



DBOS NonIndi Frequently Asked Questions (FAQ)

Updated on 16-OCT-2025
Published on DD-MM-YYYY

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*Created by Group Digital Transformation
Maintain by Group Business & Transaction Banking*

General Inquiry

	Next Step
How do I update DBOS NonIndi latest version application ?	<p>Navigate to Homepage Click on Hub > Select This Device > Select Sync Device.</p> <p>Then open DBOS NonIndi application and validate if it is latest version v.1.0.XX.</p> <p>If your application is not updated, kindly email to IS Help Desk <ISHelpdesk@alliancefg.com> and cc DBOS Centralized Comms <DBOSCentralizedComms@alliancefg.com> to force update the application.</p>
One of the directors is outstation	Email to DBOSCentralizedComms@alliancefg.com to investigate further
What is the supported entity in DBOS NonIndi?	<ul style="list-style-type: none"> • Sole Proprietor • Sole Proprietor in Sabah & Sarawak • Company (Sdn Bhd & Berhad – Limited by Shares) • General Partnership *Not included Multi Layer Shareholding • General Partnership in Sabah & Sarawak *Not included Multi Layer Shareholding • Limited Liabilities Partnership *Not included Multi Layer Shareholding

	<ul style="list-style-type: none"> • Professional Bodies(including Solicitor – Office/Clients Account) • Society/Clubs • Associations • Involuntary and Creditor/Member Voluntary Liquidation • Companies (Sdn Bhd & Berhad –Limited by Shares) with Multi Layer Shareholding
What UNavailable entity in DBOS NonIndi?	<ul style="list-style-type: none"> • Other Entities types with Multi Layer Shareholding(GP, LLP) • Statutory/Government Body • Trustee Account • Berhad (Limited by Guarantee) • School Account • Foreign company account • Multi layer sdn bhd with foreign company or estat
What is the supported Product in DBOS NonIndi?	<ul style="list-style-type: none"> • Business Current Account – Conventional/Islamic • BCA + FD/FCA Bundle • Failed to retrieve/Outdated information in DBOS SSM Report (only applicable for Sole Prop and Company)
What UNavailable Product in DBOS NonIndi?	<ul style="list-style-type: none"> • Standalone FD/FCA Account • HDA Account

Guide for Professional Bodies with Suffix

Status Quo :

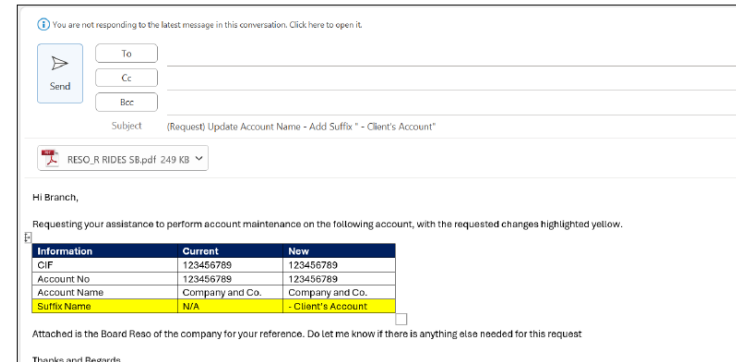
- DBOS rejecting application with the suffix
- Technical Team will address this in future enhancement

Interim :

- Choose Professional Bodies
- Choose “Office/Client Account”
- Delete the suffix populated under the company name field
- Key in the company name and Registration No.
- Proceed to create application and open account via DBOS
- Once Account is opened in HOST, send an email to branch to do maintenance in HOST (To add required suffix to name) – refer next slide
- Once done, Branch to revert to the email with screenshot evidence that the changes have been made

for confirmation

Application Guide – Professional Bodies with Suffix – Email Example



You are not responding to the latest message in this conversation. Click here to open it.

Send **To** **Cc** **Bcc**

Subject (Request) Update Account Name - Add Suffix * - Client's Account*

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Hi Branch,

Requesting your assistance to perform account maintenance on the following account, with the requested changes highlighted yellow.

Information	Current	New
Clf	123456789	123456789
Account No	123456789	123456789
Account Name	Company and Co.	Company and Co.
Suffix Name	N/A	- Client's Account

Attached is the Board Reso of the company for your reference. Do let me know if there is anything else needed for this request

Thanks and Regards

IC Scanning SOP

During the IC Scanning part of onboarding remember to :-

1. Scan the front part followed by the back part
2. All of the IC are in the frame
3. No Glares on the IC that compromises the data capture
4. All information are readable. Not blurred

After scanning, check that information are correctly captured, especially Name and NRIC. Reminder that once submitted to webtracker – the information cannot be changed

Manual Onboarding SOP

Reminder to get the Manual Onboarding **approved** by <DBOS Centralized Comms> before proceeding. Email <DBOS

	<p>Centralized Comms> with the this title format [Company Name] –Manual Approval Request –[Reason]</p> <p>Include SSM Report, Board Reso and other relevant documents (Tablet Screenshots, etc)</p>
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FAQ: Tablet

Error	Location	Work Around
LoginError: ID has been disabled. Please contact SAC via email at systemaccesscontrol@alliancefg.com to activate your ID	Tablet (Native) and Tablet (Joget)	Kindly request to enable your access in SAC Portal at https://rpakta.corp.alliancebg.com.my:8442/add-sac-sr-form
403 Forbidden Error Time: Day, DD MM YYYY HH:MM:SS GMT	Tablet (Joget)	<p>Kindly check if your VPN is turned on. To do so, rotate to your tablet to vertical view > Navigate to WireGuard > Turn on the toggle, wait for a few second, don't toggle multiple time > At the bottom, ensure there is "Latest Handshake" count started.</p> <p>If there is no count started in "Latest handshake" or you are unable to toggle in, kindly email DBOSCentralizedComms@alliancefg.com to investigate further</p>
Sorry, access is forbidden for security reasons. Please refresh the previous form before submitting	Tablet (Joget)	Kindly go back to previous page - after key in the armcode before submitting, please wait a while (3-5min) to let the page fully load before clicking on submit
I received "APP ID IS REQUIRED" in tablet	Tablet (Native)	<p>Most likely this is due to poor connectivity issue. Workaround is to try revisiting the product selection page again or recreate a new application. If after retrial issue</p>

	and Tablet (Joget)	persist, please proceed via BDS and Email to DBOSCentralizedComms@alliancefg.com to notify them, your application is routed to manual.
Customer is existing bizsmart customer. Would like to open new account. Keep receiving popup/notice "Customer is an existing Alliance Bizsmart Customer". Please complete service request form should you require link this account to Bizsmart" on Product Selection page on tablet and unable to proceed further	Tablet (Native)	<p>You are facing this issue due customer is existing bizsmart user. You may follow below step to proceed.</p> <ul style="list-style-type: none"> • Deselect bizsmart by clicking on the blue (product choice) twice • Proceed account opening via DBOS • Raise SRF to link the Bizsmart Account
Request failed with code 403 / 503	Tablet (Native)	Kindly email to DBOSCentralizedComms@alliancefg.com to investigate further
I have enter incorrect Alternate ID /Alternative ID	Tablet or Webtracker	If you have submitted the application from Tablet. We would advise performing IBL manually and attached as supporting documents in Webtracker. Once account is opened, kindly do manual maintenance in HOST-ARBS
I get error "Alternateid/ Alternative ID Format (7N1A) cannot start with Digit 0"	Tablet (Native) and Tablet (Joget)	If your ID is more than 8 characters and it start with 0 eg 0340862P. Kindly input the alternate id without the 0, eg 340862P

I get error “Alternateid format is incorrect (6N1A or 7N1A)	Tablet (Native) and Tablet (Joget)	If your ID has 5 characters eg 4862P. Kindly input the alternate id adds 0 infront, eg 04862P to proceed
I forgot tablet password or tablet are locked	Tablet	Kindly email to IS Help Desk < ISHelpdesk@alliancefg.com > and cc DBOS Centralized Comms < DBOSCentralizedComms@alliancefg.com > to unlock/reset the tablet.
I forgot to add FC FCA to my business account application or How do I add FD FCA to my business account	Tablet (Native) and Tablet (Joget)	<p>To do add FD/FCA to your application</p> <ol style="list-style-type: none"> 1. Reaccess Case via Tablet 2. On the top right. click on your ID 3. There should be a selection to Add FD / FCA Product. (Native Only) 4. Enter and fill in details and submit. <p>To open the FD/FCA, kindly print out the application summary in Webtracker and relevant documents and submit them to respective Branch for FD/FCA opening.</p>

FAQ: Background Check (IBL/iMatch/Dcheque)

	Next Step
AML Status: Under Investigation	<p>AML Status Under Investigation :-</p> <ol style="list-style-type: none">1. This means that GC hasn't released their results2. After confirming if GC has released :<ol style="list-style-type: none">a. Wait for the results to update.b. Retrigger the iMatch process by Edit/Modify a field (No changes necessary) and retrigger iMatch <p>If still not showing result – do raise an email to <DBOS Centralized Comms> for troubleshooting</p>
I received error “imatch error – {“uuid”:“xxxxxxxx-xxxx-xxxx”,“errorCode”:“E016”,“errorMessage”:“java.lang.Excepcion: No response from business flow”}	<ol style="list-style-type: none">1. This is caused by iMatch timed out before a response could be received2. Do try the following steps<ul style="list-style-type: none">○ Try after 10 minutes/1 hour intervals. Do not spam the retrigger button○ Do try to retrigger outside of peak hours (Before 9AM, After 10PM)○ If still showing E016 – email to <DBOS Centralized Comms> for further troubleshooting

{"errorCode":"Internal Error","errorMessage":"Please contact system administrator"} during background check	Please check if you have more than 20 nominee. If yes, Proceed with BDS due to limitation DBOS NonIndi only allows to process <20 nonindi+indi AOS CIF inquiry. Email to DBOSCentralizedComms@alliancefg.com to notify them, your application is routed to manual.
{"OK":0,"ERROR":"PrimaryID XXXXXXXXXXXX does not exist for the ReferenceNumber XXXXXXXXXXXX."} during background check	Proceed with BDS due to system bug. Email to DBOSCentralizedComms@alliancefg.com to notify them, your application is routed to manual.
{"OK":0,"ERROR":"PrimaryID XXXXXXXXXXXX already exists for the ReferenceNumber XXXXXXXXXXXX."} during background check	Proceed with BDS due to system bug. Email to DBOSCentralizedComms@alliancefg.com to notify them, your application is routed to manual.
EDD questionnaires shows as blank/unticked after EDD submission	Checker to reject then maker to retrigger background check and resubmit EDD. If issue still persists, kindly email DBOSCentralizedComms@alliancefg.com to investigate further
EDD Approved - but still show Pending	Proceed with BDS due to system bug. Email to DBOSCentralizedComms@alliancefg.com to notify them, your application is routed to manual.
Maker attempted to trigger background check but no result shows at the end	Please check if one of direct shareholder is FOREIGN company or ESTATE. If yes, proceed with BDS, as today DBOS NonIndi doesn't support. Email to

	DBOSCentralizedComms@alliancefg.com to notify them, your application is routed to manual.
Failed to decode: Unexpected character (' ' (code 65533 / 0xfffd)): expected a valid value (number, String, array, object, 'true', 'false' or 'null') at [Source: (String)" ~}E - %d [LL -\ "; line: 1, column: 2] during background check	Please check if one of the nominees has a very short name < 5 characters. eg "Yu Su". As a result, common name, the system ran out of memory and was unable to generate a response. Please proceed manually
One of the direct shareholder are Limited Liability Partnership(LLP)	If yes, proceed with BDS, as today DBOS NonIndi doesn't support. Email to DBOSCentralizedComms@alliancefg.com to notify them, your application is routed to manual.
iMatch results in Webtracker shows missing risk score and risk level	Checker to reject application. Maker to retrigger background check
Concurrer/Approver doesn't receive the EDD email or they are on leave	Email to DBOSCentralizedComms@alliancefg.com to resolve the issue
Risk Level/Rating is incorrect	Email to DBOSCentralizedComms@alliancefg.com to resolve the issue

FAQ: Webtracker

	Next Step
I would like to revise Company HQ Address or Mailing Address	<p>If your selected entity are Sdn Bhd/Sole Prop, Main HQ Address can be revised via Registered Address in SSM, Mailing Address can be revised via Business Addresss in SSM</p> <p>The others entity like General Partnership, LLP, PB etc, cannot edit already, hence you may proceed with the BCA account opening and later do maintenance of the address in HOST</p>
I have enter incorrect name/NRIC/Passport number for the individual. I would like to revise the NRIC/Passport number	<p>DBOS NonIndi doesn't support revising the individual name and NRIC/passport. Please proceed via BDS and Email to DBOSCentralizedComms@alliancefg.com to notify them, your application is routed to manual.</p>
I am unable to delete documents	<p>If your BCA Status = Rejected or Successful, it is an expected that you're unable to delete documents. But you may upload additional documents.</p> <p>Please ensure only relevant documents are submitted to branch for hard copy.</p>

<p>I have opted FD/FCA during Business current account(BCA) opening, but when I check HOST, only BCA opens. Why?</p>	<p>Today, DBOS NonIndi only processing account opening for Business Current Account. To open the FD/FCA, kindly print out the application summary in Webtracker and relevant documents and submit them to respective Branch for FD/FCA opening.</p>
<p>The Nature of Business(NOB) or Industrial Sector Category(ISC) or Industrial Sector(IC) or MSIC Code or SIC or Counterparty Code(CPC) is displayed in Webtracker is incorrect</p>	<p>Email to DBOSCentralizedComms@alliancefg.com to investigate further. Please share the reference number when sending the email.</p>
<p>The Sdn Bhd/Sole Prop/Partnership name displayed is incorrect despite I have entered the correct SSM ID and Alternate ID /Alternative ID</p>	<p>Please double confirm New and Alternate SSM ID is entered correctly. After double confirm, if it true, and the company name is displayed incorrectly. Proceed with BDS due to external system bug. Email to DBOSCentralizedComms@alliancefg.com to notify them, your application is routed to manual.</p>
<p>I have entered all mandatory field. But receive "Update information failed, please retry again. Indicates required field ["Business Unit"]"</p>	<p>Proceed with BDS due to system bug. Email to DBOSCentralizedComms@alliancefg.com to notify them, your application is routed to manual.</p>

FAQ: BCA Status = Pending but at the same time, CIF No and Account has already been created

Problem Statement:

User facing BCA Status = Pending but at the same time, CIF No and Account has already created. User doesn't know how to proceed

Home > Search results for "kTuBxq82" > Application kTuBxq82

MATCHA LATTE (123456Y)

Created by FPT004 on 2025-09-10 | Reference No: kTuBxq82

CIF No: 3700015818

CIF Maintenance N/A

A/C No: 141670013001212

BCA Status: Pending

Entity Type: Professional Body

BizSmart Status: Routed for Manual Processing

Sector: 8100 - Financial Intermediation

Investigation Steps

Step 1: Request end user to confirm their selected Signing-mandate. Given that user has selected "Any 2-to-sign" or "Others", then proceed with next step

Step 2: Request end user to hover the word Pending

Step 3: When user hover and the word "Application check and validated" appear.

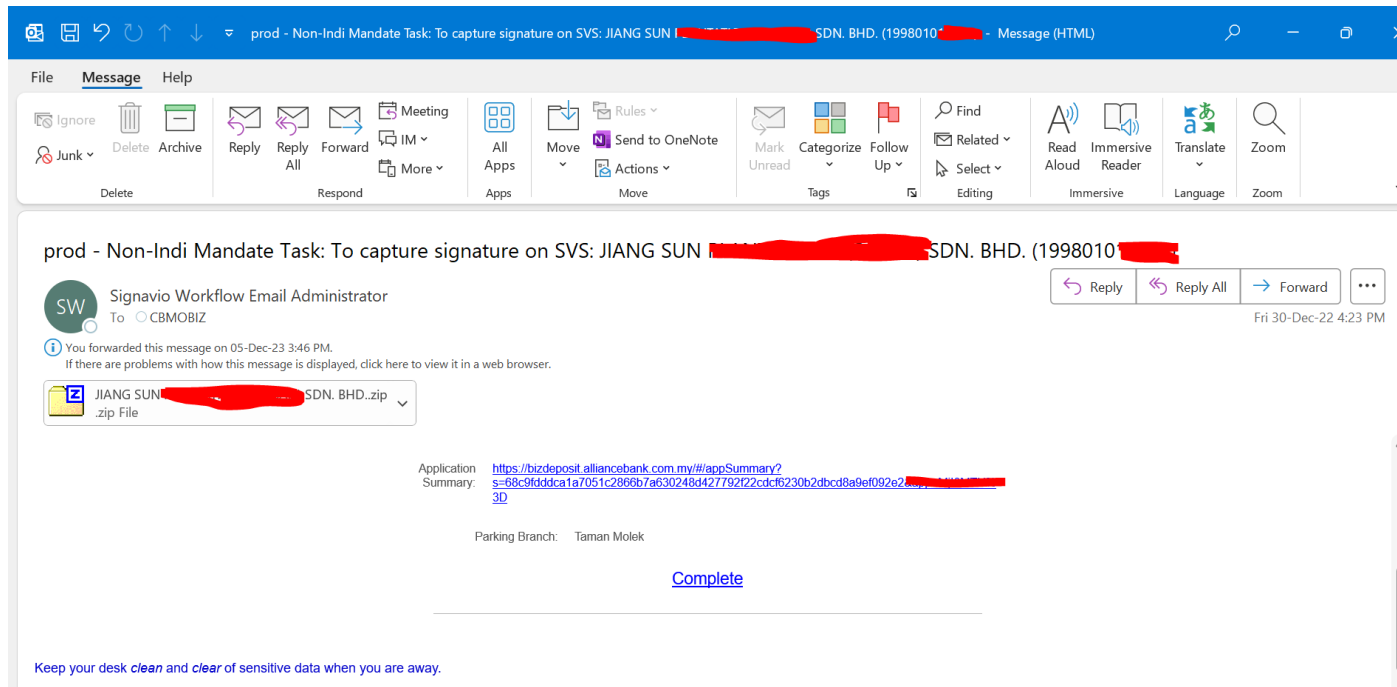
BCA Status: Pending

BizSmart Status: Routed for Manual Processing

Delivery Application Checked and Validated

Outcome:

1. Request checker to search for the email title "prod - Non-Indi Mandate Task: To capture signature on SVS: Company Name (Company ID)"



- 2.
3. Request checker to manually upload the Signature to SVS and click on complete
4. Upon clicking complete the BCA Status will change from Pending to Success
5. If issue persists, kindly email to DBOSCentralizedComms@alliancefg.com to investigate further

FAQ: BCA Status = Pending (Error) / Rejected (Error)

Problem Status:

User are facing BCA Status: Pending (Error) or Rejected (Error) and doesn't know how to proceed

BCA Status: Pending **Error**

Dis-Card Status: Success

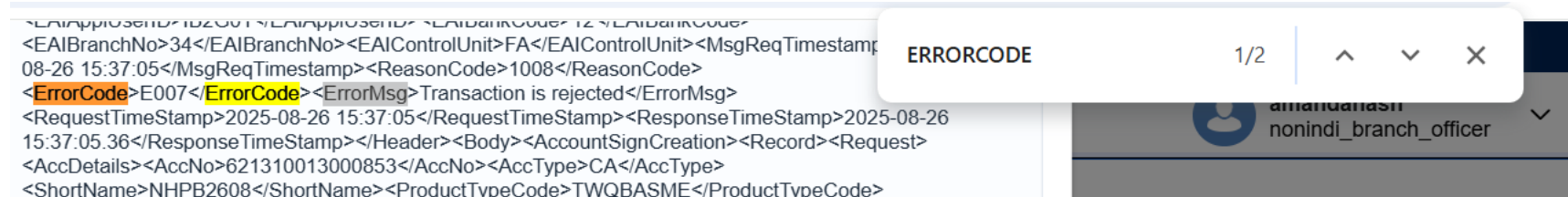
Investigation Steps

Step 1: Request end user share the reference no then to click on the [ERROR]

Step 2: Request end user to expand on all 4 Error Type and identify the error on AOS CIF Creation, or Account Creation or Relationship Link Creation or SVS

Error				
			No.	Error Type
			> 1	AOS CIF Creation
			> 2	Account Creation
			> 3	Relationship Link Creation
			> 4	SVS

Step 3: Request user to CTRL+F and search for ErrorCode, ErrorMsg, and/or ReasonCode. Remind user to only paste this information to prevent sensitive data being shared.



Outcome: Based on the error code below are the expected steps

	ErrorCode	ErrorMsg	ReasonCode	Expected Steps
Pending (Error)/Rejected (Error) at AOS CIF Creation	Connection was closed	-	-	Issue was most likely due to external system like SOA/AOS was down. Request checker to approve again after 1 hour. Given that it still failed after reapproving, send email to DBOSCentralizedComms@alliancefg.com
Pending (Error)/Rejected (Error) AOS CIF Creation	-	{"\\"OK\\":0,\\"ERROR\\":\\"Invalid ARMCODE. Please check and ensure the ARMCODE entered is correct.\\"}"	-	You received the error message due to either the armcode is not maintain in AOS or HOST-ARBS. Email to DBOSCentralizedComms@alliancefg.com to ensure your armcode is update in both AOS and HOST-ARBS

Pending (Error)/Rejected (Error) Relationship Link Creation	E007	Transaction is rejected	278	<p>Based from error log at BCA status, the relationship rejected due to reason code 278(CM) which mean blacklist CIF return from Host. Kindly ensure the relationship link are done in HOST and upload signature into SVS.</p> <p>Once done, please reject the case in webtracker for report hygiene purpose.</p>
Pending (Error)/Rejected (Error) Relationship Link Creation	E007	Transaction is rejected	160	<p>Typically this error is due to approval button is triggered with multiple times within short period of times. As Account has already been created, kindly navigate to Host and link the relevant individual to the account. Once done, kindly navigate to SVS and manually upload the relevant signature.</p>
Pending (Error)/Rejected (Error) SVS	E007	Transaction is rejected	1008	<ul style="list-style-type: none"> • If there is only single AS, then Signing mandate must be Solely. • If there is 2 or 3 AS, then Signing mandate must be Any-1-Sign or All-to-Sign • If there is more than 3 AS, then Signing mandate must be Any-1-Sign

				As Account has already been created, please manually upload signature in SVS and confirm once done. Once done, please reject the case in webtracker for report hygiene purposes. In future, kindly check the signing mandate to ensure it is valid before approval.
Pending (Error)/Rejected (Error) SVS	E007	Transaction is rejected	1003	Error 1003 points to the account number already exists in SVS. Checker required to load SVS manually. Once done, please reject the case in webtracker for report hygiene purpose.
Any other error type	-	-	-	Email to DBOSCentralizedComms@alliancefg.com

If issue persists, kindly email to DBOSCentralizedComms@alliancefg.com to investigate further

FAQ: Bizsmart

	Next Step
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<p>BizSmart status is Routed for Manual Processing or Existing Bizsmart Customer</p>	<p>Given that if BizSmart status is Routed for Manual Processing or Existing Bizsmart Customer, Checker / Branch is to check CRM to see if SR has been created in CRM for BizSmart Application. If not, checker / branch to ensure SR created in CRM for BizSmart Application.</p>
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