

Pay By Proxy

[</>](#) See also API reference for NAD

[Check API](#) >

Introduction

Pay by Proxy provides an alternate way for the Customer to pay to another customer using their registered Proxy ID like mobile number, NRIC, Passport Number, Army Number or Business Registration Number instead of Account Number

The payment flow is very similar to DuitNow Transfer but participant will now need to initiate a Proxy Resolution Enquiry request instead of Account Enquiry to retrieve the recipient's name for confirmation. Once the Customer confirms the transaction details such as Proxy ID and beneficiary name, the Participant will send a Credit Request to RPP for processing

Proxy Resolution Enquiry

Proxy resolution enquiry is used to determine if particular proxy is valid and ready to receive payment. There are many situations in which you may need to know if a particular proxy provided by customer is valid before accepting payment request. Examples include:

- Customer needs to validate the beneficiary account name before making final confirmation to the payment request
- Customer needs to ensure the recipient details before making top-up to their eWallet account

This request can be initiated from Pay by Proxy transaction or as a standalone transaction by the Customer

The table below contains guidance to Participants as to what information to be displayed to the Customer

| No | Enquiry Scenario | Proxy Owned by | Enquiry By | Status | Expected Response | Displayed to Customer |
|----|-----------------------|----------------|---------------|--------|--|-----------------------|
| 1 | Full Proxy Resolution | Participant A | Participant A | Active | Registration Number Participant Nickname Proxy Type Proxy Id Account Number Account Holder Name | Account Holder Name |
| 2 | Full Proxy Resolution | Participant B | Participant A | Active | Registration Number Participant Nickname Proxy Type Proxy Id Account Number Account Holder Name | Account Holder Name |
| 3 | Proxy Name Enquiry | Participant A | Participant A | Active | Registration Number | Account Holder Name |

| No | Enquiry Scenario | Proxy Owned by | Enquiry By | Status | Expected Response | Displayed to Customer |
|----|--------------------|----------------|---------------|--------|---------------------|-----------------------|
| | | | | | Account Holder Name | |
| 4 | Proxy Name Enquiry | Participant B | Participant A | Active | Account Holder Name | Account Holder Name |
| 5 | Proxy Check | Participant A | Participant A | Active | Status | Status |
| 6 | Proxy Check | Participant B | Participant A | Active | Status | Status |

Credit Transfer

Pay by Proxy leverages on the same Credit Transfer as the second leg of the transaction to push payment transaction of an amount from a bank account (the debtor account) to a beneficiary account (the creditor) that can be invoked from the Participants' various channels or touchpoints within their ecosystem. Some of these touchpoints may be Internet Banking, Mobile Banking, Branches, Kiosks and etc

Sample Use Case

Pay-by-Proxy – Enter Proxy Details

LOCATIONS

IMPORTANT NOTICES

CONTACT US

MyBank ONLINE

Accounts

Transaction History

Payments

Transfers

Enquiries

Manage Proxies

Sign Off

Welcome to MyBank Online ! CUSTOMER AAA | Last Login: 08 Jun 2017 at 6:08 PM | My Profile | 0 Messages

PAY BY PROXY (Step 1)

Use this screen to pay to a Proxy Id

Nickname your Account

GVA Registration

Expand All

Collapse All

To

+60 10 897 0595

Registered Proxy Id of the Payee

Proxy Type

Mobile Number

Note

The above service can only be performed if the Payee you are paying to has a registered Proxy

Cancel

Next

QUICK TASKS

What would you like to do?

Pay Bills

Transfer Funds

Download recent statements

Select And Credit

0% INTEREST.

100% INTERESTING.

From AED 1,157* per month

Pay-by-Proxy – Enter Payment Details

LOCATIONS

IMPORTANT NOTICES

CONTACT US

MyBank ONLINE

Accounts

Transaction History

Payments

Transfers

Enquiries

Manage Proxies

Sign Off

Welcome to MyBank Online ! CUSTOMER AAA | Last Login: 08 Jun 2017 at 6:08 PM | My Profile | 0 Messages

PAY BY PROXY

(Step 2)

Use this screen to pay to a Proxy Id

Nickname your Account

GVA Registration

Expand All

Collapse All

To

+60 10 897 0595

(Registered Proxy Id of the Payee)

Proxy Type

Mobile Number

From

Savings Account – 94803948938922 - RM 156,059.96

Amount To Pay

200.00

RM

Note

The above service can only be performed if the Payee you are paying to has a registered Proxy.

Back

Next

QUICK TASKS

What would you like to do?

Pay Bills

Transfer Funds

Download recent statements

Select And Credit

0% INTEREST.

100% INTERESTING.

From AED 1,157* per month

Pay-by-Proxy – Confirm Proxy ID, Name and Payment

LOCATIONS

IMPORTANT NOTICES

CONTACT US

MyBank ONLINE

Accounts

Transaction History

Payments

Transfers

Enquiries

Manage Proxies

Sign Off

Welcome to MyBank Online ! CUSTOMER AAA | Last Login: 08 Jun 2017 at 6:08 PM | My Profile | 0 Messages

PAY BY PROXY

(Step 3)

Use this screen to confirm the Proxy Id

Nickname your Account

GVA Registration

Expand All

Collapse All

To

+60 10 897 0595

(Registered Proxy Id of the Payee)

Proxy Type

Mobile Number

From

Savings Account – 94803948938922 - RM 156,059.96

Amount To Pay

200.00 RM

You are paying To

ARIANA SOFEA

Note

The above service can only be performed if the Payee you are paying to has a registered Proxy.

Your account will be debited upon confirmation

Back

Submit

QUICK TASKS

What would you like to do?

Pay Bills

Transfer Funds

Download recent statements

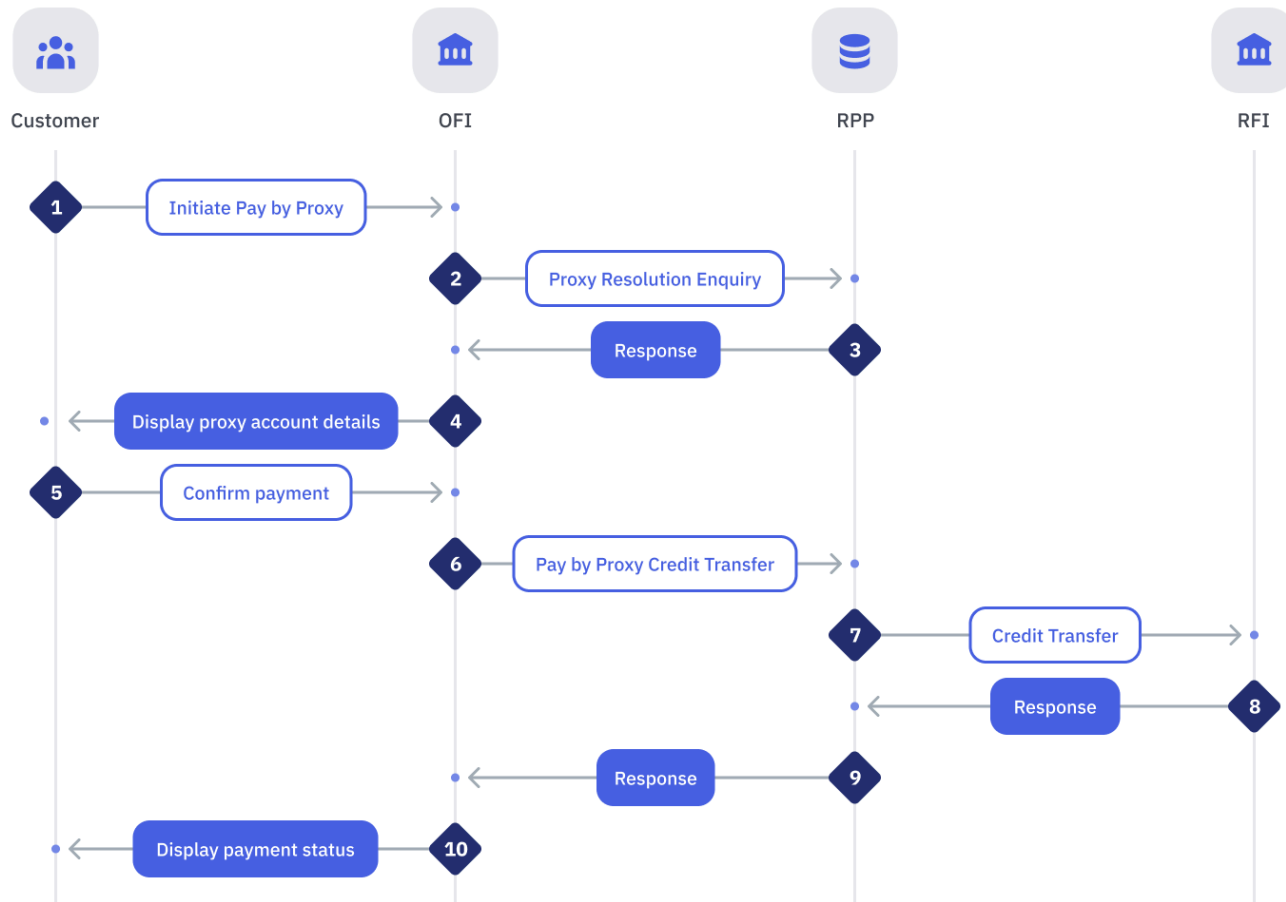
Select And Credit

0% INTEREST.

100% INTERESTING.

From AED 1,157* per month

Successful End-to-End Pay by Proxy Flow



| Step | Sender | Receiver | Processes |
|------|----------|----------|--|
| 1 | Customer | OFI | Customer logs into Online Banking or Mobile Banking app and initiates a DuitNow Transfer – Pay-by-Proxy |
| 2 | OFI | RPP | OFI performs the following: <ul style="list-style-type: none"> • Authorize and validate the Instant Transfer request • Any internal validations |

| Step | Sender | Receiver | Processes |
|------|--------|----------|---|
| | | | <p>If all validations are successful:</p> <ul style="list-style-type: none"> • Send Proxy Resolution Enquiry message request |
| 3 | RPP | OFI | <p>RPP performs the following:</p> <ul style="list-style-type: none"> • Message Validations • Business Validations <p>If any of the validations are not successful:</p> <ul style="list-style-type: none"> • Send a NEGATIVE/REJECT response <p>If all validations are successful:</p> <ul style="list-style-type: none"> • Send Proxy Resolution Enquiry message response with the necessary beneficiary account information |
| 4 | OFI | Customer | <p>OFI performs the following:</p> <ul style="list-style-type: none"> • Message Validations • Business Validations <p>If all validations are successful:</p> <ul style="list-style-type: none"> • If SUCCESSFUL response: <ul style="list-style-type: none"> ◦ Display the proxy account details to Customer for payment confirmation • If UNSUCCESSFUL response: <ul style="list-style-type: none"> ◦ Display an error message to the Customer |
| | | | |

| Step | Sender | Receiver | Processes |
|------|----------|----------|--|
| 5 | Customer | OFI | Customer verifies the beneficiary account details and confirms on the payment |
| 6 | OFI | RPP | <p>OFI performs the following:</p> <ul style="list-style-type: none"> • Authorize and validate the Pay-by-Proxy transaction • Any internal validations • Debit source account <p>If all validations are successful:</p> <ul style="list-style-type: none"> • Send Credit Transfer message request |
| 7 | RPP | RFI | <p>RPP performs the following:</p> <ul style="list-style-type: none"> • Message Validations • Business Validations • Proxy Validations • Liquidity Position Validations <p>If any of the Message Validations fails:</p> <ul style="list-style-type: none"> • Return a REJECT response to OFI <p>If any of the Business Validations fails:</p> <ul style="list-style-type: none"> • Return a NEGATIVE response to OFI <p>If any of the Proxy Validations fails:</p> <ul style="list-style-type: none"> • Return a NEGATIVE response to OFI <p>If all validations are successful:</p> <ul style="list-style-type: none"> • Send Credit Transfer message request |

| Step | Sender | Receiver | Processes |
|------|--------|----------|---|
| 8 | RFI | RPP | <p>RFI performs the following:</p> <ul style="list-style-type: none"> • Message Validations • Business Validations • Beneficiary Account Validations <p>If any of the Message Validations fails:</p> <ul style="list-style-type: none"> • Send a REJECT response <p>If any of the Business Validations fails:</p> <ul style="list-style-type: none"> • Send a NEGATIVE response <p>If any of the Beneficiary Account Validations fails:</p> <ul style="list-style-type: none"> • Send a NEGATIVE response <p>If all validations are successful:</p> <ul style="list-style-type: none"> • Send Credit Transfer with successful message response |
| 9 | RPP | OFI | <p>RPP performs the following:</p> <ul style="list-style-type: none"> • Message Validations • Business Validations <p>If any of the Message Validations fails:</p> <ul style="list-style-type: none"> • Send a REJECT response <p>If any of the Business Validations fails:</p> <ul style="list-style-type: none"> • Send a NEGATIVE response <p>If all validations are successful:</p> <ul style="list-style-type: none"> • Update liquidity and settlement positions of both OFI and RFI |

| Step | Sender | Receiver | Processes |
|------|--------|----------|---|
| | | | <ul style="list-style-type: none"> Send Credit Transfer message response <p>Notes: If the signature received from RFI could not be verified:</p> <ul style="list-style-type: none"> RPP will send an ACCEPTED (signature error) response to THE OFI if the RFI responds with a SUCCESSFUL transaction status RPP will send an actual REJECT response to the OFI if RFI responds with a REJECT transaction status <p>This should take care of any message manipulation done within the data when a signature could not be verified</p> |
| 10 | OFI | Customer | <p>OFI performs the following:</p> <ul style="list-style-type: none"> Message Validations Business Validations <p>If all validations are successful:</p> <ul style="list-style-type: none"> If SUCCESSFUL response is received: <ul style="list-style-type: none"> Display the final payment status to the Customer If UNSUCCESSFUL response is received: <ul style="list-style-type: none"> Display an error message to the Customer |

Notes:

- The exception scenarios will be handled similarly to Credit Transfer flows

Message Schema

Below illustrates the message schema to be used for each transaction leg. For actual schema and message version, please refer to the API specifications instead

| No | Condition | Scenario | Sender | Receiver | Message Schema Out: From Sender In: To Receiver |
|----|-------------------------|----------|--------|----------|---|
| 1 | Successful Pay-by-Proxy | | OFI | RPP | Out: prxy.003.001.01 In: prxy.003.001.01 |
| | | | RPP | OFI | Out: prxy.004.001.01 In: prxy.004.001.01 |
| | | | OFI | RPP | Out: pacs.008.001.06 In: pacs.008.001.06 |
| | | | RPP | RFI | Out: pacs.008.001.06 In: pacs.008.001.06 |

| No | Condition | Scenario | Sender | Receiver | Message Schema Out: From Sender In: To Receiver |
|----|------------------------------|--|--------|----------|---|
| | | | RFI | RPP | Out: pacs.002.001.08 In: pacs.002.001.08 |
| | | | RPP | OFI | Out: pacs.002.001.08 In: pacs.002.001.08 |
| 2 | Message Validation Failure 1 | Request from OFI: <ul style="list-style-type: none"> Signature could not be verified Message parsing failed Mandatory fields level validation failed Unknown inbound message | OFI | RPP | Out: prxy.003.001.01 In: prxy.003.001.01 |
| | | | RPP | OFI | Out: admi.002.001.01 In: admi.002.001.01 |
| | | | OFI | RPP | Out: NA In: NA |

| No | Condition | Scenario | Sender | Receiver | Message Schema Out: From Sender In: To Receiver |
|----|------------------------------|--|--------|----------|---|
| | | | RPP | RFI | Out: NA In: NA |
| | | | RFI | RPP | Out: NA In: NA |
| | | | RPP | OFI | Out: NA In: NA |
| 3 | Message Validation Failure 2 | Response from RPP: <ul style="list-style-type: none"> Signature could not be verified | OFI | RPP | Out: prxy.003.001.01 In: prxy.003.001.01 |
| | | | RPP | OFI | Out: prxy.004.001.01 In: prxy.004.001.01 |
| | | | OFI | RPP | Out: NA In: NA |
| | | | RPP | RFI | Out: NA In: NA |

| No | Condition | Scenario | Sender | Receiver | Message Schema Out: From Sender In: To Receiver |
|----|------------------------------|--|--------|----------|---|
| | | | RFI | RPP | Out: NA In: NA |
| | | | RPP | OFI | Out: NA In: NA |
| 4 | Message Validation Failure 3 | Request from RPP: <ul style="list-style-type: none"> Signature could not be verified Message parsing failed Mandatory fields level validation failed Unknown inbound message | OFI | RPP | Out: prxy.003.001.01 In: prxy.003.001.01 |
| | | | RPP | OFI | Out: prxy.004.001.01 In: prxy.004.001.01 |
| | | | OFI | RPP | Out: pacs.008.001.06 In: pacs.008.001.06 |
| | | | RPP | RFI | Out: pacs.008.001.06 |

| No | Condition | Scenario | Sender | Receiver | Message Schema Out: From Sender In: To Receiver |
|----|--------------------------|--|--------|----------|---|
| | | | | | In: pacs.008.001.06 |
| | | | RFI | RPP | Out: admi.002.001.01 In: admi.002.001.01 |
| | | | RPP | OFI | Out: admi.002.001.01 In: admi.002.001.01 |
| 5 | Proxy Validation Failure | RPP returns a negative response due to proxy not found | OFI | RPP | Out: prxy.003.001.01 In: prxy.003.001.01 |
| | | | RPP | OFI | Out: prxy.004.001.01 In: prxy.004.001.01 |

| No | Condition | Scenario | Sender | Receiver | Message Schema Out: From Sender In: To Receiver |
|----|-----------------------------|--|--------|----------|---|
| | | | OFI | RPP | Out: NA In: NA |
| | | | RPP | RFI | Out: NA In: NA |
| | | | RFI | RPP | Out: NA In: NA |
| | | | RPP | OFI | Out: NA In: NA |
| 6 | Business Validation Failure | <ul style="list-style-type: none"> RFI is not a participant of RPP Invalid Date RFI is inactive | OFI | RPP | Out: prxy.003.001.01 In: prxy.003.001.01 |
| | | | RPP | RFI | Out: prxy.004.001.01 In: prxy.004.001.01 |
| | | | OFI | RPP | Out: pacs.008.001.06 |

| No | Condition | Scenario | Sender | Receiver | Message Schema Out: From Sender In: To Receiver |
|----|--|--|--------|----------|---|
| | | | | | In: pacs.008.001.06 |
| | | | RPP | RFI | Out: pacs.008.001.06 In: NA |
| | | | RFI | RPP | Out: NA In: NA |
| | | | RPP | OFI | Out: pacs.002.001.08 In: pacs.002.001.08 |
| 7 | Beneficiary Account Validation Failure | RFI returns a negative response due to account related validation failure like Invalid Account, Account Closed, Account On hold, Account Blacklisted and etc | OFI | RPP | Out: prxy.003.001.01 In: prxy.003.001.01 |
| | | | RPP | OFI | Out: prxy.004.001.01 In: prxy.004.001.01 |

| No | Condition | Scenario | Sender | Receiver | Message Schema Out: From Sender In: To Receiver |
|----|-----------|-----------------------------|--------|----------|---|
| | | | OFI | RPP | Out: pacs.008.001.06 In: pacs.008.001.06 |
| | | | RPP | RFI | Out: pacs.008.001.06 In: pacs.008.001.06 |
| | | | RFI | RPP | Out: pacs.002.001.08 In: pacs.002.001.08 |
| | | | RPP | OFI | Out: pacs.002.001.08 In: pacs.002.001.08 |
| 8 | Timeout 1 | RPP did not receive request | OFI | RPP | Out: prxy.003.001.01 In: NA |

| No | Condition | Scenario | Sender | Receiver | Message Schema Out: From Sender In: To Receiver |
|----|-----------|------------------------------|--------|----------|---|
| | | | RPP | OFI | Out: NA In: NA |
| | | | OFI | RPP | Out: NA In: NA |
| | | | RPP | RFI | Out: NA In: NA |
| | | | RFI | RPP | Out: NA In: NA |
| | | | RPP | OFI | Out: NA In: NA |
| 9 | Timeout 2 | OFI did not receive response | OFI | RPP | Out: prxy.003.001.01 In: prxy.003..001.01 |
| | | | RPP | OFI | Out: prxy.004.001.01 In: NA |

| No | Condition | Scenario | Sender | Receiver | Message Schema Out: From Sender In: To Receiver |
|----|-----------|-----------------------------|--------|----------|---|
| | | | OFI | RPP | Out: NA In: NA |
| | | | RPP | RFI | Out: NA In: NA |
| | | | RFI | RPP | Out: NA In: NA |
| | | | RPP | OFI | Out: NA In: NA |
| 10 | Timeout 3 | RPP did not receive request | OFI | RPP | Out: prxy.003.001.01 In: prxy.003.001.01 |
| | | | RPP | OFI | Out: prxy.004.001.01 In: prxy.004.001.01 |
| | | | OFI | RPP | Out: pacs.008.001.06 |

| No | Condition | Scenario | Sender | Receiver | Message Schema Out: From Sender In: To Receiver |
|----|-----------|------------------------------|--------|----------|---|
| | | | | | In: NA |
| | | | RPP | RFI | Out: NA In: NA |
| | | | RFI | RPP | Out: NA In: NA |
| | | | RPP | OFI | Out: NA In: NA |
| 11 | Timeout 4 | OFI did not receive response | OFI | RPP | Out: prxy.003.001.01 In: prxy.003..001.01 |
| | | | RPP | OFI | Out: prxy.004.001.01 In: prxy.004.001.01 |
| | | | OFI | RPP | Out: pacs.008.001.06 |

| No | Condition | Scenario | Sender | Receiver | Message Schema Out: From Sender In: To Receiver |
|----|-----------|------------------------------|--------|----------|---|
| | | | | | In: pacs.008.001.06 |
| | | | RPP | RFI | Out: pacs.008.001.06 In: NA |
| | | | RFI | RPP | Out: NA In: NA |
| | | | RPP | OFI | Out: NA In: NA |
| 12 | Timeout 5 | RPP did not receive response | OFI | RPP | Out: prxy.003.001.01 In: prxy.003.001.01 |
| | | | RPP | OFI | Out: prxy.004.001.01 In: prxy.004.001.01 |

| No | Condition | Scenario | Sender | Receiver | Message Schema Out: From Sender In: To Receiver |
|----|-----------|------------------------------|--------|----------|---|
| | | | OFI | RPP | Out: pacs.008.001.06 In: pacs.008.001.06 |
| | | | RPP | RFI | Out: pacs.008.001.06 In: pacs.008.001.06 |
| | | | RFI | RPP | Out: pacs.002.001.08 In: NA |
| | | | RPP | OFI | Out: NA In: NA |
| 13 | Timeout 6 | OFI did not receive response | OFI | RPP | Out: prxy.003.001.01 In: prxy.003.001.01 |
| | | | RPP | OFI | Out: prxy.004.001.01 |

| No | Condition | Scenario | Sender | Receiver | Message Schema Out: From Sender In: To Receiver |
|----|-----------|----------|--------|----------|---|
| | | | | | In: prxy.004.001.01 |
| | | | OFI | RPP | Out: pacs.008.001.06 In: pacs.008.001.06 |
| | | | RPP | RFI | Out: pacs.008.001.06 In: pacs.008.001.06 |
| | | | RFI | RPP | Out: pacs.002.001.08 In: pacs.002.001.08 |
| | | | RPP | OFI | Out: pacs.002.001.08 In: NA |

See also

- **Recommended validations**
- **What is National Addressing Database (NAD)**
- **How does credit transfer work**