

FREQUENTLY ASKED QUESTIONS (FAQ)

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1. What are the services offered by RHB Reflex Cash Management?

RHB Reflex Cash Management is an Internet-based online system that offers comprehensive cash management services. You are able to perform the following with RHB Reflex:

INFORMATION MANAGEMENT	
<i>RHB Reflex lets you be in control of your banking accounts. Get real-time information of account activities, balances and statements to assist you in optimizing your tactical financial and business decisions.</i>	
Consolidated Balance	Access and view your various account types including Corporate Current Account, Saving account and Fixed Deposits.
Statements	Access Account Statements at your convenience. You would also be able to save the statements for your business records. Calling your branches to ask for balances and statements are now a thing of the past for you.
Info Management	Access your transaction history and bank charge report at your convenience. You would also be able to save the transaction history and bank charge report for your business records.
PAYABLE MANAGEMENT	
<i>With RHB Reflex, you have total control to manage and perform all payments via online. With a wide range of payment solutions, it allows for efficient transfer of funds through intra bank, FAST and overseas telegraphic transfer.</i>	
Funds Transfer	You can easily transfer your funds from your own group of accounts and to 3 rd party account, be it within RHB Bank Cambodia, to other banks or to overseas. With built-in flexibility for you to schedule your transfers, you are totally in control of your funds.
Bulk Payment	If your transaction volume is high, this feature is just right for you. This enables you to combine multiple payments in a single payment file. This is ideal in the case of payments to suppliers or creditors.
Payroll	Ease the fundamental operations of your business by letting us handle your payroll. Managing your staff payroll has never been easier.

2. What are the benefits of using RHB Reflex Cash Management?

RHB Reflex is a platform for cash management solution. IT helps ease the complexity of banking and various business transactions at your comfort and convenience. Be in control with RHB Reflex for efficient cash flow management system that addresses your needs. You're sure to find pleasure in doing the business with RHB Reflex Online Cash Management.

3. What are the software and hardware requirements to use RHB Reflex?

We recommend the followings:

- Microsoft Internet Explorer 6.0 or higher
- Personal Computer/laptop with Pentium Centrino Processor with 512 RAM
- SVGA or higher resolution monitor, 256 colors at a screen resolution of 1024x768
- Window XP and above

4. How secured is RHB Reflex?

Your online security is our priority as we strive to protect your data for you to have a peace of mind while banking with RHB Reflex. Below are the security measures to ensure your peace of mind while experiencing the service:

Data Encryption

Data is sent in encrypted format using Secure Socket Layer (128-bit SSL). SSL is prevalent security protocol used widely in most internet-based transactions.

Secured Application Access & Authorization

You will be provided with a Token that requires a password for verification to prevent unauthorized access to your account.

Audit Trail

All user activities performed in RHB Reflex are logged, enabling reviewing of activities.

Dual System Administrator

The online banking system is maintained by appointed System Administrators and Authorizer, providing check and balance in your business.

Hash Total Formula

All of your payment files are incorporated with this formula to avoid any tampering. Firewall on IT Infrastructure, Reflex's Infrastructure is adequately safe from intrusion and complies with internal internet security standards.

5. Is Reflex available on weekends and Public Holidays?

RHB Reflex is available 7 days a week

6. I am interested to apply for RHB Reflex. How do I apply?

To apply, simply download and print RHB Reflex application form from our website and submit it to domicile branch or you may contact our Cash Management Support Team at reflex.khsupport@rhbgroup.com

7. I am currently subscribed to "Basic Package" for RHB Reflex. How do I subscribe to "Premium Package"?

To upgrade, simply download and print RHB Reflex application form from our website and submit it to domicile branch or you may contact your Relationship Manager or our Cash Management Support Team at reflex.khsupport@rhbgroup.com

8. Can I begin to use RHB Reflex immediately after submitting the Reflex Application Form?

Once your application is processed successfully, you will be receiving Welcome Email and Letter. Upon receiving them, you are required to activate Secure Plus Token via the First Time Login option in RHB Reflex Website. You may follow the instruction on the user guide provided or contact our Cash Management Support Team at reflex.khsupport@rhbgroup.com for assistance.

9. Will I be provided with training once I am subscribed to RHB Reflex?

If you are new to RHB Reflex (or would like to have a re-training session), upon request, we can send our team of experienced trainers to conduct a training session for you. If we conduct the training at your office, the training charge may applied as per agreed pricing offer. We would waive the charges if it is conducted at the Bank. Alternatively you may also request for online training.

You may email us at reflex.khsupport@rhbgroup.com to request for a training session. Please include the following information in your email:

- Company Name
- Corporate ID Number
- Contact Person
- Contact Number
- Preferred date & time

10. What are the roles available to use RHB Reflex?

The roles under RHB Reflex Cash Management are:

- SysAdmin1 (System Administrator)
- SysAdmin2 (System Authorizer)
- End User (Basic Package – Reviewer, Premium Package – Data Entry, Authorizer)

11. What can I do as SysAdmin 1?

As SysAdmin 1 (System Administrator), you can:

- Create, edit, delete and add End Users
- Assign account to End Users
- Assign token to End Users

12. What can I do as SysAdmin 2?

As SysAdmin 2 (System Authorizer), you are given the authority to approve the creation or the amendments done by SysAdmin 1.

13. What is the RHB Reflex Secure Plus Token for and how do I use it?

It is a digital token provided to you by the Bank upon your subscription to RHB Reflex. Aside from using the digital token to login to RHB Reflex, depending on your roles, you would have different use of it. For more information in using digital token, you may refer to the user guide provided.

14. Do I have to pay for RHB Reflex Token?


The Bank waives the charges on 2 tokens (For Sysadmin 1 & Sysadmin 2). Additional tokens are charged at the agreed pricing offer. To request for additional Secured Plus Tokens, please contact your Relationship Manager or our Cash Management Support Team at reflex.khsupport@rhbgroup.com

15. Who should I contact if I have any queries regarding RHB Reflex?


For any queries, please contact your Relationship Manager or our Cash Management Support Team at reflex.khsupport@rhbgroup.com

16. What should I do if there was an unexpected logout from RHB Reflex?

a. Internet Explorer – to clear browser history


1. Click on **Gear Icon**  on the top right corner of the page > **Internet Options**
2. Under General tab, look for **“Browsing History”** section and click on **“Delete”**
3. Ensure **“Temporary Internet files”**, **“Cookies”** and **“History”** are selected and the click **“Delete”**

Internet Explorer – to clear browser cache


4. Click on **Gear Icon**  on the top right corner of the page > **F12 developer tools**
5. A toolbar will either pop-out or display on the bottom of your browser. Click on **“Cache”** > **“Clear browser cache...”**
6. A confirmation box will pop-out. Click **“Yes”**

7. Close the browser and re-launch Internet Explorer.

b. Mozilla Firefox – to clear browser history and cache

1. Click on **3 horizontal bars**  on the top right corner of the page > **Options**
2. In the “**Options**” page, select “**Privacy & Security**” > Scroll down to “**History**” section > click on “**Clear on recent history**”
3. The screen below will pop-out. Ensure “**Browsing & Download History**”, “**Form & Search History**”, “**Cookies**”, “**Cache**”, and “**Active Logins**” are selected and then click “**Clear Now**”.
4. Close the browser and re-launch Mozilla Firefox.

c. Google Chrome – to clear browser history and cache

1. Click on **3 vertical dots**  on the top right corner of the page > **Settings**
2. Scroll down until you see “**Advanced**”. Click on “**Advanced**”.
3. Under “**Privacy and Security**” > Click on “**Clear browsing data**”
4. The screen below will pop-out. Ensure “**Browsing History**”, “**Cookies and other site data**”, “**Cached images and files**”, and “**Content settings**” are selected and then click “**Clear Data**”
5. Close the browser and re-launch Google Chrome.