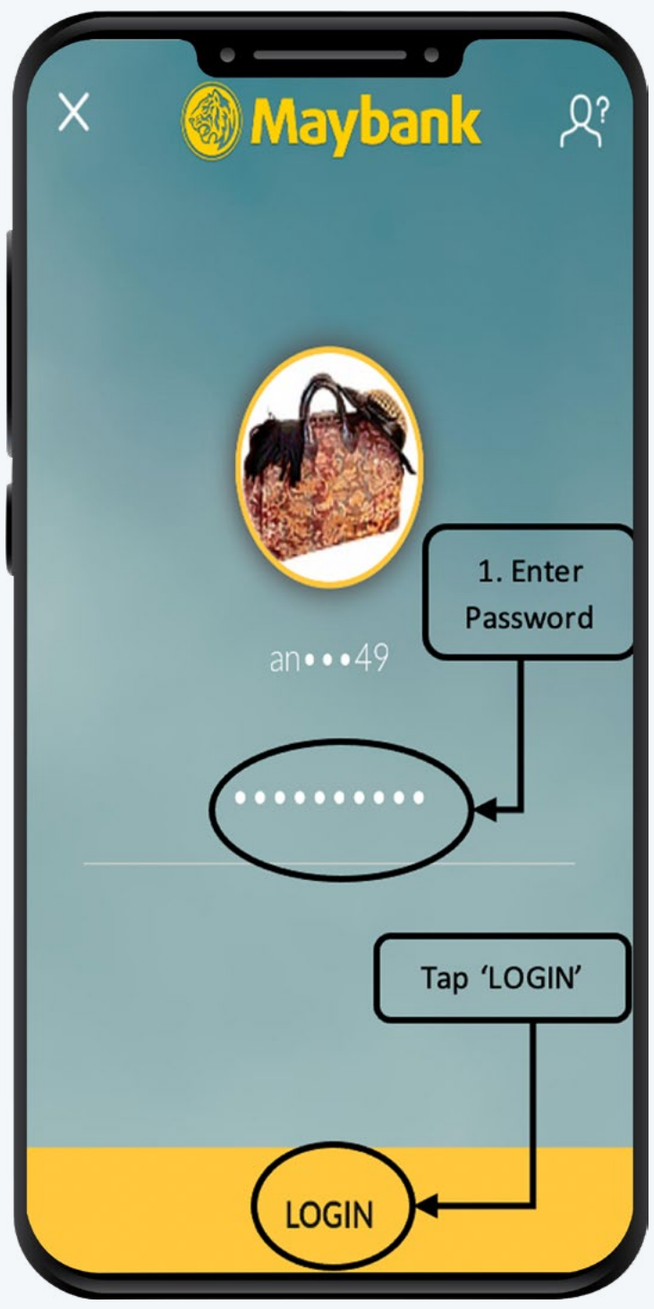


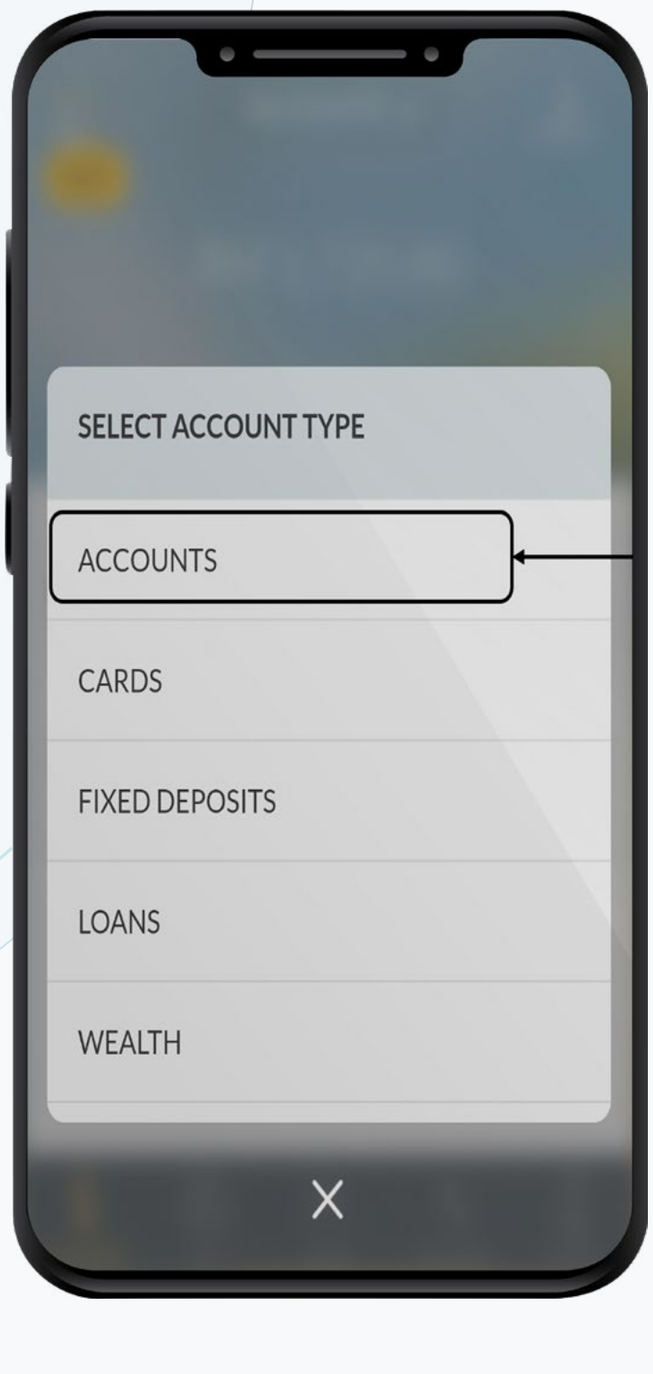
Step 1: Tap Maybank2U icon

Step 2: Enter Maybank2U username, confirm the security phrase and picture, enter the password and tap **LOGIN**





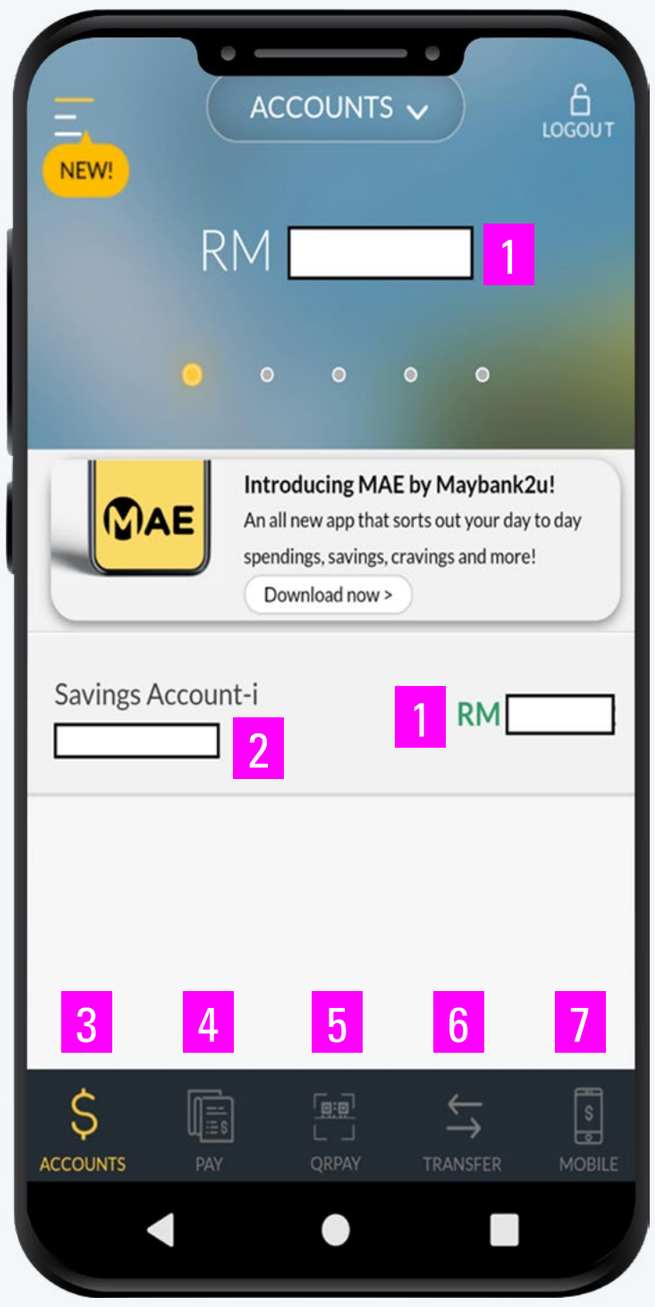
Step 3: All Maybank2U accounts (saving, credit cards and others) can be assessed in this App and please select which Account based on the operations that want to be performed.



In this module, all examples are based on common operations using Savings Account. Please tap ACCOUNTS.

5.1.3 How to perform common operations

Common banking operations that can be performed from the Savings account are: 1. **Account Information** 2. **Pay Bills**, 3. **Payment through QR code**, 4. T**ransfer Money** and 4. **Mobile prepaid** top up



1 Account Balance

2 Account Number

3 Account Information

4 Pay Bills

5 QR Pay

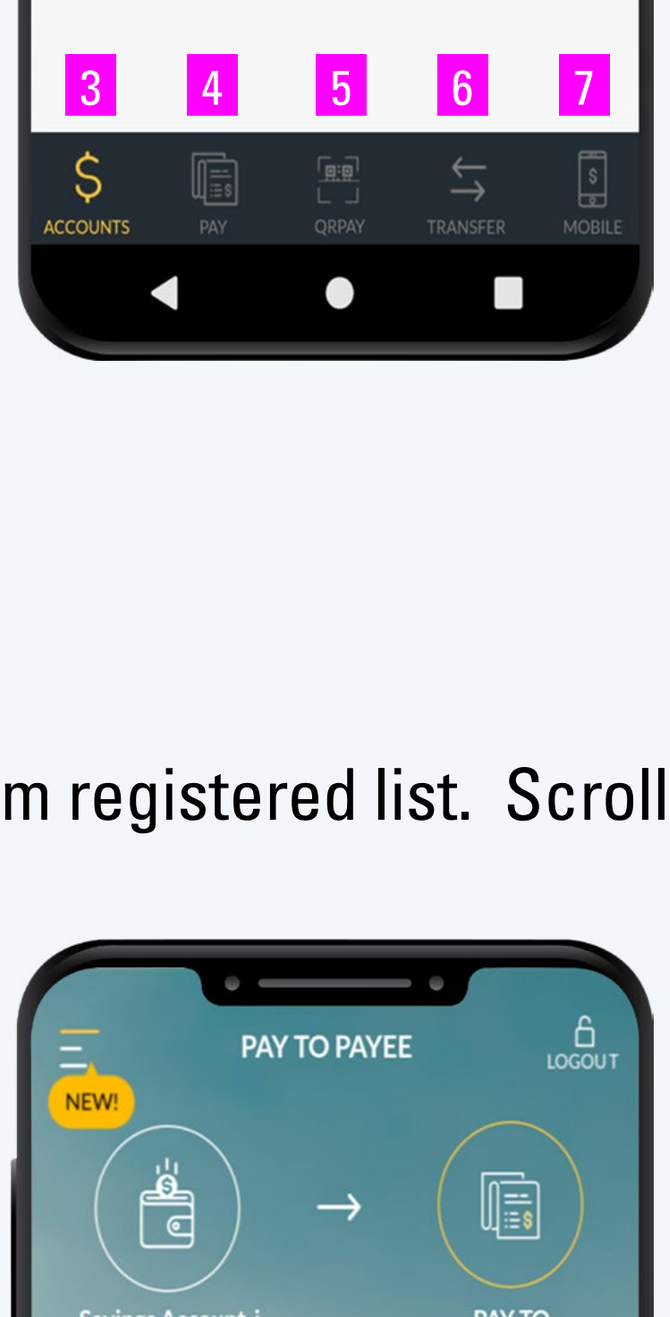
6 Money Transfer

7 Prepaid Top Up

How to Pay Bills

Step 1: Tap **PAY**

Step 2: Select Payee from registered list. Scroll down or up to find the Payee

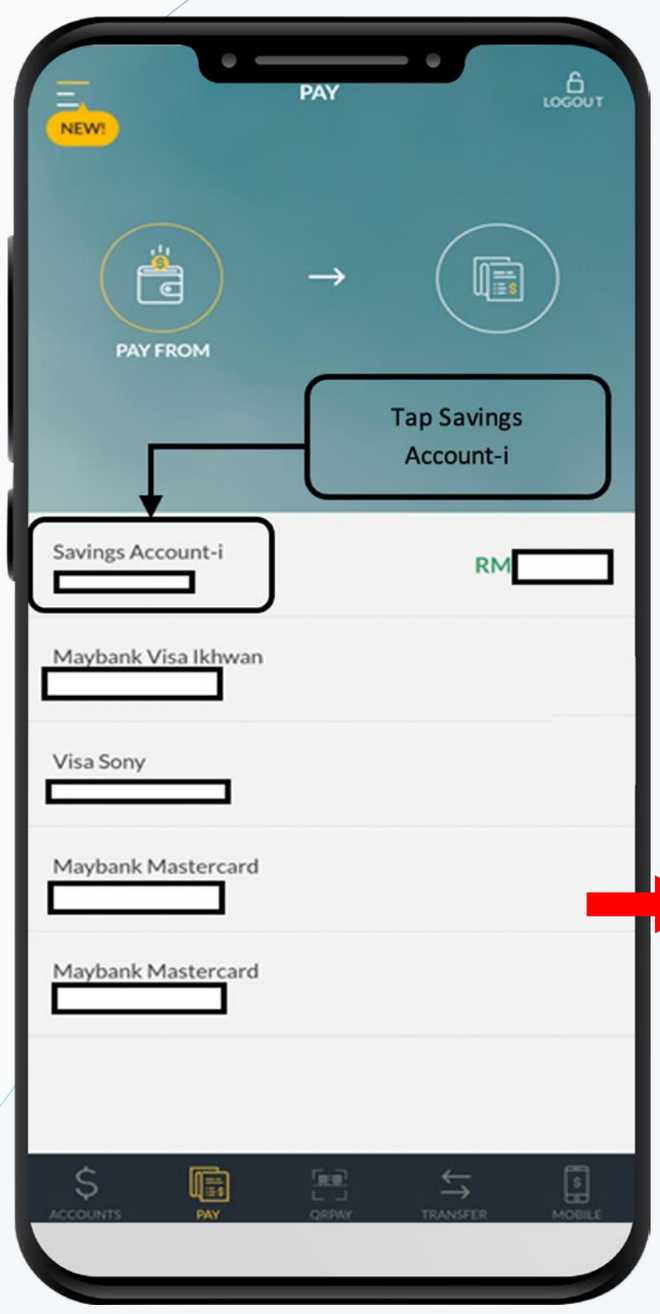


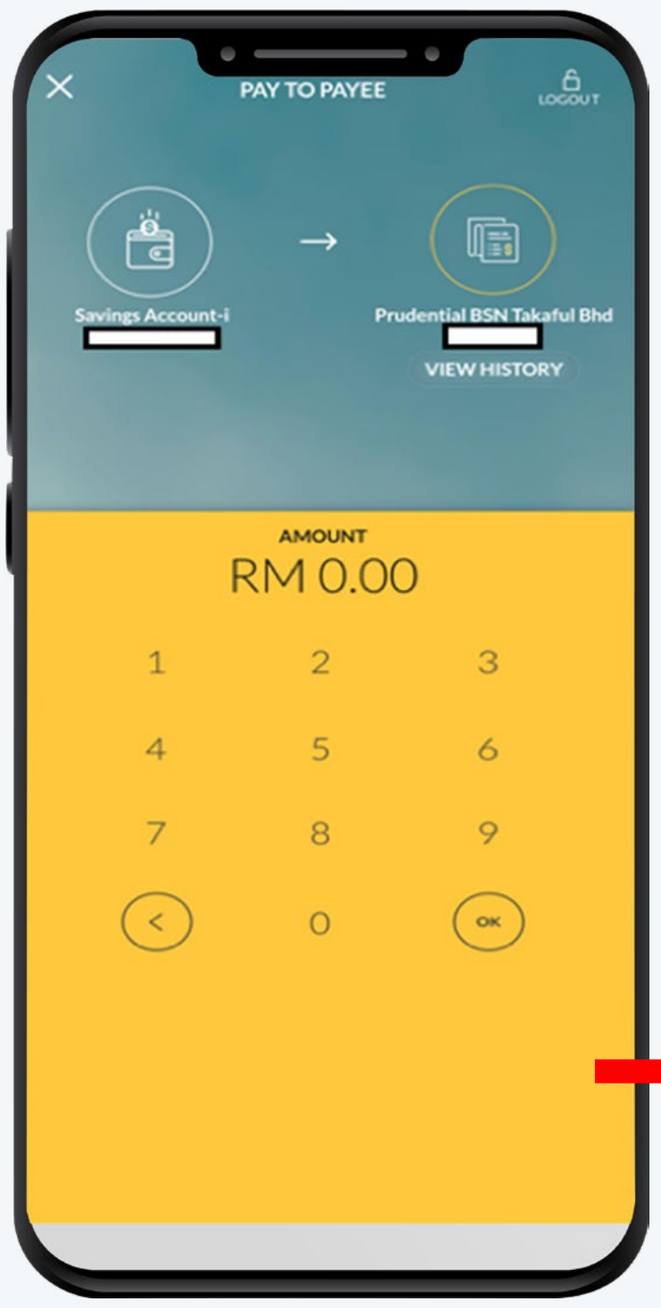
1 Pay Bills using Savings Account

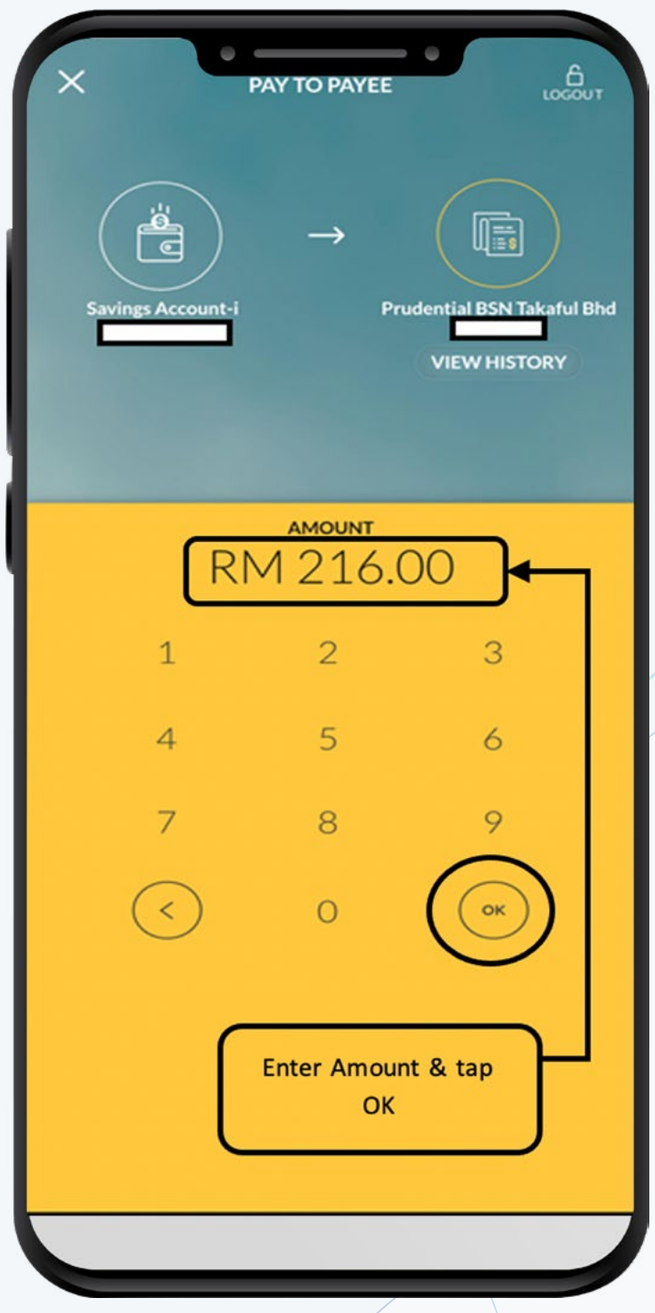
2 To add a new payee

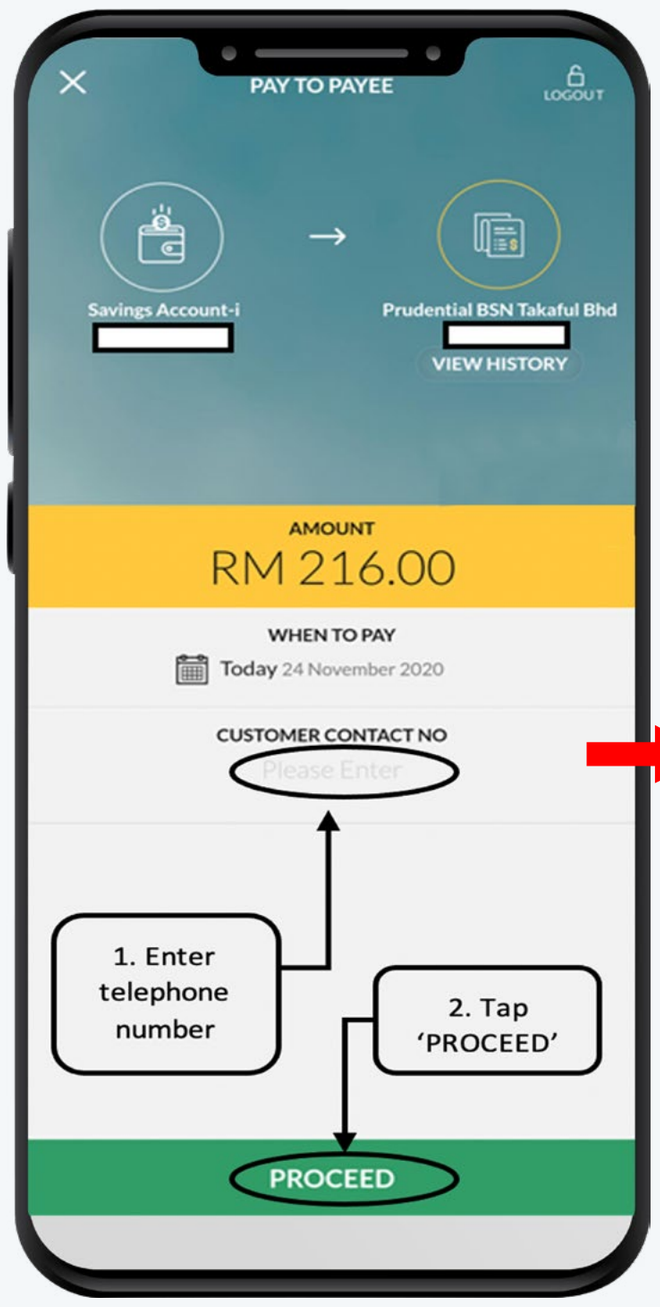
3 List of Registered Payee

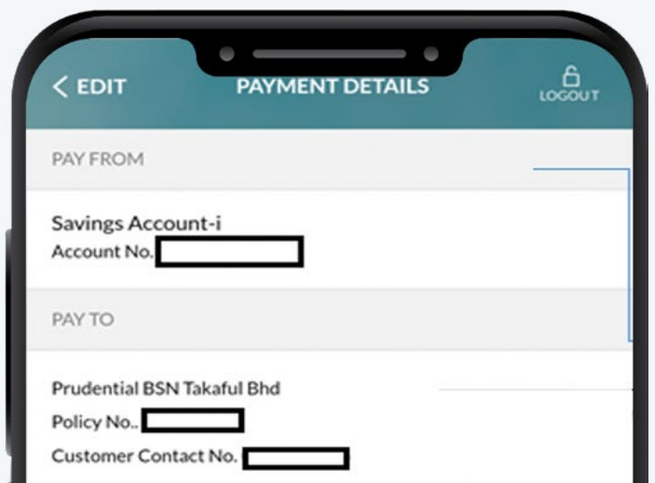
Step 3: Pay insurance premium - Prudential BSN Takaful Bhd.

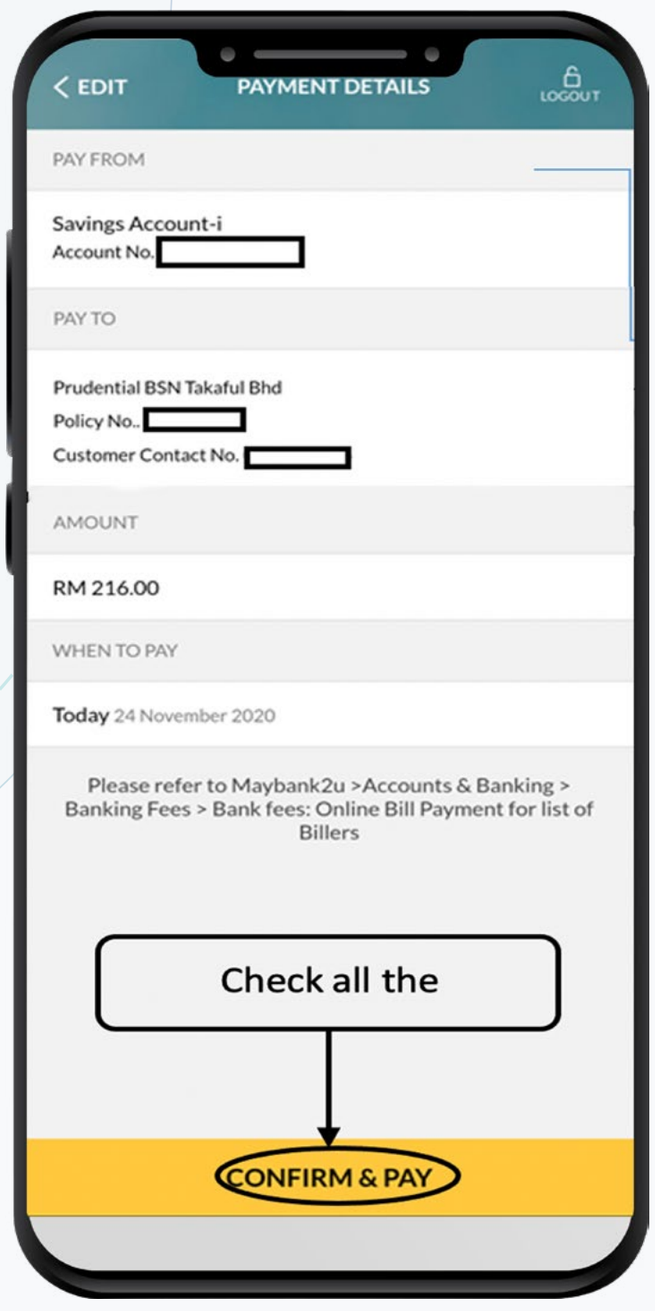






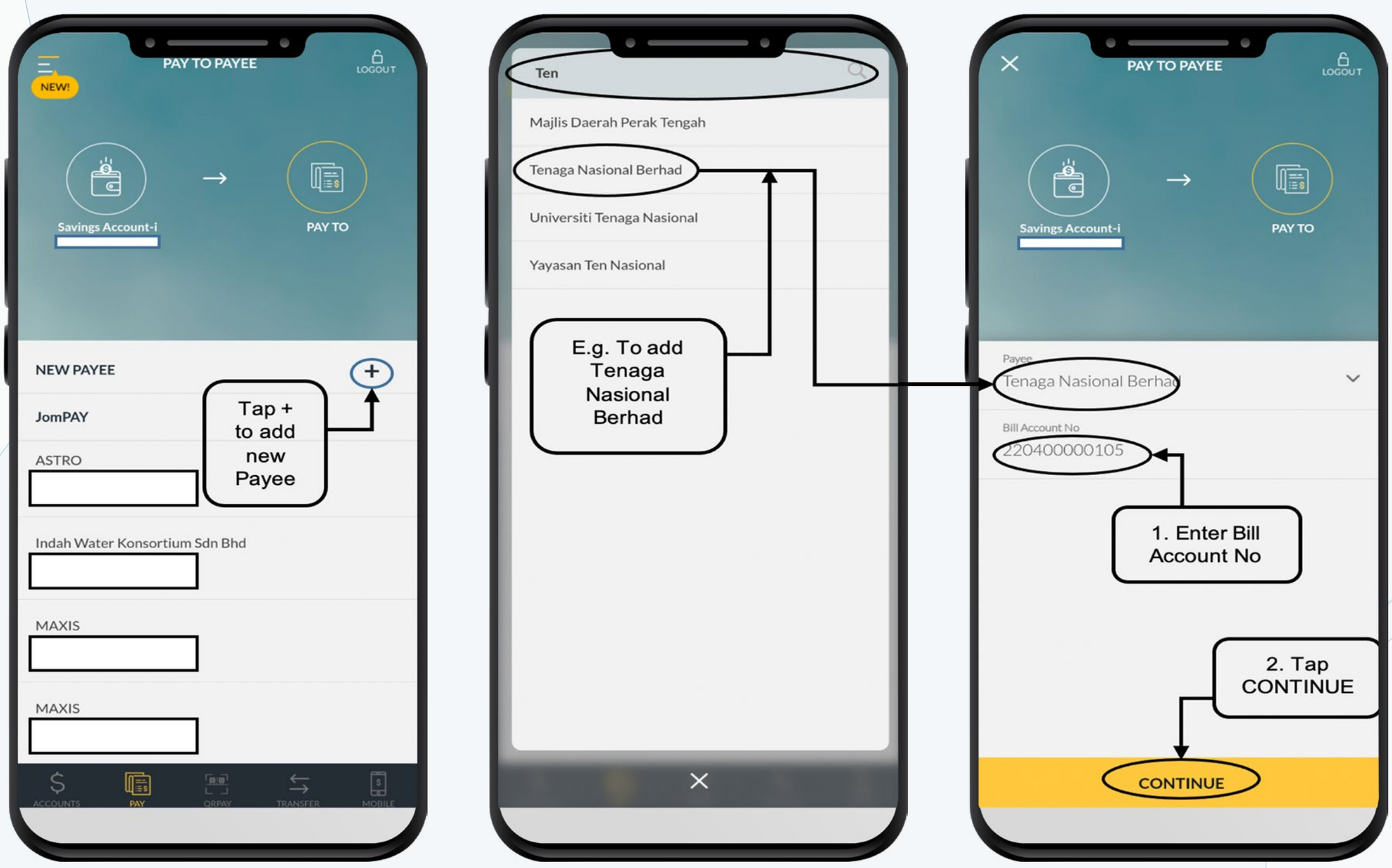




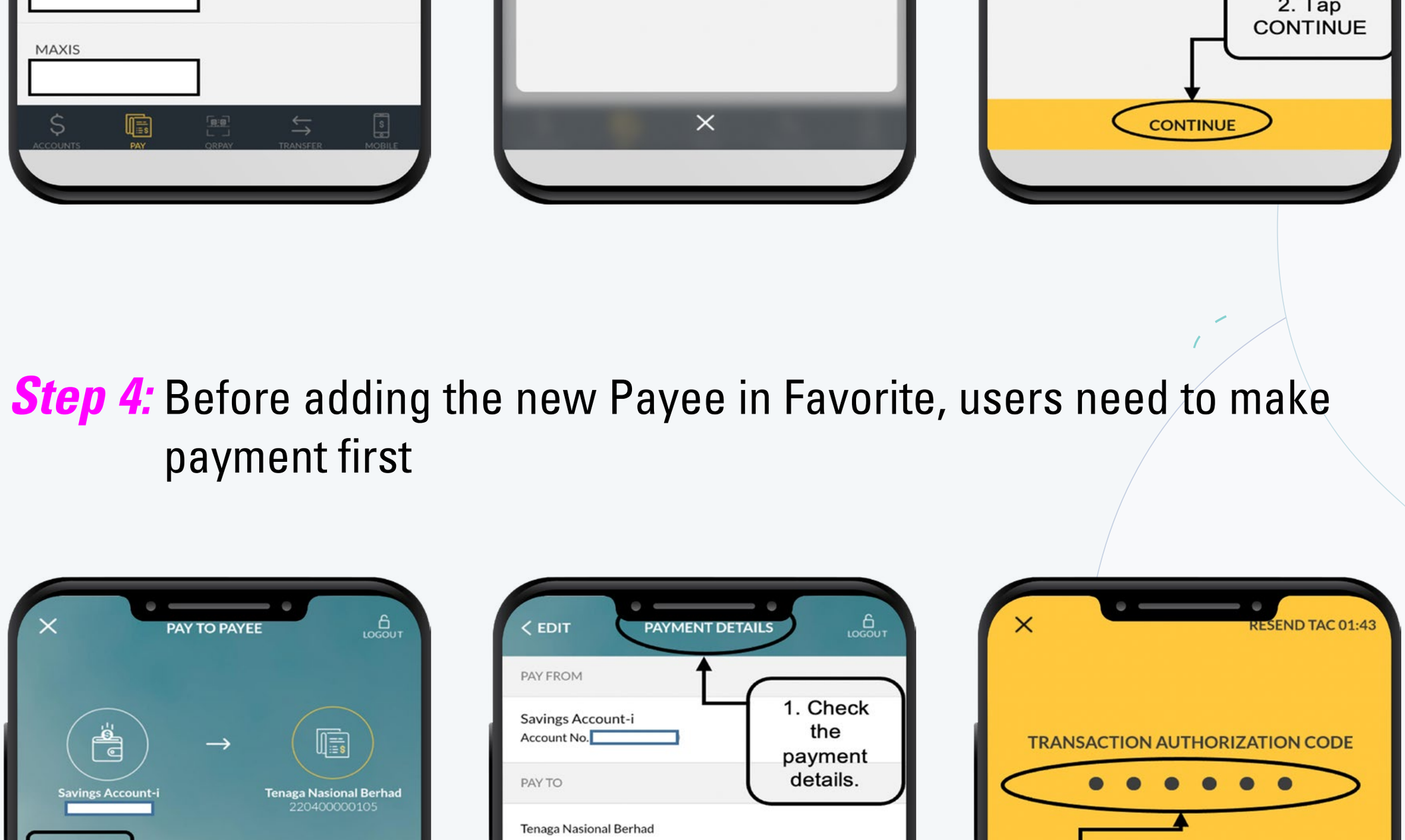


Users can tap at **VIEW HISTORY** to **VIEW** previous transactions.
To add new Payee

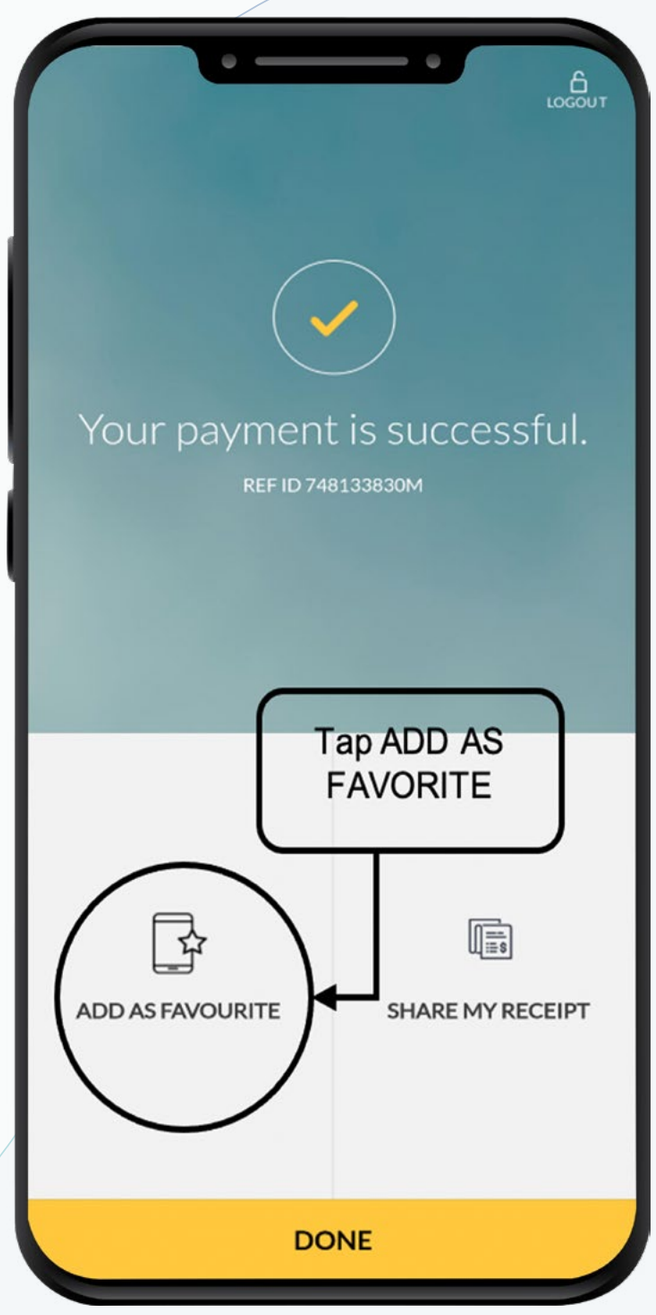
Step 1: At the PAY screen, tap +.
Step 2: Enter the Payee name and tap SEARCH icon.
For example, you want to add Tenaga Nasional Berhad.
Step 3: Enter Bill Account No. and tap CONTINUE

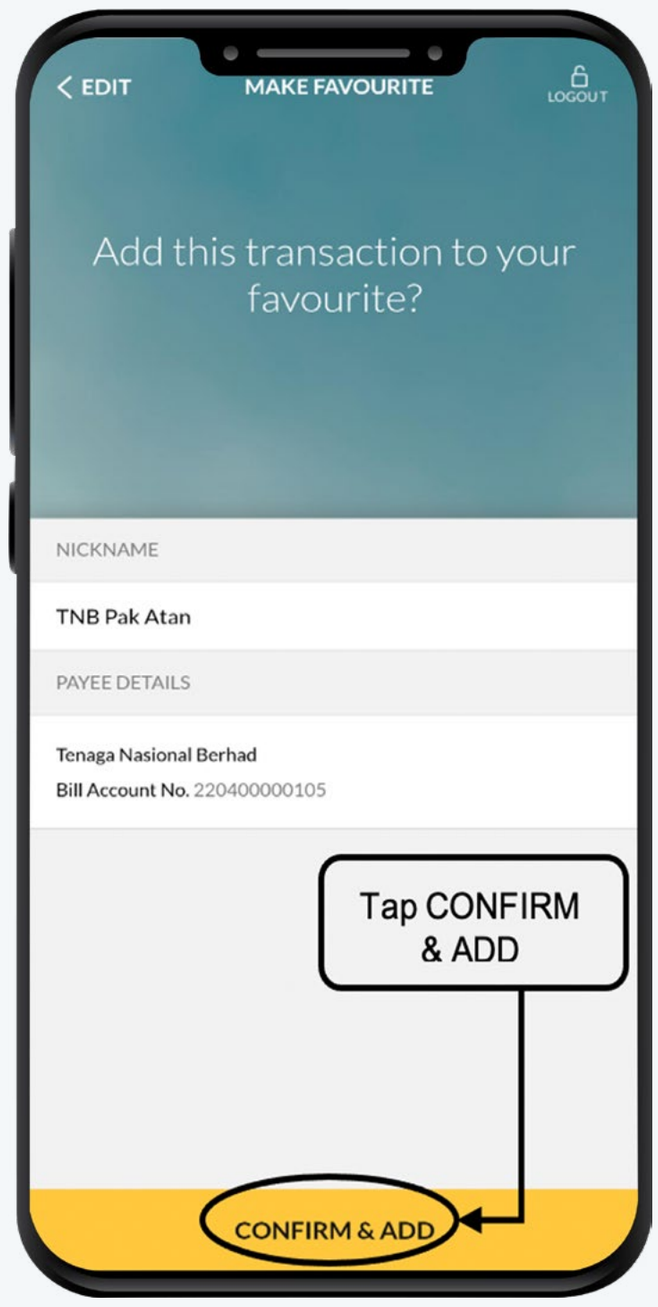


Step 4: Before adding the new Payee in Favorite, users need to make payment first

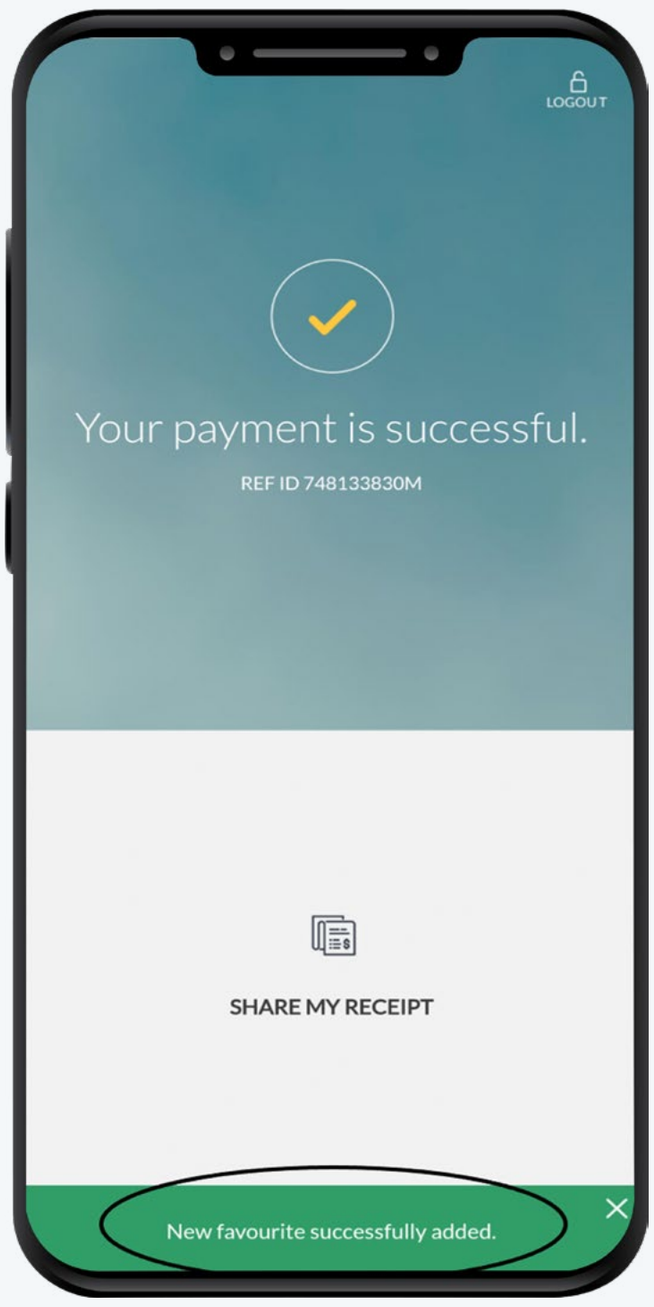


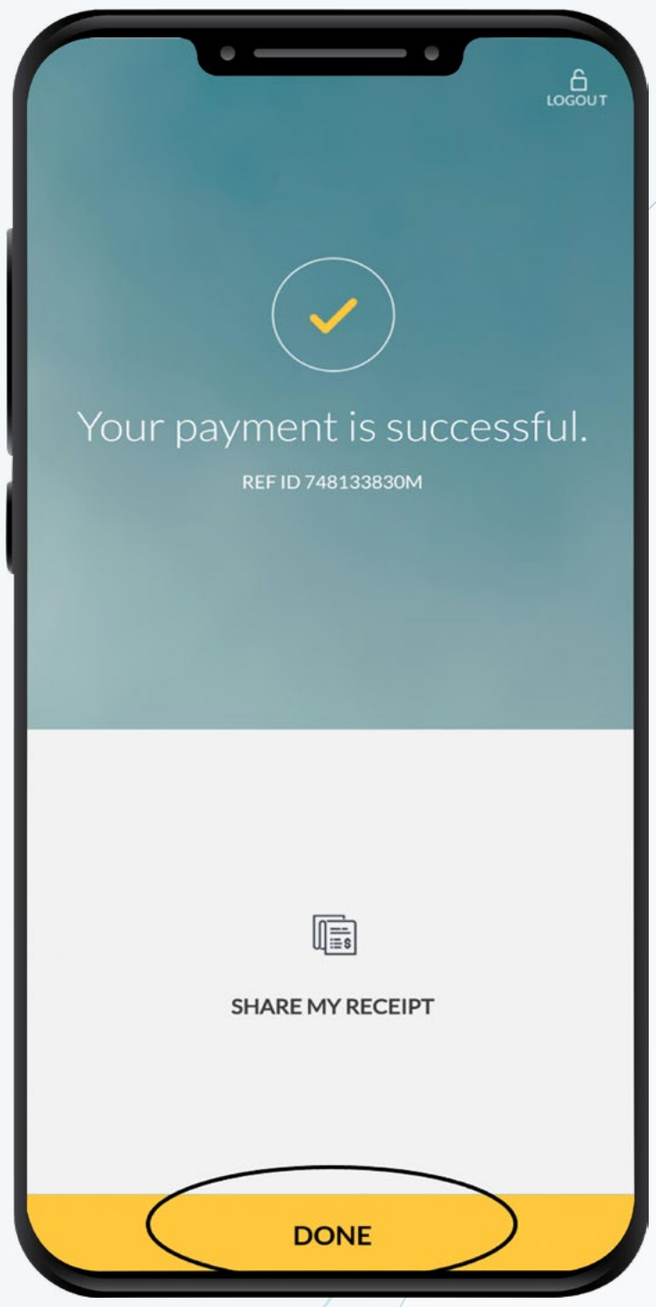
Step 5: After payment is successful, tap ADD AS FAVORITE. Then, follow the instructions.





Step 6: Now, the new Payee has been added as Favorite and transaction is DONE

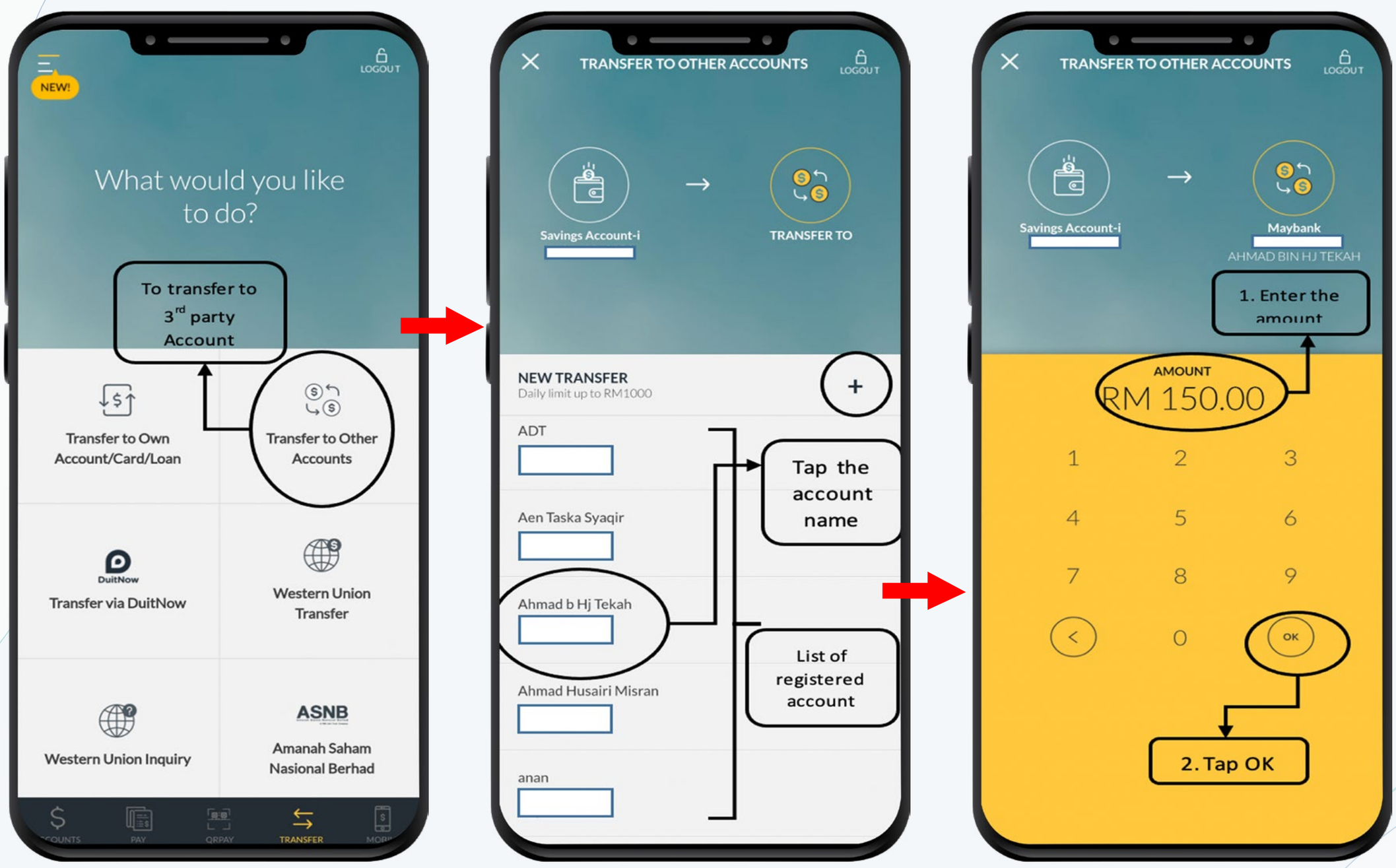




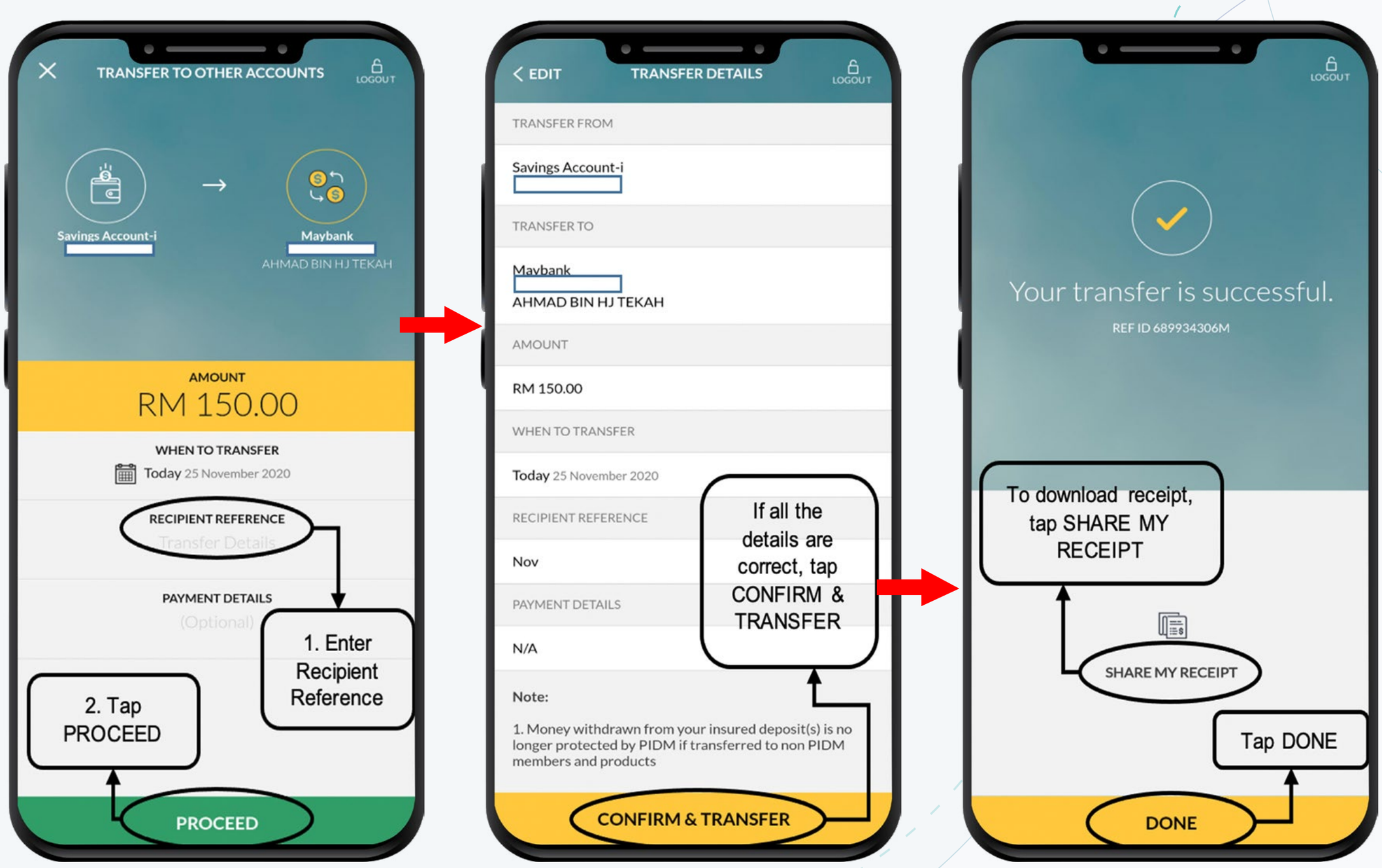
How to transfer money

Step 1: Tap TRANSFER

Step 2 – 4: To transfer to 3rd party account, select account and enter ammount.



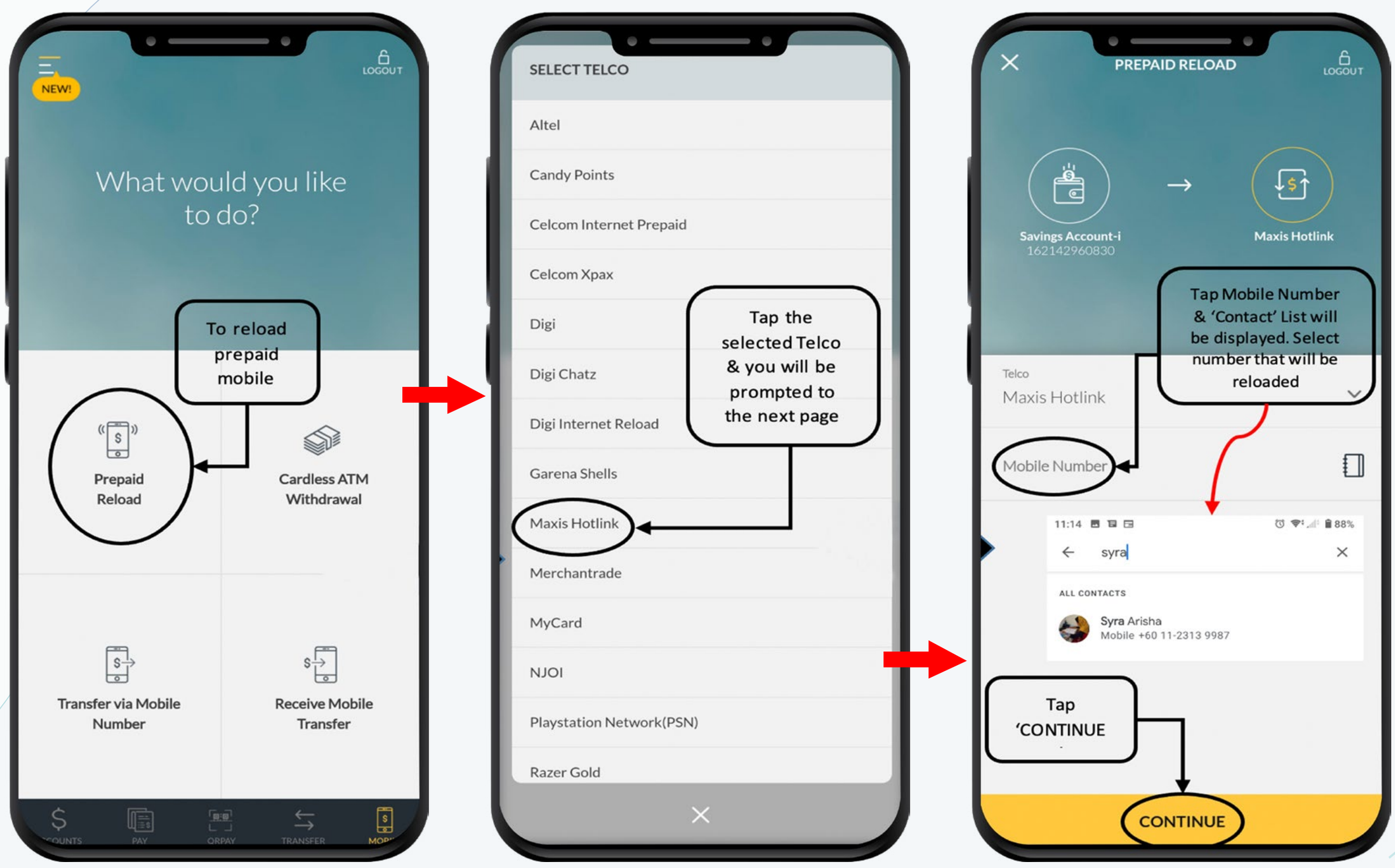
Step 5 – 7: Enterrecipientreference,confirmthedetailsandtransaction is successful.



How to reload mobile prepaid

Step 1: Tap **MOBILE** as shown below

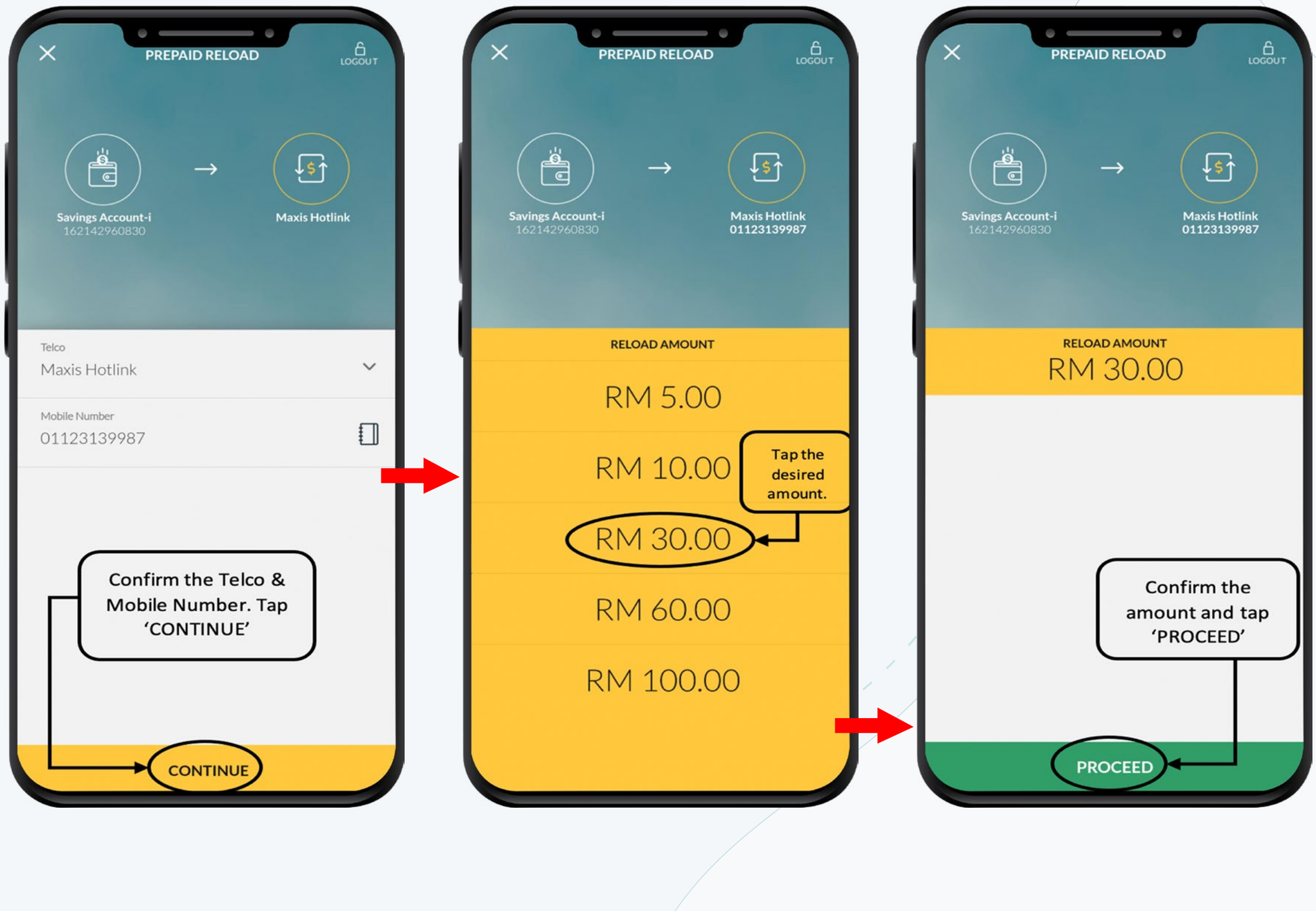
Step 2 – 4: Follow the inforgraphics below



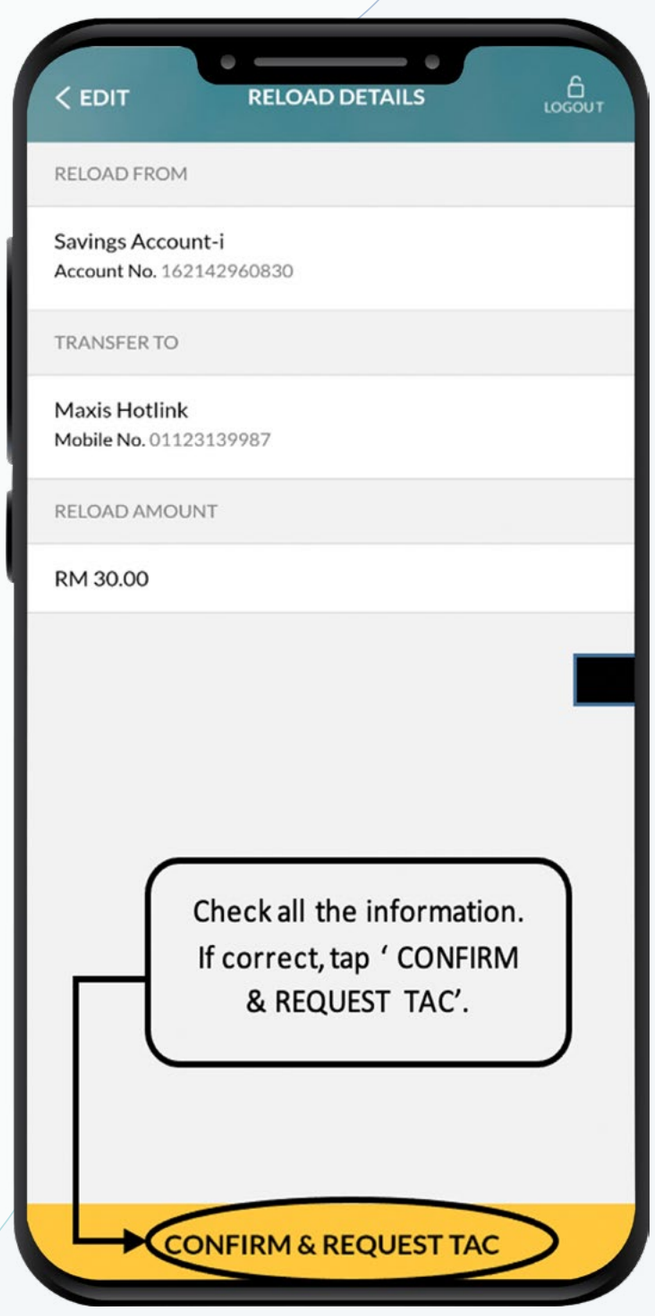
Step 5: Confirm the Telco name and mobile number. Tap **CONTINUE**

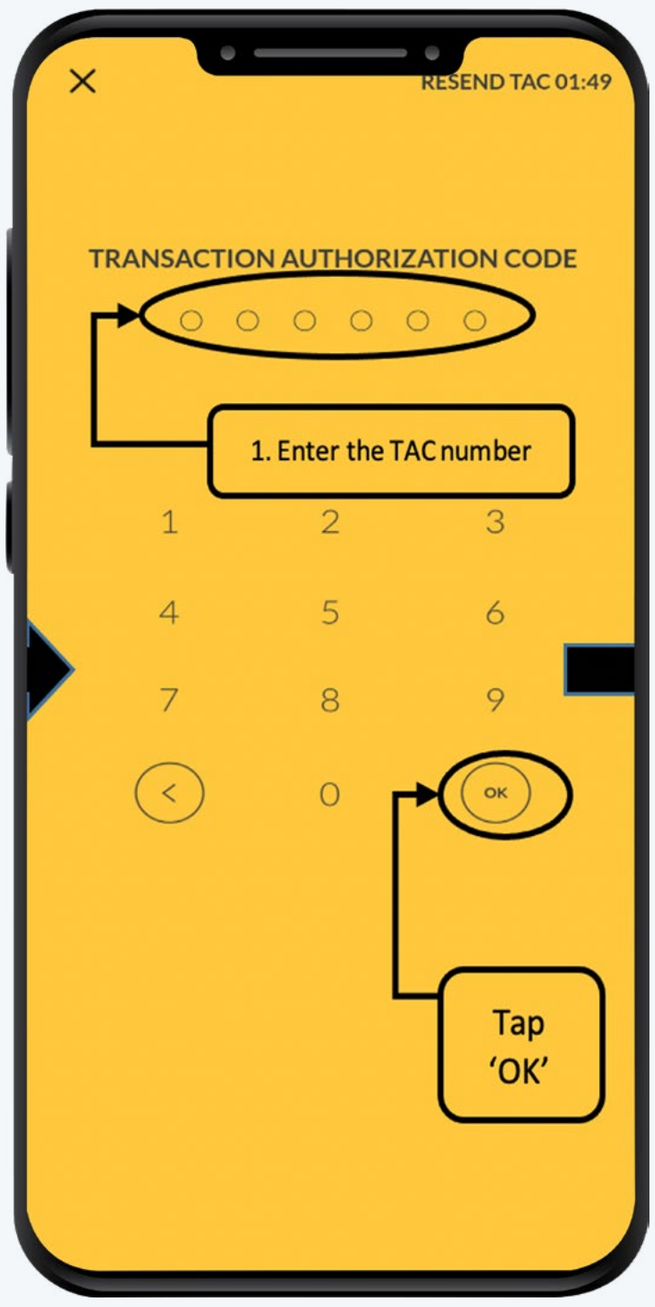
Step 6: Tap the desired amount

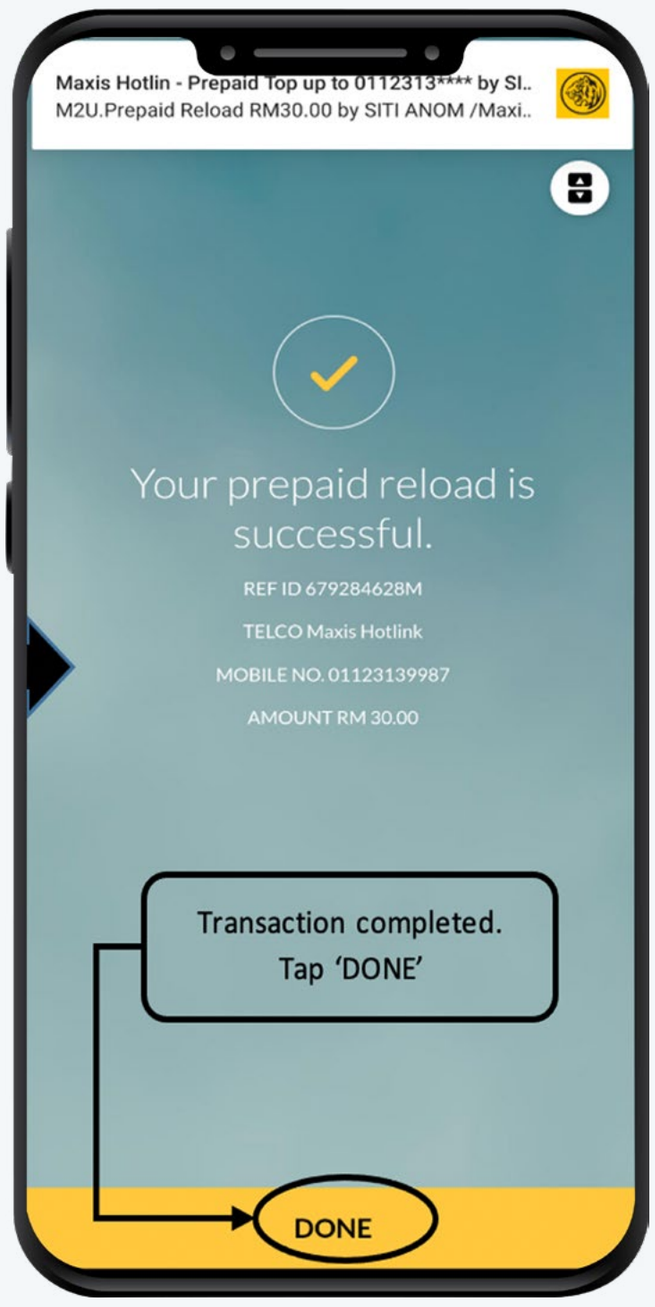
Step 7: Confirm the amount and tap **PROCEED**



Step 7 – 9: Follow the inforgraphics below

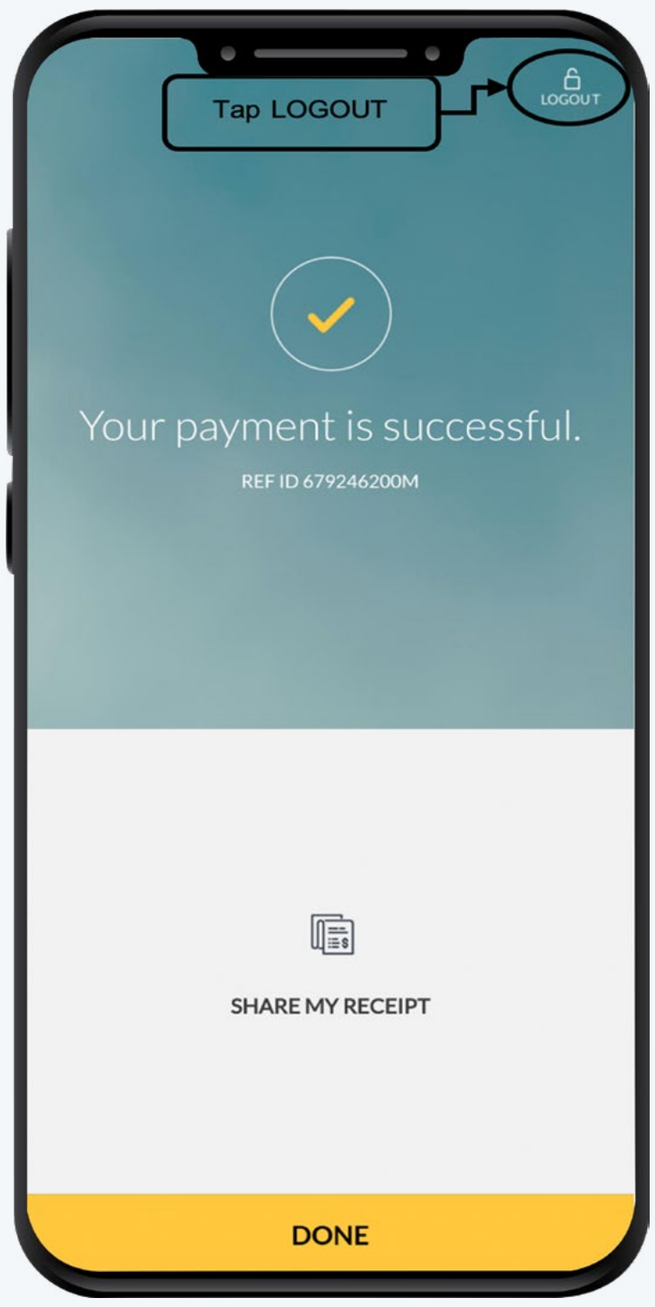


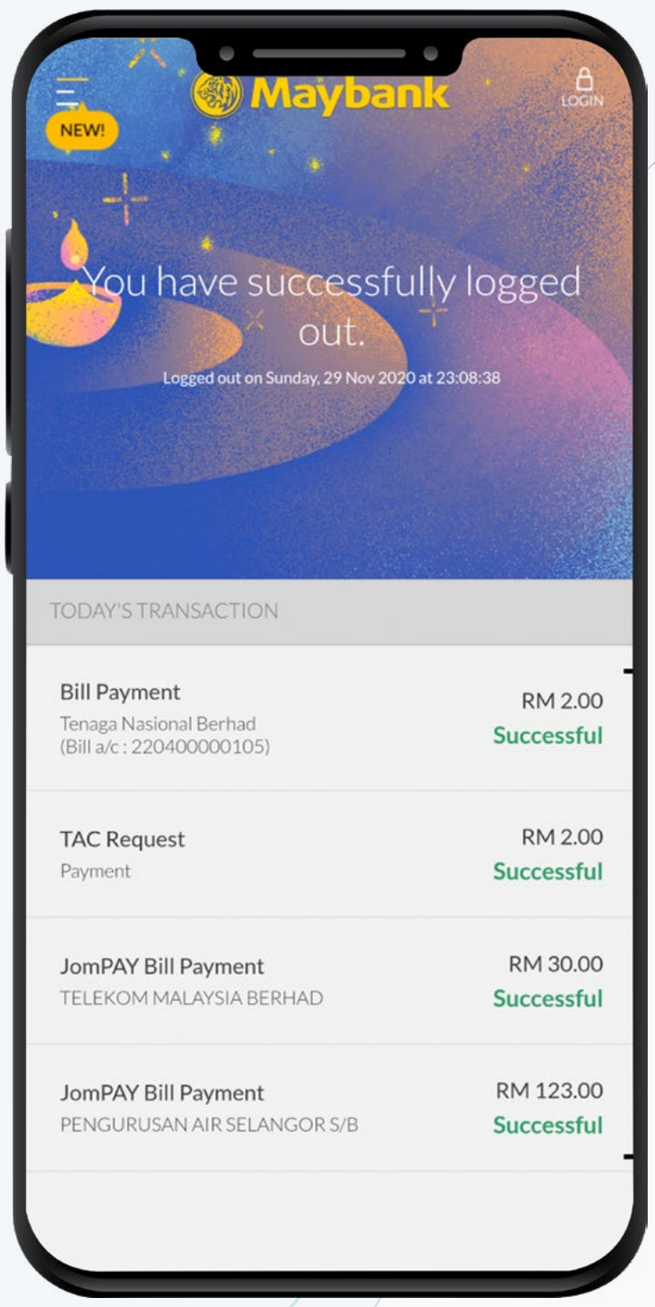




How to Logout

After all transactions are completed, users must Logout for security reason



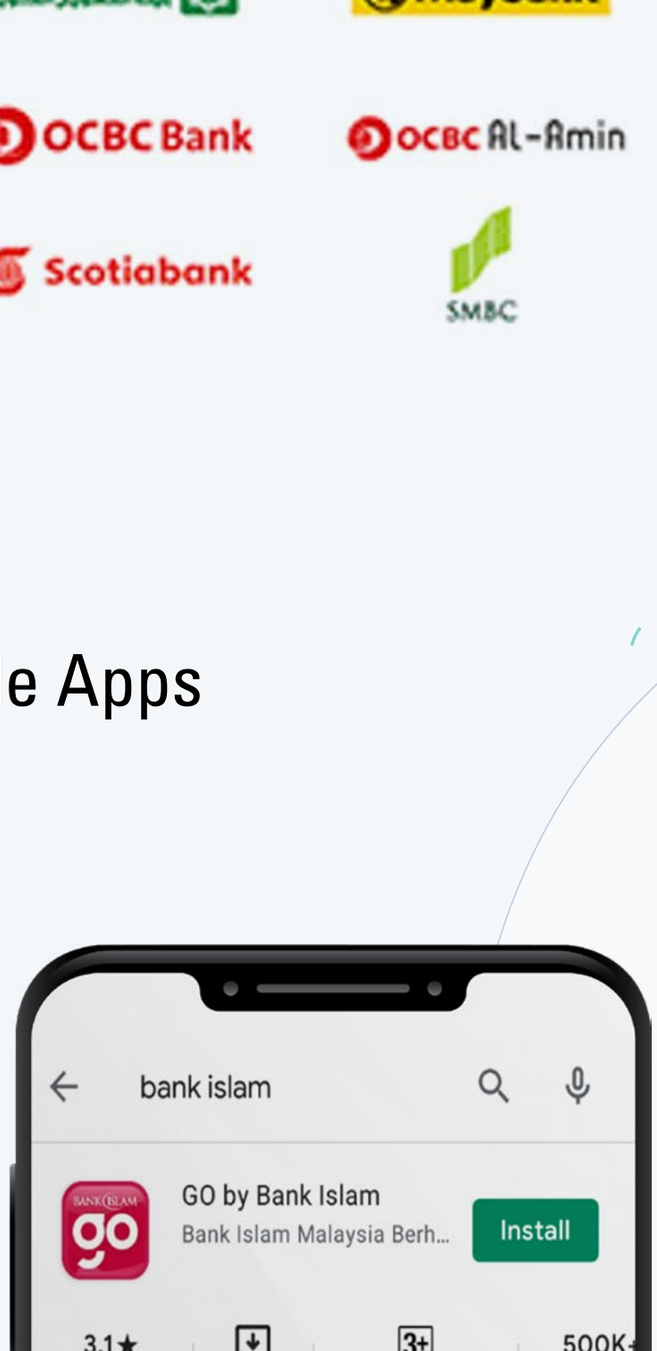


5.1.4 Other Online Banking Apps

All banking institutions in Malaysia have their own mobile Apps and their online banking Apps are available in Google Play Store, Apple App Store and Huawei AppGallery.

Search the bank name and their app can be found on all application stores

For example **CIMB** and **Bank Islam** mobile Apps



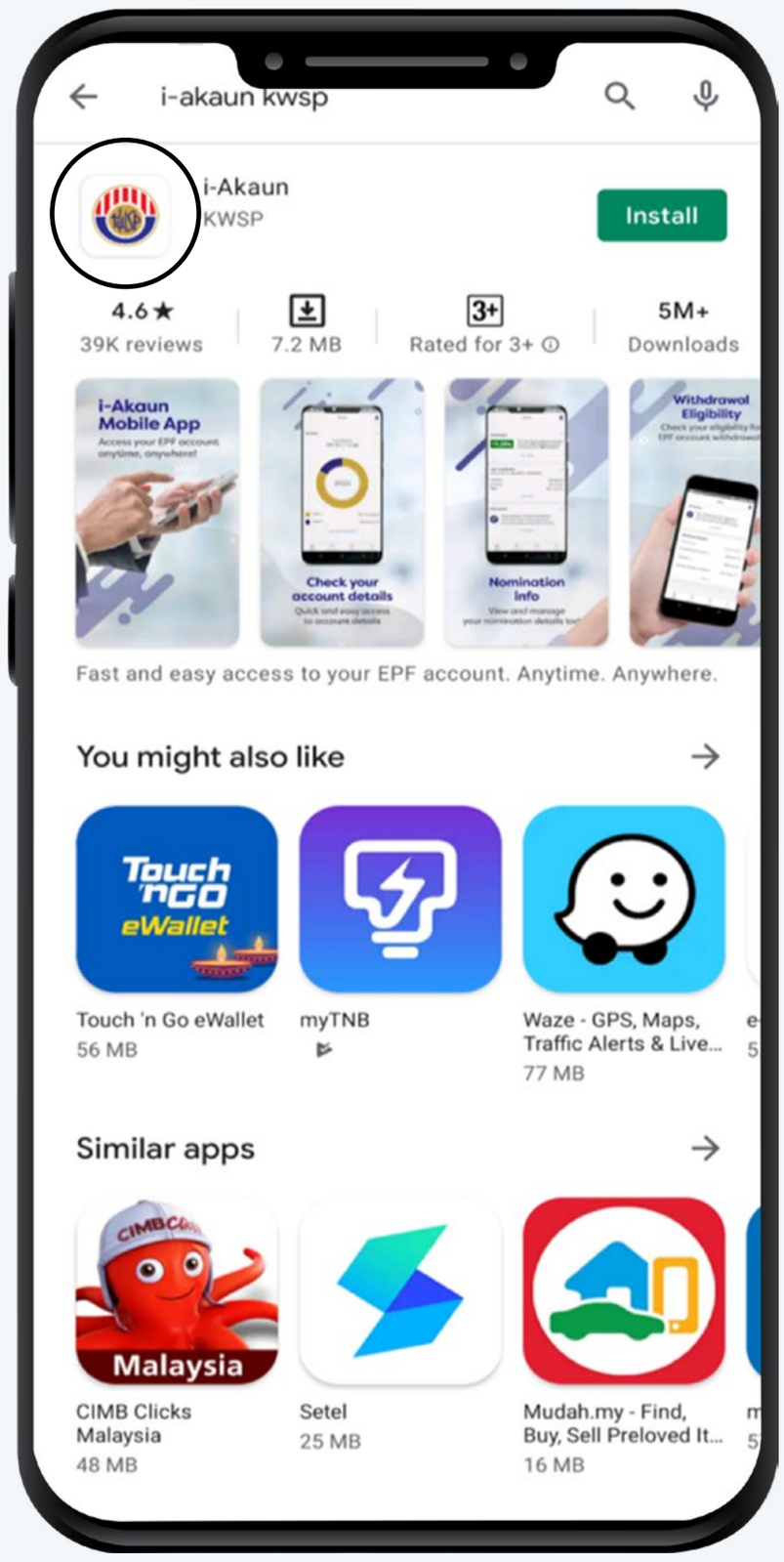
5.2 i-akaun KWSP

i-akaun KWSP is an application developed by the Kumpulan Wang Simpanan Pekerja (KWSP) for the contributors to access their account

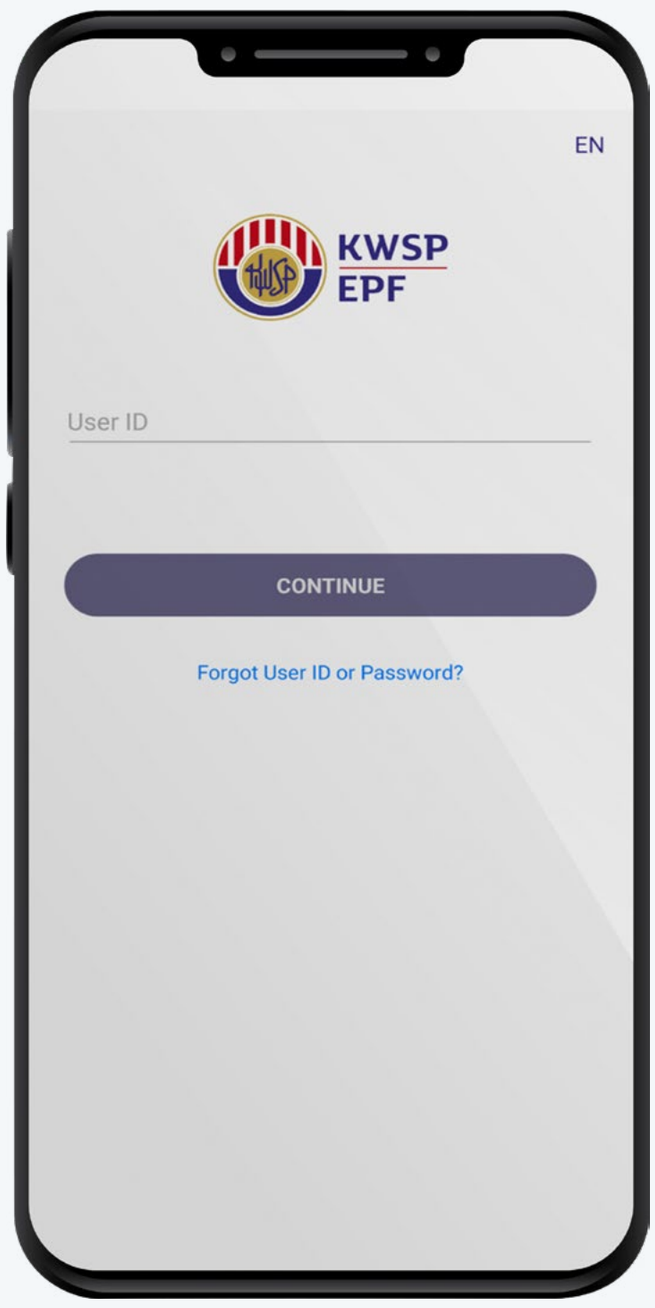
5.2.1 How to install i-akaun KWSP

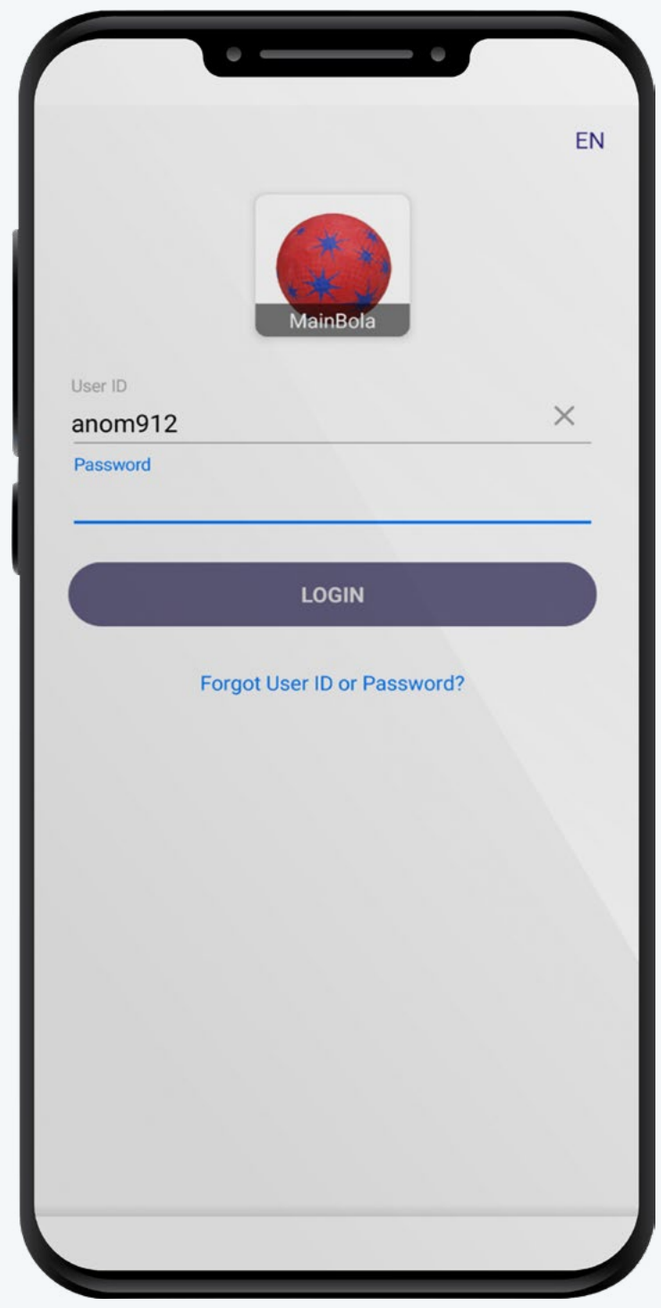
i-Akaun is available in Apple App Store, Google Play Store and Huawei AppGallery.

Step 1: Choose one of the application store above to download and install i-Akaun KWSP.



5.2.2 How to login





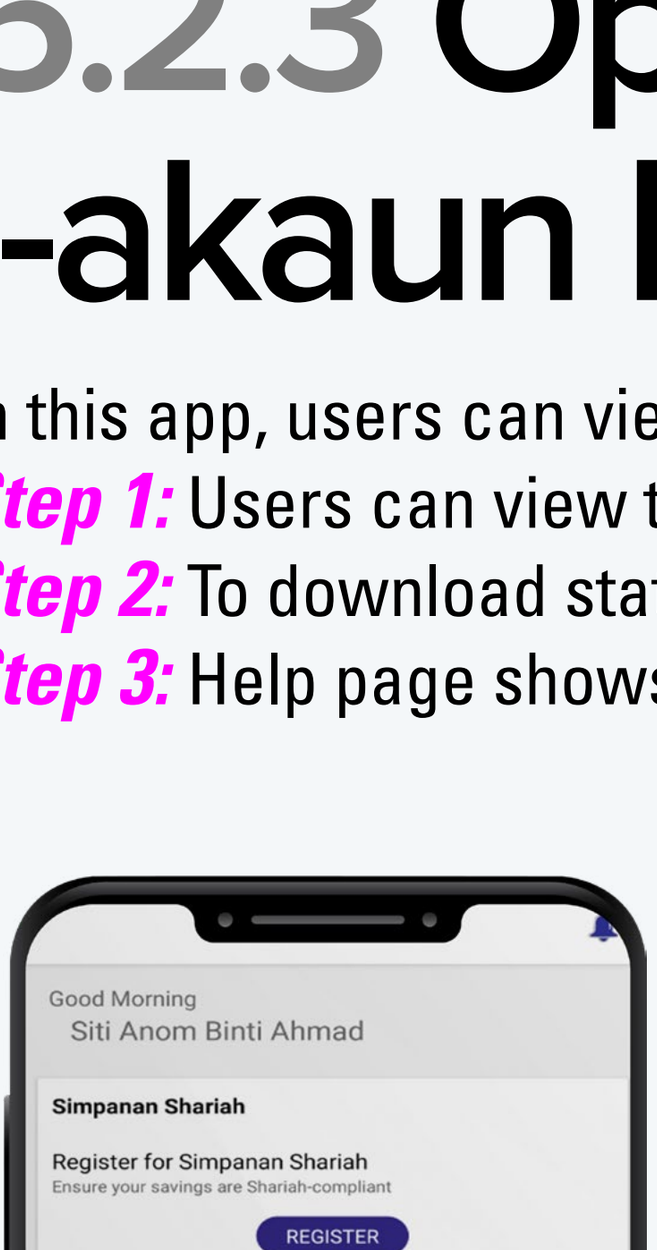
5.2.3 Operations in i-akaun KWSP

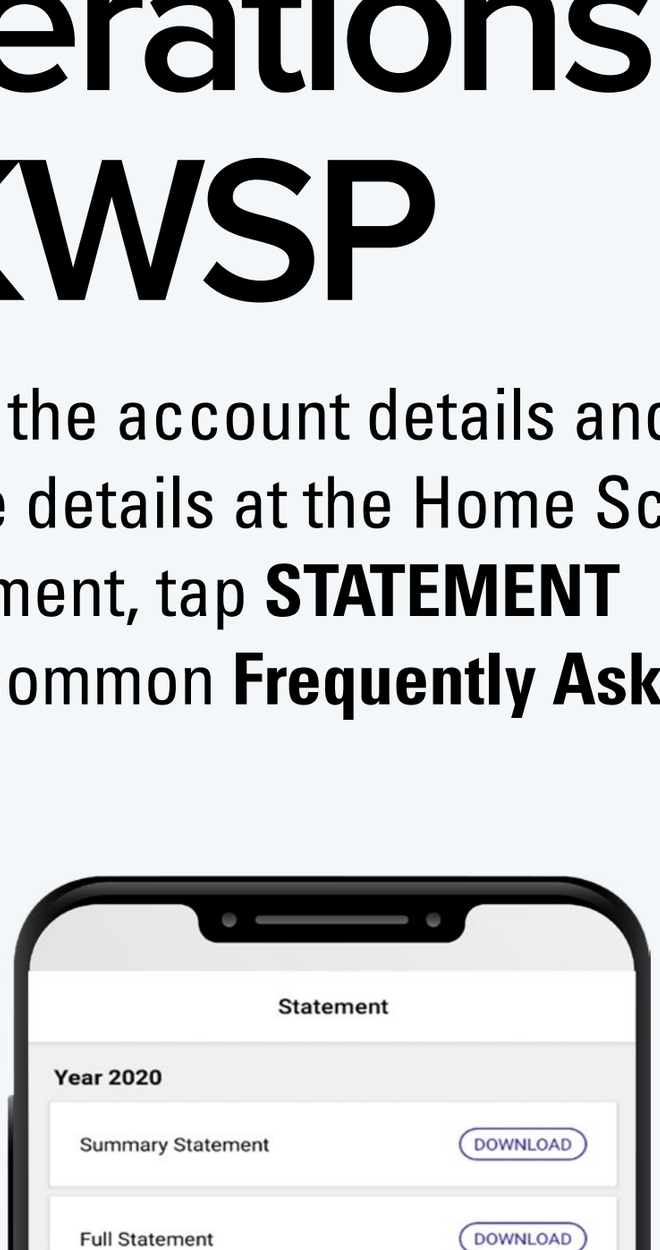
In this app, users can view the account details and download the statement.

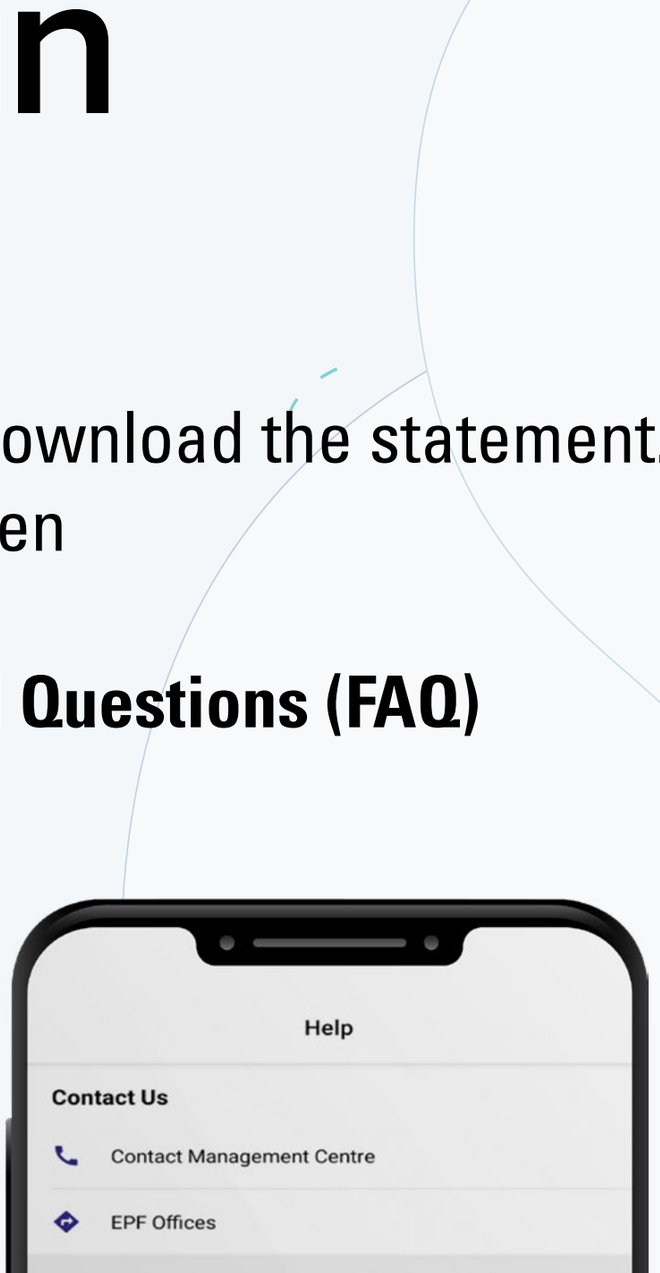
Step 1: Users can view the details at the Home Screen

Step 2: To download statement, tap **STATEMENT**

Step 3: Help page shows common **Frequently Asked Questions (FAQ)**







5.3 Other services

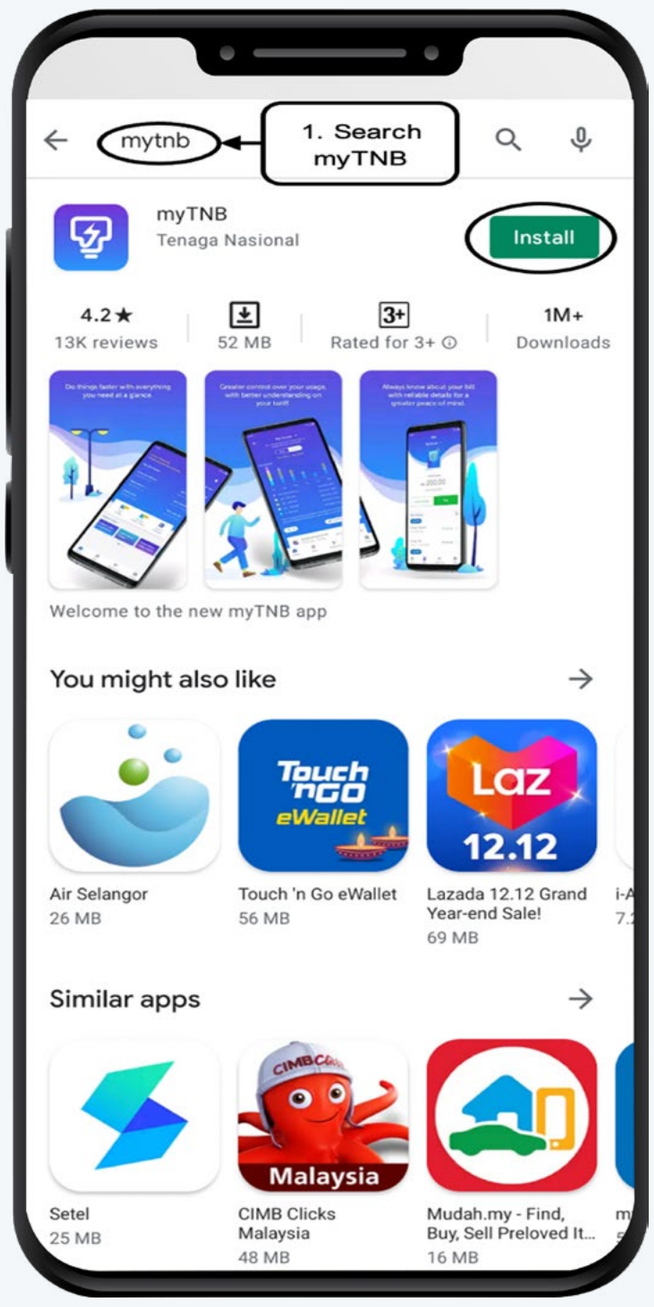
5.3.1 myTNB

myTNB app is a free mobile app to manage TNB electricity account(s) in one location. With this app, users can view and pay electricity bills anytime, anywhere and manage TNB account(s) on the go.

How to install myTNB App

myTNB App is available in Google Play Store and Apple App Store

Step 1: Choose one of the application store above to download and install myTNB

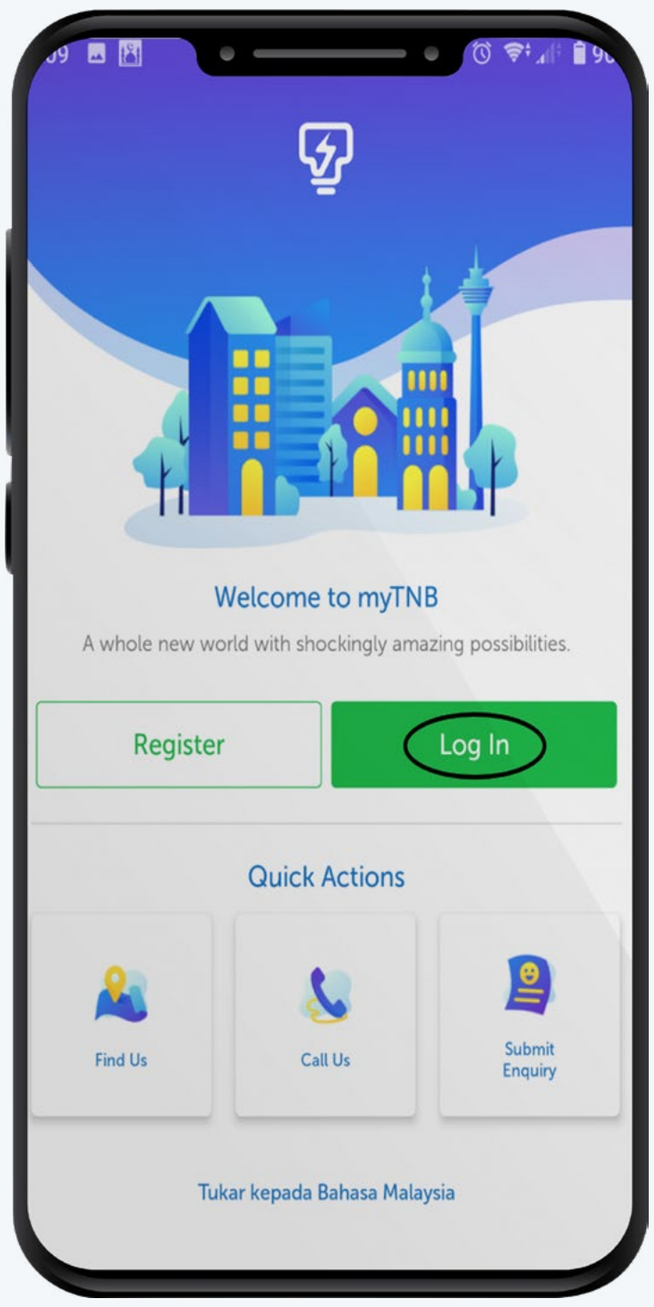


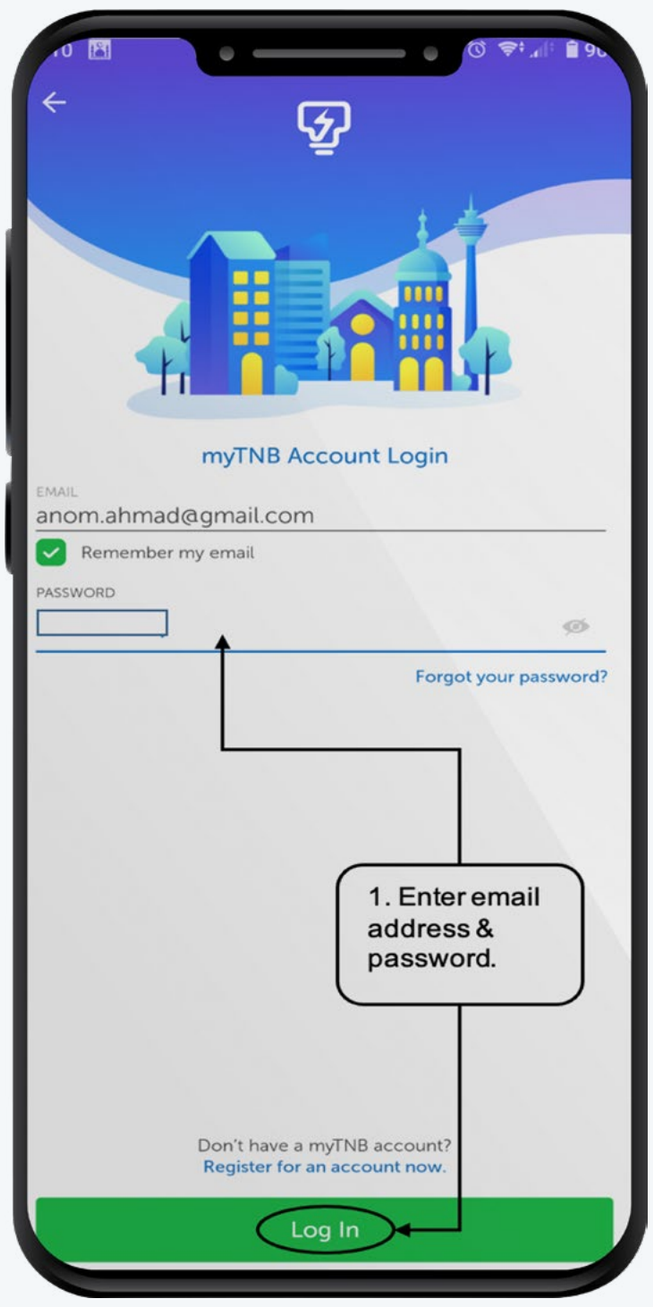
How to login

Step 1: Tap **myTNB** icon to open the App

Step 2: For new user, tap **REGISTER**. For existing user tap **LOG IN**.

Step 3: Enter **Email** and **Password**, then tap **LOG IN**.



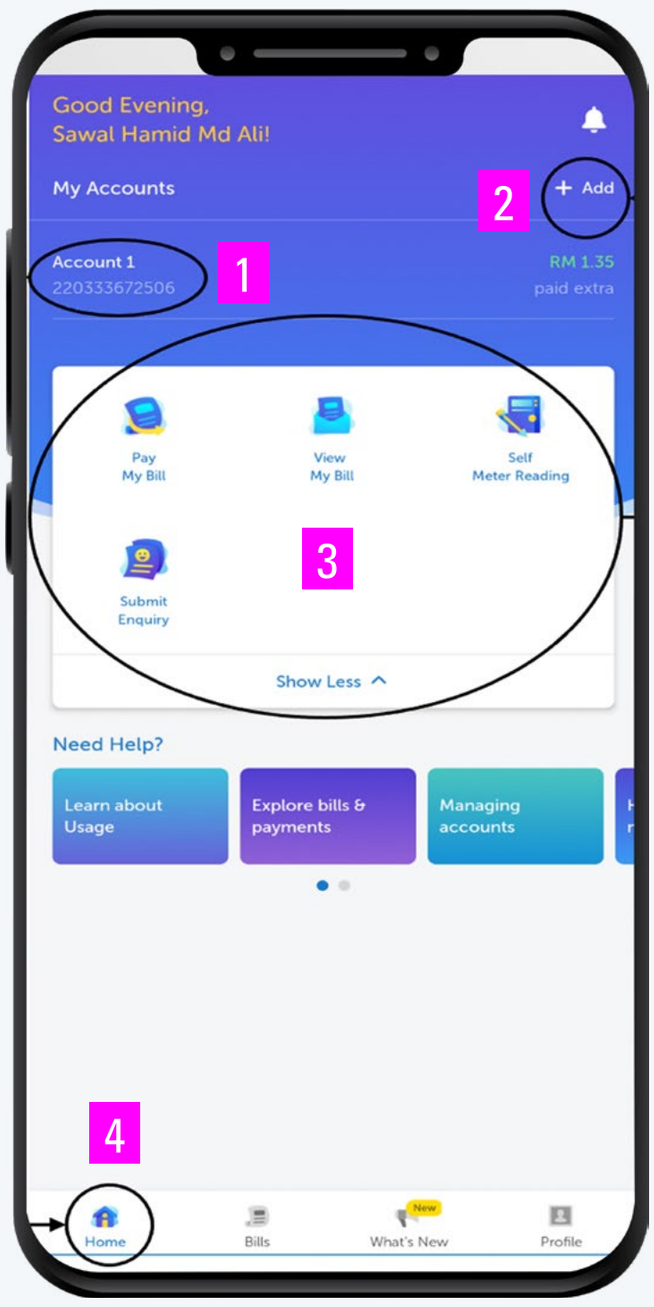


How to perform common operations

There are several operation can be done in myTNB. This module will show how to view and pay electricity bill.

Step 1: After login, Home screen will appear.

1 TNB Account Information

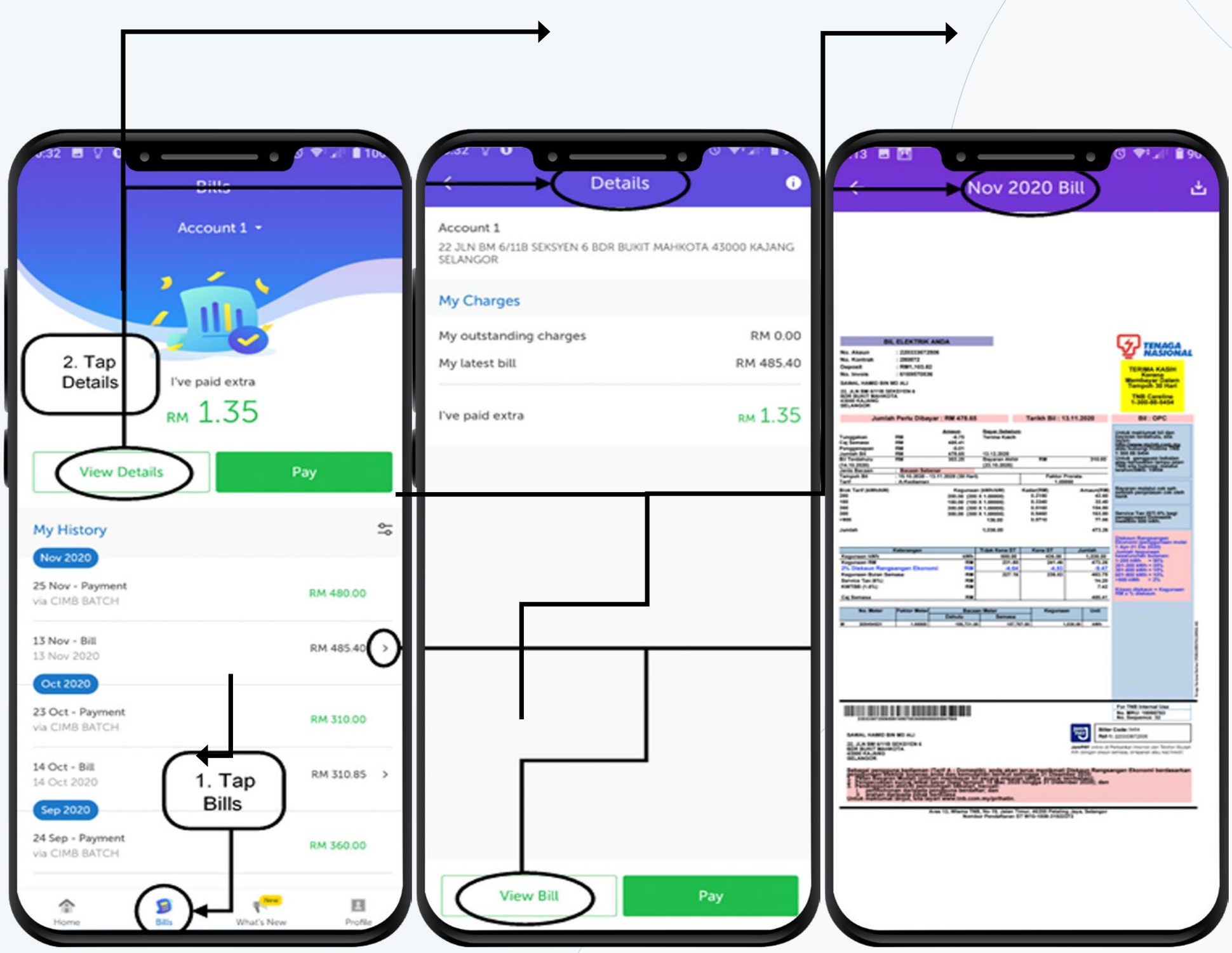


To add another 2 TNB Account

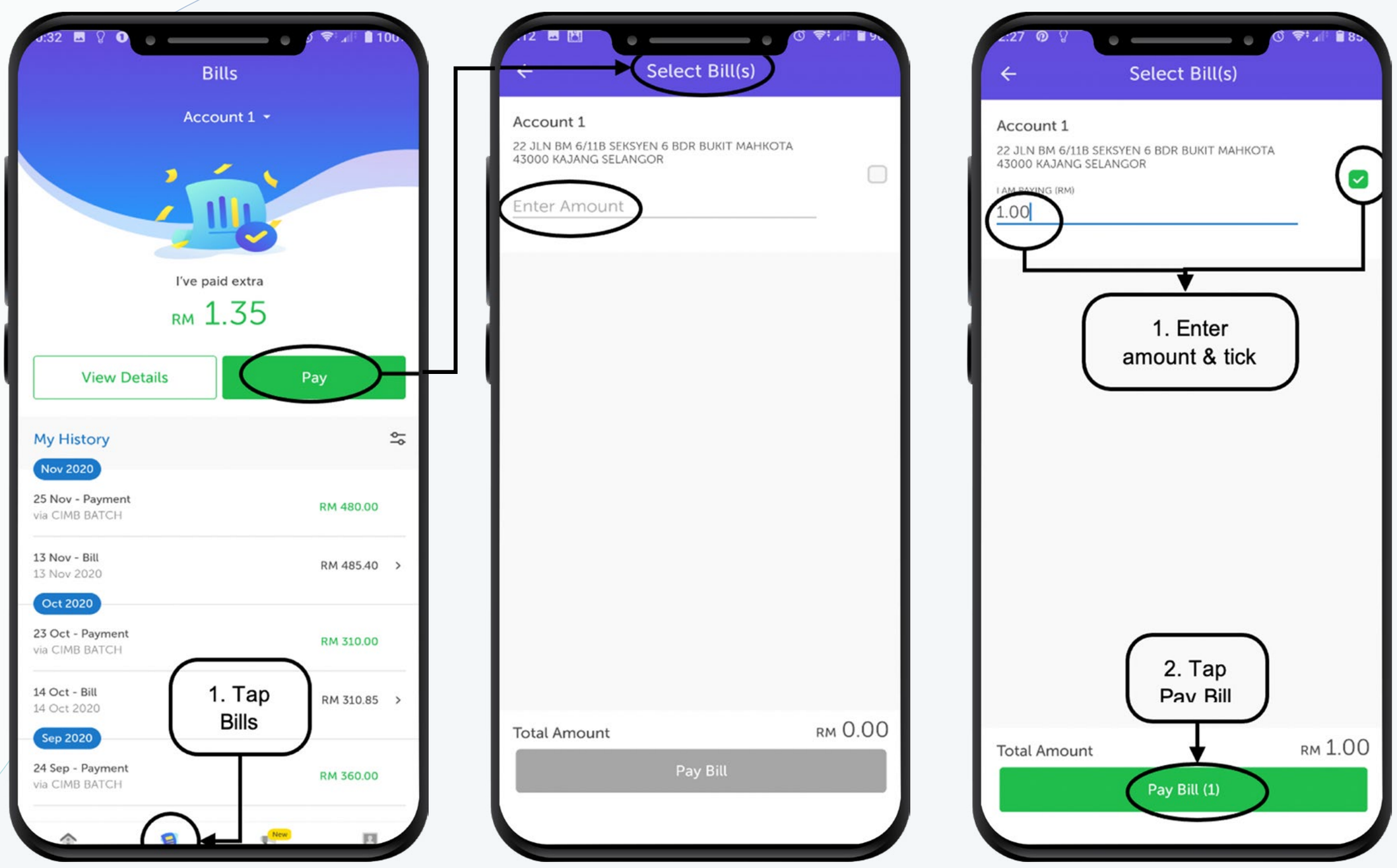
Shortcut to 3 operations that can be done in myTNB

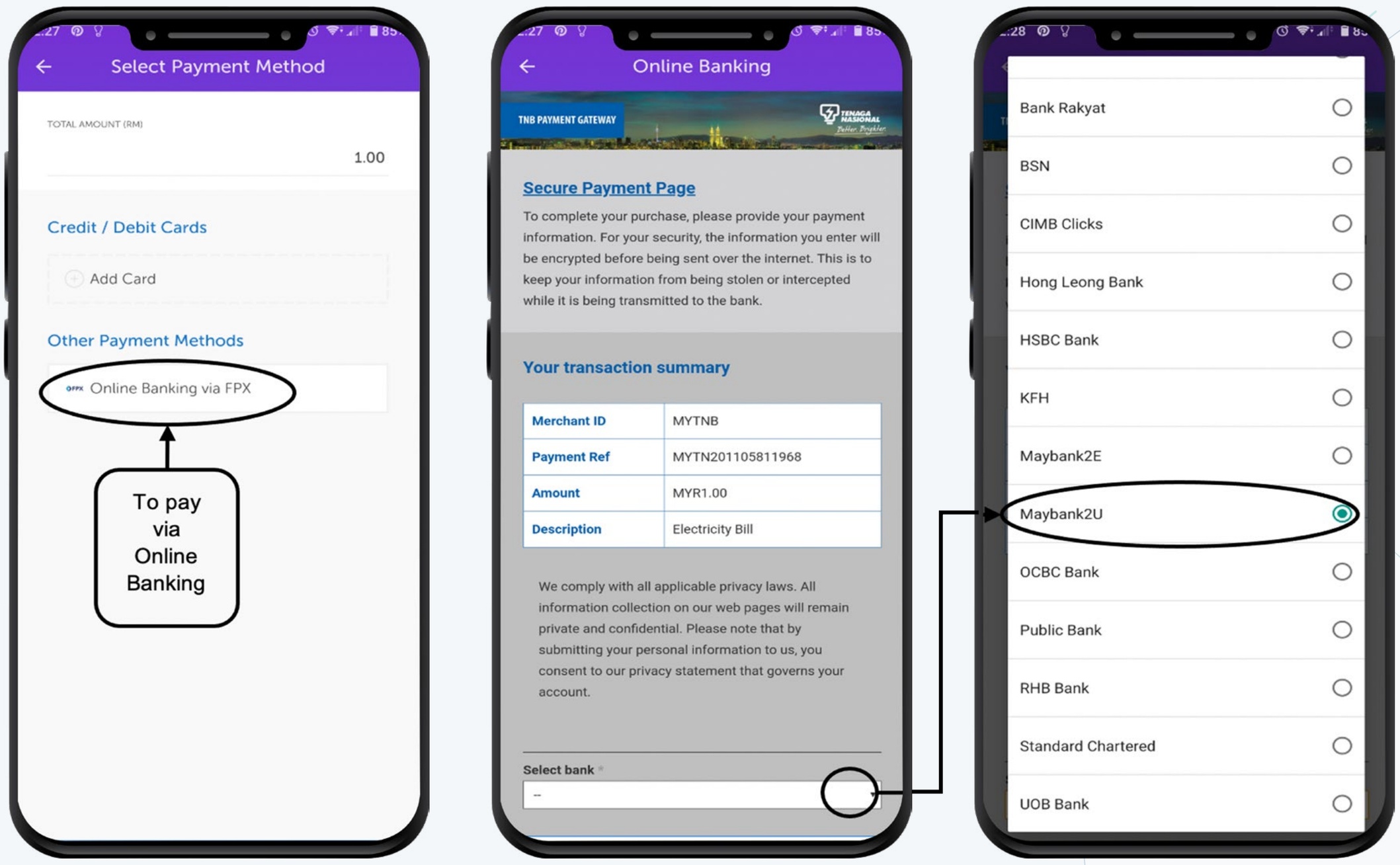
4 Home screen

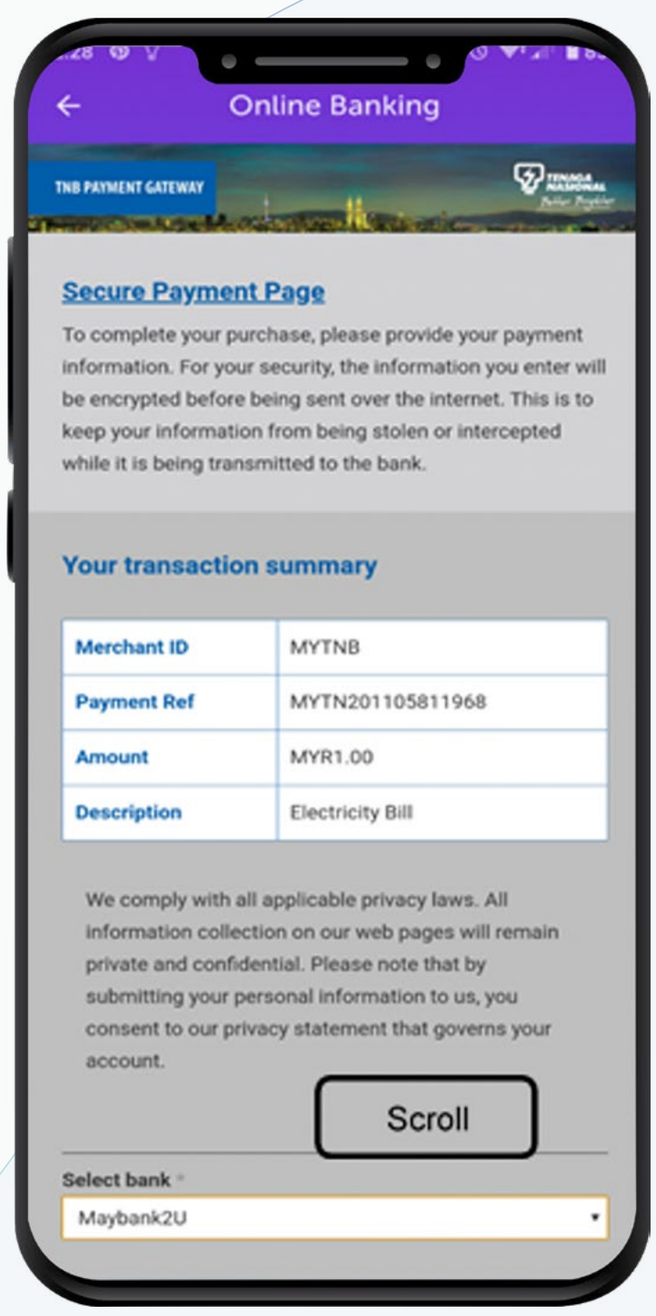
Step 2: To view bill

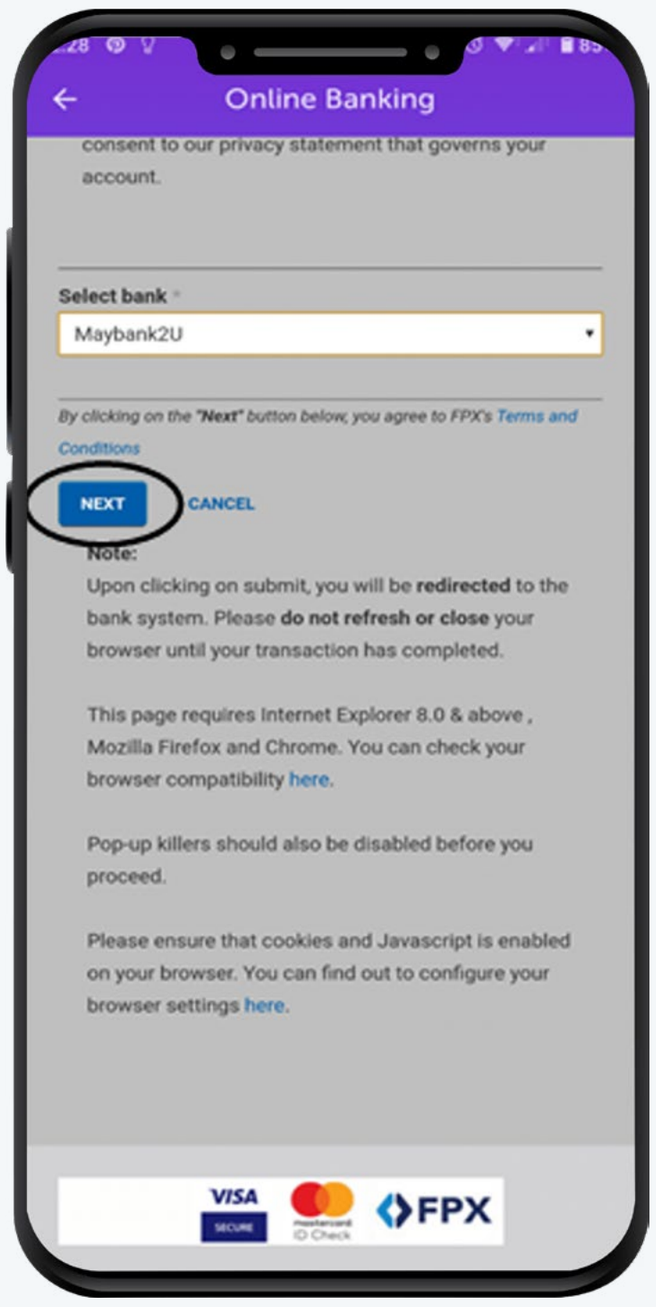


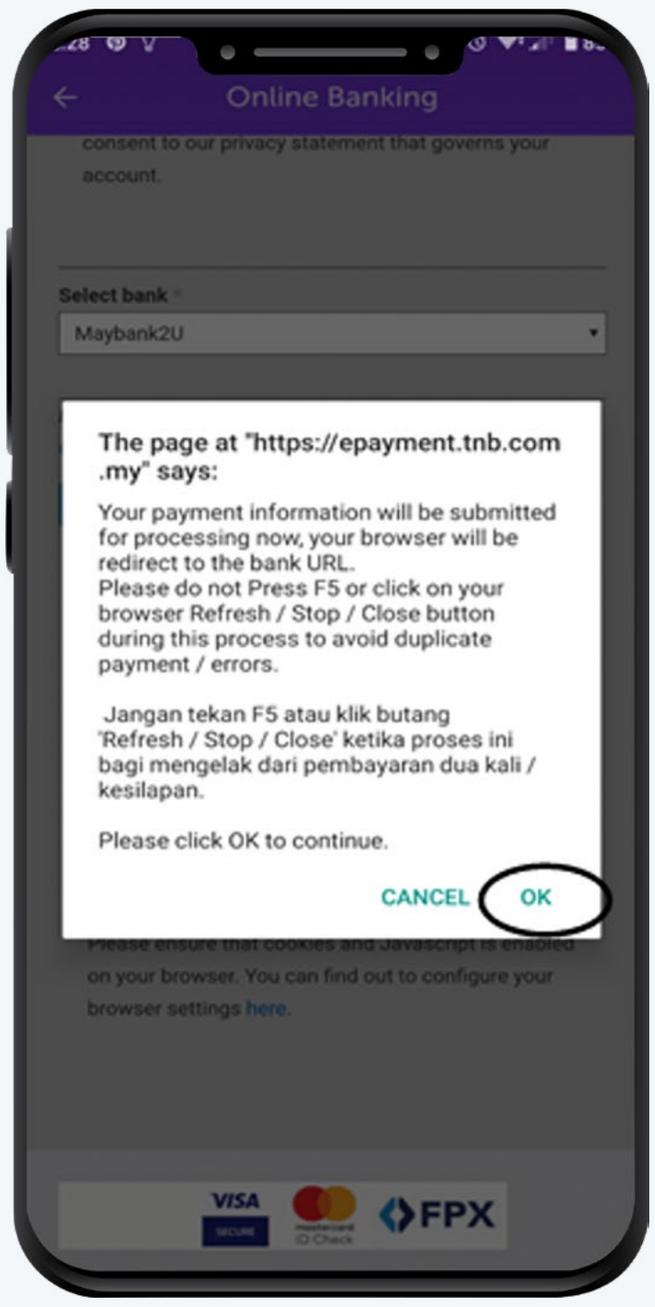
Step 3: To pay Bill

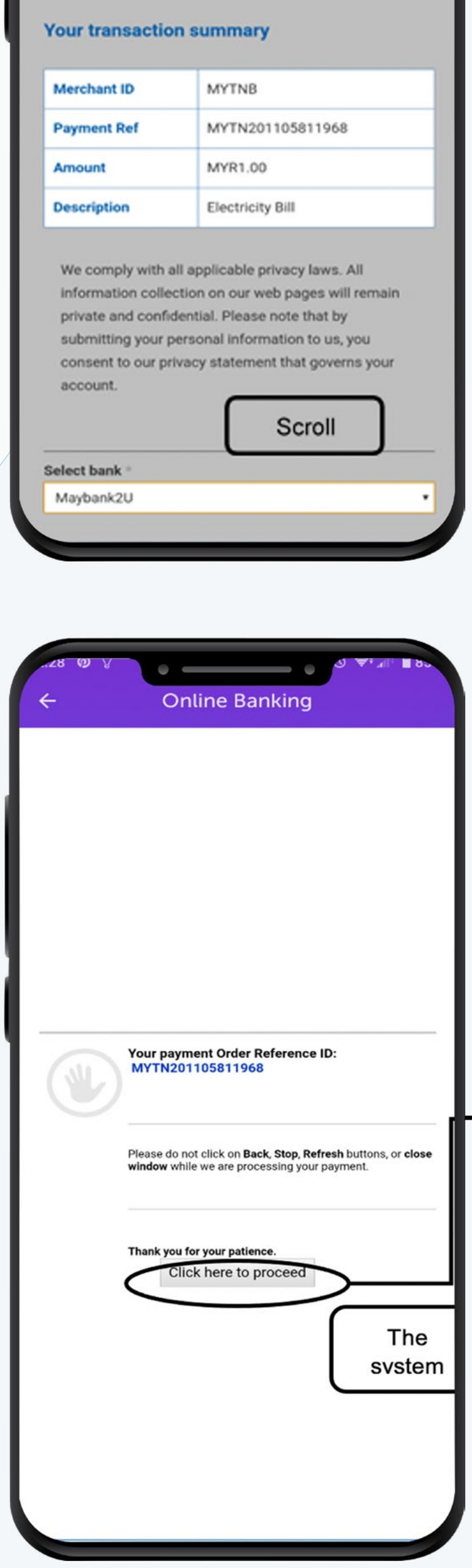


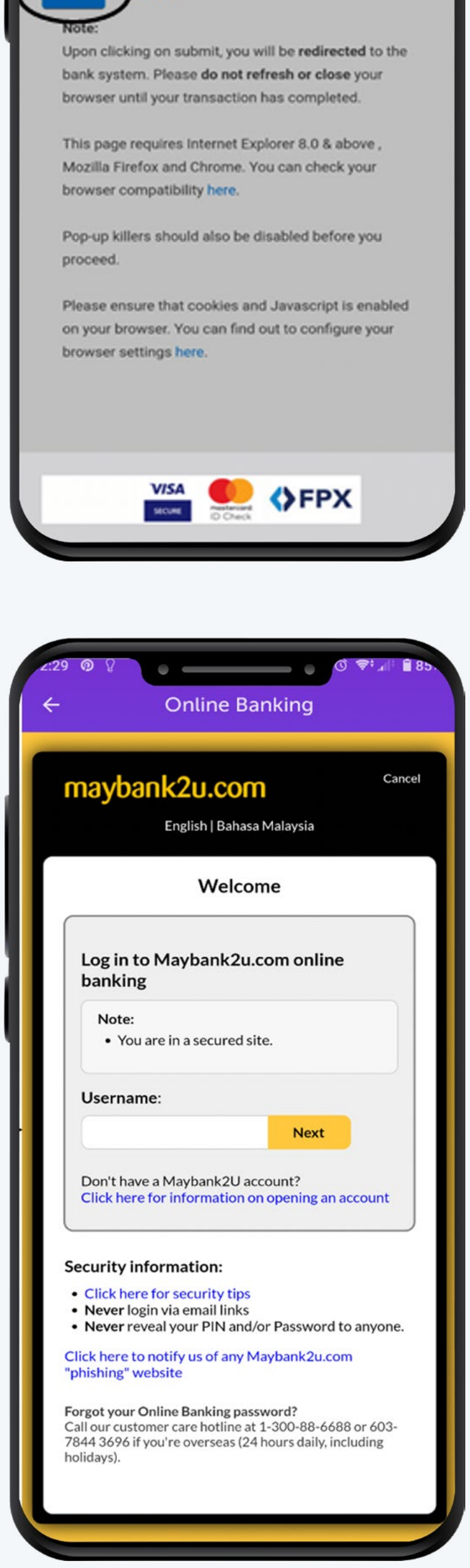


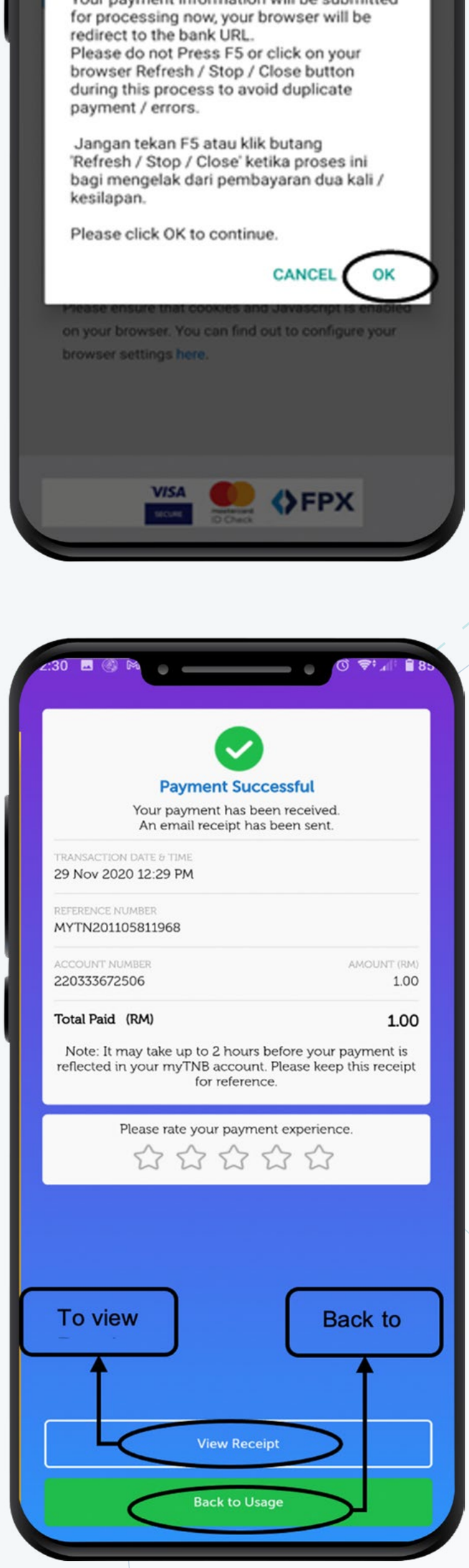

Online Banking
TNB PAYMENT GATEWAY
Secure Payment Page
To complete your purchase, please provide your payment information. For your security, the information you enter will be encrypted before being sent over the internet. This is to keep your information from being stolen or intercepted while it is being transmitted to the bank.
Your transaction summary
Merchant ID
MYTNB
Payment Ref
MYTN201105811968
Amount
MYR1.00
Description
Electricity Bill
We comply with all applicable privacy laws. All information collection on our web pages will remain private and confidential. Please note that by submitting your personal information to us, you consent to our privacy statement that governs your account.
Scroll
Select bank
Maybank2U


Online Banking
consent to our privacy statement that governs your account.
Select bank
Maybank2U
By clicking on the "Next" button below, you agree to FPX's Terms and Conditions
NEXT
CANCEL
Note:
Upon clicking on submit, you will be redirected to the bank system. Please do not refresh or close your browser until your transaction has completed.
This page requires Internet Explorer 8.0 & above , Mozilla Firefox and Chrome. You can check your browser compatibility here.
Pop-up killers should also be disabled before you proceed.
Please ensure that cookies and Javascript is enabled on your browser. You can find out to configure your browser settings here.
VISA
FPX


Online Banking
consent to our privacy statement that governs your account.
Select bank
Maybank2U
The page at "https://epayment.tnb.com.my" says:
Your payment information will be submitted for processing now, your browser will be redirect to the bank URL.
Please do not Press F5 or click on your browser Refresh / Stop / Close button during this process to avoid duplicate payment / errors.
Jangan tekan F5 atau klik butang 'Refresh / Stop / Close' ketika proses ini bagi mengelak dari pembayaran dua kali / kesilapan.
Please click OK to continue.
CANCEL
OK
on your browser. You can find out to configure your browser settings here.
VISA
FPX


Online Banking
Your payment Order Reference ID:
MYTN201105811968
Please do not click on Back, Stop, Refresh buttons, or close window while we are processing your payment.
Thank you for your patience.
Click here to proceed
The svstem


Online Banking
maybank2u.com
Cancel
English | Bahasa Malaysia
Welcome
Log in to Maybank2u.com online banking
Note:
• You are in a secured site.
Username:
Next
Don't have a Maybank2U account?
Click here for information on opening an account
Security information:
• Click here for security tips
• Never login via email links
• Never reveal your PIN and/or Password to anyone.
Click here to notify us of any Maybank2u.com "phishing" website
Forgot your Online Banking password?
Call our customer care hotline at 1-300-88-6688 or 603-7844 3696 if you're overseas (24 hours daily, including holidays).

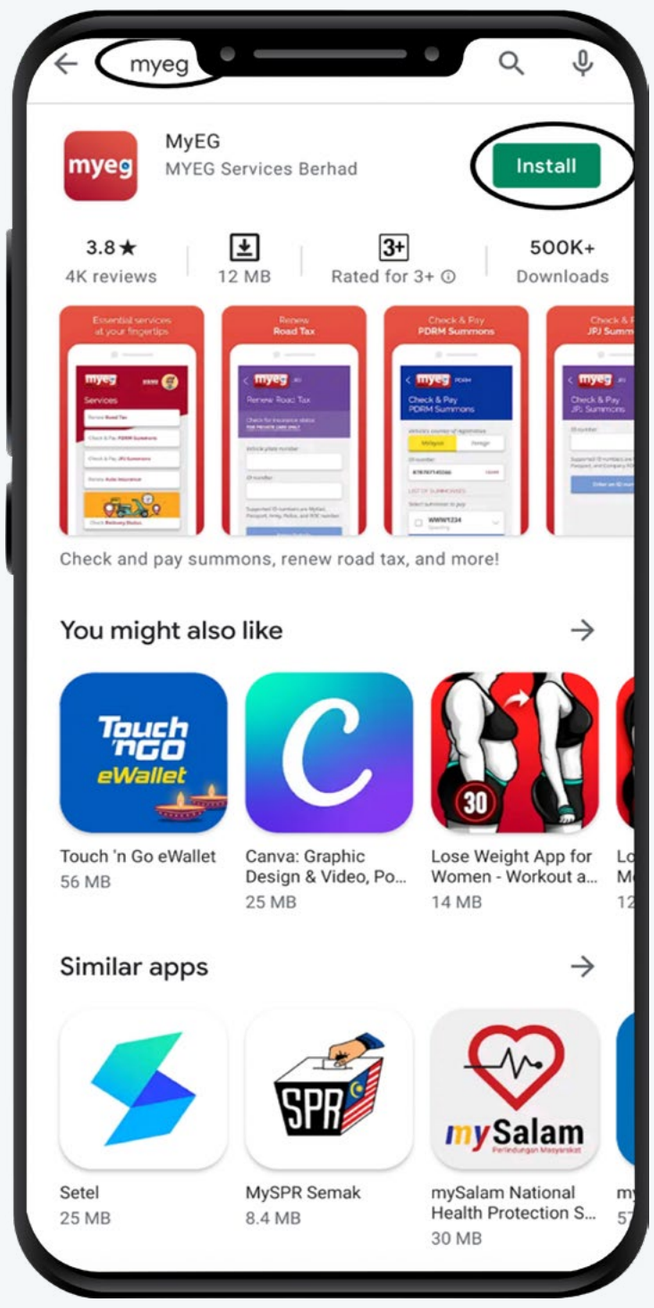

Payment Successful
Your payment has been received.
An email receipt has been sent.
TRANSACTION DATE & TIME
29 Nov 2020 12:29 PM
REFERENCE NUMBER
MYTN201105811968
ACCOUNT NUMBER
220333672506
AMOUNT (RM)
1.00
Total Paid (RM)
1.00
Note: It may take up to 2 hours before your payment is reflected in your myTNB account. Please keep this receipt for reference.
Please rate your payment experience.
To view
Back to
View Receipt
Back to Usage

5.3.2 MyEG

MyEG is the flagship e-government solutions and services. Their services includes road tax renewal, PDRM summons checking, zakat payment and others.

How to install MyEG

MyEG app is available in Google Play Store, Apple App Store, Huawei AppGallery and Gamma.



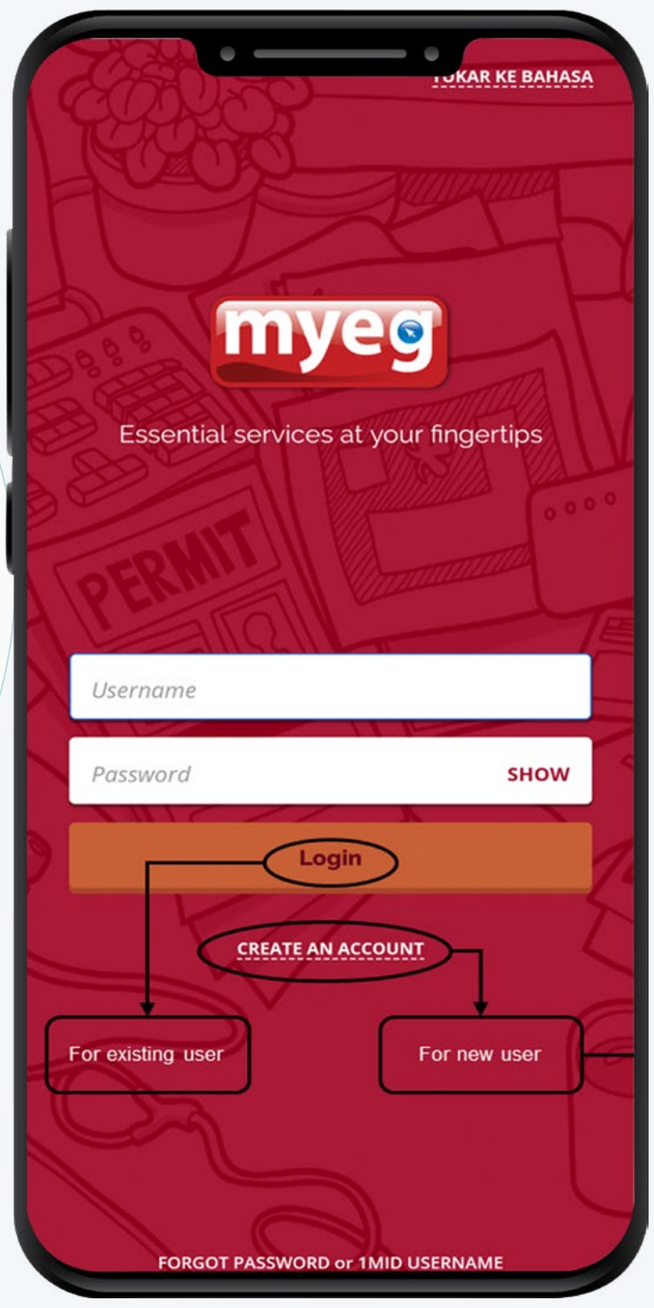
Step 1: Choose one of the application stores above to **download** and **install MyEG**.

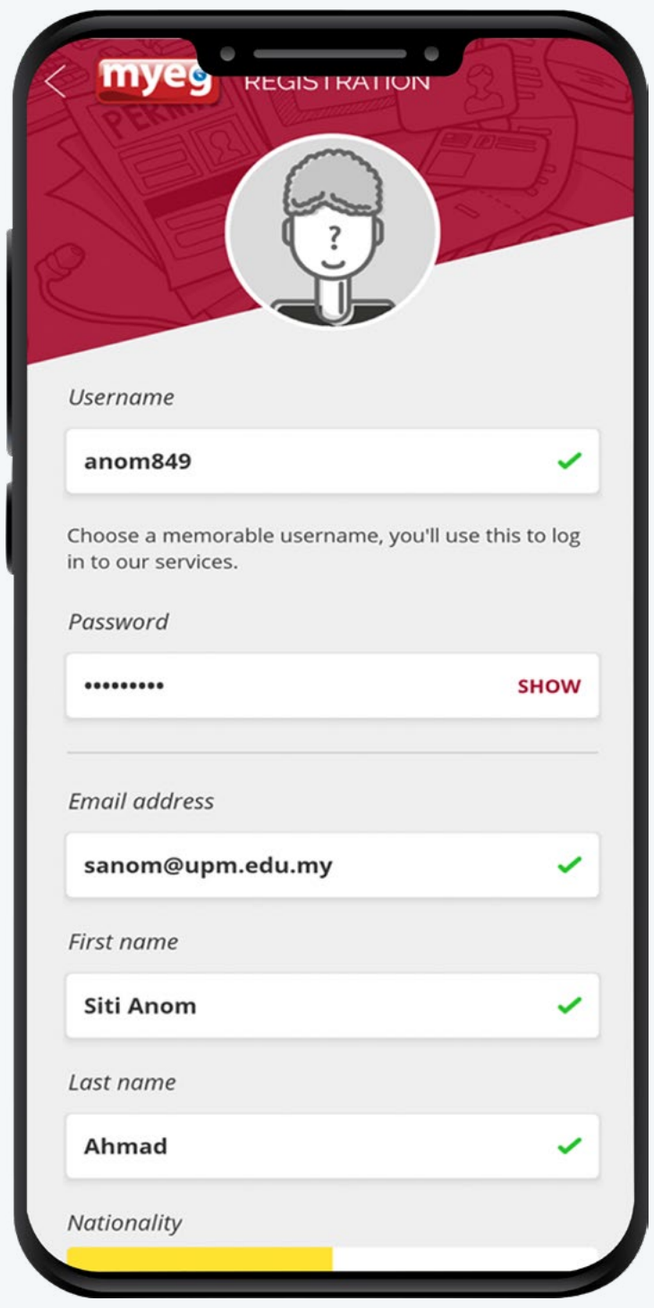
How to login

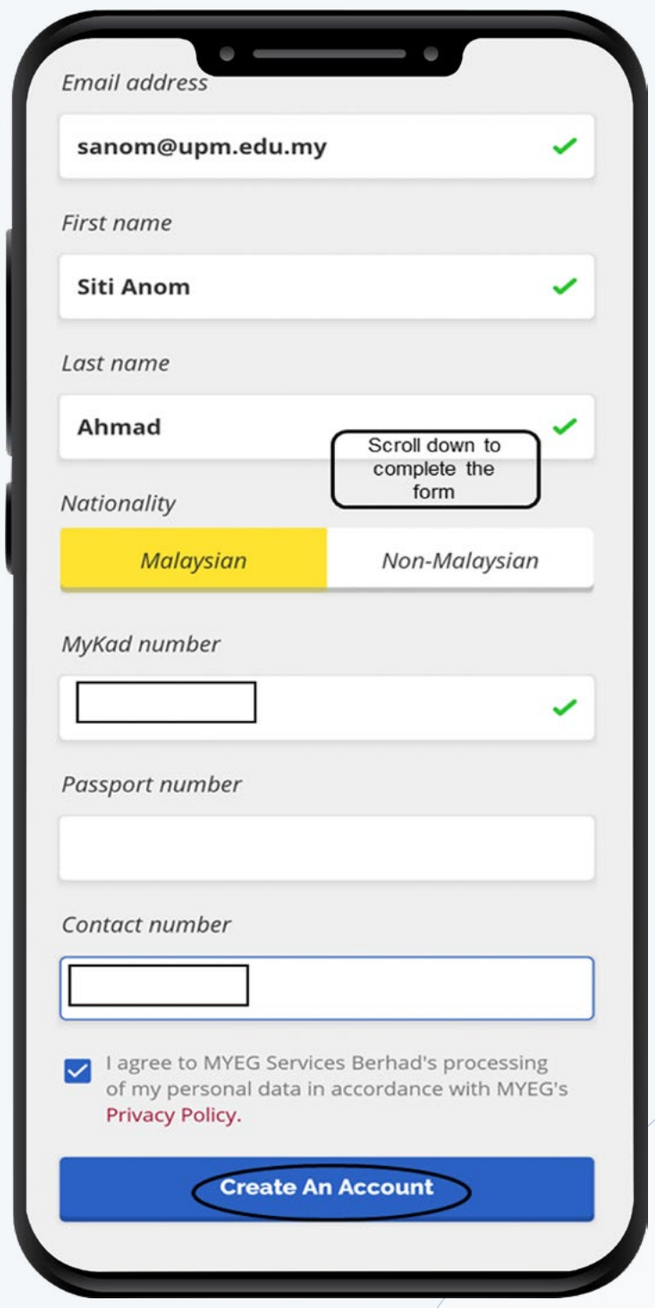
Step 1: Tap **MyEG** icon to open the **App**

Step 2: For new user, tap **REGISTER.** For existing user tap **LOG IN.**

Step 3: After account registration is completed, users can login using their username and password

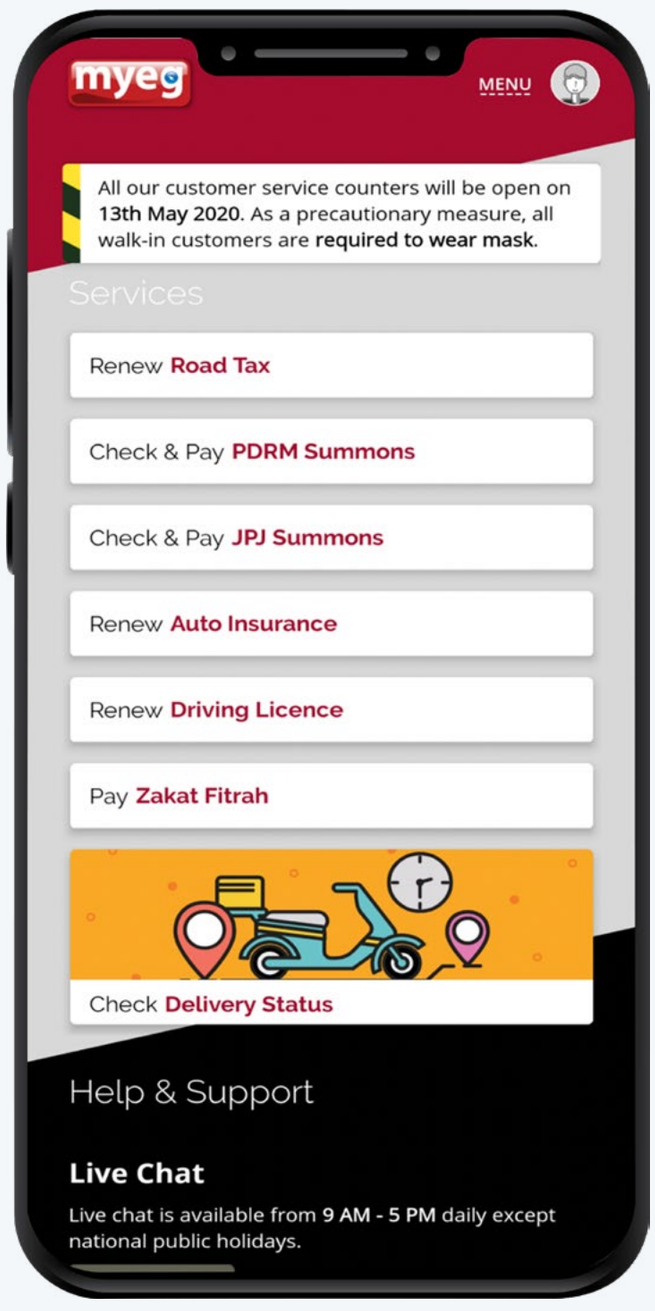






How to perform operations

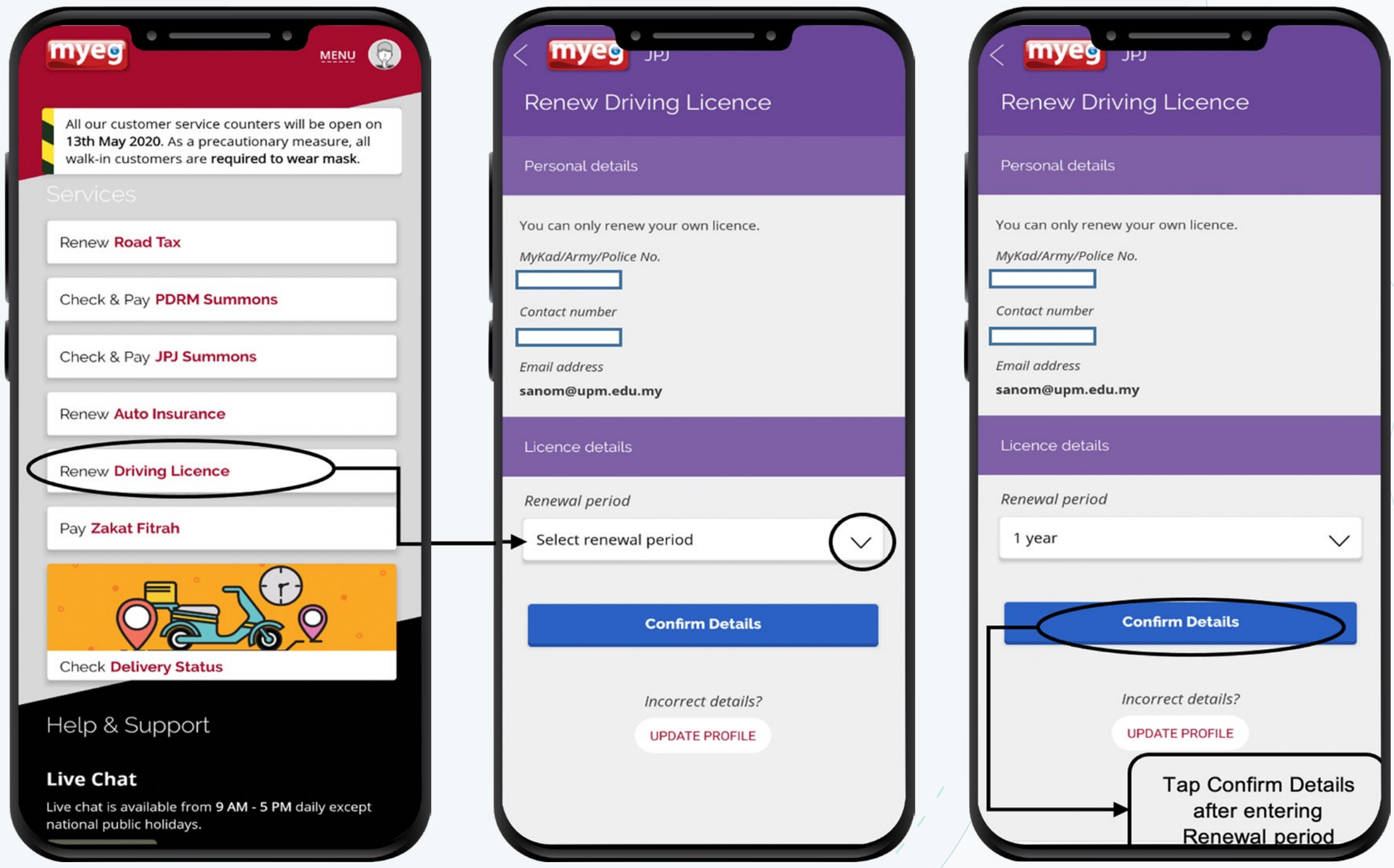
Operations that can be done in MyEG app are shown in figure below



This module will show how to renew driving license in MyEG

Step 1: After login, Home screen will appear.

Step 2: Choose operation to be performed. For example: Renew driving license



5.3.3 Info-checking

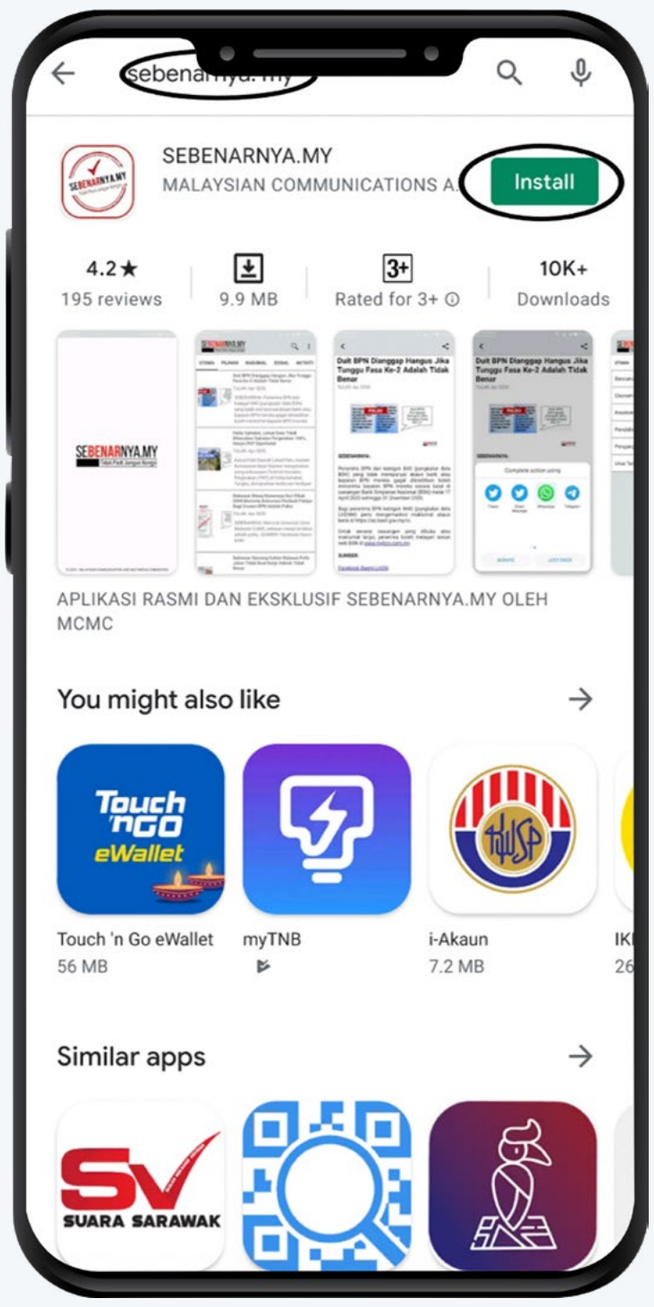
SEBENARNYA.MY is a one-stop center for Malaysians to check before sharing unverified news, received through social media platforms, instant messaging services, blogs, websites and other. It is developed by Malaysian Communications and Multimedia Commision (MCMC).

With the existence of this portal, it is hoped that the online fake news transmission that can affect the community and the country, can be addressed effectively.

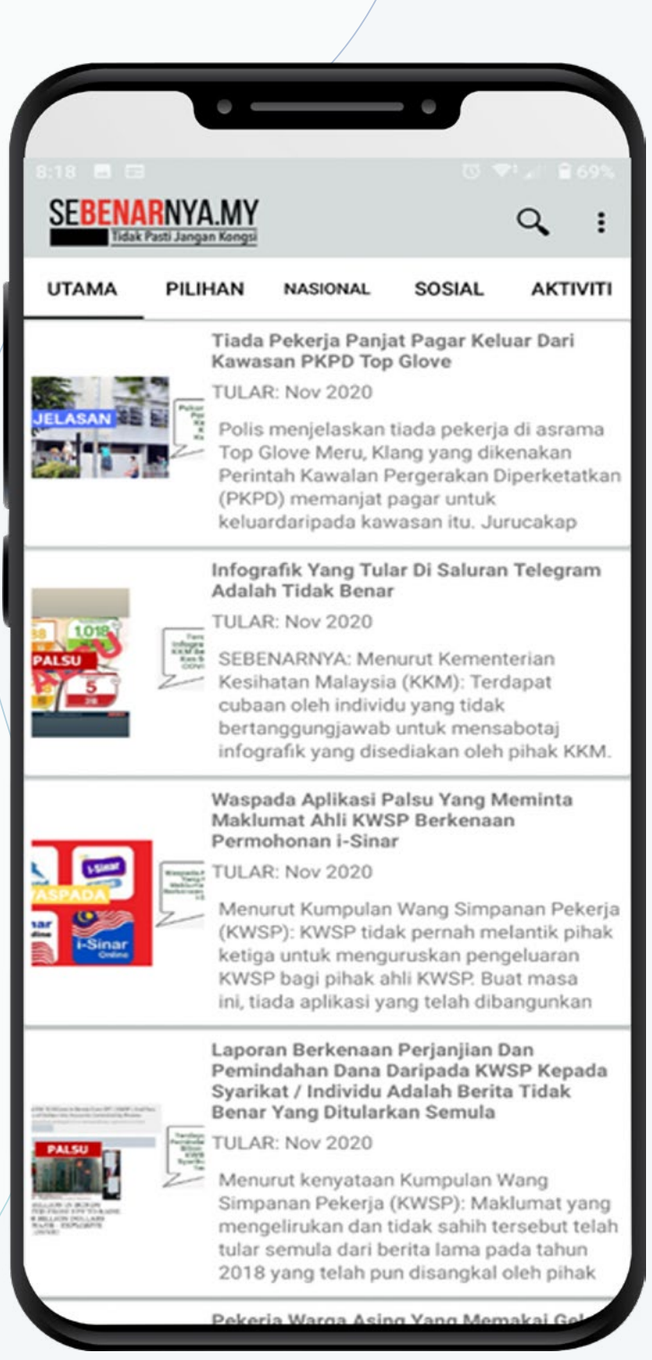
How to install SEBENARNYA.MY

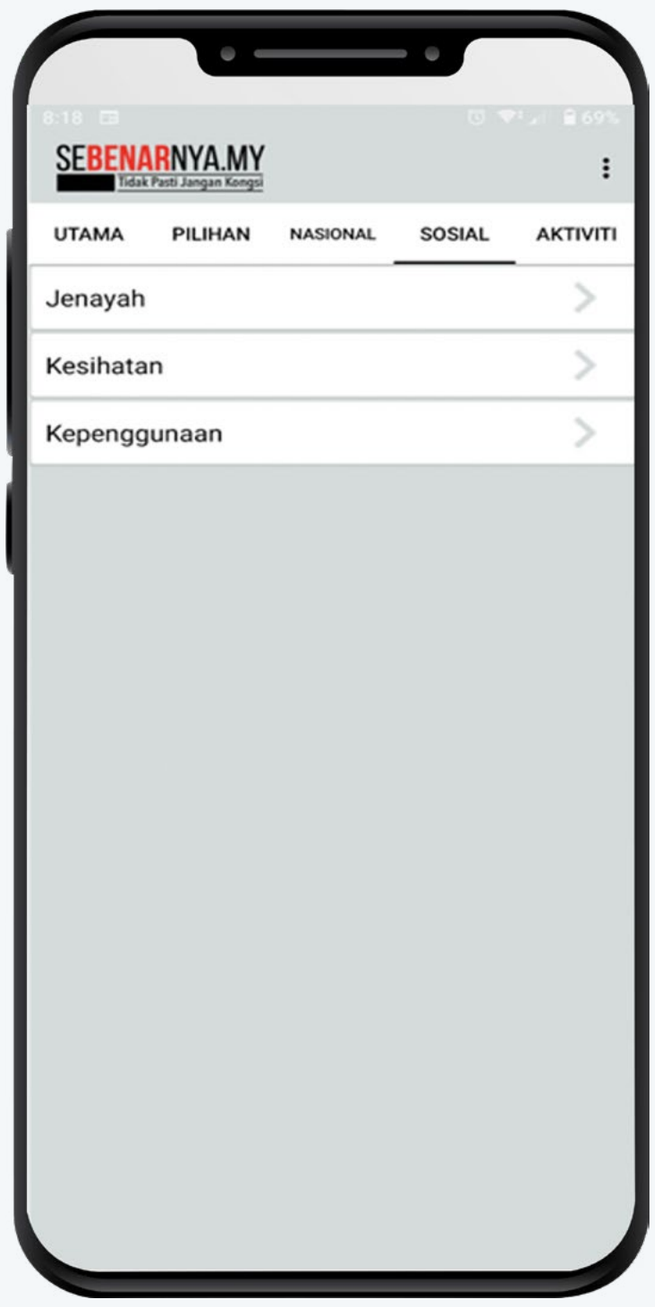
SEBENARNYA.MY app is available in Google Play Store and Apple App Store.

Step 1: Choose one of the application stores above to download and install SEBENARNYA.MY.



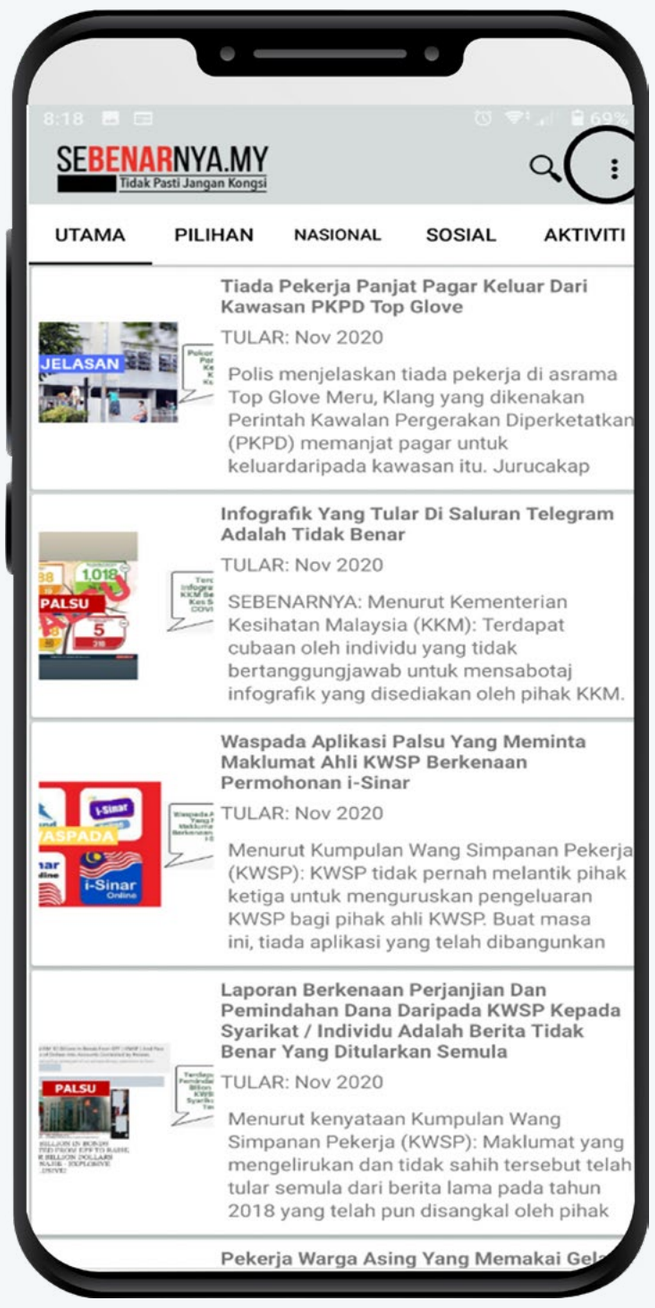
How to view information

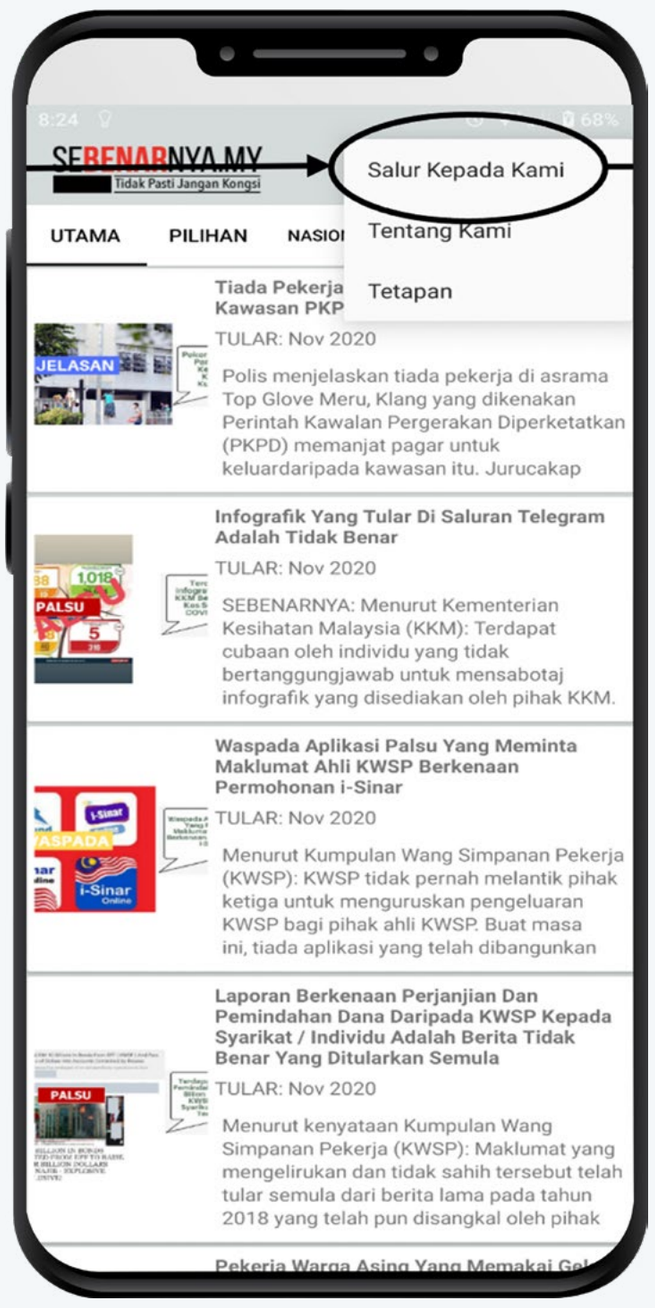


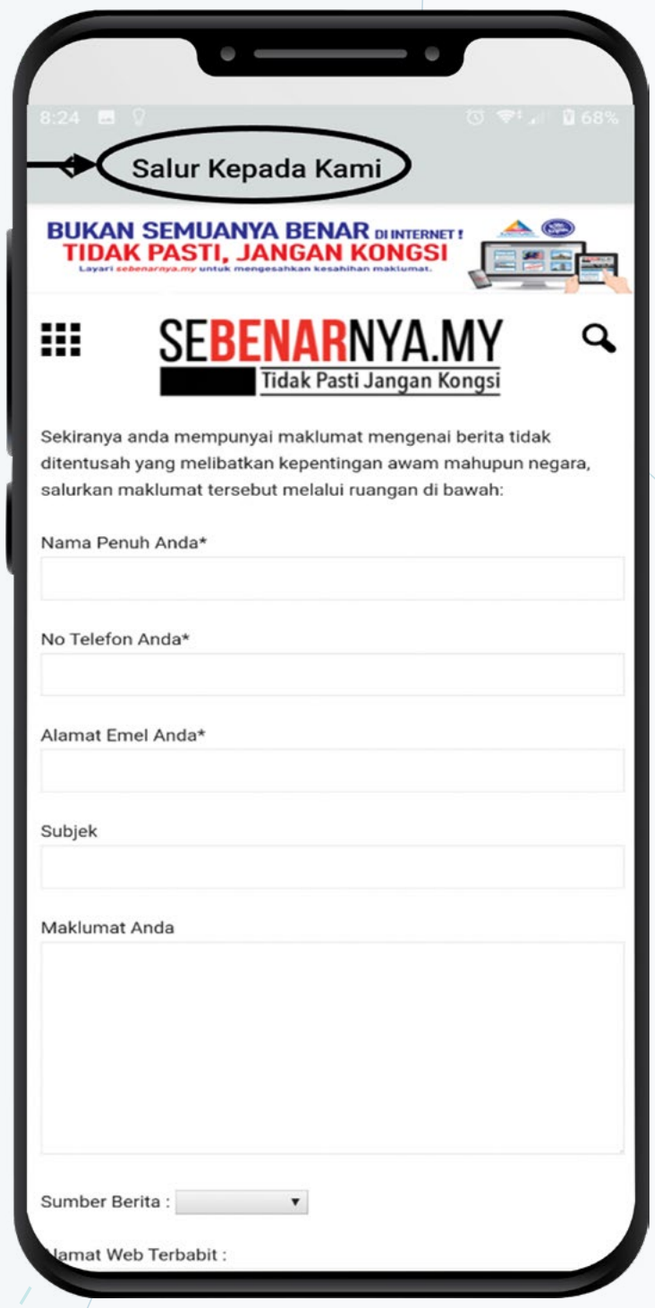


How to submit an enquiry or report

With SEBENARNYA.MY, users can submit any enquiries or report to MCMC







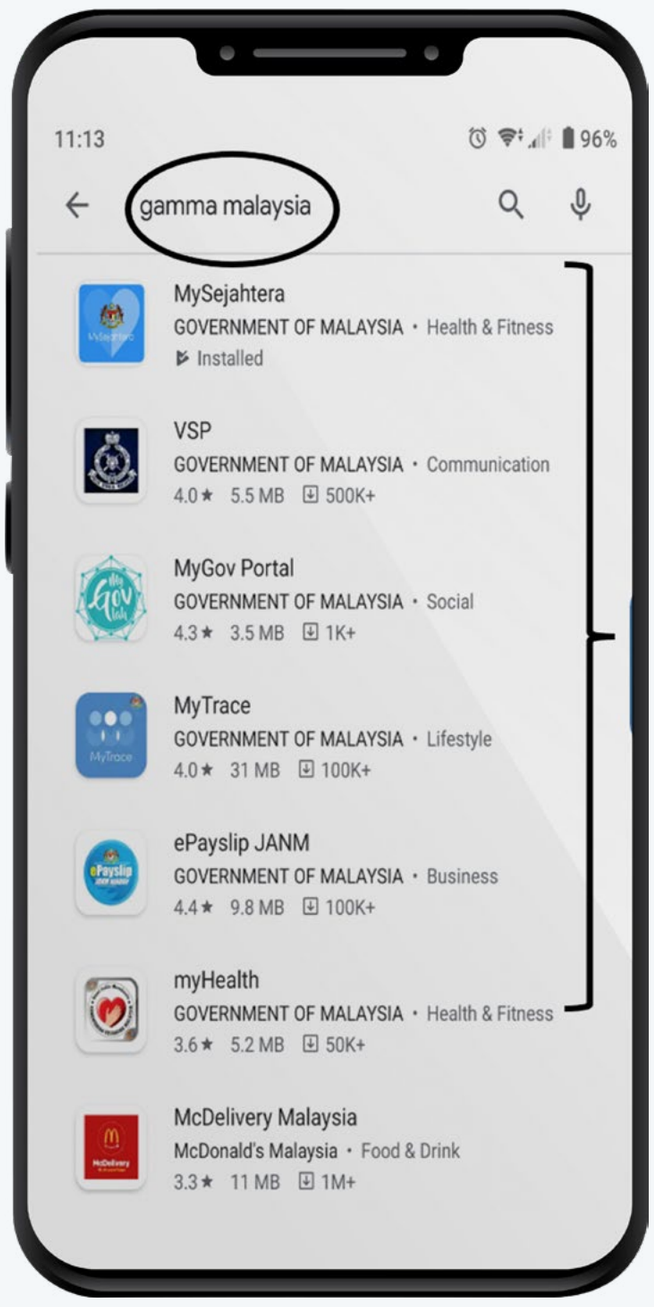
5.3.4 GAMMA

Gallery of Malaysian Government Mobile Applications (GAMMA) is an initiative by MAMPU (Malaysian Administrative Modernisation And Management Planning Unit), which aims to connect the public through interactive technologies and ensure continued access to government agencies via smartphones.

GAMMA is a sole digital platform that involves the collection of official business applications through mobile government agencies. In short, it is a center for M-Government platform for all mobile application service. These services provide opportunities for the public to view and download applications directly through the government's mobile device.

All apps can be accessed at this website https://gamma.malaysia.gov.my/#/home

Users can search GAMMA in Google Play Store and Apple App Store, and list of the apps according to their categories will be listed.



References

1. https://gamma.malaysia.gov.my/#/home
2. https://sebenarnya.my/
3. https://www.myeg.com.my/

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