



# iBiz Muamalat User Guide | Transaction Authorization

1. [Approve Pending Transaction](#)
2. [View Pending Transaction](#)
3. [Cancel Transaction](#)
4. [View Cancelled](#)



Checker task is however not required 2FA USB Token and it is optional

## 1 – Approve Pending Transaction

This function (only visible for Checker / Authorizer) allows Corporate Checker/Authorizer to approve or reject transaction initiated by Corporate Maker. The list of services that can be approved or rejected by the Corporate Checker/Authorizer as below:

- |                                  |                       |
|----------------------------------|-----------------------|
| ➤ Pay to Muamalat Accounts       | ➤ GFMAS               |
| ➤ Other Banks Accounts           | ➤ SPEKS               |
| ➤ Bulk Payment                   | ➤ Cheque Book Request |
| ➤ Payroll                        | ➤ Stop Cheque Request |
| ➤ Foreign Telegraphic Transfer   | ➤ FPX                 |
| ➤ Statutory Board to EPF & SOCSO | ➤ JomPAY              |
| ➤ RENTAS                         |                       |

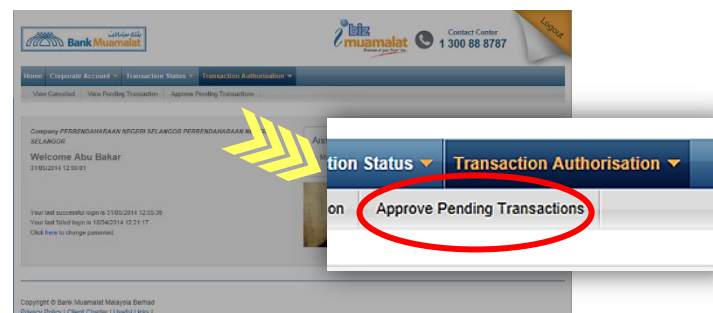


Before getting started, Corporate Authorizer is remind:

- ✓ ST3 USB Token has installed and plugged each time Corporate Authorizer to approve/reject the transaction.
- ✓ Only Internet Explorer version 8 and above is supported for ST3 USB token (refer 'iBiz Muamalat User Guide : Token Management, section 1' for detail)
- ✓ Java version 1.6 or above must be installed at computer / laptop before Corporate Authorizer proceed with approval (**refer 'iBiz Muamalat User Guide : Token Management, section 2' for detail**)

The following provide a step-by-step guide on how to review and approve pending transaction.

- 1.1. Mouse over <Transaction Authorisation> tab. Click <Approve Pending Transaction> tab menu



- 1.2. 'Transaction Pending Authorisation' listing screen displayed. Fill in search criteria and click <Search> button, or simply click <Search> button to view all pending transaction authorisation. Click <Date, Time> at one of the payment to proceed with payment authorization.

Company PERBENDAHARAN NEGERI SELANGOR PERBENDAHARAN NEGERI SELANGOR  
Welcome, Abu Bakar

Transaction Pending Authorisation

Search By

Transaction Type

AS

AS

From

To

From

To

Search

Search Result

Date, Time	CIB Ref No/ Payment Date	Transaction Type	From Account	To Account/Beneficiary Name / Batch ID	Currency / Amount	Equivalent Amount (MYR)	Action	Approval Status	Transaction Status
30/05/2014 16:51:44	CIBFTR300514000106 03/03/2014	Pay To Muamalat Accounts	140100077716 PERBENDAHARAN NEGERI SELANGOR	140100077716 PRIMA BERKUALITI TEMPATAN	MYR 500.00		New	Reviewed	N/A

Results 1 - 1 of 1



The 'User PIN Verification' popup screen shall take few moment for loading before appearing on screen.

- 1.3. 'Transaction Pending Authorization Details' page displayed and waiting for 'User PIN Verification' to pop out.

Transaction Pending Authorization Details

New Pay To Muamalat Accounts

Transaction Pending Authorization Details

New Pay To Muamalat Accounts

Payment Reference

PETESMAN ADAM HECCHI SELANOR

Payee Reference

0001 00

Amount (MYR)

0001 00

Total Amount (MYR)

0001 00

Notifications

Beneficiary Payment Alert

C-M02

CGST Notification

Terms and Conditions

Our Terms and Conditions become effective when you agree to a transaction involving authorization and use of the Muamalat Account. Read the Terms and Conditions offered to you online and download it. The Customer is required to read these Terms and Conditions carefully before entering on the B2 Account Setup and accepting the same.

Authorised branch, branch name, date, time and amount. Amount to be credited to the beneficiary is the entire B2 transaction of the

☒ By submitting this application, I hereby declare to accept all the terms and conditions above.

COMMENTS

any

Approve

Reject

Authorizations History

Results 1 - 2 of 2

Date Time	From To	From	Action	Comments
2025/02/14 15:51:44	0000000000	Muamalat	CREATE	
21/02/2024 11:56:47	0000000000	Chubb	APPROVE	approve

Results 1 - 2 of 2

1. [Approve Pending Transaction](#)
2. [View Pending Transaction](#)
3. [Cancel Transaction](#)
4. [View Cancelled](#)



### Important Note

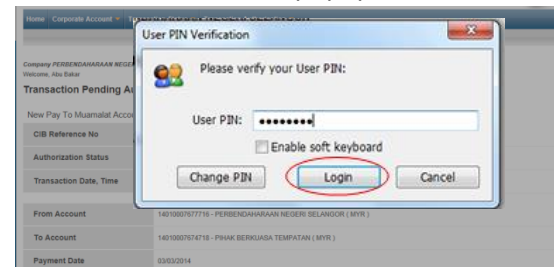
User to ensure:

1. Wait token box to pop out first,
2. Once token box popped out, key in token's password.
3. Then, click approve / reject button.

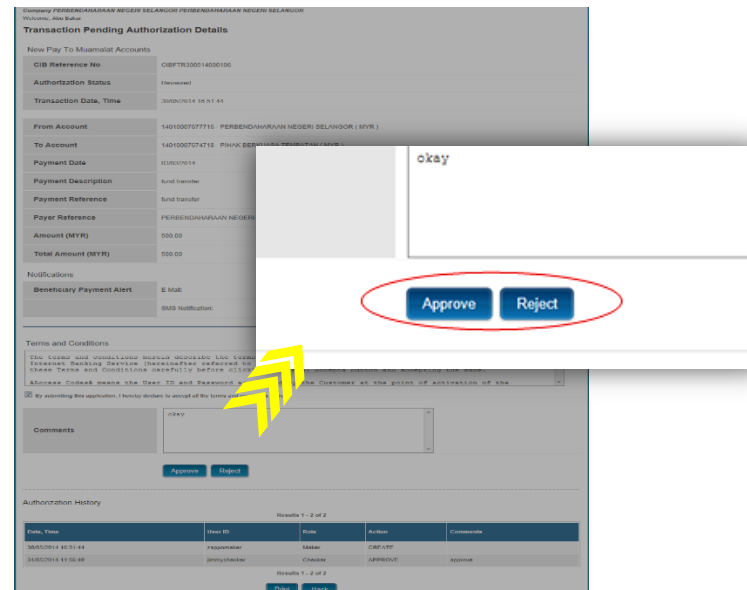
- 1.4 'User PIN Verification' box popped out.



- 1.5 Key in PIN (8-digits) at 'User Pin Verification' popup box and click <Login> button.



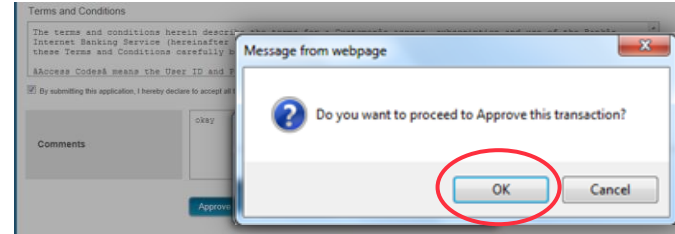
- 1.6 'User Pin Verification' popup box closed automatically. Enter Comments (optional) and click <Approve> or <Reject> button.



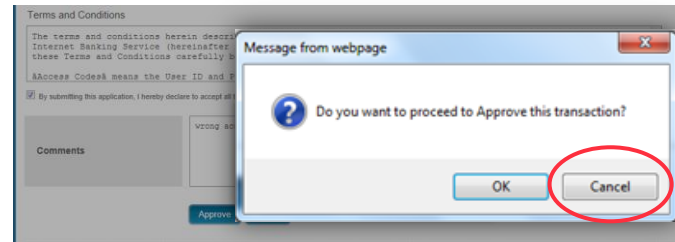
1. [Approve Pending Transaction](#)
2. [View Pending Transaction](#)
3. [Cancel Transaction](#)
4. [View Cancelled](#)

- 1.7 A pop-up confirmation message prompts. Click <OK> button to proceed or click <Cancel> button to cancel the action.

To approve action:



To cancel action:



- 1.8 'Transaction Pending Authorization Details – Acknowledgement' page displayed once the record has been successfully approved or rejected. Click <Print> button to print acknowledgement page or click <OK> button to navigate to 'Transaction Pending Authorisation' listing screen.

- 1. [Approve Pending Transaction](#)
- 2. [View Pending Transaction](#)
- 3. [Cancel Transaction](#)
- 4. [View Cancelled](#)

For Approved Action:

Transaction Pending Authorization Details - Acknowledgement	
Transaction is successfully approved.	
New Pay To Muamalat Accounts	
CIB Reference No	CIBFTR300514000106
Authorization Status	Approved

For Rejected Action:

Transaction Pending Authorization Details - Acknowledgement	
Transaction is successfully rejected.	
New Pay To Other Banks Accounts	
CIB Reference No	CIBIBG310514000073
Authorization Status	Rejected
Transaction Date, Time	31/05/2014 11:50:33




**Note:**

- ✓ Any approved transaction will be listed in 'View Pending Transaction' listing page and only will be processed on the said payment date in the event the payment date set as future date.
- ✓ Transaction that have not approved will be flagged as "Expired" once it has passed the said payment date.

1. [Approve Pending Transaction](#)
2. [View Pending Transaction](#)
3. [Cancel Transaction](#)
4. [View Cancelled](#)

## 2 – View Pending Transaction

This function allows Corporate User to view list of payment transactions that have been initiated by Corporate Maker.

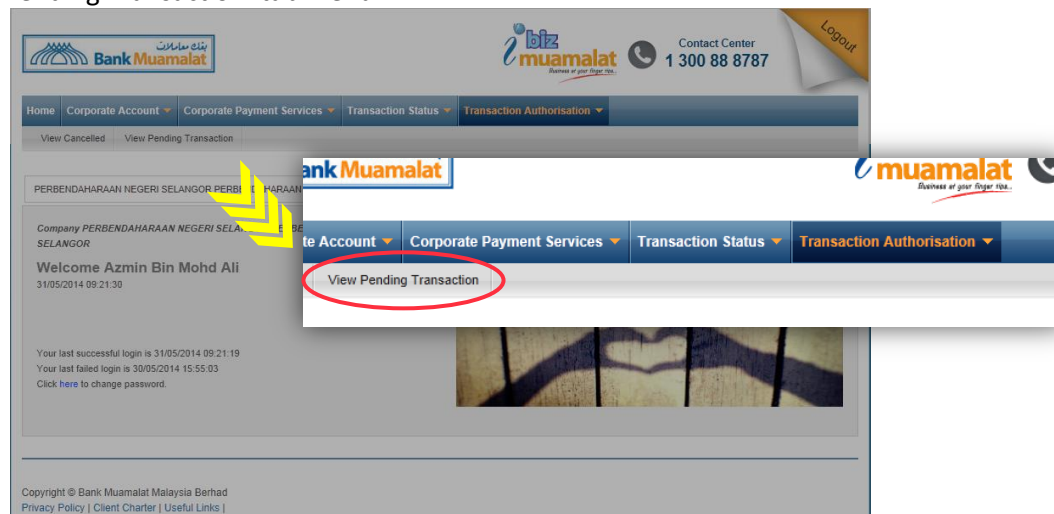
 Type of transaction to be listed in ‘View Pending Transaction’ module:

- Pending for review by Checker / approval by Authorizer
- Pending for processing by bank due to future payment date

Transaction that is not approved will be flagged as “Expired” once it has passed payment date.

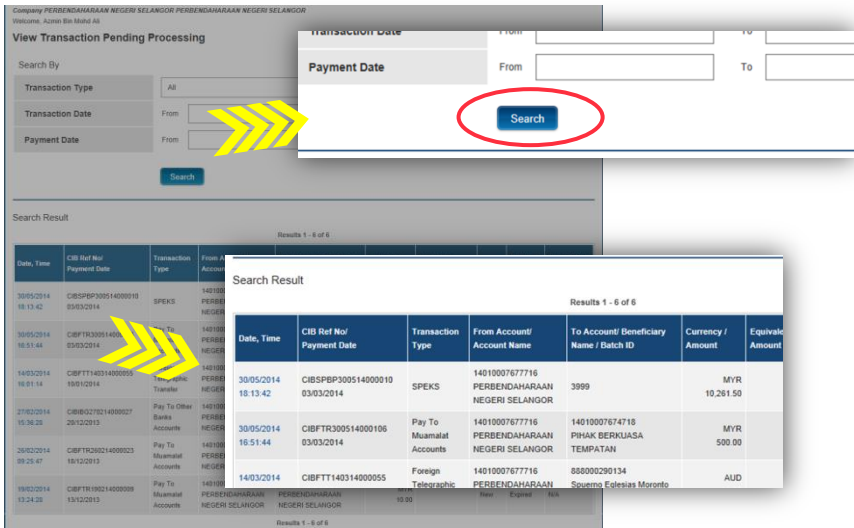
The following provide a step-by-step guide on how to view the pending transactions.

- 2.1. Login to <https://ibiz.muamalat.com.my> and mouse over ‘Transaction Authorisation’ tab and click on ‘View Pending Transaction’ tab menu.



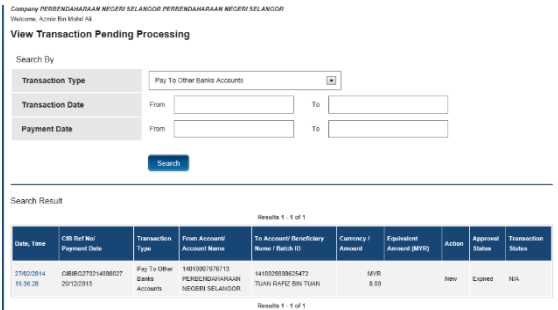
- 1. [Approve Pending Transaction](#)
- 2. [View Pending Transaction](#)
- 3. [Cancel Transaction](#)
- 4. [View Cancelled](#)

2.2. 'View Transaction Pending Processing' screen displayed. Fill in search criteria and click <Search> button, or simply click <Search> button to get the whole search result.



Date, Time	CIB Ref No	Payment Date	Transaction Type	From Account	To Account	Beneficiary Name	Currency	Equivalent Amount
30/05/2014 18:13:42	CIBSPBP300514000010	03/03/2014	SPEKS	14010007677716	PERBENDAHARAAN NEGERI SELANGOR	3999	MYR	10,261.50
30/05/2014 16:51:44	CIBFT300514000106	03/03/2014	Pay To Muamalat Accounts	14010007677716	PERBENDAHARAAN NEGERI SELANGOR	PIHAK BERKUASA TEMPATAN	MYR	500.00
14/03/2014	CIBFTT140314000055		Foreign Telegraphic	14010007677716	PERBENDAHARAAN NEGERI SELANGOR	Southern Esplanade Moroto	AUD	

2.3. Search results displayed. Click <Date, Time> hyperlink to view transaction details

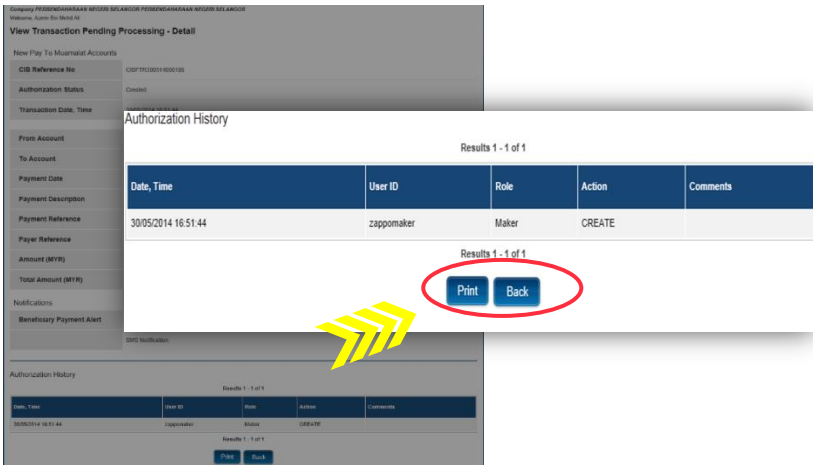


Date, Time	CIB Ref No	Payment Date	Transaction Type	From Account	To Account	Beneficiary Name	Currency	Equivalent Amount	Action	Approval Status	Transaction Status
<a href="#">27/02/2014 15:36:28</a>	CIBR0270214000027	20/12/2013	Pay To Other Banks	14010007677713	PERBENDAHARAAN NEGERI SELANGOR	TUAN DATO' BIKI TUAN	MYR	8.00	New	Expired	N/A



- 1. [Approve Pending Transaction](#)
- 2. [View Pending Transaction](#)
- 3. [Cancel Transaction](#)
- 4. [View Cancelled](#)

2.4. 'View Transaction Pending Processing – Detail' page displayed. Click <Print> button to print the page or click <Back> button to navigate back to previous page.



**Note:**  
✓ If payment has initiated, but **pending** for authorize or review (optional), 'Approval Status' will appeared as **Created**.

Action	Approval Status	Transaction Status
New	Created	N/A

✓ If payment has initiated and reviewed (optional) but **pending** for authorize, 'Approval Status' will appeared as **Reviewed**.

Action	Approval Status	Transaction Status
New	Reviewed	N/A

1. [Approve Pending Transaction](#)
2. [View Pending Transaction](#)
3. [Cancel Transaction](#)
4. [View Cancelled](#)

- ✓ If payment has initiated and completely reviewed (optional) and authorized, but **pending** to be processed by Bank (for non-real time services or future dated), 'Approval Status' will appeared as **Approved** and 'Transaction Status' is **Sent to Bank**.

Action	Approval Status	Transaction Status
New	Approved	Sent To Bank

- ✓ Status will disappeared from 'View Transaction Pending Processing – Detail' screen if the payment rejected by Checker /Authorizer or processed by Bank

### 3 – Cancel Transaction

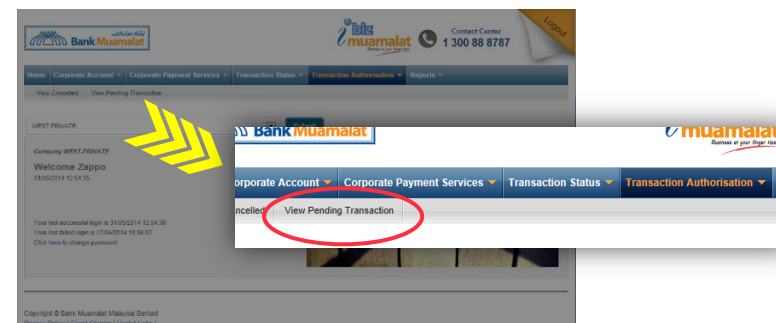
'Cancel Transaction' module allows Maker to cancel approved transaction(s) that is pending processing by bank.



Cancellation only can be done for transaction that was completely approved (if the transaction required more than 1 authorizer) and has not yet processed by bank.

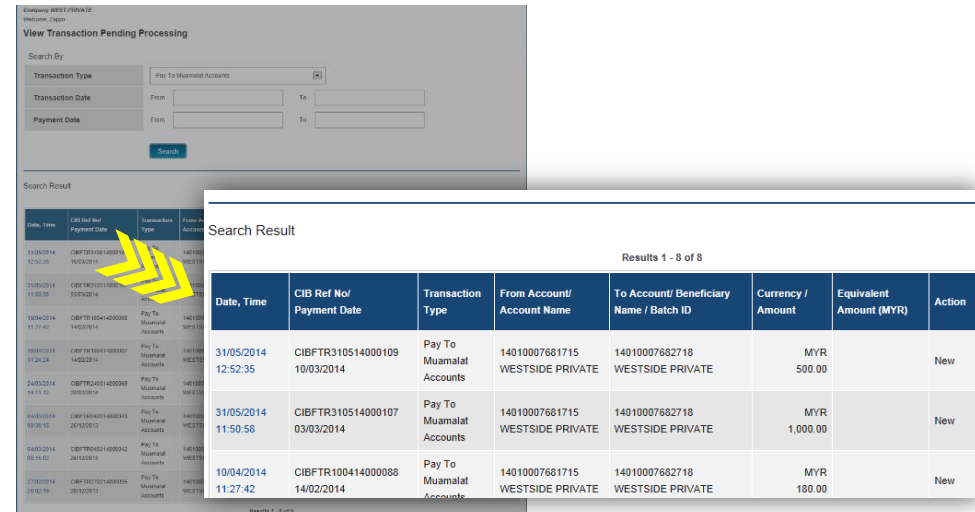
The following provide a step-by-step guide on how to cancel approved transactions.

- 3.1. Log to <https://ibiz.muamalat.com.my> and mouse over 'Transaction Authorisation' tab. Click 'View Pending Transaction' tab menu.



1. [Approve Pending Transaction](#)
2. [View Pending Transaction](#)
3. [Cancel Transaction](#)
4. [View Cancelled](#)

3.2. 'View Transaction Pending Processing' screen displayed. Click desired <Date, Time> hyperlink of approved transaction for payment cancellation.

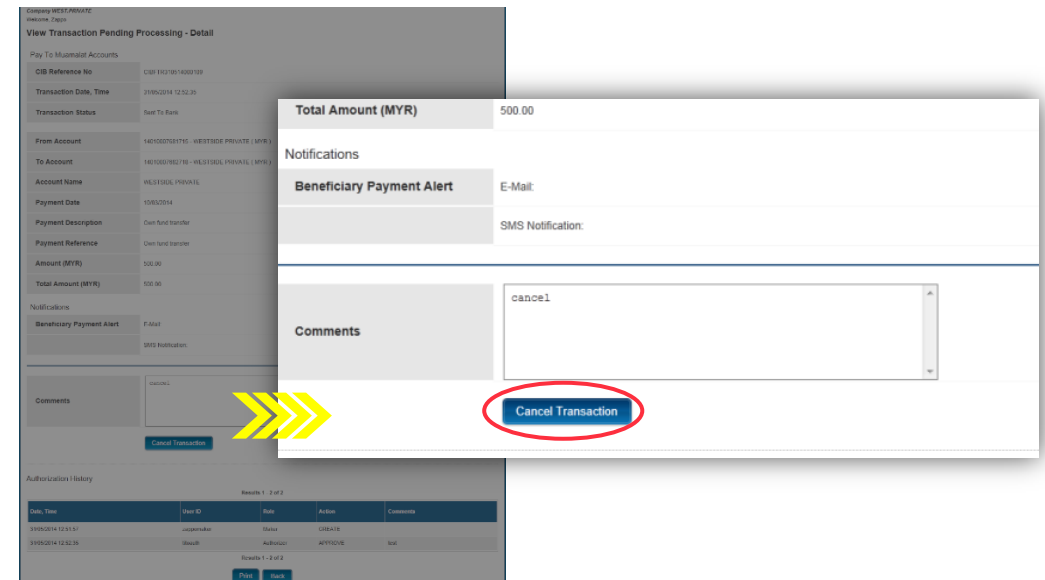


**Search Result**

Results 1 - 8 of 8

Date, Time	CIB Ref No/ Payment Date	Transaction Type	From Account/ Account Name	To Account/ Beneficiary Name / Batch ID	Currency / Amount	Equivalent Amount (MYR)	Action
<a href="#">31/05/2014 12:52:35</a>	CIBFTR310514000109 10/03/2014	Pay To Muamalat Accounts	14010007681715 WESTSIDE PRIVATE	14010007682718 WESTSIDE PRIVATE	MYR 500.00		New
<a href="#">31/05/2014 11:50:58</a>	CIBFTR310514000107 03/03/2014	Pay To Muamalat Accounts	14010007681715 WESTSIDE PRIVATE	14010007682718 WESTSIDE PRIVATE	MYR 1,000.00		New
<a href="#">10/04/2014 11:27:42</a>	CIBFTR100414000088 14/02/2014	Pay To Muamalat Accounts	14010007681715 WESTSIDE PRIVATE	14010007682718 WESTSIDE PRIVATE	MYR 180.00		New

3.3. 'View Transaction Pending Processing – Detail' page displayed. Enter comments or click <Cancel Transaction> button.



**View Transaction Pending Processing - Detail**

Pay To Muamalat Accounts

CIB Reference No: CIBFTR310514000109

Transaction Date, Time: 31/05/2014 12:52:35

Transaction Status: Sent To Bank

From Account: 14010007681715 - WESTSIDE PRIVATE (MYR)

To Account: 14010007682718 - WESTSIDE PRIVATE (MYR)

Account Name: WESTSIDE PRIVATE

Payment Date: 10/03/2014

Payment Description: Cash fund transfer

Payment Reference: Cash fund transfer

Amount (MYR): 500.00

Total Amount (MYR): 500.00

Notifications

Beneficiary Payment Alert: E-Mail: SMS Notification:

Comments: cancel

**Cancel Transaction**

- 1. [Approve Pending Transaction](#)
- 2. [View Pending Transaction](#)
- 3. [Cancel Transaction](#)
- 4. [View Cancelled](#)



Note:

- ✓ The transaction details information displayed in this screen is varies depend on the transaction type.
- ✓ The "Comments" field and <Cancel Transaction> button only appears when the transaction is fully approved and pending for processing by bank.

3.4. 'Cancel Transaction – Acknowledgement' page displayed upon successfully submitted for approval. Click <Print> button to print the page

Company WEST-PRIVATE

Welcome, Zappos

Cancel Transaction - Acknowledgement

Transaction is successfully sent for approval.

Pay To Muamalat Accounts

CIB Reference No

CIBFTR310514000109

Transaction Date, Time

31/05/2014 15:00:00

Transaction Status

Success

From Account

1401000782115 - WESTSIDE PRIVATE

To Account

1401000782115 - WESTSIDE PRIVATE

Account Name

WESTSIDE PRIVATE

Payment Date

10/03/2014

Payment Description

Own fund transfer

Payment Reference

Own fund transfer

Amount (MYR)

500.00

Total Amount (MYR)

500.00

Cancel Transaction - Acknowledgement

Transaction is successfully sent for approval.

Pay To Muamalat Accounts

CIB Reference No

CIBFTR310514000109

User ID	Role	Action
zapposshoe	Maker	CREATE
titofauth	Authorizer	APPROVE
zapposshoe	Maker	CANCEL

Results 1 - 3 of 3

Print



This transaction will still proceed for processing on the set payment date in the event the cancellation is **still pending for approval** or the **cancellation has been rejected**.

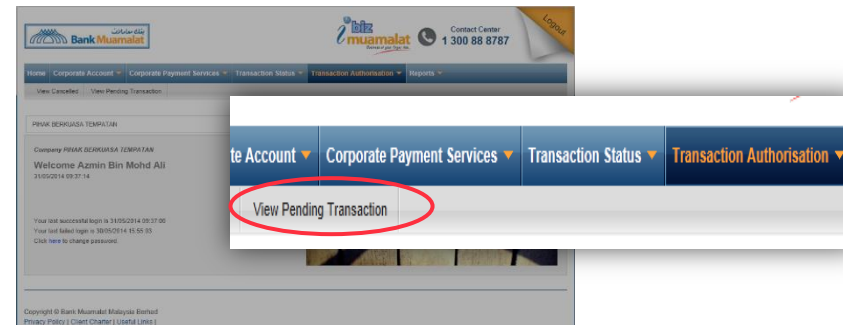
1. [Approve Pending Transaction](#)
2. [View Pending Transaction](#)
3. [Cancel Transaction](#)
4. [View Cancelled](#)

## 4 – View Cancelled

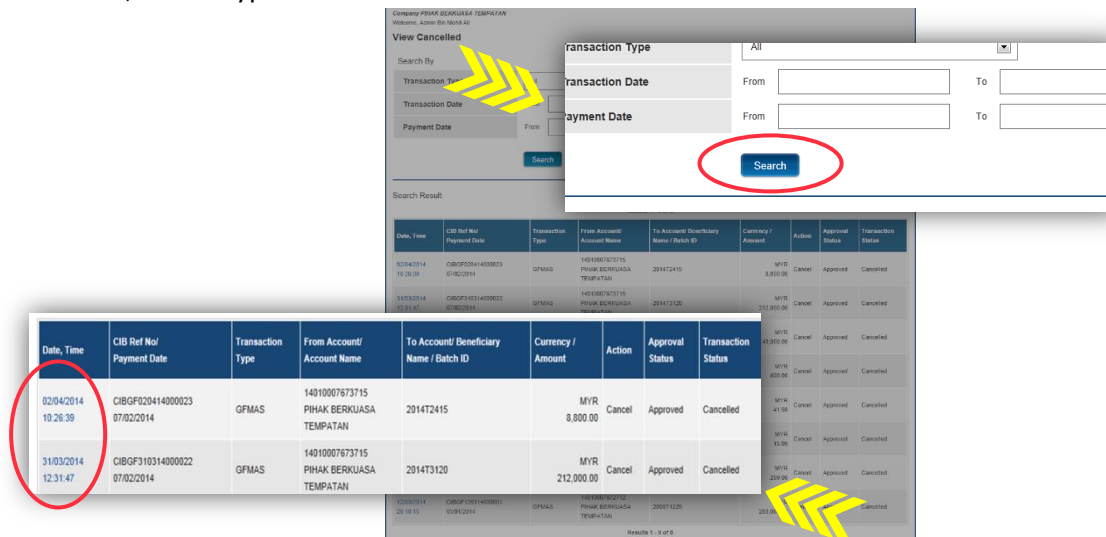
This function allows Corporate User to view list of cancelled payment that have been submitted by Maker.

The following provide a step-by-step guide on how to view the cancelled transactions.

- 4.1. Log into <https://ibiz.muamalat.com.my> and mouse over 'Transaction Authorisation' tab. Click 'View Cancelled' tab menu.



- 4.2. 'View Cancelled' screen displayed. Fill in search criteria and click <Search> button and click <Date, Time> hyperlink to view transaction details.



Date, Time	CIB Ref No/ Payment Date	Transaction Type	From Account/ Account Name	To Account/ Beneficiary Name / Batch ID	Currency / Amount	Action	Approval Status	Transaction Status
02/04/2014 10:26:39	CIBGF020414000023 07/02/2014	GFMAS	14010007673715 PIHAK BERKUASA TEMPATAN	2014T2415	MYR 8,800.00	Cancel	Approved	Cancelled
31/03/2014 12:31:47	CIBGF310314000022 07/02/2014	GFMAS	14010007673715 PIHAK BERKUASA TEMPATAN	2014T3120	MYR 212,000.00	Cancel	Approved	Cancelled

- 1. [Approve Pending Transaction](#)
- 2. [View Pending Transaction](#)
- 3. [Cancel Transaction](#)
- 4. [View Cancelled](#)

4.3. 'View Cancelled – Detail' page displayed. Click <Print> button to print the page or click <Back> button to navigate back to previous page.

Company Profile (BERKUALITI TERPASTIKAN)  
Welcome, Admin EIS Model AB

View Cancelled - Detail

Pay To Muamalat Accounts

CIB Reference No

CIBFT1020314000064

Transaction Date, Time

26/03/2014 10:53:05

Transaction Status

Cancelled

From Account

14010007072712 - PHS

To Account

14010007072713 - PHS

Account Name

PIHAK BERKUALITI TERPASTIKAN

Payment Date

14/03/2014

Payment Description

test A

Payment Reference

test B

Amount (MYR)

15.00

Total Amount (MYR)

15.00

Notifications

Beneficiary Payment Alert

E-Mail

SMS Notification

Authorization History

Date, Time	User ID	Role	Action	Test
29/03/2014 10:52:03	azminmaker	Maker	CREATE	
29/03/2014 10:53:05	halimauth	Authorizer	APPROVE	
29/03/2014 11:28:54	azminmaker	Maker	CANCEL	
29/03/2014 11:28:42	halimauth	Authorizer	APPROVE	

Results 1 - 4 of 4

User ID	Role	Action
azminmaker	Maker	CREATE
halimauth	Authorizer	APPROVE
azminmaker	Maker	CANCEL
halimauth	Authorizer	APPROVE

Results 1 - 4 of 4

Print

Back

For enquiry, assistance and feedback:



Call us:

Customer Care Line

**1-300-88-8787** (from Local)

**+603-2600 5500** (from Overseas)

Operating 24 hours daily



Email us:

iBiz Muamalat Support Team

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

03-26005622 / 03-26005625

03-20505620 / 03-26005623

8.45am – 5.45pm, Monday to Friday

