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Payment Authorisation Guide

8.1 Approve Transaction(s) via Mobile App



- Pending Task Listing by creation date:
 - a) Tap "PENDING TASKS" to view the latest 10 pending transaction(s) or;
 - b) Choose a specific date range. (Example: Start Date 14 Jan 2020 to End Date 21 Jan 2020).
- You have several options to approve transactions created, you can either:

Option 1: View pending task details by tapping 2, confirm the details and approve.

	CREATION DAT	F		
	GREATION DAT	E.	Source Information	n
Start	Date T To E	nd Date 🔻	Transaction	202001210000077
nowing	g 3 Results		Reference No.	
2020	01210000077222	21 Jan 2020	Source Account	8000750633 / JOU KPQJCK P/E KOOOJ (N
In-H	ouse Transfer			
MYR	500.00		Beneficiary Inform	nation
From KOO	:: 8000750633 / JOL OJCKS (MYR)	JLPKPQJCK P/E	Account No.	8000235920 / NI
Make	er User ID: MKR01	(≥)		TLKJLLTJ OTTKRI (LP/DKN) (N
2020	01210000077164	21 Jan 2020	Email	Test@yahoo.d
In-H	ouse Transfer		Amount	
MYR	43.00			
From	: 8000235920 / NKI (REVN (LP/DKN) (MY	NR TLKJLLTJ /R)	Amount	MYR 50
Make	er User ID: MKR01	>	Additional Inform	ation
2020	0114000076120	44 1 0000	Recipient's Refer	ence

🔁 СІМВ

Option 2: View the details and approve by swiping left to tap Approve.



Option 3: You can approve multiple transactions by selecting \checkmark one or multiple one go.





8.1.1 Approve transaction(s) via SMS OTP

< ім-но	DUSE TRANSFERS	Equivalent Amount With Source Account	MYR 248.82	IN-HOUSE TRANSFER
Source Informat	ion	Bank Buy Rate (USD/MYR)	4.4015	
Transaction Reference No.	201810030001052987	Bank Sell Rate (USD/MYR)	4.5240	AUTHENTICATION
Source Account	8006820227 / GAYA FEE	Additional Informati	on	Challenge
	TESTING (MYR)	Recipient's Reference	tc 05	900866
Beneficiary Infor	rmation	Other Payment Details	in house standard	Response
Account No.	800691900440 / CKMML	Purpose Code Category	DIRECTINVESTMENT	
	CRU (USD)	Purpose Code	35200-Liquidation of investment	Have not received your OTP via SMS? Tap <u>here</u> to Resend
Email	testuser7@uat.cimb.com	Instruction Mode		
Amount		Today	03 OCT 2018	
Amount	USD 55.00	DE ISOT		
Rate Type	Counter Rate	REJECT	APPROVE	CANCEL PROCEED

- Enter **SMS OTP** sent to your registered mobile phone.
- Tap "PROCEED" to approve transaction or;
- Tap "CANCEL" to cancel.

8.1.2 Approve transaction(s) via Security Device

IN-HOUS	E TRANSFERS	Equivalent Amount With Source Account	MYR 248.82
Source Information		Bank Buy Rate (USD/MYR)	4.4015
Transaction Reference No.	201810030001052987	Bank Sell Rate (USD/MYR)	4.5240
Source Account	8006820227 / GAYA FEE	Additional Inform	nation
	TESTING (MYR)	Recipient's Reference	tc 05
Beneficiary Informa	ation	Other Payment Details	in house standard
Account No.	800691900440 / CKMML	Purpose Code Category	DIRECTINVESTMENT
	CRU (USD)	Purpose Code	35200-Liquidation of investment
Email	testuser7@uat.cimb.com	Instruction Mode	
Amount		Today	03 OCT 2018
Amount	USD 55.00		
Rate Type	Counter Rate	REJECT	APPROVE

- Use Security Device to generate Response Number:
 - Enter 'Response number' and tap "PROCEED" to approve transaction or;
 - Tap on "CANCEL" to cancel.

For further enquiries, please contact our Business Call Centre at **1300 888 828** between 8AM to 7PM from Monday to Friday or 8AM to 5PM on Saturday (excluding public holidays) or email to **mybusinesscare@cimb.com**.



8.1.3 Approve transaction(s) via Mobile Token



- Transaction Authorisation Notification request will be sent to your registered mobile token device.
 - confirm transaction details (e.g From, To, and Transaction Amount)
 - Note: The notification will expire in 60 seconds.
- Tap to generate One Time Password (OTP) via registered Mobile Token to approve the transaction.

To ensure a smooth experience, please turn on "notification" on your mobile device to receive real time notification for transaction authorisation from BizChannel@CIMB app.

- Tap "OK" to proceed.
 - Enter OTP and tap "YES" to approve transaction or;
 - Tap "NO" to cancel.



8.1.4 Result

8.1.4.1 Result of Transaction approval / rejection:



- Transaction is successfully approved / rejected.
- Tap "DONE" button and you will be taken to "Pending Task Listing" screen.



8.2 Reject Transaction(s) via Mobile App

• There are 3 options for you to reject a transaction (similar to 8.1):

Option 1: View the pending task details by tapping 2, select reject and enter reason for rejection.

<	PENDING TASK	Q	< TELEGRAPHIC	TRANSFERS	< TELEGRAPHI	
	CREATION DATE		Source Information		Source Information	
Start Dat Showing 5 R	te ▼ To End Date *	•	Transaction Reference No.	201911270000070825	Transaction Reference No.	201911270000070825
20191127	0000070825 27 N	> ov 2019	Source Account	8000214096 / CPKCF PCQCJUL TUQ CTFOR PCRUK (MYR)	* Note the reason for rej all selected pending task	CTION ection will be applied to s).
USD 600	hic Transfers .00		Beneficiary Information		Reject it	
From: 800 CTFOR PCI	0214096 / CPKCF PCQCJUL RUK (MYR)	TUQ	Swift Code	MFBBMYKL		
Maker Use	r ID: MAKER01		Bank Name	Alliance		
20191127	0000070819 27 N	ov 2019	Bank Address	menara 123	CANCEL	REJECT
USD 40.0	hic Transfers 0		Beneficiary Account No. / IBAN	140280010090321	No. / IBAN	
From: 800 CTFOR PCI	0214096 / CPKCF PCQCJUL RUK (MYR)	TUQ	Beneficiary Name	3000212630	Beneficiary Name	
Select all	REJECT AF	PROVE	Beneficiary Address REJECT	menara 1234 APPROVE	Beneficiary Address REJECT	menara 1234 APPROVE

Option 2: You can reject by swiping left and tap Reject, enter reason for rejection.

Option 3: You can "**REJECT**" multiple transactions by selecting \bigcirc one or multiple at one go. Do note the same reject reason will be applied for all under this option.

- To cancel/ exit screen, tap the "<" icon.
- You can approve/reject multiple transactions by selecting 💙 one or multiple one go.



8.3 Approve Transaction(s) via Web

• Click "Pending Tasks" on the left side menu to view list of transactions pending approval/rejection.

Click "Reference No" to view details and approve/reject each transaction.

any ID 19091422 Company	Name COMPANY JRL 1 User Name JA	PROVER1 Mai	n Page Ca	sh Management Trade Finance	Favouri	le Menu 👻 🔰 LOG OUT	Last Login :06-Mar-2020 11:02:66.0	
Channel@CIME	Domestic Transfers							
na Taska								
	Domestic Transfers Pending Tax	A Detail						
ending tasks	Hamerence Ivo.			ANALASIANA (COMPANY NO A AND)				
ant Information	Service Account			 Interhank GBO (IRG) 				
ue Services	Reselfciary Rask Information			- menanik arran (war)				
nation Management	Bank Name			CITIBANK BERHAD				
15	Beneficiary Account Information							
ta	Account No			113133015				
	Name			; hest				
	Validate Beneficiary ID			: No				
				Note				
				Yes (Please ensure the Beneficiary ID Type & Account of the State of t	nt Number is the same as maintained at t	he Beneficiary's bank.		
				Denencary to keyes in will be used for validation.)				
				No (Beneficiary ID Validation is not required. ONLY A	ccount Number will be validated at Benel	fciary bank.)		
	Additional Information							
	Associate information			MVD M M				
	Total Dahit Amount			- MYD 30.00				
	Recipient's Reference			l best				
	Other Payment Details			test123				
	Remarks			test234				
	Purpose Code Category							
	Purpose Code							
	Beneficiary Notification							
	Beneficiary Email							
	Instruction Mode							
	Today			: 06-Mar-2020				
	V Transaction History List			line D	Here Manue		Action	
	Action Date 2020 03 06 11 07 48			User ID MARTER	User Name MARYER1		Action	
	Annroval Matrix List				area Al			
	Signature Set	Total	Number	Company	User Group		Targeted User	
		Approver	of					
		(s) Required	Approver					
	Schama Dafault	required	1	R001422	Liner Group 01		Anvillear	
	Junema Delaut			DUVIALE	User Group of		ruy dati	
	Annrover List		_					
	liser ID			User Name		User Group		
	MA2			MAKER CHECKER2		User Group 01		
	APPROVER1			APPROVER1		User Group 01		
	Authentication							
	Mobile Token Authentication							
	*Please ensure that your mobile	device is connecte	d to mobile dat	a or internet to use this feature.			<u> </u>	



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• Click "OK" to approve the transaction.

Company ID :8001422 Company Name	:COMPANY JKL 1 User Name :AP	PROVER1 Ma	in Page C	ash Management	Trade Finance		Fav	ourite Menu 💙 LOG	GOUT La	st Login :06-Mar-2020 11:02:46.0	
BizChannel@CIMB^	Additional Information										
	Amount			: MYR 30.00							
Pending Tasks	Total Debit Amount			: MYR 30.00							
Pending Tasks	Recipient's Reference			: test							
Account Information	Other Payment Details			: test123			-				
Theorem Services	Remarks			: test234	Message from w	ehnage >					
Lineque Services	Purpose Code Category				message norm w	copage /					
nformation Management	Purpose Lode										
Itilities	Deneticiary Notification										
Reports	Instruction Mode				Click O	K to Annrove					
	Today			· 06-Mar-2020		(to approve					
	10009			. Co mai 2020							
	Transaction History List										
	Action Date			User ID			lame		Act	ion	
	2020-03-06 11:07:48			MAKER1	OK	Cancel	R1		Cre	ated	
	Approval Matrix List										
	Signature Set	Total Approver (s) Required	Number of Approver	Company	_		Group		Ta	rgeted User	
	Schema Default	1	1	B001422		ι	Iser Group 01		An	y User	
	Approver List										
	User ID			Use	Name			User Group			
	MA2			MA	ER_CHECKER2			User Group 01			
	APPROVER1			APP	ROVER1			User Group 01			
	Authentication										

8.3.1 Approve transaction(s) using Mobile Token

Notification request will be sent to registered mobile token device once "OK" button is clicked.

E CIN	IB BANK			Bizchannel@CIMp
Company ID :B001422 Company Nam	e :COMPANY JKL 1 User Name :APPRO	VER1 Main Page Cash Management Trade Finance	Favourite Menu 💙 LOG OUT	Last Login :06-Mar-2020 11:02:46:0
BizChannel@CIMB	Transaction Approval			
lending Tasks				
Pending Tasks		A notification has been sent to your	registered mobile device +6011XXXX0328	
ccount Information		A notification has been sent to your		
heque Services		Launch BizChannel@CIME	B App to approve the transaction(s).	
formation Management		J		
filities		"Please do not close or refresh the brow	wser until your mobile authentication has completed.	
eports		Time Barry	sining -59 Second(s)	
		Time Ren	anning .oo ooconala)	
	Transaction Summary			
	No Menu	From	То	Transaction Amount
	1 Domestic Transfers (IBG)	8006978029 / COMPANY JKL 1 (MYR)	113133015 / test	MYR 30.00

- To approve transaction via Mobile Token:
 - Step 1: You will be notified on via BizChannel@CIMB Mobile App on your Registered Device.



User Guide

• Step 2: Select notification to confirm transaction details (e.g From, To, and Transaction Amount)



• Step 3: Enter OTP generated via registered Mobile Token to approve the transaction.

To ensure a smooth experience, please turn on "notification" on your mobile device to receive real time notification for transaction authorisation from BizChannel@CIMB app.

MOBILE TOKEN	MOBILE TOKEN	MOBILE TOKEN
Authorization Request Ensure the details below are correct before confirming the transaction(s) approval. Confidential! Confidential! Never share your OTP OTP: 1 3 3 6 8 0	Authorization Request Ensure the details below are correct before confirming the transaction(s) approval. Company ID B001422 User ID APPROVER1 Please enter OTP	Your authorization(s) request has been confirmed.
Tap <u>here</u> to generate OTP	Tap <u>here</u> to generate OTP	
Transaction 1	Transaction 1	
Menu Domestic Transfers (IBG)	Menu Domestic Transfers (IBG)	
R NO XXX YES	NO XXX YES	ок



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8.4 Reject transaction(s) via Web

• Click "**Pending Tasks**" from menu list to view list of transactions pending for authorisation and click "**Reject**" to reject transaction

	ИВ	B	ANK		BISLAM	IC		X	Bizchanne	elecini	MB GROUN	2
Company ID :B001422 Company Nam	e :COMPA	WY JKL 1	User Name :APPROVER	1 Main Page Cash Man	agement Trade Finance		Favourite Men	u 💙 🛛 I LOG OUT	Last Login :06-Ma	-2020 11:12:23.0		
BizChannel@CIMB		All T	ask Listing	Pending Approval	View Expired Transactions	Busine	ss Loan					
Pending Tasks	Compa	any*		COM	PANY JKI 1 ¥							
Pending Tasks	Search Account											
Account Information	Search By Account No			No	r		1					
Cheque Services		,			Mana]				
Information Management				Account	Name							
Utilities												Search
Reports	Pend	ling Appl	roval							1.	1 of 1 transa	ction(s)
	No.		Creation Date	Reference No.	Menu		Pay From	Transaction Amount	Instruction Mode	Instruction Date	Maker User ID	Status
	1		06-Mar-2020 14:53:07	202003060000079338	Domestic Transfers		8006978029 / COMPANY JKL 1 (MYR)	MYR 35.00	Today	06-Mar- 2020	MAKER1	Approver Tool Advance
											Appro e	Reject

Enter Reason for cancellation / rejection.

E CII	ME	BAN	NK 🔼	Сім	BISL	AMIC	2			×.	BizC	hannel	CIMIC CROUD	
ompany ID :B001422 Company Na	me :COMP.	ANY JKL 1 User M	Name : APPROVER1 Main	Page Cash Manage	ment Trade Finan	ice		Favourite	e Menu 🗸	LOG OUT	Last L	ogin :06-Mar-2	11:12:23.0	
JizChannel@CIMB	Wit	ndrawn / Rejected	/ Expired											
nding Tasks	Deer													
Pending Tasks	No.	Creation Date	Reference No.	Menu	Pay From	Beneficiary	Transaction	Beneficiary	Instruction	Instruction	Maker	Status	Cancellation / Rejection reason	
ount Information	1	06 May 2020	20200306000079338	Domostic Transform	8006078020 /	Account No 7016020315719 /	Amount MVD 35.00	Bank	Mode	Date 06 Mar	User ID MAKED1	Anormior		
que Services		14:53:07	20200300000013330	202003000000013330	20200300000013330	Domestic Transfers	COMPANY JKL	Y JKL Kjikjkj	ISLAM	ISLAM	2020	MPREIVI	Task	test
mation Management					1(MYR)			MALAYSIA BERHAD				Advance	Test	
ties														
orts	Auth	entication												
	Mobil	e Token Authenticati	on											
	*Plea	se ensure that your n	nobile device is connected to	mobile data or internet to	use this feature.									
													Submit B	
													and the second se	

• Click "OK" to reject the transaction.

ID :8001422 Company Name :COMP	ANY JKL 1 User Ni	iame :APPROVER1 Main i	Page Cash Manage	BISL	۹IVII9 ٤		Favourite	Menu 💙	LOG OUT	LastL	ogin :06-Mar-2	CINIF 020 11:12:23.0
Tasks Payr	nent Management	D.f	Marci	Bruccarr	Des Salari	Terrordan	Dura Salara	lana		Halas	Cart of	Constitution (Balantin
nformation 1 ervices on Management	06-Mar-2020 14:53:07	202003060000079338	Domestic Transfers	800697 COMP, Messag 1 (MYF	Account No	Amount ge X	Bank BANK ISLAM MALAYSIA BERHAD	Mode Today	Date 06-Mar- 2020	User ID MAKER1	Approver Task Advance	lest
"Ple	ise ensure that your m	mobile device is connected to r	mobile data or internet to	use this fea	ОК	Cancel						Submit



8.4.1 Reject transaction(s) using Mobile Token

Notification will be sent to registered mobile token device once click on "**OK**" button.



- To reject transaction via Mobile Token:
 - Step 1: You will be notified via BizChannel@CIMB Mobile App on your Registered Device.





• Step 2: Select notification to confirm transaction details (e.g From, To, and Transaction Amount)



• Step 3: Enter OTP generated via registered Mobile Token to reject the transaction.

To ensure a smooth experience, please turn on "notification" on your mobile device to receive real time notification for transaction authorisation from BizChannel@CIMB app.

MOBILE TOKEN	MOBILE TOKEN	MOBILE TOKEN			
APPROVER1					
Please enter OTP					
	Authorization Request				
	Ensure the details below are correct before confirming the transaction(s) rejection.	Your authorization(s) request has been confirmed.			
Tap <u>here</u> to generate OTP	Company ID				
Confidential!	B001422				
Never share your OTP	User ID				
01P. 8 7 2 6 5 8	APPROVER1				
	Please enter OTP				
OK	• • • • • •				
To XXXXXXXX5719 / Kjkjkj	Tax have to surrout OTD				
Transaction Amount MVR 35.00	Tap <u>here</u> to generate OTP				
	Transaction 1				
	Menu Domestic Transfers (IBG)				
NO YES	F NO XXX YES	ок			