

# 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](https://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](https://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

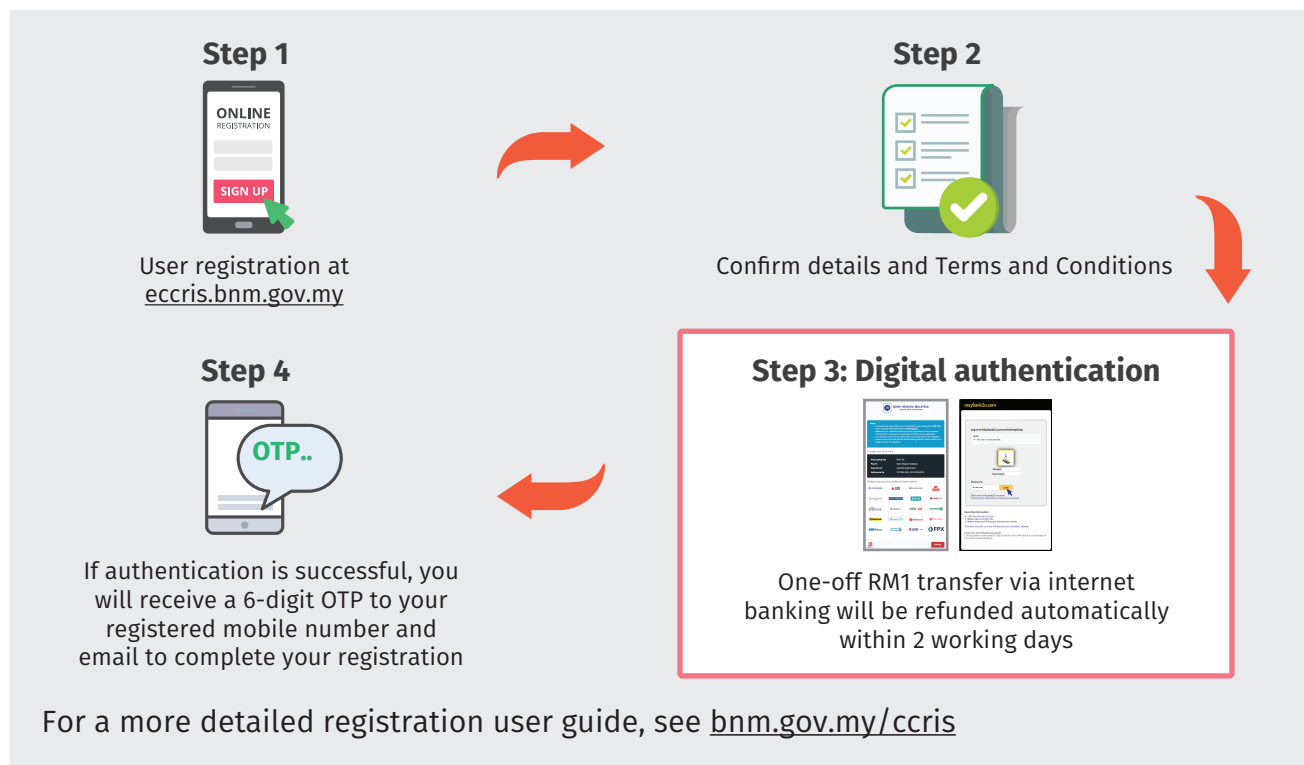


Permanent Resident and non-Malaysian



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.



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](https://bnm.gov.my/ccris).