



RHB REFLEX – Frequently Asked Questions

ABOUT RHB REFLEX

1. RHB REFLEX

RHB REFLEX is a business internet banking platform designed to help you manage your Company's online transactions and reconciliation of your accounts more efficiently. RHB REFLEX offers convenience, better control and visibility of your cash management needs. With RHB REFLEX, you are able to view your account balances and transaction history, and also to initiate online payments.

To find out more, please speak with one of the Bank representatives, or alternatively, you may apply by completing the [REFLEX Application Form](#).

2. Pre-requisite

Any business or corporate account holder operating an active current account with RHB Bank can sign up for RHB REFLEX.

3. Check application status

Upon receipt of completed RHB REFLEX application form with supporting documents in good order, the Bank will process the application within 7 working days. Upon successful application, you will be notified via email for Basic Service Package subscribers, or receive via post, a Welcome Pack for Premium Service Package subscribers.

You may also use "Check Your Application Status" via our Reflex website by keying in the Application ID. The designated contact person for this application will receive an email notification when the Bank acknowledges receipt of your documents.

For any questions that you may have on your application status, please contact our 24-hour Customer Care & Contact Centre hotline at 1800 323 0100 or email us at reflex.sgsupport@rhbgroup.com.

4. Check account balances and statements

As long as the accounts are tagged to the corporate's RHB Reflex profile, you will be able to access their account(s) real time to enquire current and previous day balances through the Account Management menu.

You are able to view, download and print your Account Summary, Account Statement and Transaction History (up to 90 days) and they are available in PDF and CSV format.

5. How do I add/remove accounts to RHB REFLEX?

To add/remove accounts to RHB REFLEX, please download and complete the [RHB REFLEX Maintenance Form](#) and mail it to our main branch at 90 Cecil Street #13-03 Singapore 069531. Please ensure that the form is duly signed by the authorised persons.



Your request will be processed within 7 business days upon receipt of the Maintenance form.

Please take note that upon the successful tagging of the new accounts, all users will have immediate access to these accounts.

6. Minimum system requirements for RHB REFLEX

- **Hardware:** PC with Pentium V 2.0GHz and 1GB RAM or equivalents (Recommended with Intel Core 2 Duo or Intel Core i3/i5/i7 with minimum 2GB RAM or equivalents)
- **Browser:** Internet Explorer 11 and above, Firefox v56 and above, Google Chrome v62 and above.
- **Windows:** Windows 7 SP1 and above.
- **Hard Disk:** 36GB
- **NIC:** 1 x 100/1000 kbps
- **Display:** 1024 x 768 pixels

PRIVACY & SECURITY

1. Security of RHB REFLEX

RHB REFLEX requires Corporate ID, User ID, Password, One Time Password (OTP) & Transaction Signing.

With the adoption of SSL encryption, RHB Reflex modules are designed to secure the accesses of designated person(s) who has/have been nominated by the account holder during the implementation stages.

2. Data Protection

Disclosure and Sharing of Customer Information

Unless we have your agreement or are required by law, we will not disclose your personal information to external parties. We do however share or disclose your personal information to carry out the purposes, to our related corporations or to carefully chosen, reputable third parties in Singapore or elsewhere, who operate under a confidentiality agreement to ensure your personal information is protected. This paragraph is only applicable to the authorised signatory(s)/contact person(s) of RHB Malaysia's corporate customer(s), if any.

Withdrawal of Consent

In the event that you do not wish the Bank to continue using your personal information for the purposes stated herein, you may write in to request the Bank to cease using your personal information. However, should you make such a request, the Bank may not be able to provide you with the products and services that you have applied for and the Bank will assume such request as a request to terminate your banking relationship with us.

You may however request the Bank not to call you or send you SMSes relating to any marketing or promotional activities without affecting your banking relationship with the Bank. If you do not wish to receive any calls or SMSes from the Bank on any marketing or promotional activities, you may submit a written request to the Bank using the Bank's prescribed form.

Retention of Personal Information

Your personal information will be retained by us to the extent it is necessary to carry out the purposes or to the extent such retention is necessary for legal or business purposes.

3. Online Security Settings

Use of "Cookies"

Your visit to this site may be recorded for analysis on the number of visitors to the site and general usage patterns. Some of this information will be gathered through the use of "cookies". Cookies are small bits of information that are automatically stored on a person's web browser in their computer that can be retrieved by this site. Should you wish to disable these cookies you may do so by changing the setting on your browser. However, you will be unable to enter certain part(s) of our website.

Linked Web Sites

RHB Bank Singapore, or any other RHB Group member is not responsible for the contents available on or the setup of any other web sites linked to this site. Access to and use of such other web sites is at your own risk and is subject to any terms and conditions applicable to such access/use.

LOGIN & TOKEN GUIDE

1. First time log in:

- **User with SMS OTP:**
 - a. Go to log in page -> Click on 'First Time Log in' banner
 - b. Key in 'Corporate ID', 'User ID' and click 'Submit'
 - c. Screen prompt to enter SMS OTP, and click 'Submit'
 - d. Screen prompt to enter new password, new password (confirmation) and click 'Submit'
 - e. Screen prompt to enter SMS OTP, and click 'Submit'
 - f. First time log in successful

- **User with Hardware OTP:**
 - a. Go to log in page -> Click on 'First Time Log in' banner
 - b. Key in 'Corporate ID', 'User ID' and click 'Submit'
 - c. Screen prompt to activate the Token
 - d. Key in 'Token Serial Number' and click 'Submit'
 - e. Key in the activation code received on the mobile number to activate the Token
 - f. Set the unlock code at the Token

- g. To generate OTP, press the OTP button from the token
- h. Key in generated OTP into the system and click 'Proceed'
- i. Screen prompt to enter new password, new password (confirmation) and click 'Submit'
- j. Screen prompt to generate OTP one more time, and click 'Submit'
- k. First time log in successful

2. For Subsequent log in

- **User with SMS OTP:**
 - a. Go to log in page -> Key in 'Corporate ID', 'User ID', 'Password' and click 'Submit'
 - b. Screen prompt to enter SMS OTP, and click 'Submit'
- **User with Hardware OTP:**
 - a. Go to log in page -> Key in 'Corporate ID', 'User ID', 'Password' and click 'Submit'
 - b. Screen prompt to enter OTP generated from Token, and click 'Submit'

3. Change the screen skin & language

- a. Click on 'Setting' icon on top right corner of the page
- b. Click 'Skin' or 'Language' menu
- c. Select desired skin or language from the drop down list and click on 'Tick' icon to save selection

4. Change password

- a. Click on 'Setting' icon on top right corner of the page
- b. Click 'Password' menu
- c. Screen prompt to enter old password, new password, confirm new password and click 'Update'
- d. Screen prompt confirmation to user for password change action

5. View summary of account balances

- a. Go to 'Account Management' menu
- b. Click on 'Overview'
- c. System will display Portfolio of all the accounts by corporate, together with daily balances

6. Download account statements

- a. Go to 'Account Management' menu
- b. Click on 'Account Statement'
- c. Select Account Type, Account Number and Statement Period, then click 'Generate Statement'
- d. Click on 'Home' icon at the menu bar
- e. Generated statement will appear under 'File Repository' section

7. View my transaction history

- a. Go to 'Account Management' menu
- b. Click on 'Transaction History'



- c. Select Account Number, specify the date range and click 'Search'
- d. System will display all the history of the specified account

8. System prompt "Invalid Pin"

Please contact our 24-hour Customer Care & Contact Centre hotline at 1800 323 0100 or email us at reflex.sgsupport@rhbgroup.com.

9. Use the token

Logging into RHB REFLEX

All Premium service package users will need to use their hardware token to log in to RHB REFLEX.

Each hardware token is registered and assigned for the sole use of the designated user. Strictly no sharing of token is allowed as all activities/transactions initiated by the user will be tracked and recorded in the audit trail.

The hardware token can be used overseas.

Approving Payments

All financial transactions namely, Transfer to own account, Transfer to 3rd party account, Telegraphic Transfer, MEPS, GIRO and FAST will be required to go through the Transaction Signing process which requires approval by the Authorisers using the hardware token.

Managing administrative matters (for example, password reset and unlock access)

RHB REFLEX system administrators (Sysadmins) will be required to use the hardware token to reset user passwords and unlock access.

Encountering issues with the hardware token

Please contact our 24-hour Customer Care & Contact Centre hotline at 1800 323 0100 or email us at reflex.sgsupport@rhbgroup.com.

10. How to initiate payments on RHB REFLEX?

Both the Maker and Authoriser roles are required for payment transactions to be effected:

- a. The Maker prepares the transaction on RHB REFLEX and sends it to the Authoriser for approval
- b. The Authoriser will need to approve this request before the payment is sent to the bank

Note: You may wish to add a Reviewer if required. The Reviewer will review the transaction submitted by the Maker before sending it to the Authoriser for approval.

If you are operating as a sole proprietor and have signed up for our service package for sole proprietorships, you shall have single control access by being both the Maker and Authoriser at the same time. Upon completion of any transaction, you will be able to check the status of this transaction on RHB REFLEX under the Transaction Status Inquiry module.



11. How does the Authoriser approve payments on RHB REFLEX?

All financial transactions must be fully authorised by the Authoriser before they are submitted to the Bank for processing.

- a. Log in as Authoriser
- b. Go to 'Task List'
- c. Select the transactions that you want to approve. You can select multiple transactions at a go.
- d. Click "Approve"
- e. Switch on your security token by pressing "OK" and key in the 8-digit token password
- f. Press the "2" button and key in the 5-digit Challenge code shown on the pop-up approval screen and the OTP will be displayed on the token
- g. Enter this OTP into box under "Challenge code: XXXXX"
- h. Click "OK"

You will see a message that you have successfully approved the transaction. If your transaction requires more than one Authoriser, the next Authoriser will need to approve it before it is sent to us for processing.

To use telegraphic transfers as an illustration, the payment status of your transaction will be reflected accordingly from 'Bank Accepted' to 'Bank processed' on the Transaction Status Inquiry module.

For further enquiries or assistance, please contact our 24-hour Customer Care & Contact Centre hotline at 1800 323 0100 or email us at reflex.sgsupport@rhbgroup.com