

HLB ConnectFirst User Guide

v2.0

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User Roles & Responsibilities



System Administrator

- To **ADD/ MODIFY/ DELETE** any permissible maintenance eligible for an administrator role; i.e. user groups/ user profiles/ authorisation matrix
- To enable/ disable & reset password for own user profiles



Desktop Web Access Only

System Authoriser

- To **REVIEW & APPROVE** all maintenance/ change requests initiated by the System Administrator



Payment Maker

- To **PREPARE** Single and Bulk/ Payroll type transactions
- Perform account balance or transaction inquiry, statement retrievals etc



Desktop Web Access
+ Mobile View
(Account Balance)

Payment Authoriser

- To **REVIEW & APPROVE** all transactions initiated by the Payment Maker

Desktop Web Access
+ Mobile Approval
Access

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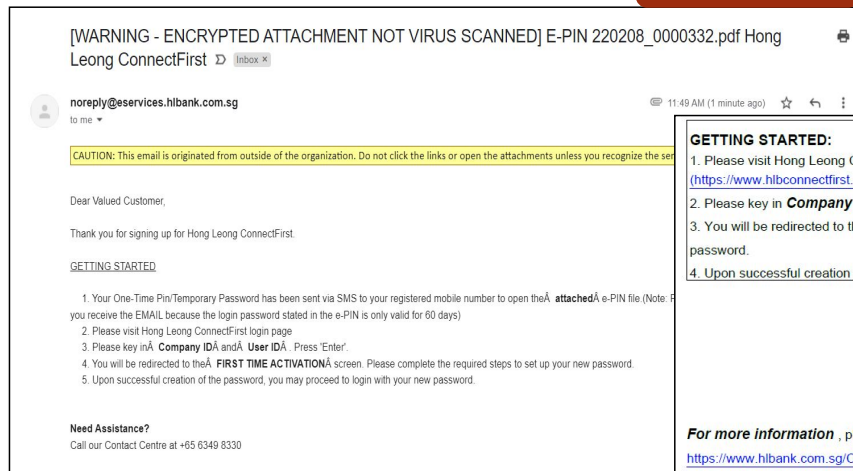
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First Time Activation

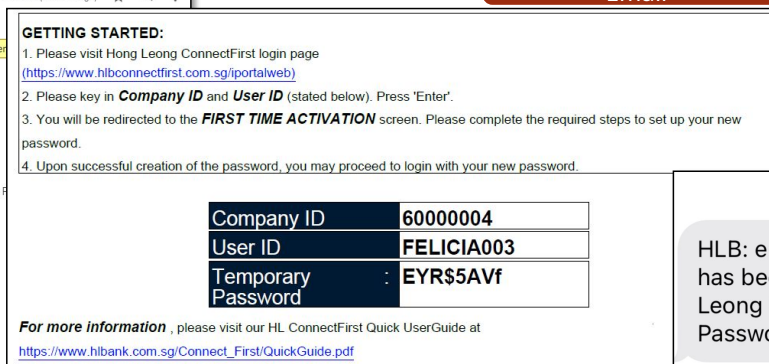
Upon successful registration, you will receive an email and SMS sent to your registered email address and mobile number respectively.

- (a) **Email** – Consists of password-protected attachment (PDF file). The content displays the Company ID, User ID and temporary password for you to activate the user.
- (b) **SMS** – Consists of a E-PIN password to unlock the PDF attachment content.
- (c) **Webpage Link:** <https://www.hlbconnectfirst.com.sg/iportalweb/CBXLogin.jsp>

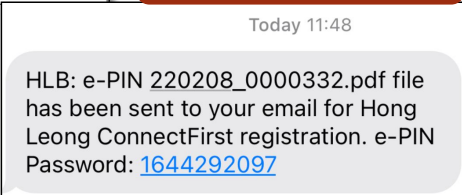
Email received



PDF attachment in Email



SMS received - to unlock attachment in email



First Time Activation

1 Step 1
Identify Yourself

2 Step 2
Confirm

3 Step 3
Online Registration

4 Step 4
Security Setup

5 Step 5
Update Password

6 Step 6
eToken Activation

To Register please enter the below details

Corporate ID *

60000004

Login ID *

FELICIA003

IC/Passport Number *

SXXXX492Z

Key in your NRIC/Passport Number

PIN *

Please use the Virtual Keyboard only to key in the PIN (as printed on the PIN Mailer).

Key in the Temporary Password (Refer to PDF attachment sent to your email address)

Virtual Keyboard

Use this Virtual Keyboard to key in the PIN only.

~	!	@	#	\$	%	^	&	*	(	)	_	+
`	1	2	3	4	5	6	7	8	9	0	=	-
tab	q	w	e	r	t	y	u	i	o	p	[	]
esc	a	s	d	f	g	h	j	k	l	;	'	/
CLEAR												
. , ?												

Company ID

60000004

User ID

FELICIA003

Temporary Password

: EYR\$5AVf

Submit

Cancel

Click Submit

First Time Activation

1 Step 1
Identify Yourself

2 Step 2
Confirm

3 Step 3
Online Registration

4 Step 4
Security Setup

5 Step 5
Update Password

6 Step 6
eToken Activation

Your Information has been validated successfully

Company ID	60000004
Login ID	FELICIA003
Mobile Number	*****8653
E-Mail ID	f***@hlbank.com.sg

Click on next to receive OTP in your registered mobile number and/or E-mail ID

Next

Cancel

Click "Next"
One Time Password (OTP) will be sent to your registered mobile number or email address.

First Time Activation

1 Step 1
Identify Yourself

2 Step 2
Confirm

3 Step 3
Online Registration

4 Step 4
Security Setup

5 Step 5
Update Password

6 Step 6
eToken Activation

Please enter the One time password

The One Time Password has been sent to your registered mobile number and/or E-mail ID

One Time Password (OTP) *

[Resend OTP](#)

You have maximum of 3 attempts

Key in the OTP received.

SubmitCancel

Note: OTP will be received in less than 5 minutes. If you do not receive the SMS OTP within 5 minutes, please click "Resend OTP".

Important : OTP Email Validation

noreply@eservices.hlbank.com.sg

11:56 AM (3 hours ago)

to me

<p><div style="background-color:#FFFF99; width:100%; border-style: solid; border-color:#9C6500; border-width:1pt; padding:2pt; font-size:11pt; line-height:12pt; font-family:'Calibri'; color:Black; text-align: left;">>CAUTION: This email is originated from outside of the organization. Do not click the links or open the attachments unless you recognize the sender and know the content is safe.</div>
</p>

Dear Customer,

Your One Time Password (OTP) for transaction at 08-Feb-2022 11:55 AM is 981850. This OTP is valid up to 08-Feb-2022 11:57 AM. Do not share this OTP with anyone.

Dear Customer, Your One Time Password (OTP) for transaction on Connect First at 08-Feb-2022 11:55 AM is 981850. This OTP is valid up to 08-Feb-2022 11:57 AM. Do

First Time Activation

1 Step 1
Identify Yourself

2 Step 2
Confirm

3 Step 3
Online Registration

4 Step 4
Security Setup

5 Step 5
Update Password

6 Step 6
eToken Activation

Security Questions

1. Select 3 Questions from the dropdown list and fill up the Security Answers

Question1 *	What is your favorite color	Answer1 *	PINK
Question2 *	In what city were you born	Answer2 *	SINGAPORE
Question3 *	What is your mother's maiden name	Answer3 *	BEE ENG

Security Phrase

Security Phrase *

We have introduced Security Phrase to further help protect your identity and online transactions.
Once registered, you will be prompted to acknowledge your Security Phrase at subsequent logins. Your Security Phrase is not your Hong Leong ConnectFirst Password

2. Create a Security Phrase

We have introduced Security Phrase to further help protect your identity and online transactions.

Once registered, you will be prompted to acknowledge your Security Phrase at subsequent logins.

Your Security Phrase is not your HLB ConnectFirst Password.

3. Click
Submit

First Time Activation

1 Step 1
Identify Yourself

2 Step 2
Confirm

3 Step 3
Online Registration

4 Step 4
Security Setup

5 Step 5
Update Password

6 Step 6
eToken Activation

Company ID60000004

Login IDFELICIA003

Password *

.....

Confirm Password *

.....

Note :
Please enter a password that is not used in the past

Password Policy

Submit

Cancel

2. Click Submit

Virtual Keyboard

~	!	@	#	\$	%	^	&	*	(	)	_	+		
2	3	9	0	-	=									
o	p	i	{	}										
d	g	a	s	f	k	l	h	j	[	]	\	/		
v	z	c	x	n	b	m	<	>	;	:	'	"		
CAPS LOCK						CLEAR						?	,	.

☐ Enable Virtual Keyboard

First Time Activation

Upon seeing the screen below, your HLB Connectfirst password has been successfully reset.

Next, please set up your the eToken on the mobile device.

To download the HLB ConnectFirst mobile application, **please use your mobile device's camera to scan the QR code displayed on the webpage.**

1 Step 1
Identify Yourself

2 Step 2
Confirm

3 Step 3
Online Registration

4 Step 4
Security Setup

5 Step 5
Update Password

6 Step 6
eToken Activation

Download, install and activate the Hong Leong ConnectFirst eToken application in your smartphone device. This application gives you greater online protection by verifying your identity before allowing you to access Hong Leong ConnectFirst and carry out your business transactions as required.


SAMPLE


Download & install
for iOS


SAMPLE


Download & install
for Android

OK

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First-Time E-token Registration

1. Download HLB ConnectFirst Singapore from Apple App Store or Google Play Store

2. Launch the app & enter your registered login details and click Activate

3. Enter SMS OTP sent to your registered mobile

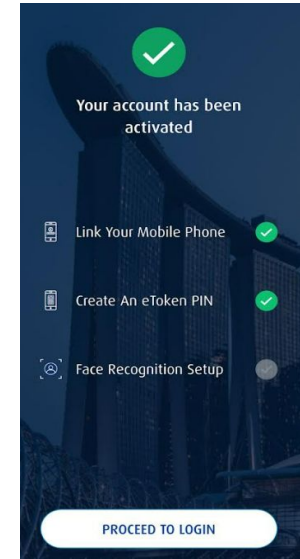
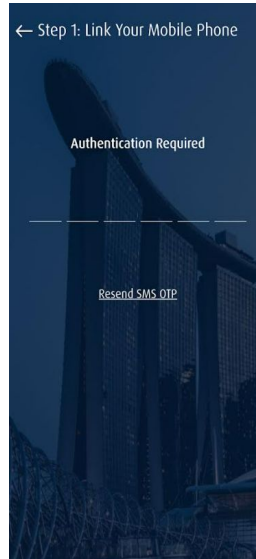
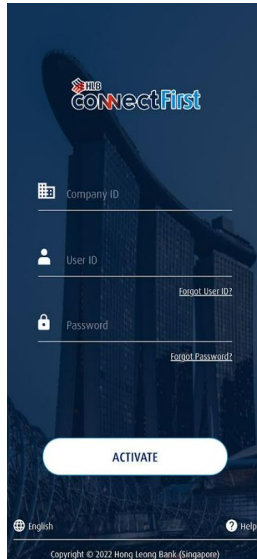
4. Create and confirm your new 6-digit eToken Pin*

*this 6 digits pin will be used for your future login

5. Set up Face Recognition (optional)*

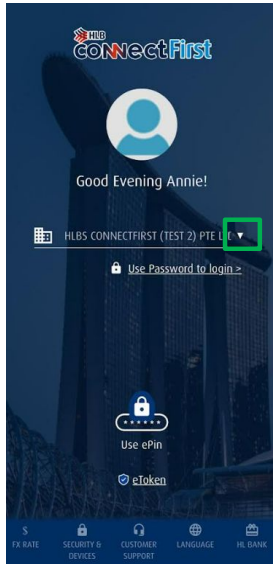
* Not applicable for Huawei

6. Mobile eToken is now activated. Click Proceed to Login to continue.

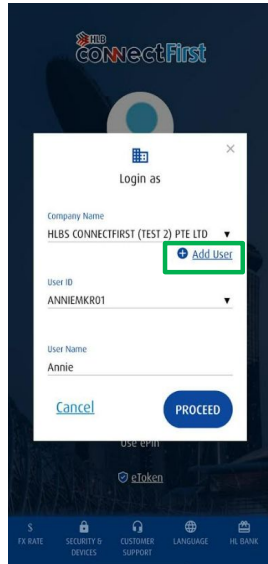


Adding Additional E-token User

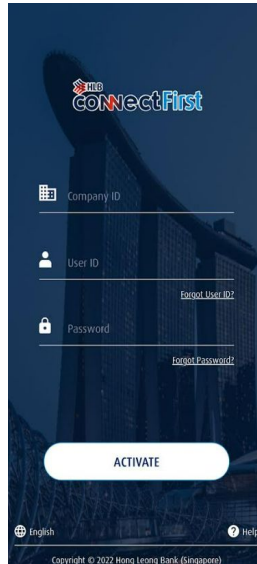
1. Click on the Down Arrow



2. Tap on the down arrow and click on "+ Add User"



3. Enter your registered login details and click Activate



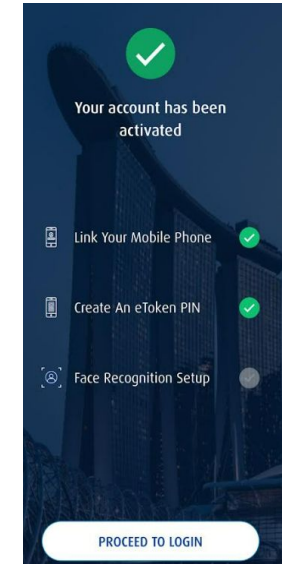
4. Enter SMS OTP sent to your registered mobile and click Proceed



4. Key in the same 6 digit eToken which was previously registered

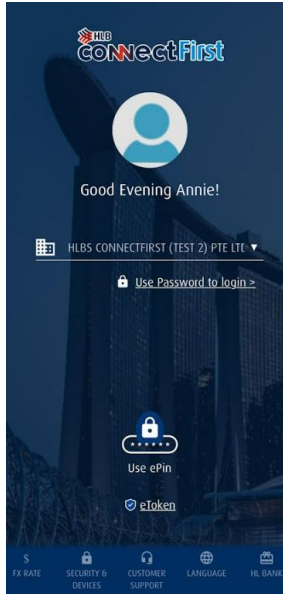


5. Mobile eToken is now activated. Click "Proceed to Login"

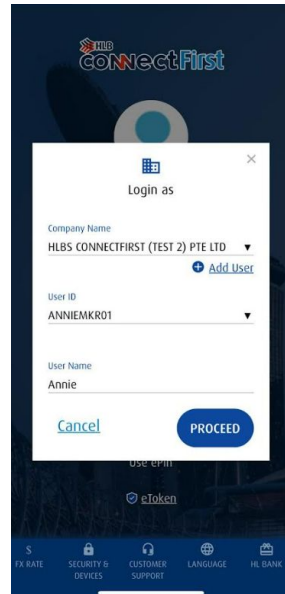


Switching Between Multiple Users & Companies

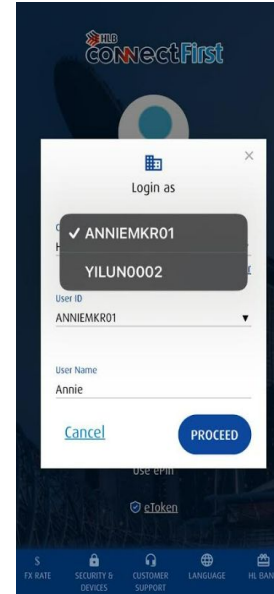
1. Tap on the Company Name to show the Login credentials



2a. Tap on the Company Name to switch the Company Log-in credentials



2b. Tap on the User ID to switch the Login credentials



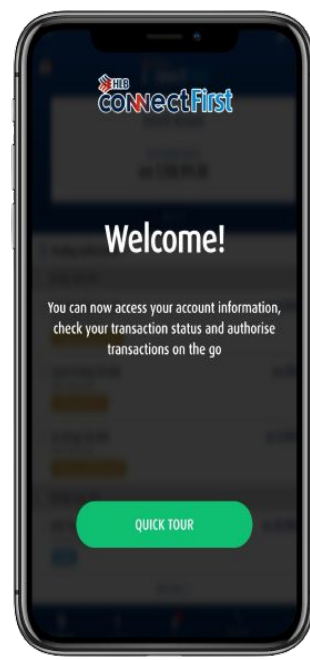
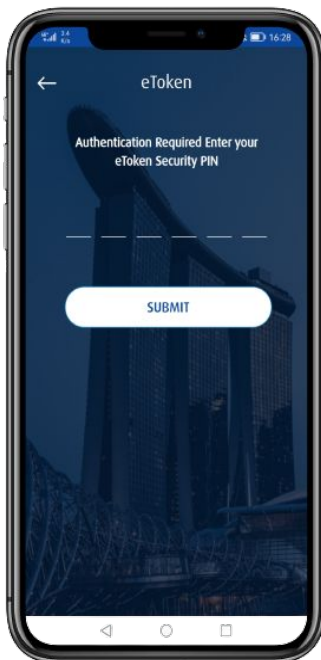
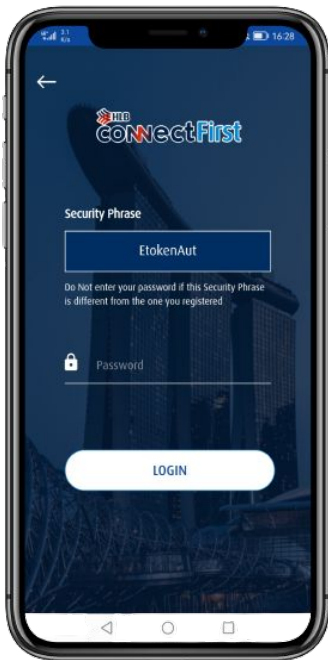
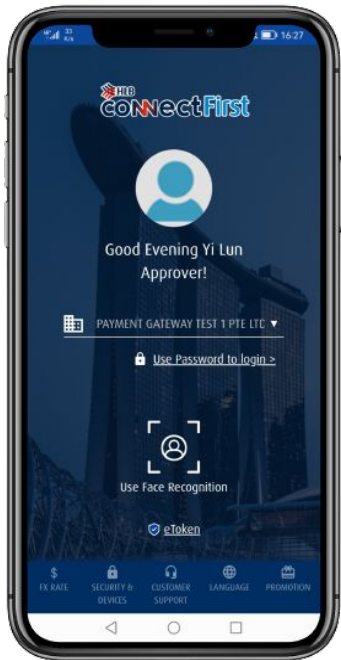
Mobile App Login via Password / E-Pin / Face Recognition*

1. Login through **Password / e-Pin / Face Recognition** (IOS / Android only)

2a. Enter Password to login

2b. Enter 6 digits **eToken** / Perform Face Recognition to login

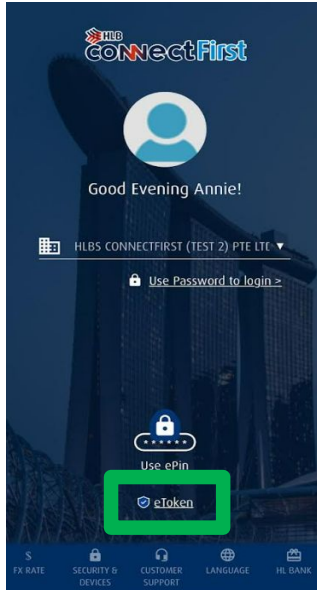
3. Successful Log in.



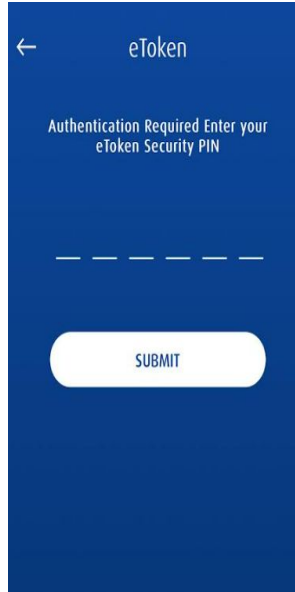
* Not applicable to Huawei Devices

Turn Off Face Recognition from Application*

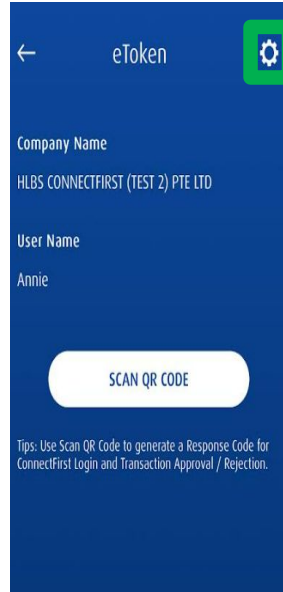
1. Tap on eToken



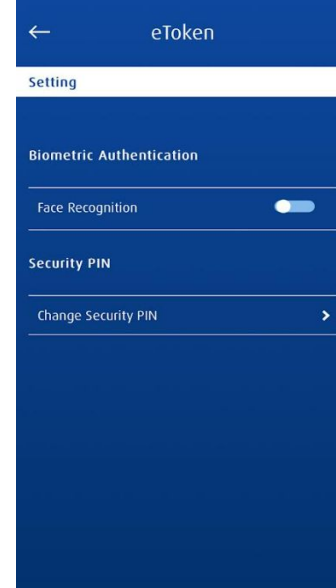
2. Key your 6-digits eToken Security Pin



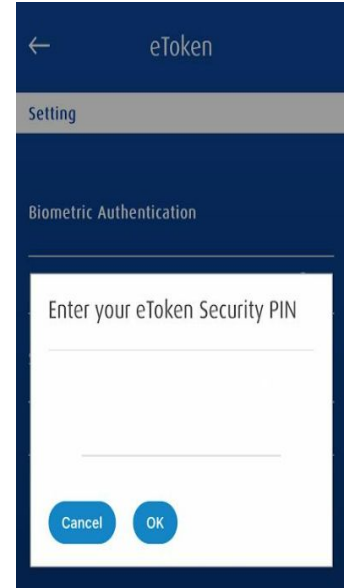
3. Tap on Setting



4. Turn off the Face Recognition by tapping on it



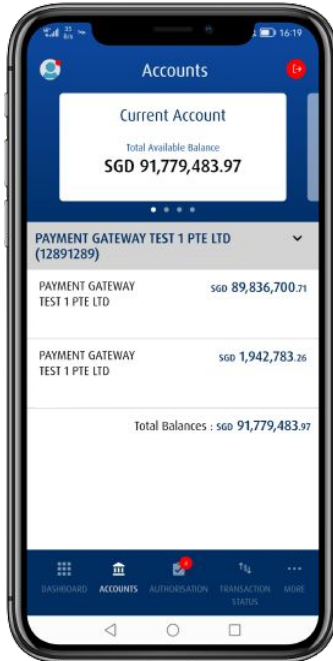
5. Enter your 6-digits eToken Security Pin



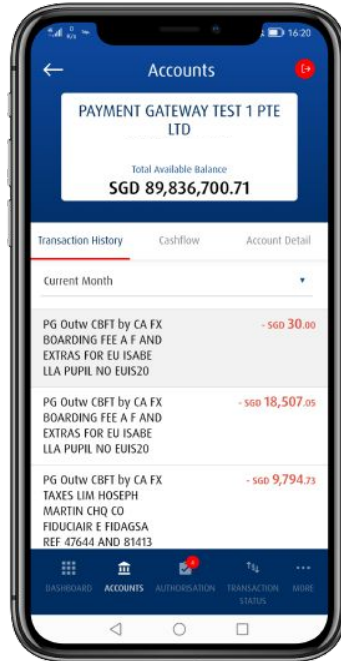
* Not applicable to Huawei Devices

Account View Function – Maker & Approver

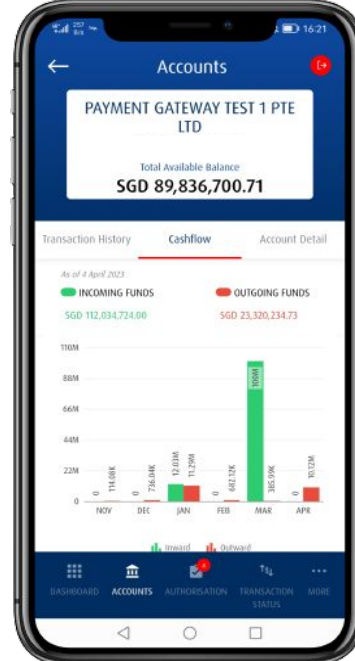
1. Click on **Accounts** and select the account you want to view.



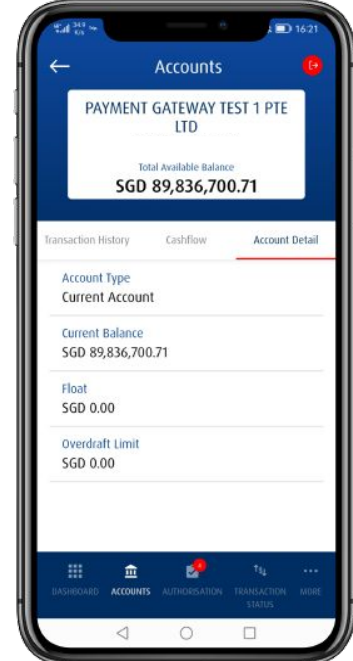
2. Select **Transaction History** to view all transactions



3. Select **Cashflow** to view all incoming and outgoing funds



4. Select **Account Detail** to view a summary of your Current Account.



Authorization of Transaction - Approver

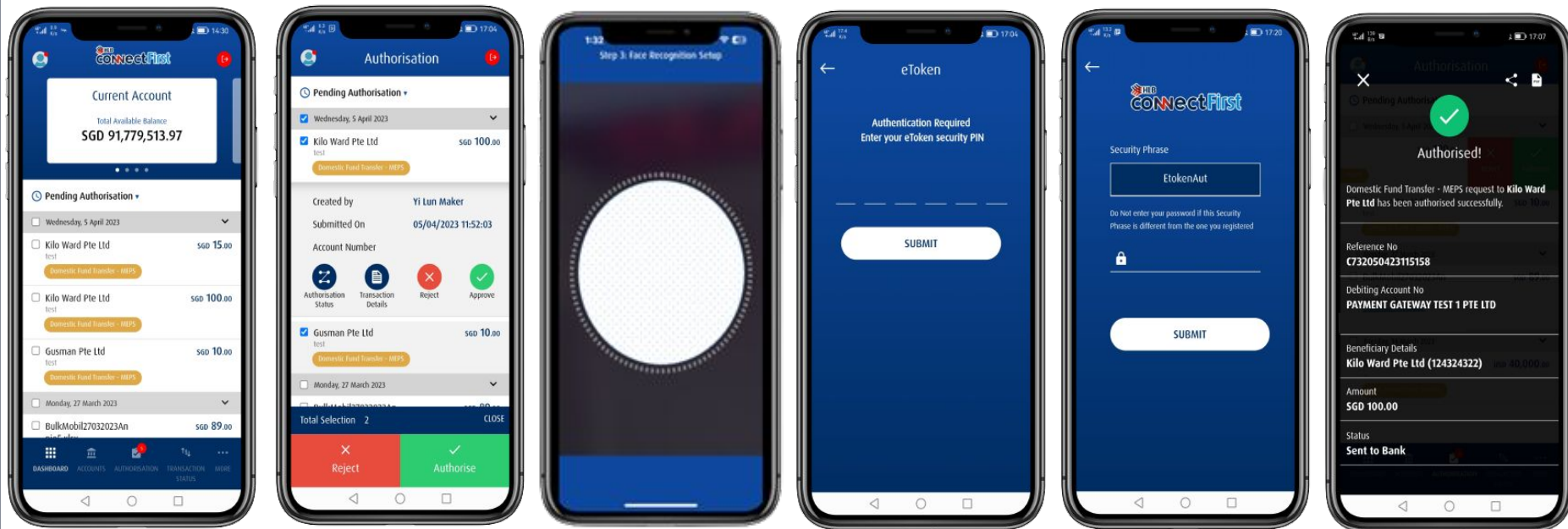
1. Tap Authorization or Dashboard to view all pending transactions

2. Tap on the Checkbox to select one or all transactions to authorize or reject

3. Authorize transaction through any of the following methods:

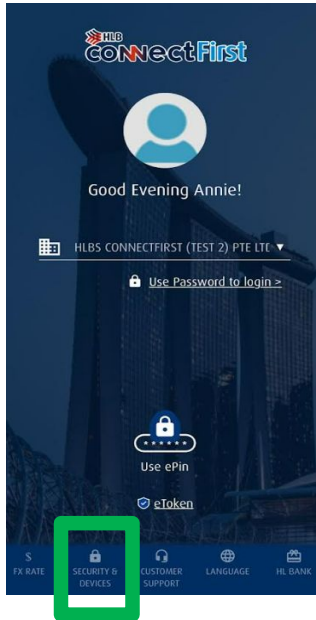
- Password log in - Etoken / Face recognition (IOS / Android)
- Etoken log in - Password / Face recognition (IOS / Android)
- Face recognition (IOS/Android) log in - Password / Etoken

4. You will receive a **pop-up message** to notify you that your transaction has been authorized.



Deactivation of User from Device

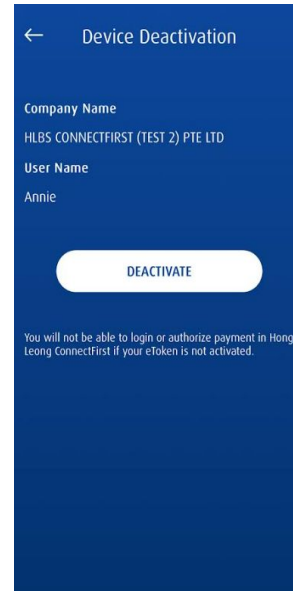
1. Tap on Security & Devices



2. Select Device Deactivation



3. Tap on the User ID to be deactivated



4. Successfully Deactivated

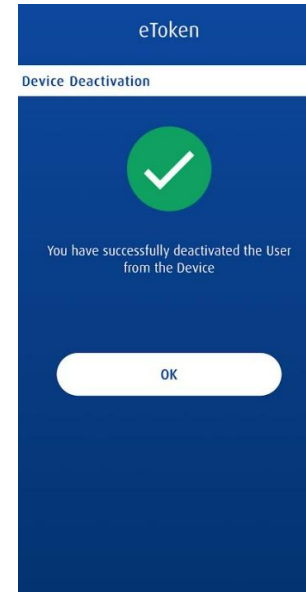


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Login to HLB ConnectFirst via Mobile Notification*

HLB connectFirst

Company ID

User ID

[Forgot User ID?](#)

LOGIN NOW

[Quick User Guide](#) [Login Help](#) [Online Training](#)

Online Banking Secured Login

HLB connectFirst

Company ID 60000051

User ID ANNEMORE

Verify me through:

Mobile Notification

LOGIN

[BACK](#)

Online Banking Secured Login

call-center@hlb.com.sg

Login Request now

You are trying to login Hong Leong ConnectFirst! Tap to provide you...

Push notification message received.
Please click OK to act upon

OK

eToken

Login Request

Company Name
PAYMENT GATEWAY TEST 1 PTE LTD

User Name
[PAYMENT GATEWAY TEST 1 PTE LTD](#)

Action
Login

CONFIRM

[Cancel](#)

eToken

Login Request

✓

Your login request is successful. The Hong Leong ConnectFirst Web Portal will now redirecting you to landing page.

OK

Tips: To change your preferred authentication method, please go to [eToken > Setting](#)

1

At HLB ConnectFirst website, enter your credential details and click **login now**.

2

Select **Mobile Notification** from dropdown list and click on Login

3

Tap on login request notification on mobile device & Push notification will be visible on the screen. **Click OK to proceed.**

4

Verify your credential details and click **Confirm**.

5

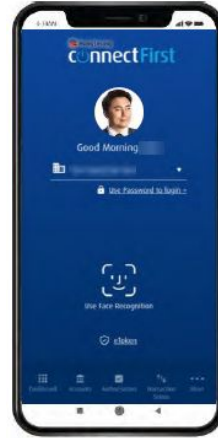
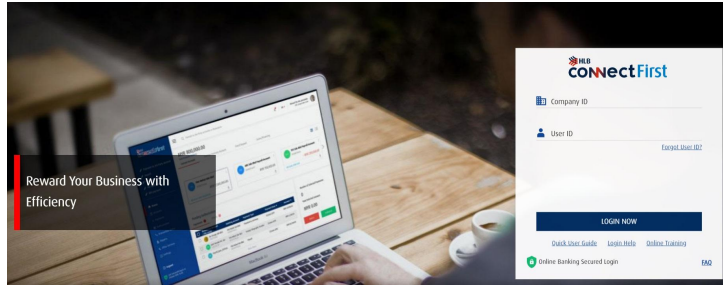
Click OK and you will be redirected to the landing page.

Website Link:

<https://www.hlbconnectfirst.com.sg/iportalweb/CBXLogin.jsp>

* Not applicable to Huawei Devices

Login to HLB ConnectFirst Via QR Code



OR



1

At HLB Connectfirst website, enter your credential details and click **login now**.

2

Select **QR Code**

3

Launch HLB ConnectFirst Mobile. Tap **eToken** and login via eToken.

4

Your front camera will be launched to **perform facial recognition**.

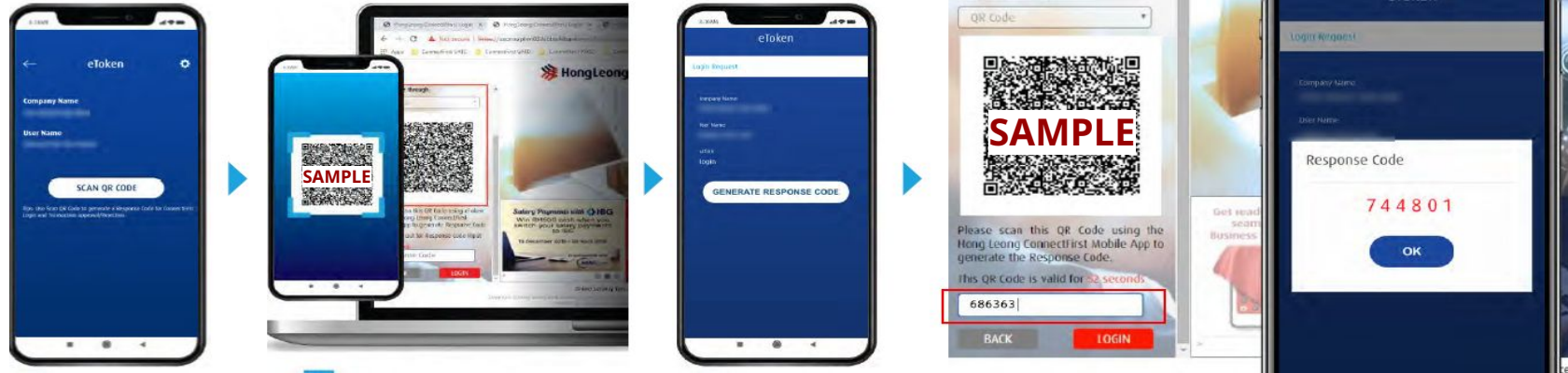
5

Enter your eToken Security PIN and click **SUBMIT**.

Website Link:

<https://www.hlbconnectfirst.com.sg/iportalweb/CBXLogin.jsp>

Login to HLB ConnectFirst Via QR Code



6

Click your details and click **SCAN QR CODE**.

7

Place QR CODE inside the rectangle frame to scan it.

8

Check your details and click **GENERATE RESPONSE CODE**.

9

Enter Response Code in HLB ConnectFirst Webpage to proceed and you will be redirected to the landing page.

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Payment Modes

Section	Payment Type	Payment Mode	Description
5.1	Transfer to Own Account	HL Bank Singapore : Account to Account - Internal Own Account Transfer	Transfer to own HL Bank Singapore Account (SGD/FCY)
5.2	Payment to Third Party	HL Bank Singapore - Account Bank Transfer	Payment to Third Party with HL Bank Singapore Account (SGD/FCY)
5.3	Domestic Fund Transfer	FAST - local SGD transfer (up to S\$200,000 per transaction) MEPS - local SGD transfer	Payment to Other Bank Account in Singapore via FAST or MEPS (SGD transfer only)
5.4	Cross Border Fund Transfer (CBFT)	- USD transfer (Singapore & Overseas) - Cross-border transfer	Payment to Overseas Bank Account (SGD/FCY)
5.5	Bulk Payment - FAST/CBFT/MEPS	-	Multiple payments through File Upload for FAST/CBFT/MEPS Transactions
5.6	Bulk Payment - Payroll	-	Multiple payments through File Upload for Payroll Purpose

Payment Mode: Transfer to Own Account

The screenshot displays the HLB Connect First web application interface. At the top, the HLB logo and 'connect First' branding are visible. A navigation bar includes links for Account Services, Payments (highlighted with a red box), Liquidity, Trade Finance, Treasury, Reports, and a plus icon. A red box with the number '1' and the text 'Click Initiate' points to the 'Initiate' dropdown menu in the top right. Below this, a secondary navigation bar shows 'Inquiries', 'File Uploads', and 'Quick Pay'. Under 'Inquiries', there are tabs for 'Transaction Inquiries', 'Transaction Summary', 'Standing Instructions', and 'Executed Standing Instructions'. The 'Transaction Inquiries' section shows a table with columns for Reference Number, Payment Date, Account Number, Beneficiary Name, and Amount. A message states 'Sorry, there is no data to act upon.' A red box with the number '2' and the text 'Click Payments > Transfer to Own Account' points to the 'Payments' dropdown menu, which is open, showing options: 'Transfer to Own Account', 'Payment to Third Party - HL Bank Singapore', 'Domestic Fund Transfer', 'Cross Border Fund Transfer', and 'Cashier's Order'. The 'Transfer to Own Account' option is highlighted. The footer includes the text 'Last successful log-in was on 05-06-2025 02:13:15 PM', 'Copyright © 2021 HL Bank Singapore reserved.', and the HongLeong Bank logo.

HLB connect First

Important Notice

Account Services **Payments** Liquidity Trade Finance Treasury Reports

1 Click Initiate

Initiate Data Maintenance Other Services

Inquiries File Uploads Quick Pay

Transaction Inquiries

Transaction Summary Standing Instructions Executed Standing Instructions

Reference Number	Payment Date	Account Number	Beneficiary Name	Amount	Status
Sorry, there is no data to act upon.					

2 Click Payments > Transfer to Own Account

Transfer to Own Account
Payment to Third Party - HL Bank Singapore
Domestic Fund Transfer
Cross Border Fund Transfer
Cashier's Order

Last successful log-in was on 05-06-2025 02:13:15 PM

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Payment Mode: Transfer to Own Account

Transfer to Own Account

Debit Information

3 Click  to find **Debit Account Number** - relevant values will be populated in the respective fields

Account Number*



Name

PAYMENT GATEWAY TEST 2 PTE LTD

Nickname

--

Currency

SGD

Type

Current Account

Branch Name

HL BANK

Beneficiary Information

4 Click  to find **Beneficiary's Account Number** - relevant values will be populated in the respective fields

Account Number*



Beneficiary Name

PAYMENT GATEWAY TEST 2 PTE LTD

Payment Mode: Transfer to Own Account

SGD

Skip to next
slide if
currency is
FCY

Transfer to Own Account

Payment Information

Please enter Payment Amount*

100.00

SGD

Do you want to setup the Standing Instruction?



Yes



No

Payment Start Date**

02-07-2025

Execution Frequency**

Monthly

Number of Payments**

2

Payment End Date**

02-08-2025

Note: Corporate / User Level Limit will not be considered for transactions involving SI.

Recipient's Reference*

1234

Other Payment Details

Recipient Reference described here will appear in Describe additional payment information the statement

Email address for payment confirmation. Input allowed up to 5 email addresses. (separated by ';')

E-Mail Address

abc@gmail.com

Country Code

+65 (SINGAPORE)

Mobile Number

12345678

Country Code & Mobile Number

+65 12345678

Add

5

Enter **Payment amount and Currency**

6

To **make transfers at regular intervals**, select **"Yes"** for **standing instruction** and enter fields accordingly.

For **one-time transfers**, select **"No"**.

7

Key in the **Recipient's Reference, Email Address and Mobile Number**.

Payment Mode: Transfer to Own Account

FCY

Refer to
previous slide
if currency is
SGD

Transfer to Own Account

Payment Information

Please enter Payment Amount*

Payment Date**

Exchange Rate Details

Rate Applied: 1 AUD = 0.82500000 SGD
Calculated Amount: 100.00 AUD = 82.50 SGD

The above exchange rate is an indicative rate only. The exchange rate will be processed.

Do you have exchange rate contract with the bank? ☒ Yes ☐ No

Contract Number 1* Amount to Utilize

Contract Number 2 Amount to Utilize

Contract Number 3 Amount to Utilize

Recipient's Reference* Other Payment Details

Recipient Reference described here will appear in Describe additional payment information the statement

Email address for payment confirmation. Input allowed up to 5 email addresses. (separated by ';')

E-Mail Address

Country Code Mobile Number

Country Code & Mobile Number

Add

5 Enter **Payment amount**,
Currency, **Payment Date**

6 If **FX contract** was booked,
select **Yes** and provide the
Contract Reference Number.

7 Key in the **Recipient's
Reference**, **Email Address** and
Mobile Number.

Payment Mode: Transfer to Own Account

Daily Payment Limit

Used payment limit

0.00 SGD

Available payment limit

* Mandatory field

** Conditional Mandatory field

☒ I understand and accept the Terms & Conditions applicable for initiating Transfer to Own Account.

Submit

Save As Template

Save As Draft

Clear

Cancel

8 Accept Terms & Conditions and click "Submit"

Payment Mode: Transfer to Own Account

Transaction Header

Reference Number

C719180625145646

Status

Pending Confirmation

Maker Date

2025-06-18 14:56:47

Created By

JUSTINMKR1 JUSTINMKR1

Debit Information

Account Number

Name

Nickname

PAYMENT GATEWAY TEST 1 PTE LTD

--

Currency

Type

Branch Name

SGD

Current Account

HL BANK

Beneficiary Information

Account Number

Beneficiary Name

PAYMENT GATEWAY TEST 1 PTE LTD

Confirm

Back

Cancel

9

At the confirmation page, click **"Confirm"** to proceed with the transfer.

Payment Mode: Payment to Third Party - HL Bank Singapore

The screenshot displays the HLB ConnectFirst web interface. The top navigation bar includes 'Account Services', 'Payments' (highlighted with a red box), 'Liquidity', 'Trade Finance', 'Treasury', 'Reports', and a '+'. A red box with the number '1' and the text 'Click Initiate' is positioned above the 'Initiate' dropdown menu. The 'Initiate' dropdown menu is open, showing options: 'Transfer to Own Account', 'Payment to Third Party - HL Bank Singapore' (highlighted with a blue box), 'Domestic Fund Transfer', 'Cross Border Fund Transfer', and 'Cashier's Order'. The 'Payments' dropdown menu is also open, showing 'Payments' and 'Bulk Payment'. Below the navigation bar, there are tabs for 'Inquiries', 'File Uploads', and 'Quick Pay'. Under 'Inquiries', there are sub-tabs for 'Transaction Summary', 'Standing Instructions', and 'Executed Standing Instructions'. A message states: 'Sorry, there is no data to act upon.' A red box with the number '2' and the text 'Click Payments > Payment to Third Party - HL Bank Singapore' is overlaid on the interface. The footer shows the last successful log-in was on 05-06-2025 02:24:17 PM, the copyright notice 'Copyright © 2021 HL Bank Singapore reserved.', and the HongLeong Bank logo.

HLB
connectFirst

Important Notice

Account Services **Payments** Liquidity Trade Finance Treasury Reports +

1 Click Initiate

Initiate Data Maintenance Other Services

Inquiries File Uploads Quick Pay

Transaction Inquiries

Transaction Summary Standing Instructions Executed Standing Instructions

Reference Number Payment Date Account Number Beneficiary Name Ben Amount Status

Sorry, there is no data to act upon.

2 Click Payments > Payment to Third Party - HL Bank Singapore

Last successful log-in was on 05-06-2025 02:24:17 PM

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Payment Mode: Payment to Third Party - HL Bank Singapore

Payment to Third Party - HL Bank Singapore

Debit Information

3 Click  to find **Debit Account Number** - relevant values will be populated in the respective fields

Account Number*	Name	Nickname
	HLBS CONNECTFIRST (TEST 2) PTE LTD	Premier Test Account
Currency	Type	Branch Name
SGD	Current Account	HL BANK

4 **Beneficiary Type:** Select **"Non registered"** to initiate a payment transaction to a new beneficiary and enter mandatory fields.

Beneficiary Information

Please Select the Beneficiary Type

☐ Registered ☒ Non Registered

Account Number*	Beneficiary	Nickname
	HLBS CONNECTFIRST (TEST 2) PTE LTD	

Do you want to add the beneficiary to the registered list?

☐ Yes ☒ No

Tip: Add beneficiary to registered list to save their details in HLB ConnectFirst.

Payment Mode: Payment to Third Party - HL Bank Singapore

Payment to Third Party - HL Bank Singapore

Beneficiary Information

Please Select the Beneficiary Type

☒ Registered

☐ Non Registered

Account Number*

5

If Beneficiary is "Registered", Click  to find **Beneficiary's Account Number** - relevant values will be populated in the respective fields if the beneficiary information was saved previously.

Payment Information

Please enter Payment Amount*

SGD

Payment Date**

01-07-2025

Do you want to setup the Standing Instruction?

☐ Yes ☒ No

Recipient's Reference*

Other Payment Details

Recipient Reference described here will appear in the statement

Describe additional payment information

Email address for payment confirmation. Input allowed up to 5 email addresses. (separated by ';')

E-Mail Address

Country Code

Mobile Number

Country Code & Mobile Number

Add

6

Enter **Payment Amount, Currency and Date.**

7

To make transfer automatically at regular intervals, select "Yes" and enter fields such as **First Payment Date, Execution Frequency, Payment End Date and No, of Payments.**

8

Key in the **Recipient's Reference, Email Address and Mobile Number.**

Payment Mode: Payment to Third Party - HL Bank Singapore

Recipient Reference described here will appear in the statement Describe additional payment information

Email address for payment confirmation. Input allowed up to 5 email addresses. (separated by ';')

E-Mail Address

Country Code

Select



Mobile Number

Country Code & Mobile Number

--

Add

Daily Payment Limit

Used payment limit

0.00 SGD

Available payment limit

* Mandatory field

** Conditional Mandatory field

9

Accept Terms & Conditions and click "Submit"

☐ I understand and accept the Terms & Conditions applicable for initiating Payment to Third Party - HL Bank Singapore.

Submit

Save As Template

Save As Draft

Clear

Cancel

Payment Mode: Payment to Third Party - HL Bank Singapore

Review and Confirmation - Payment to Third Party - HL Bank Singapore

Transaction Header

Reference Number
C720180625162835

Status
Pending Confirmation

Maker Date
2025-06-18 16:28:35

Created By

Debit Information

Account Number

Name
PAYMENT GATEWAY TEST 1 PTE LTD

Nickname
--

Currency
SGD

Type
Current Account

Branch Name
HL BANK

Beneficiary Information

Please Select the Beneficiary Type

Registered

Confirm

Back

Cancel

10 At the confirmation page, click **"Submit"** to proceed with the transfer.

Payment Mode: Domestic Fund Transfer

The screenshot displays the HLB Connect First web interface. The top navigation bar includes links for Account Services, **Payments** (highlighted with a red box), Liquidity, Trade Finance, Treasury, Reports, and a plus icon. A red box with the number '1' and the text 'Click Initiate' is positioned above the Payments dropdown menu. The Payments dropdown menu is open, showing options: Transfer to Own Account, Payment to Third Party - HL Bank Singapore, **Domestic Fund Transfer** (highlighted with a red box), Cross Border Fund Transfer, and Cashier's Order. A red box with the number '2' and the text 'Click Payments > Domestic Fund Transfer' is positioned below the Payments dropdown menu. The main content area shows a 'Transaction Inquiries' section with tabs for Transaction Summary, Standing Instructions, and Executed Standing Instructions. Below the tabs is a table with columns: Reference Number, Payment Date, Account Number, Beneficiary Name, and Amount. The table is empty, and a message states: 'Sorry, there is no data to act upon.' The footer includes the text 'Last successful log-in was on 05-06-2025 02:24:17 PM' and 'Copyright © 2021 HL Bank Singapore reserved.' The HongLeong Bank logo is also present.

HLB
connect First

Important Notice

Account Services **Payments** Liquidity Trade Finance Treasury Reports

1 Click Initiate

Initiate Data Maintenance Other Services

Inquiries File Uploads Quick Pay

Transaction Inquiries

Transaction Summary Standing Instructions Executed Standing Instructions

Reference Number	Payment Date	Account Number	Beneficiary Name	Amount	Status
------------------	--------------	----------------	------------------	--------	--------

Sorry, there is no data to act upon.

2 Click Payments > Domestic Fund Transfer

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HongLeong Bank

Payment Mode: Domestic Fund Transfer

Domestic Fund Transfer

Debit Information

Account Number*



Name

--

Nickname

--

Currency

--

Type

--

Town Name*

Branch Name

--

Type of Payment

Please select the Payment Type

☐ FAST

☒ MEPS

4 Select the **Type of Payment** for domestic transfer, via **FAST** (up to S\$200,000.00) or **MEPS** (>S\$200,000.00) processing.

For **MEPS** transactions, you may select **FCY account for debiting** and **payment can be made in SGD**.

Payment Mode: Domestic Fund Transfer

FAST, Non-Registered Beneficiary

Skip to next slide if using MEPS payments

Beneficiary Information

Please Select the Beneficiary Type

☐ Registered

☒ Non Registered

Recipient Bank Name*



Recipient Bank Code

--

Account Number*

Beneficiary Name*

Nickname

Tip: Add beneficiary to registered list to save their details in HLB ConnectFirst.

Do you want to add the beneficiary to the registered list?

☐ Yes

☒ No

5

Enter the **Recipient Bank Name** to search for the SWIFT code that corresponds to the beneficiary bank account.

Key in the **Beneficiary Account Number** and **Beneficiary Name**.

Payment Mode: Domestic Fund Transfer

MEPS, Non-Registered Beneficiary

Refer to previous slide if using FAST payment

Beneficiary Information

Please Select the Beneficiary Type

☐ Registered

☒ Non Registered

Recipient Bank Name*



Account Number*

Address Line 1*

Beneficiary Country Name*

Select

Recipient Bank Code

--

Beneficiary Name*

Nickname

Address Line 2

Address Line 3

Postal Code

Tip: Add beneficiary to registered list to save their details in HLB ConnectFirst.

Do you want to add the beneficiary to the registered list?

☐ Yes

☒ No

- 5** Enter the **Recipient Bank Name** to search for the SWIFT code that corresponds to the beneficiary bank account. Key in the **Beneficiary Account Number, Beneficiary Name, Beneficiary Address** and **Beneficiary Country Name**.

Payment Mode: Domestic Fund Transfer

FAST/ MEPS, Registered Beneficiary

Domestic Fund Transfer

Beneficiary Information

Please Select the Beneficiary Type

☒ Registered

☐ Non Registered

Account Number*



5

Click to find **Beneficiary's Account Number** - relevant values will be populated in the respective fields if the beneficiary information was saved previously.

Recipient Bank Name

--

Recipient Bank Code

--

Address Line 1

--

Address Line 2

--

Address Line 3

--

Beneficiary Country Name*

Select



Postal Code

--

Town Name*

Payment Mode: Domestic Fund Transfer

Domestic Fund Transfer

Payment Information

Please enter either Debit or Payment Amount

☒ Debit Amount

--

☐ Payment Amount

--

Payment Date**

18-06-2025

Do you want to setup the Standing Instruction?

☐ Yes

☒ No

Recipient's Reference*

Other Payment Details **

Recipient Reference will appear in the statement.

Describe additional payment information.

Email address for payment confirmation. Input allowed up to 5 email addresses. (separated by ';')

E-Mail Address

Country Code

Select

Mobile Number

6

Enter either the **Debit/Payment Amount in SGD** for your transaction, and the **Payment Date**.

7

To make transfer automatically at regular intervals, select "**Yes**" and enter fields such as **First Payment Date, Execution Frequency, Payment End Date and No, of Payments**.

8

Key in the **Recipient's Reference, Email Address and Mobile Number**.

Please input p

Country Code & Mobile Number

--

Add

Payment Mode: Domestic Fund Transfer

Daily Payment Limit

Used payment limit

0.00 SGD

Available payment limit

SGD

 Mandatory field

 Conditional Mandatory field

☐ I understand and accept the Terms & Conditions applicable for initiating Domestic Fund Transfer.

Submit

Save As Template

Save As Draft

Clear

Cancel

9

Accept Terms & Conditions and click "Submit"

Payment Mode: Domestic Fund Transfer

Review and Confirmation - Domestic Fund Transfer

Transaction Header

Reference Number

C723190625093451

Status

Pending Confirmation

Maker Date

2025-06-19 09:34:51

Created By

JUSTINMKR1 JUSTINMKR1

Debit Information

Account Number

Name

PAYMENT GATEWAY TEST 1 PTE LTD

Nickname

--

Currency

SGD

Type

Current Account

Town Name

SINGAPORE

Branch Name

HL BANK

Type of Payment

Confirm

10

At the confirmation page, click "Confirm" to proceed with the transfer.

Back

Cancel

Payment Mode: Cross Border Fund Transfer

The screenshot displays the HLB Connect First web interface. The top navigation bar includes links for Account Services, Payments (highlighted with a red box), Liquidity, Trade Finance, Treasury, Reports, and a plus icon. A red box with the number '1' and the text 'Click Initiate' points to the 'Initiate' dropdown menu in the top right. The 'Initiate' dropdown is open, showing a list of options: Transfer to Own Account, Payment to Third Party - HL Bank Singapore, Domestic Fund Transfer, Cross Border Fund Transfer (highlighted with a blue bar), and Cashier's Order. A red box with the number '2' and the text 'Click Payments > Cross Border Fund Transfer' points to the 'Cross Border Fund Transfer' option. Below the navigation bar, the 'Transaction Inquiries' section is visible, showing a table with columns for Reference Number, Payment Date, Account Number, Beneficiary Name, and Amount. The table is empty, and a message states 'Sorry, there is no data to act upon.' The footer includes the text 'Last successful log-in was on 05-06-2025 02:24:17 PM' and 'Copyright © 2021 HL Bank Singapore reserved.' The Hong Leong Bank logo is also present.

HLB
CONNECT First

Important Notice

Account Services **Payments** Liquidity Trade Finance Treasury Reports

1 Click Initiate

Initiate Payments Bulk Payment

Transfer to Own Account
Payment to Third Party - HL Bank Singapore
Domestic Fund Transfer
Cross Border Fund Transfer
Cashier's Order

Inquiries File Uploads Quick Pay

Transaction Inquiries

Transaction Summary Standing Instructions Executed Standing Instructions

Reference Number	Payment Date	Account Number	Beneficiary Name	Amount	Status
------------------	--------------	----------------	------------------	--------	--------

Sorry, there is no data to act upon.

2 Click Payments > Cross Border Fund Transfer

Last successful log-in was on 05-06-2025 02:24:17 PM

HongLeong Bank

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Payment Mode: Cross Border Fund Transfer

Cross Border Fund Transfer

Debit Information

3

Click  to find **Debit Account Number** - relevant values will be populated in the respective fields

Account Number*



Account Name

PAYMENT GATEWAY TEST 1 PTE LTD

Nickname

--

Currency

SGD

Type

Current Account

Town Name*

Branch Name

HL BANK

4

If the beneficiary is **registered**, Click  to find **Beneficiary's Account Number** - relevant values will be populated in the respective fields.

Next, please **proceed to Step 9** (skip to Slide 50)

Beneficiary Information

Please Select the Beneficiary Type

☒ Registered ☐ Non Registered

Account Number/IBAN*



Beneficiary Name

BENE CBFT PTE LTD

Nickname

--

Address Line 1

LINE 11

Address Line 2

LINE22

Address Line 3

--

Beneficiary country Name*

Postal Code

--

Submit

Save as Template

Save As Draft

Clear

Cancel

Payment Mode: Cross Border Fund Transfer

Cross Border Fund Transfer

Debit Information

Account Number*

Account Name

Nickname

Currency

Type

Town Name*

Branch Name

PAYMENT GATEWAY TEST 1 PTE LTD

Current Account

SINGAPORE

HL BANK

5

If beneficiary is **non-registered**, enter the beneficiary's details into the required fields: **Account Number/IBAN, Beneficiary Name, Beneficiary Address, Beneficiary Country Name** and **Town Name**.

Beneficiary Information

Please Select the Beneficiary Type

Registered

Non Registered

Account Number/IBAN*

Address Line 1*

Beneficiary country Name*

Town Name*

Beneficiary Name*

Address Line 2*

Postal Code

Nickname

Address Line 3

Submit

Save as Template

Save As Draft

Clear

Cancel

Payment Mode: Cross Border Fund Transfer

Payment Details

Country



Payment Currency



6

Enter the payment details into the required fields: **Country** and **Payment Currency**. You may key in part of the country's name and click to search the list. Search for the currency by the abbreviation e.g. MYR, USD.

Beneficiary Bank Details

SWIFT/Bank Routing Number*



Beneficiary Bank Name

--

Beneficiary Bank Branch

--

Beneficiary Bank City

--

Beneficiary Bank Country

Beneficiary Bank Routing Type

7

Enter the 11 characters **SWIFT/Bank Routing Number** and click the to search for the beneficiary bank. The relevant values will be populated in the respective fields. Alternatively, **you may click the icon to find SWIFT code- key in bank name, select routing type as SWIFT.**

Intermediary Bank Details

Intermediary Bank BIC/SWIFT Code



8

Enter the **Intermediary Bank BIC/SWIFT Code** (if applicable) and select whether to add the beneficiary to the registered list.

Do you want to add the beneficiary to the registered list?

☐ Yes

☒ No

Payment Mode: Cross Border Fund Transfer

Cross Border Fund Transfer

Payment Information

Payment Date** 19-06-2025

Please enter either Debit or Payment Amount

☒ Debit Amount SGD

☐ Payment Amount MYR

9 In this example, the debiting account is SGD and beneficiary bank account is MYR. Enter the **Payment Date, Debit Amount OR Payment Amount**. An indicative exchange rate will pop up for the transaction.

Do you have exchange rate contract with the bank?

☐ Yes ☒ No

10 If **FX contract was booked**, select **Yes** and provide the **Contract Reference Number**.

Charge To*

SHA

Payment Details*

HLCF User Guide

11 Select from **BEN/OUR/SHA** under **Charge To** and enter the **Payment Details** - purpose and details of the cross-border payment.

- **BEN:** All local and overseas charges are borne by the beneficiary.
- **OUR:** All local and overseas charges are borne by the applicant.
- **SHA:** Beneficiary bank and intermediary banks' charges are borne by beneficiary ; Remitting bank's charges are borne by the applicant.

Payment Mode: Cross Border Fund Transfer

Cross Border Fund Transfer

Email address for payment confirmation. Input allowed up to 5 email addresses. (separated by ';')

E-Mail Address

Attachments

+ Select



+ Select



+ Select



+ Select



+ Select



Daily payment limits

Used payment limit

0.00 SGD

Available payment limit

* Mandatory field

** Conditional Mandatory field

☐ I understand and accept the Terms & Conditions applicable for initiating Cross Border Fund Transfer.

Submit

Save as Template

Save As Draft

12

Add any supporting documents for the payment transfer if necessary

13

Accept Terms & Conditions and click "Submit"

Clear

Cancel

Payment Mode: Cross Border Fund Transfer

Review and Confirmation - Cross Border Fund Transfer

Transaction Header

Reference Number

C729190625105441

Status

Pending Confirmation

Maker Date

2025-06-19 10:54:41

Created By

JUSTINMKR1 JUSTINMKR1

Debit Information

Account Number

Account Name

PAYMENT GATEWAY TEST 1 PTE LTD

Nickname

--

Currency

SGD

Type

Current Account

Town Name

SINGAPORE

Branch Name

HL BANK

Beneficiary Information

Please Select the Beneficiary Type

Registered

Confirm

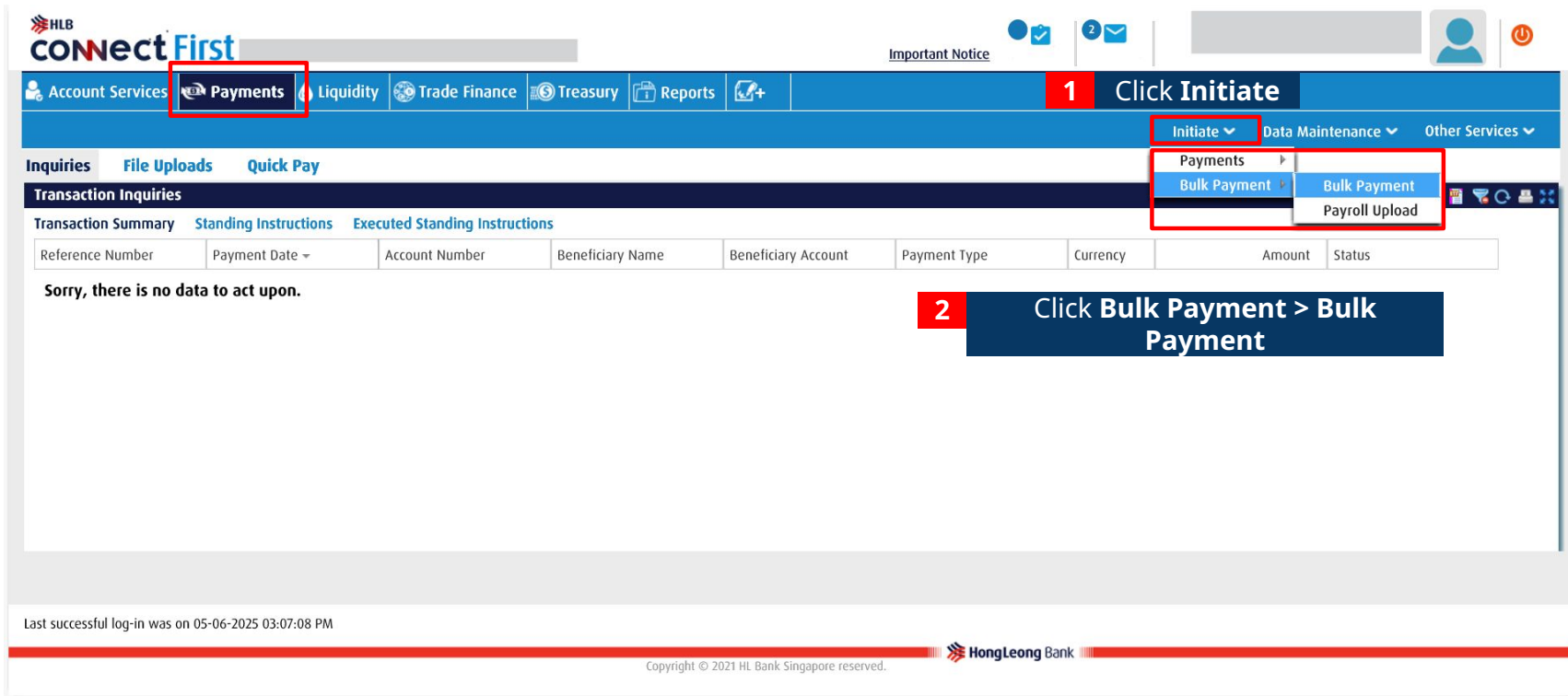
14

At the confirmation page, click "Confirm" to proceed with the transfer.

Back

Cancel

Bulk Payment Upload*



The screenshot shows the HLB Connect First portal interface. The top navigation bar includes links for Account Services, Payments (highlighted with a red box), Liquidity, Trade Finance, Treasury, Reports, and a plus icon. A red box labeled '1' points to the 'Initiate' button in the top right. Below the navigation bar, there are tabs for Inquiries, File Uploads, and Quick Pay. Under Inquiries, there is a 'Transaction Inquiries' section with a table header: Reference Number, Payment Date, Account Number, Beneficiary Name, Beneficiary Account, Payment Type, Currency, Amount, and Status. The table content shows 'Sorry, there is no data to act upon.' A red box labeled '2' points to the 'Bulk Payment' option in the 'Payments' dropdown menu.

1 Click Initiate

2 Click Bulk Payment > Bulk Payment

***Please approach your RM/ARM for the bulk payment file template.**

Bulk Payment Upload

Bulk Payment

File Information

Transaction Type*
Normal File Upload

Template*
Select

View

Select
Bulk FAST, Giro
Bulk file (CBFT and MEPS) without fx contract
Bulk file (CBFT and MEPS) with fx contract

or this function

3 Select **"Normal File Upload"** under **Transaction Type**.

Then, select the **Template Type**:

1. Bulk FAST/GIRO
2. Bulk CBFT/MEPS with FX Contract
3. Bulk CBFT/MEPS with no FX Contract

Please take note that the limit per transaction is capped at S\$200,000.00.

Bulk Payment Upload

Bulk Payment

File Information

Transaction Type*

Normal File Upload

Template*

Bulk FAST, Giro

View

File Attachment*

+ Select

Encryption Indicator

Encryption is not required for this function

Debit Information

Debit Type

☒ Single

☐ Multiple

Payment Information

Debit Description*

* Mandatory field

** Conditional Mandatory field

Submit

Clear

Cancel

4

Click the **+** button which will open a pop-up for **File Attachment**. Select the file and click "Open". The title of the file should show below the box.

5

Select whether it is a **Single or Multiple Debit Type**.
Single = Consolidated Single Debit shown in statement
Multi = Multi Line Debit shown in statement

6

Detail the **Debit Description**.

7

Click **"Submit"** to confirm file upload.

Bulk Payment Upload

Bulk Payment ✕

File Information ▼

Transaction Type
Normal File Upload

Template
Bulk FAST, Giro
File Attachment
Filled Template
Bulk FAST.xls

8 Check that it is the correct **Template Type** and **File Attachment**.

Debit Information ▼

Debit Type
Single

Payment Information ▼

Debit Description
HLCF Bulk Payment

9 Click "**Confirm**" once you have reviewed the details. You will receive a **pop-up notification upon successful File Upload.c**

Confirm

Bulk Payment Upload

- 10** Maker would need to verify the uploaded file.
Go to Payments >> File Upload >> File Status should be **Ready for Verification**

HLB CONNECTFirst 60000004-HLBS CONNECTFIRST (TEST 2) PTE LTD

Account Services **Payments** Trade Finance Treasury Reports

Inquiries **File Uploads** Quick Pay

File Upload Payroll Upload Beneficiary Upload

File Reference	Transaction Type	File Name	Payment Date	Number of Transactions	Currency	Amount	File Status
C740130423155542	Normal File Upload	Bulk Payment FAST - Template...	13-04-2023	2	S60	2.00	Ready for Verification

- 11** Once transaction is shown as “Ready for Verification”, **Maker to proceed with verification by clicking on checkbox at top right hand corner.**

Bulk Payment Upload

12 On pending transaction page, click on **Payments - Financial**

Pending Transactions			
Product	Pending File Verification	Pending Authorization	Ready For Release
Payments - Financial	21	--	--
Payments - Others	--	--	--
Account Services - Investment	--	--	--
Account Services - Service Request	--	--	--

13 On pending activities page, click on **File Verification** > click the **green circle icon box** > proceed with **Accept or Reject**

Pending Activities								
Financial Transactions	Pending Authorization	File Verification	Save As Drafts	Rejected Transactions	Ready For Release			
Non Financial								
File Reference	Transaction Type	File Name	File Status	Submitted On	Total Record	Currency	Amount	
☒ C740130423155542	Normal File Upload	Bulk Payment FA...	Ready for Verifica...	13-04-2023	2	SGD	2.00	
☐ C798130423151422	Normal File Upload	Bulk Payment FA...	Ready for Verifica...	13-04-2023	1	SGD	0.01	

Bulk Payment Upload

14 **Maker** to proceed to **accept the Pre-Confirmation**. Confirmation window will pop up as shown below.

Pre-Confirmation

Transaction Pre-Confirmation		
Reference Number *	Product Description	Sub Product Description
C740130423155542	Payment	Bulk Payments

Transaction Details

Total Records Selected	Total Transactions	Total Transaction Amount(SGD Equivalent)
1	2	SGD 2.00

Accept **Close**

Confirmation Window

Reference No.	Success	Status	Remarks
C740130423155542	YES	Pending Authorization	

Close

15 **Authoriser** to proceed to **approve the file** for bank processing

HLB
connectFirst 60000004-HLBS CONNECTFIRST (TEST 2) PTE LTD

Important Notice



Account Services **Payments** **Treasury** **Reports** **+**

Bulk Payment Upload

16 Authoriser to click on **Payments - Financial**

Pending Transactions			
Product	Pending File Verification	Pending Authorization	Ready For Release
Payments - Financial	21	--	--
Payments - Others	--	--	--
Account Services - Investment	--	--	--
Account Services - Service Request	--	--	--

17 On pending activities page, click on **Pending Authorization** > click the **green circle icon box** > proceed with **Authorise or Reject**

Pending Activities									
Financial Transactions		Pending Authorization	File Verification	Save As Drafts	Rejected Transactions	Ready For Release			
Non Financial									
Transaction Type	Account Number	Beneficiary Name / File Name	Beneficiary Account	Payment Date	Total...	Currency	Amount	Debit Account	
 Payroll Upload	--	HLBANK Payroll - Jan 23 - UAT.xlsx	--	13-01-2023	4	SGD	0.04	--	
Payroll Upload	--	HLBANK SALARY PAYROLL 11 Jan ...	--	13-01-2023	5	SGD	0.10	--	
Cross Border Fun...		RAJU PANUGANTY		05-01-2023	1	SGD	0.01	HLBS CONNECT	

Authorize

Reject

Back

Close

Bulk Payment Upload

18 To see status of file, **Authoriser** to click on **Payments >> File Uploads >> Payroll Upload >> File Status**

The screenshot displays the HLB Bank Bulk Payment Upload interface. The top navigation bar includes 'Account Services', 'Payments', 'Treasury', 'Reports', and a plus icon. The 'Payments' menu is highlighted. Below the navigation bar, the 'File Uploads' sub-menu is selected, showing options for 'Inquiries', 'File Uploads', and 'Quick Pay'. The 'File Uploads' sub-menu is further divided into 'File Upload', 'Payroll Upload', and 'Beneficiary Upload'. The 'Payroll Upload' option is highlighted. The main table displays the following data:

File Reference	Payment Date	File Name	Amount	Number Of Transactions	File Status
C718110123181809	13/01/2023	HLBANK Payroll - Jan 23 - UAT.xlsx	0.04	4	Rejected by Approver

Bulk Payroll Upload *(on enrollment basis only*)*

The screenshot shows the HLB Connect First web interface. The top navigation bar includes 'Account Services', 'Payments' (highlighted with a red box), 'Liquidity', 'Trade Finance', 'Treasury', 'Reports', and a plus icon. A red box labeled '1' points to the 'Click Initiate' button. Below the navigation bar, the 'Initiate' dropdown menu is open, showing 'Payments', 'Bulk Payment' (highlighted with a red box), and 'Payroll Upload' (highlighted with a red box). A red box labeled '2' points to the 'Click Bulk Payment > Payroll Upload' button. The main content area displays a table with columns: Reference Number, Payment Date, Account Number, Beneficiary Name, Beneficiary Account, Payment Type, Currency, Amount, and Status. Below the table, it states 'Sorry, there is no data to act upon.' The footer shows the last successful log-in time and copyright information for HongLeong Bank.

HLB connect First

Important Notice

Account Services **Payments** Liquidity Trade Finance Treasury Reports

1 Click Initiate

Initiate Data Maintenance Other Services

Payments Bulk Payment Payroll Upload

Inquiries File Uploads Quick Pay

Transaction Inquiries

Transaction Summary Standing Instructions Executed Standing Instructions

Reference Number	Payment Date	Account Number	Beneficiary Name	Beneficiary Account	Payment Type	Currency	Amount	Status
Sorry, there is no data to act upon.								

2 Click Bulk Payment > Payroll Upload

Last successful log-in was on 05-06-2025 03:07:08 PM

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***Please approach your RM/ARM to register for the bulk payroll module / request for bulk payroll file template**

Bulk Payroll Upload

Payroll Upload



File Information

Transaction Type*

Payroll Upload

Template*

Payroll_XLS

File Attachment*

+ Select

Payroll File.xls

3

Select "Payroll Upload" under **Transaction Type**. Then, select the **Template Type - "Payroll_XLS"**.

View

Encryption Indicator

Encryption is not required for this function

4

Click the  button which will open a pop-up for **File Attachment**. Select the file and click "Open".

Upon successful upload, the file name would be shown.

Debit Information

Debit Type

☒ Single

Payment Information

Debit Description*

5

Detail the **Debit Description**.

* Mandatory field

** Conditional Mandatory field

6

Click "**Submit**" to confirm file upload.

Submit

Clear

Cancel

Bulk Payroll Upload

Payroll Upload



File Information

Transaction Type
Payroll Upload

Template
Payroll_XLS

File Attachment
Payroll File.xls

7

Check that the correct **Template Type** and **File Attachment** has been uploaded.

Please take note that the limit per transaction is capped at S\$200,000.00.

Debit Information

Debit Type
Single

Payment Information

Debit Description
HLCF Payroll

Confirm

8

Click "**Confirm**" once you have reviewed the details. You will receive a pop-up notification upon successful File Upload.

Bulk Payroll Upload

- 9 Maker would need to verify the uploaded file.
Go to Payments >> Payroll Upload >> File Status should be **Ready for Verification**

HLB
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Account Services **Payments** Treasury Reports +

Initiate ▾ Data Maintenance ▾ Other Services ▾

Inquiries File Uploads Quick Pay

File Upload Inquiries

File Upload **Payroll Upload** Beneficiary Upload

File Reference	Payment Date	File Name	Amount	Number Of Transactions	File Status
C718110123181809	13/01/2023	HLBANK Payroll - Jan 23 - UAT.xlsx	0.04	4	Ready for Verification

- 10 Once transaction is shown as “Ready for Verification”, **MAKER to proceed with verification by clicking on checkbox at top right hand corner.**

Bulk Payroll Upload

11 On pending transaction page, **Maker** to click on **Payments - Financial**

Pending Transactions			
Product	Pending File Verification	Pending Authorization	Ready For Release
Payments - Financial	21	--	--
Payments - Others	--	--	--
Account Services - Investment	--	--	--
Account Services - Service Request	--	--	--

12 On pending activities page, click on **File Verification** > click the **green circle icon box** > proceed with **Accept or Reject**

Pending Activities								
Financial Transactions	Pending Authorization	File Verification	Save As Drafts	Rejected Transactions	Ready For Release			
Non Financial								
File Reference	Transaction Type	File Name	File Status	Submitted On	Total Record	Currency	Amount	
☒ C740130423155542	Normal File Upload	Bulk Payment FA...	Ready for Verifica...	13-04-2023	2	SGD	2.00	
☐ C798130423151422	Normal File Upload	Bulk Payment FA...	Ready for Verifica...	13-04-2023	1	SGD	0.01	

Bulk Payroll Upload

13 **Maker** to proceed to **accept the Pre-Confirmation**. Confirmation window will pop up as shown below.

Pre-Confirmation

Reference Number	Product Description	Sub Product Description
C740130423155542	Payment	Bulk Payments

Transaction Details

Total Records Selected	Total Transactions	Total Transaction Amount(SGD Equivalent)
1	2	SGD 2.00

Accept **Close**

Confirmation Window

Reference No.	Success	Status	Remarks
C740130423155542	YES	Pending Authorization	

Close

14 **Authoriser** to proceed to **approve the file** for bank processing

HLB
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Important Notice



Account Services **Payments** **Treasury** **Reports** **+**

Bulk Payroll Upload

15 Authoriser to click on **Payments - Financial**

Pending Transactions			
Product	Pending File Verification	Pending Authorization	Ready For Release
Payments - Financial	21	--	--
Payments - Others	--	--	--
Account Services - Investment	--	--	--
Account Services - Service Request	--	--	--

16 On pending activities page, click on **Pending Authorization** > click the **green circle icon box** > proceed with **Authorise or Reject**

Pending Activities									
Financial Transactions		Pending Authorization	File Verification	Save As Drafts	Rejected Transactions	Ready For Release			
Non Financial									
Transaction Type	Account Number	Beneficiary Name / File Name	Beneficiary Account	Payment Date	Total...	Currency	Amount	Debit Account	
 Payroll Upload	--	HLBANK Payroll - Jan 23 - UAT.xlsx	--	13-01-2023	4	SGD	0.04	--	
Payroll Upload	--	HLBANK SALARY PAYROLL 11 Jan ...	--	13-01-2023	5	SGD	0.10	--	
Cross Border Fun...		RAJU PANUGANTY		05-01-2023	1	SGD	0.01	HLBS CONNECT	

Authorize

Reject

Back

Close

Bulk Payroll Upload

17 To see status of file, **Authoriser** to click on **Payments >> File Uploads >> Payroll Upload >> File Status**

The screenshot shows the HLB Bank portal interface. The top navigation bar includes 'Account Services', 'Payments' (highlighted with a red box), 'Treasury', 'Reports', and a '+'. Below this, the 'File Uploads' tab is selected and highlighted with a red box. Under 'File Uploads', the 'Payroll Upload' sub-tab is also highlighted with a red box. The main content area displays a table with the following data:

File Reference	Payment Date	File Name	Amount	Number Of Transactions	File Status
C718110123181809	13/01/2023	HLBANK Payroll - Jan 23 - UAT.xlsx	0.04	4	Rejected by Approver

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Authorise/Reject Transactions

The screenshot displays the HLB Connect First web interface. At the top, the HLB logo is on the left, followed by the text "connect First" and "60000051-PAYMENTS GATE TEST 1 PTE LTD". To the right, there is an "Important Notice" link, a notification icon with a red box around it containing the number "2" and a checkmark, and a mail icon with the number "50". A red box with the number "1" highlights a button in the top navigation bar. A tooltip points to this button, stating: "Click this button to open the approval menu." The navigation bar includes links for "Account Services", "Payments", "Liquidity", "Trade Finance", "Treasury", "Reports", and a plus icon. Below the navigation bar, there are tabs for "Accounts", "Deposits", "Loan / Financing", "Cheque Management", and "Statement Self Service". The "Accounts" tab is selected, showing an "Account Summary" section with a "Current Accounts" sub-section. The main content area is currently empty.

Authorise/Reject Transactions

Pending Transactions				×
Product ▲	▼	Pending File Verification	Pending Authorization	Ready For Release
Payments - Financial	--		2	--
Payments - Others	--		--	--
Account Services - Investment	--		--	--
Account Services - Service Request	--		--	--

2 Select the product you would like to provide authorisation for.

- **Payments - Financial:** Approval on transactions
- **Payments - Others:** Approval on registered beneficiaries
- **Account Services - Investment:** Approval on investment requests

Close

Authorise/Reject Transactions

Pending Activities

Financial Transactions

Non Financial

Pending Authorization

File Verification

Save As Drafts

Rejected Transactions

Ready For Release

☐	Transaction Type	Account Number	Beneficiary Name / File Name	Beneficiary Account	Payment Date	Total...	Currency	Amount	Debit Account
☒	Normal File Upload	--	SGPG - Bulk MEPS (New Templa...	--	17-06-2025	2	SGD	205.00	--
☐	Normal File Upload	--	SGPG - Bulk CBFT (New Templat...	--	17-06-2025	2	SGD	278.33	--

3 Select the transactions that you would like to authorise by clicking on the checkboxes.

Authorize

Reject

4 Click Authorise or Reject for the selected transactions pending authorisation.

BackClose

Authorise/Reject Transactions

Pre-Confirmation

Transaction Pre-Confirmation

Reference Number ▲	Product Description	Sub Product Description
C77170625134503	Payment	Bulk Payments

Transaction Details

Total Records Selected	Total Transactions	Total Transaction Amount(SGD Equivalent)
1	2	SGD 205.00

Authorize

Close

Pre-Confirmation

Transaction Pre-Confirmation

Reference Number ▲	Product Description	Sub Product Description
C768020725103811	Payment	Domestic Fund Transfer

Transaction Authorization Details

Total Records Selected	Total Transactions	Total Transaction Amount(SGD Equivalent)
1	1	SGD 0.10

Reject

Close

5

Click **Authorise / Reject** to proceed.

For **Rejection** - please provide **reason for rejection**.

Authorise/Reject Transactions

6 Authenticate via **Mobile notification/QR Code**.

Pre-Confirmation

Authentication Details

Preferred Authentication*

☐ Mobile Notification

☒ QR Code


SAMPLE


Please scan the QR Code using Hong Leong ConnectFirst Mobile App to generate the Response Code for the transaction.

If you require further guidance, [please click here.](#)

Time left out for Response Code Input
99 Seconds

7 A **confirmation window pop up** will appear.

Approved Transaction

Confirmation Window			
Reference No.	Success	Status	Remarks
C762130625014318	YES	Sent to Bank	

Rejected Transaction

Confirmation Window			
Reference No.	Success	Status	Remarks
C768020725103811	YES	Rejected by Approver	

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Steps to Retrieve Transaction Details Report

1. Click on **Account Services > Statement Self Service > Select Account Number > Select Transaction Period > Select Export Type (PDF) > Click "Go"**

The screenshot displays the HLB Connect First web application. The top navigation bar includes links for Account Services, Payments, Trade Finance, Treasury, and Reports. The 'Statement Self Service' section is highlighted. Below this, the 'Generate Request' form is visible. The form contains the following fields and values:

- Account Number: 100
- Account Name: HLBS
- Currency: SGD
- Branch Name: HL BANK (indicated by a green arrow)
- Transaction Period: From 01-02-2026 To 28-02-2026
- Export Type: PDF

The 'Go' button is highlighted in blue. Below the form, the 'Statement Reports' section shows a table with columns: Reference Number, Date of Request, Account Number, Statement Period, Status, and Download File. A message below the table states: "Sorry, there is no data to act upon."

Steps to Retrieve Transaction Details Report

2. Pop-up Confirmation will appear

Account Statement Details

Reference Number: C762020426104604
Account Statement Request has been submitted successfully, Please see the Statement Reports tab to download the statement.

Ok

3. To download the Transaction Details Report (PDF format), click Account Services > Statement Self Service > Statement Reports > Download

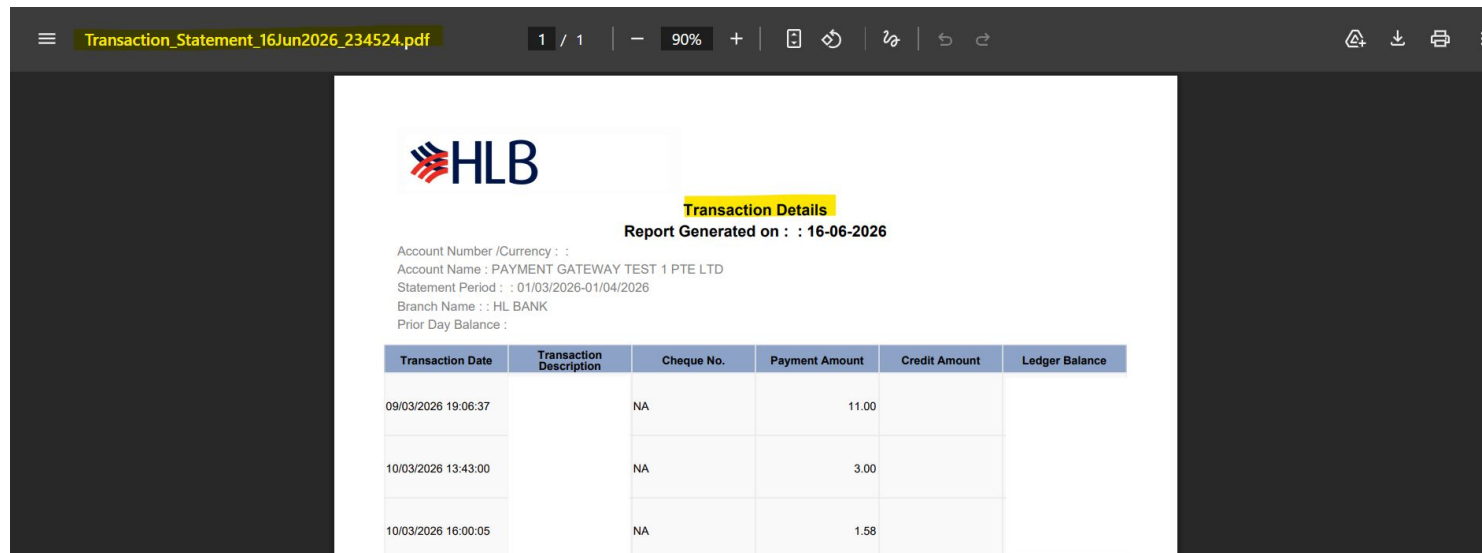
The screenshot shows the HLB Connect First web application. The top navigation bar includes 'Account Services', 'Payments', 'Trade Finance', 'Treasury', 'Reports', and a plus icon. Below this, a secondary bar highlights 'Statement Self Service'. The 'Generate Request' section contains fields for 'Account Number', 'Account Name', 'Currency', 'Branch Name', 'Transaction Period' (with radio buttons for 'Current Day' and 'From'/'To' dates), and 'Export Type' (set to 'PDF'). 'Go' and 'Reset' buttons are present. Below this, the 'Statement Reports' tab is active, displaying a table with the following data:

Reference Number	Date of Request	Account Number	Statement Period	Status	Download File
C762020426104604	02-04-2026 10:46:04 am		01/02/2026-28/02/2026	Ready to Download	Download

A green arrow points to the 'Download' link in the 'Download File' column of the table.

Steps to Retrieve Transaction Details Report

4. Format of Transaction Details Report



Transaction Details
Report Generated on : : 16-06-2026

Account Number /Currency : :
Account Name : PAYMENT GATEWAY TEST 1 PTE LTD
Statement Period : : 01/03/2026-01/04/2026
Branch Name : : HL BANK
Prior Day Balance :

Transaction Date	Transaction Description	Cheque No.	Payment Amount	Credit Amount	Ledger Balance
09/03/2026 19:06:37		NA	11.00		
10/03/2026 13:43:00		NA	3.00		
10/03/2026 16:00:05		NA	1.58		

Note:

1. Please note that up to latest 4 months of transaction history would be available on HLB ConnectFirst.
2. Monthly bank statements are not available on HLB ConnectFirst – the bank statements will be automatically sent to your bank registered email. Please check with your Relationship Manager for more details.

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PayNow Corporate Registration

Step 1: Log in to HLB ConnectFirst and click on “PayNow”

The screenshot displays the HLB ConnectFirst user interface. At the top, the HLB logo and 'connectFirst' text are on the left. On the right, there are notification icons, a welcome message for 'Michael' dated '23 Apr 2026, 17:17', and a user profile icon. Below this is a horizontal menu bar with options: Account Services, Payments, Liquidity, Trade Finance, Treasury, Reports, and PAYNOW (which is circled in red). To the right of the menu bar are 'Initiate' and 'Other Services' dropdowns. Below the menu bar, the 'Accounts' section is active, showing a table titled 'Current Accounts' with columns for Account Number, Account Name, Nickname, Branch, Currency, Available Balance, and Ledger Balance.

Account Number	Account Name	Nickname	Branch	Currency	Available Balance	Ledger Balance
----------------	--------------	----------	--------	----------	-------------------	----------------

PayNow Corporate Registration

Step 2: Click on “Register New PayNow ID”

 PayNow Corporate

PA

 PAYMENT GATEWAY TEST 1 PTE LTD | UEN: 199508982W [->]

PayNow ID

Pending Approval

History

+ Register New PayNow ID

Q Search account and PayNow ID

Account	PayNow ID	Application Date	Status	Actions
PAYMENT GATEWAY TEST	199508982WB01	May 8, 2026	✓ Active	Manage ▾

Showing 1 of 1 results

Customer Helpdesk: +65 6028 9800 | call-centre@hlbank.com.sg

PayNow Corporate Registration

Step 3: Select your preferred SGD account. UEN will be auto-populated under PayNow ID and you can choose to enter a 3-character alphanumeric suffix (optional). Select approver's email for notifying approver.

Note: PayNow ID should be unique and not used for other bank account within HL Bank and other banks.

The screenshot displays the PayNow Corporate Registration interface. At the top, the HLB logo and 'PayNow Corporate' are visible. The top right shows 'PA PAYMENT GATEWAY TEST 1 PTE LTD' and 'UEN: 199508982W'. Below this, there are tabs for 'PayNow ID', 'Pending Approval', and 'History'. A search bar is present with the text 'Search account and PayNow ID'. A table lists accounts, with one entry 'PAYMENT GATEWAY TEST' and '1995089'. A modal window is open in the center, titled '+ Register Account for PayNow'. It contains three steps: Step 1: Choose SGD Current Account (Business Name: PAYMENT GATEWAY TEST 1 PTE LTD, Account: Select an account), Step 2: Input PayNow ID (PayNow ID: 199508982W, Enter Your Suffix), and Step 3: Notify approver(s) through email (Email address (Up to 3): Select email address). The modal has 'Cancel' and 'Next' buttons at the bottom.

HLB PayNow Corporate

PA PAYMENT GATEWAY TEST 1 PTE LTD UEN: 199508982W

PayNow ID Pending Approval History

Search account and PayNow ID

Account	PayNow ID	Status	Actions
PAYMENT GATEWAY TEST	1995089	Active	Manage

Showing 1 of 1 results

+ Register Account for PayNow

Step 1: Choose SGD Current Account

Business Name

PAYMENT GATEWAY TEST 1 PTE LTD

Account

Select an account

Step 2: Input PayNow ID (Note: Suffix is optional)

PayNow ID (e.g. 123456789XA12)

199508982W Enter Your Suffix

Step 3: Notify approver(s) through email

Email address (Up to 3)

Select email address

Cancel Next

PayNow Corporate Registration

Step 4: PayNow ID will be created, pending approval. Approver will be notified via email of request to create new PayNow ID.



Hong Leong Online <HLOnline@eservices.hlbank.com.sg>

to me ▾

Dear Sir/Madam

A new request has been submitted by CCCC PTE LTD and requires your approval.

Submission Date & Time: 22 Apr 2026 09:37:32

Account: CCCC PTE LTD 702

PayNow ID: 53480099U

PayNow Action Type: **REGISTRATION**

Please log in to Hong Leong ConnectFirst (HLCF) and navigate to PayNow to approve the request.

Thank you.

PayNow Corporate Registration

Step 5: Approver to log in to HLB ConnectFirst and click on “PayNow”.
Under “Pending approval” tab, click on “Manage” and select “Approve” or “Reject”.

PayNow ID Pending Approval History

Account	PayNow ID	Application Date	Status	Actions
PAYMENT GATEWAY TEST	199508982WA98	May 26, 2026	Pending Approval - REGISTRATION	Manage ^ ✓ Approve ✗ Reject

Showing 1 of 1 results

PayNow Corporate Registration

Step 6: Upon approval, status of PayNow ID will be “Active”

PayNow ID

Pending Approval

History

+ Register New PayNow ID

Q Search account and PayNow ID

Account	PayNow ID	Application Date	Status	Actions
PAYMENT GATEWAY TEST 100010000052479702	12891289B12	Feb 11, 2026	✓ Active	Manage ^ Generate QR Code Edit Details Deregister

Showing 1 of 1 results

PayNow QR Generation

Under the active PayNow ID, click on “Manage” and “Generate QR Code”

Note: Both maker and checker can access the QR code.

PayNow ID Pending Approval History

+ Register New PayNow ID

Search account and PayNow ID

Account	PayNow ID	Application Date	Actions
PAYMENT GATEWAY TEST	12891289B12	Feb 11, 2026	Manage Generate QR Code Edit Details Deregister

Showing 1 of 1 results

PayNow QR Code

Account: PAYMENT GATEWAY TEST (100990000000431702)

SAMPLE

This QR code is unique to your PayNow ID

Download as Image Download as PDF

Close

PayNow Corporate Management

Under the active PayNow ID, click on **“Manage”** and **“Edit Details”** if you wish to **amend the linked bank account** to a registered PayNow ID with HL Bank

Note: Only maker can edit details and approval is required.

PayNow ID

Pending Approval

History

+ Register New PayNow ID

Q Search account and PayNow ID

Account	PayNow ID	Actions
PAYMENT GATEWAY TEST	12891289B12	Manage ^ Generate QR Code Edit Details Deregister

Showing 1 of 1 results

Edit Account for PayNow

Step 1: Choose SGD Current Account

Business Name

PAYMENT GATEWAY TEST 1 PTE LTD

Account

PAYMENT GATEWAY TEST 1

Step 2: Input PayNow ID (Note: Suffix is optional)

PayNow ID (e.g. 123456789KA12)

199508982W 12891289B88

Step 3: Notify approver(s) through email

Email address (Up to 3)

Select email address

Cancel Next

Deregistering PayNow ID

Under the active PayNow ID, click on **“Manage”** and **“Deregister”** if you wish to **deregister** a PayNow ID with HL Bank

Note: Only maker can edit details and approval is required.

The screenshot displays the PayNow ID management interface. At the top, there are tabs for 'PayNow ID', 'Pending Approval', and 'History'. A search bar is located below the tabs. A table lists the PayNow IDs, with one entry for 'PAYMENT GATEWAY TEST' having a status of 'Active'. A modal dialog titled 'Deregistration' is open, asking for confirmation to deregister the PayNow ID 12891289A67 for the account PAYMENT GATEWAY TEST. A red box highlights the 'Deregister' option in the 'Manage' dropdown menu, with a red line connecting it to the 'Deregister' button in the modal dialog.

PayNow ID Pending Approval History + Register New PayNow ID

Q Search account and PayNow ID

Account	PayNow ID	Application Date	Status	Actions
PAYMENT GATEWAY TEST	12891289A67		✓ Active	Manage ^

Showing 1 of 1 results

Deregistration

Are you sure you want to deregister this PayNow ID 12891289A67 for account PAYMENT GATEWAY TEST ?

This will permanently remove the PayNow ID registration

Cancel Confirm

Generate QR Code

Edit Details

Deregister

PayNow Corporate Dashboard

You may view the PayNow ID history.

PayNow ID

Pending Approval

History

To view previously approved, rejected and deregistered PayNow IDs

+ Register New PayNow ID

Q Search account and PayNow ID

Cancelled (0)

Rejected (0)

Approved (1)

Deregistered (0)

Contact Us

Customer Helpdesk

Telephone Number: **+65 6028 9800**

Email Address: call-centre@hlbank.com.sg

Contact us anytime from Monday to Friday, SGT 9:00 AM to 6:00 PM

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