

e-CARUMAN: EPF CONTRIBUTION MADE EASY

The role of information technology in facilitating the delivery of services is noticeably compelling and has influenced how the modern world communicates. Consequently, Malaysians have become more tech-savvy, opting to do things at their own convenience and striving to get jobs done faster.

Aiming to join the “millennials” bandwagon, the **Employees Provident Fund (EPF)** realises that to move forward, it needs to do things fast and accurate. With the number of members increasing to more than 13 million and transactions per year reaches between 12 and 13 million, the country’s largest pension fund decides to take its online services few notches up in order to better manage its colossal data.

While the fundamental reason for doing things online is to eliminate or greatly reduce errors when filling up details manually, the EPF’s goal is to primarily save time, cost and energy, especially for the more than 500,000 employers registered with the Fund. That is why it has come up with the e-Caruman; a “one-stop facility” for employers where they can perform transactions with the EPF hassle-free so that they can carry on with their day-to-day tasks almost uninterrupted.

What is e-Caruman?

This online facility, which is accessed via i-Akaun at myEPF website (www.kwsp.gov.my), allows employers registered under the EPF to remit their monthly contribution details online in which tasks, if done manually, can be extremely laborious. It also offers employers the convenience to check all status of transactions online.

Traditionally, employers would need to manually fill up the Form A, which carries the contribution amount for each employee, and list down each employee’s contribution for a particular month. This method can be enormously cumbersome as well as time consuming. The e-Caruman aims to address such hassles where employers will only need to use their computers at home or at the office to make the monthly contributions.

Advantages of e-Caruman

Online services offer a range of benefits, but the most important is that it saves every employer's most valuable asset – time. Through e-Caruman, employers are able to considerably save time filling out employees' details and from making the journey to EPF branches to submit contributions and payments. It also offers them the privilege of doing transactions anytime, anywhere, while maintaining the accuracy of employees and employers' details.

Another plus point of e-Caruman is the minimisation of errors commonly happened during the manual data entry of employees' contribution details in Form A. When employers submit their forms, the EPF manually checks for errors. This is critical in ensuring that details submitted are accurate so that the right amount of money is credited to the right person. The e-Caruman is designed to simplify these processes so that both parties will not have to spend extra time and incur costs checking and correcting mistakes.

What to do

Activating the free e-Caruman service involves several steps, but once that all done, the following monthly processes should be a breeze. Initially, to activate the e-Caruman, employers need to register for i-Akaun via the EPF website (www.kwsp.gov.my). Once the e-Caruman has been activated, employers can then conduct transactions, such as submitting employees' contribution details as well as making payments.

Greater participation

To encourage the usage of e-Caruman, newly registered employers will be registered with i-Akaun, through which they can subscribe to e-Caruman. And employers registering with the EPF from April 2014 onwards will be supplied with a blank Form A for the current month only, while further transactions for the following months will be carried out online via e-Caruman.

To assist employers to understand and utilise e-Caruman, the EPF provides a "hands-holding" session at EPF branches to ensure that employers are able to use the online facility to its fullest potential and benefit from it.

e-Caruman FAQ

- **Will the online Form A transactions be saved in employer's i-Akaun for future reference?**

Yes, the transactions will be saved in employers' i-Akaun with an automatically generated file name.

- **Can online Form A transactions be reused for future contribution months?**

Yes, it can be reutilised through the 'copy' function.

- **Is the e-Caruman facility safe?**

Yes, security measures have been taken to protect users' data.

- **What is the additional security feature introduced in e-Caruman?**

The option of a two-level workflow approval authority i.e. Maker and Checker provides employers with a 'check and balance' facility to ensure that online submission is made securely.

- **Who has the authority to appoint the Maker and Checker?**

Employers may appoint anyone as an Administrator who will assume the authority to manage the employer's i-Akaun. The Administrator also has the authority to register any officers as Maker and Checker.

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