# Your guide to AmAccess Biz

Version: Sept 2024 (v8.8)



AmBank | AmBank Islamic

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## Thank you for choosing AmAccess Biz.

### Navigating the Guide

Click on the topic tabs which are at the top of each page of this guide for quick navigation to the topic you need.

### Recommended Web Browsers

Google Chrome v109 or above
Microsoft Edge v109 or above
Mozilla Firefox v115 or above

### Recommended Operating Systems for Application

Android 11 or above
Apple iOS 12 or above

### Language of Guide

English | Melayu | 中文

### Video Guides

▶ First Time Login and Token Activation

▶ Single Payment and Approval

▶ Bulk Payment

▶ Payroll

# Accounts

## A) Viewing Your Accounts and Balances

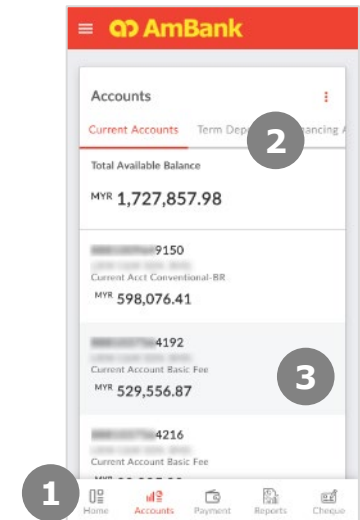**View account balances and details of your company's business accounts.**

**1**     Click on 'Account', which is available on:

- Web – on the left navigation bar;
- Tablet – in the menu at the top left of the screen;
- Mobile – at the bottom navigation bar.

**2**     Your list view to be displayed:

- Current Account;
- Term Deposits;
- Financing Accounts.
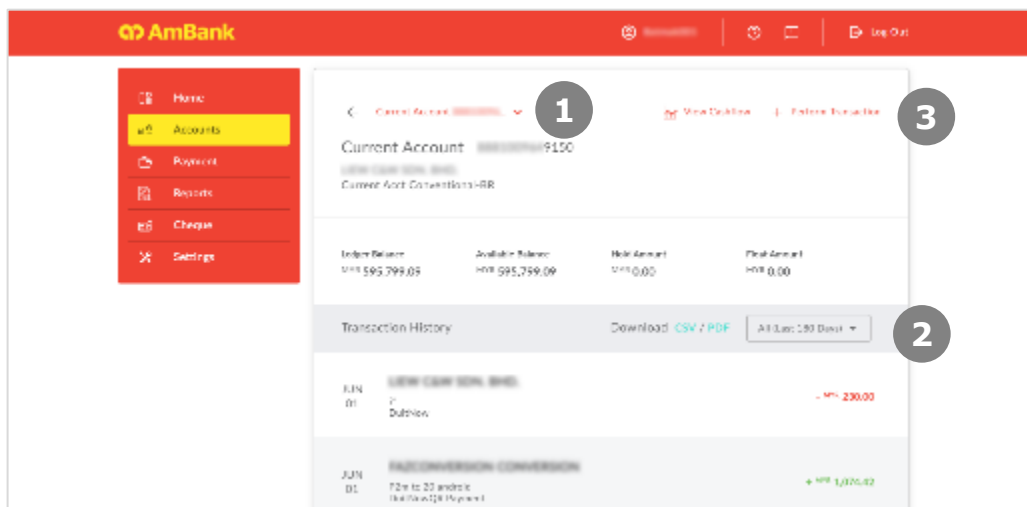
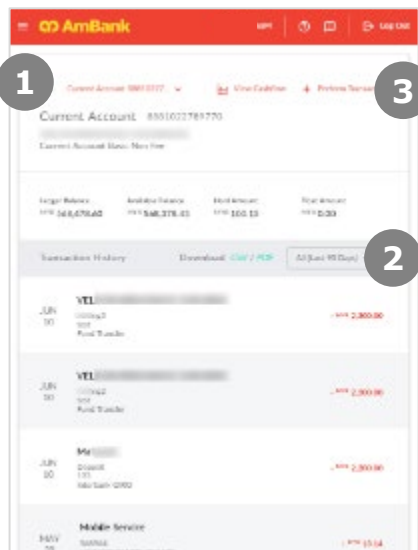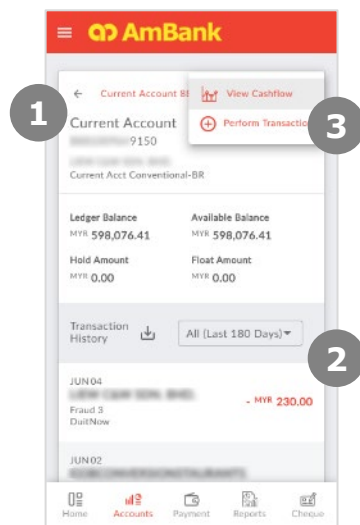**3**     Select an account to view in detail.
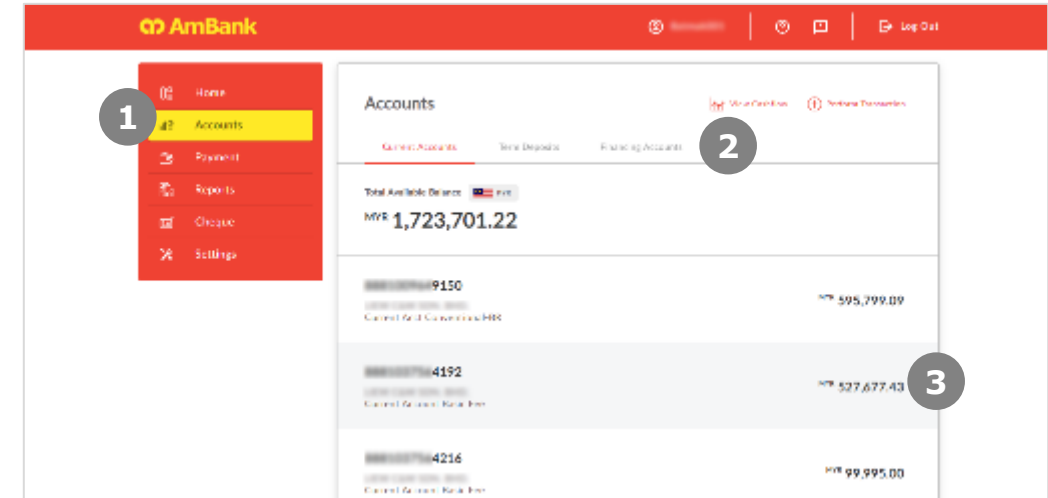

Web
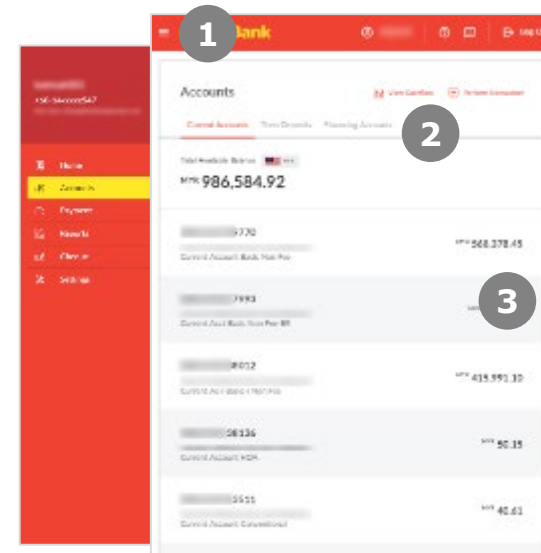

Tablet


Mobile

Web

Tablet

Mobile

## B) Navigating Account Details

**1** Click on the dropdown menu to view other Account Details.

**2** Apply filter function to filter the transaction.

**3** Click on 'Cash Flow' or 'Perform Transaction' to go to the function directly.
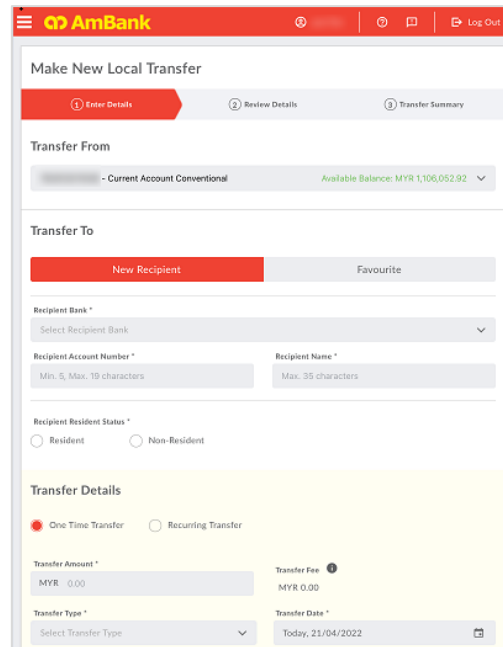
# Payments

## A.1) Making Payments*

**Make local, foreign, DuitNow Transfer, DuitNow QR, bulk transfers, and bill payments to recipients or companies or move funds between your business accounts.**
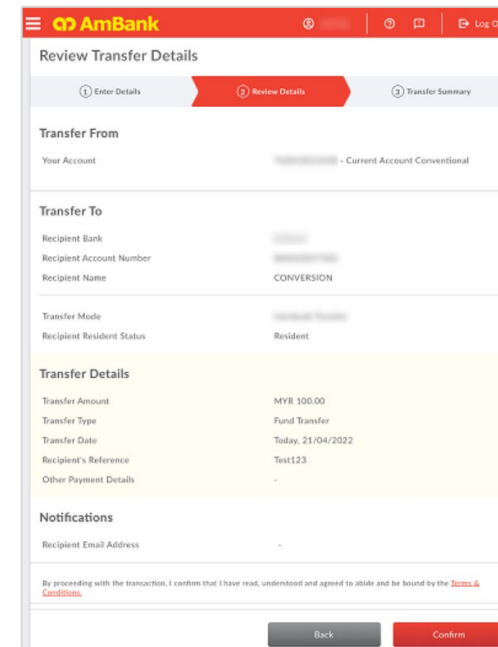


**1**
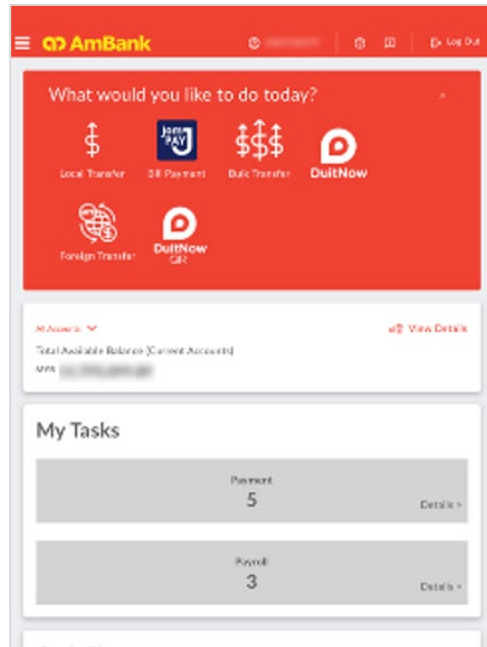
On Home, Accounts or Account Details screen, click 'Perform Transaction' for web/tablet or '+' for mobile and choose a transaction type.
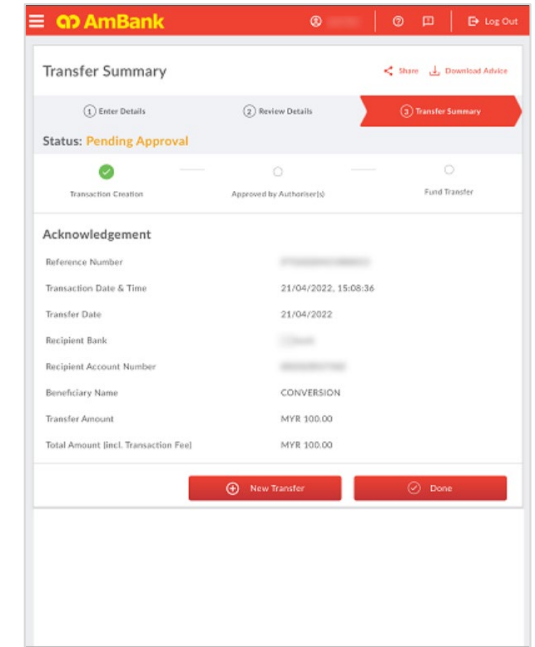


**2**

Fill in the required fields.



**3**

Review the Transaction Details and click 'Confirm' to proceed with transaction creation or 'Back' to edit information.
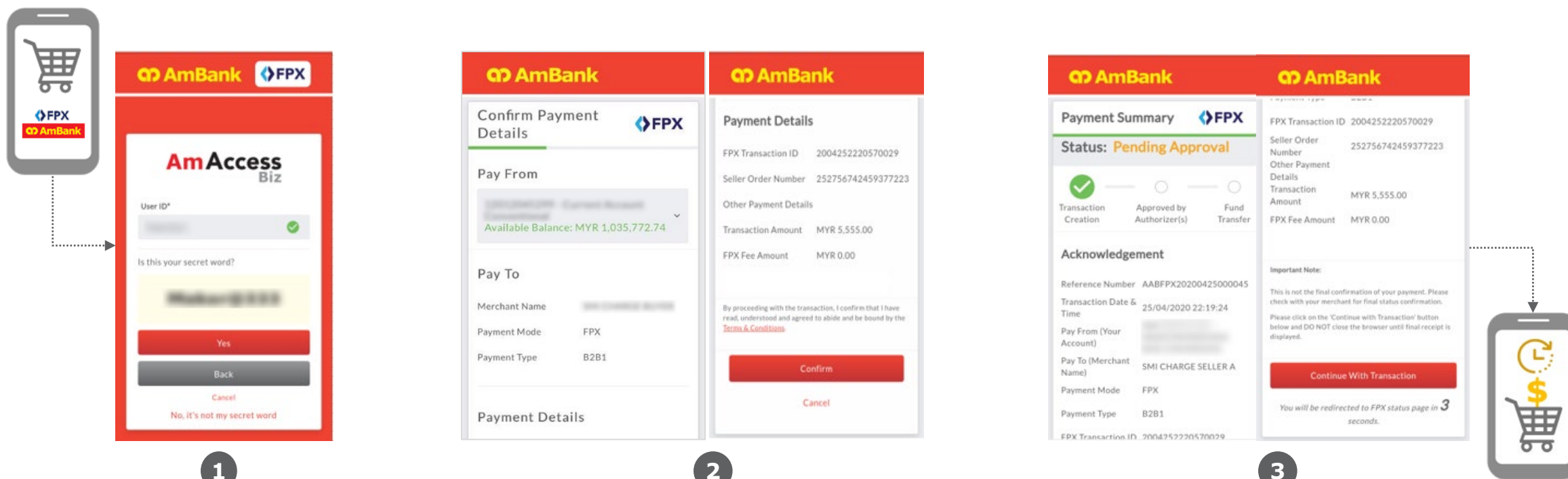


**4**

Once completed, click 'Done'. You may also download Transaction Advice of the transaction or perform a new transaction.

* Only applicable for users who are 'Maker' or 'Power User (Maker and Authoriser)'.

## A.2) Making FPX Payments (B2B-Business to Business)*

**Make FPX payments via merchant's website by selecting AmBank as the debiting bank.**



**1**

Select FPX payment and choose AmBank as the debiting bank upon checking out from merchant's website. You will be redirected to AmBank's FPX page to login with your AmAccess Biz credentials.

**2**

Select to pay from different account if required. Review the transaction details and click 'Confirm' to proceed with payment creation or 'Cancel' to discard the payment.

**3**

Once completed, click 'Continue with Transaction' or you will be redirected back to merchant's website after 10 seconds.
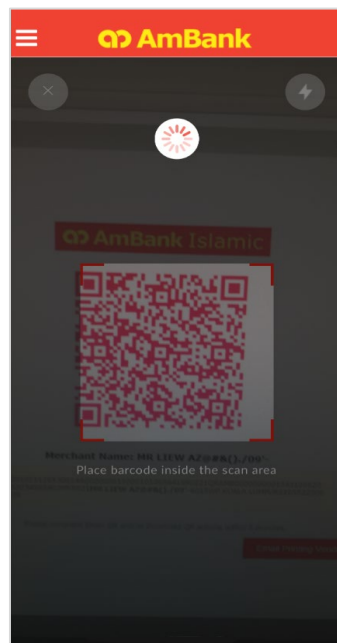
* Only applicable for users who are 'Maker' or 'Power User (Maker and Authoriser)'.

## A.3) Making DuitNow QR*

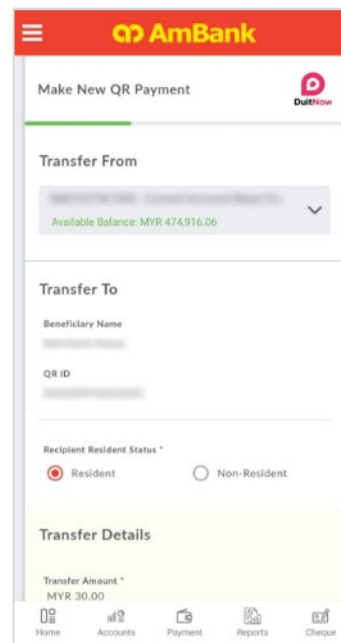**Make QR payment by scanning merchant's or recipient's DuitNow QR code.**

**1**

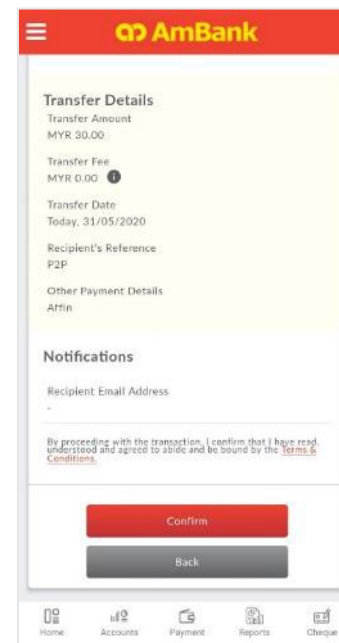On Home, Accounts or Account Details screen, click '+' and choose DuitNow QR.

**2**

A scanner will appear and you can scan the DuitNow QR code.
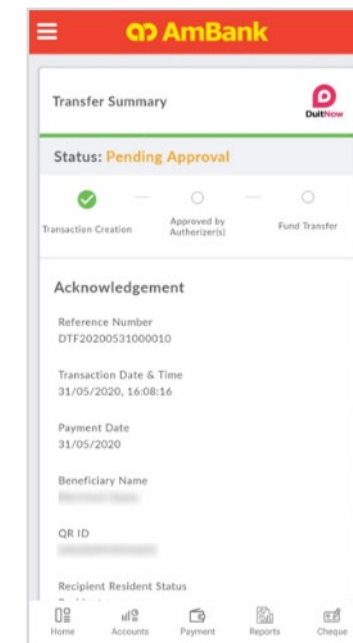
**3**

Fill in the required fields.

**4**

Review the transaction details and click 'Confirm' to proceed with transaction creation or 'Back' to edit information.

**5**

Once completed, click 'Done'. You may also download the transaction advice or perform a new transaction.
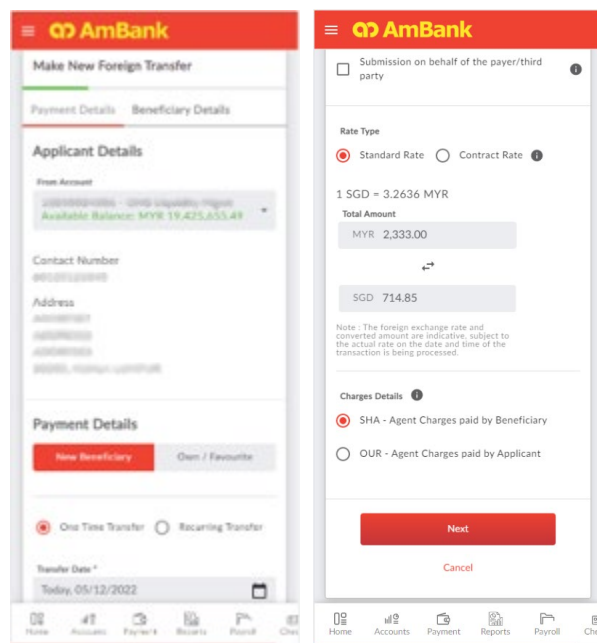
## A.4) Making Foreign Transfer*
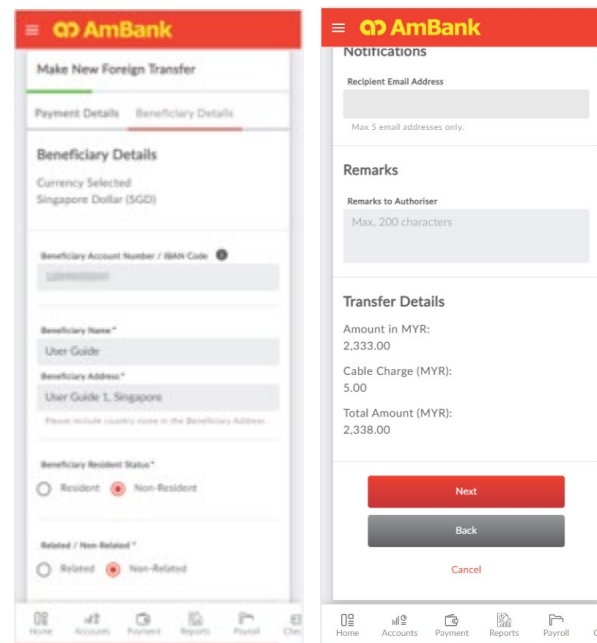
## Make foreign transfer to overseas account.



**1**

On Home, Accounts or Account Details screen, click 'Perform Transaction' for web/tablet or '+' for mobile and choose 'Foreign Transfer'.

**2**

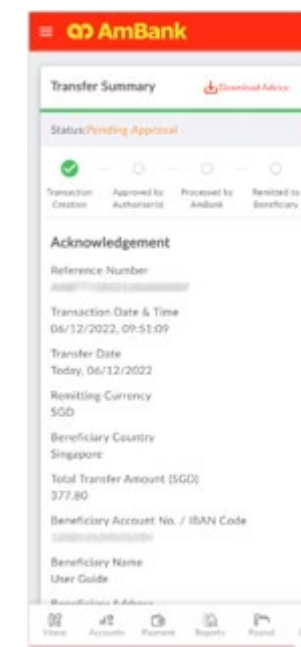Complete the required fields in the 'Payment Details' tab. Once completed, click 'Next'.

**3**

Complete the required fields in the 'Beneficiary Details' tab. Once completed, click 'Next'.

Some specific countries require additional details to be provided.

**4**

Review the transaction details and click 'Confirm' to proceed. Once completed, click 'Done'. You may also download the transaction advice or perform a new transaction.

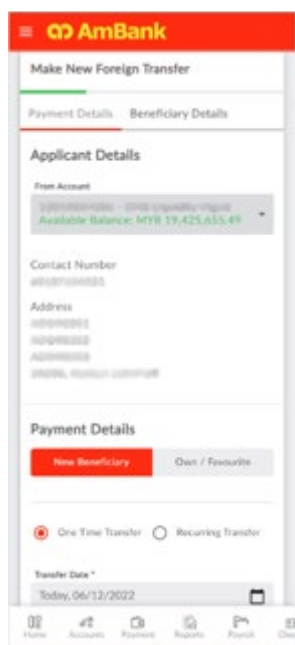* Only applicable for users who are 'Maker' or 'Power User (Maker and Authoriser)'.

## A.4) Making Foreign Transfer* (cont.)
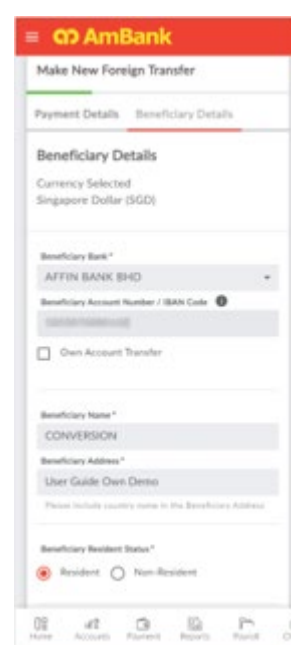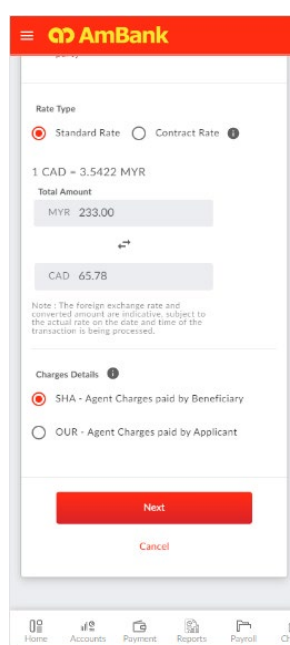
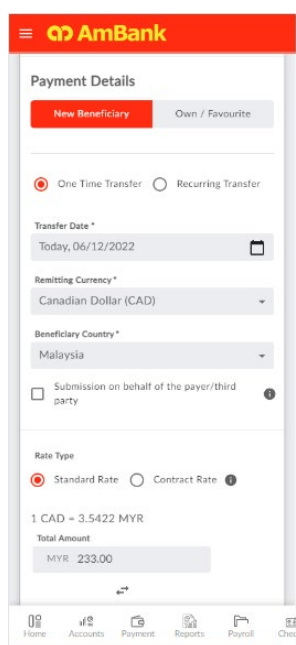**Make foreign transfer to local account.**



**1**

On Home, Accounts or Account Details screen, click 'Perform Transaction' for web/tablet or '+' for mobile and choose 'Foreign Transfer'.
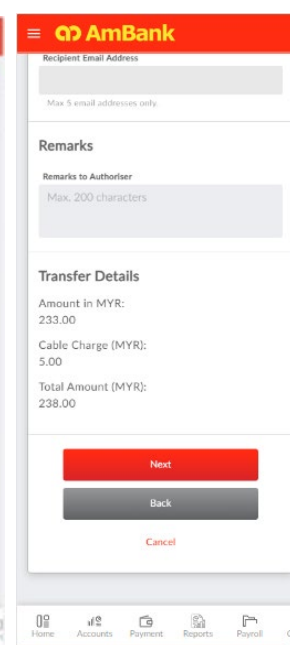
**2**

Complete the required fields in the 'Payment Details' tab. Once completed, click 'Next'.
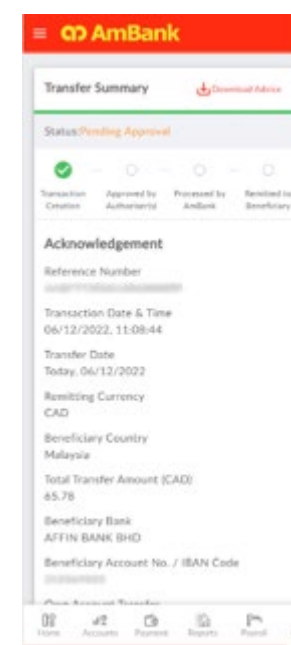
**3**

Complete the required fields in the 'Beneficiary Details' tab. Once completed, click 'Next'.

**4**

Review the transaction details and click 'Confirm' to proceed. Once completed, click 'Done'. You may also download the transaction advice or perform a new transaction.
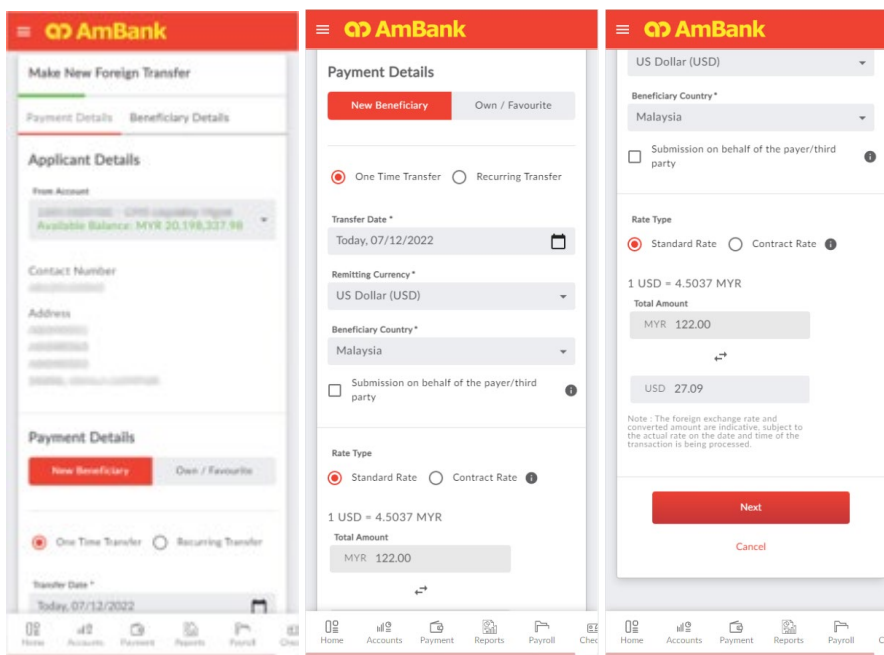
* Only applicable for users who are 'Maker' or 'Power User (Maker and Authoriser)'.

# A.4) Making Foreign Transfer* (cont.)

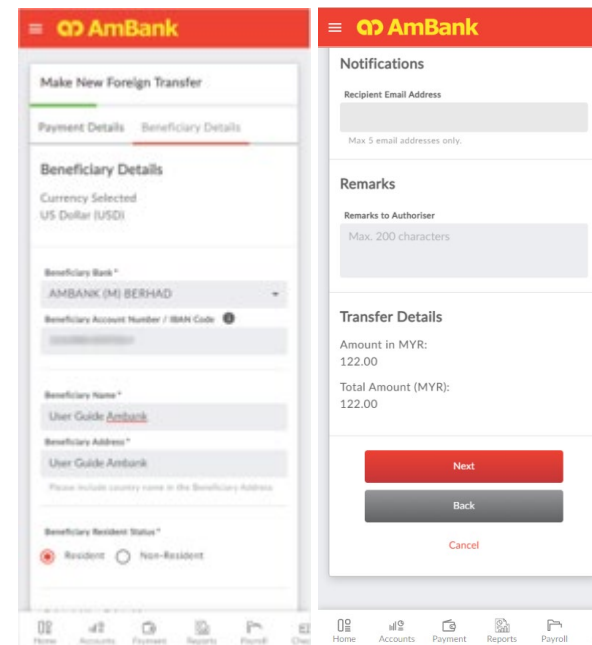## Make foreign transfer to AmBank account.



**1**
On Home, Accounts or Account Details screen, click 'Perform Transaction' for web/tablet or '+' for mobile and choose 'Foreign Transfer'.
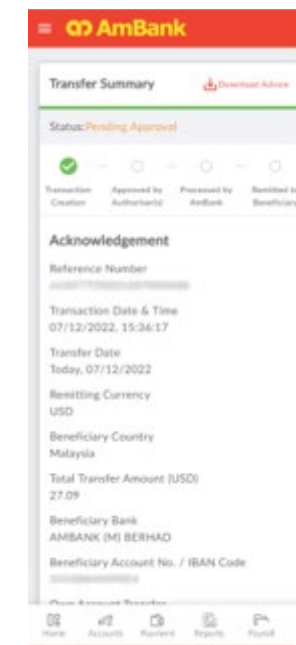
**2**
Complete the required fields in the 'Payment Details' tab. Once completed, click 'Next'.

**3**
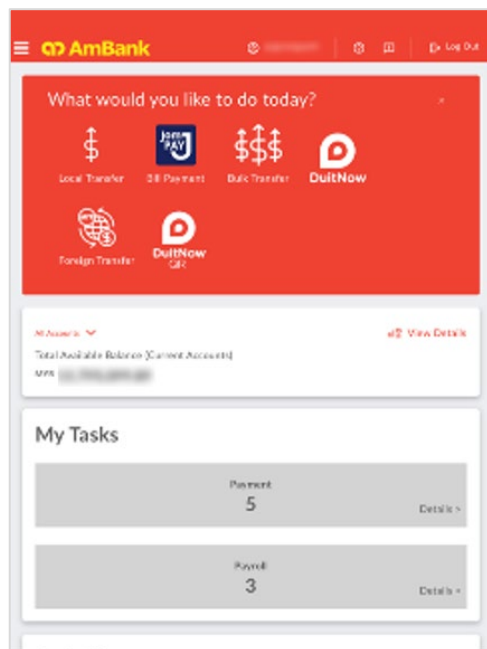Complete the required fields in the 'Beneficiary Details' tab. Once completed, click 'Next'.

**4**
Review the transaction details and click 'Confirm' to proceed. Once completed, click 'Done'. You may also download the transaction advice or perform a new transaction.

* Only applicable for users who are 'Maker' or 'Power User (Maker and Authoriser)'.

## A.5) Making Recurring Payments*

**Make recurring local, foreign, DuitNow Transfer, DuitNow QR, bulk transfers, and bill payments to recipients or companies or move funds between your business accounts.**
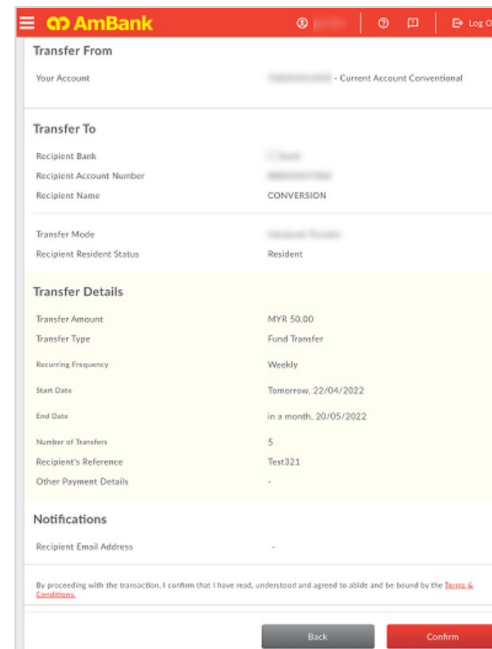


**1** On Home, Accounts or Account Details screen, click 'Perform Transaction' for web/tablet or '+' for mobile and choose a transaction type.
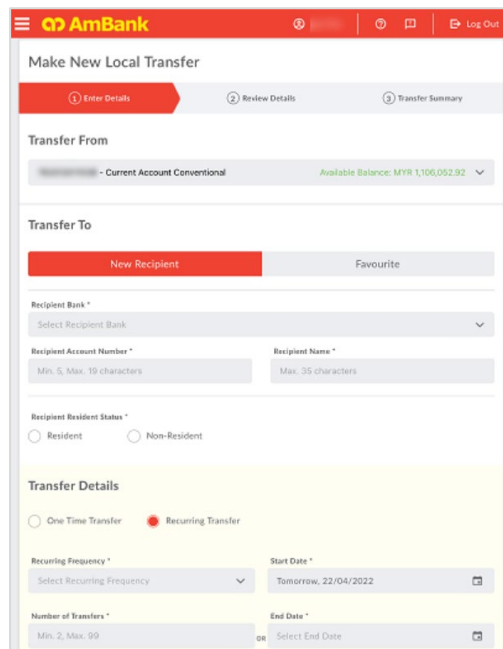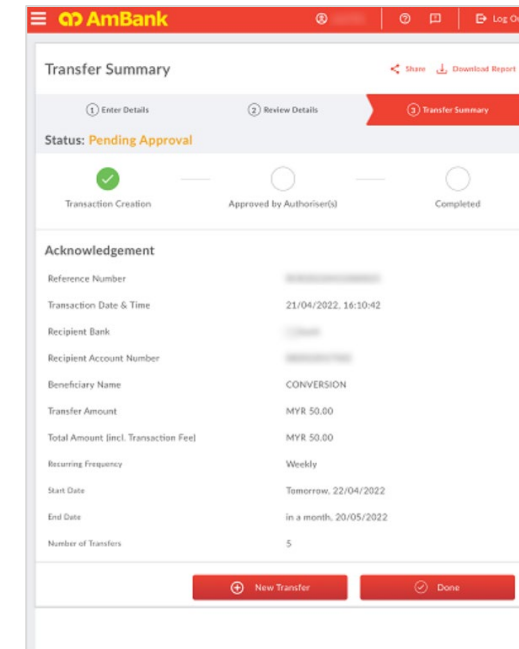
**2** Select Recurring Transfer and fill in the required fields.

**3** Review the Transaction Details and click 'Confirm' to proceed with transaction creation or 'Back' to edit information.
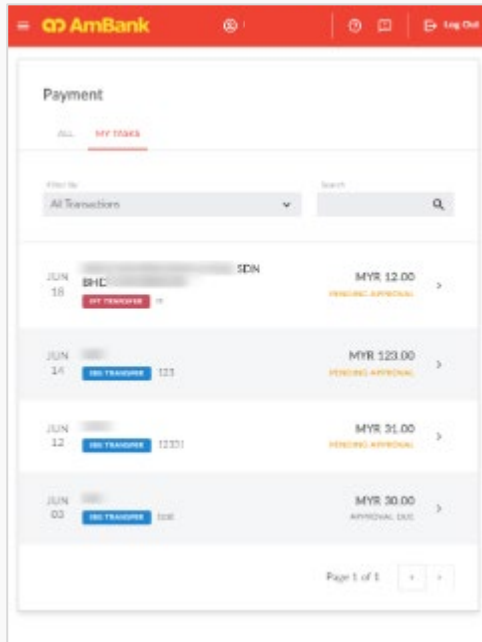
**4** Once completed, click 'Done'. You may also download Transaction Advice of the transaction or perform a new transaction.

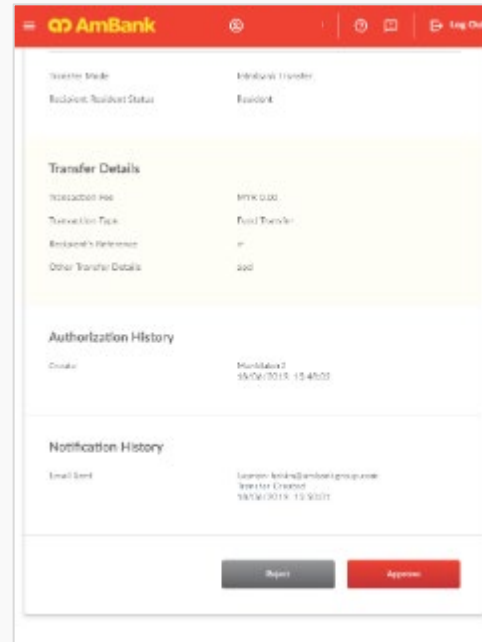* Only applicable for users who are 'Maker' or 'Power User (Maker and Authoriser)'.

## B.1) Approving Payments via Hardware Token*

**Approve transactions securely with your token device. In order to allow the approval process, the assigned token is required to be activated.**
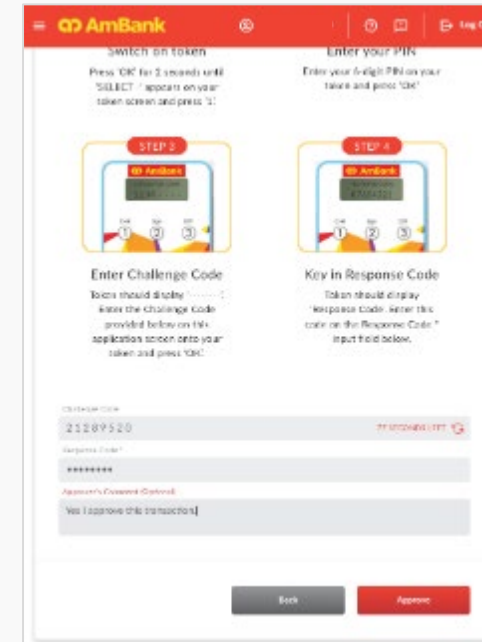


**1**

On Payment Listing, click 'My Tasks' and select a transaction to approve or reject.

**2**
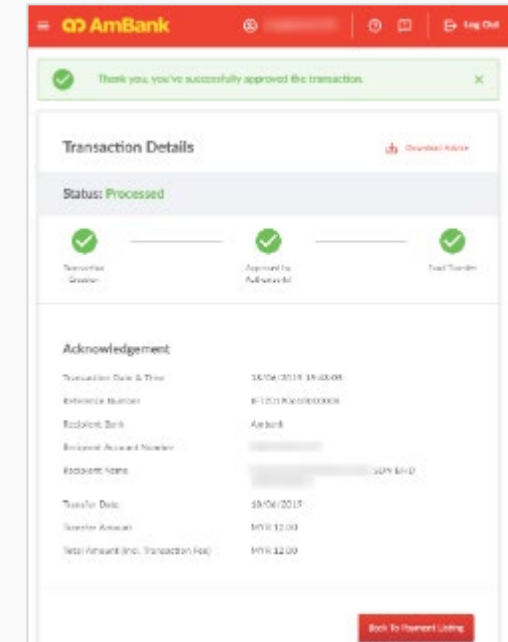
Review the transaction and click 'Approve' or 'Reject'. Registered and activated token (learn more) will be required for the following step.

**3**

Follow the on-screen instructions to generate Response Code via token. Key in the Response Code and comment followed by clicking 'Approve' or 'Reject'.
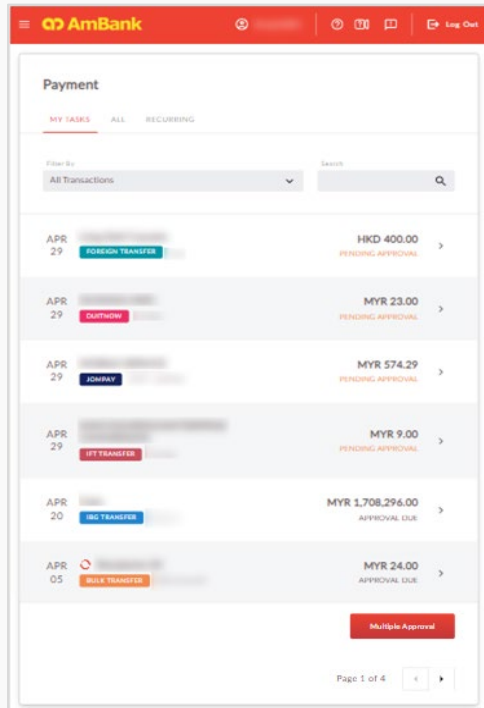
**4**

Completed. You may download the advice or click 'Back to Payment Listing' to view other transactions.

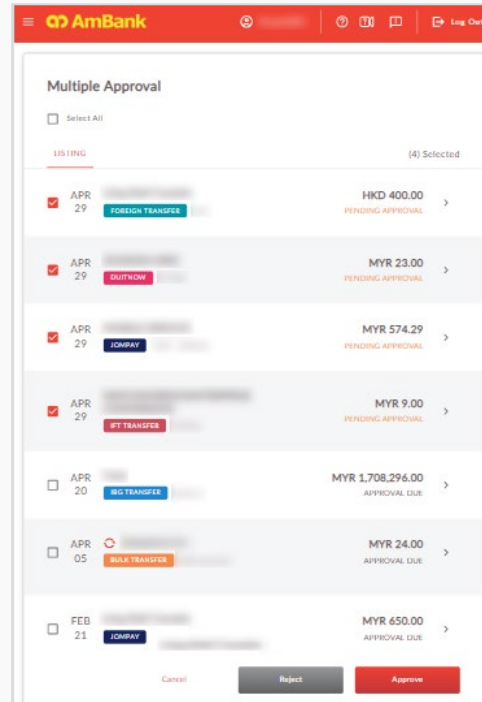* Only applicable for users who are 'Authoriser' or 'Power User (Maker and Authoriser)'.

## B.2) Approving Payments via Multiple Approval*

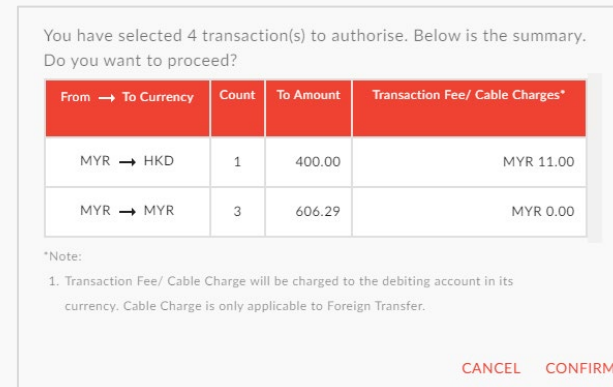**Approve multiple payments from 'My Tasks' at one go.**



**1**

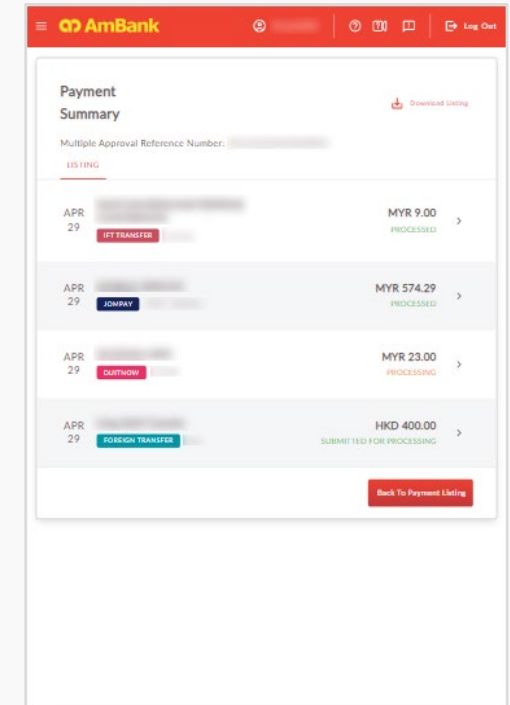Click 'Multiple Approval' button at the bottom of 'My Tasks'.

**2**

Select the transaction and click ' Approve' or 'Reject' to proceed.

**3**

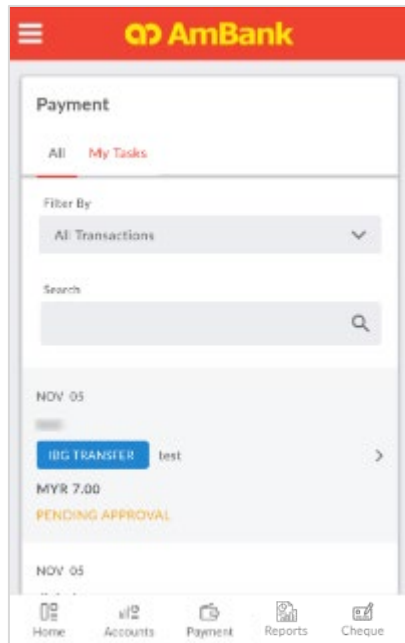Review the summary and click 'Confirm' to submit or 'Cancel' to discard the request.

**4**

Once completed, you may click 'Download Listing' for the report or click '>' to view transaction details.

\* Only applicable for users who are 'Authoriser' or 'Power User (Maker and Authoriser)'.
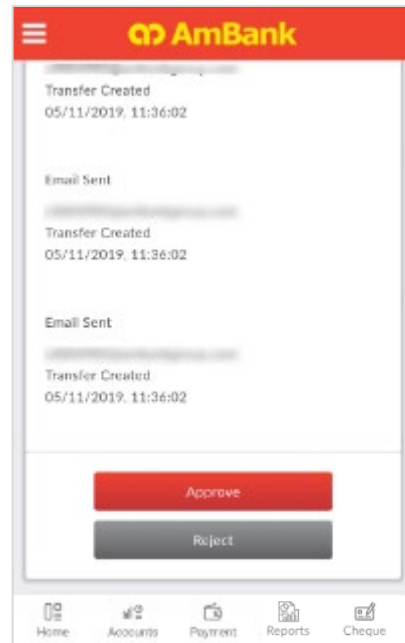
## C.1) Authorise Payments via Digital Token* (on Digital Token Device)

**Authorise transactions securely with your digital token. In order to allow the approval process, digital token is required to be activated on your selected mobile device, which is then be your digital token device.**
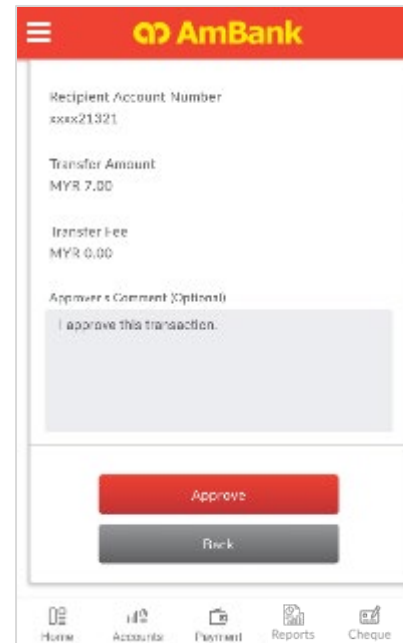


**1**
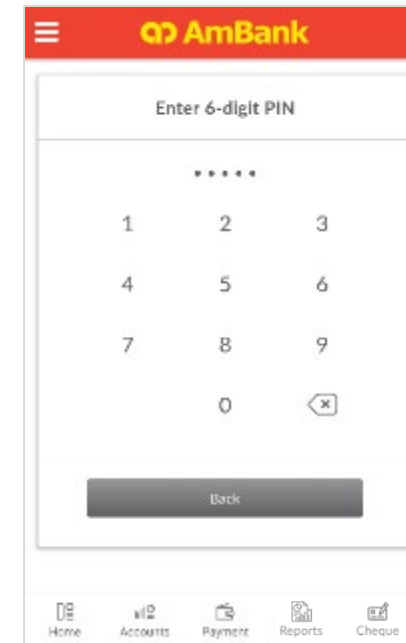On Payment Listing, click 'My Tasks' and select a transaction.

**2**
Review the transaction and click 'Approve' or 'Reject'. Activated digital token (learn more) will be required for the following step.
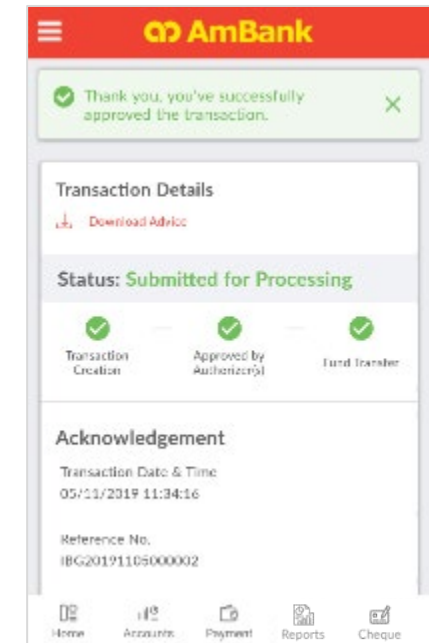
**3**
On Token Authentication screen, click 'Approve' or 'Reject' to continue or 'Back' to return to previous screen.

**4**
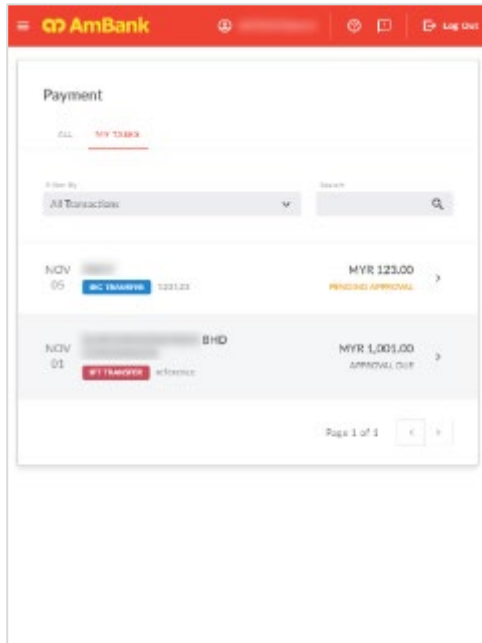Key in 6-digit PIN to proceed. Click 'Back' to return to signing detail page.

**5**
Completed. You may download the advice or click 'Back to Payment Listing' to view other transactions.

* Only applicable for users who are 'Authoriser' or 'Power User (Maker and Authoriser)'.

## C.2) Authorise Payments via Digital Token* (on Web Browser or Different Device)



**1**

On non-digital token activated device, select 'My Tasks' to choose your transaction to authorise.



**2**

Review the transaction and click 'Approve' or 'Reject'. Activated digital token (learn more) will be required for the following step.



**3**
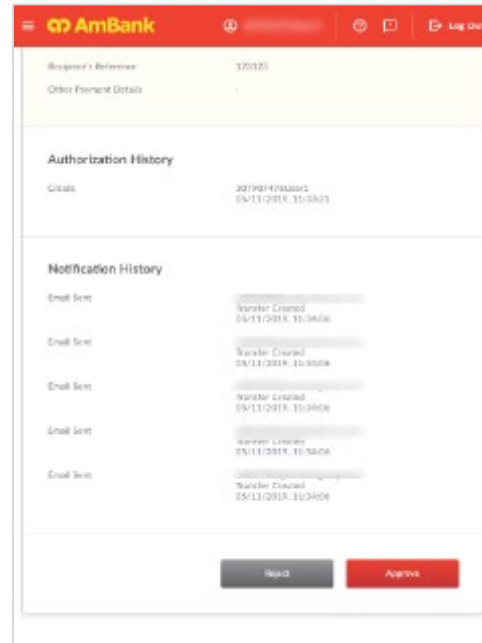
Countdown timer pop up as transaction authorisation by digital token is required to be completed within 120 seconds. 'Cancel' and 'Resend Push Notification' buttons are only available after 120 seconds.



**4**

Push notification will be sent to token activated device. Tap on the push notification to retrieve for signing detail page.

* Only applicable for users who are 'Authoriser' or 'Power User (Maker and Authoriser)'.

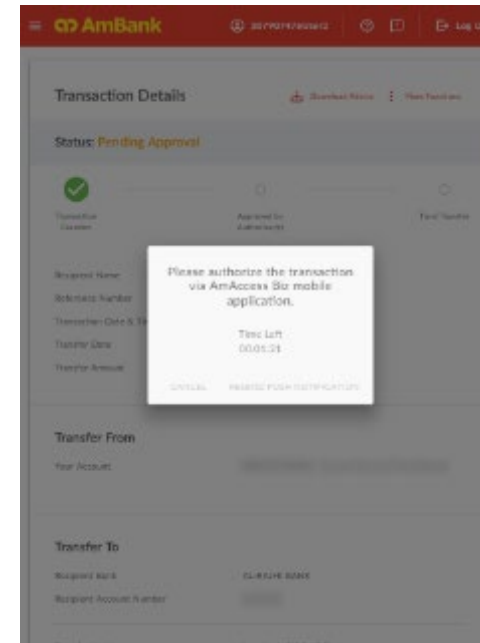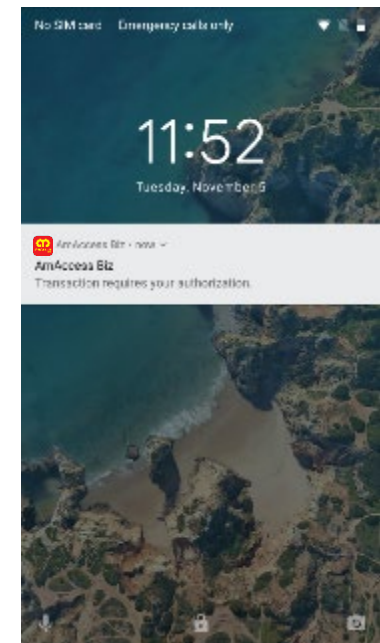## C.2) Authorise Payments via Digital Token* (on Web Browser or Different Device) (cont.)

**5**

On Token Authentication screen, click 'Approve'/'Reject' to continue or 'Cancel' to cancel the authorisation process.

**6**

Key in 6-digit PIN to proceed. Click 'Back' to return to previous screen.

**7**

On authorisation completed screen, displayed with signed transaction details. Click 'Done' to return log-in page.

**8**

Process completed and transaction acknowledgement page with final status displayed on initiate authorisation device.
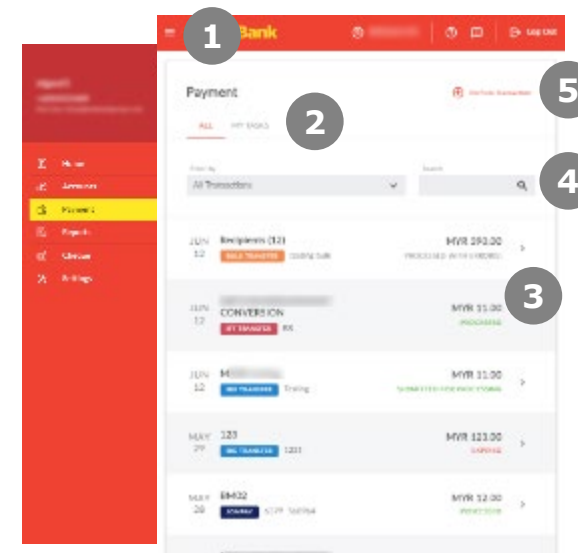
\* Only applicable for users who are 'Authoriser' or 'Power User (Maker and Authoriser)'.

## D) Viewing Your List of Payments

**1** Click on 'Payments', which is available on:
- Web – on the left navigation bar;
- Tablet – in the menu at the top left of the screen;
- Mobile – at the bottom navigation bar.

**2** Select All or My Tasks* to choose your list view.

**3** Select on a transaction to view in detail.

**4** Choose the options provided to filter your transactions.

**5** Click on 'Perform Transaction'** and select a transaction type to create a new transaction.
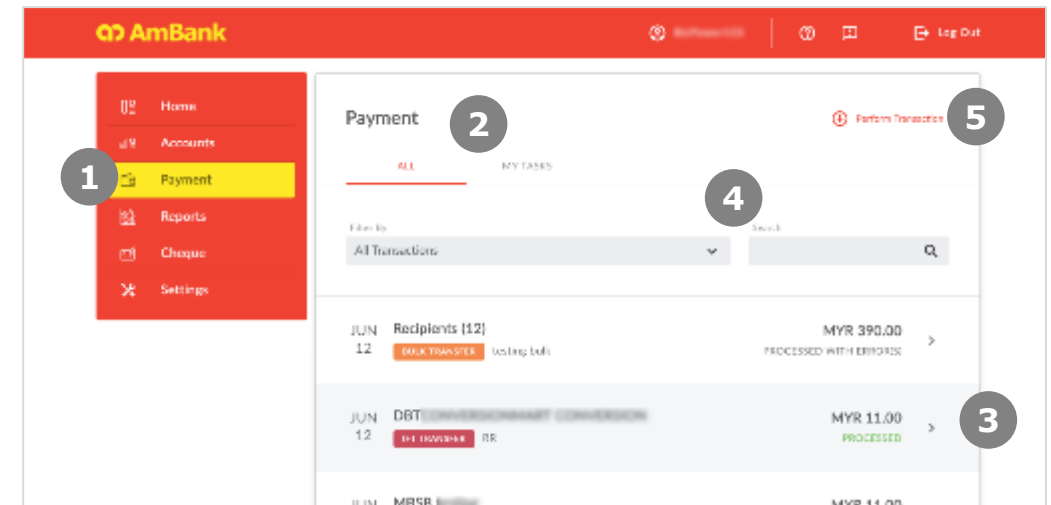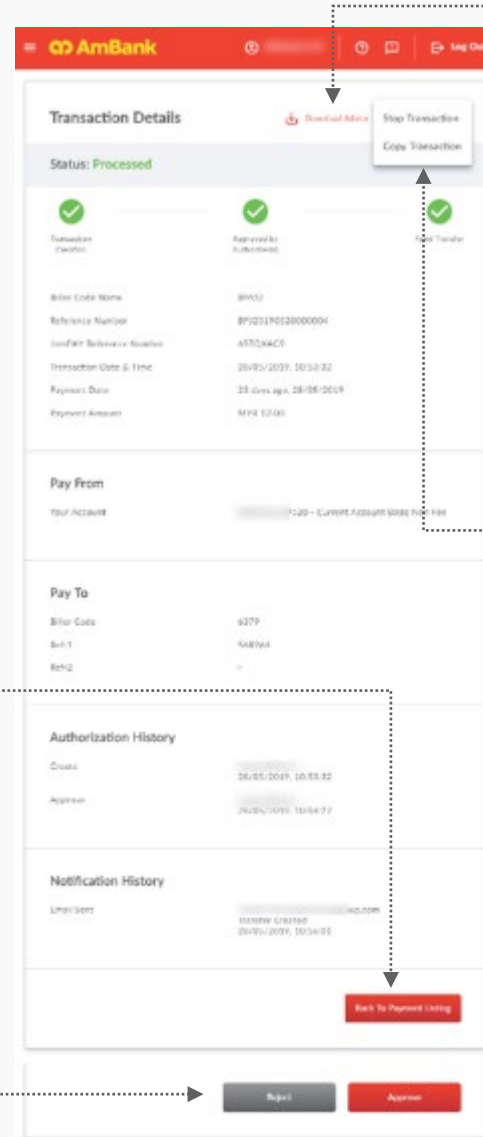

Web


Tablet
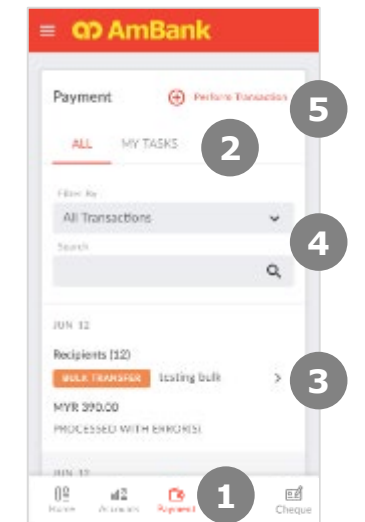

Mobile

* Only applicable only for users who are 'Authoriser' or 'Power User (Maker and Authoriser)' .
** Only applicable only for users who are 'Maker' or 'Power User (Maker and Authoriser)'.

## E) Navigating Transaction Details

**1** Click on 'Download Advice' to obtain transaction advice in PDF.

**3** Select 'Back to Payment Listing'.

**2** Click on 'More Functions' to copy** or stop the transaction.

**4** On pending transactions approval, select 'Approve' or 'Reject' to approve or reject the transaction*.

\* Only applicable for users 'Authoriser' or 'Power User (Maker and Authoriser)'.
\*\* Only applicable for 'Maker' or 'Power User (Maker and Authoriser)'.

# Payroll

## A.1) Statutory Body Registration *

**Perform Employer Statutory Body Registration such as EPF (KWSP), SOCSO (PEKESO) and IRB (LHDN). Then, submit a test file for verification.**

**1** On the Payroll screen, click on 'Statutory Body Registration' (web only)*.

**2** Fill in the required fields.

**3** Upload the test file for EPF (KWSP) and SOCSO (PERKESO).

**4** Review the Transaction Details and click 'Confirm' to proceed with registration creation or 'Back' to edit information.

**5** Once completed, click 'Done'. You may also download the Transaction Report of the transaction.

* Only applicable for users who have payroll access and who are 'Maker' or 'Power User (Maker and Authoriser)'.

# A.2) Make New Payroll*

**Perform an actual payroll transaction such as employee's salary and statutory body transaction (EPF, SOCSO, EIS and IRB).**



**1**

On the Payroll screen, click on 'Make New Payroll' (web only)*.



**2**

Fill in the required fields and upload the payroll file.



**3**
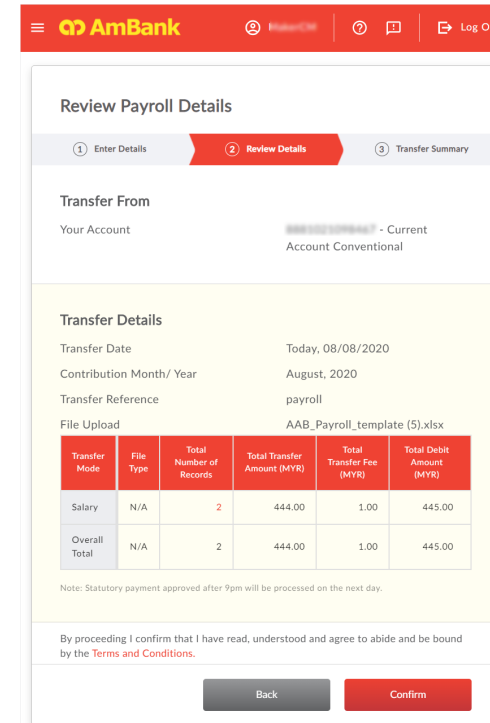
Review the Transaction Details and click 'Confirm' to proceed with payroll transaction creation or 'Back' to edit information.
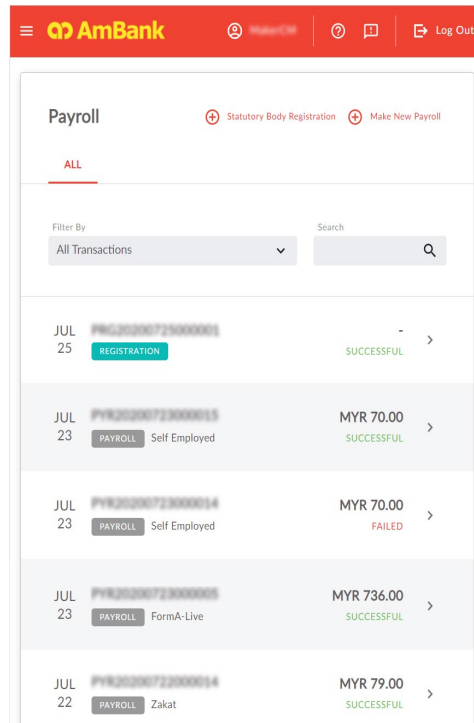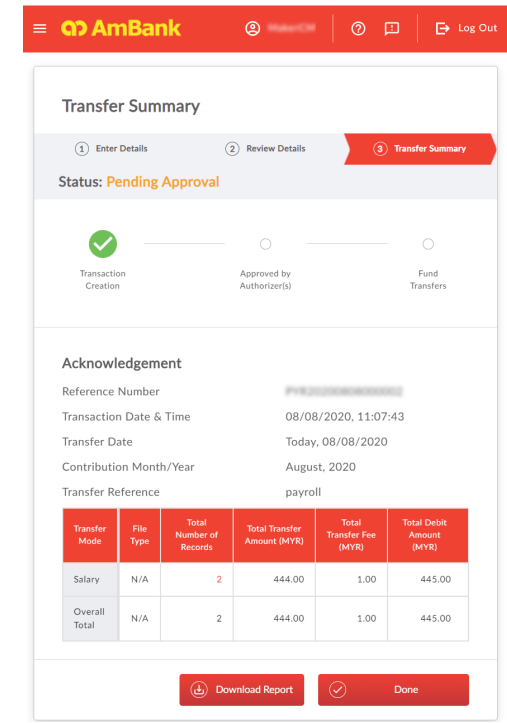


**4**

Once completed, click 'Done'. You may also download the Transaction Report of the transaction.

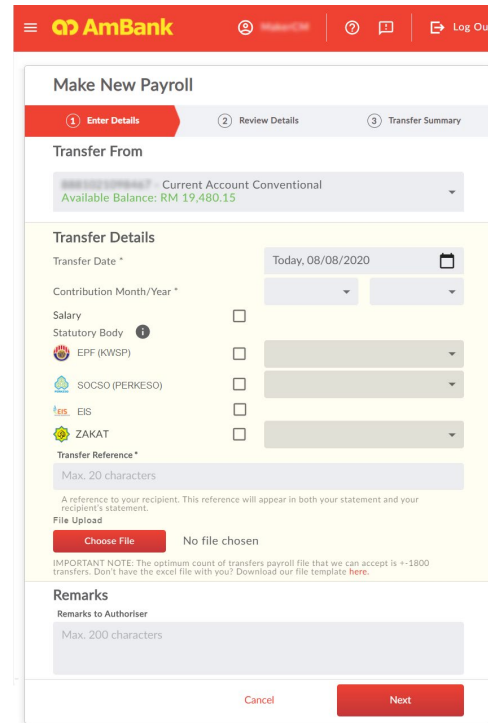* Only applicable for users who have payroll access and who are 'Maker' or 'Power User (Maker and Authoriser)'.

# B) Approving Payroll via Hardware Token*

**Approve transactions securely with your token device. In order to allow the approval process, the assigned token is required to be activated.**



**1**

On Payroll Listing, click 'My Tasks' and select a transaction to approve or reject.

**2**

Review the transaction and click 'Approve' or 'Reject'. Registered and activated token (learn more) will be required for the following step.

**3**

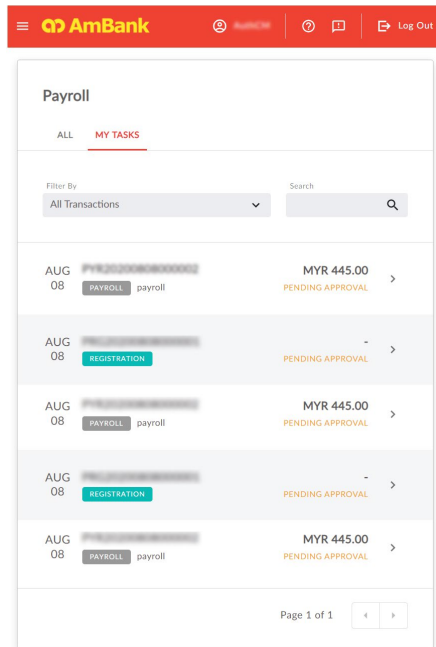Follow the on-screen instructions to generate Response Code via token. Key in the Response Code and comment followed by clicking 'Approve' or 'Reject'.

**4**

Completed. You may download the advice or click 'Back to Payroll Listing' to view other transactions.

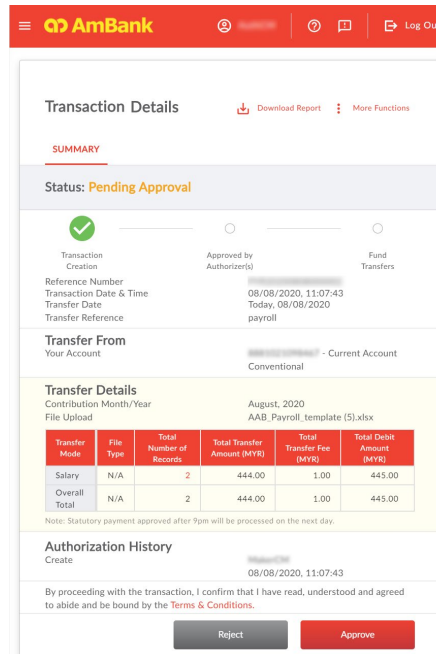* Only applicable for users who have payroll access and who are 'Authoriser' or 'Power User (Maker and Authoriser)'.

# C.1) Authorise Payroll via Digital Token* (on Digital Token Device)

**Authorise transactions securely with your digital token. In order to allow the approval process, digital token is required to be activated on your selected mobile device, which will then be your digital token device.**

**1**

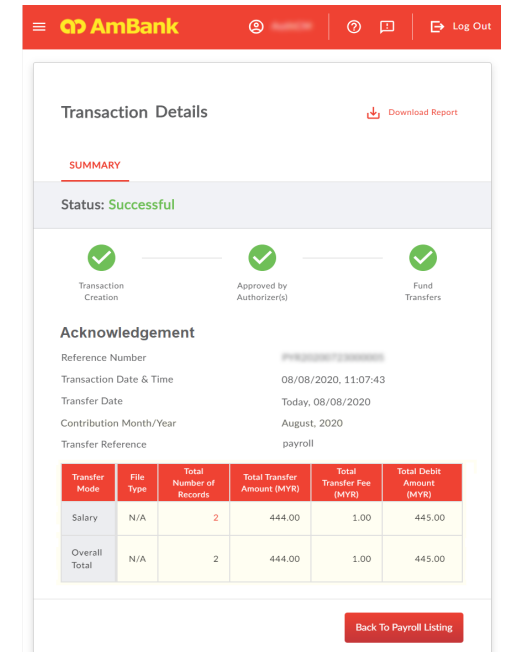On Payroll Listing, click 'My Tasks' and select a transaction.

**2**

Review the transaction and click 'Approve' or 'Reject'. Activated digital token ([learn more](#)) will be required for the following step.

**3**

On Token Authentication screen, click 'Approve' or 'Reject' to continue or 'Back' to return to the previous screen.

**4**

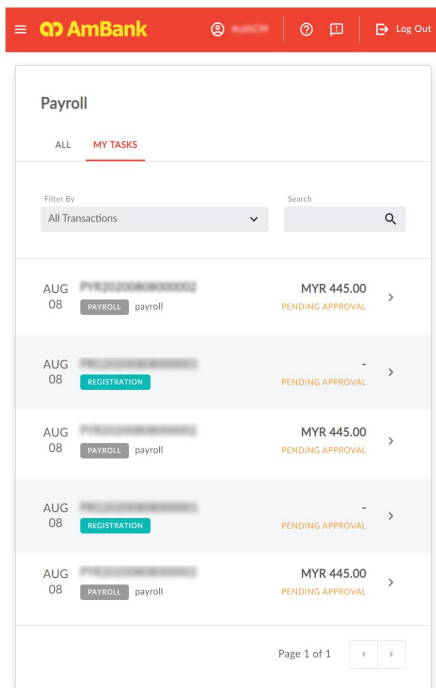Key in 6-digit PIN to proceed. Click 'Back' to return to signing detail page.

**5**

Completed. You may download the advice or click 'Back to Payroll Listing' to view other transactions.

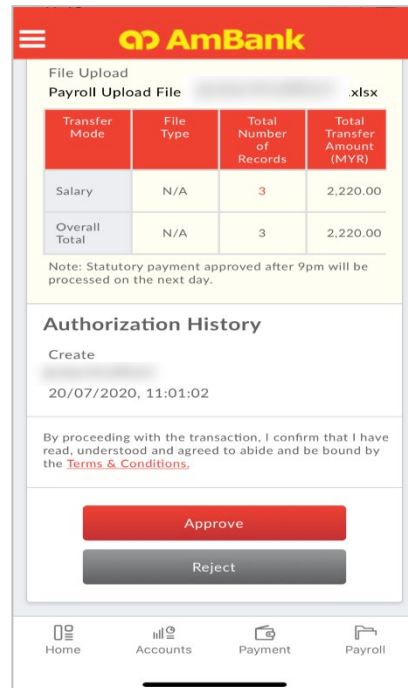* Only applicable for users who have payroll access and who are 'Authoriser' or 'Power User (Maker and Authoriser)'.

## C.2) Authorise Payroll via Digital Token* (on Web Browser or Other Device)



**1**

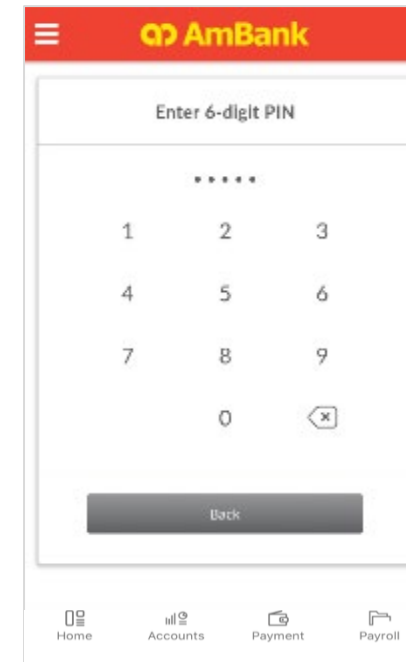On non-digital token activated device, select 'My Tasks' to choose your transaction to authorise.

**2**

Review the transaction and click 'Approve' or 'Reject'. Activated digital token (learn more) will be required for the following step.
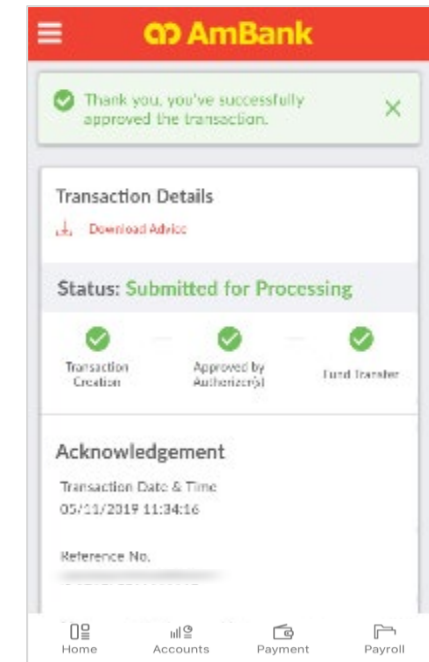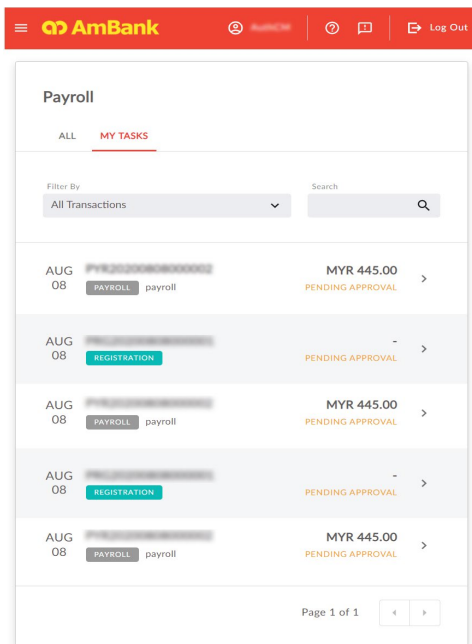
**3**

Countdown timer will pop up as transaction authorisation by digital token is required to be completed within 120 seconds. 'Cancel' and 'Resend Push Notification' buttons are only available after 120 seconds.

**4**

Push notification will be sent to token activated device. Tap on the push notification to retrieve the signing detail page.
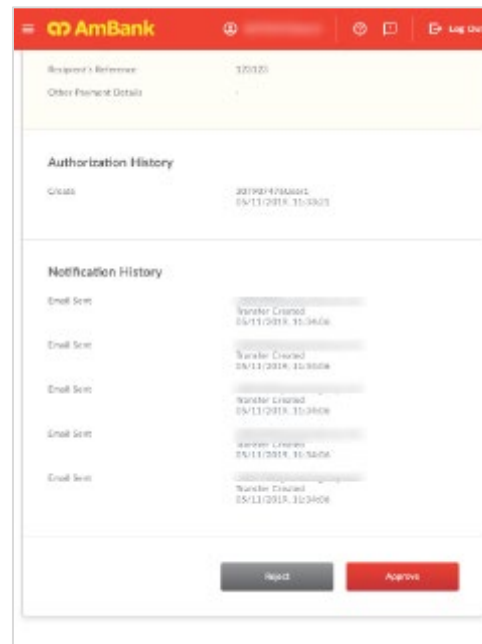
* Only applicable for users who have payroll access and who are 'Authoriser' or 'Power User (Maker and Authoriser)'.

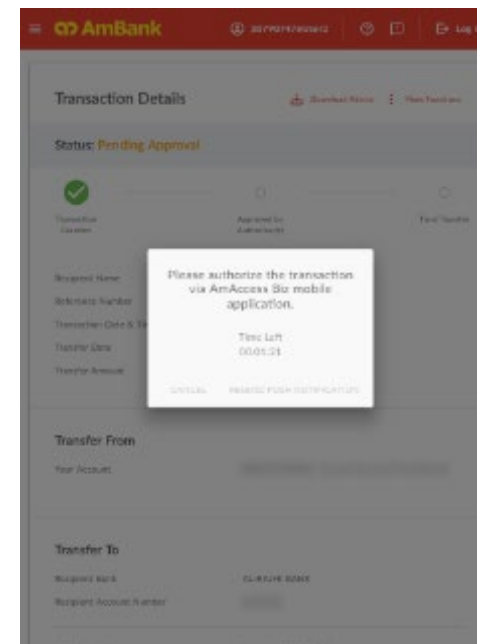## C.2) Authorise Payroll via Digital Token* (on Web Browser or Other Device) (cont.)



**5**

On the Token Authentication screen, click 'Approve' to continue or 'Cancel' to cancel the authorisation process.

**6**

Key in 6-digit PIN to proceed. Click 'Back' to return to previous screen.

**7**

On the Authorisation Completed screen, the signed transaction details will be displayed. Click 'Done' to return to the login page.

**8**

Process completed and transaction acknowledgement page with the final status will be displayed on the initiator's authorisation device.

* Only applicable for users who have payroll access and who are 'Authoriser' or 'Power User (Maker and Authoriser)'.

# Reports

## A) Statement Download

**2** Select 'Statement Download'

Click on 'Reports', which is available on:

- Web – on the left navigation bar;

- Tablet – in the menu at the top left of the screen;

- Mobile – at the bottom navigation bar.

**1**

**3** Select 'Document Type', 'Account Number' and 'Date Range'.

**4** Click 'Search' and the statement will be generated for downloading.

## B.1) Cash Flow Position

**Analyse your current accounts graphically in an interactive way.**

**3** Click to change your chart view to Cash Flow Analysis.

**1** Click on 'Cash Flow'.

**2** Select to analyse all or specific account.

**4** Filter chart by interval period.

**6** Click to view list of future transactions that have been approved.

**5** Select to navigate the previous/next interval period.



AmBank

Log Out

Home
Accounts
Payment
Reports
Cheque
Settings

CashFlow

**Cash Flow Position**

View Analysis

All Current Accounts

Weekly | Monthly

MYR
25M
20M
15M
10M
5M
0

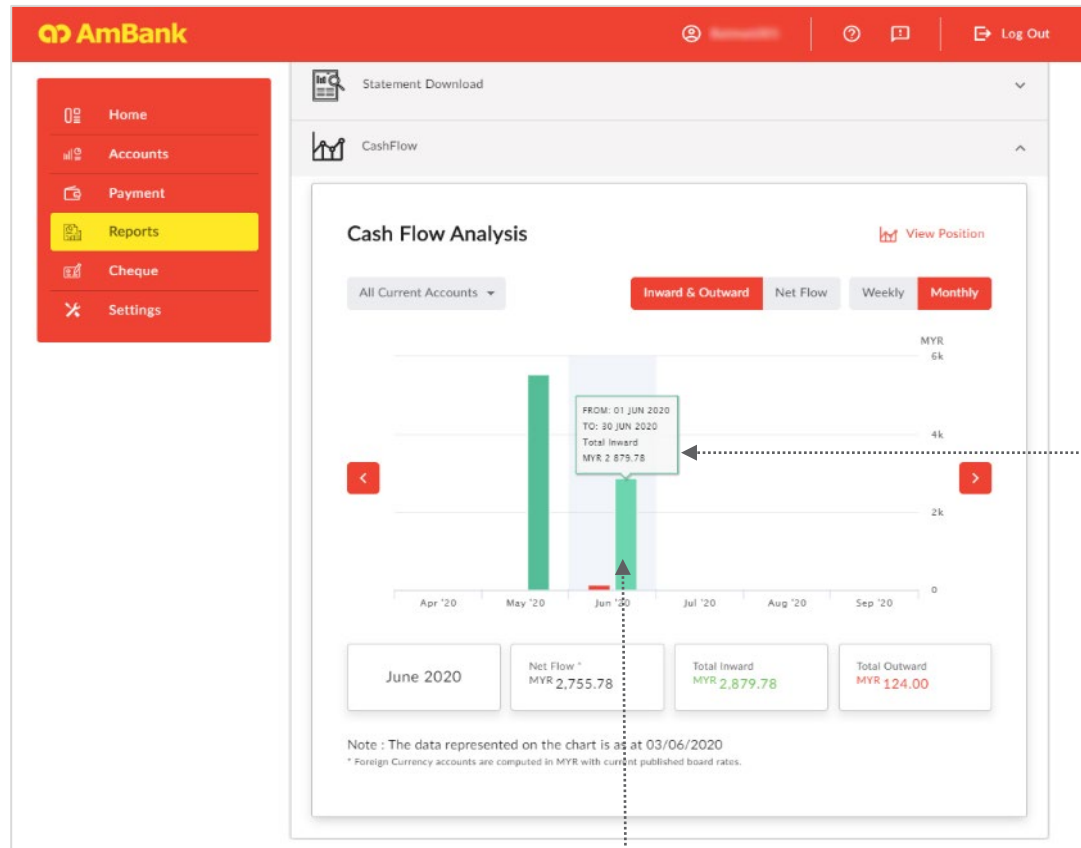Mar '20   Apr '20   May '20   Jun '20   Jul '20   Aug '20   Sep '20

| June 2020 | Cash Balance * MYR 0.00 | Total Inward MYR 2,879.78 | Total Outward MYR 124.00 |

Note : The data represented on the chart is as at 06/06/2020

* Foreign Currency accounts are computed in MYR with current published board rates.

View Future Transactions

## B.2) Cash Flow Analysis (Inward & Outward)
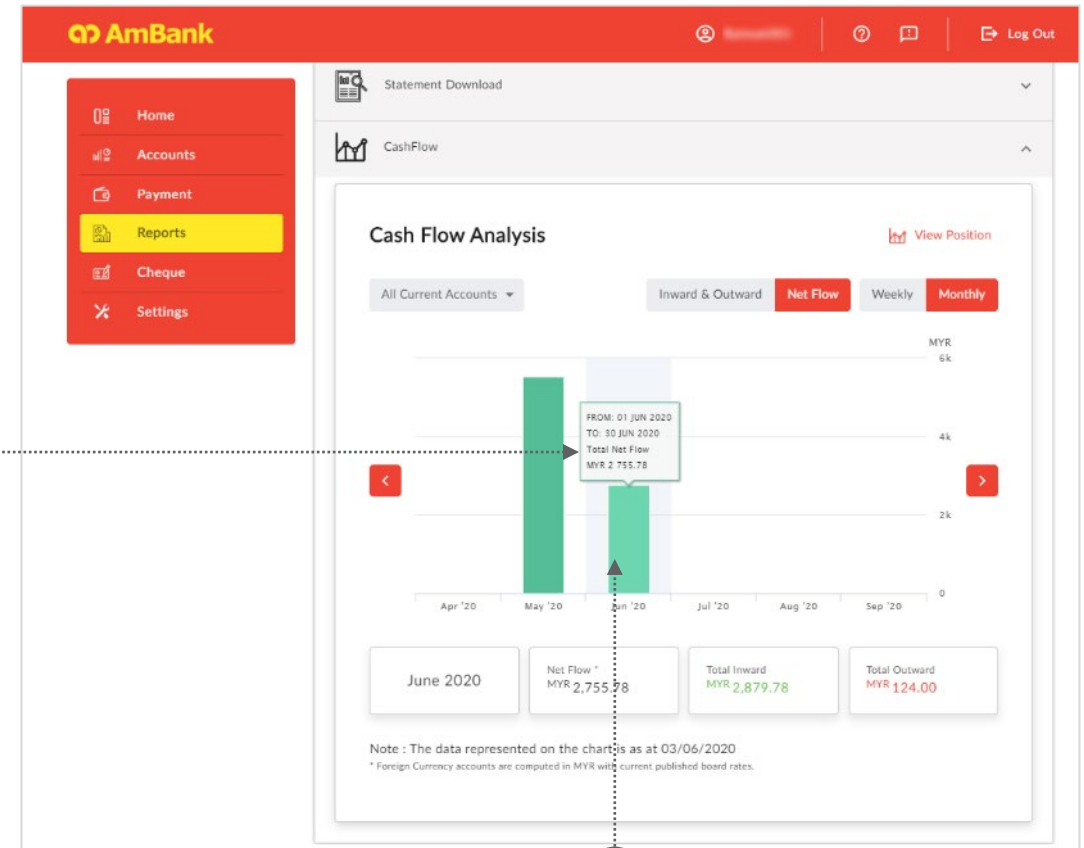
## B.3) Cash Flow Analysis (Net Flow)



**2** Indicates the flow of inward/outward cash of selected account.

**1** Hover to view in detail.

**3** Indicates the difference in values of inward and outward cash flow of selected account.

# Forex

## A) FX Dashboard*

**1** 'Check FX Rate' allow to set preferred currency pair and view currency live rate.

**2** Your list view to be displayed:

- Contract Listing;
- FX Firm Order Listing;
- FX Alert Listing;

**3** Click to Book New Contract.

**4** Click to Create New FX Firm Order.

**5** Click to Create FX Alert.



* Only applicable for users who have Forex access or who are 'FX User'.

## B) Book New Contract*

### Book a contract at today's rate to enjoy the same rate even if the FX rate increases within the maturity date.



**1**

Fill in the required fields. Click 'Request Live Rate' to proceed.

**2**

Review the transaction details and click 'Proceed To Book Contract' to submit the booking. Click 'Back' to edit the details or 'Cancel' to discard the transaction.
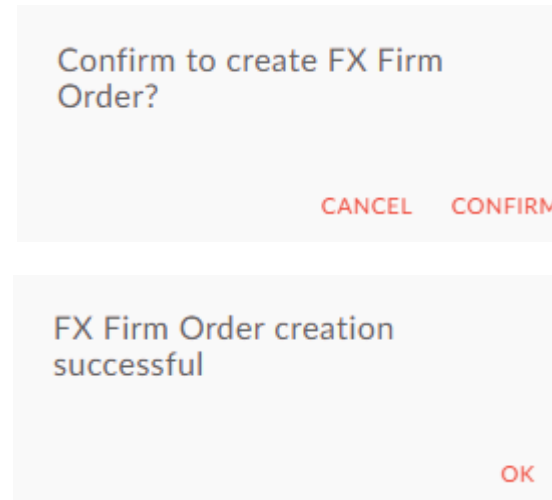
**3**

Completed. You may download the advice or click 'New Booking' to book new contract.

* Only applicable for users who have Forex access or who are 'FX User'.

## C) Create New Firm Order*

**Place an instruction to auto book a contract when it hits your FX desired rate.**

**1**

Fill in the required fields.
Click 'Create FX Firm Order'
to proceed.

**2**

Click 'Confirm' to submit or 'Cancel'
to discard the request. Once
completed, successful pop up
message will be displayed.

**3**

FX Firm Order created will be shown
in 'Pending Firm Order' tab.

* Only applicable for users who have Forex access or who are 'FX User'.

# D) Create New FX Alert*

## Setup an alert to notify you when it hits your FX desired rate.

**1**

Fill in the required fields. Click 'Create FX Alert' to proceed.

**2**

Click 'Confirm' to submit or 'Cancel' to discard the request. Once completed, successful pop up message will be displayed.
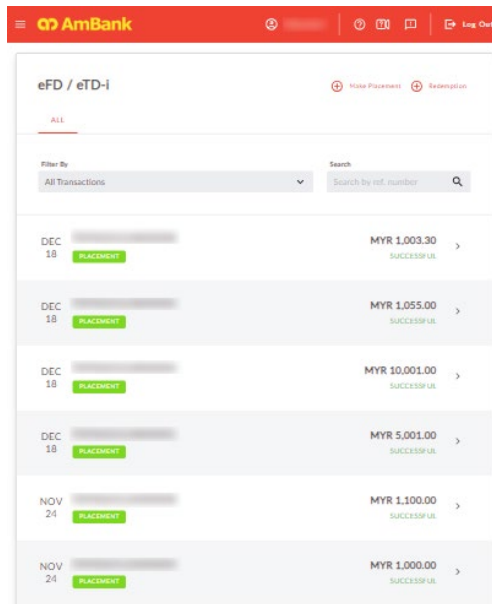
**3**

FX Alert created will be shown in 'Pending Alert' tab.

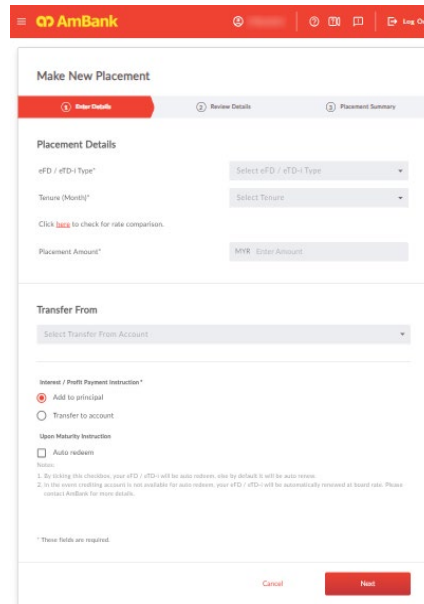\* Only applicable for users who have Forex access or who are 'FX User'.

# eFD/eTD-i

## A.1）Make Placement*

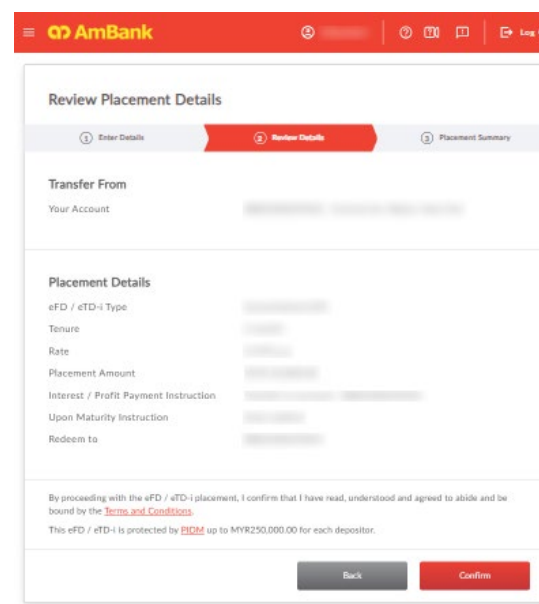**Perform eFD/eTD-i placement from your AmBank CA/CA-i.**



**1**

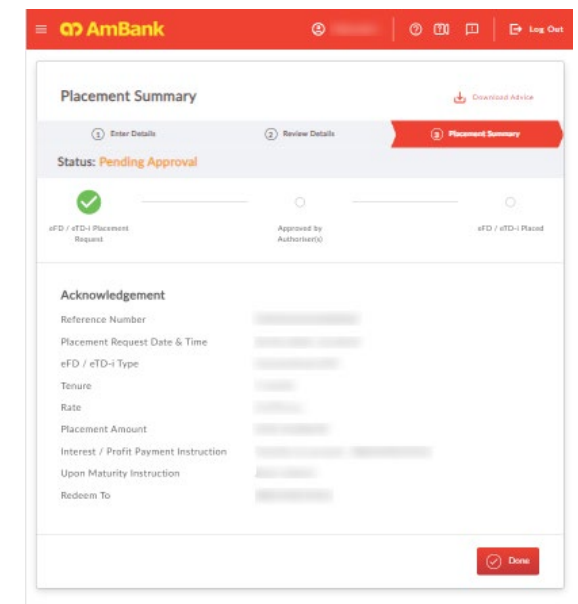On the eFD / eTD-i screen, click on 'Make Placement'.

**2**

Fill in the required fields.

**3**

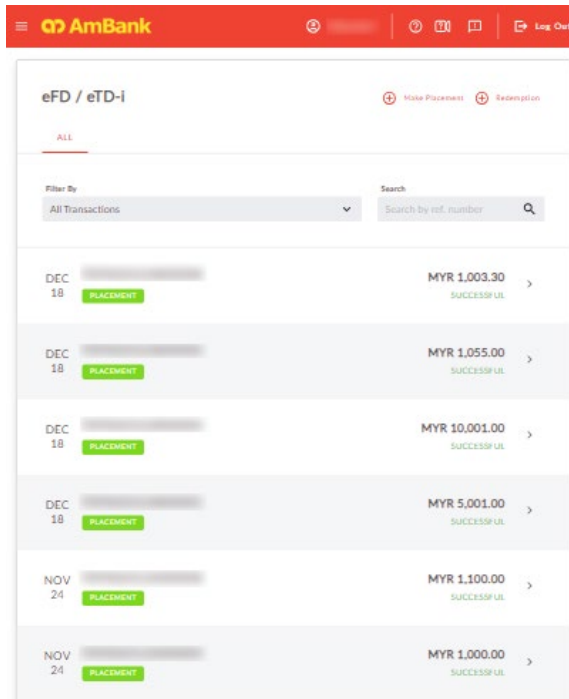Review the Placement Details and click 'Confirm' to proceed or 'Back' to edit information.

**4**

Once submitted, click 'Done'. You may also download Placement Advice of the placement request.
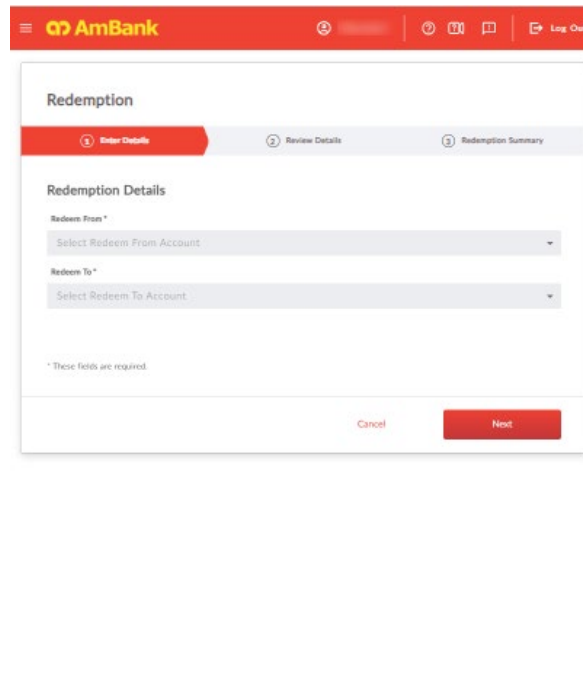
*Only applicable for users who are 'Maker' or 'Power User (Maker and Authoriser)'.

## A.2）Make Redemption*
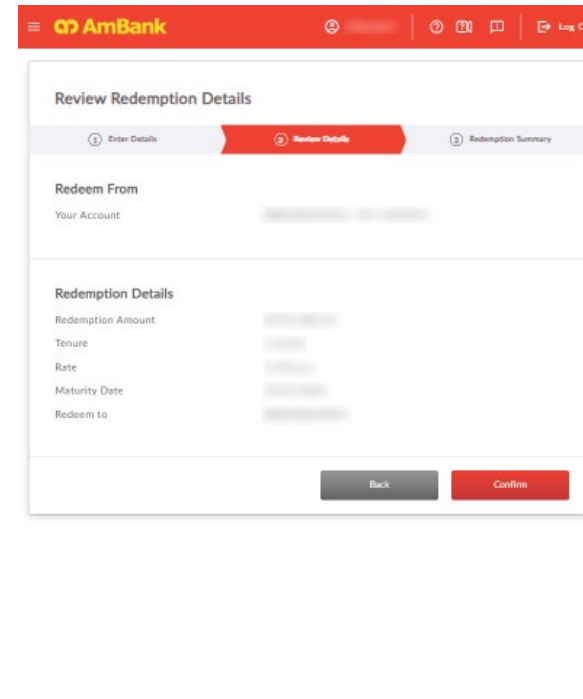
## Perform eFD / eTD-i redemption.



**1**

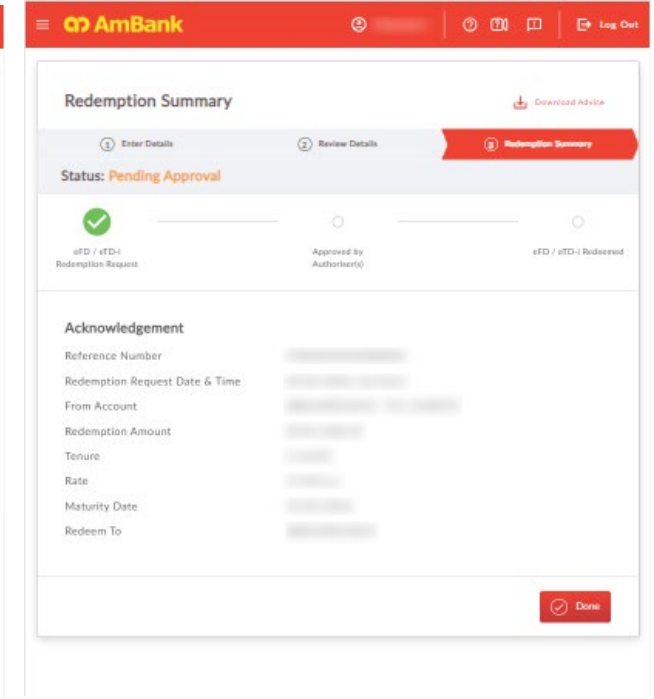On the eFD / eTD-i screen, click on 'Redemption'.

**2**

Fill in the required fields.

**3**

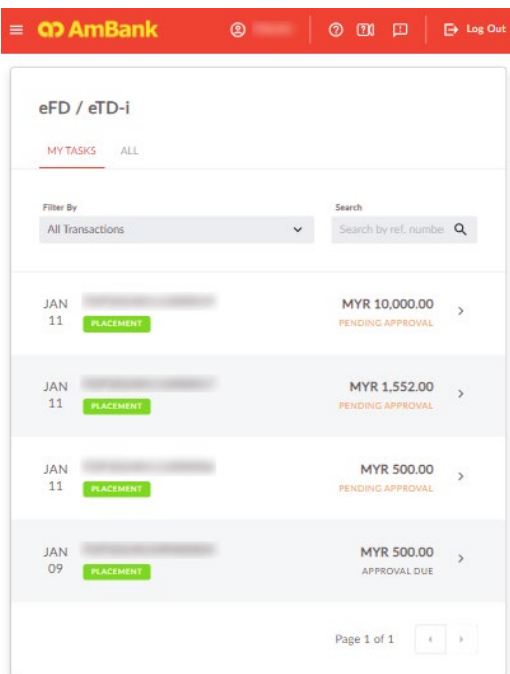Review the Redemption Details and click 'Confirm' to proceed or 'Back' to edit information.

**4**

Once submitted, click 'Done'. You may also download Redemption Advice of the redemption request.

*Only applicable for users who are 'Maker' or 'Power User (Maker and Authoriser)'.
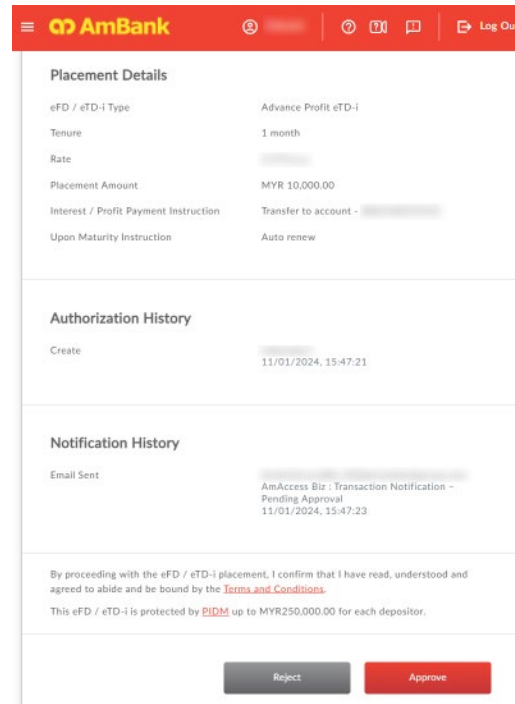
## B）Approving Placement and Redemption via Hardware Token*

**Approve eFD/eTD-i placement and redemption securely with your token device. To allow the approval process, the assigned token is required to be activated.**
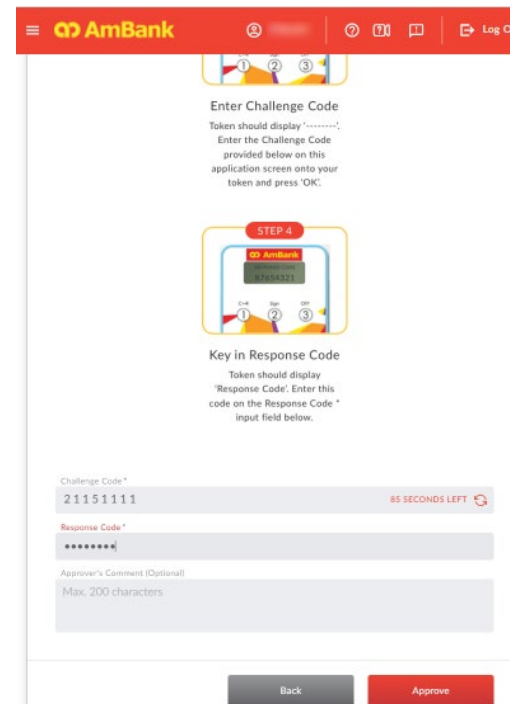


**1**

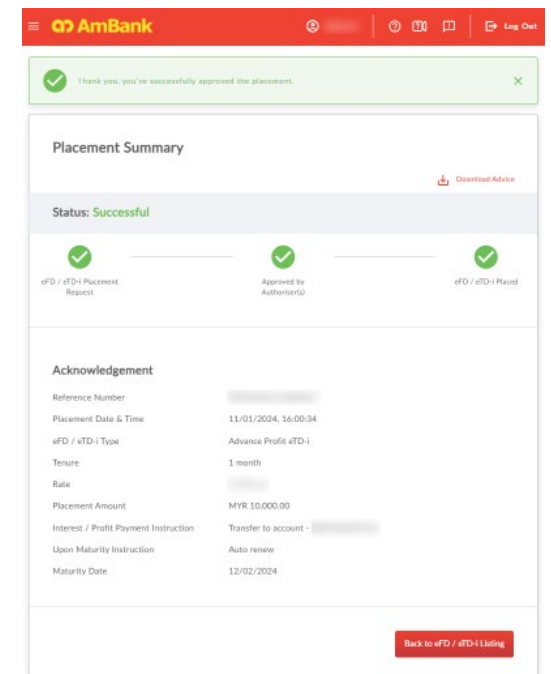On the eFD / eTD-i screen, click 'My Tasks' and select a transaction to approve or reject.

**2**

Review the transaction and click 'Approve' or 'Reject'. Registered and activated token (learn more) will be required for the following step.

**3**

Follow the on-screen instructions to generate Response Code via token. Key in the Response Code and comment followed by clicking 'Approve' or 'Reject'.
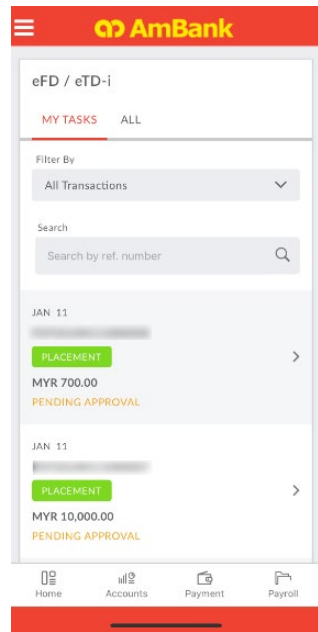
**4**

Completed. You may download the advice or click 'Back to eFD / eTD-I Listing' to view other transactions.

*Only applicable for users who are 'Authoriser' or 'Power User (Maker and Authoriser)'.
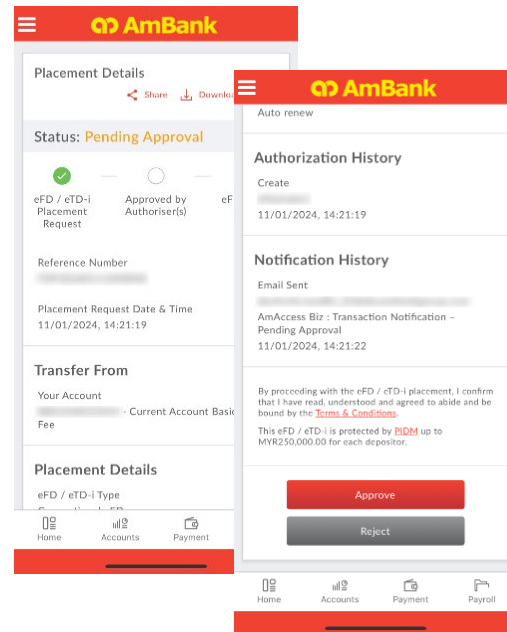
## C.1）Authorise Placement and Redemption via Digital Token* (On Digital Token Device)

**Authorise eFD/eTD-i placement and redemption securely with your token device. To allow the approval process, digital token is required to be activated on your selected mobile device.**
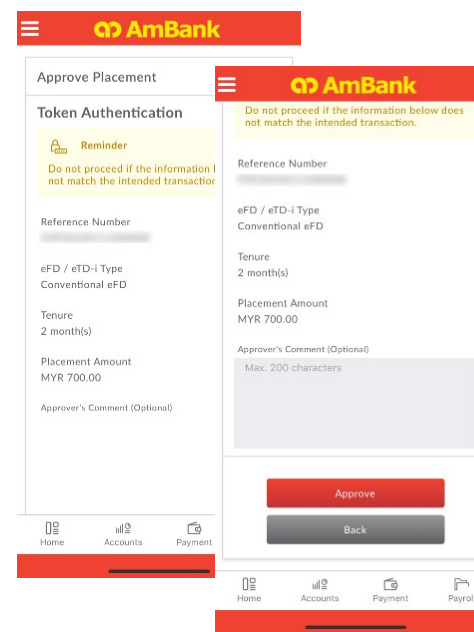
**1**

On the eFD / eTD-i screen, click 'My Tasks' and select a transaction to approve or reject.

**2**

Review the transaction and click 'Approve' or 'Reject'. Activated digital token (learn more) will be required for the following step.

**3**

On Token Authentication screen, click 'Approve' or 'Reject' to continue or 'Back' to return to the previous screen.

**4**

Key in 6-digit PIN to proceed. Click 'Back' to return to signing detail page.

**5**

Completed. You may download the advice or click 'Back to eFD / eTD-i listing' to view other transactions.

*Only applicable for users who are 'Authoriser' or 'Power User (Maker and Authoriser)'.

## C.2) Authorise Placement and Redemption via Digital Token* (On Web Browser or Other Device)



**1**

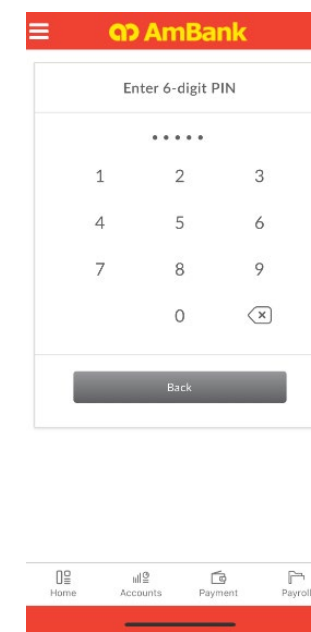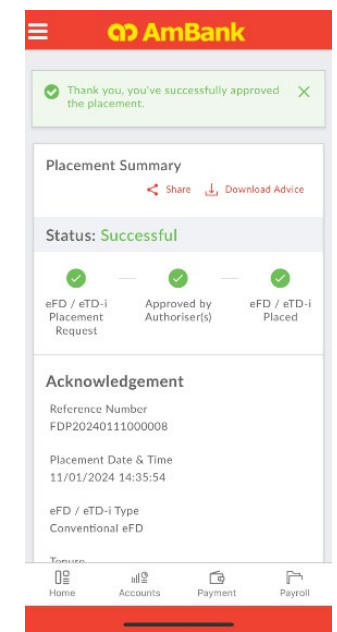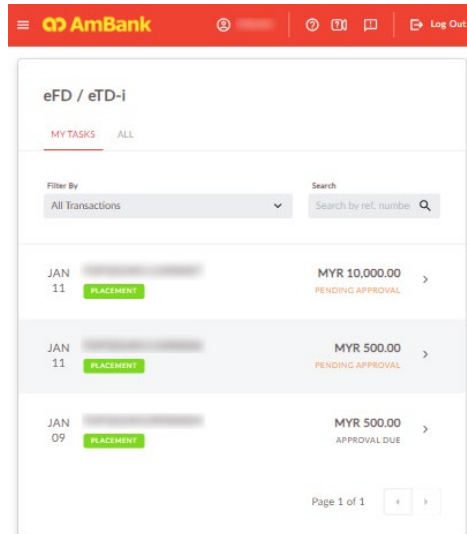On non-digital token activated device, select 'My Tasks' to choose your transaction to authorize.

**2**

Review the transaction and click 'Approve' or 'Reject'. Activated digital token ([learn more](#)) will be required for the following step.

**3**

Countdown timer will pop up as transaction authorisation by digital token is required to be completed within 120 seconds. 'Cancel' and 'Resend Push Notifiaction' buttons are only available after 120 seconds.

**4**

Push notification will be sent to token activated device. Tap on the push notification to retrieve the signing detail page.

*Only applicable for users who are 'Authoriser' or 'Power User (Maker and Authoriser)'.

## C.2〉 Authorise Placement and Redemption via Digital Token* (On Web Browser or Other Device) (cont.)

**(5)**

On Token Authentication screen, click 'Approve' or 'Reject' to continue or 'Back' to return to the previous screen.

**(6)**

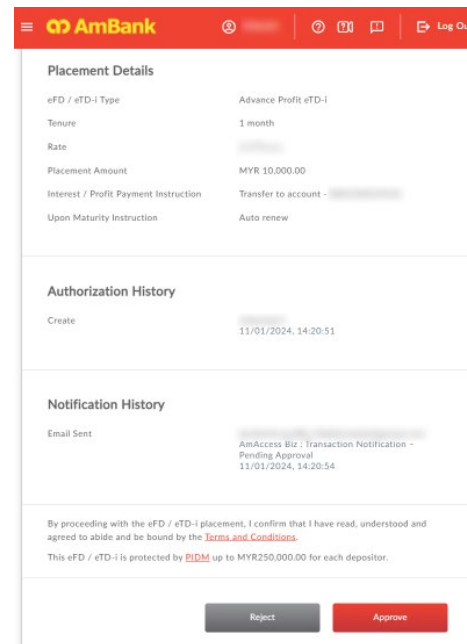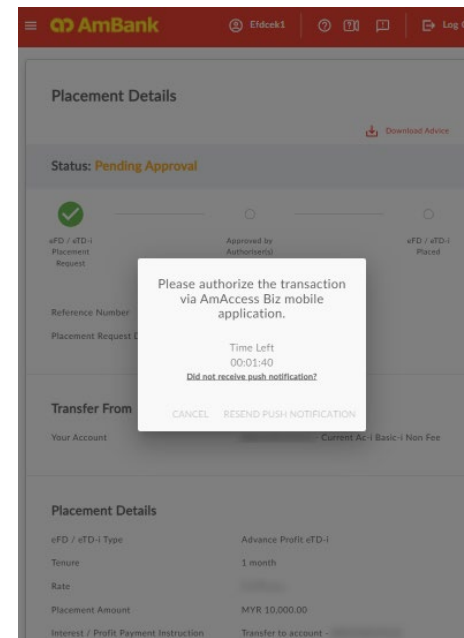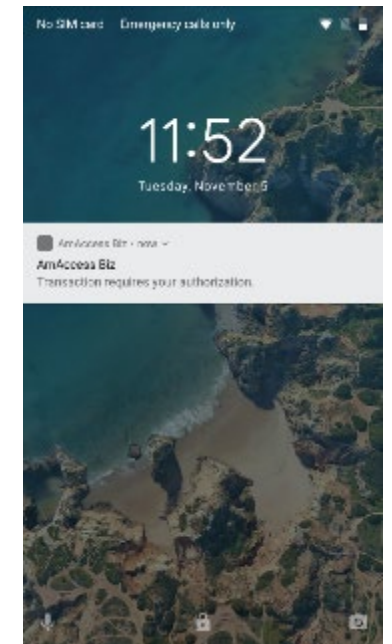Key in 6-digit PIN to proceed. Click 'Back' to return to signing detail page.

**(7)**

On the Authorisation Completed screen, the signed transaction details will be displayed. Click 'Done' to return to the login page.
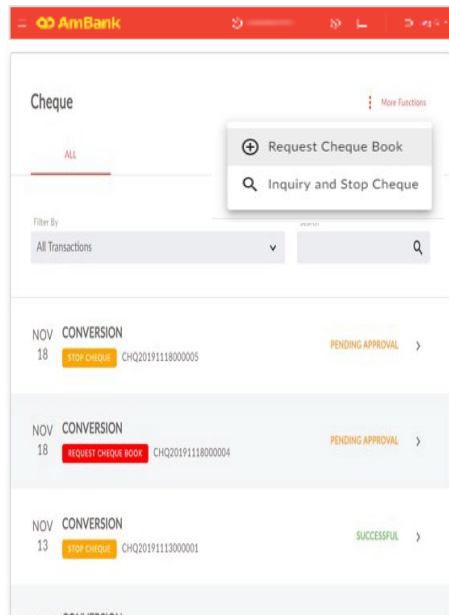
**(8)**

Process completed and transaction acknowledgement page with the final status will be displayed on the initiator's authorization device.

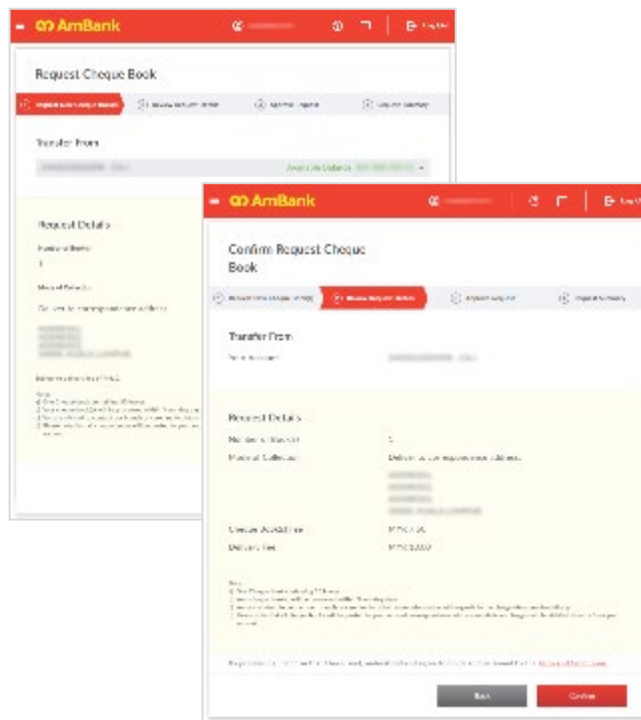*Only applicable for users who are 'Authoriser' or 'Power User (Maker and Authoriser)'.

# Cheque

## A) Request Cheque Book*

**Make a new cheque book request.**



**1**

On Home, Cheque screen, click 'More Function' (web/tablet/mobile) and choose Request Cheque Book*.

**2**

Fill in the required fields. Review the request details and click 'Confirm' to proceed with request creation or 'Back' to edit information.
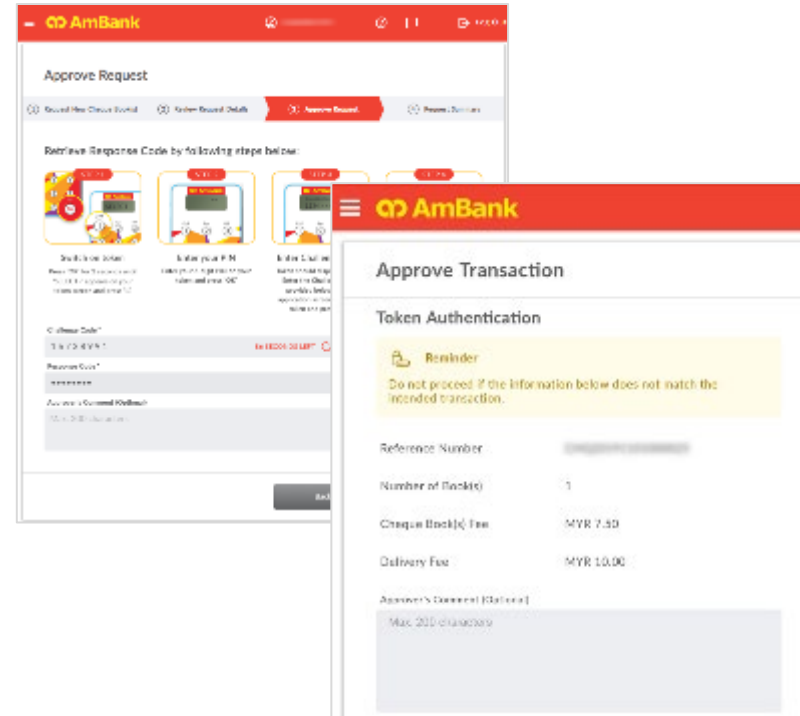
**3**

Follow the on-screen instructions to approve via hardware/digital token. Key in comment followed by clicking 'Approve' or 'Reject'.

**4**

Once completed, you may download the advice or click 'Done' to go back to Cheque Listing.

* Only applicable for users who are 'Maker' or 'Power User (Maker and Authoriser)'.

# B) Inquiry* and Stop Cheque**

## Inquire, make and stop cheque payments to recipients or companies.



**1**

On Home, Cheque screen, click 'More Functions' (web/tablet/mobile) and choose Inquiry* and Stop Cheque**.

**2**

Fill in the required fields.
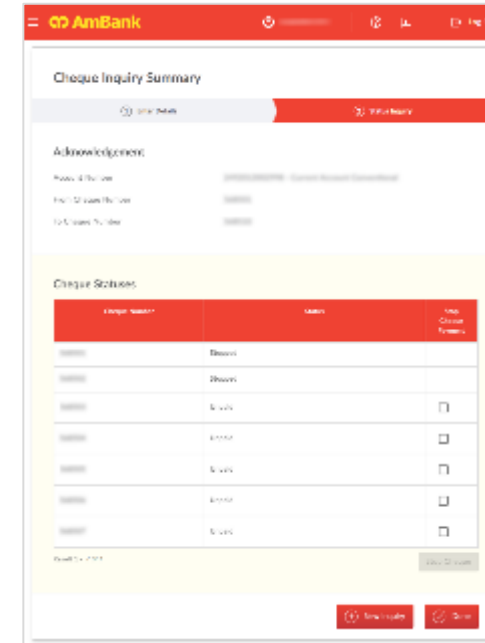
**3**

View the cheque status and click 'New Inquiry' to inquire about other cheques or 'Done' to return to Cheque Listing.

**4**

Choose the 'Unpaid' cheque to proceed with stop cheque.

\* Inquiry Cheque is only applicable for users who are 'Inquirer', 'Maker' or 'Power User (Maker and Authoriser)'.
\*\* Stop Cheque is only applicable for users who are 'Maker' or 'Power User (Maker and Authoriser)'.

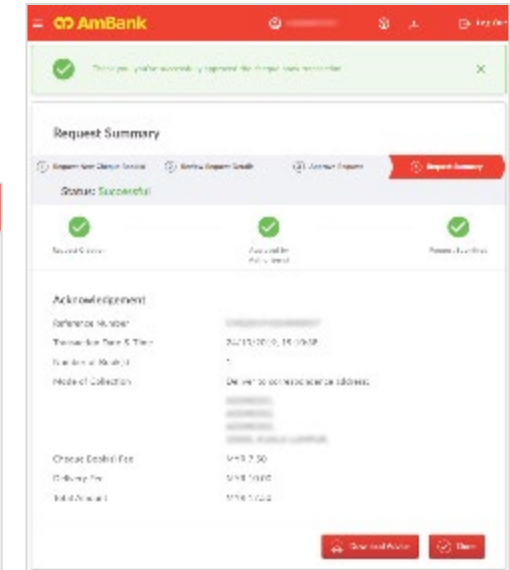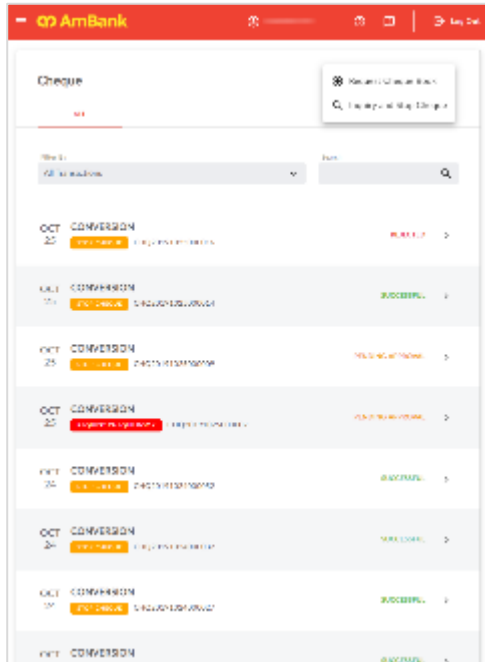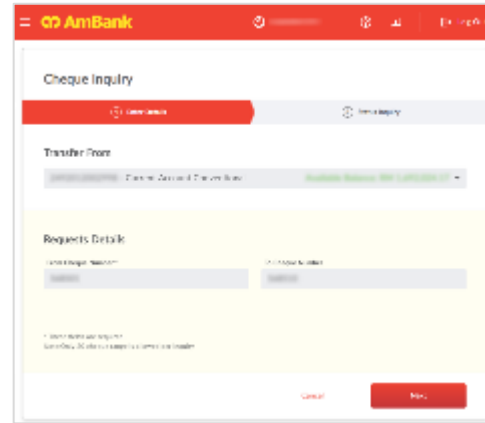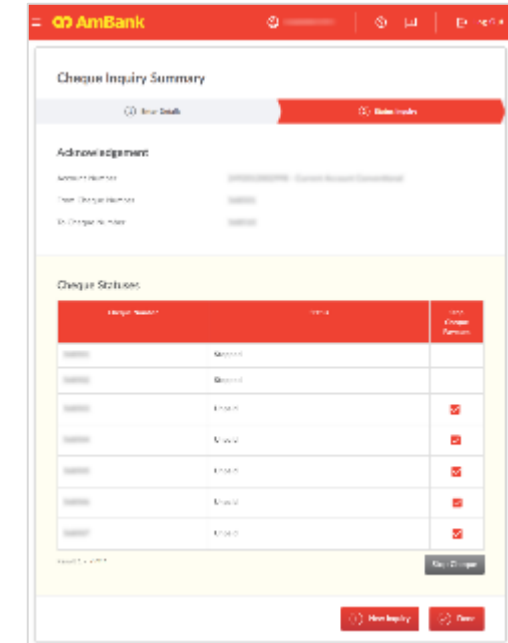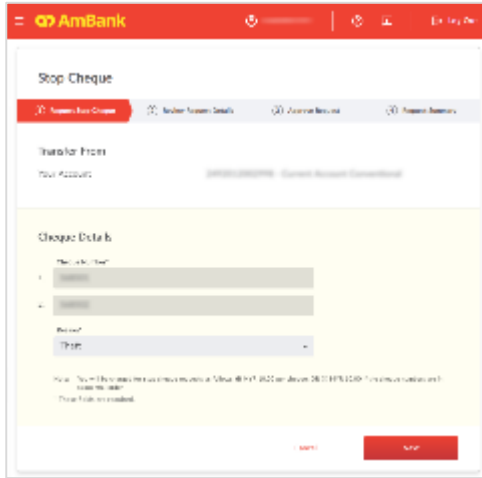# B) Inquiry and Stop Cheque* (cont.)



On Stop Cheque* screen, select the reason to stop cheque.
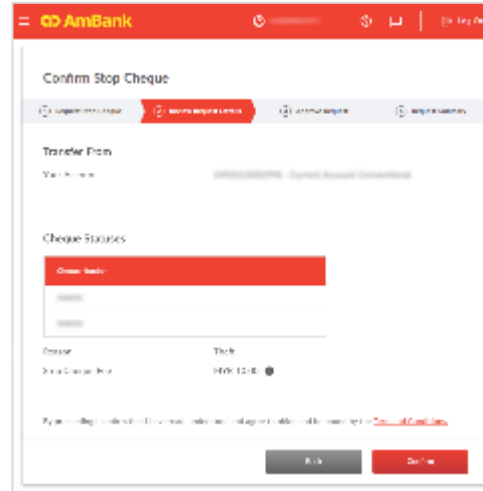


Review the request details and click 'Confirm' to proceed with stop cheque creation or 'Back' to edit information.
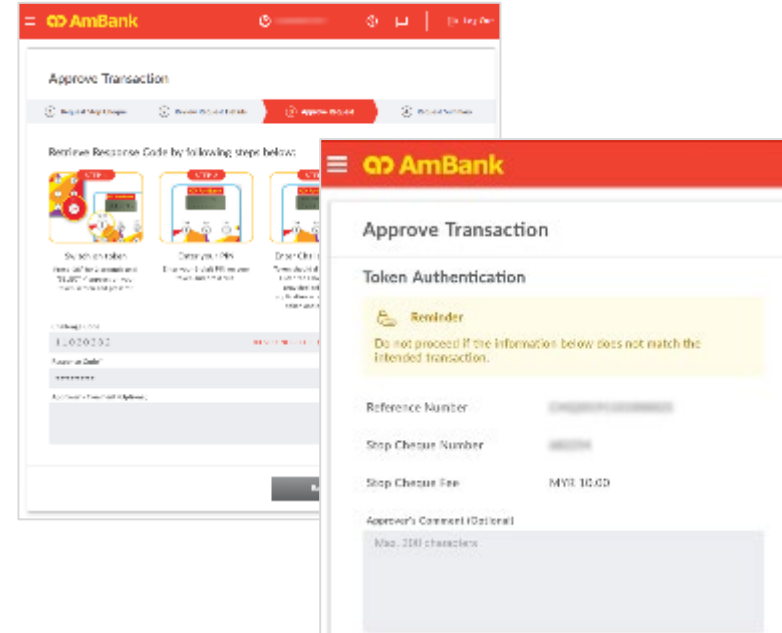


Follow the on-screen instructions to approve via hardware/digital token. Key-in comment followed by clicking 'Approve' or 'Reject'.
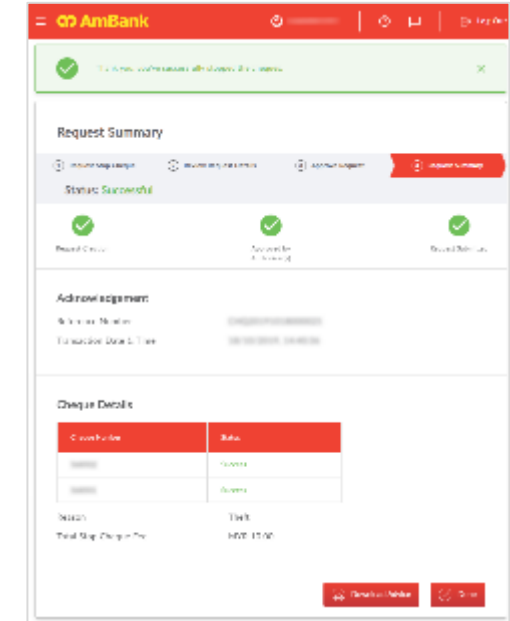


Completed. You may download the advice or click 'Done' to return to Cheque Listing.

* Stop Cheque is only applicable for users who are 'Maker' or 'Power User (Maker and Authoriser)'.

# Settings
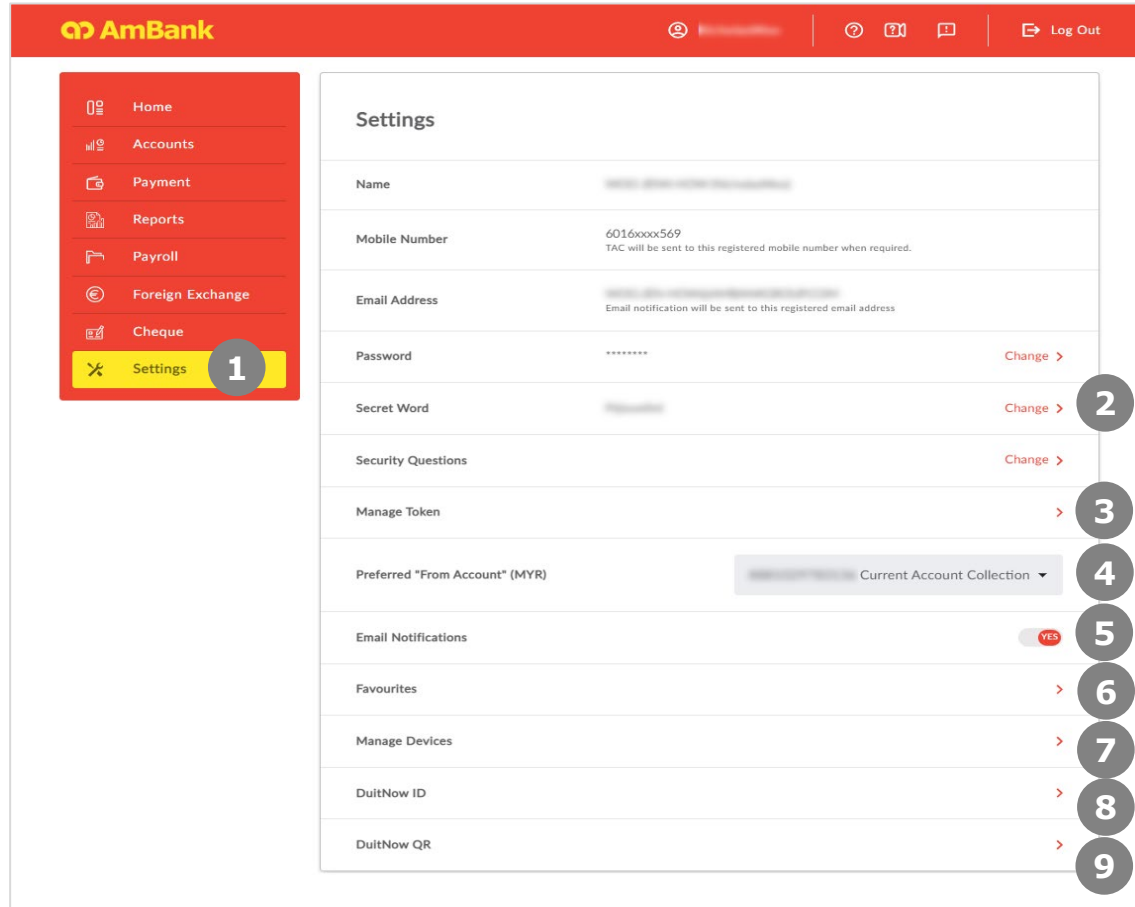
## A) Main Settings



**1**    Click on 'Settings', which is available on:
- Web – on the left navigation bar;
- Tablet – in the menu at the top left of the screen;
- Mobile – at the bottom navigation bar.

**2**    Select accordingly to change Password/Secret Word/Security Questions. ([Learn more](#))

**3**    For hardware token*, click 'Manage Token' to activate, change token PIN, reset PIN, and unlock or synchronise token. ([Learn more](#))

For digital token*, click 'Manage Token' to activate, change token PIN, reset token and deactivate token. ([Learn more](#))

**4**    Applicable for transactions. Choose from the dropdown menu to select the preferred account to be debited from for the payments or transfers.**

**5**    Toggle to manage the receipt of auto-generated email notification from AmAccess Biz.

**6**    Click on 'Favourites' to manage** or view the favourite accounts of the company. ([Learn more](#))

\* Only applicable for users who are 'Authoriser' or 'Power User (Maker and Authoriser)'.
\*\* Only applicable for users who are 'Maker' or 'Power User (Maker and Authoriser)'.

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# Settings

## A) Main Settings (cont.)



**7** Click on 'Manage Devices' to manage the number of devices installed with the AmAccess Biz mobile application. ([Learn more](#))

**8** Click on 'DuitNow ID' to manage the DuitNow IDs of the company. ([Learn more](#))

**9** Click on 'DuitNow QR' to manage the DuitNow QR code of the company. ([Learn more](#))

\* Only applicable for users who are 'Authoriser' or 'Power User (Maker and Authoriser)'.
\*\* Only applicable for users who are 'Maker' or 'Power User (Maker and Authoriser)'.

# B) Change Password/Secret Word /Security Questions

**Change your Password, Secret Word or Security Questions to keep your account secured.**

Follow the instructions on the screen. A 6-digit PIN is required to complete the change.

Change Password

Change Secret Word

Change Security Questions

# C.1) Manage Token* - Preferred Payment Authorisation Method

**For easy transaction authorisation process, choose your preferred payment authorisation method, i.e., authorisation of transaction by using either digital or hardware token.**

Follow the instructions on the screen. For customers with digital and hardware tokens, customer may change the preferred payment authorisation method.
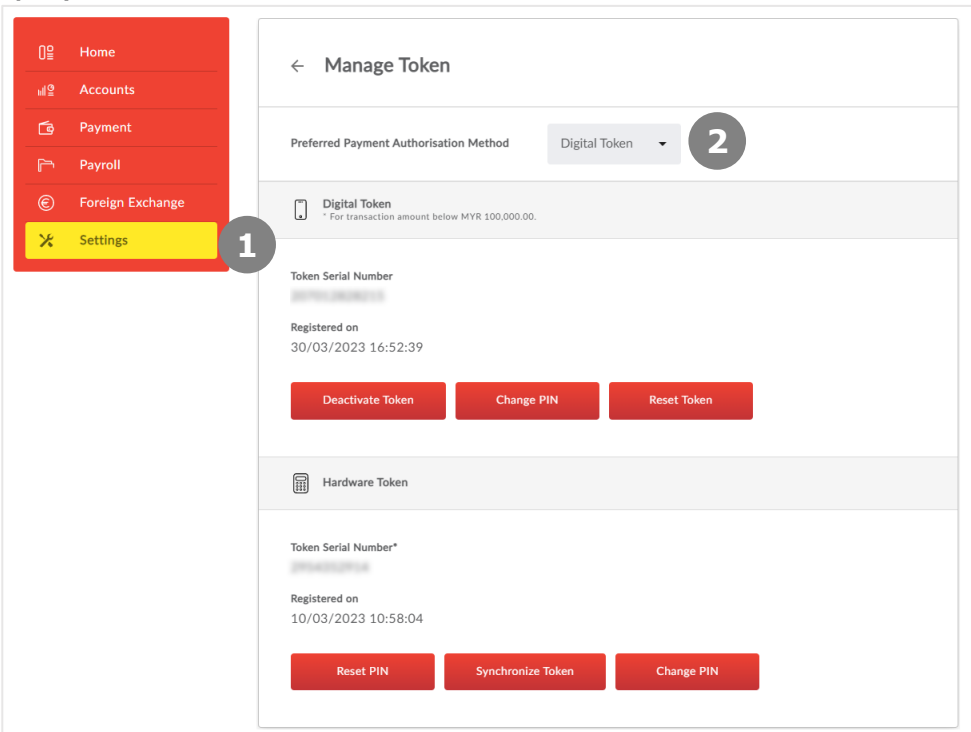


**1** Click on 'Settings' followed by clicking 'Manage Token'.

**2** Select either hardware token or digital token from the preferred payment authorisation method dropdown.

There are two options which are available for selection and these only apply to customers who have both digital token and hardware token:

i) Using Digital Token as the preferred payment authorisation method - transaction authorisation method will be directed to digital token flow to complete the transaction.

ii) Using Hardware Token as the preferred payment authorisation method – transaction authorisation method will be directed to hardware token flow to complete the transaction.

* Only applicable for users who are 'Authoriser' or 'Power User (Maker and Authoriser)'.

## C.2) Activate Hardware Token*

**To authorise the transaction, you are required to activate the token to complete the approval or rejection process.**

Follow the instructions on the screen. A 6-digit PIN is required to complete the activation.



**1**

Key in the serial number of your token and your registered ID. Click on 'Next'.



**2**

Countdown timer pops up as transaction authorisation by digital token is required to be completed within 120 seconds. 'Cancel' and 'Resend Push Notification' buttons are only available after 120 seconds.



**3**

Follow the instructions on the screen. Click on 'Next'.



**4**

Process completed. Select 'Back To Manage Token' to return.

* Only applicable for users who are 'Authoriser' or 'Power User (Maker and Authoriser)'.

## C.3) Manage Hardware Token*– Unlock Token/Synchronise Token/Reset PIN/Change PIN

**Manage your hardware token in instances where unlocking or synchronising your token, or resetting or changing of PIN is required.**

Follow the instructions on screen. A 6-digit PIN is required to complete the change (not applicable for PIN change and synchronise token).
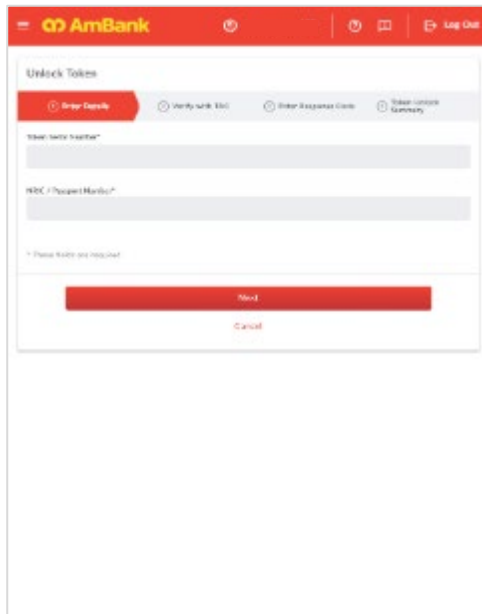


**①**

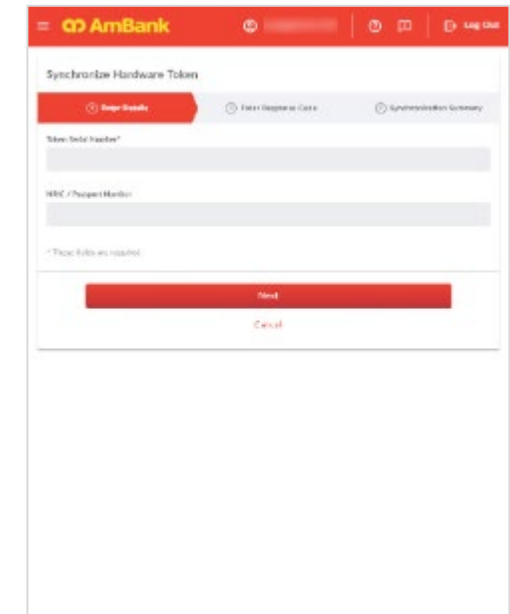**Unlock PIN**: To unlock token due to three unsuccessful attempts of entering Response Code during transaction authentication.

**②**

**Reset PIN:** To reset PIN if token is disabled and when screen on your token appears as *'Bad PIN'.*

**③**

**Change PIN**: To change token PIN.

**④**

**Synchronise Token:** To synchronise token on system, if error *'006069'* appears during the transaction authentication.

* Only applicable for users who are 'Authoriser' or 'Power User (Maker and Authoriser)'.

## C.4) Activate Digital Token (only on mobile device via AmAccess Biz application)
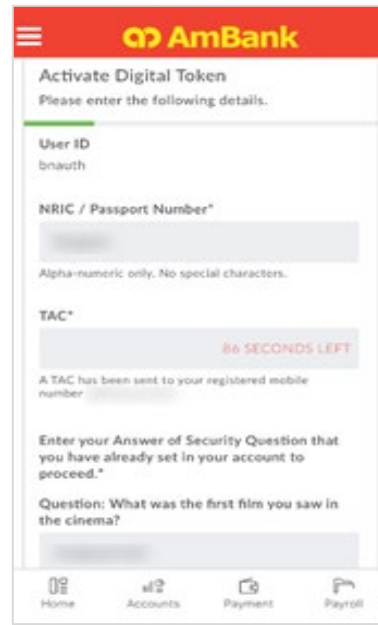
**To activate the digital token, you are required to install the AmAccess Biz mobile application.**

Follow the instructions on the screen. A Digital Token Code will be sent to your registered email address to complete the token activation.
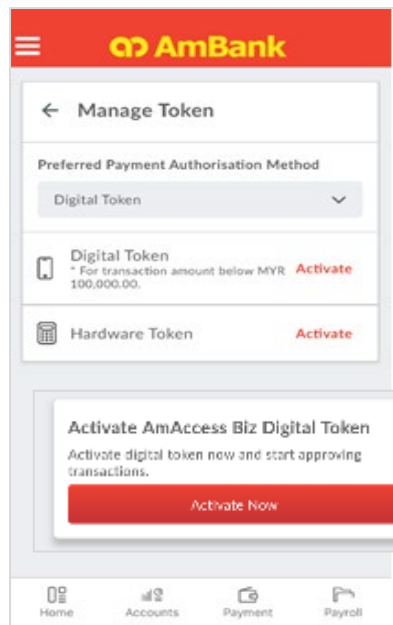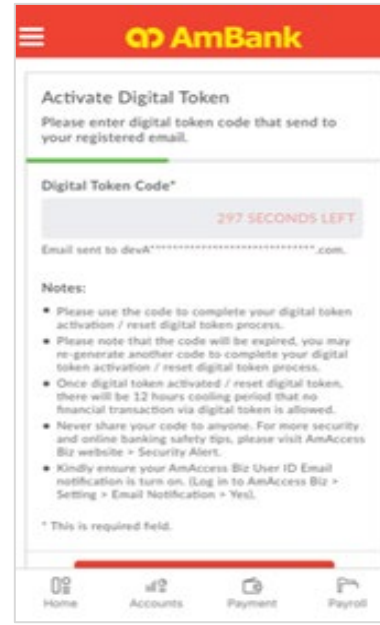
**1**

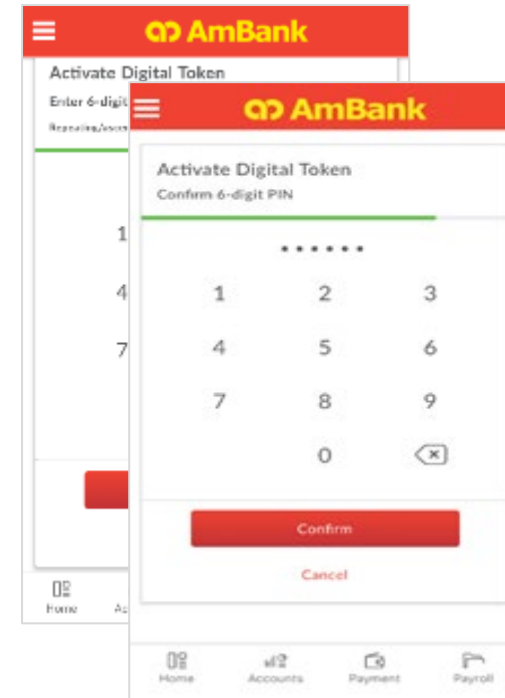Click 'Activate' under Settings > Manage Token screen or 'Activate Now' on Home screen.

**2**

Key in your NRIC/Passport Number, TAC and Security Question's Answer, followed by clicking 'Next'. Click 'Cancel' to end the process.

**3**

Key in the Digital Token Code sent to your registered email address, followed by clicking 'Next'. Click 'Cancel' to end the process.

**4**

On enter PIN page, set up the 6-digit PIN based on PIN restriction and click 'Next'. Key in the same PIN again on Confirm PIN page. Click 'Confirm' to proceed. To end the process, click 'Cancel'.
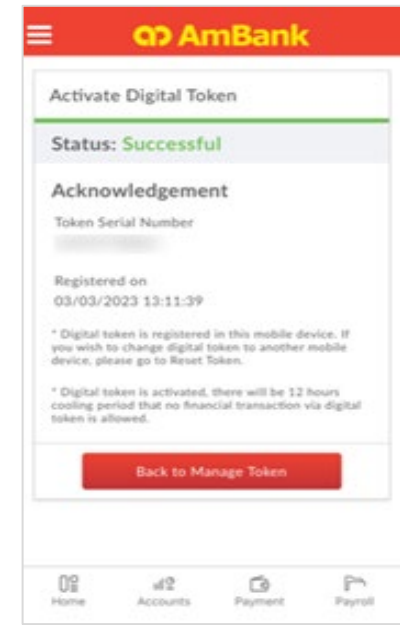
**5**

Process completed. Select 'Back To Manage Token' to return.

## C.5) Manage Digital Token – Deactivate Token/Change PIN/Reset Token

**Manage your token in instances where deactivation or changing of PIN is recommended for better security purpose or to reset token when you forgot your digital token PIN.**

The digital token maintenance can be performed on Settings > Manage Token. Follow on-screen instructions to complete the process.
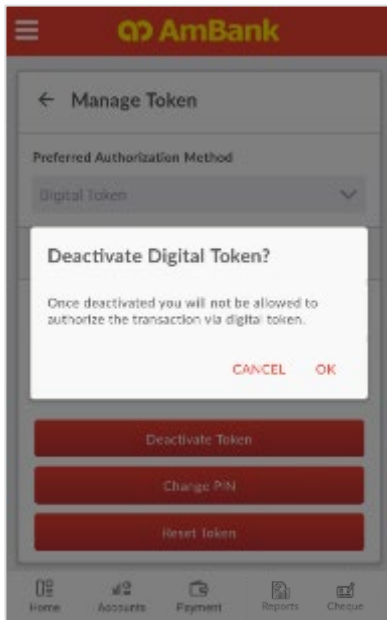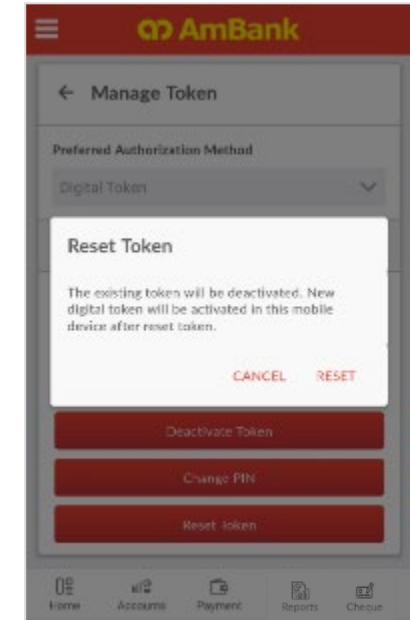
**1**

**Deactivate Token**: When you lost your digital token device or switching it to another mobile device.

**2**

**Change PIN**: To change your token PIN. You can do this only on your digital token device.

**3**

**Reset Token**: When you forgot your digital token PIN during transaction authorisation.

# D) Manage Favourites* – Add/ Edit/ Delete Favourite

## Start managing your favourite accounts to simplify the steps in performing transaction.

Follow the instructions on the screen to complete the favourite account maintenance.



**1**

**Add Favourite**: Click on 'Add Favourite' and select the Transaction Type. Fill in the required fields.

**2**

**Edit Favourite**: Click on 'More Functions' and click on 'Edit' to change the favourite details.

**3**

**Delete Favourite**: Click on 'More Functions' and click on 'Delete' to remove favourite.

* Only applicable for users who are 'Maker' or 'Power User (Maker and Authoriser)'.
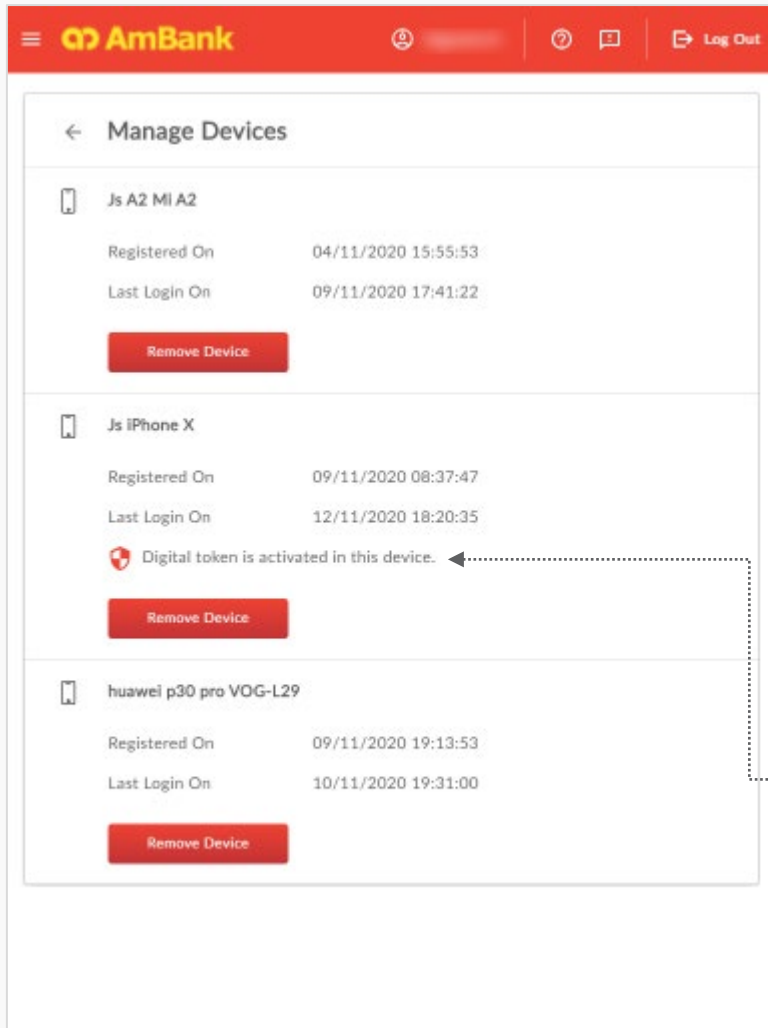
### E) Manage Devices

Once you have installed the AmAccess Biz mobile application on your devices, do note that you are only allowed to log in to the mobile application with the credentials which you have created at the point of First Time Login.

If you have reached the maximum number of devices installed with the AmAccess Biz mobile application and wish to log in to a new device, you may remove the old devices by selecting 'Remove Device'.

**\*** Please note, once you have activated digital token on one of your devices, there will be a red security logo displayed under the device details.
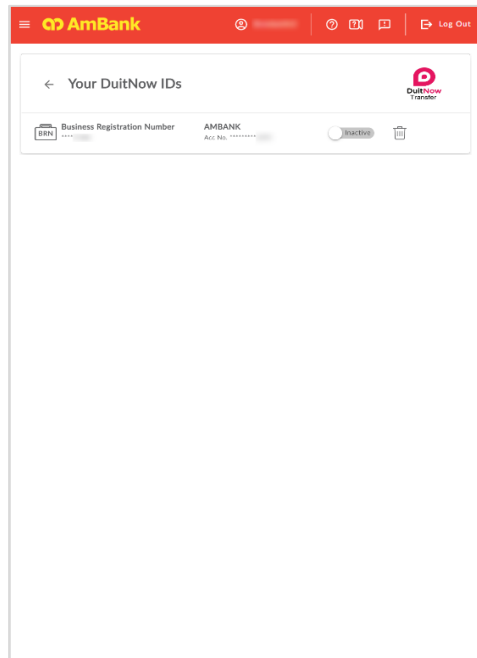
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\* Only applicable for users who are 'Authoriser' or 'Power User (Maker and Authoriser)'.

## F.1) DuitNow ID* – Register DuitNow ID

**To start receiving fund via your Business Registration Number (BRN) and/or Mobile Number, you are required to register your DuitNow ID.**

The DuitNow ID will be displayed based on your information in our bank system. Follow the instructions on the screen. A 6-digit PIN is required to complete the DuitNow ID registration.
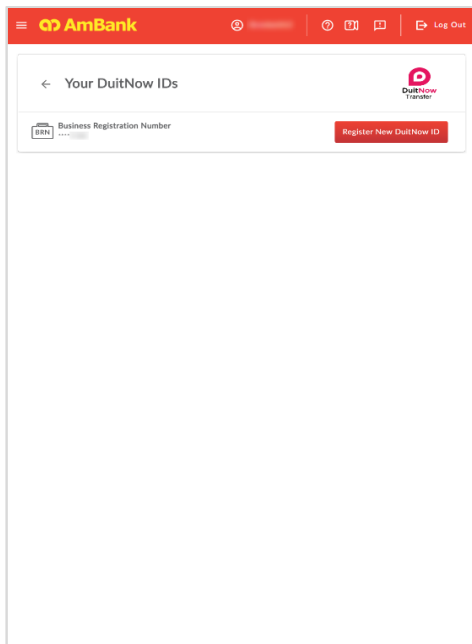


**1**

Click on 'Register New DuitNow ID' to register the DuitNow ID.
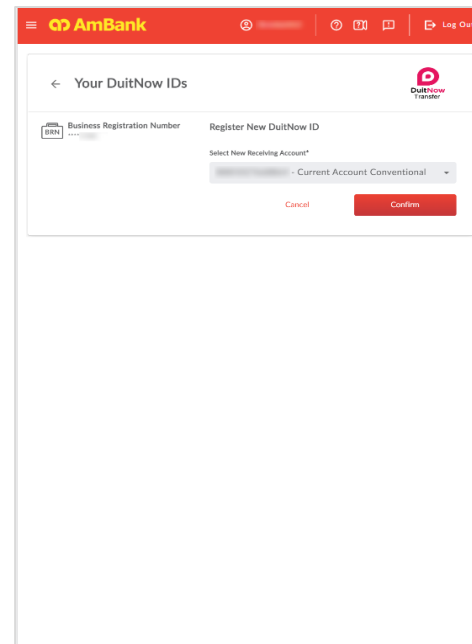
**2**

Select the receiving account for your DuitNow ID. Click on 'Next'.
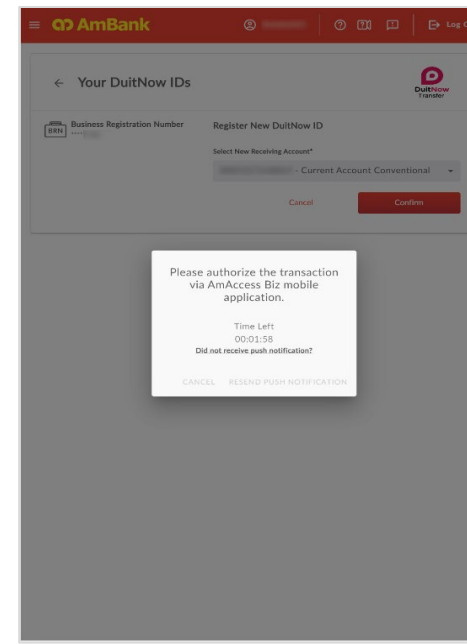
**3**

Countdown timer pops up as transaction authorisation by digital token is required to be completed within 120 seconds. 'Cancel' and 'Resend Push Notification' buttons are only available after 120 seconds.
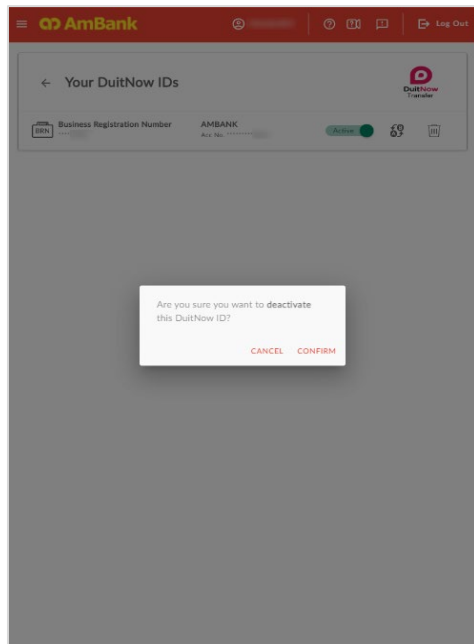
**4**
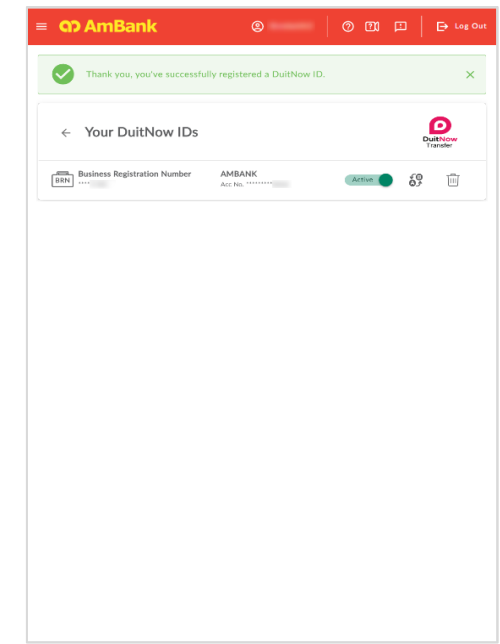
Process completed. The DuitNow ID is now registered.

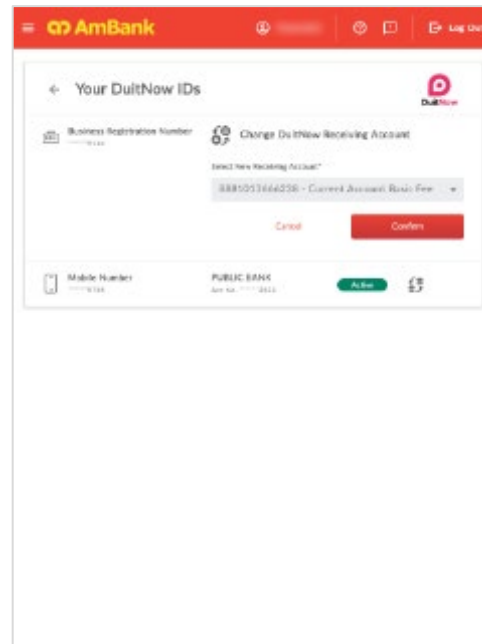* Only applicable for users who are 'Authoriser' or 'Power User (Maker and Authoriser)'.

# F.2) DuitNow ID* – Activate DuitNow ID

**To receive funds via your registered DuitNow ID again, you are required to activate your DuitNow ID.**

Follow the instructions on the screen. A 6-digit PIN is required to complete the DuitNow ID activation.



**1**

Go to Settings > Manage DuitNow ID. Click 'Inactive' toggle button.
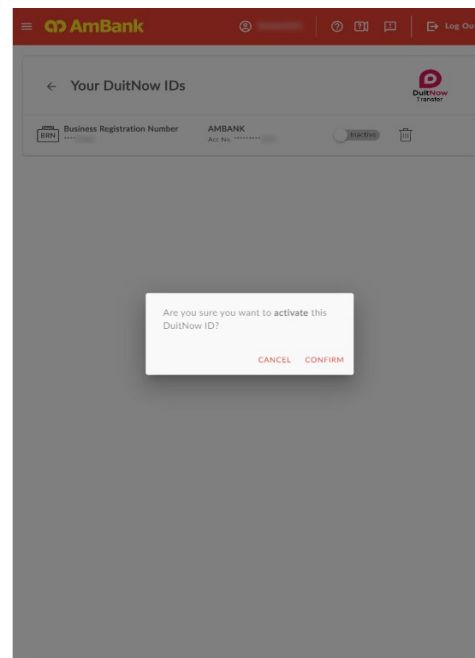
**2**

A dialog box is shown on the screen. Click on 'Confirm'.
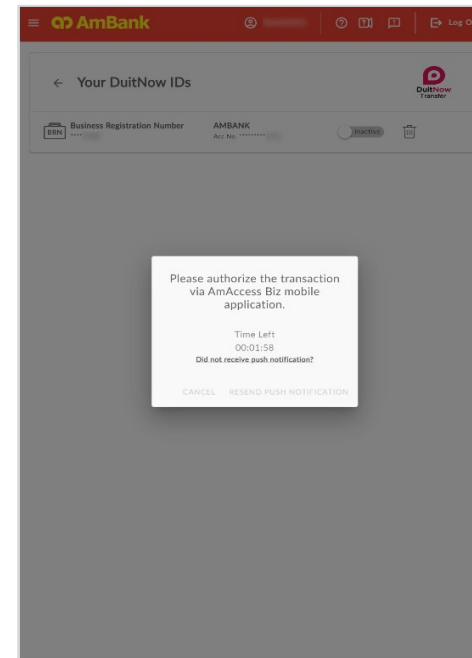
**3**

Countdown timer pops up as transaction authorisation by digital token is required to be completed within 120 seconds. 'Cancel' and 'Resend Push Notification' buttons are only available after 120 seconds.

**4**
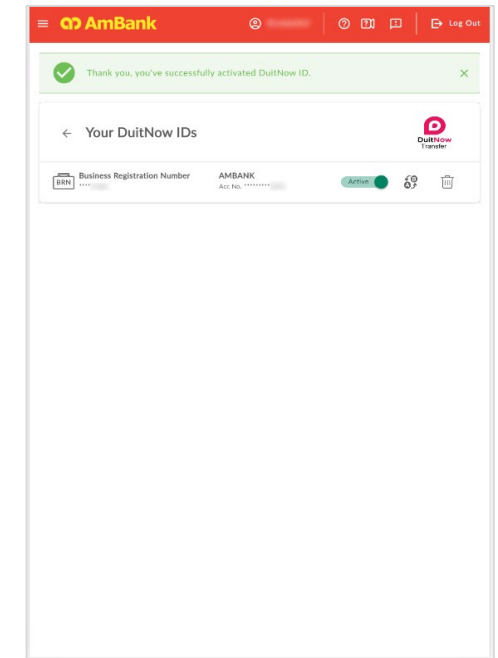
Process completed. The DuitNow ID is activated.

* Only applicable for users who are 'Authoriser' or 'Power User (Maker and Authoriser)'.

## F.3) DuitNow ID* - Deactivate DuitNow ID/Change Receiving Account/Switch Receiving Bank/ Deregister DuitNow ID

Follow the instructions on the screen. A 6-digit PIN is required to complete your action.



**1**

**Deactivate DuitNow ID**: To temporarily stop receiving funds via your registered DuitNow ID.



**2**

**Change Receiving Account**: To change the receiving account of your registered DuitNow ID.
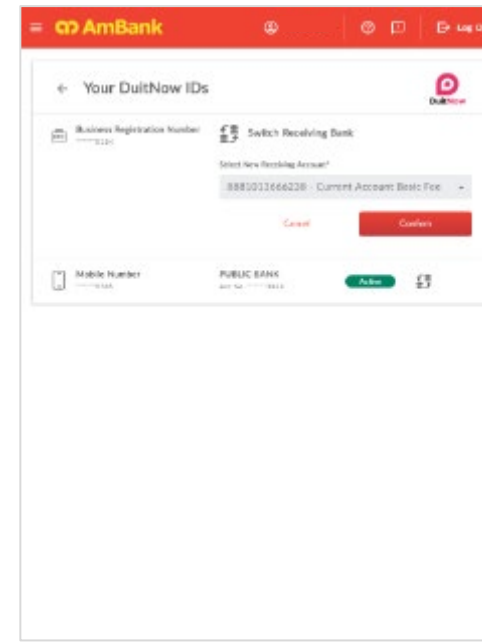


**3**

**Switch Receiving Bank**: When you need to change the receiving bank of your registered DuitNow ID.
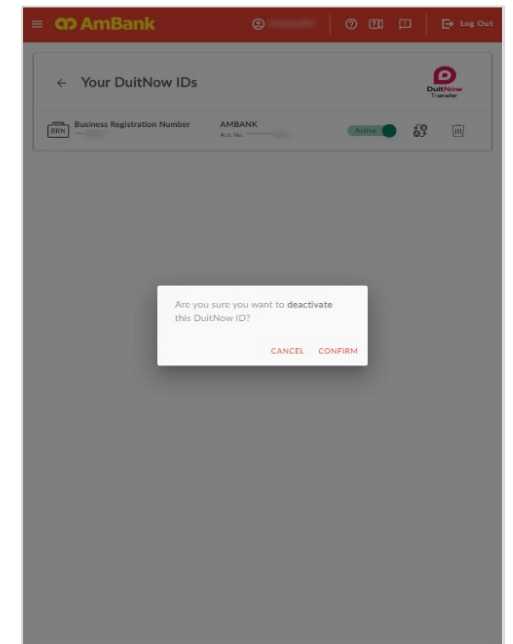


**4**

**Deregister DuitNow ID**: To permanently stop receiving fund via your DuitNow ID

* Only applicable for users who are 'Authoriser' or 'Power User (Maker and Authoriser)'.

# G) DuitNow QR - Setup/ View/ Edit/ Share/ Download DuitNow QR

**To start receiving funds via your DuitNow QR code, you are required to firstly set up the QR code and then, download and share it to your payer. The payer may proceed to pay by scanning the QR code on any DuitNow QR's participating bank's apps.**

You can access this function by selecting 'DuitNow QR' in Settings or in Perform Transaction (+)*. Follow onscreen instructions to complete the process.
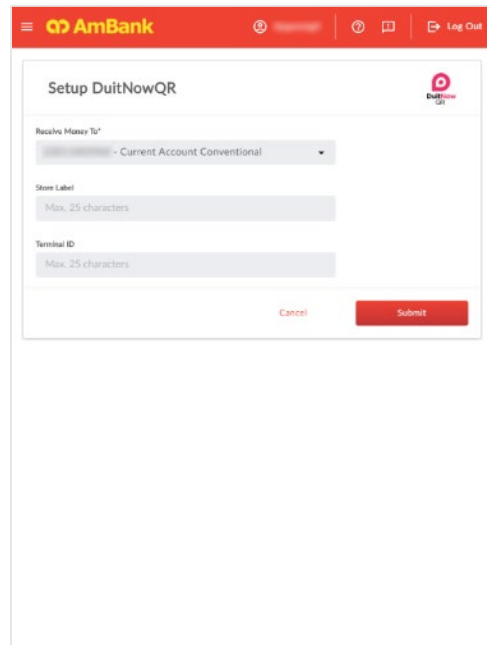
**1**

**Setup DuitNow QR**: When you access DuitNow QR for the first time.
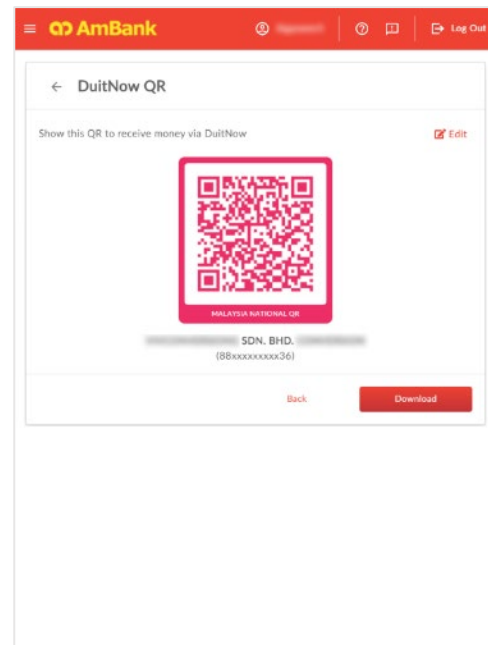
**2**

**View DuitNow QR**: When you view the last generated DuitNow QR code.
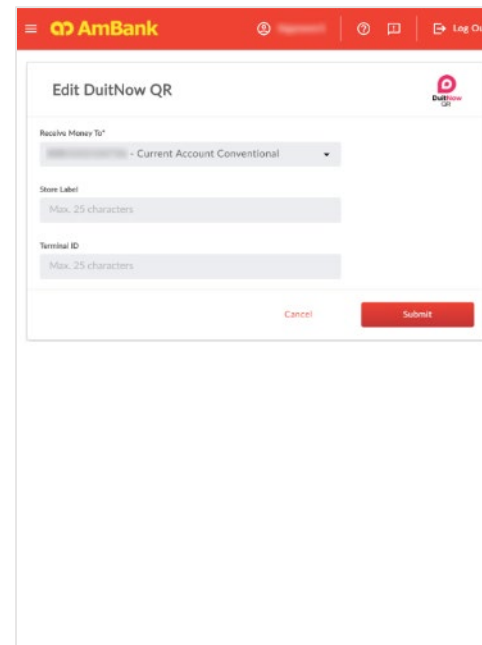
**3**

**Edit DuitNow QR**: When you edit the DuitNow QR code. You can change the details of the DuitNow QR.
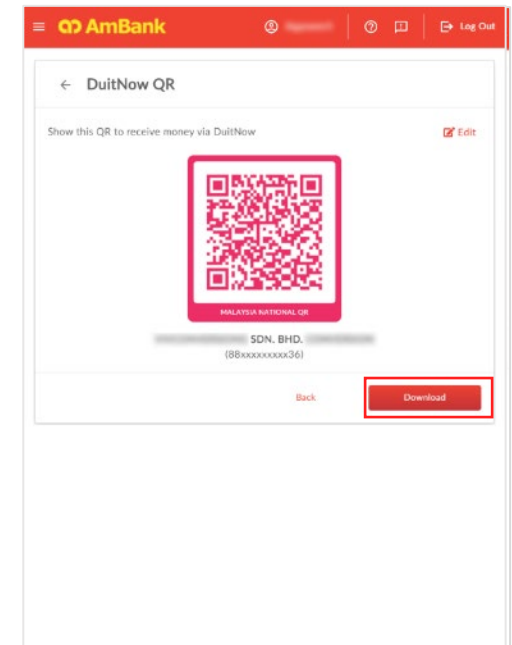
**4**

**Share/ Download DuitNow QR**: You can download (web) or share (mobile/tablet) the DuitNow QR .

* Only applicable for users who are 'Maker' or 'Power User (Maker and Authoriser)' on mobile device.

# Tips

**Here are some of the other things that you can do on AmAccess Biz.**

**①** **Send Feedback**

You may provide feedback, request for assistance and lodge complaint on AmAccess Biz by clicking on the 'Send Feedback' icon at the top of the screen.

Web      Tablet      Mobile
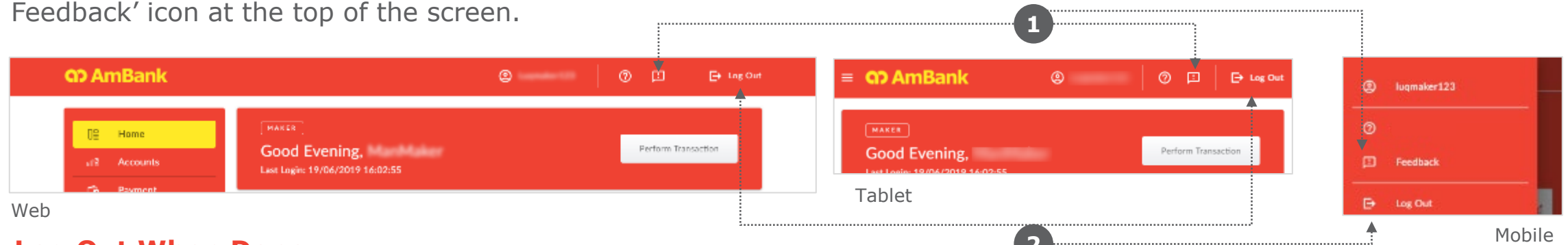
**②** **Log Out When Done**

Once you are done using AmAccess Biz, it is the best security practice to always log out from the e-banking website.

**③** **Manage User**

If you would like to add, remove user, or amend user details e.g. mobile number and email address, please submit a service request form to your branch.

**④** **Multi-lingual Capability**

Contents on the website can be translated by 3rd party translation tools at the customer own discretion. Please note that translation into any language other than English shall be deemed as reference only  and in any event, English version shall prevail. The Bank shall not be responsible for any discrepancy, inconsistency or inaccuracy of the translation.

# Migration from e-AmBiz and AutoPay to AmAccess Biz* (Perform First Time Login)

You can access this function by selecting 'e-AmBiz Migration Login' in AmAccess Biz login page.
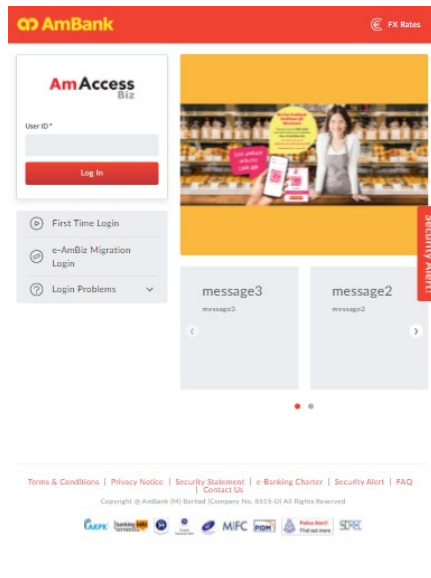


**1**

On pre-login, click 'e-AmBiz Migration Login' to start for First Time Login process.
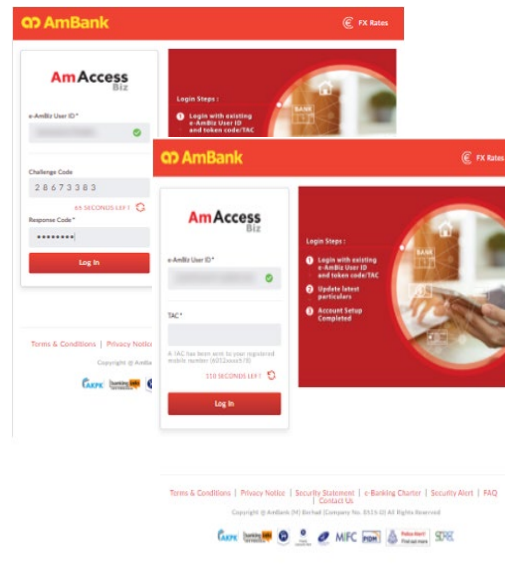
**2**

Login with e-AmBiz user ID.

For Token user: Challenge code displayed. Enter Challenge code on your token and key in Response Code generated. Click 'Login'.

For TAC user (Password user): Key in TAC and click 'Login'.
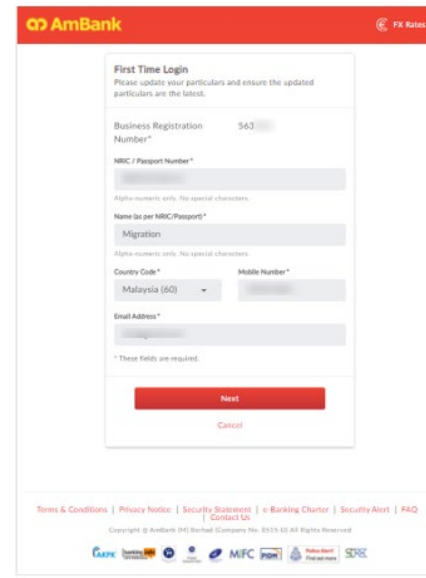
**3**

Fill in and update the required fields. Click 'Next' to proceed or 'Cancel' to end the process.
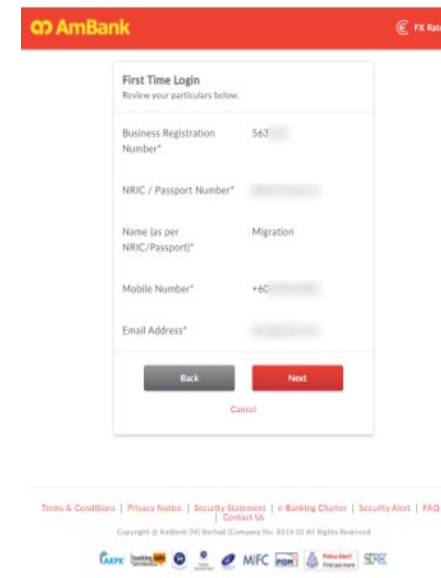
**4**

Review the details and click 'Next' to proceed. Click 'Back' to edit details.
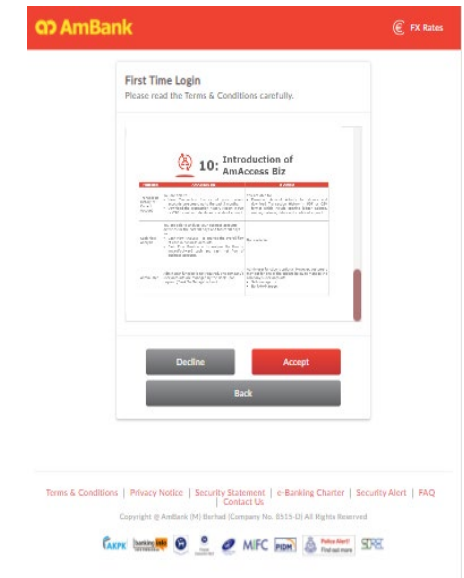
**5**

Read Terms & Conditions and click 'Accept' to proceed. Click 'Decline' to cancel the process.

# Migration from e-AmBiz and AutoPay to AmAccess Biz* (Perform First Time Login) (cont.)



**6**

Review/update preferred User ID and setup new Password. Click 'Next' to proceed or click 'Cancel' to end the process. Click 'Back' to edit details.

**7**

Setup Secret Word and click 'Next' to proceed.

**8**

Setup Security Questions and Answers.

**9**

Review all details, key in TAC and click 'Next'.

**10**

Once completed, click 'Done'. You may also download the Starter Kit as guidance.