



# ***INTERBANK GIRO (IBG)***

***BUSINESS USER REQUIREMENTS CUM  
FUNCTIONAL SPECIFICATIONS FOR  
2ND VALIDATION NEW SPECIFICATION***

***ver 3.0***

***31 December 2009***



### **Background**

- ❑ MEPS has proposed that member banks to revisit the 2<sup>nd</sup> Validation specification involving the position of Code “5” in the Discretionary Data field.
- ❑ BWG member banks have agreed with the implementation during 4<sup>th</sup> BWG Meeting on 2 Dec 2009 with condition that TWG agreed with the proposed new specification.
- ❑ Following that, during TWG Meeting on 3 Dec 2009 all member banks have agreed with the proposed new specification.

### **Rational**

- To fine tune current method of handling business processing i.e 2<sup>nd</sup> Validation
- Business urgency – LHDN, AG i.e to allow product segment i.e AG or future product e.g LHDN to use 2<sup>nd</sup> Validation rule for the transaction.
- Implementation will be effectively managed because it is packaged as under same release.
- For new banks who go live in 2010 that need to develop based on this new requirement.



### Entry Details Record layout

Field	Data Element Name		Contents	Length	Position	Example
1	Record Type Code	M	'6'	1	01-01	6
2	Transaction Code	M	Numeric	2	02-03	2 2
3	Receiving FI Identification	M	Alphanumeric	8	04-11	10000233
4	Check Digit	M	Numeric	1	12-12	5
5	RFI Account Number	R	Numeric	17	13-29	127345678
6	Amount	M	\$\$\$\$\$\$Scc	10	30-39	0000100000
7	Individual Identification Number	O	Alphanumeric	15	40-54	565656565
8	Number of Addenda Records	M	Numeric	4	55-58	0001
9	Receiving Company Name / Beneficiary Name	R	Alphanumeric	16	59-74	Julie Andrews
10	Reserved	N/A	Blank	2	75-76	Spaces
11	Discretionary Data	O	Alphanumeric	2	77-78	10
12	Addenda Record Indicator	M	Numeric	1	79-79	1
13	Trace Number	M	Numeric	15	80-94	100002270000034

**2<sup>nd</sup> Validation Code (Code "5") specified in Field 11**

*Details in next slide*

### Current data specification

FIELD	DATA NAME	LENGTH / TYPE / OPTION	POSITION	DATA
10	Reserved	2 AN Optional	75 – 76	<blank> Not use currently
11	Discretionary Data	2 AN Optional	77 – Segment Code	“0” = Government Transactions “1” = Private Transactions “2” = Over the Counter (OTC) “3” = EPF Transactions “4” = AG Type Transaction ”5” = 2 <sup>nd</sup> Validation
			78 – Element Code	“0” = Internal Account “1” = External Account

### Issues with Segment Code spec

- Current “segment code” and “processing code” (Code 5) data value resides in the same field, thus limiting the use of both in a transaction
  - Cannot use Code “5” with others such as Government Transaction (Code 0), OTC (Code 2), AG Type (Code 4) etc.
- AG wants to have 2<sup>nd</sup> validation, but cannot be done due to this limitation.
- Limits future introduction of new product segment with 2<sup>nd</sup> Validation.



### Scope

- To segregate 2nd Validation from “segment code” to a new field.
- Include Code “6” in Discretionary Data to indicate ESP Transaction.

### Rational

- To allow flexibility in defining product with specific processing requirement to also have 2nd validation.
- To also introduce other processing rule besides 2<sup>nd</sup> Validation in future.
- To accommodate future product i.e. e-share, LHDN.

**2<sup>nd</sup> Validation Code (Code “5”) – relocate from Position 77 to Position 76**

### Revised Data specification

FIELD	DATA NAME	LENGTH / TYPE / OPTION	POSITION	DATA
10	Reserved	2 AN Optional	75 - Reserved	<bla
			76 – Processing Code	“0” No 2nd validation (default) ”5” = 2 <sup>nd</sup> Validation
11	Discretionary Data	2 AN Optional	77 – Segment Code	“0” = Government Transactions “1” = Private Transactions “2” = Over the Counter (OTC) “3” = EPF Transactions “4” = AG Type Transaction <del>”5” = 2nd Validation</del> “6” = ESP Transaction
			78 – Element Code	“0” = Internal Account “1” = External Account



- **ADDENDA REQUIREMENTS**

Addenda Requirement for 2<sup>nd</sup> Validation remains unchanged.

- **RETURNS**

Returns processing remains unchanged.

- **EPF TRANSACTION – SEGMENT CODE 3**

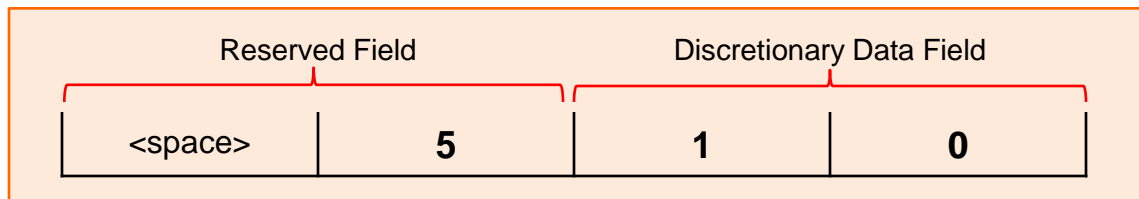
- The fact that EPF has the 2<sup>nd</sup> Validation processing, OFI that generate the EPF transaction **MUST NOT** include Code 5 (processing code).
- RFI upon receive EPF shall process as per current requirement.

- **IBG Documentation**

- IBG Message Format
  - To add new transaction code and company entry description for HPC.
- IBG Operating Manual
  - To include HPC

# 2<sup>nd</sup> Validation New Specification

## Example of the enhanced 2<sup>nd</sup> Validation File Format



New IC Field      Business Registration

1st Addenda	705								
2nd Addenda	705								
3rd Addenda	705	540119085690	4374637-W						
1st Addenda	705								
2nd Addenda	705								
3rd Addenda	705	580523086661							
1st Addenda	705								
2nd Addenda	705								
3rd Addenda	705	3434336661	A3456787						
1st Addenda	705								
2nd Addenda	705								
3rd Addenda	705	53434343661							

Old IC Field      Police / Army ID







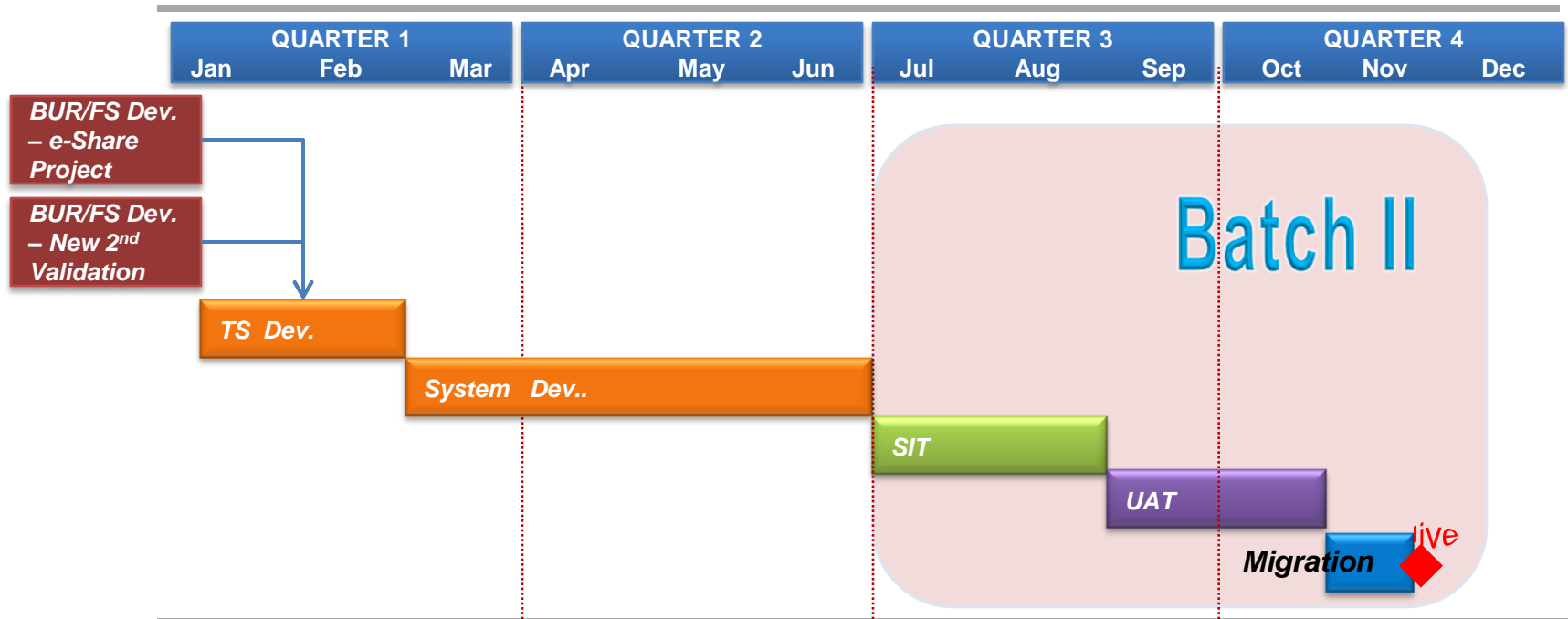
### Banks Implementation Scope & Strategy

- ❑ Applicable to all IBG banks.

### Timeline

- ❑ To implement by **Batch II** of Electronic Share Payment (ESP) implementation timeline i.e. **Dec 2010**.

## ESP BATCH II timeline 2010



#### **Next Action**

- ❑ IBG members to concur on the BUR/FS and its implementation.

