

COMPLIANCE DEPARTMENT
Kuwait Finance House
Menara Prestige 1, Jalan Pinang,
P.O. Box 10103,
50450 KUALA LUMPUR

Reference No : JKPO.BSP.429/302/1 (23)
Date : 27th May 2019

Assalamualaikum Warahmatullahi Wabarakatuh.

Dear Sir(s)/Madam(s),

PERSON CONDUCTING TRANSACTION (PCT) REQUIREMENT FOR ALL *TH* RELATED TRANSACTIONS.

Pursuant to the Anti- Money Laundering and Counter Financing of Terrorism – Banking and Deposit Taking Institutions (Sector 1), reporting institutions are required to conduct Customer Due Diligence (CDD) on the customer and the person conducting the transaction (PCT). Hence, ***TH*** is now expanding the requirement to all collection agents to include the PCT information for all ***TH*** related transactions (cash and non cash transactions).

2. To ensure ***TH*** continuous compliance with Bank Negara Malaysia's (BNM) regulatory requirements, the following PCT informations are to be included for reporting purposes:

- i. Name
- ii. National Registration Identity Card (NRIC) number/Other identification No and type of identification document:
 - a. New NRIC No
 - b. Other identification No (e.g. for Army No or Police No or PR No)
 - c. Passport No
- iii. Nationality
- iv. Full address
- v. Contact No



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3. The above requirement is applicable to all **TH** related transaction regardless to the transaction amount. Kindly refer to the attached datafile for your reference and perusal.

The above processes will be **effective from 24th June 2019.**

3. Finally, we would like to extend our sincere gratitude for your kind support and understanding on this matter. For any queries, please do not hesitate to contact our respective officers as listed below:

- | | | | |
|------|-------------------------------|--|--|
| i. | Badrul Hisham bin Mohd Salleh | General Manager,
Risk Management | T: 03-2054 2542
E: badrul.hisham@lth.gov.my |
| ii. | Noraliah binti Sarin | Manager, AML/CFT,
Risk Management | T: 03-2054 2066
E: noraliah@lth.gov.my |
| iii. | Noor Haniem binti Ahmad | Senior Manager,
Electronic Channel and
Governance,
Savings and Withdrawal | T: 03-2054 2410
E: noor.haniem@lth.gov.my |
| iv. | Ainul Sakeenah binti Abd Rani | Executive, Electronic
Channels | T: 03-2054 3337
E: ainul.sakeenah@lth.gov.my |

Thank you.

Saya yang menjalankan amanah



Mohd Ridzuan bin Wahid
General Manager
Savings and Withdrawal Division
LEMBAGA TABUNG HAJI

1 File Format Collection Agent With PCT

1.1 Additional info for PCT

1. Name
2. National Registration Identity Card (NRIC) number/Other identification No and type of identification document:
 - i. New NRIC No
 - ii. Other identification No (e.g. for Army No or Police No or PR No)
 - iii. Passport No
3. Nationality
4. Full address
5. Contact No

1.2 Header Record

No	Field	Attribute	Remark
1.	Header Indicator	X(02)	Value H3
2.	Kod Agen	X(11)	**to follow bank swift codes eg: BMMBMYKL Bank Muamalat BSNAMYKL BSN POSLUTH Pos Malaysia
3.	Jenis Fail	X(05)	Fixed value – INB – Inbound (from external to TH) REJ – Rejected (from TH to external) SUC - Success
4.	Tarikh Bac	X(08)	Date Format YYYYMMDD (transaction date)
5.	Jumlah Bilangan Rekod	9(06)	Right justified with leading zeroes
6.	Jumlah Amaun Transaksi	9(8,2)V99	Right justified with leading zeroes
7.	Filler	X(112)	

1.3 Detail Record

No	Field	Attribute	Remark
1.	Tarikh Transaksi	X(08)	Date Format YYYYMMDD INB – the transaction date REJ –the rejection date
2.	Nombor Akaun Tabung Haji	X(15)	Left justified with trailing spaces
3.	Nombor Kad Pengenalan	X(16)	Left justified with trailing spaces
4.	Nama Pendeposit	X(40)	Left justified with trailing spaces
5.	Amaun Transaksi	9(8,2)V99	Right justified with leading zeroes
6.	Bank RefNo	X(20)	Bank reference number
7.	Deposit Type	X(01)	1 Cash – applicable for ATM, CDM, OTC 2 Cheque 3 Money Order (MO) 4 Postal Order (PO) 5 Bank Draft (BD) 6 Fund Transfer ** if type is cash >= RM25K, it is mandatory to include the source of the cash
8.	Deposit Channel	X(01)	1 OTC (Over the Counter) 2 ATM 3 CDM 4 ONL (Internet banking) 5 SI (Standing Instruction) **if channel = 4 then it is mandatory to include the Purpose/Tujuan
9.	Source of Cash	X(20)	Applicable if deposit type = cash
10.	Purpose/Reject Reason	X(30)	Case <i>Jenis Fail</i> = INB if deposit channel = online then this column is mandatory Case <i>Jenis Fail</i> = REJ Reject reason
Additional info for PCT (Person Conducting Transaction)			
11.	Name	X(80)	
12.	ID Type	X(02)	01 - MyKad/MyPR/MyKid 02 - KP Lama 03 - Polis 04 - Tentera

Data File layout for Collection Agent With PCT

No	Field	Attribute	Remark
			97 - Passport
13.	ID Number	X (15)	
14.	Other ID Type	X (02)	02 - KP Lama 03 - Polis 04 - Tentera 97 - Passport
15.	Other ID Number	X (15)	
16.	Nationality	X(03)	ISO 3166-1 alpha-3 codes (three-letter country codes) eg: MYS MALAYSIA NGA NIGERIA NLD NETHERLAND NZL NEW ZEALAND PAK PAKISTAN PHL FILIPINA PSE PALESTIN SDN SUDAN SIN SINGAPURA
17.	Alamat1	X(30)	
18.	Alamat2	X(30)	
19.	Alamat3	X(30)	
20.	Poskod	X(05)	
21.	Negeri	X(02)	02 Perlis 03 Kedah 04 Pulau Pinang 05 Perak 06 Selangor Darul Ehsan 07 Wilayah Persekutuan 08 Melaka 09 Negeri Sembilan 10 Johor 11 Pahang 12 Terengganu 13 Kelantan 14 Sabah 15 Sarawak 16 Arab Saudi 17 Luar Negara 99 Lain-Lain
22.	No Telefon	X(15)	Contact number

1.4 Footer Record

No	Field	Attribute	Remark
1.	Footer Indicator	X(02)	Value "F3"
2.	Hash Total	9(20)	Right justified with leading zeroes. <i>Jumlah Keseluruhan 4 Digit Terakhir Nombor Akaun Tabung Haji</i>
3.	Filler	X(126)	

H2 ARBKMYKL 200511220000030001610050
 20051121630501018328703 480820065228 JAWIAH DIN 0001200000
 2005112104480491 620408035328 HARTINI BINTI OTHMAN 0000400000

Hash total = 8703 + 0491 = **9194**

2 Reject Reason

Reject reason lists

- 01 Akaun tidak ujud
- 02 No KP dan No Akaun tidak sepadan
- 03 Akaun tidak sah

3 File naming convention

THINZZZZZZZZYYYYMMDD.txt	Inbound (from bank to TH)
THRPZZZZZZZZYYYYMMDD.txt	Report (from bank to TH)
THREJZZZZZZZZYYYYMMDD.txt	Reject (from TH to bank)
THSCZZZZZZZZYYYYMMDD.txt	Report (from TH to bank)

where
 YYYYMMDD is the create date
 ZZZZZZZ is the bank swift code

4 Transfer Process

Via SFTP