UOB | SME

Your New Business Companion

The UOB SME app User Guide
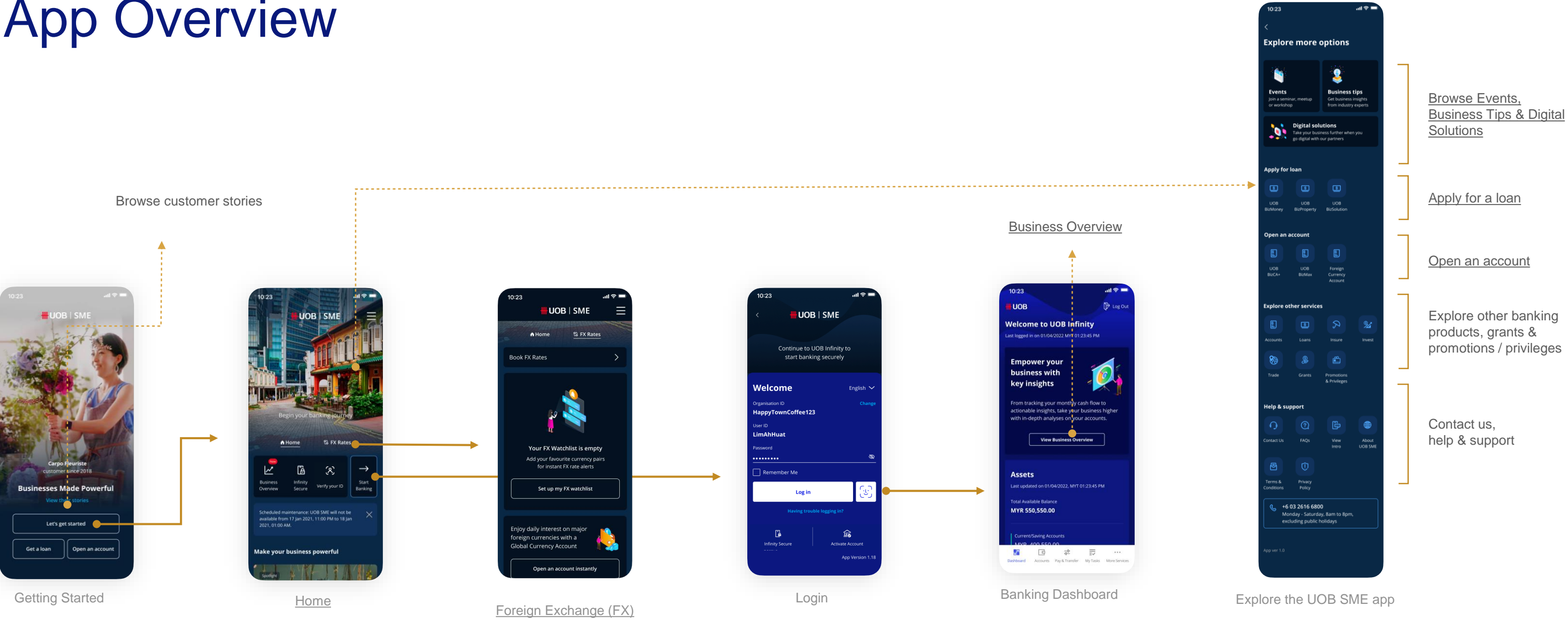
28 JUN 2024

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Getting Started

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Login

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Explore the UOB SME app

About the UOB SME app

The app that knows and grows with your business

About the UOB SME app

The only app you'll need.

Why is the UOB SME app right for me?

The UOB SME app is a digital banking platform designed to be the ultimate business advisor for busy SME owners. To help you run your business smoothly with an easy way to do everything from getting a loan, to assessing your cash flow, to approving payments.

Beyond just banking, the SME Hub also serves you relevant content from industry experts, for the best tips and insights to run and grow your business.

Self-serve wherever you are

- Stay abreast of foreign exchange movements with your own FX Watchlist.
- Digitalise your business with easy sign-ups for Digital Solutions.
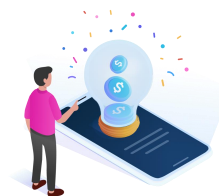
Grow as a business owner

- Get a quick update of your financial health with Business Overview.
- Make informed business decisions with insights on your Cash Flow Trends.
- Learn from peers and experts with customised articles and events.
- Link to digital solution providers for insights on your Cash Balance, Accounts Receivables, Account Payables and Top Customers/Suppliers.

Transact whenever you want with UOB Infinity

- Enjoy 24/7 access to business banking via UOB Infinity.
- Make, approve, or set alerts to perform transactions.
- Download your banking reports.

About the UOB SME app

The only app you'll need.

What are the key features of the UOB SME app?

1. Quick applications for [Accounts](#) and [Loans](#)

2. Powerful FX tools such as [Watchlist, Alerts, and Converter](#) on the mobile app

3. [Business Tips, Insights and Events](#)

4. Browse and sign up for [digital solutions](#)

5. Fuss-free navigation for Self-Serve Menu and [Support](#)

6. Get actionable insights with [Business Overview](#)

7. Link to [digital solution providers](#)

8. Transact on the go with UOB Infinity which includes:
   - Logging in quickly with biometric access
   - Access to account information
   - Creating and authorise payments
   - Convenience of QR code payment and collection
   - Activating new users
   - Requesting for new cheque books
   - Banking transactions

About the UOB SME app

The only app you'll need.

Are there any charges for using the UOB SME app?

No, there are no fees or charges.

Is the UOB SME app secure?

Yes, we take utmost care to protect your personal and business credentials shared with us. UOB SME app employs high security standards such as the following:

- Multiple levels of firewalls to protect your account data.

- 2048-bit Secure Sockets Layer (SSL) encryption.

- Two-factor authentication (2FA) via the Infinity Secure digital token.

What is two-factor authentication (2FA)?

Two-factor authentication (2FA) is a system that protects your UOB SME app account from data breaches or poor use practices. Infinity Secure is the designated 2FA security token to protect your personal information and your business credentials.
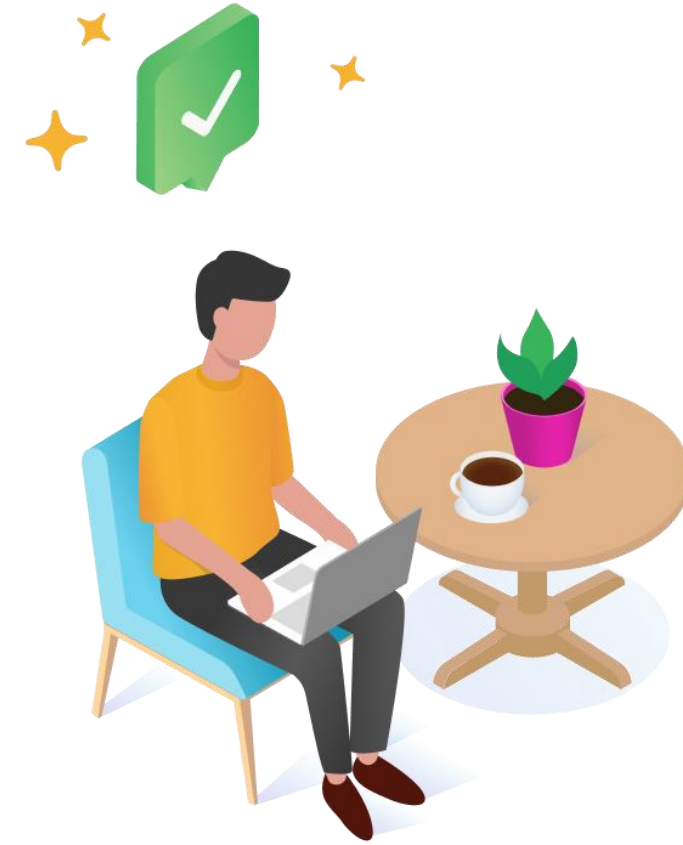
Can I access the UOB SME app on any device?

Yes, the UOB SME app works for most devices; however, for the best experience, we recommend installing the UOB SME app on an Android or iOS mobile device. For tablet users, we recommend switching to a desktop or laptop and logging in through a web browser.

Getting Started

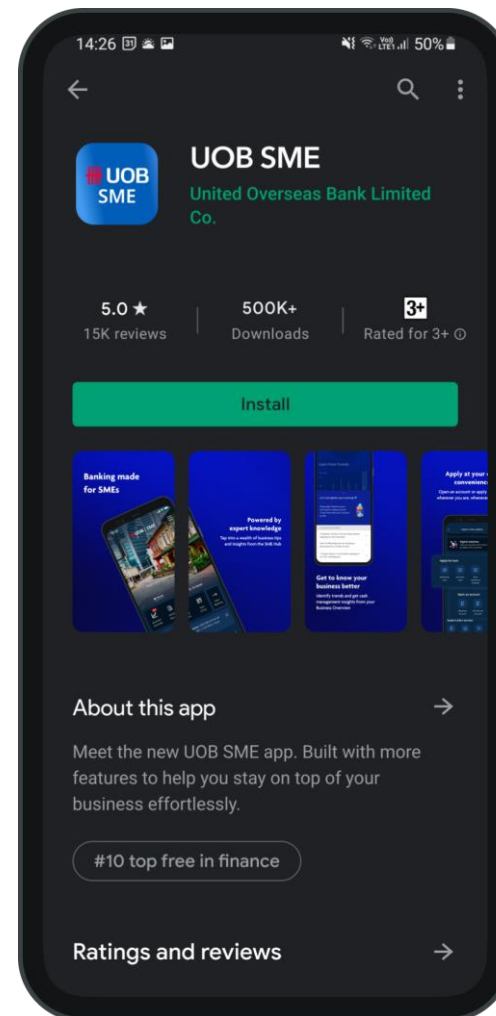For new and existing UOB Business Banking customers.

Accessing on App & Web

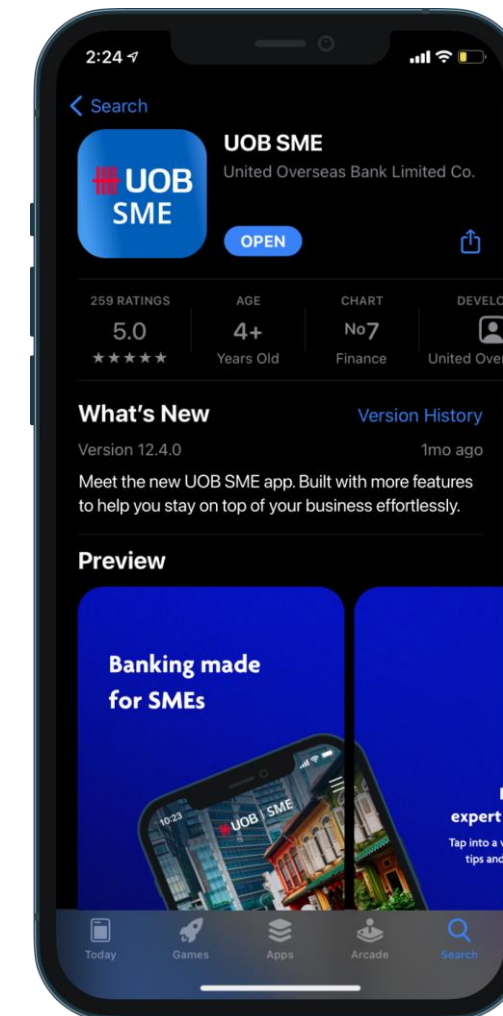Getting to the UOB SME app.

How do I access the UOB SME app on my device?

The UOB SME app is available for both iOS and Android devices. We highly recommend downloading the app on your phone for the best experience. Simply scan the QR code below on click on the app store icon to get started.

For Android Smartphones
(Samsung Galaxy, Google Pixel, etc.)

For Apple Smartphones
(Apple iPhone)

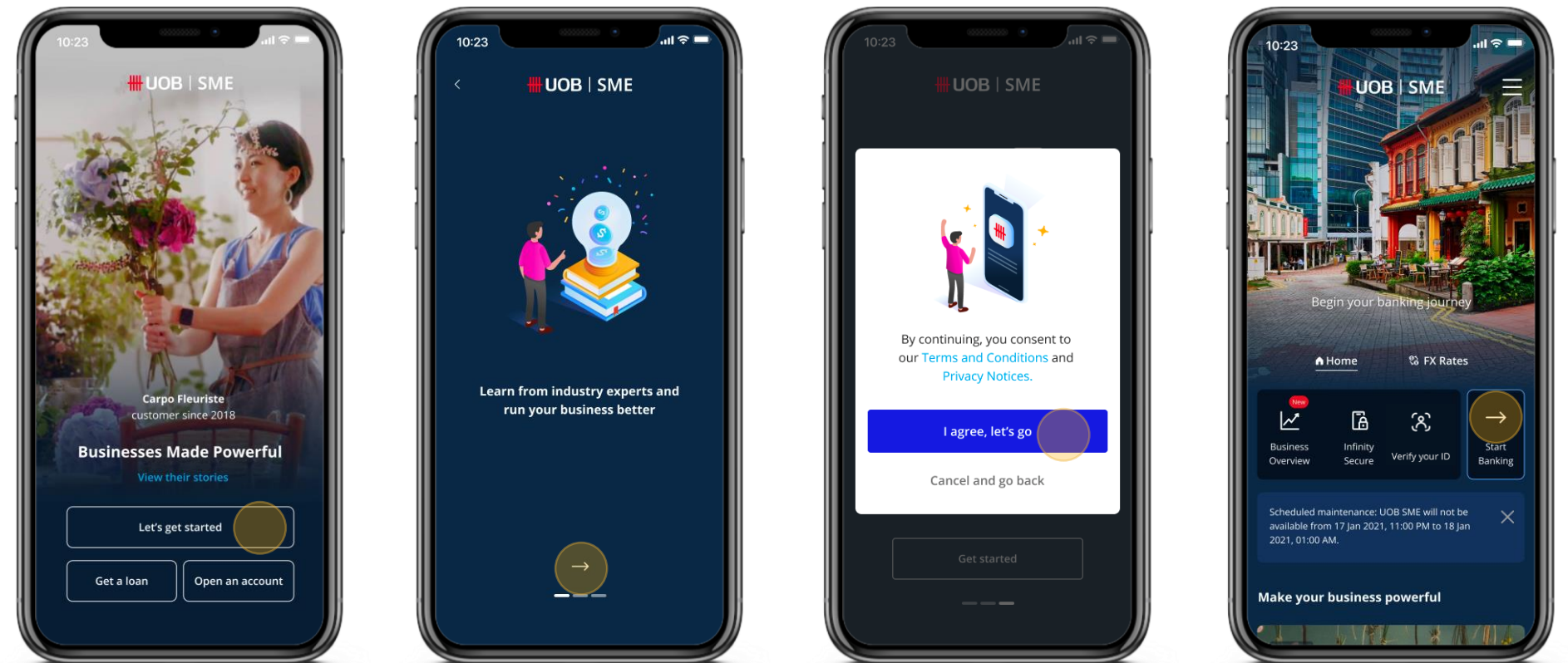# Accessing on App & Web

Getting to the UOB SME app.

I've downloaded the app. How can I start banking?

1. Launch the app and tap on "Let's Get Started".

2. Swipe right until you can agree to the Terms & Conditions.

3. On the Home Screen, tap on "Start Banking".

4. **For existing customers:** Log in with your UOB business banking credentials.
   For new customers: Apply for a new account

Accessing
on App & Web

Getting to the UOB SME app.

How do I access UOB SME on my computer?
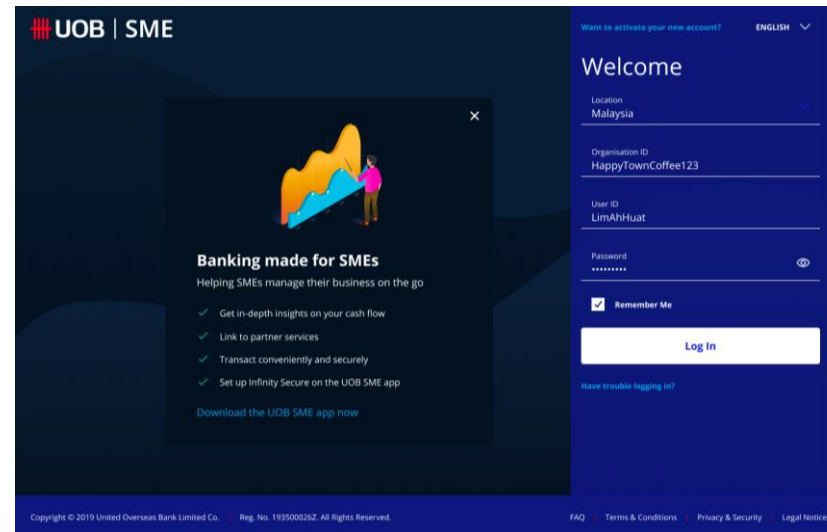
Use your web browser to navigate to
https://my.uobsme.uobgroup.com/

Alternatively, visit the UOB business banking website and click on "UOB SME" in the Login menu.

Accessing on App & Web

Getting to the UOB SME app.

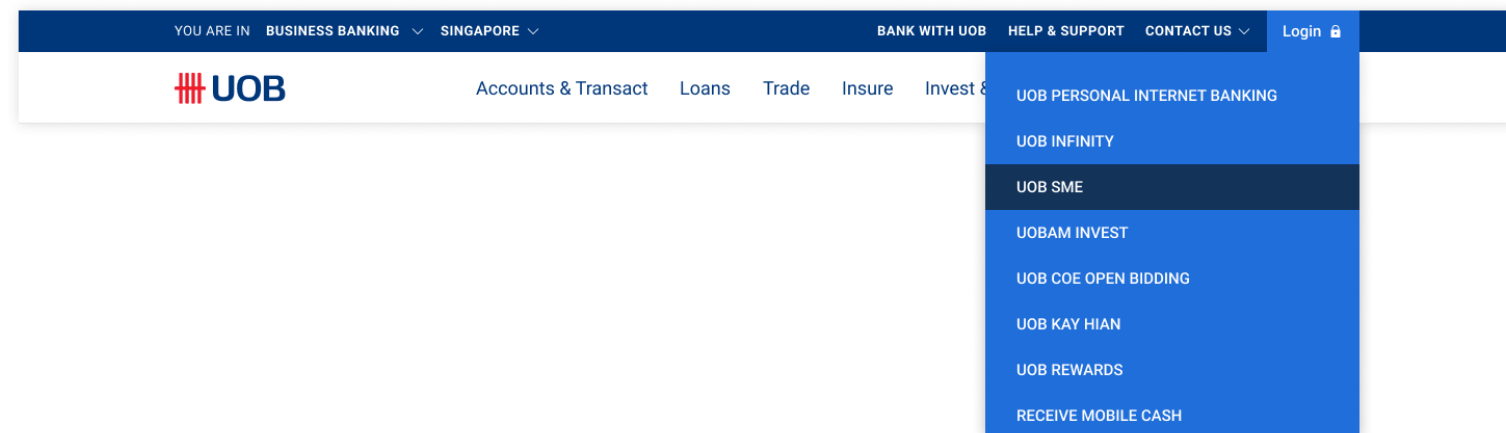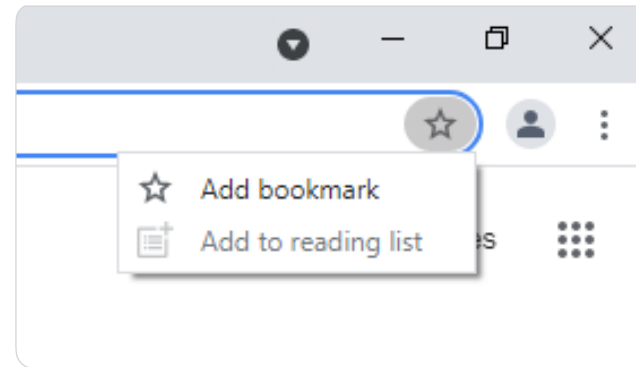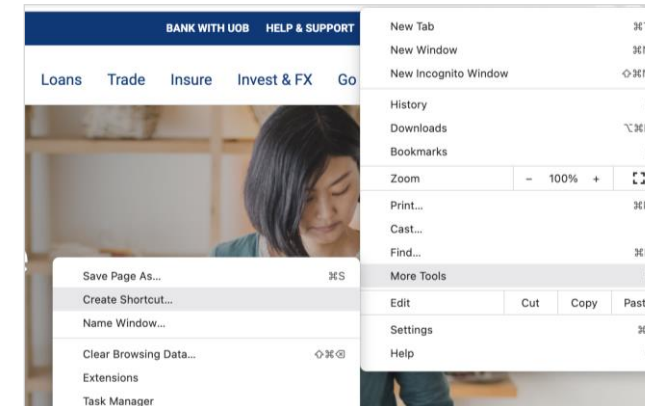## How do I access UOB SME on my computer? (Continued)

We recommend saving the link for easier access in the future, either as a bookmark in your web browser or as a desktop shortcut on your computer.

Save a Bookmark (Google Chrome)

Create a Desktop Shortcut (Google Chrome)

Recommended web browsers

- For optimal user experience and to align with Bank Negara Malaysia (BNM) direction to ensure Internet Banking and Mobile Application only runs on secured version, you are recommended to access UOB SME using the following browser combinations:

Browsers	Minimum Supported Version
Google Chrome	Version 86 & above
Microsoft Edge	Version 98 & above
Apple Safari	Version 12 & above
Firefox	Version 90 & above

Important Reminder:

UOB SME will prompt a reminder from 1 September 2023 to 31 October 2023 to alert you to upgrade your browser version if we detected your browser are out dated. After the expiry date on 31 October 2023, you will not be able to login to UOB SME. You will need to upgrade to the compatible web browser version to continue your online banking services.

Setting up your security token

Protecting your data.

What is a security token?

Security tokens are a form of [2-factor authentication (2FA)](#) that ensures only you can access your banking data. The UOB SME app uses Infinity Secure, which:

- Uses a 6-digit Secure PIN of your choosing;

- Can only be registered to one user ID at a time;

- Avoids all the setbacks of a physical token (e.g. loss, theft, replacement time); and

- Lets you receive and approve transaction requests in the app.

What happens if I forget my Infinity Secure PIN?

If you have forgotten your 6-digit Infinity Secure PIN, you can select "Infinity Secure" on the UOB SME app. Select "Forget Secure PIN" in the following screen to re-register for Infinity Secure.

For security reasons, you will not be able to reset your Infinity Secure PIN.

Can I set up Infinity Secure in both UOB Infinity and the UOB SME app for my different corporate entities?

You may only set up Infinity Secure in one app at any time. It is not possible to set up Infinity Secure on both apps.

To use the UOB SME app as your banking app, we recommend you re-link your Infinity Secure for a smoother log in experience.

Setting up your security token

Protecting your data.

How do I set up Infinity Secure in the UOB SME app?
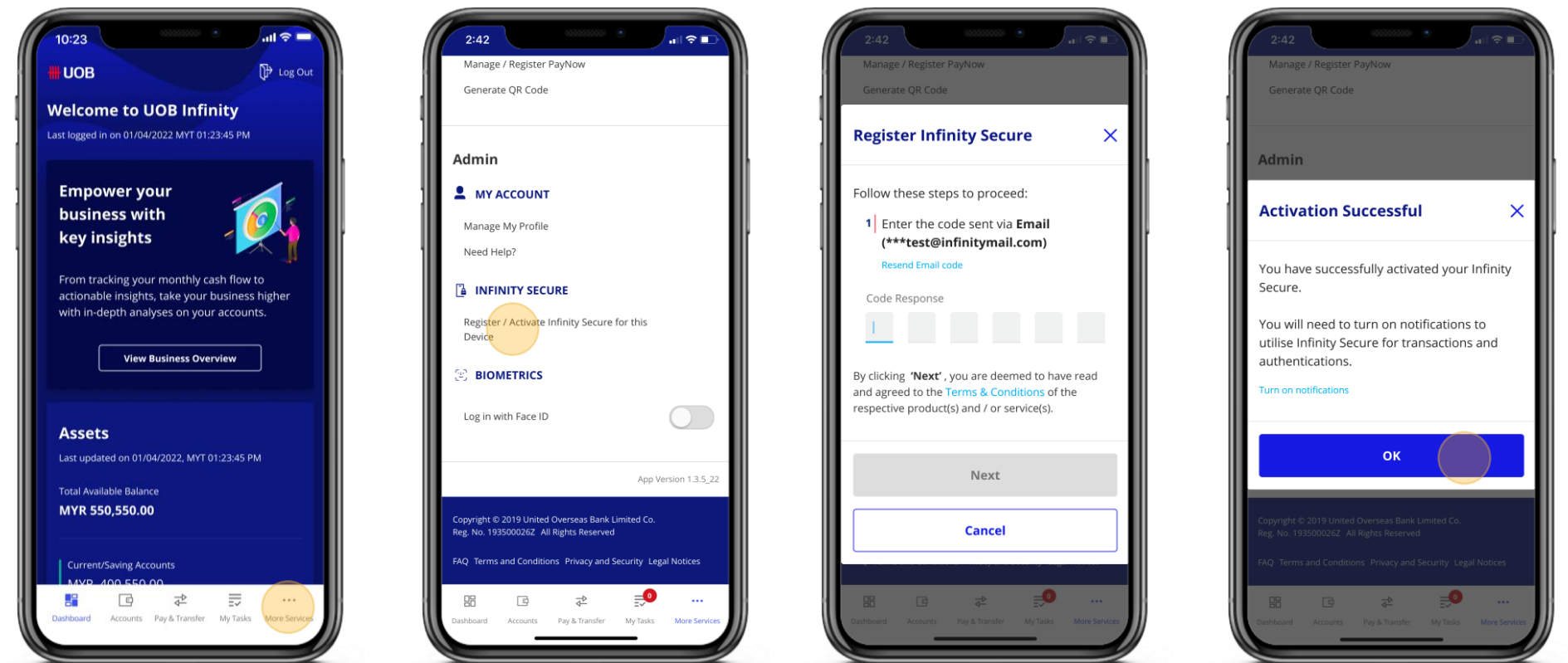
1. Launch the UOB SME app and log in.

2. Register for Infinity Secure (under "More Services" in the bottom menu).

3. Follow the guided process and wait 12 hours / 720 minutes (Cooling-Off period) as instructed.

4. Activate Infinity Secure (under "More Services").

For existing UOB Infinity users

Easing your transition from
UOB Infinity to the UOB SME app.

What should I do when transitioning to the UOB SME app?

1. [Download](#) the UOB SME app.

2. Launch the app, then log in with your UOB Infinity credentials.

3. [Re-link your Infinity Secure](#).

I have pending transactions in UOB Infinity. Will I lose anything by moving to the UOB SME app?

No, all account information, transactions, applications, and standing instructions will continue to be available as per usual.

For existing UOB Infinity users

Easing your transition from
UOB Infinity to the UOB SME app.

How do I re-link my Infinity Secure in the UOB SME app?
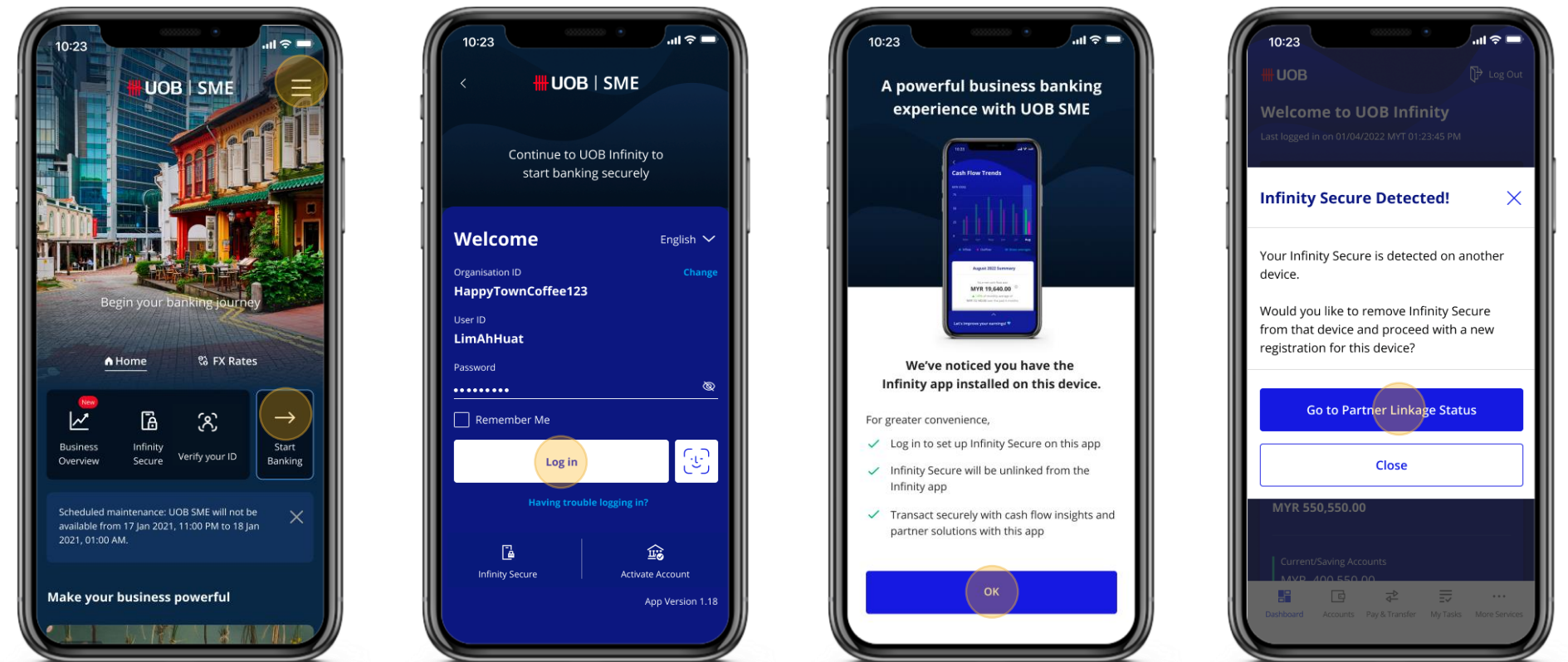
1. Tap on "Start Banking".

2. Log in to see a prompt to re-link your Infinity Secure to the UOB SME app.

3. Follow the on-screen instructions to proceed.

Business Growth

Curated features at your fingertips.
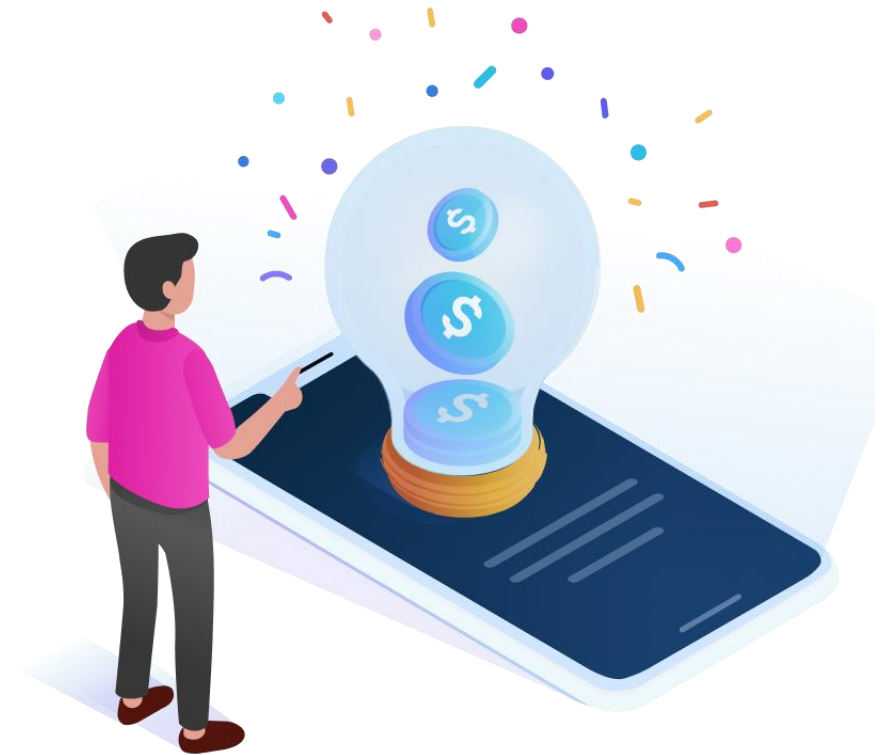
Account Opening

Get started with UOB Business Banking.

How do I open a new account through the UOB SME app?
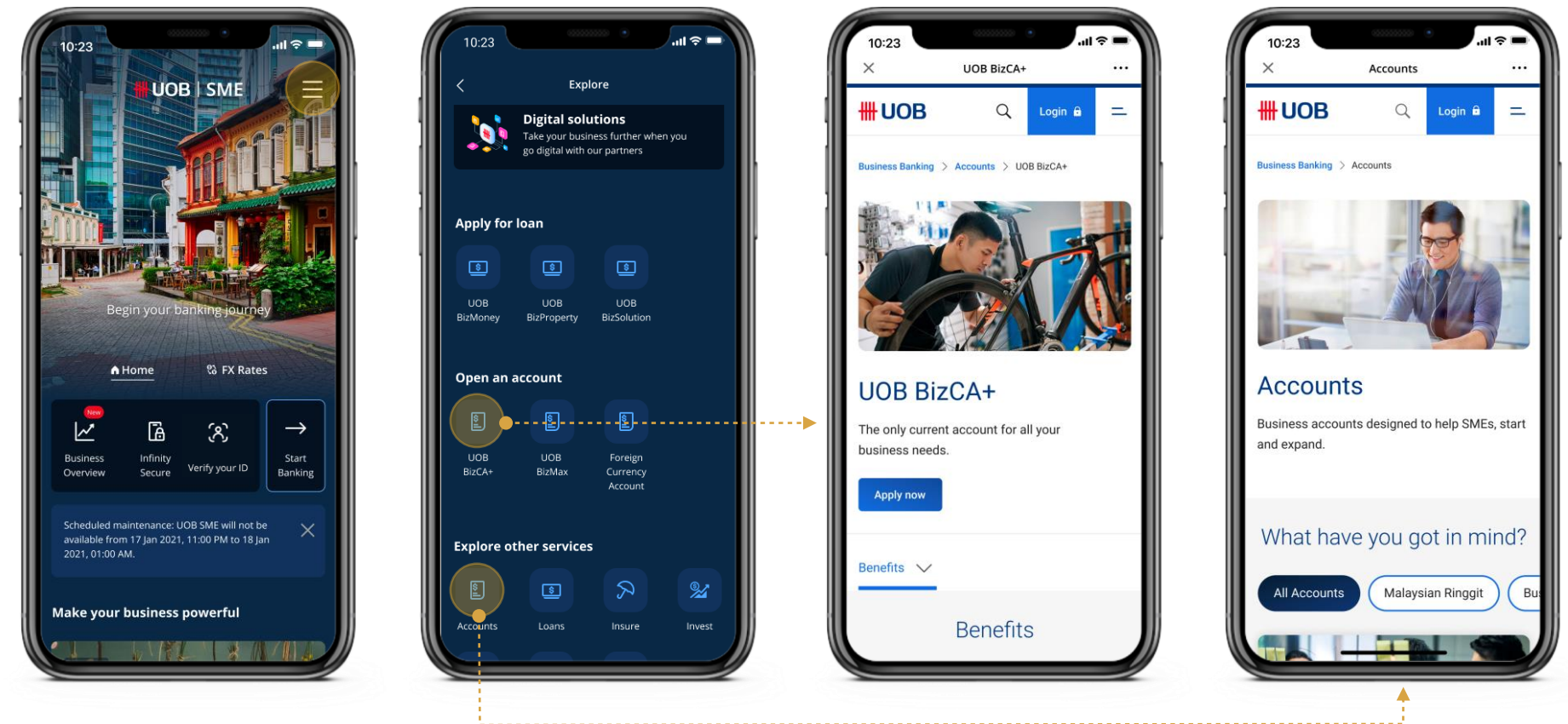
1. Tap on the menu icon in the top-right corner.

2. **For a quick application:** Tap on your desired account under "Open an account".
   To view all accounts: Tap on "Accounts" under "Explore other services".

3. Tap on "Apply now". Fill in your contact details and our RM will contact you soon.

Loan Application

Submit your application with UOB Business Banking

How do I apply for a business loan through the UOB SME app?

1. Tap on the menu icon in the top-right corner.

2. **For a quick application:** Tap on your desired loan under "Apply for loan".
   To view all loans: Tap on "Loans" under "Explore other products".

3. Tap on "Apply now". Fill in your contact details and our RM will contact you soon.
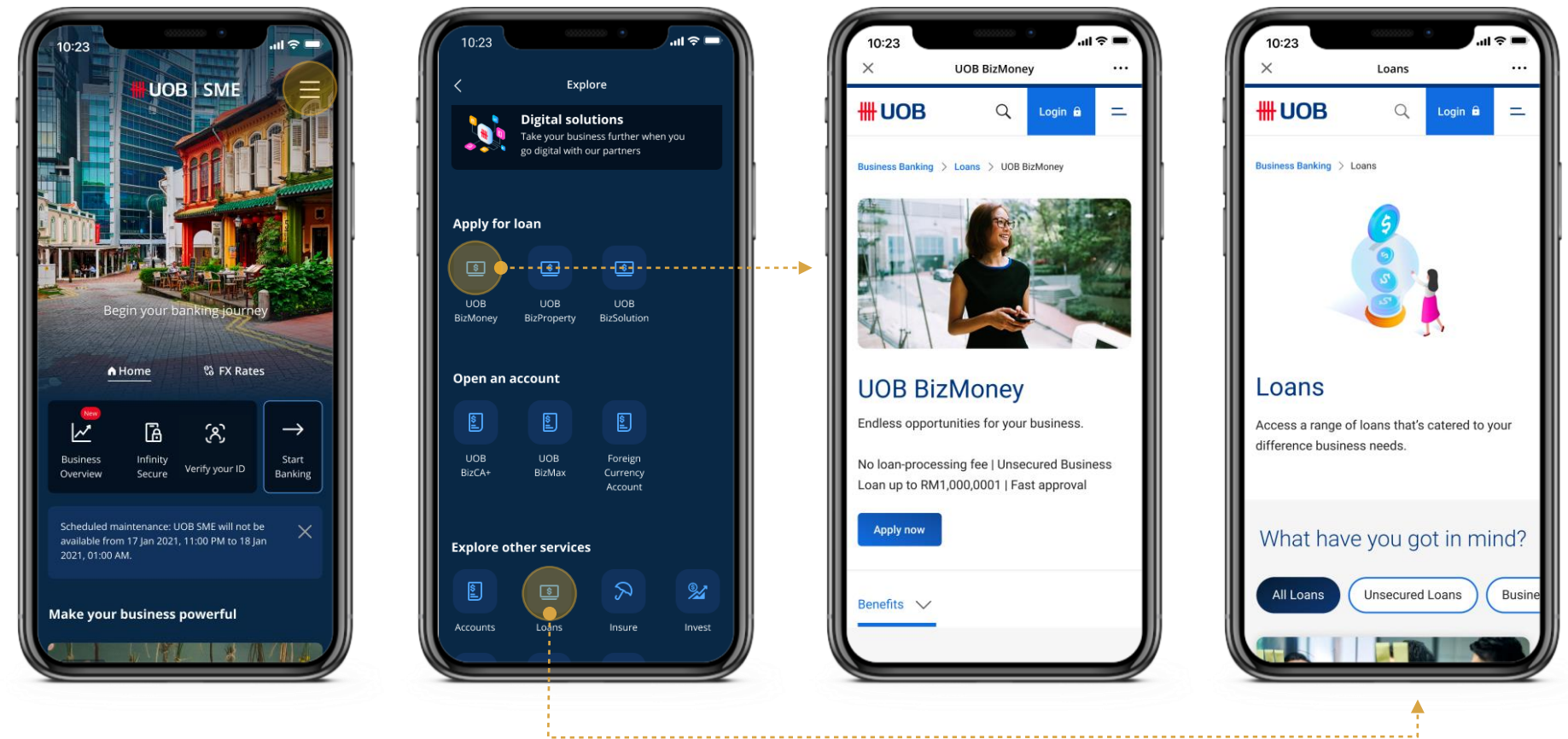
Foreign Exchange (FX)

Enhance your trading processes.

How does the UOB SME app help with my FX trading?

The UOB SME app offers a suite of tools designed to make FX trading simpler and faster.

- **FX Watchlist** lets you monitor your favourite currencies.

- **FX Alerts** notifies you whenever a currency pair meets your chosen criteria.

- **FX Converter** helps you calculate conversions without leaving the app.

- **Book Now** lets you leave your contact details so that we can contact you as soon as possible.
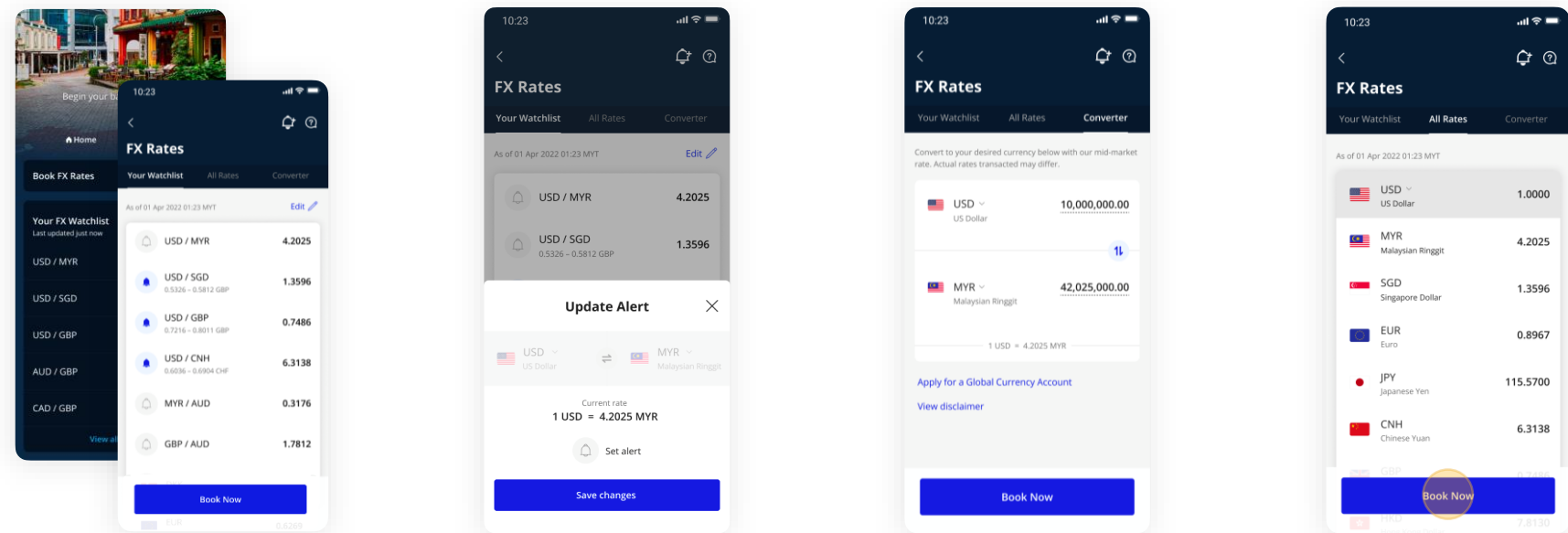
Foreign Exchange (FX)

Enhance your trading processes.

How do I add currencies to my FX Watchlist?
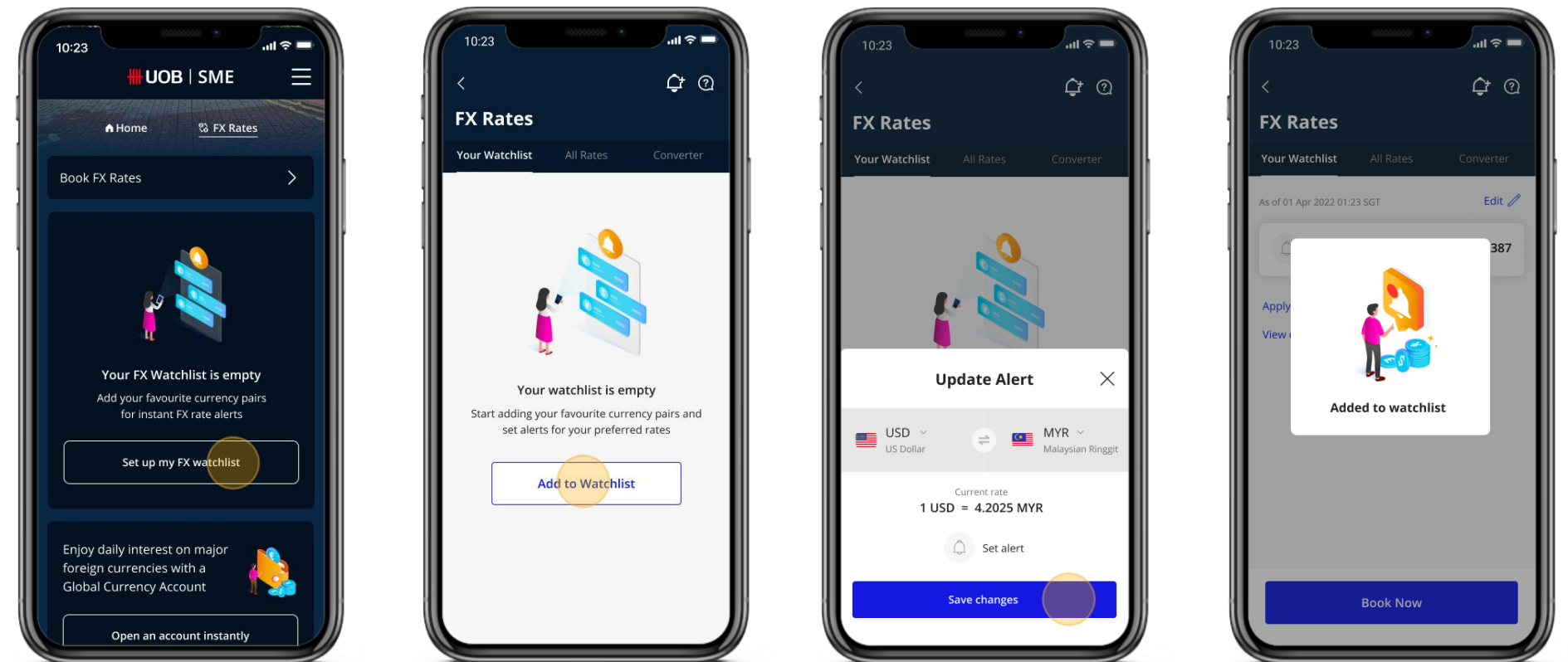
1. Select the "FX Rates" tab in the UOB SME app.

2. Tap on "Set up my FX Watchlist".

3. Select the currencies you wish to follow.

4. Confirm by tapping on the "Save changes" button.

Foreign Exchange (FX)

Enhance your trading processes.

How do I set up FX alerts?
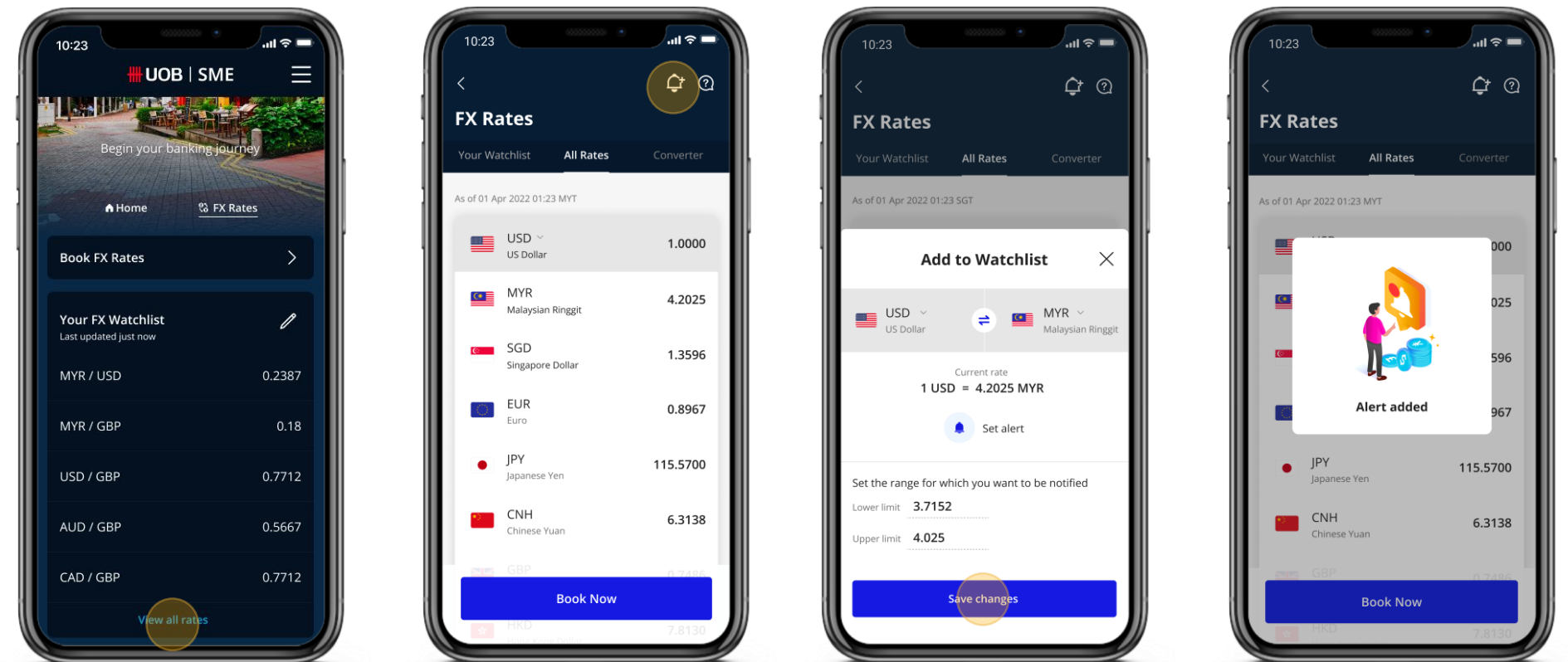
1. Select "View all rates" in the FX Rates tab in the UOB SME app.

2. Tap on the bell icon in the top-right corner of the screen to set up an alert.

3. Select your currency pair and your preferred upper and lower limit.

4. Continue by tapping "Save changes" to add them to your FX Watchlist.

Foreign Exchange (FX)

Enhance your trading processes.

What happens when I receive a FX alert?

The current exchange rate

What triggered your alert

Button to proceed to fill in your contact details for a call back
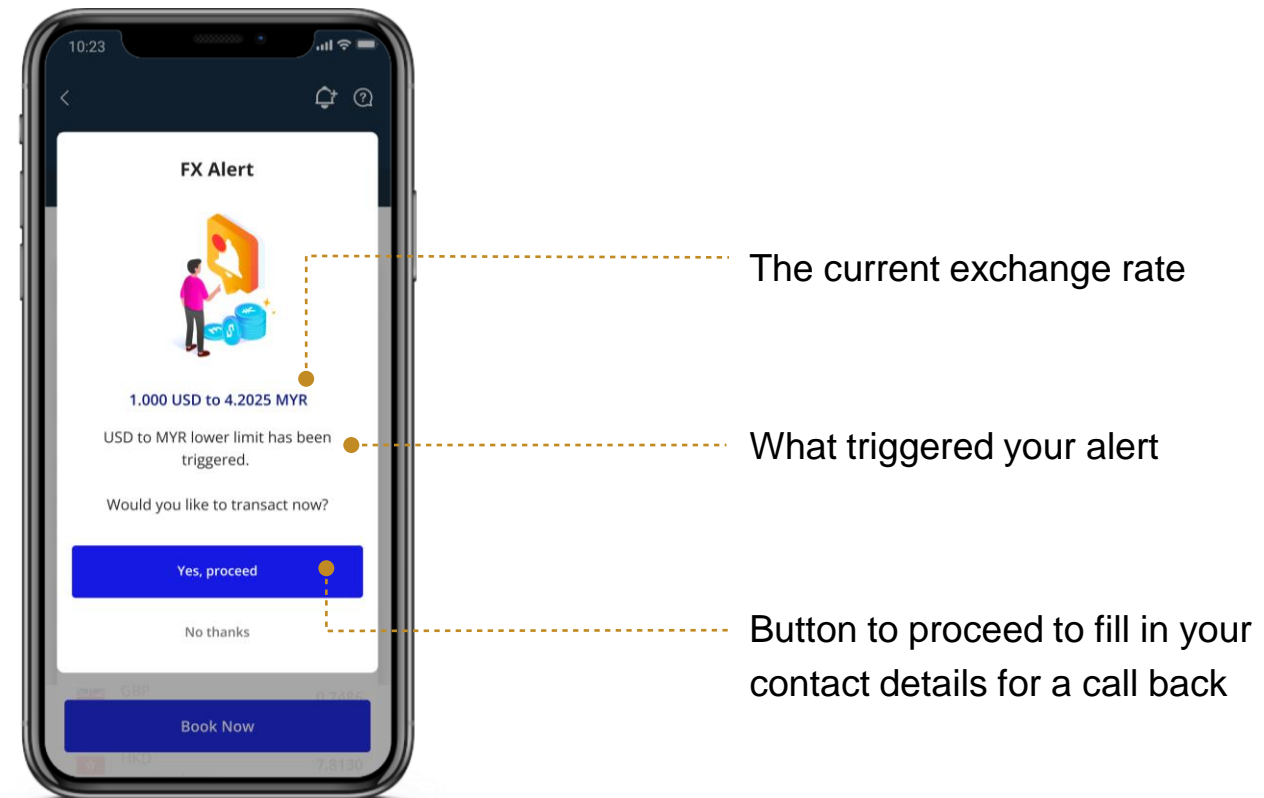
The UOB SME app will send you a push notification on your phone. Tap on the notification to view the full alert and to decide if you'd like to proceed with the booking.

Foreign Exchange (FX)

Enhance your trading processes.

How do I book FX rates?
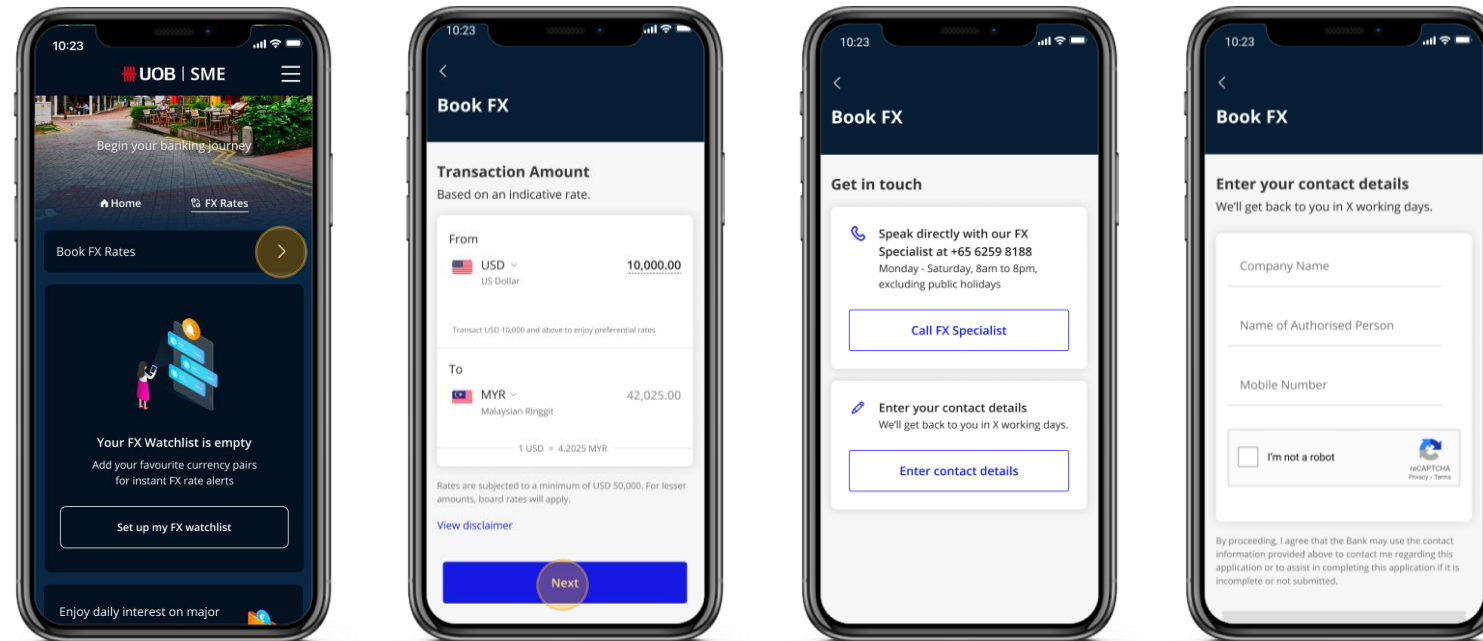
1. Select the "FX Rates" tab in the UOB SME app.

2. Tap on "Book FX Rates".

3. Tap on "Book now"

4. Fill up the transaction amount screen and tap "Next"

5. Tap on "Enter contact details" in the Get in touch screen

6. Fill in your contact details and submit the online form

Foreign Exchange (FX)

Enhance your trading processes.

How often are the FX rates updated?

The UOB SME app pulls in new data whenever it is launched. The time and date of the FX rates shown are indicated near the top of the FX Rates screen. You may do a manual refresh by swiping down on the app to view the latest rates, if any.

Date and time for FX rates.

Why do I see different FX rates before and after logging in?

The rates shown prior to login are exclusive for UOB Business Banking customer and subject to minimum transaction amount of MYR 50,000. The price shown are indicative only and are subject to change without prior notice. The rates you see after login is board rate.

Business Tips & Events

Your partner beyond banking.

Why are there business tips and events in the UOB SME app?

The UOB SME app goes beyond banking to help SMEs excel in their field, no matter their industry or current life stage. This includes providing customised tips and analyses, peer success stories, as well as networking opportunities.

Where can I find these tips and events in the app?

The Home screen will periodically refresh with the latest articles and events. Open the menu in the top-right corner and tap on the categories you wish to visit.
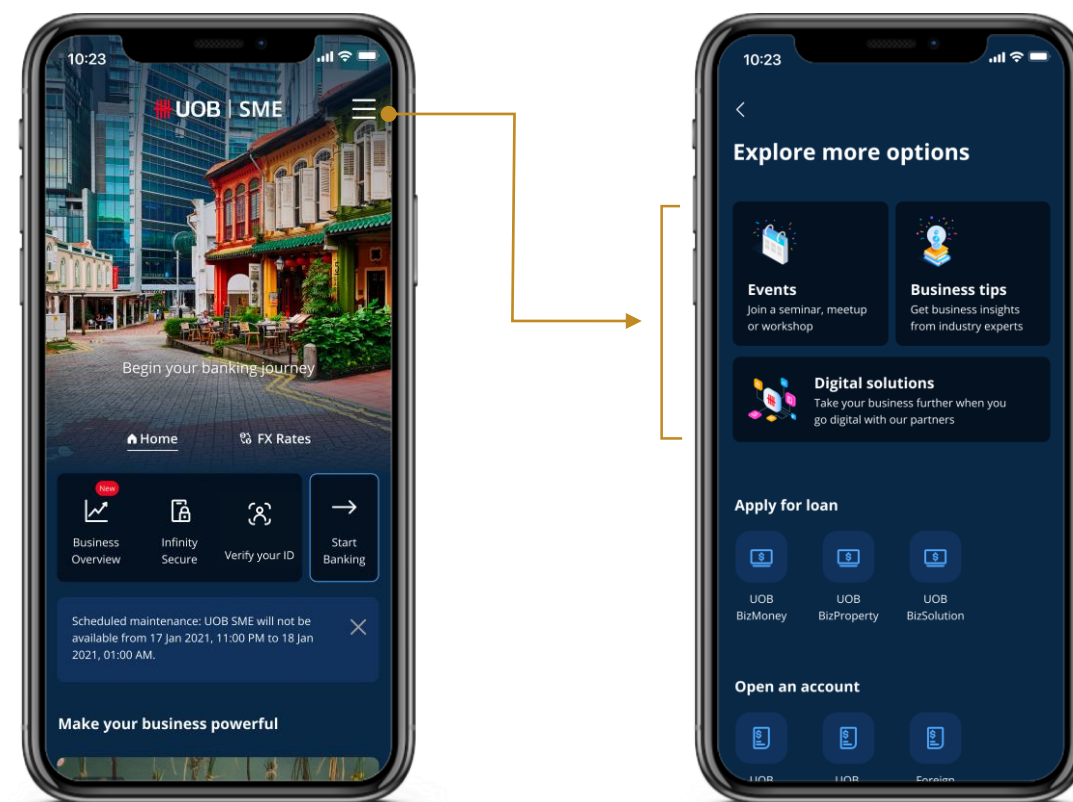
Business Tips & Events

Your partner beyond banking.

Where can I find the bank's ongoing promotions?

Simply scroll to the bottom of the Home Screen to find our latest business banking promotion.

Business Insights

Events

Business Solutions

Featured Articles
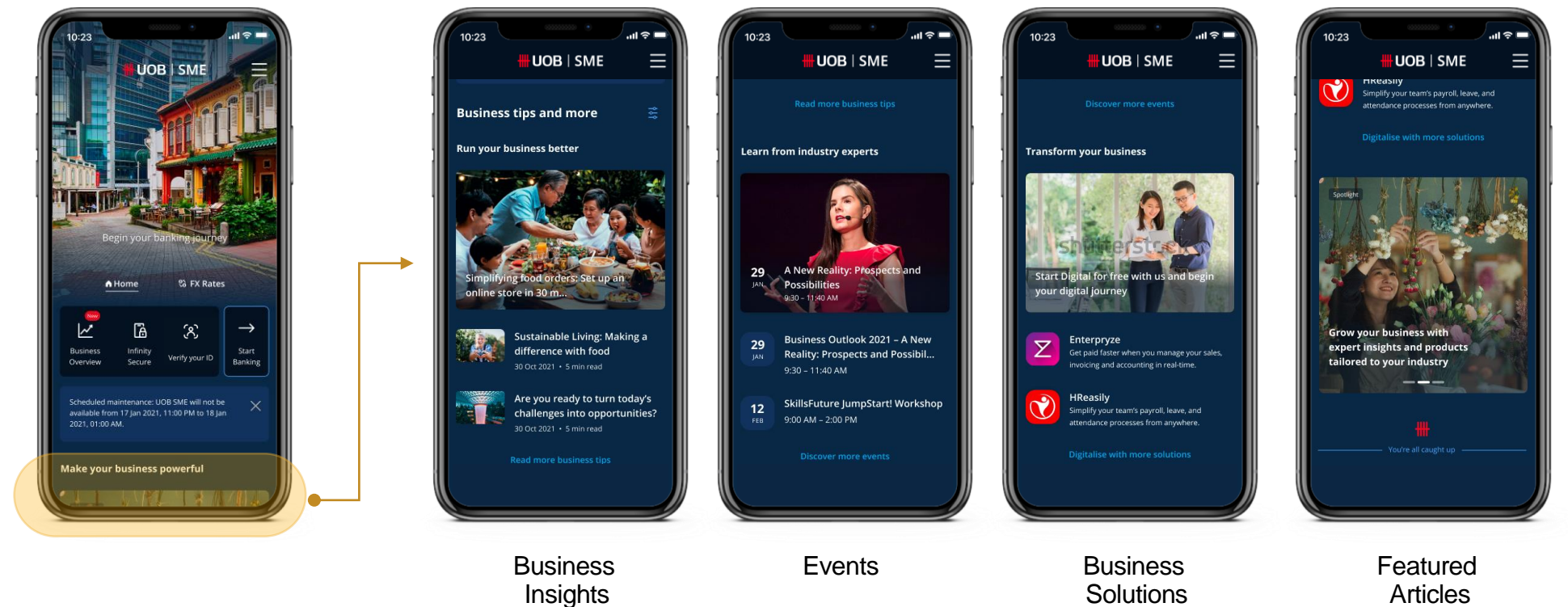
Digital Solutions

Your path to digitalisation.

What do the digital solutions in the UOB SME app refer to?

These are digital solution providers that UOB has partnered with to make digitalisation easier. These solutions include accounting and invoicing, human resources, e-commerce, and much more so that small businesses may automate and streamline their processes to save cost and pursue new opportunities.

Where can I view these digital solutions?

Scroll down on the Home Screen to learn how you can digitalise with UOB. Alternatively, open the menu and tap on "Digital solutions" to view all available digital solutions providers.
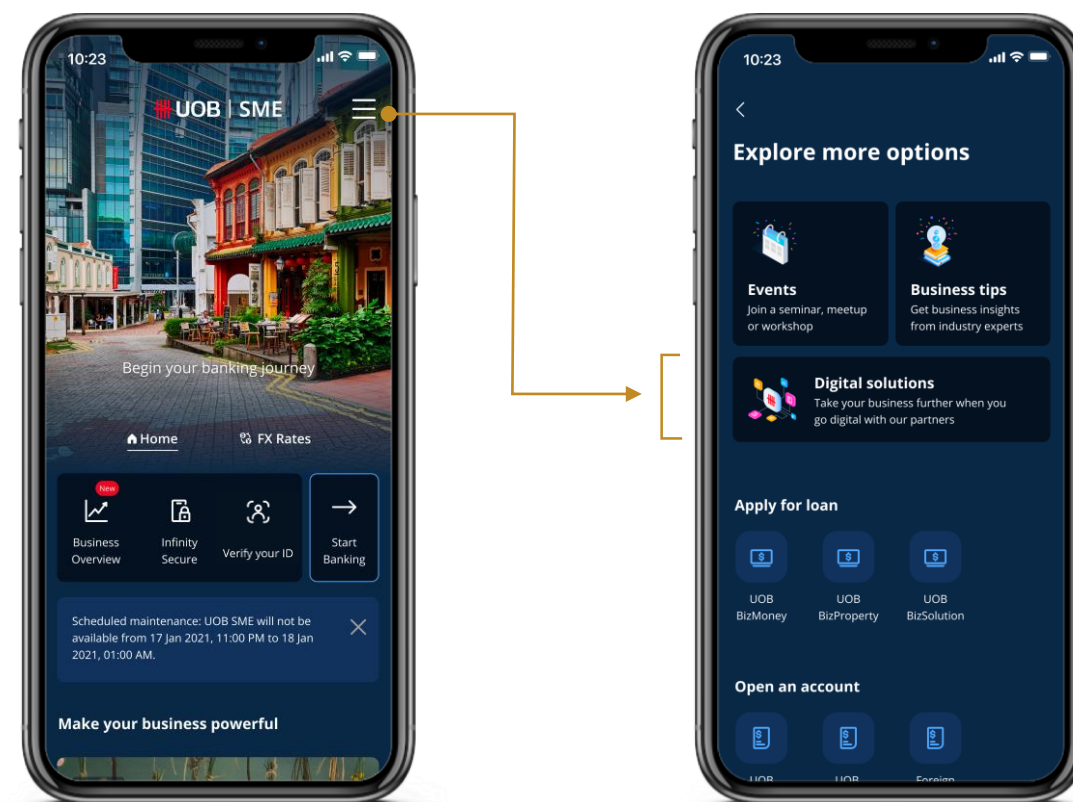
Help & Support

Finding assistance.

Where can I find help and support in the UOB SME app?

Open the menu and scroll down to find the help section.
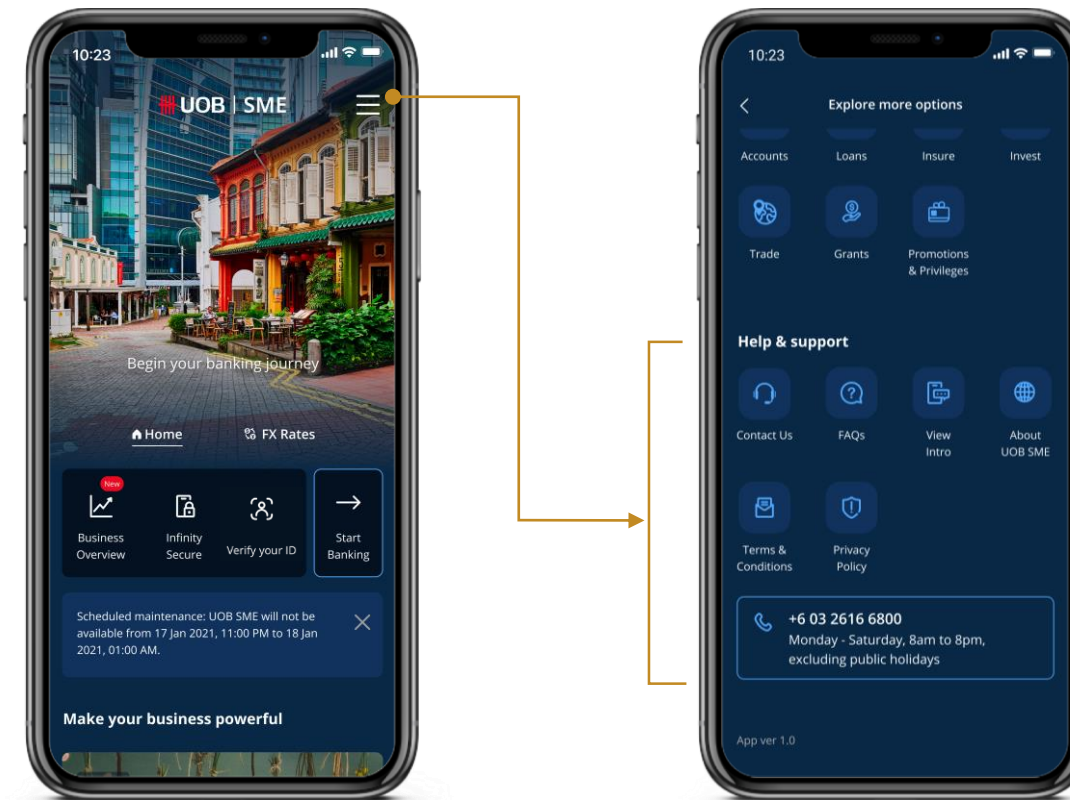
Contact Us: Get in touch with a service representative.

FAQs: Leads you to UOB Business Banking's FAQ page.

Business Insights

Stay on top of your business with the comprehensive Business Overview.
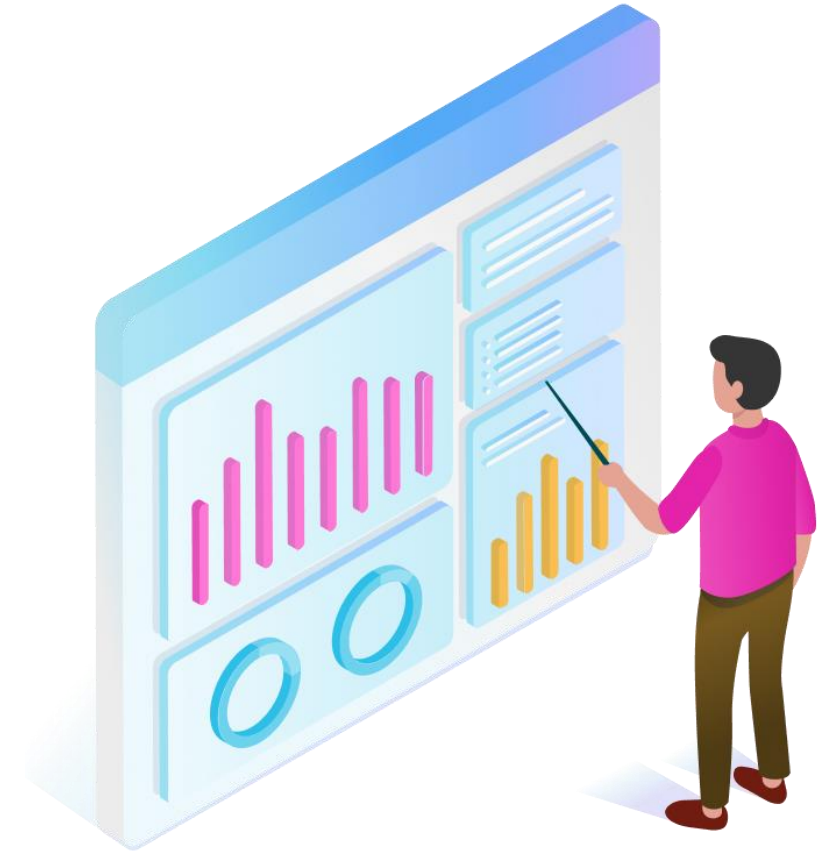
Business Overview

Back your business decisions with data.

What is Business Overview?

Business Overview is our insights-led dashboard that helps you make sense of your financial data. Through data from your accounts and digital solution partners, you get to see how your business is doing — all in one place

Tap on "Start Banking" in the UOB SME app to log in, then tap on "View Business Overview" to explore.
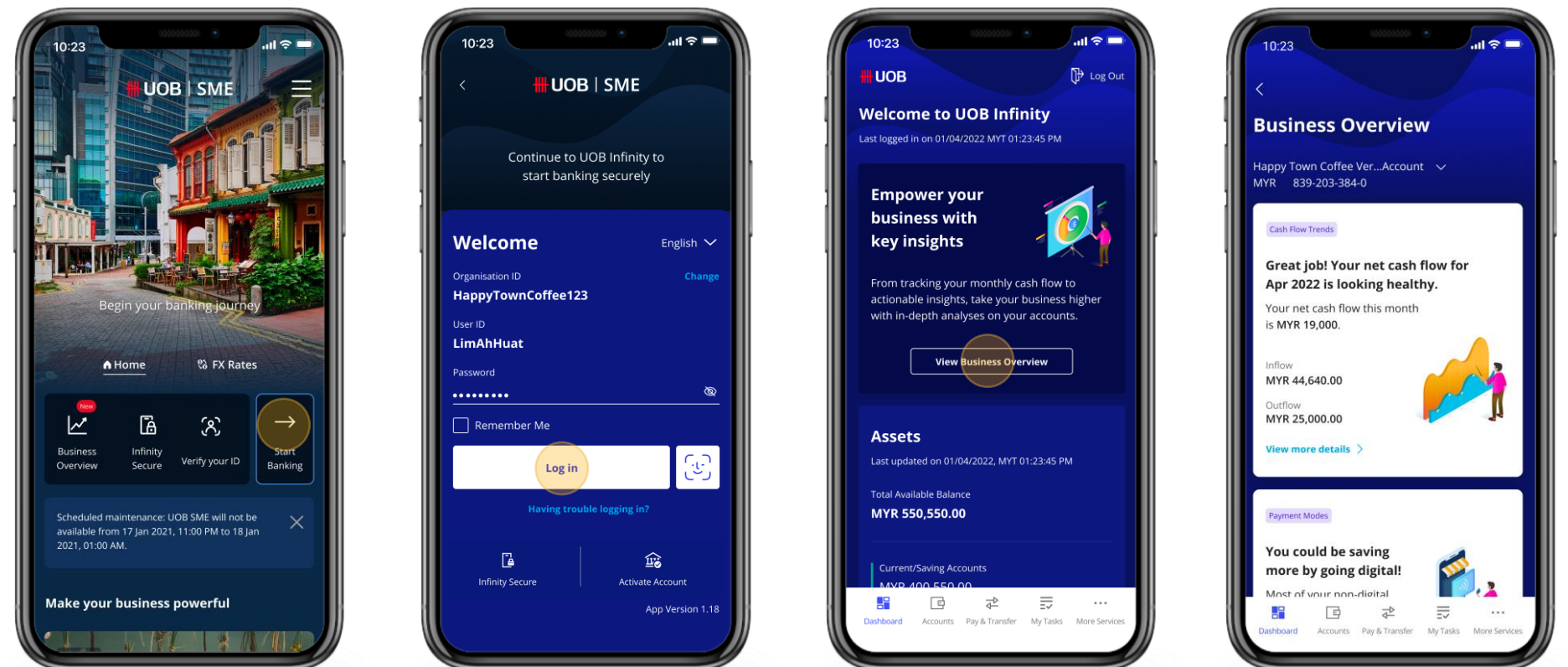
Business Overview

Back your business decisions with data.

How does Business Overview help my business?

Think of Business Overview as an advisor that streamlines your financial data. One that helps you quickly understand how your business is faring across all your UOB accounts, and identifies where you can take action for continued growth.

- Provides a consolidated view of all your UOB business accounts.
- Insights to help you make informed business decisions.
  - Cash Flow Trends
  - Payment Modes
- Pulls in data from our digital partner solutions for enhanced business insights
  - Account Receivables / Payables
  - Cash Balance Forecast
  - Top Suppliers / Customers

Business Overview

Back your business decisions with data.

I have several UOB accounts. Does Business Overview work across all of them?

Yes, it works for all of your UOB business accounts. You can also select which accounts to display in your Business Overview.

Business Overview

Happy Town Coffee Ver...Account
MYR   839-203-384-0

Cash Flow Trends

Great job! Your net cash flow for Apr 2022 is looking healthy.

Your net cash flow this month is MYR 19,000.

Inflow
MYR 44,640.00

Outflow
MYR 25,000.00

View more details >
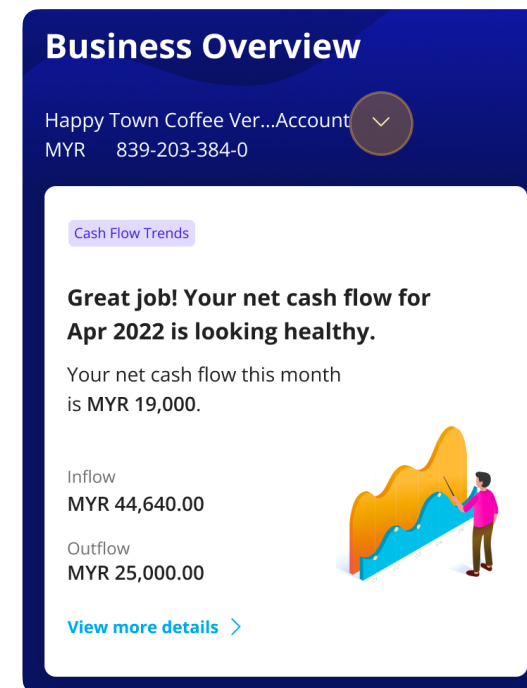
Account Selector

Why is Business Overview showing me different figures from the UOB Infinity dashboard?

Business Overview aggregates figures and insights based on data from past months, while the UOB Infinity dashboard shows you current figures.

Business Overview

Back your business decisions with data.

How can I get more out of Business Overview?

Gain enhanced insights on your business performances through additional widgets alongside direct bank feeds, simplified digital payments and up-to-date financials when you link your account to our digital solution providers. View all of these conveniently in one place on the Business Overview dashboard.
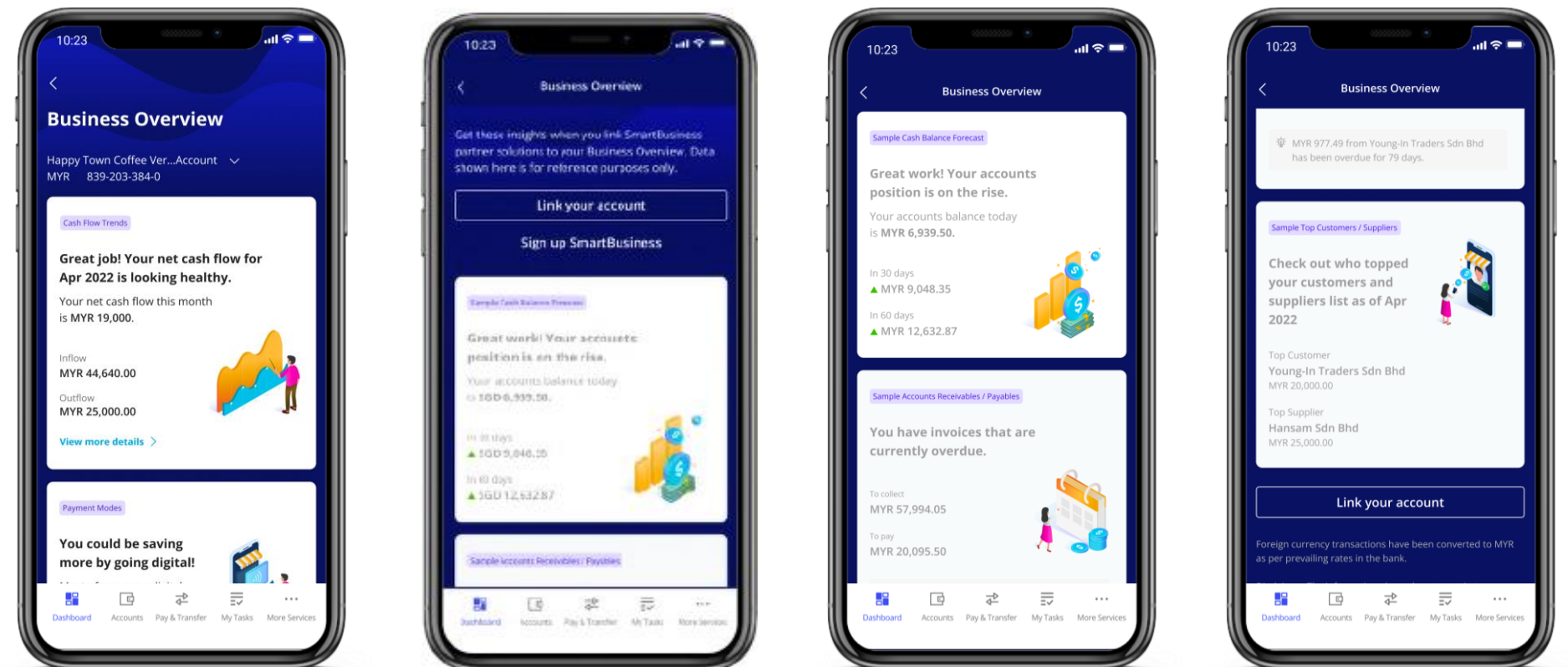
Business Overview

Back your business decisions with data.

How do I link my accounts to the digital solution providers?

In order to be able to link accounts, you need to have the following:

- An account with a Digital Solution Provider

- A UOB Business account

- Log-in credentials

There are two ways to connect a partner service provider into your Business Overview.

You can do it directly from Business Overview or by tapping "More Services" at the bottom-right corner of the screen.

Business Overview

Back your business decisions with data.

How do I link my accounts to the digital solution providers?

Linking via Business Overview
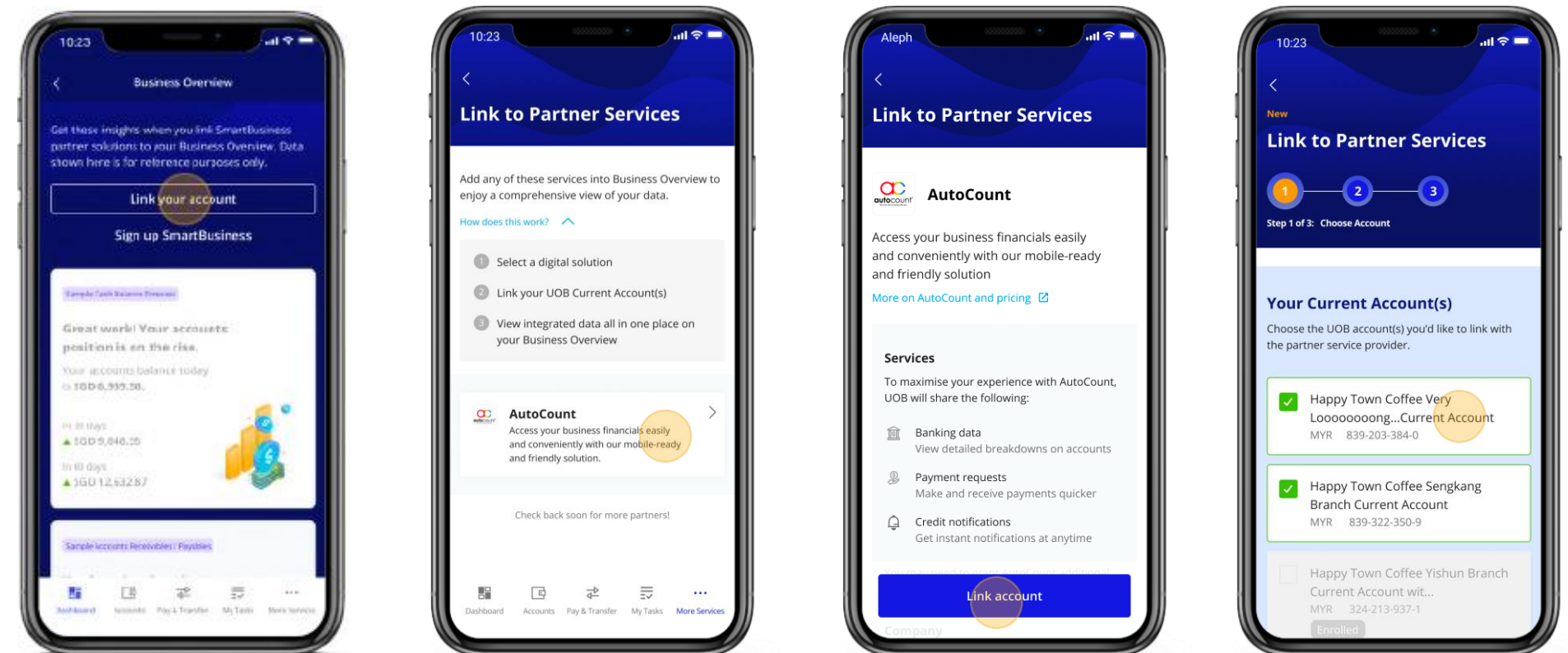
1. In Business Overview, scroll down and tap on "Link your account".

2. Select a partner to see more details, then tap on "Link account".

3. Follow the on-screen instructions to complete the linking process.

Business Overview

Back your business decisions with data.

How do I link my accounts to the digital solution providers?

Linking via More Services
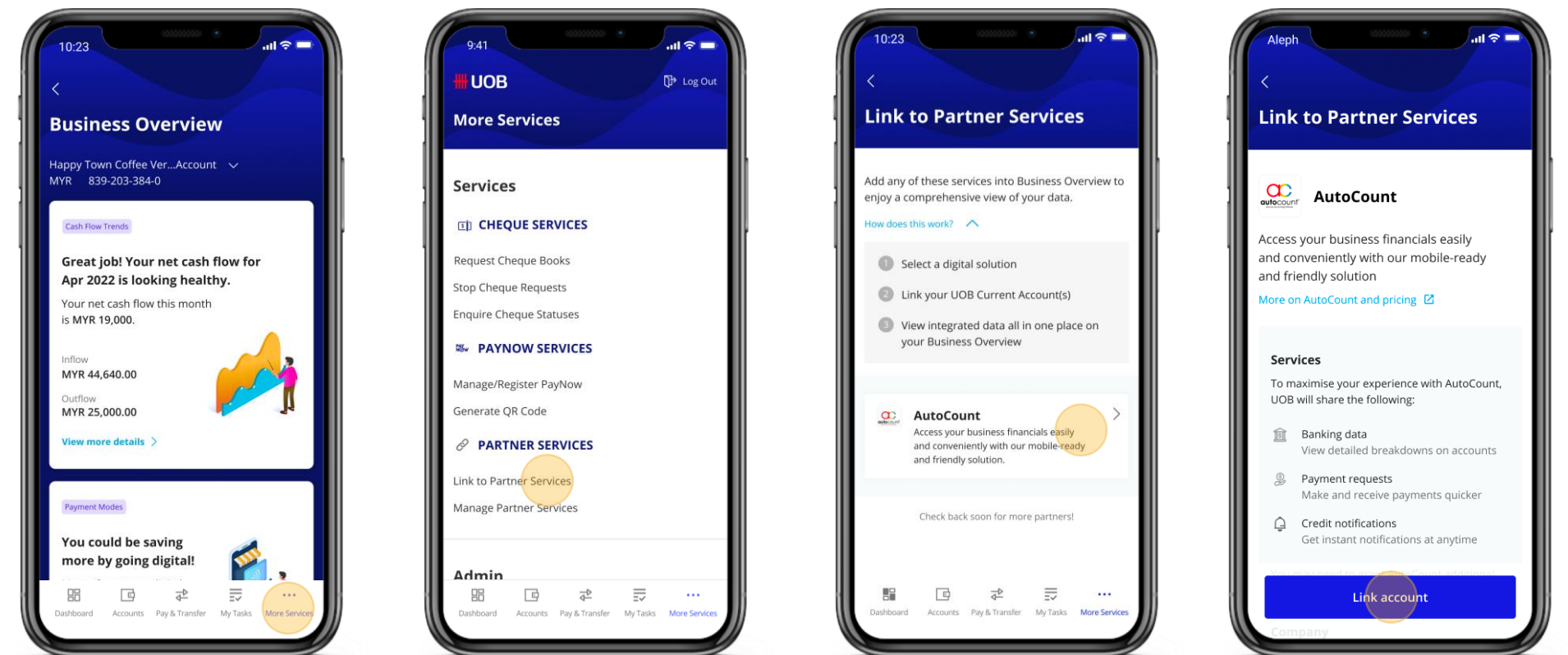
1. Tap on "More services" at the bottom-right corner.

2. Tap on "Link to Partner Services"

3. Select a partner to see more details, then tap on "Link account".

4. Follow the on-screen instructions to complete the linking process.

Business Overview

Back your business decisions with data.

What new widgets will I have access to?

Account Receivables / Payables

- Displays all your invoices (overdue and future-dated) and their details in one place.

- Helps to identify who you need to urgently pay or collect from.

- Helps to forecast your upcoming payments/ collections.

Accounts Balance Forecast

- Gives a quick indicator of your cash position over a 30, 60, or 90-day period.

- Lets you prepare your business for upcoming sales and expenditures.

Top Customers / Suppliers

- Displays the top customers and suppliers of your business over the past 6 months.

- Helps to identify who you should foster closer business relationships with.

- Helps to identify any new customers and suppliers

Business Overview

Back your business decisions with data.

What information can I see in Cash Flow Trends?

Interactive graph showing your last 6 months' performance, up to the current month

Inflow: Money coming into your account, e.g. receivables

Outflow: Money leaving your account, e.g. payables

Show or hide your averages

Selected month's overall cash flow and performance

Business Overview

Back your business decisions with data.

What information can I see in Cash Flow Trends?

Data indicating:
- Inflow / outflow figures in MYR
- Increase / decrease as compared against your mean average based on the last 6 months

Quick link to account activities

Apr 2022 Summary

Your net cash flow was

MYR 19,640.00

▲ 149% of monthly average of
MYR 13,140.00 over the past 6 months.

Inflow   **MYR 44,640.00**
▲ 7% increase
against monthly avg. MYR 40,000.00

Outflow   **MYR 25,000.00**
▼ 7% decrease
against monthly avg. MYR 26,750.00

Your month end balance was **MYR 87,220.00**

View account activities ⟩

⌃

Let's strengthen your earnings 💎
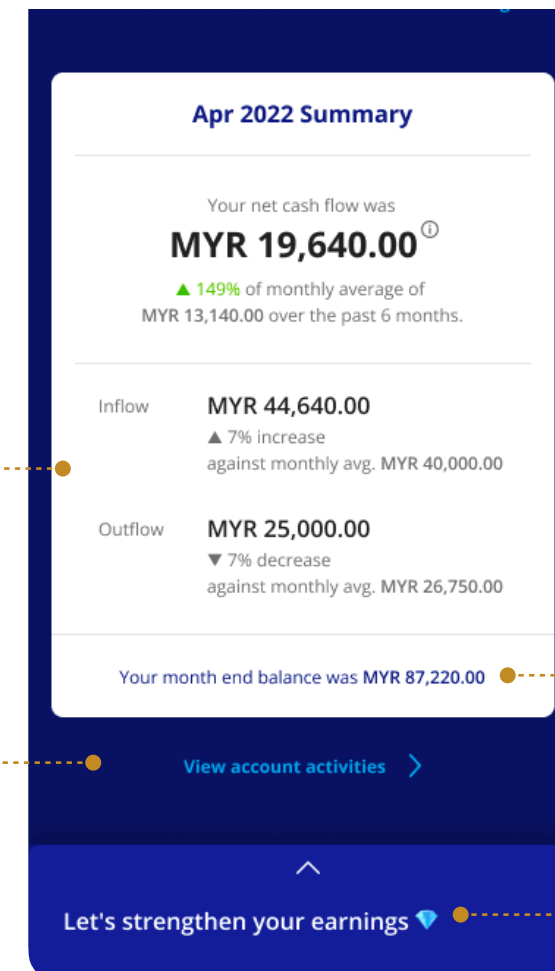
Month end ledger balance pulled from your UOB banking data

Insights drawer for next steps and recommendations

Business Overview

Back your business decisions with data.

What information can I see in Payment Modes?

Digital: Transactions made via DuitNow, Interbank GIRO and Telegraphic Transfer

Non-Digital:
Transactions made via Cash Deposit and Cheque
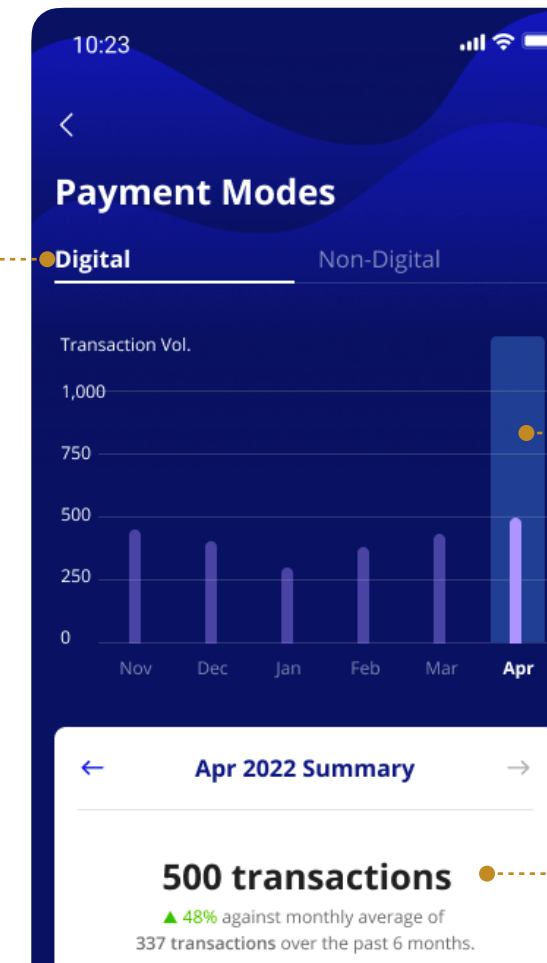
Interactive graph showing your last 6 months' performance, up to the current month

Selected month's breakdown of transactions, by payment types

Payment types are listed from highest to lowest number of transitions

Business Overview

Back your business decisions with data.

What information can I see in Payment Modes?

Data indicating:
- Total number of transactions per payment type
- Incoming / Outgoing amounts in MYR
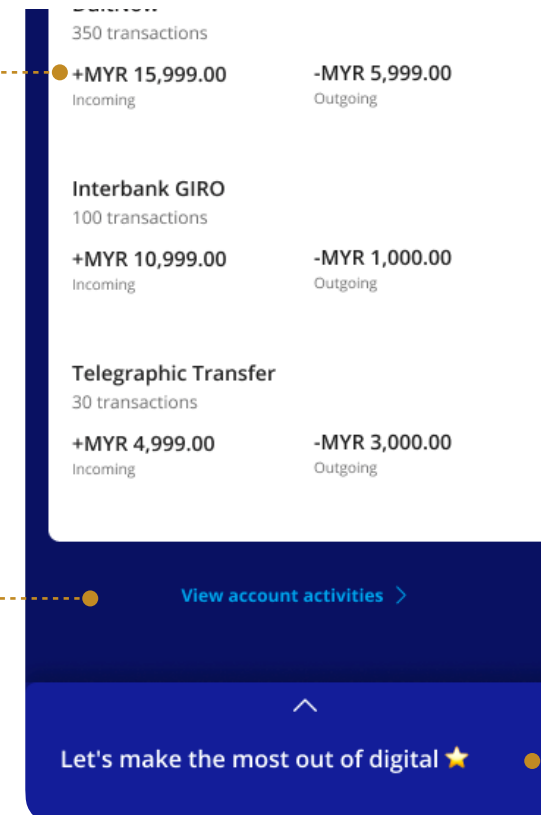
350 transactions

+MYR 15,999.00
Incoming

-MYR 5,999.00
Outgoing

Interbank GIRO
100 transactions

+MYR 10,999.00
Incoming

-MYR 1,000.00
Outgoing

Telegraphic Transfer
30 transactions

+MYR 4,999.00
Incoming

-MYR 3,000.00
Outgoing

Quick link to account activities

View account activities >

Let's make the most out of digital ⭐

Insights drawer for next steps and recommendations

Business Overview

Back your business decisions with data.

Switch between account receivables and account payables

Navigate through different invoice ageing

Alternative way to navigate through different invoice ageing

Business Overview

Back your business decisions with data.

Your invoices due

< **Over 90 days ago** >

ABC Company Sdn Bhd
MYR 2,389.00

XYZ Cafe
MYR 1,000.70

The information displayed here is based on data provided by your linked accounting partner.

View more in accounting partner >

List of invoices due in the selected time period, in descending order of value

Amounts displayed are accumulations of all the invoices tagged to the listed customer
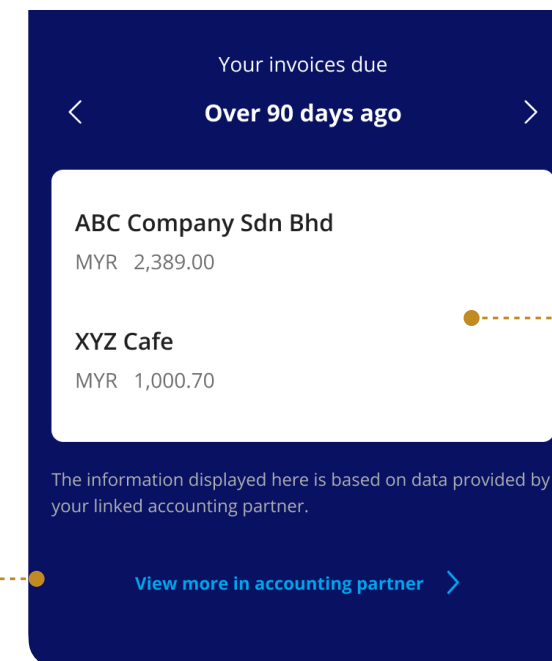
Quick link to view full details in accounting partner

Business Overview

Back your business decisions with data.

What information can I see in Cash Balance Forecast?

Select to view forecast for one or all business accounts linked to the partner

Interactive graph projecting your cash position, up to 90 days from today

Select between 30, 60 and 90-day time periods to view forecasted cash position

Forecasted cash position based on the selected time period

10:23

Cash Balance Forecast

Last updated on 01/04/2022
MYT 01:23:45PM

Refresh data

Your estimated cash balance for
Happy Town Coffee ⌄
839-203-384-0

MYR ('000)

60

40

20

0

Today   30D   60D   90D

→ Cash Position

Your estimated cash balance

In 30 days   ⟩

MYR 16,939.50

Business Overview

Back your business decisions with data.

Current bank balance: Latest consolidated ledger balance from accounting partner which includes the balances from the linked UOB accounts

Operating expenses: Average opex data for the past 6 months, pulled from your accounting partner

Total sum of your overdue and upcoming account receivables/payables, up until the selected time period

Today's snapshot of overdue and upcoming invoices

Quick link to view Account Receivables/Payables
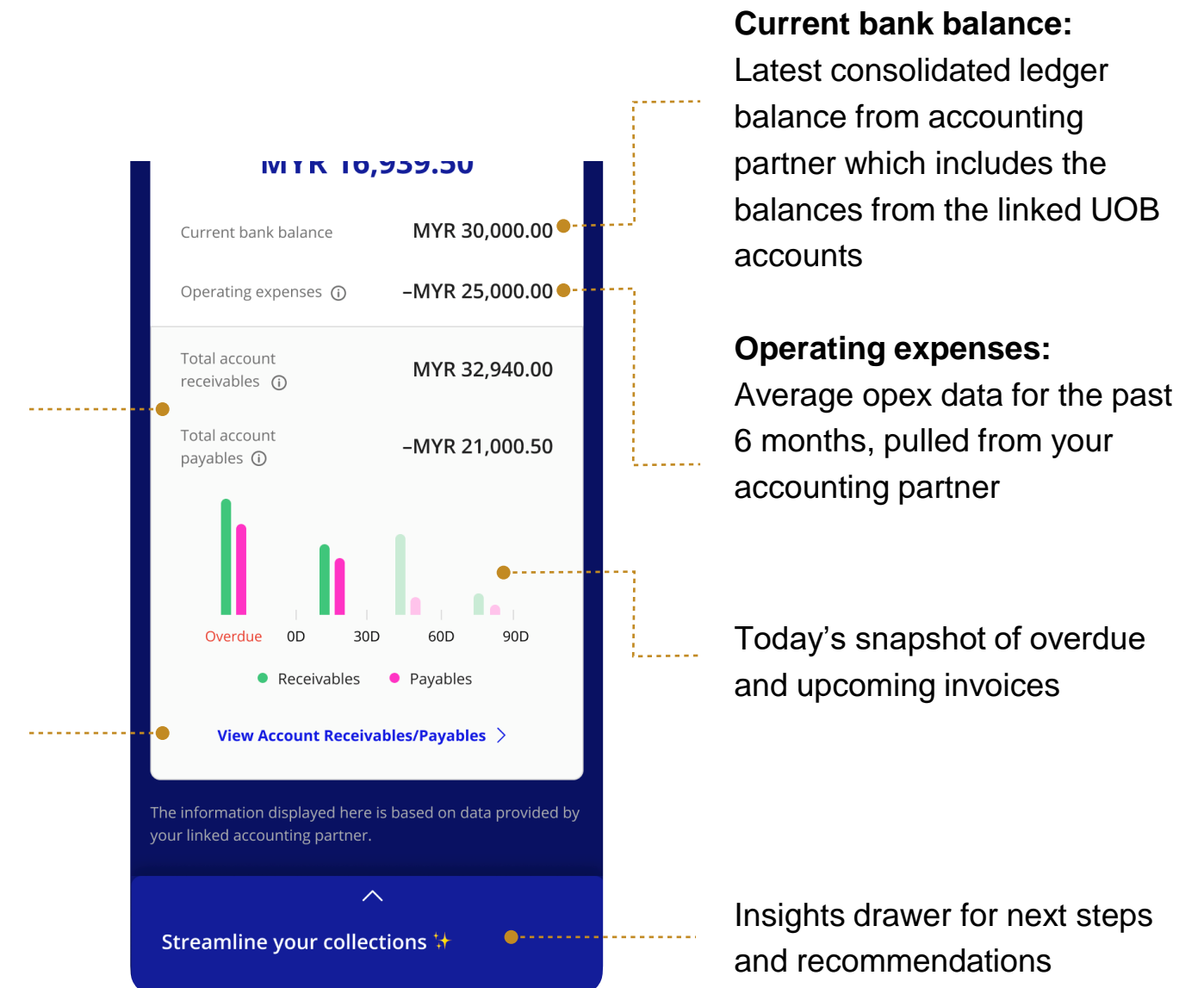
Insights drawer for next steps and recommendations

MYR 16,939.50

Current bank balance	MYR 30,000.00
Operating expenses ⓘ	−MYR 25,000.00
Total account receivables ⓘ	MYR 32,940.00
Total account payables ⓘ	−MYR 21,000.50

Overdue   0D   30D   60D   90D

● Receivables   ● Payables

View Account Receivables/Payables ›

The information displayed here is based on data provided by your linked accounting partner.

⌃
Streamline your collections ✨

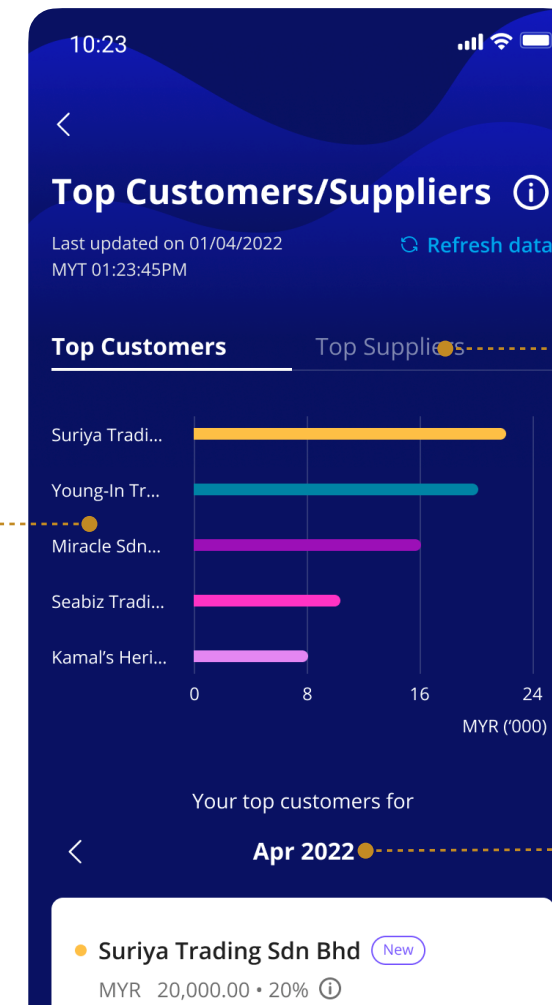# Business Overview

Back your business decisions with data.

What information can I see in Top Customers/Suppliers?

Switch between your top customers and suppliers

Bar chart displaying top 5 customers/suppliers in descending order

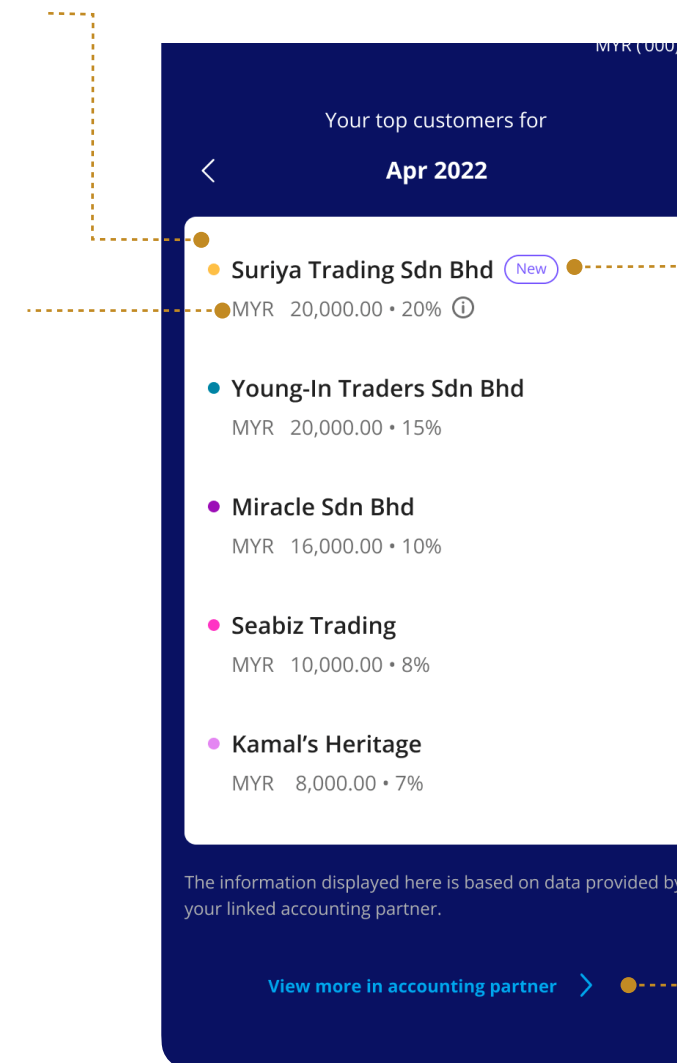Select previous months to view your previous top customers/supplies

Business Overview

Back your business decisions with data.

What information can I see in Top Customers/Suppliers?

Detailed listing of your top 5 customers/suppliers and the weightage of their transactions in your total transaction amount

Amounts displayed are accumulations of all the transactions tagged to the listed customer or supplier.

MYR (000)

Your top customers for

Apr 2022

‹

● Suriya Trading Sdn Bhd (New) ●
●MYR 20,000.00 • 20% ⓘ

● Young-In Traders Sdn Bhd
MYR 20,000.00 • 15%

● Miracle Sdn Bhd
MYR 16,000.00 • 10%

● Seabiz Trading
MYR 10,000.00 • 8%

● Kamal's Heritage
MYR 8,000.00 • 7%

The information displayed here is based on data provided by your linked accounting partner.

View more in accounting partner › ●

The "New" tag indicates that a customer/supplier has not appeared in your top 5 list in the previous 5 months

Quick link to view your full list of customers and suppliers in digital solution provider

Partner Service Providers

View your banking and accounting data in one place.

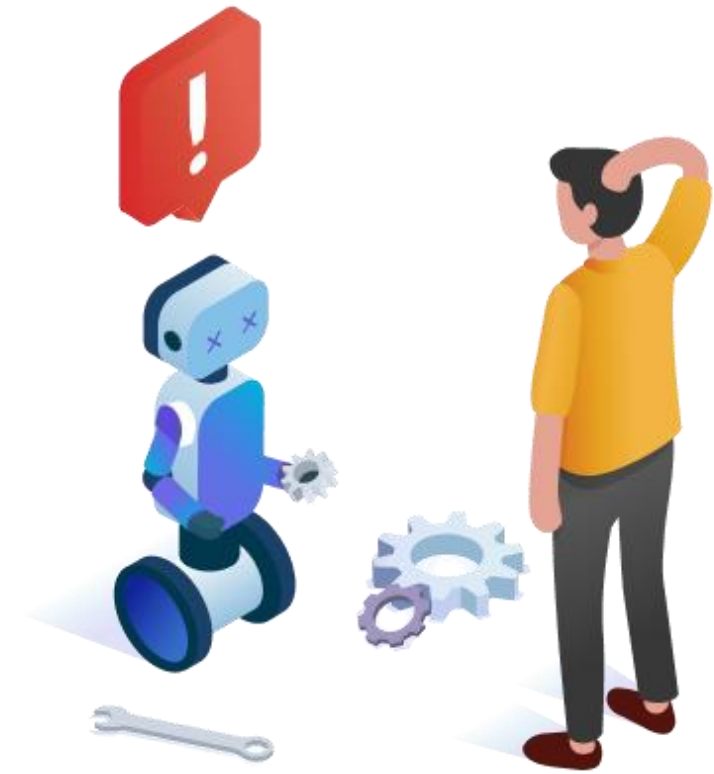## How do I unlink a digital solution provider from Business Overview?
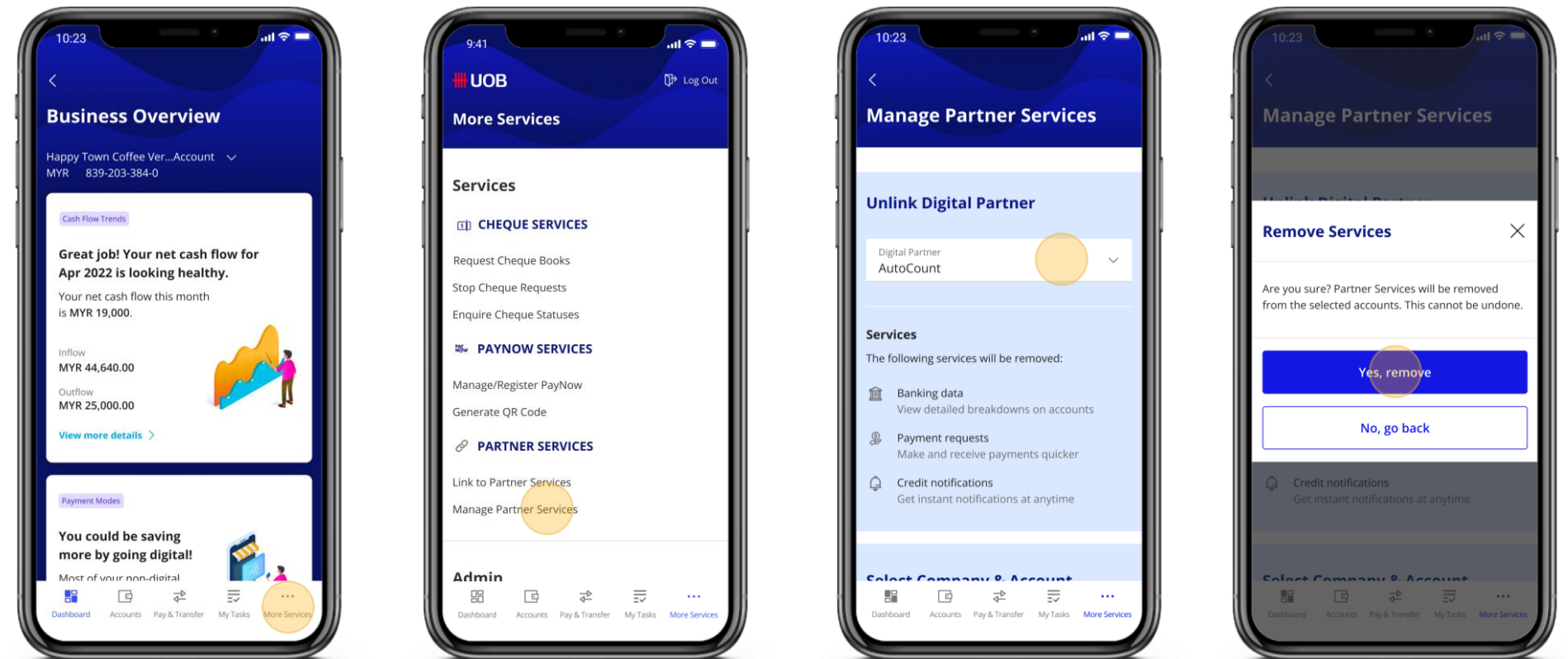
1. Tap on "More services" in the bottom-right corner.

2. Tap on "Manage Partner Services"

3. Select the partner you wish to unlink from Business Overview.

4. Tap "Yes, remove" to unlink partner.

5

Troubleshooting

Fixes for common errors and issues.

General Support

Frequently Asked Questions

Who can I contact if I have questions or issues while using the UOB SME app?

If you require any assistance, please call us at **+6 03 2616 6800**, from Monday to Friday, 9am to 5:30pm, excluding public holidays, for any issues regarding your login to the UOB SME app.

I am having difficulty logging into the UOB SME app to access my banking functions. How do I fix this issue?

Call us at **+6 03 2616 6800**, from Monday to Friday, 9am to 5:30pm, excluding public holidays, for any issues regarding your login to the UOB SME app.

My mobile device is unable to run the UOB SME app mobile app. How do I fix this?

Check if your mobile device meets the minimum requirements (Android 11 or iOS 15).

If your mobile device has been previously modified, consult your device manufacturer's service centre on how to resolve this issue.
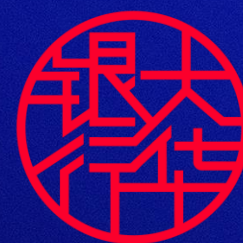
General Support

Frequently Asked Questions

Do I have to sign up with the digital solution partner before linking my account?

Preferably, yes. If you have not signed up with the digital solution partner, you can access the UOB SME app menu and tap on "Digital Solutions" to view all our available digital solution providers.

I've enrolled in the digital solution provider's bank statement and payment feed services previously. Do I have to link my account again to view the additional widgets?

Yes. You'll need to link your account to the digital solution provider again in the UOB SME app.

Right By You