

Validations

Internal Validations

These are the recommended validations to be performed by Participant before initiating request to RPP. Though it is not limited to only these

- Source account having sufficient balance for debiting purpose
- Source account status is active
- Source account can be debited

Customer Confirmation

These are the recommended details to be displayed for Customer confirmation. Though it is not limited to only these

- Beneficiary account name
- Payment amount
- Recipient reference
- Payment description
- Acceptable source of funds
- Debit status from account (for Credit Transfer leg)
- Credit status to account (for Credit Transfer Reversal leg)

- QR
- Merchant name
 - JomPAY
- Biller code
- Biller name
- Ref-1
- Ref-2
- RRN information
- RTN information

Message Validations

These are the recommended validations to be performed. Though it is not limited to only these

- Message format
- Field type
- Field length
- Digital or message signature

Note:

- The RPP solely validates the field mentioned above without verifying its actual value.

Business Validations

These are the recommended validations to be performed. Though it is not limited to only these

- Mandatory and conditional fields
- Business Message Identifier
- Date tolerance
- Transaction code
- Timeout
- Issuer check
- Acquirer check
- Repeat message handling
- Minimum and maximum amount
- Acceptable source of fund
- JomPAY
- Check digit validation on <Ref-1> field

Beneficiary Account Validations

These are the recommended validations to be performed. Though it is not limited to only these

- Beneficiary account number does exist

- Check digit on beneficiary account number
- Beneficiary account is not closed, inactive, on hold, frozen, or any condition that could block a credit entry
- Beneficiary account is not blacklisted

Proxy Validations

These are the recommended validations to be performed. Though it is not limited to only these

- Proxy Resolution Enquiry was performed prior to Pay by Proxy request
- Beneficiary account number in Credit Transfer is the same as the one returned during Proxy Resolution
- Proxy is registered with a valid account number
- Proxy status is active

Liquidity Position Validations

There will be two Liquidity Position Thresholds – Amber and Red within RPP. Liquidity Position of the OFI will be checked against these two thresholds

- If Liquidity Position (OFI) > Liquidity Position Threshold – Amber, RPP will send a Liquidity Position Limit Breach Alarm to the OFI
- If Liquidity Position (OFI) > Liquidity Position Threshold – Red, RPP will send a negative response to the OFI. OFI will have to top up their collateral with Bank Negara to adjust their Liquidity Position