

CIMB Merchant e-Commerce Portal Guide Book

CIMB BANK BERHAD 197201001799 (13491-P)

www.cimb.com.my

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1. User ID Self Activation

Once the application has been approved, merchant (referred as 'you' in this document) will receive an email notification to activate the e-commerce ID.

Sample of the email notification:

BPG New User Notification



emerchant@cimb.com
Today, 8:21 PM
Test User 2

Reply all



Action Items



Date: 07-07-2021 20:21:29

Re: **BPG New User Notification**

Dear Ken Leong,

Your user access has been generated.

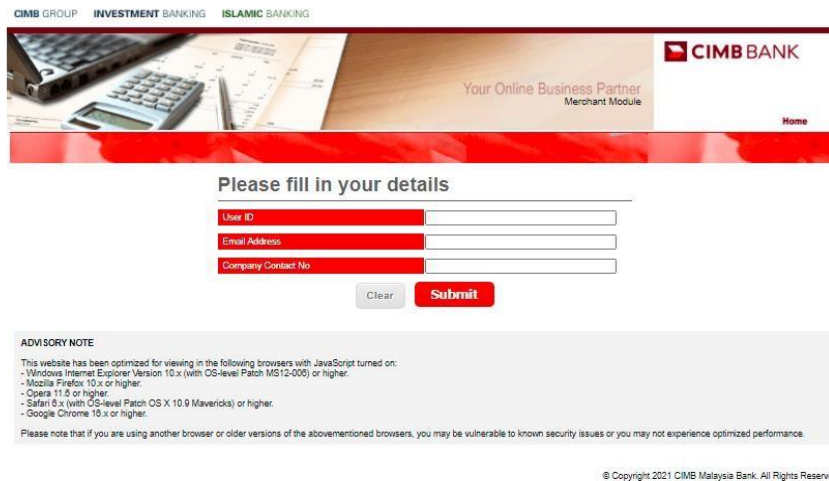
Please click [here](#) to complete the process.

This link is valid until Thu Jul 08 20:21:29 GMT+08:00 2021

Thank you for using BPG service.

This is an auto-generated e-mail from the e-payment server

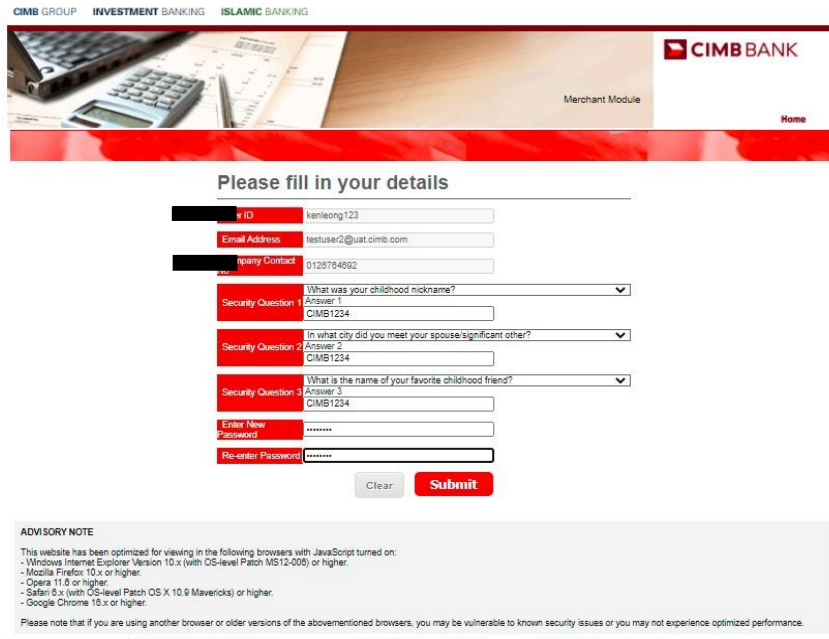
Click on the link within the e-mail, to be directed to the portal to activate your account **CIMB e-Commerce Account Activation Page:**



The screenshot shows the CIMB e-Commerce Account Activation Page. At the top, there are navigation links for CIMB GROUP, INVESTMENT BANKING, and ISLAMIC BANKING. The main header features the CIMB BANK logo and the tagline "Your Online Business Partner Merchant Module". Below the header, there is a red banner with the text "Please fill in your details". Underneath the banner, there are three input fields: "User ID", "Email Address", and "Company Contact No". To the right of each input field is a red button labeled "Submit". Below the input fields, there are two buttons: "Clear" and "Submit". At the bottom of the page, there is an "ADVISORY NOTE" section with a list of supported browsers and versions. The footer contains the copyright notice: "© Copyright 2021 CIMB Malaysia Bank. All Rights Reserved."

1. Key in the following details:
 - User ID provided by CIMB Bank
 - E-mail Address Register with CIMB Bank, and
 - Company Contact No Register with CIMB Bank.
2. Click **Submit**.

The same page will expand with more fields.



CIMB GROUP INVESTMENT BANKING ISLAMIC BANKING

Merchant Module Home

Please fill in your details

ID: kenleong123

Email Address: testuser2@uat.cimb.com

Mobile Contact: 0128784892

Security Question 1: What was your childhood nickname? Answer: 1: CIMB1234

Security Question 2: In what city did you meet your spouse/significant other? Answer: 2: CIMB1234

Security Question 3: What is the name of your favorite childhood friend? Answer: 3: CIMB1234

Enter New Password: *****

Re-enter Password: *****

Clear Submit

ADVISORY NOTE

This website has been optimized for viewing in the following browsers with JavaScript turned on:

- Windows Internet Explorer Version 10.x (with OS-level Patch MS12-008) or higher.
- Mozilla Firefox 10.x or higher.
- Opera 11.6 or higher.
- Safari 6.x (with OS-level Patch OS X 10.9 Mavericks) or higher.
- Google Chrome 18.x or higher.

Please note that if you are using another browser or older versions of the abovementioned browsers, you may be vulnerable to known security issues or you may not experience optimized performance.

1. Complete the security questions field by selecting from the drop down list.
2. Key in your preferred answer.
3. Repeat the same steps for the remaining Security Question 2 & 3.
4. Enter your Password.
5. Re-enter the password you have inputted in the previous field.
6. Click **Submit**.

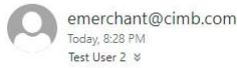
Once completed, a confirmation will be shown on screen. At the same time, an email notification will be sent to your registered email address.

Successful Activation Screen:



Your request has been successful. An email notification will be sent to your email address.

Email Notification on Successful Activation of User ID



Inbox

Action Items

To ensure delivery to your inbox (not bulk or junk folders), please add emerchant@cimb.com to your address book.

User Account - kenleong123 Activated

Hi, kenleong123

Thanks for subscribing to BPG_CIMBMY service.

Your user account with BPG_CIMBMY has been activated. Following is your user account details:

User ID: kenleong123

You may log on to <https://uat-merchant.cimb.com.my/BPG/merchant/> to start using the service.

Please contact us at merchant@cimb.com should you require any assistance.

Regards,
System Administrator

This is a computer generated email. Please do not respond directly to the email.

2. CIMB e-Commerce Login Page



e-Commerce e-Access Autobill

Welcome to CIMB e-Commerce

User ID

Password

Clear

[Forgot Password](#)

ADVISORY NOTE

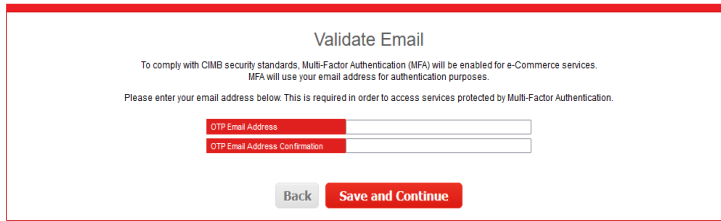
This website has been optimized for viewing in the following browsers with JavaScript turned on:

- Windows Internet Explorer Version 10.x (with OS-level Patch MS12-006) or higher.
- Mozilla Firefox 10.x or higher.
- Opera 11.6 or higher.
- Safari 6.x (with OS-level Patch OS X 10.9 Mavericks) or higher.
- Google Chrome 16.x or higher.

Please note that if you are using another browser or older versions of the abovementioned browsers, you may be vulnerable to known security issues or you may not experience optimized performance.

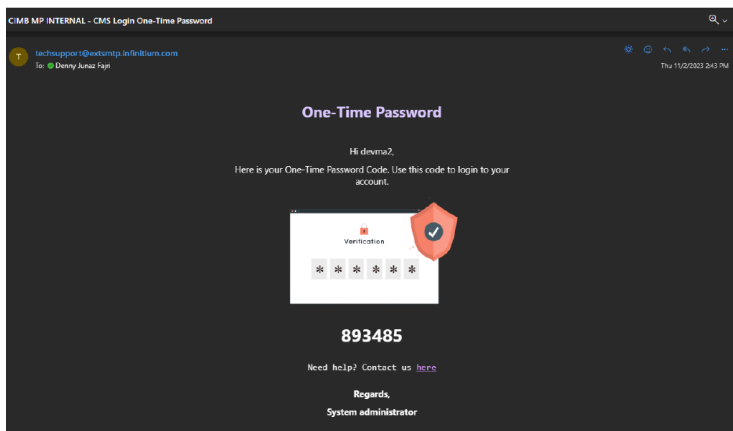
All Rights Reserved. Copyright © 2021.
CIMB GROUP HOLDINGS BERHAD(50841-W)

1. After successful activation, login with the **User ID** and **Password** you have created.
2. Click **Submit**.



3. For the first time setup, you are required to input an email address to receive the One-Time Password (OTP) required for e-Commerce portal login. OTP will be sent to your said email address each time you login to the portal.

If you wish to change this email address later on, you may do so via the Admin feature upon logging in to the portal, or you can email emerchant@cimb.com for assistance.



4. You will receive your 6-digit OTP via the email address provided during the first time setup.

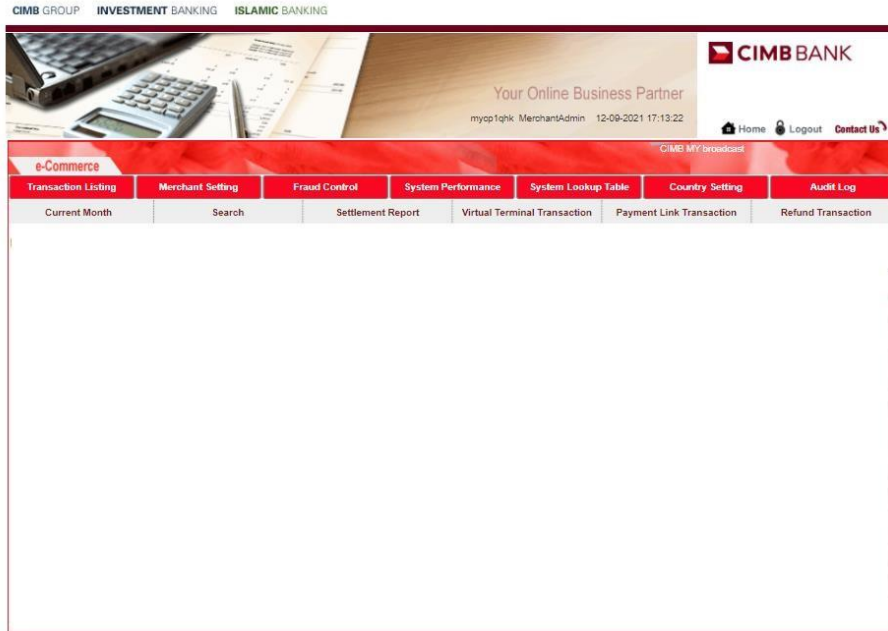


5. Key in the 6-digit OTP in the e-Commerce page, then click **“Submit”** to complete login.

3. Landing Page

Upon logging in, you will be able to view all the available tabs.

Landing Page



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4. Transaction View:

CIMB GROUP INVESTMENT BANKING ISLAMIC BANKING

mycp1qhk MerchantAdmin 12-09-2021 16:54:53

Home Logout Contact Us

e-Commerce

CIMB MY broadcast

Transaction Listing Merchant Setting Fraud Control System Performance System Lookup Table Country Setting Audit Log

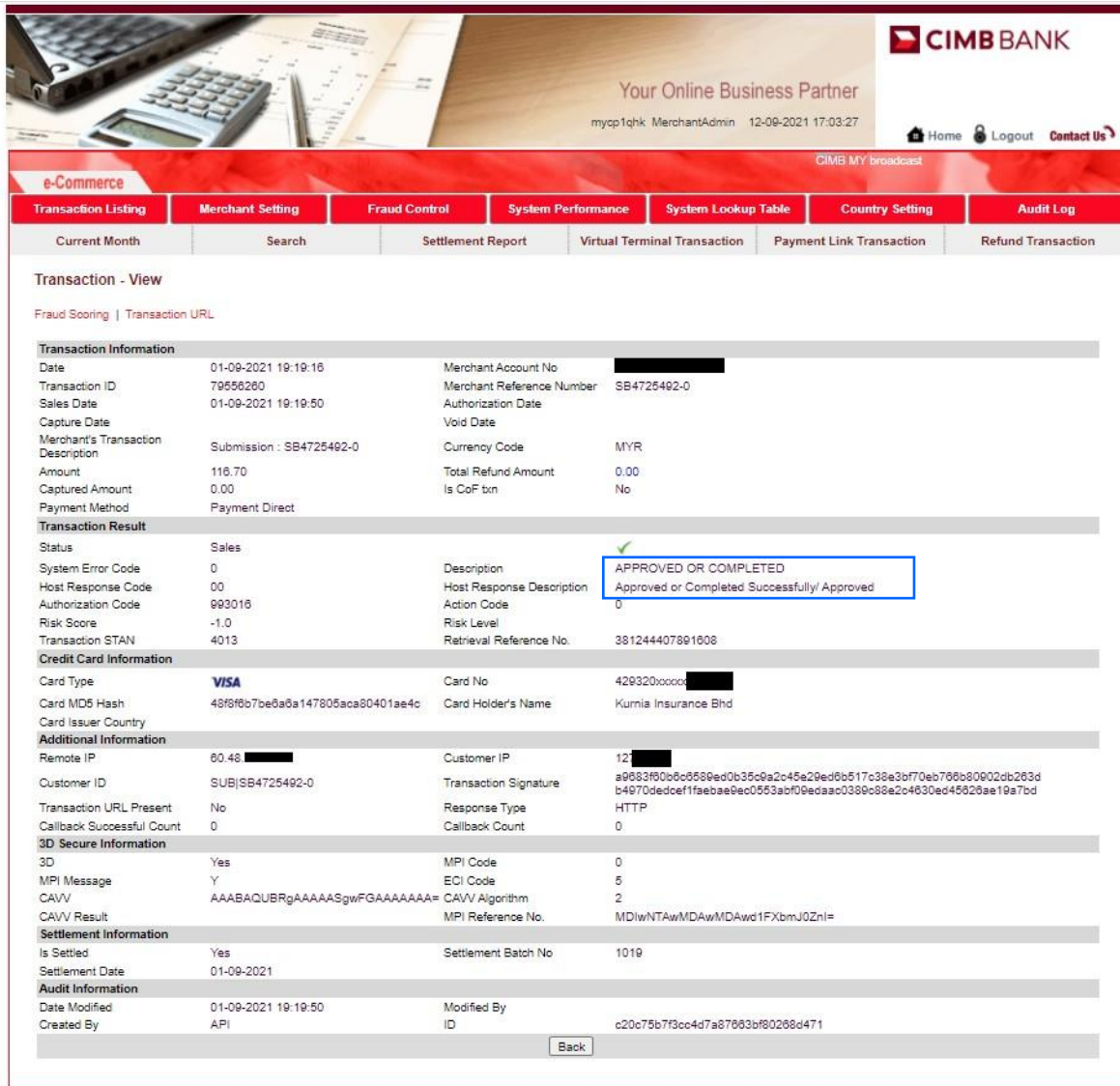
Current Month Search Settlement Report Virtual Terminal Transaction Payment Link Transaction Refund Transaction

Transaction - List

No.	Date	Merchant Account No	Txn ID	Merchant Reference Number	Currency	Amount	Captured Amount	Total Refund Amount	Txn Date	Card Type	Card No	Card Issuer Country	Status	Auth Code	Host Response Code	Risk Level	Risk Score	Is Settled	Is Installment	ECI Code	3D	Is CoF txn
1	01-09-2021 19:19:16	00000	79556260	SB47254920	MYR	116.70	0.00	0.00	01-09-2021 19:19:16	VISA	429320x		Sales	993016	00		-1.0	Yes	No	5	Yes	No
2	01-09-2021 16:07:42	00000	79521651	SB4725484	MYR	623.50	0.00	0.00	01-09-2021 16:07:42	VISA	429319x		Sales	932972	00		-1.0	Yes	No	5	Yes	No
3	01-09-2021 16:05:32	00000	79521264	SB4725483	MYR	174.00	0.00	0.00	01-09-2021 16:05:32	VISA	429319x		Sales	932384	00		-1.0	Yes	No	5	Yes	No
4	01-09-2021 11:27:24	00000	79468671	SB4725467	MYR	426.51	0.00	0.00	01-09-2021 11:27:24	Mastercard	552115x		Sales	T67500	00		-1.0	Yes	No	2	Yes	No
5	01-09-2021 11:26:22	00000	79468456	SB4725466	MYR	232.00	0.00	0.00	01-09-2021 11:26:22	Mastercard	552115x		Sales	T38125	00		-1.0	Yes	No	2	Yes	No
6	01-09-2021 10:52:15	00000	79462146	SB4725464	MYR	58.00	0.00	0.00	01-09-2021 10:52:15	Mastercard	552115x		Failed	05			-1.0	No	No	2	Yes	No

1. Click on **Transaction Listing**, all the performed transaction will be listed here. The functions available within this screen are as below:
 - a) Current Month – To view current month transaction only
 - b) Search – To search for a specific transaction
 - c) Settlement report – To download or view settlement report
 - d) Payment Link Transaction – To view transaction performed via payment link
 - e) Refund Transaction – To view all the transaction that is refunded
 - f) ECI Code – to define how secured the transaction is.
 - a) ECI 0 = Mastercard Non Secured Transaction
 - b) ECI 1 = Mastercard Partial Secured (without OTP authenticated) Transaction
 - c) ECI 2 = Mastercard Secured Transaction
 - d) ECI 5 = Visa Secured Transactions
 - e) ECI 6 = Visa Partial Secured (without OTP authenticated)
 - f) ECI 7 = Visa Non Secured
 - g) 3D – To define if the transaction is a 3DS transaction.
 - h) CoF Transaction – Credential of File
 - a) Yes = recurring transaction
 - b) No = recurring transaction
 - i) Installment - to define if this transaction is an installment transaction. When transaction is under instalment meaning there is a repayment plan in place.

5. Approved Transaction



The screenshot displays the CIMB Bank e-Commerce Merchant Admin interface. At the top, there is a header with the CIMB logo, the text "Your Online Business Partner", and the user's session information: "mycp1qhk MerchantAdmin 12-09-2021 17:03:27". Navigation links for "Home", "Logout", and "Contact Us" are also present.

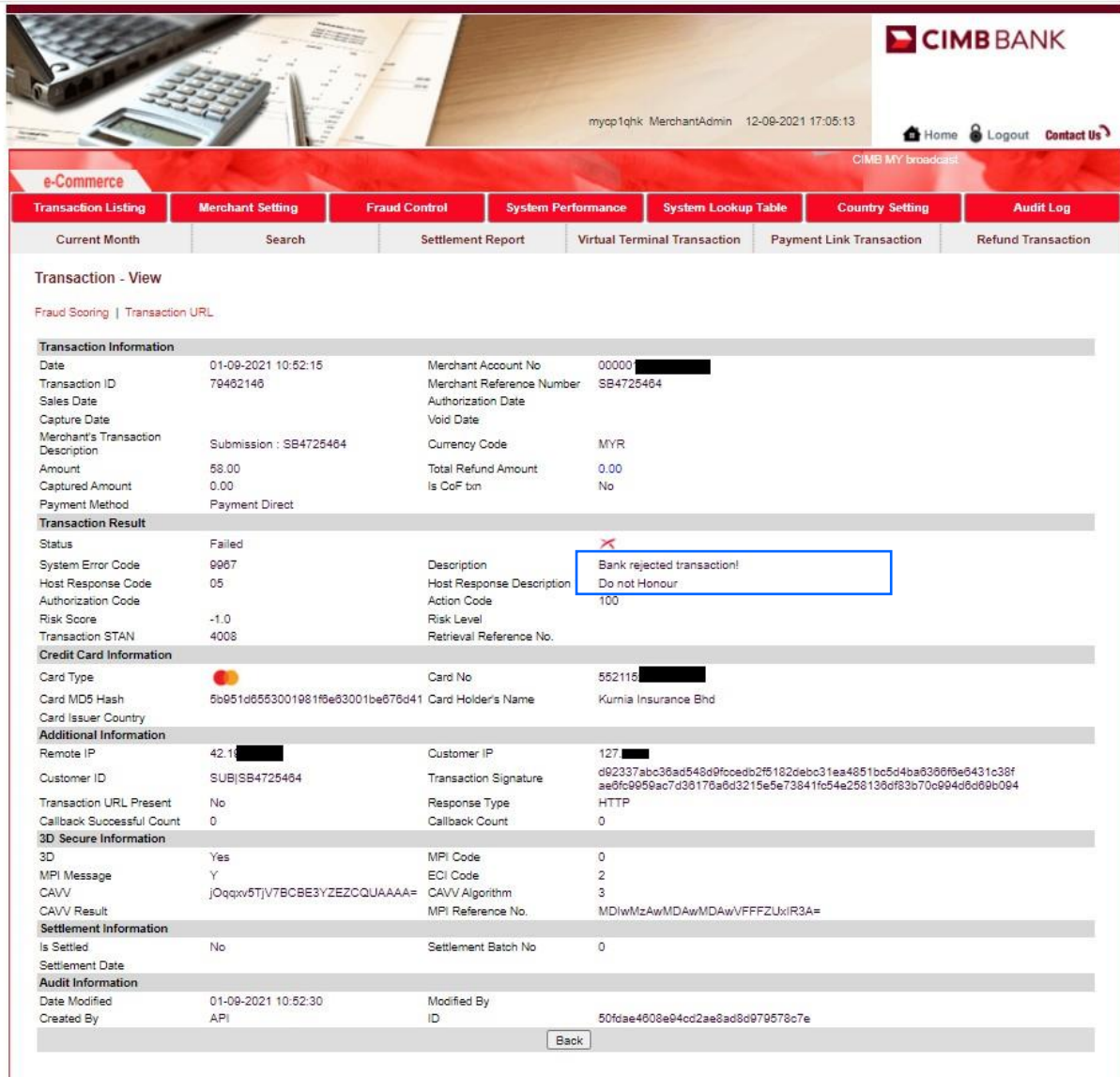
The main content area is titled "Transaction - View" and contains a detailed table of transaction information. The table is organized into several sections:

- Transaction Information:** Includes Date (01-09-2021 19:19:16), Transaction ID (79556260), Sales Date (01-09-2021 19:19:50), Amount (116.70), and Payment Method (Payment Direct).
- Transaction Result:** Shows Status (Sales), System Error Code (0), and a description of "APPROVED OR COMPLETED".
- Credit Card Information:** Lists Card Type (VISA), Card No (429320xxxxxx), and Card Holder's Name (Kurnia Insurance Bhd).
- Additional Information:** Provides Remote IP, Customer ID, and Transaction Signature.
- 3D Secure Information:** Details MPI Code, ECI Code, and CAVV Algorithm.
- Settlement Information:** Indicates Is Settled (Yes) and Settlement Batch No (1019).
- Audit Information:** Shows Date Modified and Created By (API).

A "Back" button is located at the bottom right of the transaction details table.

1. To view details of approved transaction, click on **Transaction Listing**, then click on any transaction indicated as **'Sales'** under the Status column. Alternatively, you may click on **Search** to look for a specific approved transaction.
2. Click on the **Transaction ID** to view the details of the approved transaction.
3. You will be able to view
 - The sales date
 - Total amount
 - Refund amount (if any)
 - Payment method
 - The last 4 digit of the card number used for this transaction
 - Cardholder name
 - Settlement Information

6. Decline Transaction



mycp1qhk MerchantAdmin 12-09-2021 17:05:13 [Home](#) [Logout](#) [Contact Us](#)

CIMB MY broadcast



e-Commerce

Transaction Listing | Merchant Setting | Fraud Control | System Performance | System Lookup Table | Country Setting | Audit Log

Current Month | Search | Settlement Report | Virtual Terminal Transaction | Payment Link Transaction | Refund Transaction

Transaction - View

Fraud Scoring | Transaction URL

Transaction Information			
Date	01-09-2021 10:52:15	Merchant Account No	00000 [REDACTED]
Transaction ID	79462146	Merchant Reference Number	SB4725464
Sales Date		Authorization Date	
Capture Date		Void Date	
Merchant's Transaction Description	Submission : SB4725464	Currency Code	MYR
Amount	58.00	Total Refund Amount	0.00
Captured Amount	0.00	Is CoF bin	No
Payment Method	Payment Direct		
Transaction Result			
Status	Failed		
System Error Code	9967	Description	Bank rejected transaction!
Host Response Code	05	Host Response Description	Do not Honour
Authorization Code		Action Code	100
Risk Score	-1.0	Risk Level	
Transaction STAN	4008	Retrieval Reference No.	
Credit Card Information			
Card Type		Card No	552116 [REDACTED]
Card MD5 Hash	5b851d6553001981f8e83001be678d41	Card Holder's Name	Kurnia Insurance Bhd
Card Issuer Country			
Additional Information			
Remote IP	42.1 [REDACTED]	Customer IP	127 [REDACTED]
Customer ID	SUB SB4725464	Transaction Signature	d92337abc36ad546d9f0cedb2f5182debc31ea4851bc5d4ba6386f8e8431c38f ae0fc9959ac7d3817ba6d3215e5e73841fc54e2581336cf83b70c994d6d68b094
Transaction URL Present	No	Response Type	HTTP
Callback Successful Count	0	Callback Count	0
3D Secure Information			
3D	Yes	MPI Code	0
MPI Message	Y	ECI Code	2
CAVV	jOqqxv5TjV7BCBE3YZEzCQUAAAA=	CAVV Algorithm	3
CAVV Result		MPI Reference No.	MDIwMzAwMDAwMDAwVFFFZUxiR3A=
Settlement Information			
Is Settled	No	Settlement Batch No	0
Settlement Date			
Audit Information			
Date Modified	01-09-2021 10:52:30	Modified By	
Created By	API	ID	50f0ae4608e94cd2ae8ad8d979578c7e

[Back](#)

- To view details of decline transaction, click on **Transaction Listing**, then click on any transaction indicated as **'Failed'** under the Status column. Alternatively you may click on **Search** to look for a specific declined transaction.
- Click on the **Transaction ID** to view the details of the declined transaction.
- You will be able to view
 - The merchant reference number
 - Total amount
 - Payment method
 - Transaction Status = Failed
 - Host respond description which is also the rejection reason
 - The last 4 digit of the card number used for this transaction Cardholder name

7. Search Transaction

mycp1qhk MerchantAdmin 12-09-2021 17:05:35 [Home](#) [Logout](#) [Contact Us](#)

e-Commerce CIMB MY broadcast

Transaction Listing | **Merchant Setting** | **Fraud Control** | **System Performance** | **System Lookup Table** | **Country Setting** | **Audit Log**

Current Month | Search | Settlement Report | Virtual Terminal Transaction | Payment Link Transaction | Refund Transaction

Transaction - Search


Transaction Information			
Date (dd-mm-yyyy)**	<input type="text"/> To <input type="text"/>	Merchant Account No	<input type="text"/>
Transaction ID	<input type="text"/>	Merchant Reference Number	<input type="text"/>
Sales Date (dd-mm-yyyy)	<input type="text"/> To <input type="text"/>	Authorization Date (dd-mm-yyyy)	<input type="text"/> To <input type="text"/>
Capture Date (dd-mm-yyyy)	<input type="text"/> To <input type="text"/>	Void Date (dd-mm-yyyy)	<input type="text"/> To <input type="text"/>
Currency Code	<input type="text"/>	Amount	<input type="text"/>
Payment Method	<input type="text"/>	Is CoF bn	<input type="text"/>
Transaction Result			
Status	<input type="text"/>	System Error Code	<input type="text"/>
Authorization Code	<input type="text"/>	Response Code	<input type="text"/>
Action Code	<input type="text"/>	Retrieval Reference No.	<input type="text"/>
Transaction STAN	<input type="text"/>	Risk Score	<input type="text"/> To <input type="text"/>
Credit Card Information			
Card Type	<input type="text"/>	Card No	<input type="text"/>
Card MD5 Hash	<input type="text"/>	Card No (Last 4 Digits)	<input type="text"/>
Card No (First 6 Digits)	<input type="text"/>		
Additional Information			
Remote IP	<input type="text"/>	Customer IP	<input type="text"/>
Customer ID	<input type="text"/>	Use FDS	<input type="text"/>
3D Secure Information			
3D	<input type="text"/>	MPI Code	<input type="text"/>
MPI Message	<input type="text"/>	ECI Code	<input type="text"/>
CAVV	<input type="text"/>	CAVV Algorithm	<input type="text"/>
CAVV Result	<input type="text"/>	MPI Reference No.	<input type="text"/>
Settlement Information			
Is Settled	<input type="text"/>	Settlement Batch No	<input type="text"/>
Settlement Date (dd-mm-yyyy)	<input type="text"/> To <input type="text"/>		
Installment Information			
Is Installment	<input type="text"/>	Is Refund	<input type="text"/>
Promotion Information			
Is Promotion	<input type="text"/>		
Audit Information			
ID	<input type="text"/>		

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1. Click on **Transaction Listing** tab.
2. Click on **Search**.
3. Select the **Transaction date**.
4. If you want to search for one particular transaction, you may input the **Transaction ID** or **Merchant Reference Number**.
5. Then click **Search**. The list of transaction performed on the selected duration will be populated at the screen.
6. To download the list of transaction performed on the selected date, click on **Export to CSV**.

8. Refund/ Void Transaction

- Void transaction is available for all ecommerce merchants.
- Refund options is only available for merchants who has opted in to allow refund.

Transaction Information			
Date	03-07-2020 14:44:54	Merchant Account No	00001010100998
Transaction ID	57445	Merchant Reference Number	T018655431620
Sales Date	03-07-2020 14:39:48	Authorization Date	
Capture Date		Void Date	
Merchant's Transaction Description	PruBSN Aman	Currency Code	MYR
Amount	1.00	Total Refund Amount	0.00 Refund
Captured Amount	0.00	Is CoF txn	No
Payment Method	Payment Direct		
Transaction Result			
Status	Sales		
System Error Code	0	Description	APPROVED OR COMPLETED
Host Response Code	00	Host Response Description	Approved or Completed Successfully/ Approved
Authorization Code	T83818	Action Code	0
Risk Score	-1.0	Risk Level	
Transaction STAN	19155	Retrieval Reference No.	0000
Credit Card Information			
Card Type		Card No	552115xxxxxx8535
Card MD5 Hash	55d4700eb400425d1dc0eab103c77eae	Card Holder's Name	Brandon Tech
Card Issuer Country	Malaysia		
Additional Information			
Remote IP	202.187.37.220	Customer IP	202.187.37.220
Customer ID		Transaction Signature	7b2b70f0bceb1ba93f89f643308adf4526f21949f52318f10f8ae8314ab4aacc d7ed33a315f8632d37142df02f785d9f8ea6dea4ee9b1a84d0153e364eff9b2
Transaction URL Present	No	Response Type	HTTP
Callback Successful Count	0	Callback Count	0
3D Secure Information			
3D	Yes	MPI Code	0
MPI Message	Y	ECI Code	2
CAVV	JDp6IT3E6QrCBEAAIQ0BQYAAAA=	CAVV Algorithm	3
CAVV Result		MPI Reference No.	MDlwMjAwMDAwMDAwSHBuV1155j=
Settlement Information			

The same button will be mark as void prior settlement (11pm)
Can only do refund max 3 times (no approver)

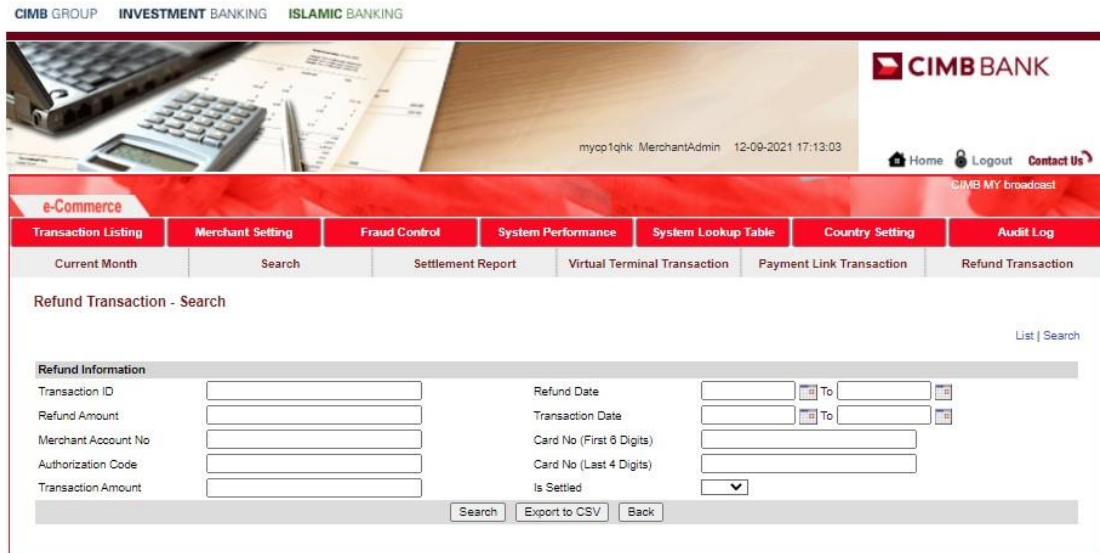
1. **Select the Transaction** you would like to refund.
2. Click on **Refund/ Void** button next to the **Total Refund Amount**.
 - Void button will appear when the transaction is yet to be settled by the bank.
 - Refund button will appear after the transaction is settled by the bank. [Cut off time for e-commerce transaction settlement is at 10pm daily.]
3. You may enter **partial** of the refund amount or **full** refund amount. You may only perform refund for a maximum of 3 times for one transaction ID.
4. Click on **Submit**.
5. The refund amount will then be updated on the **Total Refund Amount** field.
6. Click on the refund amount (in blue), the bottom of the screen will show the refund details.

Additional Information					
Remote IP	60.54.17.219	Customer IP	127.0.0.1		
Customer ID		Transaction Signature	1efee5ab885d24047ba0291117be05cf9817dc24fac189d8f81c86cb48eb7746 6fd37388d588a2a865ee9c511ca3d437baa51093bfc8f10f4ab8d37f634b156d		
Transaction URL Present	No	Response Type	HTTP		
Callback Successful Count	0	Callback Count	0		
3D Secure Information					
3D	Yes	MPI Code	0		
MPI Message	Y	ECI Code	2		
CAVV	jEUj1TAOySkeCBA1Kf4ABkAAAA=	CAVV Algorithm	3		
CAVV Result		MPI Reference No.	MDlwODAwMDAwMDAwAwkxyVzMwS1M=		
Settlement Information					
Is Settled	Yes	Settlement Batch No	72		
Settlement Date	10-09-2021				
Audit Information					
Date Modified	10-09-2021 12:51:33	Modified By			
Created By	API	ID	3c39b165ad9143fcb5151bae974bbcc3		
<input type="button" value="Back"/>					
Refund Detail					
No.	Refund Amount	Refund Date	Refund By	Is Settled	Settlement Date
1	1454.80	12-09-2021 15:52:58	API	No	

7. The refund amount, refund date, refund settled & settlement date will be shown on this screen.
 - a. Refund Amount – the refund amount merchant has inputted
 - b. Refund Date – the date the refund is submitted
 - c. Refund By -

- the username of the person initiated this refund via ecommerce portal.
- If the refund is performed by merchant's system, this field will indicate as API d.
Is Settled – status of refund
- e. Settlement Date – The date refund is credited to customer

9. Refund Transaction List





The screenshot shows the CIMB Merchant Admin interface. At the top, there are navigation links for CIMB GROUP, INVESTMENT BANKING, and ISLAMIC BANKING. The main header includes the CIMB BANK logo, the user's name (myop1qhk MerchantAdmin), the current date and time (12-09-2021 17:13:03), and links for Home, Logout, and Contact Us. Below the header is a red navigation bar with the following tabs: Transaction Listing, Merchant Setting, Fraud Control, System Performance, System Lookup Table, Country Setting, and Audit Log. Under the Transaction Listing tab, there are sub-tabs: Current Month, Search, Settlement Report, Virtual Terminal Transaction, Payment Link Transaction, and Refund Transaction. The Refund Transaction sub-tab is selected, and the page title is "Refund Transaction - Search". On the right side of the search area, there are links for "List" and "Search". The search form is titled "Refund Information" and contains the following fields:

Transaction ID	<input type="text"/>	Refund Date	<input type="text"/> To <input type="text"/>
Refund Amount	<input type="text"/>	Transaction Date	<input type="text"/> To <input type="text"/>
Merchant Account No	<input type="text"/>	Card No (First 6 Digits)	<input type="text"/>
Authorization Code	<input type="text"/>	Card No (Last 4 Digits)	<input type="text"/>
Transaction Amount	<input type="text"/>	Is Settled	<input type="text"/>

At the bottom of the form, there are three buttons: Search, Export to CSV, and Back.

1. To view all the refunded transaction, click on **Transaction Listing** tab.
2. Click on **Refund Transaction**.
3. Select the **Refund date** or **Transaction ID** or **Transaction Date**.
4. Then click **Search**. The list of refund transaction performed based on the search criteria inputted will be shown be populated at the screen.
5. To download the list of refund transaction performed on the selected date, click on **Export to CSV**.





Your Online Business Partner

mycptqhk_MerchantAdmin 12-09-2021 17:13:22

Home Logout Contact Us

e-Commerce

Transaction Listing
Merchant Setting
Fraud Control
System Performance
System Lookup Table
Country Setting
Audit Log

Current Month
Search
Settlement Report
Virtual Terminal Transaction
Payment Link Transaction
Refund Transaction

Refund Transaction - List

[List](#) | [Search](#)

Page 1 2 3 4 5 (Next)

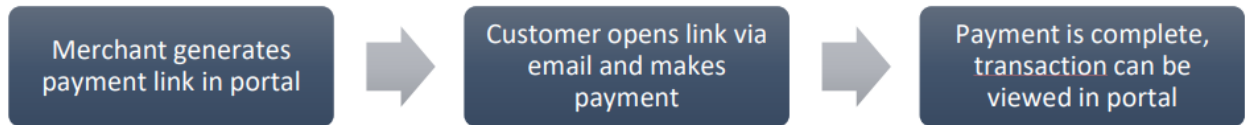
No.	Transaction ID	Merchant Account No	Refund Amount	Transaction Amount	Refund Date	Transaction Date	Authorization Code	Card No	Is Settled
1	81412471	0000012	1454.60	1454.60	12-09-2021 15:52:58	10-09-2021 12:51:03	753197	55230200000000000000	No
2	80817252	0000012	100.00	100.00	10-09-2021 13:37:39	07-09-2021 10:10:22	739957	55211500000000000000	Yes
3	80532887	0000012	448.00	448.00	10-09-2021 13:40:22	08-09-2021 19:41:17	647809	52855800000000000000	Yes
4	79700248	0000012	6.34	6.35	06-09-2021 16:47:24	02-09-2021 17:46:47	178109	48322500000000000000	Yes
5	79874970	0000012	268.22	268.22	10-09-2021 17:27:06	02-09-2021 15:09:20	T87342	55211500000000000000	Yes
6	79582579	0000012	2.79	2.79	03-09-2021 15:11:55	01-09-2021 22:51:33	T52372	55211500000000000000	Yes
7	79538192	0000012	269.00	2417.70	06-09-2021 10:34:01	01-09-2021 17:33:48	053945	48288800000000000000	Yes
8	79489542	0000012	49.00	594.70	06-09-2021 14:14:38	01-09-2021 13:05:38	080744	43867500000000000000	Yes
9	79478135	0000012	448.33	448.33	10-09-2021 17:23:24	01-09-2021 12:15:45	229558	51809800000000000000	Yes
10	79428494	0000012	39.00	39.00	06-09-2021 14:06:34	01-09-2021 00:39:09	902592	43776600000000000000	Yes
11	79205889	0000012	192.00	192.00	06-09-2021 09:41:40	30-08-2021 18:18:13	189350	47990800000000000000	Yes
12	79190322	0000012	840.00	1183.00	09-09-2021 21:42:13	30-08-2021 14:44:33	492920	48481000000000000000	Yes
13	79089144	0000012	96.00	96.00	06-09-2021 09:46:17	29-08-2021 19:40:15	048939	47702800000000000000	Yes
14	79057968	0000012	15.00	60.00	09-09-2021 23:12:03	29-08-2021 16:22:39	T82580	55211500000000000000	Yes
15	79057167	0000012	91.35	91.35	31-08-2021 22:30:41	29-08-2021 16:17:21	827118	40599800000000000000	Yes
16	79056991	0000012	53.97	215.87	30-08-2021 22:27:18	29-08-2021 16:15:35	329790	54331100000000000000	Yes
17	79056448	0000012	129.95	129.95	31-08-2021 22:29:40	29-08-2021 16:12:44	939048	55098900000000000000	Yes
18	79033355	0000012	20.30	20.30	31-08-2021 22:24:57	29-08-2021 13:50:42	T18678	55211500000000000000	Yes
19	79011778	0000012	87.30	87.30	31-08-2021 22:21:25	29-08-2021 12:04:14	093869	45535800000000000000	Yes
20	79009845	0000012	112.70	112.70	30-08-2021 15:32:02	29-08-2021 11:50:02	075290	45142100000000000000	Yes

From this listing you will be able to see the details of the refund transactions.

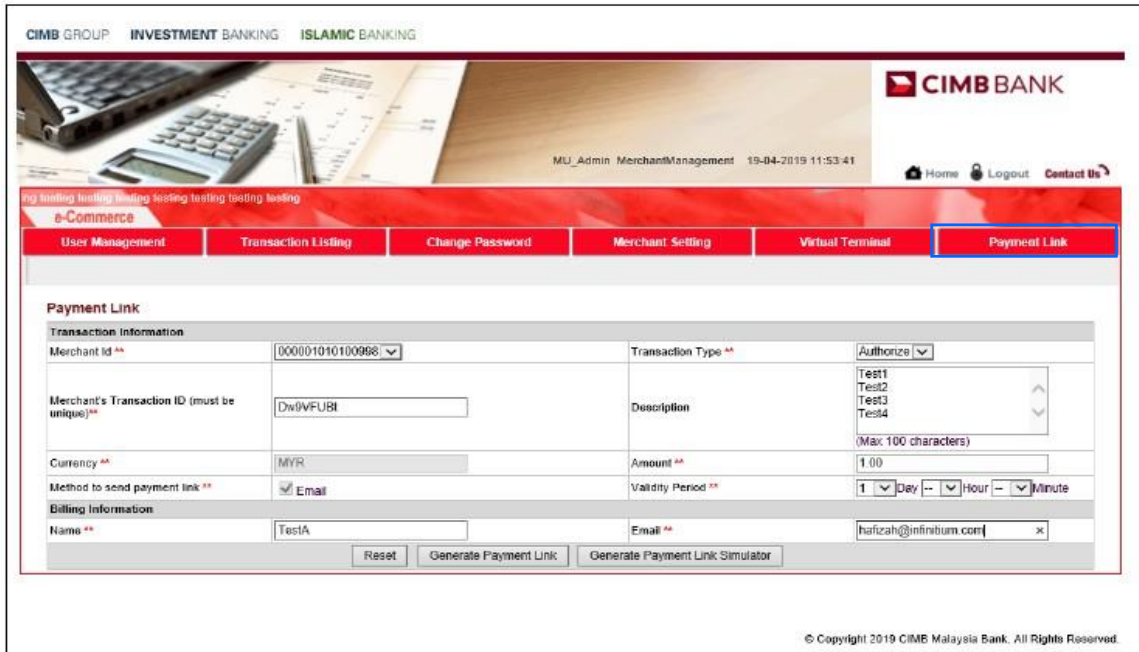
- Transaction ID – The transaction ID where refund have been initiated
- Refund Amount
- Transaction Amount – the original transaction amount
- Refund Date – refund initiated date
- Is Settled - to check if the refund has been completed.
 - Yes = completed
 - No = Refund in progress

10. Payment Link

Payment Link is a solution that allows merchant to generate payment link via ecommerce portal to customer's email to perform a transaction.



10 (i). How to generate Payment Link



The screenshot shows the 'Payment Link' form in the merchant management portal. The form is divided into several sections:

- Transaction Information:**
 - Merchant ID: 00001010100988
 - Merchant's Transaction ID (must be unique): Dw@VFUBI
 - Currency: MYR
 - Method to send payment link: Email
 - Transaction Type: Authorize
 - Description: (Dropdown menu with options: Test1, Test2, Test3, Test4)
 - Amount: 1.00
 - Validity Period: 1 Day, 0 Hour, 0 Minute
- Billing Information:**
 - Name: TestA
 - Email: hafizah@infinitum.com

Buttons at the bottom: Reset, Generate Payment Link, Generate Payment Link Simulator.

Click on **Payment Link** tab

1. Select your **Merchant ID** from the dropdown list.
2. Key in **Merchant Transaction ID**. This information must be alphanumeric and will be shown as merchant's reference number.
3. Click on **Transaction Type** dropdown menu, select **Sales**.
4. At **Amount**, key in the full transaction amount.
5. Select the **Validity Period** in Day, Hour & Minute. You may select maximum up to 30 calendar days.
Please select the validity period cautiously as it will determine how long the link will be valid for customer to perform the payment.
6. Input **Customer Name** and the **Email Address** which customer has provided.
7. You may also input the transaction description or attachment supporting document under Description field and Attachments respectively on an optional basis.
8. Click on **Generate Payment** Link to submit payment link request.
9. On screen message will inform you that the payment link generation is successful and the email has been sent to customer.

*If the payment link generation unsuccessful, the following screen will not appear. You be directed to a blank page / error screen. Please reattempt the steps from Step 1. If the situation continues please reach out to our support team at emerchant@cimb.com .

Sample screen as below:

PAYMENT LINK
RELIABLE PAYMENT MODE

Transaction Success!

The following transaction has been emailed to [yjtan@infinitem.com]

Customer Name:	Cust001
Merchant ID:	100000000000000000110000001
Customer Email:	yjtan@infinitem.com
Merchant Reference:	20150522_100404
Payment Link ID:	112xOMsqET
Amount:	(MYR)50.00
Validity Period:	23-05-2015 10:05:14
Transaction Description:	Order from Payment Link

Powered by Infinitem

10 (ii). How your customers can make payment upon receiving the payment link email?

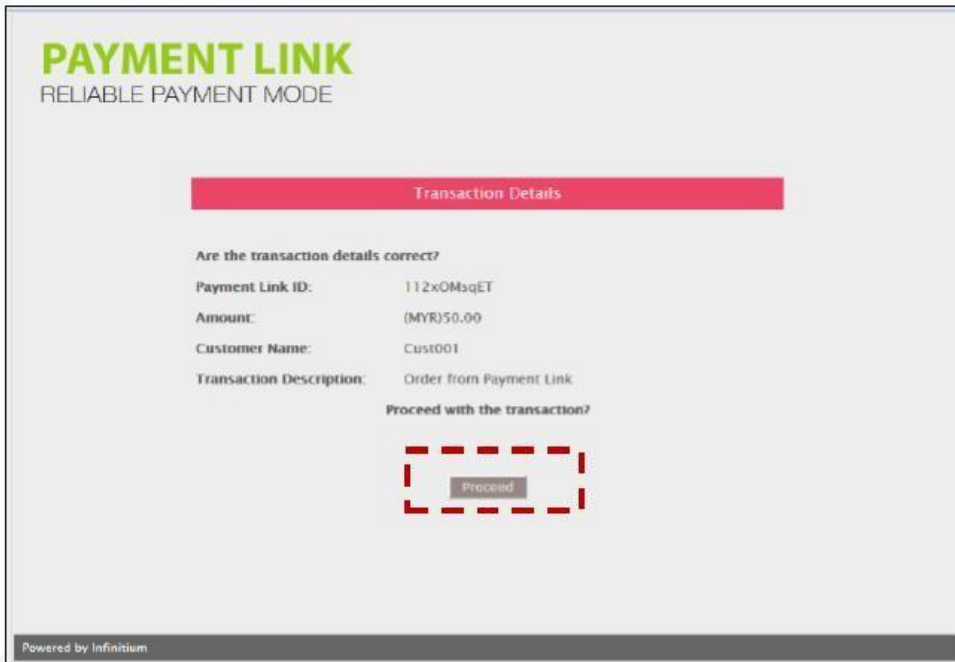
Dear Sir/Madam,

Dear Sir/Madam, To proceed with your purchase, please check/verify the transaction details below and pay by clicking on the Payment Link before the Effective Time stated below. If not, the Payment Link will expire and cannot be used after the Effective Time.

Payment Link:	https://emerchant.cimbbank.com.my:443/BPG/admin/payment/PaymentLinkProcess.jsp?PAYMENTLINKID=1U65FhjY66
Billing From:	MERCHANT_ECOMM TEST
Date of Billing:	23-06-2021 11:30:00
Payment Link Effective Time	24-06-2021 11:30:00
Amount	MYR 1.00
Booking Ref	kentesting_23062021
Remark	Ken Testing

This is an auto-generated email, please do not reply. Should the link be expired, do reach out to the merchant to generate a new link. For other assistance, please call our CIMB Consumer Contact Centre at +603 6204 7788.

Your customer will receive an e-mail via paymentlink@cimb.com. Your customer can click the payment link within the e-mail to make payment.



PAYMENT LINK
RELIABLE PAYMENT MODE

Transaction Details

Are the transaction details correct?

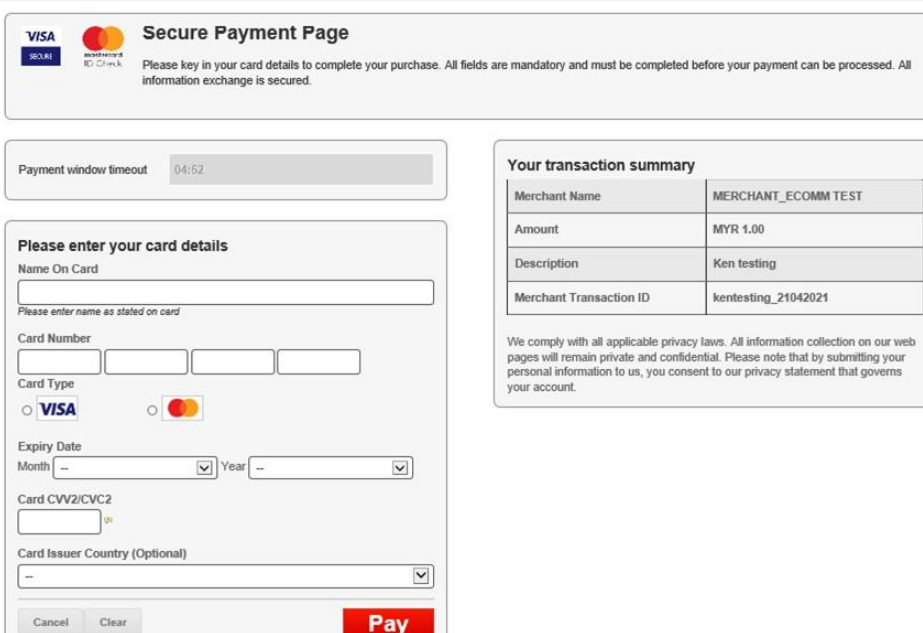
Payment Link ID: 112xOMsqET
 Amount: (MYR)50.00
 Customer Name: Cust001
 Transaction Description: Order from Payment Link

Proceed with the transaction?

Proceed

Powered by Infinium

1. The link will direct to a payment page.
2. Click “proceed” to be directed to a secured payment window.



Secure Payment Page

Please key in your card details to complete your purchase. All fields are mandatory and must be completed before your payment can be processed. All information exchange is secured.

Payment window timeout: 04:52

Your transaction summary

Merchant Name	MERCHANT_ECOMM TEST
Amount	MYR 1.00
Description	Ken testing
Merchant Transaction ID	kentesting_21042021

We comply with all applicable privacy laws. All information collection on our web pages will remain private and confidential. Please note that by submitting your personal information to us, you consent to our privacy statement that governs your account.

Please enter your card details

Name On Card

Please enter name as stated on card

Card Number

Card Type
 VISA Mastercard

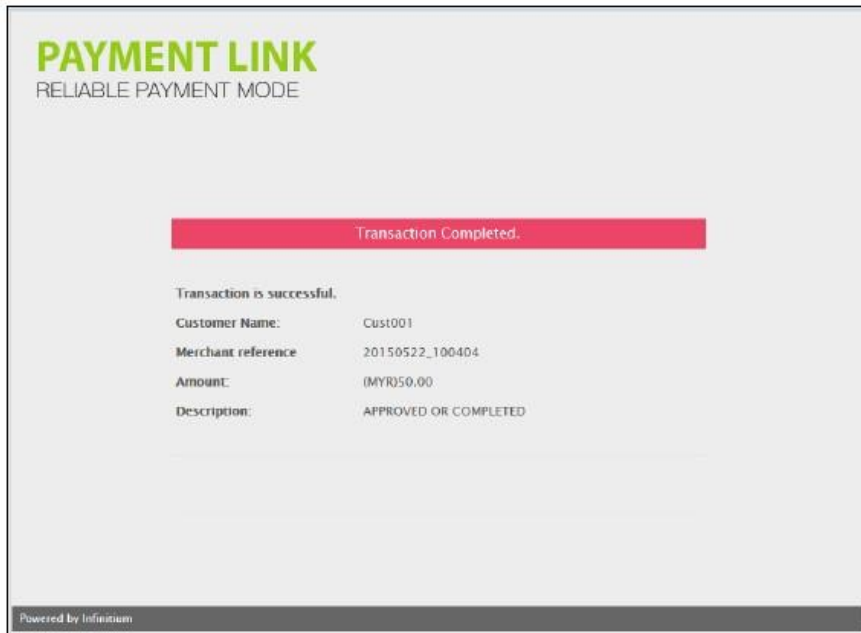
Expiry Date
 Month: -- Year: --

Card CVV2/CVC2

Card Issuer Country (Optional)

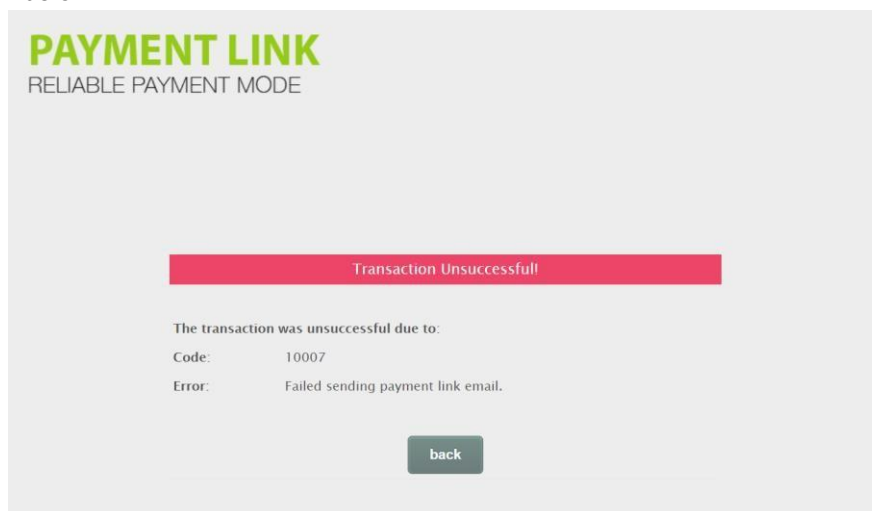
Cancel Clear **Pay**

3. Your customer will be required to complete the respective fields:
 - Name on Card
 - Card number
 - Card type
 - Card Expiry Date
 - Card CVV2/CVC2
 - Card Issuer Country
4. Click **Pay**.

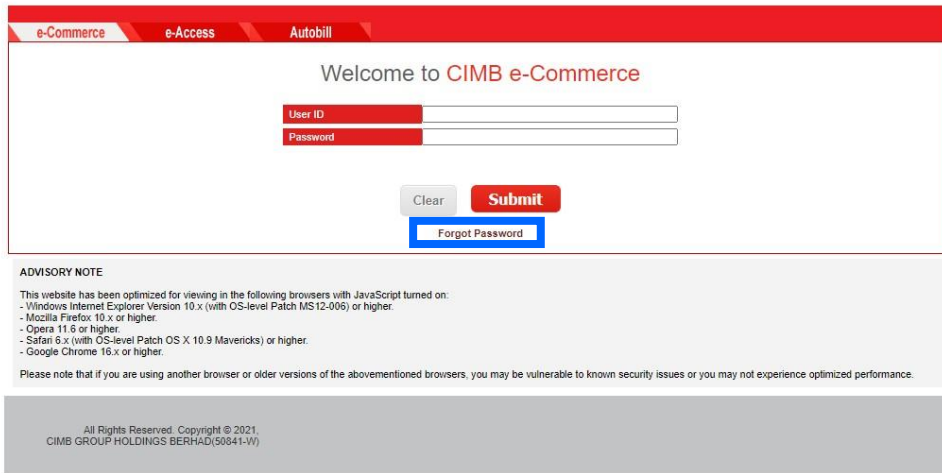


5. If the transaction is successful, a confirmation screen will be displayed.

If the transaction is unsuccessful, customer will receive a similar notification as below:

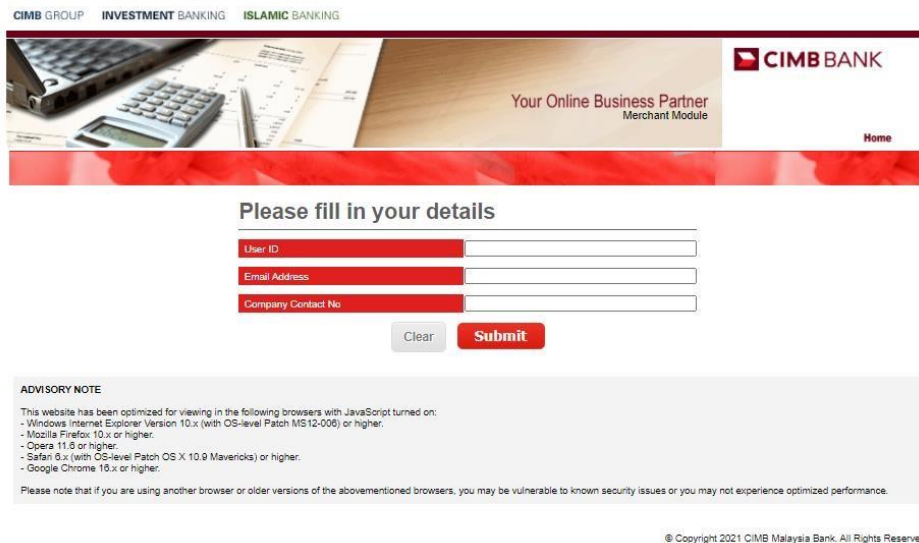


11. Forgot Password

1. Click **Forgot Password** and key in the requested information.

- User ID
- Email Address and
- Company Contact Number



2. A password reset email will be triggered to your registered email address. This email will only be triggered when the information keyed in matches with the bank's records.
3. Click on the link in the reset password email.
4. You will be directed to a reset password page. Create a new password and reconfirm the new password created.
5. Click submit.
6. You will be notified that your password is successfully changed,
7. Login to the portal using your new password.

- If you are unable to recall your username, please contact us at emerchant@cimb.com
- Upon 3 unsuccessful attempt to login, the user ID will be suspended by the bank. Please contact us at emerchant@cimb.com to reactivate the account and reset your password.