

# Getting Started

**Velocity@ocbc**

User Guide on  
Most Commonly Asked Functions

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## Table of Contents

1	Login to Velocity@ocbc .....	3
1.1	First Time Login .....	4
1.2	Subsequent Logins .....	6
2	Viewing your account portfolio .....	7
2.1	Statement .....	7
2.2	Trade .....	8
3	Creating transactions.....	10
3.1	GIRO .....	10
3.2	Telegraphic Transfer.....	13
3.3	Letter of Credit (LC) issuance .....	17
4	Using Models to create transactions.....	19
4.1	Creating a Model.....	19
4.2	Authorising a Model.....	22
4.3	Using a Model.....	24
5	Upload files to create transactions.....	26
6	Authorising transactions.....	28
6.1	Payment .....	28
6.2	Trade .....	30
7	Accessing report .....	32
8	Administration .....	34
8.1	Creating a new user (Creator).....	34
8.2	Reset a Creator's password.....	36
8.3	Unlock/activate a Creator .....	37
8.4	Authorising the user maintenance.....	39
9	Glossary .....	40
9.1	Common payment instruments .....	40
9.2	List of transaction status .....	41

## Welcome to Velocity@ocbc

Velocity@ocbc is OCBC Bank's Business Internet Banking platform that lets you manage your payment, collection and trading activities anytime, anywhere in the world.

This guide on frequently used functions aims to promote an efficient and effective use of Velocity@ocbc.

### 1 Login to Velocity@ocbc



Get your Password Mailer and Security Token ready before you log in to Velocity@ocbc for the first time.

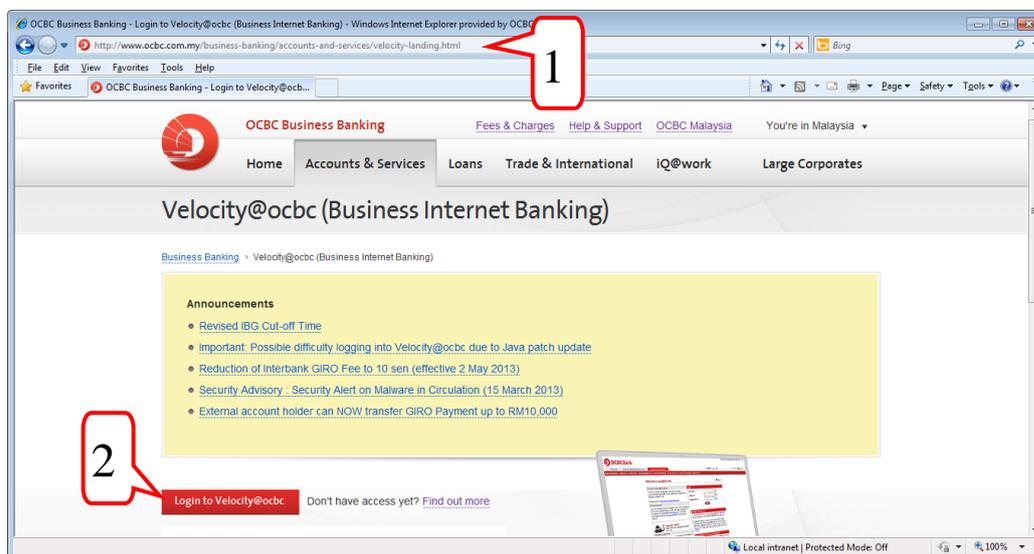


Password Mailer



Token

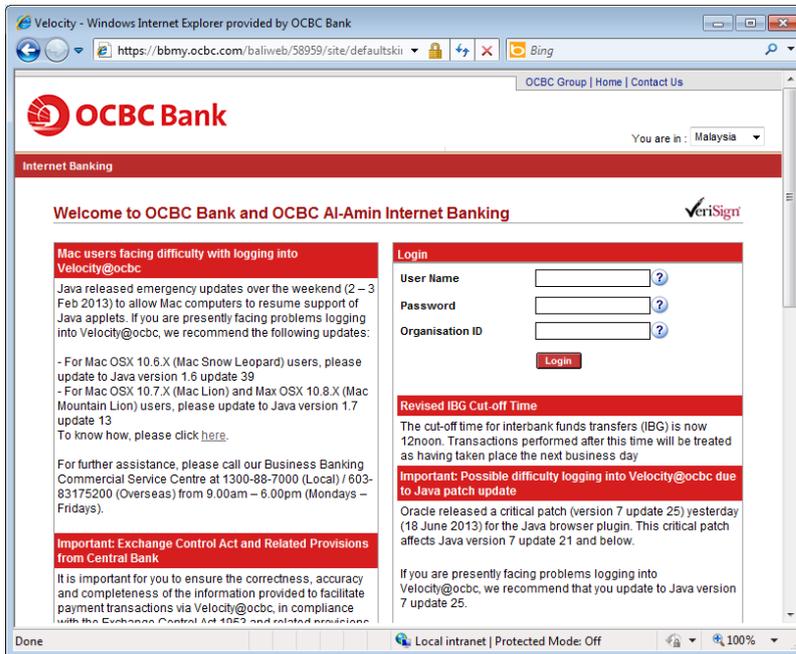
1. Launch the **Microsoft Internet Browser** and type this URL into the Address bar located at the top of the browser:  
<http://bbmy.ocbc.com/>
2. Click on the red icon located at the left labeled "**Login to Velocity@ocbc**".



3. You will be directed to the main login page.



**DO NOT** book mark this main login page to your Favourites. Instead, you can add/bookmark <https://bbmy.ocbc.com> as Favourites.

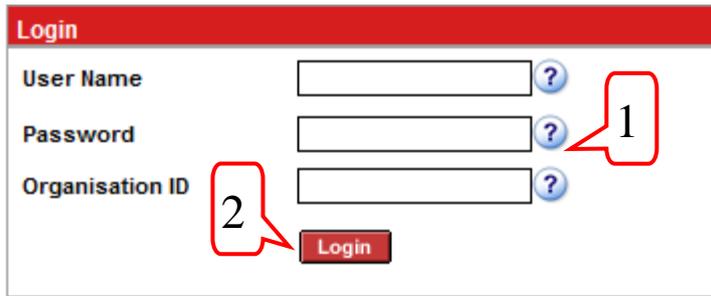


## 1.1 First Time Login



- For security reasons, upon your first login to Velocity@ocbc, you will need to activate your Token and change your given password. The Token is uniquely registered to you only and must be used for all subsequent logins.
- For Authoriser, you are required to acknowledge on the **Authoriser Acknowledgement Form** found in the Starter Kit. The bank will activate the Authoriser's Token within 5 working days.

1. Enter your **User Name**, **Password** and **Organisation ID** as indicated in Password Mailer in the Login box.
2. Click **Login**.



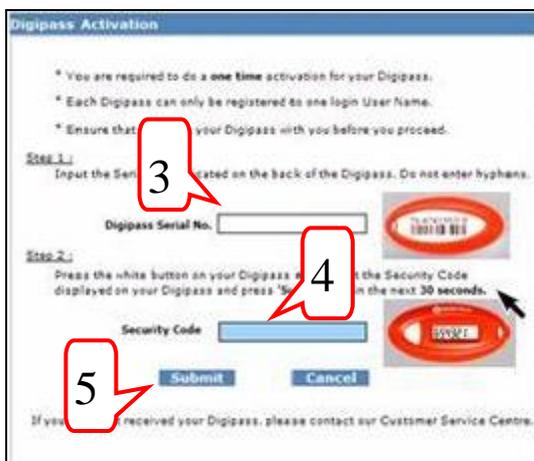
**Login**

User Name  ?

Password  ? 1

Organisation ID  ? 2

3. Enter the 10-digit **Token Serial No.** (exclude hyphens) found at the back of the token.
4. Press the button on the token and enter the 6-digit **Security Code** displayed.
5. Click on **Submit** button within the next 30 seconds to complete your token activation.



**Digipass Activation**

\* You are required to do a **one time** activation for your Digipass.  
 \* Each Digipass can only be registered to one login User Name.  
 \* Ensure that you have your Digipass with you before you proceed.

**Step 1:**  
 Input the Serial No. (located on the back of the Digipass). Do not enter hyphens.

Digipass Serial No.  3

**Step 2:**  
 Press the white button on your Digipass to display the Security Code in the next 30 seconds.

Security Code  4

5

If you have not received your Digipass, please contact our Customer Service Centre.

6. Change your given password.
  - a. Enter your **Old Password** (as indicated in the password mailer).
  - b. Enter a **New Password** (please take note of the Password rules).
  - c. To confirm, re-enter your **New Password** in the Confirm Password field.
  - d. Click **Ok**.



**Change Password**

Old Password

New Password

Confirm Password

Password rules:

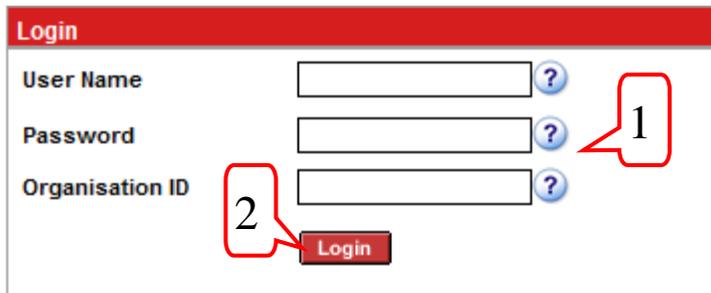
- 8 to 12 characters
- Must contain at least 2 letters & 2 numerals
- Characters cannot be repeated more than twice

7. The Velocity@ocbc Homepage will be displayed.

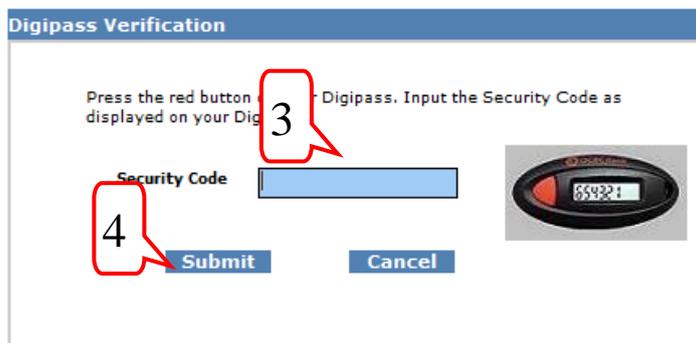
## 1.2 Subsequent Logins

Proceed to the main login page as before.

1. Enter your **User Name**, **Password** and **Organisation ID** in the Login box.
2. Click **Login**.



3. The Token Verification screen will be displayed. Press the button at the front of the token and enter the 6-digit **Security Code** displayed into the relevant field.
4. Click **Submit**.



5. The Velocity@ocbc Homepage will be displayed.

## 2 Viewing your account portfolio

### 2.1 Statement

The Statement Enquiry functions offer you access to your account statement and historical transaction movement for up to 90 days.

1. Select **Cash** tab.
2. Select **Statements**.
3. Select **Statement Enquiry** at the left menu panel.
4. There are 6 options for viewing statement. If you wish to view all account for Current Day Statement, please check the **All Accounts** box.
5. Enter the selection criteria as prompted and click **Show Statements** to view.

Note: Acrobat Reader version 8.0 is recommended for viewing statements online.

The screenshot shows the OCBC Bank Velocity portal interface. The browser window title is 'Velocity - Microsoft Internet Explorer'. The page header includes the OCBC Bank logo and 'Velocity@ocbc'. The navigation menu has tabs for 'Home' and 'Cash'. Below the menu are links for 'Statements', 'Payments MY', 'Search/Export', 'File Upload', 'Remittance', and 'Reports'. The left sidebar contains a list of services: 'Statements Enquiry', 'Fixed Deposit/GIA', 'Balance Summary', 'Export Statements', 'E-Statements', 'Portfolio Limits', 'Remittance', 'Export Portfolio', and 'Export Remittance'. The main content area is titled 'Statements Enquiry' and contains a form with the following elements:

- A heading: 'Please select your Account and the Statement Period you wish to view'
- A 'Date Range' section with radio buttons for:
  - Current Day Statement
  - Previous Day Statement
  - Current Month To Date Statement
  - Previous Month Statement
  - Specify Date Range
  - Monthly Statement
- A 'Month' dropdown menu.
- 'Statement Date From' and 'To' fields with date pickers (format: DD-MMM-YYYY).
- A table with columns: 'A/C No.', 'Ccy', 'A/C Name', 'Bank Name', and 'Selected'.
 

A/C No.	Ccy	A/C Name	Bank Name	Selected
0000000000	MYR	C D E		<input type="checkbox"/>
1000000000	MYR	A B C		<input type="checkbox"/>
- An 'All Accounts' checkbox.
- 'Earliest Statement Available' field showing '01-MAY-2013'.
- 'Show Statements' and 'Help' buttons.

6. To obtain a printout of your statements, click **Print Summary** to view your statements in Acrobat Reader format. Click **Print** to have it printed out.

## 2.2 Trade

The Trade option of Portfolio module allows you to view information trade facilities.

1. Select **Cash** tab.
2. Select **Statements**.
3. Select **Portfolio** at the left menu panel.
4. Click the **Trade** hyperlink at the Portfolio Summary screen. A list of all trade accounts to which you have access is shown in the next screen. Select the account you wish to view in details and click **Open**.
5. There are five tabs available, namely **Limit**, **Outstanding**, **Expired**, **Utilisation** and **Maturity Schedule**. Click the desired tabs to view summary and details of your trade position.

The **Outstanding**, **Expired** and **Maturity Schedule** tabs show your trade transactions in detail in different views.

The screenshot shows the OCBC Bank Velocity@ocbc interface. The top navigation bar includes 'Home' and 'Cash' tabs. The left sidebar contains a menu with 'Statements' highlighted. The main content area is titled 'Portfolio-Trade' and shows a search bar and a table of trade accounts. The 'Outstanding' tab is selected, displaying a table of trade transactions with columns for Product Type, Txn Ref., Issue Date, Maturity Date, Ccy, O/S Amt (FCY), and O/S Amt (MYR). Below the table is a summary section with fields for A/C No., Exchange Rate, Issuing Bank, Interest Rate, Tenor (Days), and Payee.

Product Type	Txn Ref.	Issue Date	Maturity Date	Ccy	O/S Amt (FCY)	O/S Amt (MYR)
BD	BD650500436	19-AUG-2005	12-NOV-2005	USD	33,147.40	125,794.38
BD	BD650500484	28-SEP-2005		USD	153,276.00	581,835.70
BD	BD650500493	30-SEP-2005		USD	40,176.00	152,508.10
BD	BD650500494	30-SEP-2005		USD	54,345.60	206,295.90
BL	BL650500026	26-JUL-2005	24-NOV-2005	MYR	0.00	0.00
BL	BL650500039	18-AUG-2005	13-OCT-2005	USD	0.00	0.00
BL	BL650500040	23-AUG-2005	06-OCT-2005	USD	0.00	0.00
BL	BL650500041	25-AUG-2005	08-OCT-2005	USD	0.00	0.00
BL	BL650500042	29-AUG-2005	30-DEC-2005	MYR	0.00	0.00
BL	BL650500043	06-SEP-2005	27-OCT-2005	USD	0.00	0.00
BL	BL650500044	09-SEP-2005	23-OCT-2005	USD	0.00	0.00
BL	BL650500046	16-SEP-2005	19-OCT-2005	USD	0.00	0.00
BL	BL650500047	16-SEP-2005	03-NOV-2005	MYR	0.00	0.00
BL	BL650500048	20-SEP-2005	05-NOV-2005	USD	0.00	0.00
BL	BL650500049	20-SEP-2005	19-JAN-2006	MYR	0.00	0.00
BL	BL650500050	23-SEP-2005	26-OCT-2005	MYR	0.00	0.00

Summary fields:  
 A/C No. 000000000 -MYR  
 Exchange Rate 1.000000  
 Issuing Bank [Blank]  
 Interest Rate 0.000000  
 Tenor (Days) 120  
 Authorised Amt (MYR) 69,572.64  
 Authorised Amt (FCY) 69,572.64  
 Payee SDN BHD  
 Remarks [Blank]

The **Limit** and **Utilisation** tabs show the facilities availed to your company and utilisation behaviour. You can view the last 12 months trade utilisation excluding current month from the **Utilisation** tab.




>> LOGOUT

Home | Cash

Statements

Reports

**Portfolio-Trade-EST CA-T A/C**

Launch Report | Close |

Limit
Outstanding
Expired
Utilisation
Maturity Schedule

Search  Criteria  Go

Month/Year	LC	TR	BA	SG	LG	FB	Others
JAN-2005	0.00	0.00	0.00	0.00	0.00	0.00	1,139,811.75
FEB-2005	0.00	0.00	0.00	0.00	0.00	0.00	588,820.35
MAR-2005	0.00	0.00	0.00	0.00	0.00	646.19	546,997.95
APR-2005	4,284.00	0.00	0.00	0.00	0.00	95.04	1,745,159.71
MAY-2005	54,538.57	0.00	0.00	0.00	0.00	2,005.82	45,900.00
JUN-2005	367.20	947,410.08	0.00	0.00	0.00	512.68	2,119,421.87
JUL-2005	264,364.88	0.00	0.00	0.00	0.00	719.23	164,870.85
AUG-2005	101,406.40	0.00	0.00	0.00	0.00	2,122.51	944,747.92
SEP-2005	2,030,686.68	0.00	0.00	0.00	0.00	231,020.01	10,698,973.65

Help

Statements Enquiry

Fixed Deposit

Balance Summary

Export Statements

E-Statements

Portfolio Limits

Remittance

Export Portfolio

Export Remittance

A/C No.

Utilised

Utilised %

Limit

Note: All amounts are in MYR

### 3 Creating transactions

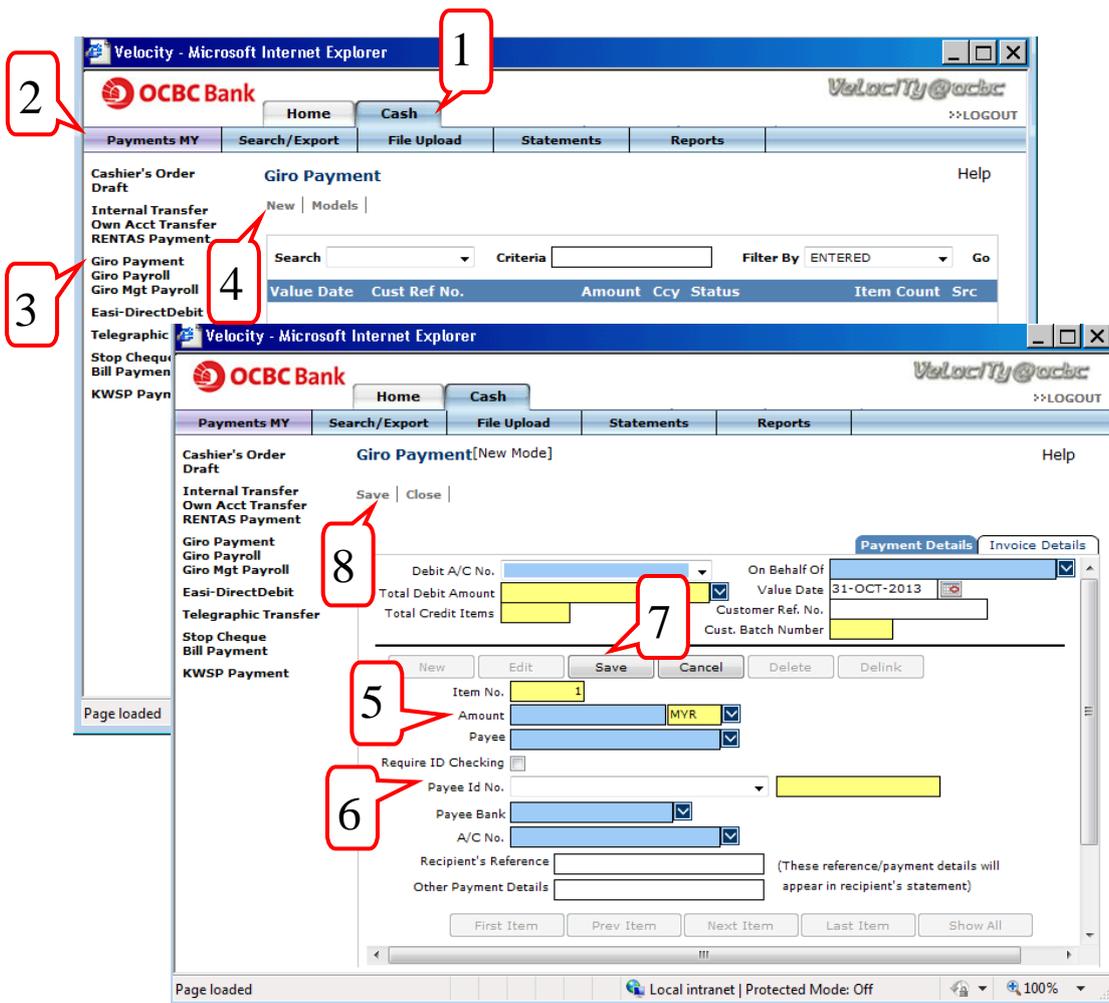
#### 3.1 GIRO

GIRO Payment provides funds transfer in Ringgit Malaysia to your beneficiary who has an account with any bank in Malaysia. This is typically used for low-value payments to your beneficiary, who will receive the funds, generally one business day after the payment’s Value Date.

GIRO payments are organised in a “batch” concept, i.e. where one or more GIRO Payments (also called “items”) are grouped into a batch.

#### A. To create a GIRO Payment:

1. **Creator** to login and select **Cash** tab.
2. Select **Payment MY**.
3. Select **GIRO Payment** at the left menu panel.
4. Click on **New** button to create a new payment.



Note: Blue fields are mandatory. Information in the Yellow fields will be generated automatically.

5. Proceed to complete the information.
  - a. **Debit A/C No.** – The account from which you wish to make the payment
  - b. **On Behalf Of** – Your account name / company name
  - c. **Amount** – The amount which you wish to pay to the beneficiary
  - d. **Payee** – The receiving beneficiary’s name
  - e. **Payee Bank** – The bank of the beneficiary’s account
  - f. **A/C No.** – Beneficiary’s account number

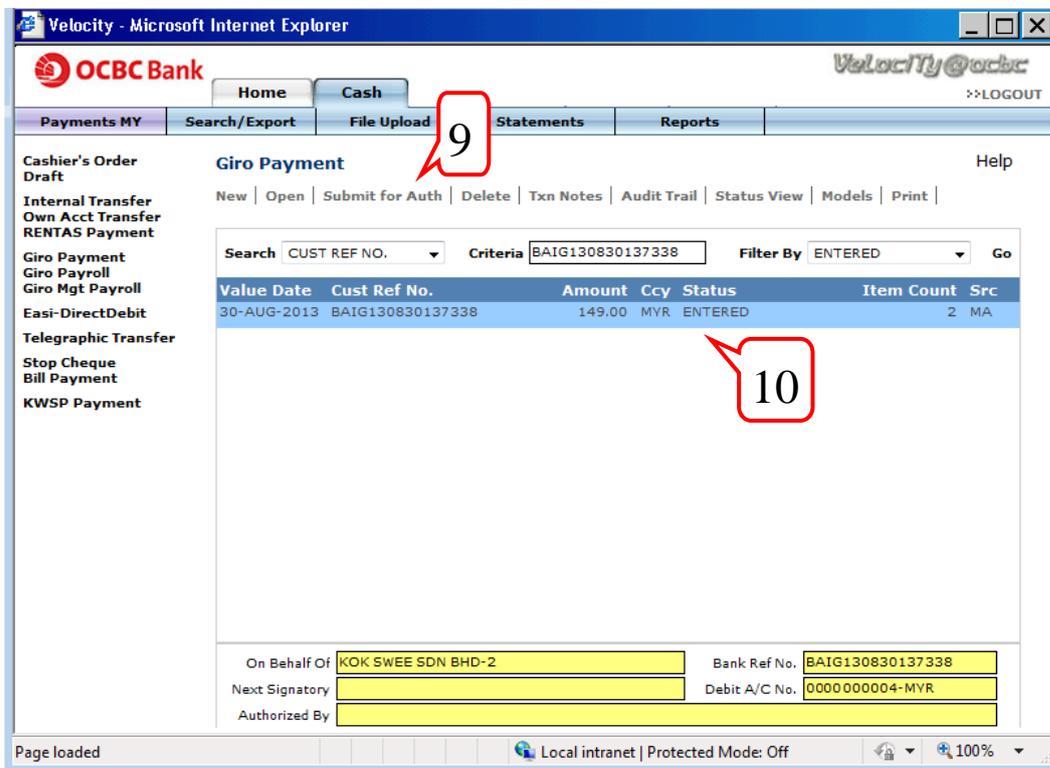


**Useful tips**

- **Recipient’s Reference/ Other Payment Details** – Use these fields for any additional reference/ payment details to relay to the beneficiary, as it will appear in the beneficiary’s statement to aid in their reconciliation.

6. Check and complete the **Require ID checking/ Payee ID No.** fields if you wish the beneficiary’s bank to validate the beneficiary’s ID no. against the account prior to crediting.
7. Click **Save** located above the item details and you may continue with adding the next GIRO item by repeating **Step 5**.
8. When you have completed creating GIRO items for this batch, click **Save** at the top-left of the screen.

The following screen will be displayed.



The screenshot shows the OCBC Bank Velocity web application interface. The main menu includes 'Home', 'Cash', 'Payments MY', 'Search/Export', 'File Upload', 'Statements', and 'Reports'. The 'File Upload' menu item is circled in red with the number 9. The main content area is titled 'Giro Payment' and includes a search bar with 'CUST REF NO.' and 'Criteria BAIG130830137338'. Below the search bar is a table with the following data:

Value Date	Cust Ref No.	Amount	Ccy	Status	Item Count	Src
30-AUG-2013	BAIG130830137338	149.00	MYR	ENTERED	2	MA

The 'Save' button located above the table is circled in red with the number 10. At the bottom of the screen, there are fields for 'On Behalf Of' (KOK SWEE SDN BHD-2), 'Bank Ref No.' (BAIG130830137338), 'Next Signatory', and 'Debit A/C No.' (0000000004-MYR).

**B. To submit GIRO Payment for authorisation:**

9. Click **Submit for Auth.**
10. Once the transaction is submitted for authorisation, the status will change from **ENTERED** to **READY2AUTH.**
11. Notify your **Authoriser(s)** to log in to verify and approve before the GIRO cut-off time. We recommend your submitting the transaction for bank's processing **at least** one day before the Value Date.

### 3.2 Telegraphic Transfer

A Telegraphic Transfer is a transfer of funds to your beneficiary who has an account with either an overseas or local bank, typically used for foreign currency accounts.

#### A. To create a Telegraphic Transfer:

1. **Creator** to login and select **Cash** tab.
2. Select **Payment MY**.
3. Select **Telegraphic Transfer** at the left menu panel.
4. Click on **New** button to create a new **Telegraphic Transfer**.

The image contains two screenshots of the OCBC Bank Velocity portal. The first screenshot shows the 'Cash' tab selected in the top navigation bar, and the 'Telegraphic Transfer' option highlighted in the left-hand menu. Red callouts 1 through 4 point to the 'Cash' tab, the 'Telegraphic Transfer' menu item, the 'New' button, and the 'Telegraphic Transfer' menu item respectively. The second screenshot shows the 'Telegraphic Transfer (New Mode)' form. Red callouts 5 and 6 point to the 'Bank to Bank Information' field and the 'Details' tab respectively. The form contains various fields for customer and beneficiary information, with blue fields indicating mandatory information and yellow fields indicating information that will be generated automatically.

Note: Blue fields are mandatory. Information in the Yellow fields will be generated automatically.

5. Proceed to complete the information.

- a. **Customer Ref. No.** – To be used for any correspondence with OCBC Bank on this transaction (optional).
- b. **Debit A/c No.** – The account from which you wish to make the payment
- c. **Value Date** – The date on which OCBC Bank effects the payment
- d. **Remit Ccy** – The currency in which you wish to remit the Transfer
- e. **Remit Amount** – The amount which you wish to remit

f. **Charges**

	Local charges borne by	Overseas charges borne by
Shared	You	Beneficiary
Beneficiary	Beneficiary	Beneficiary
Ourselves	You	You

- g. **Bank Charges Debit A/c No.** – Select the account number from which the bank charges are to be deducted. Leave blank if you wish for the bank charges to be deducted from the same debiting a/c no. used for payment amount transfer.
- h. **Intermediary Bank Details** – The details of the Bank where the Beneficiary Bank maintains an account. Check with your Payee if this information is required.
  - (i) Enter the **SWIFT code** directly or select the SWIFT code from the lookup icon . Click on the lookup icon  and select a Bank. Specify the beneficiary bank details or select the beneficiary bank details from the lookup icon . If the SWIFT code is selected through lookup icon , the beneficiary bank details will be auto-populated.
  - (ii) If SWIFT details are not available, please enter **Name** and **Full Address** with **Country** of location of Beneficiary Bank.
- i. **Beneficiary Bank Details** – Details of the bank where your beneficiary maintains an account. To enter **SWIFT code** details, please refer to (h i – ii)
- j. **Beneficiary Details** – Beneficiary’s Name, Address and Account No.



**Useful tips**

- *If the Beneficiary’s name is too lengthy to fit into 1 row, please continue to enter the name on the second line (continuation in Address row).*
- *Do not include symbols and spacing when submitting account no.*
- *Ignore the prefix ‘IBAN’ during inputting of IBAN account no.*

**Incorrect** account number formats **X**

ACCT NO: 896932407  
 USD 321-324325-001  
 IBAN CH9300 7620 11623852957

**Correct** account number formats **✓**

896932407  
 321324325001  
 CH9300762011623852957

- k. **Payment Details** – Information on the nature of this payment for your beneficiary. Additional information is required for payment made to the following countries:

Country	Information
India, Thailand	Provide <b>clear description of payment</b> with Invoice Details (if applicable) in Payment Details field. Example: Purchase of goods/salary/investment, etc.

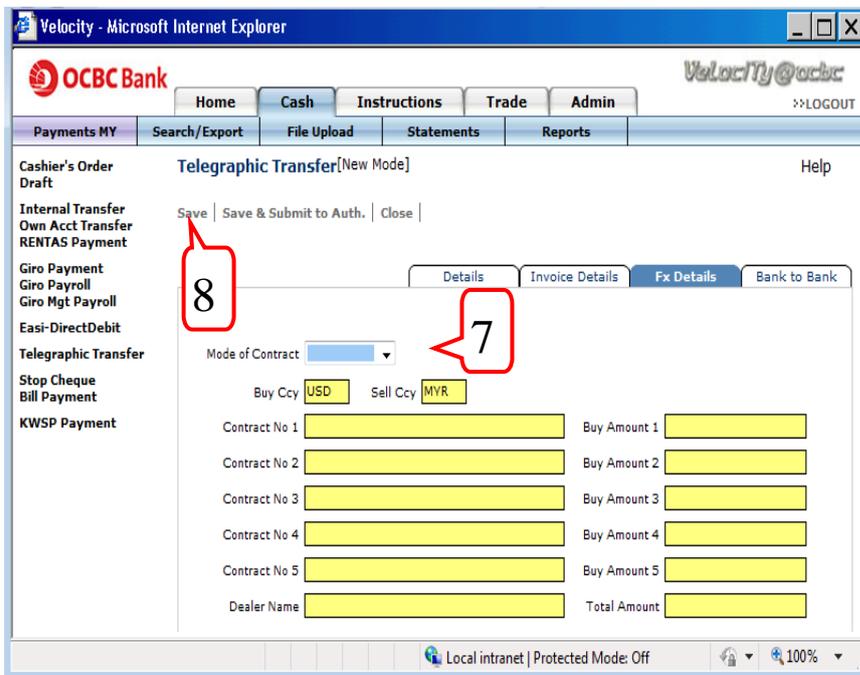
- l. **Instructions** – Additional information is required for payment made to the following countries:

Country	Information
Taiwan	Select <b>PHOB</b> under the Instructions field and provide the <b>beneficiary's contact number</b> .

- m. **Bank to Bank Information** (in Bank to Bank tab) – Additional information is required for payment made to the following countries:

Country	Information
India	Provide the <b>11-characters</b> Indian Financial System Code (IFSC), e.g. SCBL0036088 when remitting <b>INR payments</b> to beneficiary banks and beneficiaries in India. Check with your Payee for the required information.

6. If the currency in **Remit Currency** differs from the currency of your debiting account (e.g. USD and MYR), Foreign Exchange will be involved. Select the **FX Details Tab** & choose **Mode of Contract**.

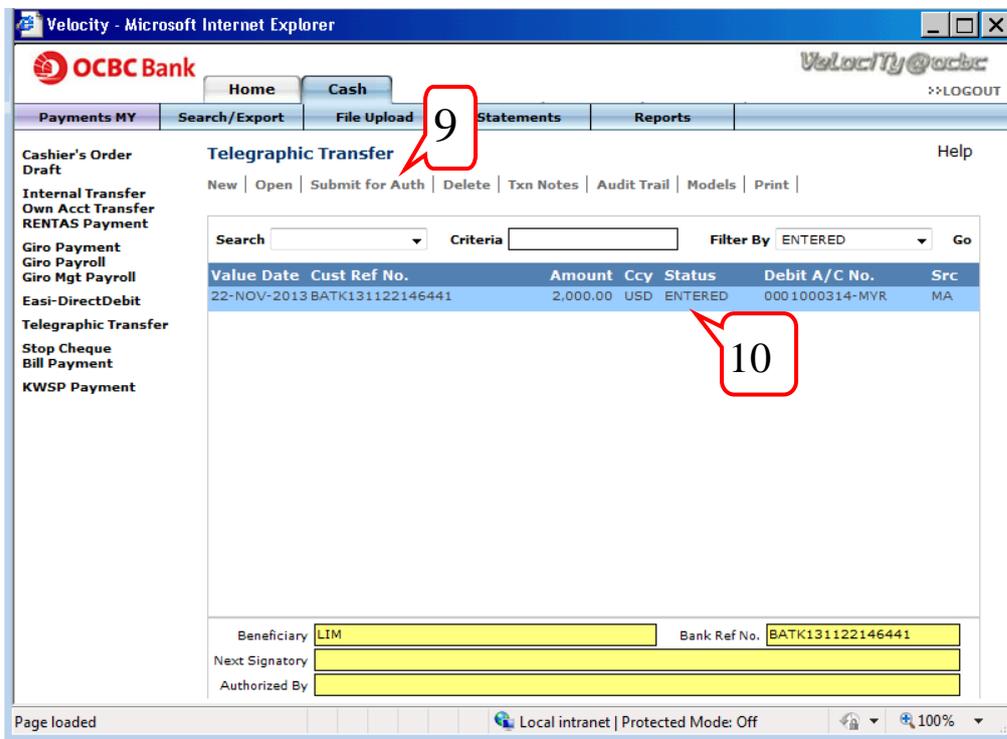


The screenshot shows the OCBC Bank Velocity portal interface for a Telegraphic Transfer. The 'FX Details' tab is selected. A dropdown menu for 'Mode of Contract' is highlighted with a red circle and the number 8. The 'Buy Ccy' is set to USD and 'Sell Ccy' is set to MYR. The 'Details' tab is also highlighted with a red circle and the number 7. The form includes fields for Contract No 1 through 5, Buy Amount 1 through 5, Dealer Name, and Total Amount.

7. Foreign Exchange Mode of Contract:
  - a. **Counter** - The Bank will use the Board Rate for that day to process your transaction.
  - b. **Dealer** - The Bank will process your transaction based on your FX contract with the Bank.
  - c. **Multiple** - If you have multiple contracts, select 'Multiple' for this payment. Enter the Contract Numbers and Buy Amounts.
  
8. When you have completed the information, click **Save** at the top-left of the screen.

Note: You can also click **Save & Submit to Auth** – to straightaway save and submit the transactions for Authoriser(s) to authorise.

The following screen will be displayed.



## B. To submit Telegraphic Transaction for authorisation:

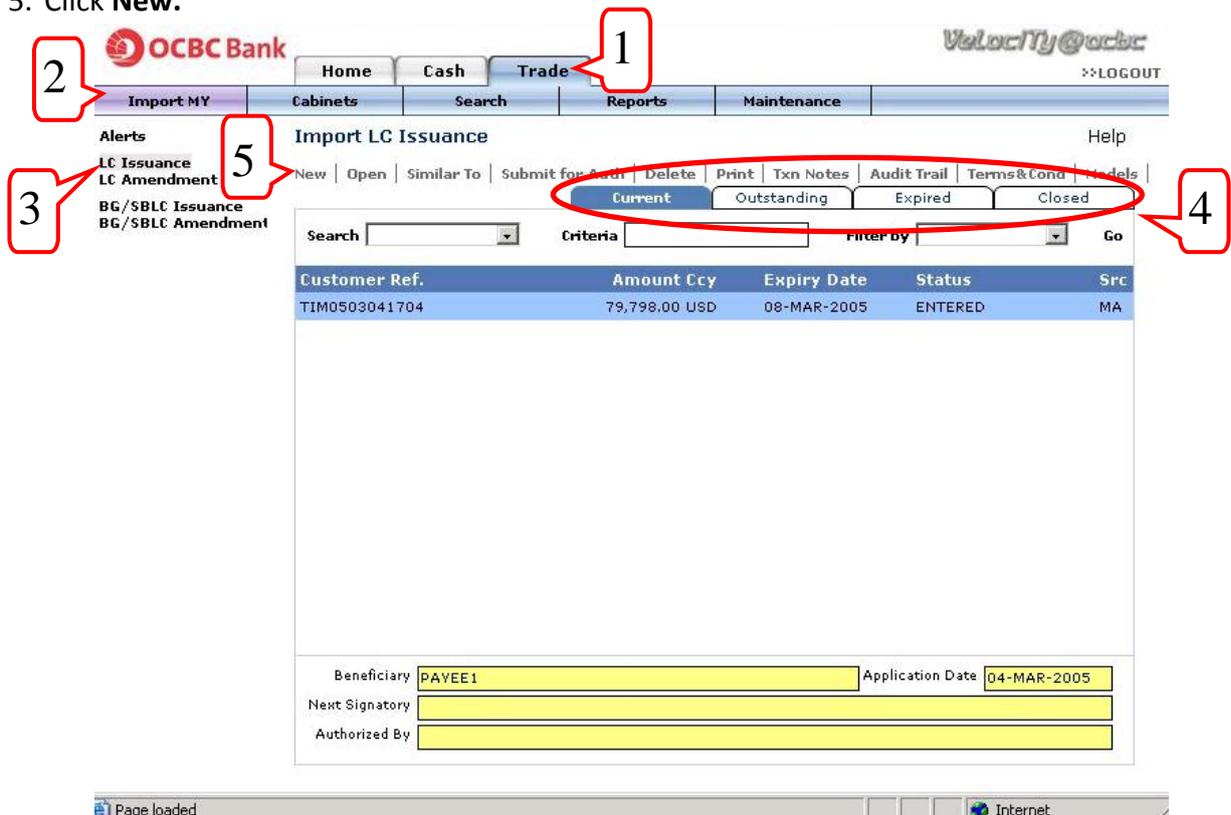
9. Click **Submit for Auth**.
10. Once the transaction is submitted for authorisation, the status will change from **ENTERED** to **READY2AUTH**.
11. Notify your **Authoriser(s)** to log in to verify and authorise the transaction before the Telegraphic Transfer cut-off time and before/on the Value Date.

### 3.3 Letter of Credit (LC) issuance

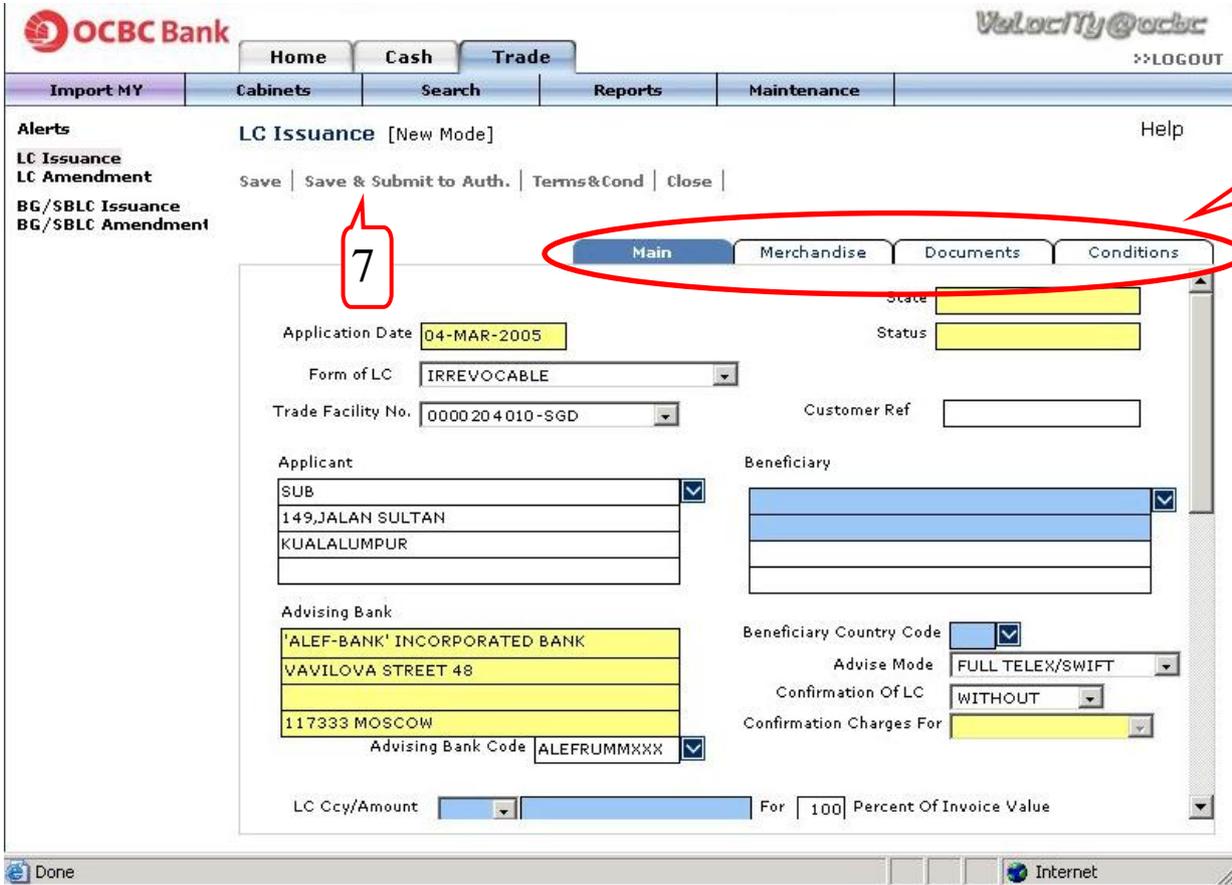
Import LC also referred to as Documentary Credit is a written instrument issued by a bank at the request of its customer, the Importer (Applicant). Hereby, the bank promises to pay the Exporter (Beneficiary) for goods or services provided for the Importer. Exporter presents all required documents as stipulated in the LC and meets all other terms and conditions set out in the LC and claims for payment from the Bank (Issuing Bank or Applicant's Bank).

To initiate an **Import LC**:

1. **Creator** to login and select **Trade** tab.
2. Select **Import MY**.
3. Select **LC Issuance** at the left menu panel.
4. There are four tabs available, namely **Current**, **Outstanding**, **Expired** and **Closed**. Every transaction goes through different phases and is available in one of these tabs based on its state.
  - a. **Current** - Once a transaction is initiated, its status will be **Entered** and is available under this tab.
  - b. **Outstanding** - After the bank has processed and accepts the transaction, status changes to **BOAccepted** and moves to this tab.
  - c. **Expired** - When the expiry date indicated in the LCs has past current date, the transaction will move to Expired tab. An expired LC can be reactivated by an amendment.
  - d. **Closed** - Cancelled LCs or LCs with outstanding balance as zero is shown in this tab. This includes all Rejected LCs, which will be moved to this tab after seven days from date of rejection.
5. Click **New**.



- 6. Complete the LC application form by filling the required information in respective tabs.
- 7. Click **Save & Submit to Auth.** to submit the transaction for authorization.



The screenshot shows the OCBC Bank Velocity@ocbc interface for an LC Issuance application. The 'Main' tab is highlighted and circled in red, with a callout '6' pointing to it. The 'Save & Submit to Auth.' button is also circled in red, with a callout '7' pointing to it. The form contains the following fields:

- Application Date: 04-MAR-2005
- Form of LC: IRREVOCABLE
- Trade Facility No.: 0000204010-SGD
- Applicant: SUB, 149, JALAN SULTAN, KUALALUMPUR
- Advising Bank: 'ALEF-BANK' INCORPORATED BANK, VAVILOVA STREET 48, 117333 MOSCOW, ALEFRUMMXXX
- Beneficiary: (Empty field)
- Beneficiary Country Code: (Empty field)
- Advise Mode: FULL TELEX/SWIFT
- Confirmation Of LC: WITHOUT
- Confirmation Charges For: (Empty field)
- LC Ccy/Amount: 100 Percent Of Invoice Value

Note: Blue fields are mandatory. Information in the Yellow fields will be generated automatically.

## 4 Using Models to create transactions

Do you pay the same supplier or beneficiary regularly, with varying amounts each time? If so, using Models will certainly save you time from having to enter the same information over and over again.

A Model is a template where information such as Payee Name, Account No., Bank etc can be entered and saved for repeated use.

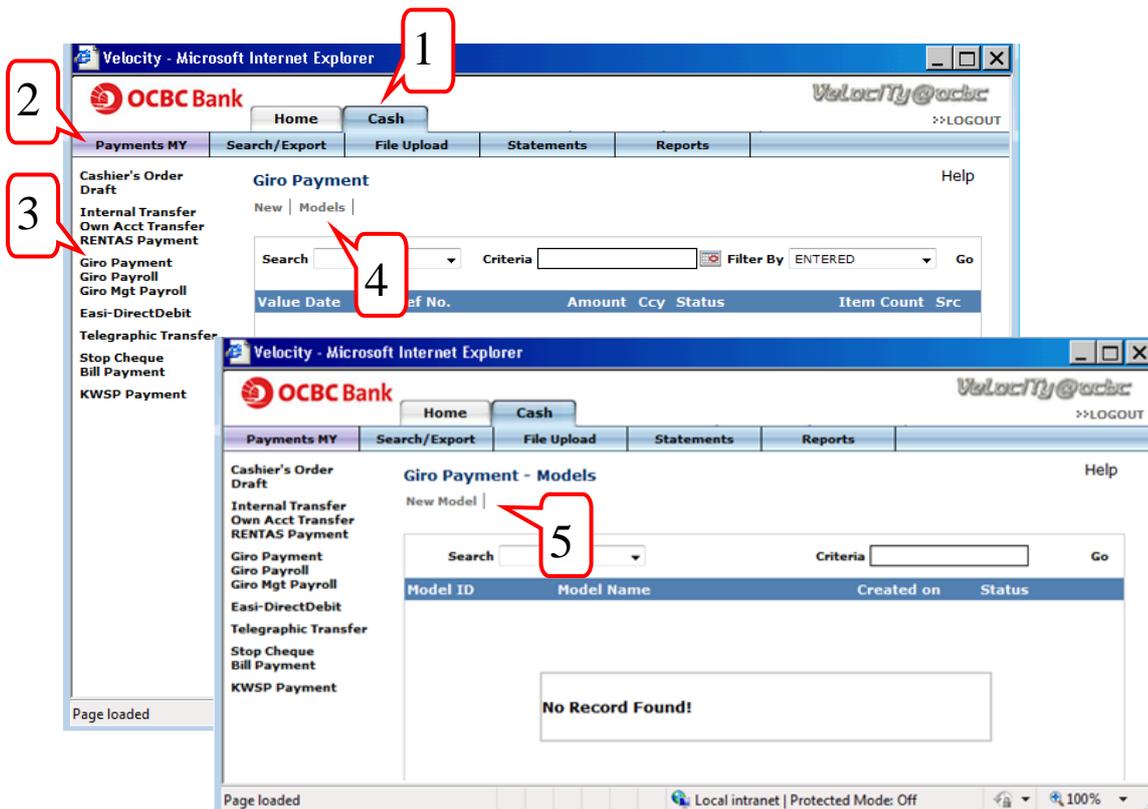
When you are ready to pay, pull out this Model and provide just the payment amount and Value Date to create the new payment for this Payee.

You can repeat the same steps below to create, authorise and use models for other payment types too.

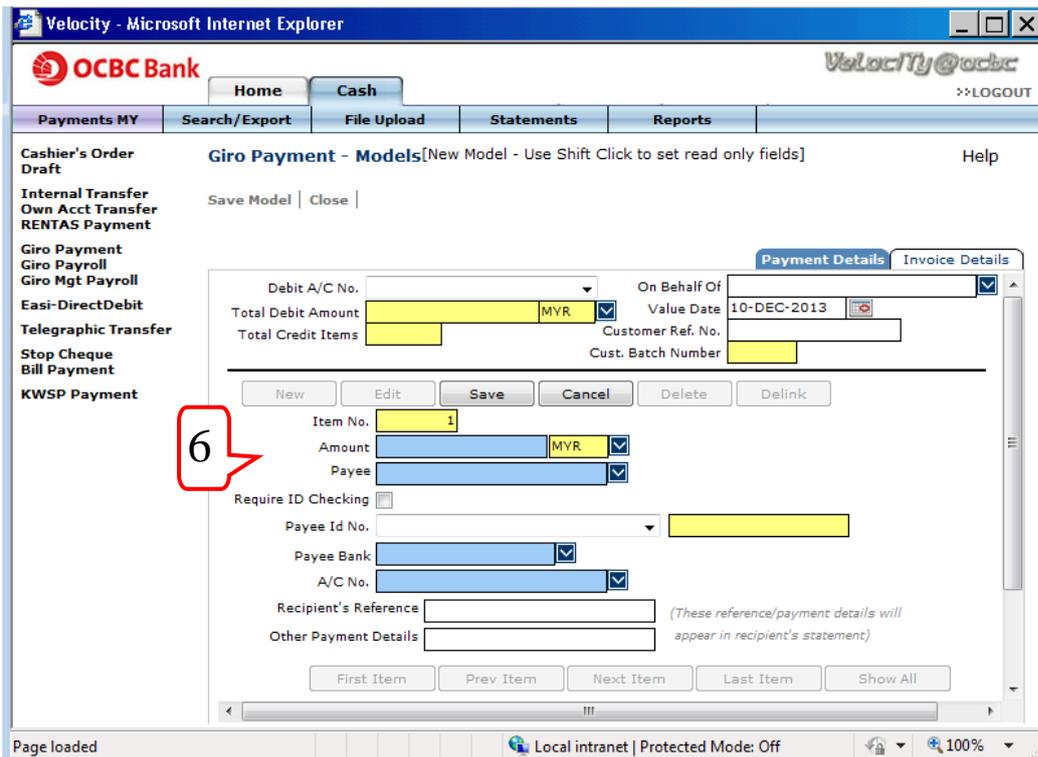
### 4.1 Creating a Model

To create a **Giro Payment Model**:

1. **Creator** to login and select **Cash** tab.
2. Select **Payment MY**.
3. Select **Giro Payment** at the left menu panel.
4. Click on **Models** button to navigate to the **Giro Payment Model** screen.
5. Next, click on **New Model**, to start creating a new model at the next page.



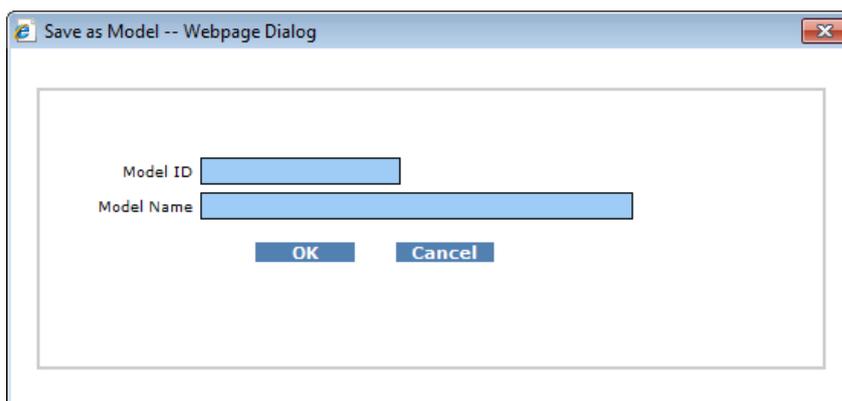
The image contains two screenshots of the OCBC Bank Velocity portal. The first screenshot shows the 'Giro Payment' screen with a 'Models' button highlighted. The second screenshot shows the 'Giro Payment - Models' screen with a 'New Model' button highlighted. Red callouts with numbers 1 through 5 indicate the steps: 1. Cash tab, 2. Payments MY, 3. Giro Payment, 4. Models, 5. New Model.



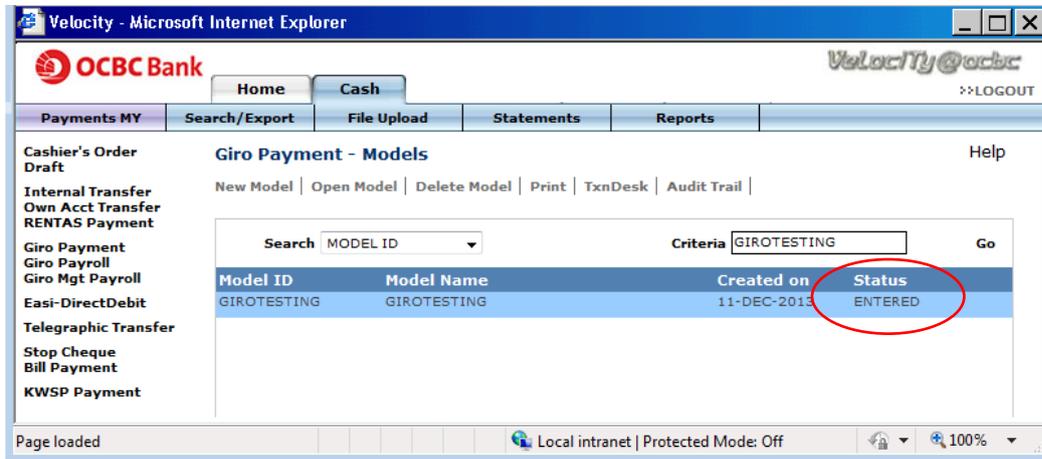
Note: Blue fields are mandatory. Information in the Yellow fields will be generated automatically.

6. Enter the Payee's essential payment information, such as
  - a. **Amount**– The amount which you wish to pay to the beneficiary
  - b. **Payee**– The receiving beneficiary's name
  - c. **Payee Bank**– The bank of the beneficiary's account
  - d. **A/C No.** – Beneficiary's account number
7. If you wish to prevent changes to any fields in the Model, you can set 'read-only' fields. Hold down the 'Shift' key on the keyboard and left-click on the mouse. 'Read-only' fields are in grey.
8. Click **Save** located above the item details.
9. You will be prompted to enter a **Model ID** and a **Model Name**. This will help to identify the **Model** when you use it for an actual payment.

Note: **Model ID** and **Model Name** once saved, cannot be edited or changed.



10. After saving the **Model**, you can continue to enter the payment details for the second Payee. Remember to click **Save** after completing each entry.
11. Once you have completed entering all payment details, click **Save Model**.

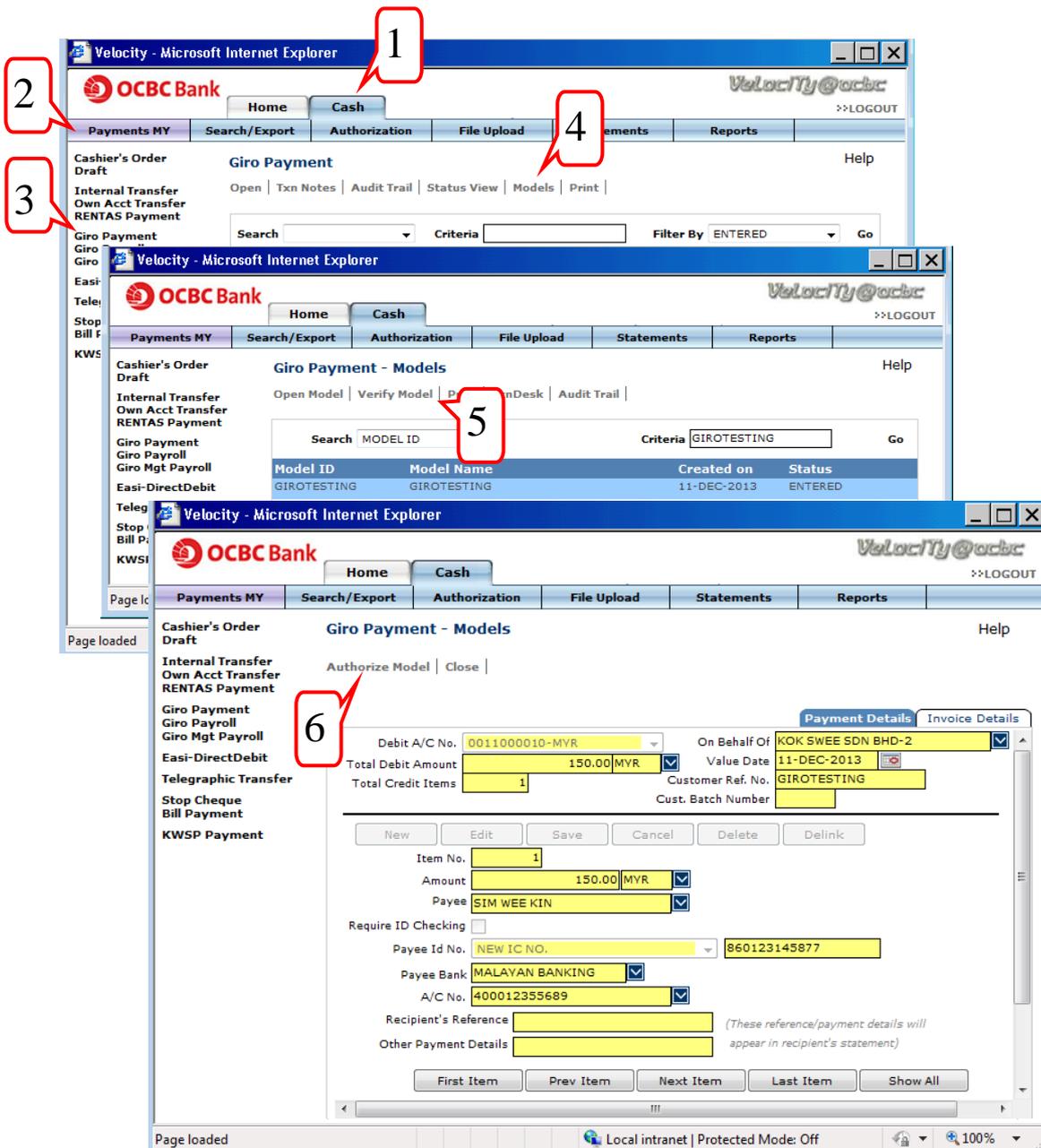


Note: The status of the **Model** you have just created will indicate **ENTERED**. This **Model** must be authorised by an **Authoriser** before it can be used as a template for future transactions.

## 4.2 Authorising a Model

To authorise a **Giro Payment Model**:

1. **Authoriser** to login and select **Cash** tab.
2. Select **Payments MY**.
3. Select **Giro Payment** at the left menu panel.
4. Click on **Models** and select the **Model** that requires authorisation.
5. Click **Verify Model** and confirm that details are correct.
6. Click **Authorise Model** to approve the **Model**.

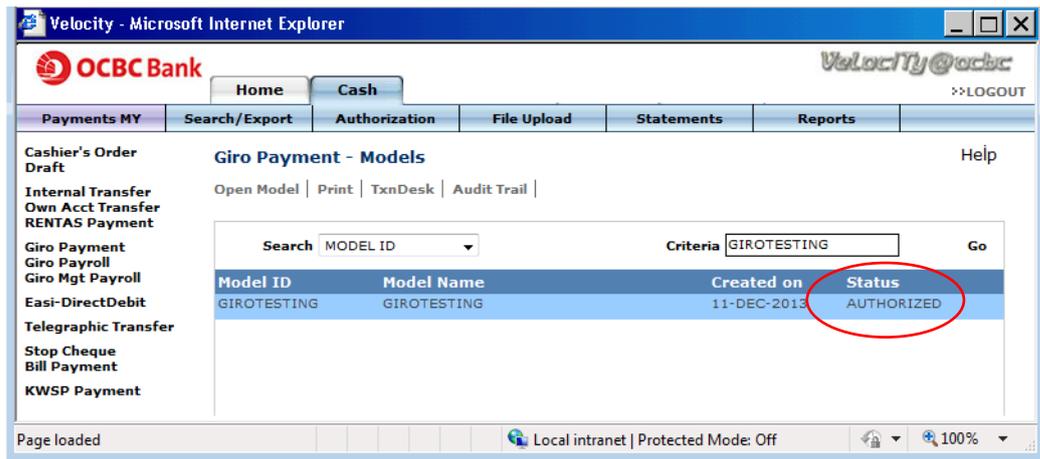


The screenshots illustrate the following steps:

- Step 1:** The user logs in to the OCBC Bank Velocity portal and selects the **Cash** tab.
- Step 2:** The user selects **Payments MY** from the top navigation menu.
- Step 3:** The user selects **Giro Payment** from the left-hand menu.
- Step 4:** The user clicks on **Models** in the sub-menu.
- Step 5:** The user clicks on **Verify Model** for the selected model.
- Step 6:** The user clicks on **Authorize Model** to approve the model.

The final screenshot shows the **Authorize Model** form with the following details:

Field	Value
Debit A/C No.	0011000010-MYR
On Behalf Of	KOK SWEE SDN BHD-2
Total Debit Amount	150.00 MYR
Value Date	11-DEC-2013
Total Credit Items	1
Customer Ref. No.	GIROTESTING
Item No.	1
Amount	150.00 MYR
Payee	SIM WEE KIN
Require ID Checking	<input type="checkbox"/>
Payee Id No.	NEW IC NO. 860123145877
Payee Bank	MALAYAN BANKING
A/C No.	400012355689
Recipient's Reference	(These reference/payment details will appear in recipient's statement)
Other Payment Details	(These reference/payment details will appear in recipient's statement)



Velocity - Microsoft Internet Explorer

OCBC Bank Velocity@ocbc

Home Cash >> LOGOUT

Payments MY Search/Export Authorization File Upload Statements Reports

Cashier's Order Draft Help

Internal Transfer Own Acct Transfer RENTAS Payment

Giro Payment Giro Payroll Giro Mgt Payroll Easi-DirectDebit Telegraphic Transfer Stop Cheque Bill Payment KWSP Payment

### Giro Payment - Models

Open Model | Print | TxnDesk | Audit Trail |

Search MODEL ID Criteria GIROTESTING Go

Model ID	Model Name	Created on	Status
GIROTESTING	GIROTESTING	11-DEC-2013	AUTHORIZED

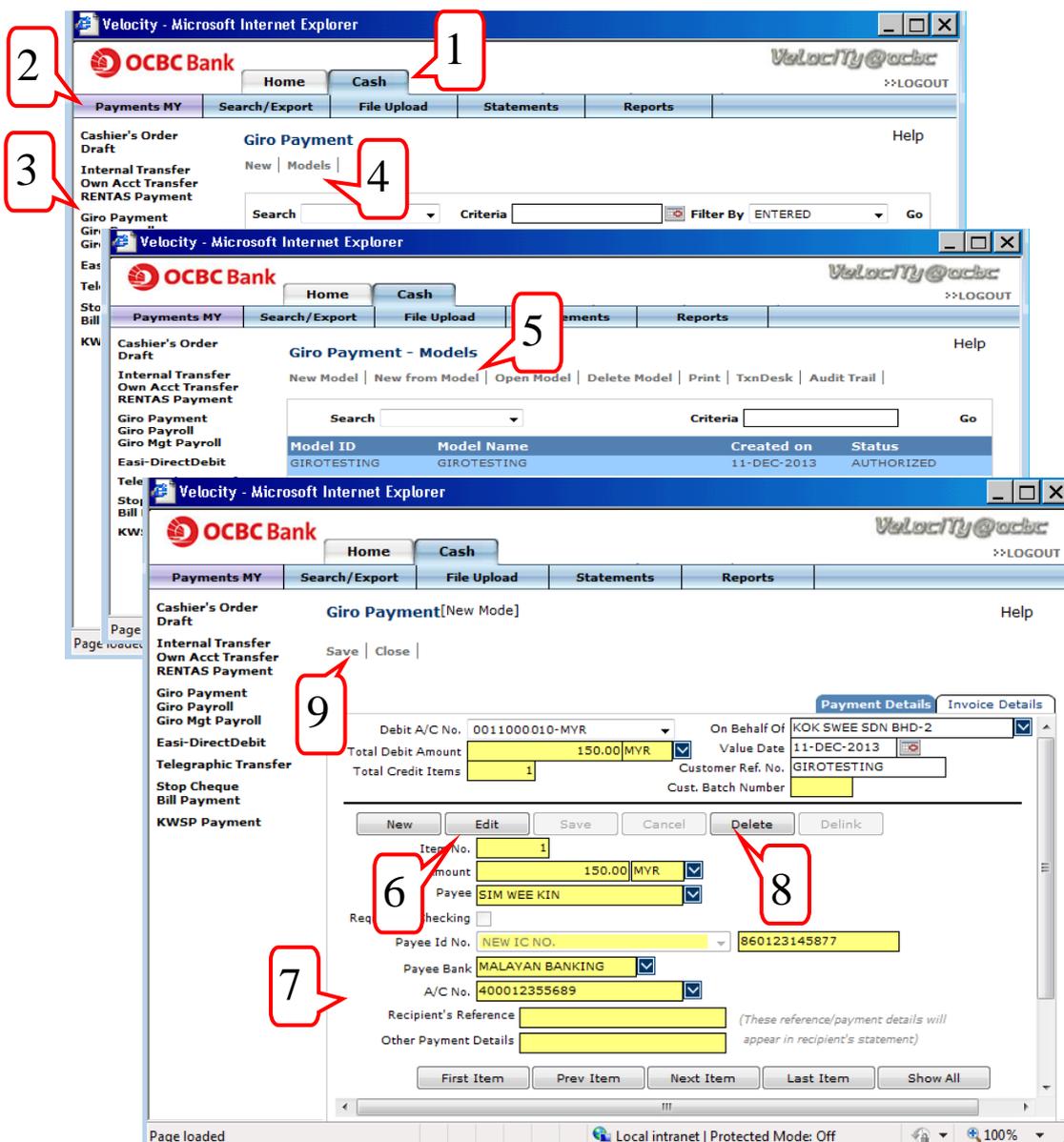
Page loaded Local intranet | Protected Mode: Off 100%

Note: Once approved, status of **Model** will change from **ENTERED** to **AUTHORIZED** as above screen.

### 4.3 Using a Model

To use a **Giro Payment Model**:

1. **Creator** to login and select **Cash** tab.
2. Select **Payments MY**.
3. Select **Giro Payment** at the left menu panel.
4. Click on **Models** and select the **Model** which you wish to use for Payment.
5. Click **New from Model**.



The image shows three sequential screenshots of the OCBC Bank Velocity portal interface, illustrating the steps to create a Giro Payment from a model. Red callouts 1 through 9 highlight specific UI elements:

- 1:** The **Cash** tab is selected in the top navigation bar.
- 2:** The **Payments MY** menu item is highlighted in the top navigation bar.
- 3:** The **Giro Payment** menu item is selected in the left-hand navigation panel.
- 4:** The **Models** link is clicked in the sub-menu.
- 5:** The **New from Model** button is clicked in the **Giro Payment - Models** screen.
- 6:** The **Edit** button is clicked above the item details in the **Giro Payment (New Mode)** screen.
- 7:** The **Payment Amount** field is highlighted.
- 8:** The **Value Date** field is highlighted.
- 9:** The **Payment Details** tab is selected.

6. To edit the details of the items, click **Edit** located above the item details.
7. Enter information such as **Payment Amount**, **Value Date** and any other payment information.

8. If you are not making payment to a particular Payee in the Model, you can delete the item from this GIRO batch you are creating. Select and click **Delete** located above the item details.
9. After making sure all information is correct, click **Save**.
10. To view the GIRO batch, click **Txn Desk** to go to the GIRO Payment Transaction page.
11. Submit the prepared transaction to the **Authoriser** by selecting it and click **Submit for Auth**.

## 5 Upload files to create transactions

Files are uploaded based on specific format types provided by the bank.

To create payments with file upload:

1. **Creator** to login and select **Cash** tab.
2. Select **File Upload**.
3. Select **Batch Summary** at the left menu panel.
4. Click on **New**.
5. Click **Browse...** to find and upload your payment file stored on your local machine.
6. Click on  to select format type.

The screenshot illustrates the steps for uploading a file to create transactions in the OCBC Bank system. The interface is divided into several sections:

- Top Navigation:** Includes the OCBC Bank logo, 'Velocity@ocbc' branding, and a 'Logout' button. The main menu has 'Home', 'Cash', and 'Admin' tabs, with 'Cash' selected.
- Sub-Menu:** Below the main menu, there are options for 'File Upload', 'Payments MY', 'Search/Export', 'Remittance', 'Statements', 'Reports', and 'Help'. The 'File Upload' option is highlighted.
- Batch Summary Section:** This section contains a 'Batch Summary' sub-menu with options for 'New', 'Audit Trail', 'Upload Notes', 'Search', and 'Print'. A 'New' button is highlighted.
- File Upload Dialog:** A dialog box titled 'File Upload | Close |' is open. It contains fields for 'File Name', 'Format', and 'Provider'. A 'Browse...' button is next to the 'File Name' field. The 'Format' field has a dropdown arrow, and the 'Provider' field is highlighted in yellow.
- Format Subscription Lookup Dialog:** A 'Format Subscription Lookup -- Webpage Dialog' is open, showing a table of available formats and provider names. The 'Format' column lists various transaction types, and the 'Provider Name' column lists 'OCBC BANK (MALAYSIA) BERH'. The 'GIRO PAYMENT WITH CHECK ID (MY)' format is highlighted.

Red callout boxes with numbers 1 through 8 indicate the specific steps described in the text above:

- 1: Points to the 'Cash' tab in the main menu.
- 2: Points to the 'File Upload' option in the sub-menu.
- 3: Points to the 'Batch Summary' option in the sub-menu.
- 4: Points to the 'New' button in the 'Batch Summary' section.
- 5: Points to the 'Browse...' button in the 'File Upload' dialog.
- 6: Points to the dropdown arrow in the 'Format' field of the 'File Upload' dialog.
- 7: Points to the 'OK' button in the 'Format Subscription Lookup' dialog.
- 8: Points to the 'File Upload' dialog box.

7. Click **OK** button after selecting the appropriate format.
8. Click **File Upload** once you have selected the file & format.
9. Check the **File Status** of your file uploaded after a period of time.
  - a. The uploaded file will be automatically forwarded to your Authoriser for authorisation when the **File Status has** changed from '**UPLOADED**' to '**UPLOAD SUCCESS**'.
  - b. If the **File Status** shows '**UPLOAD FAILED**' or '**UPLOAD SUCCESS**' (in red), check your file contents and re-upload.

## 6 Authorising transactions

All financial transactions must be fully authorised by the **Authoriser** before they are submitted to the Bank for processing.

### 6.1 Payment

To authorise a payment transaction:

1. **Authoriser** to login and select **Cash** tab.
2. Select the **Authorisation** tab.
3. Select either **Manual** or **File Upload**.

**Manual** – if a transaction has been manually prepared by entering the payment Details, including transaction created using models.

**File Upload** – if the transactions have been uploaded through a file that is Velocity@ocbc format-compliant.

The screen will display only those transactions in **READY2AUTH** status and are within your authority to authorise.

The screenshot shows the Velocity@ocbc web interface. The top navigation bar includes 'Home' and 'Cash' tabs. Below this is a secondary navigation bar with 'Authorization', 'Payments MY', 'Search/Export', 'File Upload', 'Statements', and 'Reports'. The 'File Upload' section is active, showing a table of transactions. A 'Manual File Upload' link is visible on the left. The table lists various transaction files with columns for File Name, Account Number, Total Amt., Highest Amt., and Ccy. A summary section at the bottom shows 'Auth Count: 2', 'Total Count: 2', and 'Total No. of Txns in File: 2'. The status is 'READY2AUTHORIZE'.

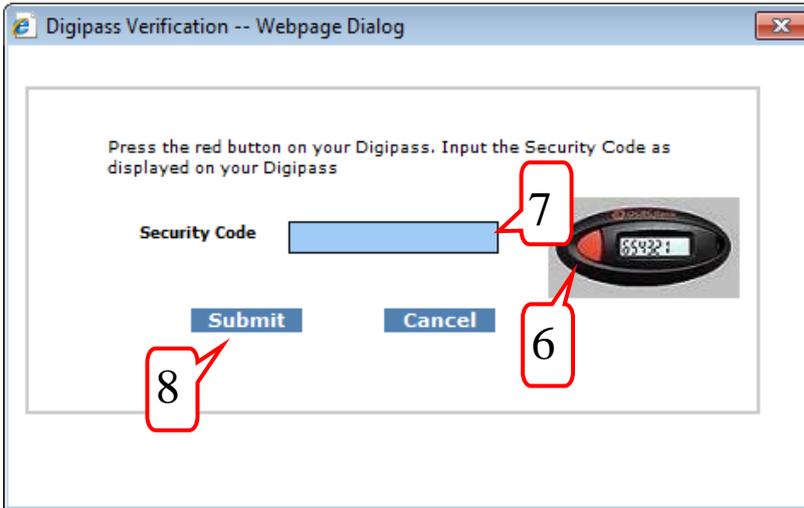
File Name	Account Number	Total Amt.	Highest Amt.	Ccy
CODD-190612-02.TXT	0051000008-MYR	1,202.70	150.18	MYR
COST300414-01.TXT	0011000207-MYR	19.19	19.19	MYR
COFDD-31012014-2.TXT	0011000010-MYR	55.00	33.00	MYR
CO TEST COMMA.TXT	0011000310-MYR	83.30	52.20	MYR
CO_HDA_20140916.TXT	0011000009-MYR	64.00	64.00	MYR
U3-COCMY311214_02.TXT	0011000017-MYR	60.50	15.14	MYR
U3-COCMY311214_03.TXT	0011000020-MYR	60.50	15.14	MYR
COFDD-24012014-2.TXT	0011000014-MYR	55.00	33.00	MYR
CODD-100612-01.TXT	0071000005-MYR	1,202.70	150.18	MYR
COFDD-13012014.TXT	0011000014-MYR	333.33	222.22	MYR
CO TEST COMMA -1.TXT	0011000010-MYR	33.30	21.10	MYR
CO-26122014.TXT	0011000014-MYR	341.20	175.60	MYR
CO_HDA_20140930.TXT	0011000207-MYR	64.50	64.50	MYR
CO_RDR_20140930.TXT	0011000207-MYR	75.50	75.50	MYR

4. Select the transactions that you wish to authorise. You can select multiple items by checking the checkbox next to the transaction you wish to authorise.

5. To authorize, select one of these options:

- a) **Verify**      c) **Verify sub-batch**
- b) **Authorise**   d) **Auth sub-batch**

The Token Verification screen will be displayed.



- 6. Press the button of your **Token** to generate the 6-digit **Security Code**.
- 7. Enter the 6-digit **Security Code** in the Security Code field.
- 8. Click **Submit** button. A dialogue box will prompt with a message indicating that your transaction has been authorised successfully.

If your transaction(s) require/s more than one **Authoriser** to authorise, the next **Authoriser(s)** will need to repeat the same steps described above. When completed, your transaction(s) will be sent to OCBC Bank for processing.

Note: The status of your transaction when fully authorised will be change from

**READY2AUTH ->AUTHORIZED ->SUBMIT2BANK**

## 6.2 Trade

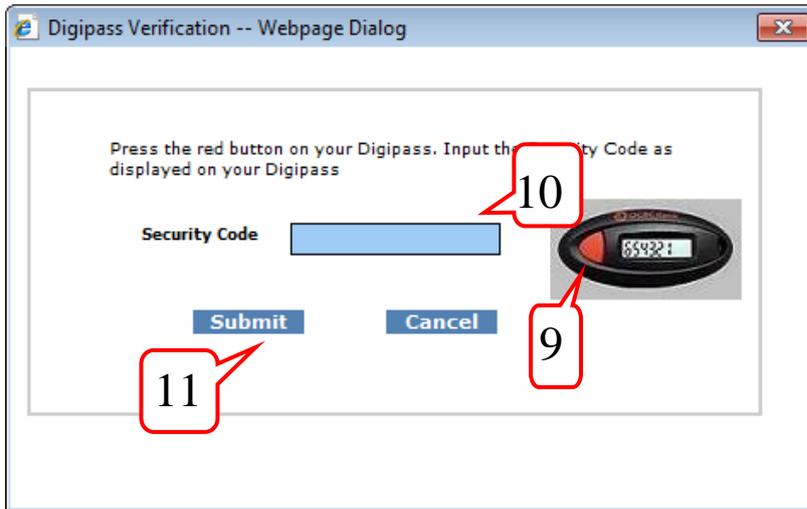
To authorize a trade transaction:

1. Authoriser to login and select **Trade** tab.
2. Select **Authorisation** tab.
3. Select **Authorisation Queue** at the left menu panel.
4. Select the transactions that you wish to authorise and click **Verify**.

The screenshot shows the OCBC Bank Velocity@ocbc interface. The top navigation bar includes 'Home', 'Cash', and 'Trade' (selected). Below it, a secondary menu has 'Authorization' (selected), 'Import MY', 'Cabinets', 'Search', 'Reports', and 'Maintenance'. The main content area is titled 'Authorization Queue' and includes a search bar with a dropdown menu and a 'Go' button. Below the search bar is a table with columns: Product, Customer Ref., Amount, Ccy, and Src. The table contains one row: IMPORT LC ISSUANCE(MY), BA1305209416, 450,000, JPY, MA. The bottom part of the screenshot shows a detailed view of a transaction in 'Verify Mode'. It includes tabs for 'Main', 'Merchandise', 'Documents', and 'Conditions'. The 'Main' tab is active, showing fields for Application Date (09-MAR-2005), Form of LC (IRREVOCABLE), Trade Facility No. (0011050010-SGD), Customer Ref (TIM0503091662), Applicant (SUB, 149,JALAN SULTAN, KUALALUMPUR), Beneficiary (SUB, 149,JALAN SULTAN, KUALALUMPUR), Advising Bank, Beneficiary Country Code (MY), Advise Mode (FULL TELEX/SWIFT), Confirmation Of LC (WITHOUT), Confirmation Charges For, and LC Ccy/Amount (MYR, 6,899.00 For 100 Percent Of Invoice Value).

5. The details of the transaction will be displayed. Check the transactions details before you proceed with authorisation.
6. To continue the authorisation process, click **Authorise**.

The Token Verification screen will be displayed.



9. Press the button of your **Token** to generate the 6-digit **Security Code**.
10. Enter the 6-digit **Security Code** in the Security Code field.
11. Click **Submit** button. A dialogue box will prompt a message indicating that your transaction has been successfully authorised.

If your transaction(s) require/s more than one **Authoriser** to authorise, the next **Authoriser(s)** will need to repeat the same steps described above. When completed, your transaction(s) will be sent to OCBC Bank for processing.

Note: The status of your transaction when fully authorised will be change from  
**READY2AUTH ->AUTHORIZED ->SUBMIT2BANK**

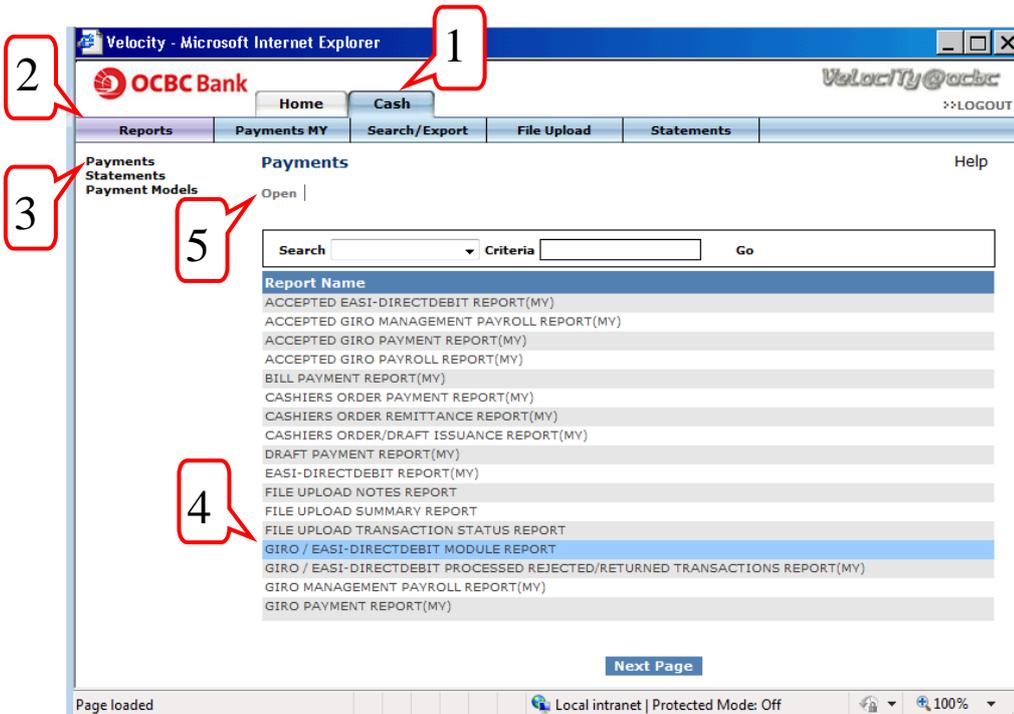
## 7 Accessing report

The **Reports** function allows you to view the various transactions which you have created or processed via Velocity@ocbc. There are different types of reports and they can be found in either the **Cash**, **Trade** or **Admin** folders.

To illustrate, we will walk through the steps to print a GIRO Module Report. The **GIRO Module Report** provides an overview of all GIRO transactions which were processed via Velocity@ocbc.

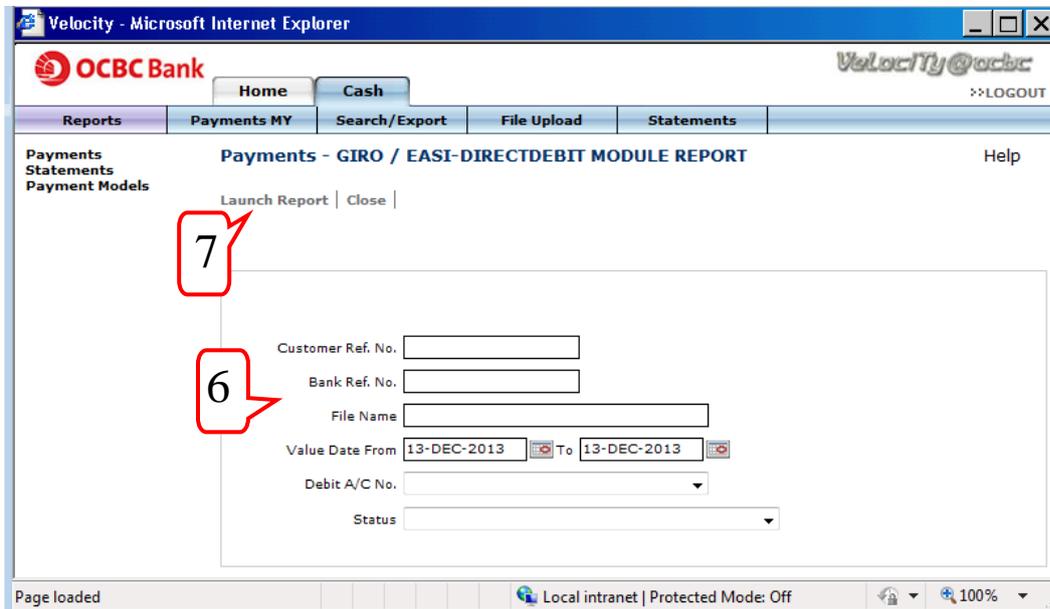
To access a **Report**:

1. **Creator** to login and select **Cash** tab.
2. Select **Reports**.
3. Select **Payments** at the left panel.
4. Select **GIRO / EASI-DIRECTDEBIT MODULE REPORT**.
5. Click **Open**.



- The following screen will be displayed. Complete as many fields to narrow down your search.
- Click **Launch Report**. The report will be displayed in **Acrobat Reader format**. Proceed to print the report.

Note: Acrobat Reader version 8.0 is recommended for viewing reports.



Velocity - Microsoft Internet Explorer

OCBC Bank Velocity@ocbc

Home Cash

Reports Payments MY Search/Export File Upload Statements

Payments Statements Payment Models

Payments - GIRO / EAST-DIRECTDEBIT MODULE REPORT Help

Launch Report | Close |

7

6

Customer Ref. No.

Bank Ref. No.

File Name

Value Date From 13-DEC-2013 To 13-DEC-2013

Debit A/C No.

Status

Page loaded Local intranet | Protected Mode: Off 100%

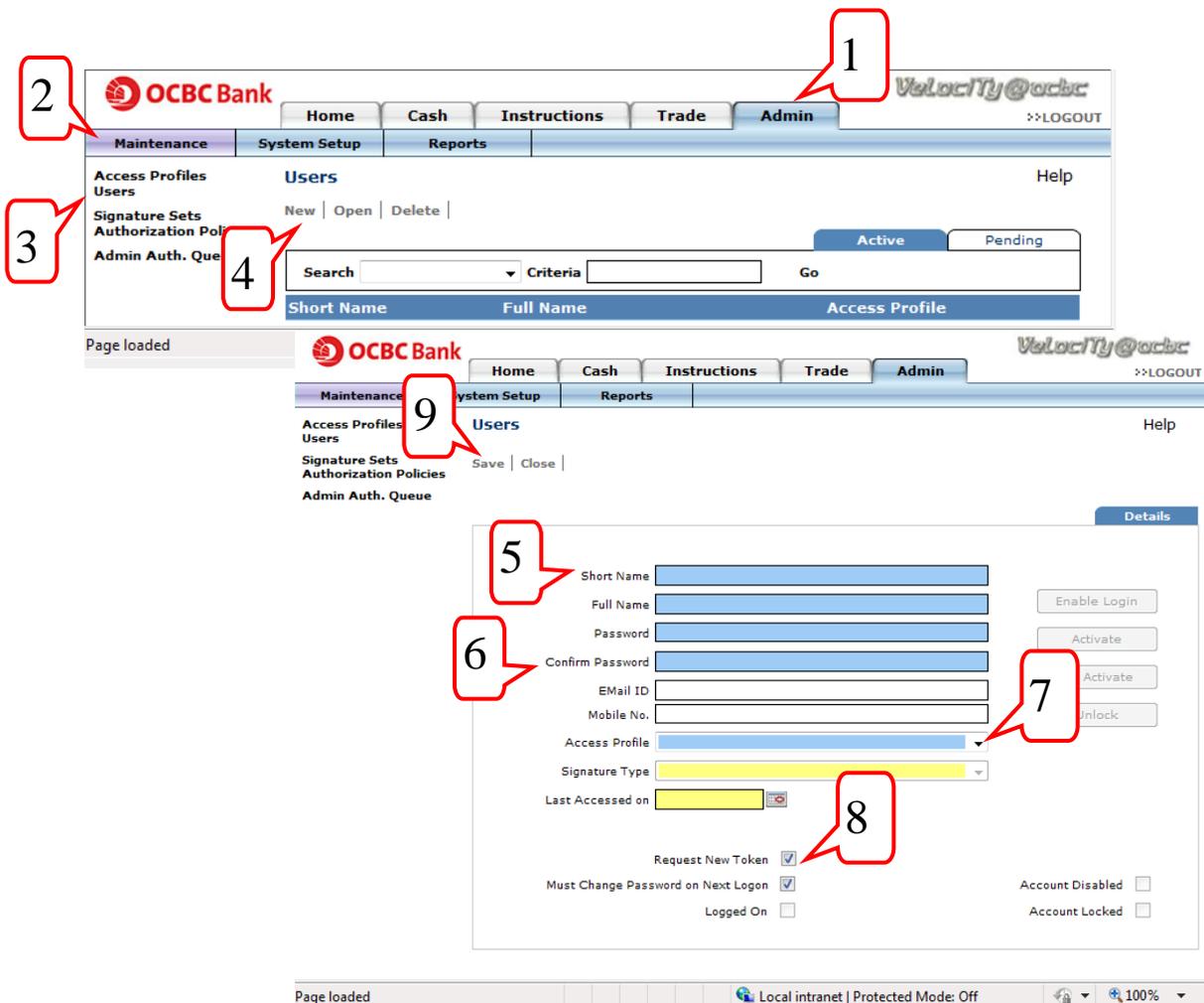
- To print other reports, select from our list of reports and repeat the steps describe above.

## 8 Administration

The Administrators nominated on the Velocity@ocbc application form are empowered to manage Creator profiles.

### 8.1 Creating a new user (Creator)

1. **Administrator 1** (the designated Admin Maker) to log in and select **Admin tab**.
2. Select **Maintenance**.
3. Select **Users**.
4. Click **New**



The image consists of two screenshots of the OCBC Bank Velocity@ocbc application interface, illustrating the steps to create a new user. Red callout boxes with numbers 1 through 9 point to specific elements in the interface.

**Step 1:** The 'Admin' tab is selected in the top navigation bar.

**Step 2:** The 'Maintenance' menu item is selected in the left sidebar.

**Step 3:** The 'Users' menu item is selected in the left sidebar.

**Step 4:** The 'New' button is highlighted in the 'Users' section.

**Step 5:** The 'Short Name' field is highlighted in the 'New User' form.

**Step 6:** The 'Full Name', 'Password', and 'Confirm Password' fields are highlighted in the 'New User' form.

**Step 7:** The 'Email ID', 'Mobile No.', and 'Access Profile' fields are highlighted in the 'New User' form.

**Step 8:** The 'Signature Type' dropdown menu is highlighted in the 'New User' form.

**Step 9:** The 'Save' button is highlighted in the 'New User' form.

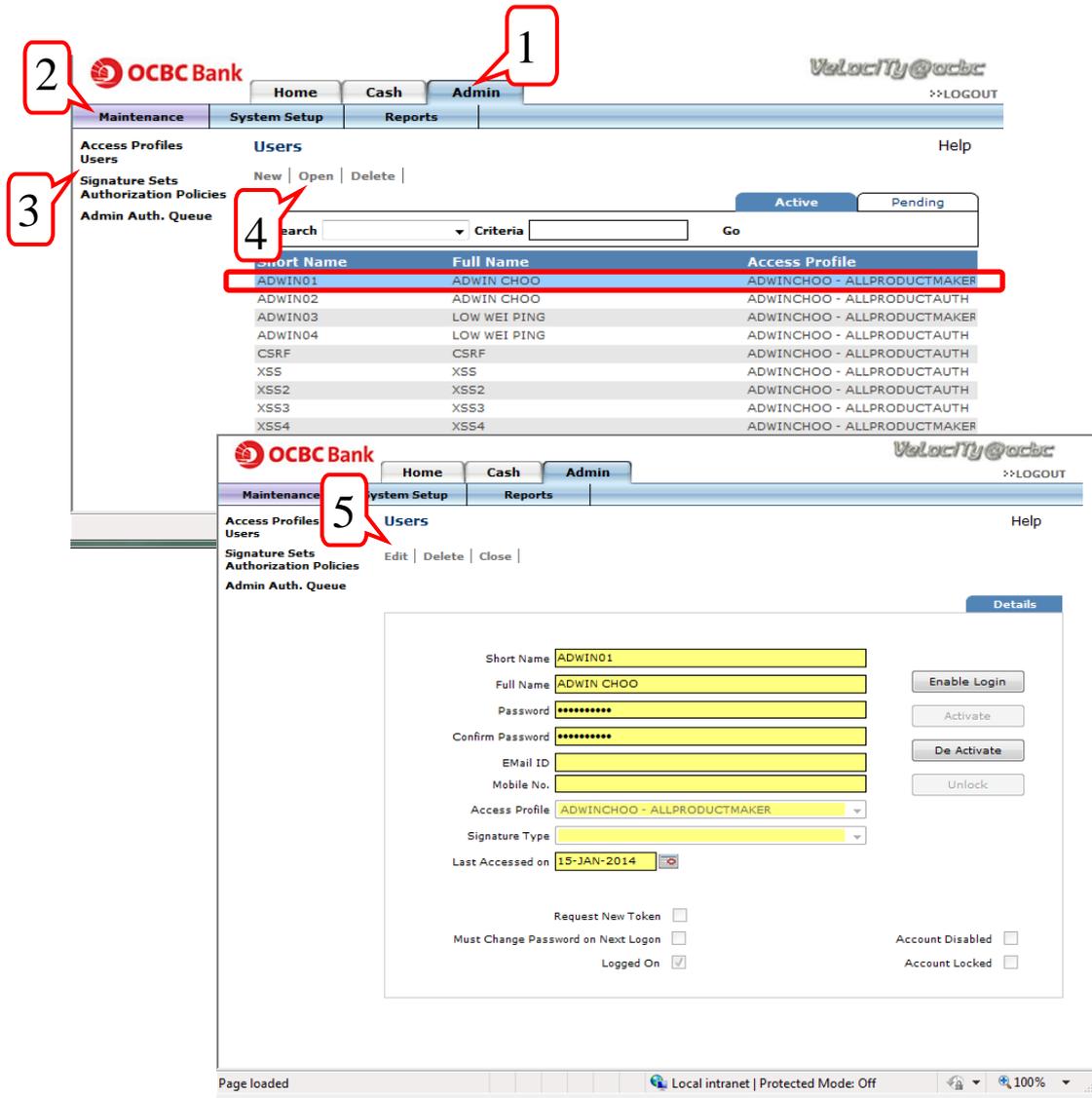
5. Provide the User with a **Short Name** and **Full Name**.
  - Short Name refers to the User's login Name.
  - Full Name refers to the name of the User.

6. Give the User a temporary password in the **Password** field and re-enter the temporary password in the **Confirm Password** field.
7. Click on the **Access Profile** drop down list and assign the new User with a 'Role'.
8. To issue a new Security Token for this new user, ensure the Request New Token box is checked. A new token will be sent to the primary Contact Person indicated in the Velocity@ocbc application form.
9. Click Save.
10. Administrator 2 (the designated Admin Authoriser) is required to log in and approve this change.

Note: Charges (RM50) apply for each new token request. The new User will be required to change the temporary password upon login.

## 8.2 Reset a Creator's password

1. **Administrator 1** (the designated Admin Maker) to log in and select **Admin** tab.
2. Select **Maintenance**.
3. Select **Users**.
4. Select the User concerned and click **Open**.
5. Click **Edit**.



The screenshot shows the OCBC Bank Admin interface. The top navigation bar includes 'Home', 'Cash', and 'Admin' (selected). The 'Maintenance' tab is active. The 'Users' section is displayed, showing a table of users. The user 'ADWIN01' is selected. The 'Details' form for this user is shown, with fields for Short Name, Full Name, Password, Confirm Password, EMail ID, Mobile No., Access Profile, and Signature Type. The 'Last Accessed on' field shows '15-JAN-2014'. The 'Enable Login' button is highlighted.

Short Name	Full Name	Access Profile
ADWIN01	ADWIN CHOO	ADWINCHOO - ALLPRODUCTMAKER
ADWIN02	ADWIN CHOO	ADWINCHOO - ALLPRODUCTAUTH
ADWIN03	LOW WEI PING	ADWINCHOO - ALLPRODUCTMAKER
ADWIN04	LOW WEI PING	ADWINCHOO - ALLPRODUCTAUTH
CSRF	CSRF	ADWINCHOO - ALLPRODUCTAUTH
XSS	XSS	ADWINCHOO - ALLPRODUCTAUTH
XSS2	XSS2	ADWINCHOO - ALLPRODUCTAUTH
XSS3	XSS3	ADWINCHOO - ALLPRODUCTAUTH
XSS4	XSS4	ADWINCHOO - ALLPRODUCTMAKER

6. Overwrite the existing **Password** with a temporary password. Re-enter the password in the **Confirm Password** field.
7. Click **Save**.
8. **Administrator 2** (the designated Admin Authoriser) is required to log in and approve this change.

OCBC Bank Velocity@ocbc

Home Cash Admin >>LOGOUT

Maintenance System Setup Reports

Access Profiles Users Help

Signature Sets Authorization Policies Admin Auth. Queue Save | Close |

Details

Short Name: ADWIN01

Full Name: ADWIN CHOO

Password: [Redacted]

Confirm Password: [Redacted]

Email ID: [Redacted]

Mobile No.: [Redacted]

Access Profile: ADWINCHOO - ALLPRODUCTMAKER

Signature Type: [Redacted]

Last Accessed on: 15-JAN-2014

Request New Token

Must Change Password on Next Logon

Logged On

Enable Login

Activate

De Activate

Unlock

Account Disabled

Account Locked

Local intranet | Protected Mode: Off

### 8.3 Unlock/activate a Creator

1. **Administrator 1** (the designated Admin Maker) to log in and select **Admin tab**.
2. Select **Maintenance**.
3. Select **Users**.
4. Select the User and click **Open**.

OCBC Bank Velocity@ocbc

Home Cash Admin >>LOGOUT

Maintenance System Setup Reports

Access Profiles Users Help

Signature Sets Authorization Policies Admin Auth. Queue New | Open | Delete |

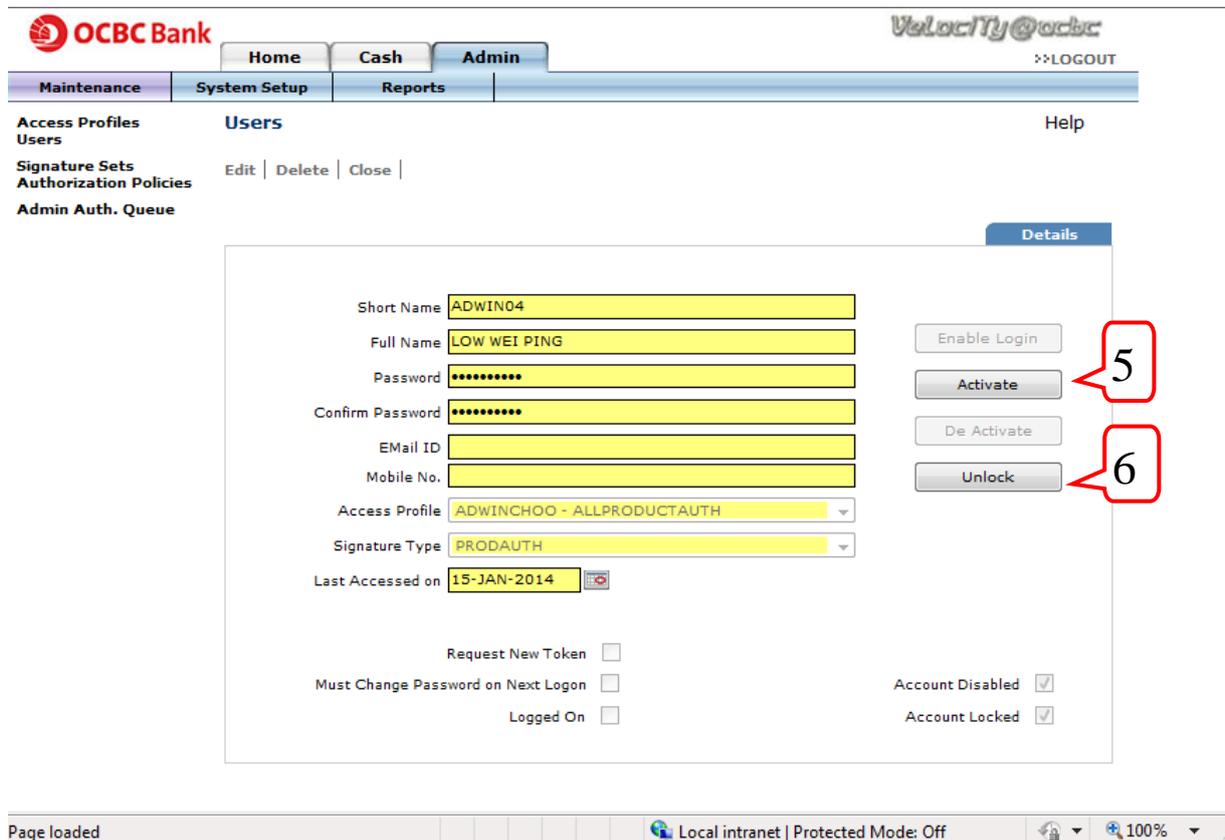
Active Pending

Search [ ] Criteria [ ] Go

Short Name	Full Name	Access Profile
ADWIN01	ADWIN CHOO	ADWINCHOO - ALLPRODUCTMAKER
ADWIN02	ADWIN CHOO	ADWINCHOO - ALLPRODUCTAUTH
ADWIN03	LOW WEI PING	ADWINCHOO - ALLPRODUCTMAKER
ADWIN04	LOW WEI PING	ADWINCHOO - ALLPRODUCTAUTH
CSRF	CSRF	ADWINCHOO - ALLPRODUCTAUTH
XSS	XSS	ADWINCHOO - ALLPRODUCTAUTH
XSS2	XSS2	ADWINCHOO - ALLPRODUCTAUTH
XSS3	XSS3	ADWINCHOO - ALLPRODUCTAUTH
XSS4	XSS4	ADWINCHOO - ALLPRODUCTMAKER
XSS6	XSS6	ADWINCHOO - ALLPRODUCTAUTH

Local intranet | Protected Mode: Off

5. Click **Activate** (when the **'Account Disabled'** checkbox below is checked) **OR**
6. Click **Unlock** (when the **'Account Locked'** checkbox below is checked).
7. **Administrator 2** (the designated Admin Authoriser) is required to log in and approve this change.



The screenshot displays the OCBC Bank Velocity@ocbc Admin interface. The top navigation bar includes 'Home', 'Cash', and 'Admin' tabs, with 'Admin' selected. Below this is a secondary navigation bar with 'Maintenance', 'System Setup', and 'Reports' tabs. The main content area is titled 'Users' and includes a 'Details' tab. The user details for 'ADWIN04' are shown, including fields for Short Name, Full Name, Password, Confirm Password, Email ID, Mobile No., Access Profile, Signature Type, and Last Accessed on. On the right side, there are four buttons: 'Enable Login', 'Activate', 'De Activate', and 'Unlock'. The 'Activate' button is circled in red with a '5' and the 'Unlock' button is circled in red with a '6'. Below the buttons, there are four checkboxes: 'Request New Token', 'Must Change Password on Next Logon', 'Logged On', 'Account Disabled', and 'Account Locked'. The 'Account Disabled' and 'Account Locked' checkboxes are checked.

## 8.4 Authorising the user maintenance

1. Administrator 2 to log in and select **Admin** tab.
2. Select **Maintenance**.
3. Select **Users**.
4. Click **Pending**.
5. Select the corresponding entry you wish to approve and click **Verify**.
6. Check the details of the entry and click **Authorize**.

The screenshot displays the OCBC Bank Velocity@ocbc interface. The top navigation bar includes 'Home', 'Cash', and 'Admin' (highlighted with a red box and '1'). Below it, the 'Maintenance' tab is selected (highlighted with a red box and '2'). The 'Users' section is active (highlighted with a red box and '3'). The 'Pending' status filter is selected (highlighted with a red box and '4'). A table lists users, with 'ADWIN02' selected (highlighted with a red box and '5'). The 'Details' view for 'ADWIN02' is shown, with the 'Authorize' button highlighted (highlighted with a red box and '6').

**OCBC Bank** Velocity@ocbc

Home Cash **Admin** >> LOGOUT

Maintenance System Setup Reports

Access Profiles  
Users  
Signature Sets  
Authorization Policies  
Admin Auth. Queue

Users Help

New | Open | Delete | Verify | Change Log |

Active Pending

Search [ ] Criteria [ ] Go

Short Name	Full Name	State	Modified Date	User
ADWIN02	ADWIN CHOO	Enable Login	03-OCT-2013	ADWIN02
XSS2	XSS2	De-Activate	03-OCT-2013	ADWIN02

**OCBC Bank** Velocity@ocbc

Home Cash Admin >> LOGOUT

Maintenance System Setup Reports

Access Profiles  
Users  
Signature Sets  
Authorization Policies  
Admin Auth. Queue

Users Help

Authorize | Close |

Details

Short Name: ADWIN02

Full Name: ADWIN CHOO

Password: [ ]

Confirm Password: [ ]

E-Mail ID: [ ]

Mobile No.: [ ]

Access Profile: ADWINCHOO - ALLPRODUCTAUTH

Signature Type: SUPER

Last Accessed on: 03-OCT-2013

Enable Login

Activate

De Activate

Unlock

Request New Token

Must Change Password on Next Logon

Logged On

Account Disabled

Account Locked

Done

Local intranet | Protected Mode: Off

## 9 Glossary

### 9.1 Common payment instruments

These are commonly used Payment Instruments available on Velocity@ocbc.

#### 1. **Cashier's Order**

A Cashier's Order is a local currency cheque issued by the Bank on behalf of the Applicant and made payable to the Payee indicated on the Cashier's Order.

#### 2. **Draft**

A Draft is a cheque issued by the Bank on behalf of the Applicant and made payable to the payee indicated on the Draft. This is normally used for transactions in a foreign currency or when the Applicant and the Payee are located in different countries.

#### 3. **Internal Transfer**

An Internal Transfer is the transfer of funds from your OCBC account to another OCBC account.

#### 4. **Own Account Transfer**

An Own Account Transfer is the transfer of funds between your OCBC accounts. In order to create such a transaction, note that the accounts must be subscribed to Velocity@ocbc.

#### 5. **GIRO Payment**

A GIRO Payment is a Malaysia Ringgit payment to your beneficiary who has an account with any GIRO participating banks in Malaysia. This is typically used for low-value payments (maximum: RM 1,000,000 per transaction) to your beneficiary, who will receive the funds one business day after the payment's Value Date.

#### 6. **GIRO Payroll**

A GIRO Payroll is a special form of GIRO payment to your employees, whose payroll information is kept separate from the other GIRO payments in Velocity@ocbc.

#### 7. **GIRO Mgt Payroll**

A GIRO Mgt Payroll is a special form of GIRO payment to your managerial employees, should you wish to segregate their payroll information from the other employees in Velocity@ocbc.

#### 8. **Rentas Payment**

A Rentas Payment is payment in Ringgit Malaysia from one account to another between banks in Malaysia. This is typically used for large-value transactions (minimum: RM 10,000 per transaction) which must reach your beneficiary on an urgent basis.

#### 9. **Telegraphic Transfer**

A Telegraphic Transfer is a transfer of funds **in foreign currency** to your beneficiary who has an account with either a bank overseas or locally. This is typically used for high-value payments.

#### 10. **Easi-Direct Debit**

Easi-Direct Debit is a form of funds collection method to collect payment directly from your customer who has an account with any Direct Debit participating banks in Malaysia. However, a Direct Debit Authorisation form must be signed by your customer in advance before you can effect this transaction.

### 11. Stop Cheque

The Stop Cheque function allows you to instruct the bank to stop a Corporate Cheque which has been issued to a Beneficiary. This function can be used to stop the transaction of a single or multiple cheques in consecutive sequence.

### 12. Bill Payment

The Bill Payment function can be used to pay your company's bills to selected Billing Organisations (BOs), for example, to pay for Utilities bills.

### 13. KWSP Payment

The KWSP Payment function can be used by employer to submit the mandatory KWSP (Employees Provident Fund) contribution for their employees through Velocity@ocbc.

## 9.2 List of transaction status

Status Short Name	Status Full Name	Description
<b>General</b>		
Entered	Entered	Transaction has been created successfully
Ready2Auth	Ready2Authorised	Transaction has been submitted for Authorisation by the Creator
Authorised	Authorised	Transaction has been fully authorised by the Authorisers
SubMToBk	Submitted to Bank	Transaction has been submitted to the Bank for pre-processing
BackOffAcpt	BackOffice Accepted	All transactions have been accepted after processing
BackOffRejt	BackOffice Rejected	All transactions have been rejected after processing
<b>GIRO</b>		
PreProcAcpt	PreProc Accept	All transaction items have been Pre-processed Accepted, now pending for value date processing
PartPreAcpt	PreProcPartAccept	Some transaction items within the batch have been rejected
PreProcRjt	PreProc Reject	All transaction items have been Pre-processed rejected prior to actual/value date processing
PostProcPartAcpt	Post Processed Partial Accept	Some transaction items have been rejected/ returned by 3 <sup>rd</sup> party bank after processing