OCTO Biz Tutorial

APPLICATION GUIDEBOOK

OCTO Biz

Welcome to the OCTO Biz User Guidebook

This document is created to help you understand and use the features offered by the OCTO Biz application effectively.

OCTO Biz is an innovative business banking solution, designed to fulfil your business' cash management needs in an easy and efficient manner. This guidebook is compiled to show you clear, step-by-step, and easy-to-follow guide for every function, from First Time Login (FTL) to executing your transactions.

There are 2 different users for Octo Biz :

1. Single Access User
   - Create, approve, and manage your transaction and settings.
2. Multiple Access User
   - Maker : to create transaction.
   - Approver : to approve transactions.
   - Maker + Approver : to both create & approve transactions.
   - System Administrator : manage profiles, roles, companies, and transaction limits.

We hope this guidebook will be useful to help you explore the features of **OCTO Biz**. If you have any questions, please contact our support team through **octobiz@cimb.com**

Regards,
CIMB

System Requirement for OCTO Biz

The First Time Login (FTL) Mobile process requires the use of either the mobile application (only) or web & mobile.

The **Web App** can be accessed through:
https://www.cimboctobiz.com.my

We recommend accessing the Web App through the following browsers:

Microsoft Edge | Google Chrome | Safari (macOS)

You can download the **Mobile App** from Google Play Store, Apple App Store, or Huawei App Gallery. Please ensure that your device has been updated to version Android 12.0 / Apple iOS 16.0 / Huawei EMUI 13.0.

Regards,
CIMB

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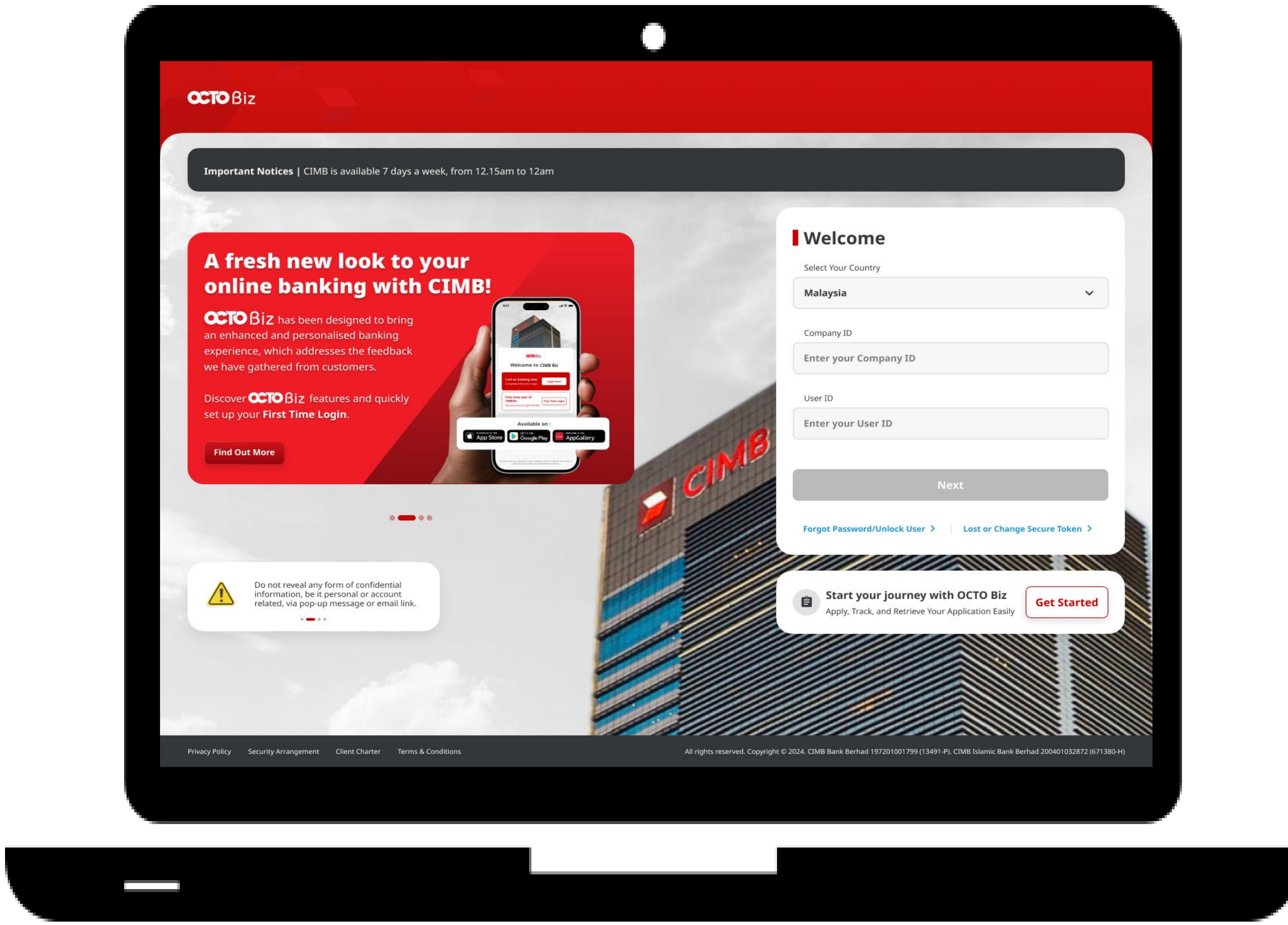
FIRST TIME LOGIN (Web)

The following steps will guide you through the First Time Login process via web.

OCTO Biz

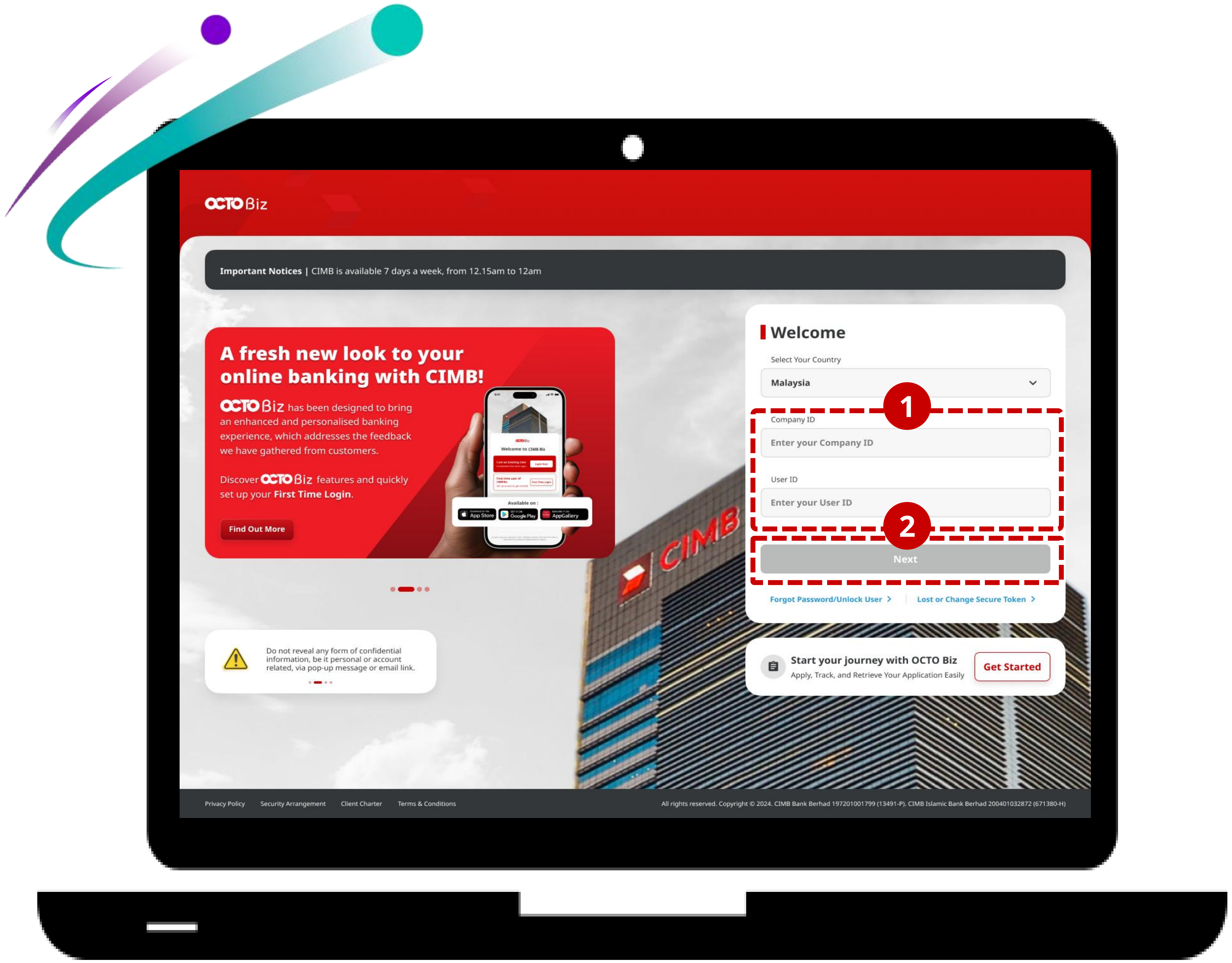
STEP 01



Launch the OCTO Biz website at:

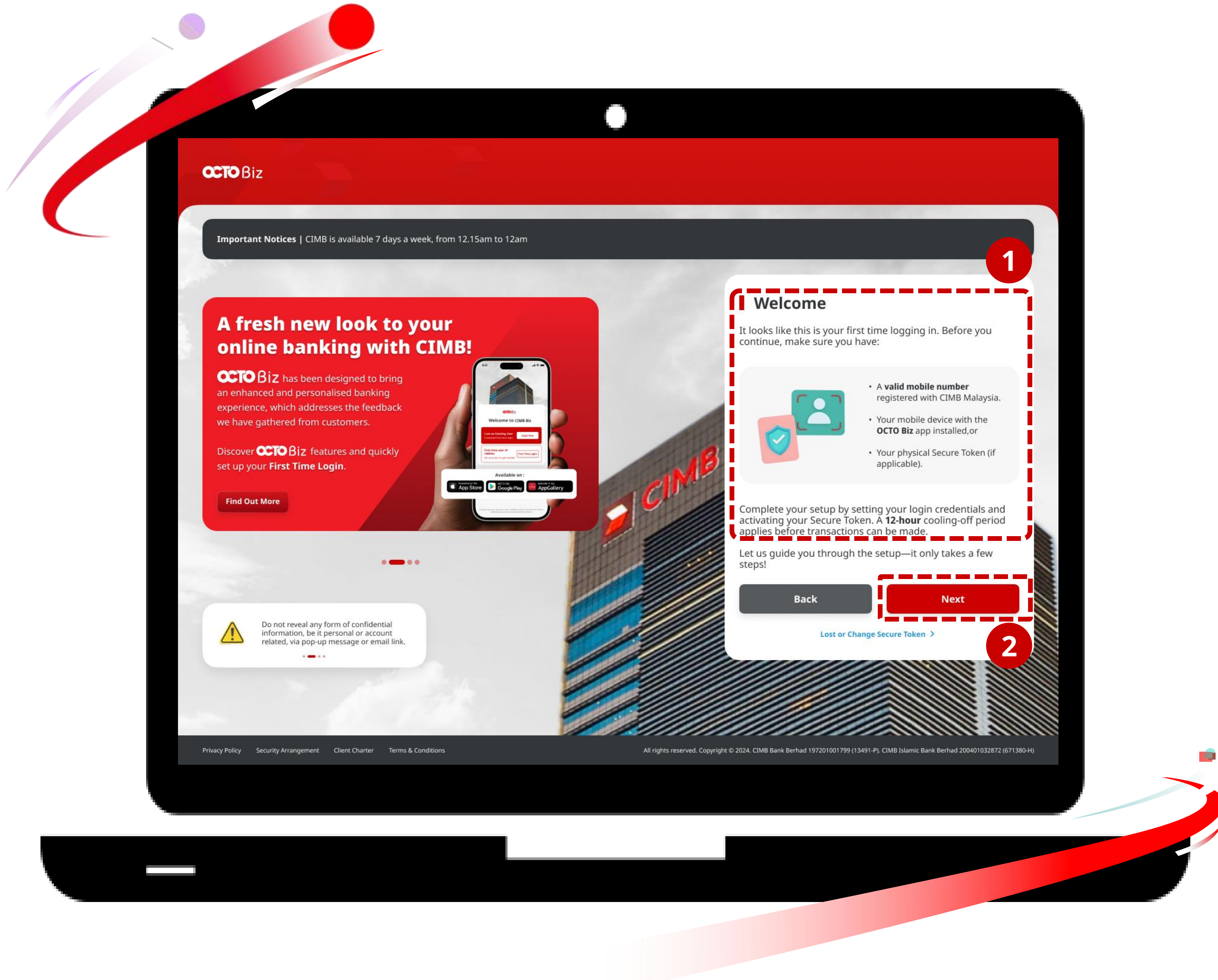
https://cimboctobiz.com.my

STEP 02



1. From the login page, enter your **Company ID** and **User ID**.
2. Then, click **Next**.

STEP 03

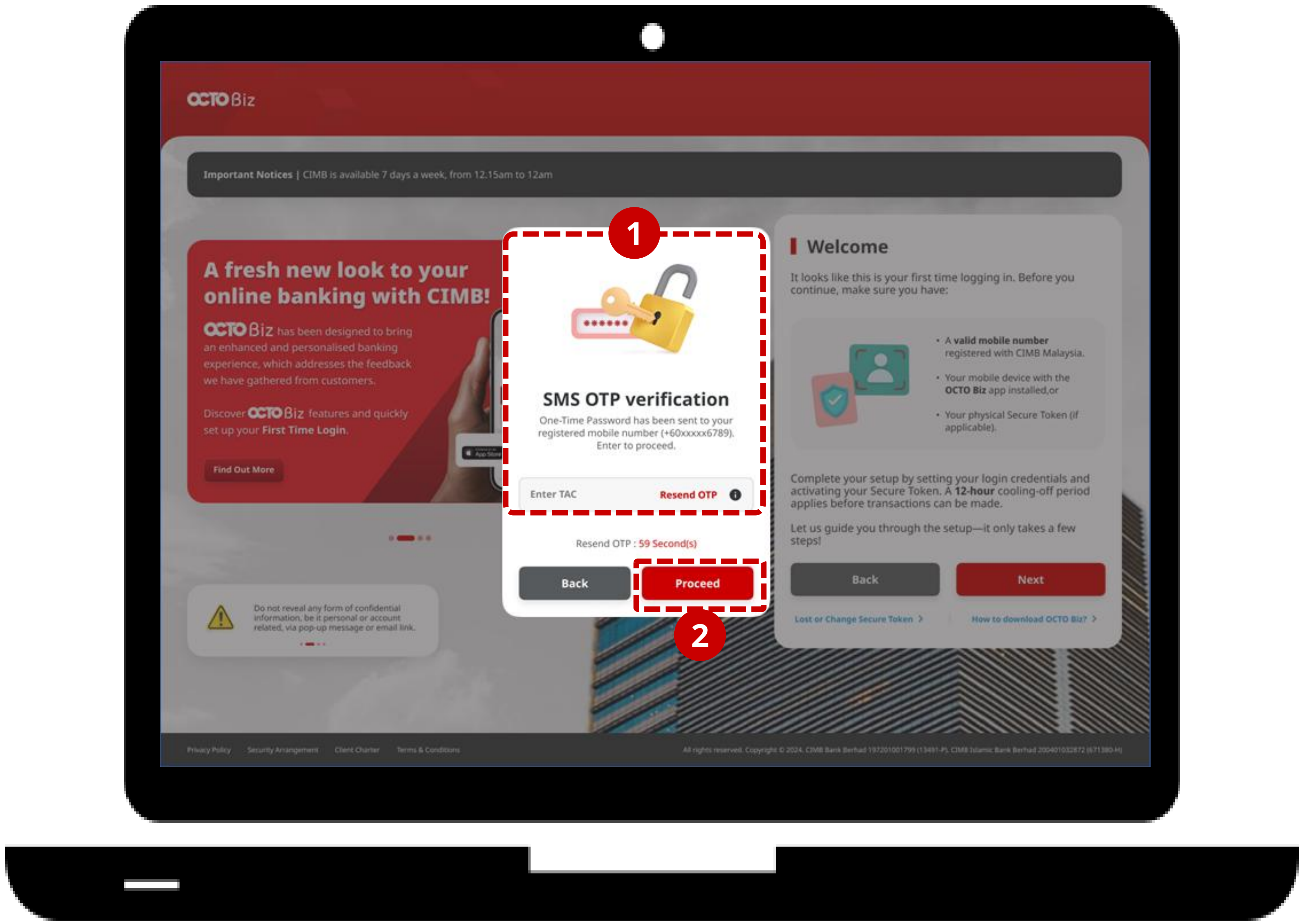


1. Have your **mobile number**, **OCTO Biz app**, or **Secure Token** ready to start your First Time Login.

Note:
Secure Token is a security feature required for most OCTO Biz transactions. With Secure Token, you can enjoy an easy and secure approval through the OCTO Biz App instead of SMS OTP.

2. Then, click **Next**.

STEP 04



1. Next, **a One-Time Password (OTP)** will be sent via SMS to your registered mobile number. If you do not receive it, click Request OTP.

   Once received, please **enter the OTP number**.

2. Then, click the **Proceed** button.

OCTO Biz

STEP 05

1. Next, enter and confirm the **Secure Word**.

Note:
Secure Word must contain **8 to 20 characters without space or any special characters** (e.g : @, !,$,%, etc.

2. Enter and confirm a **New Password**.

Note:
Password must contain:
- At least 5 characters and maximum of 13 characters.
- Cannot have 3 or more repetitive characters. (i.e: aaa, bbb)
- At least 1 uppercase alphabet and 1 lowercase alphabet.
- At least 1 number and 1 special character.
- Must not match your User ID, Company ID, or the first 3 characters of your user ID.

3. Once all the details have been filled in, click the **Submit** button.

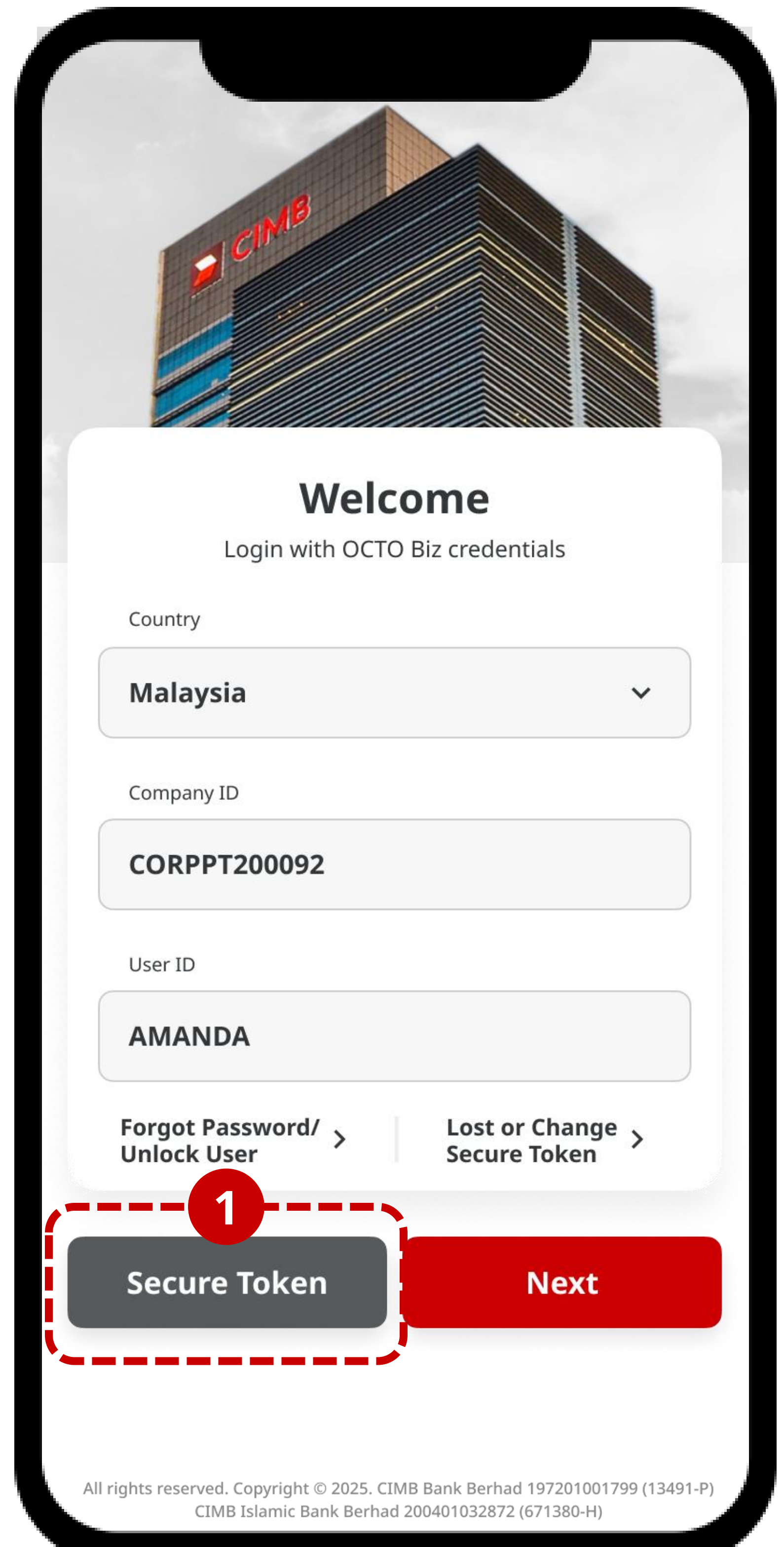
STEP 06

1. Scan the displayed **QR code** with your **OCTO Biz** app to activate your Secure Token.

Note:

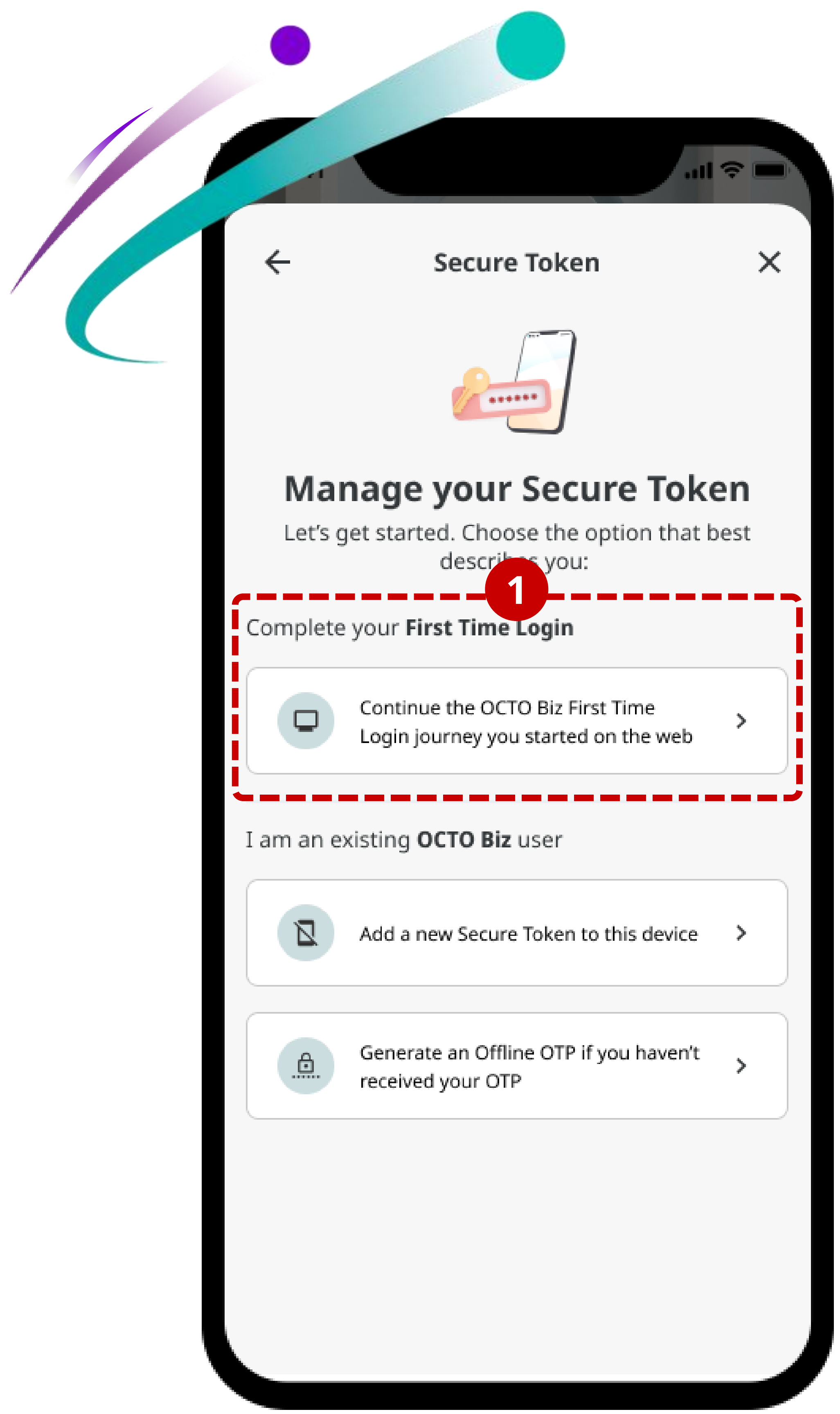
This QR code will direct you to the Secure Token confirmation page in Octo Biz, and you will not need to submit any personal identifiable information or data.

STEP 07



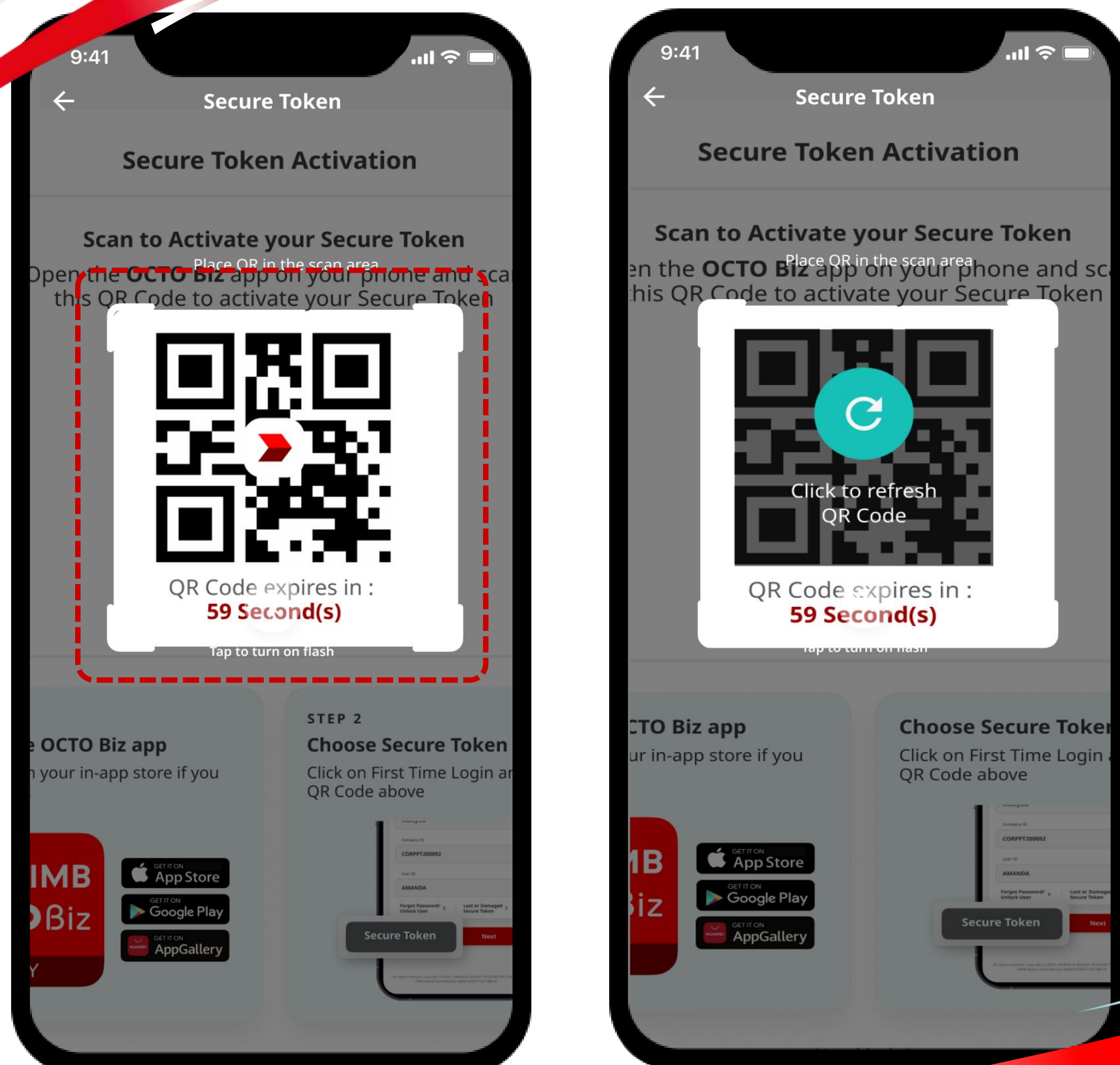
1. Download and launch the mobile app. Click the **Secure Token** button.

STEP
08



1. Under Complete your First Time Login, tap "**Continue the OCTO Biz First Time Login** journey you started on the web."

STEP 09

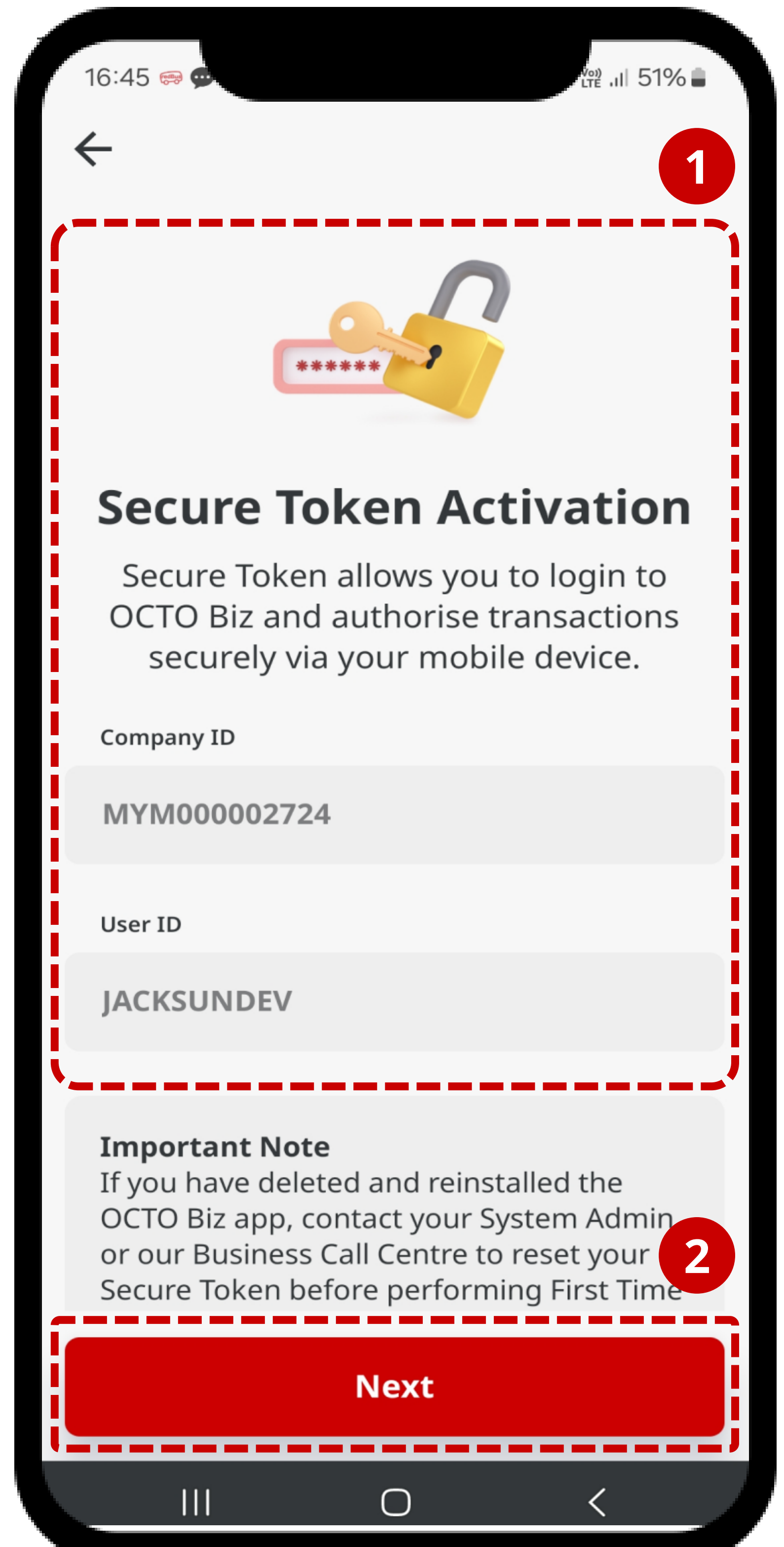


1. Use your device camera to **scan the QR code** from the OCTO Biz Website.

Note:

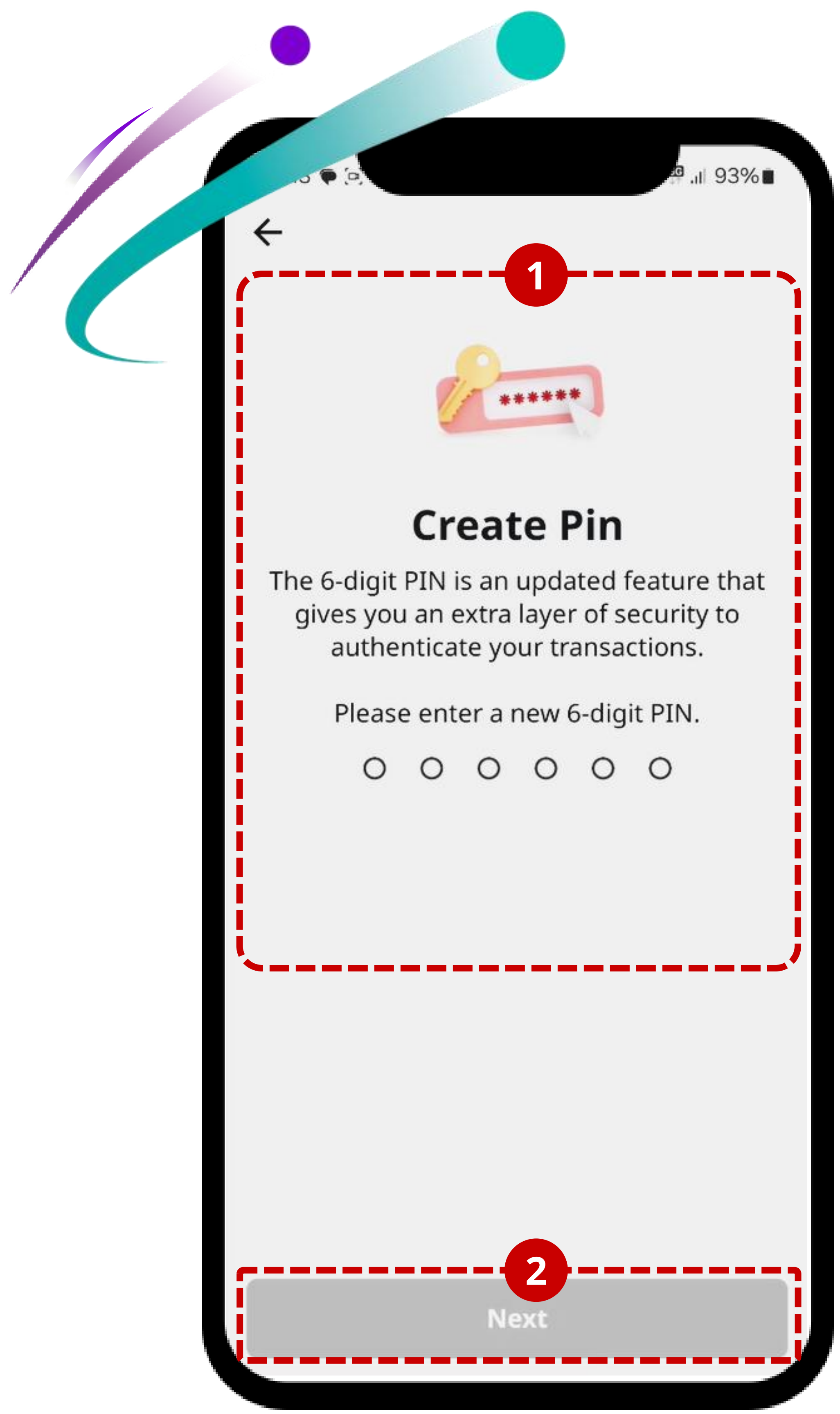
- This QR code will direct you to the Secure Token confirmation page in Octo Biz, and you will not need to submit any personal identifiable information or data.
- If the QR code has expired, click on the Refresh Code.

STEP 10



1. **Confirm** your Company and User ID.
2. Then, click **Next**.

STEP
11



1. Enter a **new 6-digit PIN number.**
2. Once done, click the **Next** button.

STEP 12

1. After that, a **12-hours cooling period** will be implemented.

   Only applied when performing FTL for the first time.

2. Once the 12-hour cooling-off period has passed, you can log in to OCTO Biz.

   You will receive an email notification once cooldown period has passed.

Click **Done** to finish.

OCTO Biz

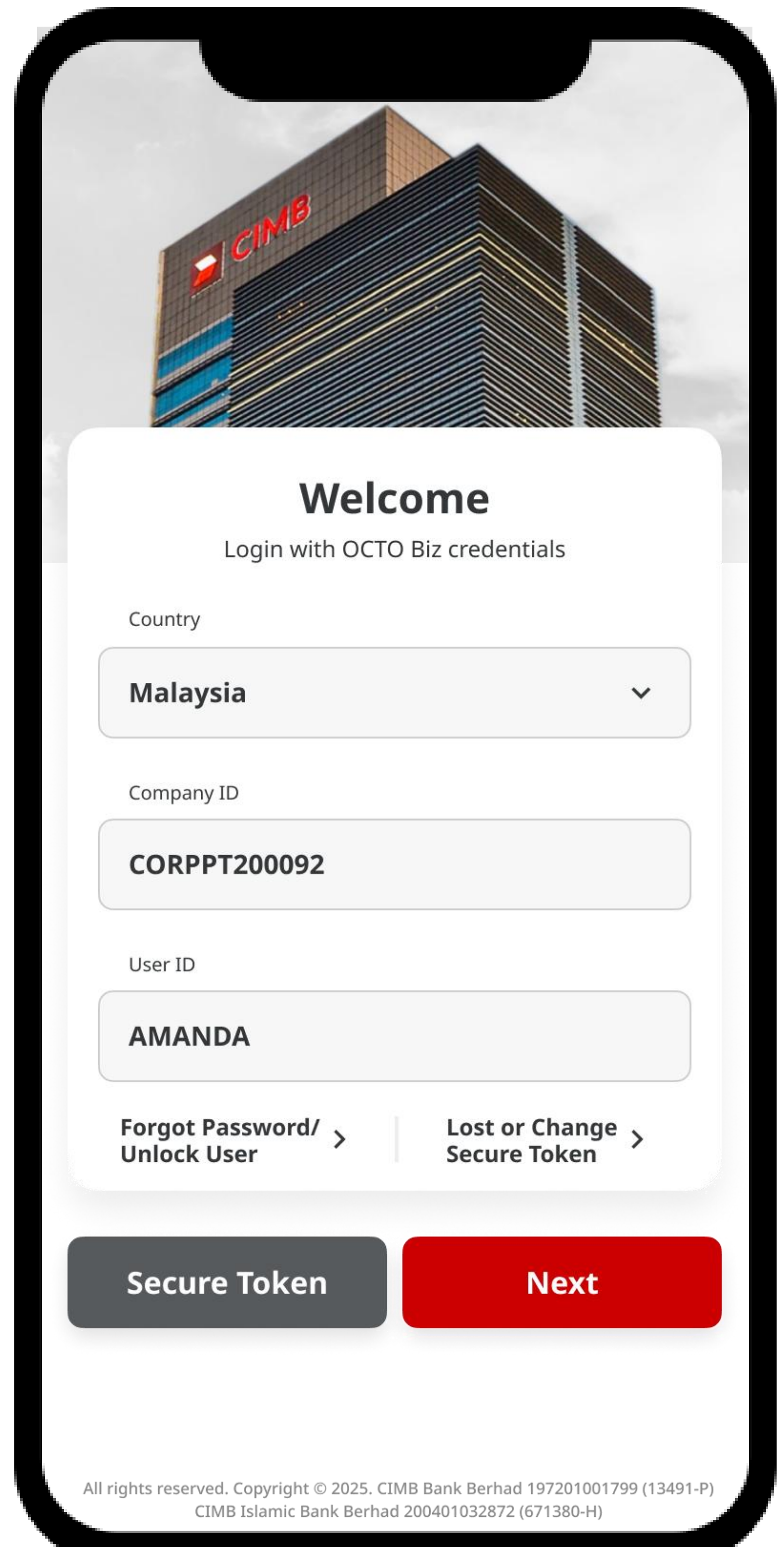
OCTO Biz Feature Tutorial

FIRST TIME LOGIN
(Mobile)

The following steps will guide you through the First Time Login process via mobile.

OCTO Biz

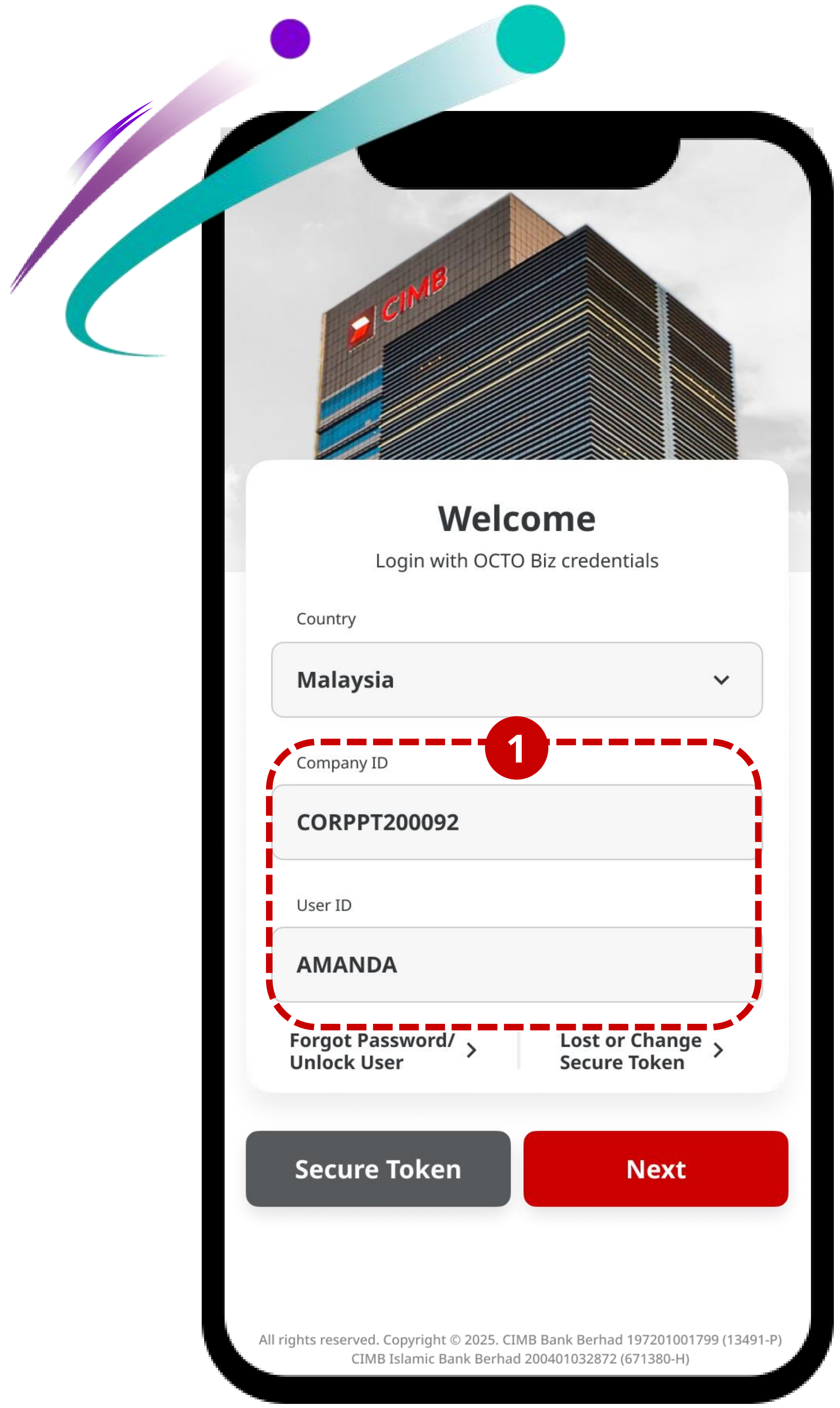
STEP 01



Download* OCTO Biz *app through *Google Play Store / Google Play / Huawei App Gallery.*

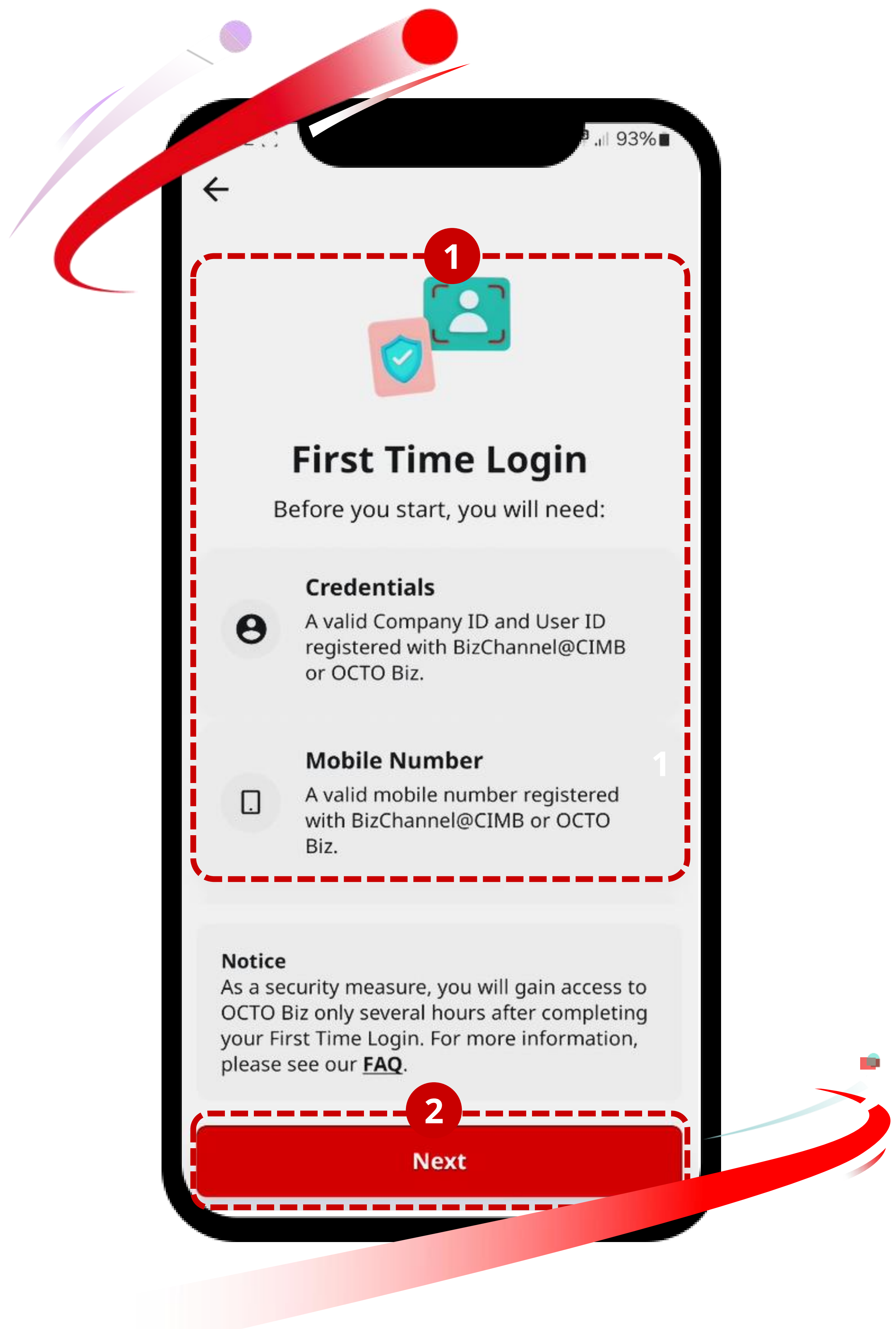
Open* OCTO Biz *on your phone.

STEP
02



1. From the login page, enter your **Company ID** and **User ID.**

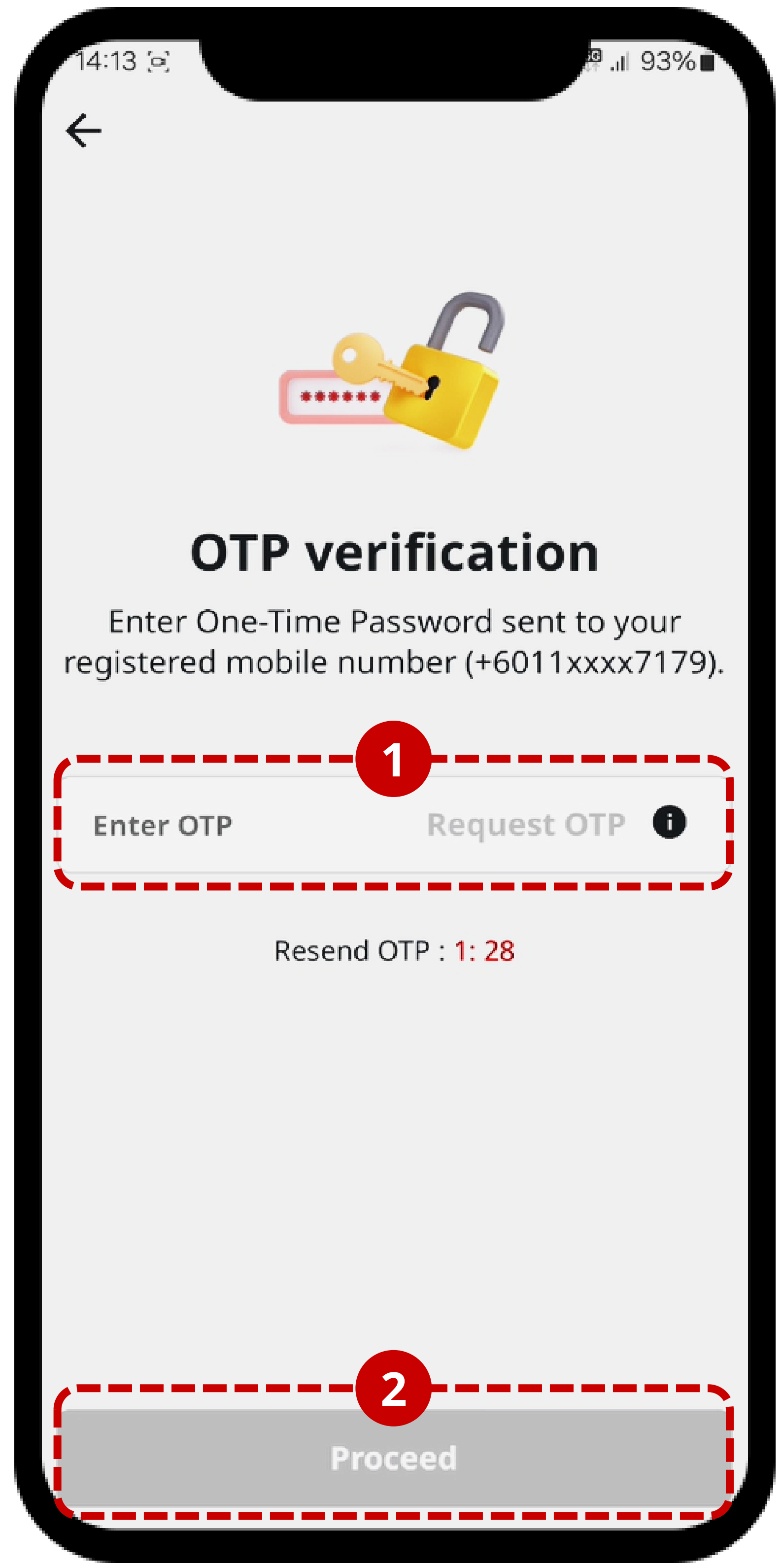
STEP
03



1. **Have your login credentials** and **mobile number** ready to start your First Time Login**.**
2. Then, click **Next**.

OCTO Biz

STEP 04

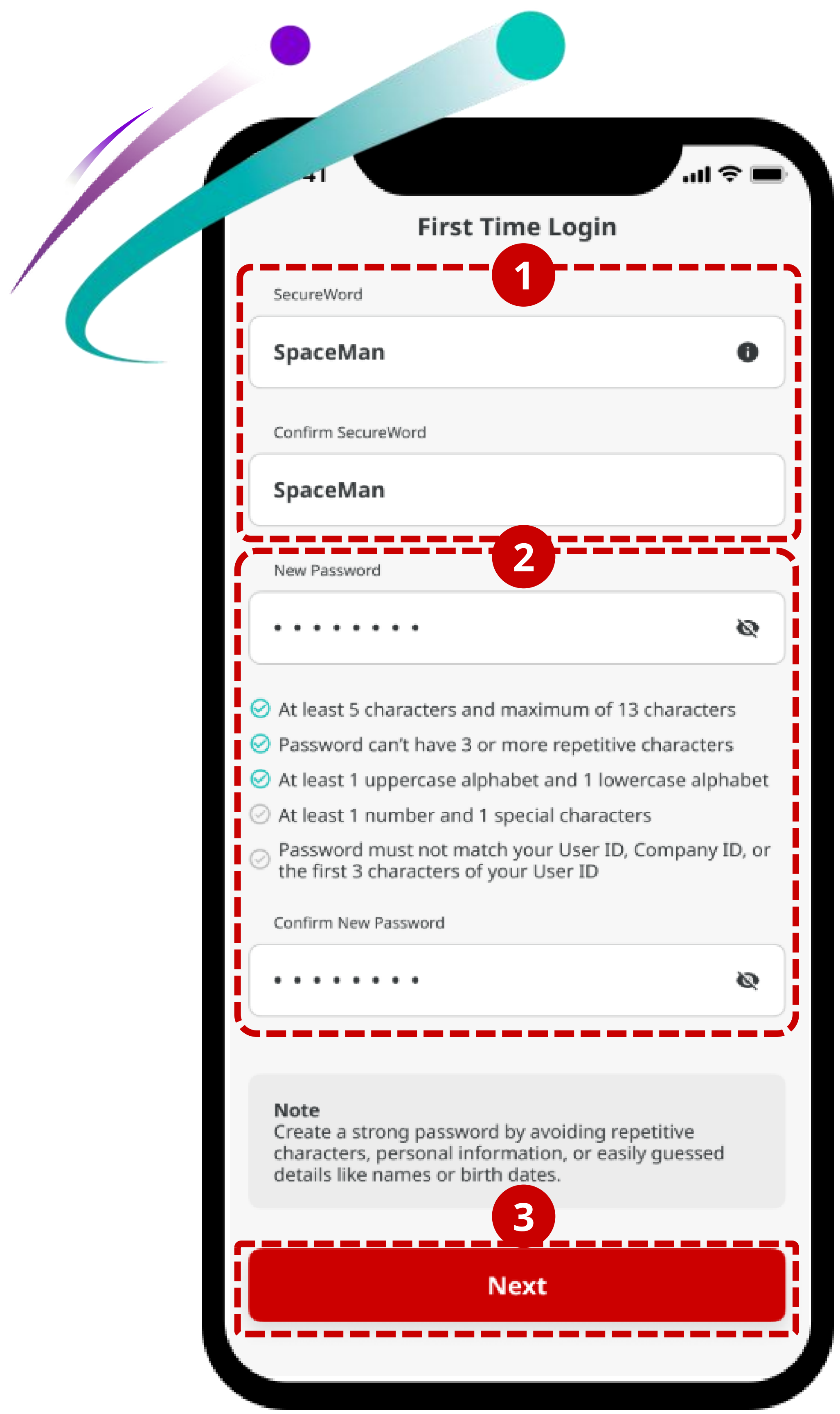


1. Next, **an OTP** will be sent via SMS to your registered mobile number.

   If you do not receive it, **click Request OTP**.

2. Then, click the **Proceed** button.

STEP 05



1. Next, enter and confirm the **Secure Word**.

   Note:
   Secure Word must contain **8 to 20 characters without space or any special characters** (e.g : @, !,$,%, etc.)

2. Enter and confirm a **New Password**.

   Note:
   Password must contain:
   - At least 5 characters and maximum of 13 characters.
   - Cannot have 3 or more repetitive characters. (i.e: aaa, bbb)
   - At least 1 uppercase alphabet and 1 lowercase alphabet.
   - At least 1 number and 1 special character.
   - Must not match your User ID, Company ID, or the first 3 characters of your user ID.

3. Once all the details have been filled in, click the **Submit** button.

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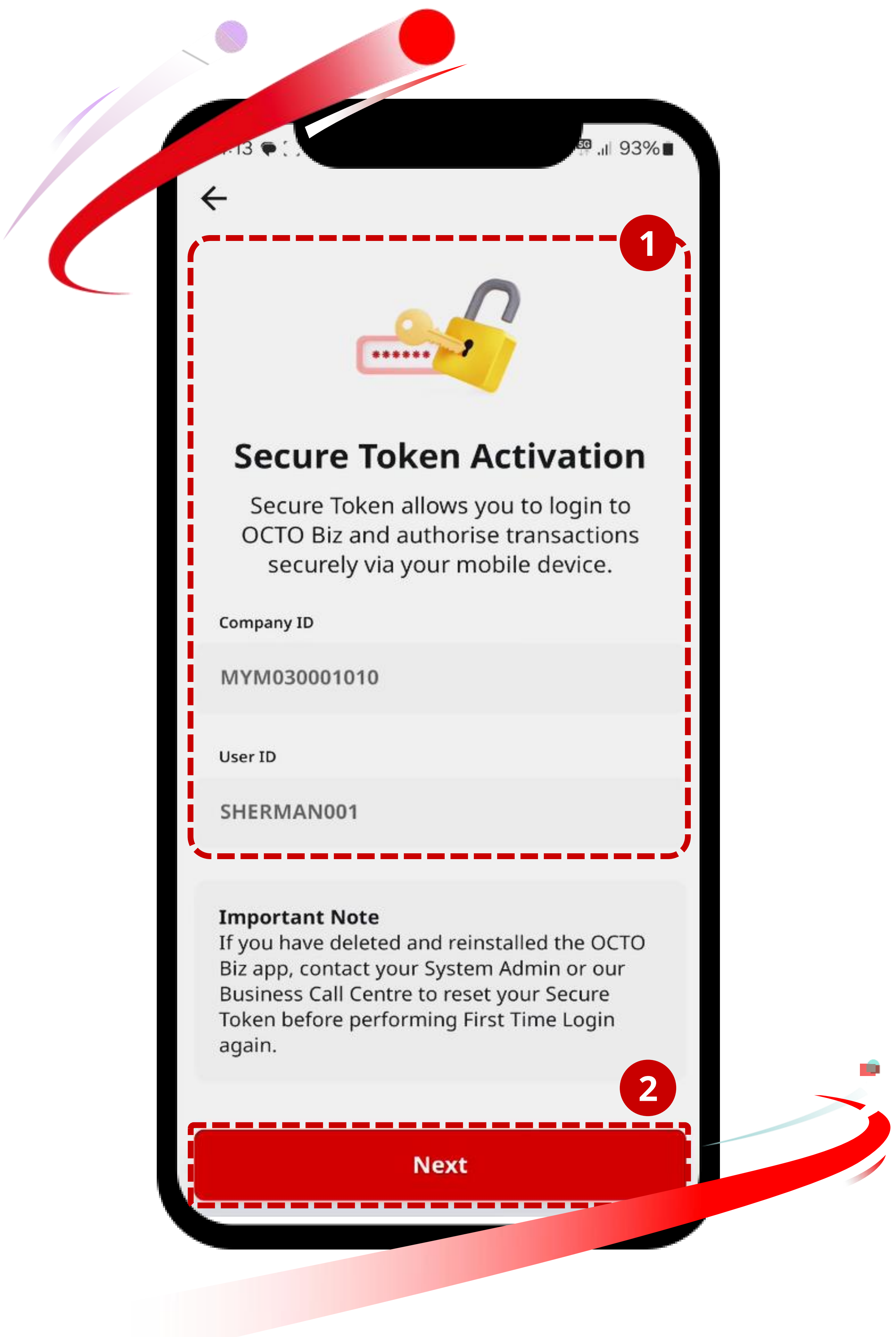
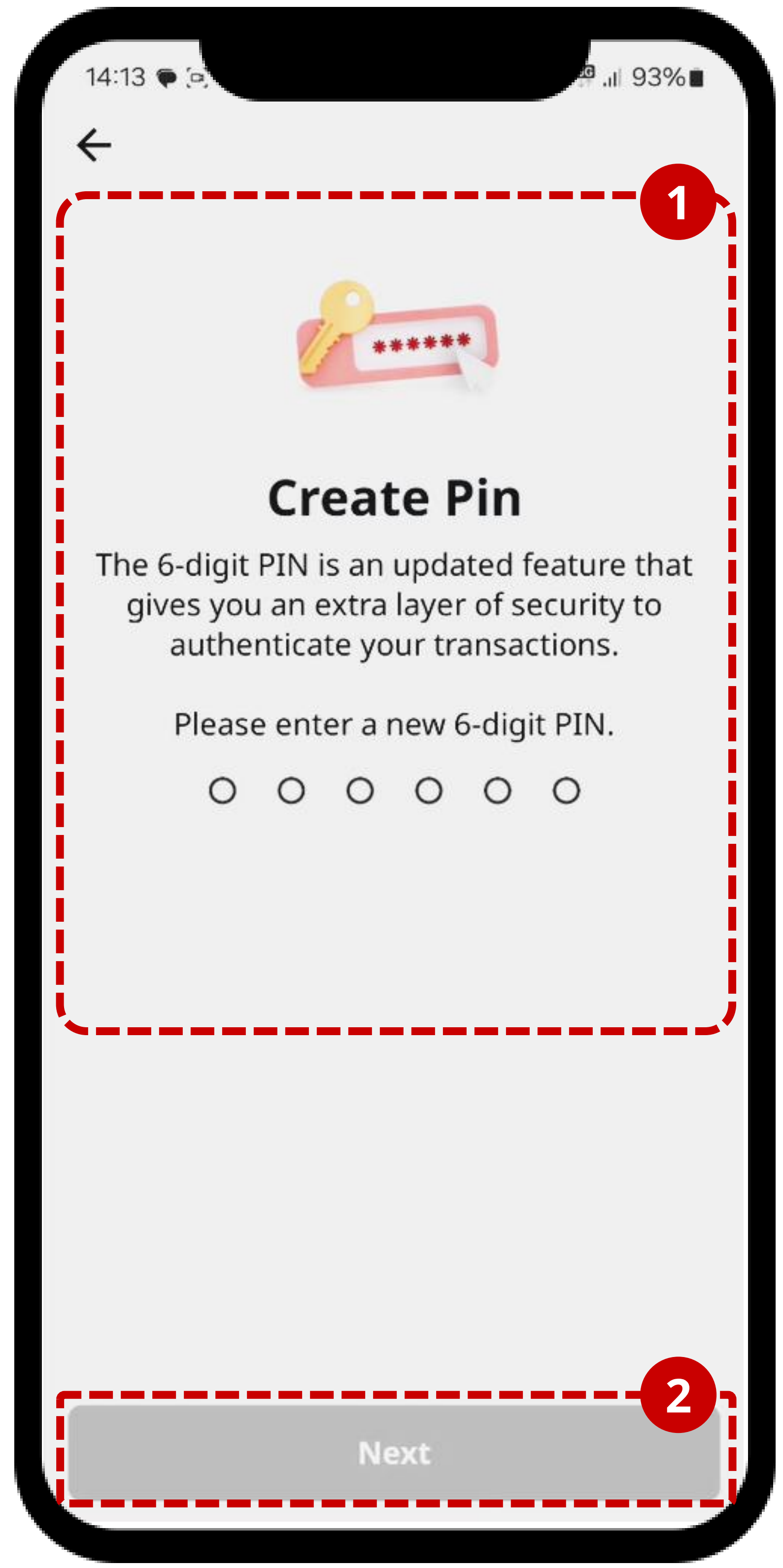
STEP 06



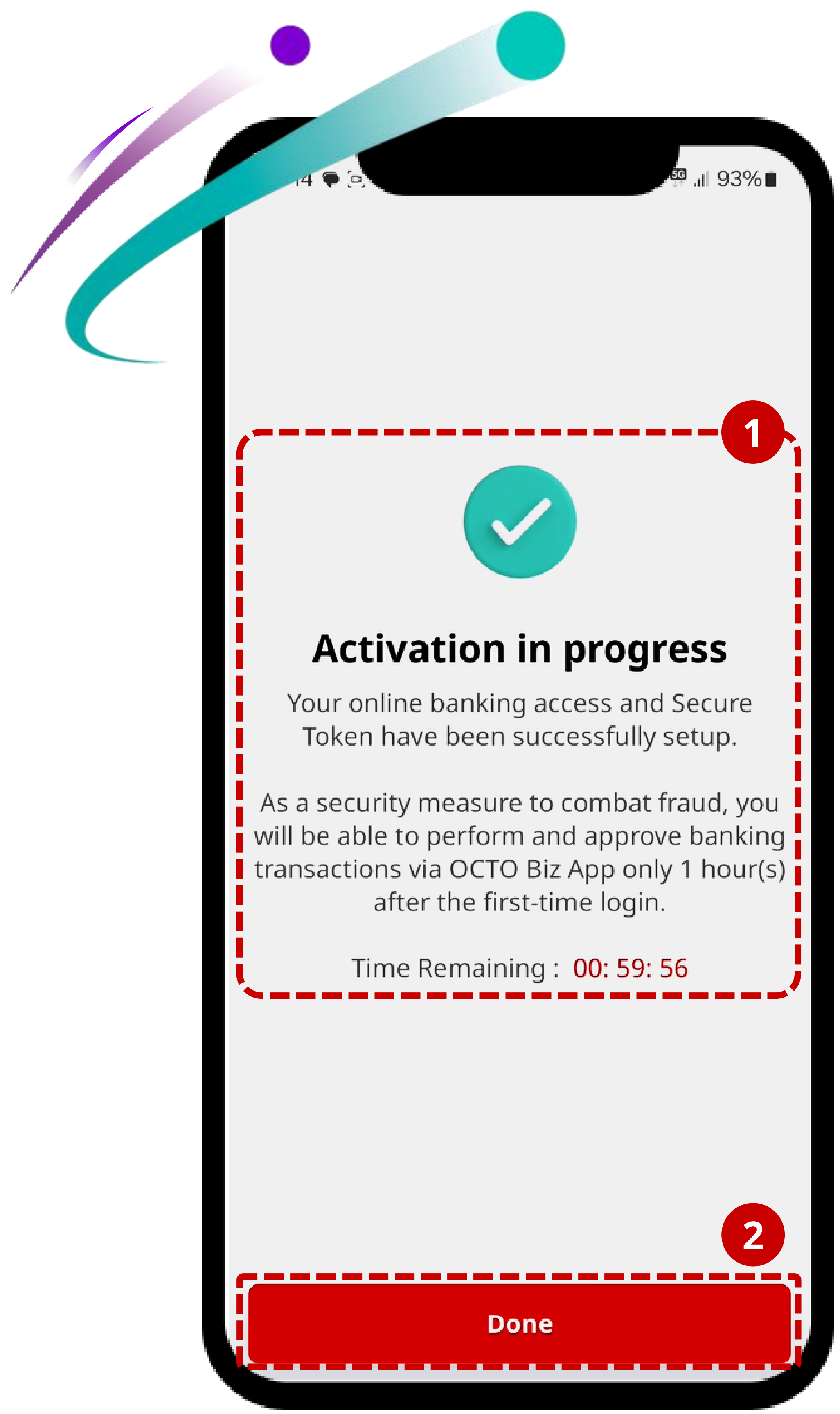
1. Check and confirm your **Company ID and User ID.**
2. Then, click **Next**.

STEP
07



1. **Enter** a new 6-digit PIN.
2. Once done, click on the **Next** button.

STEP 08



1. After that, a **12-hours cooling period** will be implemented.

   Only applied when performing FTL for the first time.

2. Once the 12-hour cooling-off period has passed, you can log in to OCTO Biz.

   You will receive an email notification once cooldown period has passed.

Click **Done** to finish.

OCTO Biz Feature Tutorial

DUITNOW

OCTO Biz Feature Tutorial

DUITNOW
(Web)

Data Entry – Maker

The following steps will guide the Maker Role to enter Data for DuitNow via web.

Maker Role is able to initiate and submit DuitNow Transactions.

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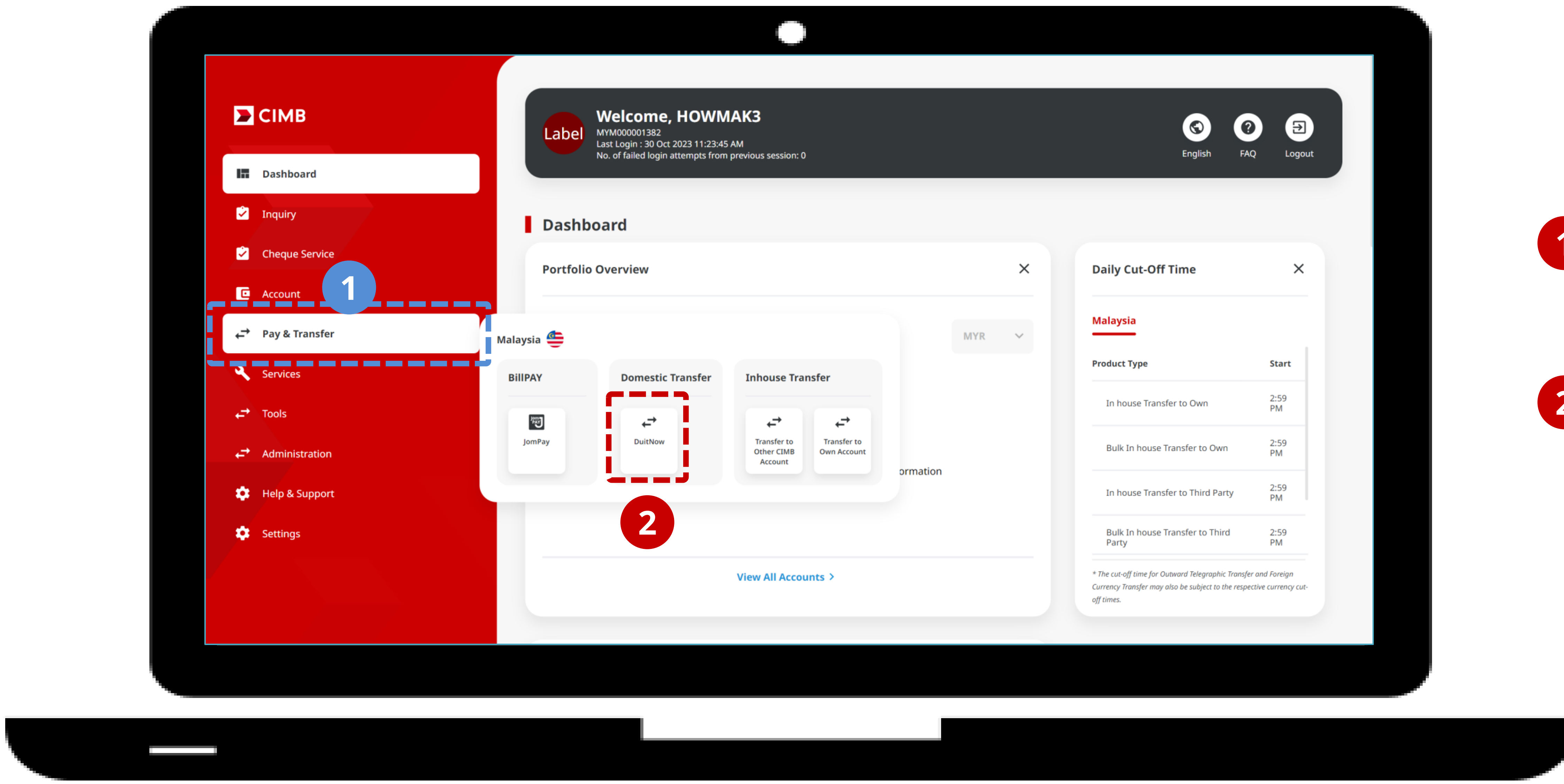
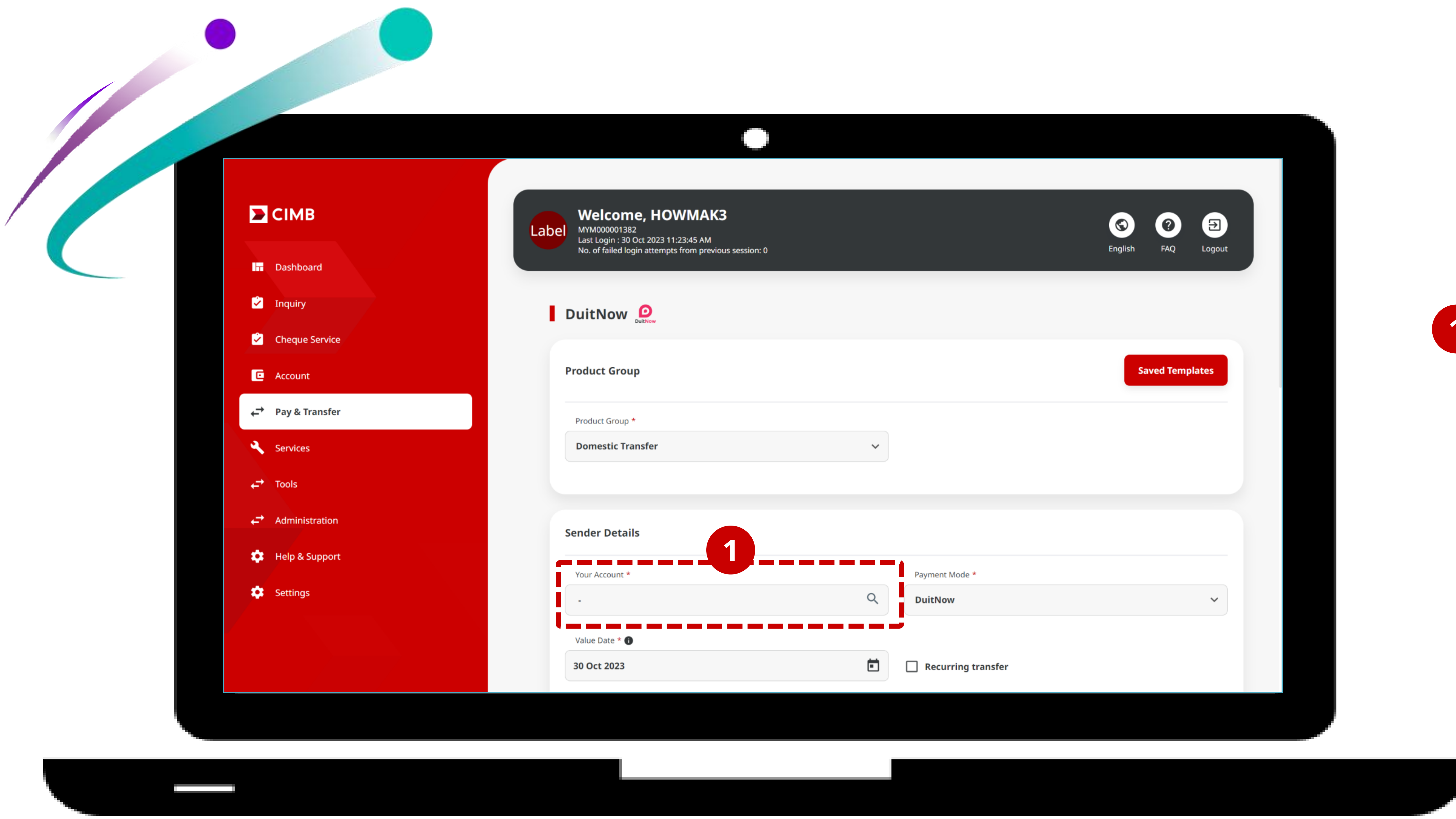
STEP 01



1. Click **Pay & Transfer** on the left task bar.
2. Under **Domestic Transfer,** select **DuitNow.**

STEP 02



1 Select **Your Account**.

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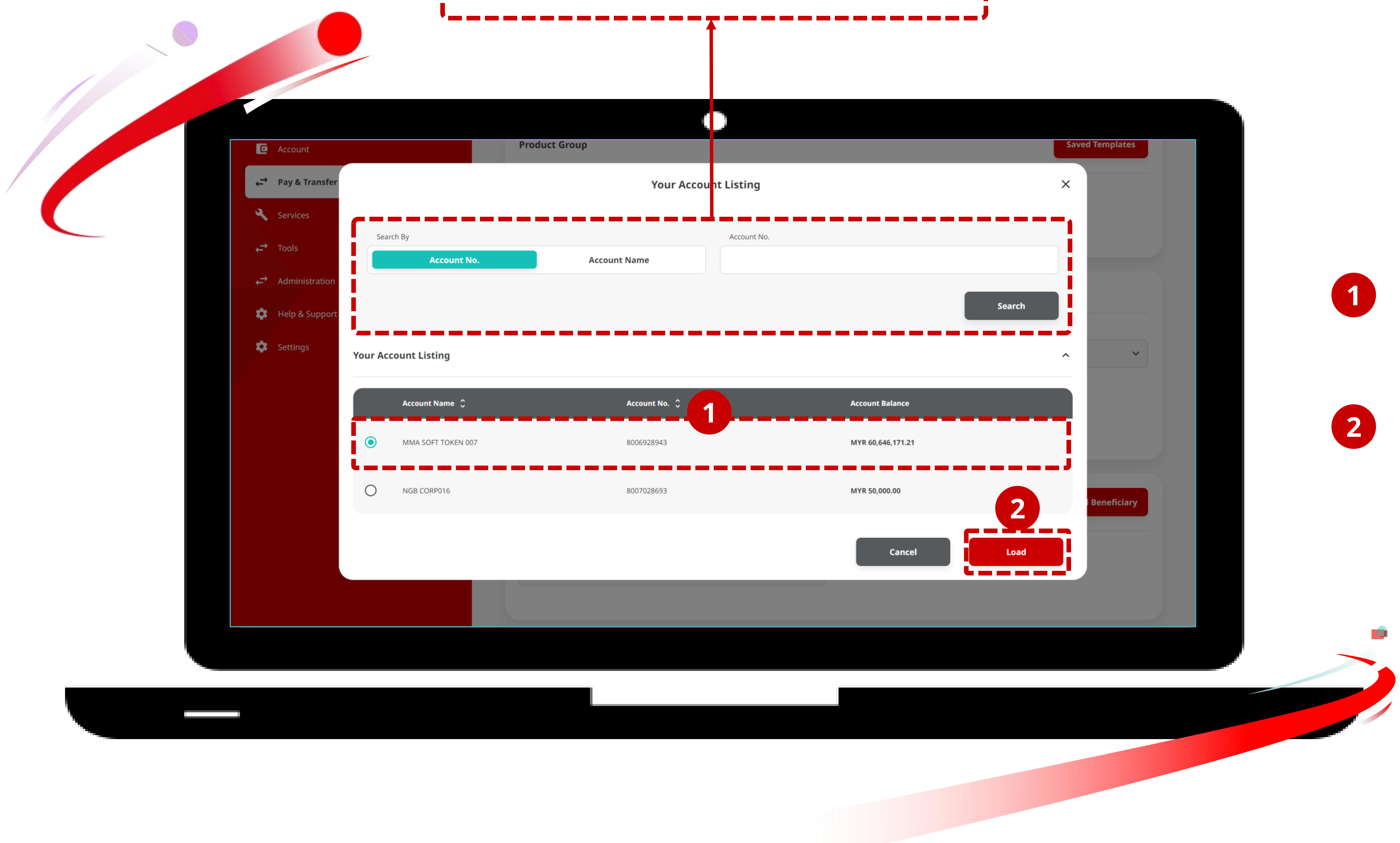
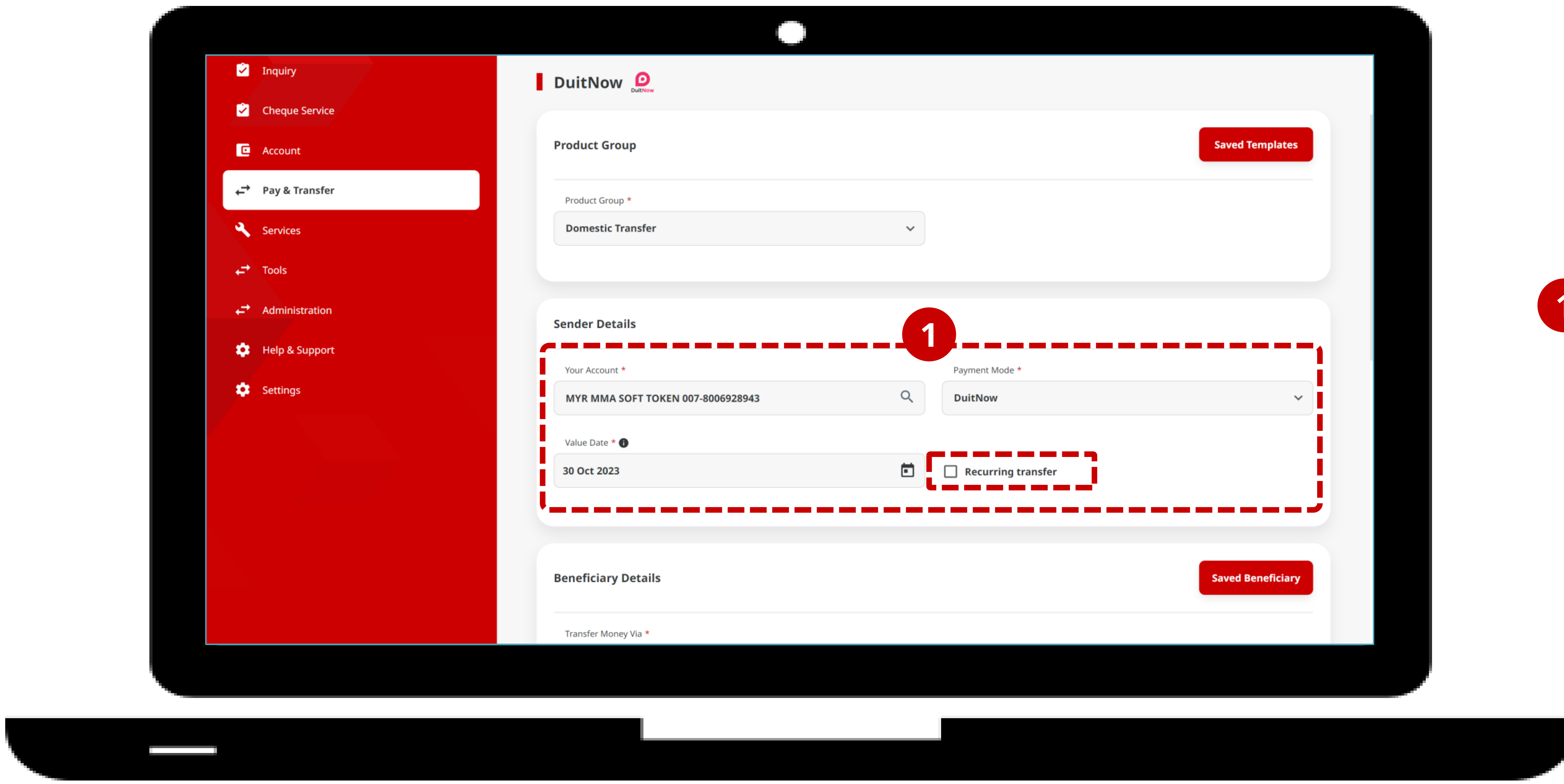
STEP 03

The search function can be used as well to filter accounts.



1. Select the debiting **account** you wish to use.
2. Click **Load.**

STEP
04

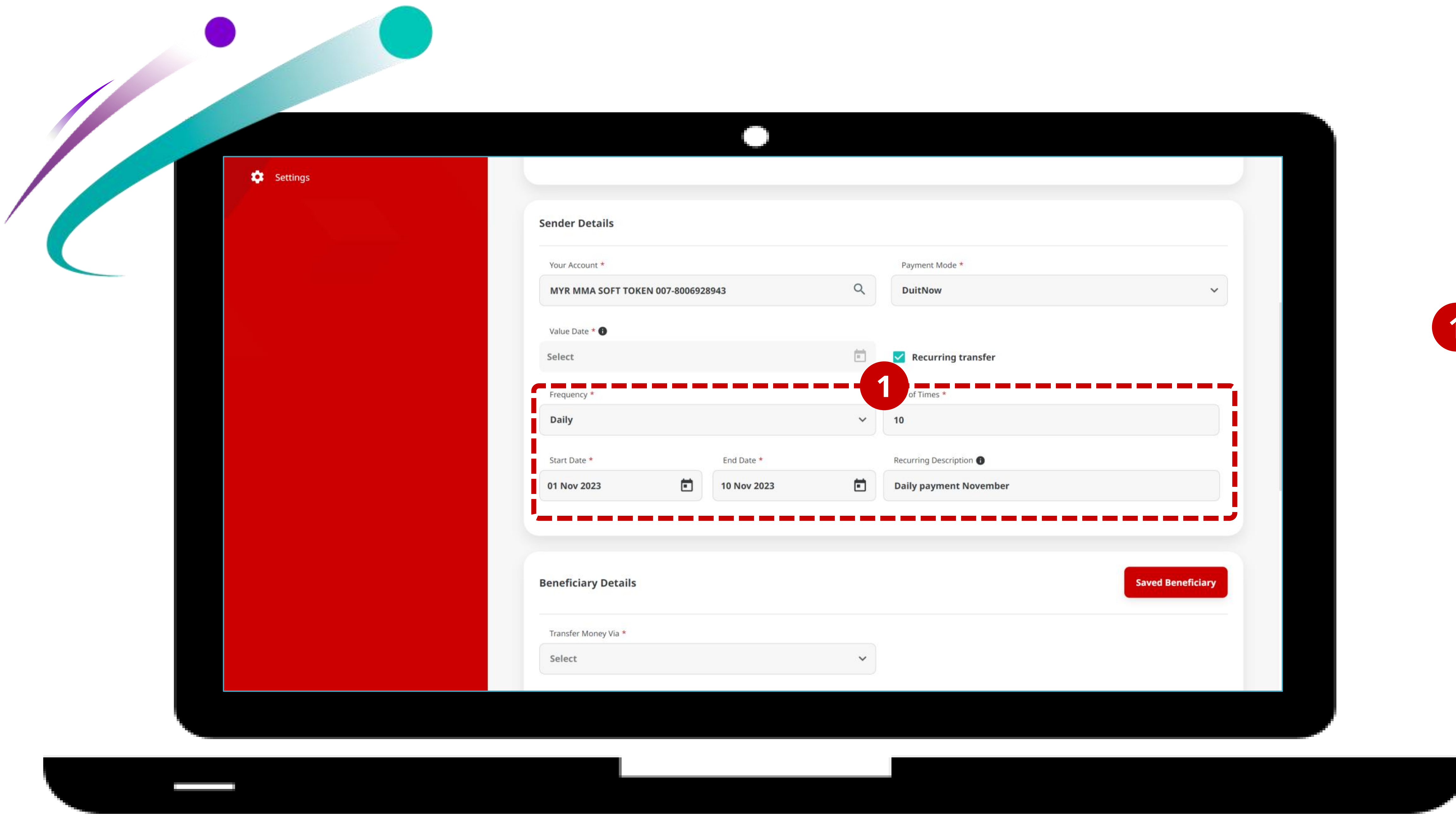


1 **Details are auto-populated** to ease your transaction.

Tick the Recurring Transfer check box if you wish to perform recurring transactions.

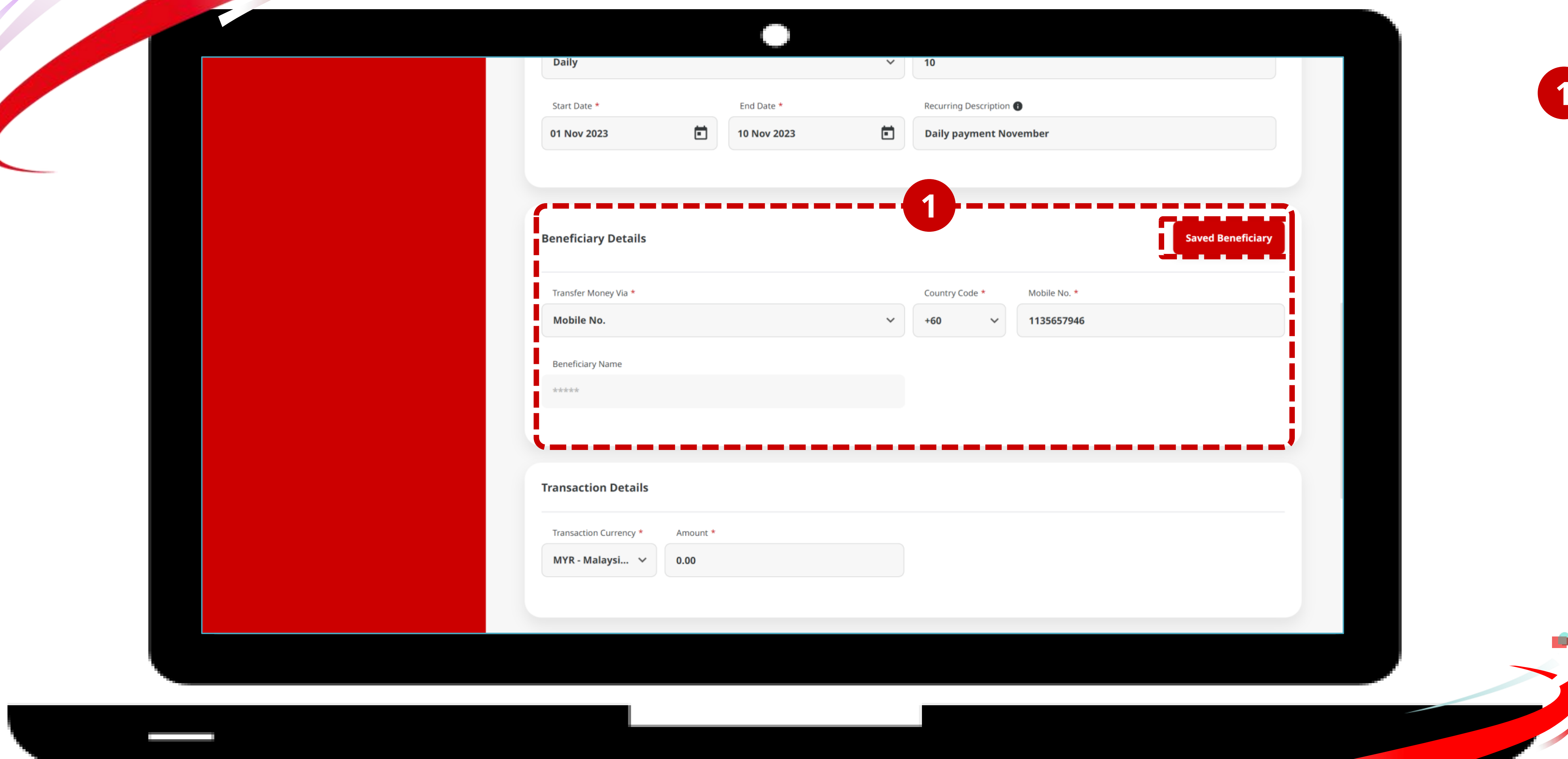
I.e. "Recurring Transactions are automatic payments that happen on a regular schedule.

STEP
05



1. If you select **Recurring Transfer**, enter the recurring transfer details.

STEP
05a



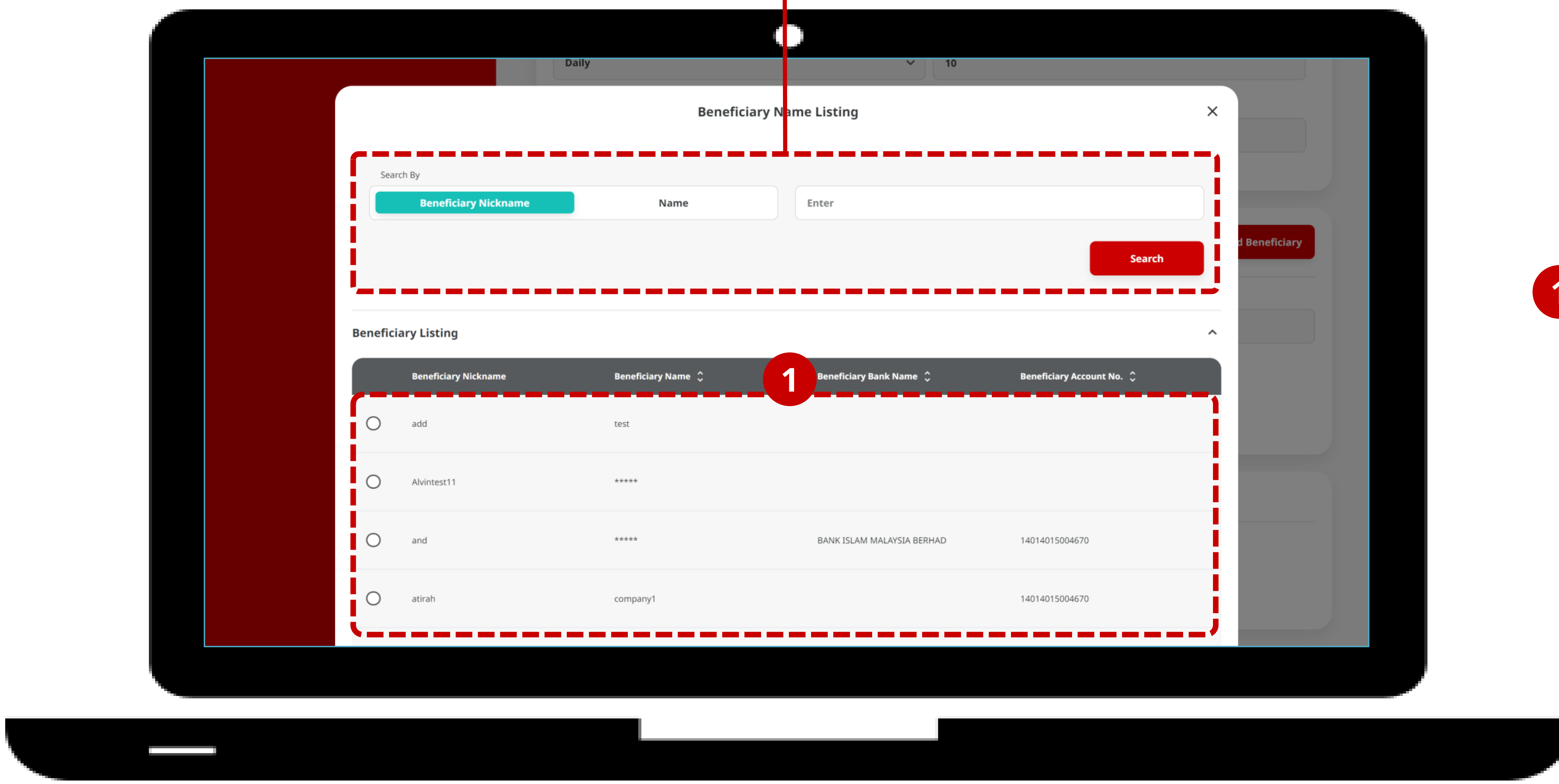
1 Fill in the **Beneficiary details**.

Note :

You may also select from saved beneficiary and the system will auto-populate the information.

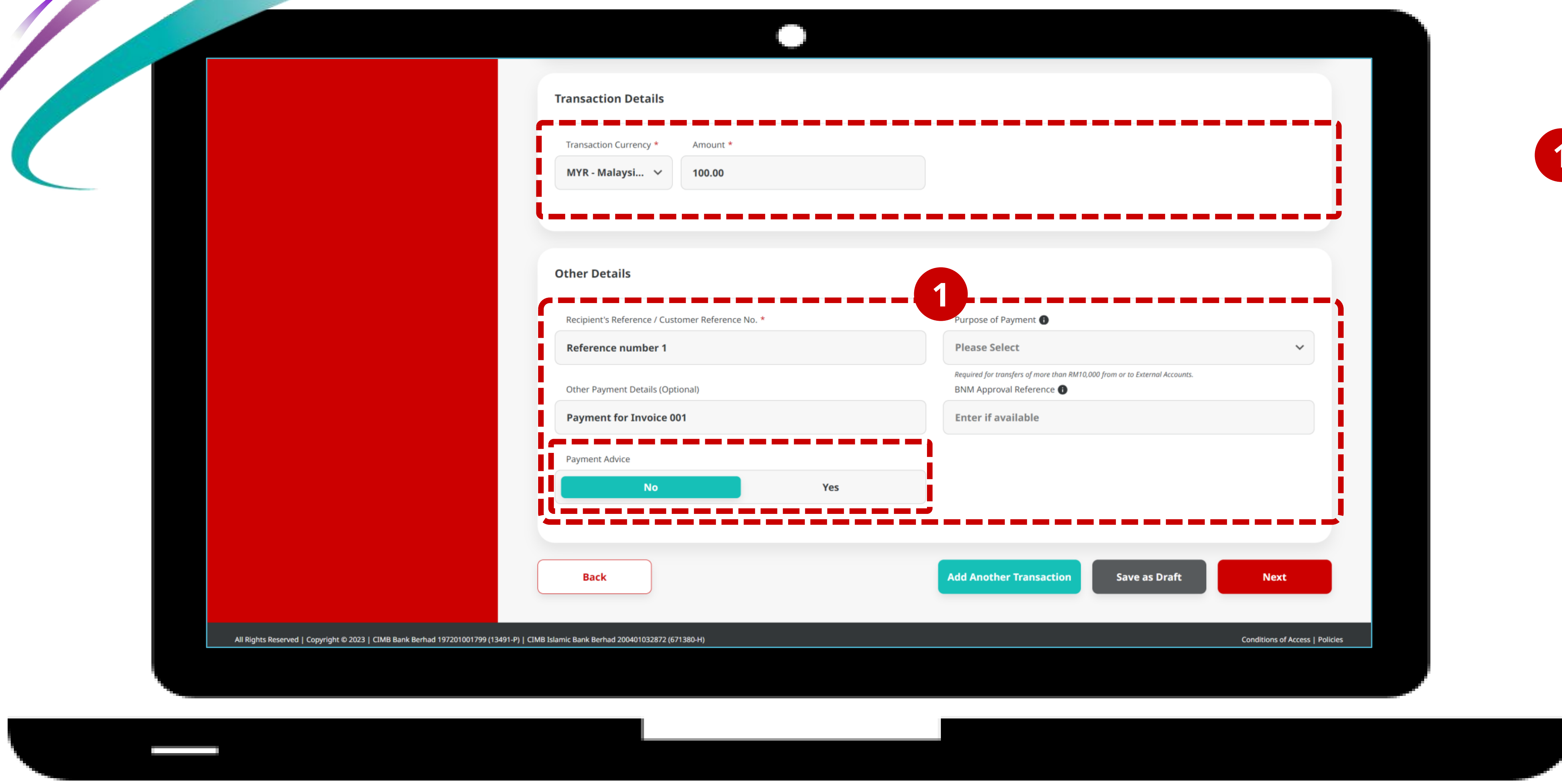
STEP 05b

The search function can be used as well to filter Beneficiary.



1. If **Saved Beneficiary** is selected, you can choose a Beneficiary from existing list.

STEP 06a



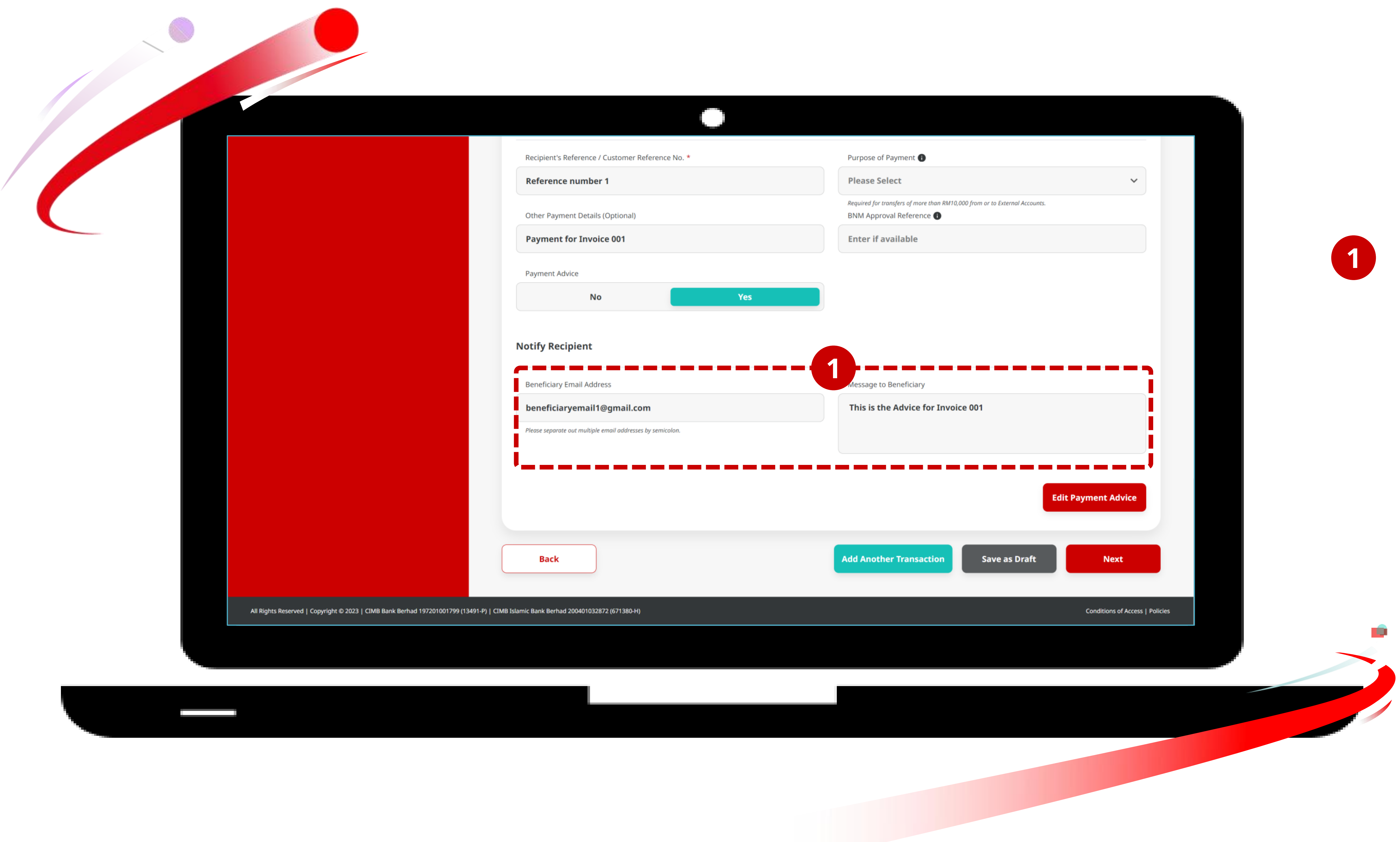
1. Please fill in the information under **Transaction Details** and **Other Details**.

Note :

User can include a **Payment Advice** to be sent to the Beneficiary.

Click **Yes** to show the **Payment Advice Information.**

STEP 06b



1. If you click **Yes** for Payment Advice, a **Notify Recipient** tab will appear for you to fill in the Payment Advice details.

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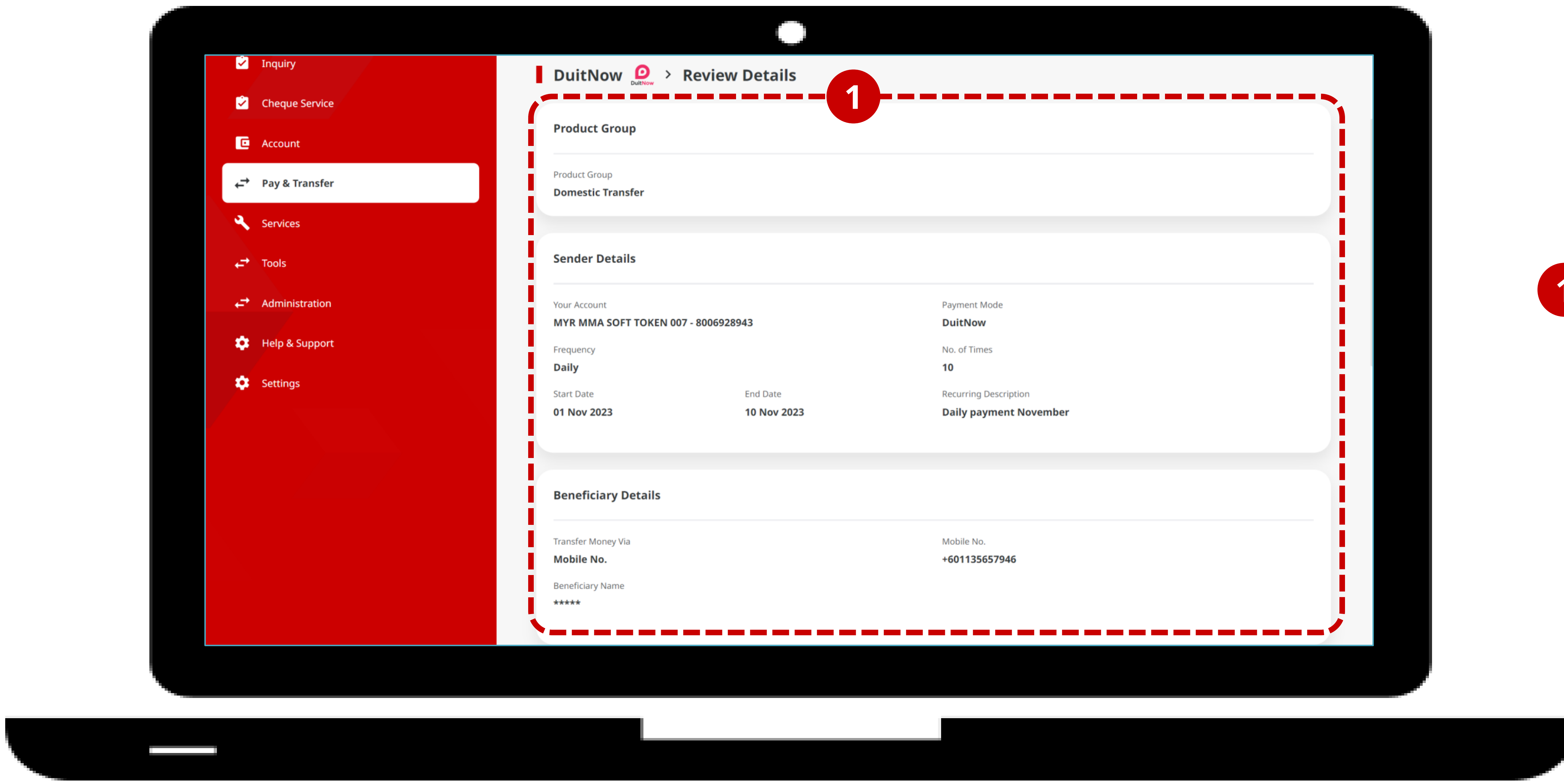
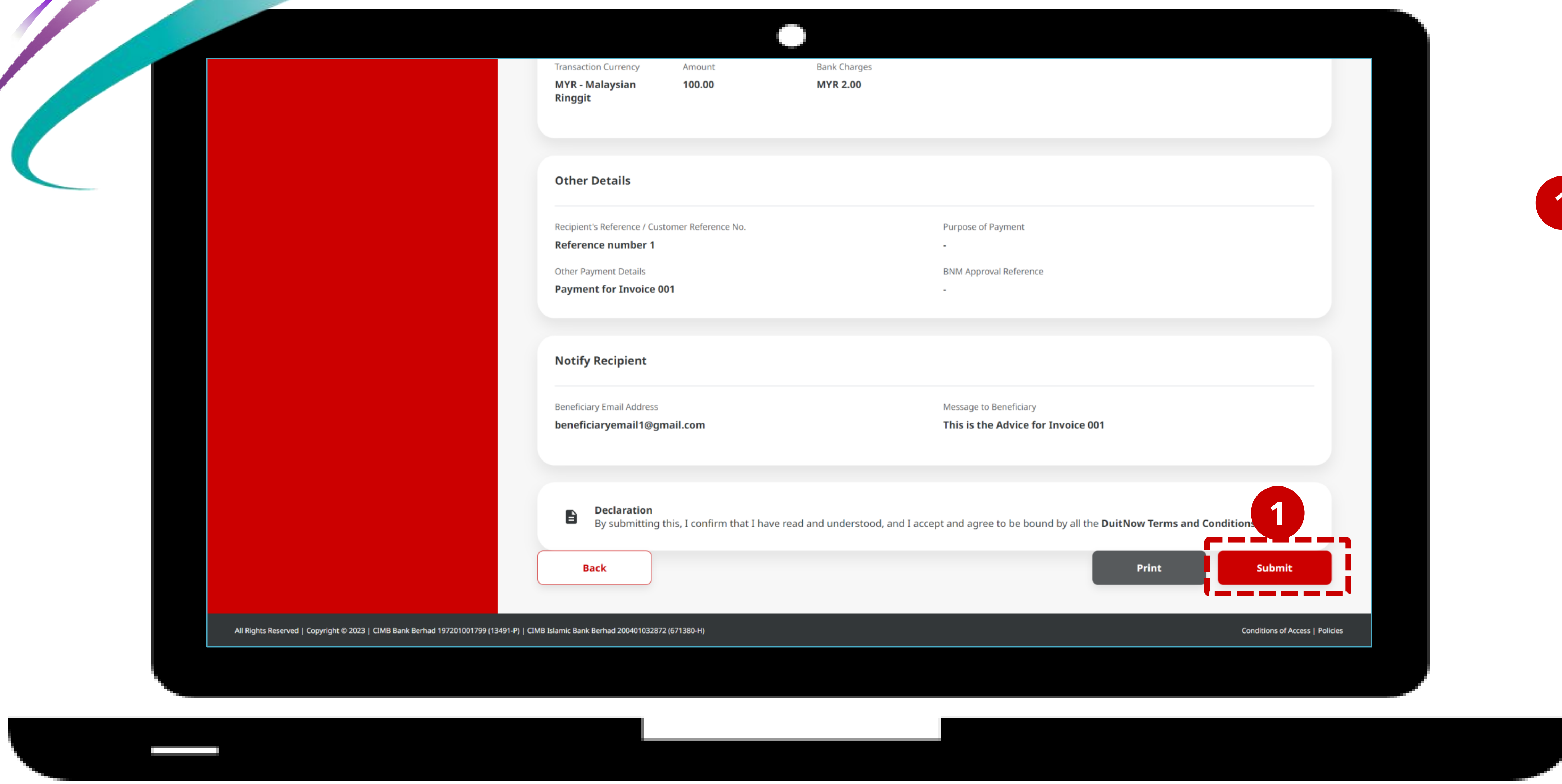
STEP 07a



1. **Verify** the details of the transfer before submitting.

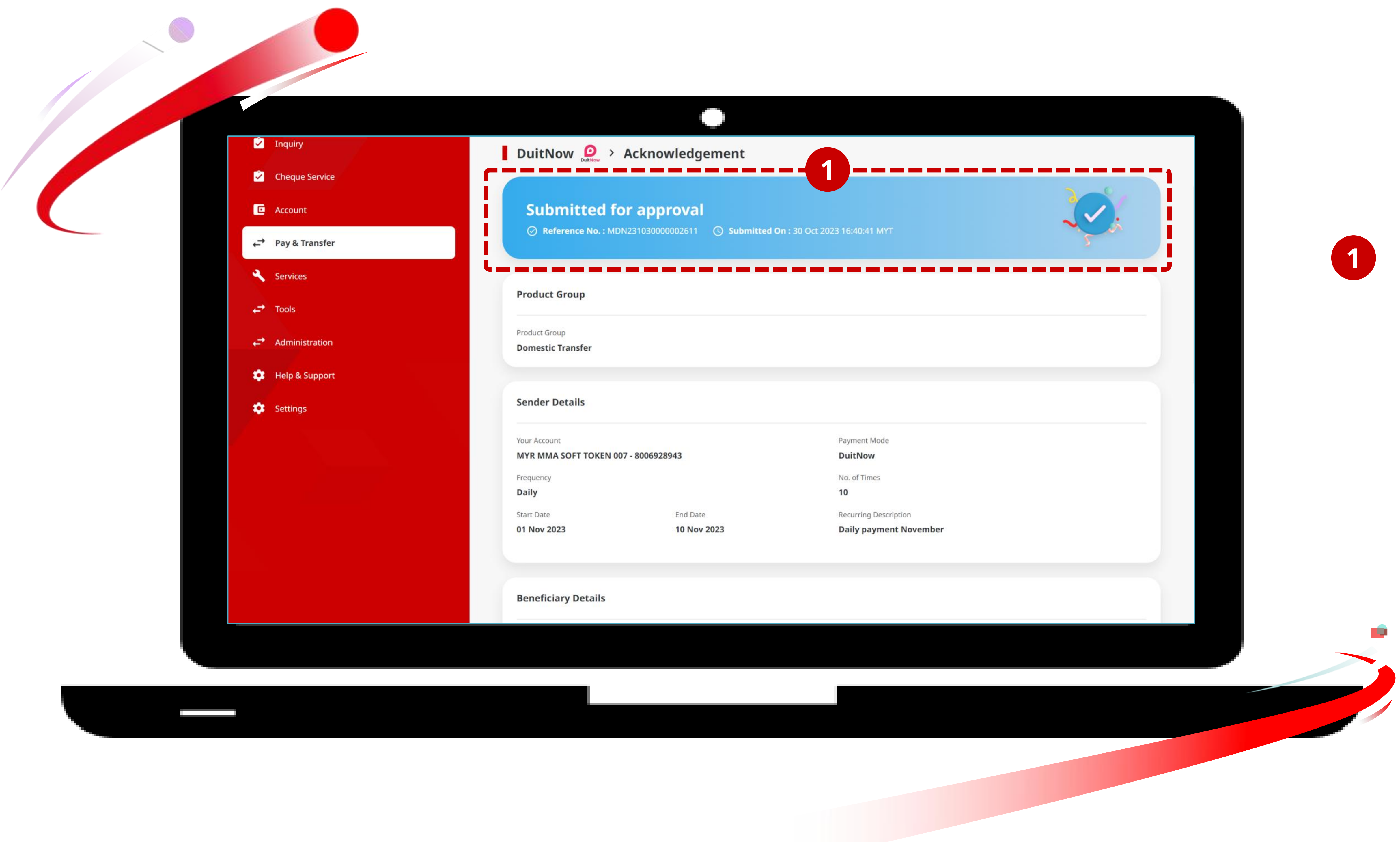
STEP
07b



1. Click **Submit** once you have confirmed the details are correct. If not, click Back.

OCTO Biz

STEP 08



1. After you click Submit, this screen will appear to indicate that the request has been **submitted for approval.**

OCTO Biz Feature Tutorial

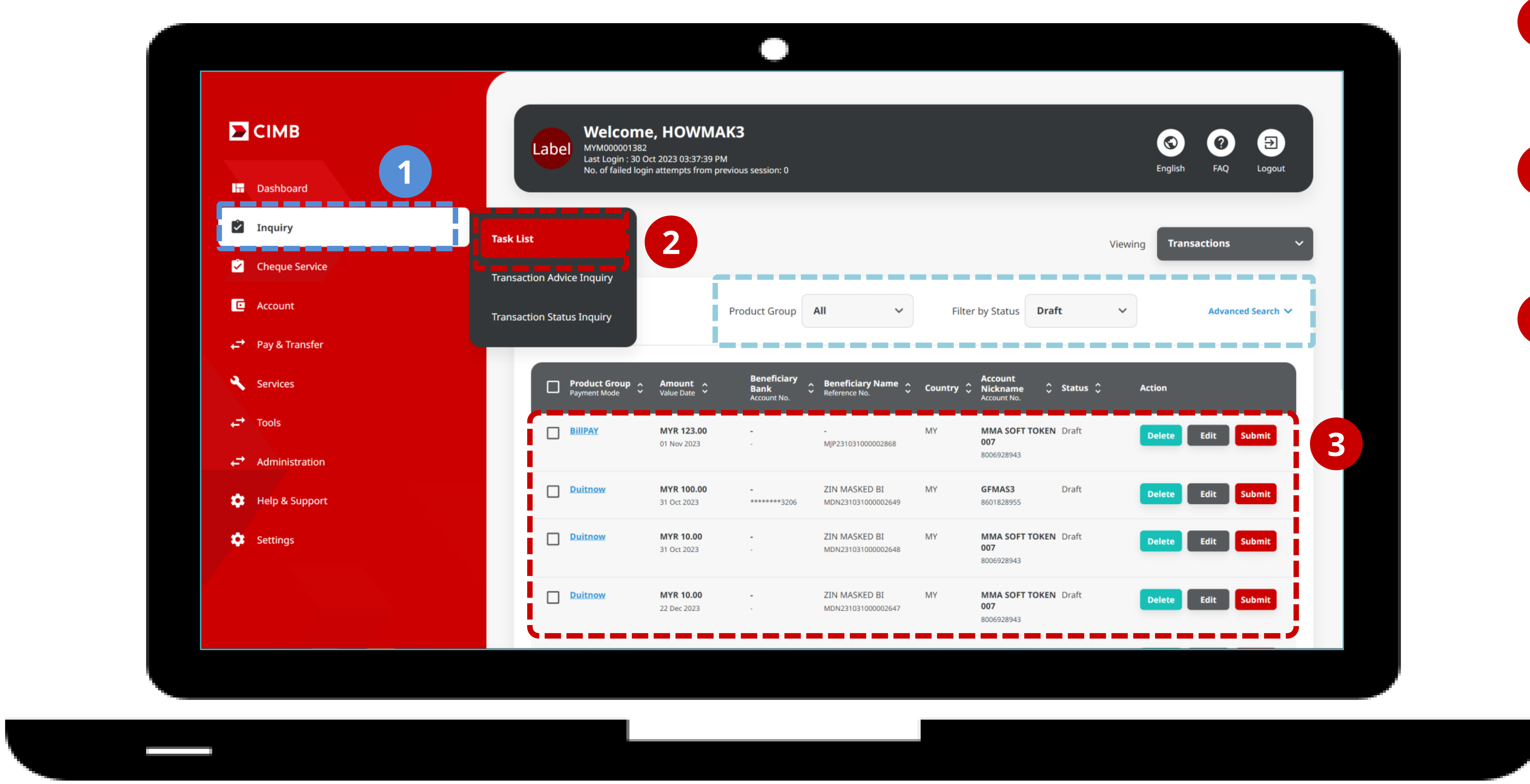
DUITNOW
(Web)

Task List – Maker

The following steps will guide the Maker Role to manage and submit tasks.

OCTO Biz

STEP 01

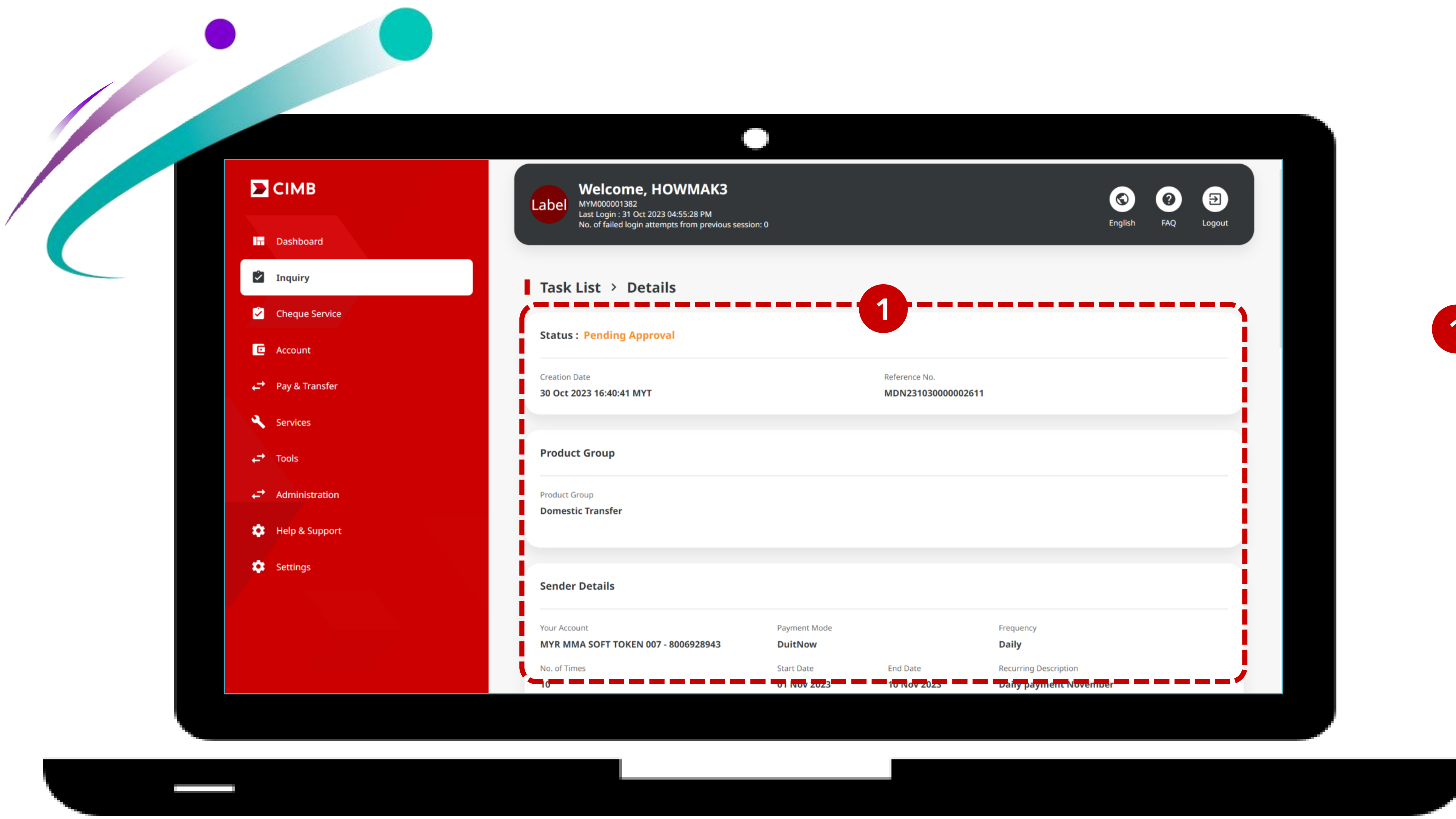


1. Click **Inquiry** on the left task bar.
2. Then click on the **Task List** button.
3. Select a **Task** from the list for details.

Note :

Filter can be used to refine **Searches** to limit the number of entries on the screen.

STEP 02



1. After selecting a task from the listing page, the maker can view the **details of the submitted task.**

   The task status will appear as 'Pending Approval' and will require action from your Approver.

OCTO Biz

OCTO Biz Feature Tutorial

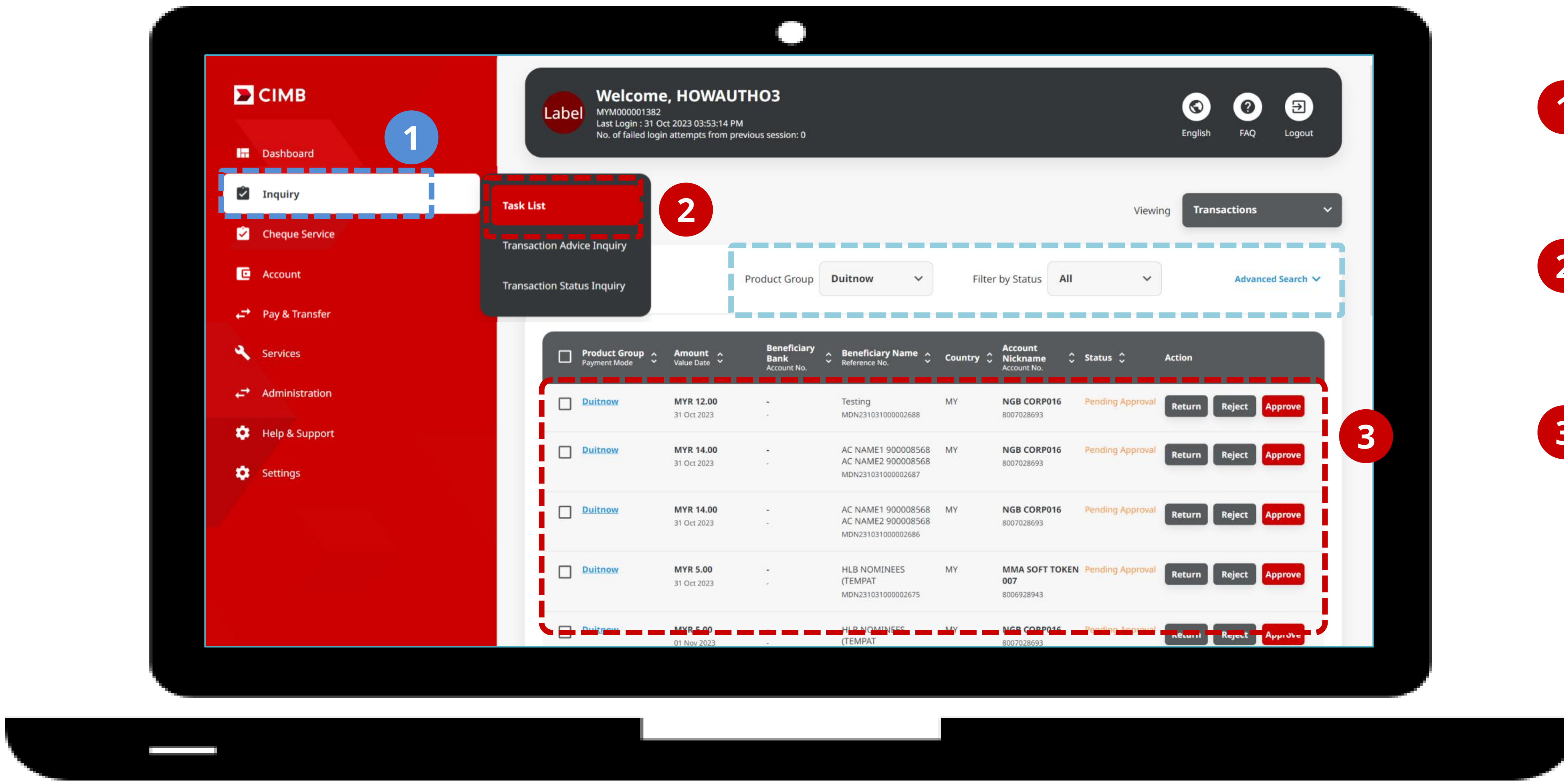
DUITNOW
(Web)

Task List – Approver

The following steps will guide the Approver Role to Approve DuitNow Transactions via web.

Approver Role is able to approve DuitNow Transactions.

STEP
01

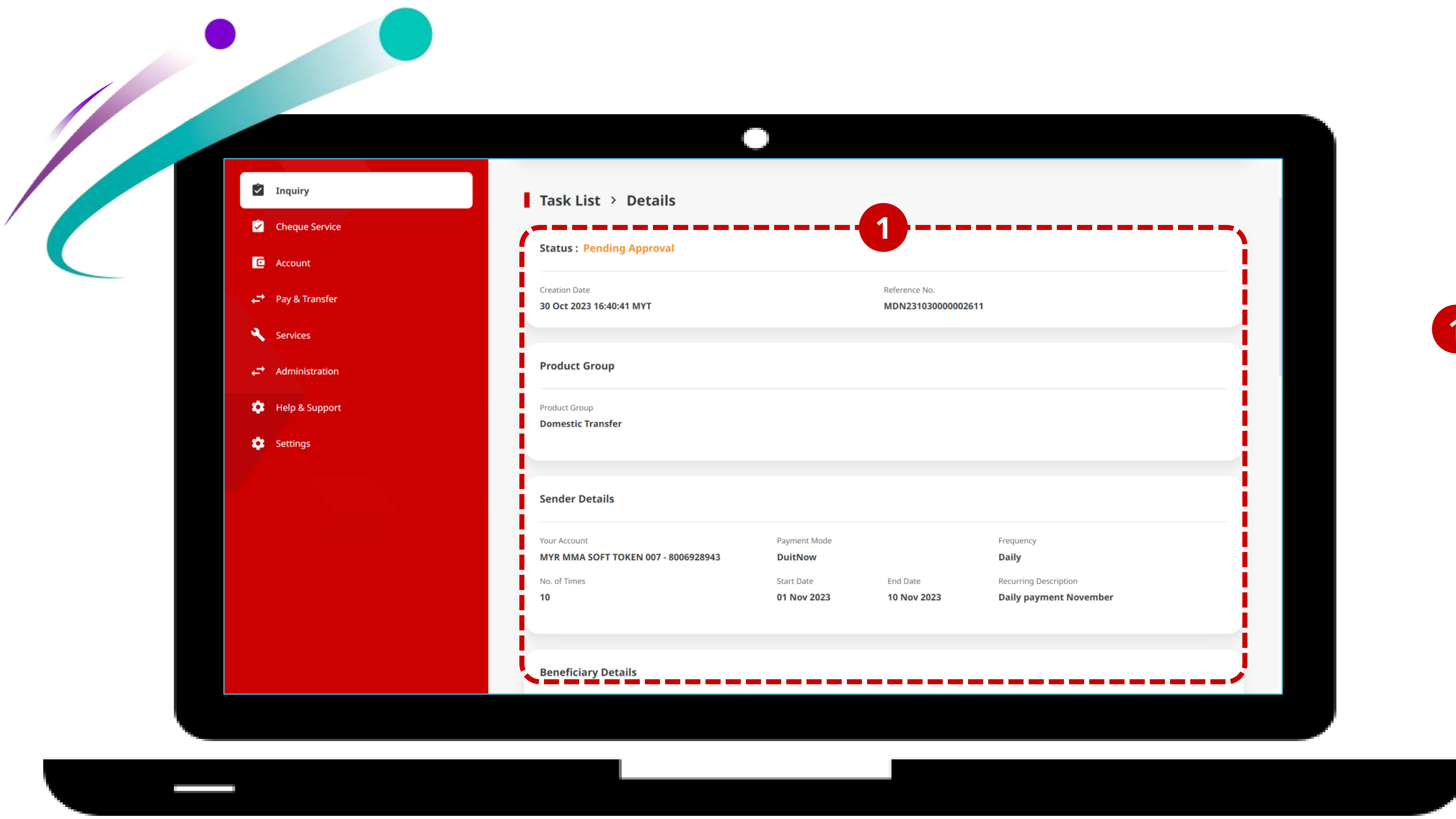


1. Click **Inquiry** on the left task bar.
2. Then click the **Task List** button.
3. Select a **Task** from the list for details.

Note :

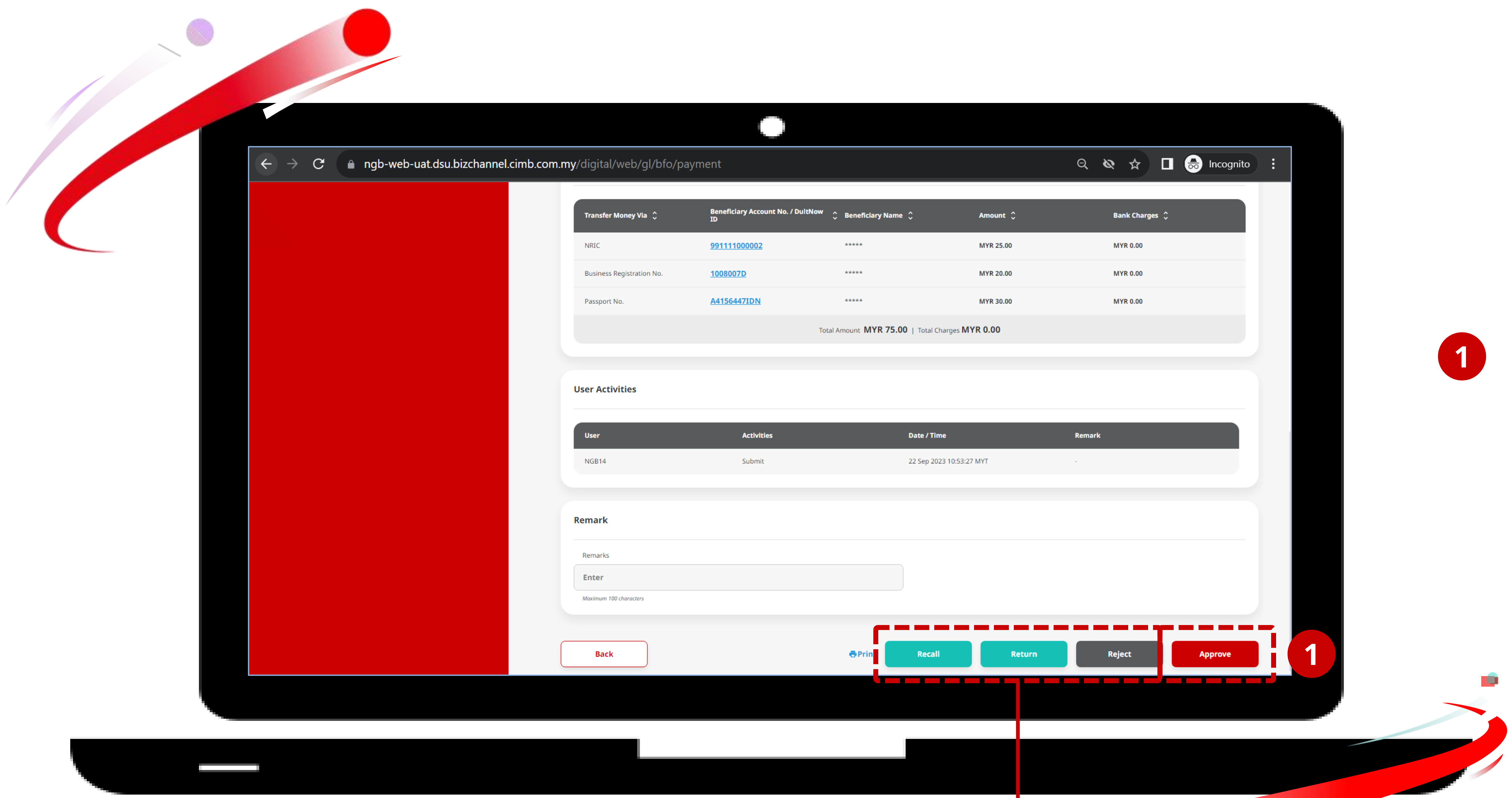
Filter can be used to refine **Searches** to limit the number of entries on the screen.

STEP 02



1. After selecting a task from the listing page, the approver can view the **details of the submitted task.**

STEP 03

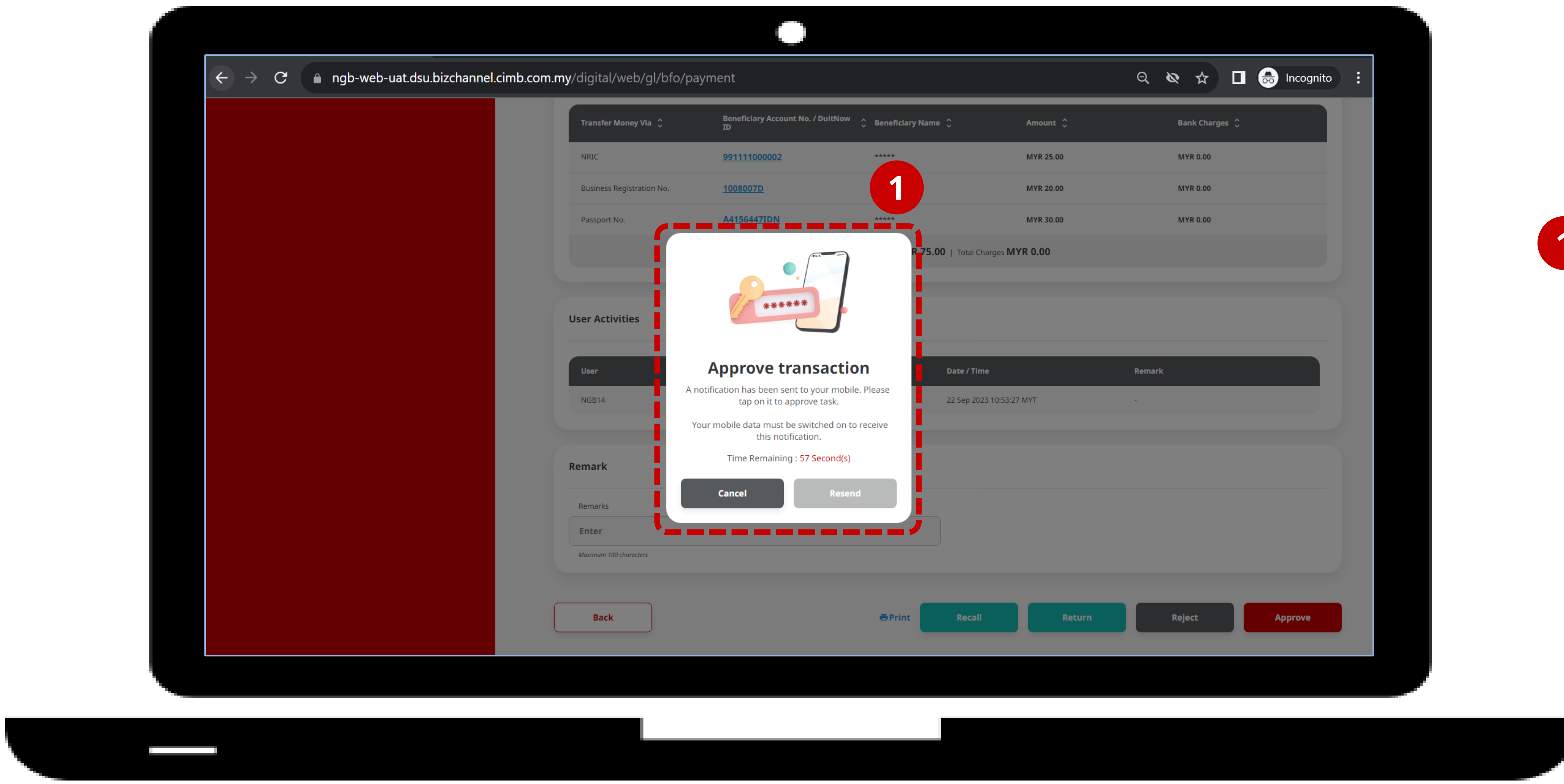


1. Click **Approve** to confirm the task.

Approver can **Reject**, **Recall**, or **Return** the task to the maker by using any of these buttons.

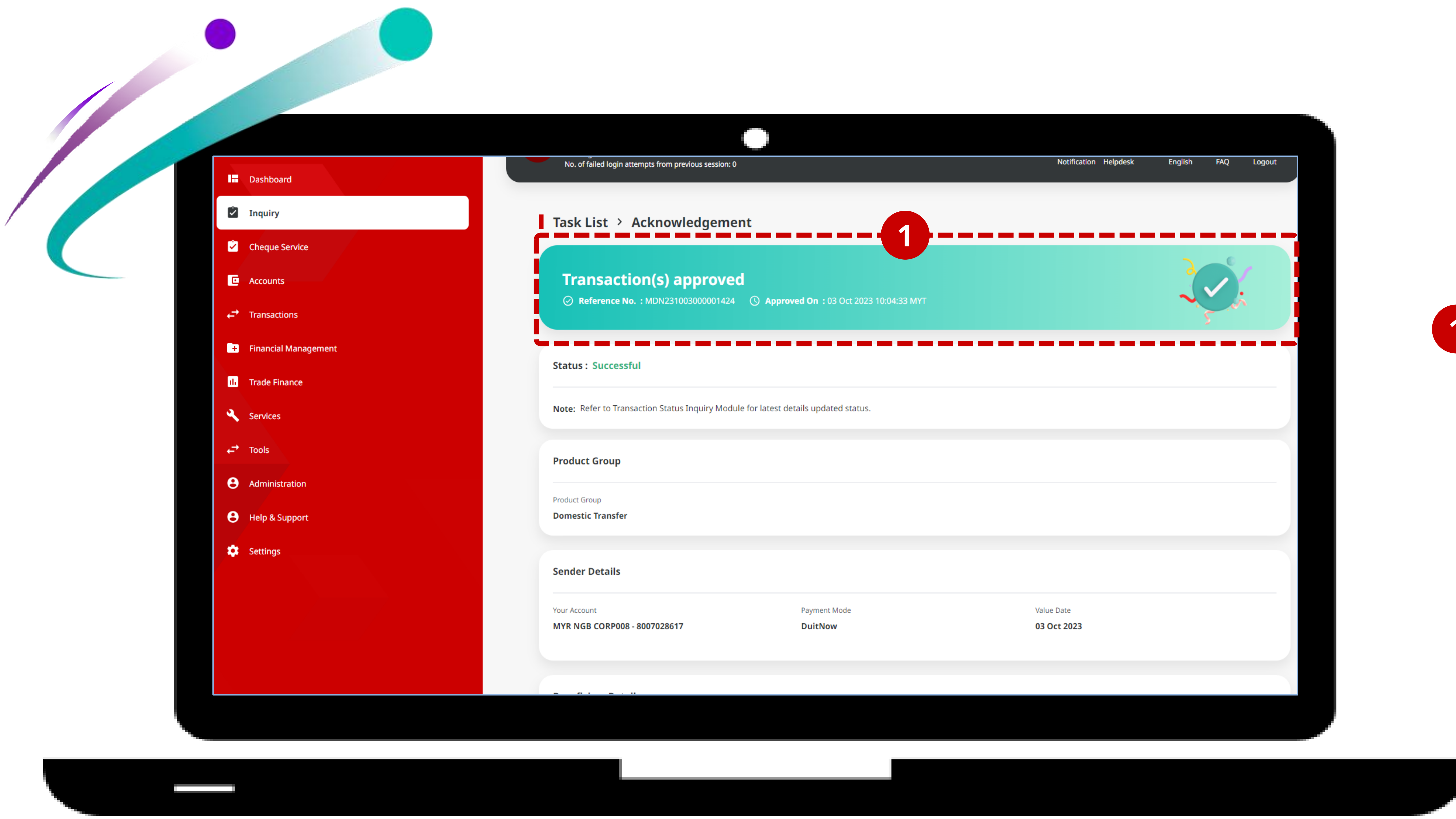
OCTO Biz

STEP 04



1. The approver will need to perform authentication by confirming transaction on their mobile device.

STEP 05



1. After approval, an **acknowledgement banner** will appear.

OCTO Biz Feature Tutorial

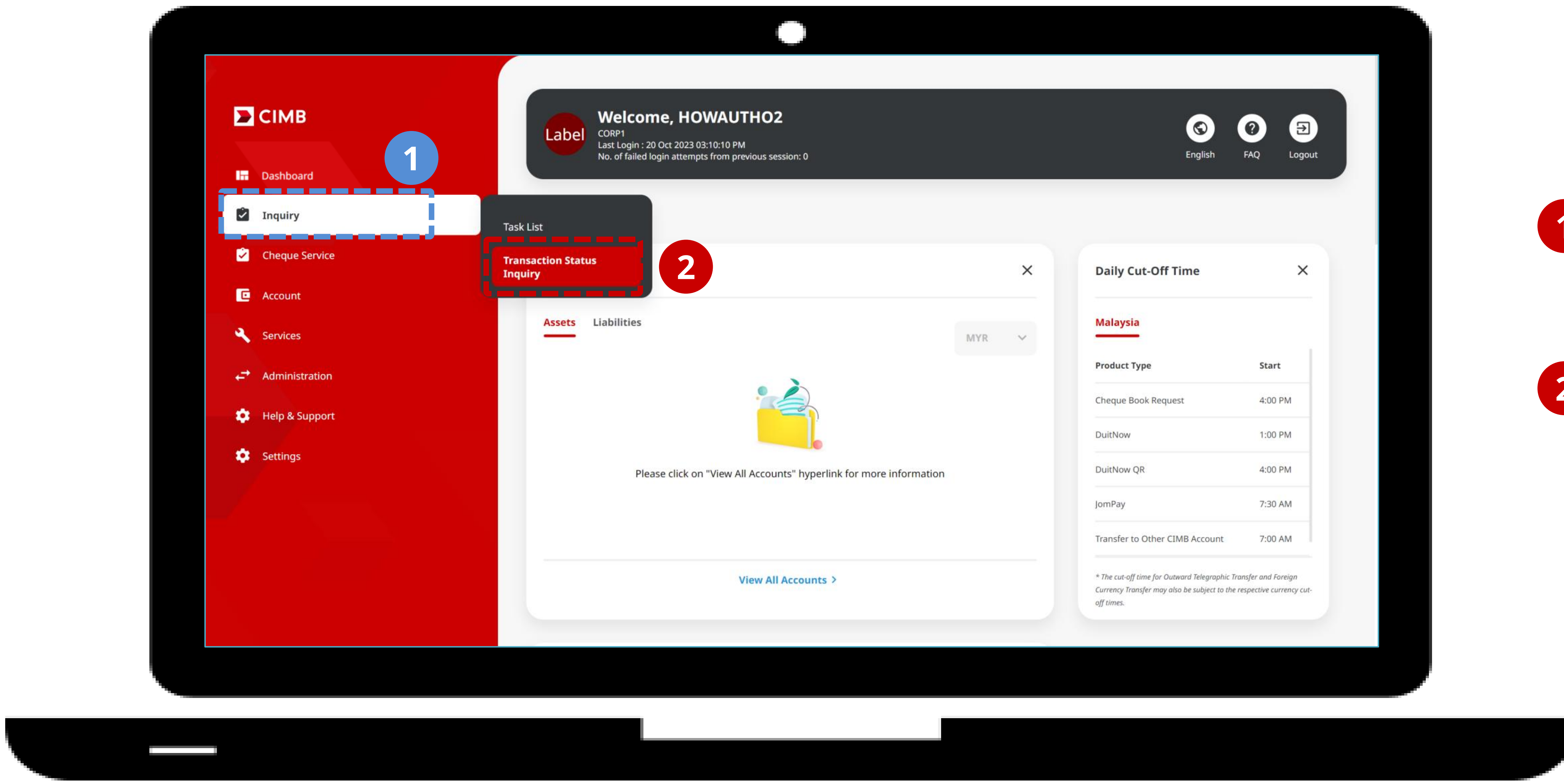
DUITNOW
(Web)

Transaction Status Inquiry–Maker

The following steps will guide the Maker Role to view DuitNow Transactions status via Web.

Users are able to see which submitted tasks are pending, approved, or rejected.

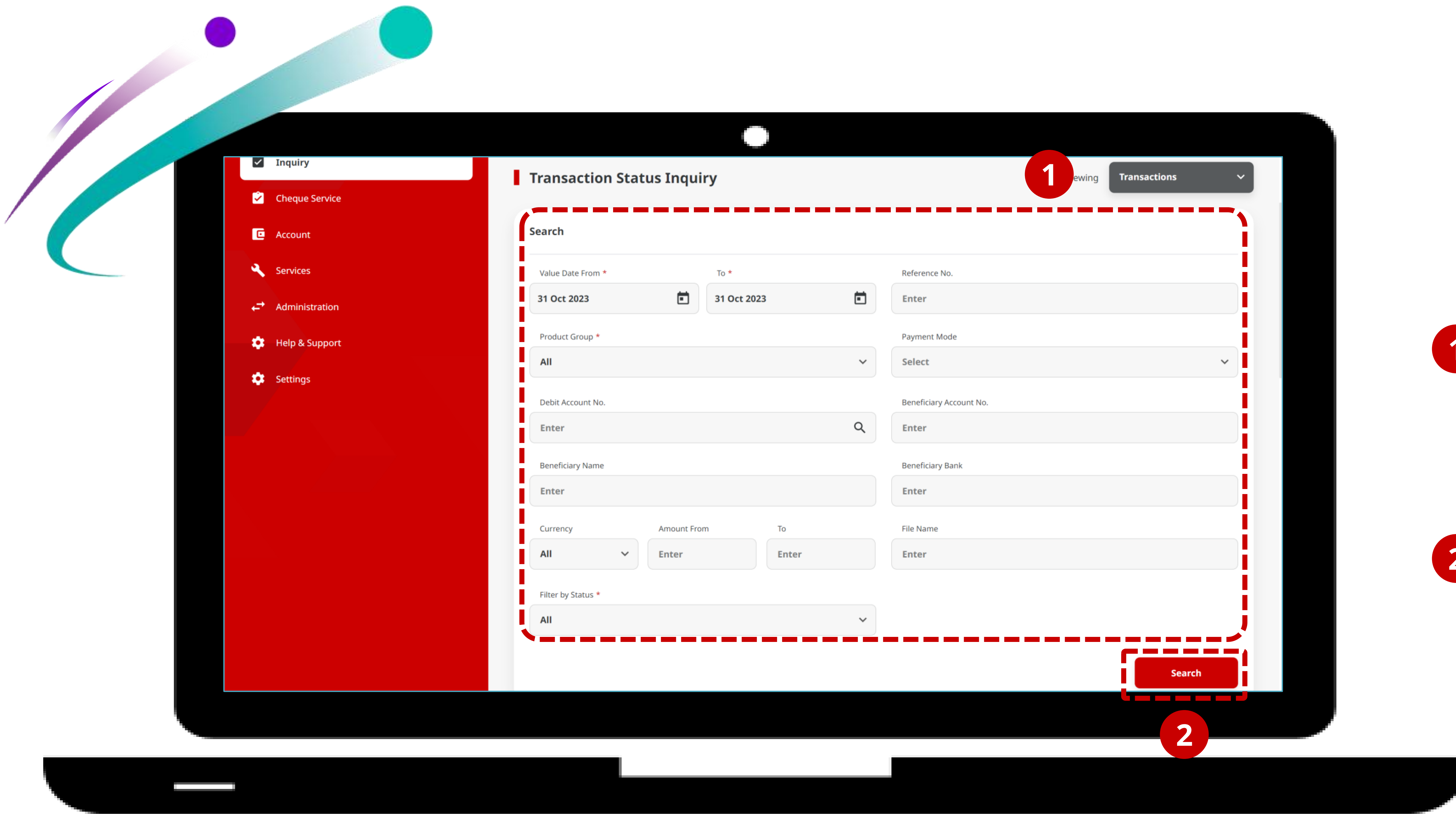
STEP
01



1. Click **Inquiry** on the left task bar.
2. Then click the **Transaction Status Inquiry** button.

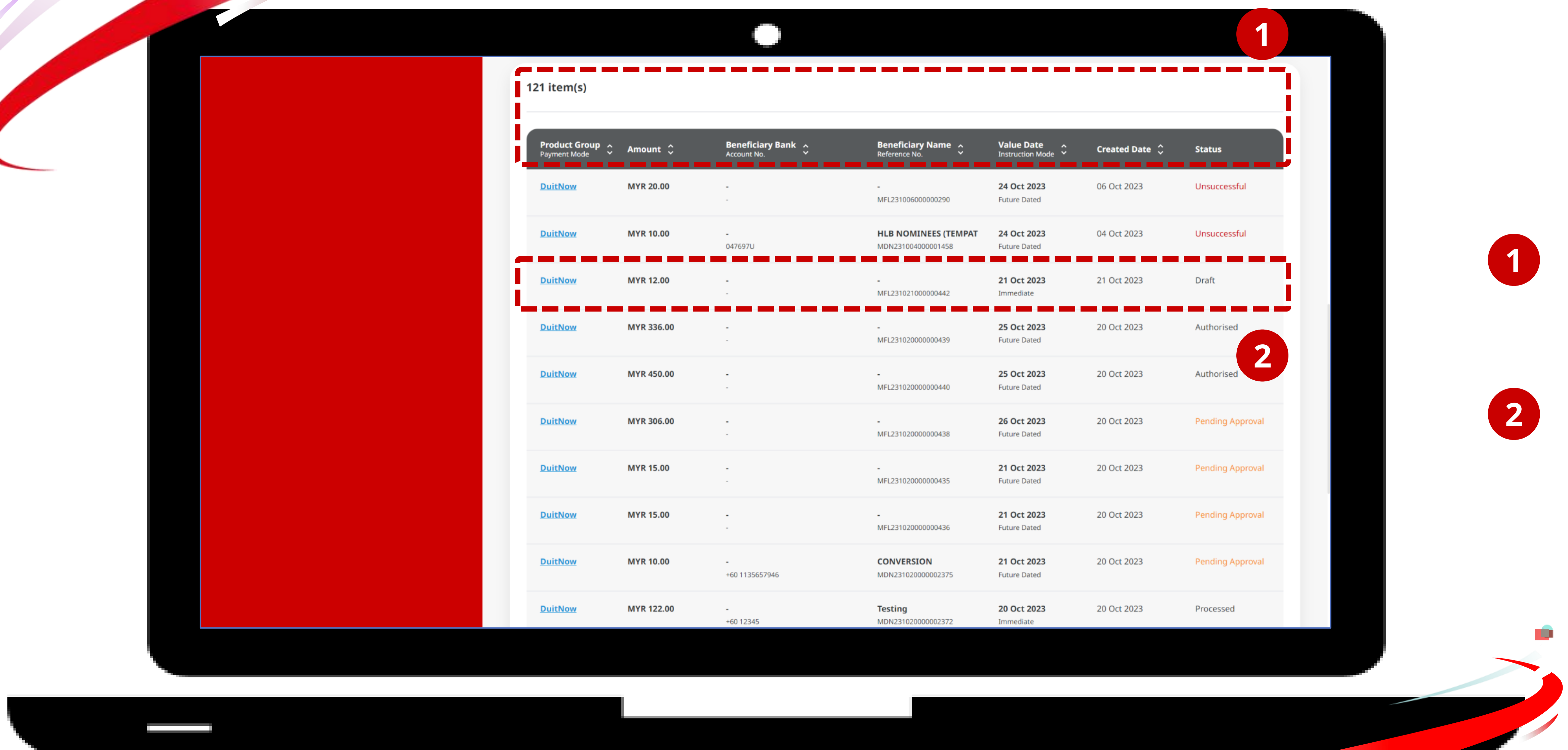
OCTO Biz

STEP 02



1. Use the **search function** to filter the Transaction Status Inquiry results.
2. Click **Search.**

STEP
03



121 item(s)

Product Group / Payment Mode	Amount	Beneficiary Bank / Account No.	Beneficiary Name / Reference No.	Value Date / Instruction Mode	Created Date	Status
DuitNow	MYR 20.00	- / -	- / MFL231006000000290	24 Oct 2023 / Future Dated	06 Oct 2023	Unsuccessful
DuitNow	MYR 10.00	- / 047697U	HLB NOMINEES (TEMPAT / MDN231004000001458	24 Oct 2023 / Future Dated	04 Oct 2023	Unsuccessful
DuitNow	MYR 12.00	- / -	- / MFL231021000000442	21 Oct 2023 / Immediate	21 Oct 2023	Draft
DuitNow	MYR 336.00	- / -	- / MFL231020000000439	25 Oct 2023 / Future Dated	20 Oct 2023	Authorised
DuitNow	MYR 450.00	- / -	- / MFL231020000000440	25 Oct 2023 / Future Dated	20 Oct 2023	Authorised
DuitNow	MYR 306.00	- / -	- / MFL231020000000438	26 Oct 2023 / Future Dated	20 Oct 2023	Pending Approval
DuitNow	MYR 15.00	- / -	- / MFL231020000000435	21 Oct 2023 / Future Dated	20 Oct 2023	Pending Approval
DuitNow	MYR 15.00	- / -	- / MFL231020000000436	21 Oct 2023 / Future Dated	20 Oct 2023	Pending Approval
DuitNow	MYR 10.00	- / +60 1135657946	CONVERSION / MDN231020000002375	21 Oct 2023 / Future Dated	20 Oct 2023	Pending Approval
DuitNow	MYR 122.00	- / +60 12345	Testing / MDN231020000002372	20 Oct 2023 / Immediate	20 Oct 2023	Processed

1. The **filtered list** will appear according to the search criteria.
2. **Select** a transaction.

OCTO Biz

STEP
04

1. You can now **view the details of the selected transaction** record.

OCTO Biz Feature Tutorial

DUITNOW QR
(Mobile)

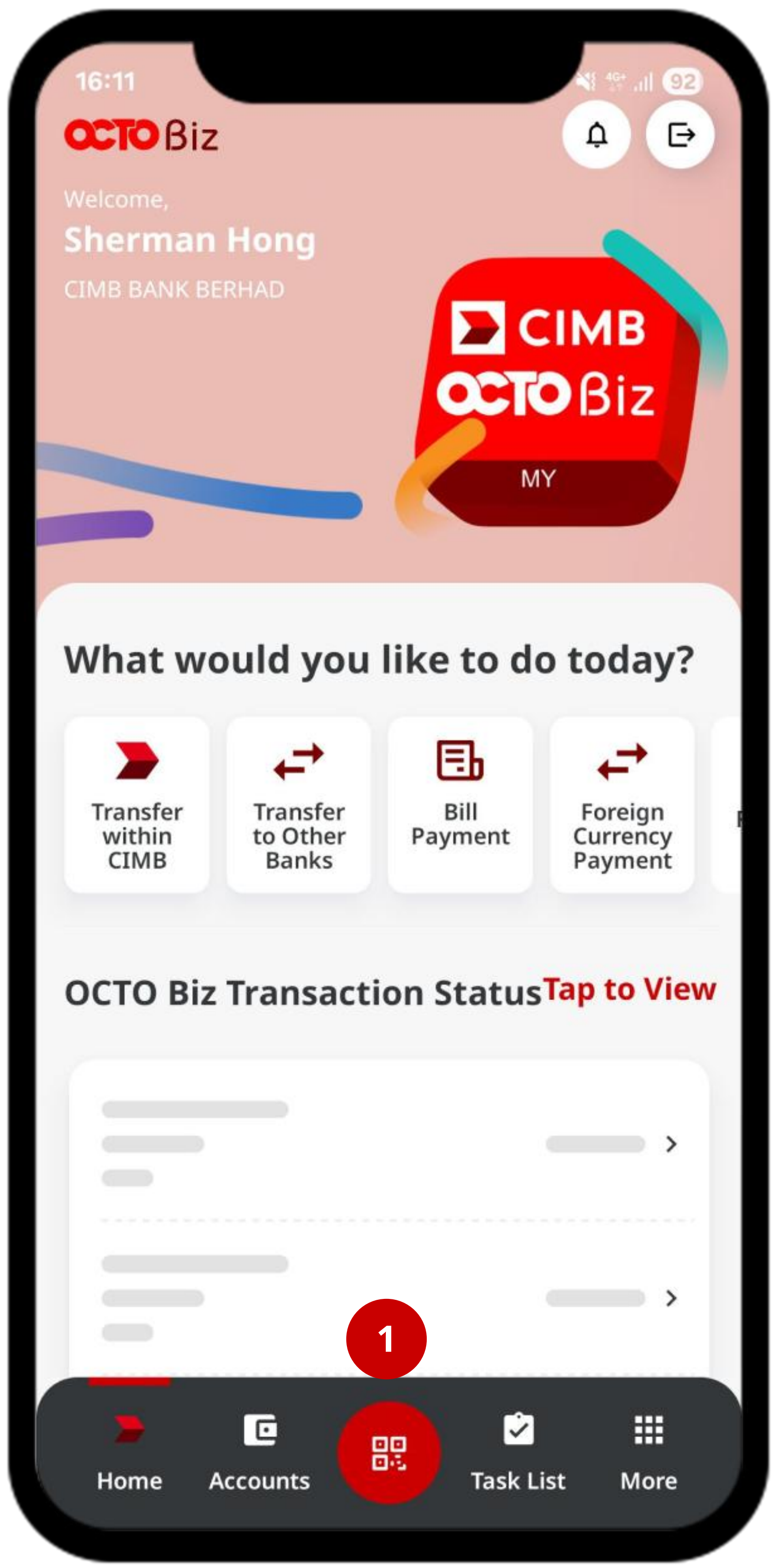
The following steps will guide the Users perform DuitNow QR Transactions via mobile .

Currently, only Single Access Users* are able to access DuitNow QR feature.

*Single Access Users definition available on page 2

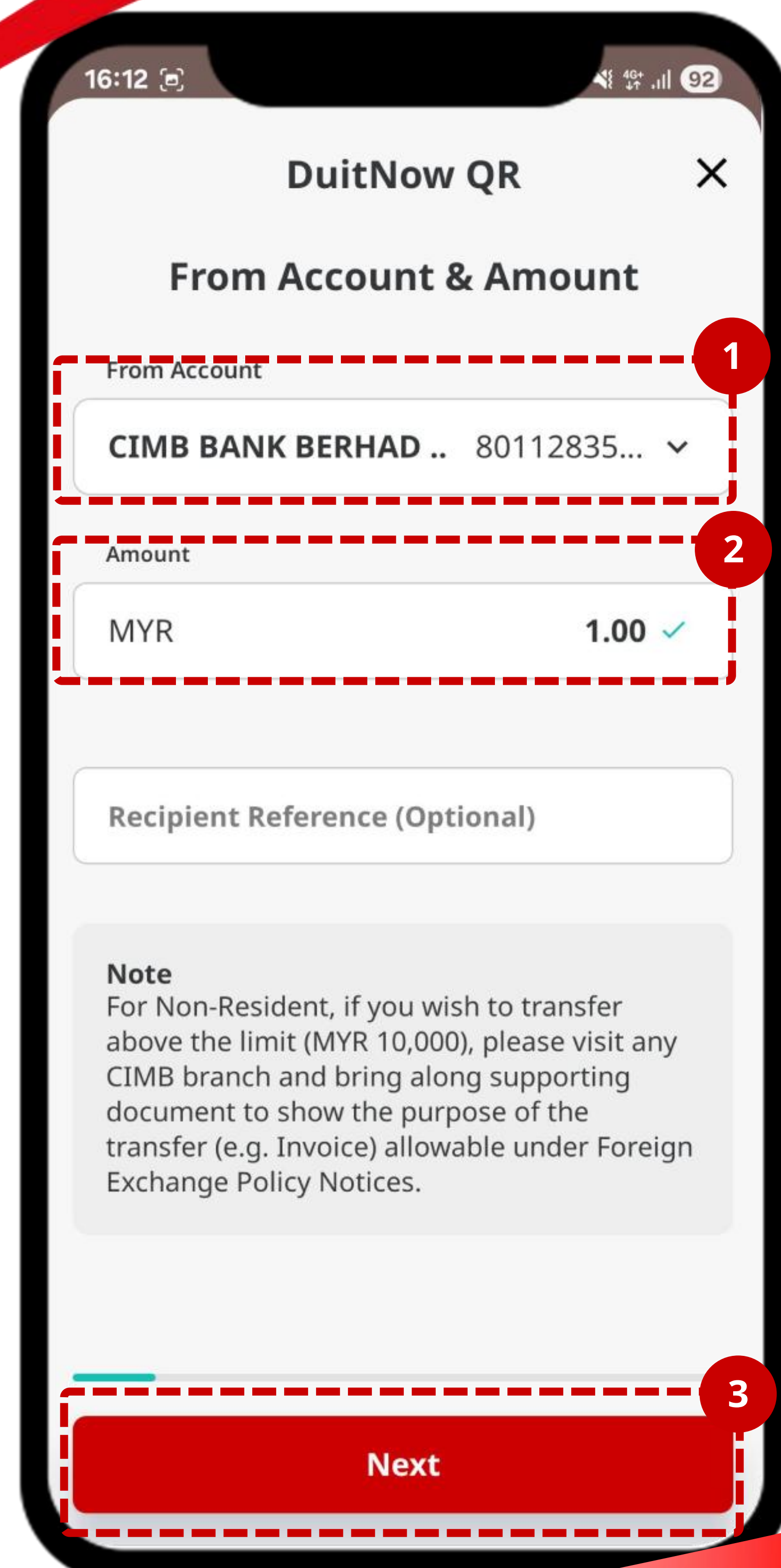
OCTO Biz

STEP 02



1. Open the Octo Biz app, select the QR icon.
2. Place QR into the Scan area.
3. Click **Scan from gallery** if you have saved QR Image from your Gallery.

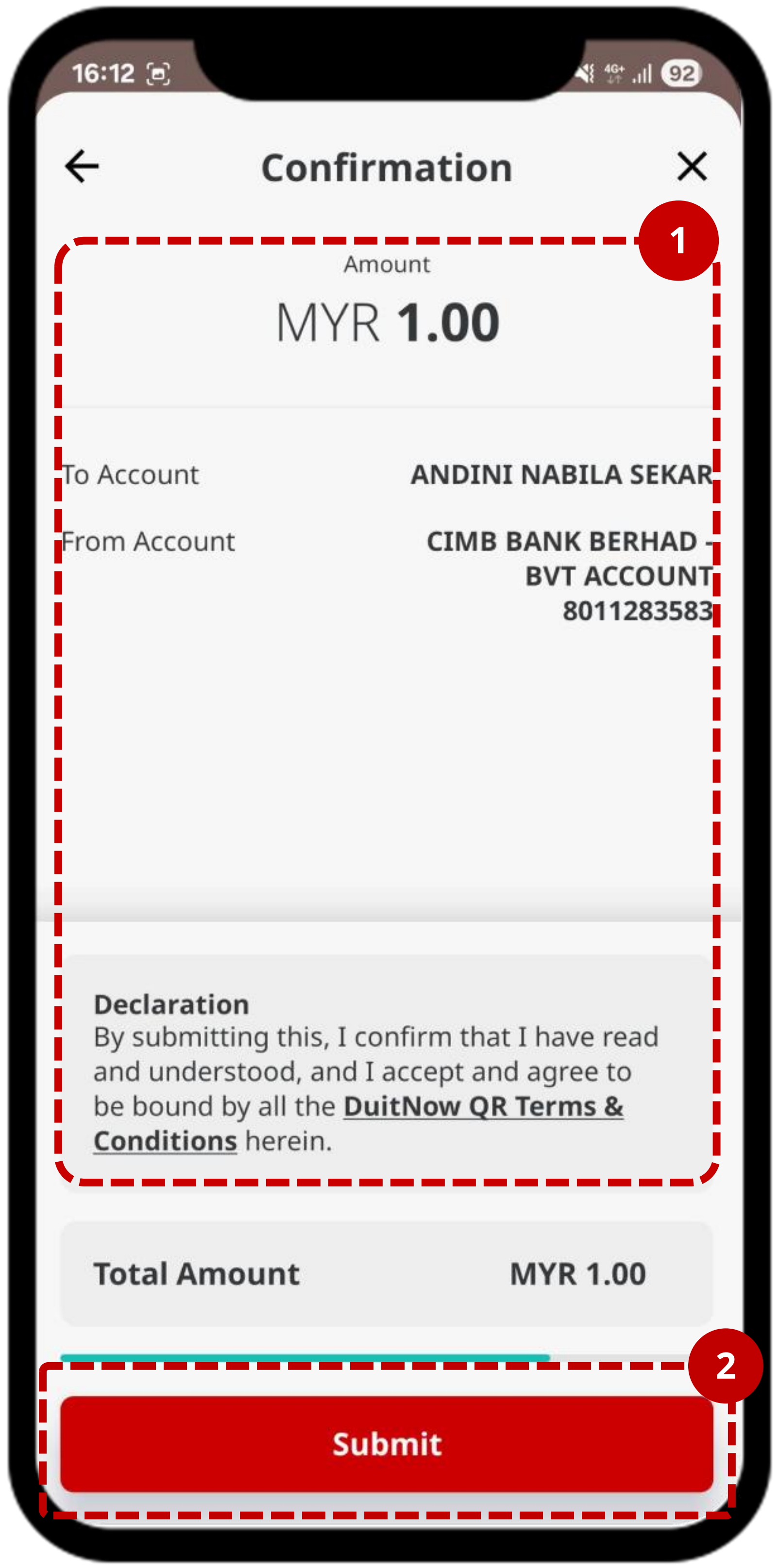
STEP
03



1. **Select Account** to pay from.
2. **Input the amount** to be paid.
3. Click **Next.**

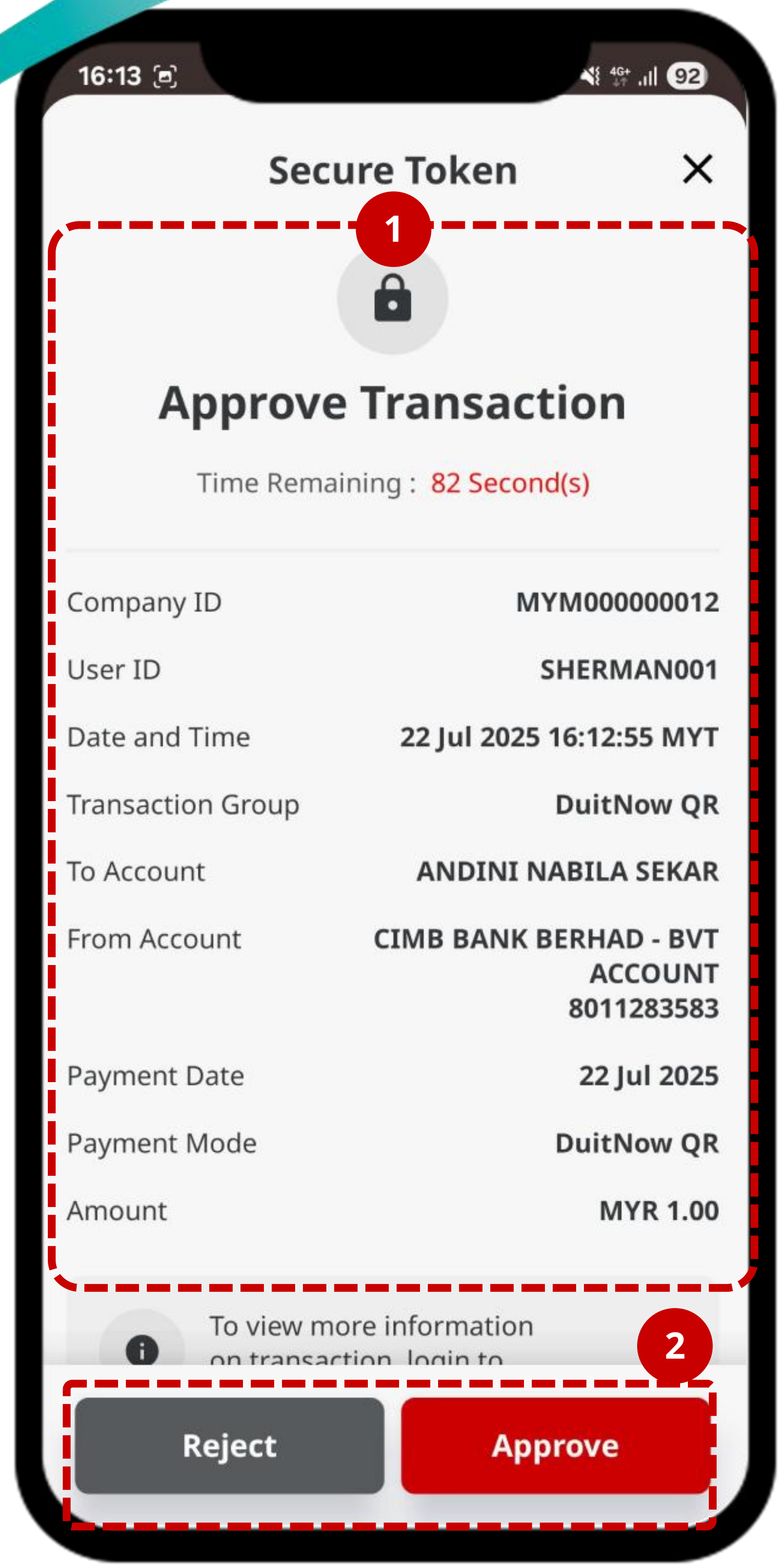
OCTO Biz

STEP
04



1. Check that the payment details are correct and read the declaration.
2. Click **Submit.**

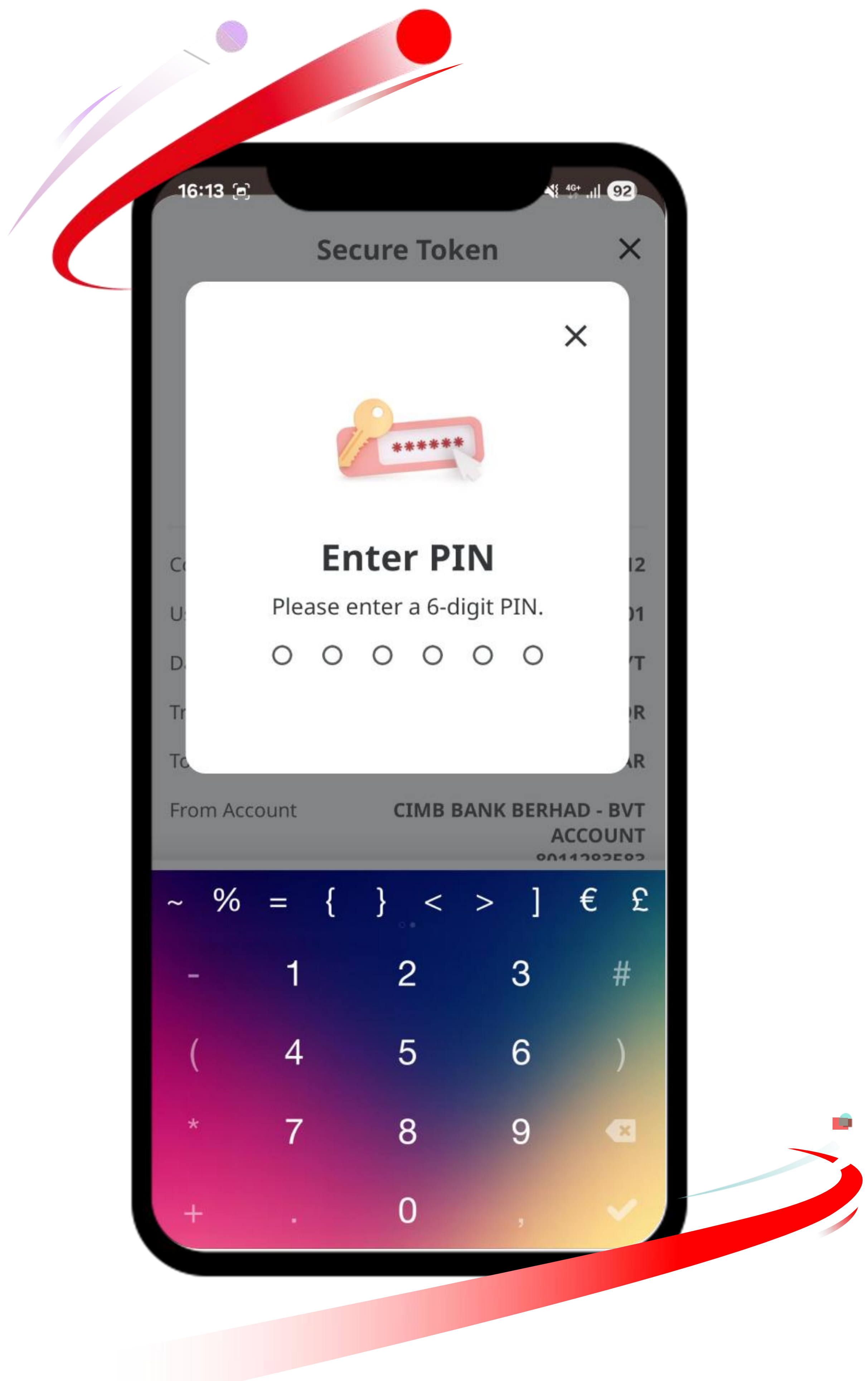
STEP
05



1. **Review** the details once more.
2. Click **Approve** if the details are correct, or Reject if they are not.

OCTO Biz

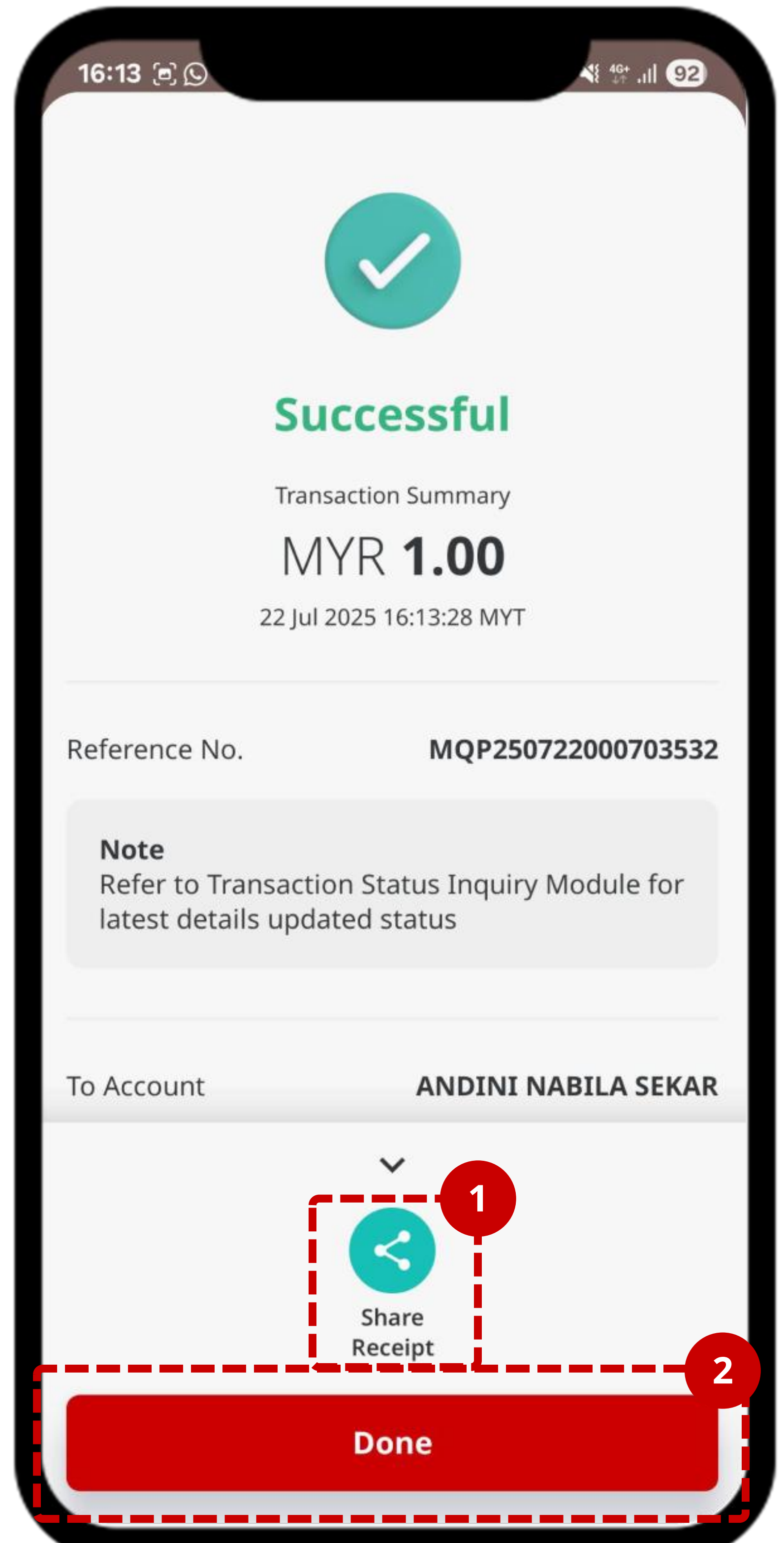
STEP
06



1. Enter your 6-digit PIN.

OCTO Biz

STEP 07



1. You will receive a success notification. To share the receipt, click **Share Receipt.**

   Note :

   Receipt is auto-generated as PDF Format.

2. If you do not wish to share the receipt, click Done.

STEP
08

1. Click to **Share** and a bottom pop-up will appear with list of available applications (e.g. WhatsApp and Gmail)

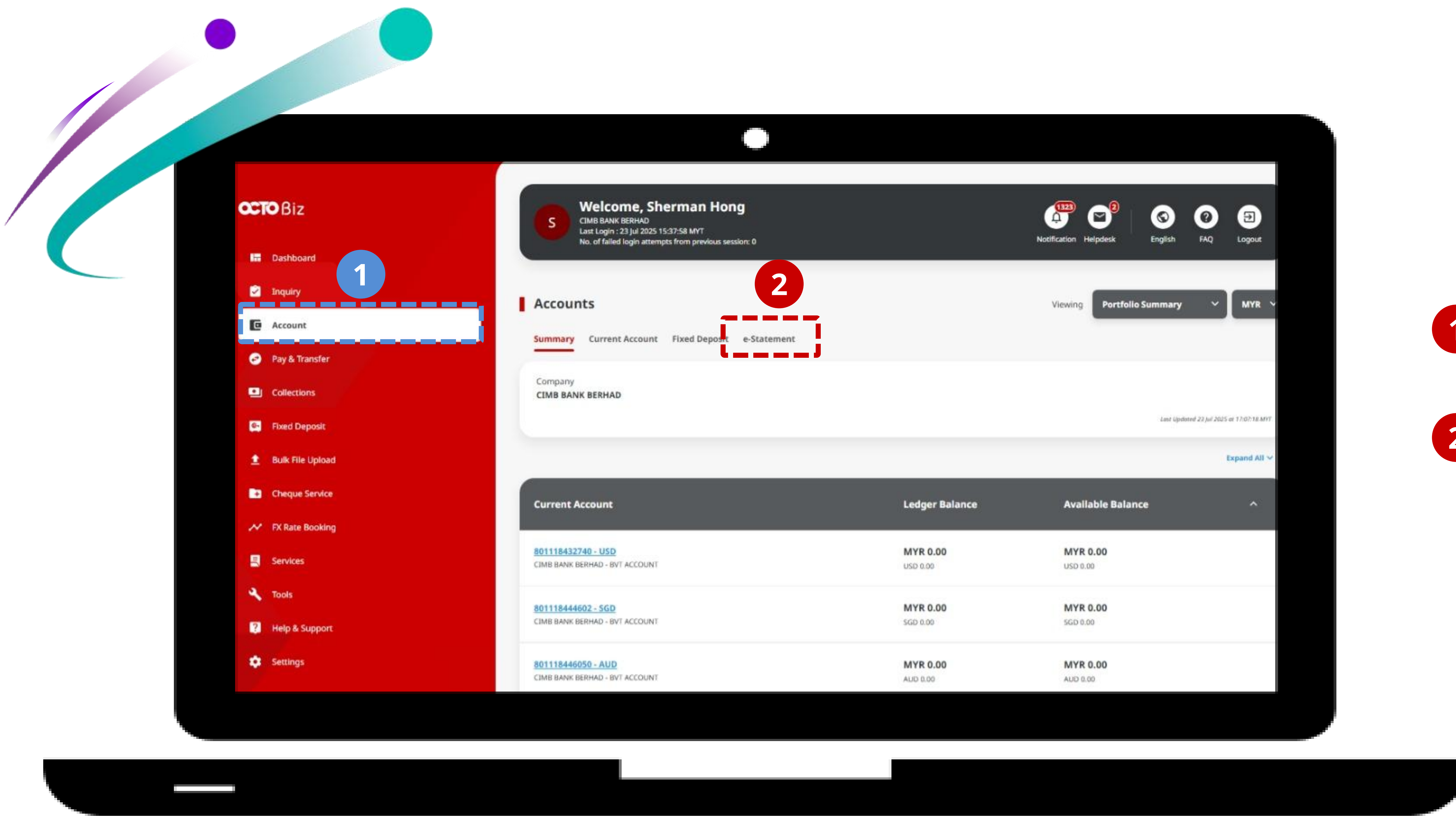
OCTO Biz Feature Tutorial

E-STATEMENT
(Web)

The following steps will guide the User to view and download e-Statement data via web.

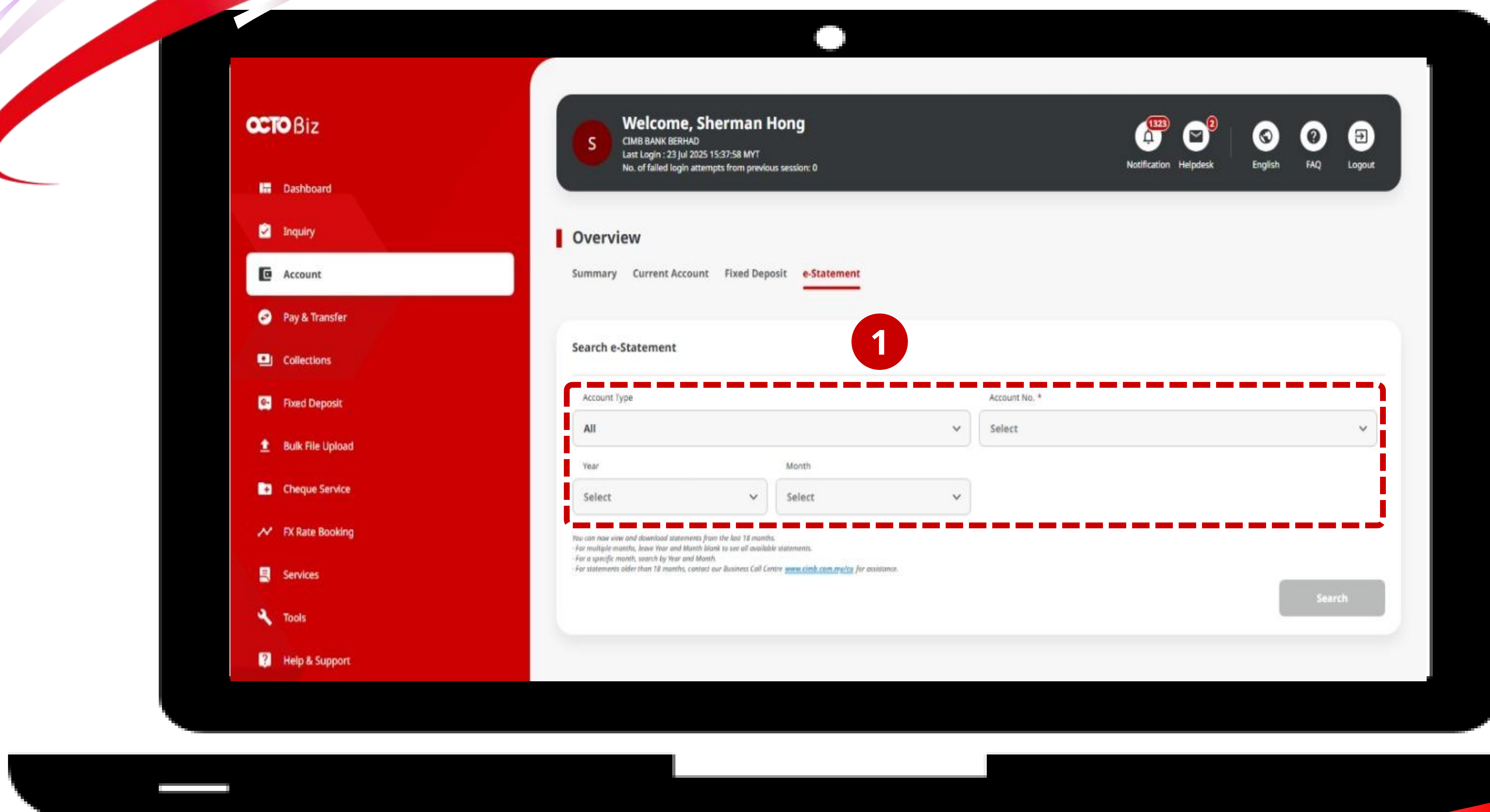
OCTO Biz

STEP 01



1. Select **Your Account**.
2. Click **e-Statement**.

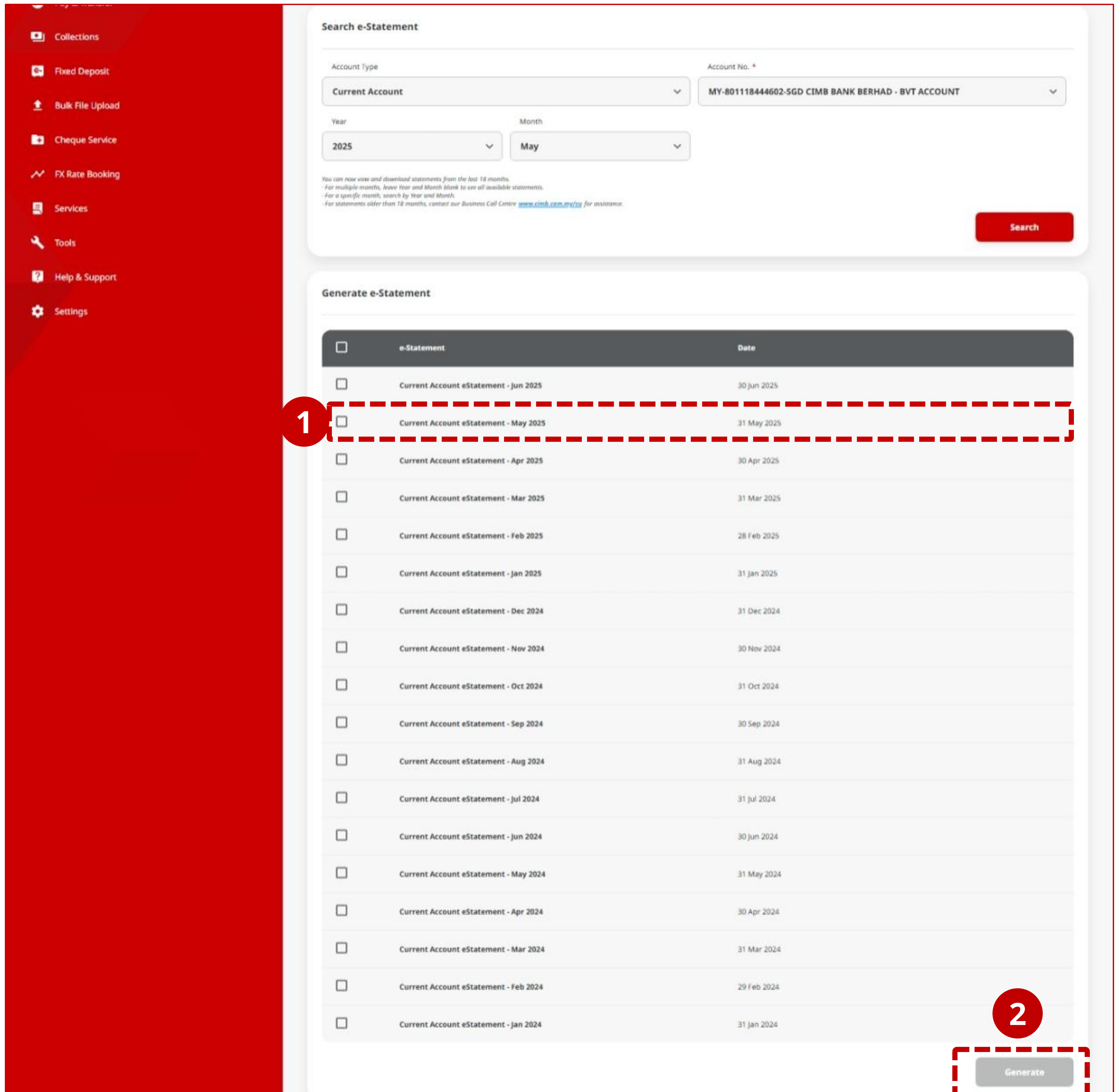
STEP 02



1 Select **Account Type, Account No, Year, and Month.**

Note:
- You can view and download e-statements from the last 18 months.
- For multiple months, leave Year and Month blank.

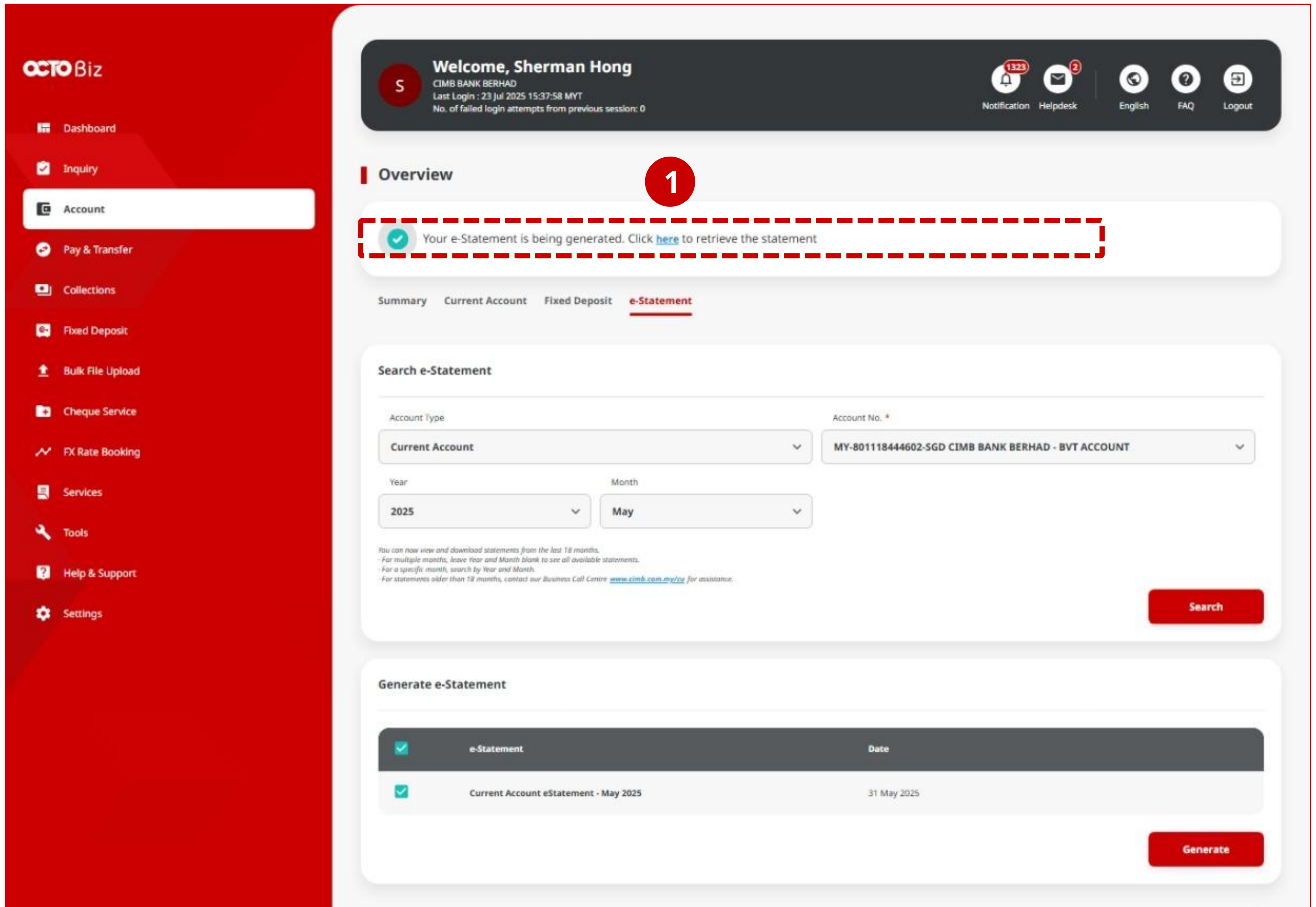
STEP 03



1. Select **Month** you wish to view for e-Statement.
2. Select **Generate** to create e-Statement.

Note:
- Users need to generate e-statement first before downloading it.

STEP 04



1. **Click Here** to download the e-Statement.

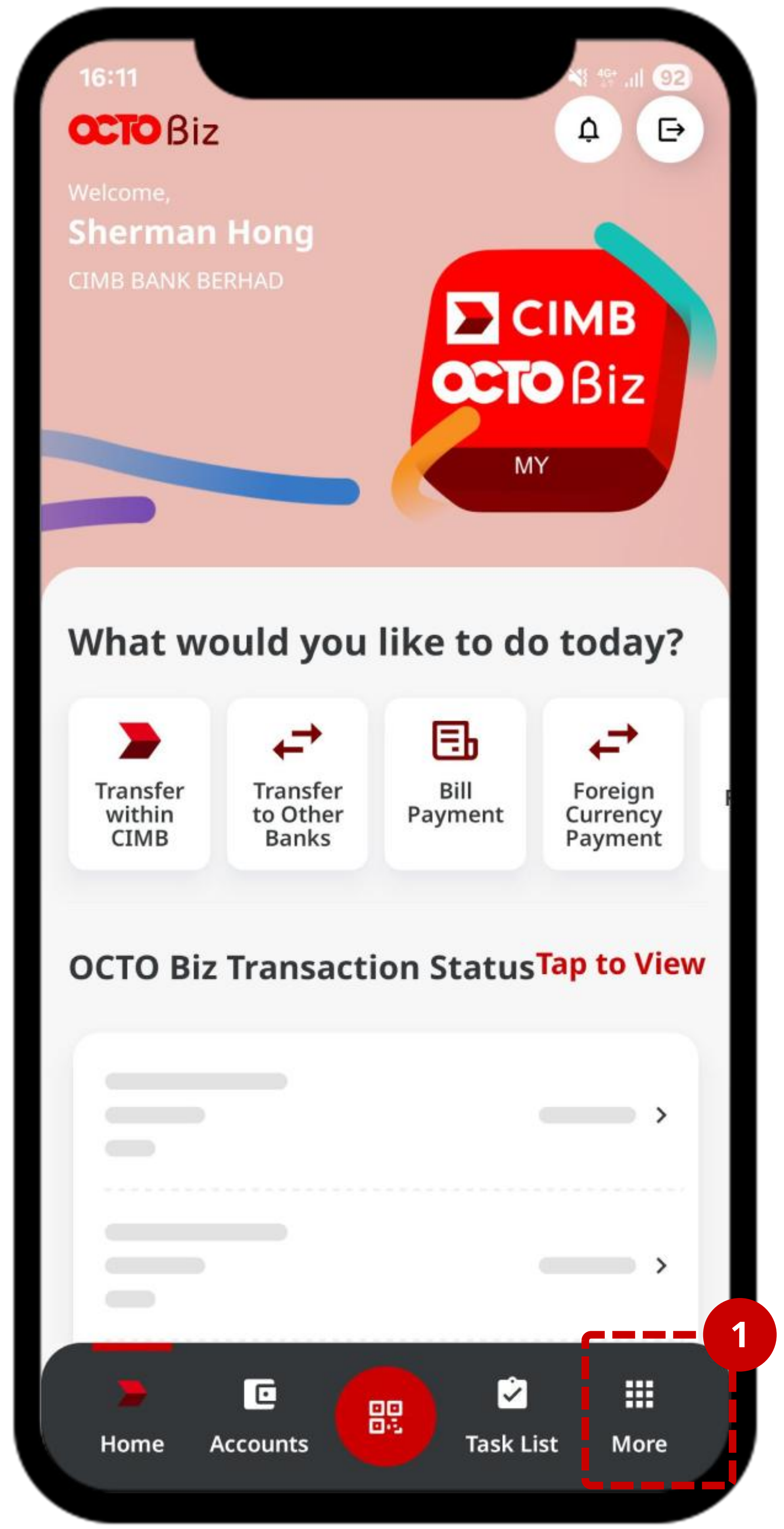
OCTO Biz Feature Tutorial

E-STATEMENT
(Mobile)

The following steps will guide the User to view and download e-Statement data via mobile.

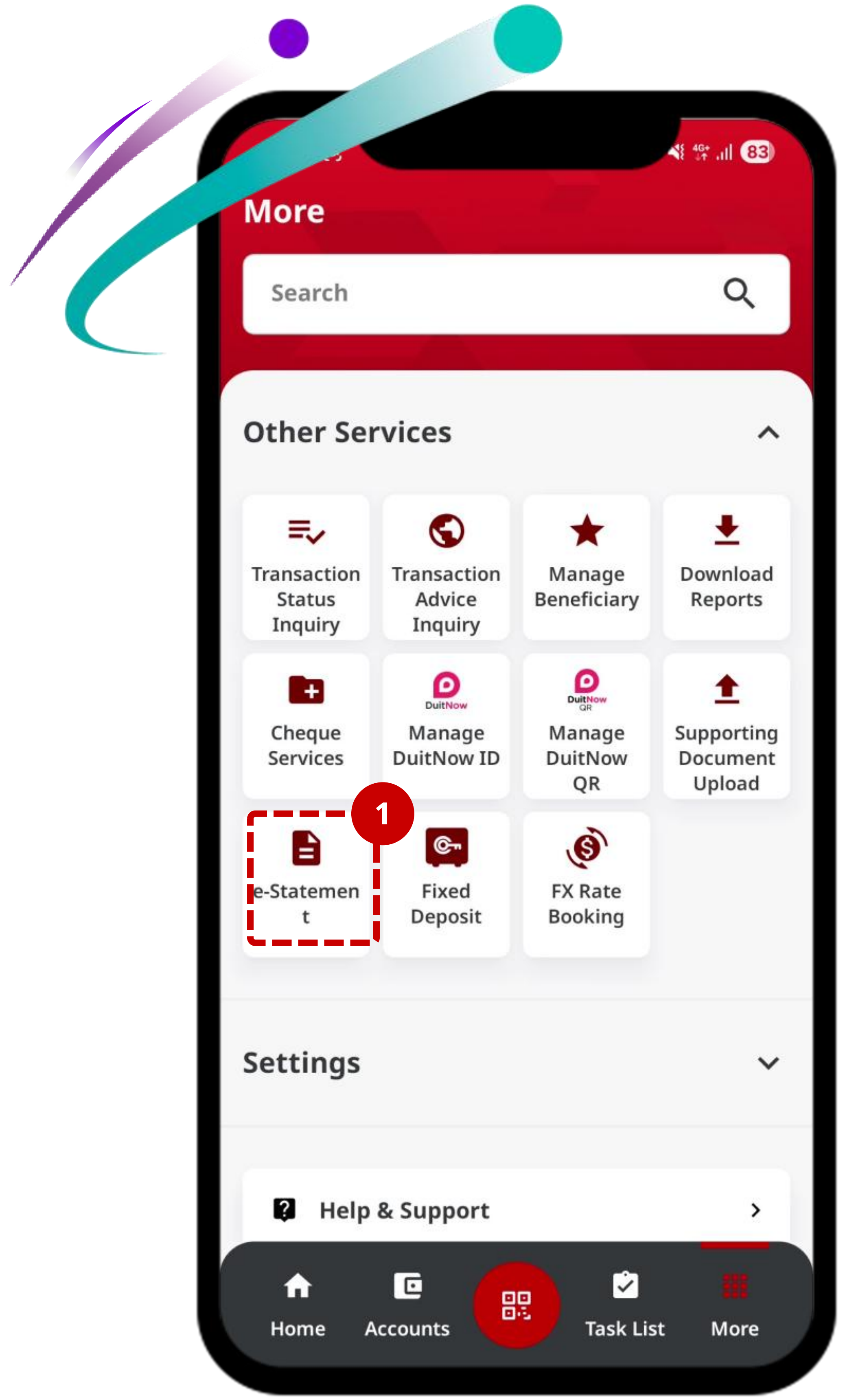
OCTO Biz

STEP 01



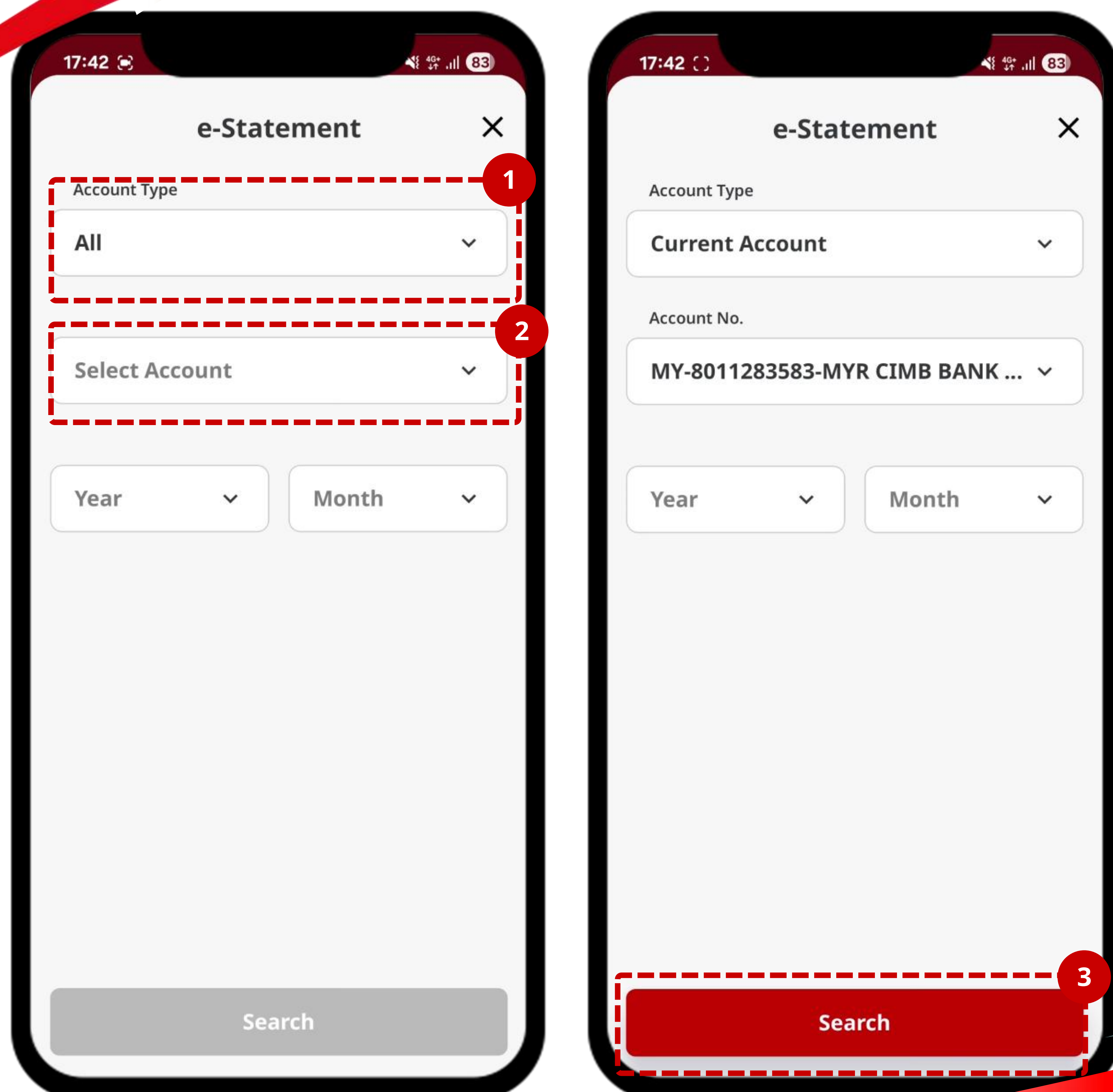
1. Open your OCTO Biz mobile app and click **More** at the bottom of the screen.

STEP
02



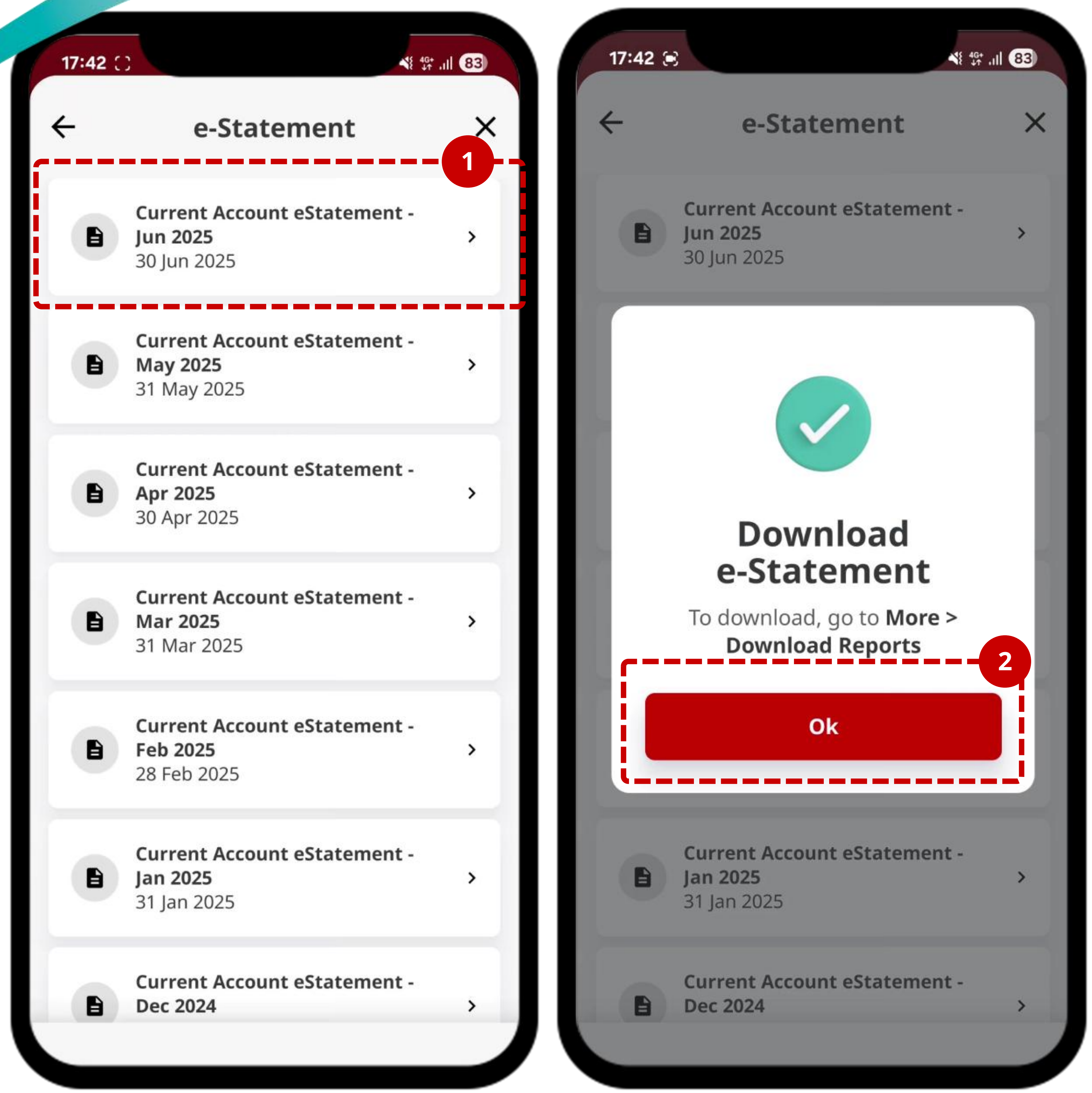
1 Select the **e-Statement** menu.

STEP 03



1. Choose the **Account Type**
2. Select the **account** you want to view the e-Statement for.
3. Then, Click **Search.**

STEP 04



1. Choose the e-Statement you want to download.

Note :

- You can view and download statements from the last 18 months.
- To select statements for multiple months, click each one individually.

2. And click **Ok.**

Note :

After pressing ok, you will need to manually return to More page and click download reports.

Download reports tab will show all the selected statements.

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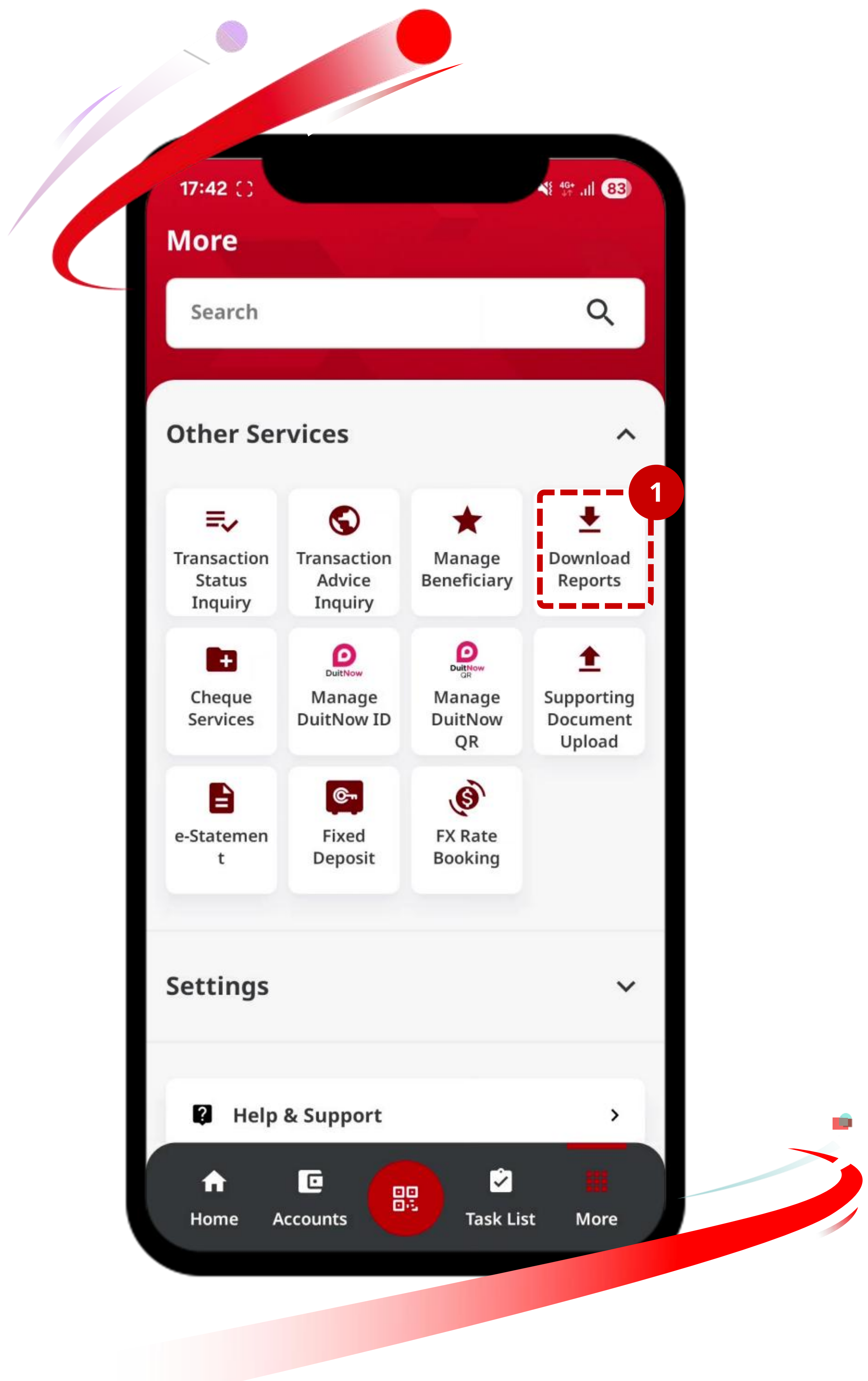
OCTO Biz

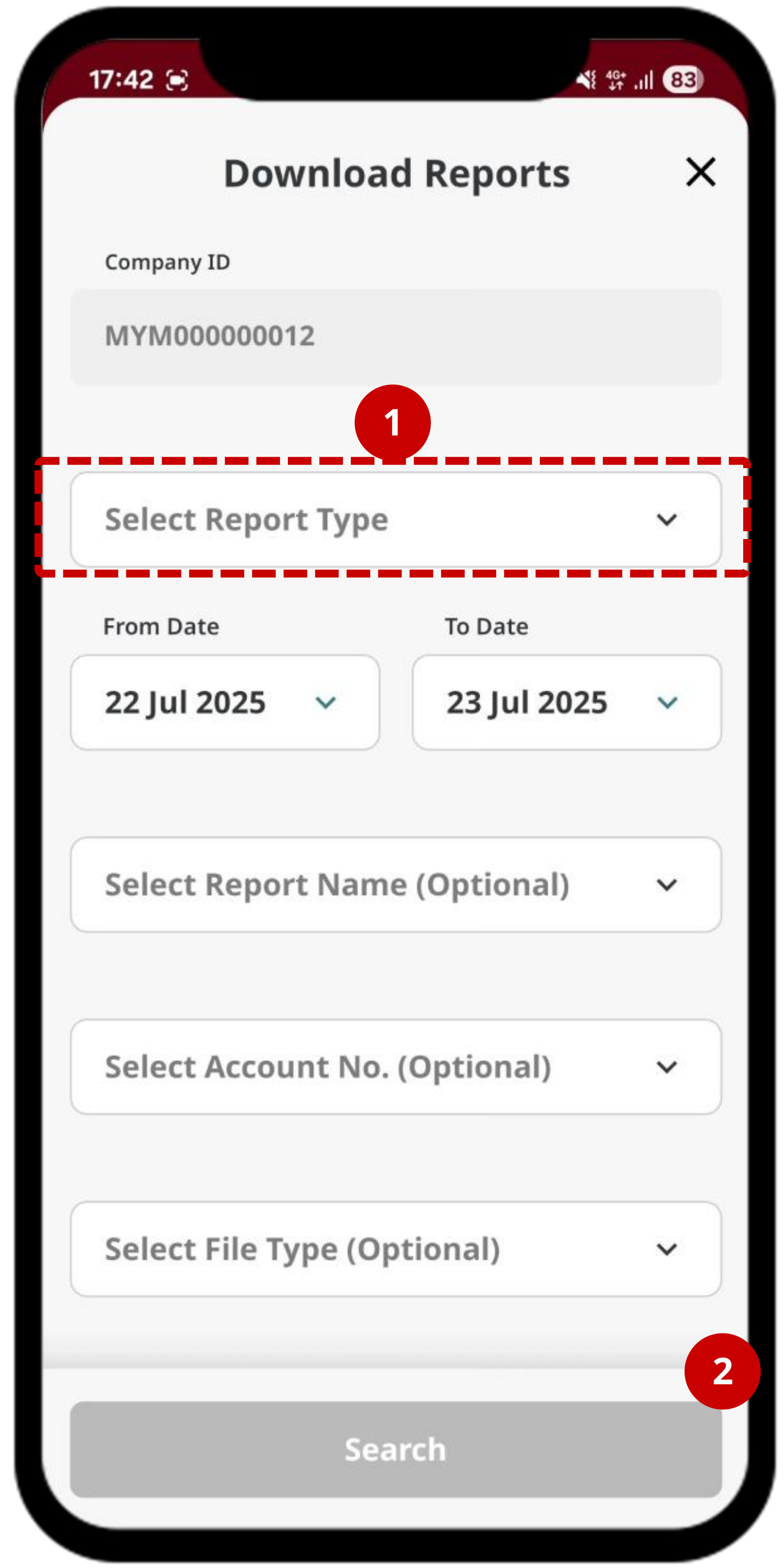
STEP
05



1. Click **Download Reports.**

OCTO Biz

STEP
06



1. You will receive a success notification. To share the receipt, click **Share e-Statement.**

   Note :

   Receipt is auto-generated as PDF Format.

2. If you do not wish to share the receipt, click Done.

OCTO Biz

STEP 07

1. Click to **Share** and a bottom pop-up will appear with list of available applications (e.g. WhatsApp and Gmail)

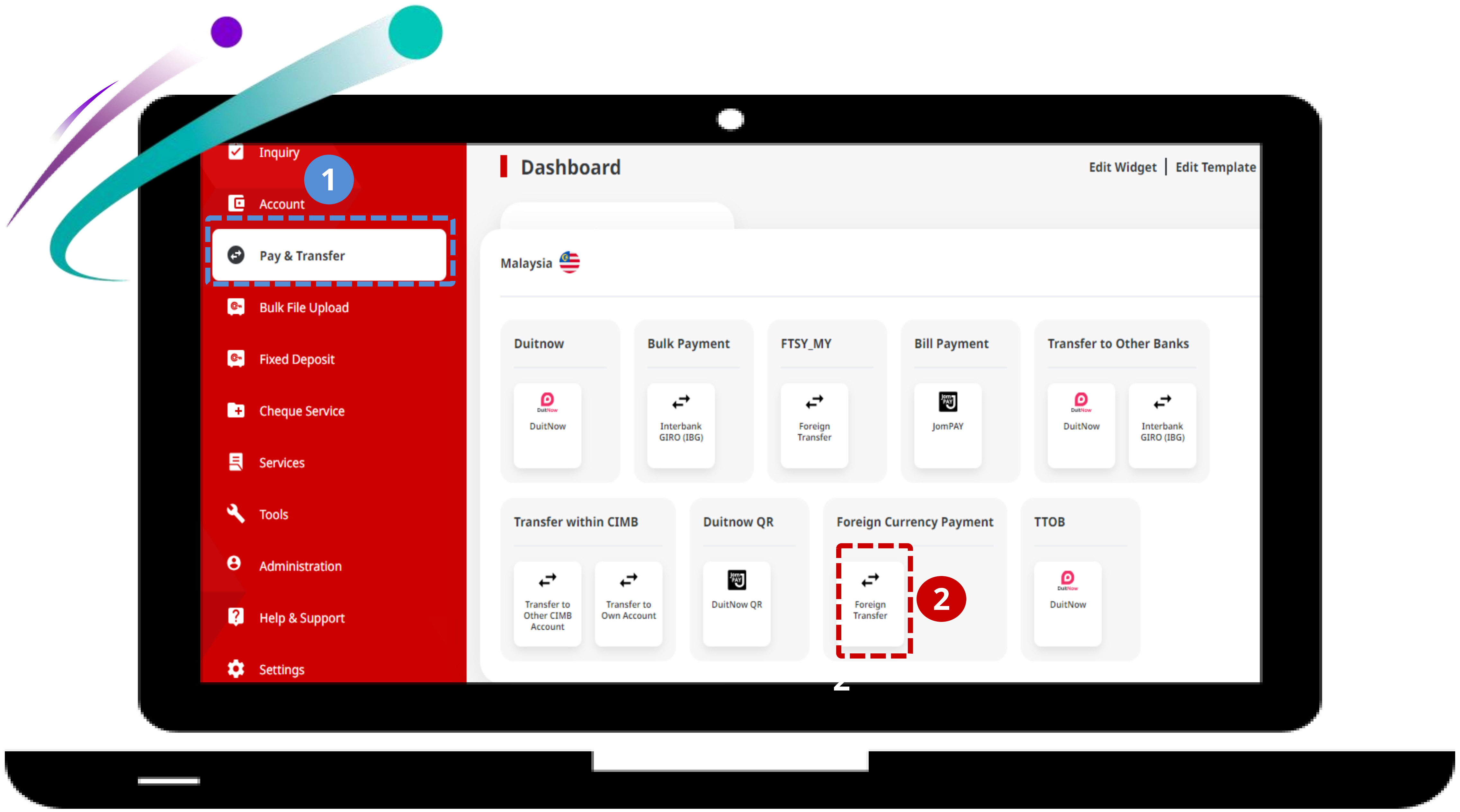
OCTO Biz Feature Tutorial

FOREIGN TELEGRAPHIC TRANSFER

(Web)

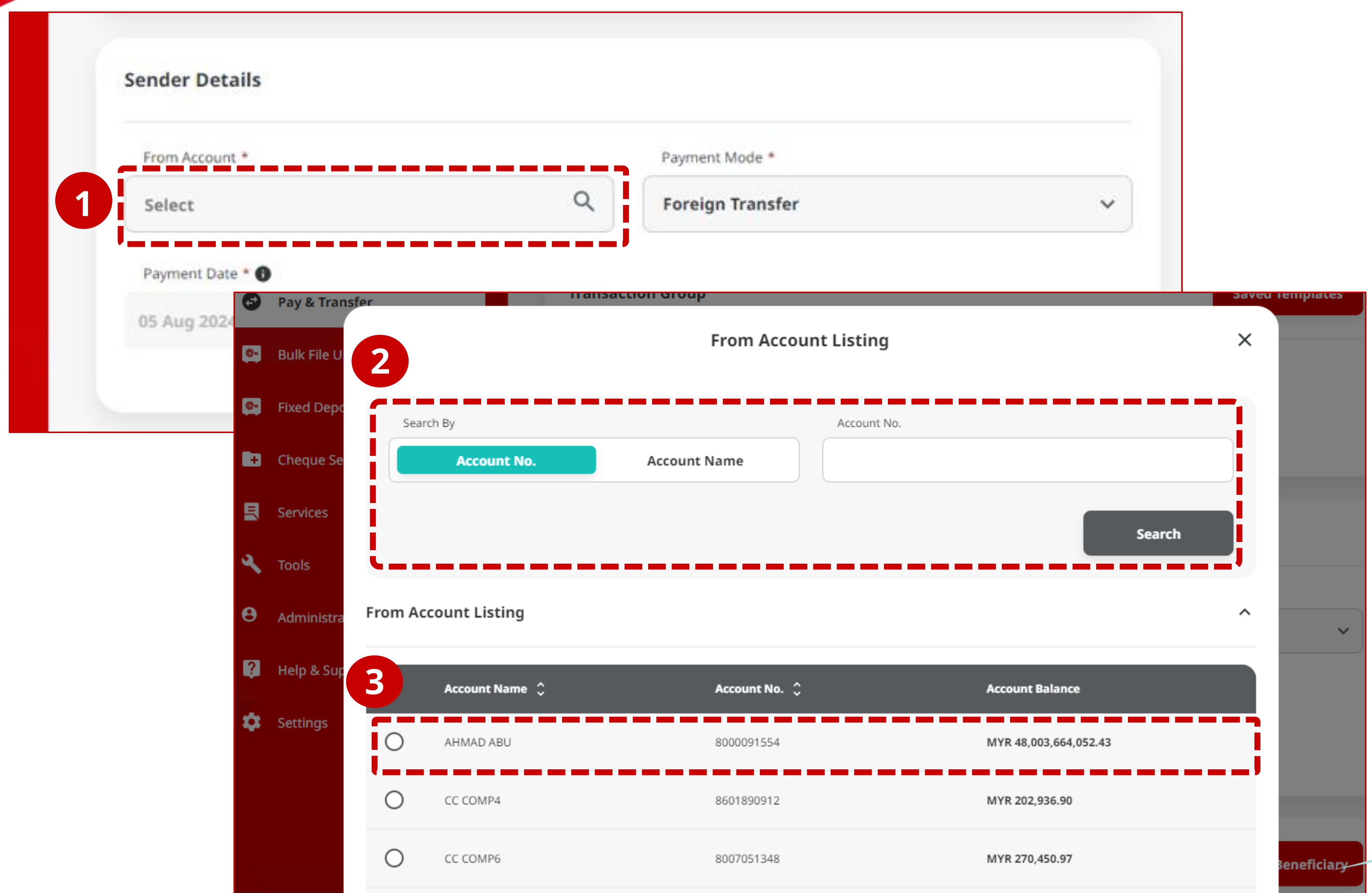
The following steps will guide the User to perform Foreign Telegraphic Transfer via web.

STEP 01



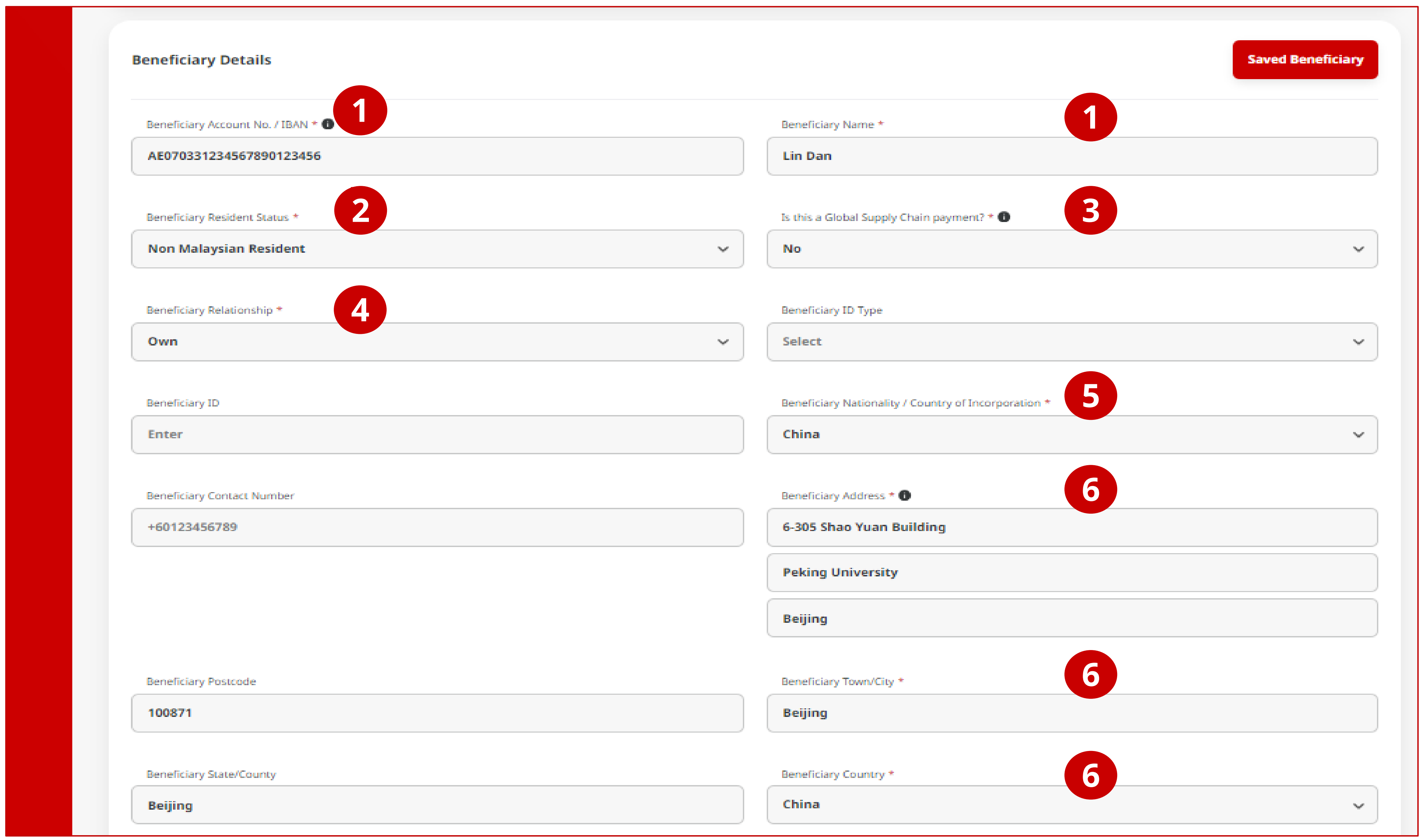
1. Select **Pay & Transfer**.
2. Click **Foreign Transfer**.

STEP 02



1. Select **From Account**.
2. Click on **Search By Account No/Account Name**.
3. Select the **account** you wish to proceed with.

STEP 03

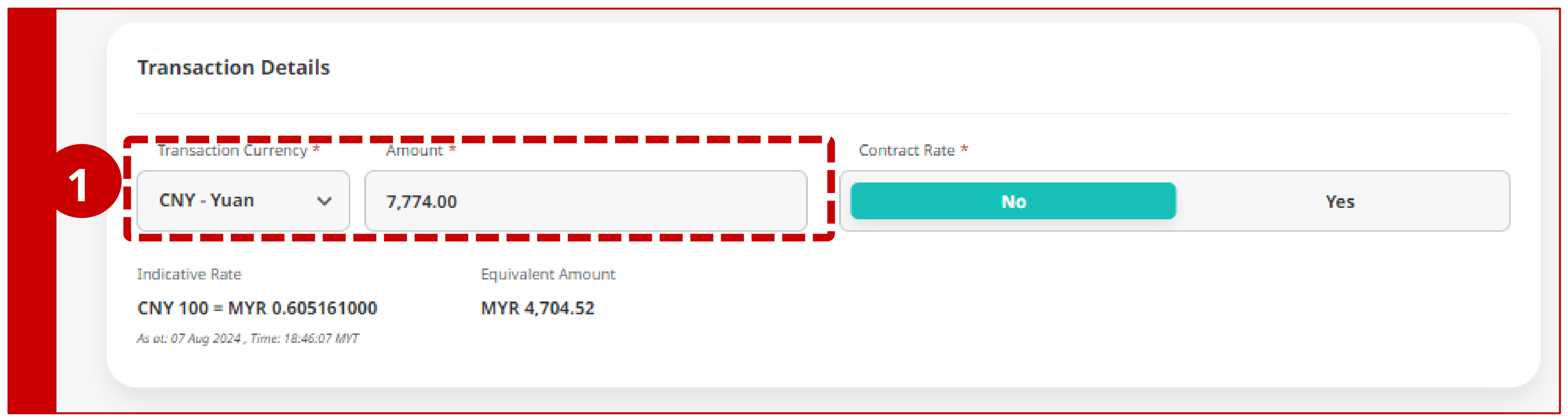


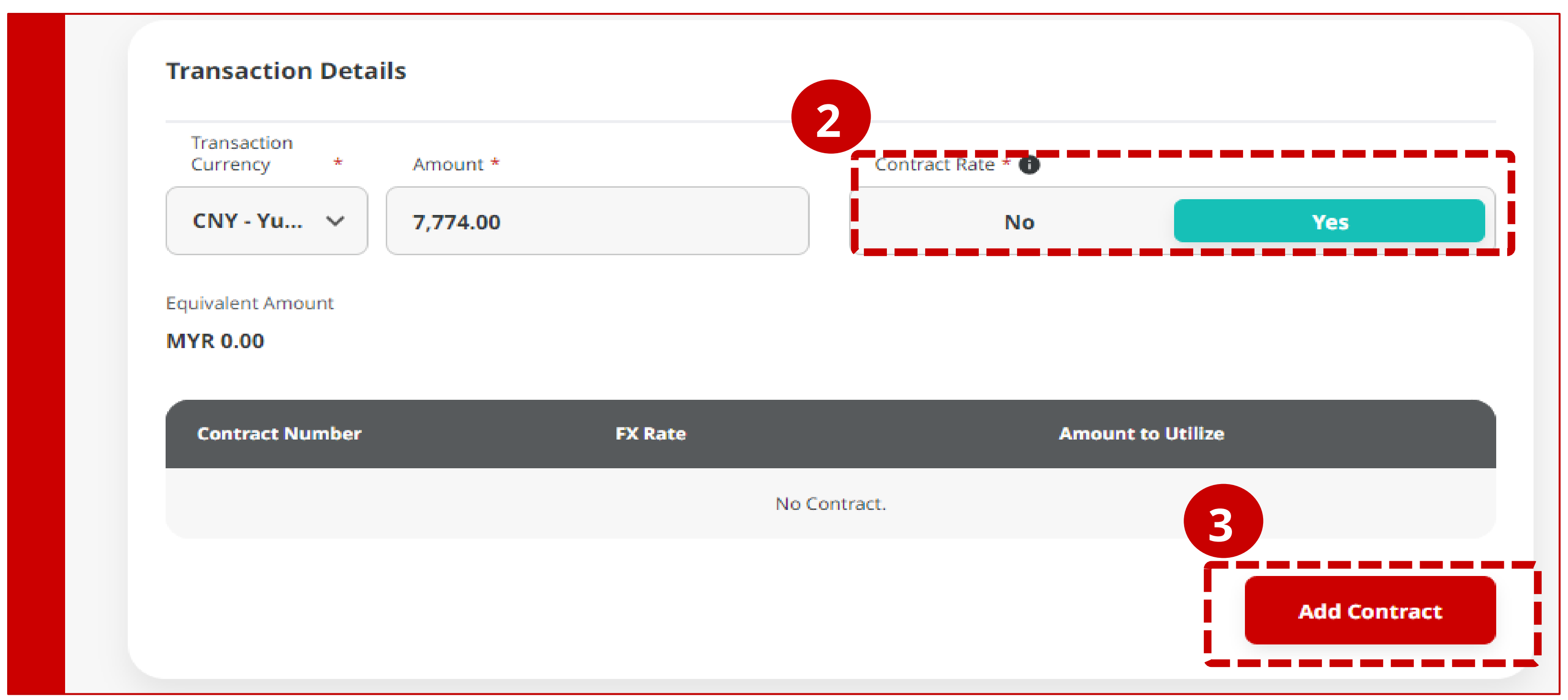
1. Select **Beneficiary Account & Beneficiary Name.**
2. Select **Beneficiary Resident Status**.
3. Confirm whether this payment is a **Global Supply Chain** or not.*
4. Select **Beneficiary Relationship.**
5. Select **Beneficiary Country of Incorporation.**
6. Select **Beneficiary Address, City, and Country.**

*Note : A Global Supply Chain payment must fulfil the following requirements:

- From account must be a Foreign Currency Trade Account,
- Remitting currency must be in foreign currency (other than MYR),
- Beneficiary bank is a local bank in Malaysia,
- Both Sender and Beneficiary are Malaysian residents, and
- Relevant supporting documents are provided

STEP 04



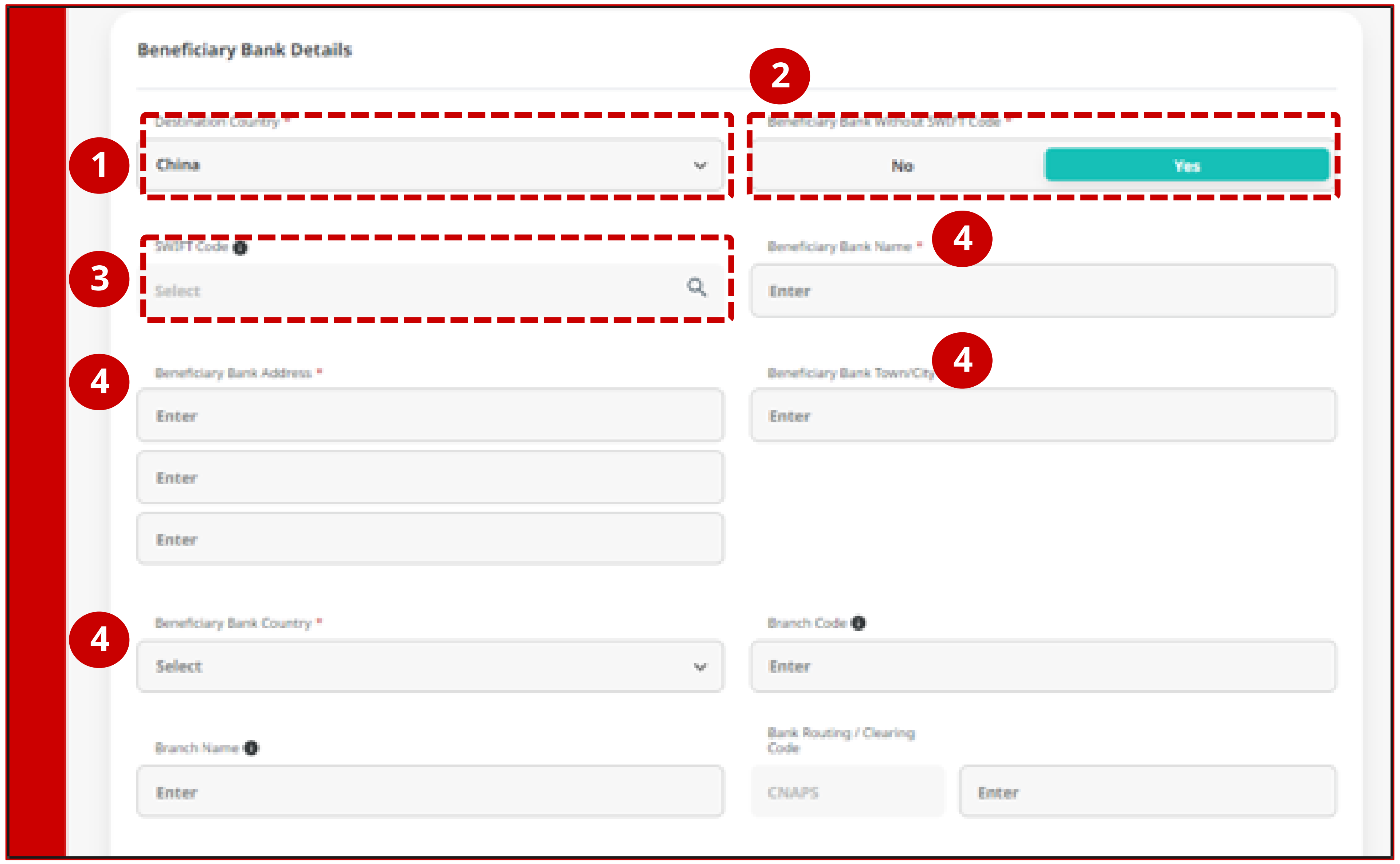


1. Select **Transaction Currency** and Input **Amount.**
2. Select Contract Rate **(Optional).**

   Note : Contract Rate is agreed upon exchange rate between two parties for a future or current FX transaction.
3. Select Add Contract **(Optional).**

OCTO Biz

STEP 05

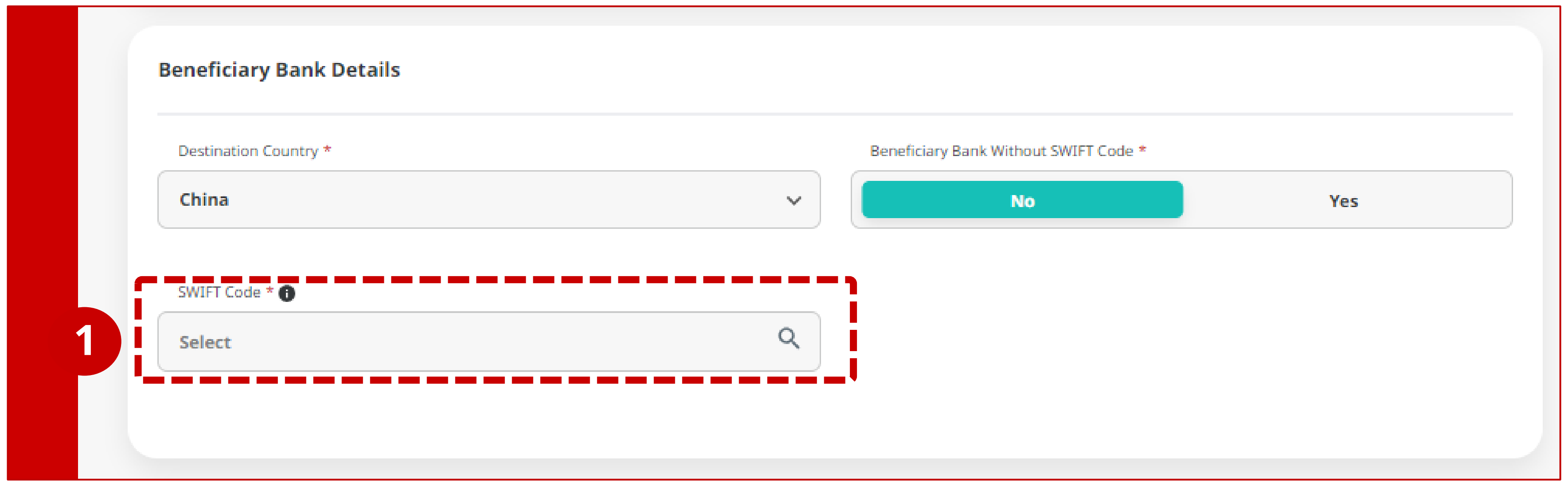


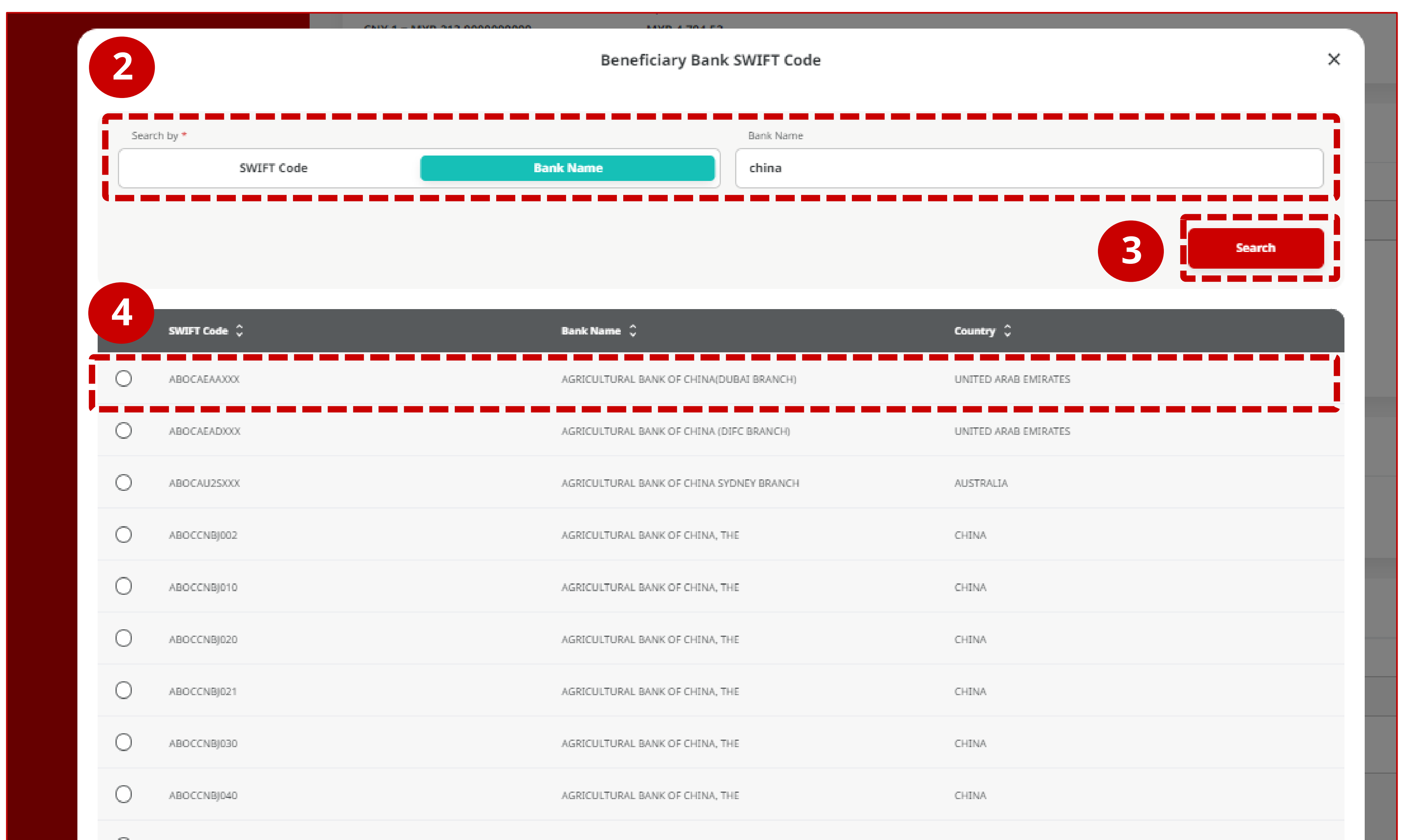
1. Select **Destination Country** and Input **Amount.**
2. Select Beneficiary Bank SWIFT Code. **(If applicable)**

   Note : Bank SWIFT Code is unique ID that helps banks identify each other for international money transfers.

3. Enter SWIFT Code. **(If applicable)**
4. Enter **Beneficiary Bank Name, Bank Address, Bank Town/City, Bank Country.**

STEP
05a
Optional





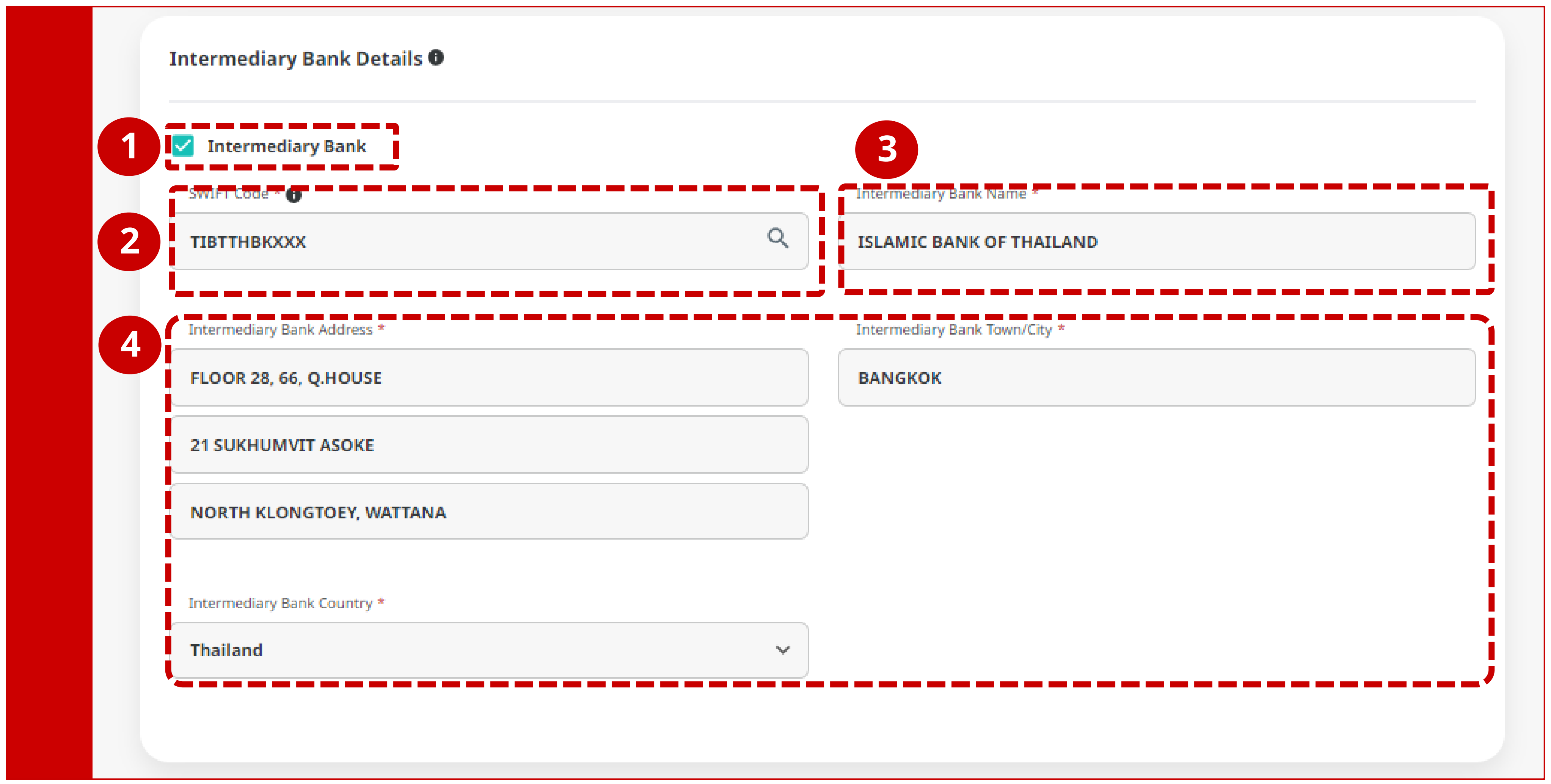
For Beneficiary Bank with SWIFT Code

1. Select **SWIFT Code.**
2. Select Search By **SWIFT Code or Bank Name and Input accordingly.**
3. Click **Search.**
4. Select **Beneficiary Bank SWIFT Code, Bank Name, and Country.**

OCTO Biz

STEP
05b
Optional

For Intermediary Bank

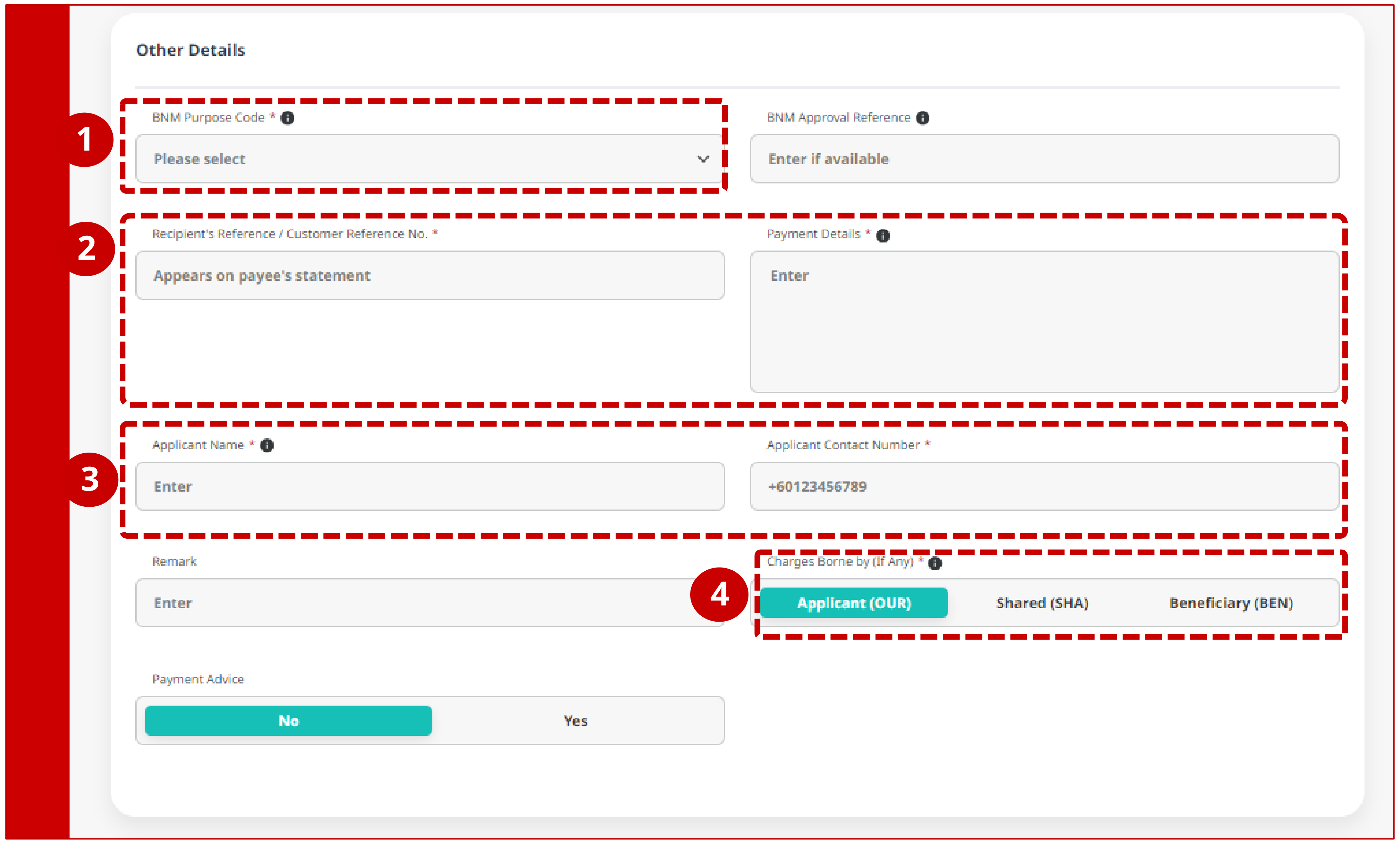


1. Select **Intermediary Bank** (if applicable).
2. Enter **Intermediary Bank SWIFT Code.**

   Note : An intermediary bank is a middle bank that helps transfer money between two banks when they don't have a direct relationship.

3. Enter **Intermediary Bank Name.**
4. Enter **Intermediary Bank Address. Town,** and **Country.**

STEP 06



1. Select **BNM Purpose Code.**

   Note : A BNM Purpose Code is a code set by Bank Negara Malaysia (BNM) that tells the reason or purpose of an international money transfer (inward or outward).

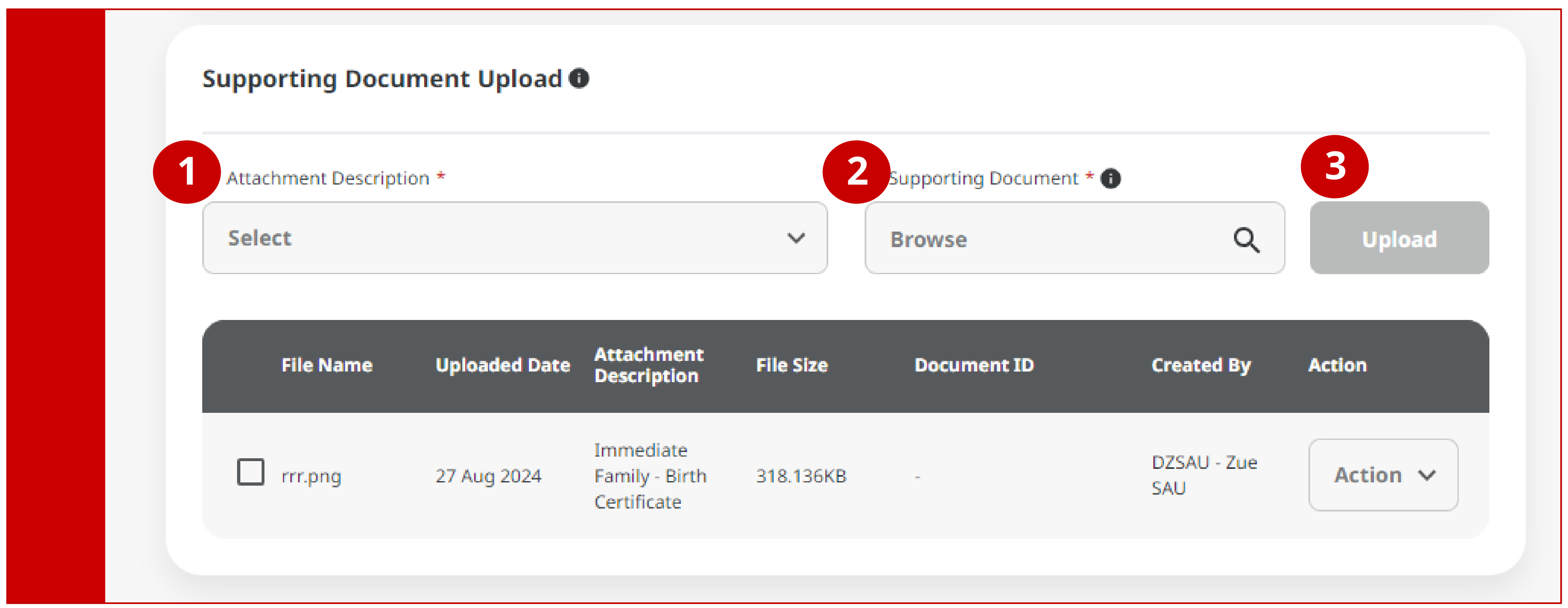
2. Select **Recipient Reference/Customer Reference** & **Enter Payment Details.**

3. Enter Applicant Name & Contact Number.

4. Select **Charges Borne by.**

STEP
06a
Optional

For Supporting Document Upload



1. Select **Attachment Description.**

2. Select **Supporting Document** and choose the file you have saved on your desktop to be uploaded**.**

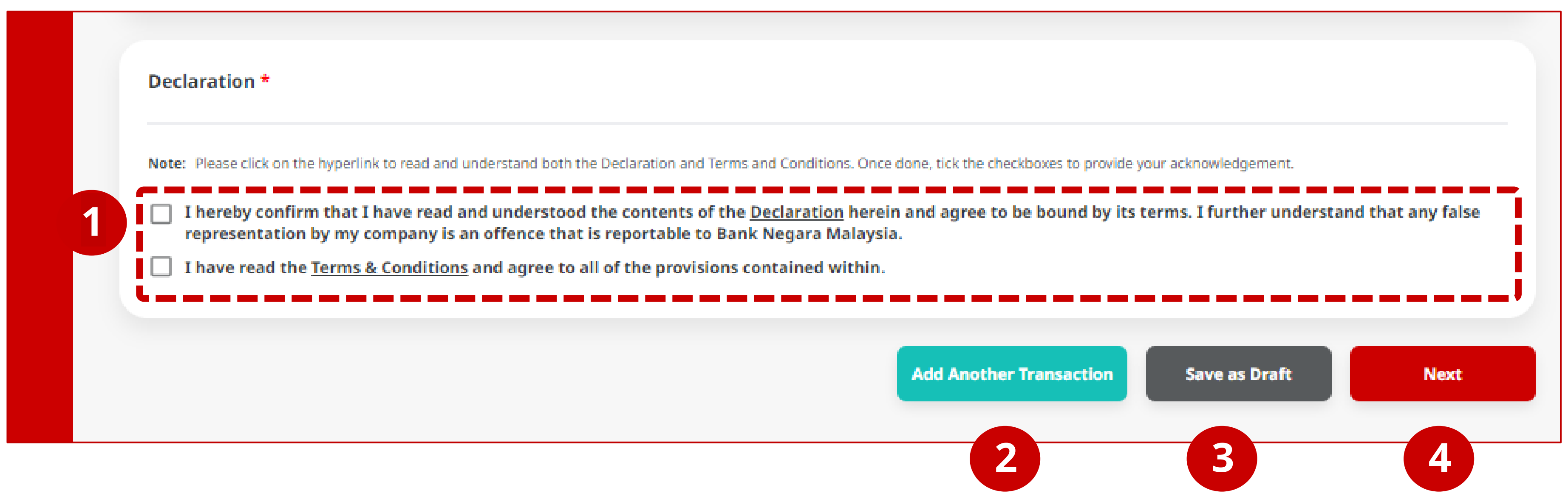
3. Select **Upload.**

Note :

- Accepted file formats are PDF, JPEG, JPG, and PNG. Zip file not allowed.
- Each Document size should not exceed 3MB with maximum of 10 MB and up to 15 documents per transactions.
- If you have issues regarding file size, you can contact our support team **octobiz@cimb.com.**
- Please ensure that the filename does not contain special characters such as -,!, @, #, $, %, ^, &, and *.

OCTO Biz

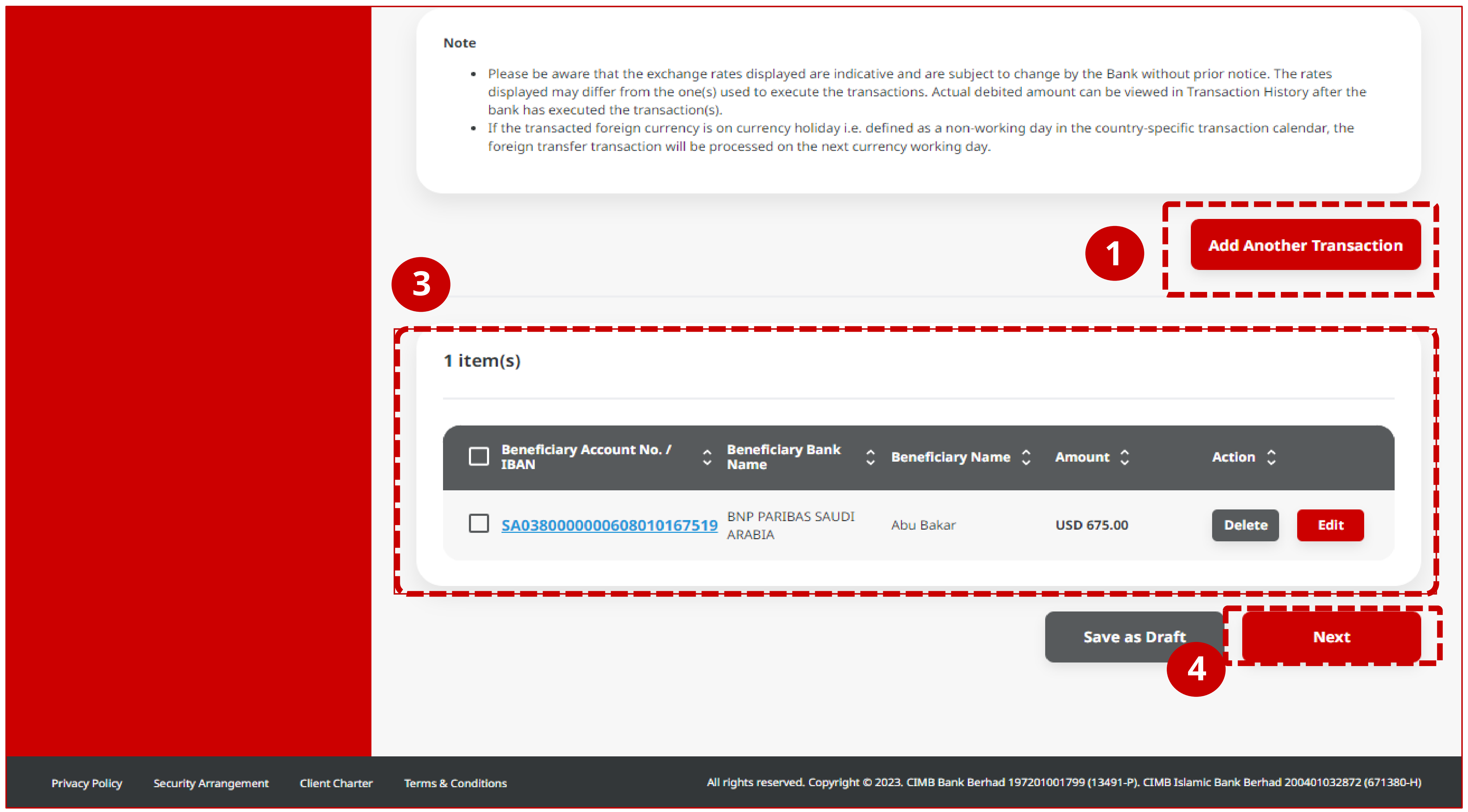
STEP 07



1. Select **Declaration & Terms and Condition.**
2. Select Add Another Transaction if you wish to add additional transaction.
3. Select **Save as Draft**. (if you want to save your progress and continue later)
4. Click **Next** to continue once all details are completed.

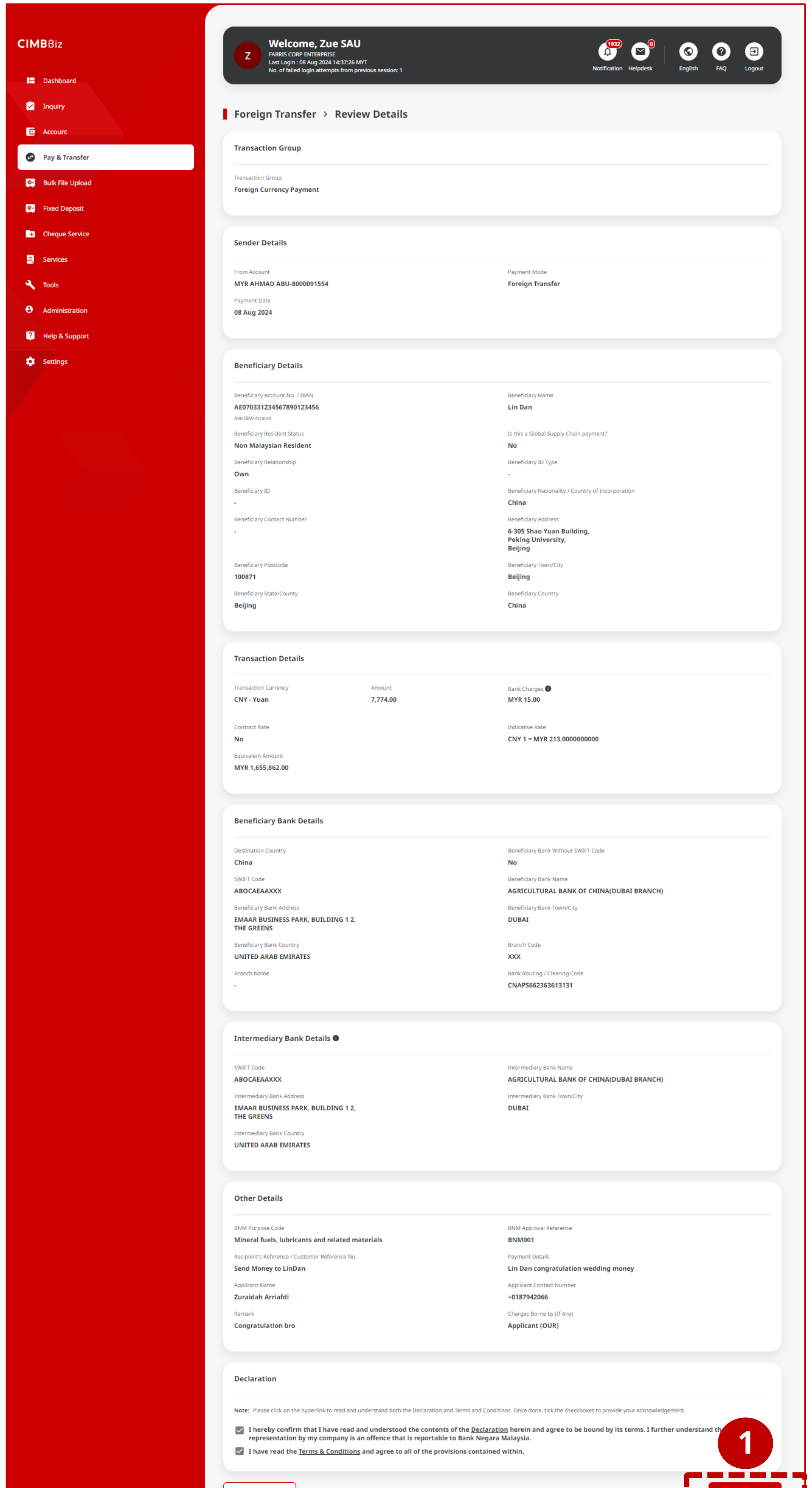
STEP
07a
Optional

For Multiple Transactions



1. Select **Add Another Transaction.**
2. Follow Previous Add Transaction Flow **(Steps 3 to 6).**
3. Select the **applicable transactions.**
4. Select **Next.**

STEP 08



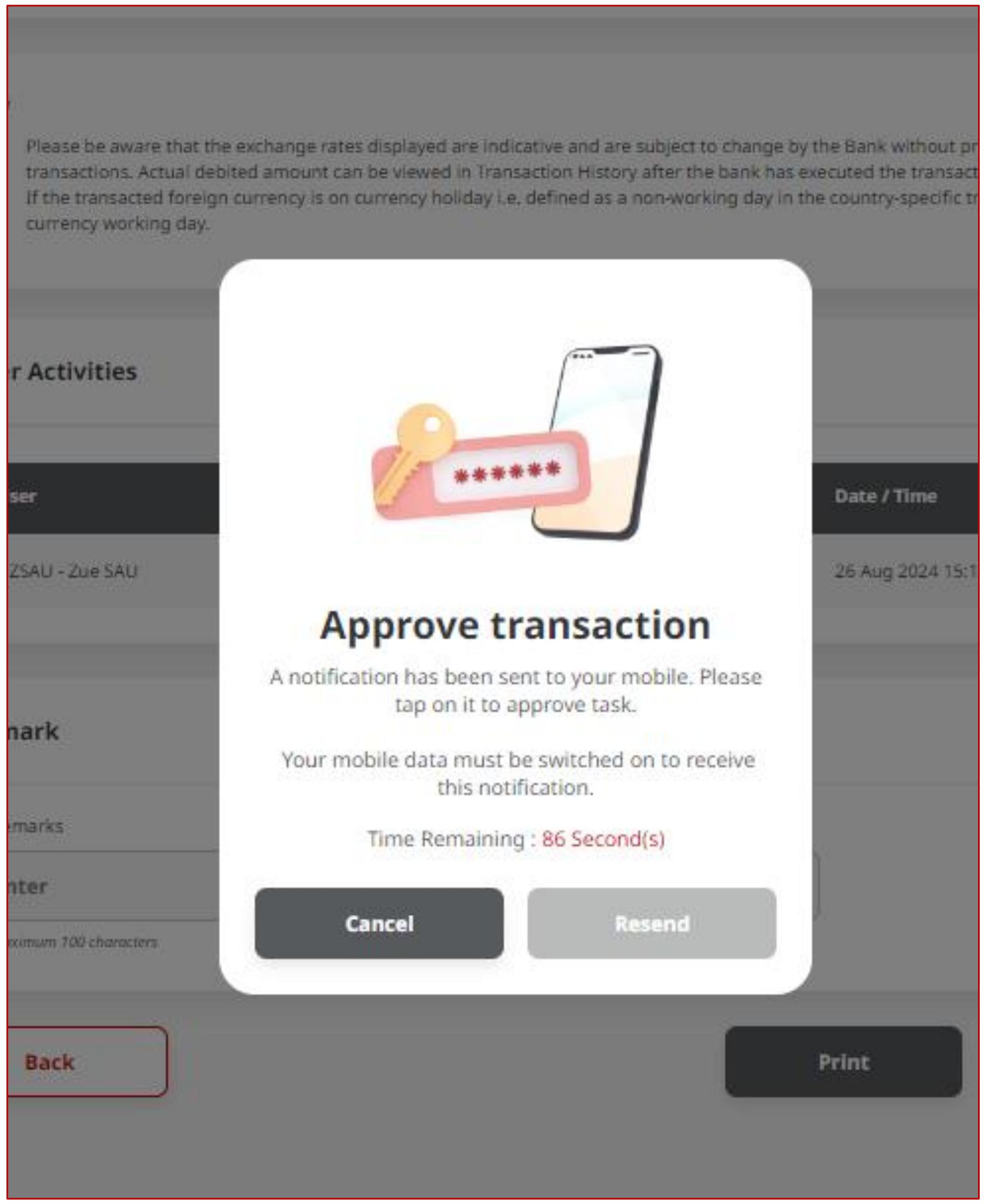
1. Review and confirm transaction details. For Transaction Submission, click **Next.**

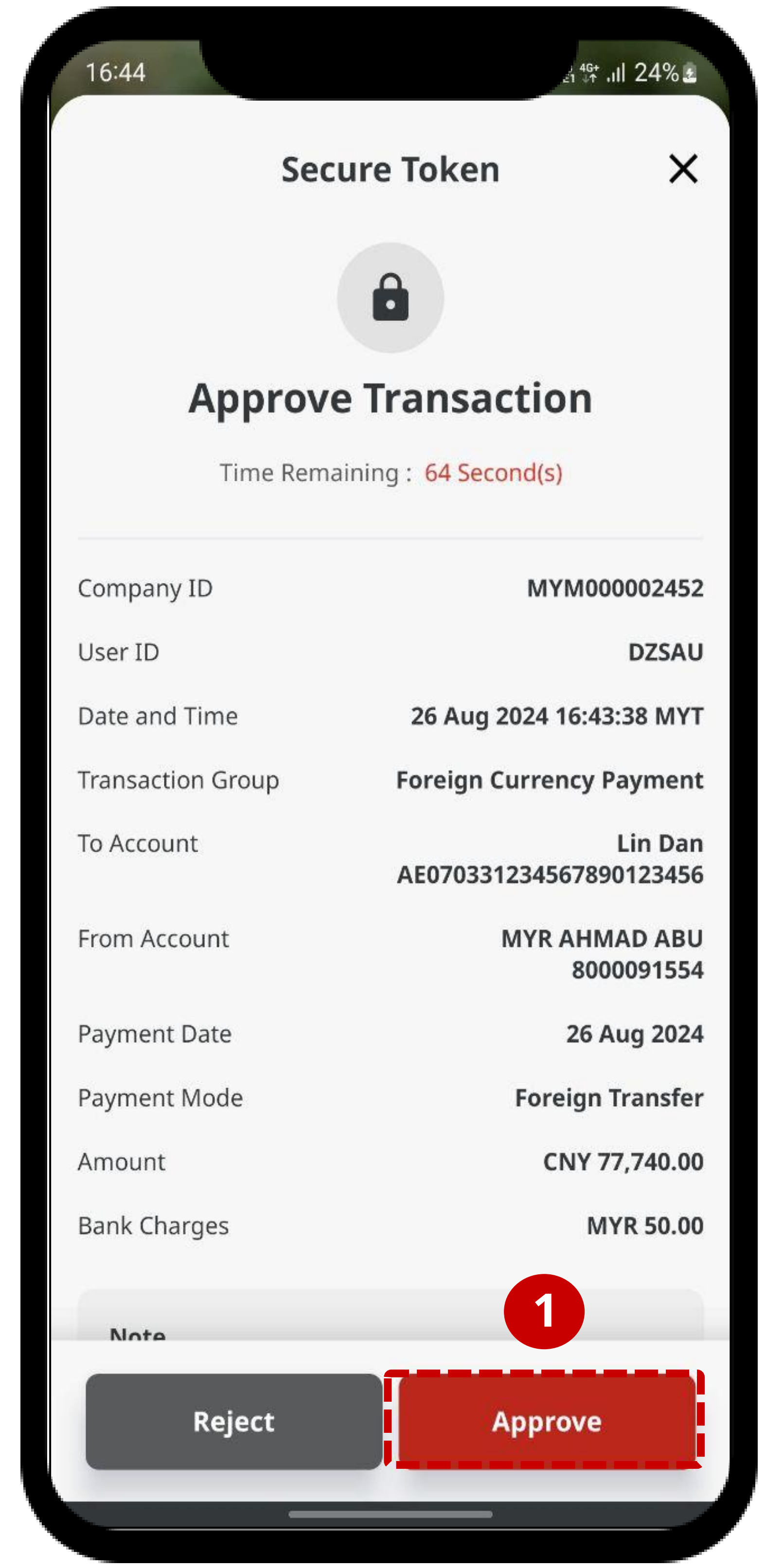
Note :

- If you need to make changes, click Back to edit changes.

OCTO Biz

STEP 09



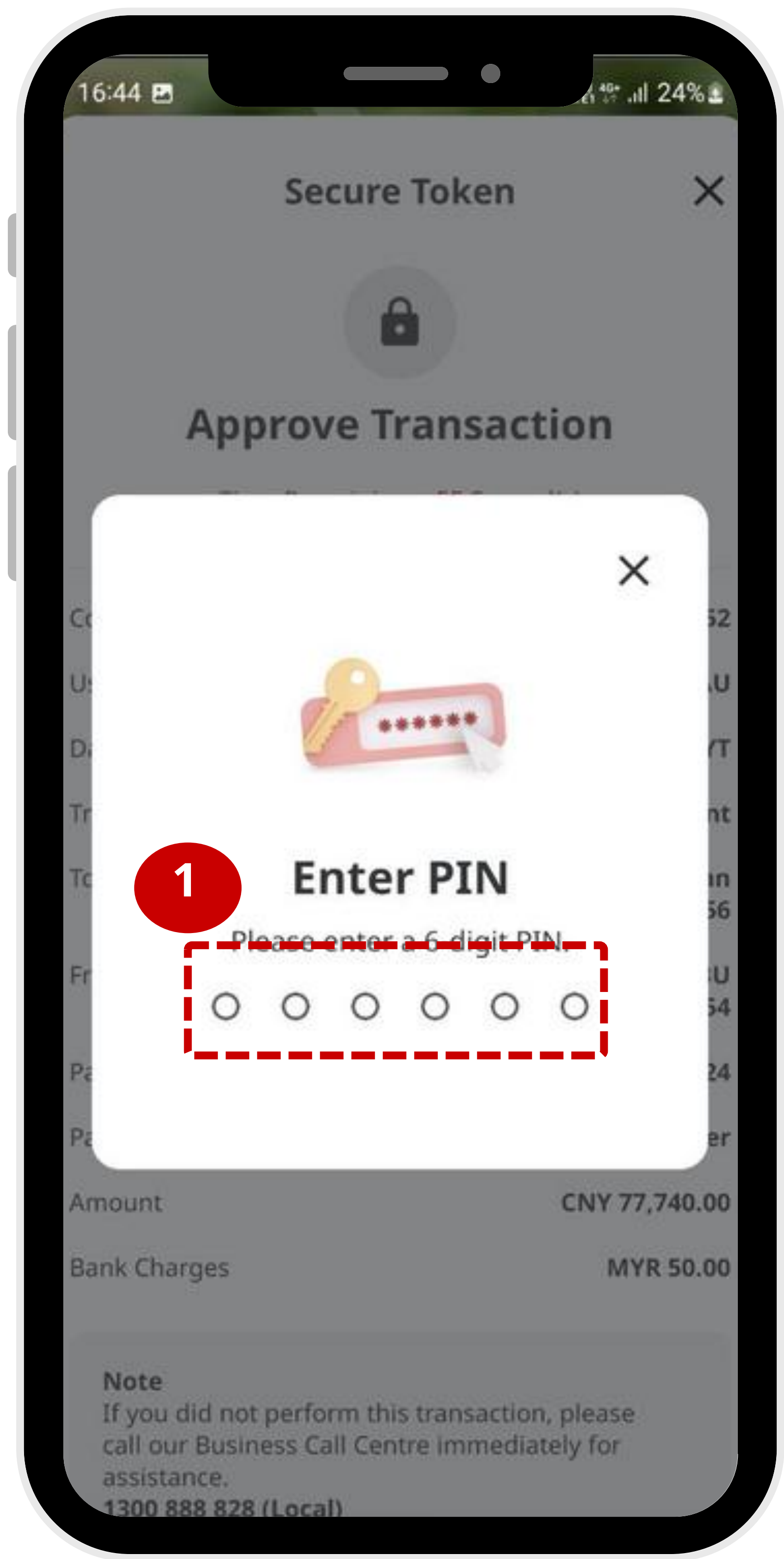


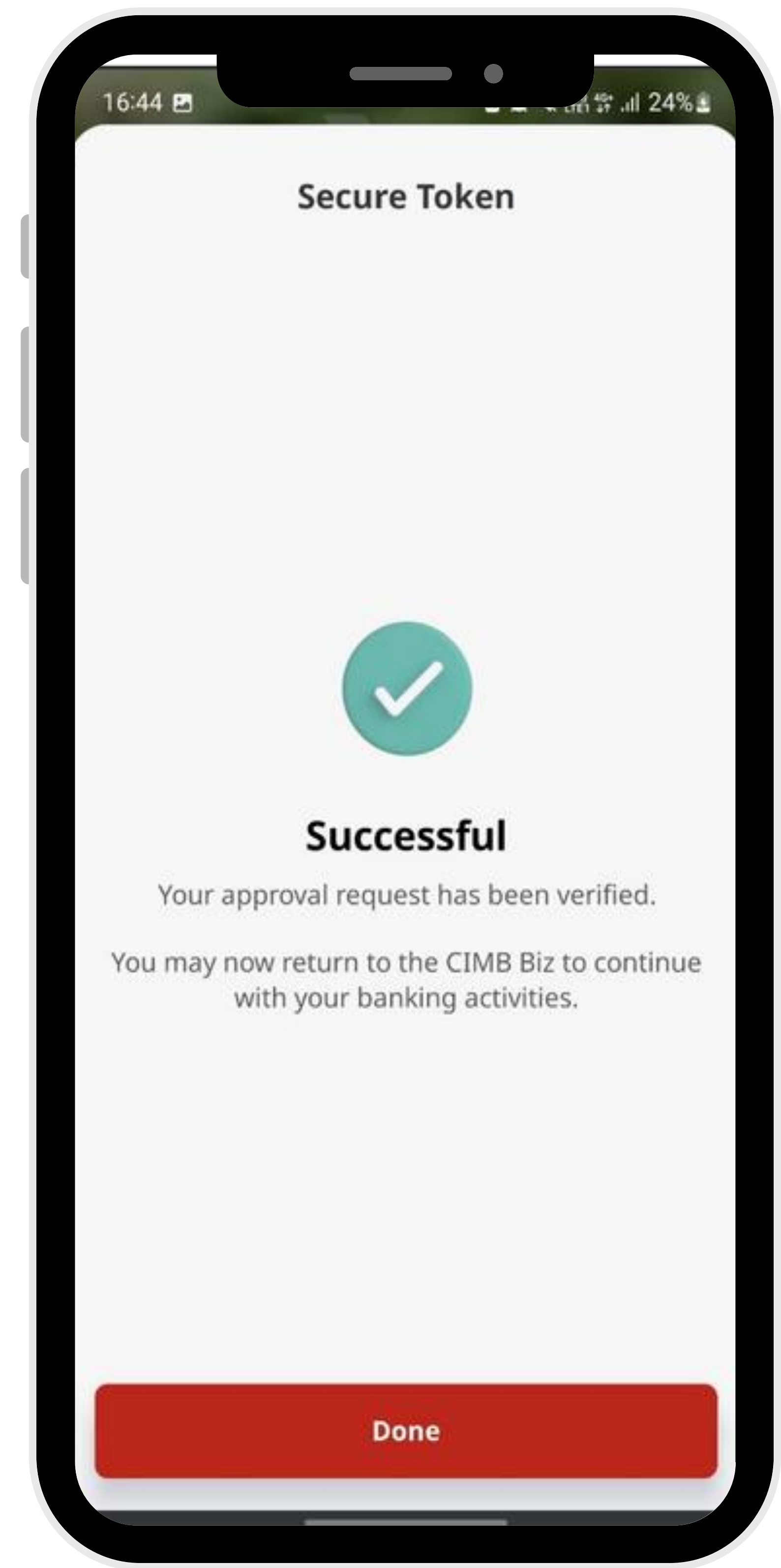
System will trigger pop-up for transaction approval.

User needs to **open Octo Biz app** and follow the on-screen instructions on your phone.

1. Review and confirm transaction details. Click **Approve.**

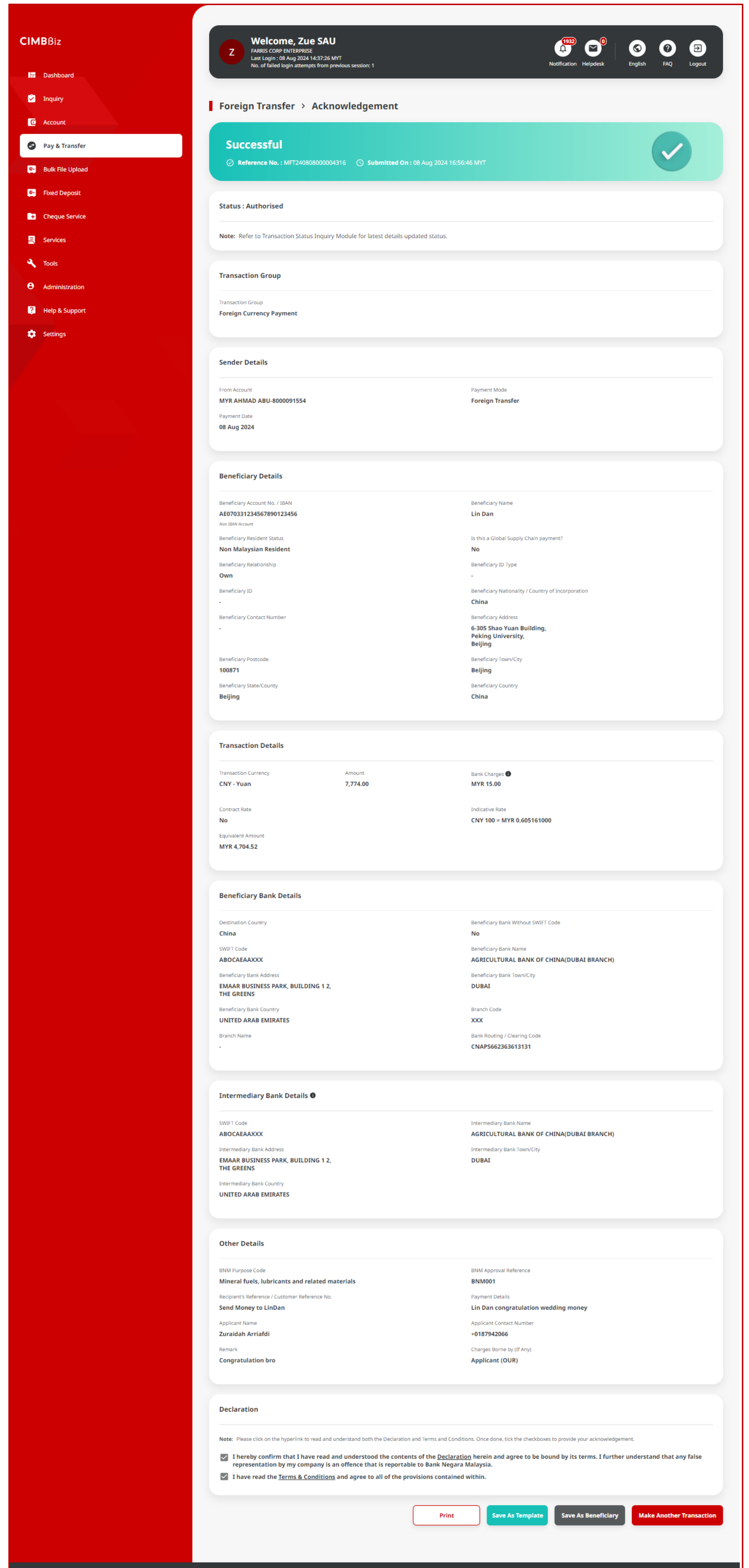
STEP 10





1. Enter your 6-digit PIN.
2. If transaction is successful, system will display notification in mobile app and desktop.

STEP 11



If the transaction is **successful**, the system will display a notification.

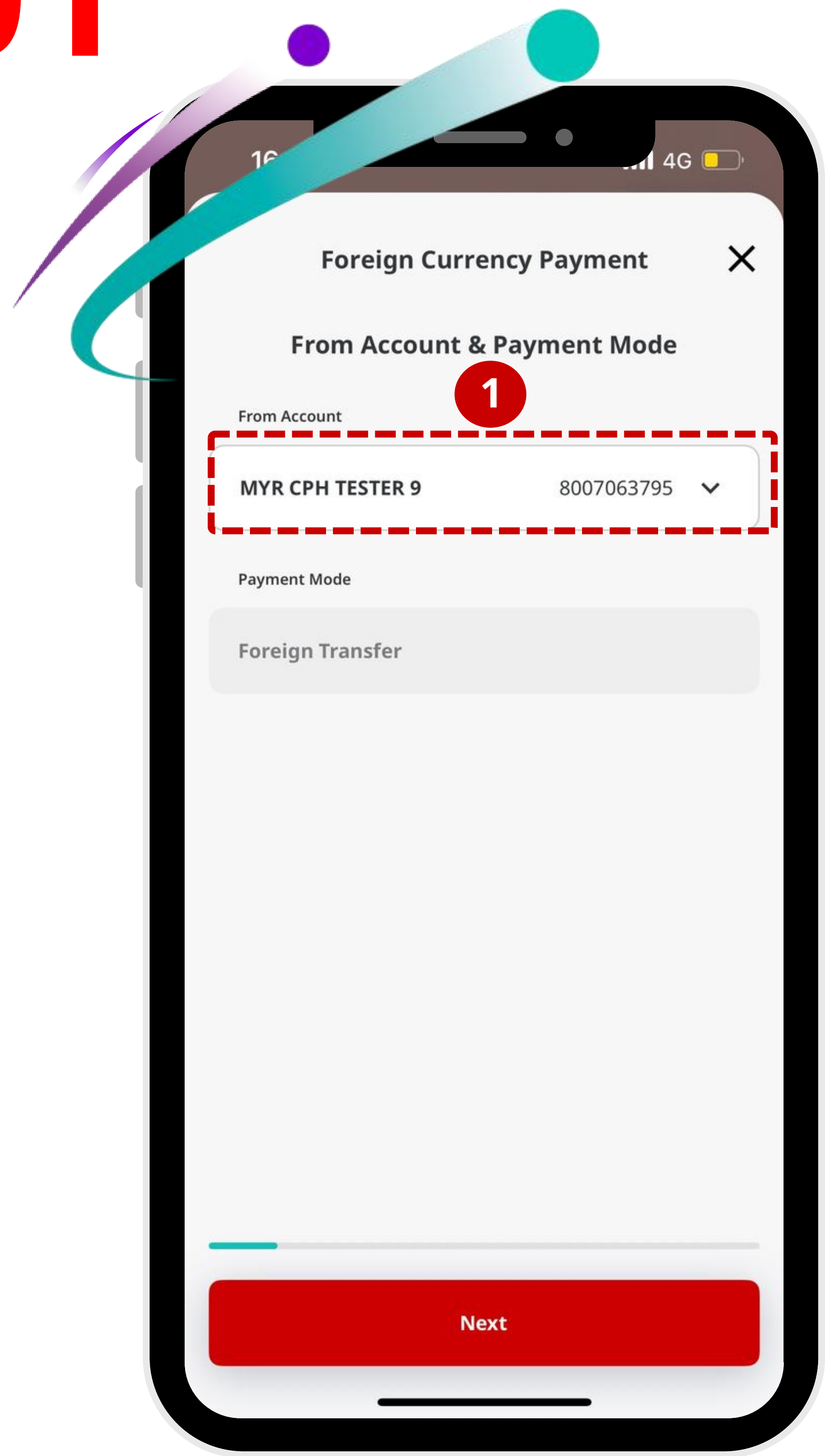
OCTO Biz Feature Tutorial

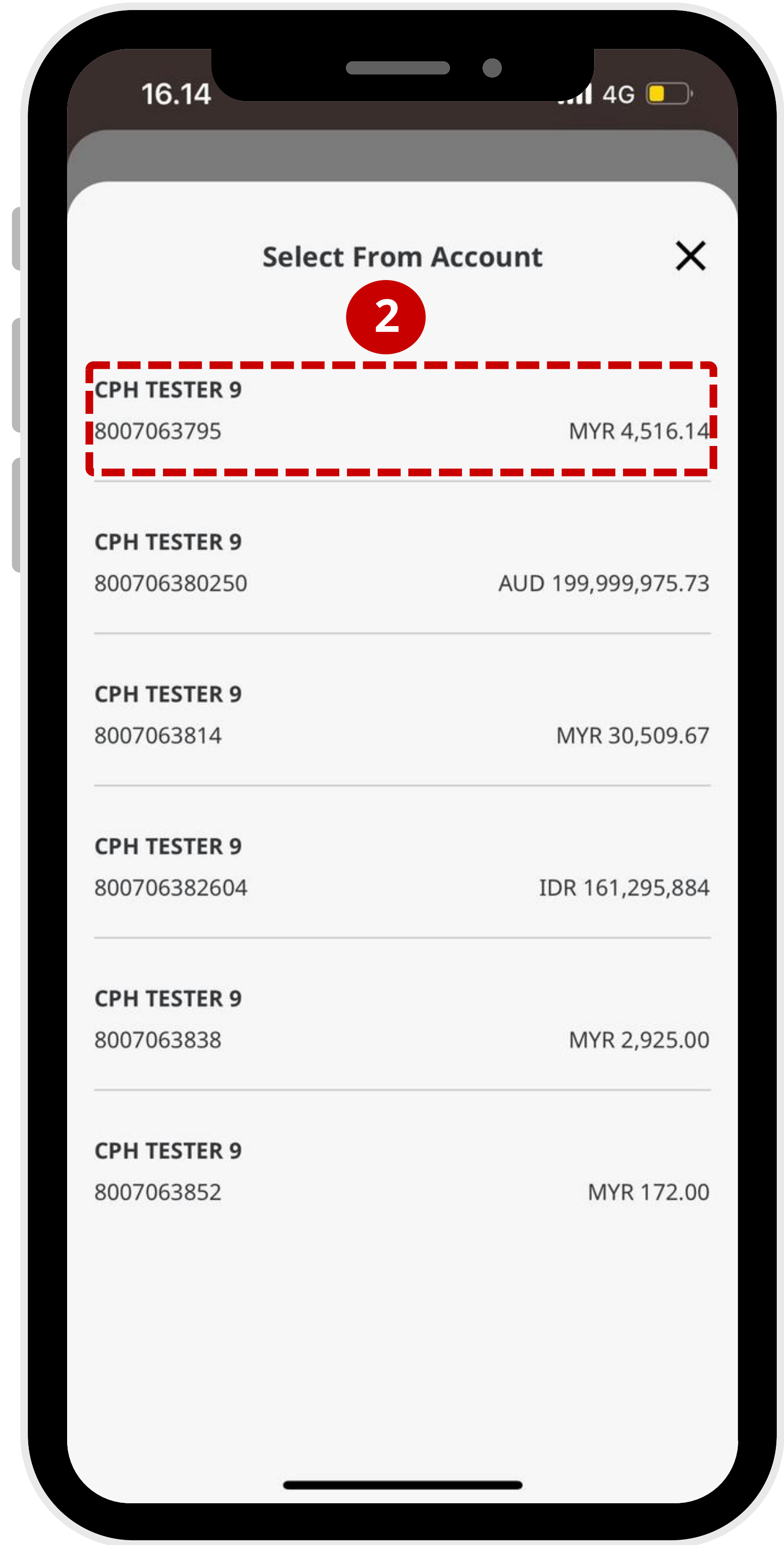
FOREIGN TELEGRAPHIC TRANSFER

(Mobile)

The following steps will guide the User to perform Foreign Telegraphic Transfer via mobile.

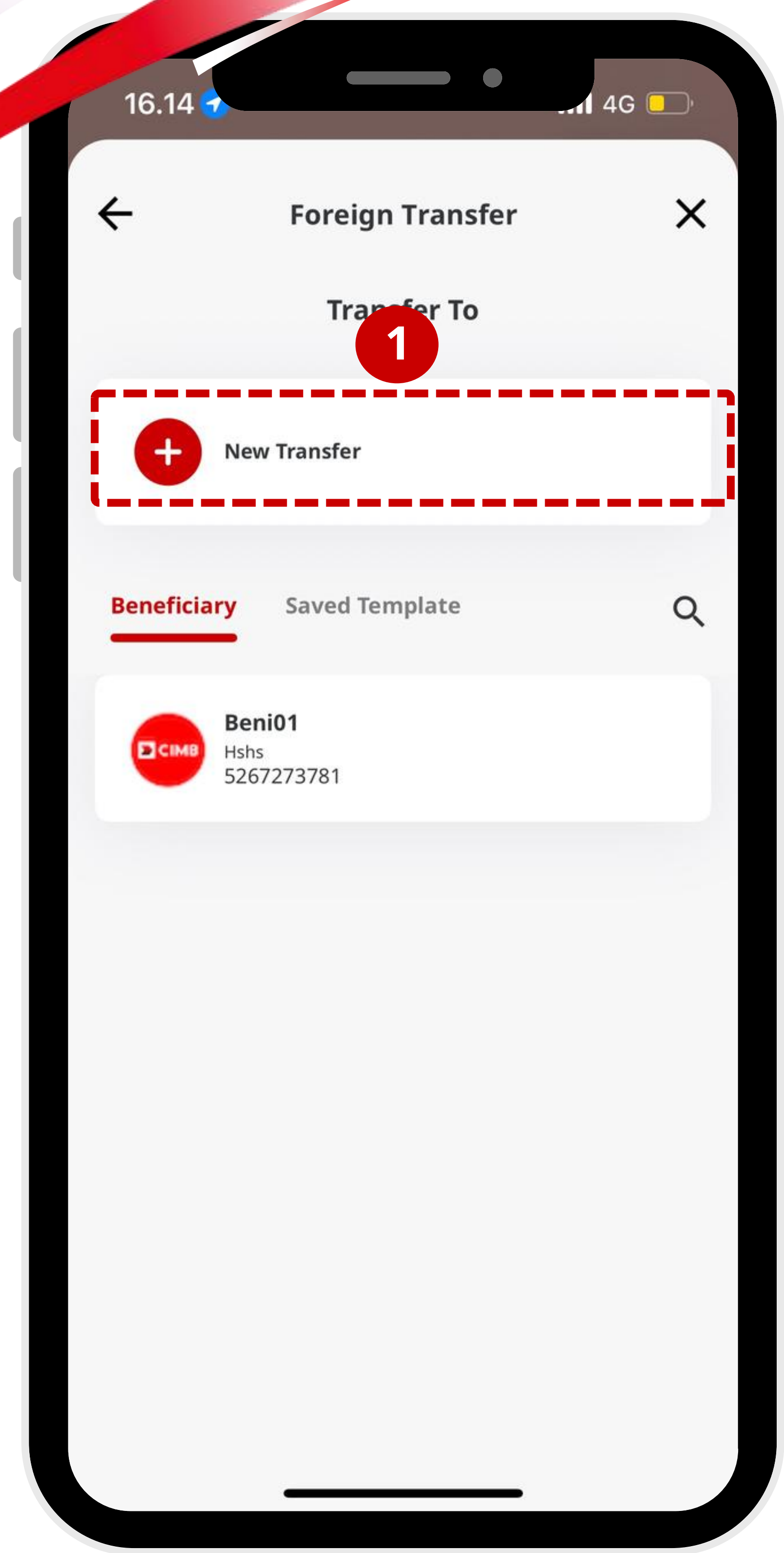
STEP
01

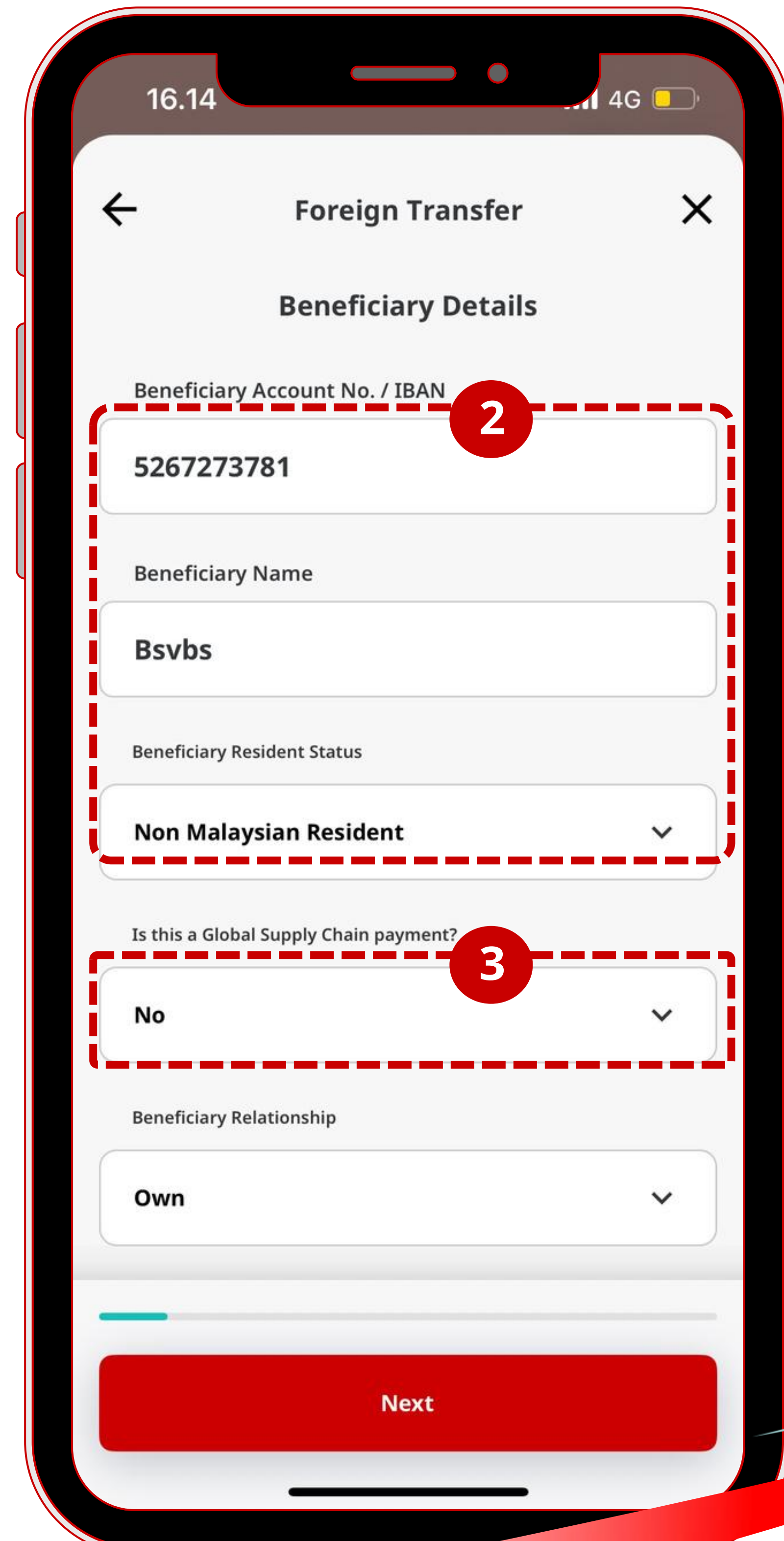




1. Select **From Account.**
2. Select Account to be Deducted.

STEP 02



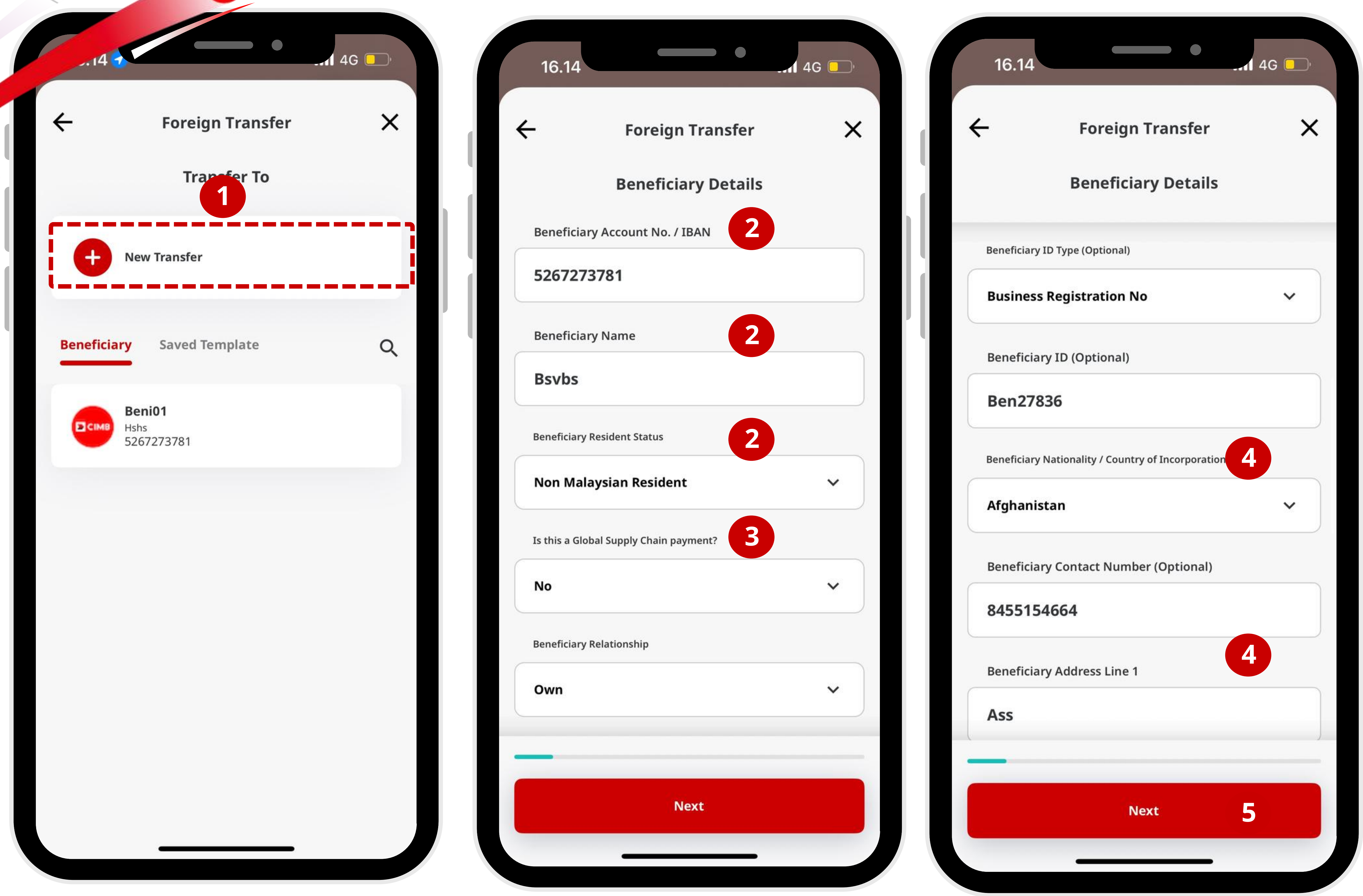


1. Select **New Transfer.**
2. Select **Beneficiary Account No, Beneficiary Name, Beneficiary Resident Status.**
3. Confirm **Whether this payment is a Global Supply Chain Payment or not.***

*Note : A Global Supply Chain payment must fulfil the following requirements:

- From account must be a Foreign Currency Trade Account,
- Remitting currency must be in foreign currency (other than MYR),
- Beneficiary bank is a local bank in Malaysia,
- Both Sender and Beneficiary are Malaysian residents, and
- Relevant supporting documents are provided

STEP 03



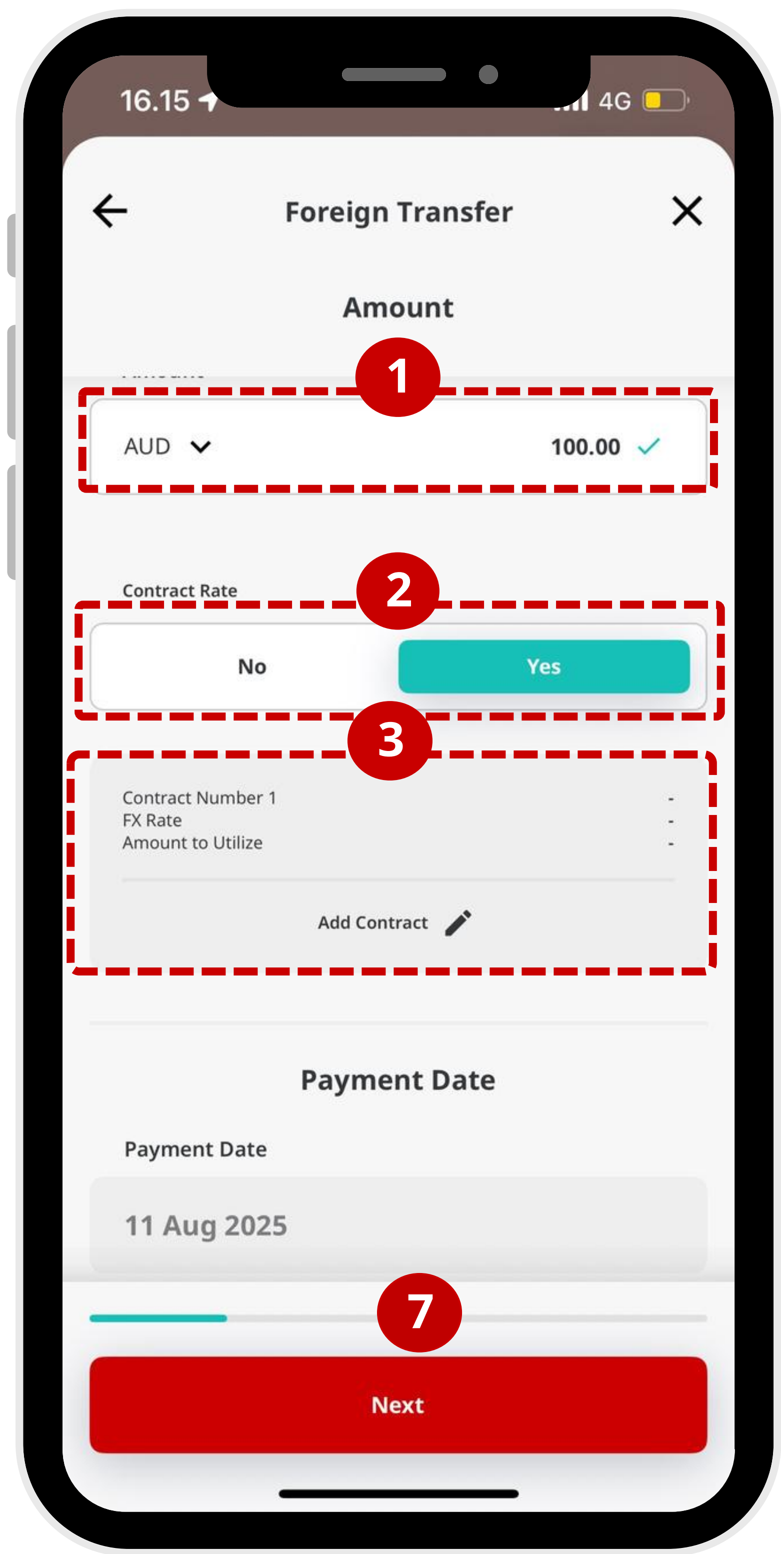
1. Select **New Transfer.**
2. Select **Beneficiary Account No, Beneficiary Name, Beneficiary Resident Status.**
3. **Confirm** whether this payment is **Global Supply Chain Payment or not.**
4. Select **Beneficiary Nationality & Address.**
5. Select **Next.**

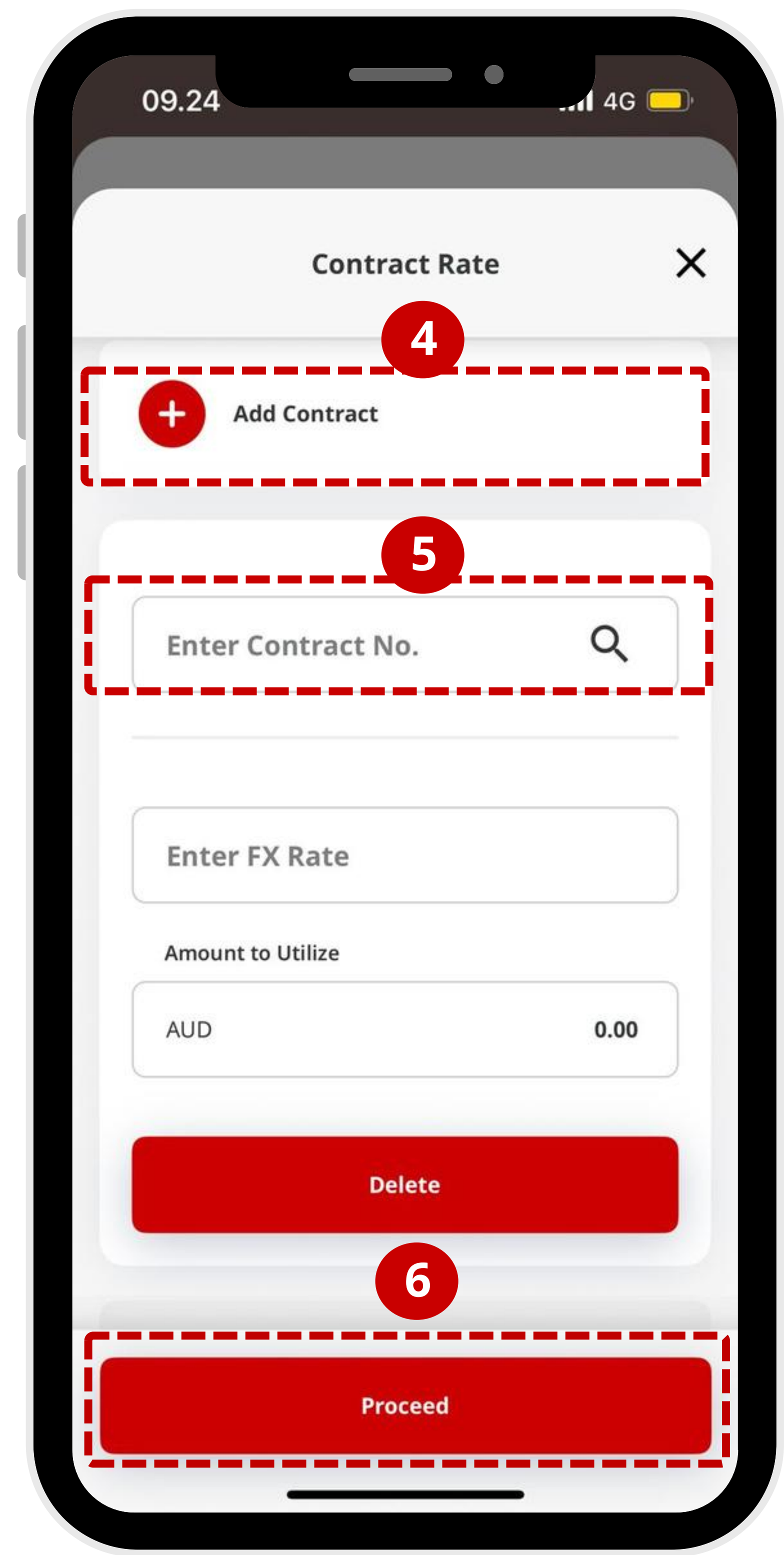
*Note : A Global Supply Chain payment must fulfil the following requirements:

- From account must be a Foreign Currency Trade Account.
- Remitting currency must be in foreign currency (other than MYR).
- Beneficiary bank is a local bank in Malaysia.
- Both Sender and Beneficiary are Malaysian residents.
- Relevant supporting documents are provided.

OCTO Biz

STEP 04





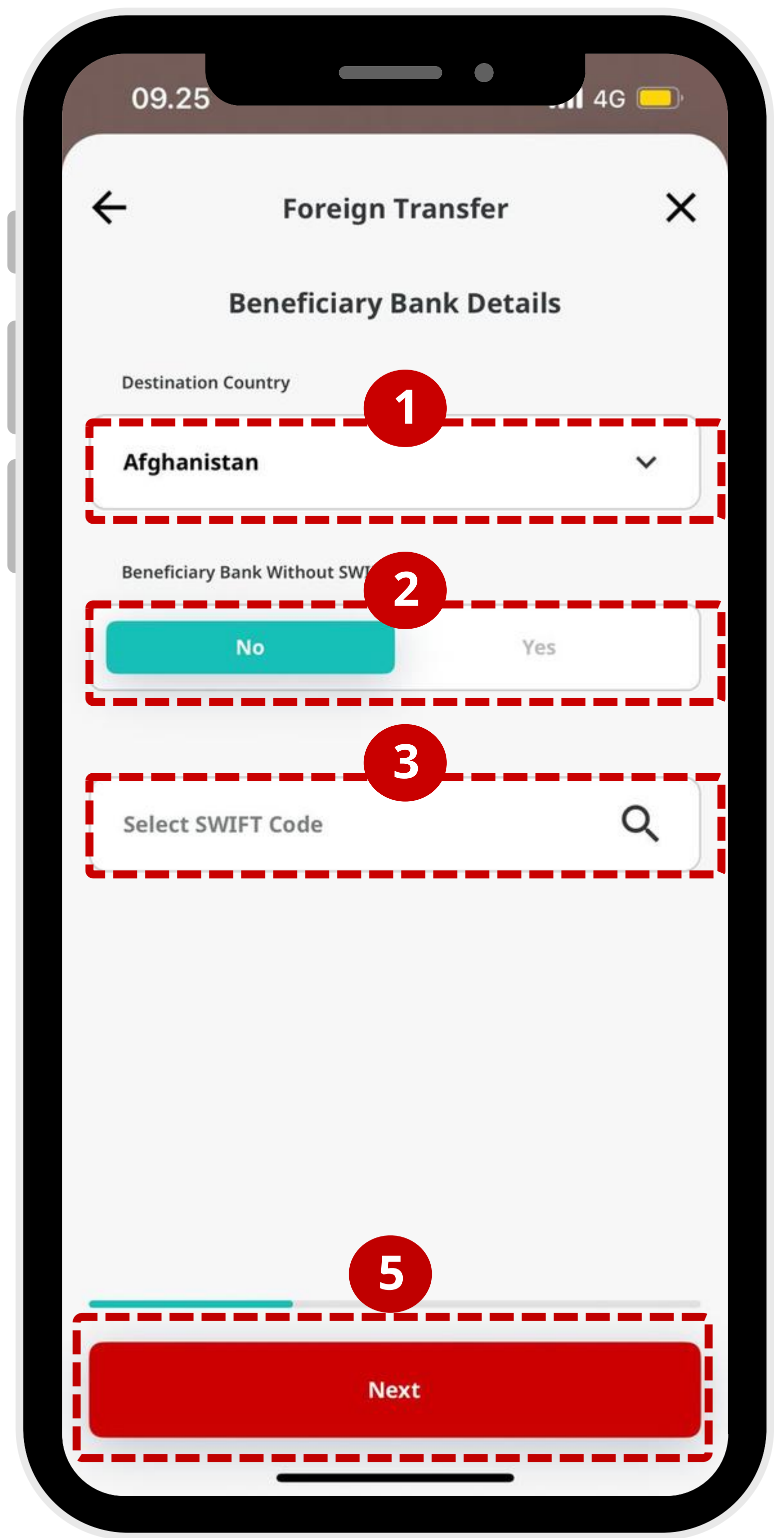
1. Select **Foreign Currency and Amount.**
2. Select **Contract Rate. (Optional)**

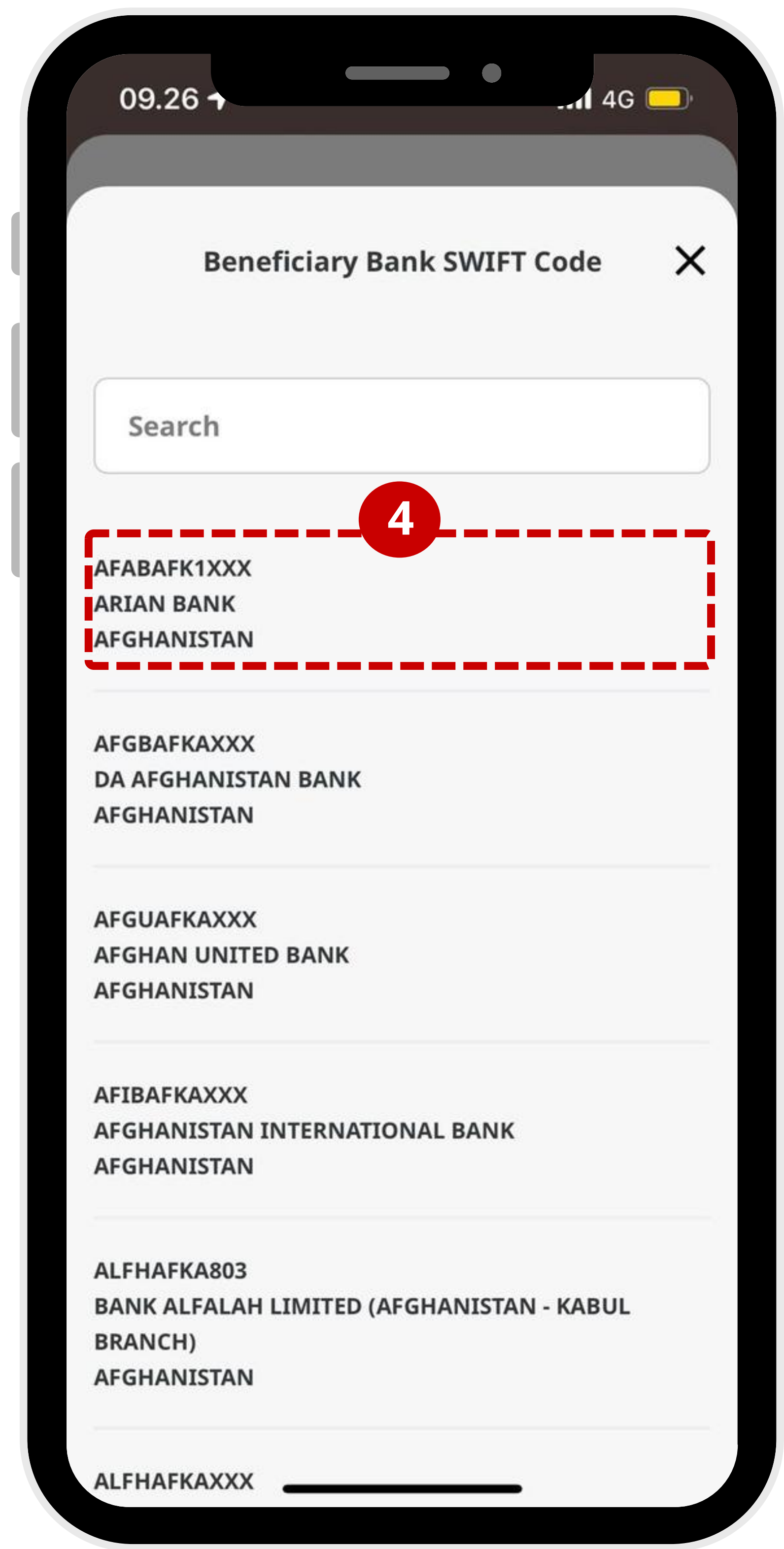
   Note:
   - Contract Rate is agreed upon exchange rate between two parties for a future or current FX transaction
   - Customers can skip to Step 7 to use bank default FX Rate

3. Select **Add Contract. (Optional)**
4. Click **Add Contract. (Optional)**
5. Click **Enter Contract Number, FX Rate, and Amount. (Optional)**
6. Click **Proceed. (Optional)**
7. Click **Done.**

OCTO Biz

STEP
05





For Beneficiary Bank With SWIFT Code

Note : A **bank SWIFT code** is a unique ID that helps banks identify each other for international money transfers.

1. Select **Destination Country.**

2. Select **Whether Beneficiary Bank have SWIFT Code.**

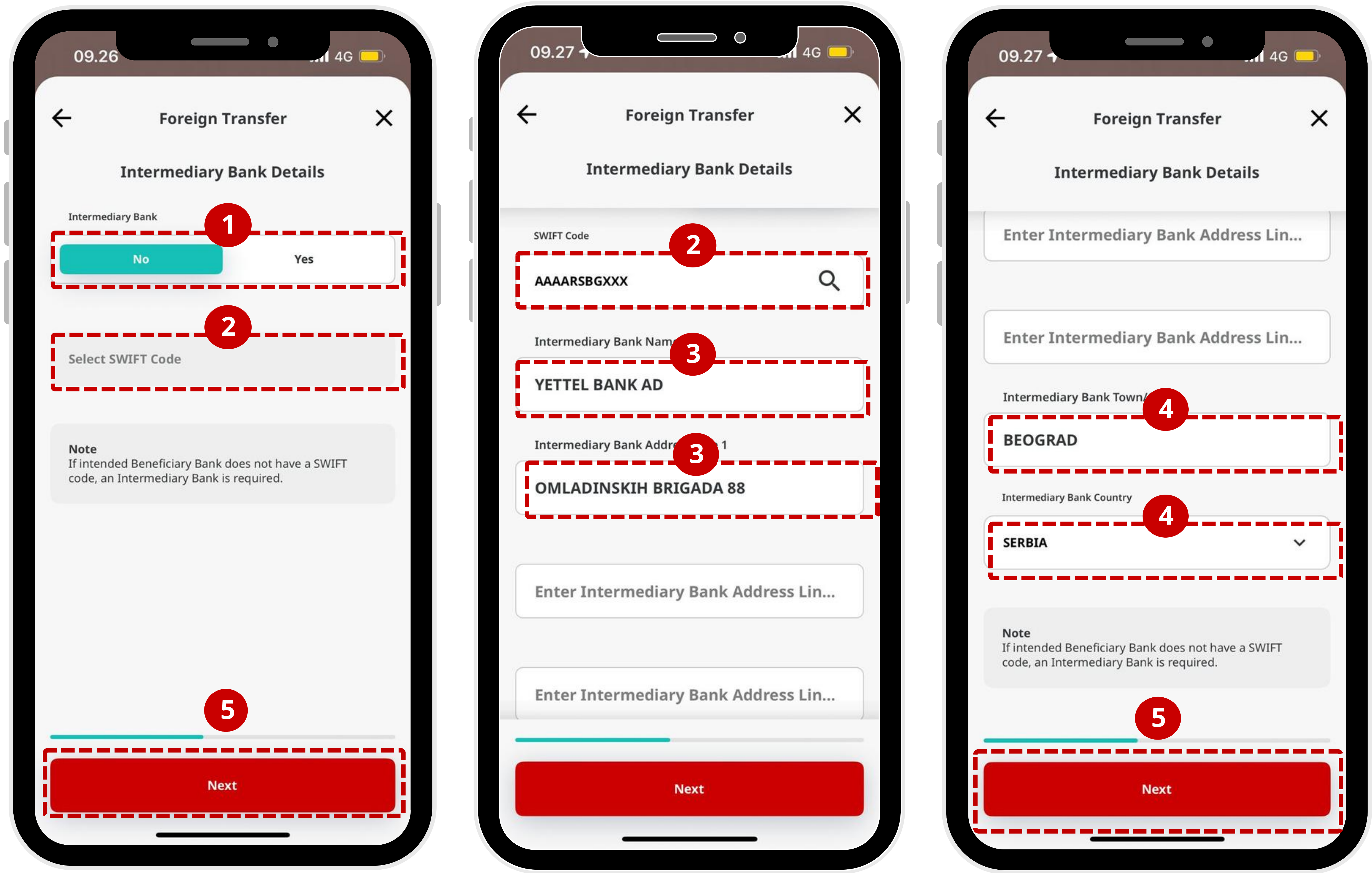
   Note : By Default option is set to Beneficiary Bank have SWIFT code.

3. Select **SWIFT Code.**

4. Select **Beneficiary Bank SWIFT Code.**

5. Select **Next.**

STEP
05a
Optional



For Intermediary Bank

(If Beneficiary Bank does not have SWIFT Code)

1. Select **Whether Intermediary Bank is required.**

   Note :
   - If not applicable, customer can skip to step 5.
   - An **intermediary bank** is a middle bank that helps transfer money between two banks when they don't have a direct relationship.

2. Select **SWIFT Code.**

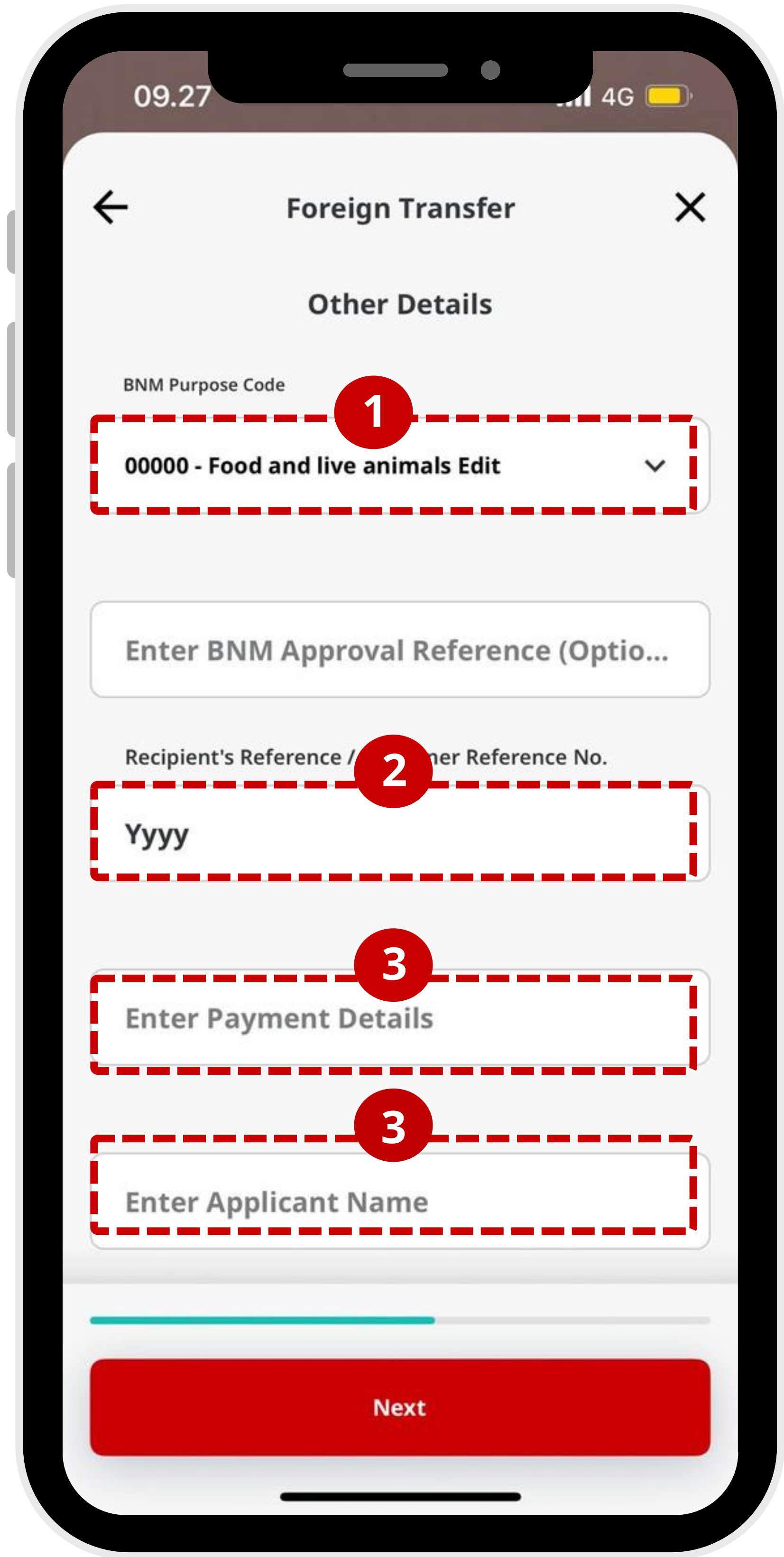
3. Select **Intermediary Bank Name** and **Address.**

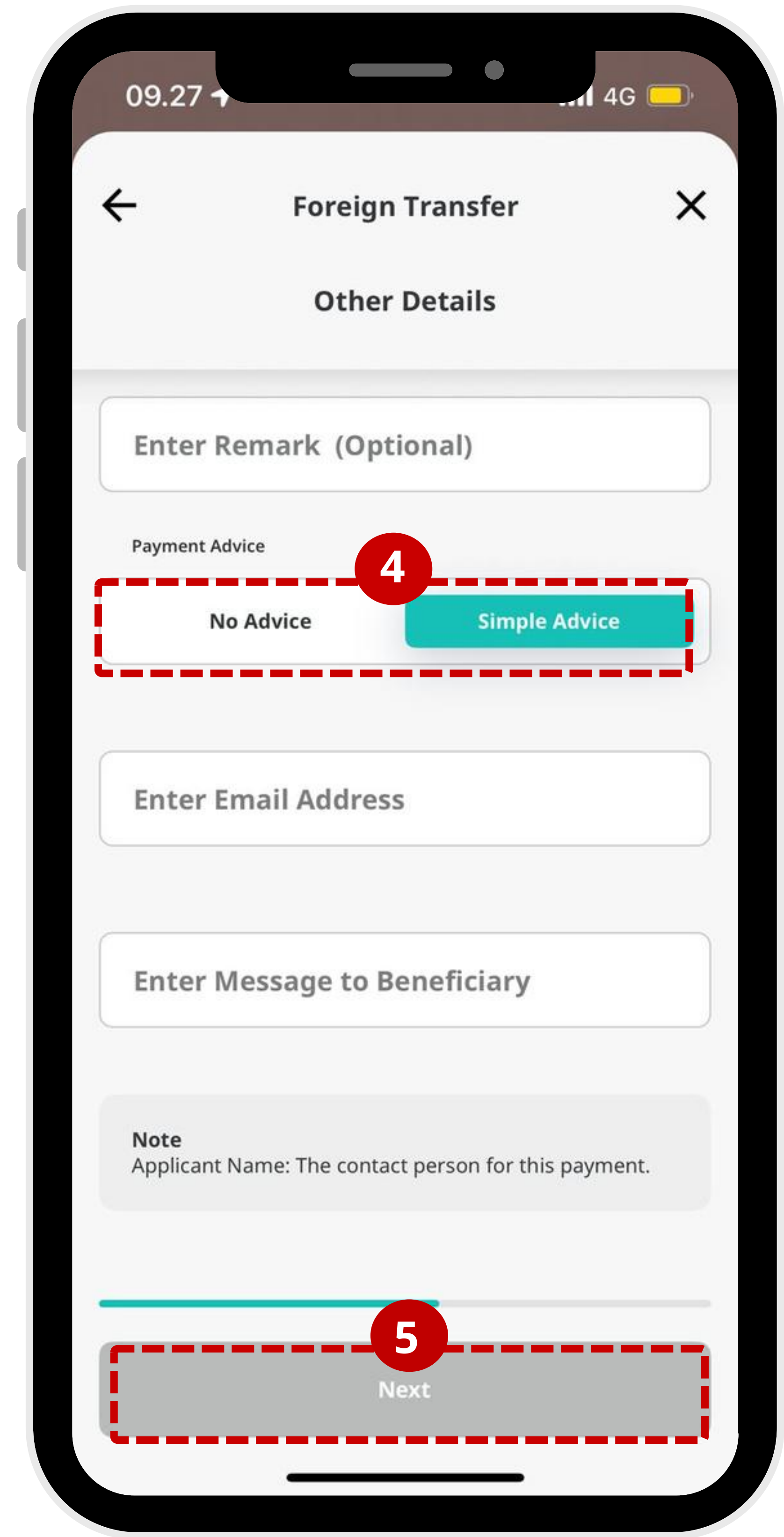
4. Select **Intermediary Bank Town & Country.**

5. Select **Next.**

OCTO Biz

STEP 06



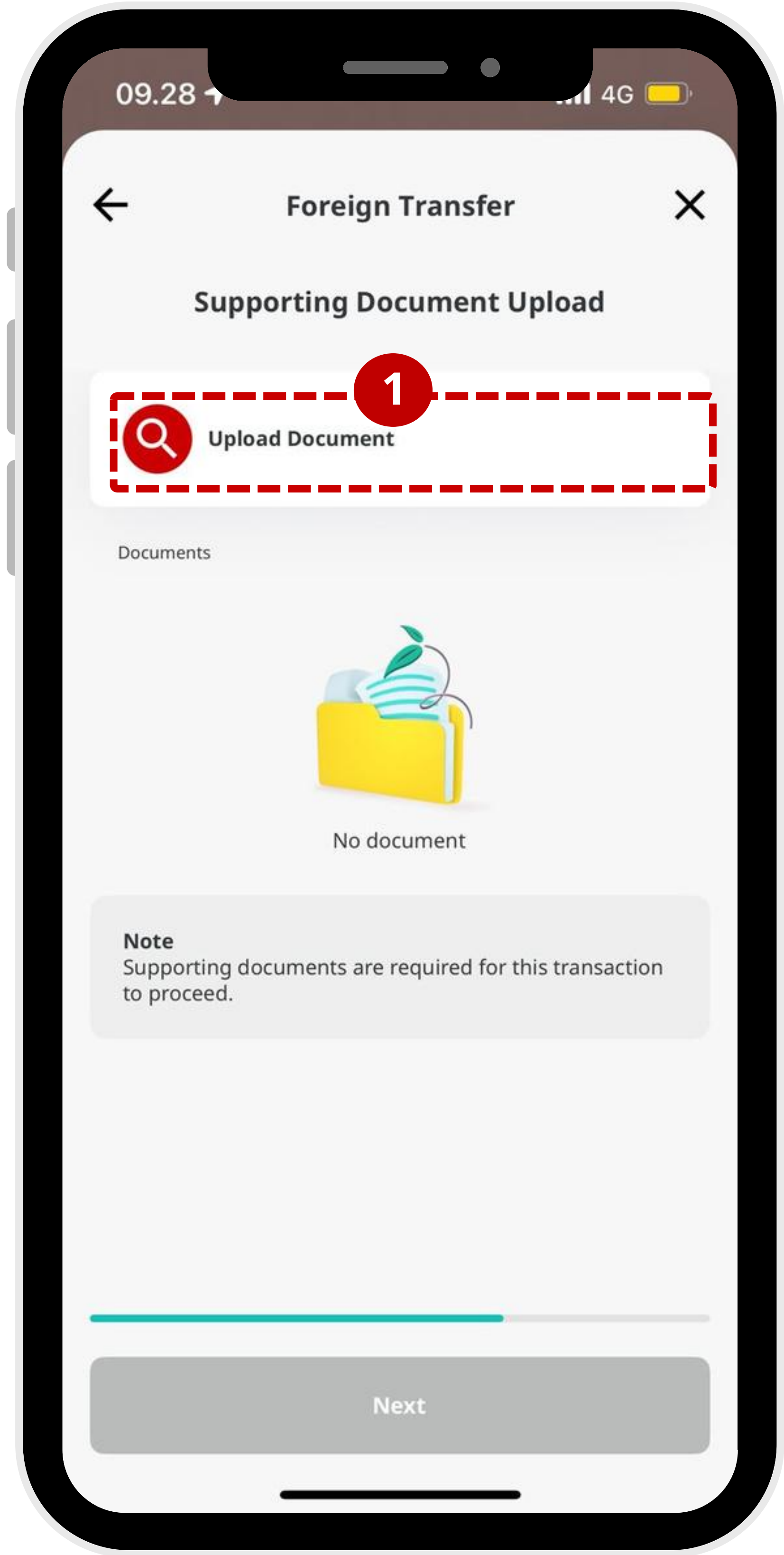


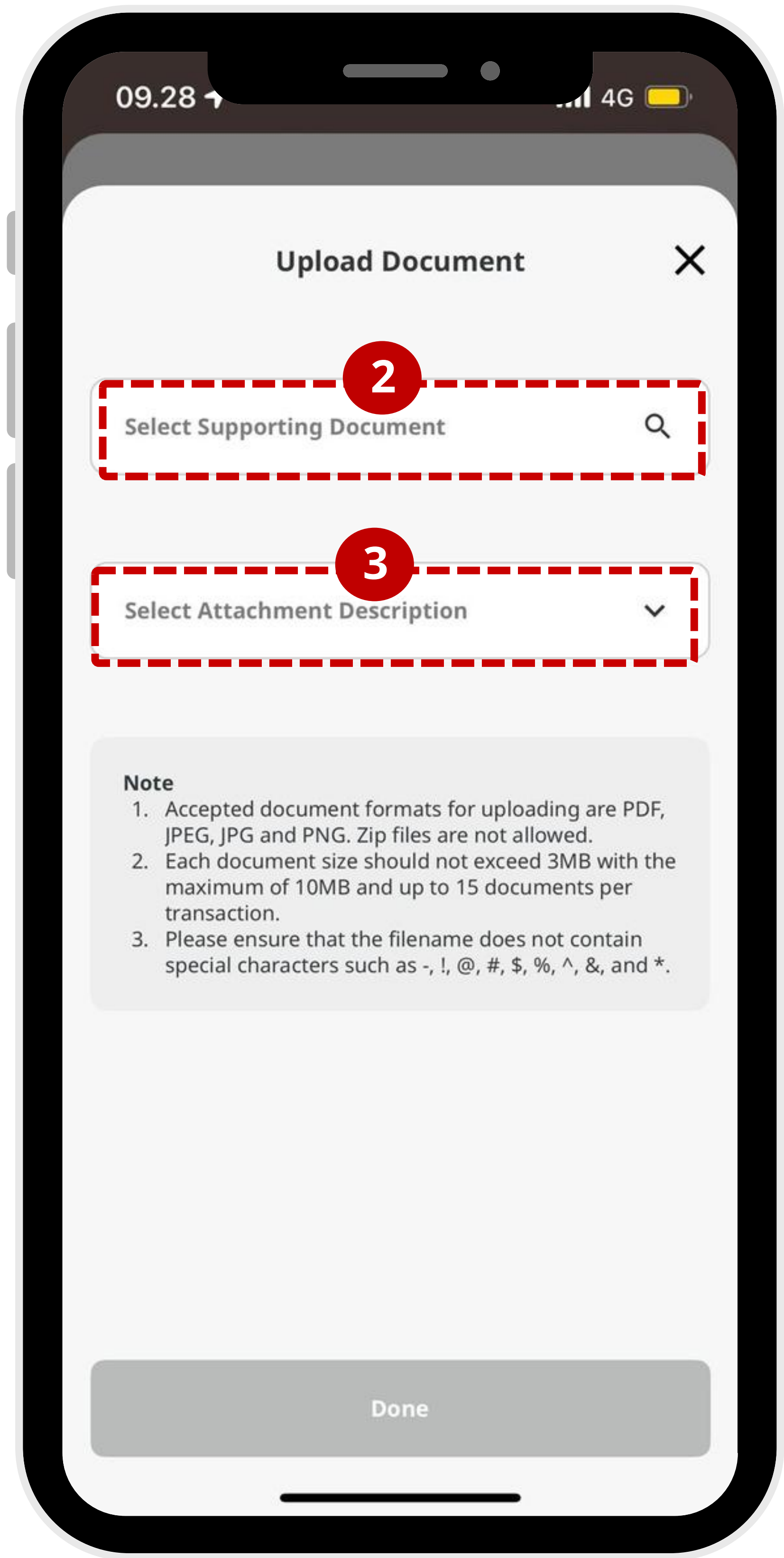
1. Select **BNM Purpose Code.**

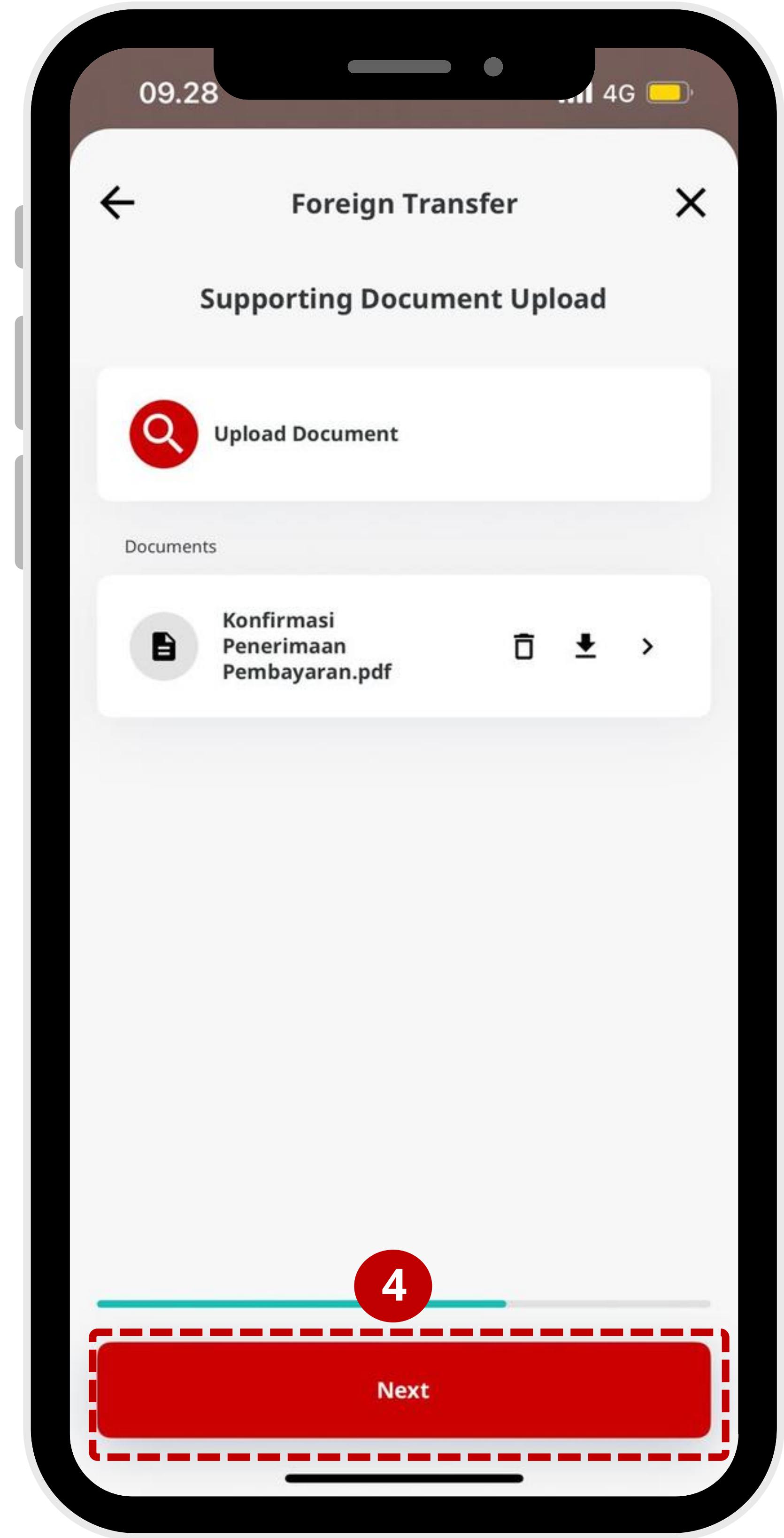
   Note : A BNM Purpose Code is a code set by Bank Negara Malaysia (BNM) that tells the reason or purpose of an international money transfer (inward or outward).

2. Select **Recipient Reference.**
3. Enter **Payment Details & Applicant Name.**
4. Select **Payment Advice.**
5. Select **Next.**

STEP 07





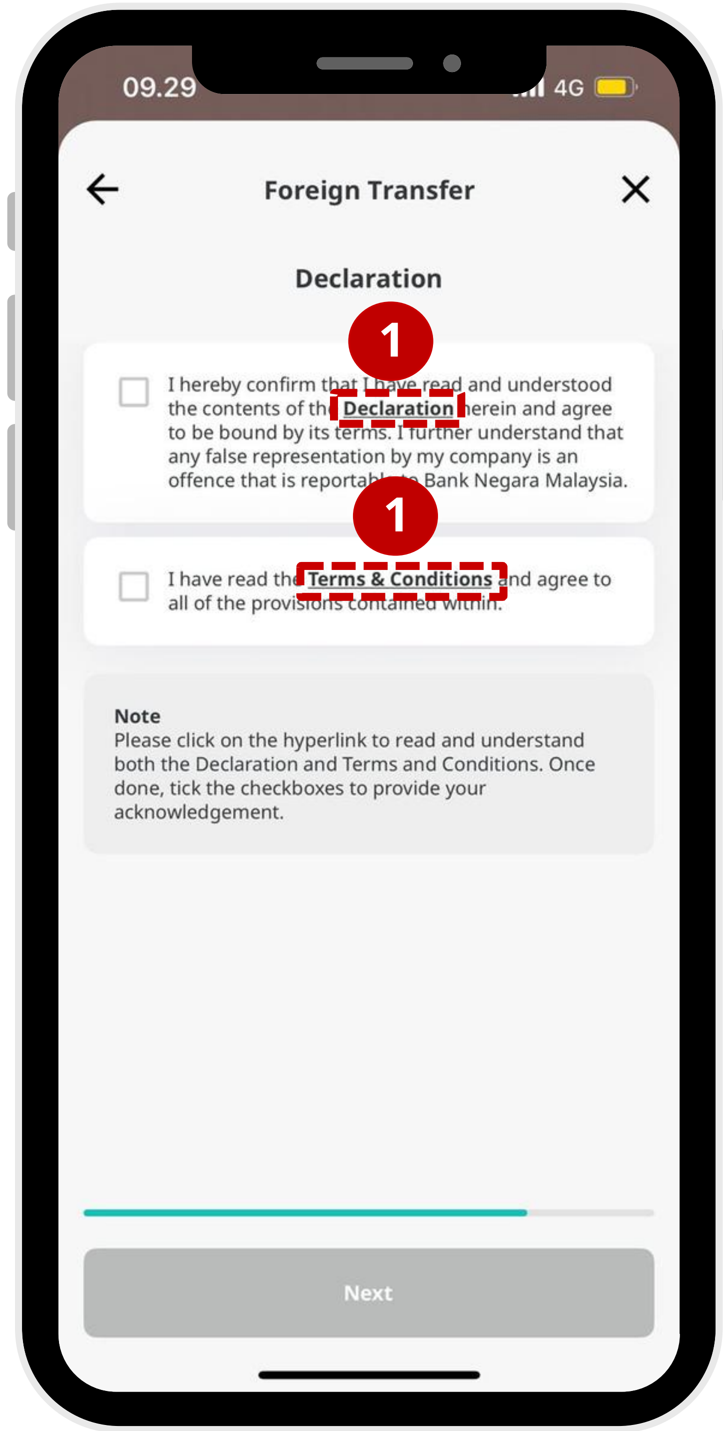


1. Select **Upload Document.**
2. Select **Supporting Document.**
3. Enter **Attachment Description.**

   Note :
   - Accepted document formats for upload are PDF,JPEG,JPG, and PNG. Zip files are not allowed.
   - Each document size should not exceed 3 MB with maximum of 10 MB and up to 15 documents per transaction.
   - Please ensure that the file name does contain special characters such as .,!, @, #, $, %, ^, & , and *.
4. Select **Next.**

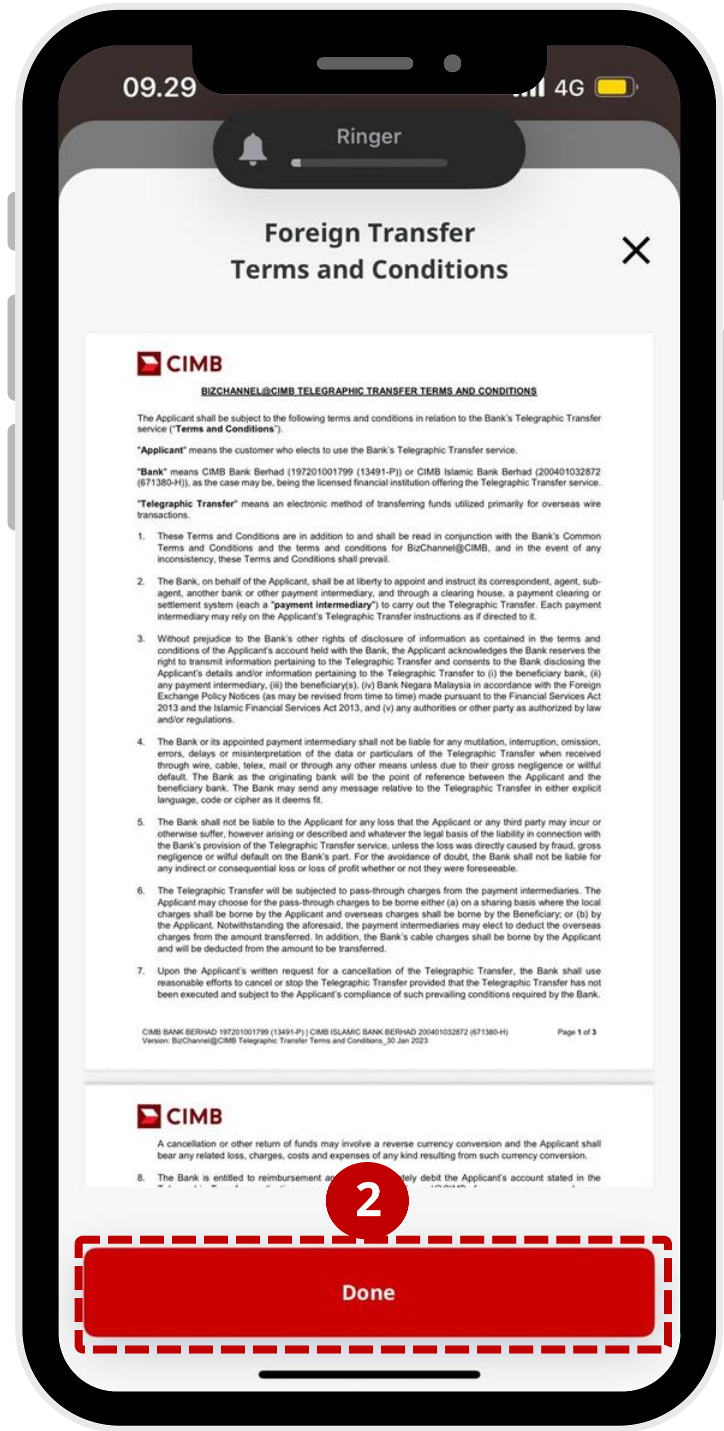
OCTO Biz

STEP 08



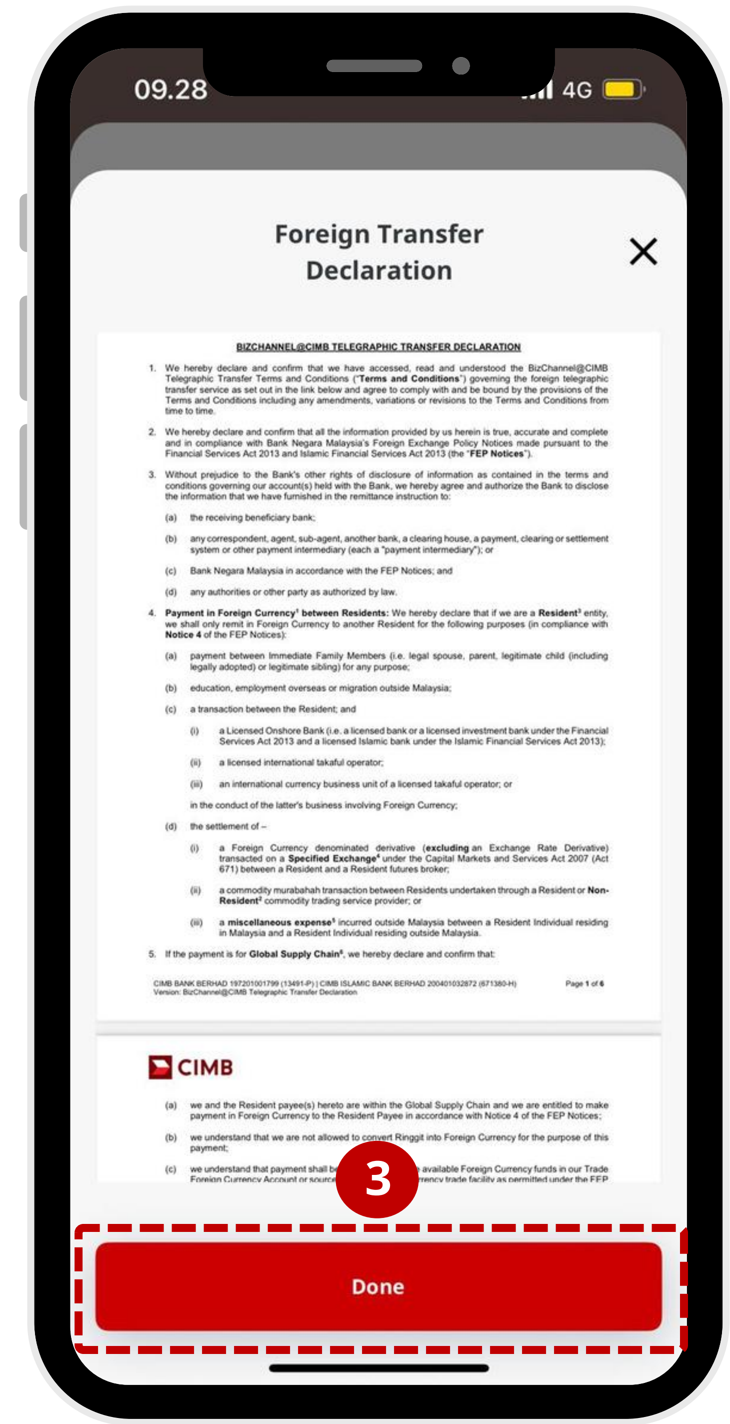
1

Select **Declaration & Terms and Condition.**



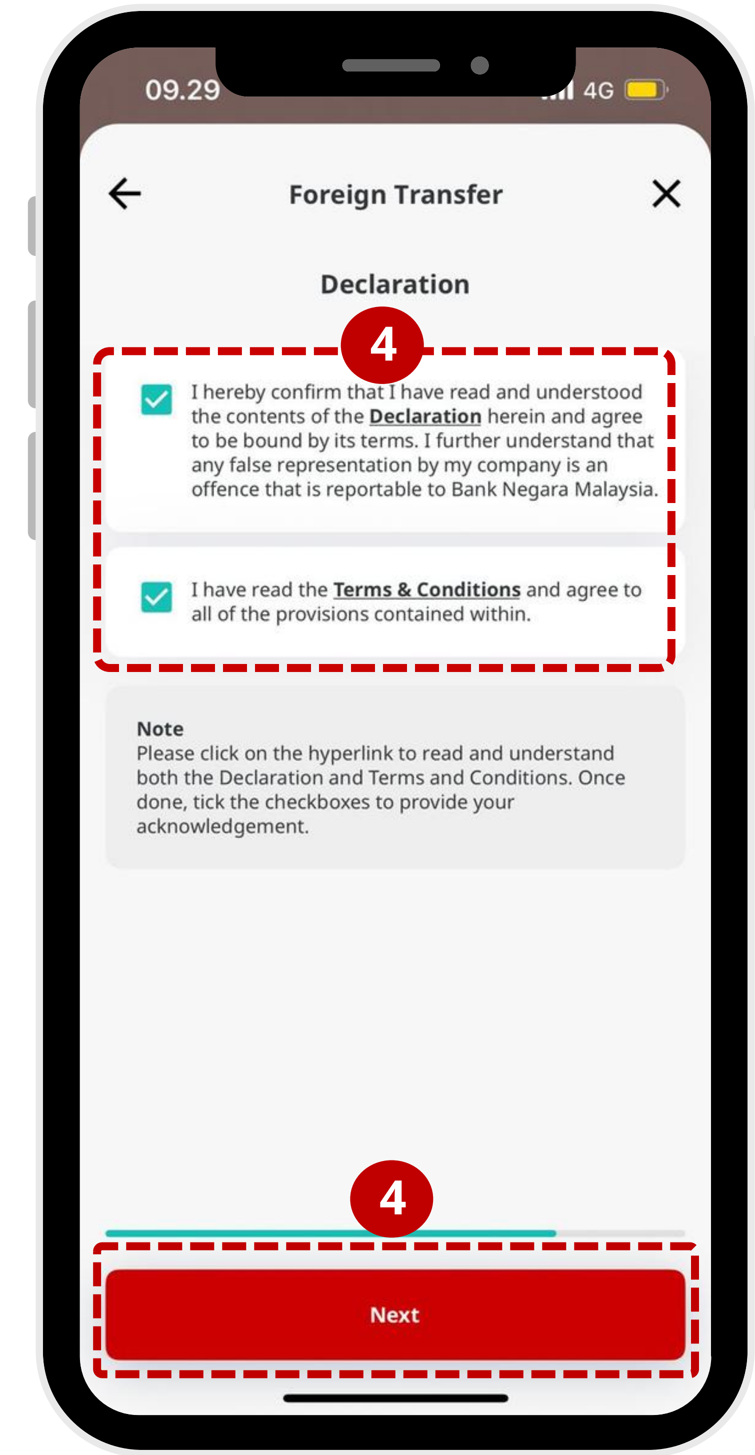
2

Click Done on **Foreign Transfer Terms and Condition.**



3

Click Done on **Foreign Transfer Declaration.**



4

Select **Check Box & Next.**

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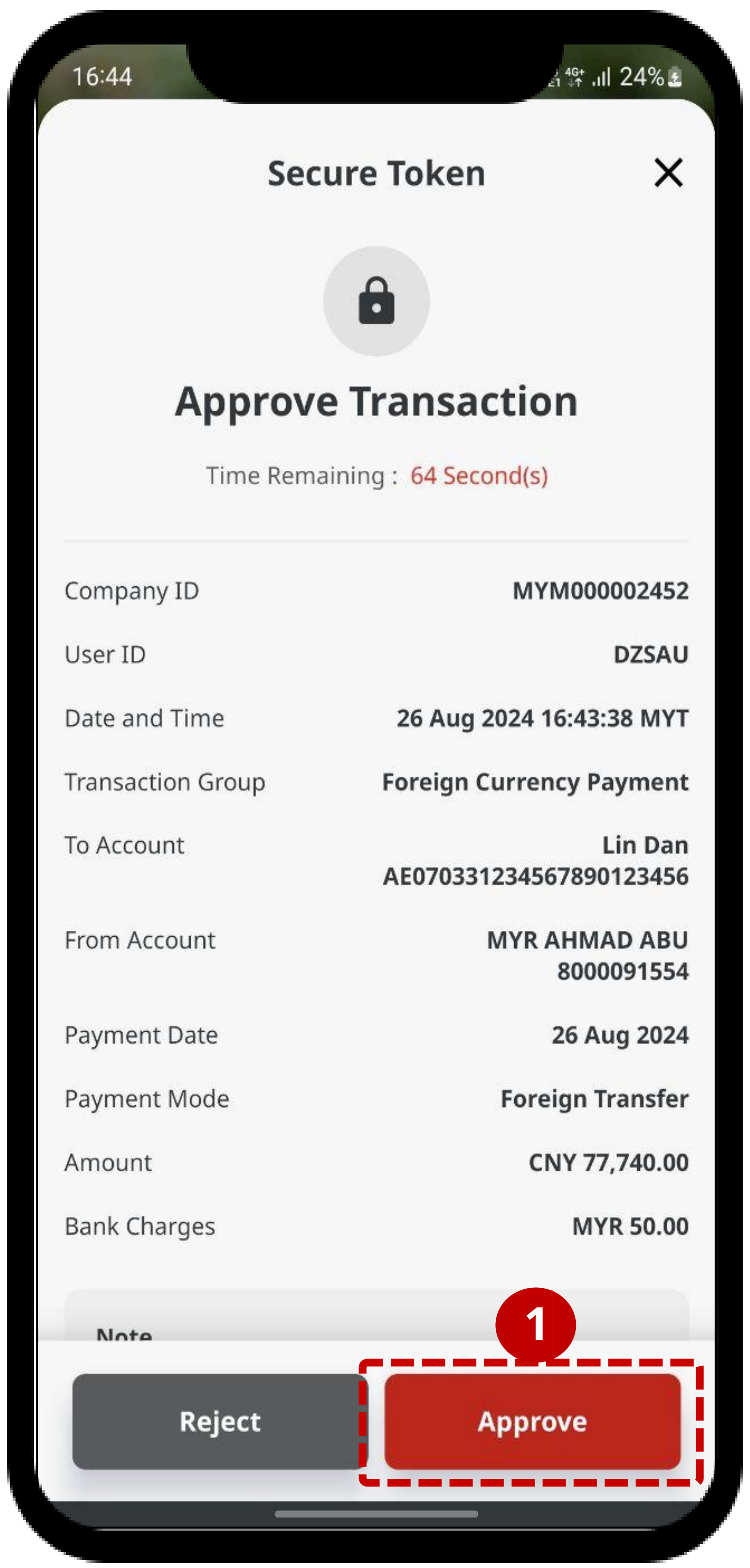
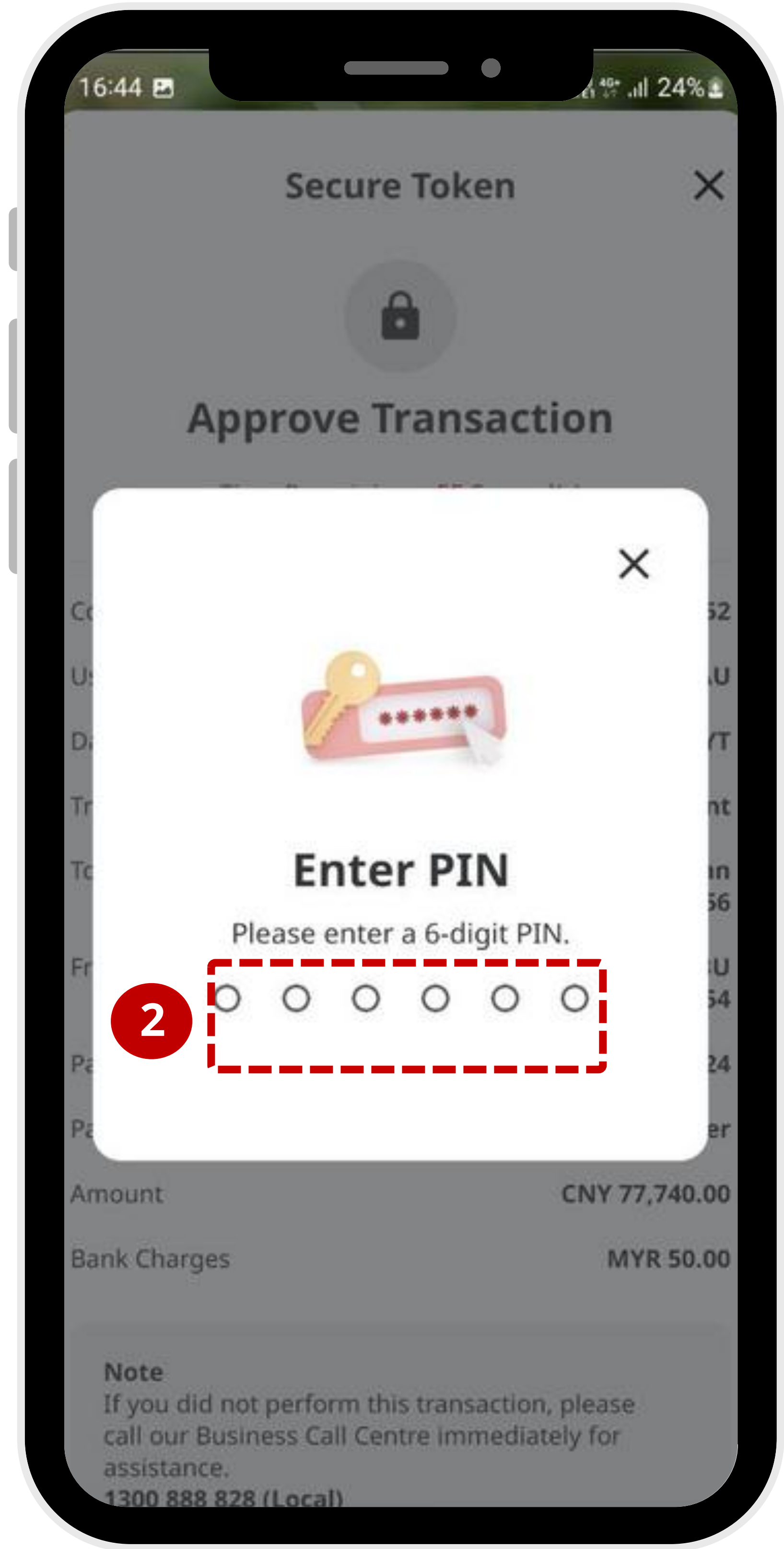
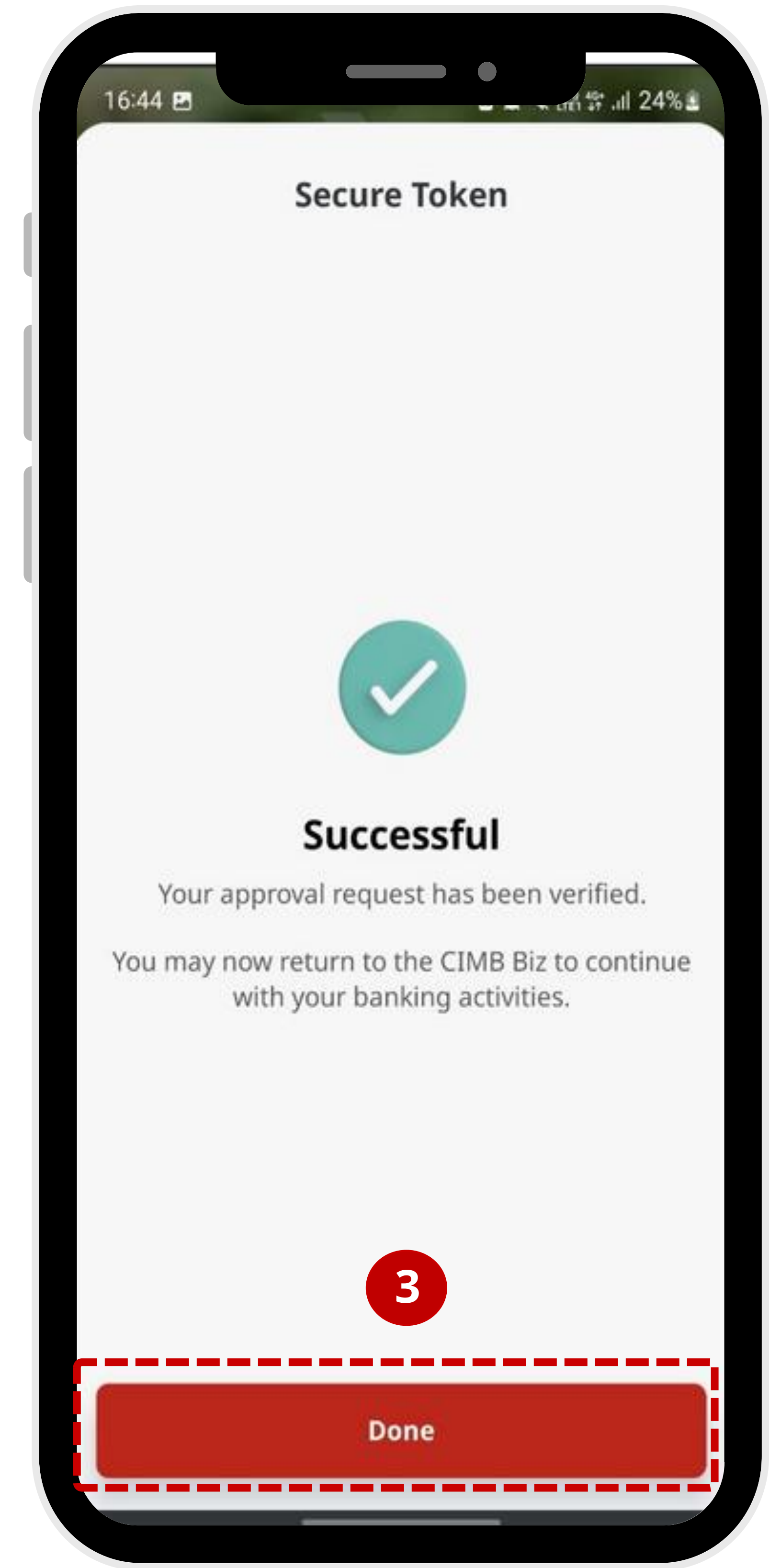
STEP 08







1. Select **Approve.**
2. Enter **PIN.**
3. Click **Done.**

If the transaction is successful, the app will display a notification.

If the transaction is unsuccessful, notification will be shown for further steps required.

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OCTO Biz Feature Tutorial

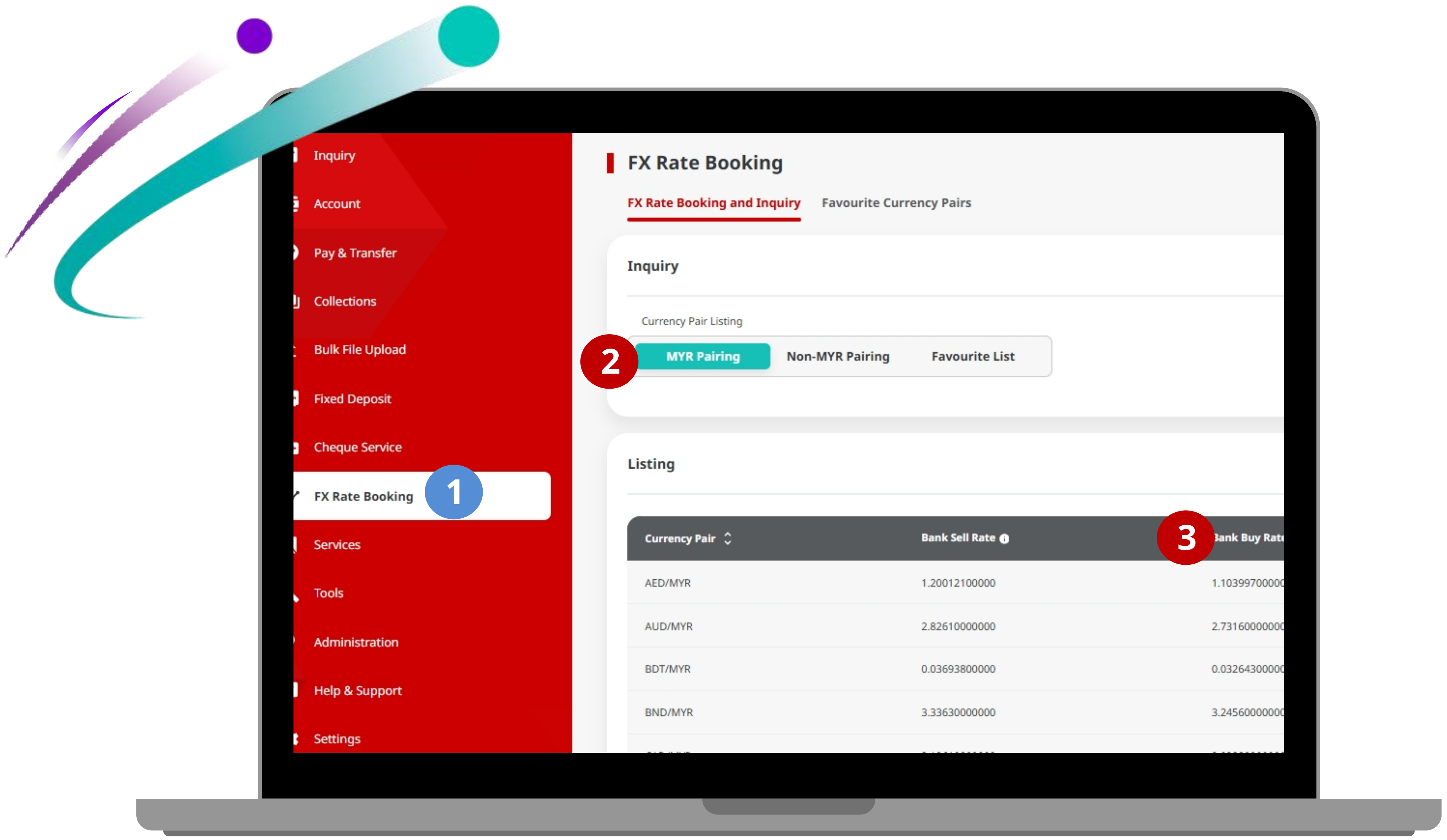
FX Booker

(Web)

The following steps will guide the User to book FX Rate via web.

OCTO Biz

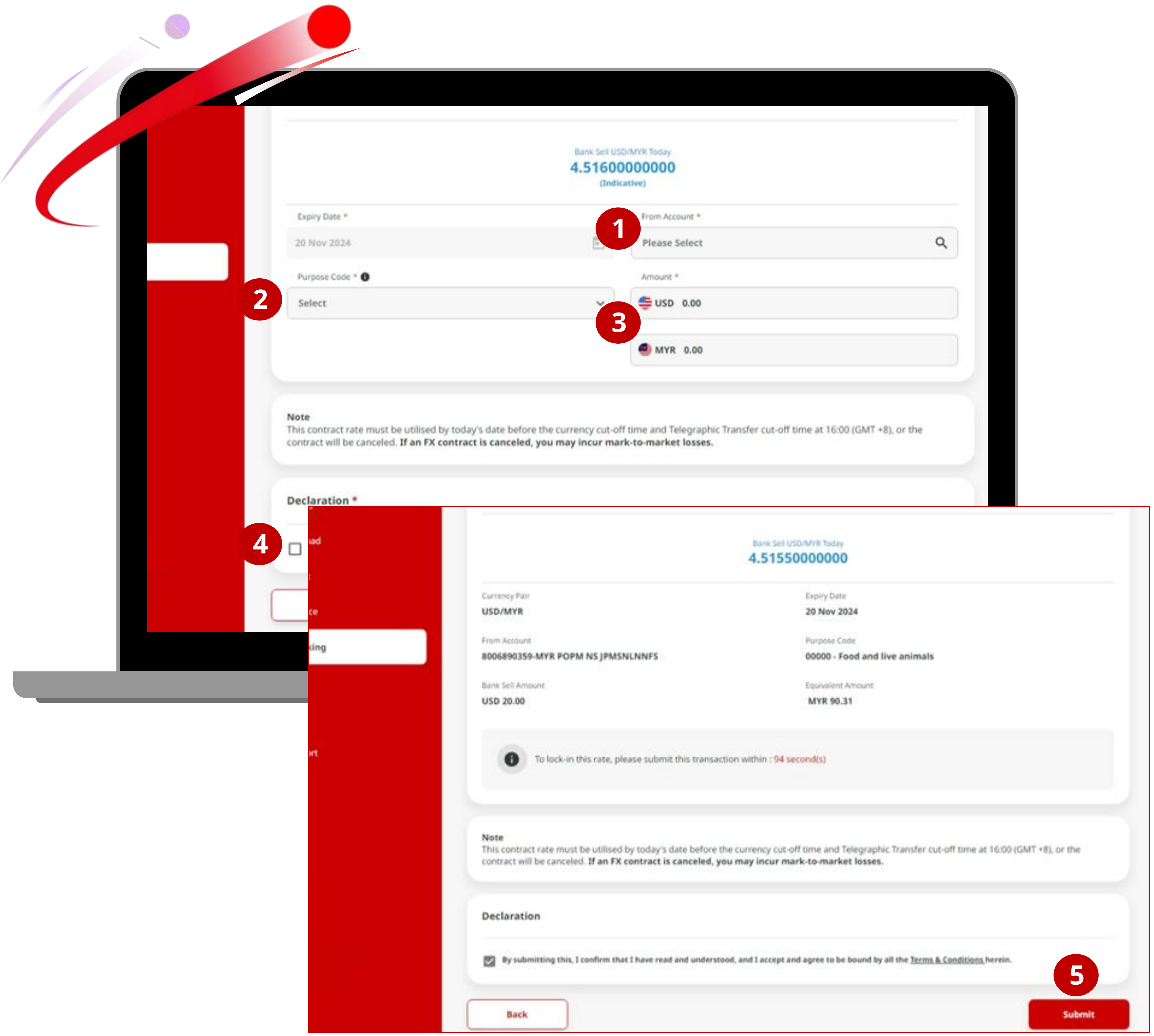
STEP
01



1. Select **FX Rate Booking.**
2. Select **MYR Pairing or Non-MYR Pairing**.
3. Click **Bank Buy Rate** on desired currency pair.

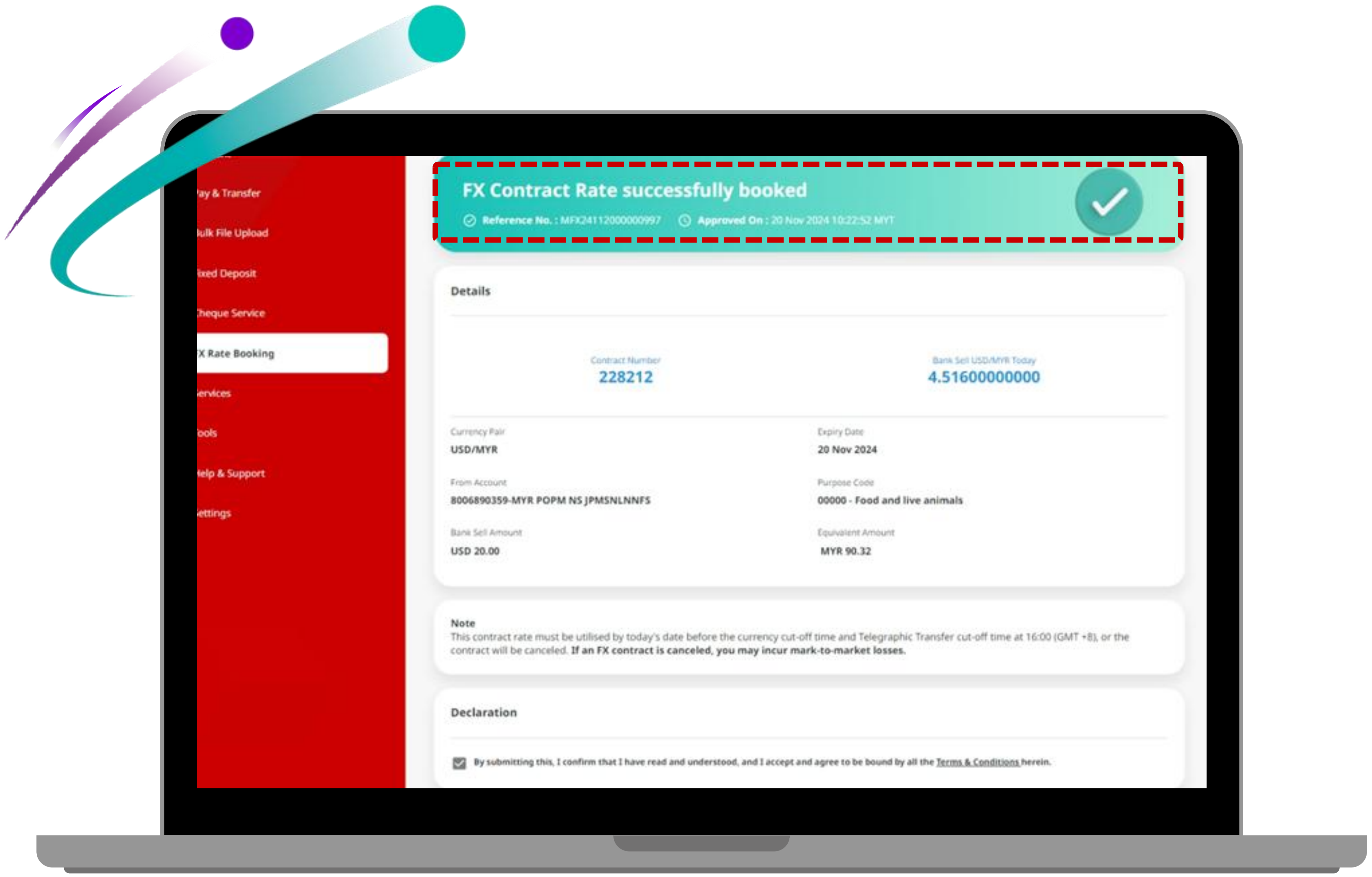
OCTO Biz

STEP 02



1. Select **Account.**
2. Select **Purpose Code.**
3. Enter **Foreign Currency Amount.**
4. Click on **Terms & Condition.**
5. Then, click **Next**.

STEP
03

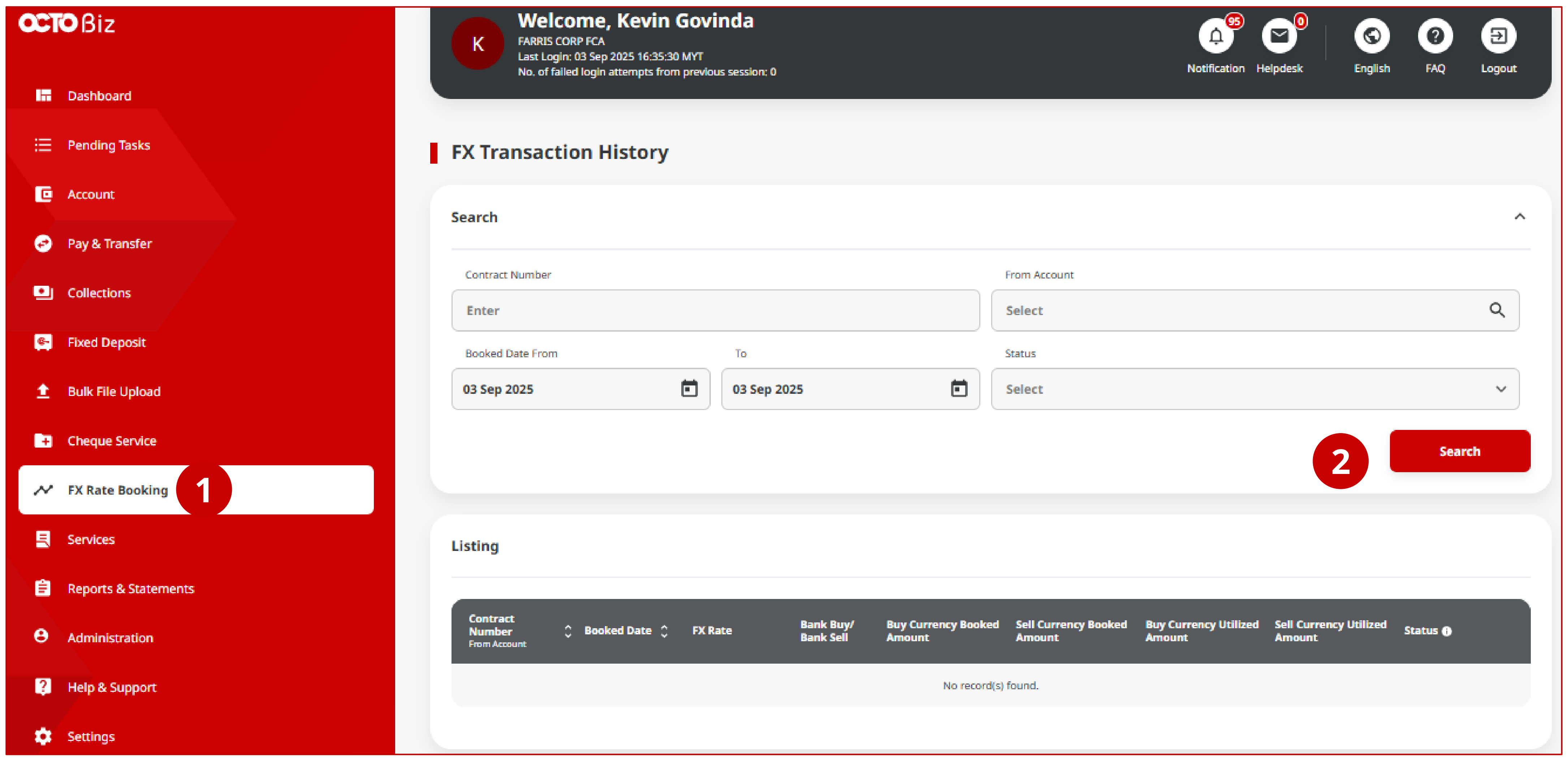


If the transaction is successful, the system will display the **successful booking** page.

If the transaction is successful, the app will display a notification.

If the transaction is unsuccessful, notification will be shown for further steps required.

STEP
03a
Optional



1. Select **FX Rate Booking & FX Transaction History.**
2. Next, select **Search**.

OCTO Biz Feature Tutorial

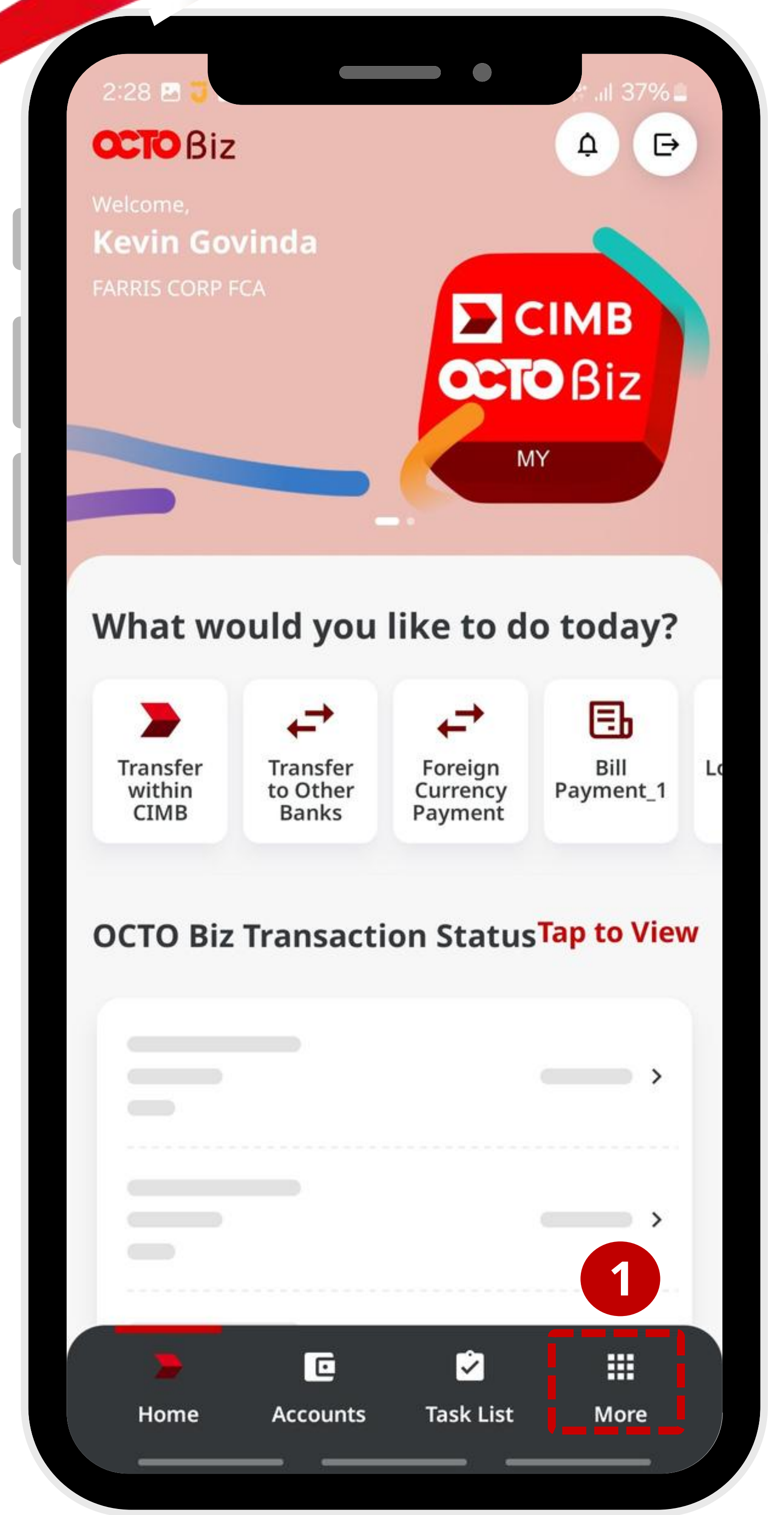
FX Booker

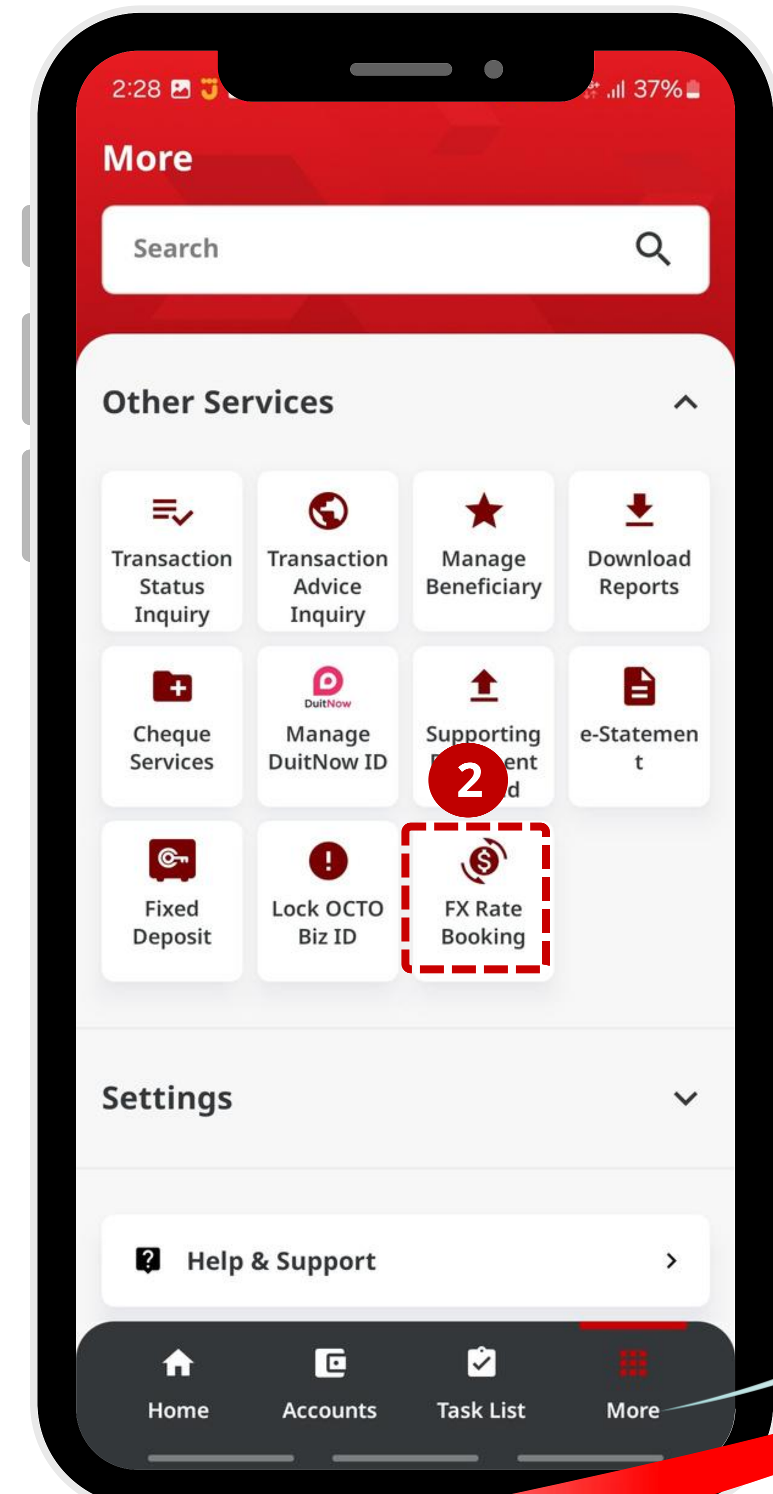
(Mobile)

The following steps will guide the User to book FX Rate via mobile.

OCTO Biz

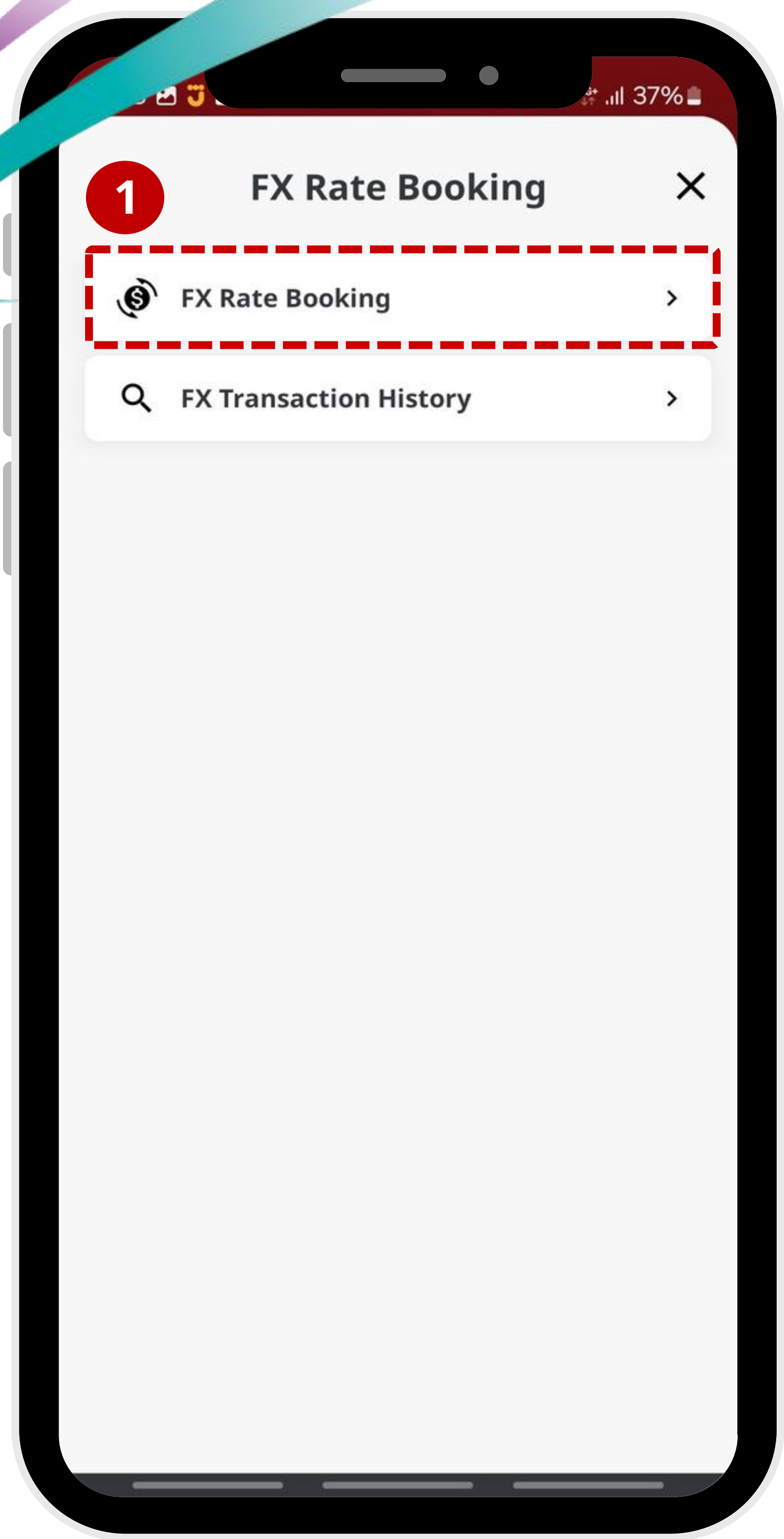
STEP
01

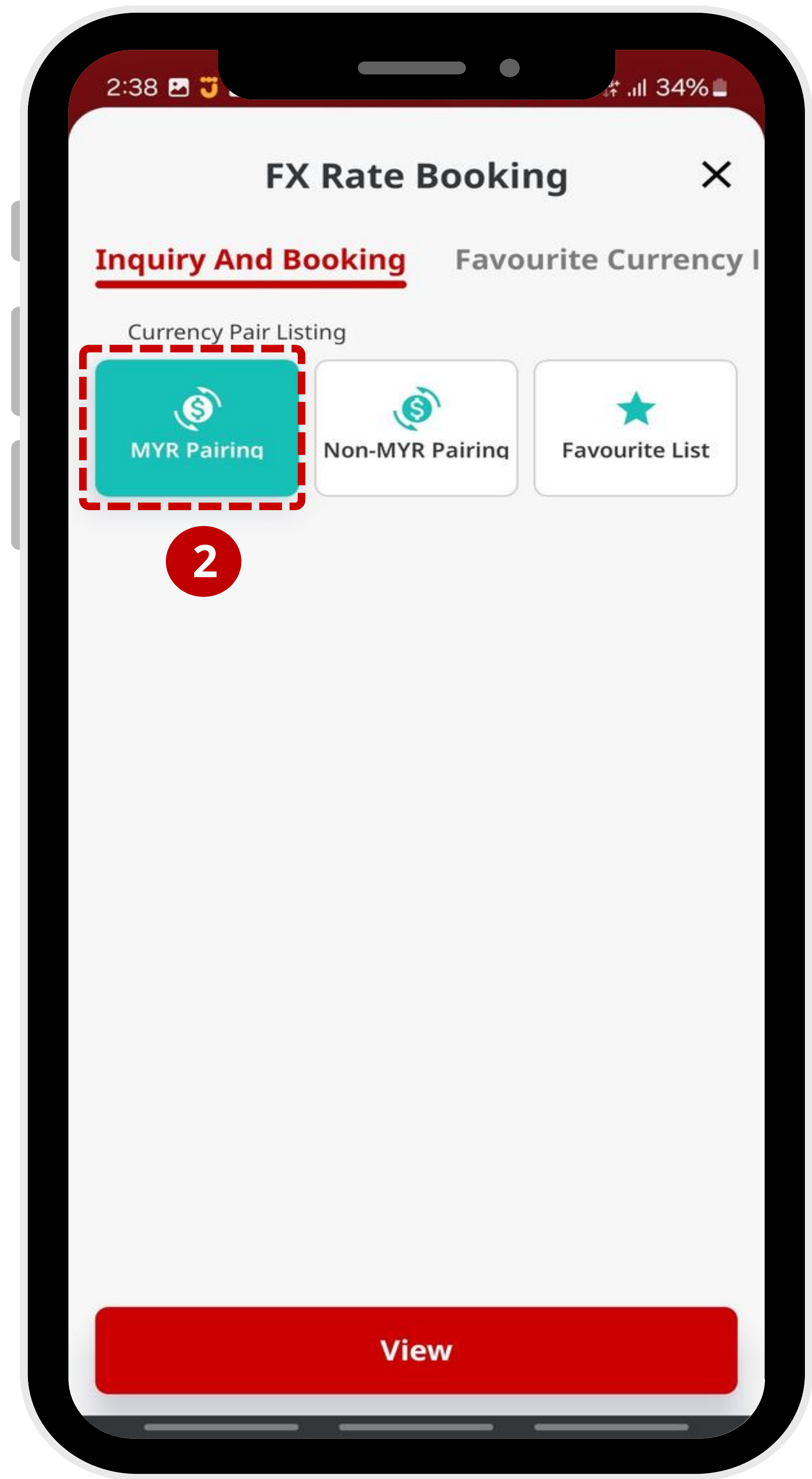




1. Click on **More.**
2. Click on **FX Rate Booking.**

STEP 02

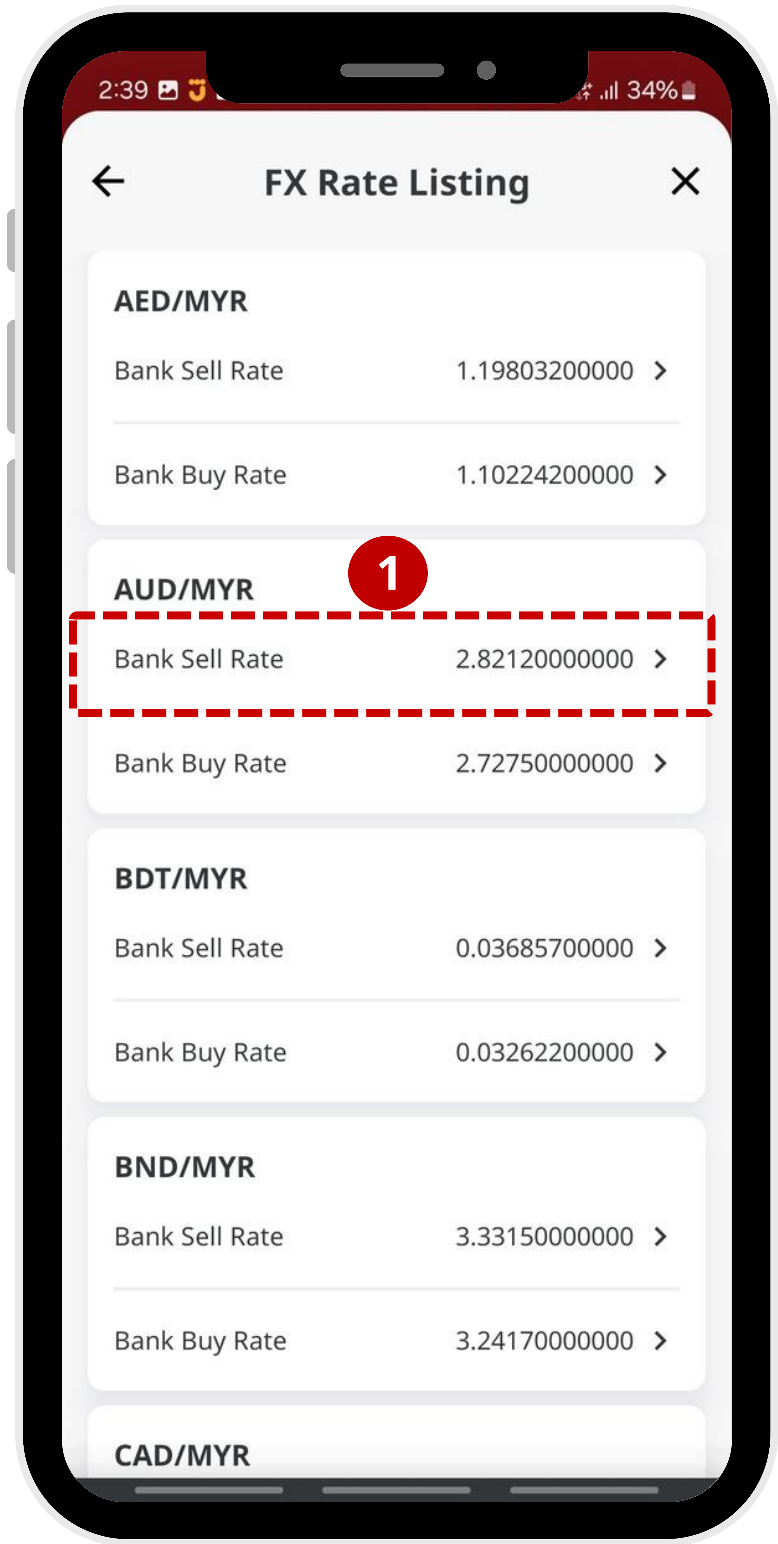


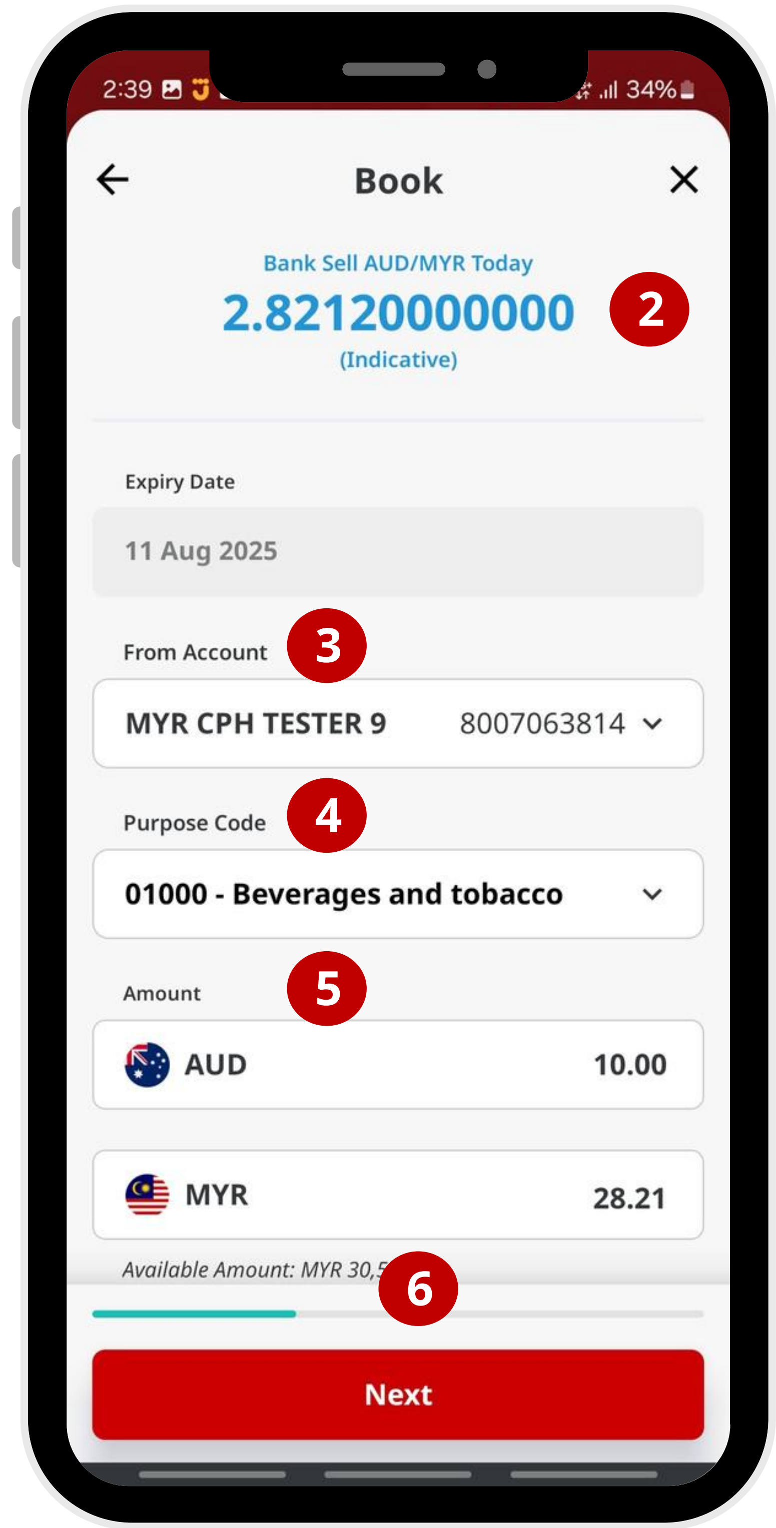


1. Click on **FX Rate Booking.**
2. Click on **MYR Pairing.**

Note : You can also select Non-MYR Pairing for currency pair outside of MYR.

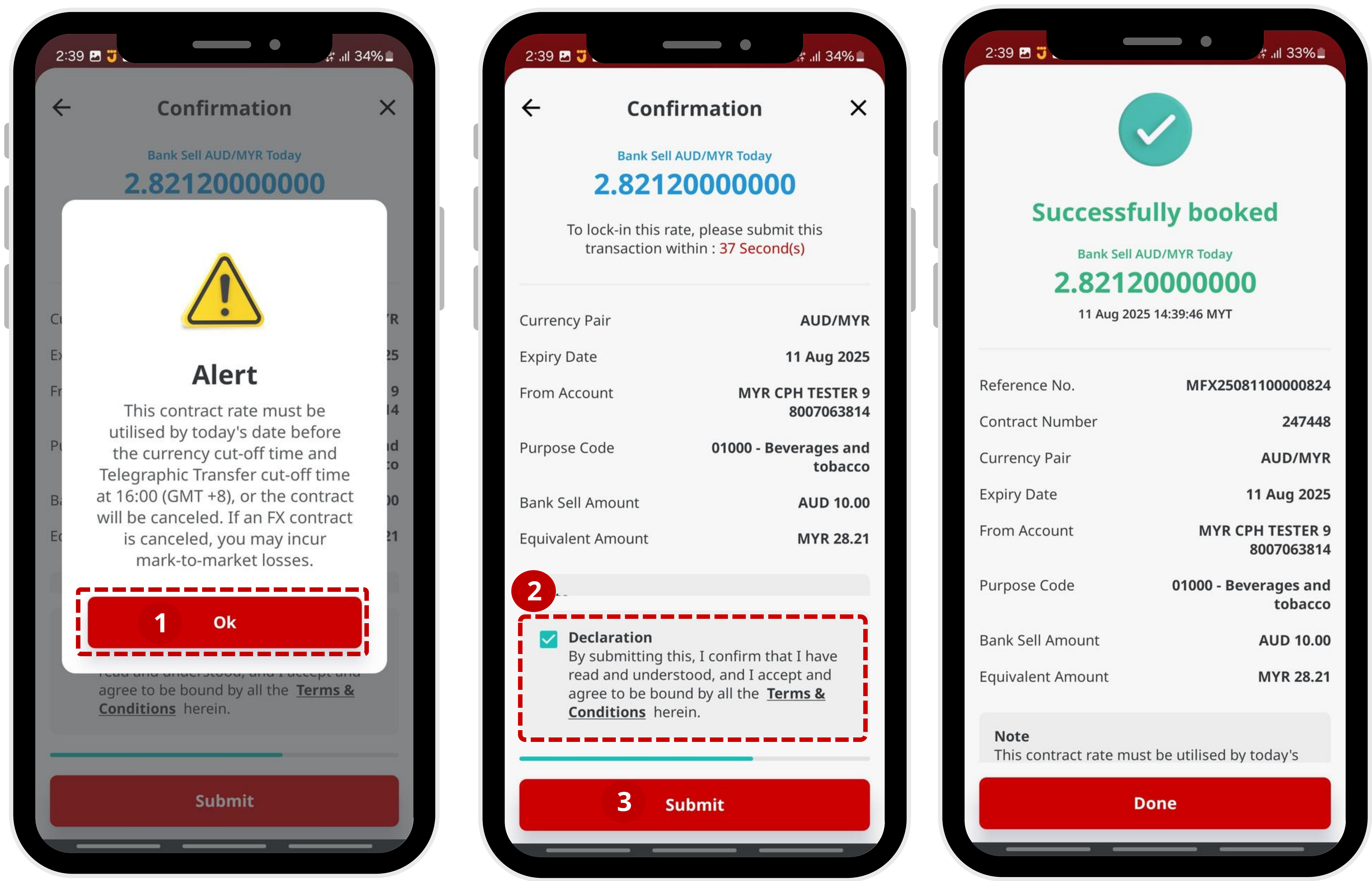
STEP 03





1. Click on **Bank Sell Rate** of desired currency pair.
2. Displays the indicative Forex Rate.
3. Select **Bank Account.**
4. Select **Purpose Code.**
5. Input **Amount.**
6. Select **Next.**

STEP 04

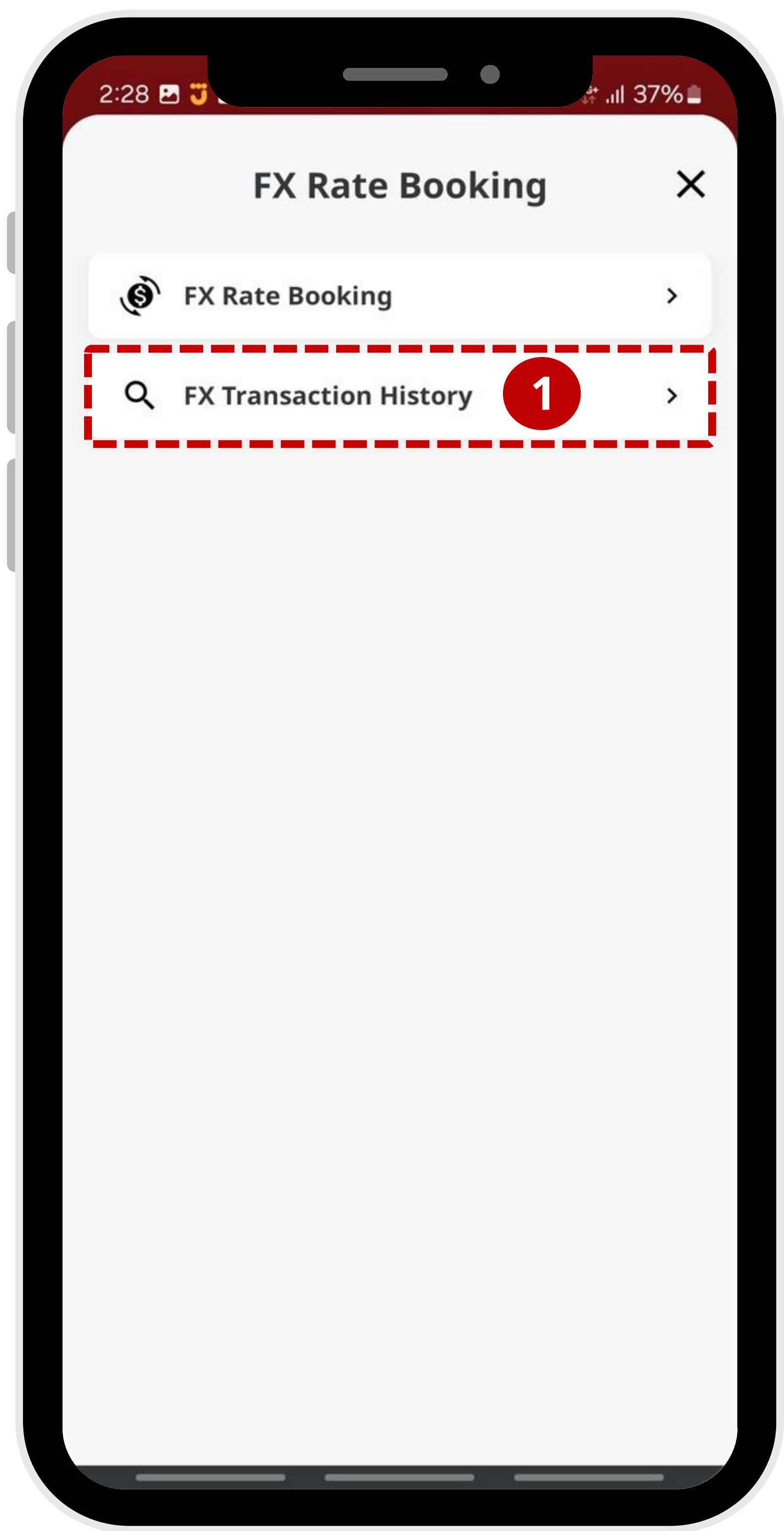


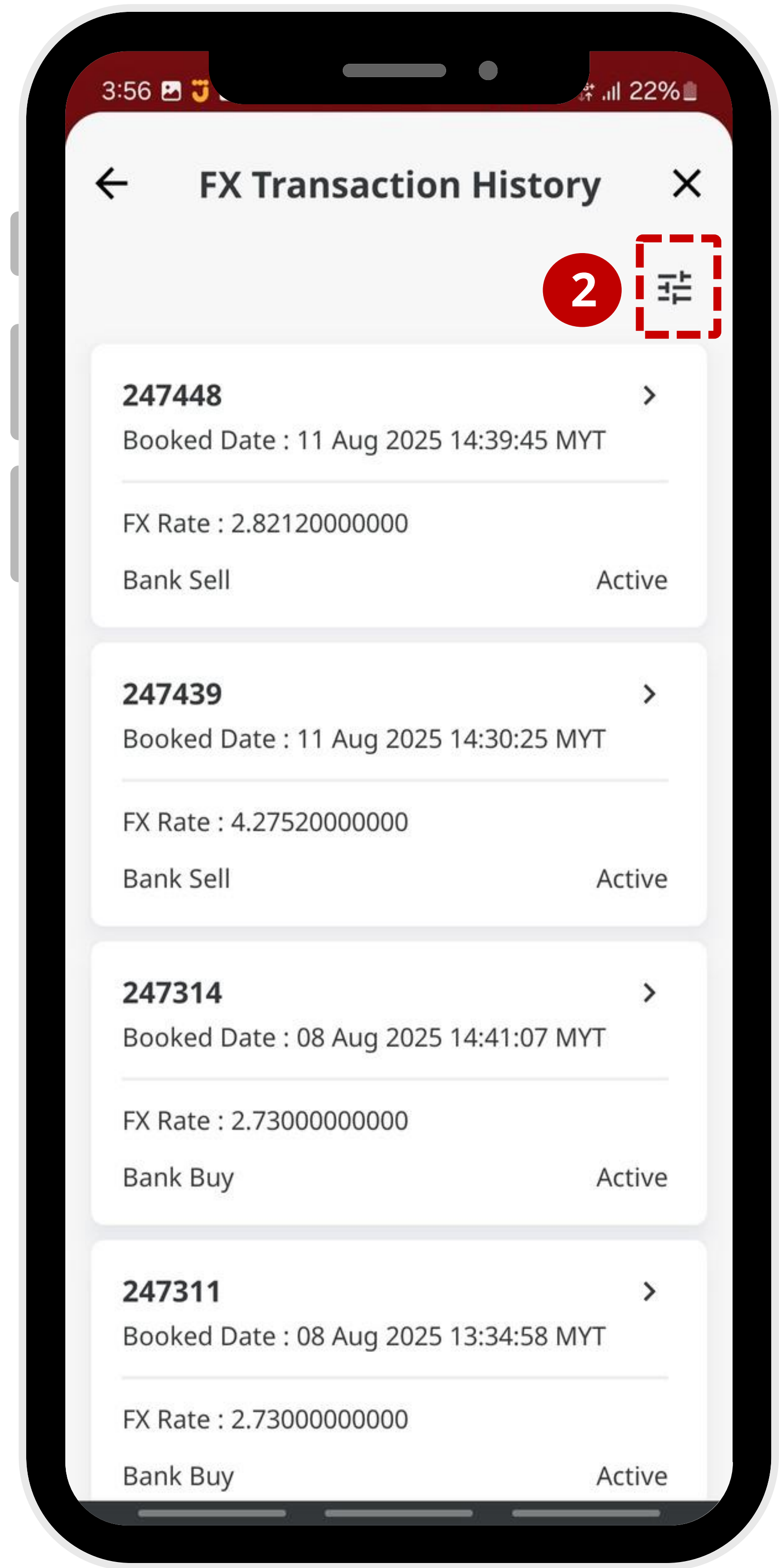
1. Click on **Ok** on Alert.
2. Tick on **Declaration.**
3. Click on **Submit.**

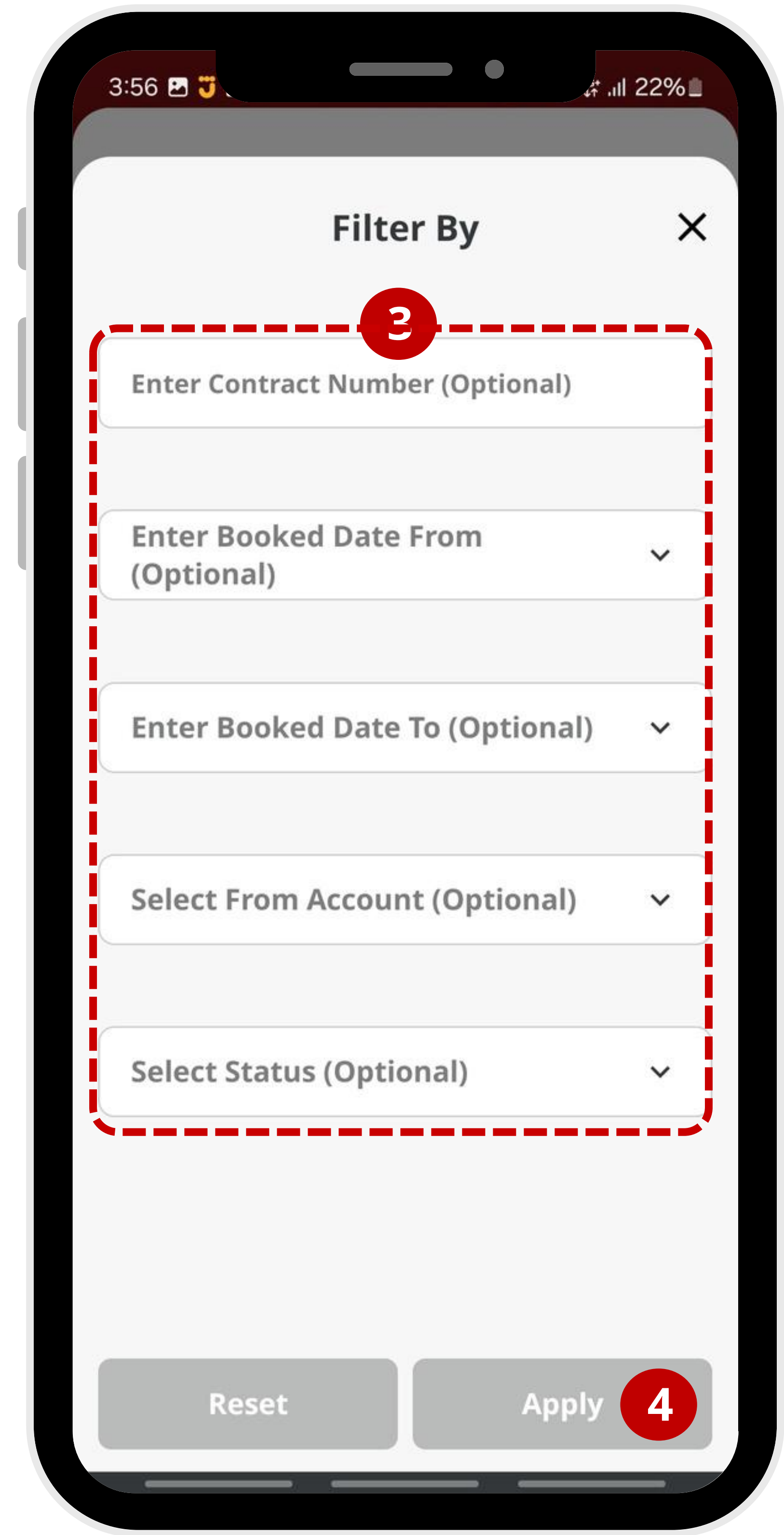
The screen will display the FX Transaction Details

STEP 04a

Optional



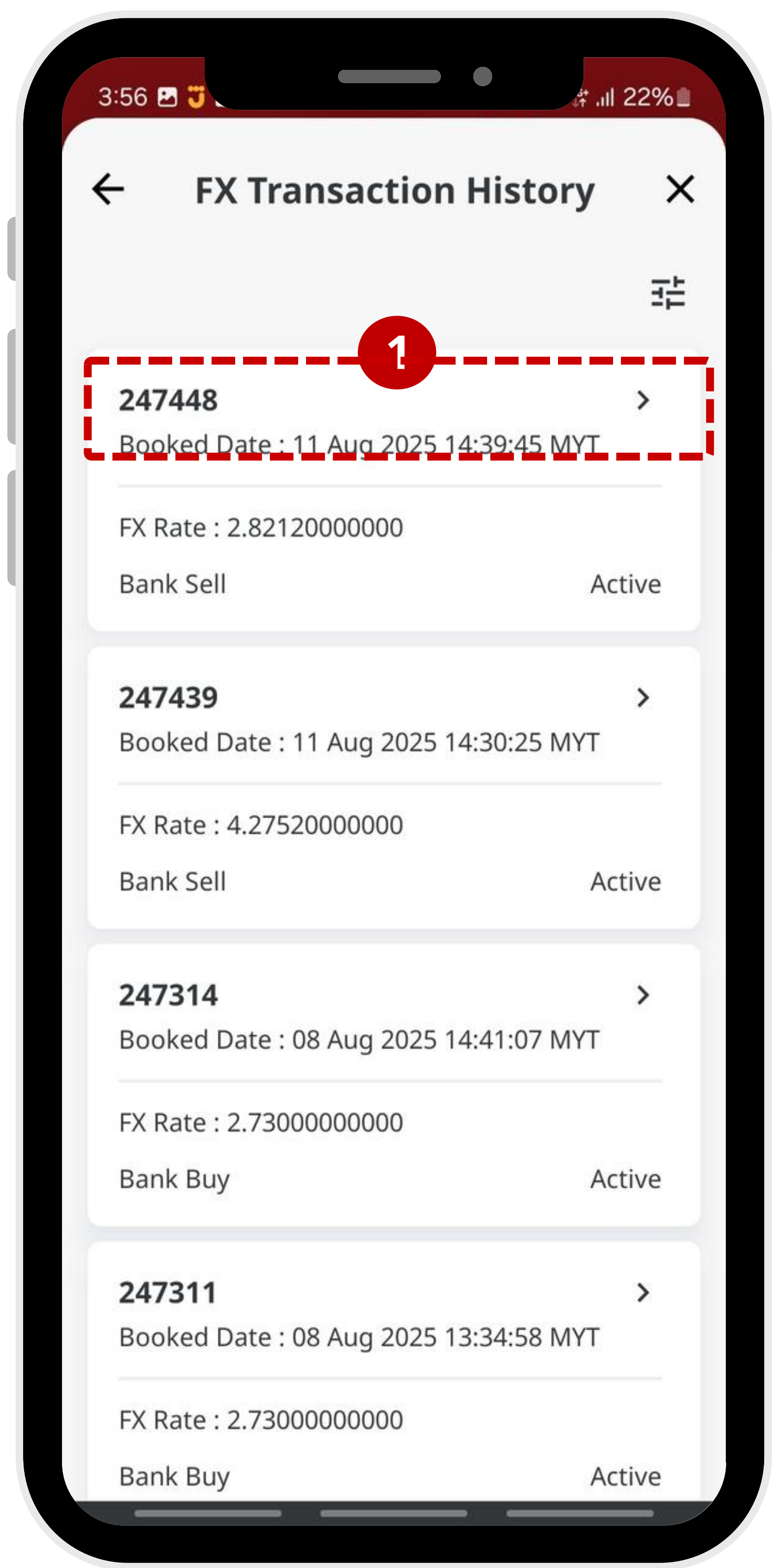


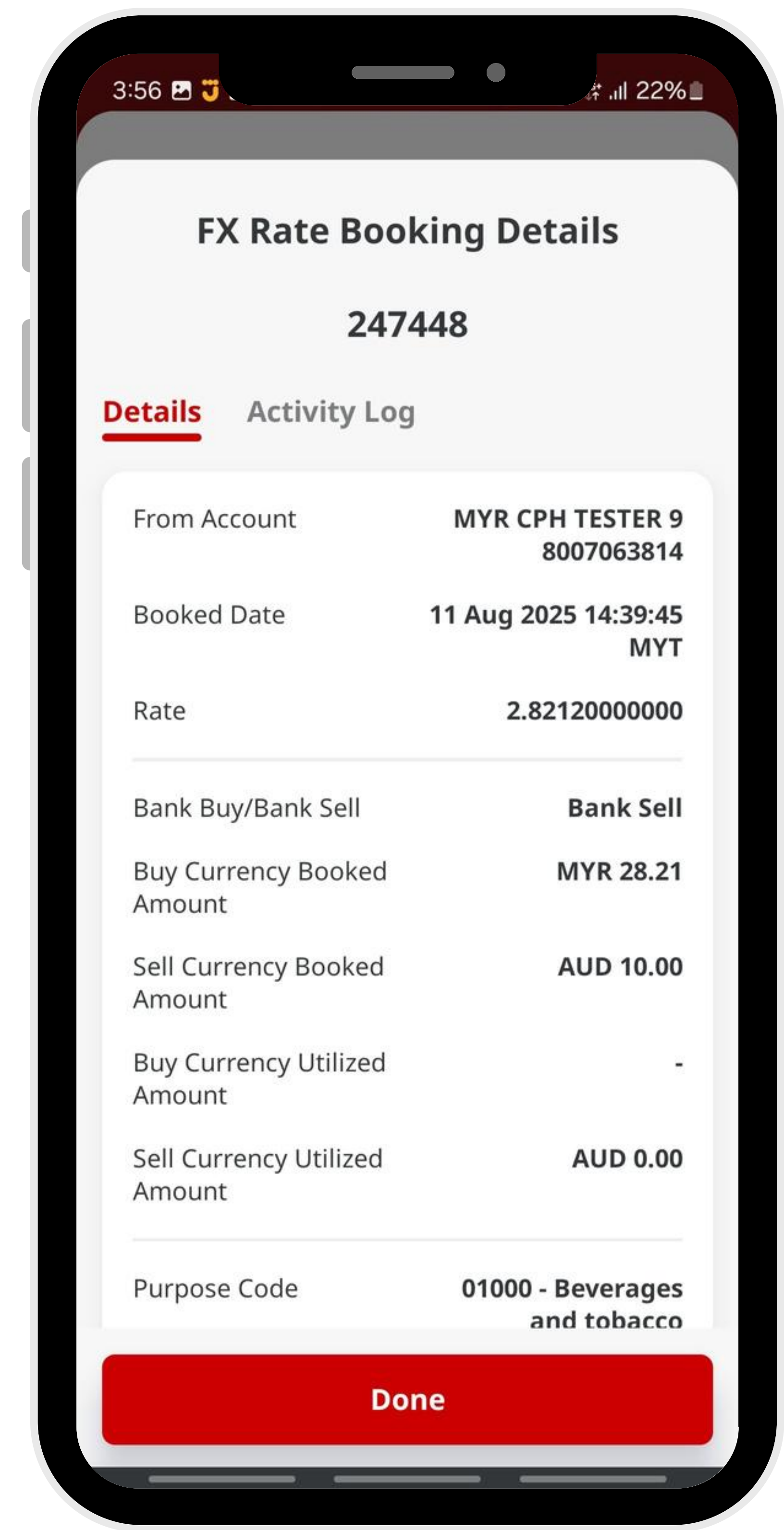


1. Click on **FX Transaction History.**
2. Click on **Filter.**
3. Select all relevant **Filters.**
4. Then, click **Apply**.

STEP 04b

Optional





1. Click on **FX Transaction.**

   The screen will display the FX Transaction Details.