



SURAT PEKELILING KEWANGAN BILANGAN 9 TAHUN 2026

PELAKSANAAN SISTEM *PAYMENT HUB* SEBAGAI PLATFORM PEMBAYARAN DI UNIVERSITI TEKNIKAL MALAYSIA MELAKA

Pejabat Bendahari

13 April 2026

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SURAT PEKELILING KEWANGAN BIL. 9/2026

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1.0 TUJUAN

- 1.1 Surat Pekeliling Kewangan ini dikeluarkan bagi memaklumkan mengenai pelaksanaan Sistem *Payment Hub* sepenuhnya dalam pengurusan bayaran dan terimaan di Universiti Teknikal Malaysia Melaka (UTeM).

2.0 LATAR BELAKANG

- 2.1 Pengurusan bil dan kutipan pelajar merupakan komponen penting dalam memastikan kelancaran operasi kewangan Universiti. Sebelum pelaksanaan sistem *Payment Hub*, struktur bil pelajar adalah dalam bentuk pakej tanpa pecahan caj yang jelas. Keadaan ini menyebabkan pelajar perlu menjelaskan keseluruhan yuran secara sekaligus tanpa pilihan pembayaran berdasarkan komponen caj tertentu.
- 2.2 Pendekatan tersebut menimbulkan beberapa kekangan kepada pelajar khususnya dari aspek perancangan kewangan dan keupayaan pembayaran. Pelajar yang berdepan dengan kekangan kewangan sering menghadapi kesukaran untuk menjelaskan jumlah yuran secara penuh dalam satu transaksi, yang secara langsung meningkatkan risiko kelewatan bayaran, pertambahan tunggakan dan kekeliruan mengenalpasti tujuan bayaran.

2.3 Seajar dengan inisiatif berterusan menambah baik sistem kutipan dan kewangan Universiti, pelaksanaan Sistem *Payment Hub* diperkenalkan untuk menjadi satu (1) platform pembayaran berpusat yang membolehkan proses penjanaaan bil dilaksanakan secara lebih terperinci, fleksibel dan mampu dipantau sepenuhnya oleh pemilik proses. Sistem ini menyokong pecahan caj yuran yang lebih jelas, sekali gus membolehkan pelajar membuat bayaran berdasarkan komponen caj yang dikenakan.

3.0 SKOP PENGGUNAAN SISTEM *PAYMENT HUB*

3.1 Pelaksanaan pembayaran berpusat ini menyokong sepenuhnya transformasi proses kewangan pelajar yang lebih teratur dan berstruktur merangkumi penjanaaan bil yang lebih terperinci, transaksi pembayaran pelajar yang lebih efisien, pengukuhan kawalan hasil Universiti serta mengurangkan masalah pembayaran dalam kalangan pelajar melalui mekanisma bayaran yang fleksibel.

3.2 Sistem ini menyokong proses penjanaaan bil secara automatik dan notifikasi pembayaran yang merangkumi kategori berikut:

Bil	Proses	Tindakan	Keterangan
1	Yuran Pengajian Pelajar Baharu	Calon Pelajar	Bil akan dijana secara automatik sebaik sahaja calon melengkapkan semua maklumat di sistem Setuju Terima Tawaran Universiti.
2	Yuran Pengajian Pelajar Kanan	1. Penasihat Akademik (PA) 2. Dekan 3. BPA	Bil akan dijana secara automatik selepas kelulusan akhir diberikan oleh Penasihat Akademik (PA) atau Dekan tertakluk kepada jumlah kredit yang didaftarkan.

Bil	Proses	Tindakan	Keterangan
3	Yuran Latihan Industri	<ol style="list-style-type: none"> 1. Penasihat Akademik (PA) 2. Dekan 3. BPA 	<p>Bil akan dijana secara automatik selepas kelulusan akhir diberikan oleh Penasihat Akademik (PA) atau Dekan tertakluk kepada pendaftaran Latihan Industri.</p> <p>Sistem terlibat : SMP, SPSH</p>
4	Yuran Konvokesyen	<ol style="list-style-type: none"> 1. Bahagian Pengurusan Akademik (BPA) 2. SPS 3. UTeM-Access 	<p>Bil akan dijana secara automatik selepas proses penamatan pengajian secara berkelompok disahkan.</p> <p>Sistem terlibat : SMP, SMPS, SPSH</p>
5	Yuran Semester Khas	<ol style="list-style-type: none"> 1. Penasihat Akademik (PA) 2. Dekan 3. BPA 	<p>Bil akan dijana secara automatik selepas kelulusan akhir diberikan oleh Penasihat Akademik (PA) atau Dekan tertakluk kepada jumlah kredit Semester Khas yang diluluskan.</p> <p>Sistem terlibat : SMP</p>
6	Yuran Asrama (Tahun Kedua dan Seterusnya)	Pejabat HEPA – Kolej Kediaman	<p>Bil akan dijana secara automatik selepas pengesahan penempatan asrama bagi semester berkenaan dibuat oleh Pengurus Asrama.</p> <p>Sistem terlibat : SMP</p>
7	Denda Kesalahan Lalu Lintas	Pejabat Keselamatan	<p>Bil akan dijana secara automatik selepas butiran denda direkodkan dalam Sistem Pengurusan Kenderaan Universiti</p> <p>Sistem terlibat : SPKU</p>
8	Denda Kerosakan Asrama dan kafetaria	Pejabat HEPA – Kolej Kediaman	<p>Bil akan dijana secara automatik selepas butiran denda direkodkan oleh pentadbir asrama</p> <p>Sistem terlibat : <i>Payment Hub.</i></p>

Bil	Proses	Tindakan	Keterangan
9	Denda Lewat Pulang Buku / Rosak / Hilang / Yuran Proses	Pejabat Laman Hikmah (PLH)	Bil akan dijana secara automatik selepas butiran denda direkodkan oleh pentadbir Pejabat Laman Hikmah (PLH) Sistem terlibat : <i>Payment Hub</i> .
10	Denda Hilang Kad Matrik	Pejabat Pendaftar	Bil akan dijana secara automatik selepas butiran denda direkodkan oleh pentadbir Bahagian Governan dan Pengurusan Organisasi, Pejabat Pendaftar Sistem terlibat : <i>Payment Hub</i> .
11	Lain-lain proses yang berkaitan	-	Tertakluk kepada lain-lain kutipan yang akan wujud kemudian.

4.0 TANGGUNGJAWAB PUSAT TANGGUNGJAWAB (PTj)

- 4.1 Pelaksanaan Sistem *Payment Hub* secara khususnya memerlukan kerjasama dan komitmen dari semua peringkat di Pusat Tanggungjawab (PTj) dalam proses penjanaaan bil dan pengurusan kutipan hasil pelajar.
- 4.2 Pemilik proses hendaklah memastikan proses kerja yang berkaitan dilaksanakan dengan teratur dan dipantau secara berterusan bagi memastikan ketepatan maklumat serta kelancaran penjanaaan bil melalui sistem *Payment Hub*.
- 4.3 Tugas dan tanggungjawab yang berkaitan dengan pelaksanaan sistem ini perlu diambil kira dan diperincikan di **Job Description (JD)** pegawai atau staf yang terlibat bagi memastikan pelaksanaan proses kerja dapat dilaksanakan secara konsisten dan berakauntabiliti.

5.0 IMPAK PELAKSANAAN SISTEM *PAYMENT HUB*

5.1 Pelaksanaan sistem ini dijangka memberi impak langsung kepada pelajar dan Universiti iaitu :

5.1.1 Kesan kepada pelajar

- a. Maklumat bil yang lebih jelas, terperinci dan mudah difahami;
- b. Mekanisma notifikasi automatik membantu mengurangkan risiko pelajar terlepas bayaran;
- c. Memberi maklumat status bayaran yang lebih telus terus pada masa nyata; dan
- d. Mengurangkan kekeliruan struktur caj dan transaksi bayaran di mana setiap komponen yuran boleh dikenalpasti dengan lebih jelas.

5.1.2 Kesan langsung kepada Universiti

- a. Meningkatkan pematuhan pembayaran pelajar;
- b. Pungutan hasil secara berpusat;
- c. Kawalan hasil pelajar yang lebih baik; dan
- d. Data yang lebih sistematik

6.0 CARTA ALIR

6.1 Aliran proses pembayaran pelajar melalui sistem *Payment Hub* adalah seperti di **Lampiran 1**.

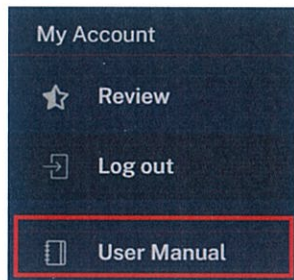
7.0 PELAKSANAAN SISTEM *PAYMENT HUB*

7.1 Sistem *Payment Hub* ini telah mula digunapakai **bermula Sesi II 2025/2026** iaitu pada 27 Februari 2026.

7.2 Sistem ini boleh dicapai melalui laman web Universiti di www.utem.edu.my dan seterusnya ke capaian *button Payment Hub*



- 7.3 Skrin UTeM *Payment Hub* akan dipaparkan. Kata laluan dan ID Pengguna adalah kata laluan dan ID Pengguna sepertimana daftar masuk ke Portal i@UTeM.
- 7.4 Manual pengguna adalah seperti di **Lampiran 2**. Manual pengguna ini juga boleh dicapai melalui portal berkaitan.



8.0 PEMAKAIAN

- 8.1 Pekeliling ini berkuat kuasa mulai tarikh surat ini dikeluarkan.

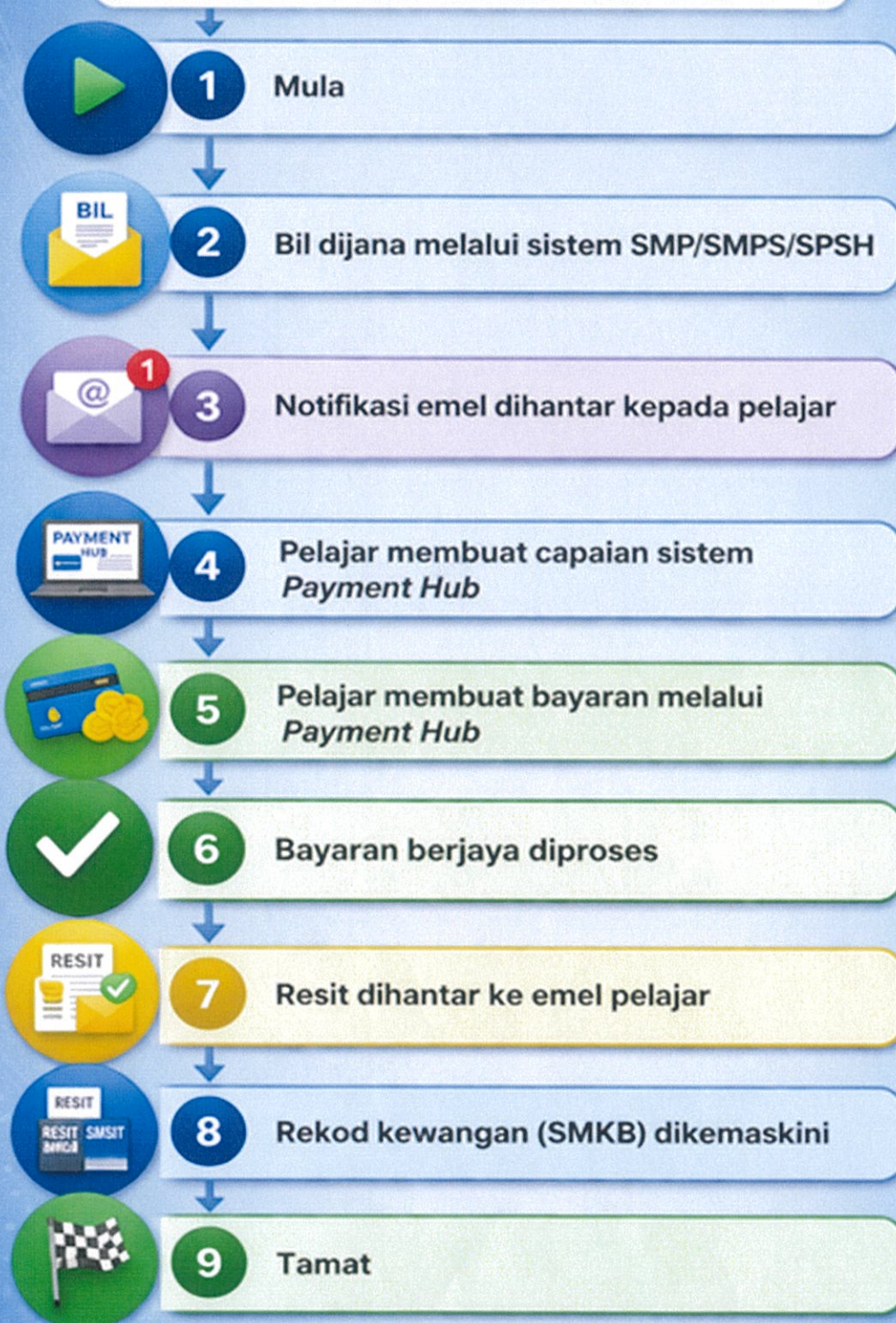
Sekian, harap maklum.

“MALAYSIA MADANI”
“BERKHIDMAT UNTUK NEGARA”
“KOMPETENSI TERAS KEGEMILANGAN”
“KEBERSAMAAN MENDEPANI PERUBAHAN”

Saya yang menjalankan amanah,


SABARINA BINTI ABDULLAH
Bendahari
Universiti Teknikal Malaysia Melaka
NBY/sistempaymenthub

Aliran Proses Pembayaran Pelajar



EMEL UNTUK PERTANYAAN

 paymenthub@utem.edu.my

 upkp_bendahari@utem.edu.my



QUICK REFERENCE MANUAL

PAYMENT HUB SYSTEM [VERSI 1.1]

Document Reference Number : PAYMENTHUBSYSTEM_ QRM_ EHP_2026_1.1

PEJABAT KETUA PEGAWAI MAKLUMAT
UNIVERSITI TEKNIKAL MALAYSIA MELAKA

QUICK REFERENCE MANUAL

 UNIVERSITI TEKNIKAL MALAYSIA MELAKA	PAYMENT HUB SYSTEM	Version: 1.1
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VERSION CONTROL

Version	Status	Date	Description	Prepared By
1.0	New	27 Jan 2026	User Manual	Zulfa Wahida Binti Ahmad
1.1	Update	31 Mar 2026	MPGS Payment	Zulfa Wahida Binti Ahmad



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1.0 SIGN IN

The **Sign In** page allows registered users to securely access the Payment Hub system

1.1 Sign In Page

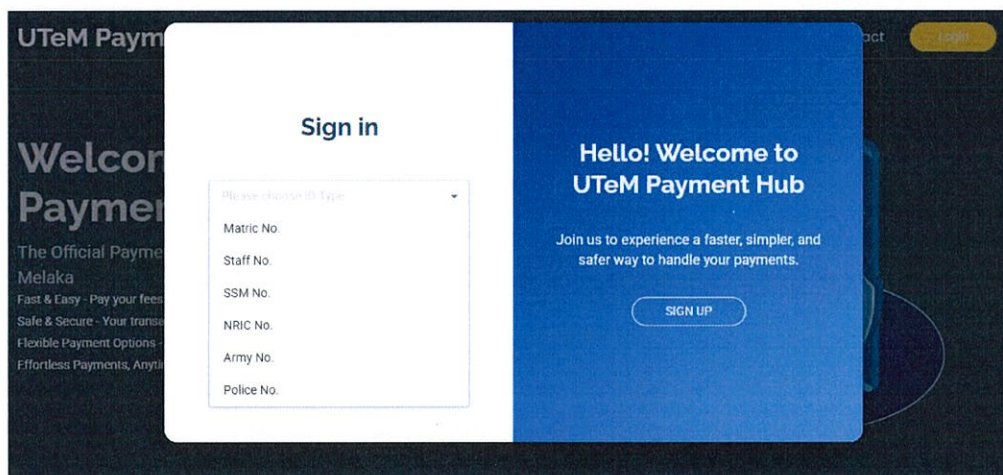


Figure 1.1: Login Page

1. Select your **ID Type** from the dropdown list.
(Example: Matric No., Staff No., SSM No., NRIC No., etc.)
2. Choose the ID type that matches your status:
 - Student
 - Staff
 - Public User

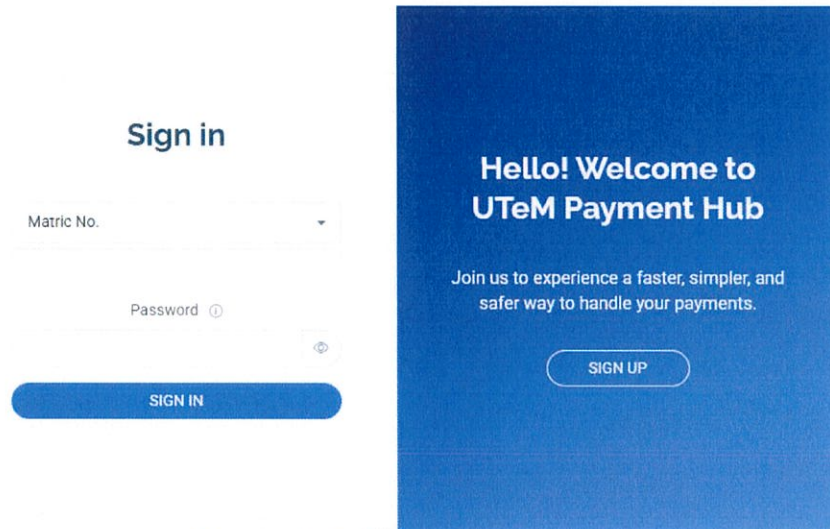


Figure 1.2: Login Page

3. Enter your **ID Number** and **Password** in the provided fields.
4. Click the **Sign In** button to access the system.

2.0 DASHBOARD

The **MyDashboard** page serves as the main interface upon successful login. It provides a comprehensive overview of the user's account, including the total bill amount, payments made, and the outstanding balance. Information is organized by bill type, and the dashboard also displays the total number of bills issued, paid, and fully settled.

2.1 MyDashboard

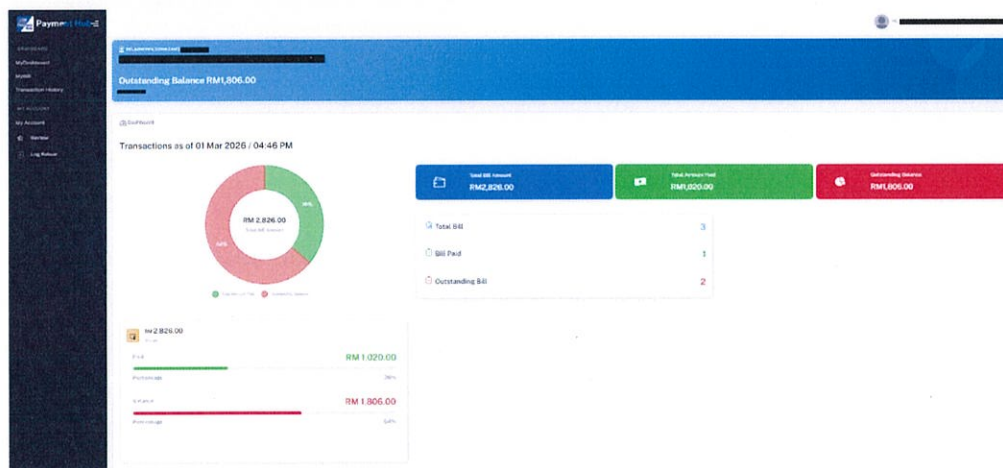


Figure 2.1: MyDashboard Page

1. After signing in, you will see the **MyDashboard** page.
2. At the top section, you can view:
 - Your **Name**
 - Your **Status** (Student/Staff/Public)
 - Your **Outstanding Balance**
 - Your **Account ID**
3. In the dashboard summary, you can check:
 - **Total Bill Amount**
 - **Total Amount Paid**
 - **Outstanding Balance**

4. The **Transaction Summary** shows:
 - Total bills
 - Paid bills
 - Unpaid bills

5. Use the left menu to access other features:
 - **MyBill** – View your bills
 - **Transaction History** – Check payment records
 - **My Account** – Manage your profile
 - **Log Out** – Exit the system

6. If your outstanding balance is **RM0.00**, it indicates that all payments have been completed.

2.2 MyBill

The **MyBill** page displays a list of bills that need to be paid.

2.2.1 List of Bills



Figure 2.2.1: MyBill Page

1. Click **MyBill** from the left menu.
2. The **Bill View** section will display your payment records.
3. If you have active bills, the system will show:
 - Bill details
 - Amount to be paid
 - Payment status
4. If there are no active bills, the message **“No Active Bill Found”** will appear.
5. Make sure to check this page regularly for new bills or updates.

2.2.2 Bill Payment



Figure 2.2.2: List of Payment

1. The page will display a list of available bills.
2. Select the bills you want to pay by tick at the corresponding checkboxes.
3. You may select more than one bill at the same time.
4. Review the selected bills and total amount.
5. After selecting the Payment Method (FPX or VISA/MasterCard), click **Pay** to proceed.

2.2.3 Payment Page

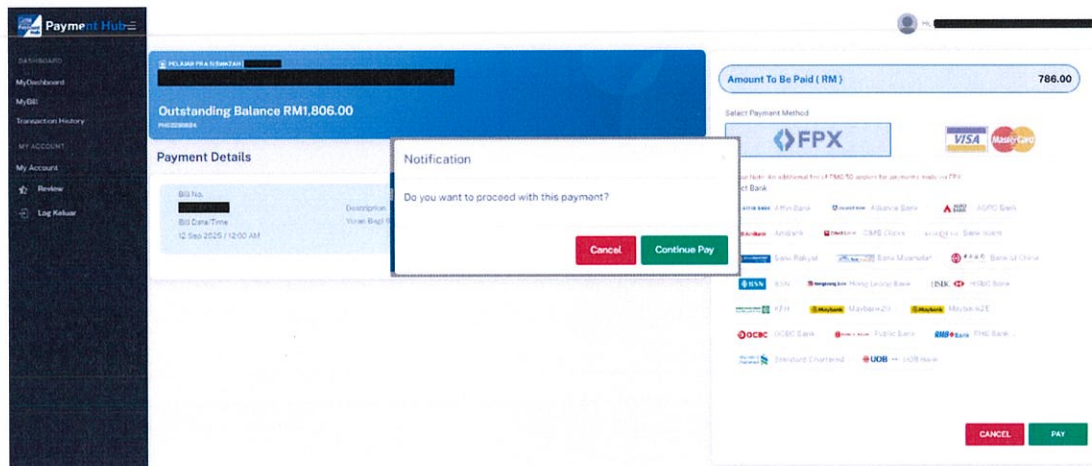


Figure 2.2.3: Payment Page

1. The system will display the selected bill(s) and their details.
2. The **Amount to Be Paid** will be shown based on the selected bill(s).
3. The available payment methods are:
 - **FPX**
 - **Visa/Mastercard**
4. Click the **Pay** button after reviewing the payment details.
5. Click **Continue Pay** to continue.

2.2.4 FPX Payment

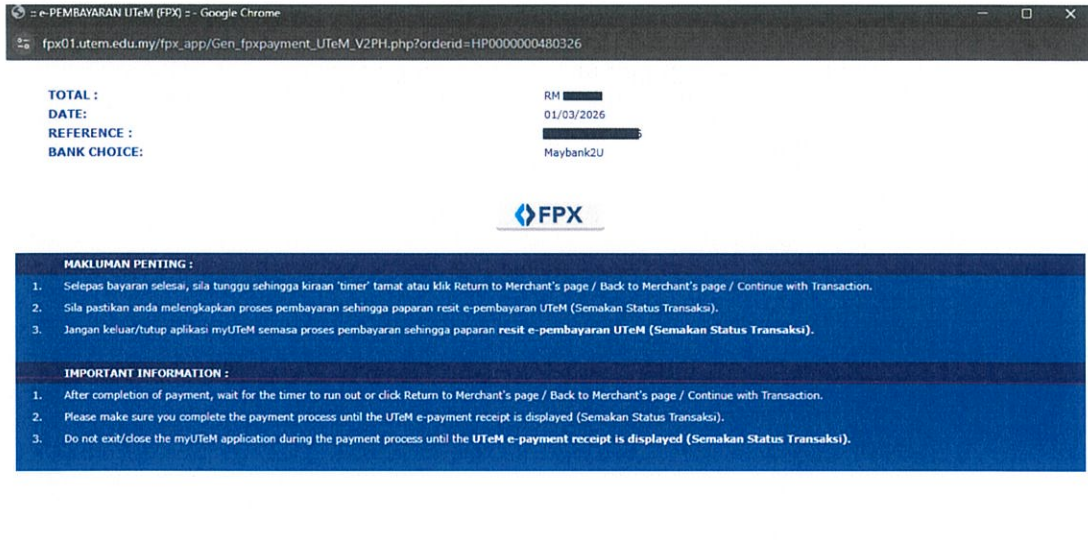


Figure 2.2.4: FPX Payment Gateway

1. If you select **FPX** to proceed with online banking payment.
2. Make sure the **pop-up blocker is disabled** before proceeding with payment.

2.2.5 Respective Bank

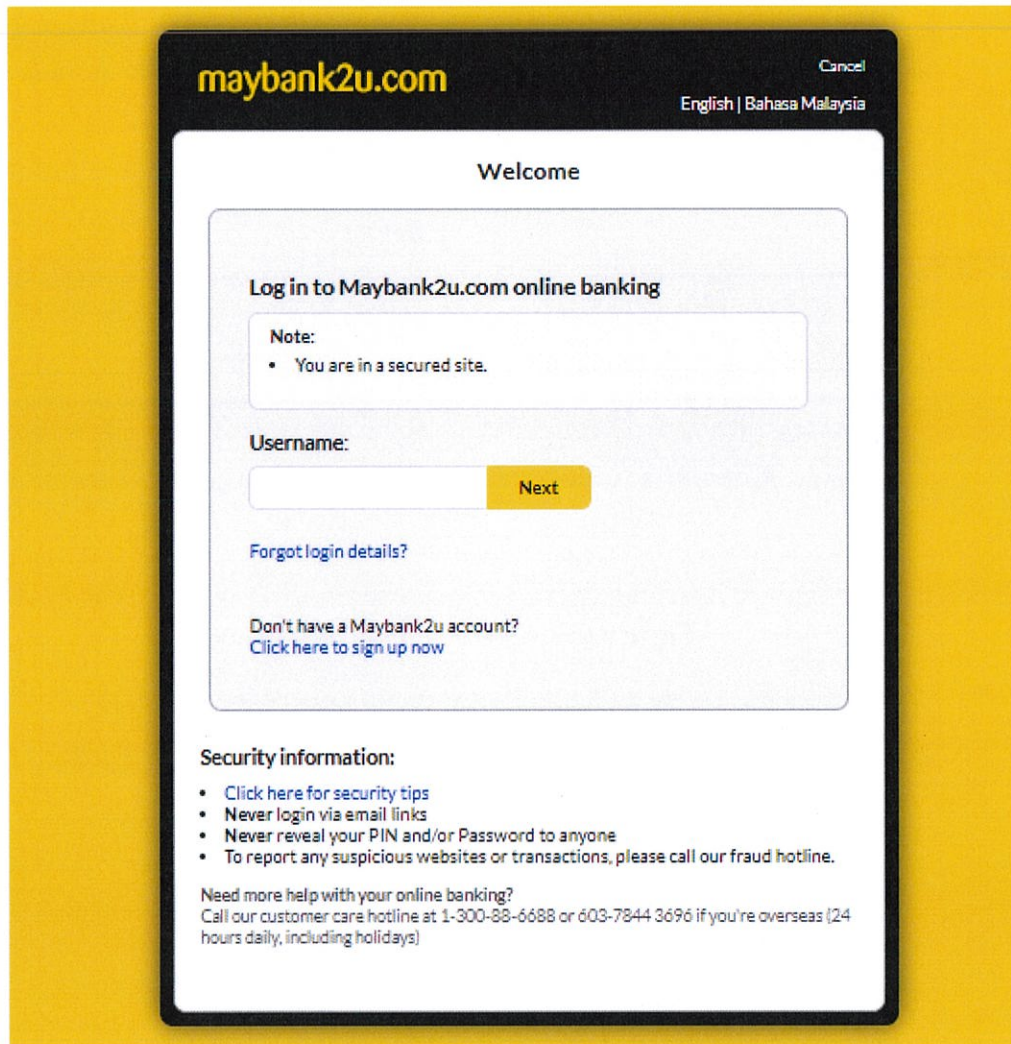


Figure 2.2.5: Respective Bank

1. The system will redirect users to the respective bank.
2. Complete the payment process as instructed.
3. **Do not close, refresh, or leave the payment page while the transaction is in progress.**
4. Wait until the payment confirmation message is displayed.
5. **Closing the page may cause the transaction to fail.**

2.2.6 FPX Payment Transaction Confirmation



Semakan Status Transaksi

Status Transaksi	:	Successful Transaction
Kod Transaksi FPX	:	██████████
Rujukan UTeM	:	██████████
Nama Bank	:	Maybank2U
Bayaran	:	RM ██████
Tarikh Bayaran	:	██████████

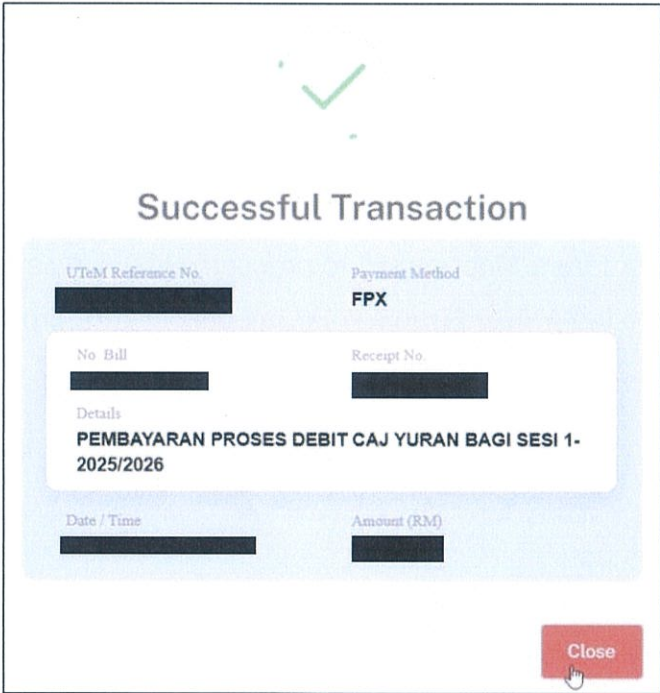
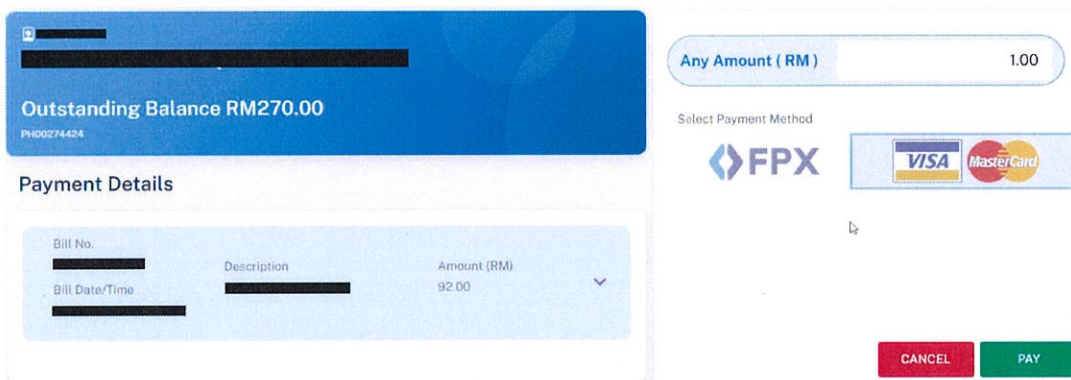


Figure 2.2.6: FPX Payment Transaction Confirmation

1. After completing the payment, the system will display the transaction status.
2. The status can be either:
 - **Successful** – Payment was completed successfully
 - **Failed / Unsuccessful** – Payment was not completed.
3. Review the transaction details shown on the confirmation page
4. Click the **Close** button.
5. If the payment failed, follow the instructions to retry or contact customer support.

2.2.7 Visa/Mastercard



Outstanding Balance RM270.00
PH00274424

Payment Details

Bill No.	Description	Amount (RM)
[REDACTED]	[REDACTED]	92.00

Any Amount (RM) 1.00

Select Payment Method

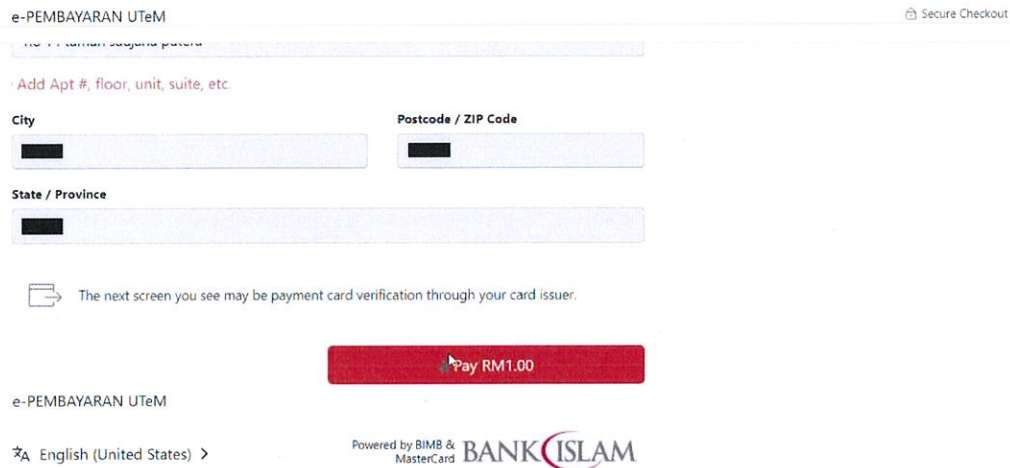
FPX VISA MasterCard

CANCEL PAY

Figure 2.2.7: Card Payment Gateway

1. If you select **Visa/Mastercard** to proceed with card payment.
2. Make sure the **pop-up blocker is disabled** before proceeding with payment

2.2.9 Pay




e-PEMBAYARAN UTeM Secure Checkout

no. 11, Jalan Sultan Ismail, 75200 Melaka

Add Apt #, floor, unit, suite, etc.

City Postcode / ZIP Code

State / Province

 The next screen you see may be payment card verification through your card issuer.

Pay RM1.00

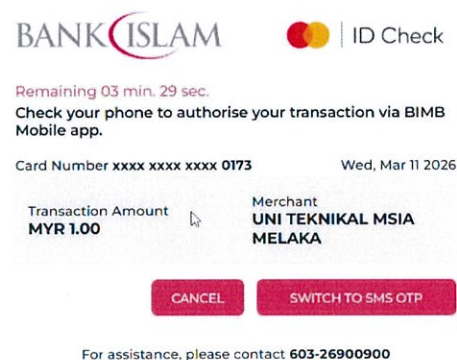
e-PEMBAYARAN UTeM


English (United States) > Powered by BIMB & MasterCard **BANK ISLAM**

Figure 2.2.9: Pay Process

1. Click **Pay** to proceed with the payment.
2. The system will process the payment and display the payment status.

2.2.10 Transaction Authorization



BANK ISLAM  ID Check

Remaining 03 min. 29 sec.

Check your phone to authorise your transaction via BIMB Mobile app.

Card Number xxxx xxxx xxxx 0173 Wed, Mar 11 2026

Transaction Amount **MYR 1.00** Merchant **UNI TEKNIKAL MSIA MELAKA**

CANCEL **SWITCH TO SMS OTP**

For assistance, please contact **603-2690900**

Figure 2.2.10: Transaction Authorization Page

1. **Do not close, refresh, or leave the payment page while the transaction is in progress.**
2. Wait until the payment confirmation message is displayed.
3. **Closing the page may cause the transaction to fail.**

2.2.11 Receipt


RESIT e-PEMBAYARAN UTeM (MPGS payment gateway)

ID Resit:	-
ID Merchant:	10710400052
ID Rujukan UTeM:	HP0000908050326
ID Pesanan:	AR0001380226
Jumlah Transaksi RM:	1.00
Kod Transaksi:	ab9ea67509
Keterangan Kod:	Pembayaran berjaya / Payment successful

Figure 2.2.11: View Receipt

1. System displays:
 - Merchant ID
 - Reference ID
 - Order ID
 - Payment Amount
 - Transaction Code
 - Transaction Status (Successful/Failed)

2.2.12 MPGS Payment Transaction Confirmation



Successful Transaction

<small>UTeM Reference No.</small> [Redacted]	<small>Payment Method</small> FPX
<small>No Bill</small> [Redacted]	<small>Receipt No</small> [Redacted]
<small>Details</small> PEMBAYARAN PROSES DEBIT CAJ YURAN BAGI SESI 1-2025/2026	
<small>Date / Time</small> [Redacted]	<small>Amount (RM)</small> [Redacted]

Close

Figure 2.2.12: MPGS Payment Transaction Confirmation

1. After completing the payment, the system will display the transaction status.
2. The status can be either:
 - **Successful** – Payment was completed successfully
 - **Failed / Unsuccessful** – Payment was not completed.
3. Review the transaction details shown on the confirmation page
4. Click the **Close** button.
5. If the payment failed, follow the instructions to retry or contact customer support.

2.3 Transaction History

The **Transaction History** displays all the transaction history for review purposes. The screen also provides access to view statements, bills, and receipts.



Figure 2.3: Transaction History

1. Click **Transaction History** from the left menu.
2. This page displays all your history payment records.
3. You can use the **Search** box to find specific transactions.
4. If you have previous payments, the system will show:
 - Date of transaction
 - Payment amount
 - Reference number
 - Payment status
5. If there are no records, the message **“No Bill Record Found”** will appear.
6. At the bottom of the page, you can use the navigation buttons to view more records if available.

3.0 MY ACCOUNT

3.1 My Account

The **My Account** page displays personal information, transaction history, and a dashboard to facilitate user review.

3.1.1 Profile

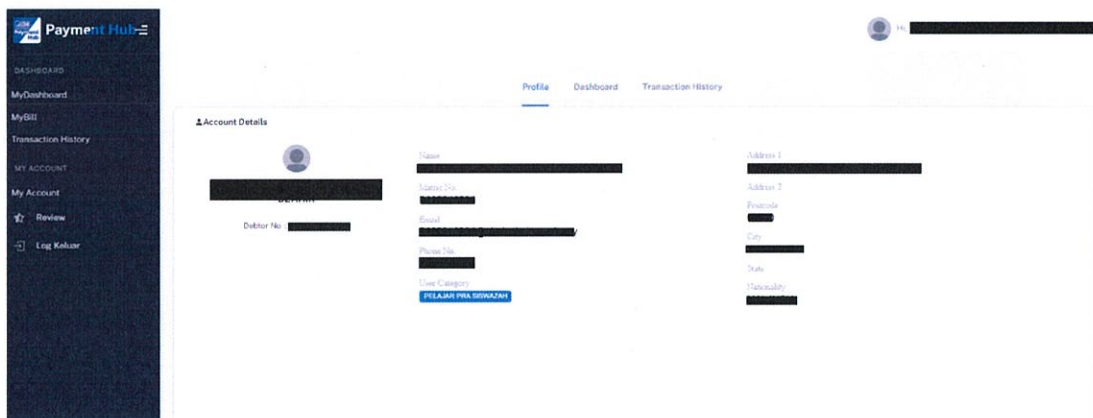


Figure 3.1.1: Profile Page

1. Click **My Account** from the left menu.
2. Select the **Profile** tab.
3. The **Account Details** section will display your personal information, including:
 - Name
 - Matric Number / ID
 - Email Address
 - Phone Number
 - User Category
 - Address
 - Nationality
4. Check that all information is correct and up to date.
5. If any of the information displayed is incorrect, contact the system administrator for assistance.

6. Use the tabs at the top to switch between:

- Profile
- Dashboard
- Transaction History

3.1.2 Dashboard

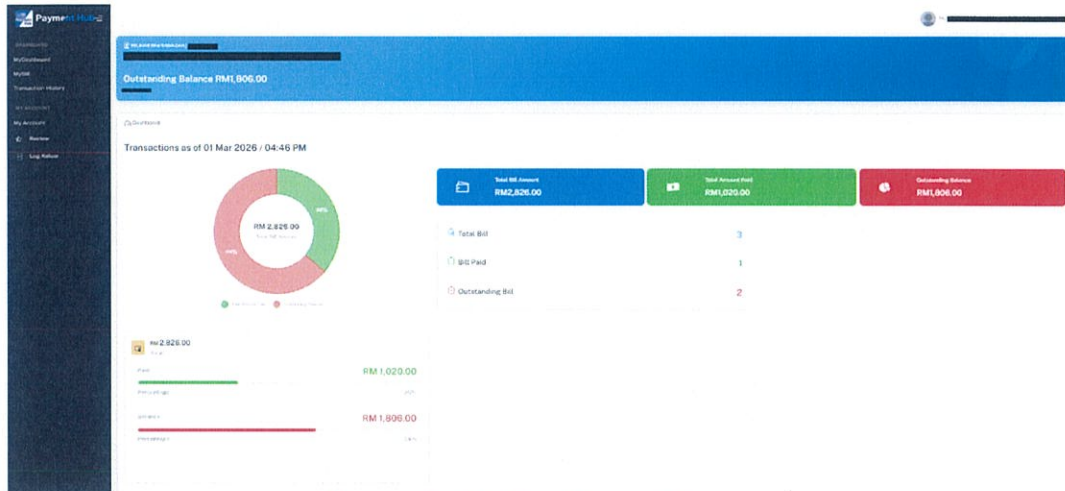


Figure 3.1.2: Dashboard Page

1. After signing in, you will see the **Dashboard** page.
2. At the top section, you can view:
 - Your **Name**
 - Your **Status** (Student/Staff/Public)
 - Your **Outstanding Balance**
 - Your **Account ID**
3. In the dashboard summary, you can check:
 - **Total Bill Amount**
 - **Total Amount Paid**
 - **Outstanding Balance**
4. The **Transaction Summary** shows:
 - Total bills
 - Paid bills
 - Unpaid bills

5. Use the left menu to access other features:

- **MyBill** – View your bills
- **Transaction History** – Check payment records
- **My Account** – Manage your profile
- **Log Out** – Exit the system

6. If your outstanding balance is **RM0.00**, it indicates that all payments have been completed

3.1.3 Transaction History



Figure 3.1.3: Transaction History

1. Click **Transaction History** from the left menu.
2. This page displays all your past payment records.
3. You can use the **Search** box to find specific transactions.
4. If you have previous payments, the system will show:
 - Date of transaction
 - Payment amount
 - Reference number
 - Payment status
5. If there are no records, the message **“No Bill Record Found”** will appear.
6. At the bottom of the page, you can use the navigation buttons to view more records if available.

4.0 REVIEW

The **Review** page allows users to rate the system services and provide suggestions for continuous improvement. The feedback helps to enhance the system and deliver better services.

4.1 Review

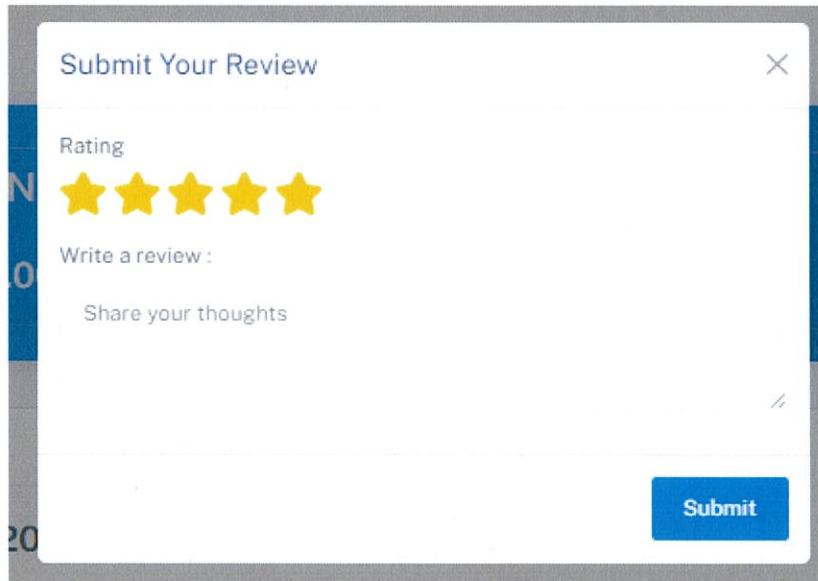


Figure 4.1: Review Modal

1. Click **Review** from the left menu.
2. Choose Your Rating (Stars)

Pick based on your experience:

- ★★★★★ (5/5) → Excellent, very satisfied
- ★★★★☆ (4/5) → Good, minor issues
- ★★★☆☆ (3/5) → Average / okay
- ★★☆☆☆ (2/5) → Poor
- ★☆☆☆☆ (1/5) → Very bad experience

3. Please share your thoughts (if any).

5.0 LOG OUT

The **Logout** page allows users to exit the system securely.

5.1 Log Out

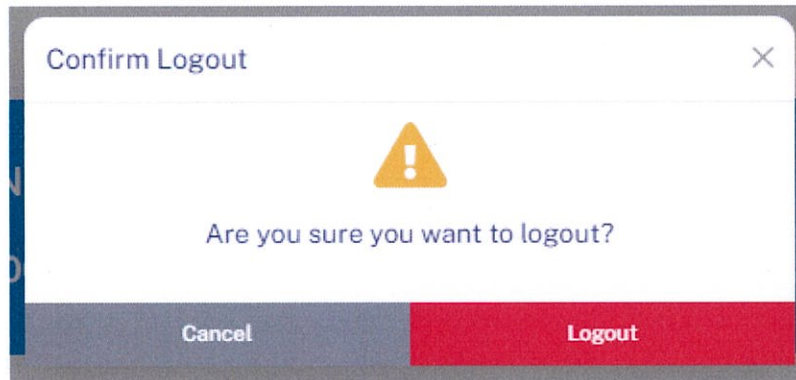


Figure 5.1: Logout Modal

1. Click the **Logout** from the left.
2. A confirmation pop-up (logout modal) will appear.
3. Select "**Logout**" to proceed with logout.
4. Select "**Cancel**" to remain logged in.
5. If confirmed, the system will log you out and return you to the login page.