



Part 1 - Received Item

Reflex Cash Management is an online service, combining Cash Management, Trade and Payments Solutions together as an integrated online solution. These are the following services which you are able to conduct via Premium Package...

Services	Premium Package
Account Management Allowing you to inquire on your account balances and activities.	✓
Cheque Management Enables you to check on the status of your cheques in real-time	✓
Information Management Displays information on foreign exchanges, rates and treasury	✓
Trade Inquiry Applicable for customers who have trade facilities with the bank. Enabling you to check your trade account balances and activities	✓
Credit Card Merchant report Applicable for customers who are the Bank's credit card merchants. Receive, print and download the merchant summary report and terminal activities online on the next day (after you had performed settlement at the terminal).	✓
Fund Transfer (Own Account & 3rd Party) Allowing you to perform fund transfers from your own group of accounts and to 3rd party accounts within the Bank	✓
IBG (Inter-Bank Transfer) Allowing you to perform fund transfers to accounts maintained with IBG (Giro) member banks	✓
Rentas (Inter-Bank Transfer) Allowing you to perform fund transfers to accounts maintained with Rentas member banks	✓
Remittance Foreign TT Allowing you to submit application for Telegraphic Transfer (TT) to foreign countries online. You will enjoy special counter rate on each of your TT application.	✓
Payment Advice Notification Allowing you to submit details and notification to your beneficiaries whenever you perform fund transfer, IBG, Rentas and TT.	✓
Bills Payment Allowing you to pay company bills online (Coming Soon)	✓
Stop Cheque online Allowing you to perform stops on cheques via Internet (for instances of lost or stolen cheques)	✓
Online Cheque Book request Allowing you to submit requests for additional or new cheque books via Internet	✓
Bulk Payment Allowing you to submit multiple payments in a file if your volume of payment is high. Example, payment for your various suppliers or creditors.	✓
Payroll Payment Allowing you to submit payroll to RHB account holders and other banks.	✓
Trade Application Applicable for customers who have trade facilities with the bank. Allowing you to	✓

submit application for trade facilities (e.g. Letter of credit, bank guarantees, etc.) online.	
Statutory Body Transactions One-stop Centre for payments to individual statutory bodies such as EPF, SOCSO and IRB.	✓
Loan Repayment Make your life easier and your business smoother by meeting your monthly commitments for your RHB corporate and commercial loans hassle-free with Reflex.	✓
Fix Deposit It's a breeze to conduct Fixed Deposit placement and upliftment with Reflex.	✓
Auto Debit	✓
Auto Credit	✓
Trade Finance Apply, amend and check your BG, BA, and LC online.	✓

The Sysadmin and Users Role

Sysadmin1 – Create / Amend	Sysadmin2 – Approve / Reject
<u>(A)Group</u> 1) Assign what type transaction banking Modules 2) Assign List Account Viewing <u>(B)Division / Department</u> Department type i.e.: HR, PAYROLL, ADMIN <u>(C)User</u> Creation of user id login assign to Group and Division <u>RESET LOGIN (When necessary)</u> Reset users with multiple login <u>Account Maintenance (When necessary)</u> 1) Change the account name (For easy reference particular used when there are multiple company accounts) 2) Change the account accessibility according to user group (assign which account the users could view)	Approve / Reject Sysadmin1 Creation / Amendments

Inquirer*	Data Entry	Reviewer*	Authorizer
Used for Account Management: To view Accounts and Cheque Status.	Used for Account Management, conducting transactions, stop and Cheque book request.	Used for Account Management and to review entries made by data entry before authorizing for authorizer for approval.	Used for Account Management and approving / rejecting entries made by data entry.

**The Inquirer and Reviewer are optional. To conduct transaction one Data entry and Authorizer is required. Each token has to be assigned a role. You may request additional token in writing at RM50 each. You may set maximum nine tokens for each role.*

1.0 Beginning Steps for Sysadmins

A Brief Summary:

For first time setup under the Premium User Package, System Administrator needs to perform the following step by step activities.

- I. To acknowledge receipt of the **Token** and **Pin Mailer** received from the Bank.
The Bank will not be able to activate your **Corporate ID** should you failed to do so. Please send the original copies of the acknowledgement letter to the address stated in the letters
- II. To be able to create a **Department** or **Subsidiary**
- III. To create and assign User to that **Department** or **Subsidiary**
- IV. To create the **User Group**
- V. To assign the right user access to the company's **Account Number/s**
- VI. Once **Step I** to **V** has completed, the User can start to use and access to **Reflex Cash Management**

1.1 Before Start Using Reflex

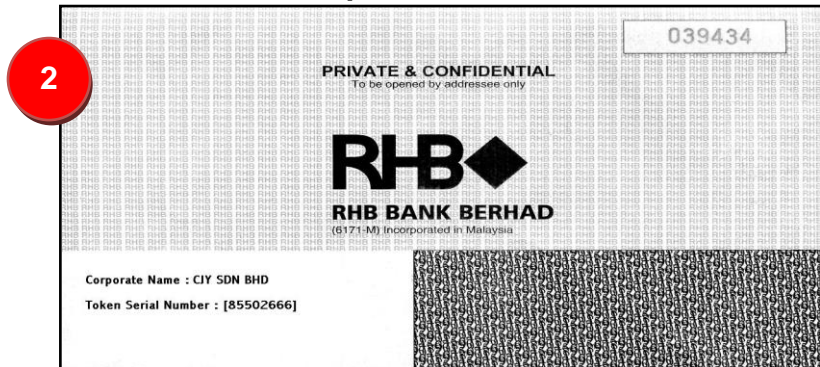
Before you begin, you need to have all of the followings:

- 1) **Token** - Token is a device that will be used every time you need to login into Reflex system
- 2) **Assigned Pin Number (Pin Mailers)** - This is a default pin number sent by RHB Bank for first time activation of the token. Once activated, you are required to set your very own 8 digit pin number
- 3) **Token Acknowledgement Letter** - This acknowledgement letter provides as a notification to RHB Bank that the company had received the **Tokens**.
- 4) **Pin Mailer Acknowledgment Letter** - This acknowledgement letter provides as a notification to RHB that the company had received the **Pin Mailers**.

Sample Token



Sample Pin Mailer



Sample of Token Acknowledgement Letter

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RHB ♦

Ref. No: OSD/2010/RCMS/011891
17-08-2011

KONG WOOL FONG TEA MERCHANTS SON BHD
NO 72
JALAN SULTAN
50400 KUALA LUMPUR

RHB Bank Berhad
(1171) (M) Incorporated in Malaysia
Registration Centre
Cash & Payment Ops Department
Systems & Operations Division
Level 3, Tower 3
RHB Centre, Jalan Tun Razak
50400 Kuala Lumpur, Malaysia
Tel : 03-62079383
Fax : 03-62079389
Telex: RHB 311000 MEX SINGAPORE
SWIFT: RHBKMH22

Dear LIEW CHOON KONG,

REFLEX CASH MANAGEMENT SYSTEM - TOKENS ACKNOWLEDGEMENT LETTER

Thank you for applying RHB Bank's Reflex Cash Management system. We are pleased to inform that your application for the service has been approved and accepted by the Bank.

To enable your authorized personnel to have access to Reflex service, we are pleased to enclose the following:-

- 1) Your Reflex Corporate ID : 011891
- 2) Token

User	Token Serial Number
sysadmin1	3192723636
sysadmin2	3192723702
user	3192723719

3) Guide for New User of REFLEX ONLINE CASH MANAGEMENT

NOTE: Pin mailer for Token PIN will be mailed to you in separate letter.

Kindly acknowledge on both TOKENS letter and PIN MAILER letter, and send both ORIGINAL signed copies to the below address.

Registration Centre
Cash & Payment Ops. Department
Systems & Operations Division
RHB Bank Berhad
Level 3, Tower 3, RHB Centre
Jalan Tun Razak
50400 Kuala Lumpur

- WE WILL ACTIVATE YOUR ACCOUNT TO ENABLE YOU TO USE THE SERVICE UPON RECEIVING BOTH THE ORIGINAL ACKNOWLEDGEMENT OF THIS PIN MAILER LETTER & THE TOKEN LETTER.
- FOR REFLEX TRAINING, kindly send your request via email to reflex_training@rhhbank.com.my with details such as CORPORATE ID + COMPANY NAME + CONTACT PERSON + CONTACT NUMBER.

Should you have any queries, please do not hesitate to contact our Cash Management Helpdesk telephone number 03-92078383 or email us at reflex_support@rhhbank.com.my

Thank you,
Yours Sincerely,
For RHB Bank Berhad

THIS IS COMPUTER GENERATED LETTER
AND NO SIGNATURE IS REQUIRED

Acknowledgement receipt by SysAdmin1 OR SysAdmin2
(as per Application Form).

(Signature)	(Signature)
Name :	Name :
Date :	Date :

RHB Banking Group www.rhb.com.my

Both Pin Mailer and Token Acknowledgement Letters must signed by SYSADMIN1 and SYSADMIN2.

Send the original copy to this address:

RHB BANK BERHAD
Registration Centre
Cash & Payment Operations
Department
Reflex Support
RHB Centre
Level 3, Tower 3,
Jln Tun Razak,
50400 Kuala Lumpur.

(((ACTIVATE REFLEX PROCEDURE)))

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Sample of Pin Mailer Acknowledgement Letter

RHB ♦

Ref. No: OSD/2010/RCMS/011891
17-08-2011

KONG WOOL FONG TEA MERCHANTS SON BHD
NO 72
JALAN SULTAN
50400 KUALA LUMPUR

RHB Bank Berhad
(1171) (M) Incorporated in Malaysia
Registration Centre
Cash & Payment Ops Department
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Level 3, Tower 3
RHB Centre, Jalan Tun Razak
50400 Kuala Lumpur, Malaysia
Tel : 03-62079383
Fax : 03-62079389
Telex: RHB 311000 MEX SINGAPORE
SWIFT: RHBKMH22

Dear LIEW CHOON KONG,

REFLEX CASH MANAGEMENT - PIN MAILERS ACKNOWLEDGEMENT LETTER

Corp ID: 011891

We thank you for your kind acceptance of our Reflex Cash Management system. To enable your authorized personnel to have access to Reflex system, we are pleased to enclose the following PIN Meters:

User	Token Serial Number	PIN Meters
sysadmin1	3192723636	88888
sysadmin2	3192723702	88899
user	3192723719	88900

Please take note of the following:

- ✓ All users are advised to destroy these PIN Meters once they have opened the mailers and note the PIN.
- ✓ Do not disclose the PIN to anybody.
- ✓ All users are also to be advised to change their PIN once they have successfully entered the Reflex system.

Kindly acknowledge on both TOKENS letter and PIN MAILER letter, and send both ORIGINAL signed copies to the below address.

Registration Centre
Cash & Payment Ops. Department
Systems & Operations Division
RHB Bank Berhad
Level 3, Tower 3, RHB Centre
Jalan Tun Razak
50400 Kuala Lumpur

- WE WILL ACTIVATE YOUR ACCOUNT TO ENABLE YOU TO USE THE SERVICE UPON RECEIVING BOTH THE ORIGINAL ACKNOWLEDGEMENT OF THIS PIN MAILER LETTER & THE TOKEN LETTER.
- FOR REFLEX TRAINING, kindly send your request via email to reflex_training@rhhbank.com.my with details such as CORPORATE ID + COMPANY NAME + CONTACT PERSON + CONTACT NUMBER.

Should you have any queries, please do not hesitate to contact our Cash Management Helpdesk telephone number 03-92078383 or email us at reflex_support@rhhbank.com.my

Thank you,
Yours Sincerely,
For RHB Bank Berhad

THIS IS COMPUTER GENERATED LETTER
AND NO SIGNATURE IS REQUIRED

Acknowledgement receipt by SysAdmin1 OR SysAdmin2
(as per Application Form).

(Signature)	(Signature)
Name :	Name :
Date :	Date :

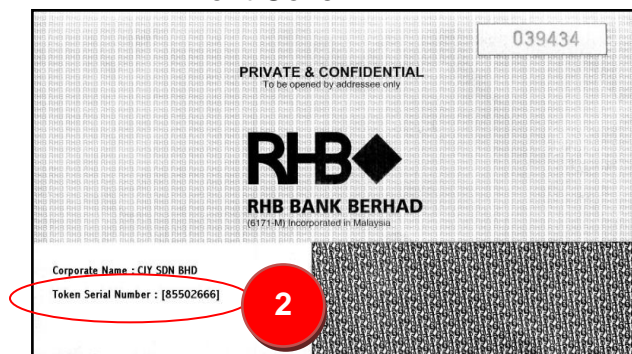
RHB Banking Group www.rhb.com.my

1.2 How to Activate and Change your Default Pin Number ?

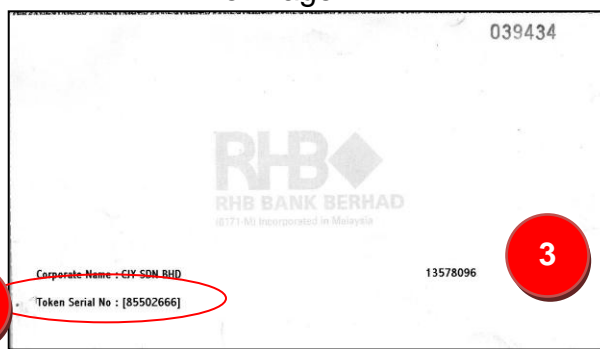
* Please have both **Token** and **Pin Mailer** together with you before you can proceed to the next steps:

1. Retrieve your **pin mailer** send by RHB Bank Berhad.
2. Your **Token Serial Number** should match with serial number at the **back** of the token. Each Token has its own unique pin mailer. You can find the Token Serial Number stated at both **front and inner page** of the pin mailer.

Front Cover



Inner Page



Token Serial Number

3. Open your pin mailer to locate the *Default Token Pin Number*. **The eight digit pin number is located inside of the pin mailer at the right hand corner**
4. Press the **RED** button on your token



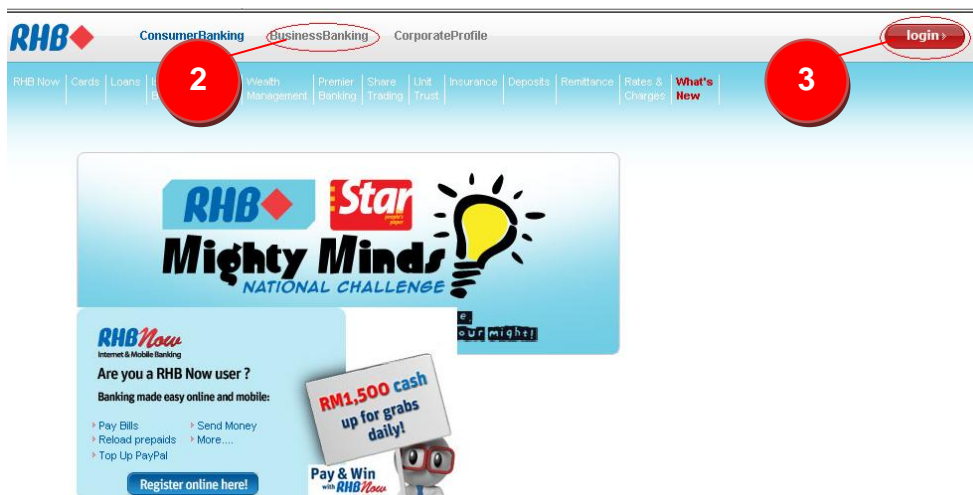
5. Token will request user to enter the Pin number. Please enter the Default Pin given by the bank
6. Enter **New Token Pin Number** containing your own eight digit pin number
7. Re-enter the New Token Pin Number for confirmation
8. Your token pin number is changed successfully once Token LCD Screen display **"APPLI"**

Note: Token Assigned

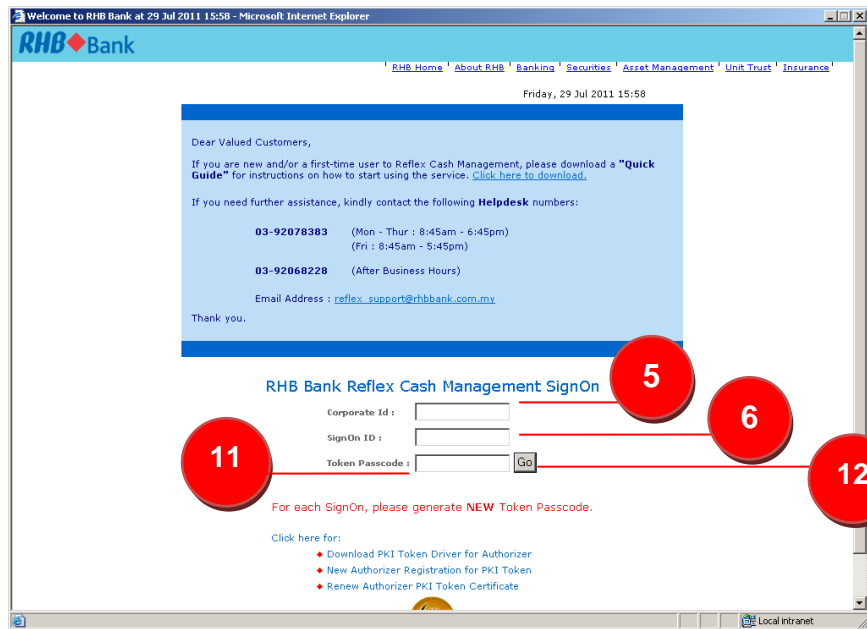
Refer to your Token Acknowledgement Letter to determine the Token Serial Number for each user. Sysadmin 1 and 2 is preset by the Bank where else the other user is determine by you.

1.3 How to Login?

1. At your Internet browser, please key in <http://www.rhb.com.my> to enter RHB BANK main page
2. Select “**Business Banking**” at the top of the page
3. Click “**Login**” button to directly enter to **REFLEX** main page



4. Access to REFLEX main login page
5. Enter your **Corporate ID** (Please refer to Acknowledgement Letter)
6. Enter the **Sign On ID** (Your User ID) i.e. : *Sysadmin1*
7. Press the **RED** button on your token
8. Enter **your new 6-digits** Token Pin Number
9. Once your token display **APPLI, press 1** at your token
10. **Your token will auto generate 8 new digits** (it will shown at your Token LCD Screen)
11. **Key in the 8 digits at the Passcode fields at your Login Page**
12. Click “**GO**” button to proceed (login)



1.3 First time Login – Terms and Conditions Acceptance

Terms and Conditions
Please read the terms and conditions carefully.

Dear valued customers,

Thank you for using Reflex Cash Management. We are pleased to inform that more new features will be added on to Reflex in the near future. As such, effective 17th November 2008, the Reflex Cash Management terms and conditions has been updated to cater for this.

Please read the terms and conditions version 3.0 (081106) below and indicate your acceptance and/or agreement by clicking the 'Accept' button. You can also print and download the terms and conditions at www.rhbbank.com.my. Please do not hesitate to contact us if you have further queries.

Thanks and regards from:
Reflex Cash Management team

☒ I agree to the terms and conditions. — 1

☐ I do not agree to the terms and conditions.

Continue — 2

Welcome back to RHB Reflex!

Your previous login date was Tuesday, 09 August 2011 at 6:34 PM

Please check the host return code for verification. You may proceed upon confirmation.

Host return code: 69470 — 2

Dear Valued Reflex User,

RHB's Reflex Cash Management has recently been enhanced to include more features for your convenience.

1. Once you have successfully login into Reflex page, you will be prompted with the **Terms and Conditions** on the usage of Online Banking. You are required to read and understand the terms and condition before you can proceed and then click on to the **Continue** button
2. **For security purpose**: You will be able to view the same code generated on the token and the **host return code** when you press the **RED** button.



1.4 FAQs on Reflex

A) How to change Token Pin Number

- Press **RED** button at your token
- Enter your **Token Pin Number**
- Press and **Hold RED** button until you see **“NEW PIN”** message prompted up at your token LCD screen
- If you want to **change** pin number :
 - Enter **New Pin Number**
 - **Reconfirm** New Pin Number
- If you do not want to change pin number :
 - Press **RED** button to **turn off**

B) How to Unlock Token

- When you enter **Token Pin Number wrongly** by **3 times**, your token will be **locked**
- On your Token LCD screen you will see **“Lock Pin Number”** message will be display
- Prepare a **formal letter** with below contents :
 - Your company Letter Head
 - Request to Unlock Token
 - Please state your REFLEX corporate ID
 - Please state your Token Lock Pin Number
 - Please state your contact person
 - Please state your contact number
 - Sysadmin1 or Sysadmin2 to sign
 - The completed letter must be delivered/ mailed to RHB Centre
 - Wait for Customer Support to contact back

C) Others Inquiries:

- Token Delivery status
- Pin Mailer Delivery status
- PKI Token Delivery status
- Activation of Corporate ID
- Guidance on how to use Reflex Online Cash Management

Customer Support Hotline: 03 - 9207 8363 or

Email: reflex_support@rhbbank.com.my

**Customer Service operating hours: 8.45am- 6.45pm (Monday – Thursday)
8.45am – 5.45 pm (Friday)**

Sample Request Letter to Unblock Token

<Your Letter Company's Letterhead>

<Date>

RHB Bank Berhad
Payments & Cash Management Solutions
Level 3, Tower 3,
RHB Centre, Jalan Tun Razak,
50400 Kuala Lumpur
Fax: 03- 9280 6194 / 03- 9280 7099
Contact: 03 – 9207 8383

Dear Hamidah Binti Kamarudin / Mohamad Nizam Bin Md Tan,

<Corporate Id> - REFLEX CASH MANAGEMENT – UNBLOCK TOKEN

We would like to request for below tokens to be unblock:

- 1) Token Serial Number :
Lock PIN :
- 2) Token Serial Number :
Lock PIN :

Should you have any inquiries, please contact <Name> at telephone number <your contact no.>.

Thank you.

<signature of sysadmin1/ or Sysadmin2 >
<Name>



Part 2 – Sysadmin 1 & 2 Setup

System Administrators are appointed by the Company's Management or Board of Directors manages the system for the company's users. Activities will include:

- *Assignment of tokens and PINs for dynamic users*
- *Enable and reset of passwords for static users*
- *Manage the Security Matrix for assignment of user's right and access*
- *Manage and maintain access profiles which define the functions available to users group*
- *Manage and maintain static and dynamic user's access*

What System Admin1 Do	What System Admin2 Do
Creation of Subsidiary / Department	Approve / Reject Sysadmin1 Creation / Amendment / Deletion
Creation of User Group – Type of account the user could view	
Creation of User ID login	
Reset User Login (for block user)	
Manage Account Accessibility	
Renaming Account	

2.1 Sysadmin 1 Creation of Subsidiary / Department* Maintenance

The screenshot shows the RHB Bank web application interface. On the left is a sidebar menu with 'Workflow Maintenance' and 'User Maintenance' sections. Under 'User Maintenance', 'Subsidiary/Department Maintenance' is selected, and 'Add' is highlighted. The main content area is titled 'Subsidiary/Department - Add'. It contains a form with two fields: 'Code' (with a red asterisk and a note '(Minimum 1 character and maximum <20> characters)') and 'Description' (with a red asterisk and a note '(Minimum 1 character and maximum <50> characters)'). A 'Continue' button is located to the right of the form. Below the main form is an 'Example:' section showing a filled-in form with 'Code' as '0001' and 'Description' as 'ACCOUNTS DEPARTMENT'. Red circles with numbers 1 through 6 are overlaid on the interface to indicate the steps for adding a subsidiary/department.

1. Login as **Sysadmin1** into Reflex. On the main menu, choose "User Maintenance"
2. Choose "Subsidiary/ Department Maintenance"
3. Click "Add"
4. Key in a **Code*** – System identification number for the subsidiary / department (*any character / maximum 20 characters*)
5. Type in the Description - for example *Accounts Department*
6. Click "Continue" button to proceed to next step
7. Click "Submit" button
8. A message of **"Transaction is successfully sent for approval"** will appear on the screen. This indicates that the creation has been sent to **Sysadmin2** for approval
9. Click on "Sign Out" to log off

Only a Subsidiary / Department is required if all Users are from the same Subsidiary / Department. Additional Subsidiary / Department are required if users are from different Subsidiary / Department. This is useful for Users not to view the transaction from respective Subsidiary / Department i.e.: HR & Finance.

2.2 Sysadmin 2 Subsidiary / Department Maintenance – Transaction(s) Authorization

RHB Bank

Workflow Maintenance

User Maintenance **1**

User Group

Trade User Group Limit

Subsidiary/Department Maintenance **2**

View/Modify Transaction(s) Authorization **3**

User

Reset Login

Subsidiary/Department - Transaction(s) Authorization

Authorizer Transaction(s)	Page 1 of 1								
<table border="1"> <thead> <tr> <th>Code</th> <th>Description</th> <th>Action</th> <th>Status</th> </tr> </thead> <tbody> <tr> <td><input checked="" type="checkbox"/> 0001</td> <td>ACCOUNTS DEPARTMENT</td> <td>Created</td> <td>0/1</td> </tr> </tbody> </table>	Code	Description	Action	Status	<input checked="" type="checkbox"/> 0001	ACCOUNTS DEPARTMENT	Created	0/1	
Code	Description	Action	Status						
<input checked="" type="checkbox"/> 0001	ACCOUNTS DEPARTMENT	Created	0/1						

Rejected Transaction(s) Page 1 of 1

No Record Found

4 **5**

Approve Reject

Corporate User - Transaction(s) Authorization

Code	Description	Action
0001	ACCOUNTS DEPARTMENT	Authorize

Authentication

Challenge Code 68323

Token **6**

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Submit Back

1. Login as **Sysadmin2** into Reflex. On the main menu choose User Maintenance
2. Choose “**Subsidiary/ Department Maintenance**”
3. Click “**Transaction(s) Authorization**”
4. Tick the check box
5. Click “**Approve**” button to proceed
6. Press the **RED** button on your token. Your token LCD Screen will display **APPLI**. Then press **number 2** (on to your token). Once the word (**APPLI**) appear, key in the “**Challenge Code**” into your Token
7. Click “**Submit**” button once completed. A message “**Authorization is successful**” will be shown once the approval is successful.



2.3 Sysadmin 1 Creation of User Group

The screenshot shows the RHB Bank website interface. On the left is a navigation menu with sections: Workflow Maintenance, User Maintenance, Account Maintenance, Reports, Need Help?, Apply Loan, and Sign Out. The 'User Maintenance' section is expanded, showing 'User Group' with sub-options 'Add', 'View/Modify', and 'Transaction(s) Authorization'. The 'Add' option is selected. The main content area is titled 'User Group - Add'. It contains several sections: 'User Group Information' with fields for Code (with a note: Minimum 1 character and maximum <5> characters), Description (with a note: Minimum 1 character and maximum <40> characters), Role (a dropdown menu), and Status (a dropdown menu). An 'Example:' box shows a filled-in form with Code: 0001, Description: ENQUIRY, Role: Inquirer, and Status: Active. Below this is a section 'Select which information and services this group can access.' followed by 'Employer Statutory Information' (Record not found!) and 'Modules'. The 'Modules' section is titled 'Account Management' and lists various services with checkboxes, all of which are checked. At the bottom of the form are 'Continue' and 'Clear' buttons. Below the main form is a 'User Group - Add' summary box showing 'Page 1 of 1' and a table with one row: a checkbox, '20118080262459 / ABC SDN BHD'. At the bottom of this summary box are 'Continue', 'Back', and 'Clear' buttons. Numbered callouts (1-11) point to specific elements: 1 to 'User Maintenance', 2 to 'User Group', 3 to 'Add', 4 to 'Code' field, 5 to 'Description' field, 6 to 'Role' dropdown, 7 to 'Status' dropdown, 8 to 'Modules' section, 9 to the 'Continue' button of the main form, 10 to the checkbox in the summary table, and 11 to the 'Continue' button of the summary box.

Group defines which users are belonging to. To create a group:

1. Login as **Sysadmin1** into Reflex. On the main menu choose "User Maintenance"
2. Choose "User Group"
3. Click "Add"
4. Key in a **Code*** – System identification number for the User Group (any character / maximum 20 characters)
5. Type in the Description - for example *Inquirer*

6. Choose Role for your user: Data entry (Keying in transactions), Reviewer (Review transaction before forwarding to Authorizer to approve payment. This role is optional) and Authorizer (Approve / Reject transaction made).
7. Choose status as "**Active**"
8. You have the opportunity to choose what type of modules your Inquirer could view. We encourage to "**All**" for the Modules Selection
9. Click "**Continue**" button
10. Click onto the Checkbox of the account you wish your user to view
11. Click onto the "**Continue**" button. This will bring you to the summary of your creation. To send to **Sysadmin2** for approval; click onto the "**Submit**" button. A message/notification will be shown "**Transaction(s) is successfully sent for approval**".
12. Click on "**Sign Out**" to log off

Each user is tagged to a group. You can create multiple groups with different access to modules and account viewing. You are required to create a group each for Data Entry and Authorizer. Reviewer role is optional.

2.4 Sysadmin 2 User Group – Transaction(s) Authorization

User Group - Transaction(s) Authorization

Authorizer Transaction(s)				Page 1 of 1
Code	Description	Action	Status	
<input checked="" type="checkbox"/> 0001	ENQUIRY	Created	0/1	

Rejected Transaction(s) Page 1 of 1
No Record Found

User Group - Transaction(s) Authorization

Code	Description	Action
0001	ENQUIRY	Authorize

Authentication

Challenge Code: 84414

Token:

Approve **Reject**

Submit **Back**

1. Login as **Sysadmin2** into Reflex. On the main menu choose User Maintenance
2. Choose **"User Group"**
3. Click **"Transaction(s) Authorization"**
4. Tick the check box
5. Click **"Approve"** button to proceed
6. Press the **RED** button on your token Your token LCD Screen will display **APPLI**, **press number 2** (on to your token) once the word (APPLI) appear key in the **"Challenge Code"** into your Token
7. Click **"Submit"** button upon complete. A message **"Authorization is successful"** will be shown once approval is successful.



2.5 Sysadmin1 Creation of User ID

RHB Bank

Workflow Maintenance

User Maintenance

User Group

Trade User Group Limit

Subsidiary/Department Maintenance

User

Add

View/Modify

Transaction(s) Authorization

Reset Login

Account Maintenance

Reports

Need Help?

Apply Loan

Sign Out

Corporate User - Add

Add User

User ID * (Minimum 6 character and maximum <14> characters)

User Name * (Minimum 1 character and maximum <40> characters)

Token ID *

Field Content Display * View Detailed Transaction View Summary

Transaction Limit * 999999999999.99

User Status * Please Select...

User Group * Please Select...

Select which Subsidiary/ Department this user belongs to.

Subsidiary / Department

☒ ACCOUNTS DEPARTMENT

☐ Select All

Continue

Example:

Add User

User ID * : JUSTIN

User Name * : JUSTIN BIEBER

Token ID * : 3192732568

Field Content Display * View Detailed Transaction View Summary

Transaction Limit * : 999999999999.99

User Status * : Active

User Group * : ENQUIRY

1. Login as **Sysadmin1** into Reflex. On the main menu choose "User Maintenance"
2. Choose "User"
3. Click "Add"
4. Key in **preferred User ID** – minimum 6 character and maximum 14 characters (Can be alpha numeric / alpha / numeric) i.e.: Justin
5. Enter **User Full Name**
6. Click onto the magnifying glass button and **choose** the *Token Serial number** to tag the user
7. **Choose** view **detailed transaction**
8. *Leave the transaction limit* (Not applicable since User is only Inquirer)
9. Select the "User Group"
10. **Tick** the *checkbox of the Subsidiary/Department*
11. Click onto the "Continue" button
12. Click Submit button to send for approval. A notification of **"Transaction(s) is successfully sent for approval"**
13. Click on "Sign Out" to log off

Each token must be assigned to a user ID. The token has to be used at least once a month; failing to do this. The user will be inactive and Sysadmin1 and 2 is required to update and approve the change of user status to active.

2.6 Sysadmin 2 Corporate User – Transaction(s) Authorization

RHB Bank

Workflow Maintenance

User Maintenance (1)

User Group

Trade User Group Limit

Subsidiary/Department Maintenance

User (2)

View/Modify

Transaction(s) Authorization (3)

Reset Login

Corporate User - Transaction(s) Authorization

Authorizer Transaction(s)	User ID	User Name	Action	Status
<input checked="" type="checkbox"/>	JUSTIN	JUSTIN BIEBER	Created	0/1

Rejected Transaction(s) Page 1 of 1

No Record Found

Approve (5) Reject

Corporate User - Transaction(s) Authorization

User ID	User Name	Action
JUSTIN	JUSTIN BIEBER	Authorize

Authentication

Challenge Code 88981

Token (6)

Submit (7) Back

1. Login as **Sysadmin2** into Reflex. On the main menu choose **"User Maintenance"**
2. Choose **"User"**
3. Click **"Transaction(s) Authorization"**
4. Tick the check box
5. Click **"Approve"** button to proceed
6. Press the **RED** button on your token Your token LCD Screen will display **APPLI**, press number **2** (on to your token) once the word (APPLI) appear key in the "Challenge Code" into your Token
7. Click **"Submit"** button upon complete. A message **"Authorization is successful"** will be shown once approval is successful.





Part 3 – Message Inbox

This function is used to info on any pending transaction sent by Data entry for Reviewer / Authorizer and vice versa for Data entry to view updates if the transaction has been approved / rejected. The message will be achieve in system up to 15 days. After the 15 days; the message will be auto deleted unless it's chosen to be deleted by the user.

RHB Bank

Message Inbox 1 **Inbox**

Account Management

Fund Transfer

Pay Bills

Quick Template

Bulk Payment

Central Admin Payment

Smart Payment

Loan Repayment

Fixed Deposit

Payroll

Autodebit

Cheque Management

Enter Search Criteria

Show Last Days (Maximum 15 days)

Page 1 of 2

	From	Subject	Date
<input type="checkbox"/>	Data Entry	Payroll - Salary (RHB) Submitted	31-10-2011 10:00:01
<input type="checkbox"/>	Data Entry	Bulk Payment (Standard Payment) Submitted	31-10-2011 10:05:01
<input type="checkbox"/>	Reviewer	Payroll - Salary (RHB) Reviewed	31-10-2011 10:10:01
<input type="checkbox"/>	Reviewer	Bulk Payment (Standard Payment) Reviewed	31-10-2011 10:15:01
<input type="checkbox"/>	Authorizer	Payroll - Salary (RHB) Authorized	31-10-2011 10:20:01
<input type="checkbox"/>	Authorizer	Bulk Payment (Standard Payment) Authorized	31-10-2011 10:25:01

Date : 31-10-2011

Time : 10:00:01

Subject : Payroll - RHB Authorized

Dear Mr XXX,

Payroll - Salary RHB for value date 31-10-2012 Submitted, Pending Authorize

From,

Data Entry

1. Login as a **User** into Reflex. Select “**Message Inbox**” on the main menu
2. By clicking on the Subject Line you will be able to see message information on pending / approve / rejected transaction(s) from Data Entry / Authorizer / Reviewer



Part 4 – Account Management

This function of account management is available to view the following:

- Consolidated Balance Inquiry
- Late Local Cheque
- Current Account Balance Inquiry
- Multi-Currency Account Balance Inquiry
- Float/OC Details
- Transaction History Inquiry
- Fixed Deposit Balance Inquiry
- Loan Inquiry
- Trade Inquiry
- Overdraft Inquiry
- Statement History Inquiry

1. Access to **REFLEX** main login page
2. Enter your **Corporate ID** (Please refer to Acknowledgement Letter)
3. Enter the **Sign On Id** (Your User ID)
4. Press the **RED** button at your token
5. Enter your **6-digits** Token Pin Number
6. Once your token display **APPLI**, press **1** at your token
7. **Your token will auto generate 8 new digits** (it will show at your Token LCD Screen)
8. **Key in the 8 digits at the Passcode fields at your Login Page**
9. Click **“GO”** button to proceed (login)

Upon login this page will be display:

Reminder!

**** If your user that will be login are tagged under more than 1 “Subs/Dept.” this screen will be display instead**

Subsidiary/Department Selection

Welcome DATA ENTRY FOR ALL DEPARTMNET

You belong to these Subs/Dept. Please select the Subs/Dept you would like to access.

Select Subs/Dept

FINANCE DEPARTMENT

▼

Continue

1. Select your **Subs/Dept.**
2. Click **“Continue”** button to proceed

4.1 Consolidated Balance Inquiry

RHB Bank

Message Inbox

Account Management

Consolidated Balance Inquiry

Current Account Balance Inquiry

Multi Currency Account Balance Inquiry

Fixed Deposit Balance Inquiry

Loan Inquiry

Late Local Cheque

Transaction History Inquiry

Statement Request

Float/OC Details

Overdraft Inquiry

Cheque Management

Information Management

Reports

Need Help?

Apply Loan

Sign Out

Consolidated Balance Inquiry as at 10-08-2011

CURRENT ACCOUNT

Account(s)	Branch Code	Ledger Balance (RM)	Available Balance (RM)
20118080262459 ABC SDN BHD	400	51,874,221.12	51,874,221.12
TOTAL		51,874,221.12	51,874,221.12

MULTI CURRENCY ACCOUNT (MCA)

Account(s)	Deposit Type	Ccy	Accrued Interest	Ledger Balance	Available Balance
61418080262459 ABC SDN BHD	CALL	EUR	0.00	124,532.09	124,532.09
TOTAL					

FIXED DEPOSIT

Balance of Account 2010808026459 / ABC SDN BHD
As at 06-08-2011

Account Number: 2010808026459 / ABC SDN BHD

Page 1 of 1

Description	Branch Code	Debit	Credit	Reference 1	Reference 2	Bank Ref No.
REFLEX-AG EFT DR	098	23,761.50		21401334563475		0000014000
CLEARING CHQ	400	11,000.00		36		0000482959
CLEARING CHQ	400	21,000.00		38		0000355168
CLEARING CHQ	400	880.59		40		0000100364
CLEARING CHQ	400	1,780.00		41		0000077435
CLEARING CHQ	400	719.00		41		0000077437
TT PURCHASED	240	9,264.68		201108090402	201108245402	0000000058
						51,854,909.37
						51,854,909.37
						0.00
						0.00
						0.00
						0.00
						182,534.34
						3,337,115.65
						1
						16

Multi Currency Account

Description	Branch Code	Ccy	Conversion Rate	Debit	Credit	Bank Refer No.
2100CALL DEPOSIT	061	EUR	4.2775379		124,532.09	USD-EUR

1. Login as a **User** into Reflex. Select **"Account Management"** on the main menu
2. Select **"Consolidated Balance Inquiry"**. Scroll down for more information*. System will show you the balances for **all** account (e.g.: FD, Multi Currency Account etc.)
3. Click onto the **current account number hyperlink** and you will be able to see the *detail transaction* of the account
4. Click **Available Balance (RM) hyperlink**. Reflex will be display the *balances for today*
5. Click on **Multi Currency Account hyperlink** to display the *balances of today*

NOTE

If any of your Company FD, MCA, CA, Loan or Trade Account does not appear in the system; please write formal letter signed by your Sysadmin/ Authorized Signatories to request to include the account linkage. You may mail to:

RHB BANK BERHAD

Cash & Payment Operations Department

Level 3, Tower 3, RHB Centre,

Jln Tun Razak, 50400 Kuala Lumpur.

4.2 Current Account Balance Inquiry

RHB Bank

Message Inbox

1 Account Management

2 Current Account Balance Inquiry

Consolidated Balance Inquiry

Multi Currency Account Balance Inquiry

Fixed Deposit Balance Inquiry

Loan Inquiry

Late Local Cheque

Transaction History Inquiry

Statement Request

Float/OC Details

Overdraft Inquiry

Cheque Management

Information Management

Reports

Need Help?

Apply Loan

Sign Out

Current Account Balance Inquiry as at 06-08-2011

Personalize

Current Account						
Account(s)	No. of CR Entries	No. of DR Entries	Total CR (RM)	Total DR (RM)	Ledger Balance (RM)	Available Balance (RM)
20108080262459 / ABC SDN BHD	1	16	182,534.34	3,337,115.65	51,854,909.37	51,854,909.37

Current Account							Page 1 of 1
Description	Branch Code	Debit	Credit	Reference 1	Reference 2	Bank Ref No.	
REFLEX-AG EFT DR	098	23,761.50		21401334563475		0000014000	
CLEARING CHQ	400	11,000.00		36		0000482959	
CLEARING CHQ	400	21,000.00		38			
CLEARING CHQ	400	880.59		40			
CLEARING CHQ	400	1,780.00		41			
CLEARING CHQ	400	719.00		41			
TT PURCHASED	240	9,264.68		201108090402			
TT PURCHASED	240	18,278.09		201108090399			
TT PURCHASED	240	16,543.78		201108090401			
TT PURCHASED	240	13,035.30		201108090398			
TT PURCHASED	240	21,110.99		201108090400			

Balance of Account 20108080262459 / ABC SDN BHD	
As at 06-08-2011	
Account Number	20108080262459 / ABC SDN BHD
Ledger Balance	51,854,909.37
Available Balance	51,854,909.37
LC 1 Day Float	0.00
LC 2 Day Float	0.00
LC >2 Day Float	0.00
Total OC Amount	0.00
Accrued Interest	0.00
Commitment Fee	0.00
Total CR (RM)	182,534.34
Total DR (RM)	3,337,115.65
No. of CR Entries	1
No. of DR Entries	16

1. Login as a **User** into Reflex. Select **"Account Management"** on the main menu
2. Select **"Current Account Balance Inquiry"**
3. Click onto the **account number hyperlink** and you will be able to see the *detail transaction of today*
4. Click **Available Balance (RM) hyperlink**. Reflex will be display the *balances of today*

4.3 Multi Currency Account Balance Inquiry

RHB Bank

Message Inbox

Account Management 1

- Consolidated Balance Inquiry
- Current Account Balance Inquiry
- Multi Currency Account Balance Inquiry 2
- Fixed Deposit Balance Inquiry 3
- Loan Inquiry
- Late Local Cheque
- Transaction History Inquiry
- Statement Request
- Float/OC Details
- Overdraft Inquiry

Cheque Management

Information Management

Multi Currency Account Balance Inquiry as at 09-08-2011

Account(s)	Deposit Type	Ccy	Accrued Interest	Ledger Balance	Available Balance
61418080262459 ABC SDN BHD	CALL	EUR	0.00	124,532.09	124,532.09
TOTAL				124,532.09	124,532.09

Multi Currency Account

Description	Branch Code	Ccy	Conversion Rate	Debit	Credit	Bank Refer No.
2100CALL DEPOSIT	061	EUR	4.2775379		124,532.09	USD-EUR

1. Login as a **User** into Reflex. Select “**Account Management**” on the main menu
2. Select “**Multi Currency Account Balance Inquiry**”
3. Click onto the **account number hyperlink** and you will be able to see the *detail transaction of today*

4.4 Fixed Deposit Balance Inquiry

RHB Bank

Message Inbox

Account Management 1

- Consolidated Balance Inquiry
- Current Account Balance Inquiry
- Multi Currency Account Balance Inquiry
- Fixed Deposit Balance Inquiry 2
- Loan Inquiry
- Late Local Cheque
- Transaction History Inquiry
- Statement Request
- Float/OC Details
- Overdraft Inquiry

Fixed Deposit Balance Inquiry as at 07-11-2011

Personalize

Account(s)	Branch Code	Maturity Date	Tenure (Months)	Amount (RM)	Interest Rate	Interest on Maturity
3148080262459 / ABC SDN BHD	068	13-03-2012	6	1,000.00	2.9000	14.44

Page 1 of 1

1. Login as a **User** into Reflex. Select “**Account Management**” on the main menu
2. Select “**Fixed Deposit Balance Inquiry**”
3. Click onto the **account number hyperlink** and you will be able to see the *detail transaction of today*

4.5 Loan Inquiry

RHB Bank

Message Inbox

Account Management (1)

- Consolidated Balance Inquiry
- Current Account Balance Inquiry
- Multi Currency Account Balance Inquiry
- Fixed Deposit Balance Inquiry
- Loan Inquiry (2)
 - Loan Inquiry
 - Revolving Inquiry
- Late Local Cheque
- Transaction History Inquiry
- Statement Request
- Float/OC Details
- Overdraft Inquiry

Loan Inquiry as at 11-11-2011

Loan						Page 1 of 1
Account(s)	Branch Code	Loan Type	Loan Amount (RM)	Interest Rate	Interest Amount (RM)	Loan Outstanding (RM)
71238704020000 ABC SDN BHD	142	FRHL	62,000.00	7.6000	1,247.36	38,589.88

(3)

Loan Account	
Account Number	71238704020000 / ABC SDN BHD
Loan Amount	62,000.00
Loan Outstanding	38,589.88
Loan Tenure	318
Remain Tenure	190
Interest Spread	4.9500
Interest Amount	1,247.36
Total Interest Paid	43,603.63
Last Drawdown Date	26-02-2002
Fees Due	0.00
Installment Amount	314.00
Late Charge Due	0.07

1. Login as a **User** into Reflex. Select **“Account Management”** on the main menu
2. Select **“Loan Inquiry”**
3. Click on **Account number hyperlink** to view the *detail of the loan account info*

4.5.1 Revolving Inquiry

RHB Bank

Message Inbox

Account Management (1)

- Consolidated Balance Inquiry
- Current Account Balance Inquiry
- Multi Currency Account Balance Inquiry
- Fixed Deposit Balance Inquiry
- Loan Inquiry
 - Loan Inquiry
 - Revolving Inquiry (2)
- Late Local Cheque
- Transaction History Inquiry
- Statement Request
- Float/OC Details
- Overdraft Inquiry

Revolving Credit Inquiry - Summary as at 11-11-2011

Revolving Credit Information	
Customer No.	00000000000008704020
Short Name	ABC SDN BHD
Total Approved Limit	RM 15,000,000.00
Total Utilized Amount	RM 6,760,000.00
Total Hold Amount	RM 0.00
Total Available Amount	RM 8,240,000.00

Page 1 of 1

Note Number	Total Draw Down (RM)	Accrued Commitment Fees Payable (RM)
00000042	6,760,000.00	0.00
00000948	0.00	0.00

1. Login as a **User** into Reflex. Select **“Account Management”** on the main menu
2. Select **“Revolving Inquiry”**

4.6 Late Local Cheque

RHB Bank

Message Inbox

Account Management (1)

- Consolidated Balance Inquiry
- Current Account Balance Inquiry
- Multi Currency Account Balance Inquiry
- Fixed Deposit Balance Inquiry
- Loan Inquiry
- Late Local Cheque** (2)
- Transaction History Inquiry
- Statement Request
- Float/OC Details
- Overdraft Inquiry

Late Local Cheque Inquiry

Late Local Cheque Inquiry Page 1 of 1

Account(s)

20118080262459 / ABC SDN BHD (3)

Branch Code	Debit	Credit	Reference 1	Reference 2	Bank Ref No.
098		15,808.94	201108094574		0000000128
400		10,000.45	201107040500		0000000066
400		41,000.70	201149373648		0000000567
240		30,000.50	201156550646		0000000876
240		0000.00	201156550646		0000000876

1. Login as a **User** into Reflex. Select **“Account Management”** on the main menu
2. Select **“Late Local Cheque Inquiry”**
3. Click onto the **account number hyperlink** and you will be able to see the *detailed cheque status*

4.7 Transaction History Inquiry

Transaction History Inquiry

Transaction Information

Account Number * 2118080262459 / ABC SDN BHD

From 05/08/2011

To 05/08/2011

Show

Transaction History Inquiry

Transaction Information

Account Number 2118080262459 / ABC SDN BHD

From 01-07-2011

To 05-08-2011

Page 1 of 1

Ledger Date	Description	Branch Code	Bank Ref No.	Reference 1	Reference 2	Debit	Credit	Balance
	OPENING BALANCE							215.40
10-07-2011	REFLEX-FUNDS TFR CR	098	00004063	PROD VERIFICATION	100711		1.00	216.40
26-07-2011	REFLEX-FUNDS TFR CR	098	00009601				1.00	217.40
27-07-2011	REFLEX-FUNDS TFR DR	098	00000908			2.40		215.00
28-07-2011	DEBIT TRANSFER	720	00000008	REVERSAL - TECH BAN		75.00		140.00
04-08-2011	REFLEX-FUNDS TFR DR	068	00005030	test reflex: 01	prj40210	1.00		139.00

You may view previous three months of transaction in detail.

1. Click “**Account Management**”
2. Click “**Transaction Inquiry**”
3. Select your **Account Number** by clicking search tools
4. Select **From Date** (Start Date)
5. Select **To Date** (End Date)
6. Click the “**Show**” button to proceed
7. The Transaction will be shown. You may print and download it into excel / text format for viewing / account reconciliation purposes

4.8 Statement Request

RHB Bank

Message Inbox

Account Management

- Consolidated Balance Inquiry
- Current Account Balance Inquiry
- Multi Currency Account Balance Inquiry
- Fixed Deposit Balance Inquiry
- Loan Inquiry
- Late Local Cheque
- Transaction History Inquiry
- Statement Request**
- Float/OC Details
- Overdraft Inquiry

Statement Request

Statement Request - Information

Account Number * : [Search Icon]

Statement Date * : [Dropdown]

Get Statement

Account List

Page 1 of 1

20118080262459 / ABC SDN BHD

RHB Bank

Reflex Cash Management

TRANSACTION STATEMENT

ABC SDN BHD

Statement Period: 01 July 2011 To 31 July 2011

Reflex Cash Management TECH BANKING

20118080262459

Deposit Account Summary

Beginning Balance as of 01 July 2011

2	Deposits (Plus)	2.00
2	Withdrawals (Minus)	77.40
	Interest Paid (Plus)	
	Ending Balance as of 31 July 2011	140.00

Date	Branch	Description	Reference 1	Reference 2	RefNum	Amount (DR)	Amount (CR)	Balance
10-07-2011	098	REFLEX-FUNDS TFR CR	PROD VERIFICATIO	100711	00004063	-	1.00	216.40+
26-07-2011	098	REFLEX-FUNDS TFR CR			00009601	-	1.00	217.40+
27-07-2011	098	REFLEX-FUNDS TFR DR			00000908	2.40	-	215.00+

You may retrieve previous six months of statements in pdf copy.

1. Click **“Account Management”**
2. Click **“Statement Request”**
3. Select your **Account Number** by clicking search tools
4. Select **Statement Date**
5. Click the **“Get Statement”** button to proceed
6. A file download pop up message will be display. Click **“Open/Save”** for your further actions. The statement is in pdf format.

4.9 Float/OC Details

RHB Bank

[RHB Home](#) | [About RHB](#) | [Banking](#) | [Securities](#) | [Asset Management](#) | [Unit Trust](#) | [Insurance](#) | [Sign Out](#)

Message Inbox

Account Management 1

- Consolidated Balance Inquiry
- Current Account Balance Inquiry
- Multi Currency Account Balance Inquiry
- Fixed Deposit Balance Inquiry
- Loan Inquiry
- Late Local Cheque
- Transaction History Inquiry
- Statement Request
- Float/OC Details** 2
- Overdraft Inquiry

Float/OC Details

Account No * : 3

Date Selection * : ☒ Today ☐ Previous Days 4

5

Account List
Page 1 of 1
20118080262459 / ABC SDN BHD

Float/OC Details


Float/OC Summary Inquiry

Account No.	: 20118080262459
Account Shortname	: ABC SDN BHD

Float Summary

Total Float	15,000.00
-------------	-----------

You may view the float details of your chosen current account.

1. Click **"Account Management"**
2. Click **"Float O/C Details"**
3. Select your **Account Number** by clicking  search tools
4. Select **Today** or **Previous** days
5. Click onto the **"Continue"** button
6. You will be able to see the cheque or cash which was bank in to your company account according to days of clearing

4.10 Overdraft Inquiry

RHB Bank

Message Inbox

Account Management 1

- Consolidated Balance Inquiry
- Current Account Balance Inquiry
- Multi Currency Account Balance Inquiry
- Fixed Deposit Balance Inquiry
- Loan Inquiry
- Late Local Cheque
- Transaction History Inquiry
- Statement Request
- Float/OC Details
- Overdraft Inquiry** 2

Cheque Management

Information Management

Reports

Need Help?

Apply Loan

Sign Out

Overdraft Inquiry as at 10-08-2011

Personalize

Account(s)	No. of CR Entries	No. of DR Entries	Total CR (RM)	Total DR (RM)	Ledger Balance (RM)	Available Balance (RM)
20118080262459 / ABC SDN BHD	1	16	182,534.34	3,337,115.65	51,854,909.37	51,854,909.37 3

Overdraft Inquiry - Details

Balance of Account 20118080262459 / ABC SDN BHD As at 10-08-2011

Account Number	20118080262459 / ABC SDN BHD
Ledger Balance	51,874,221.12
Available Balance	51,874,221.12
LC 1 Day Float	0.00
LC 2 Day Float	0.00
LC >2 Day Float	0.00
Total OC Amount	0.00
Accrued Interest	0.00
Commitment Fee	0.00
Total CR (RM)	0.00
Total DR (RM)	3,012.45
No. of CR Entries	0

You may view your Overdraft details thru Reflex.

1. Click **“Account Management”**
2. Click **“Overdraft Inquiry”**
3. The overdraft details can be view by clicking onto the **Available Balance (RM)**

Part 5 – Fund Transfer

Reflex enables you to do Intra Fund Transfer (RHB to RHB) and Inter Fund Transfer (RHB to Other Banks) effortless. You can also postdate the transaction up to one month ahead. Another value plus function available is to advice beneficiary on payment made via email.

5.1 Beneficiary List Maintenance

5.1.1 3rd Party – Add/View/Modify/Transaction(s) Authorization

Login as Data Entry to Add 3rd Party Beneficiary List Maintenance

You may achieve details of the 3rd party beneficiary details (RHB Bank) into Reflex.

RHB Bank

Message Inbox

Account Management

Fund Transfer

Beneficiary List Maintenance

3rd Party

Add

View/Modify

Transaction(s) Authorizat

IBG/Rentas

Add

View/Modify

Transaction(s) Authorizat

File Upload to Own Account

Check Upload Status

Intra Bank Transfer

Inter Bank Transfer

2 Beneficiary List - Add

Select Destination Type

To 3rd Party Account

Beneficiary List For 3rd Party Account - Add

Beneficiary List Information

Account Number	:	
Account Number	:	
Account Number	:	
Account Number	:	
Account Number	:	

5 Continue

1. Click “**Fund Transfer**” then click “**Beneficiary List Maintenance**”
2. Click “**Add**” under 3rd Party
3. Click onto “**To 3rd Party Account**” Link
4. Key in the RHB account number
5. Click continue to preview the information then click

Login as Reviewer / Authorizer to Approve / Reject Beneficiary List Maintenance

RHB Bank

Message Inbox

Account Management

Fund Transfer **1**

Beneficiary List Maintenance

3rd Party

Transaction(s) Authorization **2**

IBG/Rentas

Transaction(s) Authorization

Authorizer Transaction(s)

Code	Name	Action	Status
<input checked="" type="checkbox"/> 000001	XXX SDN BHD	Created	0/1

3 **4** **Approve** **Reject**

Authentication

Challenge Code 12345

Token * **5**

6 **Submit** **Back**

1. Click **"Fund Transfer"** then click **"Beneficiary List Maintenance"**
2. Under 3rd Party; click **"Transaction(s) Authorization"**
3. Tick the check box
4. Click **"Approve"** button to proceed
5. Press the **RED** button on your token. Your token LCD Screen will display **APPLI**. Then press **number 2** (on to your token). Key in the **"Challenge Code"** into your Token. Followed by the code generated by the token into token field under Authentication
6. Click **Submit** to approve the listing



Login as Data Entry to Delete 3rd Party Beneficiary List Maintenance

RHB Bank

Message Inbox

Account Management

Fund Transfer **1**

Beneficiary List Maintenance

3rd Party

Add

View/Modify **2**

Transaction(s) Authorizat

IBG/Rentas

Add

View/Modify

Transaction(s) Authorizat

File Upload to Own Account

Beneficiary List - View/Modify

Select Destination Type

To 3rd Party Account **3**

Beneficiary List For 3rd Party Account - View/Modify

Beneficiary List Information

Delete	Account Number	Name
<input checked="" type="checkbox"/> 4	XXXXXXXXXXXX	XXX SDN BHD

5 **Delete** **Print**

1. Click **"Fund Transfer"** then click **"Beneficiary List Maintenance"**
2. Click **"View/Modify"** under 3rd Party
3. Click onto **"To 3rd Party Account"** Link
4. Tick the checkbox
5. Click onto the **Delete** button

5.1.2 IBG / RENTAS – Add/View/Modify/Transaction(s) Authorization

Add IBG / RENTAS Party Beneficiary List Maintenance- Data Entry Input

You may achieve details of the IBG / RENTAS beneficiary payee details (Other Bank) into Reflex.

RHB Bank

2 Beneficiary List For IBG/Rentas Account - Add

Payee Details

Code: *

Name: *

Address:

Contact No.:

Resident?: *

Account Information

Account Number: *

Preferred Name: *

Account Listing

Delete	Account Number	Preferred Name
<input checked="" type="checkbox"/>	xxxxxxxx	xxxxxxxx

1. Click “**Fund Transfer**” then click “**Beneficiary List Maintenance**”
2. Click “**Add**” under IBG / Rentas
3. Key in code (i.e.: Supplier code/ Listing code of your own)
4. Key in Beneficiary name in full
5. Key in Beneficiary address line 1(optional)
6. Key in Beneficiary address line 2(optional)
7. Key in Beneficiary address line 3(optional)
8. Key in Beneficiary contact number (optional)
9. Choose YES if the Beneficiary is local and NO otherwise
10. Key in the Account number under Account Information
11. Key in Preferred Name (for easy reference)
12. Click onto Add button
13. Tick the check box and Click onto the
14. Click continue to preview the information then click

Approve / Reject Beneficiary List Maintenance - Reviewer / Authorizer

The screenshot shows the RHB Bank Premium Reflex online Cash Management interface. The left sidebar contains a navigation menu with the following items: Message Inbox, Account Management, Fund Transfer (highlighted with a red circle 1), Beneficiary List Maintenance (highlighted with a red circle 2), 3rd Party, Transaction(s) Authorization, IBG/Rentas, and Transaction(s) Authorization. The main content area displays the 'Authorizer Transaction(s)' table with columns: Code, Name, Action, and Status. The table contains one row with Code '000001', Name 'XXX SDN BHD', Action 'Created', and Status '0/1'. Below the table are 'Approve' and 'Reject' buttons (highlighted with a red circle 4). The 'Authentication' section shows a 'Challenge Code' of '12345' and a 'Token' field (highlighted with a red circle 5). Below the token field are 'Submit' and 'Back' buttons (highlighted with a red circle 6). A red circle 3 highlights the checkbox in the 'Authorizer Transaction(s)' table.

1. Click “**Fund Transfer**” then click “**Beneficiary List Maintenance**”
2. Under IBG / Rentas; click “**Transaction(s) Authorization**”
3. Tick the check box
4. Click “**Approve**” button to proceed
5. Press the **RED** button on your token. Your token LCD Screen will display **APPLI**. Then press **number 2** (on to your token). Key in the “**Challenge Code**” into your Token. Followed by the code generated by the token into token field under Authentication
6. Click to approve the listing



Delete IBG / RENTAS Beneficiary List Maintenance- Data Entry Input

The screenshot shows the RHB Bank Premium Reflex online Cash Management interface. The left sidebar contains a navigation menu with the following items: Message Inbox, Account Management, Fund Transfer (highlighted with a red circle 1), Beneficiary List Maintenance (highlighted with a red circle 2), 3rd Party, Transaction(s) Authorization, IBG/Rentas, and Transaction(s) Authorization. The main content area displays the 'Beneficiary List For IBG/Rentas Account - View/Modify' table with columns: Delete, Code, and Name. The table contains one row with Code '000001', Name 'XYZ SDN BHD', and a checked checkbox in the 'Delete' column (highlighted with a red circle 3). Below the table are 'Delete' and 'Print' buttons (highlighted with a red circle 4). A red circle 2 highlights the 'View/Modify' option under IBG/Rentas in the sidebar.

1. Click “**Fund Transfer**” then click “**Beneficiary List Maintenance**”
2. Click “**View/Modify**” under **IBG / RENTAS**
3. Tick the checkbox
4. Click onto the button

5.2 Intra Fund Transfer

Intra fund transfer is conducted within the bank from your own to beneficiary with RHB account and company transfer. The **Intra Fund Transfer is available 365 days from 7am – 11pm daily**. The transaction will be **process on hourly basis**. The beneficiary will get the fund one hour later after Authorizer approves the transaction. Intra Company is at RM0.50 per transaction and 3rd Party is at RM0.80 per transaction.

5.2.1 Intra Company Transfer – Data Input

RHB Bank

Message Inbox

Account Management

Fund Transfer (1)

Beneficiary List Maintenance

File Upload to Own Account

Check Upload Status

Intra Bank Transfer

Intra Company Transfer (2)

3rd Party Transfer

Inter Bank Transfer

Designated Fund Transfer

Remittance

Transfer Information

From Account * (3) : [Search] (4)

To Account * (4) : [Search]

Reference 1 : [Input] (5)

Reference 2 : [Input]

Email Address : [Input] (6) Payment Advice

Amount * : RM [Input] (7) Add

Transfer List

	From Account	To Account	Reference 1	Reference 2	E-mail	Amount (RM)
(8) <input checked="" type="checkbox"/>	XXXXXXXXXXXX / ABC SDN BHD	XXXXXXXXXXXX / XXX SDN BHD				1000.00

Transfer Type

☒ Immediate Transfer (9)

☐ Post Dated Transfer : 25 / 08 / 2011

Remove Continue (10)

1. Login as a **Data Entry** into Reflex. Select “**Fund Transfer**” on the main menu
2. Click **Intra Company Transfer** under **Intra Bank Transfer**
3. Select your **Debit Account Number** by clicking search tools
4. Select your **Credit Account Number** by clicking search tools
5. Key in Reference details (*optional*)
6. Key in the beneficiary email address (*optional*) so beneficiary will be informed once payment is made. Click on Payment Advice button to key in more details
7. Key in the debit amount and click the Add button once the required info has been inputted completely
8. Under the Transfer List; Click the check box of the transaction
9. Choose the Type of Transfer you wish to conduct. You may **choose Immediate Transfer if you wish to conduct the transaction on same day**. You can also **postdate the transaction up to one month ahead**. The Authorizer can **approve the transaction any time before the postdate date**.
10. Click on the Continue button to finalize the transaction details to be sent to Reviewer / Authorizer for payment

5.2.2 3rd Party Transfer – Data Input

The screenshot shows the RHB Bank online interface for 'Fund Transfer To 3rd Party Account - Data Input'. The interface is divided into a sidebar menu and a main form area. The sidebar menu includes 'Message Inbox', 'Account Management', and 'Fund Transfer'. The 'Fund Transfer' section is expanded, showing options like 'Beneficiary List Maintenance', 'File Upload to Own Account', 'Check Upload Status', 'Intra Bank Transfer', 'Intra Company Transfer', '3rd Party Transfer', 'Inter Bank Transfer', 'Designated Fund Transfer', and 'Remittance'. The main form area is titled 'Fund Transfer To 3rd Party Account - Data Input' and contains two main sections: 'Payment Information' and 'Transfer Type'. The 'Payment Information' section includes fields for 'From Account *', 'To Account *', 'Amount *', 'IC / ID Number', 'Reference 1', 'Reference 2', and 'Email Address'. The 'Transfer Type' section includes radio buttons for 'Immediate Transfer' and 'Post Dated Transfer', with a date selector for the postdated transfer. A 'Continue' button is located at the bottom right of the form. Red numbered circles (1-10) indicate the sequence of steps for data entry: 1. Fund Transfer menu, 2. Fund Transfer To 3rd Party Account - Data Input title, 3. From Account search, 4. Transfer List selection, 5. Amount input, 6. IC / ID Number selection, 7. Reference 1 and 2 input, 8. Email Address input and Payment Advice button, 9. Immediate Transfer selection, 10. Continue button.

1. Login as a **Data Entry** into Reflex. Select “**Fund Transfer**” on the main menu
2. Click **Intra Company Transfer** under **Intra Bank Transfer**
3. Select your **Debit Account Number** by clicking search tools
4. Choose Transfer List (for Beneficiary listing) or New Entry (manually key in the Beneficiary details)
5. Key in the Transfer Amount
6. Choose and Key in the Beneficiary ID (optional)
7. Key in the Reference 1 and 2 (optional). The reference will appear in your transaction history / statement
8. Key in the Beneficiary’s email address for payment notification (optional). Click onto the Payment Advice to key in more details on the invoices (optional)
9. Under the Transfer List; tick the check box of the transaction. Choose the Type of Transfer you wish to conduct. You may **choose Immediate Transfer if you wish to conduct the transaction on same day. You can also postdate the transaction up to one month ahead. The Authorizer can approve the transaction any time before the postdate date**
10. Click on the **Continue** button then click to send for Reviewer / Authorizer approval

5.3 Inter Bank Transfer

Inter fund transfer is from your company RHB Account to Beneficiary's Account which resides in other banks. The **Inter Fund Transfer** is available **Monday – Friday**. **IBG (MEPS) transaction of maximum of RM500K is at RM1.50 each and RENTAS minimum transaction of RM10K and above is at RM4 each.** The beneficiary will get the fund on same day if the Authorizer approves the transaction **before 3pm for RENTAS** and **before 11am for IBG**. If the Authorizer approves after the stipulated time will be process on next working day.

5.3.1 IBG– Data Input

RHB Bank

Message Inbox

Account Management

Fund Transfer

Beneficiary List Maintenance

File Upload to Own Account

Check Upload Status

Intra Bank Transfer

Inter Bank Transfer

IBG

Single Rentas

Multiple Rentas

Designated Fund Transfer

Remittance

IBG

Order Party Detail

Debit Account Number *

Address

Resident Status *

Payee Details

Name *

Resident Status *

IC / ID Number *

Contact Number *

Payment Details

Account Number *

Beneficiary Bank *

Payment Date *

Payment Reference *

Payment Description *

Payment Advice

Payment Amount

Amount *



Payment Advice Notification

E-mail *

Save Continue

or

1. Login as a **Data Entry** into Reflex. Select “**Fund Transfer**” on the main menu
2. Click **IBG** under **Inter Fund Transfer**
3. Select your **Debit Account Number** by clicking search tools
4. Choose Beneficiary Name from Beneficiary listing by clicking search tools or manually key in the details
5. Choose and Key in the Beneficiary ID (optional)

6. Key in the Beneficiary's Contact Number (optional)
7. Select your **Beneficiary's Account Number** by clicking  search tools or manually key in the details
8. Choose the **Beneficiary's Bank** from the drop down menu
9. Choose the Payment Date
10. Key in the Payment Reference details
11. Click onto the Payment Advice to key in more details on the invoices (optional)
12. Key the Fund Transfer Amount
13. Key in the Beneficiary's email address (*optional*) so beneficiary will be informed once payment is made
14. Click on the **Continue** button then click  to send for Reviewer / Authorizer approval, or click Save button to save the transaction details as template to be used for future payment. The template will be saved in Quick Template




5.3.2 Single Rentas- Data Input

The screenshot shows the RHB Bank web interface for 'Rentas Direct Transfer Out Instruction (Single)'. The form is divided into several sections with numbered callouts indicating the input sequence:

- 1**: Fund Transfer menu item.
- 2**: Single Rentas menu item.
- 3**: Debit Account Number search field.
- 4**: Your Reference Number field.
- 5**: Payment Date dropdown (24/08/2011).
- 6**: Payment Advice button.
- 7**: To Member dropdown (Please Select...).
- 8**: From Member field (xxxxxxx).
- 9**: Transaction Details dropdown (Please Select...).
- 10**: Deal/Stock Code field.
- 11**: By Order Of Name field.
- 12**: By Order Of Account Number field (xxxxxxx).
- 13**: Payee Details Name field.
- 14**: Payee Details Account Number field.
- 15**: Payee Details Address field.
- 16**: Amount field (RM 0.00).
- 17**: Payment Advice Notification E-mail field.

At the bottom, there are 'Save' and 'Continue' buttons, with an 'or' option below them.


1. Login as a **Data Entry** into Reflex. Select “**Fund Transfer**” on the main menu
2. Click **Single Rentas** under **Inter Fund Transfer**
3. Select your **Debit Account Number** by clicking search tools
4. Key in Reference Number (i.e: Invoice number etc.)
5. Choose the Payment Date
6. Click onto the Payment Advice to key in more details on the invoices (optional)
7. Choose the Beneficiary's Bank from the drop down menu
8. Key in more details of the Beneficiary's Bank if required (optional)
9. Select the Transaction Details
10. Key in the Deal / Stock Code (Optional)
11. Key in your Company Name

12. Key in your address (Optional)
13. Choose Beneficiary's Name from Beneficiary listing by clicking  search tools or manually key in the details
14. Choose Beneficiary's Account Number from Beneficiary listing by clicking  search tools or manually key in the details
15. Key in Beneficiary's address (Optional)
16. Key the Fund Transfer Amount
17. Key in the Beneficiary's email address (*optional*) so beneficiary will be informed once payment is made. Click on the **Continue** button then click  to send for Reviewer / Authorizer approval, or click Save button to save the transaction details as template to be used for future payment. The template will be saved in Quick Template

5.3.3 Multiple Rentas- Data Input

RHB Bank

Rentas Direct Transfer Out Instruction (Multiple)

Order Party Detail
Debit Account Number * : 

Payment Details
Your Reference Number * :
Payment Date * : 24 / 08 / 2011

Member Information
To Member * : Please Select...
From Member : RHBBMYKL

Transfer Details
Trn * : Please Select...


Amount
Total Amount : RM 0.00


By Order Of
Name * :
Account Number * : xxxxxxxx

Payee Details
Account Number * :
Payee's Short Name * :
Particulars * :
Amount * : RM 0.00

	Account Number	Payee's Short Name	Amount (RM)	Particulars
<input checked="" type="checkbox"/>	xxxxxxxxxx	xxxxxxxxxx	100,000.00	xxxxxxxxxxxx

or

1. Login as a **Data Entry** into Reflex. Select “**Fund Transfer**” on the main menu
2. Click **Multiple Rentas** under **Inter Fund Transfer**
3. Select your **Debit Account Number** by clicking  search tools
4. Key in Reference Number (i.e: Invoice number etc.)
5. Choose the Payment Date
6. Choose the Beneficiary's Bank from the drop down menu
7. Select the Transaction Details
8. Key in your Company Name
9. Key in Beneficiary's Account Number
10. Key in further particulars of the Beneficiary
11. Key the Fund Transfer Amount
12. Click on the **Add** Button to proceed
13. Tick the check box of the transaction

14. Click on the **Continue** button then click  to send for Reviewer / Authorizer approval, **or click Save button to save the transaction details as template** to be used for future payment. The template will be saved in Quick Template

5.4 Remittance

Foreign Telegraphic Transfer (FTT) is an electronic means of transferring funds overseas. With Reflex you save from paying the bank commission when conducting *FTT* above RM5, 000. The cable charges of RM20 for transfer from Current Account and USD10 from Multi Currency Account.

You may also share the cost of the FTT via the SHARED function (Sender and Beneficiary will be borne their own Bank charges) or Sender can choose to borne all cost via the OUR function (Sender and Beneficiary charges will be borne by Sender).

Not only will you save on the commission but also the attractive currency exchange interest rate which is better compared to conventional method of FTT. You may also use your Contract Rate from RHB Treasury.

To open a contract with the Treasury please contact your domicile branch.

5.4.1 Foreign Telegraphic Transfer - Data Input

RHB Bank

Message Inbox

Account Management

Fund Transfer **1**

Beneficiary List Maintenance

File Upload to Own Account

Check Upload Status

Intra Bank Transfer

Inter Bank Transfer

Designated Fund Transfer

Remittance

Demand Draft

Foreign Demand Draft

Foreign Telegraphic Transfer **2**

Foreign Telegraphic Transfer

Which currency do you want to remit? * **3** : Please Select...

Where is the beneficiary located? * **4** : Please Select...

5 Continue

Foreign Telegraphic Transfer

A. Order Party Details

Debit Account Number * **6** : [Text Field]

Contact No. : 03-87873193

Address * : LOT 202 & 203

Postcode * : 2ND FLR CSC BLDG

Business/Company Reg. Number * : 64000

B. Payment Amount

Country : UNITED STATES

Currency : US DOLLAR

TT Amount * **7** : 0.00

Exchange Rate **8** : ☒ Special Rate Rate 0.0

☐ Contract Rate


Contract No. : [Text Field] Contracted Rate : 0.00

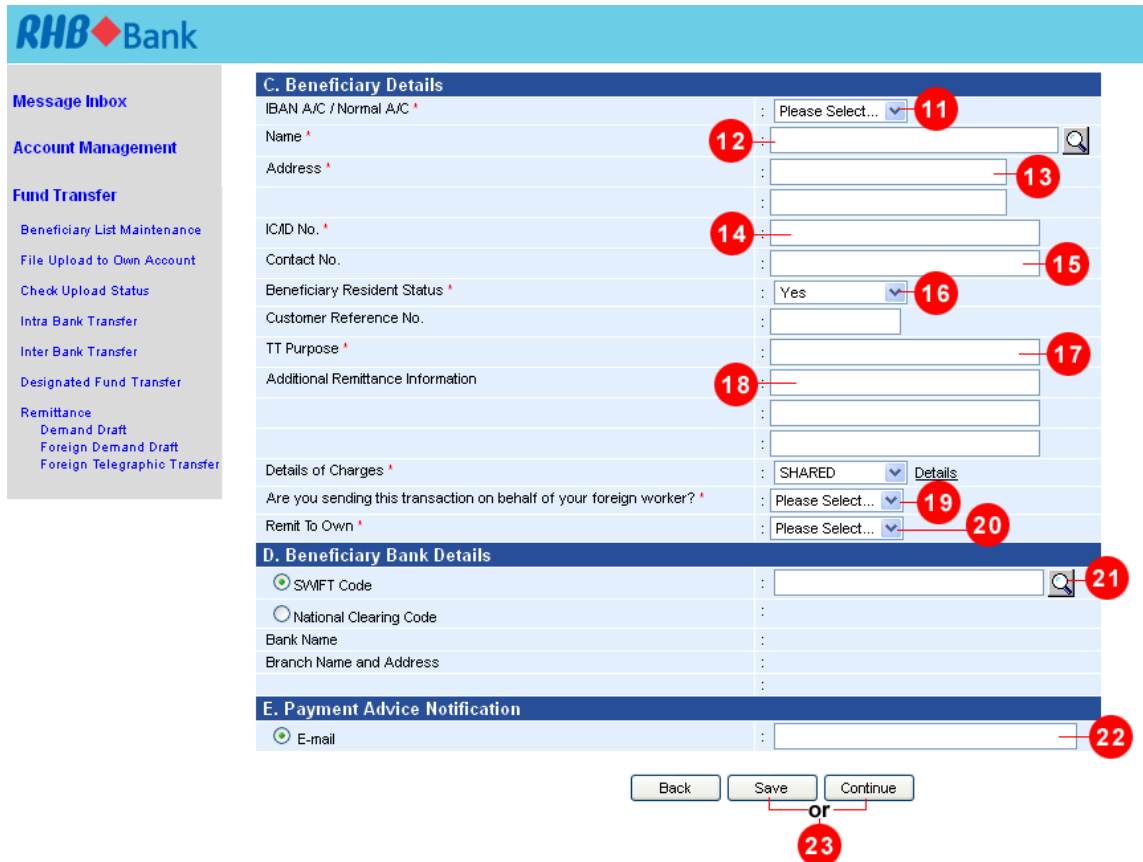
Contract Amount : USD 0.00 Dealer Name : [Text Field]

Equivalent Amount : RM 0.00

Payment Date * **9** : 24 08 2011 **10** Payment Advice


Back Save Continue

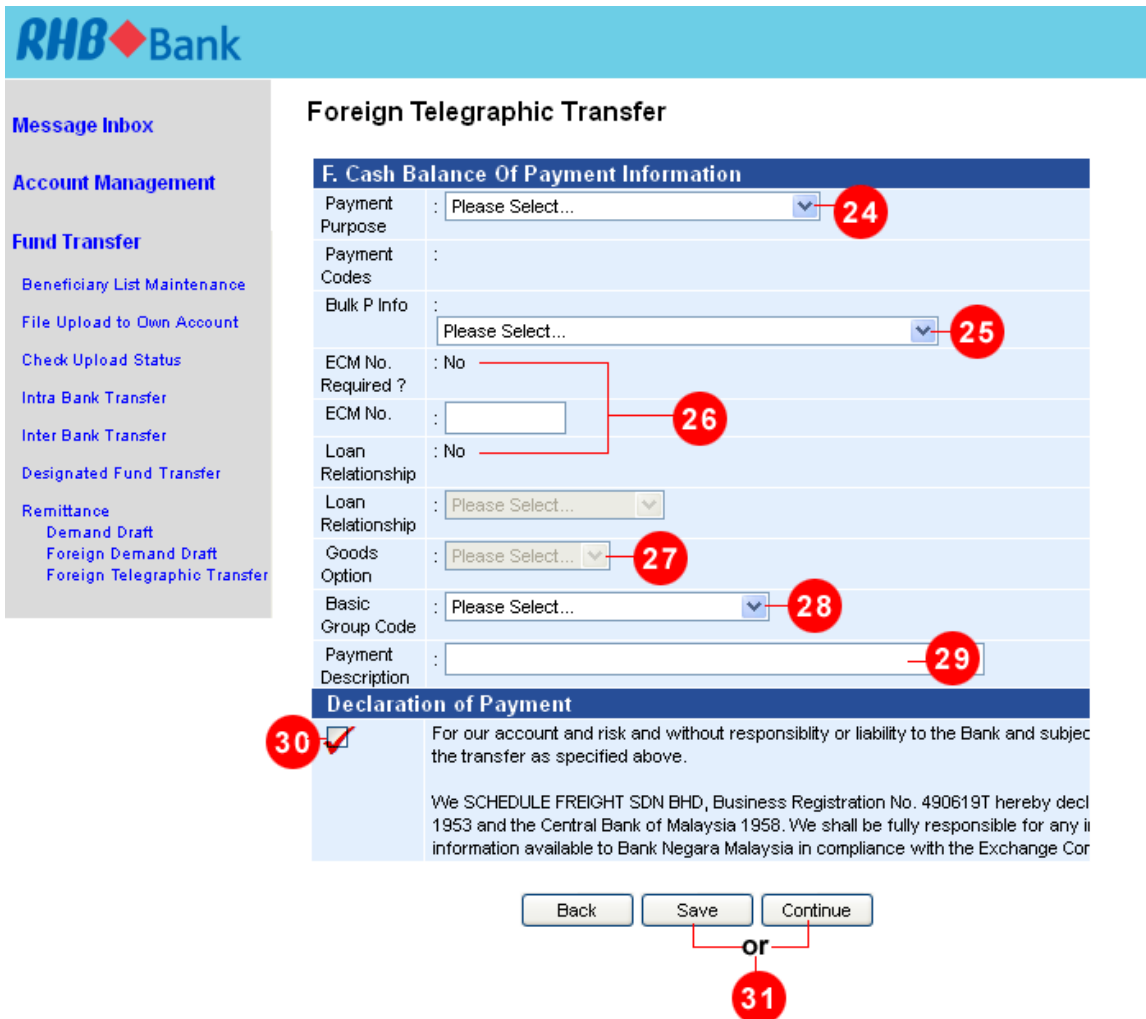
1. Login as a **Data Entry** into Reflex. Select “**Fund Transfer**” on the main menu
2. Click **Foreign Telegraphic Transfer (FTT)** under **Remittance**
3. **Select Currency you wish to remit** from the drop down menu
4. **Select Location of your Beneficiary** from the drop down menu
5. Click **Continue** button
6. Select your **Debit Account Number** by clicking  search tools
7. Key in the *FTT* Amount of the Foreign Currency
8. Choose the Special Exchange Rate or Contract Rate (If you have a contract rate from the Treasury and key in the contract rate details)
9. Choose the Payment Date
10. Click on the **Continue** button to go to the next page **or** click **Save button to save the transaction details as template** to be used for future payment. The



The screenshot shows the RHB Bank Fund Transfer form. The left sidebar contains navigation links: Message Inbox, Account Management, Fund Transfer (with sub-links: Beneficiary List Maintenance, File Upload to Own Account, Check Upload Status, Intra Bank Transfer, Inter Bank Transfer, Designated Fund Transfer, Remittance (with sub-links: Demand Draft, Foreign Demand Draft, Foreign Telegraphic Transfer)), and Remittance. The main form is divided into sections: C. Beneficiary Details, D. Beneficiary Bank Details, and E. Payment Advice Notification. Section C includes fields for IBAN A/C / Normal A/C (11), Name (12), Address (13), ICAD No. (14), Contact No. (15), Beneficiary Resident Status (16), Customer Reference No. (17), TT Purpose (18), Additional Remittance Information (19), Details of Charges (20), and a checkbox for 'Are you sending this transaction on behalf of your foreign worker?' (21). Section D includes fields for SWIFT Code (22), National Clearing Code, Bank Name, and Branch Name and Address. Section E includes a checkbox for 'E-mail'. At the bottom, there are buttons for Back, Save, and Continue, with a red circle and the number 23 indicating the 'or' between Save and Continue.

- template will be saved in Quick Template
11. Select / and Key in the Beneficiary Account Number
 12. Key in the Beneficiary Name
 13. Key in the Beneficiary Address
 14. Key in the Beneficiary IC / ID. If Beneficiary is a company key in –

15. Key in the Beneficiary Contact Number (Optional)
16. Indicate YES if Beneficiary is local or NO if otherwise
17. Key in FTT purpose
18. Key in additional details of the FTT (Optional)
19. Choose the details of charges and Select YES if sending the FTT on behalf of Foreign worker and NO if otherwise
20. Select YES if Remit to Own Account and NO if otherwise
21. Key in the SWIFT Code or locate by clicking  search tools. Choose the Country and key in the Bank name. Finally click Search button to locate the SWIFT Code
22. Key in the beneficiary email address (*optional*) so beneficiary will be informed



RHB Bank

Message Inbox

Account Management

Fund Transfer

Beneficiary List Maintenance

File Upload to Own Account

Check Upload Status

Intra Bank Transfer

Inter Bank Transfer

Designated Fund Transfer

Remittance

Demand Draft

Foreign Demand Draft

Foreign Telegraphic Transfer

Foreign Telegraphic Transfer

F. Cash Balance Of Payment Information

Payment Purpose : Please Select... 24

Payment Codes :

Bulk P Info : Please Select... 25

ECM No. : No

Required ?

ECM No. : 26

Loan Relationship : No

Loan Relationship : Please Select...

Goods Option : Please Select... 27

Basic Group Code : Please Select... 28

Payment Description : 29

Declaration of Payment

30 ☒ For our account and risk and without responsibility or liability to the Bank and subject to the transfer as specified above.

We SCHEDULE FREIGHT SDN BHD, Business Registration No. 490619T hereby declare that we are fully responsible for any information available to Bank Negara Malaysia in compliance with the Exchange Control Act 1953 and the Central Bank of Malaysia 1958. We shall be fully responsible for any information available to Bank Negara Malaysia in compliance with the Exchange Control Act 1953 and the Central Bank of Malaysia 1958.


Back Save Continue

or

31

once payment is made

23. Click on the **Continue** button to go to the next page **or** click Save to save the transaction under *Quick Template*

24. Select the *Payment Purpose* (if applicable)
25. Select the *Bulk P Info* (if applicable)
26. Enter the *ECM No. & Loan Relationship* (if required). Applicable for FTT above RM200K. If you do not have ECM No. Key in NA
27. Select *Goods Option* (if applicable)
28. Select the *Basic Group Code* (if applicable)
29. Enter *Payment Description*
30. *Tick on the check box to Declaration of Payment.*
31. Click *Continue* to preview the information then click  to send the transaction for approval or click *Save* to save the transaction under *Quick Template*

5.5 Transaction (s) Authorization – Review / Approve Payment

When conducting FTT be mindful on the Foreign Currency Exchange of each country. The value date will automatically change to the next working day for transaction received today after the Currency Cut Off Time. You may view the Cut Off Time from Reflex. To enjoy the currency rate of same value please refer to the cut off time i.e: USD at 4pm.

Currency Description	CCY	Reflex cut off time
Japanese Yen	JPY	9.15am
Euro Dollar	EUR	9.45am
Sterling Pound	GBP	9.45am
Australian Dollar	AUD	9.45am
New Zealand Dollar	NZD	9.45am
Singapore Dollar	SGD	9.45am
Swiss Franc	CHF	9.45am
Hong Kong Dollar	HKD	9.45am
Canadian Dollar	CAD	9.45am
Swedish Kroner	SEK	9.45am
U.S. Dollar	USD	4.00pm
Norwegian Krone	NOK	1.45pm
Danish Krone	DKK	1.45pm
Thai Baht	THB	1.45pm
Indonesian Rupiah	IDR	1.45pm
Philippine Peso	PHP	1.45pm
Saudi Riyal	SAR	1.45pm
Indian Rupees	INR	1.45pm
Bangladeshi Taka	BDT	1.45pm
Pakistani Rupee	PKR	1.45pm
South African Rand	ZAR	1.45pm
Vietnamese Dong	VND	1.45pm

2 Payment - Transaction(s) Authorization

1 Transaction(s) Authorization

3 3rd Party Funds Transfer

Transaction Type	Total Transactions
Intra Company Transfer	2
3rd Party Funds Transfer	2
Inter Bank - RENTAS	1
Inter Bank - IBG	1
Remittance - Foreign Telegraphic Transfer	1
EPF	3

Payment - Transaction(s) Authorization

Authorizer (Pending Authorisation) Transaction(s)

Transaction Date	Transaction Type	File Name	Transaction No.	Amount	Equivalent Amount (RM)	Debit Account	Beneficiary/ Payee Name	Status
<input checked="" type="checkbox"/> 24-08-2011 16:55:49	IBG			RM 100,000.00	100,000.00	xxxxxxxxxxxxxxxxxxxx	xxxxxx	0/1

4 **5** Approve Reject Print Back

Authentication

Challenge Code 20487

Token *

6 **7** Submit Back

1. Login as a **Reviewer / Authorizer**. Select **“Transaction(s) Authorization”** on the main menu
2. Click **Transaction(s) Authorization Inquiry**
3. **Select Remittance-Foreign Telegraphic Transfer**
4. **Tick the check box of the transaction you wish to approve. To view the content details click on the Transaction Date link**
5. Click **“Approve”** button to proceed
6. Press the **RED** button on your token Your token LCD Screen will display **APPLI**, **press number 2** (on to your token) once the word (APPLI) appear key in the “Challenge Code” into your Token
7. Click **“Submit”** button upon complete. A message **“Authorization is successful”** will be shown once approval is successful





Part 6 – Pay Bills

You need not to tolerate longer que and parking woes. Pay your utility and other license bills online. You may also conduct immediate payment or recurring payment. Bill Transaction is at RM1 each. You are encourage to conduct the payment at least a day before the due date.

6.1 Biller Registration

6.1.1 Add

RHB Bank

Message Inbox

Account Management

Fund Transfer

Pay Bills 1

 Biller Registration

 Add 2

 View/Modify

Bill Payment Registration - Add

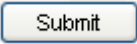
Biller * : Please Select... 3

Biller Nickname * 4

Bill Account Number * 5

Additional Reference 6

7 Continue

1. Login as a **Data Entry** into Reflex. Select **“Pay Bills”** on the main menu
2. Click **Add**
3. **Select Biller Type** from the drop down menu
4. Key in the Biller Nickname (i.e.: Telekom 1)
5. Key in the Account Number of the Bill
6. Key in Additional Reference (optional)
7. Click on the **Continue** button then click  to save the Biller into Biller Listing

6.1.2 View / Modify

RHB Bank

Message Inbox

Account Management

Fund Transfer

Pay Bills 1

 Biller Registration

 Add

 View/Modify 2

 Bill Payment

 Bill Payment - File Upload

 Bill Payment - Check Upload Status

Quick Template

Bill Payment Biller Registration Listing - View/Modify

Page 1 of 1

Biller Nickname	Bill Account Number
TELEKOM	xxxxxxxxxx
SYABAS 3	xxxxxxxxxx

Bill Payment Biller Registration Detail

Bill Payment Biller Registration Detail	
Biller	: 80002 - Syarikat Bekalan Air Selangor
Biller Nickname	: xxxxxxxxxxxx
No Account Pengguna	: xxxxxxxxxxxx
Additional Reference	: xxxxxxxxxxxx

Update Delete Back

or

4

1. Login as a **Data Entry** into Reflex. Select **"Pay Bills"** on the main menu
2. Click **View / Modify**
3. **Select Biller Nickname** (To view/ update / Delete)
4. Click Update button to update the Biller details or Click Delete to remove the listing

6.2 Bill Payment – Data Input

The screenshot shows the RHB Bank Bill Payment interface. On the left is a navigation menu with 'Pay Bills' highlighted (1). The main area is titled 'Bill Payment' (2). Below this is the 'Add Bill Payment' form. It includes a 'From Account' field with a search icon (3), a 'Bill Payment Biller Nickname' dropdown (4), a 'Bill Account Number' field, an 'Additional Reference' field, and an 'Amount (RM)' field (5). Below the form is the 'Payment Type' section with radio buttons for 'Immediate Payment' (6) and 'Recurring Payment'. The recurring payment section has fields for 'Frequency', 'Start Date', 'Total Number of Payments', and 'Payment Expiry Date'. An 'Add' button (7) is at the bottom right of the form. Below the form is a 'Bill Payment List' table. The first row is selected with a checkbox (8). The table columns are: From Account, Nickname, Bill Account Number, Additional Reference, Amount (RM), Payment Type, Frequency, Start Date, Total Number of Payments, and Payment Expiry Date. At the bottom of the table are 'Remove' and 'Continue' buttons (9).

	From Account	Nickname	Bill Account Number	Additional Reference	Amount (RM)	Payment Type	Frequency	Start Date	Total Number of Payments	Payment Expiry Date
<input checked="" type="checkbox"/>	20118080262459/ ABC SDN BHD	SYABAS	xxxxxxx		100.00	Immediate	NA	NA	NA	NA

1. Login as a **Data Entry** into Reflex. Select “**Pay Bills**” on the main menu
2. Click **Bill Payment**
3. Select your **Debit Account Number** by clicking search tools
4. Select Bill Payment Type. The Bill Account Number will appear automatically
5. Key in the Bill Payment Amount
6. Choose Type of Payment. Immediate payment or Recurring payment (standing instruction)
7. Click Add Button
8. Tick the check box of the transaction you wish to transact
9. Click on the **Continue** button then click to send for approval

6.3 Bulk Bill Payment – File Upload

RHB Bank

Message Inbox

Account Management

Fund Transfer

Pay Bills (1)

Biller Registration

Bill Payment

Bill Payment - File Upload (2)

Bill Payment - Check Upload Status

Bill Payment - Upload

Select Upload File

Select Upload File : Browse... (3)

(4) Submit

Upload File Status (5)

Transaction Date	File Name	Status	Reason
15-12-2011 10:19:02	Telekom.txt	Successful	

Page 1 of 1

1. Prepare the file according to the Bulk Bill Payment*
2. Login as a **Data Entry** into Reflex. Select “**Pay Bills**” on the main menu
3. Click **Bill Payment - File Upload**
4. Click Browse button to upload the Bulk Bill Payment file
5. Click Bill Payment – Check Upload Status to reconfirm the transaction has been prepared successfully. Transaction if unsuccessful will not be sent to the Reviewer / Authorizer for approval. Check the reason to amend the file accordingly

Remarks

**You must inform our Operation in writing to include the Bulk Bill Payment access. Once granted your Sysadmin 1 & 2 has to amend the group access and approve to take effect. Contact reflex_support@rhbbank.com.my or contact 03- 9207838.*

6.4 Transaction (s) Authorization – Review / Approve Payment

RHB Bank

Message Inbox
Account Management
Fund Transfer
Pay Bills
Quick Template
Bulk Payment
Smart Payment
Loan Repayment
Fixed Deposit
Payroll
Cheque Management
Transaction(s) Authorization **1**
Transaction(s) Authorization Inquiry
Transaction Status Inquiry
Foreign TT Amendment

2 Authorizer (Pending Authorisation) Transaction(s)

Transaction Type	Total Transactions
Bills Payment 3	1

Page 1 of 1

	Transaction Date	Transaction Type	File Name	Transaction No.	Amount	Equivalent Amount (RM)	Debit Account	Beneficiary/ Payee Name	Status
4 <input checked="" type="checkbox"/>	30-10-2011 11:00:00	Bills Payment			RM 1,047.81	1,047.81	20118080262459		0/1
<input type="checkbox"/> Select All									

5

Authentication

Challenge Code 20487

Token **6**

7

1. Login as a **Reviewer / Authorizer**. Select **“Transaction(s) Authorization”** on the main menu
2. Click **“Transaction(s) Authorization Inquiry”**
3. Click **Bills Payment**
4. Tick the check box of the transaction you wish to approve. To view the content details click on the Transaction Date link
5. Click **“Approve”** button to proceed
6. Press the **RED** button on your token Your token LCD Screen will display **APPLI**, press number **2** (on to your token) once the word (APPLI) appear key in the “Challenge Code” into your Token
7. Click **“Submit”** button upon complete. A message **“Authorization is successful”** will be shown once approval is successful



You may upload the bill payment in bulk but the transaction has to be approved by Authorizer as single transaction (option to select all to approve in one approval). The report will show the transaction as single payment and not in bulk.

Part 7 – Quick Template

The quick template is a convenient way to keep payment details of common fund transaction for IBG, RENTAS and Foreign Telegraphic Transfer. The details can be saved during the creation of IBG/ RENTAS/ FTT and be re-used again to make payment.

RHB Bank

2 IBG Template

Message Inbox
Account Management
Fund Transfer
Pay Bills
Quick Template 1
Foreign Telegraphic Transfer
Inter Bank - RENTAS
IBG

Delete	Template Name	Debit Account Number	Amount (RM)	Payee Name
<input checked="" type="checkbox"/>	00001	20118080262459/ ABC SDN BHD	1,000.00	JKL SDN BHD
<input checked="" type="checkbox"/>	00002	20118080262459/ ABC SDN BHD	2,000.00	OPQ SDN BHD
<input checked="" type="checkbox"/>	00003	20118080262459/ ABC SDN BHD	3,000.00	XYZ SDN BHD
<input checked="" type="checkbox"/>	00004	20118080262459/ ABC SDN BHD	4,000.00	EFG SDN BHD

or

3 ↓

Delete

IBG Template - Preview

Template
Template Name : 121

Order Party Detail
Debit Account Number : 20118080262459 / ABC SDN BHD
Address : XXXXXXXXXXXX
XXXXXXXXXX
XXXXXXXXXX
XXXXXXXXXX
Resident Status : Yes

Payee Details
Name : JKL SDN BHD
Resident Status : Yes
IC / ID Number : XXXXXXXXXXXX
Contact Number : XXXXXXXXXX

Payment Update Delete Back

or

4

1. Login as a **Data Entry** into Reflex. Save the Payment Details by Keying in a template name. Select **“Quick Template”** on the main menu
2. Click **Foreign Telegraphic Transfer / Inter Bank – RENTAS / IBG**
3. **Click on Template Name**
4. Click Payment button to make payment or Click Update to change the payment details or Click Delete to remove the Template



Part 8 – Bulk Payment

For multiple payments you may use the bulk payment module to conduct transaction in bulk. You may request for access and file format of the bulk payment. One of the few popular bulk payments is:

- Consolidate Bulk Payment (Payment to Beneficiary with RHB & Other Bank Account)
- MEGAPAY A & B (Cheque outsourcing)
- Autodebit
- Autocredit

8.1 Standard Bulk Payment – File Upload

RHB Bank

Message Inbox

Account Management

Fund Transfer

Pay Bills

Quick Template

Bulk Payment

Standard Payment

Check Upload Status

Download Return File

Batching De-Batching

Bank Statement Download

2 Standard Payment

Select Upload File

File Format * : Please Select... **4**

File Name * : Browse... **5**

6 Submit

7

Upload File Status			Page 1 of 1
Transaction Date	File Name	Status	Reason
30-10-2011 11:00:00	epay_002576_30102011_001.txt	Successful	
30-10-2011 10:00:00	epay_002576_30102011_001.txt	Unsuccessful	Line 22 : Invalid record indicator

1. Login as a **Data Entry** into Reflex. Select “**Bulk Payment**” on the main menu
2. Click **Standard Payment**
3. **Select File Format** from the drop down menu
4. Click Browse button to upload the Bulk Payment file
5. Click onto the Submit button
6. Click Check Upload Status- Check Upload to reconfirm the transaction has been prepared successfully. Transaction if unsuccessful will not be sent to the Reviewer / Authorizer for approval. Check the reason to amend the file accordingly

8.2 Download Return File

RHB Bank

Message Inbox

Account Management

Fund Transfer

Pay Bills

Quick Template

Bulk Payment 1

Standard Payment

Check Upload Status

Download Return File 2

Batching De-Batching

De-Batching

Batching

Download Return File

Original Uploaded Files				Page 1 of 1
	Transaction Date	File Name	Customer Batch Number	Payment Date
Download 3	19-08-2011 13:35:14	epay_002576_19082011_014.dat	0000000060	19-08-2011
Download	19-08-2011 12:46:09	epay_002576_19082011_013.dat	0000000050	19-08-2011
Download	19-08-2011 11:19:28	epay_002576_19082011_011.dat	0000000020	19-08-2011

1. Login as a **Data Entry** into Reflex. Select **“Bulk Payment”** on the main menu
2. Select **Download Return File**
3. **Click on the Download button** to Save the File for reconciliation

8.3 Batching and De- Batching

RHB Bank

Message Inbox

Account Management

Fund Transfer

Pay Bills

Quick Template

Bulk Payment

Standard Payment

Check Upload Status

Download Return File

Batching De-Batching

De-Batching

Batching

3 De-batching

Bulk Payment Information

Bank Batch No	110819033377
Debit A/C No	20118080262459
Payment Date	19-08-2011

Bulk Payment Detail Listing

Transaction Type	Currency	Amount	RM Equivalent Amount	Payee Name
<input checked="" type="checkbox"/> Mega Pay	RM	90.50	90.50	NORMALA
<input checked="" type="checkbox"/> Mega Pay	RM	138.50	138.50	KIMMIE
<input checked="" type="checkbox"/> Mega Pay	RM	401.00	401.00	RADZMI

De-Batch De-Batch All Back

6 Batching

De-Batched Transaction Listing

Transaction Type	File Type	Unique Record No	Debit A/C No	Ccy	Amount	RM Equivalent Amount	Payee Name
<input checked="" type="checkbox"/> Mega Pay	Consolidated Bulk Payment	11081903335330003	20118080262459	RM	401.00	401.00	NORMALA
<input checked="" type="checkbox"/> Mega Pay	Consolidated Bulk Payment	11081903335530001	20118080262459	RM	90.50	90.50	KIMMIE
<input checked="" type="checkbox"/> Mega Pay	Consolidated Bulk Payment	11081903337630001	20118080262459	RM	90.50	90.50	RADZMI

Auto Batch Add to Batch

1. Login as a **Data Entry** into Reflex. Select “**Bulk Payment**” on the main menu
2. Click **Batching De-Batching**
3. Click **De-Batching**
4. **Tick the check box of the Transaction you wish to de-batch**
5. Click **De-Batch** button
6. Click **Batching**
7. **Tick the check box of the Transaction you wish to batch**
8. Click **Auto Batch** button to submit the bulk transaction for re-approval

8.4 Transaction(s) Authorization – Review / Approve Payment

RHB Bank

Message Inbox
Account Management
Fund Transfer
Pay Bills
Quick Template
Bulk Payment
Smart Payment
Loan Repayment
Fixed Deposit
Payroll
Cheque Management
Transaction(s) Authorization

2

3

4

5

6

7

Authorizer (Pending Authorisation) Transaction(s)									Page 1 of 1	
Transaction Type								Total Transactions		
Bulk Payment								1		

Authorizer (Pending Authorisation) Transaction(s)									Page 1 of 1	
	Transaction Date	Transaction Type	File Name	Transaction No.	Amount	Equivalent Amount (RM)	Debit Account	Beneficiary/ Payee Name	Status	
<input checked="" type="checkbox"/>	30-10-2011 11:00:00	Bulk Payment	epay_002576_30102011_001.txt	100	RM 81,047.81	81,047.81	20118080262459		0/1	

☐ Select All

5 Approve Reject Print Back

6

7 Submit Back

Authentication

Challenge Code 20487

Token *

1. Login as a **Reviewer / Authorizer**. Select **“Transaction(s) Authorization”** on the main menu
2. Click **“Transaction(s) Authorization Inquiry”**
3. Click **Bulk Payment**
4. **Tick the check box of the transaction you wish to approve.**
To view the content details click on the Transaction Date link
5. Click **“Approve”** button to proceed
6. Press the **RED** button on your token Your token LCD Screen will display **APPLI**, **press number 2** (on to your token) once the word (APPLI) appear key in the “Challenge Code” into your Token
7. Click **“Submit”** button upon complete. A message **“Authorization is successful”** will be shown once approval is successful





Part 9 – Smart Payment

For multiple payments in excel format (*Payment to Beneficiary with RHB & Other Bank Account*) you may use the Smart payment module to conduct transaction in bulk. You may request for access and file format of the bulk payment.

9.1 Standard Bulk Payment – File Upload

RHB Bank

Message Inbox

Account Management

Fund Transfer

Pay Bills

Quick Template

Bulk Payment

Smart Payment

Smart Payment

Check Upload Status

Download Return File

2 Smart Payment

Select Upload File

File Name * : Browse... **3**

4 Submit

5 Upload File Status

Transaction Date	File Name	Status	Reason
30-10-2011 11:00:00	epay_002576_30102011_001.xls	Successful	
30-10-2011 10:00:00	epay_002576_30102011_001.xls	Unsuccessful	Line 22 : Invalid record indicator

Page 1 of 1

1. Login as a **Data Entry** into Reflex. Select “**Smart Payment**” on the main menu
2. Click **Smart Payment**
3. Click Browse button to upload the Bulk Payment file
4. Click onto the Submit button
5. Click Check Upload Status- Check Upload to reconfirm the transaction has been prepared successfully. Transaction if unsuccessful will not be sent to the Reviewer / Authorizer for approval. Check the reason to amend the file accordingly

9.2 Download Return File

RHB Bank

Message Inbox

Account Management

Fund Transfer

Pay Bills

Quick Template

Bulk Payment

Smart Payment

Smart Payment

Check Upload Status

Download Return File

2 Download Return File

Original Uploaded Files				Page 1 of 1
	Transaction Date	File Name	Customer Batch Number	Payment Date
Download	19-08-2011 13:35:14	epay_002576_19082011_014.xls	0000000060	19-08-2011
Download	19-08-2011 12:46:09	epay_002576_19082011_013.xls	0000000050	19-08-2011
Download	19-08-2011 11:19:28	epay_002576_19082011_011.xls	0000000020	19-08-2011

1. Login as a **Data Entry** into Reflex. Select **“Bulk Payment”** on the main menu
2. Select **Download Return File**
3. **Click on the Download button** to Save the File for reconciliation

9.3 Transaction (s) Authorization – Review / Approve Payment

RHB Bank

Message Inbox
Account Management
Fund Transfer
Pay Bills
Quick Template
Bulk Payment
Smart Payment
Loan Repayment
Fixed Deposit
Payroll
Cheque Management
Transaction(s) Authorization

Authorizer (Pending Authorisation) Transaction(s)

Transaction Type	Total Transactions
Smart Payment	1

Authorizer (Pending Authorisation) Transaction(s) Page 1 of 1

Transaction Date	Transaction Type	File Name	Transaction No.	Amount	Equivalent Amount (RM)	Debit Account	Beneficiary/ Payee Name	Status
30-10-2011 11:00:00	Smart Payment	epay_002576_30102011_001.xls	100	RM 81,047.81	81,047.81	20118080262459		0/1

☐ Select All

5 Approve Reject Print Back

Authentication

Challenge Code 20487

Token *

6 Submit Back

1. Login as a **Reviewer / Authorizer**. Select “**Transaction(s) Authorization**” on the main menu
2. Click “**Transaction(s) Authorization Inquiry**”
3. Click **Smart Payment**
4. **Tick the check box of the transaction you wish to approve.**
To view the content details click on the Transaction Date link
5. Click “**Approve**” button to proceed
6. Press the **RED** button on your token Your token LCD Screen will display **APPLI**, **press number 2** (on to your token) once the word (APPLI) appear key in the “Challenge Code” into your Token
7. Click “**Submit**” button upon complete. A message “**Authorization is successful**” will be shown once approval is successful



Part 10 – Loan Payment

This Loan payment enables you conduct single payment or bulk payment to loan account 3rd Party Account loan repayment for RHB Term loan and RHB Housing loan.

10.1 Loan Repayment Own Account– Data Input

1. Login as a **Data Entry** into Reflex. Select “**Loan Repayment**” on the main menu
2. Click **Loan Repayment (Own Account)**
3. Select Debit **Account Number** by clicking search tools
4. Select **Own Loan Account Number** by clicking search tools*
5. Key in the Payment Amount
6. Key in Reference 1 & 2 details (optional)
7. Choose Immediate Payment / Post Dated Payment or Recurring Payment (standing instruction)
8. Click Continue Button to send for approval

****NOTE****

If any of your Company Loan Account does not appear in the system; please write formal letter signed by your Sysadmin/ Authorized Signatories to request to include the account linkage.

10.2 Loan Repayment Third Party – Data Input

The screenshot shows the RHB Bank online interface. On the left is a navigation menu with the following items: Message Inbox, Account Management, Fund Transfer, Pay Bills, Quick Template, Bulk Payment, Smart Payment, and Loan Repayment (highlighted with a red circle 1). Under the Loan Repayment menu, there are sub-items: Loan Repayment (Own Acct), Loan Repayment Third Party Transfer (highlighted with a red circle 2), Loan Repayment Upload, and Transaction Authorization.

The main content area is titled "Loan Repayment (3rd Party)". It contains two sections: "Payment Information" and "Transfer Type".


Payment Information:

- From Account *: A text input field with a search icon (magnifying glass) to its right, highlighted with a red circle 3.
- To Account *: A text input field, highlighted with a red circle 4.
- Amount *: A text input field containing "0.00", highlighted with a red circle 5.
- Reference 1: A text input field, highlighted with a red circle 6.
- Reference 2: A text input field, highlighted with a red circle 6.

Transfer Type:

- Immediate Payment: A radio button option, highlighted with a red circle 7.
- Post Dated Payment: A radio button option with date pickers for day (23), month (08), and year (2011).
- Recurring Payment: A radio button option with a "Pattern" section.
 - Every: A radio button option with a dropdown menu (highlighted with a red circle 7) and a "of the month" label.
 - Every: A radio button option with a dropdown menu (highlighted with a red circle 7) and a "of the month" label.
 - Start: A date picker (23/08/2011) and a "DD/MM/YYYY" label.
 - End: A date picker (22/08/2011) and a "DD/MM/YYYY" label.
 - Total Number of Transfers: A text input field containing "0".

At the bottom right, there is a "Continue" button, highlighted with a red circle 8.

1. Login as a **Data Entry** into Reflex. Select "**Loan Repayment**" on the main menu
2. Click **Loan Repayment Third Transfer** (Loan Payment to RHB Loan Account)
3. Select Debit **Account Number** by clicking  search tools
4. Key in **Loan Account Number**
5. Key in the Payment Amount
6. Key in Reference 1 & 2 details (optional)
7. Choose Immediate Payment / Post Dated Payment or Recurring Payment (standing instruction)
8. Click Continue Button to send for approval

10.3 Loan Repayment – File Upload

RHB Bank

Message Inbox

Account Management

Fund Transfer

Pay Bills

Quick Template

Bulk Payment

Smart Payment

Loan Repayment

Loan Repayment (Own Acct)

Loan Repayment Third Party Transfer

Loan Repayment Upload

Upload

Check Upload Status

Transaction Authorization

File Upload - Loan Repayment

Select Upload File

From Account *


File Format *

Payment Date *

File Name *

Additional Checks

☒ Duplicate Account Numbers

1. Login as a **Data Entry** into Reflex. Select “**Loan Repayment Upload**” on the main menu
2. Click **Upload**
3. Select Debit **Account Number** by clicking  search tools
4. Select the File Format Type
5. Choose the Payment Date
6. Select Browse button to upload the bulk loan payment file*
7. Tick the check box to enable checking entries for duplicate account numbers
8. Click Submit button for approval

10.4 Transaction (s) Authorization – Review / Approve Payment

RHB Bank

Message Inbox

Account Management

Fund Transfer

Pay Bills

Quick Template

Bulk Payment

Smart Payment

Loan Repayment

Loan Repayment (Own Acct)

Loan Repayment Third Party Transfer

Loan Repayment Upload

Transaction Authorization

2 Loan Repayment - Transaction Authorization

Authorizer (Pending Authorisation) Transaction(s)							Page 1 of 1	
	Transaction Type	File Name	Transaction No.	Amount	Equivalent Amount (RM)	Debit Account	Beneficiary/ Payee Name	Status
3	<input checked="" type="checkbox"/>	Bulk Loan Repayment (Own and 3rd Party)	Loan Repayment.xls	10	RM 100.00	100.00	20118080262459	0/1

4 Approve Reject

Authentication

Challenge Code 20487

Token *

5

6 Submit Back

1. Login as a **Reviewer / Authorizer**. Select **“Loan Repayment”** on the main menu
2. Click **“Transaction Authorization”**
3. **Tick the check box of the transaction you wish to approve**
4. Click **“Approve”** button to proceed
5. Press the **RED** button on your token Your token LCD Screen will display **APPLI**, **press number 2** (on to your token) once the word (APPLI) appear key in the “Challenge Code” into your Token
6. Click **“Submit”** button upon complete. A message **“Authorization is successful”** will be shown once approval is successful





Part 11 – Fixed Deposit

Type Of FD Product:

- Ordinary and MGIA
- Fund transfer can be made from Conventional to Islamic and vice versa

Placement:

- Tenure from 1 – 60 months
- Min deposit :
 - RM500 for tenures of 2 months and above
 - RM5000 for 1 month tenure
- Option to roll-over FD interest with principal amount upon auto renewal *or*
- To credit interest to debiting account

Upliftment/Withdrawal:

- Withdrawal – Customer withdraw on maturity date
- Upliftment – Customer withdraw before maturity date
- If customer do not withdraw on maturity date, then the interest will be rolled into principal FD account the next day
- Txn must be authorized within the same day. Else, customer must reject and then redo the txn
- Principal and interest can be transferred into different accounts
- If Penalty = Interest, then Crediting Account field for Interest will not be shown

11.1 Fixed Deposit Placement *

The screenshot shows the RHB Bank Fixed Deposit Placement form. The form is divided into several sections: Placement Information, Declaration, and Additional Instruction. The form includes fields for Product Type, From Account, Tenure, Principal Amount, Maturity Instruction, and a checkbox for the declaration. The form also includes a search icon for the From Account field and a 'Continue' button at the bottom. The form is titled 'Fixed Deposit Placement' and has a 'Placement Information' section. The form is numbered 1 through 11, indicating the steps to follow.

1. Login as a **Data Entry** into Reflex. Select “**Fixed Deposit**” on the main menu
2. Click **Fixed Deposit (Placement)**
3. Choose **Product Type : Ordinary / MGIA** from the drop down menu
4. Click Continue Button
5. Select Debit **Account Number** by clicking search tools
6. Choose the tenure of months for the fixed deposit
7. Key in the principal amount of the fixed deposit
8. Choose the maturity instruction type by clicking the relevant radio button
9. Tick the check box
10. Choose the choice of instruction for placement FD 13 months and above
11. Click on the Continue button to proceed

***NOTE**

If any of your Company Principal / Subsidiary FD Account does not appear in the system; please write formal letter signed by your Sysadmin/ Authorized Signatories to request to include the account linkage. You may mail to:

RHB BANK BERHAD

Cash & Payment Operations Department
Level 3, Tower 3, RHB Centre,
Jln Tun Razak, 50400 Kuala Lumpur.

11.2 Fixed Deposit Upliftment*

RHB Bank

2

Fixed Deposit Upliftment / Withdrawal

Upliftment / Withdrawal Information

Company Name *
Please Select...

4

Continue

Account	Principal (MYR)	Tenure (Months)	Placement Date	Maturity Date
31412998138080	4,500.00	25	13 Sep 2011	13 Oct 2013
31412998137070	6,500.00	19	13 Sep 2011	13 Apr 2013
31412998139090	7,777.77	11	13 Sep 2011	13 Aug 2012

Upliftment / Withdrawal Information

Product Type

Ordinary

Account Number

31412998138080

Principal Amount

MYR 4,500.00

Tenure (Months)

25

Interest Rate (%p.a.)

3.2500

Accrued Interest

MYR 43.67

Placement Date

13 Sep 2011

Maturity Date

13 Oct 2013

Penalty Amt (if Upliftment Approved Today) *

MYR 25.43

Status

Active

Settlement

Payout (Principal)

MYR 4,500.00

Crediting Account *

Payout (Interest)



MYR 18.24

Crediting Account *

8

Continue

Back

1. Login as a **Data Entry** into Reflex. Select **“Fixed Deposit”** on the main menu
2. Click **Fixed Deposit (Upliftment)**
3. Choose **Product Type : Ordinary / MGIA** from the drop down menu
4. Click Continue Button
5. Choose the Loan Account
6. Select **Principal Crediting Account Number** by clicking  search tools
7. Select **Payout Crediting Account Number** by clicking  search tools
8. Click on the Continue button to proceed

11.3 Transaction (s) Authorization – Review / Approve Payment

2 Payment - Transaction(s) Authorization

Authorizer (Pending Authorisation) Transaction(s)	
Transaction Type	Total Transactions
Fixed Deposit (Upliftment / Withdrawal)	2

3

Rejected Transaction(s)							Page 1 of 1
	Transaction Date	Product Type	Principal Amount	Account	Tenure (Months)	Maturity Date	Status
4 <input checked="" type="checkbox"/>	04-07-2011 17:24:32	Upliftment / Withdrawal	MYR 500.00	31412998128080/ABC SDN BHD	2	04 Sep 2011 00:00:00	0/1

5

6

Authentication	
Challenge Code	20487
Token *	<input type="text"/>

7

1 Transaction(s) Authorization

Transaction(s) Authorization Inquiry

Transaction Status Inquiry

Foreign TT Amendment

1. Login as a **Reviewer / Authorizer**. Select “**Transaction(s) Authorization**” on the main menu
2. Click “**Transaction(s) Authorization Inquiry**”
3. Click **Fixed Deposit (Upliftment / Withdrawal)**
4. **Tick the check box of the transaction you wish to approve.**
To view the content details click on the Transaction Date link
5. Click “**Approve**” button to proceed
6. Press the **RED** button on your token Your token LCD Screen will display **APPLI**, **press number 2** (on to your token) once the word (APPLI) appear key in the “Challenge Code” into your Token
7. Click “**Submit**” button upon complete. A message “**Authorization is successful**” will be shown once approval is successful



Submission by Data Entry for Fixed Deposit has to be approved on same submission day by Reviewer / Authorizer else it will expire. Reviewer/ Authorizer then have to reject the expired transaction and Data Entry has to re-submit a new request.

Part 12 – Payroll

RHB payroll is available 365 days from 7am – 11pm daily. The transaction will be **process on hourly basis**. The beneficiary will get the fund one hour later after Authorizer approves the transaction. RHB Payroll is at RM0.80 per transaction.

Smart Payroll is payroll to Beneficiary whose Account resides in other banks. The Smart Payroll is available Monday – Friday. The beneficiary will get the fund on same day if the Authorizer approves the transaction **before 3pm for RENTAS** and **before 11am for IBG**. If the Authorizer approves after the stipulated time will be process on next working day. Smart Payroll is at RM1.00 per transaction.

12.1 Salary RHB– File Upload

File Upload - Salary (RHB Account Holders)

Select Upload File

From Account * :

File Format * : Please Select...

Payment Date * : 15/12/2011

File Name * :

☐ Additional Checks (applicable to payment within RHB) ☐ Duplicate Account Numbers ☐ IC Checking

Pop-up Account List

Page 1 of 1

20118080262459 / ABC SDN BHD

Upload File Status

Transaction Date	File Name	Hash Total	Status	Reason
15-12-2011 10:19:02	PAYROLL.txt	42409893	Successful	
15-12-2011 10:10:55	PAYROLL.txt		Unsuccessful	Click here for details

Reason

Line 2 : Beneficiary Account Number is a mandatory field.
 Line 2 : Beneficiary Account Number must be 14 digits.
 Line 2 : Beneficiary Account Number must be Current Account/Saving Account.
 Line 2 : Crediting Amount is a mandatory field.
 Line 2 : Beneficiary Name is a mandatory field.
 Line 3 : Beneficiary Account Number must be numeric.
 Line 3 : Crediting Amount must be numeric.
 Line 4 : Beneficiary Account Number must be numeric.
 Line 4 : Beneficiary Account Number must be Current Account/Saving Account.
 Line 4 : Crediting Amount must be numeric.
 Line 5 : Beneficiary Account Number must be numeric.

You could use to create the RHB Salary in Excel or Text format. Once you have created the file you can upload into Reflex for payment.

1. Login as a **Data Entry** into Reflex. Select **"Payroll"** on the main menu
2. Click **Salary (RHB Account Holders)**
3. Click **Upload**
4. Select **Debiting Account Number** by clicking search tools
5. Choose the file format : Excel / Text

6. Choose the payment date (Can be future dated up to one month ahead)
7. Browse for the created salary file*
8. Tick the checkbox if required / applicable
9. Click Submit button to proceed
10. Click Check Upload Status to reconfirm whether the transaction has been sent for approval. If the transaction does not follow the file format it will be returned unsuccessful. Click on the Reasons to view the details of the transaction which required amendment and thereafter re-upload again for approval

****Remarks****

Please refer to Appendix for the file format.

12.2 Smart Payroll – File Upload

File Upload - Smart Payroll

Select Upload File

From Account * :

Payment Date * : 15 / 12 / 2011

File Name * :

☐ Additional Checks (applicable to payment within RHB) ☐ Duplicate Account Numbers ☐ IC Checking

Upload File Status

Transaction Date	File Name	Hash Total	Status	Reason
15-12-2011 11:19:02	PAYROLL.xls	42408704	Successful	
15-12-2011 11:10:55	PAYROLL.xls		Unsuccessful	Click here for details

Reason

- Line 2 : Beneficiary Account Number is a mandatory field.
- Line 2 : Beneficiary Account Number must be 14 digits.
- Line 2 : Beneficiary Account Number must be Current Account/Saving Account.
- Line 2 : Crediting Amount is a mandatory field.
- Line 2 : Beneficiary Name is a mandatory field.
- Line 3 : Beneficiary Account Number must be numeric.
- Line 3 : Crediting Amount must be numeric.
- Line 4 : Beneficiary Account Number must be numeric.
- Line 4 : Beneficiary Account Number must be Current Account/Saving Account.
- Line 4 : Crediting Amount must be numeric.
- Line 5 : Beneficiary Account Number must be numeric.

You could use to create the Smart Payroll in Excel format. Once you have created the file you can upload into Reflex for payment.

1. Login as a **Data Entry** into Reflex. Select **"Payroll"** on the main menu
2. Click **Smart Payroll**
3. Click **Upload**
4. Select **Debiting Account Number** by clicking search tools
5. Choose the payment date (Can be future dated up to one month ahead)
6. Browse for the created salary file*
7. Tick the checkbox if required / applicable
8. Click Submit button to proceed
9. Click Check Upload Status to reconfirm whether the transaction has been sent for approval. If the transaction does not follow the file format it will be returned unsuccessful. Click on the Reasons to view the details of the transaction which required amendment and thereafter re-upload again for approval

****Remarks****


Please refer to Appendix for the file format.

12.3 EPF – File Upload

EPF payment is free of charge over Reflex. You only need to write to us to include the EPF account number*. The first submission is for test purpose. In two weeks' time KWSP will provide notification to proceed for payment. If you do not receive please check your Employer EPF number it should state as (live) instead of (test).

File Upload - EPF


Select Upload File

Bank Account * :  **4 Account List**
Page 1 of 1
20118080262459 / ABC SDN BHD

File Format * : Please Select... **5**

Payment Date * **6** : 18 / 08 / 2011

Employer EPF Number * : Please Select... **7**

File Name * : **8** 

Contribution Month/Year(yyyy) * **9** : 08 / 2011 Future month contribution is allowed.

10


11 Upload File Status

Transaction Date	File Name	Hash Total	Status	Reason
15-12-2011 12:19:02	EPF.xls	42408155	Successful	
15-12-2011 12:10:55	EPF.xls		Unsuccessful	Click here for details

Reason

Line 3 : Transaction record Employer Contribution Amount must be numeric.
Line 3 : Transaction record Employee Contribution Amount must be numeric.
Line 4 : Transaction record Employer Contribution Amount is a mandatory field.
Line 4 : Transaction record Employee Contribution Amount is a mandatory field.
Line 5 : Transaction record Employer Contribution Amount must be numeric.
Line 5 : Transaction record Employee Contribution Amount is a mandatory field.
Line 6 : Transaction record Employer Contribution Amount must be numeric.
Line 6 : Transaction record Employee Contribution Amount is a mandatory field.
Line 7 : Transaction record Employer Contribution Amount must be numeric.

You could use to create the EPF payment in Excel or Text format. Once you have created the file you can upload into Reflex for payment.

1. Login as a **Data Entry** into Reflex. Select **"Payroll"** on the main menu
2. Click **EPF**
3. Click **Upload**
4. Select **Debiting Account Number** by clicking  search tools
5. Choose the file format
6. Choose the payment date (Can be future dated up to one month ahead)
7. Select the **Company EPF Account Number**
8. Browse for the created salary file*

9. Tick the checkbox if required / applicable
10. Click Submit button to proceed
11. Click Check Upload Status to reconfirm whether the transaction has been sent for approval. If the transaction does not follow the file format it will be returned unsuccessful. Click on the Reasons to view the details of the transaction which required amendment and thereafter re-upload again for approval

****Remarks****


Please refer to Appendix for the file format.

12.4 SOSCO – File Upload

SOSCO payment is free of charge over Reflex. You only need to write to us to include the SOSCO account number*. You do need to conduct test for SOSCO Payment.

File Upload - SOSCO

Select Upload File

Bank Account * :  **4 Account List**

File Format * : Please Select... **5**

Payment Date * **6** : 18 / 08 / 2011

Employer Socso Number * : Please Select... **7**

File Name * : Browse... **8**

Contribution Month/Year(yyyy) * **9** : 08 / 2011 Future month contribution is not allowed

10 Submit Clear


11 Upload File Status

Transaction Date	File Name	Hash Total	Status	Reason
15-12-2011 12:19:02	SOSCO.xls	42408155	Successful	
15-12-2011 12:10:55	SOSCO.xls		Unsuccessful	Click here for details

Reason

Line 3 : Transaction record Employer Contribution Amount must be numeric.
 Line 3 : Transaction record Employee Contribution Amount must be numeric.
 Line 4 : Transaction record Employer Contribution Amount is a mandatory field.
 Line 4 : Transaction record Employee Contribution Amount is a mandatory field.
 Line 5 : Transaction record Employer Contribution Amount must be numeric.
 Line 5 : Transaction record Employee Contribution Amount is a mandatory field.
 Line 6 : Transaction record Employer Contribution Amount must be numeric.
 Line 6 : Transaction record Employee Contribution Amount is a mandatory field.
 Line 7 : Transaction record Employer Contribution Amount must be numeric.

You could use to create the SOSCO payment in Excel or Text format. Once you have created the file you can upload into Reflex for payment.

1. Login as a **Data Entry** into Reflex. Select **"Payroll"** on the main menu
2. Click **SOSCO**
3. Click **Upload**
4. Select **Debiting Account Number** by clicking  search tools
5. Choose the file format
6. Choose the payment date (Can be future dated up to one month ahead)
7. Select the **Company SOSCO Account Number**
8. Browse for the created salary file*

9. Tick the checkbox if required / applicable
10. Click Submit button to proceed
11. Click Check Upload Status to reconfirm whether the transaction has been sent for approval. If the transaction does not follow the file format it will be returned unsuccessful. Click on the Reasons to view the details of the transaction which required amendment and thereafter re-upload again for approval

****Remarks****


Please refer to Appendix for the file format.

12.5 LHDN – File Upload

LHDN payment is free of charge over Reflex. You only need to write to us to include the LHDN account number*. You do need to conduct test for LHDN Payment.

File Upload - LHDN

Select Upload File

Bank Account * :  **Account List** **Page 1 of 1**
20118080262459 / ABCSDN BHD

File Format * : Please Select... **5**

Payment Date * : 18 08 2011 **6**

Employer LHDN Number : Please Select... **7**

File Name * : **Browse...** **8**

Deduction Year / Month (YYYY) * : 08 2011 **9**

10 **Submit** **Clear**


11 **Upload File Status**

Transaction Date	File Name	Hash Total	Status	Reason
15-12-2011 12:40:02	874201796608_2011.txt	3546155	Successful	
15-12-2011 12:30:55	874201796608_2011.txt		Unsuccessful	Click here for details

Reason

Line 4 : Income Tax Numbers is not valid.
Line 18 : Country Code is not valid.
Line 30 : Income Tax Numbers is not valid.

You could use to create the LHDN payment in Text format. You may use the CP39 in excel format from LHDN Webpage which you can convert into Text format. Once you have created the file you can upload into Reflex for payment.

1. Login as a **Data Entry** into Reflex. Select **"Payroll"** on the main menu
2. Click **LHDN**
3. Click **Upload**
4. Select **Debiting Account Number** by clicking  search tools
5. Choose the file format
6. Choose the payment date (Can be future dated up to one month ahead)
7. Select the **Company LHDN Account Number**
8. Browse for the created salary file*
9. Tick the checkbox if required / applicable
10. Click Submit button to proceed
11. Click Check Upload Status to reconfirm whether the transaction has been sent for approval. If the transaction does not follow the file format it will be returned

unsuccessful. Click on the Reasons to view the details of the transaction which required amendment and thereafter re-upload again for approval

****Remarks****

Please refer to Appendix for the file format.

12.6 Transaction (s) Authorization – Review / Approve Payment

2 Authorizer (Pending Authorisation) Transaction(s)

Transaction Type	Total Transactions
Salary (RHB Account Holders)	1
SmartPayroll	1
EPF	1
SOCSSO	1
LHDN	1

3

4

Authorizer (Pending Authorisation) Transaction(s)								Page 1 of 1	
	Transaction Date	Transaction Type	File Name	Transaction No.	Amount	Equivalent Amount (RM)	Debit Account	Beneficiary/ Payee Name	Status
<input checked="" type="checkbox"/>	15-12-2011 10:19:02	Payroll	PAYROLL.txt	100	RM 378,047.81	378,047.81	20118080262459		0/1

☐ Select All

5

Authentication

Challenge Code 20487

Token

6

7

1. Login as a **Reviewer / Authorizer**. Select “**Transaction(s) Authorization**” on the main menu
2. Click “**Salary (RHB Account Holders)/ Smart Payroll / EPF/ SOCSSO/ LHDN**”
3. **Tick the check box of the transaction you wish to approve. To view the content details click on the Transaction Date link**
4. Click “**Approve**” button to proceed
5. Press the **RED** button on your token Your token LCD Screen will display **APPLI**, **press number 2** (on to your token) once the word (APPLI) appear key in the “Challenge Code” into your Token
6. Click “**Submit**” button upon complete. A message “**Authorization is successful**” will be shown once approval is successful





Part 13 – Autodebit

Repayment of a loan by auto-debit occurs when the Borrower / Donors set up an agreement with your organization to deduct monthly loan payments/ donations directly from the borrower's bank account. Please refer to your domicile branch or contact 03- 9280 6526 / 6367.

13.1 Auto Debit Registration

Create the auto debit maintenance file (register the Donor / Borrower) at least a day before payment. For the successful registered Donor / Borrower; you can begin to upload file for payment.*

****Remarks****

Contact reflex_support@rhbbank.com.my or contact 03- 92078383 for access and the file format.

13.1.1 Registration- File Upload

3 Autodebit Registration - File Upload

Select File To Upload

File Name : Browse... **4**

5 Submit

6 Autodebit Registration - Upload Status

Upload File Status			Page 1 of 1
Transaction Date	File Name	Status	Reason
03-11-2011 11:28:50	AUTODEBIT_REG_010001_031111_001.txt	Successful	
03-11-2011 11:28:19	AUTODEBIT_REG_010001_031111_001.txt	Unsuccessful	Header : Upload Date is not Current Date.

1. Login as a **Data Entry** into Reflex. Select “**Autodebit**” on the main menu
2. Click **Registration**
3. Click **Upload**
4. Click **Browse** and upload the **Auto debit registration data**

5. Proceed by clicking **Submit** button
6. To check on the status of the enrollment; click **Check Upload Status** under Auto Debit Registration Module. If Unsuccessful please check the reason, amend the file and re-upload again

13.1.2 Registration- Transaction(s) Authorization

3 Autodebit Registration - Transaction Authorization

Authorizer Transaction					Page 1 of 1
	Transaction Date	Reference No.	File Name	Payment Date	Authorization Status
<input checked="" type="checkbox"/>	19-03-2011 09:45:00	110319027488	AUTODEBIT_REG_010001_19032011_05.txt	19-03-2011	0/1

4 **5** Approve Reject

6 Authentication

Challenge Code 20487

Token *

7 Submit Back

8

1. Login as a **Reviewer / Authorizer**. Select **"Autodebit"** on the main menu
2. Click **Registration**
3. Click **Transaction(s) Authorization**
4. Click **Transaction Date** link to view full details or Tick the check box
5. Click **"Approve"** button to proceed
6. Press the **RED** button on your token Your token LCD Screen will display **APPLI**, **press number 2** (on to your token) once the word (APPLI) appear key in the "Challenge Code" into your Token
7. Click **"Submit"** button upon complete. A message **"Authorization is successful"** will be shown once approval is successful
8. For Auto debit approved details. Click Transaction Status to check the Registration status



13.2 Auto Debit Payment

Create the auto debit maintenance file (register the Donor / Borrower) at least a day before payment. For the successful registered Donor / Borrower; you can begin to upload file for payment.*

Remarks

Contact reflex_support@rhbbank.com.my or contact 03- 92078383 for access and the file format.

13.2.1 Payment- File Upload

3 Autodebit Payment - File Upload

Select File To Upload

File Name : Browse... **4**

5 Submit

6 Autodebit Payment - Transaction Status

Upload File Status			Page 1 of 1
Transaction Date	File Name	Status	Reason
07-09-2011 10:41:42	AUTODEBIT_PYMT_010001_07092011_001.txt	Successful	
07-09-2011 10:41:42	AUTODEBIT_PYMT_010001_07092011_001.txt	Unsuccessful	Line :3 Debit Account must be registered in Autodebit Registration.

1 Autodebit

2 Payment > Upload

1. Login as a **Data Entry** into Reflex. Select “**Autodebit**” on the main menu
2. Click **Payment**
3. Click **Upload**
4. Click **Browse** and upload the **Auto debit payment data**
5. Proceed by clicking **Submit** button
6. To check on the status of the enrollment; click **Check Upload Status** under Auto Debit Payment Module. If Unsuccessful please check the reason, amend the file and re-upload again

13.2.2 Payment- Transaction(s) Authorization

3 Autodebit Payment - Transaction Authorization

Authorizer Transaction					Page 1 of 1
	Transaction Date	Reference No.	File Name	Payment Date	Authorization Status
<input checked="" type="checkbox"/>	19-03-2011 09:45:00	110319027488	AUTODEBIT_PYMT_010001_19032011_05.txt	19-03-2011	0/1

4 **5**

6 **7**

8

1. Login as a **Reviewer / Authorizer**. Select "**Autodebit**" on the main menu
2. Click **Payment**
3. Click **Transaction(s) Authorization**
4. Click **Transaction Date** link to view full details or Tick the check box
5. Click "**Approve**" button to proceed
6. Press the **RED** button on your token Your token LCD Screen will display **APPLI**, press number **2** (on to your token) once the word (APPLI) appear key in the "Challenge Code" into your Token
7. Click "**Submit**" button upon complete. A message "**Authorization is successful**" will be shown once approval is successful
8. For Auto debit approved details. Click Transaction Status to check the payment status





Part 14 – Cheque Management

Instead of calling or going to branch; you could check on cheque status, presented cheque report, request for cheque book and even stop cheque with click of a button.

14.1 Stop Cheque

You need not contact the branch or write a letter to request to stop cheque. Data Entry personnel can make a request through Reflex and Authorizer just click approve to stop cheque payment. Each stop cheque will be charged RM20.


14.1.1 Stop Cheque Payment

RHB Bank

Message Inbox
Account Management
Fund Transfer
Pay Bills
Quick Template
Bulk Payment
Smart Payment
Loan Repayment
Fixed Deposit
Payroll
Autodebit
Cheque Management
Stop Cheque
Stop Cheque Payment
Transaction(s) Authorization
Cheque Status Inquiry
Presented Cheque Inquiry
Cheque Book Request

3 Stop Cheque Payment



Stop Cheque Payment Information

Account Number * :  **4 Account List**
Page 1 of 1
20118080262459 / ABC SDN BHD

From Cheque Number * : **5**

To Cheque Number * : **6**

Reason * : **7**

1. Login as a **Data Entry** into Reflex. Select “**Cheque Management**” on the main menu
2. Click **Stop Cheque**
3. Click **Stop Cheque Payment**
4. Select **Debiting Account Number** by clicking  search tools
5. **Key in the cheque number(s) in from and to field box**
6. Type the reason of requesting stop cheque
7. Click the Continue button verify the information then click 

14.1.2 Transaction(s) Authorization

RHB Bank

Message Inbox

Account Management

Fund Transfer

Pay Bills

Quick Template

Bulk Payment

Smart Payment

Loan Repayment

Fixed Deposit

Payroll

Autodebit

Cheque Management

- Stop Cheque
- Stop Cheque Payment
- Transaction(s) Authorization

Cheque Status Inquiry

Presented Cheque Inquiry

Cheque Book Request

3 Stop Cheque - Transaction(s) Authorization

Authorizer Transaction(s)				Page 1 of 1	
Transaction Date	Account Number	From Cheque Number	To Cheque Number	Authorization Status	
19-03-2011 10:00:10	20118080262459 / ABC SDN BHD	10000	10000	0/1	

4 **5** Approve Reject Print Back

Authentication

Challenge Code 20487

Token *

6 **7** Submit Back

1. Login as a **Reviewer / Authorizer**. Select “**Cheque Management**” on the main menu
2. Click **Stop Cheque**
3. Click **Transaction(s) Authorization**
4. Click **Transaction Date** link to view full details or Tick the check box
5. Click “**Approve**” button to proceed
6. Press the **RED** button on your token Your token LCD Screen will display **APPLI**, press number **2** (on to your token) once the word (APPLI) appear key in the “Challenge Code” into your Token
7. Click “**Submit**” button upon complete. A message “**Authorization is successful**” will be shown once approval is successful



14.2 Cheque Status Inquiry

You no longer need to wait or contact the Bank for your Cheque status!
With Reflex you will be able to view Cheque Status, Presented cheque and Returned Cheque.

RHB Bank

Message Inbox
Account Management
Cheque Management
Cheque Status Inquiry
Presented Cheque Inquiry
Information Management
Reports
Need Help?
Apply Loan
Sign Out

Cheque Status - Inquiry

Cheque Status - Information
Account Number :

Search Criteria
Cheque Number : From To

Account List
Page 1 of 1
20118080262459 / ABC SDN BHD

Cheque Number	Status
077300	CHEQUE IS PAID
077301	CHEQUE IS PAID
077302	CHEQUE IS PAID
077303	CHEQUE IS PAID
077304	CHEQUE IS PAID
077305	CHEQUE IS UNPAID
077306	CHEQUE IS PAID
077307	CHEQUE IS UNPAID

1. Login as a **User** into Reflex. Select **“Cheque Management”** on the main menu
2. Select **“Cheque Status Inquiry”**
3. Select your **Account Number** by clicking search tools
4. Under the **Search Criteria**; type in the **Cheque Number** into the **From** and **To** field (System able to search up to 50 Cheques)
5. Click onto the **View** button
6. You will be able to view the **Cheque status** according to the Cheque number you have keyed in. If the **Cheque** has been **issued and the amount has been cleared by the bank** the Cheque status is displayed as **Paid**; for Cheque which is cancelled or still not yet issued the status of the **Cheque is Unpaid**.

14.3 Presented Cheque Inquiry

Presented Cheque Inquiry

Presented Cheque - Information

Account Number *

From * 05 / 08 / 2011

To * 05 / 08 / 2011

Presented Cheque - Information

Account Number : 20108080262459

Account Short Name : ABC SDN BHD

From : 01-08-2011

To : 08-08-2011

Page 1 of 61

Ledger Date	Cheque No.	Amount (RM)	Status	Reason
08-08-2011	077419	15,808.94	Paid	
08-08-2011	077379	12.00	Paid	
08-08-2011	077395	45.00	Paid	
08-08-2011	077295	50.00	Paid	
08-08-2011	077355	150.00	Paid	
08-08-2011	077346	180.00	Paid	
08-08-2011	077354	580.00	Paid	
08-08-2011	076978	1,000.00	Paid	
08-08-2011	077245	1,299.24	Paid	

1. Login as a **User** into Reflex. Select **"Cheque Management"** on the main menu
2. Select **"Presented Cheque Inquiry"**
3. Select your **Account Number** by clicking search tools
4. Choose the **Date From** and **To** to view the Presented Cheque during the period of choice
5. Click onto the **Continue** button
6. You will be able to **view** the **Presented Cheque** according to Paid Status (Beneficiary has successfully received the Cheque payment into their respective account)

14.4 Cheque Book Request

No need to send request slip or write in to request cheque book. All this can be done online and you could collect the cheque book after two working days from the date of authorizer approving the request from your domicile branch.

14.4.1 Add Cheque Book Request

RHB Bank

Message Inbox

Account Management

Fund Transfer

Pay Bills

Quick Template

Bulk Payment

Smart Payment

Loan Repayment

Fixed Deposit

Payroll

Autodebit

Cheque Management

Stop Cheque

Cheque Status Inquiry

Presented Cheque Inquiry

Cheque Book Request


Add Cheque Book Request

Transaction(s) Authorization

Transaction Status

3 Cheque Book Request - Entry

Cheque Book Request Information

Account Number * :  **4**

No. of Cheque Book * : **5**

Company Name Printed? * : Yes ☐ **6**

Cheque Book to be collected by * : **7**


IC No. * : **8**

9

Account List

Page 1 of 1

20118080262459 / ABC SDN BHD

1. Login as a **Data Entry** into Reflex. Select **"Cheque Management"** on the main menu
2. Click **Cheque Book Request**
3. Click **Add Cheque Book Request**
4. Select **Debiting Account Number** by clicking  search tools
5. **Key in number of Cheque Book(s) required**
6. **Choose option if required Company Name to be printed on Cheque**
7. Key in Full Name of the personnel whom will be collecting on behalf
8. Key in the IC number of the personnel whom will be collecting on behalf
9. Click on to verify the information then click again to proceed

14.1.2 Transaction(s) Authorization

RHB Bank

Message Inbox

Account Management

Fund Transfer

Pay Bills

Quick Template

Bulk Payment

Smart Payment

Loan Repayment

Fixed Deposit

Payroll

Autodebit

Cheque Management

Stop Cheque

Cheque Status Inquiry

Presented Cheque Inquiry

Cheque Book Request

Add Cheque Book Request

Transaction(s) Authorization

Transaction Status

3 Cheque Book Request - Authorization

Authorizer Transaction(s)					Page 1 of 1
	Transaction Date	Account Number	Account Shortname	Quantity	Authorization Status
<input checked="" type="checkbox"/>	22-08-2011 12:11:24	20118080262459	ABC SDN BHD	1	0/1

4

5 Approve Reject Print Back

Authentication

Challenge Code 20487

Token *

6

7 Submit Back

1. Login as a **Reviewer / Authorizer**. Select **“Cheque Management”** on the main menu
2. Click **Cheque Book Request**
3. Click **Transaction(s) Authorization**
4. Click **Transaction Date** link to view full details or **Tick the check box**
5. Click **“Approve”** button to proceed
6. Press the **RED** button on your token Your token LCD Screen will display **APPLI**, **press number 2** (on to your token) once the word (APPLI) appear key in the “Challenge Code” into your Token
7. Click **“Submit”** button upon complete. A message **“Authorization is successful”** will be shown once approval is successful



14.1.3 Transaction Status

RHB Bank

Message Inbox

Account Management

Fund Transfer

Pay Bills

Quick Template

Bulk Payment

Smart Payment

Loan Repayment

Fixed Deposit

Payroll

Autodebit

Cheque Management

Stop Cheque

Cheque Status Inquiry

Presented Cheque Inquiry

Cheque Book Request

Add Cheque Book Request

Transaction(s) Authorization

Transaction Status

Transaction Status

Transaction Information

Account Number :

From : 22 08 2011

To : 22 08 2011

Account List

Page 1 of 1

20118080262459 / ABC SDN BHD

Continue

Transaction Date	Reference No.	Account Number	Account Shortname	Quantity	Status
22-08-2011	110822033442	20118080262459	ABC SDN BHD	1	Processed

Back

1. Login as a **User** into Reflex. Select **"Cheque Management"** on the main menu
2. Select **Cheque Book Request**
3. Click **Transaction Status**
4. Select your **Account Number** by clicking search tools
5. Choose the **Date From** and **To** Dates
6. Click onto the **Continue** button
7. Click Reference No to **view** the **Cheque Book Request Status**

Part 15 – Information Management

Message Inbox

Account Management

Cheque Management

Information Management

FOREX Exchange Rates Inquiry

Money Market Rates Inquiry

Foreign Currency Notes Rates Inquiry

Multi-Currency Deposit Inquiry

Indicative Forward Rates

View Treasury Alert

Reports

Need Help?

Apply Loan

Sign Out

1 Foreign Currency Notes Rates
As of 06-08-2011 20:42:53

Foreign Currency Notes	Unit	Selling	Buying
USD United States Dollar	1	3.13	2.887
GBP Pound Sterling	1	5.057	4.74
AUD Australian Dollar	1	3.28	3.018
NZD New Zealand Dollar	1	2.648	2.394
CAD Canadian Dollar	1	3.205	2.943
SGD Singapore Dollar	1	2.56	2.369
HKD Hong Kong Dollar	100	41.84	35.27
JPY Japanese Yen	100	4.018	3.651

2 Money Market Rates
As of 06-08-2011 20:42:12

TENURE	REPO	NID	FD	BA		
				<100K	>100K	>1.0MIO
ONIGHT	2.4					
1 WEEK	2.5					
2 WEEKS	2.5					
3 WEEKS	2.5					
1 MONTH	2.6	2.6	3.0	4.23	4.23	4.23
2 MONTHS		3.0	3.0	4.4	4.4	4.4

3 Foreign Exchange Rates
(Rates Quoted Against Malaysian Ringgit)
As of 06-08-2011 20:39:03

Foreign Currency	Unit	Bank Sell TT/OD	Bank Buy TT	Bank Buy OD
USD United States Dollar	1	3.0500	2.9620	2.9375
GBP Pound Sterling	1	4.9720	4.8200	4.7800
AUD Australian Dollar	1	3.2050	3.0880	3.0530
NZD New Zealand Dollar	1	2.5730	2.4640	2.4290
CAD Canadian Dollar	1	3.1300	3.0130	2.9780
SGD Singapore Dollar	1	2.5050	2.4190	2.3940
HKD Hong Kong Dollar	100	39.7400	37.2700	36.2700

4 Multi-Currency Deposit Rates
As of 06-08-2011 20:44:05

Currency	CALL	TERM DEPOSIT		
		1 WEE	2 WEEKS	3 WEEKS
AED	0.0	0.0	0.0	0.0
AUD	3.8	4.3	4.4	4.4
CAD	0.1	0.2	0.2	0.3
CHF	0.01	0.02	0.02	0.02
CNY	0.45	0.0	0.0	0.0

5 Indicative Forward Rates
As of 06-08-2011 20:45:18

Currency	SPOT		FORWARDS							
	Buy	Sell	1 Mth	2 Mths	3 Mths	6 Mths				
AUD / MYR	3.133	3.182	-89.0	-17.0	-139.0	-60.0	-180.0	-92.0	-285.0	-187.0
CAD / MYR	3.055	3.103	9.0	84.0	55.0	136.0	96.0	187.0	232.0	342.0
CHF / MYR	3.916	3.979	64.0	154.0	173.0	273.0	275.0	394.0	586.0	727.0
EUR / MYR	4.218	4.283	18.0	114.0	83.0	189.0	141.0	261.0	337.0	474.0
GBP / MYR	4.863	4.938	37.0	144.0	125.0	246.0	208.0	341.0	465.0	619.0
HKD / MYR	38.35	38.94	1.0	18.0	10.0	29.0	16.0	41.0	41.0	71.0
JPY / MYR	3.8	3.861	51.0	139.0	146.0	245.0	234.0	343.0	519.0	644.0
NZD / MYR	2.492	2.533	-26.0	34.0	-31.0	35.0	-34.0	41.0	-31.0	58.0
SEK / MYR	45.65	46.4	-7.0	123.0	-5.0	16.0	-5.0	22.0	0.0	33.0
SGD / MYR	2.446	2.485	25.0	85.0	78.0	146.0	130.0	206.0	300.0	392.0
USD / MYR	2.9925	3.0375	36.0	96.0	101.0	169.0	164.0	236.0	355.0	435.0

6 RHB BANKING SIMPLIFIED TREASURY ALERT DAILY
Treasury Division
www.rhb.com.my

Friday, 5 August 2011 Prepared by : Linda Lopez

Investors hit the panic button as fears of a stalled global economy and widening euro zone sovereign debt crisis sent investors away from riskier assets.

There was a rush in selling of riskier assets across all asset classes with huge inflow in safe assets such as bonds.

Investors are already jittery about a chaotic currency market after interventions by Japan and Switzerland and a possible downgrade to the U.S. AAA credit rating.

Fears grew that Italy would be the next euro zone economy to be caught up in the debt crisis.

A slight drop in initial claims for U.S. state jobless benefits failed to dispel the gloom after other dismal economic indicators in recent days.

Major U.S. stock indexes plunged about 4.5%. The S&P 500 stock index fell nearly 5%, its biggest drop since February 2009.

European Central Bank (ECB) President Trichet said growth was "slowing down" at the global level.

London – New York Market (as at 4 August 2011)

	High	Low	Close
USD/JPY	80.25	78.67	78.88
EUR/USD	1.4279	1.4090	1.4090
GBP/USD	1.6396	1.6245	1.6257
AUD/USD	1.0655	1.0455	1.0463
NZD/USD	0.8542	0.8350	0.8361
USD/SGD	1.2250	1.2099	1.2245

% change compared to previous NY closing

Information Management	Contents
Foreign Currency Notes Rates Inquiry	Inquire on the latest Live exchange rates from RHB Foreign Exchange quoted against Malaysia Ringgit
Money Market Rates Inquiry	Consists info on component of the financial markets for assets involved in short-term borrowing and lending with original maturities of one year or shorter such as Repo, FD, NID, and BA
Foreign Exchange Rates	Consists the indicative exchange rates for USD, GBP, AUD, NZD, CAD, GSD, JPY, CHF, CNY, IDR, and EUR in unit for selling and buying
Multi-Currency Deposit Inquiry	Multi-Currency Deposit inquiry shows the term deposit and its rates of different currencies. Typically use to manage different currencies in one account. Save foreign currencies in current and term deposit accounts or use as collateral for cross-currency borrowing
Indicative Forward Rates	The Indicative Forward rates determines the Indicative rate of the currency exchange rate , to be paid or received on an obligation beginning at a future start date where else the Spot rates is the current exchange rate
View Treasury Alert	Contains latest news from RHB treasury

1. Login as a **User** into Reflex. Select “**Information Management**” on the main menu
[5.1 Foreign Currency Notes Rates Inquiry](#)
2. Select “**Foreign Currency Notes Rates**”. You also have the option to print the rates
[5.2 Money Market Rates Inquiry](#)
3. Select “**Money Market Rates Inquiry**”. You also have the option to print the rates
[5.3 Foreign Exchange Rates](#)
4. Select “**Foreign Exchange Rates Inquiry**”. You also have the option to print the rates
[5.4 Multi Currency Deposit Inquiry](#)
5. Select “**Multi Currency Deposit Inquiry**”. You also have the option to print the rates
[5.5 Indicative Forward Rates](#)
6. Select “**Indicative Forward Rates**”. You also have the option to print the rates
[5.6 View Treasury Alert](#)
7. Select “**View Treasury Alert**”. You can view any updates from Bank’s Treasury

Part 16 – Transaction(s) Authorization

Transaction(s) Authorization Inquiry is used by Reviewer / Authorizer to Approve or Reject Transaction(s); where Data Entry is only able to view the status of Pending/ Rejected Transaction(s). Transaction(s) Status Inquiry is used to check on status of approved Transaction(s). It is also used to reprint Approved Transaction(s) for safe keeping and audit purposes.

16.1 Transaction(s) Authorization Inquiry

RHB Bank

2 Authorizer (Pending Authorisation) Transaction(s)

Transaction Type	Total Transactions
Salary (RHB Account Holders)	1
SmartPayroll	1
EPF	1
SOCSSO	1
LHDN	1

3

4

Authorizer (Pending Authorisation) Transaction(s)								Page 1 of 1	
	Transaction Date	Transaction Type	File Name	Transaction No.	Amount	Equivalent Amount (RM)	Debit Account	Beneficiary/ Payee Name	Status
<input checked="" type="checkbox"/>	15-12-2011 10:19:02	Payroll	PAYROLL.txt	100	RM 378,047.81	378,047.81	20118080262459		0/1

☐ Select All

5

Authentication

Challenge Code	20487
Token *	<input type="text"/>

6 **7**

1. Login as a **Reviewer / Authorizer**. Select **“Transaction(s) Authorization”** on the main menu
2. Select **Transaction(s) Authorization Inquiry**
3. Click on the pending **Transaction(s) Type**
4. Click **Transaction Date** link to view full details or Tick the check box. If there is multiple transaction tick the **Select All**
5. Click **“Approve”** button to proceed

6. Press the **RED** button on your token Your token LCD Screen will display **APPLI**, **press number 2** (on to your token) once the word (APPLI) appear key in the “Challenge Code” into your Token
7. Click “**Submit**” button upon complete. A message “**Authorization is successful**” will be shown once approval is successful



16.2 Transaction(s) Status Inquiry

2 Payment - Transaction Status

1 Transaction(s) Authorization

3 Transaction Type Selection

4 Transaction Status

5 Payment Date

6 Status

7 Transaction Date

Authorized Transaction						Page 1 of 1	
Transaction Date	Transfer Type	Status	Transfer Date	From Account	To Account	Amount	Equivalent Amount (RM)
07-05-2011 16:25:12	Immediate Transfer	Processed	07-05-2011	20118080262459/ ABC SDN BHD	20118080268080/ XXX SDN BHD	RM 1200.00	RM 1200.80
30-04-2011 09:10:21	Immediate Transfer	Processed	30-04-2011	20118080262459/ ABC SDN BHD	20118080265466/ XYZ SDN BHD	RM 1000.00	RM 100.80

1. Login as a **User** into Reflex. Select “**Transaction(s) Authorization**” on the main menu
2. Select **Transaction Status Inquiry**
3. Choose the **Transaction Type** from the drop down menu
4. Choose **All Status**
5. Choose the **Date From** and **To** Dates of the payment date and then Click onto the **Continue** button
6. If the **Status** is **Processed** it means the transaction(s) has been credited into the **Beneficiary Account**; otherwise it's in process
7. Click on to the **Transaction Date** link to view the full detail of the transaction(s) and to view the valid / invalid transaction. Invalid transaction maybe caused because of insufficient fund/ wrong ID/ wrong Account number.



Part 17 – Log

Beside Transaction(s) Status Inquiry to view status of approved Transaction(s); you could also use Transaction Log Inquiry to view approve/ reject/ expired transaction(s).

17.1 Transaction Log Inquiry

Transaction Log Inquiry

Transaction Information

Account Number

From 25/08/2011

To 25/08/2011

Transaction Type

Payment

☒ Intra Company Transfer

☒ 3rd Party Transfer

☒ Demand Draft

☒ Foreign Demand Draft

☒ Rentas

☒ IBG

Date/Time	Reference Number	Function	Action Type	Amount (RM)
25-08-2011 09:51:18	110825033654	LHDN	New	84.00
24-08-2011 13:34:39	110824033598	Bulk Payment	New	212,692.65
24-08-2011 10:20:48	110824033550	Salary (RHB Account Holders)	New	13,605.00
23-08-2011 09:48:11	110823025017	Salary (RHB Account Holders)	New	8,269.25
23-08-2011 09:48:00	110823025016	Salary (RHB Account Holders)	New	68,668.86

Page 1 of 5

1. Login as a **User** into Reflex. Select **“Log”** on the main menu
2. Select **Transaction Log Inquiry**
3. Select **Debiting Account Number** by clicking search tools
4. Choose the **Date From** and **To** Dates of the payment date
5. **Tick the Transaction Type(s) you wish to view or Select All to view All Transaction**
6. Click the
7. **Click on to the Transaction Date link** to view the transaction(s) and to view the transaction(s)

Part 18- Reports

Reports are used to view rejected / returned cheque which was issued. You could also print and download the report for easy reference.

18.1 Returned Cheque

Returned Cheque Report

Transaction Information

Account Number : 20118080262459 / ABC SDN BHD

From : 05/08/2011

To : 05/08/2011

Account List

Page 1 of 1

20118080262459 / ABC SDN BHD

Returned Cheque Report

Transaction Information

Account Number : 20118080262459 / ABC SDN BHD

Account Short Name : ABC SDN BHD

From : 01-07-2011

To : 08-08-2011

Page 1 of 1

Returned Date	Transaction Description	Amount(RM)	Reference 2	Reason
11-07-2011	20112900909098	10,000.00	0000005655	Technical Problem
29-07-2011	20117800023234	15,000.00	0000003461	Technical Problem
01-08-2011	20116863499910	30,000.00	0000008771	Technical Problem

1. Login as a **User** into Reflex. Select **"Reports"** on the main menu
2. Select **"Returned Cheque"**
3. Select your **Account Number** by clicking search tools
4. Choose the **Date From** and **To** to view the Returned Cheque during the period of choice
5. Click onto the **Continue** button
6. You will be able to **view** the **Returned Cheque** (The info contains the returned date, transaction description, amount, cheque number and its reasons for returned cheque)



Part 19- Need Help?

If you need help call Reflex customer hotline at 03-92078383 or email reflex_support@rhbbank.com.my ; alternatively you could also access help topics from **Need help section**. It contains the common Q&A, Documents sample to link subsidiary account etc. How to use challenge response is good step by step guide for Reviewer / Authorizer / Sysadmin2 to review on how to approve / reject transaction.

19.1 Need Help?

RHB Bank

Smart Payment

Loan Repayment

Payroll

Autodebit

Cheque Management

Transaction(s) Authorization

Log

Reports

Need Help?

Need Help?

How To Use Challenge Responder

Sign Out

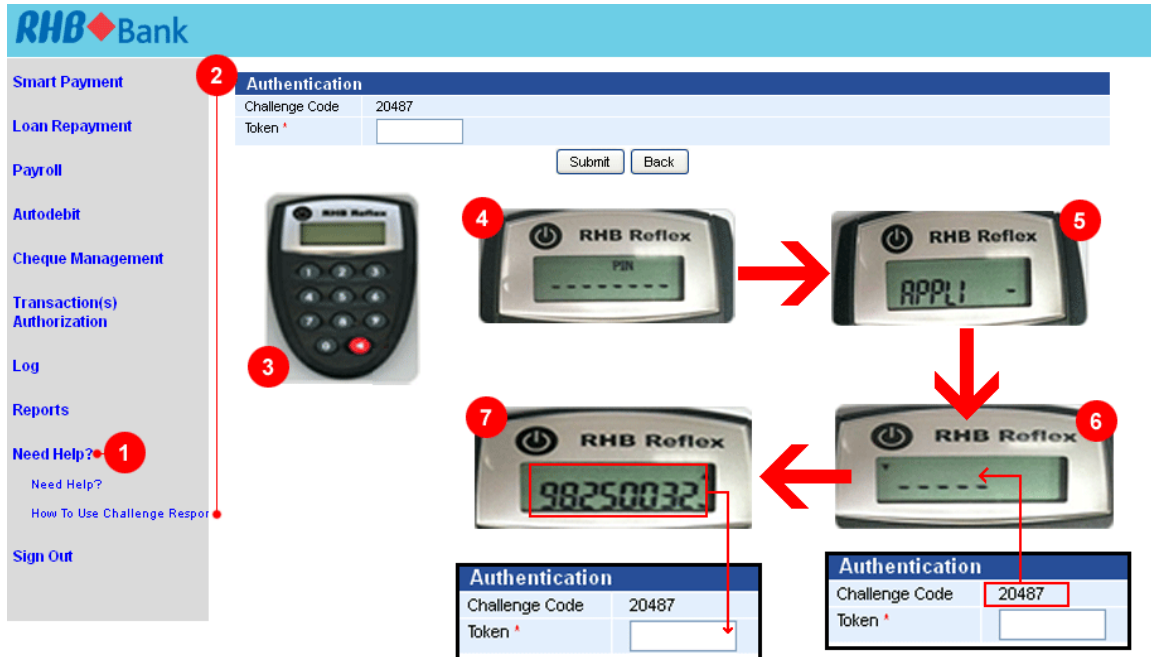
Reflex
Cash Management

REFLEX ONLINE HELP

1. **Reflex Cash Management User Guide**
2. Demo
3. Basic Package vs. Premium Package
4. Procedures if token is locked PDF
5. Procedures to linking own account(s) PDF
6. Procedures to linking subsidiary account(s) PDF
7. Procedures to modify account(s) accessibility
8. Procedures if user is blocked
9. Procedures to upgrade package
10. Frequently Asked Questions (FAQ)
11. Contact Us

1. Login as a **User** into Reflex. Select **“Need Help?”** on the main menu
2. Select **“Need Help?”**. Choose the topics you wish to view from the content list by clicking on to the links

19.1 How to Use Challenge Response



1. Login as a **User** into Reflex. Select **"Need Help?"** on the main menu
2. Select **"How to Use Challenge Response"**. A pop up menu containing the step by step guide on how to approve / reject transaction will be shown



Part 20 – Appendix

Email **reflex_support@rhbbank.com.my** or write to us to include Autodebit / Auto Credit / Bulk Payment modules into Reflex.

RHB BANK BERHAD

*Cash & Payment Operations Department
Level 3, Tower 3, RHB Centre,
Jln Tun Razak, 50400 Kuala Lumpur.*

If you require further clarification on the file format please contact Reflex Training via Reflex support at 03- 92078383. Selangor and Wilayah Reflex Implementation Trainers are based at RHB Centre; you can contact us for hands on training approximately 2-4 hours in duration for free of charge or at your premise at RM150 training fee charges. Please contact us for appointment.

20.1 How to change Token Pin Number

1. Press “RED” button.
2. Enter Token PIN Number
3. Token LCD screen will display APPLI
4. Press and Hold “RED” button until you see “New Pin” message is displayed
5. If you want to change pin number:-
6. Enter New Pin Number
7. Reconfirm New Pin Number
8. If you do not want to change pin number:-
9. Press “RED” button to off



1

20.3 How to Unlock Token

- When you enter **Token Pin Number wrongly** by **3 times**, your token will be **locked**
- On your Token LCD screen you will see **“Lock Pin Number”** message will be display
- Prepare a **formal letter** with below contents* :
 - Your company Letter Head
 - Request to Unlock Token
 - Please state your REFLEX corporate ID
 - Please state your Token Lock Pin Number
 - Please state your contact person
 - Please state your contact number
 - Sysadmin1 or Sysadmin2 to sign
 - The completed letter must be delivered/ mailed to RHB Centre
 - Wait for Customer Support to contact back

Customer Suport Hotline: 03 - 9207 8363 *or*

Email: reflex_support@rhbbank.com.my

**Customer Service operating hours: 8.45am- 6.45pm (Monday – Thursday)
8.45am – 5.45 pm (Friday)**

*****Remarks*****

Please refer to page 12 for the sample of the unblock token request letter

20.3 File Format

20.3.1 EPF

20.3.1.1 Text File Format

Filename : Any filename

There is header and no footer.

<u>Particulars</u>	<u>Starting Position</u>	<u>Ending Position</u>
Employee EPF number	2	9
Employee IC Number	11	22
Employee Name	26	59
Employee Contribution Amount	65	69
Wages (Gross Salary)	74	83
Employee EPF number	2	9
IC Indicator	10	10
Employee Initial	23	25
Employer Contribution Amount	60	64
Staff Number	70	73

20.3.1.2 Excel File Format

Filename : Any filename

There is no header and footer

Column A	:	Employee Name (mandatory)
Column B	:	Employee Initial (optional)
Column C	:	IC Indicator (optional)
Column D	:	New IC Number (mandatory)
Column E	:	Employee EPF Number (mandatory)
Column F	:	Employee Contribution Amount (mandatory)
Column G	:	Employer Contribution Amount (mandatory)
Column H	:	Staff Number (optional)
Column I	:	Wages (Gross Salary)

20.3.2 SOCSO

20.3.2.1 Text File Format

Filename : Any filename

There is no header and footer.

<u>Particulars</u>	<u>Starting Position</u>	<u>Ending Position</u>
IC Number	10	21
Employee Socso number	22	30
Employee Name	35	79
Amount (Employee and Employer)	80	83

20.3.2.1 Excel File Format

Filename : Any filename

There is no header and footer

Column A	:	Name
Column B	:	IC Number
Column C	:	Employee Socso Number
Column D	:	Amount (Employee and Employer)

20.3.3 LHDN

20.3.3.1 Text File Format

Upload in Text format only. To convert from excel to text file format you may download Perisian CP39 from LHDN site:

<http://www.hasil.gov.my/goindex.php?kump=5&skum=3&posi=2&unit=1&sequ=1>

Filename : LHDN Employer Number + Contribution Month_Current Year

Example:-

LHDN Employer Number = 12345678

Contribution Month = DECEMBER

Current Year = 2010

Therefore, your LHDN Filename = 1234567812_2010.txt

There is Header but no footer

<u>Particulars</u>	<u>Starting Position</u>	<u>Ending Position</u>
Old IC	73	84
Passport	97	108
Country Code	109	110
STD Amount	111	118
CP38 Amount	119	126
Employee No	127	136
Income Tax File No	2	11
Wife Code	12	12
Employee Name	13	72
New IC	85	96

20.3.4 RHB ACCOUNT

20.3.4.1 RHB Account Text File Format

File Format Specification			
File Type *	Payroll - Salary - RHB Account Holders (Text)		
File Format *	Fixed Length		
File Extension *	.txt		
File Format Configuration Details			
File Header Exist	1		
File Foot Exist	1		
Field Name	Mandatory / Optional	Position	
		Start	End
File Detail A			
Account Number	M	16	29
Amount	M	30	44
Employee	M	45	64
New I.C. No	O	65	76
Old I.C. No	O	77	77
Passport	O	78	78
Reference Description	O	79	80

20.3.4.2 RHB Account Excel File Format

FileName Format : xxx.xls
(Filename has to be unique at any point of time)

Data Field	Column	Mandatory /Optional	Remarks
Beneficiary Name	A	M	Full name of the beneficiary
Beneficiary IC Number	B	M	New I/C Number without dashes e.g. 480422-08-5767 = 480422085767
Beneficiary Account Number	C	M	Beneficiary Account Number at RHB Bank - NO DASHES
Amount	D	M	Amount to be credited without coma e.g. RM 5,000 = 5000.00
Old IC	E	O	Old IC Number
Passport	F	O	Passport Number
Reference Description	G	O	Reference - e.g. Salary June 2009

NO HEADER AND NO FOOTER

20.3.5 SMART PAYROLL

20.3.5.1 Smart Payroll Excel File Specification

FileName Format :

xxx.xls or xxx.xlsx

(Filename has to be unique at any point of time)

Recommended File Name Format Title _ Month_ Year_ Batch Number
: Payroll_June_2010_01.xls

Data Field	Column	Mandatory /Optional	Remarks
Record Type	A	M	10 = AutoCredit 20 = Rentas 30 = IBG
Transaction Record Number	B	M	- Numeric value only - Has to be unique in that particular file - eg:- 000001 / 000002 - Recommend to use unique running number
Crediting Amount	C	M	Amount to be credited without coma; Decimal is allowed. - RM5,000 = 5000 - RM499.01 = 499.01
Receiving Member Bank	D	O	For Rentas & IBG only. Refer to Rentas BIC code listing. Spaces for other payment mode.
Rentas Transaction Code	E	O	For Renstas only. Spaces for other payment mode.
BOP - Indicator	F	M	Res to Res = "1" Res to Non Res = "2"
Beneficiary Name	G	M	Crediting Account Short Name
Beneficiary Account Number	H	M	No Special Character
Beneficiary IC/Passport/Business Registration #	I	O	
Address 1	J	O	
Address 2	K	O	
Address 3	L	O	

NOTE : NO HEADER AND NO FOOTER

20.4 BIC CODE (Bank Code Listing)

NO.	RENTAS BIC CODES	BANK NAME	IBG MEPS MEMBER BANKS BIC Codes	IBG ROUTING NUMBER (FOR IBG MULTILOAD FILE USAGE ONLY)
1	ISCAMYK1	ABRAR DISCOUNTS		
2	ISCA9999	ABRAR DISCOUNTS - SPI		
3	PHBMMYKL	AFFIN BANK BERHAD	PHBMMYKL	100002322
6	AIBBMYKL	AFFIN ISLAMIC BANK BHD	AIBBMYKL	100002322
4	PAMBMKY1	AFFIN INVESTMENT BANK BHD		
5	PAMB9999	AFFIN INVESTMENT BANK BHD - SPI		
7	MFBBMYKL	ALLIANCE BANK (M) BHD	MFBBMYKL	100002128
9	ALSRMYK1	ALLIANCE BANK ISLAMIC BERHAD	ALSRMYK1	100002128
8	MFBB9999	ALLIANCE BANK (M) BHD - SPI		
10	MBAMMYK1	ALLIANCE INVESTMENT BANK BHD		
11	MBAM9999	ALLIANCE INVESTMENT BK BHD-SPI		
12	RJHIMYKL	AL-RAJHI BANKING & INVESTMENT CO		
13	SDEPMYK1	AMANAH SHORT DEPOSIT		
14	SDEP9999	AMANAH SHORT DEPOSIT - SPI		
15	ARBKMYKL	AMBANK BERHAD	ARBKMYKL	100002089
18	AISLMYKL	AMISLAMIC BANK BERHAD	AISLMYKL	100002089
16	AMMBMYKL	AMINVESTMENT BANK BHD		
17	AMMB9999	AMINVESTMENT BANK BHD - SPI		
19	MBEAMYK1	ASEAMBANKERS M'SIA BHD		
20	MBEA9999	ASEAMBANKERS M'SIA BHD - SPI		
21	BKKBMYKL	BANGKOK BANK		
22	BIMBMYKL	BANK ISLAM MALAYSIA BHD	BIMBMYKL	100002458
23	BKRMMYK1	BANK RAKYAT	BKRMMYK1	100016020
24	BMMBMYKL	BANK MUAMALAT (M) BHD	BMMBMYKL	100003415
25	BNMAMYKL	BANK NEGARA MALAYSIA		
26	BOFAMY2X	BANK OF AMERICA	BOFAMY2X	100002076
27	BKCHMYKL	BANK OF CHINA (M) BHD		
28	NOSCMYKL	BANK OF NOVA SCOTIA		
29	BOTKMYKX	BANK OF TOKYO		
30	PEMBMYKL	BANK PEMBANGUNAN MALAYSIA BERHAD		
31	PEMB9999	BANK PEMBANGUNAN MALAYSIA BERHAD - SPI		
32	AGOBMYK1	BANK PERTANIAN MALAYSIA BHD		
33	AGOB9999	BANK PERTANIAN MALAYSIA BHD - SPI		
34	BSNAMYK1	BANK SIMPANAN NASIONAL	BSNAMYK1	100016017
35	BSNA9999	BANK SIMPANAN NASIONAL - SPI	BSNA9999	100016017
36	BDHB9999	BBMB DISCOUNT HOUSE BHD - SPI		

37	BDHBMK1	BUMI-COMMERCE DISCOUNT HOUSE		
38	CAGAMYK1	CAGAMAS BERHAD		
39	CAGA9999	CAGAMAS BERHAD - SPI		
40	CIBBMK1	CIMB BANK BERHAD	CIBBMK1	100002050
43	CTBBMK1	CIMB ISLAMIC BANK BHD	CTBBMK1	100002050
41	COIMMK1	CIMB INVESTMENT BANK BHD		
42	COIM9999	CIMB INVESTMENT BANK BHD - SPI		
44	CITIMK1	CITIBANK	CITIMK1	100002173
45	CITI9999	CITIBANK - SPI	CITI9999	100002173
46	DEUTMK1	DEUTSCHE BANK	DEUTMK1	100002199
47	DEUT9999	DEUTSCHE BANK - SPI		
48	AVSSMK1	ECM Libra Investment Bank Berhad		
49	EOBBMK1	EON BANK BERHAD	EOBBMK1	100002238
50	EIBBMK1	EONCAP ISLAMIC BANK BHD	EIBBMK1	100002238
51	HLBBMK1	HONG LEONG BANK BHD	HLBBMK1	100002241
52	HLIBMK1	HONG LEONG ISLAMIC BANK BHD	HLIBMK1	100002241
53	HMBMK1	HSBC BANK	HMBMK1	100002225
55	HMABMK1	HSBC AMANAH MALAYSIA BERHAD	HMABMK1	100002225
54	HMBB9999	HSBC BANK - SPI		
56	HDSBMK1	HWANG-DBS SECURITIES BHD		
57	CHASMKX	J.P. MORGAN CHASE BANK BHD	CHASMKX	100002157
58	KKENMK1	K & N KENANGA BERHAD		
59	KAFDMK1	KAF DISCOUNTS		
60	KAFD9999	KAF INVESTMENT BANK BERHAD - SPI		
61	KWSPMK1	KUMPULAN WANG SIMPANAN PEKERJA - SPI		
62	KFHOMK1	KUWAIT FINANCE HOUSE	KFHOMK1	100003460
63	MBBEMK1	MAYBANK BHD	MBBEMK1	100002270
64	MBISMK1	MAYBANK ISLAMIC	MBISMK1	100002270
65	MSIAMK1	MALAYSIA DISCOUNTS		
66	MSIA9999	MALAYSIA DISCOUNTS - SPI		
67	MIMBMK1	MALAYSIAN INTER MERCHANT		
68	MAYDMK1	MAYBAN DISCOUNT		
69	MAYD9999	MAYBAN DISCOUNT - SPI		
70	MBEAMK1	MAYBANK INVESTMENT BANK BERHAD		
71	MBEA9999	MAYBANK INVESTMENT BANK BERHAD - SPTF		
72	UMBBMK1	MIDF AMANAH INVESTMENT BANK BHD		
73	UMBB9999	MIDF AMANAH INVESTMENT BANK BHD - SPI		
74	OABBMK1	OCBC AL-AMIN BANK BERHAD	OABBMK1	100002296
75	OCBCM1	OCBC BANK BERHAD	OCBCM1	100002296
76	OCBC9999	OCBC BANK BERHAD - SPI		
77	OSKIMK1	OSK INVESTMENT BANK		
78	OSKI9999	OSK INVESTMENT BANK - SPI		

79	OSSB9999	OSK Investment SPI		
80	PERDMYK1	PERDANA MERCHANT		
81	PBBEMYKL	PUBLIC BANK BHD	PBBEMYKL	100002335
82	PIBEMYK1	PUBLIC BANK ISLAMIC	PIBEMYK1	100002335
83	PFBEMYK1	PUBLIC FINANCE BHD		
84	PFBE9999	PUBLIC FINANCE BHD - SPI		
85	SMBEMYK1	PUBLIC MERCHANT BANK BHD		
86	RHBBMYKL	RHB BANK BERHAD	RHBBMYKL	
87	RHBMMYK1	RHB INVESTMENT BANK	RHBMMYK1	
88	RHBAMYKL	RHB ISLAMIC BANK BHD		
89	ABNAMYKL	ROYAL BANK OF SCOTLAND BERHAD	ABNAMYKL	100002021
90	MSME9999	SME BANK - SPI		
91	UMFBMYK1	SOUTHERN FINANCE BHD		
92	UMFB9999	SOUTHERN FINANCE BHD - SPI		
93	SCSRMYK1	STABDARD CHARTERED SAADIQ BERHAD	SCSRMYK1	100002144
94	SCBLMYKX	STANDARD CHARTERED BANK	SCBLMYKX	100002144
95	SCBL9999	STANDARD CHARTERED BANK - SPI		
96	UOVBYMYKL	UNITED OVERSEAS BANK BHD	UOVBYMYKL	100002267