Section A: Frequently Asked Questions

Q1. If I am a Malaysian individual, how do I register for eCCRIS?

a) For Malaysian individuals with MyKad and internet banking facility, please register via **https://eccris.bnm.gov.my**

b) For Malaysian individuals with MyKad but without internet banking facility or without bank account, please register via:

(i) CCRIS Kiosk at Agensi Kaunseling dan Pengurusan Kredit (AKPK) offices nationwide *(Kindly refer to AKPK's website for details on their locations and operation hours at **https://www.akpk.org.my**)*; or

(ii) eLINK (**https://telelink.bnm.gov.my**) by submitting completed application form and supporting documents. The form can be downloaded from **https://www.bnm.gov.my/ccrisapplication**.

Note: Utility bill registered under applicant's name is mandatory.

Q2. If I am a non-Malaysian individual, how do I register for eCCRIS?

For non-Malaysian individuals, please register via eLINK (**https://telelink.bnm.gov.my**) by submitting completed application form and supporting documents. The form can be downloaded from **https://www.bnm.gov.my/ccrisapplication**.

Note: Utility bill registered under applicant's name is mandatory.

Q3. How do I register eCCRIS for my company?

For Company, Businesses or Non-Individuals, please appoint an Authorised Person to register via eLINK (**https://telelink.bnm.gov.my**) by submitting completed application form and supporting documents. The form can be downloaded from **https://www.bnm.gov.my/ccrisapplication**.

Note: Please ensure that the appointed Authorised Person is already a registered eCCRIS user.

Q4. I have successfully registered as an eCCRIS user. Can I also reactivate account / change my mobile number/ regenerate PIN (OTP) online via eCCRIS website?

If you are a registered user of eCCRIS, you may now perform the reactivation account and change of mobile number functions online via the eCCRIS website. Please refer to Section B (Q3) for account reactivation and Section A (Q13) for change of mobile number.

However, in the event that the PIN (OTP) has expired, you can only regenerate the PIN (OTP) through CCRIS kiosk and eLINK. Please refer to Section A (Q6) for details.

Q5. Can I authorise another person to register eCCRIS and to obtain the CCRIS report on my behalf?

No, User who requested for eCCRIS registration and/or CCRIS report can only register his/her own name and obtain his/her own CCRIS report only.

Q6. I have registered for the eCCRIS. However, I have not activated the eCCRIS account upon receiving the SMS and email containing the OTP (PIN) number within seven (7) days as per instructed and the OTP (PIN) has expired. How can I get a new OTP (PIN)?

You can regenerate OTP (PIN) through the following channels:

a) CCRIS kiosks at the Agensi Kaunseling dan Pengurusan Kredit's (AKPK) offices/branches nationwide.

*Kindly refer to AKPK's website for details on their locations and operation hours: **https://www.akpk.org.my**; or*

b) eLINK via **https://telelink.bnm.gov.my** by submitting the completed application form and supporting documents. The form can be downloaded from **https://www.bnm.gov.my/ccrisapplication**.

Q7. Why do I require to transfer RM 1 for eCCRIS online registration?

The identity of new users will be confirmed digitally. The one-off RM 1 transfer to a designated Bank Negara Malaysia account is required to ensure only valid financial consumers are requesting the eCCRIS registration. It will be automatically refunded within 2 working days.

Q8. I have made RM 1 transfer for eCCRIS registration through my bank and the payment was successful. However, I have not received OTP (PIN). I have contacted my bank and they have confirmed that the payment went through successfully. Who should I contact for assistance?

You may contact our Contact Centre, BNMTELELINK via Live Chat at bnm.gov.my/livechat or call us at 1-300-88-5465 or 603-2174 1717 (overseas),

during operating hours from 9:00 a.m. to 5:00 p.m., Monday to Friday (excluding public holidays).

Q9. I have not received the RM 1 refund after 2 working days. Who should I contact for assistance?

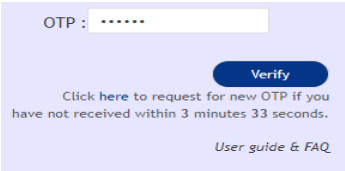
You may contact our Contact Centre, BNMTELELINK via Live Chat at bnm.gov.my/livechat or call us at 1-300-88-5465 or 603-2174 1717 (overseas), during operating hours from 9:00 a.m. to 5:00 p.m., Monday to Friday (excluding public holidays).

Q10. I have not received the OTP (PIN) via SMS and email. What should I do?

Please ensure that you are using the same mobile number and email address used during the eCCRIS registration. In addition, you may want to check with your telecommunication provider to ensure that your mobile number does not have any issue/restriction in receiving the SMS.

Q11. I tried to login to eCCRIS but the OTP (PIN) session has expired. Can I request for a new OTP?

Yes. You can request for a new OTP (PIN) by clicking on the link to request a new OTP in the eCCRIS portal.



Q12. How many attempts do I have to enter the OTP? What happen if I exceeded the attempts?

You have up to 5 attempts for each login session. Once you exceeded the attempts, your account will be locked. To unlock, please refer to Section B (Q3).

Q13. I have changed my registered mobile number. How do I update my latest registered mobile number in eCCRIS?

You may change your latest registered mobile number through the following channels:

a) eCCRIS (if you are an existing eCCRIS user). Refer to Section B (Q2) for further details.

b) CCRIS kiosks at AKPK's branches nationwide.

Refer to AKPK's website for details on their locations and operation hours: ***https://www.akpk.org.my***; or

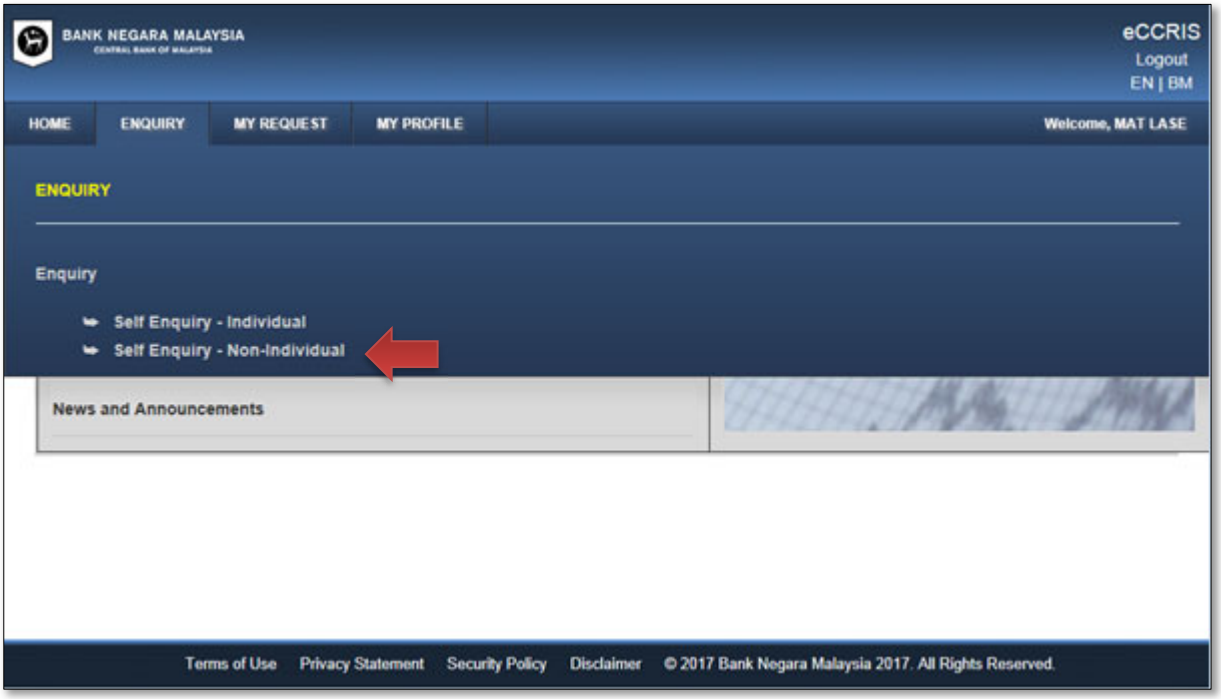
c) eLINK via **https://telelink.bnm.gov.my** by submitting the completed application form and supporting documents. The form can be downloaded from **https://www.bnm.gov.my/ccrisapplication**.

Q14. I have forgotten my chosen security questions, and/or answers to the security questions and my eCCRIS account has been locked. How can I reactivate my eCCRIS account?

Please refer to the steps to reactivate eCCRIS account as provided in Section B (Q3).

Q15. I am an authorised representative of a company. How do I retrieve the CCRIS report of the company?

Follow the same process as self-enquiry on own CCRIS report. Please refer Section B (Q6).



Q16. How do I read the CCRIS report? I wish to obtain further clarification on some entries in my CCRIS report. Can BNM assist me?

Further information on how to read the CCRIS report can be obtained at: **https://www.bnm.gov.my/ccris**. Should you require further clarification on the entries made in regard to financing facilities, please liaise directly with the respective financial institution(s) through their Complaints Unit. The contact details of the Complaints Unit can be obtained through the following links:

- **https://www.bnm.gov.my/list-of-licensed-financial-institutions**
- **https://www.bnm.gov.my/list-of-development-financial-institutions**

Should you find any wrong/incomplete entries on personal information (name, IC, etc), you may submit request for the entries to be ratified in the eCCRIS website. Please refer to Section B (8) for details.

Q17. Who can I refer to for further enquiries relating to eCCRIS usage?

You may refer to CCRIS website: **https://www.bnm.gov.my/ccris** for further clarification on CCRIS/eCCRIS.

Alternatively, you may reach out to our Contact Centre, BNMTELELINK via Live Chat at bnm.gov.my/livechat or call us at 1-300-88-5465 or 603-2174 1717 (overseas), during operating hours from 9:00 a.m. to 5:00 p.m., Monday to Friday (excluding public holidays).

Q18. I have submitted my disputes/data verification request to the financial institution via eCCRIS. When will the financial institution revert on the case?

Under normal circumstances, it may take up to 14 days for the financial institution to provide feedback on disputes initiated by the user.

Q19. I am an authorised representative of a company. How to perform a dispute/verify the company's profile data (e.g. name spelling, registration date, and pending verification status)/record as indicated in the CCRIS report?

Follow the same steps as self-enquiry on own CCRIS report. Please refer Section B (8).

Q20. Will the CCRIS kiosks still made available for individuals to register eCCRIS?

Yes, the CCRIS kiosks at AKPK offices nationwide are still available for individuals to register eCCRIS.

Q21. Is CCRIS a blacklist report?

No. CCRIS is a credit report that report the current and historical data about the credit standing of a particular borrower as reported by participating financial institutions. The CCRIS report does not provide any opinion/rating and it does not blacklist any borrower regardless of the repayment history.

Q22. What is eCCRIS operation hours?

eCCRIS is available from 6:00 a.m. – 12.00 midnight, Monday to Friday (excluding public holidays).

Section B: User Guide

1. I'm an individual Malaysian with MyKad and internet banking facility. How do I register eCCRIS online?

   a) Please follow these steps:

      (i) Go to **https://eccris.bnm.gov.my** using Internet Explorer 11 or Google Chrome browser

      (ii) Click "Register Now"



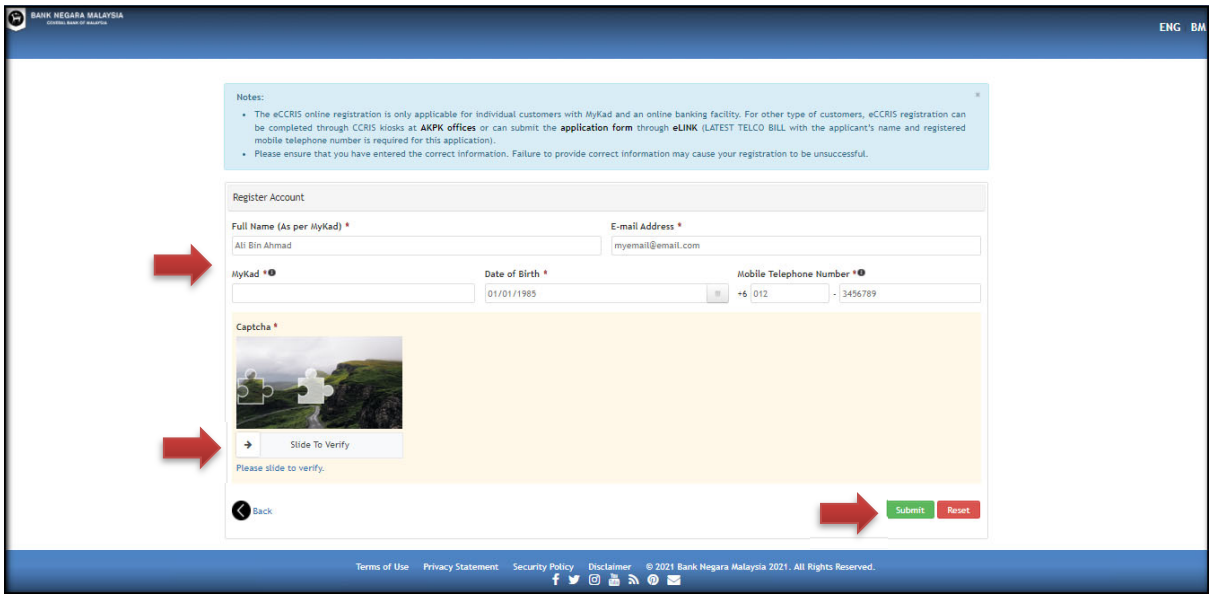
   b) On the "Register Now" page.

      (i) Fill in the details:

      - Full Name (As per MyKad)
      - Email Address
      - MyKad (12-digit MyKad/NRIC number)
      - Date of Birth
      - Mobile Telephone Number
        – a 6-digit code will be sent to this number for activation of the eCCRIS account
        – the telephone number must be of a local Telco provider only

      (ii) Slide the captcha from left to right to confirm.

      (iii) Click "Submit".



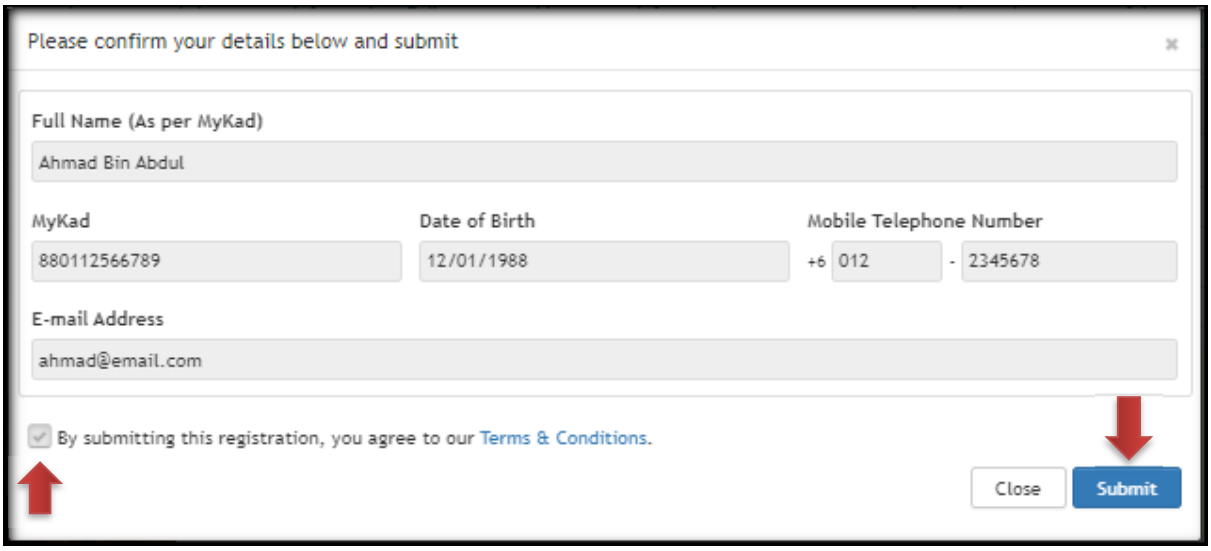
c) Confirm the details and submit.

(i) Ensure submission of accurate information.

(ii) Read the Terms & Conditions.

(iii) Tick the checkbox to agree with the Terms & Conditions.

(iv) Click “Submit”

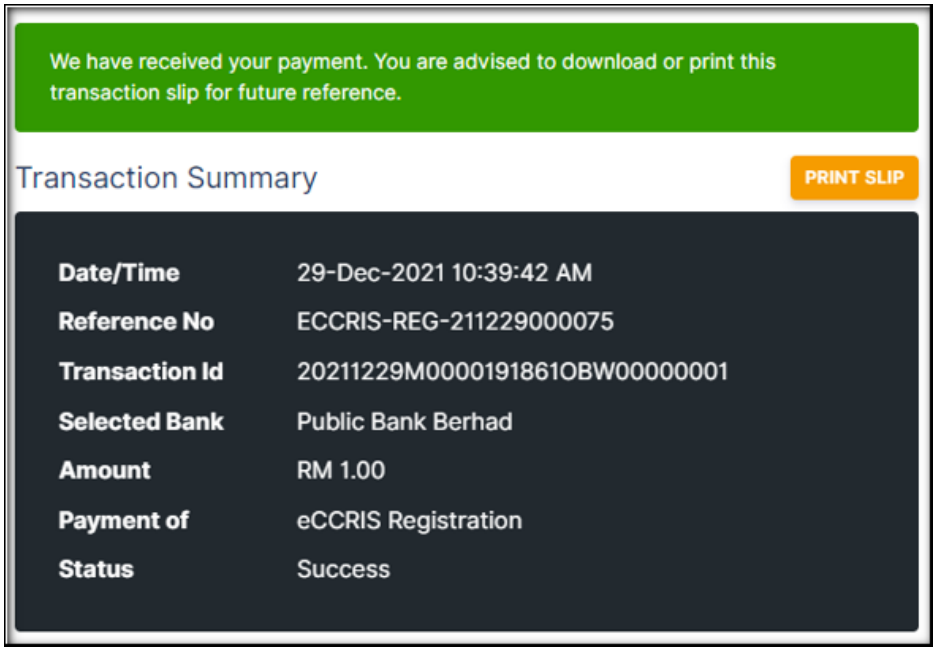


d) On the “Submit” page.

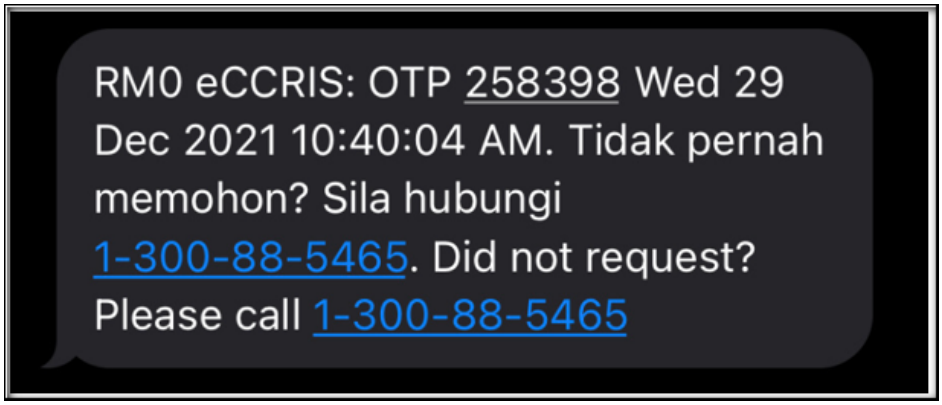
(i) Read the details thoroughly and take note that digital authentication of a one-off RM 1 transfer to a designated Bank Negara Malaysia account will be charged and it is automatically refunded within 2 working days.

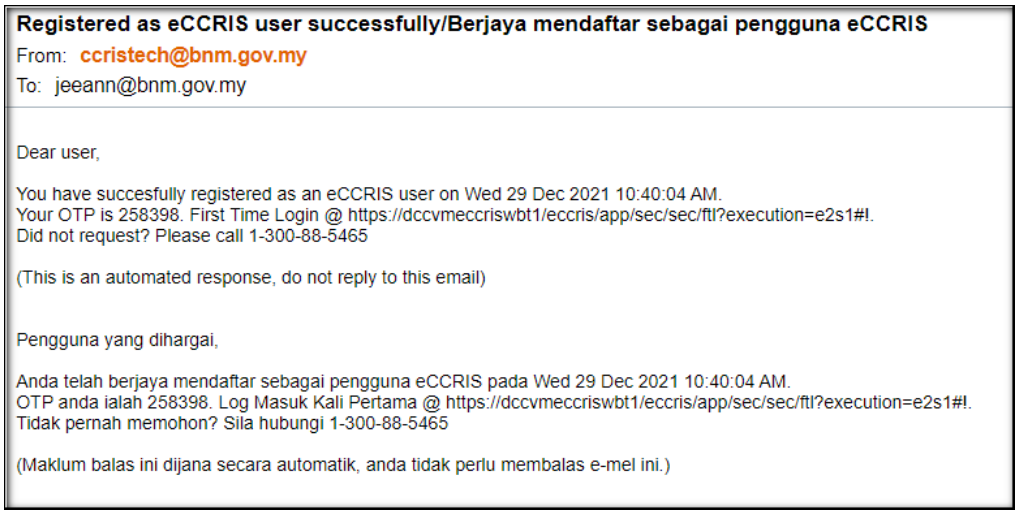
(ii) Select a preferred bank to proceed and complete the payment process.

(iii) Once RM 1 transfer is completed, a successful transaction page will be displayed.



(iv) A6-digit OTP (PIN number) will be sent via SMS and email to the registered mobile telephone number and email.





Registered as eCCRIS user successfully/Berjaya mendaftar sebagai pengguna eCCRIS

From: ccristech@bnm.gov.my

To: jeeann@bnm.gov.my

Dear user,

You have succesfully registered as an eCCRIS user on Wed 29 Dec 2021 10:40:04 AM.
Your OTP is 258398. First Time Login @ https://dccvmeccriswbt1/eccris/app/sec/sec/ftl?execution=e2s1#!.
Did not request? Please call 1-300-88-5465

(This is an automated response, do not reply to this email)

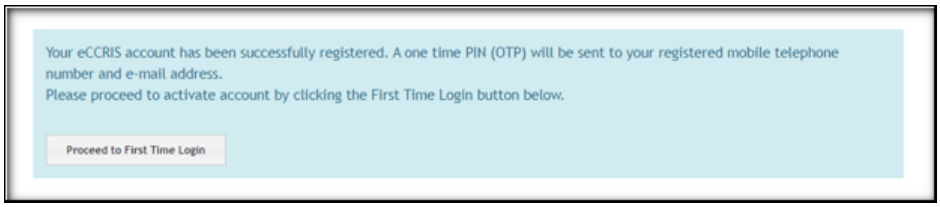
Pengguna yang dihargai,

Anda telah berjaya mendaftar sebagai pengguna eCCRIS pada Wed 29 Dec 2021 10:40:04 AM.
OTP anda ialah 258398. Log Masuk Kali Pertama @ https://dccvmeccriswbt1/eccris/app/sec/sec/ftl?execution=e2s1#!.
Tidak pernah memohon? Sila hubungi 1-300-88-5465

(Maklum balas ini dijana secara automatik, anda tidak perlu membalas e-mel ini.)

Notes: The 6-digit OTP (PIN number) is only valid for 7 days. Upon expiry, users are required to regenerate the 6-digit OTP. Please refer to Section A (Q7) for details.

(v) Click "Proceed to First Time Login" and use the 6-digit OTP as explained in Section B (5).



Your eCCRIS account has been successfully registered. A one time PIN (OTP) will be sent to your registered mobile telephone number and e-mail address.
Please proceed to activate account by clicking the First Time Login button below.

Proceed to First Time Login

2. I have changed my mobile number. How to update my latest mobile number in eCCRIS?

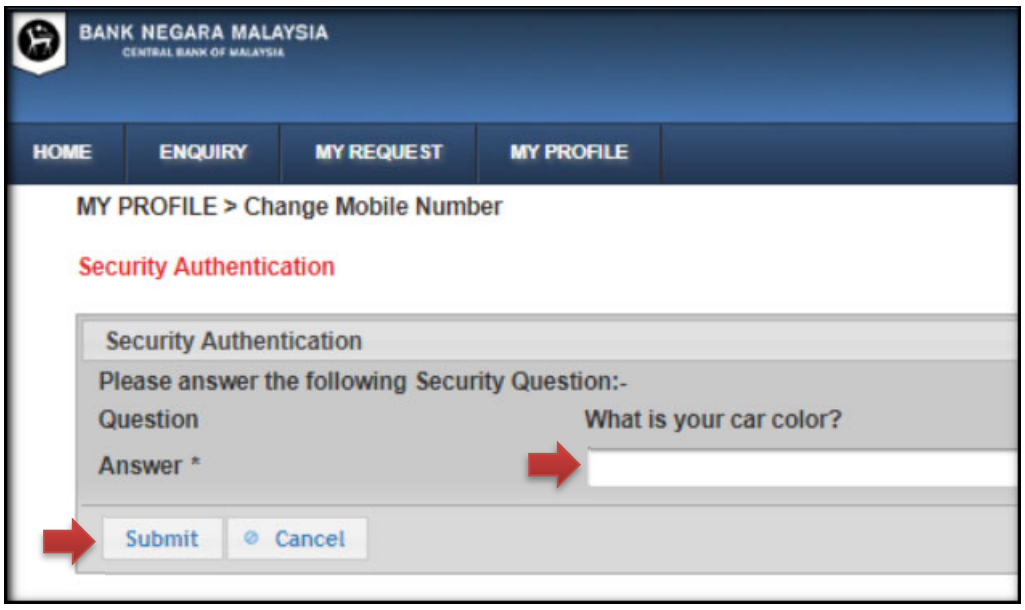
a) Go to “MY PROFILE”. Click “Change Mobile Number”



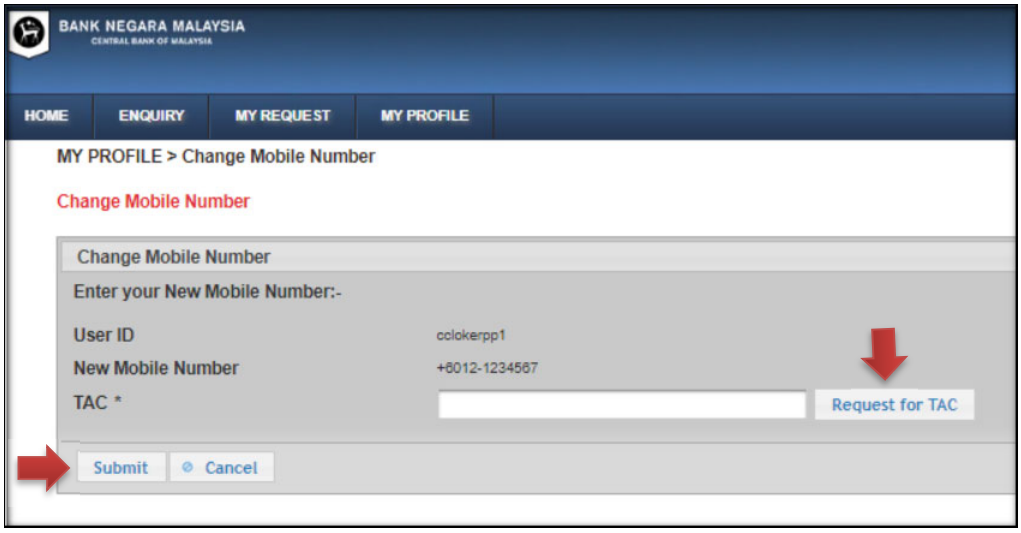
b) Insert new mobile number. Click “Submit”



c) Answer the security question. Click “Submit’



d) Click “Request for TAC”. The TAC will be sent to the new mobile number via SMS. Enter the TAC and click “Submit”

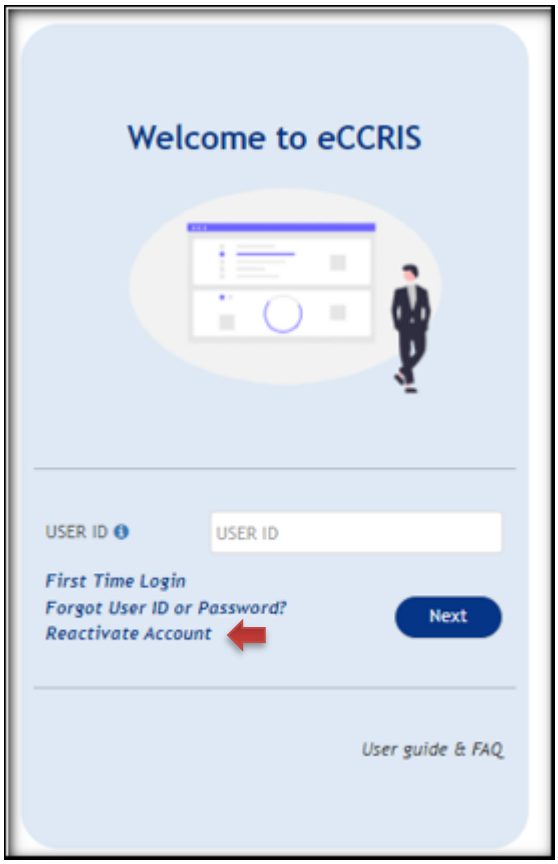


e) Mobile telephone number successfully changed.



3. My account has been locked. How do I re-activate my account?

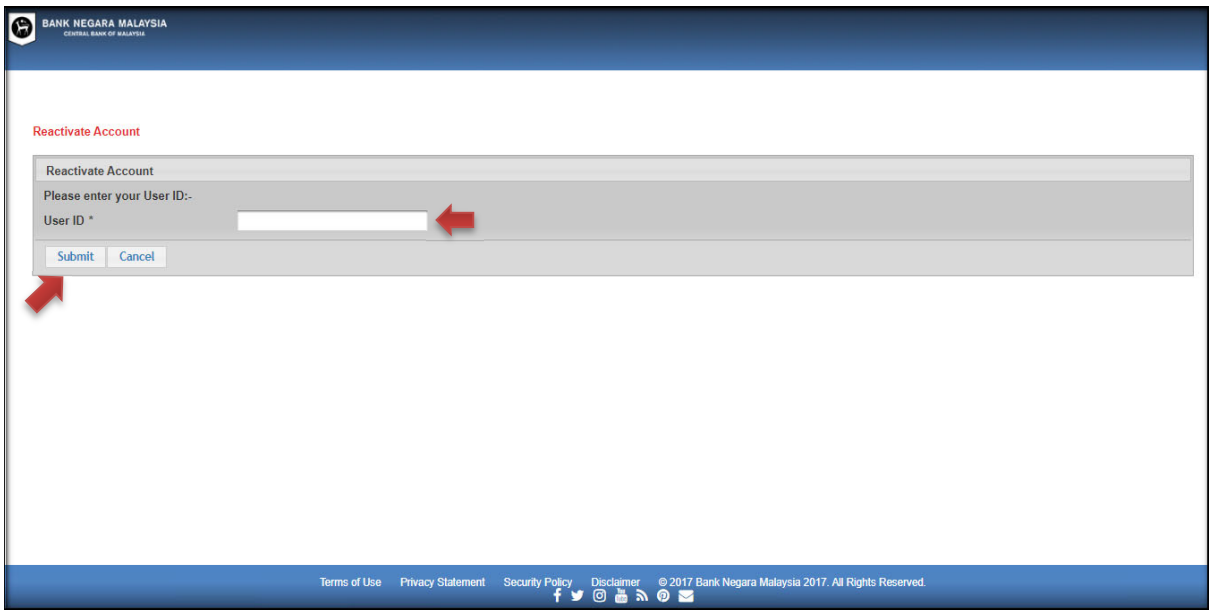
a) Click “Reactivate Account”



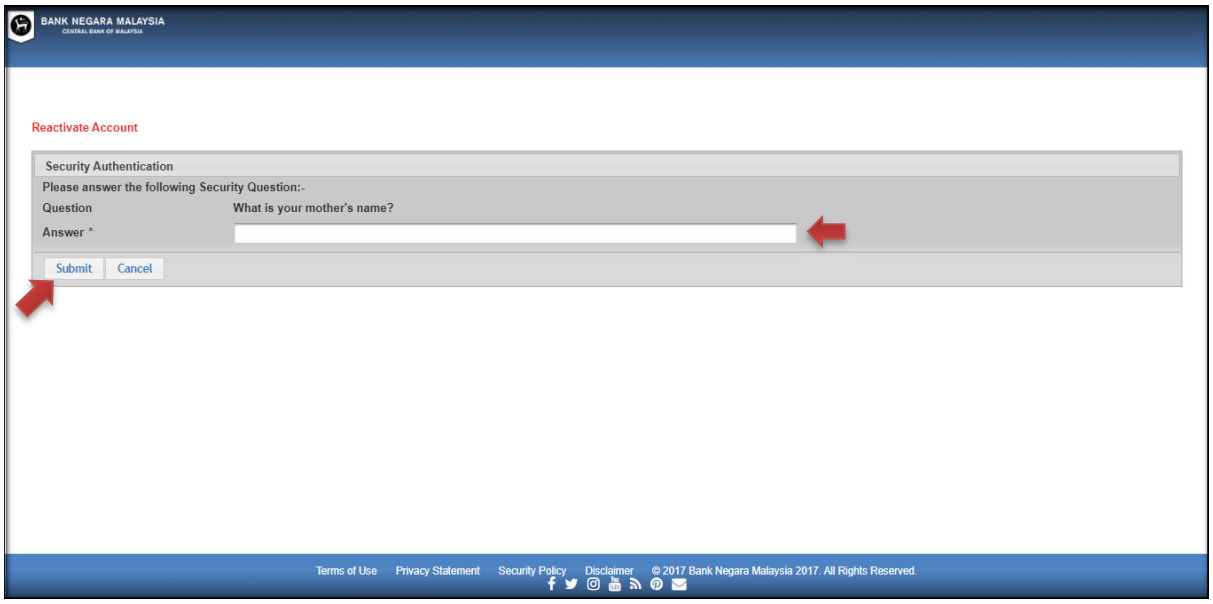
b) The screen below will be displayed.

(i) Enter User ID (as created by user)

(ii) Click the “Submit” button



c) The screen below will be displayed. Key in the answer and click ‘Submit’ button.

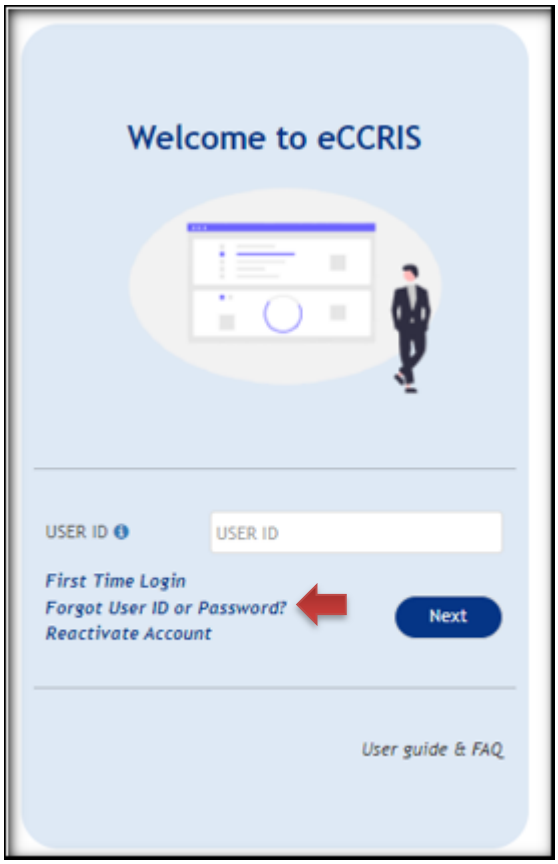


Note:

If the user does not answer the security question correctly, proceed to the next security question until the user answers the security question correctly or all the security questions have been asked (maximum three security questions).

4. I forgot my User ID and password. How may I access eCCRIS?

a) Click “Forgot User ID or Password?”

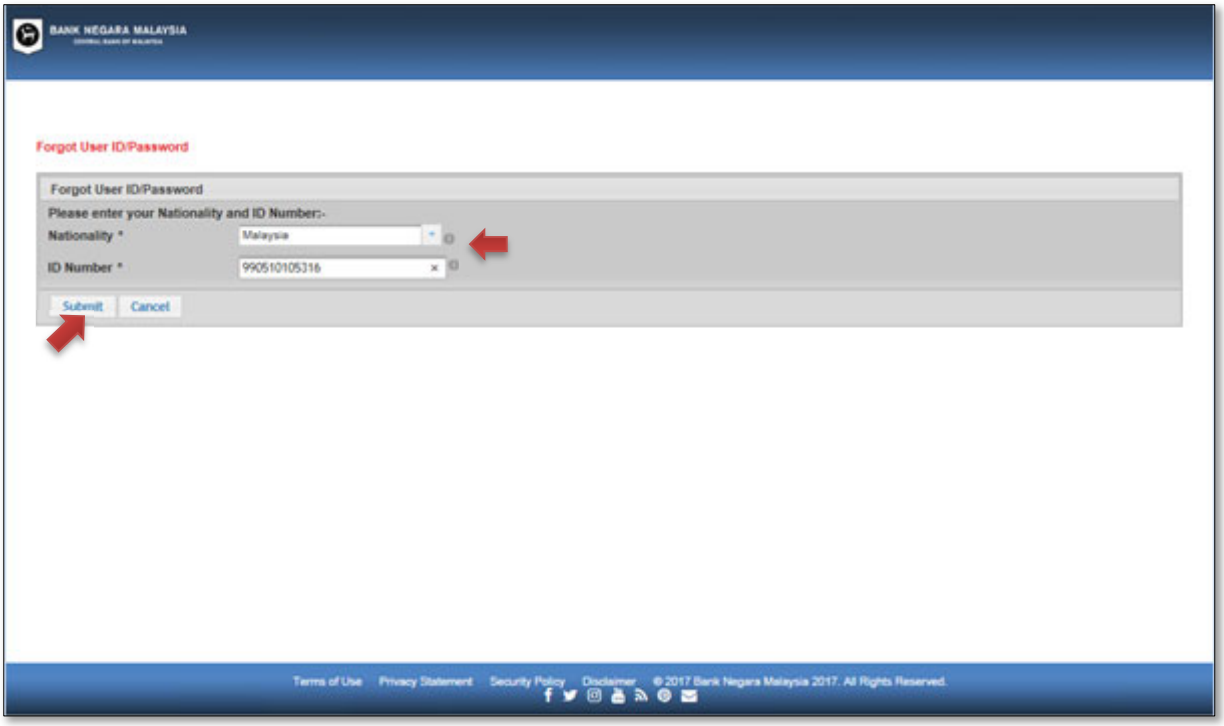


b) The screen below will be displayed

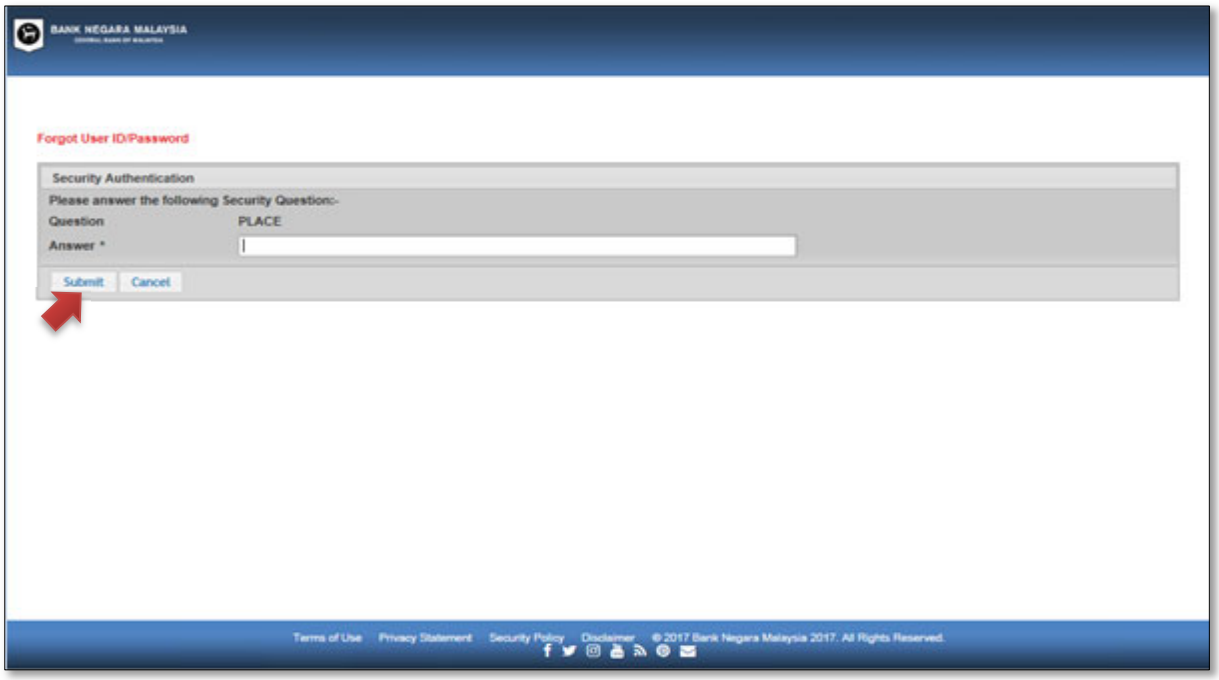
(i) Please select your “Nationality” (i.e. Malaysia)

(ii) Fill up ID number (12-digit MyKad/NRIC number or Passport number)

(iii) Click the “Submit” button



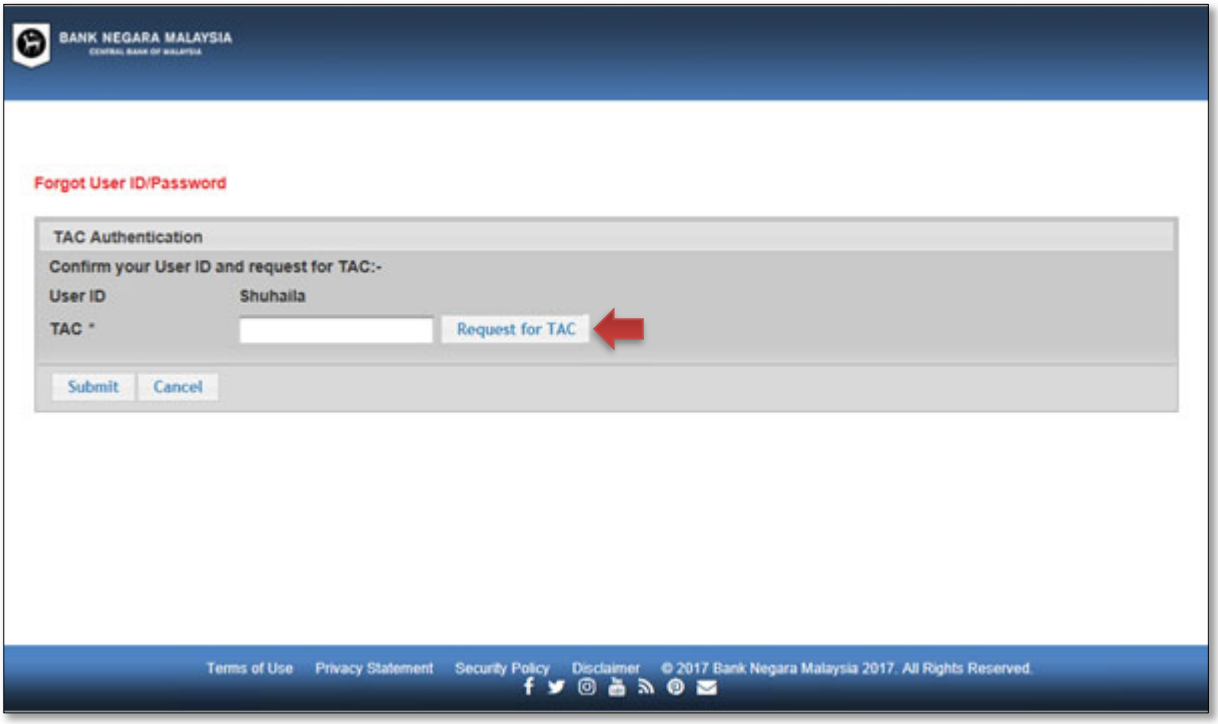
c) The screen below will be displayed. Please answer “Security Question”. Then click the “Submit” button.



Note:

If the user does not answer the security question correctly, proceed to the next security question until the user answers the security questions correctly or all the security questions have been asked (maximum three security questions).

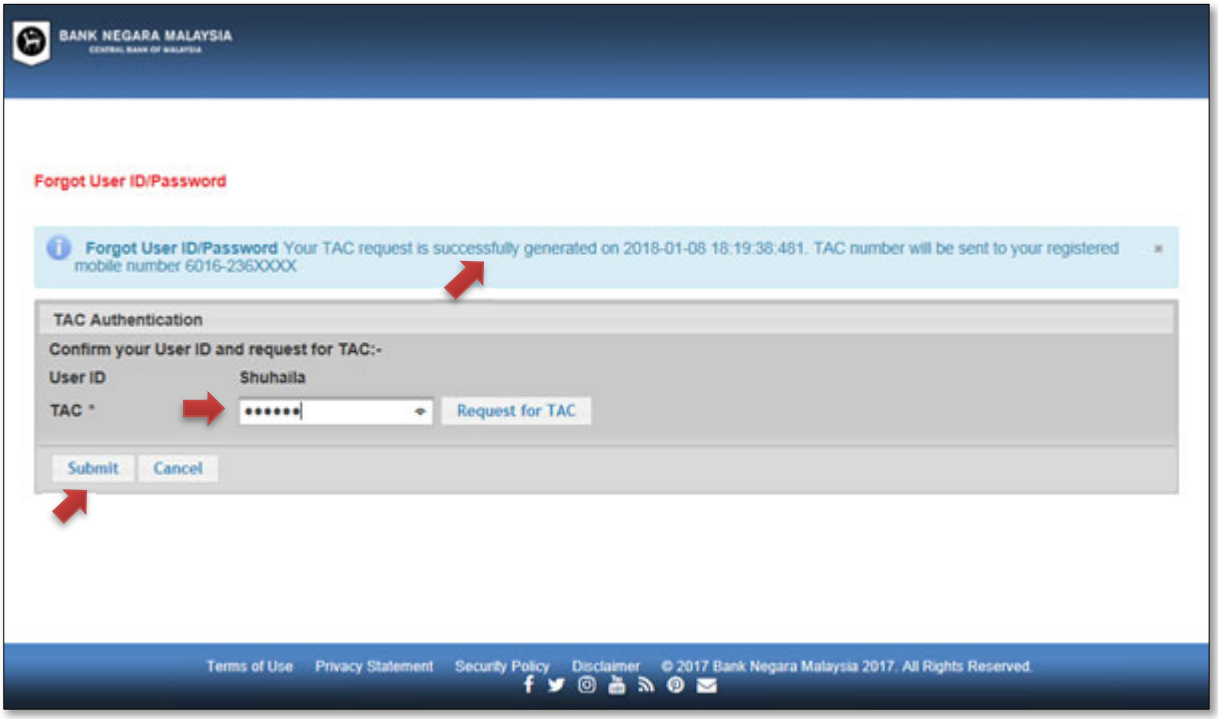
d) Upon successful authentication, the screen below will be displayed. Click “Request for TAC” button. A TAC number will be sent to your registered mobile phone.



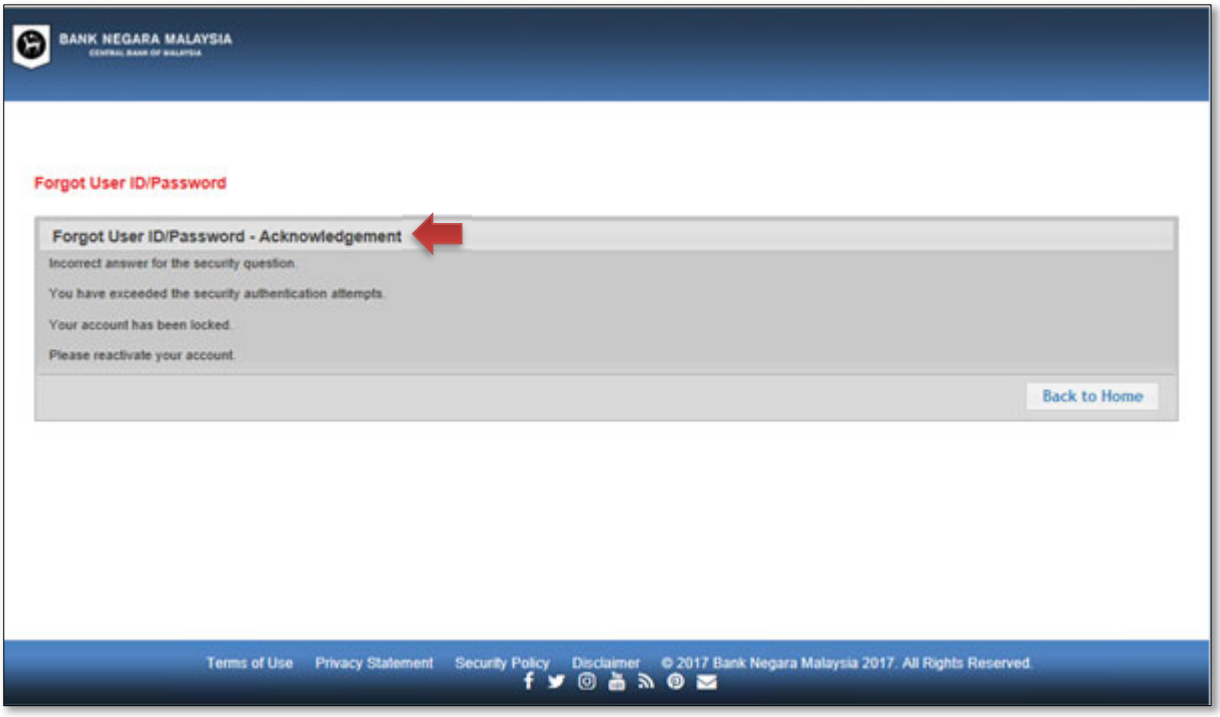
e) An acknowledgement message will be displayed.

(i) Fill in the TAC number that is sent to your mobile phone in the field provided

(ii) Click the “Submit” button



f) If all answers to the security questions are incorrect, the screen below will be displayed.

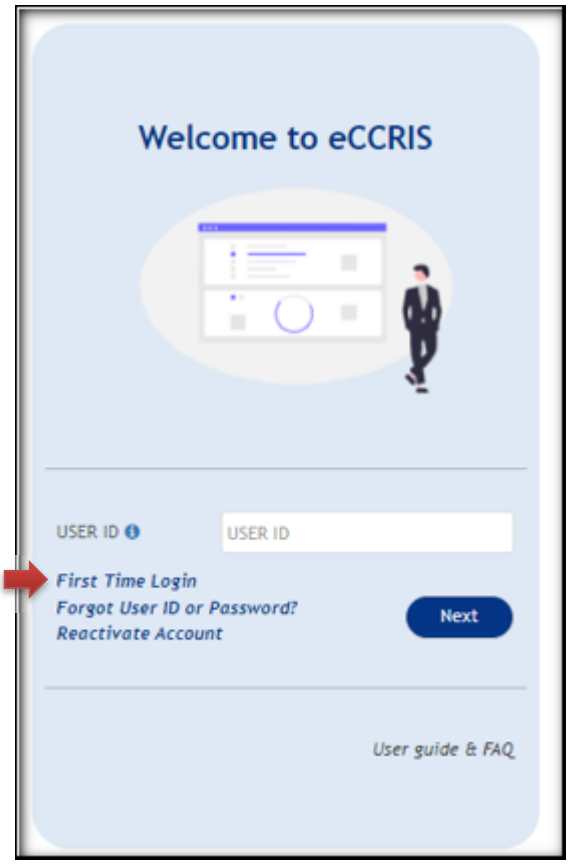


5. How do I access eCCRIS after I have registered and already received the PIN number on my mobile phone?

a) Please follow these steps:

(i) Login to **https://eccris.bnm.gov.my** using Internet Explorer 11 or Google Chrome browser

(ii) Click “First Time Login”



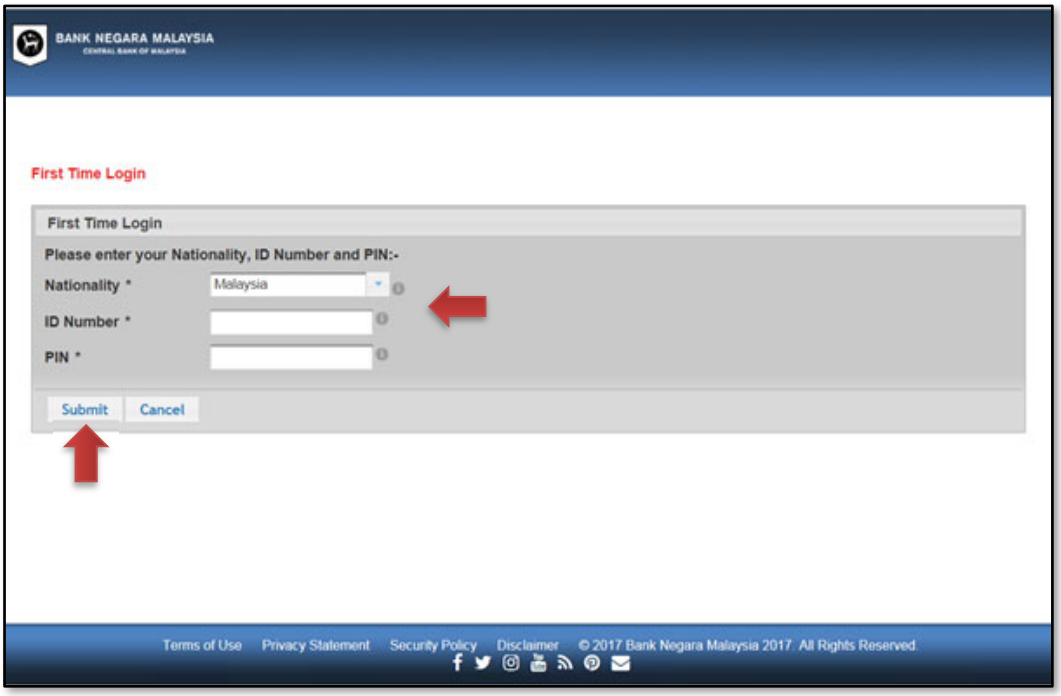
b) On the “First Time Login” page

(i) Select your “Nationality” from the dropdown list

(ii) Fill in the details:

- ID number (12-digit MyKad/NRIC number or Passport number)
- PIN number (a 6-digit code sent to the user’s registered mobile phone for activation of the eCCRIS account)

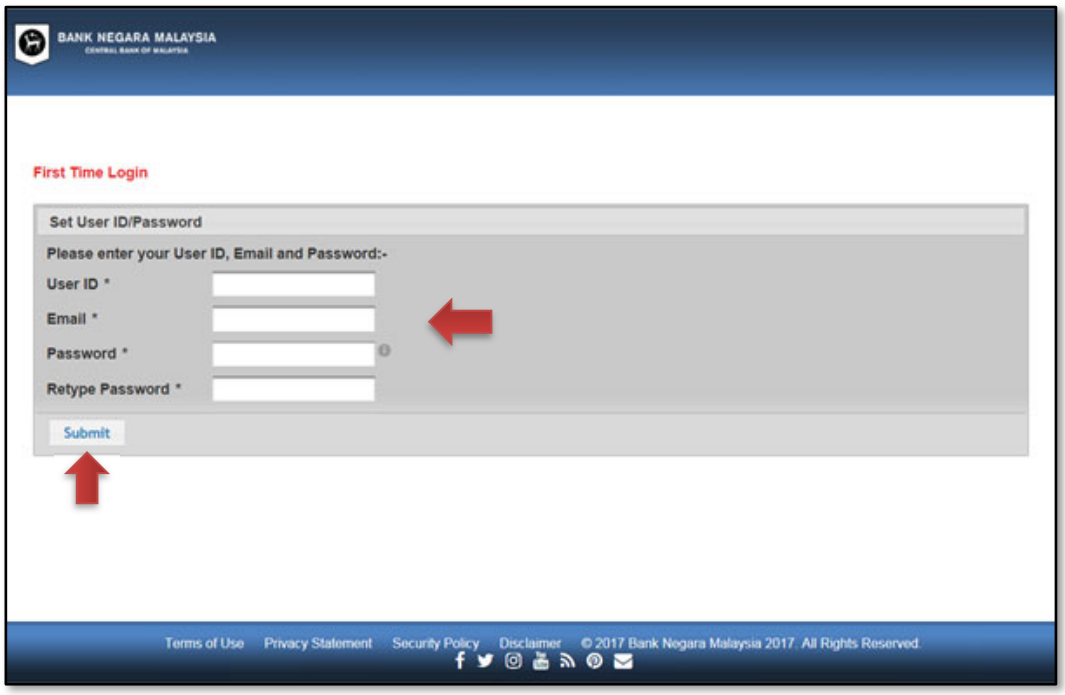
(iii) Click the “Submit” button



c) Set User ID/Password

(i) Key-in the preferred User ID to access eCCRIS, an email address for contact and create a Password [length of password must be a minimum of 10 characters, with a combination of capital letters (A-Z), small letters (a-z), digits (0-9) and special characters ”~!@#$%^&*()_+”

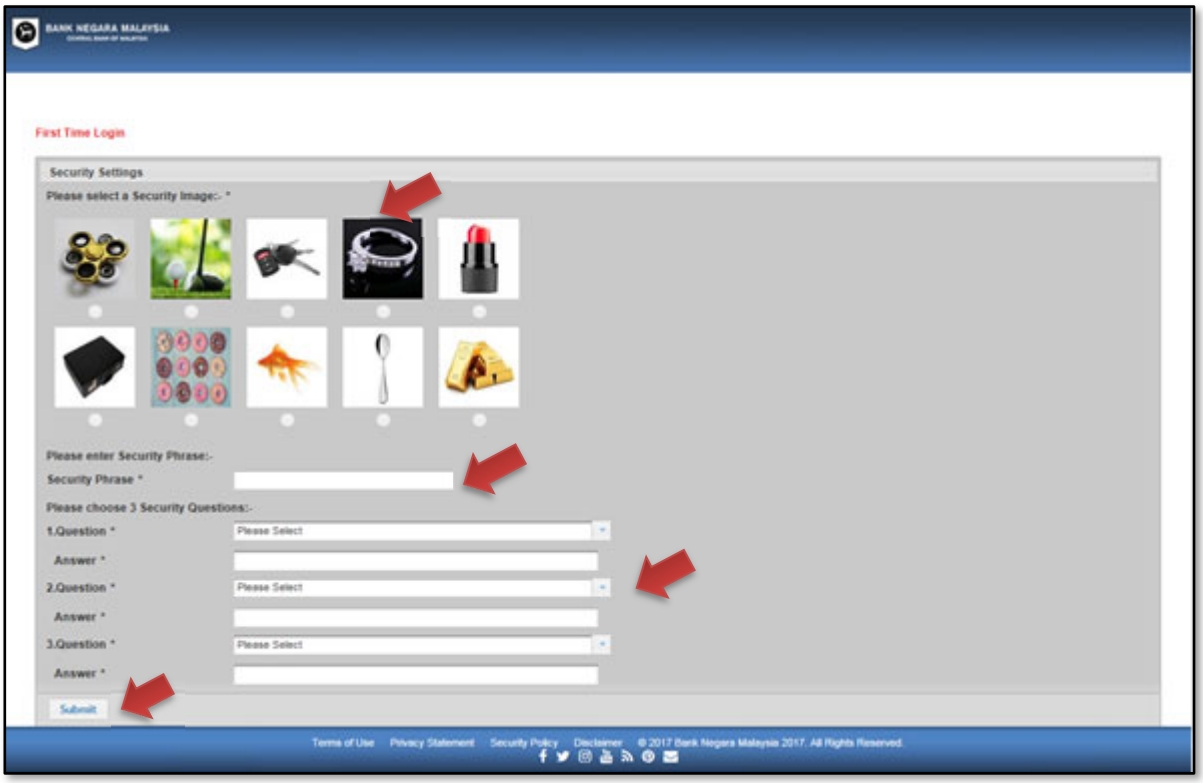
(ii) Click the “Submit” button



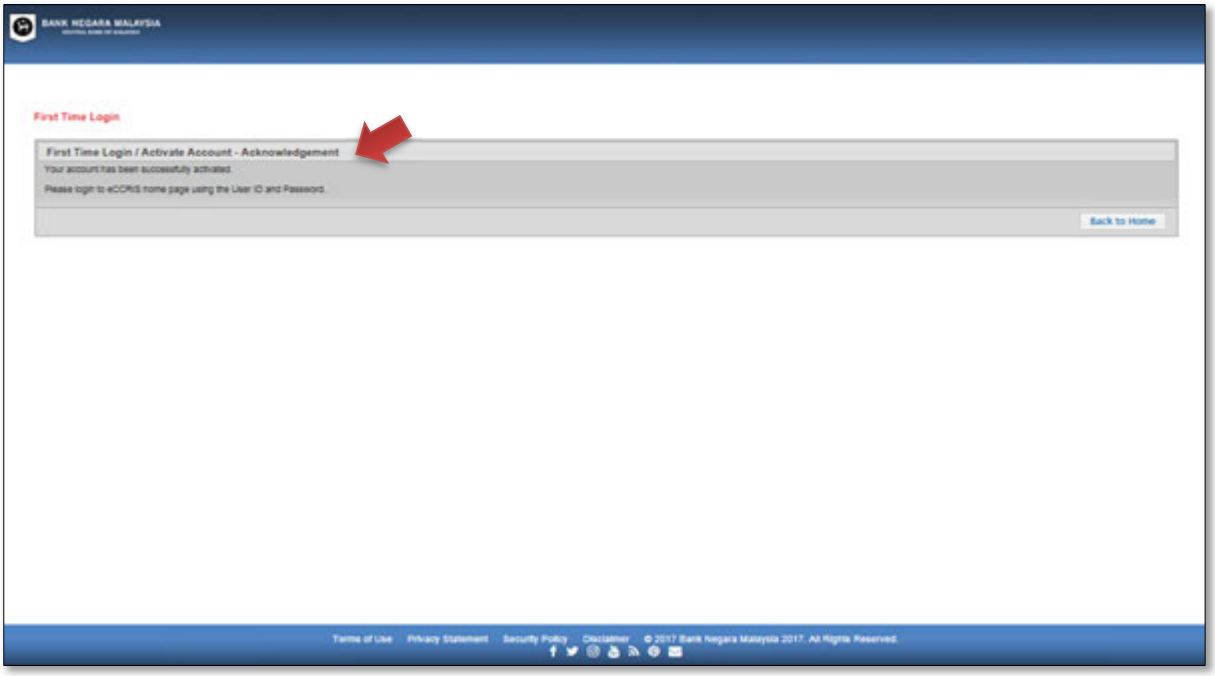
d) On the “Security Settings” screen

(i) Select a security image, enter a security phrase, choose and provide an answer for at least one security question

(ii) Click the “Submit” button



e) 3.5. Once completed, an acknowledgement message will be displayed



6. I have activated my eCCRIS. Now, how do I obtain my CCRIS Report?

a) Follow these steps:

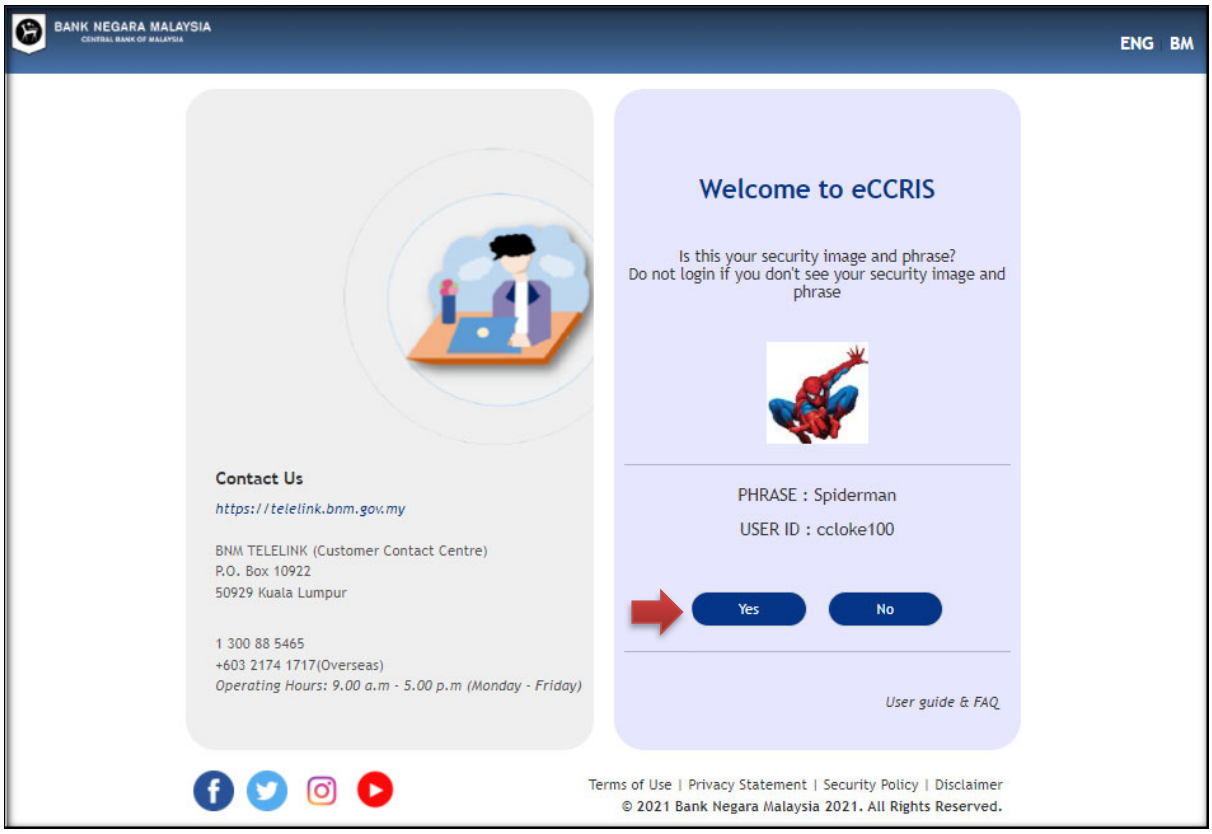
(i) Log onto **https://eccris.bnm.gov.my**

(ii) Enter User ID (as created by user)

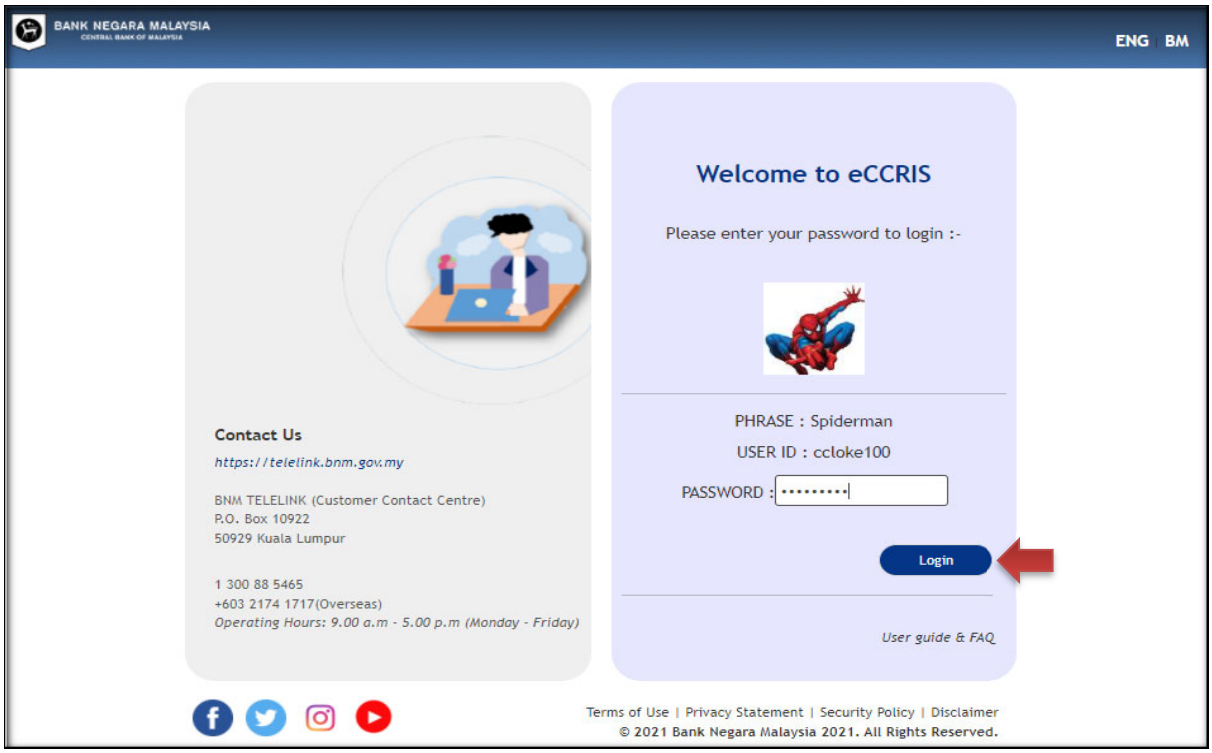
(iii) Click “Next” button



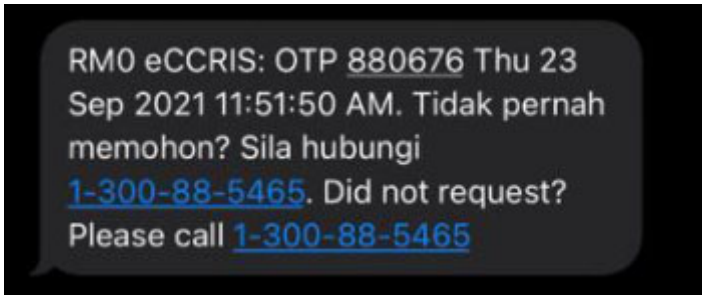
b) If the security image and phrase match the user's chosen image and phrase, click "Yes" button to proceed to next step.



c) Enter password and click "Login" button



d) A One-Time Pin (OTP) will be sent via SMS to the registered mobile number.



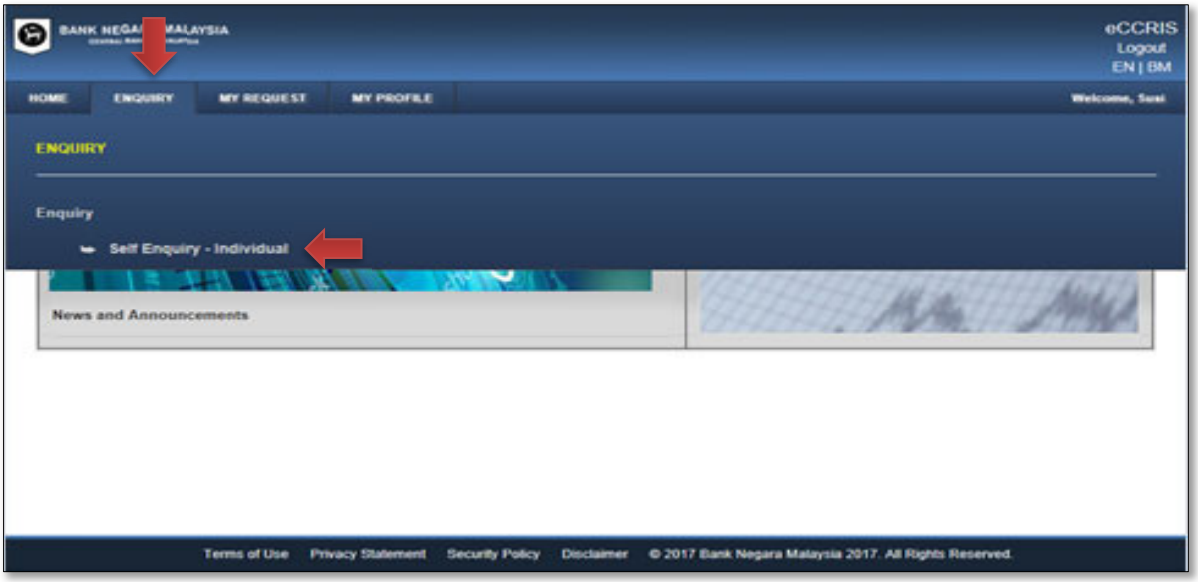
e) Enter the 6-digit OTP and click 'Verify' button.



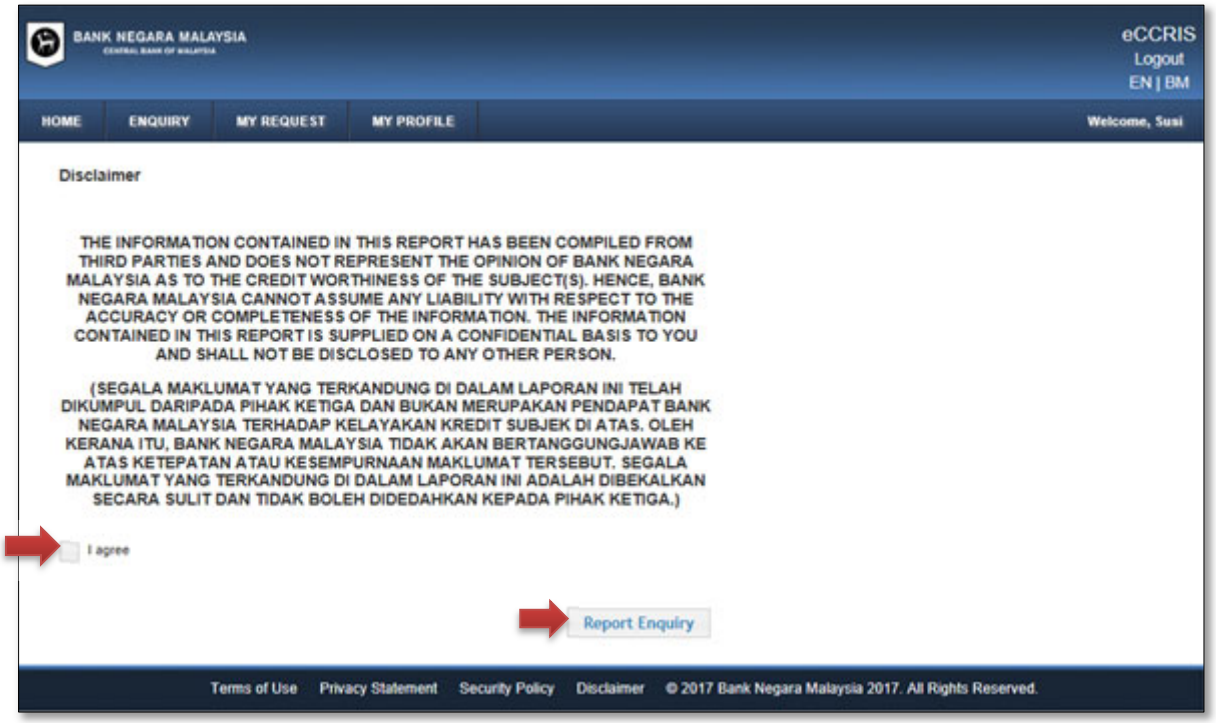
f) Upon successful login, the eCCRIS homepage will be displayed.



g) To retrieve the CCRIS report, click “ENQUIRY” tab, then click “Self Enquiry – Individual”



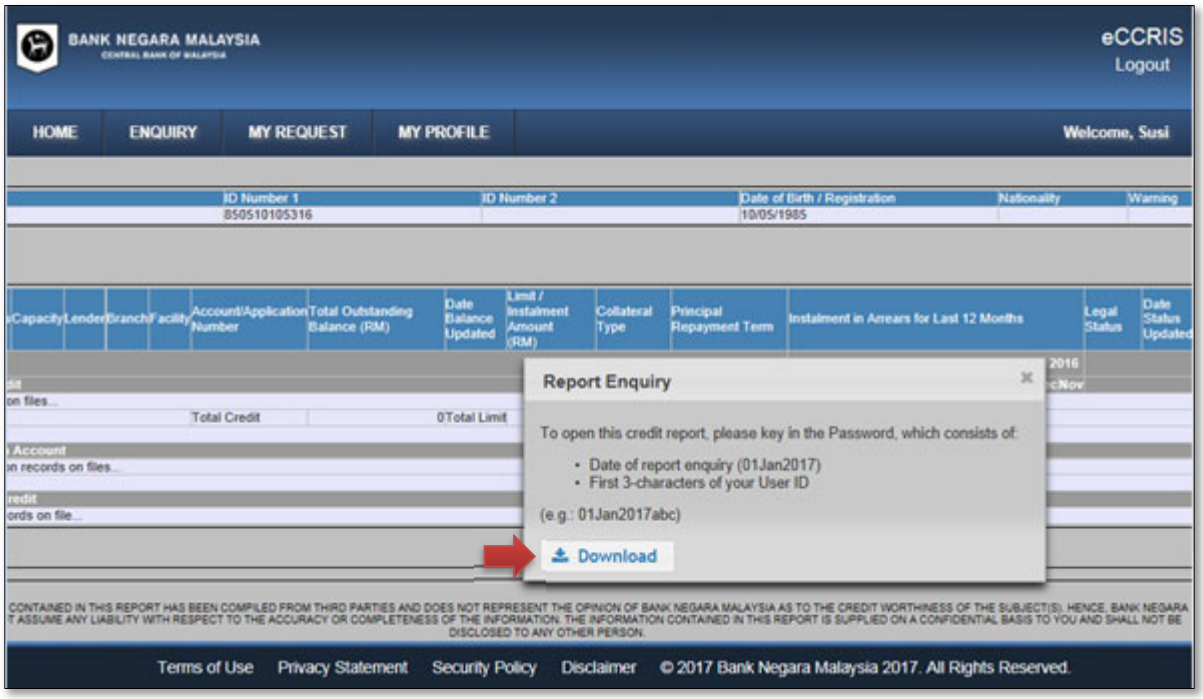
h) Indicate your acceptance to the Disclaimer statement, by checking the “I Agree” checkbox. Then, click the “Report Enquiry” button



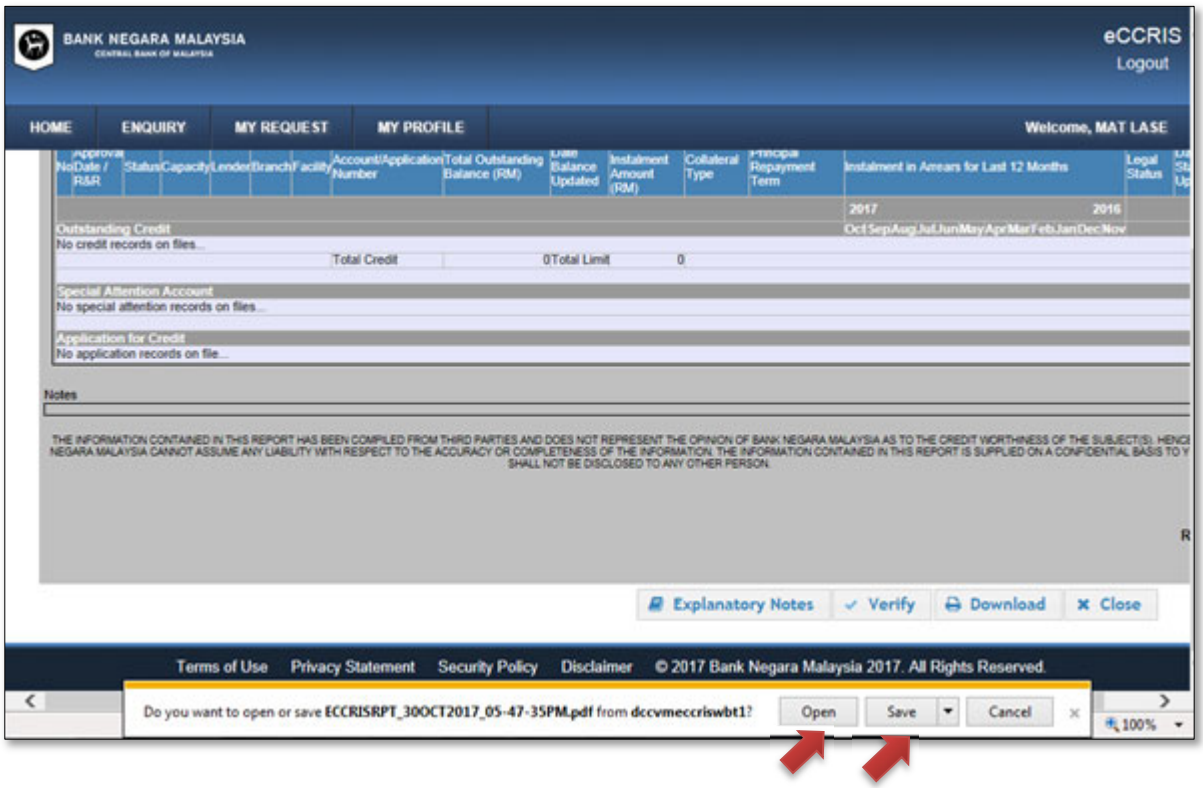
7. How can I download/save a copy of the CCRIS report?

a) While the report is being displayed on screen, click “Download” button

b) A message box will appear. Click the “Download” button to initiate the report download



c) Click Open” to view the report or click on “Save” button to save a copy of the report to your local storage



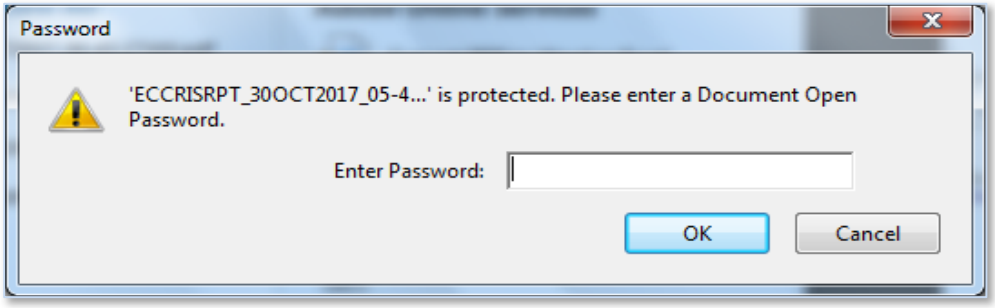
(i) The downloaded report is saved in Portable Document Format (PDF) with a pre-assigned password as follows

(ii) Date of report enquiry (e.g. 30Oct2018, 10Feb2018)

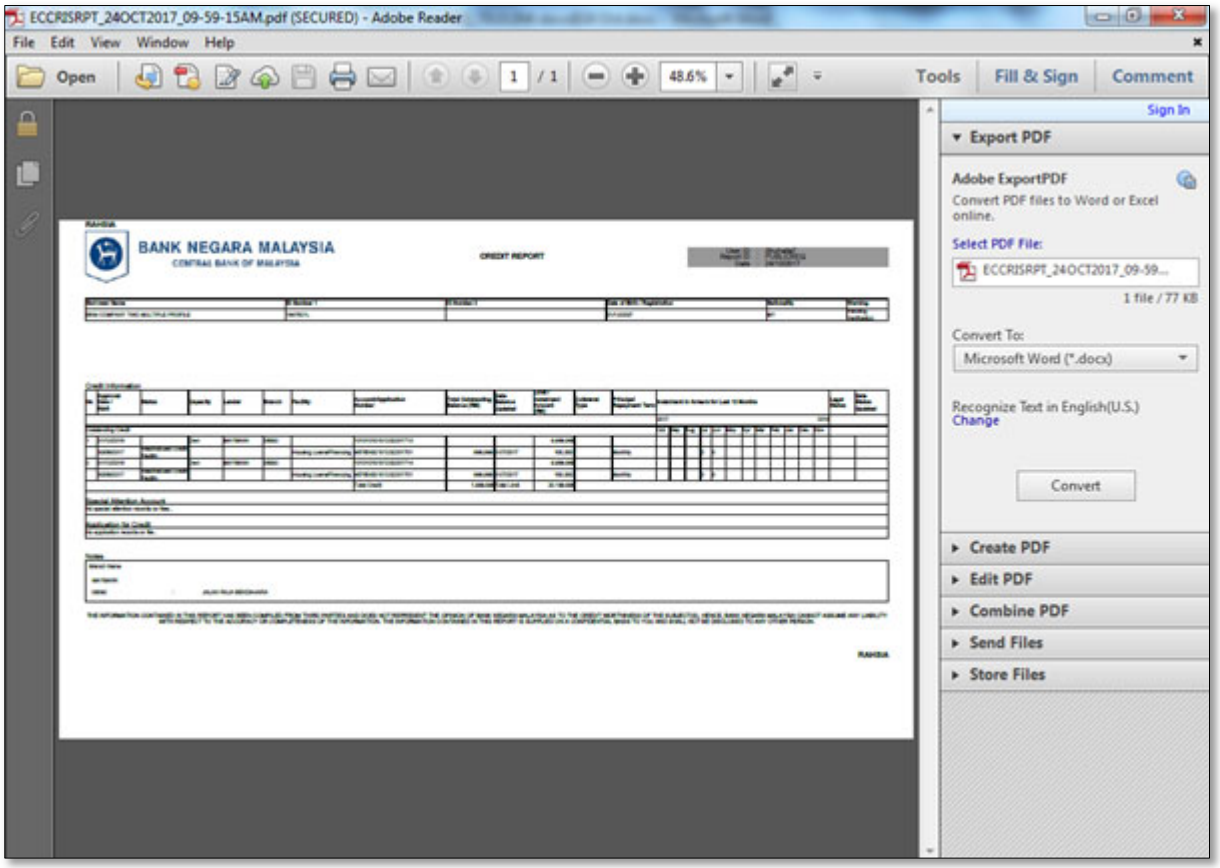
(iii) First 3-characters of your User ID (Ahmad, Hanafi)

Examples: 30Jan2018Ahm, 10Feb2018Han

(iv) Once you enter the password, click the OK button to open the report. You will need a software which is capable of opening PDF files, to view the saved report

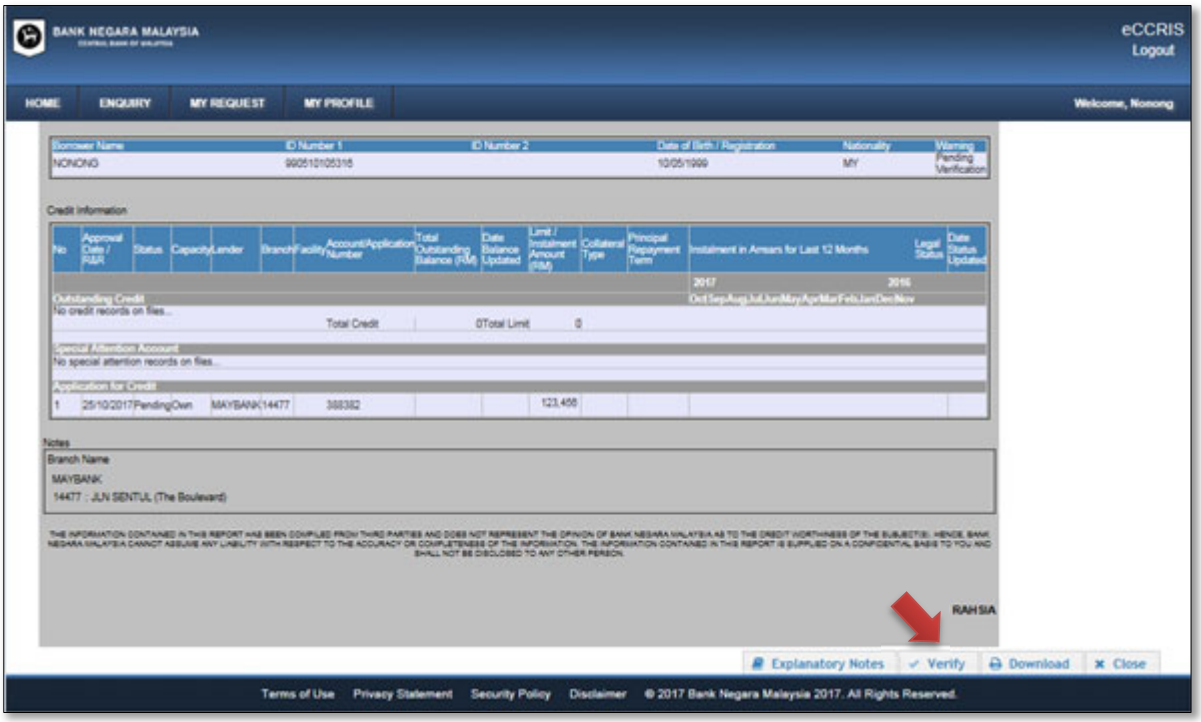


Example: The saved CCRIS report viewed using Adobe Reader software

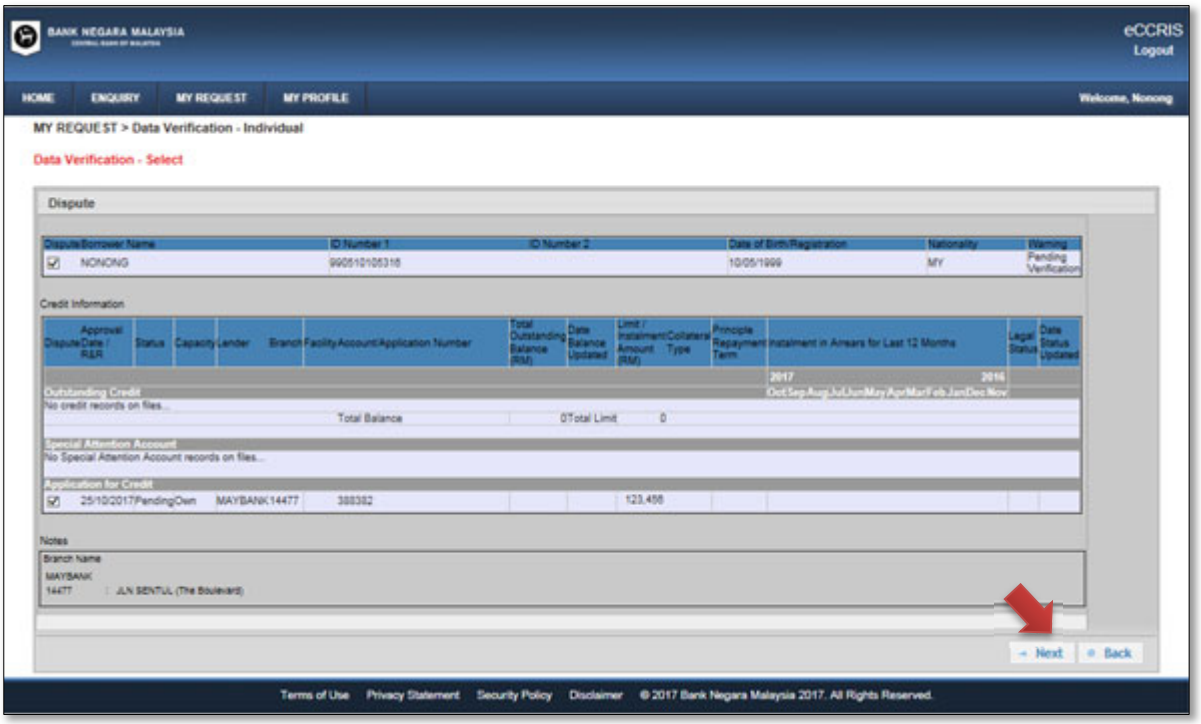


8. I noticed an error on my information shown in the credit report (e.g. name spelling, date of birth, pending verification status) as reported by the financial institutions. How do I manage data verification via eCCRIS?

   a) To verify the profile and report a dispute, click the “Verify” button.



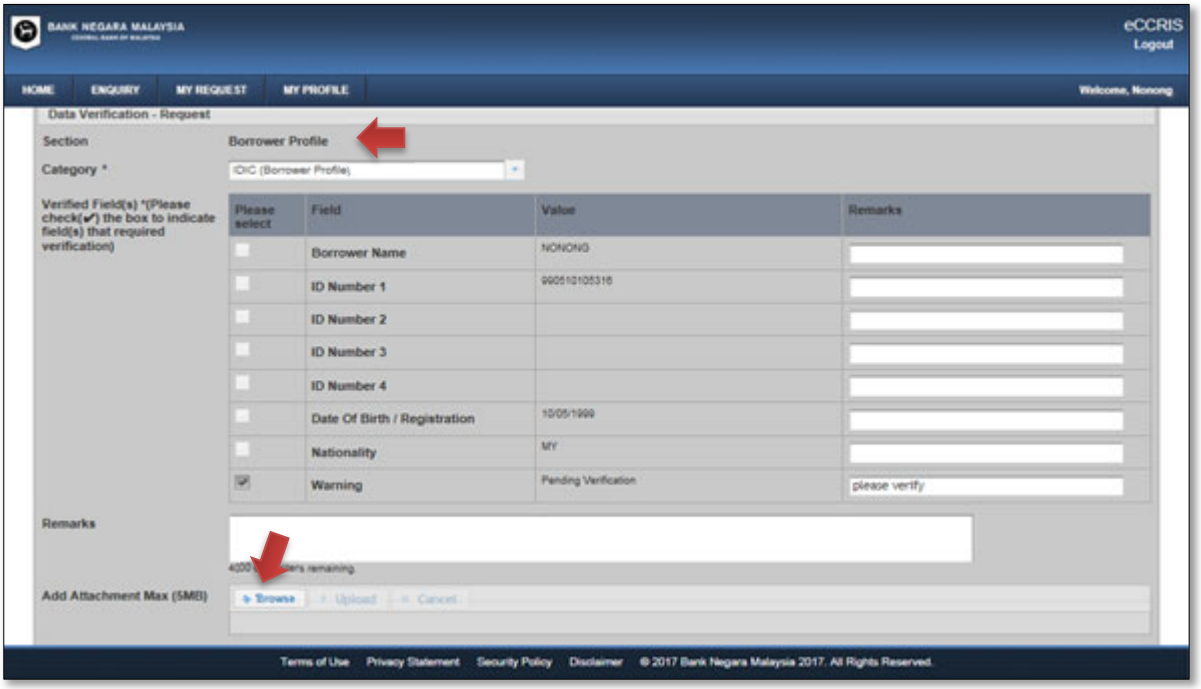
   b) Select the disputed item(s) and click the “Next” button.



c) On the “Data Verification – Request” screen, fill up dispute details and click the “Save” button to save it as a draft or click the “Submit” button to submit the dispute for further action.

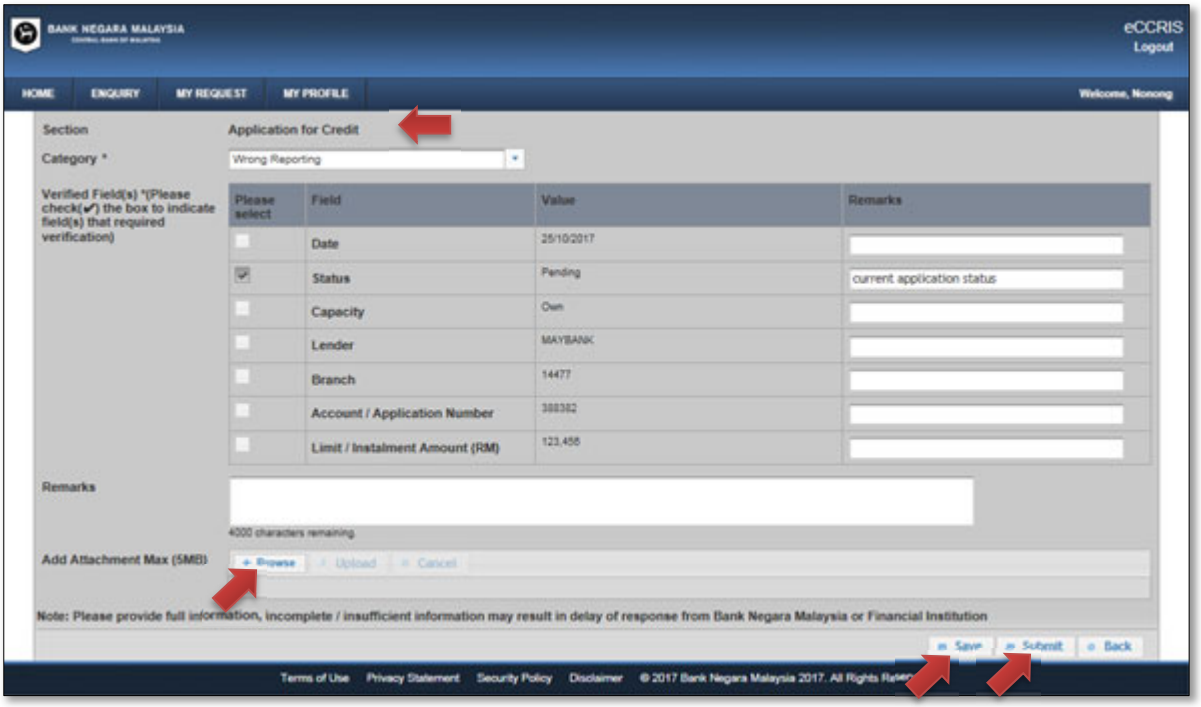
(i) Data verification – Borrower Profile

Important: Please provide full information/supporting documents such as a copy of Mykad, relevant letter from Jabatan Pendaftaran Negara, etc. (Field - Add Attachment). Incomplete information may result in a delay of response.



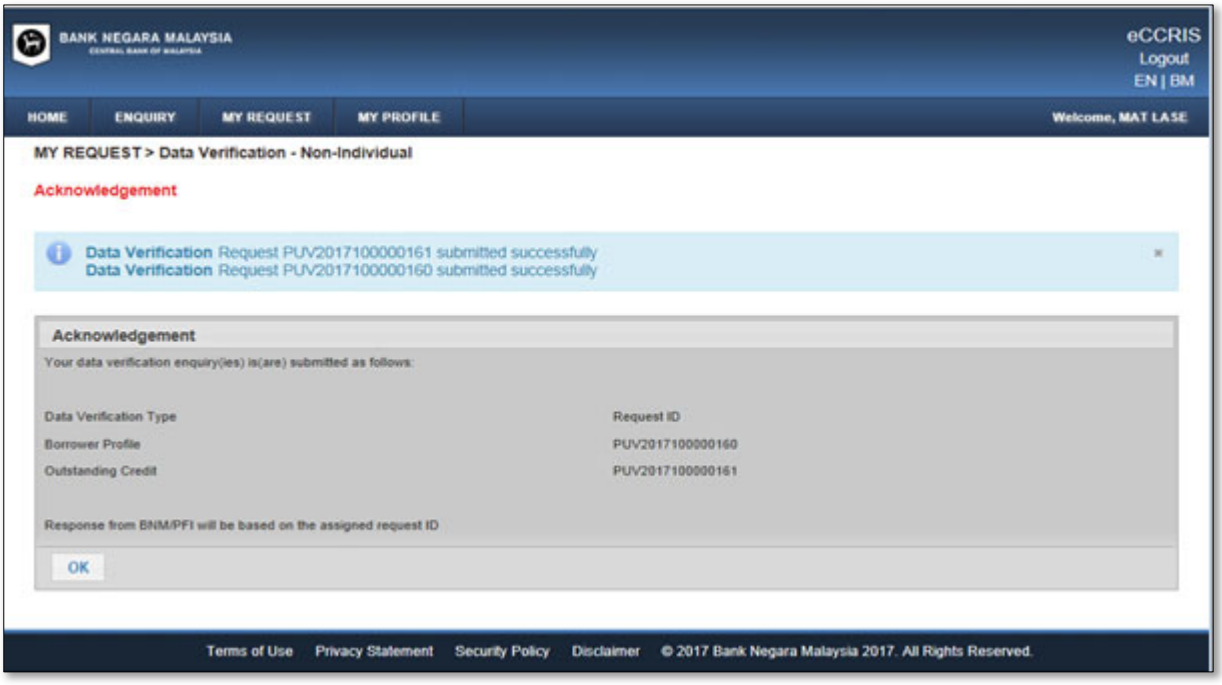
(ii) Data verification – Account details (Outstanding Credit/Special Attention Account/Application for Credit)

Important: Please provide full information/supporting documents such as release letter, letter from the financial institution, etc. (Field – Add Attachment). Incomplete information may result in a delay of response from the reporting Financial Institution.



d) (i) An acknowledgement message will be displayed

(ii) You will be alerted via Notification Email that a Data Verification Request has been submitted

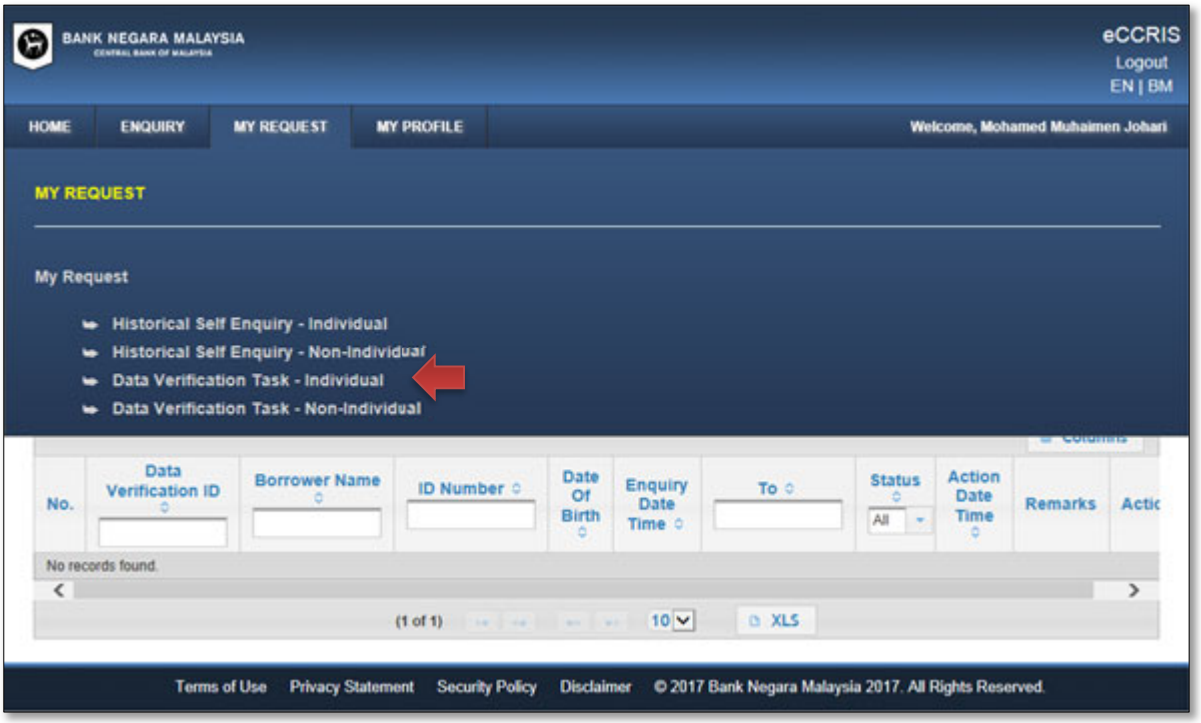


Note:

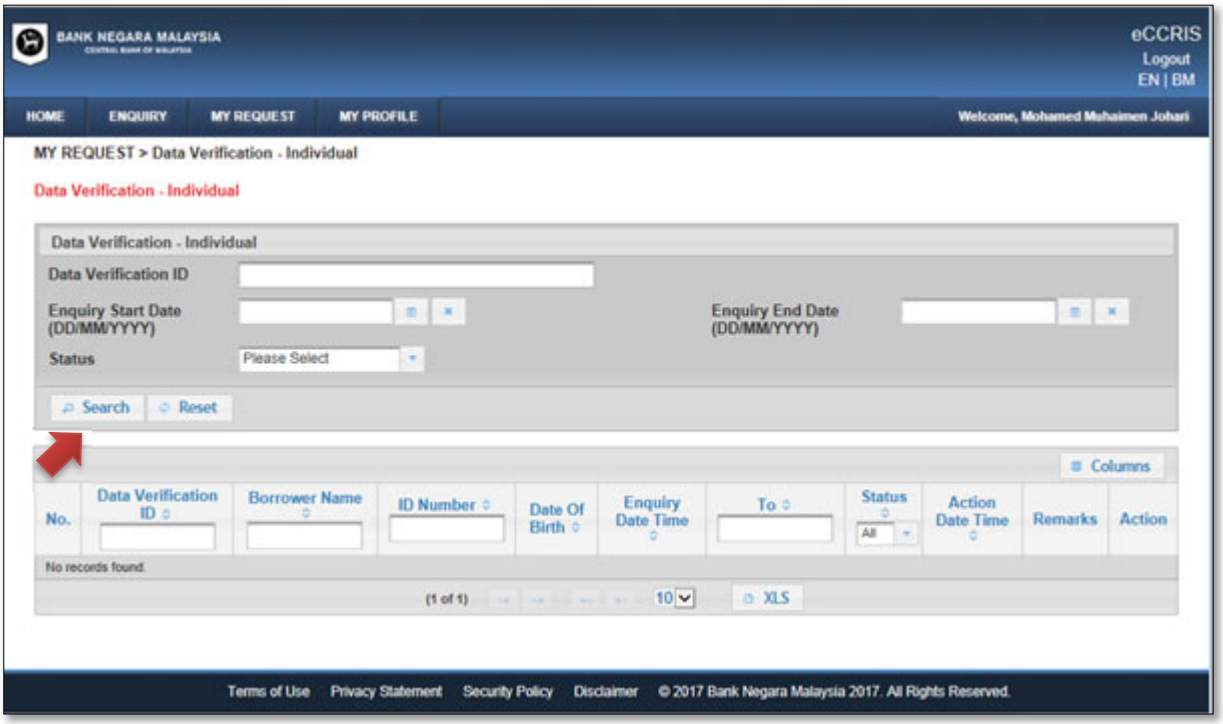
(i) Data verification on borrower profile will be submitted to BNM.

(ii) Data verification on account details will be submitted to respective Financial Institution.

e) To check the status of data verification, please select “MY REQUEST”. The following screen will be displayed.



f) Fill up details and click the “Search” button.

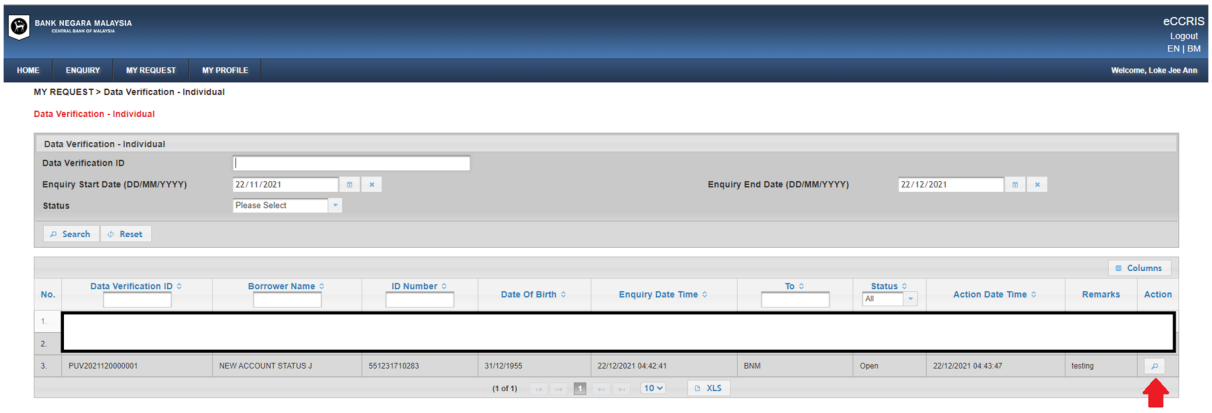


Note:

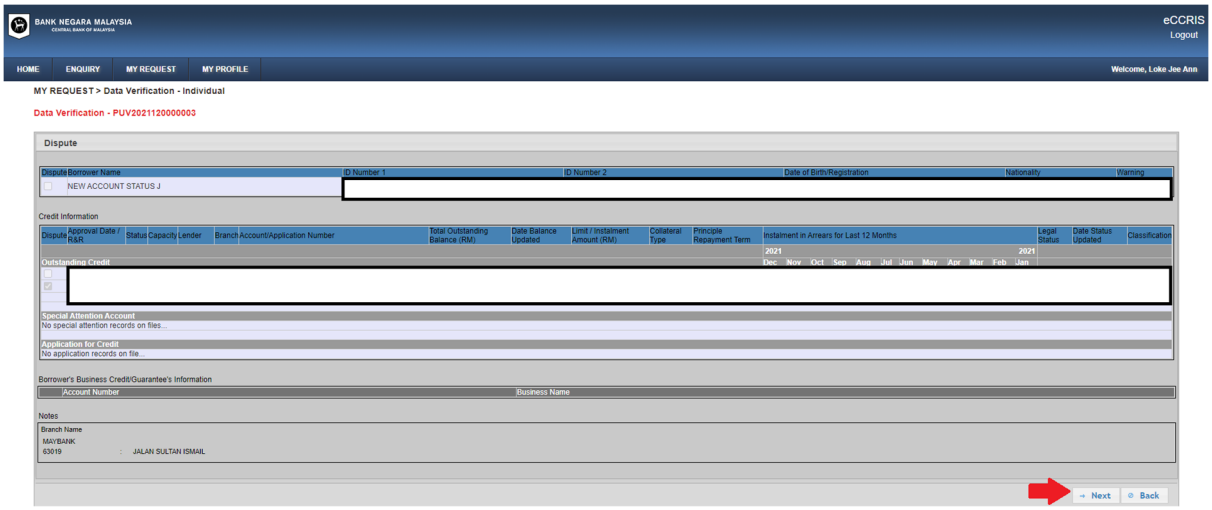
Under normal circumstances, the user will receive feedback within 14 days.

9. I received feedback in response to my query. How do I seek further details or close the query?

a) Click the magnifying glass icon under the “Action” column



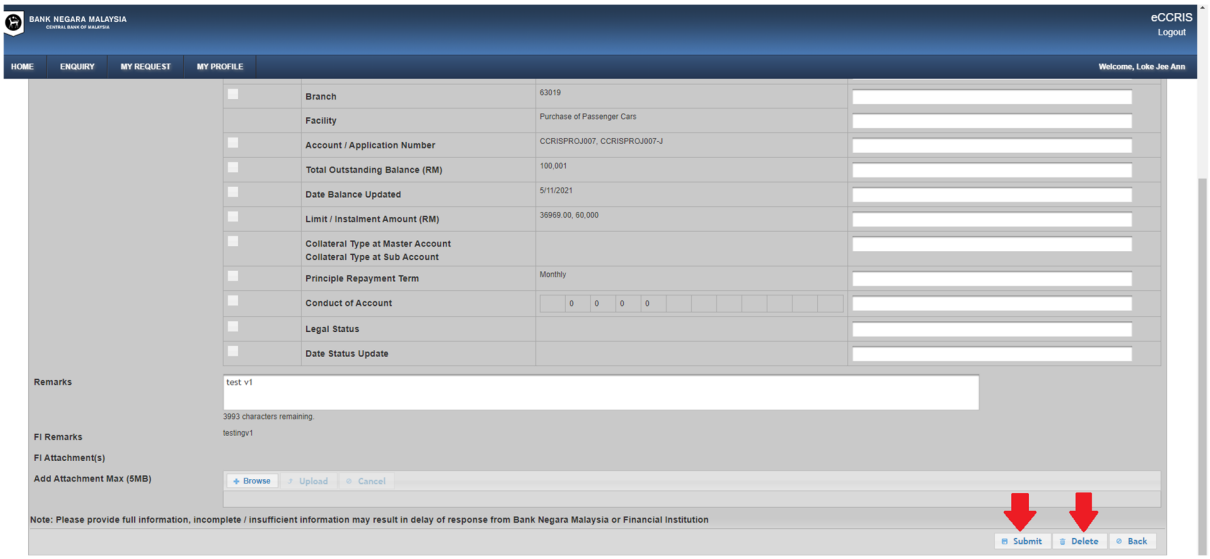
b) Click “Next”



c) The screen below will be displayed

(i) If user wants to seek further clarification, enter the details in the “Remarks” section and click “Submit”; OR

(ii) If user is satisfied, user may close the request by clicking the “Delete” button. Alternatively, if user does not perform any action, the system will automatically close the request after 30 days


BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA
eCCRIS
Logout
HOME
ENQUIRY
MY REQUEST
MY PROFILE
Welcome, Loke Jee Ann
Branch
63019
Facility
Purchase of Passenger Cars
Account / Application Number
CCRISPROJ007, CCRISPROJ007-J
Total Outstanding Balance (RM)
100,001
Date Balance Updated
5/11/2021
Limit / Instalment Amount (RM)
36969.00, 60,000
Collateral Type at Master Account
Collateral Type at Sub Account
Principle Repayment Term
Monthly
Conduct of Account
0 0 0 0
Legal Status
Date Status Update
Remarks
test v1
3993 characters remaining.
FI Remarks
testingv1
FI Attachment(s)
Add Attachment Max (5MB)
Browse
Upload
Cancel
Note: Please provide full information, incomplete / insufficient information may result in delay of response from Bank Negara Malaysia or Financial Institution
Submit
Delete
Back