alrajhicashbiz@ **24** seven

Cash Management Services-*i*

CMS-*i* Real-time Retail Payments (RPP) User Guide

Preparing Payments & Authorizations

Version   :   1.0
Last updated :   25th March 2019

Overview

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

Section 1: Introduction

Section 2: System Login

Section 3: Preparing a Real-time Retails (RPP) Payment

3.1 DuitNow (Pay to Proxy)

3.2 Instant Credit Transfer

Section 4: Authorization Payment by Checker

4.1 DuitNow (Pay to Proxy)

4.2 Instant Credit Transfer

Section 5: Data Maintenance

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5.2 DuitNow ID – Beneficiary

5.3 Domestic Fund Transfer – Instant Credit Transfer

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
DuitNow	DuitNow Payment	Transfer from Al-Rajhi bank account to the other bank using registered proxy (Business Registration, NRIC, Passport No. Army ID No/Police ID no.) [e.g: SES & Co. (Al-Rajhi) to JKL Sdn Bhd (CIMB) using Business Registration No. instead of Account No.]
Domestic Payment	Domestic Payment Transfer (Instant Credit Transfer)	Transfer from Al-Rajhi bank account to the other bank and account will be credited immediately [e.g: LMN Co. (Al-Rajhi) to XYZ Enterprise (Maybank)]

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
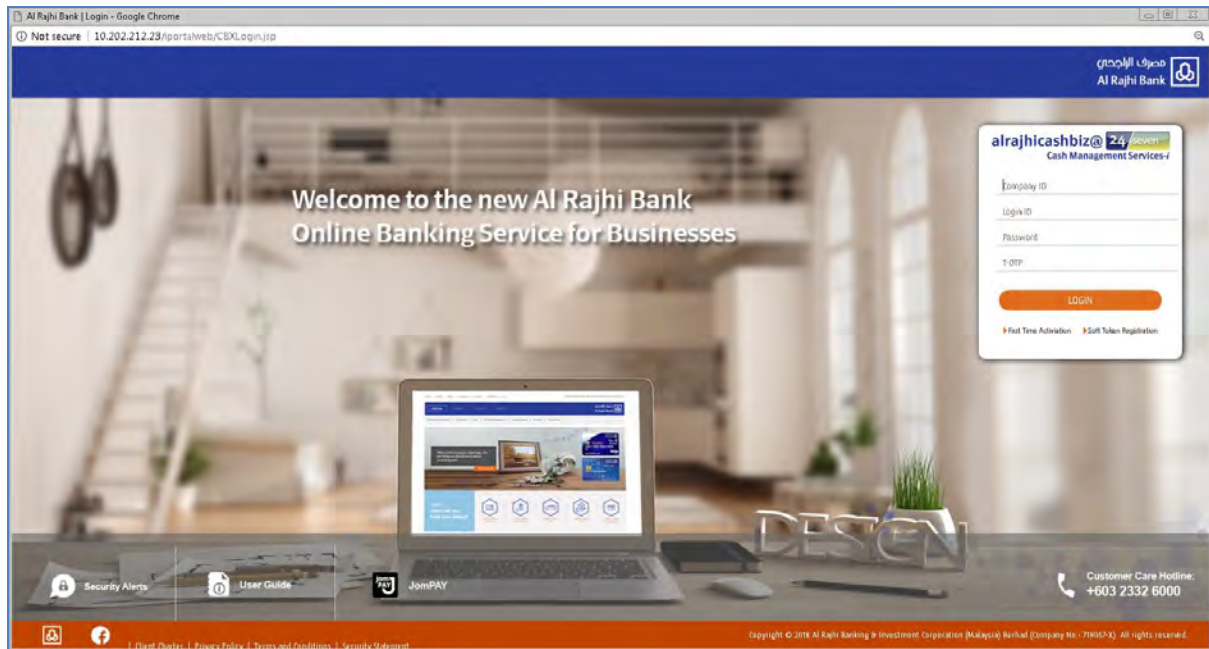
Step 3:   Click the Menu icon on top left > Click Payments
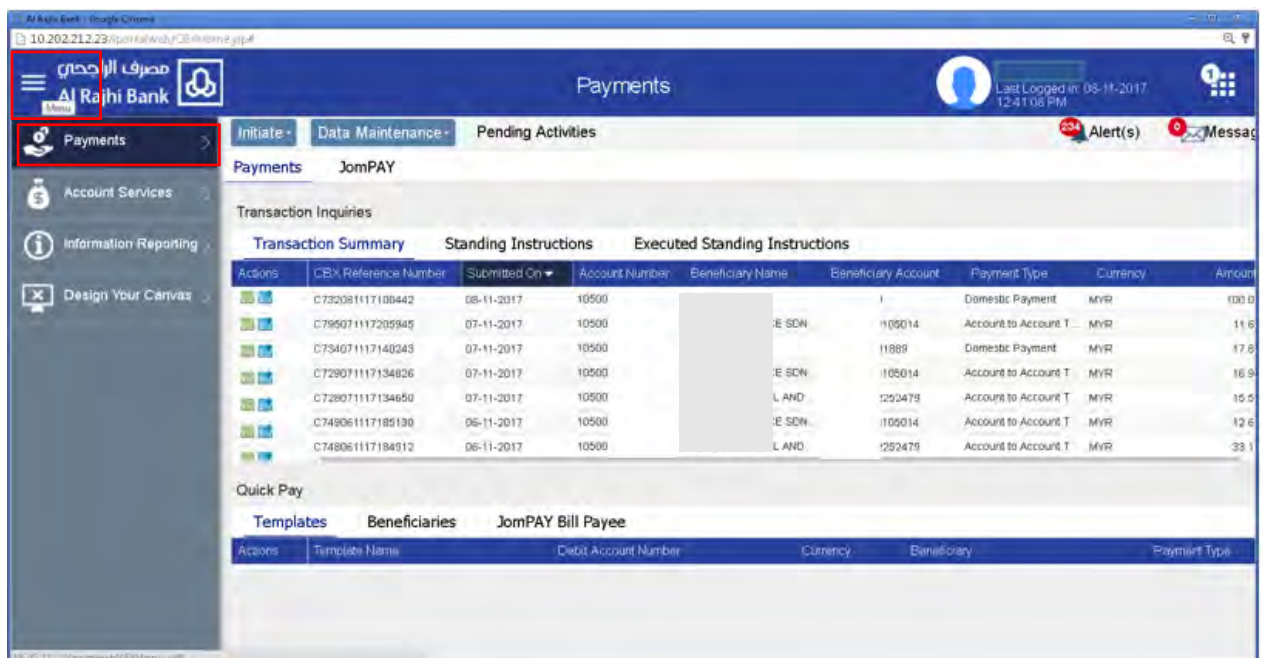
Step 4: Go to Initiate > Payments > Choose the transaction type**
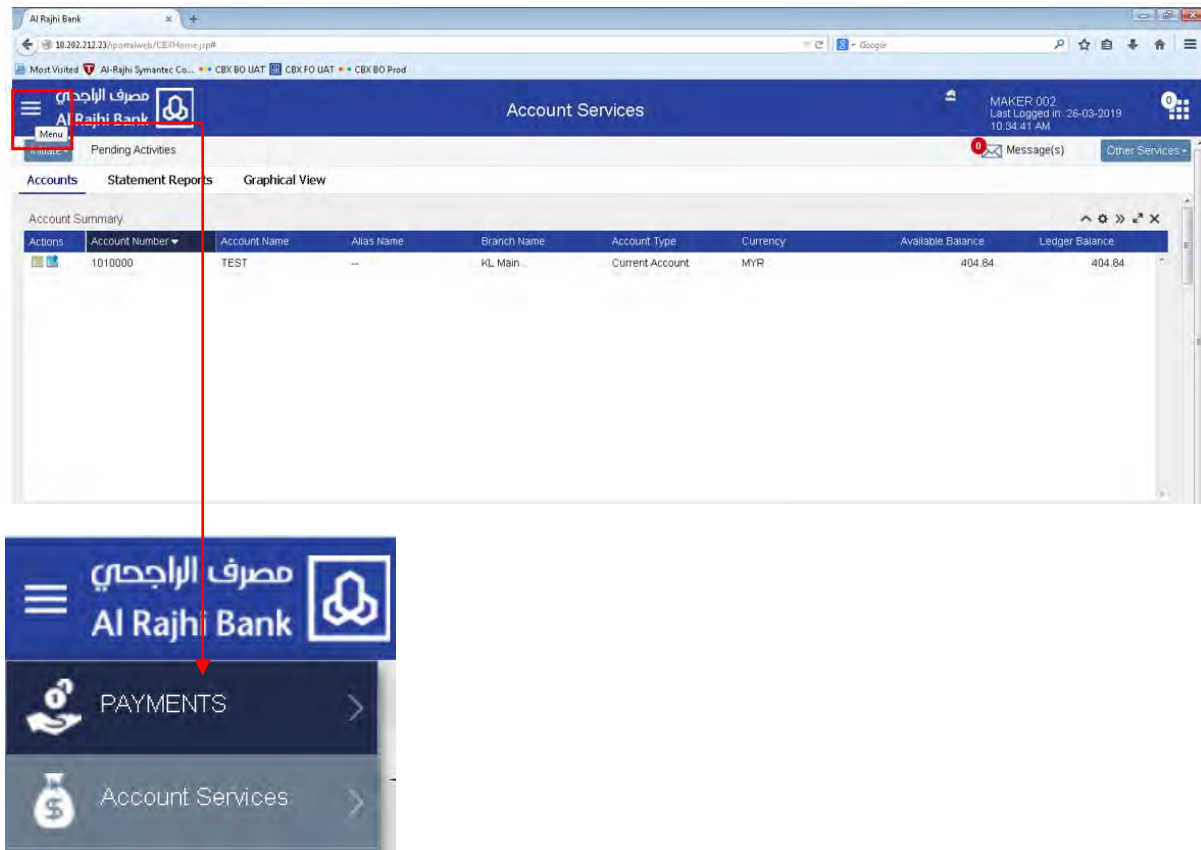

Refer to **Section 3: Preparing a Real-time Retail Payments**

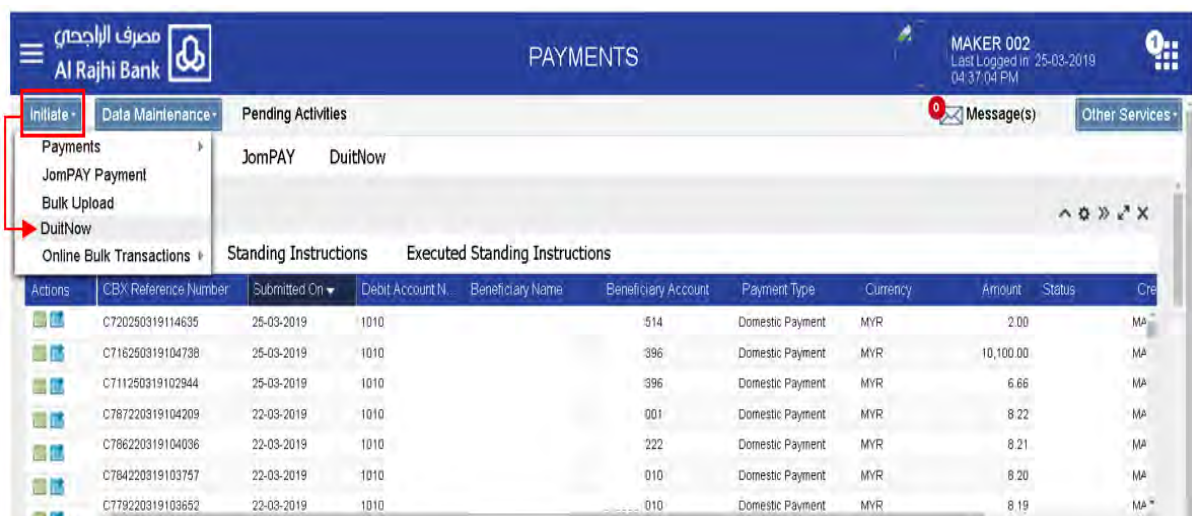## Section 3: Preparing a Real-time Retail Payments

3.1 DuitNow Payment

Note : DuitNow Payment can be initiated if the beneficiary has a valid DuitNow ID registered with PayNet.

Step 1:   Click on Menu > Select Payments

Step 2:   Go to Initiate > Click DuitNow

Step 3 :   Choose debiting account no. from the Account Lookup 🔍
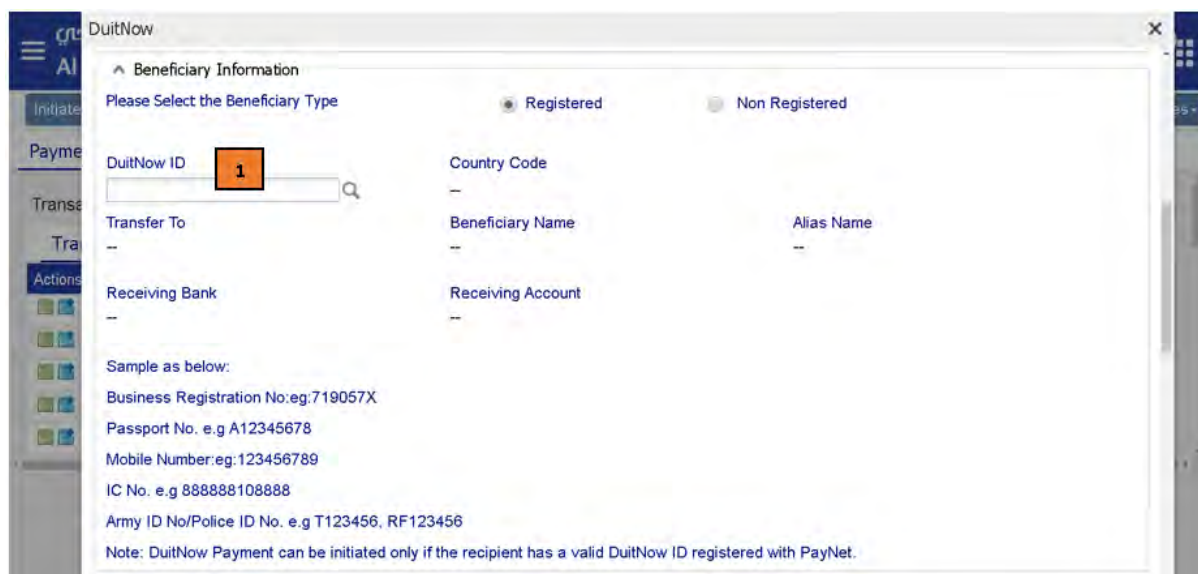
Step 4:   Select the beneficiary type* :
  i.   Registered
  ii.   Non Registered
(*Each beneficiary type choosen will show different column)

i. Registered Beneficiary

No	Column Name	Mandatory / Optional	Action/Remarks
1	DuitNow ID	Mandatory	Refer to steps in *Section 5 : Data Maintenance* to register the DuitNowID

ii. Non Registered Beneficiary

No	Column Name	Mandatory / Optional	Action/Remarks
1	Transfer to	Mandatory	To choose the Proxy type : 1) Business Registration No. 2) Passport No. 3) Mobile No. 4) IC No. 5) Army ID No./Police ID. No
2	Issuing Country	Mandatory for proxy type : Passport No.	Not applicable for other proxy type
3	Country Code	Mandatory for proxy type : Mobile No.	Not applicable for other proxy type
4	Registration Number	Mandatory for proxy type : Business Registration No.	Not applicable for other proxy type
5	Passport No.	Mandatory for proxy type : Passport No.	Not applicable for other proxy type
6	Mobile No.	Mandatory for proxy type : Mobile No.	Not applicable for other proxy type

No	Column Name	Mandatory / Optional	Action/Remarks
7	IC No.	Mandatory for proxy type : IC No.	Not applicable for other proxy type
8	Army ID No./Police ID No.	Mandatory for proxy type : Army ID No./Police ID No.	Not applicable for other proxy type
9	Adhoc Beneficiary	Optional	Applicable if customer wants to register the beneficiary

Step 5: Complete the payment information as per below table :

No	Column Name	Mandatory / Optional	Action/Remarks
1	Payment Amount	Mandatory	-
2	Payment Date	Mandatory	Can choose current date only
3	Recipient Reference	Mandatory	Details will be shown in the beneficiary account statement
4	Other Payment Details	Mandatory	Details will be shown in the beneficiary account statement
5	Email Address	Optional	Maximum up to 5 email address
6	Mobile Number	Optional	Maximum up to 5 mobile number

Step 6: Tick the box on Term & Condition

Step 7: Click on Submit

Step 8: Click on Confirm and confirmation page is prompted. **Payment will send to Checker for authorization**
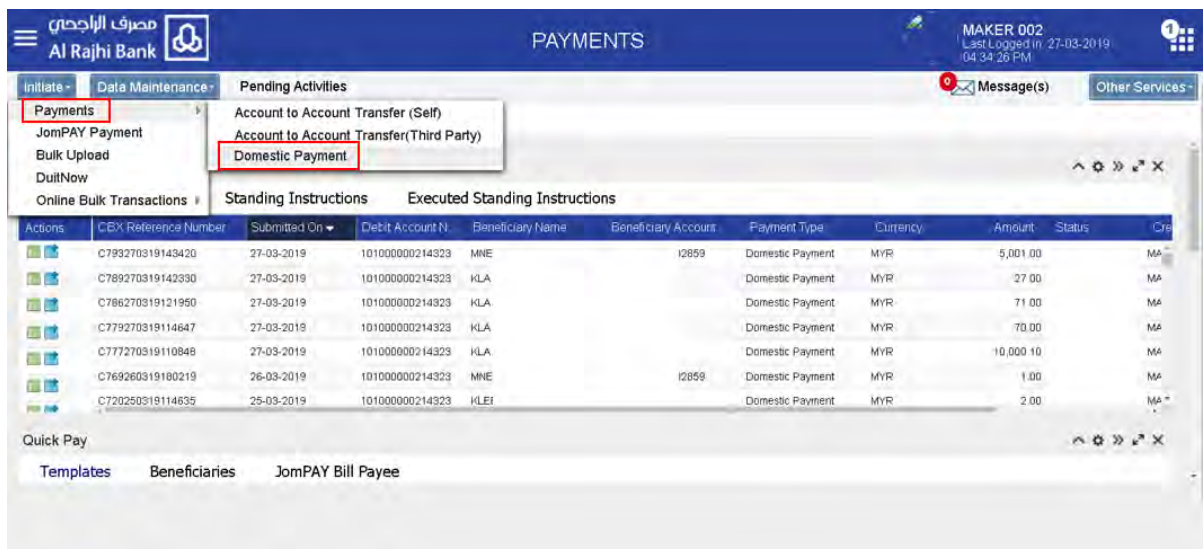

**Refer to Section 4: Authorization Payment by Checker

3.2 Instant Credit Transfer

Step 1: Click on Menu > Select Payments
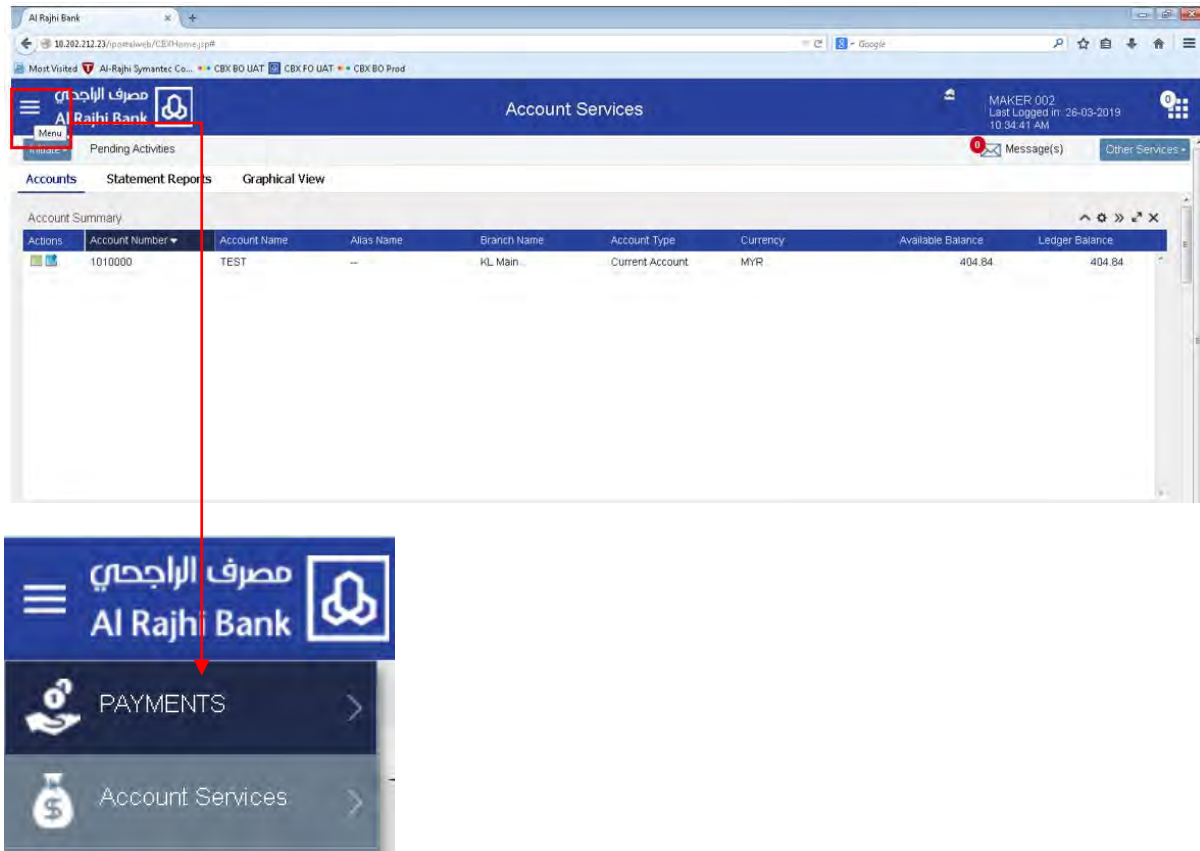
Step 2 : Go to Initiate > Payment > Domestic Payment

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

Step 4 :   Select the Payment Type as " Instant Credit Transfer"

Step 5 :   Select the Beneficiary Type* :

     i.   Registered

     ii.   Adhoc

     (*Each beneficiary type chosen will show different column)

i. Registered Beneficiary

No	Column Name	Mandatory / Optional	Action/Remarks
1	Account Number	Mandatory	Refer to steps in *Section 5 : Data Maintenance* to register the Account Number

ii. Adhoc Beneficiary

No	Column Name	Mandatory /Optional	Action/Remarks
1	Account Type	Mandatory	To choose account type for the dropdown list
2	Bank Code	Mandatory	To choose beneficiary bank code
3	Account Number	Mandatory	To insert beneficiary account no.
4	Beneficiary Name	Mandatory	To insert beneficiary name
5	Address	Optional	-
6	Adhoc Beneficiary	Mandatory	To choose Yes or No

Step 6: Complete the payment information as per below table :

No	Column Name	Mandatory / Optional	Action/Remarks
1	Payment Amount	Mandatory	-
2	Payment Date	Mandatory	Can choose current date only
3	Standing Instruction	Mandatory	To choose Yes or No
4	Debit Reference	Mandatory	Details will be shown in the remitter account statement
5	Debit Details	Optional	Details will be shown in the remitter account statement
6	Recipient Reference	Mandatory	Details will be shown in the beneficiary account statement
7	Other Payment Details	Optional	Details will be shown in the beneficiary account statement
8	Email Address	Optional	Maximum up to 5 email address
9	Mobile Number	Optional	Maximum up to 5 mobile number

Step 7: Tick the box on Term & Condition

Step 8: Click on Submit

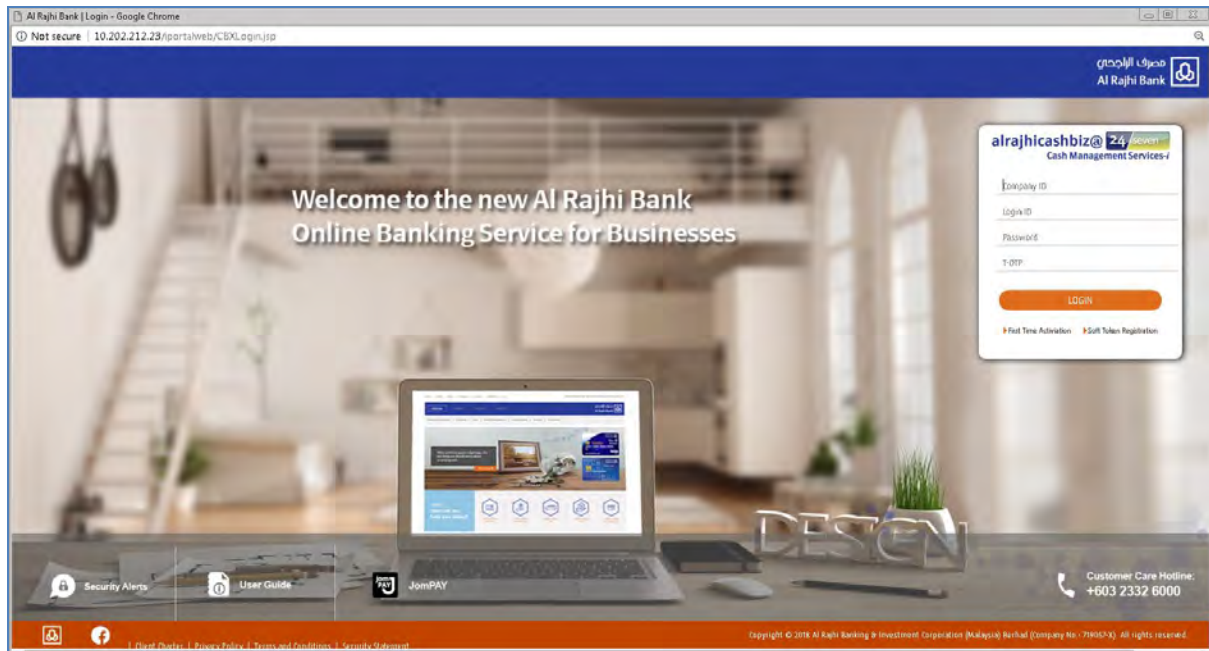**Step 9:** Click on Confirm > Confirmation page will be prompted

Refer to Section 4: Authorization Payment by Checker

Section 4: Authorization Payment by Checker

4.1   DuitNow Payment (Pay to Proxy)
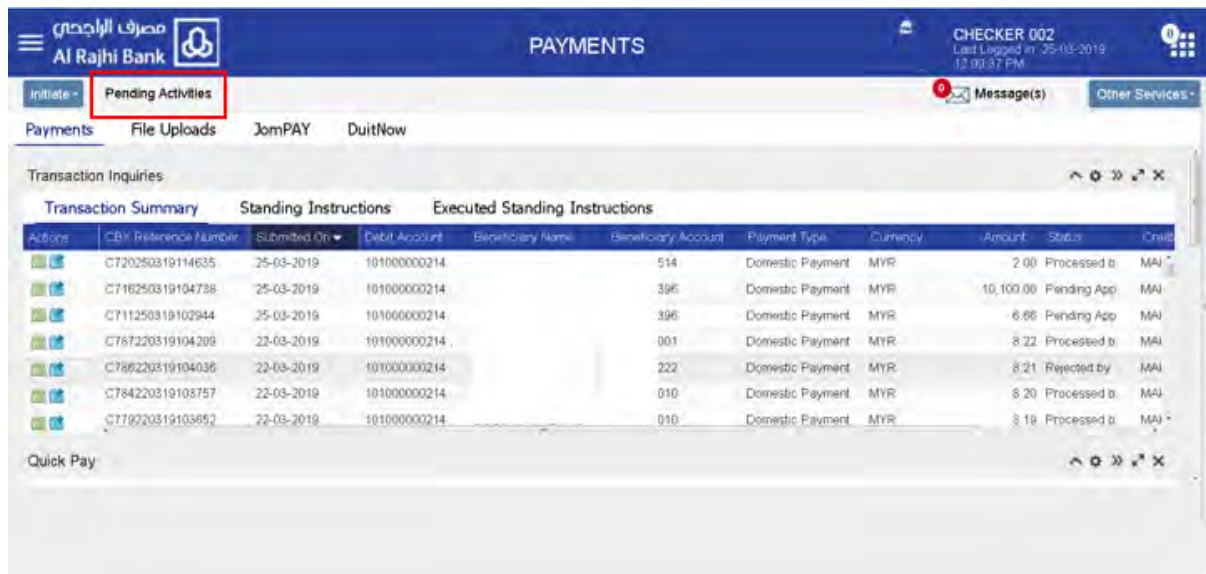
Step 1:   Go to Cash Management Services-i or
                   https://alrajhicashbiz24seven.com.my/

Step 2:   Enter Company ID, Login ID, Password and T-OTP > Login

Step 3:   Click on Menu > Select Payments
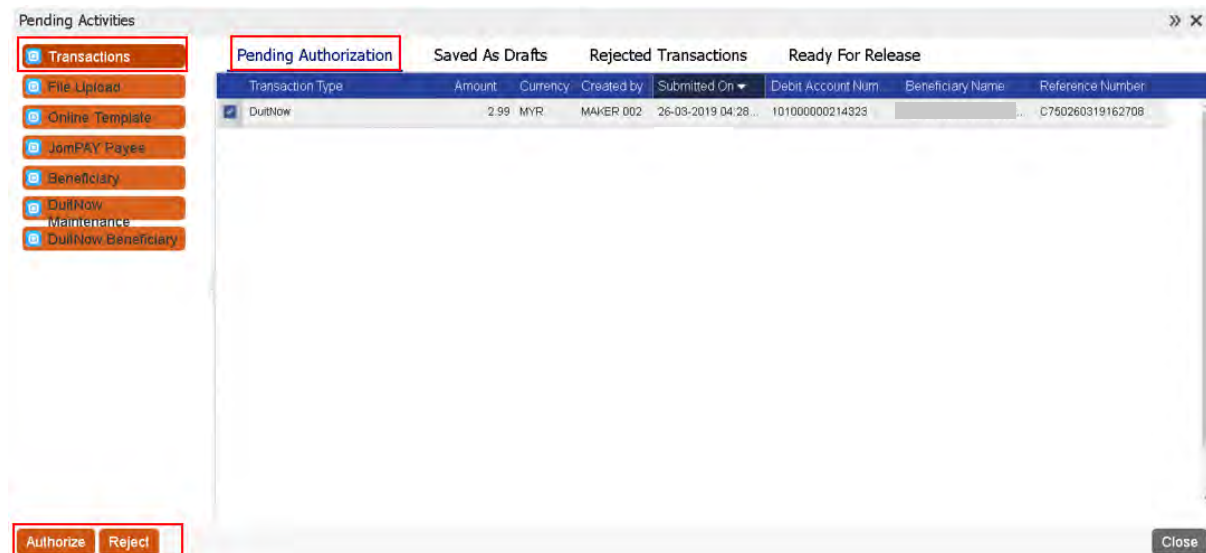
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Step 4: Go to Pending Activities

Step 5: Go to Transactions > Pending Authorization > Tick 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

Step 10: Go to DuitNow > Click on Refresh (>>) >Transaction Summary


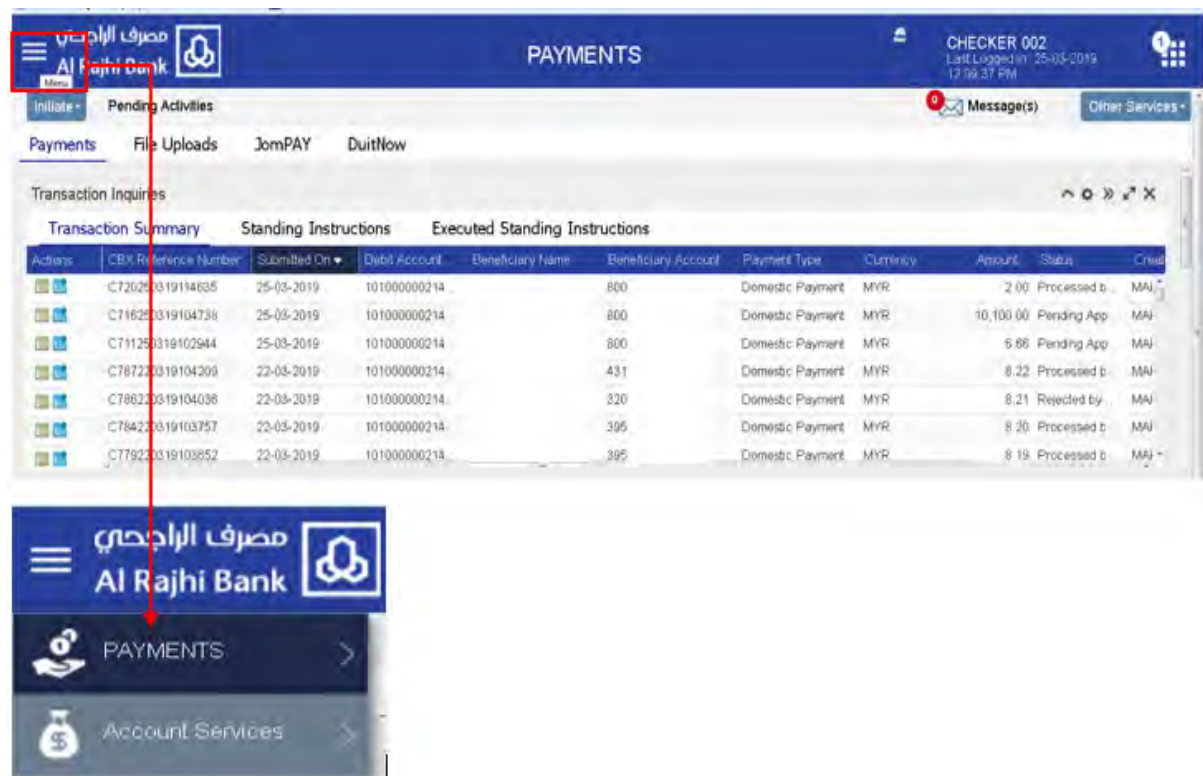| No	Status	Definition	Action
1	Processed by Bank	Transaction successfully processed	No action required
2	Rejected by Bank	Transaction is not successfully processed	To redo the transaction
3	Sent to Bank	Transaction is successfully authorized but pending for processing	Refer to the bank admin
4	In Process at Bank	Transaction is successfully authorized but pending for processing	Refer to the bank admin
5	Rejected by Approver	Transaction is successfully rejected by checker	To redo the transaction or refer to the respective checker

4.2   Instant Credit Transfer Payment
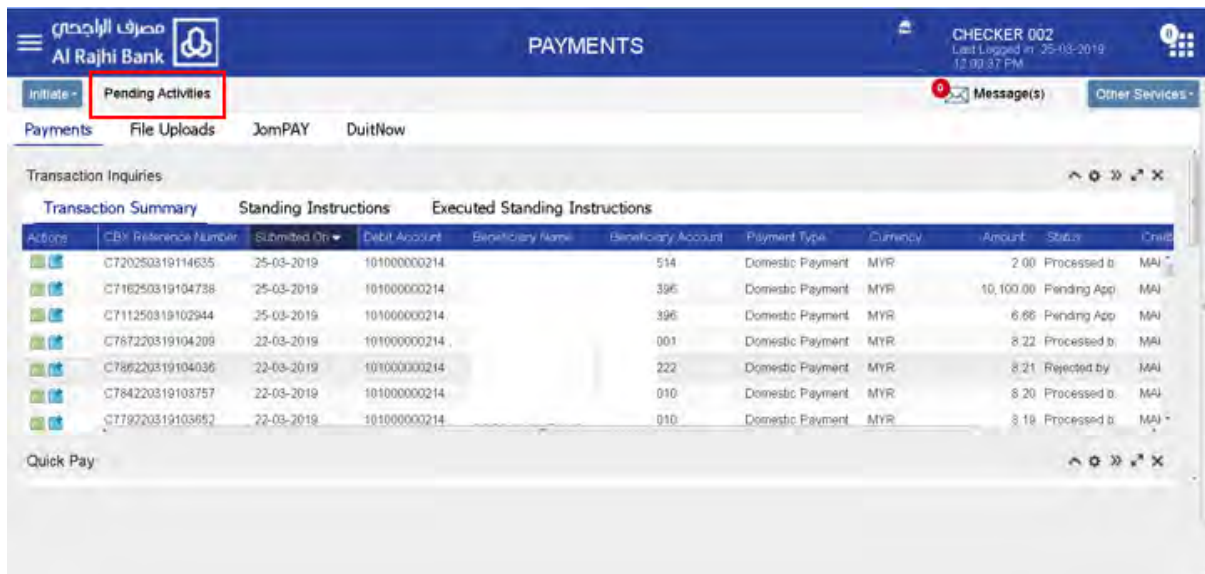
Step 1:   Go to Cash Management Services-i or
https://alrajhicashbiz24seven.com.my/

Step 2:   Enter Company ID, Login ID, Password and T-OTP > Login
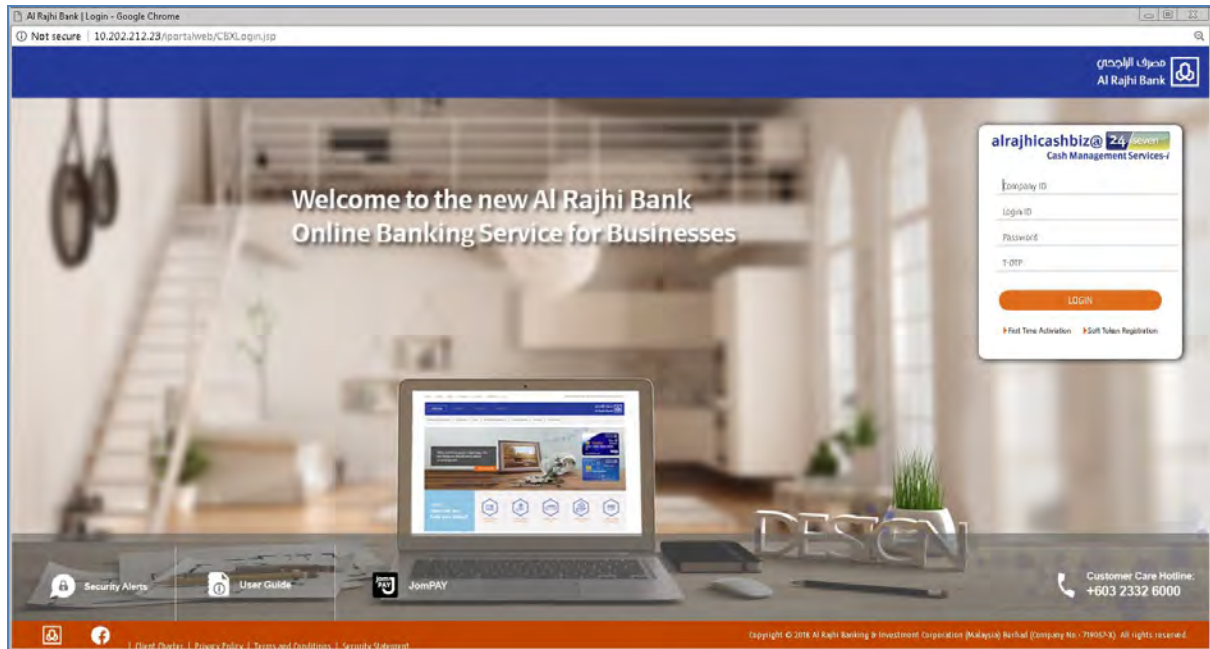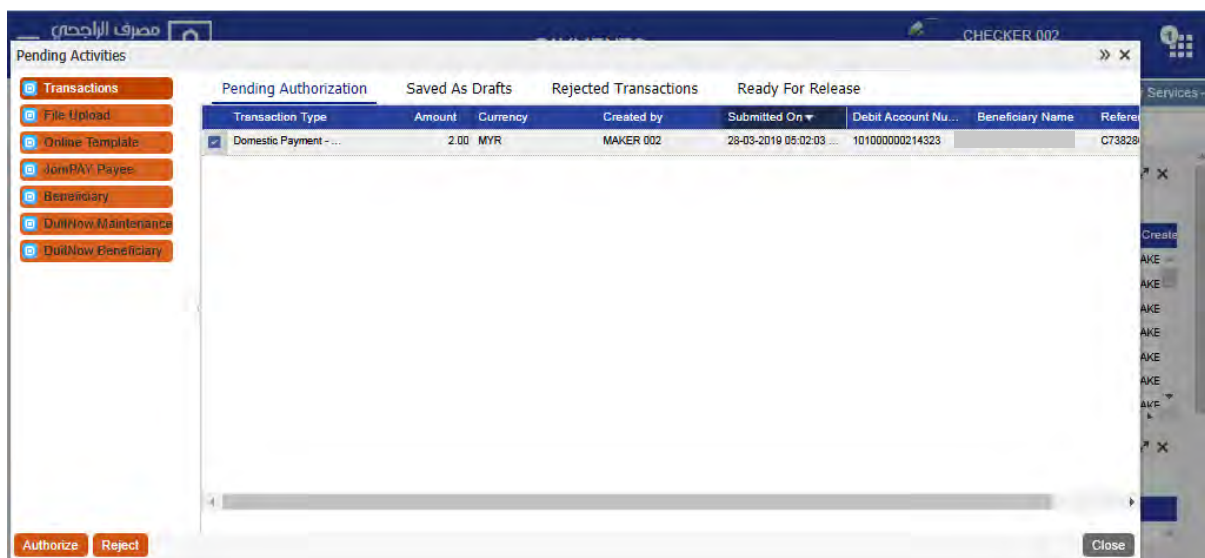

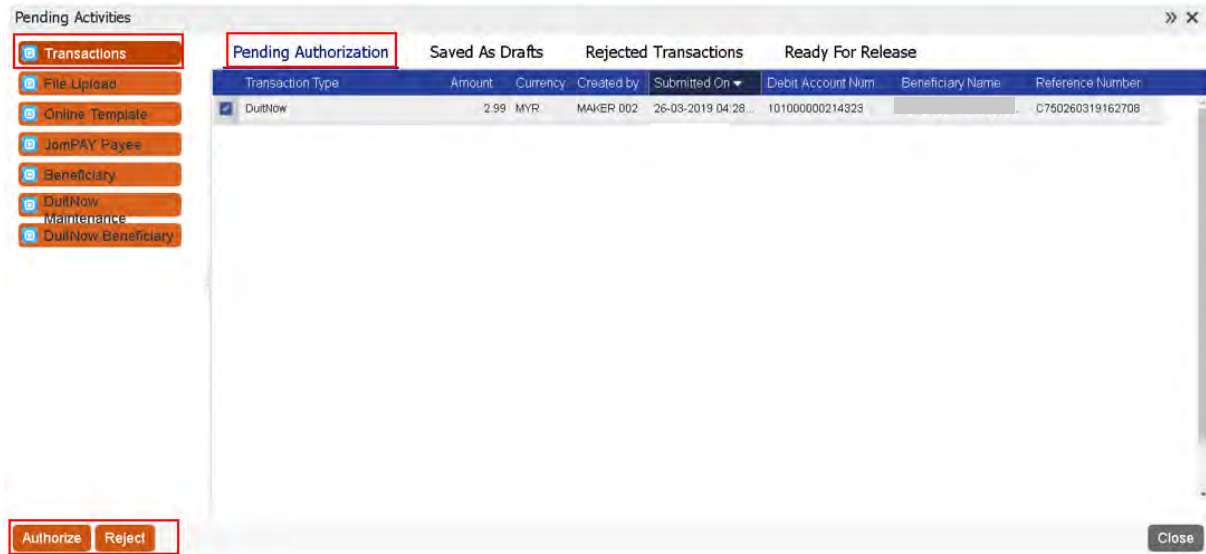**Step 3:**   Click on Menu > Select Payments

Step 4: Go to Pending Activities

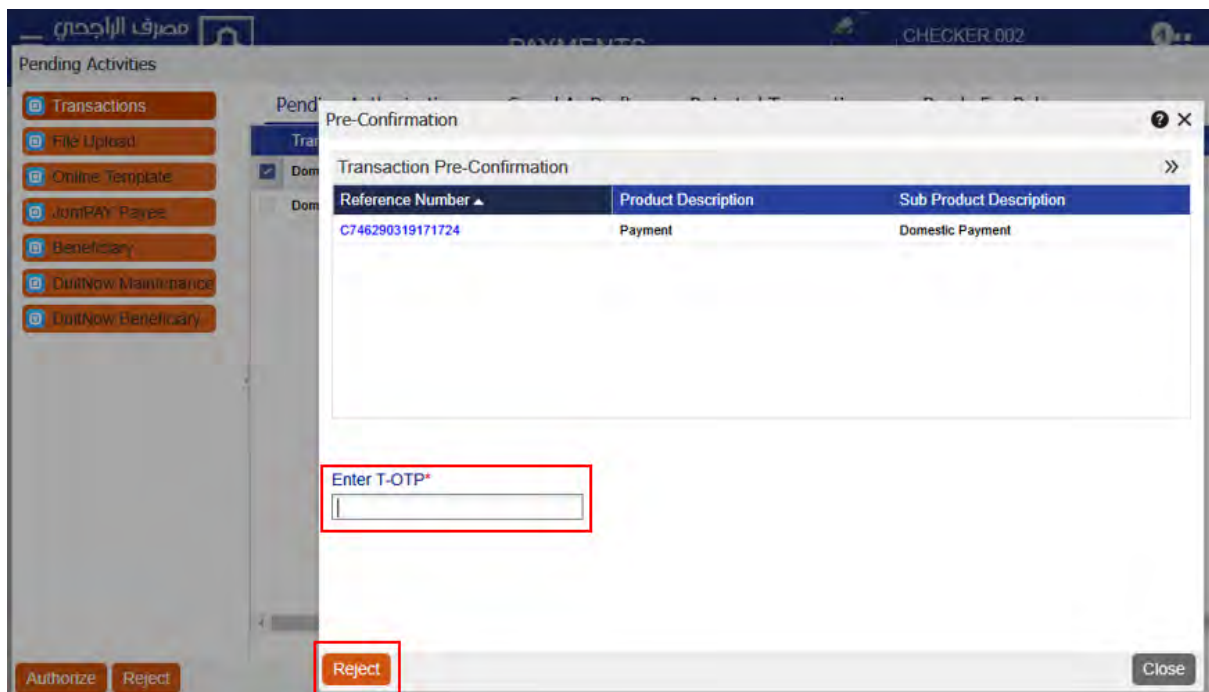**Step 5:** Go to Transactions > Pending Authorization > Tick the transaction to Authorize

Step 6: Choose Authorize (Refer Step 7) or Reject (Refer Step 9) the transaction
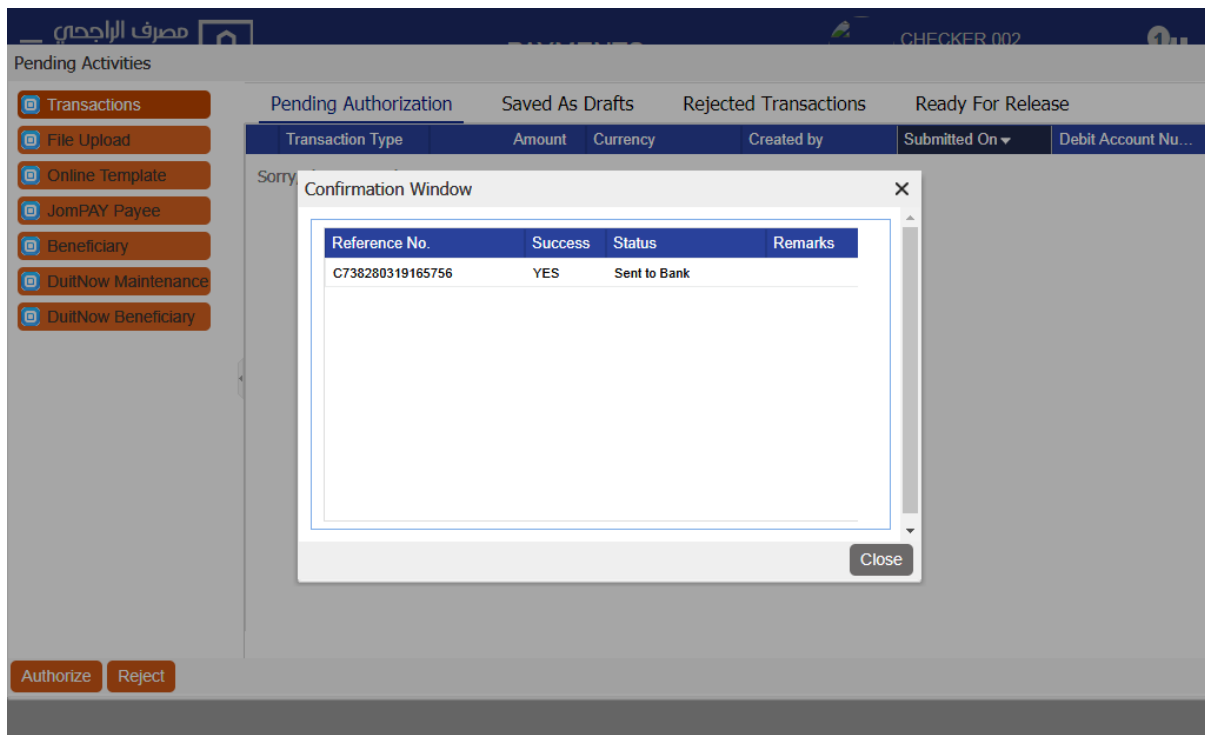

Step 7: Pre-Confirmation screen will be prompted and checker to Enter T_OTP to Authorize
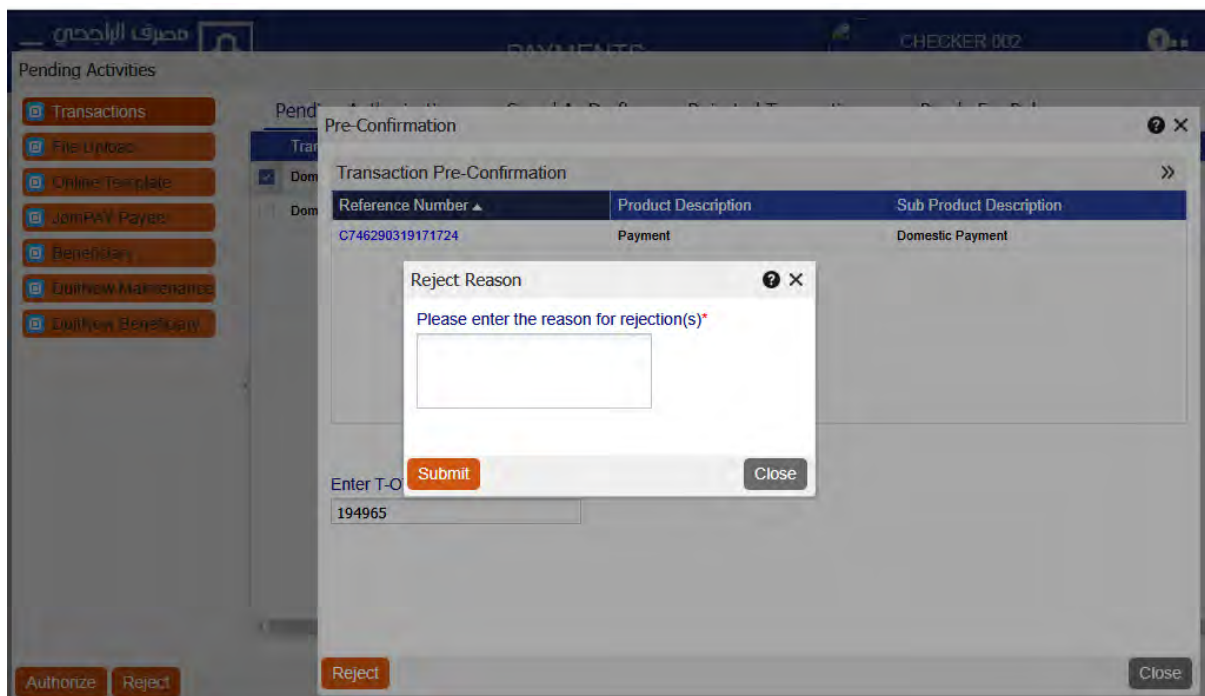
(**T-OTP generated via the Soft Token Applications each time login or during authorization)
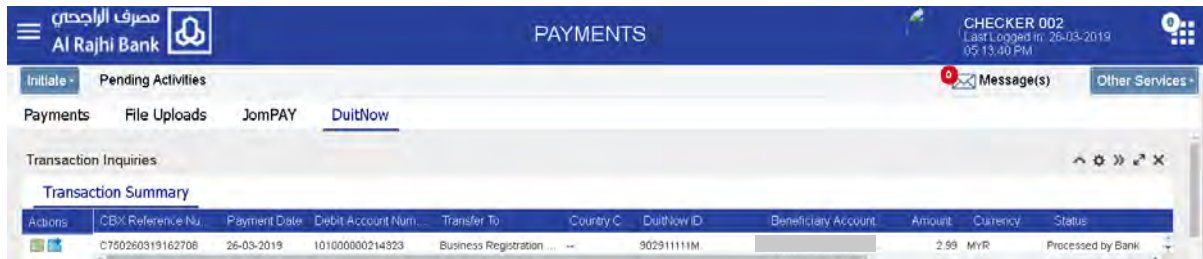
Step 8: The payments are now being sent to Al Rajhi for processing

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

**Step 10:** Go to DuitNow > Click on Refresh (>>) >Transaction Summary

No	Status	Definition	Action
1	Processed by Bank	Transaction successfully processed	No action required
2	Rejected by Bank	Transaction is not successfully processed	To redo the transaction
3	Sent to Bank	Transaction is successfully authorized but pending for processing	Refer to the bank admin
4	In Process at Bank	Transaction is successfully authorized but pending for processing	Refer to the bank admin
5	Rejected by Approver	Transaction is successfully rejected by checker	To redo the transaction or refer to the respective checker

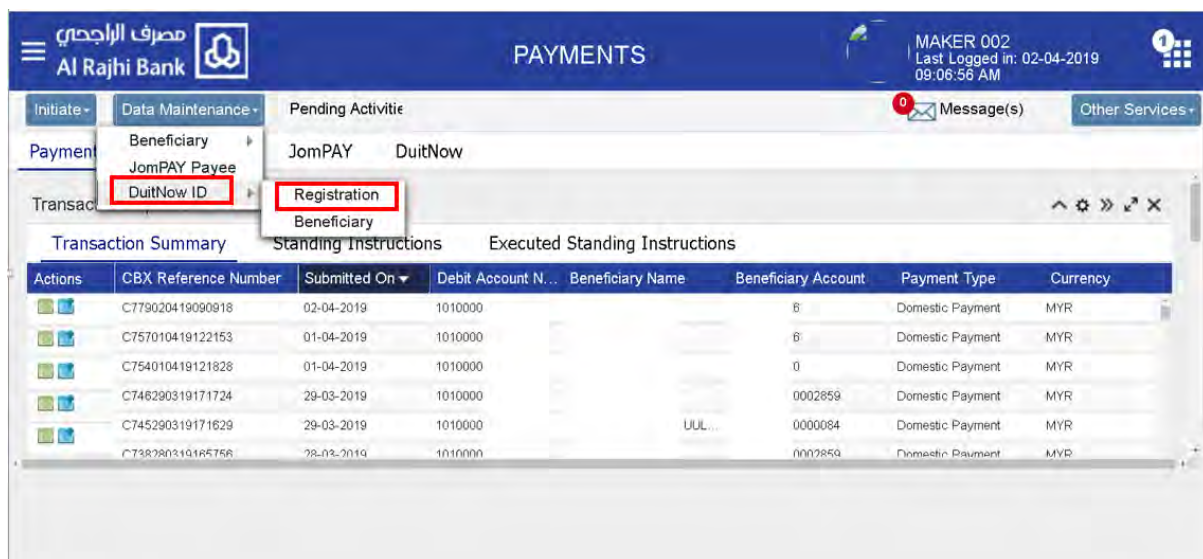## Section 5: Data Maintanence

5.1 DuitNow ID – Registration

Note : Applicable if customer wants to register their proxy with Al-Rajhi account

Step 1:   Click on Menu > Select Payments
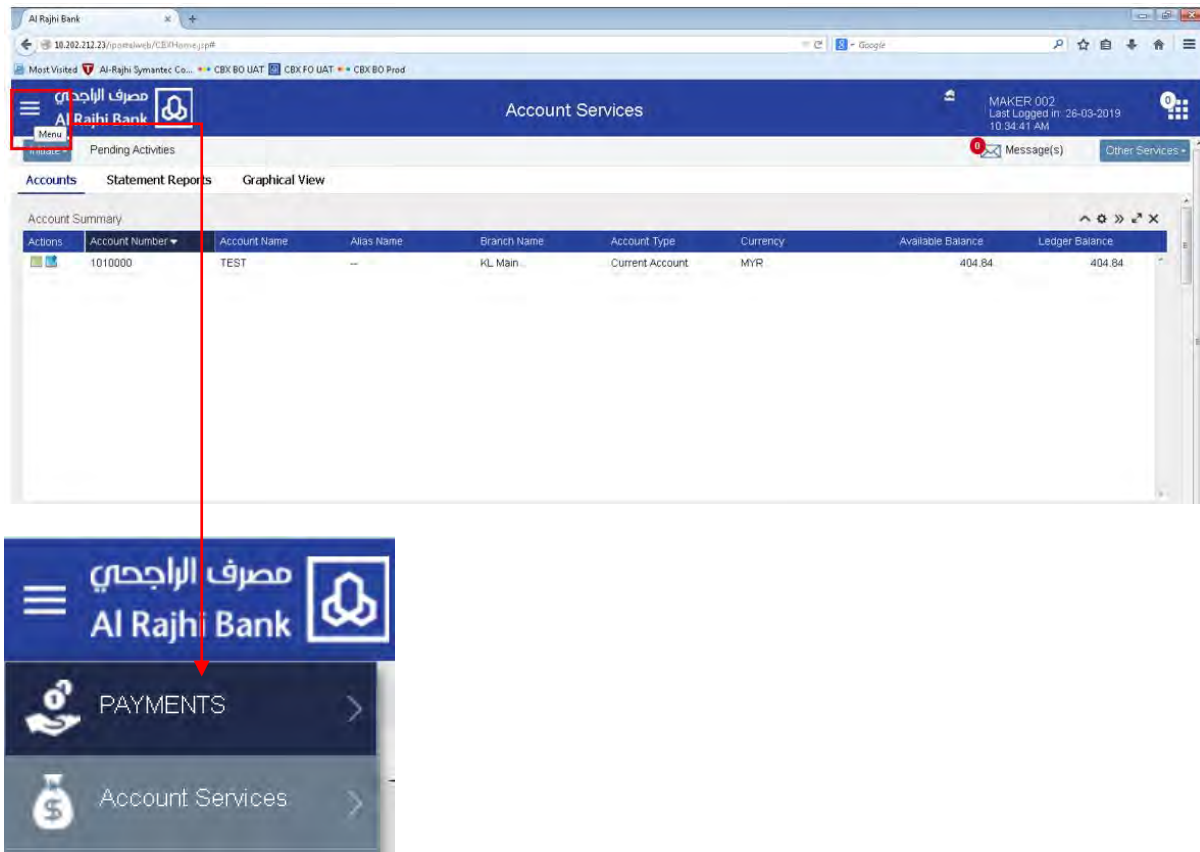
Step 2:   Go to Data Maintenance > DuitNow ID > Registration

Step 3: Complete details as per table below :

No	Column	Mandatory/Optional	Action/Remarks
1	DuitNow ID	Mandatory	To choose Business Registration No. as the proxy
2	Receiving Account	Mandatory	To choose receiving account no. (Al-Rajhi bank only)

Step 4: Tick on the Terms and Conditions

Step 5: Click Submit

Step 6: Click Confirm

Step 7:   Confirmation page prompted for Authorization
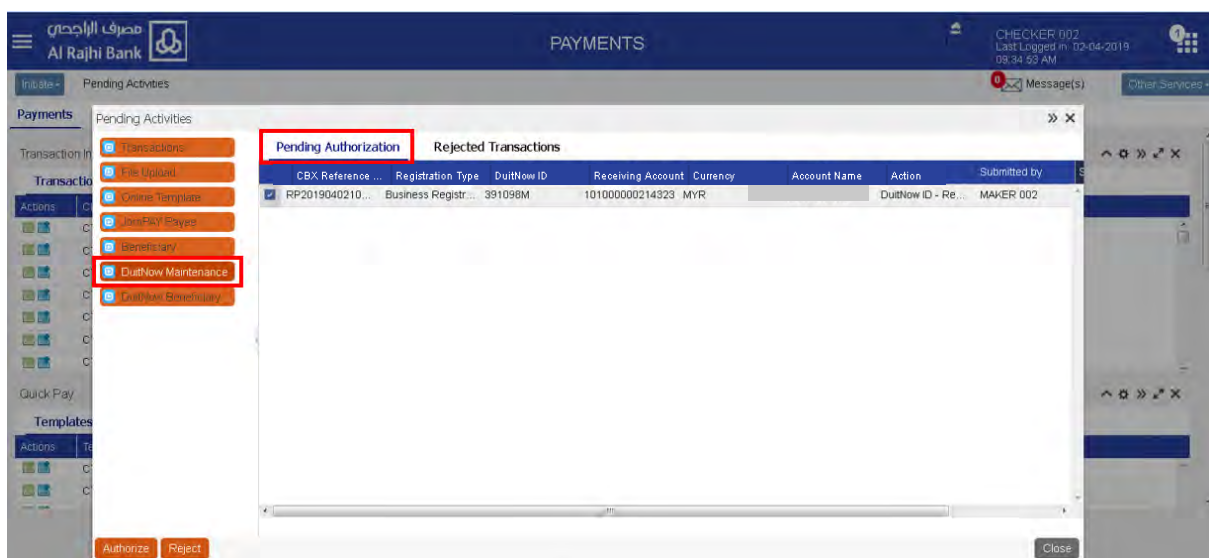

Step 8:   Login as Checker

Step 9:   Go to Payments > Pending Activities
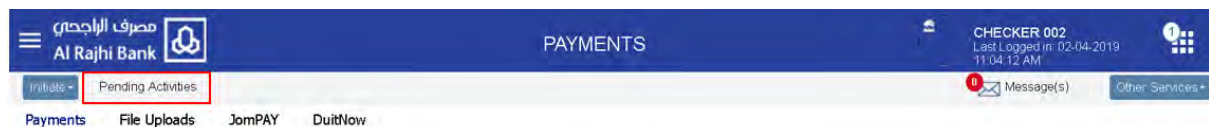
Step 10:   Go to DuitNow Maintenance > Pending Authorization > Tick the registered proxy
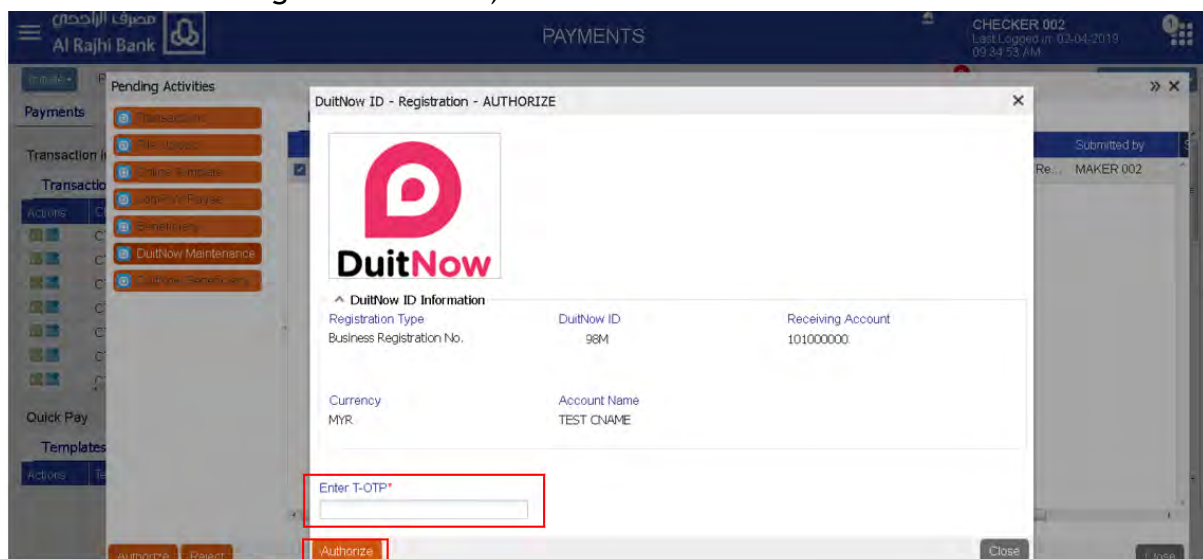
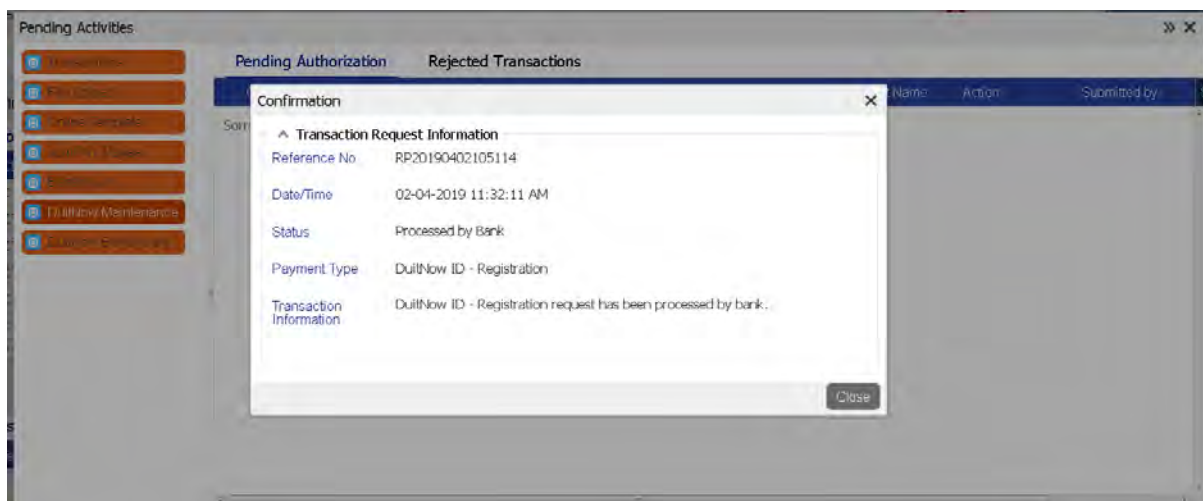**Step 11:** Choose Authorize (Refer Step 11) or Reject (Refer Step13) the DuitNow ID registration

Step 12: Go to Authorize

Step 13: 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 14: DuitNow ID registration is completed

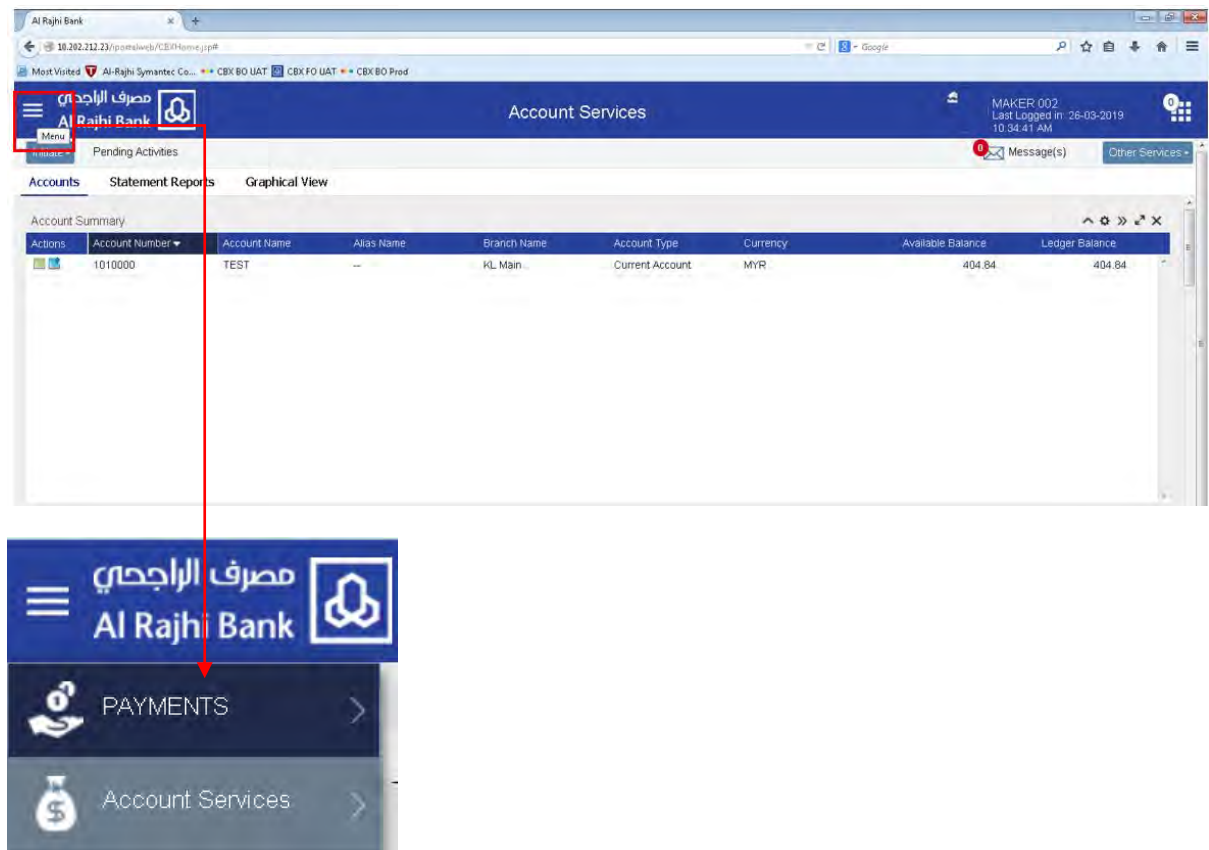**Step 15:**   Should the batch is Reject; the system will prompt for Pre-Confirmation screen for checker to Enter T_OTP to Reject
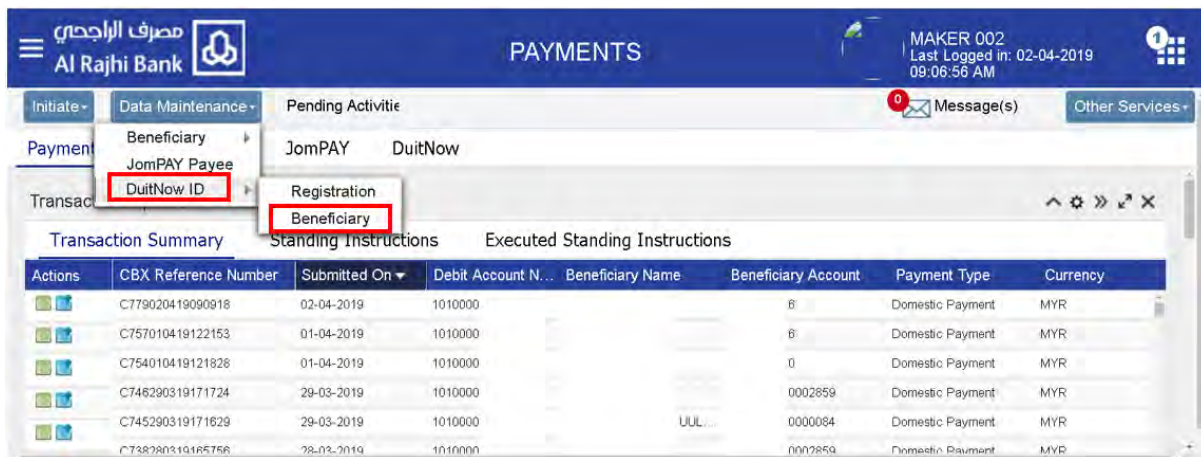

5.2 DuitNow ID – Beneficiary

Note : Applicable if customer wants to register beneficiary for DuitNow ID

Step 1:   Click on Menu > Select Payments

Step 2:   Go to Data Maintenance > DuitNow Id > Beneficiary

Step 3:   Complete beneficiary details as per below table :

No	Column Name	Mandatory / Optional	Action/Remarks
1	Beneficiary Code	Mandatory	To insert own beneficiary code
2	Transfer to	Mandatory	To choose the proxy type : 1) Business Registration No. 2) Passport No. 3) Mobile No. 4) IC No. 5) Army ID No./Police ID No.
3	Country Code	Mandatory for Proxy Type : Mobile No.	Only applicable for Mobile No.
4	Issuing Country	Mandatory for Proxy Type : Passport No.	Only applicable for Passport No.
5	DuitNow ID	Mandatory	To insert the proxy no.

Step 4: Click Submit

Step 5: Click Confirm

(Confirmation screen prompted and sent to checker for approval)
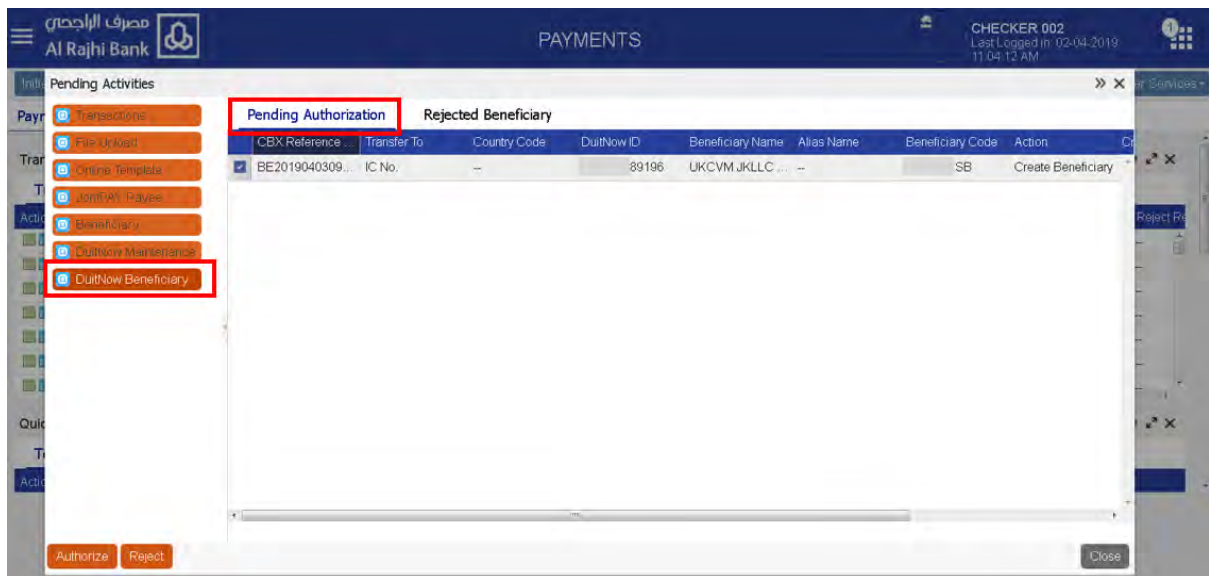
Step 6:   Login as Checker

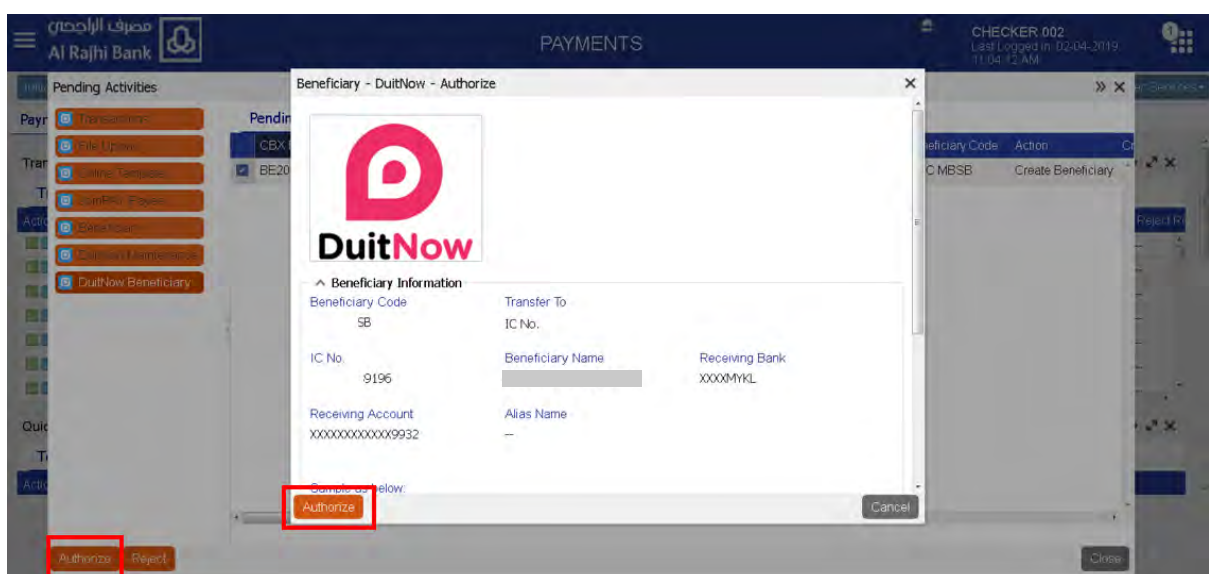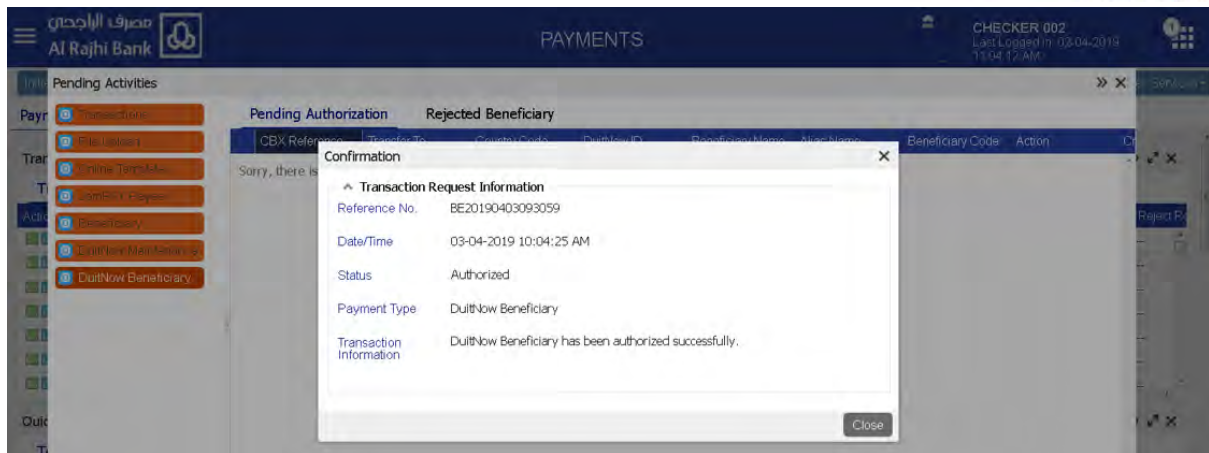**Step 7:**   Go to Payments > Pending Activities

Step 8:   Go to DuitNow Beneficiary > Pending Authorization > Tick the registered beneficiary

Step 9:   Choose Authorize (Refer Step 10) or Reject (Refer Step11) the DuitNow ID beneficiary registration
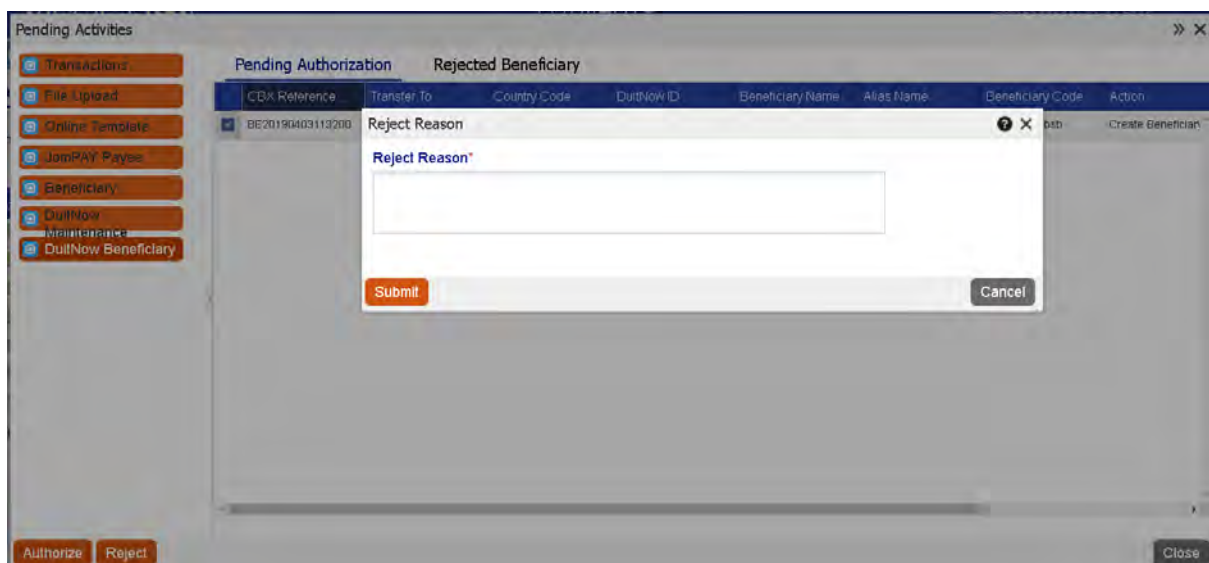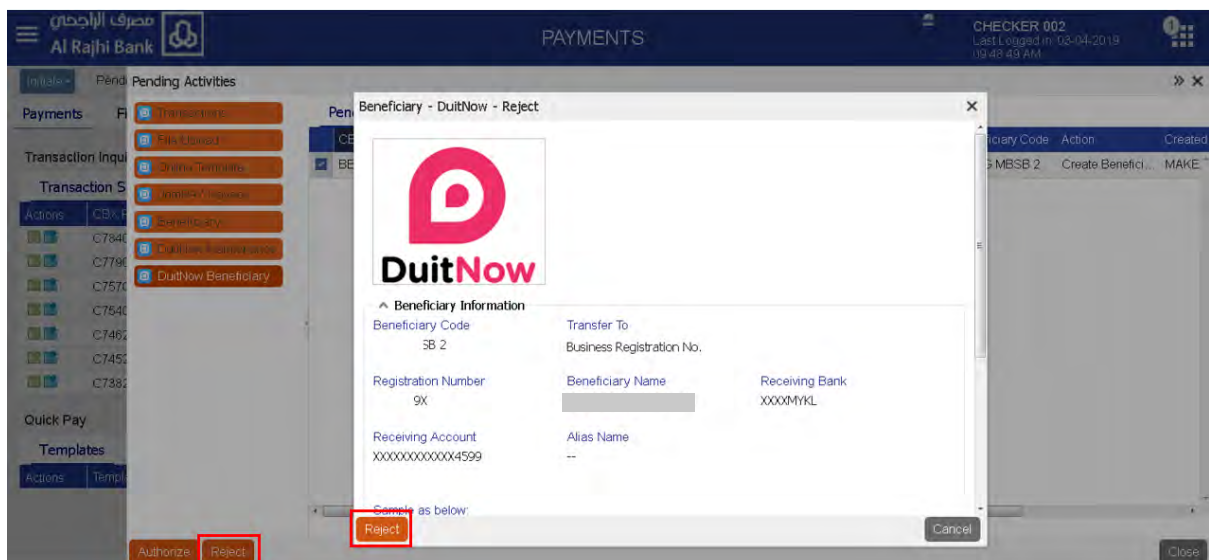
Step 10:   Go to Authorize > Click Authorize > Beneficiary successfully registered

Step11: Should the batch is Reject; the system will prompt for a Reject Reason. This message will be visible to the Maker
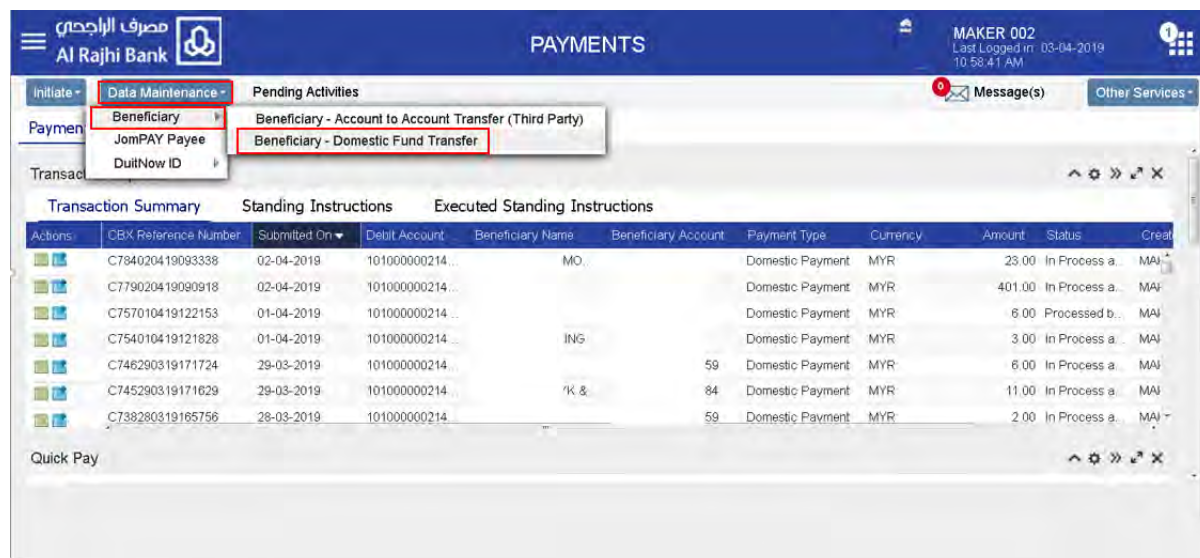
Step12: Click Submit

5.3 Domestic Fund Transfer - Instant Credit Transfer

Step 1: Click Data Maintenance > Beneficiary

Step 2: Click on the Beneficiary > Domestic Fund Transfer

Step 3: Enter beneficiary mandatory details in the column as follows:

No	Column Name	Mandatory / Optional	Remarks
1	Beneficiary Code	Mandatory	
2	Account Number/IBAN	Mandatory	
3	Beneficiary Name	Mandatory	
4	Alias Name	Optional	
5	Beneficiary ID 1 Type	Optional	
6	Beneficiary ID 1 Value	Optional	
7	Bank Code	Mandatory	
8	Bank Name	-	Auto-generated
9	City	-	Auto-generated
10	Address	Optional	
11	Beneficiary Resident Status	Mandatory	
12	Relationship with Beneficiary	Mandatory	
13	Purpose of Payment	Optional	
14	Joint of Account	Mandatory if choose as YES	

Step 4: Click Submit

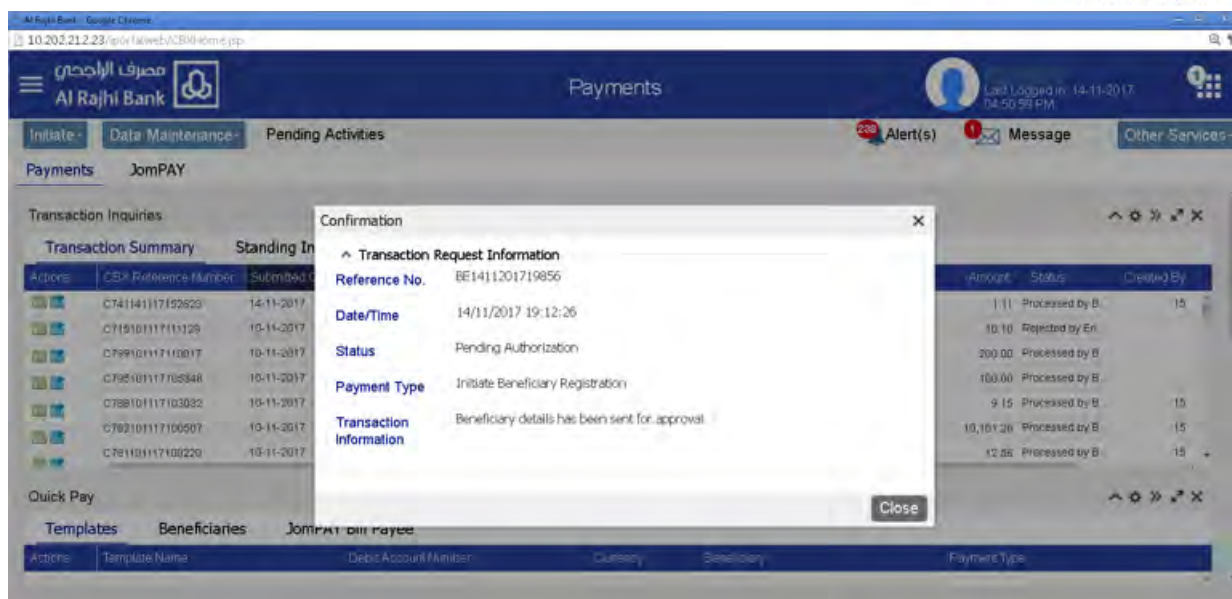**Step 5:** Click Confirm and Confirmation screen prompted. Beneficiary creation is sent to checker for Authorization.
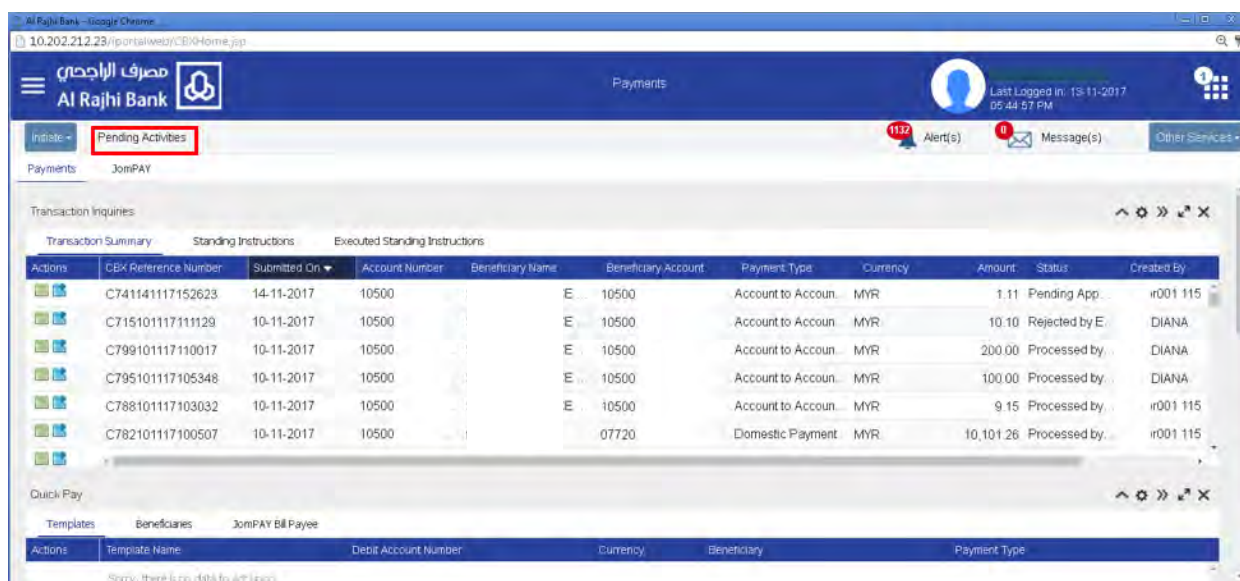
Step 6: Login as Checker

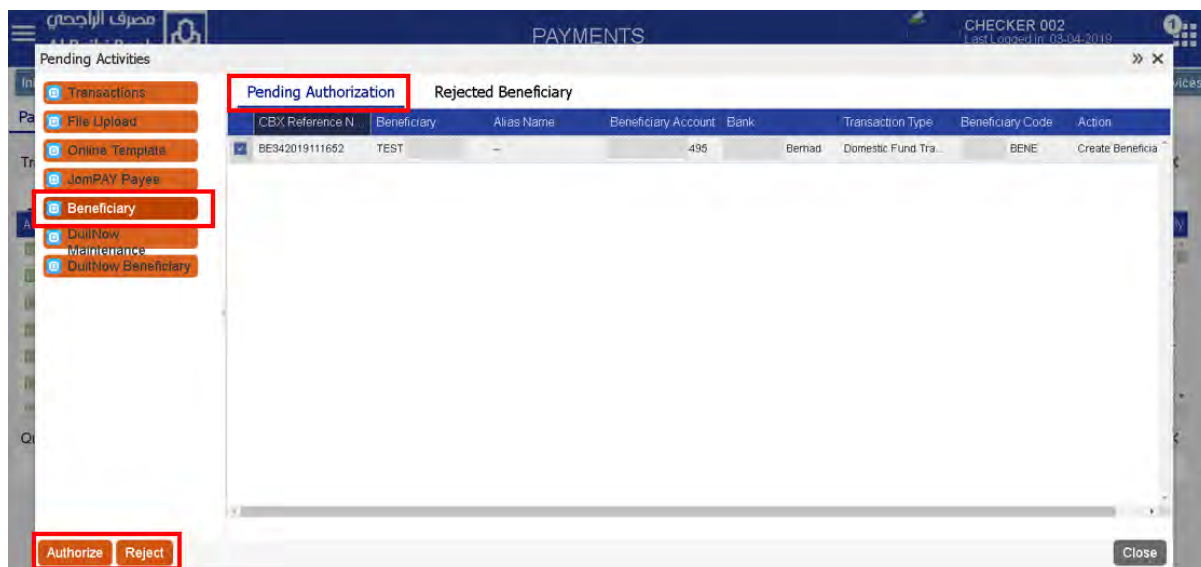**Step 7:** Click the Menu icon on top left > Click Payments
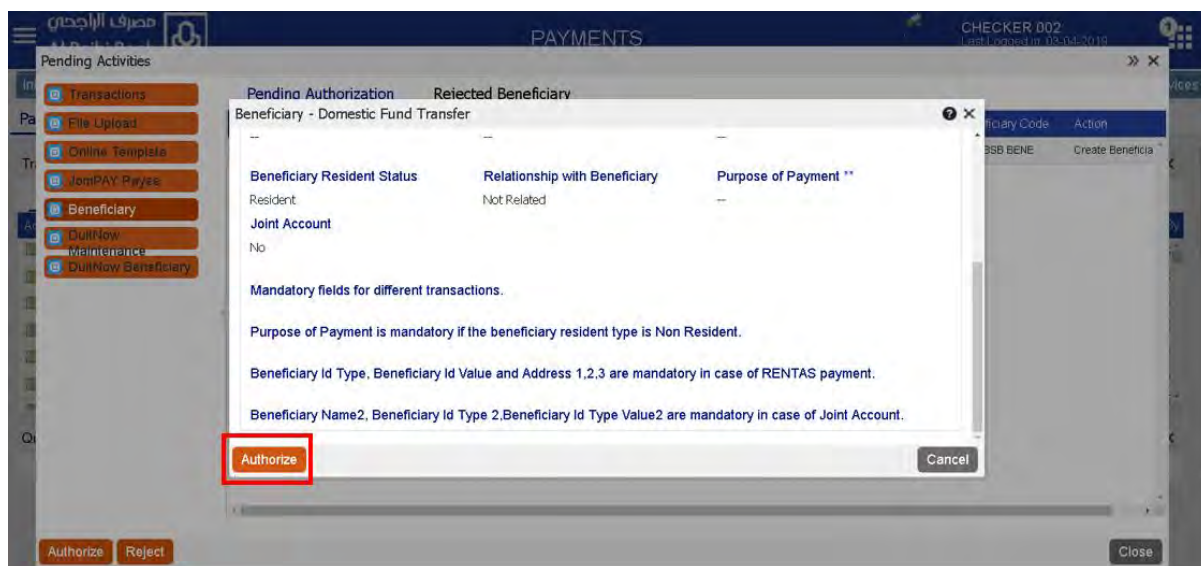
Step 8: Go to Pending Activities

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. 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

Step14: Click Submit

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