TABLE OF CONTENTS

- 1. What are the services offered by Reflex Cash Management?
- 2. What are the benefits of using Reflex Cash Management?
- 3. What are the software and hardware requirements to use Reflex?
- 4. How secured is Reflex?
- 5. Is Reflex available on weekends and Public Holidays?
- 6. I am interested to apply for Reflex. How do I apply?
- 7. I am currently subscribed to "Basic Package" for Reflex. How do I upgrade to "Premium Package"?
- 8. Can I begin to use Reflex immediately after submitting the Reflex Application Form?
- 9. Will I be provided with training once I am subscribed to Reflex?
- 10. What are the roles available to use Reflex?
- 11. What can I do as SysAdmin1?
- 12. What can I do as SysAdmin2?
- 13. What is the Reflex Token for and how do I use it?
- 14. Do I have to pay for the Reflex Token?
- 15. Who should I contact if I have any queries regarding Reflex?
- 16. What should I do if there was an unexpected logout from Reflex?
 - 16.1(a) Internet Explorer to clear browser history
 - 16.1(b) Internet Explorer to clear browser cache
 - 16.2 Mozilla Firefox to clear browser history and cache
 - 16.3 Google Chrome to clear browser history and cache
- 17. Why am I seeing this page when RHB Reflex Mobile App was force closed?
 - 17.1 What can I do to access RHB Reflex mobile app if this happens?
- 18. What is Self Assist?
 - 18.1 Why do I need Self Assist?
 - 18.2 How can I perform Self Assist?
 - 18.3 Can I use Self Assist if I am locked out of my Reflex Account?
 - 18.4 How do I know whether I have successfully performed an activity via Self Assist?
- 19. What is Cooling-Off Period?
 - 19.1 Why do we need Cooling-Off Period in Reflex?
 - 19.2 What activities can be implemented with Cooling-Off Period?
 - 19.3 I am unable to use Secure Plus for transaction submission / approval during Cooling-Off Period. What should

Back to Top V2.3_16012024

I do?

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?

- 19.5 How do I know if I am in Cooling-Off Period?
- 19.6 Can I change my password using Self Assist during Cooling-Off Period?
- 19.7 Can I request to get rid of the Cooling-Off Period or shorten it?
- 19.8 What should I do if I need to make an urgent transaction during Cooling-Off Period?

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 optimiz	ing 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 allows for efficient transfer of fund	l to manage and perform all payments via online. With a wide array of payment solutions, it Is 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 <i>Reflex presents you with the opt</i> <i>more leverage in running your be</i>	ion to maximize your returns from your idle balances and surplus cash positions, providing you usiness.		

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 ApplicationWith 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.

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 <u>https://tradeinfolink.com.my</u> .
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.

<u>Audit Trail</u>

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 <u>RHB Reflex Website</u> .
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 <u>RHB Reflex Website</u> .

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 <u>REFLEX_TRAINING@RHBBANK.COM.MY</u> 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 <u>reflex.support@rhbgroup.com</u>.

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 <u>reflex.support@rhbgroup.com</u>.

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**".

itemiet op		
General	Security Privacy Content Connections Programs Advanced	
Home pa	age	
4	To create home page tabs, type each address on its own line.	
	Use <u>c</u> urrent Use de <u>f</u> ault Use <u>b</u> lank	
Browsin	g history	
Æ	Delete temporary files, history, cookies, saved passwords, and web form information.	
	Delete browsing history on exit	
	Delete	
Search		
P	Change search defaults. Settings	
Tabs —		
	Change how webpages are displayed in Settings tabs.	
Appearance		
Colors Languages Fonts Accessibility		
	OK Cancel Apply	

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**"

🔶 Welcome to RHB Bank at 27 Se 🗙 📑	🔆 Options 🗙 +			
(←) → C [*] (b)	Sirefox about:preferences#privacy		☆	W\ ₪ ≡
		♀ Find in Options		-
🔅 General	Browser Privacy			E
Q Search	Forms & Passwords			
A Privacy & Security	<u>Remember logins and passwords for websites</u>	E <u>x</u> ceptions		
a	J	Saved <u>L</u> ogins		
Firefox Account	Use a master password	Change Master Password		
	History Firefox will Remember history Firefox will remember your browsing, download, form an websites you visit. You may want to clear your recent history, or remove indi Address Bar	d search history, and keep cookies from vidual cookies.		
⑦ Firefox Support	When using the address bar, suggest Browsing <u>history</u> Bookmarks			

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"

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↔ ∀ ↔	V Firefox about;preferences#privacy			
		P Find in Options		
🔅 General	Browser Privacy	Clear All History ×		E
Q Search	Forms & Passworc	Time range to clear: Everything		
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	History	▲ D <u>e</u> tails		
	Browsing & Download History Firefox will Remer Form & Search History			
	Firefox will remembe	V Cookies		
	websites you visit.	☑ Cache		
	You may want to clea Image: Clean state of the state			
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⑦ Firefox Support	Browsing history Boogmarks			

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"

♦ Welcome to RHB Bank at 27 Sep × 🔹 Settings	× +		
\leftrightarrow \rightarrow C \odot Chrome chrome://settings			☆ 🕒 :
≡ Settings	Q pearch settings		
	Search engine used in the address bar	Google 🔻	1
	Manage search engines		
	Default browser		
	Default browser Make Google Chrome the default browser	Make default	
	On startup		~
	Open the New Tab page		
	O Continue where you left off		
	O Open a specific page or set of pages		
	Advanced 👻		

Under "Privacy and security" > click on Clear browsing data

🔶 Welcome to RHB Bank at 27 Sep 🗙 📫	Settings × +		
\leftrightarrow \rightarrow C \odot Chrome chrome://	/settings		☆ 🗊 :
≡ Settings	Q. Search settings		
	Use a web service to help resolve navigation errors	•	•
	Safe Browsing Protects you and your device from dangerous sites	-	
	Help improve Safe Browsing Sends some system information and page content to Google		
	Automatically send usage statistics and crash reports to Google		
	Use a web service to help resolve spelling errors Smarter spell-checking by sending what you type in the browser to Google	(ت	
	Send a "Do Not Track" request with your browsing traffic		I
	Allow sites to check if you have payment methods saved	-	
	Manage certificates Manage HTTPS/SSL certificates and settings	Z	
	Content settings Control what information websites can use and what content they can show you	>	
	Clear browsing data Clear history, cookies, cache, and more	•	
			*

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 <u>reflex.support@rhbgroup.com</u>.

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

You may perform the following actions:

lssue	Affected Device OS	What can you do?
Rooted/Jailbroken device	Android (Rooted)iOS (Jailbreak)	 Restore your device OS back to the genuine OS Tag your Secure Plus token to another device which is not rooted/jailbroken (Token deactivation can be done by sysadmin1 and sysadmin2)
3 rd party keyboard app installed	Android ONLY	 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 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	AndroidiOS	 Scan your mobile device with anti-virus/anti-malware scanner and uninstall the applications that are trying to compromise with your device security 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).

Kindly provide the information click "Next".	below. Once completed, kindly
Activity*	
Please select	•
Please select	
Forgot Password	
Unblock User	
Unlock Hard Token	
User ID*	
	Novt

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.

Kindly provide the information click "Next".	below. Once completed, kindly
Activity*	
Forgot Password	•
Reflex Corporate ID*	
User ID*	
Anonym1	
	Next



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 receive the One-Time-Password (OTI registered mobile phone number.	er and click "Submit" to P) via SMS to your
ID No.*	0
654321	
	Submit
Back to Login page	
The OTP has been sent registered mobile phone	to your number
Forgot Password	
Kindly enter your identification number receive the One-Time-Password (OTI registered mobile phone number.	er and click "Submit" to P) via SMS to your
ID No.*	0
654321	
	Ok

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



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

New Password*		Confirm New Password*	
•••••	0		
			O

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.

Kindly provide the inform click "Next".	ation below. Once completed, kindly
Activity*	
Secure Plus Reactivati	ion 🔻
Reflex Corporate ID*	
123456	
User ID*	
Anonym1	

b. Enter your Valid ID number and click "Next" to receive the token activation code via SMS to your registered mobile phone number.

Secure Flus	Reactivation
Kindly enter your Valid II the token activation code number.	D Number and click "Next" to receite via SMS to your registered phone
ID No.*	
654321	
	Next



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.

3:07	18:14 .i 후 75
RHB Reflex	RHB Reflex
Secure Plus Reactivation	£. Y
Are you sure to reactivate secure plus user ?	Secure Plus Reactivation Security Code FE5833
Corp ID : 123456 Vesr ID : Anonym1 ID Number : 654321	Please enter your activation code
CONFIRM	CONTINUE
Cancel	Resend Activation Code
SUBMIT	SUBMIT
BACK	BACK

e. Setup the 8 digits PIN that preferred and click "Continue".

		al 🗢 (75)
	Create New PIN	
Create your 8-digi	t Secure Plus PIN	
New PIN		
PIN Confirmation		
	CONTINUE	



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

Create Nickname Create Nickname Preferred Nickname CREATE CREATE CREATE CREATE	Create Nickname Create Nickname Preferred Nickname CREATE	Create Nickname Create Vickname Preferred Nickname CREATE CREATE CREATE CREATE CREATE	Create Nickname Create your Secure Plus Nickname Preferred Nickname CREATE			10110
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referred Nickname CREATE CREATE C	referred Nickname	referred Nickname CHEATE CHEATE	referred Nickname CREATE CREATE CR	Create you	r Secure Plus Nickname	Create your Secure Plus Nickname
CREATE CREATE CREATE CREATE CREATE CREATE CREATE CREATE CREATE CREATE CREATE CREATE CREATE	CREATE CREATE	CREATE CREATE CREATE CREATE CREATE CREATE Secure Plus has been successfully activated CREATE CREATE CREATE	CREATE CR	Preferred N	lickname	Preferred Nickname
CREATE CREATE CREATE CREATE Secure Plus has been successfully activated OK	CREATE CITEATE	CREATE CREATE CREATE CREATE Secure Plus has been successfully activated Ox	CREATE CREATE CREATE CREATE Secure Plus has been successfully activated CK Secure Plus has been successfully activated CK			autho
CREATE CECATE Secure Plus has been successfully activated OK	CREATE	CHEATE CHEATE CHEATE Secure Plus has been successfully activated OK	CHEATE CHEATE COEATE Secure Plus has been successfully activated CK			
Secure Plus has been successfully activated	Secure Plus has been successfully activated	Secure Plus has been successfully activated	Secure Plus has been successfully activated ox		GREATE	CREATE
Secure Plus has been successfully activated OK	Secure Plus has been successfully activated	a w e r t y u i o p	secure Plus has been successfully activated ox			\bigcirc
Successitian activated		a w e r t y u i o p	a w e r t y u i o p a s d f g h j k l			Secure Plus has been
		awertyuiop	awertyuiop asdfghjkl			average of the network of
		qwertyuiop	qwertyuiop asdfghjkl			successfully activated
asdfghjkl Qzxcvbnm⊗	asdrgnjki Ozxcvbnmc	☆ z x c v b n m ⊗		q w a s & z	ertyuiop dfghjkl xcvbnmo	successfully activated
gwertyuiop asdfghjkl ☆zxcvbnm © ²²³ © space return	a s d f g h j k l ☆ z x c v b n m @ 23 @ space return		123 🔪 space return	q w a s 쇼 z 123 @	ertyuisop dfghjki xcvbnmc space return	successfully activated

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.

Self Assist	
Kindly provide the information click "Next".	below. Once completed, kindly
Activity*	
Unblock User	•
Reflex Corporate ID*	
123456	
User ID*	
Anonym1	
	Next

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.

click "Next".	tion below. Once completed, kindly
Activity*	
Unlock Hard Token	•
Reflex Corporate ID*	
123456	
User ID*	
Anonym1	

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.

Unlock Hard T	ōken
Kindly enter your Valid Toke to receive the token activation registered mobile phone numerication of the second se	n Serial Number and click "Next" on code via SMS to your mber.
Token Serial Number*	
9876543210	
Lock Code*	
1234500	
Back to Login page	Next



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

Unlock Hard Token Kindly enter your valid One-Time-Password (OTP) and click Submit to Unlock Hard Token.	The Unlock Code has been sent to your registered mobile phone number Unlock Hard Token Kindly enter your valid One-Time-Password (OTP) and click Submit to Unlock Hard Token.
	OTP*
Submit	Ox > Back to Login page

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 <u>reflex.support@rhbgroup.com</u>.

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:

Reply R	ि Reply All ि Forward ि ि IM Sat 09/12/2023 2:10 AM Reflex Support	
0	Reflex Front Office: Unlock Hard Token	
To O Sar	rah Anne Lee	^
Dear Val	ued Customer,	
Please n	ote that Sarah Anne Lee has performed Unlock Hard Token.	
Should y <u>reflex.su</u>	ou require any further information, please do not hesitate to contact our Reflex Support Team by email to pport@rhbgroup.com	
Regards,		
Reflex Ca	ash Management System k Berbad	
(This is a	computer-generated advice, no signature required. Please do not reply to this email.)	

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 <u>reflex.support@rhbgroup.com</u>.

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 <u>reflex.support@rhbgroup.com</u>.