

## Template

### National Payments Advisory Council (NPAC) – Issues raised by the User Consultative Group

Our reference: cml/jw/IsI

Bank: Duetsche Bank (Malaysia) Berhad

Please complete the following:

1. Is your bank able to comply to the following?

a) RENTAS (Third Party Funds Transfer)

Areas of concern	Remarks	Yes or No	Feedback / Comments
Fees and charges (page 1)	Banks to provide links in their websites to the comparative fee table in BNM / ABM / AIBIM websites.	No	<ul style="list-style-type: none"> <li>If yes, please state by when? <u>DDMMYY</u></li> <li>If no, please provide the reason(s) why and your counterproposal, if any.</li> </ul> <p><u>We are working to update our website and will include the link to the comparative fee table in BNM website by mid-October 2016.</u></p>

b) Intrabank and/or IBG and IBFT

Areas of concern	Remarks	Yes or No	Feedback / Comments
Ease of use/ convenience (page 2)	Banks / merchants to enhance customer education to key in the required information to facilitate reconciliation.	Yes	<ul style="list-style-type: none"> <li>If yes, please state by when and the measures taken to enhance customer education</li> </ul> <p><u>DDMMYY</u></p> <p><u>We started the initiative since 2014. Clients are currently using the 3 key information to perform the reconciliation and to identify the remitter of the payments.</u></p> <ul style="list-style-type: none"> <li>If no, please provide the reason(s) why and your counterproposal, if any.</li> </ul> <p>_____</p> <p>_____</p>

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Areas of concern	Remarks	Yes or No	Feedback / Comments																		
Ease of use/ convenience (page 5)	Banks to provide payment reference for intra-bank payment.	Yes	<ul style="list-style-type: none"> <li>If yes, please state by when? <u>2014</u></li> <li>If no, please provide the reason(s) why and your counterproposal, if any.</li> </ul> <p>_____</p> <p>_____</p>																		
Transaction limit (page 4 & 5)	For Intrabank, IBG and IBFT, banks should increase the transaction limits on need basis with commensurate risk management controls.	Yes	<ul style="list-style-type: none"> <li>If yes, what is your bank's maximum transaction limit for the following?</li> </ul> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th rowspan="2" style="text-align: center;">No.</th> <th rowspan="2" style="text-align: center;">Types of transfer</th> <th colspan="2" style="text-align: center;">Maximum limit (RM)</th> </tr> <tr> <th style="text-align: center;">Current</th> <th style="text-align: center;">Revised</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">(i)</td> <td style="text-align: center;">Intrabank</td> <td style="text-align: center;">Subject to board resolution</td> <td style="text-align: center;">_____</td> </tr> <tr> <td style="text-align: center;">(ii)</td> <td style="text-align: center;">IBG</td> <td style="text-align: center;">_____</td> <td style="text-align: center;">_____</td> </tr> <tr> <td style="text-align: center;">(iii)</td> <td style="text-align: center;">IBFT</td> <td style="text-align: center;">N/A</td> <td style="text-align: center;">_____</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>If no, please provide the reason(s) why and your counterproposal, if any.</li> </ul> <p>_____</p> <p>_____</p>	No.	Types of transfer	Maximum limit (RM)		Current	Revised	(i)	Intrabank	Subject to board resolution	_____	(ii)	IBG	_____	_____	(iii)	IBFT	N/A	_____
No.	Types of transfer	Maximum limit (RM)																			
		Current	Revised																		
(i)	Intrabank	Subject to board resolution	_____																		
(ii)	IBG	_____	_____																		
(iii)	IBFT	N/A	_____																		
Others (page 5)	Banks to enhance communication to customers on the account validation feature of IBG.	Yes	<ul style="list-style-type: none"> <li>If yes, please state by when and the measures taken to enhance communication to customers.</li> </ul> <p><u>Since 2014 and still on going. The use of the 2<sup>nd</sup> ID validation feature is very much depend on the needs of the customers.</u></p> <ul style="list-style-type: none"> <li>If no, please provide the reason(s) why and your counterproposal, if any.</li> </ul> <p>_____</p>																		

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Areas of concern	Remarks	Yes or No	Feedback / Comments
			_____

c) FPX

Areas of concern	Remarks	Yes or No	Feedback / Comments
Ease of use/ convenience (page 3)	Banks are required to provide immediate crediting and notifications on payee's rejection.	No	<ul style="list-style-type: none"> <li>If yes, please state by when? <u>DDMMYY</u></li> <li>If no, please provide the reason(s) why and your counterproposal, if any.</li> </ul> <p><u>DB is only a participant for buyer bank; hence, this is not applicable.</u></p> <p>_____</p>

d) Direct Debit / FPX / JomPay

Areas of concern	Remarks	Yes or No	Feedback / Comments
Fees and charges (page 6)	Banks to educate billers to use a customer number instead of policy number.	Yes	<ul style="list-style-type: none"> <li>If yes, please state by when and the measures taken to educate the billers.</li> </ul> <p><u>We work with biller/seller to use the most suitable reference number to meet the different scenarios required by them.</u></p> <ul style="list-style-type: none"> <li>If no, please provide the reason(s) why and your counterproposal, if any.</li> </ul> <p>_____</p> <p>_____</p>

2. Any other comments.

No. \_\_\_\_\_

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Please complete the above and submit the same to us at [banks@abm.org.my](mailto:banks@abm.org.my) by close of business, **Friday, 30 September 2016.**

**Submitted by:**

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