

Maybank Work+ untuk Majikan

Soalan Lazim

1. What is Maybank Work+ Employer?

Maybank Work+ Employer is an integrated payroll and banking solution that provides salary processing, business banking, and employee benefits on a single platform to help employers simplify operations and enhance employee value.

2. What are the benefits of Maybank Work+ Employer?

Employers can enjoy streamlined payroll, improved cash flow management, access to business financing, along with preferential rates, payment solutions, and complimentary accounting tools. In addition, employers can enhance their employee benefits by offering exclusive financial privileges.

A full list of benefits and privileges is available on the Maybank Work+ Employer page.

3. Who is eligible to join Maybank Work+ Employer?

Maybank Work+ Employer is open to companies using Maybank platforms such as Maybank2u, Maybank2uBiz (Bulk Payment), or Maybank2E (Payroll Module) to credit a minimum monthly payroll of RM10,000 into employees' Maybank Current or Saving Accounts/-i (CASA) – salary accounts.

4. What is the minimum requirement to activate Maybank Work+ Employer?

Employers must perform a total monthly salary credits of RM10,000 or more into employees' Maybank or Maybank Islamic accounts. However, Employers must ensure an Active Payroll at least once within each three (3) months period consecutively. Failing which, Employer's status will be changed to inactive. Employers with status of inactive for a period of six (6) months consecutively without an Active Payroll will be terminated from the Maybank Work+ Employer /disqualified of the Maybank Work+ Employer eligibility.

5. Do employees need to have a Maybank account?

Yes, employees must have a Maybank or Maybank Islamic account to receive their salary payments and enjoy Maybank Work+ Employer benefits.

6. How do new customers sign up?

New customers (without Maybank account) may sign up by following these steps:

- i. Open a Biz Account via [M2E EzyApply](#)
- ii. Complete the digital M2E application form and submit the required documents.

Maybank Work+ Employer

Frequently Asked Questions

- iii. Sign up Maybank Work+ Employer via [online](#) / branch or through Relationship Manager.
- iv. Log in for the first time and perform your payroll transaction via either:
 - Maybank2E (Payroll Module), or
 - Maybank2u Biz (Bulk Payment)

Maybank Work+ Employer will be activated upon successful completion of your first payroll transaction to at least one employee with a Maybank or Maybank Islamic account.

7. Is a branch visit required for onboarding?

No, onboarding can be completed online by submitting the **Online Onboarding Form**. Maybank Work+ Employer will be activated automatically once monthly salary credits of RM10,000 or more are performed via Maybank2u, Maybank2uBiz (Bulk Payment), or Maybank2E (Payroll Module).

8. How do existing customers activate Maybank Work+ Employer?

Existing payroll customers may sign up for Maybank Work+ Employer online, via branch, or through their Relationship Manager. Upon successful sign-up, employers are required to perform monthly salary credits of RM10,000 or more via Maybank2u, Maybank2uBiz (Bulk Payment), or Maybank2E (Payroll Module) to activate the Maybank Work+ Employer automatically.

9. When are Maybank Work+ Employer benefits activated?

Maybank Work+ Employer benefits are activated once all of the following are completed:

- Payroll has been processed; and
- Salary has been successfully credited into employees' Maybank accounts

10. How does Maybank Work+ Employer improve employee retention?

Maybank Work+ Employer enhances employers' remuneration offerings by providing employees with access to exclusive financial benefits such as loan/financing-i, insurance/takaful and wealth advisory/Shariah wealth advisory services - making your company more attractive as an employer.

11. Can I process payroll for my foreign employees under Maybank Work+ Employer?

Yes, employers can process payroll to foreign employees under the Maybank Work+ Employer through our partnership with Merchantrade Asia Sdn Bhd. We will facilitate, together with authorized personnel from Merchantrade, the onboarding of your company

Maybank Work+ Employer

Frequently Asked Questions

and foreign workers' onto Merchantrade's Digital Wage Solution employer portal and digital e-wallet app, i.e. Merchantrade Money. However, Maybank Work+ Employer benefits and privileges are not applicable to foreign employees.

Kindly fill up the [online consent form](#) if you are interested to know more.

12. Can Maybank Work+ Employer help digitise payroll for unbanked or foreign workers?

Yes, Maybank Work+ Employer supports digital payroll solutions for unbanked or foreign workers through approved partner solutions (e.g. Merchantrade Money by Merchantrade).

13. Is there any fee or charge for Maybank Work+ Employer?

There is no fee charge for Maybank Work+ for Employer. However, standard banking fees or charges related to payroll and banking services may apply in accordance with Maybank's prevailing Terms & Conditions.

14. Can an employer opt out of Maybank Work+ Employer after activation?

Yes. Employers may discontinue participation if payroll activities no longer meet the Maybank Work+ Employer requirements. In such cases, Work+ benefits and privileges will cease accordingly.

15. What happens if the monthly payroll requirement is not met?

If the minimum monthly payroll requirement of RM10,000 is not met for 6 consecutive months or more, Maybank Work+ Employer benefits will be suspended or withdrawn, subject to Maybank's internal assessment and policies.

16. Can an employer reactivate Maybank Work+ Employer after it has been deactivated?

Yes. An employer's Maybank Work+ Employer status will be reactivated if an Active Payroll transaction is received during the inactive period. The inactive period will be reset upon receipt of the payroll transaction. If no Active Payroll is recorded for six (6) consecutive months, the employer will be terminated from the Maybank Work+ Employer and will need to undergo the Maybank Work+ Employer onboarding process again for future participation.

Scenario 1:

Month 1–3: No Active Payroll → Employer status becomes inactive.

Month 4: Active Payroll received → Employer status is reactivated and the inactive period is reset.

Maybank Work+ Employer

Frequently Asked Questions

Scenario 2:

Month 1–6: No Active Payroll → Employer will be terminated from the Maybank Work+ Employer.

Any subsequent payroll transaction will require the employer to undergo the Work+ onboarding process again.

17. Are Maybank Work+ Employer benefits automatically renewed every month?

Maybank Work+ Employer benefits remain active as long as the employer continues to meet the monthly payroll and Maybank Work+ Employer requirements.

18. Can an employer manage multiple company payroll accounts under Maybank Work+ Employer?

Yes. Employers with multiple entities or payroll accounts may manage them under Maybank Work+ Employer. Benefits and campaign recognition will be attributed based on the company entity and payroll account that are successfully registered and onboarded under the Maybank Work+ Employer.

19. Are employee benefits the same for all employees?

Employee benefits under Maybank Work+ Employer may vary based on individual eligibility criteria, product requirements, and approval by Maybank or its partners.

20. Does Maybank Work+ Employer apply to part-time or contract employees?

Payroll processing for part-time or contract employees are allowed. However, eligibility for Work+ employee benefits is subject to Maybank's prevailing criteria and policies.

21. Is there a minimum number of employees required to qualify?

No minimum headcount is required, provided the total monthly payroll credited meets the minimum requirement of RM10,000.

22. How secure is payroll processing under Maybank Work+ Employer?

Payroll transactions are conducted via Maybank's secure and regulated digital banking platforms, with safeguards in place to protect customer and employee information.

23. Where can employers get further support or assistance?

Employers may contact their Maybank Relationship Manager or reach out via Maybank's official customer support channels for further assistance.

Maybank Work+ Employer

Frequently Asked Questions

1. Apakah itu Maybank Work+ untuk Majikan?

Maybank Work+ untuk Majikan ialah penyelesaian bersepadu penggajian dan perbankan yang menyediakan pemprosesan gaji, perbankan perniagaan, serta manfaat pekerja dalam satu platform untuk membantu majikan memudahkan operasi dan meningkatkan nilai kepada pekerja.

2. Apakah manfaat Maybank Work+ untuk Majikan?

Majikan boleh menikmati pemprosesan gaji yang lebih mudah, pengurusan aliran tunai yang lebih baik, akses kepada pembiayaan perniagaan, serta kadar istimewa, penyelesaian pembayaran dan alat perakaunan percuma. Selain itu, majikan juga boleh meningkatkan manfaat pekerja melalui keistimewaan kewangan eksklusif. Senarai penuh manfaat dan keistimewaan boleh didapati di halaman Maybank Work+ untuk Majikan.

3. Siapakah yang layak menyertai Maybank Work+ untuk Majikan?

Work+ Employer ini terbuka kepada syarikat yang menggunakan platform Maybank seperti Maybank2u, Maybank2uBiz (Bulk Payment) atau Maybank2E (Payroll Module) untuk mengkreditkan sekurang-kurangnya RM10,000 gaji bulanan ke dalam akaun semasa atau simpanan (CASA) Maybank atau Maybank Islamic.

4. Apakah syarat minimum untuk mengaktifkan Maybank Work+ untuk Majikan?

Majikan perlu melakukan pengkreditan gaji bulanan berjumlah RM10,000 atau lebih ke dalam akaun Maybank atau Maybank Islamic. Walau bagaimanapun, majikan mesti memastikan sekurang-kurangnya satu (1) kali penggajian aktif dalam setiap tempoh tiga (3) bulan berturut-turut. Jika tidak, status majikan akan ditukar kepada tidak aktif. Majikan yang berstatus tidak aktif selama enam (6) bulan berturut-turut tanpa penggajian aktif akan ditamatkan daripada Maybank Work+ untuk Majikan / hilang kelayakan Maybank Work+ untuk Majikan.

5. Adakah pekerja perlu mempunyai akaun Maybank?

Ya, pekerja mesti mempunyai akaun Maybank atau Maybank Islamic untuk menerima pembayaran gaji dan menikmati manfaat Maybank Work+ untuk Majikan.

Maybank Work+ untuk Majikan

Soalan Lazim

6. Bagaimana pelanggan baharu mendaftar?

Pelanggan baharu (tanpa akaun Maybank) boleh mendaftar dengan langkah berikut:

- i. Buka Akaun Biz melalui [M2E EzyApply](#)
- ii. Lengkapkan borang permohonan digital M2E dan serahkan dokumen yang diperlukan
- iii. Daftar Maybank Work+ untuk Majikan secara dalam [talian](#) / di cawangan atau melalui Pengurus Perhubungan
- iv. Log masuk kali pertama dan lakukan transaksi penggajian melalui:
 - Maybank2E (Payroll Module), atau
 - Maybank2u Biz (Bulk Payment)

Maybank Work+ untuk Majikan akan diaktifkan selepas transaksi penggajian pertama berjaya dikreditkan kepada sekurang-kurangnya seorang pekerja yang mempunyai akaun Maybank atau Maybank Islamic.

7. Adakah lawatan ke cawangan diperlukan untuk kemasukan?

Tidak, kemasukan boleh dilakukan secara dalam talian dengan menghantar [Borang Permohonan](#). Maybank Work+ untuk Majikan akan diaktifkan secara automatik apabila pengkreditan gaji bulanan RM10,000 atau lebih dilakukan melalui Maybank2u, Maybank2uBiz (Bulk Payment) atau Maybank2E (Payroll Module).

8. Bagaimana pelanggan sedia ada mengaktifkan Maybank Work+ untuk Majikan?

Pelanggan penggajian sedia ada boleh mendaftar Maybank Work+ untuk Majikan secara dalam talian, di cawangan atau melalui Pengurus Perhubungan. Selepas pendaftaran berjaya, majikan perlu melakukan pengkreditan gaji bulanan RM10,000 atau lebih Maybank2u, Maybank2uBiz (Bulk Payment) atau Maybank2E (Payroll Module) untuk mengaktifkan Maybank Work+ untuk Majikan secara automatik.

9. Bilakah manfaat Maybank Work+ untuk Majikan diaktifkan?

Manfaat Maybank Work+ untuk Majikan diaktifkan apabila semua perkara berikut telah dipenuhi:

- Penggajian telah diproses; dan
- Gaji telah berjaya dikreditkan ke akaun Maybank pekerja

10. Bagaimana Maybank Work+ untuk Majikan membantu pengekalan pekerja?

Maybank Work+ untuk Majikan meningkatkan tawaran ganjaran majikan dengan menyediakan akses kepada manfaat kewangan eksklusif seperti pinjaman/pembiayaan-i,

Maybank Work+ Employer

Frequently Asked Questions

insurans/takaful serta khidmat nasihat kewangan/khidmat nasihat kewangan patuh Syariah, menjadikan syarikat lebih menarik sebagai majikan.

11. Bolehkah saya memproses gaji untuk pekerja asing di bawah Maybank Work+ untuk Majikan?

Ya, majikan boleh memproses gaji untuk pekerja asing melalui Maybank Work+ untuk Majikan dengan kerjasama Merchantrade Asia Sdn Bhd. Pihak kami bersama pegawai Merchantrade akan memproses kemasukan syarikat dan pekerja asing ke portal penyelesaian gaji digital Merchantrade serta aplikasi e-wallet digital iaitu Merchantrade Money. Walau bagaimanapun, manfaat dan keistimewaan Work+ tidak terpakai kepada pekerja asing.

Sila lengkapkan [borang kebenaran](#) dalam talian jika berminat untuk mengetahui lebih lanjut.

12. Bolehkah Maybank Work+ untuk Majikan membantu mendigitalkan gaji pekerja tanpa akaun bank atau pekerja asing?

Ya, Maybank Work+ untuk Majikan menyokong penyelesaian gaji digital untuk pekerja tanpa akaun bank atau pekerja asing melalui penyelesaian rakan kongsi yang diluluskan (contohnya Merchantrade Money oleh Merchantrade).

13. Adakah terdapat sebarang yuran atau caj untuk Maybank Work+ untuk Majikan?

Tiada yuran dikenakan untuk Maybank Work+ untuk Majikan. Walau bagaimanapun, caj perbankan standard berkaitan penggajian dan perkhidmatan perbankan mungkin dikenakan mengikut Terma & Syarat Maybank yang berkuat kuasa.

14. Bolehkah majikan menarik diri daripada Maybank Work+ untuk Majikan selepas pengaktifan?

Ya, Majikan boleh menghentikan penyertaan jika aktiviti penggajian tidak lagi memenuhi keperluan Maybank Work+ untuk Majikan. Dalam keadaan ini, manfaat Work+ akan dihentikan.

Maybank Work+ untuk Majikan

Soalan Lazim

15. Apa yang berlaku jika keperluan gaji bulanan tidak dipenuhi?

Jika keperluan minimum gaji bulanan RM10,000 tidak dipenuhi selama 6 bulan berturut-turut atau lebih, manfaat Maybank Work+ untuk Majikan akan digantung atau ditarik balik, tertakluk kepada penilaian dan polisi dalaman Maybank.

16. Bolehkah majikan mengaktifkan semula Maybank Work+ untuk Majikan selepas dinyahaktifkan?

Ya. Status Maybank Work+ untuk Majikan akan diaktifkan semula sekiranya transaksi Gaji Aktif diterima dalam tempoh status tidak aktif. Tempoh tidak aktif akan dikira semula selepas transaksi gaji diterima.

Sekiranya tiada transaksi Gaji Aktif direkodkan selama enam (6) bulan berturut-turut, majikan akan ditamatkan daripada Maybank Work+ untuk Majikan dan perlu menjalani semula proses pendaftaran Work+ untuk penyertaan pada masa akan datang.

Situasi 1:

Bulan 1–3: Tiada transaksi Gaji Aktif → Status majikan menjadi tidak aktif.

Bulan 4: Transaksi Gaji Aktif diterima → Status majikan diaktifkan semula dan tempoh tidak aktif dikira semula.

Situasi 2:

Bulan 1–6: Tiada transaksi Gaji Aktif → Majikan ditamatkan daripada Maybank Work+ untuk Majikan.

Sebarang transaksi gaji selepas itu memerlukan majikan menjalani semula proses pendaftaran Maybank Work+ untuk Majikan.

17. Adakah manfaat Maybank Work+ untuk Majikan diperbaharui secara automatik setiap bulan?

Manfaat Maybank Work+ untuk Majikan kekal aktif selagi majikan terus memenuhi keperluan penggajian bulanan dan syarat Work+ Employer.

Maybank Work+ untuk Majikan

Soalan Lazim

18. Bolehkah majikan mengurus beberapa akaun penggajian syarikat di bawah Maybank Work+ untuk Majikan?

Ya. Majikan yang mempunyai pelbagai entiti syarikat atau akaun penggajian boleh menguruskannya di bawah Maybank Work+ untuk Majikan. Manfaat dan pengiktirafan kempen akan diberikan berdasarkan entiti syarikat serta akaun penggajian yang berjaya didaftarkan dan dilaksanakan (onboarded) di bawah Maybank Work+ untuk Majikan.

19. Adakah manfaat pekerja sama untuk semua pekerja?

Manfaat pekerja di bawah Maybank Work+ untuk Majikan mungkin berbeza berdasarkan kriteria kelayakan individu, keperluan produk, dan kelulusan oleh Maybank atau rakan kongsinya.

20. Adakah Maybank Work+ untuk Majikan terpakai untuk pekerja sambilan atau kontrak?

Pemprosesan gaji untuk pekerja sambilan atau kontrak dibenarkan. Walau bagaimanapun, kelayakan untuk manfaat pekerja Work+ tertakluk kepada kriteria dan polisi Maybank yang berkuat kuasa.

21. Adakah terdapat bilangan minimum pekerja untuk layak?

Tiada keperluan jumlah minimum pekerja, selagi jumlah penggajian bulanan mencapai minimum RM10,000.

22. Sejauh mana keselamatan pemprosesan gaji di bawah Maybank Work+ untuk Majikan?

Transaksi penggajian dijalankan melalui platform perbankan digital Maybank yang selamat dan dikawal selia, dengan langkah keselamatan untuk melindungi maklumat pelanggan dan pekerja.

23. Di mana majikan boleh mendapatkan bantuan lanjut?

Majikan boleh menghubungi Pengurus Perhubungan Maybank atau pusat sokongan pelanggan rasmi Maybank untuk bantuan lanjut.