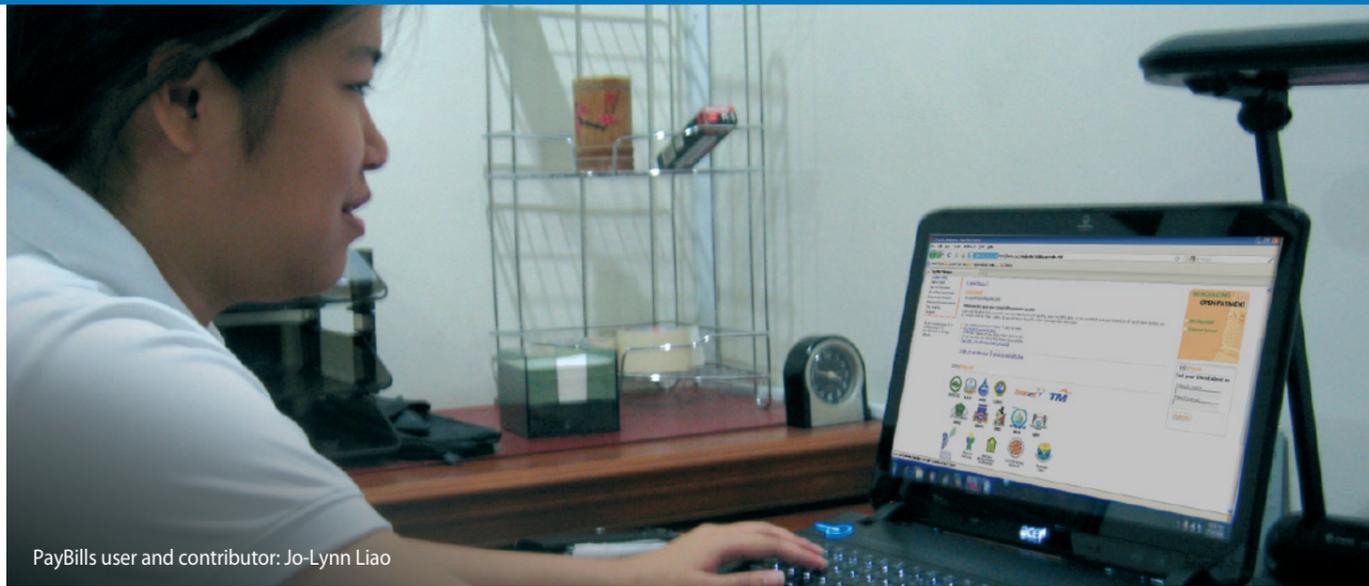


Electronic Bill Payment - A PayBills neophyte gets her feet wet



PayBills user and contributor: Jo-Lynn Liao

PayBillsMalaysia is an Electronic Bill Payment and Presentment solution that enables users to pay their bills online, 24 hours a day, 7 days a week.



I decided to give PayBills a try one rainy afternoon, several months ago, as I stood in line waiting to pay a bill (one that I had forgotten until the last minute) instead of enjoying my afternoon off.

I had in fact heard of PayBills from a friend quite a while ago but had been reluctant to try it as I have a great dislike of filling in forms and registering for things. I must also confess to a bit of laziness in trying new things; as the saying goes,

'If it ain't broke, don't fix it'. However, as I stood in line waiting, it dawned on me that I was being quite ridiculous about the whole thing if I was willing to waste my afternoon paying bills rather than using it for something more productive, or at least more pleasurable.

As I said, I dislike filling in forms, so I approached the registration process with some trepidation. However, I was pleasantly surprised at just how simple the process was. It was incredibly straight forward. All I needed to do was agree to the terms of service, and fill in less than a page of basic information such as name, IC no. and address. Certainly even I could do that; and in case I couldn't, the paybills people had even supplied a demo video to take new users through the registration process.

After I received my registration confirmation email, I proceeded to sign in for the first time and subscribe to my billers. Surely, I thought, this was the hard part! I was wrong. Subscribing to a biller consisted of three clicks of the mouse and entering the consumer name and number on my bill. Activating the bank account I was going to use to pay my bills was just as easy. Click, click, done. And just as with registration, there was a handy demo video to take me through the process.

Using PayBillsMalaysia to pay my bills is incredibly easy.

I just login, choose the bill I want to pay, the bank I want to use, and the amount I want to pay. I then get moved to my online banking site to confirm the transaction and I'm done, simple as that. And because I'm paying online, I can pay my bills where ever I have internet access; at home, at work, even in a cafe or in my car using my phone. And of course, the benefit of that is the reason I decided to register in the first place; more free time which I don't waste on driving, searching for a parking space, and standing in line (especially during the lunch hour rush). It takes me all of five minutes what used to take me a couple of hours. And

those times when you're at home relaxing after a hard day and suddenly realize that you've forgotten to pay your bill, it's not even a problem when you use PayBills.

One of the best things about using PayBills is that it consolidates all my bills into one account.

One of the reasons I had not used other internet payment services before was that none of them combines billers like PayBills does. With other services, which only allow me to pay one or two bills, I would have had to register multiple times and juggle multiple accounts; hardly worth the trouble really. With PayBills, I only needed to register once, and I only need to keep track of one account. Using that account I can pay my water bill, electric bill, library bill, Sarawak Club bill, land rates and a lot more. I could even pay for Land Rents and Land Installment Premiums if I wanted to.

I also love how PayBills will show me the actual details of my bills just like the hard copy bills. Not only that, I can also see previous bills that I've paid using PayBills for a period of up to twelve months! This lets me compare my old bills with my current bills, and find out if I'm spending too much on electricity WITHOUT having to dig around in boxes for my old hard copies (incredibly annoying I'm sure you'll agree, especially when you find that you've thrown a couple out with your trash). As a PayBills user once said to me, 'It just gets better the longer you use it'.

As well as showing me my bill details, PayBills will even send me an email notification to let me know when a new bill arrives and when my payment has been processed by the bank. I've had boyfriends who were less considerate!

Another good thing about using PayBills is that I never have to worry about loosing my bill. I'm not going to put it down somewhere absentmindedly or accidentally wash it with my jeans,



Jo-Lynn buying phone credit using paybills on her handphone

and it's not going to get lost in the mail. When I want to look at my bill, all I need to do is log into my account and there it is.

One feature of PayBills which I don't actually use but which Alicia, the friend who introduced me to PayBills, takes advantage of is the ability to pay bills for other people. PayBills allows users to pay anyone's bills as long as you have the consumer name and number. Alicia finds the feature useful for paying her parent's bills. Her parents unfortunately, only use the computer for playing games.

In addition to being easy to use, PayBills is also secure. PayBills displays the VeriSign Secured Seal which means that their site is protected by a VeriSign® SSL Certificate, the most trusted security on the internet.

So, as Alicia said to me when she was trying to get me to try PayBills, "It's easy, it's convenient, it's secure, it saves time and petrol, you can pay all your bills at once, you can pay other people's bills at the same time, you can compare your bills, it keeps a record of your bills for you, you won't ever have to go searching for your bills and new billers are being added all the time. Why not give it a try?"

Why not indeed.

Log on to: www.paybillsmalaysia.com

Register NOW !

Pay Bills Online Anywhere

**No more queues
No more traffic jams**

You can pay your monthly bills, Property Assessment Bills, Land Rent And Land Installment Premium all in the comfort and convenience of your own home