HLB ConnectFirst Web
Frequently Asked Questions (FAQ)
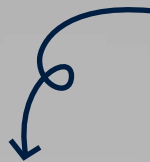
HongLeong Bank
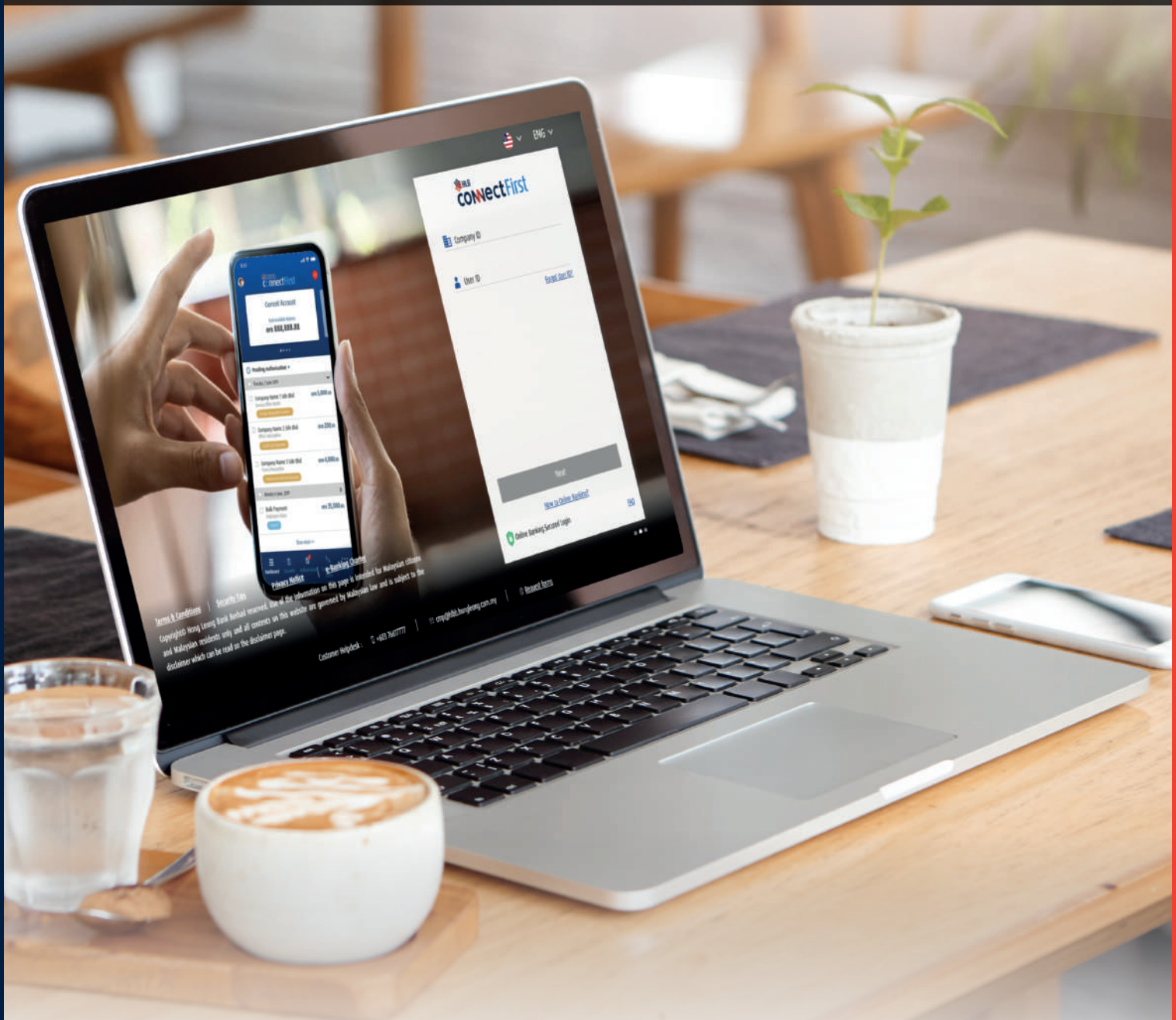
HLB
CONNectFirst
Frequently Asked Questions (FAQ)

Click the image to view HLB ConnectFirst Web FAQ

Click the image to view HLB ConnectFirst Mobile FAQ

HongLeong Islamic Bank

Contents

Migration/Upgrade (for existing HL ConnectFirst customers)

1. **How is HLB ConnectFirst different from HL ConnectFirst?**
   The new HLB ConnectFirst is an enhanced edition of the current HL ConnectFirst. It features a new and fresh look, an easier to navigate interface, and is available across different devices.

2. **Are there new fees to use HLB ConnectFirst?**
   No, there are no additional fees charged. You will continue on your current subscription package as per HL ConnectFirst.

3. **Why can't I log in to HLB ConnectFirst? I keep getting redirected to the current HL ConnectFirst when I try to log in to HLB ConnectFirst.**
   All HL ConnectFirst customers will be migrated to HLB ConnectFirst in phases. You will receive an email to notify you that you have been migrated to HLB ConnectFirst. If you wish to upgrade to HLB ConnectFirst now, please send an email to cmp@hlbb.hongleong.com.my.

4. **Can I still access the current HL ConnectFirst, now that the new HLB ConnectFirst has been launched?**
   Yes, you will still be able to access the current HL ConnectFirst, even after you have been migrated to the new HLB ConnectFirst, but this will change in the future.

5. **When will I be migrated to HLB ConnectFirst? Can I change to the new platform now?**
   All HL ConnectFirst customers will be migrated in phases. You will receive a notification email from edm@hlb.com.my about a week from being upgraded. If you wish to upgrade to HLB ConnectFirst now, please send an email to cmp@hlbb.hongleong.com.my with your Company details.

6. **Will I need to redo Setup after I am migrated to HLB ConnectFirst?**
   No, your current setup will be carried over to HLB ConnectFirst. You can log in and start using as usual.

General

7. **What is HLB ConnectFirst?**
   HLB ConnectFirst is Hong Leong Bank's Business Internet/Electronic Banking for Business customers (Companies / Partnerships / Professionals / Sole Proprietors / Associations / Clubs / Societies and Government who open corporate accounts with HLB / HLISB) to manage Bank Accounts, Payments, Collections, Liquidity, Trade and Treasury.

8. **What are the features in HLB ConnectFirst?**
   Features include

   - Account Management
   - Payments
   - Collections
   - Liquidity Management
   - Trade
   - Treasury

   Refer to https://www.hlb.com.my/en/business-banking/connect-biz/hl-connectfirst.html for more details.

9. Which customers are eligible for HLB ConnectFirst?

HLB ConnectFirst will be extended to Business customers only (Companies / Partnerships / Professionals / Sole Proprietors / Associations / Clubs / Societies and Government who open corporate accounts with HLB/ HLISB). All individual customers will use HLB Connect.

10. How and where can customers subscribe for HLB ConnectFirst?

Customers can subscribe for HLB ConnectFirst at branches by completing the HLB ConnectFirst application form at http://www.hlb.com.my/bank/docs.

To access HLB ConnectFirst, you can go to https://www.hongleongonline.com.my/hlcf/.

11. Is there training available?

Yes, training is available.

From HLB ConnectFirst login page, click on "New to Online Banking?" under the login fields.

Register for your preferred session. The training sessions will be conducted via Google Meet.

12. How much are the fees for HLB ConnectFirst?

One Time Charge	
Security Tokens	
- eToken - Physical token	Waived RM50 per token
Recurring Charges	
Subscription Fee	SME: Waived Corporate: RM15 per month
Annual Token Maintenance Fee *applicable for Physical Token and eToken*	RM10 per token
Intrabank Transfer	No Charge
Interbank GIRO (IBG)	RM0.10 per transaction
DuitNow	
RM5,000 and below	SME: Waived Corporate: RM0.50 per transaction
Above RM5,000	SME: RM0.50 per transaction Corporate: RM0.50 per transaction
RENTAS	SME: RM2.00 per transaction Corporate: RM5.00 per transaction
Foreign Telegraphic Transfer (FTT) Malaysia to Singapore :	
(a) Amount equivalent to RM 5,000 or below (b) Amount above RM 5,000	RM 12.00 per transaction (excluding commission RM 2.00) RM 12.00
Foreign Telegraphic Transfer (FTT) Malaysia to other currencies:	
(a) Amount equivalent to RM 5,000 or below (b) Amount above RM 5,000	RM 25.00 per transaction (excluding commission RM 2.00) RM 25.00
Lembaga Tabung Haji	RM0.50 per transaction
EPF	No Charge

SOCSO	No Charge
IRB Ref	No Charge
Note : Hong Leong Bank reserves the right to accept/decline the application or revise the fees and charges.	
Optional	
Off-site Implementation/Training (Over the phone/Google Meet)	No Charge
Off-site Implementation/Training	Max. RM300 per visit

13. How long is the processing time for HLB ConnectFirst subscription?

About 3 working days for new HLB ConnectFirst customers.

14. When is the service availability?

The service is available 24x7, inclusive of Public Holidays.

15. Can I access the service overseas?

Yes, HLB ConnectFirst can be accessed overseas, as long as you have a stable Internet connection.

16. What are the minimum system requirements for using HLB ConnectFirst?

We recommend the following system requirements:

- Windows 7 or higher
- Microsoft Edge version 89 or above
- Google Chrome version 88 or above
- Mozilla Firefox version 85 or above
- Safari version 14 or above

17. Where do I find the HLB ConnectFirst forms?

On HLB ConnectFirst Web Portal Login Page, click on "Request forms" at the bottom of the page to find HLB ConnectFirst SR Forms (https://www.hlb.com.my/Connect_First/requestForms.htm).

18. Who do I contact in Hong Leong Bank when assistance is required?

Please contact Customer Helpdesk from Monday to Saturday from 9am to 6pm (excluding public holidays)

Telephone No. : +603-7661 7777

Email Address: cmp@hlbb.hongleong.com.my

Registration, Login and Password

19. What should I do if I forget my ID and/or Password?

Select *Forgot User ID* or *Forgot Password* in the login page to retrieve the ID or Password.

However, if you are the Company System Administrator or System Authoriser, please fill up the *System Administrator & Authorizer User ID & Password Maintenance* (SR01) Form and email to cmp@hlbb.hongleong.com.my for processing.

20. Can I change my Company ID, System Administrator / Authoriser ID and Password?

No. You cannot change your Company ID and System Administrator/Authoriser ID.

However, you may change your Password on HLB ConnectFirst Login page by entering your Company ID, User ID, and then clicking Forgot Password to proceed.

21. What if I key in the wrong password and get locked out?

If the wrong password has been entered 3 consecutive times, your account will automatically be locked. For System Administrator/Authoriser, please download and complete the System Administrator & Authorizer User ID & Password Maintenance (SR01) Form and email the form to us at cmp@hlbb.hongleong.com.my for processing. For Payment Users (i.e. you can check balances or make payments), please request for your Company System Administrator and System Authoriser to reactivate your password.

22. How do I get a new password?

To get a new password, head over to www.hlb.com.my/hlbcf. After entering your Company and your User ID, click on "Forgot Password" and follow the steps.

You will receive:

- an e-PIN file in an email from noreply@eservices.hongleong.com.my, and
- a password to open the e-PIN file, in an SMS sent to your registered mobile number.

Open the e-PIN file with the password to find your Company ID, User ID and a temporary (new) password. Enter your Company ID, User ID and the temporary password in www.hlb.com.my/hlbcf.

You will be redirected to the Password Reset page. Enter and confirm your new password. Your password has now been changed successfully.

23. Why can't my login request be processed?

Possible reasons:

- Incorrect Company ID, User ID or password entered
- User ID blocked due to 3 consecutive failed login attempts
- User ID deactivated due to inactivity (did not log in in 365 days)
- User ID disabled by company's System Administrator

Contact our Bank Administrator to have your user ID unblocked or reactivated. If your User ID was disabled by a System Administrator, kindly request for your System Administrator to enable your User ID.

User Management for System Administrator and System Authoriser

24. What are the roles of System Administrator and System Authoriser?

System Administrator creates and configures User ID for User that will use the service. System Authorizer authorises the creation and configuration done by System Administrator.

25. What should I do if I want to add/delete System Administrator(s)/Authoriser(s)?

You are required to complete the Add, Update & Remove System User ID (SR04) Form and submit with the photocopy of IC of that person (for newly appointed System Administrator/Authorizer) and email the form to us at cmp@hlbb.hongleong.com.my for processing.

26. How can I add Payment Users?

To add a Payment Maker/Authoriser, log in to HLB ConnectFirst Corporate Back Office as a **System Administrator**.

Under *Entitlements*, go to
>> + Customer Users

>> + Creation
>> Add

Click *Step 1* – Enter the basic details of the new user and click "Next". Enter the new user's contact information and click "Save".

Click *Step 2* – Select intended company and click "Save"

Click *Step 3* – Select "Role" and "User Group" for the new Payment Maker/Authoriser. Click "Save" when done.

Click *Step 4* – Review and ensure all inputs are correct. Click "Confirm"

To approve a Payment Maker/Authoriser, log in to HLB ConnectFirst Corporate Back Office as a **System Authoriser**.

Under *Entitlements*, go to
>> + Customer Users
>> + Creation
>> Authorize

Select the User to be authorised, and click "Submit"

Ensure user details are correct, then click "Authorize", else click "Reject"

27. How do I unlock/activate a Payment User?

Log in to HLB ConnectFirst Corporate Back Office as a **System Administrator**.

Under User Access Management, select "Enable Users". Select respective login ID and click "Submit" and "Confirm".

Log in to HLB ConnectFirst Corporate Back Office as a **System Authoriser**

Under User Access Management, select "Enable Users". Select respective login ID and click "Submit" and "Authorize", else click "Reject".

28. How can I delete Payment Users?

Log in to HLB ConnectFirst Corporate Back Office as a **System Administrator**.

Under Entitlements, go to
>> + Customer Users
>> + Creation
>> Delete

Click *Step 1* – Select intended company

Click *Step 2* – Select Status: Authorized

Click *Step 3* – Select the user ID that you want to remove

Click *Step 4* – Review and ensure selected user is correct. Click "Delete" and Confirm.

Log in to HLB ConnectFirst Corporate Back Office as a **System Authoriser**.

Under Entitlements, go to
>> + Customer Users
>> + Creation
>> Authorize

Select the User to be authorized, and click "Submit"

Ensure user details are correct, then click "Authorize", else click "Reject"

Uses of Token

29. What are security tokens used for?

Security tokens provide an added layer of security with Two-Factor Authentication. Therefore, in addition to your password, you must use the security token to log in to HLB ConnectFirst. The security tokens are also used by Payment Authorisers to approve transactions in HLB ConnectFirst.

30. Can security tokens be shared among users?

Each security token is pre-assigned to a unique user. As such, they can neither be shared nor given to another user. This protects and ensures the integrity of each user's access to HLB ConnectFirst.

31. Can the security token be used while overseas?

Yes, you can still use the security token to log in and approve transactions while overseas.

32. I have a faulty token / I lost my token. How do I get a replacement?

Please fill up the *Token Maintenance* (SR05) Form and email the completed form to us at cmp@hlbb.hongleong.com.my for processing.

Accounts and Statements

33. How do I download statements?

i)   Login to HLB ConnectFirst
ii)   Select "Accounts" from the side menu to access your account balances overview
iii)   Click on any account number to see more details
iv)   To download statements, click on "Statement(s) Download", select "Monthly" and select "Account Statement" as your statement type.

34. How can I add a New Account?

Please complete the Account Maintenance (SR03) Form and email the form to us at cmp@hlbb.hongleong.com.my for processing.

35. How can I add a Subsidiary's Account?

Please complete the Account Maintenance (SR03) Form and submit with your subsidiary's Certified Extract of Directors Resolution, latest Form 49 and Form 24 (or corresponding forms) to your home branch of the principal account specified in the HLB ConnectFirst Application Form for processing.

Payments and Transactions

36. How do I release payments?

All financial transactions must be authorised by the Payment Authoriser before they are Ready for Release.

i)   Login as Payment Releaser
ii)   In the homepage, under the "Ready for Release" tab, select the transactions that you want to release. You can also select multiple transactions at a go and navigate between Payment or Other transaction types.
iii)   Review transaction details and click "Release"

37. What do these transaction status mean?

Pending Approval	Transaction has been submitted and verified, pending authorisation.
Ready for Release	Transaction has been authorised by Authoriser and is now ready for release. Release this payment to the bank for processing.
Rejected by Entitlement	Transaction not allowed according to allocated entitlements.

38. What types of transaction notification alerts will I receive?

You will receive notifications and alerts via SMS and/or email depending on your Alert Preferences.

You can change your Alert Preferences by clicking on "Settings" from the side menu > Alerts and Notifications Setup

FX Booking

39. What is the HLBCF GM FX Booking (HLBCF FX Booking) function?

This is a new function on HLB ConnectFirst. This function will allow users to book FX contracts for their company accounts via Internet Banking. You can also check the latest FX rates and view FX trade history (only for contracts booked under HLBCF) with this function.

40. What are the operating hours of HLBCF FX Booking service?

8:00AM to 6:00PM during KL business days. No bookings are allowed during KL holidays & weekends.

41. Are there any additional fees and charges for booking FX contracts using HLBCF?

No, additional fees are charged for HLBCF FX Booking.

42. How do I access the HLBCF FX Booking feature?

After signing into HLBCF, you may find it under "Other Services" menu item and select "FX Booking".

43. Can I book any amount (i.e. not round figure)? Is there any threshold limit for HLBCF transaction?

Yes, the currency amount booking through HLBCF does not have to be in round figure. Currently there is no minimum amount per transaction. However, the maximum amount per transaction is MYR2.5Mil.

44. What is the difference between "Bank Buy" and "Bank Sell"? Which one do I choose?

"Bank Buy" refers to the currency that you, the customer, intends to sell.
"Bank Sell" refers to the currency that you, the customer, intends to buy.
For example, if you have MYR that you would like to convert to USD, you should select "Bank Sell" USD (currency that you intend to buy) and "Bank Buy" MYR (currency that you intend to sell).

45. I have successfully booked a FX contract on HLBCF. Are there any charges imposed on cancellation of successful transactions?

You should only book a FX Contract when you have a firm underlying transaction. You cannot unilaterally cancel a FX Contract via HLBCF. Clients are required to call Global Markets for any cancellation of contract. Cancellation of successful contracts will be subjected to marked-to-market losses. Losses on these contracts will be charged to the client's account.

46. Why am I unable to select today's date for the contract value date?

It may be past the cut-off time for value today transactions for the currency pair you are attempting to book. Please refer to the table below for each currency pair cut-off time. Otherwise, it may be a

currency holiday for the currency pair you are attempting to book. Please select a date from the available selection.

47. **Why am I unable to select tomorrow / spot date for the contract value date?**
There may be a currency holiday for the currency pair you are attempting to book. Otherwise, it may be a Kuala Lumpur holiday. Please select a date from the available selection.

48. **Why am I unable to select forward FX contracts? How do I perform such transactions?**
FX Forward booking on HLBCF is only open for selected customers. Please contact Global Markets for Forward FX Booking.

49. **Why is the indicative rate shown on the home page different from the quoted rate shown after I have input the details?**
The home page rates are indicative at that point in time. As FX rates are volatile and constantly changing, the applicable rate may have changed by the time you have input the details and requested a rate.

50. **Why isn't the FX contract number appearing on the FX trade history page?**
Transaction History tab will only display FX contracts that were booked via HLBCF. FX contracts booked by calling in to Global Markets Department will not be displayed in HLBCF.

Please call Global Markets to check the status of the FX Contract if FX Contract number cannot be found in HLB ConnectFirst.

51. **I have booked an FX contract on HLBCF but I want to reduce the amount. How can I amend the amount?**
Please contact Global Markets to discuss the matter. Amendments of successful contracts will be subjected to marked-to-market losses due to fluctuations in the exchange rate. Losses on these contracts will be charged to the client's account.

52. **I have booked an FX contract on HLBCF but I want to increase the amount. How can I amend the amount?**
Client can book another contract for the exact additional amount. Clients may submit a settlement transaction with multiple contract numbers. However, the exchange rate of the new contract will not be the same due to fluctuations in the exchange rate.

53. **I have booked a FX Contract on HLB ConnectFirst, but why don't I see any transactions performed in my account?**
After booking a FX contract on HLB ConnectFirst, users are required to prepare a separate settlement instruction. Customers may choose to perform own account transfers, Telegraphic Transfers, purchase of foreign currency demand drafts, or trade financing transactions. Such transactions may be performed via submission at Hong Leong branches or via HLB Connect First/ HL Connect Biz. Do remember to state clearly the FX contract number when submitting the settlement instruction in order to utilise the FX contract rate booked.

54. **I have booked a FX Contract on HLBCF, but I don't see my FX Contract number provided. Where can I retrieve my contract number?**
Upon each FX contract booking, you may view your contract number in the "FX Transaction History" tab, where you can find the summarised details of your FX contract transaction.

The FX Contract will also be available for selection within the respective transfer functions on HLB ConnectFirst. Please check Yes on the "Do you want to select the contract rate" selection. Your outstanding contracts will then be displayed.

55. **I have successfully booked a FX contract on HLBCF, but it is now past the value date and I have not submitted the settlement instruction. Should I book another FX contract?**

Please do not re-book another contract. FX contracts are legally binding agreements. Any unutilised FX contract may result in cancellation of contract and will be subjected to marked-to-market losses due to fluctuations in the exchange rate. Losses on these contracts will be charged to the client's account.

In the HLB ConnectFirst transfer function, please check yes at "Do you want to select a Contract Rate" selection to utilise the booked FX contracts.

Please contact the Global Markets for any further advice on the settlement.

56. **Can users sign up to view the rates only without permission for booking a rate?**

Any user granted access to HLBCF will be able to either view the indicative rate or enter transactions for the company.

57. **Can users sign up to view the rates only without booking a rate?**

If you have signed up for access to HLB ConnectFirst, you can view the indicative rates at any time. However, you should only book a contract if you have a firm underlying transaction.

58. **What are the currencies provided by HLBCF? Are all the currencies cut-off time the same?**

Kindly refer to table below for better illustration.

No	Currency Pairs to be published	Currency cut off time
1	AED / MYR	11:30 AM
2	AUD / MYR	10:00 AM
3	BDT / MYR	2:00 PM
4	BND / MYR	10:00 AM
5	CAD / MYR	2:00 PM
6	CHF / MYR	2:00 PM
7	DKK / MYR	2:00 PM
8	EUR / MYR	2:00 PM
9	GBP / MYR	2:00 PM
10	HKD / MYR	2:00 PM
11	INR / MYR	2:00 PM
12	JPY / MYR	10:00 AM
13	NOK / MYR	2:00 PM
14	NZD / MYR	10:00 AM
15	PHP / MYR	2:00 PM
16	SAR / MYR	11:30 AM
17	SEK / MYR	2:00 PM
18	SGD / MYR	11:30 AM
19	THB / MYR	11:30 AM

20	USD / MYR	2:00 PM
21	ZAR / MYR	11:30 AM

Trade Finance

59. I am not a Trade Finance customer. How can I sign up to submit Trade financing transactions on HLB ConnectFirst?

Please contact your Relationship Manager, Trade Sales Manager, or call us at (603) 7661 7777 for assistance regarding the documents required and the sign-up process.

60. I am a Trade Finance customer but I've not signed up for HLB ConnectFirst. How can I sign up to submit Trade financing transactions on HLB ConnectFirst?

You can sign up for HLB ConnectFirst by completing the HLB ConnectFirst Application Form found at http://www.hlb.com.my/bank/docs.

On Page 15 of the Application Form (Part C),

- Step 1: Indicate which of your own accounts to link (if any);
- Step 2: Select if you wish to establish account linkage for trade services for Inquiry, Transaction, or both;
- Step 3: Indicate other HLB/HLISB Trade Services Linkage (if any).

Please contact your Relationship Manager, Trade Sales Manager, or call us at (603) 7661 7777 for assistance regarding the documents required and sign-up process.

61. I am an existing HLB ConnectFirst user but have not signed up for Trade Finance module. How can I sign up for these modules?

You can sign up for the Trade Finance module by completing the Account Maintenance (SR03) Form found at https://www.hlb.com.my/Connect_First/requestForms.htm.

- Step 1: Fill in Company name and Company ID
- Step 2: Under Trade Services section, indicate the Company Name(s), including all related/subsidiary/linked companies)
- Step 3: Select the service(s) you wish to register for
  - Inquiry: Trade Inquiry – View trade limits, transaction history, download advice, etc.
  - Transaction: Trade Upload.
- Step 4: Kindly submit the required documents for every Company/Business as detailed in SR03 form.

Please contact your Relationship Manager, Trade Sales Manager, or call us at (603) 7661 7777 for assistance regarding the documents required and sign-up process.

Security

62. What are the security measures in HLB ConnectFirst? Is HLB ConnectFirst secure?

Yes, we strive to provide our customers with a safe and secure system to perform their daily transactions via the services provided. Below are some of the security features in HLB ConnectFirst:

- Strong encryption TLS1.2 - Up to 256-bit encryption, enabled by SSL certificate to secure online transactions between client browser and Internet Banking server.
- Featured with Extended Validation (EV) SSL Certificate.
- Transaction activities are captured and store in audit logs.
- Secured login with user ID, Security Phrase and encrypted password.

- Security token is required for login & transaction approval.

63. What is Two-Factor Authentication (2FA)?

2FA is a two-layer identity verification process that we use each time a user logs in to HLB ConnectFirst. The purpose of this is to provide you with a more secure online banking environment.

The first layer is your Company ID, User ID and password. The second layer is via your security token.

Errors and Troubleshooting

64. The login page is not loading or responding.

Ensure your network connection is stable and that your PC and browser meets the minimum system requirements. Other possible reasons:

- Webhost server is blocking the IP address of your ISP
- Your ISP is blocking the webhost server IP address
- Your LAN/Firewall is blocking the webhost server IP address
- 3rd-party filter is blocking the webhost server IP address

  You can try opening the website on a different computer connected to a different ISP on a different network. If it still does not work, then your access could be blocked.

65. Why am I unable to view PDF reports or statements online?

Certain extensions, usually those of a PDF-oriented nature, can hinder the browser's PDF viewer from loading PDF documents.

Use Incognito mode to disable all extensions. You will be able to view your reports and statements online.

You may also attempt to isolate the extension(s) that are causing the problem by enabling them one-by-one—or in batches if you have many.

Alternatively, you may turn on Auto Download for PDF files in your browser's setting. PDF reports or statements will be downloaded automatically instead.