

CTOS DATA SYSTEMS SDN BHD

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Credit Manager User Guide to CTOS Subscribers

Date

October 1, 2016

By:

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For:

CTOS Subscribers

This Credit Manager System User Guide is solely built for CTOS's subscribers and the content shall be used only for the employee of the organization. The materials may not be distributed to any other parties except for company's internal usage.

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1.0 Introduction

CTOS Credit Manager System is here to help you make better credit decision.

It allows you to have access to a variety of reports to better evaluate risks. The enhancement will allow you to obtain Bank Negara Information, also known as Banking Payment History (B.P.H) through the new system. Hence, you will now be able to obtain CTOS and CCRIS information in one single report under one click.

Monitoring services gives you a piece of mind as we make sure that when we know there is a change in company statuses (eg: change of director, financials, etc), you will be the first to know.

You may also reinforcing better payment behaviour by sharing both good and bad experiences on your existing customer through our electronic Trade Reference platform.

This userguide will show you step-by-step on how to perform the functions in the system.

1.1 Login

This is the login page of CTOS Credit Manager system.

Key in your **User ID**, **Password** and click “**Sign In**”. If you are a first time user, you will be prompted to reset your password after sign in.

1.2 Home Page

The home page of new credit manager system:

Global Start new search Unviewed Monitoring Hits

ctos Credit Manager™ Tutorial (English) EN Jennycbs

Home Reports Monitoring Trade References (eTR) Others Help Training Sign Up

Start New Search Company/Business/Others Individual Professional Search

Name or Reg No. By Name Unviewed Monitoring Hit

Example: Steel Making Sdn Bhd or 0818672

Report Status	CCM (SSM)	MDI (JIM)	NRD (JPN)	International	Idaman
In-Progress	0	0	2	0	0
Failed	2	0	0	0	0
Completed	0	0	0	0	1

Existing Customer List (20429)

Search Existing By Name

Name	IC No./Reg. No.	Account No	Reports	Monitor	eTR	Last Modified	Created By
1 CORPORATE SOLUTIONS SDN BHD	1048001-X	30003		-	-	a day ago	Online

External Report Existing Customer List Live Chat

1

Start New Search

This is where you search for a new customers/ prospect that you have not entered in the Credit Manager System

2

Existing Customer List

This is where you search for an existing customer file which you have created in the Credit Manager System

3

Unviewed Monitoring Hits

This orange box on the top right corner indicates that you have an unviewed monitoring report. If there is not any monitoring hit or updates on your customers, this box will appear grey in colour

4

Report Status

This section displays the report status of the external searches you have conducted. Applicable for: [CCM(SSM) , MDI (JIM), NRD (JPN), International Reports or IDAMAN Reports]

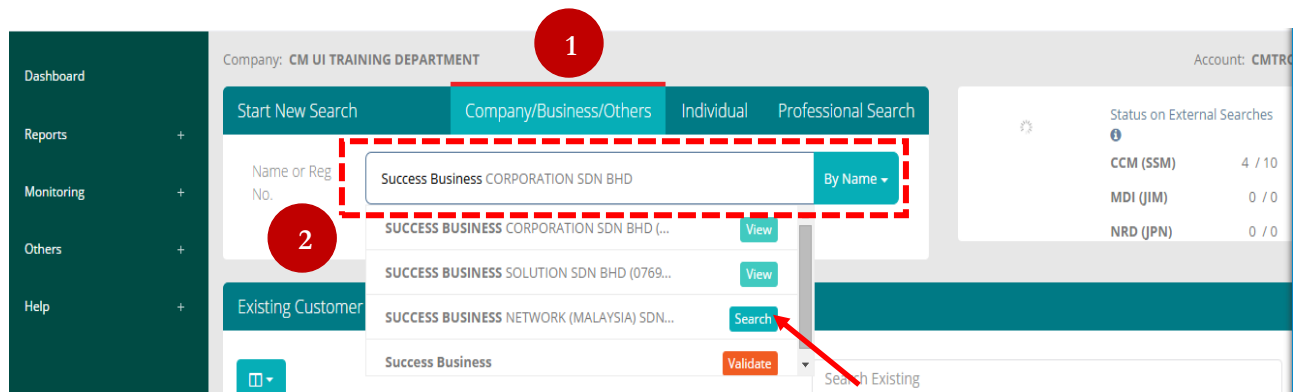
2.0 Create Profile and Purchase Report

Note: Before you can purchase report, you need to first create a profile for the customer in the Credit Manager System.

2.1 Create Profile for Company

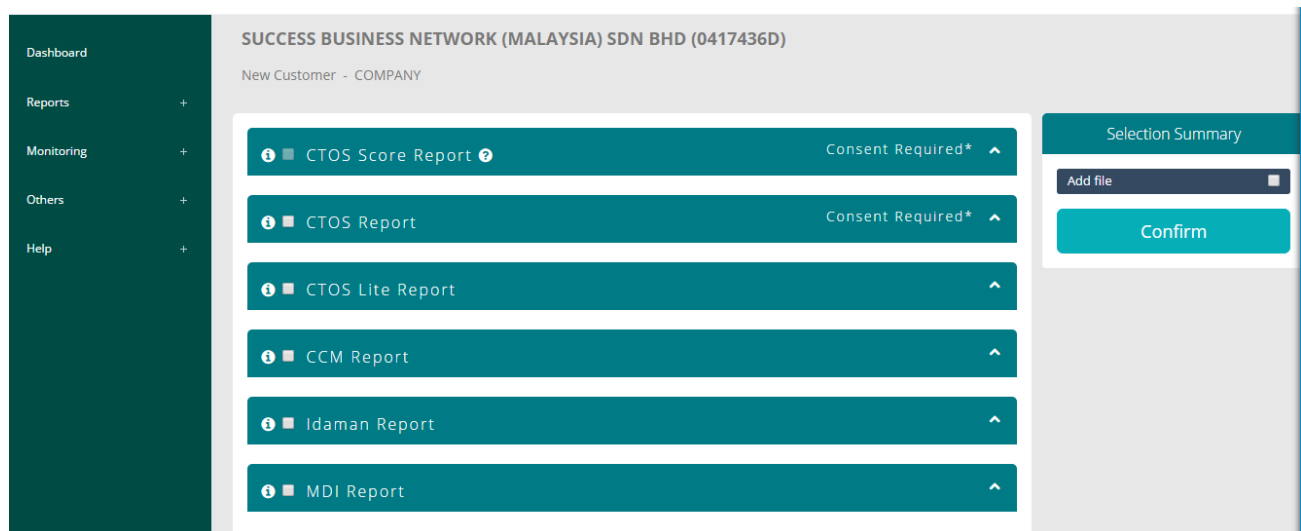
Step 1: Click on the 'Company/Business/Others' tab

Step 2: Type the customer name and click on the 'Search' icon, like below:



Step 3: Immediately, you will be directed to this page to purchase reports. Tick the checkbox accordingly for the reports you want to purchase

**Note: For CTOS Report/CTOS Score Report, you need to declare the purpose of checking for every name.*

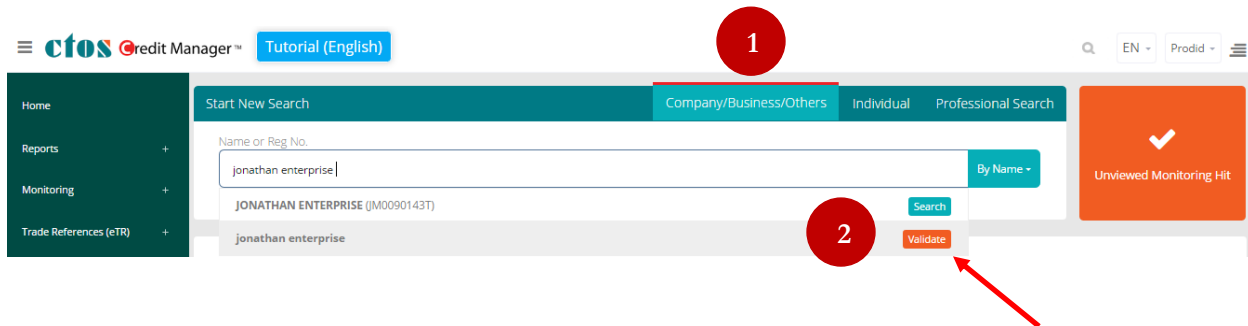


2.2 Create Profile for Business/Others

Follow the steps below to create profile for sole proprietor or partnership:

Step 1: Click on the ‘Company/Business/Others’ tab

Step 2: Type the customer name and click on the ‘Search’ icon, like below:



Step 3: Select the constitution (Business/Others), the region, type the Registration number and click “Confirm”.

Validate ✕

* Constitution

* Name

* Registration No

Please be informed that a CCM purchase is required for the subject as it is not available in the CTOS database.

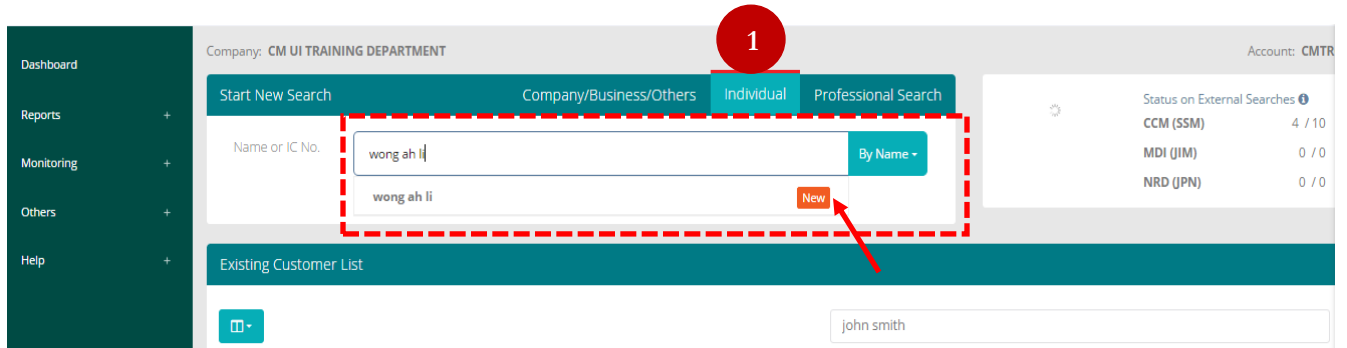
Note: Please be informed that a CCM purchase is required for the subject as it is not available in the CTOS Database. The turnaround time for the information will take about an hour.

2.3 Create Profile for Individual

Follow the steps below to create profile for individual:

Step 1: Click on the 'Individual' tab

Step 2: Type the individual name and click on the 'New' icon, like below:

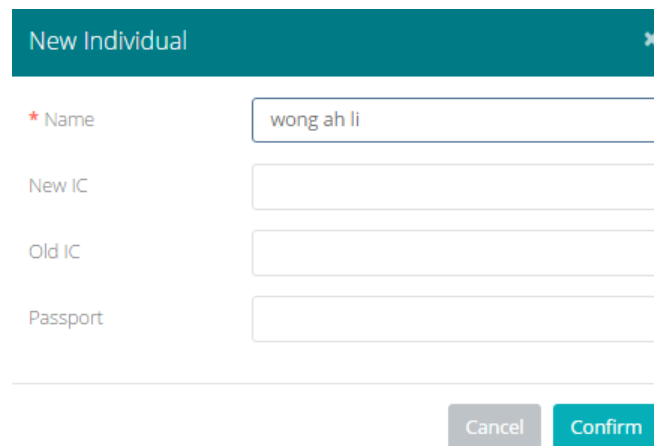


The screenshot shows the Credit Manager System interface. The top navigation bar includes 'Start New Search', 'Company/Business/Others', 'Individual' (highlighted with a red circle and the number 1), and 'Professional Search'. Below this, there is a search input field containing 'wong ah li' and a 'By Name' dropdown menu. A red dashed box highlights the search results area, which shows 'wong ah li' and a red 'New' button with an arrow pointing to it. The left sidebar contains 'Dashboard', 'Reports', 'Monitoring', 'Others', and 'Help'. The right sidebar shows 'Status on External Searches' with a table:

Status on External Searches	
CCM (SSM)	4 / 10
MDI (JIM)	0 / 0
NRD (JPN)	0 / 0

Below the search results, there is an 'Existing Customer List' section with a search input field containing 'john smith'.

Step 3: Fill in the ID of the individual and click 'Confirm'



The screenshot shows the 'New Individual' form. The form has a title bar 'New Individual' with a close button. The fields are:

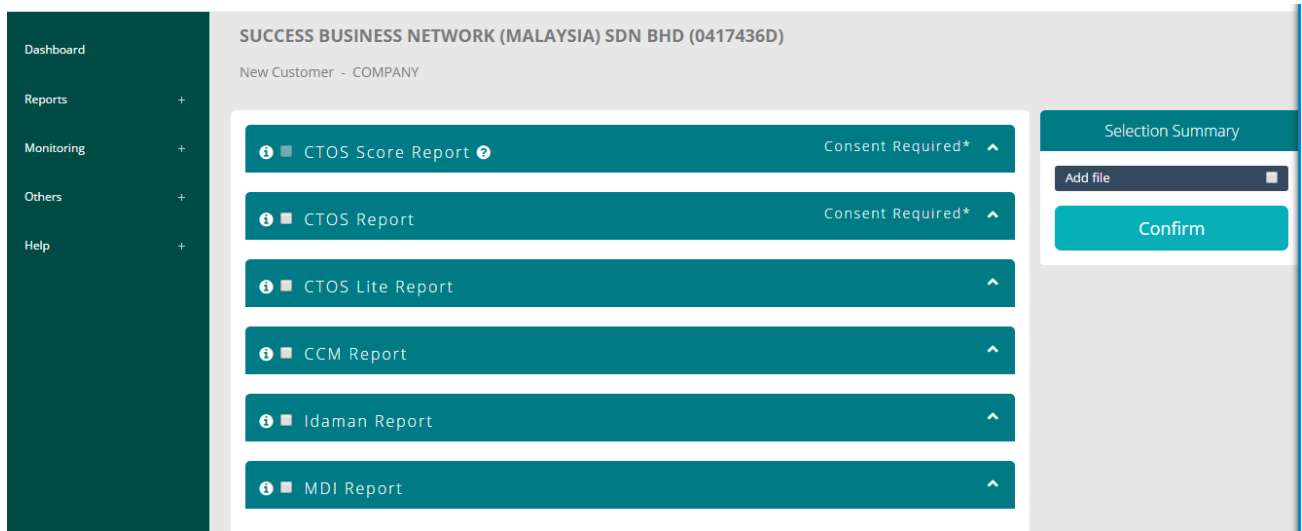
- * Name: wong ah li
- New IC: [Empty field]
- Old IC: [Empty field]
- Passport: [Empty field]

At the bottom of the form, there are two buttons: 'Cancel' and 'Confirm'.

2.4 Purchase Reports

There are various reports you can obtain through our system, tick the checkbox besides the report that you want to purchase.

**Note: For CTOS Report/CTOS Score Report, you need to declare the purpose of checking for every name.*



The screenshot shows a web application interface for purchasing reports. On the left is a dark green sidebar with navigation links: Dashboard, Reports, Monitoring, Others, and Help. The main content area is titled "SUCCESS BUSINESS NETWORK (MALAYSIA) SDN BHD (0417436D)" and "New Customer - COMPANY". It features a list of report options, each with an information icon, a checkbox, and an expand/collapse arrow. The reports are: CTOS Score Report (with a question mark icon and "Consent Required*" status), CTOS Report (with "Consent Required*" status), CTOS Lite Report, CCM Report, Idaman Report, and MDI Report. To the right of the list is a "Selection Summary" panel containing an "Add file" input field and a "Confirm" button.

A. Purchase CTOS Report + B.P.H.

You can customize your purchase of CTOS report by choosing to add on additional information such as Banking Payment History (B.P.H.) and Liability as Guarantor (L.G.).

1. Tick the checkbox besides CTOS Report
2. Declare the purpose, click “Please select”.
3. Choose if you want to purchase additional information (B.P.H-banking payment history/ L.G-Liability as Guarantor)
4. You can also purchase reports on the directors/equity owners/ sponsors
5. Click “Confirm” to purchase the selected report

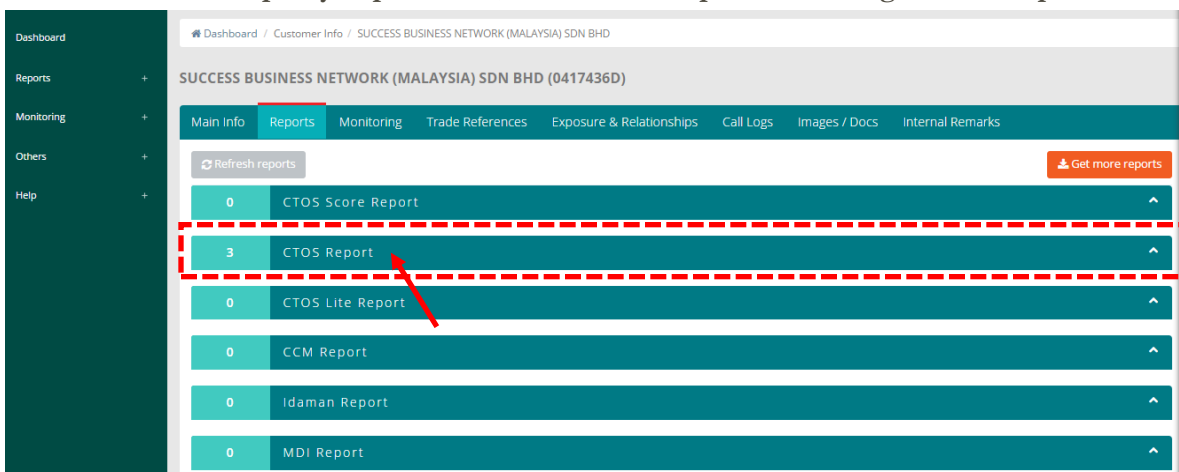
The screenshot shows the 'CTOS Score Report' purchase page for 'SUCCESS BUSINESS NETWORK (MALAYSIA) SDN BHD (0417436D)'. The interface includes a sidebar with navigation options (Dashboard, Reports, Monitoring, Others, Help) and a main content area with a 'Selection Summary' panel on the right. Red dashed boxes and numbered callouts (1-5) highlight the following elements:

- 1:** The 'CTOS Report' checkbox in the top navigation bar.
- 2:** The 'Purpose' dropdown menu with 'Please select' selected.
- 3:** The 'Add On' section with checkboxes for 'B.P.H. - Banking Payment History', 'L.G. - Liabilities as Guarantor', and 'TR - Trade References'.
- 4:** A table listing business owners with checkboxes for selecting reports for each.
- 5:** The 'Confirm' button in the 'Selection Summary' panel.

Business Owners	CTOS Report	B.P.H.	L.G.	TR	Purpose
EXECUTIVE COMMUNICATIONS SDN BHD	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	-	Please select
TOSHIAKI KOMATSU	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	-	Please select
KATSUJI KOMATSU	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	-	Please select
LIM BOON HENG	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	-	Please select

Note: If you do not wish to add on B.P.H., get the default CTOS report, you may skip step 3: “Add On”.

To view the report you purchases, click on the respective bar. E.g : CTOS Reports



If you have purchased CTOS + B.P.H. (CCRIS) report, click on tab “CTOS Report” and you will see your report there.

This is a 2 in 1 report. The information of B.P.H. is at Section C: Banking Payment History. (Refer to the sample image below.)



Knowledge Creates Confidence

Strictly Confidential
 Report no.: CM-1234567890
 Attention: XML UAT (XMLUAT)
 Account: XMLUAT (XML UAT SDN BHD)
 Date: 2016 - 02-28

CTOS Report *(Sample)*

C1: BANKING PAYMENT HISTORY			
Subject Status	-		
CCRIS SUMMARY			
Credit Applications	No of Applications	Amount Applied	
Approved in past 12 months	2	48,000.00	
Pending	1	25,000.00	
Summary of Potential & Current Liabilities	Outstanding	Total Limit	FEC Limit
As Borrower	39,488.00	48,000.00	0.00
As Guarantor	-	0.00	0.00
Total	39,488.00	48,000.00	0.00
Legal Action Taken	Y		
Special Attention Account	Y		

CCRIS DETAILS																											
Loan Information																											
No	Date	Sb	Capacity	Lender Type	Facility	Total Outstanding Balance (RM)	Date Balance Updated	Limit (RM)	Pris. Reprt. Term	Col Type	Conduct Of Account For Last 12 Months												LGL STS	Date Status Updated			
											2016					2015											
											M	F	J	D	N	O	S	A	J	J	M	A					
Outstanding Credit																											
1	02/11/2011		Own	CB	PCFASCAR	34,488.00	28/02/2015	38,000.00		70															12	10/05/2015	
			O																								
2	10/11/2015		Own	CB	CRDTCARD	5,000.00	28/02/2015	10,000.00		00																	
			O																								
					Total Outstanding Balance:	39,488.00		Total Limit:	48,000.00																		
Special Attention Account																											
1	10/11/2015				CRDTCARD																					10	09/01/2016
Credit Application																											
1	02/01/2016	P	Own	Dwn				25,000.00																			
2	11/03/2016	A	Own	DB				15,000.00																			
3	02/02/2016	A	Joint	DTH				33,000.00																			

2.5 View Customer's Profile

To view the customer's profile, click on the 'Main Info' tab.

This is your Customer's profile. SSM/CCM information is populated in this customer's profile.

Dashboard / Customer Info / SUCCESS BUSINESS NETWORK (MALAYSIA) SDN BHD

SUCCESS BUSINESS NETWORK (MALAYSIA) SDN BHD (0417436D)

Main Info | Reports | Monitoring | Trade References | Exposure & Relationships | Call Logs | Images / Docs | Internal Remarks

Info last refreshed from CCM: 30-Sep-2015 Refresh Info Edit Delete

SUCCESS BUSINESS NETWORK (MALAYSIA) SDN BHD (0417436D) Report Monitor eTR

NO 9-3,JALAN 1/137B
RESOURCE INDUSTRIAL CENTRE
JALAN KELANG LAMA
KUALA LUMPUR, 58000 WILAYAH PERSEKUTUAN
Telephone:
Fax:
Website:

Internal Remarks -

Notes

No financial data available

Revenue	0.0	Profit After Tax	0.0
Assets	0.0	Paid-up Capital	0.0

A. Create Sponsors in Customer File

Step 1: Upon creating the file, go to the "Accounts & Aging" bar in the customer profile, like below:

TOTAL ADVERTISING SDN BHD (0435249W) Report Monitor eTR

NO.100 TINGKAT 1,JALAN TAMING SARI
TAIPING
PERAK
Telephone:
Fax:
Website:

Internal Remarks -

Notes

No financial data available

Revenue	0.0	Profit After Tax	0.0
Assets	0.0	Paid-up Capital	0.0

Shortcuts: Financials Director / Equity Owner Contacts Accounts & Aging Company Charges Misc Info

Financials

Director / Equity Owner

Contacts

Accounts & Aging

Company Charges (Based on CCM search dated)

Misc Info

Step 2: Put in the account number (Customer code) for this customer

Accounts & Aging ▼

No accounts found.
No aging report found.
No sponsors found.

[+ Add account](#)

You will then see this:

Add Account ✕


* Account No

Account Reference

Credit Limit

* Credit Terms days

Credit Allowance ▼ days

Relationship Start Date 

Fill in accordingly and click 'Save'.

Step 3: Click on 'Add' as shown below:

Accounts & Aging

Accounts + Add

Account No	Ref No	Credit Limit	Credit Terms	Credit Allowance	Relationship	Sponsors
123456a			30 days			-

Aging Report for: 123456a

Days	30	60	90	120	150	180	> 180	Total
Amount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Sponsors for Account: 123456a + Add

CBI	Name	Title	Old IC / New IC	Bus. No. / Com. No.	In eTR	Int. List
No matching records found						

Step 4: Fill in the information on the sponsors and click 'Save'

Add Sponsor ✕

* Name

* Constitution

* New IC

Old IC

Passport

Account

* Status

Source Date

* Contact No

Remarks

Step 5: Once you have added, you can go to the Report tab, and proceed with the purchase of reports for this sponsor:

Info last refreshed from CCM: 30-Sep-2015 [Refresh Info](#) [Edit](#) [Delete](#)

TOTAL ADVERTISING SDN BHD (0435249W) [Report](#) [Monitor](#) [eTR](#) **No financial data available**

NO.100 TINGKAT 1,JALAN TAMING SARI
TAIPING
PERAK.

Telephone:
Fax:
Website:

Internal Remarks -

Notes

Revenue	0.0	Profit After Tax	0.0
Assets	0.0	Paid-up Capital	0.0

[Refresh reports](#) [Get more reports](#)

0	CTOS Score Report	^
0	CTOS Report	^
0	CTOS LitE Report	^
0	CCM Report	^
0	Idaman Report	^

3.0 Monitor Customer

*Note: To monitor customers, you will first have to create a profile for your customer. To create profile, follow the instruction from 2.1 Create profile for Company/Business/Others.

Step 1: If you have created profile for your customers, search for your customer in the existing customer list.

Home | Start New Search | Company/Business/Others | Individual | Professional Search

Name or Reg No.
Example: Steel Making Sdn Bhd or 0818672

By Name

Unviewed Monitoring Hit

Report Status	CCM (SSM)	MDI (JIM)	NRD (JPN)	International	Idaman
In-Progress	0	-	3	1	0
Failed	0	-	0	0	0
Completed	0	-	0	0	2

Existing Customer List (79854)

Search Existing | By Name

Name | IC No./Reg. No. | Account No | Reports | Monitor | eTR | Last | Online

Step 2: Click on the 'Monitoring' tab

Dashboard / Customer Info / SUCCESS BUSINESS CORPORATION SDN BHD

SUCCESS BUSINESS CORPORATION SDN BHD (0174083P)

Main Info | Reports | Monitoring | Trade References | Exposure & Relationships | Call Logs | Images / Docs | Internal Remarks

Info last refreshed from CCM: 30-Sep-2015 | Refresh Info | Edit | Delete

SUCCESS BUSINESS CORPORATION SDN BHD (0174083P)

39B,JALAN JEJAKA 5
TAMAN MALURI,CHERAS
KUALA LUMPUR
KUALA LUMPUR, 55100 WILAYAH PERSEKUTUAN
Telephone:
Fax:
Website:

Internal Remarks

Notes

No financial data available

Revenue	0.0	Profit After Tax	0.0
Assets	0.0	Paid-up Capital	0.0

Step 3: Tick on the checkbox to monitor the name(s), then click 'Save'

Dashboard / Customer Info / SUCCESS BUSINESS CORPORATION SDN BHD

SUCCESS BUSINESS CORPORATION SDN BHD (0174083P)

Main Info Reports **Monitoring** Trade References Exposure & Relationships Call Logs Images / Docs Internal Remarks

Monitored Subjects

CTOS Monitored

Name	Monitoring Status	Dir./Shd'r	Share	Guarantor
LAI KAM LENG	<input checked="" type="checkbox"/>	SHAREHOLDER	1.00	-
P T INTI WAHANA PERSADA	<input checked="" type="checkbox"/>	SHAREHOLDER	50,000.00	-
SOH KAH HIN	<input checked="" type="checkbox"/>	DIRECTOR/SHAREHOLDER	1.00	-

Save

*To edit the monitoring setup, just follow the same procedure and untick the checkbox, like below:

Main Info Reports **Monitoring** Trade References Exposure & Relationships Call Logs Images / Docs Internal Remarks

Monitored Subjects

CTOS Not Monitored

Name	Monitoring Status	Dir./Shd'r	Share	Guarantor
CHIN TAK LIONG	<input type="checkbox"/>	DIRECTOR/SHAREHOLDER	25,000.00	-
PUI VUI CHEE	<input checked="" type="checkbox"/>	DIRECTOR/SHAREHOLDER	75,000.00	-

Save

4.0 Submit Trade References (eTR)

*Note: To submit eTR, you will first have to create a profile for your customer. To create profile, follow the instruction from **2.1 Create profile for Company/Business/Others**.

Step 1: If you have created profile for your customers, search for your customer in the existing customer list or click on the name displayed on the page.

Company: CM UI TRAINING DEPARTMENT Account: CMTRO

Start New Search Company/Business/Others Individual Professional Search

Name or Reg No. By Name ▼
Example: Steel Making Sdn Bhd or 0818672

Status on External Searches
CCM (SSM) 4 / 10
MDI (JIM) 0 / 0
NRD (JPN) 0 / 0

Existing Customer List

Name	Reports	Monitor	eTR	Last Modified	Created By	Tags
SUCCESS BUSINESS CORPORATION SDN BHD			-	8 days ago	CMTRO1	Please select
SUCCESS BUSINESS NETWORK (MALAYSIA) SDN BHD			-	2 days ago	CMTRO1	Please select
SUCCESS BUSINESS SOLUTION SDN BHD			-	13 days ago	CMTRO1	Please select

Step 2: Click on the 'Trade References' tab

Dashboard / Customer Info / SUCCESS BUSINESS CORPORATION SDN BHD

SUCCESS BUSINESS CORPORATION SDN BHD (0174083P)

Main Info Reports Monitoring Trade References Exposure & Relationships Call Logs Images / Docs Internal Remarks

Info last refreshed from CCM: 30-Sep-2015 [Refresh Info](#) [Edit](#) [Delete](#)

SUCCESS BUSINESS CORPORATION SDN BHD (0174083P)
39B,JALAN JEJAKA 5
TAMAN MALURI,CHERAS
KUALA LUMPUR
KUALA LUMPUR, 55100 WILAYAH PERSEKUTUAN
Telephone:
Fax:
Website:

Internal Remarks

Notes

No financial data available

Revenue	0.0	Profit After Tax	0.0
Assets	0.0	Paid-up Capital	0.0

Step 3: Click on 'Add eTR'

Dashboard / Customer Info / LON DAH INDUSTRIES (NORTHERN) SDN BHD

LON DAH INDUSTRIES (NORTHERN) SDN BHD (0843986M)

Main Info Reports Monitoring **Trade References** Exposure & Relationships Call Logs Images / Docs Internal Remarks

Add eTR

eTR Submission Summary

Account No.	Date/Time eTRed	Amount
No matching records found		

eTR Request History

Search Date: 24-11-2000 to 24-11-2015

Enquiry Search

Step 4: Click 'Add Account'

Dashboard / Customer Info / LON DAH INDUSTRIES (NORTHERN) SDN BHD

LON DAH INDUSTRIES (NORTHERN) SDN BHD (0843986M)

Main Info Reports Monitoring **Trade References** Exposure & Relationships Call Logs Images / Docs Internal Remarks

eTR Submission

No accounts found. **+ Add**

Step 5: Fill in the details. (Account No and Credit Term is compulsory), then click 'Save'

Add Account

* Account No

Account Reference

Credit Limit

* Credit Terms days

Credit Allowance days

Relationship Start Date

Step 6: Fill in the relationship type and the Debt type

The screenshot shows the 'eTR Submission' form with the following data:

Name	LON DAH INDUSTRIES (NORTHERN) SDN BHD	Account No.	t500a
Company No.	0843986-M	Credit Limit	0.00
Customer Type	PROSPECT	Account Reference	
eTR Note	Please select	Credit Terms	30 Days
		Credit Allowance	0 Days
		Submitted to eTR	-
		Relationship Start Date	
		Relationship Status	
		Relationship Type	
		Debt Type	

Step 7: Click on 'Subject is a customer'.

The screenshot shows the 'Relationship Type' dropdown menu with the following options:

- 1. Subject is a Customer
- 2. Aging Information as of Statement Dated
- 3. Returned Cheque Experience - Detail as follows
- 4. Reminders and Letter of Demand for Payment

Step 8: Tick the checkbox if you want to list the directors/equity owners

1. Subject is a Customer

These directors / equity owners / partners are based on search from CCM

In eTR	Name existing in eTR	Status	Guarantor	Source
No matching records found				

List All

Name existing in Credit Manager	Status	Guarantor	Source
CHEN, WEN-HSIN	Dir/Eq Owner	—	30-09-2015
CHOU, SHENG-PAO	Dir/Eq Owner	—	30-09-2015
KHAW SIANG HEE	Dir/Eq Owner	—	30-09-2015
YAP KOON FAAT	Dir/Eq Owner	—	30-09-2015

Step 9: Click on 'Aging Information as of Statement Dated'

Dashboard

Reports +

Monitoring +

Others +

Help +

KHAW SIANG HEE	Dir/Eq Owner	—	30-09-2015
YAP KOON FAAT	Dir/Eq Owner	—	30-09-2015

These sponsors are based on user input

List	Delist	In eTR	Name	Status	Guarantor
No matching records found					

2. Aging Information as of Statement Dated

3. Returned Cheque Experience - Detail as follows + Add

4. Reminders and Letter of Demand for Payment


Step 10: Click on the edit button

2. Aging Information as of Statement Dated

From eTR Conduct of Account:

Days	30	60	90	120	150	180	> 180
Amount (RM)	0.00	0.00	0.00	0.00	0.00	0.00	0.00

From Local Conduct of Account: Unsatisfactory

List	Delist	In eTR	Days	30	60	90	120	150	180	> 180
	<input type="checkbox"/>	<input type="checkbox"/>	—	Amount (RM)	0.00	0.00	0.00	0.00	0.00	0.00

Step 11: Fill in the aging information (Statement date and the amount owed). Click 'Save'

Edit Aging for Account No: t500a
✕

* Statement Dated

Conduct of Account Unsatisfactory ▼

Days	Amount
30	<input style="width: 100%;" type="text" value="0.00"/>
60	<input style="width: 100%;" type="text" value="0.00"/>
90	<input style="width: 100%;" type="text" value="0.00"/>
120	<input style="width: 100%;" type="text" value="0.00"/>
150	<input style="width: 100%;" type="text" value="0.00"/>
180	<input style="width: 100%;" type="text" value="0.00"/>
> 180	<input style="width: 100%;" type="text" value="0.00"/>

Cancel
Save

Step 12: Remember to list this information

2. Aging Information as of Statement Dated 02-10-2015
▼

From eTR Conduct of Account:

Days	30	60	90	120	150	180	> 180
Amount (RM)	0.00	0.00	0.00	0.00	0.00	0.00	0.00

From Local Conduct of Account: Unsatisfactory

List	Delist	In eTR	Days	30	60	90	120	150	180	> 180	
	<input type="checkbox"/>	<input type="checkbox"/>	-	Amount (RM)	60,000.00	0.00	70.00	0.00	0.00	5,000.00	0.00

Step 13: If your debtor issued you bounced cheque, you can also share this experience. Click on the 'Add' in the 'Returned Cheque Experience' bar

The screenshot shows a dashboard with a sidebar on the left containing 'Dashboard', 'Reports', 'Monitoring', 'Others', and 'Help'. The main content area has two tables. The first table, 'From eTR', shows 'Conduct of Account' with columns for 'Days' (30, 60, 90, 120, 150, 180, > 180) and 'Amount (RM)' (all 0.00). The second table, 'From Local', shows 'Conduct of Account: Unsatisfactory' with columns for 'List', 'Delist', 'In eTR', 'Days' (30, 60, 90, 120, 150, 180, > 180), and 'Amount (RM)' (60,000.00, 0.00, 70.00, 0.00, 0.00, 5,000.00, 0.00). Below the tables is a bar for '3. Returned Cheque Experience - Detail as follows' with a '+ Add' button highlighted by a red dashed box and an arrow. Below that is a bar for '4. Reminders and Letter of Demand for Payment'.

Step 14: Fill in details of the bounced cheque and click 'Save'

The form 'Returned Cheque Experience - Add New' contains the following fields:

- * Cheque No. (text input)
- * Cheque Acc No. (text input)
- * Amount (RM) (text input)
- Bank (dropdown menu, selected: ABN AMRO BANK BHD)
- Cheque Issuer (dropdown menu, selected: By Self)
- Reason (dropdown menu, selected: Account Closed)
- * Date Returned (calendar icon)

 At the bottom are 'Cancel' and 'Save' buttons.

Step 15: Remember to list the information

The table shows the following data:

List	Delist	In eTR	Cheque No.	Bank	Amount (RM)	Date Returned	Reason	Cheque Issuer
<input checked="" type="checkbox"/>	<input type="checkbox"/>	-	123456	ABN AMRO BANK BHD	60,000.00	04-11-2015	Account Closed	By Self

A red arrow points to the 'List' checkbox in the first row.

Step 16: If you have send out reminder letters or letter of demand to the debtor, you can also share this out. Click on ‘Reminder and Letter of Demand’

The screenshot shows a sidebar on the left with menu items: Dashboard, Reports, Monitoring, Others, and Help. The main content area displays a table with columns: List, Delist, In eTR, Days, and Amount (RM). Below the table is a section titled '3. Returned Cheque Experience - Detail as follows' with an '+ Add' button. Underneath is another table with columns: List, Delist, In eTR, Cheque No., Bank, Amount (RM), Date Returned, Reason, and Cheque Issuer. A red dashed box highlights a menu item '4. Reminders and Letter of Demand for Payment' with a red arrow pointing to an edit icon.


Step 17: Click on the ‘edit’ button

This screenshot shows the '4. Reminders and Letter of Demand for Payment' menu item expanded. Below it is a table with columns: List, Delist, In eTR, Date, Ref, and Lawyer. The first row has an edit icon highlighted with a red arrow. The text in the first row reads: 'Sent reminder to the subject for settlement', 'Issued our Letter of Demand', and 'Issued Letter of Demand through our solicitor'.

Step 18: Fill in the information of reminder letters and click ‘Save’


The screenshot shows a form titled 'Edit Reminders and Letter of Demand for Payment'. It contains three sections for reminders: 'Sent reminder to the subject for settlement', 'Issued our Letter of Demand', and 'Issued Letter of Demand'. Each section has fields for Date, Ref, and Lawyer. A date picker calendar is open, showing the month of November 2015. At the bottom of the form are 'Cancel' and 'Save' buttons.


Step 19: List the information

4. Reminders and Letter of Demand for Payment							
	List	Delist	In eTR		Date	Ref	Lawyer
	<input checked="" type="checkbox"/>	<input type="checkbox"/>	-	Sent reminder to the subject for settlement	05-11-2015		
				Issued our Letter of Demand	29-10-2015		
				Issued Letter of Demand through our solicitor	25-11-2015		

Step 20: Click 'Preview' button to make sure information shared is accurate. Upon confirmation, click 'Submit'

- Dashboard
- Reports +
- Monitoring +
- Others +
- Help +

3. Returned Cheque Experience - Detail as follows										
	List	Delist	In eTR	Cheque No.	Bank	Amount (RM)	Date Returned	Reason	Cheque Issuer	
	<input type="checkbox"/>	<input type="checkbox"/>	-	123456	ABN AMRO BANK BHD	60,000.00	04-11-2015	Account Closed	By Self	

4. Reminders and Letter of Demand for Payment							
	List	Delist	In eTR		Date	Ref	Lawyer
	<input type="checkbox"/>	<input type="checkbox"/>	-	Sent reminder to the subject for settlement	05-11-2015		
				Issued our Letter of Demand	29-10-2015		
				Issued Letter of Demand through our solicitor	25-11-2015		

Preview Submit

5.0 Delete Trade References (eTR)

Step 1: Search for your customer in the existing customer list or click on the name displayed on the page.

The screenshot shows the 'Company: CM UI TRAINING DEPARTMENT' interface. At the top, there are search tabs: 'Start New Search', 'Company/Business/Others' (highlighted), 'Individual', and 'Professional Search'. Below these is a search input field with the placeholder 'Name or Reg No.' and a 'By Name' dropdown. An example text 'Example: Steel Making Sdn Bhd or 0818672' is provided. To the right, a 'Status on External Searches' box shows counts for CCM (SSM), MDI (JIM), and NRD (JPN). Below the search area is the 'Existing Customer List' section. A search input field contains 'Success Business'. A table lists three customers: 'SUCCESS BUSINESS CORPORATION SDN BHD', 'SUCCESS BUSINESS NETWORK (MALAYSIA) SDN BHD', and 'SUCCESS BUSINESS SOLUTION SDN BHD'. A red arrow points to the first customer name, and a red dashed box highlights the search input field.

Name	Reports	Monitor	eTR	Last Modified	Created By	Tags
SUCCESS BUSINESS CORPORATION SDN BHD			-	8 days ago	CMTRO1	Please select
SUCCESS BUSINESS NETWORK (MALAYSIA) SDN BHD			-	2 days ago	CMTRO1	Please select
SUCCESS BUSINESS SOLUTION SDN BHD			-	13 days ago	CMTRO1	Please select

Step 2: Click on the 'Trade References' tab

The screenshot shows the 'Customer Info / SUCCESS BUSINESS CORPORATION SDN BHD' page. The 'Trade References' tab is highlighted with a red dashed box. The page displays the customer's name and address: 'SUCCESS BUSINESS CORPORATION SDN BHD (0174083P)', '39B JALAN JEJAKA 5, TAMAN MALURI, CHERAS, KUALA LUMPUR, 55100 WILAYAH PERSEKUTUAN'. There are buttons for 'Report', 'Monitor', and 'eTR'. A 'No financial data available' message is shown. Financial data cards for Revenue, Profit After Tax, Assets, and Paid-up Capital all show 0.0. There are also 'Internal Remarks' and 'Notes' sections.

Category	Value
Revenue	0.0
Profit After Tax	0.0
Assets	0.0
Paid-up Capital	0.0

**Step 3: Click on the trade references and delist every information that you have listed before.
(Example: Aging information below)**

2. Aging Information as of Statement Dated 02-10-2015											
From eTR Conduct of Account:											
Days				30	60	90	120	150	180	> 180	
Amount (RM)				0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
From Local Conduct of Account: Unsatisfactory											
	List	Delist	In eTR	Days	30	60	90	120	150	180	> 180
	<input checked="" type="checkbox"/>	<input type="checkbox"/>	-	Amount (RM)	60,000.00	0.00	70.00	0.00	0.00	5,000.00	0.00

Step 4: Preview and make sure information is all delisted. Then, click 'Submit'

1. Subject is a Customer ^

2. Aging Information as of Statement Dated 02-10-2015 ^

3. Returned Cheque Experience - Detail as follows + Add ^

4. Reminders and Letter of Demand for Payment ^

Preview
Submit

6.0 Other Features in Home Page

Other Features in the Home Page:

1. Menu bar

The screenshot shows the CTOS Credit Manager interface. The left sidebar menu is highlighted with a red box. The main content area includes a search bar, a table of Report Status, and an Existing Customer List.

Report Status	CCM (SSM)	MDI (JIM)	NRD (JPN)	International	Idaman
In-Progress	0	0	2	0	0
Failed	3	0	0	0	0
Completed	0	0	0	0	1

Name	IC No./Reg. No.	Account No	Reports	Monitor	eTR	Last Modified	Created By
1 CORPORATE SOLUTIONS SDN BHD	1048001-X	30003		-	-	a day ago	Online

2. Reports: You can view the list of reports your company has purchased through Credit Manager System

The screenshot shows the Reports menu in the CTOS Credit Manager system. The Reports tab is highlighted with a red box, showing sub-options: List of Reports and International Reports.

- Under the Reports tab, you will see the total number reports conducted via Credit Manager, categorized according to different type

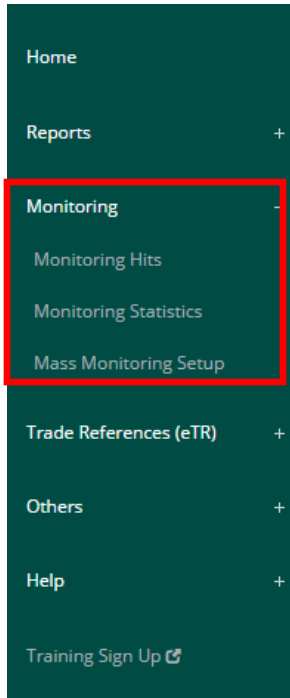
List of Reports

Get more reports

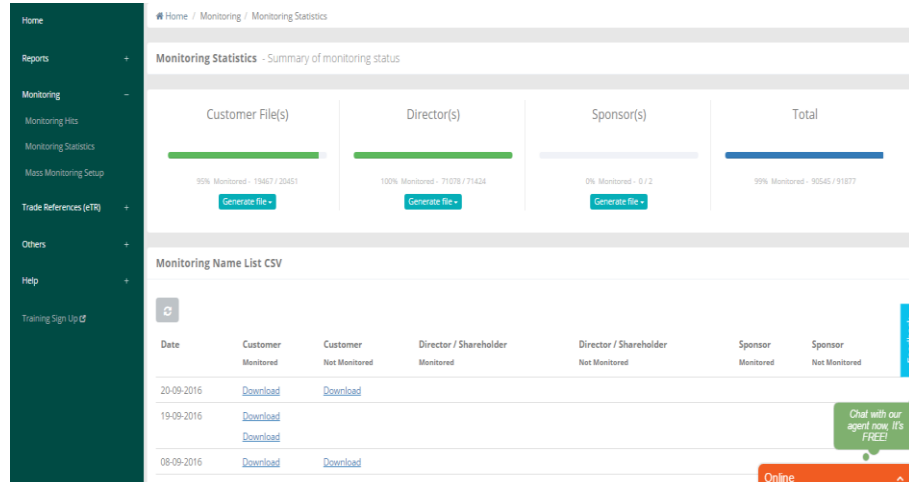
0	CTOS Score Report	▼
7	CTOS Report	▼
36909	CTOS Lite Report	▼
23	CCM Report	▼

- You can also purchase International reports here

3. Monitoring

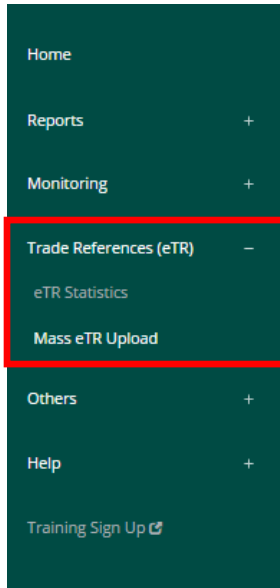


- **Monitoring Hits:** This is where you view the monitoring report. You can see the list of monitoring reports by clicking this and you can view the monitoring reports too.
- **Monitoring statistics:** This tells you the total number of names you are currently monitoring:



- **Mass Monitoring Setup:** You can edit your monitoring setup here [Tick to monitor, untick to not monitor the names]. Make sure to click 'Save'

4. Trade References



- **eTR Statistics:** This will help in generating the list of names that you have submitted / have not submitted eTR:

eTR Submitted | eTR Not Submitted

Search Date: 26-09-2001 to 26-09-2016 | Relationship Type: Direct | Account No: | Entity Type: All | Search

Name	IC No./Reg. No.	Account No	Date	Amount	
AMAZING PLACE SDN BHD	0711168W	1111222B	19-07-2016 13:40:52	50300.00	Delist
AMAZING PLACE SDN BHD	0711168W	AMAZE4	15-09-2016 13:52:39	5000.00	Delist
BEH ENG PAR	500218075189	BEH123	29-10-2015 17:40:45	1000.00	Delist
BUKIT TEBUAN ESTATE SDN BHD	0001234X	TR1234X	13-10-2015 12:50:36	3700.00	Delist

eTR Submitted | eTR Not Submitted

Name: | Entity Type: All | Individual | Business | Company | Other

Name	IC No./Reg. No.	Account No	Type	
123 AUTO SDN BHD	1047282H	LG-B2&B5	COMPANY	Add eTR
123 AUTO SDN BHD	1047282H	LG-Z2&Z5	COMPANY	Add eTR
221B-REAL ESCAPE GAME SDN BHD	1080695D	ABC1	COMPANY	Add eTR

- **Mass eTR upload:** If you want to submit eTR for a large number of customers, you can upload the information here.
- You will need to prepare a CSV file with necessary information and upload it here: [please check with customer service on the format of csv file]

Home / Trade References (eTR) / Mass eTR Upload

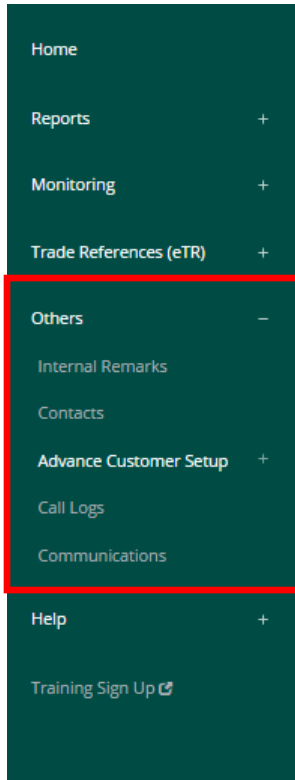
Upload Individual Customer, Aging and eTR | [Download Template](#) | [Clear History](#)

Drag and drop file here or use the file browser

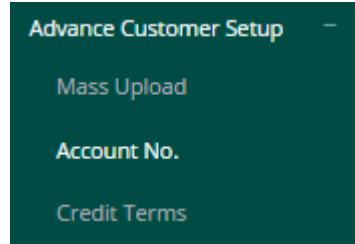
Details

Batch No.	Date	Status	No. of Failed Records
No matching records found			

5. Others

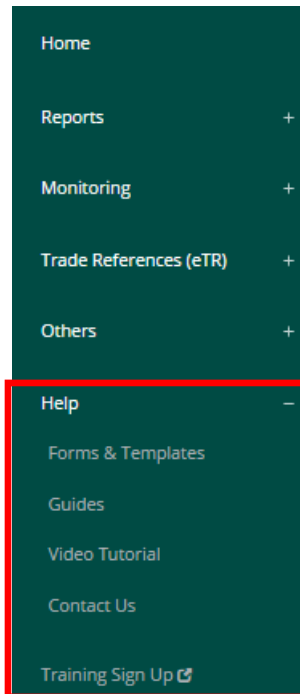


- This is to search for information that you have keyed in the Credit Manager System: Internal Remarks, contacts, call logs etc
- You can also do 'Advance Customer Setup' to key in account number or credit terms for your customers in the system.



- This system also allows you to send SMS or email to your clients. You may click 'Communications' to do so [Contact details have to be keyed in the system prior to sending message/email]

6. Help



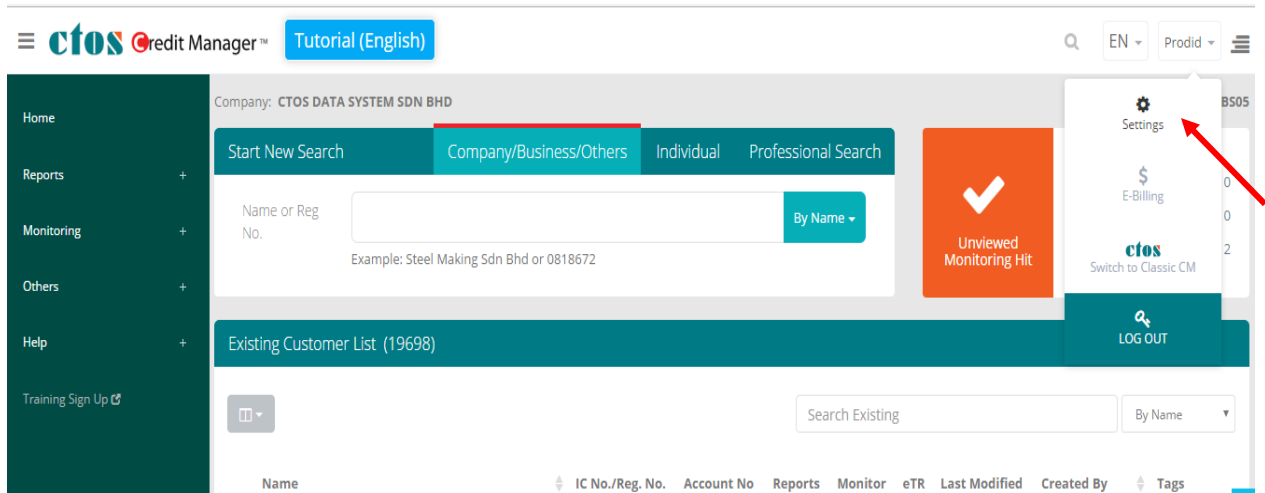
- This is where you can download forms and templates, read-ups on our reports provided under 'Guides', watch our video tutorial or our contacts
- If you would like to attend our training program, just click on 'training sign up' to check on the types of training we offered. You can register a slot for yourself through here too.

7.0 User Admin Accessibility

*If you are a user admin, you are able to reset password and assign role for other users

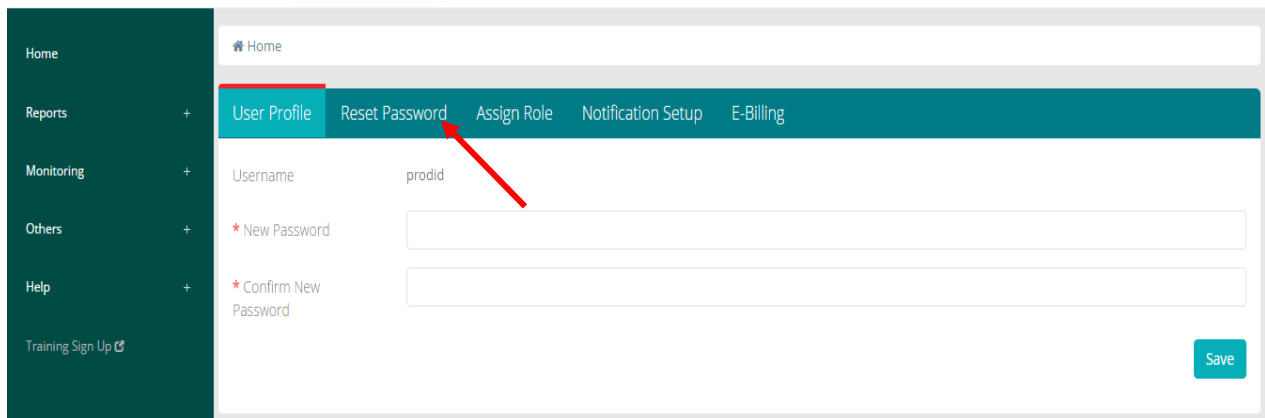
A. Reset Password

Step 1: Go to the top right corner of the page and click on your username, select “Settings”



The screenshot shows the CTOS Credit Manager interface. At the top right, there is a user profile dropdown menu. The user's name is 'BS05'. The menu options are: Settings (indicated by a red arrow), E-Billing, and LOG OUT. The main content area shows a search bar for 'Name or Reg No.' with an example 'Steel Making Sdn Bhd or 0818672'. Below the search bar, there is a table header for 'Existing Customer List (19698)' with columns: Name, IC No./Reg. No., Account No, Reports, Monitor, eTR, Last Modified, Created By, and Tags.

Step 2: Click on the ‘Reset Password’ tab to help other users reset password. You may also change your own password in this page











The screenshot shows the 'Reset Password' tab selected in the user profile dropdown menu. The form contains the following fields: Username (value: prodid), * New Password, and * Confirm New Password. A 'Save' button is located at the bottom right of the form. A red arrow points to the 'Reset Password' tab.

Step 3: Select the user's name and proceed with resetting the password

User Profile **Reset Password** Assign Role Notification Setup E-Billing

Reset Password

Search

	User Name	Login ID	Roles
	AARON OOI KIM LEONG CBS	aaronooicbs	DEMO CMO
	ACCT DEPT CM3	accountcm3	BILLING
	ADRIENNE LOW CBS	adriennecbs	DEMO CMO
	AHMAD RUSHDI SHABUDIN	rushdicbs	DEMO CMO
	AIDA BYZZURA CBS	aidacbs	DEMO CMO
	ALAN LEE KAI CHEN CBS	alanleecbs	DEMO CMO
	ALAN LOO CBS	alanlbs	DEMO CMO
	ALVIN SHELDON CHONG SOON HOCK CBS	sheldoncbs	DEMO CMO





B. Assign Role

In the same page, you will also see another tab called “Assign Role”. Click on this tab to help other customize role for different users

User Profile **Reset Password** **Assign Role** Notification Setup E-Billing

Reset Password

Search

	User Name	Login ID	Roles
	AARON OOI KIM LEONG CBS	aaronooicbs	DEMO CMO
	ACCT DEPT CM3	accountcm3	BILLING
	ADRIENNE LOW CBS	adriennecbs	DEMO CMO
	AHMAD RUSHDI SHABUDIN	rushdicbs	DEMO CMO

Select the user's name

User Profile Reset Password **Assign Role** Notification Setup E-Billing

Assign Role

User Name: New IC

Login ID:

Current Role Ref ID:

Template Type:

Programme

<input type="checkbox"/> Name	View	Add	Update
<input checked="" type="checkbox"/> A01-Credit File - Create & Maintain	YES	YES	YES
<input checked="" type="checkbox"/> A01-Credit File - Create & Maintain	YES	YES	YES
<input checked="" type="checkbox"/> A02 - Credit File - Others Entity	YES	YES	YES
<input type="checkbox"/> A02 - Credit File - Others Entity	YES	YES	YES
<input checked="" type="checkbox"/> A03 - Credit File - Change Customer ID	YES	N/A	YES
<input checked="" type="checkbox"/> A03 - Credit File - Change Customer ID	YES	N/A	YES
<input checked="" type="checkbox"/> A04-Credit File-Dir/Eo Owners	YES	YES	YES

Below the page, you can see there are different types of functions in the Credit Manager System. You can then customize the role of the users. Eg: Tick to allow, untick to prohibit the users from using the function.

Programme

<input type="checkbox"/> Name	View	Add	Update	Delete
<input checked="" type="checkbox"/> A01-Credit File-Create & Maintain	YES	YES	YES	YES
<input checked="" type="checkbox"/> A01-Credit File-Create & Maintain	YES	YES	YES	YES
<input checked="" type="checkbox"/> A02 - Credit File - Others Entity	YES	YES	YES	YES
<input type="checkbox"/> A02 - Credit File - Others Entity	YES	YES	YES	YES
<input checked="" type="checkbox"/> A03 - Credit File - Change Customer ID	YES	N/A	YES	N/A
<input checked="" type="checkbox"/> A03 - Credit File - Change Customer ID	YES	N/A	YES	N/A
<input checked="" type="checkbox"/> A04-Credit File-Dir/Eo Owners	YES	YES	YES	N/A

-The End-