

# Frequently Asked Questions





# 1: General

## 1. What is AmAccess Biz?

AmAccess Biz is a digital banking platform offered by AmBank for business customers to enable them to access their accounts and perform transactions.

## 2. Where can I access AmAccess Biz?

The official URL for AmAccess Biz is: [biz.amaccess.com.my](https://biz.amaccess.com.my)

## 3. When is AmAccess Biz available for use?

With Internet connection, AmAccess Biz provides you the convenience to perform your account enquiry any time, any day.

## 4. Can I access my business accounts on AmAccess Biz from anywhere in the world?

Yes. As long as you have Internet connection, you will be able to access your business accounts via AmAccess Biz.

## 5. What are the services made available via AmAccess Biz?

Our AmAccess Biz is a quick, easy and secure way for you to manage your business finances when and where it suits you best. Amongst the features available on AmAccess Biz are:

- i. View business account summary, details and balances on the go;
- ii. View and reconcile transactions of business current account;
- iii. Monitor business performance with specially designed cash flow charts;
- iv. Make payments via Local Transfer, Bill Payment, Bulk Transfer, DuitNow, DuitNow QR, Foreign Transfer, Loan Repayment and FPX Payment.
- v. Collect funds via DuitNow ID and DuitNow QR.
- vi. Authorise transactions using digital token on the AmAccess Biz application.

## 6. Is there any fee charged for using AmAccess Biz?

The services of AmAccess Biz are provided for free during the current promotional period, until further notice.



# 1: General

## 7. How do I contact the bank if I have any query or require any assistance on AmAccess Biz?

Simply call our Corporate Services Contact Centre at +603 2178 3188 (business hours\* only) or email [amaccesscare@ambankgroup.com](mailto:amaccesscare@ambankgroup.com).

\*Please refer to [ambankgroup.com/cc](http://ambankgroup.com/cc) for details. Alternatively, you may utilise the 'Send Feedback' function on AmAccess Biz. We will respond to you and provide you with the required support once we have received your email and processed your request.

## 8. What devices can I use to access AmAccess Biz?

You may access AmAccess Biz from your desktop computer, laptop computer or smart phone via web browser.

## 9. Is there any specific software I need to use in order to access AmAccess Biz?

No. AmAccess Biz runs on **computer web browsers** with the equivalent functionality of:

- Chrome v. 72.0.0 or above;
- Internet Explorer v. 11;
- Mozilla Firefox v. 53 or above.

To get the best AmAccess Biz experience, we also recommend our mobile app on Google Play Store or Apple App Store for mobile devices with operating systems version:

- Android 8.1 and above;
- Apple iOS 12 and above.

## 10. How do I provide feedback, request for assistance or lodge a complaint on AmAccess Biz?

Simply call our Corporate Services Contact Centre at +603 2178 3188 (business hours\* only) or email to [amaccesscare@ambankgroup.com](mailto:amaccesscare@ambankgroup.com).

\*Please refer to [ambankgroup.com/cc](http://ambankgroup.com/cc) for details. Alternatively, you may utilise the 'Send Feedback' function on AmAccess Biz. We will respond to you or provide you with the required support once we have received your email and processed your request.



# 2: Registration

## 11. How do I register for AmAccess Biz?

### Existing Business/Financing Account with AmBank:

If you are an existing customer with a business account, you will need to fill up an **application form (Services Setup Form (AmAccess Biz))**.

### New Business Account with AmBank (applicable for new Current Account/Current Account-i application only):

If you are applying for a new business/financing account, you will need to fill up an **application form (Account Opening Form (Non-Individual))** by selecting 'Package A: Biz Premium' 'Section D'.

Upon completion, submit it together with the supporting documents to your branch. After internal processing, you will be notified via email and provided with instructions on how to use AmAccess Biz.

Kindly note that you may receive our emails in your spam or junk folder. To prevent our emails from being directed to these folders, please add AmAccess Biz to your email account's safe senders list.

## 12. How do I add new user or edit/remove an existing user?

Kindly complete the **Service Request Form** and submit it to your branch if you would like to add new user or edit/remove an existing user.

## 13. I am prompted with an 'Invalid User Account Details' notification during First-Time Login. What should I do?

This notification will be displayed when your business registration / NRIC / passport / mobile number is wrongly keyed in during First-Time Login. Kindly call our Corporate Services Contact Centre at +603 2178 3188 (business hours\* only) or email to **amaccesscare@ambankgroup.com** for assistance. \*Please refer to **ambankgroup.com/cc** for details. Alternatively, you may raise a **Service Request Form** and submit it to your branch to update your company and user details.



# 3: Login

## 14. Why can't I log in to my AmAccess Biz Account?

This could be caused by a number of reasons such as:

- You have provided a wrong password. (Refer to Question 15).
- You have provided the wrong User ID. (Refer to Question 16)

## 15. What should I do if I have forgotten my password?

You will need to reset your login password. You will be required to answer the security questions to verify your account in order to allow you to reset your password and reactivate your account. Please follow the steps below:

- i. Go to AmAccess Biz login page;
- ii. Click on 'Login Problems', then select 'Forgot Password';
- iii. Follow the instructions provided to reset your password.

## 16. What should I do if I have forgotten my User ID?

You will need to raise a request by completing a **Service Request Form** and submitting it to your branch to reset your account.

Once your application has been processed, you will receive a notification to reset your account as per the following steps:

- i. Go to AmAccess Biz login page;
- ii. Click on 'Login Problems', then select 'Reset Account', and;
- iii. Follow the provided instructions accordingly.

## 17. What should I do if I have forgotten my security answers when I want to reset my password?

You will need to raise a request by completing a **Service Request Form** and submit it to your branch to reset your account.



# 4: Security

## 18. How secure is AmAccess Biz

Security is our utmost priority. Safety measures such as data encryption, server authentication and firewalls, combined with our strict internal security procedures and policies, are some of the security measures that we have employed to ensure that you are able to use AmAccess Biz securely and safely at all times.

Our security measures are continuously being monitored and reviewed in our endeavour to provide our customers with the latest security technologies available. For further details, please read our **Security Statement**.

## 19. What if I had keyed in an incorrect password for three consecutive times?

Your AmAccess Biz Account will be locked and you will be barred from logging in. If this happened, you will need to reset your login password. You will be required to answer the security questions to verify your account in order to allow you to reset your password and reactivate your account. Please follow the steps below:

- i. Go to AmAccess Biz login page;
- ii. Click on 'Login Problems', then select 'Forgot Password';

- iii. Follow the instructions provided to reset your password.

## 20. What if I had keyed in an incorrect security answer for three consecutive times?

Your AmAccess Biz Account will be suspended. In this case, you will be required to raise a request by filling up a **Service Request Form** and submit it to your branch to reset your password and reactivate your account.

## 21. What is a hardware token?

A hardware token is a physical security device issued to Authoriser(s). This device is used to generate dynamic Response Codes for financial transactions.

## 22. How will I receive the hardware token?

The hardware token will be couriered directly to your official correspondence address.



# 4: Security

## 23. How do I activate my hardware token after I have received it?

Go to Settings > Manage Token > Hardware Token > Click on 'Activate Token' and follow the on-screen instructions where you are required to fill in the TAC and create a hardware token PIN.

## 24. If I have forgotten my hardware token PIN, how can I change it?

If you have forgotten your hardware token PIN, you will first need to disable your hardware token by keying in a wrong PIN for 5 consecutive times to retrieve 'Lock PIN' on your hardware token. Then, go to Settings > Manage Token > Hardware Token > Reset PIN and follow the on-screen instructions where you are required to key in a TAC to reset your PIN and complete the process.

## 25. Why does my hardware token display 'Locked PIN'?

Your hardware token is disabled as you have entered a wrong PIN for 5 times. You are required to reset your PIN to enable your hardware token again. (Refer to question 24)

## 26. What is a Response Code?

A Response Code is unique and automatically generated for user to key in to AmAccess Biz when authorising financial transactions or administrative tasks.

## 27. When do I need to input the Response Code?

During approval, an Authoriser is prompted with a Challenge Code on AmAccess Biz screen. The code is required to be keyed onto the hardware token to generate the Response Code. The generated Response Code is then applied on the AmAccess Biz screen to complete the authorisation.

## 28. Will my hardware token be locked after multiple unsuccessful Response Code attempts?

Yes, your hardware token will be locked after 3 unsuccessful attempts.



# 4: Security

## 29. How can I get my hardware token unlocked?

Go to Settings > Manage Token > Hardware Token > Unlock Token and follow the on-screen instructions where you are required to fill in the TAC and Response Code to complete the hardware token unlocking process.

## 30. What is a digital token?

AmAccess Biz digital token is a type of transaction authorisation method that is embedded into your mobile device for convenient authorisation of transaction which is initiated from AmAccess Biz Internet Banking or Mobile Banking.

Digital tokens are only issued to users who function as Authorisers or Power Users (Makers and Authorisers).

## 31. Can I activate my digital token via web browser?

No. You can only perform digital token activation via AmAccess Biz mobile application.

## 32. Is there any time limit for a token activation process?

Yes. You are required to complete your digital token activation within

five minutes. Otherwise, your digital token activation process will be timed out.

## 33. Are there any restrictions on digital token PIN setup?

Yes. PINs with the digits in repetitive, ascending or descending order are not allowed.

## 34. Can I activate multiple digital tokens for different companies that I own into the same mobile device?

Yes. You may activate your multiple digital tokens for different login IDs which are registered under the same NRIC/Passport Number into the same mobile device.

## 35. Can I activate my digital token in more than 1 device?

No. Each digital token is only allowed to be activated in one device.





# 4: Security

## 36. What would happen if I had wrongly keyed in my digital token PIN three times in a row, during a transaction authorisation?

When this happens, the digital token will automatically be deactivated. You will need to reactivate it to enable you to perform a transaction authorisation.

## 37. What should I do if I forgot my digital token PIN?

Click on 'Forgot PIN' link and a guide to reset the digital token will be shown on the pop-up message. Resetting of token can be done via Settings > Manage Token > Digital Token > Reset Token through mobile application.

## 38. What should I do if I lost my digital token device?

You may deactivate your digital token via AmAccess Biz using other devices or web browser through Settings > Manage Token > Deactivate Token. Alternatively, please contact the bank immediately to ensure your digital token can be promptly deactivated.

## 39. Can I switch my activated digital token to another device?

Yes, you may. Simply perform a digital token deactivation from your current mobile device, and then you may proceed to perform a digital token activation on your new mobile device.

## 40. If I have both the hardware and digital tokens, can I change my transaction authorisation method?

Yes. You may change your default authorisation method from digital token to hardware token through Settings > Manage Token > Preferred Authorisation Method on AmAccess Biz application.



# 4: Security

## 41. Why didn't I receive a push notification when I am authorising a transaction?

In this situation, any of these may have occurred:

- i. 'Allow Notification' function for AmAccess Biz mobile application on phone settings may have been turned off;
- ii. Internet connectivity issue;
- iii. Your digital token device is deactivated; or
- iv. You are using a different mobile device that is not registered with the digital token.

## 42. What should I do if I did not receive a push notification to complete the transaction authorisation?

- i. You will be able to launch the AmAccess Biz mobile application after clicking 'Approve' or 'Reject' on Transaction Details screen. You will see the signing-detail page being displayed.
- ii. Alternatively, please check your device through Settings > 'Allow Notification' for AmAccess Biz mobile application to see whether it is enabled. If it is not, please proceed to enable it and you will then be able to receive push notification.

## 43. Is there any approval limit in using digital token to authorise transaction?

Yes. The transaction amount allowed to be authorised using digital token is below MYR100,000.00. For transaction amount of MYR100,000.00 and above, a hardware token will be required for authorisation.

## 44. Can I perform Change of PIN on web browser or any mobile device?

No. You can only perform change of PIN on your digital token device.

## 45. Can I deactivate my digital token using web browser or any mobile device?

Yes. Digital token deactivation can be performed via web browser or any mobile device.



# 4: Security

**46. If I have a few devices installed with AmAccess Biz application, how would I know which device is tagged with the digital token?**

You will be able to identify the mobile device that is tagged with the digital token via Settings > Manage Device on the channel. A red security logo will be displayed to identify the digital token device.

**47. If I were to follow the steps of removing the digital token device through Settings > Manage Devices, what will happen to my digital token?**

Your digital token will be deactivated.

**48. What would happen to my hardware or digital token if my account is suspended or has been reset?**

You will not be able to authorise any transactions when your account has been reset or suspended.

In order to authorise any transaction again, you will be required to complete the 'Reset Account'

process on the login page (Login Problems > Reset Account).

Then, you will need to activate your digital token after logging in to your account.

**49. I am prompted with pop-up screen to answer the security questions or key in TAC when performing transactions (for both monetary and non-monetary transactions). What should I do?**

You are required to answer the security questions or key in TAC for verification purpose before you can proceed with the transaction.

**50. Why is my transaction still under 'Processing' status even though it has been approved?**

For security reasons, your transaction will be held for processing for a period of 24 hours. You may be contacted by the bank to verify the transaction.

**51. Why is my transaction declined?**

Your transaction is declined due to security reasons. You may contact the bank for further enquiry.



# 5: Accounts

## 52. Would I be able to see all of my corporate accounts?

Yes. You can see all the corporate accounts tagged to your profile on the 'Account' page.

## 53. What types of corporate accounts can I view online?

- Current Account/-i
- Fixed/Term Account
- Loan/Financing Account
- Foreign Currency Account

## 54. How many transactions history is available for me to access?

You will be able to access up to the last 180 days of transactions history. For newly-registered customers, you are only able to view the transactions history from the registration date onwards.

## 55. What is the purpose of the Cash Flow tab?

Cash Flow module provides comprehensive and interactive weekly/monthly cash flow charts for aggregated account or selected account, up to 90 days' history or future dated.

- Cash Flow Position – displays account balance;
- Cash Flow Analysis – displays inward and outward summary or overall net flow.



# 6: Payments

## 56. What are the types of fund transfer available?

- Transfer to own or third party AmBank accounts:
  - Current Account
  - Savings Account
  - Loan/Financing
- Transfer to other banks' accounts via Interbank GIRO (IBG), DuitNow and DuitNow QR
- Foreign Transfer to recipients abroad
- Bill Payment via JomPay
- Payment via FPX
- Bulk Transfer via IFT, IBG and DuitNow

## 57. How do I make payment?

Select 'Perform a Transaction' from various pages including Account Listing page and follow the on-screen instructions.

## 58. Can I make future-dated Transactions?

Yes, you can make future-dated transactions up to 90 days in advance.

## 59. Is it possible for me to stop the payment from being made to the beneficiary?

IBG transfer submitted for processing can be ceased before cut-off time of the initiated payment window by notifying the bank as soon as possible (Refer to Question 69). As for other real-time payments, transactions cannot be stopped as processing is instantaneous.

## 60. Does the recipient bank perform validation for IBG transfer before the funds are credited?

Yes. However, this is optional. You are required to enable the 'Validate ID Number at Recipient Bank' option and key in the ID number for selected ID Type when performing transactions.

## 61. Will I be able to keep track of my online payment transactions?

You may check the status at 'Transaction Details' for every transaction.



# 6: Payments

## 62. Are there any charges for making a fund transfer?

- There are no charges for transferring funds between your own/other AmBank accounts within Malaysia.
- Other payment services are provided for free during the current promotional period, until further notice.

## 63. Are there any charges incurred for transfer notification to beneficiary via email?

No, email notification to beneficiary on transfer will not incur any charges.

## 64. How do I repeat previous transactions?

You may select the past transactions you wish to repeat from the payment listing and go to More Functions > Copy Transaction.

## 65. How do I make payment for my Loan/Financing Accounts?

Go to Account > Financing Accounts > Select Account you need to make payment > New Payment and follow the on-screen instructions.

## 66. What is the maximum numbers of transfer for Bulk Transfer?

The maximum number of transfers per bulk file that AmAccess Biz can accept is 300 transfers.

## 67. What is the Bulk Transfer cut-off time?

Any Bulk Transfer transaction approved after 9.00 p.m. will be processed on the next day at 9.00 a.m.

## 68. Can an Authoriser approve a transaction created by a Maker after the payment date?

An Authoriser is advised to approve or reject a transaction prior to payment date but if the approval is still pending after the payment date, then the transaction status will change from 'pending approval' to 'approval due'.

The 'approval due' status will last for a grace period of 90 days after the initial payment date. Once the payment is approved, it will be processed and made on the same day depending on payment services cut-off time.

If there is no approval or rejection received after 90 days from the approval due, the transaction will be automatically cancelled.



# 6: Payments

## 69. When will the funds be credited into the Beneficiary Bank for successful transfers or refunds of any unsuccessful IBG transactions?

Please refer to the table below:

Initiated Payment		AmAccess Biz			
		Crediting Time		Refund Time	
Business Day (Monday – Friday)	Before 5.00 a.m.	Same Day	By 11.00 a.m.	Same Day	By 5.00 p.m.
	5.00 am – 8.00 a.m.	Same Day	By 2.00 p.m.	Same Day	By 8.20 p.m.
	8.01 am – 11.00 a.m.	Same Day	By 5.00 p.m.	Same Day	By 11.00 p.m.
	11.01 am – 2.00 p.m.	Same Day	By 8.20 p.m.	Next Working Day	By 11.00 p.m.
	2.01 pm – 5.00 p.m.	Same Day	By 11.00 p.m.	Next Working Day	By 11.00 p.m.
	After 5.00 p.m.	Next Working Day	By 11.00 a.m.	Next Working Day	By 5.00 p.m.
Non-Business Day		Next Working Day	By 11.00 a.m.	Next Working Day	By 5.00 p.m.



# 6: Payments

## 70. What is DuitNow?

DuitNow is an instant fund transfer service offered by AmAccess Biz that enables you to transfer or receive funds by using DuitNow ID or bank account number. The following options of ID types are available:

- Mobile Number
- NRIC Number
- Army Number or Police Number
- Business Registration Number registered with SSM
- Passport Number

## 71. What is a DuitNow ID?

DuitNow ID is an identifier which is used to receive funds. You are allowed to register one DuitNow ID to one account at any time. Below are the available ID types for business:

- Mobile Number (for sole proprietor only)
- Business Registration Number registered with SSM

## 72. How does a DuitNow ID function and how can I use it?

A DuitNow ID functions by transferring the funds to the registered bank account when a transfer is made to the DuitNow ID.

## 73. Can I register my Business Registration Number (BRN) and/or Mobile Number with more than one bank?

No, your DuitNow ID (BRN and/or Mobile Number) can only be registered with one bank at any one time. However, you can switch your DuitNow ID to your preferred bank from the respective bank's Internet/Mobile Banking.

## 74. How many mobile numbers can I register with AmAccess Biz?

You are allowed to register one mobile number if you are a sole proprietor. For other business types, the option for mobile number is currently unavailable on AmAccess Biz.

## 75. What are the features and benefits of DuitNow?

With DuitNow, you can transfer funds instantly, 24 hours a day and seven days a week, to the recipients' registered DuitNow IDs, without the hassle of having to remember or memorise their account numbers or which banks their accounts belong to.





# 6: Payments

## 76. Why should I use AmAccess Biz to perform DuitNow transfer and register my DuitNow ID?

With our AmAccess Biz app, you can easily transfer funds and manage your DuitNow ID even while on the go.

## 77. When will the funds of the transfers made be received by my recipients?

The transfers will be effected immediately and the recipients will receive the funds in their respective bank accounts instantly.

## 78. What are the currencies supported through DuitNow?

Currently, DuitNow supports only Malaysian Ringgit (MYR).

## 79. What is the maximum transaction limit?

The maximum transaction limit is MYR10 million per transaction. However, the transaction is subject to daily online transaction limit for each company.

## 80. Which are the banks that are listed under DuitNow?

Kindly visit [duitnow.my](https://duitnow.my) to view the full list of participating banks.

## 81. Do I need to register in order to perform funds transfer using DuitNow?

Registration is not required for you to send money via DuitNow. However, you will need to register your DuitNow ID if you wish to receive funds via DuitNow ID.

## 82. Is there any cut-off time for DuitNow transfers?

There is no cut-off time for DuitNow transfers. It is available 24/7, 365 days year.



# 6: Payments

## 83. What should I do if I have unintentionally transferred funds wrongly or my recipient did not receive the funds?

You can stop the transfer if it has not reached its transfer date and you should contact the Bank immediately if your recipient did not receive the funds for a transfer made via DuitNow. However, do ensure that the correct DuitNow ID has been provided for the payment to be processed.

## 84. How can I identify the transfer made via DuitNow for my business?

All transfers made via DuitNow will be reflected on your transaction history, bank statement and payment listing with the appropriate descriptions for your reference.

## 85. Can I perform bulk transfers via DuitNow?

Yes. You simply need to download the latest Bulk Transfer template to enable this. However, currently, AmAccess Biz only supports pay-to-bank account.

## 86. Will I receive alerts when funds have been transferred to my DuitNow ID?

You will receive an email alert for each transfer into your receiving account in the Bank, if you have signed up for eStatement.

## 87. What could be the cause if I keep receiving error messages that the DuitNow ID is invalid when I perform DuitNow funds transfer?

If you had received such error messages, do check with your recipients on the following:

- Have they registered their DuitNow ID using the details you have entered?
- Is their DuitNow ID active?
- Is their bank account active?



# 6: Payments

## 88. What should I do if my Mobile Number/Business Registration Number in the Bank's system is outdated?

You can update your Mobile Number/Business Registration Number at any of our branches nearest to you or via your relationship manager.

## 89. What is DuitNow QR?

DuitNow QR is an instant fund transfer service that enables you to transfer and receive funds nationwide by using a DuitNow QR code, which is also known as Malaysia's National QR code. DuitNow QR is an industry-wide initiative governed by Payments Network Malaysia Sdn Bhd (PayNet).

## 90. Who can apply for DuitNow QR?

All new and existing AmAccess Biz users can experience DuitNow QR via AmAccess Biz mobile apps.

## 91. How can I start using DuitNow QR?

To pay via DuitNow QR:

- i. Log in to AmAccess Biz mobile app on your mobile device.
- ii. Tap on 'Perform Transaction' and select 'DuitNow QR'.
- iii. For first-time use, you will need to allow AmAccess Biz to access your phone camera before you are able to start scanning.

To generate a DuitNow QR Code:

- i. Log in to AmAccess Biz mobile app on your mobile device.
- ii. Tap on 'Settings' and select 'DuitNow QR'.
- iii. For first-time use, you will need to follow the on-screen instruction to setup DuitNow QR Code before sharing it with your customers.

## 92. Where can I use DuitNow QR/Who can I make payment to?

Look out for a DuitNow QR code standees at participating merchant outlets. You can also make payments to merchants who can generate a DuitNow QR code on mobile banking app. For the full list of participating financial institutions, kindly visit [www.duitnow.my/DuitNow-QR/](http://www.duitnow.my/DuitNow-QR/)



# 6: Payments

## 93. Can I generate DuitNow QR?

Yes, you can. Simply follow the steps below to generate a DuitNow QR Code:

- i. Log in to AmAccess Biz mobile app on your mobile device.
- ii. Tap on 'Settings' and select 'DuitNow QR'.
- iii. For first-time use, you will need to follow the on-screen instruction to setup DuitNow QR Code before sharing it with your customers.

## 94. What is the maximum transaction limit for DuitNow QR?

The maximum transaction limit for DuitNow QR is MYR10 million per transaction, subject to your company's AmAccess Biz daily online transaction limit, whichever is lower.

## 95. What kind of QR code is available for scanning?

The QR code must abide to DuitNow QR code's standard. There are 2 types of QR codes available:

- i. Dynamic QR Code: It has the merchant's account details with the transaction amount embedded into it. The customer can just scan the QR code without the need to enter an amount.
- ii. Static QR Code: It has only the merchant's account details. The customer must enter the amount after scanning the QR code.

## 96. How do I know the status of the DuitNow QR transaction?

You may check on the payment listing and transaction history to view the status of your transaction. You will receive an email when the transaction has been processed.



# 6: Payments

## 97. What should I do if there is a commercial dispute with my merchant/recipient?

If you are at the merchant's premise, you are advised to resolve the dispute with the merchant directly. If there is a need for further investigation, kindly report this matter to **amaccesscare@ambankgroup.com** or call our Corporate Services Contact Centre at +603 2178 3188 business hours\* only). \*Please refer to **ambankgroup.com/cc** for details.

## 98. When will the transfers made by DuitNow QR be received by my merchants/recipients?

After the transactions are approved, these will be effected immediately and the merchants/recipients will receive the funds in their respective bank accounts instantly. The Merchants/recipients may also check their own transactions history to find out if the funds have been received.

## 99. What is a Foreign Transfer?

Foreign Transfer or Remittance is the funds being transferred by a consumer through a remittance provider (i.e. an agent) to a recipient abroad.

## 100. Are there any charges for Foreign Transfer?

Cable charge is waived during the current promotional period, until further notice. However, Agent Charge may be applicable subject to the payment's instruction selected as 'Agent Charges paid by Applicant (OUR)'.

## 101. Can I choose an account with other currencies to perform Foreign Transfer?

Yes. You may select an account with other currencies when performing any remittance transaction.



# 6: Payments

## 102. What is the difference between Standard Rate and Contract Rate?

- **Standard Rate:**  
When the conversion of transaction amount is based on the current forex rate.
- **Contract Rate:**  
When the conversion of drawdown amount is based on the agreed rate between you and your bank. The rate is fixed within the contractual period.

## 103. What do SHA and OUR payments instructions mean?

- **Agent Charges paid by Beneficiary (SHA):** You will only need to pay cable charges. The recipient will receive the payment which had been deducted with the agent charges, if any.
- **Agent Charges paid by Applicant (OUR):** You will pay all transfer charges including the cable charges and agent charges, if any. The recipient will receive the full amount of the payment.

## 104. Am I required to upload any supporting documents when performing Foreign Transfer?

Supporting documents are only required for any transfers of MYR50,000.00 and above. None is required for any amounts below that.

## 105. What is an IBAN?

IBAN stands for International Bank Account Number. It is mainly used in European countries to identify an account as per the international numbering standards. You may obtain an IBAN from the recipient in order to complete a Foreign Transfer.

## 106. How would I know when I should enter an IBAN or other account number when performing a Foreign Transfer?

IBAN code is required when you are transferring funds to European countries, whereas you may use other account numbers when you are transferring funds to non-European countries.



# 6: Payments

## 107. What is SWIFT Code?

SWIFT stands for Society for Worldwide Interbank Financial Telecommunications (SWIFT). A SWIFT transfer is a type of international money transfer accomplished via the SWIFT international payment network.

When you transfer your payment overseas, SWIFT code is used to identify the bank that the recipient's account is registered with. You will need to obtain the SWIFT code for the recipient's bank from the recipient in order to proceed with the transfer.

## 108. Can I perform internal transfer in Foreign Currency (FCY) using AmAccess Biz?

Yes. Below are the types of transfers supported:

- i. MYR (Malaysian Ringgit) to FCY (Foreign Currency)
- ii. FCY (Foreign Currency) to FCY (Foreign Currency)

## 109. What is the Foreign Transfer processing cut off time?

Any transactions approved before 3.30 p.m. on a business day will be processed and submitted to SWIFT within the same business day. Transactions approved after 3.30 p.m. on a business day will be processed and submitted to SWIFT on the next business day.

## 110. For future-dated Foreign Transfer transaction, when will it be processed?

The Foreign Transfer transaction will be processed and submitted to SWIFT on the Transfer Date selected by the customer. If the transfer date falls on a weekend or Malaysia's public holiday, the transaction will be processed on the next business day.



# 6: Payments

## 111. What other codes are required when you are performing Foreign Transfers to the following countries?

Please refer to the table below:

Destination Country	Additional fields	Where do I find the code?	Length
Australia	BSB CODE	From Recipient	6-Digit Numeric
Canada	TRANSIT CODE	From Recipient	9-Digit Numeric (including leading zero)
India	IFSC CODE	From Recipient	11-Digit Alphanumeric
England	SORT CODE	From Recipient	6-Digit Numeric
US	FEDWIRE/ ABA CODE (OPTIONAL)	From Recipient	9-Digit Numeric





# 6: Payments

## 112. What is FPX?

FPX is an online payment gateway by Payments Network Malaysia Sdn Bhd (PayNet) that allows real-time debiting of your funds to merchants accepting FPX payments.

## 113. Are there any charges for FPX?

FPX transaction fee may apply subject to the merchant's online payment terms and conditions.

## 114. How do I make FPX payment?

You may perform FPX payments via participating merchants' websites that accept FPX payments. The authorisers may proceed to authorise the transactions via AmAccess Biz.

## 115. What is the validity period for my FPX payment that was submitted for approval?

The FPX payment will be valid for 5 calendar days for authorisation purposes.

## 116. What is the maximum transaction limit for FPX payment?

FPX's maximum transaction limit is MYR1 million per transaction, except for merchants with Merchant Specific Limit (MSL) as approved by PayNet, and subject to your AmAccess Biz daily online transaction limit, whichever is lower.

## 117. Will I be able to view the transaction details in AmAccess Biz if I had cancelled my FPX payment before submitting it for approval?

No, you may only view the FPX payments that you have submitted for approval in AmAccess Biz.

## 118. If I had cancelled my FPX payment transaction at Step 2 i.e. 'Approve Payment', can I still retrieve it in AmAccess Biz for authorisation?

Yes, you may log in to AmAccess Biz and retrieve the transaction to proceed with the authorisation.



# 6: Payments

**119. I have performed a FPX payment. How do I know if my payment is successfully received by the merchant?**

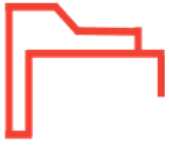
You may refer to the merchant's final payment status for confirmation. An email notification will be sent by FPX and AmAccess Biz and a copy of advice may be downloaded from AmAccess Biz.

**120. My FPX payment status is reflected as 'Failed' but my funds have been deducted. What should I do?**

In the event that your account has been deducted but the transaction was unsuccessful for certain reasons, refund will be done by the Bank. You may log in to AmAccess Biz for account inquiry. For further assistance, you may call our Corporate Services Contact Centre at +603 2178 3188 (business hours\* only) or email to [amaccesscare@ambankgroup.com](mailto:amaccesscare@ambankgroup.com).  
\*Please refer to [ambankgroup.com/cc](http://ambankgroup.com/cc) for details.

**121. My FPX payment was submitted but not found in AmAccess Biz for authorisation, what should I do?**

The transaction may be unsuccessful for certain reasons after being submitted. You may call our Corporate Services Contact Centre at +603 2178 3188 (business hours\* only) or email to [amaccesscare@ambankgroup.com](mailto:amaccesscare@ambankgroup.com) to check on the failure reason.  
\*Please refer to [ambankgroup.com/cc](http://ambankgroup.com/cc) for details.



# 7: Payroll

## 122. What is AmAccess Biz Payroll?

AmAccess Biz Payroll is for you to pay your employees' salaries and statutory bodies such as EPF, SOCSO, EIS, IRB and ZAKAT.

## 123. How can I apply for this Payroll access?

Kindly complete the **Service Request Form** and submit it to your branch if you would like to have access to Payroll.

## 124. Can I request to hide this function from one of the users in my company?

Yes. A company can choose to apply for Payroll access for any of the users.

## 125. What are the types of Payroll functions available?

There are two types of Payroll functions which you may select from the 'Payroll' menu bar:

- Statutory Body Registration
- Make New Payroll

## 126. What is Statutory Body Registration?

It is the registration of your employer's statutory bodies such as

SOCSO, EPF and IRB. Once registered, you are required to submit your Test File for verification. After the Test File has been successfully verified, you may proceed with the 'Make New Payroll' function.

## 127. What is 'Make New Payroll' function?

This refers to the actual Live File submission of your Payroll transactions which include salary and statutory body.

## 128. What is the difference between Statutory Body Registration and 'Make New Payroll'?

Firstly, you will need to perform statutory body registration for SOCSO, EPF and IRB in order for you to proceed with 'Make New Payroll' function for SOCSO, EPF and IRB transactions.

## 129. What is the difference between Test File and Live File?

There will be no funds debited for Test File. Live File is the actual submission and funds will be debited.



# 7: Payroll

## 130. How long is the process of successful verification of Statutory Body Registration?

This may take up to 2 business days for Statutory Body Registration transaction to be successfully verified.

## 131. What are the types of salary payments available?

- Internal Fund Transfer (IFT)
- DuitNow to Account

## 132. Is it possible for me to stop the Payroll payment?

Approved payroll payment can be ceased by stopping the transaction before cut-off time or processing date (Transaction Details > More Functions > Stop Transaction). Once payment is processed, transaction cannot be stopped as the funds is transferred to the beneficiary instantaneous.

## 133. What is the maximum number of transfers for Payroll?

The maximum number of transfers per Payroll file that AmAccess Biz can accept is 1,800 records.

## 134. What is the maximum file size allowed for Payroll?

400KB.

## 135. Can I make back-dated or future-dated Payroll transactions?

Payroll Type	Back-dated Transaction	Future-dated Transaction
Salary	No	Yes
EPF (KWSP)	Yes, within 12 months	Yes, within 12 months
IRB (LHDN)	Yes	Yes
SOCSSO/EIS	Yes, within 12 months	No
ZAKAT	Yes	Yes

## 136. Will I be able to keep track of my online Payroll transactions?

You may check the transaction status at Payroll Listing.

## 137. How do I repeat previous transactions?

You may repeat previous transactions by selecting the past transactions from the Payroll Listing and go to More Functions > Copy Transaction.

## 138. How do I resubmit my failed transaction?

You may resubmit failed transactions due to insufficient funds only. Simply select the failed transactions with insufficient funds error message from the payroll listing and go to More Functions > Resubmit Transaction.



# 8: Reports

## 139. What is AmAccess Biz eStatement?

AmAccess Biz eStatement is an electronic version of an account statement. You have the option of viewing and downloading them in PDF format.

## 140. What are the types of account that are made available via eStatements

- i. Current Account/Current Account-i
- ii. Selected Loan Accounts/ Financing Accounts

## 141. Do I need to pay for eStatement?

No. It is free of charge.

## 142. How do I view or download the eStatement from AmAccess Biz?

You may view or download the eStatement from Reports > Statement Download > select Account Type > select Account Number > select Date Range > click Search.

## 143. Can I request to hide this function from one of the users in my company?

No. This function will be accessible to all users registered in AmAccess Biz regardless of their user roles.

## 144. Is there any password required to open the eStatement?

Password is only required to open Loan Account eStatements, i.e. a 7-digit alphanumeric password which consists of a combination of the following:

- i. The last 4 digits/alphabets of your Business Registration Number in capital letters, excluding any special characters, followed by;
- ii. The last 3 alphabets/characters of your company's name in capital letters as registered with the Bank, excluding any special characters.



# 8: Reports

## 145. What happens if I make three wrong attempts when entering the password?

The error pop-up message will request for you to click on the reload button and you may proceed to re-enter with the correct password.

## 146. How long will my eStatement be available for viewing in AmAccess Biz?

Please refer to the table below:

Account Type	Statement Frequency	Statement History	Statement Availability
Current Account/Current Account-i	Monthly	Latest 6 months	5 <sup>th</sup> day of the month
*Loan Account/Financing Account	Yearly	Latest 2 years	26 <sup>th</sup> Jan of the following year



# 9: Cheque

## 147. How will I receive the cheque book that I have ordered?

- The cheque book will be delivered to your registered correspondence address.
- Please note that the courier charges will be debited from your current account.

## 148. Can I order more than one cheque book at a time?

No, each customer is only allowed to order one book per request.

## 149. What is the cost of one cheque book and how much is the delivery fee?

It costs MYR7.50 per cheque book and MYR10.00 per delivery to your registered correspondence address.

## 150. When can I receive my cheque book after submitting a request on AmAccess Biz?

You will receive your requested cheque book after three working days.

## 151. Is there a cost associated with stopping a cheque?

Yes. The charges are as follows:

- To stop sequential cheques (i.e. 100001, 100002, 100003), you will be charged MYR10.00 per request.
- To stop non-sequential cheques (i.e. 100001, 100006, 100009), you will be charged MYR10.00 per cheque.

## 152. Can I stop multiple cheques at once?

Yes, you may select to stop multiple cheques, up to a maximum of five cheques, depending on the cheques' status. Currently only cheques with 'Unpaid' status can be stopped.



# 10: Foreign Exchange

## 153. What is AmAccess Biz Foreign Exchange?

AmAccess Biz Foreign Exchange is for you to book new FX contract, create new FX firm order and create new FX alert.

## 154. How can I apply for this Foreign Exchange (FX) access?

### Existing Business / Financing Account with AmBank:

- i. Existing in AmAccess Biz and existing in AmBank FX:  
You will need to fill up the **Service Request Form** and submit it to your branch or via relationship manager.
- ii. Existing in AmAccess Biz and new in AmBank FX:  
You will need to fill up the **Service Request Form, submit Dealing Mandate Form** to your branch or via relationship manager.
- iii. New in AmAccess Biz and existing in AmBank FX:  
You will need to fill up the **Service Setup Form** and submit it to your branch or via relationship manager.

- iv. New in AmAccess Biz and new in AmBank FX:  
You will need to fill up the **Service Setup Form, submit Dealing Mandate Form** to your branch or via relationship manager.

### New Business Account with AmBank (applicable for new Current Account/Current Account-i application only):

You will need to fill up the an **Account Opening Form (Non-Individual), Dealing Mandate Form** to your branch or via relationship manager.

## 155. Can I request to hide this function from one of the users in my company?

Yes. A company can choose to apply for Forex access for any of the users.





# 10: Foreign Exchange

## 156. What are the Foreign Exchange services available?

There are three Foreign Exchange services which you may select from the "Foreign Exchange" menu bar:

- i. Book new FX Contract  
You can book a contract at today's rate to enjoy the same rate even if the FX rate increases within the maturity date.
- ii. Create new FX Firm Order  
You can place an instruction to auto book a contract when it hits your FX desired rate.
- iii. Create new FX Alert  
You can setup an alert to notify you when it hits your FX desired rate.

## 157. What is the difference between FX Firm Order and FX Alert?

FX Alert notifies you when the desired FX rate setup is hit, whereas FX Firm Order will auto book a contract when the desired FX rate setup is hit.

## 158. Can I cancel the FX contract booked in AmAccess Biz?

No, you are unable to cancel the contract on AmAccess Biz. You may contact AmBank Treasury dealers or relationship manager for further enquiry.

## 159. Can I utilize the FX contract booked via AmAccess Biz?

Yes, you can utilize the contract by performing the payment transaction in "Foreign Transfer" at AmAccess Biz.

## 160. How can I check the contract booked, FX Firm Order and FX Alert records?

You can go to "Foreign Exchange" menu bar, then click on View All button at FX Contract, FX Firm Order and FX Alert sections.



# 11: Migration

## 161. Which category of customers will be involved in the Migration of e-AmBiz and AutoPay to AmAccess Biz?

Those who meet the migration criteria, i.e., e-AmBiz customers with payment package and AutoPay customers who subscribed to e-AmBiz.

## 162. How do I know whether I am involved in the Migration exercise?

You will be notified through:

- a pop-up notification which will be displayed when you log in to e-AmBiz system.
- a letter of notification that will also be sent to your registered billing address.
- a reminder email which will be sent to your registered email address prior to your migration batch.

## 163. Do I need to submit any forms or documents to enable the switching of my account access from e-AmBiz to AmAccess Biz to take place?

No. Once selected, you will automatically be switched to AmAccess Biz. Upon successful migration, you will receive an email

titled 'AmAccess Biz: Successful Application & First Time Login Instructions (Migration)' email to facilitate your AmAccess Biz user account creation.

## 164. Will I be charged for the system migration exercise?

No. It is free of charge.

## 165. How will I know whether my company has been onboarded to AmAccess Biz?

Once your company has been onboarded, a First Time Login Instruction email notification will be sent to your company's users.

## 166. Will I still be able to log in to e-AmBiz after switching to AmAccess Biz?

No. After you have been migrated to AmAccess Biz, your e-AmBiz access will be blocked. When this happens, you will receive a notification when you try to access via e-AmBiz, which will prompt you to access your business accounts via AmAccess Biz instead.

If you have not created your user account, you will be required to complete the 'e-AmBiz Migration Login' process which is available at [biz.amaccess.com.my](http://biz.amaccess.com.my).



# 11: Migration

## 167. What will happen to my existing e-AmBiz token after my migration to AmAccess Biz?

Your token will also be migrated to AmAccess Biz and you may continue to use the same token for transaction authorisation in AmAccess Biz, after you have updated your preferred authorisation method, i.e. whether to use hardware token or digital token as your default token for authorisation.

## 168. If my role is a Maker in e-AmBiz, what will happen to my existing e-AmBiz token after the migration to AmAccess Biz?

Your token will also be migrated to AmAccess Biz and remain under the same company in AmAccess Biz. The Maker is no longer required to use a token in AmAccess Biz.

## 169. How do I log in to AmAccess Biz without a token?

Users are not required to log in using a token in AmAccess Biz. After completing the First Time Login, you are only required to key in your User ID and password in order to log in to AmAccess Biz.

## 170. What should I do if I wish to re-use the token reserved under my company?

You may complete the **Service Request Form** by indicating the token serial number and submit it to the nearest branch. The token can be reassigned to your company's power user or authoriser that requires hardware token.

## 171. Do I need to sign up again for Payroll access if I am a current AutoPay user in e-AmBiz?

No, you don't have to. You will be auto-assigned to Payroll access after the migration to AmAccess Biz.

## 172. Do I need to upload a test file for registration after the migration if I am a current AutoPay user in e-AmBiz?

You don't have to if the test file has been successfully tested in the previous platform. The file status will be updated as 'live'. You can perform payroll transaction once you have completed the registration via AmAccess Biz after migrating.



# 11: Migration

**173. What should I do if I would like to update my company's daily online transaction limit after migration?**

Kindly complete the **Service Request Form** and submit it to the nearest branch.

**174. What should I do if my current e-AmBiz token is locked or has not been activated?**

For locked token, please call our Corporate Services Contact Centre at +603 2178 3188 (business hours\* only) or email to **[amaccesscare@ambankgroup.com](mailto:amaccesscare@ambankgroup.com)**. \*Please refer to **[ambankgroup.com/cc](http://ambankgroup.com/cc)** for details. For token that has not been activated, please submit a Token Acknowledgement Letter to **[e-AmBiz@ambankgroup.com](mailto:e-AmBiz@ambankgroup.com)**.

**175. What should I do if I didn't receive TAC to complete my First Time Login?**

Please check and ensure that you have updated the correct mobile number during the First Time Login. For Malaysia's mobile number, please remove the '0' leading number in the phone number entry. e.g., 12xxxxxxx.

**176. Can I proceed to perform First Time Login using my mobile phone?**

No, First Time Login can only be performed via web browser using your desktop or laptop.

**177. What should I do if I realised that my NRIC/Passport Number has not been updated while performing my First Time Login after being migrated?**

Please call our Corporate Services Contact Centre at +603 2178 3188 (business hours\* only) or email to **[amaccesscare@ambankgroup.com](mailto:amaccesscare@ambankgroup.com)** to request for NRIC/Passport Number to be updated. \*Please refer to **[ambankgroup.com/cc](http://ambankgroup.com/cc)** for details.

**178. What will happen to my pending transactions in e-AmBiz after my company migrated to AmAccess Biz?**

You are required to re-initiate the transactions in AmAccess Biz as the e-AmBiz pending transactions have been voided.



# 11: Migration

## **179. What will happen to my approved future-dated transactions in e-AmBiz after my company migrated to AmAccess Biz?**

Approved future-dated transactions will be processed as per schedule. To check your transactions, login to AmAccess Biz, go to "Accounts" menu and select an account to view the transaction history.

## **180. What are the benefits of migrating from e-AmBiz to AmAccess Biz?**

AmAccess Biz is designed to be user friendly with various useful functions that are easily navigated throughout the platform. (Refer to Question 181)

We have created AmAccess Biz, a new online business banking channel or cash management system that is simple and easy to use for our customers to benefit from. A year of research and development had gone into creating this system to ensure improved user experience for all our business customers.

As such, you are highly encouraged to take advantage of this new channel that we are offering by switching from e-AmBiz to AmAccess Biz once you received our email notifications to switch your account access (refer to Question 181 for comparisons between both systems).

However, should you wish to remain as a user of e-AmBiz, you may notify us by sending us a letter from your company's authorised signatory. Kindly scan this letter and email it to **[amaccesscare@ambankgroup.com](mailto:amaccesscare@ambankgroup.com)**.



# 12: Introduction of AmAccess Biz

## 181. What are the differences between AmAccess Biz and e-AmBiz?

Please refer to the table below:

Function	AmAccess Biz	e-AmBiz
User ID Creation	User ID is unique across the system. It is defined and created by you upon 'First-Time Login'.	User ID is as per requested by you upon registration. However, your User ID may also be defined by the Bank.
Login	Log in with user ID and password	Log in with user ID and Token
Transaction Authorisation	Hardware token / digital token	Not required
Corporate Limit	Accumulative daily online transaction limit shared across all the users in a company	Individual approval limit for each transaction
Types of Accessible Account for Inquiry	<ul style="list-style-type: none"><li>• Current Account</li><li>• Term/Fixed Deposit Account</li><li>• Financing/Loan Account</li></ul>	<ul style="list-style-type: none"><li>• Current Account</li><li>• Term/Fixed Deposit Account</li></ul>
Account Accessibility	All your existing business accounts will be automatically tagged for viewing without raising a Service Request.	Service Request is required to access all business accounts under the same company.



# 12: Introduction of AmAccess Biz

Function	AmAccess Biz	e-AmBiz
Available details of Current Account for viewing	<p>You are able to view:</p> <ul style="list-style-type: none"> <li>• Available Balance</li> <li>• Ledger Balance</li> <li>• Floating Amount</li> <li>• Holding Amount</li> <li>• Overdraft Amount</li> <li>• Transactions History of up to the past 6 months</li> </ul>	<p>You are able to view:</p> <ul style="list-style-type: none"> <li>• Current Balance</li> <li>• Available Balance</li> <li>• Ledger Balance</li> <li>• Floating Amount</li> <li>• Overdraft Amount</li> <li>• Transactions History of up to the past 6 months</li> </ul>
Transaction History of Current Account	<p>You are able to:</p> <ul style="list-style-type: none"> <li>• View Transaction History of your current accounts on-screen, up to the past 6 months;</li> <li>• Download the Transaction History Report in PDF or CSV format with debits and credits of account.</li> </ul>	<p>You are able to:</p> <ul style="list-style-type: none"> <li>• Download Account Activity to retrieve and download Transaction History in PDF or CSV format which include opening ledger balance, running balance, debits and credits of account.</li> </ul>
Cash Flow Analysis	<p>You are able to analyse your business accounts' activities for the past 90 days and future 90 days via:</p> <ul style="list-style-type: none"> <li>• Cash Flow Analysis – to analyse the overall flow of cash in business accounts</li> <li>• Cash Flow Position – to analyse the flow of inward/outward cash and cash net flow of business accounts.</li> </ul>	Not available.



# 12: Introduction of AmAccess Biz

Function	AmAccess Biz	e-AmBiz
Admin User	Admin user function is not required. The company's user accounts are managed by the Bank upon request ('Bank To Manage' option).	Admin user function is optional. However, customers may opt for one of the options below to manage the company's user accounts: <ul style="list-style-type: none"><li>• Self-manage; or</li><li>• Bank-to-Manage.</li></ul>