



SERVICE REQUEST FORM (SIR)

SECTION A – To be filled up by business user

Date : 13th July 2020

Requester : Rahmat Bohari

Department : Digital Banking

Date Required : 2nd August 2020

Reference ID : BN/IP/JPD/4 JLD 2 (44)

Subject : BSNeBiz : JomPay for Sukuk Prihatin

Type of Request:

- Regulatory / Compliance
- New Project
- New Product / Service
- System Enhancement
- Incident (Error, Production / Operation issue)
- Hardware / Infrastructure
- IT Security

Priority:

- High
- Medium
- Low

Environment:

- SIT/Development
- UAT
- DR
- Production



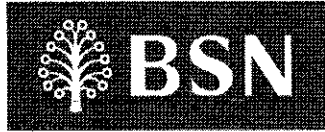
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Vendor

Objective

BSNeBiz System (new) – Jompay
Ref 1 : 20 bytes to 50 bytes
Ref 2 : 30 bytes to 50 bytes

Description Details



SERVICE REQUEST FORM (SIR)

Impact if not implemented

To cater Sukuk Prihatin via JomPay under the government initiative.

Attachments

Prepared by

NAME: Rahmat Bohari

DESIGNATION: Senior Executive

DATE: 13/7/2020

Reviewed by,

NAME: Zamri Omar

DESIGNATION: Vice President / Manager

DATE:

Approved by,

NAME: MUHAMAD ADLAN HUSSAN

DESIGNATION: SENIOR VICE PRESIDENT / HEAD

DATE: 14/07/2020

NOTE:

**Approval to be signed by Head of Department/Business Unit Head/Business Team Lead



SERVICE REQUEST FORM (SIR)

SECTION B – Demand Management Evaluation

SR No. : _____

Date Received : _____

Status : Accepted Rejected Deferred

Comments :

a) e-Bill – Applicable for Discretionary Data Segment Code “8”

The Fis who wish to participate in the e-Bill, it is mandatory to follow the below format structure. The OFI will put the following data segment in a strictly sequence manner as required by JomPAY Scheme Operator.

Field	Data Element Name		Contents	Length	Position	Example
1	Record Type Code	M	7	1	01	7
2	Addenda Type Code	M	05	2	02-03	05
3	JomPAY Reference Number	M	Alphanumeric	8	04-11	101A AAAA
4	Account Type	M	Numeric	1	12	1
5	Date of Debit	M	Numeric (YYMMDD)	6	13-18	130630
6	Time of Debit	M	Numeric (HHMM)	4	19-22	1430
7	RITN	M	Alphanumeric (Y/N)	1	23	Y
8	Recipient Reference Number (RRN)	M	Alphanumeric	20	24-43	96038472938387
9	Recipient Reference Number 2 (RRN2)	R	Alphanumeric	30	44-73	mary@gmail.com
10	Billor Code	M	Alphanumeric	6	74-81	12345
11	Payment Channel	M	Alphanumeric	1	82	1
12	Payer Type	M	Alphanumeric	1	83	C
13	Addenda Sequence Number	M	Numeric	4	84-87	0002
14	Entry Detail Sequence Number	M	Numeric	7	88-94	0000001

Distribution Banks shall adhere with the below requirements for Sukuk Prihatin via JomPAY

1. Comply with requirements as defined in the TRS (Payer Bank Interface to BVM) and IBG System Message Format:

- a. Customer's information furnished in NotifyCompletion v2 (NC2) to be accurate and current. Kindly refer to the email communication sent out by NBPS team on 11th June 2020.
- b. Allow Payers to input up to 50 characters in the Ref-1 and Ref-2 at Distribution Bank's Internet Banking and Mobile Banking channels to cater for email address in these fields. Currently limited to 20 characters and 30 characters respectively due to IBG
- c. NotifyCompletion v2 (NC2) to transmit up to 50 characters in the Ref-1 and Ref-2 fields. Distribution Banks may truncate the field in IBG.

Note: For Item b and c, pursuant to the subscription period, Distribution Banks shall revert to 20 and 30 characters

2. Comply with requirements as defined in the JomPAY OP, IBG OP and Participation Rules:

- a. **Clause 19.9 of JomPAY OP** which states Distribution Banks shall ensure that Payment Instructions initiated by Payers at all of the Distribution Banks' supported channels are processed and submitted to PayNet for clearing in accordance with the timelines specified in the IBG Schedule Processing Time section and Originator Cut- off Time section of the Operational Procedures for Interbank GIRO.
- b. **Clause 19.11 of JomPAY OP** which states that disruptions to Distribution Bank's JomPAY services arising from scheduled maintenance of the Internet Banking and Mobile Banking channels is kept to a minimum and only be performed when there is the least transaction activity.
- c. **Clause 28.3 of JomPAY OP** which states Distribution Bank shall ensure that a NC is successfully transmitted to BVM in the format stated in the JomPAY Technical Requirement Specifications for every Payment Instruction to Billers. The NC shall be transmitted within fifteen (15) seconds of debiting the Payer's bank account, with the subsequent retries in 15 minutes interval, up to 12 hours until a response is obtained from BVM...
- d. **Clause 28.5 of JomPAY OP** which states once a Distribution Bank transmits a NC for a Payment Instruction; the Distribution Bank shall irrevocably guarantee that funds for the Payment Instruction will be paid to the Agent Bank.
- e. **Clause 23 of IBG OP** which states to allow maximum transaction amount permitted in the IBG System as specified in table below. Any retail Customers' request to exceed the limit specified in table below shall be at the discretion of the Distribution Bank.

Note: Distribution Banks shall ensure that they obtain all necessary regulatory and supervisory approvals.

No	Limit	Amount
1	IBG System transaction limit	RM1,000,000 per transaction
2	Retail Customer's daily limit for IBG initiated at internet banking	Up to RM50,000 per day.

- f. **Clause 22.2 of Participation Rules** which states Participants shall be the single point of contact for their customers to resolve customer complaints or queries. Upon receiving a customer complaint or query, Participants shall take full ownership of the complaint or query until it is resolved to the customer's satisfaction. Participants shall not redirect, or

cause the customer to contact other Participants, other Participants' customers, PayNet or any other parties in relation to the customer's complaints or queries.

Distribution Banks shall adhere with the below requirements for Sukuk Prihatin via DuitNow

1. Whitelist special character '@' in respective institution's RPP system to cater for email address input by Payer in Recipient Reference or Other Payment Details fields latest by 3rd Aug 2020. Kindly refer to the email communication sent out by RPP team on 25th June 2020.
2. Comply with requirements as defined in the **RPP OP, DuitNow OSP and Participation Rules:**
 - a. **Clause 9.7 of DuitNow OSP** which states for Payment Instructions drawing funds from banking accounts, Participants shall ensure that the transaction limits are set to no less than RM50,000 for retail Customers and RM10,000,000 for corporate Customers. Distribution Banks may offer Customers transaction limits higher than specified in table below, subject to the Distribution Banks' risk assessment and risk appetite. The transaction limits for DuitNow may be combined with IBG and other fund transfer services on the same channel.
Note: Distribution Banks shall ensure that they adhere to applicable BNM guidelines and obtain the requisite regulatory or supervisory approvals prior to implementation of these limits

Channel	DuitNow Transaction Limits (RM)	
	Banking Accounts	
	Retail	Corporate
Internet banking & web channels	RM50,000 per day	RM10,000,000 per transaction
Mobile banking & mobile applications	RM50,000 per day	RM10,000,000 per transaction

- b. **Clause 10.3 of the DuitNow OSP** which states Distribution Banks shall ensure Payment Instructions (excluding On-Us payments), messages, transactions and NAD Name Enquiries, intended for, or arising from, DuitNow Services are routed to the RPP Host.
- c. **Clause 11.3 of RPP OP** which states that disruptions to Distribution Banks' RPP Services arising from scheduled maintenance of the channels offered by the Participants shall be kept to a minimum. Scheduled maintenance shall only be performed during the period of minimal transaction activities
- d. **Clause 22.2 or Participation Rules** which states Participants shall be the single point of contact for their customers to resolve customer complaints or queries. Upon receiving a customer complaint or query, Participants shall take full ownership of the complaint or query until it is resolved to the customer's satisfaction. Participants shall not redirect, or cause the customer to contact other Participants, other Participants' customers, PayNet or any other parties in relation to the customer's complaints or queries.