



Driving business  
performance

Seamlessly

## RHB Reflex Premium Plus User Linking Guide with Service Partner

Module : Corporate Back Office  
Reference Guide : RHB SME e-Solutions  
Version : 2.2

## What is SME e-Solutions with Enhanced Reflex?

Customers are now able to integrate their solution providers to RHB Reflex seamlessly. With this enhanced feature in RHB Reflex, customers will now be able to check their account balances, perform transactions, reconcile their accounts through our selected service partners.

SME e-Solutions with Enhanced Reflex eliminates the redundant tasks in running your business operations (i.e. performing accounting book entries, invoice/supplier payments, and even payroll). Customers can now perform their business operations via our service partners without having the need to redundantly replicate their payment details into RHB Reflex banking portal.

Apart from that, in order to ensure the security of our customers transactions, the authorization of transactions from solution providers are still required to review and authorize through RHB Reflex.

## Maintaining RHB Reflex Integration with Service Partners

*(Please read through the important notes below)*

### **Scenario:**

1. NEW user to selected service partners (do not have a business profile/ user ID created with our selected service partners yet) or;
2. EXISTING user to selected service partners (having an existing business profile with our selected service partners)

### **Scenario 1 – NEW user to selected service partners**

- If you are NEW user to our selected service partners, during user linking, RHB Reflex will automate an user registration together along with business profile creation to our selected service partners
- Once this action is completed, customer will receive a “Welcome Email” from our selected service partners together

#### **IMPORTANT NOTE:**

- *Upon completion of this action, the linkage between RHB Reflex and the selected service partners will be deemed as successful.*

### **Scenario 2 – EXISTING user to selected service partners**

- If you are an existing user to our selected service partners, please ensure that the user profile created in RHB Reflex has the **SAME** E-mail address as the user created in the selected service partner.
- Upon performing user linking via RHB Reflex, kindly ensure that **the E-mail address and the BRN of the user profile** in RHB Reflex is the same as the user details in the selected service partners

#### **IMPORTANT NOTE:**

- *Welcome Email will NOT be sent from our selected service partners*
- Please ensure that the **EMAIL** and the **BUSINESS REGISTRATION NUMBER** registered at our selected service partners are exactly the same as what have been registered in RHB Reflex

## Document Contents

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# Performing User Linking

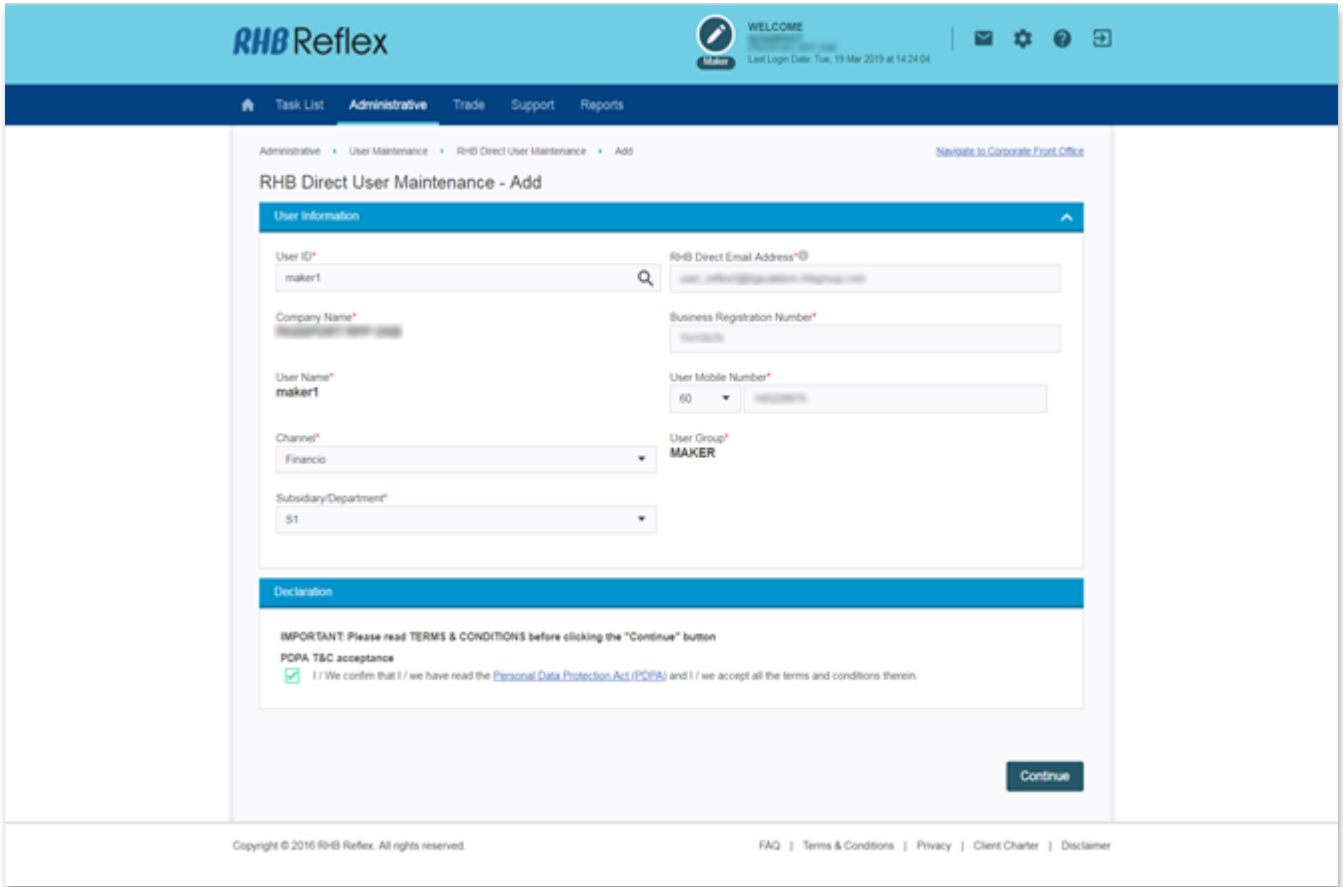
## Accessing Corporate Back Office (CBO)


The screenshot displays the RHB Reflex Corporate Back Office (CBO) interface. The top navigation bar includes the RHB Reflex logo, a 'WELCOME' message, and a 'Last Login Date: Fri, 29 Mar 2019 at 11:12:15'. The main navigation menu is divided into 'Task List', 'Administrative', 'Trade', 'Support', and 'Reports'. The 'Administrative' menu is expanded, showing 'Workflow Setup', 'User Maintenance', 'Account', 'Designated Fund Transfer Reference', and 'Auto Batch Amount'. The 'User Maintenance' menu is further expanded, listing 'Subsidiary/Department', 'User Group', 'User', 'RHB Direct User Maintenance', and 'Trade User Group Limit'. Each item has an 'Add' and 'View/Modify' link. A 'GO' button is located at the bottom right of the main content area. The footer contains the copyright notice 'Copyright © 2016 RHB Reflex. All rights reserved.' and links for 'FAQ', 'Terms & Conditions', 'Privacy', 'Client Charter', and 'Disclaimer'.

1. Login to RHB Reflex – Corporate Back Office and browse to **Administrative > User Maintenance > RHB Direct User Maintenance**
2. Click “Add”

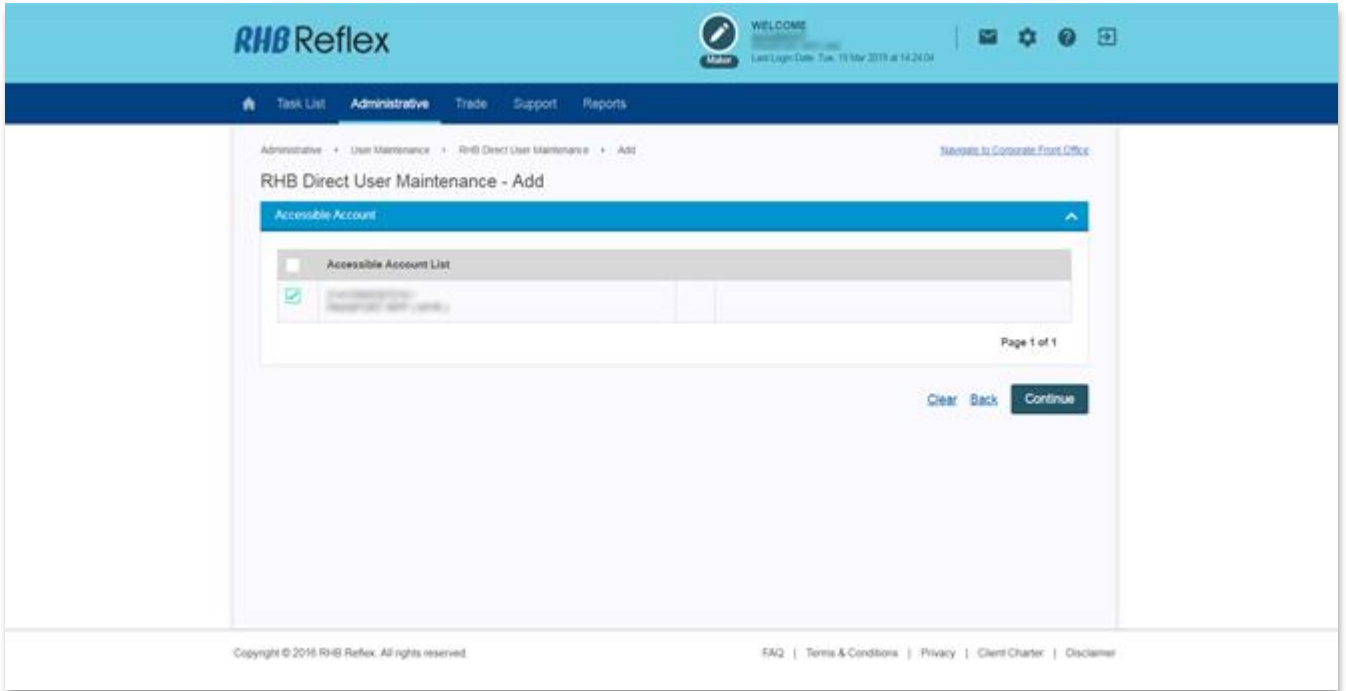
# Performing User Linking

## Data Entry – User Details



Field Name	Field Description	Instructions
<b>User ID</b>	RHB Reflex User ID	Click on the magnifying glass  and select the user ID to perform user linking
<b>RHB Direct Email Address</b>	RHB Reflex User’s E-mail address	Ensure the “RHB Direct Email Address” is the correct and valid email address <i>(Note: You will receive a “Welcome Email” from the selected service partner through this email address)</i>
<b>Business Registration Number (BRN)</b>	Corporate’s BRN will be the default value	Validate the “Business Registration Number (BRN)”. The business profile will be created based on this BRN in the selected service partner
<b>Channel</b>	Third-party integration channels	Select the service partner you would like to perform user linking with
<b>Subsidiary/ Department</b>	Subsidiary/Department of the User	Select one Subsidiary/Department to be linked with the service partner (or select the default “S1”)
<b>Continue (Button)</b>	Submit the user linking action	Submit the user linking action for approval
<b>Confirmation Box</b>	A confirmation box will prompt you to ensure the information you entered are correct	Click “OK” to proceed or;  Click “Cancel” to go back to the entry page to reconfirm

## Performing User Linking Data Entry – Account Selection



Field Name	Field Description	Instructions
<b>Accessible Account List</b>	Selected account(s) will be linked with the service partner and the details will be sent.	Select which account number which you would like to link with the selected service partner <i>Note: Account(s) selected will be reflected in the selected service partner which enables you to perform transactions and track account(s) activity(s)</i>
<b>Continue (Button)</b>	Continue to the next page	Click on “Continue” once you have selected the accounts which you would like to link the accounts with the selected service partner

# Performing User Linking

## Data Entry – Review

Administrative > User Maintenance > RHB Direct User Maintenance > Add

WELCOME  
Last Login Date: Tue, 13 Nov 2019 at 14:33:04

Task List Administrative Trade Support Reports

Administrative > User Maintenance > RHB Direct User Maintenance > Add

Navigation to Corporate Front Office

### RHB Direct User Maintenance - Add

#### User Information

User ID <b>maker1</b>	RHB Direct Email Address maker1@rhb.com.au
Company Name RHB Direct User Maintenance	Business Registration Number 123456789
User Name <b>maker1</b>	User Mobile Number 0800123456
Channel <b>Financio</b>	User Group <b>MAKER</b>
Subsidiary/Department <b>S1</b>	

#### Accessible Account

Accessible Account List	

Back Submit

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1. Review and confirm all information is provided correctly
2. Once you have confirmed all information are provided correctly, click on "Submit"
3. If there are any changes, click on "Back"

## Performing User Linking Data Entry – Acknowledgement

The screenshot displays the RHB Reflex web application interface. At the top, there is a navigation bar with the RHB Reflex logo, a user profile icon, and a 'WELCOME' message. Below the navigation bar, there is a breadcrumb trail: 'Administrative > User Maintenance > RHB Direct User Maintenance > Add'. The main content area is titled 'RHB Direct User Maintenance - Add' and features a green success message: 'Successful Transaction(s) is successfully sent for approval.' Below this, there is a 'User Information' section with a table of user details:

User ID <b>maker1</b>	RHB Direct Email Address maker1@rhdirect.com
Company Name RHB Direct	Business Registration Number 12345678
User Name <b>maker1</b>	User Mobile Number 0123456789
Channel <b>Financio</b>	User Group <b>MAKER</b>
Subsidiary/Department <b>S1</b>	

Below the user information, there is an 'Accessible Account' section with an 'Accessible Account List' table. A 'Print' button is located at the bottom right of the main content area. A yellow instruction box at the bottom of the page reads: 'Instruction: Click on Print button to print the page.'

At the bottom of the page, there is a footer with the following text: 'Copyright © 2016 RHB Reflex. All rights reserved.' and a list of links: 'FAQ | Terms & Conditions | Privacy | Client Charter | Disclaimer'.

1. You have successfully submitted your user linking
2. Notify authorizer to review and approve your user linking

**\*\*Note:**

- Repeat steps from page #4 – page #8 if you have multiple users to link
- Only linked users will be able to enjoy the benefits of RHB Direct



# Approving User Linking

## Authorizer – RHB Direct User Maintenance Authorization List

The screenshot shows the RHB Reflex Authorizer interface. At the top, there is a header with the RHB Reflex logo, a user profile icon labeled 'Authorizer', and a 'WELCOME' message with the last login date: 'Tue, 23 Apr 2019 at 11:34:04'. Below the header is a navigation bar with 'Task List', 'Administrative', 'Trade', 'Support', and 'Reports'. The main content area shows 'Task List > Consolidated Transaction(s) Authorization Inquiry' with a link to 'Navigate to Corporate Front Office'. The title is 'Corporate - Transaction(s) Authorization'. Below this is a section titled 'Authorizer (Pending Authorisation) Transaction(s)'. A table displays the following data:

Transaction Type	Total Transactions
<a href="#">RHB Direct User Maintenance</a>	1

1. Browse to Task List > Consolidated Transaction(s) Authorization Inquiry
2. Click on the hyperlink of “RHB Direct User Maintenance”

The screenshot shows the RHB Reflex Authorizer interface. At the top, there is a header with the RHB Reflex logo, a user profile icon labeled 'Authorizer', and a 'WELCOME' message with the last login date: 'Tue, 23 Apr 2019 at 11:34:04'. Below the header is a navigation bar with 'Task List', 'Administrative', 'Trade', 'Support', and 'Reports'. The main content area shows 'Task List > Consolidated Transaction(s) Authorization Inquiry' with a link to 'Navigate to Corporate Front Office'. The title is 'RHB Direct User Maintenance - Transaction(s) Authorization'. Below this is a section titled 'Authorizer Transaction(s)'. A table displays the following data:

User ID	RHB Direct ID	Action	Status
<input type="checkbox"/> <a href="#">Entry1</a>	<a href="#">RHB Direct ID</a>	Created	0/1

Page 1 of 1

Buttons: [Back](#) [Reject](#) [Approve](#)

1. Click on the “User ID” hyperlink for more details

# Approving User Linking

## Authorizer – RHB Direct User Maintenance Detail

The screenshot displays the RHB Reflex Authorizer interface. At the top, there is a navigation bar with the RHB Reflex logo, a user profile icon labeled 'Authorizer', and a 'WELCOME' message with the last login date: 'Tue, 23 Apr 2019 at 11:34:04'. Below the navigation bar are tabs for 'Task List', 'Administrative', 'Trade', 'Support', and 'Reports'. The main content area is titled 'RHB Direct User Maintenance - Transaction(s) Authorization' and includes a breadcrumb trail: 'Task List > Consolidated Transaction(s) Authorization Inquiry'. A link to 'Navigate to Corporate Front Office' is visible in the top right.

The user details are organized into several sections:

- User Information:**
  - RHB Direct ID: [Redacted]
  - RHB Direct Email Address: [Redacted]
  - Business Registration Number: [Redacted]
  - User Mobile Number: [Redacted]
  - User Group: **MAKER**
  - User ID: **Entry1**
  - Company Name: **RHB Direct**
  - User Name: **Entry1**
  - Channel: **Financio**
  - Subsidiary/Department: **S1**
- Accessible Account:**
  - Accessible Account List: [Table with 2 columns and 2 rows of redacted data]
- Workflow Information:**

User ID	Action	Date
sysadmin1	New	23-04-2019 11:35:06
- Authentication:**
  - Challenge Code: 1234567890
  - Token\*:
  - Reason to Reject\*:

At the bottom right, there are buttons for 'Back', 'Print', 'Reject', and 'Approve'.

1. Review the details of the user
2. If all details are in order, click on “Approve”


## Approving User Linking

### Authorizer – RHB Direct User Maintenance Approved Acknowledgement

The screenshot displays the RHB Reflex Authorizer interface. At the top, the RHB Reflex logo is on the left, and a user profile icon with the name 'Authorizer' and 'WELCOME' is on the right. Below the profile, it shows 'Last Login Date: Tue, 23 Apr 2019 at 11:34:04'. A navigation bar contains 'Task List', 'Administrative', 'Trade', 'Support', and 'Reports'. The main content area shows 'Task List > Consolidated Transaction(s) Authorization Inquiry' and a link to 'Navigate to Corporate Front Office'. The title is 'RHB Direct User Maintenance - Transaction(s) Authorization'. A green success message box states 'Successful' and 'Transaction(s) has been successfully approved.' Below this is a table with columns 'User ID', 'Action', 'Status', and 'Reason'. The table contains one row: 'Entry1', 'Authorize', 'Successful', and an empty 'Reason' cell. A 'Print' button is located at the bottom right. A yellow instruction box at the bottom says 'Instruction: Click on Print button to print the page.'

Task List > Consolidated Transaction(s) Authorization Inquiry [Navigate to Corporate Front Office](#)

### RHB Direct User Maintenance - Transaction(s) Authorization

 **Successful**  
Transaction(s) has been successfully approved.

User ID	Action	Status	Reason
Entry1	Authorize	Successful	

[Print](#)

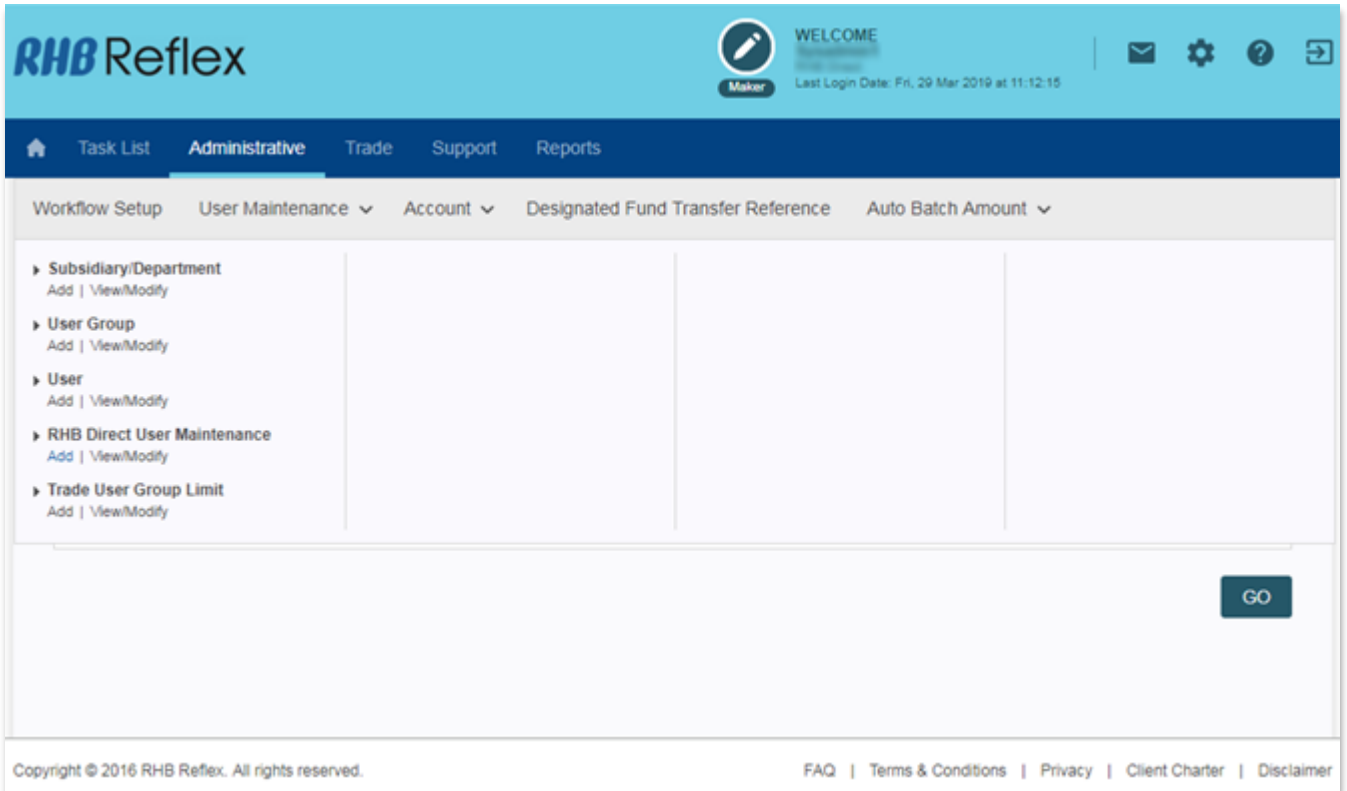
Host Return Code :

**Instruction:**  
Click on Print button to print the page.

1. User have been successfully linked
2. Verify if you have received a welcome email from the selected service partner (the timing of the welcome email may vary by selected service partners)

# User Unlinking

## Accessing Corporate Back Office (CBO)



The screenshot displays the RHB Reflex Corporate Back Office (CBO) interface. The top navigation bar includes the RHB Reflex logo, a 'WELCOME' message, and a 'Last Login Date: Fri, 29 Mar 2019 at 11:12:15'. The main navigation menu is expanded to show 'Administrative', 'Trade', 'Support', and 'Reports'. Under 'Administrative', the following options are listed: 'Workflow Setup', 'User Maintenance', 'Account', 'Designated Fund Transfer Reference', and 'Auto Batch Amount'. The 'User Maintenance' option is expanded, showing a list of sub-options: 'Subsidiary/Department', 'User Group', 'User', 'RHB Direct User Maintenance', and 'Trade User Group Limit'. Each sub-option has an 'Add | View/Modify' link. A 'GO' button is located at the bottom right of the main content area. The footer contains the copyright notice 'Copyright © 2016 RHB Reflex. All rights reserved.' and links for 'FAQ', 'Terms & Conditions', 'Privacy', 'Client Charter', and 'Disclaimer'.

1. Login to RHB Reflex – Corporate Back Office and browse to Administrative > User Maintenance > RHB Direct User Maintenance
2. Click “View/Modify”

**\*\*Note:**

- Performing user unlinking will delete the linkage between RHB Reflex and the selected service partner
- Deleted linking users will not be able to access any RHB Direct functionalities

# User Unlinking

## Accessing Corporate Back Office (CBO)

The screenshot displays the RHB Reflex Corporate Back Office (CBO) interface. The top navigation bar includes the RHB Reflex logo, a 'Maker' icon, and a welcome message for 'Sysadmin1' with the last login date 'Mon, 17 Jun 2019 at 12:08:36'. Below the header is a navigation bar with tabs for 'Task List', 'Administrative', 'Trade', 'Support', and 'Reports'. The 'Administrative' tab is active, showing a list of menu items: 'Authorization Matrix', 'User Maintenance', 'Account', 'Designated Fund Transfer Reference', 'Auto Batch Amount', and 'Channel Maintenance'. Under 'User Maintenance', there are several expandable sections: 'Subsidiary/Department', 'User Group', 'User', 'RHB Direct User Maintenance', and 'Trade User Group Limit'. Each section has 'Add' and 'View/Modify' links. At the bottom of the interface, there are two tabs: 'Treasury Rates' and 'Reflex EPF File Format Validation'.

1. Login to RHB Reflex – Corporate Back Office and browse to Administrative > User Maintenance > RHB Direct User Maintenance
2. Click “View/Modify”

# User Unlinking

## Data Entry – Delete User Linking

The screenshot shows the RHB Reflex interface. At the top, there's a navigation bar with 'Administrative' selected. Below it, a breadcrumb trail reads 'Administrative > User Maintenance > RHB Direct User Maintenance > View/Modify'. The main heading is 'RHB Direct User Maintenance - View/Modify'. A search section titled 'Enter Search Criteria' contains a form with 'Inquiry By' options: 'User ID' (selected) and 'RHB Direct ID'. A text input field below contains the value 'pvtmkr'. A 'GO' button is located at the bottom right of the search section.

1. Type in the user ID which you would like to unlink from the selected service provider (alternatively you can click “GO” and view all the user ID which have previously performed user linking)
2. Click “GO”

This screenshot shows the same page as above, but with search results displayed. The 'Enter Search Criteria' section is now empty. Below it, a 'Listing' section contains a table with the following data:

User ID	RHB Direct ID	RHB Direct Email Address	Channel
[blurred]	[blurred]	[blurred]	Financio
[blurred]	[blurred]	[blurred]	Financio

1. Click on the User ID Hyperlink (which you would like to perform unlinking)

# User Unlinking

## Data Entry – Delete User Linking

### RHB Direct User Maintenance - View/Modify

User Information	
RHB Direct ID <b>RHBD123456PVTMKR1BRN12345601</b>	User ID <b>pvtmkr1</b>
RHB Direct Email Address <b>rhbdirect@rhbgroup.com</b>	Company Name <b>RHB DIRECT USER LINKING</b>
Business Registration Number <b>BRN123456</b>	User Name <b>RHB Direct User Name</b>
User Mobile Number <b>60123456789</b>	Channel <b>Financio</b>
User Group <b>MAKER</b>	Subsidiary/Department <b>S1</b>


Accessible Account	
Accessible Account List	
21410000000088 RHB DIRECT ACCOUNT ( MYR )	

[Back](#) [Delete](#)[Update](#)

1. Verify if this is the correct User ID which you would like to perform unlinking
2. Click on "Delete"

# User Unlinking

## Data Entry – Delete User Linking



**Successful**  
Transaction(s) is successfully sent for approval.

User Information ^

<p>RHB Direct ID <b>RHBD123456PVTMKR1BRN12345601</b></p> <p>RHB Direct Email Address <b>rhbdirect@rhbgroup.com</b></p> <p>Business Registration Number <b>BRN123456</b></p> <p>User Mobile Number <b>60123456789</b></p> <p>User Group <b>MAKER</b></p>	<p>User ID <b>pvtmkr1</b></p> <p>Company Name <b>RHB DIRECT USER LINKING</b></p> <p>User Name <b>RHB Direct User Name</b></p> <p>Channel <b>Financio</b></p> <p>Subsidiary/Department <b>S1</b></p>
---	---

Accessible Account ^

Accessible Account List		
21410000000088 RHB DIRECT ACCOUNT ( MYR )		

[Print](#)

1. You have successfully submitted user unlinking submission
2. Inform your authorizer "sysadmin2" to review and approve the request



# Approving User Unlinking

## Authorizer – RHB Direct User Maintenance Authorization List

The screenshot shows the RHB Reflex Authorizer interface. At the top, there is a header with the RHB Reflex logo, a user profile icon labeled 'Authorizer', and a 'WELCOME' message with the last login date: 'Tue, 23 Apr 2019 at 11:34:04'. Below the header is a navigation bar with 'Task List', 'Administrative', 'Trade', 'Support', and 'Reports'. The main content area shows 'Task List > Consolidated Transaction(s) Authorization Inquiry' with a link to 'Navigate to Corporate Front Office'. The title is 'Corporate - Transaction(s) Authorization'. Below this is a section titled 'Authorizer (Pending Authorisation) Transaction(s)'. It contains a table with two columns: 'Transaction Type' and 'Total Transactions'. One row is visible with the transaction type 'RHB Direct User Maintenance' and a total of 1 transaction.

Transaction Type	Total Transactions
<a href="#">RHB Direct User Maintenance</a>	1

1. Browse to Task List > Consolidated Transaction(s) Authorization Inquiry
2. Click on the hyperlink of “RHB Direct User Maintenance”

The screenshot shows the RHB Reflex Authorizer interface. At the top, there is a header with the RHB Reflex logo, a user profile icon labeled 'Authorizer', and a 'WELCOME' message with the last login date: 'Mon, 03 Jun 2019 at 17:59:55'. Below the header is a navigation bar with 'Task List', 'Administrative', 'Trade', 'Support', and 'Reports'. The main content area shows 'Task List > Consolidated Transaction(s) Authorization Inquiry' with a link to 'Navigate to Corporate Front Office'. The title is 'RHB Direct User Maintenance - Transaction(s) Authorization'. Below this is a section titled 'Authorizer Transaction(s)'. It contains a table with four columns: 'User ID', 'RHB Direct ID', 'Action', and 'Status'. One row is visible with 'User ID' [pvtmkr1](#), 'RHB Direct ID' 'RHBD123456PVTMKR1BRN12345601', 'Action' 'Delete', and 'Status' '0/1'. At the bottom right of the table area, it says 'Page 1 of 1'. Below the table are three buttons: 'Back', 'Reject', and 'Approve'.

User ID	RHB Direct ID	Action	Status
<input type="checkbox"/> <a href="#">pvtmkr1</a>	RHBD123456PVTMKR1BRN12345601	Delete	0/1

Page 1 of 1

[Back](#) [Reject](#) [Approve](#)

1. Click on the “User ID” hyperlink for more details

# Approving User Unlinking

## Authorizer – RHB Direct User Maintenance Detail

Task List | Administrative | Trade | Support | Reports

Task List > Consolidated Transaction(s) Authorization Inquiry [Navigate to Corporate Front Office](#)

### RHB Direct User Maintenance - Transaction(s) Authorization

User Information
^

<p>RHB Direct ID <b>RHBD123456PVTMKR1BRN12345601</b></p> <p>RHB Direct Email Address <b>rhbdirect@rhbgroup.com</b></p> <p>Business Registration Number <b>BRN123456</b></p> <p>User Mobile Number <b>60123456789</b></p> <p>User Group <b>MAKER</b></p>	<p>User ID <b>pvtmkr1</b></p> <p>Company Name <b>RHB DIRECT USER LINKING</b></p> <p>User Name <b>RHB Direct User Name</b></p> <p>Channel <b>Financio</b></p> <p>Subsidiary/Department <b>S1</b></p>
---	---

Accessible Account
^


Accessible Account List	
21410000000088 RHB DIRECT ACCOUNT ( MYR )	

Workflow Information
^

User ID	Action	Date
sysadmin1	New	12-06-2019 14:34:21

Authentication
^

Crontosign Image
  Challenge Code



Token\*

Reason to Reject\*

[Back](#) | [Print](#) | [Reject](#) | Approve

1. Review the details of the user
2. If all details are in order, click on “Approve”

# Approving User Linking

## Authorizer – RHB Direct User Maintenance Approved Acknowledgement

The screenshot shows the RHB Direct User Maintenance - Transaction(s) Authorization page. At the top, there is a navigation bar with 'Task List', 'Administrative', 'Trade', 'Support', and 'Reports'. Below the navigation bar, the breadcrumb trail is 'Task List > Consolidated Transaction(s) Authorization Inquiry'. A link 'Navigate to Corporate Front Office' is visible in the top right. The main heading is 'RHB Direct User Maintenance - Transaction(s) Authorization'. A green success message box contains a checkmark icon, the word 'Successful', and the text 'Transaction(s) has been successfully approved.' Below this is a table with the following data:

User ID	Action	Status	Reason
pvtmkr1	Authorize	Successful	

A 'Print' button is located in the bottom right corner of the page.

1. User ID have been successfully unlinked

# Financial Overview

## Accessing Financial Overview Dashboard

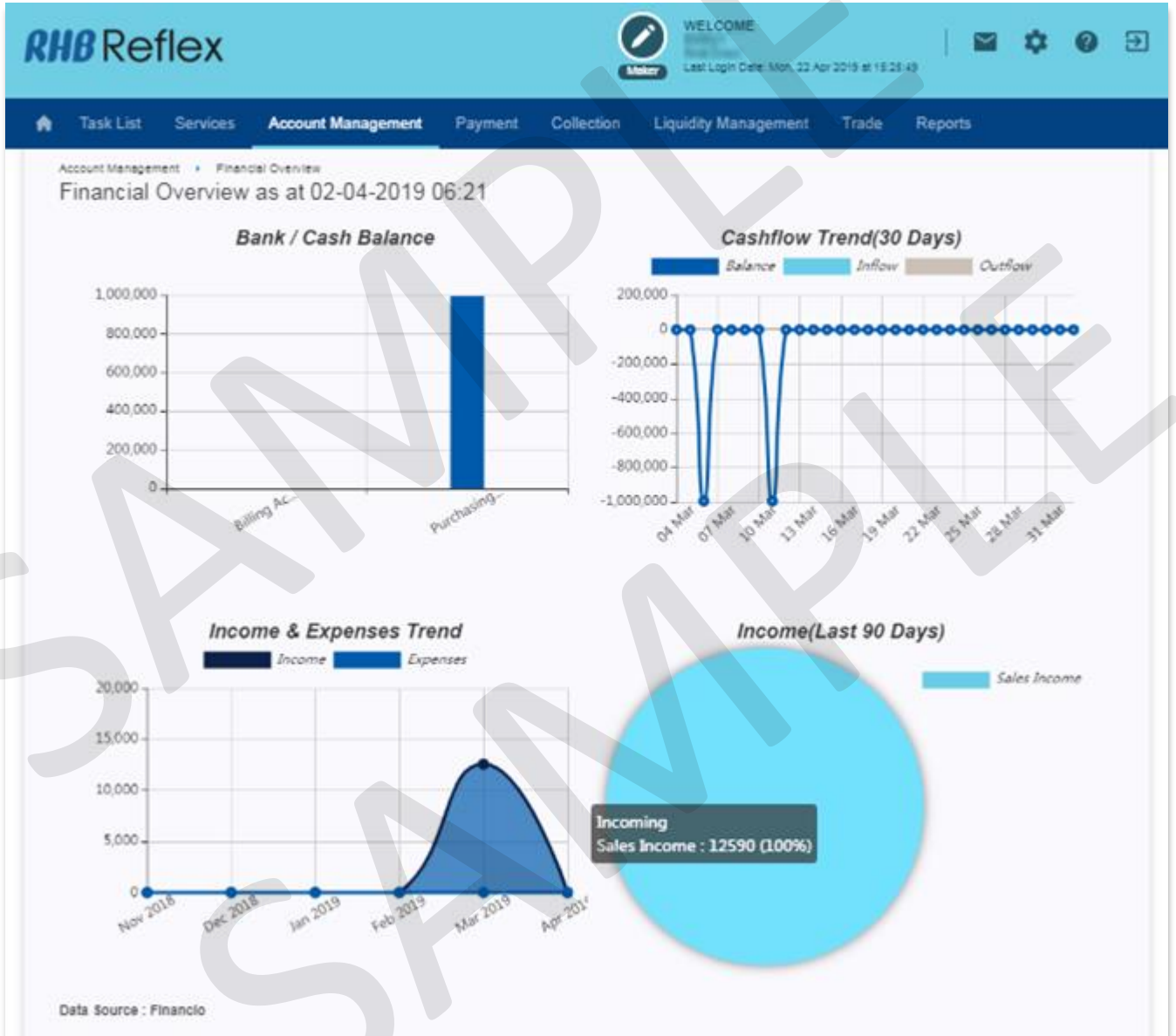
**\*\*Currently only Financio has this feature at the time being**

The screenshot displays the RHB Reflex user interface. At the top, the 'RHB Reflex' logo is on the left, and a 'WELCOME' message with the user's name and last login date is on the right. Below the header is a navigation bar with tabs for 'Task List', 'Services', 'Account Management', 'Payment', 'Collection', 'Liquidity Management', 'Trade', and 'Reports'. Underneath, a secondary navigation bar shows 'Account Inquiry', 'Cheque Management', 'Unit Trust Inquiry', 'Account Statement', 'E-Statement', and 'Financial Overview'. The main content area is divided into several sections: 'You Have' (Message: 0), 'Information Management' (links for Forex Exchange Rates Inquiry, Money Market Rates Inquiry, Multi-Currency Deposit Inquiry, Foreign Currency Notes Rates Inquiry, Indicative Forward Rates, View Treasury Alert, How To Use Challenge Response, Contact Us, Need Help?, Treasury Rates, Interactive User Guide), 'Shortcuts' (Real Time Account Inquiry, Transaction Status Inquiry, RHB 3rd Party Transfer, Bulk Payment, Financial Supply Chain), and 'Alert / Notices' (FOREIGN EXCHANGE ADMINISTRATION IMPLEMENTATION, FTT OUR Charge, GST 0% EFFECTIVE 1ST JUNE 2018, REFLEX DuitNow SERVICE DISRUPTION).

1. Browse to "Account Management > Financial Overview"

# Financial Overview

## Dashboard



**Note:**

- If you have just performed user linking, you will not be able to view the dashboard yet. Check back again tomorrow (T+1 after user linking)
- Take note that the dashboard data will only display T-1 data (batch runs midnight)