



DuitNow QR User Guide



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Author: GTB Merchant Product



Get Started

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- Create Cashiers 7
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- Receive Payment Notification 10
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Registration



Step 1

Download the *RHB Reflex Mobile App* on App Store (iOS) or Google Play (Android).

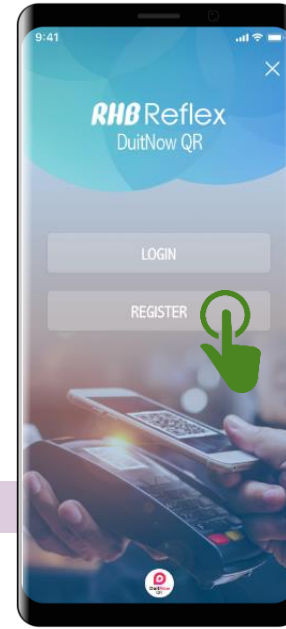
** A valid and active RHB Business Current Account/-i is required for registration.*

** Registration with a dormant RHB Business Current Account/-i will not be accepted, re-activation of account is required at RHB Branch.*



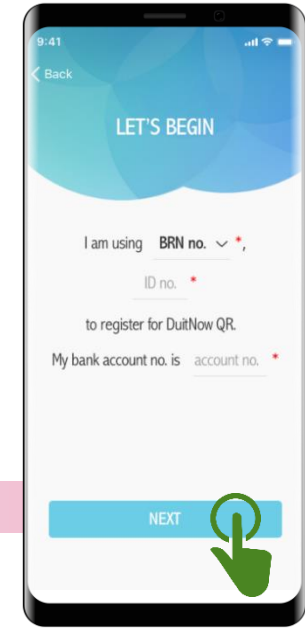
Step 2

Launch the RHB Reflex Mobile App and select *DuitNow QR*.



Step 3

Select *Register*.



Step 4

Select *Reflex Corp ID* (for RHB Reflex user) or *BRN No* (for Non-RHB Reflex user), and key-in :

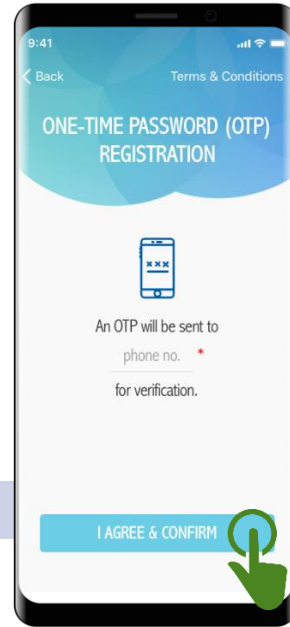
- Corp ID number or Business Registration Number.
- RHB Business Current Account/-i.

Registration

A smartphone screen showing the 'Account Information' registration step. The screen has a blue header with a back arrow and the title 'Account Information'. Below the header, it displays 'Bank: RHB Bank', 'Account No.: 1000', and 'Account Holder Name: Yam'. At the bottom, there is a blue 'NEXT' button with a green hand icon pointing to it.

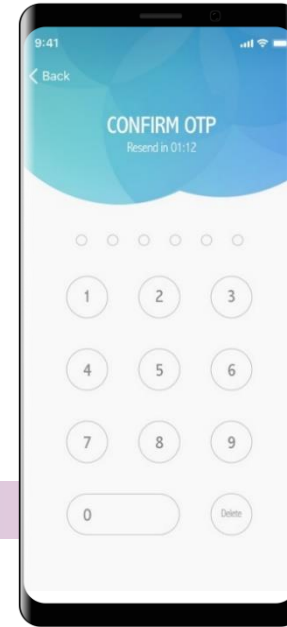
Step 5

Review the Account Information for registration, select *Next*.

A smartphone screen showing the 'ONE-TIME PASSWORD (OTP) REGISTRATION' step. The screen has a blue header with a back arrow and the title 'Terms & Conditions'. Below the header, it says 'ONE-TIME PASSWORD (OTP) REGISTRATION' and shows an icon of a smartphone. Below that, it says 'An OTP will be sent to phone no. * for verification.' At the bottom, there is a blue 'I AGREE & CONFIRM' button with a green hand icon pointing to it.

Step 6

Key-in *Mobile Number* and select *I Agree & Confirm*.

A smartphone screen showing the 'CONFIRM OTP' step. The screen has a blue header with a back arrow and the title 'CONFIRM OTP'. Below the header, it says 'Resend in 01:12'. Below that, there is a numeric keypad with digits 1-9, 0, and a 'Delete' button. At the bottom, there is a blue 'CONFIRM' button.

Step 7

Key-in the *OTP number*.

A smartphone screen showing the 'JUST A LITTLE MORE INFORMATION BEFORE YOUR ACCOUNT IS ALL SET' step. The screen has a blue header with a close button. Below the header, it says 'JUST A LITTLE MORE INFORMATION BEFORE YOUR ACCOUNT IS ALL SET'. Below that, there are several input fields: 'My name is Ta *', 'and I am managing a Food & Beverages *', 'business named', 'IB: ', 'My business is located at', 'UBI: ', 'BUKIT BINTANG, 55100', 'I have an outlet named', and 'tid *'. At the bottom, there is a blue 'NEXT' button.

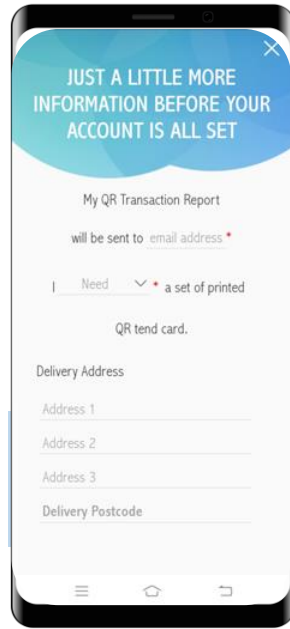
Step 8

Key-in details :

- Name of Manager.
- Business Type.
- Business Address.
- Name of Outlet.
- User ID (Manager ID)

* The registered Outlet Name will be printed on RHB DuitNow QR Tent Card.

Registration



JUST A LITTLE MORE
INFORMATION BEFORE YOUR
ACCOUNT IS ALL SET

My QR Transaction Report
will be sent to email address *

I Need ✓ a set of printed
QR tent card.

Delivery Address

Address 1

Address 2

Address 3

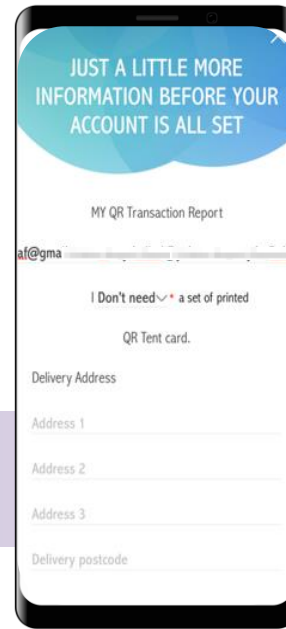
Delivery Postcode

Step 9

Key in details if **tent card is REQUIRED:**

- Email address
- Required tent card
- Delivery address for tent card to be delivered

OR



JUST A LITTLE MORE
INFORMATION BEFORE YOUR
ACCOUNT IS ALL SET

MY QR Transaction Report

I Don't need ✓ a set of printed
QR Tent card.

Delivery Address

Address 1

Address 2

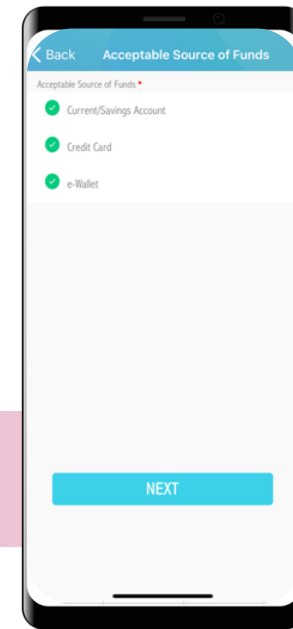
Address 3

Delivery postcode

Step 10

Key in details if **tent card is NOT
REQUIRED:**

- Email address
- No tent card required



Back Acceptable Source of Funds

Acceptable Source of Funds *

- ✓ Current/Savings Account
- ✓ Credit Card
- ✓ e-Wallet

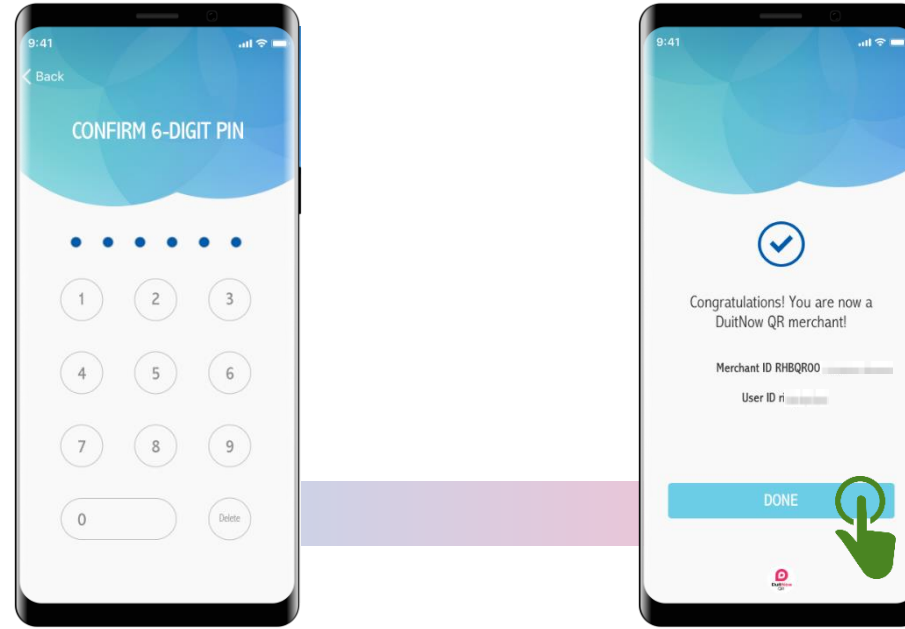
NEXT

Step 11

Choose the Acceptable Source of Funds:

- Current/ Savings Account
- Credit Card
- E-Wallet

Registration



Step 12

Create & Confirm 6 Digit PIN.

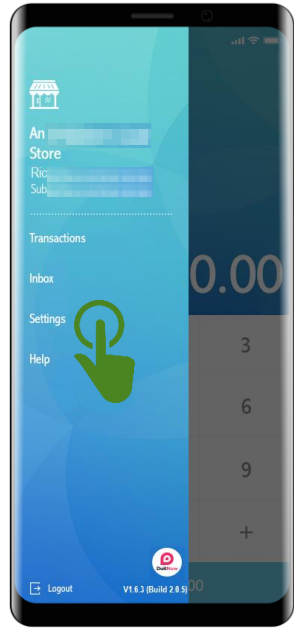
Complete

Merchant ID & User ID will be stated.

* The user that registers for the DuitNow QR will be termed the 'Manager' and will have one (1) Admin ID.

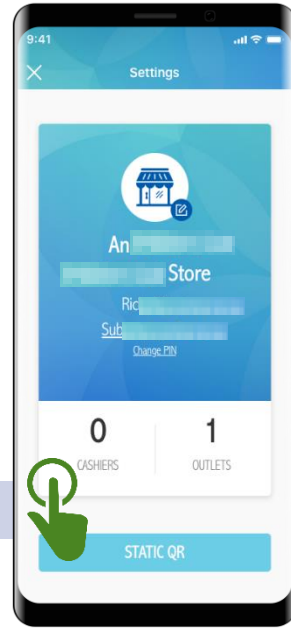
- Only one (1) Admin ID is available for one (1) Merchant.
- Successful registered merchants that opt for tent cards printing will receive 1 piece of DuitNow QR Tent Cards. Merchant's DuitNow QR image/code and Outlet Name will be printed on the Tent Card.
- Additional outlets will not be eligible for tent card arrangement.

Create / Add Cashiers



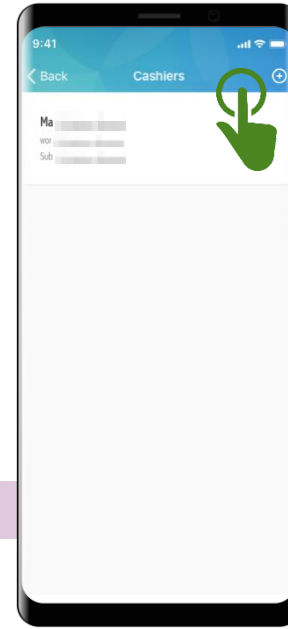
Step 1

Select *Settings* on the *Side Menu*.



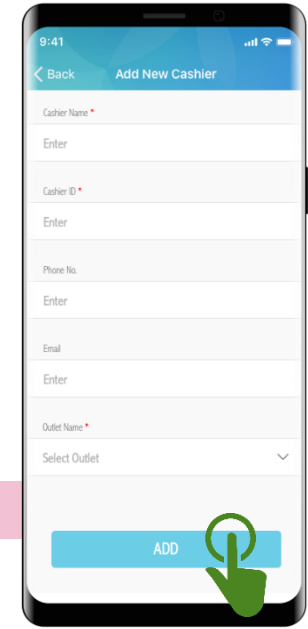
Step 2

Select *Cashier*.



Step 3

Select *Add*.

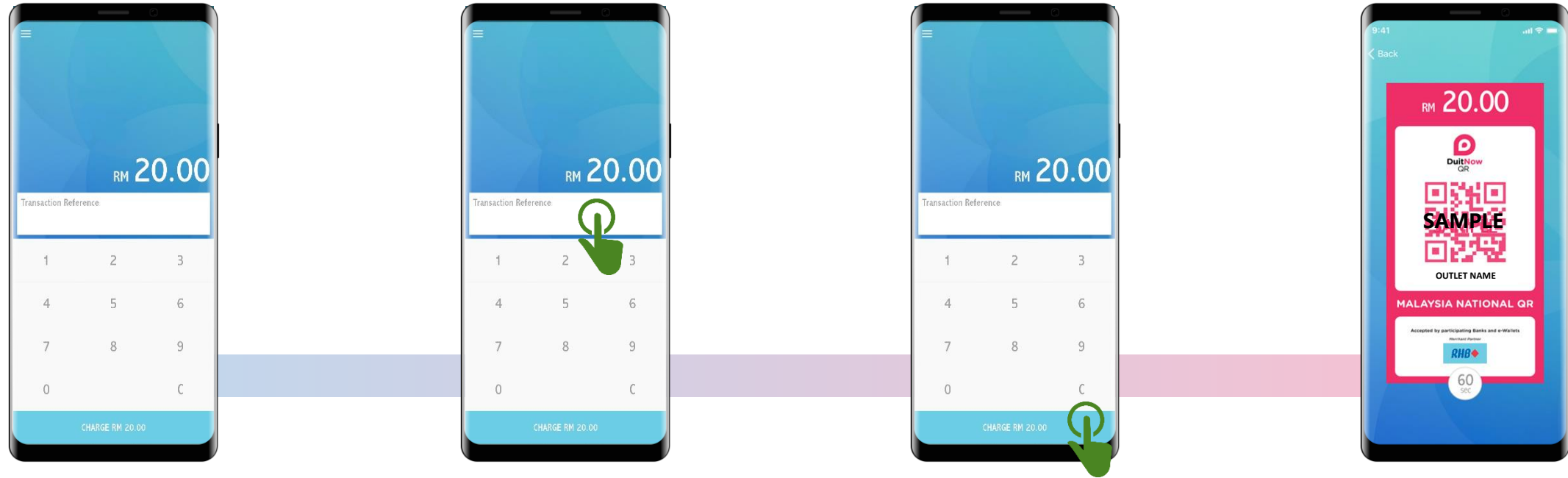


Step 4

Key-in details of Cashier :

- Name of Cashier.
- Create ID for Cashier.
- Phone No.
- Email Address.
- Select Outlet.
- Select *Add* to complete the process.

Dynamic QR



Step 1

On the main page, key-in the amount to charge and select *Charge RM (amount)*.

Step 2

Optional to key-in the *Transaction Reference* with up to 50 characters

Step 3

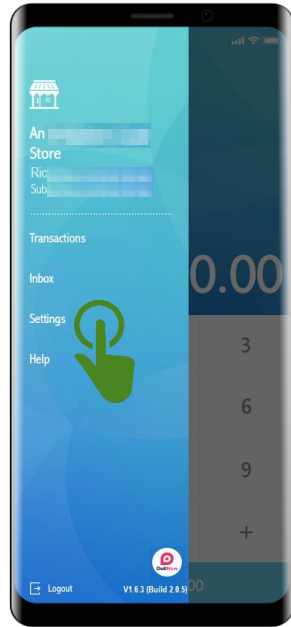
Once ready, select *Charge RM (amount)*.

Step 4

The *Dynamic QR* will be generated. Present the QR code to the customer for scanning to obtain payment.

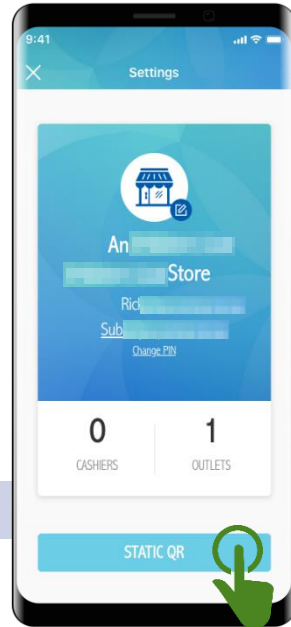
* *Payment is real-time and will be credited immediately to the registered RHB Business Current Account/-i.*

Static QR



Step 1

Select *Settings* on the *Side Menu*.



Step 2

Select *Static QR*.



Step 3

The *Static QR* will be presented. Select *Share* for :

- Printing.
- Sharing via email.
- Sharing via social platforms.



Step 4

For printed *Static QR*, display it at the payment counters for customers to scan.

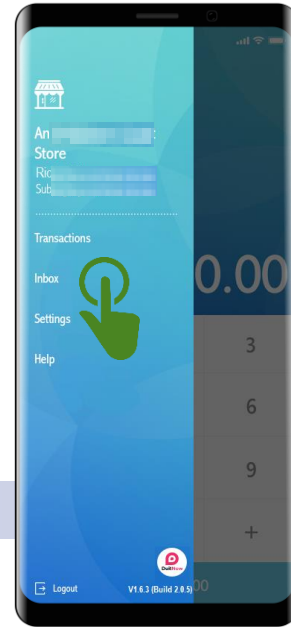
* *Payment is real-time and will be credited immediately to the registered RHB Business Current Account/-i*

Receive Payment Notifications



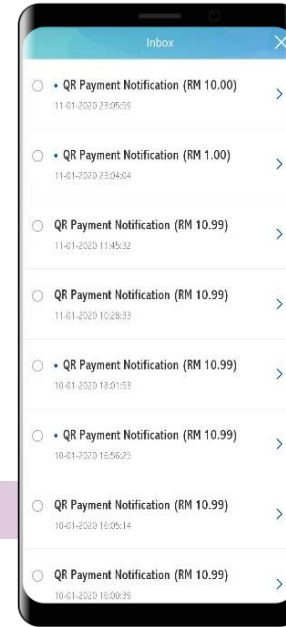
Step 1

Push Payment Notifications will be sent out to the Merchant for all QR transactions.



Step 2

To view all past & recent payment notifications, select *Inbox* on the *Side Menu*.



Step 3

All payment notifications will be listed. Select the desired notification to view in detail.



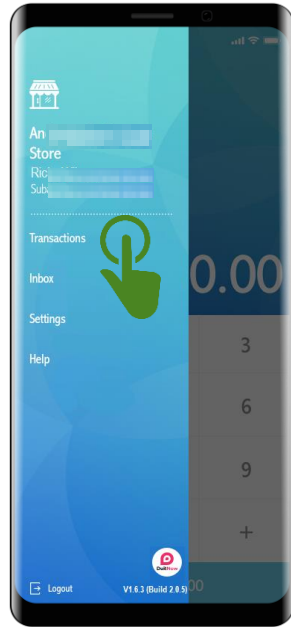
Step 4

The detailed message of payment notification will be stated. Select *Delete* if to delete the notification.

* The receiver of all push payment notifications are the Manager and Cashier.

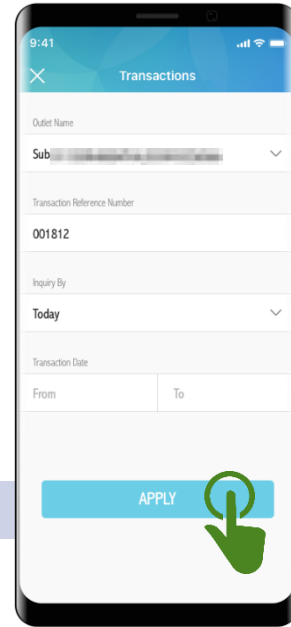
* You may close the app but do not logout to continue receiving payment push notifications.

Transaction History



Step 1

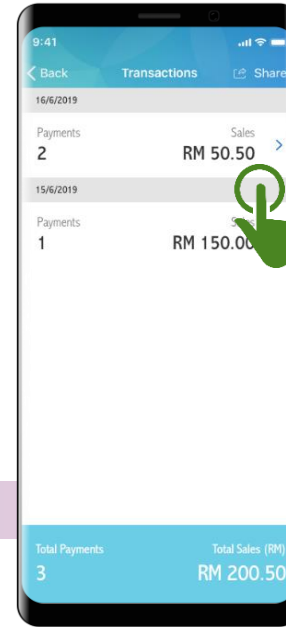
Select *Transactions* on the *Side Menu*.



Step 2

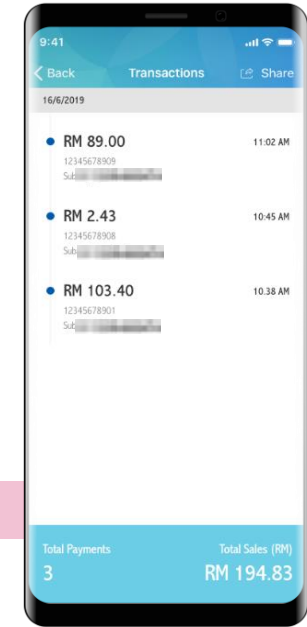
Search and view previous transactions :

- *Outlet Name.*
- *Transaction Reference Number.*
- Transactions for current date, select *Today*, or
- Transactions history by *Date Selection*.



Step 3

Total sales for the selected date will be stated. Tap to view each payment transactions.



Step 4

Each payment transactions will be listed.

* *Transaction history on the app are stored up to 90 days only.*

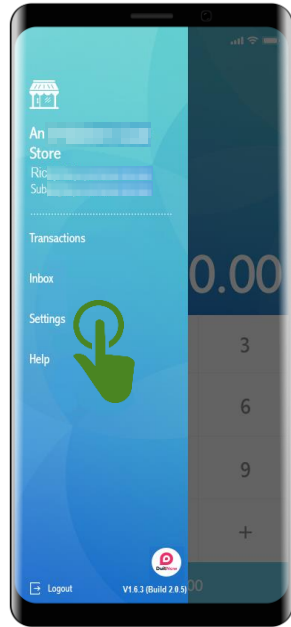
* *For transactions more than 90 days, please refer to your RHB Business Current Account/-i statement.*



Maintenance

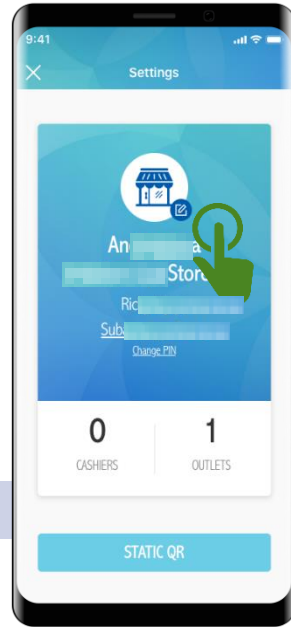
- Profile maintenance 13
- Create More Outlets 14
- Update or Delete Outlets 15
- Change Outlet PIN 16
- Update or Delete Cashiers 17

Profile Maintenance



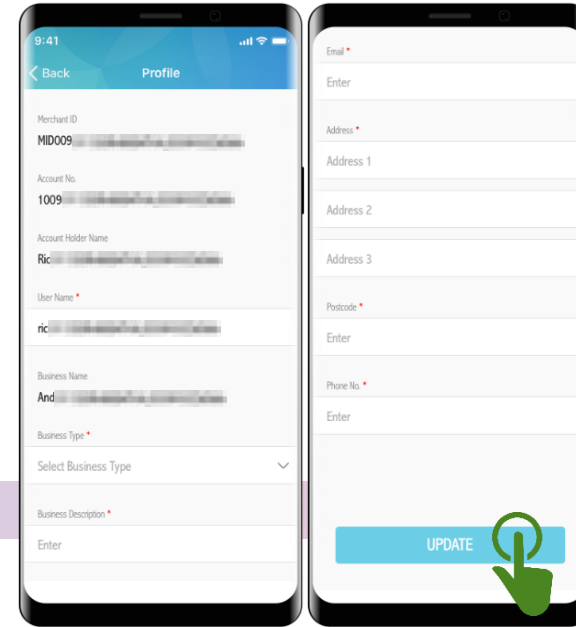
Step 1

Select *Settings* on the *Side Menu*.



Step 2

Select the *Edit* icon.

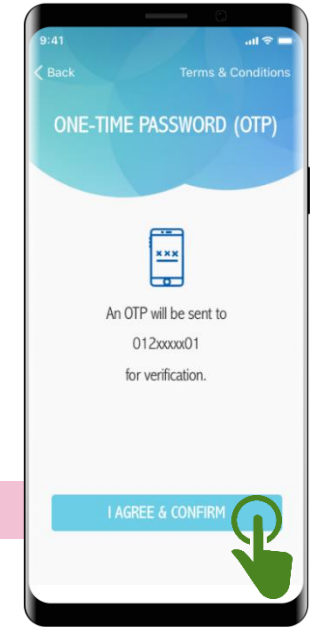


Step 3

Update your profile with :

- *Name of user.*
- *Type of business.*
- *Description of business.*
- *Email Address.***
- *Business Address.*
- *Mobile Number.*

Select *Update*.



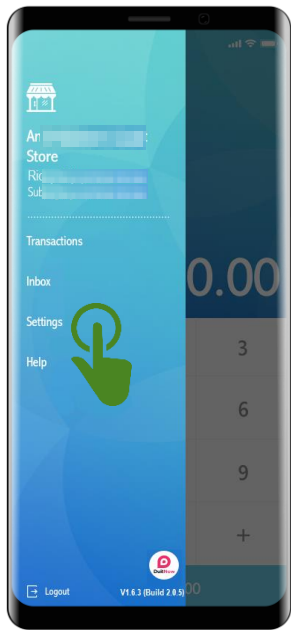
Step 4

An OTP will be sent to the registered Mobile Number for the update, click *Agree & Confirm*.

Key-in the OTP number to complete the process.

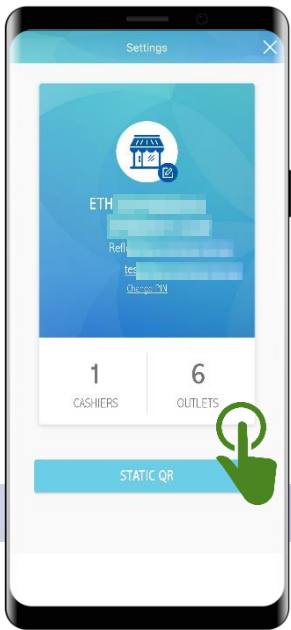
****** For the purpose of receiving DuitNow QR Daily Transaction Report, support up to multiple recipient, e.g.:-
abc@gmail.com;def@yahoo.com;sdnbhd@outlook.com

Create / Add More Outlets



Step 1

Select *Settings* on the *Side Menu*.



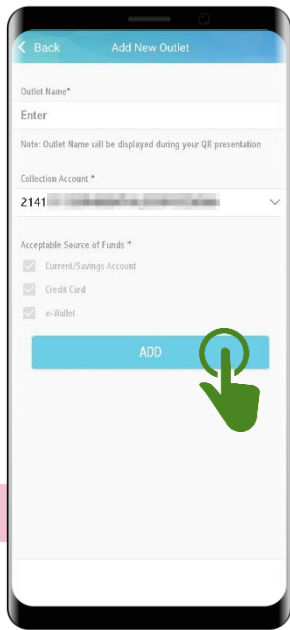
Step 2

Select *Outlets*.



Step 3

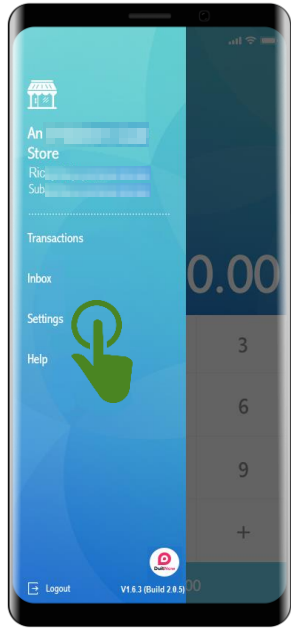
Select the *Plus* icon.



Step 4

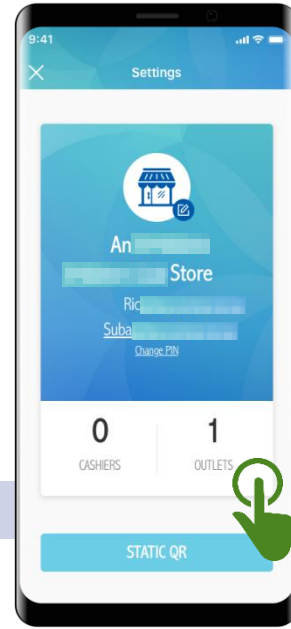
Key-in the *Name of the Outlet*, and select *Add* to complete the process.

Update / Delete Outlets



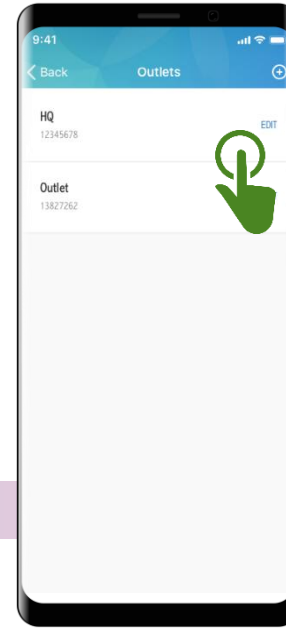
Step 1

Select *Settings* on the *Side Menu*.



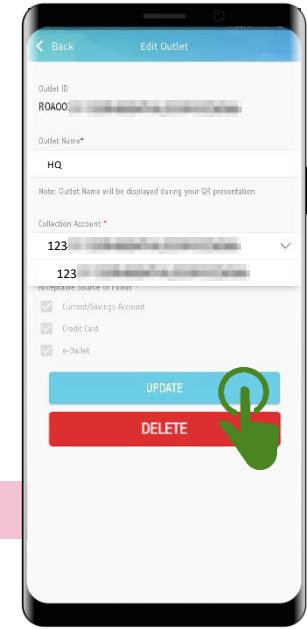
Step 2

Select *Outlets*.



Step 3

Select *Edit* on the selected *Outlet*.



Step 4

Update *Outlet* with :

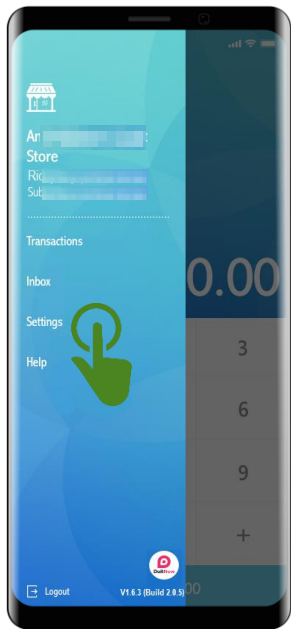
- *Outlet Name*
- *Change Collection Account*

Select *Update*.

To Delete *Outlet*, select *Delete*

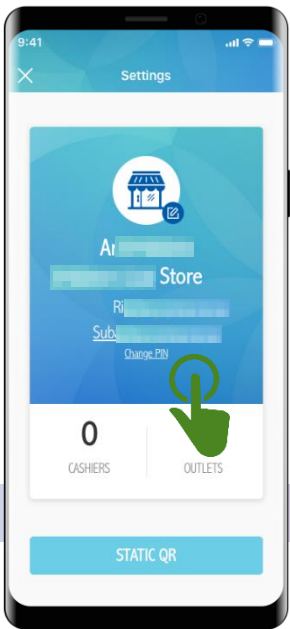
- Only 'Manager(s)' are allowed to create, update, and delete *Outlet(s)*.
- Change of *Collection Account* will automatically change the *DuitNow QR* image/code. Printing of new *DuitNow QR* image/code is required. Refer to page 8 'Static QR' on steps to print. It is advisable to dispose the existing *Tent Cards*

Change Outlet PIN



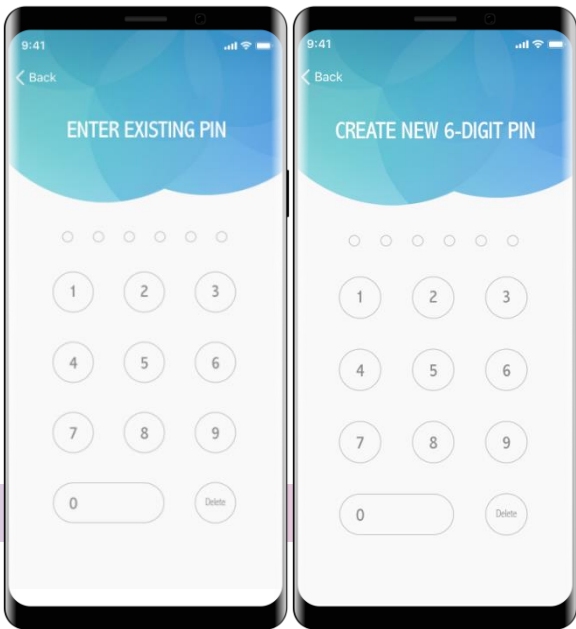
Step 1

Select *Settings* on the *Side Menu*.



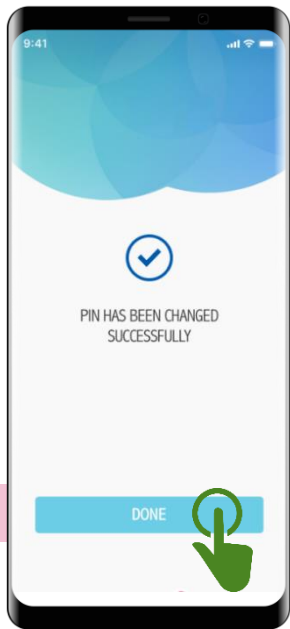
Step 2

Select *Change PIN*.



Step 3

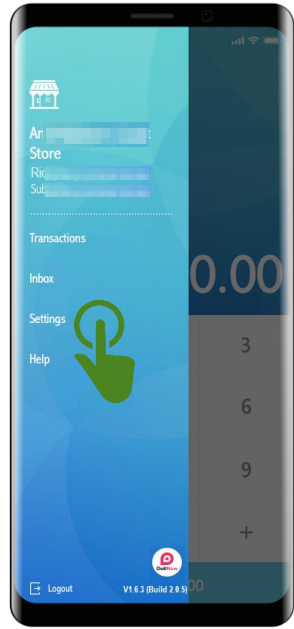
Key-in existing PIN.
Create & Confirm New 6 digit PIN.



Step 4

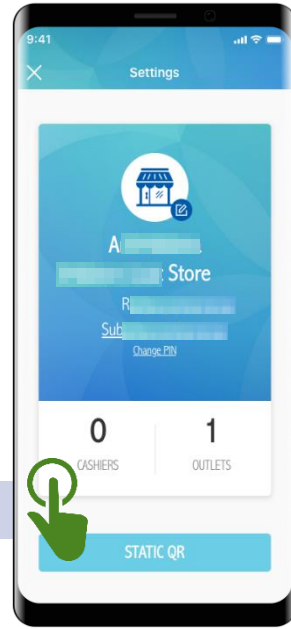
Select *Done* to complete the process.

Update / Delete Cashiers



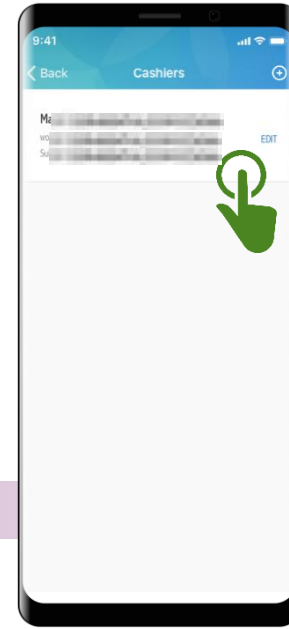
Step 1

Select *Settings* on the *Side Menu*.



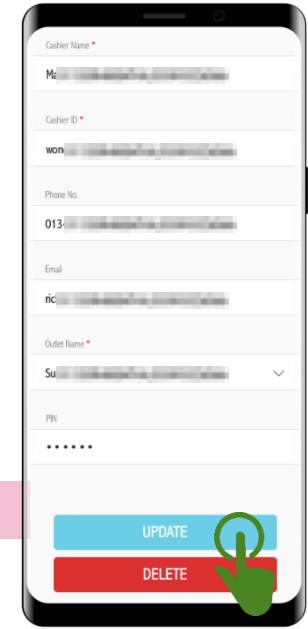
Step 2

Select *Cashiers*.



Step 3

Select *Edit* on the selected *Cashier*.



Step 4

Update *Cashier* details and select

Update :

- Name of *Cashier*.
- Mobile Number.
- Email Address.
- Outlet.
- PIN.

Select *Delete* to delete the cashier.

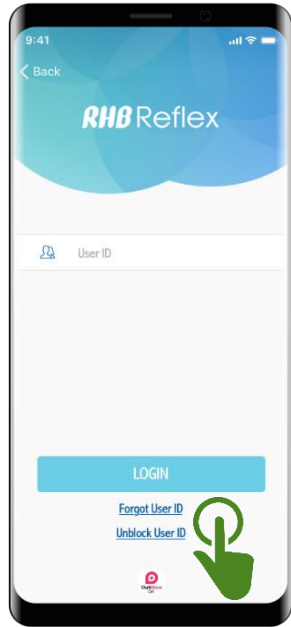
* Only 'Manager(s)' are allowed to create, update, and delete *Cashier(s)*.



Maintenance

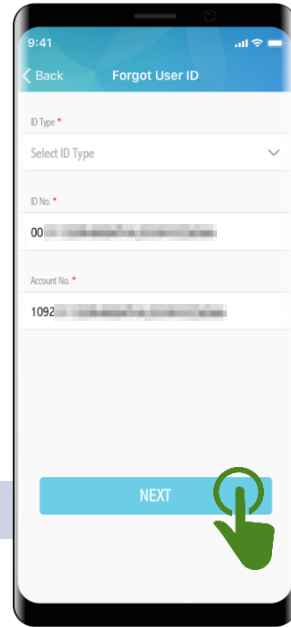
- Forgot User ID 19
- Unblock User ID 20
- Forgot PIN 21
- Termination 22
- Help & Support 23

Forgot User ID



Step 1

Select *Forgot User ID* on the Login page.

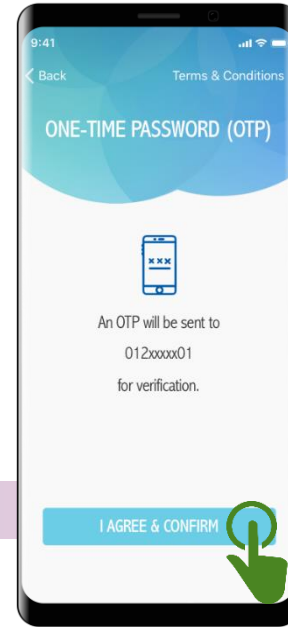


Step 2

Key-in details :

- BRN number or Reflex Corp ID.
- ID Number.
- RHB Business Current Account/-i Number.

Select *Next*.

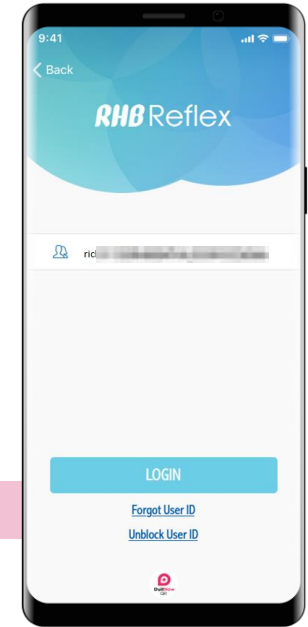


Step 3

An OTP will be sent to the registered mobile number.

Select *Agree & Confirm*.

Key-in the OTP number.

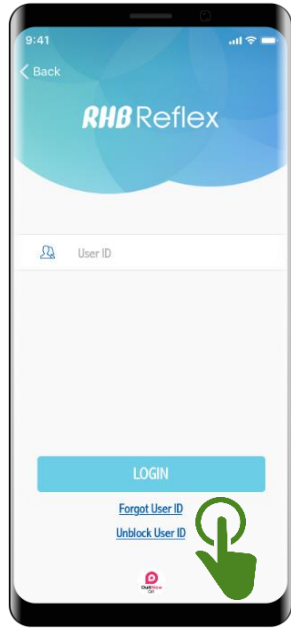


Step 4

The User ID will be stated on the login page.

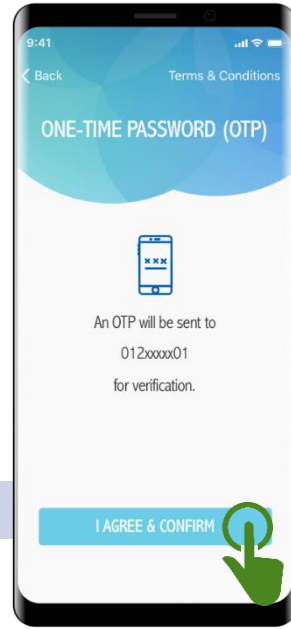
Select *Login*.

Unblock User ID



Step 1

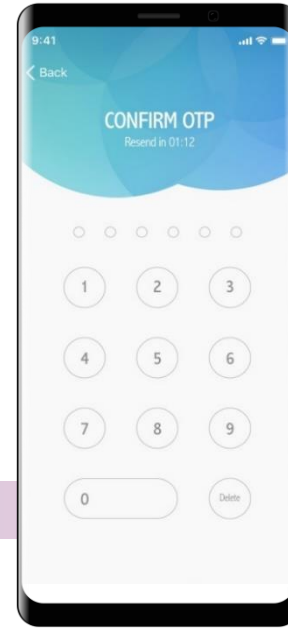
Key-in User ID and select *Unblock User ID* at Login Page.



Step 2

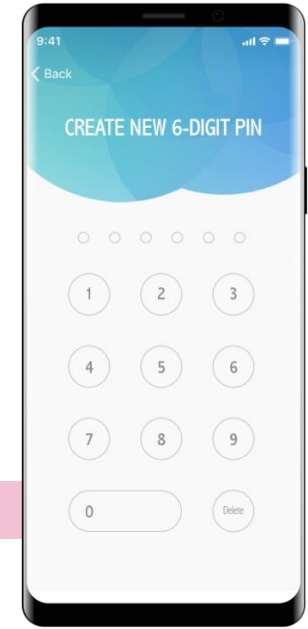
An OTP will be sent to the registered mobile number.

Select *Agree & Confirm*.



Step 3

Key-in and confirm the OTP number.



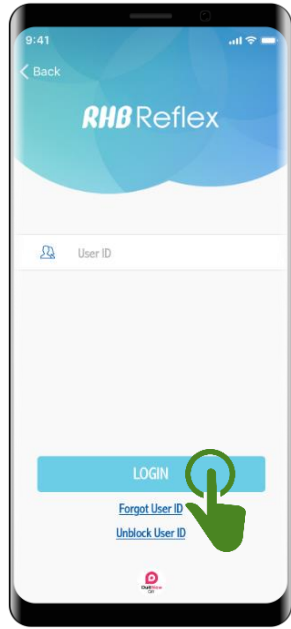
Step 4

Create and confirm *New 6 digit PIN* to complete the process.

* Only the 'Manager(s)' are allowed to unblock users.

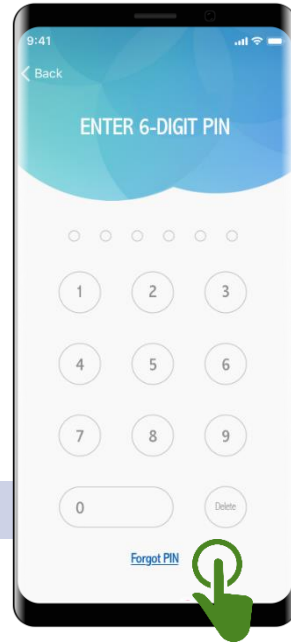
* For blocked 'Cashier IDs', Cashier(s) are to request 'Manager' to unblock.

Forgot PIN



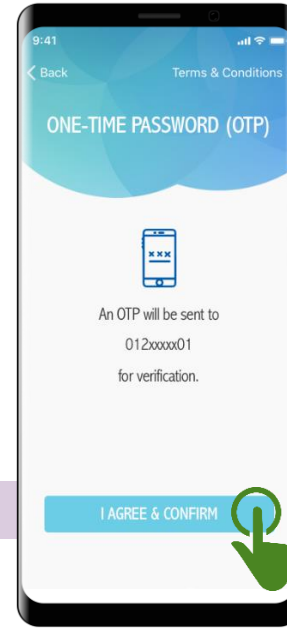
Step 1

Key-in user ID and select *Login*.



Step 2

Select *Forgot PIN*.

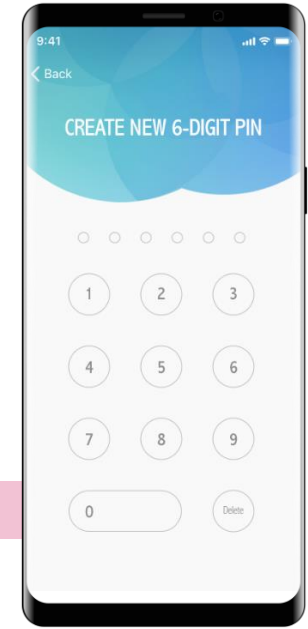


Step 3

An OTP will be sent to the registered mobile number.

Select *Agree & Confirm*.

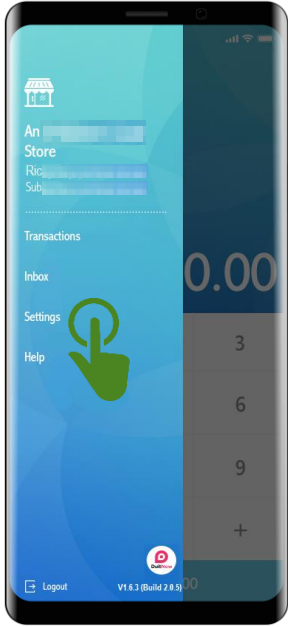
Key-in the OTP number.



Step 4

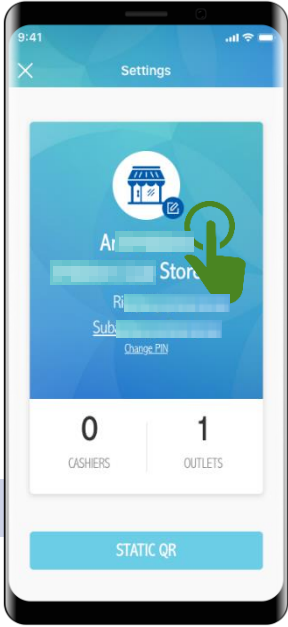
Create *New 6 Digit PIN* to complete the process.

Terminate DuitNow QR



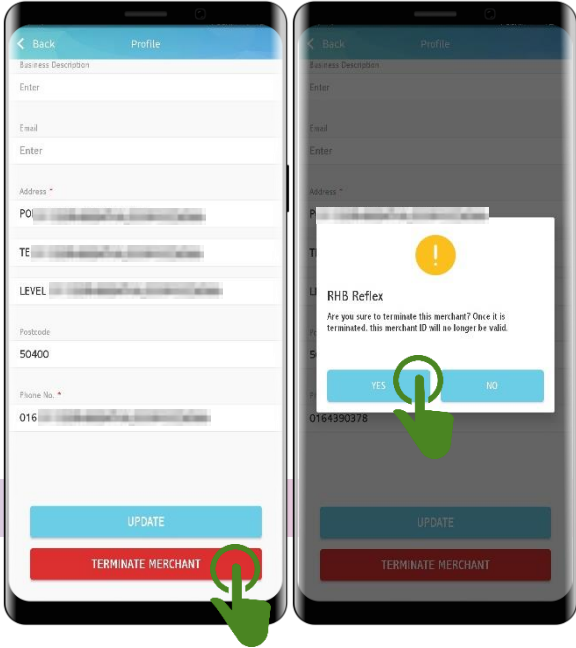
Step 1

Select *Settings* on the *Side Menu*.



Step 2

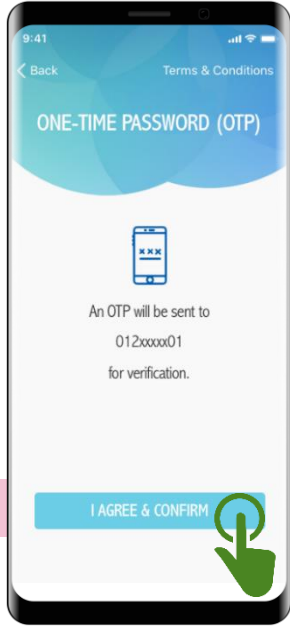
Select the *Edit* icon.



Step 3

Scroll down and select
Terminate Merchant

Select *Yes* to terminate

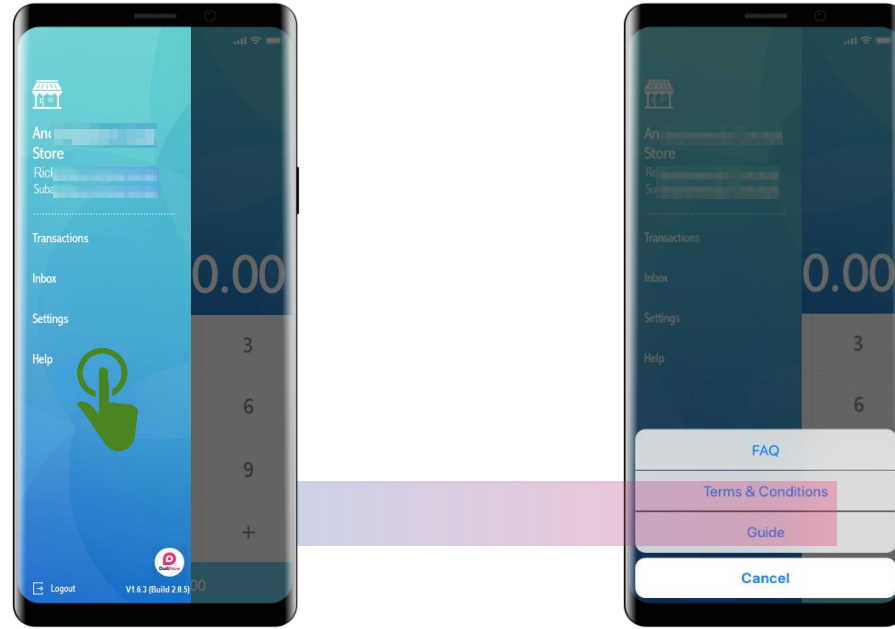


Step 4

An OTP will be sent to the registered
Mobile Number for the termination,
click *Agree & Confirm*.

Key-in the OTP number to complete the
process.

Help & Support



Step 1

Select *Help* on the *Side Menu*.

Step 2

Select :

- Frequently Asked Questions (FAQ).
- Terms & Conditions.
- Guide.



Refund

- Refund via Reflex Web
- Refund via Reflex App

25

31

Refund via Reflex Web (1/6)

Task List

Services

Account Management

RHB LIVE FX

Payment

Collection

Liquidity Management

Trade

Reports

Task List

QR Merchant Transaction Inquiry

QR Merchant Transaction Inquiry

Payment Information

Inquiry By*

Today

History

Transaction Reference Number

Merchant ID*

RHBQR00

...

Outlet Name*

All Outlet

Transaction Date From*

31/07/2024

Transaction Date To*

31/07/2024

Continue

QR Merchant Transaction Inquiry

Search Criteria

Inquiry By

Today

Transaction Reference Number

Merchant ID

RHBQR00

Outlet Name

All Outlet

Transaction Date From

31-07-2024

Transaction Date To

31-07-2024

Search Result

Merchant Name	Merchant ID	Outlet Name	No. of Transactions	Transaction Amount (RM)
UKPM	RHBQR00	All Outlet	9	409.71
Total No. of Transactions	9			
Total Transaction Amount (RM)	409.71			

Go To Page

View

Page 1 of 1

Step 1

Login to Reflex Web as Maker role and browse to Task List > QR Merchant Transaction Inquiry.

Step 2

Fill in the necessary details to search for the selected transaction.

Step 3

Click on the [Merchant ID] hyperlink for detailed transaction information to be shown.

25

Refund via Reflex Web (2/6)

QR Merchant Transaction Inquiry

Search Criteria			
Inquiry By Today		Transaction Reference Number	
Merchant ID RHBQR00		Merchant Name UKPM	
Transaction Date 31-07-2024		Outlet Name All Outlet	

Search Result

[illegible]

Go To Page

View

Page 1 of 1

Add

[Back](#)[Print](#)

Download

Step 4

Select the DNQR transaction that would like to perform refund to payers by clicking on the checkbox.

Step 5

Click on the [Add] button to include the selected DNQR transaction into Refund List section.

Refund via Reflex Web (3/6)

Refund List

Transaction Date & Time	Transaction Reference Number	Transaction Reference	Outlet Name	Transaction Amount (RM)	Collection Account	Cashier ID	Source of Fund
<input type="checkbox"/> 31-07-2024 09:24:06	202[REDACTED]	-	Kel[REDACTED]	11.50	2141 [REDACTED]	Cen[REDACTED]	Current/ Savings Account

RemoveRefund

Search Criteria

Inquiry By
Today

Merchant ID
RHBQR00

Transaction Date
31-07-2024

Transaction Reference Number

Merchant Name
UKPM

Outlet Name
All Outlet

Refund List

Transaction Date & Time	Transaction Type	Transaction Reference Number	Transaction Reference	Outlet Name	Transaction Amount (RM)	Collection Account	Cashier ID
31-07-2024 09:24:06	DuitNow QR Refund	202[REDACTED]	-	Kel[REDACTED]	11.50	2141 [REDACTED]	Cen[REDACTED]

Authentication

Challenge Code
1234567890

Token*

● ● ● ● ● ● ● ●

Back

Submit

Step 6

Click on the [Refund] button to proceed DNQR Refund submission.

Step 7

Input the generated token from Secure Plus app or Hard Token device and click on [Submit] button.

Refund via Reflex Web (4/6)

QR Merchant Transaction Inquiry



Successful

Transaction(s) is successfully sent for approval.

Refund List

[illegible]

Print



Step 8

Click on [Print] button to document and keep the acknowledgement page as supporting document (if necessary).

Step 9

Login to Reflex Web as Authorizer role and browse to Task List > Transaction Authorization Inquiry > Transaction Authorization, then click on [DuitNow QR Refund] hyperlink.

Step 10

Click on the [Transaction Date & Time] hyperlink for detailed transaction information .

Refund via Reflex Web (5/6)

DuitNow QR Refund Information

Transaction Reference Number
20240731092406XXXXXX

Date
31-07-2024 09:24:06

Refund Details

Transaction Reference
-

Outlet Name
Kelengkapan Makanan

Transaction Amount (RM)
11.50

Collection Account
2141XXXXXXXXXX

Cashier ID
CenXXXXXXXXXX

Source of Fund
Current/Savings Account

DuitNow Participant
RHB Bank Berhad

Workflow Information

User Name	Role	Action	Date & Time	Reason
Entry [redacted]	Data Entry	Submitted	31-07-2024 17:31:53	
Authorizer [redacted]	Authorizer	Pending		

Page 1 of 1

Authentication

Challenge Code
12XXXXXX

Token*

••••••••

Back

Print

Reject

Approve

Step 11

Verify the refund transaction details and input the generated token from Secure Plus app or Hard Token device and click on [Approve] / [Reject] button.

Refund via Reflex Web (6/6)

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Total amount of DuitNow QR Refund are RM 11.50 with total number of transactions of 1.

Challenge Code

12

Token*

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Print


Reject

Approve

Successful

Your request is successfully submitted. Please check transaction Status field for confirmation.

Transaction Date & Time	Transaction Type	Transaction Reference Number	Transaction Reference	Outlet Name	Transaction Amount (RM)	Collection Account	Cashier ID
31-07-2024 09:24:06	DuitNow QR Refund	202	-	Kelengkapan	11.50	2141	Century



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TOGETHER WE PROGRESS

Print

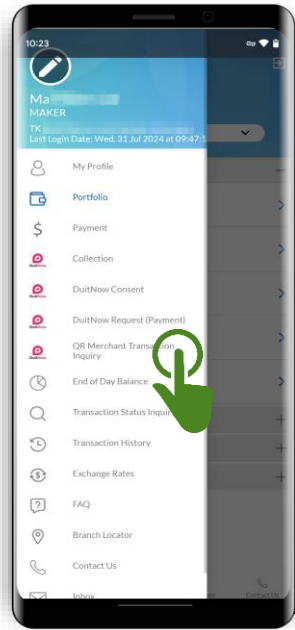
Step 12

Click on [OK] button to acknowledge on the total amount and total transactions to be refunded.

Step 13

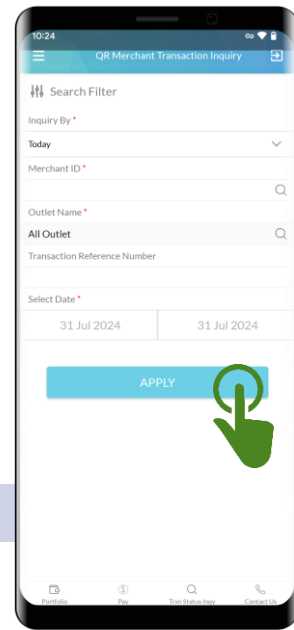
Click on [Print] button to document and keep the acknowledgement page as supporting document (if necessary).

Refund via Reflex App (1/3)



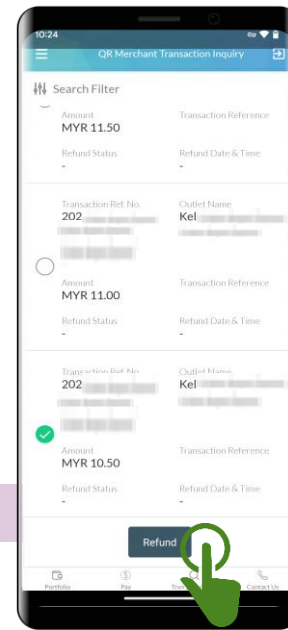
Step 1

Login to Reflex Web as Maker role and click on [Menu] icon and select [QR Merchant Transaction Inquiry] module.



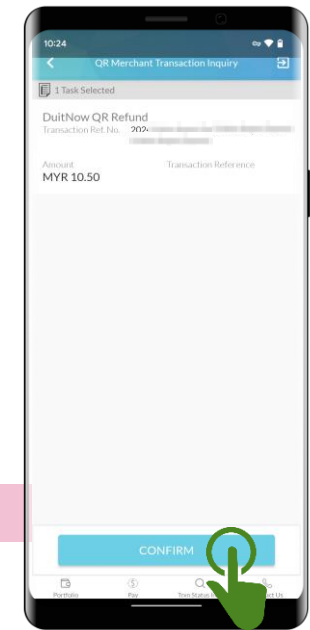
Step 2

Fill in the necessary details to search for the selected transaction.



Step 3

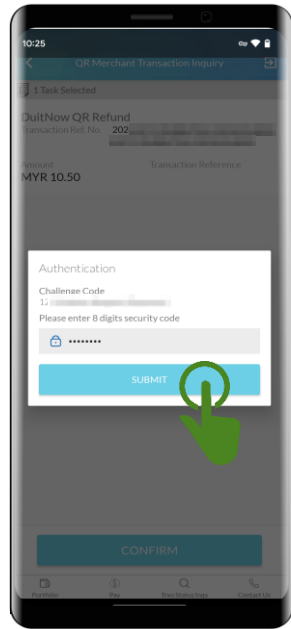
Select the DNQR transaction that would like to perform refund to payers by clicking on the checkbox and [Refund] button.



Step 4

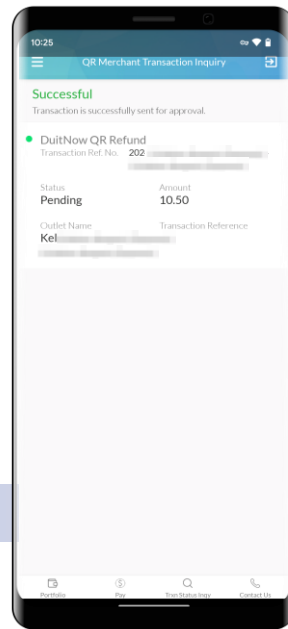
Click on the [Confirm] button for submission.

Refund via Reflex App (2/3)



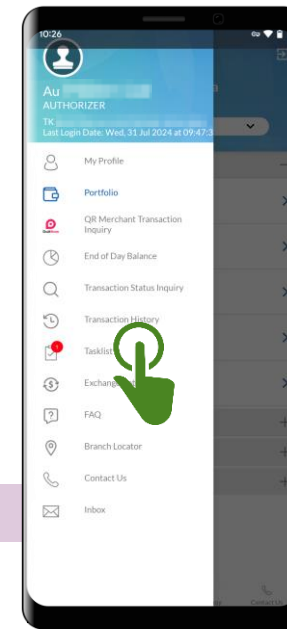
Step 5

Input the generated token from Secure Plus app or Hard Token device and click on [Submit] button.



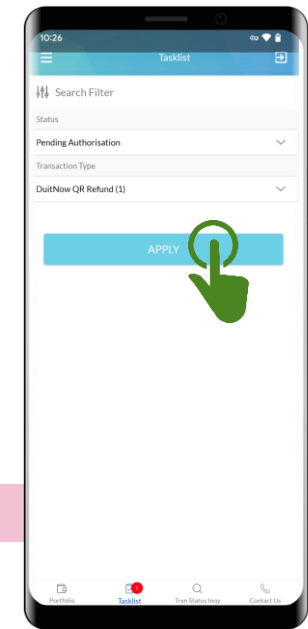
Step 6

Verify the refund transaction is submitted successfully.



Step 7

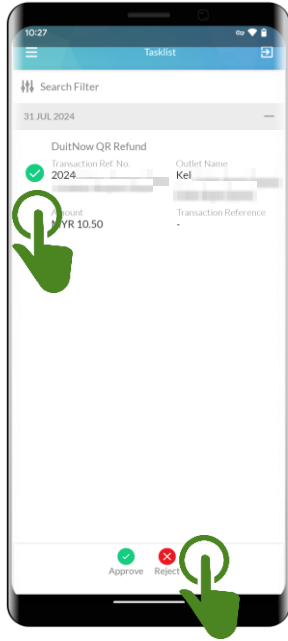
Login to Reflex Web as Authorizer role and click on [Menu] icon and select [Tasklist] module.



Step 8

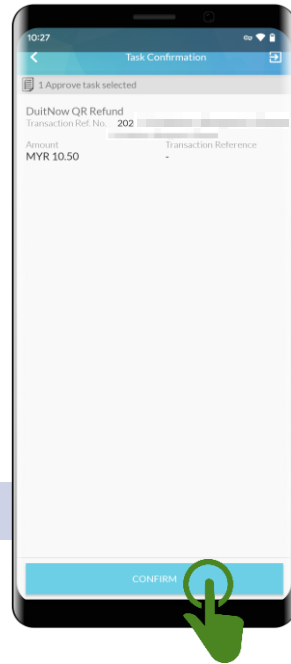
Select "Pending Authorisation" status and "DuitNow QR Refund" transaction type to search for the selected transaction.

Refund via Reflex App (3/3)



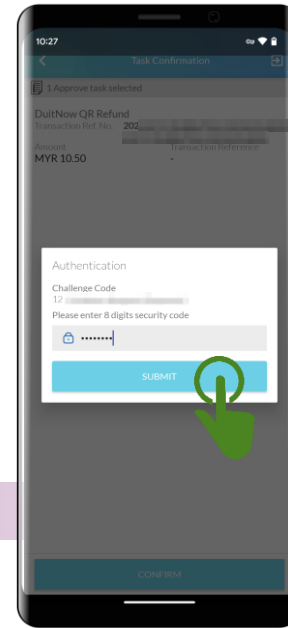
Step 9

Select the checkbox and click on [Approve] / [Reject] button for authorization.



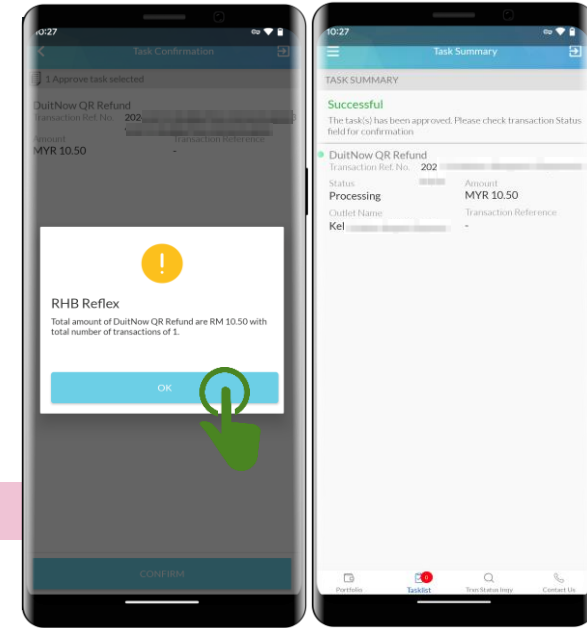
Step 10

Verify the selected transaction and click on [Confirm] button



Step 11

Input the generated token from Secure Plus app or Hard Token device and click on [Submit] button.



Step 12

Click on [OK] button to acknowledge on the total amount and total transactions to be refunded.