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1. What are the services offered by Reflex Cash Management?

Reflex Cash Management is an Internet-based online system that offers comprehensive cash management services. You are able to perform the following with Reflex:

Information Management
Reflex lets you be in control of your banking accounts. Get real-time information of account activities, balances and statements to assist you in optimizing your tactical financial and business decisions.

Consolidated Balances	Access and view your various account types including Corporate Current Account, Multi-Currency Account, Trade Account, Fixed Deposit, Money Market Term Deposit, Term Loans, and Revolving Credit.
Statements	Access various banking statements such as Account Statements, Interest Statements, Merchant Reports, and SWIFT Statement, all at your convenience. You would also be able to save the statements for your business records. Calling your branches to ask for balances and statements are now a thing of the past for you.
Info Management	Ever wondered what new and important information awaits you on FOREX, rates and treasury? Get that strategic edge over your competitors by making tactical financial decisions.
Credit Card Merchant Report	If you are our credit card merchant, you can now receive, print, and download the merchant summary reports and terminal activities online.
Cheque Book Management	Managing your cheques has never been easier. With Reflex, you can request for cheque books, stop cheques, and inquire on your cheques – all at the comfort of your office and a click of a mouse.

Payables Management
With Reflex, you have total control to manage and perform all payments via online. With a wide array of payment solutions, it allows for efficient transfer of funds through Intrabank, GIRO and RENTAS payment gateways.

Payroll	Ease the fundamental operations of your business by letting us handle your payroll. This would also include Employees Provident Fund (EPF), Social Security Organization (SOCSO) and Inland Revenue Board (IRB) contributions. Managing your staff payroll has never been easier.
Funds Transfer	You can easily transfer your funds from your own group of accounts and to 3rd party accounts, be it within RHB or to other banks (via IBG and RENTAS). With built-in flexibility for you to schedule your transfers, you are totally in control of your funds.
Foreign Telegraphic Transfer (FTT)/ Multicurrency FTT	Enjoy special rates when you submit your TT application to foreign countries online through Reflex. With Reflex, you no longer need to go out of your way to perform this necessary payment.
Bills Payment	Settling your business' monthly bills may prove to be time consuming but a necessary task. Optimize your time and cost by settling them through Reflex. Among our many billers are Tenaga Nasional Berhad (TNB), Syarikat Bekalan Air Selangor (SYABAS) and Telekom Malaysia (TM).
Bulk Payment	If your transaction volume is high, this feature is just right for you. This enables you to combine multiple payments in a single payment file. This is ideal in the case of payments to suppliers or creditors.

e-Dividend	Perfect for the disbursement of your dividends, eDividend enables you to directly credit your shareholders accounts in multiple currencies. Prefer to cut cheques instead? You can also select to outsource your cheque warrant printing with tax voucher to us. Whichever way it is, consider it done.
Financial Process Exchange (FPX) Payment	With this service, you can utilize FPX as a payment gateway to perform electronic payments through either a Business to Business (B2B) or Business to Consumer (B2C) model.
Loan Repayment	With Reflex, it is as easy as it gets to service your business' financial commitments. No longer do you need to worry about payment deadlines. With our secured payments channel, have a peace of mind knowing that they are well taken care of.

Receivables Management
You can now easily manage incoming funds and provides informed tracking of incoming payments to facilitate your accounts reconciliation.

Bills Collection	Our Bills Collection service assists companies/billers who wish to add online channel as their collections method, maximizing their collections avenue.
Auto Debit	Suitable for clients who collect monies from their customers; this service allows the setting up of a Standing Instruction (SI), ensuring constant flow of income to them.
Financial Process Exchange (FPX) Collection	FPX presents you with a collections avenue for electronic funds transfers. Take advantage of this service to provide a payment gateway for your customers to channel their payments to you. This service is currently available for Business-to-Consumer (B2C), with Business to Business (B2B) coming soon.
Corporate Collection	Facilitate your receivables management processes using our collection service available throughout our extensive nationwide branch network. This feature would greatly assist your bank reconciliation for tracking and cross referencing.

Liquidity Management
Reflex presents you with the option to maximize your returns from your idle balances and surplus cash positions, providing you more leverage in running your business.

Sweeping	Why leave your funds sitting idly in your accounts? Sweep idle cash balances from your various accounts into a concentration account or automate the movement of cash balances into interest-earning money market funds to maximize your returns.
Fixed Deposit	Using Reflex, you can also perform placement and also upliftment of your Fixed Deposit accounts, allowing flexibility and better control of funds.

Additional Services
Aside from focusing on your information management, payments and collections, Reflex offers other services vital to your business' growth.

Trade Application	With Reflex, we offer a host of services available for trade including Letter of Credit (LC) issuance/ amendment, Bank Guarantee (BG) issuance/amendment, Bankers Acceptance (BA), Trust Receipt (TR), Foreign Currency Trade Financing, Export Credit Refinancing (ECR), and Promissory Note. In rounding off our Trade service, you are also able to perform online inquiries on your trade portfolio, trade limits, trade transactions and also submissions. You can count on Reflex for a convenient, efficient, and cost-effective way of performing your trade transactions.

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TradeInfoLink	TradeInfoLink is our one-stop trade portal that connects you to global trade through a wide range of trade tools. Explore new countries, select the right market, find business counterparts, check trade compliance, find out the required shipping documents and calculate customs duties. Get connected via Reflex at https://tradeinfolink.com.my.
Payment Advice Notification	For your ease of reference, with Reflex, you are able to submit details and notifications to your beneficiaries whenever you perform funds transfer, including Foreign Telegraphic Transfer (FTT).
Host to Host (H2H)	With our Host to Host (H2H) service, you can link your payables and receivables processing systems with the Bank's system, providing you with instantaneous straight-through-processing capabilities for you to be in total control of your payables and receivables.
HR & Payroll Automation	With Reflex, you can also automate your major payroll activities including pay-slips, claims, leave applications, and many more. Being a web-based system, Reflex offers easy accessibility for this service, scalable to your size of workforce, no hardware and additional support resources needed, and most importantly, compliant to Employment Act.

2.   What are the benefits of using Reflex Cash Management?

Reflex effectively consolidates cash management, trade and payment solutions. It helps ease the complexity of banking for various business transactions at your comfort and convenience. Be in control with Reflex for efficient cash flow management system that addresses your needs. You're sure to find pleasure in doing business with RHB Reflex Online Cash Management.

3.   What are the software and hardware requirements to use Reflex?

We recommend the following:

- ◆ Microsoft Internet Explorer 6.0 or higher
- ◆ Personal Computer/laptop with Pentium Centrino Processor with 512 RAM
- ◆ SVGA or higher resolution monitor, 256 colours at a screen resolution of 1024X768
- ◆ Windows XP and above

4. How secured is Reflex?

Your online security is our priority as we strive to protect your data for you to have peace of mind while banking with Reflex. Below are the security measures to ensure your peace of mind while experiencing Reflex.

Data Encryption

Data is sent in encrypted format using Secure Socket Layer (128-bit SSL). SSL is a prevalent security protocol used widely in most internet-based transactions.

Secured Application Access & Authorization

You will be provided with a Token that requires a password for verification to prevent unauthorized access to your account.

Audit Trail

All user activities performed in RHB Reflex Cash Management are logged, enabling reviewing of activities.

Dual System Administrator

The online banking system is maintained by appointed System Administrators and Authorizer, providing check and balance in your business.

Hash Total Formula

All of your payment files are incorporated with this formula to avoid any tampering. Firewall on IT Infrastructure Reflex's infrastructure is adequately safe from intrusion and complies with international internet security standards.

5. Is Reflex available on weekends and Public Holidays?

Reflex is available 7 days a week, from 12.15 a.m. – 12.01 a.m.

6. I am interested to apply for Reflex. How do I apply?

To apply, simply download and print the Reflex Application Form from our website and submit it to domicile branch.

7. I am currently subscribed to "Basic Package" for Reflex. How do I upgrade to "Premium Package"?

To upgrade, simply download and print the Reflex Application Form from our website and submit it to domicile branch.

8. Can I begin to use Reflex immediately after submitting the Reflex Application Form?

Premium Package Users	Once your application is processed, you will be receiving your Reflex Token(s), Acknowledgment letter and Reflex Token Guide Upon receiving them, you are required to activate the token via the First Time Login option in RHB Reflex Website.
Basic Package Users	Once your application is processed, you will be receiving your Corporate ID and User ID by registered email address Upon receiving them, you are required to activate the User via the First Time Login option in RHB Reflex Website.

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9. Will I be provided with training once I am subscribed to Reflex?

If you are new to Reflex (or would like to have a re-training session), upon request, we can send our team of experienced trainers to conduct a training session for you. If we conduct the training at your office, there will be a charge of RM150 per session. We would waive the charges if it is conducted at the Bank. Alternatively, you may also request for online training.

Email us at REFLEX_TRAINING@RHBBANK.COM.MY to request for a training session. Please include the following information in your email:

- ◆ Company Name
- ◆ Corporate ID Number
- ◆ Contact Person
- ◆ Contact Number
- ◆ Preferred date & time

10. What are the roles available to use Reflex?

The roles under Reflex Cash Management are:

- ◆ SysAdmin1 (System Administrator)
- ◆ SysAdmin2 (System Authorizer)
- ◆ End User (Basic Package – Reviewer; Premium Package – Data Entry, Authorizer)

11. What can I do as SysAdmin1?

As SysAdmin1 (System Administrator), you can:

- ◆ Create, edit, delete, and add End Users
- ◆ Assign account to End Users
- ◆ Assign token to End Users

12. What can I do as SysAdmin2?

As SysAdmin2 (System Authorizer), you are given the authority to approve the creation or the amendments done by SysAdmin1.

13. What is the Reflex Token for and how do I use it?

It is a device provided to you by the Bank upon your subscription to Reflex. Aside from using the Token to login to Reflex, depending on your roles, you would have different use of it. For more information in using the token, you may refer to the manual provided.

14. Do I have to pay for the Reflex Token?

The Bank waives the charges on 2 tokens (for Sysadmin1 & Sysadmin2). Additional tokens are charged at RM50 per token. To request for additional tokens, please contact us at **03-9206 8118** or email us at reflex.support@rhbgroup.com.

15. Who should I contact if I have any queries regarding Reflex?

For any queries, please contact us at **03-9206 8118** or email us at reflex.support@rhbgroup.com.

16. What should I do if there was an unexpected logout from Reflex?

Kindly clear browser cache and history. Close and re-launch the browser.

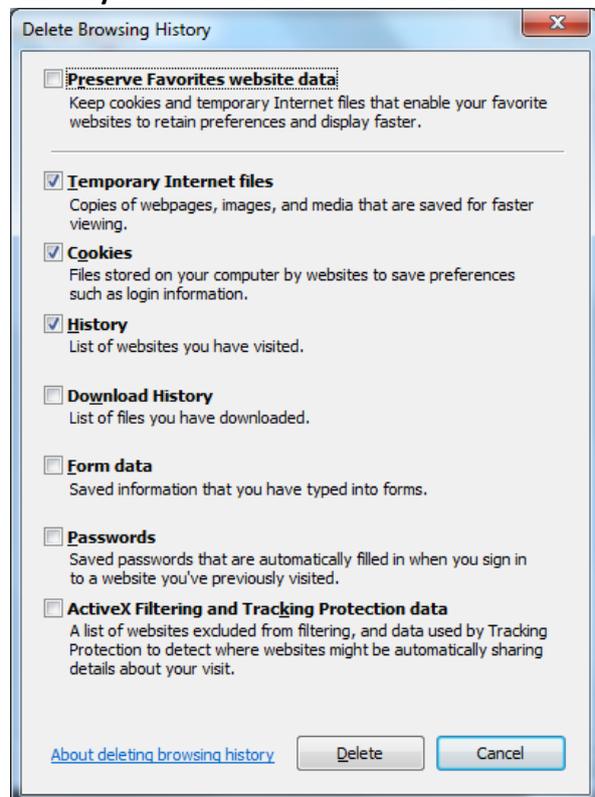### 16.1(a) Internet Explorer - to clear browser history

Click on **Gear Icon > Internet Options**
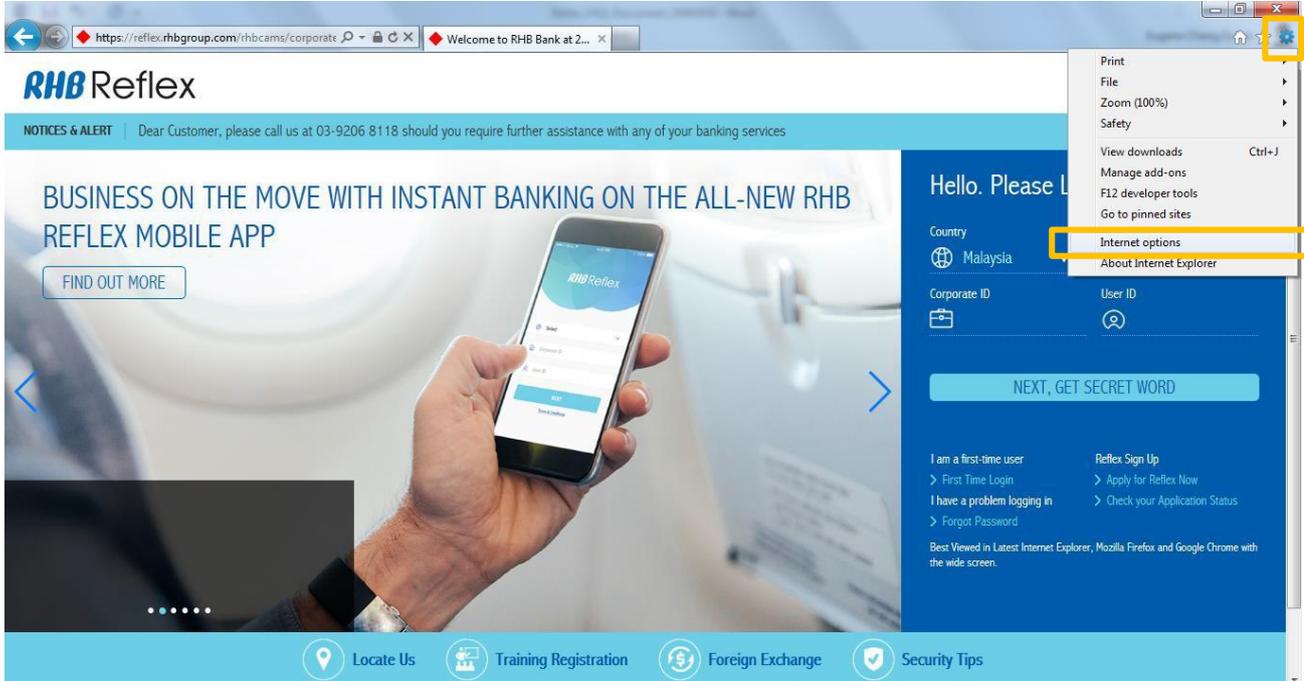
Under the General tab, look for "**Browsing History**" section and click on "**Delete**".
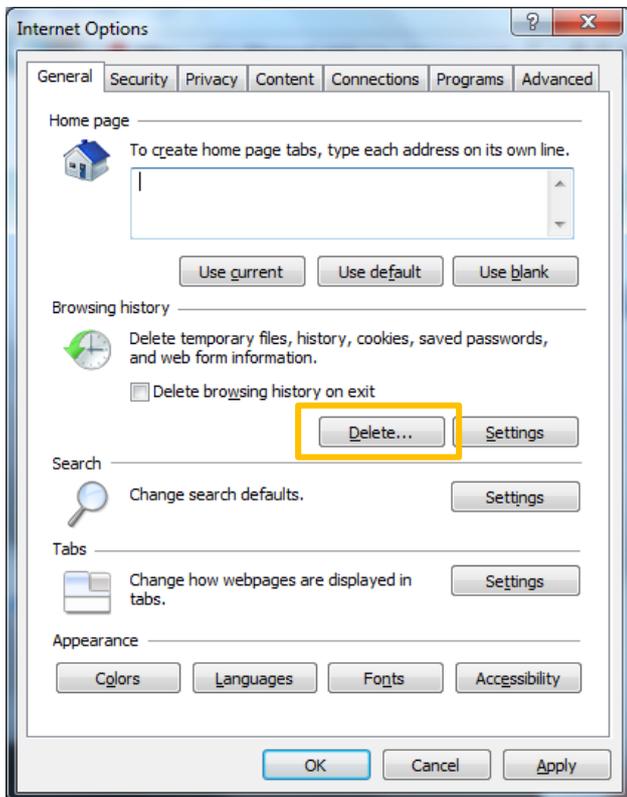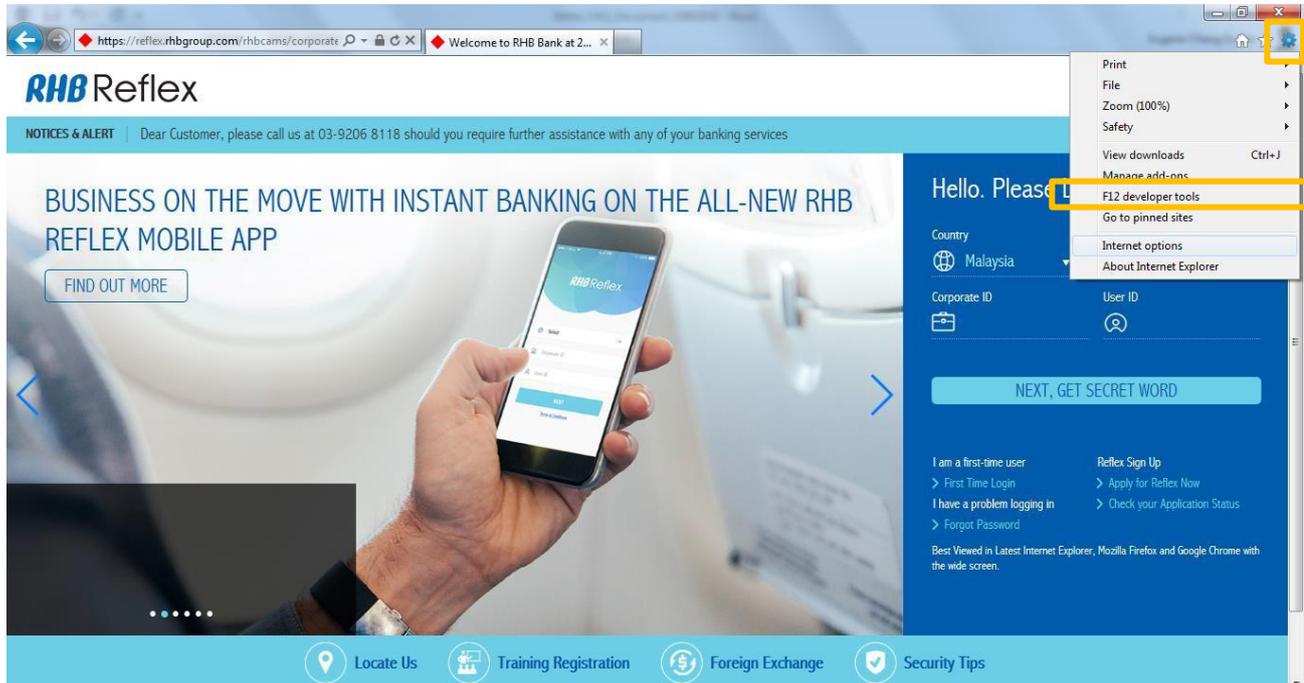

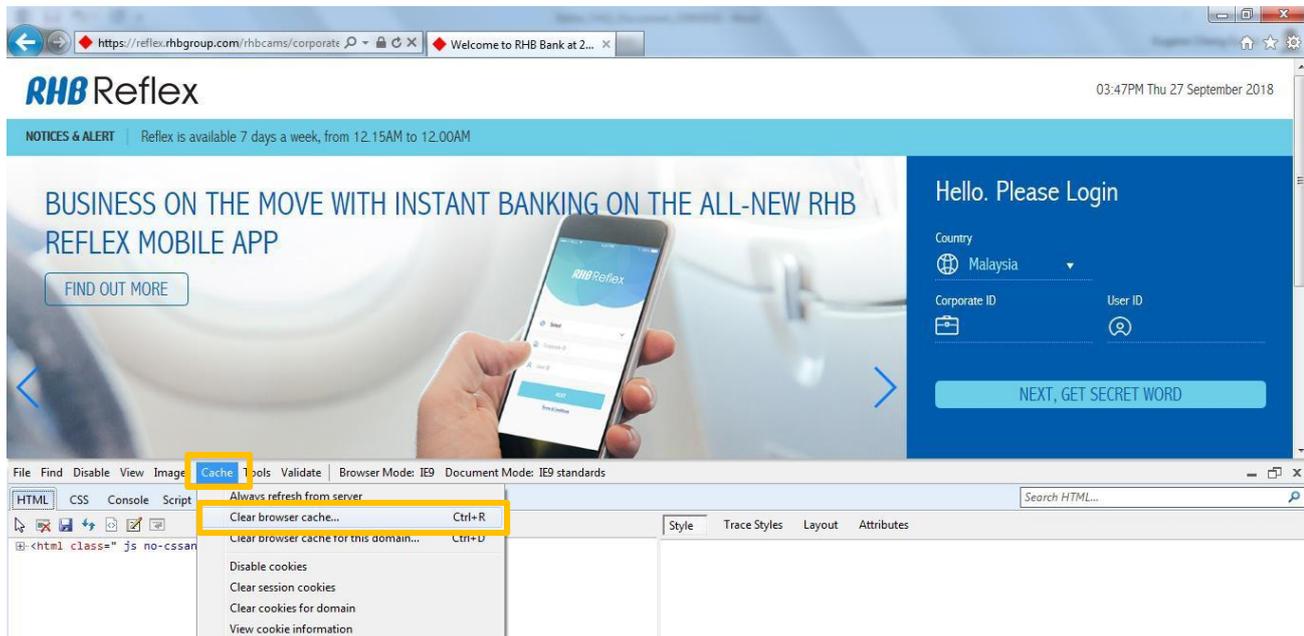Ensure "**Temporary Internet files**", "**Cookies**", and "**History**" is selected and then click "**Delete**"

16.1(b) Internet Explorer - to clear browser cache

Click on **Gear Icon > F12 developer tools**

A toolbar will either pop-out or display on the bottom of your browser. Click on "**Cache > Clear browser cache..**"

A confirmation box will pop-out. Click "**Yes**"
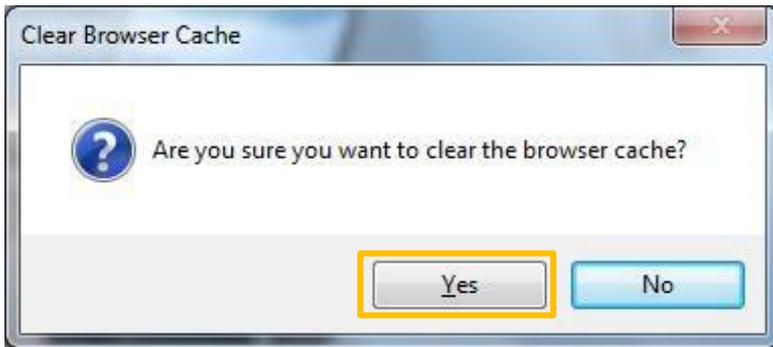
Close the browser and re-launch Internet Explorer.

16.2 Mozilla Firefox – to clear browser history and cache

Click on **3 horizontal bars (top right) > Options**
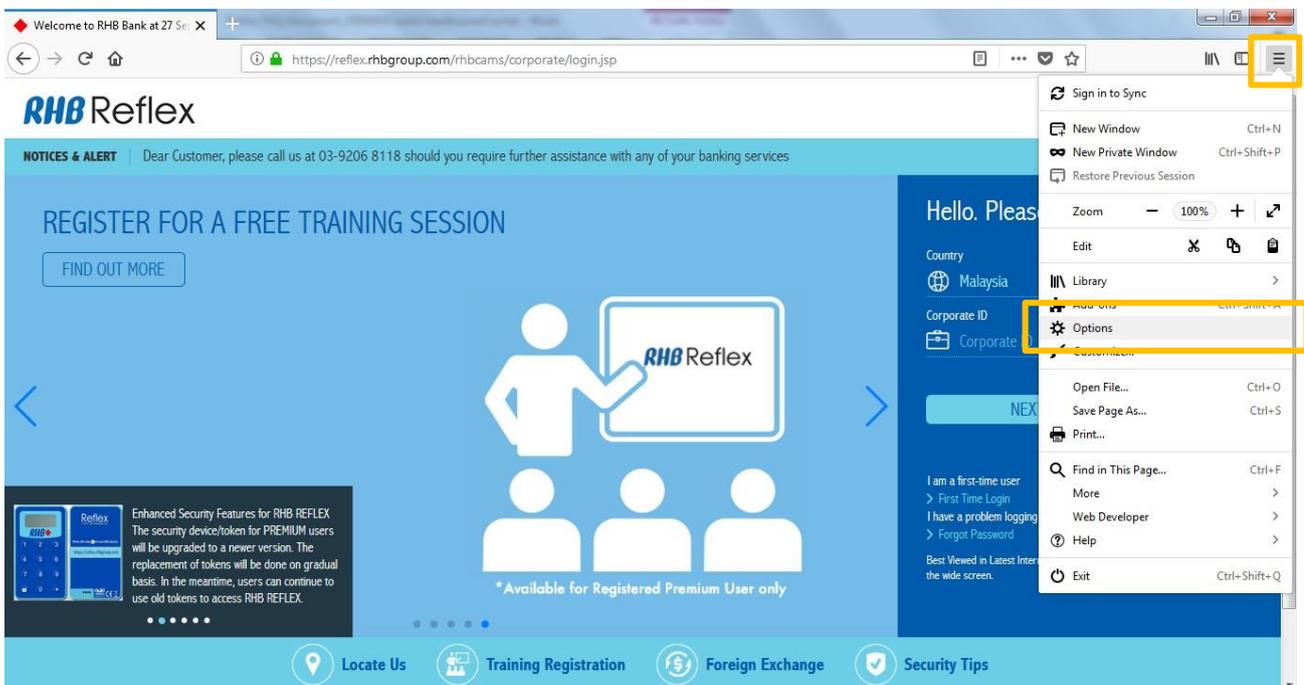
In the "Options" page, select "**Privacy & Security**" > scroll down to "**History**" section > click on "**clear your recent history**"
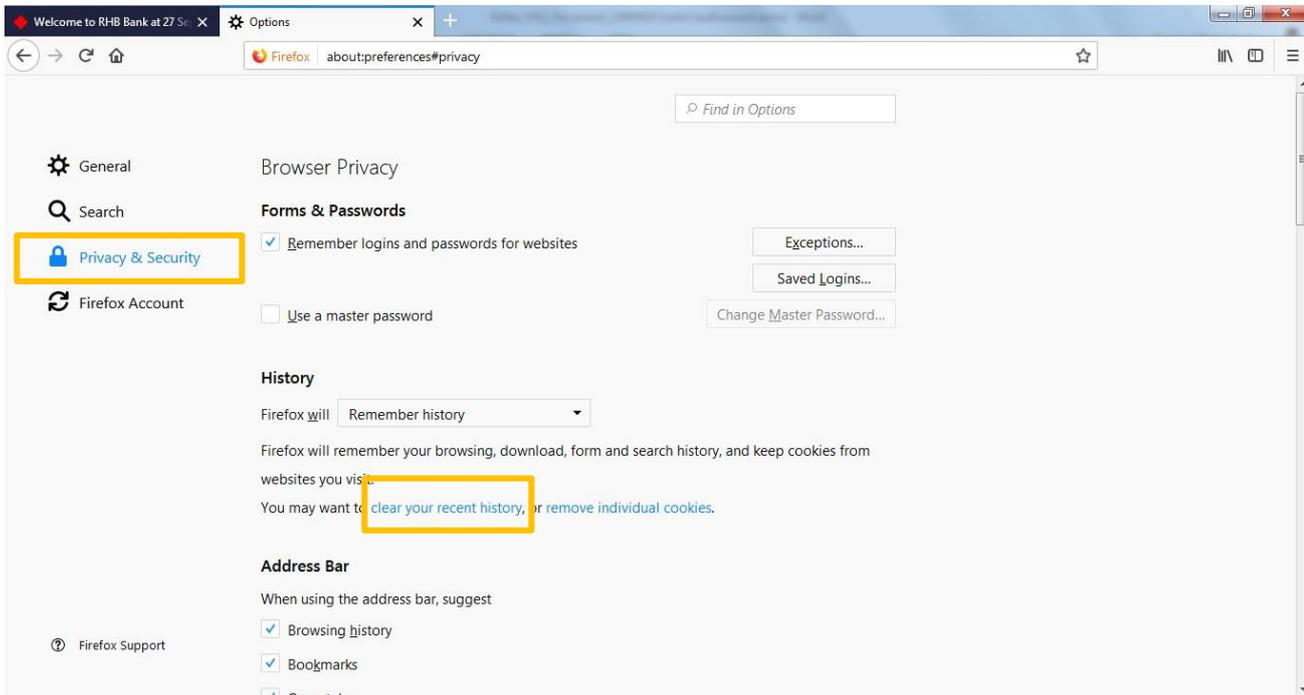
The screen below will pop-out. Ensure "**Browsing & Download History**", "**Form & Search History**", "**Cookies**", "**Cache**", and "**Active Logins**" are selected and then click "**Clear Now**"
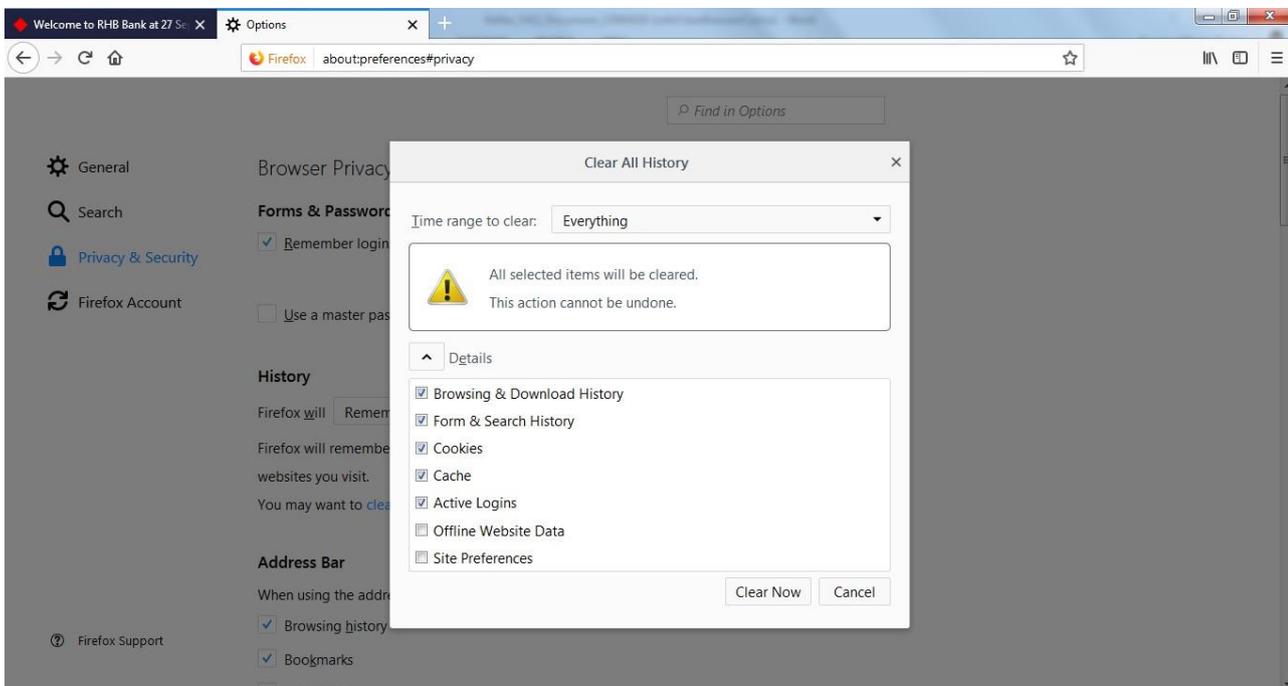
Close the browser and re-launch Mozilla Firefox.

16.3 Google Chrome – to clear browser history and cache

Click on **3 vertical dots (top right) > Settings**

Scroll down until you see "**Advanced**". Click on "**Advanced**"
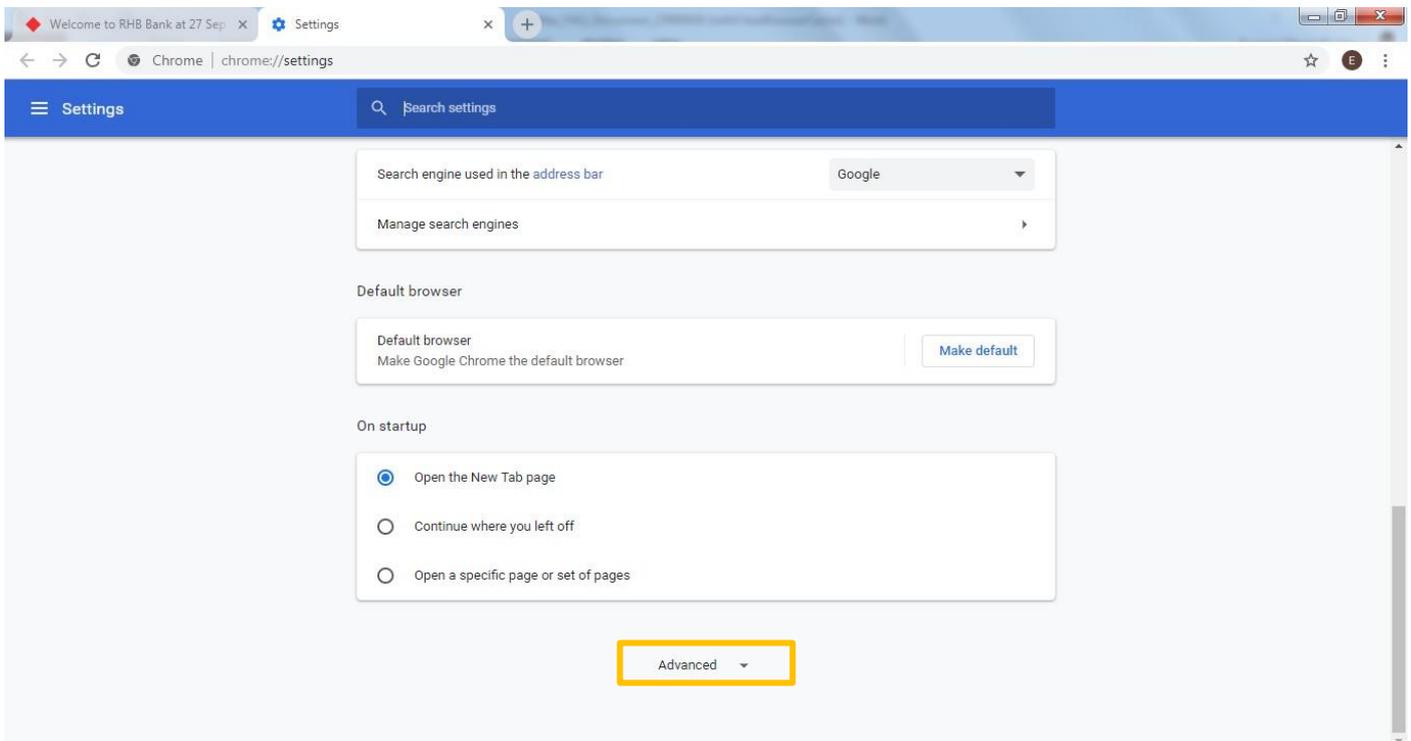
Under **"Privacy and security" >** click on **Clear browsing data**
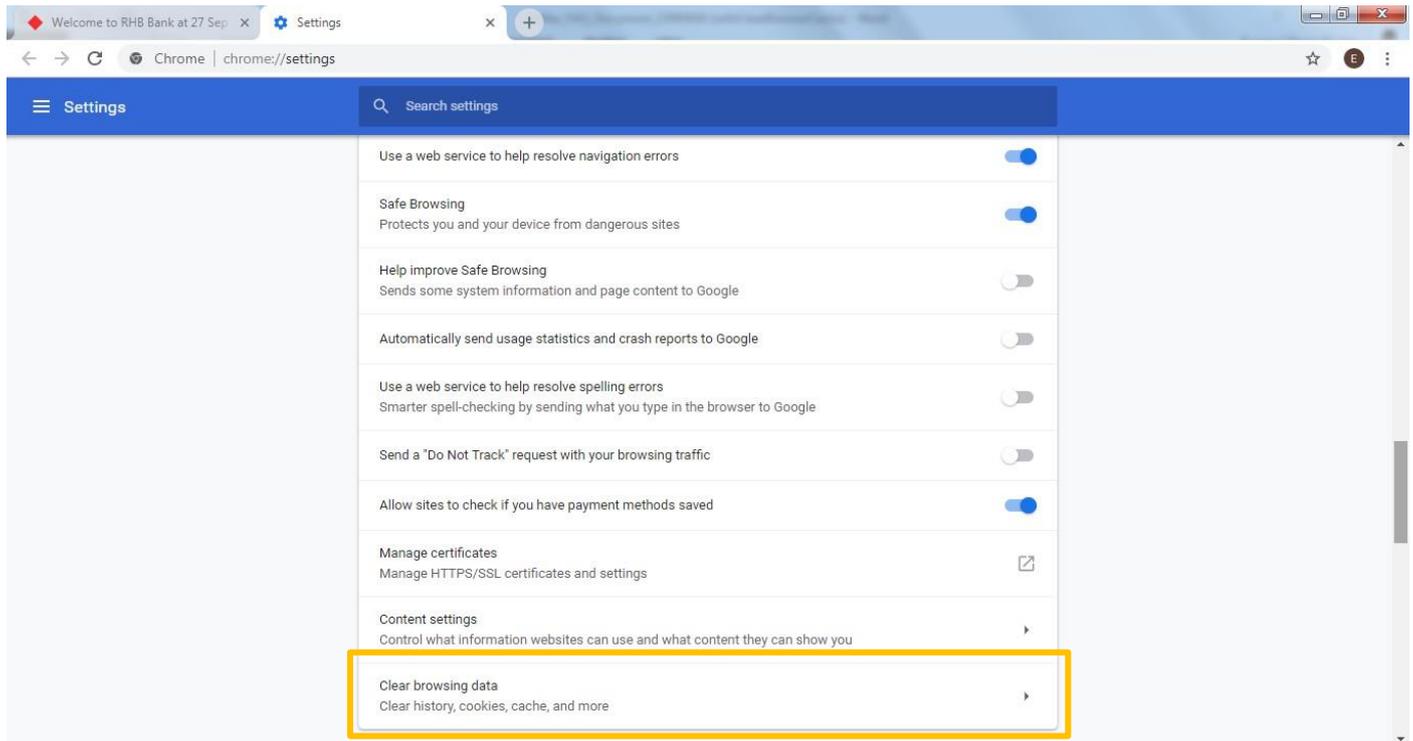
The screen below will pop-out. Ensure **"Browsing History"**, **"Cookies and other site data"**, **"Cached images and files"**, and **"Content settings"** is selected and then click **"Clear data"**
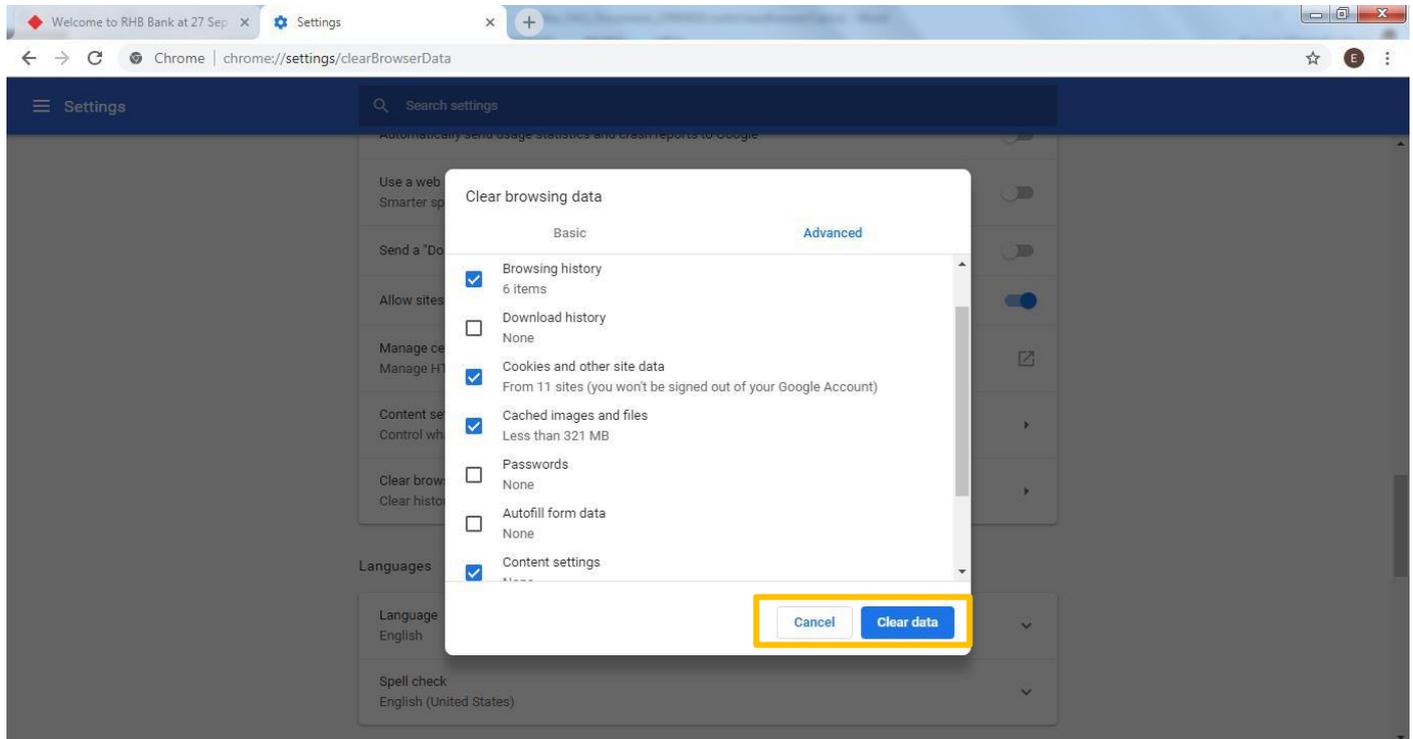
Close the browser and re-launch Google Chrome.

17. Why am I seeing this page when RHB Reflex Mobile App was force closed?

RHB Reflex Mobile Application is secured with the latest mobile security. If you were directed to this page while launching RHB Reflex Mobile App, your mobile device may have been jailbreak or compromised with a malware or malicious activity. If you have any further enquiries, kindly contact us at **03-9206 8118** or email us at reflex.support@rhbgroup.com.

17.1 What can I do to access RHB Reflex mobile app if this happens?

You may perform the following actions:

Issue	Affected Device OS	What can you do?
Rooted/Jailbroken device	• Android (Rooted) • iOS (Jailbreak)	1. Restore your device OS back to the genuine OS 2. Tag your Secure Plus token to another device which is not rooted/jailbroken (Token deactivation can be done by sysadmin1 and sysadmin2)
3rd party keyboard app installed	Android ONLY	1. Check if you have any 3rd keyboard app installed in your device, only selected 3rd party keyboard below are allowed: • Google Keyboard • GBoard • Swiftkey • Pinyin • Indic • Zhuyin • Handwriting • Cantonese 2. Set the default keyboard of your device to the original keyboard provided by the device (eg. Samsung Keyboard/Swiftkey) • Device Settings > Keyboard / General Management / Default Keyboard > Set Swiftkey/Samsung Keyboard as default
Malware/unauthorized applications installed	• Android • iOS	1. Scan your mobile device with anti-virus/anti-malware scanner and uninstall the applications that are trying to compromise with your device security 2. Do not install or download applications from unknown sources or unauthorized developers.

18. What is Self Assist?

Self-Assist allows Reflex users to self-perform reset password, token unblock or user & reactivation of Secure Plus (soft token).
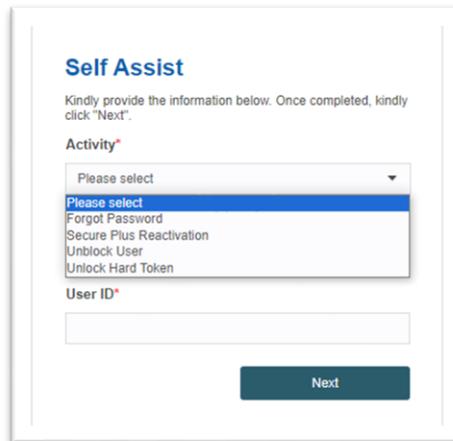

18.1 Why do I need Self Assist?

Reflex Self-Assist empowers you to inquire and access information independently, reducing the need for direct interaction with customer service and enhancing your overall experience.

18.2 How can I perform Reflex Self Assist?

The instructions are as below:

1. **Forgot Password**
   a. Select "Forgot Password" from the Activity selection. Fill in your Reflex Corporate ID and User ID and click "Next" to proceed.
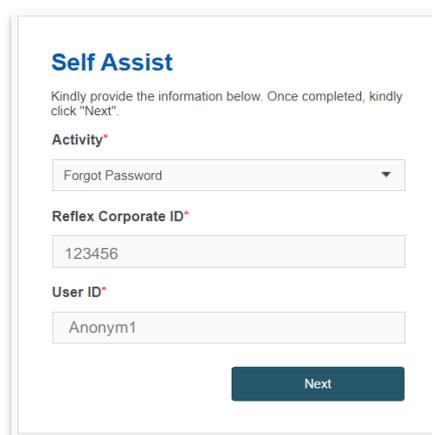
b. Enter your identification number and click "Submit" to receive the One-Time-Password" (OTP) via SMS to your registered mobile phone number.

Forgot Password

Kindly enter your identification number and click "Submit" to receive the One-Time-Password (OTP) via SMS to your registered mobile phone number.

ID No.*

654321

Submit

▶ Back to Login page

The OTP has been sent to your registered mobile phone number

Forgot Password

Kindly enter your identification number and click "Submit" to receive the One-Time-Password (OTP) via SMS to your registered mobile phone number.

ID No.*

654321

Ok

c. Enter your Corporate ID, User ID and SMS OTP that received as Password and click "Login".

Hello. Please Login

Corporate ID
123456

User ID
Anonym1

Secret Word
Proceed with login to register your Secret Word.

Password
O⃗ ● ● ●

BACK   LOGIN

I am a first-time user
▶ First Time Login
I have a problem logging in
▶ Self Assist

Reflex Sign Up
▶ Apply for Reflex Now
▶ Check your Application Status

Best Viewed in Latest Internet Explorer, Mozilla Firefox and Google Chrome with the wide screen.

RHB Reflex is also available on mobile. Download the app today!

d. Enter your new password and confirm new password. Click "Submit" to save the new password.
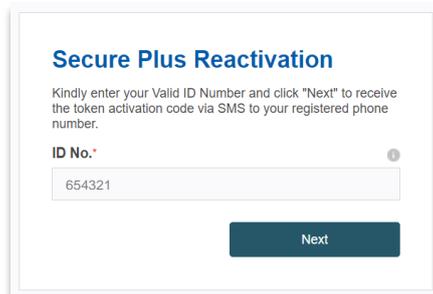

2. **Secure Plus Reactivation**
    In the event that the users have deactivated their Secure Plus, they can reactivate it by following the steps below.

    a. Select "Secure Plus Reactivation" from the Activity selection. Fill in your Reflex Corporate ID and User ID and click "Next" to proceed.
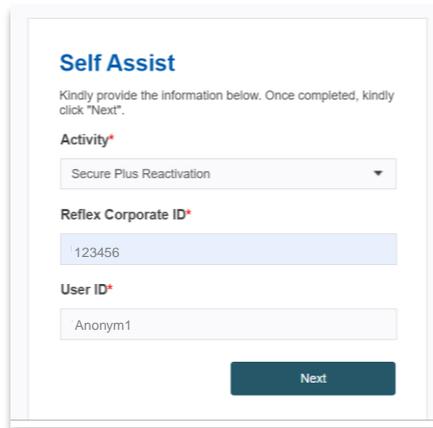
    b. Enter your Valid ID number and click "Next" to receive the token activation code via SMS to your registered mobile phone number.

c. Launch your RHB Reflex Mobile APP and click on the Secure Plus activation. Scan the CrontoSign image on RHB Reflex Web.
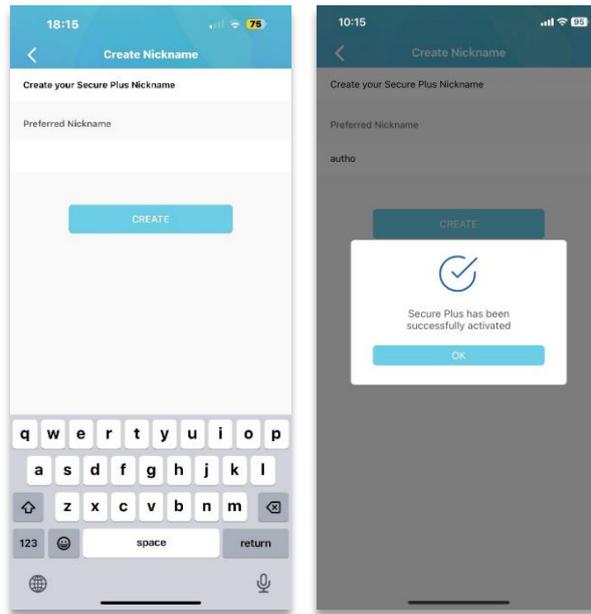

d. Click "Confirm" to reactivate Secure Plus user and input the OTP received via SMS in registered phone number. Then click "Continue" to proceed for further setup.
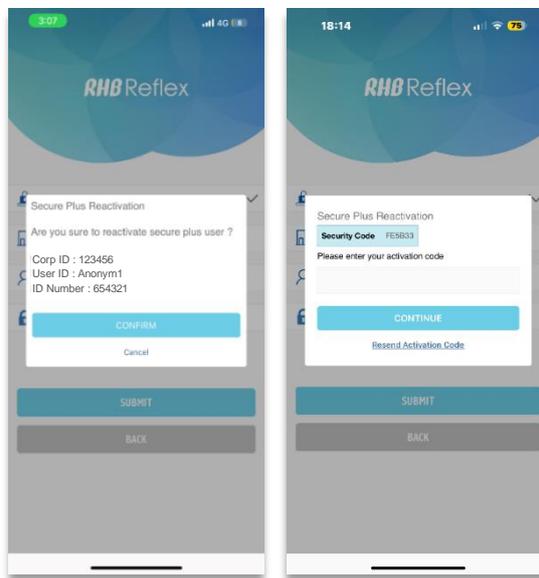
e. Setup the 8 digits PIN that preferred and click "Continue".

f. Input the preferred user nickname to complete Secure Plus Activation.

3. Unblock User

a. Select "Unblock User" from the Activity selection. Fill in your Reflex Corporate ID and User ID and click "Next" to proceed.

b. Enter your One-Time-Password" (OTP) and click "Submit".

c.   User will be successfully unblock and click "Ok" to proceed for login.

4. **Unlock Hard Token**
    a.   Select "Unlock Hard Token" from the Activity selection. Fill in your Reflex Corporate ID and User ID and click "Next" to proceed.

b.   Enter your Token Serial Number that registered and Lock Code that is displayed in Hard Token. Click "Next" to receive the One-Time-Password" (OTP) via SMS to your registered mobile phone number.

c. Enter your OTP that received click "Submit" to receive Unlock Code via your registered mobile phone number.

18.3 Can I use Self Assist if I am locked out of my Reflex Account?

No. If you have any further enquiries, kindly contact us at **03-9206 8118** or email us at reflex.support@rhbgroup.com.

18.4 How do I know whether I have successfully performed an activity via Self Assist?

Email notification for each activity via Self Assist will be sent to all corporate sysadmin(s) users and user that performed activity via Self Assist.

Sample email notification as below:
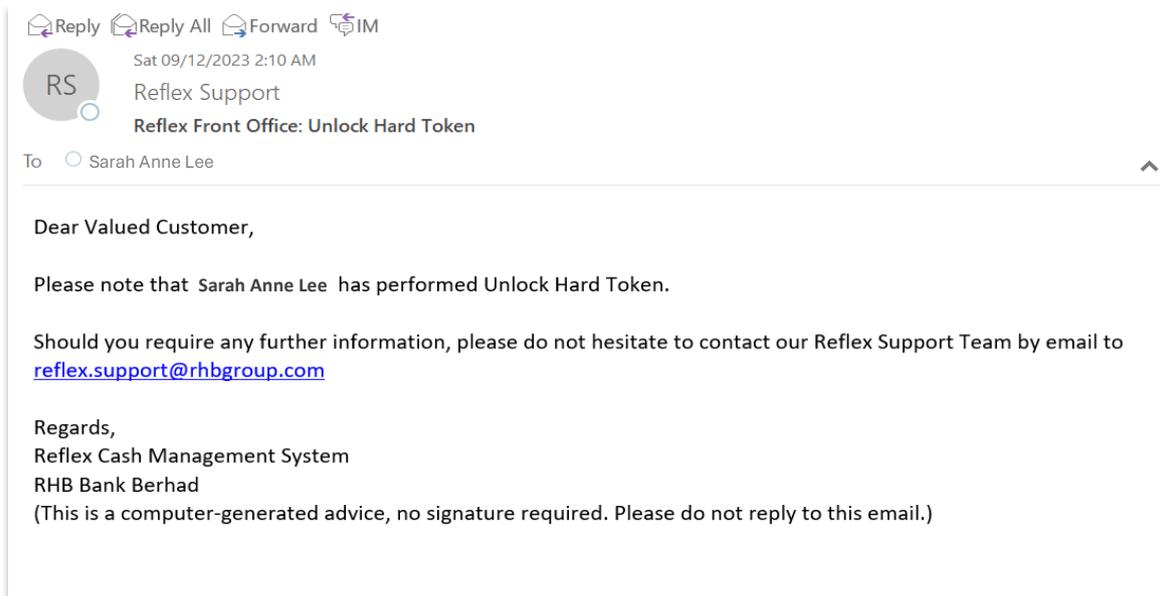
19. What is Cooling-Off Period in Reflex?

It is an additional safety measure whereby Reflex customers will be imposed with 12 hours of cooling-off period to prevent unauthorized token activation and login.

19.1 Why do we need Cooling-Off Period?

To protect Reflex customers with the appropriate verification on user login and token activation in preventing the fraudsters from initiating fund transfers using stolen credentials.

19.2 What activities will be implemented with Cooling-Off Period?

Activities	Impacted Users	When Cooling-Off Period applies?
First Time Login	Password User, Hard Token User and Secure Plus User	Upon Successfully update user information
Switching Mobile Device (Secure Plus Activations/Reissuances)	Secure Plus User	Upon Activation Secure Plus in mobile device
Hard Token Reissuances	Hard Token User	Upon Successfully perform login
Forgot/Change Password	Password User	Upon Successfully change password

19.3 I am unable to use Secure Plus for transaction submission / approval during cooling-off period. What should I do?

Reflex customers will need to wait for 12 hours before the customer is able to use Secure Plus to approve transactions. If a customer is still unable to perform login and transaction submission/approval after 12 hours, kindly contact us at **03-9206 8118** or email us at reflex.support@rhbgroup.com.

19.4 I have recently changed my mobile device, how do I unbind my Secure Plus under Cooling-Off Period to my new mobile device?

First, Reflex customers are required to wait for the 12-hour cooling-off period to pass. Then, the customer needs to perform Secure Plus Reactivation via Self Assist. Upon binding to a new device with Secure Plus Reactivation, another 12-hour cooling-off period will be triggered. After 12 hours, the customer will be able to login or perform transaction submission/authorization as usual.
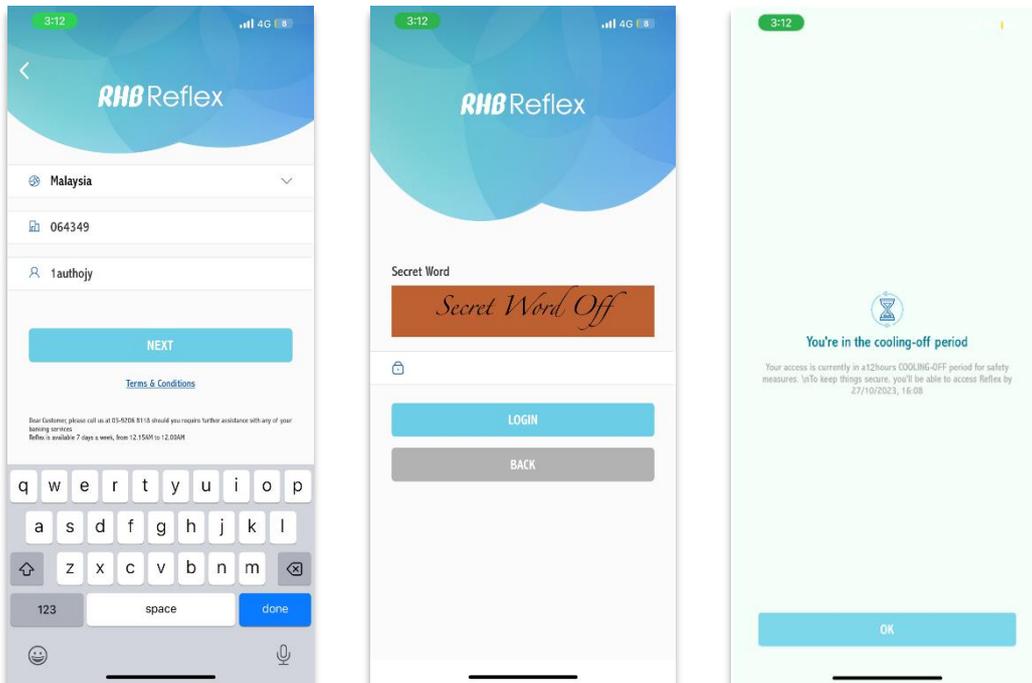
19.5 How do I know if I am in Cooling-Off Period?

The system will display a cooling-off message as below:

1. **Reflex Web**
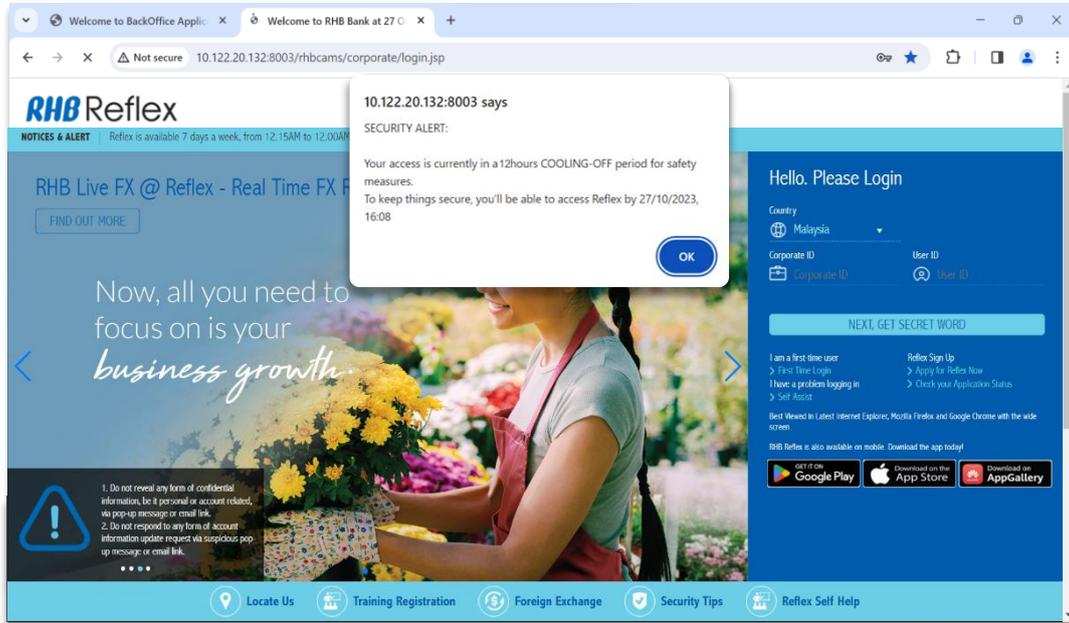
2. **Reflex Mobile App**

19.6 Can I change my password using Self Assist during Cooling-Off Period?

No. The option to change the password will only be accessible once the cooling-off period has been concluded.

19.7 Can I request to get rid of the Cooling-Off Period or shorten it?

No. This serves as a security measure aimed at preventing fraudulent transactions.

19.8 What should I do if I need to make an urgent transaction during Cooling-Off Period?

Please contact the nearest RHB Bank branch or kindly contact us at **03-9206 8118** or email us at reflex.support@rhbgroup.com.