

## PRODUCT DISCLOSURE SHEET

Please read and understand this Product Disclosure Sheet before deciding to apply this service. Seek assistance from RHB Bank Berhad if you need further clarification on any part of this document or the terms used.

## RHB Reflex & Talenox

Issuing Bank: RHB Bank Berhad



### 1. What is the service about?

This service is a system and solution integration between RHB Reflex and Talenox. The integration will result in a combined HR, Payroll and Banking solution on a single platform.

### 2. What is RHB Reflex?

RHB Reflex is a Cash Management platform and an internet-based online system that offers comprehensive cash management services. You are able to manage your business finances with more seamless, simple and fast with the functions as follows:

- Account Management
- Information Management
- Trade Inquiry
- Credit Card Merchant Report
- Fund Transfer
- Payment Advice Notification
- Bills Payment
- Collections

For further information on RHB Reflex, please refer to the RHB Group website:

<https://www.rhbgroup.com/index.html>

### 3. What is Talenox?

Talenox is an automated HR software on the cloud. With a self-serve system, managing payroll and leave has never been easier. The system allows to automate payroll and leave management processes with better user experience and compliance.

- *One Central Dashboard*

Manage staff profiles, payroll, leave, and integrations to other software

- *Easy for Newbies*

Talenox is designed to be so user-friendly that non-HR professionals can use it right away.

- *Compliance Comes First*

Talenox is always updated with the latest Employment Act and statutory regulations

- *Self-Sufficient HR*

Start running payroll and managing leave right away from wherever you are.

### 4. What can I do with Talenox?

- *Profiles*

Profiles is where you'll import, store, and manage employee and company info.

*Onboard your entire company with one click*

Moving from another HR system? No problem. Get your company up and running on Talenox by importing your existing list of employees with our quick import function.

- *Payroll*

Run your payroll online and generate monthly pay records punctually. Your employees can view their payslips online anywhere, anytime.

*Localised statutory requirements and integrations.*

Talenox auto-calculates EPF, EIS and SOCSO when you process salary. And besides supporting a growing list of bank files, we're working on integrations to EPF, PCB and SOCSO!

- Leave

Nothing slows your work down like simplistic and generic software. Talenox promises to speed it up by offering both preset and customisable leave types.

*Preset with mandatory employment leave types*

Our Leave app comes with Malaysia's statutory leave entitlements. This means your business will always be compliant to Malaysia's employment laws, and leave types like Annual, Maternity, and Sick Leave can be calculated more quickly. Employees can also apply for cuti on-the-go.

#### **5. What are my benefits from the system integration of RHB Reflex and Talenox?**

You are able to experience the following:

- All Basic features of RHB Reflex including accounts enquiry modules
- All Premium features of RHB Reflex including payment advice, designated fund transfer & bulk payment modules
- Online Trade Finance application
- Special Platinum FX rate for any Foreign Telegraphic Transfer (FTT) payments
- Initiate Payroll and Statutory Payments e.g. EPF, SOCSO, EIS, and PCB (MTD), for automated onward approvals via RHB Reflex

#### **6. What are the charges do I have to pay?**

The integrated solution is offered through 'Premium Plus module' on RHB Reflex and the charge is RM50.00 per month.

The integrated solution contains systems below:

- RHB Reflex : Online Banking Platforms
- Talenox : HR & Payroll System
- Financio : Cloud Accounting System

Transactional fee will remain according to RHB Reflex product transactional fee. For eg : Single IBG, RM0.10

#### **7. Am I able to apply just Talenox without RHB Reflex Premium Plus**

Yes you may apply separately through Talenox, but you will not get the benefits of the system integration between the two systems and monthly subscription may differ.

#### **8. Where can I get further information?**

If you wish to get further information or if you have any enquiries, please call our RHB Customer Care Centre at 03 9206 8118, or

For further information on Talenox, please refer to Talenox Malaysia website:

<https://www.talenox.com.my/en/>

#### **9. Where can I get assistance on this integrated solution?**

If you wish to get assistance, please visit us at any RHB Branch. Our dedicated staff are ready to assist on this integrated solution

#### **10. How do I apply?**

If you are interested and wish to apply, please visit us at any RHB Branch. Our specialised staff on the integrated solution are ready to assist on your application

Alternatively, please visit and apply at our SME portal at RHB Group website:

<https://www.rhbgroup.com/>

- *"I am new and I do not have a Business Current Account with RHB Bank."*

You are required to apply for:

- RHB Business Current Account
- RHB Reflex with Premium Plus module (HR & Payroll Solution – Talenox Starter Plus)

- *“I have a Business Current Account with RHB Bank, but I do not have RHB Reflex.”*

You are required to apply for:

- RHB Reflex with Premium Plus module (HR & Payroll Solution – Talenox Starter Plus)
- *“I am an existing RHB Reflex user – Basic module or Premium module.”*

You are required to upgrade the RHB Reflex module:

- RHB Reflex with Premium Plus module (HR & Payroll Solution – Talenox Starter Plus)

#### **11. How can I start using the solution after I have completed my registration?**

You are required to register and attend RHB Reflex Classroom Training at your preferred location. This allow your RHB Reflex profile to connect and activate with your Talenox profile.

To register and to select training location, go to RHB Reflex website and click on ‘Training Registration’.

<https://www.rhbgroup.com/malaysia/products-and-services/business/reflex-online-cash-management/training/>

For Talenox, go to Knowledge Centre at Talelox Malaysia website.

<https://help.talenox.com/en/>

<https://blog.talenox.com/category/malaysia/>