RHB Reflex Secure Plus

Reference Guide
Version 1.0

Thank you for your interest in the RHB Reflex Secure Plus Token solution. This is an important part of RHB's continuing effort to bring a best-in-class client experience to Digital Security. Our goal is to enhance your login and authorization experience while maintaining the highest levels of security. The Secure Plus Reference Guide is intended to help you navigate the functions of the solution and how to use Secure Plus as an alternative to the physical token.

What is RHB Reflex Secure Plus Token?

Customers can login to RHB Reflex or RHB Reflex Mobile Banking Application by using one of the two authentication methods; (i) the existing physical token; or (ii) the new Secure Plus downloaded on the customer's personal or corporate smartphone.

With Secure Plus, it eliminates the need to carry a physical token by converting the smartphone into a token. Upon installation of Secure Plus, customer can use it to generate codes for Login and Transaction Authorization. Using RHB Reflex Mobile Banking Application on the Secure Plus enabled device allows customers to bank seamlessly, even while they are on the go.

Download and Activation

For new and existing customers*, users are required to activate their Secure Plus by performing a first time login activation via RHB Reflex web version. The illustration below provides the step-by-step guide on performing the activation. As a pre-requisite to activation, customers are required to download the RHB Reflex Mobile Banking Application in Apple Store or Google Play Store*.

First Time Login

Kindly provide the information below. Once completed, kindly click "Submit".

Reflex Corporate ID*

011173

User ID*

felix01

Next

▶ Back to Login page

First Time Login

Kindly enter your Valid Token Serial Number and click "Submit" to receive the token activation code via SMS to your registered phone number.

Secure Plus Serial Number*

VDS1000130

Submit

▶ Back to Login page

First Time Login

1. Launch your RHB Reflex Mobile App. Select RHB Reflex Secure Plus.
2. Tap on RHB Reflex Secure Plus activation and camera will be activated.
3. Scan QR code using your RHB Reflex Secure Plus App.
4. Proceed to input activation code to your RHB Reflex Secure Plus App.
5. Create your own RHB Reflex Secure Plus PIN and Nickname.

Note: Please download official Reflex Mobile App from App Store or Google Play.

▶ Back to Login page

(1) Perform First Time Login via RHB Reflex web

(2) Key in the Reflex Secure Plus serial number located in Welcome Email

(3) RHB Reflex will display Cronto Sign image

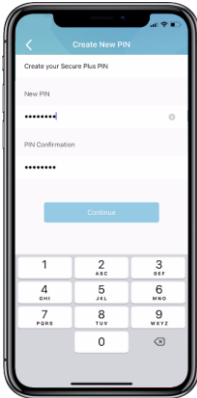(4) Launch the App and click on Secure Plus

(5) Click on Secure Plus Activation

(6) Scan the Cronto Sign image on RHB Reflex Web

(7) Enter activation code received via SMS

(8) Create and confirm new 8 digit PIN

(9) Create new Nickname for Secure Plus profile

(10) Activation completed

*existing customers changing from physical token to Secure Plus and re-activation of Secure Plus

Log In to Secure Plus

Customers can log in to their Secure Plus and access its functions by following the step-by-step guide below. The functions available in Secure Plus are:

1. Secure OTP   : For logging in to RHB Reflex Web or authorization
2. Scan Cronto Sign   : For RHB Reflex Web transaction creation or authorization
3. Manage PIN   : To change the 8 digit Secure Plus PIN
4. Secure Plus info   : Provides info on Secure Plus i.e. version, run time and others
5. Deactivate Secure Plus   : To deactivate Secure Plus

(1) Launch RHB Reflex Mobile Banking App & select Secure Plus
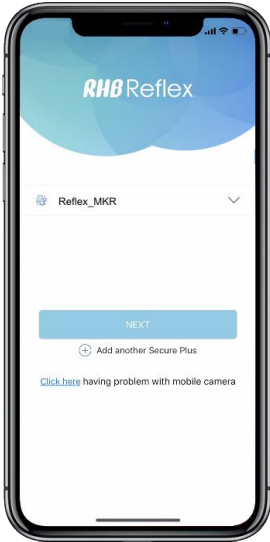
(2) Select your Secure Plus profile
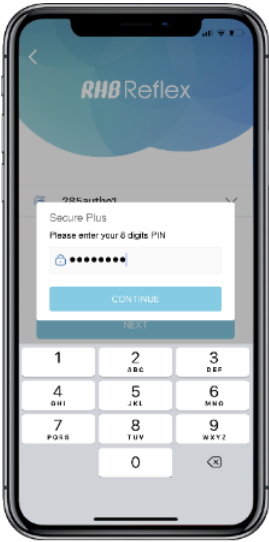
(3) Key in 8 digit PIN
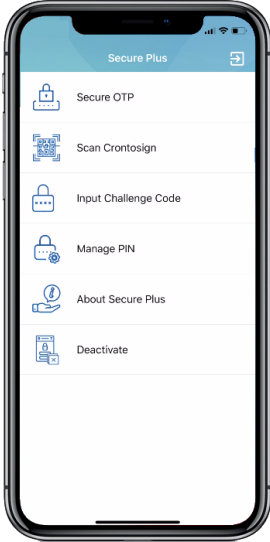
(4) Access RHB Reflex Secure Plus functions

Using Secure Plus to log in to RHB Reflex

Customers can log in to RHB Reflex using Secure Plus to generate the authentication code. Kindly refer to the step-by-step guide below:
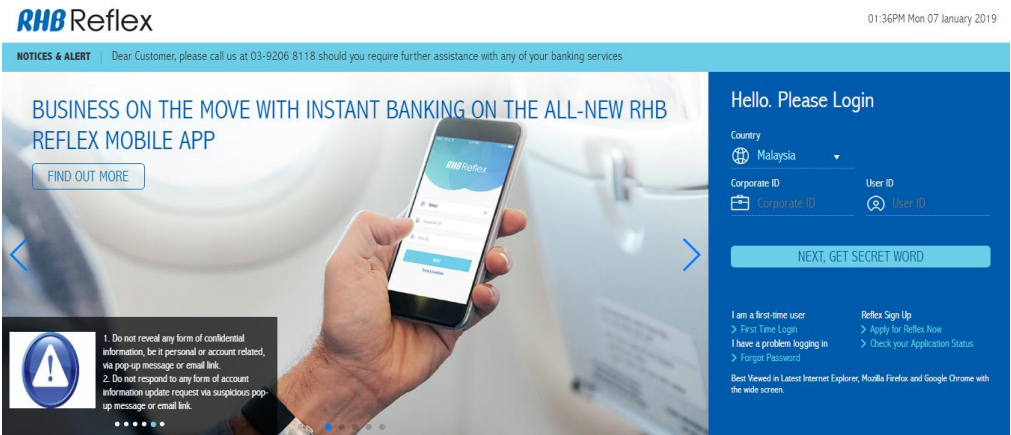
(1) Access RHB Reflex website

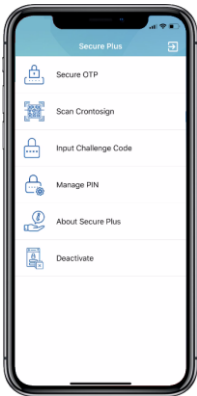(2) Launch RHB Reflex Mobile Banking App & select Secure Plus
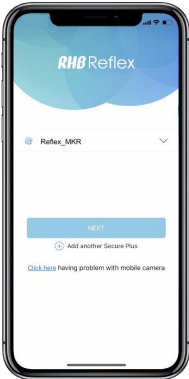
(3) Select your Secure Plus profile
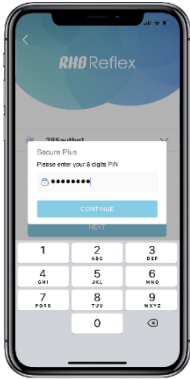
(4) Key in 8 digit PIN
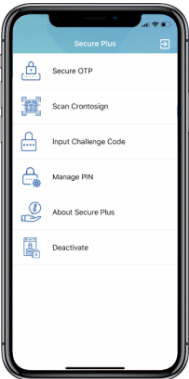
(5) Select Secure OTP
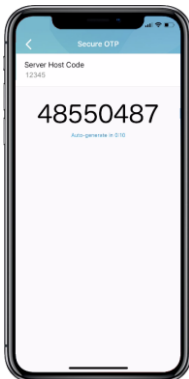
(6) Key in OTP in RHB Reflex

Using Secure Plus to create & authorize transactions (Cronto Sign)

Customers can use Secure Plus Cronto Sign to create / authorize transactions in RHB Reflex. Kindly refer to the step-by-step guide below:
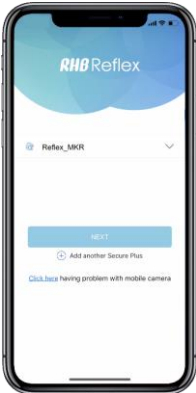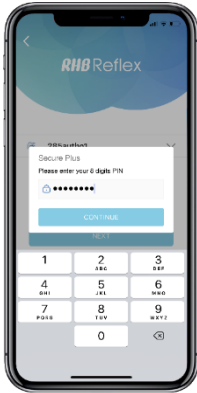

(1) User creates / authorizes transactions from RHB Reflex

(2) Launch RHB Reflex Mobile Banking App & select Secure Plus

(3) Select your Secure Plus profile

(4) Key in 8 digit PIN

(5) Select "Scan Cronto Sign"
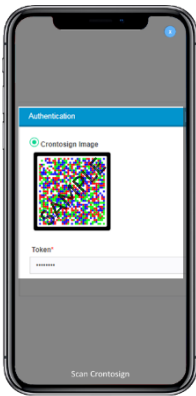
(6) Scan the Cronto Sign displayed in RHB Reflex
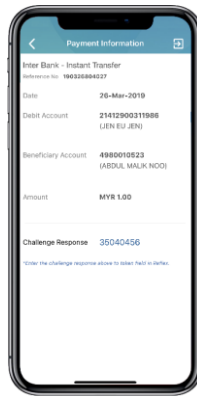
(7) Enter the Challenge Response in RHB Reflex

Using Secure Plus to create & authorize transactions (OTP)

Customers can use Secure Plus OTP to create / authorize transactions in RHB Reflex. Kindly refer to the step-by-step guide below:

(1) User creates / authorizes transactions from RHB Reflex
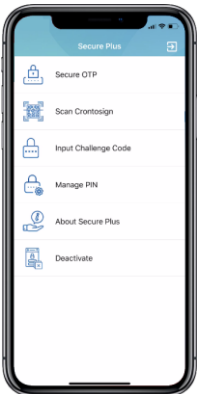

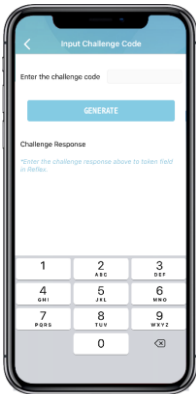(2) Launch RHB Reflex Mobile Banking App & select Secure Plus

(3) Select your Secure Plus profile

(4) Key in 8 digit PIN

(5) Select "Input Challenge Code"
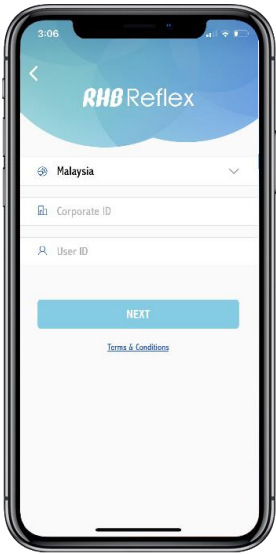

(6) Enter the challenge code and click on Generate

(7) Enter the Response Code in RHB Reflex

Using Secure Plus to log in to RHB Reflex Mobile App

Customers can use RHB Reflex Secure Plus to login to RHB Reflex Mobile Banking App. Please refer to the step-by-step guide below:

(1) Launch RHB Reflex Mobile Banking App & click on Login

(2) Key in your login credential & click on Next

(3) Confirm the Secret Word & key in your 8 digits Secure Plus PIN

Using Secure Plus to authorize transactions in RHB Reflex Mobile App

Customers can use Secure Plus OTP to authorize transactions in RHB Reflex Mobile Banking App. Kindly refer to the step-by-step guide below:
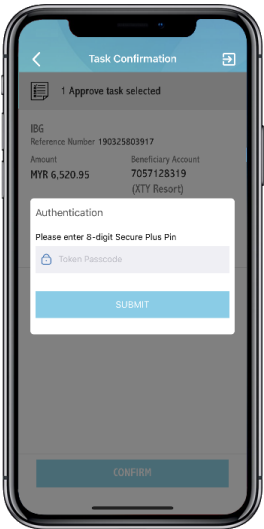
In RHB Reflex Mobile Banking App, navigate to Tasklist and select "Pending Authorization" to view all transactions pending for approval
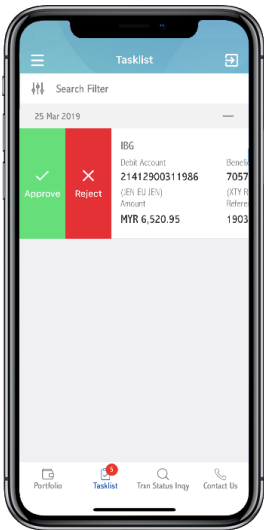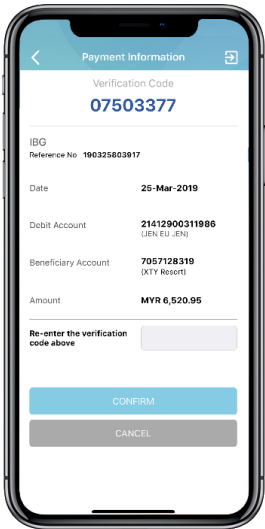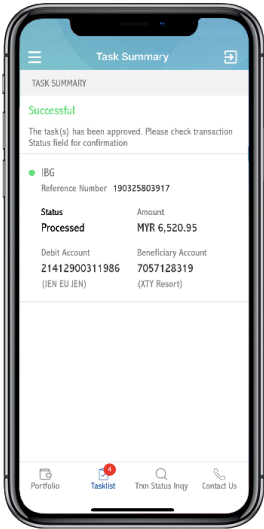
(2) Select the action
(Authorize or Reject)
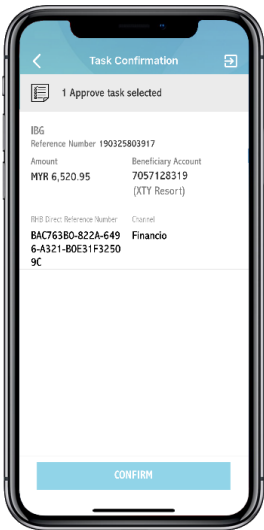
(3) Review and confirm
the information

(4) Key in 8 digits
Secure Plus PIN

(5) Re-enter the Response
Code at the header into the
box at the bottom of the
screen, and click confirm

(6) Task completed

Linking multiple token profiles in one device

Customers can link multiple Secure Plus profiles in a single device. Customers are required to go through the First Time Login Activation for new profiles to be linked. Kindly refer to the step-by-step guide below:

(1) Perform First Time Login via RHB Reflex web

(2) Key in the token serial number located in Welcome Email

(3) RHB Reflex will display Cronto Sign image

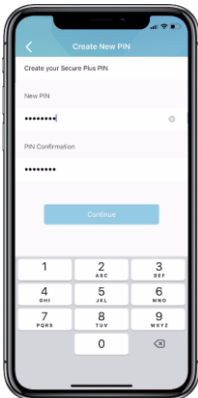(4) Launch the App and click on Secure Plus

(5) Click on "Add another Secure Pus"

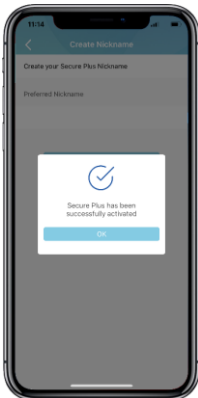(6) Scan the Cronto Sign image on RHB Reflex Web

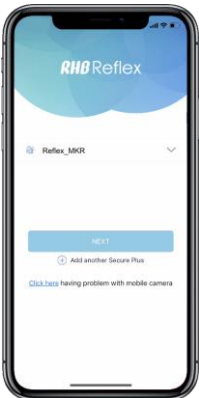(7) Enter activation code received via SMS

(8) Create and confirm new 8 digit PIN

(9) Create new Nickname for Secure Plus profile

(10) Activation completed

(10) Scroll and select the Secure Plus profile

De-activation of Secure Plus (via Reflex Web)

Customers can de-activate their corporate users Secure Plus Token via Support module in their Corporate Back Office (only system administrators will have the access rights to do so). Kindly refer to the step-by-step guide below:

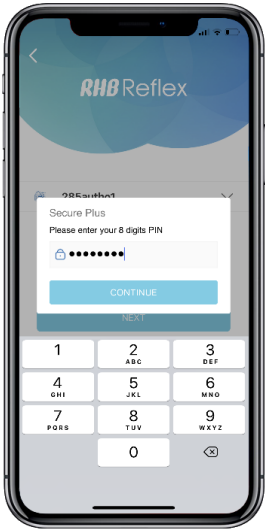(1) Select "De-activate" and submit the maintenance

(2) Inform your system administrator authorizer to approve the maintenance

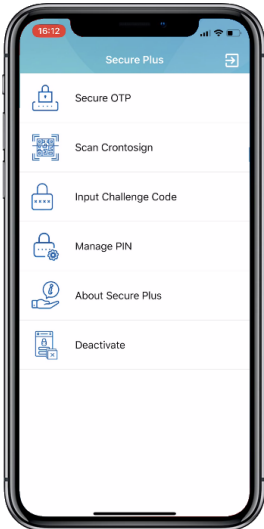# De-activation of Secure Plus (via RHB Reflex Secure Plus App)

Customers can de-activate their Secure Plus Token via RHB Reflex Secure Plus App as well.

(1) Launch the App and click on Secure Plus

(2) Key in your Secure Plus 8 digit PIN

(3) Select Deactivate

FAQ

1. What happens when I key in my Secure Plus PIN wrongly for 3 times?

The Secure Plus token will be automatically de-activated from your RHB Reflex Mobile Banking App. You will need to perform First Time Activation for your Secure Plus token again.

2. How many times can I de-activate my Secure Plus Token?

Each Secure Plus Token will have a maximum of 99 times of activation only. Once you have reached 99 times, you are required to perform a token renewal process.

3. Which Mobile Device supports RHB Reflex Secure Plus?

RHB Reflex Mobile Banking App supports all iOS (iPhone only) and Android mobile device operating systems.

4. Can I add multiple tokens into one mobile device?

Yes. You may refer to Page 10 for more details on how to add multiple tokens

5. How do I recognize which token I have in my RHB Reflex Secure Plus App?

You are allowed to give a nickname to each token upon activation.

6. Can I change/ update my nickname for the token?

You will need to deactivate your token, and perform first time activation again.

7. What happens if I lose my mobile device?

Notify your corporate system administrator or the bank to immediately de-activate your token.

8. Can I activate my token in more than 1 device?

No. Each token is only allowed to be activated in one device at a time.

9. I just bought a new mobile device, how do I activate my Secure Plus token in my new mobile device?

You will need to perform deactivation from your old mobile device, and perform First Time Activation in your new mobile device.

10. My camera is faulty, what do I do?

You will be able to authorize your transactions using the "Input Challenge Code" instead of Scan CrontoSign. Refer to page 7 for more details.

10. Is Internet required to use RHB Reflex Secure Plus?

Yes. You will require internet to use RHB Reflex Secure Plus.