Key Highlights of the Enhanced eCCRIS:

Online Registration for New Individual Users

BANK NEGARA MALAYSIA
CENTRAL BANK OF MALAYSIA

1. Starting 18 February 2022, **new individual users** can register for eCCRIS **online** at eccris.bnm.gov.my.

2. **No physical presence needed** at Bank Negara Malaysia or Agensi Kaunseling dan Pengurusan Kredit's (AKPK) premises for registration authentication.

3. **New users must be Malaysian individuals with MyKad and internet banking facility.** For others, existing arrangements will still apply (i.e., registration via kiosk at AKPK premises or eLINK at telelink.bnm.gov.my).

Applicable:



New Malaysian individual users with MyKad and internet banking facility

Not Applicable but existing arrangements apply:



Malaysian individual without internet banking



Permanent Resident and non-Malaysian



Businesses

4. **Identity of new users will be confirmed digitally.** This involves a RM1 transfer to a designated Bank Negara Malaysia account via internet banking. The RM1 will be automatically refunded within 2 working days upon registration.

Step 1



User registration at eccris.bnm.gov.my

Step 2



Confirm details and Terms and Conditions

Step 3: Digital authentication



One-off RM1 transfer via internet banking will be refunded automatically within 2 working days

Step 4



If authentication is successful, you will receive a 6-digit OTP to your registered mobile number and email to complete your registration

For a more detailed registration user guide, see bnm.gov.my/ccris

5. The online registration is more **convenient and safer.** New Malaysian individual users with an internet connection can now register and access their CCRIS report **anytime and anywhere.** To learn more about the CCRIS Report, visit bnm.gov.my/ccris.

If you have more queries on the online eCCRIS registration, you can contact BNMTELELINK at 1-300-88-5465 / 603-2174 1717 (overseas) or via Live Chat at www.bnm.gov.my/livechat