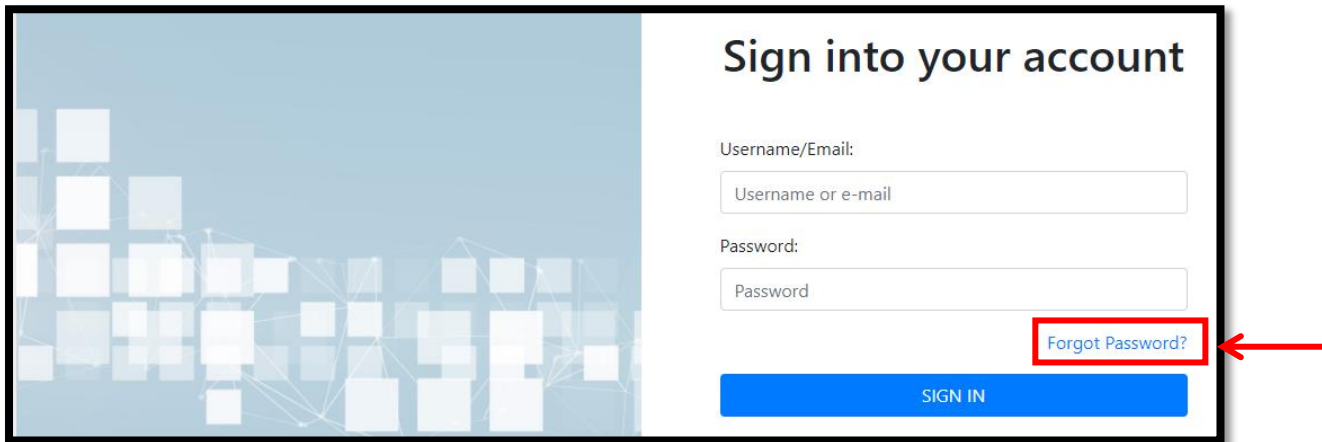


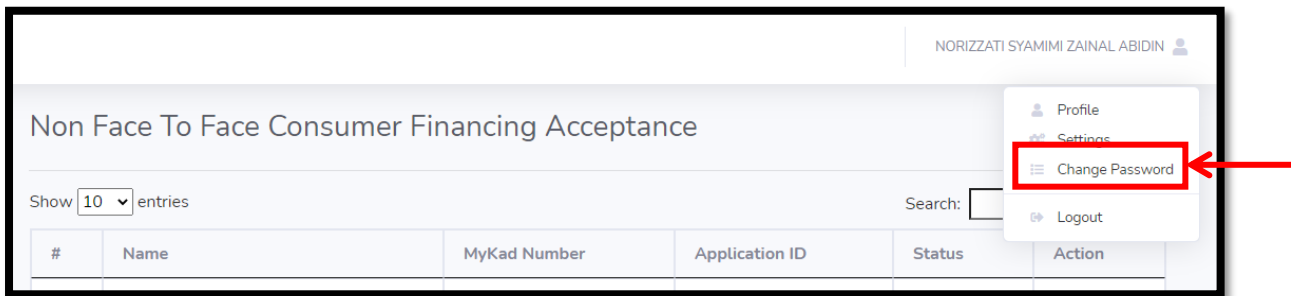
QUICK GUIDE NON FACE TO FACE (NFTF) PLATFORM
CFE DASHBOARD

1) Open web browser. Key in URL <https://nftf.muamalat.com.my/login> . Then, press enter.

- ✓ Key in "Username" / "Email" and "Password"
 - (Username = ID Staff ie 101170)
 - P@ssw0rd123 (1st time user)
- ✓ Then, click "Sign In "button
- ✓ If forgot password, click button "Forgotten It' and will get email notification to reset the password.

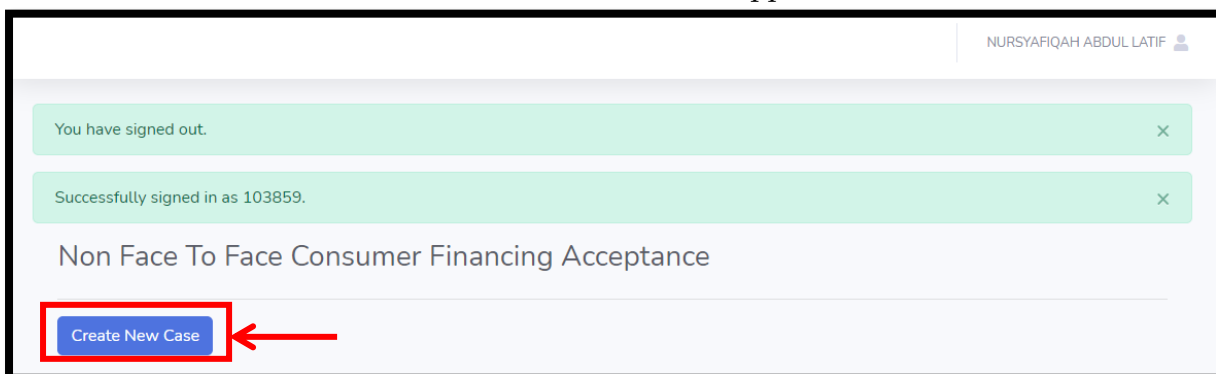


2) To change password :



2) After login, screen dashboard will display as below :

- ✓ Click the button "Create New Case" to create the application.



3) Then, "Non Face To Face Creation" screen will be displayed.

- ✓ Complete all the requirement
 - Application ID – same with FOS APP ID
- ✓ Click "Submit" button.

Non Face To Face Creation

Customer Name*
ABDUL RAHIM BIN AZMAN

MyKad Number*
690616086481

Application ID*
507764

Submit

4) Next screen, "Non Face To Face Acceptance" will be display.

- ✓ Complete all the description and click "Verify" or "Upload" button

Non Face To Face Consumer Financing Acceptance

Name: ABDUL RAHIM BIN AZMAN
MyKad Number: 690616086481
Application ID: 507764

Show entries Search:

#	Description	Status	Action
1.	To confirm that customer has read the NON FTF PDPA notice. Please refer to Non FTF PDPA Notice		Verify
2.	Email to Customer: a. Secure email sending (zipped & encrypted) for Letter Offer. b. 1st email - Send with attached docs (zipped & encrypted with password) together with NON FTF PDPA notice to customer. c. 2nd email - Send password.		Verify

3.	Video call / phone customer to brief on LO / T&Cs /PDS / other documents related to financing and; Upload screen Capture of Witness certified original sighted documents as customer showing the original documents.		Upload
4.	To upload image of customer signature the LO besides with his/her MyKad. Example image as attached: Image		Upload
5.	Pre-Disbursement & Document Checklist (PDDC) & Documents Related for Disbursement.		Upload
6.	NON FACE-TO-FACE Acceptance Attestation: I hereby confirmed that there is no non-compliance event occurred in my non face-to face (FTF) process for the day and further confirmed on the following: 1. The non-FTF process conducted is according to the approved procedures and standards and all relevant requirements have been complied with. 2. The documents have been sighted as true copies during the video call/conference. 3. Customer has given consent to capture his/her picture during the video call/conference. 4. CFE has duly explained to the customer on the letter of offer(LO),terms and conditions and any required explanation before executing the LO. 5. CFE has conducted due diligence via CCRIS/CTOS/RAMCI to verify the customer.		Verify
7.	Extra Document :		Upload

For Item No 3,

- ✓ After click the "Upload" button, the screen will display as below.
- ✓ Click "Choose File" and attach the screen capture
- ✓ Then, click "Submit" button

Non Face To Face Creation

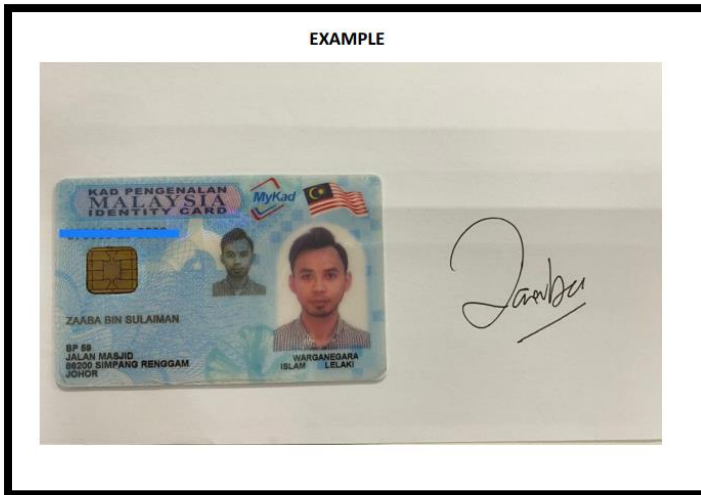
Screen capture of Video call / phone customer to brief on LO / T&Cs / PDS / other documents related to financing

No file chosen

Max: 20MB file is allowed

For Item No 4

- ✓ Click image to view the sample attachment



- ✓ After click the "Upload" button, the screen will display as below
- ✓ Click "Choose File" and attach the image
- ✓ Then, click "Submit" button

Non Face To Face Creation

Witness certified original sighted documents as customer showing the original docs

No file chosen

Max: 20MB file is allowed

For Item No 5

- ✓ After click the "Upload" button, the screen will display as below.
- ✓ Click "Choose File" and attach all the documents required
- ✓ Then, click "Submit" button

The screenshot shows a web form titled "Non Face To Face Creation". The main heading is "PRE-DISBURSEMENT & DOCUMENT CHECKLIST (PDDC) & Documents Related for Disbursement". Below this, there is a "Choose File" button followed by the text "No file chosen". A blue "Submit" button is highlighted with a red box. Below the "Submit" button, it says "Max: 20MB file is allowed".

If have extra documents to upload, will proceed for item no 7

- ✓ After click the "Upload" button, the screen will display as below.
- ✓ Click "Choose File" and attach all the documents required
- ✓ Then, click "Save" button and "Done" button.

The screenshot shows a web form titled "Non Face To Face Creation". The main heading is "Document*". Below this, there is a "Choose File" button followed by the text "No file chosen". To the right of the "Choose File" button, there is a "remove" link. Below the "Choose File" button, there is a "Notes:" section with two lines of text: "Single Upload: Upload file > Save > Done" and "Multiple Upload: Upload file > Save > Upload Second File > Save > Done". At the bottom, there are two buttons: a blue "Save" button and a green "Done" button, both highlighted with a red box.

6) After complete all the checklist, click "Complete" button.

The screenshot shows a table with 7 columns. The first column contains the number "7.". The second column contains the text "Extra Document :". The last column contains a blue "Upload" button. Below the table, there is a "Showing 1 to 7 of 7 entries" label. To the right of this label, there are "Previous", "1", and "Next" labels. Below the "Showing 1 to 7 of 7 entries" label, there is a "Disclaimer: Please remind your customer to submit original documents within 7 days." text. At the bottom left, there is a blue "Complete" button highlighted with a red box.

7) All the application status will display at dashboard as below :

Non Face To Face Consumer Financing Acceptance

Show 10 entries Search:

#	Name	MyKad Number	Application ID	Status	Action
1	ABDUL RAHIM BIN AZMAN	690616086481	507764	Approved	

Showing 1 to 1 of 1 entries Previous 1 Next

[Create New Case](#)

STATUS	DESCRIPTION	ACTION
PENDING BM	Pending Concurrence by BM	Inform Branch Manager together with documents
PENDING COD	Pending Takeup by COD	COD will received the email notification after BM Concurrence
APPROVED	Disbursement	Customer to perform biometric process at nearest branch and submit the complete original form
REJECTED	Not process for disbursement	<ul style="list-style-type: none"> ✓ CFE will received notification from COD ✓ CFE re-submit the Acceptance

REMINDERS

Branch must **"HOLD"** - (TLAST maintenance no 16. DEBIT NOT allowed) the disbursement amount to avoid any withdrawal Disbursement amount / proceed will be on hold until

1. Customer complete the KYC process / perform BIOMETRIC Verification
2. Submit the complete original form / agreement / letter offer / documents
3. Debit Card issuance.

Please advise you customer(s) to come to branch within 7 working days

CIF creation

To be completed as per existing process including checker-maker and approval process where it cater for compulsory information, screening of customer, enhance due diligence and approval for high risk customer.

No compromise on controls during CIF creation and account opening in term of compulsory information and checker-maker and approval process (standard CDD process), screening procedures, enhance due diligence and approval process for high risk customer. In the event of existing customer, On-Going Due Diligence (ODD) to be completed and profiles to be updated accordingly.