

3. IBG Product Offering and Account Structure

(Please replace the list upon receiving the latest update from PayNet)

3.1 Participants shall allow the Originator to initiate payment based on the RFI product offering as described in this document. PayNet shall distribute to Participants as and when there is any update.

3.2 List of IBG Product Offering and Account Structure

No.	Bank	Current Account	Savings Account	Credit Card Account	Loan Account	HP Account	Full Settlement	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	--	Yes	OTC, Internet, ATM
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, Internet, Cash Management
5.	Ambank	13 Digits	13 Digits	16 Digits (Ambank Credit Card & MBF-LOC by Ambank only)	14 Digits	14 Digits		OTC, Internet
	Ambank Islamic Bank	13 Digits	13 Digits	16 Digits (Ambank Credit Card)	13-14 Digits	14 Digits		
6.	Bangkok Bank Berhad	13 Digits	13 Digits	--	--	--		OTC
7.	Bank Kerjasama Rakyat Malaysia Berhad	10 & 12 Digits	10 & 12 Digits	Master 16 Digits	10 & 12 Digits	10 & 12 Digits	Yes	OTC, Internet, ATM, Desktop Banking

No.	Bank	Current Account	Savings Account	Credit Card Account	Loan Account	HP Account	Full Settlement	Delivery Channel
8.	Bank Islam	14 Digits	14 Digits	16 Digits	14 Digits	14 Digits	Yes	OTC, Internet, Desktop Banking, Mobile Banking, ATM
9.	Bank Muamalat	14 Digits	14 Digits	--	14 Digits & 17 Digits	14 Digits & 17 Digits		OTC, Internet, Desktop Banking
10.	Bank of America	5 to 17 Digits	5 to 17 Digits	--	--	--		OTC, Internet
11.	Bank of China	13 Digits & 15 Digits	13 Digits & 15 Digits	16 Digits	--	--		OTC, Internet
12.	Bank Simpanan Nasional	--	16 Digits	16 Digits	15 Digits	15 Digits		OTC, Internet, ATM, Corporate Systems
13.	MUFG Bank (Malaysia) Berhad	6 Digits	6 Digits	--	6 Digits	--		Internet, OTC
14.	CIMB Bank	10 and 14 Digits	10 and 14 Digits	16 Digits	10, 14 and 17 Digits	10, 12 and 17 Digits	Yes	OTC, Internet
	CIMB Islamic Bank	10 and 14 Digits	10 and 14 Digits	--	10, 14 and 17 Digits	10, 12 and 17 Digits	Yes	
15.	BNP Paribas	6 to 16 Digits (Corporate Current Account)	--	--	16 Digits	--		OTC, Internet
16.	China Construction Bank (Malaysia) Berhad	12 Digits	12 Digits	--	--	--		OTC, Internet
17.	Citibank	10-Digits (Personal Current Account) 9-16-Digits	10 Digits	15-16 Digits	10 - 14 Digits	--		OTC, Internet

No.	Bank	Current Account	Savings Account	Credit Card Account	Loan Account	HP Account	Full Settlement	Delivery Channel
		(Corporate Current Account)						
18.	Deutsche Bank	10-17digits	10-17digits	--	10-17 digits	--	Yes	OTC, Corporate Internet
19.	Hong Leong Bank	11 Digits & 13 Digits	11 Digits & 13 Digits	16 Digits (<i>Visa/Master</i>) 15 Digits (<i>Amex</i>)	11 Digits & 13 Digits	11 Digits & 13 Digits	Yes	OTC, Internet, Corporate Desktop
	Hong Leong Islamic Bank	11 Digits & 13 Digits	11 Digits & 13 Digits	--	11 Digits & 13 Digits	11 Digits & 13 Digits	Yes	
20.	HSBC Bank	12, 13, 14, 15, 17 Digits	12 Digits	16 Digits	12 Digits	--		OTC, Internet
	HSBC Amanah	12, 13, 14, 15, 17 Digits	12 Digits	16 Digits	12 to14 Digits	--		
21.	Industrial & Commercial Bank of China (ICBC)	19 Digits	19 Digits	16 Digits	19 Digits			OTC, Internet
22.	JP Morgan Chase	10 to 17 Digits	10 to 17 Digits	--	10 to 17 Digits	--		Internet
23.	Kuwait Finance House	12 Digits	12 Digits	16 Digits	12 Digits	12 Digits		OTC, Internet, ATM
24.	Maybank/ Maybank Islamic	12 Digits	12 Digits	16 Digits (MBB Visa/ Master) 15 Digits (MBB AMEX Credit Card)	12 Digits	12 Digits	Yes *(HP only)	OTC, Internet, Desktop Banking, Cash Mgmt, Call Center
25.	MBSB Bank Berhad	16 digits	16 digits	--	17 digits	17 digits		OTC, Internet, ATM
26.	Mizuho Bank	10 Digits	--	--	--	--		OTC, Internet
27.	OCBC Bank	10 Digits	10 Digits	16 Digits	15 Digits	--		OTC, Internet, Mobile Banking

No.	Bank	Current Account	Savings Account	Credit Card Account	Loan Account	HP Account	Full Settlement	Delivery Channel
	OCBC Al-Amin Bank	10 Digits	10 Digits	--	15 Digits	--		
28.	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		
29.	RHB Bank	14 Digits	14 Digits	16 Digits	14 Digits	12 digits		OTC, Internet, ATM
	RHB Islamic Bank	14 Digits	14 Digits	--	14 Digits	12 digits		
30.	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
	Standard Chartered Saadiq	12 Digits (Personal Current Account) & 5 to 17 Digits (Corporate Current Account)	12 Digits	--	8 Digits	--		
31.	Sumitomo Mitsui Banking Corporation	8 Digits	--	--	--	--		OTC, Internet

No.	Bank	Current Account	Savings Account	Credit Card Account	Loan Account	HP Account	Full Settlement	Delivery Channel
32.	United Overseas Bank	7,9,10,11,12,13,14,17 Digits	10 & 11 Digits	16 Digits	10 & 15 Digits	--		OTC, Internet