



Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

**FREQUENTLY ASKED QUESTIONS (FAQS) -
DIFFERENTIAL PREMIUM SYSTEMS ("DPS") AND
RETURN ON TOTAL INSURED DEPOSITS ("RTID")
INTERACTIVE SUBMISSION OF
THE PIDM INDUSTRY PORTAL SYSTEM**

ISSUE DATE : 6 APRIL 2026



Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

Ref No	PIDM/FAQS/2026 (DPS-RTID)	Issued on	6 April 2026
TITLE	Frequently Asked Questions (FAQS) - Differential Premium Systems ("DPS") and Return on Total Insured Deposits ("RTID") Interactive Submission of the PIDM Industry Portal System		

TABLE OF CONTENTS

1.0 WHAT ARE THE KEY CHALLENGES TO THE CURRENT IPS SET UP AS COMPARED TO THE OLD SET UP WHEN THE NEW DPS AND RTID SUBMISSION COMES INTO PLACE? 1

2.0 WHAT IF I HAVE MORE QUESTIONS RELATED TO THE SUBMISSION IN THE IPS? 3



Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

Ref No	PIDM/FAQS/2026 (DPS-RTID)	Issued on	6 April 2026
TITLE	Frequently Asked Questions (FAQS) - Differential Premium Systems ("DPS") and Return on Total Insured Deposits ("RTID") Interactive Submission of the PIDM Industry Portal System		

Frequently Asked Questions ("FAQs")

This FAQ is applicable to DPS & RTID submission under the PIDM Industry Portal ("IPS") as stipulated in:

- (a) Guidelines on the Differential Premium Systems Framework for Deposit-Taking Members; and
- (b) Guidelines on Total Insured Deposits, Premiums and Validation Programme.

1.0 What are the key challenges to the current IPS set up as compared to the old set up when the new DPS and RTID submission comes into place?

The key changes are as below:

(A) Submission Module

It is a new submission process for DPS and RTID called the interactive submission. Unlike the previous DPS Framework whereby the DPS and RTID were submitted separately, the interactive submission consolidates these into a single submission.

For a comprehensive overview of the interactive submission process, including step-by-step instructions, please refer to the latest *User Guide – Submission Management* ("user guide").

(B) Supporting Document Request

Requests for supporting documents from PIDM will now be managed through the IPS. This feature is located under the main Submissions section, allowing member institutions to respond to PIDM's requests for supporting documents directly via the IPS, rather than through email.

For a more detailed guide on how to navigate and use this feature, please refer to the corresponding section in the user guide.



Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

Ref No	PIDM/FAQS/2026 (DPS-RTID)	Issued on	6 April 2026
TITLE	Frequently Asked Questions (FAQS) - Differential Premium Systems ("DPS") and Return on Total Insured Deposits ("RTID") Interactive Submission of the PIDM Industry Portal System		

(C) New Appeal Related to Submission

Member institutions can create new appeals for various reasons that may require supporting documents. This feature is located under the main Submissions section, allowing member institutions to initiate an appeal, provide necessary details, and track the status of their requests.

For a more detailed guide on how to navigate and use this feature, please refer to the corresponding section in the user guide.

(D) Search Letter (MI Letter from PIDM)

This feature allows users to search for a letter related to submissions (i.e. Notice of Warning Letter, Notice of Error Letter, Submission Overpayment Letter, Submission Underpayment Letter, Submission Overdue Letter, Appeal Acceptance Letter, Appeal Rejection Letter, and more). This feature enables easy tracking of all correspondence issued by PIDM to member institutions. Additionally, if users did not receive an email or missed it in their inbox, they now have the option to resend the email directly from the IPS.

For a more detailed instruction on this process, please refer to the relevant section in the user guide.

(E) PIDM EZAccess Website

Under the interactive submission for DPS & RTID, the certification on the DPS & RTID submission is to be authorised online by the appointed persons. The Chief Executive Officer ("CEO") (or equivalent) is designated as the first appointed person, while the Chief Financial Officer ("CFO") (or equivalent) is the second appointed person. This certification is conducted through the PIDM EZAccess Website. To perform an online certification, both the CEO and CFO will receive a One-Time Password (OTP) via email, which they will use to certify the submission.

For a more detailed instruction on this process, please refer to the relevant section in the user guide.

Ref No	PIDM/FAQS/2026 (DPS-RTID)	Issued on	6 April 2026
TITLE	Frequently Asked Questions (FAQS) - Differential Premium Systems ("DPS") and Return on Total Insured Deposits ("RTID") Interactive Submission of the PIDM Industry Portal System		

(F) Sequential Authorisation / Certification of DPS & RTID Submission

Following the issuance of the *Guidelines on the DPS Framework*, both the CEO and CFO are required to perform the online certification. This certification is a sequential certification whereby the CFO is required to certify the online submission form before the form is authorised by the CEO.

2.0 What if I have more questions related to the submission in the IPS?

You may direct the questions to the following officers:

(a)	PIDM Industry Portal	<ul style="list-style-type: none"> • IPS Helpdesk Email: industryportalinfo@pidm.gov.my • Nur Zalifah Mohd Nushi Email: zalifah@pidm.gov.my • Norhaya Ithnin Email: norhaya@pidm.gov.my
(b)	Guidelines on the DPS Framework	<ul style="list-style-type: none"> • Liew Yuet Mui Email: yuetmui@pidm.gov.my • Pannirsilwam Subramaniam Email: pannir@pidm.gov.my • Abdul Hakim bin Mohd Raziff Email: abdulhakim@pidm.gov.my