Bank Muamalat

New iBiz Muamalat
Corporate Internet Banking
User Guide

Video Guide iBiz Muamalat

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

Table of Content

Note : Please click the topic title to go to the guide.

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
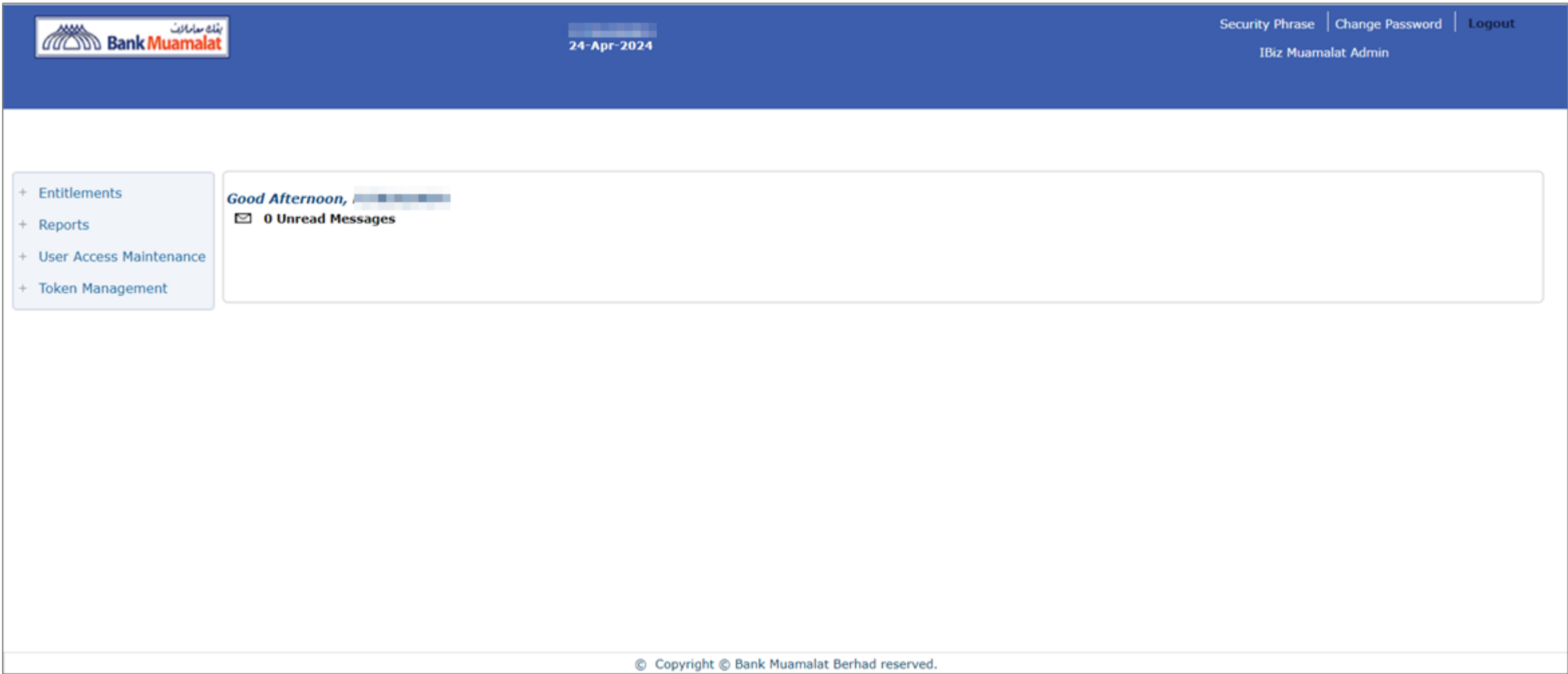
Benefits

- 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	• To **add/delete functional users** and manage user permissions. • To **enable/disable & reset password** for functional users.
System Authorizer	• To **review & approve** all the maintenance or task submitted by the System Administrator.

Corporate Front Office (Functional User)
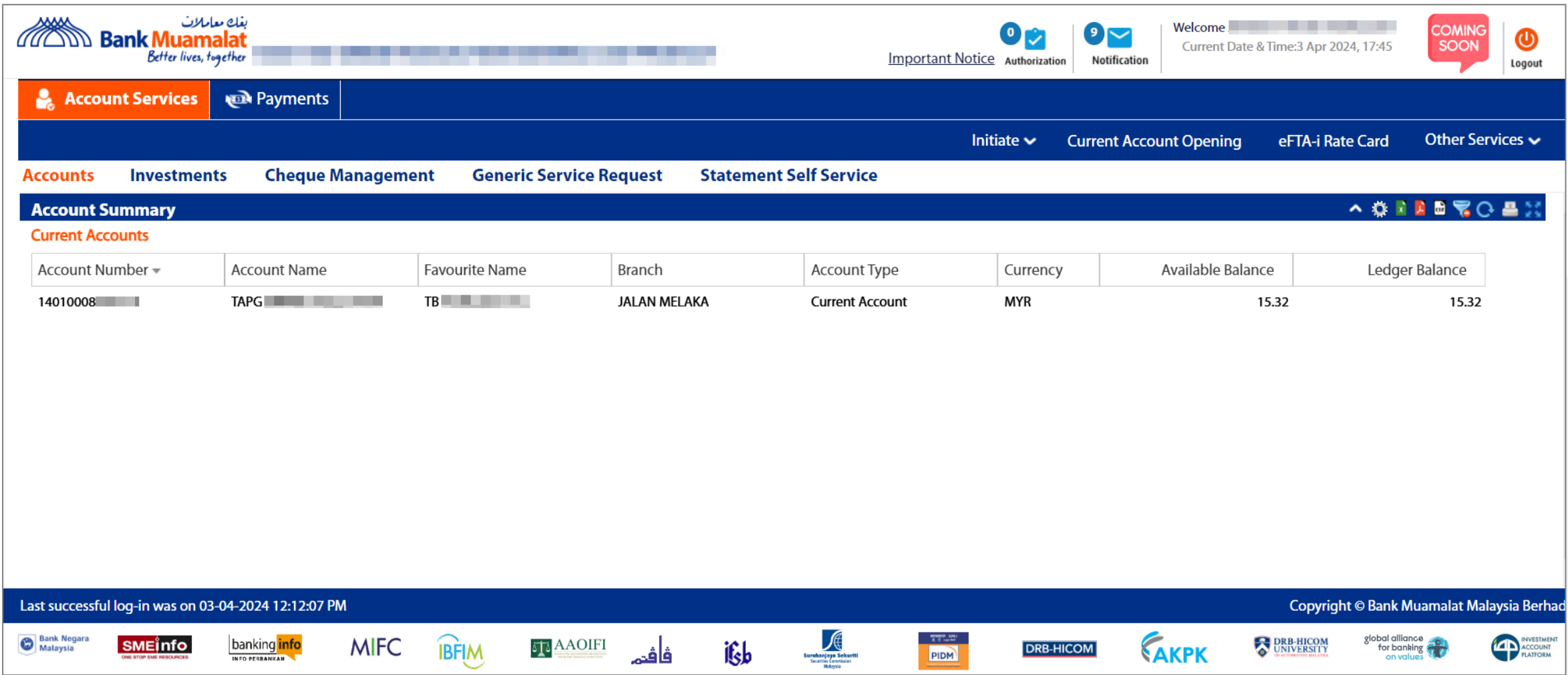
Note : Landing page of Functional User

User Role	Description
Maker	• To **input and submit** the payment (eg : DuitNow, Payroll or Bulk Payment)
Approver/Authorizer	• To **review & approve** all the payment submission submitted by the Maker
Checker (Optional)	• To **review** all the payment submission submitted by the Maker.
Observer (Optional)	• To **inquire** the balance/transaction status.

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

5

First Time Activation new iBiz Muamalat (Physical Token User)

You will receive an email from 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

> Note : To avoid your email from being automatically sent to junk/spam mail folder, please add this email address (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.

Tue 19/03/2024 09:57 AM
ibiz_noreply@muamalat.com.my
iBiz Muamalat

To

📄 240319_0004689.pdf
31 KB

Dear Valued Customer,

Thank you for signing up for iBiz Muamalat.

GETTING STARTED

Note: Please activate your account as soon as you receive this email as the login password stated in the e-PIN file is only valid for 60 days
1. To begin, please visit iBiz Muamalat login page at www.ibizmuamalat.com.my
2. Please key in **Company ID** and **Login ID** (stated in the e-PIN file). 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.

Need Assistance?
Call our Contact Centre at +603- 2600 5500 or e-mail to ibiz@muamalat.com.my

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

6

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.
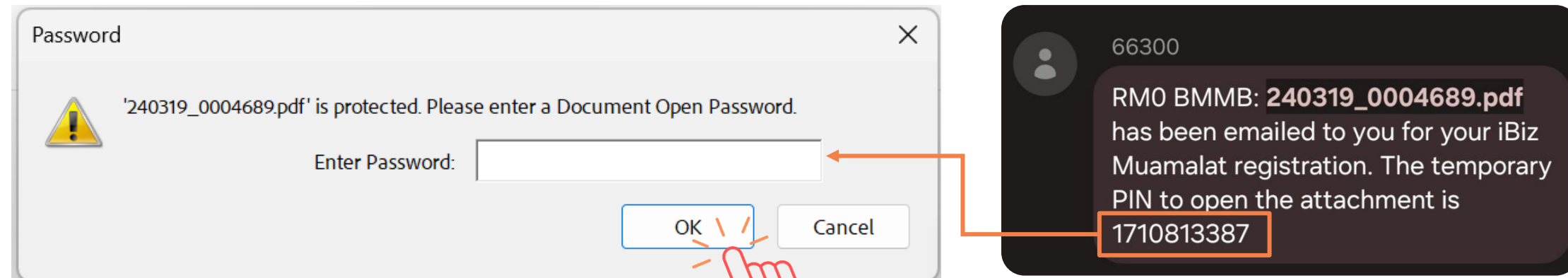
'e-PIN' attachment shall provide the following details:-
COMPANY ID, LOGIN ID & PIN

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

Step 4: Fill up the Company ID & Login ID

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

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

7

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.

Step 6: Verify the Mobile Number & Email-ID. If the info is not correct, please inform ibiz@muamalat.com.my for update. Click "**Next**" button.

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

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.

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

8

First Time Activation new iBiz Muamalat (Physical Token User)

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

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.

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

9

Physical Token Guide

iBiz Muamalat Physical Token

iBiz Muamalat Physical Token is a <u>portable physical security device</u> 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

<u>Key features</u>:
• 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

Button to generate 'One Time Password' (OTP) to <u>login</u> iBiz Muamalat

Display Screen

Button to generate 'Challenge/Response Code' Number to <u>authorize</u> transaction

Power & Execution Button

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

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

11

Physical Token User Guide

Steps for Login with Physical Token
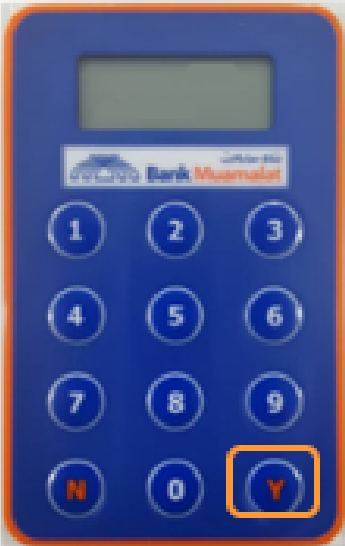
Step 1

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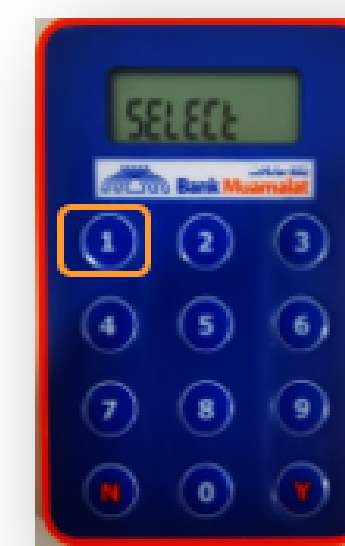
- Token will then display 'Select' message.
- Press "1" button and token will generate 8 digits 'One Time Password' (OTP).

Step 4
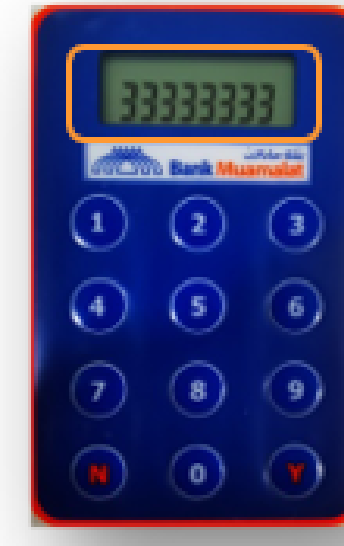
Key-in 8 digits OTP generated by Token into the required field in iBiz Landing Page, and press LOGIN button.

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

SELECT -

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

Step 4

NEW PIN

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

Step 5

PIN CONF

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

Step 6

NEW PIN CONF

CR Token PIN has successfully changed

13

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 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 2

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

Step 3

PIN

'PIN' will appear on screen. Enter your 4 digits PIN 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

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

14

Forgot Password

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

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

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

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

Forgot Password

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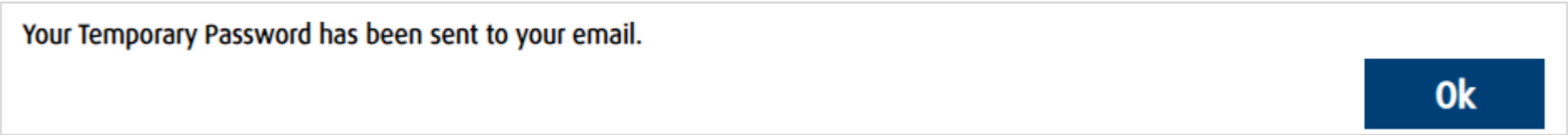
> Your Temporary Password has been sent to your email.
>
> **Ok**

You will receive an email from 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) to your Address Book and/or the "Approved Sender" list.

Step 5 : Open the email and download the attachment PDF file.
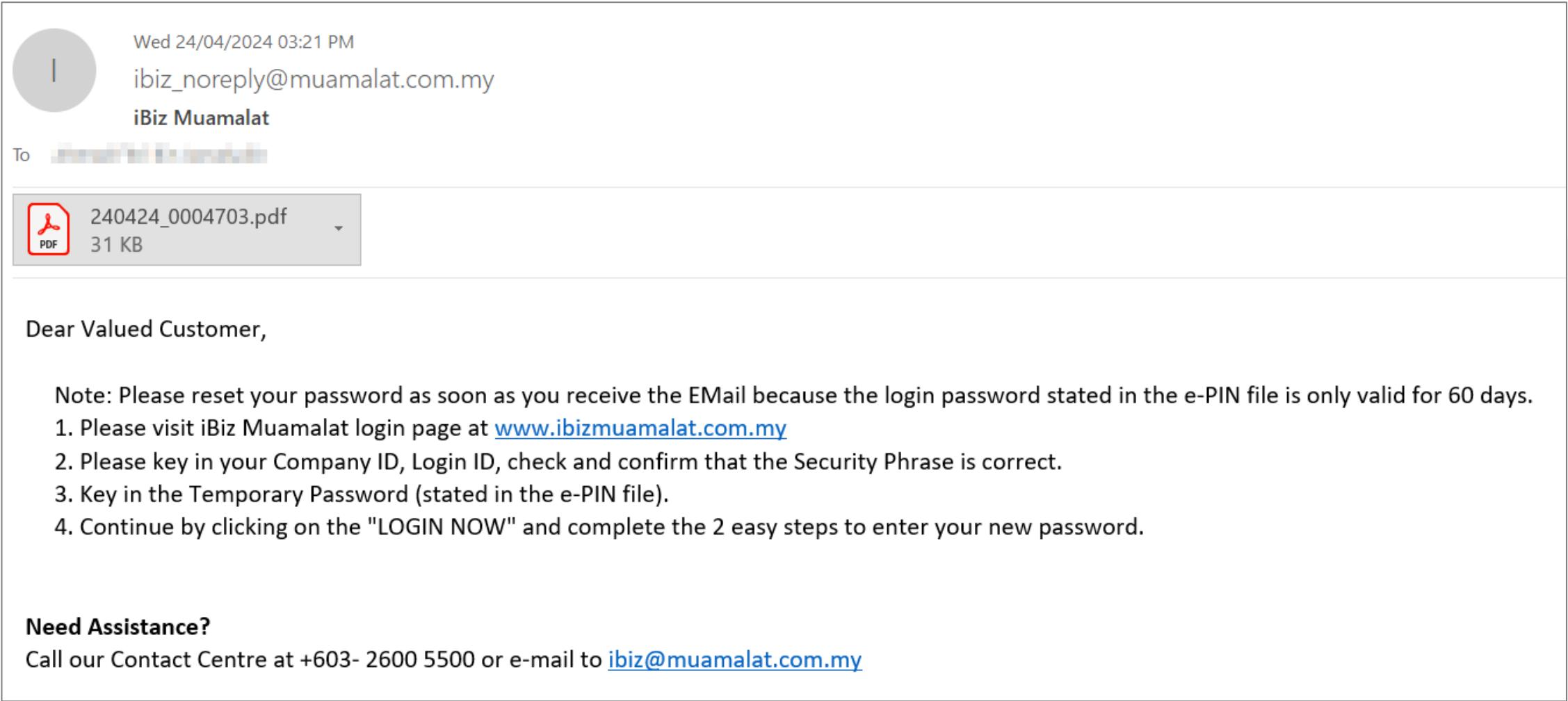
Wed 24/04/2024 03:21 PM
ibiz_noreply@muamalat.com.my
iBiz Muamalat
To

240424_0004703.pdf
31 KB

Dear Valued Customer,

Note: Please reset your password as soon as you receive the EMail because the login password stated in the e-PIN file is only valid for 60 days.
1. Please visit iBiz Muamalat login page at www.ibizmuamalat.com.my
2. Please key in your Company ID, Login ID, check and confirm that the Security Phrase is correct.
3. Key in the Temporary Password (stated in the e-PIN file).
4. Continue by clicking on the "LOGIN NOW" and complete the 2 easy steps to enter your new password.

Need Assistance?
Call our Contact Centre at +603- 2600 5500 or e-mail to ibiz@muamalat.com.my

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

16

Back to Table of Content

Forgot Password

Step 6: Open the PDF file and fill up the Password that you obtained from SMS.

> RM0 BMMB: 240424_0004703.pdf has been emailed to you to reset your iBiz Muamalat password. The temporary PIN to open the attachment is 1713943239

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.

Forgot ID

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

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

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

Login (Physical Token User)

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

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.

Step 4 : Press "Login" to login and you will be redirected to **Landing Page.**

19

Landing Page

Payment Authorization

Company ID & Company Name

Notifications

Main Menu

Sub Menu

Action Menu

Export & Personalize Menu

Sort & Filter Action

Last login Date & Time to the system

Bank Muamalat
Better lives, together

Important Notice

7 Authorization

25 Notification

Welcome
Current Date & Time:19 Apr 2024, 9:35

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
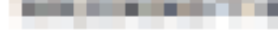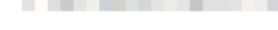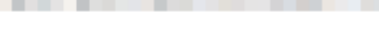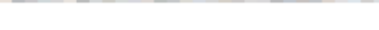
Account Summary

Current Accounts

Account Number ⌄	Account Name	Favourite Name	Branch	Account Type	Currency	Available Balance	Ledger Balance
989200	DEPOSIT DEPARTMENT L	Sort Ascending		Current Account	MYR	932,770.76	932,770.76
989200	DEPOSIT DEPARTMENT L	Sort Descending		Current Account	MYR	101,446.21	101,446.21
989200	DEPOSIT DEPARTMENT L	Columns ▸		Current Account	MYR	4,687,521,454.32	4,687,521,454.32
989200	DEPOSIT DEPARTMENT L	Filters ▸		Current Account	MYR	-5,000.00	-5,000.00
140100	DEPOSIT DEPARTMENT L	--		Current Account	MYR	9,821,250.30	9,821,250.30
140100	DEPOSIT DEPARTMENT L	--		Current Account	MYR	18,348,710.85	18,348,710.85

Last successful log-in was on 18-04-2024 05:55:22 PM   Copyright © Bank Muamalat Malaysia Berhad

20

Current Accounts Inquiries

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

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.

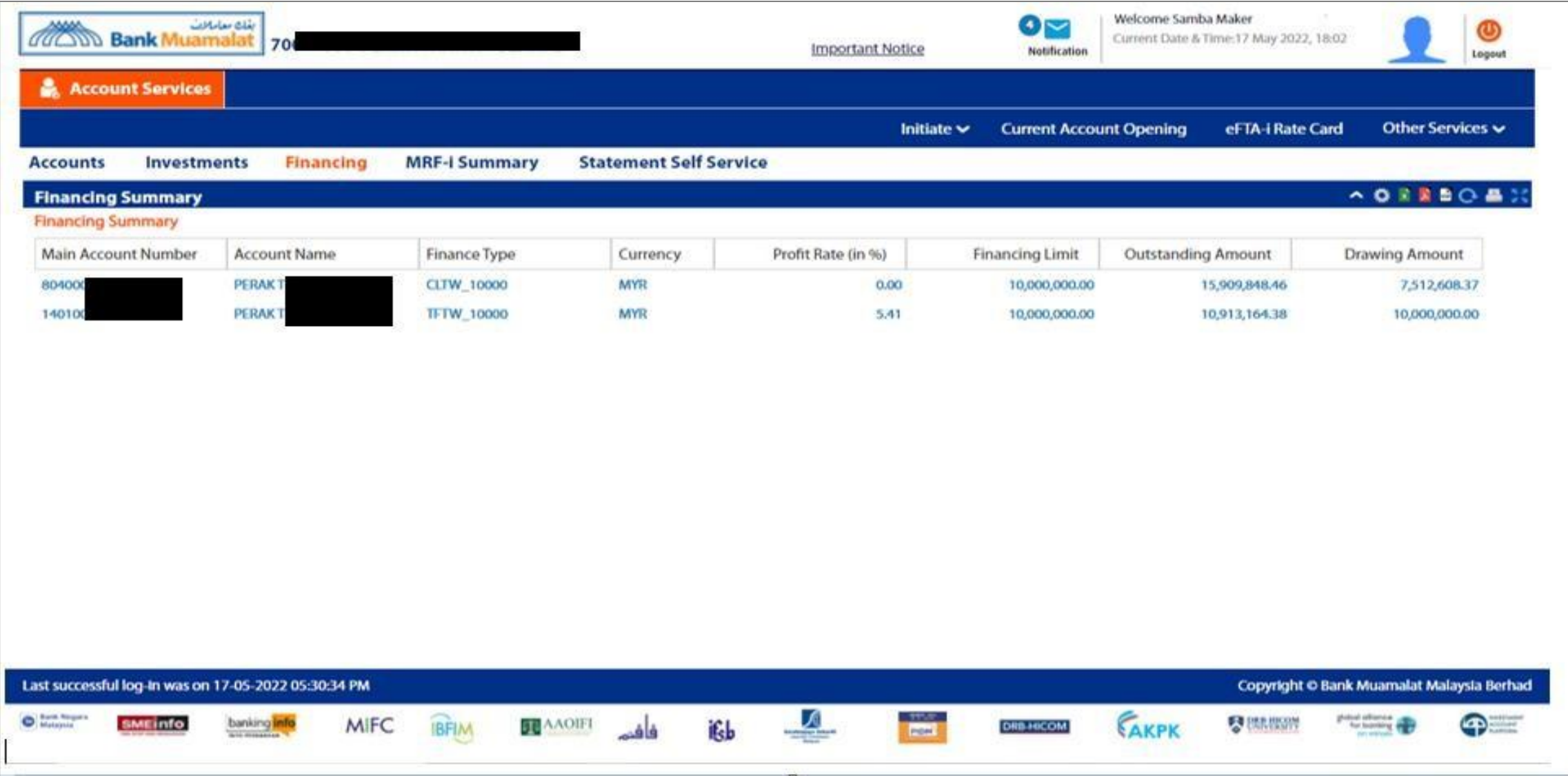**Bank Muamalat Malaysia Berhad,** Ibu Pejabat, Menara Bumiputra, 21 Jalan Melaka, 50100 Kuala Lumpur.
Tel: +603-2600 5500 Web: www.muamalat.com.my

21

View Account Transaction Summary/History

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

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

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.

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.

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

22

Investment Accounts Inquiries

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

23

Financing Accounts Inquiries

Step 1: Go to **Account Services > Financing**

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

24

View Account Transaction Summary/History

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

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

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.

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.

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

25

Download Account Monthly Statement

Step 1: Go to **Account Services > Initiate > Download Information**
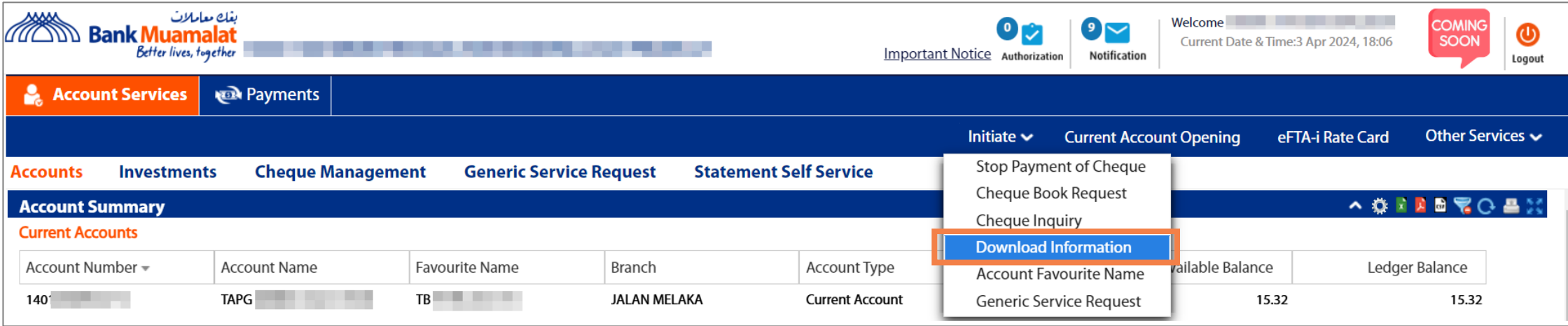
Step 2: Select **Account Number** and double click the selection. Click "**Submit**" button.
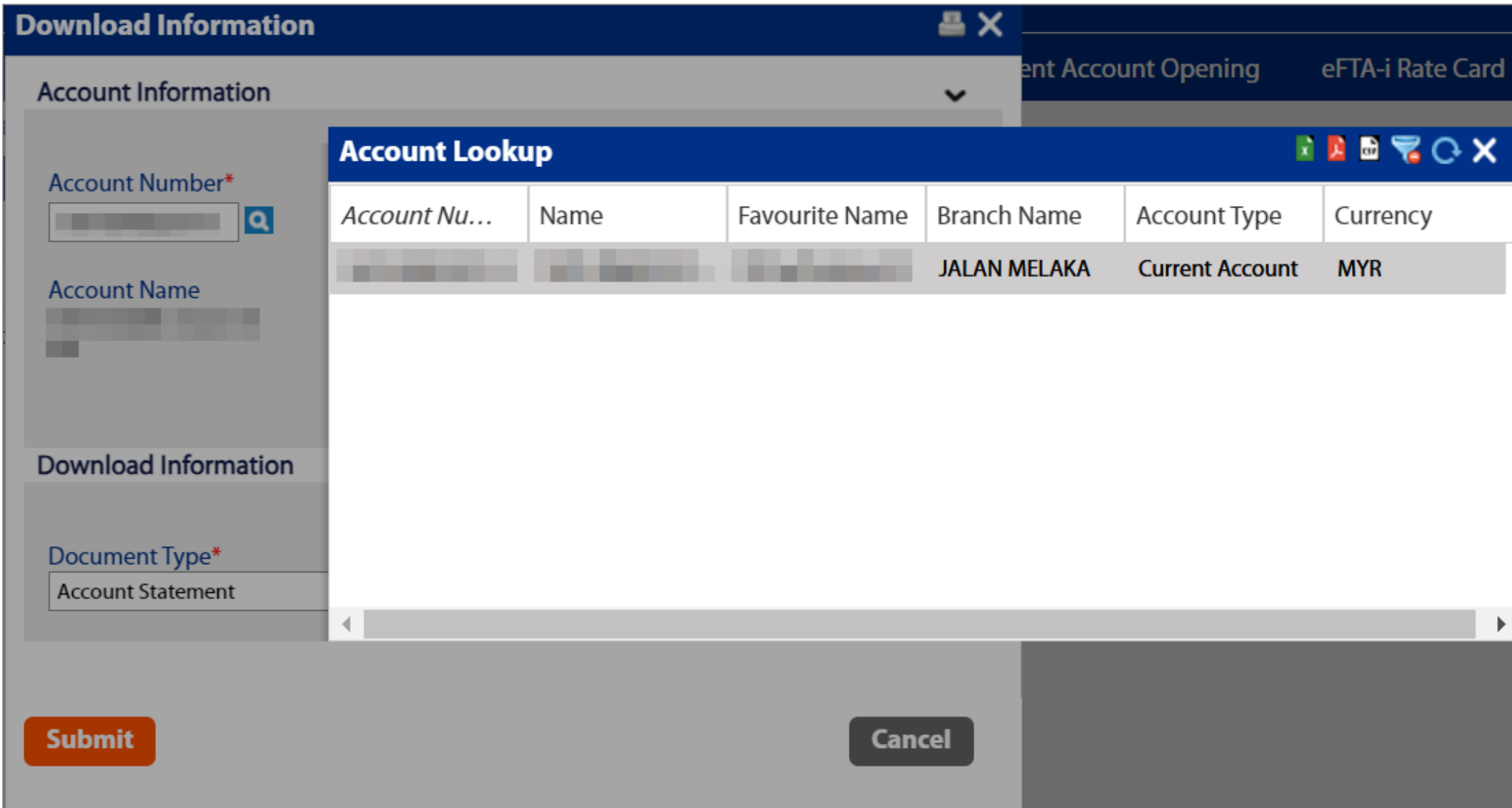
Step 3: Click "**PDF**" to download the Statement based on the Statement Month. Only last 6 months statement will be displayed for download. The current account statement in PDF format will be automatically downloaded / auto viewed into corporate user device
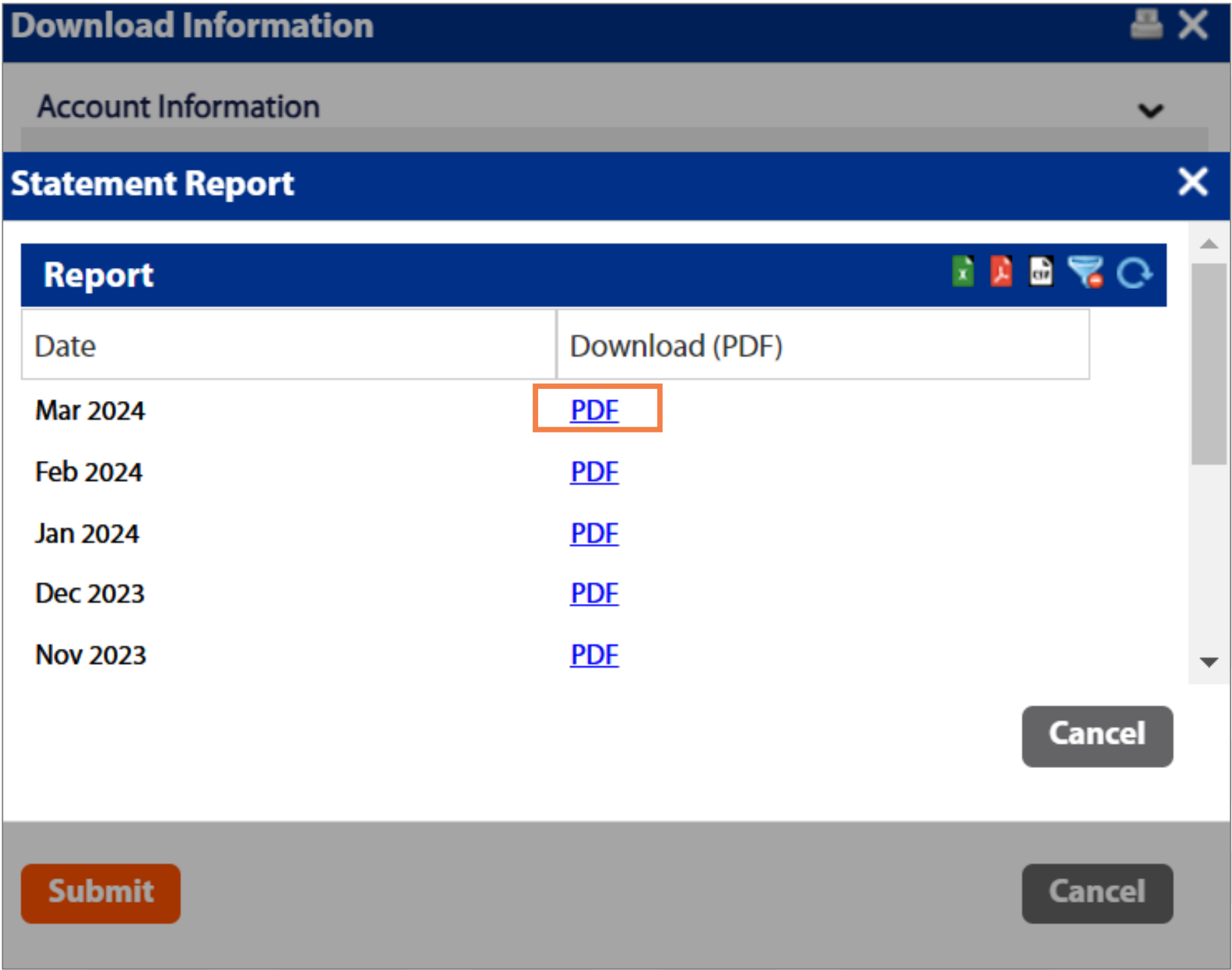
Note : The Account Statement is generated based on the account statement cycle.

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

Download Monthly Account Statement

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

27

Download Account Daily Statement

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

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

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**
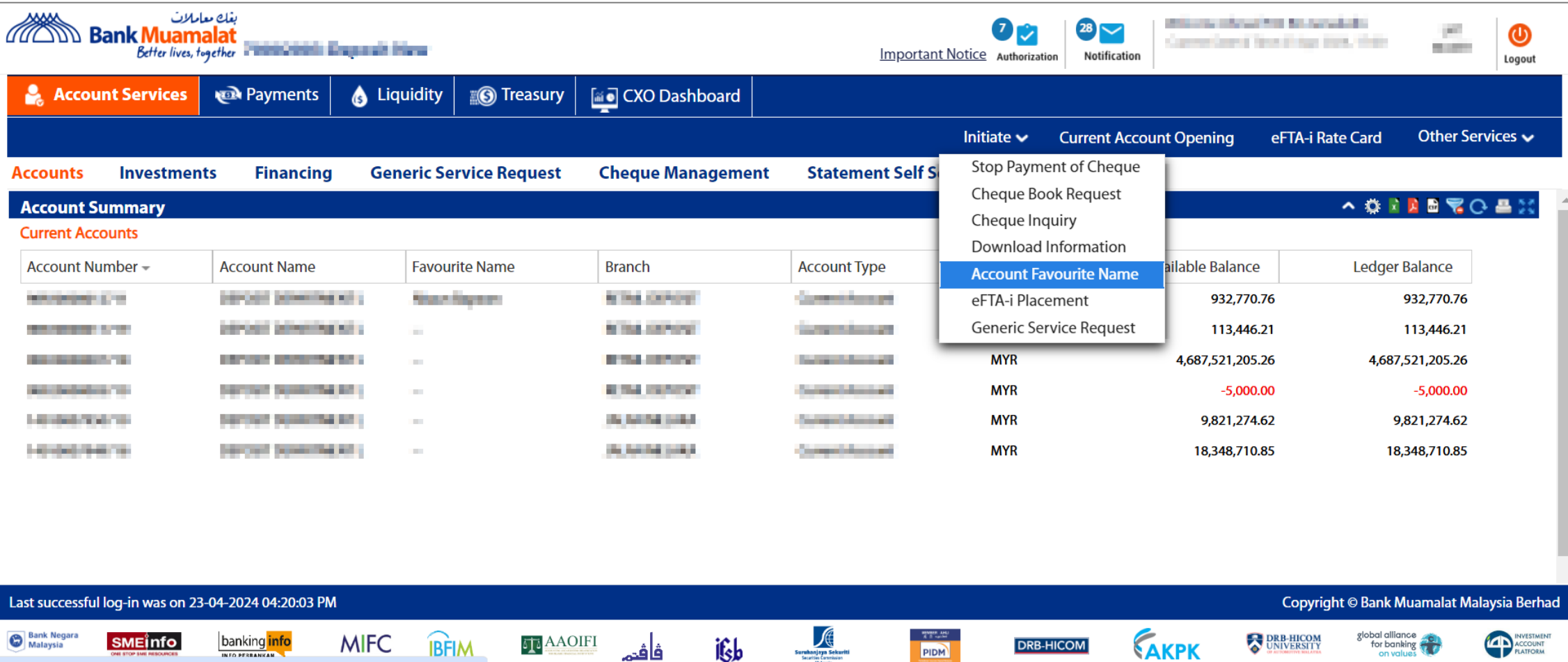

Step 5: Press "**Download**". The current account statement in PDF/CSV/Excel format will be automatically downloaded / auto viewed into corporate user device
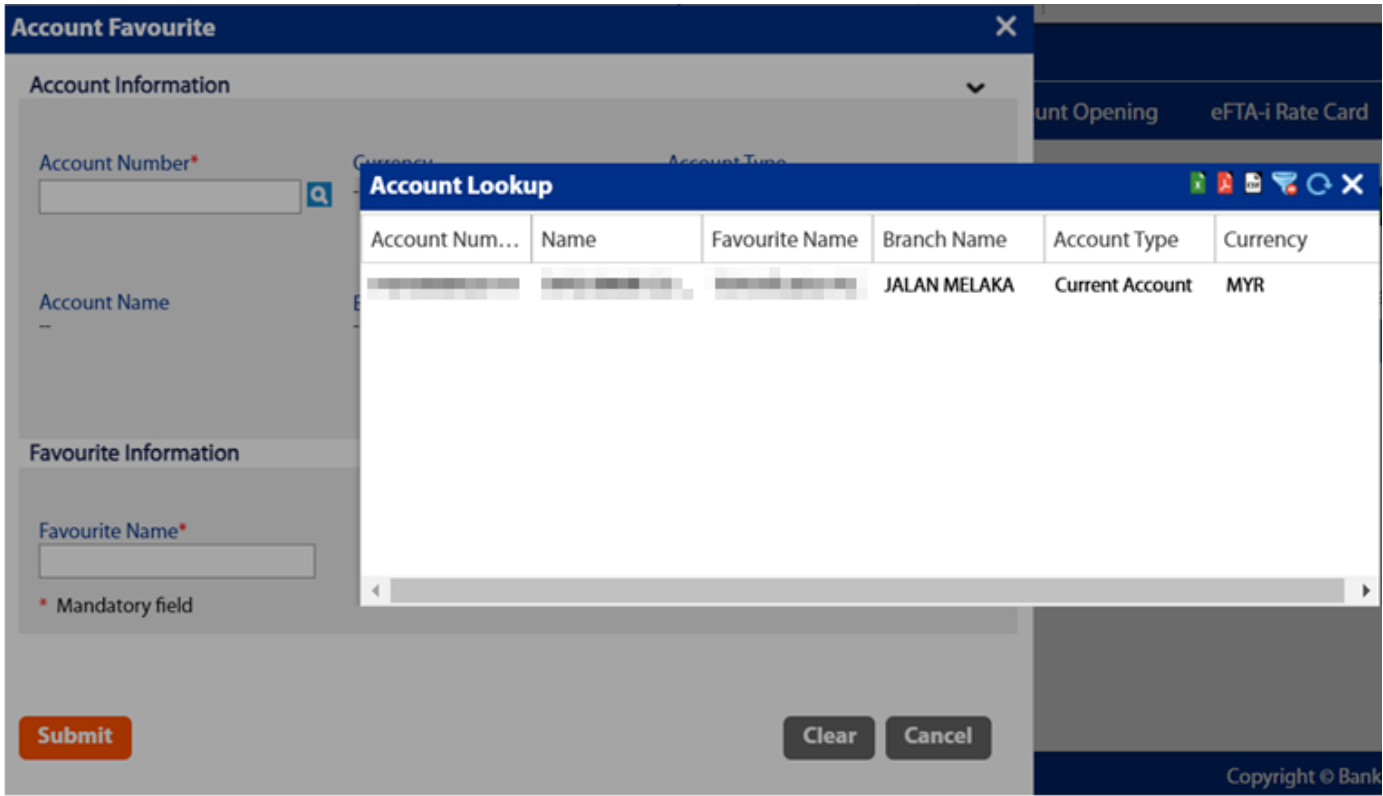

Note : The Transaction Summary for T date will only be available for inquiry after 7.00AM GMT+8 Kuala Lumpur daily.
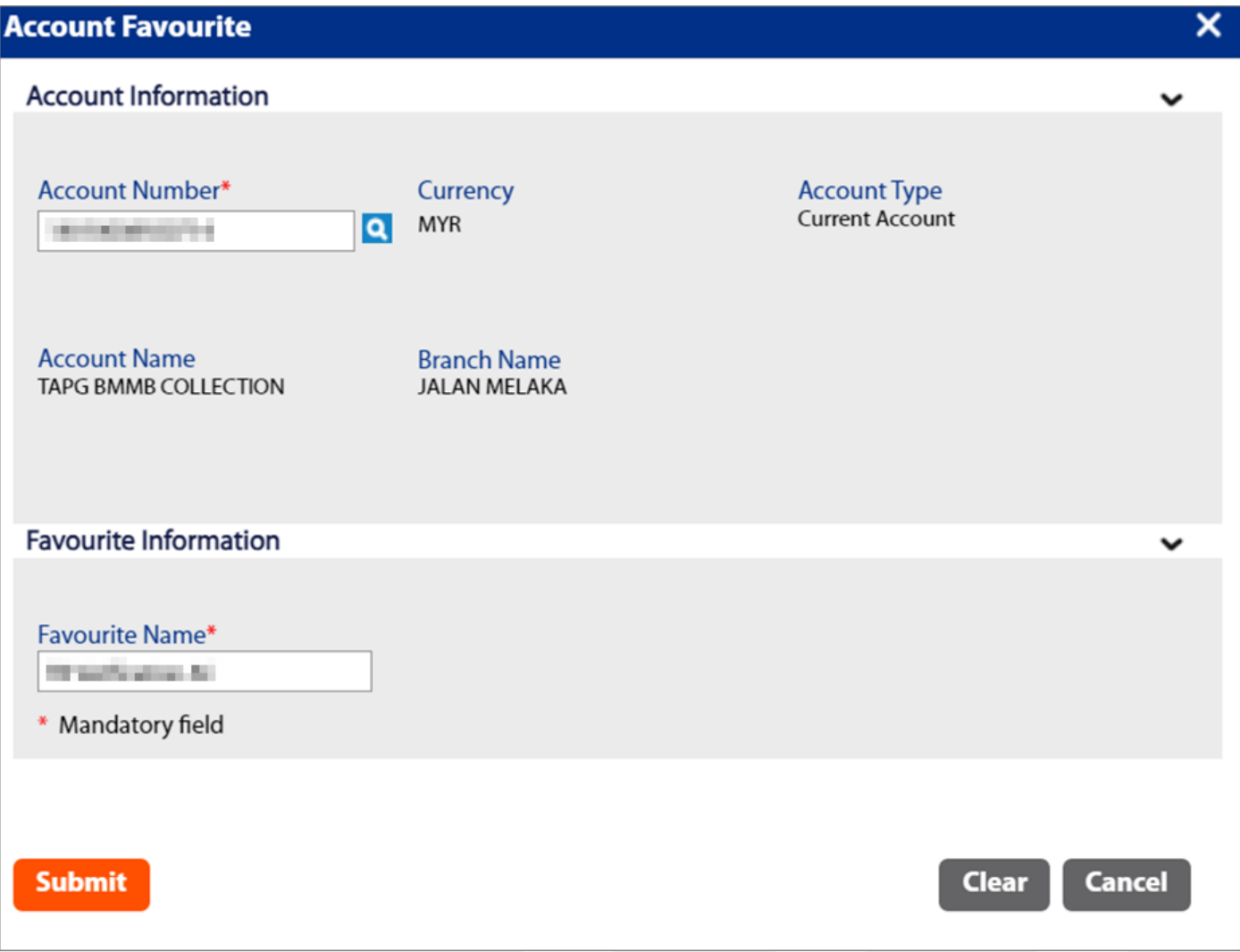
Change Account Favourite Name

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

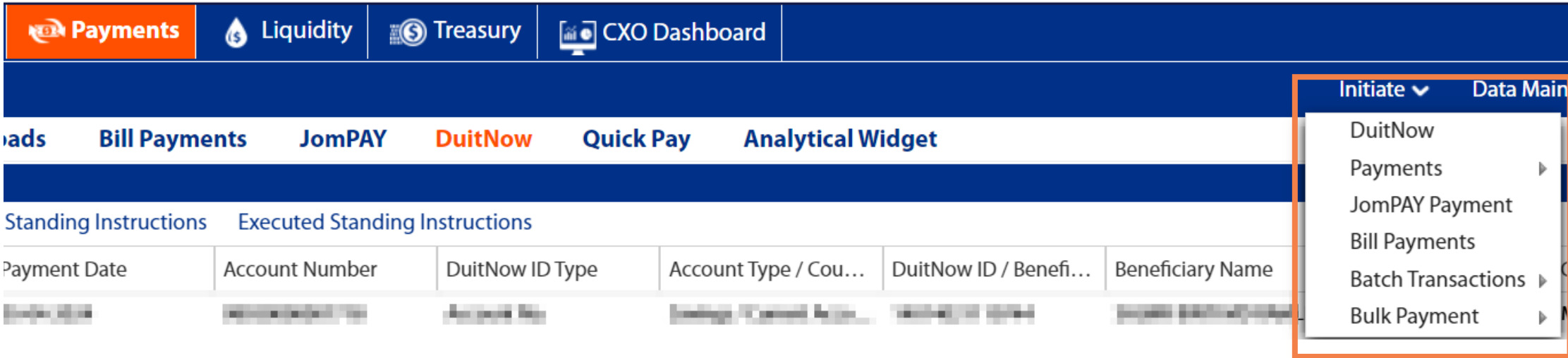**Step 2:** Select by double click the account number that wish you setup the favourite name

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

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

Perform Payment

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

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

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
SOCSO	SOCSO 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 outsanding 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.

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

31

Perform DuitNow

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

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

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.

32

Perform DuitNow

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.**

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.

Step 7: The page will redirected to Confirmation Page and the payment will be submitted to approver (according to the Workflow Setup).

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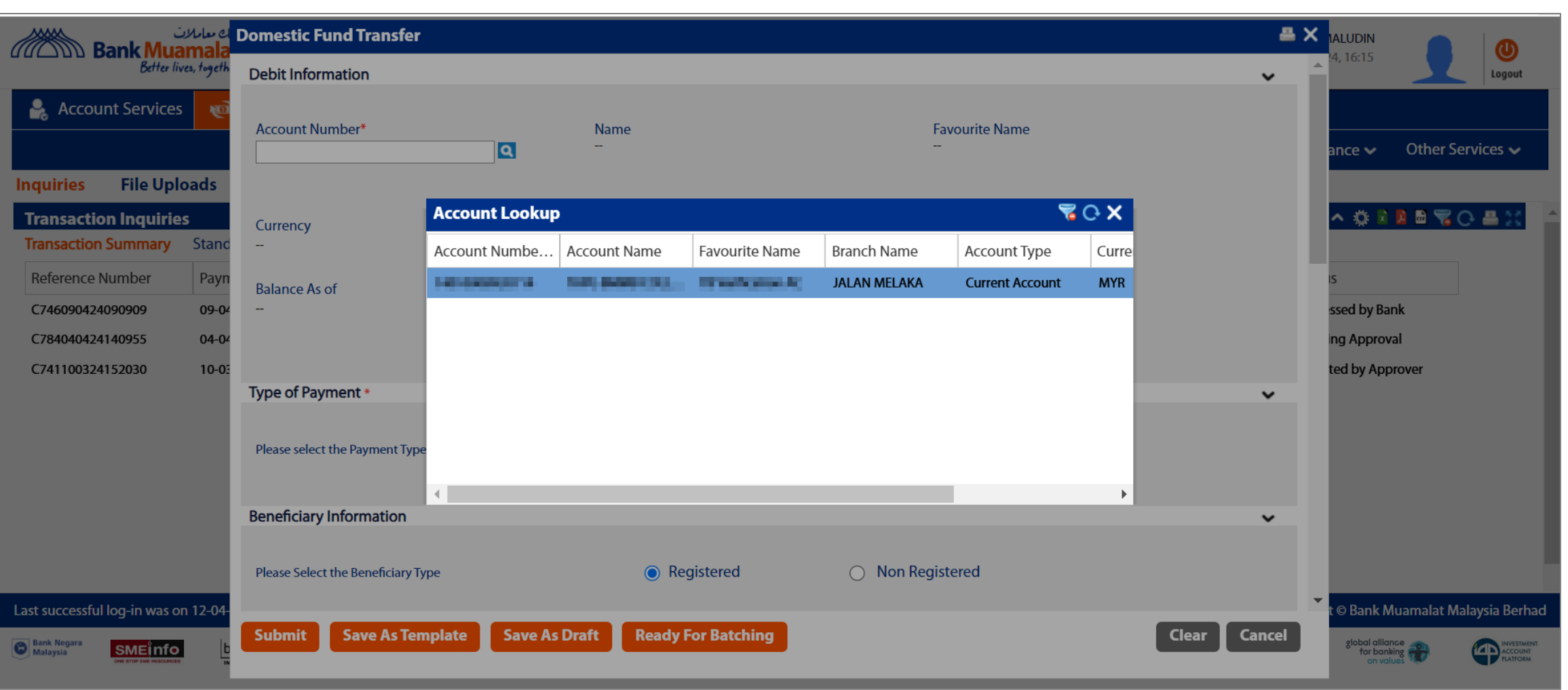
Perform RENTAS

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

Step 4: 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.

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

34

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.

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.**

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.

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

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

Step 4: 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.

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.

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.**

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.

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

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

39

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

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.

40

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* | 0.01 | MYR

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 | Type | Available Balance
MYR | Current Account | 14.98

Balance As of | Branch Name
16-04-2024 05:23:07 PM MYT | 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**
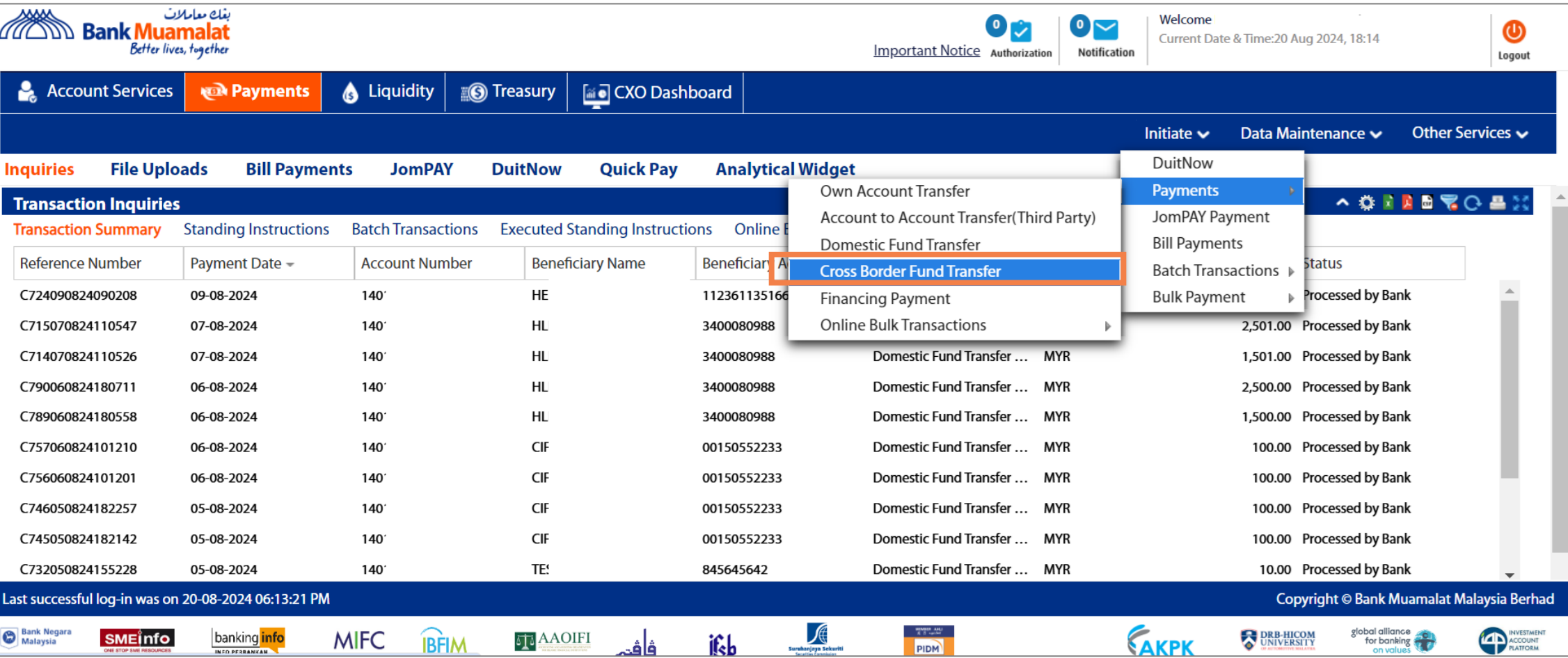
Step 2: Select by double click the account number that wish you debit.
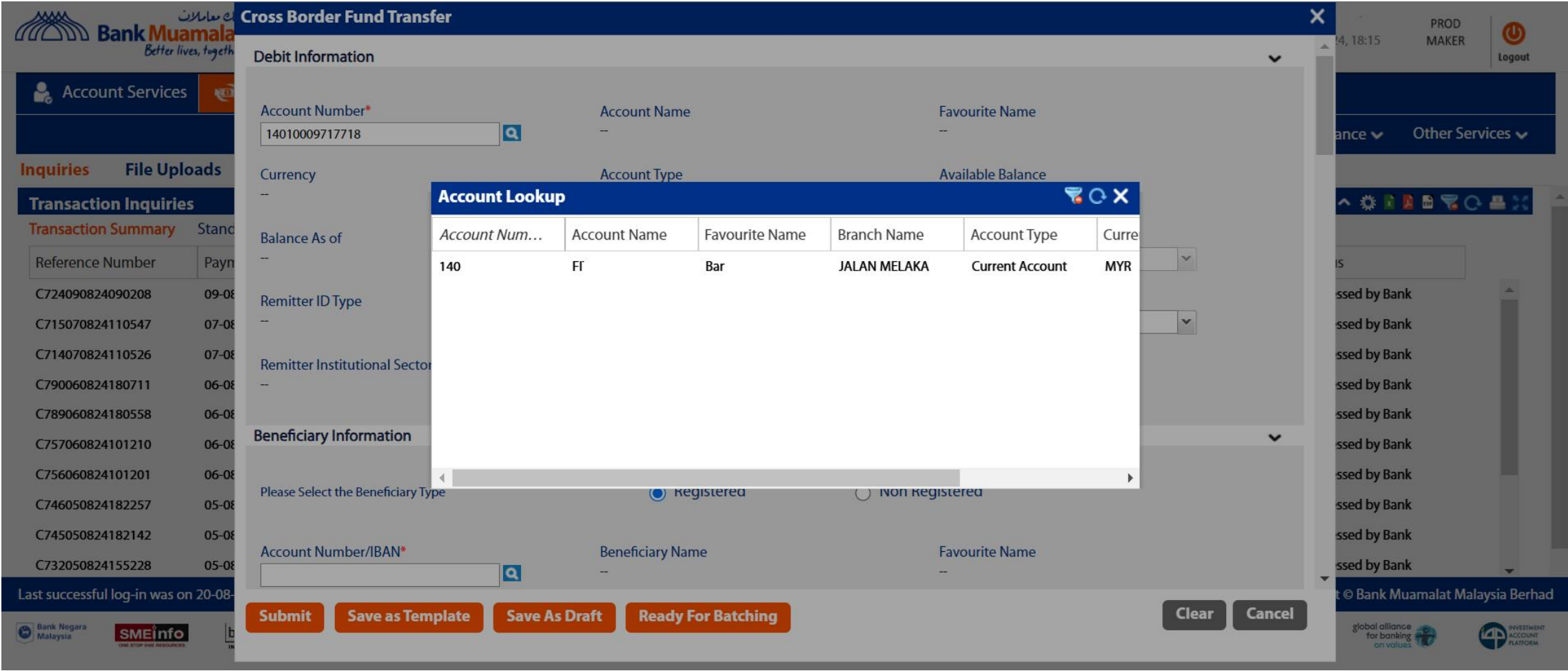
Step 3: Select the "**Remitter Entity Type**"

Step 4: Select the "**Registered**" or "**Non Registered**" Beneficiary Type

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.

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

42

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

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.

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.**

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

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.

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.

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

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

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.

46

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.**

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.

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

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.

48

Perform JomPAY

Step 5: Input the following payment information

- **Payment Amount**
- **Payment Date**

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.

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

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

Perform Bulk Payment

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

Step 2: Select Template Type "Normal File Upload" and Template

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.

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

50

Perform Bulk Payment

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

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.

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

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

51

Copyright © Bank Muamalat Malaysia Berhad reserved.

Perform Payroll

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

Step 2: Select Template Type "Payroll Upload" and Template

Template	Format	Payment Type
BMMB -PAYROLL EXCEL STATIC TEMPLATE	EXCEL	Account to Account (BMMB), IBG & RENTAS
BMMB-PAYROLL FIXED LENGTH	TXT	Account to Account (BMMB), IBG & RENTAS

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.

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.

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

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

53

Copyright © Bank Muamalat Malaysia Berhad reserved.

Perform KWSP

Step 1: Go to **Payment > Initiate > Payments > Bulk Payment >** KWSP Upload
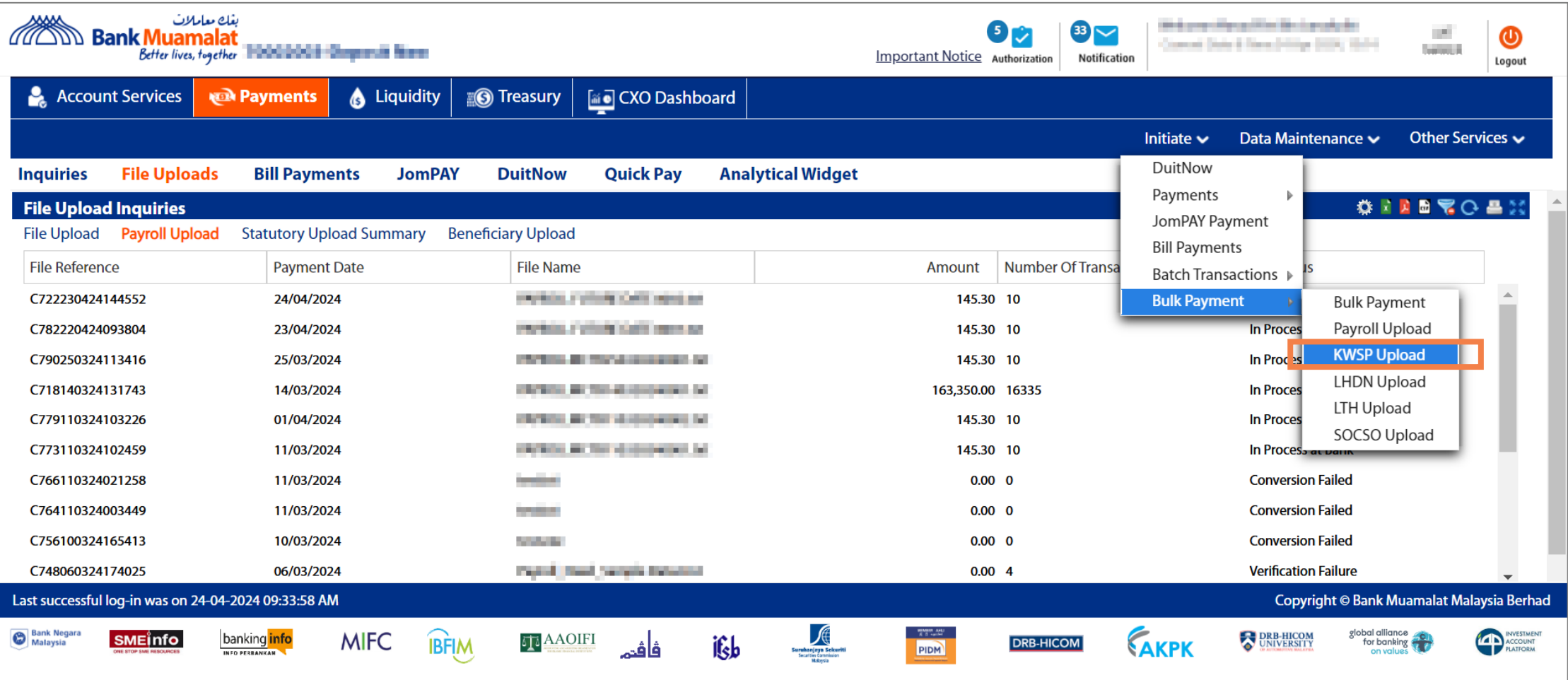
Step 2: Select Template BMMB KWSP STATIC TEMPLATE

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.

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

54

Perform KWSP

Step 5: Input the following payment information

- **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 to register.

There are 2 submission type for KWSP Upload

- **Test File :** For the 1st 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.

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

55

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.

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

Perform SOCSO/EIS Payment

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

Step 2: Select Template BMMB SOCSO FIXED LENGTH

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.

57

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**

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 to register.

There are 2 submission type for SOSCO Upload

- **Test File :** For the 1st 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.

SOCSO 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

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.

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

59

Perform LHDN Payment (Employee)

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

Step 2: Select Template.

Template	Format
BMMB_LHDN_BULK_EXCEL	EXCEL
BMMB_LHDN_CSV	CSV
BMMB_LHDN_FIXED_LENGTH	TXT

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.

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

60

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**

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 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.

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

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

Perform LHDN Payment (Employer)

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

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: 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.

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

62

Perform LHDN Payment (Employer)

Step 5: Input the following payment information

- **Payment Amount**
- **Payment Date**

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.

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

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

Perform File Verification

Step 1: Go to **Payment > File Uploads > Select the Payment Type.**

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.

Step 5 : Confirm the Reference number and select Accept button

Step 6 : The page will redirected to Confirmation Page and the payment will be submitted to approver (according to the Workflow Setup).
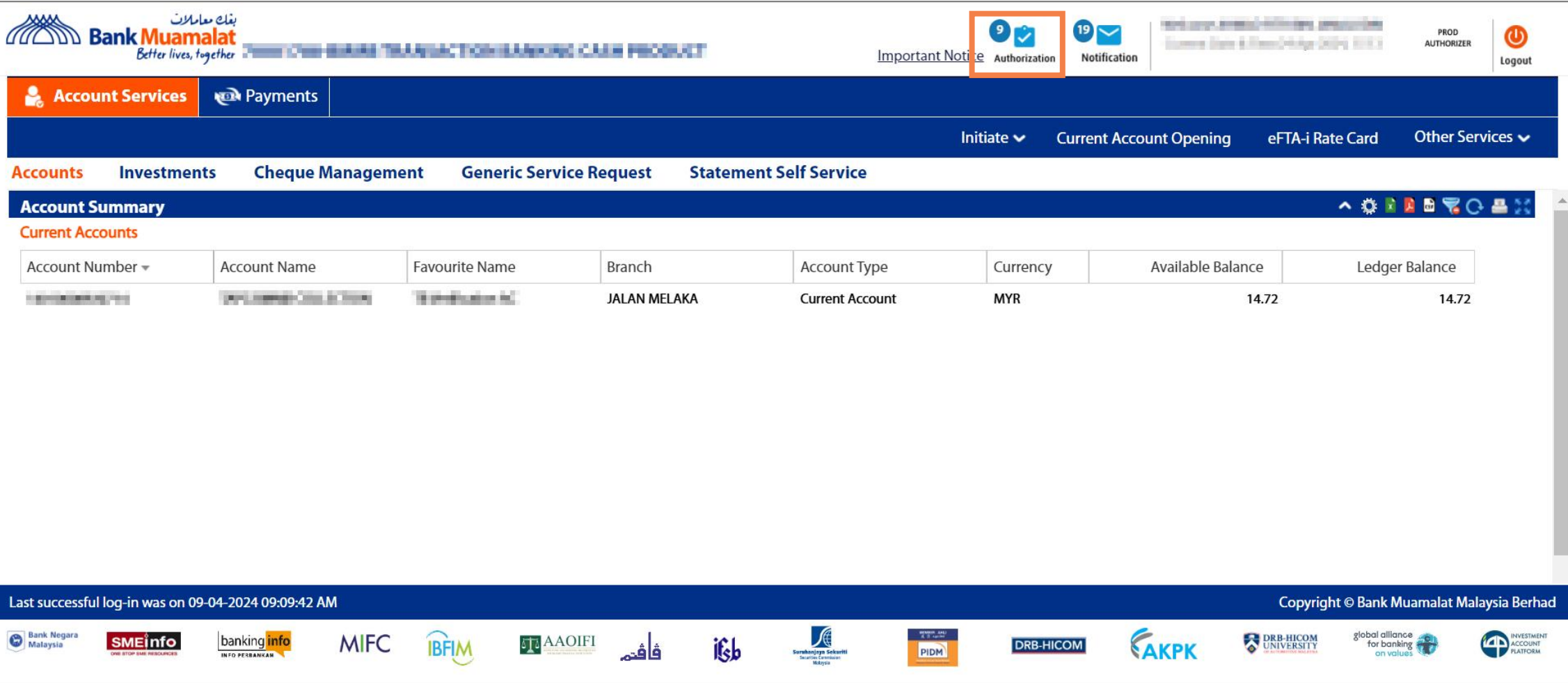
Bank Muamalat Malaysia Berhad, Ibu Pejabat, Menara Bumiputra, 21 Jalan Melaka, 50100 Kuala Lumpur.
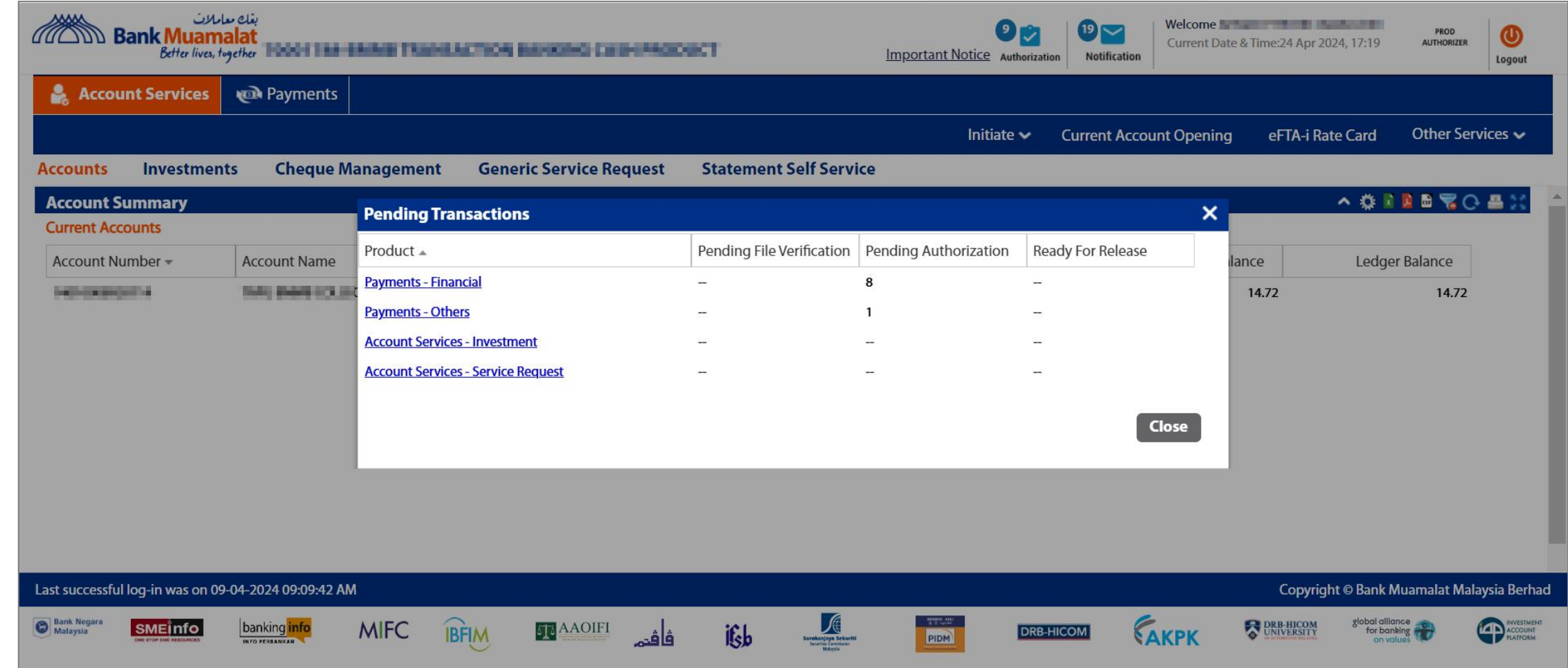Tel: +603-2600 5500 Web: www.muamalat.com.my

65

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"

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.

66

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.

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

67

Copyright © Bank Muamalat Malaysia Berhad reserved.

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.

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

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.

Perform Favourite Beneficiary Account Payment

Step 1: Go to **Payment > Quick Pay**
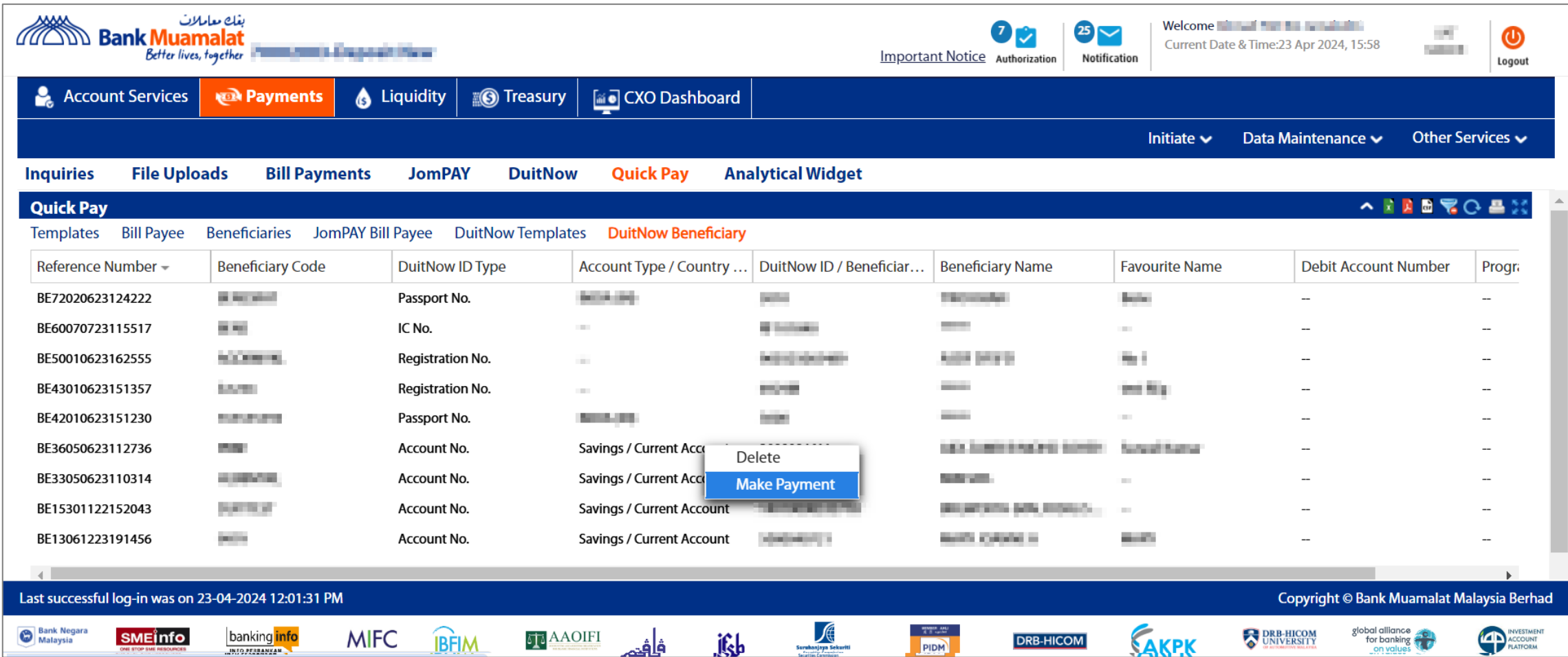
Step 2: Select the payment that you want to initiate and select "**Make Payment**"

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

69
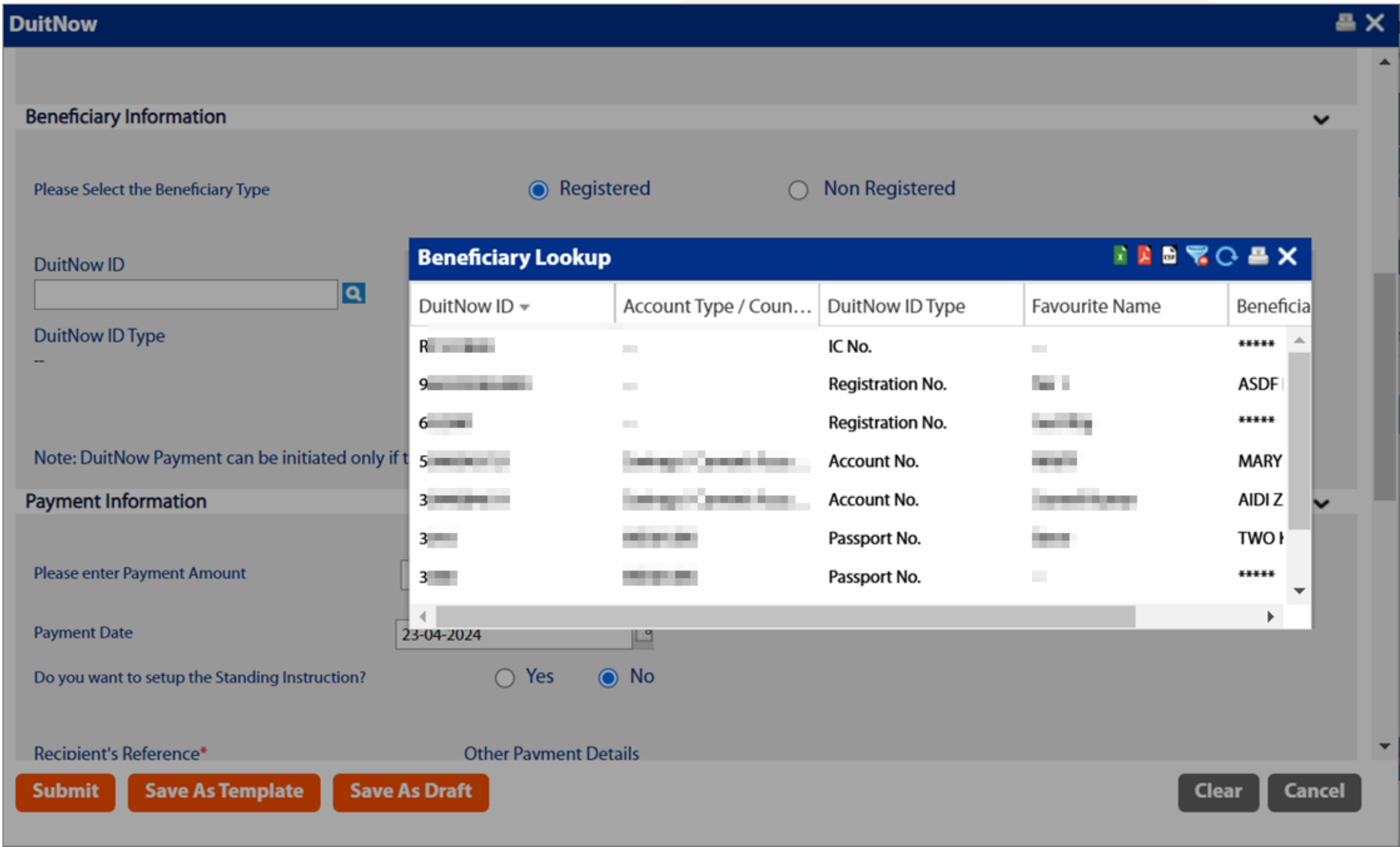
Copy Transaction

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

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

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

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

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.

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

72

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.

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

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.

74

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.

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.

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

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

75

Copyright © Bank Muamalat Malaysia Berhad reserved.

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

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.

76

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.

Step 4: Click Release button

Step 5: Transactions will be processed accordingly after approval.

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

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

View FX Rates

Step 1: Go to **Treasury > Forex Rate**

View Transaction Status

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

Payment Type	Go to Sub Menu
Bulk Payment	File Uploads > File Upload
Payroll	File Uploads > Payroll Upload
KWSP	File Uploads > Statutory Upload Summary
LHDN	File Uploads > Statutory Upload Summary
SOCSO	File Uploads > Statutory Upload Summary
Bulk CBFT	File Uploads > File Upload

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

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

79

Copyright © Bank Muamalat Malaysia Berhad reserved.

View Transaction Status

Right click on the transaction row and select View Workflow Detail to view the transaction that pending for approval.

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

This row specify the number of Pending Authorizer Role

This history indicate the payment workflow history from the day it is created to the date is processed.

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

Download Transaction Report

Step 1: Go to Payment or the respective [Transaction Status Summary](#)

Step 2: Export the Report

Extract to Excel

Extract to PDF

Extract to CSV

Print

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

Download Transaction Report

If you want to download the Bulk Payment or Payroll Status file. Please go to File Upload. Right click on the transaction row and select Download Status File to download the File Upload Payment Status.

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.

Personalize Report

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

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

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

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

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

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

83

Personalize Report

Step 5 : Select the Setting Icon and select Save As
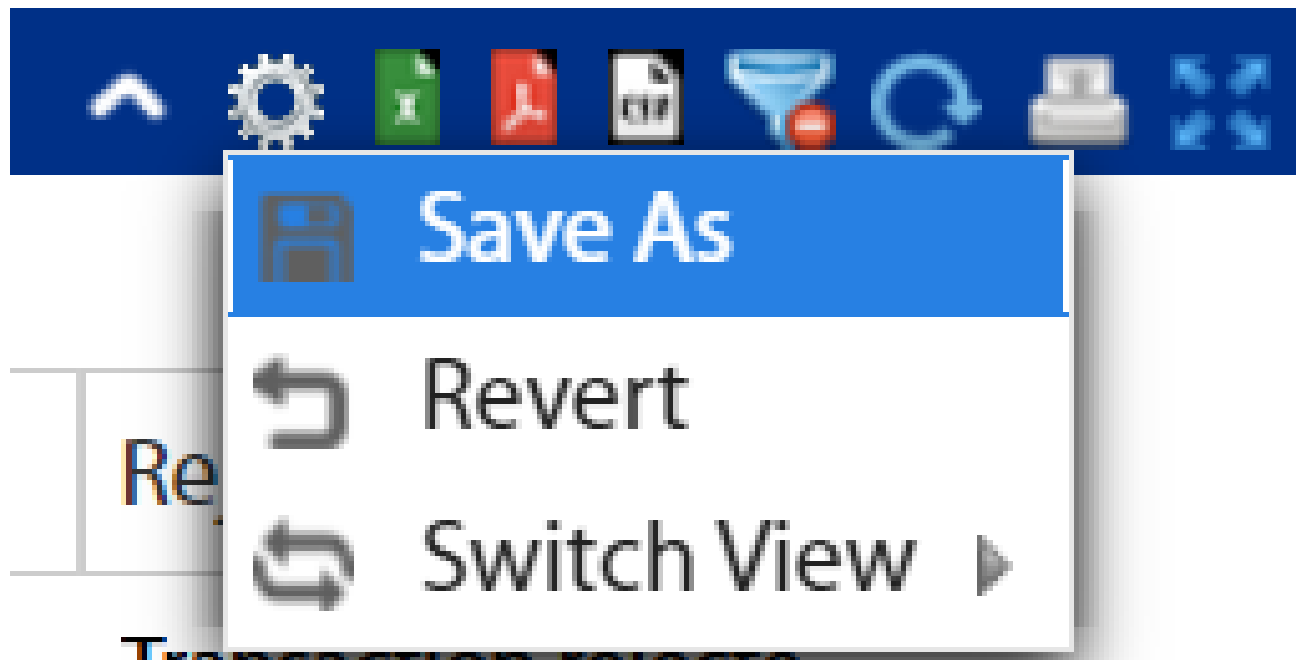
Step 6 : Input the View Name and click "Save as New"

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

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

Download Debit & Credit Advice

Step 1: Go to Payment or the respective Transaction Status Summary. Right click on the transaction row.

Step 2: Select Download Debit Advice to download debit advice and Download Credit Advice to Download Credit Advice.

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

Debit Advice Sample

Credit Advice Sample

85

Generic Service Request

Step 1: Go to Account Services > Initiate > Generic Service Request
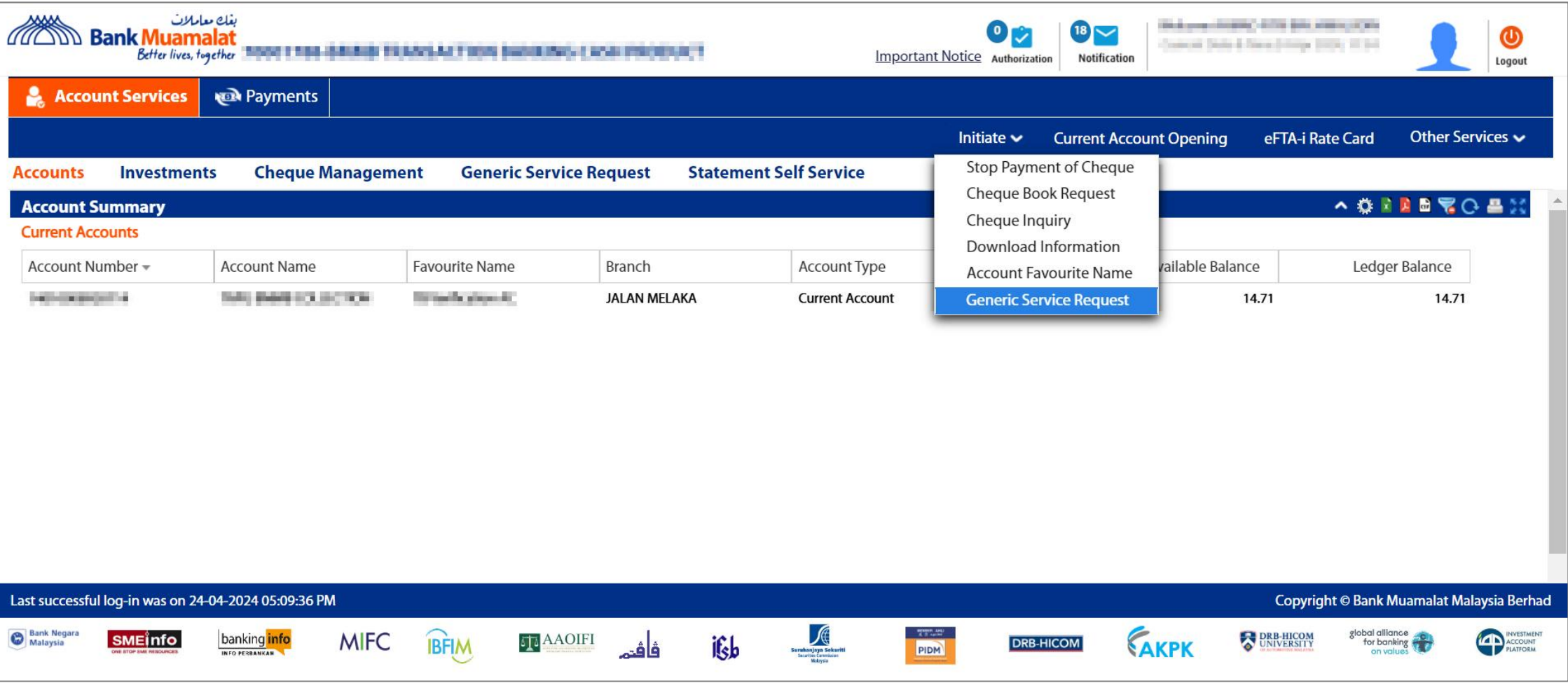
Step 2: Select the CIF Number, Service Type and provide the details of the request in "What you want to Modify" field

Generic Service Request

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.

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

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

Contact Us

**Customer Care Line
(For iBiz ID & Token reset/unblock only)**
+603-2600 5500
(from Local & Overseas)

Operating 24 hours daily

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

iBiz Muamalat Support Team
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

Register for Online Classroom Training
Email at training.ibiz@muamalat.com.my