# **USER GUIDE:** PayNow

# **RHB** Reflex

## PayNow ID Registration

## For Business Users:

- Only your Unique Entity Number (UEN) can be used as your PayNow ID
- REFLEX allows you to choose the PayNow Account Number linked to your PayNow ID
- Your registered ID will be used for receiving funds into your designated RHB account

# Step /

Login to your RHB REFLEX account.

• use credentials



# **Step** *3*

Select your UEN and add a Suffix if required.



# Step 2

Click on PayNow > PayNow ID Registration.



# Step 4

If the UEN (+ Suffix) is not registered in PayNow, you will be directed to the Add Page.

Select the PayNow Account Number, then click Preview

| <b>RHB</b> Reflex   | Welcome<br>ALUN<br>Reg TEST 4 PTE LTD<br>Lest bgm at Mondey, 19 Dec 2022 at 10 15 30 | 1 C O O D    |
|---|--|--------------|
| Task List Account Management Payment PayNow Service             |  |              |
| PayNow • PayNow ID Registration<br>PayNow ID Registration - Add |  |              |
| PayNow ID Information   |  | ~            |
| Linique Entity Number<br>202001087DABC                          | PayNow Account Number * Please Select  Please Select 000018001131701                 |              |
| Please citils Terms & Conditions for more Information           |  | Back Preview |
|   |  | _            |

# Step 5

UEN number, Account name & PayNow Account Number are displayed.

#### • If they are correct, click Submit.

\* Displayed account name is the name registered during account opening. A change can be made by visiting any RHB Branch. The change will be updated in Reflex on the next business day.

| <b>RHB</b> Reflex                                | Welcome<br>ALVIN<br>RHE TEST 4 PTE LTD<br>Last logn at Marcely, 16 Dec 2022 at 10 15 30 | 5 ¢ 0 2     |
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| A Task List Account Management Payment PayNow Se | arvices Reports   |             |
| PayNow      PayNow ID Registration               |   |             |
| PayNow ID Registration - Preview                 |   |             |
| Unique Entity Number<br>202001087DABC            | PayNow Account Number<br>000018001131701  |             |
| Account Name<br>RHB TEST 4 PTE LTD               |   |             |
|  |   | Back Submit |
|  |   |             |
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# Step 6

You will receive acknowledgement upon successful submission.

| <b><i>RHB</i></b> Reflex             | Net Test 4 FIELTD<br>Sector<br>Last logn at Monday, 19 Dec 2022 at 10.15.30 | \$ 0 ¢ |
|--------------------------------------|---|--------|
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| PayNow      PayNow ID Registration   |   |        |
| PayNow ID Registration - Acknowle    | dgement   |        |
| Successful                           |   |        |
| Record added.                        |   |        |
| PayNow ID Information                |   | ^      |
| Unique Entity Number                 | PayNow Account Number   |        |
| Account Name                         | 00010001131701  |        |
| RHB TEST 4 PTE LTD                   |   |        |
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# Making a PayNow Inquiry

# PayNow Inquiries by UEN allows users to:

- Retrieve their registered PayNow ID
- Change / Update their PayNow Account Number
- Deregister their PayNow ID

# Step /

## Login to your RHB REFLEX account.

• use credentials



# Step 2

Click on PayNow > PayNow ID Inquiry.

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|                             | Listing Transaction Type Report Name Report Date Status   | 21          |
|                             | No record found.  |             |
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|                             |   |             |

# Step 3

#### Select your UEN and add Suffix if required.



## Step 5

### Click Deregister or Modify to proceed.

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|---|--|---------|
| A Task List Account Management Payment PayN       | www.Services Administrative Reports                                  |         |
| PayNew PayNew ID Inquiry                          |  |         |
| PayNow ID Inquiry - Details                       |  |         |
| Details<br>Unique Entity Number<br>199619894P     | PayNow Account Number<br>000018000914806                             |         |
| Account Name<br>Mr Andy Smith 43                  | Registered Basik<br>RHB BANK BERHAD                                  |         |
|   | Bask Deceptate Mo  | kty     |
|   |  |         |
|   |  |         |
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|   |  |         |

# Step 7

The UEN number, Account Name and PayNow number are displayed.

# • If the details are correct, click Submit for the approval process to commence



# Step 4

If RHB is the registered bank, the UEN will be hyperlinked.

• Click on the hyperlinked UEN to access the Details page

| <b><i>RHB</i></b> Reflex  | Welcome<br>SYS MURG E<br>SUSTICIER 18570<br>Learning of Thursday, 27 Apr 2023 at 15:12-02 |
|---|---|
| Task List Account Management Payment PayNow Ser   | vices Administrative Reports  |
| Poylour > Poylour Dinparty PAYNOW PayNow ID Inquiry - Inquiry And Listing Unique Entry Number * Suffix 1995/3954P • | Search  |
| Listing<br>Unique Entity Number   | Registered Bank   |
| 129513034P  | RHB BANK BERHAD   |
|   |   |
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# Step 6

To modify your PayNow Account:

• Click on the UEN Number list and select the appropriate PayNow Account

#### • Click Preview

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|  | Passe de3 Terms & Conditions for more information Back Processor   | Registered Bank<br>RHB BANK BERHAD                   |   |              |
| Please click Terms & Conditions for more Information Back Protected  |  | Please click Terms & Conditions for more information |   | Back Preview |
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# Step 8

You will receive acknowledgement upon successful submission.

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Once you have successfully registered with PayNow, payment can be made to your UEN via internet / mobile banking and / or scanning your QR using the mobile banking app from any PayNow participating banks.

Users can select different PayNow Types to make payments.

## For B2B:

# For B2C:

- Mobile No
  - NRIC / FIN

## Step /

Login to your RHB REFLEX account.

• Unique Entity Number (UEN)

• Virtual Payment Account (VPA)

#### • use credentials



# Step 3

Enter the relevant payment details in the PayNow Payment - Entry Window.

• Subsidiary Type is required if you have access registered on PayNow

• Key in PayNow Type, then Search to confirm beneficiary name and proxy information. then click Preview.

If you are not ready to submit yet, click Save as Draft to save the details you have already entered.

| Padas - Padas Passad   | - |   |                                      |
|--|---|---|--------------------------------------|
| PAYNOW   |   |   |                                      |
| PayNow Payment - Entry   |   |   | Select Transaction Template          |
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# Step 2

Click on PayNow > PayNow Payment.

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| Payl | low ID Registration | PayNow ID In | quiry PayNow Pa               | yment PayNow                  | File Upload 🔻    |             |        |
|      | New Task            | 2            |                               |                               | -                |             |        |
|      | Message             | 2            | <b>~</b>                      | <b>S</b>                      | 197 (No. 197     |             |        |
|      |                     |              | Real Time<br>Account Inquiry  | Transaction<br>Status Inquiry | Payment          |             |        |
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|      |                     |              | Delete Downlos                | d 🗣                           |                  |             |        |
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# Step 4

After confirming all the details on the Preview page, Click Submit or Click Save as Template.

| RI  | <b>HB</b> Reflex   | Welcome<br>UAT MOR 32<br>UAT MOR 32<br>List opn at thirday, 37 Apr 2003 at 16 ST 64 | C 0 0 2                  |
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|     | Transaction Dataits  |   | *                        |
|     | Account Name/ Debit Account No./Comency<br>RHB TEST 25 LIMITED/000017910475800/SGD   | Name<br>RHB TEST 21 PTE LTD<br>63235113D  |                          |
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| Cop | ynght © 2023 RHB Reflex. All nghts reserved.   | Terms & Conditions   Privacy Policy   Disclaimer                                    | Becurity Tips   About Us |

# Step 5

For Save as Template, you will be prompted for a Template Name.

• Enter your Template Name and click Preview

| PayNow Payment - P                   | Preview                                       |                     |                         |
|--------------------------------------|---|---------------------|-------------------------|
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| Template Maintenance                 |   |                     | ×                       |
| Template Name *<br>Test Name         |   |                     |                         |
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| 100.00                               |   |                     |                         |
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|                                      |   |                     |                         |

# Step 6

Click OK on the Acknowledgement Page.

| Tatk Lat: Paymont PayNow Services Admine                    | Raevo Reports                  |
|---|--------------------------------|
| Template Maintenance  |                                |
| Successful.<br>Task submitted<br>Template Name<br>Test Name |                                |
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| OTHR - Other  |                                |
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|   |                                |

# <image><complex-block>

# Step 7

If you clicked Submit, you will see the Acknowledgement Page

• Click OK to complete request submission

Beneficiary Maintenance allows you to store a list of beneficiary details which are used frequently. You can then select existing beneficiaries while performaing payment initiation.

# Step /

Select File Format

- Click Browse to locate the beneficiary file for upload
- Click Upload File to submit beneficiary file for approval

# Step 2

**RHB** Reflex

File Upload Status Inquiry

File Ref. No.

A Taskini

While your file is pending validation,

Click on the <u>here</u> hyperlink to check the file upload status.

Search

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|----------|--------|----------|---|
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Once the file is uploaded, the transaction will be submitted to reviewer(s) / authoriser(s) for approval.