PIDM

Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

CONSULTATION PAPER ON
GUIDELINES ON DEPOSIT INFORMATION SYSTEM AND SUBMISSION

ISSUE DATE	**:**	**15 DECEMBER 2009**
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TITLE	Consultation Paper on Guidelines on Deposit Information System and Submission		

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1.0 BACKGROUND

1.1 Perbadanan Insurans Deposit Malaysia ("PIDM") is mandated under subsection 4(1) of the Malaysia Deposit Insurance Corporation Act 2005 (the "Act"), among other things, to administer a deposit insurance system and to provide insurance against the loss of part or all deposits of a member institution (MI). To achieve the above mandate, PIDM is empowered to assess and collect premiums from MIs. MIs are also required to prepare and submit to PIDM, an annual Return on Total Insured Deposit ("TID") in order to determine the amount of premiums to be paid. The computation of annual premiums is derived based on the amount of total insured deposits held by a MI at prescribed premium rates as set out in the differential premium system regulation.

1.2 Validating of the MI's calculation is vital for PIDM to ensure that information provided in the TID is accurate and complete. This non-compliance may result in a premium surcharge pursuant to section 46 of the Malaysia Deposit Insurance Corporation Act 2005 ("Act"). As such, the benefit of the validation process is to minimise member institutions risk of underpayment or overpayment of premiums that may result in non-compliance.

1.3 In this respect, PIDM is developing a robust IT system which will be used to validate the TID submitted by MIs. Detailed deposit data received from member institutions will be loaded into our system, which will perform among others, checking on the integrity and completeness of the data as well as validating and assessing the correctness of the TID computation. A secondary function of the system is to facilitate the reimbursement or payout of insured depositors in the event of a bank failure.

2.0 OBJECTIVES

2.1 MIs compliance with the requirement of the proposed Guidelines will ensure consistency, reliability and availability of deposit information to PIDM on an annual basis as well as when the need arises. The objectives of the proposed Guidelines are to:

(a) Ensure the readiness of MIs' deposit systems in providing the necessary deposit information to PIDM for TID validation purposes;

(b) Require MIs to submit their deposit information based on a Standardised File Format (SFF); and

(c) Facilitate and expedite MIs' calculation of total insured deposit and validation of MI's calculation of TID and premiums.

3.0 CONSULTATION PROCESS

3.1 The purpose of this Consultation Paper is to seek views and comments on PIDM's proposed Guidelines on Deposit Information System and submission that will form the minimum requirements for member institutions relating to the capability of their deposit system and the requirements to submit their deposit information in a SFF.

3.2 Comments should be submitted to PIDM not later than 25 January 2010. Please send all written comments to:

> General Manager
> Insurance, Risk Assessment and Monitoring
> Perbadanan Insurans Deposit Malaysia
> P.O. Box 13071
> 50798 Kuala Lumpur
> Enquiries: (03) 2173-7436 Ext 7411/ 7413
> Fax: (03) 2173-7494
> Email: payout@pidm.gov.my

3.3 All comments will be treated with strictest confidence. We will collate all comments received on this Consultation Paper and publish its response, including any amendments to the draft Guidelines on PIDM's website, by end of February 2010.

4.0 FUNDAMENTAL TENETS

4.1 The development of the proposed Guidelines is founded on the following key tenets:

(a) <u>Facilitate the Validation of Annual Return on Total Insured Deposit ("RTID")</u>
Premiums are collected by PIDM on an annual basis and are derived by applying a specified premium rate to the RTID held by a MI. Every MI is required to submit its calculation of total insured deposits via the annual Return on Total Insured Deposits issued by PIDM and remittance of the computed premiums to PIDM by 31 May of each assessment year. In this regard, accurate calculation of total insured deposits is crucial to avoid underpayment or overpayment of members' premiums. PIDM will review the accuracy of the calculation of the total insured deposits and premiums annually. As such the consultation paper provides for requirements that facilitate PIDM's validation process.

(b) <u>Facilitate the readiness of PIDM and MI to effectively conduct insured deposit payout</u>
In the remote event of a bank failure, PIDM must be equipped to conduct the computation of insured depositors' entitlement to affect a payout. Therefore, it is proposed that MIs shall, within 48 hours, submit their deposit information in a pre-specified standard file format upon request by PIDM. In order to ensure the accuracy and speedy computation of insured depositor entitlements, it is proposed that MIs shall put in place and manage the operation of an effective and efficient deposit liability system such that they have the capacity to provide the necessary deposit information to the required service level and quality as required by PIDM.

(c) <u>Having full access and rights to MI deposit information and system</u>
In order to conduct the annual validation of TID and particularly to perform the reimbursement of insured depositors in the event of a bank failure, PIDM would require full access and rights over the MI's deposit information and system. This is to ensure speedy access, retrieval and computation of insured depositor's entitlements based on PIDM's insured deposit rules. In the case of MI's that outsources their deposit system to 3rd parties, it is proposed that the deposit information shall be made accessible to PIDM upon request and the 3rd party service providers shall comply with the requirements of the proposed Guidelines, where relevant.

5.0 MINIMUM REQUIREMENTS FOR DEPOSIT LIABILITY SYSTEM

5.1 *Maintaining unique Customer Information File (CIF) number*
MI shall maintain unique customer file numbers for each depositor. The CIF numbers will be used as a basis for the aggregation process in order to generate the amount of total insured deposit. MI shall ensure that their database is cleansed such that the identity of each depositors are uniquely identify.

5.2 *Reconciliation between Sub Ledger and General Ledger deposit balances*
It is proposed that all MIs shall ensure that their Sub Ledger and General Ledger deposit balances are reconciled at all times. This proposed requirement would provide greater assurance on the accuracy and quality of deposit information provided to PIDM in the SFF.

5.3 *Identification of insurability status*
It is proposed that all MIs' deposit system shall be able to identify the insurability status of all deposit products. This identification will facilitate the computation of insured deposits for premium calculation as well as for payout purposes.

5.4   *Issuance of Deposit product code*

To standardize the deposit product code, PIDM is introducing a standardized method to assign the product code. Unique deposit codes will be given based on:

- business types - Islamic or conventional;

- currency type – Ringgit Malaysia or Foreign Currency;

- deposit type such as current, savings etc;

- type of contract – Islamic (Mudharabah, Wadiah etc).

The insurability of deposit products offered by MI has been deliberated under PIDM's proposed Guidelines on the Criteria for Determining Insured Deposits. In addition, MI's would be required to submit documentation relating to their deposit product for PIDM to determine its insurability status prior to offering the product for sale to the public under the proposed Guideline on the Provision of Information on Deposit Insurance. Under this proposed arrangements, PIDM would subsequently issue to the MI the insurability status of the product and the product code. Please refer to **Appendix II** on the example of product code.

5.5   *Classification of deposits by depositor type*

In line with the separate insurance coverage provided to each depositor type (individual, joint, trust, sole proprietorship and partnership), it is proposed that the MIs system should be able to identify each deposit by depositor type.

5.6   *Computation of interest or return*

The deposit system shall be able to compute interest or return for each account on a daily basis. This is to ensure that the interest or return amount is allocated to the respective account for computation of total insured deposits.

Comments

1. Is daily computation of interest or return for all deposit products (including structured deposits) currently practiced by your organization? If not, what is the frequency?

5.7 *Beneficiary information of trust accounts*

As each beneficiary of trust accounts enjoys separate coverage, it is proposed that the deposit system should have the capability of maintaining beneficiary information for trust account (name/identifier code and the percentage of each beneficiary's interest). The information should be updated based on depositor's yearly submission.

5.8 *Tracking of remittance suspense and bills payable*

It is proposed that all MIs deposit and remittance system shall be able to identify and track whether remittances and bills payable instruments (such as cashier order, IBG, internet banking, telegraphic transfer, etc) are made through cash or debiting of deposit accounts. Where relevant, the system shall be capable of identifying whether the source of debiting originates from an Islamic or conventional deposit account. This will facilitate MI to adjust the deposit balances with the remittance suspense and outstanding bills payable for calculation of total insured deposit.

5.9 *Tracking the clearing status of cheque*

MI's deposit system shall be able to track whether cheques credited into the deposit account have been sent (or the cheque truncation image has been transmitted) for clearing. The information is required to determine if the insurable balances of deposit accounts need to be adjusted for un-cleared and returned cheques.

Comments

2. Please provide your comments relating to your institution's capability in complying with each of the proposed requirements in section 5.

6.0 SUBMISSION OF INFORMATION IN STANDARD FILE FORMAT

6.1 It is proposed that all MIs should provide an annual submission of their deposit information based on PIDM's SFF for position as at 31st December of the preceding year. The information shall be the same information used to compute deposit insurance premium and shall be submitted to PIDM by 31st May of each assessment year. This information is required to conduct the annual premium payment validation purposes.

6.2 It is proposed that all MIs should ensure that information submitted to PIDM in the format specified under the SFF is in proper order and cleansed to facilitate aggregation process. For example the following data cleansing should be done by MI:

- Removal of salutation and title such as En., Mr., Datuk, Dr. in the name field

- Removal of "-" or any special character in Identification number such as NRIC No, Passport No, Company/Business No, Birth Certificate etc.

6.3 SFF consists of 5 files as follow:

(a) Master File
The file would contain detailed financial and non-financial data of all deposit accounts categorized under customer deposit. Please refer to **Appendix I(a).**

(b) Account Holder file
The file would contain details of all account holders. One account can have multiple account holders, such as joint accounts, company, corporation, etc; hence details of all account holders are required. Please refer to **Appendix I(b).**

(c) Term deposit details
The file would contain details of term deposit with fixed maturity period such as fixed deposits, general investment account, specific investment account, negotiable instruments of deposits and Islamic negotiable instruments. Please refer to **Appendix I(c).**

(d) Beneficiary details
The file would contain details of beneficiaries of the trust accounts. This file is only applicable for trust accounts. An account may have multiple beneficiaries; hence all beneficiaries shall be recorded. Individual beneficiaries will be identified only by a unique identifier/number and names may not be disclosed. Please refer to **Appendix I(d).**

(e)   Addresses file

The file would contain information on addresses for all accounts. For joint accounts, only primary address needs to be presented. Please refer to **Appendix I(e).**

6.4   All adjustment on the insurable deposit balances (such as from clearing and remittances suspense accounts) should be conducted by MI and would be reflected in the SFF before being submitted to PIDM.

Data Masking

6.5   To ensure confidentiality of information submitted to PIDM, for purpose of validation of return on total Insured Deposits, it is proposed that all MIs are required to mask the critical information (name and NRIC number, old Identity Card number, police/army Identity Card, registration number and passport number) using a masking method that would ensure consistency in the masked results before submitting to PIDM. The masking should be applied in all 5 SFF files described in paragraph 6.3. However, the unmasked records should be kept by the MIs for a duration of 7 years from the date of submission to PIDM. Masking is not required in the case of an actual payout.

6.6   The masking algorithm that is adopted shall result in a consistent transformation of masked data such that it is recognisable for aggregation purposes. For example the masking algorithm could include the following:

- The masked result of a numeric data should result in a numeric data e.g. 6=11, 4=45 etc

- The masked result of an alphabetical data should result in an alphabetical data. e.g. A=BVZ, B=ATU etc

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Comments

3. Do you have any issue in performing the masking procedure prior to the submission of the deposit information for validation of return on total insured deposits.

6.7   In the unlikely event of the information being required for payout purposes the reference date will be specified by PIDM. For this purpose, MI should provide the complete information in PIDM's Standard File Format (unmasked deposit data) within 48 hours upon PIDM's request.

6.8   To ensure secure handling of the submission of members' deposit information, PIDM proposes that the information be submitted manually via external removable hard disk together with security keys.

6.9   It is proposed that all MIs are required to submit summary reports of the deposit information submitted to PIDM. This will allow for PIDM to validate the summary totals of data submitted in the SFF and the MIs' records. MI shall also provide the name and contact number of personnel responsible for extracting the deposit data to the SFF. Please refer to **Appendix III** for details of the summary report format.

File/batch naming convention

6.10   It is proposed that all MIs shall adopt the following file/batch naming convention when submitting the SFF:

FISS	**NN**	**YYYYMMDD**	**ss**	**nnn**
The bank FISS Code	File Type	Date	Submission status	Batch serial number

Of which;

FISS   : The Bank FISS code (e.g. 0227 for Maybank)

NN   : The file type:

        01:   Master File

        02:   Account Holder file

        03:   Term deposit details

        04:   Beneficiary details

        05:   Addresses file

YYYYMMDD : the record date (e.g. 20071231)

ss   : submission status

        01:   first submission

        02:   second submission (resubmission)

        ……. And so on.

nnn   : the batch serial number starting with **001**

Example batch no: **022705200712310 1001** for first submission **022705200712310 2001** for second submission (resubmission)

Splitting of SFF by Batches

6.11 It is proposed that all MIs should adopt the following file splitting guidance:

(a) It is proposed that all MIs are allowed to split the SFF into multiple batches;

(b) The splitting should be done based on account name in alphabetical order or based on the account type i.e. individual, joint, trust, sole proprietorship and partnership; and

(c) All 5 SFF files (Master, account holder, term deposit details, trust beneficiary and addresses) of the same record shall be submitted in the same batch (i.e. same serial batch number). For example, if the master file of account A is contained in batch 001 the rest of the information on account A contained in the other 4 files should be located in same batch number 001.

Resubmission of data

6.12 In the SFF submission process, PIDM would be providing an exception report for records that are rejected stating the reason for the rejection. It is proposed that all MIs should provide the resubmission of these rejected records either by batch or by transaction basis.

6.13 In the resubmission of records, MIs shall resubmit all 5 SFF files of the related batch or transaction regardless of where the error is.

6.14 It is proposed that all MIs should resubmit the records of all 5 SFF files using the original batch serial number with submission status identified as resubmission.

     e.g.   First submission batch   : 022705200712310**01**00**1**

              Second submission (resubmission) : 020705200712310**02**00**1**

Financial data adjustment

6.15 When financial data adjustments are required, these submissions of adjustments should conform to the format described in **Appendix IV**.

7.0   COSTING AND SCHEDULE OF COMPLETION

7.1   MIs are required to fill in the below template on their costing and schedule of completion to comply with PIDM's request.

	Cost (RM)	**Expected completion date**
Readiness of deposit liability system as required under Para 5		
Ability to provide SFF as describe in Para 6		

8.0   EFFECTIVE DATE

8.1   All MIs would be required to submit to PIDM their deposit information on an annual basis according to the format required under the SFF to PIDM by 31st May of each year for deposit position as at 31st December of the prior year. It is proposed that in the first year of compliance, MI's position as at 31 December 2009 shall be submitted by end-July 2010.

8.2   As PIDM intends to work closely with selected MIs to facilitate a smoother process of complying with the submission requirements, Mis may wish to express interest in having a more direct collaboration with PIDM in this exercise.

8.3   For further inquiries please contact the following person:

          Lim Kong Kuan   +603 – 2173 7407   kongkuan@pidm.gov.my

          Mahpa Musa   +603 – 2173 7413   mahpa@pidm.gov.my

Perbadanan Insurans Deposit Malaysia
15 December 2009

Appendix I (a)

MASTER FILE

FILE SPECIFICATION	
Name	Master File - PIDM Standard File Format
File Description	This is a batch file created by member institution's extraction program. It contains detailed financial and non-financial data of all deposit accounts categorized under customer deposit.
File/batch Name	**FISS01YYYYMMDDssnnn** FISS = The bank FISS code (eg 0227 for Maybank) 01 = Master file YYYYMMDD = the record date (eg 20071231) ss = submission status (00= original submission, 01= first submission) nnn = the serial number starting with 001 eg, 0227012007123101001
Format	Text File (pipe delimiters)
Sample	**Transaction Header** **Column Header** Transaction Record Account Number 1 Transaction Record Account Number 2 Transaction Record Account Number 3 Transaction Record Account Number 4 **.....** **Transaction Footer**

Position (column)	Field Description	Type (A=alpha/ N=numeric)	Mandatory field Y=Yes, N= No	Remarks
A	**Transaction Header**			
1	BATCH NUMBER	AN	Y	refer to file/batch name

Appendix I (a)

MASTER FILE

Position (column)	Field Description column header	Type (A=alpha/ N=numeric)	Mandatory field Y=Yes, N= No	Remarks
B	**Transaction Record - Account Number 1**			
1	ACCOUNT NUMBER AccNum	N	Y	Full account number (including product type + branch code + running number + check digit + etc)
2	BANKING BUSINESS TYPE BussType	N	Y	1 = Islamic 2 = Conventional
3	BRANCH CODE BranchCode	N	Y	Branch Code
4	DEPOSIT TYPE DepType	AN	Y	01 = Demand 02 = Savings 03 = Fixed deposit 04 = Special Investment 05 = General Investment 06 = Commodity murabahah 07= Call Money 08= NID issued - FI 09= NID issued - others 10=Repurchase agreement 11= Special deposit 12= Housing Development account 13= Short term deposit 14= investment link to derivative offered 15= EL- exempt deposit 16= Amount due to other FI 99= Other deposit accepted

Appendix I (a)

MASTER FILE

5	CURRENCY CurrencyCode	N	Y	MYR =Ringgit Malaysia USD =US Dollar AUD =Australian Dollar BND =Brunei Dollar CAD =Canadian Dollar EUR =Euro NZD =New Zealand Dollar PGK =Papua N Guinea Kina SGD =Singapore Dollar GBP =Sterling Pound CHF =Swiss Franc AED =Arab Emirates Dirham BDT =Bangladesh Taka CNY =Chinese Renminbi DKK =Danish Krone HKD =Hongkong dollar INR =Indian Rupee IDR =Indonesian Rupiah JPY =Japanese Yen TWD =Taiwan Dollar NOK =Norwegian Krone PKR =Pakistan Rupee PHP =Philipine Peso QAR =Qatar Riyal SAR =Saudi Riyal ZAR =South Africa Rand LKR =Sri Lanka Rupee SEK =Swedish Krona THB =Thai Bhat 1 unit FX to MYR at 4 decimal
6	INSURABILITY Insurability	N	Y	1 = Insurable 2 = Non-Insurable
7	DEPOSIT CODE DepCode	AN	Y	The product code will be given by PIDM upon product certification by PIDM. Note: Please put NA if the code is not available.
8	SPECIAL ACCOUNT SpecialAcc	N	Y	0= Normal account 1= Pension Account 2=Education Account
9	CUSTOMER /ACCOUNT NAME AccName	AN	Y	Name as stated in the account - primary account name for joint account
10	CIF NO CifNum	AN	Y	Customer's unique CIF number. For joint account please put the main CIF number or the first named CIF number. Put "0" if CIF is not available
11	STAFF/ NON STAFF StaffCode	N	Y	1 = Staff 2 = Non Staff

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Appendix I (a)

MASTER FILE

12	ACCOUNT TYPE AccType	N	Y	1 = Individual (individual as a person and non person such as companies/corporation, societies etc) 2 = Joint account, 3 = Trust Account, 4 = Business -sole proprietorship 5 = Business- partnership
13	TEL NUMBER - HOME TelHome	N	N	State code and tel. no.
14	TEL NUMBER - OFFICE TelOffice	N	N	State code and tel. no.
15	TEL NUMBER - HP TelHp	N	N	
16	REGISTRATION NO RegNum	AN	Y	Mandatory for business/corporation/club/ society account and other non individual account. Put "-" if registration number is not applicable
17	ACCOUNT OPENING DATE AccOpenDate	N	Y	The date when the account was originally opened. YYYYMMDD
18	APPROVER FOR ACCOUNT OPENING ApproverAccOpen	N	Y	The staff code/id for approver of account opening.
19	RM LEDGER BALANCE/ OUTSTANDING DEPOSIT BALANCE LedgerBal	N	Y	RM Ledger balance = Outstanding balance inclusive of cheque clearing suspense (outward clearing). Amount defined to 2 decimal places. (e.g. 500.20 to denote Five hundred and twenty cents). Only positive balance shall be included. Available balance arising from Overdraft/financing facilities should not be included. For foreign currency account, the RM converted amount shall be recorded in this field.
20	CURRENCY EXCHANGE RATE FxRate	N	Y	Exchange rate used vs RM for the account Put "-" if not applicable

Appendix I (a)

MASTER FILE

21	FX LEDGER BALANCE/ OUTSTANDING DEPOSIT BALANCE FxLedgerBal	N	Y	Ledger balance for foreign currency account in the original currency. Ledger balance = Outstanding balance inclusive of cheque clearing suspense (outward clearing). Amount defined to 2 decimal places. (e.g. 500.20 to denote Five hundred and twenty cents). Only positive balance shall be included. Available balance arising from Overdraft/financing facilities should not be included. Put "0" if not applicable
22	RM AVAILABLE DEPOSIT BALANCE AvailableBal	N	Y	Legder balance in items 17 less the float amount (uncleared amount). Amount defined to 2 decimal places. (e.g. 500.20 to denote RM Five hundred and twenty cents). Only positive balance shall be included. Available balance arising from Overdraft/ financing facilities should not be included. For foreign currency account, the RM converted amount shall be recorded in this field.
23	FX AVAILABLE DEPOSIT BALANCE FxAvailableBal	N	Y	Available balance for foreign currency account in the original foreign currency. Legder balance in items 17 less the float amount (uncleared amount). Amount defined to 2 decimal places. (e.g. 500.20 to denote Five hundred and twenty cents). Only positive balance shall be included. Available balance arising from Overdraft/ financing facilities should not be included. Put"0" if not applicable

Appendix I (a)

MASTER FILE

24	RM BILLS PAYABLE OUTSTANDING BillPayable	N	Y	Payable account – from amount withdrawn against the deposit account for purchasing of payment instrument such as bank drafts foreign cheque etc. For foreign currency account, the RM converted amount shall be recorded in this field. Put "0" if not applicable
25	FX BILLS PAYABLE OUTSTANDING FxBillPayable	N	Y	The balance for foreign currency account in the original foreign currency. Payable account – from amount withdrawn against the deposit account for purchasing of payment instrument such as bank drafts foreign cheque etc. Put "0" if not applicable
26	RM ACCRUED INTEREST/DIVIDEND/ PROFIT AccruedInt/Prof	N	Y	Interest/dividend/profit accrued to the account but not yet credited to customers. Amount defined to 2 decimal places. (e.g. 500.20 to denote RM Five hundred and twenty cents). For foreign currency account, the RM converted amount shall be recorded in this field.
27	FX ACCRUED INTEREST/DIVIDEND/ PROFIT FxAccruedInt/Prof	N	Y	The balance for foreign currency account in the original foreign currency. Interest/dividend/profit accrued to the account but not yet credited to customers. Amount defined to 2 decimal places. (e.g. 500.20 to denote Five hundred and twenty cents). Put "0" if not applicable

Appendix I (a)

MASTER FILE

28	RM INTEREST/DIVIDEND/ PROFIT PAID TODATE Int/ProfTodate	N	Y	Interest/dividend/profit accrued and paid to customer before the account matured– i.e interim interest/dividend. Amount defined to 2 decimal places. (e.g. 500.20 to denote RM Five hundred and twenty cents). For foreign currency account, the RM converted amount shall be recorded in this field.
29	FX INTEREST/DIVIDEND/ PROFIT PAID TODATE FxInt/ProfTodate	N	Y	The balance for foreign currency account in the original foreign currency. Interest/dividend/profit accrued and paid to customer before the account matured– i.e interim interest/dividend. Amount defined to 2 decimal places. (e.g. 500.20 to denote RM Five hundred and twenty cents).
30	TAGGING Tagging	N	Y	0 = None 1 – if the account was tagged as collateral for loan/financing facility 2 – Other tagging, garnish, court order, lien etc 3 – Suspicious Account
31	CONDITION OF TAGGING CondOfTagging	AN	Y	Applicable if the account was tagged to loan account - please indicate the loan account number or AA number. Also to indicate condition tagging for type 2 and 3 Put "-" for non tagging account
32	UNCLAIM MONIES UclaimedMonies	N	Y	Whether the account is categorized under unclaimed monies 1 = YES 2 = NO
33	RM NOMINAL VALUE NominalValues	N	Y	The face value for the NID/NCD/INID Amount defined to 2 decimal places. (e.g. 500.20 to denote RM Five hundred and twenty cents. For foreign currency account, the RM converted amount shall be recorded in this field. Put "0" if not applicable

Appendix I (a)

MASTER FILE

34	FX NOMINAL VALUE FxNominalValue	N	Y	The balance for foreign currency account in the original foreign currency. The face value for the NID/NCD/INID Amount defined to 2 decimal places. (e.g. 500.20 to denote Five hundred and twenty cents.) Put "0" if not applicable
35	RM PROCEED VALUE ProceedValue	N	Y	Proceed value for NID as at report date. Amount defined to 2 decimal places. (e.g. 500.20 to denote RM Five hundred and twenty cents). For foreign currency account, the RM converted amount shall be recorded in this field. Put "0" if not applicable
36	FX PROCEED VALUE FxProceedValue	N	Y	The balance for foreign currency account in the original foreign currency. Proceed value for NID as at report date. Amount defined to 2 decimal places. (e.g. 500.20 to denote Five hundred and twenty cents). Put "0" if not applicable
37	ATM CARD AtmCard	A	Y	1– YES 2 – NO

Appendix I (a)

MASTER FILE

Position (column)	Field Description	Type (A=alpha/ N=numeric)	Mandatory field Y=Yes, N= No	Remarks
C	**Transaction Footer**			
1	TOTAL NUMBER OF TRANSACTION	N	Y	Total number of account for the file.
2	TOTAL AMOUNT	N	Y	Total amount. i.e. the sum total of RM ledger balance/ outstanding balance for the total record (column 19) Amount defined to 2 decimal places. (e.g. 500.20 to denote Five hundred and twenty cents.

Appendix I (b)

ACCOUNT HOLDER FILE

FILE SPECIFICATION	
Name	Account Holder - PIDM Standard File Format
File Description	This is a batch file created by member institution's extraction program. It contains details of account holder for all account as per the Master File. One account can have multiple account holders, hence all account holder details are required
File/batch Name	**FISS02YYYYMMDDssnnn** FISS = The bank FISS code (eg 0227 for Maybank) 02 = Account Holder file YYYYMMDD = the record date (eg 20071231) ss = submission status (00= original submission, 01= first submission) nnn = the batch serial number starting with 001 eg, 0227022007123101001
Format	Text File (pipe delimiters)
Sample	**Transaction Header** **Column Header** Transaction Record Account Number 1 Transaction Record Account Number 2 Transaction Record Account Number 3 Transaction Record Account Number 4 **.....** **Transaction Footer**

Position (column)	Field Description	Type (A=alpha/ N=numeric)	Mandatory field Y=Yes, N= No	Remarks
A	**Transaction Header**			
1	BATCH NUMBER	AN	Y	refer to file/batch name

Appendix I (b)

ACCOUNT HOLDER FILE

Position (column)	Field Name Column Header	Type (A=alpha/ N=numeric)	Mandatory field Y=Yes, N= No	Remarks
B	**Transaction Record - Account Number 1**			
1	ACCOUNT NUMBER AccNum	N	Y	Account no link to master file
2	ACCOUNT NAME AccName	AN	Y	Name as stated in the account - link to master file eg: ABC Holding, Muhammad Bin Ali etc…..
3	AC HOLDER CIF NO CifNum	AN	Y	Customer's unique CIF number
4	HOLDERS NAME HolderName	AN	Y	Name of the person holding the account or the account signatories. eg. Muhammad Bin Abdullah. For non-person account such as company, association etc, name of the account holders/signatories should be presented in this file.
5	HOLDER'S SALUTATION Salutation	AN	Y	Eg Encik, Mr, Tuan, Datuk, Tan Sri etc
6	NEW IC NUMBER NewIdNum	N	N*	IC no of the account holder Dhases in between IC number are required to be removed. (e.g. 820902-05-5811 = 820902055811) Put "-" if not applicable
7	OLD IC NUMBER OldIdNum	AN	N*	Old IC no of the account no Put "-" if not applicable
8	POLICE/ARMY IC NO Police/ArmyIdNum	AN	N*	If the account holder is police or army Put "-" if not applicable
9	PASSPORT NUMBER PassportNum	AN	N*	Mandatory for non-resident Put "-" if not applicable
10	RESIDENT/ NON-RESIDENT Resident	A	Y	1 = Resident 2 = Non resident
11	DATE OF BIRTH DateOfBirth	N	Y	YYYYMMDD

Appendix I (b)

ACCOUNT HOLDER FILE

12	GENDER Gender	N	Y	1 = Male 2 = Female
13	RACE Race	N	Y	1 = Malay 2 = Bumiputra 3 = Chinese 4 = Indian 5 = Others

Position (column)	Field Description	Type (A=alpha/ N=numeric)	Mandatory field Y=Yes, N= No	Remarks
C	**Transaction Footer**			
1	TOTAL NUMBER OF TRANSACTION	N	Y	Total number of account holder for the file.

Appendix I (c)

FD/GIA/SIA DETAILS

FILE SPECIFICATION	
Name	Term Deposit Details - PIDM Standard File Format
File Description	This is a batch file created by member institution's extraction program. It contains detailed of term deposit (FD/GIA/SIA/NID/INI) with fixed maturity period. This file is only applicable for term deposit.
File/batch Name	**FISS03YYYYMMDDssnnn** FISS = The bank FISS code (eg 0227 for Maybank) 03 = Term deposit file YYYYMMDD = the record date (eg 20071231) ss = submission status (00= original submission, 01= first submission) nnn = the batch serial number starting with 001 eg, 0227032007123101001
Format	Text File (pipe delimiters)
Sample	**Transaction Header** **Column Header** Transaction Record Account Number 1 Transaction Record Account Number 2 Transaction Record Account Number 3 Transaction Record Account Number 4 **.....** **Transaction Footer**

Position (column)	Field Description	Type (A=alpha/ N=numeric)	Mandatory field Y=Yes, N= No	Remarks
A	**Transaction Header**			
1	BATCH NUMBER	AN	Y	refer to file/batch name

Appendix I (c)

FD/GIA/SIA DETAILS

Position (column)	Field Description column header	Type (A=alpha/ N=numeric)	Mandatory field Y=Yes, N= No	Remarks
B	**Transaction Record - Account Number 1**			
1	ACCOUNT NUMBER AccNum	N	Y	Full account number (including product type + branch code + running number + check digit + etc)
2	CERTIFICATE NO CertNum	N	N	Only applicable to fixed deposits, MGIA, SIA and the like. – If any.
3	ACCOUNT OPENING DATE AccOpeningDate	N	Y	The date where the account was originally opened. YYYYMMDD
4	RM NOMINAL VALUE NominalValue	N	Y	The face value for the NID (only for NID) For foreign currency account, the RM converted amount shall be recorded in this field. Put "0" if not applicable
5	FX NOMINAL VALUE FxNominalValue	N	Y	For the foreign currency account in the original foreign currency. The face value for the NID (only for NID)
6	RM LEDGER BALANCE/OUTSTANDING DEPOSIT BALANCE LedgerBal	N	Y	RM Ledger balance = Outstanding balance inclusive of cheque clearing suspense (outward clearing). Amount defined to 2 decimal places. (e.g. 500.20 to denote Five hundred and twenty cents). Only positive balance shall be included. Available balance arising from Overdraft/financing facilities should not be included. For foreign currency account, the RM converted amount shall be recorded in this field.

Appendix I (c)

FD/GIA/SIA DETAILS

7	FX LEDGER BALANCE/ OUTSTANDING DEPOSIT BALANCE FxLedgerBal	N	Y	Ledger balance for foreign currency account in the original currency. Ledger balance = Outstanding balance inclusive of cheque clearing suspense (outward clearing). Amount defined to 2 decimal places. (e.g. 500.20 to denote Five hundred and twenty cents). Only positive balance shall be included.
8	RM AVAILABLE DEPOSIT BALANCE AvailableBal	N	Y	Legder balance in items 17 less the float amount (uncleared amount). Amount defined to 2 decimal places. (e.g. 500.20 to denote RM Five hundred and twenty cents). Only positive balance shall be included. Available balance arising from Overdraft/financing facilities should not be included. For foreign currency account, the RM converted amount shall be recorded in this field.
9	FX AVAILABLE DEPOSIT BALANCE FxAvailableBal	N	Y	Available balance for foreign currency account in the original foreign currency. Legder balance in items 17 less the float amount (uncleared amount). Amount defined to 2 decimal places. (e.g. 500.20 to denote Five hundred and twenty cents). Only positive balance shall be included. Available balance arising from Overdraft/financing facilities should not be included.
10	PLACEMENT DATE/ RENEWAL/ISSUE DATE Placement/RenewDate	N	Y	Applicable to fixed deposits/ general Inv account and Special investment eg YYYYMMDD
11	MATURITY DATE MaturityDate	N	Y	Applicable to fixed deposits/ general Inv account and Special investment YYYYMMDD

Appendix I (c)

FD/GIA/SIA DETAILS

12	TENOR Tenor	N	Y	Applicable to fixed deposits/ general Inv account and Special investment in number of days
13	INTEREST RATE / NET GIA RATE /YIELD Rate/NetGiaRate	N	Y	Applicable to interest bearing deposit up to 5 decimal point (e.g 4.444% is denoted as 0.04444). Also applicable to Islamic banking rates where FI using net rate in the system.
14	GROSS RATE GrossRate	N	N	Applicable to Islamic deposits where FI using gross return and Profit sharing ratios in calculating of deposits up to 5 decimal point (e.g 4.444% is denoted as 0.04444).
15	PROFIT SHARING RATIOS – (CUSTOMER PORTION) PSR	N	N	Applicable to Islamic deposits where FI using gross return and Profit sharing ratios (PSR) in calculating of deposits. Up to 5 decimal point Eg. 0.70000 refer to PSR if 70:30 (customer : bank respectively).
16	RM ACCRUED INTEREST/DIVIDEND/ PROFIT AccruedInt/Prof	N	Y	Interest/dividend/profit accrued to the account but not yet credited to customers. Amount defined to 2 decimal places. (e.g. 500.20 to denote RM Five hundred and twenty cents). For foreign currency account, the RM converted amount shall be recorded in this field.
17	FX ACCRUED INTEREST/DIVIDEND/ PROFIT FxAccruedInt/Prof	N	Y	The balance for foreign currency account in the original foreign currency. Interest/dividend/profit accrued to the account but not yet credited to customers. Amount defined to 2 decimal places. (e.g. 500.20 to denote Five hundred and twenty cents).
18	RM INTEREST/DIVIDEND/ PROFIT PAID TODATE Int/ProfPdTodate	N	Y	Interest/dividend/profit accrued and paid to customer before the account matured– i.e interim interest/dividend. Amount defined to 2 decimal places. (e.g. 500.20 to denote RM Five hundred and twenty cents). For foreign currency account, the RM converted amount shall be recorded in this field.

Appendix I (c)

FD/GIA/SIA DETAILS

19	FX INTEREST/DIVIDEND/ PROFIT PAID TODATE FxInt/ProfPdTodate	N	Y	The balance for foreign currency account in the original foreign currency. Interest/dividend/profit accrued and paid to customer before the account matured– i.e interim interest/dividend. Amount defined to 2 decimal places. (e.g. 500.20 to denote Five hundred and twenty cents).
20	RM PROCEED VALUE ProceedValue	N	Y	Proceed value for NID as at report date. Amount defined to 2 decimal places. (e.g. 500.20 to denote RM Five hundred and twenty cents). For foreign currency account, the RM converted amount shall be recorded in this field.
21	FX PROCEED VALUE FxProceedValue	N	Y	The balance for foreign currency account in the original foreign currency. Proceed value for NID as at report date. Amount defined to 2 decimal places. (e.g. 500.20 to denote Five hundred and twenty cents).
22	LAST INTEREST/DIVIDEND/ PROFIT PAYMENT DATE LastInt/DivPmt	N	Y	The date where the interim interest/dividend was credited to the account. YYYYMMDD

Position (column)	Field Description	Type (A=alpha/ N=numeric)	Mandatory field Y=Yes, N= No	Remarks
C	**Transaction Footer**			
1	TOTAL NUMBER OF TRANSACTION	N	Y	Total number of account for the file.
2	TOTAL AMOUNT	N	Y	Total amount. i.e. the sum total of RM ledger balance/ outstanding balance for the total record Amount defined to 2 decimal places. (e.g. 500.20 to denote Five hundred and twenty cents)

Appendix I (d)

BENEFICIARY TABLE – FOR TRUST ACCOUNT

FILE SPECIFICATION	
File Name	Beneficiary Details - PIDM Standard File Format
File Description	This is a batch file created by member institution's extraction program. It contains details of beneficiaries of trust account. This file is only applicable for trust account. An account may have multiple beneficiaries, hence all beneficiaries' details are required.
File/batch Name	**FISS04YYYYMMDDssnnn** FISS = The bank FISS code (eg 0227 for Maybank) 04 = Trust beneficiary file YYYYMMDD = the record date (eg 20071231) ss = submission status (00= original submission, 01= first submission) nnn = the batch serial number starting with 001 eg, 0227042007123101001
Format	Text File (pipe delimiters)
Sample	**Transaction Header** **Column Header** Transaction Record Account Number 1 Transaction Record Account Number 2 Transaction Record Account Number 3 Transaction Record Account Number 4 **.....** **Transaction Footer**

Appendix I (d)

BENEFICIARY TABLE – FOR TRUST ACCOUNT

Position (column)	Field Description	Type (A=alpha/ N=numeric)	Mandatory field Y=Yes, N= No	Remarks
A	**Transaction Header**			
1	BATCH NUMBER	AN	Y	refer to file/batch name

Position (column)	Field Name **Column Header**	Type (A=alpha/ N=numeric)	Mandatory field Y=Yes, N= No	Remarks
B	**Transaction Record - Benaficiary for Account number 1**			
1	ACCOUNT NUMBER AccNum	N	Y	Account no link to master file
2	CUSTOMER /ACCOUNT NAME AccName	AN	Y	Name as stated in the account - link to master file
3	BENEFICIARY NAME/ CODE BeneficiaryName	AN	Y	Beneficiary name or code- as provided by the trustee
4	BENEFICIARY ID BeneficiaryID	AN	N	Beneficiary ID- (Identity card no, birth certificate no, etc) as provided by Trustee
5	BENEFICIARY ADDRESS BeneficiaryAdd	AN	N	Beneficiary Address provided by the Trustee.
6	% BENEFICIARY INTEREST BeneficiaryInt	N	Y	Applicable to trust a/c only. Up to 5 decimal point (e.g 4.444% is denoted as 0.04444). Total sum I% should have 100%

Position (column)	Field Description	Type (A=alpha/ N=numeric)	Mandatory field Y=Yes, N= No	Remarks
C	**Transaction Footer**			
1	TOTAL NUMBER OF TRANSACTION	N	Y	Total number of beneficiary for the file.

Appendix I (e)

ADDRESS DETAILS

FILE SPECIFICATION	
File Name	Address Details - PIDM Standard File Format
File Description	This is a batch file created by member institution's extraction program. It contains details of addresses for all accounts. For joint account, only primary address need to be presented.
File/batch Name	**FISS05YYYYMMDDssnnn** FISS = The bank FISS code (eg 0227 for Maybank) 05 = Address file YYYYMMDD = the record date (eg 20071231) ss = submission status (00= original submission, 01= first submission) nnn = the batch serial number starting with 001 eg, 0227052007123101001
Format	Text File (pipe delimiters)
Sample	**Transaction Header** **Column Header** Transaction Record Account Number 1 Transaction Record Account Number 2 Transaction Record Account Number 3 Transaction Record Account Number 4 **.....** **Transaction Footer**

Appendix I (e)

ADDRESS DETAILS

Position (column)	Field Description	Type (A=alpha/ N=numeric)	Mandatory field Y=Yes, N= No	Remarks
A	**Transaction Header**			
1	BATCH NUMBER	AN	Y	refer to file/batch name

Position (column)	Field Name Column Header	Type (A=alpha/ N=numeric)	Mandatory field Y=Yes, N= No	Remarks
B	**Transaction Record - Address for Account Number 1**			
1	ACCOUNT NUMBER AccNum	N	Y	Full account number (including product type + branch code + running number + check digit + etc)
2	RESIDENTIAL ADDRESS LINE 1 ResidentAdd1	AN	Y	Residential address
3	RESIDENTIALADDRESS LINE 2 ResidentAdd2	AN	Y	Residential address
4	RESIDENTIAL ADDRESS LINE 3 ResidentAdd3	AN	Y	Residential address - Town
5	RESIDENTIAL ADDRESS LINE 4 ResidentAdd4	AN	Y	Residential address - State, Country
6	POSTCODE Postcode	N	Y	Postcode
7	MAILING ADDRESS LINE 1 MailAdd1	AN	Y	Mailing address
8	MAILING ADDRESS LINE 2 MailAdd2	AN	Y	Mailing address
9	MAILING ADDRESS LINE 3 MailAdd3	AN	Y	Mailing address - Town
10	MAILING ADDRESS LINE 4 MailAdd4	AN	Y	Mailing address - State, Country
11	POSTCODE Postcode	N	Y	Postcode

Appendix I (e)

ADDRESS DETAILS

Position (column)	Field Description	Type (A=alpha/ N=numeric)	Mandatory field Y=Yes, N= No	Remarks
C	**Transaction Footer**			
1	TOTAL NUMBER OF TRANSACTION	N	Y	Total number of beneficiary for the file.

Ref No	DI/CP8/2009	**Issued on**	15 December 2009
TITLE	Consultation Paper on Guidelines on Deposit Information System and Submission		

PIDM
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Protecting Your Insurance And Deposits In Malaysia

Appendix II

STANDARD DEPOSIT CODE STRUCTURE

Business		Currency Type		Deposit Type		Product Type		Contract Type	
Conventional	**C**	RM	**R**	Demand Deposits	**01**	******	**00**	NA	**00**
Islamic	**I**	Foreign Currency	**F**	Saving Deposit	**02**			Wadiah	**01**
				Fixed Deposit	**03**			Qard	**02**
				Specific Investment	**04**			Murabahah	**03**
				General Investments	**05**			Wakalah	**04**
				Commodity Murabahah	**06**			Musyarakah	**05**
				Call Money	**07**			Mudharabah	**06**
				NID Issued – FI	**08**			Wadiah and Qard	**07**
				NID Issued – Others	**09**			Wadiah and Mudharabah	**08**
				Repurchase Agreements	**10**			Wadiah and Musyarakah	**09**
				Special Deposits	**11**			Qard and Mudharabah	**10**
				Housing Development	**12**			Qard and Musyarakah	**11**
				Short-Term Deposits	**13**			Mudharabah & Musyarakah	**12**
				Investments Linked to Derivatives Offered	**14**			……	
				EL –exempt Deposit	**15**				**13**
									.
									.
				Amount due to other FI	**16**				
				Other deposit accepted	**99**				

** Product serial number. Example if MI have 3 types of Demand deposit it should be numbered as 01, 02 & 03

Example of product
CR010100 = Conventional, RM deposit, demand deposit, product type 001, contract NA
IF050203 = Islamic, FC deposit, General Investment, product type 02, contract type Mudharabah

Appendix III

SUMMARY REPORT ON SFF

Institution's name: _____

Business type : <u>Conventional/Islamic</u>

Data Date :_____

	Deposit Type	No. of records/ account	Value (RM)
1	Demand Deposits Total		
	- MYR		
	- USD		
	- …..		
2	Savings Deposit Total		
	- MYR		
	- USD		
	- ….		
3	Fixed Deposit Total		
	- MYR		
	- USD		
	- ….		
4	Specific Investment total		
	- MYR		
	- GBP		
	- ….		
5	General Investments Total		
	- MYR		
	- GBP		
	- ….		
6	Commodity Murabahah Total		
	- MYR		
	- GBP		
	- ….		
7	Call Money Total		
	- MYR		
	- GBP		
	- ….		
8	NID Issued – FI Total		
	- MYR		
	- AUD		

	- ….		
9	NID Issued – Others Total		
	- MYR		
	- AUD		
	- ….		
10	Repurchase Agreements Total		
	- MYR		
	- AUD		
	- ….		
11	Special Deposits Total		
	- MYR		
	- AUD		
	- ….		
12	Housing Development Total		
	- MYR		
	- ….		
	- …		
13	Short-Term Deposits Total		
	- MYR		
	- AUD		
	- …		
14	Investments Linked to Derivatives Offered Total		
	- MYR		
	- AUD		
	- …		
15	EL-exempt Deposit Total		
	- MYR		
	- AUD		
	- …		
16	Amount due to FI Total		
	- MYR		
	- AUD		
	- …		
	TOTAL		
	- MYR		
	- USD		
	- GBP		
	- SGD		
	- …		

	- …		
	Note : Please ensure that the amount reconcilled with RDALM report of the same date.		

Prepared By :_____

Name   :

Department :

Phone no   :

e-mail   :

Approved by: _____

(Chief Financial Officer)

Appendix IV

ADJUSTMENT FILE

FILE SPECIFICATION	
Name	Adjustment - PIDM Standard File Format
File Description	This is a batch file created by member institution on the adjustment amount needed to be done to the financial data. The adjustment can be in debit (-) or credit (+).
File/batch Name	**FISSadjYYYYMMDDssnnn** FISS = The bank FISS code (eg 0227 for Maybank) adj = adjustment file YYYYMMDD = the record date (eg 20071231) ss = submission status (00= original submission, 01= first submission) nnn = the batch serial number starting with 001 eg, 0227adj2007123101001
Format	Text File (pipe delimiters)
Sample	**Transaction Header** **Column Header** Transaction Record Account Number 1 Transaction Record Account Number 2 Transaction Record Account Number 3 Transaction Record Account Number 4 **.....** **Transaction Footer**

Position (column)	Field Description	Type (A=alpha/ N=numeric)	Mandatory field Y=Yes, N= No	Remarks
A	**Transaction Header**			
1	BATCH NUMBER	AN	Y	refer to file/batch name

Position (column)	Field Name *Column Header*	Type (A=alpha/ N=numeric)	Mandatory field Y=Yes, N= No	Remarks
B	**Transaction Record – Account Number 1**			
1	ACCOUNT NUMBER AccNum	N	Y	Full account number (including product type + branch code + running number + check digit + etc)
2	ACCOUNT NAME AccName	AN	Y	Account Name as per Master file

3	ADJUSTMENT AMOUNT AdjAmount	N	Y	The adjustment amount. Can be in Dr or Cr balance. Amount defined to 2 decimal places. Indicate "-" for dr adjustment. (e.g. 500.20 to denote to credit RM Five Hundred and twenty cents, -500.20 to denote to debit RM Five Hundred and twenty cents.
4	ADJUSTMENT TYPE AdjType	N	Y	The type of adjustment: 01 = Cheque clearing 02 = Remittance 03 = Omitted transaction 04 = Dividend/interest
5	ADJUSTMENT REMARK Remarks	AN	N	Any remark related to the adjustment.

Position (column)	Field Description	Type (A=alpha/ N=numeric)	Mandatory field Y=Yes, N= No	Remarks
C	**Transaction Footer**			
1	TOTAL NUMBER OF TRANSACTION	N	Y	Total number of account for the file.
2	TOTAL AMOUNT	N	Y	Total amount of adjustment. Amount defined to 2 decimal places. (e.g. 500.20 to denote Five Hundred and twenty cents)