

iPOS PRS – Frequently Asked Questions (FAQ)

Client Fact Find

Q: What is the maximum allowed length for a name?

A: The maximum length is 100 characters, including spaces.

Q: Can foreigners submit their PRS applications via iPOS?

A: Yes. However, successful account creation is subject to nationality screening against the restricted countries list.

Q: Customers are required to upload both the front and back of their NRIC. What about foreigners using a passport?

A: Foreign customers are only required to upload the passport biodata page with personal particulars.

Fund Selection

Q: What does “Recommended” mean under Self-Selection Funds?

A: “Recommended” refers to funds suggested based on the customer’s Risk Tolerance Level.

Q: How does Regular Contribution (Direct Debit) work after details are submitted in iPOS?

A: The Direct Debit form will be forwarded to the customer’s selected bank for processing. Direct Debit implementation will only take effect from the following month after submission.

Requests for Direct Debit within the same month must be submitted at least 10 days (T-10) before the effective date (either the 12th or 25th of the month).

Q: How will the customer or agent know if the Direct Debit setup is successful?

A: If the Direct Debit request is rejected, the customer will receive an email notification from APAM, with the PRS consultant copied.

In the event of rejection, the customer may resubmit the request via iPOS or submit a manual Direct Debit form at any AIA Service Center.

Q: Can iPOS be used for Regular Contributions for both existing and new customers?

A: Yes, it applies to both. However, for new AIA PRS customers, a one-time contribution must be submitted together with the Regular Contribution, as the account must first be created before the Regular Contribution can take effect.

e-Application

Q: Is a witness signature required for an agent's own contribution?

A: No. A witness signature is not required. The agent's name will appear as both the Unit Holder and the Consultant.

Payment & Submission

Q: How long is the payment link valid?

A: The payment link is valid for 48 hours, after which it will expire.

Q: What is the minimum and maximum contribution amount under Send Payment Link (FPX transaction)?

A: Minimum: RM100
Maximum: RM30,000

If the contribution exceeds RM30,000, the customer may submit additional submissions.

Q: What is the minimum and maximum contribution amount under Direct Pay (Cheque)?

A: Minimum: RM30,001
Maximum: No limit

Q: How should cheque payments be submitted?

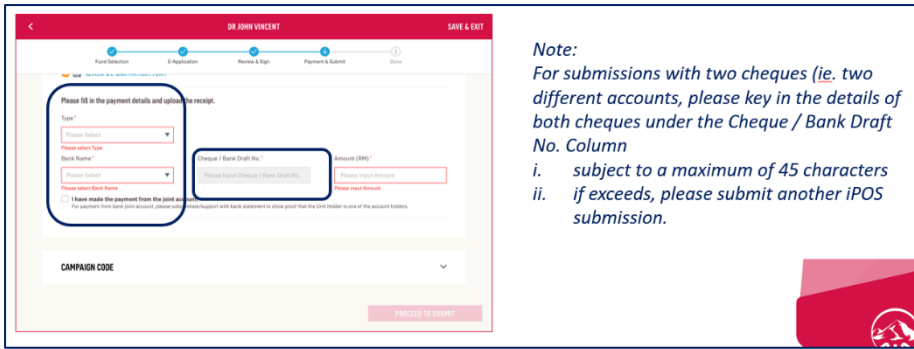
A: After successful submission via iPOS, the cheque must be submitted to any AIA Customer Service Center. The cheque should be enclosed in an envelope with the following details clearly stated:

- Customer Name
- Agent Name
- Agent Contact Number

Q: What if a customer wishes to submit multiple cheques under one submission?

A: This can be done under a single iPOS submission, provided that:

- The bank name(s) and cheque number(s) are entered in the Cheque field, subject to a maximum of 45 characters.
- If the character limit is exceeded (e.g. three or more cheques), the customer must submit another iPOS submission.



Q: Is there a cut-off time for iPOS submissions?

A: Yes. Submissions must be completed by 4:00 PM to be captured on the same day. Submissions after 4:00 PM will be recorded on the next working day.

Q: For submissions made during weekends or public holidays, what is the captured date?

A: Submissions will be captured on the next working day.
(Example: A submission made on Friday at 7:00 PM will be captured on Monday).

Q: The customer received the payment link as text instead of a clickable hyperlink. Why?

A: This is due to the configuration of the customer’s device. The customer may copy and paste the text into a web browser to proceed with the payment.

Q: Can the customer use third-party account for payment?

A: Only approved third-party payments from immediate family members (spouse, parents, or children ONLY) are allowed.

Q: Can the customer use a joint-name account for payment?

A: Payments should be made using the customer’s own personal bank account (i.e. not a joint-name account). Payments made from a joint-name account may require additional documentation (i.e. a joint-name account bank statement) as supporting proof.

When using a joint-name account, the customer must log in using their own ID and password (i.e. not their spouse’s ID or credentials).

Q: I received the following Error message after clicking Send Payment Link.

A: This occurs because the Name of Employer / Business exceeds the 40 characters limit. Please shorten the name and try again (Note: this issue will be resolved effective 1 May 2026).

