



BIZSMART CFO PAYMENT GUIDE

BizSmart CFO Payment Guide consist of the following 3 parts:

Payment Maker

PART 1 : Single Fund Transfer (Interbank Giro)

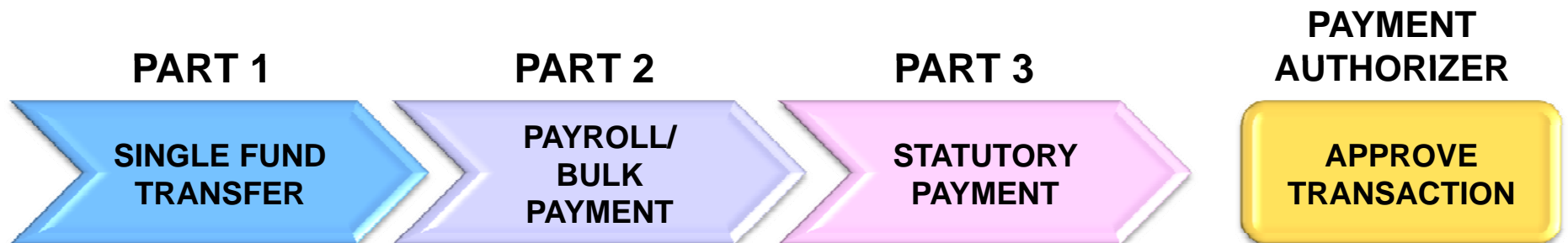
PART 2 : Payroll/Bulk Payment

PART 3 : Statutory Payment

Payment Authorizer

Approve Transaction

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





ALLIANCE BANK

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



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





ALLIANCE BANK

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](#)

The screenshot displays the Alliance Bank BizSmart web portal. At the top left is the Alliance Bank logo with the tagline "Banking Made Personal". On the top right is the BizSmart logo and the date/time "Jan 07, 2014 18:40:32 PM". Below the logo is a navigation menu with tabs: Home, Account Management, Corporate Payment Services (selected), Treasury Services, Transaction Status & Authorisation, and Reports. Under the "Corporate Payment Services" tab, there is a sub-menu with options: Fund Transfer (selected), Remittance, Bill Payment, Loan/Financing Repayment, Bulk Payment, Payroll, Statutory Payment, and Cards Payment. The "Fund Transfer" sub-menu is expanded, showing "Pay to Alliance Accounts" and "Pay to Other Banks Accounts". A "Submit" button is visible next to the sub-menu. In the top right corner, there is a "Log Off" button. Below the navigation menu, the user is greeted with "Welcome, iramaker". A "Welcome iramaker!" message is displayed, along with the date and time "07/01/2014 18:40:32". Below this message, there are four bullet points providing login information and links to change password and download the quick start guide.

ALLIANCE BANK
Banking Made Personal

Biz^{smart}

Jan 07, 2014 18:40:32 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

Pay to Alliance Accounts
Pay to Other Banks Accounts

Submit

>> Log Off

Welcome, iramaker

Welcome iramaker!
07/01/2014 18:40:32

- Your last successful login is 07/01/2014 18:40:26
- Your last failed login is 02/01/2014 20:14:01
- Click [here](#) to change password.
- Click [here](#) to download Alliance BizSmart Quick Start Guide.



ALLIANCE BANK

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](#)

Pay to Other Banks Accounts - Preview

Enter Required Info **Transfer Confirmation** Transfer Acknowledgement

Payer Details

From Account : 140820910070185 - YOUR COMPANY

Payment Details

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

Beneficiary Details

ID Check : Yes
ID Type : Business Registration
Business Registration : 123456A
Payment Date : 31/01/2014
Amount (MYR) : 1,000.00
Service Charge (MYR) : 2.00
SMS Charges (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 RM5,000 per day.

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.

[Back](#) [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

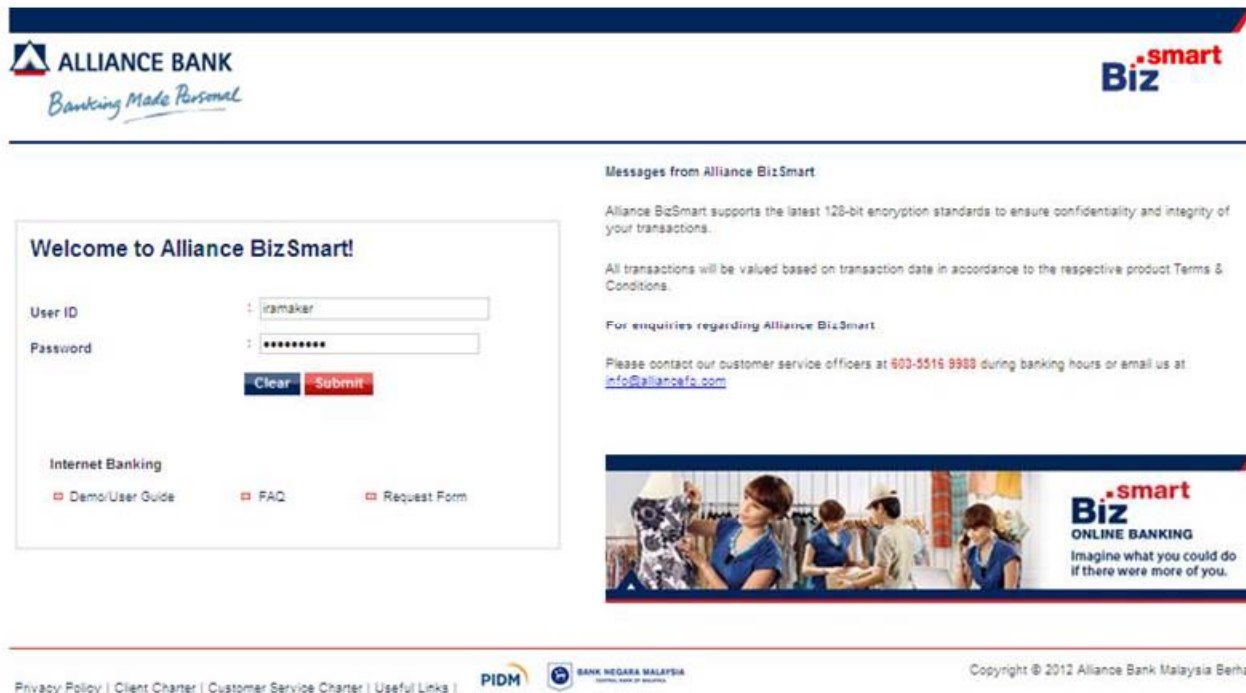
ID Check	: Yes
ID Type	: Business Registration
Business Registration	: 123456A
Contact No	:
Payment Date	: 31/01/2014
Amount (MYR)	: 1,000.00

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



The screenshot shows the Alliance BizSmart login interface. At the top left is the Alliance Bank logo with the tagline "Banking Made Personal". At the top right is the "BizSmart" logo. The main content area is titled "Welcome to Alliance BizSmart!" and contains a login form with fields for "User ID" (containing "izmaker") and "Password" (containing "*****"). Below the form are "Clear" and "Submit" buttons. To the right of the form, there are several informational messages: "Messages from Alliance BizSmart", "Alliance BizSmart supports the latest 128-bit encryption standards...", "All transactions will be valued based on transaction date...", and "For enquiries regarding Alliance BizSmart...". Below these messages is a banner for "BizSmart ONLINE BANKING" with the text "Imagine what you could do if there were more of you." At the bottom of the page, there are links for "Privacy Policy", "Client Charter", "Customer Service Charter", and "Useful Links", along with logos for "PIDM" and "BANK NEGARA MALAYSIA". The copyright notice at the bottom right reads "Copyright © 2012 Alliance Bank Malaysia Berhad".

Excel/ Text Payment
Template Sample
(Refer to Appendix)



ALLIANCE BANK

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](#)



.smart
Biz

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) <input type="text"/>
ID Validation *	:	Yes <input type="text"/>
Payment Date *	:	10/01/2014 <input type="text"/>
File Batch Ref No *	:	Payroll January <input type="text"/>
File Upload *	:	C:\Users\Administrator\Desktop\Coffee On Us Session\Payroll_B <input type="text"/> <input type="button" value="Browse..."/>
Debiting Type *	:	Single <input type="text"/> Note: (Single - Lump Sum debiting ; Multiple - Debit itemize records)

* indicates compulsory fields.

***Notify me when payment is processed**

SMS Notifications	:	0123456789 <input type="text"/>
	:	01298765432 <input type="text"/>
	:	01987654321 <input type="text"/>
	:	Note: Each SMS Notification cost RM0.20
Email Notifications	:	a@a.com <input type="text"/>
	:	b@b.com <input type="text"/>
	:	c@c.com <input type="text"/> <input type="button" value="x"/>

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



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

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](#)

Note:

[Check Excel/Text Template Details](#)

User may double confirm payment details uploaded by clicking the [File Batch Ref No](#) hyperlink.



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 & 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

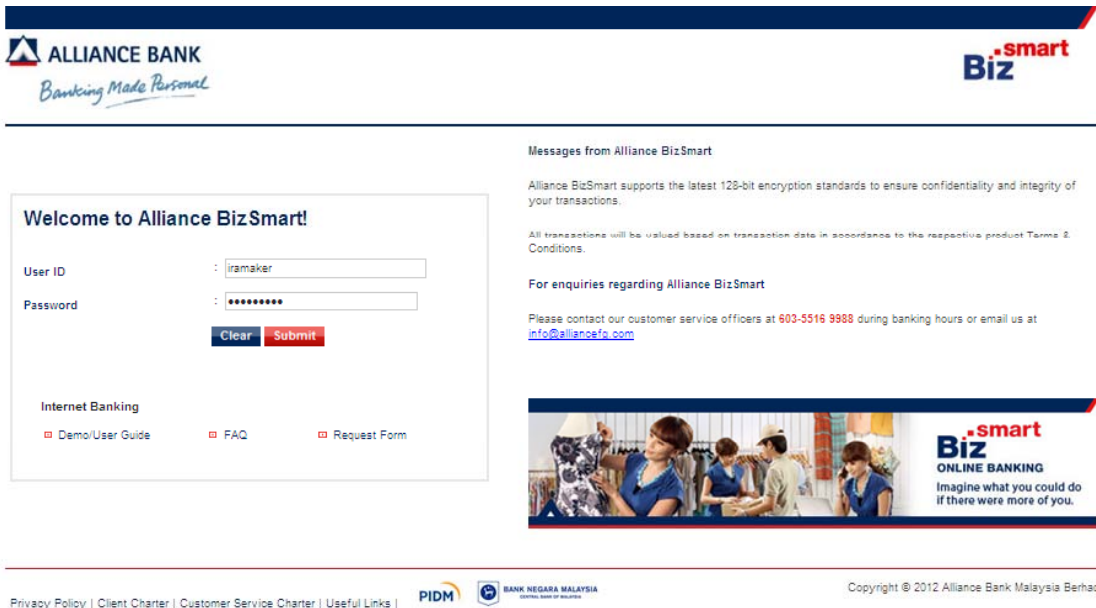
Payment Type	Total No of Records	Total Amount (MYR)	Transaction Fee (MYR)	SMS Charges (MYR)
Pay To Alliance	1	118.80	0.15	0.00
Pay To Other Bank	7	8189.70	3.15	0.80
Rentas	0	0.00	0.00	0.00
Additional Charges - SMS	1	0.00	0.00	0.20
Overall Total	9	8308.50	3.30	1.00
Total Debit Amount				8,312.8

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



The screenshot shows the Alliance BizSmart login interface. At the top left is the Alliance Bank logo with the tagline "Banking Made Personal". At the top right is the BizSmart logo. Below the header, there is a "Messages from Alliance BizSmart" section with a warning about 128-bit encryption and a link for enquiries. The main login area is titled "Welcome to Alliance BizSmart!" and contains a form with "User ID" (input: iramaker) and "Password" (input: masked with dots) fields, and "Clear" and "Submit" buttons. Below the form are links for "Internet Banking", "Demo/User Guide", "FAQ", and "Request Form". At the bottom, there is a banner for BizSmart Online Banking with the slogan "Imagine what you could do if there were more of you." and footer information including "PIDM", "BANK NEGARA MALAYSIA", and "Copyright © 2012 Alliance Bank Malaysia Berhad".

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](#)

SOCSSO:

Go to [Corporate Payment Services](#) > [Statutory Payment](#) > [SOCSSO](#)

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](#)

ALLIANCE BANK *Banking Made Personal* **BizSmart**
Feb 07, 2014 17:27:29 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 WISMA DENMARK SDN BHD [Log Off](#)

Welcome, ramaler

KWSP Payment File Upload

From Account *

Submission Type * (Dropdown menu open with options: Contribution, Registration)

Payment Date *

File Batch Ref No *

File Upload * [Browse](#)

* Indicates compulsory fields

*Notify me when payment is processed

SMS Notifications [+](#)

Email Notifications [+](#)

Note: Each SMS Notification cost RM0.20

[Confirm](#)

ALLIANCE BANK *Banking Made Personal* **BizSmart**
Feb 07, 2014 17:24:53 PM

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

View Successful / Failed View Cancelled / Voided View Pending Transaction Bulk Payment Transaction Status **Statutory Board Registration Status**

Company WISMA DENMARK SDN BHD [Log Off](#)

Welcome, ramaler

Statutory Board Registration Status

Search By

Transaction Type

Payment Date

Employer Reference No

[Generate Report](#)



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](#)

SOCSSO:

Go to [Corporate Payment Services](#) > [Statutory Payment](#) > [SOCSSO](#)

- > KWSP
- > LHDN
- > SOCSSO

Welcome, iramaker

Welcome iramaker!
07/02/2014 14:48:07



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.

The screenshot shows the Alliance Bank web portal interface. At the top, there is the Alliance Bank logo and the slogan "Banking Made Personal". On the right, there is a ".smart Biz" logo and the date/time "Feb 07, 2014 14:57:23 PM". Below the header is a navigation menu with tabs for "Home", "Account Management", "Corporate Payment Services", "Treasury Services", "Transaction Status & Authorisation", and "Reports". Under "Corporate Payment Services", there are sub-menus for "Fund Transfer", "Remittance", "Bill Payment", "Loan/Financing Repayment", "Bulk Payment", "Payroll", "Statutory Payment", and "Cards Payment". The user is logged in as "Company YOUR COMPANY" and "Welcome, iramaker".

The main form is titled "KWSP Payment File Upload". It contains the following fields:

- From Account ***: 140920010070185 - YOUR COMPANY (MYR)
- Submission Type ***: Contribution
- Payment Date ***: 07/02/2014
- File Batch Ref No ***: Jan 2014
- File Upload ***: C:\Documents and Se... Browse...

A note below the fields states: "* indicates compulsory fields." Below this is a section titled "*Notify me when payment is processed" with two sub-sections:

- SMS Notifications**: 0123456789, with two empty input fields below it.
- Email Notifications**: sitinasrah@alliancefg, with two empty input fields below it.

A note below the notification fields states: "Note: Each SMS Notification cost RM0.20". At the bottom right of the form is a red "Confirm" button.



STATUTORY PAYMENT (Cont.)

STEP 3 of 3:

Check on the payment details and click [Submit](#)

The screenshot shows the Alliance Bank web portal interface. At the top left is the Alliance Bank logo with the tagline 'Banking Made Personal'. On the top right is the 'smart Biz' logo and the date 'Feb 07, 2014 15:07:34 PM'. Below the header is a navigation menu with tabs for Home, Account Management, Corporate Payment Services (which is highlighted), Treasury Services, Transaction Status & Authorisation, and Reports. Underneath the navigation menu are several sub-menus: Fund Transfer, Remittance, Bill Payment, Loan/Financing Repayment, Bulk Payment, Payroll, Statutory Payment, and Cards Payment. The user's company name 'Company CHAP SENG TRADING' is displayed on the left, and a 'Log Off' button is on the right. A welcome message 'Welcome, iramaker' is shown below the company name. The main content area is titled 'SOCSO Payment File Upload - Preview Page' and contains the following details:

- From Account : 1
- Submission Type : Contribution
- Payment Date : 07/02/2014
- File Batch Ref No : [Jan 2014](#)
- File Upload : Chap Seng.xls

Below these details is a section titled '*Notify me when payment is processed' with the following information:

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

At the bottom of the main content area is a 'Payment Summary' table:

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

At the bottom of the page are two buttons: 'Back' and '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.

SOCSSO 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

SOCSSO 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	-	-



ALLIANCE BANK

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



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@alliancefg.com





ALLIANCE BANK

APPROVE TRANSACTION (Cont.)

STEP 1 of 4:

Go to [Transaction Status & Authorisation](#) > [Approve Pending Transaction](#)



Jan 09, 2014 22:32:49 PM

Home Account Management Treasury Services **Transaction Status & Authorisation** Reports

[View Successful / Failed](#) [View Cancelled / Voided](#) [View Pending Transaction](#) **[Approve Pending Transactions](#)** [Bulk Payment Transaction Status](#) [Statutory Board Registration Status](#)

YOUR COMPANY

Welcome, irautho

Welcome irautho!

09/01/2014 22:32:49

- Your last successful login is 09/01/2014 22:31:54
- Your last failed login is 12/12/2013 14:51:43
- Click [here](#) to change password.
- Click [here](#) to Reset / Change your Approval PIN
- Click [here](#) to download Alliance BizSmart Quick Start Guide.



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.	
<input type="checkbox"/> 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	:	<input type="text"/>
<input type="button" value="Approve"/> <input type="button" value="Reject"/>		



ALLIANCE BANK

APPROVE TRANSACTION (Cont.)

STEP 4 of 4:

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

ALLIANCE BANK .smart Biz

Banking Made Personal

Jan 09, 2014 22:54:47 PM

Home Account Management Treasury Services **Transaction Status & Authorisation** Reports

View Successful / Failed View Cancelled / Voided View Pending Transaction Approve Pending Transactions Bulk Payment Transaction Status Statutory Board Registration Status

Company YOUR COMPANY ->> Log Off

Welcome, iraaautho

Token Response :

Approval Pin :

Transaction Pending Authorisation Details

New Pay To Other Banks Accounts

Reference No

Authorisation Status

Transaction Date, Time

Payer Details

From Account : 140820010070185 - YOUR COMPANY

Beneficiary Details

To Account : 1234567890

Beneficiary Name : ABC SDN BHD

Beneficiary Bank : CITIBANK

Payment Description : INVOICE 1234

Token Response &
Approval Pin
(Refer to Appendix)



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



ALLIANCE BANK

APPENDIX



SAMPLE: Single Fund Transfer (Intrabank)

- > Pay to Alliance Accounts
- > Pay to Other Banks Accounts

>> Log Off

Fund Transfer



From Account * : Please Select

To Account * : Pre-registered Please Select

 : Non-registered 123456789012345

Payment Date * : 07/01/2014

Recipient's Reference * : Invoice 1234 (Appears on Recipient's Statement)

Other Payment Details :

Amount(MYR) * : 1,000.00

* indicates compulsory fields.

Notifications

Beneficiary Payment Alert : E-Mail a@a.com

 : SMS Notification 0123456789

Note: Each SMS Notification cost RM0.20



SAMPLE: Single Fund Transfer (Interbank Giro)

- > Pay to Alliance Accounts
- > Pay to Other Banks Accounts

>> Log Off

Pay to Other Banks Accounts



Payer Details

From Account * : Select One

Beneficiary Details

To Account * : Pre-registered Please Select

Non-registered 1234567890

Beneficiary Name * : ABC SDN BHD

Beneficiary Bank * : CITIBANK

Recipient's Reference * : Invoice 1234 (Appears on Recipient's Statement)

Other Payment Details :

Payment Details

ID Check * : Yes

ID Type * : Business Registration

Business Registration * : 123456A

Contact No : 0123456789

Payment Date * : 31/01/2014

Amount (MYR) * : 1,000.00

Notifications

Beneficiary Payment Alert : E-Mail a@a.com

SMS Notification 0123456789

Note: Each SMS Notification cost RM0.20



ALLIANCE BANK

SAMPLE: Single Fund Transfer (Rentas)



.smart
Biz

Feb 07, 2014 17:47:28 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 WISMA DEN > Rentas [Log Off](#)

Welcome, iramaker

Rentas

Enter Required Info → Transfer Confirmation → Transfer Acknowledgement

Applicant Details

From Account * : 140820010003272 - WISMA DENMARK SDN BH (MYR) ▼

Beneficiary Details

Beneficiary Name * : ABC SDN BHD

Beneficiary Account No * : 1234567890001

Beneficiary Bank * : Citibank ▼

Payment Details

Amount (MYR) * : 1,000,000.00

Payment Date * : 07/02/2014

Reference No * : Invoice 1234

Payment Details : Purchase

Notifications

Beneficiary Payment Alert

E-Mail : a@a.com

SMS Notification : 0123456789

Note: Each SMS Notification cost RM0.20



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
	Payment Mode	Beneficiary Name	Beneficiary Account	Beneficiary Bank Code	Amount	Payment Description	Payment Reference
1							
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.

ALLIANCE BANK

Payroll & Bulk Payment File Format

File Type	Microsoft Excel; Text Format
Attachment	List of Bank Code
Remarks	For textfile upload, the delimiter " " is used to separate each field.

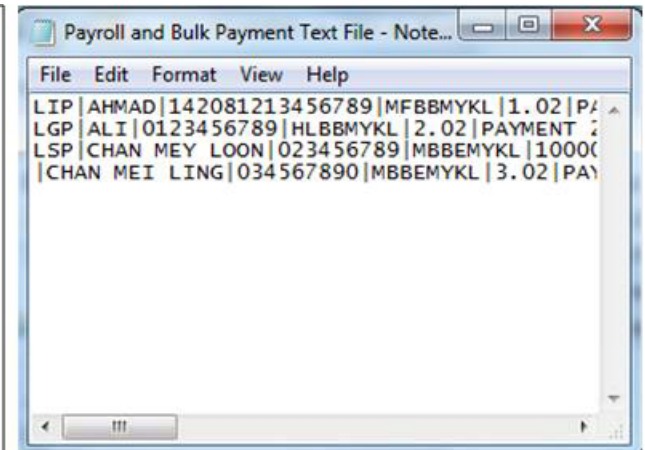
Required Information	Column in Excel / Labels	Length	Type	Mandatory / Optional
Payment Mode Indicator: LIP - Intra Bank LSP - Remita LDP - Interbank QIRO (IBQ)	Payment Mode	3	Char	Optional
Note: If Payment Mode not indicated, system will define the Payment Mode based on the following rules: Bank Code = Alliance Bank ; Payment Mode is LIP Bank Code = IBQ Bank and amount equal or less than RM500,000; Payment Mode is LDP Bank Code = Non-IBQ Bank; Payment Mode is LSP				
Beneficiary Name	Beneficiary Name	140	Char	Mandatory
Beneficiary account number where the payment is to be credited	Beneficiary Account	15	Num	Mandatory
Beneficiary bank. Refer to Appendix 1 for List of Bank Code.	Beneficiary Bank	8	Char	Mandatory
Amount to be credited to beneficiary account. In decimal value.	Amount	12(2)	Num	Mandatory
Description of payment.	Payment Description	20	Char	Mandatory
Payment reference.	Payment Reference	20	Char	Optional
Beneficiary ID No Field. Required if customer requires ID No validation is required. To fill in any one of the value only. (Leave column blank if ID validation is not required)				
• Beneficiary New IC Number.	Beneficiary New IC No	12	Num	Optional
• Beneficiary Old IC Number.	Beneficiary Old IC No	8	Char	Optional
• Beneficiary Business Registration Number	Beneficiary Business Registration	20	Char	Optional
• Others ID e.g. Passport / Police ID / Army ID	Beneficiary Others	20	Char	Optional
Payment notification to beneficiary which can be via email or SMS.	Payment Advice Indicator	1	Char	Mandatory
B - Both SMS and Email notification S - SMS Notification E - Email Notification N - No SMS or Email Notifications				

Alliance BizSmart Bulk Payment & Payroll File Format V1.0 Last Updated: 4th April 2013

ALLIANCE BANK

Required Information	Column in Excel / Labels	Length	Type	Mandatory / Optional
Required fields where Payment Advice indicator is B, S and E. (Leave blank if Payment Advice indicator is N)				
Beneficiary Mobile No for SMS notification. Required if payment notification is SMS.	Mobile Phone No	11	Num	Optional
Beneficiary Email Address for payment notification. Required if payment notification is Email.	Beneficiary Email 1	40	Char	Optional
Beneficiary alternate Email Address for payment notification. (Leave column blank if it is not essential)	Beneficiary Email 2	40	Char	Optional
Required fields when payment notification is via Email.				
Generic payment information. This value will be reflected as the email Subject in the payment notification. (Leave blank if payment notification is via SMS)	Generic Payment Information	40	Char	Mandatory
Details of invoices to be reflected in the email. Allow up to maximum 10 invoices. (Leave blank if it is not essential)				
Invoice Date (1-10)	Invoice Date	10	Char	Optional
(Format: DDMMYYYY)				
Invoice amount	Invoice Amount (1-10)	12(2)	Num	Optional
Payment amount. Required only if the invoice Date is entered.	Payment Amount (1-10)	12(2)	Num	Optional
Payment description for the invoices.	Payment Description (1-10)	40	Char	Optional

Alliance BizSmart Bulk Payment & Payroll File Format V1.0 Last Updated: 4th April 2013



SAMPLE: KWSP EXCEL PAYMENT TEMPLATE

COMPANY INFO

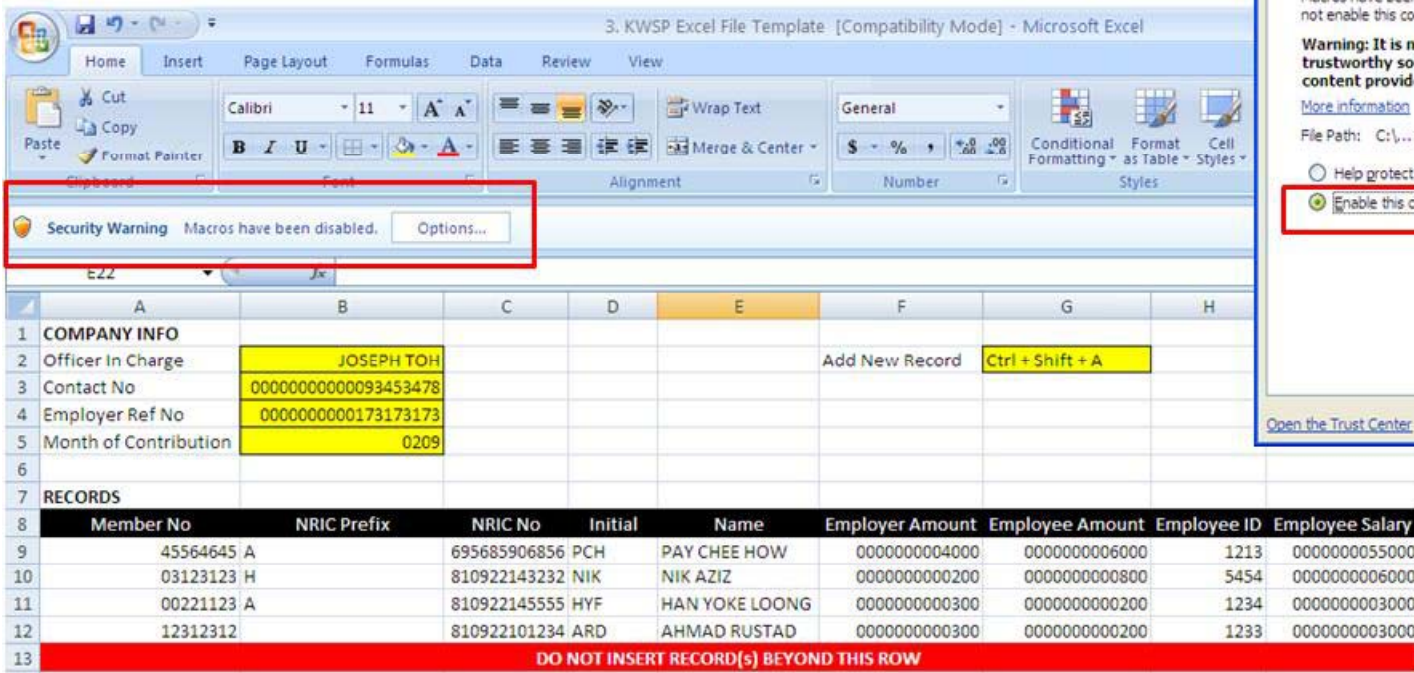
Input required company details. (Column B, row 2 to 5)

RECORDS

Input required employee details. (Row 9 onwards)

ADD RECORDS BEYOND RED LINE

Enable macros (Click Options) . Then, press “**Ctrl**” “**Shift**” “**A**” key.



Member No	NRIC Prefix	NRIC No	Initial	Name	Employer Amount	Employee Amount	Employee ID	Employee Salary
45564645	A	695685906856	PCH	PAY CHEE HOW	0000000004000	0000000006000	1213	0000000055000
03123123	H	810922143232	NIK	NIK AZIZ	0000000000200	0000000000800	5454	0000000006000
00221123	A	810922145555	HYF	HAN YOKE LOONG	0000000000300	0000000000200	1234	0000000003000
12312312		810922101234	ARD	AHMAD RUSTAD	0000000000300	0000000000200	1233	0000000003000



SAMPLE: LHDN EXCEL PAYMENT TEMPLATE (CP39)

COMPANY INFO

Input required company details (Column C, Row 6 to 13)

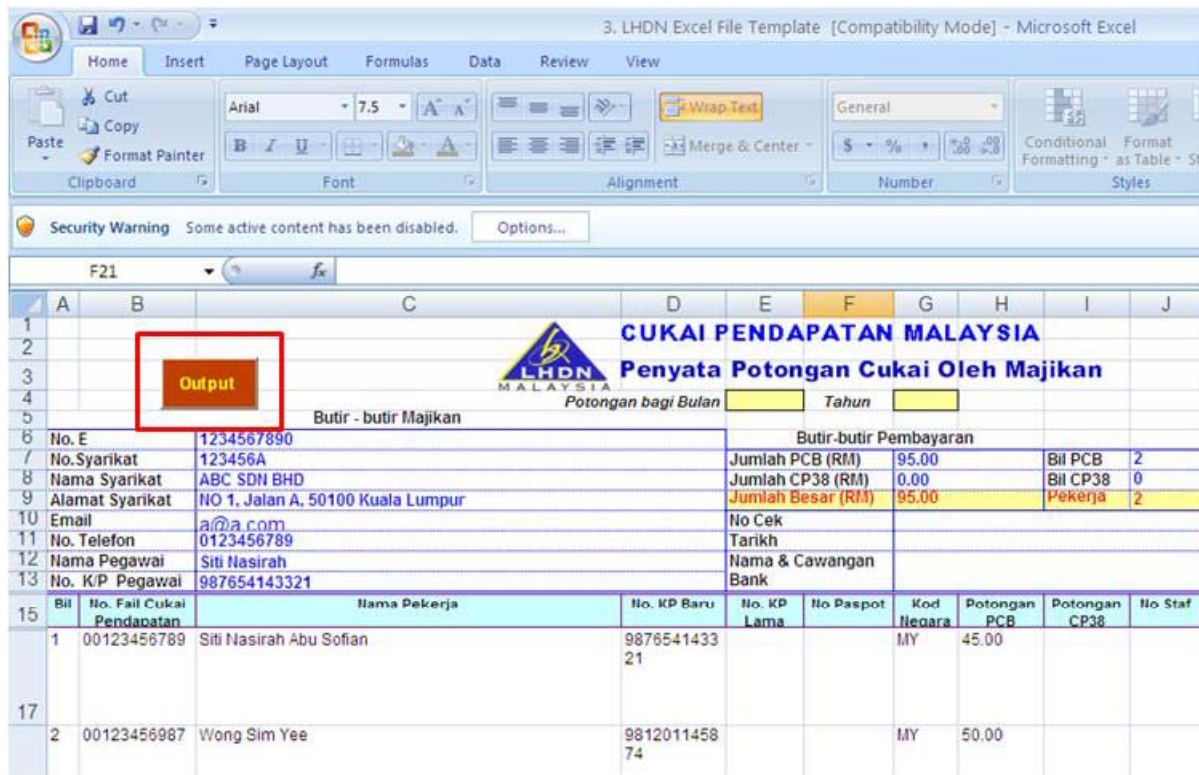
EMPLOYEE RECORDS

Input required employee details (Row 17 onwards)

OUTPUT TEXT FILE

From the CD provided, click or  icon to install text file converter.

Click  to generate text file and proceed to upload text file via Alliance BizSmart



3. LHDN Excel File Template [Compatibility Mode] - Microsoft Excel										
Security Warning: Some active content has been disabled. Options...										
F21										
A	B	C	D	E	F	G	H	I	J	
1										
2										
3										
4										
5										
6	No. E	1234567890			Butir-butir Pembayaran					
7	No. Syarikat	123456A			Jumlah PCB (RM)	95.00		Bil PCB	2	
8	Nama Syarikat	ABC SDH BHD			Jumlah CP38 (RM)	0.00		Bil CP38	0	
9	Alamat Syarikat	NO 1, Jalan A, 50100 Kuala Lumpur			Jumlah Besar (RM)	95.00		Pekerja	2	
10	Email	a@a.com			No Cek					
11	No. Telefon	0123456789			Tarikh					
12	Nama Pegawai	Siti Nasirah			Nama & Cawangan Bank					
13	No. K/P Pegawai	987654143321								
15	Bil	No. Fail Cukai Pendapatan	Nama Pekerja	No. KP Baru	No. KP Lama	No Pasport	Kod Negara	Potongan PCB	Potongan CP38	No Staf
17	1	00123456789	Siti Nasirah Abu Sofian	987654143321			MY	45.00		
	2	00123456987	Wong Sim Yee	981201145874			MY	50.00		



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.

The screenshot shows the Microsoft Excel interface. The ribbon includes Home, Insert, Page Layout, Formulas, Data, Review, and View. A red box highlights a 'Security Warning' message: 'Macros have been disabled. Options...'. Below the ribbon is a table with the following data:

	A	B	C	D	E
1	COMPANY INFO				
2	Employer Ref No			Add New Record	Ctrl + Shift + A
3	Month of Contribution	1213			
4					
5					
6					
7	RECORDS				
8	SOCSCO No (Optional)	NRIC Prefix	NRIC No (*mandatory)	Name	Amount
9		A	710724085662	SHAHARIDA	5000
10	00054654		812165444545	PAY CHEE HOW	4312
11			810922143232	NIK AZIZ	0200
12	00054654		810922145555	HAN YOKE LOONG	0300
13			810922101234	AHMAD RUSTAD	0300
14	DO NOT INSERT RECORD(s) BEYOND THIS ROW				

The screenshot shows the 'Microsoft Office Security Options' dialog box. The title bar reads 'Microsoft Office Security Options'. The main heading is 'Security Alert - Macro'. The text inside reads: 'Macros have been disabled. Macros might contain viruses or other security hazards. Do not enable this content unless you trust the source of this file. Warning: It is not possible to determine that this content came from a trustworthy source. You should leave this content disabled unless the content provides critical functionality and you trust its source. More information File Path: C:\... 2 - Statutory Payment\2a. SOCSO\3a. SOCSO Excel File Template.xls'. There are two radio buttons: 'Help protect me from unknown content (recommended)' and 'Enable this content'. The 'Enable this content' option is selected and highlighted with a red box. At the bottom, there are 'OK' and 'Cancel' buttons, and a link to 'Open the Trust Center'.



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

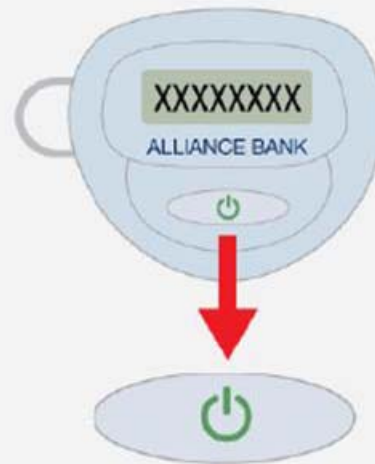
- Token Response

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。



- 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.