ALLIANCE BANK

BIZSMART CFO PAYMENT GUIDE

BizSmart CFO Payment Guide consist of the following 3 parts:

Payment Maker
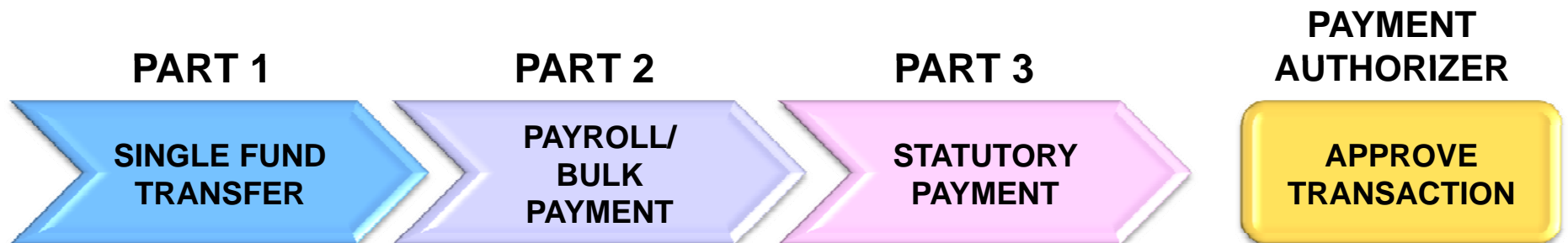**PART 1** : Single Fund Transfer (Interbank Giro)
PART 2 : Payroll/Bulk Payment
PART 3 : Statutory Payment

Payment Authorizer
Approve Transaction
(Note: Payment Authoriser would need to approve all transactions made by Payment Maker)

PART 1	PART 2	PART 3	PAYMENT AUTHORIZER
SINGLE FUND TRANSFER	PAYROLL/ BULK PAYMENT	STATUTORY PAYMENT	APPROVE TRANSACTION

SINGLE FUND TRANSFER

PART 1 of the BizSmart CFO Payment Guide is Single Fund Transfer where Payment Maker would create single payment transaction.

To begin, visit Alliance BizSmart login page at https://www.alliancebizsmart.com.my/business/ and login as Payment Maker

SINGLE FUND TRANSFER (Cont.)

STEP 1 of 3:
Select type of Single Fund Transfer:

Intrabank (Alliance Accounts):
Go to *Corporate Payment Services* > *Fund Transfer* > *Pay to Alliance Accounts*

Interbank Giro (IBG/ Other Banks Accounts):
Go to *Corporate Payment Services* > *Fund Transfer* > *Pay to Other Banks Accounts*

Rentas (Other Banks Accounts, for payments above RM500k)
Go to *Corporate Payment Services* > *Remittance* > *Rentas*

SINGLE FUND TRANSFER (Cont.)

STEP 2 of 3:
Input required field and click *Submit*

Note:

Recipients Reference
Payment reference entered in *Recipients Reference* field will appear on beneficiary's Account Statement. Max 20 character.

Payment Date
User may perform future dated payments by selecting any future date up to one month in advance.
The account will only be deducted on the payment date selected.

ID Validation (Optional)
User may opt to enter *Beneficiary ID* (New IC/Old IC/Business Registration/Others(Passport)) for validation purpose.
Payment will only be processed if ID matches with beneficiary's account number. This is to prevent payment to the wrong account.

Notification (Optional)
User may opt to *notify beneficiary* via Email (Free) or SMS (RM0.20).
Upon successful payment, beneficiary will be notified and will receive the payment details.

Single Fund Transfer
Input Screen
(Refer to Appendix)

SINGLE FUND TRANSFER (Cont.)

STEP 3 of 3:
Check on the payment details and click *Confirm*

SINGLE FUND TRANSFER (Cont.)

SUCCESSFUL SINGLE FUND TRANSFER:
Payment Authoriser may now approve payment created by Payment Maker. Once approve, payment will be processed on the payment date.

Click *HOME* button below for BizSmart CFO Payment Guide Part 2, Payroll/Bulk Payment.

Pay to Other Banks Accounts - Acknowledgement

Transaction is successfully sent for approval.

Enter Required Info	Transfer Confirmation	**Transfer Acknowledgement**

Payer Details

AOB Reference No	: AOBIBG09012014000698
From Account	: 140820010070185 - YOUR COMPANY

Payment Details

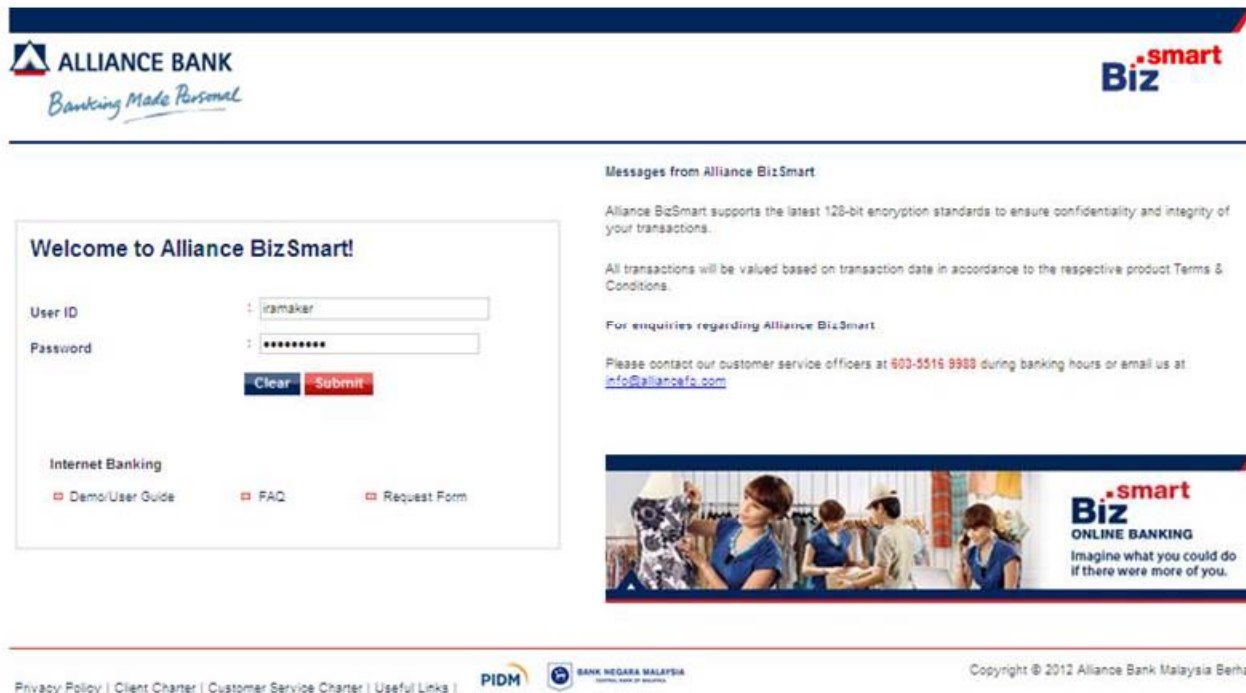|	
To Account	: 1234567890
Beneficiary Name	: ABC SDN BHD
Beneficiary Bank	: CITIBANK
Recipient's Reference	: INVOICE 1234
Other Payment Details	:

Beneficiary Details

ID Check	: Yes
ID Type	: Business Registration
Business Registration	: 123456A
Contact No	:
Payment Date	: 31/01/2014
Amount (MYR)	: 1,000.00

PAYROLL/BULK PAYMENT

PART 2 of the BizSmart CFO Payment Guide is Payroll/Bulk Payment where Payment Maker would create multiple payment transaction via excel or text file.

To begin, prepare Payroll/Bulk Payment Template (Excel or Text file) provided in the disk.

Then, visit Alliance BizSmart login page at https://www.alliancebizsmart.com.my/business/ and login as Payment Maker

Excel/ Text Payment Template Sample (Refer to Appendix)

PAYROLL/BULK PAYMENT (Cont.)

STEP 1 of 3:
Select Payroll or Bulk Payment:

Payroll
Go to *Corporate Payment Services* > *Payroll* > *Payroll File Upload*

Interbank Giro (IBG/Other Banks Accounts):
Go to *Corporate Payment Services* > *Bulk Payment* > *Bulk Payment File Upload*

Jan 09, 2014 21:53:06 PM

| Home | Account Management | Corporate Payment Services | Treasury Services | Transaction Status & Authorisation | Reports |

Fund Transfer ▾   Remittance ▾   Bill Payment ▾   Loan/Financing Repayment ▾   Bulk Payment ▾   Payroll ▾   Statutory Payment ▾   Cards Payment

Company *YOUR COMPANY*

>> Log Off

Welcome, iramaker

PAYROLL/BULK PAYMENT (Cont.)

STEP 2 of 3:
Input required field and click *Confirm.*

**To upload Payroll/Bulk Payment Template, click *Browse* button and *Open* payment file.

Note:

ID Validation (Optional)
IF YES, ENSURE ONE BENEFICIARY ID IS KEYED IN THE EXCEL FILE FOR ALL TRANSACTIONS.

Payment Date
User may perform future dated payments by selected any future date up to one month in advance.
The account will only be deducted on the payment date selected.

Debiting Type
SINGLE: Account will be debited in a lump sum amount.
MULTIPLE: Account will be debited in multiple amount (per each transaction amount)

Notification me (Optional)
User may opt to notify up to 3 recipient via Email (Free) or SMS (RM0.20). (ie, Director, Account Manager, Clerk) Upon successful payment, recipient will be notified and will receive the payment details.

Payroll File Upload

Service Type	: Payroll
From Account *	: 140820010070185 - YOUR COMPANY (MYR)
ID Validation *	: Yes
Payment Date *	: 10/01/2014
File Batch Ref No *	: Payroll January
File Upload *	: C:\Users\Administrator\Desktop\Coffee On Us Session\Payroll_B [Browse...]
Debiting Type *	: Single Note: (Single - Lump Sum debiting ; Multiple - Debit itemize records)

* indicates compulsory fields.

*Notify me when payment is processed

SMS Notifications	: 0123456789
	01298765432
	01987654321

Note: Each SMS Notification cost RM0.20

Email Notifications	: a@a.com
	b@b.com
	c@c.com ×

Note: Bulk Payment / Payroll transaction approved after 8pm will be processed on the next business day.

[Confirm]

PAYROLL/BULK PAYMENT (Cont.)

STEP 3 of 3:
Check on the payment details and click *Submit*

Payroll File Upload - Preview

Service Type	: Payroll
From Account	: 140820010070185 - YOUR COMPANY (MYR)
ID Validation	: No
File Upload	: Bulk Payment_v1 8 Sample.xls
Payment Date	: 10/01/2014
File Batch Ref No	: Payroll January
Debiting Type	: Single

*Notify me when payment is processed

SMS Notifications	: 0124113276
Email Notifications	: sitinasirah@alliancefg.com

Note:
Check Excel/Text Template Details
User may double confirm payment details uploaded by clicking the *File Batch Ref No* hyperlink.

Payment Summary

Payment Type	Total No of Records	Total Amount (MYR)	Total Service Charges (MYR)	
			Transaction Fee	SMS
Pay To Alliance	1	118.80	0.15	0.00
Pay To Other Bank	7	8189.70	3.15	0.80
Rentas	0	0.00	0.00	0.00
Additional Charges - SMS	1	0.00	0.00	0.20
Overall Total	9	8308.50	3.30	1.00
Total Debit Amount				8312.80

Back   Submit

PAYROLL/BULK PAYMENT (Cont.)

> **SUCCESSFUL PAYROLL/BULK PAYMENT:**
> System Authoriser may now approve payment created. Once approve, payment will be processed on the payment date.
>
> Click *HOME* button below for Payment Authoriser steps in approving transactions.

Payroll File Upload - Acknowledgement

Transaction is successfully sent for approval.

AOB Reference No	: AOBPR09012014001813
Service Type	: Payroll
From Account	: 140820010070185 - YOUR COMPANY (MYR)
ID Validation	: No
File Upload	: Bulk Payment_v1 8 Sample.xls
Payment Date	: 10/01/2014
File Batch Ref No	: Payroll January
Debiting Type	: Single

*Notify me when payment is processed

SMS Notifications	: 0124113276
Email Notifications	: sitinasirah@alliancefg.com

Payment Summary

Results 1 - 5 of 5
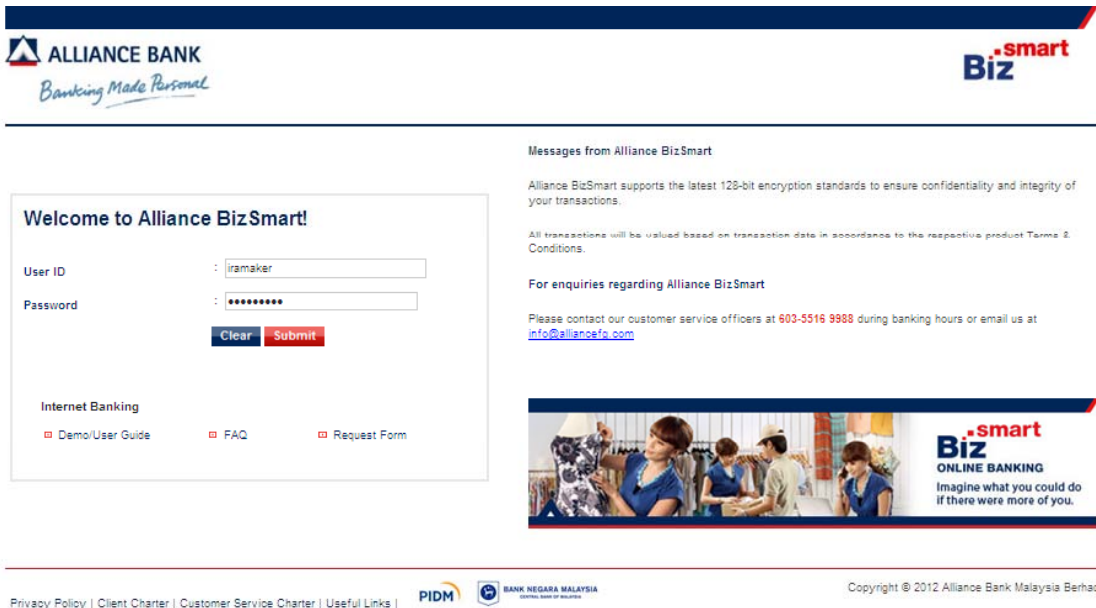
Payment Type	Total No of Records	Total Amount (MYR)	Transaction Fee (MYR)	SMS Charges (MYR)
Pay To Alliance	1	118.80	0.15	0.00
Pay To Other Bank	7	8189.70	3.15	0.80
Rentas	0	0.00	0.00	0.00
Additional Charges - SMS	1	0.00	0.00	0.20
Overall Total	9	8308.50	3.30	1.00
Total Debit Amount				8,312.8

STATUTORY PAYMENT

PART 3 of the BizSmart CFO Payment Guide is Statutory Payment where Payment Maker would create statutory payment transaction such as KWSP, LHDN or SOCSO via excel or text file.

To begin, prepare Statutory Payment Template (Excel or Text file) provided in the disk. Then, you must first register via Alliance BizSmart before making any payments.

Then, visit Alliance BizSmart login page at https://www.alliancebizsmart.com.my/business/ and login as Payment Maker

Excel/ Text Payment Template Sample (Refer to Appendix)

STATUTORY PAYMENT (Cont.)

PRE-REQUISITE: STATUTORY PAYMENT REGISTRATION

KWSP:
Go to *Corporate Payment Services* > *Statutory Payment* > *KWSP*
Input required information, upload excel file and submit. (Under *Submission Type*, select *Contribution)*

LHDN:
Go to *Corporate Payment Services* > *Statutory Payment* > *LHDN*
Input required information and submit. Under *Submission Type*, select *Contribution*

SOCSO:
Go to *Corporate Payment Services* > *Statutory Payment* > *SOCSO*
Input required information, upload excel file and submit. (Under *Submission Type*, select *Contribution)*

Note:
REGISTRATON STATUS
Each statutory bodies (ie KWSP, LHDN, and SOCSO) will notify registration status via Alliance BizSmart within **7 working days** after submission. Once approved, you may start to do monthly contribution,

To check, go to *Transaction Status & Authorisation* > *Statutory Board Registration Status*

STATUTORY PAYMENT (Cont.)

STEP 1 of 3:
Select type of Statutory Payment:

KWSP:
Go to *Corporate Payment Services* > *Statutory Payment* > *KWSP*

LHDN:
Go to *Corporate Payment Services* > *Statutory Payment* > *LHDN*

SOCSO:
Go to *Corporate Payment Services* > *Statutory Payment* > *SOCSO*

STATUTORY PAYMENT (Cont.)

STEP 2 of 3:
Input required field and click *Confirm.*

**To upload Statutory Payment Template, click *Browse* button and *Open* payment file.

Note:

Payment Date
User may perform future dated payments by selected any future date up to one month in advance.
The account will only be deducted on the payment date selected.

File Batch Ref No
User may key in payment details for future reference.

Notification me (Optional)
User may opt to notify up to 3 recipient via Email (Free) or SMS (RM0.20).
(ie, Director, Account Manager, Clerk)
Upon successful payment, recipient will be notified and will receive the payment details.

STATUTORY PAYMENT (Cont.)

STEP 3 of 3:
Check on the payment details and click *Submit*

Note:
Check Excel/Text Template Details
User may double confirm payment details uploaded by clicking the *File Batch Ref No* hyperlink.

STATUTORY PAYMENT (Cont.)

SUCCESSFUL STATUTORY PAYMENT:
System Authoriser may now approve payment created. Once approve, payment will be processed on the payment date.

Click *HOME* button below for Payment Authoriser steps in approving transactions.

SOCSO Payment File Upload - Acknowledgement

Transaction is successfully sent for approval.

AOB Reference No	: AOBSS07022014002037
From Account	
Submission Type	: Contribution
File Upload	: Chap Seng.xls
Payment Date	: 07/02/2014
File Batch Ref No	: Jan 2014

*Notify me when payment is processed

SMS Notifications	: 0123456789
Email Notifications	: a@a.com

Payment Summary

SOCSO Employer No (No Rujukan Majikan)	A3781432K
Total No of Records	5
Contribution Month (Bulan Caruman)	1213
Contribution Amount (MYR)(Jumlah Caruman)	101.12
Service Charges (MYR) - SMS	0.20
Total Amount (MYR)	101.32

Authorisation History

Date, Time	User ID	Role	Action	Authorization Status	Trx Status	Comments
07/02/2014 15:10:08	iramaker	Maker+Observer	New	Created	-	-

Download PDF　Print　OK

APPROVE TRANSACTION

This section guides Payment Authoriser on the steps of approving CFO transactions made by Payment Maker.

To begin, visit Alliance BizSmart login page at https://www.alliancebizsmart.com.my/business/ and login as Payment Authoriser

ALLIANCE BANK
Banking Made Personal

Biz.smart

Welcome to Alliance BizSmart!

User ID	:	iraautho
Password	:	••••••••

Clear   Submit

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@alliancefg.com

Biz.smart
ONLINE BANKING

Imagine what you could do if there were more of you.

APPROVE TRANSACTION (Cont.)

STEP 1 of 4:
Go to *Transaction Status & Authorosation* > *Approve Pending Transaction*

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.

Date, Time	AOB Ref No/ Payment Date	Trans Type	From Account Name	To Account Bene Name/ Batch ID	Currency / Amount	Equivalent Amount (MYR)	Action	Approval Status	Trans Status
09/01/2014 21:34:44	AOBIBG090120140 00698 31/01/2014	Pay To Other Banks Accounts	140820010070185 YOUR COMPANY	1234567890 ABC SDN BHD	MYR 1,000.00	1,000.00	New	Created	N/A
08/01/2014 14:27:02	AOBIBG080120140 00692 08/01/2014	Pay To Other Banks Accounts	140820010070185 YOUR COMPANY	1234567890 Abc Sdn Bhd	MYR 1,000.00	1,000.00	New	Created	N/A
08/01/2014 14:11:26	AOBIBG080120140 00691 08/01/2014	Pay To Other Banks Accounts	140820010070185 YOUR COMPANY	1234567890 ABC SDN BHD	MYR 1,000.00	1,000.00	New	Created	N/A
27/12/2013 14:29:14	AOBIBG271220130 00631 27/12/2013	Pay To Other Banks Accounts	140820010070185 YOUR COMPANY	5436677879 Test	MYR 17.00	17.00	New	Created	N/A

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 Authorizer may *Reject*. Once the transaction is rejected, System Administrator would need to re-create the transaction and re-submit the transaction for approval.

Amount (MYR)	: 1000.00
IBG Charges (MYR)	: 2.00
SMS Charge (MYR)	: 0.20
Total Amount (MYR)	: 1,002.20

Notifications

Beneficiary Payment Alert	: E-Mail: a@a.com
	: SMS Notification: 0123456789

Terms and Conditions

Notes:
1. Use Transaction Limit Maintenance to set your own limit for funds transfers. The maximum amount is RM10,000 (per day) and RM5,000 (per day) for non resident account.
2. If you have not set any limit, your transaction limit will be defaulted to RM3,000 per day.
3. A RM2 fee will be charged for every transaction.

☐ 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.

Comments :

[Approve] [Reject]

APPROVE TRANSACTION (Cont.)

STEP 4 of 4:
Input *Token Response* and *Approval Pi*n, then click *Sign* button

Token Response &
Approval Pin
(Refer to Appendix)

ALLIANCE BANK

APPROVE TRANSACTION (Cont.)

SUCCESSFUL TRANSACTION APPROVAL:
You have now successfully approve transaction made by Payment Maker.

Transaction Pending Authorisation Details - Acknowledgement

Transaction is successfully approved.

New Pay To Other Banks Accounts

Reference No	: AOBIBG09012014000698
Authorisation Status	: Approved
Transaction Date, Time	: 09/01/2014 21:34:44

Payer Details

From Account	: 140820010070185 - YOUR COMPANY

Beneficiary Details

To Account	: 1234567890
Beneficiary Name	: ABC SDN BHD
Beneficiary Bank	: CITIBANK
Payment Description	: INVOICE 1234
Payment Reference	:

Payment Details

ID Check	: Yes
ID Type	: Business Registration
Business Registration	: 123456A
Contact No	:
Payment Date	: 31/01/2014
Amount (MYR)	: 1000.00

APPENDIX

SAMPLE: Single Fund Transfer (Intrabank)

SAMPLE: Single Fund Transfer (Interbank Giro)

SAMPLE: Single Fund Transfer (Rentas)

SAMPLE: PAYROLL/BULK EXCEL PAYMENT TEMPLATE

1.   Beneficiary Details (Column A to G)

Column B, C, D, E, F are MANDATORY

	A	B	C	D	E	F	G
1	Payment Mode	Beneficiary Name	Beneficiary Account	Beneficiary Bank Code	Amount	Payment Description	Payment Reference
2		SITI	2145265231	CIBBMYKL	1500.50	Invoice 1234	
3		ABC SDN BHD	148529652011	MBBEMYKL	330.00	Office Supplies	
4		TAN	124545489852	MFBBMYKL	112.80	Lunch Catering	

2. Beneficiary ID Validation (Column H to K)

Optional to have Beneficiary ID Validation. If required, ensure the following:

✓   Only enter any **ONE** of the ID type – New IC/ Old IC/ Business Registration/ Others (Passport)

✓   Each row must have **ONE** ID only

H	I	J	K
Beneficiary New IC No	Beneficiary Old IC No	Beneficiary Business Registration	Beneficiary Others
981208123456			
		123456A	
			A12345678

3. Beneficiary Notification (Column L to P)

Optional to have Beneficiary Notification if user requires to notify beneficiary on payment details.

In Column L (Payment Advice Indicator) choose **ONE** of the following for ALL rows:

✓   **N** (None) – Notification not required. Ensure Column M, N, O, P is empty

✓   **B** (Both) – Require to notify via Email and SMS. Key in Mobile Number in Column M and Email Address in Column N.
                Column P is for Email/ SMS subject.

✓   **E** (Email) – Require to notify via Email ONLY. Key in Email Address in Column N. Column P is for Email subject. Leave Column M blank.

✓   **S** (SMS) – Require to notify via SMS ONLY. Key in Mobile Number in Column M . Column P is for SMS subject. Leave Column N, O blank.

L	M	N	O	P
Payment Advice Indicator	Mobile Phone No	Beneficiary Email 1	Beneficiary Email 2	Generic Payment Information
E		user123@email.com		Invoice 1234
S	0123456790			Office Supplies

4. ADDITIONAL ONLY FOR BULK PAYMENT, Invoice Details (Column Q to BD)

Optional Invoice Details is required. You may key in up to 10 Invoices details in each row (one transaction).

Invoice details will appear in Beneficiary Notification

SAMPLE: PAYROLL/BULK PAYMENT TEXT FILE TEMPLATE

Payroll/ Bulk Payment Text file format can be found in the disk.
Kindly ensure your vendor change the current format of the
extracted text file to match the format given.

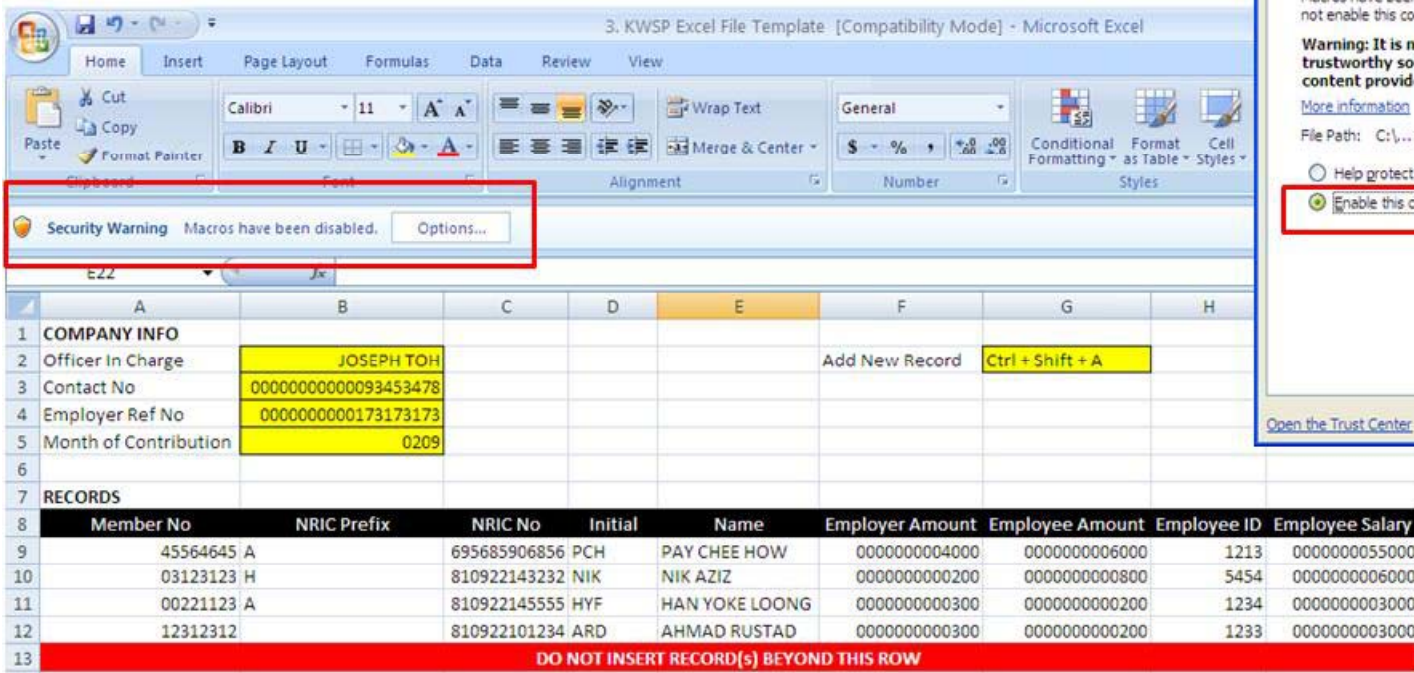# SAMPLE: KWSP EXCEL PAYMENT TEMPLATE

COMPANY INFO
Input required company details. (Column B, row 2 to 5)

RECORDS
Input required employee details. (Row 9 onwards)

ADD RECORDS BEYOND RED LINE
Enable macros (Click Options) . Then, press "**Ctrl" "Shift" "A**" key.

SAMPLE: LHDN EXCEL PAYMENT TEMPLATE (CP39)

COMPANY INFO
Input required company details (Column C, Row 6 to 13)
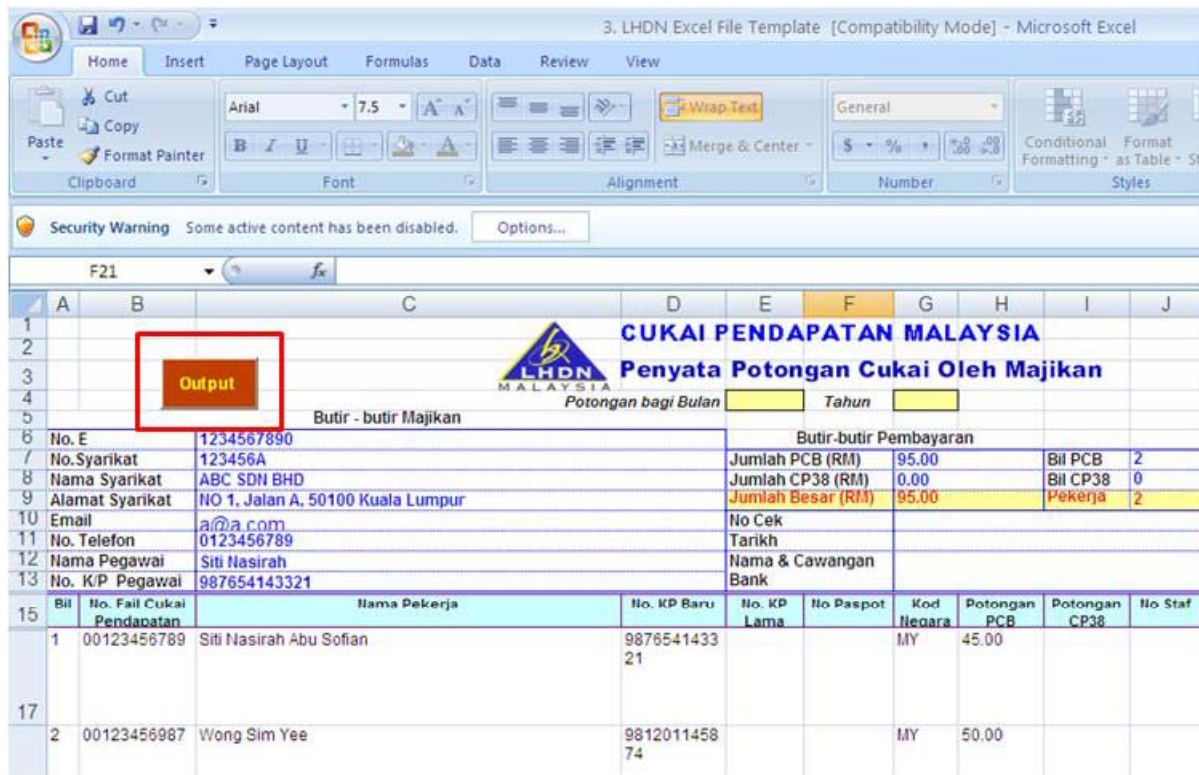
EMPLOYEE RECORDS
Input required employee details (Row 17 onwards)

OUTPUT TEXT FILE
From the CD provided, click on [Library_eCP39 Windows Installer Package 1,250 KB] icon to install text file converter.
Click [Output] to generate text file and proceed to upload text file via Alliance BizSmart

SAMPLE: SOCSO EXCEL PAYMENT TEMPLATE

COMPANY INFO
Input required company details. (Column B, Row 2 & 3)

RECORDS
Input required employee details. (Row 9 onwards)

ADD RECORDS BEYOND RED LINE
Enable macros and press "**Ctrl**" "**Shift**" "**A**" key.

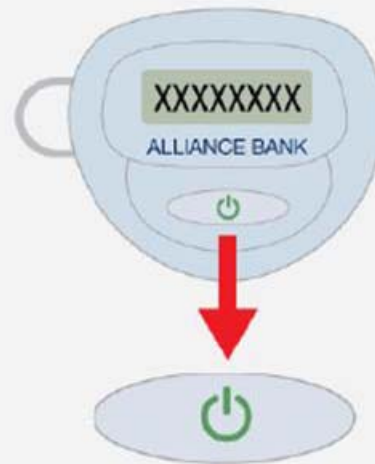# SAMPLE: Token Response & Approval Pin (Step 4 Approve Transaction)

- **Token Response**

Note / *Nota* / 注：

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

Untuk menjana nombor Token Response, tekan dan tahan butang POWER pada Peranti Sekuriti anda.

只需按住安全密码器的POWER按钮即可取得
Token Response号码。

XXXXXXX
ALLIANCE BANK

- **Approval Pin**

   Approval Pin is set by Authorizer during Security Device activation.

   This password is used during transaction approval.

   Refer to BizSmart First Time Setup Guide for more details.