



BIZSMART CBO SET-UP

For new users, BizSmart CBO setup consist of the following 3 parts:

System Administrator

PART 1: User Profile – Create Payment Maker User ID

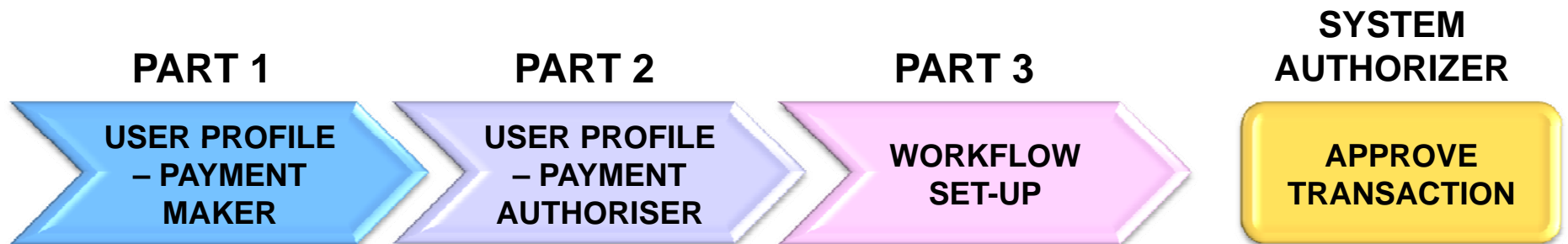
PART 2: User Profile – Create Payment Authoriser User ID

PART 3: Workflow Set-up – Set Transaction Limit and Signing Condition

System Authorizer

Approve Transaction

(Note: System Authoriser would need to approve all activities made by System Administrator, i.e. User profile creation, workflow set-up, and etc.)





ALLIANCE BANK

USER PROFILE – PAYMENT MAKER

PART 1 of the BizSmart CBO Setup process is User Profile where System Administrator would create Payment Maker.

Payment Maker would access BizSmart Corporate Front Office (CFO) to perform account inquiry and payments.

To begin, visit Alliance BizSmart login page at <https://www.alliancebizsmart.com.my/business/> and login as System Administrator (i.e. 1234567cad)



Welcome to Alliance BizSmart!

User ID :

Password :

Internet Banking

- Demo/User Guide
- FAQ
- Request Form

Messages from Alliance BizSmart

Alliance BizSmart supports the latest 128-bit encryption standards to ensure confidentiality and integrity of your transactions.

All transactions will be valued based on transaction date in accordance to the respective product Terms & Conditions.

For enquiries regarding Alliance BizSmart

Please contact our customer service officers at **603-5516 9868** during banking hours or email us at info@alliancefb.com





USER PROFILE – PAYMENT MAKER (Cont.)

STEP 1 of 4:

Go to [User Access Management](#) > [User Management](#) > [User Profile](#) and Click [Add](#) button.

The screenshot displays the Alliance Bank web application interface. At the top left is the Alliance Bank logo with the tagline "Banking Made Personal". At the top right is the ".smart Biz" logo and the date/time "Dec 31, 2013 19:09:00 PM". Below the logo is a navigation menu with tabs for "Home", "User Access Management", and "Reports". Under "User Access Management", there are sub-menus for "User Management" and "Transaction Status". A dropdown menu is open under "User Management", showing options: "User Group", "User Profile", "Workflow Setup", and "Pre-Account Registration". The "User Profile" option is highlighted. In the top right corner, there is a red "Log Off" button. The main content area contains a search form with the following fields: "User ID", "User Name", "User Group Name", "User Status", and "Login Status". Each field has a corresponding input box or dropdown menu. Below the search fields are two red buttons: "Search" and "Add". A large red arrow points to the "Add" button. At the bottom of the form, there is a note: "Note: Please be informed that you have to first create your User Group, before creating a User Profile. Kindly click at the User Manual hyperlink for more information."



ALLIANCE BANK

USER PROFILE – PAYMENT MAKER (Cont.)

STEP 2 of 4:

✓ IC No. / Passport No.

Enter Payment Maker IC number or Passport number and click [Search](#)

Note:

[1 IC / Passport Number = 1 User ID.](#)

Same IC/Passport Number cannot create 2 User IDs.

ALLIANCE BANK
Banking Made Personal

Biz.smart

Dec 31, 2013 19:03:53 PM

Home User Access Management Reports

User Management - Transaction Status -

Company PINVI SDN BHD [Log Off](#)

Welcome, irasysadmin

Add User Profile - Search

IC No. / Passport No. : 987654321000

Back Search



USER PROFILE – PAYMENT MAKER (Cont.)

STEP 3 of 4:

Input the following field and click *Submit*

✓ **User ID**

Create *8 to 16 digit User ID* for Payment Maker.
(i.e. maker001. This ID will be used each time to login to BizSmart account)

✓ **User Name**

Enter Payment Maker *Full Name*

✓ **User Group Name**

Select *Maker - Maker*

✓ **Mobile Number**

Enter Payment Maker *Mobile Number*
(*6-digit Temporary Pin number* will be sent to the registered *Mobile Number* for User ID activation purpose)

✓ **Email Address**

Enter Payment Maker *Email Address*

Add New User Profile Details

User ID *	: maker
User Name *	: Siti Nasirah Abu Sofian
User Group Name *	: Maker - Maker
	View Accessible Services
Role	: Maker
User Status	: ACTIVE
Mobile No *	: 0164413278 (TAC will be sent via SMS to this registered mobile number)
Email Address *	: sitinasirah@alliancefg.com
IC No. / Passport No.	: 123456789000

[Back](#) [Submit](#)



USER PROFILE – PAYMENT MAKER (Cont.)

STEP 4 of 4:

Check the User Profile details in the preview page and click *Confirm*

Note:

User ID and Temporary Password

Take note on the **Temporary Password** that is generated by the system. Payment Maker would use the *User ID* and *Password* during User ID Activation process.

Add New User Profile Details - Preview

User ID	: maker010
User Name	: Siti Nasirah Abu Sofian
User Group Name	: Maker - Maker
	View Accessible Services.
Role	: Maker
User Status	: Active
Mobile No	: 0164413278
Email Address	: sitinasirah@alliancefg.com
IC No. / Passport No.	: 123456789000
Login Status	: No
Password	: 40850808



USER PROFILE – PAYMENT MAKER (Cont.)

SUCCESSFUL PAYMENT MAKER USER ID CREATION:

System Authoriser may now approve User Profile created. Once approve, *User ID* and *Temporary Password* can be used by Payment Maker for activation purpose.

Click *HOME* button below and proceed with BizSmart CBO Set-up Part 2, User Profile – Create Payment Authoriser

Transaction is successfully sent for approval.

Add New User Profile Details - Acknowledgement

User ID	: maker010
User Name	: Siti Nasirah Abu Sofian
User Group Name	: Maker - Maker
	View Accessible Services
Role	: Maker
User Status	: Active
Mobile No	: 60164413278
Email Address	: sitinasirah@alliancefg.com
IC No. / Passport No.	: 123456789000
Login Status	: No
Password	: 40850808

Print OK



ALLIANCE BANK

USER PROFILE – PAYMENT AUTHORISER

PART 2 of the BizSmart CBO Set-up process is also User Profile where System Administrator would create Payment Authoriser.

Payment Authoriser would access BizSmart Corporate Front Office (CFO) to approve payments created by Payment Maker. For most companies, Payment Authoriser is the account signatory.

To begin, visit Alliance BizSmart login page at <https://www.alliancebizsmart.com.my/business/> and login as System Administrator (i.e. 1234567cad)



Welcome to Alliance BizSmart!

User ID :

Password :

Internet Banking

- Demo/User Guide
- FAQ
- Request Form

Messages from Alliance BizSmart

Alliance BizSmart supports the latest 128-bit encryption standards to ensure confidentiality and integrity of your transactions.

All transactions will be valued based on transaction date in accordance to the respective product Terms & Conditions.

For enquiries regarding Alliance BizSmart

Please contact our customer service officers at 603-5516 9988 during banking hours or email us at info@alliancefb.com





USER PROFILE – PAYMENT AUTHORISER (Cont.)


STEP 1 of 4:

Go to *User Access Management* > *User Management* > *User Profile* and Click *Add* button.

- > User Group
- > **User Profile**
- > Workflow Setup
- > Pre-Account Registration

Search By

User ID	:	<input type="text"/>
User Name	:	<input type="text"/>
User Group Name	:	All <input type="button" value="v"/>
User Status	:	All <input type="button" value="v"/>
Login Status	:	All <input type="button" value="v"/>



Note: Please be informed that you have to first create your User Group, before creating a User Profile. Kindly click at the User Manual hyperlink for more information.



USER PROFILE – PAYMENT AUTHORISER (Cont.)

STEP 2 of 4:

✓ **IC No. / Passport No.**

Enter Payment Authoriser IC number or Passport number and click [Search](#)

Note:

[1 IC / Passport Number = 1 User ID.](#)

Same IC/Passport Number cannot create 2 User IDs.

Add User Profile - Search

IC No. / Passport No.

:

[Back](#) [Search](#)

USER PROFILE – PAYMENT AUTHORISER (Cont.)

STEP 3 of 4:

Input the following field and click [Submit](#)

✓ **User ID**

Create **8 to 16 digit User ID** for Payment Authoriser.
(i.e. maker001. This ID will be used each time to login to BizSmart account)

✓ **User Name**

Enter Payment Authoriser **Full Name**

✓ **User Group Name**

Select **Authoriser – Authorizer**

✓ **Token Serial Number**

Select **Token Serial Number**
(ensure the serial number matches with the token received.)

✓ **Mobile Number**

Enter Payment Authoriser **Mobile Number**
(**6-digit Temporary Pin number** will be sent to the registered **Mobile Number** for User ID activation purpose)

✓ **Email Address**

Enter Payment Authoriser **Email Address**

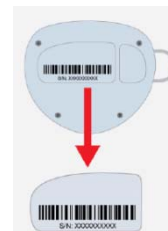
Add New User Profile Details

User ID *	:	<input type="text" value="authorizer010"/>
User Name *	:	<input type="text" value="Ira Sofian"/>
User Group Name *	:	<input type="text" value="Authorizer - Authorizer"/>
		View Accessible Services
Role	:	Authorizer
Token Serial No *	:	<input type="text" value="0785975183"/>
User Status	:	ACTIVE
Mobile No *	:	<input type="text" value="0184413278"/> (TAC will be sent via SMS to this registered mobile number)
Email Address *	:	<input type="text" value="sitinasirah@alliancefg.com"/>
IC No. / Passport No.	:	987854321

Note:

Token Serial Number

The 10-digit Token Serial Number is printed at the back of the Security Device.





USER PROFILE – PAYMENT AUTHORISER (Cont.)

STEP 4 of 4:

Check the User Profile details in the preview page and click [Confirm](#)

Note:

[User ID and Temporary Password](#)

Take note on the **Temporary Password** that is generated by the system. Payment Authoriser would use the *User ID* and *Password* during User ID Activation process.

Add New User Profile Details - Preview

User ID	: authorizer010
User Name	: Ira Sofian
User Group Name	: Authorizer - Authorizer
	View Accessible Services
Role	: Authorizer
Token Serial No	: 0785975183
User Status	: Active
Mobile No	: 0164413276
Email Address	: sitinasirah@alliancefg.com
IC No. / Passport No.	: 987654321
Login Status	: No
Password	: 94187288

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



USER PROFILE – PAYMENT AUTHORISER (Cont.)

SUCCESSFUL PAYMENT AUTHORISER USER ID CREATION:

System Authoriser may now approve User Profile created. Once approve, *User ID* and *Temporary Password* can be used by Payment Authoriser for activation purpose.

Click *HOME* button below and proceed with BizSmart CBO Setup Part 3, User Profile – Workflow Set-up

Transaction is successfully sent for approval.

Add New User Profile Details - Acknowledgement

User ID	: authorizer010
User Name	: Ira Sofian
User Group Name	: Authorizer - Authorizer
	View Accessible Services
Role	: Authorizer
Token Serial No	: 0785975183
User Status	: Active
Mobile No	: 60184413276
Email Address	: sitinasirah@alliancefg.com
IC No. / Passport No.	: 987854321
Login Status	: No
Password	: 94187288

Print OK



ALLIANCE BANK

WORKFLOW SET-UP

PART 3 of the BizSmart CBO Setup process is Workflow Set-up where System Administrator would set transactions limit and account signing conditions.

To begin, visit Alliance BizSmart login page at <https://www.alliancebizsmart.com.my/business/> and login as System Administrator (i.e. 1234567cad)



Welcome to Alliance BizSmart!

User ID :

Password :

Internet Banking

- Demo/User Guide
- FAQ
- Request Form

Messages from Alliance BizSmart

Alliance BizSmart supports the latest 128-bit encryption standards to ensure confidentiality and integrity of your transactions.

All transactions will be valued based on transaction date in accordance to the respective product Terms & Conditions.

For enquiries regarding Alliance BizSmart

Please contact our customer service officers at **603-5516 9988** during banking hours or email us at info@alliancefb.com





WORKFLOW SET-UP (Cont.)

STEP 1 of 4:

Go to *User Access Management* > *User Management* > *Workflow Set-up*

Home | **User Access Management** | Reports

User Management - Transaction Status -

- > User Group
- > User Profile
- > **Workflow Setup**
- > Pre-Account Registration

[>> Log Off](#)

Transaction Type	Transaction Limit			Approval Level			Action
	Levels	From	To	Checker	Sender	Authorizers	
Payments							
Pay To Alliance Accounts	1	0.01	9,999,999,999.00	No	No	1 - Authorizer	Edit
Pay to Other Banks Accounts	1	0.01	9,999,999,999.00	No	No	1 - Authorizer	Edit
Rentas	1	0.01	9,999,999,999.00	No	No	1 - Authorizer	Edit
Loan/ Financing Repayment	1	0.01	9,999,999,999.00	No	No	1 - Authorizer	Edit
Bill Payment	1	0.01	9,999,999,999.00	No	No	1 - Authorizer	Edit



WORKFLOW SET-UP (Cont.)

STEP 2 of 4:

PRE-DEFAULT WORKFLOW TEMPLATE

- ❖ Default to one level approval (Signing condition one-to-sign)
- ❖ Transaction approval limit is defaulted to Corporate Daily Transaction Limit (Bulk Payment & Non Bulk Payment)

Note:

- If there is no requirement to change the pre-default Workflow Set-up, click HOME button below to end PART 3 of the BizSmart CBO Setup process is Workflow Set-up .
- If changes is required, proceed to next page to edit Workflow Set-up.









Workflow Setup							
Transaction Type	Transaction Limit			Approval Level			Action
	Levels	From	To	Checker	Sender	Authorizers	
Payments							
Pay To Alliance Accounts	1	0.01	9,999,999,999.00	No	No	1 - Authorizer	Edit
Pay to Other Banks Accounts	1	0.01	9,999,999,999.00	No	No	1 - Authorizer	Edit
Rentas	1	0.01	9,999,999,999.00	No	No	1 - Authorizer	Edit
Loan/ Financing Repayment	1	0.01	9,999,999,999.00	No	No	1 - Authorizer	Edit
Bill Payment	1	0.01	9,999,999,999.00	No	No	1 - Authorizer	Edit
Cards Payment	1	0.01	9,999,999,999.00	No	No	1 - Authorizer	Edit



WORKFLOW SET-UP (Cont.)

STEP 3 of 4:

Click *Edit* button to amend the Workflow Set-up. Then, click *OK*.

Transaction Type	Transaction Limit			Approval Level			Action
	Levels	From	To	Checker	Sender	Authorizers	
Payments							
Pay To Alliance Accounts	1	0.01	9,999,999,999.00	No	No	1 - Authorizer	 Edit
Pay to Other Banks Accounts	1  	<input type="text" value="0.01"/>	<input type="text" value="999999999"/>	No 	No 	<input type="text" value="1"/>  Authorizer   	OK
Rentas	1	0.01	9,999,999,999.00	No	No	1 - Authorizer	 Edit
Loan/ Financing Repayment	1	0.01	9,999,999,999.00	No	No	1 - Authorizer	 Edit
Bill Payment	1	0.01	9,999,999,999.00	No	No	1 - Authorizer	 Edit



WORKFLOW SET-UP (Cont.)

STEP 4 of 4:

Check the Workflow Set-up details in the preview page and click [Submit](#)

Update Workflow Setup - Preview

Transaction Type: Bulk Payment

Old						
Transaction Limit			Approval Level			
Levels	From	To	Checker	Sender	Authorizers	
1	0.01	150,000.00	No	No	1 - Authorizer AND 1 - autho100	

New						
Transaction Limit			Approval Level			
Levels	From	To	Checker	Sender	Authorizers	
1	0.01	9,999,999,999.00	No	No	1 - Authorizer	

Old						
Transaction Limit			Approval Level			
Levels	From	To	Checker	Sender	Authorizers	
1	0.01	150,000.00	No	No	1 - Authorizer AND 1 - autho100	

New						
Transaction Limit			Approval Level			
Levels	From	To	Checker	Sender	Authorizers	
1	0.01	9,999,999,999.00	No	No	1 - Authorizer	

Back Submit



WORKFLOW SET-UP (Cont.)

SUCCESSFUL WORKFLOW SET-UP:

System Authoriser may now approve Workflow Set-up. Changes will only be reflected upon System Authoriser's approval.

You have now completed BizSmart CBO Setup.

Click *HOME* button below for System Authoriser steps in Approving Transactions.

Update Workflow Setup - Acknowledgement

Transaction is successfully sent for approval.

Transaction Type: Bulk Payment

New					
Transaction Limit			Approval Level		
Levels	From	To	Checker	Sender	Authorizers
1	0.01	9,999,999,999.00	No	No	1 - Authorizer

Transaction Type: Bill Payment

New					
Transaction Limit			Approval Level		
Levels	From	To	Checker	Sender	Authorizers
1	0.01	9,999,999,999.00	No	No	1 - Authorizer



ALLIANCE BANK

APPROVE TRANSACTION

This section guides System Authoriser on the steps of approving CBO transactions made by System Administrator.

To begin, visit Alliance BizSmart login page at <https://www.alliancebizsmart.com.my/business/> and login as System Authoriser (i.e. 1234567cau)



Welcome to Alliance BizSmart!

User ID :

Password :

Internet Banking

- Demo/User Guide
- FAQ
- Request Form

Messages from Alliance BizSmart

Alliance BizSmart supports the latest 128-bit encryption standards to ensure confidentiality and integrity of your transactions.

All transactions will be valued based on transaction date in accordance to the respective product Terms & Conditions.

For enquiries regarding Alliance BizSmart

Please contact our customer service officers at **603-5516 9888** during banking hours or email us at info@alliancefb.com





APPROVE TRANSACTION (Cont.)

STEP 1 of 4:

Go to [User Access Management](#) > [Transaction Status](#) > [Transaction Pending Authorisation](#)

The screenshot shows the Alliance Bank web application interface. At the top left is the Alliance Bank logo with the tagline "Banking Made Personal". To the right is the ".smart Biz" logo. The date and time "Jan 02, 2014 12:16:19 PM" are displayed. Below the header is a navigation menu with "Home", "User Access Management", and "Reports". Under "User Access Management", there is a dropdown menu with "Transaction Status" selected, which has opened a sub-menu with "Transaction Status", "Transaction Pending Authorisation", and "Authorisation". A "Log Off" button is visible in the top right corner.

The main content area is titled "Transaction Pending Authorisation Listing". It contains a search form with the following fields:

- Function: All (dropdown)
- Action: All (dropdown)
- Transaction Date: From [] To []

A "Search" button is located below the search form.

Below the search form is a "Summary" table:

Function	Total Pending Authorisation
FavouriteAccount	1
Total	1

Below the summary is a "Search Result" section with the date "Date: 02/01/2014 12:16:19". It shows "Results 1 - 1 of 1" and a table with the following data:

Transaction Date Time	Function	Short Description	Action
02/01/2014 12:18:08	Pre-Account Registration	1000184 - PINVI SDN BHD - Pay To Other Banks Accounts	New

Below the search result table, it shows "Results 1 - 1 of 1" and a "Print" button.



APPROVE TRANSACTION (Cont.)

STEP 2 of 4:

✓ **Transaction Date Time**

Select on the transactions you wish to approve and click on the [Transaction Date Time](#) hyperlink.

Search Result

Date: 02/01/2014 12:18:19

Results 1 - 1 of 1

Transaction Date Time	Function	Short Description	Action
02/01/2014 12:18:08	Pre-Account Registration	1000184 - PINVI SDN BHD - Pay To Other Banks Accounts	New

Results 1 - 1 of 1

[Print](#)



APPROVE TRANSACTION (Cont.)

STEP 3 of 4:

Check on the transaction details and click *Approve* button.

Note:

[Reject Transactions](#)

If there is an error, System Authoriser may *Reject*. Once the transaction is rejected, System Administrator would need to re-create the transaction and re-submit the transaction for approval.

The screenshot shows the Alliance Bank web interface. At the top left is the Alliance Bank logo with the tagline "Banking Made Personal". To the right is the "smart Biz" logo. The date and time "Jan 02, 2014 12:23:36 PM" are displayed. A navigation menu includes "Home", "User Access Management", and "Reports". Below the menu, there are links for "User Management" and "Transaction Status". The company name "PINKI SDN BHD" and a "Log Off" button are visible. The main content area is titled "Transaction Pending Authorisation Details" and lists the following information:

- Payment Type: Pay To Other Banks Accounts
- Preferred Name: ABC Sdn Bhd
- Beneficiary Bank: CITIBANK
- Beneficiary Name: ABC Sdn Bhd
- Beneficiary Account No: 1123456789
- ID Type: Business Registration
- Business Registration: 1123456789
- Comments: [Empty text area]

At the bottom of the details section, there are two buttons: "Approve" (highlighted with a red box) and "Reject". Below this is the "Authorisation History" section, which shows a table with the following data:

Date, Time	User ID	Role	Action	Comments
02/01/2014 12:18:08	irasysadmin	System Administrator	Create	

At the bottom of the history section, there are "Back" and "Print" buttons.



APPROVE TRANSACTION (Cont.)

STEP 4 of 4:

Input Token Response and Approval Pin, then click *Sign* button

Transaction Pending Authorisation Details

Payment Type

Preferred Name

Beneficiary Bank

Beneficiary Name

Beneficiary Account No

ID Type

Business Registration

Comments

Token Response : 12345678

Approval Pin : *****

Sign

Approve Reject

Authorisation History

Results 1 - 1 of 1

Date, Time	User ID	Role	Action	Comments
02/01/2014 12:18:08	irasyadmin	System Administrator	Create	

Results 1 - 1 of 1

Back Print

Note:

Token Response

To generate the Token Response number, press and hold the POWER button on your Security Device.

Approval Pin

Approval Pin was set by Authoriser during Security Device activation. Refer to PART 2 of BizSmart First Time Set-up Guide for more details.

Token Response & Approval Pin (Refer to Appendix)



APPROVE TRANSACTION (Cont.)

SUCCESSFUL TRANSACTION APPROVAL:

You have now successfully approve transaction made by System Administrator.

Transaction is successfully approved.

Transaction Pending Authorisation Details - Acknowledgement

Payment Type : Pay To Other Banks Accounts
 Preferred Name : ABC Sdn Bhd
 Beneficiary Bank : CITIBANK
 Beneficiary Name : ABC Sdn Bhd
 Beneficiary Account No : 123456789
 ID Type : Business Registration
 Business Registration : 123456789

Authorisation History

Results 1 - 2 of 2

Date, Time	User ID	Role	Action	Comments
02/01/2014 12:53:26	irasysautho	System Authorizer	Approve	
02/01/2014 12:18:08	irasysadmin	System Administrator	Create	

Results 1 - 2 of 2



ALLIANCE BANK

APPENDIX



SAMPLE: Workflow Set-up (Step 3 Security Token Activation)

2 Account Signatories

Workflow Setup

Transaction Type	Transaction Limit			Approval Level			Action
	Levels	From	To	Checker	Sender	Authorizers	
Payments							
Pay To Alliance Accounts	1 + -	0.01	999999999	No	No	2 + AND + OR	OK

Note:

2 Account Signatories:

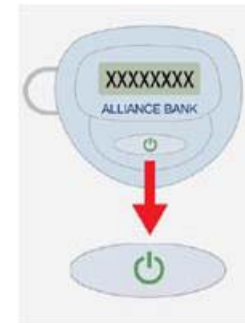
Click "**Edit**" button and change number of Payment Authorisers to **2**. Make changes for all Transactions Type.



SAMPLE: Token Response & Approval Pin (Step 4 Approve Transaction)

- Token Response

To generate the Token Response number, press and hold the POWER button on your Security Device.



- Approval Pin

Approval Pin is set by Authoriser during Security Device activation. This password is used during transaction approval. Refer to PART 2 of BizSmart First Time Set-up Guide for more details.