CIMB BANK

Frequently Asked Questions

ABOUT

1. **What is BizChannel Mobile App?**
   BizChannel Mobile App offers a quick and easy way to access your account and our online services using the same log-in details as BizChannel on web.

2. **What are the services or features available through BizChannel Mobile App?**
   You can use this app for:
   - Viewing your regional account balances and banking activities
   - Create and approve transactions
   - Receive notifications of payments that are ready for authorisation

   Transaction limits and entitlements assigned to your user profile on BizChannel@CIMB are applicable when using the BizChannel Mobile App.

3. **Is BizChannel@CIMB Mobile App only available to business customers?**
   Yes, it is only available for existing BizChannel@CIMB users. Simply download the BizChannel@CIMB Mobile App from your device app's store and log in using your existing Company User ID and OTP.

4. **What is the difference between the BizChannel Mobile App and website for existing customers?**
   BizChannel Mobile App is quicker and simpler to use than logging in via your browser on your mobile device. In addition, it gives you direct access to your accounts and essential services anytime, anywhere.

Comparison BizChannel@CIMB Web vs. Mobile App		
Services and Features	**BizChannel@CIMB**	
	Web	**Mobile App**
• Security Device (Hard Token) For Web and Mobile App Login and authorisation	✔	✔
• Balance Inquiry	✔	✔
• Account Statement (Viewing)	✔	✔
• Account Statement (Download)	✔	✘
• Regional Account Linking (Viewing) Access Business account across ASEAN *-New-*	✘	✔
• My Transactions (Viewing) To view transactional activity on Web & Mobile App *-New-*	✘	✔
• Payments Initiation i.e. In-House, Fast/GIRO, MEPS, Telegraphic Transfer	✔	✔
• Bulk Payment Initiation	✔	✘
• Collection Payments Initiation i.e. Direct Debit - CIMB - Outward collection [Cr CIMB Customer]	✔	✔
• Transaction Status Inquiry	✔	✔
• Transaction Authorisation (All Services)	✔	✔
• Pending Task Notification To notify authoriser on pending transaction via Mobile App *-New-*	**Not Applicable**	✔
• Information Management i.e. Forex Rate Inquiry, Transaction Cut Off Time	✔	✔
• Utilities Change User Password	✔	✔
• Cheque Management	✔	✔
• Reports	✔	✘
• System Administrator's Maker Tasks	✔	✘

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5. **Is there a cost involved if I download the BizChannel Mobile App?**
    You may download this app without incurring a fee. However, you may be subject to fees chargeable by your mobile or internet service provider when using the app.

6. **Can I use tablet for BizChannel Mobile App?**
    Yes, you can use this app on both mobile and tablet devices. For optimal user experience, update your device's operating system regularly.

LOGIN

7. **This is my first time logging in to BizChannel@CIMB. Can I do my first-time login via BizChannel@CIMB Mobile App?**
    For first-time login to BizChannel@CIMB, you will need to perform your first-time login via our BizChannel@CIMB website (https://www.bizchannel.cimb.com.sg/corp). Please ensure your first time login details are readily available.

8. **Can I login to BizChannel@CIMB via website and login via Mobile App at the same time? Is concurrent login allowed?**
    For security reasons, we do not permit for the same user to be logged in on Web and App at the same time. Please log out from 1 device if you wish to login from an alternate device.

SOFTWARE/HARDWARE REQUIREMENTS

9. **What are the requirements to download and install the BizChannel Mobile App?**
    BizChannel Mobile App is available for iPhone that runs on iOS 10 and above or Android based smartphones and devices that run on Android 5.0 and above.

10. **What if the mobile device has been jailbroken/rooted?**
    For security reasons, our BizChannel Mobile App is not compatible with devices that has been rooted or jailbroken.

11. **Why can't rooted or jailbroken devices access BizChannel Mobile App?**
    We place a high emphasis in protecting our customer's information as rooted or jailbroken device is more susceptible to malware and other online threats. We are taking all precautionary steps to safeguard our customer's banking information.

SECURITY

12. **How do I know I am downloading a legitimate application?**
    Prior to downloading, do ensure the application publisher reflects CIMB Bank Berhad when downloading BizChannel@CIMB Mobile App. The publisher name will be reflected on Google Play and App store.

13. **Can I change my Password through BizChannel@CIMB Mobile App?**
    Yes, you can in 4 simple steps:
    Step 1: Launch the app and key in your login details
    Step 2: Select "User Profile" to view or update information (i.e. User ID, User Role, Company ID and Email).
    Step 3: Select "Change User Password" to make changes.
    Step 4: Select "SAVE CHANGES" to update your information.

    Please note reset of password can be done only via Web. Mobile app allows change of password only.

14. **Is the BizChannel@CIMB Mobile App equipped with Two Factor Authentication (2FA)?**
    Yes the mobile app is equipped with Two Factor Authentication(2FA)

15. **Is BizChannel@CIMB secure?**
    Two- Factor Authentication is required and the confidentiality and integrity of your transactions is assured as all information transmitted over the Internet or via our mobile app is encrypted.

    Nonetheless, we encourage our customers to follow these best practices as ensuring the security of your online banking activities is a joint effort by the Bank and the BizChannel user.

    -   Be vigilant and never disclose your ID or password to anyone
    -   Ensure that your PC or laptop is protected with the latest anti-virus software, personal firewall, and latest security patches from your operating system vendor.

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FEATURES

16. What are the services or features available through BizChannel@CIMB Mobile App?

You can use this app to perform the following services on-the-go:
- View account balances and recent transactions
- Create payments via in-house, GIRO/Fast, Telegraphic Transfer
- Receive notification of payments that are ready for authorization
- Authorize payments

Transaction limits and entitlements associated with your user profile on BizChannel@CIMB will be applied when using BizChannel@CIMB Mobile App.

17. What is RAL? How do I link my CIMB regional accounts opened in other countries?

Regional Account Linkage [RAL] is a key feature in BIZCHANNEL@CIMB Mobile App to monitor your regional account balances.

Steps to link:
a) Click on the "Administrative function" in the left hand side menu and go to "Settings".
b) Tap on "Regional Account Linkage" to link your regional accounts
c) Complete the one time setup by keying in your respective country's BizChannel logon details along with OTP as applicable for your country.
d) Once the one time setup is completed you can view your regional account balances via "Portfolio" screen in the mobile app.

18. What is the difference between Transaction Status and Transaction Inquiry?

Transaction status screen provides the complete transaction details whereas transaction inquiry is a summary view of executed transactions.

19. Can I check my outstanding loan facilities balances on mobile app?

BizChannel (Web and Mobile) does not contain loan portfolio.

20. How do I turn on pending task notification in the mobile app [iOS & Android]?

Pending task notifications can be enabled via Administrative settings -> Settings -> Pending task notification toggle button.

21. What happens if I lose my phone with mobile app, will security be compromised?

Login to your account is protected by two factor authentication, one with your own login ID and password and 2nd which an OTP is required to be generated on the physical security token.

22. Can I view outward and Inward cheque transactions via mobile?

Cheque management functions like cheque book request, stop cheque request, inward & outward cheque inquiry are available in BizChannel mobile also similar to web application.

23. Can I do FD placement and do maintenance(termination/withdrawal) via mobile?

Similar to BizChannel web application, placement and maintenance activities of Fixed deposits can be done via "Fixed deposit" screen in BizChannel mobile app.

24. Will I be able to download statements using mobile app?

Mobile app does not allow download of statements. This can be done via BizChannel web application.