

## 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 1

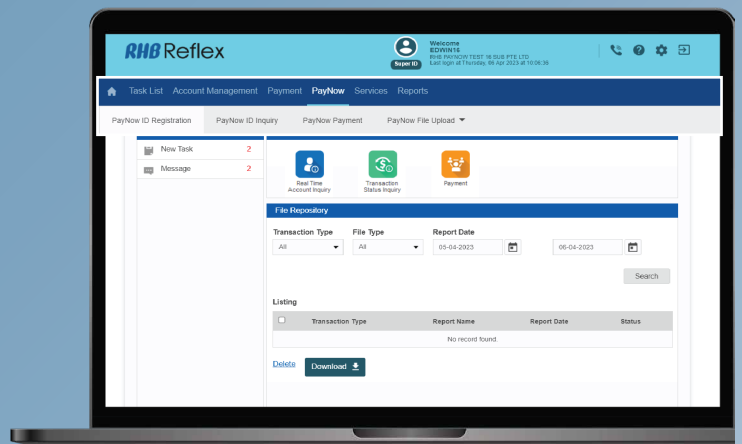
Login to your RHB REFLEX account.

- use credentials



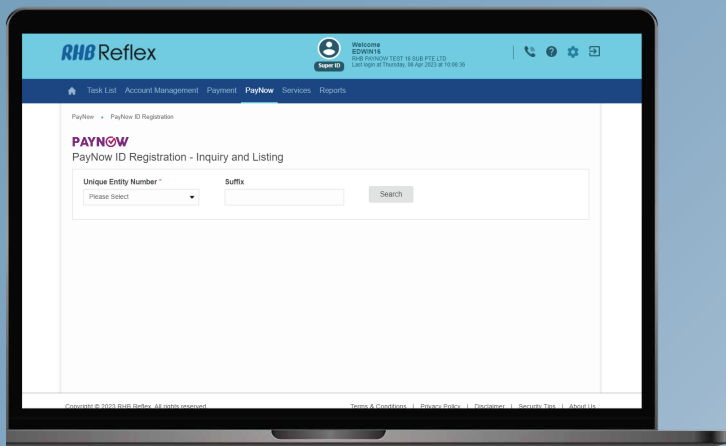
### Step 2

Click on PayNow > PayNow ID Registration.



### Step 3

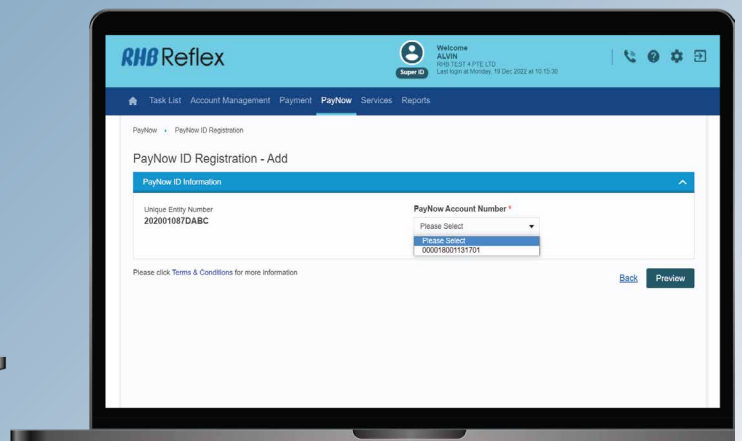
Select your UEN and add a Suffix if required.



### 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.

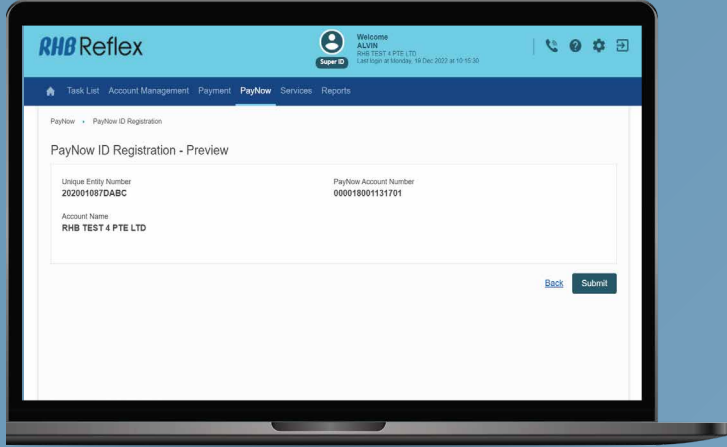


## Step 5

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

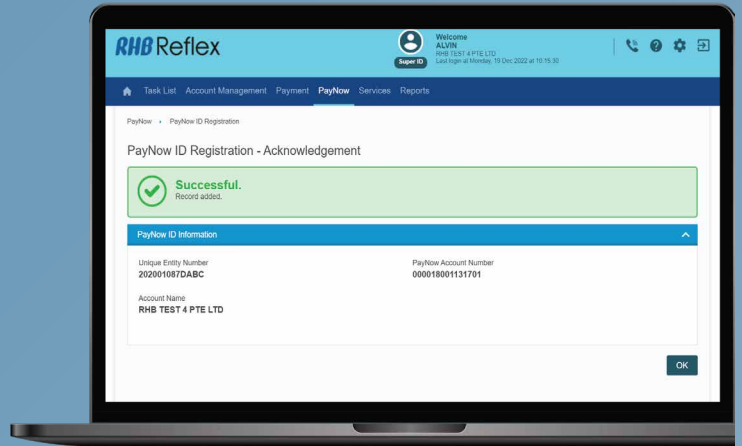
- If they are correct, click Submit.

\* 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.



## Step 6

You will receive acknowledgement upon successful submission.



## Making a PayNow Inquiry

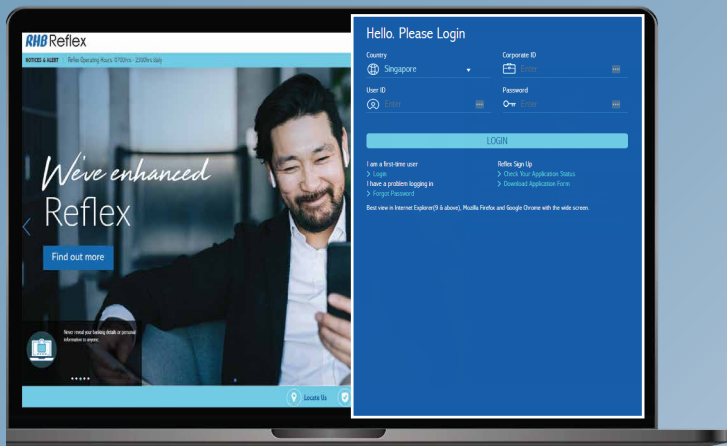
### PayNow Inquiries by UEN allows users to:

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

## Step 1

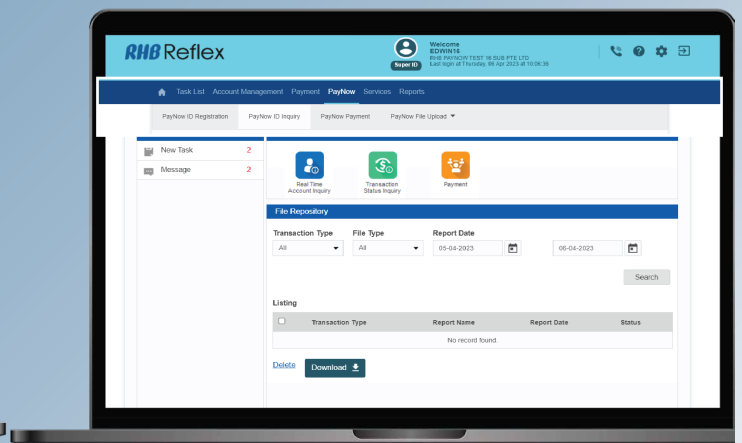
Login to your RHB REFLEX account.

- use credentials



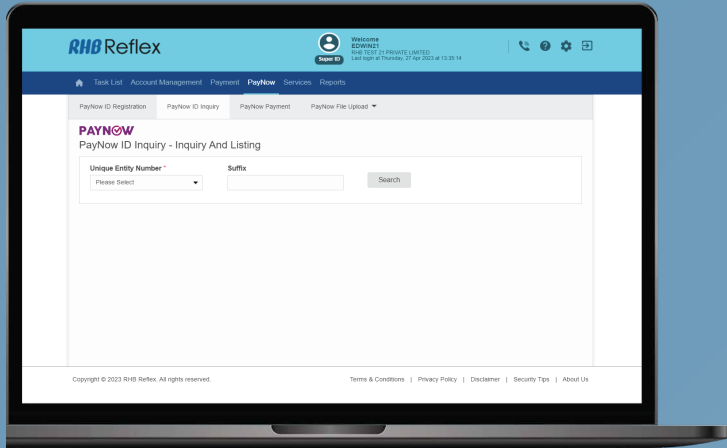
## Step 2

Click on PayNow > PayNow ID Inquiry.



## Step 3

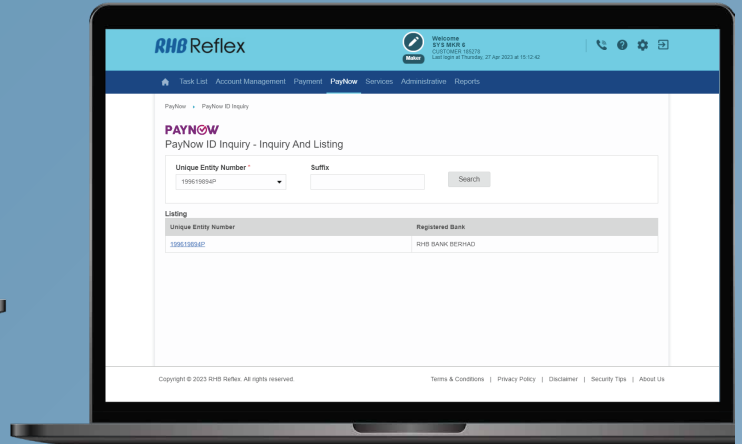
Select your UEN and add Suffix if required.



## Step 4

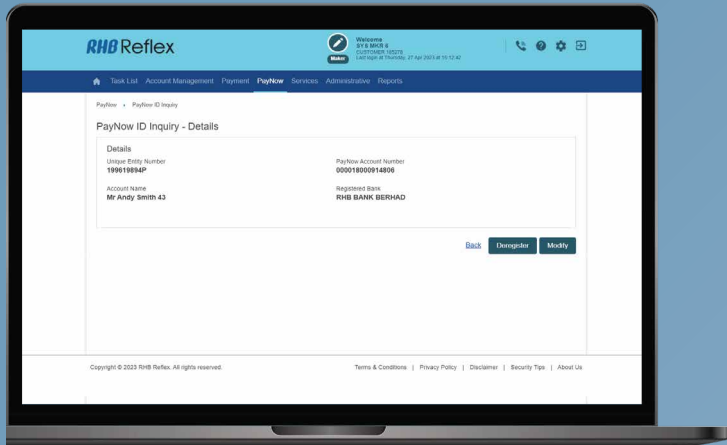
If RHB is the registered bank, the UEN will be hyperlinked.

- Click on the hyperlinked UEN to access the Details page



## Step 5

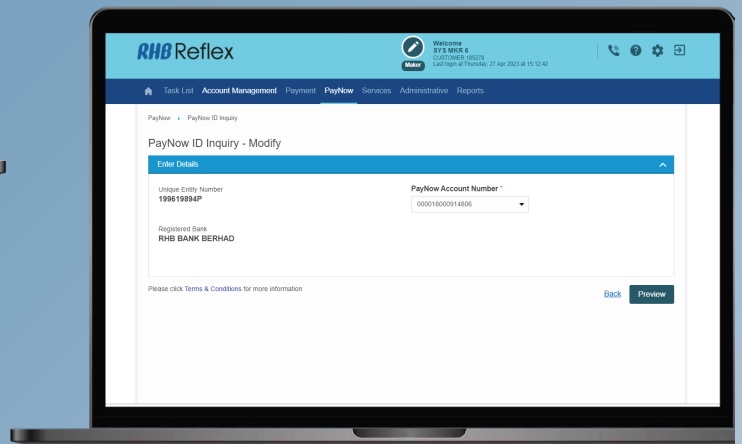
Click Deregister or Modify to proceed.



## Step 6

To modify your PayNow Account:

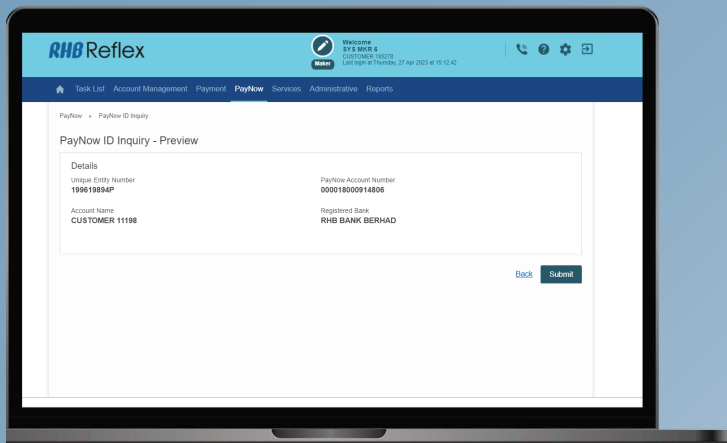
- Click on the UEN Number list and select the appropriate PayNow Account
- Click Preview



## Step 7

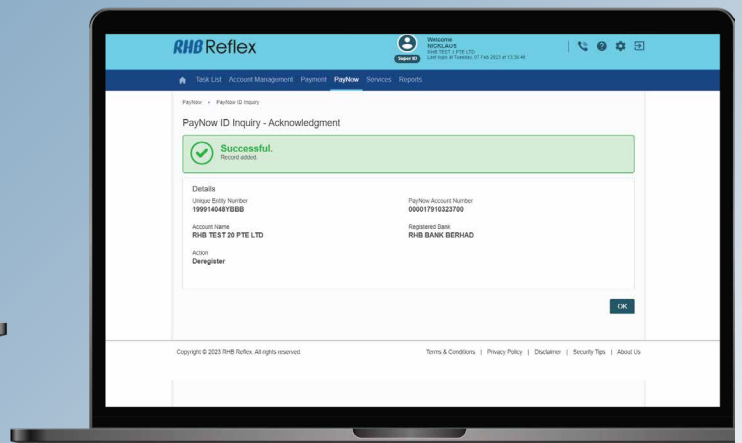
The UEN number, Account Name and PayNow number are displayed.

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



## Step 8

You will receive acknowledgement upon successful submission.



# Making a PayNow Payment

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:

- Unique Entity Number (UEN)
- Virtual Payment Account (VPA)

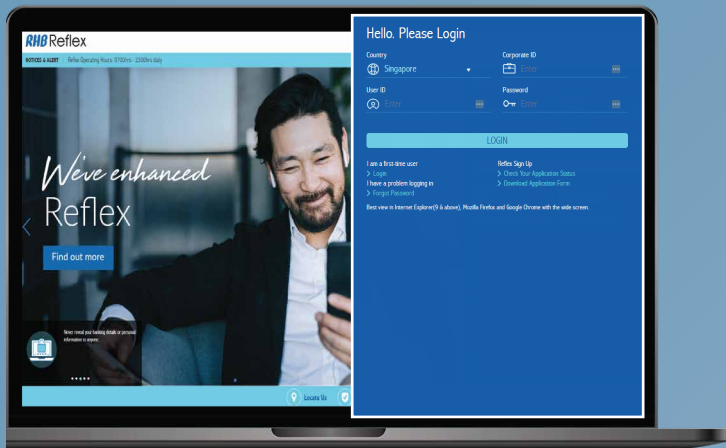
## For B2C:

- Mobile No
- NRIC / FIN

## Step 1

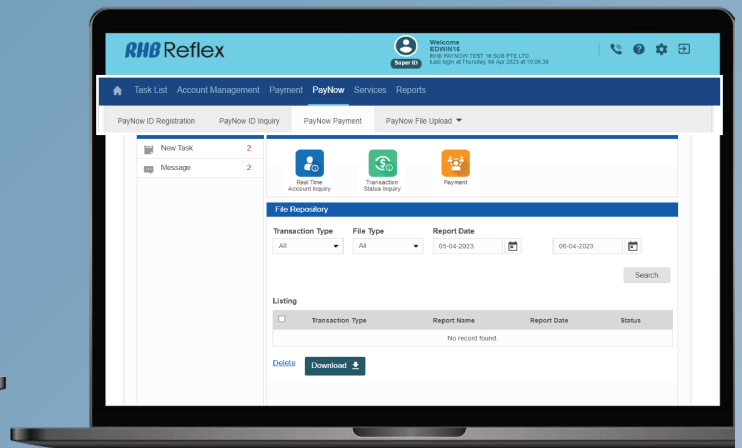
Login to your RHB REFLEX account.

- use credentials



## Step 2

Click on PayNow > PayNow Payment.

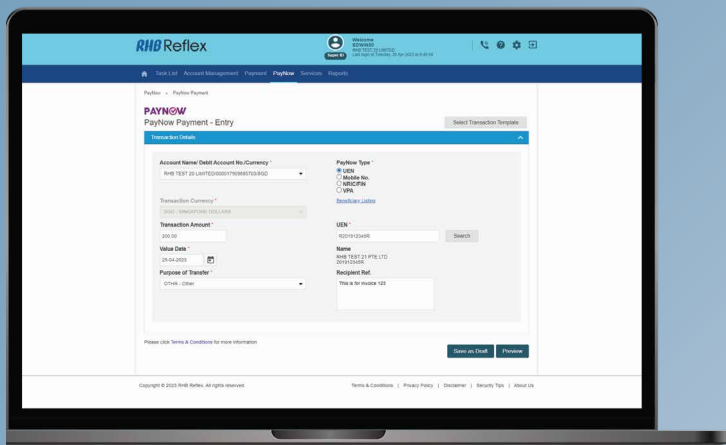


## Step 3

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

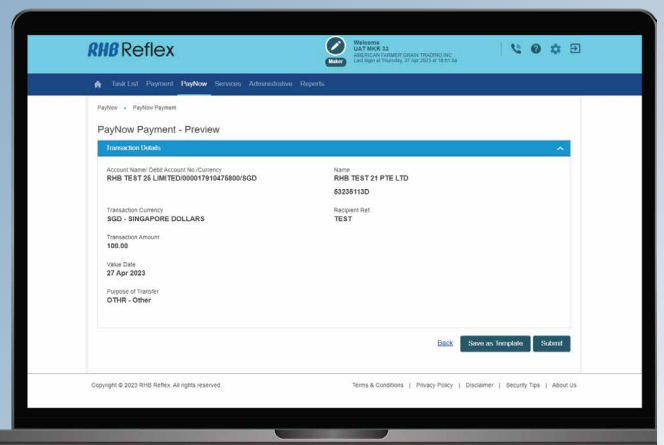
- Subsidiary Type is required if you have access registered on PayNow
- Key in PayNow Type, then Search to confirm beneficiary name and proxy information. then click Preview.

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



## Step 4

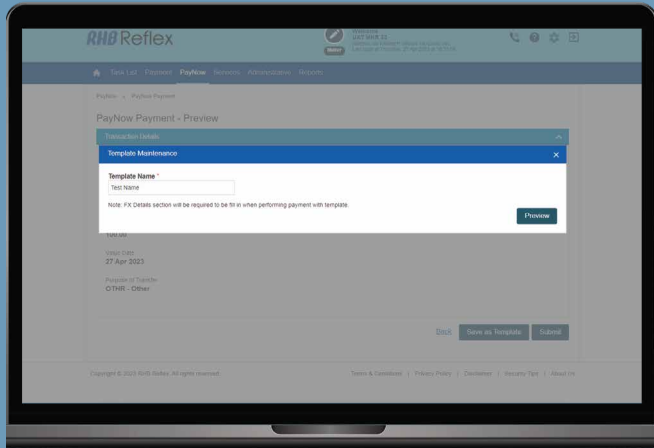
After confirming all the details on the Preview page, Click Submit or Click Save as Template.



## Step 5

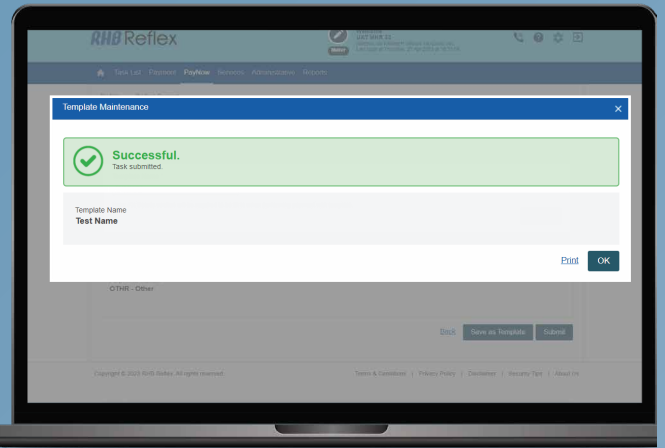
For Save as Template, you will be prompted for a Template Name.

- Enter your Template Name and click Preview



## Step 6

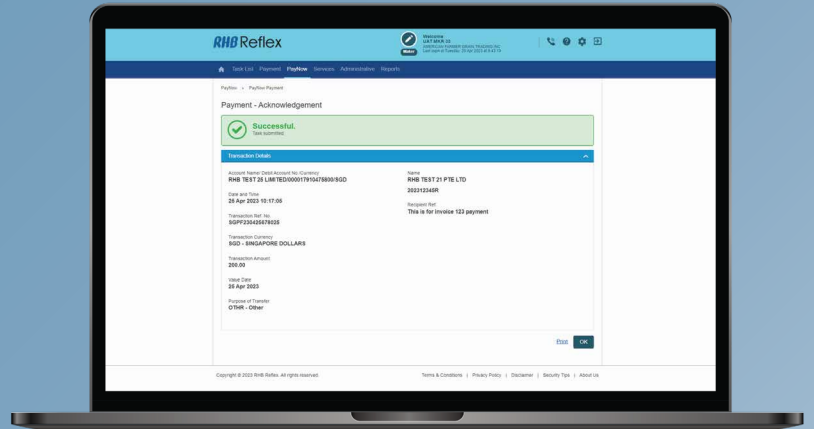
Click OK on the Acknowledgement Page.



## Step 7

If you clicked Submit, you will see the Acknowledgement Page

- Click OK to complete request submission

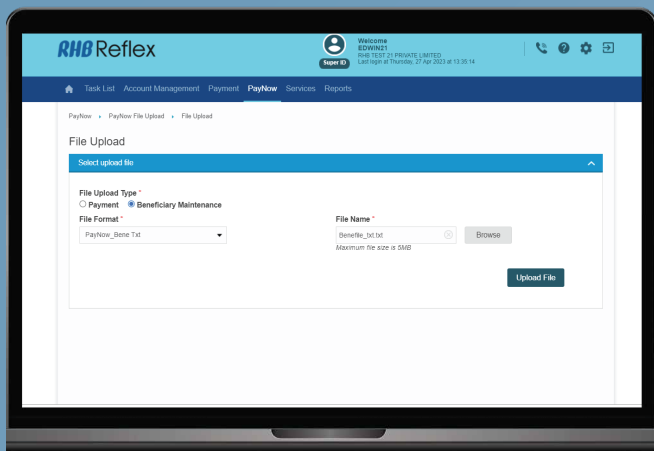


Beneficiary Maintenance allows you to store a list of beneficiary details which are used frequently. You can then select existing beneficiaries while performing payment initiation.

## Step 1

Select File Format

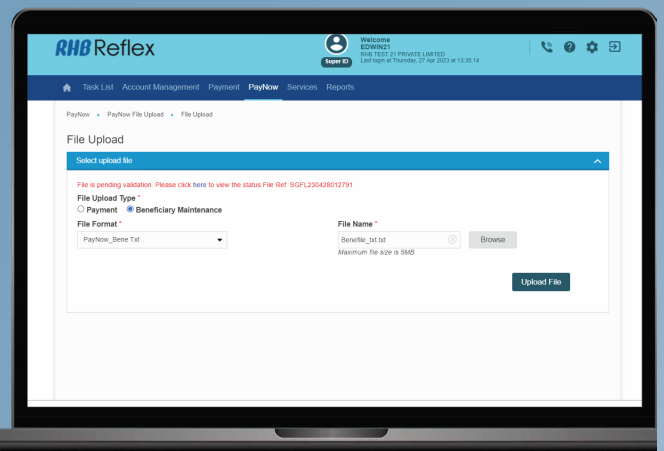
- Click Browse to locate the beneficiary file for upload
- Click Upload File to submit beneficiary file for approval



## Step 2

While your file is pending validation,

Click on the [here](#) hyperlink to check the file upload status.



## Step 3

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

