



Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

**GUIDELINES ON
DEPOSIT INFORMATION SYSTEMS AND SUBMISSION**

ISSUE DATE : 22 FEBRUARY 2023



Perbadanan Insurans Deposit Malaysia
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SECTION 1: INTRODUCTION

BACKGROUND

- 1.1 Perbadanan Insurans Deposit Malaysia (“PIDM”) is mandated under subsection 4(1) of the Malaysia Deposit Insurance Corporation Act 2011 (the “Act”), to amongst others, administer a deposit insurance system and provide insurance against the loss of part or all deposits of a deposit-taking member (“DTM”). PIDM is also the resolution authority for its member institutions and is equipped with a wide range of intervention and failure resolution powers to resolve troubled member institutions in an orderly manner to minimise disruption to the financial system and preserve financial system stability. It is thus important that operational resolution readiness capabilities, including reimbursement readiness, are developed during good times to meet these objectives and this is facilitated by amongst others, PIDM’s access to the DTM’s deposit data and other specific data as required.
- 1.2 PIDM has developed a robust deposit liability information management system (“PIDM’s System”) that processes the information submitted by DTMs. Detailed deposit data and other specific data received from the DTMs in PIDM’s standard file format (“SFF”) will be loaded into PIDM’s System, which will perform, among others, the checking of the integrity and completeness of the data as well as to facilitate the insured deposits computation. PIDM’s System will also facilitate the reimbursement of insured deposits to depositors in the unlikely event of a DTM failure.

OBJECTIVES

- 1.3 The key objectives of the Guidelines on Deposit Information Systems and Submission (“DISS Guidelines”) are to:
- (a) ensure the readiness of the DTMs’ deposit systems in providing the necessary deposit information to PIDM in SFF for the purposes of insured deposits computation and prompt reimbursement of insured deposits;
 - (b) ensure the operational resolution readiness of DTMs in providing the relevant information to PIDM for the purpose of performance of the resolution function;
- and



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(c) facilitate the computation and validation of DTMs' Total Insured Deposits ("TID") for premium purposes.

1.4 The DTMs' compliance with the requirements of these DISS Guidelines will ensure consistency, reliability and availability of information to PIDM on an annual basis as well as when the need arises.

EFFECTIVE DATE

1.5 These DISS Guidelines are made pursuant to the powers conferred by Section 209 of the Act.

1.6 These DISS Guidelines shall supersede the Guidelines on Deposit Information Systems and Submission issued on 30 March 2020.

1.7 These DISS Guidelines are effective from the assessment year 2023, save for the requirements on the following SFF fields, which are effective from the assessment year 2024 onwards:

- Master File – Column 30 (Tagging) and Column 31 (Conditions of Tagging)
- Account Holder File – Column 13 – Passport Country of Issuance

1.8 PIDM may, in such form and subject to such terms and conditions as PIDM thinks fit, specify such other periods or dates for any acts or things to be done under these DISS Guidelines.

1.9 Unless expressly stated otherwise, any information or document required to be submitted to PIDM under these DISS Guidelines, including any letter, report, form, returns and action plan, shall be submitted online through PIDM's Industry Portal. The original hard copy shall be kept by the DTMs.

1.10 A reference to a statute or other law includes regulations and other instruments under it and consolidations, amendments, re-enactments or replacements of any of them.

1.11 Unless otherwise specified, words used in these DISS Guidelines shall have the same meanings as set out in section 2 of the Act.



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ENQUIRIES

1.12 Enquiries relating to these DISS Guidelines may be directed to diss_guidelines@pidm.gov.my



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SECTION 2: FUNDAMENTAL TENETS

2.1 The development of these DISS Guidelines is founded on the following key tenets:

(a) **Facilitate the readiness of PIDM and DTM to effectively conduct the reimbursement of insured deposits and carry out orderly resolution**

In the unlikely event of a DTM's failure, PIDM must be equipped to carry out orderly resolution of the DTM as well as to conduct the computation of insured depositors' entitlements to effect a reimbursement. Therefore, DTMs shall be able to promptly submit their information in SFF upon request by PIDM. In order to ensure the accuracy and speedy computation of insured depositors' entitlements, DTMs shall put in place and manage the operation of an effective and efficient deposit liability system. This would ensure that DTMs have the capacity to provide the necessary deposit information at the service level and quality as required by PIDM.

(b) **Access and rights to DTM's deposit information and system**

In order to conduct the validation of information submitted to PIDM and particularly to prepare for and/or perform the reimbursement of insured deposits in the event of a DTM's failure, PIDM would require full access and rights over the DTMs' deposit information and systems. 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 DTMs that outsource their deposit systems and other relevant systems to third party service providers, the DTMs should make or cause to be made, the information accessible to PIDM upon request. The DTMs should also ensure that third party service providers and the outsourced systems meet the requirements of these DISS Guidelines, where relevant.

(c) **Facilitate the Calculation and Validation of TID**

Premiums are collected by PIDM on an annual basis and are derived by applying a specified premium rate to the TID held by a DTM. Every DTM submits the Return on Total Insured Deposits ("RTID") to PIDM by 31 May of each assessment year. The annual submission of information in SFF and the reconciliation reports will facilitate the calculation and validation of the DTMs' TID.



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SECTION 3: MINIMUM REQUIREMENTS FOR DEPOSIT LIABILITY SYSTEMS

Maintaining unique reference number for each depositor

- 3.1 In line with PIDM’s scope of coverage whereby deposits owned by the same depositor will be aggregated, DTMs shall maintain a unique reference number for each depositor to ensure accuracy of the insured deposits computation.

A depositor may be uniquely identified in the DTMs’ deposit systems by reference to the following:

- (a) For individuals : Customer Information File (“CIF”) number; and/or Identification card number (Old & New National Registration Identity Card (“NRIC”) number, Army/Police identification card number, Passport number); and
- (b) For non-individuals (e.g. businesses, government bodies and others) : Customer Information File (“CIF”) number; and/or Registration number or equivalent.

DTMs shall ensure that the identification information submitted in the SFF will enable a depositor to be uniquely identified for purposes of facilitating PIDM’s insured deposits calculation.

Reconciliation of deposit balances in subsidiary ledger and general ledger

- 3.2 DTMs shall ensure that their subsidiary ledger and general ledger deposit balances are reconciled at all times. This requirement would provide greater assurance on the accuracy and quality of deposit information provided to PIDM in the SFF.

Identification of insurability status and incorporation of PIDM deposit product code

- 3.3 To ensure that each deposit product is identifiable, PIDM has introduced a process for the issuance of standardised and unique deposit product codes. The Guidelines on Submission of Deposit Product Information set out, amongst others, the process involved in the issuance of the deposit product codes.

- 3.4 DTMs' deposit systems shall be able to identify the insurability status of all deposit products and incorporate the deposit product code issued by PIDM. This identification will facilitate the accuracy of computation of insured deposits.

Classification of deposits by account type

- 3.5 In line with the separate insurance coverage provided to each account type (i.e. Individual Person, Individual Person – Joint, Individual Person – Trust, Sole Proprietorship, Partnership and Non-Individual Person and Non-Individual Person – Trust), the DTMs' deposit systems shall be able to identify each depositor by account type as follows:

Account Type	Definition
1. Individual Person	A personal account opened by a natural person for himself or herself.
2. Individual Person – Joint	An account opened by two (2) or more natural persons jointly for themselves.
3. Individual Person – Trust	An account opened by a natural person (excluding sole proprietorship) for the benefit of any beneficiary where appropriate disclosures are made to the DTMs on opening of the trust account in accordance with the Malaysia Deposit Insurance Corporation (Disclosure Requirements For Trust Accounts And Joint Accounts) Regulations 2012.
4. Sole Proprietorship	An account opened by a natural person for his or her business which is registered as a sole proprietorship.
5. Partnership	An account opened as a registered business partnership (excluding a limited liability partnership).
6. Non-Individual Person	An account opened by a non-natural person (such as registered companies, societies (including clubs), limited liability partnerships, government agencies, statutory bodies, co-operatives, registered trade unions, government departments etc.) other than sole proprietorships and partnerships.

Account Type	Definition
7. Non-Individual Person – Trust	An account opened which falls under account type (4), (5) or (6) above for the benefit of any beneficiary where appropriate disclosures are made to the DTMs on opening of the trust account in accordance with the Malaysia Deposit Insurance Corporation (Disclosure Requirements For Trust Accounts And Joint Accounts) Regulations 2012.

Computation of interest or return

- 3.6 The deposit systems 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 depositors' account for computation of amount of insured deposits for purpose of reimbursement of insured deposits to depositors.

Beneficiary information of trust accounts

- 3.7 As every beneficiary of trust accounts enjoys separate protection coverage by PIDM, the deposit systems must have the capability of maintaining necessary beneficiary information for trust accounts (each beneficiary's name/identifier code and their respective percentage of beneficial interest). The information should be kept updated as and when the trustees provide such information and/or upon PIDM's requests for such information to be updated.

Tracking of remittance suspense and bills payable

- 3.8 The DTMs' deposit and remittance systems shall be able to identify and track whether remittances and bills payable instruments (such as cashier order, interbank GIRO, internet banking or telegraphic transfer) are made through cash payments or by debiting of deposit accounts. Where relevant, these systems shall be capable of identifying whether the source of debiting originates from an Islamic or conventional deposit account. This would facilitate the conduct of relevant adjustments of the deposit balances with the remittance suspense and outstanding bills payable for calculation of amount of insured deposits.



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Tracking the clearing status of cheques

- 3.9 The DTMs' deposit systems 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.

Timely generation of accurate deposit information for the purposes of reimbursement of insured deposits

- 3.10 The DTMs' deposit and remittance systems shall be able to facilitate the generation and reconciliation of relevant deposit information in SFF as follows:
- (a) SFF files as set out in Appendices I(a), I(b), I(c), I(d), I(e), I(g) and I(h) within twenty four (24) hours from the completion of the end-of-day processing¹ on such date as may be required by PIDM; and
 - (b) SFF file as set out in Appendix I(f) within six (6) hours from the completion of the end-of-day processing on such date as may be required by PIDM.

¹ When all transactions made on that business day are processed and posted on the deposit liability records of the depositor.



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SECTION 4: SUBMISSION OF INFORMATION TO PIDM

4.1 PIDM requires DTMs to submit information to PIDM as follows:

(a) Annual Submission

4.2 DTMs shall submit the deposit information and other relevant information in SFF for the position as at 31 December of the preceding year, together with the stipulated summary and reconciliation reports, by 31 May of each assessment year (or the immediately preceding working day if 31 May falls on a weekend or a public holiday in Kuala Lumpur).

Please refer to Appendix I on PIDM's SFF requirements and the instructions for submission.

A checklist of information or documents required for annual submission is set out in Appendix VIII, which includes:

- Master file as set out in Appendix I(a);
- Account holder file as set out in Appendix I(b);
- Term deposit details file as set out in Appendix I(c);
- Beneficiary details file as set out in Appendix I(d);
- Addresses file as set out in Appendix I(e); and
- Branch code file as set out in Appendix I(h).

4.3 For the submission of the beneficiary details file as set out in Appendix I(d), DTMs are to provide the beneficiary details based on the information available in the DTMs' records as at 31 December of the preceding year (see paragraph 3.7 above).

4.4 When reporting outstanding balances of deposit accounts in SFF, all adjustments related to the accounts shall be incorporated (such as from clearing and remittances suspense account, including manual adjustments such as late inward clearing adjustment, omitted transactions).

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(b) Submission of deposit information and other relevant information in SFF on a date required by PIDM for readiness testing or for special examination²

4.5 PIDM may require a DTM to submit the deposit information and other relevant information in SFF on a date as specified by PIDM, for the purposes of testing the readiness of DTMs to generate the required information within the stipulated timeframe (“readiness testing”); or for PIDM to prepare for and/or perform the reimbursement of insured deposits in the event of a DTM’s failure.

A checklist of information or documents required for the above purpose is set out in Appendix IX, which includes:

- Master file as set out in Appendix I(a);
- Account holder file as set out in Appendix I(b);
- Term deposit details file as set out in Appendix I(c);
- Beneficiary details file as set out in Appendix I(d);
- Addresses file as set out in Appendix I(e);
- Financial replacement file as set out in Appendix I(f) for each deposit sub-system;
- Contact details for internet banking accounts as set out in Appendix I(g); and
- Branch code file as set out in Appendix I(h).

Please also refer to Appendix I on PIDM’s SFF requirements and the instructions for submission.

4.6 For the submission of the beneficiary details file as set out in Appendix I(d), DTMs are to provide the beneficiary details based on the information available and updated in the DTMs’ records as at such date as may be required by PIDM.

4.7 At PIDM’s request for the updated trust account beneficiary(ies) information, the DTM shall promptly procure the trustees to provide the required information together with the trustee’s statutory declaration³ certifying the accuracy of the records submitted. The DTM should take all reasonable steps to ensure the trustee’s submission of the required information and the statutory declaration in a timely manner.

² PIDM is empowered under Section 97 of the Act to conduct special examinations of a member institution for the purposes of, among others, the making of a payment under Chapter 3 of Part IV of the Act.

³ Section 42(4)(c)(ii)(C) of the Act.



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- 4.8 When reporting outstanding balances of deposit accounts in SFF, all adjustments related to the accounts shall be incorporated (such as from clearing and remittances suspense account, including manual adjustments such as late inward clearing adjustment, omitted transactions).

Summary and Reconciliation Reports

- 4.9 DTMs are required to provide the following summary and reconciliation reports to PIDM annually, or as and when required:

(a) **Product Summary Report as per the format set out in Appendix II**

This report is for PIDM to validate the summary totals of data submitted in the SFF against the DTMs' records.

(b) **Reconciliation statement between the deposit balance in the general ledger/ financial statements and that in the SFF, as per the format set out in Appendix III**

The reconciliation statement has to be approved by the Chief Financial Officer ("CFO") of the DTM. The reconciliation will provide PIDM with details of the adjustment items taken into account by the DTMs in generating the SFF.

(c) **Aggregation Summary Report as per the format set out in Appendix IV(a)**

The information submitted in the report should be compared with the information provided in the RTID. The differences noted between the information submitted in Appendix IV(a) and the submission provided in RTID, if any, are to be reflected in Appendix IV(b).

All summaries and reconciliation reports are to be submitted to PIDM in the original Excel format provided by PIDM.

Data Management – Information Security, Data Masking and Data Retention

- 4.10 For the purposes of annual submission and readiness testing, DTMs are required to mask personal information (such as name, old and new NRIC number, police/army identity card number, passport number, business registration number, telephone number, email address and residential/ mailing addresses) using a masking method that would ensure consistency in the masked results, before submitting to PIDM. The masking of personal information will ensure the confidentiality of information submitted to PIDM. The



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masking should be applied to the personal information in all SFF files described in Appendix I of these DISS Guidelines.

- 4.11 PIDM may require a DTM to submit unmasked deposit information and other relevant information in the SFF for purposes of performing the reimbursement of insured deposits under the Act and/or for the purpose of the conduct of PIDM's special examination of the DTM under the Act. This is to ensure that a deposit reimbursement can be undertaken accurately with speed and efficiency.
- 4.12 All information and reports submitted to PIDM under these DISS Guidelines should be kept by the DTMs for a minimum duration of seven (7) years.



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SECTION 5: ANNUAL CERTIFICATION OF COMPLIANCE

- 5.1 A DTM's Chief Executive Officer ("CEO") and CFO must certify annually, in the form as set out in Appendix VI, that:
- (a) the information provided in the SFF for the annual submission purpose has been prepared and submitted to PIDM in accordance with the requirements of these DISS Guidelines;
 - (b) effective key compliance and internal controls have been maintained over the recording of transactions and that information provided to PIDM in the SFF for the annual submission purpose is, to the best of their knowledge, true and correct; and
 - (c) the DTM's deposit liability systems comply with the minimum requirements for deposit liability systems as detailed in Section 3 of these DISS Guidelines.
- 5.2 The annual certification of compliance by the CEO and CFO shall be submitted to PIDM through PIDM's Industry Portal, by 31 May of each assessment year (or the immediately preceding working day if 31 May falls on a weekend or a public holiday in Kuala Lumpur).
- 5.3 Where deemed relevant, PIDM may require a DTM to obtain an independent external assurance on the DTM's deposit liability systems and the accuracy of the deposit information generated by the system.
- 5.4 The independent external assurance is to be conducted by an external party to be engaged by the DTM. The external party must have a good track record and expertise or relevant experience in assessing the adequacy of the deposit liability systems for compliance with these DISS Guidelines. The independent external party must be free from any conflict of interest or potential conflict of interest that could impair the ability to provide an objective assurance and/or assessment on the areas required.



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SECTION 6: DEPOSITS UPON TRANSFER AND ASSUMPTION

- 6.1 Where a DTM (transferee DTM) assumes the deposits of another DTM (transferor DTM), those deposits, less any withdrawal from the deposits, shall continue to be insured separately from any other deposit of the transferee DTM, up to the coverage limit for a period of two (2) years, or upon maturity or until full withdrawal, whichever is earlier, after the date of transfer and assumption.⁴
- 6.2 Transferee DTMs shall ensure that their deposit systems have the ability to identify and segregate the deposits assumed by the transferee DTM from the transferor DTM and are able to track the withdrawal or maturity of the assumed deposits. Upon request by PIDM, the transferee DTM shall provide the deposit records of the transferor DTM to PIDM for purposes of separate deposit insurance coverage under Section 43 of the Act.

⁴ Please see Section 43(1) of the Act.

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SECTION 7: DOCUMENTATION OF SFF GENERATION PROCESS

7.1 DTMs shall maintain comprehensive documentation of the SFF generation process setting out:

- (a) details of the key systems, processes (including adjustments and reconciliation processes) and personnel involved at each stage of generating the SFF files, within the stipulated timeframe as set out in paragraph 3.10 of these DISS Guidelines.

At minimum, the documentation of the SFF generation process should cover:

- System overview of the end-to end SFF generation process - including the source systems, the data warehouse process, the report generation and reconciliation process;
 - The duration of the key processes;
 - The roles and responsibilities of the departments/key personnel involved at each stage of the process; and
 - Key compliance and internal controls maintained throughout the process; which includes ensuring adequacy of IT controls of the key systems and its IT environment (security of key systems, controls on data quality, data integrity, accessibility and availability);
- (b) details of key risks and limitations, if any, in generating the respective SFF files within the stipulated timeframes and on any date as required by PIDM;
- (c) where the development and/or maintenance of the system and any other processes related to the generation of the SFF are outsourced, to include details of the outsourcing arrangements such as the systems/processes outsourced and the name of the party(ies) involved. This includes third party service providers/vendors and/or other related/group entities; and
- (d) listing of reports for system reconciliation purposes (e.g. exception reports).

7.2 The documentation of the SFF generation process stipulated in paragraph 7.1 shall be submitted to PIDM by 31 May of each assessment year (or the immediately preceding working day if 31 May falls on a weekend or a public holiday in Kuala Lumpur). Any updates shall be notified to PIDM in writing as and when they occur.



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- 7.3 In the event of any proposed revisions to the SFF generation process (e.g. system or process enhancements) at the DTM, the DTM shall, prior to implementing any changes, communicate in writing to PIDM setting out an overview of the proposed change(s) and expected date of submission of the revised documentation.
- 7.4 The documentation of the SFF generation process and any revisions/updates must be approved by either the DTM's CEO or CFO prior to submission to PIDM, with a cover letter as per the template provided in Appendix V. If there are no changes, DTM shall provide a declaration to PIDM by using the format as provided in Appendix VII, acknowledged by either the DTM's CEO or the CFO.



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SECTION 8: NEW DEPOSIT-TAKING MEMBERS

- 8.1 A new DTM is required to make its first annual submission of SFF by 31 May of the assessment year immediately after the year in which it has commenced deposit-taking activities. Please see paragraph 4.2 for the requirements on the annual submission of SFF.
- 8.2 New DTMs are required to perform a testing of their trial deposit information in SFF with PIDM prior to the DTM's first annual submission of SFF, or any other period as specified by PIDM. PIDM will facilitate the testing by providing the platform for the DTM to submit the trial deposit information in SFF to PIDM and the requirement to perform the testing will be communicated by PIDM as and when required.
- 8.3 As part of the testing requirements, PIDM may require the new DTMs to obtain an independent external assurance on the DTM's deposit liability systems' compliance with the requirements and capabilities as set out in Section 3 of these DISS Guidelines, as well as on the accuracy of the trial deposit information generated by the system for the testing.
- 8.4 The following are to be submitted to PIDM together with the trial deposit information in SFF:
- (a) certification by the CEO and CFO of the DTM on the DTM's deposit liability systems' compliance with the minimum requirements in these DISS Guidelines. The certification shall be in such manner as notified by PIDM during the testing; and
 - (b) the documentation of the SFF generation process, as set out in Section 7 of these DISS Guidelines.

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Appendix I: PIDM's Standard File Format

The deposit information and other relevant information required to be submitted to PIDM in SFF are set out in the following SFF files:

(a) **Master file** – Appendix I(a).

This file consists of detailed financial and non-financial information of all deposit accounts categorised under customer deposits, as well as other relevant information.

(b) **Account Holder file** – Appendix I(b).

This file consists of details of all account holders. One account can contain multiple account holders, such as in the case of joint accounts and company accounts. Details of all account holders are required to be recorded.

(c) **Term deposit details file** – Appendix I(c)

This file contains details of term deposits with fixed maturity period such as fixed deposits ("FD"), general investment accounts ("GIA"), specific investment accounts ("SIA"), negotiable instruments of deposits ("NID") and Islamic negotiable instruments ("INI").

(d) **Beneficiary details file** – Appendix I(d)

This file contains details of beneficiaries of the trust accounts and is only applicable for trust accounts. Each beneficiary may be identified by their name or a unique identifier code. An account may have multiple beneficiaries, hence relevant details of all beneficiaries shall be recorded. Refer to paragraph 4.3 and 4.6 of these DISS Guidelines for the reporting requirements.

(e) **Addresses file** – Appendix I(e)

This file contains information on addresses for all accounts. For joint accounts, only the primary address needs to be provided.



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INSTRUCTIONS FOR SUBMISSION OF INFORMATION IN SFF

1. Data Cleansing

The following data cleansing should be done:

- (a) Removal of salutation and title such as En., Mr., Datuk and Dr. in the name field in the Master File, Account Holder File, Beneficiary Table files; and
- (b) Removal of “-” or any special character in the Identification number fields such as new identification card number, old identification card number, police/army identification card number, passport number, company/business registration number, birth certificate number etc.

2. Data Masking

The masking algorithm that is adopted must 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:

- (a) The masked result of a numeric data should result in a numeric data e.g. 6=1, 4=5 etc.; and
- (b) The masked result of an alphabetical data should result in an alphabetical data e.g. A=B, B=T etc.

Therefore the following information “64AB” would be transformed into masked information of “15BT”.

Note : The number “0” should not be masked and no alphabets or numbers should be masked to “0” or to any special characters (such as “&”, “#”, etc.).

3. File/batch naming convention

DTMs are to adopt the following file/batch naming convention when submitting the SFF:

BankCode	NN	YYYYMMDD	ss	nnn
The DTM’s Bank Code	File Type	Date	Submission status	Batch serial number



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Of which;

BankCode : The DTM's Bank code (e.g. 0227 for Maybank)

NN : The file type:
01: Master File
02: Account Holder file
03: Term deposit details file
04: Beneficiary details file
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: **0227052007123101001** for first submission **0227052007123102001** for second submission (resubmission).

If DTMs are required to make a full resubmission, the batch number convention of the first submission should be adopted.

4. **Splitting of SFF by batches**

DTMs should adopt the following file splitting convention:

- (a) DTMs 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 Person, Individual Person – Joint, Individual Person – Trust, Sole Proprietorship, Partnership and Non-Individual Person and Non-Individual Person – Trust); and
- (c) All five SFF files (master file, account holder file, term deposit details file, beneficiary details file and addresses file) 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 four (4) files should be located in same batch number 001.



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5. Resubmission of SFF

When an SFF is submitted to PIDM and is not accepted by PIDM, PIDM will provide an exception report for records that are rejected stating the reasons for the rejection. Upon receipt of the exception report, DTMs are required to:

- (a) for the purposes of annual SFF submission, resubmit the complete SFF using the first submission batch convention as set out in item 3 above (e.g. 0227052007123101001); or
- (b) for the purposes of readiness testing submission described in paragraph 4.5 of these DISS Guidelines, resubmit only the rejected records either by batch or by individual records basis.

When resubmitting batches or individual records for the purposes of readiness testing or special examination, the DTM is required to resubmit the following SFF files of the related batch or transaction regardless of where the error is:

- Master file as set out in Appendix I(a);
- Account holder file as set out in Appendix I(b);
- Term deposit details file as set out in Appendix I(c);
- Beneficiary details file as set out in Appendix I(d); and
- Addresses file as set out in Appendix I(e).

The resubmission of SFF files has to use the original batch serial number with submission status identified as resubmission. Below is an example of the resubmission:

e.g. First submission batch : 02270520071231**01**001
Second submission (resubmission) : 02070520071231**02**001



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Appendix I(a): Master File

FILE SPECIFICATION	
Name	Master File - PIDM Standard File Format
File Description	This is a batch file created by the DTM's extraction program. It contains detailed financial and non-financial data of all deposit accounts categorized under customer deposit, as well as other relevant information.
File/batch Name	<p>BankCode01YYYYMMDDssnnn</p> <p>BankCode = The DTM's bank code (e.g. 0227 for Maybank)</p> <p>01 = Master file</p> <p>YYYYMMDD = the record date (e.g. 20071231)</p> <p>ss = submission status (01= First submission, 02= second submission/resubmission)</p> <p>nnn = the serial number starting with 001</p> <p>e.g. 0227012007123101001</p>
Format	Text File (pipe delimited/separated)
Sample	<p>Transaction Header</p> <p>Column Header</p> <p>Transaction Record Account Number 1</p> <p>Transaction Record Account Number 2</p> <p>Transaction Record Account Number 3</p> <p>Transaction Record Account Number 4</p> <p>.....</p> <p>Transaction Footer</p>

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 Description column header	Type (A=alpha/ N=numeric)/DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if not Available	Numeric Type
B	Transaction Record - Account Number 1						
1	ACCOUNT NUMBER AccNum	AN	Y	<p>1) Full account number (including product type + branch code + running number + check digit + etc.) or;</p> <p>2) Transaction Ref. No; or</p> <p>3) Deal No.</p> <p>NOTE: This field value must be unique. DTM shall combine the account no/transaction ref. no/deal no with other field to ensure the uniqueness of this field value. E.g.: If an account</p>	50		



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Position (column)	Field Description column header	Type (A=alpha/ N=numeric)/DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if not Available	Numeric Type
B	Transaction Record - Account Number 1						
				has multiple products or currencies, DTM can combine the account no with "product type" value or "currency" value).			
2	BANKING BUSINESS TYPE BusType	N	Y	1 = Islamic 2 = Conventional			int
3	BRANCH CODE BranchCode	AN	Y	Branch Code NOTE: If an account was maintained at various departments of the Head Office (e.g. Treasury Division), the DTM is to assign the Head Office's branch code to the account.	20		
4	DEPOSIT / PRODUCT TYPE DepType	N	Y	1 = Demand Deposit 2 = Savings Deposit 3 = Fixed deposit 4 = Specific Investment 5 = General Investment 6 = Commodity Murabahah 7 = Short Term Deposit (inclusive of Money Market Time Deposits) 8 = Bearer Deposit 9 = Negotiable Instrument of Deposits / Islamic Negotiable Instruments 10 = Repurchase Agreement/Sell and Buy Back Agreement 11 = Interbank Placement 12 = Investment Linked to Derivatives Offered /Structured Product 13 = Gold Investment Account 14 = Silver Investment Account 15 = Investment Account 99 = Other Deposits Accepted NOTE: 1. Unclaimed Monies which has already been transferred out from the deposit liability systems but yet to be submitted to the Registrar of Unclaimed Moneys, is to be individually identified and recorded back to the			int



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Position (column)	Field Description column header	Type (A=alpha/N=numeric)/DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if not Available	Numeric Type
B	Transaction Record - Account Number 1						
				<p>original product code and deposit type for the purpose of the SFF reporting.</p> <p>2. Product Types "8", "9", "10", "11", "12", "13", "14" and "99" may be non-deposit items depending on product features. Product type "15" is a non-deposit product</p> <p>3. DTMs may contact PIDM for additional deposit type classes in the event any of the deposit products does not fall within any of the deposit type classes set out above.</p>			
5	CURRENCY CurrencyCode	AN	Y	<p>AED = Arab Emirates Dirham AUD = Australian Dollar BDT = Bangladesh Taka BND = Brunei Dollar CAD = Canadian Dollar CHF = Swiss Franc CLP = Chilean Peso CNH = Chinese Yuen traded offshore CNY = Chinese Renminbi DKK = Danish Krone EUR = Euro GBP = Sterling Pound HKD = Hong Kong dollar IDR = Indonesian Rupiah INR = Indian Rupee JPY = Japanese Yen KWD = Kuwait Dinar LKR = Sri Lanka Rupee MYR = Ringgit Malaysia NOK = Norwegian Krone NZD = New Zealand Dollar PGK = Papua N Guinea Kina PHP = Philippines Peso PKR = Pakistan Rupee QAR = Qatar Riyal SAR = Saudi Riyal SEK = Swedish Krona SGD = Singapore Dollar TWD = Taiwan Dollar THB = Thai Baht USD = US Dollar XAU = Gold currency ZAR = South Africa Rand</p> <p>DTMs are to contact PIDM for additional codes (if required).</p>	10		



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Position (column)	Field Description column header	Type (A=alpha/ N=numeric)/DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if not Available	Numeric Type
B	Transaction Record - Account Number 1						
6	INSURABILITY Insurability	N	Y	1 = Insurable Deposits 2 = Non-Insurable Deposits/Excluded Deposits/Non Deposits			bit
7	DEPOSIT PRODUCT CODE DepCode	AN	Y	The deposit product code will be given by PIDM upon product registration by PIDM. NOTE: Default value of "0" may only be applicable for Product Types "8", "9", "10", "11", "12", "13", "14", "15" and "99". Other Deposit/Product Types must have a valid product code as registered with PIDM.	50	0	
8	SPECIAL ACCOUNT SpecialAcc	N	Y	0 = Other account 1 = Pension Account 2 = Education Account NOTE: Value =1 or 2 for this field is to be based on the specific product offered by the DTM to the customer, such as Senior Saving Account for pensioner or Wadiah Savings Student Account etc. Other than the said value, to default to "0".		0	int
9	CUSTOMER /ACCOUNT NAME AccName	AN	Y	Name as stated in the account - primary account name for joint account.	200		
10	CIF NO CifNum	AN	Y	Customer's unique CIF number. For joint account please indicate the main CIF number or the primary CIF number. NOTE: DTM must ensure the unique key no is generated for the same customer across the DTM's "Deposit/Product Type" under Field No = 4 (this is also applicable to Interbank Money Market Placement). Refer to paragraph 3.1 of these DISS Guidelines on	100		



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Position (column)	Field Description column header	Type (A=alpha/ N=numeric)/DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if not Available	Numeric Type
B	Transaction Record - Account Number 1						
				the requirement to maintain unique reference number for each depositor.			
11	STAFF/ NON STAFF StaffCode	N	Y	1 = Staff 2 = Non Staff 0 = Information not available		0	int
12	ACCOUNT TYPE AccType	N	Y	Code for each account type: 1 = Individual Person 2 = Individual Person - Joint 3 = Individual Person - Trust 4 = Sole Proprietorship 5 = Partnership 6 = Non-Individual Person 7 = Non-Individual Person - Trust Definitions of each account type is as set out in paragraph 3.5 of these DISS Guidelines.			int
13	TEL NUMBER - HOME TelHome	AN	Y	State code and tel. no.	200	0	
14	TEL NUMBER - OFFICE TelOffice	AN	Y	State code and tel. no.	200	0	
15	TEL NUMBER - HP TelHp	AN	Y	State code and tel. no.	200	0	
16	REGISTRATION NO RegNum	AN	Y	Mandatory for "Account Type" = 4, 5, 6 and 7. Default to "0" for "Account Type" = 1, 2 and 3.	50	0	
17	ACCOUNT OPENING DATE AccOpenDate	DT	Y	The date when the account was originally opened. YYYYMMDD NOTE: For old account where DTM cannot trace back the account opening date, the field is to be defaulted to "19000101". For account opening effective 1st January 2013 onwards, DTM must ensure that the information is available for reporting to PIDM.		19000101	



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Position (column)	Field Description column header	Type (A=alpha/ N=numeric)/DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if not Available	Numeric Type
B	Transaction Record - Account Number 1						
18	APPROVER FOR ACCOUNT OPENING ApproverAccOpen	AN	Y	<p>The staff code/id for approver of account opening.</p> <p>NOTE:</p> <p>Final approver for the account opening. For old account where DTM cannot trace back the Approver of the account opening, the field is to be defaulted to "0".</p> <p>For accounts opened via straight-through processing (STP) and auto-approved by the system, the field is to be defaulted/auto-tagged to "system"</p> <p>For account opening effective 1st January 2013 onwards, DTM must ensure that the information is available for reporting to PIDM.</p>	20	0	
19	RM LEDGER BALANCE/ OUTSTANDING DEPOSIT BALANCE LedgerBal	N	Y	<p>RM Ledger balance = Outstanding balance inclusive of cheque clearing suspense (outward clearing).</p> <p>Amount defined to 2 decimal places. (e.g. 500.20 to denote five hundred and twenty cents).</p> <p>All applicable accounts should be reported regardless of positive or negative balance. However, account with negative balance is to be reported as "0" (zero) balance.</p> <p>For foreign currency account, the RM converted amount shall be recorded in this field.</p>		0	money
20	CURRENCY EXCHANGE RATE FxRate	N	Y	<p>Exchange rate used vs RM for the account.</p> <p>1 unit foreign currency to MYR at 10 decimal points.</p> <p>Put "0" if not applicable.</p>		0	Numeric (22,10)



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Position (column)	Field Description column header	Type (A=alpha/ N=numeric)/DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if not Available	Numeric Type
B	Transaction Record - Account Number 1						
21	FX LEDGER BALANCE/ OUTSTANDING DEPOSIT BALANCE FxLedgerBal	N	Y	<p>Ledger balance for foreign currency account in the original currency.</p> <p>Ledger balance = Outstanding balance inclusive of cheque clearing suspense (outward clearing).</p> <p>Amount defined to 2 decimal places. (e.g. 500.20 to denote five hundred and twenty cents).</p> <p>All applicable accounts should be reported regardless of positive or negative balance. However, account with negative balance is to be reported as "0" (zero) balance.</p> <p>Put"0" if not applicable.</p>		0	money
22	RM AVAILABLE DEPOSIT BALANCE AvailableBal	N	Y	<p>Ledger balance in column 19 less the float amount (uncleared amount).</p> <p>Amount defined to 2 decimal places. (e.g. 500.20 to denote RM Five hundred and twenty cents).</p> <p>All applicable accounts should be reported regardless of positive or negative balance. However, account with negative balance is to be reported as "0" (zero) balance.</p> <p>Available balance arising from Overdraft/financing facilities should not be included.</p> <p>For foreign currency account, the RM converted amount shall be recorded in this field.</p> <p>Put"0" if not applicable.</p>		0	money
23	FX AVAILABLE DEPOSIT BALANCE FxAvailableBal	N	Y	<p>Available balance for foreign currency account in the original foreign currency.</p> <p>Ledger balance in column 21 less the float amount</p>		0	money



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Position (column)	Field Description column header	Type (A=alpha/ N=numeric)/DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if not Available	Numeric Type
B	Transaction Record - Account Number 1						
				<p>(uncleared amount).</p> <p>Amount defined to 2 decimal places. (e.g. 500.20 to denote Five hundred and twenty cents).</p> <p>All applicable accounts should be reported regardless of positive or negative balance. However, account with negative balance is to be reported as "0" (zero) balance.</p> <p>Available balance arising from Overdraft/financing facilities should not be included.</p> <p>Put "0" if not applicable.</p>			
24	RM BILLS PAYABLE OUTSTANDING BillPayable	N	Y	<p>Only bills payable originated from debiting of deposit account are to be reported. Example - debiting of current account for purchase of bankers draft.</p> <p>For foreign currency account, the RM converted amount shall be recorded in this field.</p> <p>Put "0" if not applicable.</p>		0	money
25	FX BILLS PAYABLE OUTSTANDING FxBillPayable	N	Y	<p>Only bills payable originated from debiting of deposit account are to be reported. Such as debiting of current account for purchasing of bankers draft, internet transfer via IBG etc.</p> <p>Put "0" if not applicable</p>		0	money
26	RM ACCRUED INTEREST/DIVIDEND/ PROFIT AccruedInt/Prof	N	Y	<p>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).</p> <p>For foreign currency account, the RM converted amount shall be recorded in this field.</p>		0	money



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Position (column)	Field Description column header	Type (A=alpha/ N=numeric)/DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if not Available	Numeric Type				
B	Transaction Record - Account Number 1										
				Put "0" if not applicable. Note: This figure can be expressed in negative value.							
27	FX ACCRUED INTEREST/DIVIDEND/ PROFIT FxAccruedInt/Prof	N	Y	Interest/dividend/profit 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. Note: This figure can be expressed in negative value.		0	money				
28	RM INTEREST/DIVIDEND/ PROFIT PAID TODATE Int/ProfToDate	N	Y	Interest/dividend/profit accrued and paid (for the year) 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. Put "0" if not applicable.		0	money				
29	FX INTEREST/DIVIDEND/ PROFIT PAID TODATE FxInt/ ProfToDate	N	Y	Interest/dividend/profit accrued and paid (for the year) 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). Put "0" if not applicable.		0	money				
30	TAGGING Tagging	N	Y	<table border="1" style="width: 100%;"> <tr> <td style="width: 20px; text-align: center;">0</td> <td>None</td> </tr> <tr> <td style="width: 20px; text-align: center;">1</td> <td>If the account was tagged as collateral for loan/financing facility</td> </tr> </table>	0	None	1	If the account was tagged as collateral for loan/financing facility		0	int
0	None										
1	If the account was tagged as collateral for loan/financing facility										



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Position (column)	Field Description column header	Type (A=alpha/ N=numeric)/DT=Date	Mandatory field Y=Yes, N= No	Remarks		Max Length	Default Value if not Available	Numeric Type
B	Transaction Record - Account Number 1							
				2	Other tagging, garnish, court order, lien, AMLA etc.			
				3	Deceased account			
				4	Deceased account and tagged as collateral for loan/financing facility			
				5	Deceased account and other tagging, garnish, court order, lien, AMLA etc			
31	CONDITION OF TAGGING CondOfTagging	AN	Y	Please indicate the loan account number(s) and specify details of tagging under field 30 above. Put "0" for accounts not subject to tagging.		50	0	
32	UNCLAIM MONIES UclaimedMonies	N	Y	Whether the account is categorized under unclaimed monies 1 = YES 2 = NO Note : Relates to Unclaimed Monies which has already been transferred out from the deposit liability systems but has yet to be submitted to the Registrar of Unclaimed Moneys.			-	bit
33	RM NOMINAL VALUE NominalValues	N	Y	The face value for the NID/INI. Amount defined to 2 decimal places. (e.g. 500.20 to denote RM five hundred and twenty cents. This is also applicable for positive or negative value. However, negative value is to be reported as "0" zero. For foreign currency account, the RM converted amount shall be recorded in this field. Put "0" if not applicable.			0	money



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Position (column)	Field Description column header	Type (A=alpha/ N=numeric)/DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if not Available	Numeric Type
B	Transaction Record - Account Number 1						
34	FX NOMINAL VALUE FxNominalValue	N	Y	<p>The balance for foreign currency account in the original foreign currency.</p> <p>The face value for NID/INI.</p> <p>This is also applicable for positive or negative value. However, negative value is to be reported as "0" zero.</p> <p>Amount defined to 2 decimal places. (e.g. 500.20 to denote five hundred and twenty cents).</p> <p>Put "0" if not applicable.</p>		0	money
35	RM PROCEED VALUE ProceedValue	N	Y	<p>Proceed value for NID/INI as at report date.</p> <p>Amount defined to 2 decimal places. (e.g. 500.20 to denote RM five hundred and twenty cents).</p> <p>This is also applicable for positive or negative value. However, negative value is to be reported as "0" zero.</p> <p>For foreign currency account, the RM converted amount shall be recorded in this field.</p> <p>Put "0" if not applicable.</p> <p>The same value under this field is also to be reported in Field 19.</p>		0	money
36	FX PROCEED VALUE FxProceedValue	N	Y	<p>The balance for foreign currency account in the original foreign currency.</p> <p>Proceed value for NID/INI as at report date.</p> <p>This is also applicable for positive or negative value. However, negative value is to be reported as "0" .</p> <p>Amount defined to 2 decimal places. (e.g. 500.20 to denote five hundred and twenty cents).</p> <p>Put "0" if not applicable.</p>		0	money



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Position (column)	Field Description column header	Type (A=alpha/ N=numeric)/DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if not Available	Numeric Type								
B	Transaction Record - Account Number 1														
				The same value under this field is also to be reported in field 21.											
37	ATM CARD AtmCard	N	Y	<table border="1" style="width: 100%;"> <tr> <td style="width: 20px; text-align: center;">1</td> <td>ATM only</td> </tr> <tr> <td style="text-align: center;">2</td> <td>ATM & Internet Banking</td> </tr> <tr> <td style="text-align: center;">3</td> <td>Internet Banking only</td> </tr> <tr> <td style="text-align: center;">4</td> <td>No ATM & Internet Banking</td> </tr> </table> <p>Note: ATM refers to ATM cards as well as Debit Cards that allow for withdrawals via the ATM. Internet banking refers to facilities available to depositors to access their deposit accounts on real time basis.</p>	1	ATM only	2	ATM & Internet Banking	3	Internet Banking only	4	No ATM & Internet Banking			int
1	ATM only														
2	ATM & Internet Banking														
3	Internet Banking only														
4	No ATM & Internet Banking														

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 accounts for the file.
2	TOTAL AMOUNT	N	Y	Total amount. I.e. the sum total of RM ledger balance/ outstanding balance for the total records (column 19) Amount defined to 2 decimal places. (e.g. 500.20 to denote five hundred and twenty cents.



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Appendix I(b): Account Holder File

FILE SPECIFICATION	
Name	Account Holder - PIDM Standard File Format
File Description	<p>This is a batch file created by the DTM's extraction program. It contains details of account holders for all accounts as per the Master File. One account can have multiple account holders, hence all account holders' details are required to be recorded</p> <p>Note:</p> <p>1) For records with "Account Type" 1, 2, 3, (Individual Person, Individual Person - Joint and Individual Person - Trust) the details of the account holders must be reported in account holder file. At least one of field no 6-9 should have value other than "0".</p> <p>2) For records with "Account Type" 4, 5, 6 and 7 (Sole Proprietorship, Partnership, Non-Individual Person and Non Individual Person - Trust), only fields no 1 and 2 of Account Holder File are mandatory. Other fields can be defaulted to "0" if the information is not available.</p>
File/batch Name	<p>BankCode02YYYYMMDDssnnn</p> <p>BankCode = The DTM's bank code (e.g. 0227 for Maybank) 02 = Account Holder file YYYYMMDD = the record date (e.g. 20071231) ss = submission status (01= First submission, 02= second submission/resubmission) nnn = the batch serial number starting with 001</p> <p>e.g., 0227022007123101001</p>
Format	Text File (pipe delimited/separated)
Sample	<p>Transaction Header</p> <p>Column Header</p> <p>Transaction Record Account Number 1 Transaction Record Account Number 2 Transaction Record Account Number 3 Transaction Record Account Number 4 Transaction Footer</p>

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)/ DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if not Available	Numeric Type
B	Transaction Record - Account Number 1						
1	ACCOUNT NUMBER AccNum	AN	Y	Account number/ Transaction ref No/ Deal No. link to master file.	50		
2	ACCOUNT NAME AccName	AN	Y	Name as stated in the account - link to master file e.g.: ABC Holding, Muhammad Bin Ali etc.....	200		



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Position (column)	Field Name Column Header	Type (A=alpha/ N=numeric)/ DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if not Available	Numeric Type
B	Transaction Record - Account Number 1						
3	AC HOLDER CIF NO CifNum	AN	Y	Customer's unique CIF number. For joint accounts please indicate the main CIF number or the primary CIF number.	100	0	
4	HOLDERS NAME HolderName	AN	Y	Name of the person holding the account or the account signatories. e.g. Muhammad Bin Abdullah. For non- person account such as company, association etc., name of the account holders/signatories should be presented in this file.	200	0	
5	HOLDER'S SALUTATION Salutation	AN	Y	E.g. Encik, Mr, Tuan, Datuk, Tan Sri etc.	50	0	
6	NEW NRIC NUMBER NewIdNum	AN	Y	Mandatory for Account Types 1, 2 and 3. NRIC no of the account holder Dashes in between NRIC number are required to be removed. (e.g. 820902-05-5811 = 820902055811). Put "0" if not applicable.	20	0	
7	OLD NRIC NUMBER OldIdNum	AN	Y	Old NRIC no of the account holder. Put "0" if not applicable.	20	0	
8	POLICE/ ARMY IC NO Police/ArmyIdNum	AN	Y	If the account holder is police or army. Put "0" if not applicable.	20	0	
9	PASSPORT NUMBER PassportNum	AN	Y	Mandatory for non-residents. Put "0" if not applicable.	50	0	
10	RESIDENT/ NON-RESIDENT Resident	N	Y	1 = Resident 2 = Non resident 0 = Information not available		0	
11	DATE OF BIRTH DateOfBirth	DT	Y	YYYYMMDD		19000101	
12	GENDER Gender	N	Y	1 = Male 2 = Female 0 = Information not available		0	int
13	PASSPORT COUNTRY OF ISSUANCE CountryIssuance	AN	Y	Mandatory for non-resident. Refer to this list for the ALPHA-3 Country codes	50	0	



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Position (column)	Field Name Column Header	Type (A=alpha/ N=numeric)/ DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if not Available	Numeric Type
B	Transaction Record - Account Number 1						
				https://www.iso.org/obp/ui/#search Example : JPN (for Japan), SGP (for Singapore), IDN (for Indonesia) Put "0" if not applicable.			

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.



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Appendix I(c): Term Deposit Details File

FILE SPECIFICATION	
Name	Term Deposit Details - PIDM Standard File Format
File Description	This is a batch file created by the DTM's extraction program. It contains details of term deposits with fixed maturity period such as: <ul style="list-style-type: none"> Fixed Deposits ("FD") Negotiable Instrument of Deposits /Islamic Negotiable Instruments ("NID/INI") General Investment Accounts ("GIA") Specific Investment Accounts ("SIA")
File/batch Name	BankCode03YYYYMMDDssnnn BankCode = The DTM's bank code (e.g. 0227 for Maybank) 03 = Term deposit file YYYYMMDD = the record date (e.g. 20071231) ss = submission status (01= First submission, 02= second submission/resubmission) nnn = the batch serial number starting with 001 e.g. 0227032007123101001
Format	Text File (pipe delimited/separated)
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)/ DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if Not Available	Numeric Type
B	Transaction Record - Account Number 1						
1	ACCOUNT NUMBER AccNum	AN	Y	Account number/ Transaction ref No/ Deal No. link to master file.	50		
2	CURRENCY Currency Code	AN	Y	AED =Arab Emirates Dirham AUD =Australian Dollar BDT =Bangladesh Taka BND =Brunei Dollar CAD =Canadian Dollar CHF =Swiss Franc CLP = Chilean Peso CNH = Chinese Yuen traded offshore CNY =Chinese Renminbi DKK =Danish Krone	10		



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Position (column)	Field Name Column Header	Type (A=alpha/ N=numeri c)/ DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if Not Available	Numeric Type
B	Transaction Record - Account Number 1						
				EUR =Euro GBP =Sterling Pound HKD =Hong Kong dollar IDR =Indonesian Rupiah INR =Indian Rupee JPY =Japanese Yen KWD = Kuwait Dinar LKR =Sri Lanka Rupee MYR =Ringgit Malaysia NOK =Norwegian Krone NZD =New Zealand Dollar PGK =Papua N Guinea Kina PHP =Philippines Peso PKR =Pakistan Rupee QAR =Qatar Riyal SAR =Saudi Riyal SEK =Swedish Krona SGD =Singapore Dollar TWD =Taiwan Dollar THB =Thai Baht USD =US Dollar XAU =Gold currency ZAR =South Africa Rand DTMs are to contact PIDM for additional codes (if required).			
3	CERTIFICATE NO CertNum	AN	N	Only applicable to FD, GIA, SIA and the like. - If any. Put "0" if not applicable.	38	0	
4	ACCOUNT OPENING DATE AccOpeningDate	DT	Y	The date when the account was originally opened - YYYYMMDD NOTE: For old account where DTM cannot trace back the account opening date, the field is to be defaulted to "19000101". For account opening effective 1st January 2013 onwards, DTM must ensure that the information is available for reporting to PIDM.		19000101	
5	RM NOMINAL VALUE NominalValue	N	Y	The face value for the NID/INI. For foreign currency account, the RM converted amount shall be recorded in this field. This is also applicable for positive or negative value. However, negative value is to be reported as "0" zero. Put "0" if not applicable.		0	money



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Position (column)	Field Name Column Header	Type (A=alpha/ N=numeri c)/ DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if Not Available	Numeric Type
B	Transaction Record - Account Number 1						
6	FX NOMINAL VALUE FxNominalValue	N	Y	For the foreign currency account in the original foreign currency. The face value for the NID/INI. This is also applicable for positive or negative value. However, negative value is to be reported as "0" zero. Put "0" if not applicable.		0	money
7	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). All applicable accounts should be reported regardless of positive or negative balance. However, account with negative balance is to be reported as "0" (zero) balance. For foreign currency account, the RM converted amount shall be recorded in this field. Put "0" if not applicable.		0	money
8	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). All applicable accounts should be reported regardless of positive or negative balance. However, account with negative balance is to be reported as "0" (zero) balance. Put "0" if not applicable.		0	money
9	RM AVAILABLE DEPOSIT BALANCE AvailableBal	N	Y	Ledger balance in items 7 less the float amount (uncleared amount).		0	money



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TITLE	Guidelines on Deposit Information Systems and Submission
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Position (column)	Field Name Column Header	Type (A=alpha/ N=numerical)/ DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if Not Available	Numeric Type
B	Transaction Record - Account Number 1						
				<p>Amount defined to 2 decimal places. (e.g. 500.20 to denote RM Five hundred and twenty cents).</p> <p>All applicable accounts should be reported regardless of positive or negative balance. However, account with negative balance is to be reported as "0" (zero) balance.</p> <p>Available balance arising from Overdraft/financing facilities should not be included.</p> <p>For foreign currency account, the RM converted amount shall be recorded in this field.</p> <p>Put "0" if not applicable.</p>			
10	FX AVAILABLE DEPOSIT BALANCE FxAvailableBal	N	Y	<p>Available balance for foreign currency account in the original foreign currency.</p> <p>Ledger balance in field 8 less the float amount (uncleared amount).</p> <p>Amount defined to 2 decimal places. (e.g. 500.20 to denote Five hundred and twenty cents).</p> <p>All applicable accounts should be reported regardless of positive or negative balance. However, account with negative balance is to be reported as "0" (zero) balance.</p> <p>Available balance arising from Overdraft/financing facilities should not be included.</p> <p>Put "0" if not applicable</p>		0	money
11	PLACEMENT DATE/ RENEWAL/ISSUE DATE Placement/RenewDate	DT	Y	Referring to placement effective date. Applicable to FD/GIA/SIA e.g. YYYYMMDD.		19000101	
12	MATURITY DATE MaturityDate	DT	Y	Applicable to fixed FD/GIA/SIA e.g. YYYYMMDD.		19000101	
13	TENOR Tenor	N	Y	Applicable to FD/GIA/SIA in number of days.		0	int



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Position (column)	Field Name Column Header	Type (A=alpha/ N=numerical)/ DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if Not Available	Numeric Type
B	Transaction Record - Account Number 1						
14	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. Put "0" if not applicable.		0	Numeric (10,5)
15	GROSS RATE GrossRate	N	N	Applicable to Islamic deposits where DTM uses gross return and profit-sharing ratios in calculating dividends, up to 5 decimal point (e.g. 4.444% is denoted as 0.04444). If DTM is using this rate, the profit-sharing ratio (deposits portion) should be recorded in field 16. Put "0" if not applicable.		0	Numeric (10,5)
16	PROFIT SHARING RATIOS – (CUSTOMER PORTION) PSR	N	N	Applicable to Islamic deposits where DTM uses gross return (Field No. 15) and profit-sharing ratios (PSR) in calculating dividends. Up to 5 decimal points E.g. 0.70000 refer to PSR of 70:30 (customer: bank respectively). Put "0" if not applicable.		0	Numeric (10,5)
17	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. Put "0" if not applicable. Note: This figure can be expressed in negative value.		0	money
18	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).		0	money



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Position (column)	Field Name Column Header	Type (A=alpha/ N=numerical)/ DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if Not Available	Numeric Type
B	Transaction Record - Account Number 1						
				Put "0" if not applicable. Note: This figure can be expressed in negative value.			
19	RM INTEREST/DIVIDEND/ PROFIT PAID TODATE Int/ProfPdToDate	N	Y	Interest/dividend/profit accrued and paid (for the year) 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. Put "0" if not applicable.		0	money
20	FX INTEREST/DIVIDEND/ PROFIT PAID TODATE FxInt/ProfPd ToDate	N	Y	The balance for foreign currency account in the original foreign currency. Interest/dividend/profit accrued and paid to customer for the year 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). Put "0" if not applicable.		0	money
21	RM PROCEED VALUE ProceedValue	N	Y	Proceed value for NID/INI as at report date. Amount defined to 2 decimal places. (e.g. 500.20 to denote RM five hundred and twenty cents). This is also applicable for positive or negative value. However, negative value is to be reported as "0" zero. For foreign currency account, the RM converted amount shall be recorded in this field. The same value is to be reported in field 7. Put "0" if not applicable.		0	money



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Position (column)	Field Name Column Header	Type (A=alpha/ N=numeric)/ DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if Not Available	Numeric Type
B	Transaction Record - Account Number 1						
22	FX PROCEED VALUE FxProceedValue	N	Y	<p>The balance for foreign currency account in the original foreign currency.</p> <p>Proceed value for NID/INI as at report date.</p> <p>Amount defined to 2 decimal places. (e.g. 500.20 to denote five hundred and twenty cents).</p> <p>This is also applicable for positive or negative value. However, negative value is to be reported as "0" zero.</p> <p>The same value is to be reported at Field 8.</p> <p>Put "0" if not applicable.</p>		0	money
23	LAST INTEREST/DIVIDEND/ PROFIT PAYMENT DATE LastInt/DivPmt	DT	Y	<p>The date where the interim interest/dividend was credited to the account. YYYYMMDD.</p> <p>Put "0" if not applicable.</p>		19000101	

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 accounts for the file.
2	TOTAL AMOUNT	N	Y	<p>Total amount. I.e. the sum total of RM ledger balance/ outstanding balance for the total record (column 7).</p> <p>Amount defined to 2 decimal places. (e.g. 500.20 to denote Five hundred and twenty cents)</p>



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Appendix I(d): Beneficiary File

FILE SPECIFICATION	
File Name	Beneficiary Details for Trust Account
File Description	This is a batch file created by the DTM's extraction program. It contains details of beneficiaries of trust accounts. This file is only applicable for trust accounts. An account may have multiple beneficiaries, hence all beneficiaries' details are required to be recorded. For trust account that does not have beneficiary list, the record is not required to be reflected in this file.
File/batch Name	BankCode04YYYYMMDDssnnn BankCode = The DTM's bank code (e.g. 0227 for Maybank) 04 = Trust beneficiary file YYYYMMDD = the record date (e.g. 20071231) ss = submission status (01= First submission, 02= second submission/ resubmission) nnn = the serial number start with 001 e.g., 0227042007123101001
Format	Text File (pipe delimited/separated)
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)/ DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if Not Available	Numeric Type
B	Transaction Record - Account Number 1						
1	ACCOUNT NUMBER AccNum	AN	Y	Account number/ Transaction ref No/ Deal No. link to master file.	50		
2	CURRENCY CurrencyCode	AN	Y	AED =Arab Emirates Dirham AUD =Australian Dollar BDT =Bangladesh Taka BND =Brunei Dollar CAD =Canadian Dollar CHF =Swiss Franc CLP = Chilean Peso	10		



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Position (column)	Field Name Column Header	Type (A=alpha/ N=numeric)/ DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if Not Available	Numeric Type
B	Transaction Record - Account Number 1						
				CNH = Chinese Yuen traded offshore CNY =Chinese Renminbi DKK =Danish Krone EUR =Euro GBP =Sterling Pound HKD =Hong Kong dollar IDR =Indonesian Rupiah INR =Indian Rupee JPY =Japanese Yen KWD = Kuwait Dinar LKR =Sri Lanka Rupee MYR =Ringgit Malaysia NOK =Norwegian Krone NZD =New Zealand Dollar PGK =Papua N Guinea Kina PHP =Philippines Peso PKR =Pakistan Rupee QAR =Qatar Riyal SAR =Saudi Riyal SEK =Swedish Krona SGD =Singapore Dollar TWD =Taiwan Dollar THB =Thai Baht USD =US Dollar XAU =Gold currency ZAR =South Africa Rand DTMs are to contact PIDM for additional codes (if required).			
3	CUSTOMER /ACCOUNT NAME AccName	AN	Y	Name as stated in the account - link to master file.	200		
4	BENEFICIARY NAME/ CODE Beneficiary Name	AN	Y	Beneficiary name or code.	200		
5	BENEFICIARY ID BeneficiaryID	AN	Y	Beneficiary ID- (NRIC number, passport no., birth certificate number, etc.) as provided by Trustee.	50	0	
6	BENEFICIARY ADDRESS Beneficiary Add	AN	Y	Beneficiary Address provided by the Trustee.	500	0	



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Position (column)	Field Name Column Header	Type (A=alpha/ N=numeric)/ DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if Not Available	Numeric Type
B	Transaction Record - Account Number 1						
7	RATIO OF BENEFICIARY INTEREST BeneficiaryInt	N	Y	Applicable to trust a/c only. Up to 10 decimal points (e.g. 4.12345678% is denoted as 0.0412345678). Total sum of % for one account should be within 0.02% tolerance limit (i.e. between 0.9998 and 1.0002).			Numeric (15,10)

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.



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Appendix I(e): Address File

FILE SPECIFICATION	
File Name	Address Details - PIDM Standard File Format
File Description	This is a batch file created by the DTM's extraction program. It contains details of addresses for all accounts. For joint accounts, only primary address need to be presented and one account should only have one address.
File/batch Name	<p>BankCode05YYYYMMDDssnnn</p> <p>BankCode = The DTM's Bank code (e.g. 0227 for Maybank) 05 = Address file YYYYMMDD = the record date (e.g. 20071231) ss = submission status (01= First submission, 02= second submission/resubmission) nnn = the serial number start with 001</p> <p>e.g., 0227052007123101001</p>
Format	Text File (pipe delimited/separated)
Sample	<p>Transaction Header</p> <p>Column Header</p> <p>Transaction Record Account Number 1 Transaction Record Account Number 2 Transaction Record Account Number 3 Transaction Record Account Number 4 </p> <p>Transaction Footer</p>

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)/ DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if Not Available	Numeric Type
B	Transaction Record - Account Number 1						
1	ACCOUNT NUMBER AccNum	AN	Y	Account number/ Transaction ref No/ Deal No. link to master file.	50		
2	RESIDENTIAL ADDRESS LINE 1 ResidentAdd1	AN	Y	Residential/permanent/registered address.	200	0	
3	RESIDENTIALADDRESS LINE 2 ResidentAdd2	AN	Y	Residential address.	200	0	



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Position (column)	Field Name Column Header	Type (A=alpha/ N=numeric)/ DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if Not Available	Numeric Type
B	Transaction Record - Account Number 1						
4	RESIDENTIAL ADDRESS LINE 3 ResidentAdd3	AN	Y	Residential/permanent/registered address –Town.	50	0	
5	RESIDENTIAL ADDRESS LINE 4 ResidentAdd4	AN	Y	Residential/permanent/registered address - State, Country.	50	0	
6	POSTCODE Postcode	AN	Y	Postcode.	20	0	
7	MAILING ADDRESS LINE 1 MailAdd1	AN	Y	Mailing address.	200	0	
8	MAILING ADDRESS LINE 2 MailAdd2	AN	Y	Mailing address.	200	0	
9	MAILING ADDRESS LINE 3 MailAdd3	AN	Y	Mailing address – Town.	50	0	
10	MAILING ADDRESS LINE 4 MailAdd4	AN	Y	Mailing address - State, Country.	50	0	
11	POSTCODE Postcode	AN	Y	Postcode.	20	0	

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 accounts for the file.



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Appendix I(f): Financial Replacement File Format

FILE SPECIFICATION	
Name	Financial Replacement - PIDM Standard File Format
File Description	1. This is a batch file created by DTM based on data from the deposit source system and/or the data warehouse. 2. The replacement file is not required to be submitted for annual SFF submission. 3. The file is to be submitted to PIDM when PIDM requires DTM to submit their data via SFF for readiness testing purpose, special examination and/or reimbursement, if required.
File/batch Name	BankCodefinrepYYYYMMDDSSSSnnn BankCode = The DTM's bank code (e.g. 0227 for Maybank) finrep = to denote "financial replacement file". YYYYMMDD = the record date (e.g. 20071231) need to be adjusted SSSS = the assigned serial number (e.g. 0001, 0002 etc.) for each deposit source system. Serial number and details of the deposit source system must be documented in the SFF Generation Process documentation. nnn = the serial number start with 001 e.g.: 0227finrep200712310001001
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

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)/ DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if Not Available	Numeric Type
A	Transaction Record - Account Number 1						
1	ACCOUNT NUMBER AccNum	AN	Y	Account number/ Transaction ref No/ Deal No. as per master file.	50		
2	CERTIFICATE NO CertNum	AN	N	Only applicable for accounts with Term deposit file such as fixed deposits - If any as per Term Deposit file. Put "0" if not applicable.	38		



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Position (column)	Field Name Column Header	Type (A=alpha/ N=numeric)/ DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if Not Available	Numeric Type
A	Transaction Record - Account Number 1						
3	RM LEDGER BALANCE/ OUTSTANDING DEPOSIT BALANCE LedgerBal	N	Y	<p>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).</p> <p>All applicable accounts should be reported regardless of positive or negative balance. However, account with negative balance is to be reported as "0" (zero) balance.</p> <p>For foreign currency account, the RM converted amount shall be recorded in this field.</p> <p>Put "0" if not applicable.</p>			money
4	RM AVAILABLE DEPOSIT BALANCE AvailableBal	N	Y	<p>Ledger balance in field 3 less the float amount (uncleared amount).</p> <p>Amount defined to 2 decimal places. (e.g. 500.20 to denote RM five hundred and twenty cents).</p> <p>All applicable accounts should be reported regardless of positive or negative balance. However, account with negative balance is to be reported as "0" (zero) balance.</p> <p>Available balance arising from Overdraft/financing facilities should not be included.</p> <p>For foreign currency accounts, the RM converted amount shall be recorded in this field.</p>			money



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Ref No DI/GL6-A6/2023(DISS) **Issued on** 22 February 2023

TITLE Guidelines on Deposit Information Systems and Submission

Position (column)	Field Name Column Header	Type (A=alpha/ N=numeric)/ DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if Not Available	Numeric Type
A	Transaction Record - Account Number 1						
5	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. Note: This figure can be expressed in negative value. Put "0" if not applicable		0	money
6	RM NOMINAL VALUE NominalValue	N	Y	The face value for the NID/INI. For foreign currency accounts, the RM converted amount shall be recorded in this field. This is also applicable for positive or negative value. However, negative value is to be reported as "0" zero. Put "0" if not applicable		0	money
7	RM PROCEED VALUE ProceedValue	N	Y	Proceed value for NID/INI as at report date. Amount defined to 2 decimal places. (e.g. 500.20 to denote RM five hundred and twenty cents). This is also applicable for positive or negative value. However, negative value is to be reported as "0" zero. For foreign currency accounts, the RM converted amount shall be recorded in this		0	money



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Position (column)	Field Name Column Header	Type (A=alpha/ N=numeric)/ DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if Not Available	Numeric Type
A	Transaction Record - Account Number 1						
				field. The same value is to be reported in field 3. Put "0" if not applicable.			
8	RM BILLS PAYABLE OUTSTANDING BillPayable	N	Y	Only bills payable originated from debiting of deposit account are to be reported. Example - debiting of current account for purchase of bankers draft. For foreign currency accounts, the RM converted amount shall be recorded in this field. Put "0" if not applicable.		0	money
9	RM INTEREST/DIVIDEND/ PROFIT PAID TODATE Int/ProfPdToDate	N	Y	Interest/dividend/profit accrued and paid (for the year) 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 accounts, the RM converted amount shall be recorded in this field. Put "0" if not applicable.		0	money
10	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		0	money



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Position (column)	Field Name Column Header	Type (A=alpha/ N=numeric)/ DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if Not Available	Numeric Type
A	Transaction Record - Account Number 1						
11	FX AVAILABLE DEPOSIT BALANCE FxAvailableBal	N	Y	<p>hundred and twenty cents).</p> <p>All applicable accounts should be reported regardless of positive or negative balance. However, account with negative balance is to be reported as "0" (zero) balance.</p> <p>Put "0" if not applicable.</p>		0	money
12	FX ACCRUED INTEREST/DIVIDEND/ PROFIT FxAccruedInt/Prof	N	Y	<p>Available balance for foreign currency account in the original foreign currency. Ledger balance in items 8 less the float amount (uncleared amount).</p> <p>Amount defined to 2 decimal places. (e.g. 500.20 to denote Five hundred and twenty cents).</p> <p>All applicable accounts should be reported regardless of positive or negative balance. However, account with negative balance is to be reported as "0" (zero) balance. Available balance arising from overdraft/ financing facilities should not be included.</p> <p>Put "0" if not applicable.</p>		0	money



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Position (column)	Field Name Column Header	Type (A=alpha/ N=numeric)/ DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if Not Available	Numeric Type
A	Transaction Record - Account Number 1						
				Note: This figure can be expressed in negative value.			
13	FX NOMINAL VALUE FxNominalValue	N	Y	For the foreign currency account in the original foreign currency. The face value for the NID/INI. This is also applicable for positive or negative value. However, negative value is to be reported as "0" zero. Put "0" if not applicable.		0	money
14	FX PROCEED VALUE FxProceedValue	N	Y	The balance for foreign currency account in the original foreign currency. Proceed value for NID/INI as at report date. Amount defined to 2 decimal places. (e.g. 500.20 to denote five hundred and twenty cents). This is also applicable for positive or negative value. However, negative value is to be reported as "0" zero. The same value is to be reported in field 10. Put "0" if not applicable.		0	money
15	FX BILLS PAYABLE OUTSTANDING FxBillPayable	N	Y	Only bills payable originated from debiting of deposit account are to be reported. Such as debiting of current account for purchasing of bankers draft, internet transfer via IBG etc. For foreign currency accounts, the RM		0	money



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Position (column)	Field Name Column Header	Type (A=alpha/ N=numeric)/ DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if Not Available	Numeric Type
A	Transaction Record - Account Number 1						
				converted amount shall be recorded in this field. Put "0" if not applicable.			
16	FX INTEREST/DIVIDEND/ PROFIT PAID TODATE FxInt/ProfPd Todate	N	Y	The amount in the original foreign currency. Interest/dividend/profit accrued and paid to customer for the year 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).		0	money
17	SOURCE SYSTEM REFERENCE SourceSystem	AN	Y	Assigned serial number (e.g. 0001, 0002 etc.) for the respective deposit source system as stated in the file/batch name.	4		-
18	ACCOUNT OPENING DATE AccOpeningDate	DT	Y	The date when the account was originally opened - YYYYMMDD NOTE: For old account where DTM cannot trace back the account opening date, the field is to be defaulted to "19000101". For account opening effective 1st January 2013 onwards, DTM must ensure that the information is available for reporting to PIDM.		19000101	



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Appendix I(g): Contact Details for Internet Banking Accounts File Format

FILE SPECIFICATION	
Name	Contact Details For Internet Banking Accounts File - PIDM Standard File Format
File Description	This is a batch file created by the DTM setting out the contact details for internet banking customers. The internet banking contact details file is not required to be submitted for annual SFF submission. The file is to be submitted when PIDM requires DTM to submit their data via SFF pursuant to paragraph 4.5 of these DISS Guidelines.
File/batch Name	<p>BankCodecontactYYYYMMDDnnn</p> <p>BankCode = The DTM's bank code (e.g. 0227 for Maybank) contact = to denote "Internet Banking Contact Details file". YYYYMMDD = the record date (e.g. 20071231) need to be adjusted nnn = the serial number start with 001</p> <p>e.g.: 0227contact20071231001</p>
Format	Text File
Sample	<p>Transaction Header</p> <p>Column Header</p> <p>Transaction Record Account Number 1 Transaction Record Account Number 2 Transaction Record Account Number 3 Transaction Record Account Number 4 </p>

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)/ DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if Not Available	Numeric Type
A	Transaction Record - Account Number 1						
1	ACCOUNT NUMBER AccNum	AN	Y	Account number/ Transaction ref No/ Deal No. as per master file.	50		
2	TEL NUMBER - HP TelHp	AN	Y	Telephone number used for verification of online banking transactions	200	0	
3	EMAIL Email	AN	Y	Email address linked to internet banking account (if any).	200	0	



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Appendix I(h): Branch Code File Format

FILE SPECIFICATION	
Name	Branch Code - PIDM Standard File Format
File Description	<ol style="list-style-type: none"> This is a batch file created by DTM setting out the details of all the branch codes stated in the Masterfile. The branch code file is to be submitted with every submission of SFF file to PIDM.
File/batch Name	<p>BankCodebrcodeYYYYMMDDnnn</p> <p>BankCode = The DTM's bank code (e.g. 0227 for Maybank) brcode = to denote "branch code file". YYYYMMDD = the record date (e.g. 20071231) need to be adjusted nnn = the serial number start with 001</p> <p>e.g.: 0227brcode20071231001</p>
Format	Excel File

Position(column)	Field Name <i>Column Header</i>	Type (A=alpha/ N=numeric)	Mandatory field Y=Yes, N= No	Remarks
A	Transaction Record -Branch Number 1			
1	BANK CODE Bankcode	AN	Y	DTM's Bank Code (e.g. 0227 for Maybank)
2	BRANCH CODE Branchcode	AN	Y	The branch code as per SFF master file
3	BRANCH NAME Branchname	AN	Y	The branch name
4	POSTCODE PostCode	AN	Y	Post code of branch
5	FULL ADDRESS FullAddress	AN	Y	The branch full address (excluding Postcode and State)
6	STATE State	A	Y	State code as follows: JHR = Johor KDH = Kedah KTN = Kelantan KUL = F.T.Kuala Lumpur LBN = F.T. Labuan MLK = Melaka NSN = Negeri Sembilan PHG = Pahang PJY = F.T. Putrajaya PLS = Perlis PNG = Penang PRK = Perak SBH = Sabah SGR = Selangor SWK = Sarawak



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TITLE	Guidelines on Deposit Information Systems and Submission
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Position(column)	Field Name <i>Column Header</i>	Type (A=alpha/ N=numeric)	Mandatory field Y=Yes, N= No	Remarks
A	Transaction Record -Branch Number 1			
				TRG = Terengganu ZZZ = Others
7	Longitude code Longitude	AN	Y	At main entrance of Branch e.g.101 ^o 41' 5.5" E stated as 101,41,5.5,E
8	Latitude Code Latitude	AN	Y	At main entrance of Branch e.g. 3 ^o 8' 2.1" N stated as 3,8,2.1,N



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TITLE Guidelines on Deposit Information Systems and Submission

Appendix II: Product Summary Report on SFF for Records as at DD/MM/YYYY

Name Of Deposit-Taking Member ("DTM"): ABC BANK BERHAD

Bank Code: 0123 (4 digits)

Submission Date: (DD/MM/YYYY)

Submission No: 01 (2 digits: e.g.: "01" for first submission, "02" for second submission & so on)

Business Type (Islamic =1 Conventional =2)	Deposit/ Product Type	Deposit/Product Type (name)	(1)	(2)	(3)	(4)	(5)	(6)
			Total Accounts	Ledger Balance as at DD/MM/ YYYY (RM)*	Total Insurable Deposits		Total Non-Insurable Deposits/ Excluded Deposits/ Non-Deposit Products	
					No. of Accounts	RM	No. of Accounts	RM
2/1	1	Demand Deposit	3	2.00	1	1.00	2	1.00
2/1	2	Saving Deposit	0	-				
2/1	3	Fixed Deposit	0	-				
2/1	4	Specific Investment	0	-				
2/1	5	General Investment	0	-				
2/1	6	Commodity Murabahah	0	-				
2/1	7	Short Term Deposit (inclusive of Money Market Time Deposit)	0	-				
2/1	8	Bearer Deposit	0	-				
2/1	9	Negotiable Instrument of Deposit/Islamic Negotiable Instrument	0	-				
2/1	10	Repurchase Agreements/ Sell and Buy Back Agreement	0	-				
2/1	11	Interbank Placement						
2/1	12	Investment Linked to Derivatives Offered / Structured Product	0	-				
2/1	13	Gold Investment Account	0	-				
2/1	14	Silver Investment Account	0	-				
2/1	15	Investment Account						
2/1	99	Other Deposits	0	-				
TOTAL			3	2.00	1	1.00	2	1.00

* The "Total Ledger Balance in Column 2 should correspond with Appendix III – "Total Deposits and Non-Deposits in SFF".

Checked By: (Signature)
Name:
Position:
Date:
Contact No:

Approved By: (Signature)
Name:
Position:
Date:

Denotes cell to be populated by DTM.



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Appendix III: Reconciliation Template of Deposit Balance in General Ledger vs. SFF for Records as at DD/MM/YYYY

Name Of Deposit-Taking Member ("DTM"): ABC BANK BERHAD

Bank Code: 0123 (4 digits)

Business Type: [] (Indicate "1" for Islamic Business & "2" for Conventional Business)

Submission Date: [] (DD/MM/YYYY)

Submission No: [] (2 digits: e.g.: "01" for first submission, "02" for second submission & so on)

(A) DETAILS	(B) RM	(C) RM	Explanation for Column (C)
Total Deposits Accepted as at DD/MM/YYYY <small>Note 1</small>		xxx	(U)
Add : 1. Deposit liability items not in General Ledger (if any) and Non-deposit items reported in SFF (if any)			
e.g. : Money Market Deposit	xxx	(a)	
Unclaimed Monies	xxx	(b)	
Gold Saving/ Investment Account	xxx	(c)	
....etc.	xxx	(d)	xxx
Sub-total (W)		xxx	(W)=(U)+(V)
Minus : 2. Deposit liability items included in DTM's records but not reported in SFF (if any)			
e.g. : Nostro/Vostro account due from..	xxx	(f)	
xxxxxx	xxx	(g)	
....etc.	xxx	(h)	xxx
Total Deposits and Non-Deposits in SFF <small>Note 2</small>		xxx	(Y) = (W)-(X)

Note 1:

- For annual submission, this amount should correspond with the deposit liability amount reflected in the Statement of Financial Position ("SOPF") as per the DTM's financial statements. A copy of the SOPF and the relevant notes relating to deposits from the financial statements must be attached to this Appendix. If financial statements are not available, the management accounts should be submitted.
- For submission for readiness testing purpose/special examination, this amount should correspond with the DTM's general ledger for the date specified by PIDM.

Note 2:

Should correspond with SFF Master File- (B19)

Prepared By:	[Signature]	Approved By:	[Signature]
Name:	[]	Name:	[]
Position:	[]	Position:	Chief Financial Officer
Date:	[]	Date:	[]
Contact No:	[]		

[] Denotes cell to be populated by DTM.

Note: DTMs that have been granted a written approval under subsection 15(1) of the Financial Services Act 2013 [Act 758] to carry on Islamic banking business in addition to its licensed business must submit 2 separate templates i.e. for Conventional (business Type =2) and Islamic (business Type=1).



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Appendix IV (a): Aggregation Summary Report for Records as at 31 December YYYY

Name Of Deposit-Taking Member ("DTM") : ABC BANK BERHAD

Bank Code: 0123 (4 digits)

Business Type: (Indicate "1" for Islamic Bank & "2" for Conventional Bank)

Submission Date: (DD/MM/YYYY)

Submission No: (2 digits: e.g.: "01" for first submission, "02" for second submission & so on)

Business Type (Islamic Business = 1 Conventional Business=2)	Account Type	Account Type-Description	(1)	(2)	(3)	(4)	(5)	(6)
			Total Insured Deposits ^{Note 1} (RM)	Total Uninsured Deposits (RM)	Total Non-Insurable Deposits/ Excluded Deposits/ Non-Deposit Products (RM)	Total Balance (RM) (1)+(2)+(3)	No. of Entities	No. of Insured Entities
2	1	Individual Person	1.00	2.00	3.00	6.00	1	2
2	2	Individual Person - Joint	0.00	0.00	0.00	0.00	0	0
2	3	Individual Person - Trust	0.00	0.00	0.00	0.00	0	0
2	4	Sole Proprietorship	0.00	0.00	0.00	0.00	0	0
2	5	Partnership	0.00	0.00	0.00	0.00	0	0
2	6	Non Individual Person	0.00	0.00	0.00	0.00	0	0
2	7	Non-Individual Person - Trust	0.00	0.00	0.00	0.00	1	2
		TOTAL	1.00	2.00	3.00	6.00	2	4
1	1	Individual Person	1.00	2.00	3.00	6.00	1	2
1	2	Individual Person - Joint	0.00	0.00	0.00	0.00	0	0
1	3	Individual Person - Trust	0.00	0.00	0.00	0.00	0	0
1	4	Sole Proprietorship	0.00	0.00	0.00	0.00	0	0
1	5	Partnership	0.00	0.00	0.00	0.00	0	0
1	6	Non Individual Person	0.00	0.00	0.00	0.00	0	0
1	7	Non-Individual Person - Trust	0.00	0.00	0.00	0.00	0	0
		TOTAL	1.00	2.00	3.00	6.00	1	2
GRAND TOTAL			2.00	4.00	6.00	12.00	3	6

Note 1: Total Column (1) [i.e. Total Insured Deposit] must tally with Total Insured Deposits reflected in the Return on Total Insured Deposit [i.e. item (E) for the corresponding period.

Checked By: (Signature)

Name:

Position:

Date:

Contact No:

Approved By: (Signature)

Name:

Position:

Date:

Denotes cell to be populated by DTM.



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Appendix IV (b): Reconciliation Between Aggregation Summary Report and RTID

Name Of Deposit-Taking Member ("DTM") : ABC BANK BERHAD

Bank Code: 0123 (4 digits)

Business Type: (Indicate "1" for Islamic Business & "2" for Conventional Business)

Submission Date: (DD/MM/YYYY)

Submission No: (2 digits: e.g.: "01" for first submission, "02" for second submission & so on)

Assessment Year (YYYY)

Descriptions	RM	RM
Insurable deposits reported in RTID Note 1		(A)
Insurable deposits reported in Appendix IV(a) Note 2		(B)
Difference		(C) = (A)-(B)
Variance was due to :		
Items reported in RTID but was not reported in SFF:		
E.g. : Consolidated Unclaimed monies	(D1)	
Bills payable	(D2)	
.....etc.	(D3)	(D) = (D1)+(D2)+(D3)+(...)
Items reported in SFF but was not reported in RTID:		
E.g. : Nostro/Vostro Account	(E1)	
.....etc.	(E2)	(E) = (E1)+(E2)+(...)
Total Note 3		(F) = (D)+(E)

Note 1: As per Section (C) in RTID

Note 2: The aggregate of Columns (1) & (2) of Appendix IV(a)

Note 3: Item (F) should be equal to value stated item (C)

Checked By: (Signature)

Name:

Position:

Date:

Contact No:

Approved By: (Signature)

Name:

Position:

Date:

Denotes cell to be populated by DTM.

Note: DTMs that have been granted a written approval under subsection 15(1) of the Financial Services Act 2013 to carry on Islamic banking business in addition to its licensed business must submit 2 separate templates i.e. for Conventional (business Type =2) and Islamic products (business Type=1).



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Appendix V: Submission of Documentation of SFF Generation Process

-----To be prepared on DTM's letterhead-----

Perbadanan Insurans Deposit Malaysia

[Address]

[DTM'S NAME]

SUBMISSION OF DOCUMENTATION OF SFF GENERATION PROCESS TO PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM")

We hereby attach our submission of the documentation/revisions/updates of the SFF Generation Process, as at [dd/mm/yyyy] pursuant to Section 7 of the Guidelines on Deposit Information Systems and Submission.

Name:

Designation:

Date: [dd/mm/yyyy]

Attachment 1 : Documentation of SFF Generation Process



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Appendix V (Attachment 1) :

Documentation of SFF Generation Process

Contents	Attachment
<p>(a) Details of the key systems, processes (including adjustments and reconciliation processes) and personnel involved at each stage of generating the SFF files, within the stipulated timeframe as set out in paragraph 3.10 of these DISS Guidelines.</p> <p>At minimum, the documentation of the SFF generation process should cover:</p> <ul style="list-style-type: none">• System overview of the end-to end SFF generation process - including the source systems, the data warehouse process, the report generation and reconciliation process;• The duration of the key processes;• The roles and responsibilities of the departments/key personnel involved at each stage of the process; and• Key compliance and internal controls maintained throughout the process; which includes ensuring adequacy of IT controls of the key systems and its IT environment (security of key systems, controls on data quality, data integrity, accessibility and availability).	1(a)
<p>(b) Details of key risks and limitations, if any, in generating the respective SFF files within the stipulated timeframes and on any date as required by PIDM;</p>	1(b)
<p>(c) Where the development and/or maintenance of the system and any other processes related to the generation of the SFF are outsourced, to include details of the outsourcing arrangements such as the systems/processes outsourced and the name of the party(ies) involved. This includes third party service providers/vendors and/or other related/group entities; and</p>	1(c)
<p>(d) Listing of reports for system reconciliation purposes (e.g. exception reports).</p>	1(d)



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Appendix VI: Annual Certification of Compliance

-----To be prepared on DTM’s letterhead-----

Perbadanan Insurans Deposit Malaysia

[Address]

[DTM’S NAME]

ANNUAL SUBMISSION OF INFORMATION IN STANDARD FILE FORMAT (“SFF”) AS AT 31 DECEMBER 20[XX] TO PERBADANAN INSURANS DEPOSIT MALAYSIA (“PIDM”)

The information in SFF has been prepared and submitted to PIDM in accordance with the Guidelines on Deposit Information Systems and Submission (“DISS Guidelines”).

We declare that effective key compliance and internal control have been maintained over the recording of transactions and that information provided to PIDM in the SFF on [dd/mm/yyyy] for the position as at 31 December 20[XX] is, to the best of our knowledge, true and correct.

In particular, we declare that [DTM’s Name]’s deposit liability system(s) complies/comply* with the minimum requirements for deposit liability systems as required in the DISS Guidelines.^{Note 1}

(Name of Chief Financial Officer)

Chief Financial Officer

Date: [dd/mm/yyyy]

(Name of Chief Executive Officer)

Chief Executive Officer

Date: [dd/mm/yyyy]

Note 1:

If there are exceptions, replace this paragraph with the following:

“In particular, we declare that [DTM’s Name]’s deposit liability system(s) complies/comply* with the minimum requirements for deposit liability systems as required in the DISS Guidelines, with the exception of the following matters:

1.
2.”

* Delete as applicable



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Appendix VII: Confirmation of No Changes to Documentation of SFF Generation Process

-----To be prepared on DTM's letterhead-----

Perbadanan Insurans Deposit Malaysia

[Address]

[DTM'S NAME]

CONFIRMATION OF NO CHANGES TO DOCUMENTATION OF SFF GENERATION PROCESS AS AT 31 DECEMBER 20[XX] TO PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM")

In accordance with the Guidelines on Deposit Information Systems and Submission, this is to confirm that there are no changes to the documentation of SFF generation process as submitted to you on [dd/mm/yyyy].

Name :

Designation :

Date: [dd/mm/yyyy]



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Appendix VIII: Checklist for Annual Submission

NAME OF DEPOSIT-TAKING MEMBER : ABC BANK BERHAD

BANK CODE : 4 digits - E.g.: "0123" for ABC Bank Berhad

ASSESSMENT YEAR : YYYY

SUBMISSION DATE: : DD/MM/YYYY

SUBMISSION NO: : (2 digits: e.g.: "01" for first submission, "02" for second submission & so on)

No	Document	Format	Submission Requirements	Please tick where applicable	Remarks / Reference
1	Standard File Format:				
	a) Master File	Text	Soft Copy		Appendix I(a)
	b) Account Holder File	Text	Soft Copy		Appendix I(b)
	c) Term Deposit Details File	Text	Soft Copy		Appendix I(c)
	d) Beneficiary File	Text	Soft Copy		Appendix I(d)
	e) Address File	Text	Soft Copy		Appendix I(e)
	f) Branch Code File	Excel (reporting template provided by PIDM)	Soft Copy		Appendix I(h)
2	Product Summary Report on Standard File Format for Records as at 31/12/YYYY	Excel (reporting template provided by PIDM)	Soft Copy		Appendix II
			Scanned copy		
3	Reconciliation Template of Deposit Balance In General Ledger vs. Standard File Format (SFF) For Records as at 31/12/YYYY	Excel (reporting template provided by PIDM)	Soft Copy		Appendix III
			Scanned copy		
4	Aggregation Summary Report for Records as at 31/12/YYYY	Excel (reporting template provided by PIDM)	Soft Copy		Appendix IV(a)
			Scanned copy		
5	Reconciliation between Aggregation Summary Report and RTID	Excel (reporting template provided by PIDM)	Soft Copy		Appendix IV(b)
			Scanned copy		
6	Submission of Documentation of SFF Generation Process	Word/PDF	Scanned copy		Appendix V
7	Annual Certification of Compliance	Word/PDF	Scanned copy		Appendix VI
8	Confirmation of no changes to documentation of SFF generation process	Word/PDF	Scanned copy		Appendix VII



Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

Ref No	DI/GL6-A6/2023(DISS)	Issued on	22 February 2023
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TITLE	Guidelines on Deposit Information Systems and Submission
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Appendix IX: Checklist for Readiness Testing /Special Examination Submission

NAME OF DEPOSIT-TAKING MEMBER : ABC BANK BERHAD

BANK CODE : 4 digits - E.g.: "0123" for ABC Bank Berhad

INFORMATION AS AT : DD/MM/YYYY

SUBMISSION DATE: : DD/MM/YYYY

SUBMISSION NO: : (2 digits: e.g.: "01" for first submission, "02" for second submission & so on)

No.	Document	Format	Submission Requirements	Please tick where applicable	Remarks / Reference
1	Standard File Format:				
	a) Master File	Text	Soft Copy		Appendix I(a)
	b) Account Holder File	Text	Soft Copy		Appendix I(b)
	c) Term Deposit Details File	Text	Soft Copy		Appendix I(c)
	d) Beneficiary File	Text	Soft Copy		Appendix I(d)
	e) Address File	Text	Soft Copy		Appendix I(e)
	f) Financial Replacement File	Text	Soft Copy		Appendix I(f)
	g) Contact details For Internet Banking Account File	Text	Soft Copy		Appendix I(g)
	h) Branch Code File	Excel (template provided by PIDM)	Soft Copy		Appendix I(h)
2	Product Summary Report on SFF	Excel (template provided by PIDM)	Soft Copy		Appendix II
3	Reconciliation of Deposit Balance In General Ledger vs. SFF	Excel (template provided by PIDM)	Soft Copy		Appendix III