



CMS-i Cross Border Fund Transfer User Guide

Preparing Payment & Authorization

Version : 2.0
Last updated : 15th April 2021

Overview

This document will guide you on preparing Cross Border Fund Transfer (CBFT) payment via CMS-i.



Section 1: Introduction

Section 2: System Login

Section 3: Preparing Cross Border Fund Transfer payment (Maker)

Section 4: Authorization of Cross Border Fund Transfer payment (Checker)

Section 5: Maintenance of Beneficiary Information

5.1 Beneficiary Maintenance - Creation by Maker

5.1 Beneficiary Maintenance - Authorization by Checker

Section 6: Checking of Payment Status

Section 1: Introduction

This is a quick user guide of Cross Border Fund Transfer module of Cash Management Services-i. It takes user through the various stages in the submission of a Cross Border Fund Transfer payment and the related Beneficiary Maintenance screen.

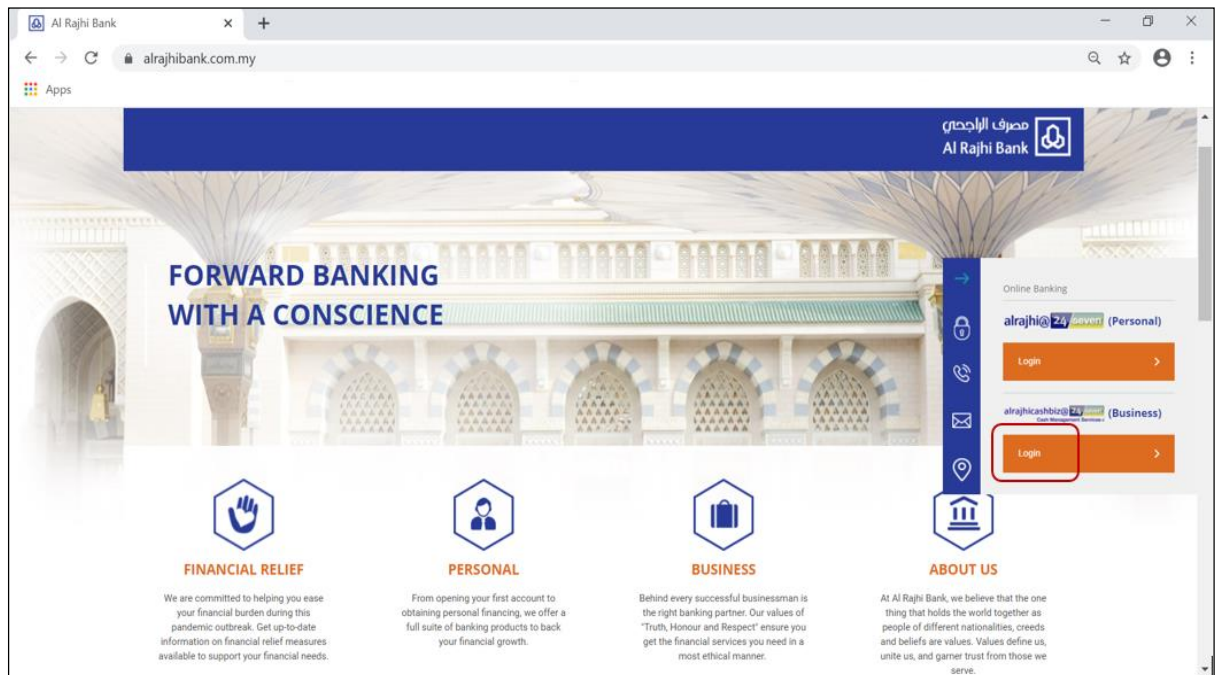
There are 2 transfer types under Cross Border Fund Transfer (CBFT):

Payment Module	Transfer Type	Description
Cross Border Fund Transfer (CBFT)	Malaysian Ringgit (MYR) to Foreign Currency (FCY)	<ul style="list-style-type: none"> Fund transfer from Al - Rajhi bank account (MYR) to another account with other financial institutions in Foreign Currency (FCY) Example : XXX Bhd in MYR (Al-Rajhi) transfer to JKL Pte Ltd in USD (XYZ Bank, London)
	Foreign Currency (FCY) to Foreign Currency (FCY) using the same currency	<ul style="list-style-type: none"> Fund transfer from Al - Rajhi bank account (FCY) to another account with other financial institutions in Foreign Currency (FCY) Only transfer for the same Foreign Currency is allowed (e.g: USD to USD) Cross currency is not allowed (e.g : USD to SGD) Example : XXX Bhd in USD (Al-Rajhi) transfer to JKL Pte Ltd in USD (XYZ Bank, London)

Section 2: System Login

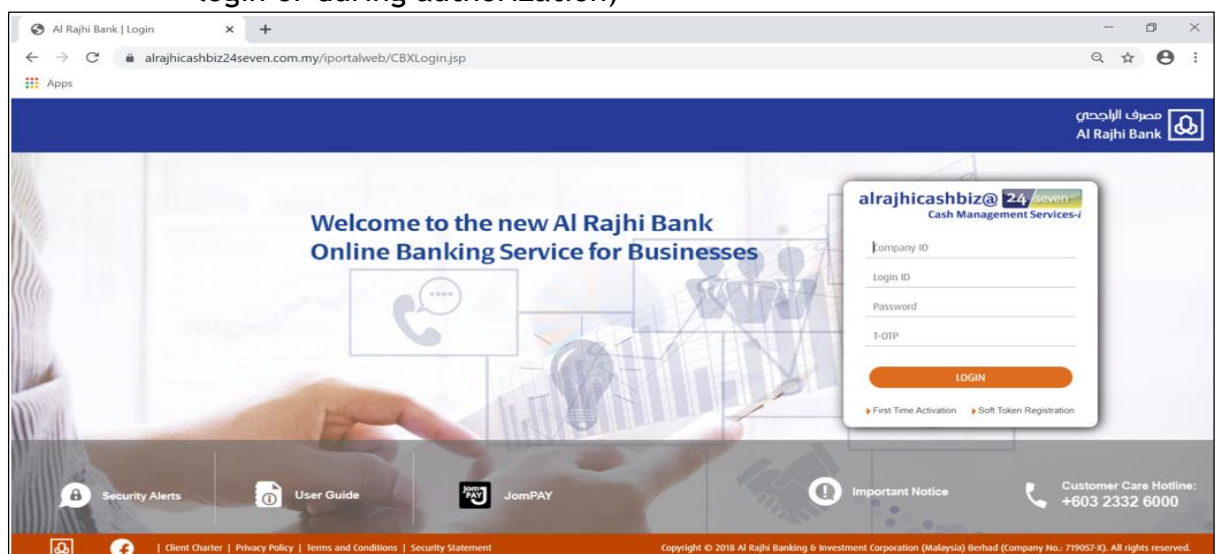
Step 1: Go to <https://www.alrajhibank.com.my/>

Click Login at the Cash Management Services-i or go to <https://alrajhicashbiz24seven.com.my/>

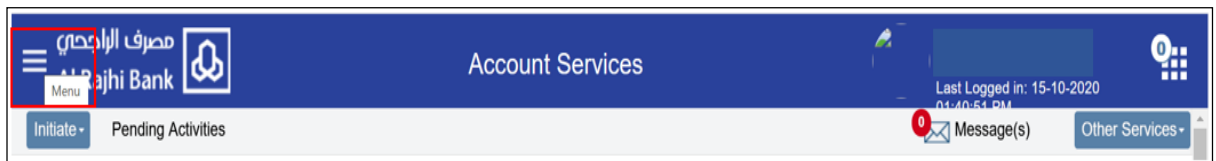


Step 2: Input Company ID, Login ID, Password and T-OTP**

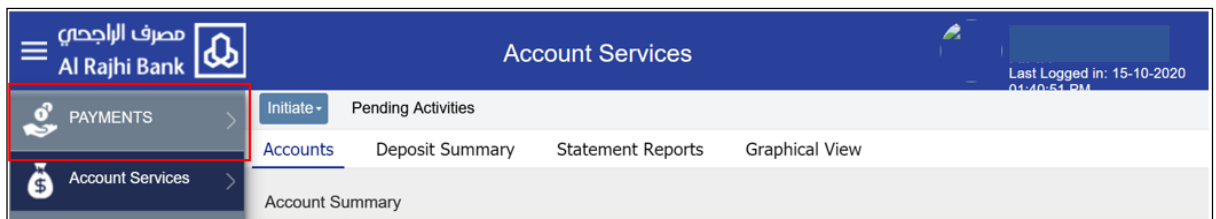
(**T-OTP generated via the Soft Token Application for each login or during authorization)



Step 3: Click on Menu icon at the top left



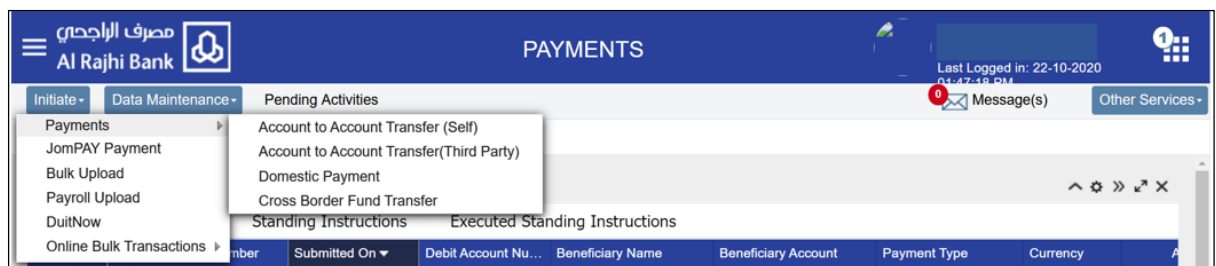
Step 4: Click PAYMENTS



****Refer to Section 3: Preparing Cross Border Fund Transfer payment by Maker**

Section 3: Preparing Cross Border Fund Transfer payment (Maker)

Step 1: Go to Initiate > Payments > Cross Border Fund Transfer



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

Step 3 : Double click on the Account Number from the Account Lookup

The screenshot shows the 'Ordering Information' section of the CMS-i interface. An 'Account Lookup' dialog box is open, displaying a table with columns: Account Num..., Name, Alias Name, Branch Name, Type, Available B..., and Currency. The table contains three rows of data. The first row has '10' in the 'Account Num...' column. The second row has '10' in the 'Account Num...' column. The third row has '90' in the 'Account Num...' column. The 'Currency' column shows 'GBP', 'SAR', and 'MYR' for the first three rows respectively. The dialog box has a search icon and a close button. Below the dialog box, there is a message: 'Please contact the bank if the information for Remitter Entity Type is incorrect/outdated.' The 'Beneficiary Information' section is also visible, with 'Registered' selected as the beneficiary type. At the bottom, there are buttons for 'Submit', 'Save as Template', 'Save As Draft', 'Clear', and 'Cancel'.

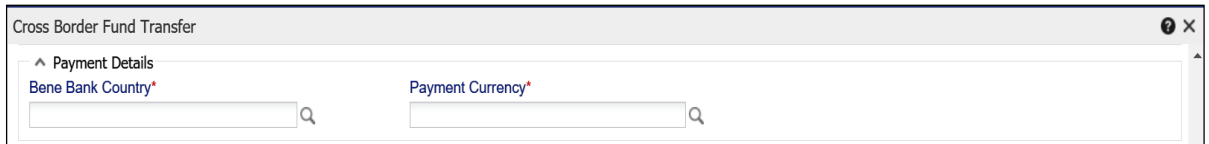
Step 4 : Enter Source of Income

The screenshot shows the 'Ordering Information' section of the CMS-i interface. The 'Source of Income*' field is highlighted with a red box. The field is located in the 'Remitter Information' section, below the 'Remitter ID Value' field. The 'Source of Income*' field is a text input field. The 'Remitter Information' section also includes fields for 'Remitter ID Type', 'Remitter ID Value', 'Remitter Institutional Sector Code', 'Remitter Resident Status*', and 'Remitter Entity Type'. The 'Beneficiary Information' section is also visible, with 'Registered' selected as the beneficiary type. At the bottom, there are buttons for 'Submit', 'Save as Template', 'Save As Draft', 'Clear', and 'Cancel'.

Step 5: Click Adhoc > Insert beneficiary information in the respective columns :

No	Column Name	Mandatory / Optional	Remarks
1	Beneficiary Type	Mandatory	<ul style="list-style-type: none"> Registered - Favorite Beneficiary Adhoc - New Beneficiary
2	Account Number/IBAN	Mandatory	-
3	Beneficiary Name	Mandatory	-
4	Alias Name	Optional	Additional Beneficiary Name for ease of reference
5	Date of Birth	Conditional Mandatory	<ul style="list-style-type: none"> Individual - Mandatory Non Individual - Non Mandatory
6	Nationality	Mandatory	To choose from dropdown
7	Address Line 1	Mandatory	-
8	Address Line 2	Optional	-
9	Address Line 3	Optional	-
10	Beneficiary Resident Status	Mandatory	To choose from dropdown
11	Beneficiary ID Type	Mandatory	To choose from dropdown
12	Beneficiary ID Type Value	Mandatory	Business Registration No:eg:719057X Passport No. e.g A12345678 IC No. e.g 888888108888
13	Beneficiary Entity Type	Mandatory	To choose from dropdown

Step 6: Go to Bene Bank Country > Click on lookup 🔍



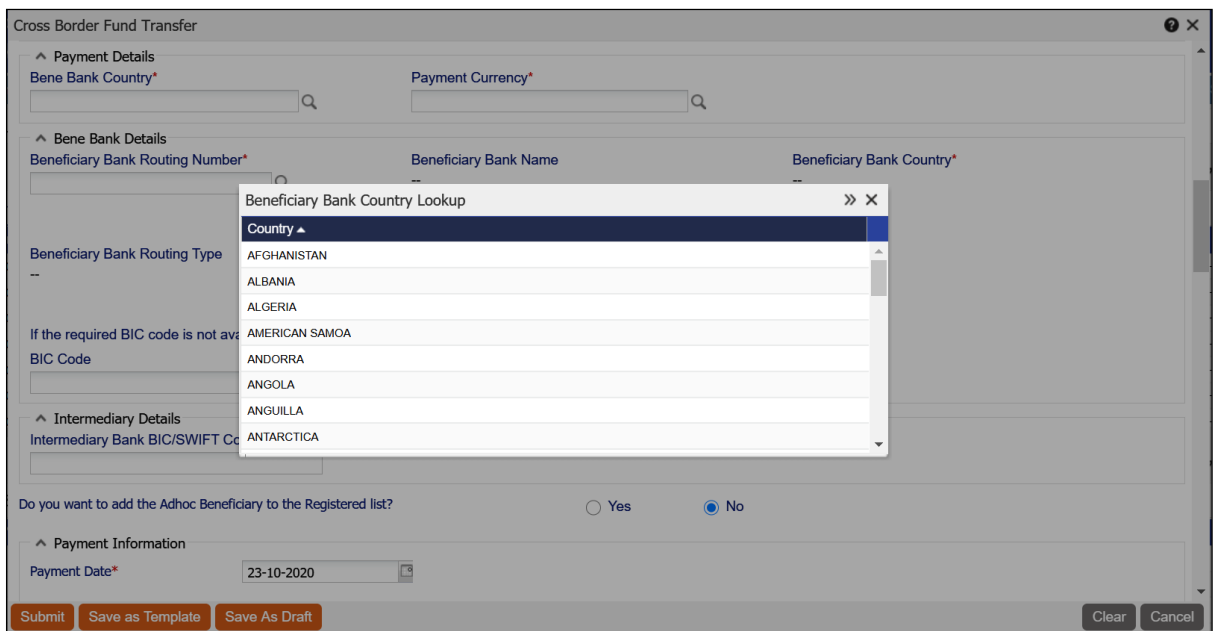
Cross Border Fund Transfer

Payment Details

Bene Bank Country* 🔍

Payment Currency* 🔍

Step 7: Choose Beneficiary Bank Country > Double Click



Cross Border Fund Transfer

Payment Details

Bene Bank Country* 🔍

Payment Currency* 🔍

Bene Bank Details

Beneficiary Bank Routing Number* 🔍

Beneficiary Bank Name

Beneficiary Bank Country*

Beneficiary Bank Routing Type

If the required BIC code is not available, please provide the BIC Code

Intermediary Details

Intermediary Bank BIC/SWIFT Code

Do you want to add the Adhoc Beneficiary to the Registered list? ☐ Yes ☒ No

Payment Information

Payment Date*

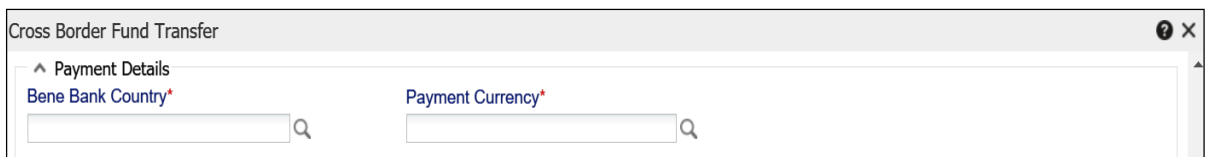
Submit Save as Template Save As Draft Clear Cancel

Beneficiary Bank Country Lookup

Country ▲

- AFGHANISTAN
- ALBANIA
- ALGERIA
- AMERICAN SAMOA
- ANDORRA
- ANGOLA
- ANGUILLA
- ANTARCTICA

Step 8: Go to Payment Currency > Click on lookup 🔍



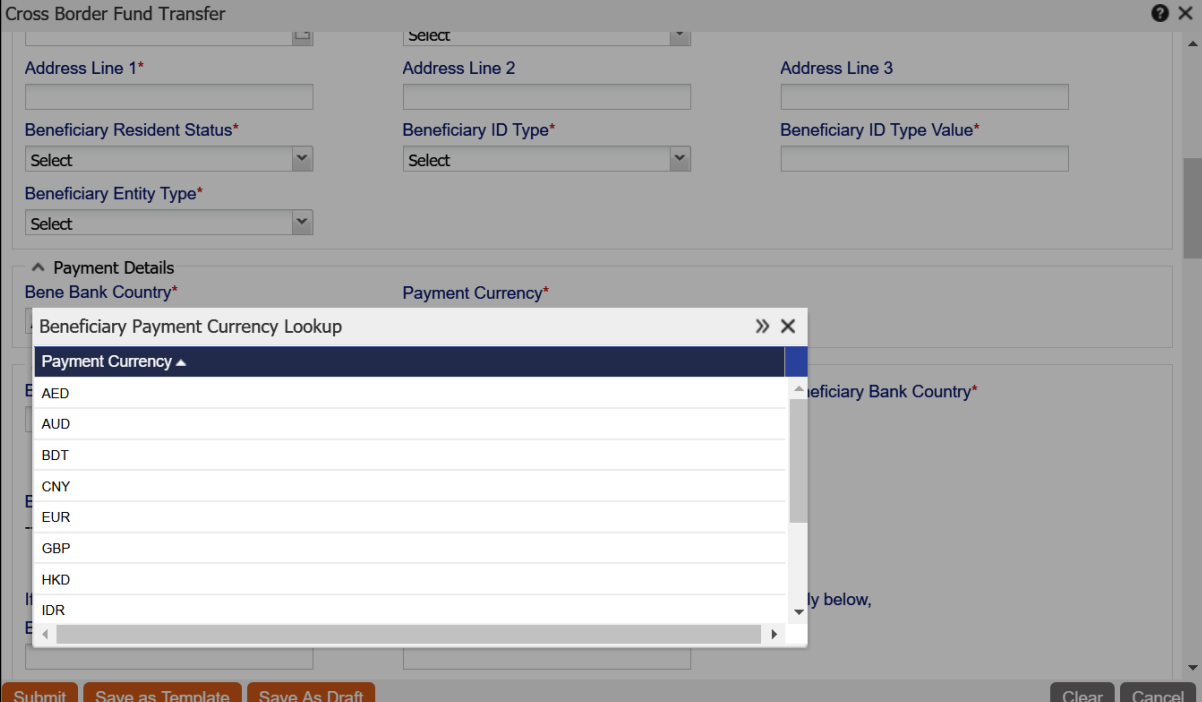
Cross Border Fund Transfer

Payment Details

Bene Bank Country* 🔍

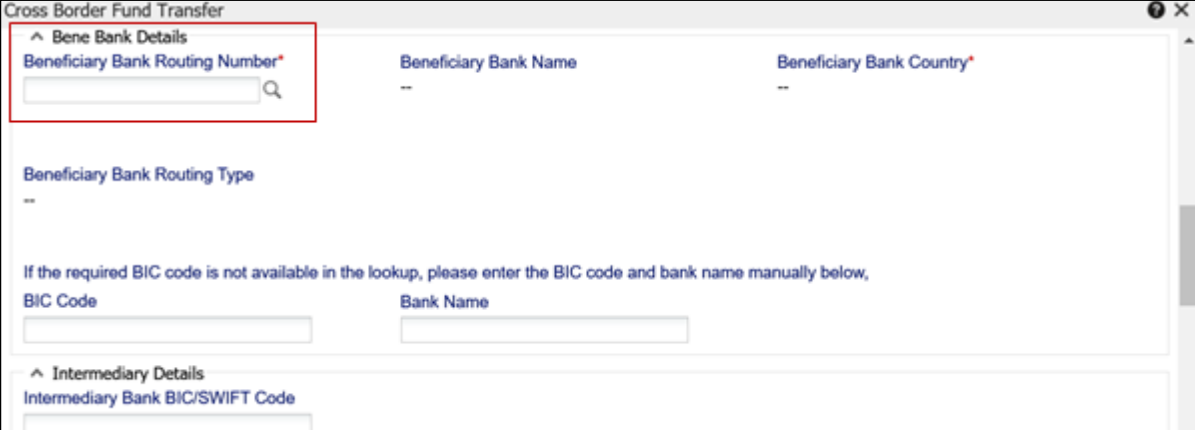
Payment Currency* 🔍

Step 9: Double click on the selected payment currency



The screenshot shows the 'Cross Border Fund Transfer' form. A modal window titled 'Beneficiary Payment Currency Lookup' is open, displaying a list of currencies: AED, AUD, BDT, CNY, EUR, GBP, HKD, and IDR. The 'Payment Currency' field in the background form is highlighted. The form includes fields for Address Line 1, 2, and 3; Beneficiary Resident Status; Beneficiary ID Type; Beneficiary ID Type Value; Beneficiary Entity Type; Bene Bank Country; and Beneficiary Bank Country. At the bottom, there are buttons for 'Submit', 'Save as Template', 'Save As Draft', 'Clear', and 'Cancel'.

Step 10: Go to Beneficiary Bank Routing Number > Click on lookup 🔍



The screenshot shows the 'Cross Border Fund Transfer' form with the 'Beneficiary Bank Details' section expanded. The 'Beneficiary Bank Routing Number' field is highlighted with a red box and contains a search icon. Other fields in this section include 'Beneficiary Bank Name', 'Beneficiary Bank Country', and 'Beneficiary Bank Routing Type'. Below this section, there is a note: 'If the required BIC code is not available in the lookup, please enter the BIC code and bank name manually below,' followed by 'BIC Code' and 'Bank Name' fields. The 'Intermediary Details' section is also visible at the bottom, showing the 'Intermediary Bank BIC/SWIFT Code' field.

Step 11: Input BIC/SWIFT Code* for example RJHIMYKL > Click Search > Double Click on the selected BIC from BIC/SWIFT Code* Lookup

BIC/SWIFT Code Search Criteria

^ BIC/SWIFT Code Details

BIC/SWIFT Code:

Recipient Bank Name*:

Country*:

Beneficiary Bank Routing Type*:

Se... Cl... Cancel

BIC/SWIFT Code Lookup

BIC/SWIFT Code	Recipient Bank Name	Country	Routing Type
WPACAU2SXXX	Westpac Banking Corporation	AUSTRALIA	SWIFT
SGBLAU2SXXX	ST George Bank	AUSTRALIA	SWIFT
QBANAU4BXXX	BANK OF QUEENSLAND LTD	AUSTRALIA	SWIFT

Cancel

* If the required BIC/SWIFT Code is not available in the lookup, please enter the information manually in the columns below:-

If the required BIC code is not available in the lookup, please enter the BIC code and bank name manually below,

BIC Code:

Bank Name:

- BIC Code - BIC/SWIFT code (must be 8 or 11 characters)
- Bank Name - Full name of beneficiary bank

Step 12: Intermediary Bank BIC/SWIFT Code is *optional*. Only applicable if user prefers specific Intermediary Bank as provided in the invoice.

Cross Border Fund Transfer

^ Intermediary Details

Intermediary Bank BIC/SWIFT Code

- Step 13:** Options to add as Registered Beneficiary.
If **Yes**, authorization is required in Beneficiary Maintenance.
(Refer to **Section 5: Maintenance of Beneficiary**)
- If **No**, authorization is not required in Beneficiary Maintenance.

Do you want to add the Adhoc Beneficiary to the Registered list?	<input type="radio"/> Yes	<input checked="" type="radio"/> No
--	---------------------------	-------------------------------------

- Step 14:** For payment date, only current date is allowed
- Step 15:** Contract Rate is applicable if the debiting account is MYR account. Options:
If **No**, enter the Payment Amount.
If **Yes**, refer to **Step 16**.

- *For Malaysian Ringgit to Foreign Currency (MYR to FCY)*

The screenshot shows the 'Cross Border Fund Transfer' window. Under 'Payment Information', the 'Payment Date' is set to 26-10-2020. The option 'Do you want to select the Contract Rate' has 'No' selected. Below, under 'Please enter the Payment Amount', the 'Debit Amount' is set to MYR. The 'Payment Amount' field is highlighted with a red box, indicating it is the required input for this transfer type.

- *For Foreign Currency to Foreign Currency (FCY to FCY)*

The screenshot shows the 'Cross Border Fund Transfer' window. Under 'Payment Information', the 'Payment Date' is set to 26-10-2020. The option 'Do you want to select the Contract Rate' has 'No' selected. Below, under 'Please enter the Payment Amount', the 'Payment Amount' is set to SAR. The 'Payment Amount' field is highlighted with a red box, indicating it is the required input for this transfer type.

Step 16: If Yes, at Contract Information > Enter the Contract Number

Step 17: Enter the Foreign Currency Payment Amount > Tab

Step 18: Choose the Charge Type from dropdown list

Step 19: Enter Payment Details with description of payment information

E.g. Purchase of bathroom accessories under invoice no.123455
/ Being partial payment for invoice 123456 palm oils

Step 20: Select the Purpose Code & Description from dropdown list

Step 21: Go to Related/Non Related > Choose from dropdown list (Yes or No) as disclosure of relationship with beneficiary

<i>Related / Non-Related</i>	<i>Option</i>	<i>Relationship Code</i>
<i>Related</i>	<i>Yes</i>	<i>Affiliate</i>
		<i>Associate</i>
		<i>Branch</i>
		<i>Direct Investor /Shareholder</i>
		<i>Head Office</i>
		<i>Parent</i>
<i>Non-related</i>	<i>No</i>	<i>Subsidiary</i>
		<i>Business</i>
		<i>Financier</i>
		<i>Staff/Employee</i>
		<i>Supplier</i>
		<i>Vendor</i>

^ BOP Code Selection

Purpose Code & Description*

Select

Related / Non Related*

Select

Relationship Code

Select

Additional Information

Step 22: Choose Relationship Code from dropdown list

^ BOP Code Selection

Purpose Code & Description*

Select

Related / Non Related*

Select

Relationship Code

Select

Additional Information

Step 23: Enter additional payment details in Additional Information (if any)

^ BOP Code Selection

Purpose Code & Description*

Select

Related / Non Related*

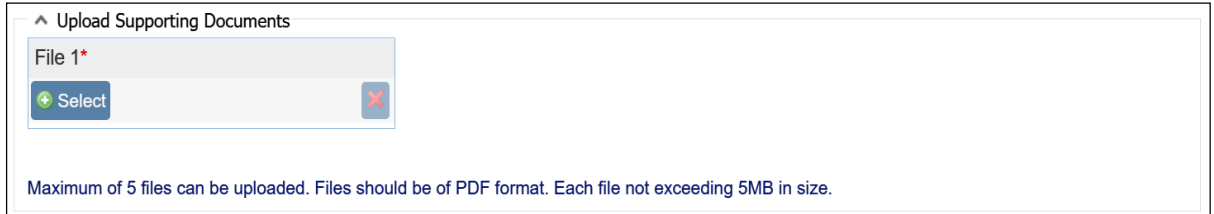
Select

Relationship Code

Select

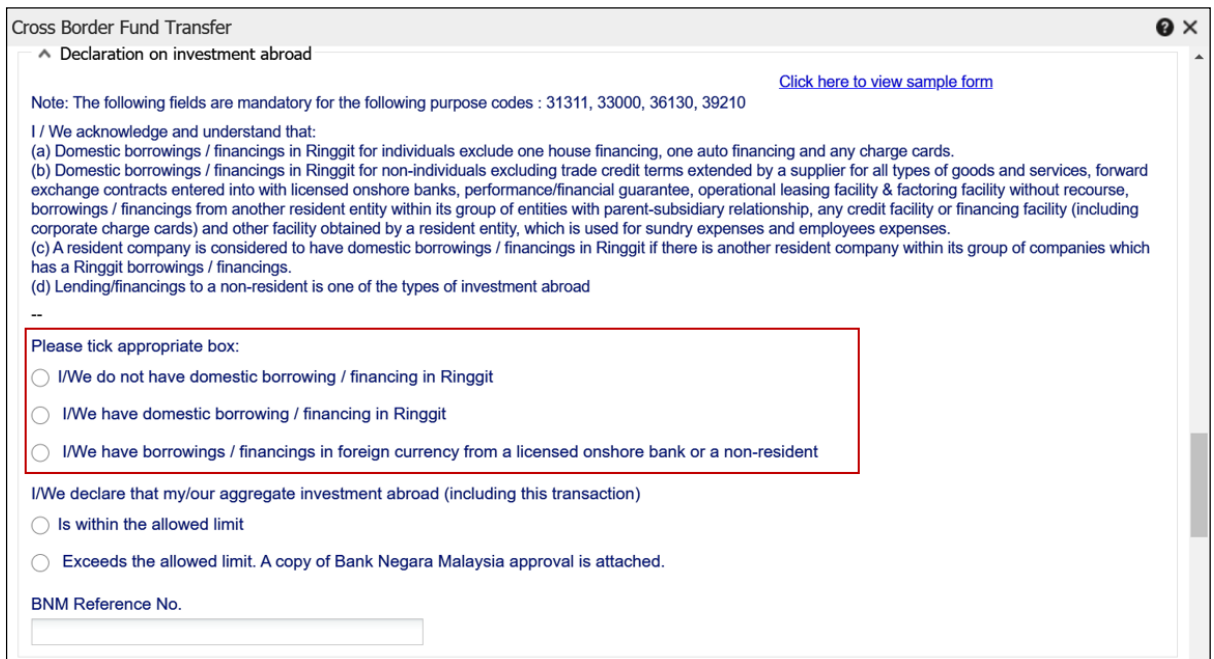
Additional Information

Step 24: Click Select to upload the PDF files
Maximum of 5 files can be uploaded. Each file must not exceed 5MB in size



Step 25 and 26 are mandatory if purpose code 31311, 33000, 36130 and 39210 are selected at Step 20

Step 25: Go to Declaration on investment abroad > Tick on the appropriate box



Step 26: Tick on the limit declaration for investment abroad. If exceed the allowed limit, a copy of Bank Negara Malaysia (BNM) approval and BNM reference number must be provided and uploaded before the submission of this payment

Cross Border Fund Transfer

Declaration on investment abroad

[Click here to view sample form](#)

Note: The following fields are mandatory for the following purpose codes : 31311, 33000, 36130, 39210

I / We acknowledge and understand that:

(a) Domestic borrowings / financings in Ringgit for individuals exclude one house financing, one auto financing and any charge cards.

(b) Domestic borrowings / financings in Ringgit for non-individuals excluding trade credit terms extended by a supplier for all types of goods and services, forward exchange contracts entered into with licensed onshore banks, performance/financial guarantee, operational leasing facility & factoring facility without recourse, borrowings / financings from another resident entity within its group of entities with parent-subsidiary relationship, any credit facility or financing facility (including corporate charge cards) and other facility obtained by a resident entity, which is used for sundry expenses and employees expenses.

(c) A resident company is considered to have domestic borrowings / financings in Ringgit if there is another resident company within its group of companies which has a Ringgit borrowings / financings.

(d) Lending/financings to a non-resident is one of the types of investment abroad

--

Please tick appropriate box:

☐ I/We do not have domestic borrowing / financing in Ringgit

☐ I/We have domestic borrowing / financing in Ringgit

☐ I/We have borrowings / financings in foreign currency from a licensed onshore bank or a non-resident

☐ I/We declare that my/our aggregate investment abroad (including this transaction)

☐ Is within the allowed limit

☐ Exceeds the allowed limit. A copy of Bank Negara Malaysia approval is attached.

BNM Reference No.

Step 27: Go to FCY Declaration > Tick on both boxes

Cross Border Fund Transfer

FCY declaration

[Click here to view sample form](#)

Al Rajhi Banking & Investment Corporation (Malaysia) Bhd do not provide remittance services to the following restricted countries/entities or any individual(s) dealing with the said countries/entities:-

1. Sanctioned countries / prohibited countries
2. Payments involving virtual currencies.
3. Payments involving gambling/internet gambling.
4. Payments involving government scholarship programs where the beneficiary is not an educational institution.
5. Payments involving arms and ammunitions dealers.
6. Payments involving currency exchanges, casas de cambio, payment service providers, internet payment processors, e-money, issuers or other money service businesses.
7. Payments involving precious metals that purchase metals from pawnbrokers and other secondary sources.
8. Payments involving charities, charitable contribution, donations and political contributions
9. Payments involving used motor vehicles dealers or auctioneers.
10. Payments related to transactions in penny stocks or microcap securities.
11. Payments involving Third Party Payment Processors.
12. Payments involving private bank clients.
13. Payments involving embassies, consulates and diplomatic missions
14. Not complying with BNMs foreign exchange administration rules (FEAR).

--

I/We the undersigned hereby declare and confirm that*

☐ The beneficiary is NOT an individual/entity dealing with any of the sanctioned/restricted countries/entities listed above

☐ The remittance is NOT for the purpose of making payment to any individual(s)/entities dealing with or in any of the sanctioned/restricted countries/entities listed above

Step 28: Click to view the Term & Condition and tick the box for acknowledgement

[Click here to view the T&C](#)

☐ I understand and accept the Terms & Conditions applicable for initiating Cross Border Fund Transfer.

Important Notes:
By submitting this application, I/we acknowledge that riba (interest) in any form is prohibited in Islam and that Al Rajhi Bank does not condone any remittance / transfer to riba based account(s) i.e. any conventional loan / deposit account which may have riba.
With reference to the aforementioned declaration, I/We hereby instruct the Bank to remit/transfer my/our fund as per the details provided above.

Step 29: Click Submit button to proceed

Important Notes:
By submitting this application, I/we acknowledge that riba (interest) in any form is prohibited in Islam and that Al Rajhi Bank does not condone any remittance / transfer to riba based account(s) i.e. any conventional loan / deposit account which may have riba.
With reference to the aforementioned declaration, I/We hereby instruct the Bank to remit/transfer my/our fund as per the details provided above.

Step 30: Click on Confirm button and the confirmation page will be prompted. Payment will be sent to Checker for authorization

Review and Confirmation - Cross Border Fund Transfer

FCY declaration

Al Rajhi Banking & Investment Corporation (Malaysia) Bhd do not provide remittance services to the following restricted countries/entities or any individual(s) dealer

1. Sanctioned countries / prohibited countries
2. Payments involving virtual currencies.
3. Payments involving gambling/internet gambling.
4. Payments involving government scholarship programs where the beneficiary is not an educational institution.
5. Payments involving arms and ammunitions dealers.
6. Payments involving currency exchanges, casas de cambio, payment service providers, internet payment processors, e-money, issuers or other money service bi
7. Payments involving precious metals dealers that purchase metals from pawnbrokers and other secondary sources.
8. Payments involving charities, charitable contribution, donations and political contributions
9. Payments involving used motor vehicles dealers or auctioneers.
10. Payments related to transactions in penny stocks or microcap securities.
11. Payments involving Third Party Payment Processors.
12. Payments involving private bank clients.
13. Payments involving embassies, consulates and diplomatic missions
14. Not complying with BNMs foreign exchange administration rules (FEAR).

--

I/We the undersigned hereby declare and confirm that:
The beneficiary is NOT an individual / entity dealing with any of the sanctioned/restricted countries/entities listed above.
The remittance is NOT for the purpose of making payment to any individual(s)/entities dealing with or in any of the sanctioned/restricted countries/entities listed a

Applicable Charges

Transaction Charges - MYR	30.00	Intermediary Charges - PHP	--
GST - MYR	0.00	GST - MYR	--

Confirmation

Transaction Request Information

Reference No.

C775261020114222

Date/Time

26-10-2020 11:46:05 AM

Status

Pending Authorization

Payment Type

Cross Border Fund Transfer

Transaction Information

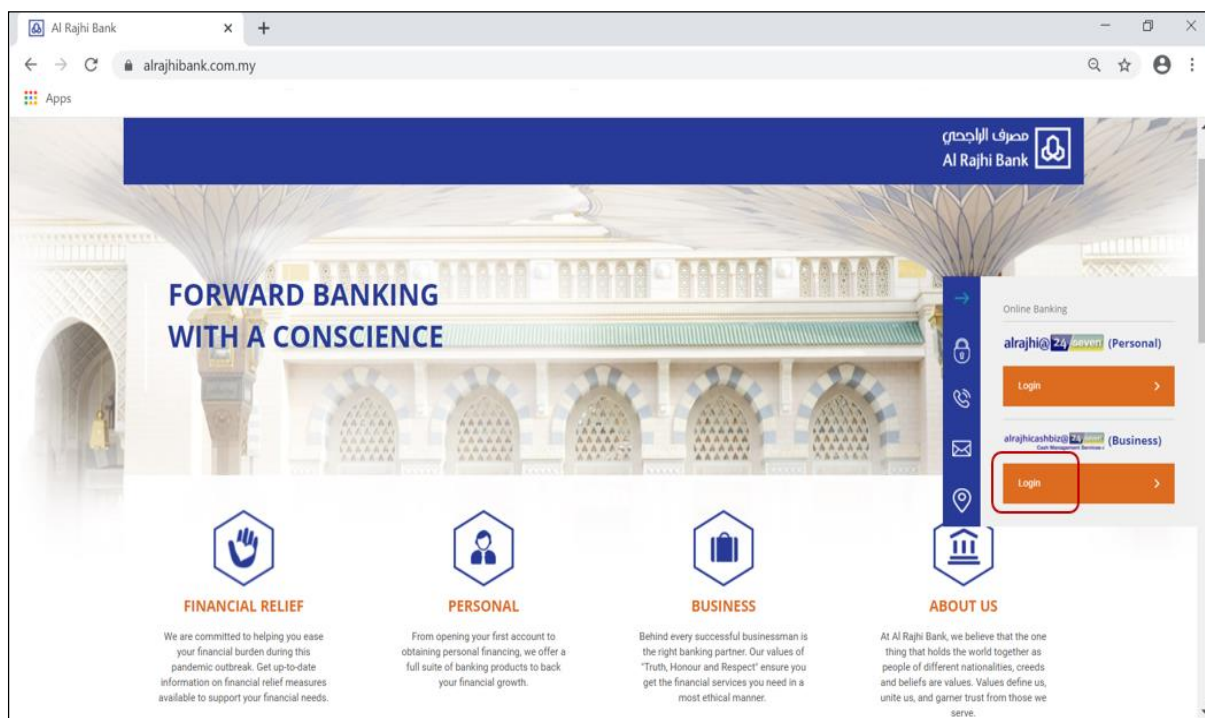
Cross Border Fund Transfer request has been successfully submitted.

Close

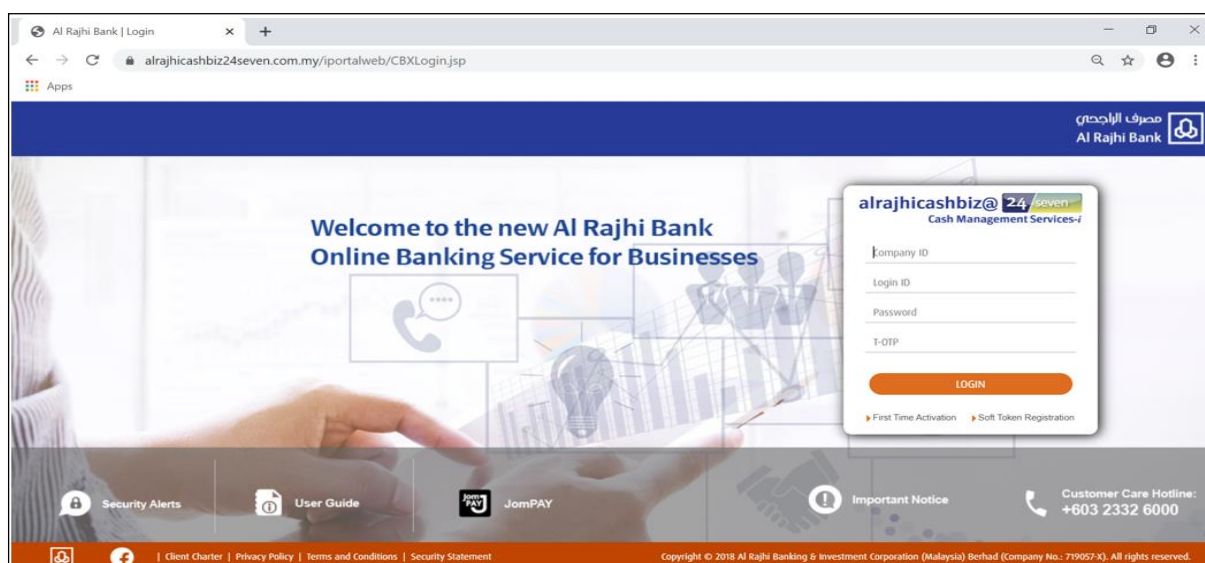
*****Refer to Section 4: Authorization of Cross Border Fund Transfer payment by Checker***

Section 4: Authorization of Cross Border Fund Transfer payment (Checker)

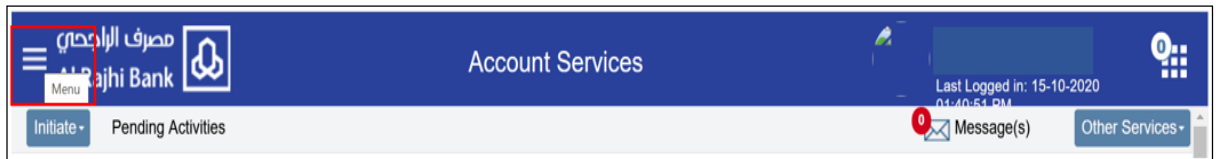
Step 1: Go to <https://www.alrajhibank.com.my/>
Click Login at the Cash Management Services-i or go to
<https://alrajhicashbiz24seven.com.my/>



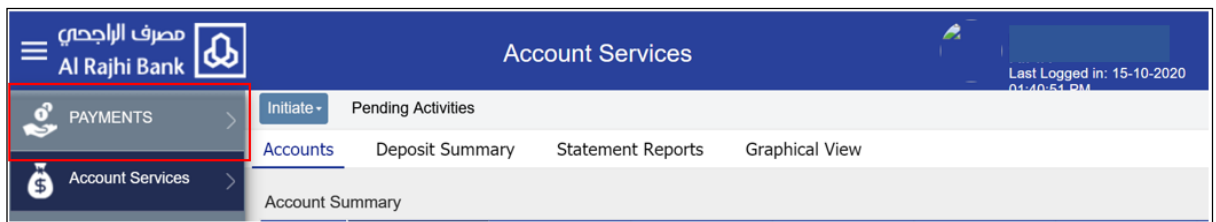
Step 2: Input Company ID, Login ID, Password and T-OTP**
(**T-OTP generated via the Soft Token Application for each login or during authorization)



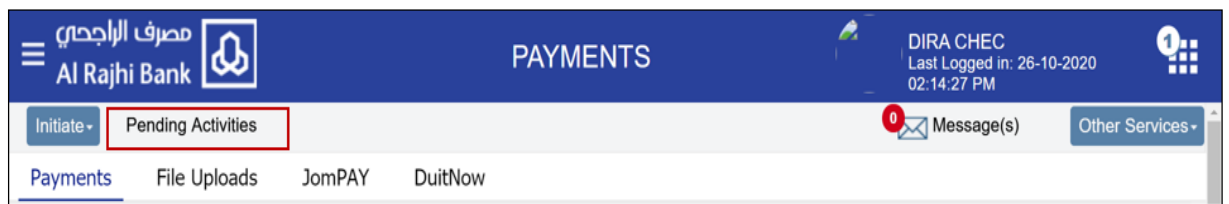
Step 3: Click on Menu icon at the top left



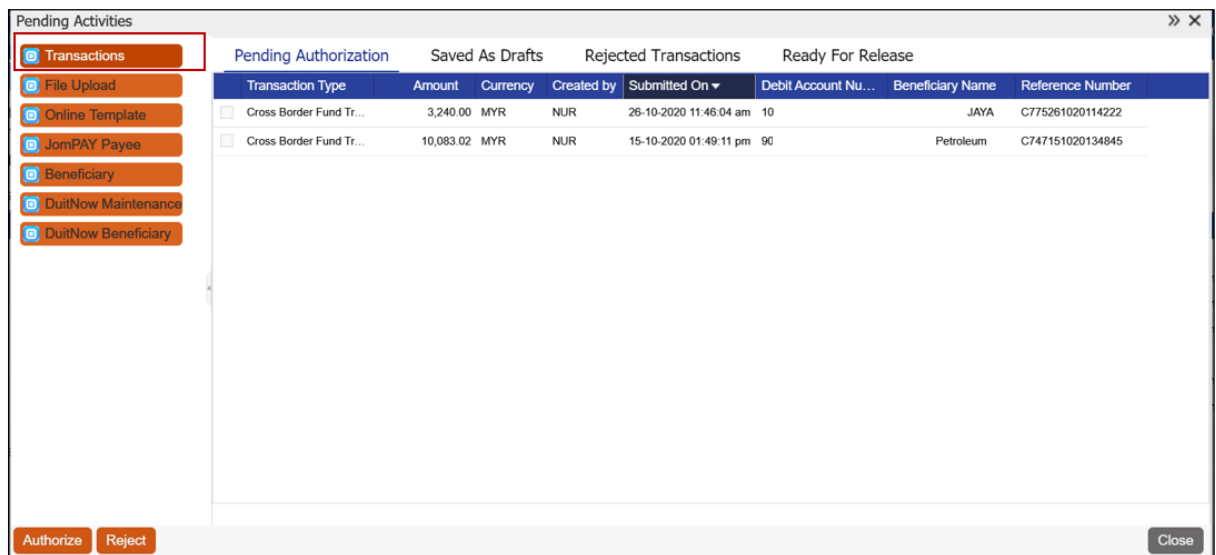
Step 4: Click PAYMENTS



Step 5: Go to Pending Activities



Step 6: Go to Transactions > Click Pending Authorization



Step 7: Select the transaction to Authorize or Reject

Pending Activities

Transactions Pending Authorization Saved As Drafts Rejected Transactions Ready For Release

Transaction Type	Amount	Currency	Create...	Submitted O...	Debit Account Nu...	Beneficiary Name	Reference Number
<input checked="" type="checkbox"/> Cross Border Fund Transfer	3,809.41	MYR	N...	26-10-2020 ...	10	Cho	C743261020194130
<input type="checkbox"/> Cross Border Fund Transfer	49,537.78	MYR	N...	26-10-2020 ...	90	Baker	C733261020172625

Authorize Reject Close

Step 8: Click Authorize (Refer Step 9) or click Reject (Refer Step 11)

Pending Activities

Transactions Pending Authorization Saved As Drafts Rejected Transactions Ready For Release

Transaction Type	Amount	Currency	Create...	Submitted O...	Debit Account Nu...	Beneficiary Name	Reference Number
<input checked="" type="checkbox"/> Cross Border Fund Transfer	3,809.41	MYR	N...	26-10-2020 ...	10	Cho	C743261020194130
<input type="checkbox"/> Cross Border Fund Transfer	49,537.78	MYR	N...	26-10-2020 ...	90	Baker	C733261020172625

Authorize Reject Close

Step 9: Pre-Confirmation screen will be prompted and checker to Enter T-OTP to Authorize

(**T-OTP generated via the Soft Token Application)

The screenshot shows the 'Pending Activities' window with a sidebar containing buttons for Transactions, File Upload, Online Template, JomPAY Payee, Beneficiary, DuitNow Maintenance, and DuitNow Beneficiary. The main area displays a 'Transaction Pre-Confirmation' dialog box. The dialog box has a table with the following data:

Reference Number	Product Description	Sub Product Description
C743261020194130	Payment	Cross Border Fund Transfer

Below the table, there is a text input field labeled 'Enter T-OTP*'. At the bottom of the dialog box, there are 'Authorize' and 'Reject' buttons. The background window also has 'Authorize' and 'Reject' buttons at the bottom.

Step 10: The payment is now being sent to Al Rajhi Bank for processing

The screenshot shows a 'Confirmation Window' with a table containing the following data:

Reference No.	Success	Status	Remarks
C743261020194130	YES	Sent to Bank	

At the bottom right of the window is a 'Close' button.

Step 11: Should the action be to reject payment, the system will prompt for a Reject Reason. This message will be visible to the Maker.

The screenshot shows the 'Pre-Confirmation' window with a 'Transaction Pre-Confirmation' dialog box. The dialog box has a table with the following data:

Reference Number	Product Description	Sub Product Description
C733261020172625	Payment	Cross Border Fund Transfer

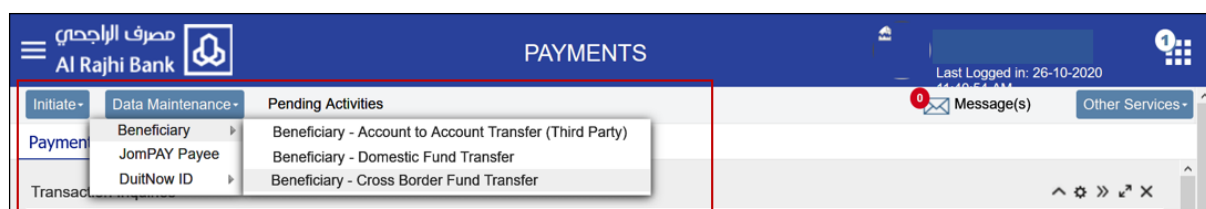
Below the table, there is a text input field labeled 'Enter T-OTP*'. A 'Reject Reason' dialog box is overlaid on top of the main dialog box. The 'Reject Reason' dialog box has a text input field labeled 'Please enter the reason for rejection(s)*' and a 'Submit' button. At the bottom of the main dialog box, there are 'Reject' and 'Close' buttons.

Section 5: Maintenance of Beneficiary Information

5.1 Beneficiary Creation

Step 1: Click Data Maintenance > Beneficiary

Step 2: Click on the Beneficiary - Cross Border Fund Transfer



Step 3: Enter beneficiary mandatory details as follows:

Beneficiary - Cross Border Fund Transfer

Beneficiary Information

Beneficiary Code* 1

Account Number/IBAN* 2

Beneficiary Name* 3

Date of Birth 4

Nationality* 5

Address Line 1* 6

Address Line 2 7

Address Line 3 8

Alias Name 9

Beneficiary Resident Status* 10

Beneficiary ID Type* 11

Beneficiary ID Type Value* 12

Beneficiary Entity Type* 13

No	Column Name	Mandatory / Optional	Remarks
1	Beneficiary Code	Mandatory	Preferred beneficiary name for ease of reference
2	Account Number/IBAN	Mandatory	-
3	Beneficiary Name	Mandatory	-
4	Date of Birth	Conditional Mandatory	<ul style="list-style-type: none"> Individual - Mandatory Non Individual - Non Mandatory
5	Nationality	Mandatory	To choose from dropdown
6	Address Line 1	Mandatory	-
7	Address Line 2	Optional	-
8	Address Line 3	Optional	-

No	Column Name	Mandatory / Optional	Remarks
9	Alias Name	Optional	Additional Beneficiary reference
10	Beneficiary Resident Status	Mandatory	To choose from dropdown ▾
11	Beneficiary ID Type	Mandatory	To choose from dropdown ▾
12	Beneficiary ID Type Value	Mandatory	Business Registration No:eg:719057X Passport No. e.g A12345678 IC No. e.g 888888108888
13	Beneficiary Entity Type	Mandatory	To choose from dropdown ▾

Step 4: Enter Payment Details as below:

Beneficiary - Cross Border Fund Transfer

Payment Details

Beneficiary Bank Country* 1 Payment Currency* 2

No	Column Name	Mandatory / Optional	Remarks
1	Beneficiary Bank Country	Mandatory	To choose from lookup 🔍
2	Payment Currency	Mandatory	To choose from lookup 🔍

Step 5: Go to Beneficiary Bank Routing Number Lookup 🔍

Beneficiary - Cross Border Fund Transfer

Bene Bank Details

Beneficiary Bank Routing Number* Beneficiary Bank Name Beneficiary Bank Country*

Beneficiary Bank Routing Type

If the required BIC code is not available in the lookup, please enter the BIC code and bank name manually below,

BIC Code Bank Name

Step 6: Input BIC/SWIFT Code*. For example, RJHIMYKL > Click Search
> Double Click on the selected BIC from BIC/SWIFT Code*
Lookup

BIC/SWIFT Code Search Criteria

BIC/SWIFT Code Details

BIC/SWIFT Code:

Recipient Bank Name*:

Country*:

Beneficiary Bank Routing Type*:

Se... Cl... Cancel

BIC/SWIFT Code Lookup

BIC/SWIFT Code	Recipient Bank Name	Country	Routing Type
WPACAU2SXXX	Westpac Banking Corporation	AUSTRALIA	SWIFT
SGBLAU2SXXX	ST George Bank	AUSTRALIA	SWIFT
QBANAU4BXXX	BANK OF QUEENSLAND LTD	AUSTRALIA	SWIFT

Cancel

* If the required BIC/SWIFT Code is not available in the lookup, please enter the information manually in the columns below:-

If the required BIC code is not available in the lookup, please enter the BIC code and bank name manually below,

BIC Code

Bank Name

a) BIC Code - BIC/SWIFT code (must be 8 or 11 characters)

b) Bank Name - Full name of beneficiary bank

Step 7: Intermediary Bank BIC/SWIFT Code is *optional*.

Only applicable if user prefers specific Intermediary Bank as provided in the Invoice.

Beneficiary - Cross Border Fund Transfer

Intermediary Details

Intermediary Bank BIC/SWIFT Code

Step 8: Click Submit

Step 9: Confirmation screen prompted > Click Confirm. Beneficiary creation is sent to checker for Authorization.

Beneficiary - Cross Border Fund Transfer

Beneficiary Information		
Beneficiary Code RUS	Account Number/IBAN RS0000922882	Beneficiary Name Rosa Anastasia
Date of Birth 01-09-2004	Nationality RUS	
Address Line 1 No 237	Address Line 2 Kem	Address Line 3
Alias Name --	Beneficiary Resident Status Resident	Beneficiary ID Type Passport No.
Beneficiary ID Type Value RF0	Beneficiary Entity Type 11-Individual	

Payment Details	
Beneficiary Bank Country* GERMANY	Payment Currency* EUR

Confirm **Back** **Cancel**

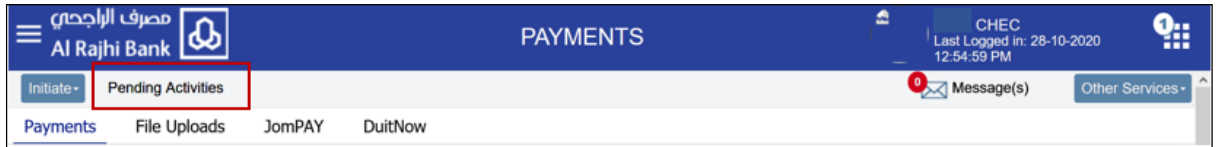
Confirmation

Transaction Request Information	
Reference No.	BE28102020165025
Date/Time	28-10-2020 04:56:04 PM
Status	Pending Authorization
Payment Type	Initiate Beneficiary Registration
Transaction Information	Beneficiary details has been sent for approval

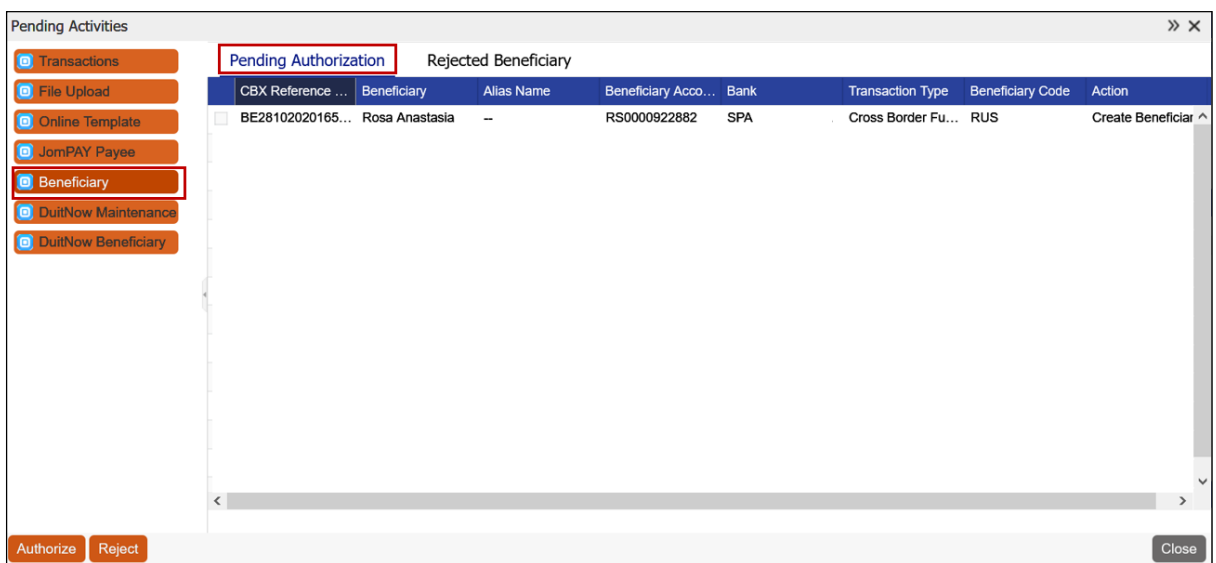
Close

5.2 Beneficiary Maintenance - Authorization by Checker

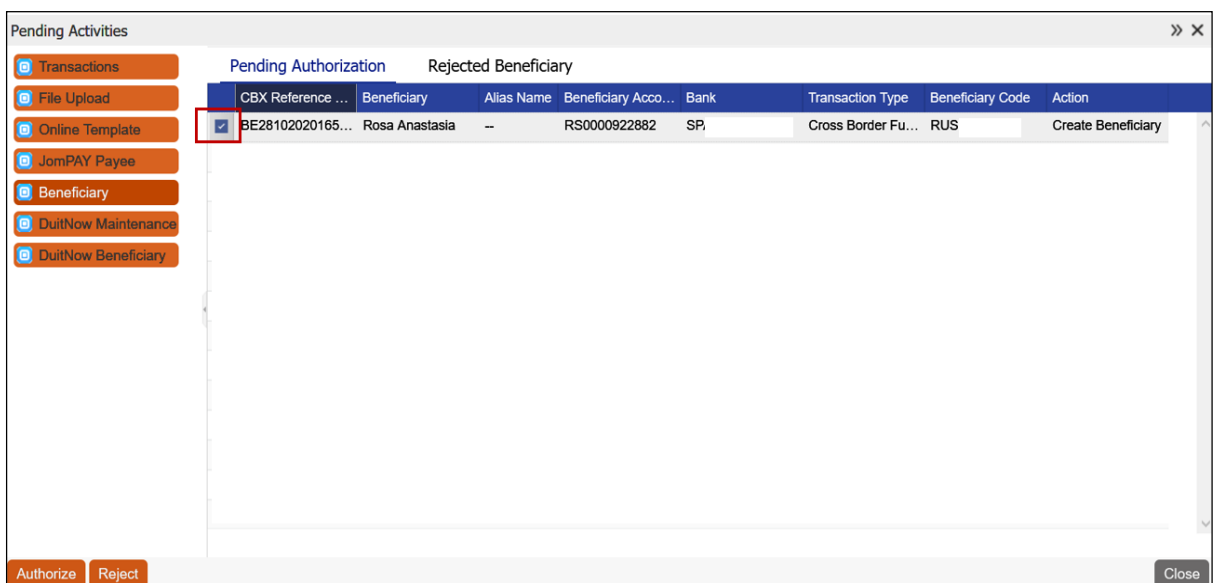
Step 1: Go to Pending Activities



Step 2: Go to Beneficiary > Pending Authorization



Step 3: Select the beneficiary name to Authorize



Step 4: Choose to Authorize (Refer Step 5) or Reject (Refer Step 6)

Pending Activities

Transactions
File Upload
Online Template
JomPAY Payee
Beneficiary
DuitNow Maintenance
DuitNow Beneficiary

Pending Authorization Rejected Beneficiary

CBX Reference ...	Beneficiary	Alias Name	Beneficiary Acco...	Bank	Transaction Type	Beneficiary Code	Action
<input checked="" type="checkbox"/> BE28102020165...	Rosa Anastasia	--	RS0000922882	SP	Cross Border Fu...	RUS	Create Beneficiary

Authorize Reject Close

Step 5: Click Authorize

Authorize - Cross Border Fund Transfer

Beneficiary Information

Beneficiary Code RU	Account Number/IBAN RS0000922882	Beneficiary Name Rosa Anastasia
Date of Birth 01-09-2004	Nationality RU	
Address Line 1 No 237	Address Line 2 Kem	Address Line 3
Alias Name --	Beneficiary Resident Status Resident	Beneficiary ID Type Passport No.
Beneficiary ID Type Value RF092726	Beneficiary Entity Type 11-Individual	

Payment Details

Authorize Cancel

Step 6: Click OK. You may proceed to do the transaction

Authorize - Cross Border Fund Transfer

Beneficiary Information

Beneficiary Code	Account Number/IBAN	Beneficiary Name
RUS	RS0000922882	Rosa Anastasia
Date of Birth	Nationality	
01-09-2004		
Address Line 1		
No 237		
Alias Name		
--		
Beneficiary ID Type Value		
RF092726		

Message

Beneficiary has been authorized successfully.

Ok

Payment Details

Authorize **Cancel**

Step 7: Should the action be to reject payment, the system will prompt for a Reject Reason. This message will be visible to the Maker

Reject Reason

Reject Reason*

Submit **Cancel**

Section 6: Checking of Payment Status

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

Step 1: Go to Payments

Step 2: Go to Transaction Summary >View the Status. If the transaction is Rejected, Reject Reason will be displayed

صرف الراجحي

Al Rajhi Bank

PAYMENTS

DIRA CHEC

Last Logged in: 28-10-2020 05:42:08 PM

Message(s)

Other Services

Initiate - Pending Activities

PaymentsFile UploadsJomPAYDuitNow

Transaction Inquiries

Transaction SummaryStanding InstructionsExecuted Standing Instructions

Actions	CBX Reference Number	Submitted On	Debit Account Nu...	Beneficiary Name	Beneficiary Account	Payment Type	Currency	Amount	Status	Created By	Reject Reason	Biz Message ID
<div></div>	C741281020125310	28-10-2020	10			Cross Border Fund Tran...	MYR	2,369.09	Processed by Bank	M...	--	--
<div></div>	C740281020123904	28-10-2020	10			Cross Border Fund Tran...	MYR	41,102.56	Processed by Bank	M...	--	--
<div></div>	C736281020123021	28-10-2020	10	HA...	423	Cross Border Fund Tran...	MYR	969.32	Processed by Bank	M...	--	--
<div></div>	C735281020122153	28-10-2020	10		423	Cross Border Fund Tran...	MYR	1,911.68	Processed by Bank	M...	--	--
<div></div>	C727281020115159	28-10-2020	10			Cross Border Fund Tran...	GBP	3,485.00	Processed by Bank	M...	--	--
<div></div>	C724281020114935	28-10-2020	10			Cross Border Fund Tran...	MYR	3,457.17	Pending Approval	M...	--	--
<div></div>	C722281020114523	28-10-2020	10		423	Cross Border Fund Tran...	MYR	769.36	Processed by Bank	M...	--	--

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

Transaction Details

Transaction Information

Reference No.
C741281020125310

Status
Processed by Bank

Maker Date
28-10-2020 12:53:26 PM

Created By
NUR

Ordering Information

Account Number
10

Name
Account

Alias Name
--

Currency
MYR

Type
Current Account

Available Balance
3,299,427,369.60

Balance as of
28-10-2020 12:53:26 PM

Branch Name
KL Main

Remitter Resident Status
Resident

Remitter ID Type
Business Registration No

Remitter ID Value
X

Remitter Entity Type
Islamic Banks

Remitter Institutional Sector Code
3

Source of Income
CLOTHING

Beneficiary Information

Please Select the Beneficiary Type
Adhoc

Close



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