

# New iBiz Muamalat Corporate Internet Banking User Guide

# Video Guide iBiz Muamalat

No	Video Guide	Link
1	<b>Activate your ID and Log In (New Users)</b> This video guides you step-by-step to activate your New iBiz Muamalat ID and Log In as a new user effortlessly and securely	<a href="#">Watch Video</a>
2	<b>Log In for Existing Users</b> Already a New iBiz Muamalat user? This video shows you how to log in securely and access your dashboard with ease	<a href="#">Watch Video</a>
3	<b>View Transaction Statement</b> Learn how to view, download, and manage your account statements easily on New iBiz Muamalat	<a href="#">Watch Video</a>
4	<b>Initiate Payment</b> Discover how to initiate payments on New iBiz, including fund transfers and bill payments	<a href="#">Watch Video</a>
5	<b>Authorize Payment</b> Find out how to approve payments securely on New iBiz Muamalat with simple steps and safety tips	<a href="#">Watch Video</a>

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# New iBiz Muamalat

## Overview

**iBiz Muamalat** is Bank Muamalat Corporate Internet Banking (CIB) system which offers intuitive and end-to-end solutions that allows a better control and visibility of cash position.

### Eligibility

**Account Subscription :** Bank Muamalat customer  
**Segment :** Non-Individual  
**Constituency Type :** Sole Proprietor, Partnerships, Governments, Statutory Boards, Sendirian Berhad, Professionals, Clubs, Religious Bodies, Society and others

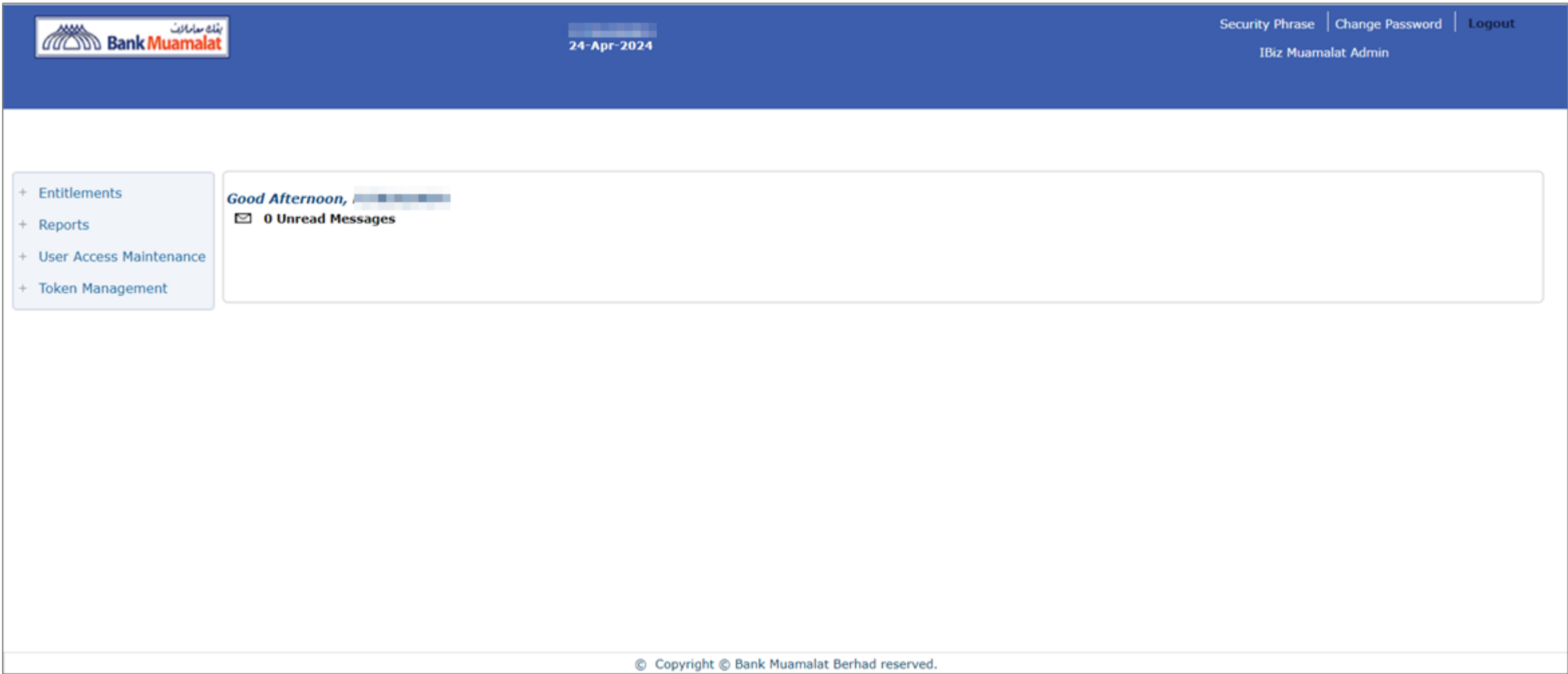
### Benefits

- Access to account information at user convenience
- Secure and safe
- Helps you streamline user day-to-day work processes
- System integrate and custom ready with user company's accounting system



# User Roles in new iBiz Muamalat

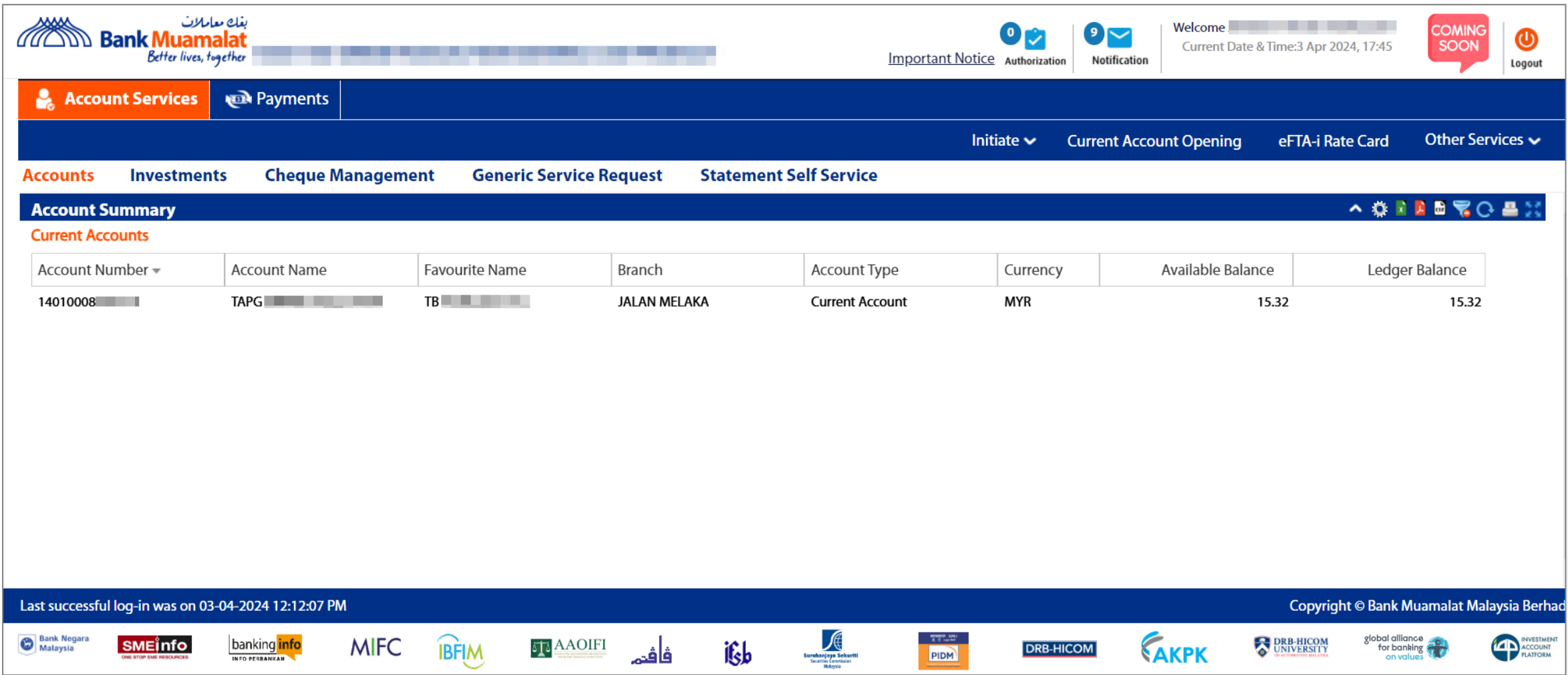
## Corporate Back Office (Administrator)



Note : Landing page of System Administrator & System Authorizer

User Role	Description
System Administrator	<ul style="list-style-type: none"><li>To <b>add/delete functional users</b> and manage user permissions.</li><li>To <b>enable/disable &amp; reset password</b> for functional users.</li></ul>
System Authorizer	<ul style="list-style-type: none"><li>To <b>review &amp; approve</b> all the maintenance or task submitted by the System Administrator.</li></ul>

## Corporate Front Office (Functional User)



Note : Landing page of Functional User

User Role	Description
Maker	<ul style="list-style-type: none"><li>To <b>input and submit</b> the payment (eg : DuitNow, Payroll or Bulk Payment)</li></ul>
Approver/Authorizer	<ul style="list-style-type: none"><li>To <b>review &amp; approve</b> all the payment submission submitted by the Maker</li></ul>
Checker (Optional)	<ul style="list-style-type: none"><li>To <b>review</b> all the payment submission submitted by the Maker.</li></ul>
Observer (Optional)	<ul style="list-style-type: none"><li>To <b>inquire</b> the balance/transaction status.</li></ul>

# First Time Activation new iBiz Muamalat (Physical Token User)

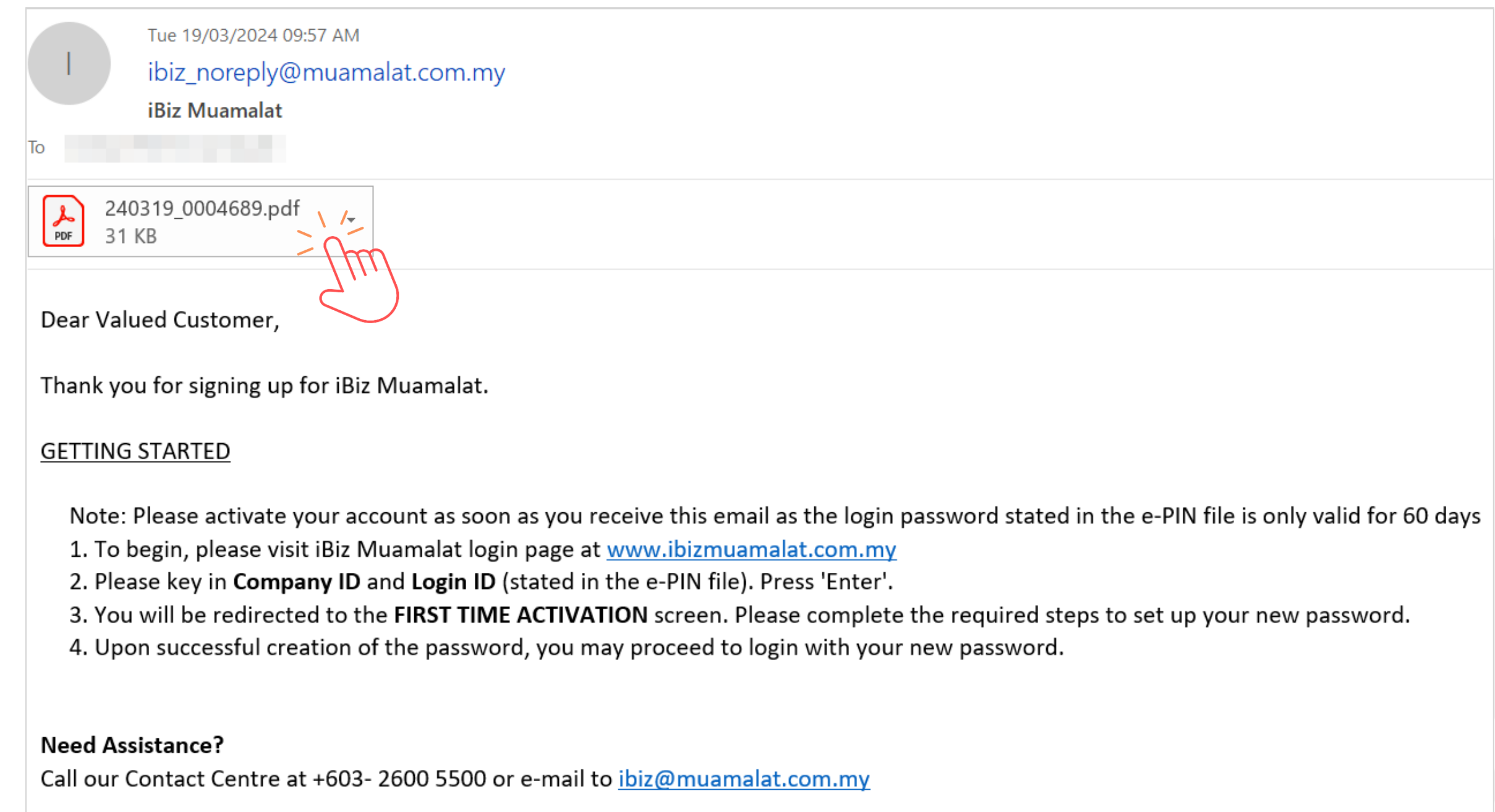
You will receive an email from [ibiz\\_noreply@muamalat.com.my](mailto:ibiz_noreply@muamalat.com.my) and SMS from 66300 to your registered email address and mobile number upon successful onboarding to iBiz Muamalat.

- a) **Email** – Consist of password protected attachment. The content of the email will display the Company ID, User ID & temporary PIN to activate the user. Please check in your Spam/Junk Mailbox if you can't locate it in the Inbox or Primary Mailbox.
- b) **SMS** – Consist of your password to unlock the attachment content.
- c) **Physical Token** - The physical token will be sent to you within 7 business day.

If you do not receive this Email/SMS/Physical Token, please email to [ibiz@muamalat.com.my](mailto:ibiz@muamalat.com.my)

Note : To avoid your email from being automatically sent to junk/spam mail folder, please add this email address ([ibiz\\_noreply@muamalat.com.my](mailto:ibiz_noreply@muamalat.com.my)) to your Address Book and/or the "Approved Sender" list.

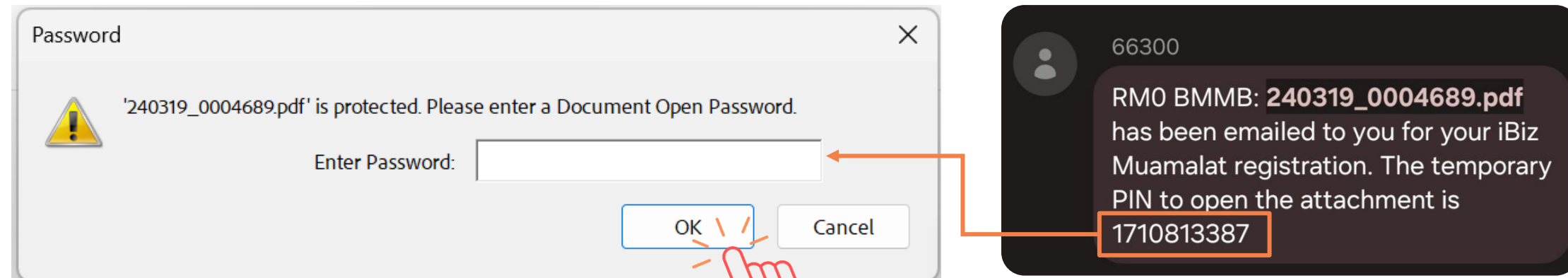
**Step 1** : Open the email and download the attachment PDF file.





# First Time Activation new iBiz Muamalat (Physical Token User)

**Step 2:** Open the PDF file and fill up the Password that you obtained from SMS.



**‘e-PIN’ attachment shall provide the following details:-  
COMPANY ID, LOGIN ID & PIN**

A screenshot of the 'GETTING STARTED' page on the iBiz Muamalat website. The page is divided into two columns: 'GETTING STARTED' and 'UNTUK BERMULA'. The 'GETTING STARTED' column contains a list of steps: 1. Please visit iBiz Muamalat login page (https://www.ibizmuamalat.com.my/), 2. Please key in Company ID and Login ID (stated below). Press 'Enter', 3. You will be redirected to the FIRST TIME ACTIVATION screen. Please complete the required steps to set up your new password, 4. Upon successful creation of the password, you may proceed to login with your new password. The 'UNTUK BERMULA' column contains a note: 'Note : Sila aktifkan akaun anda secepat selepas menerima emel ini kerana kata laluan log masuk yang tertera di dalam fail e-PIN ini hanya sah selama 60 hari.' followed by five steps in Malay. Below the steps is a table with three rows: 'Company ID' with value '70', 'Login ID' with value 'FI', and 'PIN' with value 'XE'. The table is highlighted with an orange box. At the bottom, there is a 'Need assistance/ Perlukan bantuan?' section with contact information and a 'Reminder' section.

**Step 3:** Go to the iBiz Muamalat website (<https://www.ibizmuamalat.com.my/>)

**Step 4:** Fill up the Company ID & Login ID



**Note :**

- Please ensure your browser is always updated with latest version. Best view in Google Chrome.
- Please use the Desktop/Laptop to access the URL.**
- iBiz Muamalat is not compatible with the Mobile Browser.**



# First Time Activation new iBiz Muamalat (Physical Token User)

**Step 5:** Fill up the IC/Passport Number as per registered in the iBiz Application Form & fill up the PIN as received in the ePIN PDF file. Click “**Submit**” button.

1 Step 1  
Identify Yourself

2 Step 2  
Confirm

3 Step 3  
Online Registration

4 Step 4  
Security Setup

5 Step 5  
Update Password

To Register please enter the below details

Company ID \*

Login ID \*

IC/Passport Number\*

PIN \*

Submit

Cancel

**Step 6:** Verify the Mobile Number & Email-ID. If the info is not correct, please inform [ibiz@muamalat.com.my](mailto:ibiz@muamalat.com.my) for update. Click “**Next**” button.

1 Step 1  
Identify Yourself

2 Step 2  
Confirm

3 Step 3  
Online Registration

4 Step 4  
Security Setup

5 Step 5  
Update Password

Your Information has been validated successfully

Company ID

Login ID

Mobile Number

\*\*\*\*\*5833

E-Mail ID

a\*\*\*@muamalat.com.my

Click on next to receive OTP in your registered mobile number and/or E-mail ID

Next

Cancel

**Step 7:** Fill up the One Time Password received from Email/SMS. Click “**Submit**” button.

1 Step 1  
Identify Yourself

2 Step 2  
Confirm

3 Step 3  
Online Registration

4 Step 4  
Security Setup

5 Step 5  
Update Password

Please enter the One time password

The One Time Password has been sent to your registered mobile number and/or E-mail ID

One Time Password (OTP) \*

[Resend OTP](#)  
You have maximum of 3 attempts

Submit

Cancel

**Step 8:** Fill up the Security Questions & Answers. Security Question & Answer will be used for the authentication purposes. Fill up your preferable Security Phrase. This Security Phrase will be displayed during login to indicate that you are accessing the genuine iBiz Muamalat website.

1 Step 1  
Identify Yourself

2 Step 2  
Confirm

3 Step 3  
Online Registration

4 Step 4  
Security Setup

5 Step 5  
Update Password

Security Questions

Question1 \*

Who was your childhood hero

Answer1 \*

Question2 \*

What is your pet's name

Answer2 \*

Question3 \*

What was your childhood nickname

Answer3 \*

Security Phrase

Security Phrase \*

I like BMMB

We have introduced Security Phrase to further help protect your identity and online transactions. Once registered, you will be prompted to acknowledge your Security Phrase at subsequent logins. Your Security Phrase is not your iBiz Muamalat Password

Submit

Cancel

# First Time Activation new iBiz Muamalat (Physical Token User)

**Step 9:** Fill up your password and confirm password. Click “**Submit**” button.

1 Step 1  
Identify Yourself

2 Step 2  
Confirm

3 Step 3  
Online Registration

4 Step 4  
Security Setup

5 Step 5  
Update Password

Company ID

Login ID

Password \*

Confirm Password \*

Note :  
Please enter a password that is not used in the past

Submit

Cancel

Password Policy

**Password Policy :**

- a) Password are case sensitive.
- b) Password must be between 10 and 16 characters.
- c) Password must be alphanumeric. Must not start and end with space.
- d) Password must contain upper and lower case alphabets.
- e) Password must not be same as the user ID.
- f) Password must not be the same as previous six passwords.
- g) Allowed special characters are \*:!@\_#{}\$%^~.[]
- h) Previous 6 passwords cannot be re-used.
- i) Password must not contain more than 1 consecutive characters.
- j) Current and New Password should not be same.

Your activation and registration to iBiz Muamalat completed. You may login with the new password.

Your registration to iBiz Muamalat is successful. Click OK to login with your new password.

Ok

Please activate your Physical Token. Kindly refer to [Physical Token Guide](#)

# Physical Token Guide

## iBiz Muamalat Physical Token

iBiz Muamalat Physical Token is a portable physical security device which enables user to access and perform the required transaction in iBiz Muamalat with an added layer of security.

The Token is required to be used:

- i) by **All Users (Maker/Authoriser)** login to iBiz Muamalat and
- ii) by **Authoriser** only to **authorize** the monetary transaction submitted by Maker in iBiz Muamalat

### Key features:

- Compact keypad-wallet size
- Intuitive, zero-hassle and easy to manage
- Expected battery life up to five (5) years
- Intelligent battery management conserves battery life
- Device auto locks after a number of invalid PIN attempts





# Physical Token Guide

## Steps for First Time Activation of Physical Token

### Step 1



To power on, press and hold **Y** button

### Step 2



'New PIN' will appear on screen. Enter your preferred 4 digits PIN and press **Y** button

### Step 3



Re-enter your preferred 4 digits PIN and press **Y** button

### Step 4

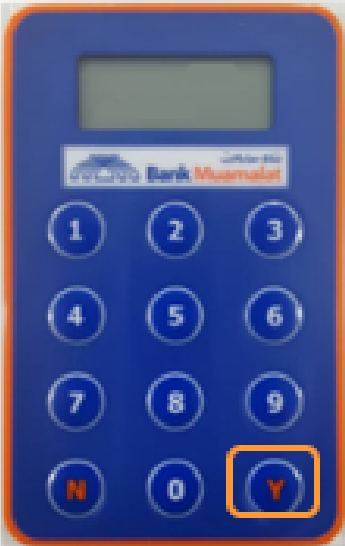


CR Token PIN has successfully configured

# Physical Token User Guide

## Steps for Login with Physical Token

### Step 1



To power on, press and hold "Y" button.

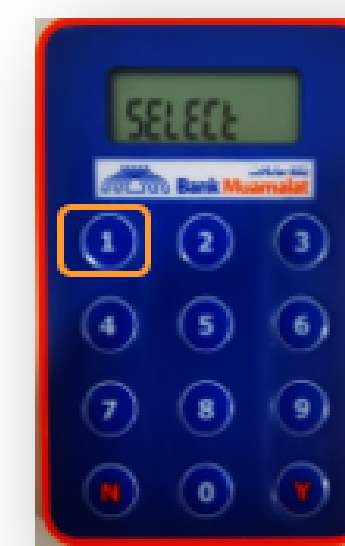
### Step 2



'PIN' will appear on screen. Enter your 4 digits PIN and press "Y" button.

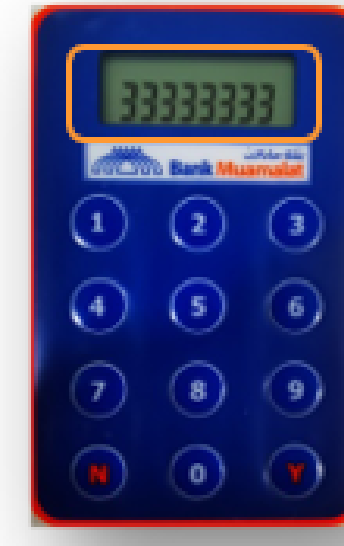
Note: Token will be locked after 3 invalid PIN attempts. Please call iBiz support for assistance

### Step 3



- Token will then display 'Select' message.
- Press "1" button and token will generate 8 digits 'One Time Password' (OTP).

### Step 4



Key-in 8 digits OTP generated by Token into the required field in iBiz Landing Page, and press LOGIN button.


Welcome

Company ID      70001788

Login ID          102090AUTHO

Verify me through Token OTP

Please generate a OTP in your Token device and enter here

 One-Time-Password


BACK      LOGIN



# Physical Token Guide


## Steps to change PIN of Physical Token

**Step 1**



To power on, press and hold **Y** button

**Step 2**



'PIN' will appear on screen. Enter your 4 digits PIN and press **Y** button.

Note: Token will be locked after 3 invalid PIN attempts. Please call iBiz support for assistance.

**Step 3**



Token will then display 'Select' message  
Press & hold 'Y' button for a few seconds

**Step 4**



'New PIN' will appear on screen. Enter your new 4 digits PIN and press **Y** button

**Step 5**



Re-enter your new 4 digits PIN and press **Y** button

**Step 6**



CR Token PIN has successfully changed



# Physical Token Guide

## Steps for Transaction Authorisation with Physical Token

### Step 1

Challenge Code  
10894464

Response \*

Authorize

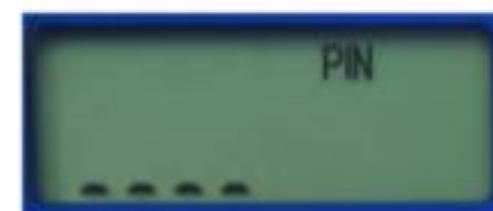
- Authoriser must key-in the "Response Code" (i.e. below iBiz auto generated 8 digits "Challenge Code") before could proceed to authorise/approve any required transactions in 'Transaction Pending Authorisation' page of iBiz Muamalat.
- "Response Code" is to be generated via Token

### Step 2



To power on, press and hold "Y" button.

### Step 3



'PIN' will appear on screen. Enter your 4 digits PIN and press "Y" button.

### Step 4



- Token will then display 'Select' message.
- Press "3" button and token will display



### Step 5



Key-in 8 digits "Challenge Code" generated by iBiz into Token and press "Y" button

### Step 6



Token will generate 8 digits "Response Code".

### Step 7

Challenge Code  
10894464

Response \*

33333333

Authorize

- Key-in code generated by Token into "Response Code" field, and press 'Authorize' button
- iBiz Muamalat transaction successfully authorised / approved via Token

# Forgot Password

**Step 1 :** Fill up Company ID & Login ID. Click **Forgot Password?** link

Welcome

Company ID

Login ID

Password

**Forgot Password?**

NEXT

Do not enter your password if this Security Phrase is different from the one you registered.

☐ Yes, this is my Security Phrase

**Step 2:** Fill up the IC/Passport Number & Mobile Number as per registered for this Login ID. Click Submit button.

**1 Step 1**  
Identify Yourself

**2 Step 2**  
Security Setup

Please Enter Below Details

Company ID \* 70002003

Login ID \* FITRIADMIN

IC/Passport Number \*  
Example:  
IC Number : 901201-14-1234 to be entered as 901201141234  
Passport Number : P 3882617 to be entered as P3882617

Mobile Number \*  
Example: 60123456789

Submit Cancel

**Step 3:** Fill up the Security Answer based on the Security Question displayed. Click Submit button.

**1 Step 1**  
Identify Yourself

**2 Step 2**  
Security Setup

**Security Questions and Answer**

Question1 \* Who was your childhood hero

Answer1 \*

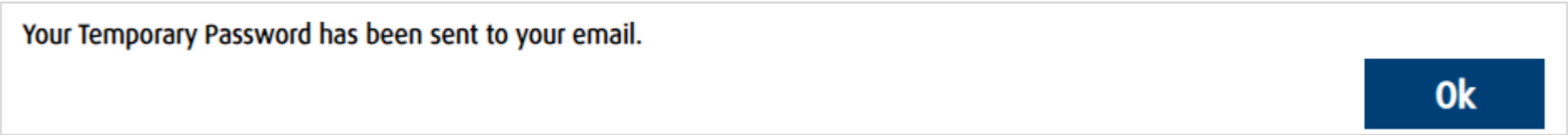
Submit Cancel

Note : In the event that you have forgotten the requested details, please contact our Customer Care Line at +603-2600 5500 or email to us at [ibiz@muamalat.com.my](mailto:ibiz@muamalat.com.my)



# Forgot Password

**Step 4:** The Temporary Password & SMS will be sent to your registered email and mobile number.

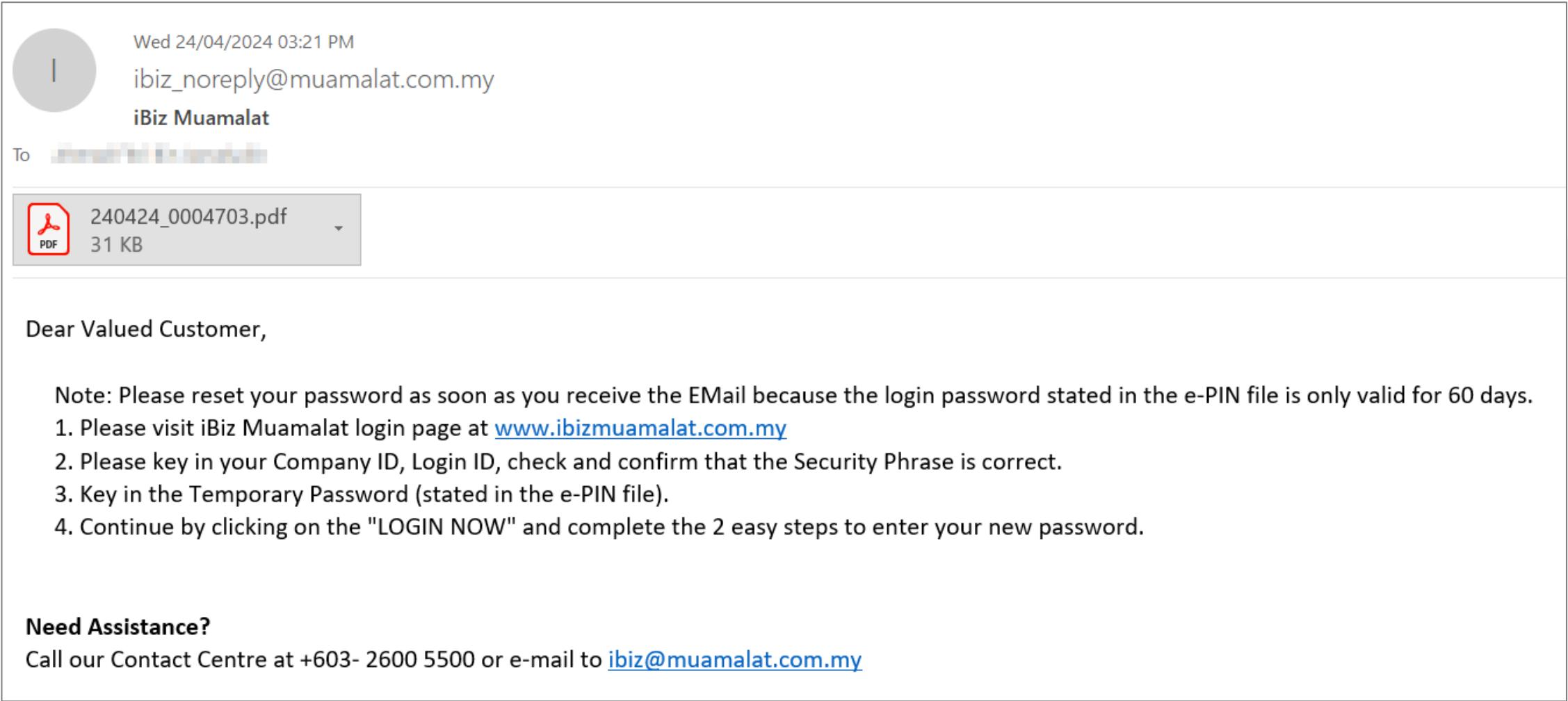


You will receive an email from [ibiz\\_noreply@muamalat.com.my](mailto:ibiz_noreply@muamalat.com.my) and SMS from 66300 to your registered email address and mobile number upon successful resetting password.

- a) **Email** – Consist of password protected attachment. The content of the email will display the Company ID, User ID & Temporary Password to activate the user. Please check in your spam/junk Junk Mailbox if you can't locate it in the Inbox or Primary Mailbox.
- b) **SMS** – Consist of a password to unlock the attachment content.

Note : To avoid your email from being automatically sent to junk/spam mail folder, please add this email address ([ibiz\\_noreply@muamalat.com.my](mailto:ibiz_noreply@muamalat.com.my)) to your Address Book and/or the "Approved Sender" list.

**Step 5 :** Open the email and download the attachment PDF file.





The image shows a screenshot of a software interface. On the left, there is a light gray dialog box titled "Password" with a close button (X) in the top right corner. Inside the dialog, a yellow warning triangle icon is on the left. The text reads: "'240424\_0004703.pdf' is protected. Please enter a Document Open Password." Below this text is a label "Enter Password:" followed by a white text input field. At the bottom of the dialog are two buttons: "OK" and "Cancel". To the right of the dialog is a dark gray rectangular box with white text. The text says: "RMO BMMB: 240424\_0004703.pdf has been emailed to you to reset your iBiz Muamalat password. The temporary PIN to open the attachment is 1713943239". An orange arrow points from the PIN "1713943239" to the password input field in the dialog box.

## Step 7: Fill up the Company ID, Login ID & Temporary Password

**Step 8:** Fill up your password and confirm password. Click Submit button and you may login with the updated password.

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# Forgot ID

Step 1: Fill up the Company ID and select **Forgot ID?**

Welcome

70002003

Login ID

Password

Forgot Login ID?

Forgot Password?

Need Help?

NEXT

Step 2: Fill up the IC/Passport Number, Mobile Number & Email-ID as per registered in the iBiz Application.

1 Step 1  
Identify Yourself

2 Step 2  
Security Setup

Please Enter Below Details

Company ID \*

70002003

IC/Passport Number \*

Example:  
IC Number :901201-14-1234 to be entered as 901201141234  
Passport Number : P 3882617 to be entered as P3882617

Mobile Number \*

Example: 60123456789

E-Mail ID \*

Submit

Cancel

Step 3: Fill up the Security Answer based on the Security Question displayed. Click Submit button.

1 Step 1  
Identify Yourself

2 Step 2  
Security Setup

Security Questions and Answer

Question1 \*

What are the last 5 digits of your drive

Answer1 \*

Submit

Cancel

Bank Muamalat Malaysia Berhad, Ibu Pejabat, Menara Bumiputra, 21 Jalan Melaka, 50100 Kuala Lumpur.  
Tel: +603-2600 5500 Web: www.muamalat.com.my

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# Login (Physical Token User)

**Step 1 :** Fill up Company ID and User ID. Verify the Security Phrase.

The screenshot shows a blue login interface. At the top, it says 'Welcome'. Below this are two input fields for 'Company ID' and 'User ID', each with a person icon. A dark grey bar represents the 'Security Phrase'. Below the bar, a message reads: 'Do not enter your password if this Security Phrase is different from the one you registered.' There is a checkbox labeled 'Yes, this is my Security Phrase'. Below this is a 'Password' field with a lock icon and a 'Forgot Password?' link. At the bottom is a large 'NEXT' button.

**Step 2 :** Select “Yes, this is my Security Phrase” if the Security Phrase is correct. Fill up the Password & press “Next” button

**Step 3 :** Fill up the One-Time-Password from the Physical Token for this user. Refer to [Physical Token Guide](#) to generate the One-Time Password.

This screenshot shows the next step in the login process. It displays the user's 'GCIF' (70001788) and 'Login ID' (Company ID MAKER). The instruction is 'Verify me through Token OTP' and 'Please generate a OTP in your Token device and enter here'. A text input field labeled 'One-Time-Password' with a lock icon is highlighted with an orange box. An orange arrow points from the '1' button on a physical token device to this field. Below the input field are 'BACK' and 'LOGIN' buttons.

**Step 4 :** Press “Login” to login and you will be redirected to [Landing Page](#).



# Landing Page

Company ID & Company Name

Payment Authorization

Notifications

Main Menu

Sub Menu

Action Menu

Export & Personalize Menu

Sort & Filter Action

Last login Date & Time to the system

The screenshot displays the Bank Muamalat Malaysia Berhad landing page. At the top, the header includes the bank's logo, name in Arabic and English, and a 'Welcome' message with the user's name and the current date and time (19 Apr 2024, 9:35). There are also links for 'Important Notice', 'Authorization' (with a count of 7), and 'Notification' (with a count of 25). A 'Logout' button is in the top right corner.


The main navigation bar features several menu items: 'Account Services' (highlighted), 'Payments', 'Liquidity', 'Treasury', and 'CXO Dashboard'. Below this, there is a secondary navigation bar with 'Initiate', 'Current Account Opening', 'eFTA-i Rate Card', and 'Other Services'. A 'Sub Menu' is visible below the main menu, containing 'Accounts', 'Investments', 'Financing', 'Generic Service Request', 'Cheque Management', and 'Statement Self Service'.

The 'Accounts' sub-menu is selected, leading to the 'Account Summary' page. This page shows a table of 'Current Accounts' with columns for 'Account Number', 'Account Name', 'Favourite Name', 'Branch', 'Account Type', 'Currency', 'Available Balance', and 'Ledger Balance'. A 'Sort & Filter Action' menu is open over the 'Favourite Name' column, showing options for 'Sort Ascending', 'Sort Descending', 'Columns', and 'Filters'. The table lists six accounts, all of which are 'Current Accounts' in 'MYR' currency. The 'Available Balance' and 'Ledger Balance' are shown for each account.

At the bottom of the page, there is a footer with the text 'Last successful log-in was on 18-04-2024 05:55:22 PM' and 'Copyright © Bank Muamalat Malaysia Berhad'. Below the footer, there are logos for various partners and affiliations, including Bank Negara Malaysia, SMEinfo, banking info, MIFC, IBFIM, AAOIFI, and others.

# Current Accounts Inquiries

Step 1: Go to Account Services > Accounts > Current Accounts





**Bank Muamalat**  
بنك معاملات  
Better lives, together

Important Notice

7 Authorization

27 Notification

Welcome   
Current Date & Time:23 Apr 2024, 16:20

 Logout

Account Services

Payments

Liquidity

Treasury

CXO Dashboard

Initiate

Current Account Opening

eFTA-i Rate Card

Other Services

Accounts

Investments

Financing







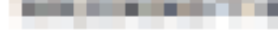





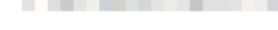
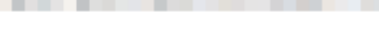


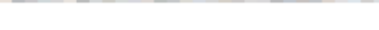

Generic Service Request

Cheque Management

Statement Self Service
















Account Summary

Current Accounts

Account Number	Account Name	Favourite Name	Branch	Account Type	Currency	Available Balance	Ledger Balance
			RETAIL DEPOSIT	Current Account	MYR	932,770.76	932,770.76
			RETAIL DEPOSIT	Current Account	MYR	113,446.21	113,446.21
			RETAIL DEPOSIT	Current Account	MYR	4,687,521,205.26	4,687,521,205.26
			RETAIL DEPOSIT	Current Account	MYR	-5,000.00	-5,000.00
			JALAN MELAKA	Current Account	MYR	9,821,274.62	9,821,274.62
			JALAN MELAKA	Current Account	MYR	18,348,710.85	18,348,710.85

Last successful log-in was on 23-04-2024 04:04:33 PM

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This page will display all the current accounts (Domestic and Foreign Currency) entitled based the user group profile. If you have account that is not listed in the summary, please check your user entitlement.



# View Account Transaction Summary/History

**Step 1:** Double click on the **account row**.

Account Number	Account Name	Favourite Name	Branch	Account Type	Currency	Available Balance	Ledger Balance
14010008	TAPG	TB	JALAN MELAKA	Current Account	MYR	15.32	15.32

**Step 3:** You can select the range of the by Transaction Period or by Date Range. The **transaction history is kept for the last 6 months** since the day of the account onboarded to iBiz Muamalat.

Transaction Period: **Current Day** (selected)

From: 03-04-2024 To: 03-04-2024 Export Type: PDF Go Reset

Transaction Date	Transaction Description	Sender / Receiver	Recipient Reference	Other Payment De...	Debit	Credit	Ledger Balance
03/04/2024 08:00:11	INSTANT TRANSFER	-	-	20240403BMMBMY...	0.01	-	15.35

**Step 4:** In the event that you select by date range. The statement generated will be available in the **Statement Self Service > Statement Reports** tab.

Account Information:

Account Number	Currency	Account Type	Ledger Balance	Available Balance
TAPG	MYR	Current Account	15.32	15.32

Account Name: TAPG Favourite Name: TB Verification AC Branch Name: JALAN MELAKA

Product Type: BMMB\_COLL

Local & House Cheque Float:

Float 1 Day	Float 2 Days	Float 3 Days
0.00	0.00	0.00

MCASH/CashLine Information:

Transaction Details:

Transaction Period: From: 02-04-2024 To: 02-04-2024 Export Type: PDF Go Reset

Account Statement Details:

Reference Number: C754030424175811

Account Statement Request has been submitted successfully. Please see the Statement Reports tab to download the statement.

Ok

Note : The Transaction Summary for T date will only be available for inquiry after 7.00AM GMT+8 Kuala Lumpur daily.

**Step 2:** You should be able to view the Transaction Summary as per below.

Transaction Date	Transaction Description	Cheque No.	Sender / Receiver	Recipient Reference	Other Payment De...	Debit	Credit	Ledger Balance
03/04/2024 08:00:11	INSTANT TRANSFER	NA	-	-	-	-	15.35	15.35
03/04/2024 09:00:52	INSTANT TRANSFER	NA	-	-	-	-	15.34	15.34
03/04/2024 10:30:24	DEBIT ADVICE	NA	-	-	-	15.33	-	15.33
03/04/2024 10:30:34	DEBIT ADVICE	NA	-	-	-	15.32	-	15.32

## Step 1: Go to Account Services > Investments

This page will display all the Investment Account such as Fixed Term Account-I (FTA-I), that entitled based the user group profile. If you have account that is not listed in the summary, please check your user entitlement.

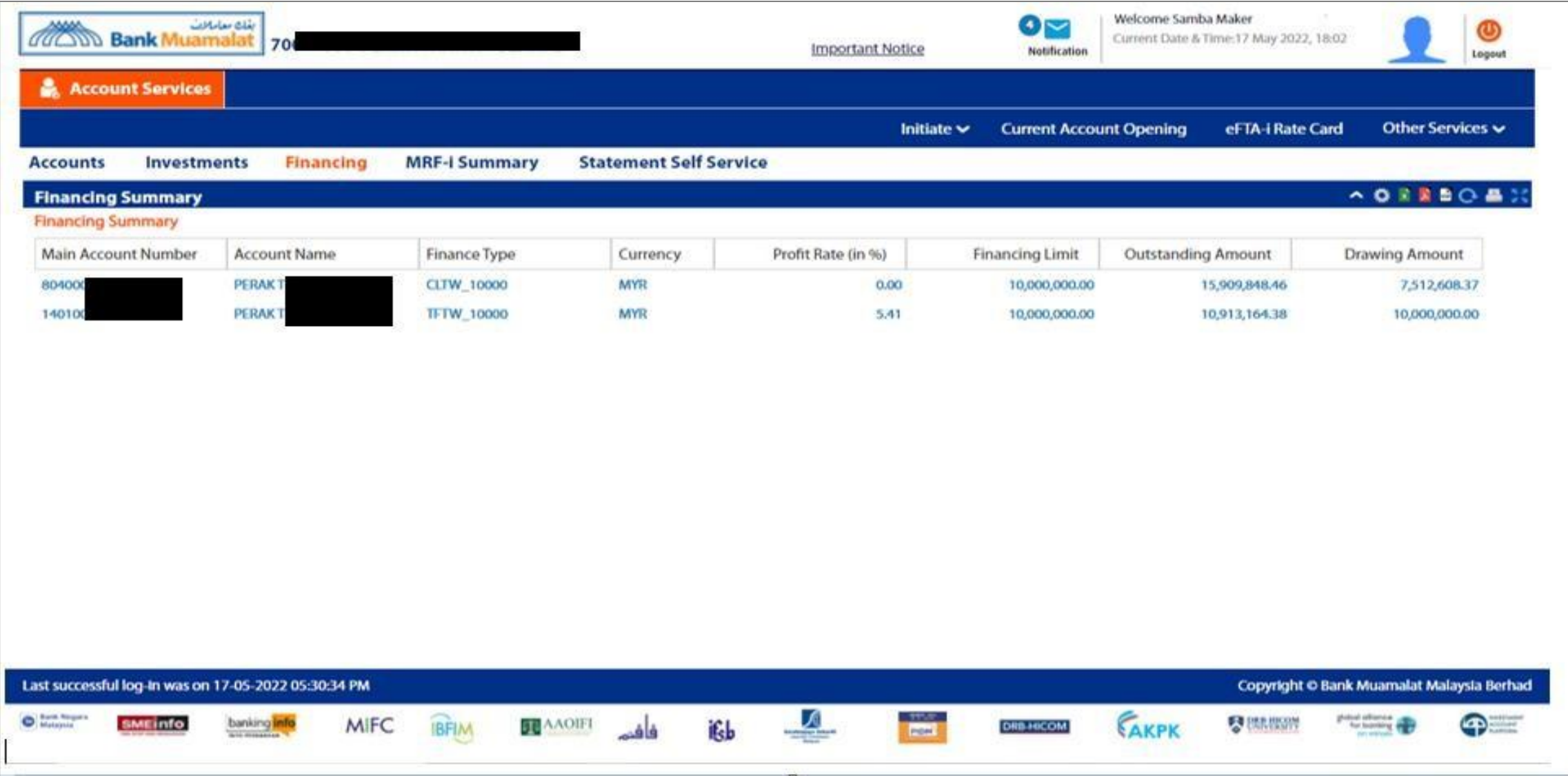
**Step 2:** Double click on the **account row** to view the details

**Bank Muamalat Malaysia Berhad**, Ibu Pejabat, Menara Bumiputra, 21 Jalan Melaka, 50100 Kuala Lumpur.  
Tel: +603-2600 5500 Web: [www.muamalat.com.my](http://www.muamalat.com.my)



# Financing Accounts Inquiries

Step 1: Go to Account Services > Financing



The screenshot shows the 'Account Services' page of Bank Muamalat. The 'Financing' tab is selected, displaying a 'Financing Summary' table. The table lists two financing accounts with their respective details.

Main Account Number	Account Name	Finance Type	Currency	Profit Rate (in %)	Financing Limit	Outstanding Amount	Drawing Amount
804000	PERAKT	CLTW_10000	MYR	0.00	10,000,000.00	15,909,848.46	7,512,608.37
140100	PERAKT	IFTW_10000	MYR	5.41	10,000,000.00	10,913,164.38	10,000,000.00

This page will display all the Financing Account that entitled based the user group profile. If you have account that is not listed in the summary, please check your user entitlement.

Step 2: Double click on the **account row** to view the details



The screenshot shows a 'Financing Details' window for account number 12070005207755000. It displays various details about the financing account, including the product type, account name, disbursement date, outstanding balance, drawing limit, payment code, past due amount, profit rate, financing limit, outstanding principle price, payment frequency, profit frequency, last payment amount, and next payment date.

Account Number	Currency
12070005207755000	MYR
Product Type	Account Name
PFTW_00072 PF CASH-I MUA FLTNG	ZAMZURI BIN MAMAT
1st Disbursement Date	Financing Limit
25/07/2022	250,000.00
Outstanding Balance	Outstanding Principle Price
408,179.68	246,913.94
Drawing Limit	Payment Frequency
250,000.00	1 M
Payment Code	Profit Frequency
the pymt amt is to apply to instalment/principle only	-
Past Due Amount	Last Payment Amount
23,560.68	2,593.00
Profit Rate (% p.a.)	Next Payment Date
4.96	01/11/2022

# View Account Transaction Summary/History

**Step 1:** Double click on the **account row**.

Account Number	Account Name	Favourite Name	Branch	Account Type	Currency	Available Balance	Ledger Balance
14010008	TAPG	TB	JALAN MELAKA	Current Account	MYR	15.32	15.32

**Step 2:** You should be able to view the Transaction Summary as per below.

Transaction Date	Transaction Description	Cheque No.	Sender / Receiver	Recipient Reference	Other Payment De...	Debit	Credit	Ledger Balance
03/04/2024 08:00:11	INSTANT TRANSFER	NA						15.35
03/04/2024 09:00:52	INSTANT TRANSFER	NA						15.34
03/04/2024 10:30:24	DEBIT ADVICE	NA						15.33
03/04/2024 10:30:34	DEBIT ADVICE	NA						15.32

**Step 3:** You can select the range of the by Transaction Period or by Date Range. The **transaction history is kept for the last 6 months** since the day of the account onboarded to iBiz Muamalat.

Transaction Period: **Current Day** (selected)

From: 03-04-2024 To: 03-04-2024 Export Type: PDF Go Reset

**Step 4:** In the event that you select by date range. The statement generated will be available in the **Statement Self Service > Statement Reports** tab.

**Account Statement Details**

Reference Number: C754030424175811

Account Statement Request has been submitted successfully. Please see the Statement Reports tab to download the statement.

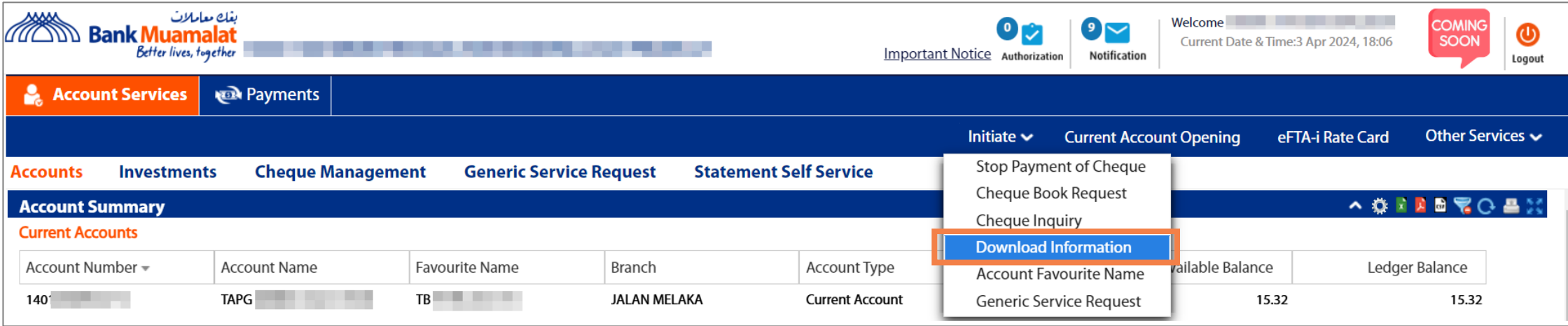
Ok

Note : The Transaction Summary for T date will only be available for inquiry after 7.00AM GMT+8 Kuala Lumpur daily.

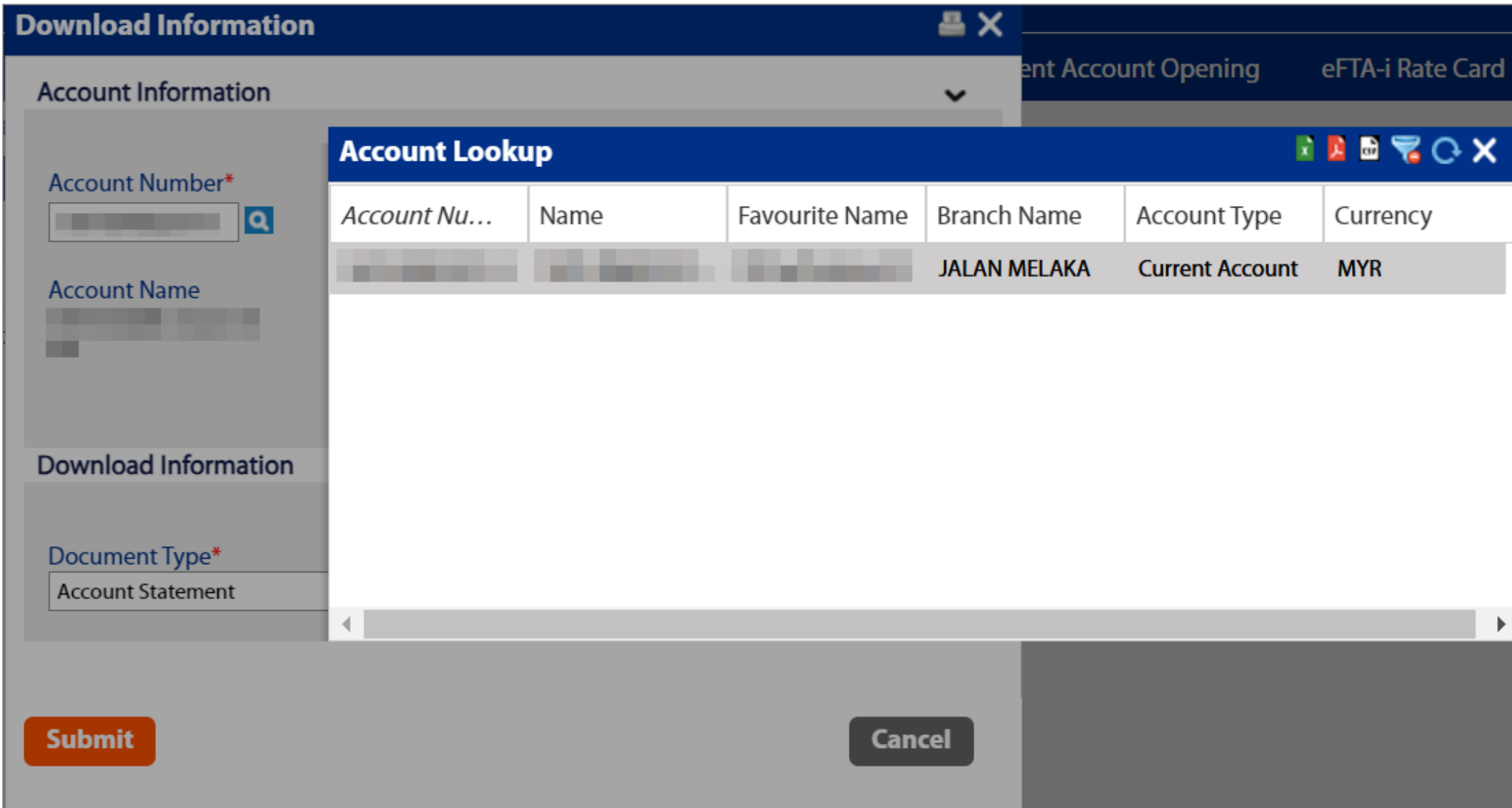


# Download Account Monthly Statement

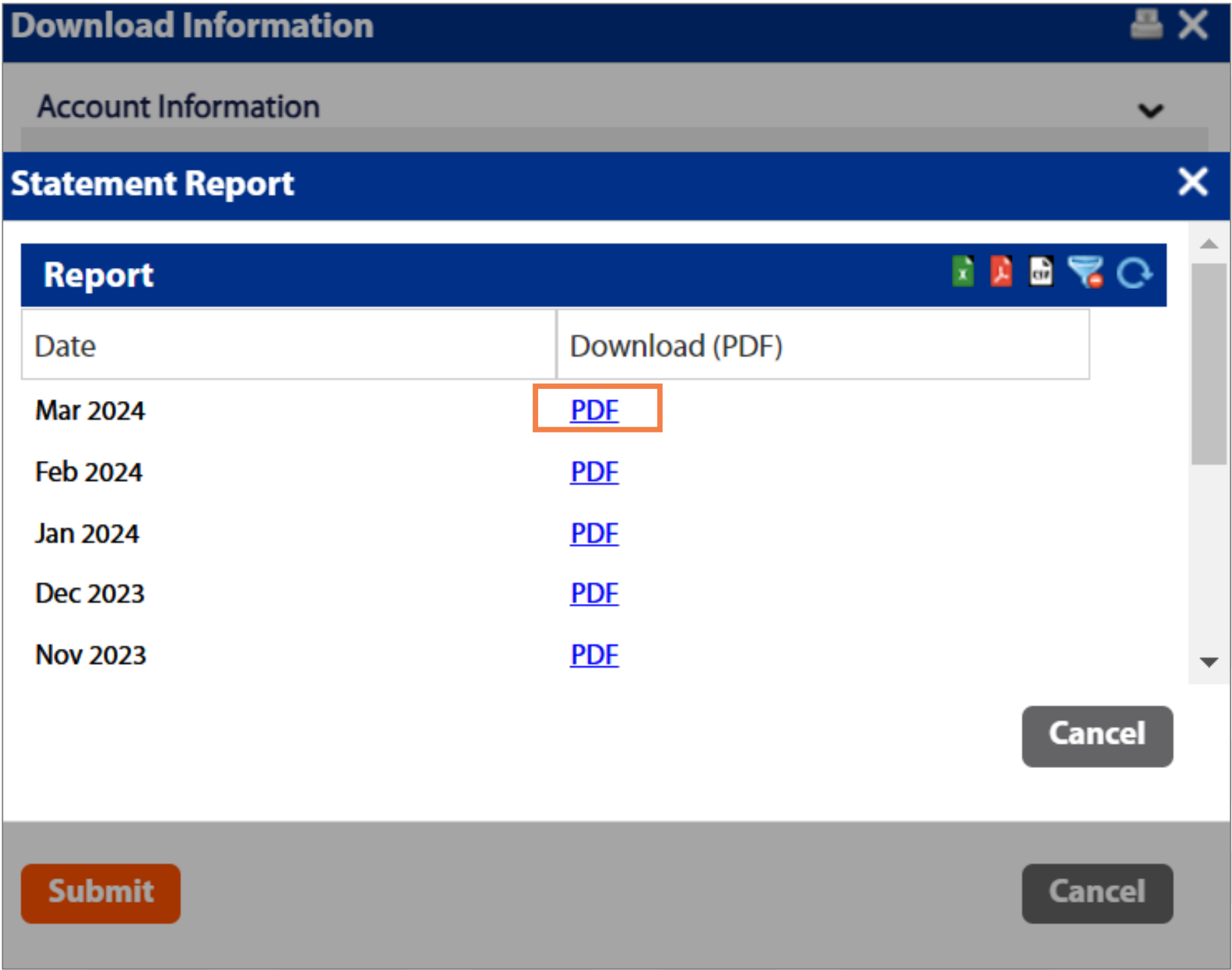
**Step 1:** Go to **Account Services > Initiate > Download Information**



**Step 2:** Select **Account Number** and double click the selection. Click “**Submit**” button.




**Step 3:** Click “**PDF**” to download the Statement based on the Statement Month. Only last 6 months statement will be displayed for download. The current account statement in PDF format will be automatically downloaded / auto viewed into corporate user device



Note : The Account Statement is generated based on the account statement cycle.

# Download Monthly Account Statement



بنك معاملات  
**Bank Muamalat**

1st FLOOR, PODIUM BLOCK,  
MENARA BUMIPUTRA 21, JALAN MELAKA  
50100, KUALA LUMPUR, WILAYAH PERSEKUTUAN  
Nombor bebas tol / Toll free number 03-2600 5500

**PENYATA AKAUN**  
**ACCOUNT STATEMENT**

\*\*\*\*\*  
\*\*\* HOLD MAIL \*\*\*  
\*\*\*\*\*

Tempoh Penyata / Statement Period

1/03/2024 - 31/03/2024

No.Akaun / Account No.

Cawangan / Branch

JALAN MELAKA

Produk / Product

Matawang / Currency

MYR

DILINDUNGI OLEH PIDM SETAKAT RM 250,000 BAGI SETIAP PENDEPOSIT  
PROTECTED BY PIDM UP TO RM 250,000 FOR EACH DEPOSITOR

**TRANSAKSI AKAUN / ACCOUNT TRANSACTION**

TARIKH DATE	PERKARA DESCRIPTION	NO.CEK / RUJ CHEQUE / REF NO	PENGELUARAN WITHDRAWAL	SIMPANAN DEPOSIT	BAKI BALANCE	BUTIR-BUTIR TAMBAHAN ADDITIONAL DETAILS
BALANCE	B/F					
10/03/24	DUITNOW TRANSFER					
12/03/24	DUITNOW TRANSFER					
12/03/24	DEBIT ADVICE					
12/03/24	DEBIT ADVICE					
12/03/24	CR TFR/SAL/MISC					
13/03/24	DEBIT ADVICE					
25/03/24	DUITNOW TRANSFER					
26/03/24	DUITNOW TRANSFER					
27/03/24	DEBIT ADVICE					
27/03/24	DUITNOW TRANSFER					

Bank Muamalat Malaysia Berhad, Ibu Pejabat, Menara Bumiputra, 21 Jalan Melaka, 50100 Kuala Lumpur.  
Tel: +603-2600 5500 Web: www.muamalat.com.my


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# Download Account Daily Statement

## Step 1: Go to Account Services > Statement Self Service



Bank Muamalat

Better lives, together


Important Notice

Authorization

Notification

Welcome

Current Date & Time: 4 Apr 2024, 13:08



Logout

Account Services

Payments

Initiate

Current Account Opening

eFTA-i Rate Card

Other Services

Accounts

Investments

Cheque Management

Generic Service Request

Statement Self Service

Generate Request

Account Number

Account Name

--

Currency

--

Branch Name

--

Transaction Period

Current Day

From

04-04-2024

To

04-04-2024

Export Type

PDF

Go

Reset

Transaction Details

Statement Reports

Transaction Summary

Transaction Date	Transaction Descri...	Cheque No.	Sender / Receiver ...	Recipient Reference	Other Payment De...	Debit	Credit	Ledger Balance	Branch Code
Transaction details not available for the specified period.									

Last successful log-in was on 03-04-2024 05:34:46 PM

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Bank Negara Malaysia

SMEinfo

banking info

MIFC

IBFIM

AAOIFI

IFSB

Bank Negara Syariah

PIDM

DRB-HICOM

AKPK

DRB-HICOM UNIVERSITY

global alliance for banking on values

INVESTMENT ACCOUNT PLATFORM

## Step 2: Select the Account Number, Transaction Period and the Export Type.

Generate Request

Account Number

14010008920714

Account Name

TAPG BMMB COLLECTION

Currency

MYR

Branch Name

JALAN MELAKA

Transaction Period

From

25-03-2024

To

29-03-2024

Export Type

PDF

Go

Reset

Transaction Details

Statement Reports

**Step 3:** Press “Go” button to generate the report.


**Account Statement Details**

Reference Number:C781040424131343

Account Statement Request has been submitted successfully, Please see the Statement Reports tab to download the statement.

**Ok**

**Step 4:** The report will be generated in the **Account Services > Statement Self Service > Statement Reports**



Bank Muamalat

Better lives, together


Important Notice

Authorization

Notification

Welcome Mr. [Name]

Current Date & Time: 4 Apr 2024, 13:15



Logout

Account Services

Payments

Initiate

Current Account Opening

eFTA-i Rate Card

Other Services

Accounts

Investments


Cheque Management

Generic Service Request

Statement Self Service

Generate Request

Account Number



Account Name

--

Currency


--

Branch Name

--


Transaction Period

☐




☒

From




To



Export Type

PDF



Go

Reset


Transaction Details

Statement Reports

Statement Reports

Reference Number	Date of Request	Account Number	Statement Period	Status	Download File
C782040424131533	04-04-2024 01:15:33 pm	14C [REDACTED]	25/03/2024-29/03/2024	Ready to Download	<a href="#">Download</a>
C781040424131343	04-04-2024 01:13:43 pm	14C [REDACTED]	25/03/2024-29/03/2024	Ready to Download	<a href="#">Download</a>
C754030424175811	03-04-2024 05:58:11 pm	14C [REDACTED]	02/04/2024-02/04/2024	No Transaction	--

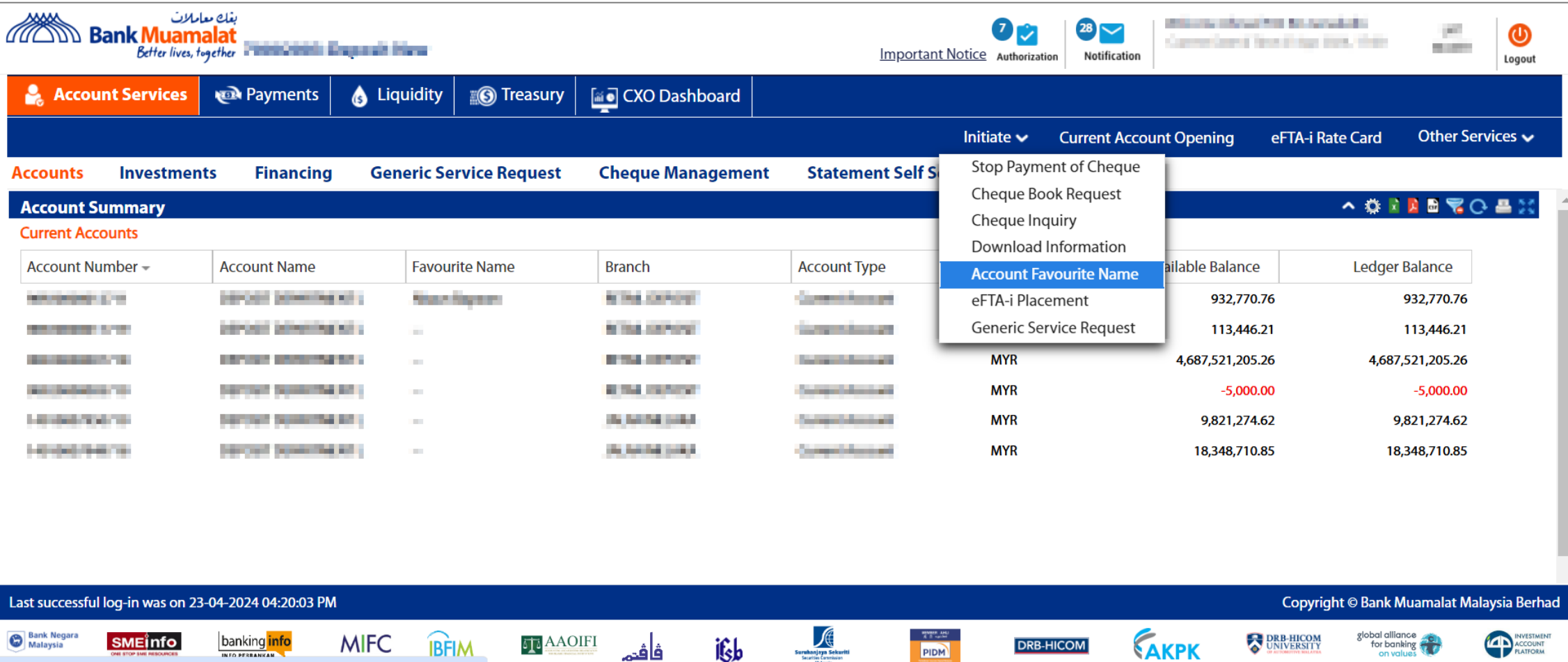
**Step 5:** Press **“Download”**. The current account statement in PDF/CSV/Excel format will be automatically downloaded / auto viewed into corporate user device

<div>  <div> بنك معاملة  <b>Bank Muamalat</b> </div> </div>									
<div> <div>Transaction Details</div> <div>Report Generated on : 04-04-2024</div> </div>									
<div> <div>Account Number /Currency : ██████████ MYR</div> <div>Statement Period : 25/03/2024-29/03/2024</div> <div>Branch Name : JALAN MELAKA</div> <div>Total Debit Amount:1.18</div> <div>Total Credit Amount:0.00</div> </div>									
Transaction Date	Transaction Description	Cheque No.	Sender / Receiver Name	Recipient Reference	Other Payment Details	Debit	Credit	Ledger Balance	Branch Code
25/03/2024 16:51:42	INSTANT TRANSFER	NA	██████████	██████████	██████████	0.10		16.54	01401
26/03/2024 09:03:21	INSTANT TRANSFER	NA	██████████	██████████	██████████	0.01		16.53	01401
27/03/2024 09:01:21	INSTANT TRANSFER	NA	██████████	██████████	██████████	0.01		15.52	01401
27/03/2024 09:01:21	TAPG BMMB	NA	██████████	██████████	██████████	1.00		15.53	01401

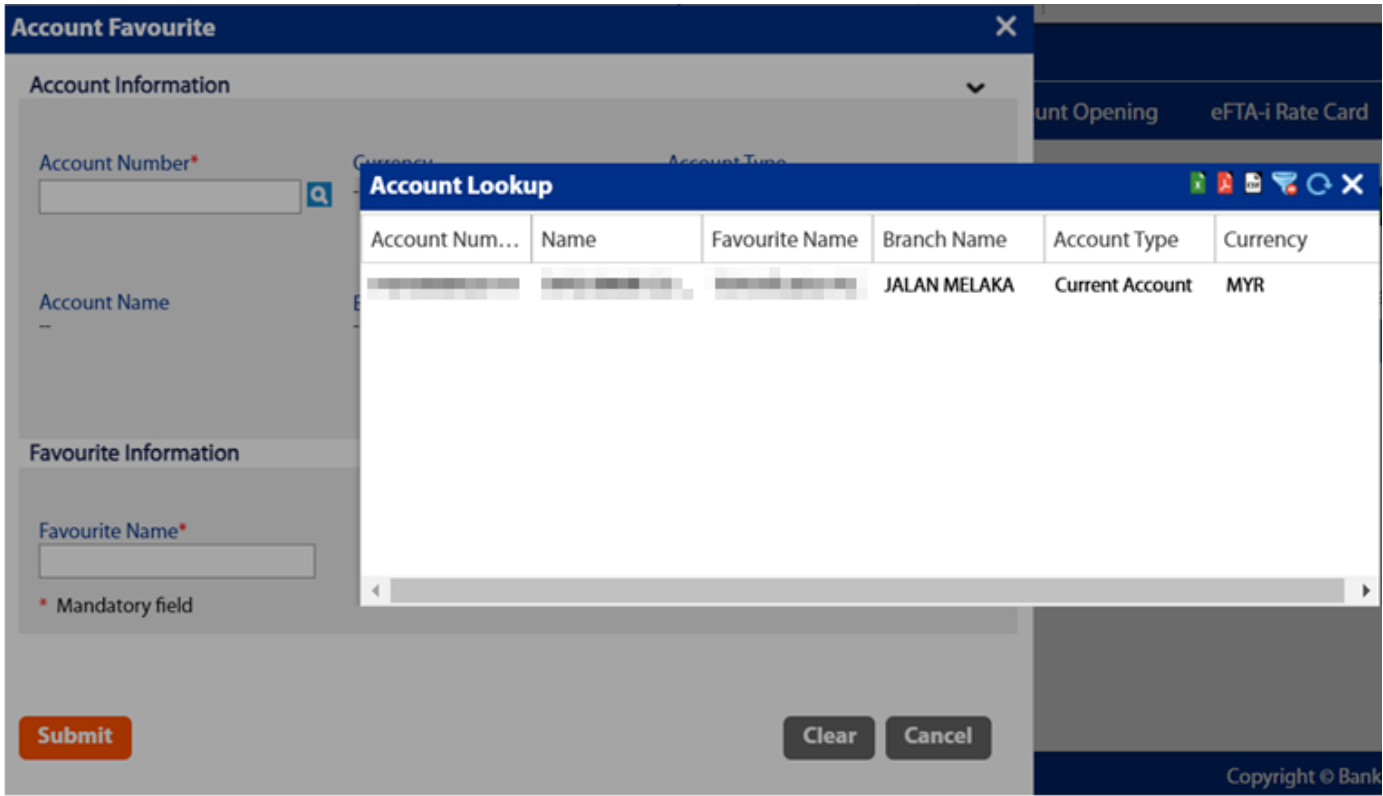
Note : The Transaction Summary for T date will only be available for inquiry after 7.00AM GMT+8 Kuala Lumpur daily.

# Change Account Favourite Name

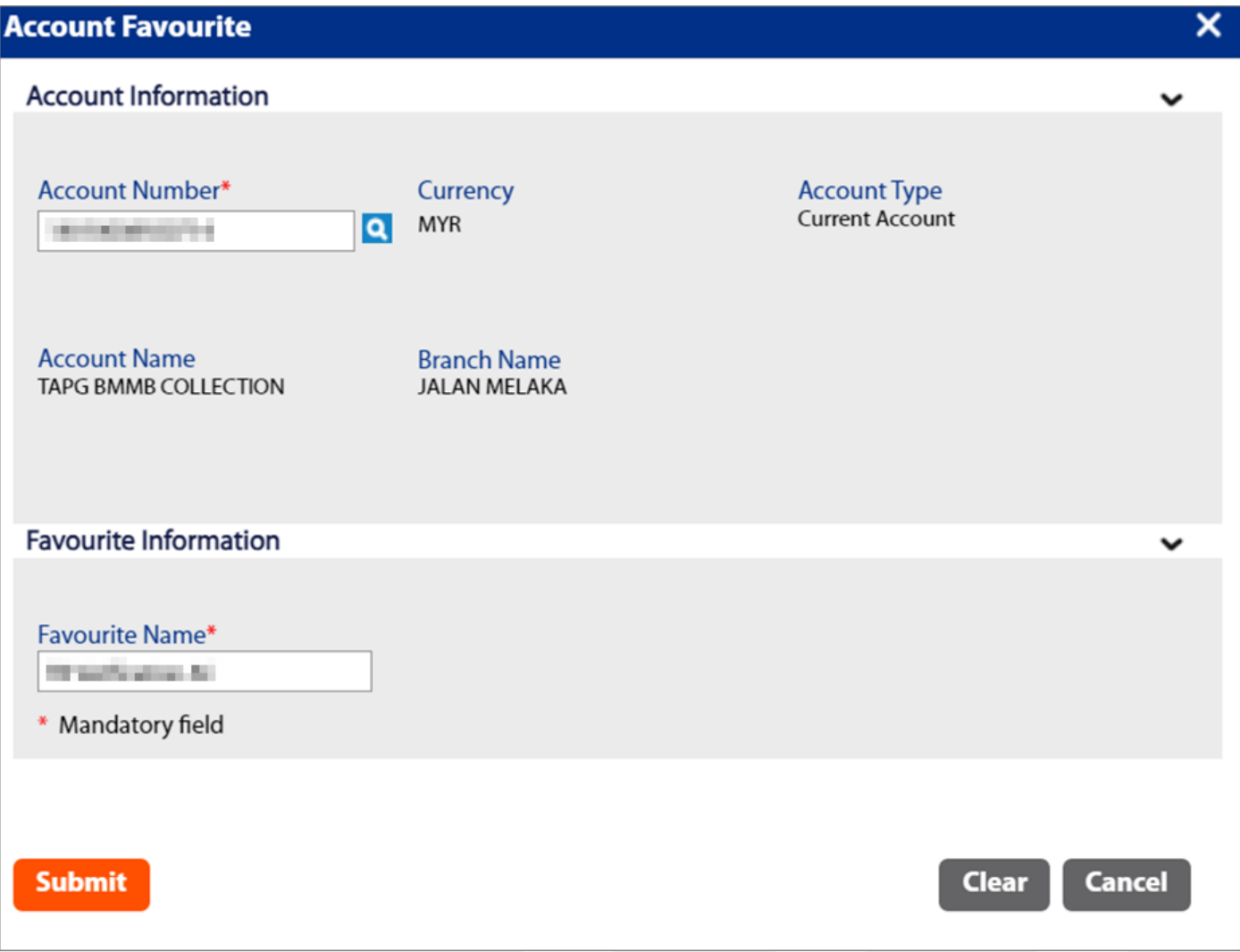
Step 1: Go to **Account Services > Initiate > Account Favourite Name**



Step 2: Select by double click the account number that wish you setup the favourite name



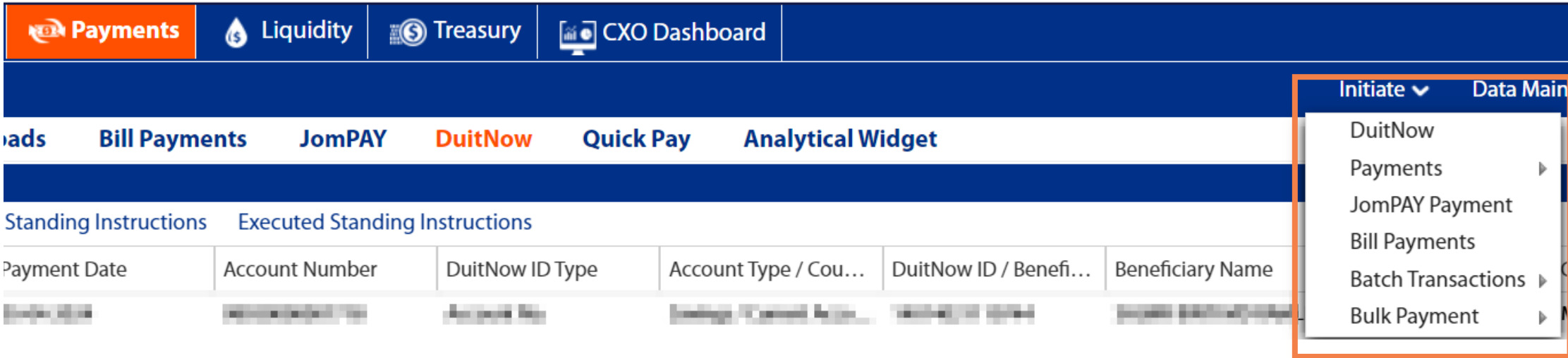
Step 3: Fill up the **Favorite Name** and click **Submit**





# Perform Payment

## Step 1: Go to Payment > Initiate



Step 2: Select the Payment Type that you wish to perform.

Payment Type	Description
DuitNow	Instant Transfer to Other Bank Account or DuitNow ID such as Payment to Mobile Number, BRN Number or etc
Own Account Transfer	Transfer between account and account of own company
Account to Account (Third Party)	Transfer to the Third Party BMMB Account
Domestic Fund Transfer	Transfer to Other Bank Account via IBG or RENTAS
Cross Border Fund Transfer	Transfer to overseas via SWIFT
Financing Payment	Payment to Financing Account within BMMB
JomPAY Payment	Payment to JomPAY Biller
Bill Payment	Payment to Biller such as Lembaga Hasil Dalam Negeri
Bulk Payment	Payment via File Upload
Payroll	Salary Payment via File Upload
KWSP	KWSP Contribution Payment for Employer and Employees via File upload
SOC SO	SOC SO and EIS Contribution Payment for Employees via File upload
LHDN	Tax Payment for the Employees via File Upload

# Perform Payment

## Single Payment

Payment Type	Transaction Limit per transaction	Transaction Limit per day	Approval Downtime	Processing Time	
				Approved Before	Processing
Account to Account (BMMB)	9,999,999,999.99	Based on the Company Workflow Setup	12.00AM – 6.00AM	12.00AM	Same day crediting
IBG	1,000,000.00		12.00AM – 6.00AM	5.00 PM*	Same day crediting
RENTAS	9,999,999,999.99		12.00AM – 6.00AM	3.30 PM*	Same day crediting
DuitNow	10,000,000.00		NA	24 hours	Same day crediting
Financing Payment (BMMB)	Based on the outstanding balance		12.00AM – 6.00AM	12.00AM	Same day crediting
JomPAY	1,000,000.00		12.00AM – 6.00AM	12.00AM	Same day processing
Cross Border Fund Transfer	9,999,999,999.99		NA	3.30PM	Same day processing

Approval Downtime : Payment approved during this time will be rejected due to system under maintenance.

## Bulk Payment & Payroll

Bulk Payment /Payroll Payment Type	Transaction Limit per transaction	Maximum Transaction	Transaction Limit per day	Approval Downtime	Processing Time	
					Approved Before	Processing
Account to Account (BMMB)	9,999,999,999.99	Maximum of file size limit of 5MB	Based on the Company Workflow Setup	NA	9.30 PM	Same day crediting
IBG	1,000,000.00				2.30 PM*	Same day crediting
RENTAS	10,000.00 - 9,999,999,999.99				2.30 PM*	Same day crediting
DuitNow	10,000,000.00				9.30 PM	Same day crediting
Financing Payment (BMMB)	Based on the outstanding balance				9.30 PM	Same day crediting

\*Subject to Wilayah Persekutuan Kuala Lumpur Holiday. Payment will processed in the next business day.



## Step 1: Go to Payment > Initiate > DuitNow

[illegible]

### Step 3: Select the “Registered” or “Non Registered” Beneficiary Type

Registered	Beneficiary that has been registered into Beneficiaries list after payment is made. The details will be auto-populated upon beneficiary selected.
Non Registered	New Beneficiary that is not registered to the Beneficiaries list.

**Step 4:** Select the **DuitNow ID Type**, **Account Type**, **Beneficiary Bank Name** and input up the **DuitNow ID**. Input **Favourite Name** and select “Do you want to add the beneficiary to your registered list?” as **Yes** if you want to add the beneficiary into the Beneficiary List.

Beneficiary Information

Please Select the Beneficiary Type

☐ Registered

☒ Non Registered

DuitNow ID Type\*

Account No.

Beneficiary Bank Name\*

DuitNow ID

Account Type\*

Savings / Current Account

Beneficiary Bank Code

--

Beneficiary Name

--

Favourite Name

Do you want to add the beneficiary to the registered list?

☐ Yes

☒ No

Note: DuitNow Payment can be initiated only if the recipient has a valid DuitNow ID registered except for Bank Account No.

- **Payment Amount**
- **Payment Date**
- **Recipient Reference** (this information will appear in beneficiary account statement)
- **Other Payment Details** (this information will appear in beneficiary account statement) - Optional

DuitNow

X

Payment Information

Please enter Payment Amount

MYR

Payment Date

04-04-2024

Do you want to setup the Standing Instruction?

YesNo

Recipient's Reference\*

Other Payment Details

Recipient Reference described here will appear in the Debit and Credit statement.

Describe additional payment information.

Email address for payment confirmation. Input allowed up to 5 email addresses. (separated by ',')

E-Mail Address

Country Code

Select

Mobile Number

Country Code & Mobile Number

--

Add

Submit

Save As Template

Save As Draft

Clear

Cancel

DuitNow

Transaction Information

Reference Number

C766080424131458

Status

Pending Confirmation

Maker Date

2024-04-08 13:14:58

Created By

Ahmad Fitri Bin Jamaludin

Debit Information

Account Number

XXXXXXXXXXXX

Name

XXXXXXXXXX

Favourite Name

--

Confirm

BackCancel

Confirmation

Transaction Request Information

Reference Number

C766080424131458

Date/Time

08/04/2024 13:18:51

Status

Pending Authorization

Transaction Type

DuitNow

Transaction Information

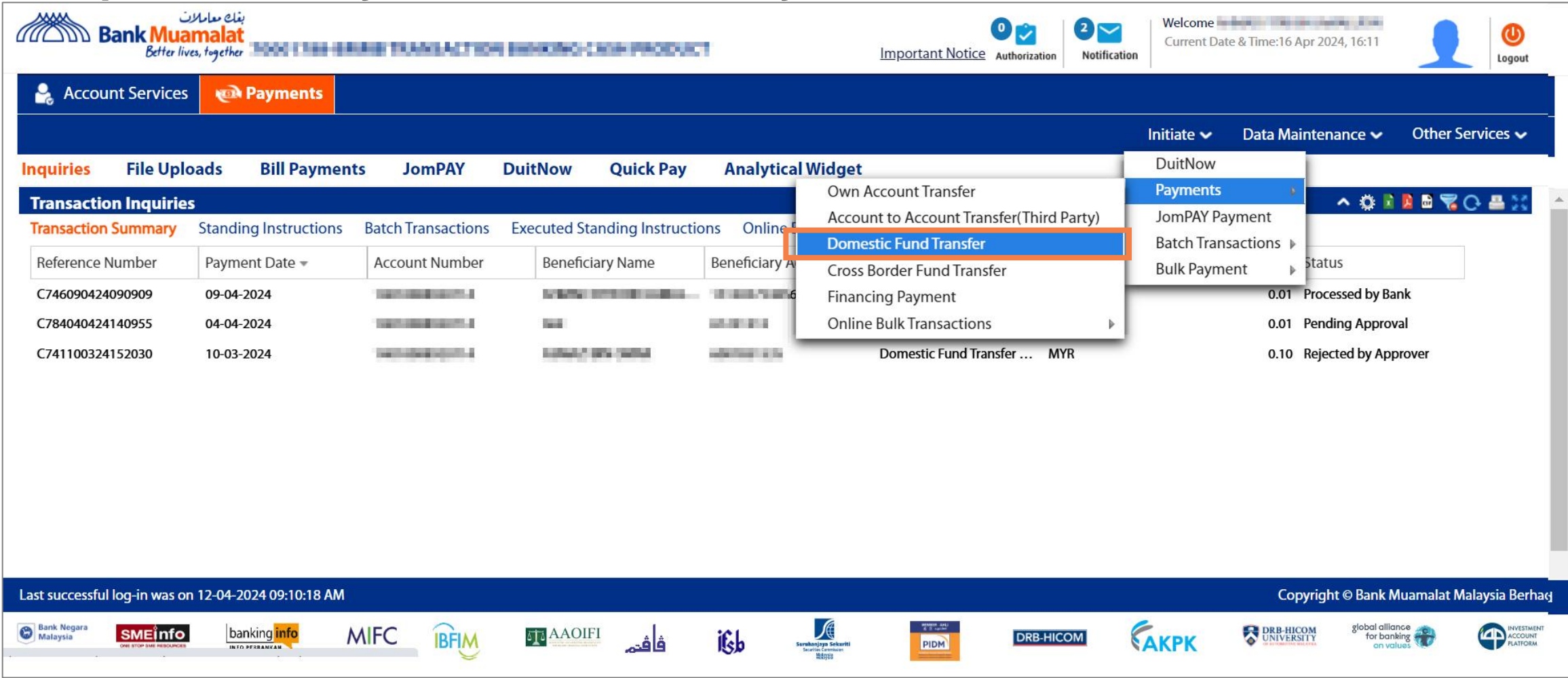
DuitNow request has been submitted successfully.

Close

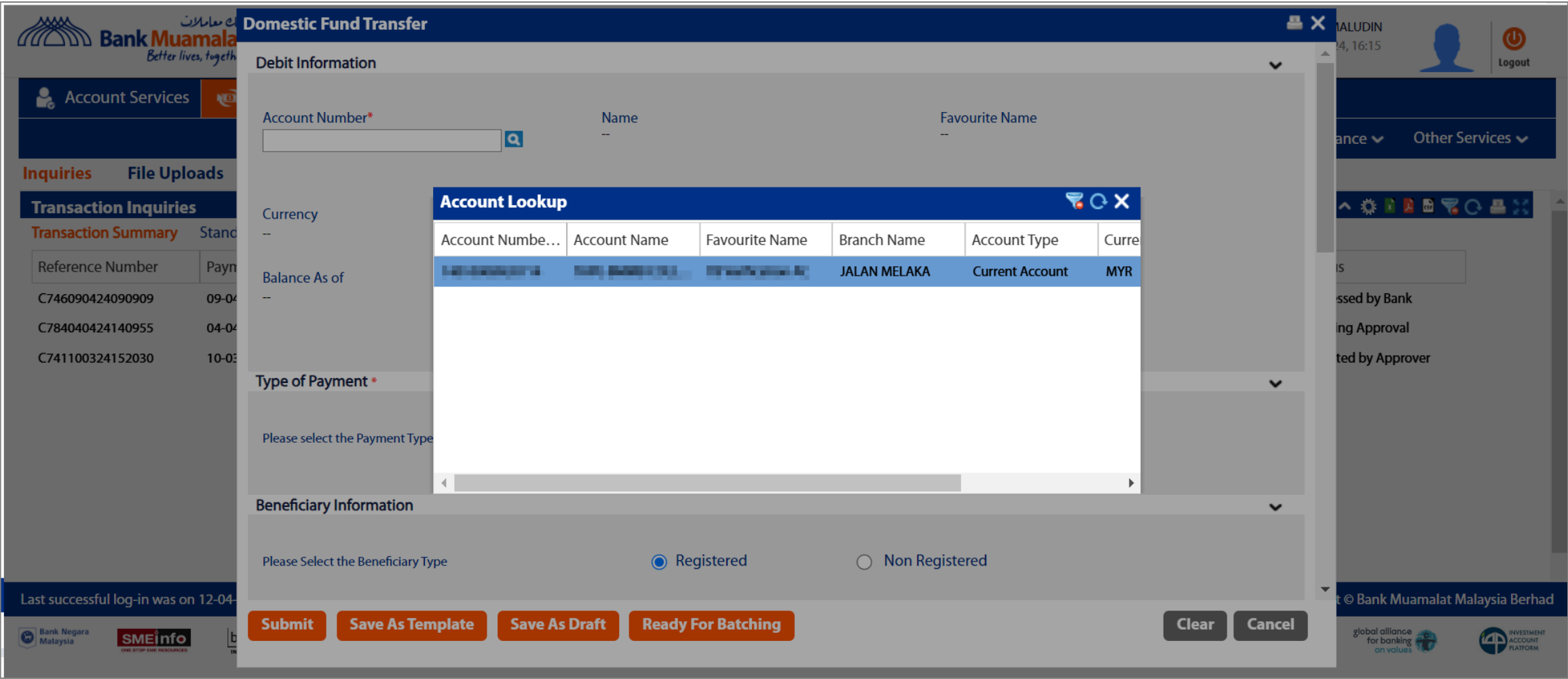


# Perform RENTAS

## Step 1: Go to Payment > Initiate > Payments > Domestic Fund Transfer



## Step 2: Select by double click the account number that wish you debit.



## Step 3: Select “RENTAS” for the Payment Type

Type of Payment \*

Please select the Payment Type

☐ IBG

☒ RENTAS

## Step 4: Select the “Registered” or “Non Registered” Beneficiary Type

Beneficiary Information

Please Select the Beneficiary Type

☒ Registered

☐ Non Registered

Account Number\*

Beneficiary Name

Favourite Name

Recipient Bank Name

Recipient Bank Code

Address Line 1

Address Line 2

Address Line 3

Registered	Beneficiary that has been registered into Beneficiaries list after payment is made. The details will be auto-populated upon beneficiary selected.
Non Registered	New Beneficiary that is not registered to the Beneficiaries list.

# Perform RENTAS

**Step 5:** Select the **Beneficiary Bank Name**, and input **Beneficiary Name**, **Address Line 1, 2 and 3**. Input **Favourite Name** and select “Do you want to add the beneficiary to your registered list?” as **Yes** if you want to add the beneficiary into the Beneficiary List.

Beneficiary Information

Please Select the Beneficiary Type

☐ Registered

☒ Non Registered

Recipient Bank Name\*

Recipient Bank Code

--

Account Number\*

Beneficiary Name\*

Favourite Name

Address Line 1 \*\*

Address Line 2\*

Address Line 3\*

Do you want to add the beneficiary to the registered list?

☐ Yes

☒ No

**Step 6:** Input the following payment information

- **Payment Amount**
- **Payment Date**
- **Recipient Reference** (this information will appear in beneficiary account statement)
- **Other Payment Details** (this information will appear in beneficiary account statement) – Optional
- **Transaction Type & Transaction Description**

If you wish to send a notification with the Credit Advice the Beneficiary, please input the **Email Address** or Add a **Mobile Number**.

Domestic Fund Transfer

Payment Information

Please enter Payment Amount

MYR

Payment Date\*

16-04-2024

Do you want to setup the Standing Instruction?

☐ Yes

☒ No

Recipient's Reference\*

123123

Other Payment Details\*

12123

Recipient Reference described here will appear in the Debit and Credit statement.\*

Describe additional payment information.

Transaction Type \*\*

Select

Transaction Description\*

Select

Email address for payment confirmation. Input allowed up to 5 email addresses. (separated by ';')

E-Mail Address

Country Code

Select

Mobile Number

Country Code & Mobile Number

--

Add

Submit

Save As Template

Save As Draft

Ready For Batching

Clear

Cancel



# Perform RENTAS

**Step 7:** Click “**Submit**” button and review the transaction info. Please ensure all the transaction info are according to the input earlier. Click “**Confirm**” button.

Review and Confirmation - Domestic Fund Transfer - RENTAS

Type of Payment \*

Please select the Payment Type

RENTAS

Beneficiary Information

Please Select the Beneficiary Type

Non Registered

Recipient Bank Name

Recipient Bank Code

Account Number

Beneficiary Name

Favourite Name

Address Line 1

Address Line 2

Address Line 3

Do you want to add the beneficiary to the registered list?

No

Payment Information

Please enter Payment Amount

Confirm

Back

Cancel

**Step 8:** The page will redirected to Confirmation Page and the payment will be submitted to approver (according to the Workflow Setup).

Confirmation

Transaction Request Information

Reference Number

C766080424131458

Date/Time

08/04/2024 13:18:51

Status

Pending Authorization

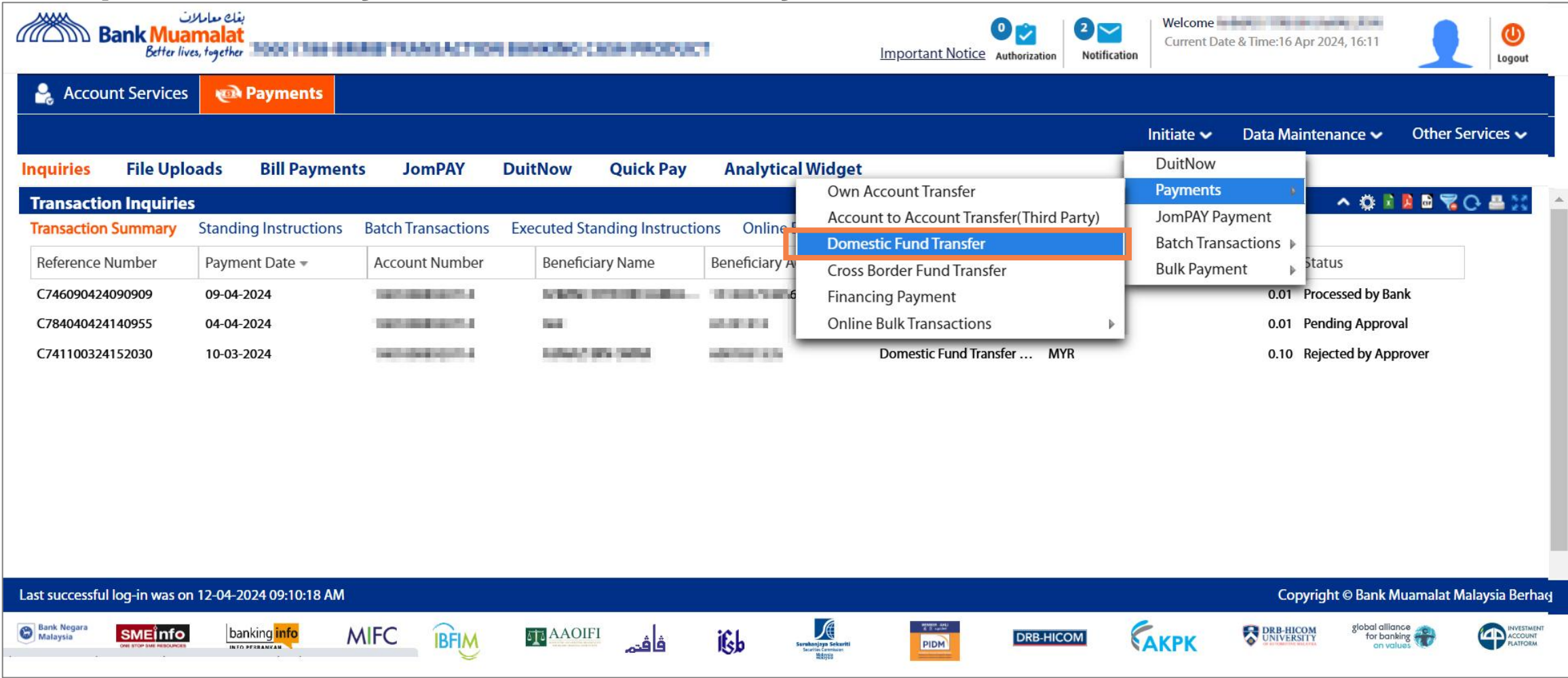
Transaction Type

Transaction Information

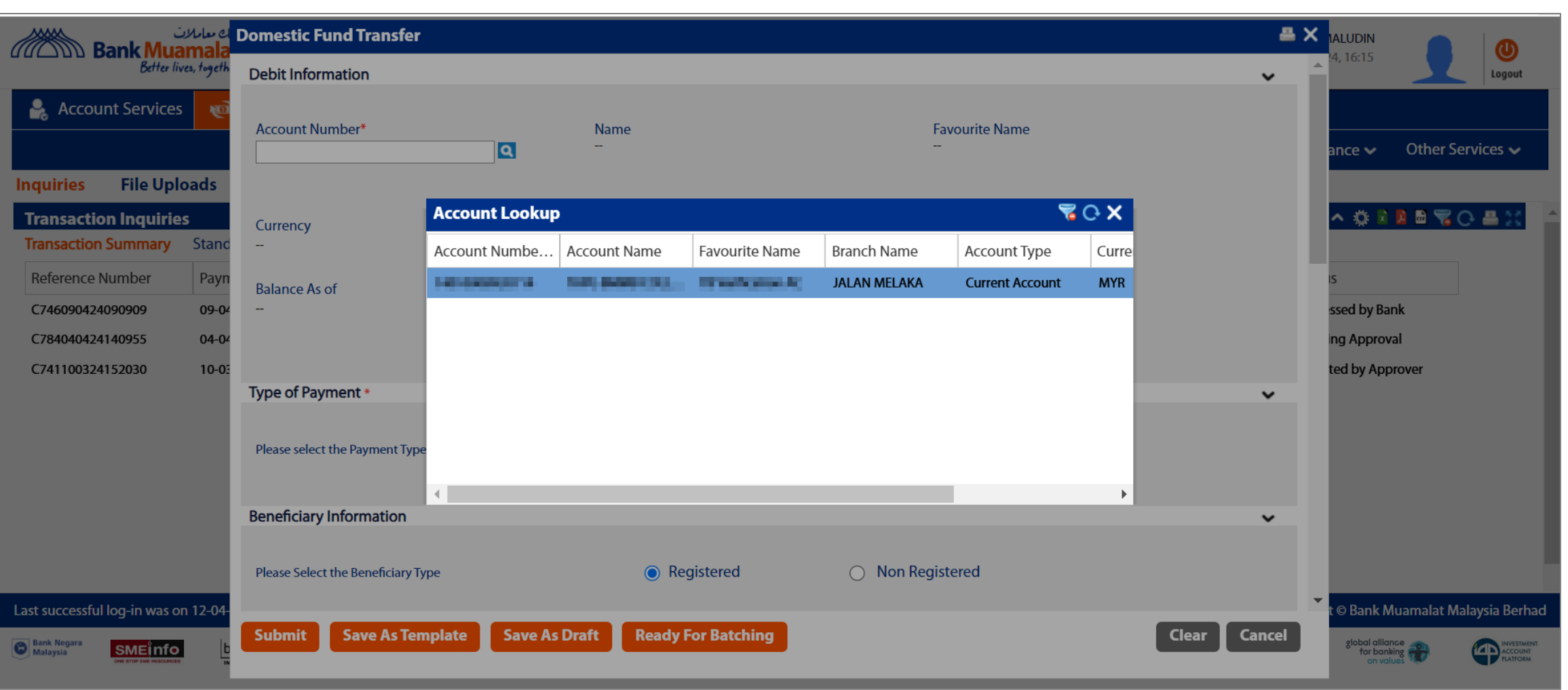
Close

# Perform IBG

## Step 1: Go to Payment > Initiate > Payments > Domestic Fund Transfer



## Step 2: Select by double click the account number that wish you debit.



## Step 3: Select “IBG” for the Payment Type

Type of Payment \*

Please select the Payment Type

☒ IBG ☐ RENTAS

## Step 4: Select the “Registered” or “Non Registered” Beneficiary Type

Beneficiary Information

Please Select the Beneficiary Type

☒ Registered ☐ Non Registered

Account Number\* Beneficiary Name Favourite Name

Recipient Bank Name Recipient Bank Code

Address Line 1 Address Line 2 Address Line 3

Registered	Beneficiary that has been registered into Beneficiaries list after payment is made. The details will be auto-populated upon beneficiary selected.
Non Registered	New Beneficiary that is not registered to the Beneficiaries list.



# Perform IBG

**Step 5:** Select the **Beneficiary Bank Name** & input **Account Number**, **Beneficiary Name**. Input **Favourite Name** and select “Do you want to add the beneficiary to your registered list?” as **Yes** if you want to add the beneficiary into the Beneficiary List.

Beneficiary Information

Please Select the Beneficiary Type

☐ Registered

☒ Non Registered

Recipient Bank Name\*

Recipient Bank Code

--

Account Number\*

Beneficiary Name\*

Favourite Name

Beneficiary ID Type

Select

Beneficiary ID Type Value

Do you want to add the beneficiary to the registered list?

☐ Yes

☒ No

If you wish to validate Beneficiary ID with Beneficiary Bank, input **Beneficiary ID Type** and **Beneficiary ID Type Value**. Eg: New IC 910101011111

Note :

i) Beneficiary ID validation is subjected to Beneficiary Bank

ii) IBG payment will NOT validate the Beneficiary Name entered. Please make sure the Beneficiary Account Number is correct before submit.

**Step 6:** Input the following payment information

- **Payment Amount**
- **Payment Date**
- **Recipient Reference** (this information will appear in beneficiary account statement)
- **Other Payment Details** (this information will appear in beneficiary account statement)

If you wish to send a notification with the Credit Advice the Beneficiary, please input the **Email Address** or Add a **Mobile Number**.

Payment Information

Please enter Payment Amount

MYR

Payment Date\*

16-04-2024

Do you want to setup the Standing Instruction?

☐ Yes

☒ No

Recipient's Reference\*

Other Payment Details\*

Recipient Reference described here will appear in the Debit and Credit statement.\*

Describe additional payment information.

Email address for payment confirmation. Input allowed up to 5 email addresses. (separated by ';')

E-Mail Address

Country Code

Select

Mobile Number

Country Code & Mobile Number

--

Add

# Perform IBG

**Step 7:** Click “**Submit**” button and review the transaction info. Please ensure all the transaction info are according to the input earlier. Click “**Confirm**” button.

Review and Confirmation - Domestic Fund Transfer - RENTAS

Type of Payment \*

Please select the Payment Type

RENTAS

Beneficiary Information

Please Select the Beneficiary Type

Non Registered

Recipient Bank Name

Recipient Bank Code

Account Number

Beneficiary Name

Favourite Name

Address Line 1

Address Line 2

Address Line 3

Do you want to add the beneficiary to the registered list?

No

Payment Information

Please enter Payment Amount

Confirm

Back

Cancel

**Step 8:** The page will redirected to Confirmation Page and the payment will be submitted to approver (according to the Workflow Setup).

Confirmation

Transaction Request Information

Reference Number

C766080424131458

Date/Time

08/04/2024 13:18:51

Status

Pending Authorization

Transaction Type

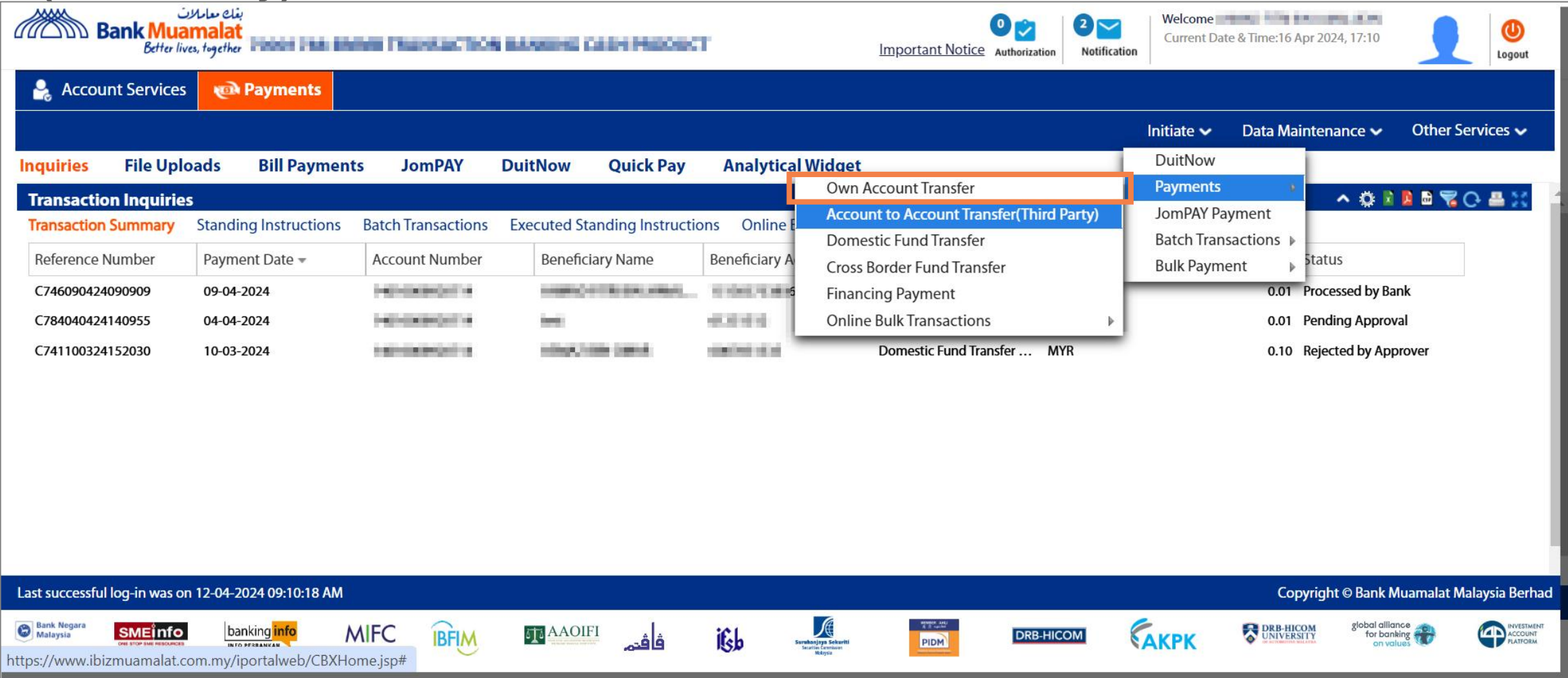
Transaction Information

Close

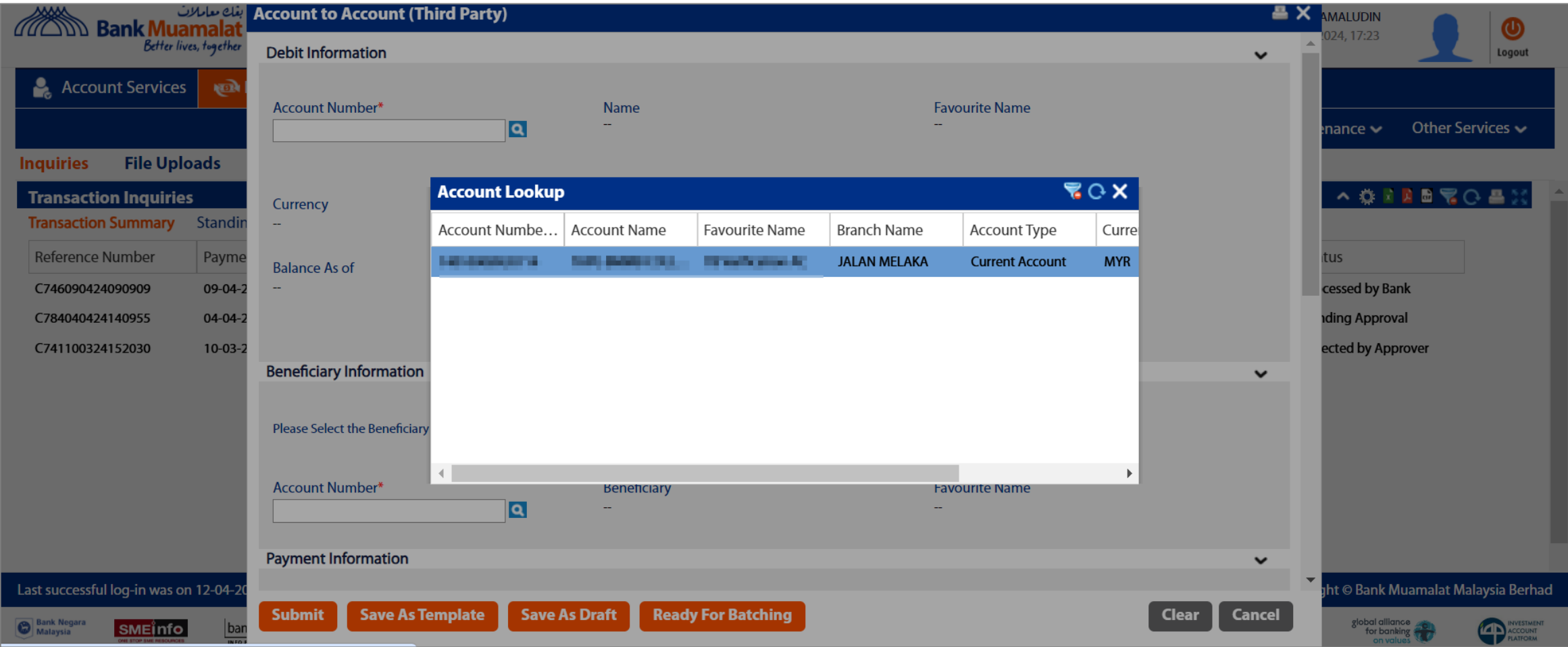


# Perform Account to Account (Third Party) – BMMB Account

Step 1: Go to **Payment > Initiate > Payments > Account to Account (Third Party)**



Step 2: Select by double click the account number that wish you debit.



Step 3: Select the “Registered” or “Non Registered” Beneficiary Type

Beneficiary Information

Please Select the Beneficiary Type

☒ Registered

☐ Non Registered

Account Number\*

Beneficiary

Favourite Name

--

--

Registered	Beneficiary that has been registered into Beneficiaries list after payment is made. The details will be auto-populated upon beneficiary selected.
Non Registered	New Beneficiary that is not registered to the Beneficiaries list.

Step 4: Input Account Number and select “Do you want to add the beneficiary to your registered list?” as **Yes** if you want to add the beneficiary into the Beneficiary List.

Beneficiary Information

Please Select the Beneficiary Type

☐ Registered

☒ Non Registered

Account Number\*

Beneficiary

Favourite Name

--

Do you want to add the beneficiary to the registered list?

☐ Yes

☒ No

# Perform Account to Account (Third Party) – BMMB Account

**Step 5:** Input the following payment information

- **Payment Amount**
- **Payment Date**
- **Recipient Reference** (this information will appear in beneficiary account statement)
- **Other Payment Details** (this information will appear in beneficiary account statement) - Optional

If you wish to send a notification with the Credit Advice the Beneficiary, please input the **Email Address** or Add a **Mobile Number**.

Account to Account (Third Party)

Payment Information

Please enter Payment Amount\*

0.01MYR

Payment Date

16-04-2024

Do you want to setup the Standing Instruction?

Yes

No

Recipient's Reference\*

Test

Other Payment Details

Recipient Reference described here will appear in the Debit and Credit statement.

Describe additional payment information.

Email address for payment confirmation. Input allowed up to 5 email addresses. (separated by ',')

E-Mail Address

Country Code

Select

Mobile Number

Country Code & Mobile Number

Add

Daily Payment Limits

Submit

Save As Template

Save As Draft

Ready For Batching

Clear

Cancel

**Step 6:** Click “**Submit**” button and review the transaction info. Please ensure all the transaction info are according to the input earlier. Click “**Confirm**” button.

Review and Confirmation - Account to Account (Third Party)

Debit Information

Account Number

Name

Favourite Name

Currency

MYR

Type

Current Account

Available Balance

14.98

Balance As of

16-04-2024 05:23:07 PM MYT

Branch Name

JALAN MELAKA

Beneficiary Information

Please Select the Beneficiary Type

Non Registered

Account Number

Beneficiary

Favourite Name

Do you want to add the beneficiary to the registered list?

No

Payment Information

Confirm

Back

Cancel

**Step 8:** The page will redirected to Confirmation Page and the payment will be submitted to approver (according to the Workflow Setup).

Confirmation

Transaction Request Information

Reference Number

C766080424131458

Date/Time

08/04/2024 13:18:51

Status

Pending Authorization

Transaction Type

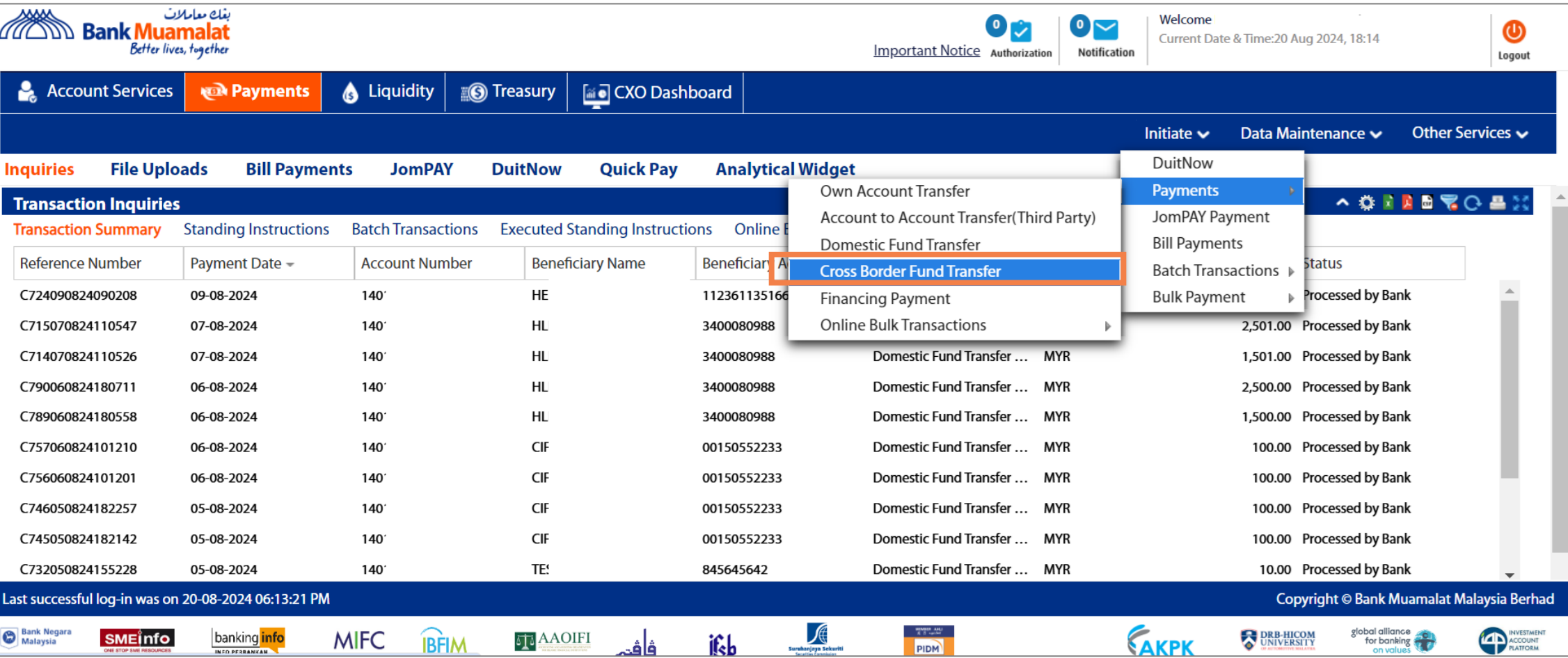
Transaction Information

Close

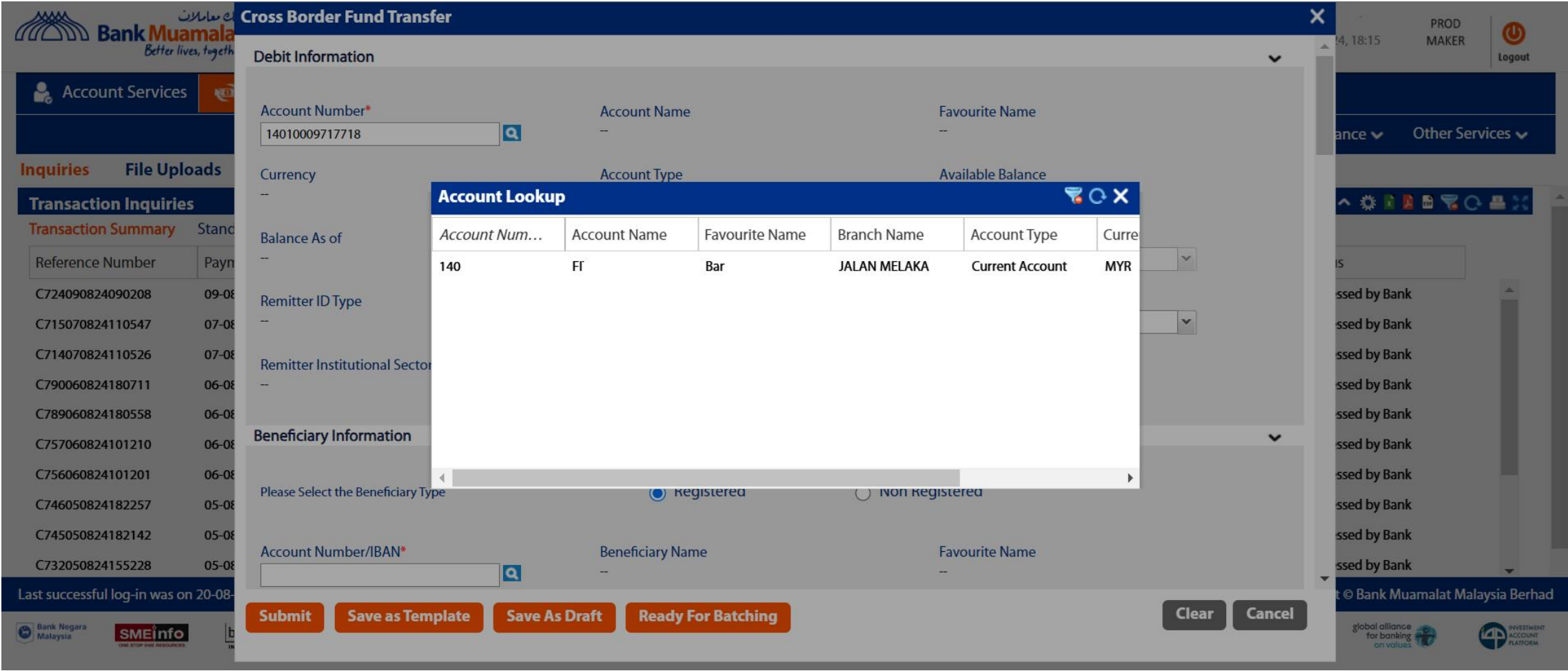


# Perform Cross Border Fund Transfer

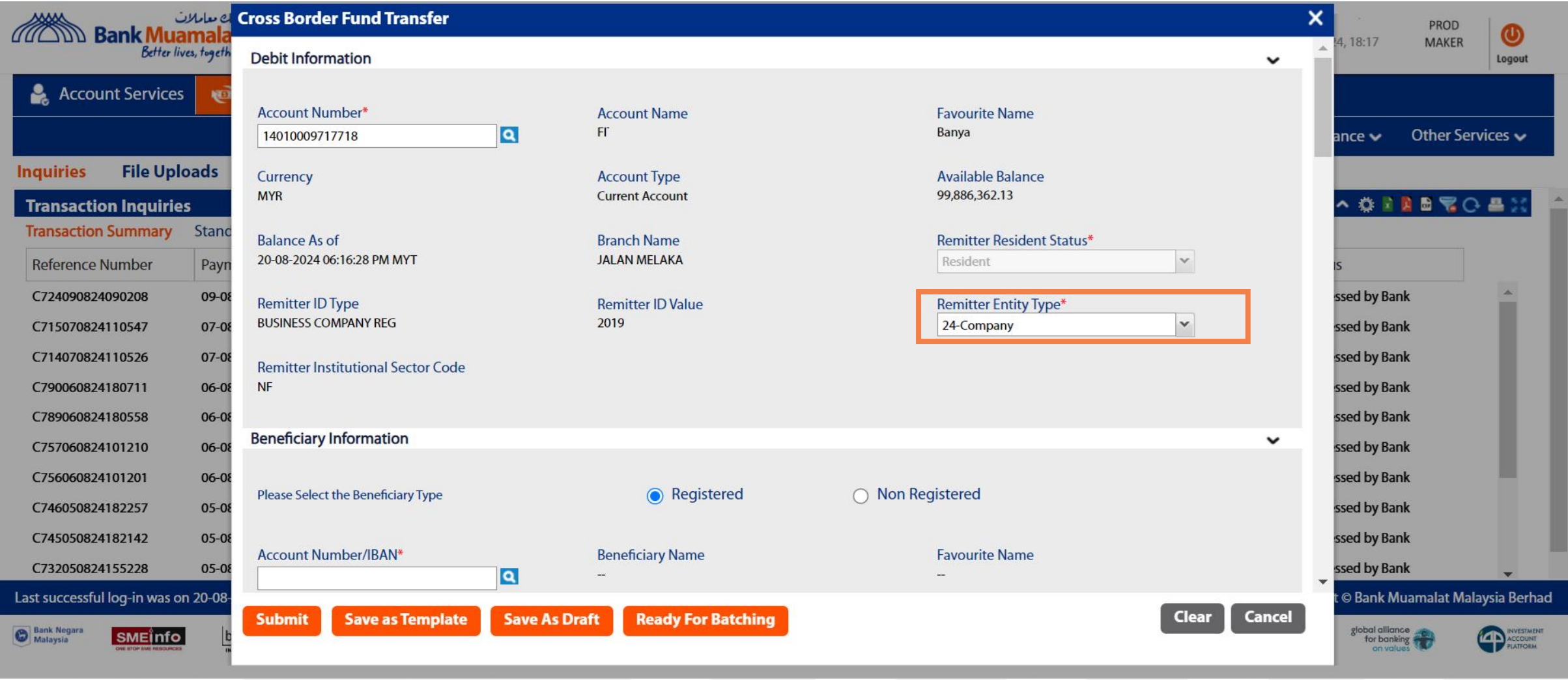
Step 1: Go to Payment > Initiate > Payments > Cross Border Fund Transfer



Step 2: Select by double click the account number that wish you debit.



Step 3: Select the “Remitter Entity Type”



Step 4: Select the “Registered” or “Non Registered” Beneficiary Type

Beneficiary Information

Please Select the Beneficiary Type

☒ Registered

☐ Non Registered

Account Number\*

Beneficiary

Favourite Name

--

--

Registered	Beneficiary that has been registered into Beneficiaries list after payment is made. The details will be auto-populated upon beneficiary selected.
Non Registered	New Beneficiary that is not registered to the Beneficiaries list.



# Perform Cross Border Fund Transfer

Step 5: Input the following **Beneficiary information**

- **Account No/IBAN**
- **Beneficiary Name**
- **Address Line 1**
- **Address Line 2**
- **Address Line 3 – Optional**
- **Beneficiary Resident Status**
  - SSM Registered Company – Resident
  - Overseas Registered Company – Non Resident
- **Beneficiary ID Type – Optional**
- **Beneficiary ID Type Value – Optional**
- **Beneficiary Entity Type – Optional**
- **Origin Country Code - Optional**

**Cross Border Fund Transfer**

**Beneficiary Information**

Please Select the Beneficiary Type ☐ Registered ☒ Non Registered

Account Number/IBAN\* 79517293712937 Beneficiary Name\* COMPANY A PLT LTD Favourite Name

Address Line 1\* TEST ADDRESS 1 Address Line 2\* TEST ADDRESS 2 Address Line 3 TEST ADDRESS 3

Beneficiary Resident Status\* Non-Resident Beneficiary ID Type\*\* Select Beneficiary ID Type Value\*\*

Beneficiary Entity Type\*\* Select Origin Country Code\*\* Select

**Payment Details**

Bene Bank Country AUSTRALIA Payment Currency AUD

**Beneficiary Bank Details**

Beneficiary Bank Routing Number\* Beneficiary Bank Name Beneficiary Bank Branch

**Buttons:** Submit, Save as Template, Save As Draft, Ready For Batching, Clear, Cancel

Step 6: Input the **Beneficiary Bank Country & Payment Currency**

Step 7: Input the **SWIFT Code** by double click the Bank that wish you transfer to.

**Cross Border Fund Transfer**

Bene Bank Country AUSTRALIA Payment Currency AUD

**BIC/SWIFT Code Search Criteria**

Beneficiary Bank Routing Number \*\* MCUUAU31XXX Beneficiary Bank Name \*\* Beneficiary Bank Branch

Beneficiary Bank City Beneficiary Bank Country AUSTRALIA Beneficiary Bank Routing Type SWIFT

**Buttons:** Search, Clear

**BIC/SWIFT Code Lookup**

Beneficiary Bank Name	Beneficiary Bank Branch	Beneficiary Bank Address	Beneficiary Bank City	Beneficiary Bank Country
BANK AUSTRALIA LIMITED	BANK AUSTRALIA LIMITED	19 LUARD ROAD	MELBOURNE	AU

**Buttons:** Submit, Save as Template, Save As Draft, Ready For Batching, Clear, Cancel



# Perform Cross Border Fund Transfer

**Step 8:** Input the following **Payment Information**

- **Payment Amount / Debit Amount**
- **Payment Date**
- **Contract Rate**
  - **Yes** (If you have any Contract Rate with Bank Muamalat)
  - **No** (if you wish to use Corporate Internet Banking Rates)
- **Charge To** (Sharing / Beneficiary / Applicant)
- **Payment Details**

Please check the exchange rate details before submit. You may refer to Treasury > FX Rate Inquiry if you wish to view the Corporate Internet Banking Rates

If you wish to send a notification with the Credit Advice the Beneficiary, please input the **Email Address**.

**Cross Border Fund Transfer**

**Payment Information**

Payment Date: 20-08-2024

Do you want to select the Contract Rate: ☐ Yes ☒ No

Please enter either Debit or Payment Amount

☒ Debit Amount MYR 5,000.00

☐ Payment Amount AUD 1,674.48

**Exchange Rate Details**

Rate Applied: 1 MYR = 0.33489618 AUD  
Calculated Amount: 5,000.00 MYR = 1,674.48 AUD

The above exchange rate is an indication rate when transaction is made. The exchange rate will be adjusted with current exchange rate when transaction is authorized

Charge To: SHARING

Payment Details:

**BOP Code Selection**

BOP Code: Select

Buttons: Submit, Save as Template, Save As Draft, Ready For Batching, Clear, Cancel

**Step 9:** Input the following **BOP Code**, **Purpose Category** and **Purpose Code** for declaration.

**Cross Border Fund Transfer**

**BOP Code Selection**

BOP Code: Payment & Transfer

Purpose Category: Services

Purpose Code & Description: 99999-Others

Email address for payment confirmation. Input allowed up to 5 email addresses. (separated by ',')

E-Mail Address:

Attachments:

Buttons: Submit, Save as Template, Save As Draft, Ready For Batching, Clear, Cancel


**Step 10:** Upload the **Supporting Document(s)** for the payment such as invoice, payment receipt or etc.

**Step 11:** Upload the **Foreign Exchange Policy Declaration Form**. Please complete the form for declaration.

(<https://www.muamalat.com.my/downloads/consumer-banking/ibiz/Foreign-Exchange-Policy-Declaration-Form.pdf>)

# Perform Cross Border Fund Transfer

**Step 12:** Please read through the Declaration and tick agree to submit.



**Bank Muamalat**

Better lives. Together.

PROG MAKER

Logout

Account Services

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Inquiries    File Uploads

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Transaction Inquiries

Transaction Summary

Reference Number	Payment Date
C724090824090208	09-08-2024
C715070824110547	07-08-2024
C714070824110526	07-08-2024
C790060824180711	06-08-2024
C789060824180558	06-08-2024
C757060824101210	06-08-2024
C756060824101201	06-08-2024
C746050824182257	05-08-2024
C745050824182142	05-08-2024
C732050824155228	05-08-2024

Last successful log-in was on 20-08-2024

### Cross Border Fund Transfer

**Notes:**

- Filename of the supporting document should not exceed 50 characters
- Supporting document should be in acceptable file format i.e., pdf,png,jpg,tif,doc,docx,xps,xls,xlsx,msg.
- Maximum file size of the supporting document will be 5 MB per attachment.
- Maximum of 5 supporting document per transaction can be attached.
- Supporting Document File Name should be unique and cannot be duplicate.

**Daily Payment Limits**

Used Payment Limit 0.00 MYR	Available Payment Limit 50,000,000.00 MYR
--------------------------------	--

**Declaration**

☒ I/We hereby declare that I/We have read, understand and agree to comply with all the Bank Negara Foreign exchange Policy (FEP) that published at <https://www.bnm.gov.my/fep/notices> and I/We shall fully responsible for any inaccurate, untrue or incomplete information provided by me/us.

Note:  
Foreign Exchange Policy (FEP) Declaration form can be downloaded at <https://www.muamalat.com.my/downloads/consumer-banking/ibiz/Foreign-Exchange-Policy-Declaration-Form.pdf> and must be submitted together with other supporting document.

☒ I understand and accept the [Terms & Conditions](#) applicable for initiating Cross Border Fund Transfer.

\* Mandatory field  
\*\* Conditional Mandatory field

Submit
Save as Template
Save As Draft
Ready For Batching

The processing of Cross Border Fund Transfer is in between 7.00AM to 4.00PM Business Day. Cross Border Fund Transfer that being submitted/approved after 4.00PM or during non business day will be processed on the next business day. Your account will be debited upon processing.

**Step 13:** Click “**Submit**” button and review the transaction info. Please ensure all the transaction info are according to the input earlier. Click “**Confirm**” button.

Bank Muamalat

Better lives, together

Account Services

InquiriesFile Uploads

Transaction Inquiries

Transaction SummaryStandards

Reference Number	Payment Date
C724090824090208	09-08
C715070824110547	07-08
C714070824110526	07-08
C790060824180711	06-08
C789060824180558	06-08
C757060824101210	06-08
C756060824101201	06-08
C746050824182257	05-08
C745050824182142	05-08
C732050824155228	05-08

Last successful log-in was on 20-08-2024

Bank Negara Malaysia

SMEinfo

Small Business Enterprise

Review and Confirmation - Cross Border Fund Transfer

Beneficiary Information

Please Select the Beneficiary TypeNon Registered

Account Number/IBAN 79517293712937	Beneficiary Name COMPANY A PLT LTD	Favourite Name --
Address Line 1 TEST ADDRESS 1	Address Line 2 TEST ADDRESS 2	Address Line 3 TEST ADDRESS 3
Beneficiary Resident Status Non-Resident	Beneficiary ID Type --	Beneficiary ID Type Value --
Beneficiary Entity Type --	Origin Country Code AUSTRALIA	

Payment Details

Bene Bank Country AUSTRALIA	Payment Currency AUD
--------------------------------	-------------------------

Bene Bank Details

Beneficiary Bank Routing Number MCUUAU31XXX	Beneficiary Bank Name BANK AUSTRALIA LIMITED	Beneficiary Bank Branch BANK AUSTRALIA LIMITED
--	---	---

ConfirmBackCancel

**Step 14:** The page will be redirected to Confirmation Page and the payment will be submitted to approver (according to the Workflow Setup).

Confirmation

Transaction Request Information

Reference Number

C719200824184052

Date/Time

20/08/2024 18:41:19

Status

Pending Authorization

Transaction Type

Cross Border Fund Transfer

Transaction

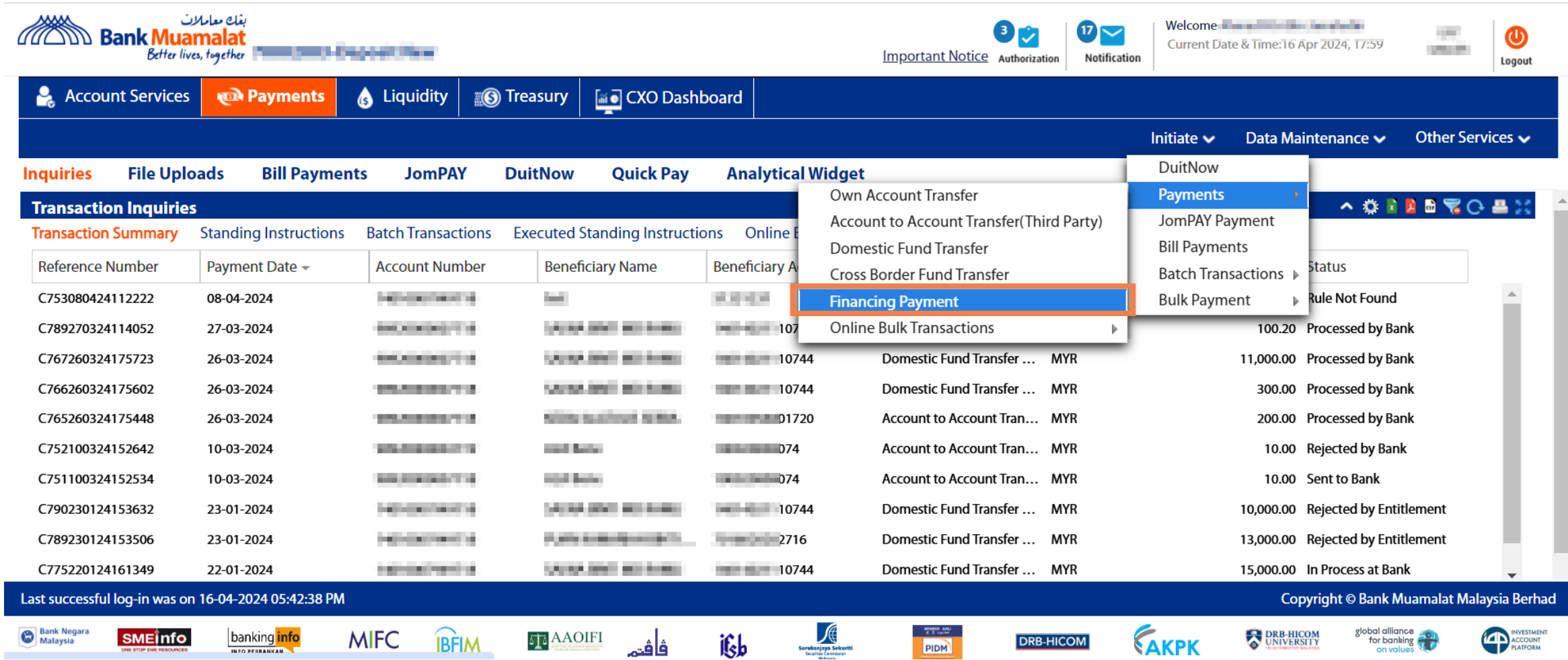
Cross Border Fund Transfer request has been submitted successfully.

Close

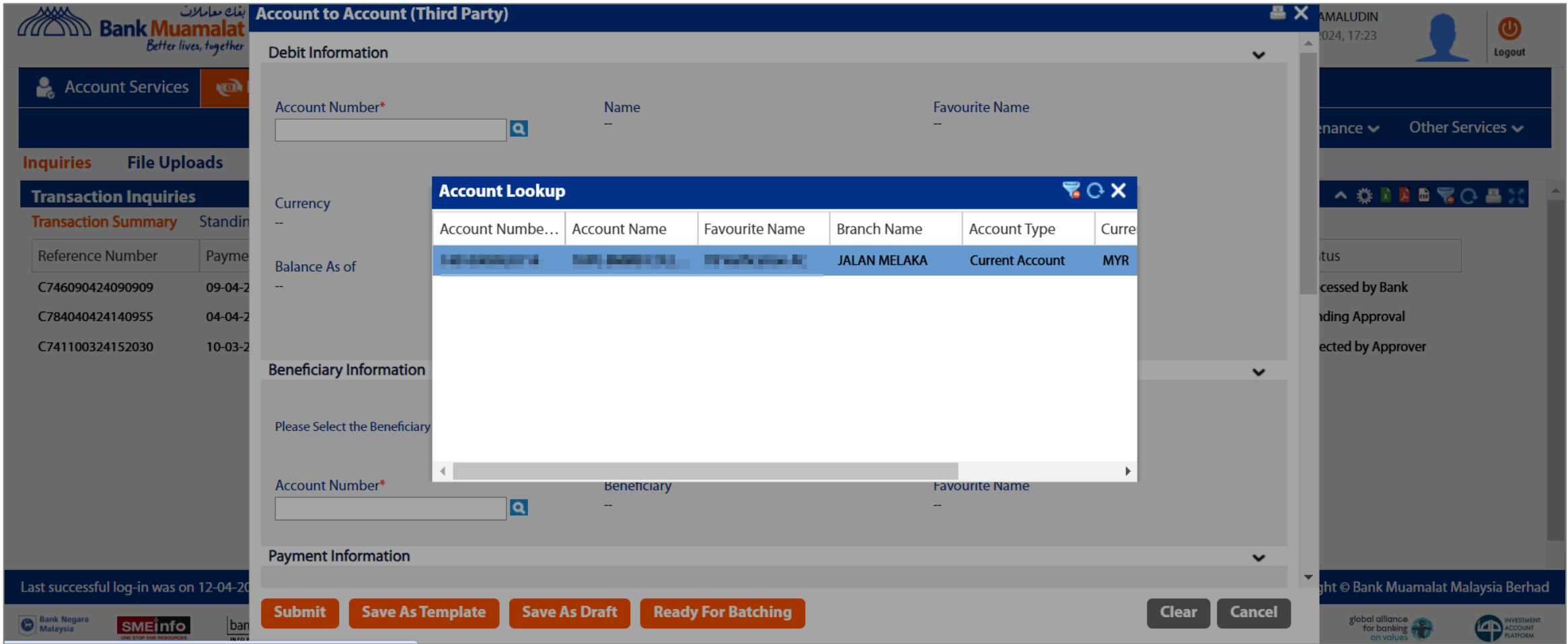


# Perform Financing Payment

Step 1: Go to **Payment > Initiate > Payments > Financing Payment**



Step 2: Select by double click the account number that wish you debit.



Step 3: Select the “Registered” or “Non Registered” Beneficiary Type

**Beneficiary Information**

Please Select the Beneficiary Type ☒ Registered ☐ Non Registered

Account Number\*  Beneficiary  Favourite Name

Registered	Beneficiary that has been registered into Biller list after payment is made. The details will be auto-populated upon beneficiary selected.
Non Registered	New Biller/Payment that is not registered to the Biller list.

Step 4: Input **Account Number** and select “Do you want to add the beneficiary to your registered list?” as **Yes** if you want to add the beneficiary into the Beneficiary List.

**Beneficiary Information**

Please Select the Beneficiary Type ☐ Registered ☒ Non Registered

Account Number\*  Beneficiary  Favourite Name

Do you want to add the beneficiary to the registered list? ☐ Yes ☒ No

# Perform Financing Payment

**Step 5:** Input the following payment information

- **Payment Amount**
- **Payment Date**
- **Recipient Reference** (this information will appear in beneficiary account statement)
- **Other Payment Details** (this information will appear in beneficiary account statement) - Optional

If you wish to send a notification with the Credit Advice the Beneficiary, please input the **Email Address** or Add a **Mobile Number**.

Account to Account (Third Party)

Payment Information

Please enter Payment Amount\*

0.01MYR

Payment Date

16-04-2024

Do you want to setup the Standing Instruction?

Yes

No

Recipient's Reference\*

Test

Other Payment Details

Recipient Reference described here will appear in the Debit and Credit statement.

Describe additional payment information.

Email address for payment confirmation. Input allowed up to 5 email addresses. (separated by ',')

E-Mail Address

Country Code

Select

Mobile Number

Country Code & Mobile Number

Add

Daily Payment Limits

Submit

Save As Template

Save As Draft

Ready For Batching

Clear

Cancel

**Step 6:** Click “**Submit**” button and review the transaction info. Please ensure all the transaction info are according to the input earlier. Click “**Confirm**” button.

Review and Confirmation - Account to Account (Third Party)

Debit Information

Account Number

Name

Favourite Name

Currency

MYR

Type

Current Account

Available Balance

14.98

Balance As of

16-04-2024 05:23:07 PM MYT

Branch Name

JALAN MELAKA

Beneficiary Information

Please Select the Beneficiary Type

Non Registered

Account Number

Beneficiary

Favourite Name

--

Do you want to add the beneficiary to the registered list?

No

Payment Information

Confirm

Back

Cancel

**Step 8:** The page will redirected to Confirmation Page and the payment will be submitted to approver (according to the Workflow Setup).

Confirmation

Transaction Request Information

Reference Number

C766080424131458

Date/Time

08/04/2024 13:18:51

Status

Pending Authorization

Transaction Type

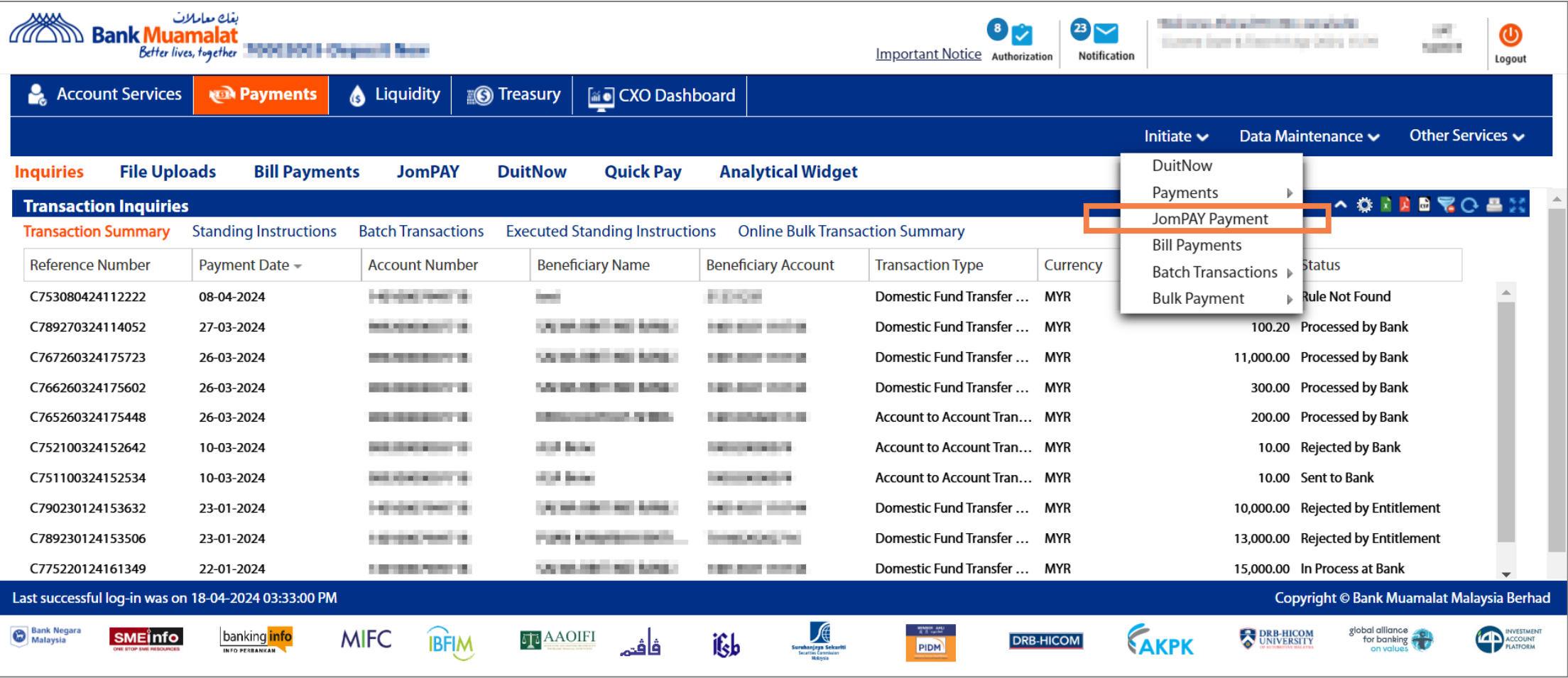
Transaction Information

Close

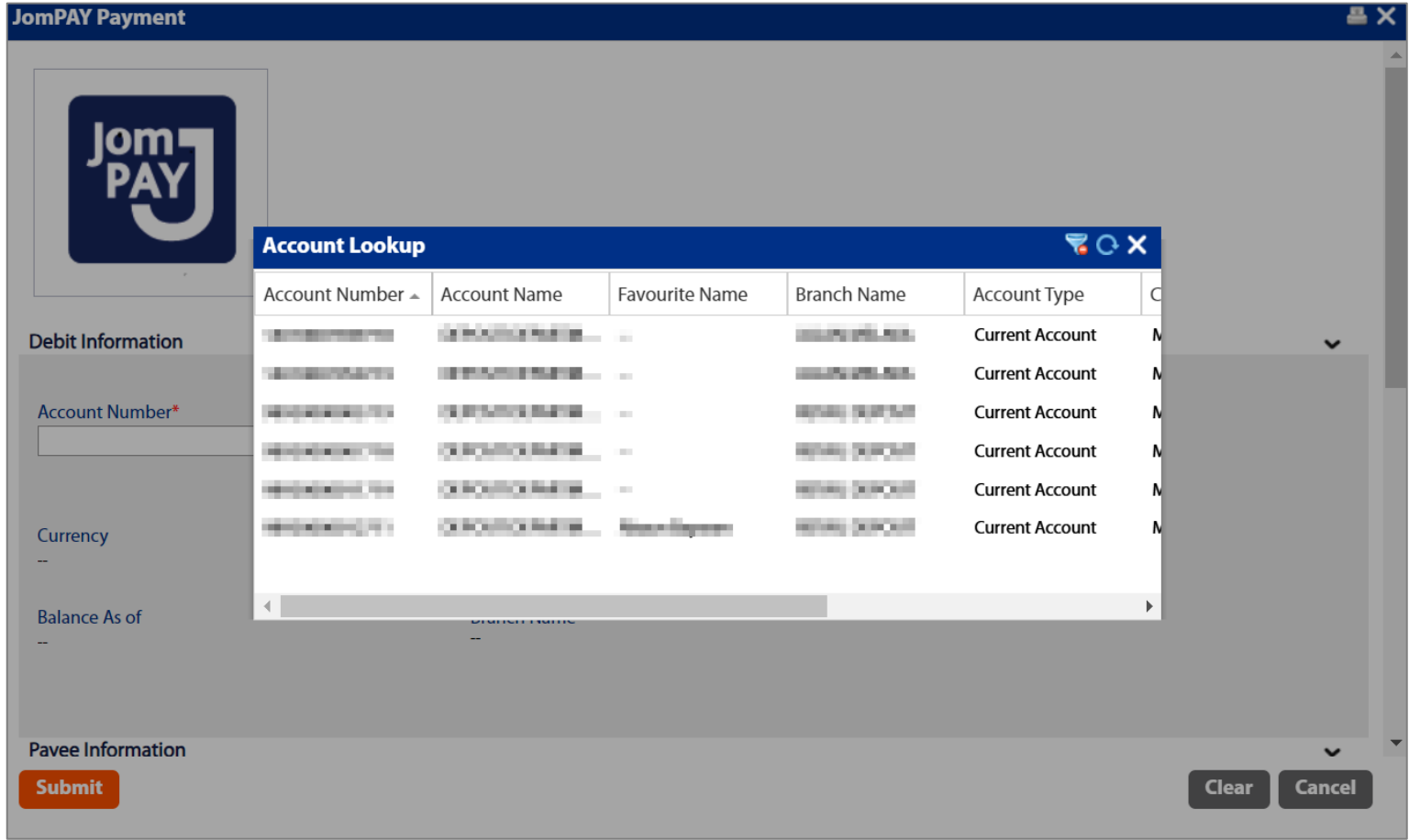


# Perform JomPAY

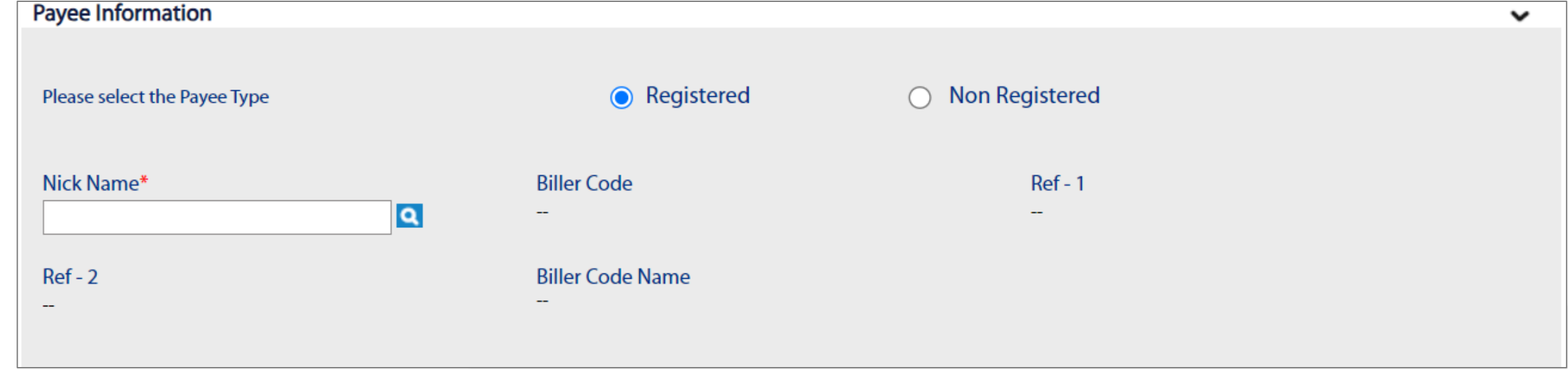
Step 1: Go to **Payment > Initiate > Payments > JomPAY Payment**



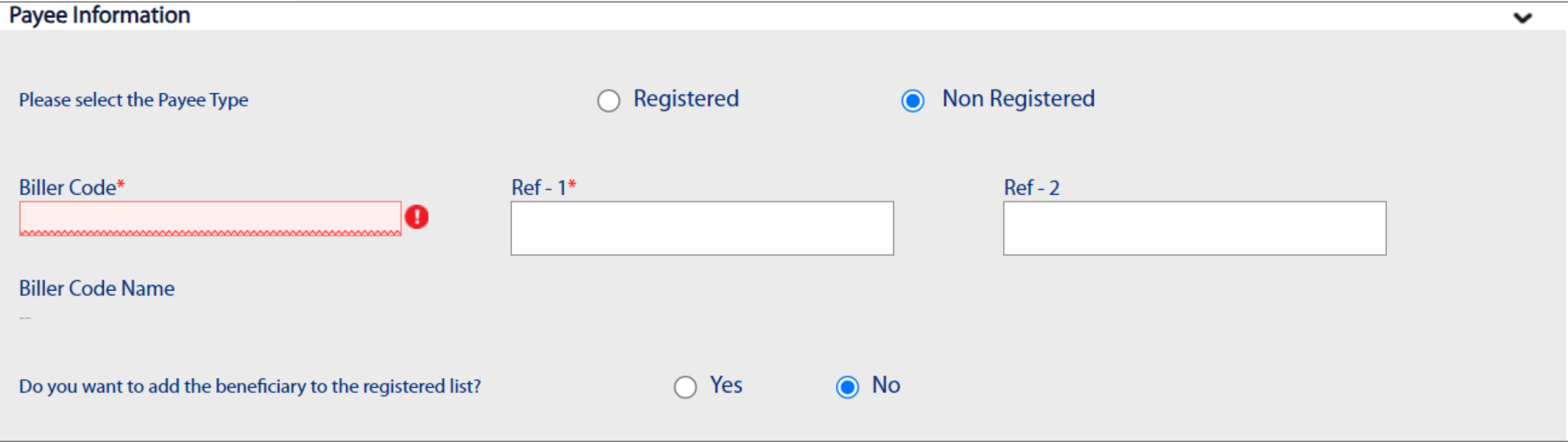
Step 2: Select by double click the account number that wish you debit.



Step 3: Select the “Registered” or “Non Registered” Beneficiary Type



Step 4: Input **Biller Code**, Ref – 1, Ref-2 and select “Do you want to add the beneficiary to your registered list?” as **Yes** if you want to add the beneficiary into the Beneficiary List.



# Perform JomPAY

**Step 5:** Input the following payment information

- Payment Amount
- Payment Date

JomPAY Payment

Biller Code\*

Ref - 1\*

Ref - 2

Biller Code Name

Do you want to add the beneficiary to the registered list?

Yes

No

Payment Information

Please enter Payment Amount

MYR

Payment Date\*

19-04-2024

Do you want to setup the Standing Instruction?

Yes

No

Daily Payment Limits

Used Payment Limit

1.00 MYR

Available Payment Limit

999,998.00 MYR

☐ I understand and accept the Terms & conditions applicable for initiating JomPAY Payment.

Submit

Clear

Cancel

**Step 6:** Click “**Submit**” button and review the transaction info. Please ensure all the transaction info are according to the input earlier. Click “**Confirm**” button.

Review and Confirmation - JomPAY Payment

Debit Information

Account Number

Account Name

Favourite Name

Currency

MYR

Type

Current Account

Available Balance

932,770.76

Balance As of

19-04-2024 03:17:06 PM MYT

Branch Name

RETAIL DEPOSIT

Payee Information

Please select the Payee Type

Non Registered

Biller Code

Ref - 1

Ref - 2

Biller Code Name

TENAGA NASIONAL BERHAD

Do you want to add the beneficiary to the registered list?

No

Confirm

Back

Cancel

**Step 8:** The page will redirected to Confirmation Page and the payment will be submitted to approver (according to the Workflow Setup).

Confirmation

Transaction Request Information

Reference Number

C781190424151719

Date/Time

19/04/2024 15:22:11

Status

Pending Authorization

Transaction Type

JomPAY Payment

Transaction

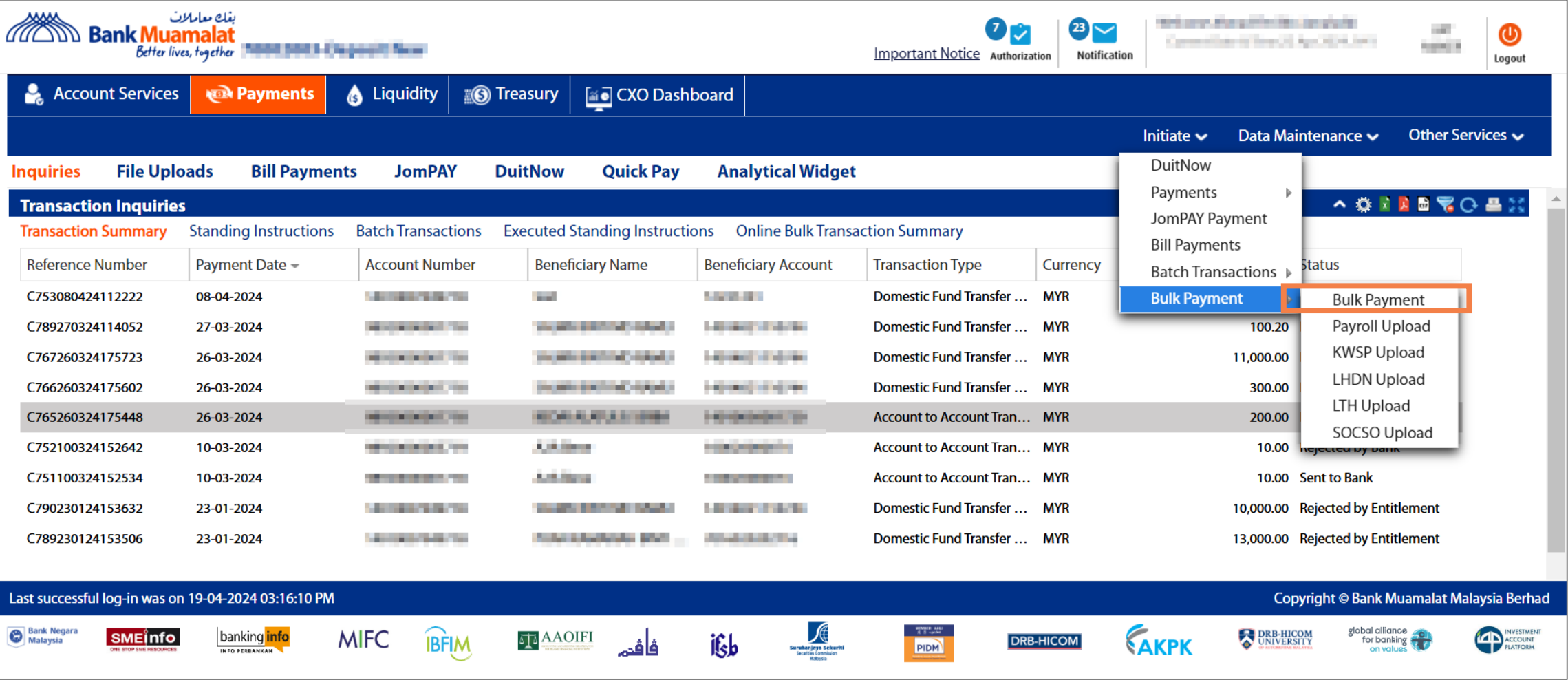
JomPAY Payment request has been submitted successfully.

Close



# Perform Bulk Payment

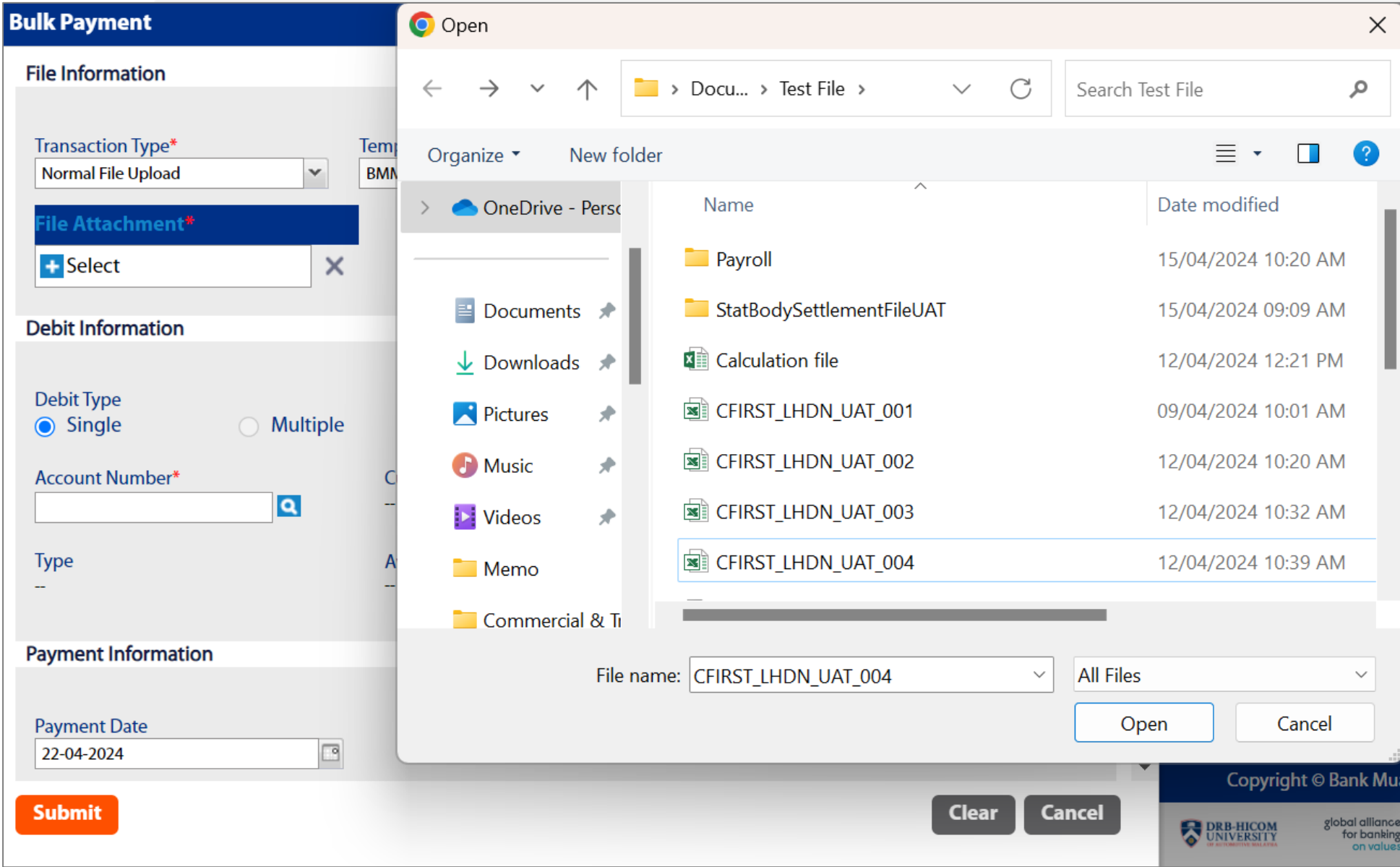
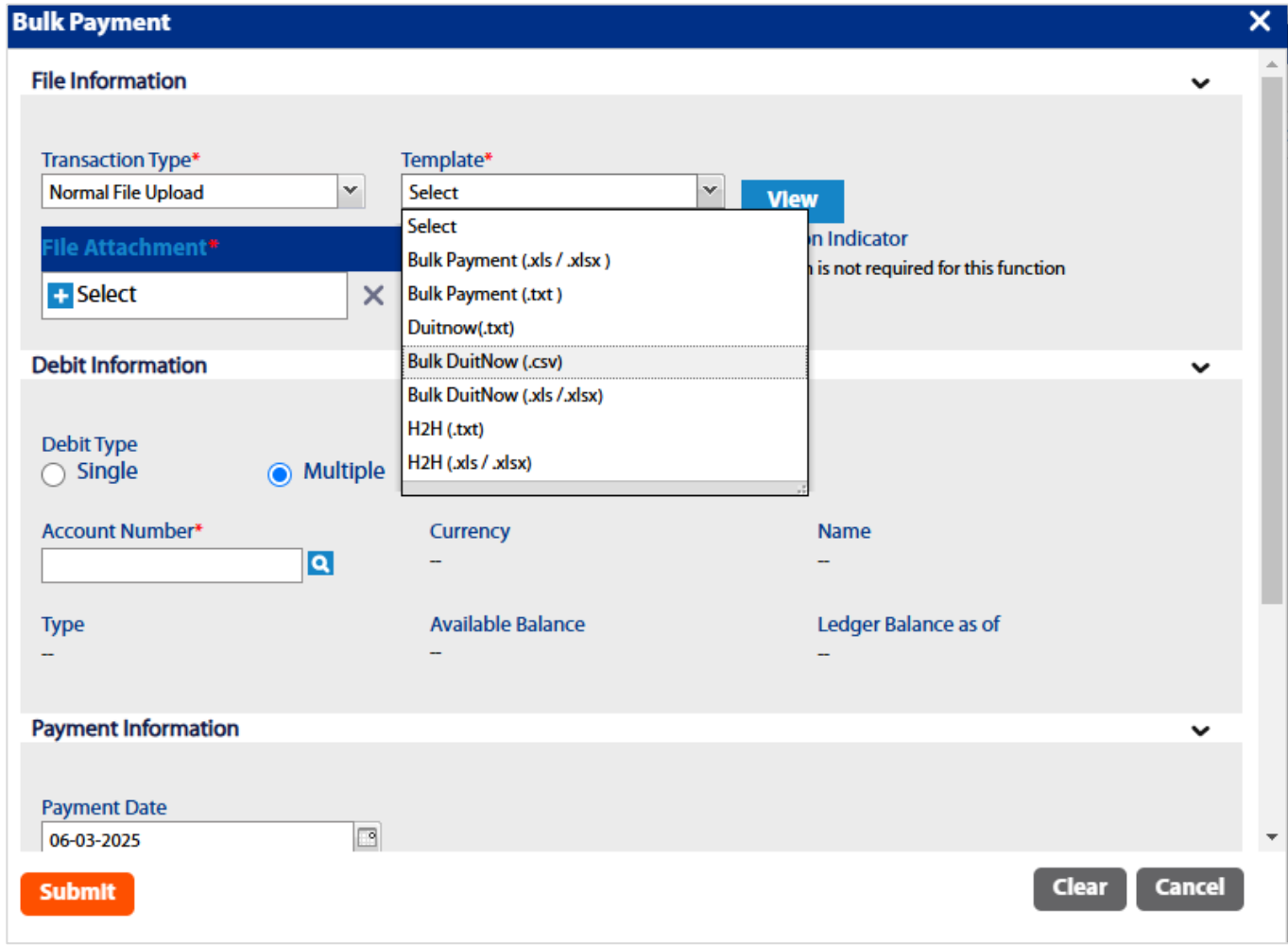
Step 1: Go to Payment > Initiate > Payments > Bulk Payment > Bulk Payment



Template	Format	Payment Type
Bulk Payment (.xls/.xlsx)	EXCEL	Account to Account (BMMB), IBG & RENTAS
Bulk Payment (.txt)	TXT	Account to Account (BMMB), IBG & RENTAS
DuitNow (.txt)	TXT	DuitNow
Bulk DuitNow (.csv)	CSV	DuitNow
Bulk DuitNow (.xls/.xlsx)	EXCEL	DuitNow

Step 3: Select + for the file attachment and select the payment file to be uploaded.

Step 2: Select Template Type “Normal File Upload” and Template



# Perform Bulk Payment

**Step 4:** Select by double click the account number that wish you debit.

The screenshot shows the 'Bulk Payment' window with the 'Debit Information' tab selected. An 'Account Lookup' dialog box is open, displaying a table of accounts. The table has columns for Account Number, Account Name, Favourite Name, Branch Name, Account Type, and Currency. The 'Current Account' is highlighted. The 'Bulk Payment' window also shows fields for Debit Type (Single selected), Account Number, Currency, Name, Payment Date (22-04-2024), and Recipient Reference. A 'Submit' button is at the bottom.

Account Number	Account Name	Favourite Name	Branch Name	Account Type	Currency
123456789012	123456789012	123456789012	123456789012	Current Account	MYR

**Step 5:** Input the following payment information

- **Payment Date**
- **Recipient Reference**

**Step 6:** Click “**Submit**” button and review the transaction info. Please ensure all the transaction info are according to the input earlier. Click “**Confirm**” button.

The screenshot shows the 'Bulk Payment' window with the 'Payment Information' tab selected. A 'Confirmation' dialog box is open, displaying transaction details. The details include Reference Number (C768220424104823), Date/Time (22/04/2024 10:49:05), Status (File Submitted Successfully), Transaction Type (File Upload), and Transaction (File Upload has been submitted Successfully). A 'Close' button is at the bottom.

Reference Number	Date/Time	Status	Transaction Type	Transaction
C768220424104823	22/04/2024 10:49:05	File Submitted Successfully	File Upload	File Upload has been submitted Successfully.

**Step 7:** The page will redirected to Confirmation Page and the payment will be submitted for verification. Please go to [Perform File Verification](#).

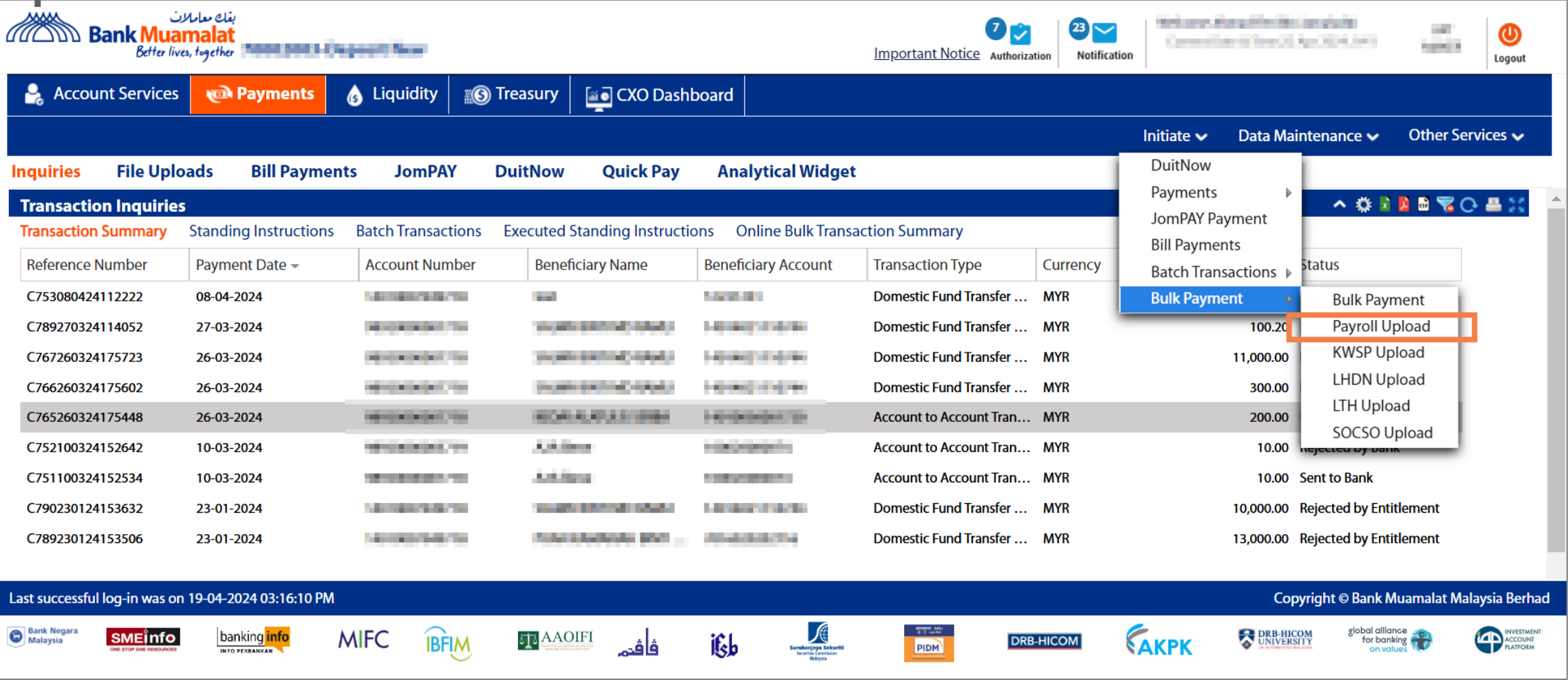
The screenshot shows the 'Confirmation' dialog box with the following details:

Reference Number	Date/Time	Status	Transaction Type	Transaction
C768220424104823	22/04/2024 10:49:05	File Submitted Successfully	File Upload	File Upload has been submitted Successfully.



# Perform Payroll

Step 1: Go to **Payment > Initiate > Payments > Bulk Payment > Payroll Upload**



Step 2: Select Template Type “Payroll Upload” and Template

Payroll Upload

File Information

Transaction Type\*  
Payroll Upload

Template\*  
Select

View

File Attachment\*  
+ Select

Debit Information

Debit Type  
Single

Account Number\*  
Currency  
Name

Type  
Available Balance  
Ledger Balance as of

Payment Information

Payment Date  
23-04-2024

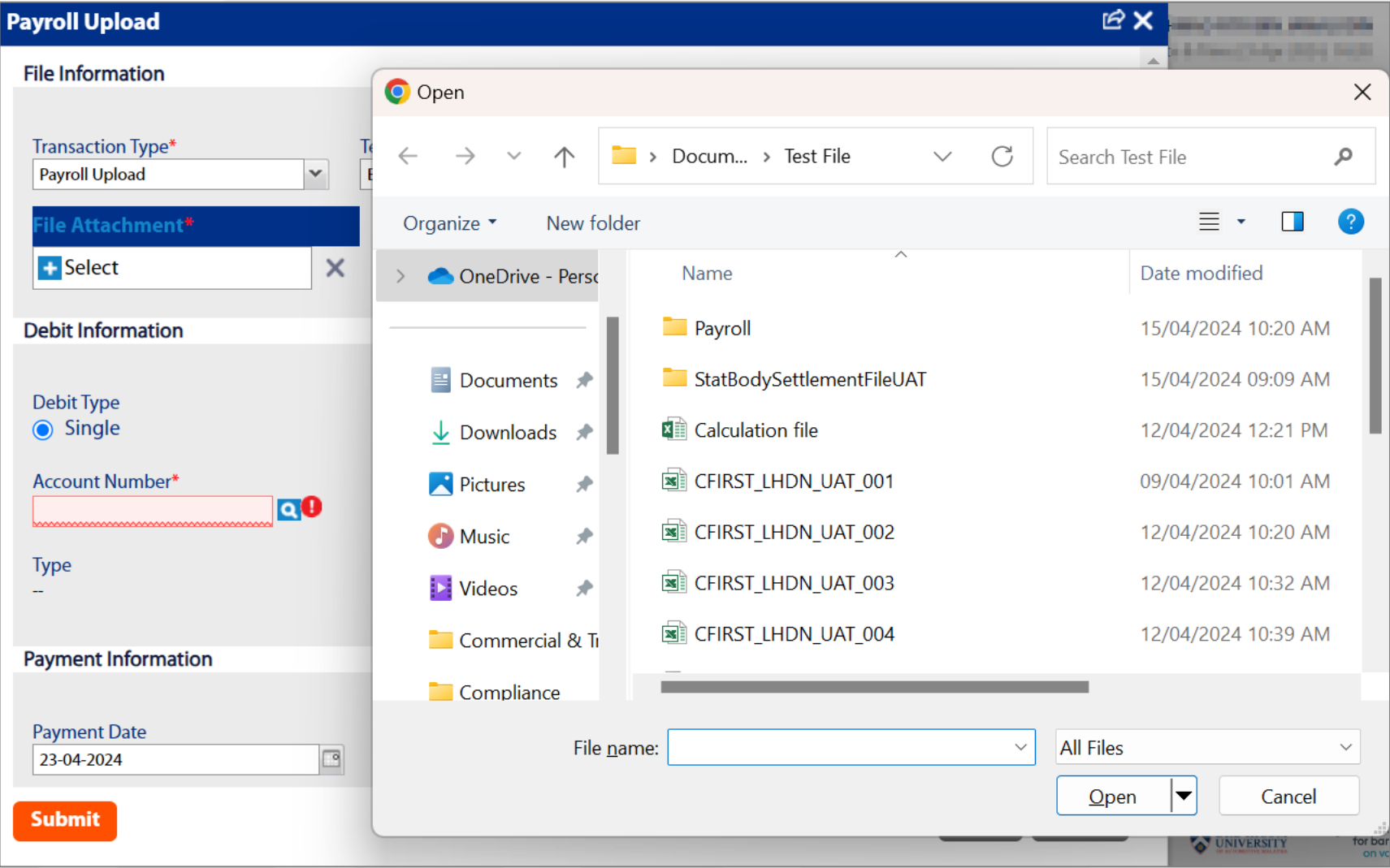
Submit

Clear

Cancel

Select  
BMMB -PAYROLL EXCEL STATIC TEMPLATE  
BMMB-PAYROLL FIXED LENGTH  
BMMB -H2H PAYROLL EXCEL STATIC TEMPLATE  
BMMB-H2H PAYROLL FIXED LENGTH

Step 3: Select + for the file attachment and select the payment file to be uploaded.



# Perform Payroll

**Step 4:** Select by double click the account number that wish you debit.

The screenshot shows the 'Payroll Upload' window with an 'Account Lookup' pop-up. The 'Account Lookup' window displays a table with columns: Account Number, Account Name, Favourite Name, Branch Name, Account Type, and Available. The table contains one entry: 'JALAN MELAKA' with account type 'Current Account'. The 'Payroll Upload' window has sections for 'File Information' (Transaction Type: Payroll Upload, Template: BMMB-PAYROLL FIXED LENGTH), 'File Attachment' (CFIRST\_LHDN\_UAT\_001.xls), 'Debit Information' (Debit Type: Single, Account Number: 14010008920714, Currency: MYR, Name: TAPG BMMB COLLECTION, Type: Current Account, Available Balance: 14.76, Ledger Balance as of: 23-04-2024 02:22:18 PM MYT), and 'Payment Information' (Payment Date: 23-04-2024). Buttons for 'Submit', 'Clear', and 'Cancel' are at the bottom.

**Step 5:** Input the following payment information

- **Payment Date**
- **Recipient Reference**

**Step 6:** Click “**Submit**” button and review the transaction info. Please ensure all the transaction info are according to the input earlier. Click “**Confirm**” button.

This screenshot is identical to the previous one, showing the 'Payroll Upload' window with the 'Account Lookup' pop-up. The 'Confirm' button is highlighted in orange at the bottom right of the 'Payroll Upload' window.

**Step 7:** The page will redirected to Confirmation Page and the payment will be submitted for verification. Please go to [Perform File Verification](#).

The 'Confirmation' window displays the following information:

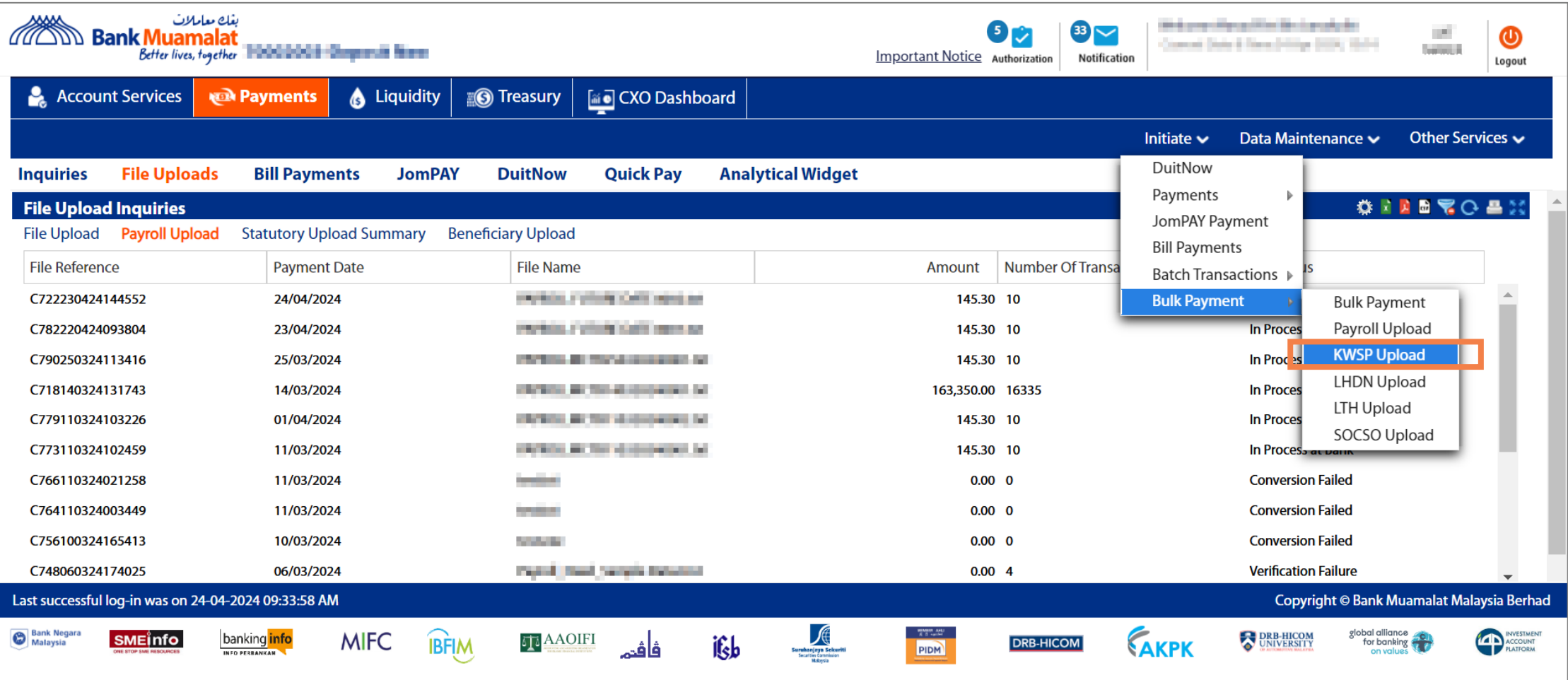
Transaction Request Information	
Reference Number	C724230424142222
Date/Time	23/04/2024 14:23:19
Status	File Submitted Successfully
Transaction Type	Salary Payment
Transaction	Salary Payment has been submitted Successfully.

A 'Close' button is located at the bottom right.



# Perform KWSP

Step 1: Go to **Payment > Initiate > Payments > Bulk Payment > KWSP Upload**



Step 2: Select Template BMMB KWSP STATIC TEMPLATE

File Information

Transaction Type  
KWSP

File Attachment\*

+ Select

Template\*

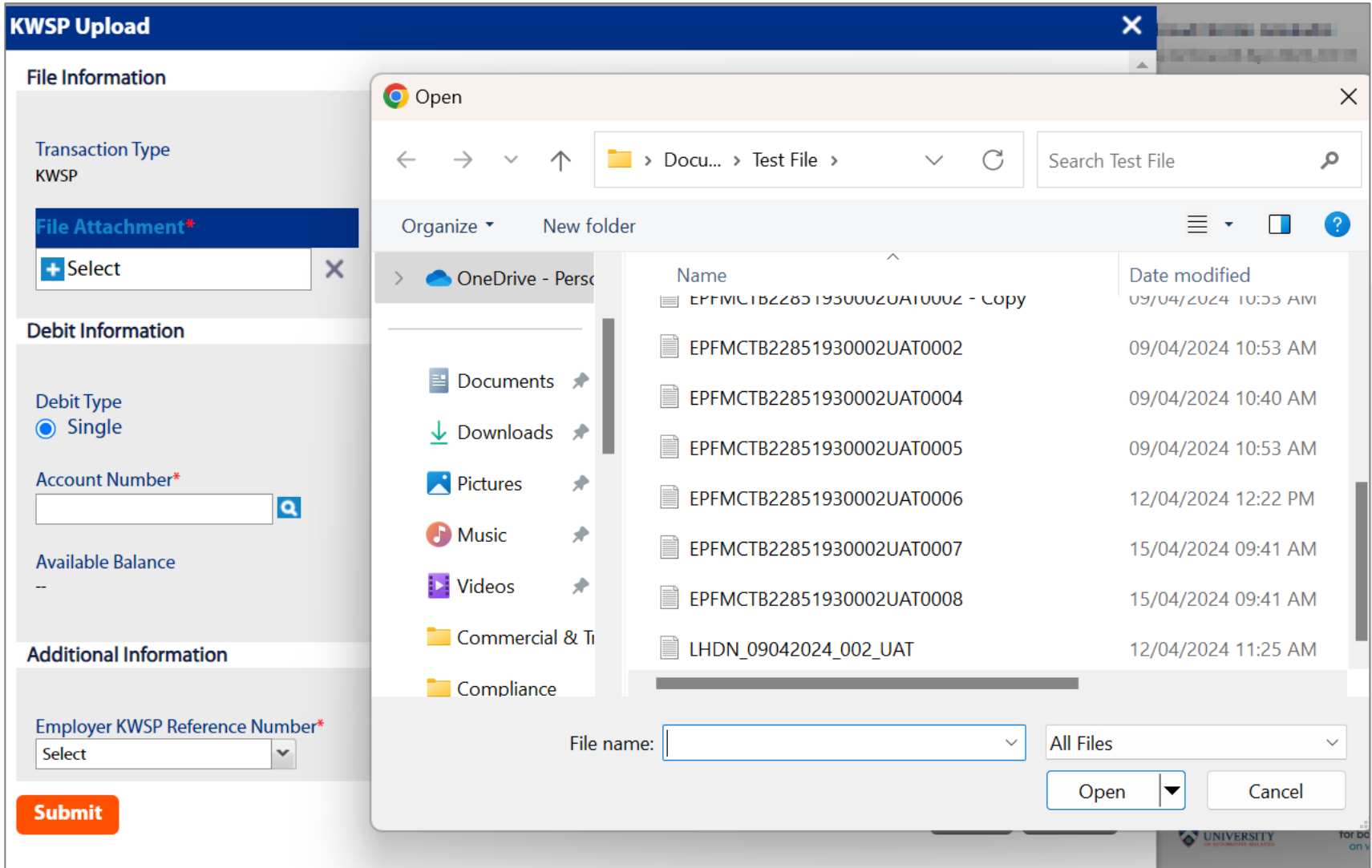
BMMB KWSP STATIC TEMPALTE

View

Encryption Indicator

Encryption is not required for this function

Step 3: Select + for the file attachment and select the payment file to be uploaded.



Step 4: Select by double click the account number that wish you debit.

File Attachment\*

+ Select

EPFMCTB2285...

Debit Information

Debit Type  
Single

Account Number  
98920000

Available  
113,446.21

Account Lookup

Account Num...	Account Name	Favourite Name	Branch Name	Account Type	Curre
98920000				Current Account	MYR

Additional Information

Employer  
2285193

State Code\*  
Wilayah Persekutuan Labuan

Sequence Number  
--

Submission Type\*  
Live File

Submit

Clear

Cancel

- **Employer KWSP Reference Number**
- **State Code**
- **Submission Type**
- **Payment Date**
- **Recipient Reference**

If there is no value in the drop down list of “Employer KWSP Reference Number”, it is most likely that the company has yet register the Employer Reference Number with the bank. Please submit the service request to [ibiz@muamalat.com.my](mailto:ibiz@muamalat.com.my) to register.

- **Test File** : For the 1<sup>st</sup> time registration, customer will need to submit the “Test File” Submission Type. This file will be validated by KWSP within 1 business day. There will be no contribution deduction for the Test File.
- **Live File** : The Submission Type for the Employer Reference Number will be updated to “Live file” once KWSP updated. The actual payment contribution will be deducted only for “Live File” submission type.



# Perform KWSP

**Step 6:** Click “**Submit**” button and review the transaction info. Please ensure all the transaction info are according to the input earlier. Click “**Confirm**” button.

KWSP Upload

File Information

Transaction Type

KWSP

Template

BMMB KWSP STATIC TEMPALTE

File Attachment

EPFMCTB2285193  
0002UAT0007.txt

Debit Information

Debit Type

Single

Account Number

XXXXXXXXXXXX

Currency

MYR

Name

XXXXXXXXXXXX

Available Balance

113,446.21

Ledger Balance as of

24-04-2024 11:18:21 AM MYT

Type

Current Account

Additional Information

Employer KWSP Reference Number

2285193

Confirm

Back

Cancel

**Step 7:** The page will redirected to Confirmation Page and the payment will be submitted for verification. Please go to [Perform File Verification](#).

Confirmation

Transaction Request Information

Reference Number

C752240424111834

Date/Time

24/04/2024 11:20:12

Status

File Submitted Successfully

Transaction Type

Statutory Upload

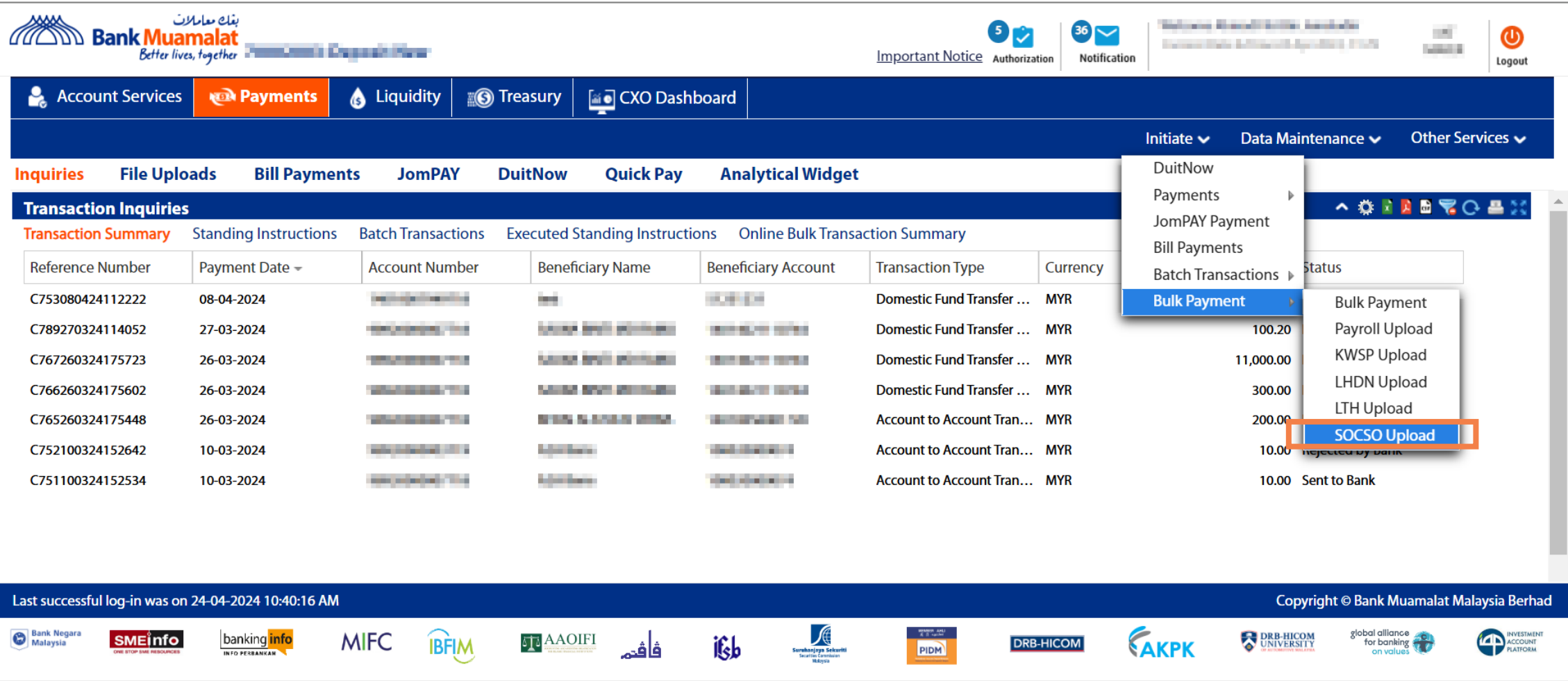
Transaction

Statutory Upload request has been submitted successfully.

Close

# Perform SOCSO/EIS Payment

Step 1: Go to Payment > Initiate > Payments > Bulk Payment > SOCSO Upload



Step 2: Select Template BMMB SOCSO FIXED LENGTH

File Information

Transaction Type  
SOCSO

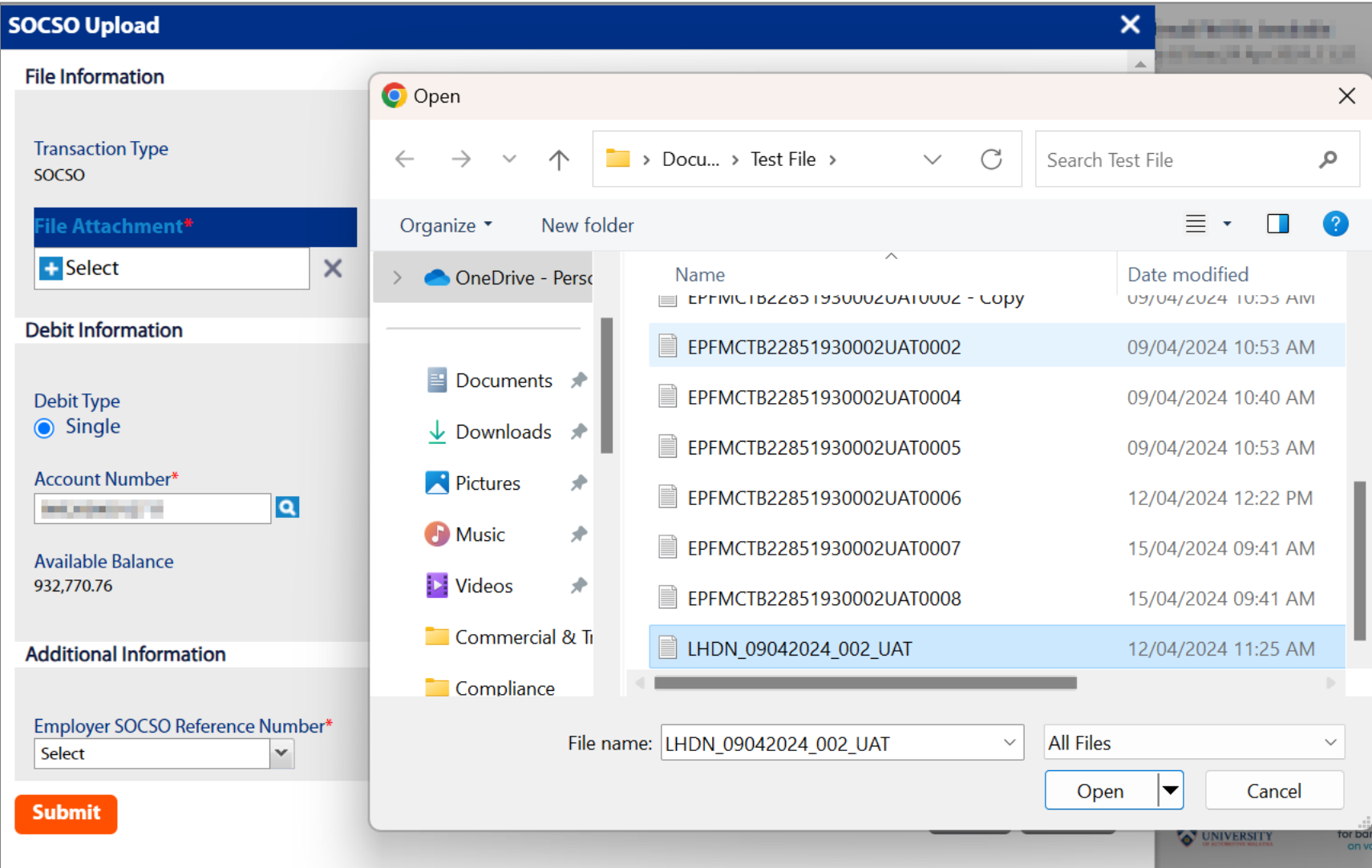
File Attachment\*  
+ Select

Template\*  
BMMB SOCSO FIXED LENGTH

View

Encryption Indicator  
Encryption is not required for this function

Step 3: Select + for the file attachment and select the payment file to be uploaded.



Step 4: Select by double click the account number that wish you debit.

SOCSO Upload

File Information

Transaction Type  
SOCSO

Template\*  
BMMB SOCSO FIXED LENGTH

View

File Attachment\*  
+ Select

Debit Info

Debit Type  
Single

Account Number

Available

Account Name

Favourite Name

Branch Name

Account Type

Curre

Additional Information

Employer SOCSO Reference Number\*

Select

Submit

Clear

Cancel



# Perform SOCSO/EIS Payment

**Step 5:** Input the following payment information

- **Employer SOCSO Reference Number**
- **State Code**
- **Contact Person Name**
- **Contact Phone Number**
- **Submission Type**
- **Payment Date**
- **Recipient Reference**

SOCSCO Upload

Available Balance  
932,770.76

Ledger Balance as of  
24-04-2024 11:31:27 AM MYT

Type  
Current Account

Additional Information

Employer SOCSO Reference Number\*

A3600004174K

State Code\*

Wilayah Persekutuan K.L.

Contact Person Name\*

Contact Phone Number\*

Submission Type\*

Live File

\* Mandatory field

Payment Information

Payment Date

24-04-2024

Recipient Reference\*

\*\* Conditional Mandatory field

Submit

Clear

Cancel

If there is no value in the drop down list of “Employer SOCSO Reference Number”, it is most likely that the company has yet register the Employer Reference Number with the bank. Please submit the service request to [ibiz@muamalat.com.my](mailto:ibiz@muamalat.com.my) to register.

There are 2 submission type for SOSCO Upload

- **Test File** : For the 1<sup>st</sup> time registration, customer will need to submit the “Test File” Submission Type. This file will be validated by KWSP within 1 business day. There will be no contribution deduction for the Test File.
- **Live File** : The Submission Type for the Employer Reference Number will be updated to “Live file” once KWSP updated. The actual payment contribution will be deducted only for “Live File” submission type.

# Perform SOCSO/EIS Payment

**Step 6:** Click “**Submit**” button and review the transaction info. Please ensure all the transaction info are according to the input earlier. Click “**Confirm**” button.

Bulk Payment

File Attachment

Debit Information

Debit Type

Single

Account Number

Currency

Name

Available Balance

932,770.76

Ledger Balance as of

24-04-2024 11:31:27 AM MYT

Type

Current Account

Additional Information

Employer SOCSO Reference Number

A3600004174K

State Code

Wilayah Persekutuan K.L

Contact Person Name

Contact Phone Number

Submission Type

Live File

Confirm

Back

Cancel

**Step 7:** The page will redirected to Confirmation Page and the payment will be submitted for verification. Please go to [Perform File Verification](#).

SOCSO Upload

Transaction Request Information

Reference Number

C759240424114110

Date/Time

24/04/2024 11:43:36

Status

File Submitted Successfully

Transaction Type

Statutory Upload

Transaction

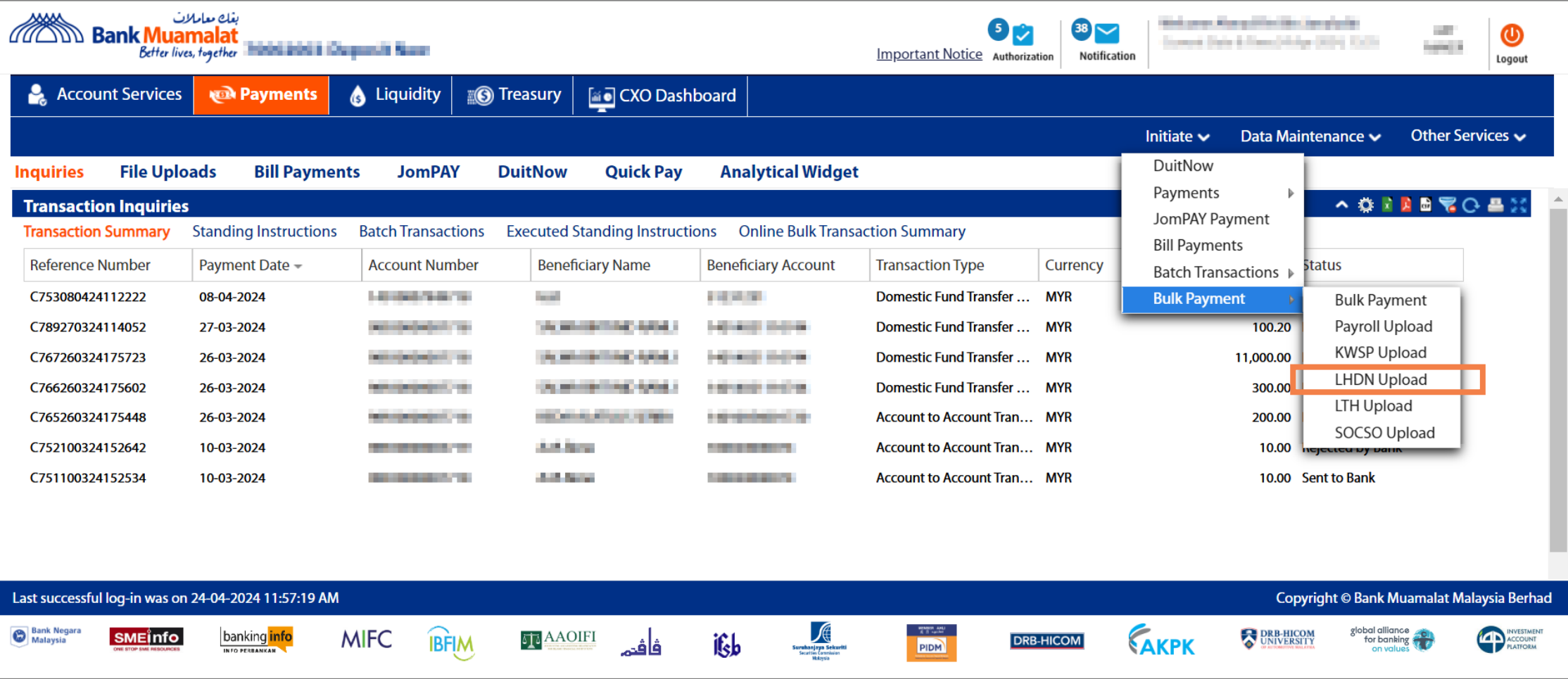
Statutory Upload request has been submitted successfully.

Close



# Perform LHDN Payment (Employee)

Step 1: Go to **Payment > Initiate > Payments > Bulk Payment > LHDN Upload**



Step 2: Select Template.

File Information

Transaction Type  
LHDN

File Attachment\*

+ Select

Debit Information

Debit Type  
Single

Account Number\*

Available Balance  
--

Additional Information

Employer LHDN Reference Number\*

Select

Template\*

Select

BMMB\_LHDN\_BULK\_EXCEL

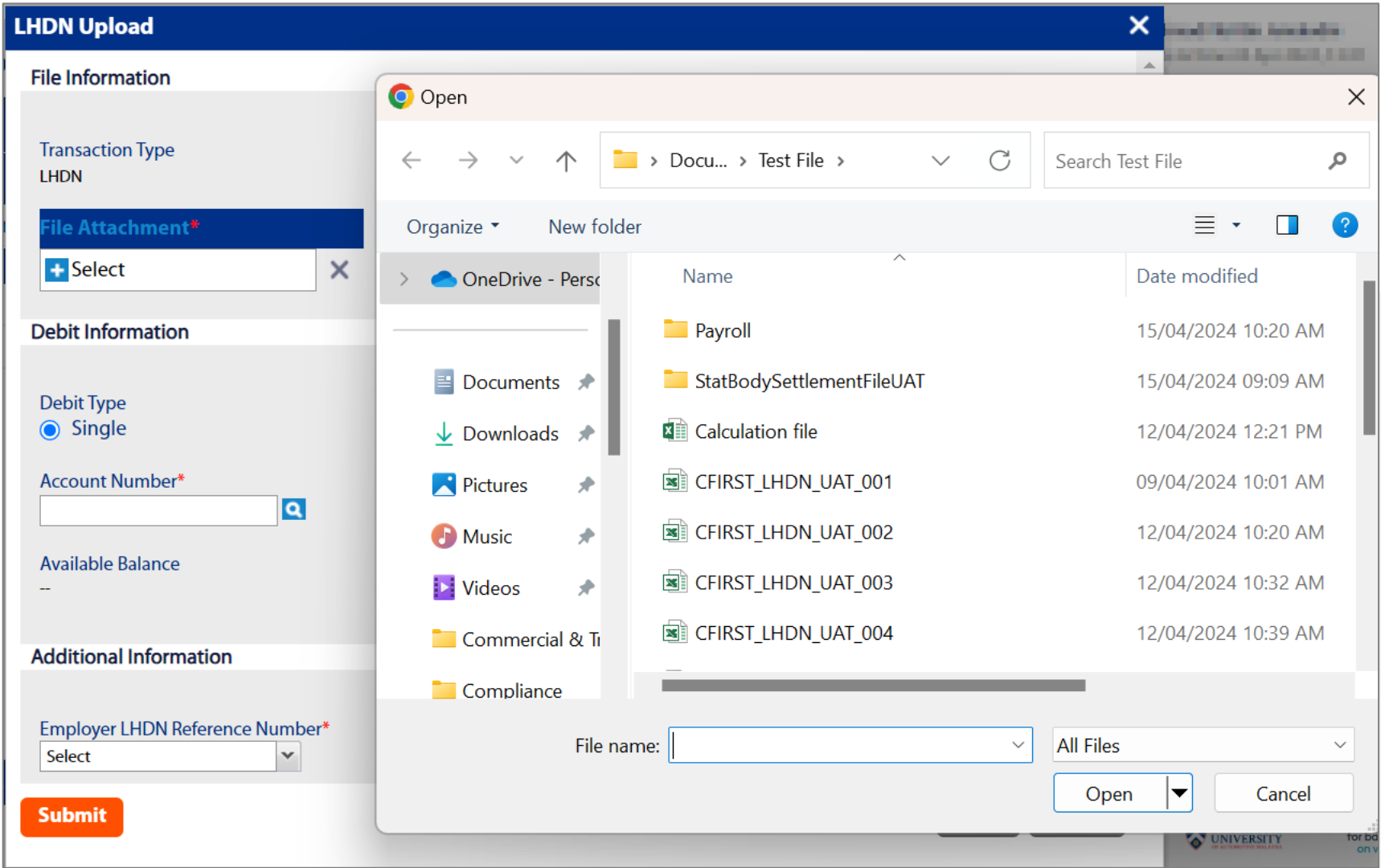
BMMB\_LHDN\_CSV

BMMB\_LHDN\_DELIMITED

BMMB\_LHDN\_FIXED\_LENGTH

View

Step 3: Select + for the file attachment and select the payment file to be uploaded.



Step 4: Select by double click the account number that wish you debit.

File Information

Transaction Type  
LHDN

File Attachment\*

+ Select

Debit Information

Debit Type  
Single

Account Number\*

Available Balance  
--

Additional Information

Employer LHDN Reference Number\*

Select

Template\*

BMMB\_LHDN\_BULK\_EXCEL

View

Account Lookup

Account Numbe...

Account Name

Favourite Name

Branch Name

Account Type

Curre

Submit

Clear

Cancel

# Perform LHDN Payment (Employee)

**Step 5:** Input the following payment information

- Employer LHDN Reference Number
- Contribution Month
- Contribution Year
- State Code
- Contact Person Name
- Contact Phone Number
- Payment Date
- Recipient Reference

LHDN Upload

9892000007718

MYR

DEPOSIT DEPARTMENT L

Available Balance  
4,687,521,205.26

Ledger Balance as of  
24-04-2024 01:42:19 PM MYT

Type  
Current Account

Additional Information

Employer LHDN Reference Number\*  
9000009503

Contribution Month\*  
April

Contribution Year\*  
2024

State Code\*  
Kedah

Contact Person Name\*

Contact Phone Number\*

\* Mandatory field

Payment Information

Payment Date  
24-04-2024

Recipient Reference\*

\*\* Conditional Mandatory field

Submit

Clear

Cancel

If there is no value in the drop down list of “Employer LHDN Reference Number”, it is most likely that the company has yet register the Employer Reference Number with the bank. Please submit the service request to [ibiz@muamalat.com.my](mailto:ibiz@muamalat.com.my) to register.

**Step 6:** Click “Submit” button and review the transaction info. Please ensure all the transaction info are according to the input earlier. Click “Confirm” button.

LHDN Upload

File Information

Transaction Type  
LHDN

Template  
BMMB\_LHDN\_BULK\_EXCEL

File Attachment  
CFIRST\_LHDN\_UAT\_001.xls

Debit Information

Debit Type  
Single

Account Number  
[REDACTED]

Currency  
[REDACTED]

Name  
[REDACTED]

Available Balance  
4,687,521,205.26

Ledger Balance as of  
24-04-2024 01:42:19 PM MYT

Type  
Current Account

Additional Information

Employer LHDN Reference Number  
9000009503

Contribution Month  
April

Contribution Year  
--

Confirm

Back

Cancel

**Step 7:** The page will redirected to Confirmation Page and the payment will be submitted for verification. Please go to [Perform File Verification](#).



### Step 3: Select the “Registered” or “Non Registered” Beneficiary Type

**Step 4:** Select Biller Category “Statutory Bill Payment” and Biller Name “LEMBAGA HASIL DALAM NEGERI”. Fill up the Bill/PRN No. The tax information will be populated if the Bill/PRN No is valid.

Bill Payments

Beneficiary Information

Bill Category\*

Statutory Bill payment

Bill Name\*

LEMBAGA HASIL DALAM NEGERI

Bill/PRN No.\*

2322000037406001

Income Tax No.

50000926000

Account Name

GREENVIEW WEALTH SDN. BHD.

Business Reg.No.

-

Payment Code

86

Assessment Month

0

Assessment Year

2021

IT Grp Cd

C

IC No/Passport No

-

Bill Amount / PRN Amount

20000.00

Payment Information

Submit

Clear

Cancel

Bill Payments

Debit Information

Account Number\*

🔍

Account Name

--

Favourite Name

--

Currency

--

Balance As of

--

Beneficiary Name

--

Please Select

--

Account Lookup

Account Numbe...	Account Name	Favourite Name	Branch Name	Account Type	Availa
XXXXXXXXXXXX	XXXXXXXXXXXX	--	JALAN MELAKA	Current Account	
XXXXXXXXXXXX	XXXXXXXXXXXX	--	JALAN MELAKA	Current Account	
XXXXXXXXXXXX	XXXXXXXXXXXX	--	RETAIL DEPOSIT	Current Account	
XXXXXXXXXXXX	XXXXXXXXXXXX	--	RETAIL DEPOSIT	Current Account	4
XXXXXXXXXXXX	XXXXXXXXXXXX	--	RETAIL DEPOSIT	Current Account	
XXXXXXXXXXXX	XXXXXXXXXXXX	RETAIL DEPOSIT	RETAIL DEPOSIT	Current Account	

Nick Name\*

🔍

Biller Category

--

Biller Name

--

Payment Information

Submit

Clear

Cancel

# Perform LHDN Payment (Employer)

**Step 5:** Input the following payment information

- Payment Amount
- Payment Date

Bill Payments

Assessment Year  
2021

IT Grp Cd  
C

IC No/Passport No  
-

Bill Amount / PRN Amount  
20000.00

Payment Information

Please enter Payment Amount

100.00

MYR

Payment Date

25-04-2024

Do you want to setup the Standing Instruction?

☐ Yes

☒ No

Daily Payment Limits

Used Payment Limit

Available Payment Limit

0.00 MYR

999,999.00 MYR

☐ I understand and accept the Terms & conditions applicable for initiating Bill Payment.

Submit

Clear

Cancel

**Step 6:** Click “**Submit**” button and review the transaction info. Please ensure all the transaction info are according to the input earlier. Click “**Confirm**” button.

Review and Confirmation - Bill Payments

MYR

Current Account

125,596.49

Balance As of  
25-04-2024 10:16:35 AM MYT

Branch Name  
RETAIL DEPOSIT

Beneficiary Information

Bill Category  
Statutory Bill payment

Bill Name  
LEMBAGA HASIL DALAM NEGERI

Bill/PRN No.  
2322000037406001

Income Tax No.  
50000926000

Account Name  
GREENVIEW WEALTH SDN. BHD.

Business Reg.No.  
-

Payment Code  
86-Bayaran Ansuran Cukai ? Syarikat

Assessment Month  
0

Assessment Year  
2021

IT Grp Cd  
C

IC No/Passport No  
-

Confirm

Back

Cancel

**Step 8:** The page will redirected to Confirmation Page and the payment will be submitted to approver (according to the Workflow Setup).

Confirmation

Transaction Request Information

Reference Number

C744250424101714

Date/Time

25/04/2024 10:17:35

Status

Pending Authorization

Transaction Type

Initiate Bill Payment

Transaction

Initiate Bill Payment request has been submitted successfully.

Close



Each file that successfully uploaded will display the status of “Ready for Verification”. The objective of this status is to allow Payment Maker to review the transaction uploaded before submitting it for approval. Please verify the records Beneficiary Account, Name & Amount.

## Step 2 : Click on **Authorization Button** > **Payments - Financial**

### Step 3 : Select Financial Transaction > File Verification

You may click to the records number hyperlink to verify the records

# Perform File Verification

**Step 4 :** Select the checkbox for the file that you want to submit for authorization.

Pending Activities

Financial Transactions

Non Financial

Pending Authorization

File Verification

Save As Drafts

Rejected Transactions

Ready For Release

<input type="checkbox"/>	File Reference	Transaction Type	File Name	File Status	Submitted On	Total Record	Currency	Amount
<input type="checkbox"/>	C767180424200...	KWSP Upload	EPFMCTB233038...	Ready for Verifica...	18-04-2024	3000	MYR	18,000.00
<input checked="" type="checkbox"/>	C741180424113...	SOCISO Upload	SOCSOBMMB000...	Ready for Verifica...	18-04-2024	5	MYR	512.00
<input checked="" type="checkbox"/>	C739180424113...	KWSP Upload	EPFBMMB0001.txt	Ready for Verifica...	18-04-2024	5	MYR	7,739.00
<input type="checkbox"/>	C737170424142...	LHDN Upload	LHDNUAT170420...	Ready for Verifica...	17-04-2024	2	MYR	43.28
<input type="checkbox"/>	C720170424094...	LHDN Upload	LHDNUAT170420...	Ready for Verifica...	17-04-2024	2	MYR	43.28
<input type="checkbox"/>	C793160424151...	LHDN Upload	LHDNUAT OPT M...	Ready for Verifica...	16-04-2024	2	MYR	43.86
<input type="checkbox"/>	C787160424140...	KWSP Upload	EPFSTRESS23303...	Ready for Verifica...	16-04-2024	3000	MYR	18,000.00

Accept

Reject

Back

Close

**Step 5 :** Confirm the Reference number and select Accept button

Pre-Confirmation

Transaction Pre-Confirmation

Reference Number	Product Description	Sub Product Description
C741180424113955	Payment	Statutory Payments
C739180424113632	Payment	Statutory Payments

Transaction Details

Total Records Selected

2

Total Transactions

10

Total Transaction Amount

MYR 8,251.00

Accept

Close

**Step 6 :** The page will redirected to Confirmation Page and the payment will be submitted to approver (according to the Workflow Setup).

Confirmation Window

Reference No.	Success	Status	Remarks
C741180424113955	YES	Pending Authorization	
C739180424113632	YES	Pending Authorization	

Close



# Perform Standing Instruction

**Step 1:** Go to **Payment > Initiate > (Payment that you want to set the Standing Instruction)**

**Step 2:** Select the “Do you want to setup the Standing Instruction” to “Yes”

DuitNow

Payment Information

Please enter Payment Amount

1.00

MYR

Do you want to setup the Standing Instruction?

Yes

No

Payment Start Date \*\*

Execution Frequency \*\*

Select

Do you want to setup the Standing Instruction? \*\*

Payment End Date \*\*

Note: Corporate / User Level Limit will not be considered for transactions involving SI.

Recipient's Reference\*

Other Payment Details

Recipient Reference described here will appear in the Debit and Credit statement.

Describe additional payment information.

Email address for payment confirmation. Input allowed up to 5 email addresses. (separated by ';')

E-Mail Address

Submit

Save As Template

Save As Draft

Clear

Cancel

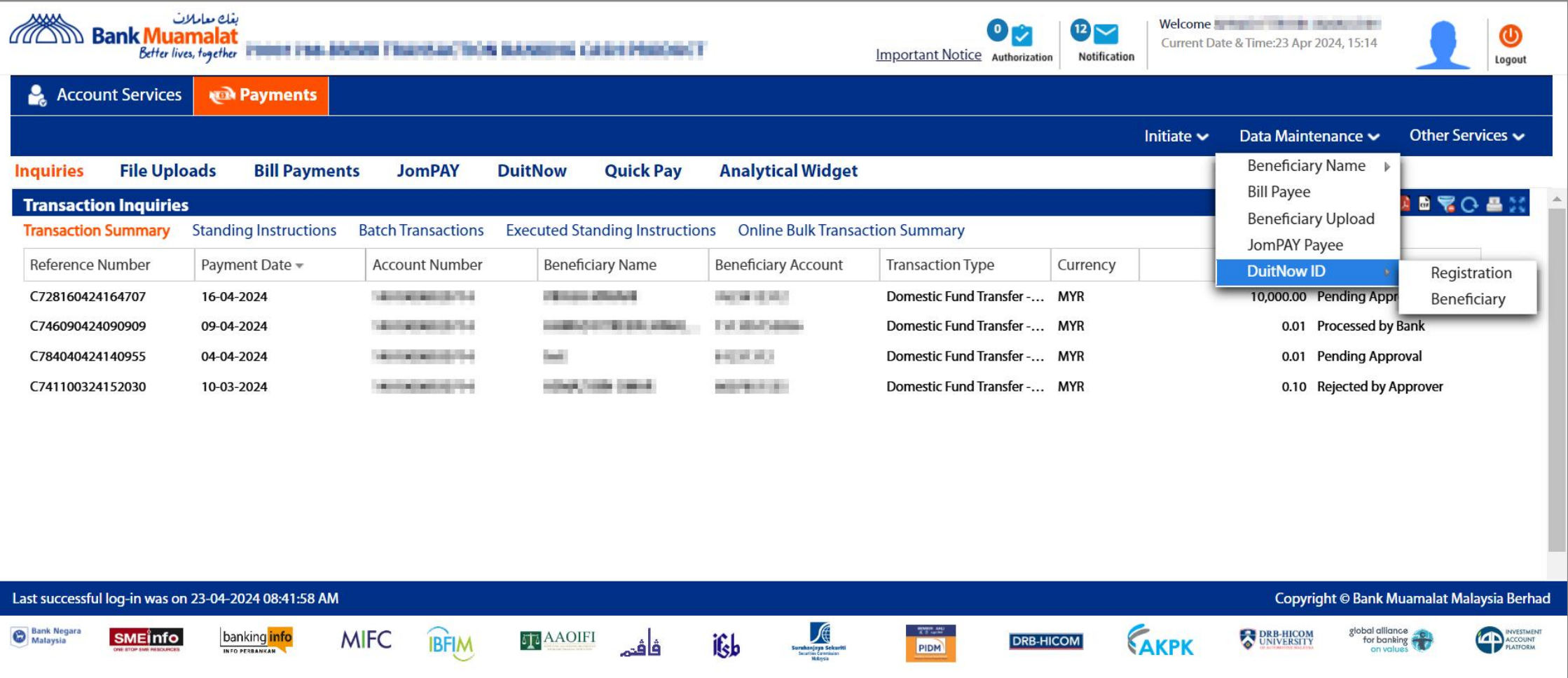
**Step 3:** Input the following payment information

- **Payment Start Date**
- **Execution Frequency** (Daily, Weekly, Monthly, End of Month, Quaterly, Half Yearly or Yearly)
- **Number of Payment** or **Payment End Date**

**Step 4:** Submit the payment for approval.

# Add/Delete Favourite Beneficiary Account

Step 1: Go to Payment > Data Maintenance



Payment Type	Go to
BMMB Account Third Party	Beneficiary Name > Beneficiary - Account to Account (Third Party)
Domestic Fund Transfer (IBG)	Beneficiary Name > Beneficiary – Domestic Fund Transfer
Domestic Fund Transfer (RENTAS)	Beneficiary Name > Beneficiary – Domestic Fund Transfer
DuitNow	DuitNow ID > Beneficiary
Cross Border Fund Transfer	Beneficiary Name > Beneficiary – Cross Border Fund Transfer
JomPAY	JomPAY Payee

Step 2: Input the Beneficiary Information as per specified based on the payment type selected.

### Beneficiary Information

Beneficiary Code\*

DuitNow ID Type\*

Account No.

Account Type \*

Savings / Current Account

Beneficiary Bank Name\*

MAYBANK BERHAD

Beneficiary Bank Code

MBBEMYKL

DuitNow ID\*

Beneficiary Name

AHMAD FITRI

Favourite Name

Submit

Clear


Cancel



# Add Favourite Beneficiary Account

**Step 3:** Click “**Submit**” button and review the transaction info. Please ensure all the transaction info are according to the input earlier. Click “**Confirm**” button.

Review and Confirmation



Beneficiary Information

Beneficiary Code

DuitNow ID Type

Account No.

Account Type

Savings / Current Account

Beneficiary Bank Name

MAYBANK BERHAD

Beneficiary Bank Code

MBBEMYKL

DuitNow ID

Beneficiary Name

AHMAD FITRI

Favourite Name

Ahmad Fitri Maybank

Confirm

Back

Cancel

**Step 4:** The page will redirected to Confirmation Page and the payment will be submitted to approver.

Confirmation

Transaction Request Information

Reference Number

BE31230424152223

Date/Time

23/04/2024 15:24:23

Status

Pending Authorization

Transaction Type

DuitNow Beneficiary

Transaction

DuitNow Beneficiary Creation request has been successfully submitted for approval.

Close

Alternatively, you can add the favorite during the submission of the Non-Registered Payment. Please select “**Do you want to add the beneficiary to the registered list?**” to “**Yes**” if you wish to add during payment submission.

DuitNow

DuitNow ID Type\*

Select

Account Type / Country Code

Select

DuitNow ID

Beneficiary Name

Favourite Name

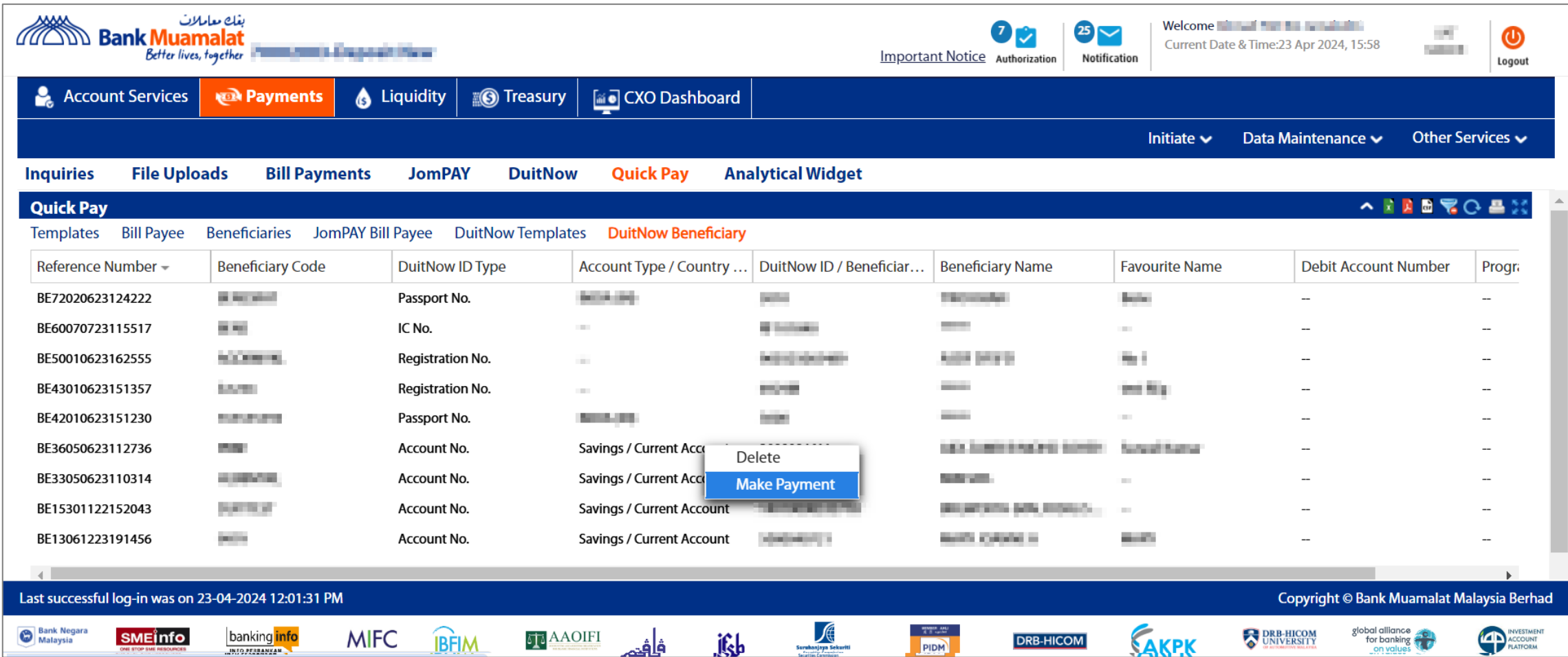
Do you want to add the beneficiary to the registered list?

☐ Yes

☒ No

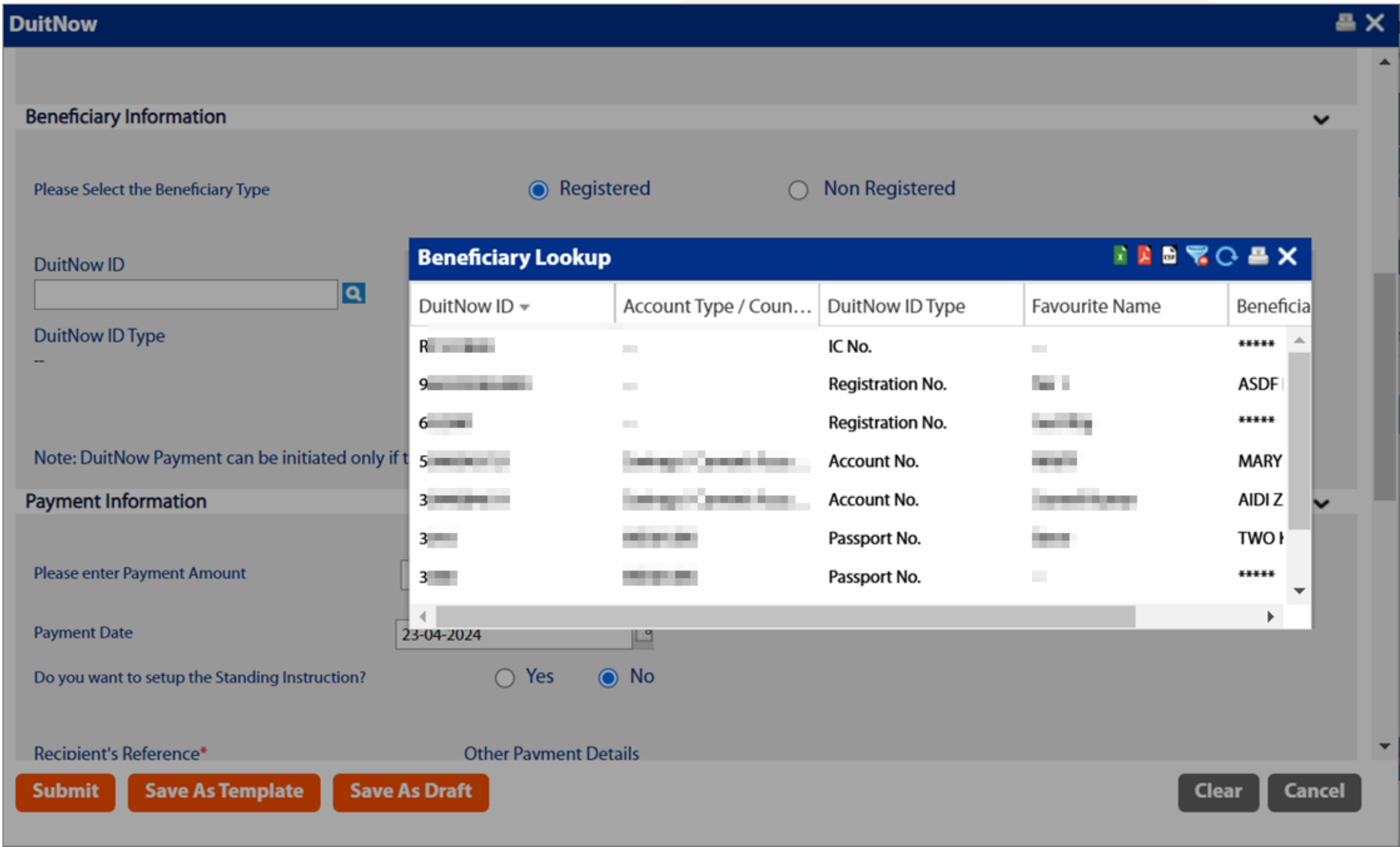
# Perform Favourite Beneficiary Account Payment

## Step 1: Go to Payment > Quick Pay



## Step 2: Select the payment that you want to initiate and select “Make Payment”

Alternatively, you can select from the **Registered Beneficiary list** during payment initiation.





# Copy Transaction

**Step 1:** Go to **Payment** and View the Transaction Status. Right click the transaction that you want to copy.

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Important Notice

Authorization

Notification

Welcome,

Current Date & Time: 23 Apr 2024, 14:53

Logout

Account Services

Payments

Initiate

Data Maintenance

Other Services

Inquiries

File Uploads

Bill Payments

JomPAY

DuitNow

Quick Pay

Analytical Widget

Transaction Inquiries

Transaction Summary

Standing Instructions

Executed Standing Instructions

Reference Number	Payment Date	Account Number	DuitNow ID Type	Account Type / Cou...	DuitNow ID / Benefi...	Beneficiary Name	Amount	Currency	Status
C789230424084257	23-04-2024			Current Acco...			0.01	MYR	Process...
C762220424085354	22-04-2024			Current Acco...			0.01	MYR	Process...
C797190424090341	19-04-2024			Current Acco...			0.01	MYR	Process...
C767180424090253	18-04-2024			Current Acco...			0.01	MYR	Process...
C752170424090033	17-04-2024			Current Acco...			0.01	MYR	Process...
C729160424165048	16-04-2024		Account No.	Savings / Current Acco...			1.00	MYR	Pending /
C710160424085001	16-04-2024		Account No.	Savings / Current Acco...			0.01	MYR	Process...
C799160424084840	16-04-2024		Account No.	Savings / Current Acco...			0.01	MYR	Rejected
C763150424084508	15-04-2024		Account No.	Savings / Current Acco...			0.01	MYR	Process...

Download Debit Advice

Download Credit Advice

Copy Transaction

View History

View WorkFlow Detail

Last successful log-in was on 23-04-2024 08:41:58 AM

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Bank Negara Malaysia

SMEinfo

banking info

MIFC

IBFIM

AAOIFI

فافم

isb

Bank Negara Malaysia

TYE

PIDM

DRB-HICOM

AKPK

DRB-HICOM UNIVERSITY

global alliance for banking on values

INVESTMENT ACCOUNT PLATFORM

**Step 2:** All the data will be prepopulated based on the transaction that being copied. Please check the details before submission.

DuitNow

Beneficiary Information

Please Select the Beneficiary Type

Registered

Non Registered

DuitNow ID Type\*

Account No.

Account Type

Savings / Current Account

Beneficiary Bank Name\*

ALLIANCE BANK (M) BERHAD

Beneficiary Bank Code

MFBBMYKL

DuitNow ID\*

Beneficiary Name

Favourite Name

Do you want to add the beneficiary to the registered list?

Yes

No

Note: DuitNow Payment can be initiated only if the recipient has a valid DuitNow ID registered except for Bank Account No .

Payment Information

Please enter Payment Amount

0.01

MYR

Submit

Save As Template

Save As Draft

Clear

Cancel

**Step 3:** Proceed with the payment if you wish to continue.

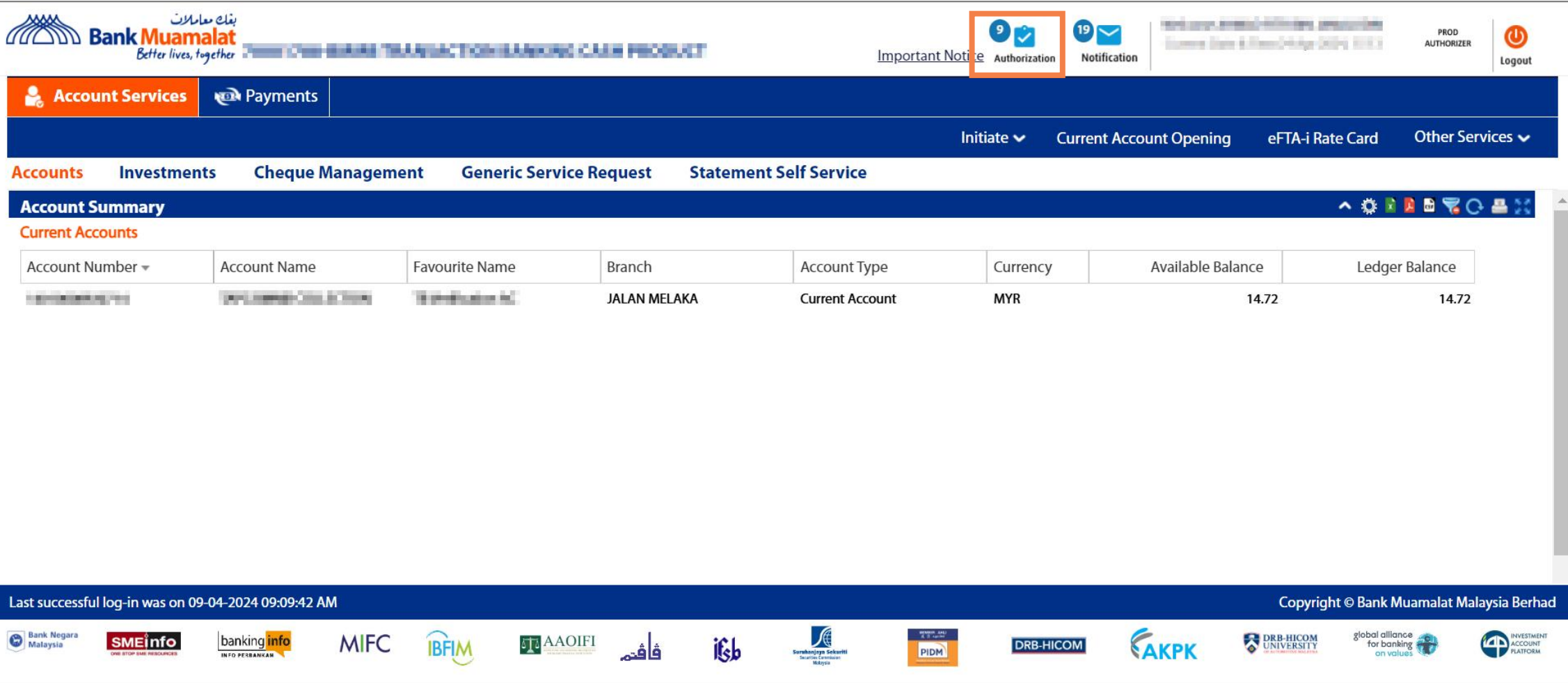
Bank Muamalat Malaysia Berhad, Ibu Pejabat, Menara Bumiputra, 21 Jalan Melaka, 50100 Kuala Lumpur.  
Tel: +603-2600 5500 Web: www.muamalat.com.my

70

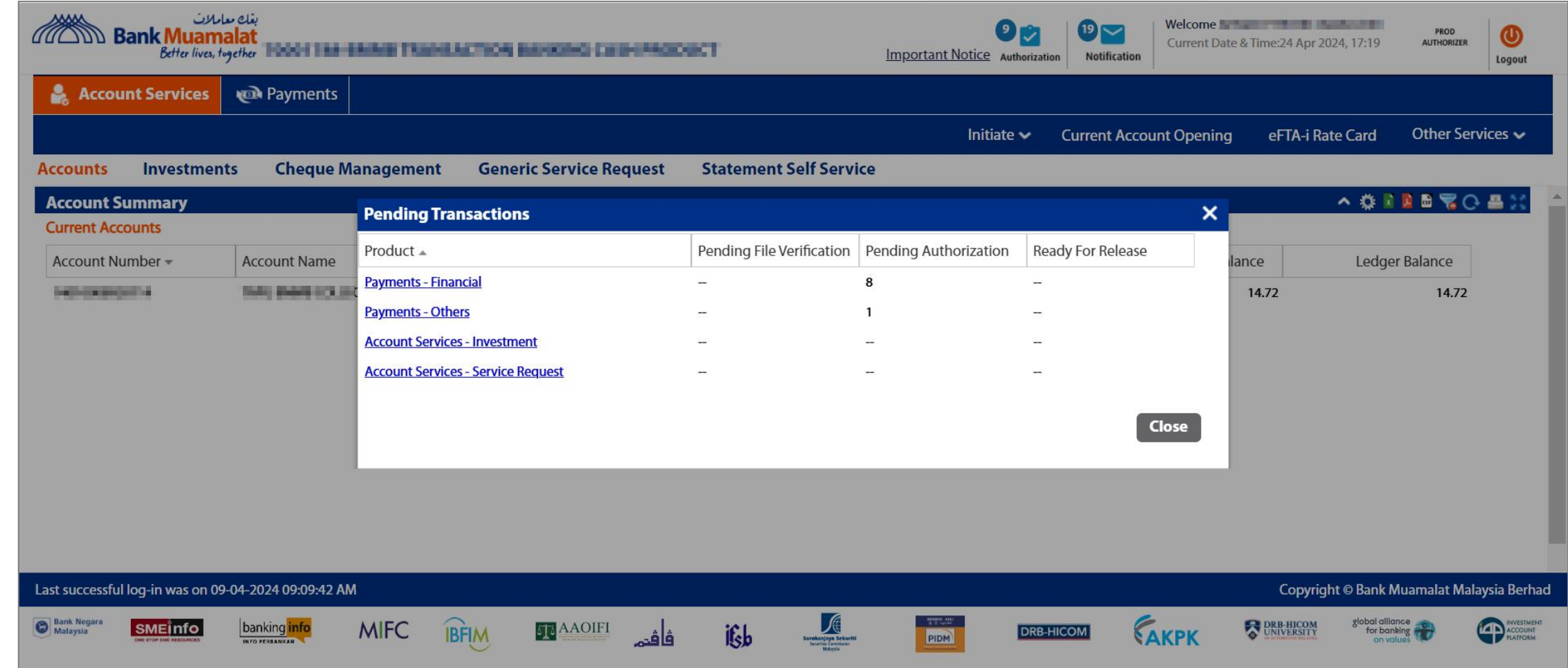
Copyright © Bank Muamalat Malaysia Berhad reserved.

# Authorize Single Transaction

**Step 1:** Click “Authorization” icon. The number beside the button indicate the number of transaction that pending for authorization.



**Step 2:** Select the hyperlink



Hyperlink	Description
Payments – Financial	All the financial transaction or payments such as DuitNow, Bulk Payment, Payroll, KWSP, EPF, SOCSO and etc
Payments – Others	All the maintenance that related to payment such as Add Favourite, Delete Favourite & etc
Account Services – Investment	All the Investment related transaction such as eFTA-I
Account Services – Service Request	All the service request related such as Generic Service Request, Cheque Book Request and etc.



# Authorize Single Transaction

**Step 3:** Select the payment that you wish to view the detail by clicking on the Total Record hyperlink

Pending Activities

Financial Transactions

Non Financial

Pending Authorization

File Verification

Save As Drafts

Rejected Transactions

Ready For Release

<input type="checkbox"/>	Transaction Type	Account Number	Beneficiary Name / File Name	Beneficiary Account	Payment Date	Tot...	Currency	Amount	Debit Account
<input type="checkbox"/>	JomPAY Payment				24-04-2024	1	MYR	1.00	
<input type="checkbox"/>	JomPAY Payment				24-04-2024	1	MYR	1.00	
<input type="checkbox"/>	DuitNow				16-04-2024	1	MYR	1.00	
<input type="checkbox"/>	Domestic Fund T...				16-04-2024	1	MYR	10,000.00	
<input type="checkbox"/>	DuitNow				09-04-2024	1	MYR	0.01	
<input type="checkbox"/>	Domestic Fund T...				04-04-2024	1	MYR	0.01	
<input type="checkbox"/>	DuitNow				04-04-2024	1	MYR	0.01	
<input type="checkbox"/>	DuitNow				02-04-2024	1	MYR	0.01	

Authorize

Reject

Back

Close

**Step 4:** The detail page of the transaction will be displayed. Click Authorize to approve the payment. Please ensure the transaction details such as Beneficiary Account Number, Beneficiary Name and amount are accurate before authorizing.

DuitNow

Beneficiary Information

Please Select the Beneficiary Type

Non Registered

DuitNow ID Type

Account Type

Account No.

Savings / Current Account

Beneficiary Bank Name

Beneficiary Bank Code

MAYBANK BERHAD

MBBEMYKL

DuitNow ID

Beneficiary Name

Favourite Name

--

Do you want to add the beneficiary to the registered list?

No

Payment Information

Please enter Payment Amount

0.01

MYR

Payment Date

04-04-2024

Do you want to setup the Standing Instruction?

No

Authorize

Reject

Close

Note : The transaction will be displayed only for the last 30 days from the transaction date.

# Authorize Single Transaction

**Step 5:** Fill up the Response Code based on the Physical Token Authentication. Refer to [Physical Token Guide](#) to generate the Response Code.

DuitNow

C783040424140808

Payment

DuitNow

Transaction Details

Total Transactions  
1

Total Transaction Amount  
MYR 0.01

Challenge Code  
36172914

Response \*

Authorize

Bank Muamalat

1 2 3 4 5 6 7 8 9 0 N Y

**Step 6:** Transactions will be processed accordingly after approval. If the transaction require to be release, the transaction will be queue for [Release Payment](#)

Confirmation Window

Reference No.	Success	Status	Remarks
C783040424140808	YES	Sent to Bank	

Close

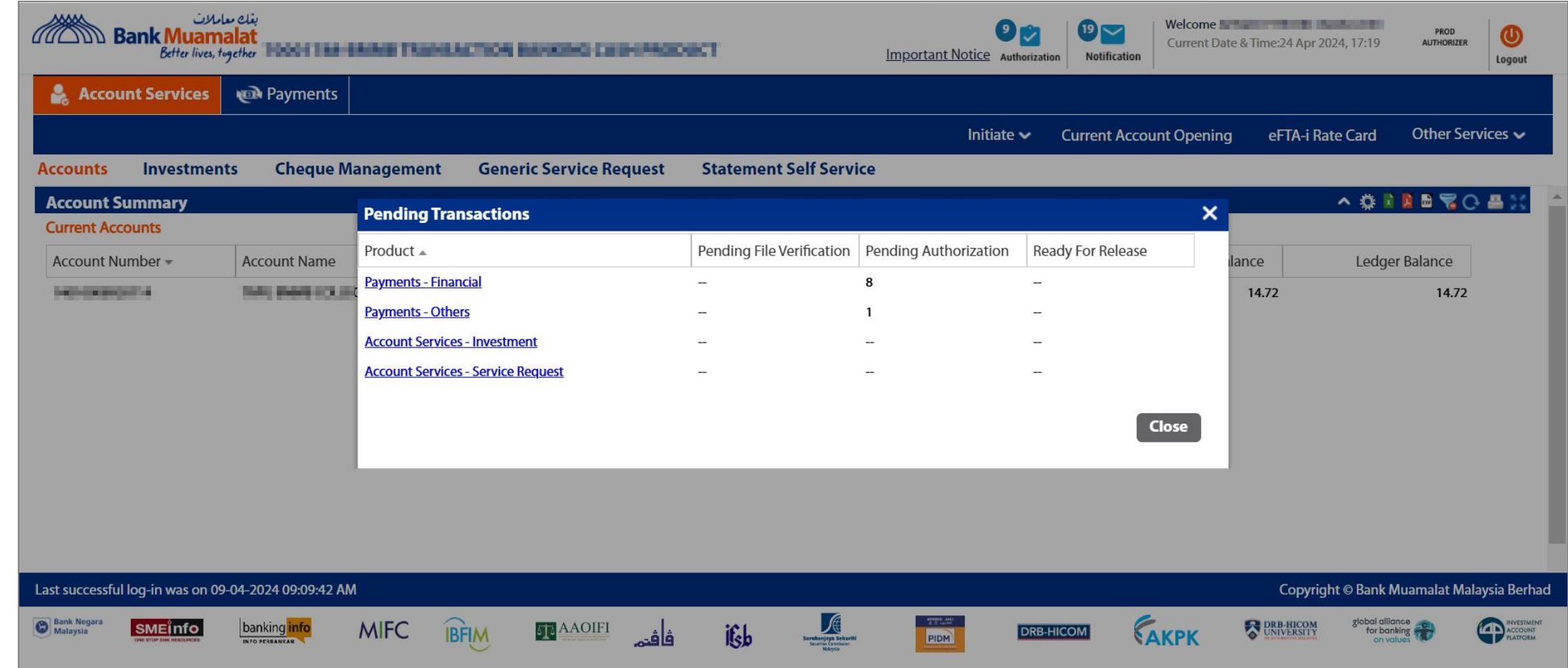


# Authorize Multiple Transaction

**Step 1:** Click “Authorization” icon. The number beside the button indicate the number of transaction that pending for authorization.



**Step 2:** Select the hyperlink



Hyperlink	Description
Payments – Financial	All the financial transaction or payments such as DuitNow, Bulk Payment, Payroll, KWSP, EPF, SOCSO and etc
Payments – Others	All the maintenance that related to payment such as Add Favourite, Delete Favourite & etc
Account Services – Investment	All the Investment related transaction such as eFTA-I
Account Services – Service Request	All the service request related such as Generic Service Request, Cheque Book Request and etc.

# Authorize Multiple Transaction

**Step 3:** Select the checkbox for the transactions that you wish to authorize and click Authorize button. Please ensure the transaction details such as Beneficiary Account Number, Beneficiary Name and amount are accurate before authorizing.

Pending Activities

Financial Transactions

Non Financial

Pending Authorization

File Verification

Save As Drafts

Rejected Transactions

Ready For Release

<input type="checkbox"/>	Transaction Type	Account Number	Beneficiary Name / File Name	Beneficiary Account	Payment Date	Tot...	Currency	Amount	Debit Account
<input type="checkbox"/>	JomPAY Payment				24-04-2024	1	MYR	1.00	
<input type="checkbox"/>	JomPAY Payment				24-04-2024	1	MYR	1.00	
<input type="checkbox"/>	DuitNow				16-04-2024	1	MYR	1.00	
<input type="checkbox"/>	Domestic Fund T...				16-04-2024	1	MYR	10,000.00	
<input checked="" type="checkbox"/>	DuitNow				09-04-2024	1	MYR	0.01	
<input type="checkbox"/>	Domestic Fund T...				04-04-2024	1	MYR	0.01	
<input checked="" type="checkbox"/>	DuitNow				02-04-2024	1	MYR	0.01	

Authorize

Reject

Back

Close

Note : The transaction will be displayed only for the last 30 days from the transaction date.

**Step 4:** Fill up the Response Code based on the Physical Token Authentication. Refer to [Physical Token Guide](#) to generate the Response Code.

Pre-Confirmation

C720020424134653

Payment

DuitNow

C739090424083026

Payment

DuitNow

Transaction Details

Total Records Selected

2

Total Transactions

2

Total Tra

MYR 0.02

Challenge Code

37173922

Response \*

Authorize

Bank Muamalat

1 2 3 4 5 6 7 8 9 0 N Y

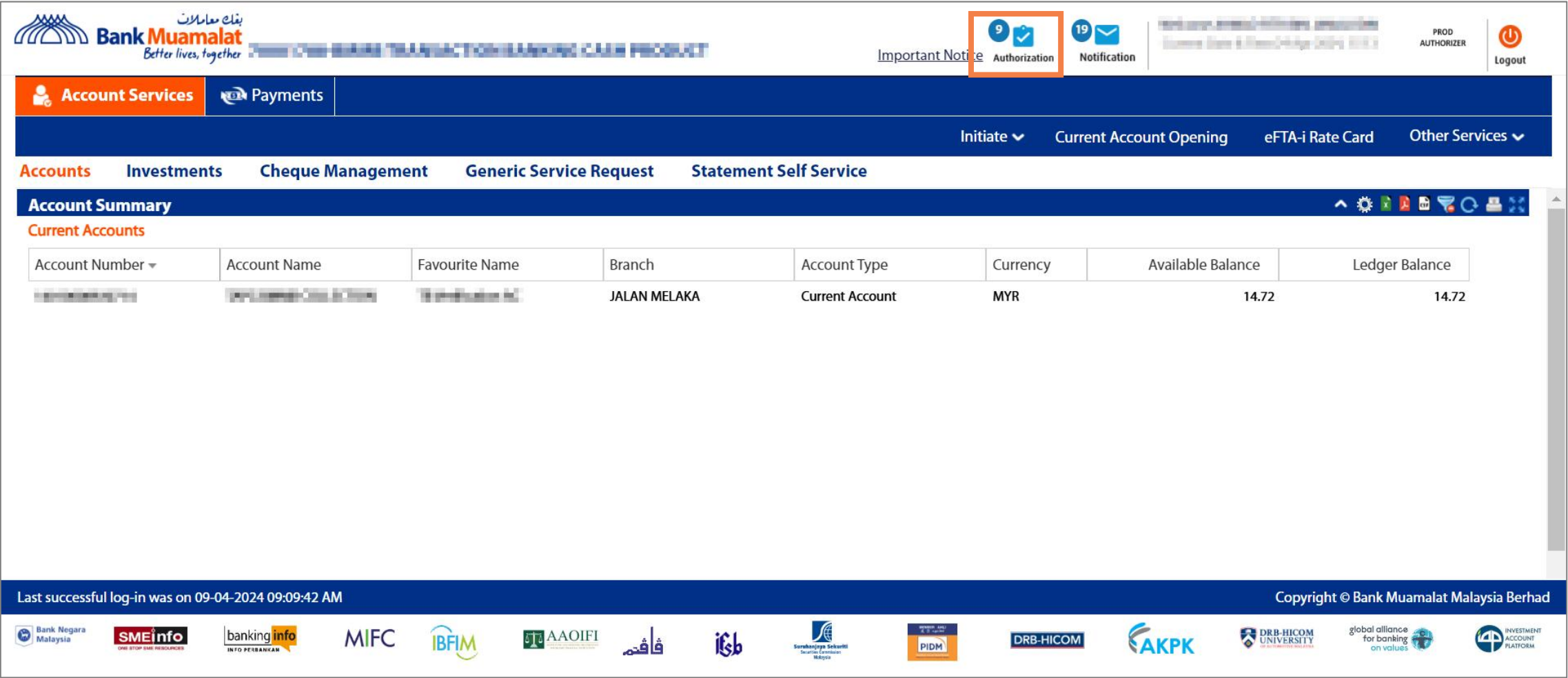
**Step 5:** Transactions will be processed accordingly after approval. If the transaction require to be release, the transaction will be queue for [Release Payment](#)



# Release Payment

Note : Please note that the payment will be held for release only if the company has subscribed to this function. By default, customers do not have access to the "Ready for Release" functionality.

**Step 1:** Click “Authorization” icon. The number beside the button indicate the number of transaction that pending for authorization.



**Step 2:** Select the hyperlink

Pending Transactions			
Product	Pending File Verification	Pending Authorization	Ready For Release
<a href="#">Payments - Financial</a>	--	--	1
<a href="#">Payments - Others</a>	--	--	--
<a href="#">Account Services - Investment</a>	--	--	--
<a href="#">Account Services - Service Request</a>	--	--	--

Hyperlink	Description
Payments – Financial	All the financial transaction or payments such as DuitNow, Bulk Payment, Payroll, KWSP, EPF, SOCSO and etc
Payments – Others	All the maintenance that related to payment such as Add Favourite, Delete Favourite & etc
Account Services – Investment	All the Investment related transaction such as eFTA-I
Account Services – Service Request	All the service request related such as Generic Service Request, Cheque Book Request and etc.

# Release Payment

**Step 3:** Select Financial Transactions > Ready for Release.

Select the checkbox for the transactions that you wish to release. Please ensure the transaction details such as Beneficiary Account Number, Beneficiary Name and amount are accurate you release the payment.

Pending Activities

Financial Transactions

Pending Authorization

File Verification

Save As Drafts

Rejected Transactions

Ready For Release

Non Financial

<input type="checkbox"/>	Transaction Type	Account Number	Beneficiary Name / File Name	Beneficiary Account	Payment Date	Total R...	Currency	Amount	Ci
<input checked="" type="checkbox"/>	Domestic Fund Tran...				25-04-2024	1	MYR	2.00	Al

Release

Reject

Back

Close

Note : The transaction will be displayed only for the last 30 days from the transaction date.

**Step 4:** Click Release button

Pre-Confirmation

Transaction Pre-Confirmation

Reference Number	Product Description	Sub Product Description
C745250424103152	Payment	Domestic Fund Transfer

Transaction Details

Total Records Selected	Total Transactions	Total Transaction Amount
1	1	MYR 2.00

Release

Close

**Step 5:** Transactions will be processed accordingly after approval.

Confirmation Window

Reference No.	Success	Status	Remarks
C745250424103152	YES	Sent to Bank	

Close



**Bank Muamalat**

Better lives, together

Welcome

Current Date & Time: 20 Aug 2024, 18:50

Logout

---

Account Services
Payments
Liquidity
Treasury
CXO Dashboard

Other Services ▾

---

Forex Rate
Foreign Exchange Contract
Money Market

**Forex Rate**

Date and Time:

12-08-2024 09:04:22

Date and Time:

12-08-2024 09:04:22

MYR to 1 unit of Foreign Currency		
Foreign Currency ▾	Sell Rate (TT)	Buy Rate (TT)
Australian Dollar AUD	2.9860	2.8420
Brunei Dollar BND	3.4290	3.2780
Canadian dollar CAD	3.2730	3.1560
Euro EUR	4.9810	4.7040
Great Britain Pound GBP	5.7790	5.5400
New Zealand Dollar NZD	2.7860	2.5860
Singapore Dollar SGD	3.4290	3.2910
Swiss Franc CHF	5.2240	4.9980

MYR to 100 units of Foreign Currency		
Foreign Currency ▾	Sell Rate (TT)	Buy Rate (TT)
Baht THB	13.9300	11.0000
Bangladesh Taka BDT	4.1200	3.5100
Chinese Yuan CNY	64.1300	59.0500
Danish Krone DKK	67.7700	62.2600
Hong Kong Dollar HKD	58.3800	54.3400
Indian Rupee INR	5.5400	4.9900
Mauritian Rupee MUR	11.7700	7.3400
Nepalese Rupee NPR	3.5600	3.2000

Last successful log-in was on 20-08-2024 06:13:21 PM

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## Step 1: Go to Payment

Please go to Sub Menu as per specified below for the specific Payment Type

Payment Type	Go to Sub Menu
Account to Account (Third Party)	Inquiries > Transaction Summary
Own Account Transfer	Inquiries > Transaction Summary
Domestic Fund Transfer (IBG)	Inquiries > Transaction Summary
Domestic Fund Transfer (RENTAS)	Inquiries > Transaction Summary
Financing Payment	Inquiries > Transaction Summary
Cross Border Fund Transfer	Inquiries > Transaction Summary
Bill Payment	Bill Payments > Bill Payments
JomPAY	JomPAY > JomPAY
DuitNow	Duitnow > DuitNow

The following outlines the status of the transactions and their meanings:

Status	Description
Pending Approval	Transaction is pending for approval
Pending Additional Approval	Transaction is pending for additional approver(s)
Processed	Transaction has been processed. Payment has been debited and the transaction will be credited based on the TAT of the payment type selected.
In Process at Bank	Transaction is in the midst of processing.
Sent to Bank	Transaction is queuing for the processing.
Rejected by Bank	Transaction is rejected by Bank/Beneficiary Bank. Please check the Reject Reason in the Transaction Detail page.
Rejected by Approver	Transaction is rejected by checker/approver.
Ready for Verification	File is ready for verification before submission for approval.
Post-Dated	Transaction is pending for processing and will be processed on the payment date.
Rule Not Found	The Authorization/Workflow setup is not being setup for the payment selected.
Rejected by Entitlement	Transaction is likely exceed the transaction limit.
Conversion Failed	The file uploaded does not follow the file format specification.
Verification Failure	The file uploaded does not follow the file format specification.
Cancelled	Transaction has been cancelled.

Note : Only last 3 months transaction will be displayed





Right click on the transaction row and select View History to view the transaction workflow history

The screenshot shows the 'Transaction Inquiry' section of the Bank Muamalat Malaysia Berhad portal. A dropdown menu is open for the transaction ID C746090424090909, showing options like 'Download Credit Advice', 'Download Debit Advice', 'Copy Transaction', 'View History' (highlighted), and 'View WorkFlow Detail'. The table lists transactions with columns for Reference Number, Payment Date, Account Number, Beneficiary Name, Beneficiary Account, Transaction Type, Currency, Amount, and Status.

Reference Number	Payment Date ▾	Account Number	Beneficiary Name	Beneficiary Account	Transaction Type	Currency	Amount	Status
C728160424164707	16-04-2024	[REDACTED]	[REDACTED]	[REDACTED]	Domestic Fund Transfer ...	MYR	10,000.00	Pending Approval
<b>C746090424090909</b>	<b>09-04-2024</b>	<b>[REDACTED]</b>	<b>[REDACTED]</b>	<b>[REDACTED]</b>	<b>Domestic Fund Transfer ...</b>	<b>MYR</b>	<b>0.01</b>	<b>Processed by Bank</b>
C784040424140955	04-04-2024	[REDACTED]	[REDACTED]	[REDACTED]	Domestic		0.01	Pending Approval
C741100324152030	10-03-2024	[REDACTED]	[REDACTED]	[REDACTED]	Domestic		0.10	Rejected by Approver

Transaction History			
Products	Sub-Product		
Payment	--		
Reference Number	Current Status		
C746090424090909	Processed by Bank		



  




Action Date & Time	Action By	Action	Status
09/04/2024 09:09:11		Edit	Pending Approval
09/04/2024 09:10:42		Posted to Bank	Sent to Bank
09/04/2024 09:10:43	Bank	Released to Bank	In Process at Bank
09/04/2024 09:10:55	Bank	Authorize	Processed by Bank


This row specify the number of Pending Authorizer Role

**Step 3:** Report will be downloaded to your desktop/laptop

Transaction\_Summary\_22Apr2024\_145439.pdf

1 / 1 | - 100% + |  



### Transaction Summary

GCIF Name : **[REDACTED]**  
Report Generated By : **[REDACTED]**  
Total Search Results : 4

Date : 22/04/2024  
Time : 14:54:39

Reference Number	Payment Date	Account Number	Beneficiary Name	Beneficiary Account	Transaction Type	Currency	Amount	Status
C728160424164707	16-04-2024	[REDACTED]	[REDACTED]	[REDACTED]	Domestic Fund Transfer - RENTAS	MYR	10,000.00	Pending Approval
C746090424090909	09-04-2024	[REDACTED]	[REDACTED]	[REDACTED]	Domestic Fund Transfer - IBG	MYR	0.01	Processed by Bank
C784040424140955	04-04-2024	[REDACTED]	[REDACTED]	[REDACTED]	Domestic Fund Transfer - IBG	MYR	0.01	Pending Approval
C741100324152030	10-03-2024	[REDACTED]	[REDACTED]	[REDACTED]	Domestic Fund Transfer - IBG	MYR	0.10	Rejected by Approver

The diagram shows a horizontal menu bar with various icons. Four callout boxes point to specific icons: 'Extract to Excel' points to a green Excel icon, 'Extract to PDF' points to a red PDF icon, 'Extract to CSV' points to a document icon with a table, and 'Print' points to a printer icon.



File will be downloaded to the desktop/laptop in excel format. This file will outlines all the transaction in the payment file with the status of each transactions.

FeedBack\_RptC710190424090633 [Compatibility Mode] - Excel

Ahmad Fitri Bin Jamaludin

File Home Insert Page Layout Formulas Data Review View Help Tell me what you want to do Share

Cut Copy Paste Format Painter Clipboard Font Alignment Number Styles Cells Editing

Arial 10 A A Wrap Text General \$ % , .00 .00 Conditional Formatting Format as Table Cell Styles Insert Delete Format AutoSum Fill Clear Sort & Find & Filter Select


123







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Bank Muamalat

Feedback Report

Report Generated By :  Report Generated On : 22-04-2024  
Report Generated For File : C710190424090633

BANK CODE/ROUTING NUMBER/DUITNOW ID TYPE	BENEFICIARY ACCOUNT NO. / DUITNOW ID	Beneficiary Name	Payment Amount	Transaction Type	OTHER PAYMENT DETAILS	BENEFICIARY ID TYPE VALUE	Record Type	Recipient Reference	Transaction Status	Error Description
BMMB			0.01		BMMB PAYROLL TEST		P		SUCCFL	
MFBB			0.01		BMMB PAYROLL TEST		P		SUCCFL	

Feedback Report

Ready

70%

# Personalize Report

Step 1 : By default, all the table can be personalized.

Transaction Inquiries								
Transaction Summary	Standing Instructions	Batch Transactions	Executed Standing Instructions	Online Bulk Transaction Summary				
Reference Number	Payment Date	Account Number	Beneficiary Name	Beneficiary Account	Transaction Type	Currency	Amount	Status
C753080424112222	08-04-2024				Domestic Fund Transfer ...	MYR	0.01	Rule Not Found
C789270324114052	27-03-2024				Domestic Fund Transfer ...	MYR	100.20	Processed by Bank
C767260324175723	26-03-2024				Domestic Fund Transfer ...	MYR	11,000.00	Processed by Bank
C766260324175602	26-03-2024				Domestic Fund Transfer ...	MYR	300.00	Processed by Bank
C765260324175448	26-03-2024				Account to Account Tran...	MYR	200.00	Processed by Bank
C752100324152642	10-03-2024				Account to Account Tran...	MYR	10.00	Rejected by Bank
C751100324152534	10-03-2024				Account to Account Tran...	MYR	10.00	Sent to Bank
C790230124153632	23-01-2024				Domestic Fund Transfer ...	MYR	10,000.00	Rejected by Entitlement
C789230124153506	23-01-2024				Domestic Fund Transfer ...	MYR	13,000.00	Rejected by Entitlement

Step 2 : You can enable the column or disable the column by click on the icon below

Transaction Inquiries								
Transaction Summary	Standing Instructions	Batch Transactions	Executed Standing Instructions	Online Bulk Transaction Summary				
Reference Number	Payment Date	Account Number	Beneficiary Name	Beneficiary Account	Transaction Type	Currency	Amount	Status
C753080424112222	08-04-2024				Domestic Fund Transfer ...	MYR	0.01	Rule Not Found
C789270324114052	27-03-2024				Domestic Fund Transfer ...	MYR	100.20	Processed by Bank
C767260324175723	26-03-2024				Domestic Fund Transfer ...	MYR	11,000.00	Processed by Bank
C766260324175602	26-03-2024				Domestic Fund Transfer ...	MYR	300.00	Processed by Bank
C765260324175448	26-03-2024				Account to Account Tran...	MYR	200.00	Processed by Bank
C752100324152642	10-03-2024				Account to Account Tran...	MYR	10.00	Rejected by Bank
C751100324152534	10-03-2024				Account to Account Tran...	MYR	10.00	Sent to Bank
C790230124153632	23-01-2024				Domestic Fund Transfer ...	MYR	10,000.00	Rejected by Entitlement
C789230124153506	23-01-2024				Domestic Fund Transfer ...	MYR	13,000.00	Rejected by Entitlement

Sort Ascending

Sort Descending

Columns

Filters

☒ Reference Number

☒ Payment Date

☒ Bank Reference Number

☐ Submitted On

☒ Account Number

☒ Beneficiary Name

☒ Beneficiary Account

☒ Transaction Type

☒ Currency

☒ Amount

☒ Status

☐ Created By

☐ Reject Reason

☐ Recall Indicator

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Step 3 : You can filter the column based on the criteria that you want to set. Press Enter once input the filter

Transaction Inquiries										
Transaction Summary	Standing Instructions	Batch Transactions	Executed Standing Instructions	Online Bulk Transaction Summary						
Reference Number	Submitted On	Payment Date	Account Number	Beneficiary Name	Beneficiary Acco...	Transaction Type	Currency	Amount	Status	Reject Reason
C753080424112222	08-04-2024	08-04-2024				Domestic Fund Tra...	MYR	0.01	Rule Not Found	
C789270324114052	27-03-2024	27-03-2024				Domestic Fund Tra...	MYR	100.20	Processed by Bank	
C767260324175723	26-03-2024	26-03-2024				Domestic Fund Tra...	MYR	11,000.00	Processed by Bank	
C766260324175602	26-03-2024	26-03-2024				Domestic Fund Tra...	MYR	300.00	Processed by Bank	
C765260324175448	26-03-2024	26-03-2024				Account to Accoun...	MYR	200.00	Processed by Bank	
C752100324152642	10-03-2024	10-03-2024				Account to Accoun...	MYR	10.00	Rejected by Bank	Transaction rejecte...
C751100324152534	10-03-2024	10-03-2024				Account to Accoun...	MYR	10.00	Sent to Bank	--
C790230124153632	23-01-2024	23-01-2024				Domestic Fund Tra...	MYR	10,000.00	Rejected by Entitle...	Authorization peri...
C789230124153506	23-01-2024	23-01-2024				Domestic Fund Tra...	MYR	13,000.00	Rejected by Entitle...	Authorization peri...

Step 4 : The result will be display as per follows:-

Sample :  
Additional Column : Submitted On & Reject Reason  
Filter : Status = Rejected

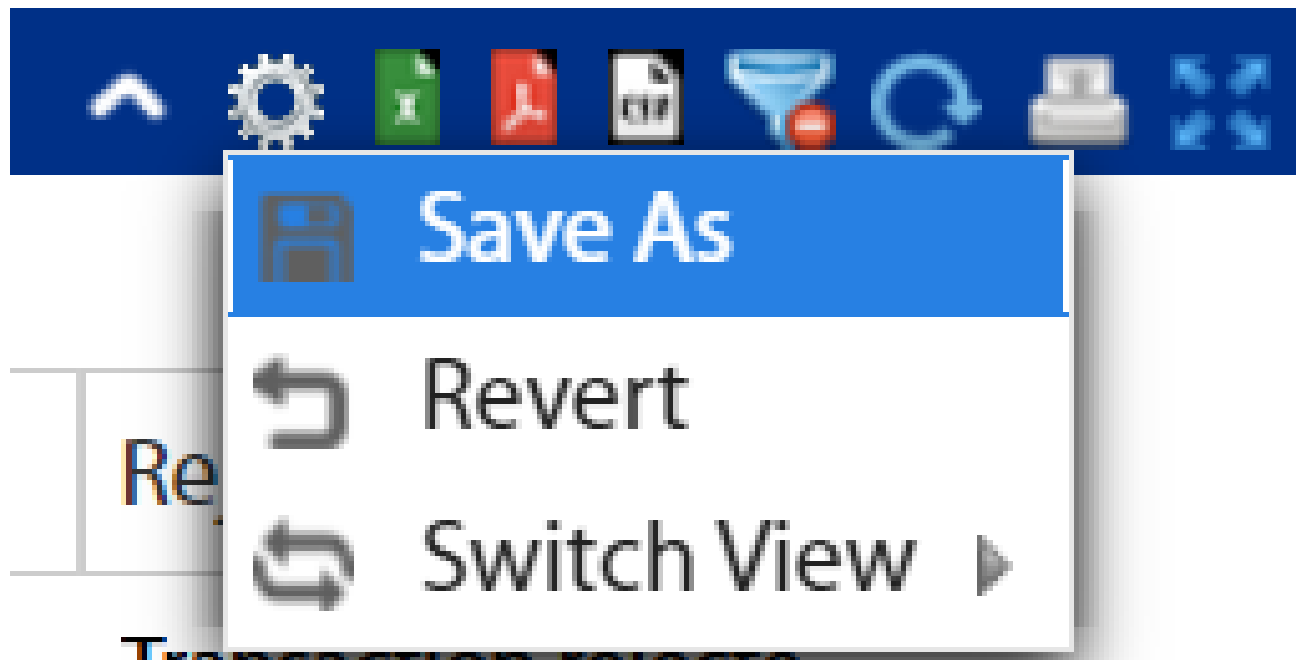
Transaction Inquiries										
Transaction Summary	Standing Instructions	Batch Transactions	Executed Standing Instructions	Online Bulk Transaction Summary						
Reference Number	Submitted On	Payment Date	Account Number	Beneficiary Name	Beneficiary Acco...	Transaction Type	Currency	Amount	Status	Reject Reason
C752100324152642	10-03-2024	10-03-2024				Account to Accoun...	MYR	10.00	Rejected by Bank	Transaction rejecte...
C790230124153632	23-01-2024	23-01-2024				Domestic Fund Tra...	MYR	10,000.00	Rejected by Entitle...	Authorization peri...
C789230124153506	23-01-2024	23-01-2024				Domestic Fund Tra...	MYR	13,000.00	Rejected by Entitle...	Authorization peri...

You can export this report or save this filter/personalization as a view. To save, please refer to the next step.

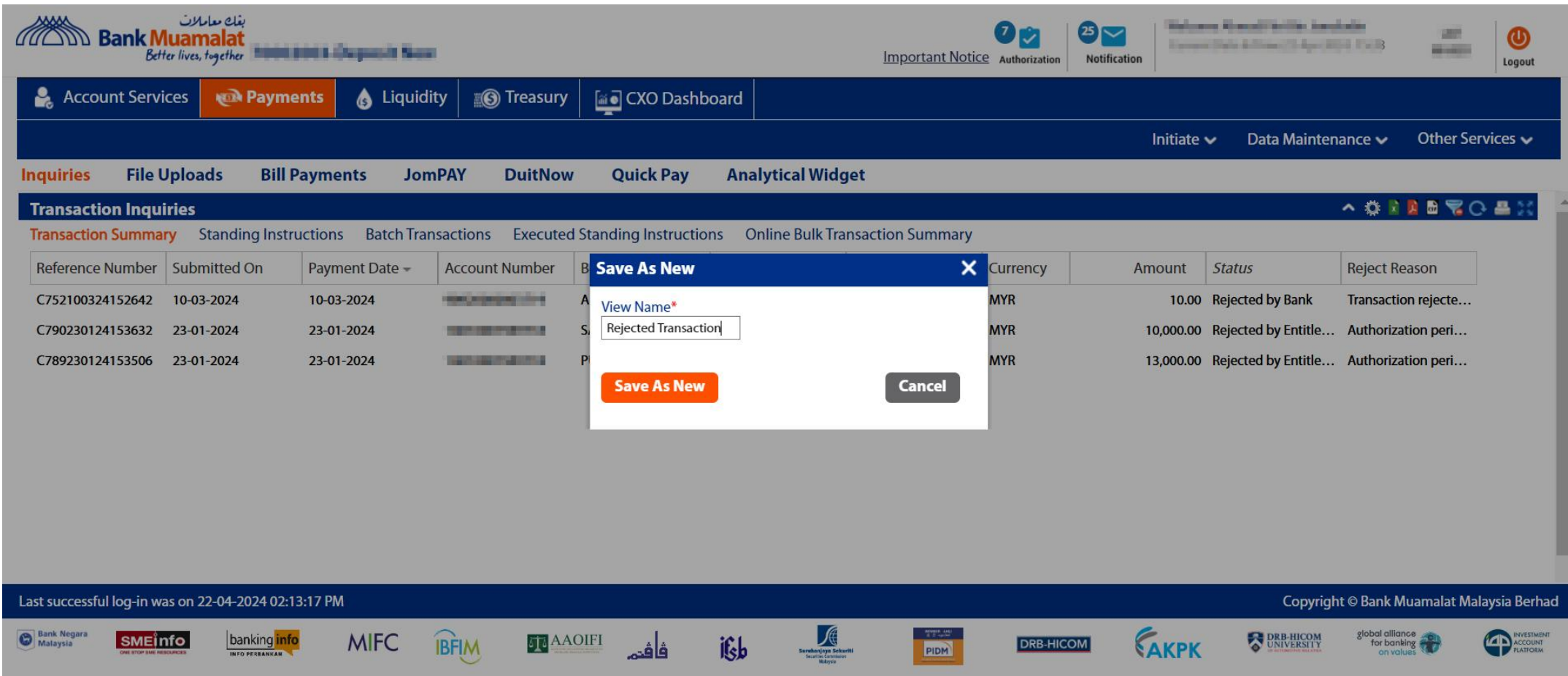


# Personalize Report

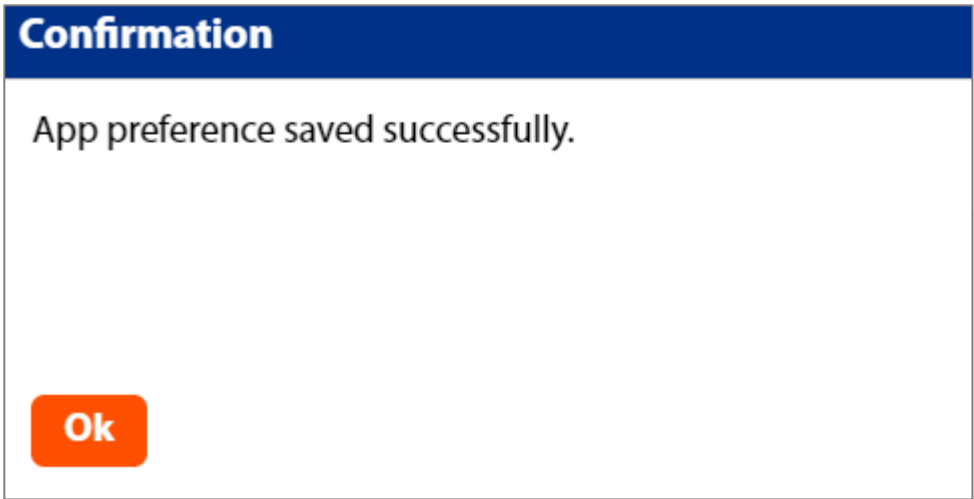
Step 5 : Select the Setting Icon and select Save As



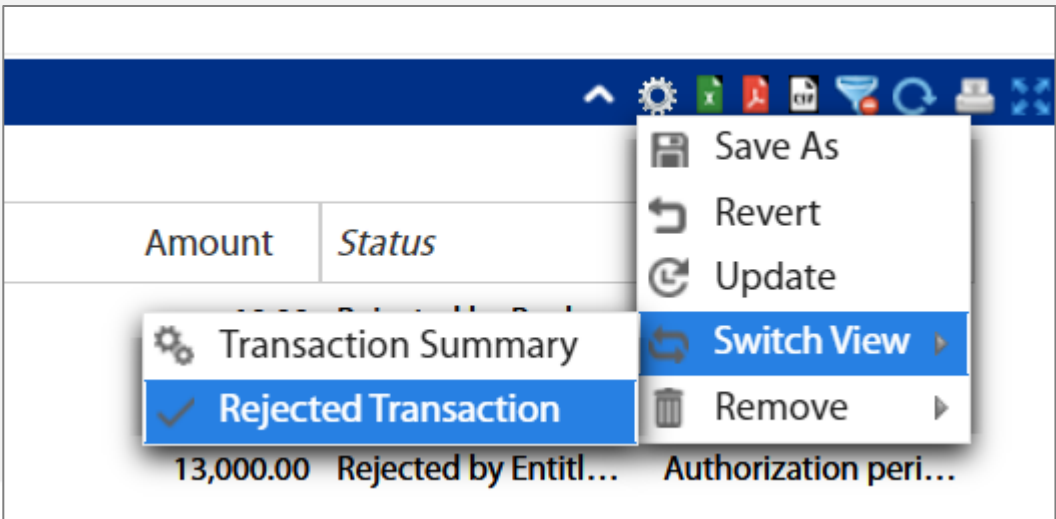
Step 6 : Input the View Name and click “Save as New”




Step 7 : Once it saved, you can view back the View



Go to the Setting Icon and select Switch View > (The View that saved)





Bank Muamalat

Better lives, together

Important Notice

Authorization

Notification

Malaysia Branch Office Locations

7

25

Logout

Account Services

Payments

Liquidity

Treasury

CXO Dashboard

Inquiries

File Uploads

Bill Payments

JomPAY

DuitNow

Quick Pay

Analytical Widget

Transaction Inquiries

Transaction Summary

Standing Instructions

Executed Standing Instructions

Reference Number	Payment Date	Account Number	DuitNow ID Type	Account Type / Cou...	DuitNow ID / Benefi...	Beneficiary Name	Amount	Currency	Status
C796220424150530	22-04-2024						89.75	MYR	Processed
C760180424164205	18-04-2024						120.00	MYR	Processed
C766080424131458	08-04-2024						100.00	MYR	Pending /
C734050424115235	05-04-2024						15.00	MYR	Pending /
C733050424115155	05-04-2024						0.01	MYR	Rule Not
C732050424115116	05-04-2024		Account No.	Savings / Current Acco...			0.01	MYR	Rule Not
C748260324173150	26-03-2024		Account No.	Savings / Current Acco...			100.00	MYR	Processed
C745080224153254	08-02-2024		Account No.	Savings / Current Acco...			2,000.00	MYR	Rejected
C743080224152030	08-02-2024		IC No.	—			1,001.00	MYR	Rejected

Last successful log-in was on 22-04-2024 02:13:17 PM

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Bank Negara Malaysia

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bankinginfo

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IBFIM

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Banking Syariah Malaysia

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DRB-HICOM UNIVERSITY

global alliance for banking on values


INVESTMENT ACCOUNT PLATFORM

Note : Credit Advice will be sent to the Beneficiary email address if the transaction initiated do include the Beneficiary Address.

C796220424150530.pdf

1 / 1 | - 66% + | [Icon] [Icon]

[Download Icon] [Print Icon] [More Icon]



Date : 22-04-2024

Account No. : XXXXXXXXXX7718

Account Name : [Redacted]

Dear Sir/Madam,

Your Account has been debited for the following transaction

Transaction Details

Transaction Reference No.

: C796220424150530

Beneficiary Name

: [Redacted]

Payment Type

: DuitNow Payment

DuitNow ID Type

: Account No.

Value Date

: 22-04-2024

DuitNow ID

: BMBMYKL - XXXXXXXXX0744

Amount (MYR)

: 89.75

DuitNow Reference No.

: 20240422BMMBMYKL010OCB04692983

Service Charge (MYR)

: 0.00

Channel Reference No.

: CMSPCT2404220000001

GST Rate - Service Charge (%)

: 0

Recipient Reference

: [Redacted]

GST Amount-Service Charge (MYR)

: 0.00

Other Details

: [Redacted]

Disclaimer

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C796220424150530 (1).pdf

1 / 1 | - 66% + | [ ] [ ]

بنك معاملات  
Bank Muamalat

CREDIT ADVICE

Date : 22-04-2024

Ordering Customer : XXXXXXXXXXXX7718

Account No.

Ordering Customer : [REDACTED]

Account Name

Dear Sir/Madam,

On request of our customer, we have effected payment to your Account as per the details below:

Transaction Details

Transaction Reference No. : C796220424150530

Beneficiary Name : SALWA BINTI MD RAMLI

Payment Type : DuitNow Payment

DuitNow ID Type : Account No.

Value Date : 22-04-2024

DuitNow ID : B1MBMYKL - XXXXXXXXXXXX0744

Amount (MYR) : 89.75

DuitNow Reference No. : 20240422BMMBMYKL010OCB04692983

Channel Reference No. : CMSPCT24042200000001

Recipient Reference : [REDACTED]

Other Details : [REDACTED]

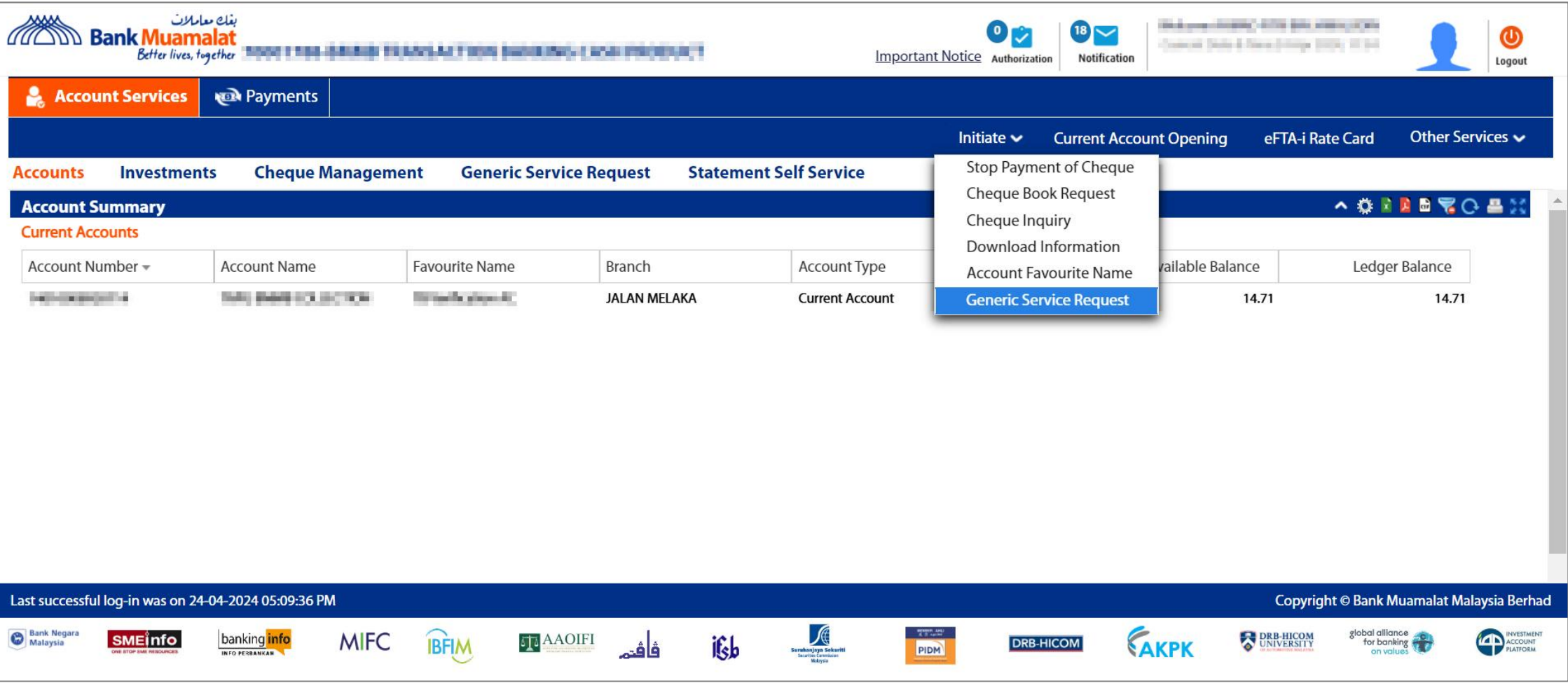
Disclaimer

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# Generic Service Request

Step 1: Go to Account Services > Initiate > Generic Service Request



Step 2: Select the CIF Number, Service Type and provide the details of the request in “What you want to Modify” field

Generic Service Request

Generic Request Information

CIF Number\*

130015404

Customer Name

DEPOSIT DEPARTMENT LMS

Country

MALAYSIA

Service Type\*

Select

Select

Accounts

Account Opening

Cheque

Entitlements

Limits

Role Change

Workflow Change

Others

Role Change

What you want to Modify\*

Submit

Clear

Cancel

# Generic Service Request

**Step 3:** Click “**Submit**” button and review the transaction info. Please ensure all the transaction info are according to the input earlier. Click “**Confirm**” button.

Generic Service Request

Service Request Reference

C750250424105359

Service Request Status

Pending Authorization

Maker Date

25-4-2024

Maker Name

Generic Request Information

CIF Number

130015404

Customer Name

Country

Service Type

Account Opening

What you want to Modify

Confirm

Back

Cancel

**Step 4:** The page will redirected to Confirmation Page and the transaction will be submitted to approver.

Confirmation

Service Request information

Service Request Reference

C750250424105359

Date/Time

25/04/2024 10:55:26

Service Request Status

Pending Authorization

Service Type

Account Opening

Remarks

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Close



**Customer Care Line  
(For iBiz ID & Token reset/unblock only)**

+603-2600 5500  
(from Local & Overseas)

Operating 24 hours daily

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**BMMB Hotline Scam**

+603-26158000  
(from Local & Overseas)  
or NSRC at 997

**iBiz Muamalat Support Team**

[ibiz@muamalat.com.my](mailto:ibiz@muamalat.com.my)

+603-2615 8336 / +603-2600 5623 /  
+603-2615 8744 / +603-2059 1372  
(from Local & Overseas)

Mon-Thu : 8.45am-5.45pm  
Fri : 8.45am-12.30pm, 2.30pm-4.45pm

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