

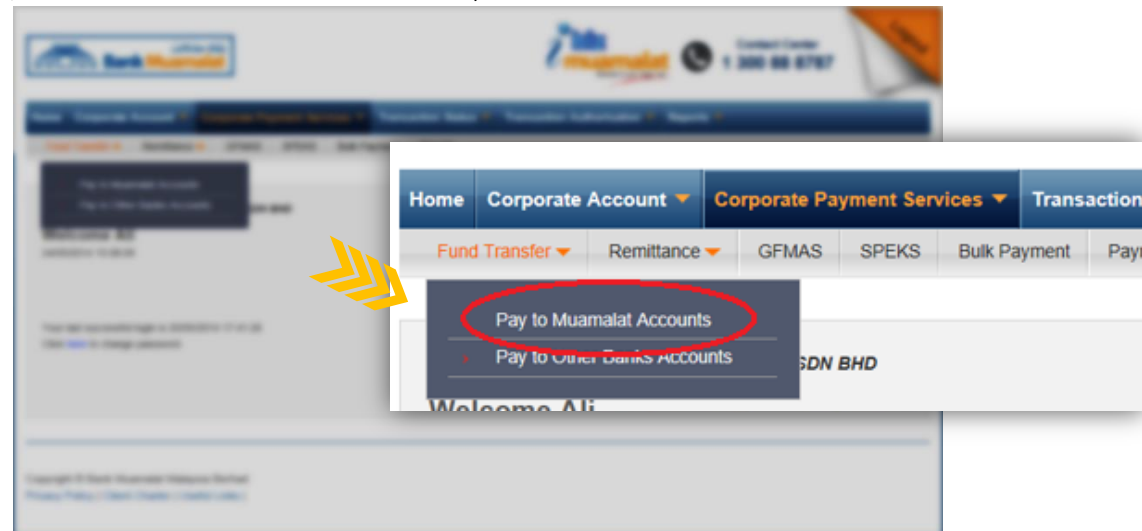
iBiz Muamalat User Guide | Fund Transfer

1. [Pay to Muamalat Account](#)
2. [Pay to Other Banks Account](#)
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4. [Foreign Telegraphic Transfer](#)

1 – Pay to Muamalat Account

Pay to Muamalat Account or 'intrabank transfer' enables electronic transfer of funds from your account to another Bank Muamalat account. The following provide steps and guidance on performing Fund Transfer within Bank Muamalat for Corporate Maker.

- 1.1. Corporate Maker to log into <https://ibiz.muamalat.com.my>, mouse over <Corporate Payment Services>, click <Fund Transfer> and click on <Pay to Muamalat Accounts>.



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1.2. 'Pay to Muamalat Accounts' screen displayed. Enter required information and click <Submit> button.

Company ADVANCE TECHNICAL FABRIC SDN BHD

Welcome, Ali

Pay to Muamalat Accounts

Enter Required Info

→

Transfer Confirmation

→

Transfer Acknowledgement

mandatory field *

From Account *

14010007678719 - ADVANCE TECHNICAL FAB

To Account *

Pre-registered

Please Select

Non-registered

14010000045724

Payment Date *

03/03/2014

Payment Description *

PymntDscptn01

(?)

Payment Reference *

PymntRef01

(?)

Amount(MYR) *

15000

Notifications

Beneficiary Payment Alert

☒ E-Mail

jallomar@muamalat.com.i

☒ SMS Notification

0123456789

Note: Each SMS Notification cost RM0.30

Terms and Conditions

The terms and conditions herein describe the terms for a Customer's access, subscription and use of the Bank's Internet Banking Service (hereinafter referred to as "Terms and Conditions"). The Customer is required to read these Terms and Conditions carefully before clicking on the "I Accept" button and accepting the same.

Access Codes means the User ID and Password as created by the Customer at the point of activation of the

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

Clear

Submit



Note:

- 'Pre-registered' option shows a dropdown list of favourite Muamalat Accounts that has pre-registered in the system.
- For <Payment Mode>:
 - For **Same Day Processing**, tick on <Immediate>.
 - For **One Time Future Date**, tick on <Recurring> by selecting <Frequency> as 'Single'.
- For **Standing Instruction**, select <First Processing Date> and select <Frequency> other than *Single* and <select No of Transfer to be Made>.

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1.3. 'Pay to Muamalat Accounts – Purpose of Payment' screen displayed. Enter required information and click <Submit> button.

Enter Required Info → Transfer Confirmation → Transfer Acknowledgement

mandatory field *

Purpose of Payment *	CAPITAL TRANSFERS
	Government sector
	Other transfers

Back Clear **Submit**

 **Note:** This screen only appears if 'From Account' and/or 'To Account' in previous screen is a Non-Resident Account and payment amount entered above RM10,000.00.

1.4. 'Pay to Muamalat Accounts – Transfer Confirmation' screen displayed. Click <Confirm> button.

Company ADVANCE TECHNICAL FABRIC SDN BHD
Welcome, Ali

Pay to Muamalat Accounts

Enter Required Info → **Transfer Confirmation** → Transfer Acknowledgement

From Account	14010007678719 - ADVANCE TECH	14010007678719 - ADVANCE TECHNICAL FABRIC SDN BHD
To Account	14010000045724 - JOHN KEY (MYR)	
Payment Date	03/03/2014	
Payment Description	PymntDscptn01	
Payment Reference	PymntRef01	
Payer Reference	ADVANCE TECHNICAL FABRIC SDN BHD	
Purpose of Payment	CAPITAL TRANSFERS - Government sector - Other transfers	
Amount(MYR)	15,000.00	
SMS Charges (MYR)	0.75	
Total Amount (MYR)	15,000.75	

Notifications

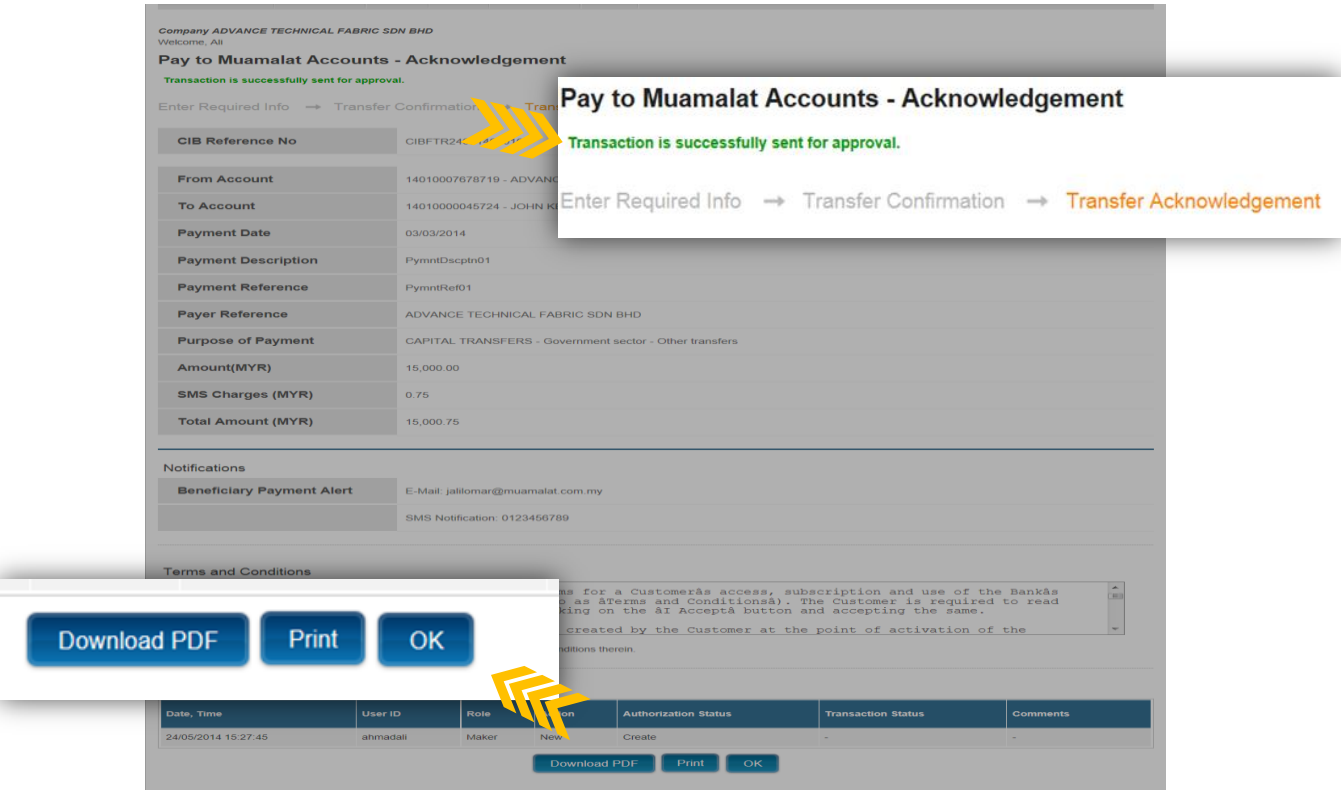
Beneficiary Payment Alert E-Mail: jalliomar@muamalat.com.my
SMS Notification: 0123456789

Important: Please read the Terms and Conditions carefully before clicking on the Accept button. The User ID and Password as created by the system will be used for login. By submitting this application, I hereby declare to accept all the terms and conditions therein.

Back **Confirm**

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1.5. ‘Pay to Muamalat Accounts – Acknowledgement displayed’. Click <Download PDF> button to download acknowledgement in PDF format or <Print> button to print the acknowledgement.



Pay to Muamalat Accounts - Acknowledgement

Transaction is successfully sent for approval.

Enter Required Info → Transfer Confirmation → **Transfer Acknowledgement**

CIB Reference No	CIBFTR245
From Account	14010007678719 - ADVANCE
To Account	14010000045724 - JOHN K
Payment Date	03/03/2014
Payment Description	PymntDscptn01
Payment Reference	PymntRef01
Payer Reference	ADVANCE TECHNICAL FABRIC SDN BHD
Purpose of Payment	CAPITAL TRANSFERS - Government sector - Other transfers
Amount(MYR)	15,000.00
SMS Charges (MYR)	0.75
Total Amount (MYR)	15,000.75

Notifications

Beneficiary Payment Alert	E-Mail: jaliomar@muamalat.com.my
	SMS Notification: 0123456789

Terms and Conditions

For a Customer's access, subscription and use of the Bank's (as Terms and Conditions). The Customer is required to read and accept the Bank's Terms and Conditions by clicking on the 'I Accept' button and accepting the same.

Created by the Customer at the point of activation of the Bank's Terms and Conditions therein.

Date, Time	User ID	Role	Action	Authorization Status	Transaction Status	Comments
24/05/2014 15:27:45	ahmadali	Maker	New	Create	-	-

Download PDF Print OK

Pay to Muamalat Account is now pending for payment authorization. Refer to [iBiz Muamalat User Guide - Payment Authorization](#) for the steps.

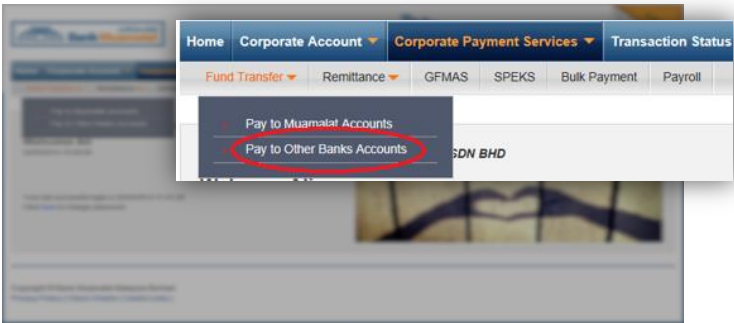
1. [Pay to Muamalat Account](#)
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2 – Pay to Other Banks Accounts (IBG)

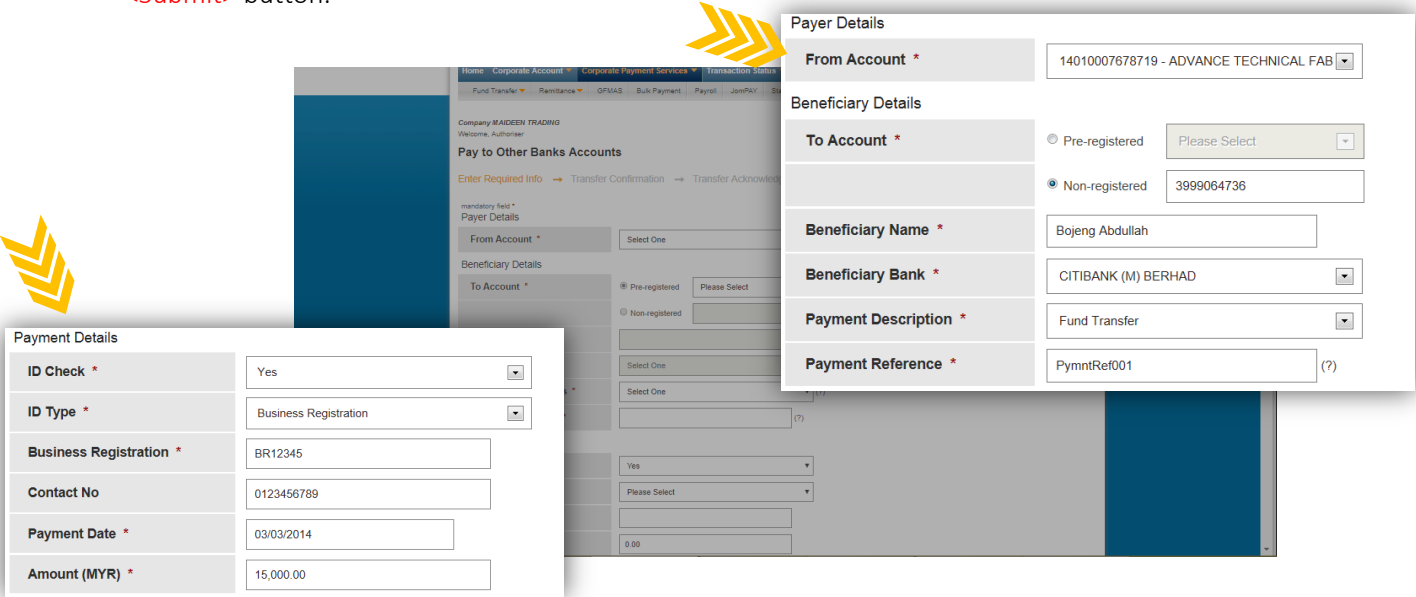
This function allows Corporate User with Maker role to transfer fund from an account to another account belongs to Interbank GIRO (IBG) member bank.

The following provide a steps and guidance on how a Corporate Maker to perform IBG payment.

- 2.1. Log into <https://ibiz.muamalat.com.my>, mouse over <Corporate Payment Services>, click <Fund Transfer> tab menu and click <Pay to Other Banks Accounts> sub menu.



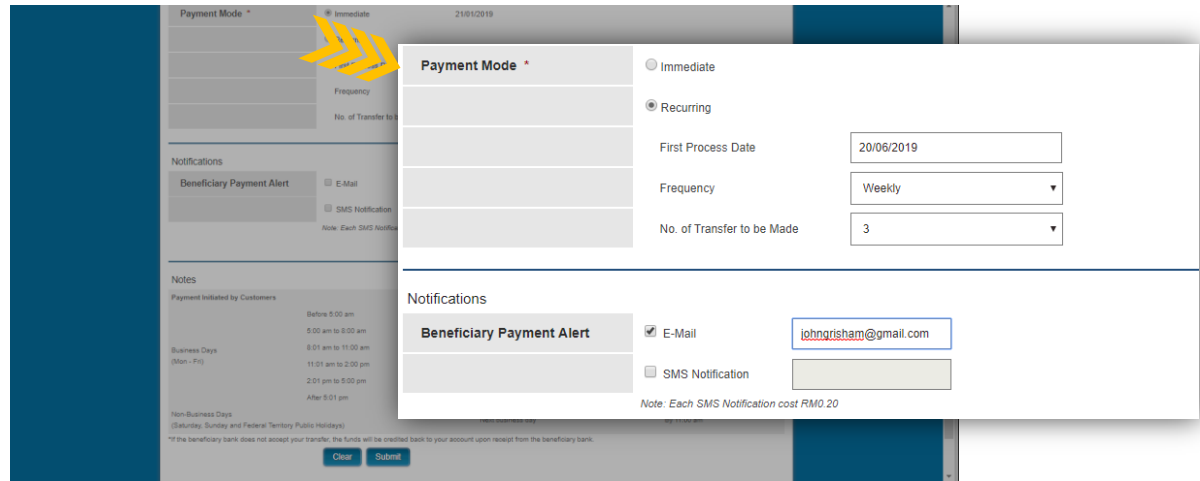
- 2.2. 'Pay to Other Banks Accounts' screen displayed. Enter the required information and click <Submit> button.




IBG Payment definition:
A payment to IBG member
and transfer amount limit:
1)Government :
Below RM25,000
2)Non-Government :
Below RM1,000,000.00

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The screenshot shows the 'Payment Mode' selection screen. The background interface includes fields for 'Payment Mode *', 'Frequency', and 'No. of Transfer to be Made'. A modal window is overlaid, showing the same options with additional details for 'Beneficiary Payment Alert' (E-Mail and SMS Notification) and a note about SMS notification cost.

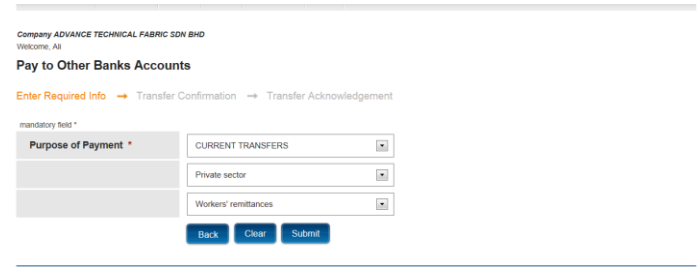



Note:

- <Pre-registered> option shows a dropdown list of favourite IBG Accounts that has pre-registered in the system.
- <Other Payment Details> and <Recipient Reference> are interbank initiative to allow recipient (beneficiary) to see a 20 character's payment description and reference sent from iBiz Corporate User when a transfer is made, in beneficiary bank's statement.
- <ID Type> fields will activated upon <ID Check> option is "Yes". Please ensure the Recipient ID Number (New IC / Old IC / Business Registration / Others) entered matches the ID number maintained in the recipient's bank.
- For <Payment Mode>:
 - **Same Day Processing** : Tick <Immediate> only
 - **One-Time Future Date**: Tick <Recurring> and select <Frequency> as *Single*.
 - **Standing Instruction**: Tick <Recurring>, then select desired date at <First Processing Date>, select <Frequency> as other than *Single* and select <No of Transfer to be Made>.

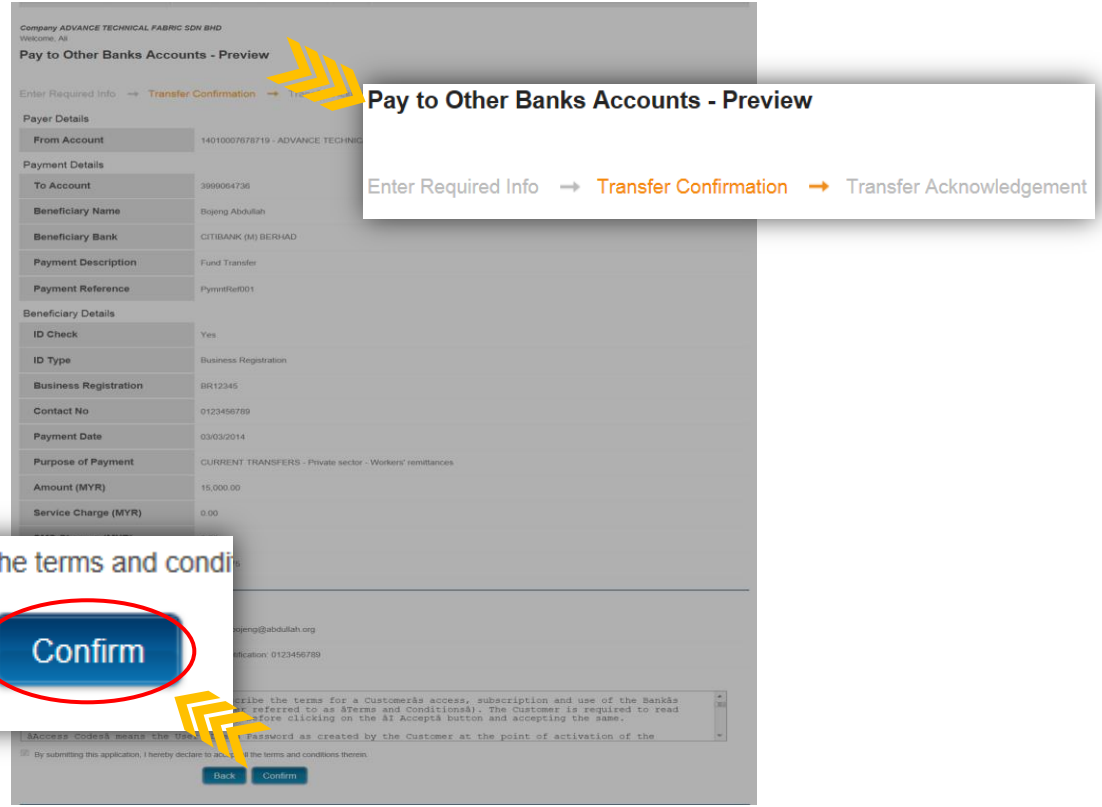
- [Pay to Muamalat Account](#)
- [Pay to Other Banks Account](#)
- [Pay to Rentas](#)
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2.3. 'Pay to Other Banks Accounts – Purpose of Payment' screen displayed. Enter required information and click <Submit> button.



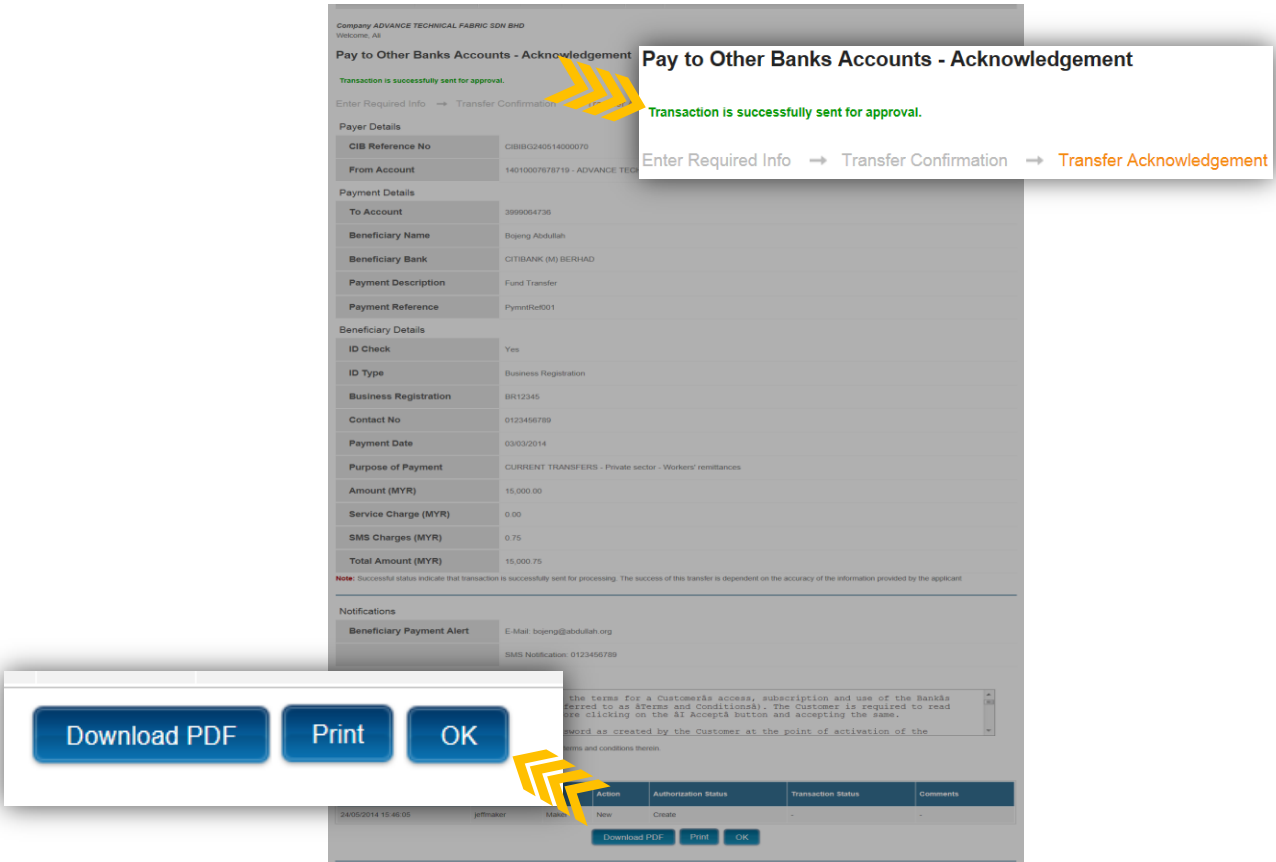
 **Note:** This screen only appears if 'From Account' and/or 'To Account' in previous screen is Foreigner Account and payment amount entered by user is above RM10, 000.00.

2.4. 'Pay to Other Banks Accounts – Preview' screen displayed and click <Confirm> button.



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2.5. 'Pay to Other Banks Accounts – Acknowledgement' screen displayed. Click <Download PDF> button to download the acknowledgement in PDF format or button <Print> to print it.



Company ADVANCE TECHNICAL FABRIC SDN BHD
Welcome, Ali

Pay to Other Banks Accounts - Acknowledgement

Transaction is successfully sent for approval.

Enter Required Info → Transfer Confirmation → **Transfer Acknowledgement**

Payer Details

CIB Reference No	CIBB0240514000070
From Account	14010007878719 - ADVANCE TECH

Payment Details

To Account	3999084736
Beneficiary Name	Boqeng Abdullah
Beneficiary Bank	CTIBANK (M) BERHAD
Payment Description	Fund Transfer
Payment Reference	PymntRef001

Beneficiary Details

ID Check	Yes
ID Type	Business Registration
Business Registration	BR12345
Contact No	0123456789
Payment Date	03/03/2014
Purpose of Payment	CURRENT TRANSFERS - Private sector - Workers' remittances
Amount (MYR)	15,000.00
Service Charge (MYR)	0.00
SMS Charges (MYR)	0.75
Total Amount (MYR)	15,000.75

Notifications

Beneficiary Payment Alert

E-Mail: boqeng@abdullah.org
SMS Notification: 0123456789

The terms for a Customer's access, subscription and use of the Bank's...
The Customer is required to read and accept the terms and conditions...
The Customer is required to read and accept the terms and conditions...

24/03/2014 10:46:05 jpmasur Main New Create

Action	Authorization Status	Transaction Status	Comments
Download PDF	Print	OK	

Pay to Other Bank Account (IBG) is now pending for payment authorization. Refer to [iBiz Muamalat User Guide - Payment Authorization](#) for the steps.

1. [Pay to Muamalat Account](#)
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Important Note

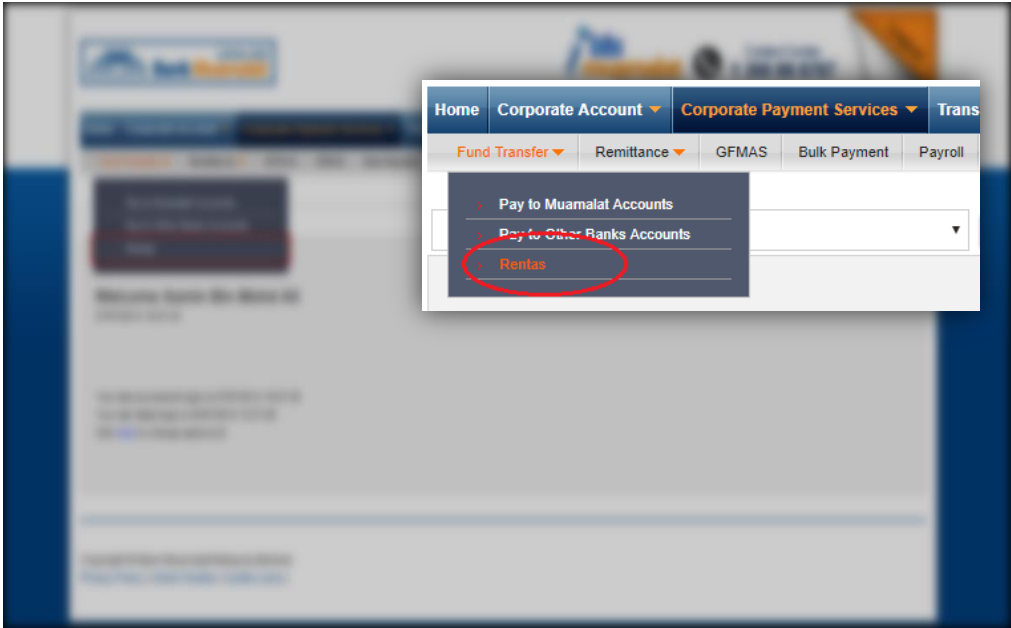
To ensure RENTAS credit on same day, Authorizer is required to completely approve before:

- 3.30 pm (Single Rentas)
- 2.15 pm (Bulk Payment)

3 – Pay to RENTAS

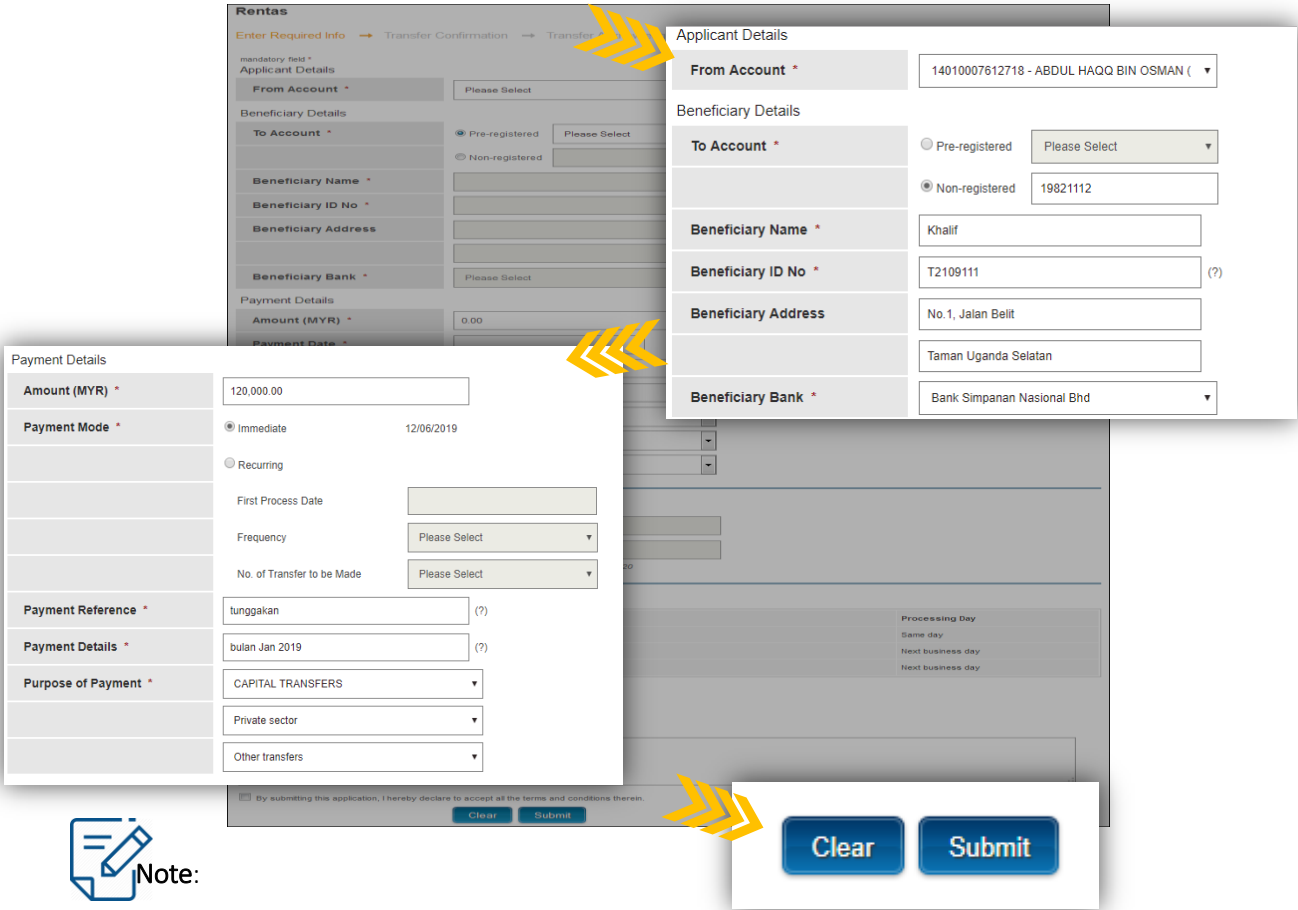
Real Time Electronic Transfer of Funds and Securities (RENTAS) is a real time gross settlement system (RTGS) for transfer and settlement of high value ringgit denominated interbank funds and securities transactions. This section to guide Corporate User with Maker role to perform RENTAS transfer to another member bank.

- 3.1. Login into <https://ibiz.muamalat.com.my>, mouse over <Corporate Payment Services>, click <Fund Transfer> menu and click <Rentas> submenu.



- [Pay to Muamalat Account](#)
- [Pay to Other Banks Account](#)
- [Pay to Rentas](#)
- [Foreign Telegraphic Transfer](#)

3.2. 'Pay to Rentas' screen displayed. Enter required information and click <Submit> button.



The screenshot shows the 'Pay to Rentas' screen with the following sections:

- Applicant Details:** From Account * (14010007612718 - ABDUL HAQQ BIN OSMAN)
- Beneficiary Details:** To Account * (Pre-registered / Non-registered), Beneficiary Name * (Khalif), Beneficiary ID No * (T2109111), Beneficiary Address (No. 1, Jalan Belit, Taman Uganda Selatan), Beneficiary Bank * (Bank Simpanan Nasional Bhd)
- Payment Details:** Amount (MYR) * (120,000.00), Payment Mode * (Immediate / Recurring), First Process Date, Frequency, No. of Transfer to be Made, Payment Reference * (tunggakan), Payment Details * (bulan Jan 2019), Purpose of Payment * (CAPITAL TRANSFERS, Private sector, Other transfers)
- Buttons:** Clear, Submit



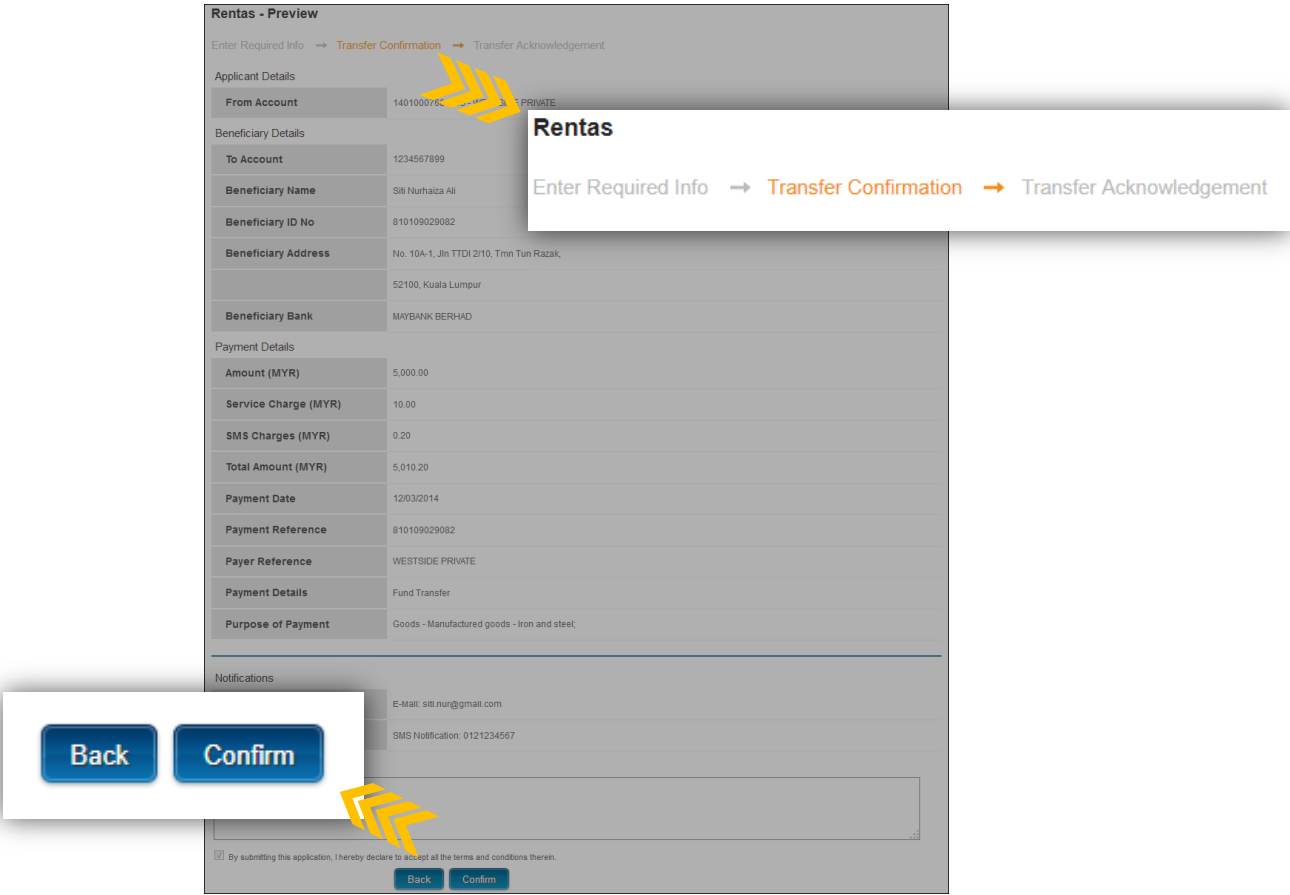
Note:

- <Pre-registered> option shows a dropdown list of favourite Rentas Accounts that has pre-registered in the system.
- <Other Payment Details> and <Recipient Reference> is an interbank initiative to allow recipient (beneficiary) to see a 20 character's payment description and reference sent from iBiz Corporate User when a transfer is made, in their bank's statement.
- <Purpose of Payment> dropdown list consists of purpose of payment as regulated by Bank Negara Malaysia.

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3.3. 'Pay to Rentas – Preview' screen displayed and click <Confirm> button.



Rentas - Preview

Enter Required Info → Transfer Confirmation → Transfer Acknowledgement

Applicant Details

From Account	1401000762 WESTSIDE PRIVATE
--------------	-----------------------------

Beneficiary Details

To Account	1234567899
Beneficiary Name	Siti Nurhaiza Ali
Beneficiary ID No	810109029082
Beneficiary Address	No. 10A-1, Jin TTDI 2/10, Tmn Tun Razak, 52100, Kuala Lumpur
Beneficiary Bank	MAYBANK BERHAD

Payment Details

Amount (MYR)	5,000.00
Service Charge (MYR)	10.00
SMS Charges (MYR)	0.20
Total Amount (MYR)	5,010.20
Payment Date	12/03/2014
Payment Reference	810109029082
Payer Reference	WESTSIDE PRIVATE
Payment Details	Fund Transfer
Purpose of Payment	Goods - Manufactured goods - Iron and steel

Notifications

E-Mail: siti.nur@gmail.com
SMS Notification: 0121234567

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

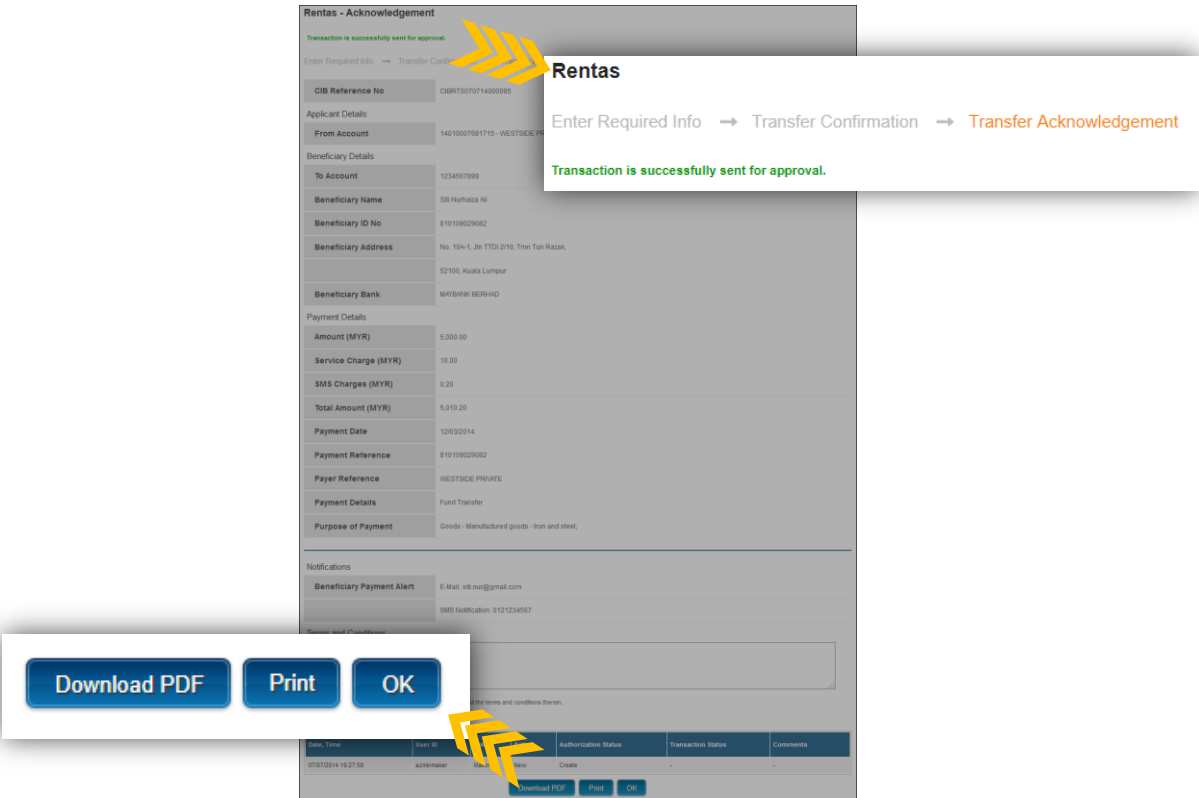
Back **Confirm**

Rentas

Enter Required Info → Transfer Confirmation → Transfer Acknowledgement

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3.4. 'Pay to Rentas – Acknowledgement' screen displayed. Click <Download PDF> button to download the acknowledgement in PDF format or click <Print> button to print it.



Rentas - Acknowledgement

Transaction is successfully sent for approval.

Enter Required Info → Transfer Confirmation → **Transfer Acknowledgement**

Transaction is successfully sent for approval.

Download PDF **Print** **OK**

Date, Time	User ID	Amount	Authorization Status	Transaction Status	Comments
07/07/2014 15:27:55	adminuser	5,000.00	Created		

Pay to Rentas is now pending for payment authorization. Refer to [iBiz Muamalat User Guide - Payment Authorization](#) for the steps.

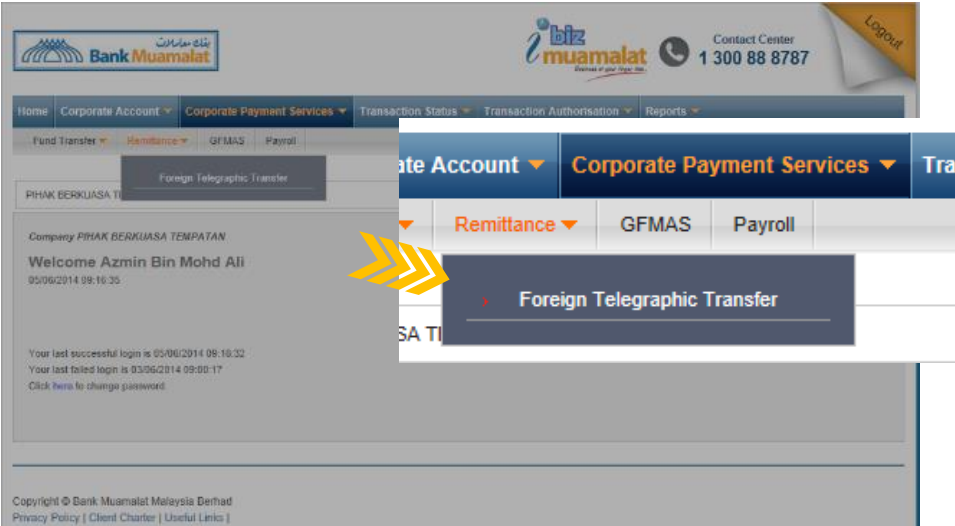
1. [Pay to Muamalat Account](#)
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3. [Pay to Rentas](#)
4. [Foreign Telegraphic Transfer](#)

4 – Foreign Telegraphic Transfer

This function allows Corporate User with Maker role to transfer fund from Malaysia account to another account belongs to different bank with foreign currency in overseas.

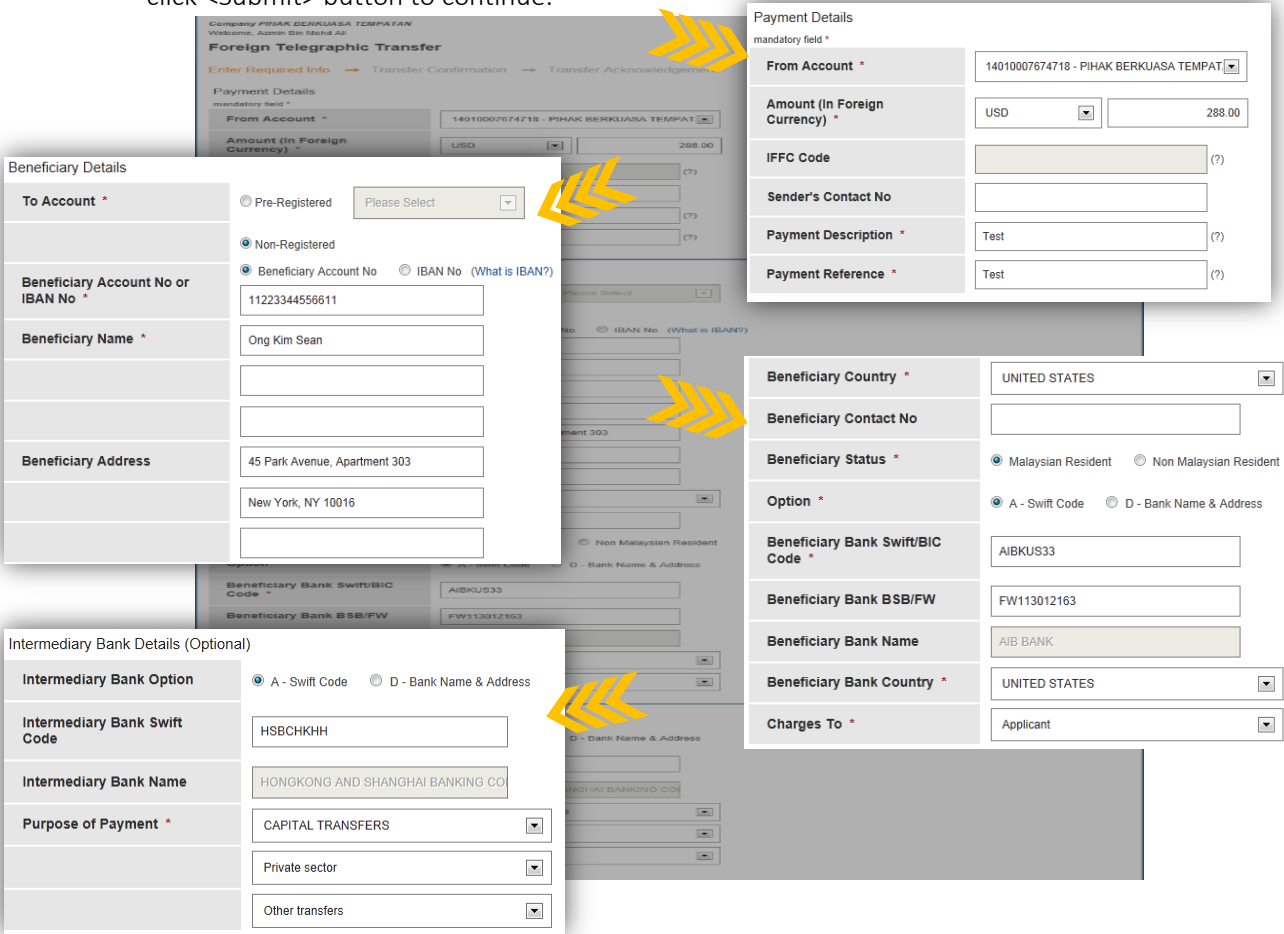
The following provide a step-by-step guide on how to perform a Foreign Telegraphic Transfer payment transaction.

- 4.1. Login to <https://ibiz.muamalat.com.my> and mouse over <Corporate Payment Services> tab and click <Remittance> sub menu and click <Foreign Telegraphic Transfer> sub menu.



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3. [Pay to Rentas](#)
4. [Foreign Telegraphic Transfer](#)

'Foreign Telegraphic Transfer' input screen displayed. Fill in the required information and click <Submit> button to continue.



Beneficiary Details

To Account * ☐ Pre-Registered ☐ Non-Registered

Beneficiary Account No or IBAN No *

Beneficiary Name *

Beneficiary Address

Intermediary Bank Details (Optional)

Intermediary Bank Option ☒ A - Swift Code ☐ D - Bank Name & Address

Intermediary Bank Swift Code

Intermediary Bank Name

Purpose of Payment *

Payment Details

From Account *

Amount (In Foreign Currency) *

IFFC Code

Sender's Contact No

Payment Description * (?)

Payment Reference * (?)

Beneficiary Country *

Beneficiary Contact No

Beneficiary Status * ☒ Malaysian Resident ☐ Non Malaysian Resident

Option * ☒ A - Swift Code ☐ D - Bank Name & Address

Beneficiary Bank Swift/BIC Code *

Beneficiary Bank BSB/FW

Beneficiary Bank Name

Beneficiary Bank Country *

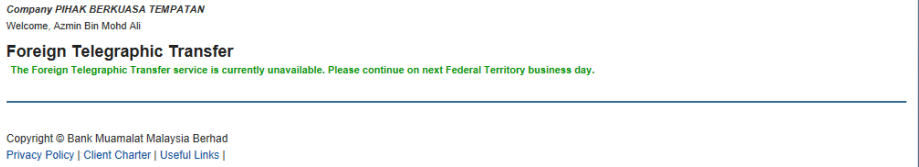
Charges To *

Note:

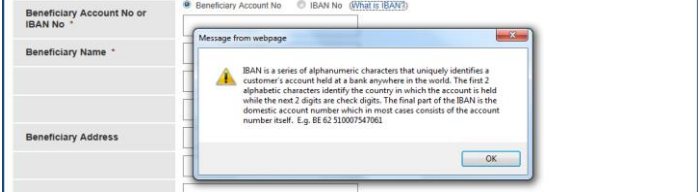
- For <Beneficiary Bank Swift/BIC Code> & <Intermediary Bank Swift Code>, system will displays first 10 matching swift codes in auto suggestion list based on keyed in value in fields when the keyed in value contains a minimum of 5 characters.
- <Purpose of Payment> dropdown list consists of purpose of payment as regulated by Bank Negara Malaysia.

1. [Pay to Muamalat Account](#)
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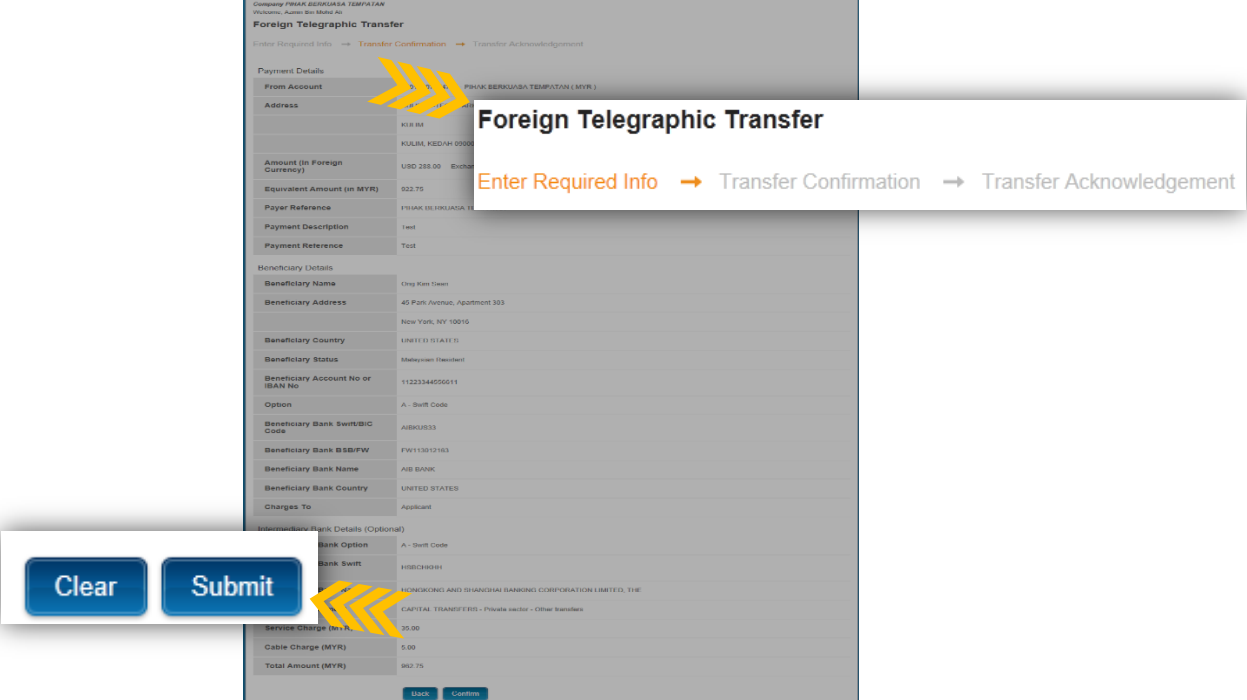
- If user accessing Foreign Telegraphic Transfer out of service time, Foreign Telegraphic Transfer page out of service notification will be displayed:



- Message alert box will be displayed upon clicking on <What is IBAN?> hyperlink in Foreign Telegraphic Transfer input screen.



- 4.3. Foreign Telegraphic Transfer – Confirmation page displayed. Click <Confirm> button to submit Foreign Telegraphic Transfer for approval.



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Note:

- Upon Foreign Telegraphic Transfer – Confirmation screen displayed, iBiz will exhibit real- time exchange rate and equivalent amount to Ringgit Malaysia (MYR).

	KULIM, KEDAH 09000
Amount (in Foreign Currency)	USD 288.00 Exchange Rate : 3.2040
Equivalent Amount (in MYR)	922.75
Payer Reference	PIHAK BERKUASA TEMPATAN

- 4.4. *Foreign Telegraphic Transfer – Acknowledgement* page displayed once record has been successfully submitted for approval. Click <Download PDF> button to download submitted data in PDF format or click <Print> button to print this page.

[illegible]

Foreign Telegraphic Transfer is now pending for payment authorization. Refer to [iBiz Muamalat User Guide - Payment Authorization](#) for the steps.

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

03-26005622 / 03-26005625

03-20505620 / 03-26005623

8.45am – 5.45pm, Monday to Friday

