# Table of Contents

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# Admin Modules & What Each One Needs First

*Every module in the admin panel, grouped by how much has to exist before its form works.*

## Dependency Map

**SOLID** = required **DASHED** = optional, the form still saves without it

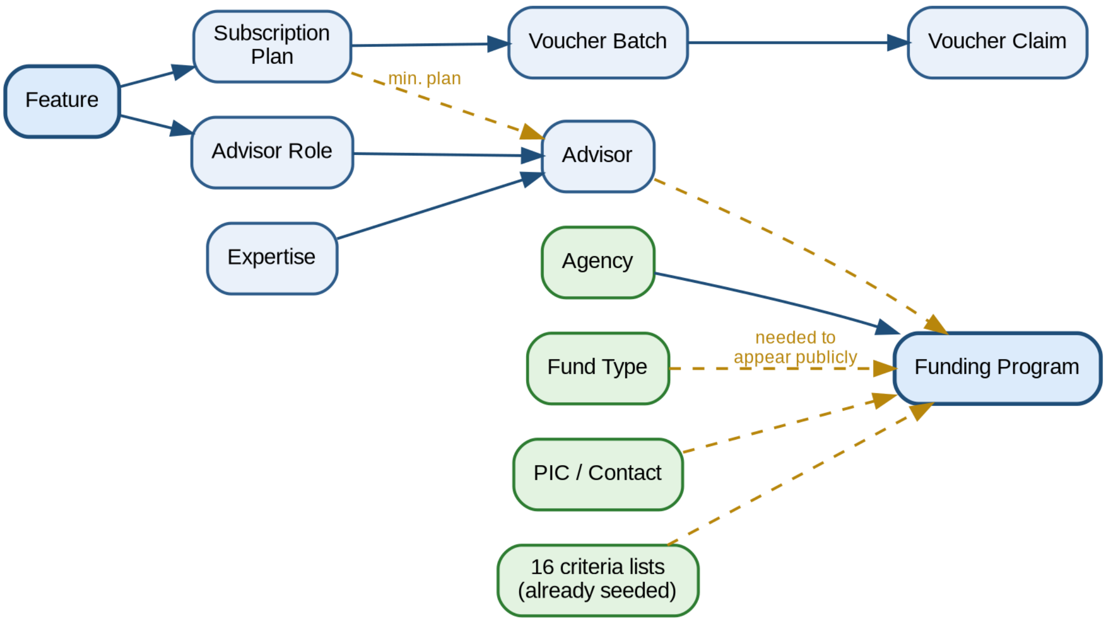


*Figure* 1 — *Module dependency map*

News, Testimonial and Policy are not shown — they depend on nothing and connect to nothing.

## 01 Start Anywhere

**NO FOREIGN KEYS** Create these in any order, at any time.

**Agency** *agencies*
**Needs nothing**
Already seeded. Required before any funding program.

**Fund Type** *fund_types*
**Needs nothing**
Already seeded. The public browse path starts here.

**Feature** *features*
**Needs nothing**
Not seeded. Root of the plan and advisor branches — build this first.

**Expertise** *expertises*
**Needs nothing**
Not seeded.

**PIC / Program Contact** *program_contacts*
**Needs nothing**
Standalone. Attach to programs later.

**News** *news*
**Needs nothing**
Shows once published and the publish date has passed.

**Testimonial** *testimonials*
**Needs nothing**
Must be approved and featured to appear.

**Policy** *policies*
**Needs nothing**
Not seeded — the footer privacy link 404s until you create it.

**16 Criteria Lists** *sectors, stages, locations, ...*
**Needs nothing**
All seeded. You do not need to create these.

## 02 Needs One Thing

**Subscription Plan** *subscription_plans*
**Needs Feature**
Saves without features, but then it has no price and no quotas.

**Advisor Role** *advisor_roles*
**Needs Feature**
The link is optional in the database but the advisor directory stays hidden without it.

**Funding Program** *funding_programs*
**Needs Agency · Fund Type**
Fund Type is optional on the form but required for the program to be reachable publicly.

**Voucher Batch** *voucher_batches*
**Needs Subscription Plan**
Hard foreign key — the form will not save without one.

## 03 Needs Two or More

**Advisor** *advisors*
**Needs Advisor Role · Expertise**
Optionally a Subscription Plan, to set the minimum plan that can see this advisor.

**Voucher Claim** *voucher_claims*
**Needs Voucher Batch**
Created by users, not admins. You only approve or reject them.

## 04 Full List

| Module | Depends on | Required? | Seeded? |
| --- | --- | --- | --- |
| Agency | — | — | Yes |
| Fund Type | — | — | Yes |
| Feature | — | — | No |
| Expertise | — | — | No |
| PIC / Program Contact | — | — | No |
| News | — | — | Yes |
| Testimonial | — | — | Yes |
| Policy | — | — | No |
| Criteria lists (16) | — | — | Yes |
| Subscription Plan | Feature | Required | No |
| Advisor Role | Feature | Optional in DB, required in practice | Yes, but unlinked |
| Funding Program | Agency | Required | No |
| Funding Program | Fund Type | Optional on form, required for public | — |
| Funding Program | Criteria, PIC, Advisor | Optional | — |
| Voucher Batch | Subscription Plan | Required | No |
| Advisor | Advisor Role, Expertise | Required | No |
| Advisor | Subscription Plan | Optional | — |
| Voucher Claim | Voucher Batch | Required | — |

## 05 Screens That Need No Setup

These read data that already exists. Nothing to fill in first.

| Screen | What it does |
|---|---|
| **User Management** | List users, override a user's plan, promote someone to admin, export CSV |
| **Activity Log** | Read-only log of user actions — matching runs, program views, advisor clicks, redemptions |
| **Payment Records** | Subscription receipts from checkout |
| **Feedback Card** | Toggle the optional two-question card, set its date window, edit both questions |
| **Matching Weights** | Tune how much each criterion counts. Already seeded — see the warning below |
| **Voucher Claims** | Approve or reject user requests for a voucher code |

## 06 Worth Knowing

**Feature is the root of two branches.**
Plans and Advisor Roles both hang off it, and Vouchers hang off Plans. Nothing is seeded on this side, so Feature is the first thing to create on a fresh install.

**A Plan must exist before anyone can register.**
Public registration looks for an active plan named Free and fails with a server error if none exists. There is no seeder for plans.

**Advisor Roles come seeded but unlinked.**
None of them points to a Feature, and until they do, the advisor directory is hidden from every user on every plan — with no error message.

**Fund Type decides whether a program is findable.**
The public path is Fund Type → Agency → Program. A program with no fund type saves fine and shows in the admin list, but no visitor can reach it. Deactivating a fund type cascades to its programs — they are switched off and drop out of both browse and the matching engine (which also filters on the fund type's live state, so the gate holds even for a program re-activated by hand). Reactivating the fund type does not switch its programs back on.

**Never empty the Matching Weights table.**
Rules with no weight are treated as inactive and skipped. If all of them are missing, every active program returns a 100% match for everyone, with no errors shown.

**The old Rules screen has been removed.**
It had a full CRUD form, but nothing in the matching engine read it, so it invited tuning that changed nothing. Matching is driven entirely by Matching Weights. If you see "Matching Rules" mentioned in an older document, it no longer exists.

# System Flow & How Admin Data Reaches the Public Side

*The public site is a read-only window onto data that admins curate. Admins populate lookup tables and funding programs; the public browses them and runs a matching engine against them. Nothing appears publicly that an admin didn't first create, activate, and — for the matching engine — tune.*

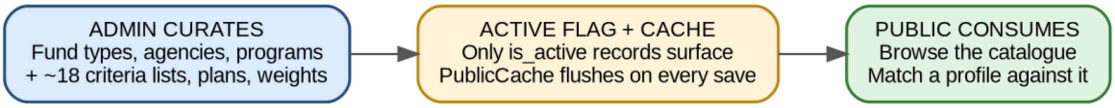


*Figure 2 — End-to-end data flow: admin curation → active-flag filtering → public consumption*

## 01 Public Track A — Browse the Catalogue

**NO LOGIN** A drill-down funnel: pick a fund type, then an agency, then a program. Every screen is filtered to active records only, powered by PublicBrowseController.

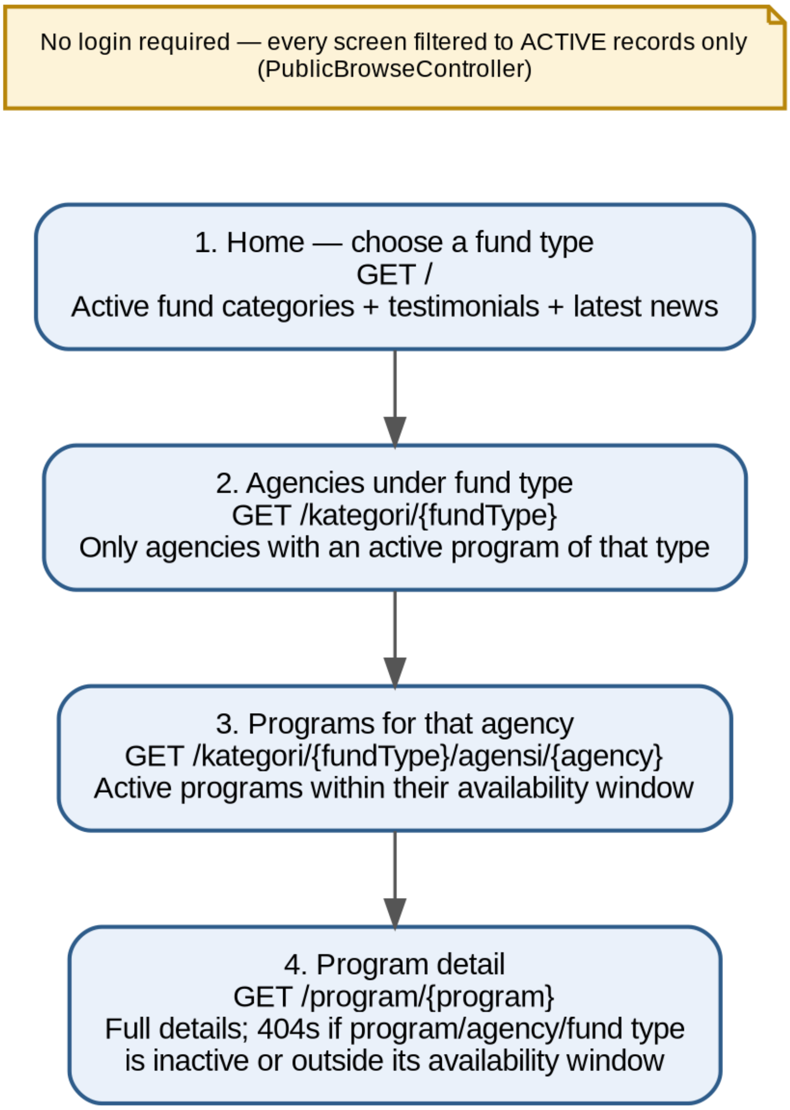


*Figure 3 — Track A browse funnel*

Also public without the funnel: Policies /dasar/{policy}, News /berita, and the testimonial-submission form /testimoni/hantar — each backed by its own admin CRUD (Policy, News, Testimonial approval queue).

**1**

### Home — choose a fund type

*GET /*

Landing page lists active fund categories, plus published testimonials and the 3 latest news items.

**Admin feeds:** FundTypeTestimonial (approved), News (published)

**2**

### Agencies under that fund type

*GET /kategori/{fundType}*

Shows only agencies that have at least one active program of the chosen type. Deactivating an agency cascades — its programs drop out here automatically.

**Admin feeds:** AgencyFundingProgram

**3**

### Programs for that agency

*GET /kategori/{fundType}/agensi/{agency}*

Active programs belonging to the selected agency + fund type, shown only while inside their availability window.

**Admin feeds:** FundingProgram

**4**

### Program detail

*GET /program/{program}*

Full program page: amounts, eligibility notes, required documents, contacts, and (if the user's plan unlocks it) linked advisors. Logs a view_program analytics event. Direct-URL access is guarded to match the pool: the page 404s if the program, its agency, or its fund type is inactive, or if today is outside the program's available_from → available_until window.

**Admin feeds:** FundingProgramDocumentRequirement, ProgramContact, Advisor

## 02 Public Track B — Match My Profile

**LOGIN + VERIFIED** The authenticated core flow: an entrepreneur describes their business, and the engine scores it against every active program. The entry point is public but gates the user forward based on their state.

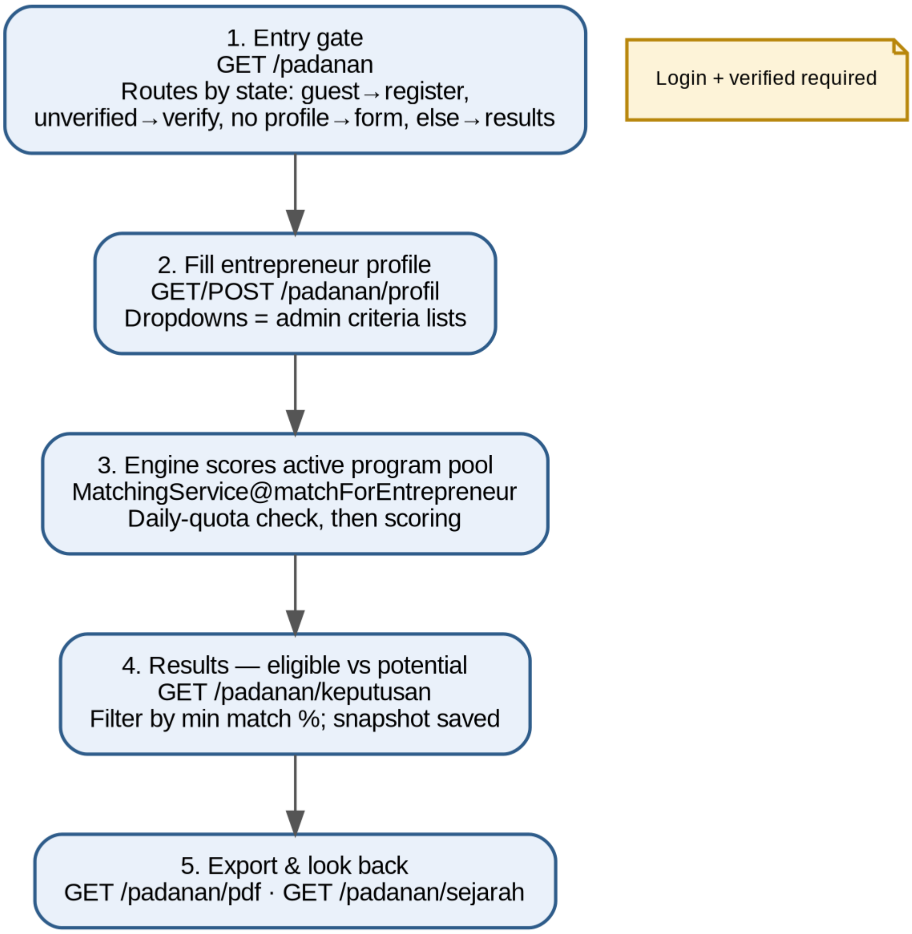


*Figure 4 — Track B matching flow*

**1**

### Entry gate

*GET /padanan*

Routes the visitor by state — guest → register, unverified → verify email, no profile → profile form, else → results. Analytics only, no quota consumed.

**2**

### Fill the entrepreneur profile

*GET · POST /padanan/profil*

The form's dropdowns are the same admin criteria lists that programs are tagged with — location, sector, business stage, education, age group, gender, bumiputera / OKU / citizenship / blacklist status, funding purposes, requested amount.

**Admin feeds:** Location, BusinessSector, BusinessStage, TargetGroup, FundingPurpose, AgeGroup, Gender + status lists

**3**

### Engine scores the active program pool

*MatchingService@matchForEntrepreneur*

The quota check runs first — MatchingQuota compares the runs already spent in this subscription against the plan allowance — then the engine runs. See section 03 for the scoring detail.

**Admin feeds:** MatchingRuleWeight, BlacklistStatus, program pivots

| | |
|---|---|
| **4** | **Results — eligible vs potential**<br>*`GET /padanan/keputusan`*<br>Programs split into fully-eligible and "potential" (profile incomplete). User can filter by a minimum match % (50–100). A snapshot is written when a refresh is consumed. |

| | |
|---|---|
| **5** | **Export & look back**<br>*`GET /padanan/pdf` · `GET /padanan/sejarah`*<br>Download results as a branded PDF (DomPDF), or review past matching snapshots in history. |

## 03 Inside the Matching Engine

The entrepreneur's profile fields are matched against the equivalently-named pivot tables on each program. Admins decide the outcome three ways: which records are active, how each program is tagged, and how much each rule is worth.

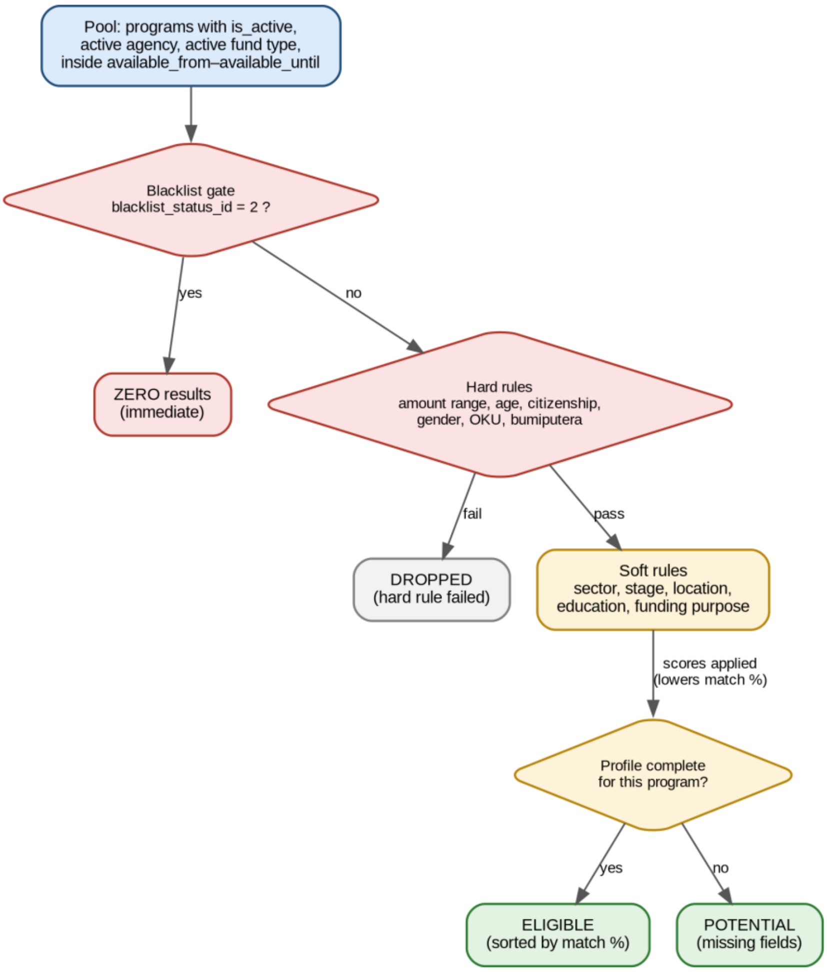


*Figure 5 — Matching engine decision logic*

### Who Gets Evaluated

- Pool = programs with is_active, an active agency, an active fund type, and inside the available_from → available_until window.
- Full gate: a blacklist_status_id = 2 entrepreneur returns zero results immediately.

### How a Rule Can Fail

**HARD** Excludes the program: loan amount out of range, or a mismatch on age / citizenship / gender / OKU / bumiputera.

**SOFT** Lowers match %: sector, stage, location, education level/status, funding purpose.

### What Admins Control (No Code Changes)

- Activation — the is_active toggle on any program, agency, or fund type adds or removes it from the pool live. Deactivating an agency or fund type cascades to its programs; the engine also filters on the parent's live state, so the gate holds even for rows the cascade missed (cache auto-flushes).
- Tagging — attaching criteria to a program via its pivots defines what it accepts. A program with no rows for a criterion imposes "no restriction" on it.

- Weights — MatchingRuleWeight (edited at /matching-weights) sets each rule's match_score, missing_penalty, and multiplier_cap; setting is_active=false disables a rule entirely.

### Output Buckets

- Eligible — profile complete and all hard rules pass, sorted by match %.
- Potential — would qualify but the profile is missing fields the program checks.
- Dropped — a hard rule failed, or the blacklist gate fired.

## 04 Admin → Public Linkage Map

Every admin entity and where its data actually surfaces to the public. Browse shows on a public page · Engine feeds the matching algorithm · Gate controls access/quota.

| Admin manages | Surfaces as | Public location |
|---|---|---|
| fund_types | **Browse + Engine** | Home category list /; active state also gates the matching pool — deactivating cascades to its programs |
| agencies | **Browse + Engine** | Agency listing /kategori/{ft}; active state also gates the matching pool |
| funding-programs | **Browse + Engine** | Program listing & detail; the entire population the engine scores |
| sectors, stages, locations, purposes | **Browse + Engine** | Program eligibility tags + profile-form dropdowns (soft rules) |
| age_groups, genders, citizenships, oku_statuses, bumiputera_statuses | **Engine** | Program tags + profile fields — hard demographic rules |
| blacklist_statuses | **Engine** | Full result gate (status = 2 → no matches) |
| loan_amount_ranges | **Engine** | Requested-amount vs program min/max — hard rule |
| documents, program-contacts | **Browse** | Program detail page — required docs & contacts |
| matching-weights | **Engine** | Tunes scoring weights & penalties (no direct page) |
| subscription-plans | **Browse + Gate** | Plans & pricing at /pelan; assigns the user's tier |
| features | **Gate** | Per-plan values — matching allowance per subscription, advisor access |
| advisors, advisor-roles, expertises | **Browse + Gate** | Advisor directory /penasihat & program detail — plan-gated |
| policies | **Browse** | Privacy/terms pages — /dasar/{policy} |
| news | **Browse** | Home teasers + /berita (published only) |
| testimonials | **Browse** | Home carousel — approved only; public can submit for review |
| voucher-batches / vouchers | **Gate** | Redeem /baucar/tebus & claim /baucar/mohon — grant a plan |

## 05 Subscription — The Gate Between the Two Tracks

**LOGIN** Plans and their features don't add content — they meter how much of the matching flow a user gets, and are shown/purchased publicly.

### What Plans Meter

- Matching runs per subscription — MatchingQuota reads the plan's max_matching_per_subscription feature; unset means unlimited. The allowance covers the whole subscription and never resets on a date, and re-running an unchanged profile costs nothing.
- Results shown — never capped. Every eligible programme is shown to every user; the plan meters how many matching runs a subscription gets, not how much of each result is visible.
- Advisor access — each advisor role links to a plan feature_id; no unlocked role → redirect to plans.

### How a User Changes Tier

- Buy — /pelan → checkout → receipt (with PDF), optional discount voucher.
- Redeem a voucher — /baucar/tebus grants the linked plan and carries any unspent matching runs over into it. The batch window is the deadline to redeem the code, not the life of the plan — plans do not expire.
- Claim a campaign — /baucar/mohon, auto-approved or proof-reviewed by admin.

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**sMARTBIS**

*Platform Padanan Pembiayaan · Sistem Padanan Dana*

# USER SITE
# USER MANUAL

Operational Guide for Entrepreneurs / Usahawan

| | |
|---|---|
| **System URL** | https://murizahkassim.my/sMARTBIS/ |
| **Register** | https://murizahkassim.my/sMARTBIS/register |
| **Login** | https://murizahkassim.my/sMARTBIS/login |
| **Prepared by** | sMARTBIS Project Documentation |
| **Version** | 1.2 |
| **Date** | 24 August 2026 |
| **Source references** | Live public site (murizahkassim.my/sMARTBIS);<br>sMARTBIS_System_Flow_Admin_Public_Linkage.docx |

# 1. Introduction

## 1.1 What Is sMARTBIS?

sMARTBIS (Sistem Padanan Dana) is a funding-matching platform that helps Malaysian entrepreneurs find the government and agency funding programs; grants, loans, premises assistance, and training support that best fit their business. Instead of manually searching dozens of agency websites, a user answers a short profile once and the system returns a ranked shortlist with a plain-language reason for each match.

## 1.2 Who This Manual Is For

Entrepreneurs (usahawan) using the public site to discover and apply for funding from a first-time visitor just browsing categories, through to a registered user running the profile-matching engine and managing a paid subscription.

## 1.3 Two Ways to Use the Site

- Browse the Catalogue
  - no account needed. Explore funding categories, agencies, and individual programs freely, read news, and check policies.
- Get Matched to My Profile
  - requires a free account and a verified email. Fill in your business profile once; the system scores it against every active program and returns a ranked, reasoned shortlist.

## 1.4 Switching Language (BM / EN)

The site is available in Bahasa Melayu and English. The toggle sits in the top navigation on every page.

| Control | Purpose |
|---|---|
| BM / EN | Switch the public interface language. |
| Log Masuk / Login | Open the account login page. |
| Daftar Percuma / Register Free | Create a free account. |
| Lihat Pelan / View Plans | Open plan information after login. |
| Laman Utama / Home | Return to the public homepage. |
| Kembali / Back | Return to the previous catalogue level. |

## 1.5 System Requirements

Use a current version of Google Chrome, Microsoft Edge, Mozilla Firefox, or Safari with JavaScript and cookies enabled. A stable internet connection and an active email address are required for account services.

- Desktop, tablet, or mobile device capable of displaying modern web pages
- Permission to download PDF files when using export functions
- Access to the registered email inbox for verification and password reset

## 1.6 Interface and Navigation Conventions

This manual uses the format Page > Control for navigation. Labels may appear in Bahasa Melayu or English depending on the selected language.

# 2. Getting Started

## 2.1 Homepage Tour

The sMARTBIS homepage provides access to the platform's main public and account-based services. From this page, users can browse assistance categories, read current news, register or log in, view subscription plans, and begin the funding-matching process.

### Main Homepage Sections

| Homepage Section | Description |
|---|---|
| **Top Navigation** | Provides access to **Log Masuk (Login)**, **Daftar Percuma (Register Free)**, and the **BM/EN language selector**. |
| **Hero Banner** | Introduces sMARTBIS and displays the main action buttons: **Daftar Percuma**, **Log Masuk**, and **Lihat Pelan**. |
| **Why sMARTBIS?** | Summarizes the platform's benefits, including profile-based recommendations, faster program discovery, and clear explanations for matching results. |
| **Platform Statistics** | Displays summary information such as the number of active programs and participating agencies. |
| **3 Langkah Mudah (3 Easy Steps)** | Explains how to select an assistance category, create an account, complete a business profile, and receive suitable program recommendations. |
| **Informasi Jenis Bantuan** | Displays available assistance categories, including **Bantuan Kewangan**, **Geran**, **Pinjaman**, **Premis**, and **Latihan**. |
| **Berita Terkini** | Shows previews of the latest sMARTBIS news and announcements. |
| **Apa Kata Pelanggan** | Displays testimonials from sMARTBIS users. |
| **Registration Call to Action** | Encourages visitors to register for a free account and obtain program recommendations based on their business profile. |
| **Footer** | Provides links to **Soalan Lazim (FAQ)**, **Kongsi Testimonial (Share Testimonial)**, the **UiTM Privacy Statement**, and copyright information. |

**Note**: *Visitors can browse public assistance categories, news, FAQs, and testimonials without logging in. Registration and login are required to use profile-based matching and other account services.*

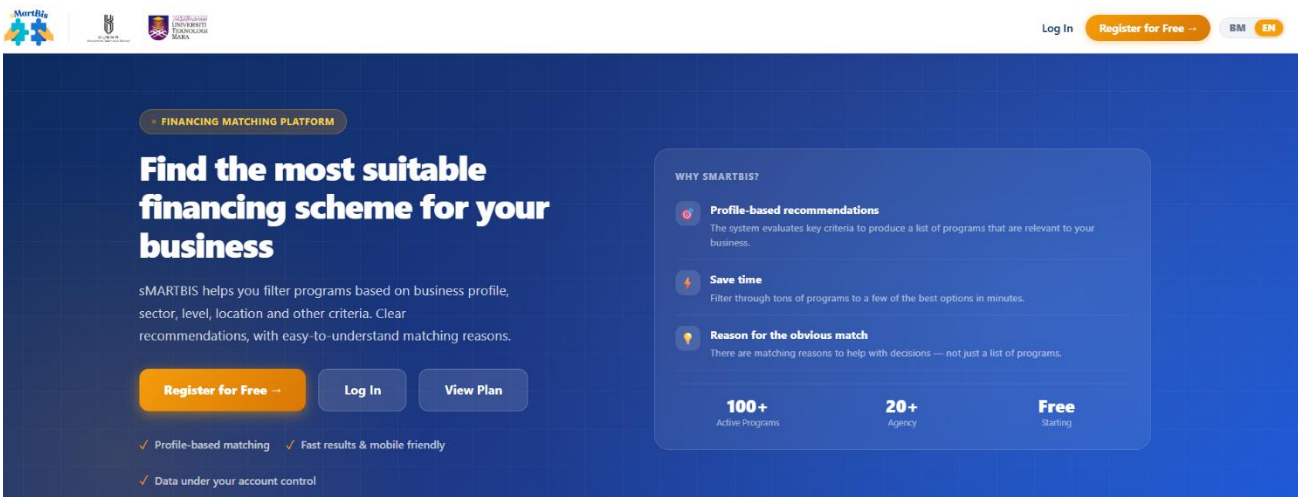


Figure 6. sMARTBIS Homepage

## 2.2 Creating an Account (Register)

**URL:** https://murizahkassim.my/sMARTBIS/register

A free account is required to use profile-based funding matching and other account services. Visitors can browse assistance categories, news, FAQs, and testimonials without creating an account.

### Steps - Create an Account (Register)

1. From the homepage, click **Daftar Percuma** or **Register for Free**.

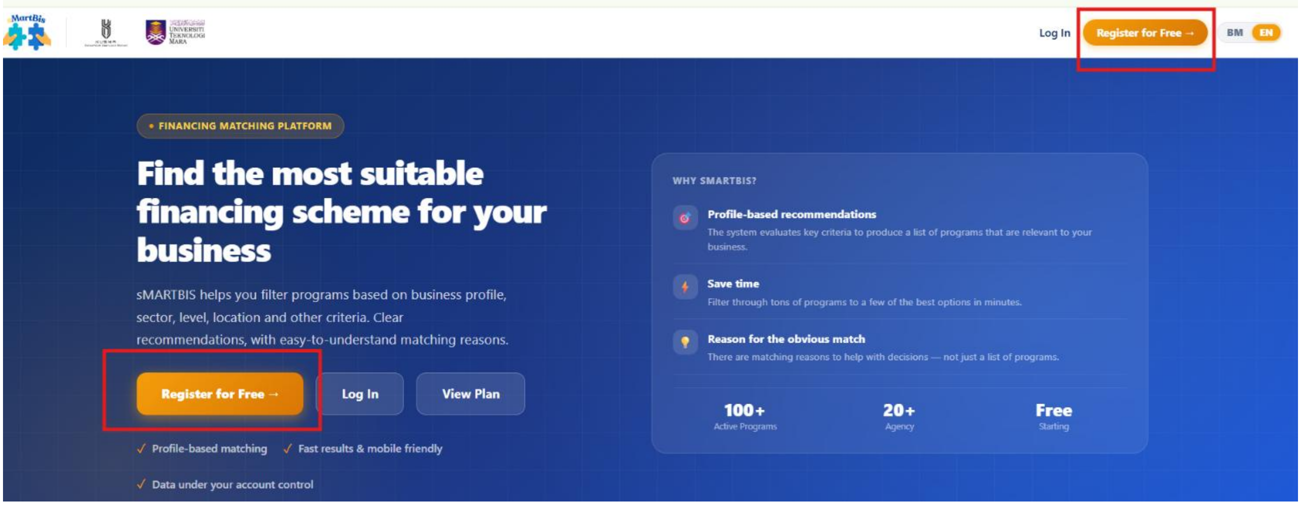


Figure 7. Register for Free buttons on the sMARTBIS homepage.

2. Complete the registration form:
   - **Nama Penuh (Full Name):** Enter your full name.
   - **Emel (Email):** Enter a valid email address that you can access.
   - **Kata Laluan (Password):** Create a password containing at least eight characters.
   - **Sahkan Kata Laluan (Confirm Password):** Enter the same password again.

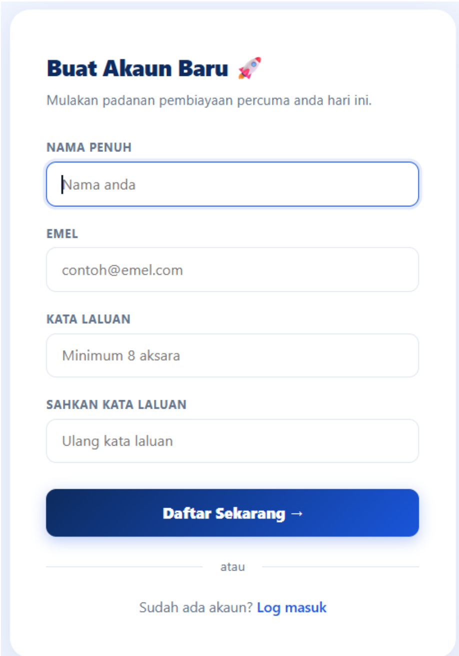


Figure 8. sMARTBIS new-account registration form.

3. Click **Daftar Sekarang (Register Now)**.
4. Follow the confirmation instructions displayed by the system. If an email-verification message is sent, open it and complete the verification process.

***Note:*** *Users who already have an account can click* ***Log Masuk (Login)*** *at the bottom of the registration form.*

***Important:*** *Use an accessible email address and ensure that the password and password-confirmation entries match.*

## 2.3 Verifying Your Email

Some account services may require email verification. Follow the verification instructions shown in the site or sent to the registered email address.

### Steps - Verify Your Email

1. Open the verification email sent to the address used at registration.
2. Click the verification link.
3. Confirm redirect back to the site showing a verified/logged-in state.
4. If no email arrives, check the Spam or Junk folder, confirm the registered address, and use any resend option displayed by the site.


Figure 9. Email verification

## 2.4 Logging In

**URL:** https://murizahkassim.my/sMARTBIS/login
Registered users can log in using the email address and password associated with their sMARTBIS account.

### Steps - Log In

1. Click **Log Masuk (Log In)** from the top navigation menu.
2. On the login page, enter your registered **Email** address.
3. Enter your **Password**.
4. Select **Remember Me** if you want the browser to retain your login session on the device.
5. Click **Log In**.
6. After successful authentication, confirm that the site displays the signed-in homepage or the appropriate account page.

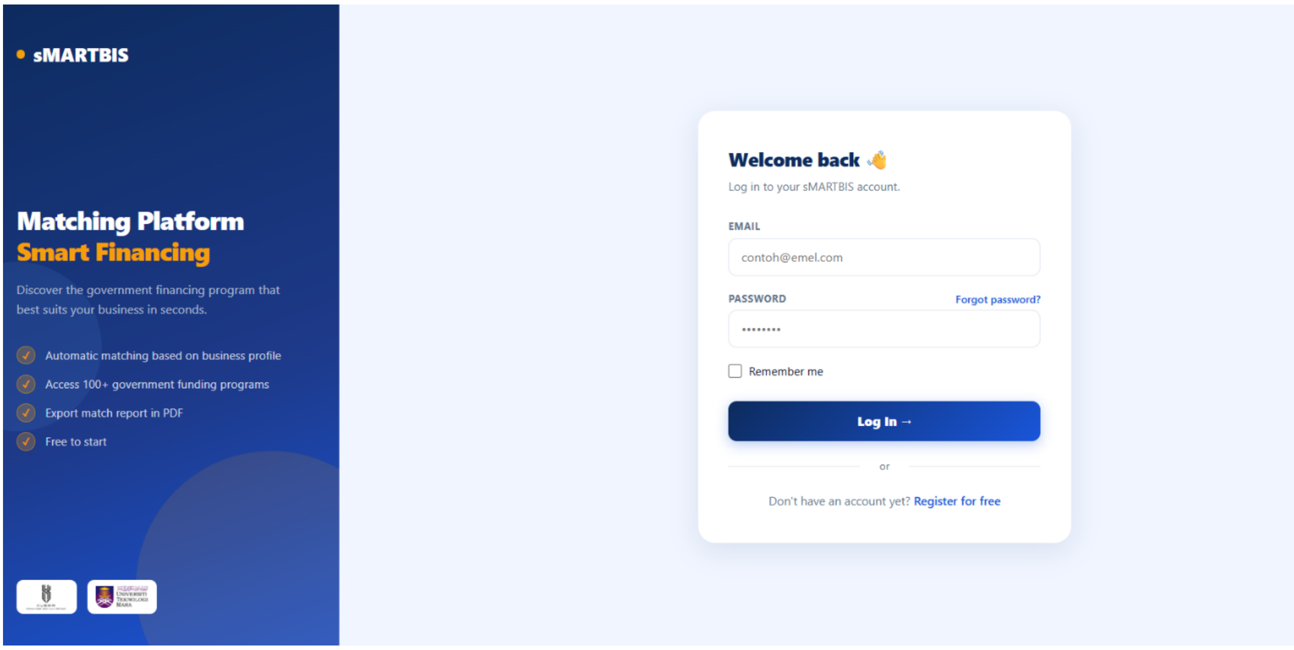


Figure 10. sMARTBIS Login Page

***Note:*** *Select* ***Remember Me*** *only when using a private and trusted device.*
***Forgotten password:*** *Click* ***Forgot Password?*** *to begin the password-reset process.*
***New user:*** *Click* ***Register for Free*** *at the bottom of the login form to create an account.*

## 2.5 Logging Out

Logging out securely ends the current sMARTBIS session and returns the user to the public website.

### Steps - Log Out

1. Open the **Account Menu** displayed after logging in.
2. Click **Log Keluar (Log Out)**.
3. Confirm that the public homepage is displayed.
4. Verify that the **Log Masuk (Log In)** and **Daftar Percuma (Register Free)** options are visible, indicating that the session has ended.

***Important:*** *Always log out after using sMARTBIS on a shared or public device. Closing the browser window may not immediately end the active session.*

## 2.6 Forgotten Password

The sMARTBIS login page provides a **Lupa kata laluan? (Forgot Password?)** link that registered users can use to reset a forgotten password.

### Steps - Reset a Forgotten Password

1. On the **Login** page, click **Lupa kata laluan? (Forgot Password?)**.
2. Enter the email address registered with your sMARTBIS account.
3. Submit the password-reset request.
4. Check the registered email inbox for a password-reset message.
5. Open the reset link provided in the email.
6. Enter and confirm the new password.
7. Return to the **Login** page and sign in using the new password.

# 3. Browse Funding Programs (No Login Required)

The public browsing journey referred to as **Track A** does not require a sMARTBIS account. Visitors can explore assistance categories, agencies, programs, news, FAQs, and testimonials before deciding whether to register. Program and agency availability is controlled by the information currently published on sMARTBIS. Consequently, the displayed categories, agencies, programs, amounts, and eligibility conditions may change over time.

## 3.1 Browse by Category from the Homepage

**URL:** https://murizahkassim.my/sMARTBIS/

The **Informasi Jenis Bantuan** section displays the assistance categories currently available on sMARTBIS. At the time of verification, the categories were:

- **Bantuan Kewangan**
- **Geran**
- **Pinjaman**
- **Premis**
- **Latihan**

### Steps - Browse by Category

1. Open the sMARTBIS homepage.
2. Scroll to **Informasi Jenis Bantuan**.
3. Review the available assistance categories.
4. Select a category, such as **Geran** or **Pinjaman**.
5. Confirm that the selected category's agency page is displayed.

**Note:** The categories displayed on the homepage depend on the current sMARTBIS configuration and may change.

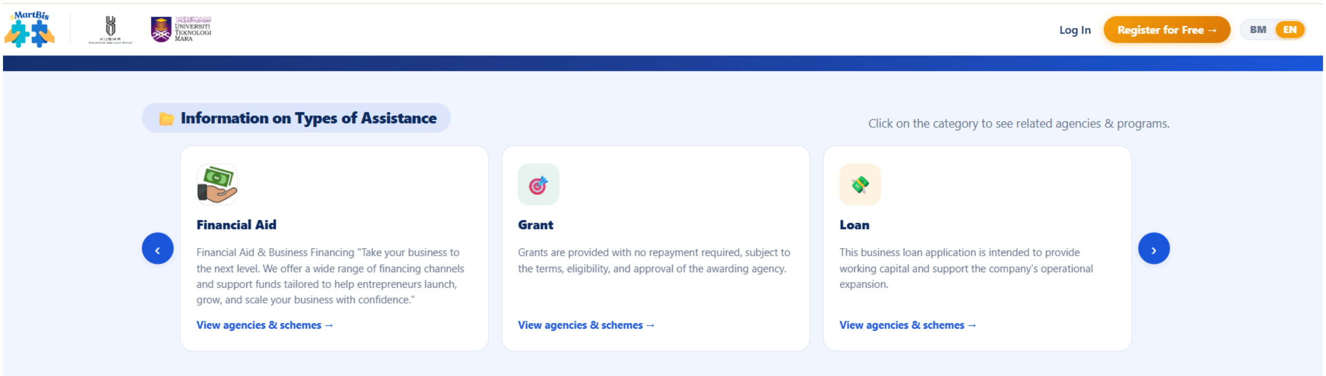


Figure 11. Information on Types of Assistance

## 3.2 View Agencies Within a Category

**URL format:** https://murizahkassim.my/sMARTBIS/kategori/{fundType}

The category page displays agencies that currently offer one or more programs under the selected assistance category. For example, the **LOAN** category may display agencies such as AGRO BANK, MARA, and TEKUN, depending on the programs currently available.

### Steps - View Agencies

1. Select an assistance category from the homepage.
2. Review the agencies displayed under the selected category.
3. Select an agency to view its available programs.

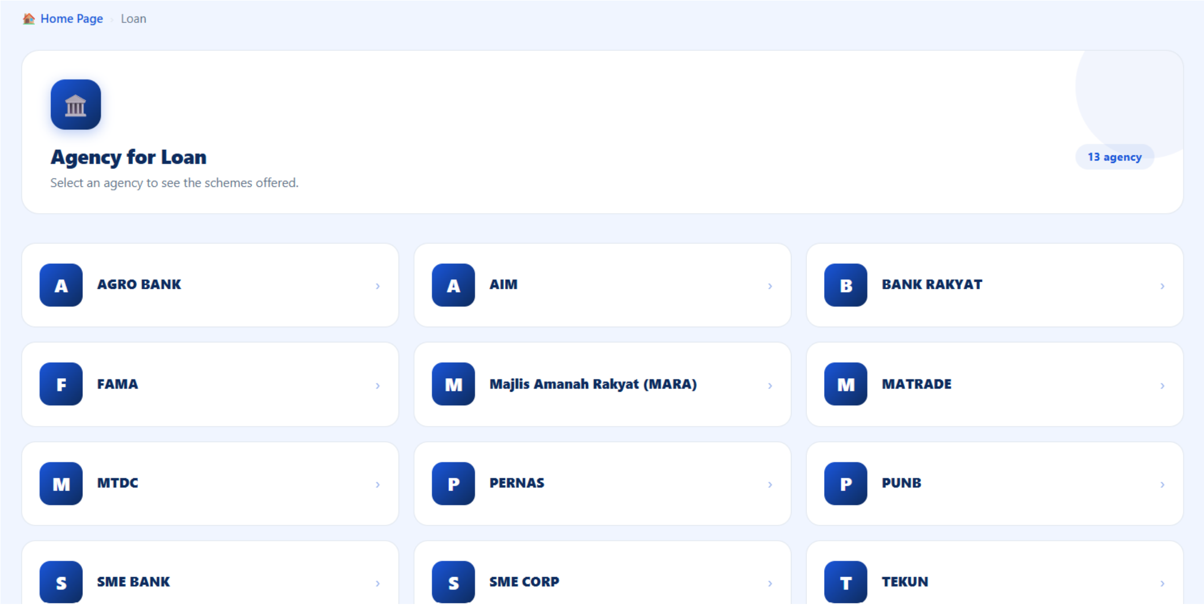


Figure 12. View Agency within a selected Assistance Category

***Note:*** *If an expected agency is not displayed, it may not currently have a published program under the selected category. This does not necessarily mean that the agency has no programs in other categories.*

## 3.3 View Programs Under an Agency

**URL format:** https://murizahkassim.my/sMARTBIS/kategori/{fundType}/agensi/{agency}

The agency page displays the programs currently listed under the selected agency and assistance category. Each program card may show:

- Program name
- Assistance category
- Brief program description
- Funding range
- **Lihat butiran skim (View Program Details)** link

### Steps - View Programs

1. Select an agency from the category page.
2. Review the programs displayed under the agency.
3. Read the summary and funding range shown on each program card.
4. Select **Lihat butiran skim** for the required program.

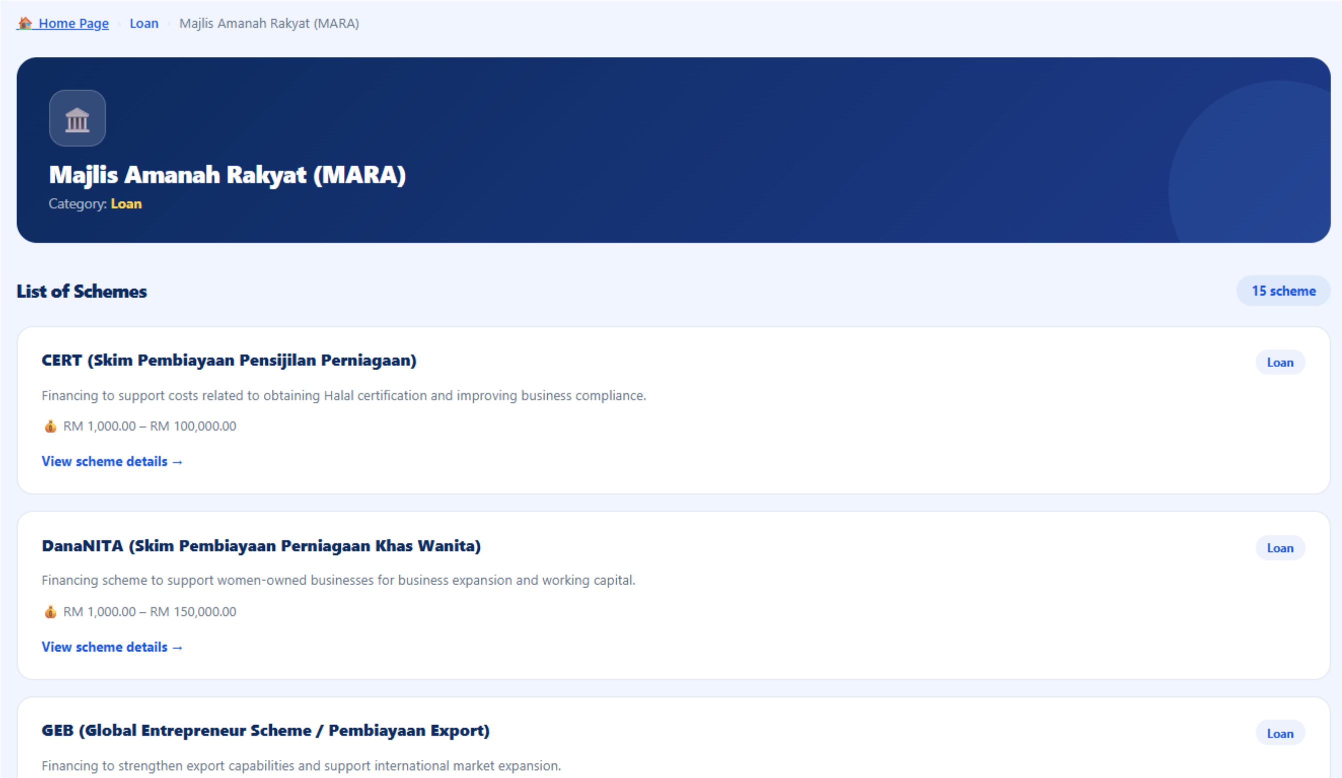


Figure 13. View list of Scheme within the agency

***Note:*** *The number of programs displayed depends on the information currently published by the sMARTBIS administrator.*

## 3.4 View Full Program Detail

**URL format:** https://murizahkassim.my/sMARTBIS/program/{program}

The program-detail page provides the information currently recorded for a particular funding or assistance program. Depending on the program, the page may display:

- Program name and category
- Offering agency
- Program status
- Funding source
- Program description
- Funding range
- Eligibility requirements
- External application link
- *sMARTBIS* matching call to action

### Steps - View Program Details

1. Confirm the selected **assistance category**, **agency**, **program status**, and **program name** in the program header.
2. Read **About the Program** to understand the purpose of the funding program.
3. Review the displayed **Financing Range**.
4. Read the **Eligibility Requirements** carefully.
5. Choose one of the following actions:
    - Click **Go to the Application Portal** to continue to the responsible agency's external website.
    - Click **Get Scheme Proposal** to obtain recommendations based on your *sMARTBIS* business profile.

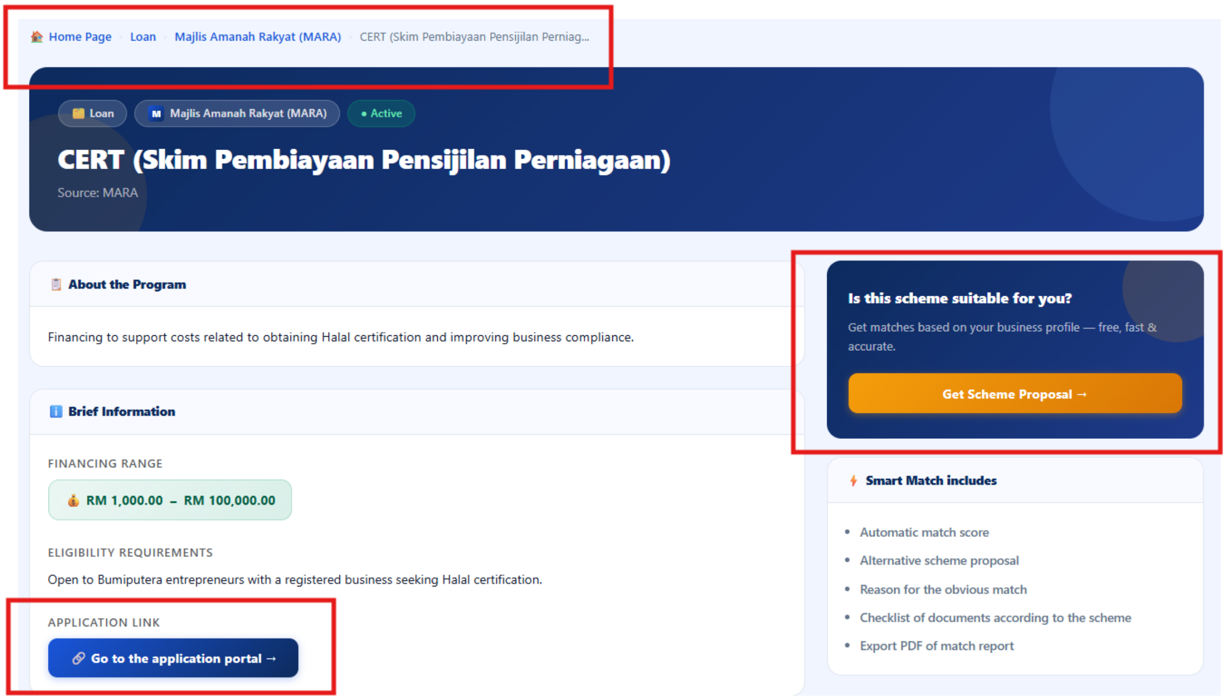


Figure 14. sMARTBIS program-detail page.

***Important:*** *The eligibility summary displayed by sMARTBIS is intended for initial guidance. Confirm the latest requirements, application period, supporting documents, and funding conditions on the responsible agency's official portal.*
***External-link notice:*** *Before submitting personal, business, or financial information, verify that the application link opens the official website of the responsible agency.*
***Note:*** *Selecting **Get Scheme Proposal** may require the user to register, log in, verify their account, or complete a business profile before matching results can be generated.*

## 3.5 Reading News

**URL:** https://murizahkassim.my/sMARTBIS/berita

The **Berita Terkini (Latest News)** page contains published *sMARTBIS* news, announcements, and platform updates. The homepage displays a selection of recent articles, while the News page displays the complete published list.

### Steps - Read News

1. On the homepage, scroll to **Berita Terkini**.
2. Click **Lihat semua (View All)** to open the News page.
3. Review the available article titles, publication dates, and summaries.
4. Select an article to read its full content.

**Note:** News items are displayed according to the content and publication dates maintained by the sMARTBIS administrator.

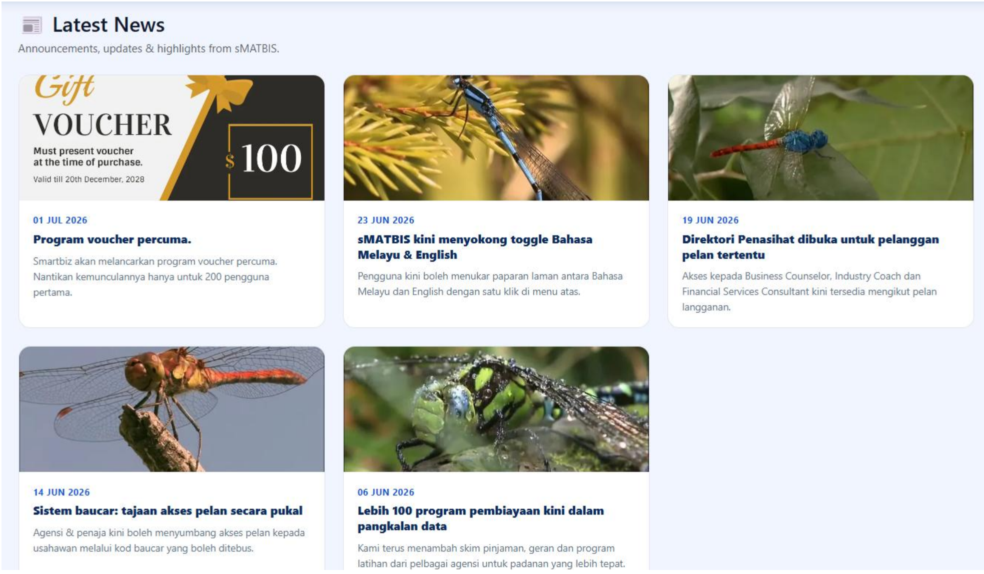


Figure 15. View News

## 3.6 Reading Policies (Privacy, Terms)

**Current privacy-statement URL:** https://uitm.edu.my/ms/others/kenyataan-privasi
The *sMARTBIS* footer publishes three policies: the site's own Privacy Policy and Terms & Conditions, both hosted on sMARTBIS under /dasar/, plus a link to the external **Pernyataan Privasi UiTM (UiTM Privacy Statement)**.

### Steps - Read a Policy

1. Scroll to the footer of a *sMARTBIS* public page.
2. Click the policy you want to read.
3. An internal policy opens on sMARTBIS; the UiTM Privacy Statement opens on the UiTM website.
4. Review the privacy statement before submitting personal or business information through *sMARTBIS*.

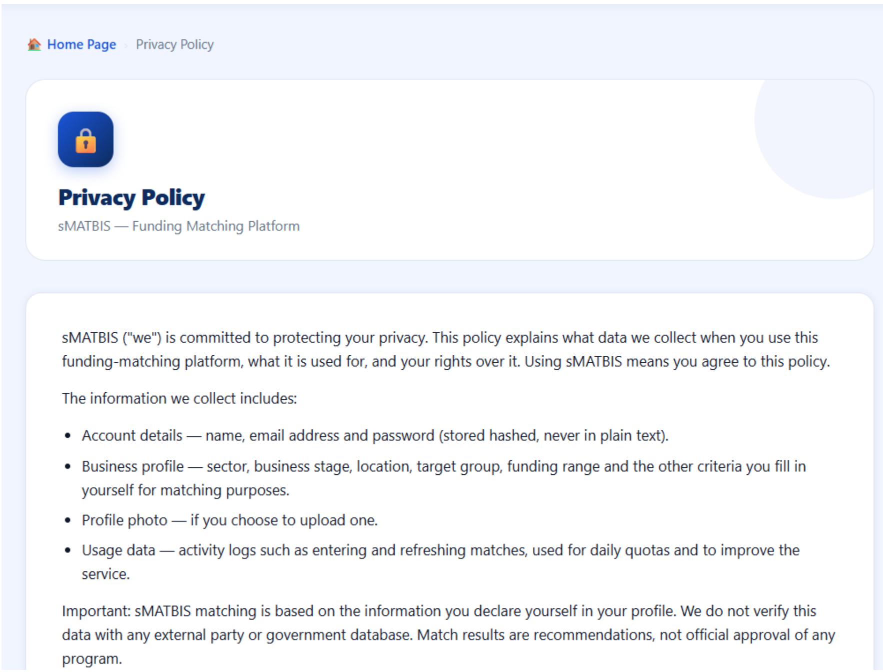


Figure 16. Privacy page

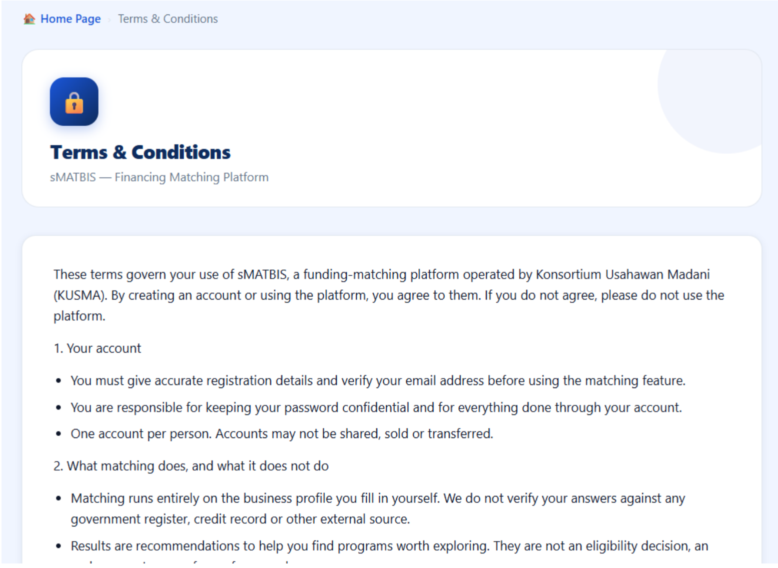

Figure 17. Terms and Condition page

***Note:*** *The privacy statement is hosted on the UiTM website and may open in a separate page or tab.*

## 3.7 Reading FAQ

**URL:** https://murizahkassim.my/sMARTBIS/soalan-lazim
The **Soalan Lazim (Frequently Asked Questions)** page provides guidance on registration, program matching, eligible and potential results, vouchers, advisor access, missing programs, personal data, and language selection.

### Steps - Read Frequently Asked Questions

1. Scroll to the footer of any public *sMARTBIS* page.
2. Click **Soalan Lazim (Frequently Asked Questions)**.
3. Select a question to expand its answer.
4. Review the displayed guidance.
5. Select the question again to collapse the answer, if required.

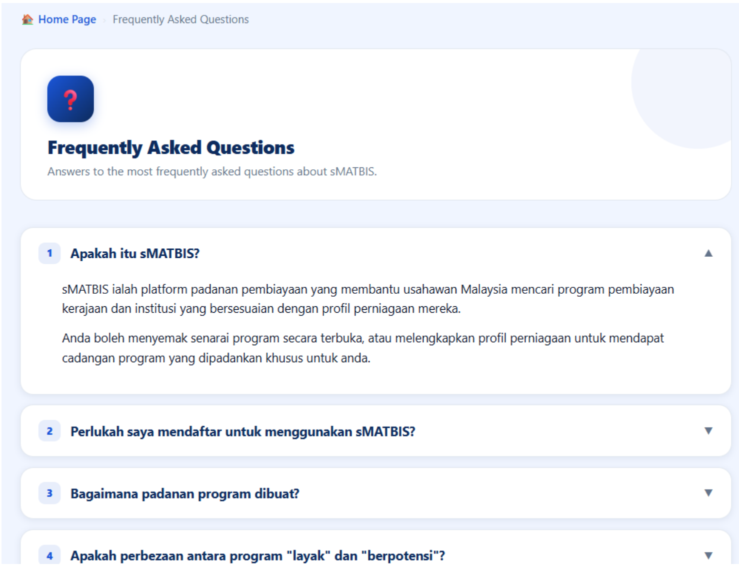

Figure 18. View FAQ page

***Tip:*** *Review the FAQ before contacting support because it covers many common account, matching, voucher, and subscription questions.*

## 3.8 Submitting a Testimonial

**URL:** https://murizahkassim.my/sMARTBIS/testimoni/hantar
Visitors can submit feedback about their *sMARTBIS* experience. Submissions are reviewed before publication and do not appear on the public website immediately.
The testimonial form currently includes:

- **Nama (Name)** - required

- **Jawatan / Syarikat (Position / Company)** - optional
- **Rating**
- **Email** - not displayed publicly
- **Testimonial anda (Your Testimonial)** - required
- **Foto (Photo)** - optional

### Steps - Submit a Testimonial

1. Click **Kongsi pengalaman anda (Share Your Experience)** on the homepage or **Kongsi Testimonial** in the footer.
2. Enter your name.
3. Enter your position or company, if applicable.
4. Select a rating.
5. Enter your email address, if requested.
6. Write your testimonial.
7. Upload a suitable photo, if desired.
8. Review the information before submission.
9. Click **Hantar Testimonial (Submit Testimonial)**.
10. Confirm that the system displays a successful-submission message.

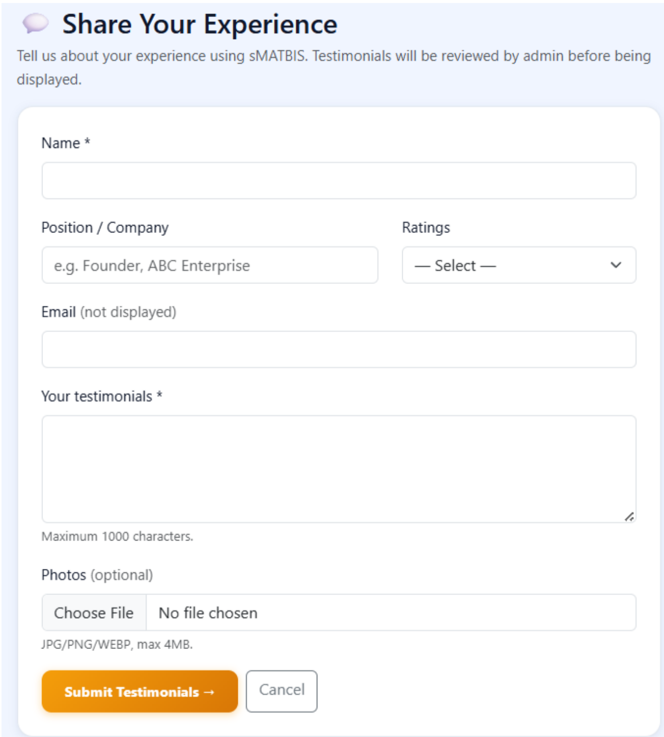


Figure 19. Testimonial Page

***Important:*** *Do not include passwords, identification numbers, payment information, confidential business information, or other sensitive personal data in a testimonial.*
***Publication notice:*** *Submitting a testimonial does not guarantee publication. An administrator must review it before it can appear on the public website.*

## 4. Get Matched to Funding Programs (Login Required)

Profile-based funding matching referred to as **Track B** is the main account-based function of *sMARTBIS*. Users must register, log in, and complete any required account verification before personalized program recommendations can be generated.

The matching entry point may display different pages depending on the user's account status:

| **Account Status** | **Expected System Response** |
|---|---|
| **Not registered** | Opens the account-registration page. |
| **Registered but not logged in** | Opens the login page. |
| **Email verification required** | Displays the relevant verification instructions. |

| | |
|---|---|
| **Business profile incomplete** | Opens the business-profile form. |
| **Business profile completed** | Displays the user's funding-program recommendations. |

## 4.1 Starting the Matching Process

The matching entry point guides the user to the next required step. Depending on account status, the site may request registration, login, email verification, profile completion, or display existing results.

### Steps - Start Matching

1. From the homepage, click **Dapatkan Cadangan (Percuma)**, or open the **My Match** menu after logging in.
2. Register or log in if prompted.
3. Complete any required account-verification step.
4. Complete the business profile if it has not been completed previously.
5. Follow the on-screen instructions until the **Match Suggestions** page is displayed.
6. Review the account summary, including:
    - Current subscription plan
    - Matching runs used in the current subscription
    - Remaining matching balance
    - Total number of generated matches
7. Review the displayed program recommendations.

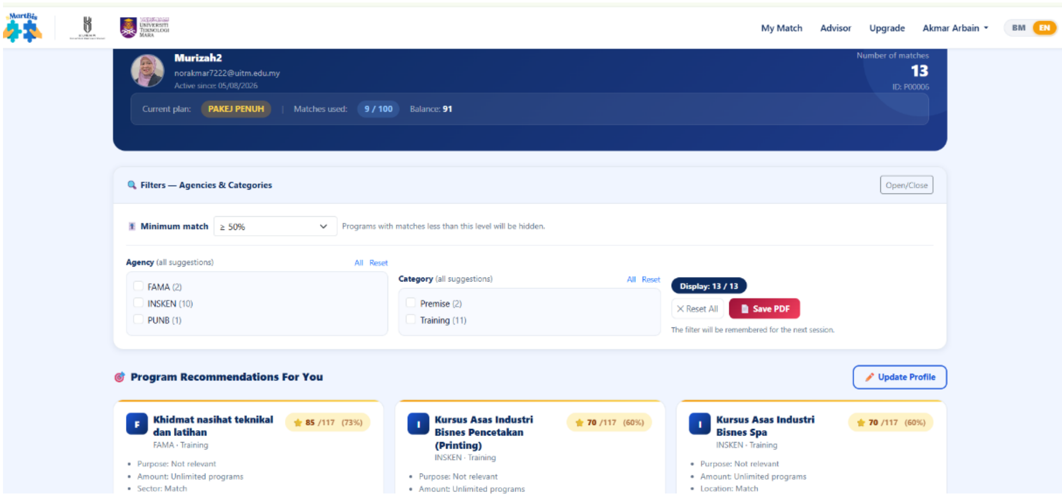


Figure 20. sMARTBIS Match Suggestions page.

***Plan limitation:*** *Your plan limits how many matching runs you may perform, not how many programs you are shown. Every eligible program appears in your results regardless of plan. Select* ***Plan Upgrade*** *if you need more matching runs.*
***Usage note:*** *Opening the Match Suggestions page does not necessarily generate a new matching run. Before refreshing or updating the results, review the displayed* ***Padanan digunakan (Matching Runs Used)*** *and* ***Balance*** *values.*
***Privacy note:*** *Screenshots of this page may contain the user's name, email address, profile photograph, account ID, subscription details, and matching results. Remove or obscure this information before including screenshots in a manual or sharing them with another person.*

## 4.2 Completing Your Business Profile

The business profile records the personal and business information used by *sMARTBIS* to generate funding-program recommendations. Complete the information accurately because incorrect or outdated details may produce unsuitable matching results.
The top of the page also displays the user's:

- Current subscription plan
- Matching runs used in the current subscription
- Remaining matching balance

| Profile Section | Information |
|---|---|
| **Personal Information** | Full name, telephone number, and an optional profile picture or business logo |
| **Business Information** | Operating location, business sector, business level or stage, and total financing requested |
| **Owner or Applicant Details** | Education status, age group, gender, Bumiputera status, OKU status, and citizenship status, where displayed |
| **Funding Requirements** | Intended funding purpose or purposes and the requested financing amount |

### Steps - Complete the Business Profile

1. Review the **Current Plan**, **Padanan digunakan (Matching Runs Used)**, and **Balance** information displayed at the top of the page.
2. Under **Personal Information**, verify or enter:
   - **Full Name**
   - **Phone Number**
3. To add or replace the **Profile Picture / Business Logo**, click **Choose File** and select a supported image.

Supported formats shown on the page are **JPG**, **PNG**, and **WEBP**. The system automatically resizes and compresses the uploaded image.

4. Under **Business Information**, select the **Operating Location**.
5. Select the **Business Sector**.
6. Select the **Business Level** or current stage of the business.
7. Enter the **Total Financing Requested (RM)**.
8. Continue through the form and complete every additional field displayed, including personal eligibility information and funding purposes.
9. Review all entries for accuracy.
10. Submit or save the business profile using the button displayed at the bottom of the form.
11. Confirm that *sMARTBIS* proceeds to the Match Suggestions page or displays a successful-update message.

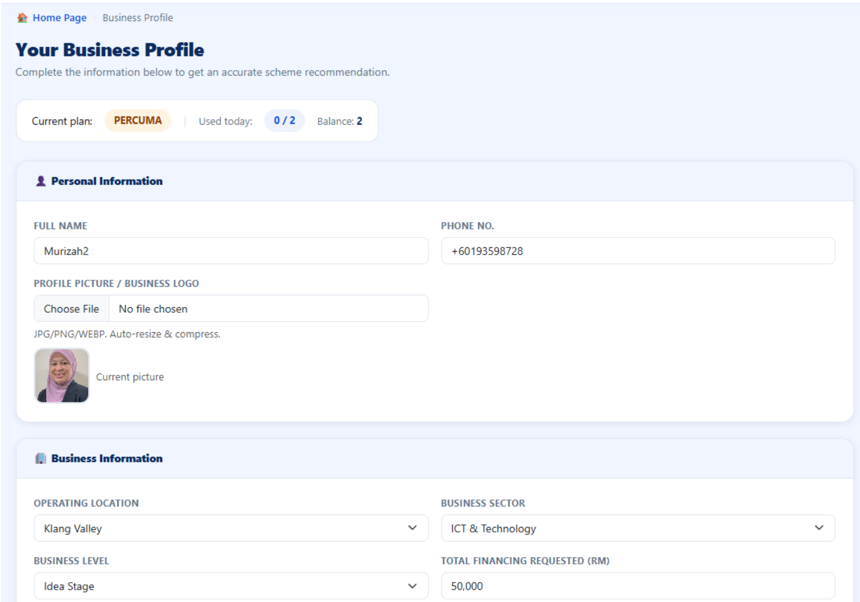


Figure 21. sMARTBIS Business Profile page.

**Important:** Enter the financing amount as a numerical value in Malaysian Ringgit. Ensure that the amount reflects the business's genuine funding requirement.
**Profile accuracy:** *sMARTBIS* recommendations depend on the information entered in this form. Update the profile whenever the business location, sector, stage, ownership information, or funding needs change.
**Privacy notice:** The business profile may contain personal and commercially sensitive information. Do not share screenshots showing names, telephone numbers, photographs, account usage, or business details unless those details have been removed or obscured.

## 4.3 How Matching Works (Plain-Language)

*sMARTBIS* compares profile information with the criteria maintained for active programs. A displayed match is guidance for discovery and does not represent approval by a funding agency.

| Term | What It Means |
|---|---|
| **Match guidance** | A comparison between the business profile and the criteria recorded for a program. |
| **Eligible** | The site indicates that the recorded profile meets the applicable criteria. Agency review is still required. |
| **Potential** | The program may be relevant, but information may be missing or one or more criteria may not fully match. |
| **Match percentage** | A discovery aid used to compare results; it is not an approval probability. |

| | |
|---|---|
| **Final decision** | Always made by the funding agency under its official terms and application process. |

## 4.4 Viewing Your Results

The Match Results page displays programs recommended from the information recorded in the user's business profile. Each recommendation shows a match score, criterion-level matching reasons, funding range, and a link to more detailed program information.

**Information Displayed in the Results**

| Information | Description |
|---|---|
| **Current Plan** | The user's active subscription plan |
| **Padanan digunakan (Matching Runs Used)** | Number of matching runs used so far in the current subscription |
| **Balance** | Remaining matching uses |
| **Minimum Match** | Hides programs with scores below the selected percentage |
| **Agency Filter** | Limits results to selected agencies |
| **Category Filter** | Limits results to selected assistance categories |
| **Display Count** | Number of recommendations currently displayed |
| **Match Score** | Points and percentage calculated from the profile and program criteria |
| **Matching Reasons** | Explanations for individual criteria, such as purpose, amount, sector, business level, and education |
| **Funding Range** | Minimum and maximum funding amounts recorded for the program |
| **View Details** | Opens the complete matched-program detail page |

### Steps - View Match Results

1. Submit or update the business profile.
2. Open **My Match** or navigate to the Match Results page.
3. Review the current plan, matching runs used, and remaining balance.
4. Review the programs under **Program Recommendations for You**.
5. For each recommendation, examine:
   - Program name
   - Agency and assistance category
   - Match points and percentage
   - Criterion-level matching reasons
   - Funding range
6. Click **View Details** for the required program.

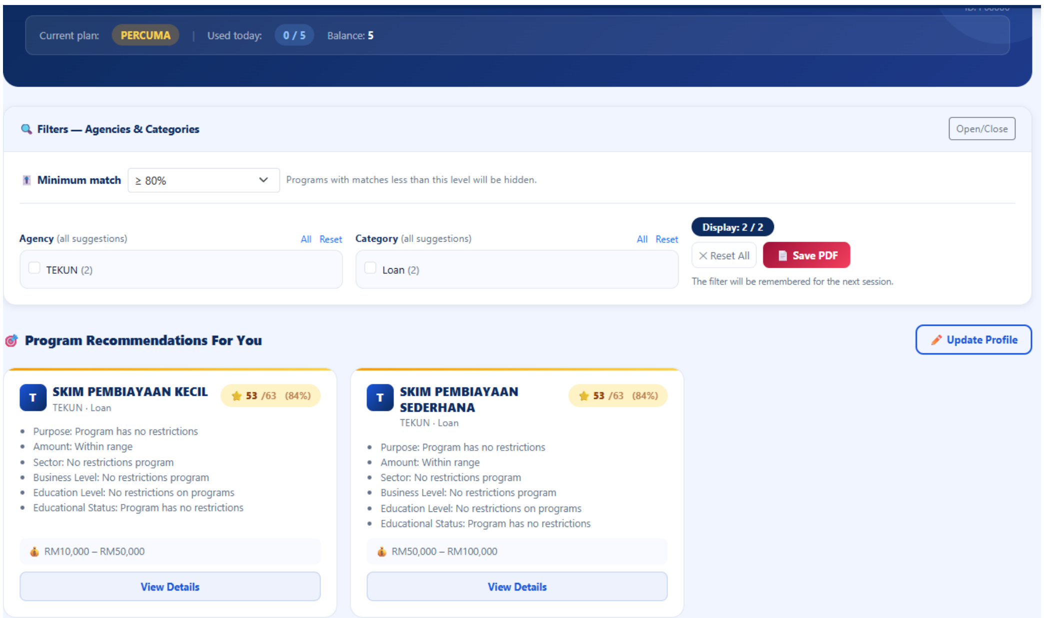


Figure 22. sMARTBIS Match Results page.

**Review a Matched Program's Details**

The expanded matched-program page may display:

- Confirmation that the program matched the user’s profile
- Agency, assistance category, and program status
- Funding range
- Available dates
- Application-link availability
- Contact information
- Location or coverage area
- Eligibility requirements
- Required-document count
- Program summary
- Link to the responsible agency’s application portal, when available

**Steps – Review Matched-Program Details**

1. Confirm that the page displays **Matched with your profile**.
2. Review the agency, category, program status, and funding range.
3. Check the available dates, application link, and contact information.
4. Review the program’s location or coverage area.
5. Review each eligibility criterion shown.
6. Check the **Program Summary**, including the number of required documents.
7. If an application portal is available, follow the link to the agency’s official website.
8. If **No Application Portal** is displayed, consult the agency directly or return later to check for updated information.
9. Click **Back to Suggestions** to return to the Match Results page.

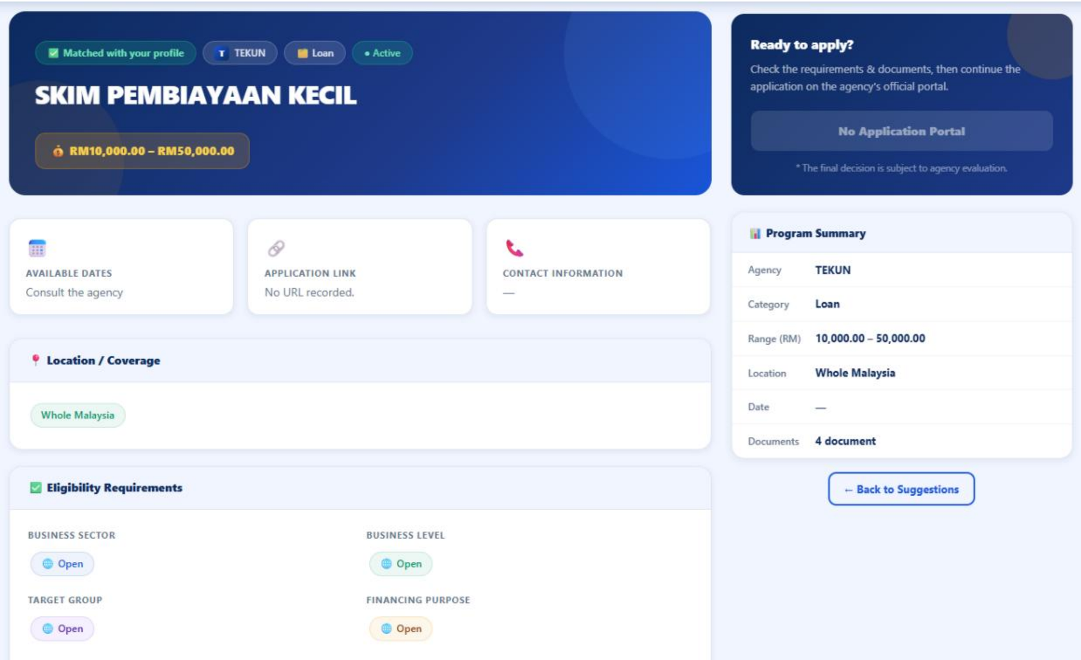


Figure 23. Matched-program detail page.

***Important:*** *A high match percentage or **Matched with your profile** status does not constitute approval. The responsible agency performs the final eligibility assessment and makes the application decision.*
***No restrictions:*** *A reason such as **Program has no restrictions** or an **Open** eligibility value means that sMARTBIS does not currently record a restriction for that specific criterion. Other requirements may still apply.*
***Incomplete information:*** *Labels such as **Consult the agency**, **No URL recorded**, or **No Application Portal** indicate that the corresponding details are not currently available in sMARTBIS. Contact the responsible agency for authoritative information.*
***Result changes:*** *Recommendations can change when the user updates the business profile or when agencies, programs, eligibility criteria, and availability information are updated.*

## 4.5 Filtering Results by Match Percentage

Narrow results to only the strongest matches.

### Steps - Filter Match Results

1. On the results page, locate the minimum match % filter.

2. Choose a value from the Padanan minimum (Minimum Match) dropdown. The available values are 50%, 70%, 80%, 90% and 100%, and the default is 80%.
3. Confirm the list updates accordingly.

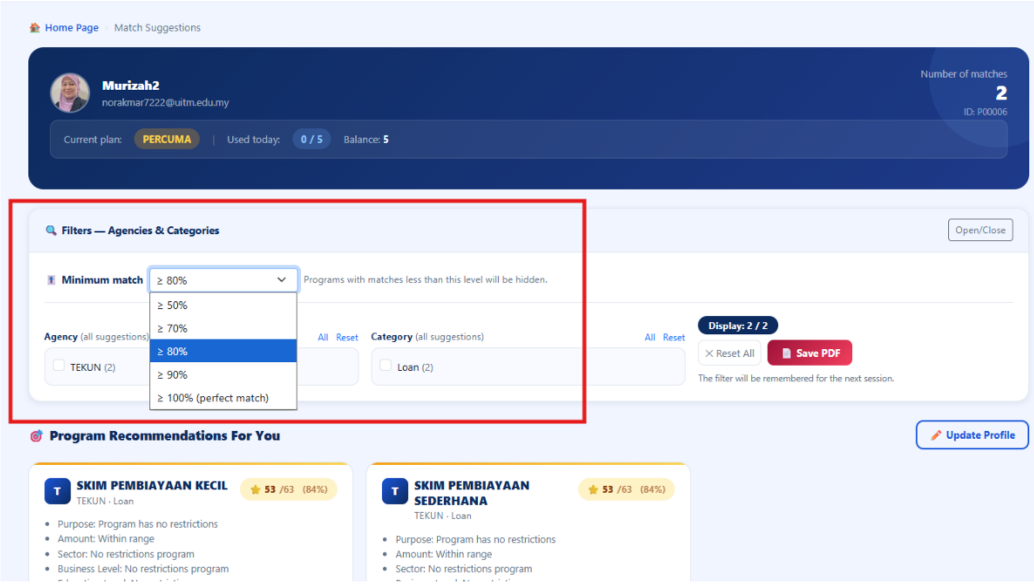


Figure 24. Filters by percentage.

## 4.6 Downloading Results as PDF

Export your current results as a branded PDF useful for offline reference or sharing with a business partner.

### Steps - Download Results

1. From the results page, click the PDF export / download button.
2. Confirm the file downloads and open it to check formatting.

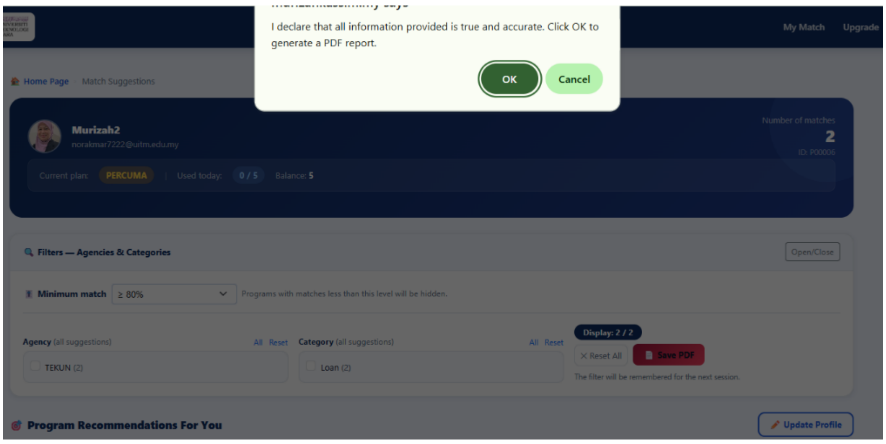


Figure 25. Save as PDF

## 4.7 Viewing Your Match History

Every time a match refresh is consumed, a snapshot is saved. This page lets you look back at past matching runs.

### Steps - View Match History

1. Navigate to /padanan/sejarah (or the corresponding menu link).
2. Review the list of past snapshots by date.
3. Click a snapshot to view the results as they were at that time.

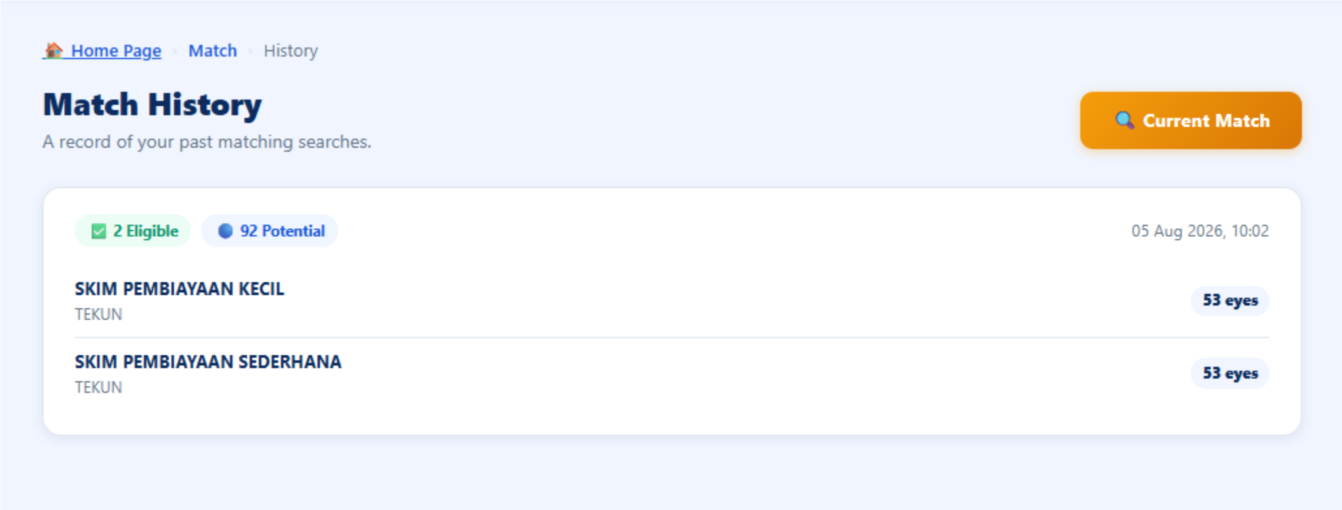


Figure 26. Matching history.

# 5. Subscription Plans

sMARTBIS subscription plans determine the matching features, usage limits, and other account benefits available to a user. Depending on the selected plan, these may include:

- Number of matching uses
- Access to additional or unlimited matching features
- Access to selected advisor services
- Other plan-specific benefits shown on the Plans and Pricing page

Plan prices, limits, and included features may change. Users should treat the current **Plans and Pricing** page as the authoritative source before purchasing or upgrading.

## 5.1 Viewing Available Plans

The **Plans and Pricing** page is available to signed-in users. A visitor who is not logged in may be redirected to the Login page before plan details are displayed.

The page also displays:

- Current subscription plan
- Matching runs used in the current subscription
- Remaining matching balance
- Voucher-redemption link
- Available subscription plans

**Plans Displayed**

| Plan | Matching Runs Included | Description |
|---|---|---|
| **Percuma** | 2 matching runs | Free starting plan with a small matching allowance |
| **Pakej Asas** | 3 matching runs | Paid plan with a larger matching allowance and additional features |
| **Pakej Penuh** | 100 matching runs | Higher-tier plan with the largest matching allowance |

### Steps - View Plans

1. From the homepage, click **Lihat Pelan (View Plans)**, or click **Upgrade** after logging in.
2. Log in if prompted.
3. Review the current plan, matching runs used, and remaining balance.
4. Compare the price and **Features Include** section for each plan.
5. Review the matching allowance included with each plan and any additional benefits.
6. Select the appropriate plan or purchase option when ready to continue.

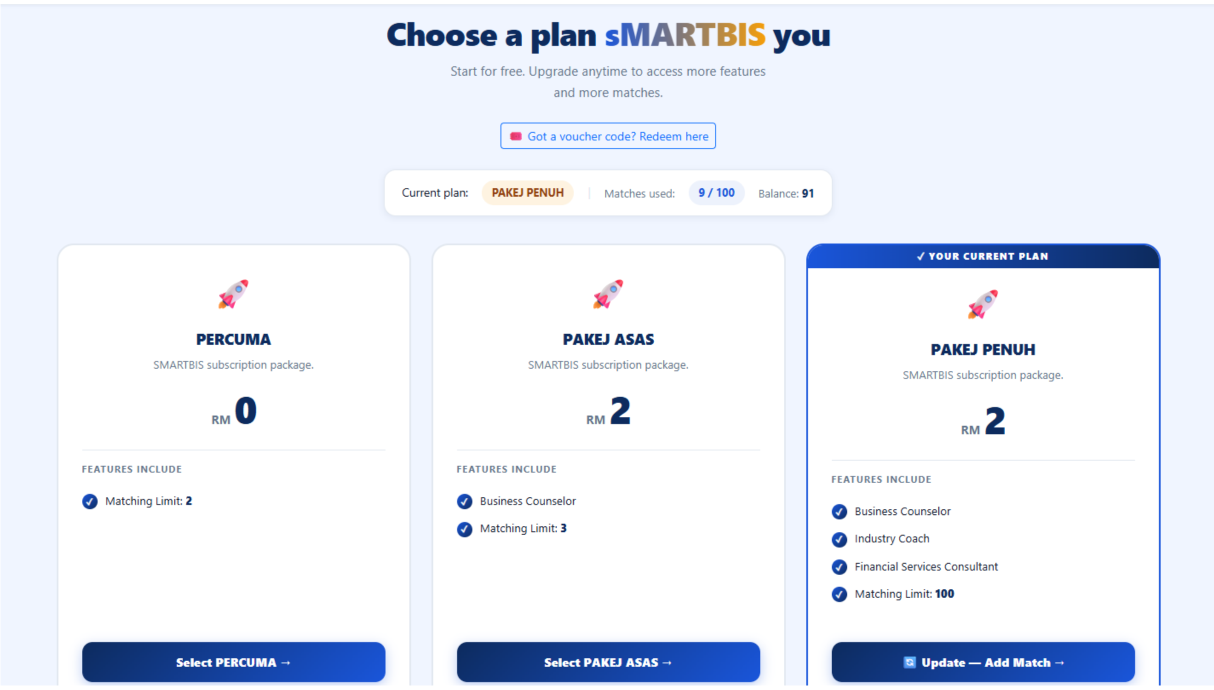


Figure 27. sMARTBIS Plans and Pricing page.

**Current plan:** The active subscription is identified by the **Your Current Plan** label.
**Voucher option:** Users with a valid voucher code can click **Got a voucher code? Redeem here**. See Section 5.4 for the redemption procedure.
**Important:** Verify the latest price, matching allowance, included features, and payment terms on the live Plans and Pricing page before making a purchase. A plan is not billed by period — it ends when its matching allowance is used up.

## 5.2 What Each Plan Unlocks

| Plan Area | How to Interpret It |
|---|---|
| Matching access | Whether profile-based matching is included in the current plan. |
| Result access | Every eligible program is shown to every user. A plan does not limit how many results you see. |
| Advisor access | Whether the plan includes access to the advisor directory. |
| Current entitlement | Use the signed-in Plans or Subscription page as the authority because plan limits can change. |

## 5.3 Upgrading / Purchasing a Plan

Buy a plan directly, with an optional discount voucher applied at checkout.

### Steps - Purchase or Upgrade a Plan

1. From the Plans page, select a plan and click its purchase/upgrade button.
2. Proceed to checkout.
3. Enter a discount voucher code if you have one (optional).
4. Complete payment.
5. Confirm the receipt is generated (downloadable as PDF).
6. Confirm your account now reflects the new plan.

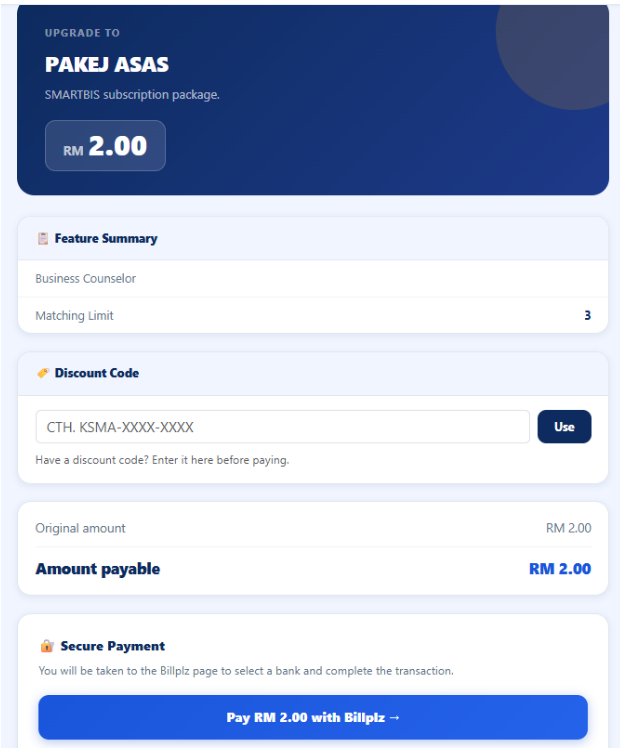


Figure 28. Purchasing/Upgrading a plan

## 5.4 Redeeming a Voucher

If you have received a voucher code (e.g. from a sponsoring agency), redeem it here to receive the linked plan. Any unused matching runs you already hold are carried over and added to the new allowance, so redeeming never costs you runs.

### Steps - Redeem a Voucher Code

1. Navigate to /baucar/tebus.
2. Enter the voucher code.
3. Submit.
4. Confirm your plan updates immediately and check your new matching balance.

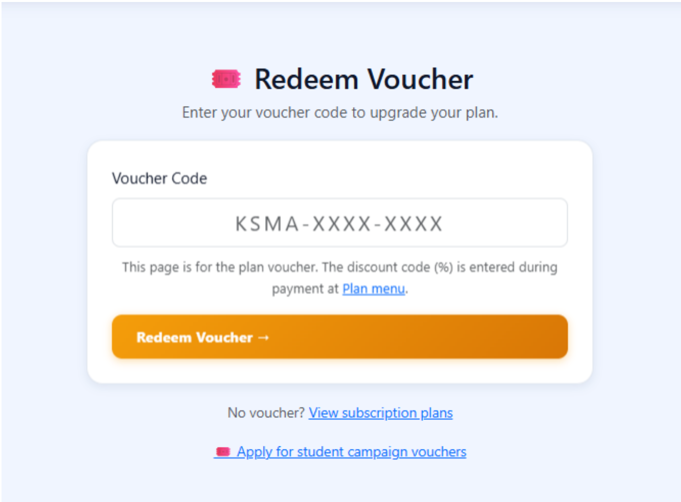


Figure 29. Redeem Voucher

## 5.5 Claiming a Campaign Voucher

A campaign-based application rather than a code redemption may be auto-approved or reviewed by an admin depending on the campaign's setup.

### Steps - Submit a Voucher Claim

1. Navigate to /baucar/mohon.
2. Select the relevant campaign.
3. Submit any required proof/justification.
4. Confirm the on-screen status — note whether it shows "approved" immediately or "pending review."

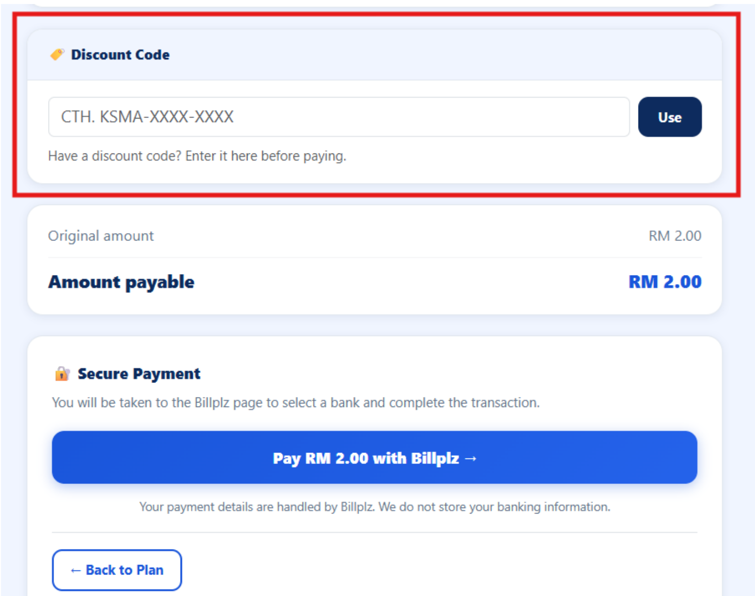


Figure 30. Claim voucher

# 6. Advisor Directory

The sMARTBIS Advisor Directory displays advisor profiles available under the signed-in user's subscription plan. Access to particular advisor roles or profiles may vary according to the current plan and system configuration.

## 6.1 Browsing Advisors

**URL:** https://murizahkassim.my/sMARTBIS/penasihat
The directory organizes advisors into role-based tabs and provides a **Field of Expertise** filter.
**Advisor Roles**

| Advisor Role | General Area |
|---|---|
| **Business Counselor** | General business planning, operations, and business-development guidance |
| **Financial Services Consultant** | Financial-services, financing, and regulatory guidance |
| **Industry Coach** | Industry-specific coaching and business-development support |

**Field-of-Expertise Filter**
Available expertise options may include:

- Accounting
- Digital Business Flow
- Financial Services Regulation
- Project Management
- Web Deployment

The available roles and expertise options depend on the current advisor records maintained in sMARTBIS.

### Steps - Browse Advisors

1. Log in to sMARTBIS.
2. Open the **Business Advisor** page from the relevant account menu, or navigate to the Advisor Directory URL.
3. Select an advisor-role tab:
   - **Business Counselor**
   - **Financial Services Consultant**
   - **Industry Coach**
4. Open the **Field of Expertise** list.
5. Select the required expertise, or select **All** to display every accessible advisor under the selected role.
6. Review the advisor profiles displayed.
7. Select an advisor profile to view further information, when that option is available.
8. Click **Reset** to clear the expertise filter.

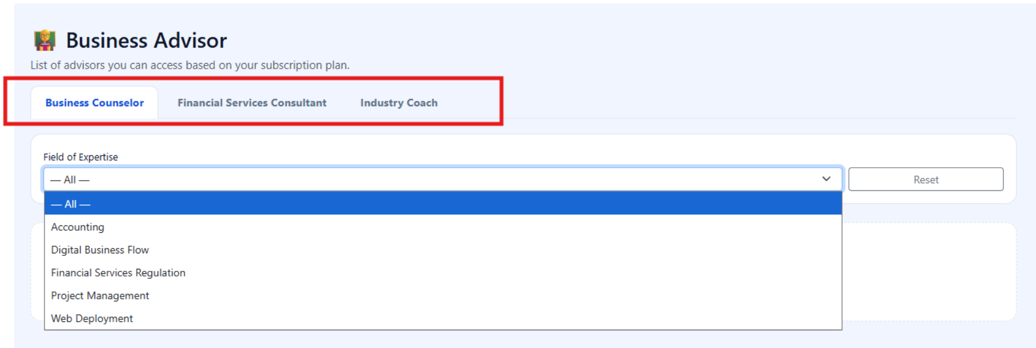


Figure 31. sMARTBIS Business Advisor page.

# 7. Managing Your Account

## 7.1 Viewing / Editing Your Profile

The account area displays the personal and security settings available to the signed-in user.

### Steps - Update Account Details

1. Open the account menu.
2. Click Profile / My Account.
3. Edit the relevant field(s).

4. Save and confirm the change is reflected.

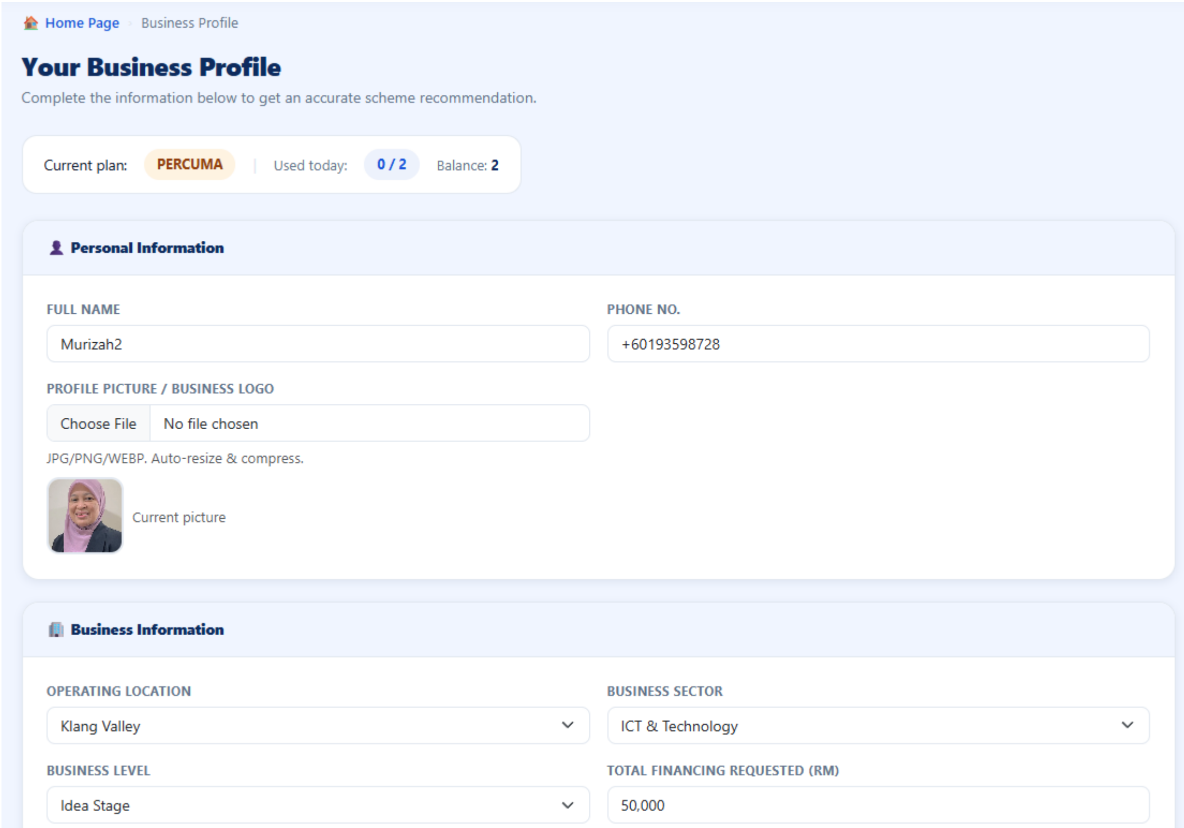


Figure 32. Business Profile

## 7.2 Updating Your Business Profile (Re-Match)

If your business circumstances change (new sector, different funding need), update your profile and re-run the matching engine — this uses one matching run from your subscription allowance.

### Steps - Update the Business Profile

1. Navigate back to /padanan/profil.
2. Edit the relevant fields.
3. Save.
4. Return to /padanan/keputusan to see updated results.

## 7.3 Checking Your Plan & Subscription Status

Confirm your current plan and how many matching runs remain in your allowance. Plans do not expire — an allowance lasts until it is used up.

### Steps - Check Plan and Subscription Status

1. Open the account menu.
2. Click Subscription / My Plan.
3. Review current plan, status, and usage counters.

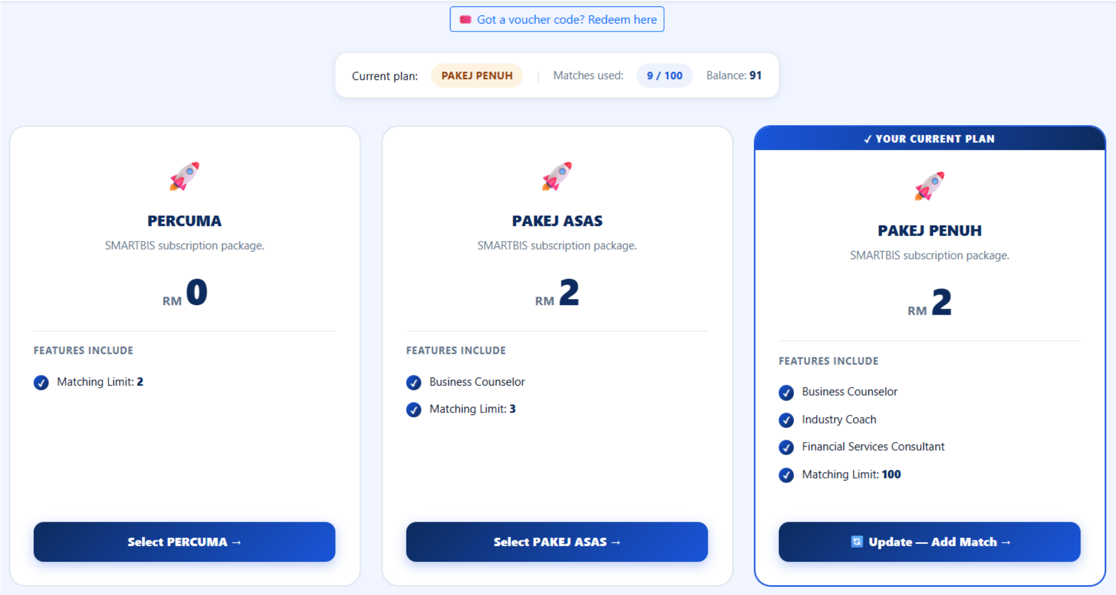


Figure 33. Current Plan

## 7.4 Changing Your Password

Update your login password from within your account.

### Steps - Change the Password

1. Open the account menu.
2. Click Profile / Security settings.
3. Enter current password and new password.
4. Save and confirm.

# 8. Troubleshooting and FAQ

Also see the platform's own FAQ page (Section 3.7). This section covers issues specific to using an account.

### Common Issues

- "My matching results are empty" — check your business profile is fully completed (Section 4.2); an incomplete profile shows programs under Potential rather than Eligible, or none at all if a hard rule fails.
- "A program I expected to see is missing" — it may currently be outside its availability window, or its agency/category may be temporarily inactive; this is normal, not a bug.
- "I can't see the advisor directory" — see Section 6.1; this is plan-gated.
- "Registration failed" — check the message shown next to each field. The usual causes are an email address that is already registered, a password shorter than eight characters, or a confirmation that does not match. Correct the field and submit again; contact support only if no field explains the failure.
- "My re-match didn't update anything" — confirm you actually have matching runs remaining under your current plan (Section 7.3). Re-running an unchanged profile is free — only a changed profile uses the allowance.
- "I redeemed a voucher but my plan didn't change" — some vouchers require admin review before taking effect (Section 5.5); check the claim status.

# 9. Appendix

## 9.1 Full Site Map

| Page / URL | What It Does |
|---|---|
| / | Homepage — categories, news, testimonials, main CTAs |
| **/register** | Free account registration |
| **/login** | Login |
| **/kategori/{fundType}** | Agencies within a funding category |
| **/kategori/{fundType}/agensi/{agency}** | Programs under an agency |
| **/program/{program}** | Full program detail |
| **/berita** | All news articles |
| **/dasar/{policy}** | Legal/privacy policy pages |
| **/soalan-lazim** | FAQ |
| **/testimoni/hantar** | Submit a testimonial |
| **/padanan** | Matching entry gate |
| **/padanan/profil** | Business profile form |
| **/padanan/keputusan** | Matching results |
| **/padanan/pdf** | Download results as PDF |
| **/padanan/sejarah** | Match history |
| **/pelan** | Subscription plans & purchase |
| **/baucar/tebus** | Redeem a voucher code |
| **/baucar/mohon** | Claim a campaign voucher |
| **/penasihat** | Advisor directory (plan-gated) |

## 9.2 Glossary

| Term | What It Means |
|---|---|
| Match guidance | A comparison between the business profile and the criteria recorded for a program. |
| Eligible | The site indicates that the recorded profile meets the applicable criteria. Agency review is still required. |
| Potential | The program may be relevant, but information may be missing or one or more criteria may not fully match. |
| Match percentage | A discovery aid used to compare results; it is not an approval probability. |
| Final decision | Always made by the funding agency under its official terms and application process. |

## 9.3 Acronyms

| Acronym | Meaning |
|---|---|
| BM | Bahasa Melayu |
| FAQ | Frequently Asked Questions |
| KUSMA | Kumpulan Usahawan Siswazah Malaysia |
| OKU | Orang Kurang Upaya |
| PDF | Portable Document Format |
| PIC | Person in Charge |
| UiTM | Universiti Teknologi MARA |
| URL | Uniform Resource Locator |

## 9.4 Account Safety and Privacy

- Use a unique password and do not share it with another person.
- Confirm that the address begins with https://murizahkassim.my/sMARTBIS/ before entering credentials.
- Do not include passwords, full payment details, or unnecessary personal identifiers in testimonials or support screenshots.
- Log out after using a shared device.
- Review the UiTM Privacy Statement linked in the public footer.

## 9.5 Revision History

| Version | Date | Owner | Summary |
|---|---|---|---|
| 1.0 | Initial draft | Project owner | Screenshot-build template. |
| 1.1 | 2 August 2026 | sMARTBIS Project Documentation | Converted to an operational manual and verified public workflows against the live site. |
| 1.2 | 24 August 2026 | sMARTBIS Project Documentation | Corrected against the running system: per-subscription matching allowance replaces the daily-refresh wording, the closed ala-carte/token offering removed, per-plan result caps removed, plan pricing no longer described as annual, and the brand corrected to sMARTBIS. Site addresses updated to the /sMARTBIS path; the previous /SMARTBIZ address continues to work for existing links. |

Verification note: Public pages were first checked on 2 August 2026, and the whole manual was re-verified against the running system on 24 August 2026. Signed-in screens and plan entitlements can change; the live interface and official agency terms take precedence.