

## BUSINESS SOLUTION FOR SOLE PROPRIETORS

### Frequently Asked Questions

**Q1: Does HLB Connect have any features that can help small business owners run their business?**

**A1:** Yes, HLB Connect offers an **Admin Clerk feature** for Sole Proprietors/small Business Owners. It is an **optional function available only on HLB Connect Online** at ZERO fees. You may assign one (1) Admin Clerk per Business Account.

Your Admin Clerk will assist you in creating payment/transfer requests to suppliers/billers for your approval. We recommend you to **download the HLB Connect App** at [www.hlb.com.my/app](http://www.hlb.com.my/app) to approve these requests conveniently on-the-go.

**Not on HLB Connect yet?** Follow these steps to register:

- **Step 1:** Register using Individual/Personal credentials (i.e. NRIC) at <https://www.hlb.com.my/signup>
- **Step 2:** Log in to HLB Connect Online at [www.hongleongconnect.com](http://www.hongleongconnect.com). You will be able to view and transact with both your Individual/Personal and Business Accounts upon log in

*Note: If you currently have an HLB Connect previously registered using Business Registration Number (BRN), you will only be able to access this feature in the next upgrade.*

**Q2: What are the functions available for Sole Proprietor/Business Owner and Admin Clerk?**

**A2:**

#### Sole Proprietor/Business Owner (Approver)

- Add, view, edit, change, disable, enable Admin Clerk**
- Manage Admin Clerk **allowable transactions and limit settings**
- Approve or reject single/bulk** transactions created by Admin Clerk
- Receive post-transaction notifications** via HLB Connect App/Email/SMS

#### Admin Clerk (Maker)

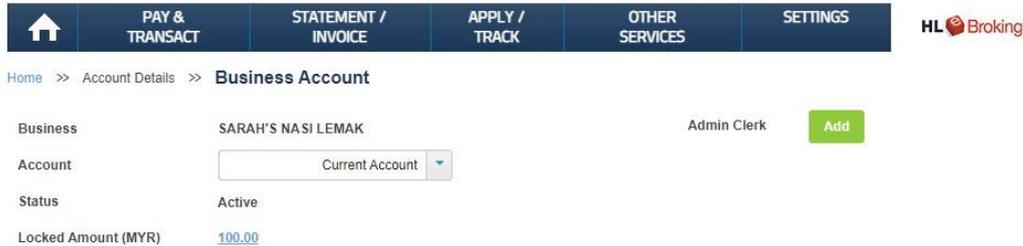
- Create payment/transfer transaction(s):**
  - **Own Account Transfer** (Transfer between accounts of the same business)
  - **Transfer to Others** (Transfer from the Business Account to 3<sup>rd</sup> Party HLB CASA/CASA-i, DuitNow to Accounts, IBG to Other Bank Accounts and DuitNow to Mobile/Other ID)
  - Bill Payments
- View/download account statement**
- Change **Password & Security Picture**
- Change **Security Question & Answer**
- Add Favourites** for Transfer and Bill Payment (Beneficiary/Recipient Accounts, Mobile Numbers & Billers)

*Note: Maker-approver process is required whenever an Admin Clerk performs any financial transaction*

**Q3: How do I add an Admin Clerk?**

**A3:** Only the Sole Proprietor/Business Owner can add an Admin Clerk. Here's how:

- **Step 1:** Click on the Business Account you wish to designate an Admin Clerk
- **Step 2:** On '**Business Account**' page, click '**Add**' to create an HLB Connect login credentials for your Admin Clerk



- **Step 3:** Setup the following for your Admin Clerk:
  - (i) **Admin Clerk details** (i.e. Name, Mobile Number, Email Address & Date of Birth)
  - (ii) Admin Clerk **HLB Connect login credentials** (i.e. Username, Password & Security Picture)
  - (iii) Setup the required **daily limit and function access**
- **Step 4:** Review details and enter six-digit TAC sent to your registered mobile number

As a reminder when creating a login credential for your Admin Clerk:

- **DO NOT** use the same password as your individual HLB Connect user login
- **DO NOT** use the same password for different Admin Clerks

#### Q4: How does my Admin Clerk get started?

**A4:** Your Admin Clerk will need to use the login credentials created by you and log in at [www.hongleongconnect.com](http://www.hongleongconnect.com). When performing a **first-time login**, the system will prompt your Admin Clerk to change his/her Password and setup a Security Question & Answer, unique to him/her.

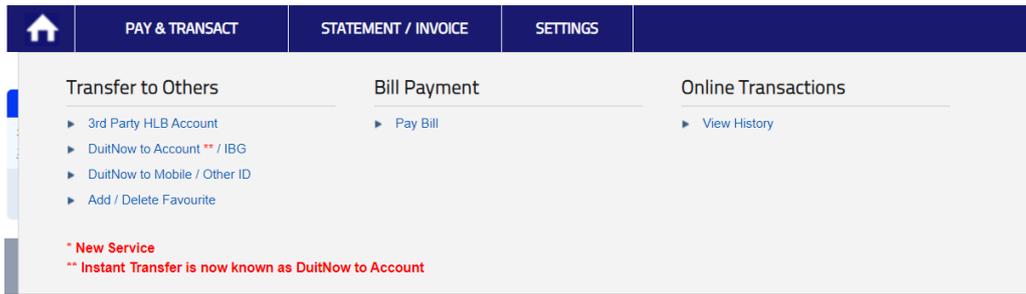
This process also applies when you:

- (i) Create a new Admin Clerk login credentials
- (ii) Enable access for an Admin Clerk
- (iii) Reset Admin Clerk login credentials due to forgotten Username/Password

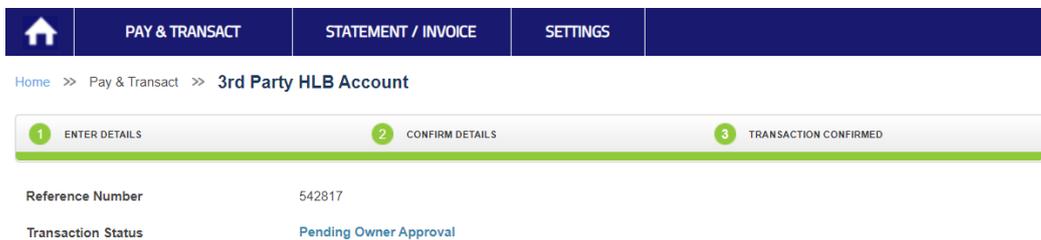
#### Q5: How does my Admin Clerk create a transaction request on HLB Connect Online?

**A5:** Here's how:

- **Step 1:** Login at [www.hongleongconnect.com](http://www.hongleongconnect.com)
- **Step 2:** Click on '**Pay & Transact**' tab and select the relevant sub-menu to initiate payments/transfers



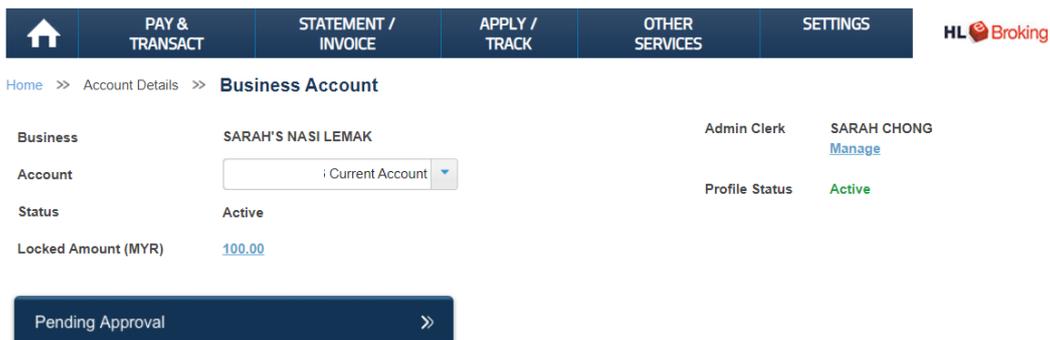
- **Step 3:** Create a payment/transfer transaction request accordingly and submit for Sole Proprietor/Business Owner's approval. The transaction status will be reflected as **'Pending Owner Approval'**



**Q6: How do I approve or reject a transaction made by my Admin Clerk on HLB Connect?**

**A6:** You will need to approve the transactions **within 7 days** (including Weekends & Public Holidays) from the request made by your Admin Clerk, otherwise it will be cancelled.

- **Step 1:** Click on the Business Account. You will see a button that says **'Pending Approval'**



- **Step 2:** In the **'Requests'** page, you can select single or bulk (up to 5) transactions to **'Approve'** or **'Reject'**

Requestor	Transaction Type	Description	Expiry Date	Amount (MYR)	
Admin Clerk Current Account -	3rd Party HLB Account	<b>Recipient Detail</b> YAN'S COFFEE HOUSE HONG LEONG BANK Current/Savings :  <b>Recipient Reference</b> Fund transfer  When to Transfer: Now  Total Amount Charge (MYR): 10.00	02-Sep-2022	10.00	<input checked="" type="checkbox"/>
Admin Clerk Current Account -	Bill Payment	<b>Biller Details</b> TM-UNIFI Biller Code: 8888 Ref-1: Ref-2:  When to Transfer: Now	02-Sep-2022	1.00	<input checked="" type="checkbox"/>

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- **Step 3:** Once you click 'Approve', a 'Confirmation' page will appear. As the account owner, you will be required to approve your transactions via AppAuthorise on your HLB Connect App

Requestor	Transaction Type	Description	Expiry Date	Amount (MYR)
Admin Clerk Current Account -	3rd Party HLB Account	<b>Recipient Detail</b> YAN'S COFFEE HOUSE HONG LEONG BANK Current/Savings :  <b>Recipient Reference</b> Fund transfer  When to Transfer: Now  Total Amount Charge (MYR): 10.00	02-Sep-2022	10.00
Admin Clerk Current Account -	Bill Payment	<b>Biller Details</b> TM-UNIFI Biller Code: 8888 Ref-1: Ref-2:  When to Transfer: Now	02-Sep-2022	1.00

Total Amount (MYR) 11.00

Resend AppAuthorize

AppAuthorise

**Transaction**

26 Aug 2022 02:02PM

(Biz Acc) Your approval of 2 requests with total amount of RM11.00 requires authorisation.

This transaction will be processed once authorised.

- **Step 4:** Click 'Approve' or 'Reject' **AppAuthorise on your HLB Connect App**. If you have approved multiple transactions at one time, you will see a summary of your transaction value
- **Step 5:** Check HLB Connect Online to view the final status of your transactions

**Q7: Can I still make transfers/payments from the Business Account once assigned to my Admin Clerk?**

**A7:** Yes, you can. Just log in using your Individual/Personal login credentials to perform the transactions.

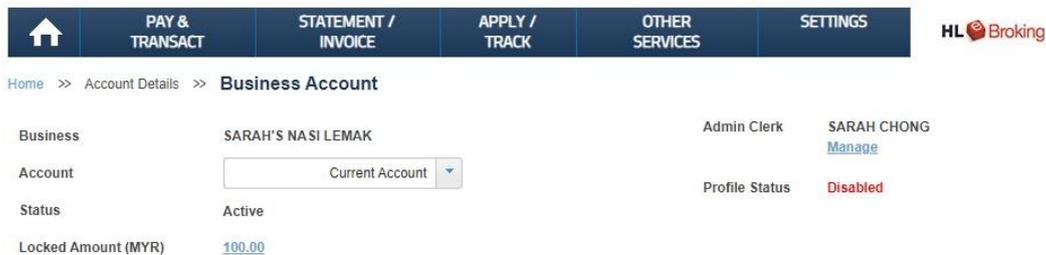
**Q8: How do I enable or disable my Admin Clerk's access?**

**A8:** Here's how:

**(i) 'Enable' an Admin Clerk's access**

If you have previously disabled an existing Admin Clerk's access, follow the steps below to enable/reactivate:

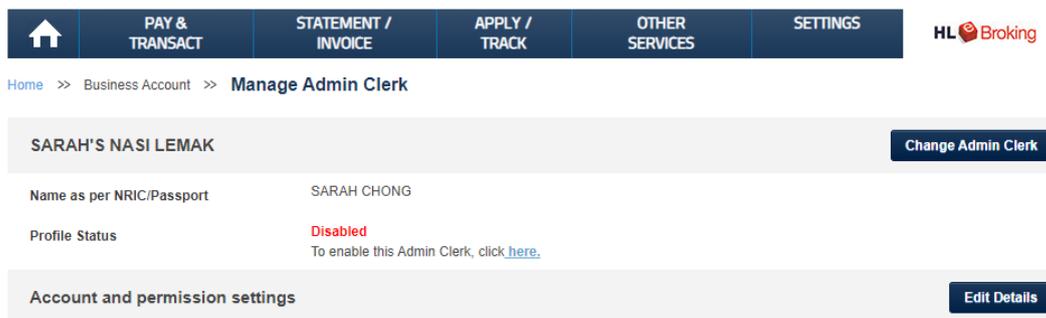
- **Step 1:** Click on the Business Account you wish to enable/reactivate an Admin Clerk access
- **Step 2:** On **'Business Account'** page, click **'Manage'** under the existing Admin Clerk's name. You will also see that the profile status is currently **'Disabled'**



Home >> Account Details >> **Business Account**

Business	SARAH'S NASI LEMAK	Admin Clerk	SARAH CHONG <a href="#">Manage</a>
Account	Current Account	Profile Status	<b>Disabled</b>
Status	Active		
Locked Amount (MYR)	<u>100.00</u>		

- **Step 3:** On **'Manage Admin Clerk'** page, scroll down to **'Profile Status'** and click **'here'** to enable access. Should you wish to change the daily limit/function access, click **'Edit Details'** under **'Account & Permission Settings'**



Home >> Business Account >> **Manage Admin Clerk**

SARAH'S NASI LEMAK [Change Admin Clerk](#)

Name as per NRIC/Passport	SARAH CHONG
Profile Status	<b>Disabled</b> To enable this Admin Clerk, click <a href="#">here</a> .

Account and permission settings [Edit Details](#)

- **Step 4:** Review details and enter six-digit TAC sent to your registered mobile number

**(ii) 'Disable' an Admin Clerk's access**

- **Step 1:** Click on the Business Account you wish to disable an Admin Clerk access
- **Step 2:** On **'Business Account'** page, click **'Manage'** under the existing Admin Clerk's name. You will also see that the profile status is currently **'Active'**

	PAY & TRANSACT	STATEMENT / INVOICE	APPLY / TRACK	OTHER SERVICES	SETTINGS	HL
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Home >> Account Details >> **Business Account**

Business	SARAH'S NASI LEMAK	Admin Clerk	SARAH CHONG <a href="#">Manage</a>
Account	Current Account	Profile Status	Active
Status	Active		
Locked Amount (MYR)	<a href="#">100.00</a>		

- **Step 3:** On **'Manage Admin Clerk'** page, scroll down to **'Profile Status'** and click **'here'** to disable access

	PAY & TRANSACT	STATEMENT / INVOICE	APPLY / TRACK	OTHER SERVICES	SETTINGS	HL
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Home >> Business Account >> **Manage Admin Clerk**

SARAH'S NASI LEMAK		<a href="#">Change Admin Clerk</a>
Name as per NRIC/Passport	SARAH CHONG	
Profile Status	Active To disable this Admin Clerk, click <a href="#">here</a> .	
Account and permission settings		<a href="#">Edit Details</a>

**Q9: How do I change to a new Admin Clerk?**

**A9:** Here's how:

(i) **'Change' access to another Admin Clerk**

- **Step 1:** Click on the Business Account you wish to change/transfer access
- **Step 2:** On **'Business Account'** page, click **'Manage'** under the previous Admin Clerk's name. On **'Manage Admin Clerk'** page, select **'Change Admin Clerk'**

	PAY & TRANSACT	STATEMENT / INVOICE	APPLY / TRACK	OTHER SERVICES	SETTINGS	HL
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Home >> Account Details >> **Business Account**

Business	SARAH'S NASI LEMAK	Admin Clerk	SARAH CHONG <a href="#">Manage</a>
Account	Current Account	Profile Status	Active
Status	Active		
Locked Amount (MYR)	<a href="#">100.00</a>		

	PAY & TRANSACT	STATEMENT / INVOICE	APPLY / TRACK	OTHER SERVICES	SETTINGS	HL
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Home >> Business Account >> **Manage Admin Clerk**

SARAH'S NASI LEMAK		<a href="#">Change Admin Clerk</a>
Name as per NRIC/Passport	SARAH CHONG	
Profile Status	Active To disable this Admin Clerk, click <a href="#">here</a> .	
Account and permission settings		<a href="#">Edit Details</a>

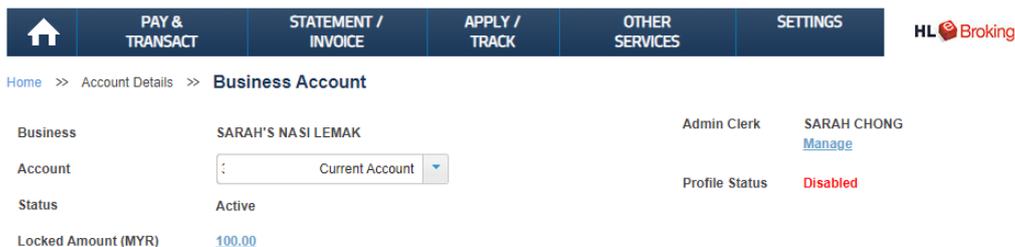
- **Step 3:** Setup new details for your new Admin Clerk:

- (i) **Admin Clerk details** (i.e. Name, Mobile Number, Email Address & Date of Birth)
  - (ii) **HLB Connect Admin Clerk login credentials** (i.e. Username, Password & Security Picture)
  - (iii) Setup the required **daily limit and function access**
- **Step 4:** Review details and enter six-digit TAC sent to your registered mobile number

**Q10: How do I reset my Admin Clerk's login credentials?**

**A10:** Follow the steps below if your Admin Clerk has forgotten his/her Username/Password and access has been disabled. Only the Sole Proprietor/Business Owner can perform a reset.

- **Step 1:** On '**Business Account**' page, click '**Manage**' under the Admin Clerk's name.
- **Step 2:** On '**Manage Admin Clerk**' page, scroll down to '**Profile Status**' and click '**here**' to enable access



- **Step 3:** As a good security practice, you will be required to setup a **NEW HLB Connect Admin Clerk login credentials** (i.e. Username, Password & Security Picture)
- **Step 4:** Review details and enter six-digit TAC sent to your registered mobile number

**Q11: Is the Admin Clerk function safe seeing he/she will have access to my Business Account(s)?**

**A11:** Yes, it is. The Admin Clerk function is limited to what is allowed as per settings. You may change the settings as required. Furthermore, no transactions will be completed unless it is approved by you.

As a reminder, when you receive a notification to approve any transactions, always check that the transaction details are correct before approving it.