

User Guide for Remittance



Content

BizSmart® Remittance

1.0 Rentas

- Funds can ONLY be transferred in Malaysian Ringgit, with minimum transaction amount RM10,000.00.

2.0 Foreign Telegraphic Transfer (FTT)

- Funds can be transferred in Foreign Currencies to overseas bank accounts.

3.0 Appendices – Special Requirements for Some Countries

1.0 How to Perform Rentas?

The screenshot shows the Alliance Bank Biz portal interface. The top header includes the Alliance Bank logo, the text "Testing Company (M) SDN BHD UPDATE", and a user profile for "farah" with a dropdown arrow and a "Logout" link. The left sidebar contains a navigation menu with options: Collapse, Home, Account Management, Corporate Payment Services, Fund Transfer, Remittance (highlighted with a red arrow), Rentas, Foreign Telegraphic Transfer (FTT), Bill Payment, and Loan/Financing Repayment. A red arrow points from the "Remittance" option to a callout box. The main content area displays a security warning with a smartphone icon showing a person in a mask and a red exclamation mark. The warning text includes: "DO NOT disclose any online banking information to anyone", "DO NOT give your 6-digit SMS TAC to anyone", "DO NOT share your 8-digit checksum signing to anyone", and contact information for suspicious transactions: "Alliance Bank at 03-5516 9988 (24 hours daily) or National Scam Response Centre 'NSRC' at 997 (8am - 8pm daily)".

1 Login with **Maker ID**

2

- Click on **Corporate Payment Services**
- Select **Remittance**
- Select **Rentas**

Enter Required Info

Transfer Confirmation

Transfer Acknowledgement



3

Complete **Applicant Details**

Applicant Details

From Account *

: Please Select

Beneficiary Details

Beneficiary Account No *

: ☒ Pre-registered Please Select

: ☐ Non-registered

4

Complete **Beneficiary Details**

Beneficiary Address *

:

:

:

Beneficiary Name *

:

Beneficiary Bank *

: Please Select

Payment Details

ID Check *

: No

Amount (MYR) *

: 0.00

Payment Date *

: 14/04/2025

Recipient Reference *

:

Payment Details

:

5

Complete **Payment Details**

* indicates compulsory fields.



Payment Advice

Email Notifications

:



6

Complete **Notification**
details (optional)

Notify me for failed/returned payment

Email Notification

:



Notes

Fund Transfer	Processing Day
Complete before 3.00pm on a business day	Same day
Complete after 3.00pm on a business day	Next business day
Complete on Saturday, Sunday or Federal Territory public holidays	Next business day

Terms and Conditions

Regression Testing for June Release. 15th June 2022.

Thank you very much.

7

Read and tick the T&Cs

☐ I / We hereby confirm that I/We have read, understood and agreed to the Terms and Conditions and agree irrevocably and unconditionally to be bound by such Terms and Conditions.

I / We further understand that the Anti Money Laundering Act (AMLA) prohibits the Bank to engage directly or indirectly in transactions which involve proceeds of an unlawful activity to be channeled through my / our clients accounts / facilities with the Bank. I / We agree to notify the Bank immediately if, during the course of dealing with my / our clients if I / We suspect that the proceeds are from unlawful activities.

Clear

Submit

8

Click on **Submit** for Authoriser's Approval



2.0 How to Perform FTT?

The screenshot shows the Alliance Bank Biz portal interface. The top navigation bar includes the Alliance Bank logo, the user name 'farah' with a dropdown arrow, and a 'Logout' link. The main navigation menu on the left lists various services: Home, Account Management, Corporate Payment Services, Fund Transfer, Remittance, Rentas, Foreign Telegraphic Transfer (FTT), Bill Payment, and Loan/Financing Repayment. A red arrow points to the 'Foreign Telegraphic Transfer (FTT)' option. The main content area displays a security warning banner with the text: 'DO NOT disclose any online banking information to anyone', 'DO NOT give your 6-digit SMS TAC to anyone', and 'DO NOT share your 8-digit checksum signing to anyone'. Below this, it provides contact information for suspicious transactions: 'Alliance Bank at 03-5516 9988 (24 hours daily) or National Scam Response Centre 'NSRC' at 997 (8am – 8pm daily)'. A red circle with the number '1' is placed over the user profile dropdown, and a red circle with the number '2' is placed over the 'Foreign Telegraphic Transfer (FTT)' option in the menu.

1 Login with **Maker ID**

- Click on **Corporate Payment Services**
- Select **Remittance**
- Select **Foreign Telegraphic Transfer**

2

Foreign Telegraphic Transfer (FTT)



Applicant and
Beneficiary Details

Transfer Details

Purpose of
Payment

Terms and
Conditions

Transfer
Confirmation

3

Select **New** to initiate a **new transaction**

☒ New

☐ Draft

[Template](#)

From Account *

Note:

- a) Select **Draft** if you want to retrieve and continue from the Last Saved Draft which was not completed earlier
- b) Select **Template** if you want to initiate a new transaction from previously **Saved Templates** (refer to [page 16](#) for more details)

0055276 - BA ROMANCES CAFE (MYR 1,078,610,750.21) ▼

[How to perform TT?](#)



☒ New

☐ Draft

[Template](#)

From Account *

4 Select the **Debiting Account**

: 640870010055276 - BA ROMANCES CAFE (MYR 1,078,610,750.21) ▾ [How to perform TT?](#)

Applicant Details

Name

: BA ROMANCES CAFE

Address *

: NO 1 JALAN TEST

: TAMAN TEST

: KDKFJSKDFJDWKJFKDSJ DSKFJKGJSKJ

Pay To *

: Pay to Third Party / Other Bank Account ▾

5

Select either:

1) Pay to Own Account

- To transfer between own **FCA and CA (MYR);**
OR

2) Pay to Third Party/Other Bank Account

- To transfer to a third party in **Other Countries**

Beneficiary Details

Beneficiary Account No or International Bank Account No (IBAN) ? *

: ☐ Pre-registered Please Select

: ☒ Non-registered 67890534912

Do not key in **space** or **dash** in between account number

Refer <https://www.iban.com/structure> for more information on IBAN structure and examples.

Beneficiary Name *

: BENEFICIARY NAEM

Max 70 characters

*Please be informed that payment to China to personal account is not allowed

Beneficiary Address *

: BENEFICIARY ADDRESS 1

: BENEFICIARY ADDRESS 2

: BENEFICIARY ADDRESS 3

*PO Box/Locked Bag in Sender/ Beneficiary Address is not allowed

Beneficiary City *

: BENEFICIARY CITY

Beneficiary Country *

: UNITED STATES

Fill in complete and accurate **Beneficiary Details**

Postcode/ Zipcode *

: 12345

Beneficiary Contact No

:

Beneficiary ID

:

☒ To select if the Beneficiary Name indicated above is different from the entity/person indicated in the supporting documents

Ultimate Beneficiary Name *

: ULTIMATE BENE NAME

Ultimate Beneficiary Country *

: UNITED STATES

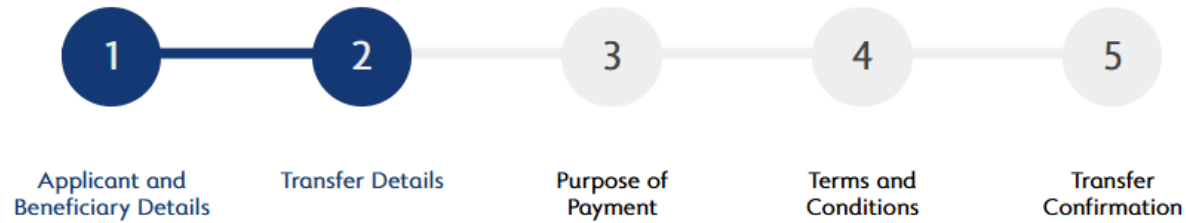
Save the details as **Draft** or click **Next** to proceed to next page

Last saved draft: 02/04/2025 11:18

Save As Draft

Next

- Foreign Telegraphic Transfer (FTT)



- Transfer Details -

Beneficiary Country *

:

CANADA

Currency *

:

CAD

Amount (FCY) *

:

0.00

Rate/Contract No *

:

☐ Rate (subject to prevailing rate on the next business day if the payment is approved after cut-off time at 3.00pm.)

☒ Contract (The amount will be debited based on the Contract Rate)

Contract No.	Contract Rate	Dealer Name	Currency	Amount	Equivalent Amount (MYR)	
<input type="text"/>	<input type="text"/>	<input type="text"/>	Please Select	<input type="text"/>	<input type="text"/>	+

TT Charges *

:

SHARE

?

*Additional charge of USD 20/EUR 25 for 'Charges: Borne by Applicant only (Guaranteed OUR)' option. Sender may incur additional beneficiary's agent bank fee which varies across different banks.

Promo Code

:

[About Promo Code](#)

Payment Date *

:

14/04/2025

9

Complete the Transfer Details

10

Future Dated transactions are only available for Contract Rate type submission

Future Dated transactions are only available for Contract Rate type submission

Beneficiary Bank Details

Beneficiary Bank SWIFT Code

: Eg: AAAABBCCXXX

☐ Tick if Intermediary Bank Involved ?

☒ Select here to provide an identifier other than SWIFT Code

Beneficiary Bank BSB/FW/SC Number

: AU

*Please provide complete Beneficiary Bank codes including AU, SC & FW

Beneficiary Bank Name *

:

Beneficiary Bank Address *

:

:

:

11

Complete the **Beneficiary Bank Details**

12

Any subsequent saved as draft action will **supersede the last saved draft**

Last saved draft:

Back

Save As Draft

Next

Foreign Telegraphic Transfer (FTT)



Declaration for Statistical Reporting To Bank Negara

Purpose of Payment *

: 03000 - GOODS - MINERAL FUELS, LUBRICANTS AND RELATED MATERIALS

Payment Description *

: TEST ?

[How to Input Payment Description](#)

*If the purpose of payment selected is "Goods/Services", please specify the type of good. Example: Electrical Devices.

Invoice Number / Beneficiary Reference

:

FEA Approval ID

: ?

Supporting Document *

: No file chosen (Support

format)

Total upload cannot exceed 10 MB. Current size = 0.00 MB

Note : Please provide invoice/proforma invoice/quotation/contract

*Your invoice(s) amount must be equals to or more than pay Bank.

Complete **Declaration for Statistical Reporting to Bank Negara**

Upload valid supporting documents for the transactions.

*You may upload a blank document **ONLY IF** you are transferring from Foreign Currency Account (FCY) to MYR Account within the same company for conversion purpose.

Remark

Remark Details

:

15

Key in **Remarks**, if any

Provide remarks if the payment amount does not match the uploaded invoice amount.
For example, it is a deposit amount.

Payment Advice

Email Notifications *

: +

16

Input **Applicant Email Address**

*Transaction record to be received by Applicant (you)

Beneficiary Notification(s)

Email Address

: +

17

Input **Beneficiary Email Address**

*Transaction record to be sent to the Beneficiary

Last saved draft: 02/04/2025 11:18

Back

Save As Draft

Next





Notes

1. Your payment will be processed / effected on the next business day in any of the following events:-

- If payment is approved on a public holiday and / or weekend (I.e. Saturday and Sunday)
- If payment is approved after the cut-off time of 3.00pm
- If approved payment is made to accounts in Indonesia, India & Thailand
- If payment to the countries listed in Table 1 below is approved after each respective cut-off time

Table 1: Cut-off time for main currencies

Currency	Cut-off time (Malaysian Time)
JPY	10.00am
AUD	10.00am
NZD	10.00am
HKD	11.00am
SGD	11.00am
CNY	2.00pm
THB	2.00pm
EUR	4.00pm
GBP	4.00pm
USD	4.00pm
Others (AED, BDT, BND, CAD, CHF, DKK, IDR, INR, NOK, PHP, SEK & ZAR)	N/A

2. All Foreign Telegraphic Transfer (FTT) transaction would require attachment of supporting document(s). The Bank reserves the right to NOT process the said FTT transaction if the supporting document(s) is deemed insufficient / irrelevant to justify its purpose of payment. The Bank shall not be responsible or held liable for any losses or damage whatsoever that maybe suffered, sustained and / or incurred by you and / or other party whatsoever in any manner whatsoever arising from the non-submission of the supporting document.

3. Additional charges will be imposed should there be any amendment made upon the submission to Bank for processing.

Terms and Conditions

1.0 Terms and Conditions

1.1 Alliance Bank Malaysia Berhad (hereinafter

☒ I / We hereby confirm that I/We have read, understood and agree to be bound by such Terms and Conditions.

(Only applicable for Board Rate Transactions)

I/We hereby confirm that the currency exchange in this Foreign Telegraphic Transfer (FTT) submission shall be based on the Bank's prevailing Board Rate as at the time of processing by the Bank.

I / We hereby declare that the information given is true and in compliance with the Financial Services Act 2013, Central Bank of Malaysia Act 2009 and if involving foreign currency, Foreign Exchange Administration Rules. I / We shall be fully responsible for any inaccurate, untrue or incomplete information provided. I / We also authorize the Bank to make this information available to Bank Negara Malaysia in compliance with the Financial Services Act 2013 and Central Bank of Malaysia Act 2009.

I / We further understand that the Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 prohibits the Bank to engage directly or indirectly in transactions which involve proceeds of an unlawful activity to be channeled through my / our clients accounts / facilities with the Bank. I / We agree to notify the Bank immediately if, during the course of dealing with my / our clients if I / We suspect that the proceeds are from unlawful activities.

Last saved draft:

[Back](#) [Save As Draft](#) [Submit](#)

18

Read and tick
the Terms & Condition

19

Click on **Submit**



Applicant Details

From Account

: 640870010055276 - BA ROMANCES CAFE (MYR)

Name

: BA ROMANCES CAFE

Address

: NO 1 JALAN TEST

: TAMAN TEST

: KDKFJSKDFJDKWIKFDSJ DSKFJGJGJG MY

Beneficiary Details

Beneficiary Name

: NENE NA

Beneficiary Address

: BENE ADD

: BEN ADD

:

Beneficiary City

: TEXAS

Beneficiary Country

: UNITED STATES

Postcode/ Zipcode

: 9876

Transfer Details

Beneficiary Account No or IBAN No

: 09876

Beneficiary Country

: UNITED STATES

Currency

: USD

Amount [MYR]

: 434.25

Amount [FCY] (Selected)

: 90.00

Rate/Contract No

: 4.825000

TT Charges

: SHARE

Note: Agent bank charges are imposed

Promo Code

:

Commission Charge [MYR]

: 2.50

Cable Charge [MYR]

: 15.50

Indicative Total MYR Amount

: 452.25

Payment Date

: 15/04/2025

Beneficiary Bank Details

Beneficiary Bank SWIFT Code

: ABNANL2A

Beneficiary Bank Name

: ABN-AMRO

Beneficiary Bank Address

: NETHERLANDS

:

:

Declaration for Statistical Reporting To Bank Negara

Purpose of Payment

: 12110 - AIRPORT SERVICES

Payment Description

: TEST

Supporting Document

: [3553_001.pdf](#)

Note: Please provide service invoice as supporting document.

Remark

Remark Details

:

Payment Advice

Email Notifications

: nur@yahoo.com

*Transaction record to be received by Applicant (you)

Beneficiary Notification(s)

Email Address

: nur@yahoo.com

*Transaction record to be sent to the Beneficiary

Terms and Conditions

1.2 The Bank may send...
be determined...
☒ I / We hereby confirm that the...
Conditions.
(Only applicable for Board R...
I/We hereby confirm that the...
by the Bank.
I / We hereby declare that th...
Foreign Exchange Administra...
information available to Ban...
I / We further understand th...
in transactions which involv...
immediately if, during the cou...

20

Verify the details and click on **Confirm** for Authoriser's Approval

Note:
For recurring transactions, you may click **Save as Template** for future use.

...er post as may
Bank nor it
...ound by such Terms and
...e as at the time of processing
...if involving foreign currency,
...honorize the Bank to make this
...o engage directly or indirectly
...to notify the Bank

Last saved draft: 02/04/2025 11:18

Back Save As Draft Save As Template Confirm

How to Initiate Transaction from Template?

A list of the **Saved Templates** will be appeared upon selecting the **Template**

2 Select one of the **template hyperlinks** that you wish to **edit** the details of the transactions for submission



3.0 APPENDICES

Special Requirements for Some Countries

- India, Indonesia, Australia, United Kingdom & Canada -

3.1 Requirement for Beneficiary Bank in India & with INR Currency

Beneficiary Bank Details

Beneficiary Bank IFSC Code

:

Beneficiary Bank SWIFT Code

:

Eg: AAAABBCCXXX

☐ Tick if Intermediary Bank Involved ?

☐ Select here to provide an identifier other than SWIFT Code

Beneficiary Bank Name *

:

Beneficiary Bank Address *

:

:

:

←

Input **Beneficiary Bank IFSC Code**

Last saved draft:

Back

Save As Draft

Next

3.2 Requirement for Involvement of Intermediary Bank

Beneficiary Bank Details

Beneficiary Bank SWIFT Code

: Eg: AAAABBCCXXX

☒ Tick if Intermediary Bank Involved ?



Provide the Intermediary Bank Swift Code

Intermediary Beneficiary Bank SWIFT Code

:

☐ Select here to provide an identifier other than SWIFT Code

Beneficiary Bank Name *

:

Beneficiary Bank Address *

:

:

:

Last saved draft: 02/04/2025 11:18

Back

Save As Draft

Next



3.3 Requirement for Beneficiary Bank in Australia & United Kingdom

Beneficiary Bank Details

Beneficiary Bank SWIFT Code :

☐ Tick if Intermediary Bank Involved ?

☒ Select here to provide an identifier other than SWIFT Code

Beneficiary Bank BSB/FW/SC Number :

*Please provide complete Beneficiary Bank codes including AU, SC & FW

Beneficiary Bank Name * :

Beneficiary Bank Address * :

:

:

:

- Input BSB for Australia
- Sort Code (SC) for United Kingdom

3.4 Requirement for Beneficiary Bank SWIFT Code = WPACAU2S & WPACAU2SXXX


(Australia - Westpac Bank)

Beneficiary Bank Details

Beneficiary Bank SWIFT Code :

☐ Tick if Intermediary Bank Involved ?

☒ Select here to provide an identifier other than SWIFT Code

Beneficiary Bank BSB/FW/SC Number  Fill in full BSB number followed by account number

*Please provide complete Beneficiary Bank codes including AU, SC & FW

Beneficiary Bank Name * :

Beneficiary Bank Address * :

:

:

3.5 Payment Description Requirement for Beneficiary Bank in Indonesia & Canada

Foreign Telegraphic Transfer (FTT)

1 2 3 4 5

Applicant and Beneficiary Details Transfer Details Purpose of Payment Terms and Conditions Transfer Confirmation

Declaration for Statistical Reporting To Bank Negara

Purpose of Payment * : 03000 - GOODS - MINERAL FUELS, LUBRICANTS AND RELATED MATERIALS

Payment Description * : TEST ?

[How to Input Payment Description](#)

*If the purpose of payment selected is "Goods/Services", please specify the type of good. Example: Electrical Devices.

Invoice Number / Beneficiary Reference :

- **Indonesia** – Suppliers will inform sender on the payment description, or they will indicate in the invoice for the special code to be inputted in the payment description
- **Canada** – A branch code needs to be indicated in the payment description

*Your invoice(s) amount must be equals to or more than payment amount for transaction to be processed by the Bank.



ALLIANCE BANK

THE BANK FOR LIFE™