

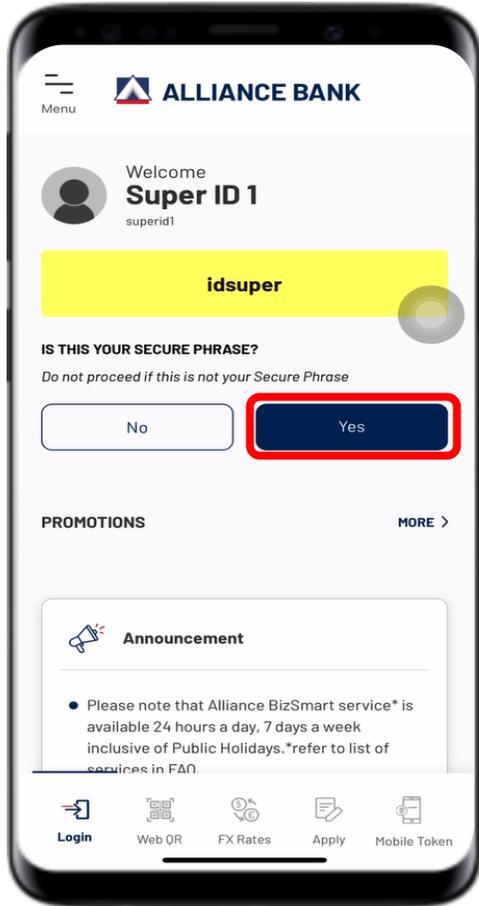
# User Guide for Payment Authorisation



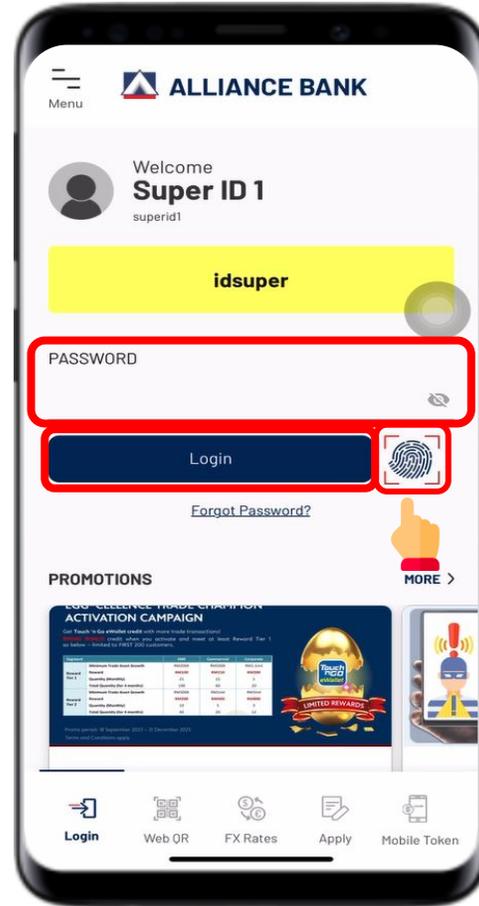
# Content



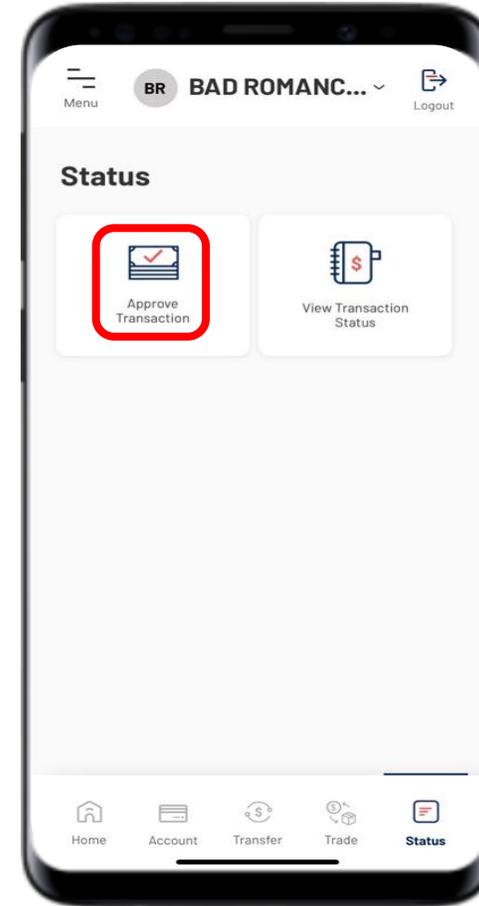
# 1.0 Approving Payment via BizSmart® Mobile App [1/5]



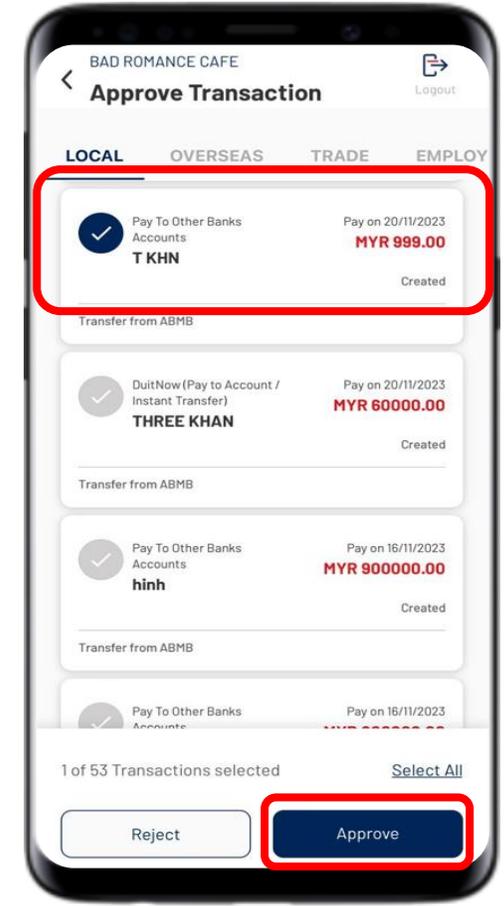
1 Launch BizSmart® Mobile app and click on **Yes** to confirm the Secure Phrase



2 Key in **Password** or click on the **biometric logo** to login



3 Select **Status** and **Approve Transaction**



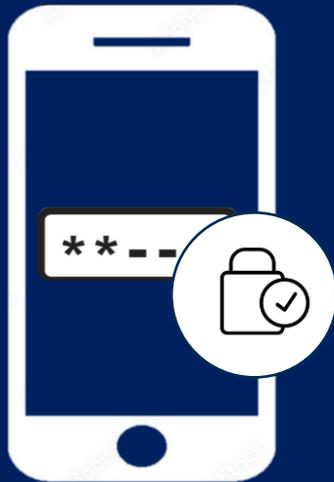
4 Select the **transaction(s)** that you wish to authorise and click on **Approve**



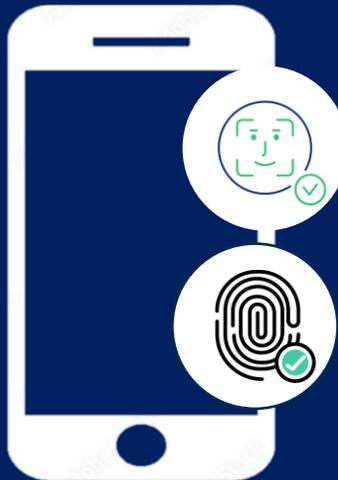
# 1.0 Approving Payment via BizSmart® Mobile App [2/5]

From there, Payment Authorisers may use 1 of the 3 approval methods available on BizSmart® Mobile App, which allow the users to approve a transaction with amount up to their assigned transaction limit .

## 1. Approval via Password\*



## 2. Approval via Biometric

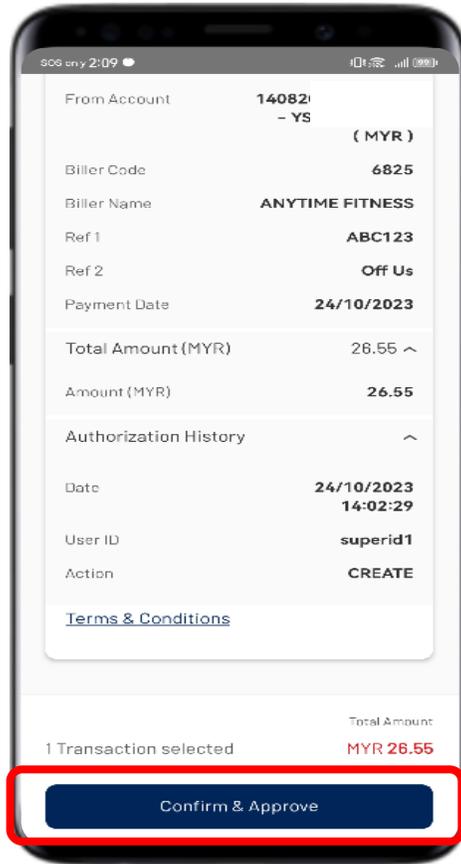


## 3. Approval via Hardware Token

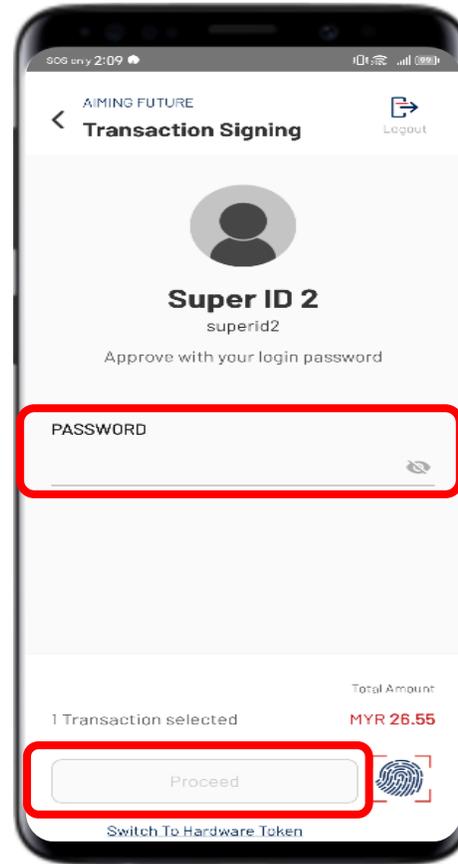


\*Maximum RM50,000 transaction limit per approval.

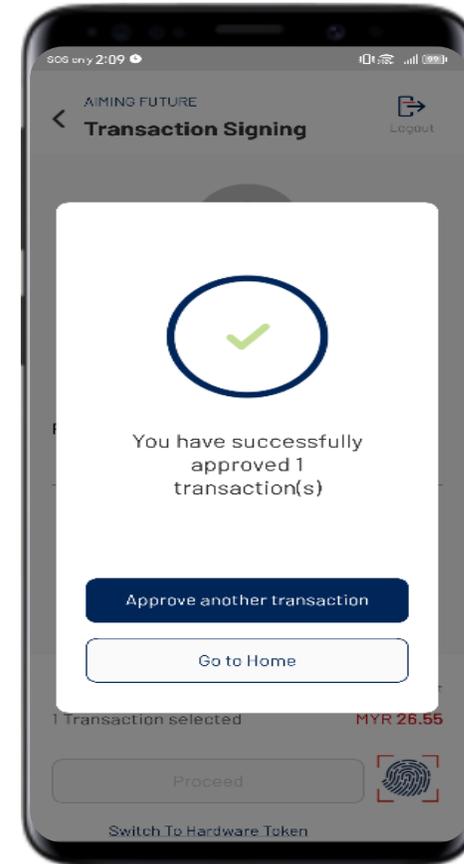
# 1.1 Approval via Password (Up to Maximum RM50,000 transaction) [3/5]



1 Verify the Transaction Summary and click on **Confirm & Approve**



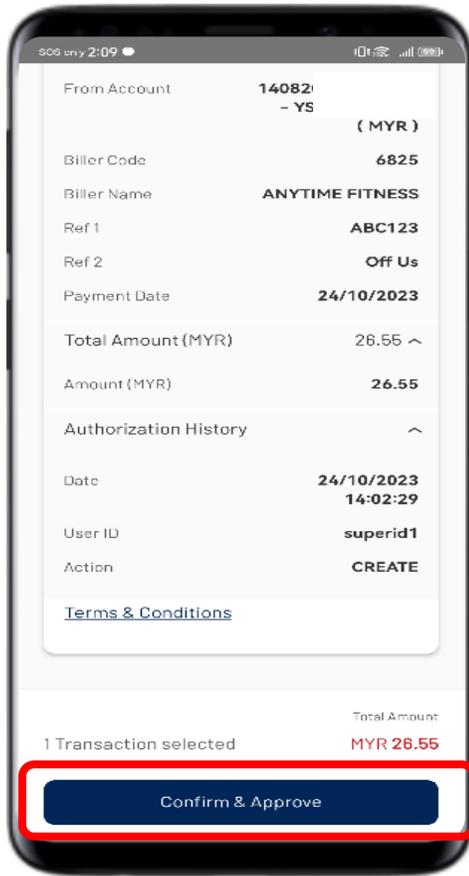
2 Enter the login password again and click **Proceed**



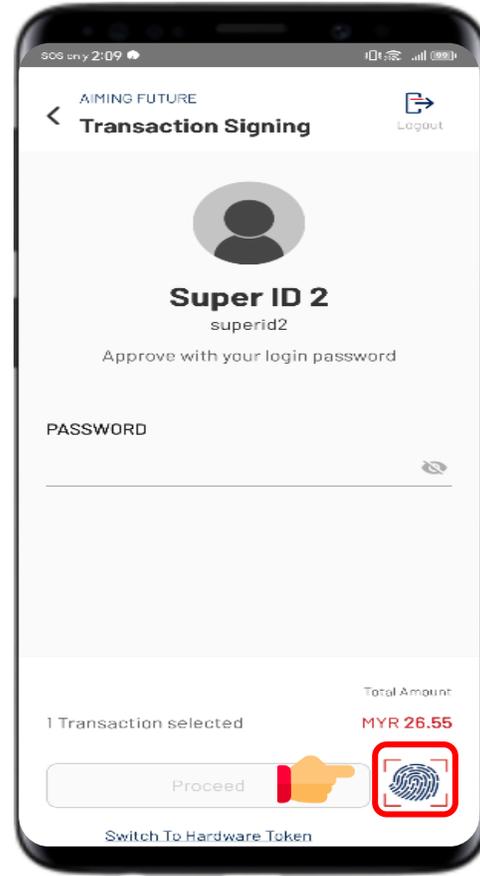
3 Receive a **Pop-up message** once the transaction is successfully approved



# 1.2 Approval via Biometric [4/5]



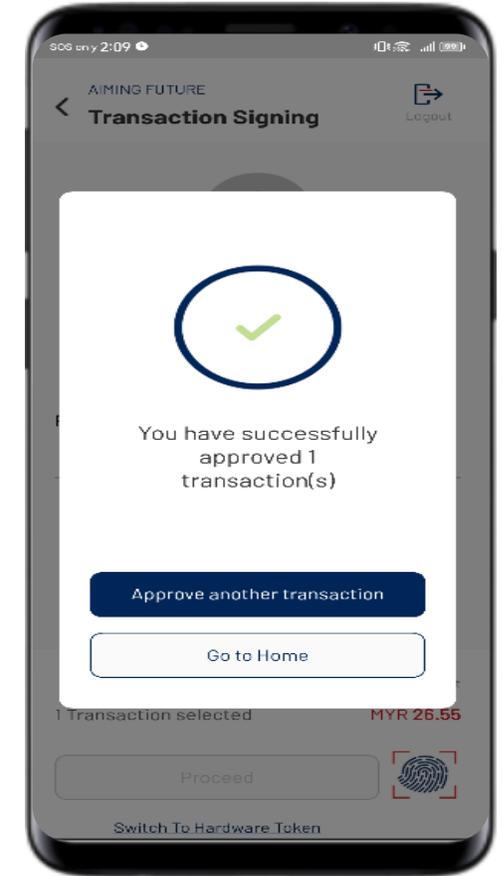
1 Verify the Transaction Summary and click on **Confirm & Approve**



2 Click on the **biometric logo**

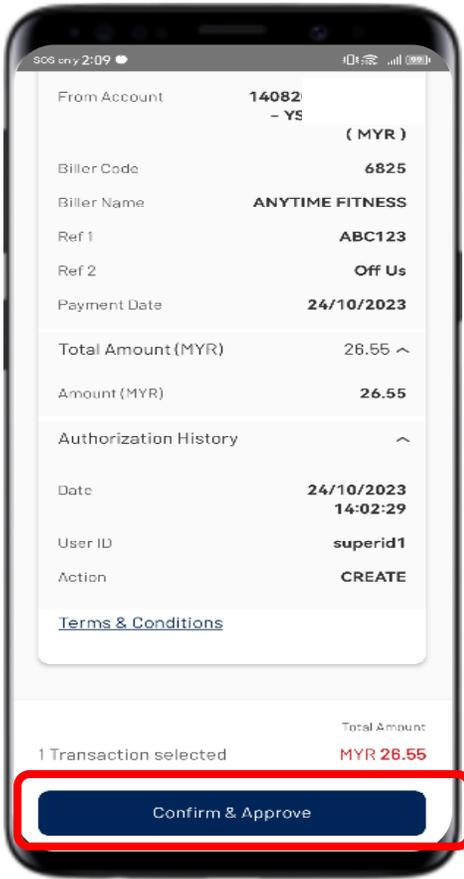


3 Perform **biometric verification**

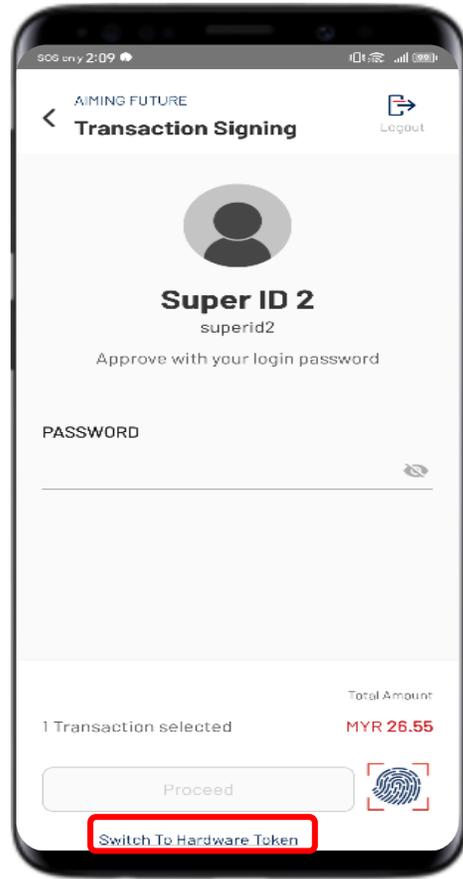


4 Receive a **Pop-up message** once the transaction is successfully approved

# 1.3 Approval via Hardware Token [5/5]



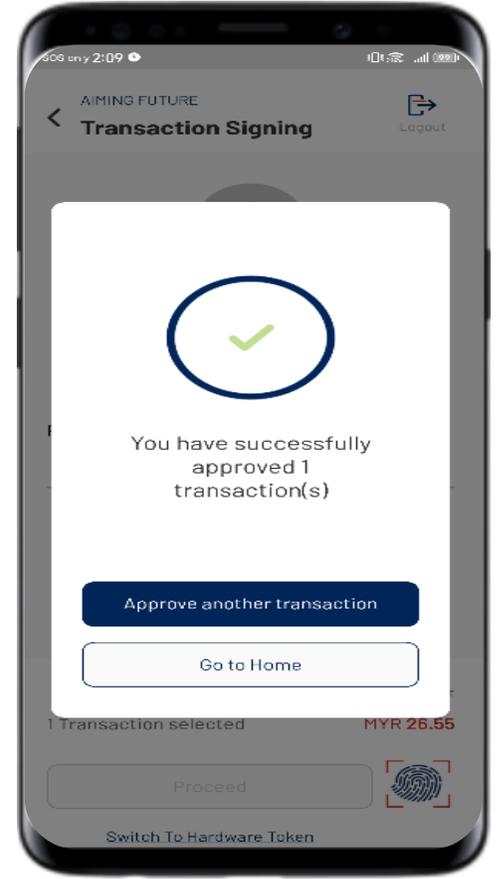
1 Verify the Transaction Summary and click on **Confirm & Approve**



2 Select **Switch to Hardware Token** hyperlink



3 Enter **Checksum number** into token, then key in **Checksum Sign number** received from token. Click **Proceed**



4 Receive a **Pop-up message** once the transaction is successfully approved

## 2.0 Approving Payment via BizSmart® Web [1/10]



The screenshot shows the BizSmart Web interface. On the left is a dark navigation menu with the following items: Home, Account Management, Treasury Services, Transaction Status & Authorisation (highlighted with a red box), View Transaction Status, Approve Transaction (highlighted with a red box), Local Transactions (highlighted with a red box), Overseas Transactions(FTT), Trade Transactions, Pre-Registered Employee Transactions, and Transactions. To the right of the menu is a light blue banner with a hand holding a smartphone. The phone screen shows a character with a blue mask and a yellow tie, with a red exclamation mark and yellow signal waves above it. To the right of the phone, there are three red prohibition symbols followed by the text: "DO NOT disclose any online banking information", "DO NOT give your 6-digit SMS TAC to anyone", and "DO NOT share your 8-digit checksum signature". Below this, it says "Immediately contact the following numbers if you receive a fraud alert for transactions involving your banking account:" followed by "Alliance Bank at 03-5516 9988 (24 hours dedicated fraud support)" and "National Scam Response Centre 'NSRC' at 0800-762-2222". Below the banner, the text "Fraud Alert!" is displayed.

- 1 Login as **Payment Authoriser** > select **Transaction Status & Authorisation** > Click **Approve Transaction** > **Transaction Type** you wish to approve



## 2.0 Approving Payment via BizSmart® Web [2/10]

1 2 3 [Next](#) | [Last](#)

<input type="checkbox"/>	Date, Time	AOB Ref No/ Payment Date	Trans Type	From Account Name / Payer Ac Name	To Account Bene Name/ Batch ID/ Hash Total	Payment Description / Recipient Reference	Currency / Amount	Equivalent Amount (MYR)	Action	Approval Status	Trans Status
<input checked="" type="checkbox"/>	<a href="#">26/12/2023 15:03:44</a>	AOBRTS26122023 091564 26/12/2023	Rentas	64087 15000	10196 11	1	MYR 10,001.00	10,001.00	New	Created	N/A
<input type="checkbox"/>	<a href="#">26/12/2023 10:18:11</a>	AOBICT261220231 09894 26/12/2023	Inter- Company Transfer	64087 15000	10196 HO S	1	MYR 1.00	1.00	New	Created	N/A
<input type="checkbox"/>	<a href="#">22/12/2023 14:41:56</a>	AOBICT221220231 09888 22/12/2023	Inter- Company Transfer	64087 15000	10196 HO S	1	MYR 1.00	1.00	New	Created	N/A

Comments :

Notes

Approval Status	Description
Created	Transaction has been submitted by Corporate Maker / Data Entry pending approval
Reviewed	Transaction has been approved by Reviewer / Checker. Pending further approval by Corporate Authorizer / Payment Authorizer.
Partial Approved	Transaction has been approved by Corporate Authorizer/ Payment Authorizer. Pending approval by final authorizer.

**2** Tick the **checkbox** of the selected transaction(s) to approve > Click **Approve**

# 2.0 Approving Payment via BizSmart® Web [3/10]



Transaction Pending Authorisation - Preview (Approve)

Results 1 - 1 of 1

Date, Time	AOB Ref No/ Payment Date	Trans Type	From Account Name	To Account Bene Name/ Batch ID/ Hash Total	Currency / Amount	Equivalent Amount (MYR)	Action	Approval Status	Trans Status
<a href="#">26/12/2023 15:03:44</a>	AOBRTS26122023091564 26/12/2023	Rentas	6408715000	1019611	MYR 10,001.00	10,001.00	New	Created	N/A

Results 1 - 1 of 1

Summary

Total Records (Single Payment)	: 1
Total Records (Bulk Payment)	: 0
Total Amount (MYR)	: 10,001.00

Comments :

[Back](#) [Confirm](#)

Notes

3 Click **Confirm** at the Preview page

# 2.0 Approving Payment via BizSmart® Web [4/10]



Transaction Pending Authorisation - Preview (Approve)

Results 1 - 1 of 1

Date, Time	AOB Ref No/ Payment Date	Trans Type	From Account Name	To Account Bene Name/ Batch ID/ Hash Total	Currency / Amount	Equivalent Amount (MYR)	Action	Approval Status	Trans Status
<a href="#">26/12/2023 15:03:44</a>	AOBRTS26122023091564 26/12/2023	Rentas	6408715000	1019611	MYR 10,001.00	10,001.00	New	Created	N/A

Results 1 - 1 of 1

Summary

Total Records (Single Payment) : 1  
Total Records (Bulk Payment) : 0  
Total Amount (MYR) : 10,001.00

**Transaction Signing**

Checksum : 03568824  
(Select SIGN option on token, When prompted INPUT Checksum, enter this number on the token)

Checksum Sign :   
(Enter number you see on the token in this box)

Comments :



4 System will generate a **Checksum number** to be input into your **Hardware Token** or **Mobile Token** on BizSmart® Mobile App



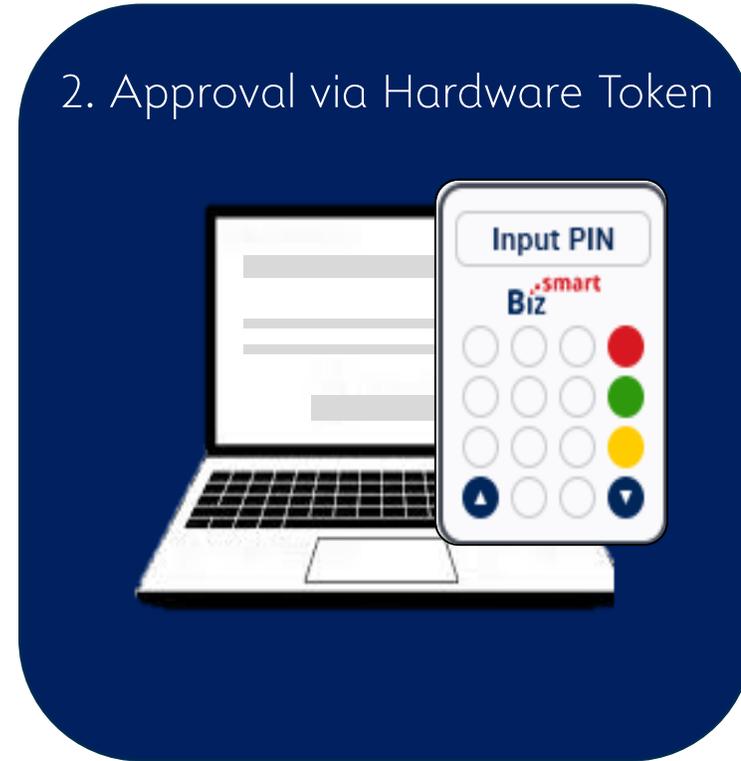
## 2.0 Approving Payment via BizSmart® Web [5/10]

From there, Payment Authorisers may use 1 of the 2 approval methods available on BizSmart® web, which allow the users to approve a transaction with amount up to their assigned transaction limit.

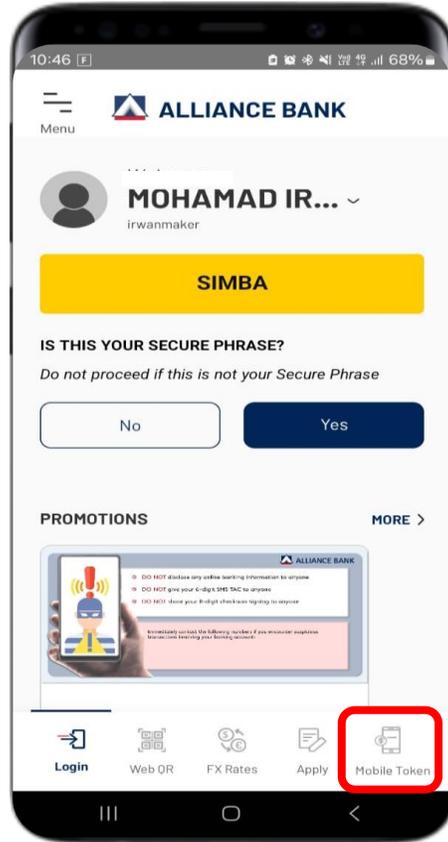
### 1. Approval via Mobile Token



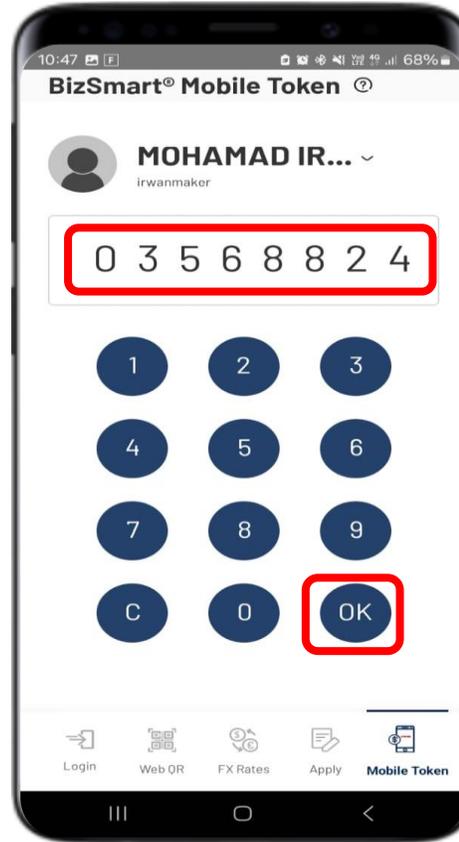
### 2. Approval via Hardware Token



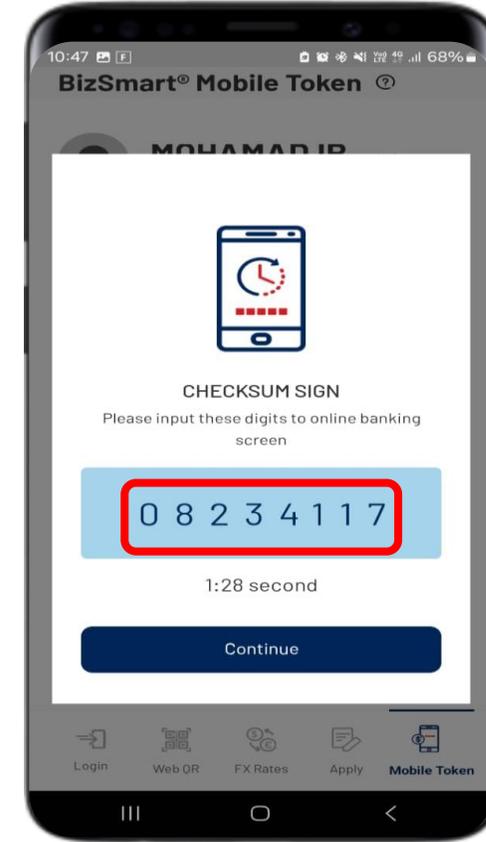
## 2.1 Approval via Mobile Token [6/10]



1 Authoriser to launch BizSmart Mobile App and click on **Mobile Token**



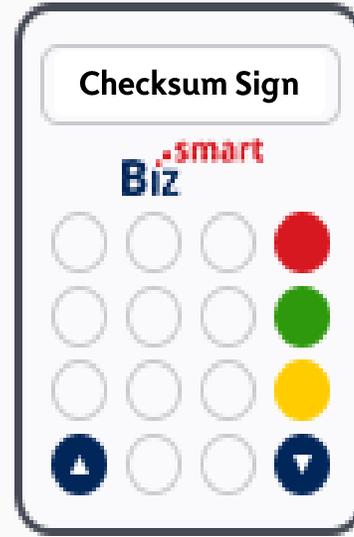
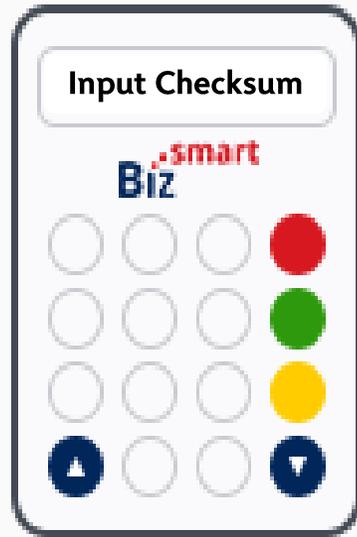
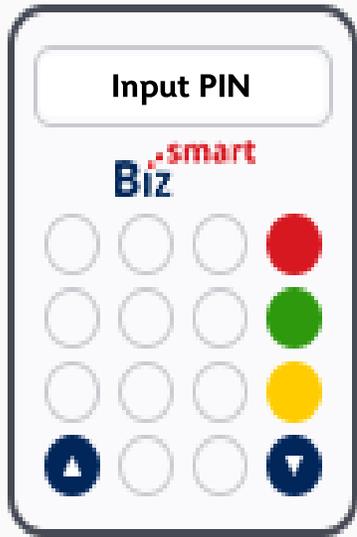
2 Enter the **Checksum number** and click on **OK**



3 **Checksum Sign number** will appear.



## 2.2 Approval via Hardware Token [7/10]



1 Switch on token and input 8-digit pin. Press OK

2 Select **Sign** and Input **Checksum number**

3 Enter the **Checksum number** and press OK

4 **Checksum Sign number** will appear

5 Key in **Checksum Sign number** at BizSmart Web screen

# 2.0 Approving Payment via BizSmart® Web [8/10]



Transaction Pending Authorisation - Preview (Approve)

Results 1 - 1 of 1

Date, Time	AOB Ref No/ Payment Date	Trans Type	From Account Name	To Account Bene Name/ Batch ID/ Hash Total	Currency / Amount	Equivalent Amount (MYR)	Action	Approval Status	Trans Status
<a href="#">26/12/2023 15:03:44</a>	AOBRTS26122023091564 26/12/2023	Rentas	6408715000	1019611	MYR 10,001.00	10,001.00	New	Created	N/A

Results 1 - 1 of 1

Summary

Total Records (Single Payment) : 1  
Total Records (Bulk Payment) : 0  
Total Amount (MYR) : 10,001.00

Transaction Signing

Checksum : 03568824  
(Select SIGN option on token, When prompted INPUT Checksum, enter this number on the token)

Checksum Sign : 08234117  
(Enter number you see on the token in this box)



Comments :

**6** Key in the **Checksum Sign number** and click on **Confirm**

Confirm Back

## 2.0 Approving Payment via BizSmart® Web [9/10]



view transaction status ▾ Approve transaction ▾ IGPMAS Process Listing ▾ Auto Debit Status ▾ Direct Debit Status ▾ Receivable Management Status Reports

Company

Welcome, Kelly Authorizer

>> Log Off

Transaction Signed.

Your transaction(s) is now being processed.  
Do not logout or close the browser until transaction(s) status is available.

Click OK to continue.

OK

Need help?  
Scan or click here!

BizSmart® WhatsApp

Transaction Pending Authorisation - Preview (Approve)

Results 1 - 1 of 1

Date, Time	AOB Ref No/ Payment Date	Trans Type	From Account Name	To Account Bene Name/ Batch ID/ Hash Total	Currency / Amount	Equivalent Amount (MYR)	Action	Approval Status	Trans Status
<a href="#">26/12/2023 15:03:44</a>	AOBRTS26122023091564 26/12/2023	Rentas	6408715000	1019611	MYR 10,001.00	10,001.00	New	Created	N/A

7 Click **OK** to continue

## 2.0 Approving Payment via BizSmart® Web [10/10]



Transaction Pending Authorisation Details - Acknowledgement

*Transactions are successfully approved and processed.*

Results 1 - 1 of 1

Date, Time	AOB Ref No/ Payment Date	Trans Type	From Account Name	To Account Bene Name/ Batch ID/ Hash Total	Currency / Amount	Equivalent Amount (MYR)	Action	Approval Status	Trans Status	Error Message
26/12/2023 15:03:44	AOBRTS261220 23091564 26/12/2023	Rentas	64087 550 15000.	10196 81 11	MYR 10,001.0 0	10,001.00	New	Approved	Successful	N/A

Results 1 - 1 of 1

Summary

Total Records (Single Payment) : 1

Total Records (Bulk Payment) : 0

Total Amount (MYR) : 10,001.00

[Print](#) [OK](#)

8 Transaction is successfully approved.



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