



eBook cover designed by [www.CheapestCovers.com](http://www.CheapestCovers.com)

## Disclaimer

This ebook was written Hafiz Latib a.k.a Bitol. You are forbidden to modify or reproduce any information within this ebook for your personal use. This ebook is free for your own purpose only. You are not to share this ebook using forums, rapidshare, community portals, torrents, or by any other ways.

Nonetheless, you can share this free ebook legitimately. The details can be found on the last pages of this ebook, you may even use this ebook to make money at no cost at all!

The author won't be held responsible for any problems regarding incorrect information or any risks exposed, personally or not, on the direct or indirect application of this ebook.

All of the information within this ebook is sole experience and joint effort between author and the MK Deals Sdn. Bhd. Company.

All Rights Reserved – Copyright 2006 Hafiz Latib – <http://www.malaysiapal.com>

### **WARNING**

This ebook is filled with pictures to make it easier for you to understand and comprehend the process of Paypal fund withdrawal.

If you are into poetic and beautiful words, this ebook is not for you, as it doesn't contain any misleading words that can manipulate simple facts.

## Contents

<b>1. Author's Biography</b>	<b>4</b>
<b>2. Author's Note</b>	<b>5</b>
<b>3. Opening Paypal Account</b>	<b>6</b>
<b>4. Opening Easy Debit Card Account</b>	<b>9</b>
Introduction	9
Card Activation	10
US Direct Deposit Activation for Paypal Withdrawal	10
<b>5. Benefit of Easy Debit Card</b>	<b>16</b>
<b>6. Step-by-Step Withdrawal Process</b>	<b>17</b>
<b>7. Interview Session with MK Deals Sdn. Bhd.</b>	<b>23</b>
<b>8. General Fees</b>	<b>26</b>
<b>9. Clever Techniques!</b>	<b>26</b>
<b>10. Closure</b>	<b>28</b>
<b>11. Resources Link</b>	<b>29</b>

## 1. Author's Biography

Muhammad Hafiz b. Abdul Latib (also known as Hafiz or Bitol) is the eldest of four sibling. He's 21 on 15th February 2006, still studying at University Technology of Petronas taking the Mechanical Engineering course.

He propelled himself into the business field by the education of Dr. Irfan Khairi and Saifulsham Team. He started his first online business on the middle of February 2006 – [www.CheapestCovers.com](http://www.CheapestCovers.com) – alongside Najmi Yusoff and Faraliza Muhamad.

Because of his deep interest in surfing the internet, he intends to change the perception of using the internet just for entertainment – into a source of side income while studying.

Having gained the knowledge and education from 2 of famous internet marketers, both he and Najmi Yusoff made their first step in online business by offering graphic design service for ebook covers, and has been receiving orders from all over the world.

He dreams of becoming a millionaire by 25 and intends to build his own company which operates only by using internet as the medium. That being said, he wishes to change the perception of Malaysian who generally think that online businesses are scams, thus eliminating all the self-destructing get-rich-quick schemes.

May his ambitions come true.

## 2. Author's Note

Good day, everybody!

It is an undeniable fact that Paypal has become one of the most important medium between us and buyers. It's very unfortunate that we Malaysians are not allowed to withdraw our funds straight from the local banks.

We can't afford not to open a Paypal account because it's the biggest merchant account on the internet, preceding 2CheckOut, WorldPay, Stormpay, and the others. It's a big loss if we choose to ignore payments through Paypal because most of the buyers feel that the money transactions through Paypal are a whole lot safer, secured, easy and fast.

Based on my observation, I realized that most of our local netpreneurs were using their Paypal funds as their capital to expand their business but the problem arises when the funds in Paypal continue to grow and it's a big loss if it can't be withdrawn.

I was once told by a participant of Team Saifulsham's "Rahsia Buat Duit Dengan Internet" seminar on how dissatisfying it is to open a Paypal account but not be able to withdraw the fund. He also told me of the bad things he's been hearing about Paypal.

I just told him that 70% of my profit in online business is from Paypal. For me, there has not been any hassle while using Paypal and I can make the withdrawal easily and safely.

So, after a heated discussion between me and MK Deals, we reached a consent to give away this ebook for free. Yes, FREE, you don't have to pay me a penny for all these information – even better, you can make money using this e-book! ;-)  
It would be suffice not to distribute this ebook among your friends (ask them to get it the way you got it), as a token of appreciation for all the information given.

In this ebook, I'll explain you on how to open a Paypal account to the secured process of withdrawing them at your favorite ATM machine – all of them are less in 3 days! Interesting isn't it?

Keep on reading, friends!

Regards,  
Hafiz Latib a.k.a Bitol

### 3. Opening Paypal Account

Paypal is the largest online merchant account, preceding 2CheckOut, Worldpay, StormPay, and all the others. So, no matter what business you are running, whether it's your own product, services, or even auction sites such as eBay, NEVER ignore the importance of Paypal.

Here, I'm showing you the steps of opening your own Paypal account. If you already have one, please skip this step.

1) [Click here to be redirected to Paypal' main site.](#)

**PayPal** [Sign Up](#) | [Log In](#) | [Help](#)

Welcome Send Money Request Money Merchant Services Auction Tools

### Build Your Online Business With PayPal

**Broaden Your Reach – Offer PayPal to Your Buyers**

With more than 100 million accounts in [55 countries and regions](#), PayPal offers a fast, affordable and convenient online payment service for businesses of all sizes.

<b>Need to accept credit cards?</b>	<b>Already accept credit cards?</b>
<a href="#">Use PayPal</a> to receive payments easily and safely. Start accepting credit card payments in minutes.	<a href="#">Reach out</a> to millions of active PayPal buyers by integrating PayPal into your existing e-commerce solution.

**The PayPal Business Account features:**

- Low cost. No start-up or monthly fees, no cancellation fees, and no minimum payments. [Lower transaction fees](#) than other merchant accounts
- Quick setup. Sign up and get started in minutes. No extra software or hardware needed
- Security. As an industry leader in fraud prevention and risk management, PayPal has 60%-70% lower fraud loss rates than other merchant accounts
- Network of buyers. One in three online buyers in the U.S. has a PayPal account, and over 58,000 users worldwide sign up for PayPal each day.

**Sign Up Today!**

2) Click on “Sign Up Today” as you see above. You'll be taken to a page where you'll have to choose between Personal account, Premier account, or Business account.



[Log In](#) | [Help](#)

[Choose Account Type](#) → [Enter Information](#) → [Confirm](#) → [Done](#)

## Choose Account Type

PayPal is the world's trusted way to pay and get paid online. [Get details](#)

Select the country or region where you live:

Malaysia

**Already have a  
PayPal account?**  
[Upgrade](#) for more  
advantages.

Then choose the type of account that works best for you:

Personal Account	Premier Account	Business Account
<b>For Online Shoppers</b> <a href="#">Start Now</a> <ul style="list-style-type: none"><li>• Send and receive payments <b>free</b></li><li>• Shop safely - Your financial details aren't shared with sellers</li></ul> <a href="#">Learn more about the PayPal Personal account</a>	<b>For Casual Online Sellers</b> <a href="#">Start Now</a> <ul style="list-style-type: none"><li>• Accept credit cards and other payment types, for <a href="#">low fees</a></li><li>• Ideal for casual sellers on eBay and all over the Internet</li></ul> <a href="#">Learn more about the PayPal Premier account</a>	<b>For Business Owners</b> <a href="#">Start Now</a> <ul style="list-style-type: none"><li>• Accept all payment types, including credit cards, for <a href="#">low fees</a></li><li>• Ideal for businesses that need a merchant account</li><li>• Do business under your company name</li></ul> <a href="#">Learn more about the PayPal Business account</a>

[About](#) | [Accounts](#) | [Fees](#) | [Privacy](#) | [Security Center](#) | [Contact Us](#) | [User Agreement](#) | [Developers](#) | [Jobs](#) | [Mobile](#) | [Plus Card](#) | [Referrals](#) | [Shops](#) | [Mass Pay](#)

Copyright © 1999-2006 PayPal. All rights reserved.  
[Information about FDIC pass-through insurance](#)

Select "Malaysia" as your country. I would recommend you using Business Account because you can put your own company name and gain more benefits compared to Personal and Premier Account. All of these 3 accounts are FREE.

3) You'll then be taken to another page which requires you to fill in all the details about yourself. I encourage you to fill in your REAL and LEGIT details. Hey, if you're running a real online business, you don't have to worry about anything right? ;-)

4) You'll then be asked to make a confirmation of your account. Paypal will send an e-mail to get the confirmation from you. This is to avoid the ever-growing number of spams on the internet. Make sure you check you e-mail and make the confirmation as soon as possible.

5) Done! Now you can login into your Paypal account using the username and password chosen by you.

6. You'll notice that your status for now is "Malaysian – Unverified". To verify your account, you'll be charged \$1.95 USD. You can use both your credit or debit cards for the verification. If you're a student link me, I suggest you to using Public Bank Debit Card.



You'll get another e-mail from Paypal regarding the verification that you have made. Paypal will send you your "Expanded Use Number" on your bank statement. You'll be asked to enter the 4 digit that can be seen on the statement, and after that, your Paypal account gets fully activated. This will make the whole business process easier.

My own experience : I was once paid by a customer using Paypal, but at that time my account wasn't verified. The payment kept on pending until it is cancelled. I had to make a few request to the customer to make the payment again using the Paypal invoice, and all were settled.

Don't waste any seconds more, activate your [PayPal](#) account now!

## 4. Opening the Easy Debit Card Account

### Introduction

The easiest way to withdraw your Paypal funds is to open an account at 1BankCard.com. What you have to do is to buy a debit card at <http://www.accentcard.com>. The price is \$29 USD or RM106.43 (the exchange rate when this ebook is being written)

I wouldn't recommend this method because of it is very time consuming – your kit will be sent to you all the way from US, and this certainly takes a huge amount of time.

BUT, there is an alternative that has been taken by MK Deals Sdn. Bhd. You just have to go to <http://malaysia.accentcard.com> , or to the company itself at Bandar Tun Razak, Kuala Lumpur.

MK Deals Sdn. Bhd. Is an agent of Accent Card which are located at Phoenix, USA. They offered the debit card at a very reasonable price – only RM100. They will send a complete kit to your doorstep within 2 days, using the express post service. What you'll get is a Accent Card debit card with the pin number, the standard manual on how to activate the card, and a few brochures of Accent Card.

To get your Accent Card, you just have to deposit your RM100 to MK Deals Sdn. Bhd. through online banking or postal money to;

### Online Banking



Account Number: 164137460005

Name on Account: Muhammad Khuzairil bin Mohd Hussaini

E-mail Address: [support@malaysia.accentcard.com](mailto:support@malaysia.accentcard.com)



Account Number: 14420062394526

Name on Account: Muhammad Khuzairil bin Mohd Hussaini

### Postal Money

#### **MK Deals SDN.BHD.**

Suite 9.01, 9th Floor Wisma Zelan,  
Jalan Tasik Permaisuri 2, Bandar Tun Razak,  
56000 Kuala Lumpur,  
Malaysia.

For every payment through online banking, you'd have to send along a copy of the payment proof for revision and to avoid scams. You can send the e-mail to [support@malaysia.accentcard.com](mailto:support@malaysia.accentcard.com) regarding the payment made or fax the payment proof to +60(3) 9173 2412.




### Card Activation


- 1) You'd have to activate your card at <http://www.1bankcard.com>. Click on "English" on the left side of the website to register your Accent Card.
- 2) Fill in all the REAL details about yourself because this details will be used to verify that you are the true owner of the card.
- 3) Click on the "Card Management". After the registration, within a couple of minutes, you can login into your account using the card number and password that you've set.

### Activating US Direct Deposit for Paypal Withdrawal

To activate your US Direct Deposit, you need to go through 2 level of security. For this purpose, you'll be charged \$3.50 USD – just for this one time only.

1. Login into your account at <http://www.1bankcard.com> using your card number and password.
2. Click on “Card Management” on the left column of the website. A window of “Card Management” will be opened. Click on “Deposit Fund”. This is where the ID Verification process begins.
3. On level 1 ID Verification, it only takes you a few clicks to go to the next level. After going through Security Level 1, you can deposit through Ukash and all methods of Accent Card International Transfer/Loading.
4. The Level 2 of ID Verification is the most important because any wrong moves will delay the Accent Card party to process your account. Click on Acquire Security Level 2 and a form will be given. You'll have to print the form to confirm all the details that are within the form, based on what you have filled in during the registration.

**ID Verification Level 2**


 Done

**Cardholder ID Verification Form**

Fax to: 1-416-667-8595 or 1-800-418-3899


I would like to verify my identification with the following information:

First Name: Muhammad Hafiz  
Last Name: Abdul Latib  
Address: No 15, Jalan 9  
Taman Berjaya  
City: Batu Caves, Selangor  
State/Province:  
Zip/Postal Code: 68100  
Country: Malaysia

Signature:  \_\_\_\_\_  
Date:  \_\_\_\_\_

**Check list for required documentation:**

- Front and back of a government issued ID
- Front and back of a valid piece of photo ID
- Copy of a utility bill showing an address that matches either the government ID or the photo ID
- This form signed and dated

 Done

Your signature is needed on the form, and tick on the checklist of the things that you're sending them.

Documents that are needed include your identification card, driving license, and either one of your water OR electric bill. Your signature must also be put on all the documents.

### Important Tips!

For every document, you have to send them in clear and in color. This will make the verification process of your account status easier. The examples of the documents are as below;

**SYARIKAT BEKALAN AIR SELANGOR SDN. BHD.**  
 (393257-T)  
**BIL AIR**

No. Akaun	Cagaran	No. Bil
1000237446017	30.00	18867081
ABDUL LATIB BIN HJ AB AZIZ NO 15 JLN BERJAYA 9 TAMAN BERJAYA 68100 BATU CAVES, GK		
BIL	06-2006 18597810 N	33.55
BAYARAN	15-07-2006 18597810 N	18.98

No. Meter	Tarikh	Bacaan	Penggunaan
SYA050110390	12-07-2006	201	44 m3
	14-06-2006	157	

Keterangan Caj	Unit (m <sup>3</sup> )	Kadar (RM)	Amaun (RM)
KEGUNAAN	20 x 1	0.57	11.40
KEGUNAAN	15 x 1	0.91	13.65
KEGUNAAN	9	1.70	15.30

Kod Tarif : 10 Bil Semasa : RM 40.35  
 Jenis Bacaan: N Tunggakan : RM 33.55  
 : RM  
 Jumlah Perlu Dibayar : RM 73.90

**PERINGATAN:**  
 Sila jelaskan bil ini dalam tempoh EMPAT BELAS (14) hari untuk  
 mengelakkan bekalan air tuan DIPOTONG.  
**SILA BAYAR SEBELUM :** 26-07-2006



**SYARIKAT BEKALAN AIR SELANGOR SDN. BHD.**  
 (393257-T)  
**BIL AIR**

No. Akaun	No. Bil	Jumlah (RM)
1000237446017	18867081	73.90

ABDUL LATIB BIN HJ AB AZIZ  
 NO 15 JLN BERJAYA 9  
 TAMAN BERJAYA  
 68100 BATU CAVES, GK

12-07-2006

IBSB-05

*Hafiz*  
 [Redacted Signature]

MalaysiaPal.com

MalaysiaPal.com

MalaysiaPal.com

 **SYARIKAT BEKALAN AIR SELANGOR SDN. BHD.**  
(393257-T)  
**BIL. AIR**

**No. Akun** 1807751  
**Cagaran** 22000  
**No. Bil** 1807751

ABDUL LATIF BIN MUHAMMAD  
NO 15 JLN BERJAYA 9  
TAMAN BERJAYA  
68100 BATU CAVES, GK

BIL 14-06-2006 18597810 N 33.55  
BAYARAN 22-05-2006 09942739 18.68

No. Meter	Tarikh	Bacaan	x	Penggunaan
SYA050110390	12-07-2006	201		44 m3
	14-06-2006	157		

Kegunaan (Uj)	Uj (m <sup>3</sup> )	Uj (RM)	Jumlah (RM)
KEGUNAAN	20 x 1	0.57	11.40
KEGUNAAN	15 x 1	0.91	13.65
KEGUNAAN	9	1.70	15.30

Kod Tarif : 10 Bil Semasa : RM 40.35  
Jenis B. Coan : 10 Y. Kes. Kuan : RM 31.75  
Jumlah Perlu Dibayar : RM 73.90

**PERINGATAN:**  
Sila jelaskan bil ini dalam tempoh EMPAT BELAS (14) hari untuk mengelakkan bekalan air tuan DIPOTONG.  
**SILA BAYAR SEBELUM :** 26-07-2006

P.P.BESAR K.L. 24072006 1211 1440309  
070015R051000737444017 T\$\*\*\*40.35





Scan all the wanted documents (identification card, driving license, water/electric bill) along with the signed form and send them to [records@1bankcard.com](mailto:records@1bankcard.com).

You don't have to worry if the name on the bills is not your name (maybe your husband's, wife's or family members') because the Accent Card party only wants to verify that you're living in the given address, address that is in your identification card and driving license.

After sending all the documents, within 24 hours you will be given access to "Deposit Funds" function under "Card Management". If you can click on the logo "Direct Deposit", it means that your Security Verification has succeeded and your US Direct Deposit account is activated!

Normally, they'll send an email back to you regarding the activation.

## 5. The Benefit of Easy Debit Card

- You can withdraw your funds from Paypal, Bidpay, 2CheckOut, Stormpay, Adsense, e-Gold, etc – by making a deposit from those account to your Accent Card account!
- You can withdraw your money from any ATM machines all over the world that has the logo of Maestro©, Cirrus© dan Interac©!
- You can buy from any merchant all over the world who accepts payment from Maestro and Cirrus card!
- You can buy from merchants who accepts payment from Accent Card!
- You can receiver payment from any Accent Card holders!
- You can share the money with your family using the "Card2Card" function!
- There is NO LIMIT to keep your money in your Accent Card account!
- You can make payments through "electronic transfer" from your card account!
- You can transfer your money from your MasterCard or Visa Credit Card!
- You can manage your account online – easily and efficiently!
- You'll get many benefits from the security Accent features!

## 6. Step by Step Withdrawal Process

Now that your Paypal and Accent Card account are activated, it is the time to withdraw your money from ATM by using your Accent Card. By following the steps that I'll provide you, hopefully there will be no problems to arise. ;)

- 1) Login into your 1BankCard account using your card number and password.
- 2) Click on "Card Management", then "Deposit Fund", then "Direct Deposit". A "Direct Deposit Agreement" form will be opened. You don't have to print the page and send it to Paypal. Instead, you've to take the number of your Pay Card and ABA Routing (ABA Routing Number) that will be filled in your Paypal account.

### Deposit Funds

<b>Payroll Card</b>	FIRST REGIONAL BANK
<b>Direct Deposit Agreement</b>	1801 CENTURY PARK EAST #800 LOS ANGELES, CA 90067

To enable Direct Deposit for your card, please print and complete the following form. When you click "Print", the system will pop up a Printer Friendly Version so that you can print out this form and take it to your employer.

**Please Note:** The Pay Card Account Number that appears on this form is a special, 16-digit representation of your actual 19-digit card number. It is normal for the last several digits to be different from those on your regular card number. This will not affect your ability to receive Direct Deposits to your card.

**Your Load Limits:**  
Daily Limit: \$1,500.00  
Thirty Day Limit: \$30,000.00

A one-time registration fee of \$3.50 will be assessed on your first deposit.

ABA Routing Number:	██████████
Pay Card Account Number:	██
Cardholder Name:	Muhammad Hafiz Abdul Latib
Social Security Number:	_____ - _____ - _____

Please complete this portion and return it to your COMPANY.

ABA Routing Number  
██████████

Pay Card Account Number  
██

3) Login into your Paypal account and click “withdraw”. “Withdraw” in Paypal means to transfer your fund from your Paypal account into your US Bank account.

**PayPal** [Log Out](#) | [Help](#)

**My Account** | **Send Money** | **Request Money** | **Merchant Tools** | **Auction Tools**

**Overview** | **Add Funds** | **Withdraw** | **History** | **Resolution Center** | **Profile**

### Withdraw Funds Secure Transaction

PayPal offers the following options for withdrawing funds from your PayPal account.

Options	Processing Time	Cost
<a href="#">Transfer funds to your bank account</a>	Banks in the U.S. 3-4 Business Days	Free for banks in the U.S.

[Mass Pay](#) | [Referrals](#) | [About Us](#) | [Accounts](#) | [Fees](#) | [Privacy](#) | [Security Center](#) | [Contact Us](#) | [User Agreement](#) | [Developers](#)

VERIFY

[About SSL Certificates](#)

Copyright © 1999-2006 PayPal. All rights reserved.  
[Information about FDIC pass-through insurance](#)

4) Click on “Transfer funds to your bank account” and you will be redirected to another page to fill in the required details.

**PayPal** [Log Out](#) | [Help](#)

**My Account** | **Send Money** | **Request Money** | **Merchant Tools** | **Auction Tools**

**Overview** | **Add Funds** | **Withdraw** | **History** | **Resolution Center** | **Profile**

### Add a Bank Account in the United States Secure Transaction

The safety and security of your bank account information is protected by PayPal. We protect against unauthorized withdrawals from your bank account to your PayPal account. Plus, we will notify you by email whenever you deposit or withdraw funds from this bank account using PayPal.

**Country:** United States

**Bank Name:**

**Account Type:**  Checking  
 Savings

**U.S. Check Sample**

Routing Number (9 digits) | Check# | Account Number (3-17 digits)

**Routing Number:**  (9 digits)  
Is usually located between the symbols on your check.

**Account Number:**  (3-17 digits)  
Typically comes before the symbol. Its exact location and number of digits varies from bank to bank.

**Re-enter Account Number:**

You just have to fill in the details, as follows;

**Bank Name:** FIRST REGIONAL BANK

**Account Type:** click on “Checking”

**Routing Number:** fill in the ABA *Routing Number*

**Account Number:** fill in the Pay Card account number

5) Click on “Add Bank Account”. You’ll receive an e-mail from Paypal which reminds you to activate your US account bank (which is in this case, your Accent Card account). Within 24-28 hours (usually 24), you can see from your Accent account as shown below (on the Card Management section). This is the deposit made by Paypal to make sure that your US bank account is real.

**My Transactions**

Card #: ██████████ Balance: \$0.00 ATM Limit: \$15,000.00  
Currency: USD Balance Date: Jul 31, 2006 POS Limit: \$50,000.00

**Pending Transactions**

Date/Time	Description	Debit	Credit
Jul 31, 2006 12:08 PM	Direct Deposit		\$250.00

**Transaction History**

Transactions for: Last 10 Days

Click on any column header to change your transaction sort. Arrow up depicts ascending, arrow down depicts descending.

Date/Time	Description	Debit	Credit	Balance
Jul 27, 2006 12:09 PM	Direct Deposit		\$0.00	\$0.00
Jul 27, 2006 12:09 PM	Direct Deposit		\$0.00	\$0.00

6) Take the value as shown in the credit column and verify your US Bank Account in your Paypal. Then, click on “withdraw” again and you’ll see this;

**PayPal** [Log Out](#) | [Help](#)

**My Account** | **Send Money** | **Request Money** | **Merchant Tools** | **Auction Tools**

**Overview** | **Add Funds** | **Withdraw** | **History** | **Resolution Center** | **Profile**

**Withdraw Funds by Electronic Transfer** [Secure Transaction](#)

Please indicate the amount you want to withdraw and which bank account to credit. Withdrawals from your PayPal account to your bank account must meet the [minimum withdrawal amount](#).

It can take [3-4 business days](#) to complete the transfer, depending on your bank's policies.

**From This Balance:** \$230.90 USD

**Amount:**

**To:** First Regional Bank Checking (Confirmed) XXXXXX0821

[Add Bank Account](#)

**Note:** If your information is incorrect, your withdrawal will be returned and a fee will be charged. See the [fees table](#). Your bank may also charge additional fees to receive funds transferred to your account. For questions about fees your bank may apply, contact your bank's customer service department.

[Continue](#)

[Mass Pay](#) | [Referrals](#) | [About Us](#) | [Accounts](#) | [Fees](#) | [Privacy](#) | [Security Center](#) | [Contact Us](#) | [User Agreement](#) | [Developers](#)

7) Click “Continue” and follow the steps required by Paypal. The process of transferring your fund from Paypal into US Bank (Accent) will take around 3-4 days. Be patient.

8) After the amount of Paypal fund has been transferred into your Accent account, you can withdraw the money from any ATM machine in Malaysia that has Maestro and Cirrus logo!

**My Transactions**

Card #: [REDACTED]      Balance: \$2, [REDACTED]      ATM Limit: \$15,000.00  
Currency: USD      Balance Date: Aug 1, 2006      POS Limit: \$50,000.00

**Transaction History**

Transactions for: Last 10 Days

Click on any column header to change your transaction sort. Arrow up depicts ascending, arrow down depicts descending.

Date/Time	Description	Debit	Credit	Balance
Aug 1, 2006 5:17 PM	Direct Deposit Fee	\$1.25		\$2, [REDACTED]
Aug 1, 2006 5:17 PM	Direct Deposit		\$250.00	\$250. [REDACTED]
Jul 27, 2006 12:09 PM	Direct Deposit		\$0. [REDACTED]	\$0. [REDACTED]
Jul 27, 2006 12:09 PM	Direct Deposit		\$0. [REDACTED]	\$0. [REDACTED]

**Tips:** The number of Accent Card's pin number is not as same as our usual ATM card which is 6 digit. So, after entering your pin number, press “Teruskan/Proceed” and you will be prompted to choose between Akaun Semasa (Current Account) or Akaun Simpanan (Saving Account). Select Current Account and you can withdraw your Paypal money instantly!

9) The Paypal money is now in your hands! Yeay!

## 7. Interview Session with MK Deals Sdn Bhd.

This is the exclusive interview session between me and Mr. Khuzairil Hussaini, the owner of MK Deals Sdn. Bhd. It is hoped that this interview will erase any doubts you have on using their service for Paypal withdrawal process using Accent Card.

(Note: this interview is held in Bahasa Melayu, so I'm not going to translate it to retain its originality)

**Hafiz** Assalamualaikum dan salam sejahtera Encik Khuzairil. Mulanya saya cukup berterima kasih kerana encik sudi ditemubual oleh saya, lagi-lagi saya ini hanyalah seorang pelajar IPT biasa sahaja.

Baiklah, boleh encik ceritakan serba sedikit latar belakang encik dan Syarikat MK Deals Sdn Bhd?

**Khuzairil** Terima kasih Hafiz atas temubual ini. Saya amat berbesar hati atas peluang yang diberi ini :)

Saya mula menceburkan diri dengan bisnes internet ini mulai tahun 2002. Saya telah bermula dengan menjual secara *online* di eBay. Sambutan sangat hangat pada ketika itu, dan saya telah mengambil keputusan untuk berhenti belajar di UPM awal 2003 bagi menumpukan sepenuh masa pada *online business* ini.

MK Deals Sdn Bhd pula ditubuhkan pada tahun 2004 dengan dua orang direktor; saya sendiri dan ibu saya. Sebagai "*footnote*", MK Deals tiada kaitan dengan syarikat-syarikat besar seperti MK Land. MK adalah singkatan pada nama saya - Muhammad Khuzairil ;p Tujuan penubuhan syarikat MK Deals pada asasnya adalah untuk "memformalkan" perniagaan saya.

**Hafiz** Boleh saya tahu bagaimana encik memikirkan cara ini begitu mendalam tentang mengeluarkan duit dari PayPal di Malaysia kerana saya cukup kagum dengan usaha yang encik jalankan! Lagi-lagi pelanggan saya lebih menyukai dengan membayar menggunakan PayPal dan ini memudahkan saya mengeluarkan duit dari PayPal.

**Khuzairil** Saya telah terjumpa sebuah artikel di internet yang mengatakan bahawa kira-kira 30% penduduk di Amerika Syarikat tidak mempunyai akaun bank! Ini adalah kerana faktor

seperti "*bad credit report*". Bayangkan betapa bertuahnya kita di Malaysia ini :) Jadi dari situ saya dapat tahu bahawa adanya kad-kad debit yang boleh menerima "*Direct Deposit*". Cuba fikirkan, bagaimana kalau orang yang tidak mempunyai akaun bank menerima gaji bulanan mereka?

**Hafiz** Saya mendapat tahu bahawa Accent Card juga boleh mengeluarkan duit dari akaun e-gold dan saya dapati ramai pengguna Internet Malaysia menggunakan e-gold. Boleh encik terangkan serba sedikit mengenai proses pengeluaran duit dari akaun e-gold ke dalam akaun Accent? Lebih mendalam lagi bagus. ;-)

**Khuzairil** Ya, memang benar bahawa Accent Card boleh menerima deposit e-Gold & eBullion. Tetapi, ia perlu dilakukan di laman web pihak ketiga – <http://www.eposit.us> . Apa yang perlu anda buat adalah membuka akaun di <http://www.ePosit.us> , dan anda boleh menandatangani e-Gold/eBullion ke dalam akaun ePosit anda, kemudiannya anda boleh mengeluarkan duit dari ePosit ke Accent Card. Perlu diketengahkan di sini bahawa Accent Card anda perlulah mempunyai *Level 2 verification* untuk transaksi ini.

**Hafiz** Di dalam *e-book* yang saya tulis ini, saya ada terangkan tentang kebaikan menggunakan Accent Card secara umum. Boleh encik terangkan lagi dengan lebih mendalam dari aspek pengguna-pengguna Malaysia tentang kebaikan menggunakan Accent Card?

**Khuzairil** Secara umumnya, Accent Card ini sangat berguna jika anda membuat perniagaan secara *online*. Kebanyakan pemproses bayaran (*online payment service*) memerlukan US bank account bagi mengeluarkan duit. Oleh itu Accent Card sangat berguna dalam konteks ini.

Selain itu, Accent Card juga boleh digunakan sebagai kad ATM apabila anda hendak ke luar negara. Cuma isikan wang dalam Accent Card, dan semasa di luar negara, anda boleh mengeluarkan wang melalui ATM yang mempunyai logo Maestro/Cirrus. Dengan ini, anda lebih selamat kerana tidak membawa wang tunai yang banyak.

Accent Card juga boleh dijadikan sebagai instrumen menghantar wang. Jika anda mempunyai rakan atau pembekal di luar negara, berikan dia satu Accent Card. Apabila mahu menghantar wang kepada mereka (atas tujuan membeli

barang atau servis), anda boleh menghantar wang kepada mereka menggunakan kemudahan "*Card-to-Card Transfer*". Caj bagi transaksi ini cuma USD 3, jauh lebih murah berbanding TT atau Western Union :)

**Hafiz** Ada juga dari kawan-kawan Internet saya menyatakan mereka lebih suka untuk membuka akaun Bank US seperti yang diterangkan di dalam e-book Gobala Krishnan, boleh encik terangkan bagi pihak Accent Card pula?

**Khuzairil** Tidak saya nafikan bahawa terdapat banyak cara-cara lain untuk membuka akaun bank di US, dan antara yang "terhangat di pasaran" adalah e-Book "Chapter-M" yang ditulis oleh Gobala Krishnan. Accent Card ini adalah sebagai alternatif kepada kaedah-kaedah yang sedia ada. Tidak semua *netpreneurs* yang baru mahu berkecimpung dalam *online business* ini mampu mengeluarkan modal yang besar untuk membuka akaun bank di US. *That's why we're here* - menyediakan alternatif yang lebih murah :)

**Hafiz** Satu pertanyaan buat encik. Jikalau saya mempunyai akaun PayPal atas nama adik saya dan saya membuka akaun atas nama saya. Bolehkah duit dari PayPal di hantar ke akaun Accent Card saya?

**Khuzairil** Tidak boleh sama sekali! Jangan ambil risiko yang remeh kerana jika Paypal tahu, habislah akaun anda.

**Hafiz** Adakah 1BankCard ini sah dari segi undang-undang?

**Khuzairil** Ya. 1bankcard ini dikawal oleh sebuah institusi kewangan di Kanada, iaitu North York Community Credit Union (layari <http://www.nyccu.com> ).

**Hafiz** Wow! Saya cukup suka dengan penerangan yang encik huraikan. Diharapkan dengan penerangan yang telah dibuat, anda semua tidak akan ragu-ragu lagi tentang Syarikat MK Deals Sdn. Bhd. Sebelum saya menamatkan sesi temuramah ini, ada apa-apa yang ingin encik sampaikan lagi?

**Khuzairil** Selamat Maju Jaya buat semua *netpreneurs* di Malaysia. Biar apa orang lain kata, teruskan usaha anda! Memang betul anda boleh membuat duit di internet, asalkan "kena caranya" :)

If you follow all the process that I've provided, it will only take you 3-4 days to withdraw your money from Paypal. All information that I have given is only on the introduction/beginning of using the Accent Card.

## 8. General Fees

Item	Fee
Monthly Card Account Fee	USD 4.75
Online 1BankCard Account Interface	FREE!
Online Cardholder Account Management	FREE!
US Direct Deposit Account Activation	USD 3.50 (one time only)
Card-to-Card Transfer	USD 3.00
Card Replacement	USD 10.00
Close Account*	USD 25.00

\*Any amount left in your card will be refunded to you by check

### ATM Usage Fees (Worldwide except Canada)

Item	Bayaran
Worldwide ATM Withdrawal	USD 2.75
Worldwide ATM Balance Inquiry	USD 1.50
Worldwide ATM Decline	USD 1.00

## 8. Clever Techniques!

On the beginning of this e-book, I've told you that you can make profit using this ebook. It's very simple, actually.

You just have to register as one of my affiliates!

[Click here to register as my affiliate.](#)

Like I said, it's very simple. All you have to do is promote MalaysiaPal.com to your friends, blog/website visitors, by using the affiliate link that I will give you. You will promote them this free ebook only and for every Accent Card purchase made, you will get a commission as much as RM10.00 – and if every new affiliates that registered under you manage to make sales, you will be given additional commission as much as RM2.50!

In other words, you get RM10 for every sale that you made + RM2.50 from any affiliate under you!

Not only that, to encourage you, I will give you RM5.00 for FREE – just for signing up as my affiliate!

OK, let me explain a little bit more on how my affiliate system works.

- After registering yourself as an affiliate, you will be given a affiliate link to MalaysiaPal.com. This link will bring your visitors to the main page of MalaysiaPal.com.
- After they register their name and e-mail address to receive the bonuses that I mention in MalaysiaPal.com, those name will be sent to MK Deals Sdn. Bhd. and will be kept in their record.
- If there is any sale made through your affiliate link, you will be given RM10 commission – and RM2.50 from any affiliate under you.

So, don't waste any more time because only Accent Card offers you the lowest cost to withdraw your money from Paypal and third-party banks – and it is proven to be SECURED! :)

**[Register as Affiliate Now!](#)**

## 9. Closure

Thank you again for reading this ebook titled “Paypal’s Alternative in Malaysia”. I hope that all the information given here will be put into good use, as this is the best alternative that no one can afford to ignore when it comes to Paypal!

Ignore Paypal – and lose 50% from your overall profit!

It is to remind you again that this ebook is only one of the alternatives to withdraw your RM from Paypal. There is also another ways to withdraw the money as explained by Gobala Krishnan in his Chapter-M ebook.

I also suggest you to have Chapter-M, it also tells you what to do in case your account is being freezed, along some other valuable techniques.

Because of this ebook is in the initial form that is version 1.0, any upgrades will be notified from time to time.

Thanks again, and all the best!

Regards,

*Hafiz Latib*

(Muhammad Hafiz Abdul Latib)

p/s: This e-book was written by the guide of Dr. Irfan Khairi in his workshop. [Click here for more info.](#)

## “Dua Orang Memulakan Perniagaan Internet, Seorang Menjana Pendapatan US\$1000 sebulan, Seorang Lagi Berputus Asa”

### Yang Mana Satukah Anda?

*Kenapa memperjudikan masa dan wang anda sedangkan anda boleh mendapatkan seseorang untuk membimbing anda langkah demi langkah?*

Pernahkah anda terfikir kenapa ada yang berjaya di Internet dan ada yang tidak? Bagi setiap Amazon yang berjaya, ada tidak kurang sepuluh lagi Amazon yang gagal. Bagi setiap usahawan internet yang berjaya, tidak kurang 100 lagi yang gagal. Pernahkah anda terfikir, apakah perbezaan antara yang gagal dan berjaya? Ia bukan kerana kepandaian dan juga bukan bakat. **Perbezaannya adalah, berapa banyak yang diketahui dan bagaimana dia “Work Smart” dengan apa yang diketahuinya.**

Di **Seminar Rahsia Buat Duit Dengan Internet SaifulSham**, kami tidak menjanjikan anda akan kaya segera selepas menghadiri seminar kami, tetapi kami berjanji anda akan sentiasa mendapati seminar kami **menarik, informatif dan mencukupi** untuk memulakan perniagaan internet anda.

- ✓ **Bagaimana Mencari Produk Yang Menguntungkan Untuk Dijual**
- ✓ **Tips Mencari Supplier Murah Untuk Produk Yang Kita Nak Jual**
- ✓ **Ciri Laman Web Yang Mampu Menjual (they are NOT created equals!)**
- ✓ **Model-model Perniagaan Terlaris Kini**
- ✓ **Kaedah Memasarkan Perniagaan Internet Anda Dengan Luar Biasa**
- ✓ **Bantuan & Bimbingan Selepas Seminar ... Dan banyak lagi...**

Berikan kami SATU peluang dan anda nilai sendiri hasil kami.

Untuk Maklumat Lanjut, Klik Link Ini @ Lawati:

[www.Saudagar.com.my](http://www.Saudagar.com.my)

p/s: Team SaifulSham.com adalah pengasas portal keusahawanan SaifulSham.com, meet them there!

### Testimonial



Apapun, banyak RAHHHSIAAA yang tak terungkap dalam buku diaorang, hehe... Memang berbaloi.

Diaorang siap bagi plan perniagaan internet 30 hari lagi yg diaorang guna sendiri dan untuk mentee diaorang..

Buktinya bukan sahaja saifulsham yg berjaya, malah team Cheapestcovers pun dah semakin maju..

Selari dengan kata2 mereka, “We Practice What We Preach” dan mereka betul2 mengotakan slogan mereka, “We Give, We Share, We Care”.

Memang berbaloi....

Mohd Zulfadli @ SmartZul.  
[www.smartusaha.com](http://www.smartusaha.com)

\*Mac Emulation resources - <http://www.osx-e.com> \*

Laman web no 1 berkaitan dengan modifikasi windows desktop untuk kelihatan seperti Mac Os X.

\*Featured Articles - <http://www.featured-articles.com> \*

Artikel direktori dimana penulis-penulis berkongsi artikel mereka disini di dalam pelbagai kategori, Selain daripada membaca artikel-artikel tersebut untuk menambah pengetahuan, anda juga boleh memuatkan artikel tersebut di dalam laman web anda. Jika anda adalah penulis, hantarkan artikel anda ke sini untuk dibaca oleh pelawat-pelawat dari seluruh dunia. Satu pendedahan yang baik untuk anda dan juga laman web anda.

\*10000 Text Links Directory - <http://www.10000textlinks.com> \*

Direktori berbayar yang hanya menyenaraikan laman web yang berkualiti tinggi. Jika anda pemilik laman web, pastikan anda menyenaraikan laman web anda disini hanya dengan harga \$5 (RM 18.25) untuk selamanya.

\*50 Pages Website - <http://www.50pageswebsite.com> \*

Satu direktori unik yang mempunyai 50 mukasurat di mana harga adalah berbeza untuk setiap muka surat. Direktori ini mendapat liputan yang meluas dari laman web dan blog seluruh dunia berikutan keunikannya. Pastikan anda menjadi sebahagian daripadanya.

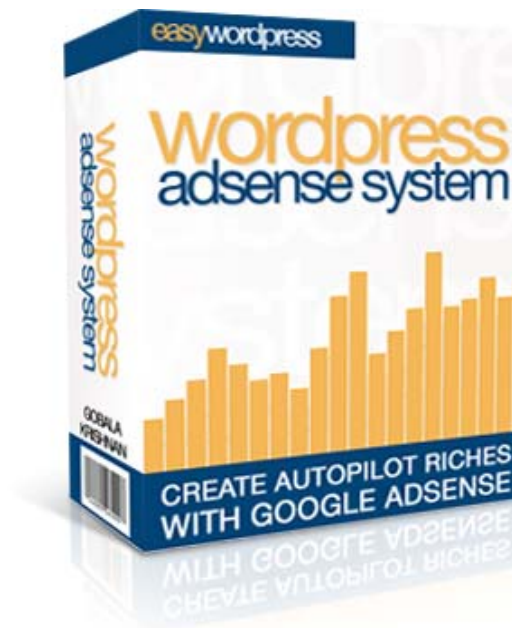
Mogutou Web Hosting Solutions (MALAYSIA) - <http://www.mogutou.com>

Why Choose Mogutou?

- ✓ 30 days money back guarantee!
- ✓ Affordable prices! "Build your own plan"!
- ✓ No setup fee! No hidden charge!
- ✓ Fast support via Instant Messengers!
- ✓ Commitment to customer satisfaction!
- ✓ Uptime guarantee with compensation!

# Discover The Winning Formula To Create “Set-it-and-Forget-it” Websites Using Wordpress & Make Your First Adsense Dollar in The Next 7 Days

Wordpress expert finally reveals the “insider” secrets to turn a butt-ugly blog into a beautiful niche website, automatically add great content and magically attract thousands of visitors from Search Engines with little effort...



**Grab Two Free Chapters Now At:**  
**[www.WordpressAdsenseSystem.com](http://www.WordpressAdsenseSystem.com)**