

Delivering A Total Solution

UOB Transaction Banking



Information Management

For that edge in making optimal business decisions, be in control of your banking accounts by having access to real-time information on your account activities, balances and account statements.

Consolidated Balances

Access and view your various types of accounts including Current Account, Multi-Currency Account, Trade Account, Fixed Deposit, Money Market Term Deposit and Term Loans.

Credit Card Merchant Report

Good news if you are a credit card merchant. Receiving, printing, and downloading the merchant summary report and terminal activities online cannot be any easier than this.

Electronic Account Statements

Access your banking statements such as Account Statements, Merchant Reports and SWIFT Statements at your own convenience. You can also view your account statements with other banks via MT940.

Receivables Solutions

Partner with us to manage and track all your receivables. With UOB Receivables Solutions, save time managing accounts receivables and make funds available faster.

Collections Report

For your ease of reconciliation, our Collections Report exclusively contains all your collections transactions. This report is available in Comma Separated Value (CSV) format.

Deposit Referencing

Our Deposit Referencing service allows you to have your payers to accompany their payment with a unique deposit reference number as payment reference via Over-the-Counter at any of our 45 Branches, or at our Cash Deposit Machines and Cheque Deposit Machines. You can determine the reference number (up to 20 characters), providing you control over the input.

eAlerts

For that prompt and informed business decisions, subscribe to this service to receive email alerts when you receive all types of incoming funds, including Cash and Cheque Deposit, Intrabank Funds Transfer, Interbank GIRO, Foreign Telegraphic Transfer, and Real Time Electronics Transfer of Funds and Securities (RENTAS).

Virtual Account

Streamline and automate your Accounts Receivables reconciliation accurately and efficiently. With Virtual Account, this simple and cost-effective solution enables you to quickly identify all incoming receivables from your clients regardless of the payment type and currency. You just need to provide your clients with the virtual account numbers of your own choosing.

UOB Express Service (UES)

You can request for courier pickups of cheques from your office or your customers' or agents' locations. We arrange for same-day collection within Klang Valley and next-day collection outside Klang Valley. The frequencies of collections available are daily, twice-weekly or thrice-weekly for your convenience. With this value-added service, you can save time and cost whilst enhancing your cash flow efficiency.

Cash-In-Transit (CIT)

We offer bulk cash collection service from your business premise directly to your preferred UOB Branch. This service reduces security risks to your staff and premises, provides efficient delivery for improved cash flow and allows you to concentrate on your core business.

JomPAY

JomPAY is Malaysia's national bill payment scheme established and operated by MyClear, under the patronage of Bank Negara Malaysia with the participation of banks and large billers. For businesses and billers, using JomPAY to collect payments from customers saves time and money, improves cash flow, and makes reconciliation of incoming payments easier. To know more about JomPAY please visit www.jompay.com.my.



The smarter solution to manage your receivables

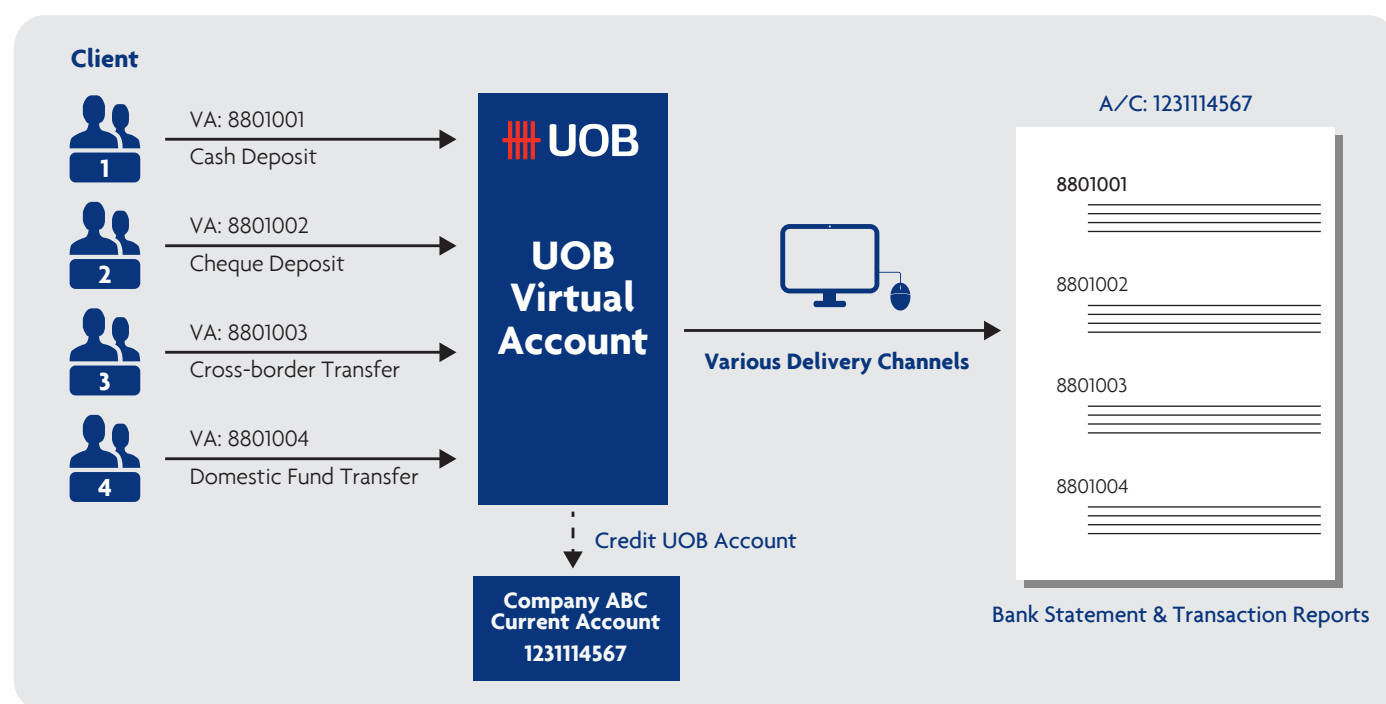
UOB Virtual Account Service

Information is key to an efficient accounts receivables (AR) management process. With the UOB Virtual Account Service, you can streamline and automate your AR reconciliation accurately and efficiently. Our simple and cost-effective, end-to-end reconciliation solution enables you to quickly identify all incoming receivables from your clients regardless of the payment type and currency.

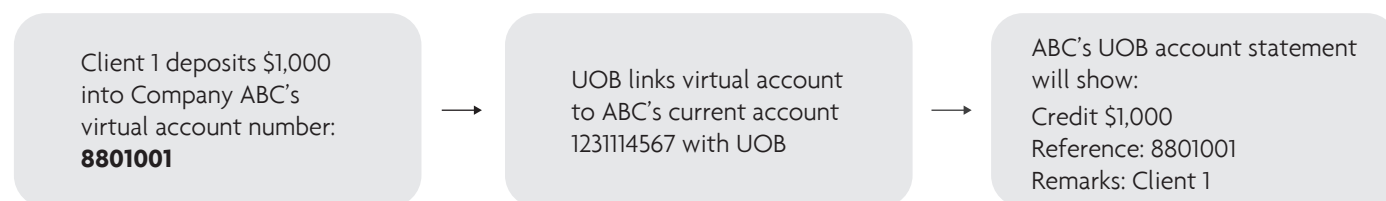
How does the UOB Virtual Account work?

Under a virtual account arrangement, the Bank can provide a range of virtual account numbers for you to assign to your clients for their respective payments to you. Alternatively, you can provide the range of virtual account numbers which you have assigned to your clients to be set up at the Bank e.g. using client numbers to be part of the virtual account number.

When your clients make payments to you through either manual or electronic payment channels, they will indicate the virtual account number as the crediting account number. Upon receiving these payments, the Bank will link the virtual account numbers to your UOB bank account for the crediting of the payments received. The respective virtual account numbers corresponding to your clients will be reflected in your bank statement enabling you to identify the receivables and ease your AR reconciliation.



Example



Benefits for You

- Streamlined AR reconciliation leading to reduced Days Sales Outstanding (DSO).
- Greater operational efficiency through increased visibility of your receivables.
- Improved relationship with your clients through timely release of credit lines leading to better sales cycle.
- Improved overall working capital management.

Payables Solutions

UOB Payables Solutions is designed to assist your business in your everyday payments to suppliers, utility vendors and to even perform payroll payment. Outsource your payments to us so that files can be electronically transmitted via internet anywhere anytime to provide you with greater convenience and flexibility.

Payroll Service

Pay your staff salaries by crediting to their respective accounts with any bank. You can customize the access to the payroll service by restricting it to only designated staff e.g. HR Department or payroll officers to ensure confidentiality. Direct file upload from your own Human Resource system or manual input with templates are also available.

Foreign Telegraphic Transfer

Skip the queue and submit your Foreign Telegraphic Transfer online. It's easier that way.

Funds Transfer

Transfer your funds easily and conveniently from your accounts to third party accounts, be it within UOB or to other banks (via Interbank GIRO and RENTAS).

Bill Payments

Enjoy hassle-free bill payments at your convenience with UOB Business Internet Banking. You can pay your bills online conveniently to over 20 organizations and service providers including town councils, insurance companies and government bodies.

Loan Repayment

With us, servicing your business' financial commitments is a breeze. Perform this online and be assured that they are taken care of.

Bulk Payment

If your transaction volume is high, use this to combine multiple payments in a single payment file. This is ideal for payments to suppliers or creditors.

Bulk Issuance of Cashier's Order (BICOS)

Simplify your cheque payment via Bulk Issuance of Cashier's Order service (BICOS). BICOS allows you to pay your vendors or suppliers simply by transmitting an electronic payment instruction file to us. You can also perform online data input to create your instruction file individually.



UOB Business Internet Banking

UOB Business Internet Banking is all about flexibility, efficiency and choice. Cash management solutions and trade services are combined together as a complete online solution just for you.

Get started with us to enjoy these benefits :

- Be in control of your finances with total online access at your own leisure
- Gain leverage by making strategic business decisions with your cash flows at your fingertips
- Focus on your business by letting us handle transaction processes
- Count on efficiency in handling your cash inflow and outflow, making every move counts
- Have peace of mind with our proven security features



Because Security Matters

We would like you to have peace of mind when banking with us. That is why, your data security is our priority.

Data Encryption

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

Dual System Administrator

Your appointed System Administrators and Authorizers get to maintain our online banking system. This provides check and balance for you.

Firewall On IT Infrastructure

This ensures protection from intrusions or breaches.

2-Factor Authentication

When logging in to UOB Business Internet Banking and performing transactions online, you will need to key in a specific response code generated by the Security Token. This added layer of security safeguards your online banking experience, ensuring confidence and peace of mind when you bank with us.

Audit Trail

All activities performed in UOB Business Internet Banking are logged, enabling review of activities.



Other Services

Trade Application

If you have trade facilities with UOB, you will be glad to know that you can submit your trade applications like Letter of Credit, Bank Guarantee, and Trust Receipt with UOB Business Internet Banking.

Offline Upload

If you choose to, without subscribing to UOB Business Internet Banking, you can have access to our payables solution by generating the bulk payment file and then physically send them to a UOB branch for the transaction to be performed.

Interbank GIRO (IBG) Payment Notification

Want to ensure that your recipients know that your payments have been performed? With this, your customers will receive e-mail notification informing them just that.

Trade Finance Solutions



We Are There Every Step Of The Way

Whether you are an importer or exporter of goods and services, we offer you a comprehensive range of trade products and services to meet the challenges and demands of cross-border trade, at every step of the way.

Payments



Import Services

As an importer, you can take comfort with the fact that we are fully equipped to manage all your trade-related financial services. With our strong presence in Asia Pacific and our wide range of services, we will assist you in capturing the growing trade businesses in this region. Our services typically involve facilitating import of goods and services, clearance of goods in the event of non-receipt of shipping documents and import bills financing.

Our Import Services include

- Letter of Credit
- X-press Letter of Credit
- Standby Letter of Credit
- Bank Guarantee
- X-press Bank Guarantee
- Shipping Guarantees
- Financial Guarantee
- Trust Receipt
- Foreign Currency Trust Receipt
- Invoice Financing
- Foreign Currency Invoice Financing
- Inwards Bills Collection
- Banker's Acceptance
- Vendor Financing
- Buyer Financing

Export Services

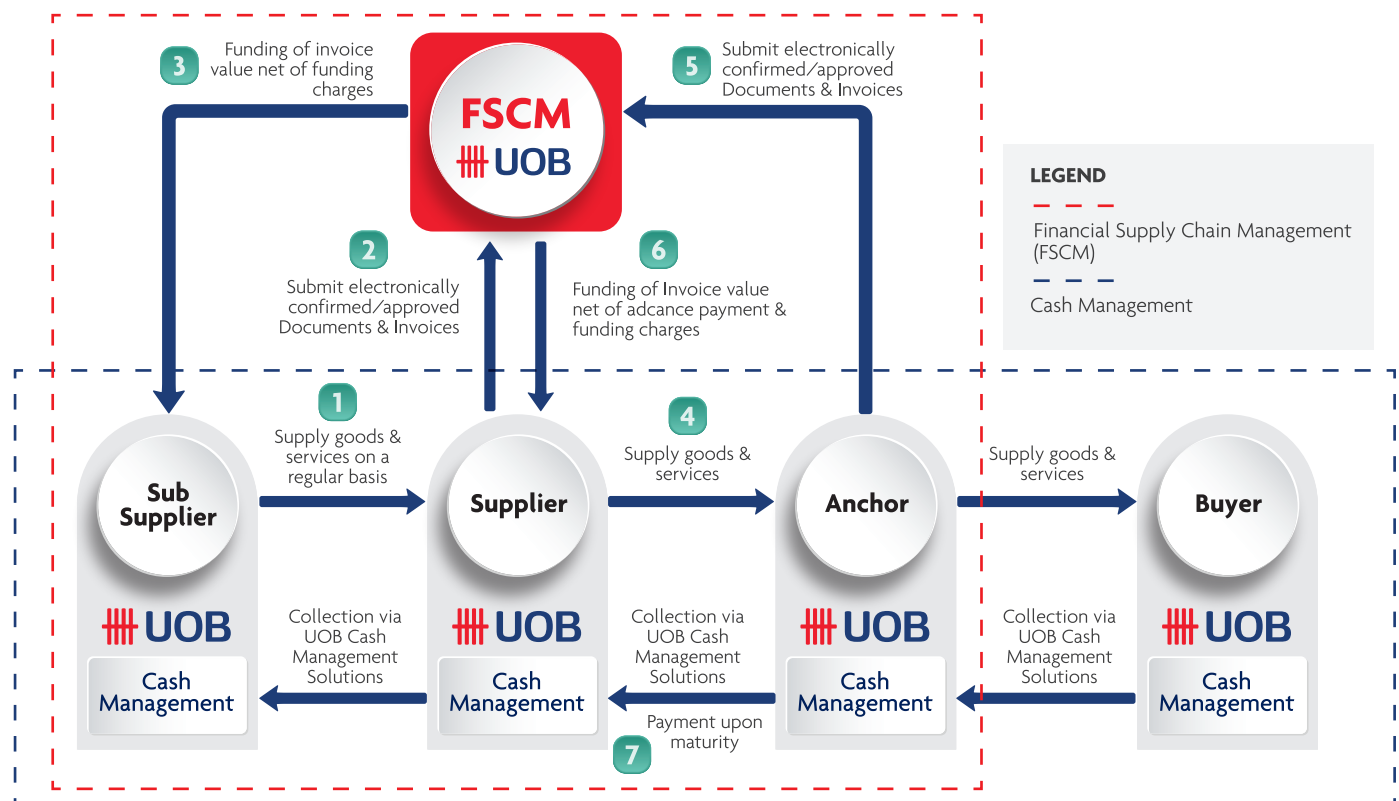
We provide a range of pre-arranged facilities, enabling you to improve your cash flow while waiting for payment from your export documents. With us, enjoy the convenience of a total trade solution where we can handle your documentation tasks quickly and efficiently.

Our Export Services include

- Letter of Credit Advising
- Letter of Credit Confirmation
- Transfer Letter of Credit
- Electronic Advice of Letter of Credit (e-LC)
- Packing Credit
- Outwards Bills Collection
- Bills of Exchange Purchased
- Credit Bills Purchased
- Pre-Shipment Export Credit Refinancing
- Post-Shipment Export Credit Refinancing

Financial Supply Chain Management

This innovative financing consists of Vendor Financing and Buyer Financing. It places value or premium on the stability of the trading relationship between the buyer and seller as opposed to the traditional funding models where the supplier or buyer is evaluated on a stand-alone basis. It leverages on the strength of either the anchor supplier or anchor buyer.



Value-Added Services

On top of our Import Services, Export Services and Financial Supply Chain Management, we also offer other value-added services

UOB Business Internet Banking

Submission of trade transactions is made easier and faster with UOB Business Internet Banking, an internet-based system. Just submit your paperless application anytime, anywhere and you can access your trade facilities anytime and in any part of the world by logging on to www.uob.com.my. Trade enquiries and real time trade summary is also available to enable you to make instant business decisions.

UOB Express Service

Submission of trade document and cheques for same day deposit within cut-off time need not be a concern to you anymore. Our collaboration with a courier company, provides you with the hassle-free service of picking up documents and cheques from your premises and delivering them to us on a daily basis.

UniCargo

UniCargo is a result of our partnership with Liberty Insurance Berhad, an established company with a 26-year history in the industry. UniCargo is a one-stop service center where all your insurance needs are taken care of. When you deal with precious cargo transported by land, sea or air, you cannot help but worry about whether your cargo is safe from loss or damage. UniCargo gives you the reassurance that whatever happens to your cargo, you will be covered financially.

With Liberty Insurance branches available nationwide, making a claim is never a hassle. Just contact any of the branches and a Marine Surveyor will be assigned to assist you with your claim. Better still, your claims will be assessed and approved within 14 working days (subject to submission of full documentation and surveyor's report)

Trade Documents Preparation Service

Our Trade Documents Preparation Service is developed to provide exporters with total solutions to take care of your documentation preparation including collating all third party documents. You will be able to fully concentrate on production and shipment, leaving the tedious task of all the necessary documentation work to be handled quickly and efficiently by our Trade Documents Preparation Service unit.



Islamic Trade Finance Solutions

Gain access to a breadth of specialised Shariah-compliant trade finance solutions, tailored to meet all your trading needs.

UOB Islamic Trade Finance Solutions help you meet the demands of your business and more. Whether you are an importer or exporter of goods and services, our Shariah-compliant trade services and global network are there to support your business in achieving international success.

Islamic Trade Finance Solutions

Letter of Credit-i

Secure your international transactions with Letter of Credit-i. It guarantees payment to a beneficiary, provided that the terms and conditions have been upheld, making it mutually beneficial to both sellers and buyers.

Based on Shariah principle of Wakalah.

Trust Receipt-i

This service provides short-term financing specifically for imports and locally purchased goods. This financing gives businesses a means to obtain financing for manufacturing and trading activities.

Based on Shariah principle of Murabahah.

Accepted Bills-i

Finance your imports and/or exports with Accepted Bills-i. Through financing, Accepted Bills-i improves your cashflow and allows you to fulfil your business's working capital requirements.

Based on Shariah principle of Murabahah (for Import/Purchase) and Bai' al-Dayn (for Export/Sale).

Bank Guarantee-i

Bank Guarantee-i supports your business so it can do more by acting as a guarantor for your business, making it easier to make purchases and secure business deals. Guarantees include tender, performance, credit, advance payment, customs, utilities, and security deposits.

Based on Shariah principle of Kafalah.

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