CMS-*i* Payment User Guide

Preparing Payments & Authorizations

Version   :   4.0
Last updated :   22nd February 2019

Overview

This document will guide you on preparing payment via CMS-i.

Section 1: Introduction

Section 2: System Login

Section 3: Preparing a Payment by Maker based on Payment Type

Section 4: Authorization Payment by Checker

Section 5: Maintaining Beneficiary

**Section 6: Checking of Payment Status**

Section 1: Introduction

In Payment Module, user will be able to perform below types of Transactions via Cash Management Services-*i* as shown in the table:

| Payment Category	Payment Type	Payment Type Description
Account to Account or Intrabank Fund Transfer (IFT)	Account to Account Transfer (Self)	Transfer between multiple Al – Rajhi bank account for one specific company only [e.g: ABC Sdn Bhd-A/C 1 (Al-Rajhi) transfer to ABC Sdn Bhd-A/C 2 (Al-Rajhi)]
	Account to Account Transfer (Third Party)	Transfer between multiple Al – Rajhi bank account [e.g: ABC Sdn Bhd (Al-Rajhi) transfer to XYZ Sdn Bhd (Al-Rajhi)]
Domestic Payment	Domestic Payment Transfer (IBG) or Interbank GIRO	Transfer from Al-Rajhi bank account to the other bank within the IBG specific limit [e.g : ABC Sdn Bhd (Al-Rajhi) to DEF Sdn Bhd (Maybank)]
	Domestic Payment Transfer (RENTAS)	Transfer from Al-Rajhi bank account to the other bank within the RENTAS specific limit [e.g : ABC Sdn Bhd (Al-Rajhi) to DEF Sdn Bhd (Maybank)]
JomPay	JomPay Payment	Perform payment for utilities bill to the respective biller [e.g: Maxis bill, TNB bill]

Section 2: System Login

Step 1: Go to Cash Management Services-i or
https://alrajhicashbiz24seven.com.my/
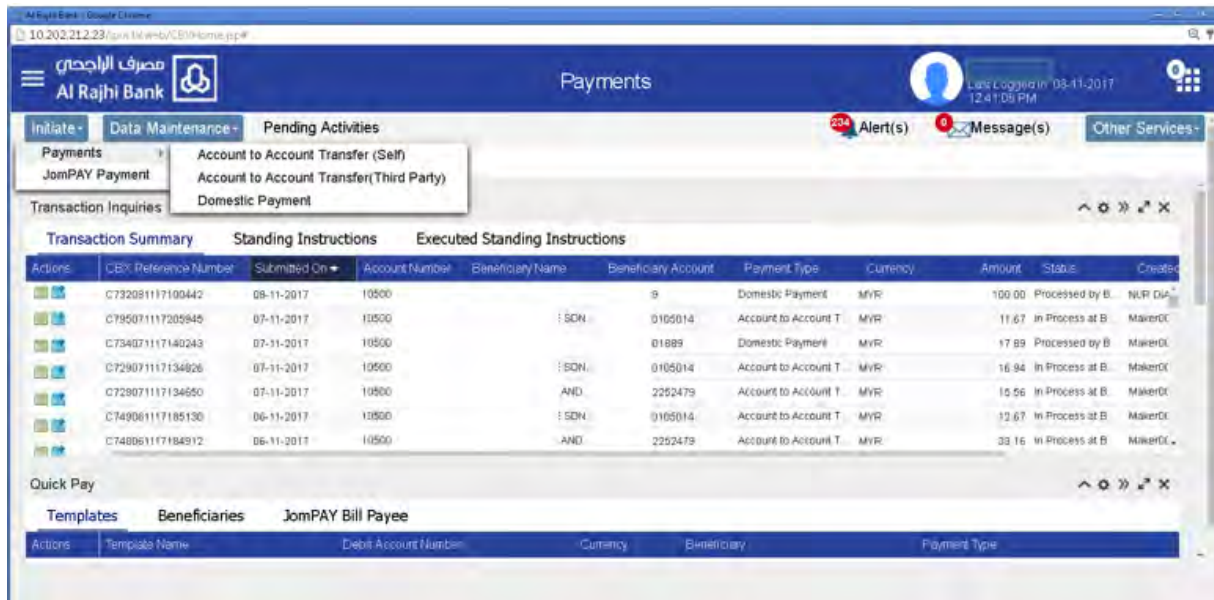
Step 2: Enter Company ID, Login ID, Password and T-OTP > Login
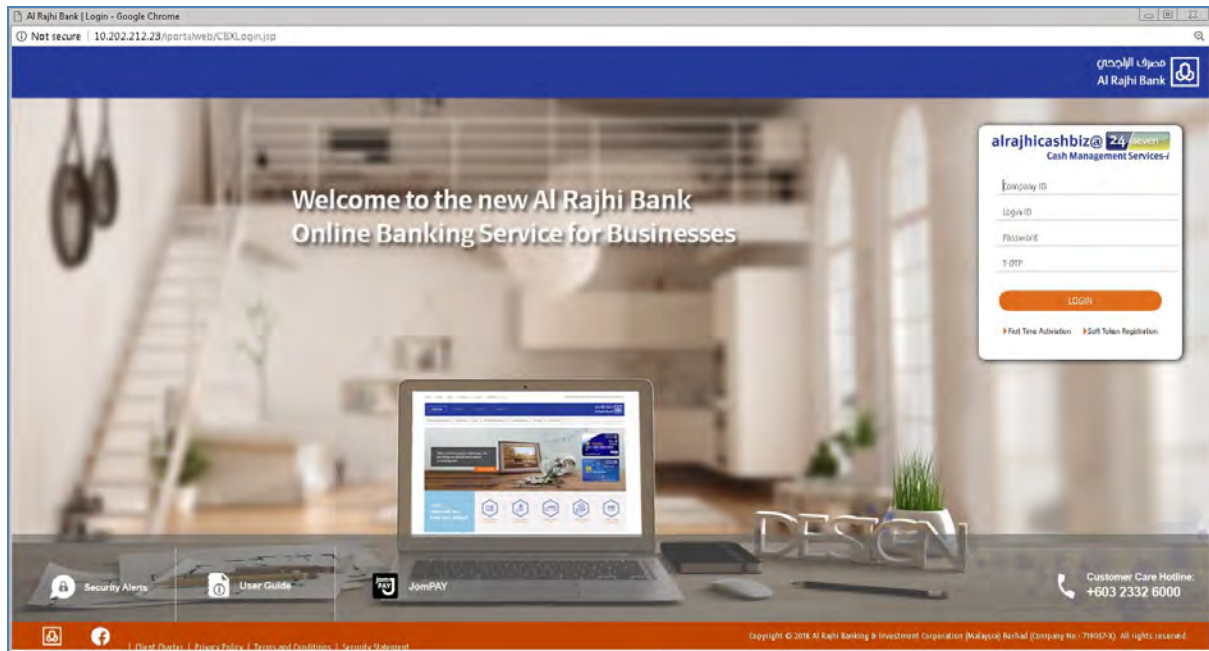
Step 3: Click the Menu icon on top left > Click Payments
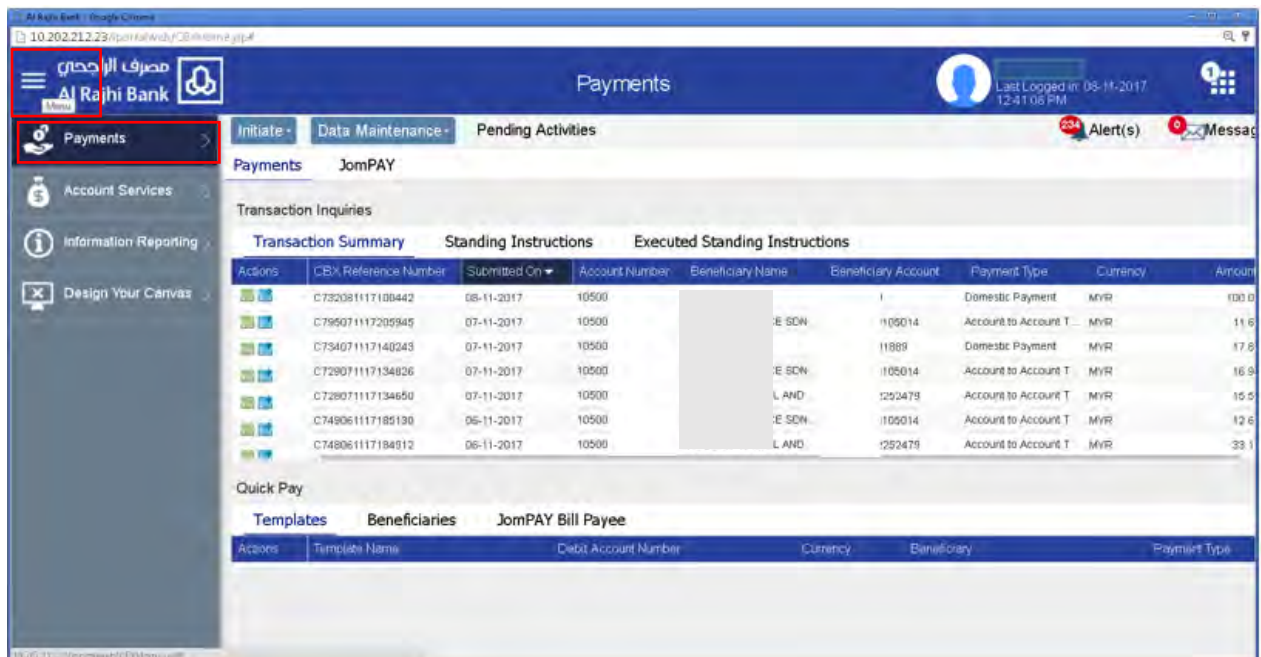
Step 4:   Go to Initiate > Payments > Choose the transaction type**

Refer to Section 3: Preparing a Payment by Maker based on Payment Type

Section 3: Preparing a Payment by Maker based on Payment Type

3.1 Account to Account Transfer (Self) or Account to Account Transfer

   (Third Party)

Step 1:   Go to Initiate > Payments > Account to Account (Self) or Account to Account (Third Party). Payment screen will be prompted for user to complete.

Step 2:   Go to Account Number (for debiting) > Click search icon 🔍

Step 3 :   Choose the account no. from the Account Lookup

Step 4 :   Go to Account Number (for crediting) > Click search icon 🔍

Step 5 :   Choose the account no. from the Account Lookup

Step 6: Insert beneficiary information in the respective column based on Product Type as per below table :

No	Column Name	Payment Type	Mandatory / Optional	Remarks
1	Payment Amount	Account to Account	Mandatory	
2	Payment Date	Account to Account	Optional	
3	Standing Instruction (to choose Yes or No)	Account to Account	Optional	Choose as YES to make the transfer automatically at regular interval. To complete 4 additional columns.
4	Debit Reference	Account to Account	Mandatory	
5	Debit Details	Account to Account	Optional	
6	Recipient's Reference	Account to Account	Mandatory	
7	Other Payment Details	Account to Account	Optional	
8	Email Address	Account to Account	Optional	
9	Country Code (for mobile no.)	Account to Account	Optional	
10	Mobile Number	Account to Account	Optional	Click "+" once done

Step 7: Tick the box on Term & Conditions

Step 8: Click on Submit

Step 9: Click on Confirm and confirmation page is prompted. **Payment will send to Checker for authorization**

Refer to Section 4: Authorization Payment by Checker

3.2 Domestic Payment Transfer (IBG or RENTAS)

Step 1: Go to Initiate > Payments > Domestic Payment. Payment screen will be prompted for user to complete.

Step 2: Go to Account Number (for debiting) > Click search icon 🔍

Step 3: Choose the account no. from the Account Lookup

Step 4:   Select Payment Type as IBG or RENTAS

Step 5:   Select the Beneficiary Type as Adhoc or Registered**

**refer to Section 5: Maintaining Beneficiary

Step 6:   Insert beneficiary information in the respective column based on Product Type (IBG or RENTAS) as per below table :

No	Column Name	Payment Type	Mandatory / Optional	Remarks
1	Beneficiary Resident Status	IBG RENTAS	Mandatory for both	
2	Relationship with Beneficiary	IBG RENTAS	Optional for both	
3	Purpose of Payment	IBG RENTAS	1) Both are *Mandatory* for Beneficiary with *Resident* status 2) Both are *Mandatory* for Beneficiary with *Non Resident* status	
4	Bank Code	IBG RENTAS	Mandatory for both	

No	Column Name	Payment Type	Mandatory / Optional	Remarks
5	Bank Name (auto generate once bank code is chosen)	IBG RENTAS	-	
6	City (auto generate once bank code is chosen)	IBG RENTAS	-	
7	Account Number	IBG RENTAS	Mandatory for both	
8	Beneficiary Name	IBG RENTAS	Mandatory for both	
9	Address	IBG RENTAS	Optional for both	
10	Beneficiary ID 1 Type	IBG RENTAS	IBG – Optional RENTAS - Mandatory	
11	Beneficiary ID Value	IBG RENTAS	IBG – Optional RENTAS - Mandatory	
12	Registered Beneficiary	IBG RENTAS		Refer to Section 5: Maintaining Beneficiary
13	Payment Amount	IBG RENTAS	Mandatory for both	
14	Payment Date	IBG RENTAS	Mandatory for both	
15	Standing Instruction (Yes or No)	IBG RENTAS	Optional	Choose as YES to make the transfer executed automatically at regular interval. To complete 4 additional columns.
16	Debit Reference	IBG RENTAS	Mandatory for both	
17	Debit Details	IBG RENTAS	Optional for both	
18	Recipient Reference	IBG RENTAS	Mandatory for both	
19	Other Payment Details	IBG RENTAS	Optional for both	
20	Transaction Type	IBG RENTAS	IBG – N/A RENTAS - Optional	

No	Column Name	Payment Type	Mandatory / Optional	Remarks
21	Transaction Description	IBG RENTAS	IBG – N/A RENTAS - Optional	
22	Email Address	IBG RENTAS	Optional for both	
23	Country Code for Mobile	IBG RENTAS	Optional for both	
24	Mobile No	IBG RENTAS	Optional for both	To click "+" once done

Domestic Payment

Do you want to add the Adhoc Beneficiary to the Registered list?   ○ Yes   ● No **12**

Payment Information

Please enter Payment Amount [_____] MYR **13**

Payment Date* [09-11-2017] 📅 **14**

Do you want to setup the Standing Instruction?   ○ Yes   ● No **15**

Debit Reference* **16**   Debit Details **17**

[_____]   [_____]

A reference for payment purpose which can be your invoice/bill no, insurance policy number, car registration number etc. This reference will appear on your statement*

Describe the purpose or additional info related to the payment.This reference will appear on your statement

Recipient's Reference* **18**   Other Payment Details **19**

[_____]   [_____]

A reference for payment purpose which can be your invoice/bill no, insurance policy number, car registration number etc. This reference will appear on your recepient's statement*

Describe the purpose or additional info related to the payment.This reference will appear on your recipient's statement

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Domestic Payment

Transaction Type ** **20**   Transaction Description ** **21**

[Select ▾]   [Select ▾]

Key in up to 5 email addresses of any party who needs to be informed of this payment. (separated by ';')

E-Mail Address **22**

[   ]

File Attachment

[⊕ Select]   [🗑]

File size maximum upto 500kb permitted. Type should be of pdf.

Country Code **23**   Mobile Number **24**   Country Code & Mobile Number

[Select ▾]   [_____]   —   [(+)]

Daily Payment Limit

Used payment limit   Available payment limit

—   —

* Mandatory field
** Conditional Mandatory field

☐ I understand and accept the Terms & Conditions applicable for initiating Domestic Payment.

[Submit] [Save As Template] [Save As Draft]   [Clear] [Cancel]

Step 7: Tick the box on Term & Conditions

Step 8: Click Submit button to proceed

Step 9: Click on Confirm and confirmation page is prompted. Payment will send to Checker for authorization.
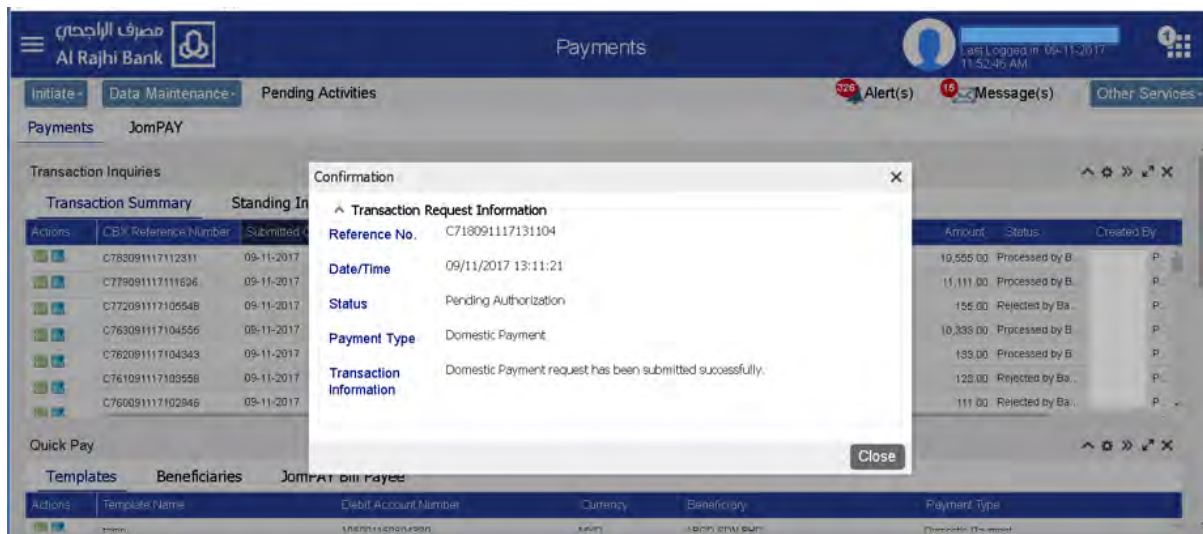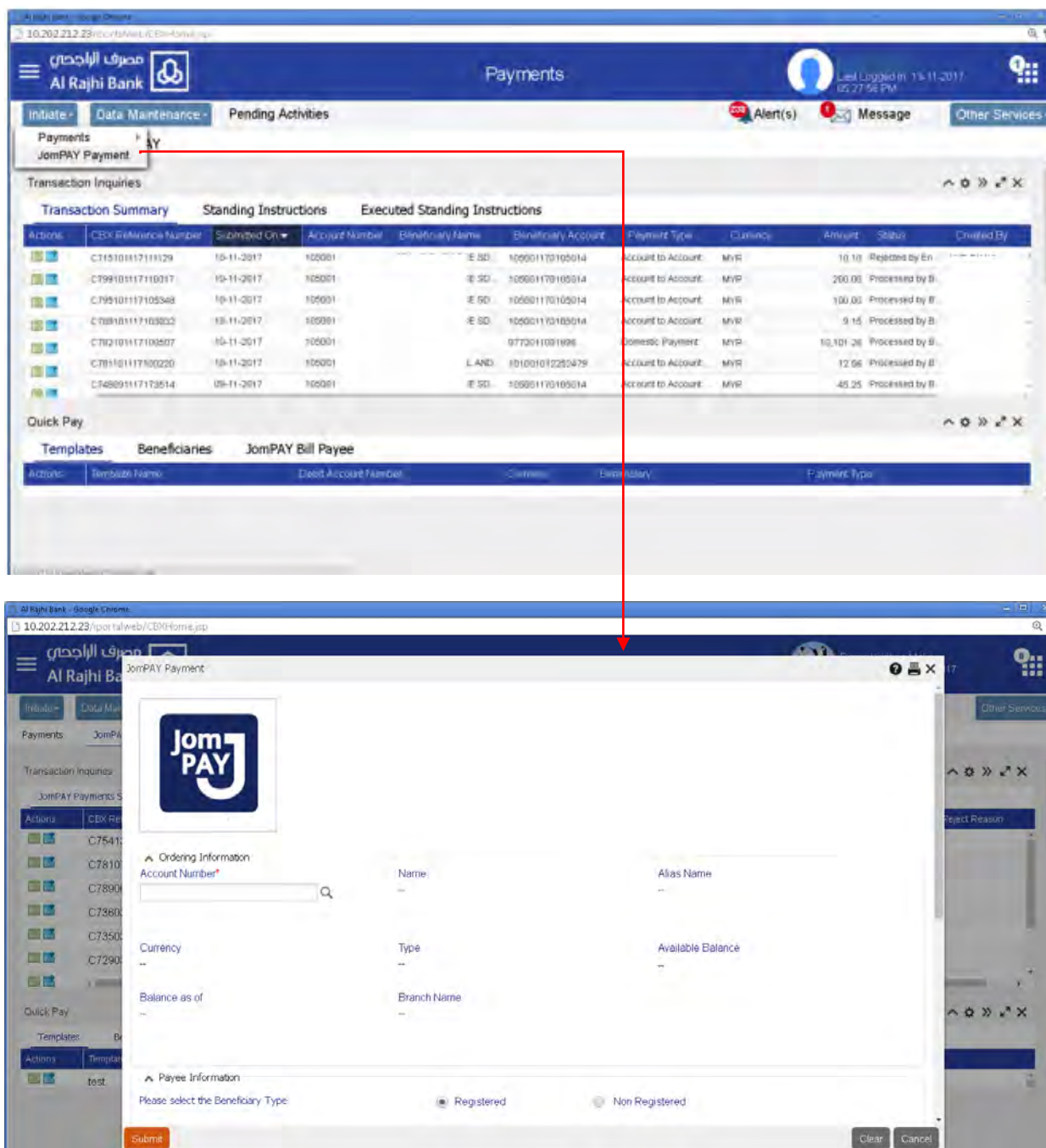
Refer to Section 4: Authorization Payment by Checker

3.3 JomPay Payment

Step 1:   Go to Initiate > Payments > JomPay Payment. Payment screen will be
prompted for user to complete.

Step 2:   Go to Account Number (for debiting) > Click search icon 🔍

Step 3:   Choose the account no. from the Account Lookup

Step 4: Insert payee information in the respective column as per below table:

No	Column Name	Payment Type	Mandatory / Optional	Remarks
1	Beneficiary Type (Registered or Non)	JomPay	Optional	
2	Biller Code	JomPay	Mandatory	
3	Ref - 1	JomPay	Mandatory	Bill account no.
4	Ref - 2	JomPay	Optional	
5	Registered beneficiary (Yes or No)	JomPay	Optional	Refer to Section 5: Maintaining Beneficiary
6	Payment Amount	JomPay	Mandatory	
7	Payment Date	JomPay	Mandatory	
8	Standing Instruction (Yes or No)	JomPay	Optional	Choose as YES to make the transfer automatically at regular interval. To complete 4 additional columns.

Step 5:   Tick the box on Term & Condition

Step 6:   Click Submit button to proceed

Step 7:   Click on Confirm and confirmation page is prompted. Payment will
send to Checker for authorization.

Refer to Section 4: Authorization Payment by Checker

Section 4: Authorization Payment by Checker

Step 1:   Go to Cash Management Services-i or
                https://alrajhicashbiz24seven.com.my/

Step 2:   Enter Company ID, Login ID, Password and T-OTP > Login
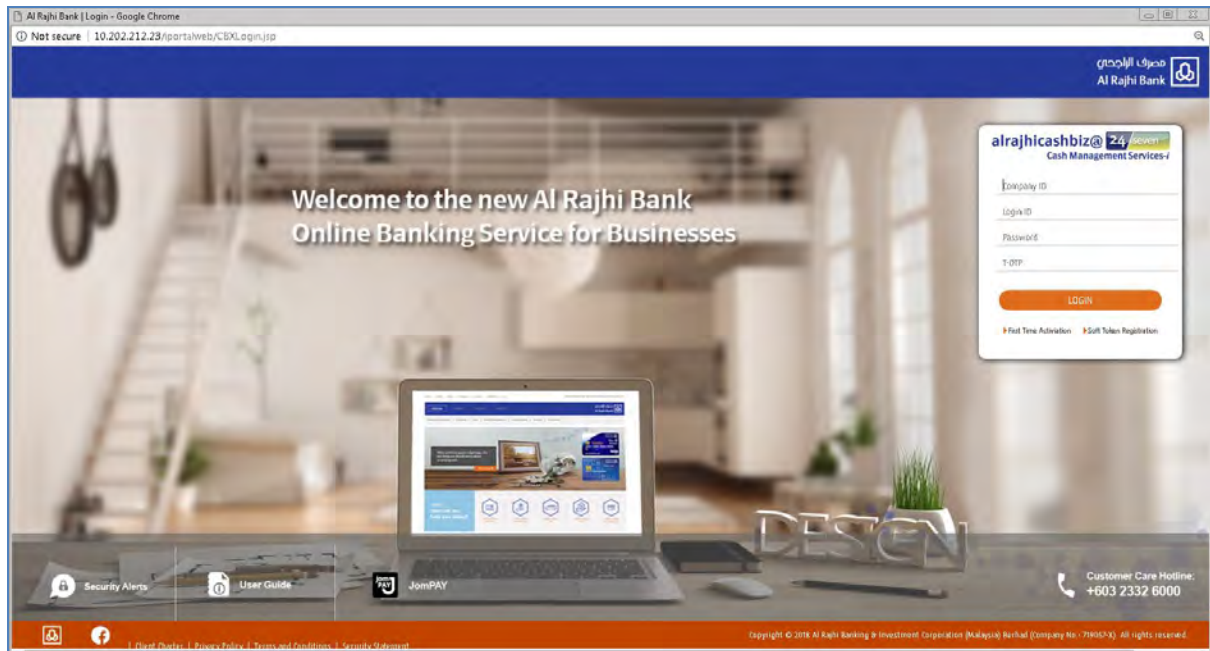
Step 3:   Click the Menu icon on top left > Click Payments
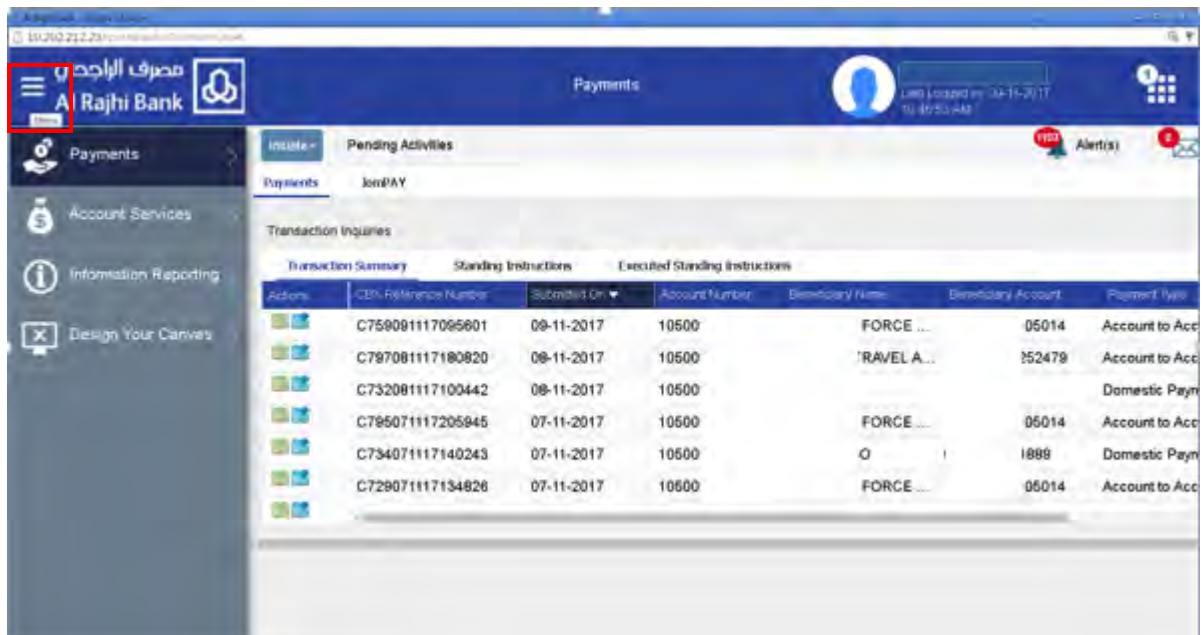
Step 4:   Go to Pending Activities
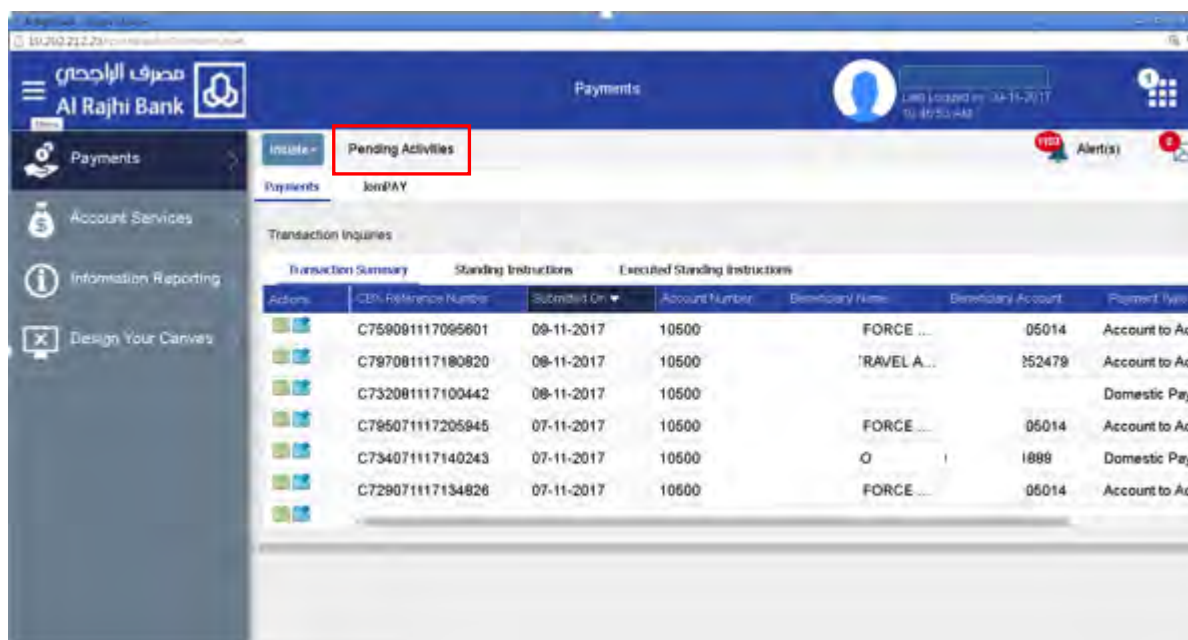
Step 5:   Select the transaction to Authorize

Step 6:   Choose Authorize (Refer Step 7) or Reject (Refer Step 9) the transaction
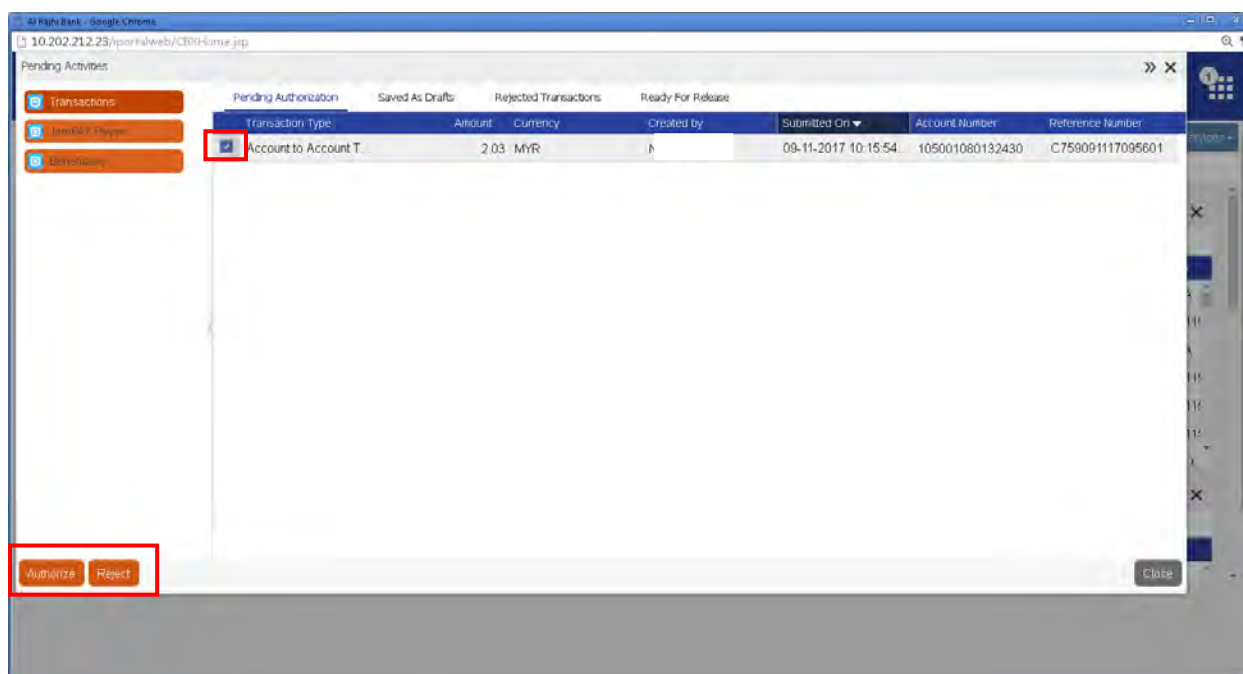
Step 7:   Pre-Confirmation screen will be prompted and checker to Enter
T_OTP to Authorize

(**T-OTP generated via the Soft Token Applications each time login or
during authorization)

Step 8:   The payments are now being sent to Al Rajhi for processing.

Step 9: Should the batch is Reject; the system will prompt for a Reject Reason. This message will be visible to the Maker


Refer to Section 6: Checking of Payment Status

Section 5: Maintaining Beneficiary

5.1 Beneficiary - Account to Account Transfer (Third Party)

Step 1:   Click Data Maintenance > Beneficiary

Step 2:   Click on the Beneficiary – Account to Account (Third Party)
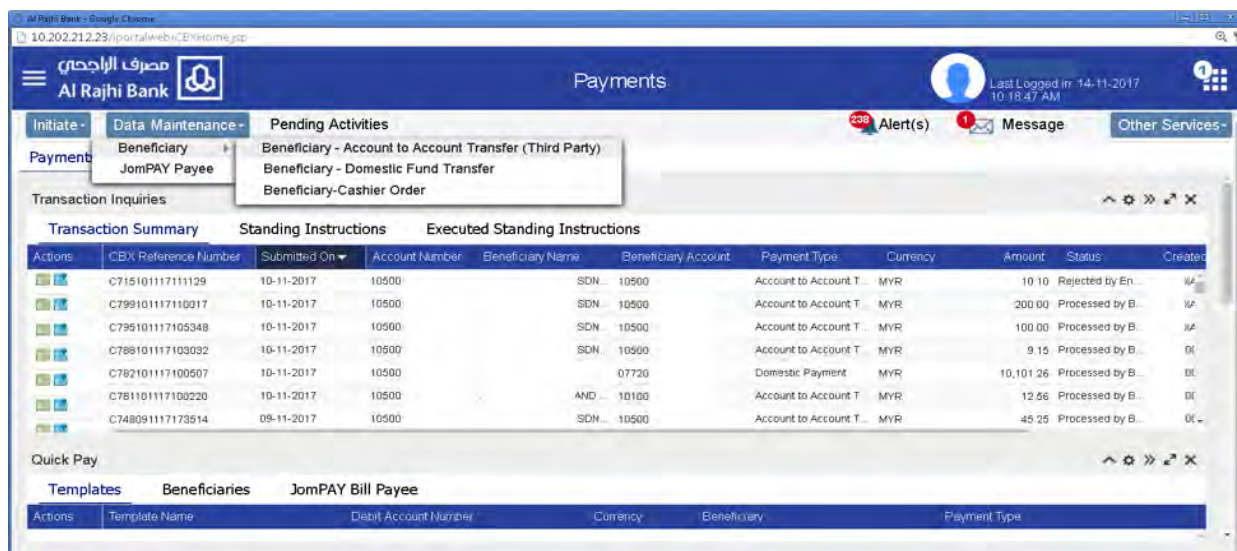
Step 3:   Enter beneficiary mandatory details as follows:

No	Column Name	Payment Type	Mandatory / Optional	Remarks
1	Beneficiary Code	IFT	Mandatory	
2	Account Number	IFT	Mandatory	
3	Beneficiary Name	IFT	-	Auto-generated
4	Alias Name	IFT	Optional	

Step 4: Click Submit

Step 5: Click Confirm and Confirmation screen prompted. Beneficiary creation is sent to checker for Authorization

Step 6: Login as Checker

Step 7: Click the Menu icon on top left > Click Payments

Step 8: Go to Pending Activities

Step 9: Go to Beneficiary > Pending Authorization

Step10: Select the beneficiary name to Authorize

Step11: Choose Authorize (Refer Step 12) or Reject (Refer Step 13)
the Beneficiary

Step12: Click Authorize and Click OK. You may proceed to do the transaction

Step13: Should the batch is Reject; the system will prompt for a Reject Reason. This message will be visible to the Maker

5.2 Beneficiary - Domestic Payment Transfer (IBG or RENTAS)

Step 1:   Click Data Maintenance > Beneficiary

Step 2:   Click on the Beneficiary > Account to Account (Third Party)
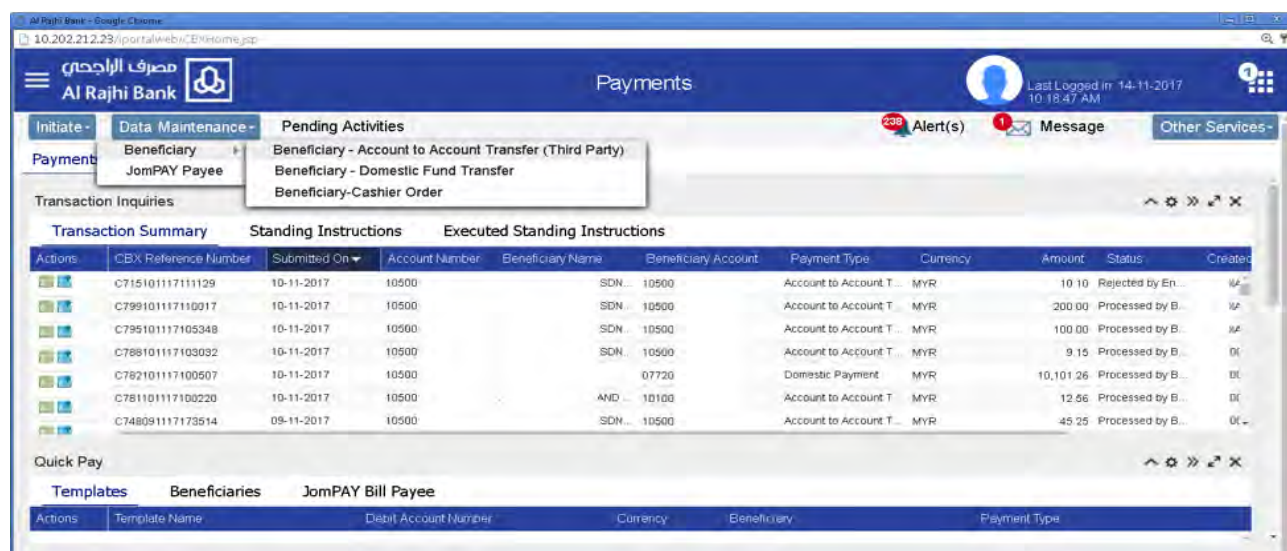
Step 3:   Enter beneficiary mandatory details in the column as follows:

No	Column Name	Payment Type	Mandatory / Optional	Remarks
1	Beneficiary Code	IBG RENTAS	Mandatory for both	
2	Account Number/IBAN	IBG RENTAS	Mandatory for both	
3	Beneficiary Name	IBG RENTAS	Mandatory for both	
4	Alias Name	IBG RENTAS	Optional for both	
5	Beneficiary ID 1 Type	IBG RENTAS	IBG – Optional RENTAS - Mandatory	
6	Beneficiary ID 1 Value	IBG RENTAS	IBG – Optional RENTAS - Mandatory	
7	Bank Code	IBG RENTAS	Mandatory for both	
8	Bank Name	IBG	-	Auto-generated

No	Column Name	Payment Type	Mandatory / Optional	Remarks
		RENTAS		
9	City	IBG RENTAS	-	Auto-generated
10	Address	IBG RENTAS	IBG – Optional RENTAS - Mandatory	
11	Beneficiary Resident Status	IBG RENTAS	Mandatory for both	
12	Relationship with Beneficiary	IBG RENTAS	Mandatory for both	
13	Purpose of Payment	IBG RENTAS	IBG – Optional RENTAS – Mandatory if beneficiary id Non Resident	
14	Joint of Account (Yes or No)	IBG RENTAS	Mandatory if choose as YES	To complete: 1)Beneficiary Name 2 2)Beneficiary ID 2 Type 3)Beneficiary ID 2 Value

Beneficiary - Domestic Fund Transfer

Beneficiary Information

Beneficiary Code* [1] ABCDE
Account Number/IBAN* [2] 12345678945
Beneficiary Name* [3] AB

Alias Name [4] AB
Beneficiary ID 1 Type [5] Business Registration
Beneficiary ID 1 Value [6] 1545678979V

Bank Code* [7] CIMB
Bank Name [8] CIMB BANK BERHAD
City [9] KL

Address Line 1 ** [10] NO 1
Address Line 2 ** JLN KUALA
Address Line 3 ** JOHOR

Beneficiary Resident Status* [11] Resident
Relationship with Beneficiary* [12] Not Related
Purpose of Payment ** [13] 12310 — SERVICES AND INC

Joint Account [14]
Yes   ⦿ No

Mandatory fields for different transactions.

Purpose of Payment is mandatory if the beneficiary resident type is Non Resident.

Address 1,2,3 are mandatory in case of RENTAS payment.

Beneficiary Name2, Beneficiary Id Type 2,Beneficiary Id Type Value2 are mandatory in case of Joint Account.

Submit   Clear Cancel

Step 4: Click Submit

Step 5: Click Confirm and Confirmation screen prompted. Beneficiary creation is sent to checker for Authorization.

Step 6: Login as Checker

Step 7: Click the Menu icon on top left > Click Payments
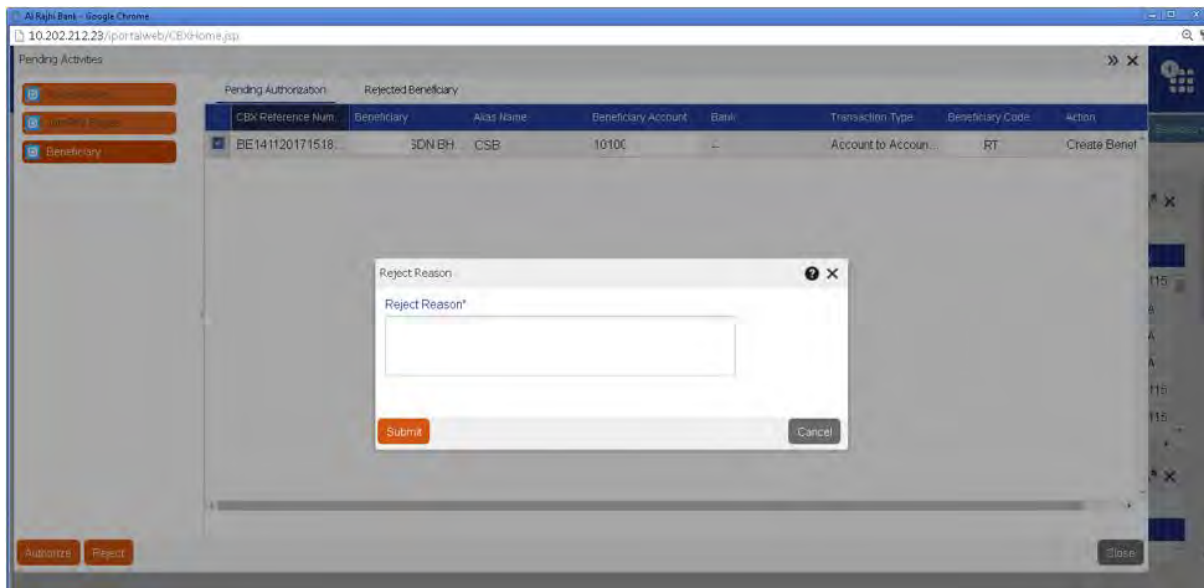

Step 8: Go to Pending Activities
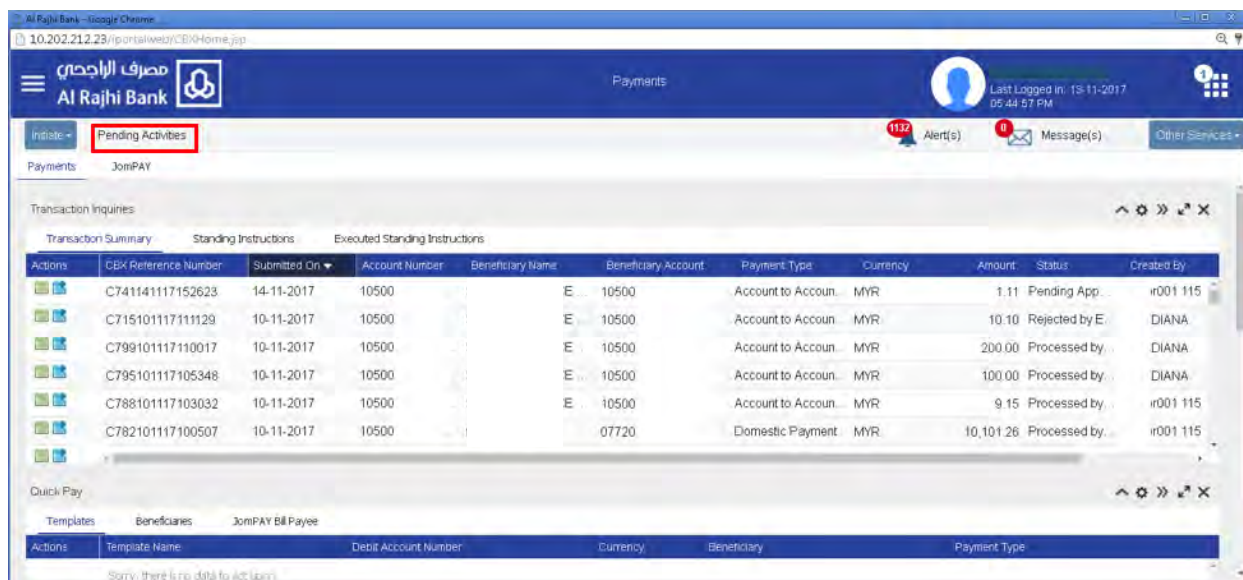
Step 9: Go to Beneficiary > Pending Authorization

Step10: Select the beneficiary name to Authorize

Step11: Choose Authorize (Refer Step 12) or Reject (Refer Step 13)

the Beneficiary

Step12: Click Authorize and Click OK. You may proceed to do the transaction

Step13: Should the batch is Reject; the system will prompt for a Reject Reason. This message will be visible to the Maker

Section 6: Checking of Payment Status

After all payments are executed via the Cash Management System-*i*, user is able to view the payment status for reference.

6.1 Payment Status for all payments (except Standing Instruction)

Step 1:   Go to Payments

Step 2:   Go to Transaction Summary >Status of all payments will be shown here except for Standing Instruction

Step 3:   Double click on any transaction > Transaction Details screen will be prompted

6.2 Payment Status for Standing Instruction

Step 1:   Go to Payments

Step 2:   Go to Standing Instructions > Status of all Standing Instruction will be shown here after authorization by checker

Step 3:   Double click on any transaction > Standing Order Form screen will be prompted to view the details

Step 4: Go to Executed Standing Instructions > Status of all Standing Instruction that have been executed (processed or failed) will be shown here

Step 5: Double click on any transaction > Standing Order Form screen will be prompted to view the details of executed Standing Instruction

For further inquiries, kindly contact our support at:
cmsops@alrajhibank.com.my