
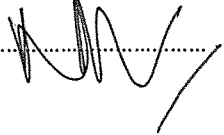
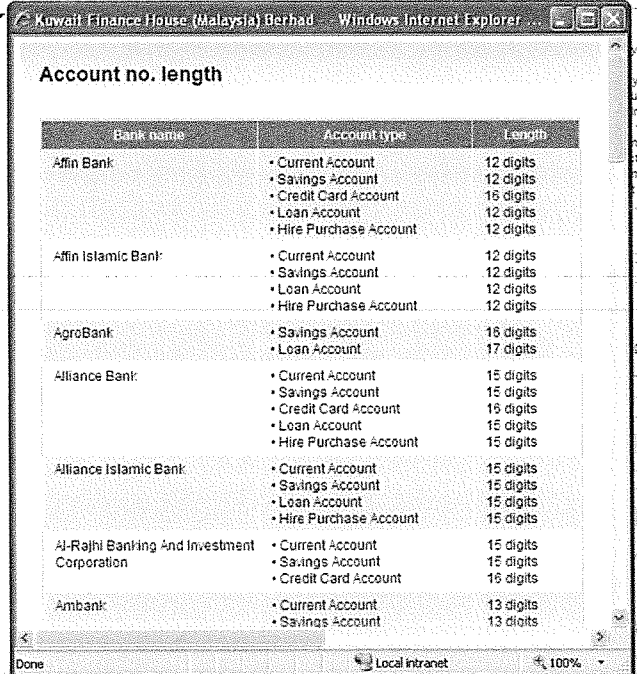


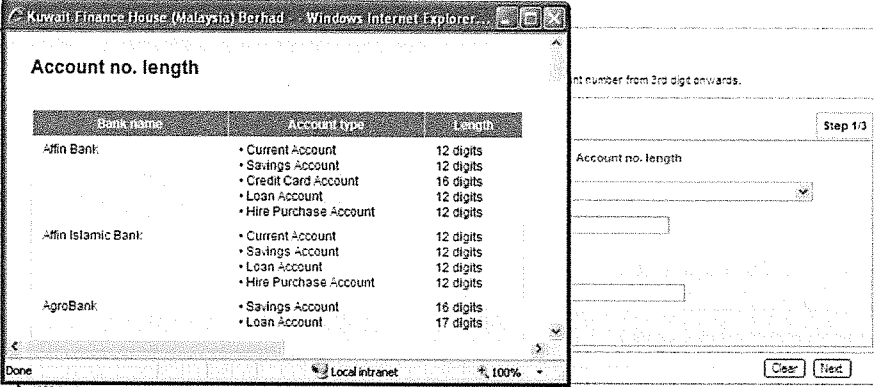
REQUESTOR DETAIL

Requested by : Chooi So Fun
 Reviewed by : Malarvili Muniandy
 Department : Alternate Channels
 Date Request : 26 August 2013

Signature: 
 Signature: 

REQUEST DESCRIPTION

No	Item	Description
1	OBJECTIVE of the Project / Enhancement	To change account number structure as per stated in IBG Operating Manual – Appendix 13. <i>(Please refer to documents attached for the necessary changes)</i>
2	General Overview	A change in account structure for Current Account, Savings Account, Credit Card Account, Loan Account and HP Account for the respective banks.
3	Proposed Process Flow	Since the account number for the respective Banks have changed, IB requires validating by allowing the new structure for the account number
4	Charges	Nil
5	Features / Functions	To amend the Bank’s account length validation for both Consumer & Business. To check the account length during bulk payment upload.
6	Screen and Design (Include Notes / Messages)	<p>Open Interbank GIRO Transfer</p> 

		<p>Beneficiary Interbank GIRO Account Maintenance</p> <p>Home Beneficiary Interbank GIRO Account Maintenance</p> <p>Account Enquiry: Register beneficiary account</p> 
7	Reports (new / enhancement) and samples	Nil
8	Audit Trails	Nil
9	BVMC Changes / Enhancements	Nil
10	Back-end processes / enhancements	Nil
11	ATM / OTC	Nil
12	Timeline	ASAP
13	Exceptional Handling	Nil



IBG Latest Product Offering / Account Structure August 2013 (ver 12.3)

No	Bank	Current Account	Savings Account	Credit Card Account	Loan Account	HP Account	Delivery Channel
17.	HSBC Bank	12 Digits	12 Digits	16 Digits	12 Digits	--	OTC, Internet
	HSBC Amanah	12 Digits	12 Digits	16 Digits	12 to 14 Digits	--	
18.	Industrial & Commercial Bank of China (ICBC)	19 Digits	19 Digits	16 Digits	19 Digits	--	OTC, Internet
19.	JP Morgan Chase	10 Digits	10 Digits	--	10 Digits	--	Internet
20.	Kuwait Finance House	12 Digits	12 Digits	--	--	--	OTC, Internet
21.	Maybank/ Maybank Islamic	12 Digits	12 Digits	16 Digits (MBB Visa/ Master) 15 Digits (MBB AMEX Credit Card)	12 Digits	12 Digits	OTC, Internet, Desktop Banking, Cash Mgmt, Call Center
22.	Mizuho Bank	10 Digits	--	--	--	--	OTC, Internet
23.	OCBC Bank	10 Digits	10 Digits	16 Digits	15 Digits	--	OTC, Internet, Mobile Banking, Phone Banking
	OCBC Al-Amin Bank	10 Digits	10 Digits	--	15 Digits	--	
24.	Public Bank	10 Digits	10 Digits	16 Digits	15 Digits	15 Digits	OTC, Internet
	Public Islamic Bank	10 Digits	10 Digits	--	15 Digits	15 Digits	
25.	RHB Bank	14 Digits	14 Digits	16 Digits	14 Digits	12 digits	OTC, Internet
	RHB Islamic Bank	14 Digits	14 Digits	--	14 Digits	12 digits	

This document is prepared by Malaysian Electronic Clearing Corporation Sdn Bhd. All rights reserved. Under no circumstances can this document be reproduced (in whole or part), reformatted or altered in any way for either internal or external purposes.



IBG Latest Product Offering / Account Structure August 2013 (ver 12.3)

No	Bank	Current Account	Savings Account	Credit Card Account	Loan Account	HP Account	Delivery Channel
26.	Royal Bank of Scotland	7 Digits & 9 Digits (Personal Current Account) & 7 Digits, 9 Digits & 10 Digits (Corporate Current Account)	7 Digits & 9 Digits (Personal Saving Account)	--	--	--	OTC, Internet, Desktop Banking System
27.	Standard Chartered Bank	12 Digits (Personal Current Account) & 5 to 17 Digits (Corporate Current Account)	12 Digits	16 Digits	8 Digits	--	OTC, Internet, Phone Banking, ATM
	Standard Chartered Saadiq	12 Digits (Personal Current Account) & 5 to 17 Digits (Corporate Current Account)	12 Digits	--	8 Digits	--	
28.	Sumitomo Mitsui Banking Corporation	8 Digits	--	--	--	--	OTC, Internet
29.	United Overseas Bank	10 & 11 Digits	11 Digits	16 Digits	10 & 15 Digits	--	OTC, Internet

This document is prepared by Malaysian Electronic Clearing Corporation Sdn Bhd. All rights reserved. Under no circumstances can this document be reproduced (in whole or part), reformatted or altered in any way for either internal or external purposes.



IBG Latest Product Offering / Account Structure August 2013 (ver 12.3)

No.	Bank	Current Account	Savings Account	Credit Card Account	Loan Account	HP Account	Delivery Channel
1.	Affin Bank	12 Digits	12 Digits	16 Digits	12 Digits	12 Digits	OTC, Internet, Desktop Banking
	Affin Islamic Bank	12 Digits	12 Digits	--	12 Digits	12 Digits	
2.	Agrobank	--	16 Digits	--	17 Digits	--	OTC
3.	Alliance Bank	15 Digits	15 Digits	16 Digits	15 Digits	15 Digits	OTC, Internet
	Alliance Islamic Bank	15 Digits	15 Digits	--	15 Digits	15 Digits	
4.	Al Rajhi Banking & Investment Corporation	15 Digits	15 Digits	16 Digits (Al-Rajhi Charge Card)	--	--	OTC
5.	Ambank	13 Digits	13 Digits	16 Digits (MBF & Ambank Credit Card)	14 Digits	14 Digits	OTC, Internet
	Ambank Islamic Bank	13 Digits	13 Digits	16 Digits (Ambank Credit Card)	--	14 Digits	
6.	Bank Islam	14 Digits	14 Digits	16 Digits	14 Digits	14 Digits	OTC, Internet, Desktop Banking
7.	Bank Kerjasama Rakyat Malaysia	--	12 Digits	Master 16 Digits	12 Digits	--	OTC, Internet
8.	Bank Muamalat	14 Digits	14 Digits	--	14 Digits	14 Digits	OTC, Internet, Desktop Banking
9.	Bank of America	12 Digits	12 Digits	--	--	--	OTC, Internet

This document is prepared by Malaysian Electronic Clearing Corporation Sdn Bhd. All rights reserved. Under no circumstances can this document be reproduced (in whole or part), reformatted or altered in any way for either internal or external purposes.



IBG Latest Product Offering / Account Structure August 2013 (ver 12.3)

No.	Bank	Current Account	Savings Account	Credit Card Account	Loan Account	HP Account	Delivery Channel
10.	Bank Simpanan Nasional	--	16 Digits	16 Digits	15 Digits	15 Digits	OTC, Internet
11.	Bank of Tokyo-Mitsubishi UFJ	6 Digits	6 Digits	--	6 Digits	--	Internet
12.	CIMB Bank	14 Digits	14 Digits	16 Digits	14 Digits	12 Digits	OTC, Internet
	CIMB Islamic Bank	14 Digits	14 Digits	--	14 Digits	12 Digits	
13.	BNP Paribas	6 to 16 Digits (Corporate Current Account)	--	--	16 Digits	--	OTC, Internet
14.	Citibank	10-Digits (Personal Current Account) 9-16-Digits (Corporate Current Account)	10 Digits	15-16 Digits	14 Digits	--	OTC, Internet
15.	Deutsche Bank	10 to 14 digits	10 to 14 digits	--	10 to 14 digits	--	OTC, Internet
16.	Hong Leong Bank	11 Digits & 13 Digits	11 Digits & 13 Digits	16 Digits (Visa/Master) 15 Digits (Amex)	11 Digits & 13 Digits	11 Digits & 13 Digits	OTC, Internet, Corporate Desktop
	Hong Leong Islamic Bank	11 Digits & 13 Digits	11 Digits & 13 Digits	--	11 Digits & 13 Digits	11 Digits & 13 Digits	

This document is prepared by Malaysian Electronic Clearing Corporation Sdn Bhd. All rights reserved. Under no circumstances can this document be reproduced (in whole or part), reformatted or altered in any way for either internal or external purposes.

Account no. length



Bank name

Length

Account type

- Current Account
- Savings Account
- Credit Card Account
- Loan Account
- Hire Purchase Account
- Current Account
- Savings Account
- Loan Account
- Hire Purchase Account
- Savings Account
- Loan Account
- Current Account
- Savings Account
- Credit Card Account
- Loan Account
- Hire Purchase Account
- Current Account
- Savings Account
- Credit Card Account
- Current Account
- Savings Account
- Credit Card Account
- Loan Account
- Hire Purchase Account
- Current Account

Affin Bank

12 digits
12 digits
16 digits
12 digits
12 digits

Affin Islamic Bank

12 digits
12 digits
12 digits
12 digits

AgroBank

16 digits
17 digits

Alliance Bank

15 digits
15 digits
16 digits
15 digits
15 digits

Alliance Islamic Bank

15 digits
15 digits
15 digits
15 digits

Al-Rajhi Banking And Investment Corporation

15 digits
15 digits
16 digits

Ambank

13 digits
13 digits
16 digits
14 digits
14 digits

AmIslamic Bank

- Savings Account 13 digits
- Credit Card Account 13 digits
- Hire Purchase Account 16 digits
- Hire Purchase Account 14 digits

Bank Islam

- Current Account 14 digits
- Savings Account 14 digits
- Credit Card Account 16 digits
- Loan Account 14 digits
- Hire Purchase Account 14 digits

Bank Rakyat

- Savings Account 12 digits
- Credit Card Account 16 digits
- Loan Account 12 digits

Bank Muamalat

- Current Account 14 digits
- Savings Account 14 digits
- Loan Account 14 digits
- Hire Purchase Account 14 digits

Bank of America

- Current Account 12 digits
- Savings Account 12 digits

Bank of Tokyo - Mitsubishi

- Current Account 6 digits
- Savings Account 6 digits
- Loan Account 6 digits

Bank Simpanan Nasional

- Savings Account 16 digits
- Credit Card Account 16 digits
- Loan Account 15 digits
- Hire Purchase Account 15 digits

BNP Paribas Malaysia Berhad

- Current Account 16 digits → 6-16 digits
- Loan Account 16 digits

CIMB Bank

- Current Account 10, 14 digits
- Savings Account 10, 14 digits
- Credit Card Account 16 digits
- Loan Account 10, 14, 17 digits
- Hire Purchase Account 10, 12 digits

- Current Account 10, 14 digits

CIMB Islamic Bank	<ul style="list-style-type: none"> • Savings Account • Loan Account • Hire Purchase Account 	10,14 digits 10,14,17 digits 10,12 digits
Citibank	<ul style="list-style-type: none"> • Current Account • Savings Account • Credit Card Account • Loan Account 	9-16 digits 10 digits 16 digits → 15-16 digits 14 digits
Deutsche Bank	<ul style="list-style-type: none"> • Current Account • Savings Account • Loan Account 	10 digits } 10 digits } 10 digits } 10-14 digits
Hong Leong Bank	<ul style="list-style-type: none"> • Current Account • Savings Account • Credit Card Account • Loan Account • Hire Purchase Account 	11,13 digits 11,13 digits 15-16 digits 11,13 digits 11,13 digits
Hong Leong Islamic Bank	<ul style="list-style-type: none"> • Current Account • Savings Account • Loan Account • Hire Purchase Account 	11,13 digits 11,13 digits 11,13 digits 11,13 digits
HSBC Bank	<ul style="list-style-type: none"> • Current Account • Savings Account • Credit Card Account • Loan Account 	12 digits 12 digits 16 digits 12 digits
HSBC Amanah	<ul style="list-style-type: none"> • Current Account • Savings Account • Credit Card Account • Loan Account 	12 digits 12 digits 16 digits 12-14 digits
Industrial and Commercial Bank of China (Malaysia) Berhad	<ul style="list-style-type: none"> • Current Account • Savings Account • Credit Card Account • Loan Account 	19 digits 19 digits 16 digits 19 digits (Refer notes)
J.P. Morgan Chase Bank	<ul style="list-style-type: none"> • Current Account • Savings Account • Loan Account 	10 digits 10 digits 10 digits

Maybank / Maybank Islamic	<ul style="list-style-type: none"> • Current Account • Savings Account • Credit Card Account • Loan Account • Hire Purchase Account 	12 digits 12 digits 12 digits 15-16 digits 12 digits 12 digits
Mizuho Bank (Malaysia) Berhad	<ul style="list-style-type: none"> • Current Account 	10 digits
OCBC Bank	<ul style="list-style-type: none"> • Current Account • Savings Account • Credit Card Account • Loan Account 	10 digits 10 digits 16 digits 15 digits
OCBC Al-Amin Bank	<ul style="list-style-type: none"> • Current Account • Savings Account • Loan Account 	10 digits 10 digits 15 digits
Public Bank	<ul style="list-style-type: none"> • Current Account • Savings Account • Credit Card Account • Loan Account • Hire Purchase Account 	10 digits 10 digits 10 digits 16 digits 15 digits 15 digits
Public Islamic Bank	<ul style="list-style-type: none"> • Current Account • Savings Account • Loan Account • Hire Purchase Account 	10 digits 10 digits 15 digits 15 digits
RHB Bank	<ul style="list-style-type: none"> • Current Account • Savings Account • Credit Card Account • Loan Account • Hire Purchase Account 	14 digits 14 digits 14 digits 16 digits 14 digits 12 digits
RHB Islamic Bank	<ul style="list-style-type: none"> • Current Account • Savings Account • Loan Account • Hire Purchase Account 	14 digits 14 digits 14 digits 12 digits
RBS Bank	<ul style="list-style-type: none"> • Current Account • Savings Account 	7,9, 10 digits 7,9 digits

Standard Chartered Bank

- Current Account → 5-17 digits
- Savings Account 12 digits
- Credit Card Account 16 digits
- Loan Account 8 digits

Standard Chartered Saadiq

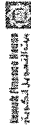
- Current Account → 5-17 digits
- Savings Account 12 digits
- Loan Account 8 digits

Sumitomo Mitsui Banking Corporation

- Current Account 8 digits

United Overseas Bank

- Current Account → 10, 11, 20 digits
- Savings Account 11 digits
- Credit Card Account 16 digits
- Loan Account 11 digits → 10, 15 digits



Account no. length

8/3

Bank name

Length

Account type

- Current Account
- Savings Account
- Credit Card Account
- Loan Account
- Hire Purchase Account
- Current Account
- Savings Account
- Loan Account
- Hire Purchase Account
- Savings Account
- Loan Account
- Current Account
- Savings Account
- Credit Card Account
- Loan Account
- Hire Purchase Account
- Current Account
- Savings Account
- Credit Card Account
- Current Account
- Savings Account
- Credit Card Account
- Loan Account
- Hire Purchase Account
- Current Account

Affin Bank

12 digits
12 digits
16 digits
12 digits
12 digits

Affin Islamic Bank

12 digits
12 digits
12 digits
12 digits

AgroBank

16 digits
17 digits

Alliance Bank

15 digits
15 digits
15 digits
15 digits
15 digits

Alliance Islamic Bank

15 digits
15 digits
15 digits
15 digits

Al-Rajhi Banking And Investment Corporation

15 digits
15 digits
16 digits

Ambank

13 digits
13 digits
16 digits
14 digits
14 digits

Amlslamic Bank

- Savings Account
- Credit Card Account
- Hire Purchase Account
- Current Account
- Savings Account
- Credit Card Account
- Loan Account
- Hire Purchase Account

- Current Account
- Savings Account
- Credit Card Account
- Loan Account
- Hire Purchase Account

Bank Rakyat

- Savings Account
- Credit Card Account
- Loan Account

Bank Muamalat

- Current Account
- Savings Account
- Current Account
- Savings Account

Bank of America

- Current Account
- Savings Account

Bank of Tokyo - Mitsubishi

- Current Account
- Savings Account
- Loan Account

Bank Simpanan Nasional

- Savings Account
- Credit Card Account
- Loan Account
- Hire Purchase Account

BNP Paribas Malaysia Berhad

- Current Account
- Loan Account

CIMB Bank

- Current Account
- Savings Account
- Credit Card Account
- Loan Account
- Hire Purchase Account

CIMB Islamic Bank

- Current Account
- Savings Account
- Loan Account
- Hire Purchase Account

Citibank	Account	10,12 digits
	<ul style="list-style-type: none"> • Current Account • Savings Account • Credit Card Account • Loan Account 	9-16 digits 10 digits 16 digits → 15-16 digits 14 digits
Deutsche Bank	<ul style="list-style-type: none"> • Current Account • Savings Account • Loan Account 	10 digits 10 digits } 10-14 digits 10 digits
	<ul style="list-style-type: none"> • Current Account • Savings Account • Credit Card Account • Loan Account • Hire Purchase Account 	11,13 digits 11,13 digits 15-16 digits 11,13 digits 11,13 digits
Hong Leong Bank	<ul style="list-style-type: none"> • Current Account • Savings Account • Loan Account • Hire Purchase Account 	11,13 digits 11,13 digits 11,13 digits 11,13 digits
	<ul style="list-style-type: none"> • Current Account • Savings Account • Credit Card Account • Loan Account 	12 digits 12 digits 16 digits 12 digits
HSBC Amanah	<ul style="list-style-type: none"> • Current Account • Savings Account • Credit Card Account • Loan Account 	12 digits 12 digits 16 digits 12-14 digits
	<ul style="list-style-type: none"> • Current Account • Savings Account • Credit Card Account • Loan Account 	19 digits 19 digits 16 digits 19 digits
Industrial and Commercial Bank of China (Malaysia) Berhad	<ul style="list-style-type: none"> • Current Account • Savings Account • Credit Card Account • Loan Account 	19 digits 19 digits 16 digits 19 digits (Refer notes)
	<ul style="list-style-type: none"> • Current Account • Savings Account • Loan Account 	10 digits 10 digits 10 digits
J.P. Morgan Chase Bank	<ul style="list-style-type: none"> • Current Account 	12 digits

Maybank / Maybank Islamic	<ul style="list-style-type: none"> • Savings Account • Credit Card Account • Loan Account • Hire Purchase Account 	12 digits 12 digits 15-16 digits 12 digits 12 digits
	<ul style="list-style-type: none"> • Current Account 	10 digits
Mizuho Bank (Malaysia) Berhad	<ul style="list-style-type: none"> • Current Account • Savings Account • Credit Card Account • Loan Account 	10 digits 10 digits 10 digits 16 digits 15 digits
	<ul style="list-style-type: none"> • Current Account • Savings Account • Loan Account 	10 digits 10 digits 15 digits
OCBC Bank	<ul style="list-style-type: none"> • Current Account • Savings Account • Credit Card Account • Loan Account 	10 digits 10 digits 16 digits 15 digits
	<ul style="list-style-type: none"> • Current Account • Savings Account • Loan Account 	10 digits 10 digits 15 digits
OCBC Al-Amin Bank	<ul style="list-style-type: none"> • Current Account • Savings Account • Loan Account 	10 digits 10 digits 15 digits
	<ul style="list-style-type: none"> • Current Account • Savings Account • Credit Card Account • Loan Account • Hire Purchase Account 	10 digits 10 digits 16 digits 15 digits 15 digits
Public Bank	<ul style="list-style-type: none"> • Current Account • Savings Account • Loan Account • Hire Purchase Account 	10 digits 10 digits 10 digits 15 digits
	<ul style="list-style-type: none"> • Current Account • Savings Account • Credit Card Account • Loan Account • Hire Purchase Account 	10 digits 10 digits 15 digits 15 digits
Public Islamic Bank	<ul style="list-style-type: none"> • Current Account • Savings Account • Loan Account • Hire Purchase Account 	10 digits 10 digits 10 digits 15 digits
	<ul style="list-style-type: none"> • Current Account • Savings Account • Credit Card Account • Loan Account • Hire Purchase Account 	14 digits 14 digits 14 digits 16 digits 14 digits 12 digits
RHB Bank	<ul style="list-style-type: none"> • Current Account • Savings Account • Credit Card Account • Loan Account • Hire Purchase Account 	14 digits 14 digits 14 digits 14 digits 12 digits
	<ul style="list-style-type: none"> • Current Account • Savings Account • Loan Account 	7,9,10 digits 7,9 digits
RHB Islamic Bank	<ul style="list-style-type: none"> • Current Account • Savings Account • Loan Account • Hire Purchase Account 	14 digits 14 digits 14 digits 12 digits
	<ul style="list-style-type: none"> • Current Account • Savings Account 	7,9,10 digits 7,9 digits
RBS Bank	<ul style="list-style-type: none"> • Current Account 	12 digits
	<ul style="list-style-type: none"> • Current Account 	12 digits

Standard Chartered Bank

- Savings Account 12 digits
- Credit Card Account 16 digits
- Loan Account 8 digits

Standard Chartered Saadiq

- Current Account 12 digits → 5-17 digits
- Savings Account 12 digits
- Loan Account 8 digits

Sumitomo Mitsui Banking Corporation

- Current Account 8 digits

United Overseas Bank

- Current Account 11 digits → 10-11 digits
- Savings Account 11 digits
- Credit Card Account 16 digits
- Loan Account 11 digits → 10, 15 digits

