New Allianceonline Business (AOB) – Q & A

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Section 1: User Access Management

Q1.1- What are System Administrator and System Authoriser?

A1.1- The System Administrator and System Authoriser is the authorized person to manage the allianceonline Business (AOB) for a company.

Q1.2 -Why do I need a System Administrator and a System Authoriser?

A1.2 - System Administrator of a company for AOB is able to create/update a User Group, User Profile, Workflow Setup (Transactional Module only) and Pre-Account Registration (Transactional Module only). System Authoriser is the person who approves the creation / update by System Administrator.

Q1.3 - Can I not appoint any System Administrator / System Authoriser for my company?

A1.3 - Yes. You may appoint the bank to manage the users for your company. Charges are applicable for this option.

Q1.4 – Does a System Authoriser hold a token?

Only System Authorisers of a company who subscribes to Transactional Module will hold a token.

Section 2: User ID and Token (Security Device) Related

Q2.1 - How do I activate my user ID?

A2.1 - Activation is performed by the user during the first time sign on using the password generated by System Administrator or the Bank. You are required to input SMS TAC sent to your mobile during the activation to confirm your first time log in. Your User ID will be activated once your confirmation is verified.

Q2.2 –What is Token?

A2.2 – It is a security device used by Authorisers and System Authorisers payments or transactions. The token generates a random code and used along with your Approval PIN to authorize payments or transactions.

Q2.3 - How do I activate my token?

A2.3 - Upon successful first time log in, Authorisers or System Authorisers will see a link to activate the token. You may click on the link and follow the guided steps to activate your token.

Q2.4 - What should I do if I have forgotten my password?

A2.4 - Company administrator could reset password. Alternatively, please call to our customer service center 03-5516 998.

Q2.5 – Will my password expire?

A2.5 – Yes. Your password is valid for 90 days. You are required to change the password after 90 days. A message will be prompted when you login before the password and on the day your password expires.

Q2.6 – Will my User ID account become dormant?

A2.6 – Yes. Your User ID account will turn to dormant status if you have not logged into AOB for more than 120 days. You will need to reset password by System Administrator / the bank in order to re-activate the account.

Section 3: Payments

Q3.1 - What is the cut-off time for payroll?

A3.1 – Both payroll and bulk payment has a cut -off time of 8pm for same day processing. Transactions successfully approved after 8pm will be regarded as next business day transaction.

Q3.2 – How long does it take for my beneficiary to receive the payments?

A3.2 – The time taken for fund to reach the beneficiary time varies with the timing of the transaction is approved and the beneficiary bank. Below is the summary of the estimated number of days for different types of transaction:

Estimated Crediting Date			
Type of transaction	To Alliance Bank (*days)	To Other Banks (*days)	
		Minimum	Maximum
Before 11am			
Bulk Payment/Payroll	**T	T	T+3
Single Payment	T	T	T+3
Before 8pm			
Bulk Payment/Payroll	T	T+1	T+3
Single Payment	T	T+1	T+3
After 8pm			
Bulk Payment/Payroll	T+1	T+1	T+3
Single Payment	T	T+1	T+3

*refers to business days
**T is the day when the transaction is fully approved

Q3.3 – Am I able to submit future dated transactions?

A3.3 - Yes. You may submit and approve a future dated transaction. All approved transactions will be processed on the payment date specified.

Q3.4 – When will my account be debited for the transaction that has been approved?

A3.4 - Your account will be debited during the processing date.

Q3.5 - Do I get an acknowledgment from all the payments?

 A3.5 Yes, unique transaction reference number will be generated for each executed payment. An acknowledgment page will also be available for printing.

Q3.5 – How do I know the status of my payment?

A3.5 – There is a transaction status module to view the status of your payment. Any successful/ rejected payment will be displayed in this module. The status of the transaction is as per below:

Status	Description
Sent to bank	Transaction is successfully approved and accepted by the bank for execution.
Processing	Transaction is successfully processed and sent to beneficiary bank (for IBG transactions only)
Successful	Transaction is successfully processed.
Failed	Transaction is rejected during processing.
Rejected	Transaction is rejected by Checker / Authoriser user before being processed.
Unavailable	Transaction encountered error during processing. Transaction is not successful.
Cancelled	Transaction has been cancelled before it is being processed by the bank.

Q3.6 - Do I get receipts from payments?

 A3.6 - Customer is able to print transaction Acknowledgment in PDF format as a reference of a payment.

Q3.7 - Can I use the same file format for both Payroll and Bulk Payment?

 A3.7 - Yes. The file format for Payroll and Bulk Payment is identical.

Q3.8 - Do I get an acknowledgment from all the payments?

 A3.8 - Yes. A unique transaction reference number will be generated for each executed payment. An acknowledgment page will also be available for printing.

Q3.9 - When will the fund be debited if I perform a future dated transaction?

A3.9 - Fund will only be debited from your account on the processing/payment date specified during submission.

Section 4: System and Security Related

Q4.1 - What is the minimum system requirement?

- ➤ **_Internet connection, Broadband is recommended_**

- ➤ **_Microsoft® Internet Explorer (IE) Version 7.0 and above_**

- ➤ **_Mozilla Firefox 8.0 and above_**

- ➤ **_Sun Java Runtime Environment (JRE) Version 1.6.0 update 7 – 1.6.0 update 33 is recommended._**

Q4.2 - I am unable to approve a transaction. The page does not seem to be responding.
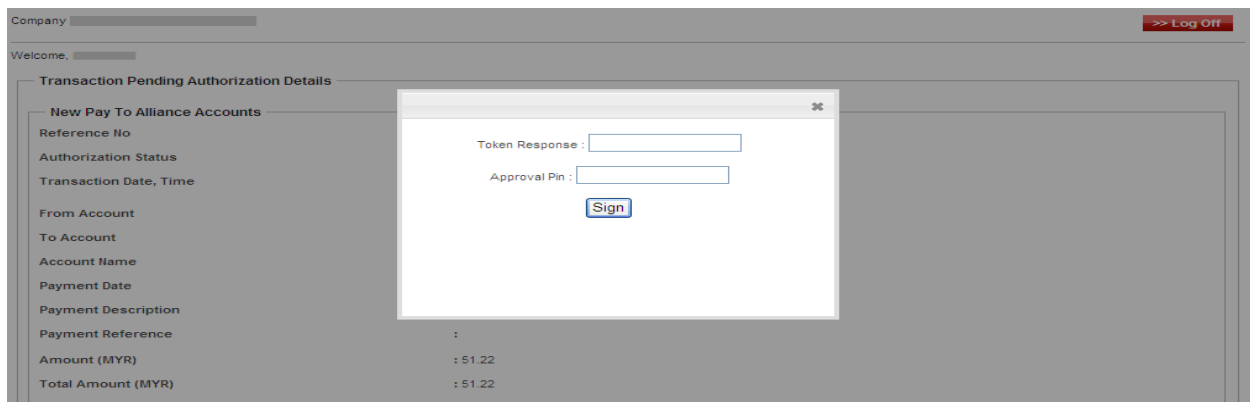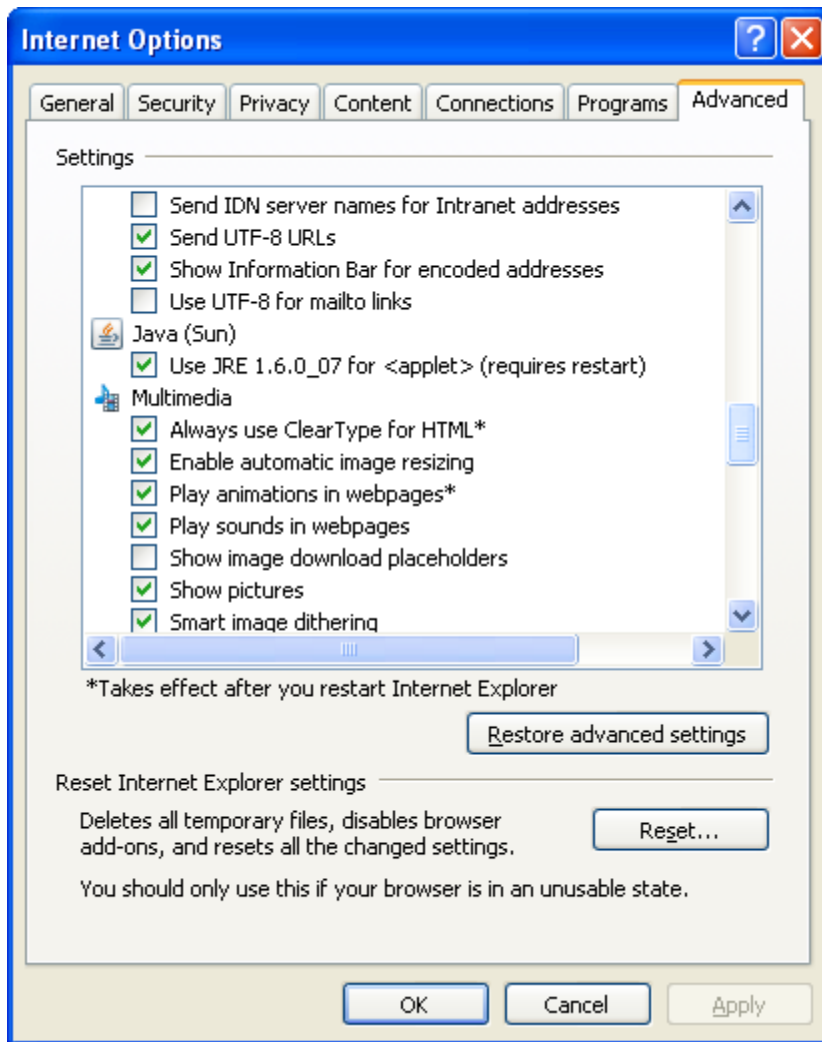

A1. If you do not see the above pop out to prompt you for [Token Response] and [Approval Pin], then you may need to check on the following.

- ➤ Go to [Tools] and then click on [Internet Options].
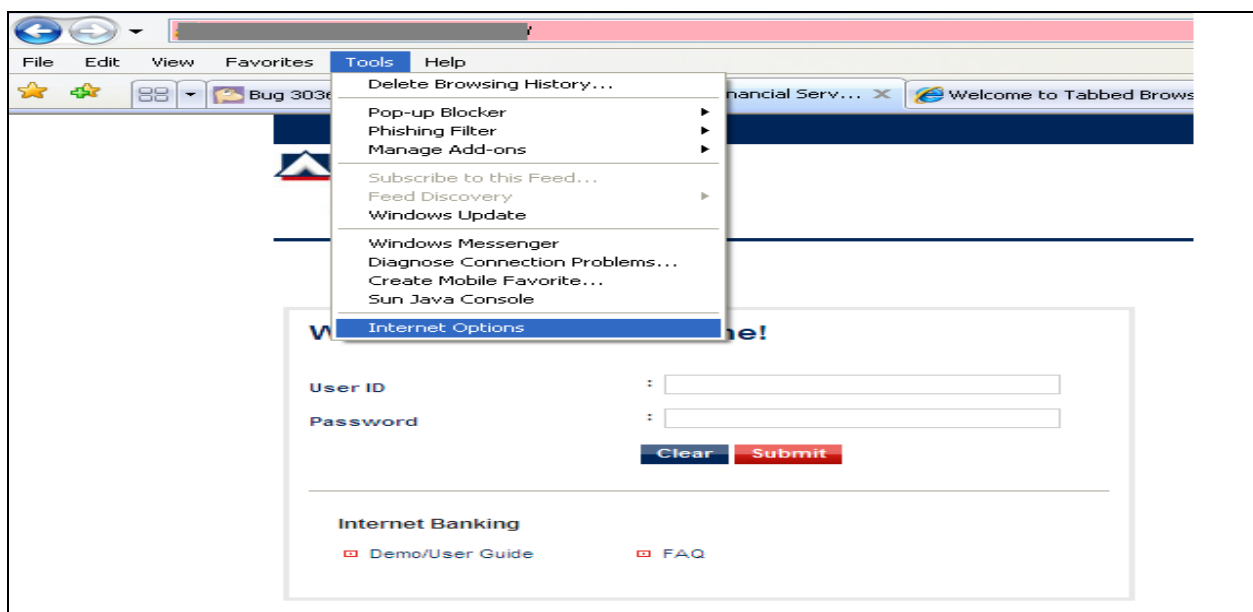
➢ Click on the [Advance] tab and ensure that Java (Sun) User JRE 1.6.0_<update version> for <applet> box is checked.

Q4.3 - Is secured to transact online via AOB?

A4.3 – AOB is secured with 128bit encryption with multiple tiers firewall. User access control and signing workflow setup is in place to ease the transaction signing without comprising the security control. All financial transactions are digitally signed (encrypted with one-way hash) thus protected under the Malaysian Digital Signature Act 1997 for non-repudiation.

Section 5: Fees and Charges

Q5.1 - How much is the Transaction Module for allianceonline Business?

A5.1 - RM 30 monthly subscription, yearly digital certificate renewal of RM 50 per authorizer. First two token is provided at FOC, however for each additional token RM 70.00 will be charged to your company (one-time charge inclusive of 1 year digital certificate).

Q5.2 Is there any transactional fee?

A5.2 Standard fee is RM0.50 for Intrabank, RM1.00 for IBG and RM5.00 for RENTAS for payroll and bulk payment. For single payment, Intrabank is FOC, RM 1.00 for IBG and RM5.00 for RENTAS.