

AGRONetBIZ Section 1:

Introduction

1.1 What is AGRONetBIZ

- AGRONet Business is our *essential* online business banking service, suitable for both small and large organizations such as below:
 - ✓ A company/association/club/society that is registered under Malaysian Companies Act
 - ✓ Sole-proprietorship
 - ✓ Partnership
 - ✓ Cooperatives
 - ✓ Professionals & Association
 - ✓ Private limited
- A convenient channel to manage business accounts from anywhere around the world via internet access.
- Account information is available on a real time basis, 24hours/7days.
- Able to view your account balance and activity or conduct your banking transaction at your convenience without having the needs to call your banker or walk-in to the branch.
- Ease your banking and financing account reconciliation process.
- Set up your own authorised users and decide who will be the company's online banking administrator, who can view balances, who can set up transactions and who can approve transactions.

1.2 Services Available at AGRONetBIZ

Banking services available via the internet banking access:

- Account and Banking Service – Display the customer’s account informations which include:
 1. Account Details – Display the general account information such as Account Number, Ledger Balance and Available Balance for customer’s deposit account, fixed/investment account, and Financing Account.
 2. Transactions History – Display all the transactions performed to and from the account covering all banking channels. Transaction history will show the recorded transactions for the past 90 days.
 3. AGRONetBIZ Transaction History – Display all transactions performed from the account via AGRONetBIZ BIB. AGRONetBIZ transaction history will show the recorded transactions for the past 90 days.
 4. eStatement – Download statement for 3 months before
- Fund Transfer Services – Allow customer to transfer fund from their account to another account as per the options below:
 1. Own Account Transfer – Transfer to customer’s own account within Agrobank
 2. 3rd Party Account Transfer – Perform transfer of fund to a 3rd party account within Agrobank
 3. Interbank Account Transfer (via MyClear IBG platform) – Perform transfer of fund to another bank account in Malaysia
 4. Instant Transfer (via MEPS platform) – Perform fund transfer to another bank account in Malaysia
- Bill Payment Services – This service option allows customer to pay bills to the available payee corporations and register their favourite billers for easier payment process in the future.
- JomPAY – Service that allows customer to pay bills or invoices using banking account to all payees even it is not Agrobank’s biller.
- Authorization Module – Accessible to the customer’s authorized Approver ONLY (customer with Multiple User access). This service option allows the Approver to review all transactions initiated by the customer’s authorized Initiator and proceed to approve or reject the request accordingly.
- IB Service Management Module – Accessible to the customer’s authorized Corporate Administrator ONLY. This service option allows the Corporate Administrator to manage the customer’s AGRONetBIZ BIB service access administration which include:
 1. User Maintenance
 - i. The ability to assign Corporate Users for respective functions such as Initiator, Authorizer, and Viewer;
 - ii. Appoint and remove Corporate Users whenever required from time to time; and
 - iii. Select which permissions are given to Initiator(s) and Authorizer(s) to enable them to use and operate the account(s); and

2. Token Management
 - i. Assign and administer the hardware security token for authorized user namely the Approver or Single User access that will be used during login and authorizing financial related transactions.
 3. Approval Matrix
 - i. Setting up the required level of approval limit and condition for Approver to approve/reject any financial transaction initiated via AGRONetBIZ BIB.
- Profile Management Module – Allow customer’s Authorized User(s) to manage each individual AGRONetBIZ account basic profile maintenance as per below options:
 1. Edit Profile – Allow Authorized User(s) to change/edit their display name in AGRONetBIZ.
 2. Change Password – This option allows all Authorized User(s) to change their AGRONetBIZ password as-and-when required.
 - Message Box - This service option allows the Authorized User(s) to receive any notification message or alerts sent by the Bank.
 - Zakat Payment – Allows customer to pay zakat to the available zakat operators
 - Payee Collection Report – Allows registered payee with Agrobank to download their collection report.
 - Reconciliation Report – Allows registered payee with Agrobank or non-payee to view and download their reconciliation report.
 - Standing Instruction for Fund Transfer – Allows customer to transfer fund from their account to another account (Own Account / 3rd Party Account / Interbank GIRO / Instant Transfer) for mode of payments as Pay Later and recurring payment (Pay Weekly or Pay Monthly).
 - Standing Instruction for Bill Payment – Allows customer to pay bills to the available payee corporations for mode of payments as Pay Later and recurring payment (Pay Weekly or Pay Monthly).
 - Bulk Payment – Allows customer to make payment in bulk using file upload or multiple payment (manual entry).
 - Payroll – Allows customer to make salary payment using file upload or multiple payment (manual entry).
 - Auto-Sweep Funds – Allows customer sweep funds from subsidiary account(s) into a main account.

1.3 AGRONetBIZ Authorised Users

- Corporate Administrator
 - ✓ Company's online banking administrator
 - ✓ Create, Add, Edit, & Delete online users and access maintenance (Username & Password)
- End Users

Company with Multiple Users	Company with Single User
✓ Initiator – Initiate all the required online banking transactions ONLY (Username & Password).	✓ Single User – Full access (Username + AGRONetBIZ Token).
✓ Approver – Amend, reject, or approve financial transaction ONLY (Username & Password + AGRONetBIZ Token).	
✓ Viewer – View & Print account balance and transaction history ONLY (Username & Password)	✓ Viewer – View & Print account balance and transaction history ONLY (Username & Password)

1.4 AGRONetBIZ Welcome Pack

- Welcome Pack for Multiple User and Single User consists of:
 - i. Welcome Letter
 - ii. Acknowledgement Letter
 - iii. Security Token