



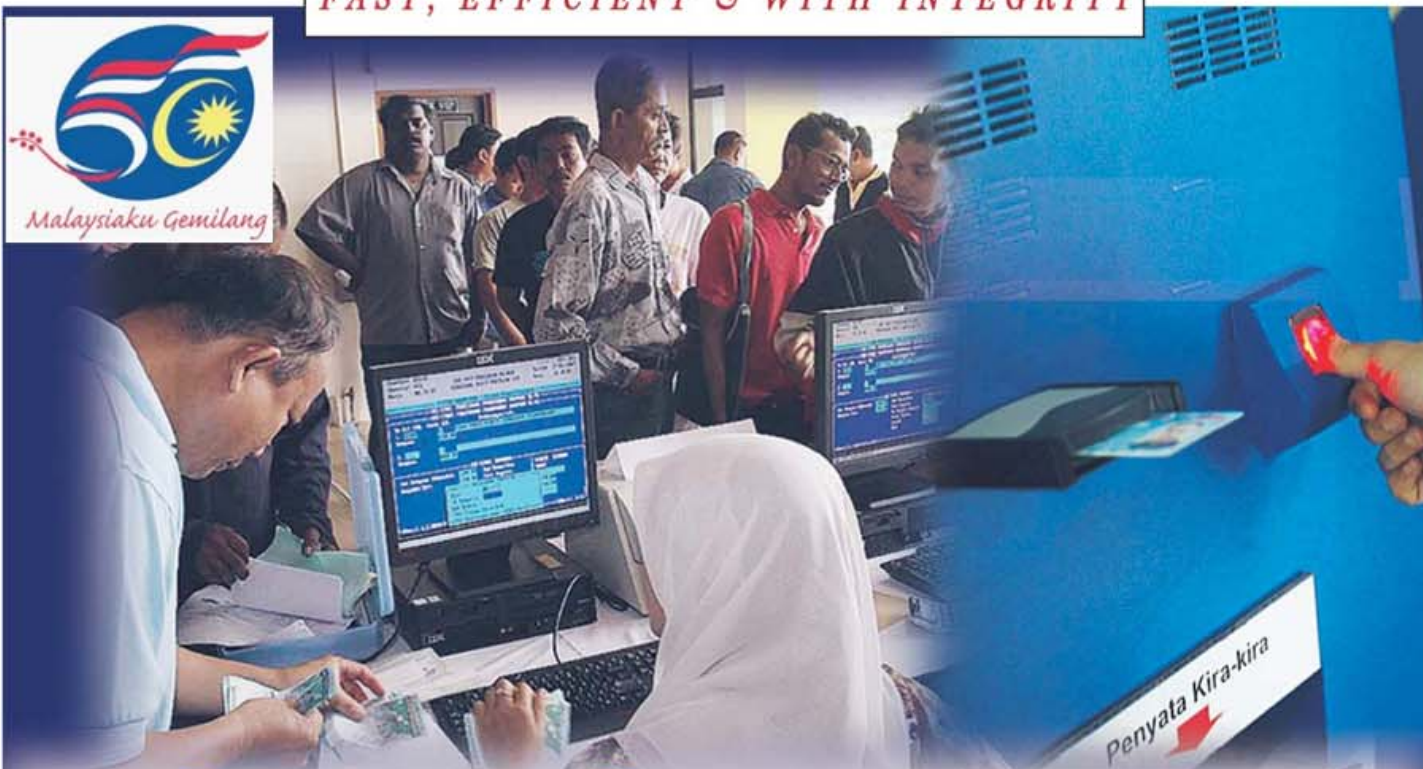
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EPF: More online services for contributors
IMMIGRATION to introduce 11 more service kiosks

PUBLIC SERVICE
FAST, EFFICIENT & WITH INTEGRITY



DON'T STAY IN LINE, GET ONLINE



MORE ONLINE SERVICES FOR EPF CONTRIBUTORS

Move aimed at easing queues at counters and speeding up rate of service

By TEE LIN DEE

TheStar: What are among the targets of EPF in providing the online services?

Hizwani: We have 11 million members. This is a large number of customers for the EPF to serve. Our members, in a way, have no choice but to save with us. Thus, we need to make our services convenient for them. Apart from initiatives such as opening more branches and extending our operating hours, we have to move away from just providing our services through the traditional "brick and mortar" channel. We have to look at providing the means for members to access our services "anywhere, anytime, anyhow".

Any IT initiative undertaken by

Hizwani Hassan, Senior General Manager, Services Division of the Employees Provident Fund sheds light on EPF's online services and how it intends to move away from the traditional brick and mortar business while strengthening efficiency.

the EPF (including providing online services) is with the objective of providing convenient, more efficient and faster services to our members. The EPF has increased its online services to offer an alternative channel for members to conduct their EPF transactions. This will help to ease the queues at counters and allow members who visit the service counters a

speedier rate of service. The online services will enable members to access information at their convenience. Thus in certain aspects, the EPF members are empowered to monitor what is happening to their EPF savings as often as they want. Online services will reduce or eliminate the need for members to use their precious time to visit our counters, endure the traffic

and spend time and money on parking or public transport. Members who only need to do simple enquiries such as checking the balance of their EPF savings or withdrawal application status will appreciate this service.

The EPF has a strong focus on IT development throughout the organisation. This will continue to remain a priority and part of

our strategy is to enhance efficiency and customer services. We cannot afford to lag behind critical IT services. To this end the EPF has invested substantially to keep itself abreast of the latest service improvement technologies. Be that as it may, any initiative done will take into account security factors (as the EPF must safeguard members' savings).

»EPF members are empowered to monitor what is happening to their EPF savings as often as they want«



So easy: EPF corporate communications officer Mohd Afdhalanas Khairudin demonstrating how the Smart Kiosk works at the EPF headquarters in KL.

TheStar: In what way will the online services improve people's dealing with the EPF?

Hizwani: Online services will greatly benefit not only members who come to our counters but also those who are too busy to visit our counters. For example, by having online services, the queues at our counters will be significantly reduced. This allows members who visit the counters more convenience and comfort in terms of shorter waiting time. Online services also enable customer service personnel to provide efficient and quality service. As more and more online services are introduced, members can conduct their transaction for the more common services and enquiries at any location.

For convenience and zero waiting time, there is of course the Smart Kiosk; this has been a great success. We know that members who visit the EPF service centres usually do so to check their balance of savings. The Smart Kiosk allows them to quickly retrieve their latest account statement by using their MyKad and verifying their thumbprint through a scanner. It is really that simple.

With online services, customers are able to view their own EPF account anytime. Members can monitor at a higher frequency if their employers'



Time-saving method: The Smart Kiosk is all about convenience and cutting down long queues at the counters.

pay EPF contributions. This ensures that members play an important role in making sure that their contributions are paid on time and this helps reduce the number of errant employers.

Members will also be able to better save their time by downloading and printing EPF forms online; their statement as and when they wish, all with the click of a button.

TheStar: How is the public's response towards EPF's online services?

Hizwani: In the first two months of 2007 alone we've had a 74 per cent increase in registrations for the usage of i-Akaun on our interactive website. As of May 20, 2007, a total of 230,594 members and 1,857 employers have registered to use the i-Akaun.

We have now made it easier for members who are first-time users to register for i-Akaun, a personalised online account that allows them to securely conduct EPF transactions instantaneously. Members can now register and immediately obtain their activation code at any EPF office or Smart Kiosks without having to register online first, as was the previous practice.

As for the Smart Kiosk, 2.2 million users have obtained their statement of accounts through these kiosks since January 2006. This is a groundbreaking achievement for the EPF in terms of the most successful ICT initiative.

The overwhelming and posi-

tive response towards the Smart Kiosk and i-Akaun is a testimony of EPF's success in providing efficient online services to its members. We are confident that the number of registrations will increase significantly from last year.

TheStar: What are the factors that will drive the usage of EPF's online services?

Hizwani: The key factors driving the usage of EPF's online services will be driven from two angles. The first is external. This is dependent on the growth of the usage of technology by our members. The second is internal. We have to study that before embarking on a new initiative our customers have a need for that service and it is practical for the customer to use.

If our online services are easy to use and convenient, it will drive the usage of EPF's online services.

News will be spread via word of mouth. The online services offered such as downloading and printing of EPF forms online as well as making EPF contribution payments online via FPX, enable members' to benefit through the enhanced use of ICT.

As for the printing of members' statements at our self-service Smart Kiosk, more statements were produced at our counters in the past. Towards the end of last year, there were more statements printed from our Smart Kiosk than at our counters. This year 60 per cent

of our statements have been produced by the self-service Smart Kiosk.

TheStar: What are EPF's other ICT plans and when will these projects start?

Hizwani: The EPF has a strong focus on IT developments throughout the organisation. This will continue to remain a priority and part of our strategy to enhance efficiency and customer services. Being a GLC doesn't mean that we can afford to lag behind critical IT services. Also note the points that I have stated earlier with regards to the reasons behind introducing ICT

» The best ICT would mean nothing if the people do not use it optimally«

initiatives.

We have drawn up an ICT Master Plan to guide the EPF's developments over the next two years; this is in tandem with our growing membership. Not only must we keep up the service and speed level, we must also make sure that EPF services are made available to all our members, no matter where they live or work. Having said that, the EPF has

implemented a number of ICT initiatives between 2003 and 2007.

This includes increasing the number of service counters at EPF offices and one-stop service centres, setting up of a call centre so members and employers can call in and maintaining a current website for our Internet-savvy members.

At the end of the day, the delivery of service excellence (albeit heavily aided by ICT) will depend on the people delivering the service. Thus, although we have invested heavily in ICT, we are also focused on investing in our human resources to ensure excellent service is delivered. The best ICT would mean nothing if the people do not use it optimally or if the people have the inappropriate attitude and skills.

Main services available via the EPF portal

■ i-Akaun - allows members to check their withdrawal eligibility and view their online contribution history. Employers on the other hand can access their employees' EPF numbers; view their list of employees whose contributions have been paid for the month and their contributions history.

■ Other services available to members include checking their statement of accounts online for the current year as well as for previous years, checking their withdrawal status and records

online, updating of their addresses online, calculating the eligible amount for withdrawal for the various withdrawals online, enabling members to have access to their withdrawal forms which have been completed with their particulars.

■ In the case of employers, they are able to check items such as fines and dividends, update their address online, access Form A electronically which has been completed with the employers' particulars and make payment for their contributions online.

■ Tenders & Request for quotations details - opportunities to create business with the EPF).

■ Information on the EPF Act 1991.

■ Corporate Profile (including information on mission, vision, customer pledge etc).

■ Locations of all EPF Branches nationwide.

■ EPF-owned office premises for lease, rent, sale.

■ Employers Training Calendar - targeted at new employers who have very little knowledge about the procedures in making EPF contributions for employees, their responsibilities as well as the penalties, imposed for failing to carry out their responsibilities.