



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)

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Section 4: Authorization Payment by Checker

4.1 DuitNow (Pay to Proxy)

4.2 Instant Credit Transfer

Section 5: Data Maintenance

5.1 DuitNow ID - Registration

5.2 DuitNow ID - Beneficiary

5.3 Domestic Fund Transfer - Instant Credit Transfer

Section 1: Introduction

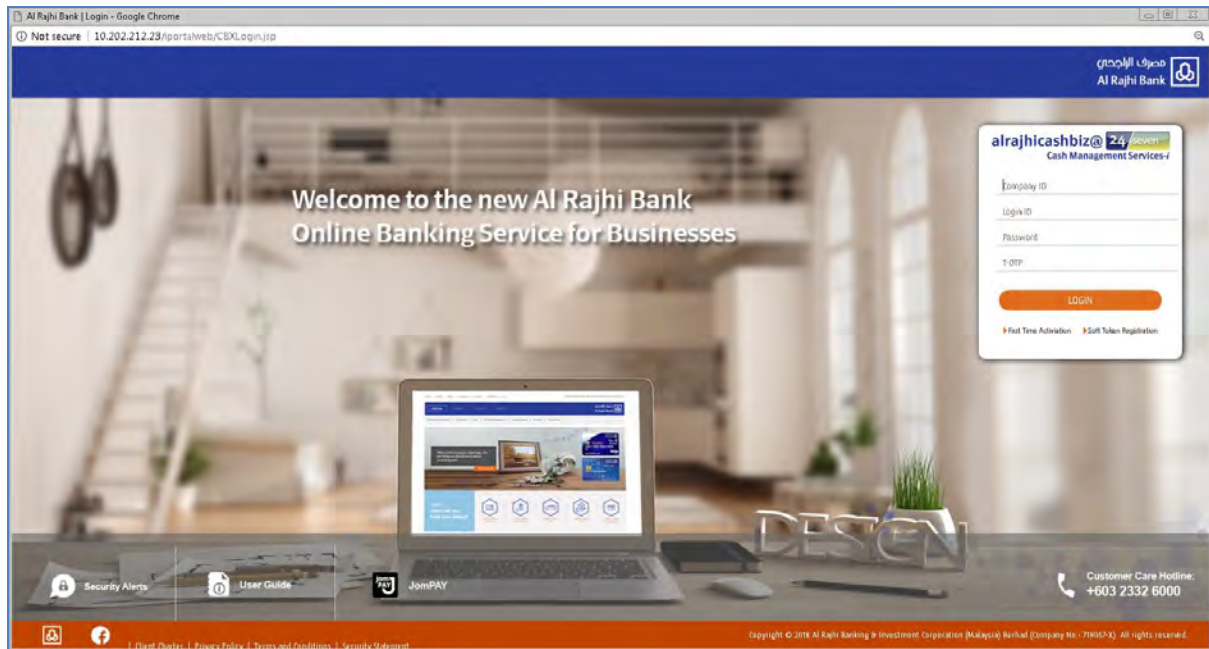
In Payment Module, user will be able to perform below types of Transactions via Cash Management Services-i as shown in the table:

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)]

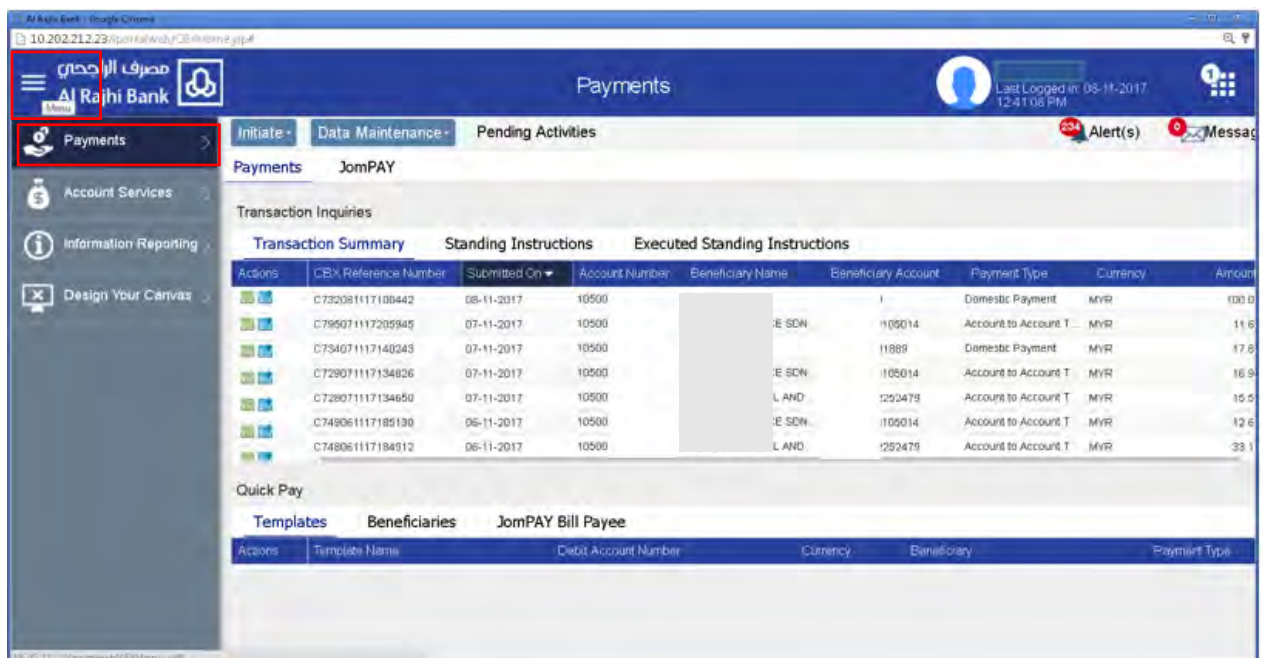
Section 2: System Login

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**

The screenshot shows the Al Rajhi Bank Payments interface. The top navigation bar includes 'Initiate', 'Data Maintenance', and 'Pending Activities'. The 'Initiate' dropdown menu is open, showing 'Payments' and 'JomPAY Payment'. The 'Payments' dropdown menu is also open, showing 'Account to Account Transfer (Self)', 'Account to Account Transfer(Third Party)', and 'Domestic Payment'. The 'Transaction Summary' tab is selected, displaying a table of transactions.

Actions	CBEI Reference Number	Submitted On	Account Number	Beneficiary Name	Beneficiary Account	Payment Type	Currency	Amount	Status	Created
	C732081117100442	08-11-2017	10500		0	Domestic Payment	MYR	100.00	Processed by B.	NUR DIA
	C795071117205845	07-11-2017	10500	: SDN	0105014	Account to Account T	MYR	11.67	In Process at B.	MakerDi
	C734071117140243	07-11-2017	10500		01889	Domestic Payment	MYR	17.89	Processed by B.	MakerDi
	C729071117134826	07-11-2017	10500	: SDN	0105014	Account to Account T	MYR	16.94	In Process at B.	MakerDi
	C729071117134550	07-11-2017	10500	: AND	2252479	Account to Account T	MYR	15.56	In Process at B.	MakerDi
	C749061117185130	06-11-2017	10500	: SDN	0105014	Account to Account T	MYR	12.67	In Process at B.	MakerDi
	C748061117184912	06-11-2017	10500	: AND	2252479	Account to Account T	MYR	33.16	In Process at B.	MakerDi

Below the table, there is a 'Quick Pay' section with tabs for 'Templates', 'Beneficiaries', and 'JomPAY Bill Payee'. The 'Templates' tab is selected, showing a table with columns: 'Actions', 'Template Name', 'Debit Account Number', 'Currency', 'Beneficiary', and 'Payment Type'.

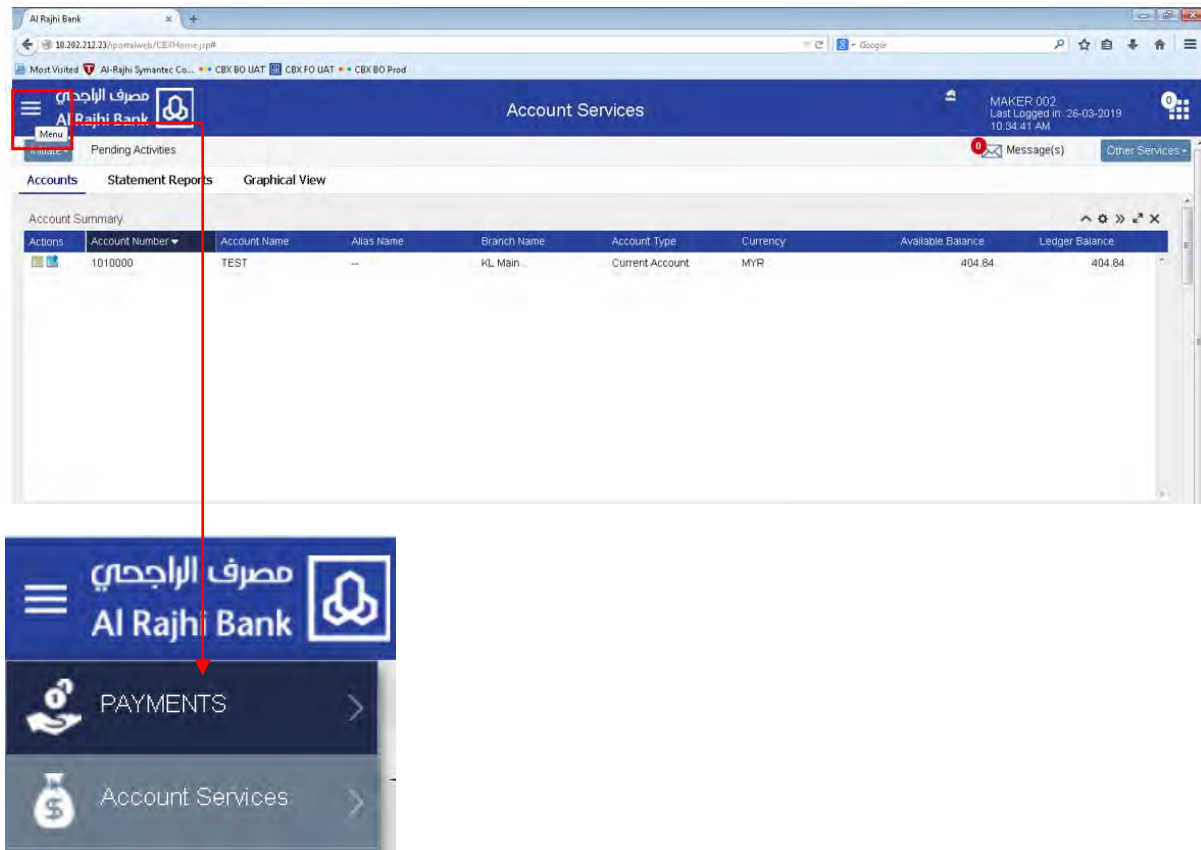
****Refer to Section 3: Preparing a Real-time Retail Payments**

Section 3: Preparing a Real-time Retail Payments

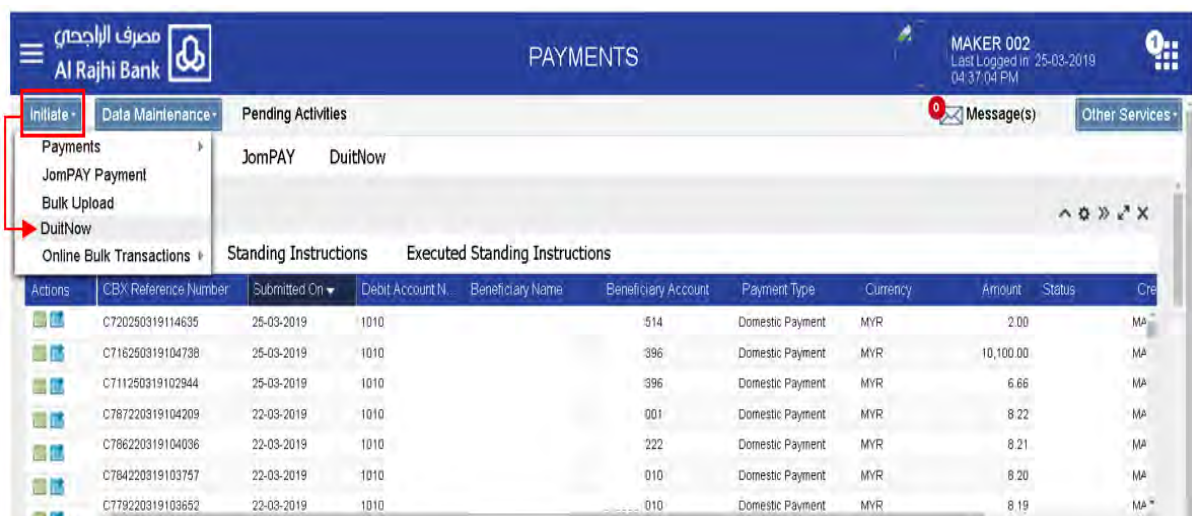
3.1 DuitNow Payment

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 🔍

The screenshot shows the DuitNow interface. The 'Ordering Information' section is active, and the 'Account Number' field is highlighted with a red box. Other fields include Name, Alias Name, Currency, Type, Available Balance, Balance as of, and Branch Name.

Step 4: Select the beneficiary type* :

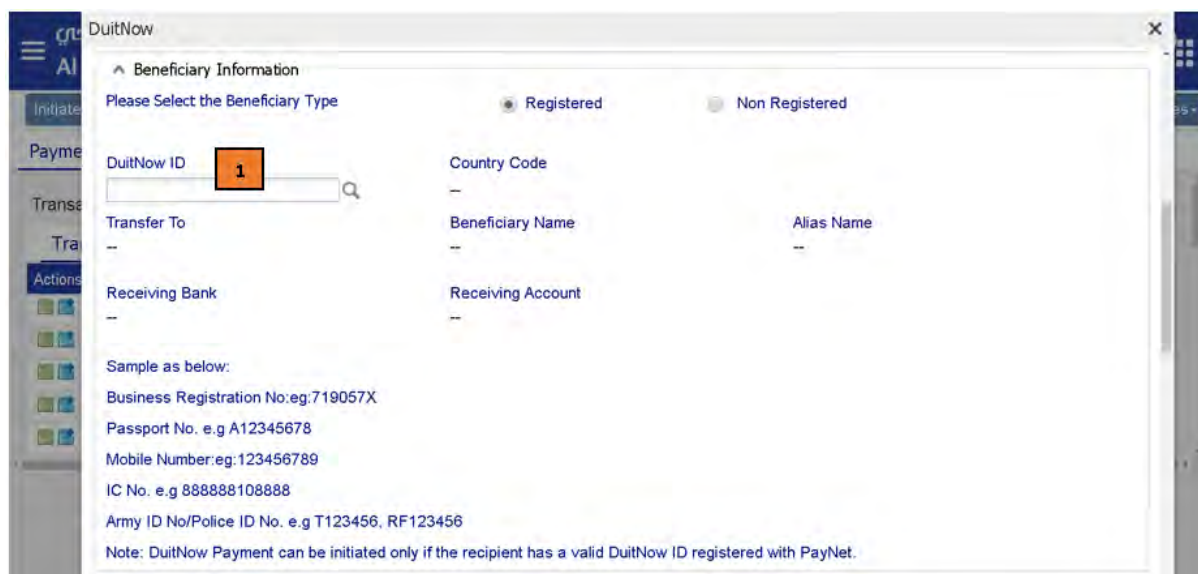
- i. Registered
- ii. Non Registered

(*Each beneficiary type chosen will show different column)

The screenshot shows the DuitNow interface. The 'Beneficiary Information' section is active, and the 'Please Select the Beneficiary Type' section is highlighted with a red box, showing 'Registered' selected. Below are fields for DuitNow ID, Country Code, Transfer To, Beneficiary Name, Alias Name, Receiving Bank, and Receiving Account. A sample information section is also visible.

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

The screenshot displays the 'DuitNow' payment window. The 'Beneficiary Information' section is active, with 'Registered' selected. The form includes fields for 'Transfer To' (a dropdown menu), 'Passport No.' (a text field), 'Issuing Country' (a dropdown menu), 'Beneficiary Name' (a text field), 'Receiving Bank' (a dropdown menu), 'Receiving Account' (a text field), and 'Alias Name' (a text field). Below these fields, there is a question: 'Do you want to add the Adhoc Beneficiary to the Registered list?' with 'Yes' and 'No' radio buttons. A 'Sample as below:' section provides example values: Business Registration No: eg: 719057X, Passport No. e.g A12345678, Mobile Number: eg: 123456789, IC No. e.g 888888108888, and Army ID No/Police ID No. e.g T123456, RF123456. A note states: 'Note: DuitNow Payment can be initiated only if the recipient has a valid DuitNow ID registered with PayNet.' At the bottom, there are buttons for 'Submit', 'Save As Template', 'Save As Draft', 'Clear', and 'Cancel'.

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

The screenshot shows the 'DuitNow' payment interface. The form is titled 'Payment Information' and includes the following fields and instructions:

- 1**: Payment Amount (Mandatory)
- 2**: Payment Date (Mandatory, currently set to 26-03-2019)
- 3**: Recipient's Reference* (Mandatory)
- 4**: Other Payment Details (Mandatory)
- 5**: Email Address (Optional, up to 5 addresses)
- 6**: Mobile Number (Optional, up to 5 numbers, with a Country Code dropdown)

Instructions for Recipient's Reference: A reference for recipient's which can be your invoice/bill no, insurance policy number, car registration number etc. This reference will appear on your recipient's statement.

Instructions for Other Payment Details: Describe the purpose or additional info related to the payment. This reference will appear on your recipient's statement.

Instructions for Email Address: Key in up to 5 email addresses of any party who needs to be informed of this payment. (separated by ',')

Instructions for Mobile Number: Please select the Country Code prior key in Mobile Number; eg:123456789. Click on (+) to add number and Click on (-) to remove number. Maximum upto 5 mobile numbers.

Buttons at the bottom: Submit, Save As Template, Save As Draft, Clear, Cancel.

Step 6: Tick the box on Term & Condition

The screenshot shows the 'Terms & Conditions' section. It includes a table with two columns: 'Used Payment Limit' and 'Available Payment Limit'. Below the table, there is a checkbox for 'I understand and accept the Terms & Conditions applicable for initiating DuitNow Transaction.'.

Buttons at the bottom: Submit, Save As Template, Save As Draft, Clear, Cancel.

Step 7: Click on Submit

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

Review and Confirmation - DuitNow

DuitNow

Transaction Information

Reference No. C750260319162708

Status Pending Confirmation

Maker Date 26-03-2019 04:27:08 PM

Created By MAKER 002

Ordering Information

Account Number 101000000

Name TEST

Alias Name

Currency MYR

Type Current Account

Available Balance 404.84

Confirm **Back** **Cancel**

Confirmation

Transaction Request Information

Reference No. C750260319162708

Date/Time 26-03-2019 04:28:46 PM

Status Pending Authorization

Payment Type DuitNow

Transaction Information DuitNow request has been successfully submitted.

Close

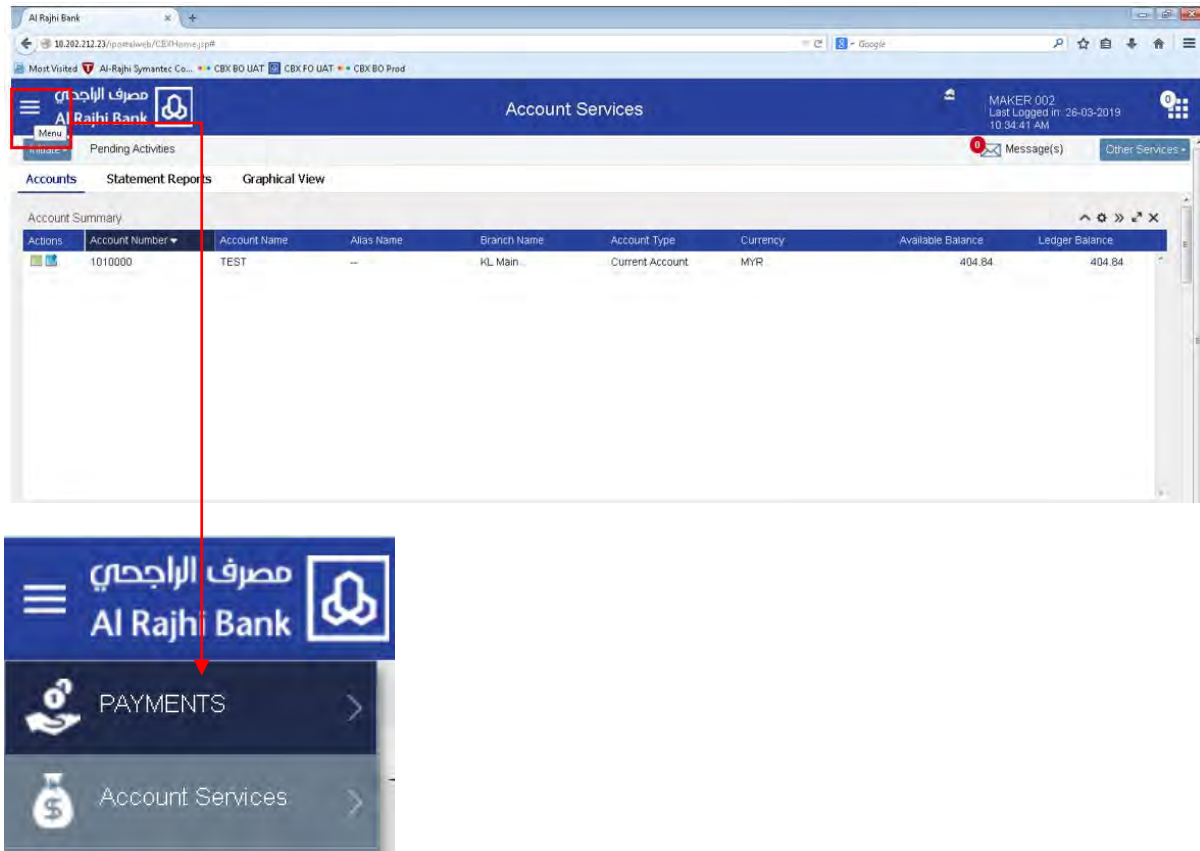
PENDING ACTIVITIES

Amount	Status	Created By
2.00		MAKER 002
10,100.00		MAKER 002
6.88		MAKER 002
8.22		MAKER 002
8.21		MAKER 002
8.20		MAKER 002
8.19		MAKER 002

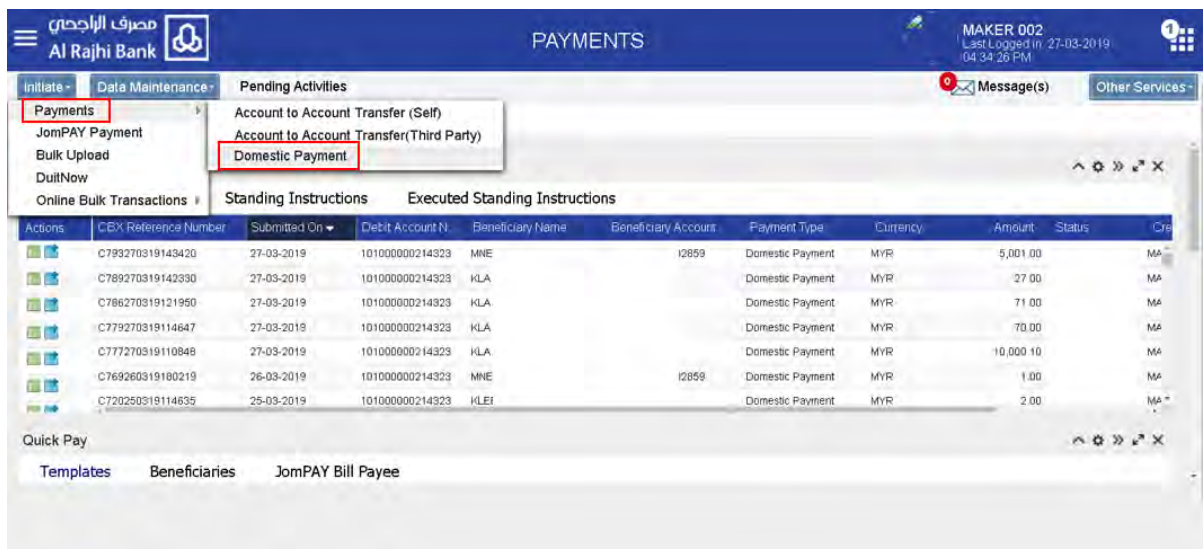
****Refer to Section 4: Authorization Payment by Checker**

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”

The screenshot shows the 'Domestic Payment' form in the Al Rajhi Bank Payments system. The 'Ordering Information' section includes fields for 'Account Number', 'Name', 'Alias Name', 'Currency', 'Type', 'Available Balance', 'Balance as of', and 'Branch Name'. The 'Type of Payment' section has three radio buttons: 'IBG', 'Instant Credit Transfer' (which is selected and highlighted with a red box), and 'RENTAS'. The 'Account Number' field is also highlighted with a red box. The form has 'Submit', 'Save As Template', and 'Save As Draft' buttons at the bottom.

Step 5 : Select the Beneficiary Type* :

i. Registered

ii. Adhoc

(*Each beneficiary type chosen will show different column)

The screenshot shows the 'Domestic Payment' form with the 'Beneficiary Information' section expanded. It shows two radio buttons: 'Registered' (selected and highlighted with a red box) and 'Adhoc'. Below these are various fields for beneficiary information, including 'Account Number', 'Beneficiary Name 1', 'Alias Name', 'Beneficiary Resident Status', 'Relationship with Beneficiary', 'Purpose of Payment **', 'Bank Code', 'Bank Name', 'City', 'Address Line 1 **', 'Address Line 2 **', 'Address Line 3 **', 'Beneficiary ID 1 Type', and 'Beneficiary ID 1 Value'. The form has 'Submit', 'Save As Template', and 'Save As Draft' buttons at the bottom.

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

The screenshot shows the 'Domestic Payment' form. The fields are numbered as follows: 1. Payment Amount, 2. Payment Date, 3. Standing Instruction (Yes/No), 4. Debit Reference, 5. Debit Details, 6. Recipient's Reference, 7. Other Payment Details, 8. Email Address, and 9. Mobile Number. The form includes instructions for each field and a 'Country Code & Mobile Number' section at the bottom.

Step 7: Tick the box on Term & Condition

The screenshot shows the 'Daily Payment Limit' section with 'Used Payment Limit' and 'Available Payment Limit' both set to '--'. Below this is a checkbox for 'I understand and accept the Terms & Conditions applicable for initiating DuitNow Transaction.' which is checked. At the bottom are buttons for 'Submit', 'Save As Template', 'Save As Draft', 'Clear', and 'Cancel'.

Step 8: Click on Submit

Daily Payment Limit

Used Payment Limit	Available Payment Limit
0.00 MYR	999,999,999.00 MYR

* 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 Close

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

Review and Confirmation - Domestic Payment

Type of Payment: Instant Credit Transfer

Beneficiary Information: Adhoc

Account Type: Current/Savings Account

Bank Code: MB Bank Name: Bank Berhad City: KL

Account Number: 2000007000002859 Beneficiary Name 1: MNE TEX TOJ Alias Name: -

Address Line 1: - Address Line 2: - Address Line 3: -

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

Payment Information: Please enter Payment Amount: 2.00 MYR

Payment Date: 28-03-2019

Confirm Back Cancel

PAYMENTS

MAKER 002
Last Logged in: 28-03-2019
03:25:14 PM

Message(s)

Confirmation

Transaction Request Information

Reference No.: C738280319165756

Date/Time: 28-03-2019 05:02:08 PM

Status: Pending Authorization

Payment Type: Domestic Payment

Transaction Information: Domestic Payment request has been successfully submitted.

Close

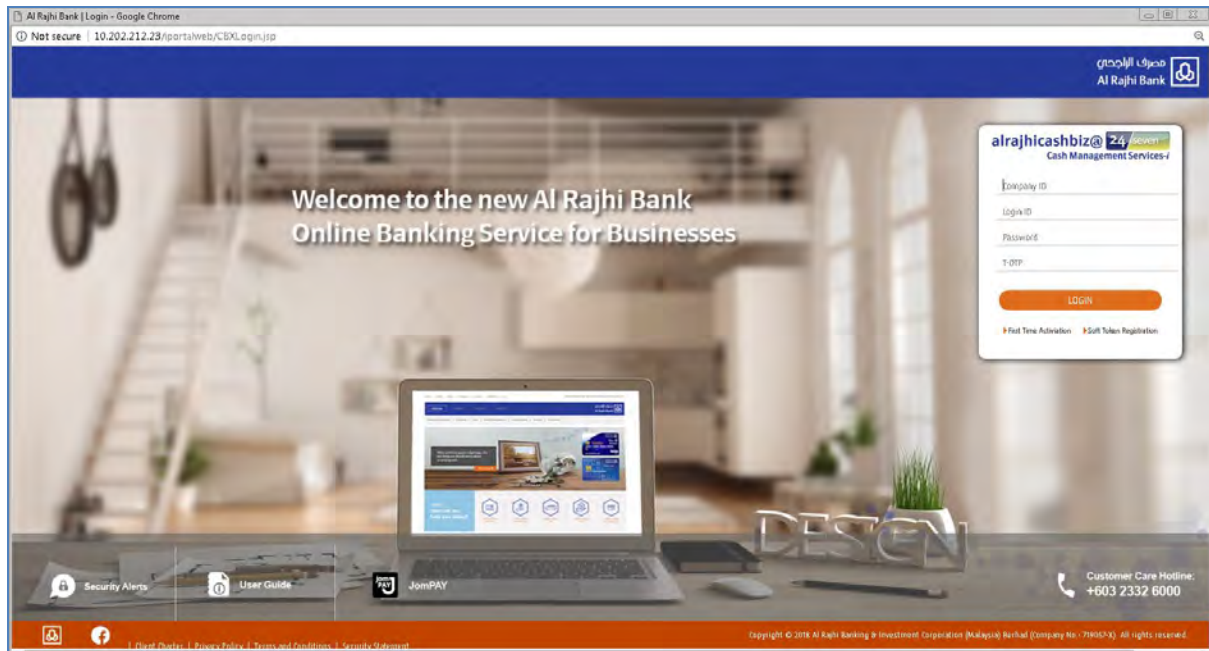
****Refer to Section 4: Authorization Payment by Checker**

Section 4: Authorization Payment by Checker

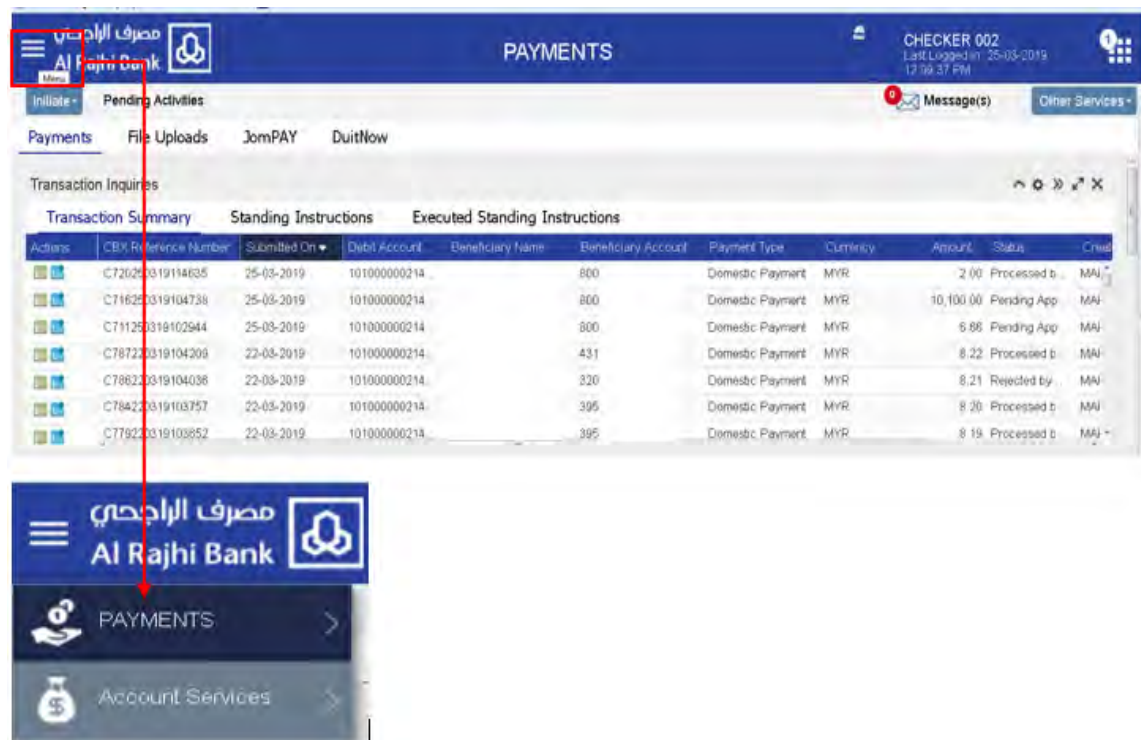
4.1 DuitNow Payment (Pay to Proxy)

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

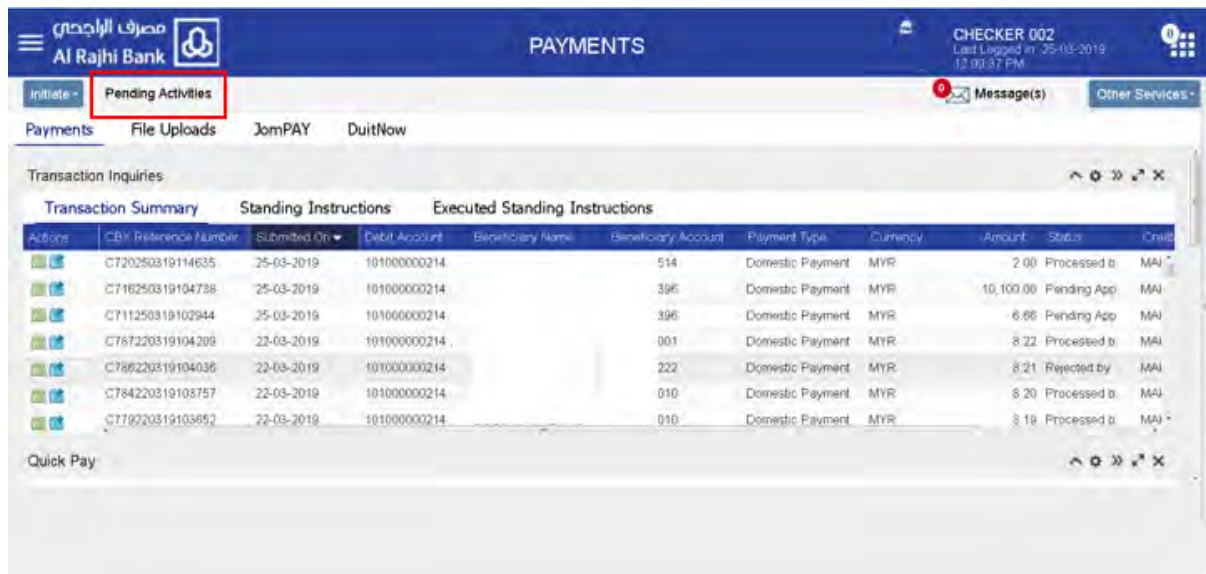
Step 2: Enter Company ID, Login ID, Password and T-OTP > Login



Step 3: Click on Menu > Select Payments

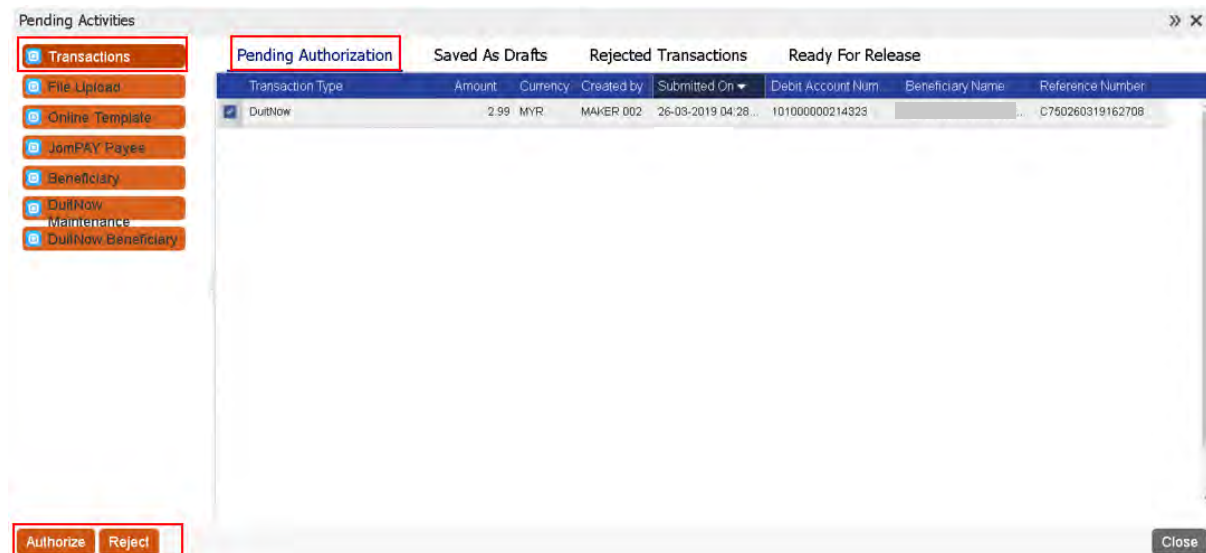


Step 4: Go to Pending Activities



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)

The screenshot shows a 'Pre-Confirmation' window with the title 'Transaction Pre-Confirmation'. It contains a table with the following data:

Reference Number	Product Description	Sub Product Description
C748310718113925	Payment	Domestic Payment

Below the table, there is a text input field labeled 'ENTER T_OTP*' and an 'Authorize' button. Both are highlighted with red boxes. A 'Close' button is located at the bottom right.

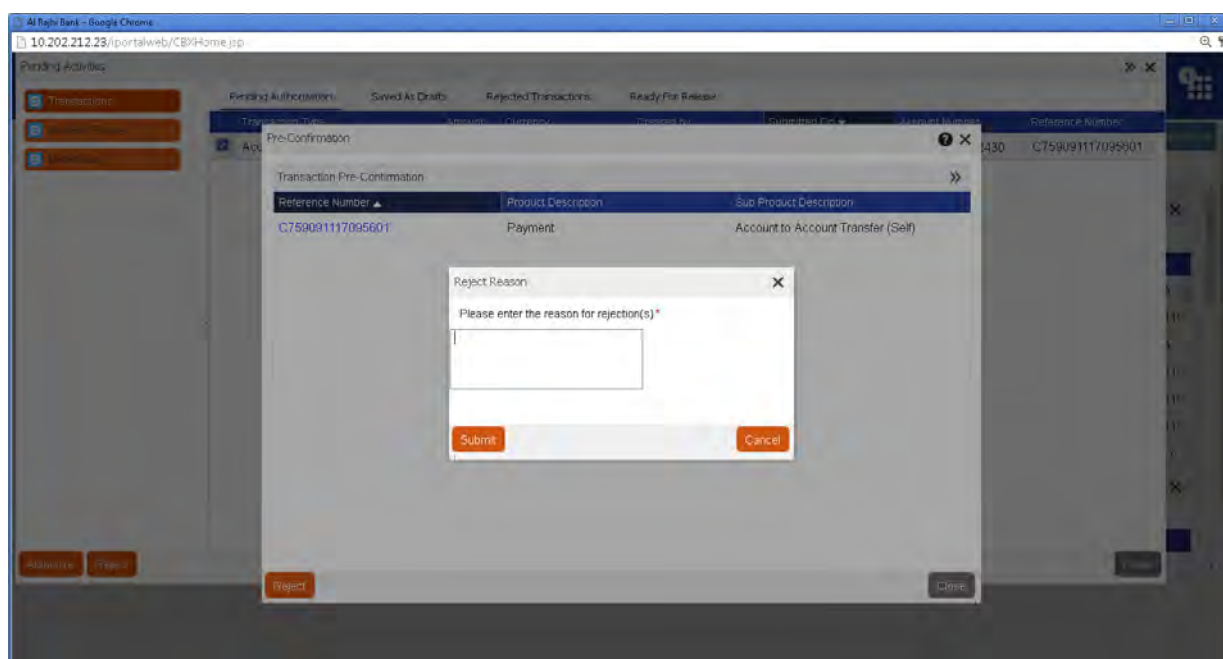
- Step 8:** The payments are now being sent to Al Rajhi for processing.

The screenshot shows a 'Pending Activities' window with a sidebar on the left containing buttons for 'Transactions', 'File Upload', 'Online Template', 'JoinPAY Payee', 'Beneficiary', 'DuitNow Maintenance', and 'DuitNow Beneficiary'. The main area is titled 'Pending Authorization' and contains a table of transactions. A 'Confirmation Window' is overlaid on the table, showing the following data:

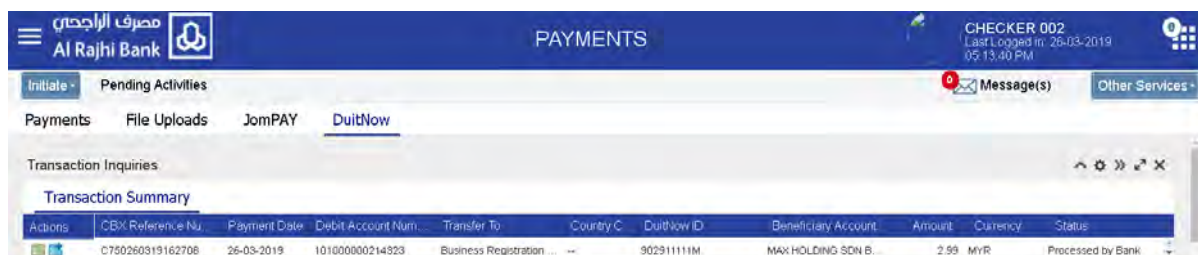
Reference No.	Success	Status	Remarks
C749260319144008	YES	Sent to Bank	

The 'Confirmation Window' has a 'Close' button at the bottom right. The main table also has 'Authorize' and 'Reject' buttons at the bottom left, and a 'Close' button at the bottom right.

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

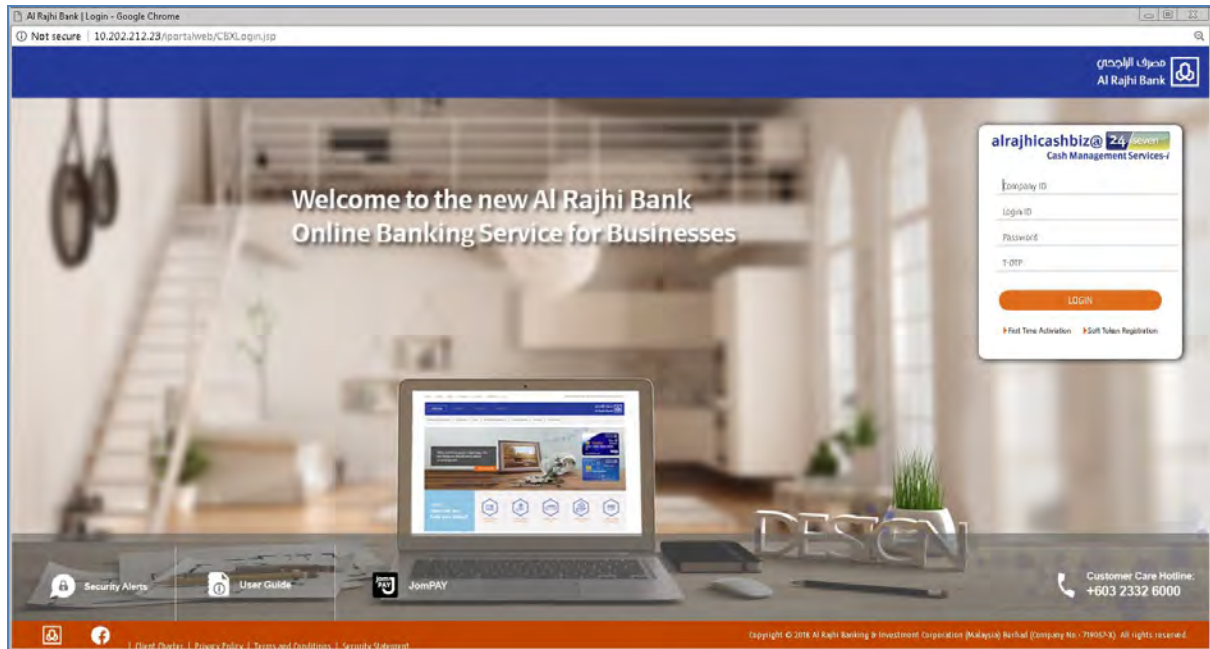


No	Status	Definition	Action
1	Processed by Bank	Transaction successfully processed	No action required
2	Rejected by Bank	Transaction is not successfully processed	To redo the transaction
3	Sent to Bank	Transaction is successfully authorized but pending for processing	Refer to the bank admin
4	In Process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

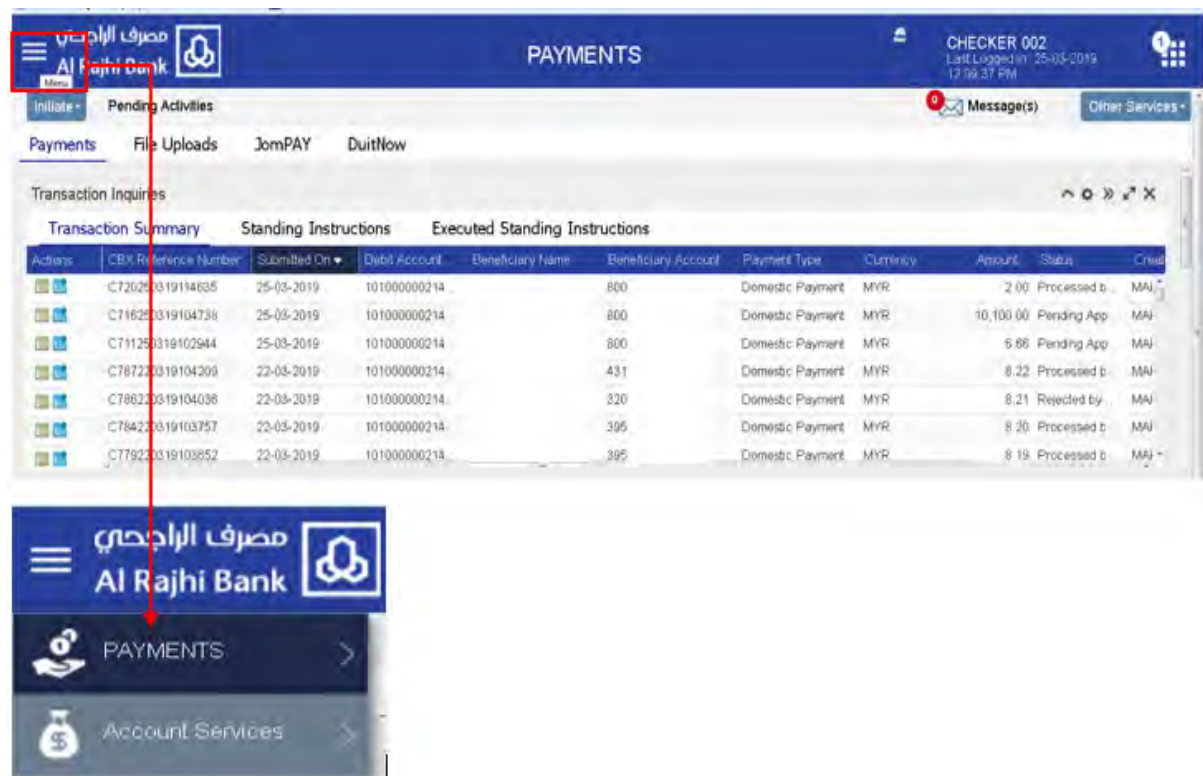
4.2 Instant Credit Transfer Payment

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

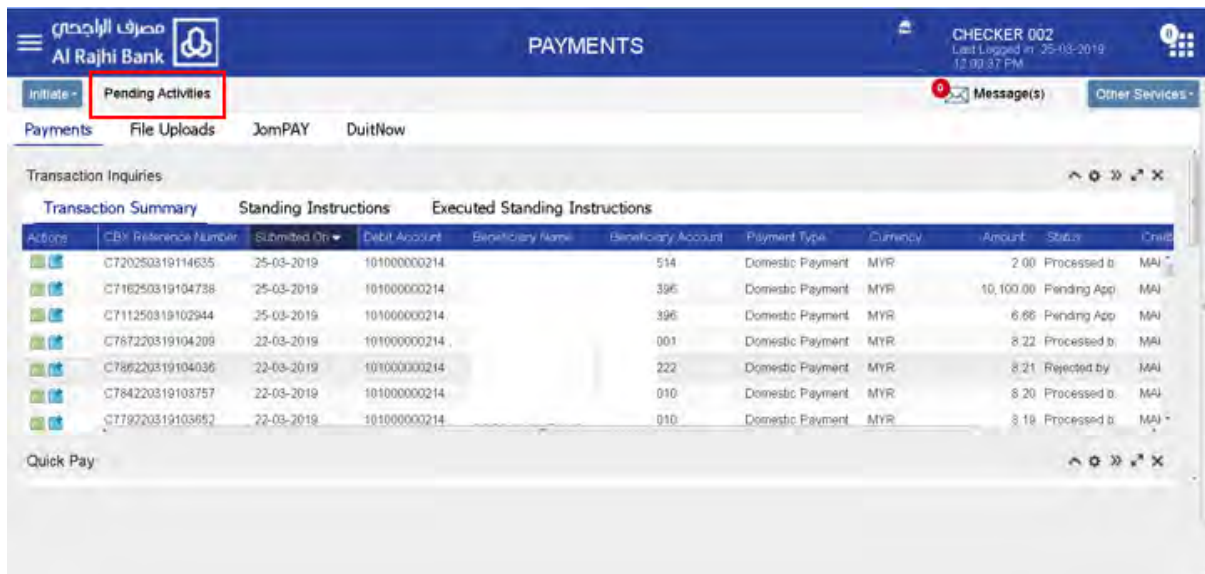
Step 2: Enter Company ID, Login ID, Password and T-OTP > Login



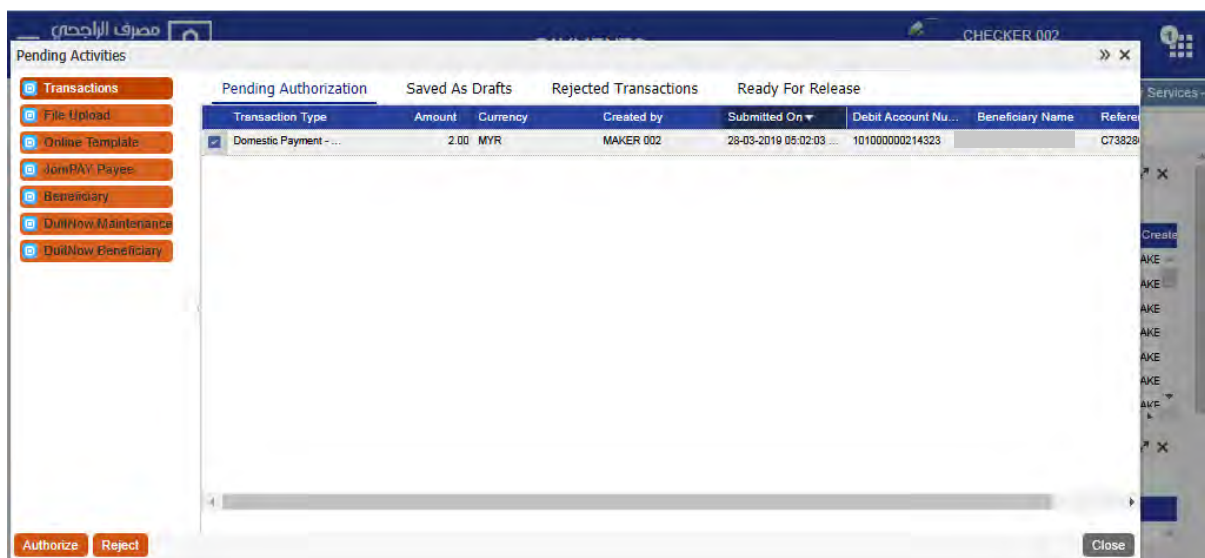
Step 3: Click on Menu > Select Payments



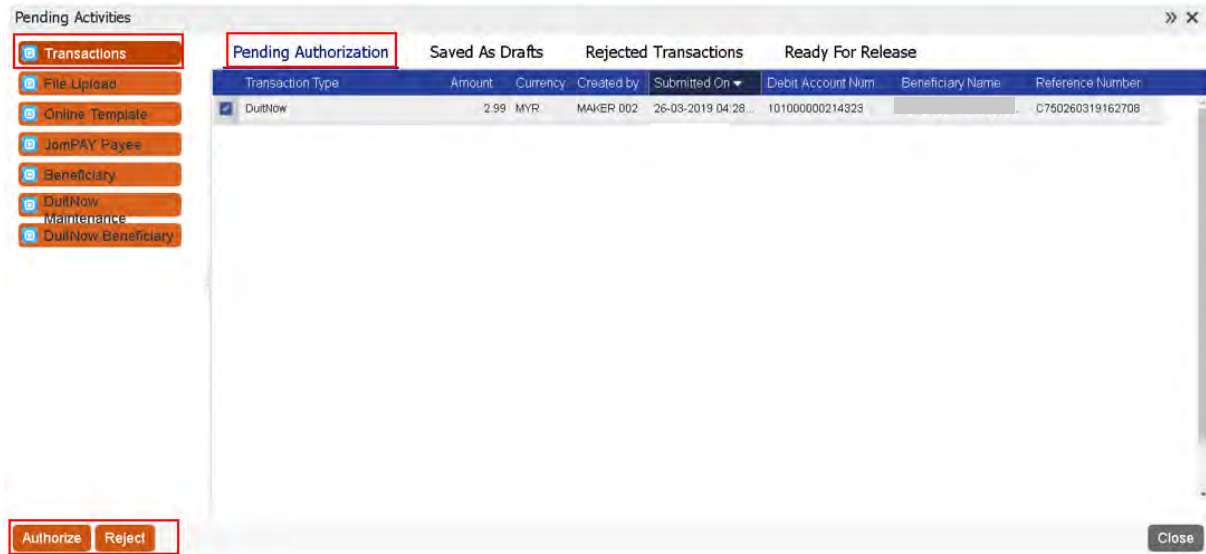
Step 4: Go to Pending Activities



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

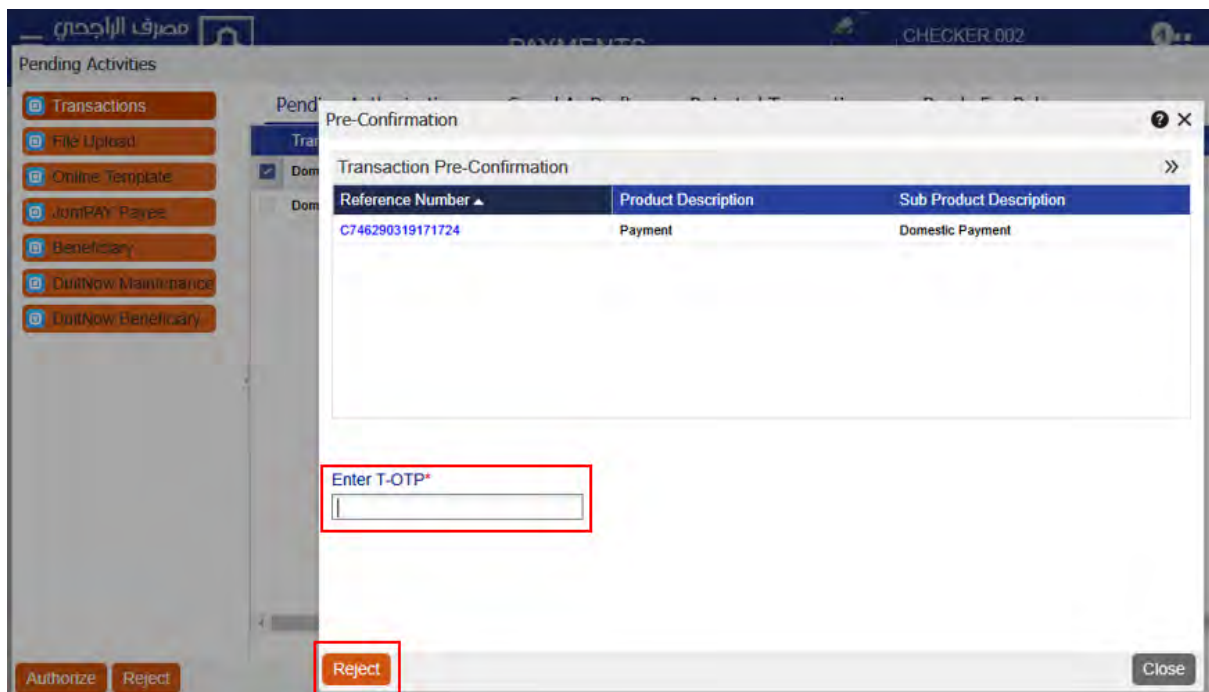


Step 6: Choose Authorize (Refer Step 7) or Reject (Refer Step 9) the transaction

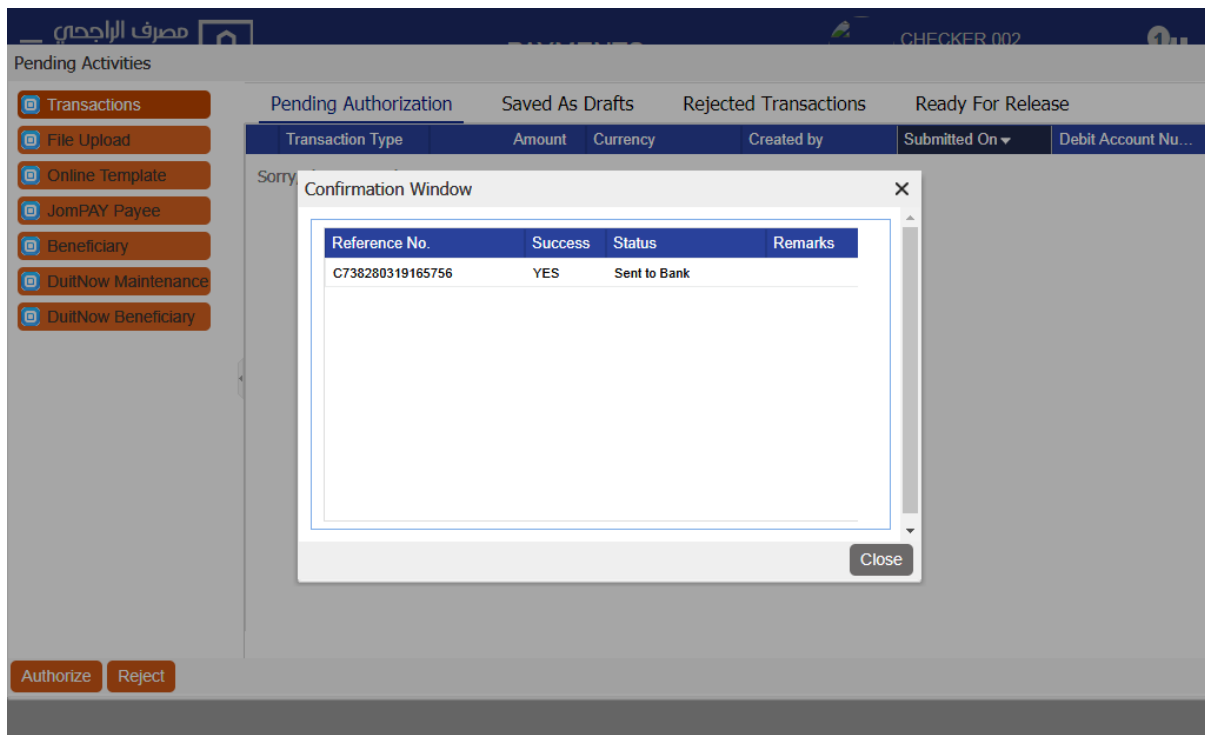


Step 7: Pre-Confirmation screen will be prompted and checker to Enter T_OTP to Authorize

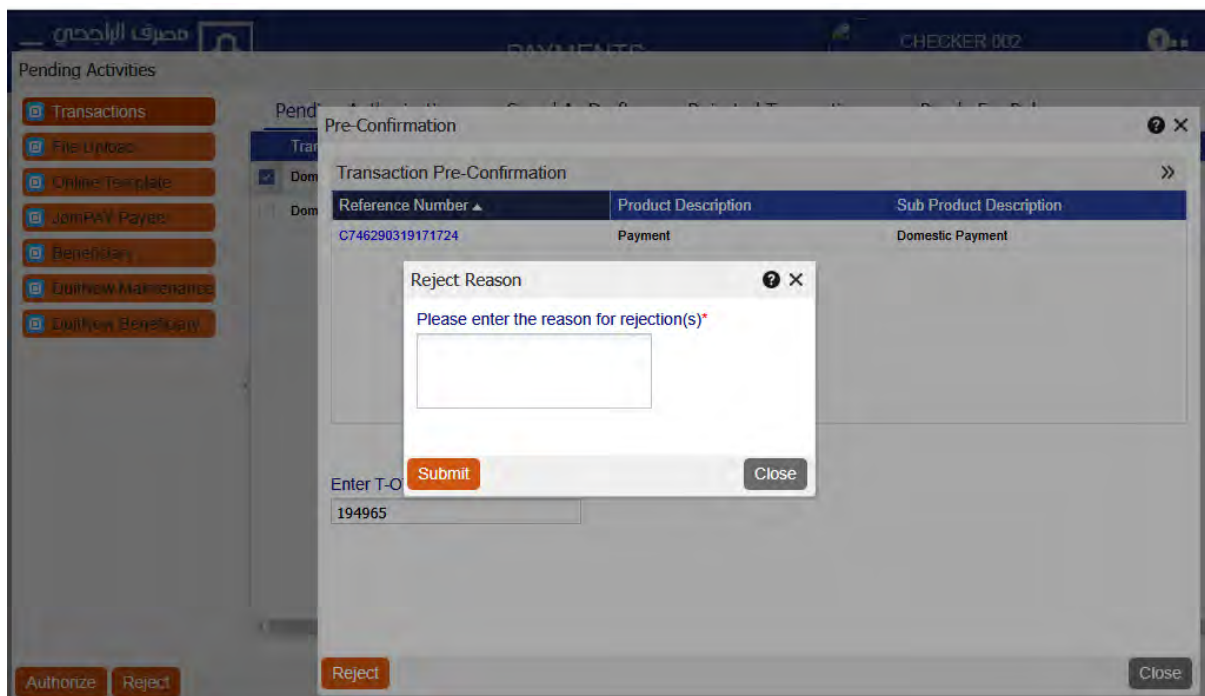
(**T-OTP generated via the Soft Token Applications each time login or during authorization)



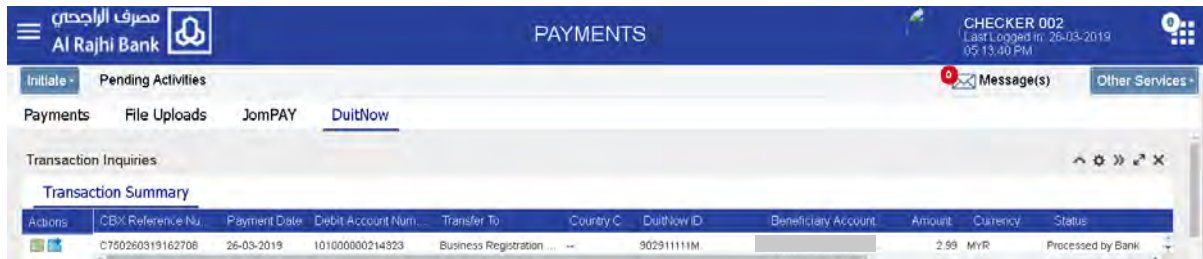
Step 8: The payments are now being sent to Al Rajhi for processing



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



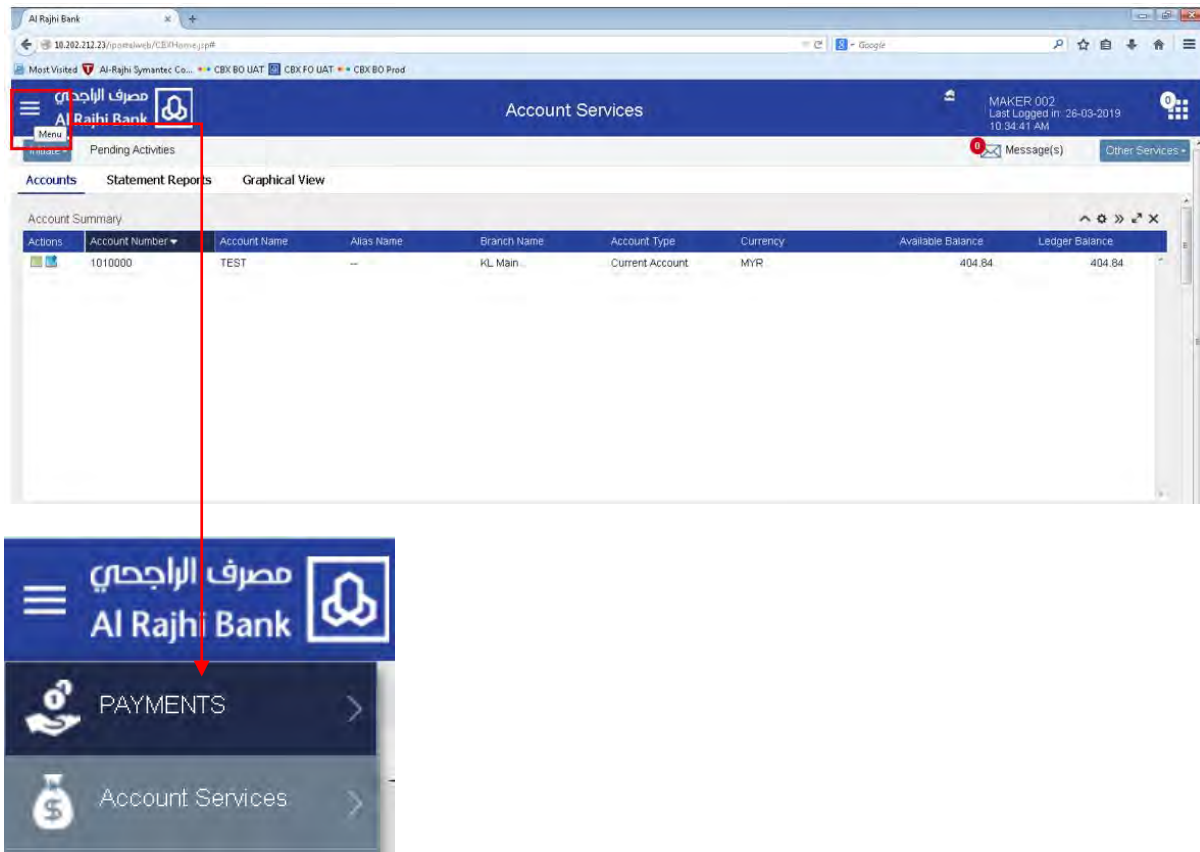
No	Status	Definition	Action
1	Processed by Bank	Transaction successfully processed	No action required
2	Rejected by Bank	Transaction is not successfully processed	To redo the transaction
3	Sent to Bank	Transaction is successfully authorized but pending for processing	Refer to the bank admin
4	In Process 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 Maintenance

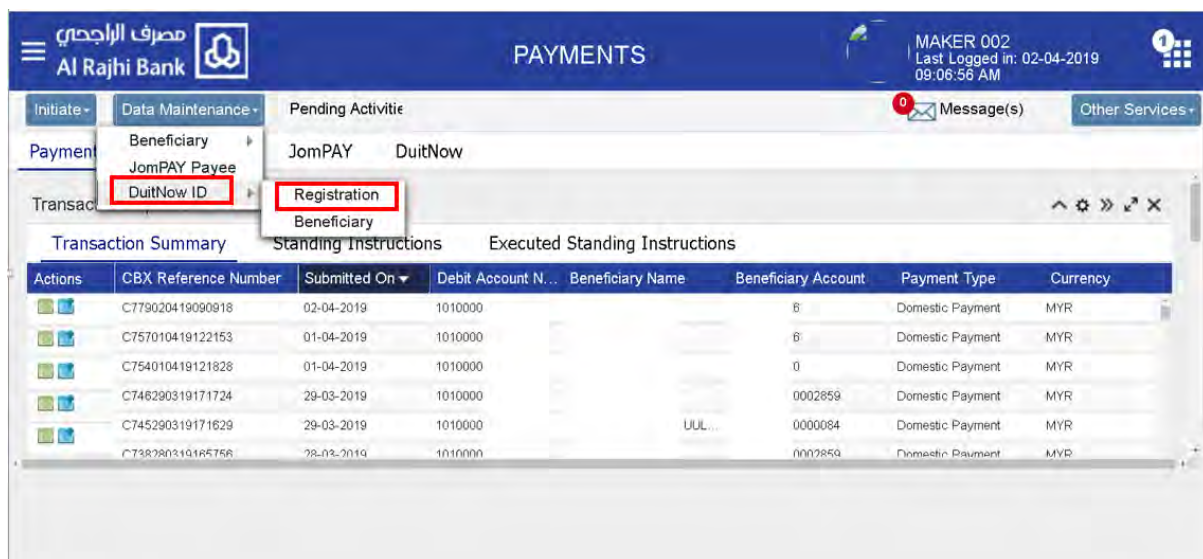
5.1 DuitNow ID - Registration

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)

DuitNow ID Registration

DuitNow ID Information

Registration Type: Business Registration No.

DuitNow ID* 1

Receiving Account* 2

Currency: --

Account Name: --

Submit **Clear** **Cancel**

Step 4: Tick on the Terms and Conditions

Step 5: Click Submit

☒ I understand and accept the Terms & Conditions applicable for National Addressing Database (NAD).

Submit **Clear** **Cancel**

Step 6: Click Confirm

DuitNow ID Registration

DuitNow ID Information

Registration Type: Business Registration No.

DuitNow ID: 98M

Receiving Account: 10100000

Currency: MYR

Account Name: TEST

Confirm **Back** **Cancel**

Step 7: Confirmation page prompted for Authorization

Confirmation

Transaction Request Information

Reference No.

RP20190402105114

Date/Time

02-04-2019 10:59:50 AM

Status

Pending Authorization

Payment Type

DuitNow ID - Registration

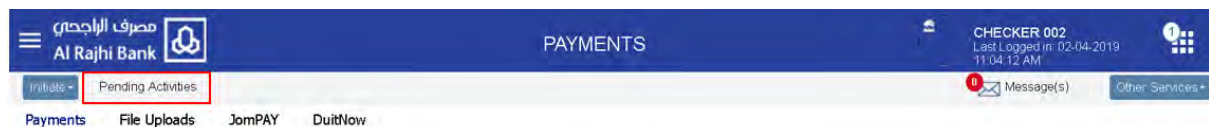
Transaction Information

DuitNow ID - Registration request has been successfully submitted.

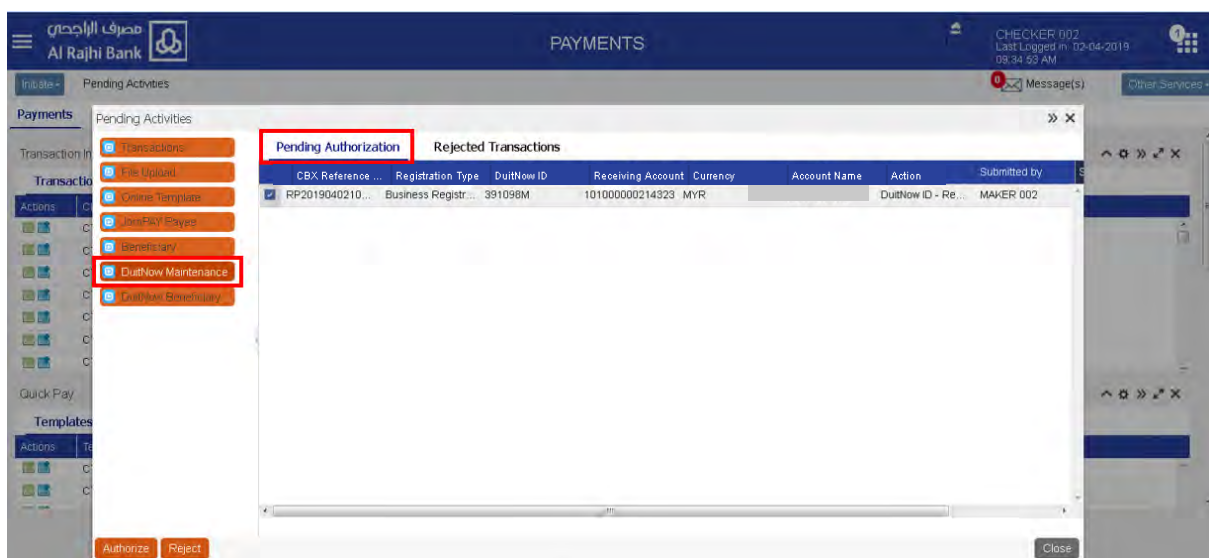
Close

Step 8: Login as Checker

Step 9: Go to Payments > Pending Activities



Step 10: Go to DuitNow Maintenance > Pending Authorization > Tick the registered proxy

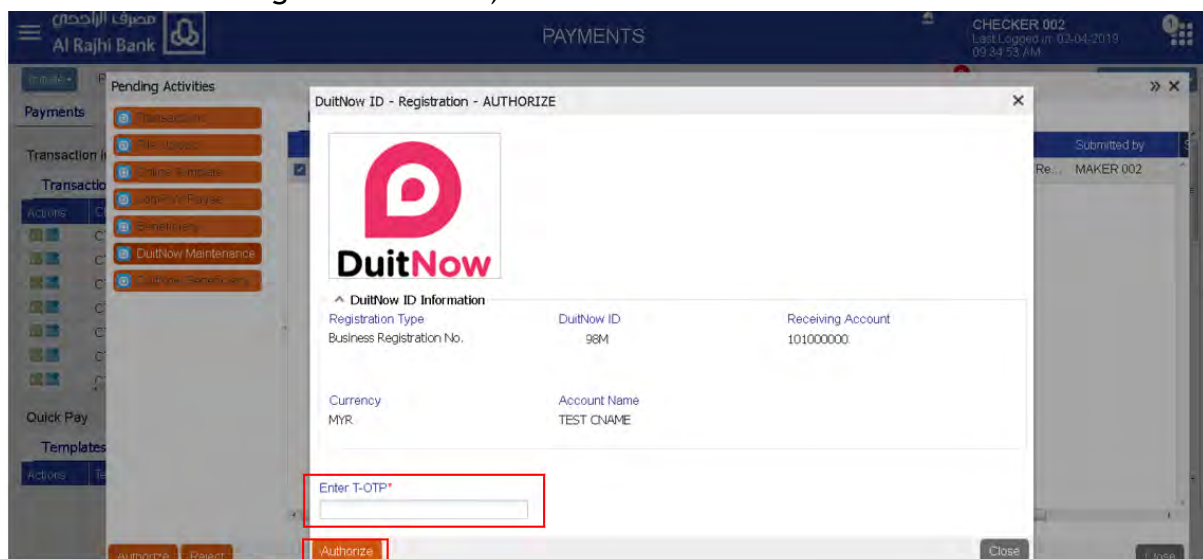


Step 11: Choose Authorize (Refer Step 11) or Reject (Refer Step13) the DuitNow ID registration

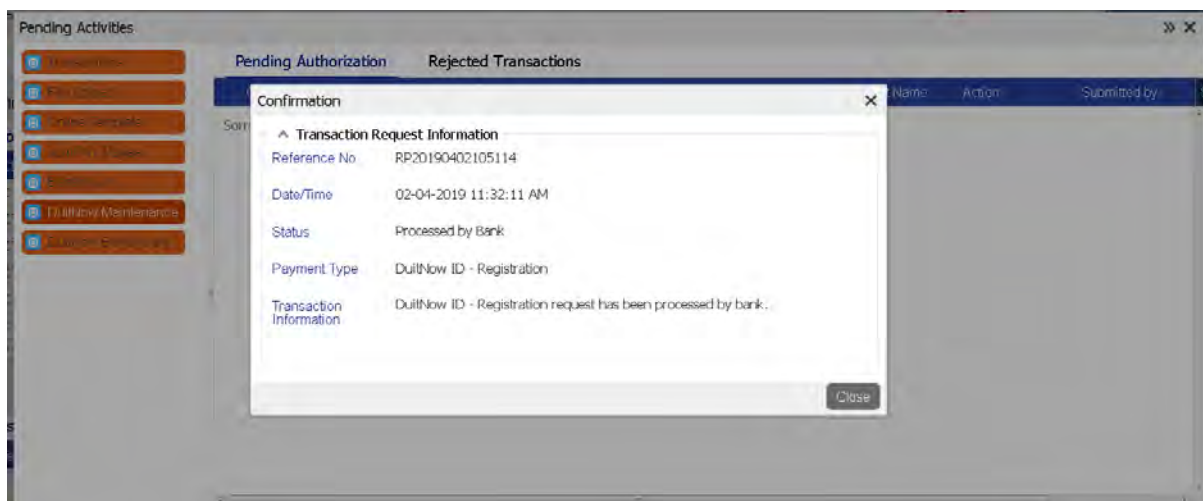
Step 12: Go to Authorize

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

DuitNow ID - Registration - REJECT

DuitNow

DuitNow ID Information

Registration Type	DuitNow ID	Receiving Account
Business Registration No.	8M	101000000
Currency	Account Name	
MYR	TEST CNAME	

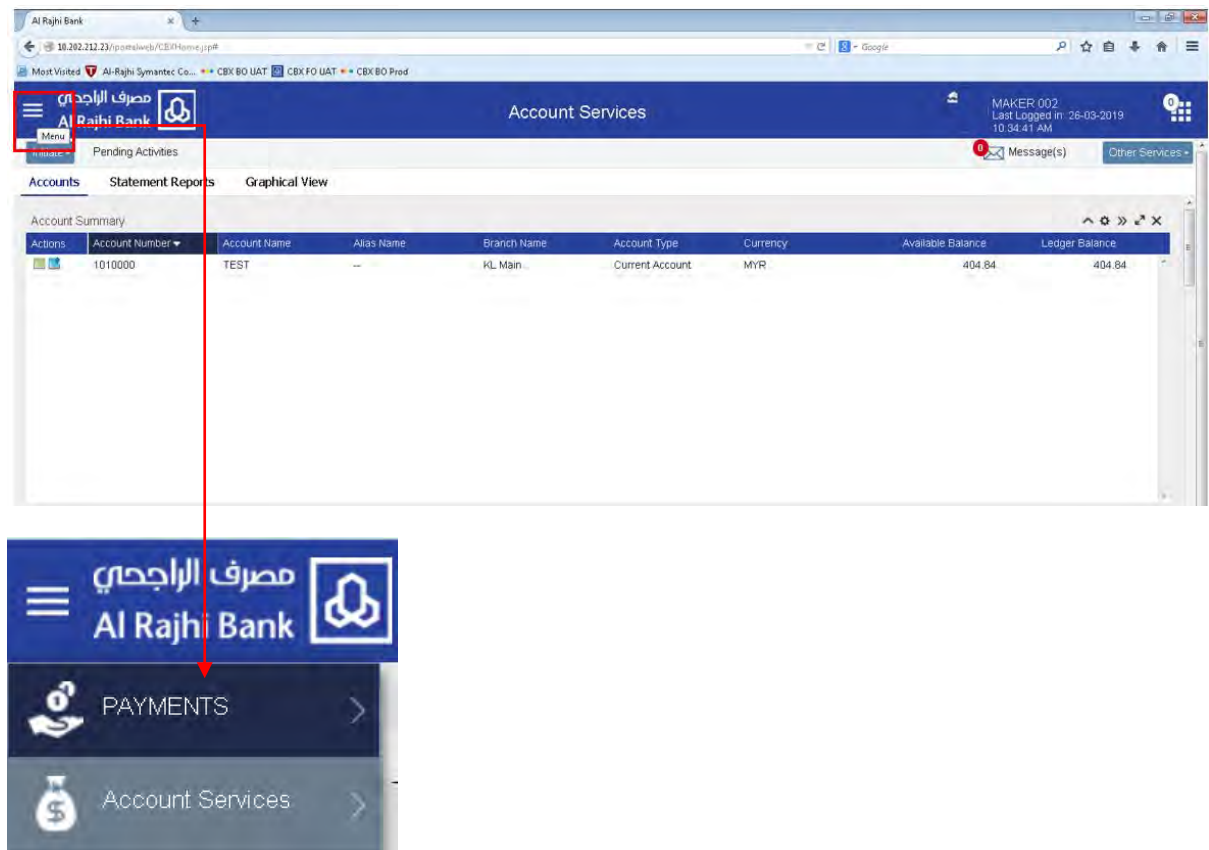
Enter T-OTP*

Authorize Reject **Reject** Close

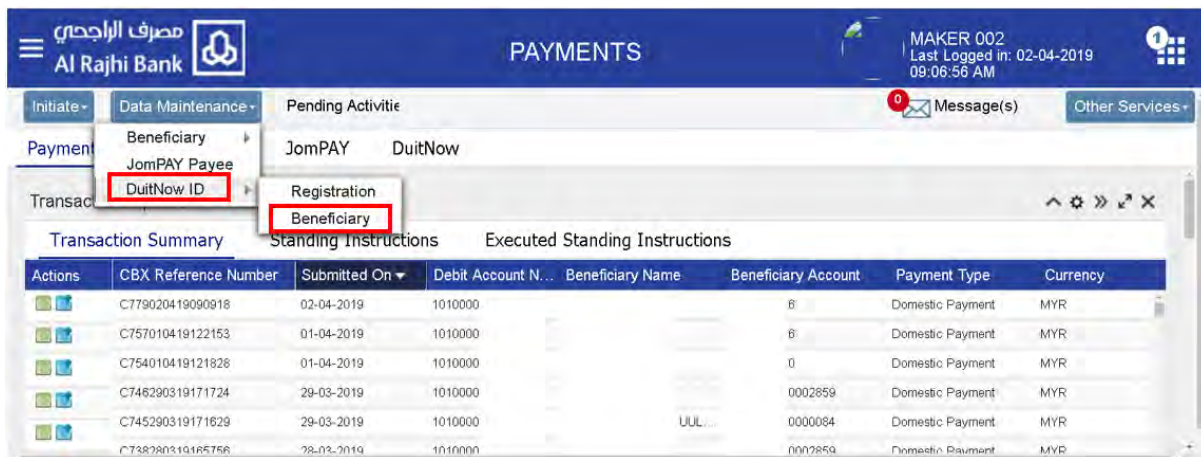
5.2 DuitNow ID - Beneficiary

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

Beneficiary - DuitNow

Beneficiary Information

Beneficiary Code: 1

Transfer To: 2

Country Code: 3

DuitNow ID:

Beneficiary Name:

Receiving Bank:

Receiving Account:

Alias Name:

Submit Clear Cancel

Step 5: Click Confirm

(Confirmation screen prompted and sent to checker for approval)

Review and Confirmation

DuitNow

Beneficiary Information

Beneficiary Code: NRJC MBSB

IC No.: 740414089196

Receiving Account: XXXXXXXXXXXX9932

Transfer To: IC No.

Beneficiary Name:

Receiving Bank: XXXXMYKL

Alias Name:

Sample as below:

Business Registration No.: 710657X

Confirm Back Cancel

Confirmation

Transaction Request Information

Reference No.: BE20190403093059

Date/Time: 03-04-2019 09:33:26 AM

Status: Pending Authorization

Payment Type: DuitNow Beneficiary

Transaction Information: DuitNow Beneficiary details has been sent for approval.

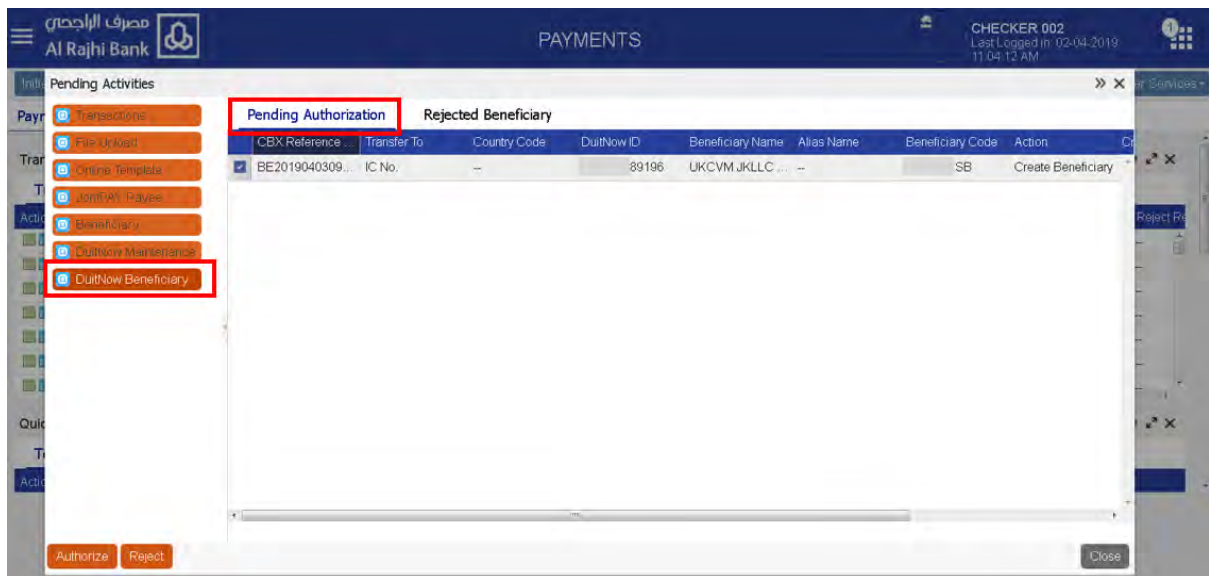
Close

Step 6: Login as Checker

Step 7: Go to Payments > Pending Activities

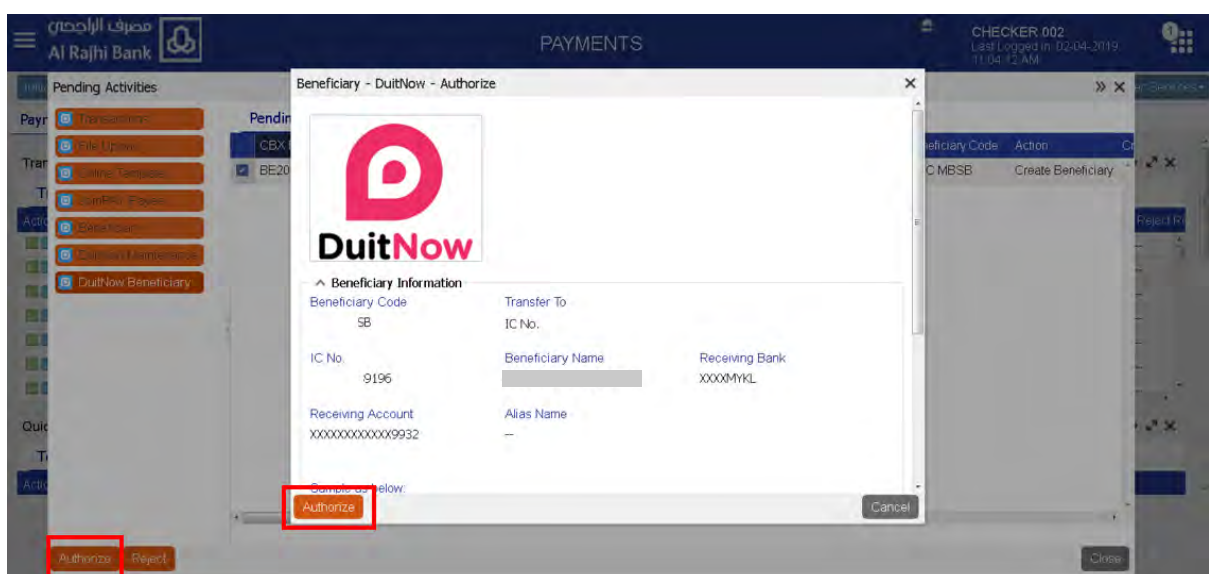


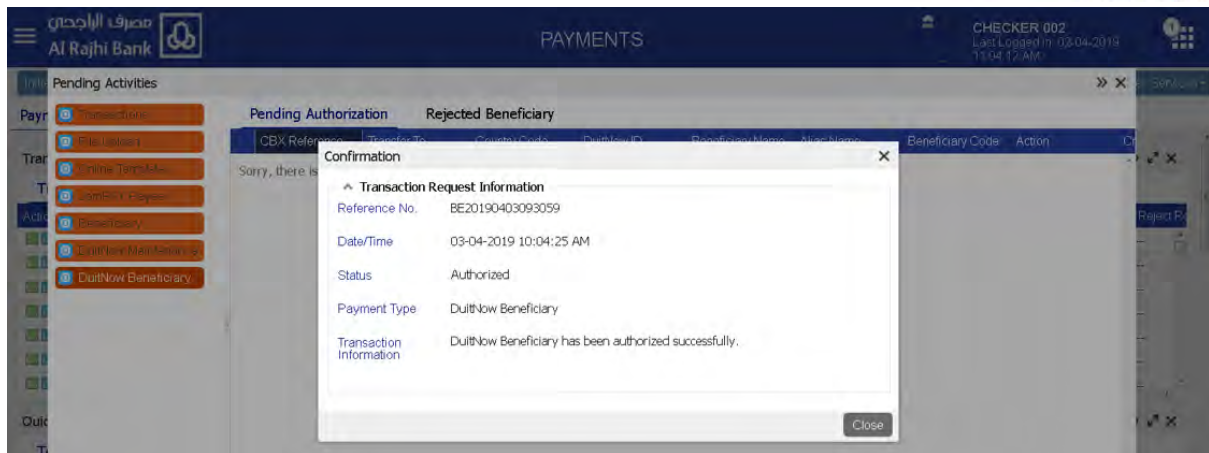
Step 8: Go to DuitNow Beneficiary > Pending Authorization > Tick the registered beneficiary



Step 9: Choose Authorize (Refer Step 10) or Reject (Refer Step 11) the DuitNow ID beneficiary registration

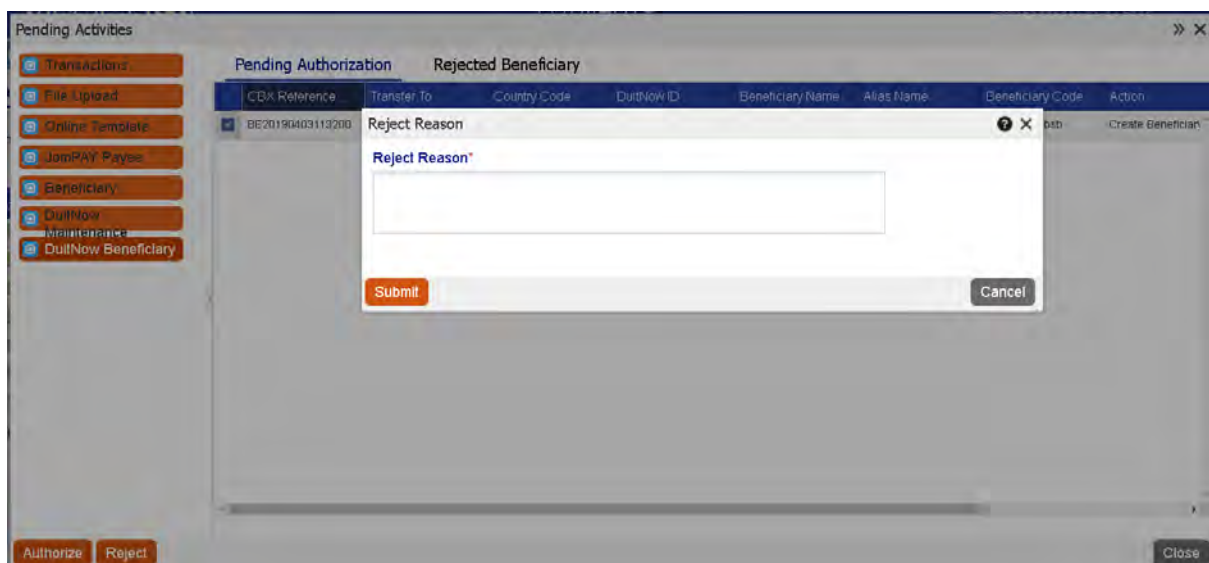
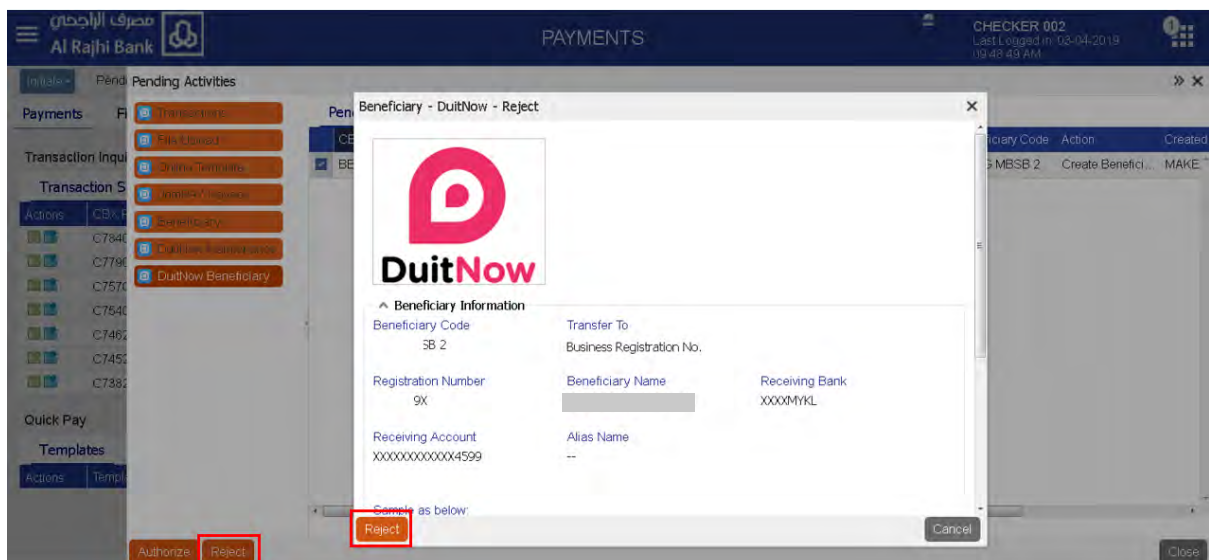
Step 10: Go to Authorize > Click Authorize > Beneficiary successfully registered





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

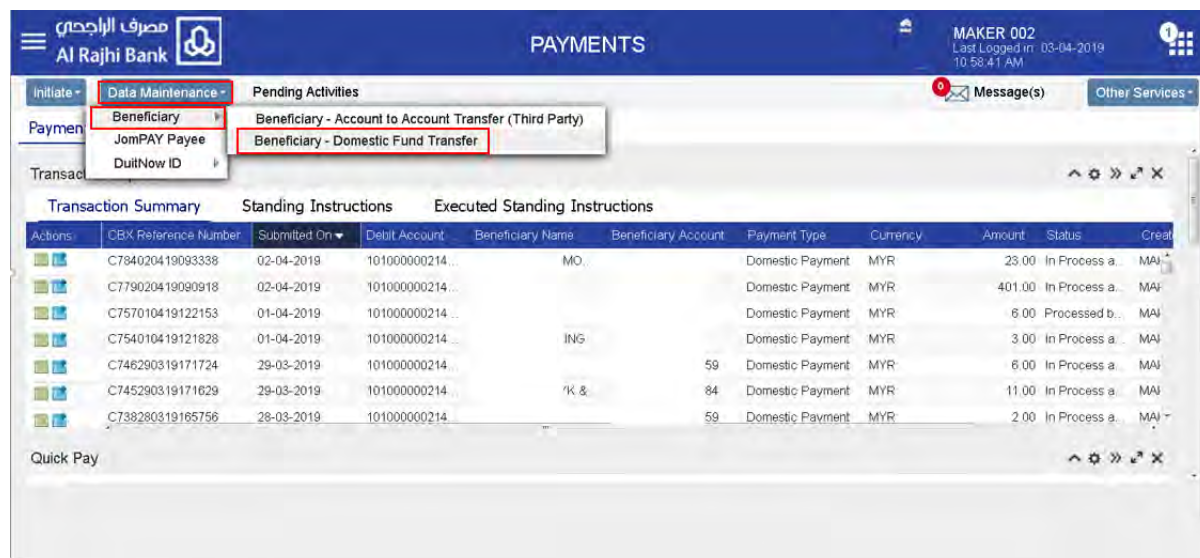
Step12: Click Submit



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	

Beneficiary - Domestic Fund Transfer

Beneficiary Information

Beneficiary Code* 1	Account Number/IBAN* 2	Beneficiary Name* 3
ABCDE	12345678945	AB
Alias Name 4	Beneficiary ID 1 Type 5	Beneficiary ID 1 Value 6
AB	Business Registration	1545678979V
Bank Code* 7	Bank Name 8	City 9
CIMB	CIMB BANK BERHAD	KL
Address Line 1** 10	Address Line 2**	Address Line 3**
NO 1	JLN KUALA	JOHOR
Beneficiary Resident Status* 11	Relationship with Beneficiary* 12	Purpose of Payment** 13
Resident	Not Related	12310 -- SERVICES AND INCOM
Joint Account 14		
<input type="radio"/> Yes <input checked="" type="radio"/> 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

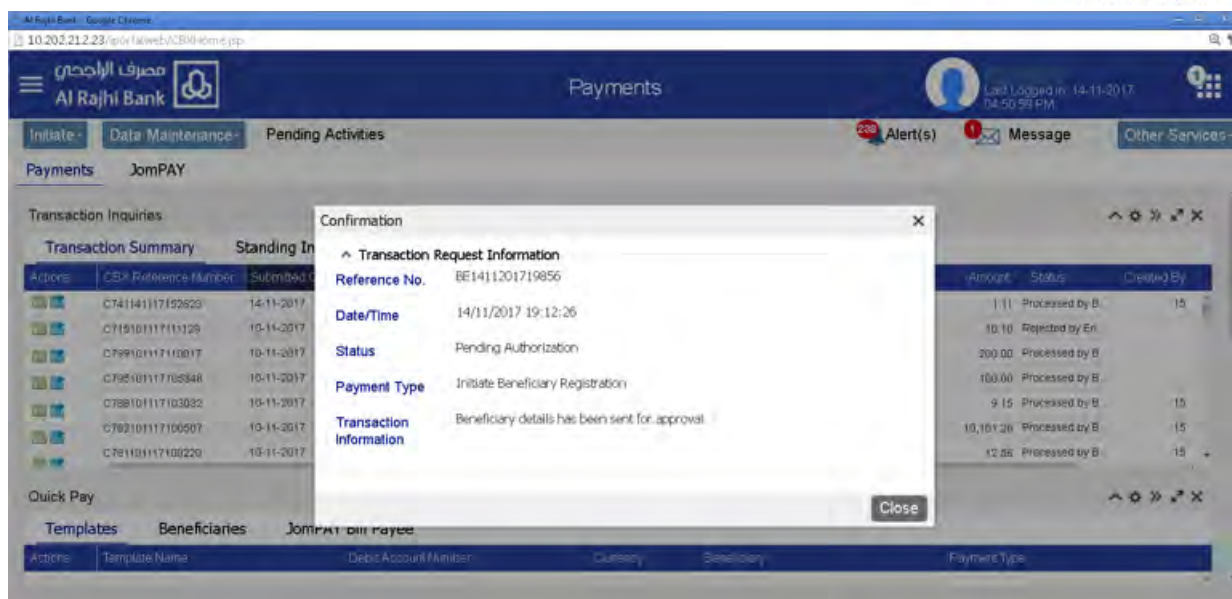
Step 5: Click Confirm and Confirmation screen prompted. Beneficiary creation is sent to checker for Authorization.

Confirm - Domestic Fund Transfer

Beneficiary Information

Beneficiary Code	Account Number/IBAN	Beneficiary Name
ABCDE	12345678945	AB
Alias Name	Beneficiary ID 1 Type	Beneficiary ID 1 Value
AB	Others (Police ID/Army ID/Passp	NONE
Bank Code	Bank Name	City
CIMB	CIMB BANK BERHAD	KL
Address Line 1**	Address Line 2**	Address Line 3**
NO 1	JLN KUALA	JOHOR
Beneficiary Resident Status	Relationship with Beneficiary	Purpose of Payment**
Resident	Not Related	12310 -- SERVICES AND INCOM

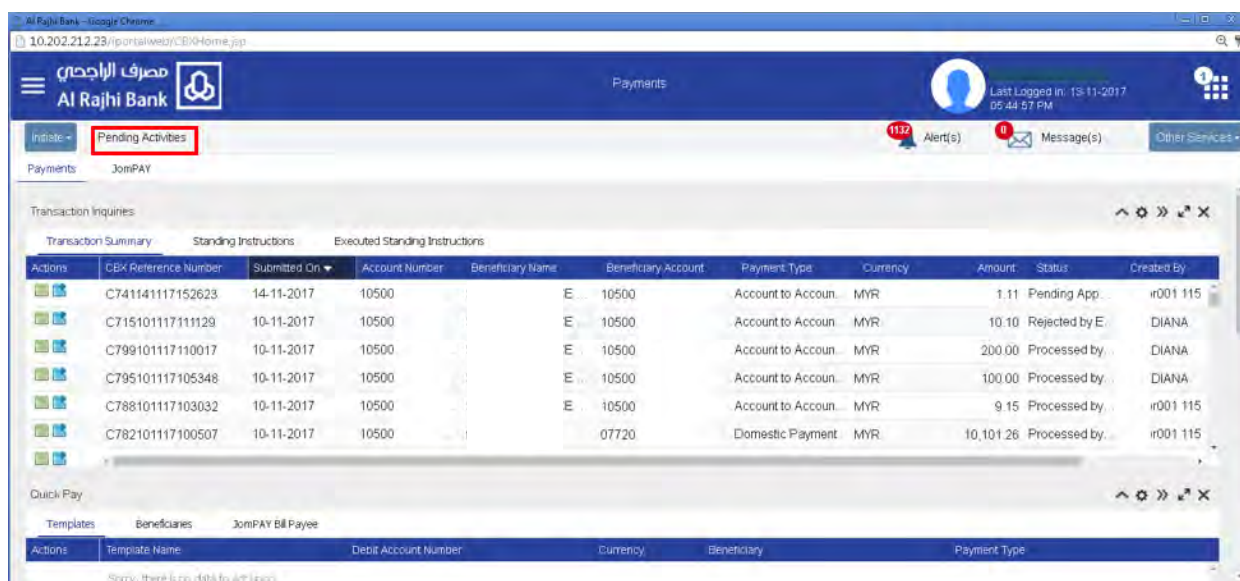
Confirm **Back** **Cancel**



Step 6: Login as Checker

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

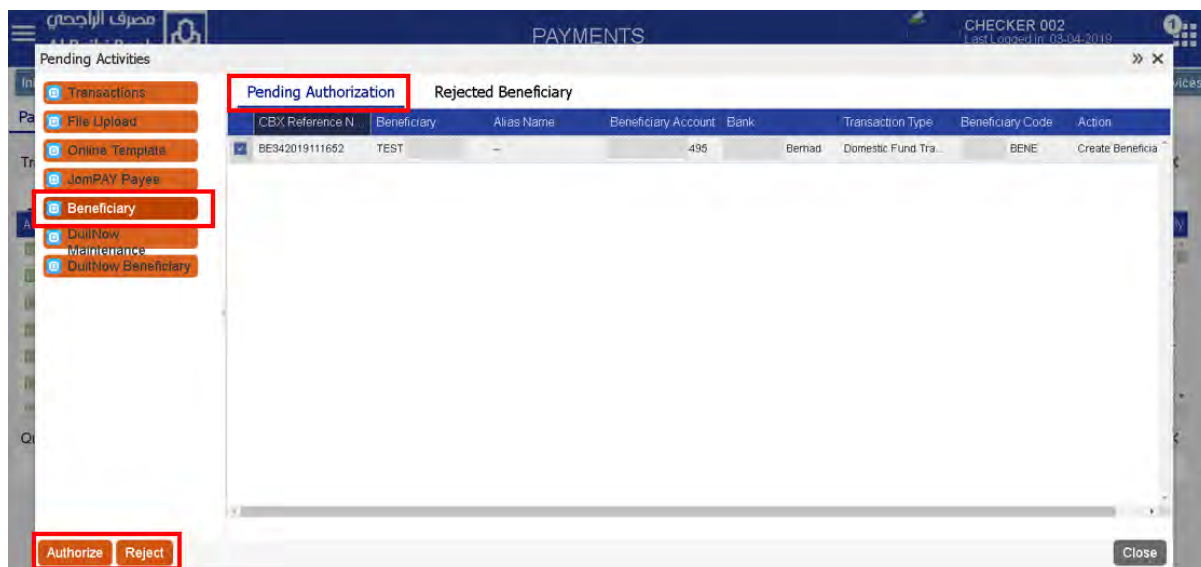
Step 8: Go to Pending Activities



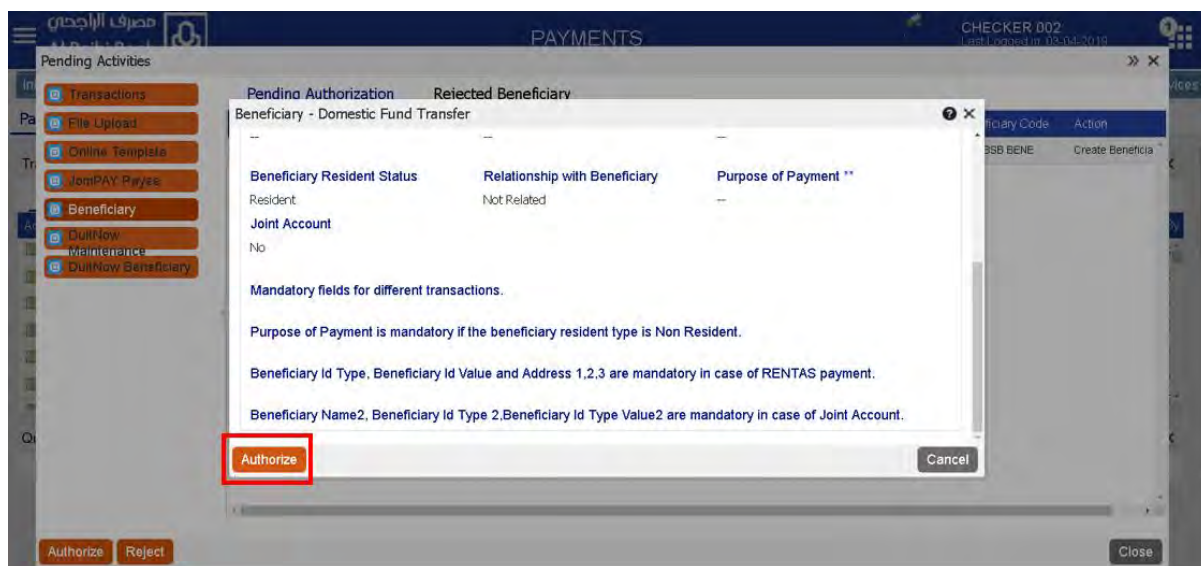
Step 9: Go to Beneficiary > Pending Authorization

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

The screenshot shows a web application interface for 'Pending Activities'. On the left is a sidebar with buttons: Transactions, File Upload, Online Template, Joint-PAY Payee, Beneficiary, Out-Main Maintenance, and Outflow Beneficiary. The main area has two tabs: 'Pending Authorization' and 'Rejected Beneficiary'. The 'Rejected Beneficiary' tab is active, displaying a table with columns: CBK Reference N, Beneficiary, Alias Name, Beneficiary Account, Bank, Transaction Type, Beneficiary Code, and Action. A row is visible with 'BE342019111602' and 'TEST ME'. Overlaid on this is a 'Reject Reason' dialog box. The dialog has a title bar with a question mark and a close button. Inside, it says 'Reject Reason*' above a text input field. At the bottom of the dialog are 'Submit' and 'Cancel' buttons. At the bottom of the main window, there are 'Authorize', 'Reject', and 'Close' buttons.



For further inquiries, kindly contact our support at:
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