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**PEMAKLUMAN**  
*NOTICE*

**MEMO BAYARAN TANPA TUNAI**  
*CASHLESS MEMO*

**BERKUATKUASA 1 NOVEMBER 2022**  
*EFFECTIVE 1st NOVEMBER 2022*

**SEMUA BAYARAN ADALAH SECARA ATAS TALIAN /  
KAD DEBIT/KREDIT SAHAJA**  
*ALL PAYMENT IS TO BE MADE ONLINE / BY DEBIT/CREDIT CARD ONLY*

1. **PORTAL E-KEWANGAN / E-KEWANGAN PORTAL**  
<https://ekewangan.ukm.my/signin>
2. **PELAJAR ANTARABANGSA: BAYARAN MELALUI FLYWIRE**  
*INTERNATIONAL STUDENT: PAYMENT BY FLYWIRE*  
[ukm.flywire.com](http://ukm.flywire.com)
3. **BAYARAN DI KAUNTER / PAYMENT AT COUNTER**  
*(Debit/Credit Card Only)*