

About PB enterprise

- **What is PB enterprise?**
PB enterprise is Public Bank's Online Cash Management Service designed specifically for Businesses and Corporates.
- **What are the services provided by PB enterprise?**
 - Account Management
 - Fund Transfer
 - Payment
 - Investment
 - Trade Finance
 - Bulk Payment
 - Bulk Payroll
 - Statutory Payment (EPF / IRB / SOCSO)
 - Transaction Reporting
 - Transaction Approval Management
 - Corporate Administrative Management
- **Am I eligible to apply for PB enterprise?**
PB enterprise is offered to Sole Proprietors, Small and Medium Enterprises (SMEs), Partnerships, Professional Bodies, Government Bodies, Clubs and Associations as well as Private Limited and Limited Companies. Individuals are not eligible to apply for PB enterprise.
- **Can the Corporate User access PB enterprise service from overseas?**
Yes, you can access PB enterprise as long as you have access to the Internet with the recommended Internet browser.
- **Is PB enterprise different from PBe Business Banking?**
PB enterprise is a new and improved platform offering for Business and Corporate Customers. It is not linked to PBe Business Banking.
- **Can existing users from PBe Business Banking access PB enterprise?**
Should an existing PBe Business Banking company wish to apply for PB enterprise, please contact your Account Holding Branch. The data (eg. Favourites and eStanding Instructions that you currently have in PBe Business Banking are non-transferrable). As such, please ensure that you have cancelled all your eStanding Instructions in PBe Business Banking first.
- **Can I use the same SecureSign Token in PBe Business Banking in PB enterprise?**
Yes, please inform the Bank that you are an existing token holder and provide the serial number of your SecureSign Token located at the back of the token.
- **Can I still access PBe Business Banking even when I am onboard with PB enterprise?**
Yes, you may still access PB enterprise and PBe Business Banking concurrently until you inform the Account Holding Branch to terminate your access to PBe Business Banking. Please note that data is not shared across both platforms.
- **How do I apply for PB enterprise?**
 - Step 1 Visit your Account Holding Branch for PB enterprise and obtain the PB enterprise Application Form;
 - Step 2 Complete the application form duly signed by the authorized personnel as per the Board Resolution/Mandate signed by the company Directors and Company Secretariat;
 - Step 3 Submit the completed application forms and the Board Resolution authorising the application for PB enterprise services and collect your SecureSign Token at the branch;
 - Step 4 Upon successful set-up of the company profile by Public Bank, all authorised users of the company will receive their User IDs and passwords to login to PB enterprise via email.

System Requirements

- **What are the recommended versions of internet browsers for access to PB enterprise?**
 - Internet Explorer 11 and above
 - Google Chrome 50.0.2661 and above
 - Safari 10.1 and above
 - Mozilla Firefox 45.0 and above
- **Can I login to PB enterprise via laptop/mobile phone/tablet?**
Yes. As long as your device has an Internet browser and has access to the Internet, you can login to PB enterprise.

Security

- **How safe are transactions performed on PB enterprise?**
The security of your internet banking is of utmost concern to us. We are committed to high standards of online security and confidentiality and are compliant to all cybersecurity requirements imposed by Central Bank of Malaysia to ensure you can use PB enterprise with full confidence.
- **Do I need to enable cookies in my browser when using PB enterprise?**
Generally, we recommend customers to enable first party cookies.

Enabling cookies in Internet Explorer 11:

- i. Select "Tools" (located at the top of your browser's window);
- ii. Select "Internet Options";
- iii. Choose "Privacy";
- iv. Click "Advanced" under "Settings" section;
 - Tick the checkbox "Override automatic cookie handling"
 - Ensure the checkbox "Accept" under "First-party Cookies" is ticked
 - Ensure the checkbox "Block" under "Third-party Cookies" is ticked
 - Tick the checkbox "Always allow session cookies"
- v. Click "OK" (located at the bottom of 'Advanced Privacy Settings' window);
- vi. Click "OK" (located at the bottom of 'Internet Options' page)

Enabling cookies on an iPad and iPhone:

- i. Tap on "Settings";
- ii. Scroll down and select "Safari";
- iii. Under the Accept Cookies option, choose "From Visited" or "Always";
- iv. Restart your iPad / iPhone

- **How do I keep my computer secure?**
We recommend you to update your operating system regularly for new patches, fixes and enhancements.

Please also ensure that your computer is protected with:

- Anti-virus software
- Anti-spyware software
- Firewall software or hardware

- **Can I use shared/public PCs to access PB enterprise?**
Users are strongly discouraged from using shared/public PCs or public Wi-Fi hotspots to access PB enterprise as these platforms are not secure and may be vulnerable to hacking attempts.

- **How do I prevent others from viewing my transaction information?**
The best way is to clear your Internet browser's cache memory after each login session.

- **How do I clear my browser's cache memory?**
 - *For Internet Explorer 11:*
 - Select "Tools" icon (located at the top of your browser's window)
 - Click on "Delete browsing history"
 - Ensure the checkbox "Temporary Internet files and website files" and "Cookies and website data" are ticked
 - Click on "Delete"
 - Close and reopen Internet Explorer

- *For Mozilla Firefox:*
 - Select “Tools” (located at the top of your browser’s window)
 - Choose “Options”
 - Select the “Advanced” panel
 - Click on the “Network” tab
 - Click “Clear Now” under the ‘Cached Web Content Section’
 - Select “OK”
 - Close and reopen Mozilla Firefox
- *For Google Chrome:*
 - Click on the “Menu” icon
 - Choose “Settings”
 - Click on “Show advanced settings” (located at the bottom of Settings page)
 - Click on “Clear browsing data” (located under privacy section)
 - Tick “Empty the cache” checkbox
 - Select “the beginning of time” under the ‘Obliterate the following items from’ drop down menu
 - Click on “Clear browsing data”
 - Close and reopen Google Chrome
- *For Safari:*
 - Select “Option” (located at the top of your browser’s window)
 - Click on “Preferences”
 - Click on “Privacy” tab
 - Click on “Remove All Website Data”
 - Click on “Remove Now”
 - Close and reopen Safari

Fees & Charges

- **What are the fees and charges applicable in PB enterprise?**

Refer to our official website at www.pbenterprise.com.

First-time Login

- **How do I log in to PB enterprise?**

Upon successful company profile setup by the Bank, each user will receive a Company ID, User ID and temporary password **via email** to perform first-time login at www.pbenterprise.com. You will be prompted to create a new password and Personal Login Phrase followed by a PAC to authenticate your first-time login.

- **What is Company ID?**

Every registered corporate is assigned a Company ID. It is shared among all corporate users within the company. The Company ID must be entered together with the User ID during login.

- **How do I retrieve my temporary password?**

The temporary password is enclosed in a locked PDF attachment in the First-Time Login email. To retrieve the temporary password, follow the directions stated in the email sent to you.

- **What should I do if I did not receive or accidentally deleted my First-Time Login email?**

Please use the “Forgot Password” function located on the login screen to receive the First-Time Login email.

Problems Logging In

- **I have exceeded the number of login attempts. What should I do?**

You are only allowed 3 login attempts failing which, your access will be deactivated. Please use the “Forgot Password” function to reactivate your login.

- **I am unable to login to PB enterprise even though my ID and password are valid.**

Please use the “Forgot Password” function to reactivate your login. If it still does not work, please contact our Customer Support team.

User ID and Password

- **What precautions can I take to protect my password?**
You may take the following steps to ensure your password remains safe at all times:
 - i. Memorise your password. For security reasons, never write them down;
 - ii. Do not disclose your User ID and password;
 - iii. Make sure no one is peeping when you are entering your password;
 - iv. Ensure your computer environment is secure;
 - v. Always remember to perform a proper logout after making financial transactions;
 - vi. Please refrain from accessing PB enterprise on public computers i.e. cyber cafes. If you must, remember to clear the computer's cache after each session. Change your password as soon as you have access to a secure computer;
 - vii. Avoid storing your password in Internet browsers. To prevent your browsers from storing your passwords, please disable the "Auto Complete" function.

- **What should I do if I have forgotten my password?**
 - Click on "Forgot Password" at the login page to generate a new temporary password; or
 - Contact your Corporate Administrator to reset your password; or
 - Contact our Customer Support team

- **I cannot reset my password as I have forgotten my user ID.**
Check with your Corporate Administrator on what is your user ID or try to locate your First Time Login email. If your Corporate Administrator does not have this information or you are unable to locate the First Time Login email, contact our Customer Support team or Account Holding Branch.

- **Can I change my User ID?**
Your User ID is pre-assigned and thus cannot be modified.

- **Can I change my password?**
You may change your password at any time at Profile Management – Change Password.

- **Is my password case sensitive?**
Yes. PB enterprise considers upper case and lower case to be different characters. If you have registered your password as "passWORD", you must login by using "passWORD"; not "password" or "PASSWORD".

- **Is my Company ID and User ID case sensitive?**
No. Both IDs are not case sensitive.

- **How do I create a strong password?**
A strong password should include a combination of numbers, uppercase and lowercase alphabets and special characters.

PB enterprise Modules

Profile Maintenance

- **What can I do in Profile Maintenance?**
The following functions are available:
 - i. Mailbox (Inbox) – View announcements and/or notices;
 - ii. Change Password – Change your personal PB enterprise password;
 - iii. Change Personal Details – Update your e-mail address, mobile number, designation and department/division;
 - iv. Change Personal Login Phrase – Modify your Personal Login Phrase.

Corporate Administration

- **What does a corporate administrator do?**
A corporate administrator can perform the following:
 - Group
 - Search
 - View Details

- Corporate User
 - Search
 - View Details
 - Add/Edit User (Viewer & Maker only)
 - Deactivate Users (All roles)
- Audit Trail
 - Activity Log
- SecureSign Token
 - Resync Token
- **Can Corporate Administrators approve financial transactions?**
 Corporate Administrators do not have the authority to approve financial transactions. The Corporate Admin Authoriser can only approve the Corporate Admin Maker's submissions i.e. user creation, deactivate users.
- **Can Corporate Administrators also be Corporate Users?**
 Yes, a Corporate User can also be a Corporate Administrator.
- **Does a Corporate Administrator Authoriser need a SecureSign Token to approve Corporate Administrator Maker submissions?**
 Yes, a SecureSign Token is required for all approvals performed by Corporate Administrator Authorisers.

Corporate User Roles

Viewer

- **What is the role of a viewer?**
 The viewer is only allowed to perform Account Enquiry and non-monetary transactions on assigned accounts i.e. view account summary, view and download e-statements/e-Invoices, and enquire cheque status.

Maker

- **What is the role of a maker?**
 The maker is entitled to viewing functions as well as executing monetary and non-monetary transactions for assigned accounts and services (as mandated by the company).

A Maker can

- Save transaction (pending submission)
- Submit transaction
- Edit submitted transactions that have been sent to rework
- Withdraw transactions

Verifier

- **What is the role of a verifier?**
 The verifier is an optional role that approves transactions without a SecureSign token which must then be sent to the Authoriser.

A Verifier can

- Approve transaction
- Request Maker to rework transactions
- Reject transactions

Authoriser

- **What is the role of an authoriser?**
 Authorisers may perform non-monetary transactions and approve transactions submitted by makers. The authoriser's approval using SecureSign Token is required for every transaction submitted by the Maker

An Authoriser can

- Approve transactions
- Request Maker to rework transactions
- Reject transactions

Releaser

- **What is the role of a releaser?**

The releaser is an optional role that approves transactions without a SecureSign token. The Releaser will only receive the transaction after the Authoriser has approved it

A Releaser can

- Approve transactions
- Reject transactions

Account Management

- **What is Account Summary?**

This function displays a summary of all accounts that are linked to your PB enterprise profile. The available account types are:

- Current / Savings Account
- Fixed Deposit / Islamic Term Deposit Account
- PB Card Account
- PB Loan / Financing Account

- **What should I do if I want to add/remove account(s) from my PB enterprise profile?**

Please contact your Account Holding Branch.

- **I require clarification regarding my account transactions. Who can I contact?**

For Savings / Current / Loan & Financing accounts, please contact your respective account holding branch.

- **What is CSV download?**

CSV Download shows you your account details and transaction history in CSV (Comma Separated Value) format. This file format is best viewed using spreadsheet software such as Microsoft Excel or OSX's Number.

- **What is e-Statement?**

E-Statement is an electronic version of your Current/Savings, Credit/Debit Card Account and Loan / Financing statement. This e-Statement is identical to your original paper-based statement which you can view, save and print out at your convenience. These e-Statements will be kept online up to 13 months.

- **Can I download and print my account statements and GST tax invoice via PB enterprise?**

Yes, PB enterprise provides e-Statement and Tax Invoice download services.

Fixed Deposit

- **Can I open a Fixed Deposit or Islamic Term Deposit account via PB enterprise?**

Account opening for Fixed Deposit and Islamic Term Deposit can only be done at your Account Holding Branch.

- **Can I make Fixed Deposit or Islamic Term Deposit placements via PB enterprise?**

Only conventional FD placements are available via PB enterprise; Islamic Term Deposit placements can only be made at your Account Holding Branch.

- **What is a Preferred Branch?**

A Preferred Branch is where you can collect your certificate of deposit for the FD placement made.

- **How do I determine my Preferred Branch?**

Your Preferred Branch is shown when you perform a new FD placement. To change your Preferred Branch, click on "Change Preferred Branch".

Cheque Management

- **What can I do under the "cheque book request" feature?**

You may request for new cheque book(s) through PB enterprise. Collection of cheque books can be made at the Account Holding Branch.

- **What can I do under the "stop cheque request" feature?**

You may stop issued cheques that have not been presented for payment. Charges apply and will be debited from your account

- **What can I do under the “cheque status inquiry” feature?**
You may enquire the status of an issued cheque via PB enterprise.

Positive Pay

- **What is Positive Pay?**
Positive Pay is a service designed to prevent cheque fraud by securing all your cheque payments. This facility is open to all Current Account holders except:
 - Sharelink Current Account
 - Foreign Currency Account
 - Housing Development Account
- **How does Positive Pay work?**
Through PB enterprise’s Positive Pay service, simply provide us with the following information:
 - Payee account number
 - Cheque number
 - Payee name
 - Date of cheque
 - AmountPublic Bank will then cross-check the information given above with the cheque you have drawn. Payment will only be made if all information is accurate.
- **I have multiple cheque information; can I upload a Positive Pay file instead?**
Yes, please follow the Positive Pay file format.
- **How do I register for positive pay service?**
This service is only available upon prior service agreement with Public Bank Berhad. To register, please contact your Account Holding Branch.

Fund Transfer

General

- **Can I set a future-dated transaction or a scheduled instruction for my fund transfer?**
Yes, apart from same-day fund transfers, you may choose “Future Date” option to transfer funds on a selected date. For recurring scheduled fund transfers, see [“Recurring Fund Transfer \(e-Standing Instruction\)”](#).
- **How does “Recurring Transfer / e-Standing Instruction” work?**
This function allows you to transfer a fixed amount on a fixed date based on a fixed frequency of fund transfer for a fixed number of times.

E.g. Fund transfer of RM 1,000.00 starting 20/04/2017 occurring monthly for 24 times. You may perform a recurring transfer for up to 99 times.
- **Can I edit or delete my e-Standing instruction?**
Yes, you may modify or cancel your e-Standing Instructions at “Manage e-Standing Instruction”.
- **Can I make multiple fund transfers?**
Yes, you can perform up to 20 fund transfers in a single transaction. For added convenience, you may save up to 20 beneficiary accounts in a fund transfer template.
- **What is “Favourite Account”?**
The “Favourite Account” feature allows you to store your favourite accounts. You can even give each of these accounts a new name. Once registered, the account number, along with its new name will be recorded in your profile.

There is no need to enter a Favourite Account’s information before each transaction. Simply select it from your list of Favourite Accounts.
- **What is a template?**
A template allows up to 20 beneficiary accounts to be saved in a template for future fund transfers to the same beneficiary accounts via respective method of transfer. Once saved, upon selection of saved template, only the fund transfer amount and recipient reference fields may be edited.

- **How many templates can I save in PB enterprise?**
 You can save up to 5 fund transfer templates within your group. Saved templates cannot be shared among other groups.
 e.g. Users from Group A will not be able to access templates used by Group B and vice versa.
- **What is the maximum amount I can transfer?**
 The amount is subject to the maximum limit allowed for respective user and/or group as mandated by your company.
- **What happens if there are insufficient funds in my account?**
 Your transaction will be rejected. You will not be able to proceed with the transaction.

For recurring fund transfers / e-Standing Instructions, the scheduled transaction on the stipulated date will be rejected. The system will not execute the transaction even if sufficient funds have been made available in the account after the transaction date.
- **What should I do if I accidentally performed a wrong transaction?**
 The maker is allowed to withdraw a submitted transaction as long as it has not been approved by any Authorizer. If the transaction has been approved by at least one Authorizer, the following approver must reject or rework the transaction.
- **How can I check whether my transaction is affected if my computer crashed or my internet connection was interrupted while performing a transaction?**
 You can:

 - Check your account balance at Account Summary or Transaction History after relogging
 - Check your transaction status at the Transaction Approval Status screen

To Own/ PB Account

- **What is “To Own / PB Account”?**
 “To Own Account” means transferring funds to your accounts which are linked to your PB enterprise profile. “To PB Account” refers to other Public Bank accounts which are not linked to your PB enterprise profile.
- **Are there any charges for making fund transfers to Public Bank accounts?**
 Fund transfers to Public Bank accounts are free of charge.

To Other Bank Account

- **What is “To Other Bank Account”?**
 “To Other Bank Account” refers to fund transfers made to beneficiary account(s) in other banks.
- **What are the available methods for fund transfer to other bank accounts?**

Interbank GIRO (IBG)

IBG is an electronic fund transfer payment system which allows transfer of funds to participating financial institutions within Malaysia up to RM 1,000,000.00

DuitNow Transfer (formerly known as Instant Transfer)

DuitNow Transfer is an instant real-time fund transfer service whereby the funds will be credited to the beneficiary account at participating financial institutions immediately

Real-time Electronic Transfer of Funds and Securities System (RENTAS)

RENTAS is an electronic fund transfer payment system which allows transfer of funds to participating financial institutions within Malaysia for large value transactions for amounts from RM 10,000.00 and above.

- **Which are the banks I can transfer funds to?**
 Refer to the dropdown list in the PB enterprise Fund Transfer screen
- **When will IBG fund transfers be made available at the beneficiary’s account?**
 Please visit this address <https://www.pbebank.com/Personal-Banking/FAQs/PBe-Online-Banking/Transfer-Fund-to-Other-Banks.aspx>

DuitNow Transfer

- **What is “DuitNow Transfer”?**
 DuitNow Transfer is a fund transfer service where you can transfer funds instantly to a DuitNow ID.

- **What is DuitNow ID?**

DuitNow ID is the recipient's identity to receive funds. The available DuitNow ID are as follows:

No.	DuitNow ID Type	Previous Name	Current Name
1	<i>Existing:</i> (a) Mobile Number (b) NRIC/Army/Police ID (c) Passport Number (d) Business Registration Number	DuitNow	DuitNow Transfer
2	<i>New:</i> (e) Account Number	Instant Transfer	

Foreign Telegraphic Transfer

- **What is Foreign Telegraphic Transfer (FTT)?**

FTT is a form of remittance or transfer of funds to overseas agents/bankers to effect payment to a payee on behalf of the applicant via SWIFT.

FTT via PB enterprise is available from Mondays to Fridays from 9.30 a.m. to 3.00 p.m. This service is not available on Federal Territory Public Holidays.

- **What is the exchange rate used for FTT?**

The exchange rate used is based on the prevailing daily selling rate.

- **Can I set a future-dated transaction or a scheduled instruction for FTT?**

No, future-dated and e-Standing Instruction services are not applicable for FTT transactions. FTT transactions must be created and approved on the same day

- **When will the fund be made available at the beneficiary's account?**

The processing time is normally 2 working days, subject to completeness in beneficiary's information and the efficiency of the receiving bank.

Payments

Bill Payment/Loan Payment/Card Payment

- **Can I register accounts that I pay frequently instead of having to re-enter details of the same Biller for each payment?**

Yes, you may save the respective bills as a Favourite or Template for ease of future payments.

Alternatively, if the payment amount is fixed, you may schedule your Bill Payment as an electronic Standing Instruction (e-SI). Select "Recurring" at Instruction Mode in the Bill Payment initiation page and choose your preferred frequency and number of payments for the Bill Payment.

JomPAY

- **What is JomPAY? How does it work?**

JomPAY is a national bill payment scheme that enables online bill payments across Malaysia using funds from Savings, Current or Credit Card accounts. JomPAY is initiated by Bank Negara Malaysia and spearheaded by Malaysian Electronic Clearing Corporation (MyClear). Bill and invoice payments can be made through the Internet or Mobile Banking platform offered by participating Interbank GIRO banks* in Malaysia.

Public Bank's JomPAY service for customers registered under PB enterprise is only available through Internet Banking which can be accessed in the Payment module.

*To learn more about JomPAY or view the list of participating Interbank GIRO banks, visit www.jompay.com.my.

- **How is JomPAY different from Bill Payment?**

At present, the number of Billers available for you to pay differs significantly across Banks. You may not be able to make payments to a Biller if the Biller is not available at your Bank's Internet & Mobile Banking channel. JomPAY creates an accessible and inclusive bill payment eco-system for consumers, Banks and billers so that all JomPAY Billers are available to all customers of participating banks in Malaysia.

- **How do I pay with JomPAY?**
 Look for the JomPAY logo and Biller Code on your bill and log in to PB enterprise and pay by selecting "Payment" and then "JomPAY".
- **What is a Biller Code?**
 A Biller Code is a unique way to identify a JomPAY Biller.
- **Is there any fee or charges imposed for JomPAY payments?**
 No, all JomPAY payments are free of charge.
- **How long does it take for payments to go through?**
 JomPAY payments are acknowledged by the business (or Biller) and your Bank on the day the payment is made
- **What should I do if my payment did not go through?**
 First, check that your payment details such as Biller Code, Ref-1 and transaction amount are correct. Contact the Biller for any further queries or investigation.
- **Is there any limit for JomPAY?**
 Some Billers may impose a limit on the amount payable.
- **Can I register a JomPAY Biller that I pay to frequently instead of having to re-enter the JomPAY Biller's details for each payment?**
 Yes, you may save the respective biller as a favourite

File Upload

Statutory Payment

- **What is statutory payment?**
 Statutory payment allows employers/contributors to make payments for their staff contribution to the Government Statutory Bodies like KWSP, LHDN & PERKESO via PB enterprise. This service is available under File Upload.
- **What kind of payments can be made through Statutory Payment?**
 You can perform the following payments to respective Statutory Bodies:

 - Submit Test File and EPF contribution to KWSP / EPF
 - Submit PCB to LHDN / IRB
 - Submit Test File and SOCSO Contribution to SOCSO / PERKESO
- **How do I make a Statutory Payment?**
 The available Statutory Payment options can be found in File Upload under Statutory Payment menu.

Bulk Payment & Bulk Payroll

- **What is Bulk Payment and Bulk Payroll?**
 Bulk Payment and Bulk Payroll (formerly known as PB ECP) is a feature that enables companies to upload a file for bulk payments to suppliers and salary payments via Intrabank (PBB), Interbank GIRO (IBG) and RENTAS.
- **How long does it take for payment to be credited into the beneficiary's account?**
 The crediting of funds is subject to the selected processing window (cut-off time). Intrabank transactions will be credited on the selected cut-off time whereas IBG and RENTAS transactions are subject to the Beneficiary Bank

To ensure payments are credited within the same day the file is uploaded, you are advised to upload and approve the file based on the following processing windows. The timings are published at this address <https://www.pbebank.com/Business-Banking/Banking/E-Channel/PBe-Business-Banking/PB-ECP.aspx>

- **How do I stop a bulk payment or bulk payroll that has been fully approved?**
 To stop a file, click on "Transaction Approval" and "Transaction Approval Status". Locate the transaction that you want to stop and click on the Reference Number. You should be able to see the "Stop Payment" button as long as it is before 30 minutes to the processing window. You must approve the stop payment 30 minutes before the processing window else the transaction cannot be stopped anymore.

- **I have uploaded the file but my approver cannot see the transaction in the Pending Approval screen**

After a file is uploaded, PB enterprise will validate the file contents. The Maker is required to go to "Bulk Payroll Status" or "Bulk Payment Status" to confirm the contents of the file and then only Submit it to the Approver

Investment

- **What is eRights?**

Public Bank is the first bank allowing you to exercise your Rights Issues online and via ATMs. Upon receiving your Provisional Allotment Letter (PAL), you may subscribe and pay for your new shares through PB enterprise and via PB ATMs.

- **How do I apply eRights?**

- i. Select "Investment"
- ii. Choose "Apply eRights"
- iii. Read the terms and conditions. If you are agreeable, select "I Agree" and click "Next"
- iv. Fill in the necessary information, together with the number of units you wish to apply
- v. Click "Next"
- vi. Click on "Confirm" to submit your eRights application

Trade Finance

- **What can I do in Trade Finance?**

Upon selecting the respective trade finance account, the user will be logged out of PB enterprise and connect to the Trade Finance system. The company is required to hold a Trade Finance account with Public Bank and fill in the Trade Finance account number in the Application form to link it to PB enterprise

Transaction Approval

- **What can I do in Transaction Approval?**

The following can be performed, based on respective user roles:

- i. **Corporate Administrator Maker**
 - Access and edit Saved Transactions
 - Check Administrator Approval Status
- ii. **Corporate Administrator Authoriser**
 - Access Administrator Pending Approval
 - Access Administrator Approval Status
- iii. **Maker**
 - Access and edit Saved Transactions
 - Check Transaction Approval Status
- iv. **Verifier**
 - Access and approve transactions Pending Approval
 - Check Transaction Approval Status
- v. **Authoriser**
 - Access and approve transactions Pending Approval
 - Access Transaction Approval Status
- vi. **Releaser**
 - Access and approve transactions Pending Approval
 - Access Transaction Approval Status

Note: Viewer does not have access to the Transaction Approval function.

- **Can I view all the transactions performed including pending and completed transactions?**
Users can view transactions performed by all users only within the same group. E.g. Group A users can only view transactions performed by all users in Group A; access to view Group B transactions is not allowed.
- **Is there a time limit for transactions to be approved?**
If the instruction mode is:
Today: All transactions will expire within 14 days after creation if they are not fully approved.
Future Dated: All transactions will expire one day before the selected future dated date
Recurring: Transactions will expire one day before the selected start date
- **What should I do if the transaction has expired?**
Expired transactions will be removed from the "Pending Approver" list and the status will be updated as "Expired" in the Transaction Approval Status screen. No further action can be taken on the transaction and the Maker is required to re-create the transaction.

Maker

- **Can I view past transactions?**
Yes, you may view transactions within the past 90 days.
- **Can I withdraw my transaction?**
The maker can withdraw a submitted transaction as long as it has not been approved by any approver.
- **Can I save my transaction and edit it at a later time?**
Yes, you may save incomplete transactions and edit them at a later time. However, submitted transactions cannot be edited unless the approver requests for a rework of the transaction.
- **How can I know whether my transactions have been fully approved?**
The maker can check the transaction status via Transaction Approval Status.

Authoriser

- **I have keyed in the correct SecureSign Token code but the screen still says "Invalid Token entered"**
Please get your Corporate Administrator to use the Resync Token function. If it still does not work, please contact Customer Support

SecureSign Token

- **What is SecureSign?**
SecureSign is a digital signing process to confirm and approve financial transactions performed via PB enterprise. Authentication of transactions is done through digital signature made by the authoriser.
- **What is Digital Signing?**
Digital Signing is a process whereby a transaction performed through PB enterprise is approved by the authoriser(s) based on a SecureSign Code generated by the SecureSign Token. The code generated is unique to the particular token issued to the authoriser.
- **Is it secure?**
SecureSign uses Two Factor Authentication technology and digital signature solution to authenticate and secure online banking transactions. The token is secured with PIN and uses advanced encryption standards.
- **Is there any service fee?**
Yes, the SecureSign Token is priced at RM50-00 each
- **What precautions should I take to secure the token?**
Activate your personalized PIN (6 digits) immediately upon receipt of the token. Always keep the PIN secret and the token safe. Do not leave the token unattended or share it with anyone else.

Try to avoid weak PINs such 123456, 444444 etc. Without the token, transactions cannot be performed without your knowledge or authorisation.
- **How many attempts do I have to key in the correct PIN?**
You have six attempts to key in the PIN. Failing which, the token will be blocked with the 'Lock Code' displayed.

- **I have exceeded the number of attempts to key in the PIN, what should I do?**
 Your token will be blocked with the 'Lock Code' displayed. Please visit your Account Holding Branch to have the token unblocked at no additional cost. The token unlock code will be sent to your registered email address. The Branch Officer will also be able to inform you of your lock code. You are required to key in the unlock code into the token to unlock it
- **Who can I contact for assistance if my token is damaged, defective or lost?**
 Please visit your Account Holding Branch to request for a new token. A standard charge of RM50-00 per token will be imposed.

PBe Authentication Code (PAC)

- **What is a PAC?**
 PBe Authentication Code or PAC is a system-generated six-digit authentication code sent via SMS to your registered mobile phone. Each PAC is unique and acts as an additional layer of security to protect your banking accounts.
- **When is PAC required?**
 You will receive a PAC via SMS when you perform the following:
 - First-time Login to PB enterprise
 - Reset Password
 - Change Password
 - Change Personal Details
 - Change Personal Login Phrase
- **How do I register my mobile phone number?**
 Your mobile phone number will have been registered upon registration of PB enterprise based on the information provided in the application form
- **How do I update my mobile phone number?**
 You may update your mobile phone number in your PB enterprise user profile. Select "Profile Maintenance" and click on "Change Personal Details". If the mobile phone number has been inaccurately maintained by the Bank, please visit the Account Holding Branch to have it changed
- **Can I receive PAC if I am outside of Malaysia?**
 PAC can only be sent to Malaysian and Singaporean mobile numbers.

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