

Public Bank PB enterprise User Guide

DuitNow ECP Payment / Payroll

Version 1.0

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1. DuitNow ECP Payment / Payroll

1.1. Rules

- a. DuitNow ECP Payment and DuitNow ECP Payroll is a bulk payment service offered by PB enterprise to cater for DuitNow transfers made in bulk.
- b. PB enterprise offers two services, DuitNow ECP Payment and DuitNow ECP Payroll.
 - o DuitNow ECP Payroll: Generally used by a company's Human Resource department for salary payments. Debiting of funds from the Current Account is by lump sum.
 - o DuitNow ECP Payment: Generally used by a company's Finance department for supplier payments. Debiting of funds from the Current Account is by lump sum. To debit by individual transactions, a request must be made at the Account Holding Branch.
- c. Customers may request for different users to have access to DuitNow ECP Payroll and DuitNow ECP Payment. This means that DuitNow ECP Payroll users are not able to see transactions performed through DuitNow ECP Payment and vice-versa.
- d. Customers are required to upload a file based on the DuitNow ECP format through PB enterprise.
- e. DuitNow ECP reports can be downloaded under the "Reports" menu of PB enterprise.
- f. Funds must be made available in the debiting account before the approved processing window.
- g. Bulk DuitNow can be transferred to any of the DuitNow ID Type: Mobile Number(MN), NRIC(NI), Police ID(PL), Army ID(ML), Passport(PP), Business Registration(BR), Fund Transfer(FT), Credit Card(CC), Loan Payment(LP), and Hire Purchase(HP).

1.2. Menu Navigation

There are three menus under the ECP service:

- a. **DuitNow ECP Payment/Payroll Upload:**
Maker will upload the DuitNow ECP file using this menu. Be aware that this menu is used for uploading purposes only. Maker is required to navigate to the "DuitNow ECP File Status" menu to confirm that all the records are in order
- b. **DuitNow ECP Payment/Payroll Status:**
After uploading the file, the Maker is required to view and 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.

1.3. Stop Payment Instruction

- a. Customers may initiate a Stop Payment instruction on a DuitNow ECP file even after it has been approved as long as the Stop Payment instruction is created and approved 30 minutes before the initially approved processing window.
- b. To access the Stop Payment function, navigate to the Transaction Approval Status screen and locate your transaction. Click on the Reference Number and click on the Stop Payment button.
- c. Next, all the Approvers must Approve the Stop Payment instruction as per the approval matrix on the screen. The payment is successfully stopped only after it is fully approved by all Approvers.
- d. Should you wish to proceed with the payment, the Approver may click “Reject” on the Stop Payment Instruction or let the processing window pass without approving the Stop Payment Instruction.

1.4. Processing Time

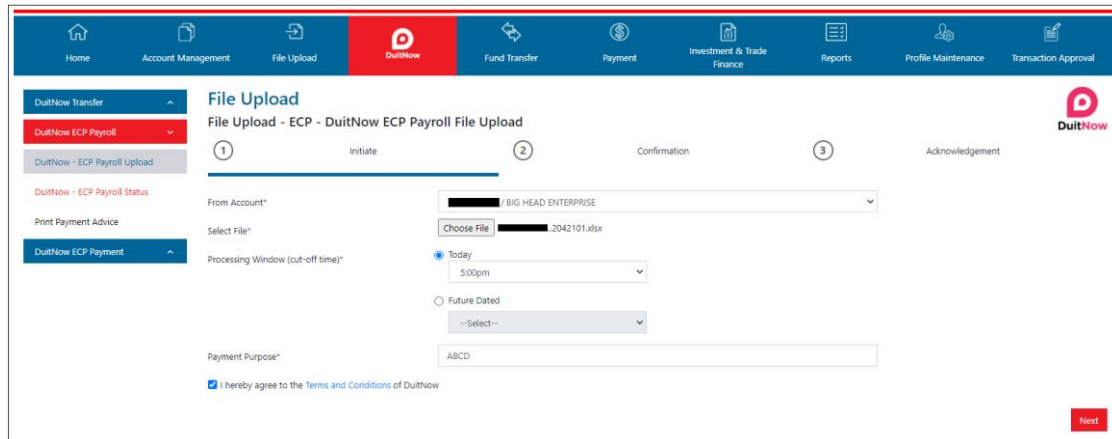
DuitNow ECP Payment/ Payroll Processing Day	Processing Time (Funds will be credited within 30 minutes)	Stop Payment Cut-Off Time
Business Days (Monday to Friday)	Window 1 – 05:00am Window 2 – 08:00am Window 3 – 11:00am Window 4 – 02:00pm Window 5 – 05:00pm	Must be approved 30 minutes before the processing date & time
Non-Business Days (Saturday, Sunday & Federal Territory Public Holiday)		

2. DuitNow ECP File Upload Guide

2.1. Step 1: DuitNow ECP File Upload

Navigation:

DuitNow > DuitNow – ECP Payment / Payroll Upload > Initiate

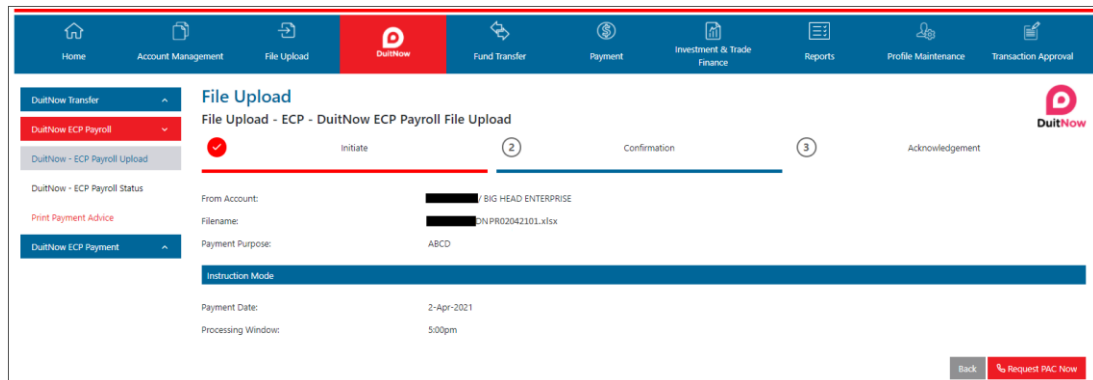


Field	Remarks
From Account	Select an account to debit from
Select File	Select a DuitNow ECP file to be uploaded
Processing Window (Cut-off time)	<p>Today - Select a DuitNow ECP processing window. *The processing window will change according to the time of day. After 5:00pm daily, only future dated processing windows can be selected</p> <p>Future Dated - Select a future dated DuitNow ECP processing window *All processing windows are available for future dated files</p>
Payment Purpose	The payment purpose will be displayed to the approver(s) of the transaction and in the Current Account statement
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. The screen will navigate to the Confirmation page

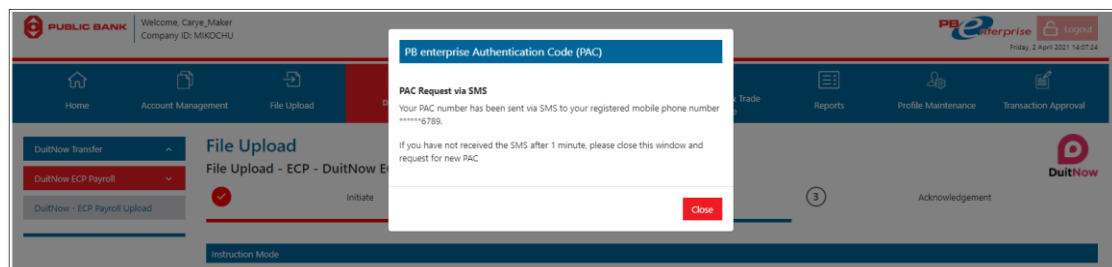
2.2. Step 2: Confirm the File Upload via Confirmation Menu

Note:

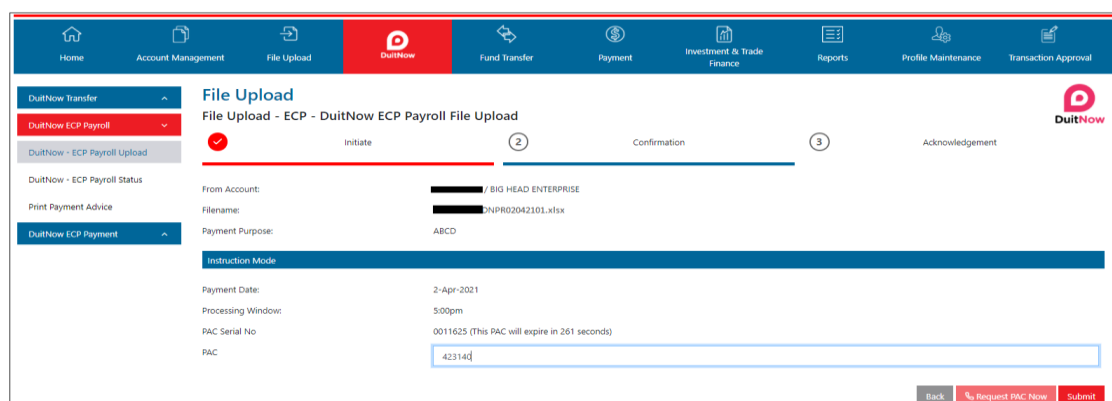
Maker is required to perform 2-Factor Authentication (2FA) via PAC on the Confirmation page if the file uploaded is the 1st financial transaction performed during the login session. Subsequent transaction(s) within the same login session will not request for PAC again.



- If the file uploaded meets the DuitNow 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 “Request PAC Now” to proceed.



- The PB enterprise Authentication Code (PAC) will be sent to the Maker’s registered Mobile No.



- Key-in the valid PB enterprise Authentication Code (PAC) and click “Submit”.

2.3. Step 3: Submit the File Upload via Acknowledgment Menu

- 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 “DuitNow - ECP Payroll/Payment Status” page.**
- The Maker can also choose to print the page or upload another file.

2.4. Step 4: Review the DuitNow ECP File Status by Maker

Navigation

DuitNow > DuitNow ECP Payment / Payroll > DuitNow ECP Payment / Payroll File Status

Uploaded Date	Payment Date	Reference No.	From Account	Uploaded Filename	Uploaded By	Status
09-APR-2021 08:52:29 AM	09-APR-2021 11:00 AM	2104090000050701	[Redacted] / BIG HEAD ENTERPRISE	[Redacted] DNPRO09042101.xlsx	Carye_Maker	Pending Validation
02-APR-2021 02:08:23 PM	02-APR-2021 05:00 PM	2104020000050413	[Redacted] / BIG HEAD ENTERPRISE	[Redacted] DNPRO2042101.xlsx	Carye_Maker	File Validation Error
02-APR-2021 10:14:25 AM	02-APR-2021 02:00 PM	2104020000050400	[Redacted] / BIG HEAD ENTERPRISE	[Redacted] DNPRO2042100.xlsx	Carye_Maker	File Validation Error

- The ECP File Status screen will display the status of all the DuitNow 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.

File Status	Description
Pending Validation	The file is pending system validation on the file format
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
Pending Windows Time	The file has been successfully approved and is pending processing on the selected ECP window time.
File Validation Error	The file contains errors. There can be two scenarios: <ul style="list-style-type: none"> i. If the file is not provided in the stipulated format or the file is duplicated, the reason will be displayed upfront ii. 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
Expired	The file has expired because it has not been fully approved within 14 days from the creation date
Rejected	The file has been rejected by one of the approvers
Success	The file has been successfully processed and the financials have been debited and credited
Withdrawn	The file has been withdrawn by the Maker.

2.4.1. Example 1: File Status – All Records Contain Errors

DuitNow Transfer
DuitNow ECP Payroll
DuitNow - ECP Payroll Upload
DuitNow - ECP Payroll Status
Print Payment Advice
DuitNow ECP Payment

File Upload

File Upload - ECP - ECP File Status

Reference No.: 2104020000050413

Status: File Validation Error

From Account: / BIG HEAD ENTERPRISE

Filename: DNP02042101.xlsx

Total Records: 2

Valid Records: 0 - [View Records](#)

Invalid Records: 2 - [Download Error Report](#)

Payment Purpose: ABCD

Total Amount: MYR 176.20

Total Valid Records Amount: MYR 0.00

Total Invalid Records Amount: MYR 176.20

Pending Approvers:

Approval Matrix Rule

By Group - to Sequence	Group	User Name	Action Taken On	Action
Maker				
Maker	Maker	Cerge_Maker	02-Apr-2021 14:08:23	Created
Authorizer				
Any 1 from Group		Cerge_Author		
		OR		
Any 1 from Group		Cerge_Admin		

Instruction Mode

Payment Date: 02-APR-2021



Processing Window: 05:00 PM

Submitted Date: 02-APR-2021 14:08:23

[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 remove the file from the DuitNow ECP Status screen and not proceed with the transaction anymore.

- c. Maker is able to “Download Error Report” to view the details and explanation of the records with errors.
- d. The filename of the PDF file is as follows: IVR<Uploaded Filename>.PDF
- e. The acronym of IVR is Invalid Validation Report.

DuitNow ECP Payroll - Invalid Records

Reference No	2105170000052871
From Account	[REDACTED]
File Name	[REDACTED]DNPR02042101.xlsx
Total Invalid Records	3
Payment Purpose	Test
Payment Date	17-MAY-2021
Processing Window	05:00 PM
Total Invalid Amount	MYR 1,089.03
Created Date	17-MAY-2021
Created By	Carye_Maker

No.	Payment Type	DuitNow ID Type	Recipient's DuitNow ID	Beneficiary Name	Recipient Reference	Other Payment Details	Amount	Remark
1	DTN	PP	J5478951	-	Passport	-	MYR 93.11	013804:U804: The DuitNow ID entered is not valid
2	DTN	MN	601113207474	-	Mobile No	-	MYR 99.60	013804:U804: The DuitNow ID entered is not valid
3	DTN	CC	4386680010116106	-	Credit Card	-	MYR 896.32	Invalid BIC Code

2.4.2. Example 2: File Status – All Records Are Valid

DuitNow Transfer ^
DuitNow ECP Payroll ^
DuitNow ECP Payment v
DuitNow - ECP Payment Upload
DuitNow - ECP Payment Status
Print Payment Advice

File Upload

File Upload - ECP - ECP File Status

1 Confirmation

Reference No.:	2105030000052096
Status:	Pending Maker Confirmation
From Account:	/ BIG HEAD ENTERPRISE
Filename:	DNPR02042101.xlsx
Total Records:	2
Valid Records:	2 - View Records
Payment Purpose:	Test
Total Amount:	MYR 982.65
Total Valid Records Amount:	MYR 982.65
Total Invalid Records Amount:	MYR 0.00

- In this scenario, all the records are valid.
- As such, there are four options for the Maker:
 - To send the file to the Approver(s) by clicking on “Submit”
 - To remove the file to not proceed with the transaction any further
 - To upload a new file with a different filename and contents and ignore this file
 - If no action is taken on the file, it will be expired within 14 days of creation

2.4.3. Example 3: File Status – Records Are Mixed With Both Valid and Invalid Results

DuitNow Transfer ^
DuitNow ECP Payroll v
DuitNow - ECP Payroll Upload
DuitNow - ECP Payroll Status
Print Payment Advice
DuitNow ECP Payment ^

File Upload

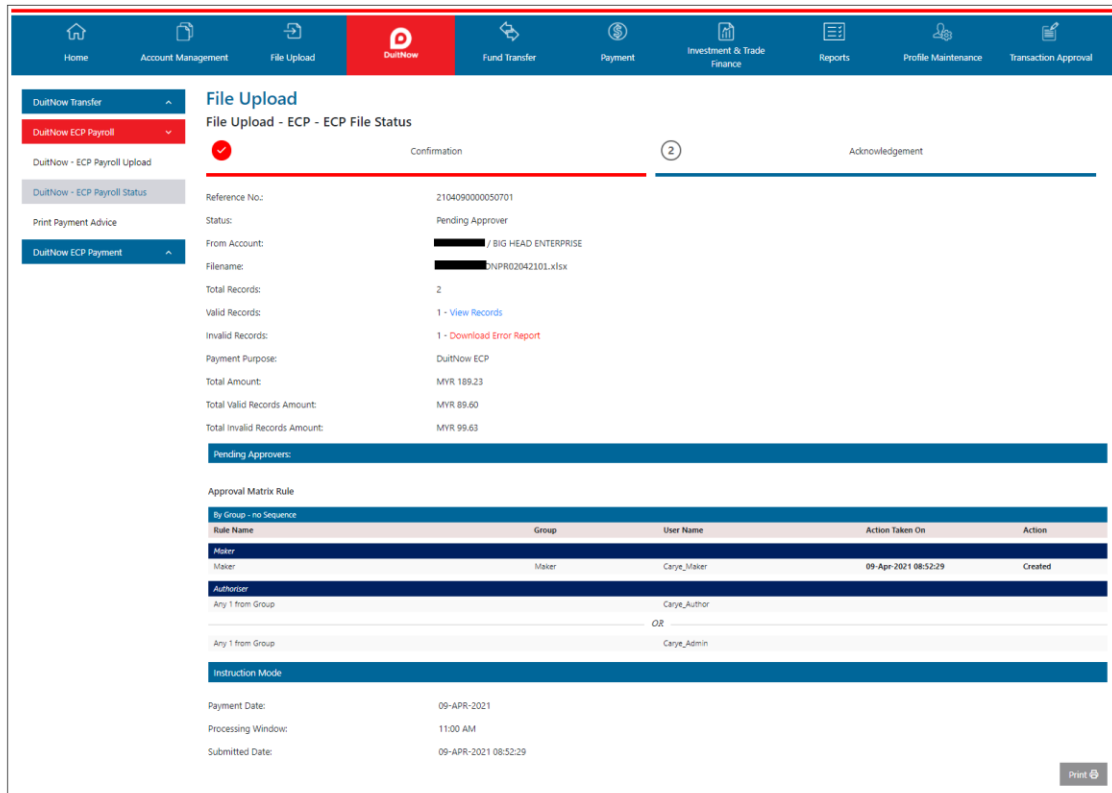
File Upload - ECP - ECP File Status

1 Confirmation

Reference No.:	2105030000052087
Status:	Pending Maker Confirmation
From Account:	/ BIG HEAD ENTERPRISE
Filename:	DNPR02042101.xlsx
Total Records:	5
Valid Records:	2 - View Records
Invalid Records:	3 - Download Error Report
Payment Purpose:	TEST
Total Amount:	MYR 2,967.21
Total Valid Records Amount:	MYR 982.65
Total Invalid Records Amount:	MYR 1,984.56

- 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 not proceed with the transaction any further
 - To upload a new file with a different filename
 - If no action is taken on the file, it will be expired within 14 days of creation

2.5. Step 5: Submit the Transaction to Approver



File Upload
File Upload - ECP - ECP File Status

Confirmation (1) Acknowledgement (2)

Reference No.: 2104090000050701
Status: Pending Approver
From Account: / SIG HEAD ENTERPRISE
Filename: PNP02042101.xlsx
Total Records: 2
Valid Records: 1 - [View Records](#)
Invalid Records: 1 - [Download Error Report](#)
Payment Purpose: DuitNow ECP
Total Amount: MYR 189.23
Total Valid Records Amount: MYR 89.60
Total Invalid Records Amount: MYR 99.63

Pending Approvers:

Approval Matrix Rule

Rule Name	Group	User Name	Action Taken On	Action
Maker				
Maker	Maker	Cerye_Maker	09-Apr-2021 08:52:29	Created
Authoriser				
Any 1 from Group		Cerye_Author		
		OR		
Any 1 from Group		Cerye_Admin		

Instruction Mode

Payment Date: 09-APR-2021
Processing Window: 11:00 AM
Submitted Date: 09-APR-2021 08:52:29

- 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. If the transactions are new transactions, a “First Time Transaction Alert” will be displayed for the Maker to double-confirm that these are the intended recipients.
- The approver can then proceed to approve the DuitNow ECP transaction via the Transaction Approval menu.

2.6. Step 6: Transaction Approval Process

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

- i. **Payment Date Lapsed Screen 1:** The Effective Date is 03-May-2021 but today's date is 04-May-2021. 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: MYR to MYR

Pending Approval

Reference No	Created Date	Effective Date	Service	From Account/Name	Beneficiary Account/Name	Amount	Last Approved By
210503000052096	03-May-2021	03-May-2021	DuitNow - ECP Payment	/ BIG HEAD ENTERPRISE	DNPR03052102.xls	MYR 982.65	-
210503000052087	03-May-2021	03-May-2021	DuitNow - ECP Payroll	/ BIG HEAD ENTERPRISE	DNPR03052101.txt	MYR 2,967.21	-
200824000040460	24-Aug-2020	24-Aug-2020	ECP Payroll - Stop Payment	/ BIG HEAD ENTERPRISE	R17082000.xls	MYR 228.39	-
Total Amount (Selected) "Foreign Remittances excluded"						MYR 982.65	

Page 1 of 1

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

NOTIFICATION

DuitNow ECP Payroll / DuitNow ECP Payment

DNPR03052102.xls - Payment date lapsed. The new payment date is **04-May-2021 11:00am**
Click OK to proceed or Cancel to remain on the page.

OK Cancel

- iii. **Payment Date Lapsed Screen 3:** If the approver clicks on "OK", notice that the payment date has changed from 03-May-2021 to 04-May-2021.

Pending Approval Transaction (Acknowledgement)

Product Type: DuitNow ECP Payment
Reference No: 210503000052096
Approval Status: Approved
From Account: / BIG HEAD ENTERPRISE
File Name: DNPR02042101.xlsx
Total Records: 2
Valid Records: 2 - [View Records](#)
Invalid Records: 0 - [View Records](#)
Payment Purpose: Test
Total Amount: MYR 982.65
Total Valid Records Amount: MYR 982.65
Total Invalid Records Amount: MYR 0.00

Approval Matrix Rule

Rule Name	Group	User Name	Action Taken On	Action
Maker				
Maker	Maker	Carye_Maker	03-May-2021 11:54:51	Created
Authoriser				
Any 1 from Group		Carye_Author	04-May-2021 08:18:01	Approved
OR				
Any 1 from Group		Carye_Admin		

Instruction Mode

Payment Date: **04-MAY-2021**
Processing Window: 11:00 AM
Submitted Date: 03-MAY-2021 11:54:51

Close Print

2.7. Step 7: Print Payment Advice (Optional)

- 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 DuitNow ECP file, a Payment advice with 150 pages will be generated.

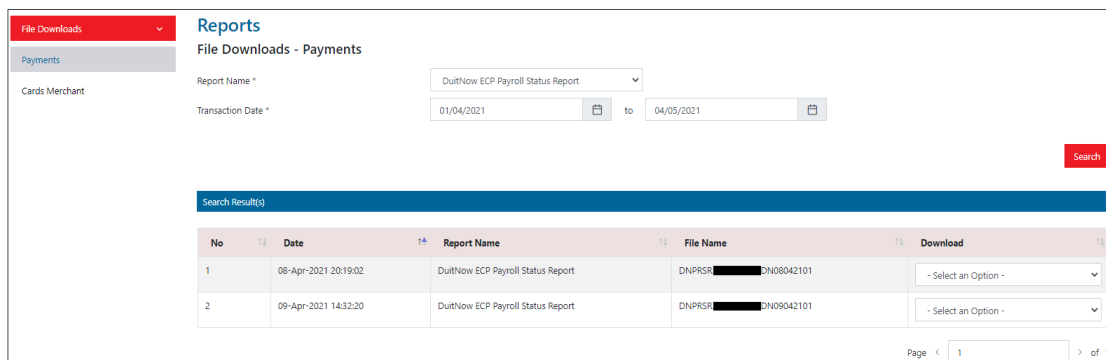
Payment advices are only generated for successfully debited transactions. All payment advices can only be requested/downloaded for up to 90 calendar days from the payment date. After 90 calendar days, there the payment advice cannot be re-generated or downloaded anymore.

- The payment advice filename is “<Uploaded filename>.PDF”
- 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”
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”

2.8. Step 8: Reports and Beneficiary Email/ SMS Blast

- Reports will be made available within 30 minutes of the processing window. The reports can be downloaded from the Reports screen as illustrated below. Two reports are made available. A payment status report and a payment status feedback file.



- The beneficiary email and SMS* (if applicable) will be sent to the beneficiaries approximately 30 minutes after the processing window

*SMS notification is chargeable at RM 0.20 per mobile number entered regardless if the number is valid or invalid

3. Stop Payment Guide

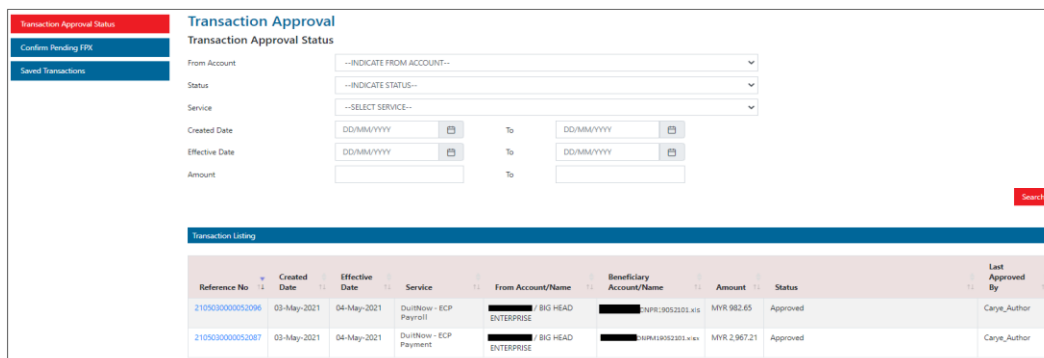
- It is possible to stop a file that has already been approved as long as it has not been processed yet.
- The Stop Payment instruction can only be executed through PB enterprise 30 minutes before the selected processing window.
- If the stop payment instruction is received and not fully approved within 30 minutes before the selected processing window, the transaction will be processed and the stop payment instruction will be considered as expired. The Bank is unable to stop the payment via any other means should the stop payment instruction not be fully approved by the relevant approvers.
- The Stop Payment button can be located under the Transaction Approval Status page. Any role has the function to initiate the Stop Payment instruction.
- All Stop Payment instruction must be approved by the authorized signatories else the file will continue to be processed accordingly.

3.1. Step 1: To Retrieve Your Transaction via Transaction Approval Status

Navigation:

Transaction Approval > Transaction Approval Status > Reference No. of ECP Transaction

- 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	Last Approved By
210503000005096	03-May-2021	04-May-2021	DuitNow - ECP Payroll	ENTERPRISE / BIG HEAD	ENTERPRISE / BIG HEAD	MYR 982.65	Approved	Carys_Author
210503000005087	03-May-2021	04-May-2021	DuitNow - ECP Payment	ENTERPRISE / BIG HEAD	ENTERPRISE / BIG HEAD	MYR 2,967.21	Approved	Carys_Author

3.2. Step 2: Stop Payment

- 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

DuitNow ECP Payroll

Reference No

2105030000052087

Approval Status

Approved

From Account

██████████ / BIG HEAD ENTERPRISE

File Name

██████████ \NPFR02042101.xlsx

Total Records

5

Valid Records

2 - [View Records](#)

Invalid Records

3 - [View Records](#)

Payment Purpose

TEST

Total Amount

MYR 2,967.21

Total Valid Records Amount

MYR 982.65

Total Invalid Records Amount

MYR 1,984.56

Approval Matrix Rule

By Group - no Sequence

Rule Name	Group	User Name	Action Taken On	Action
Maker				
Maker	Maker	Carye_Maker	03-May-2021 11:23:53	Created
Authoriser				
Any 1 from Group		Carye_Author	04-May-2021 08:22:50	Approved
		OR		
Any 1 from Group		Carye_Admin		

Instruction Mode

Payment Date

04-MAY-2021

Processing Window

11:00 AM

Submitted Date

03-MAY-2021 11:23:53

Close

Print

Stop Payment

3.3. Step 3: Specify the Reason

- The system will prompt the requester to key-in the reason of why the Stop Payment is performed

Stop Payment Request

The stop payment request will be sent to the relevant approver(s).

Kindly ensure the stop payment request is approved by all approver(s) 30 minutes before the payment window to stop the payment.

Reason

Enter Your Reason

Reason cannot be left blank

Submit to Approver(s)

Close

Transaction Approval

Transaction Approval Status

From Account

--INDICATE FROM ACCOUNT--

Status

--INDICATE STATUS--

Service

--SELECT SERVICE--

Created Date

DD/MM/YYYY

To

DD/MM/YYYY

Effective Date

DD/MM/YYYY

To

DD/MM/YYYY

Amount

To

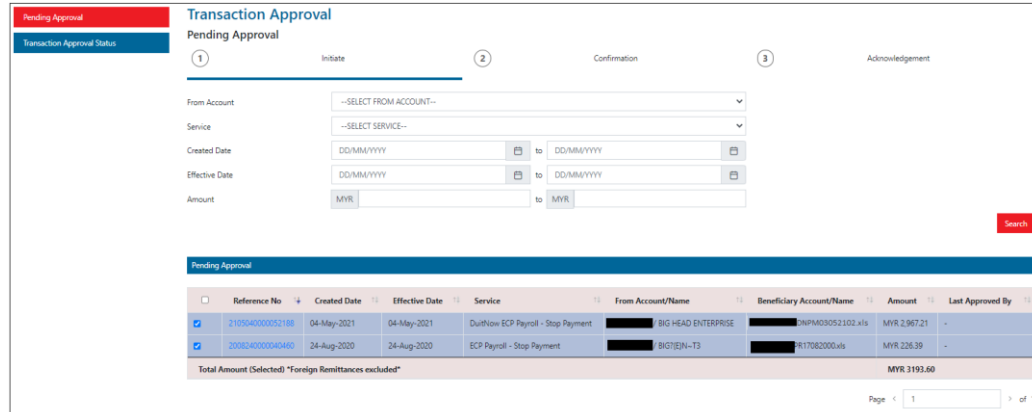
Search

Transaction Listing

Reference No	Created Date	Effective Date	Service	From Account/Name	Beneficiary Account/Name	Amount	Status	Last Approved By
2105040000052188	04-May-2021	04-May-2021	DuitNow ECP Payroll - Stop Payment	3099119818 / BIG HEAD ENTERPRISE	██████████ \NPFR;8052201.xls	MYR 2,967.21	Pending Authorizer	-

3.4. Step 4: Authorise the Stop Payment Instruction

- a. All approvers must click “Approve” on the Stop Payment instruction and complete the approval. If all approvers have not approved the instruction or if the approver Rejected the instruction, the transaction will continue to be processed as per the initial instruction.



The screenshot shows the 'Transaction Approval' screen with a 'Pending Approval' status. It includes a progress bar with steps: 1. Initiate, 2. Confirmation, 3. Acknowledgement. Below the progress bar, there are input fields for 'From Account', 'Service', 'Created Date', 'Effective Date', and 'Amount'. A 'Search' button is located on the right. Below the input fields, there is a table titled 'Pending Approval' with columns: Reference No, Created Date, Effective Date, Service, From Account/Name, Beneficiary Account/Name, Amount, and Last Approved By. The table contains two rows of data. The first row is for a 'DuitNow ECP Payroll - Stop Payment' transaction with a reference number of 231054000052188. The second row is for an 'ECP Payroll - Stop Payment' transaction with a reference number of 200824000040460. The total amount selected is MYR 3193.60.

Reference No	Created Date	Effective Date	Service	From Account/Name	Beneficiary Account/Name	Amount	Last Approved By
231054000052188	04-May-2021	04-May-2021	DuitNow ECP Payroll - Stop Payment	81G HEAD ENTERPRISE	81G HEAD ENTERPRISE	MYR 2,967.21	-
200824000040460	24-Aug-2020	24-Aug-2020	ECP Payroll - Stop Payment	81G15N-T3	81G15N-T3	MYR 226.39	-

Total Amount (Selected) *Foreign Remittances excluded* MYR 3193.60

- b. The file is successfully stopped if the “Transaction Approval Status” screen is shown as below:

1. The Stop Payment instruction is Approved

Reference No	Created Date	Effective Date	Service	From Account/Name	Beneficiary Account/Name	Amount	Status	Last Approved By
2312270000088692	27-Dec-2023	27-Dec-2023	DuitNow ECP Payroll - Stop Payment	3090XXXXXX / XXXXXX BHD	3090XXXXXXDNPR27122301.xlsx	MYR 3.03	Approved	DATO'
2312270000088687	27-Dec-2023	27-Dec-2023	DuitNow ECP Payroll	3090XXXXXX / XXXXXX BHD	3090XXXXXXDNPR27122301.xlsx	MYR 3.03	Payment Stopped	DATO'

2. The initial DuitNow ECP approved shows Payment Stopped

4. File Format

4.1. File Name

4.1.1. For File Upload

DuitNow ECP	File Name Format	Sample File Name
Upload DuitNow - ECP Payroll File - (Excel)	<10-digit Account No.><DNPR><DDMMYY><Serial No starting with 00>.xls <i>Or</i> <10-digit Account No.><DNPR><DDMMYY><Serial No starting with 00>.xlsx	3111111111DNPR08042100.xls 3111111111DNPR8042100.xlsx
Upload DuitNow - ECP Payroll File - (Text)	<10-digit Account No.><DNPR><DDMMYY><Serial No starting with 00>.txt	3111111111DNPR08042100.txt
Upload DuitNow - ECP Payment File - (Excel)	<10-digit Account No.><DNPM><DDMMYY><Serial No starting with 00>.xls <i>Or</i> <10-digit Account No.><DNPM><DDMMYY><Serial No starting with 00>.xlsx	3222222222DNPM08042100.xls 3222222222DNPM8042100.xlsx
Upload DuitNow - ECP Payment File - (Text)	<10-digit Account No.><DNPM><DDMMYY><Serial No starting with 00>.txt	3222222222DNPM08042100.txt

4.1.2. For Status Report

DuitNow ECP	File Name Format	Sample File Name
DuitNow - ECP Payment Status Report (PSR)	DNPSR<10-digit Account No.><DN><DDMMYY><Serial No>.pdf <i>Or</i> DNPSR<10-digit Account No.><DN><DDMMYY><Serial No>.csv	DNPSR3111111111DN08042100. pdf DNPSR3111111111DN08042100. csv

DuitNow ECP	File Name Format	Sample File Name
DuitNow - ECP Payroll Status Report (PRSR)	DNPRSR<10-digit Account No.><DN><DDMMYY><Serial No>.pdf <i>Or</i> DNPRSR<10-digit Account No.><DN><DDMMYY><Serial No>.pdf	DNPRSR3222222222DN08042100.pdf

4.1.3. For Status Feedback File

DuitNow ECP	File Name Format	Sample File Name
DuitNow - ECP Payment Status Feedback File (PSFF)	DNPSFF<10-digit Account No.><DNPM><DDMMYY><Serial No>.txt	DNPSFF3111111111DNPM08042100.txt
DuitNow - ECP Payroll Status Feedback File (PRSFF)	DNPRSFF<10-digit Account No.><DNPR><DDMMYY><Serial No>.txt	DNPRSFF3111111111DNPR08042100.txt

4.2. Excel File Format

4.2.1. DuitNow ECP Payment File Name

- <10-digit Account No><DNPM><DDMMYY><Serial No Starting from 00>.xls or.xlsx.

4.2.2. DuitNow ECP Payroll File Name

- <10-digit Account No>< DNPR><DDMMYY><Serial No Starting with 00>.xls or.xlsx.

	A	B	C	D	E	F	G	H	I	J	K
1	PAYMENT DATE : (DDMMYYYY)										
2	Payment Type/ Mode : DTN	ID Type: For DuitNow: MN, NI, PL, ML, PP, BR, FT, CC, LP, HP	BIC (Mandatory for FT, CC, LP, HP only)	Recipient's DuitNow ID	Payment Amount (with 2 decimal points)	Recipient Reference (shown in sender and bene statement)	Other Payment Details (shown in sender and bene statement)	Notification Email 1	Notification Email 2	Notification Mobile No. 1	Notification Mobile 2
3	(M) - Char: 3 - A	(M) - Char: 2 - A	(M) - Char: 8 - AN	(M) - Char: 20 - AN	(M) - Char: 18 - N	(M) - Char: 140 - AN	(O) - Char: 140 - AN	(O) - Char: 70 - AN	(O) - Char: 70 - AN	(O) - Char: 15 - N	(O) - Char: 15 - N
4											
5											
6											
7											
8	TOTAL:				0.00						
9											

4.3. Text File Format

DuitNow - ECP Payment File Name:

<10-digit Account No.><DNPM><DDMMYY><Serial No starting with 00>.txt

DuitNow - ECP Payroll File Name:

<10-digit Account No.><DNPR><DDMMYY><Serial No starting with 00>.txt

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. 20230823 YYYY – Year e.g. 2023 MM – Month e.g 08 (August) DD – Day e.g 23 (Twenty Third)

Detail – 521 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	Must be DTN only
4	ID Type	A (2)	21-22	M	Beneficiary DuitNow ID type to be credited: MN (Mobile Number) NI (NRIC Number) PL (Police ID) ML (Army ID) PP (Passport Number) BR (Business Registration No.) FT (Fund Transfer) CC (Credit Card) LP (Loan Payment) HP (Hire Purchase)

5	Receiving Bank/Beneficiary BIC Code	AN (11)	23-33	M/O	<p>The receiving Financial Institution (FI) identification or Bank Identifier Code (BIC) where the beneficiary maintains an account. This information is MANDATORY if ID type is FT, CC, LP or HP only.</p> <p>Example: MBBEMYKL - Maybank as the Receiving Bank.</p> <p>Receiving Bank/Beneficiary BIC Code: Refer to the list in the last page of the user guide or at www.pbenterprise.com</p>
6	Recipient's DuitNow ID	AN (20)	34-53	M	<p>Applicable for DuitNow Services:</p> <ul style="list-style-type: none"> • MN (Mobile Number) • NI (NRIC Number) • PL (Police ID) • ML (Army ID) • BR (Business Registration No.) • FT (Fund Transfer) – Key in the beneficiary Current/Savings Account No. • CC (Credit Card) • LP (Loan Payment) • HP (Hire Purchase) • PP (Passport Number) <p>If ID Type is PP (Passport), append 3 digits Issuing Country code with the passport number. Example: Passport No.: 09876543690 Country: Mexico Key in: 09876543690MEX</p> <p>*Refer to the Notes in the DuitNow screen for a link to the Country codes*</p>

7	Payment Amount	N (18)	54-71	M	Amount to be credited. Last two digits represents cents. RM 9.25 to be input as 0000000000000000925
8	Recipient Reference	AN (140)	72-211	M	Recipient Reference will be displayed in the sender and beneficiary's statement <ul style="list-style-type: none"> Allowed special characters +'_-.,\():/?_@
9	Other Payment Details	AN (140)	212-351	O	Other Payment Details will be displayed in the sender and beneficiary's statement <ul style="list-style-type: none"> Allowed special characters +'_-.,\():/?_@
10	Notification Email 1	AN (70)	352-421	O	Send an e-mail notification to beneficiary
11	Notification Email 2	AN (70)	422-491	O	Send an e-mail notification to beneficiary
12	Notification Mobile No. 1	N (15)	492-506	O	Send a SMS notification to beneficiary at RM0.20 per SMS. SMS will be sent and charged even if the number is invalid.
13	Notification Mobile No. 2	N (15)	507-521	O	Send a SMS notification to beneficiary at RM0.20 per SMS. SMS will be sent and charged even if the number is invalid.

Footer - 51 bytes

No.	Trailer Field	Format	Position	M/O	Remark
1	Footer Identifier	A (1)	1	M	Default : F
2	Total Record Count	N (10)	2-11	M	Total number of records
3	Total Amount	N (20)	12-31	M	Total amount of all transactions
4	Hash Total**	N (20)	32-51	M	<p>Total Amount + Total of first 4 digits of all Recipient's DuitNow ID</p> <p>Note: To exclude all alphabets from DuitNow ID, and sum the first 4 digits. If the DuitNow ID is less than 4 digits, sum the remaining digits only.</p> <p>Example: DuitNow ID: M<u>1234</u>567 ,<u>5678</u>56 and B<u>123</u></p> <p>Hash total is to sum: 1234 + 5678 + 123</p>

4.4. DuitNow - ECP Payment/Payroll Feedback File Format

Filename for DuitNow - ECP Payment:

DNPSFF<10-digit Account No.><DNPM><DDMMYY><Serial No>.txt

Filename for DuitNow - ECP Payroll:

DNPRSFF<10-digit Account No.><DNPR><DDMMYY><Serial No>.txt

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

M/O: M = Mandatory, O = Optional

Header - 269 bytes

No	Header Field	Format	Position	Remark
1	Header Identifier	A (1)	1	Default: H
2	Report Generation Date	N (8)	2-9	YYYYMMDD eg: 20200601
3	Uploaded File	AN (23)	10-32	Filename of the uploaded file
4	Payment Purpose	AN (50)	33-82	Payment Purpose keyed in
5	Uploaded Date	N (8)	83-90	YYYYMMDD eg: 20200601
6	Payment Date	N (8)	91-98	YYYYMMDD eg: 20200601
7	Debiting Account Number	N (10)	99-108	Debiting Account Number (10 numeric digit)
8	Debiting Account Name	AN (40)	109-148	Debiting Account's Name
9	Company ID	AN (15)	149-163	Company ID
10	Company Name	AN (40)	164-203	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 – DuitNow	N (6)	252-257	Total Processed Records for DuitNow
16	Service Fee – DuitNow	N (12)	258-269	Service Fee for DuitNow

Detail – 503 bytes

No	Detail Field	Format	Position	Remark
1	Detail Identifier	A (1)	1	Default: D
2	Business Message ID	AN (30)	2-31	Unique Business Message ID
3	Payment Type	A (20)	32-51	DTN
4	Recipient's DuitNow ID Type	A (2)	52-53	Recipient's DuitNow ID Type
5	Recipient's DuitNow ID	AN (20)	54-73	Recipient's DuitNow ID
6	BIC Code	A (10)	74-83	Beneficiary Bank
7	Beneficiary Name	AN (120)	84-203	Beneficiary Name

8	Amount	N (18)	204-221	Paid Amount (last 2 digits are decimal)
9	Recipient Reference	AN (140)	222-361	The value keyed in by the Payor
10	Other Payment Status	AN (140)	362-501	The value keyed in by the Payor
11	Status	N (2)	502-503	Status of the payment 01 - Successful 02 - Failed

Footer - 51 bytes

No	Trailer Field	Format	Position	Remark
1	Footer Identifier	A (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	<p>Total Amount + Total of first 4 digits of all Recipient's DuitNow ID</p> <p>Note: To exclude all alphabets from DuitNow ID, and sum the <u>first 4 digits</u>. If the DuitNow ID <u>less than 4 digits</u>, <u>sum the remaining digits only</u>.</p> <p>Example: DuitNow ID: M<u>1234</u>567 ,<u>5678</u>56 and B<u>123</u>, and Hash total is to sum: 1234 + 5678 + 123</p>

4.5. DuitNow – ECP Beneficiary E-mail Notification Template

Subject: Notification of Fund Transfer via PB enterprise (ECP) from Public Bank Berhad

Dear Sir/Madam,

Notification of Fund Transfer via PB enterprise (ECP) from Public Bank Berhad

Please be informed that a fund transfer has been effected via PB enterprise:

SENDER'S NAME	: PB ENTERPRISE B
BENEFICIARY NAME	: Ho Carye
PAYMENT DATE	: 17 MAY 2021
PAYMENT AMOUNT	: MYR1.00
BENEFICIARY BANK	: Public Bank
BENEFICIARY ACCOUNT NO. / DUITNOW ID	: 6*****5623
REFERENCE NO.	: 2105170028564922
RECIPIENT REFERENCE	: Test Notification
OTHER PAYMENT DETAILS	: Test Notification

This notice is NOT a confirmation of payment of the above Transaction Amount into the Beneficiary's Account.

Payment into the Beneficiary's Account may be delayed or not received in the event of incorrect information provided by the Sender or a revocation of the instruction by the Sender. For enquiries, please contact the Sender.

Yours truly,
Public Bank Berhad

4.6. DuitNow ECP SMS Notification Format

RM0.00 PB enterprise: <sender account name> has transferred <amount> to your DuitNow ID
<DuitNow ID> on <date><time> TQ

5. DuitNow Receiving Bank/Beneficiary BIC Code

List of DuitNow Receiving Bank/Beneficiary BIC Code

DuitNow Receiving Bank/Beneficiary Name	Receiving Bank/Beneficiary BIC Code
Affin Bank Berhad	PHBMMYKL
Al-Rajhi Banking and Investment Corp (M) Bhd	RJHIMYKL
Alliance Bank Malaysia Berhad	MFBBMYKL
AmBank (Malaysia) Berhad	ARBKMYKL
Bank Islam Malaysia	BIMBMYKL
Bank Kerjasama Rakyat Malaysia Berhad	BKRMMYKL
Bank Muamalat Malaysia Berhad	BMMBMYKL
Bank of America Malaysia Berhad	BOFAMY2X
Bank of China (Malaysia) Berhad	BKCHMYKL
Bank Pertanian Malaysia (Agrobank)	AGOBMYKL
Bank Simpanan Nasional Berhad	BSNAMYK1
BigPay	BGPYMYNB
BNP Paribas (Malaysia) Berhad	BNPAMYKL
Boost Bank Berhad	BOBEMYK2
China Construction Bank (Malaysia) Berhad	PCBCMYKL
CIMB Bank Berhad	CIBBMYKL
Citibank Berhad	CITIMYKL
Deutsche Bank (Malaysia) Berhad	DEUTMYKL
Finexus Cards Sdn. Bhd.	FNXSMYNB
GXBank	GXSPMYKL
Hong Leong Bank Berhad	HLBBMYKL
HSBC Bank Malaysia Berhad	HBMBMYKL
Industrial and Commercial Bank of China (ICBC)	ICBKMYKL
J.P. Morgan Chase Bank Berhad	CHASMYKX
Kuwait Finance House (Malaysia) Berhad	KFHOMYKL
Maybank	MBBEMYKL
MBSB Bank Berhad	AFBQMYKL
Merchantrade	MASBMYNB
Mizuho Bank (Malaysia) Berhad	MHCBMYKA
MUFG Bank (Malaysia) Berhad	BOTKMYKX
OCBC Bank (Malaysia) Berhad	OCBCMYKL
RHB Bank Berhad	RHBBMYKL
Shopee	ARPYMYNB
Standard Chartered Bank Malaysia Berhad	SCBLMYKX
Sumitomo Mitsui Banking Corporation (M) Berhad	SMBCMYKL
Touch n Go eWallet	TNGDMYNB
United Overseas Bank (Malaysia) Berhad	UOVBMYKL

**listing updated as at 9 February 2024*