

# **PB enterprise Online Cash Management Service User Guide**

## **Bulk Payment & Bulk Payroll (PB ECP)**

Version 1.2

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# 1. Bulk Payment and Bulk Payroll (also known as PB ECP)

## 1.1. Rules

- i. PB ECP (Electronic Credit Payment) is a bulk payment service offered by PB enterprise to cater for fund transfers made in bulk.
- ii. PB enterprise offers two types of bulk services, ECP Payment and ECP Payroll.
  - ECP Payroll – Generally used by a company’s Human Resource department for salary payments. Debiting of funds from the Current Account is in lump sum.
  - ECP Payment – Generally used by a company’s Finance department for supplier payments. Debiting of funds from the Current Account is by individual transaction.
- iii. Customers may request for different users to have access to ECP Payroll and ECP Payment. This means that ECP Payroll users are not able to see transactions performed through ECP Payment and vice versa.
- iv. Customers are required to upload a file based on the ECP format through PB enterprise. Refer to Section 5 onwards for the File Formats.
- v. Three methods of payment can be combined in a single file (Intrabank, IBG and RENTAS).
- vi. ECP reports can be downloaded under the “Reports” menu of PB enterprise.
- vii. Funds must be made available in the debiting account before the approved processing window.

## 1.2. ECP Menu Navigation

There are three menus under the ECP service:

- a. **ECP Payment/Payroll Upload:**  
Maker will upload the ECP file using this menu. Be aware that this menu is used for uploading purposes only. Maker is required to navigate to the “ECP File Status” menu to confirm that all the records are in order
- b. **ECP Payment/Payroll Status:**  
After uploading the file, the Maker is required to view/confirm the status of the file and decide on the next action to be taken
- c. **Print Payment Advice:**  
After the file has been successfully processed, the Maker has an option to generate a payment advice for their beneficiaries based on the records in the file. Upon clicking on the request button, the advice will be generated on the next calendar day in a PDF format to be downloaded. Payment advices expire after 90 days from the payment date.

### 1.3. Stop Payment Instruction

- Customers may initiate a Stop Payment instruction on an ECP file even after it has been approved as long as the Stop Payment instruction is approved 30 minutes before the processing window
- To access the Stop Payment function, navigate to the Transaction Approval Status screen, locate your transaction and click on the Stop Payment button.
- Ensure that the Stop Payment instruction is fully approved within the required time.  
**If this is not done within the required time, there is no other way for the Bank to stop your payment**

### 1.4. Standard Processing Fee

Per Transaction (upon successful debiting)	Amount (MYR)
Intrabank (within Public Bank)	0.10
Interbank GIRO (IBG)*	0.10
RENTAS*	2.00
Beneficiary SMS Notification (per number keyed in)*	0.20
Email Notification	Free

*\*Charges are applicable for both successful and failed transactions. Service fees for unsuccessful transactions will not be refunded*

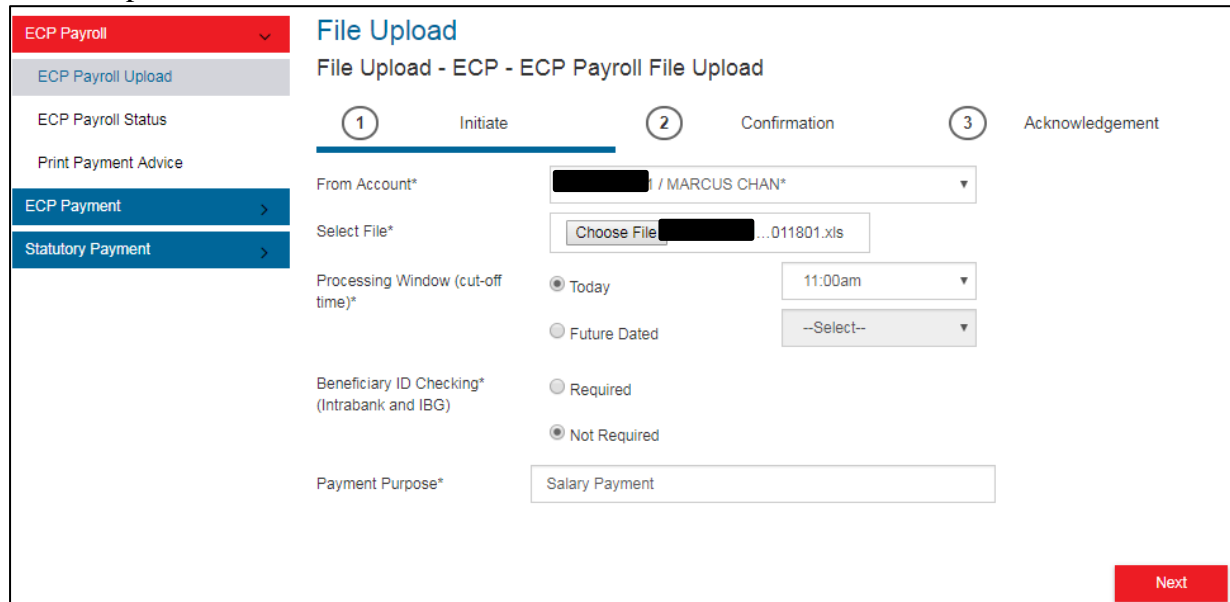
### 1.5. ECP Processing Windows and Crediting Times

PB ECP Processing Day	PB ECP Processing Time	Funds Received By Beneficiary via Intrabank	Estimated Funds Received By Beneficiary via IBG	Estimated Funds Received By Beneficiary Via Rentas	Stop Payment Instruction Cut-Off Time
Business Days (Mon to Fri)	Window 1 (5:00am)	By 6:00am same day	By 11:00am same day	By 11:30am same day	Must be approved 30 minutes before the processing date & time
	Window 2 (8:00am)	By 9:00am same day	By 2:00pm same day	By 11:30am same day	
	Window 3 (11:00am)	By 12:00pm same day	By 5:00pm same day	By 1:30pm same day	
	Window 4 (2:00pm)	By 3:00pm same day	By 8:20pm same day	By 4:30pm same day	
	Window 5 (5:00pm)	By 6:00pm same day	By 11:00pm same day	By 11:30am on next business day	
Non-Business Days (Sat, Sun & Federal Territory Public Holidays)	Window 1 (5:00am)	By 6:00am same day	By 11:00am on the next business day	By 11:30am on next business day	Must be approved 30 minutes before the processing date & time
	Window 2 (8:00am)	By 9:00am same day			
	Window 3 (11:00am)	By 12:00pm same day			
	Window 4 (2:00pm)	By 3:00pm same day			
	Window 5 (5:00pm)	By 6:00pm same day			

## 2. ECP Step by Step Guide

### 2.1. Step 1: Upload the ECP File

- Navigation: File Upload > ECP Payment/ECP Payroll > ECP Payment/Payroll Upload > Initiate



Step	Field	Explanation
1	From Account	Select an account to debit from
2	Select File	Select an ECP file to be uploaded
3	Processing Window (cut-off time)	<p>Today - Select an ECP processing window. *The processing window will change according to the time of day. After 5:00pm daily, only future dated processing windows can be selected</p> <p>Future Dated - Select a future dated ECP processing window *All processing windows are available for future dated files</p>
4	Beneficiary ID Checking (Intrabank and IBG)	<p>Required - Beneficiary bank will check the ID of the selected account. If the ID stored at the beneficiary bank does not match the ID provided in the file, the ID matching will fail and the transaction will be marked as rejected due to mismatched ID</p> <p>Not Required - Beneficiary bank will not check the ID of the selected account *ID Checking is mandatory for all RENTAS transactions at all times even if "Not Required" is selected</p>
5	Payment Purpose	The payment purpose will be displayed to the approver(s) of the transaction and in the Current Account statement
6	Next	Upon clicking "Next", if the general format of the file is invalid, an error message will be prompted to the Maker indicating the reason the upload failed. If there are no issues, the screen will navigate to the Confirmation page

## 2.2. Step 2: Confirm the Uploaded File

- Navigation: File Upload > ECP Payment/ECP Payroll > ECP Payment/Payroll Upload > Initiate > Confirmation

The screenshot shows the 'File Upload' interface for ECP Payroll. The left sidebar contains navigation links: 'ECP Payroll' (selected), 'ECP Payroll Upload', 'ECP Payroll Status', 'Print Payment Advice', 'ECP Payment', and 'Statutory Payment'. The main content area is titled 'File Upload' and 'File Upload - ECP - ECP Payroll File Upload'. It features a progress bar with three steps: 'Initiate' (completed, marked with a red checkmark), 'Confirmation' (current step, marked with a circled 2), and 'Acknowledgement' (marked with a circled 3). Below the progress bar, the following details are displayed: 'From Account: [redacted] / MARCUS CHAN\*', 'Filename: [redacted] PR17011801.xls', 'Beneficiary ID Checking (Intrabank and IBG): Not Required', and 'Payment Purpose: Salary Payment'. A blue bar labeled 'Instruction Mode' is present. At the bottom, the 'Payment Date' is '17-Jan-2018' and the 'Processing Window' is '11:00am'. 'Back' and 'Submit' buttons are located at the bottom right.

From Account:	[redacted] / MARCUS CHAN*
Filename:	[redacted] PR17011801.xls
Beneficiary ID Checking (Intrabank and IBG):	Not Required
Payment Purpose:	Salary Payment

Payment Date: 17-Jan-2018  
Processing Window: 11:00am

- If the file uploaded meets the ECP format requirements, the confirmation page will display the information provided by the customer from the previous step.
- Click “Back” to change any details or “Submit” to proceed.

### 2.3. Step 3: Submit the Uploaded File

- Navigation: File Upload > ECP Payment/ECP Payroll > ECP Payment/Payroll Upload > Initiate > Confirmation > Acknowledgement

The screenshot displays the 'File Upload' interface in the PB Enterprise system. The left sidebar contains navigation links: 'ECP Payroll' (selected), 'ECP Payroll Upload', 'ECP Payroll Status', 'Print Payment Advice', 'ECP Payment', and 'Statutory Payment'. The main content area is titled 'File Upload' and 'File Upload - ECP - ECP Payroll File Upload'. A progress bar at the top shows three steps: 'Initiate' (completed with a red checkmark), 'Confirmation' (completed with a red checkmark), and 'Acknowledge' (current step, indicated by a circled '3'). Below the progress bar, a message states: 'Your file is pending validation. Please view the status of your file in ECP File Status'. A table of file details follows:

Reference No.:	180117000004903
Status:	Pending Validation
From Account:	[REDACTED]
Filename:	[REDACTED] PR17011801.xls
Beneficiary ID Checking (Intrabank and IBG):	Not Required
Payment Purpose:	Salary Payment

Below the table is a section titled 'Instruction Mode' with the following details:

Payment Date:	17-Jan-2018
Processing Window:	11:00am
Submitted Date:	17-Jan-2018 10:00:38 AM

At the bottom right, there are three buttons: 'Upload Another File', 'ECP File Status', and 'Print'.

- The file is accepted by the system for validation therefore, the Status is “Pending Validation”
- The Maker is required to view the status of the validation and decide the next course of action at the “ECP File Status” page.**
- The Maker can also choose to print the page or upload another file

## 2.4. Step 4: Maker Checks the ECP File Status

➤ Navigation: File Upload > ECP Payment/ECP Payroll > ECP File Status

ECP Payroll

ECP Payroll Upload

ECP Payroll Status

Print Payment Advice

ECP Payment

Statutory Payment

File Upload

File Upload - ECP - ECP Payroll File Status

Refresh

Display25

Uploaded Date	Payment Date	Reference No.	From Account	Uploaded Filename	Uploaded By	Status
17-JAN-2018 10:00:38 AM	17-JAN-2018 11:00 AM	1801170000004903	[REDACTED] / MARCUS CHAN*	[REDACTED]PR17011801.xls	Marcus Chan Wai Sheng	Pending Maker Confirmation
16-JAN-2018 03:13:37 PM	16-JAN-2018 05:00 PM	1801160000004888	[REDACTED] / PURPLE AND PINK	[REDACTED]16011801.xls	Jayanthan	Pending Maker Confirmation
03-JAN-2018 03:19:17 PM	03-JAN-2018 05:00 PM	1801030000004688	[REDACTED] / ABD RASID BIN HASBOLLAH	[REDACTED]PR03011801.xls	Jayanthan	Pending Maker Confirmation
02-JAN-2018 03:58:31 PM	02-JAN-2018 05:00 PM	1801020000004681	[REDACTED] / ABD RASID BIN HASBOLLAH	[REDACTED]PR02011889.xls	Jayanthan	Expired
28-DEC-2017 04:50:35 PM	28-DEC-2017 05:00 PM	1712280000004648	[REDACTED] / ABD RASID BIN HASBOLLAH	[REDACTED]PR28121788.xls	Jayanthan	Expired
21-NOV-2017 10:04:02 AM	21-NOV-2017 11:00 AM	1711210000003993	[REDACTED] / ABD RASID BIN HASBOLLAH	[REDACTED]21111704.xls	Jayanthan	Rejected
20-NOV-2017 04:55:36 PM	20-NOV-2017 05:00 PM	1711200000003991	[REDACTED] / PURPLE AND PINK	[REDACTED]20111718.xls	Jayanthan	Success
20-NOV-2017 04:54:55 PM	20-NOV-2017 05:00 PM	1711200000003990	[REDACTED] / ABD RASID BIN HASBOLLAH	[REDACTED]20111717.xls <a href="#">Delete File</a>	Jayanthan	<div>Duplicate File Contents</div> <div>File Validation Error</div>

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Print

- The ECP File Status screen will display the status of all the ECP files that have been uploaded
- Maker is required to click on the Reference No. to view the file and confirm the details that they have uploaded before the transaction can be approved.
- The explanation of the status is as follows:

ECP File Status	Explanation
Pending Maker Confirmation	The file has successfully passed the first round of verification and is pending the Maker to confirm the details and take action on the transaction
File Validation Error	The file contains errors. There can be two scenarios: <ol style="list-style-type: none"> <li>If the file is not provided in the stipulated format/file is duplicated the reason will be displayed upfront</li> <li>If there are no issues with the file, there could be issues with the records. The Maker is required to click on the Reference No. to view the details of the file and view the reason of the records that are causing errors</li> </ol>
Expired	The file has expired because it has not been fully approved within 14 days from the creation date
Success	The file has been successfully processed and the financials have been debited and credited
Rejected	The file has been rejected by one of the approvers
Withdrawn	The file has been withdrawn by the Maker
Pending Windows Time	The file has been successfully approved and is pending processing on the selected ECP windows time.



### Example 1: ECP File Status – All records contain errors

ECP Payroll >

ECP Payment v

ECP Payment Upload

ECP Payment Status

Print Payment Advice

Statutory Payment >

File Upload

File Upload - ECP - ECP File Status

Reference No.:

1801170000004915

Status:

File Validation Error

From Account:

[REDACTED] / MARCUS CHAN\*

Filename:

[REDACTED] PM17011801.xls

Total Records:

6

Valid Records:

0 - [View Records](#)

Invalid Records:

6 - [Download Error Report](#)

Beneficiary ID Checking:

Not Required

Payment Purpose:

Supplier Payment

Total Amount:

MYR 10,585.00

Total Valid Records Amount:

MYR 0.00

Total Invalid Records Amount:

MYR 10,585.00

Pending Approvers:

By Group - no Sequence

Rule Name	Group	User Name	Action Taken On	Action
<b>Maker</b>				
Maker	Maker	Marcus Chan Wei Sheng	17-Jan-2018 16:00:59	Created
<b>Authoriser</b>				
Any 1 from Group Authoriser Only	Authoriser Only	Jayanthan Kogulavanan Richard Tung Chee Choong Roland Lee Wei Lin		

Instruction Mode

Payment Date:

17-JAN-2018

Processing Window:

05:00 PM

RENTAS Payment Date:

-

RENTAS Processing Window:

-

Submitted Date:

17-JAN-2018 16:00:58

Remove File

- In this scenario, all the records are invalid. As such, the only option for the Maker is to take no further action or to Remove File.
- Remove File is used if the Maker wants to upload the same filename and unique record id again else, a new filename and unique record ID needs to be provided
- Maker is able to “Download Error Report” to view the details and explanation of the records with errors
- The filename of the PDF file is as follows: VER<Uploaded Filename>.PDF
- The acronym of VER is Validation Error Report

## Sample of the PB ECP File Validation Error Report



### PB ECP File Validation Error Report

Reference No: [REDACTED]  
 From Account: [REDACTED]  
 File Name: [REDACTED] PR14051907.xls  
 Total Invalid Records: 5  
 Payment Purpose: Salary  
 Payment Date: 14-MAY-2019  
 Processing Window: 05:00 PM  
 Total Invalid Amount: MYR 1,114.56  
 Created Date: 14-MAY-2019 16:50:49  
 Created By: HO CARYE

No.	Payment Type	Beneficiary Name	Beneficiary ID	Beneficiary Account Number	Beneficiary Bank	Recipient Reference	Amount	Remark
1	IBG	Fang Ha Hoi		[REDACTED]		Salary	MYR 55.50	Invalid BIC Code MREBANK
2	IBG	Lam Choi Hua		[REDACTED]		Salary	MYR 88.80	Invalid BIC Code ABCEMYKL
3	IBG	Tan Ah Loi		[REDACTED]		Salary	MYR 155.58	Invalid BIC Code PBBMYKL
4	Intrabank	Wong Hoe Loi		[REDACTED]		Salary	MYR 258.88	Invalid BIC Code PBBMYKL
5	RENTAS	Andy Hooi Yat		[REDACTED]		Salary	MYR 555.80	Invalid RENTAS cut off time

## Example 2: ECP File Status – All records are good

ECP Payroll >

ECP Payment >

ECP Payment Upload

ECP Payment Status

Print Payment Advice

Statutory Payment >

### File Upload

#### File Upload - ECP - ECP File Status

1

Confirmation

2

Acknowledgement

Your file has been validated. To proceed with the transaction, click "Submit"

Reference No.: 1801030000004684

Status: Pending Maker Confirmation

From Account: / PURPLE AND PINK

Filename: PM03011801.xls

Total Records: 5

Valid Records: 5 - [View Records](#)

Beneficiary ID Checking: Required

Payment Purpose: Scenario 1

Total Amount: MYR 22,018.06

Total Valid Records Amount: MYR 22,018.06

Total Invalid Records Amount: MYR 0.00

Pending Approvers:

By Group - no Sequence				
Rule Name	Group	User Name	Action Taken On	Action
<b>Maker</b>				
Maker	Maker	Leon Maker	03-Jan-2018 09:38:44	Created
<b>Authoriser</b>				
Any 1 from Group Authorizer A	Authorizer A	Leon Authorizer A		
OR				
Any 1 from Group Authorizer B	Authorizer B	Leon Authorizer B		

Instruction Mode

Payment Date: 03-JAN-2018

Processing Window: 11:00 AM

RENTAS Payment Date: -

RENTAS Processing Window: -

Submitted Date: 03-JAN-2018 09:38:44

Remove File

Submit

- a. In this scenario, all the records are good.
- b. As such, there are four options for the Maker:
  1. To send the file to the Approver(s) by clicking on "Submit"
  2. To remove the file and upload a new file with the same filename and unique record ID
  3. To upload a new file with a different filename and contents and ignore this file
  4. To not take any action – If no action is taken on the file, it will be expired within 14 days of creation

### Example 3: ECP File Status – Records are mixed with both valid and invalid results

ECP Payroll

ECP Payment

ECP Payment Upload

ECP Payment Status

Print Payment Advice

Statutory Payment

File Upload

File Upload - ECP - ECP File Status

1

Confirmation

2

Acknowledgement

Your file contains errors. To proceed with only the valid records, click "Submit" else, a new file (with new filename and unique record ID) is required to be uploaded unless you remove the file first

Reference No.: 180117000004918

Status: Pending Maker Confirmation

From Account: / PURPLE AND PINK

Filename: PM17011801.xls

Total Records: 6

Valid Records: 2 - [View Records](#)

Invalid Records: 4 - [Download Error Report](#)

Beneficiary ID Checking: Not Required

Payment Purpose: Supplier Payment

Total Amount: MYR 10,585.00

Total Valid Records Amount: MYR 187.00

Total Invalid Records Amount: MYR 10,398.00

Pending Approvers:

By Group - no Sequence				
Rule Name	Group	User Name	Action Taken On	Action
<b>Maker</b>				
Maker	Maker	Leon Maker	17-Jan-2018 16:35:54	Created
<b>Authoriser</b>				
Any 1 from Group Authorizer A	Authorizer A	Leon Authorizer A		
OR				
Any 1 from Group Authorizer B	Authorizer B	Leon Authorizer B		

Instruction Mode

Payment Date: 17-JAN-2018

Processing Window: 05:00 PM

RENTAS Payment Date: -

RENTAS Processing Window: -

Submitted Date: 17-JAN-2018 16:35:54

Remove File

Submit

- In this scenario, the results are mixed
- As such, there are four options for the Maker:
  - To send the file to the Approver(s)
  - To remove the file and upload a new file with the same filename
  - To upload a new file with a different filename
  - To not take any action – If no action is taken on the file, it will be expired within 14 days of creation

## 2.5. Step 5 – Submit the Transaction

ECP Payroll

ECP Payroll Upload

ECP Payroll Status

Print Payment Advice

ECP Payment

Statutory Payment

File Upload

File Upload - ECP - ECP File Status

Confirmation

2

Acknowledgement

Reference No.:

180117000004903

Status:

Pending Approver

From Account:

/ MARCUS CHAN\*

Filename:

PR17011801.xls

Total Records:

6

Valid Records:

5 - [View Records](#)

Invalid Records:

1 - [Download Error Report](#)

Beneficiary ID Checking:

Not Required

Payment Purpose:

Salary Payment

Total Amount:

MYR 13,443.00

Total Valid Records Amount:

MYR 12,555.00

Total Invalid Records Amount:

MYR 888.00

Pending Approvers:

By Group - no Sequence

Rule Name	Group	User Name	Action Taken On	Action
<b>Maker</b>				
Maker	Maker	Marcus Chan Wai Sheng	17-Jan-2018 10:00:38	Created
<b>Authoriser</b>				
Any 1 from Group Maker Authoriser	Group Viewer Maker Authoriser	AMIR AIZAT MOHAMMED ISA 01		
		Adrian Fong Tuck Weng		
		Amir Aizat Bin Mohammed Isa		
		Jayanathan		
		Kogulavanan		
		Leon Lee Wei Fu ABCDEFGHIJKLMNOP		
		Leon Lee Wei Fu ABCDEFGHIJKLMNOP		
		Marcus Chan Wai Sheng		
		Marcus Chan Wai Sheng		
		Richard Tung Chee Choong		
		Wan Zurina bt Khairuddin		

Instruction Mode

Payment Date:

17-JAN-2018

Processing Window:

11:00 AM

RENTAS Payment Date:

17-JAN-2018

RENTAS Processing Window:

11:00 AM

Submitted Date:

17-JAN-2018 10:00:38

Print

- After the Maker confirms that they want to submit the file for approval, click on “Submit” and the Maker will be presented with an acknowledgement page.
- The approver can then proceed to approve the ECP transaction

## 2.6. Step 6 – Transaction Approval

- Approver is required to navigate to “Transaction Approval” > “Pending Transaction” and approve the transaction based on their approval matrix
- There is a special approval rule for PB ECP whereby the file can be approved even after the selected payment date has lapsed. The system will prompt the user that the payment date has lapsed and if the user would like to change the payment date to the next available date. To illustrate this, refer to the screenshots below.

- Payment Date Lapsed Screen 1:** The Effective Date is 03-Jan-2018 but today’s date is 17-Jan-2018. It is already past the date originally selected by the Maker

**Transaction Approval**

Pending Approval

1 Initiate 2 Confirmation 3 Acknowledgement

From Account: --SELECT FROM ACCOUNT--

Service: --SELECT SERVICE--

Created Date: DD/MM/YYYY To DD/MM/YYYY

Effective Date: DD/MM/YYYY To DD/MM/YYYY

Amount: To

Search Q

Pending Approval

	Reference No	Created Date	Effective Date	Service	From Account/Name	Beneficiary Account/Name	Amount
<input type="checkbox"/>	1801030000004684	03-Jan-2018	03-Jan-2018	ECP Payment	[REDACTED] / PURPLE AND PINK	PM03011801.xls	MYR 22,018.06

Page 1 of 1

Reject Approve

- Payment Date Lapsed Screen 2:** After clicking Approve, the following message will appear.

**ECP Payment Date**

[REDACTED] PM03011801.xls - Payment date lapsed. The new payment date is 17-Jan-2018 2:00pm  
Click OK to proceed or Cancel to remain on the page.

OK Cancel

Transaction Approval

Pending Approval

1 2 3 Acknowledgement

From Account: --SELECT FROM ACCOUNT--

Service: --SELECT SERVICE--

Created Date: DD/MM/YYYY To DD/MM/YYYY

Effective Date: DD/MM/YYYY To DD/MM/YYYY

Amount: To

Search Q

Pending Approval

	Reference No	Created Date	Effective Date	Service	From Account/Name	Beneficiary Account/Name	Amount
<input checked="" type="checkbox"/>	1801030000004684	03-Jan-2018	03-Jan-2018	ECP Payment	[REDACTED] / PURPLE AND PINK	PM03011801.xls	MYR 22,018.06

Page 1 of 1

Reject Approve

- iii. **Payment Date Lapsed Screen 3:** If the approver clicks on “OK”, notice that the payment date has changed from 03-Jan-2017 to 17-Jan-2017

Product Type	ECP Payment
Reference No.:	1801030000004684
Status:	Pending Authorizer
From Account:	██████████ / PURPLE AND PINK
Filename:	██████████ PM03011801.xls
Total Records:	5
Valid Records:	5
Invalid Records:	0
Beneficiary ID Checking:	YES
Payment Purpose	Scenario 1
Total Amount:	MYR 22,018.06
Total Valid Records Amount:	MYR 22,018.06
Total Invalid Records Amount:	MYR 0.00

Approval Matrix Rule:

By Group - no Sequence				
Rule Name	Group	User Name	Action Taken On	Action
<b>Maker</b>				
Maker	Maker	Leon Maker	03-Jan-2018 09:38:44	Created
<b>Authoriser</b>				
Any 1 from Group Authorizer A	Authorizer A	Leon Authorizer A		
OR				
Any 1 from Group Authorizer B	Authorizer B	Leon Authorizer B		

**Instruction Mode**

Payment Date:	17-Jan-2018
Processing Window:	2:00pm
RENTAS Payment Date:	-
RENTAS Processing Window:	-
Submitted Date:	03-JAN-2018 09:38:44

## 2.7. Step 7 - Print Payment Advice (optional)

<b>ECP Payroll</b>	<b>File Upload</b>
<b>ECP Payment</b>	File Upload - ECP - Print Payment Advice
ECP Payment Upload	Display 25
ECP Payment Status	
<b>Print Payment Advice</b>	
<b>Statutory Payment</b>	

Uploaded Date	Payment Date	Reference No.	From Account	Uploaded Filename	Uploaded By	Download Payment Advice
04-JAN-2018 09:24:18 AM	04-JAN-2018 11:00 AM	1801040000004701	██████████ / PURPLE AND PINK	██████████ PM04011801.xls	Leon Maker	<a href="#">Request Payment Advice</a>
28-DEC-2017 10:42:44 AM	28-DEC-2017 11:00 AM	1712280000004598	██████████ / PURPLE AND PINK	██████████ 28121701.xls	Leon Maker	<a href="#">Download Payment Advice</a>
27-DEC-2017 10:56:35 AM	27-DEC-2017 11:00 AM	1712270000004580	██████████ / PURPLE AND PINK	██████████ 27121701.xls	Leon Maker	<a href="#">Payment Advice Requested</a>

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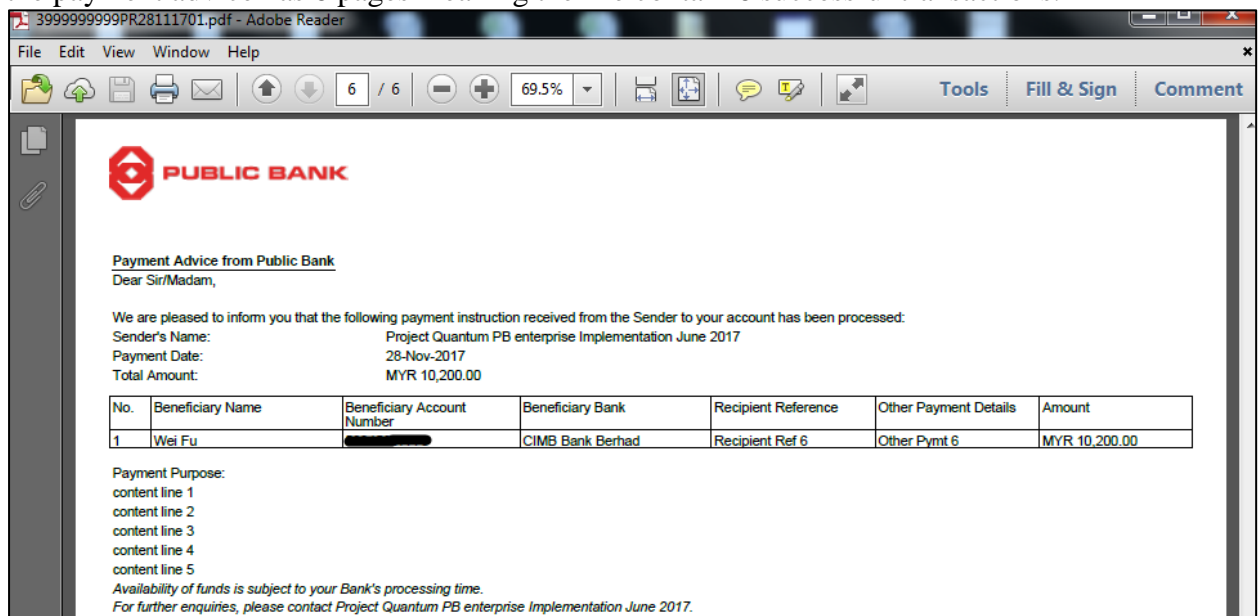
[Print](#)

- Print Payment Advice will generate a PDF file containing payment advices based on the file uploaded by the customer upon request
- For example, if there are 150 transactions contained in the ECP file, a Payment advice with 150 pages will be generated.
- Payment advices is only generated for successfully debited transactions. All payment advices can only be requested/downloaded for up to 90 calendar days from the payment date. **After 90 calendar days, there is no way to retrieve/download any payment advise.**

- d. The payment advice filename is “<Uploaded filename>.PDF”
- e. There are 3 statuses for Print Payment Advice:

Status	Explanation
Request Payment Advice	Click this link to request for a payment advice to be generated on t+1 calendar day. The status will change to “Payment Advice Requested”  Eg. Request on 1 January 2018, the status will change to “Payment Advice Requested”. On 2 January 2018, the status will change to “Download Payment Advice”
Payment Advice Requested	This status is seen after the “Request Payment Advice” button is clicked. The status will be changed to “Download Payment Advice” on t+1 calendar day
Download Payment Advice	Click this link to download the payment advice in PDF format. The payment advice filename is “<Uploaded filename>.PDF”

- f. Sample of the payment advice PDF file is illustrated below. This example shows that the payment advice has 6 pages meaning the file contain 6 successful transactions.





## 2.8. Step 8 – Reports and Beneficiary Email/SMS Notification

- a. Reports will be made available approximately within 30 minutes of the processing window subject to the Bank's processing time. The reports can be downloaded from the Reports screen as illustrated below.
- b. The beneficiary email and SMS notification will be sent to the beneficiaries approximately within 30 minutes after the processing window. The receipt of the email and SMS is subject to the beneficiary's network/mobile/internet service provider.
- c. The difference between the Status Report and the T+2 status report is that the T+2 status report will incorporate any IBG rejection items that have been returned into the status instead of displaying the returned item as "Processed". T+2 reports are always generated 2 days after the payment date.

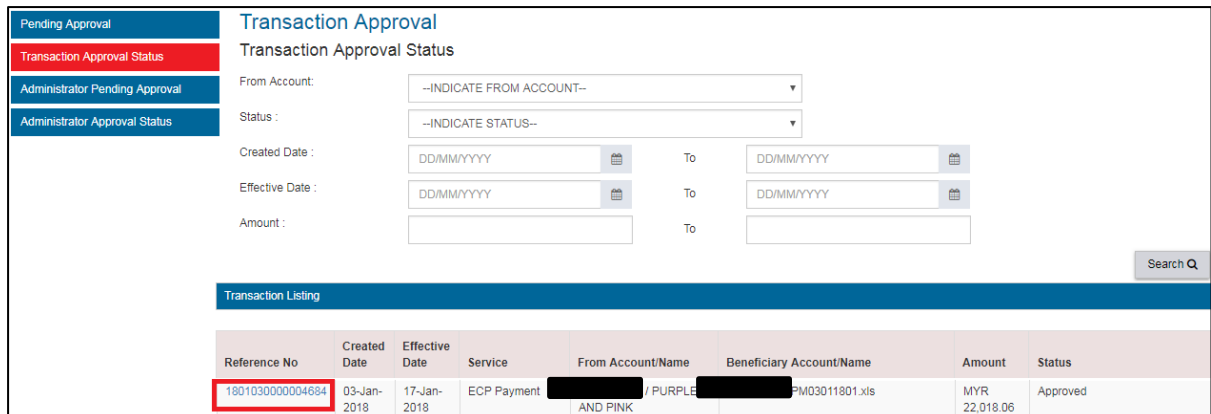
Date	Report Name	File Name
07-May-2019 11:03:08	PB ECP Payment Status Report	PSR3 [REDACTED] PM07051901
07-May-2019 11:03:08	PB ECP Payment Status Feedback File	PSF3 [REDACTED] PM07051901
07-May-2019 14:03:55	PB ECP Payroll Status Report	PRSR3 [REDACTED] PR07051901
07-May-2019 14:03:55	PB ECP Payroll Status Feedback File	PRSF3 [REDACTED] PR07051901
08-May-2019 00:00:00	PB ECP Payment IBG Daily Reject Report	IBR3 [REDACTED] PM0705190120190508093014
08-May-2019 00:00:00	PB ECP Payment IBG Daily Reject Feedback File	IBGF [REDACTED] PM0705190120190508093012
09-May-2019 00:00:00	PB ECP Payment IBG Daily Reject Report	IBR3 [REDACTED] PR0705190120190509093014
09-May-2019 00:00:00	PB ECP Payment IBG Daily Reject Feedback File	IBGF [REDACTED] PR0705190120190509093012
10-May-2019 09:30:59	PB ECP Payment Status Report (T+2)	PSR [REDACTED] 6PM07051901T2
10-May-2019 09:30:59	PB ECP Payment Status Feedback File (T+2)	PSF [REDACTED] 6PM07051901T2
10-May-2019 09:31:15	PB ECP Payroll Status Feedback File (T+2)	PRSF [REDACTED] 5PR07051901T2
10-May-2019 09:31:16	PB ECP Payroll Status Report (T+2)	PRSR3 [REDACTED] PR07051901T2

### 3. Stop Payment

- a. It is possible to stop a file that has already been approved as long as it has not been processed yet
- b. The Stop Payment instruction can only be executed through PB enterprise 30 minutes before the selected processing window.
- c. If the stop payment instruction is received and not fully approved within 30 minutes before the selected processing window, the transaction will be processed and the stop payment instruction will be considered as expired. In this scenario, **there is no other way for the Bank to stop your payment**
- d. The Stop Payment button can be located under the Transaction Approval Status page. Any role has the function to initiate the Stop Payment instruction.
- e. **All Stop Payment must be approved by the authorized signatories**

#### 3.1. Step 1 – Find your Transaction in Transaction Approval Status

- Navigation: Transaction Approval > Transaction Approval Status > Reference No of ECP Transaction
- a. Locate the approved transaction that you want to stop and click on the reference no.



Reference No	Created Date	Effective Date	Service	From Account/Name	Beneficiary Account/Name	Amount	Status
180103000004684	03-Jan-2018	17-Jan-2018	ECP Payment	[REDACTED] / PURPLE AND PINK	[REDACTED] PM03011801.xls	MYR 22,018.06	Approved

### 3.2. Step 2 – Click on the Stop Payment button within the Reference No.

- a. A pop-up screen will show with the Stop Payment button. If the button is not displayed, it means that the allowed time to Stop Payment has lapsed.

Transaction Approval Status

Product Type

ECP Payment

Reference No.:

180103000004684

Status:

Approved

From Account:

/ PURPLE AND PINK

Filename:

PM03011801.xls

Total Records:

5

Valid Records:

5

Invalid Records:

0

Beneficiary ID Checking:

YES

Payment Purpose

Scenario 1

Total Amount:

MYR 22,018.06

Total Valid Records Amount:

MYR 22,018.06

Total Invalid Records Amount:

MYR 0.00

Approval Matrix Rule:

By Group - no Sequence

Rule Name	Group	User Name	Action Taken On	Action
<b>Maker</b>				
Maker	Maker	Leon Maker	03-Jan-2018 09:38:44	Created
<b>Authoriser</b>				
Any 1 from Group Authorizer A	Authorizer A	Leon Authorizer A	17-Jan-2018 11:17:23	Approved
OR				
Any 1 from Group Authorizer B	Authorizer B	Leon Authorizer B		

Instruction Mode

Payment Date:

17-JAN-2018

Processing Window:

02:00 PM

RENTAS Payment Date:

-

RENTAS Processing Window:

-

Submitted Date:

03-JAN-2018 09:38:44

Close

Print

Stop Payment

### 3.3. Step 3 – Specify the Reason of Stop Payment and proceed

- a. The system will prompt the requester to key-in the reason of why the Stop Payment is performed. After clicking OK, the transaction will be sent to the approver to be approved.

Stop Payment Confirmation

Your payment transaction will be stopped. Click OK to proceed or Cancel to remain on the page.

Stop Payment Reason

Wrong Amount Entered

OK

Cancel

**3.4. Step 4 – Authorize/approve the stop payment instruction**

**Authorizer must approve the Stop Payment instruction before the processing window. If the Stop Payment instruction is Withdrawn or Rejected, the transaction will continue to be processed as per the initial instruction**

Pending Approval  
Transaction Approval Status  
Administrator Pending Approval  
Administrator Approval Status

### Transaction Approval

#### Pending Approval

1

Initiate

2

Confirmation

3

Acknowledgement

From Account: --SELECT FROM ACCOUNT--  
Service : --SELECT SERVICE--  
Created Date : DD/MM/YYYY To DD/MM/YYYY  
Effective Date : DD/MM/YYYY To DD/MM/YYYY  
Amount :  
Search Q

#### Pending Approval

	Reference No	Created Date	Effective Date	Service	From Account/Name	Beneficiary Account/Name	Amount
<input checked="" type="checkbox"/>	1801170000004904	17-Jan-2018	17-Jan-2018	ECP Payment - Stop Payment	XXXXXXXXXX / PURPLE AND PINK	XXXXXXXXXX PM03011801.xls	MYR 22,018.06

Page < 1 > of 1

Reject Approve

## 4. Bulk Payment/Payroll (ECP) Filenames

### 4.1. Filenames for Bulk Payroll (ECP Payroll)

PB enterprise Bulk Payroll (HR)	File Name Format	Sample File Name
Upload Payroll File (Excel)	<10 digit Account No.><PR><DDMMYY><Serial No starting with 01>.xls or <10 digit Account No.><PR><DDMMYY><Serial No starting with 01>.xlsx <b>*DDMMYY is the actual payment date</b>	3111111111PR17111701.xls or 3111111111PR17111701.xlsx
Upload Payment File (Text)	<10 digit Account No.><PM><DDMMYY><Serial No starting with 01>.txt <b>*DDMMYY is the actual payment date</b>	3111111111PM17111701.txt
PB ECP Payroll Status Feedback File (PRSFF)	PRSFF<uploaded filename>.txt	PRSFF3111111111PR17111701.txt
PB ECP Payroll Status Report (PRSR)	PRSR<uploaded filename>.pdf or PRSR<uploaded filename>.csv	PRSR3111111111PR17111701.pdf or PRSR3111111111PR17111701.csv
Payroll IBG Return Feedback File	IBG<uploaded filename>.txt	IBG3111111111PR14081701.txt
Payroll IBG Return Report	IBR<uploaded filename>.pdf or IBR<uploaded filename>.csv	IBR3111111111PR14081701.pdf or IBR3111111111PR14081701.csv
PB ECP Payroll Status Report (T+2)	PRSR<uploaded filename>T2.pdf or PRSR<uploaded filename>T2.csv or PRSR<uploaded filename>T2.txt	PRSR3111111111PR14081701T2.pdf or PRSR3111111111PR14081701T2.csv or PRSR3111111111PR14081701T2.txt

## 4.2 Filenames for Bulk Payment (ECP Payment)

PB enterprise Bulk Payment (non-HR)	File Name Format	Sample File Name
Upload Payment File (Excel)	<10 digit Account No.><PM><DDMMYY><Serial No starting with 01>.xls or <10 digit Account No.><PM><DDMMYY><Serial No starting with 01>.xlsx <b>*DDMMYY is the actual payment date</b>	3111111111PM17111701.xls or 3111111111PM17111701.xlsx
Upload Payment File (Text)	<10 digit Account No.><PM><DDMMYY><Serial No starting with 01>.txt <b>*DDMMYY is the actual payment date</b>	3111111111PM17111701.txt
PB ECP Payment Status Feedback File (PSF)	PSF<uploaded filename>.txt	PSF3111111111PM17111701.txt
PB ECP Payment Status Report (PSR)	PSR<uploaded filename>.pdf or PSR<uploaded filename>.csv	PSR3111111111PM17111701.pdf or PSR3111111111PM17111701.csv
Payment IBG Return Feedback File (IBG)	IBG<uploaded filename>.txt	IBG3111111111PM14081701.txt
Payment IBG Return Report (IBR)	IBR<uploaded filename>.pdf or IBR<uploaded filename>.csv	IBR3111111111PM14081701.pdf or IBR3111111111PM14081701.csv
PB ECP Payment Status Report (T+2)	PSR<uploaded filename>T2.pdf or PSR<uploaded filename>T2.csv or PSR<uploaded filename>T2.txt	PSR3111111111PR14081701T2.pdf or PSR3111111111PR14081701T2.csv or PSR3111111111PR14081701T2.txt

## 5. Bulk Payment/Payroll (ECP) Excel Format

Filename: <10 digit Account No.><PM/PR><DDMMYY><Serial No starting with 01>.xls or .xlsx

**PM = ECP Payment**

**PR = ECP Payroll**

**DDMMYY = The actual payment date**

	A	B	C	D	E	F	G	H	I	J	K
1	PAYMENT DATE : (DD/MM/YYYY)	21/11/2017									
2	Payment Type/ Mode : PBB/IBG/REN	Bene Account No.	BIC	Bene Full Name	ID Type:  For Intrabank & IBG NI, OI, BR, PL, ML, PP  For Rentas NI, OI, BR, OT	Bene Identification No / Passport	Payment Amount (with 2 decimal points)	Recipient Reference	Other Payment Details	Bene Email 1	Bene Email 2
3	(M) - Char: 3 - A	(M) - Char:20 - N	(M) - Char: 11 - A	(M) - Char: 120 - A	(O) - Char: 2 - A	(O) - Char: 29 - AN	(M) - Char: 18 - N	(M) - Char: 20 - AN	(O) - Char: 20 - AN	(O) - Char: 70 - AN	(O) - Char: 70 - AN
4	PBB	1234567890	PBBEMYKL	Toys "R" Us (M) Sdn. Bhd.			99.00	Recipient Ref 1	Other Pymt 1	<a href="mailto:abc@gmail.com">abc@gmail.com</a>	
5	PBB	123456781	PBBEMYKL	Leon Instruments Sdn. Bhd.			88.00	Recipient Ref 2	Other Pymt 2		<a href="mailto:xyz@gmail.com">xyz@gmail.com</a>
6	IBG	134567899	MBBEMYKL	ABC Sdn Bhd			77.00	Recipient Ref 3	Other Pymt 3		
7	IBG	123456783	MBBEMYKL	Skystone Trading			66.00	Recipient Ref 4	Other Pymt 4		
8	IBG	123456784	MBBEMYKL	Unbuilt Enterprise			55.00	Recipient Ref 5	Other Pymt 5		
9	REN	123456789999	CIBBMYKL	Dokkan Berhad	NI	888888888888	10,200.00	Recipient Ref 6	Other Pymt 6		
10	TOTAL:						10,585.00				

	L	M	N	O	P	Q	R	S	T	U
1										
2	Bene Mobile No. 1	Bene Mobile No. 2	Joint Bene Name	Joint Beneficiary Identification No.	Joint ID Type: For Intrabank & IBG NI, OI, BR, PL, ML, PP For Rentas NI, OI, BR, OT	E-mail Content Line 1	E-mail Content Line 2	E-mail Content Line 3	E-mail Content Line 4	E-mail Content Line 5
3	(O) - Char: 15 - N	(O) - Char: 15 - N	(O) - Char: 120 - A	(O) - Char: 29 - AN	(O) - Char: 2 - A	(O) - Char: 40 - AN	(O) - Char: 40 - AN	(O) - Char: 40 - AN	(O) - Char: 40 - AN	(O) - Char: 40 - AN
4	0123456789					content line 1	content line 2	content line 3	content line 4	content line 5
5	0123456789					content line 1	content line 2	content line 3	content line 4	content line 5
6	0123456789					content line 1	content line 2	content line 3	content line 4	content line 5
7	0123456789					content line 1	content line 2	content line 3	content line 4	content line 5
8	0123456789					content line 1	content line 2	content line 3	content line 4	content line 5
9	0123456789					content line 1	content line 2	content line 3	content line 4	content line 5



## 6. Bulk Payment/Payroll (ECP) Text Format

**Filename:** <10 digit Account No.><PM/PR><DDMMYY><Serial No starting with 01-99 or 001-999>.txt

**PM = ECP Payment**

**PR = ECP Payroll**

**DDMMYY = The actual payment date**

**Format & Length:** A = Alphabet, N = Numeric, AN=Alphanumeric

**M/O:** M = Mandatory, O = Optional

**Header – 19 bytes**

No.	Header Field	Format & Length	Position	M/O	Remark
1	Header Identifier	A (1)	1	M	Default: H
2	Debiting Account No.	N (10)	2-11	M	Payor Corporation's (10 numeric digit) Debiting Account Number with PBB, e.g. xxxxxxxxxx
3	Payment Date	N (8)	12-19	M	YYYYMMDD e.g. 20040910

**Detail - 781 bytes**

No.	Detail Field	Format	Position	M/O	Remark
1	Detail Identifier	A (1)	1	M	Default: D
2	Unique Record ID	AN (16)	2-17	M	This “Unique Record ID” is a serial number which identifies a record which MUST not be reused and should not be identical to the previous ID used for the last payment. It is at the discretion of the Payor Corporation to provide these numbers for their own verification purposes.
3	Payment Type/Mode	A (3)	18-20	M	<b>PBB:</b> Public Bank Account, <b>IBG:</b> Interbank GIRO, <b>REN:</b> RENTAS
4	Beneficiary Account No.	N (20)	21-40	M	Beneficiary account to be credited
5	Receiving Bank/Beneficiary BIC Code	AN (11)	41-51	M	The receiving Financial Institution (FI) identification or Bank Identifier Code (BIC) where the beneficiary maintains an account. This information is mandatory for all types of instrument used. Example: PBBEMYKL -Public Bank as the Receiving Financial Institution. NOTE: Refer to the list in the Bank’s website at <a href="http://www.pbebank.com">www.pbebank.com</a> > Business Banking > Cash Management.
6	Beneficiary Name	AN (120)	52-171	M	Beneficiary Name (No validation)

7	<b>ID Type</b>	A (2)	172-173	O	<b>Applicable for Intrabank and IBG:</b> NI-New IC No. OI-Old IC No. BR-Business Registration No. PL-Police ID. ML-Military ID. PP-Passport No.  <b>Applicable for Rentas:</b> NI-New IC No. OI-Old IC No. BR-Business Registration No. OT-Others (for other types of ID apart from NI, OI and BR such as police ID, army ID and passport no.)
8	<b>Beneficiary Identification No.</b>	AN (29)	174-202	O	Beneficiary ID Number. Can be left blank if not required. RENTAS must always be filled in with value
9	<b>Payment Amount</b>	N (16)	203-218	M	Amount to be credited. Last two digits represents cents
10	<b>Recipient Reference</b>	AN (20)	219-238	M	Recipient Reference will be displayed in the sender and beneficiary's statement
11	<b>Other Payment Details</b>	AN (20)	239-258	O	Other Payment Details will be displayed in the sender and beneficiary's statement
12	<b>Email Address 1</b>	AN (70)	259-328	O	Send an e-mail notification to beneficiary
13	<b>Email Address 2</b>	AN (70)	329-398	O	Send an e-mail notification to beneficiary
14	<b>Mobile Number 1</b>	N (16)	399-414	O	Send a SMS notification to beneficiary at RM0.21 per SMS. SMS will send if any number valid/invalid is keyed in
15	<b>Mobile Number 2</b>	N (16)	415-430	O	Send a SMS notification to beneficiary at RM0.21 per SMS. SMS will send if any number valid/invalid is keyed in
16	<b>Joint Bene Name</b>	A (120)	431-550	O	For RENTAS with joint account only: Joint beneficiary name
17	<b>Joint ID Type</b>	A (2)	551-552	O	For RENTAS with joint account only: NI-New IC No. OI-Old IC No. BR-Business Registration No. OT-Others (for other types of ID apart from NI, OI and BR such as police ID, army ID and passport no.)
18	<b>Joint Bene ID No</b>	AN (29)	553-581	O	For RENTAS with joint account only: Joint bene ID number
19	<b>E-mail Payment Description Line 1</b>	AN (40)	582-621	O	Payment description that will appear in the beneficiary e-mail notification payment advice and print payment advice
20	<b>E-mail Payment Description Line 2</b>	AN (40)	622-661	O	Payment description that will appear in the beneficiary e-mail notification payment advice and print payment advice
21	<b>E-mail Payment Description Line 3</b>	AN (40)	662-701	O	Payment description that will appear in the beneficiary e-mail notification payment advice and print payment advice
22	<b>E-mail Payment Description Line 4</b>	AN (40)	702-741	O	Payment description that will appear in the beneficiary e-mail notification payment advice and print payment advice
23	<b>E-mail Payment Description Line 5</b>	AN (40)	742-781	O	Payment description that will appear in the beneficiary e-mail notification payment advice and print payment advice

**Footer - 51 bytes**

No.	Trailer Field	Format	From Position	M/O	Remark
1	<b>Footer Identifier</b>	A (1)	1	M	Default : F
2	<b>Total Record Count</b>	N (10)	2-11	M	Total number of records
3	<b>Total Amount</b>	N (20)	12-31	M	Total amount of all transactions
4	<b>Hash Total**</b>	N (20)	32-51	M	Total Amount + Total of first 4 digits of all Beneficiary Account Numbers

## 7. Bulk Payment/Payroll (ECP) Feedback File Format

### Filename for Bulk Payment:

PSF<10 digit Account No.><PM><DDMMYY>< Serial No starting with 01-99 or 001-999>.txt

### Filename for Bulk Payroll:

PRSFF<10 digit Account No.><PR><DDMMYY>< Serial No starting with 01-99 or 001-999>.txt

**Format & Length:** A = Alphabet, N = Numeric, AN=Alphanumeric

**M/O:** M = Mandatory, O = Optional

### Header - 365 bytes

No	Header Field	Format	Length	From Position	To Position	Remark
1	Header Identifier	A	1	1	1	Default: H
2	Report Generation Date	N	8	2	9	YYYYMMDD e.g. 20040910
3	Uploaded File	AN	23	10	32	Filename of the uploaded file
4	Payment Purpose	AN	50	33	82	Display in the Debiting Account Statement (Lump sum/ Line by Line). Eg. Salary Apr 2016
5	Uploaded Date	N	8	83	90	YYYYMMDD e.g. 20040910
6	Payment Date	N	8	91	98	YYYYMMDD e.g. 20040910
7	Debiting Account Number	N	10	99	108	Payor Corporation's (10 numeric digit) Debiting Account Number with PBB, e.g. xxxxxx
8	Debiting Account Name	AN	40	109	148	Payor Corporation's Account Name
9	Company ID	AN	15	149	163	Payor Corporation's Company ID
10	Company Name	AN	40	164	203	Payor Corporation's Company Name
11	Total Successful Records	N	6	204	209	Total Successful Records
12	Total Successful Amount	N	18	210	227	Total Successful Amount
13	Total Rejected Records	N	6	228	233	Total Rejected Records
14	Total Rejected Amount	N	18	234	251	Total Rejected Amount
15	Total Processed - Intrabank	N	6	252	257	Total Processed Records for Intrabank
16	Service Fee – Intrabank	N	12	258	269	Service Fee for Intrabank
17	SMS Fee – Intrabank	N	8	270	277	SMS Fee for Intrabank

18	Total Fee – Intrabank	N	12	278	289	Total Fee for Intrabank
19	Total Processed - IBG	N	6	290	295	Total Processed Records for IBG
20	Service Fee – IBG	N	12	296	307	Service Fee for IBG
21	SMS Fee – IBG	N	8	308	315	SMS Fee for IBG
22	Total Fee – IBG	N	12	316	327	Total Fee for IBG
23	Total Processed - RENTAS	N	6	328	333	Total Processed Records for RENTAS
24	Service Fee – RENTAS	N	12	334	345	Service Fee for RENTAS
25	SMS Fee – RENTAS	N	8	346	353	SMS Fee for RENTAS
26	Total Fee – RENTAS	N	12	354	365	Total Fee for RENTAS

#### Detail - 300 bytes

No	Detail Field	Format	Length	From Position	To Position	Remark
1	Detail Identifier	A	1	1	1	Default: D
2	Unique Record ID	AN	16	2	17	Unique record ID of the payment
3	Payment Type	A	3	18	20	PBB/IBG/REN
4	Bene Account Number	N	20	21	40	Beneficiary Account Number
5	Bene Bank BIC Code	AN	11	41	51	The bene bank BIC Code
6	Bene Name	AN	120	52	171	Beneficiary Name
7	Bene ID	AN	29	172	200	Beneficiary ID
8	Amount	N	18	201	218	Paid amount with (last 2 digits are decimals)
9	Recipient Reference	AN	20	219	238	The value keyed in by the Payor Corporation
10	Other Payment Details	AN	20	239	258	The value keyed in by the Payor Corporation
11	Status	N	2	259	260	Status of the payment 01 - Successful 02 - Failed
12	Error Reason	AN	40	261	300	The rejected reason for the “Failed” payment

#### Footer - 51 bytes

No	Trailer Field	Format	Length	From Position	To Position	Remark
1	Footer Identifier	A	1	1	1	Default : F
2	Total Record Count	N	10	2	11	Total number of records

3	Total Amount	N	20	12	31	Total amount of all transactions
4	Hash Total**	N	20	32	51	Total Amount + Total of first 4 digits of all Beneficiary Account Numbers

## 8. PB ECP Beneficiary E-mail Notification Template

SUBJECT: Payment Advice from Public Bank

Dear Sir/Madam,

**Payment Advice (ECP) from Public Bank Berhad**

Please be informed that the following transaction has been processed:

SENDER'S NAME	: PURPLE TINK;TONG
BENEFICIARY NAME	: Chua Soo Mei
PAYMENT DATE	: 18 APRIL 2019
PAYMENT AMOUNT	: MYR 20.00
BENEFICIARY BANK	: Public Bank
BENEFICIARY ACCOUNT NO.	: 4*****7321
REFERENCE NO.	: 1709270000001457
RECIPIENT REFERENCE	:
OTHER PAYMENT DETAILS	:
PAYMENT PURPOSE	: <Line 1>
	<Line 2>
	<Line 3>

For more information, please contact the Sender directly.

Note: Payment is made at the direction of, and based on information provided by the Sender of the payment instruction. If incorrect information is given by the Sender or the Sender revokes the payment instruction or any other circumstances arises which is beyond the Bank's control, this may result in the payment being delayed or not received. The actual date of availability of funds is also dependent on the clearing system(s) used and the beneficiary's bank processing.

Thank you,

Yours truly,  
Public Bank Berhad

*Disclaimer:*

*This email and any attachment transmitted with it are intended solely for the addressee(s), and may contain information that are privileged and/or confidential. If you are not the intended recipient, you are hereby notified that any use, reliance on, reference to, review, disclosure or copying of the email and the information it contains for any purpose is strictly prohibited.*

*If you have received this email in error, please delete all the contents immediately and inform Public Bank Berhad.*

*This is a system generated email. Please do not reply to this e-mail.*

## 9. PB ECP Beneficiary SMS Notification Template

RM0.00 PUBLIC BANK: <Sender's Name> has transferred RM50,000.00 to your RHB A/C on 26FEB16 via PB enterprise. For enquiries, call <Sender's Name>