

Payment Systems Forum & Exhibition on “Migration to Electronic Payments”



Sharing Session By RHB Bank & Tan Chong Group



Date: 9th December 2013



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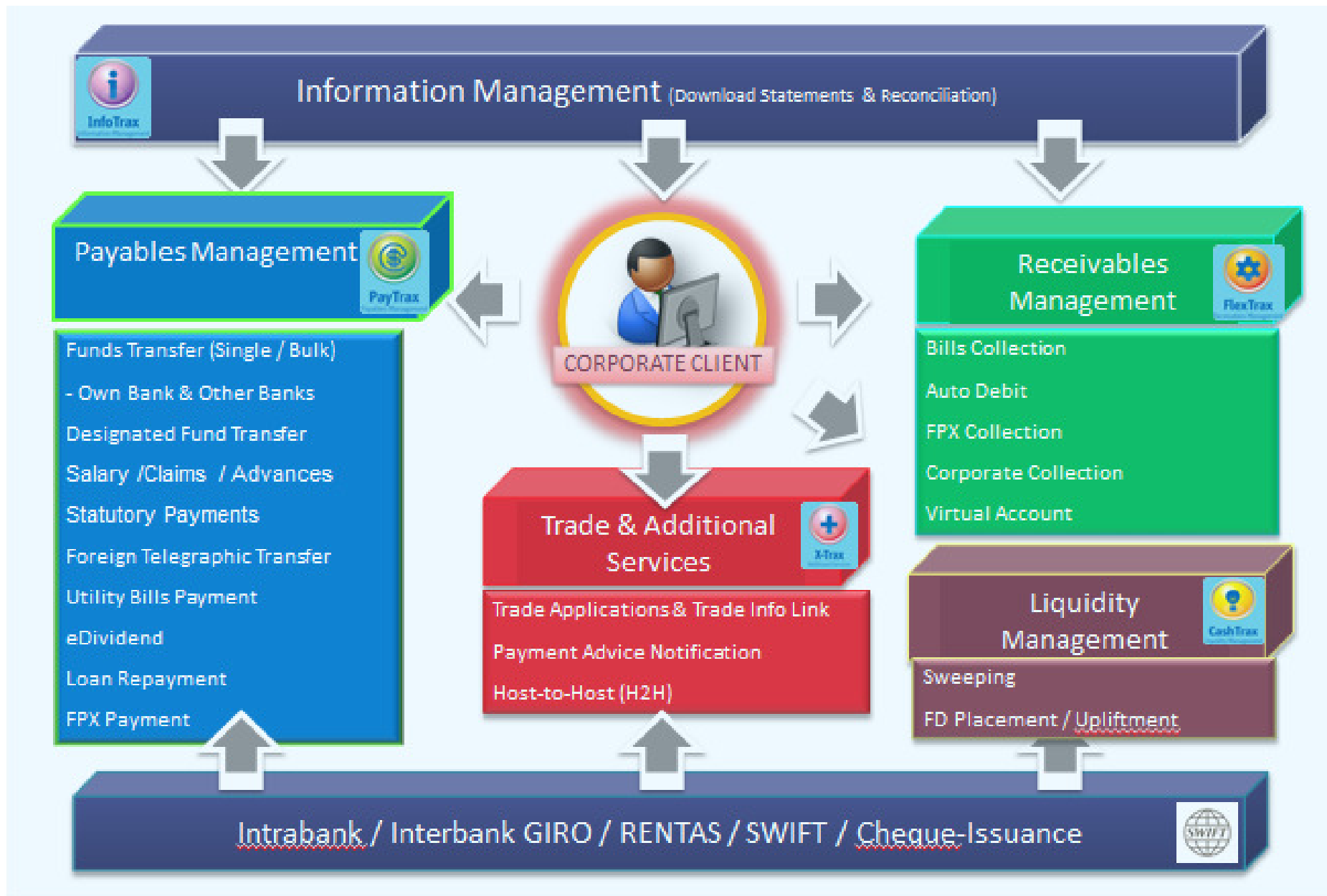
**Michael Lim,
Director of Treasury & Group Transaction Banking,
RHB Bank Berhad**



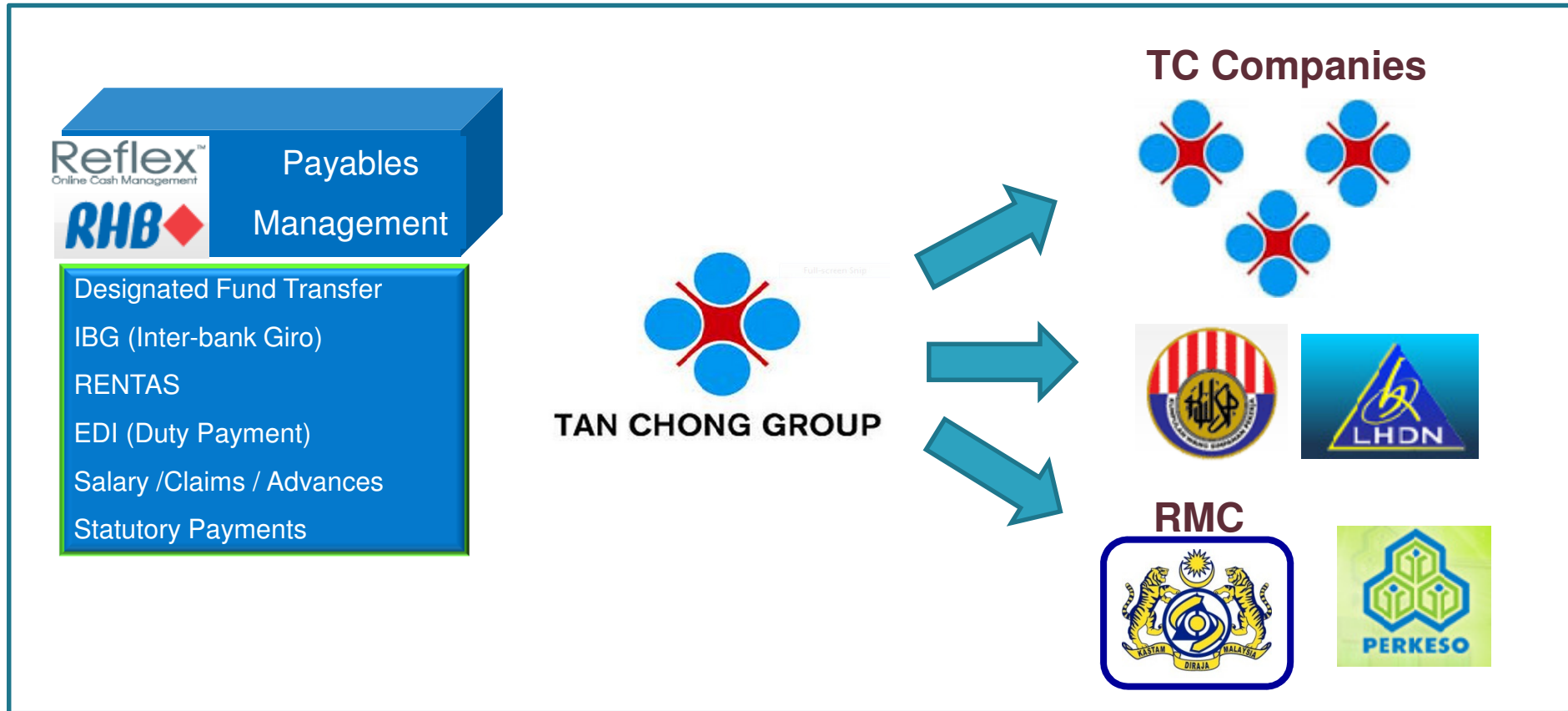
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RHB Bank's Reflex Cash Management Offerings

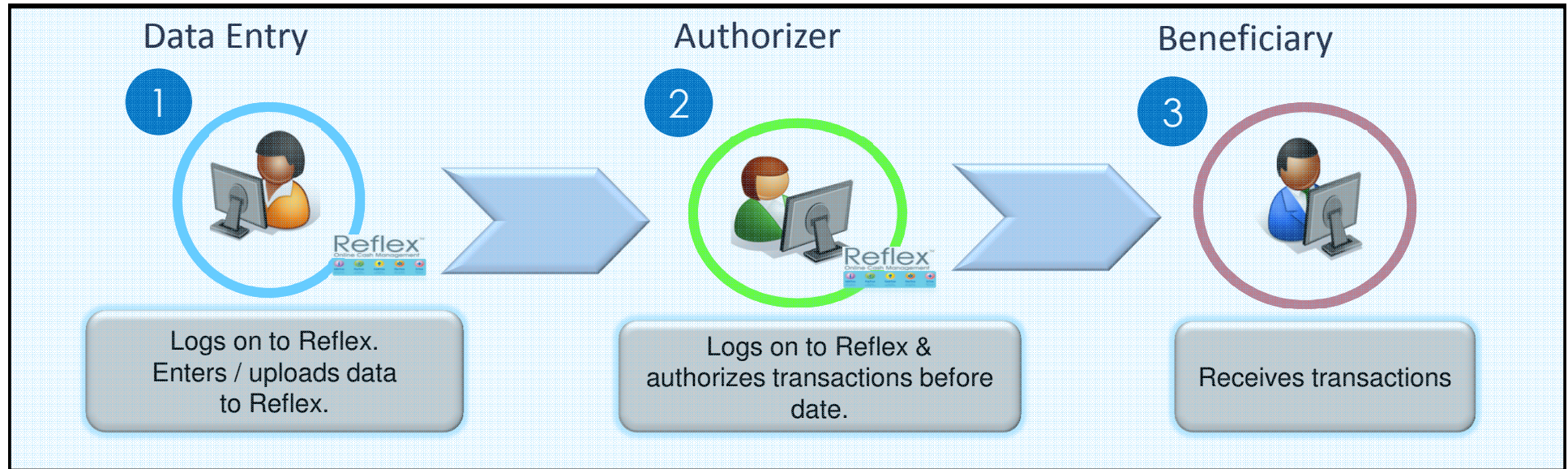


Payables Management Services Offered to Tan Chong Group



Payment via RHB's Reflex Cash Management

EASY & SIMPLE!



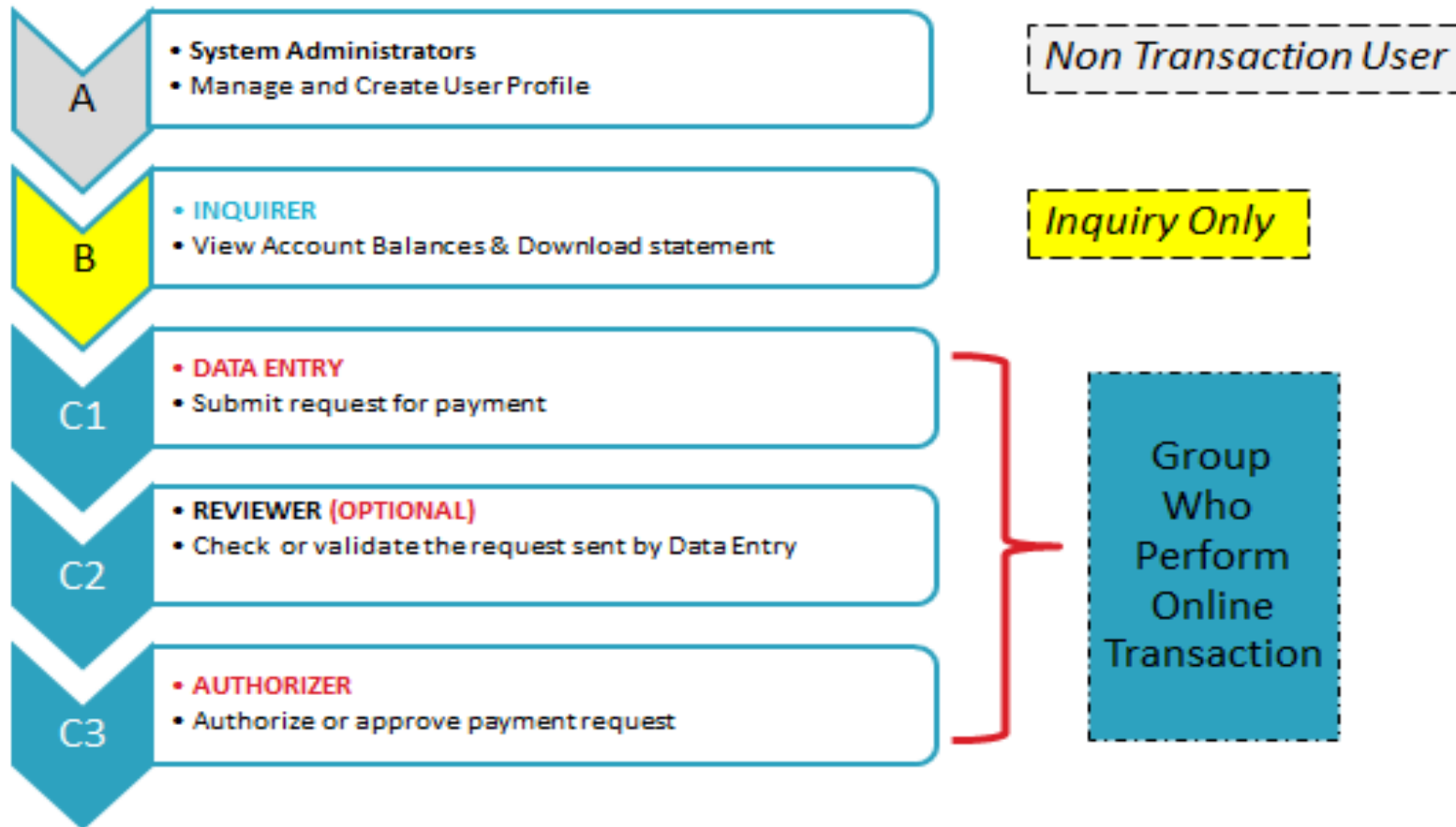
- Benefits:
- 1) Convenient & time saving – can perform at the comfort of your own office
 - 2) Complete control – decide when the payment be made.
 - 3) Do not have to visit the branch or mail / deliver the payment
 - 4) Email notification sent to Beneficiary

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Main Group Of Users



Security – Peace Of Mind

Secured access via Token Passcode



The image shows a screenshot of the Reflex Online Cash Management login interface. At the top, it says "Reflex™ Online Cash Management". Below that is a "LOGIN" header with a padlock icon. There are three input fields: "Corporate ID *", "SignOn ID *", and "Token Passcode *". A blue "GO" button is at the bottom right of the form.

Corporate ID will be assigned by the bank upon successful application. **Example 008899**

SignOn ID will be created by customer during system set up. **Example: Paulautho**

Token Passcode obtain from security device. It requires PIN number to operate the security device, Token. **Example: 12345678** (8 digits)





EASY TO USE TOO!

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Benefits of E-Payment



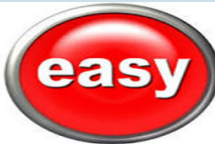

	E-Payment	Manual Cheque / Traditional Banking
<p>1</p> 	<p>Simplify Payment Process. 3 Easy Steps – Log in, Submit Payment request & Approve A. Favourite Template for Single Module B. Approve one time using Bulk Payment Module</p>	<p>Very tedious to prepare cheque. Queue at the Over the Bank counter</p>
<p>2</p> 	<p>Enhanced security features A. Data Encryption B. Secured Application Access & Authorisation Security TOKEN</p> <p>Details of the security features will be covered by another speaker.</p>	<p>Cheque payment is susceptible to fraud . The common type of cheque fraud are:</p> <p>A. Counterfeit / Cloned Cheque B. Stolen Cheque C. Tampered Cheque</p>



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Benefits of E-Payment

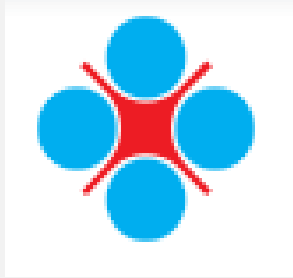
	E-Payment	Manual Cheque / Traditional Banking
3	 <p>E-Payment is more efficient.</p> <ul style="list-style-type: none"> - Real time same Bank - IBG & RENTAS – same day 	<p>Payment is less efficient.</p> <ul style="list-style-type: none"> - Longer time -cheque clearing will take between 2 - 3 days - Cheque is for local payment only.
4	 <p>More Flexible</p> <ul style="list-style-type: none"> - Anywhere & anytime (within the internet banking operation hours) as long as they have internet access and security TOKEN. 	<p>Less Flexible</p> <ul style="list-style-type: none"> - Customer has to return to office to sign the cheques.
5	 <p>Easier reconciliation</p>	<p>Longer time to reconcile if payment is made via cheque.</p>
6	 <p>Low entry cost for customer to migrate to E-Payment.</p>	<p>Cost of cheque will be more expensive in the near future.</p>

RHB Going Regional



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**Dato' Rosie Tan,
Executive Director,
Tan Chong Motor Holdings Berhad**

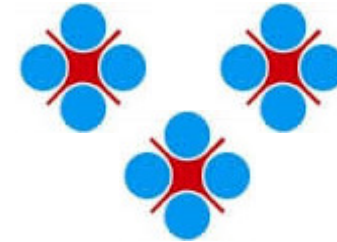


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Tan Chong Before E-Payment



**TC Companies, Vendors
& Supplier**

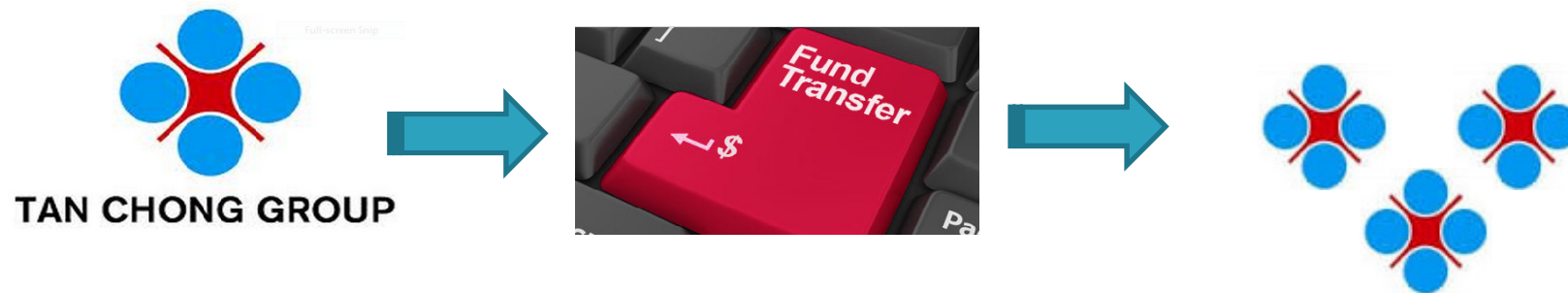
- 1) Heavily rely on cheque issuance for Inter-company payment and fund transfer
- 2) Takes up a lot of time – preparation & issuance of manual cheque payments
- 3) Facing difficulty in reconciliation- time consuming in reconciling presented and un-presented cheques

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Tan Chong With E-Payment



- 1) Time Saving and less hassle
- 2) Automate & streamline payable
- 3) Increase efficiency with complete control & easy reconciliation.
- 4) Allow bulk & single payment
- 5) Designated Fund Transfer

TC Companies & Designated
List of companies account.

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Key Highlights

- Able to manage payments effectively
- Eliminate manual reconciliation and download statement via Reflex. Save time & human resources.
- Treasury / Finance have a better view on overall cash flow position nationwide & daily basis.
- Best of all “Time & Cost Savings”.



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E-Payment Security And Users Access

- The company appoint the System Administrators who manage all the profiles of the Users (Inquirer, Data Entry & Authorizers).
- Payment is managed centrally from Head Office. Request for payment can come from various regional offices but the approval are controlled at Head Office.
- Designated Fund Transfer (hardcoded beneficiaries) provide them additional comfort in transacting online.



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THANK YOU



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