

PUBLIC BANK BERHAD

Electronic Credit Payment (PB ECP)

File Format

PB Electronic Credit Payment (PB ECP)

Payment Types - PBB Accounts, IBG (Interbank GIRO), RENTAS & BC/DD (V04)

Introduction

This document is written to provide a specification guide for the PB Electronic Credit Payment (PB ECP) Services.

The PB ECP is an automated payment solution to handle customers' payment instructions effectively and efficiently. It is developed to manage Payor Corporation's (PC) need to make regular fund disbursement in large volume to their beneficiaries for payment of salaries, dividends, claims, commissions etc.

Business Rules

The PC must maintain a Current Account (Funding Account) with PBB.

The beneficiaries must maintain either

- a Savings or Current Account (Personal Account or Joint Account) with Public Bank Berhad ("PBB"); or
- accounts with participating Financial Institutions for the Interbank GIRO (IBG) service managed by Malaysian Electronic Payment System (1997) Sdn Bhd (MEPS).

There must be at least 50 transactions per Payment Instruction File (PIF).

A service fee will be levied on every successful transaction which will be debited from the PC's funding account or from the beneficiaries' proceeds based on the individual PC's requirements.

NOTE: The service fee for unsuccessful IBG transactions will not be refunded to PC.

Workflow

- PC must maintain sufficient funds in its funding account and delivers the PIF to PBB (via file upload in PBeBank.com) by 5.00 p.m., one (1) day before the payment date.
- On payment date, PBB will process the PIF by debiting the PC's funding account and effect payment to the beneficiaries' accounts as follows:
 - PBB Accounts - beneficiaries' accounts will be credited on the same day.
 - IBG - the funds will be transmitted to the receiving Bank via MEPS the same day.

NOTE: For IBG transactions, the funds will be transmitted/remitted on the next working day if the payment date falls on a bank holiday for Wilayah Persekutuan, Kuala Lumpur.

- RENTAS - message will be prepared and submitted to other banks on the same day
- Banker's Cheque/Demand Draft - Banker's Cheque/Demand Draft will be printed for onwards delivery.
- Amount of all unsuccessful or rejected transactions will be credited back to the PC's funding account.
- Report on the rejected items with reasons will be forwarded to the PC.

PB Electronic Credit Payment (PB ECP)

Payment Types - PBB Accounts, IBG (Interbank GIRO), RENTAS & BC/DD (V04)

PBB's Processing Standards

The following are the standard processing rules which PBB and the PC are to observe:

- PBeBank.com will be used as the channel to transmit/receive files and (softcopy) reports to/from the PC.
- Funds to facilitate the payments should be made available in the PC's funding account one (1) business day prior to the payment date.
- PC will prepare the PIF as per the PBB' file format for the purpose of crediting its beneficiaries accounts. The PIF must be digitally signed by the PC using the Public Key Infrastructure (PKI) technology. Thereafter, PC is to forward the PIF to PBB (via file upload in PBeBank.com) by 5.00 p.m., one (1) day before the payment date.
- For payment to PBB Accounts, the Bank will **NOT** carry out any verification on the identification number and name of the beneficiary contained in the Bank's records except the beneficiaries account number before crediting the accounts.
- Upon confirmation on the availability of sufficient funds in PC's funding account to pay the beneficiaries including fee charges, if any, the PIF will be processed as per payment instruction. Otherwise, the Bank will reject the payment instructions.
- The total value of PB ECP will be automatically debited from PC's funding account maintained with the Account Holding Branch (AHB). The PC hereby irrevocably and unconditionally authorises the Bank to debit the funding account with the total value approved and agreed based on the corresponding transactions for the types of instrument.
- In the event the said value date falls on a public holiday or non-working day, the PIF will be processed as follows:
 - for PBB Accounts - funds will be credited on the same day;
 - for IBG Accounts - transactions will only be processed by MEPS on the next business day.
- In the event of a countermand instruction to stop the PIF, PC shall inform the PBB AHB by telephone, one (1) business day before the payment date and follow by a written countermand instruction duly signed by its authorised signatory(ies). The written countermand instruction **must** reach the PBB AHB latest by 4.00 p.m., one (1) business day (*Monday to Friday*) before the payment date.
- In the event of a downtime in the Bank's computer system which prevents the processing and transmission of the PIF on the payment date, the Bank will on a best effort basis attempt to process the PIF after the Bank's computer system functionality has been restored.

PB Electronic Credit Payment (PB ECP)

Payment Types - PBB Accounts, IBG (Interbank GIRO), RENTAS & BC/DD (V04)

File Formats

PB ECP Payment File (from Payor Corporation to Public Bank Berhad)

- Appendix 1 - PBB Accounts and IBG, RENTAS and Bankers Cheque/Demand Draft (BC/DD)

PB ECP Return File (from Public Bank Berhad to Payor Corporation)

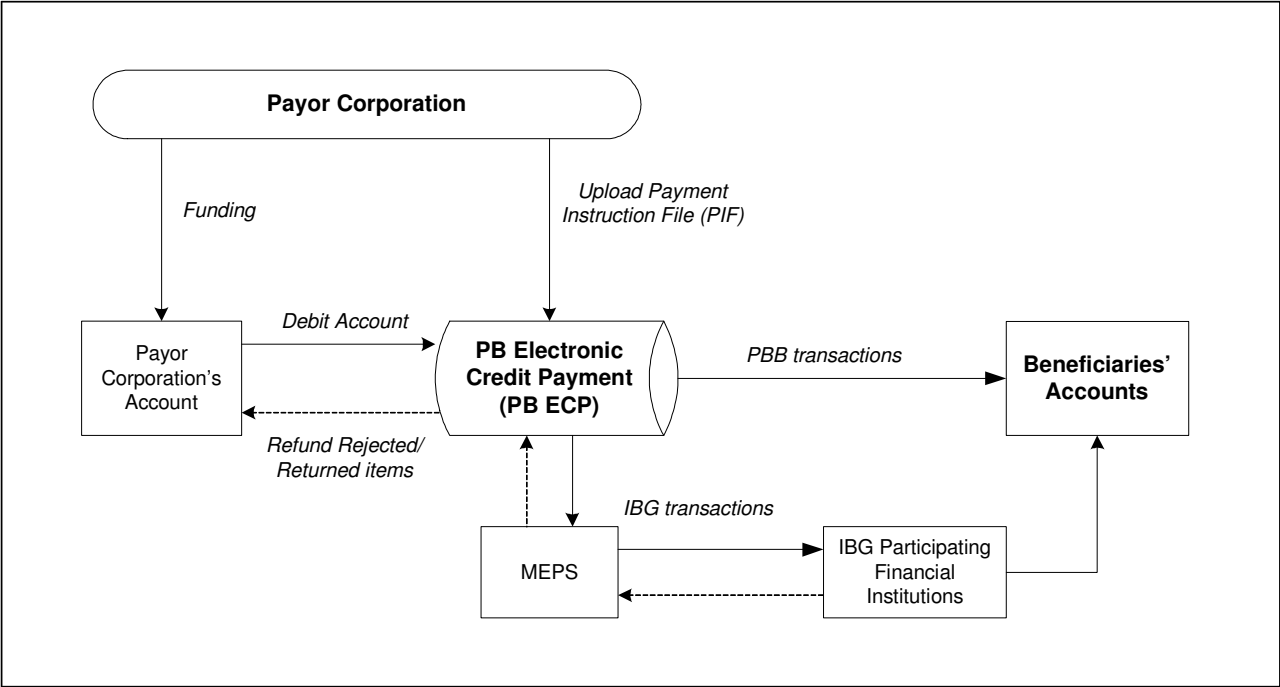
- Appendix 2 - PBB Accounts only

Appendices

- Appendix A - Detail description of the Payment File Format
- Appendix B - IBG Time Table
- Appendix C - IBG Participating Financial Institutions

PB Electronic Credit Payment (PB ECP)
Payment Types - PBB Accounts, IBG (Interbank GIRO), RENTAS & BC/DD (V04)

PB ECP Services Workflow



PB Electronic Credit Payment (PB ECP)

Payment Types - PBB Accounts, IBG (Interbank GIRO), RENTAS & BC/DD (V04)

Appendix 1

PB ECP Payment File

(from Payor Corporation to Public Bank Berhad)

Payment Type : PBB Accounts and IBG (Interbank GIRO), RENTAS & BC/DD
Data Source : Payor Corporation
Data Destination : Public Bank Berhad (PBB)
PC File Name At Source : XXXPBBddmmyynn.BIF

- **XXX** - Alphanumeric abbreviation for the Payor Corporation (will be mutually determined by PBB and Payor Corporation)
- **PBB** - Public Bank Berhad Code
- **dd** - Day
- **mm** - Month
- **YY** - Year
- **nn** - Sequential number of the files for the day

Format : 864 bytes fixed length record
Protocol : File transfer via PBeBank.com

Header Field

Field	Header Field	Format	Position	Remark
1	Record ID	A2	1-2	Default : FH
2	Sub Identifier	N2	3-4	Default : 00
3	File Identifier	N2	5-6	File sequence, must start from 01 for each business date and may increase depending on total file per day.
4	Funding Account No.	N10	7-16	Payor Corporation's (10 numeric digit) Funding Account Number with PBB, e.g. 3123456710
5	Receiver ID	A10	17-26	Default : PBB
6	File Creation Date	N8	27-34	YYYYMMDD e.g. 20040910
7	Payment Description	A20	35-54	
8	Payment Date	N8	55-62	YYYYMMDD e.g. 20040910
9	Indicator	N2	63-64	Default : 00
10	Filler	A800	65-864	Spaces

864 characters

PB Electronic Credit Payment (PB ECP)**Payment Types - PBB Accounts, IBG (Interbank GIRO), RENTAS & BC/DD (V04)****Detail Field**

Field	Detail Field	Format	Position	M/O/F	Remark
1	Record ID	A2	1-2	M	Default : DT
2	Receive Bank/Beneficiary BIC Code	A11	3-13	M	Please refer BIC Code as per Appendix C.
3	Beneficiary Account No.	A20	14-33	M	Account Number (Value in this field must be left justified with trailing spaces)
4	Payment Amount	N16	34-49	M	Amount to be credited (cents) e.g. 0000000000040010
5	Beneficiary Name	A120	50-169	M	
6	Beneficiary Address	A160	170-329	O	
7	Payor Corporation's Name	A80	330-409	M	
8	Payment Description	A140	410-549	M	
9	Issue Branch	N5	550-554	F	Spaces
10	Drawee Branch	N5	555-559	F	Spaces
11	Clearing Zone/State/Postal Code	A2	560-561	F	Spaces
12	Cheque Disbursement method	A3	562-564	F	Spaces
13	Country Code	A2	565-566	M	Default: MY
14	Unique Record ID	A16	567-582	M	IMPORTANT! Refer to page 12 for details.
15	Payment Type/Mode	A3	583-585	M	LIP - PBB Account LGP - Interbank Giro (IBG)
16	Payor Corporation's Reference No.	A16	586-601	O	
17	BOP Indicator	A1	602-602	O	
18	Purpose Code	A8	603-610	O	
19	Beneficiary Identification No.	A18	611-628	O	If Beneficiary's Identification No. validation is required, this field will be mandatory.
20	ID Type	A2	629-630	O	Mandatory, if field no. 19 is required. New IC No. - NI, Old IC No. - OI, Police ID. - PL, Army ID. - ML, Passport No. - PP, Business Registration No. - BR. If default; Spaces
21	Beneficiary Reference No.	A16	631-646	O	
22	Transaction Currency	A3	647-649	M	Default : MYR
23	Transaction Type	N2	650-651	M	Default : CR
24	Hash Entry *	N15	652-666	M	First 4 digits of Bank Account Number + Payment Amount of the record.
25	Postal Code	N5	667-671	O	
26	Filler	A193	672-864	F	Spaces

864 characters

PB Electronic Credit Payment (PB ECP)**Payment Types - PBB Accounts, IBG (Interbank GIRO), RENTAS & BC/DD (V04)****Trailer Field**

Field	Trailer Field	Format	Position	Remark
1	Record ID	A2	1-2	Default : FT
2	Sub Identifier	N2	3-4	Default : 00
3	File Identifier	N2	5-6	File sequence, must start from 01 for each business date and may increase depending on total file per day. Same as per Header.
4	Funding Account No	N10	7-16	Payor Corporation's (10 numeric digit) Funding A/C Number with PBB, e.g. 3123456710
5	Receiver ID	A10	17-26	Default : PBB
6	Total Record Count	N10	27-36	Total number of records including header & trailer
7	Hash Total**	N15	37-51	Total of first 4 digits of all the Bank Account Numbers
8	Total Amount	N20	52-71	
9	Filler	A793	72-864	Spaces

864 characters

Keys: **A** = **Alphanumeric**. The values must be left justified with trailing spaces.
N = **Numeric**. The values must be right justified with leading zeroes.
M = **Mandatory**.
O = **Optional**. Fill with spaces if no input in the field.
F = **Filler**.

Hash Entry & Hash Total Illustration***Example:***

Trx Record	Bank Account Number										Amount														
Trx Rec1	3	1	2	3	4	5	6	7	8	9	0	0	0	0	0	0	0	0	0	0	4	0	0	1	0
Trx Rec2	4	9	8	7	6	5	4	3	2	1	0	0	0	0	0	0	0	0	0	0	5	5	5	5	5
Trx Rec3	6	2	3	4	5	6	7	8	9	0	0	0	0	0	0	0	0	0	0	1	2	0	0	5	0

*** Hash Entry Computation:**

First 4 digits of Bank Account Number + Payment Amount of the record.

Trx Rec 1 = 3123 + 40010 = 43133
Trx Rec 2 = 4987 + 5555 = 10542
Trx Rec 3 = 6234 + 120050 = 126284

**** Hash Total Computation:**

Total of first 4 digits of all the Bank Account Numbers

Trx Rec 1 = 3123
Trx Rec 2 = 4987
Trx Rec 3 = 6234
Total **14344**

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Payment Types - PBB Accounts, IBG (Interbank GIRO), RENTAS & BC/DD (V04)

Appendix 2

PB ECP Return File (for PBB Account No. Only)

(From Public Bank to Payor Corporation)

Data Source : Public Bank Berhad
Data Destination : Payor Corporation
PC File Name At Source : PBBXXXddmmyynn.BOF

XXX - Alphanumeric abbreviation for the Payor Corporation (will be mutually determined by PBB and Payor Corporation)
PBB - Public Bank Berhad Code
dd - Day
mm - Month
yy - Year
nn - Sequential number of the files for the day
BOF - to denote Return file

Format : 150 bytes fixed length record
Protocol : File transfer via PBeBank.com

Header Field

Field	Header Field	Format	Position	Remark
1	Record ID	A2	1-2	Default : FH
2	Sub Identifier	N2	3-4	Default : 00
3	File Identifier	N2	5-6	File sequence, must start from 01 for each business date and may increase depending on total file per day.
4	Sender ID	A10	7-16	Default : PBB
5	Funding Account No.	N10	17-26	Payor Corporation's (10 numeric digit) Funding Account Number with PBB, e.g. 3123456710
6	File Creation Date	N8	27-34	Date of file created by PBB YYYYMMDD e.g. 20040910
7	Payment Description	A20	35-54	
8	Payment Date	N8	55-62	Payment date as per payment instruction file YYYYMMDD e.g 20040910
9	Indicator	N2	63-64	Default : spaces
10	Filler	A86	65-150	Spaces

150 characters

PB Electronic Credit Payment (PB ECP)**Payment Types - PBB Accounts, IBG (Interbank GIRO), RENTAS & BC/DD (V04)****Detail Field**

Field	Detail Field	Format	Position	P	Remark
1	Record ID	A2	1-2	M	Default : DT
2	Funding Account No.	N11	3-13	M	Payor Corporation's (10 numeric digit) Funding Account Number with PBB, e.g. 03123456710
3	Beneficiary Account No.	A20	14-33	M	
4	Payment Amount	N16	34-49	M	Amount to be credited (Cents) e.g.0000000000040010
5	Payment/Value Date	N8	50-57	M	Payment date as per payment instruction file
6	Payment Type/Mode	A3	58-60	M	LIP - PBB Account LGP - Interbank Giro (IBG)
7	Unique Record ID	A16	61-76	M	
8	Payor Corporation's Reference No.	A16	77-92	O	
9	Status Code	N2	93-94	M	"00" = Good "99" = Rejected.
10	Error Reason	A40	95-134	O	
11	Identification No.	A15	135-149	O	
12	Filler	A1	150-150		Spaces

150 characters

Trailer Field

Field	Trailer Field	Format	Position	Remark
1	Record ID	A2	1-2	Default : FT
2	Sub Identifier	N2	3-4	Default : 00
3	File Identifier	N2	5-6	File sequence, must start from 01 for each business date and may increase depending on total file per day. Same as per Header.
4	Sender ID	A10	7-16	Default : PBB
5	Funding Account No.	N10	17-26	Payor Corporation's (10 numeric digit) Funding Account Number with PBB, e.g. 3123456710
6	Total Record Count	N10	27-36	Total number of records including header & trailer
7	Total Amount	N20	37-56	
8	Hash Total	N20	57-76	Total of first 4 digits of all the Bank Account Numbers
9	Filler	A74	77-150	Spaces

150 characters

Keys:

- A** = **Alphanumeric.** The values must be left justified with trailing spaces.
- N** = **Numeric.** The values must be right justified with leading zeroes.
- M** = **Mandatory.**
- O** = **Optional.** Fill with spaces if no input in the field.
- F** = **Filler.**
- P** = **Public Bank Account.**

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Appendix A

Detail Description of the Payment File Format

A. File Header

The File Header Field introduces the file. It designates physical file characteristics and identifies the sender of the file, and the party to which the file is being delivered. In addition, it includes the date, time and file identification fields, which can be used to identify a particular file.

	Field	Description
1	Record ID	For File Header Records, Record ID must always be "FH".
2	Sub Identifier	This value must always be "00".
3	File Identifier	<p>Represents the numeric sequence of files generated.</p> <ul style="list-style-type: none">• The value must start from 01 for each business day.• The value in this field enable multiple files generated on the same date and between same participants to be distinguished. Only numeric 0-9 are permitted. <p>Example: The File Identifier value is "01" if it is the first file generated/transmitted to the recipient today. For subsequent files, if any, sent on the same day, the value in the File Identifier field will be "02", "03" etc.</p>
4	Funding Account Number	The Funding Account Number (Current Account) field identifies the account number to be debited in order to credit the beneficiaries accounts.
5	Receiver ID	<ul style="list-style-type: none">• The Receiver ID field identifies the receiver of the file.• The Receiver ID must always be "PBB".
6	File Creation Date	<ul style="list-style-type: none">• Represents the date the Payment Instruction File is created by the Payor Corporation.• The value in this field must be in format YYYYMMDD.
7	Payment Description	<p>This field provides description of the purpose of the payment being made by the sender to its receiver, for example, "Commission", "Salary for April", "Ins, Prem" etc.</p> <p>Example: Dividend Payment</p>
8	Payment Date	<ul style="list-style-type: none">• The field indicates the date specified by the sender as the day on which the payment is to be made.• The value in this field must be in format YYYYMMDD.
9	Indicator	This valid value must always be "00".
10	Filler	Always fill with spaces.

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B. Detail Field

The Detail Field contains information about the Receiver, the receiver's Financial Institution, as well as the transaction.

	Field	Description
1	Record ID	For Detail Field Records, Record ID must always be "DT".
2	Receive Bank/ Beneficiary BIC Code	<p>The receiving Financial Institution (FI) identification or Bank Identifier Code (BIC) where the beneficiary maintains an account. This information is mandatory for all types of instrument used.</p> <p><u>Example:</u> PBBEMYKL - Public Bank as the Receiving Financial Institution.</p> <p>NOTE: Refer to "IBG Participating Financial Institutions" as per Appendix C for the list of other FIs.</p>
3	Beneficiary Account Number	<p>This field contains the beneficiary's account number to be credited.</p> <ul style="list-style-type: none">PBB's Account Number structure is 10 numeric digits only. The first digit will always start with "3", "4", "6". <p><u>Example:</u> 3073650123.</p> <ul style="list-style-type: none">Do not fill the value in this field with an account number that has hyphens, or all zeroes.
4	Payment Amount	<p>This field contains the amount to be paid to the beneficiary. Do not fill this field with all zeroes or negative amount.</p> <p><u>Example:</u> 45612 (Description for RM456.12)</p>
5	Beneficiary Name	<p>Identifies the name of the beneficiary.</p> <p><u>Example:</u> Suhaila bin Ahmad</p>
6	Beneficiary's Address	<p>To provide the beneficiary's address for mailing and correspondence purpose.</p> <p><u>Example:</u> No 11 Jalan Kuching 45000 Kuala Lumpur</p>
7	Payor Corporation's Name	<p>This field contains the name of the Payor Corporation.</p> <p><u>Example:</u> Advance Corp. Bhd</p>
8	Payment Description	<p>This field contains detailed information of the payment.</p> <p><u>Example:</u> Interim Dividend for 30/01/2006</p>
9	Issue Branch	<ul style="list-style-type: none">The bank-branch that processes the payment.The value in this field will be completed/filled-in by PBB. <p><u>Example:</u> KLC</p>
10	Drawee Branch	<ul style="list-style-type: none">The bank-branch from which the fund is drawn on.The value in this field will be completed filled-in by PBB. <p><u>Example:</u> KLC (Description for KL City Branch)</p>

PB Electronic Credit Payment (PB ECP)**Payment Types - PBB Accounts, IBG (Interbank GIRO), RENTAS & BC/DD (V04)****B. Detail Field**, cont

	Field	Description
11	Clearing Zone/ State/ Postal Code	The clearing zone/state or Post Code in Malaysia if instrument type is Banker's Cheques only. <u>Example:</u> SL (Description for Selangor)
12	Cheque Disbursement Method	The method used to dispatch the Banker's Cheque.
13	Country Code	The country of the payee. To be defaulted as "MY" (Description for Malaysia)
14	Unique Record ID	This "Unique Record ID" is a serial number which identifies a record which MUST not be reused and should not be identical to the previous ID used for the last payment. It is at the discretion of the Payor Corporation to provide these numbers for their own verification purposes.
15	Payment Type/Mode	The type of instrument that will be used to disburse the payment. It can be in the form of PBB Account and IBG transaction. Ensure the following is indicated accordingly: <ul style="list-style-type: none"> • LIP - PBB Account • LGP - IBG <u>Example:</u> LGP (Description for IBG).
16	Payor Corporation's Reference No.	To key-in the payment description which will be identifiable by the beneficiary. For beneficiary's records only.
17	BOP Indicator	To indicate whether the beneficiary is a resident or non-resident for compliance with BNM ECM guidelines i.e. R (Resident)
18	Purpose Code	To indicate the purpose of the payment for ECM compliance. <u>Example:</u> 71030 (Transactions of RM5,000.49 and below)
19	Beneficiary Identification No.	To input beneficiary's identification e.g. New I/C, Old I/C, Business Registration, Passport, Armed or Police number. <u>Example:</u> 610122122516 NOTE: This field is mandatory if identification number checking is required.
20	ID Type	This field is mandatory, if field number 19 is required. <ul style="list-style-type: none"> • New IC No. - NI • Old IC No. - OI • Police ID. - PL • Army ID. - ML • Passport No. - PP • Business Registration No. - BR
21	Beneficiary Reference No.	To key-in a payment description which will be identified by the sender. For sender's record only.

PB Electronic Credit Payment (PB ECP)**Payment Types - PBB Accounts, IBG (Interbank GIRO), RENTAS & BC/DD (V04)****B. Detail Field**, cont

	Field	Description
22	Transaction Currency	This field indicates the type of currency the payment is being made. <u>Example:</u> MYR (Description for Ringgit Malaysia)
23	Transaction Type	To indicate the type of transaction to be made, whether it is credit (CR) or debit (DR).
24	Hash Entry	The Hash Entry (First 4 digits of Bank Account Number + Payment Amount of each record) per record is a security feature to ensure that the file is not tempered with. Upon receipt of the file, PBB will compute the hash entry to validate against the hash entry value in this field to ensure that the file is secure and is good for processing by PBB. <u>Example:</u> 1st customer account is 1234567890 for RM1,000-00, then the hash entry is 1234 + 100000 = 101234
25	Postal Code	The postal code number of the beneficiary's address.
26	Filler	Always fill with spaces.

PB Electronic Credit Payment (PB ECP)

Payment Types - PBB Accounts, IBG (Interbank GIRO), RENTAS & BC/DD (V04)

C. Trailer Field

Trailer Field is at the end of the file format and summarizes the transaction records. It shows the total number of transactions done.

	Field	Description
1	Record ID	For File Trailer Records, Record ID must always be "FT".
2	Sub Identifier	This value must always be "00".
3	File Identifier	<p>Represents the numeric sequence of files generated.</p> <ul style="list-style-type: none">The value must start from 01 for each business day.The value date and between same participants to be distinguished. Only numeric 0-9 are permitted. <p><u>Example:</u> The File Identifier value is "01" if it is the first file generated/transmitted to the recipient today. For subsequent files, if any, sent on the same day, the value in the File Identifier field will be "02", "03" etc.</p>
4	Funding Account Number	The Funding Account Number (Current Account) field identifies the account number to be debited in order to credit the beneficiaries accounts.
5	Receiver ID	<ul style="list-style-type: none">The value in this field must be the same as the value in the "Receiver ID" field of the "File Header".The Receiver ID must always be "PBB".
6	Total Record Count	This field indicates the total number of records including header and trailer.
7	Hash Total	<p>The Hash Total (Total of first 4 digits of all the Bank Account Numbers) is a security feature to ensure that the file is not tempered with. Upon receipt of the file, PBB will compute the hash total to validate against the hash total value in this field to ensure that the file is secure and is good for processing by PBB.</p> <p><u>Example:</u> The 'Hash Total' field must be 15 digits, as such empty fields must be padded with leading zeroes e.g. 000000000222020.</p>
8	Total Amount	<p>The total amount of transaction records in the file.</p> <p><u>Example:</u> 1452633 (Description for RM14,526.33)</p>
9	Filler	Always fill with spaces.

PB Electronic Credit Payment (PB ECP)**Payment Types - PBB Accounts, IBG (Interbank GIRO), RENTAS & BC/DD (V04)****Appendix B****Interbank GIRO (IBG) Time Table**

The IBG transactions are processed when it is a business day in Kuala Lumpur only.

IBG Transactions performed.....	IBG Transactions will be sent to MEPS on	Fund will be available at RFI.....
On or before 12.00 p.m. on a business day (Day 1)	the same day before 1.00 p.m. (Day 1)	the next business day (Day 2).
After 12.00 p.m. on a business day (Day 1) to 9.00 a.m. the next business day (Day 2)	the next business day (Day 2) before 10.00 a.m.	third business day (Day 3) from the IBG transaction date.

PB Electronic Credit Payment (PB ECP)**Payment Types - PBB Accounts, IBG (Interbank GIRO), RENTAS & BC/DD (V04)****Appendix C****Interbank Giro (IBG) Participating Financial Institutions**

No.	Financial Institution	Abbreviation	Bank Identifier Code (BIC)
1	Affin Bank Berhad	ABB	PHBMMYKL
2	Affin Islamic Bank Berhad	AIB	AIBBMYKL
3	Alliance Bank Malaysia Berhad	ABM	MFBBMYKL
4	AmBank (M) Berhad	AMB	ARBKMYKL
5	Bank Islam Malaysia Berhad	BIM	BIMBMYKL
6	Bank Kerjasama Rakyat Malaysia Berhad	BKR	BKRMMYK1
7	Bank Muamalat Malaysia Berhad	BMM	BMMBMYKL
8	Bank Simpanan Nasional Berhad	BSN	BSNAMYK1
9	CIMB Bank Berhad	CIM	CIBBMYKL
10	Citibank Berhad	CIT	CITIMYKL
11	Deutsche Bank (M) Berhad	DB	DEUTMYKL
12	EON Bank Berhad	EBB	EOBBMYKL
13	EONCAP Islamic Bank Berhad	EIB	EIBBMYKL
14	Hong Leong Bank Berhad	HLB	HLBBMYKL
15	HSBC Bank Malaysia Berhad	HSB	HBMBMYKL
16	Malayan Banking Berhad	MBB	MBBEMYKL
17	OCBC Bank (Malaysia) Berhad	OCB	OCBCMYKL
18	Public Bank Berhad	PBB	PBBEMYKL
19	RHB Bank Berhad	RHB	RHBBMYKL
20	Standard Chartered Bank (M) Berhad	SCB	SCBLMYKX
21	United Overseas Bank (M) Berhad	UOB	UOVBMYKL