

CIMB BANK BERHAD

Cash Management Department

BizChannel User Guide

CASH MANAGEMENT DEPARTMENT

CIMB BizChannel User Guide




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Introduction

Welcome to CIMB BizChannel, the future of business online. This user manual is designed to give you help and tips on how to use CIMB's Cash Management Portal, CIMB BizChannel.

BizChannel is an internet based online platform that was designed to simplify and best meet your local business needs, and to put you in control of all these services and information at your fingertips. CIMB's goal is to become your expressway to secure and simple-to-use banking and financial services.

ICON KEY

	Useful tips
	Valuable information
	System information

If you are setting your organisation for the first time, please take time to read this user manual for a better understanding of the system and its key feature. This manual also explains the key security feature of the CIMB BizChannel system which is designed to keep your Internet Banking experience safe and secure. CIMB BizChannel is compliant to Bank Negara's requirements on Business Internet Banking. For more information on Bank Negara's requirements, please visit <http://www.bankinginfo.com.my/> or <http://www.bnm.gov.my>.

Information about the extensive range of services CIMB Biz-Channel offers and platform it operates on are discussed in details on the followings areas:

- Getting Started
- What's New
- How to Log In Using Your iKey/ePass
- Cash Management
 - Account Management
 - Accounts Payable Management



CIMB BizChannel and Security

To ensure the security, reliability and integrity of the Information that are exchanged, disclosed, shared, stored or otherwise used on our System and the Transactions, whether or not the same belongs or originates from you or otherwise, we have engaged the use of a combination of authentication, encryption and auditing mechanisms that serve as a powerful barrier against all forms of system penetration and abuse.

These mechanisms that are engaged above include but are not limited to the following:-

- Secure Sockets Layer (SSL) Channel;
- 128-bit Encryption;
- Username & Password protection and authentication;
- Firewalls; and
- Account-locking,

all of which have been thoroughly tested in a series of independent security audits and have been determined, whether used separately or together, to effectively protect and safeguard against known security issues and prevent any form of tampering or theft of Information or Transactions, where applicable.

Security Note

For the purpose of verification of the identity of our Customers, we employ in our authentication process, the use of Security Devices/Tokens as well as individual and distinct Usernames and Passwords ("Access Codes"). These Security Devices together with the relevant Access Codes will act as a key to access your relevant account(s), financial information and the banking facilities, products and services offered via our System.

Contact the CIMB BizChannel Team

You can always contact the CIMB BizChannel support team via:

Call Centre: 1-300-880-900

C I M B B I Z C H A N N E L

Email: bizchannel@corpmail.bcb.com.my

Getting Started

How to set yourself up and start using CIMB BizChannel. This chapter explains the security device and logging into CIMB BizChannel.

By now you should have received your CIMB BizChannel starter pack! Please take some time and read this manual and get yourself started into the wonderful world of Internet Banking.

Before you start, please check that your system met the following system requirements.

Operating System

Minimum requirements:

- Operating System supported
 - Microsoft Windows 98
 - Microsoft Windows Me
 - Microsoft Windows 2000
 - Microsoft Windows XP
- Web browsers supported:
 - Microsoft Internet Explorer version 5.0 or 5.5
 - Netscape Communicator 4.7 and later

Hardware

Minimum requirements:

- PC with a Pentium or higher microprocessor
- 1 available USB Port
- 200 MHz or faster CPU required
- 32MB RAM required
- Quad speed IDE or SCSI CD-ROM required

IMPORTANT NOTICE

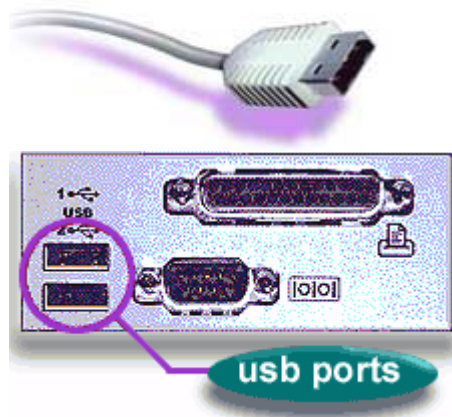
- Upon receipt the Security Device Package, *wait for Password/PIN number/Pass phrase (*which usually arrived one day after the Security Device Package)
- Proceed with Installation using the Installation Guide from Feitian Technologies - Rockey ePass2000
- Please install Word Viewer if your computer does not have Microsoft Word and please install high encryption pack for your Internet Explorer 5.0. Go to “Tool” folder for this software.
- **WARNING: DO NOT** initialize the token; you need to be aware that re-initializing will removed all information from the token. Once your token has been initialized, new certificate need to be issue. Please contact CIMB Call Center for assistant.

There are a few items that you need to install before you can start using your security token. They are:

- Server certificate (3 copies)
- Hardware Security Token

Connecting Your Hardware Token to Your PC

Your computer should have the USB port in order to install the ePass.



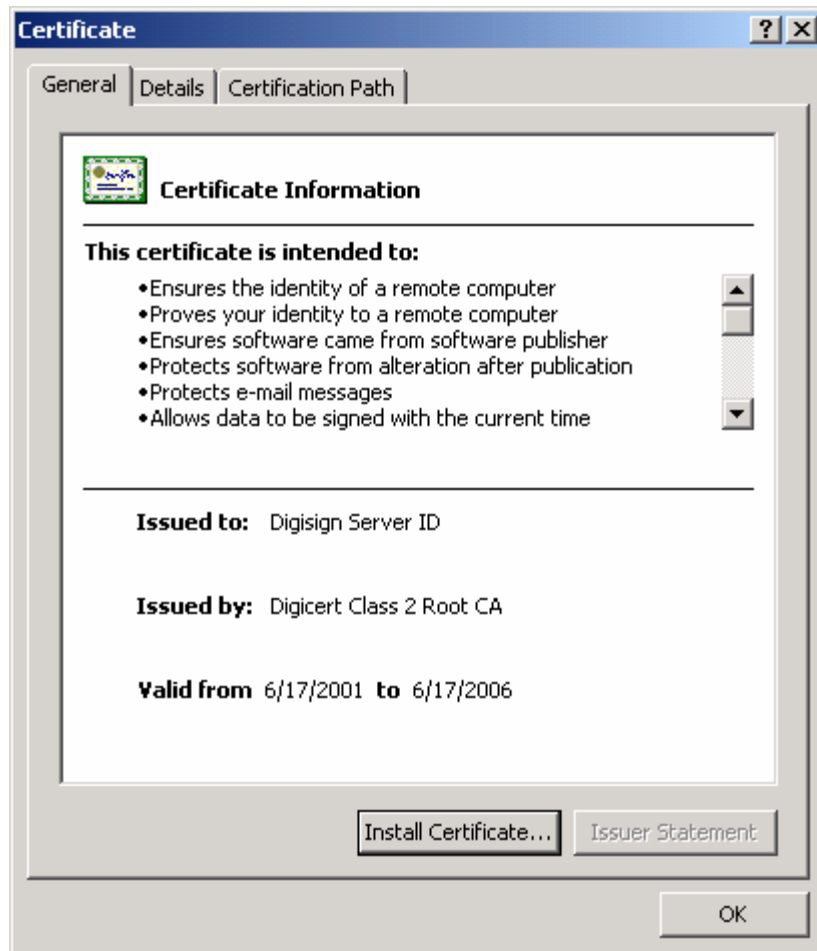
You are ready to use the data after you install the ePass software and restart your computer.

Connect the cable to USB port.

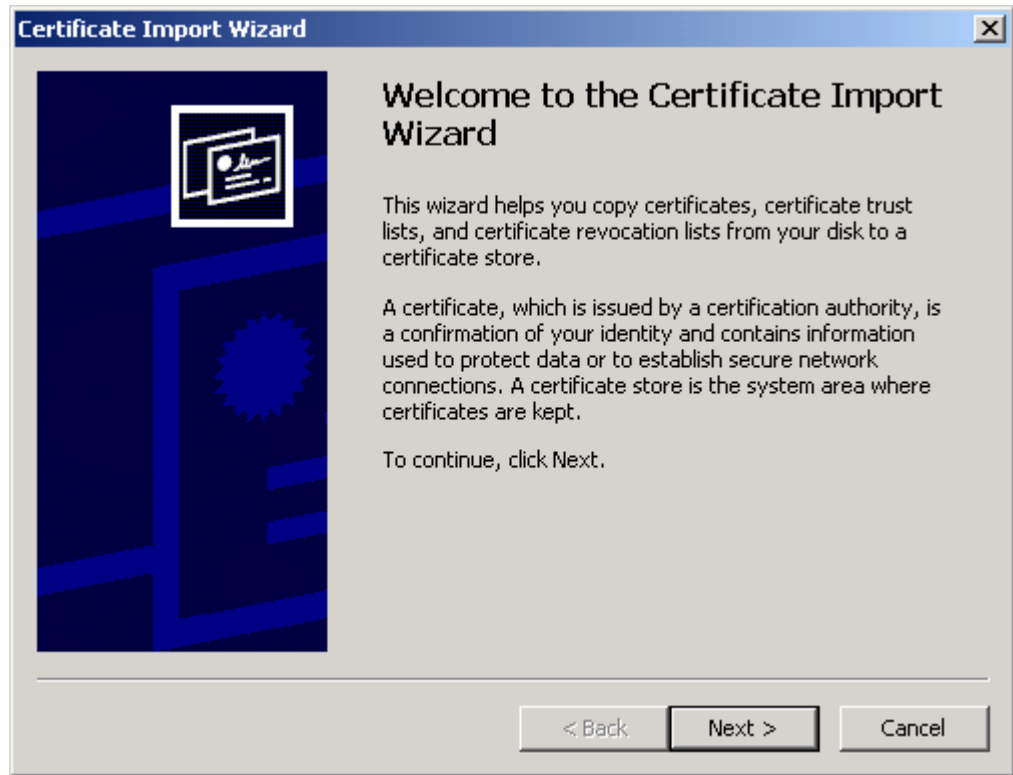
Server Certificate Installation

Follow the steps below to install the server certificates. Repeat for all 3 certificates.

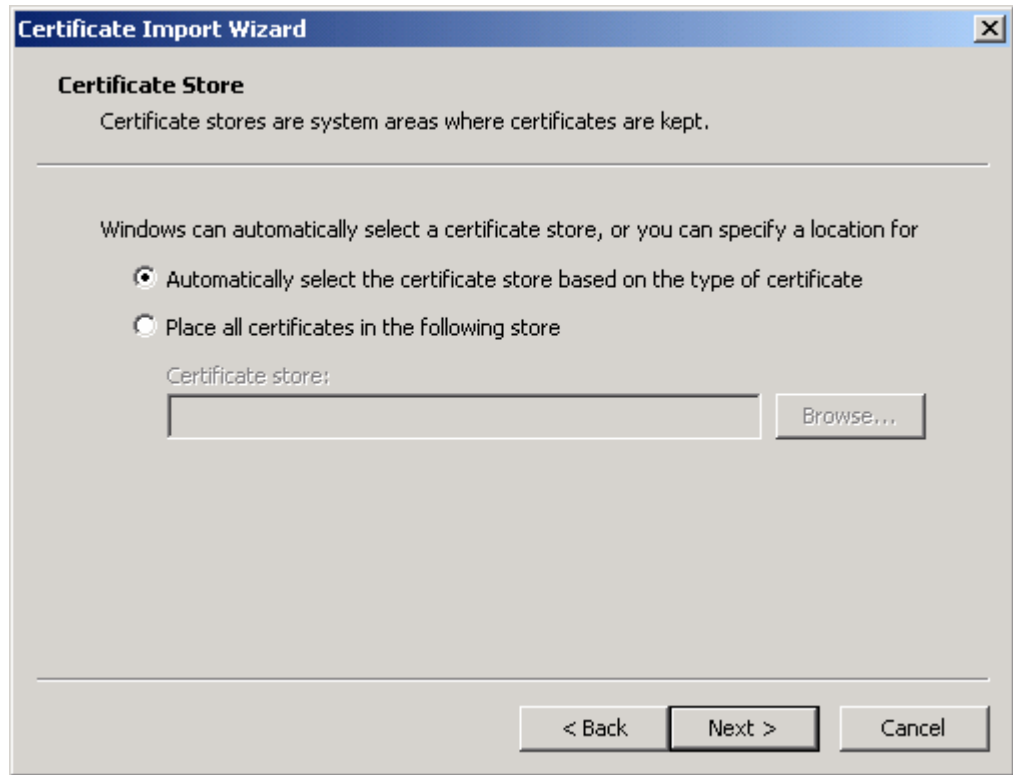
Digisign Server ID Certificate window will be launched by default when the Installation Menu Software is activated, Screen illustration as show below.



Click “Install Certificate...” button to install this certificate.



Certificate Import Wizard Window's Welcome Screen will be displayed. Click on the "Next" button to continue



Click on the "Next" button to proceed.



Screen as above will be shown. Click on the “Finish” button



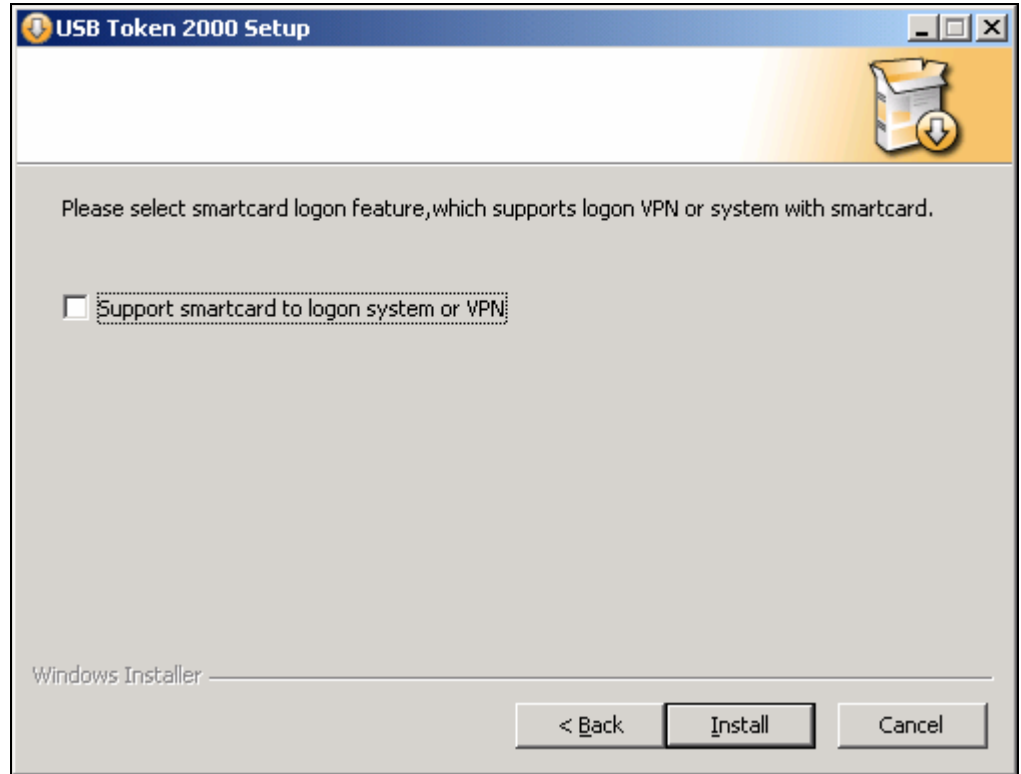
Click on the “OK” button to end.

Feitian ePass2000 Installation

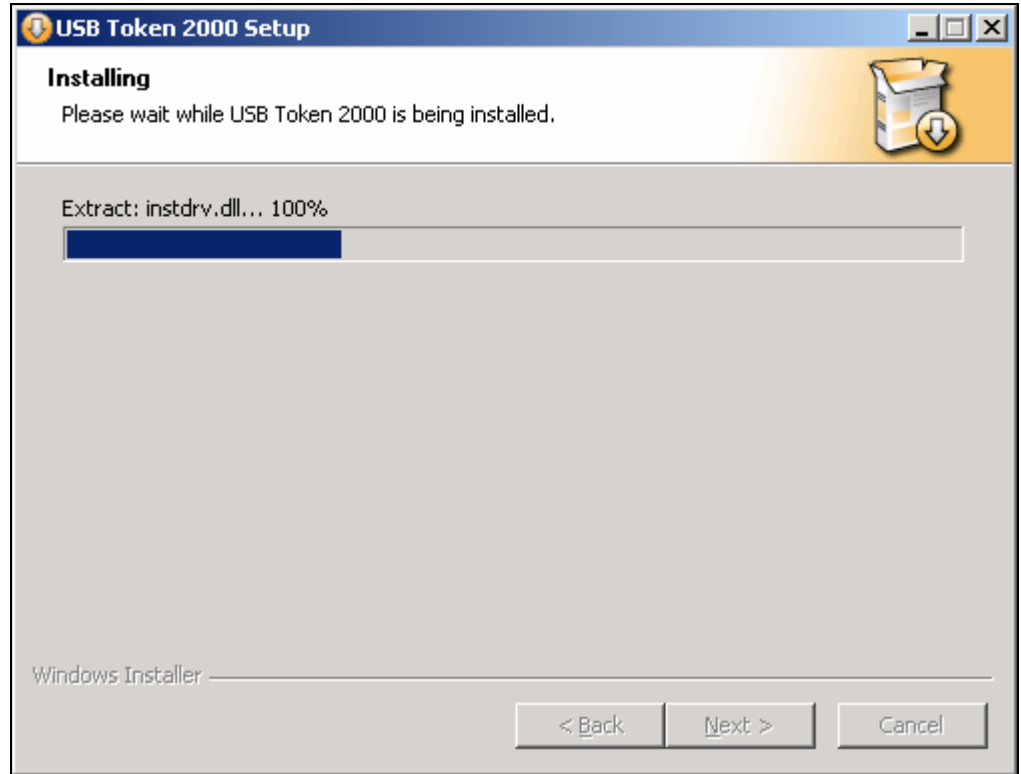
Click on the SETUP.EXE file and the InstallShield® Wizard will be launched. Click on the “Next” button to continue.



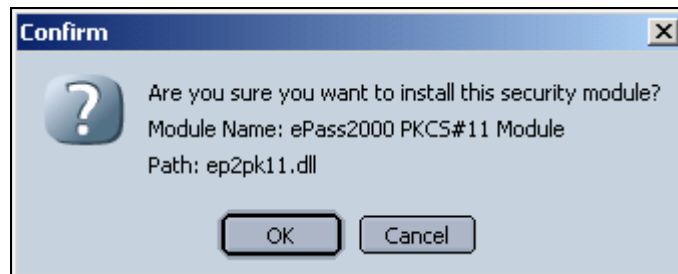
Click on the “Install” button to install the software.



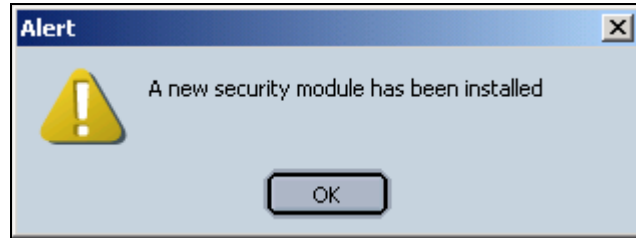
Please wait while the software being installed.



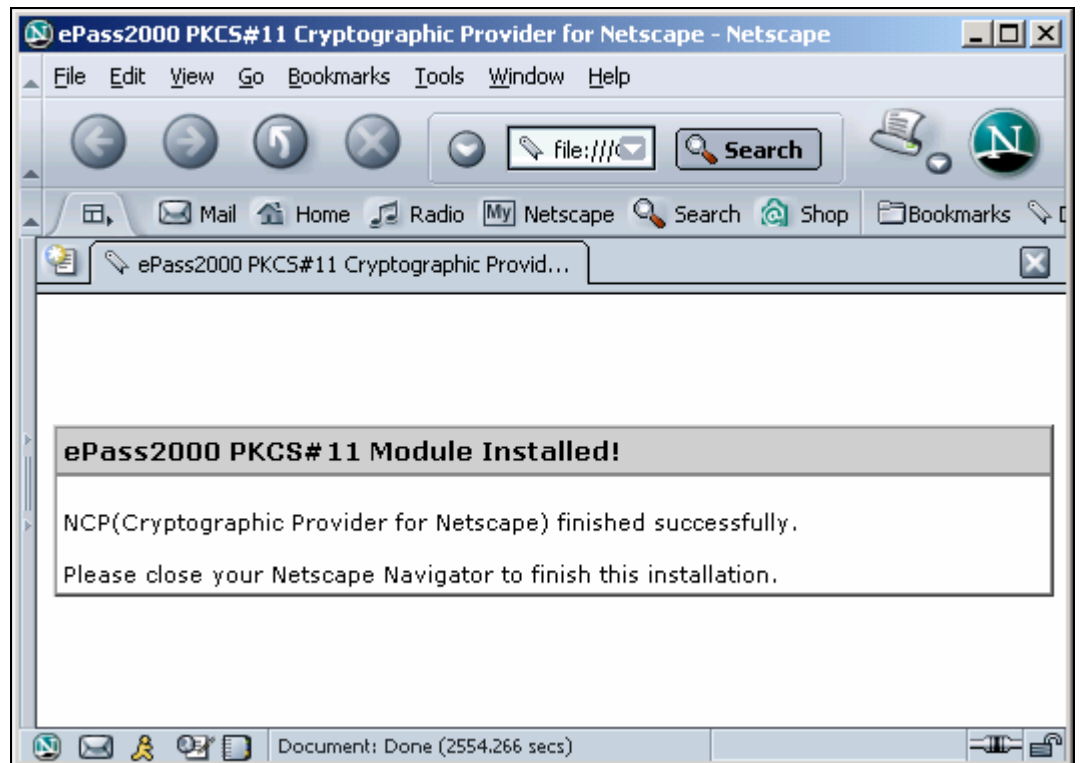
If Netscape has already been installed in your PC, you will be prompted to install a security module. Click on the "OK" button to proceed



Click on the “OK” button upon completion of the installation of the new security module.



Once installed, you will see the Netscape browser as shown below.



Click on the “Finish” button to close the wizard.



What's New

What's new in the new CIMB BizChannel compared to the previous BizChannel? How the new CIMB BizChannel is organised and what you can expect?

The new CIMB BizChannel has been reformatted into a more business friendly format to serve you better. This chapter is designed to give you a view of what to expect of the new CIMB BizChannel.

At CIMB, we are committed to finding new ways to save you time and to make your online banking experience as convenient as possible.

The new CIMB BizChannel has been enhanced and reformatted to make navigating and working in CIMB BizChannel easier than ever without compromising the functionality of the former BizChannel

CIMB BizChannel Cash Management

The new Cash Management section now consists of 4 modules:

- Account Management
- Accounts Payable Management
- Accounts Receivables Management
- Liquidity Management

Account Management

The screen shot below provide you an overview of the Account Management Modules that consists of the following services:

The screenshot displays the CIMB BizChannel interface. At the top, there is a banner with the slogan "Going Beyond Solutions" and the CIMB logo. Below the banner is a navigation menu with options: Cash Management, Trade Finance, Loans, Deposits, FX/MM, e-Community, and Logout. A security notice states "You are in a secured site".

The main content area is titled "View All Accounts" and features a sidebar with menu items: Account Management, Account Balance (with sub-items View Account Balance and View Transaction History), Statement Download, Cheque Services, Accounts Payable Management, Accounts Receivable Management, Liquidity Management, and Message Centre.

The central table, titled "Current / Foreign Currency Account", lists the following data:

Account Number	Account Holder	Account Type	Account Balance	Status
14082302229521	ABC Warehouse Sdn Bhd	Current Account	RM 12,321,313.21	Active
14081501359058	ABC Sales and Services Sdn Bhd	Current Account	RM 2,356,504.53	Active
14141501364051	ABC Logistics Sdn Bhd	Foreign Currency Account	GBP 521,346.15	Inactive
14141501365548	ABC Logistics Sdn Bhd	Current Account	RM 365,549.92	Active

- Account Balance
 - View Account Balance
 - View Transaction History
- Statement Download
 - Request Statement
 - Download Statement
 - View Statement
- Cheque Services
 - Outward Cheque Services
 - Stop Cheque Inquiry
 - Cheque Book Inquiry



Accounts Payable Management

The screen shot below provide you an overview of the Account Payables Management Modules that consists of the following services:

The screenshot displays the CIMB BizChannel interface. At the top, there is a banner with the slogan "Going Beyond Solutions" and the CIMB logo. Below the banner is a navigation menu with options: "Cash Management", "Trade Finance", "Loans, Deposits, FX/MM", "e-Community", and "Logout". A "For Assistance" link with the phone number "1 300 880 900" is also present. The main content area is titled "Pending Transactions" and shows two sections:

- ePayroll**: One item found. Page 1. A table with columns: ID, Transaction Type, Account, Amount(RM), Initiator, and Initiated Date. The row shows ID 205000452, Transaction Type Salary, Account 70005, Amount(RM) 13,353.88, Initiator Ann Choong, and Initiated Date 21 Aug 2006.
- MyGov Services/B2B Settlement**: One item found. Page 1. A table with columns: ID, Transaction Type, Account, Amount(RM), Initiator, and Initiated Date. The row shows ID 205000445, Transaction Type A/G Bulk Payment, Account 14080015273002, Amount(RM) 214,182.35, Initiator Badrul Hisyam, and Initiated Date 21 Aug 2006.

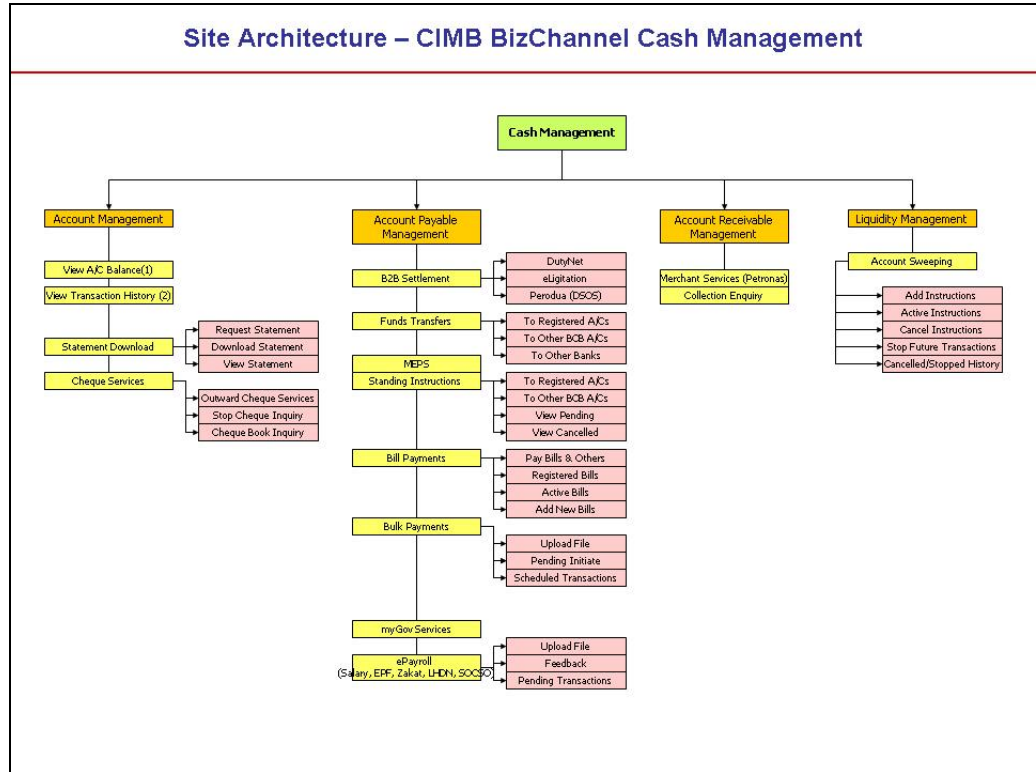
On the left side, there is a sidebar menu under "Account Management" and "Accounts Payable Management" with options like "Transactions Status", "Fund Transfers", "Standing Instructions", "Bill Payments", "B2B Settlement", "myGov Services", "ePayroll", and "View All Pending Transactions".

- Fund Transfers
 - To Registered Accounts
 - Internal
 - MEPS-IBG
- Standing Instructions
 - To Registered Accounts
 - To Other CIMB Bank Accounts
 - Pay Bills & Others
 - View Pending
 - View Cancelled
- Bill Payments
 - Pay Bills & Others
 - Registered Bills
 - Active Bills
 - Add New Bills

- B2B Settlement
 - Tracking of IB Report (DutyNet Only)
 - Payment Status
 - Pending Transaction
 - Settlement History
- myGov Services
 - Bulk Payment
 - Upload New File
 - Processing Jobs
 - Completed Jobs
 - Reject Reports
 - Un-downloaded CR Files
 - Pending Transactions
- ePayroll
 - Salary
 - Zakat
 - SOCSO
 - EPF
 - LHDN
- View All Pending Transactions
- View All Pending Approvals

CIMB BizChannel Navigation

The following is the top level site map of the new Cash Management in CIMB BizChannel.



How to Log In Using Your iKey/ePass

This chapter explains the usability of your hardware tokens and the step by step way of logging in to your CIMB BizChannel.

Now that you understand the basics of CIMB BizChannel, let's log onto CIMB BizChannel and start doing business online! Follow the steps in this chapter to learn how to log onto CIMB BizChannel.

Connecting to CIMB BizChannel

Open your web browser and go to <http://www.cimbbizchannel.com>

CIMB GROUP CONSUMER BANKING ISLAMIC BANKING Online Services

Going Beyond Solutions **CIMB**
For Assistance ☎ 1 300 880 900

Internet Banking
Login | Demo | Register

Welcome to CIMB e-Business Banking
CIMB Biz-Channel is an online portal that provides a range of products and services to suit your business needs. Improved technology enables us to have information at our fingertips, thus increases efficiency. Equipped with high-level security features, we assure confidentiality of your personal information.

Cash Management	Trade Finance	Loans, Deposits, FX/MM	e-Community
<ul style="list-style-type: none"> » Account Management » Accounts Payable Management » Accounts Receivable Management » Liquidity Management 	<ul style="list-style-type: none"> » Trade Finance Reports » Letters of Credit » Trust Receipt 	<ul style="list-style-type: none"> » Loans » Deposits » FX » MM 	<ul style="list-style-type: none"> » CIMB e-Procurement » CIMB e-Dealer » Corporate Card » eLitigation

Highlights
Effective from 2nd January 2007 (for salary month of December 2006), employers are required to submit a new Form A format to EPF.
Click here to download the Form A Submission File Specification
The new version of SDBA application is available at EPF website: www.kwsp.gov.my

Counter Rates
» Money Market
» Forex

If you are an existing BizChannel user, please click on <http://www.bizchannel.com.my>

CIMB GROUP

At the landing page, Click on LOGIN.

CIMB GROUP CONSUMER BANKING ISLAMIC BANKING Online Services

Going Beyond Solutions **CIMB**
For Assistance ☎ 1 300 880 900

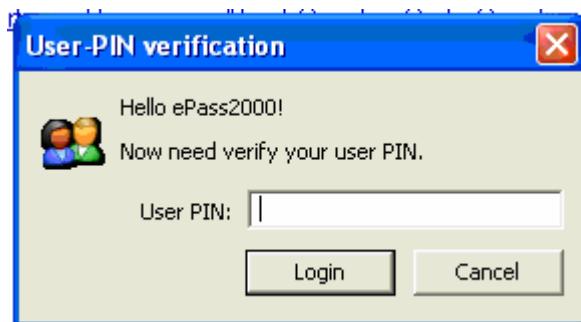
Login
Please insert your Security Device to login
I want to login to... Cash Management GO

If you are an existing BizChannel user, please click on <http://www.bizchannel.com.my>

Select Cash Management and click GO. An user selection screen will be prompted as follows.



Select your user name and click the 'OK' button.



Key in the PIN and click on the "LOGIN" button.

Account Management

You will be able to access onto your working capital account activities with CIMB Bank from anywhere in the world.

Account Management provide you an online realtime account balance and transaction reporting in an easier and quicker ways. The system provides the flexibility to users to review the statement details online and offline.

The Account Management section consists of 3 services:

- Account Balance
- Statement Download
- Cheque Services

Account Balance

View All Accounts

Account Balance Summary screen gives you an overview of all accounts maintains with CIMB.

View All Accounts					
Current / Foreign Currency Account					
Account Number	Account Holder	Account Type	Account Balance	Status	
14082302229521	ABC Warehouse Sdn Bhd	Current Account	RM 12,321,313.21	Active	
14081501359058	ABC Sales and Services Sdn Bhd	Current Account	RM 2,356,504.53	Active	
14141501364051	ABC Logistics Sdn Bhd	Foreign Currency Account	GBP 521,346.15	Inactive	
14141501365548	ABC Logistics Sdn Bhd	Current Account	RM 365,549.92	Active	

For more details of the account click on the account number.

<u>Current Account Details</u>	
Account Details As At	: 24-Aug-2006
Time	: 11:21:43
Name	: ABC Warehouse Sdn Bhd
Account Number	: 14082302229521
Account Type	: Current Account
Account Balance	: RM 2,356,504.53
Available Balance	: RM 2,356,504.53
<u>Local Cheque</u>	
1 Day	: RM 5119.00
2 Days	: RM 4377.00
3 Days	: RM 2782.36
<u>House Cheque</u>	
1 Day	: RM 7854.12
2 Days	: RM 9658.74
Outstation Cheque	: RM 1258.24
View Transaction History for	: <input type="text" value="Please Select"/>
Search By Date	: <input type="text" value="1"/> <input type="text" value="Jan"/> <input type="text" value="2006"/> <input type="button" value="Go"/>
<input type="button" value="Back"/> <input type="button" value="Print"/>	

The summary page will give you a breakdown of your account balance, available balance and your cheque clearing information.



Account Balance and Available Balance

Account Balance: Ledger Balance in your account that includes all uncleared cheques deposited.

Available Balance: Balance in your account that is available to use.

View Transaction History

To view the transaction history, select the the date range at the bottom of the page And the screen as below will be displayed.

View Transaction History

Select a Savings or Current account to view the history of transactions made for the last 60 days.

Account Type : 14082302229521 ABC Warehouse Sdn Bhd

Period : Today

Search By Date : 1 Jan 2006 Go

Account Number : 14082302229521

Account Type : Foreign Currency Account

Date/Time	Ref / Cheque No.	Description	Debit (RM)	Credit (RM)	Balance (RM)
17-Aug-2006 11:31:23	993890003001	TRANS TO FD		32,145.00	2,356,521.03
19-Aug-2006 15:24:11	993890003002	HSE CHQ DEP	17,552.00		2,338,969.03
22-Aug-2006 10:58:47	993890003003	TRF TO TR FIN		2570.78	2,341,539.81
10-Sep-2006 13:18:29	993890003004	I-FUNDS TRF CR	3925.17		2,337,614.64

Statement Download

Request Statement

There are 4 types of statement that made available to download

REQUEST STATEMENT

Please select the required output and file format, click on Next to proceed

Output Format

Standard: TXT CSV

Extended: TXT CSV

MT 940 :

MT 950 :

Next

Select the type of statement format that you would like to download and click NEXT.

REQUEST STATEMENT

Define your search criteria.
Upon definition of your criteria, click on **Generate** to proceed.

Statement Format

Standard: TXT CSV
 Extended: TXT CSV
 AG : TXT CSV
 MT 940 :
 MT 950 :

Account Information

Select Account(s): ALL ACCOUNT(S) ▼

Date Filter Options

All (Last 60 days only)
 Previous Day
 Current Month
 Previous Month
 Specific Date (Last 60 days only)

Please specify Start/End date:-
 Start Date: ...
 (dd/mm/yyyy)
 End Date: ...
 (dd/mm/yyyy)

Generate
Back

You can define your search criteria for the statement required. Click GENERATE to proceed

The following generated statement screen will show. Note that the history of all the statement that you have requested will be displayed on this page as below.

Housekeeping Note

You ease your search for statement generated, the list of statements in the system should be kept to minimum. You are advice to delete the historical generated statements from time to time or you may store a copy of the statements into your local PC for future reference, if you want to.

Download Statement

DOWNLOAD STATEMENT

Your statement request has been assigned with request id **19422** and is now queued for generation.



You may check the status of your statement request(s) under **Download Statement**.

Below is the list of requested statement(s). You may **Download/Delete** the statement(s) here. Click **Regenerate** to generate failed requests.

Please take note that you are responsible to maintain this list, as the bank does not archive old records.

[Refresh](#)

42 items found, displaying 1 to 25. [First/Prev] 1, 2 [Next/Last]

Delete	Request ID	Company	Account No.	Start Date	End Date	Date/Time Requested	Status	Download Now
<input type="checkbox"/>	19422	ABC Warehouse Sdn Bhd	14082302229521	13 Jul 06 12:00 AM	13 Sep 06 01:48 PM	13 Sep 06 01:48 PM	PENDING GENERATION	
<input type="checkbox"/>	19360	ABC Warehouse Sdn Bhd	14082302229521	07 Jul 06 12:00 AM	07 Sep 06 04:55 PM	07 Sep 06 04:55 PM	GENERATED	
<input type="checkbox"/>	19359	ABC Sales and Services Sdn Bhd	14081501359058	07 Jul 06 12:00 AM	07 Sep 06 04:52 PM	07 Sep 06 04:52 PM	GENERATED	

At the bottom of the page, you can select and delete generated statements that you no longer need. Click on the check box to delete the statements generated

View Statement

To view the statement online, please select the account and the date range. Sample screen as illustrated below:

VIEW STATEMENT

Define your search criteria.
Upon definition of your criteria, click **View** to proceed.

Account Information

Select Account :

Date Filter Options

All (Last 60 days only)

Previous Day

Current Month

Previous Month

Specific Date (Last 60 days only)

Start Date : ... Last 60 days only
(dd/mm/yyyy)

End Date : ...
(dd/mm/yyyy)

Sample of online statement:

ONLINE STATEMENT

Account No. - 14081500434054

21 items found, displaying all items. 1

Transaction Date	Reference No.	Description	Withdrawal (RM)	Deposit (RM)	Balance (RM)
01 Aug 2006	00084430	KLACH CHQ DR	345.00		6,718,414.69
15 Aug 2006	00136684	KLACH CHQ DR	15,050.00		36,847,325.84
14 Aug 2006	44000004	CREDIT ADVICE		52.00	66,475.91
14 Aug 2006	85150004	CREDIT ADVICE		5,645.48	72,121.39
14 Aug 2006	00660001	CASH CHEQUE DR	500.00		71,620.39
14 Aug 2006	00660002	CASH CHEQUE DRF	800.00		71,320.39
14 Aug 2006	00660003	HOUSE CHQ DEBIT	100.00		72,020.39
14 Aug 2006	00660004	HOUSE CHQ DR-FP	1000.00		71,120.39
14 Aug 2006	00660005	CLEARING CHQ DR	1000.00		70,120.39
14 Aug 2006	00660006	CLEARING CHQDRF	2500.00		67,620.39
14 Aug 2006	00660007	MARKED CHQ DR	1000.00		66,620.39
14 Aug 2006	00660008	MARKED CHQ DRFP	500.00		66,120.39
14 Aug 2006	00660009	STOP CHQ DEBIT	1000.00		65,120.39
14 Aug 2006	00660010	KLACH CHQ DEBIT	10,000.00		55,120.39
14 Aug 2006	01660011	KLACH CHQ DEBIT	500.00		54,620.39
14 Aug 2006	00760004	DEBIT ADVICE	1000.00		53,620.39
14 Aug 2006	04760005	DEBIT ADVICE	800.00		52,820.39
14 Aug 2006	00660014	STOP CHQ DEBIT	100.00		52,720.39

21 items found, displaying all items. 1

Suggest this section to be move up to download statement

Standard Statement File Format

The following is the file format when you choose the download the standard version.

Position	Type	Size	Dec	Description
1 – 14	C	14		Account Number
15 – 20	N	6	0	Record Sequence Number
21 – 28	N	8	0	Transaction Date in DDMMYYYY format
29 – 32	N	4	0	Transaction Code (Refer description below)
33 – 47	C	15		Transaction Code Description (Refer description below)
48 – 59	C	12		Transaction Reference :
48 – 51	C	4		Originating Branch code (Part of Transaction Reference)
52 – 59	C	8		Document Ref. Number (Part of Transaction Reference)
60 – 72	N	13	2	Transaction Amount
73 – 73	C	1		Transaction Amount Type (1 = debit, 2 = Credit)

74 – 86	N	13	2	Balance
87 – 87	C	1		Balance Type (1 = debit, 2 = Credit)
88 – 100	C	12		Spare (Space filled)
101 – 101	C	1		Record Type (1 = Detail)

Extended Statement File Format

The following is the file format when you choose the download the extended version.

Position	Type	Size	Dec	Description
1 – 14	C	14		Account Number
15 – 20	N	6	0	Record Sequence Number
21 – 28	N	8	0	Transaction Date in DDMMYYYY format
29 – 32	N	4	0	Transaction Code (Refer description below)
33 – 47	C	15		Transaction Code Description (Refer description below)
48 – 59	C	12		Transaction Reference :
48 – 51	C	4		Originating Branch code (Part of Transaction Reference)
52 – 59	C	8		Document Ref. Number (Part of Transaction Reference)
60 – 72	N	13	2	Transaction Amount
73 – 73	C	1		Transaction Amount Type (1 = debit, 2 = Credit)
74 – 86	N	13	2	Balance
87 – 87	C	1		Balance Type (1 = debit, 2 = Credit)
88 – 93	N	6	0	Transaction Time in HHMMSS format
94 – 128	C	35		Additional Description (Customer Ref #)
129 – 140	C	12		Spare (Space filled)
141 – 141	C	1		Record Type (1 = Detail)

Cheque Services

Outward Cheque Services

OUTWARD CHEQUE ENQUIRY

Please fill in the information below

Select Account:

Query By: Specific Cheque Number Range Cheque Book Range

Cheque Number

Start:

End:

Outward cheque enquiry allows you to view the status of cheques that you have issued. You can search by:

- A specific cheque number
- A cheque number range
- A cheque book range

After you have stated your criteria of search, click on SEARCH.

OUTWARD CHEQUE ENQUIRY

Please fill in the information below

Select Account:

Query By: Specific Cheque Number Range Cheque Book Range

Cheque Number Start:
 End:

Valid cheque range 000001 to 000002

Cheque Status Details

2 items found, displaying all items. Page 1

Cheque Number	Status
000001	Unpaid
000002	Paid

2 items found, displaying all items. Page 1
 Download Formats: [Excel](#) | [CSV](#)

You can download the search results in either MS Excel format or in CSV format.

Stop Cheque Inquiry

STOP CHEQUE INQUIRY

Please fill in the information below

Select Account:

Query By: Cheque Number

Specific
 All

The stop cheque inquiry screen give you a glance on cheques that you have instructed the bank to stop payment. You can specify the cheques number or select “All” for stop cheques information that you required.

STOP CHEQUE INQUIRY

Please fill in the information below

Select Account:

Query By: Specific Cheque Number Range Cheque Book Range

Cheque Number Start:
 End:

One item found. Page 1

Date	Time	Beginning Serial No.	Ending Serial No.	Amount
18 July 2005	09:49:42 AM	0000920109		2158.35

One item found. Page 1
 Download Formats: [Excel](#) | [CSV](#)

Cheque Book Inquiry

To inquire on status of cheques in your cheque book, use Cheque Book Inquiry.

CHEQUE BOOK INQUIRY

Please fill in the information below

Select Account:

Select the account and click SEARCH.

CHEQUE BOOK LIST

Please fill in the information below

Select Account:

One item found. Page 1

Begin Serial No.	End Serial No.	Number Of Leaves	Click to View
0000000001	0000000050	50	

One item found. Page 1
Download Formats: [Excel](#) | [CSV](#)

Cheque Book List will be displayed. To view the details of the cheques status, click on “CLICK TO VIEW”.

Accounts Payable Management

CIMB BizChannel offers wide range of tools for convenient online payments and cash management. This tools allow cash flow coordination, enhanced risk management improve security and audit controls, maximise liquidity, returns, and interest benefits, minimised cost and reduced operating expenses.

The Accounts Payable Management module provides you with all your accounts payable needs such as Bill Payments, Payroll, Funds Transfer, Bulk Payments, etc in a customise and automated manner. We have also includes the FPX payment module recently which integrates to the ePayment Gateway.

The Accounts Payable Management section also contains the “PENDING” modules which will give you an overview of all the pending transactions and pending approvals.

Pending

There are 2 types of “PENDING” transactions, the Pending Approvals and the Pending Transactions. The first screen that you will see when you click on Accounts Payables Management is the Pending Transactions screen.

Pending Transactions screen will show you all the transactions that are still pending which may not need your action. These include:

- Initiated transactions still pending approvals
- Transactions you already approved but still awaiting for subsequence approvers
- Transactions awaiting to be processed by the Bank

Pending Transactions

The Pending Transactions screen is divided into different type of services :

Pending Transactions

ePayroll

One item found. Page 1

ID	Transaction Type	Account	Amount(RM)	Initiator	Initiated Date
205000452	Salary	70005	13,353.88	Ann Choong	21 Aug 2006

MyGov Services/B2B Settlement

One item found. Page 1

ID	Transaction Type	Account	Amount(RM)	Initiator	Initiated Date
205000445	AG Bulk Payment	14080015273002	214,182.35	Badrul Hisyam	21 Aug 2006

View Successful Transactions

The View Successful Transactions screen will show you a history of all successful transactions for the last 60 days.

Successful Transactions

This is the list for all successful online fund transfers, bill payments and Standing Instructions. Click on the "Reference Number" to view details.

Select account :

View Successful transaction for :

Current date/time: 18-Aug-2006 14:03:43PM

Results 1 - 4 of 4

Reference Number/ Transaction Date Time	From Account	To Account/Bill Account Number	To Account Name/Payee	Amount(RM)
90003004 18-Aug-2006 11:39:40	14081501361053	1.135342	Maxis Berhad	3423.10
90001145 10-Aug-2006 12:12:34	1224622552	55826754	Tong Jin	2833.82
60005671 16-Jul-2006 10:28:55	14005666823368	71235842	Fragrance Online	12,123.10
90000568 08-Jul-2006 12:09:20	14081501359058	6652552790	Aziz Mohd Khalid	10,543.07



View Failed Transactions

The View Failed Transactions screen will show you a history of all failed transactions for the last 60 days.

Failed Transactions

This is the list for all failed online fund transfers, bill payments and Standing Instructions. Click on the "From Account" to view details.

Results 1 - 2 of 2

Ref No. / Transaction Date, Time	From Account	To Account/ Payee	Amount (RM)	Reason	Send Message
80002944 08-Aug-2006 14:28:12 PM	14141501364051	XYZ Sdn Bhd	12,568.85	Failed	
80001247 17-Jul-2006 09:48:56 PM	14081501359058	XYZ Sdn Bhd	8721.59	Failed	

NSF indicates insufficient funds in the account to effect the funds transfer or payment.
 REJECTED indicates invalid beneficiary account number.
 FAILED indicates a general error has occurred while payment or transfer instruction is being processed.

You can view the details of the transaction by clicking on the account number in the FROM ACCOUNT column.

Failed Transactions For PayOnline/Payment Instruction

Your transaction is failed. You are given three chances to submit your transaction again. Just click on the "Submit Again" button to resubmit your transaction. If you have decided not to submit anymore, just click on the "Stop!" button.

Submit Again - First Attempt
 This transaction has been re-executed on 10-Aug-2006 14:38:33 PM

Executed by : Azmi
Reference Number : 80002944
Transaction Status : **Failed**
Failed Transaction Date, Time : 10-Aug-2006 12:39:43
Reason for Failure : **[059] Failed - General Transaction Error**

Note: Your transaction failed!

Reference Number : 80002944
Transaction Status : **Failed**
Failed Transaction Date, Time : 08-Aug-2006 11:39:43
Reason for Failure : **[059] Failed - General Transaction Error**

Note: Your transaction failed!

Amount : RM500.00
Bank Charges : RM0.00
Total Payable Amount : RM500.00

Payment From : 14081501361053
Account Name : Modern Promotional Arts Sdn Bhd

Payment To : Open University Malaysia
Student's IC Number : 860816075136
Contact Number : 0122554592

Initiated By : Azmi
Initiated Date, Time : 08-Aug-2006 11:39:43
Authorised By : Pragash, Azmi
Authorised Date, Time : 08-Aug-2006 11:39:43

If you wish to contact the bank on a failed transaction, click on the SEND MESSAGE icon on the Failed Transaction screen.

Pending Approvals

The Pending Approvals screen is divided into 3 sections:

- Pending Approvals (Bulk Payments)

- Payroll
- myGov Services
- B2B Settlement
- Bill Payments
- Funds Transfer

When you click on Pending Approvals, the Bulk Payments sections will show.

Pending Approvals

ePayroll (Salary)
No items found. Page 1

ID	Transaction Type	Account	Amount(RM)	Initiator	Initiated Date
Nothing found to display					

[Continue](#)

ePayroll (Zakat)
4 items found, displaying all items. Page 1

ID	Transaction Type	Account	Amount(RM)	Initiator	Initiated Date
205000365	Zakat	14081501354056	427.35	Badrul Hisyam	18 Aug 2006
205000597	Zakat	14081501354056	427.35	Badrul Hisyam	01 Sep 2006
205000732	Zakat	14081501354056	114.76	Badrul Hisyam	07 Sep 2006
205000738	Zakat	14081501354056	427.35	Badrul Hisyam	07 Sep 2006

[Continue](#)

ePayroll (SOCSO)
No items found. Page 1

ID	Transaction Type	Account	Amount(RM)	Initiator	Initiated Date
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To approve the payments, click on CONTINUE and the following screen will be displayed:

Upload File Pending Account Selection Pending Payment Approval Transaction History					
Pending Payment					
Company	Submission For	Employer No.	Amount	Account Number	Bank Reference
ABC Warehouse Sdn Bhd	ZAKAT - N Sembilan Aug 2006	ZAKWP32267	RM 427.35	14081501354056	88000053
ABC Logistics Sdn Bhd	ZAKAT - Wilayah Persekutuan Jul 2001	KL-OK	RM 114.76	14081501354056	88000058
ABC Sales and Services Sdn Bhd	ZAKAT - Selangor Aug 2006	ZAKWP32267	RM 427.35	14081501354056	88000059

To approve payment, click on the Bank Reference number for the selected transaction and the details of the transaction is shown as the following screen.

Upload File Pending Account Selection Pending Payment Approval Transaction History	
Pending Payment Approval	
<p>This file was successfully uploaded at 05:15PM 28/09/2006 by Badrul Hisyam The account to be debited was selected at 05:05AM 28/09/2006 by Badrul Hisyam This payment will be executed once you have approved the transaction.</p>	
Company	: ABC Warehouse Sdn Bhd
Submission For	: ZAKAT - Wilayah Persekutuan Sep 2006
Employer No.	: ZAKWP32267
Amount	: RM 427.35
Account Number	: 14081501354056
Bank Reference	: 88000080
<input type="button" value="Re-select Account"/> <input type="button" value="Confirm"/> <input type="button" value="Reject"/>	

Click CONFIRM to approve the payment.

Transaction successful

The details of your transaction are as follows :

Company	: ABC Warehouse Sdn Bhd
Submission For	: ZAKAT - Wilayah Persekutuan Sep 2006
Employer No.	: ZAKWP32267
Amount	: RM 427.35
Account Number	: 14081501354056
Bank Reference	: 88000080

Thank you for using **CIMB BizChannel**.

If you wish to end this session, please exit by closing the browser.

Please print this page for reference.

Upload more files for :

[SALARY](#) [LHDN](#) [EPF](#) [SOCSO](#) [ZAKAT](#)

To print a receipt of the payment that you just approved, click on PRINT.

Bulk Payment

The Bulk Payment module allows you to make payments in bulk by submitting a file online. The file can either be in CIMB's Autopay format or AG's Payment format.

Uploading a File

To upload a file, click on either:

- B2B Settlement
- myGov Services
- ePayroll

Upload File | **Pending Account Selection** | **Pending Payment Approval** | **Transaction History**

Salary

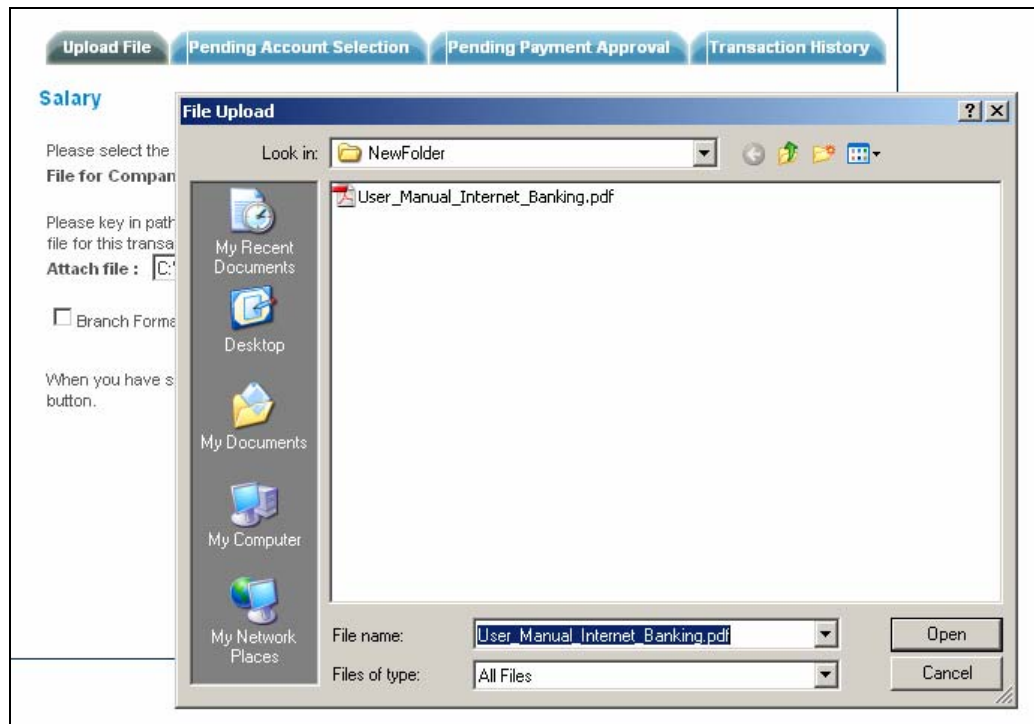
Please select the company for this transaction.
File for Company :

Please key in path and filename of the file or use the "Browse" button to select the file for this transaction.
Attach file :

Branch Format

When you have selected the file you wish to send in, please click on the **"Submit"** button.

Select the company that you are paying for then click on BROWSE to attach the file in your hard drive.



After you have selected the file to be uploaded, click on SUBMIT to upload the file for system validation. Upon successful of file upload, Pending Account Selection screen will be displayed.

Select the debiting account and click Submit For Authorisation.

Double check that all the information is correct and click CONFIRM to submit the payment for approvals.



Branch Autopay Format

CIMB BizChannel has the capability to accept file format that are meant for branch processing. If your system current able to produce such file, now you have an alternative to channel the payment via CIMB BizChannel You need to ensure that you have have granted the Bulk Payments access rights before the task can be carried out in CIMB BizChannel

Bills Payment

The Bills Payment module is designed to convenient your bill payments via an online platform.. Click on Bills Payment and the following screen will display:

Pay Bills & Others

My List denotes the list of bills that you have added in your My Active Bills.

*Indicate compulsory fields

Payment From* : Please Select

Payment To* : My List Please Select
 Payee List Please Select

Bill Account Number* :

Bill Reference Number 1 * :

Bill Reference Number 2 * :

Amount* : RM Min.: RM1.00

Fill in the mandatory information and click SUBMIT.

Pay Bills & Others

*Please check the details below before you confirm the payment.

Amount	: RM1250.36
Bank Charges	: RM0.00
Total Payable Amount	: RM1250.36
Payment From	: 14084152325825
Account Name	: ABC Warehouse Sdn Bhd
Payment To	: Digi Telecommunications Sdn Bhd
Mobile Number	: 0165548732

Check your payments details and click CONFIRM to proceed.

Pay Bills & Others Acknowledgement	
Your transaction is still pending waiting for approval from other authoriser(s).	
Reference Number	: 80002966
Record ID	: 205000387
Transaction Status	: Successful
Transaction Date, Time	: 18-Aug-2006 12:38:20 PM
Amount	: RM1250.36
Bank Charges	: RM0.00
Total Payable Amount	: RM1250.36
Payment From	: 14082302229521
Account Name	: ABC Warehouse Sdn Bhd
Payment To	: Digi Telecommunications Sdn Bhd
Bill Account Number	: 6625412883 Add this to "My Active Bills"
Mobile Number	: 0165548732
Available Balance	: RM1,232,009.12
Initiated By	: Ann Choong
Initiated Date, Time	: 18-Aug-2006 12:38:20 PM
Authorised By	: Ann Choong
Authorised Date, Time	: 18-Aug-2006 12:38:20 PM
This is a computer generated receipt and no signature is required	
<input type="button" value="OK"/> <input type="button" value="Print"/>	

If the payment requires more than 1 approver, then the bill payment transaction will be kept in PENDING APPROVALS section. Once the payment has been fully approved, the above screen will show. Click PRINT to print a receipt of the payment made.

Funds Transfer

This module allows you perform fund transfer:

- Within CIMB Bank accounts
- To IBG (MEPS) Bank accounts

Fund Transfer

Transfer Fund to Other CIMB Bank Accounts

Other CIMB Bank Accounts denote third party savings, current, loan and credit card accounts within CIMB Bank.

*Indicates compulsory fields

Transfer From Account * :

Transfer To Account * :

Amount * : RM Min.: RM1.00

Remarks to Beneficiary :

Non resident account holders cannot transfer funds to other non resident accounts.

Fill in the mandatory information and click SUBMIT to proceed.

Transfer Fund to Other CIMB Bank Accounts Confirmation

Transfer From : 14081501359058

Account Name : ABC Sales and Services Sdn Bhd

Transfer To : 14141501364051

Beneficiary Name : A ARON CALEB A/P MURUGAIH

Amount : RM 8752.16

Remarks to Beneficiary :


On the confirmation screen, double check the information and click CONFIRM to submit the payment.

Check you payments detail and click CONFIRM to submit the payment for approvals.

**Fund Transfers
Acknowledgement Page**

Please print this page for future reference.

Ref. No.	: 90003144
Record ID	: 215000236
Transaction Status	: Successful
Transaction Date, Time	: 28-Sep-2006 18:49:36 PM
Transferred From	: 14082302229521
Account Name	: ABC Warehouse Sdn Bhd
Transferred To	: 14081501359058
Account Name	: ABC Sales and Services Sdn Bhd
Transferred Amount	: RM 10,000.00
Available Balance	: RM 2,324,867.52
Remarks to Beneficiary	: Test
Initiated By	: Ivy Seew Leng Teoh
Initiated On	: 28-Sep-2006 18:49:36 PM
Authorised By	: Ivy Seew Leng Teoh
Authorised On	: 28-Sep-2006 18:49:36 PM

 This is a computer generated receipt and no signature is required

Click PRINT to print the fund transfer receipt for your reference.

IBG Fund Transfer

To perform an IBG (MEPS) Fund Transfer, click on MEPS-IBG and the following screen will display

Transfer Fund to Other Banks

Other Banks refer to banks under MEPS network.

*Indicates compulsory fields

Transfer From Account * :

Amount * : RM Min.: RM1.00

Select Beneficiary Bank * :

Beneficiary Account Number * : Account Accepted by Other Bank

Beneficiary Name * :

Beneficiary IC/ Reg. No. * :

Remarks :

Pertinent points to note on IBG Fund Transfer service:

- It is important for the corporate to check the status of the payment transaction to ensure the necessary action is taken immediately. The Bank will undertake notify you of any rejected funds transfer via Failed Transaction Module. Kindly check it after three (3) processing days.
- Crediting of funds to the beneficiary account is subject to the Beneficiary Bank's standard operating procedures.
- Type of Accounts accepted by MEPS participating banks. Please ensure that you enter the correct account number and should you have any doubt please confirm with the Beneficiary Bank.
- This list only serves as guidance, CIMB is not responsible for any changes made by MEPS participating bank.

No.	Participating Banks	Type of Accounts Accepted	Length
1	AFFIN BANK BERHAD	Savings & Current	12 digits
		Loans & Hire Purchase	12 digits
2	ALLIANCE BANK MALAYSIA BERHAD	Savings & Current	15 digits
		Credit Card	16 digits
3	AMBANK BERHAD / AMFINANCE BERHAD	Savings & Current	13 digits
4	BANK ISLAM MALAYSIA BERHAD	Savings & Current	14 digits
		Credit Card	16 digits
5	BANK KERJASAMA RAKYAT MALAYSIA BERHAD	Savings	12 digits
		Loans (except Ar-Rahnu, AzZahab and Hire Purchase)	12 digits
6	BANK MUAMALAT MALAYSIA	Savings & Current	14 digits

	BERHAD		
7	CITIBANK	Savings & Current	10 digits
		Term Loans	14 digits
		Credit Card	16 digits
8	EON BANK BERHAD / EON FINANCE BERHAD	Savings & Current	13 digits
		Loans & Hire Purchase	13 digits
		Credit Card	16 digits
9	HONG LEONG BANK BERHAD	Savings & Current	11 digits
		Credit Card	16 digits
10	HSBC BANK MALAYSIA BERHAD	Savings & Current	12 digits
		Conventional Loans	12 digits
		Islamic Loans	14 digits
		Credit Card	16 digits
11	MAYBANK BERHAD	Savings & Current	12 digits
		Loans (excluding Hire Purchase)	12 digits
12	OCBC BANK (MALAYSIA) BERHAD	Savings & Current	10 digits
		Loans & Hire Purchase	10 digits
		Credit Card	16 digits
13	PUBLIC BANK BERHAD / PUBLIC FINANCE BERHAD	Savings & Current	10 digits
		Loans & Hire Purchase (10 digits [Loan Account No] + 5 digits [Note ID])	15 digits
14	RHB BANK BERHAD	Savings & Current	14 digits
15	SOUTHERN BANK	Savings & Current	10 digits
		Credit Card	16 digits
12	STANDARD CHARTERED BANK	Savings & Current	12 digits
		Loans	8 digits
		Credit Card	16 digits

Standing Instructions

The Standing Instructions module allows you to setup standing instructions for funds transfer within CIMB Bank accounts

Transfer Instruction To Other CIMB Bank Accounts

Other CIMB Bank Accounts denote third party savings, current, loan and credit card accounts within CIMB. You can transfer funds to Other CIMB Bank Accounts on scheduled basis.
 * Indicates compulsory fields

Transfer From ^{*} :

Transfer To ^{*} :

Amount (RM) ^{*} : Min.: RM1.00

First Process Date ^{*} :

Frequency ^{*} :

Number of Transfers ^{*} :

Remarks to Beneficiary :

Fill in the mandatory information and click “Submit”. The following screen will display:

Transfer Instruction Confirmation

Transfer From : 14082302229521

Account Name : ABC Warehouse Sdn Bhd

Transfer To : 14081501347059

Account Name : A ARON CALEB A/P MURUGAIH

Amount (RM) : 12,254.23

First Process Date : 25-Aug-2006

Frequency : Single (Once)

Number of Transfers : 1

. Check you payments detail and click CONFIRM to submit the payment for approvals.

Patinent point to note on Standing Instructions service.:

- The Bank will notify you of any failed Standing Instructions via Failed Transactions.
- The standing instructions can be cancelled via CIMB BizChannel or by request to CIMB Call Center .

Bill Payments via Standing Instructions

Standing instructions can also be used to make bill payments.

Payment Instruction

You can schedule your payments to the payee corporations. Your instructions will be processed on the date selected.
 * Indicates compulsory fields

Pay From Account* :

My List

Pay To* :

Payee List

Bill Account Number * :

Bill Ref Number 1 * :

Bill Ref Number 2 * :

Amount* : RM Min.: RM1.00

First Payment Date* :

Frequency* :

Number of Payments to be made* :

View Pending Instructions

To view all pending instructions, click on View Pending and the following screen will display.

View Pending

This is the list for all pending transfer and payment instructions that have yet to be processed. Click on the "From Account" link to view details and/or to cancel payments.

Results 1 - 2 of 2

Record ID	Next Process Date	From Account	To Account / Payee	Frequency	Amount (RM)
T060824-1	25-Aug-2006	14081501350055	14081501347059	Single (Once)	12,215.22
B060824-2	25-Aug-2006	14081501359058	14551501347541	Single (Once)	8,622.94

To view the details of the instruction, click on the account number in the FROM ACCOUNT column.

View Pending Transfer Instruction

You can click on "Stop This Transfer" button in case you decided to stop this transfer. Click on "Stop All Future Transfer" button to stop all future transfer instruction.

Record ID : T060824-1
Transfer From : 14082302229521
Account Name : ABC Warehouse Sdn Bhd
Transfer To : 14081501347059
Account Name : TENAGA NASIONAL BERHAD
Amount : RM7895.26
First Process Date : 25-Aug-2006
Next Process Date : 25-Aug-2006
Number Of Transfers Remaining : 0
(excluded this transfer instruction)
Frequency : Single (Once)
Total Number Of Transfers : 1

Initiated By : Badrul Hisyam
Initiated Date, Time : 24-Aug-2006 12:38:20 PM

Authorised By : Ann Choong
Authorised Date, Time : 25-Aug-2006 09:52:56 AM

Instructions that are pending queue can be stopped. Click on STOP THIS TRANSFER to stop only the transfer that you are viewing.

To stop all future transfer that is tagged to this instruction, click on STOP ALL FUTURE TRANSFER.

View Cancelled Instructions

To view all cancelled instructions, click on View Cancelled and the following screen will show.

View Cancelled

This is the list for all cancelled funds transfer and bill payment instructions. Click on the "Record ID" to view details.

Results 1 - 2 of 2

Record ID	Process Date	From Account	To Account / Payee	Frequency	Amount (RM)
B060818-1	19-Nov-2006	14081501350055	Blooming Florist Sdn Bhd	Every Quarter	599.00
B060824-2	25-Aug-2006	14081501350055	14551501347541	Single (Once)	99.00

To view the details of the instruction, click on the account number in the FROM ACCOUNT column.

Cancelled Payment Instruction Details

Record ID	: T060824-1
Payment Instruction Status	: Cancelled
Payment Instruction Date, Time	: 18-Aug-2006 12:27:32 PM
First Process Date	: 19-Aug-2006
Process Date	: 19-Nov-2006
Amount	: RM599.00
Bank Charges	: RM0.00
Total Payable Amount	: RM599.00
Payment From	: 14082302229521
Account Name	: ABC Warehouse Sdn Bhd
Payment Nickname	: Fragrance
Order Number	: 122
Telephone Number	: 013225455644
Frequency	: Every Quarter
Number of payment to be made	: 3
Initiated By	: Ann Choong
Initiated Date, Time	: 18-Aug-2006 12:38:20 PM
Authorised By	: Badrul Hisyam
Authorised Date, Time	: 24-Aug-2006 12:38:20 PM
Cancelled By	: Ann Choong
Cancelled Date/Time	: 18-Aug-2006 13:53:42
Remarks	: Cancelled all transfer instructions

Back
Print