



Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

**GUIDELINES ON
DEPOSIT INFORMATION SYSTEMS AND SUBMISSION**

ISSUE DATE : 31 JANUARY 2019



Perbadanan Insurans Deposit Malaysia
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SECTION 1: INTRODUCTION

BACKGROUND

- 1.1 Perbadanan Insurans Deposit Malaysia (“PIDM”) is mandated under subsection 4(1) of the Malaysia Deposit Insurance Corporation Act 2011 (the “Act”), to amongst others, to administer a deposit insurance system and to provide insurance against the loss of part or all deposits of a deposit-taking member institution (“DTM”). In addition to the above, PIDM is also empowered to assess and collect premiums from DTMs. In this respect, DTMs are required to prepare and submit to PIDM, an annual Return on Total Insured Deposit (“RTID”) in order to determine the amount of premiums to be paid. The computation of annual premiums is derived based on the amount of total insured deposits (“TID”) held by a DTM at prescribed premium rates as set out in the differential premium system regulation.
- 1.2 It is important that the DTMs’ computation of TID and information provided in the RTID are accurate and complete. This will ensure that the risk of underpayment or overpayment of premiums is minimised. The inability to provide accurate and complete information is deemed as non-compliance and may result in a premium surcharge pursuant to Section 51 of the Act.
- 1.3 In this respect, PIDM has developed a robust deposit liability information management system (“PIDM’s System”) that validates the TID submitted by DTMs. Detailed deposit data received from the DTMs in PIDM’s standard file format (“SFF”) will be loaded into the PIDM’s System, which will perform, among others, the checking of the integrity and completeness of the data as well the TID computation. A secondary function of the PIDM’s System is to facilitate the reimbursement of insured deposits to depositors in the unlikely event of a DTM failure.
- 1.4 In line with its statutory obligation to maintain secrecy, PIDM recognises the need to maintain highest standard of confidentiality of the depositors’ information contained in the SFF. To achieve this, the Guidelines on Deposit Information Systems and Submission (“DISS Guidelines”) require all confidential information of the depositors in the SFF to be masked before it is submitted to PIDM for purposes of annual validation of the DTMs’ calculation of TID and premium payable.



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OBJECTIVES

- 1.5 The DTMs' compliance with the requirements of the DISS Guidelines will ensure consistency, reliability and availability of deposit information to PIDM on an annual basis as well as when the need arises. The objectives of the DISS Guidelines are to:
- (a) Ensure the readiness of the DTMs' deposit systems in providing the necessary deposit information to PIDM for the purposes of TID validation and prompt reimbursement of insured deposits;
 - (b) Require the DTMs to submit their deposit information based on the SFF; and
 - (c) Facilitate and expedite the DTMs' calculation of TID and validation of the DTMs' calculation of TID and premiums.
- 1.6 The DISS Guidelines are made pursuant to the powers conferred by Section 209 of the Act.
- 1.7 The DISS Guidelines are effective from the assessment year 2019.
- 1.8 As part of facilitating the DTM's compliance with the SFF submission requirements, newly licensed DTMs are required to test their trial SFF submission with PIDM prior to their first year of compliance.
- 1.9 The DISS Guidelines shall supersede the Guidelines on Deposit Information Systems and Submission issued on 28 February 2013 (as amended by the Amendment Guidelines on Deposit Information Systems and Submission issued on 16 March 2016).
- 1.10 Unless expressly stated otherwise, any information or document required to be submitted to PIDM under the DISS Guidelines, including any letter, report, form, returns and action plan, shall be submitted online through PIDM's portal. The original hard copy shall be kept by the DTMs.
- 1.11 A reference to a statute or other law includes regulations and other instruments under it and consolidations, amendments, re-enactments or replacements of any of them.

ENQUIRIES

- 1.12 Enquiries relating to the DISS Guidelines maybe directed to diss_guidelines@pidm.gov.my



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SECTION 2: FUNDAMENTAL TENETS

2.1 The development of the DISS Guidelines is founded on the following key tenets:

(a) **Facilitate the Validation of RTID**

Premiums are collected by PIDM on an annual basis and are derived by applying a specified premium rate to the TID held by a DTM. Every DTM is required to submit their RTID and remit the computed premiums to PIDM by 31 May of each assessment year. In this regard, accurate calculation of TID is crucial to avoid underpayment or overpayment of DTMs' premiums. Compliance with the DISS Guidelines will facilitate PIDM's validation of the DTMs' calculation of RTID.

(b) **Facilitate the readiness of PIDM and DTM to effectively conduct the reimbursement of insured deposits**

In the unlikely event of a DTM's failure, PIDM must be equipped to conduct the computation of insured depositors' entitlements to effect a reimbursement. Therefore, DTMs shall be able to promptly submit their deposit information in a pre-specified standard file format upon request by PIDM. In order to ensure the accuracy and speedy computation of insured depositors' entitlements, DTMs shall put in place and manage the operation of an effective and efficient deposit liability system. This would ensure that DTMs have the capacity to provide the necessary deposit information at the required service level and quality as required by PIDM.

(c) **Access and rights to DTM deposit information and system**

In order to conduct the annual validation of TID and particularly to perform the reimbursement of insured deposits in the event of a DTM's failure, PIDM would require full access and rights over the DTMs' deposit information and system. This is to ensure speedy access, retrieval and computation of insured depositor's entitlements based on PIDM's insured deposit rules. In the case of DTMs that outsource their deposit systems to third parties, the deposit information shall be made accessible to PIDM upon request and the third party service providers shall comply with the requirements of the DISS Guidelines, where relevant.



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SECTION 3: MINIMUM REQUIREMENTS FOR DEPOSIT LIABILITY SYSTEMS

Maintaining unique Customer Information File number

- 3.1 DTMs shall maintain unique customer file numbers for each depositor. The Customer Information File (“CIF”) numbers will be used as a basis for the aggregation process in order to generate the amount of TID. It is crucial that each depositor is uniquely identifiable.

Reconciliation of deposit balances in Subsidiary Ledger and General Ledger

- 3.2 DTMs shall ensure that their Subsidiary Ledger and General Ledger deposit balances are reconciled at all times. This requirement would provide greater assurance on the accuracy and quality of deposit information provided to PIDM in the SFF.

Identification of insurability status

- 3.3 DTMs’ deposit systems shall be able to identify the insurability status of all deposit products. This identification will facilitate the computation of insured deposits for premium calculation as well as for purpose of reimbursement of insured deposits to depositors.

Issuance of deposit product code

- 3.4 To ensure that each deposit product is identifiable, PIDM has introduced a standardised and unique product code.
- 3.5 PIDM has issued the Guidelines on Submission of Deposit Product Information, setting out, amongst others, the insurability criteria and the process involved in the issuance of the deposit product code.

Classification of deposits by account type

- 3.6 In line with the separate insurance coverage provided to each account type (i.e. Individual Person, Individual Person - Joint, Individual Person - Trust, Sole Proprietorship, Partnership and Non-Individual Person and Non-Individual Person - Trust), the DTMs’ deposit systems shall be able to identify each deposit by account type as follows:



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Account Type	Definition
1. Individual Person	A personal account opened by a natural person for himself or herself.
2. Individual Person - Joint	An account opened by two (2) or more natural persons jointly for themselves.
3. Individual Person - Trust	An account opened by a natural person (excluding sole proprietorship) for the benefit of any beneficiary where appropriate disclosures are made to the DTMs on opening of the trust account in accordance with the Malaysia Deposit Insurance Corporation (Disclosure Requirements For Trust Accounts And Joint Accounts) Regulations 2012.
4. Sole Proprietorship	An account opened by a natural person for his or her businesses which is registered as sole proprietorship.
5. Partnership	An account opened as a registered business partnership (excluding a limited liability partnership).
6. Non-Individual Person	An account opened by a non-natural person (such as a registered company, societies (including clubs), limited liability partnerships, government agencies, statutory bodies, co-operatives, registered trade unions, government departments etc.) other than sole proprietorships and partnerships.
7. Non-Individual Person - Trust	An account opened which falls under account type (4), (5) or (6) above for the benefit of any beneficiary where appropriate disclosures are made to the DTMs on opening of the trust account in accordance with the Malaysia Deposit Insurance Corporation (Disclosure Requirements For Trust Accounts And Joint Accounts) Regulations 2012.

Computation of interest or return

- 3.7 The deposit systems shall be able to compute interest or return for each account on a daily basis. This is to ensure that the interest or return amount is allocated to the respective depositors' account for computation of TID and for purpose of reimbursement of insured deposits to depositors.

Beneficiary information of trust accounts

- 3.8 As every beneficiary of trust accounts enjoys separate coverage, the deposit systems shall have the capability of maintaining beneficiary information for trust accounts (each

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beneficiary's name/identifier code and their respective percentage of beneficial interest). The information should be kept updated as and when the trustees provide such information or upon PIDM's requests for such information to be updated.

Tracking of remittance suspense and bills payable

- 3.9 The DTMs' deposit and remittance systems shall be able to identify and track whether remittances and bills payable instruments (such as cashier order, interbank GIRO, internet banking or telegraphic transfer) are made through cash payments or by debiting of deposit accounts. Where relevant, these systems shall be capable of identifying whether the source of debiting originates from an Islamic or conventional deposit account. This would facilitate the conduct of relevant adjustments of the deposit balances with the remittance suspense and outstanding bills payable for calculation of TID.

Tracking the clearing status of cheques

- 3.10 The DTMs' deposit systems shall be able to track whether cheques credited into the deposit account have been sent (or the cheque truncation image has been transmitted) for clearing. The information is required to determine if the insurable balances of deposit accounts need to be adjusted for un-cleared and returned cheques.

Timely submission of accurate deposit information for the purposes of reimbursement of insured deposits

- 3.11 The DTMs' deposit and remittance systems shall be able to facilitate the generation and reconciliation of relevant deposit information in SFF as follows:
- (a) SFF files as set out in Appendices I(a), I(b), I(c), I(d), I(e), I(g) and I(h) within twenty four (24) hours from the completion of the end-of-day processing¹ on such date as may be required by PIDM; and
 - (b) SFF file as set out in Appendix I(f) directly from the deposit liability system within six (6) hours from the completion of the end-of-day processing on such date as may be required by PIDM.

¹ when all transactions made on that business day are processed and posted on the deposit liability records of the depositor.



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SECTION 4: SUBMISSION OF INFORMATION TO PIDM

4.1 DTMs shall submit:

- (a) their deposit information in the SFF for the position as at 31 December of the preceding year, together with the stipulated summary and reconciliation reports, annually for TID validation purposes. The information shall be the same information as that used to compute the DTMs' TID, and shall be submitted to PIDM by 31 May of each assessment year (or the immediately preceding working day if 31 May falls on a weekend or a public holiday in Kuala Lumpur). Details of the checklist for annual submissions required are set out in Appendix VIII.
- (b) their deposit information in the SFF on a date as required by PIDM, together with the stipulated summary and reconciliation reports, for the purposes of testing the readiness of DTMs to facilitate prompt reimbursement of insured deposits by PIDM (referred to as 'readiness testing'). Details of submissions required are set out in Appendix IX.

4.2 DTMs shall ensure that information submitted in the SFF is in proper order and is accurate to facilitate the aggregation process. For example, the following data cleansing should be done:

- (a) Removal of salutation and title such as En., Mr., Datuk and Dr. in the name field in the Master File, Account Holder File, Beneficiary Table files; and
- (b) Removal of "-" or any special character in the Identification number fields such as new identification card number, old identification card number, police/army identification card number, passport number, company/business registration number, birth certificate number etc.

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Annual submission of deposit information in SFF for TID validation

4.3 The SFF for TID validation consists of five (5) files as follows:

(a) **Master file**

This file consists of detailed financial and non-financial information of all deposit accounts categorised under customer deposits. Please refer to Appendix I(a).

(b) **Account Holder file**

This file consists of details of all account holders. One account can contain multiple account holders, such as in the case of joint accounts and company accounts. Details of all account holders are required to be recorded. Please refer to Appendix I(b).

(c) **Term deposit details file**

This file contains details of term deposits with fixed maturity period such as fixed deposits, general investment account, specific investment account, negotiable instruments of deposits and Islamic negotiable instruments. Please refer to Appendix I(c).

(d) **Beneficiary details file**

This file contains details of beneficiaries of the trust accounts and is only applicable for trust accounts. An account may have multiple beneficiaries, hence relevant details of all beneficiaries shall be recorded. Each beneficiary may be identified by their names or a unique identifier code. Please refer to Appendix I(d).

(e) **Addresses file**

This file contains information on addresses for all accounts. For joint accounts, only the primary address needs to be provided. Please refer to Appendix I(e).

In addition to the five (5) files set out above, DTMs are required to submit the Branch Code file setting out information on branch details in respect of each branch code reported in the Master file. Please refer to Appendix I(h). This file should also be enclosed with the first submission and with every resubmission thereafter (if any).



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- 4.4 When reporting outstanding balances of deposit accounts in the SFF, all adjustments related to the account (such as from clearing and remittances suspense account, including manual adjustments such as late inward clearing adjustment, omitted transaction) shall be incorporated.

Submission of deposit information in SFF on date required by PIDM for readiness testing

- 4.4A As and when required by PIDM, DTMs shall provide their deposit information as follows:
- Master file as set out in Appendix I(a);
 - Account holder file as set out in Appendix I(b);
 - Term deposit details file as set out in Appendix I(c);
 - Beneficiary details file as set out in Appendix I(d);
 - Addresses file as set out in Appendix I(e);
 - Financial replacement file as set out in Appendix I(f) with respect each deposit sub-system;
 - Contact details for internet banking accounts as set out in Appendix I(g); and
 - Branch code file as set out in Appendix I(h).

Information Security and Data Masking

- 4.5 For the purpose of submitting the SFF for TID validation and readiness testing, all DTMs are required to mask the critical information (such as name, national registration identity card number, old identity card number, police/army identity card, company registration number, telephone number, passport number and addresses) using a masking method that would ensure consistency in the masked results before submitting to PIDM. The masking of information will ensure the confidentiality of information submitted to PIDM. The masking should be applied in all SFF files described in paragraphs 4.3 and 4.4A with the exception of the SFF file set out in Appendix I(h). However, the unmasked records should be kept by the DTMs for a duration of seven (7) years from the date of submission to PIDM.
- 4.6 The masking algorithm that is adopted shall result in a consistent transformation of masked data such that it is recognisable for aggregation purposes. For example, the masking algorithm could include the following:



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- (a) The masked result of a numeric data should result in a numeric data e.g. 6=1, 4=5 etc.; and
- (b) The masked result of an alphabetical data should result in an alphabetical data. e.g. A=B, B=T etc.

Therefore the following information “64AB” would be transformed into masked information of “15BT”.

Note : The number “0” should not be masked and no alphabets or numbers should be masked to “0” or to any special characters (such as “&”, “#”, etc.).

- 4.7 In the unlikely event that the SFF information is required to fulfil PIDM’s mandate of making reimbursement of insured deposits to depositors, the reference date to be used for the preparation of the SFF will be specified by PIDM. For this purpose, DTMs shall provide the unmasked deposit information in the SFF.

Summary and Reconciliation Reports

- 4.8 DTMs are required to provide a Product Summary Report to PIDM in the format as set out in Appendix II with every SFF submission. This would allow for PIDM to validate the summary totals of data submitted in the SFF and the DTMs’ records.
- 4.9 DTMs are required to provide a reconciliation statement between the deposit balance in the general ledger and that in the SFF to PIDM in the format as set out in Appendix III, which has been approved by the Chief Financial Officer (“CFO”). The reconciliation will provide PIDM with details of the adjustment items taken into account by the DTM in generating the SFF.
- 4.10 With respect to the annual submission for TID validation purposes, DTMs are required to provide the information as set out in the Aggregation Summary Report in Appendix IV(a). The information submitted in the report should be consistent with the information provided in the RTID. In the event that it is not consistent with the information provided in the RTID, DTMs are required to submit a reconciliation in the form set out in Appendix IV(b).
- 4.11 All summaries and reconciliation reports shall be submitted to PIDM in the original Excel format provided by PIDM together with the SFF files.



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File/batch naming convention

4.12 DTMs shall adopt the following file/batch naming convention when submitting the SFF:

FISS	NN	YYYYMMDD	ss	nnn
The DTM's FISS Code	File Type	Date	Submission status	Batch serial number

Of which;

FISS : The DTM's FISS code (e.g. 0227 for Maybank)

NN : The file type:
01: Master File
02: Account Holder file
03: Term deposit details
04: Beneficiary details
05: Addresses file

YYYYMMDD : the record date (e.g. 20071231)

ss : submission status
01: first submission
02: second submission (resubmission)
 and so on.

nnn : the batch serial number starting with **001**

Example batch no: **0227052007123101001** for first submission **0227052007123102001** for second submission (resubmission).

If DTMs are required to make a full resubmission, the batch number convention of the first submission should be adopted.

Splitting of SFF by batches

4.13 DTMs should adopt the following file splitting convention:

- (a) DTMs are allowed to split the SFF into multiple batches;
- (b) The splitting should be done based on account name in alphabetical order or based on the account type (i.e. Individual Person, Individual Person - Joint, Individual Person - Trust, Sole Proprietorship, Partnership and Non-Individual Person and Non-Individual Person - Trust); and



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- (c) All five (5) SFF files (master, account holder, term deposit details, trust beneficiary and addresses) of the same record shall be submitted in the same batch (i.e. same serial batch number). For example, if the master file of account "A" is contained in batch 001 the rest of the information on account "A" contained in the other four (4) files should be located in same batch number 001.

Resubmission of data

4.14 When an SFF is submitted to PIDM, PIDM will provide an exception report for records that are rejected stating the reasons for the rejection. Upon receipt of the exception report, DTMs shall:

- (a) for the purposes of annual SFF submission for TID validation, resubmit the complete SFF using the first submission batch convention as set out in paragraph 4.12 (e.g. 0227052007123101001); or
- (b) for the purposes of readiness testing and for making a reimbursement of insured deposits to depositors, resubmit only the rejected records either by batch or by individual records basis.

4.15 When resubmitting batches or individual records for the purposes of readiness testing and for making a reimbursement of insured deposits to depositors, the DTMs shall resubmit the following SFF files of the related batch or transaction regardless of where the error is:

- Master file as set out in Appendix I(a);
- Account holder file as set out in Appendix I(b);
- Term deposit details file as set out in Appendix I(c);
- Beneficiary details file as set out in Appendix I(d); and
- Addresses file as set out in Appendix I(e).

4.16 The resubmission of SFF files pursuant to paragraph 4.15 has to use the original batch serial number with submission status identified as resubmission. Below is an example of the resubmission:

e.g. First submission batch : 0227052007123101001
Second submission (resubmission) : 0207052007123102001



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SECTION 5: ANNUAL CERTIFICATION OF COMPLIANCE

- 5.1 A DTM's Chief Executive Officer ("CEO") and CFO must certify annually, in the form as set out in Appendix VI, that:
- (a) the information provided in the SFF has been prepared and submitted to PIDM in accordance with the requirements of the DISS Guidelines;
 - (b) effective key compliance and internal control have been maintained over the recording of transactions and that information provided to PIDM in the SFF is, to the best of their knowledge, true and correct; and
 - (c) the DTM's deposit liability systems comply with the minimum requirements for deposit liability systems as detailed in Section 3 of the DISS Guidelines.
- 5.2 The annual certification of compliance by the CEO and CFO shall be submitted to PIDM online through PIDM's portal, by 31 May of each assessment year (or the immediately preceding working day if 31 May falls on a weekend or a public holiday in Kuala Lumpur).



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SECTION 6: DEPOSITS UPON TRANSFER OR ASSUMPTION

- 6.1 Where a DTM (transferee DTM) acquires the deposits of another DTM (transferor DTM), those deposits, less any withdrawal from the deposits, shall continue to be insured separately from any deposit up to the coverage limit for a period of two (2) years, or upon maturity or until full withdrawal, whichever is earlier, after the date of transfer or assumption.
- 6.2 DTMs shall ensure that their deposit systems have the ability to identify and segregate the deposits acquired from the transferor DTM and able to track the withdrawal or maturity of the assumed deposits. Upon request, the transferee DTM shall provide the deposit records of the transferor DTM to PIDM for purposes of separate deposit insurance coverage for a period of two (2) years after the date of acquisition.



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SECTION 7: DOCUMENTATION OF SFF GENERATION PROCESS

- 7.1 DTMs shall maintain comprehensive documentation of the SFF generation process setting out:
- (a) details of the key systems, processes (including adjustments and reconciliation processes) and personnel involved at each stage of generating the following files:
- SFF files as set out in Appendices I(a), I(b), I(c), I(d), I(e), I(g) and I(h) within twenty four (24) hours from the completion of the end-of-day processing on such date as may be required by PIDM; and
 - SFF file as set out in Appendix I(f) directly from the deposit liability system within six (6) hours from the completion of the end-of-day processing on such date as may be required by PIDM.
- (b) details of key risks and limitations in generating the respective SFF files within the stipulated timeframes.
- 7.2 The documentation of the SFF generation process stipulated in paragraph 7.1 shall be submitted to PIDM by 31 May of each assessment year (or the immediately preceding working day if 31 May falls on a weekened or a public holiday in Kuala Lumpur). For newly licensed DTMs, the documentation of the SFF generation process shall be submitted by 31 May of the first year of compliance under the DISS Guidelines (or the immediately preceding working day if 31 May falls on a weekened or a public holiday in Kuala Lumpur). Any updates (e.g. change of personnel responsible) shall be notified to PIDM in writing as and when they occur.
- 7.3 In the event of any proposed revisions to the SFF generation process (e.g. system or process enhancements) at the DTM, the DTM shall, prior to implementing any changes, communicate in writing to PIDM setting out an overview of the proposed change(s) and expected date of submission of the revised documentation.
- 7.4 The documentation of the SFF generation process and any revisions/updates must be approved by either the CEO or CFO prior to submission to PIDM. If there are no changes to the documents, DTM shall provide a declaration to PIDM by using the certification format as attached in Appendix VII, acknowledged by either the CEO or the CFO.



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PIDM STANDARD FILE FORMAT



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Appendix I(a): Master File

FILE SPECIFICATION	
Name	Master File - PIDM Standard File Format
File Description	This is a batch file created by the DTM's extraction program. It contains detailed financial and non-financial data of all deposit accounts categorized under customer deposit.
File/batch Name	FISS01YYYYMMDDssnnn FISS = The bank FISS code (e.g. 0227 for Maybank) 01 = Master file YYYYMMDD = the record date (e.g. 20071231) ss = submission status (01= First submission, 02= second submission/resubmission) nnn = the serial number starting with 001 e.g. 0227012007123101001
Format	Text File (pipe delimited/separated)
Sample	Transaction Header Column Header Transaction Record Account Number 1 Transaction Record Account Number 2 Transaction Record Account Number 3 Transaction Record Account Number 4 Transaction Footer



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Position (column)	Field Description	Type (A=alpha/ N=numeric)	Mandatory field Y=Yes, N= No	Remarks
A	Transaction Header			
1	BATCH NUMBER	AN	Y	refer to file/batch name

Position (column)	Field Description column header	Type (A=alpha/ N=numeric)/DT= Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if not Available	Numeric Type
B	Transaction Record - Account Number 1						
1	ACCOUNT NUMBER AccNum	AN	Y	1) Full account number (including product type + branch code + running number + check digit + etc.) or; 2) Transaction Ref. No; or 3) Deal No. NOTE: This field value must be unique. DTM shall combine the account no/transaction ref. no/deal no with other field to ensure the uniqueness of this field value. E.g.: If an account has multiple products or currencies, DTM can combine the account no with "product type" value or "currency" value).	50		
2	BANKING BUSINESS TYPE Busstype	N	Y	1 = Islamic 2 = Conventional			int
3	BRANCH CODE BranchCode	AN	Y	Branch Code NOTE: If the branch code is not available, DTM may default to the valid MICR code assigned by BNM. In the case of transaction performed at Head Office level, DTM shall tag the branch code value to MICR code of the Main Branch.	20	-	



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Position (column)	Field Description column header	Type (A=alpha/N=numeric)/DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if not Available	Numeric Type
B	Transaction Record - Account Number 1						
4	DEPOSIT TYPE DepType	N	Y	1 = Demand Deposit 2 = Savings Deposit 3 = Fixed deposit 4 = Specific Investment 5 = General Investment 6 = Commodity Murabahah 7= Short Term Deposit (inclusive of Money Market Time Deposits) 8= Bearer Deposit 9= Negotiable Instrument of Deposit / Islamic Negotiable Instrument 10= Repurchase Agreement/Sell and Buy Back Agreement 11= Interbank Placement 12= Investment Linked to Derivatives Offered /Structured Product 13 = Gold Investment Account 14 = Silver Investment Account 15 = Investment Account 16= Investment Account – Investment linked to Derivatives Offered 17= Investment Account - Others 99= Other Deposits Accepted NOTE: Unclaimed Monies which has already been transferred out from the deposit liability systems is to be individually identified and recorded back to the original product code and deposit type for the purpose of the SFF reporting. DTMs are advised to contact PIDM for additional deposit type classes in the event any of the deposit products does not fall within any of the deposit type classes set out above.			int
5	CURRENCY CurrencyCode	AN	Y	AED =Arab Emirates Dirham AUD =Australian Dollar BDT =Bangladesh Taka BND =Brunei Dollar CAD =Canadian Dollar CHF =Swiss Franc CLP = Chilean Peso CNH = Chinese Yuen traded offshore	10		



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Position (column)	Field Description column header	Type (A=alpha/N=numeric)/DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if not Available	Numeric Type
B	Transaction Record - Account Number 1						
				CNY =Chinese Renminbi DKK =Danish Krone EUR =Euro GBP =Sterling Pound HKD =Hong Kong dollar IDR =Indonesian Rupiah INR =Indian Rupee JPY =Japanese Yen KWD = Kuwait Dinar LKR =Sri Lanka Rupee MYR =Ringgit Malaysia NOK =Norwegian Krone NZD =New Zealand Dollar PGK =Papua N Guinea Kina PHP =Philippines Peso PKR =Pakistan Rupee QAR =Qatar Riyal SAR =Saudi Riyal SEK =Swedish Krona SGD =Singapore Dollar TWD =Taiwan Dollar THB =Thai Baht USD =US Dollar XAU =Gold currency ZAR =South Africa Rand DTMs are to contact PIDM for additional codes (if required).			
6	INSURABILITY Insurability	N	Y	1 = Insurable 2 = Non-Insurable/Excluded			bit
7	DEPOSIT PRODUCT CODE DepCode	AN	Y	The deposit product code will be given by PIDM upon product registration by PIDM. NOTE: "0" is only applicable for Deposit Type "11" and "99". Other Deposit Types must have a valid product code as registered with PIDM.	50	0	
8	SPECIAL ACCOUNT SpecialAcc	N	Y	0= Other account 1= Pension Account 2= Education Account NOTE: Value =1 or 2 for this field is to be based on the specific product offered by the DTM to the customer, such as Senior Saving Account for pensioner or Wadiah Savings Student Account etc. Other than the said value, to default to "0".		0	int



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Position (column)	Field Description column header	Type (A=alpha/N=numeric)/DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if not Available	Numeric Type
B	Transaction Record - Account Number 1						
9	CUSTOMER /ACCOUNT NAME AccName	AN	Y	Name as stated in the account - primary account name for joint account.	200		
10	CIF NO CifNum	AN	Y	Customer's unique CIF number. For joint account please indicate the main CIF number or the primary CIF number. NOTE: DTM must ensure the unique key no is generated for the same customer across the DTM's "Deposit Type" under Field No = 4 (this is also applicable to Interbank Money Market Placement). (Note: This is to avoid wrong aggregation as the field value is to be used by PIDM to generate the aggregated entity).	100		
11	STAFF/ NON STAFF StaffCode	N	Y	1 = Staff 2 = Non Staff 0 = Information not available		0	int
12	ACCOUNT TYPE AccType	N	Y	Code for each account type: 1 = Individual Person 2 = Individual Person - Joint 3 = Individual Person - Trust 4 = Sole Proprietorship 5= Partnership 6 = Non-Individual Person 7 = Non-Individual Person - Trust Definitions of each account type is as set out in paragraph 3.6 of the DISS Guidelines.			int
13	TEL NUMBER - HOME TelHome	AN	N	State code and tel. no.	200	0	
14	TEL NUMBER - OFFICE TelOffice	AN	N	State code and tel. no.	200	0	



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Position (column)	Field Description column header	Type (A=alpha/N=numeric)/DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if not Available	Numeric Type
B	Transaction Record - Account Number 1						
15	TEL NUMBER - HP TelHp	AN	N		200	0	
16	REGISTRATION NO RegNum	AN	Y	Mandatory for "Account Type"= 4, 5, 6 and 7. Default to "0" for "Account Type" = 1, 2 and 3.	50	0	
17	ACCOUNT OPENING DATE AccOpenDate	DT	Y	The date when the account was originally opened. YYYYMMDD NOTE: For old account where DTM cannot trace back the account opening date, the field is to be defaulted to "19000101". For account opening effective 1st January 2013 onwards, DTM must ensure that the information is available for reporting to PIDM.		19000101	
18	APPROVER FOR ACCOUNT OPENING ApproverAccOpen	AN	Y	The staff code/id for approver of account opening. NOTE: Final approver for the account opening. For old account where DTM cannot trace back the Approver of the account opening, the field is to be defaulted to "0". For account opening effective 1st January 2013 onwards, DTM must ensure that the information is available for reporting to PIDM.	20	0	



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Position (column)	Field Description column header	Type (A=alpha/N=numeric)/DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if not Available	Numeric Type
B	Transaction Record - Account Number 1						
19	RM LEDGER BALANCE/ OUTSTANDING DEPOSIT BALANCE LedgerBal	N	Y	<p>RM Ledger balance = Outstanding balance inclusive of cheque clearing suspense (outward clearing). Amount defined to 2 decimal places. (e.g. 500.20 to denote five hundred and twenty cents).</p> <p>All applicable accounts should be reported regardless of positive or negative balance. However, account with negative balance is to be reported as "0" (zero) balance.</p> <p>For foreign currency account, the RM converted amount shall be recorded in this field.</p>			money
20	CURRENCY EXCHANGE RATE FxRate	N	Y	<p>Exchange rate used vs RM for the account.</p> <p>1 unit foreign currency to MYR at 10 decimal point.</p> <p>Put "0" if not applicable.</p> <p>(Revised from 6 decimal point)</p>			Numeric (22,10)
21	FX LEDGER BALANCE/ OUTSTANDING DEPOSIT BALANCE FxLedgerBal	N	Y	<p>Ledger balance for foreign currency account in the original currency.</p> <p>Ledger balance = Outstanding balance inclusive of cheque clearing suspense (outward clearing). Amount defined to 2 decimal places. (e.g. 500.20 to denote five hundred and twenty cents).</p> <p>All applicable accounts should be reported regardless of positive or negative balance. However, account with negative balance is to be reported as "0" (zero) balance.</p> <p>Default to "0" if not applicable/currency=MYR</p>			money



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Position (column)	Field Description column header	Type (A=alpha/N=numeric)/DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if not Available	Numeric Type
B	Transaction Record - Account Number 1						
22	RM AVAILABLE DEPOSIT BALANCE AvailableBal	N	Y	<p>Ledger balance in items 19 less the float amount (uncleared amount). Amount defined to 2 decimal places. (e.g. 500.20 to denote RM Five hundred and twenty cents).</p> <p>All applicable accounts should be reported regardless of positive or negative balance. However, account with negative balance is to be reported as "0" (zero) balance.</p> <p>Available balance arising from Overdraft/financing facilities should not be included.</p> <p>For foreign currency account, the RM converted amount shall be recorded in this field.</p>			money
23	FX AVAILABLE DEPOSIT BALANCE FxAvailableBal	N	Y	<p>Available balance for foreign currency account in the original foreign currency.</p> <p>Ledger balance in items 21 less the float amount (uncleared amount). Amount defined to 2 decimal places. (e.g. 500.20 to denote Five hundred and twenty cents).</p> <p>All applicable accounts should be reported regardless of positive or negative balance. However, account with negative balance is to be reported as "0" (zero) balance.</p> <p>Available balance arising from Overdraft/financing facilities should not be included.</p> <p>Put "0" if not applicable.</p>			money



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B	Transaction Record - Account Number 1						
24	RM BILLS PAYABLE OUTSTANDING BillPayable	N	Y	Only bills payable originated from debiting of deposit account are to be reported. Such as debiting of current account for purchasing of bankers draft, internet transfer via IBG etc. For foreign currency account, the RM converted amount shall be recorded in this field. Put "0" if not applicable.			money
25	FX BILLS PAYABLE OUTSTANDING FxBillPayable	N	Y	Only bills payable originated from debiting of deposit account are to be reported. Such as debiting of current account for purchasing of bankers draft, internet transfer via IBG etc. Put "0" if not applicable			money
26	RM ACCRUED INTEREST/DIVIDEND/ PROFIT AccruedInt/Prof	N	Y	Interest/dividend/profit accrued to the account but not yet credited to customers. Amount defined to 2 decimal places. (e.g. 500.20 to denote RM Five hundred and twenty cents). For foreign currency account, the RM converted amount shall be recorded in this field. Put "0" if not applicable. Note: This figure can be expressed in negative value.			money
27	FX ACCRUED INTEREST/DIVIDEND/ PROFIT FxAccruedInt/Prof	N	Y	Interest/dividend/profit in the original foreign currency. Interest/dividend/profit accrued to the account but not yet credited to customers. Amount defined to 2 decimal places. (e.g. 500.20 to denote five hundred and twenty cents). Put "0" if not applicable. Note: This figure can be expressed in negative value.			money



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Position (column)	Field Description column header	Type (A=alpha/N=numeric)/DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if not Available	Numeric Type
B	Transaction Record - Account Number 1						
28	RM INTEREST/DIVIDEND/PROFIT PAID TODATE Int/ProfToDate	N	Y	Interest/dividend/profit accrued and paid (for the year) to customer before the account matured– i.e. interim interest/dividend. Amount defined to 2 decimal places. (e.g. 500.20 to denote RM five hundred and twenty cents). For foreign currency account, the RM converted amount shall be recorded in this field. Put "0" if not applicable.			money
29	FX INTEREST/DIVIDEND/PROFIT PAID TODATE FxInt/ProfToDate	N	Y	Interest/dividend/profit accrued and paid (for the year) to customer before the account matured– i.e. interim interest/dividend. Amount defined to 2 decimal places. (e.g. 500.20 to denote RM Five hundred and twenty cents). Put "0" if not applicable.			money
30	TAGGING Tagging	N	Y	0 - None 1 – if the account was tagged as collateral for loan/financing facility 2 – Other tagging, garnish, court order, lien etc.		0	int
31	CONDITION OF TAGGING CondOfTagging	AN	Y	Applicable if the account was tagged to loan account - please indicate the loan account number or AA number. Also to indicate condition of tagging for type 1 and 2 tagging. Put "0" for accounts not subject to tagging.	50	0	
32	UNCLAIM MONIES UnclaimedMonies	N	Y	Whether the account is categorized under unclaimed monies 1 = YES 2 = NO		-	bit



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Position (column)	Field Description column header	Type (A=alpha/N=numeric)/DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if not Available	Numeric Type
B	Transaction Record - Account Number 1						
33	RM NOMINAL VALUE NominalValues	N	Y	<p>The face value for the NID/NCD/INID Amount defined to 2 decimal places. (e.g. 500.20 to denote RM five hundred and twenty cents.</p> <p>This is also applicable for positive or positive value. However, negative value is to be reported as "0" zero.</p> <p>For foreign currency account, the RM converted amount shall be recorded in this field.</p> <p>Put "0" if not applicable.</p>		0	money
34	FX NOMINAL VALUE FxNominalValue	N	Y	<p>The balance for foreign currency account in the original foreign currency.</p> <p>The face value for the NID/NCD/INID.</p> <p>This is also applicable for positive or positive value. However, negative value is to be reported as "0" zero.</p> <p>Amount defined to 2 decimal places. (e.g. 500.20 to denote five hundred and twenty cents).</p> <p>Put "0" if not applicable.</p>		0	money
35	RM PROCEED VALUE ProceedValue	N	Y	<p>Proceed value for NID/NCD/INID as at report date.</p> <p>Amount defined to 2 decimal places. (e.g. 500.20 to denote RM five hundred and twenty cents).</p> <p>This is also applicable for positive or positive value. However, negative value is to be reported as "0" zero.</p> <p>For foreign currency account, the RM converted amount shall be recorded in this field.</p> <p>Put "0" if not applicable.</p> <p>The same value under this</p>		0	money



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Position (column)	Field Description column header	Type (A=alpha/N=numeric)/DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if not Available	Numeric Type
B	Transaction Record - Account Number 1						
				field is also to be reported in Field 19.			
36	FX PROCEED VALUE FxProceedValue	N	Y	<p>The balance for foreign currency account in the original foreign currency.</p> <p>Proceed value for NID/NCD/INID as at report date.</p> <p>This is also applicable for positive or positive value. However, negative value is to be reported as "0" zero.</p> <p>Amount defined to 2 decimal places. (e.g. 500.20 to denote five hundred and twenty cents).</p> <p>Put "0" if not applicable.</p> <p>The same value under this field is also to be reported in Field 21.</p>		0	money
37	ATM CARD AtmCard	N	Y	<p>1 – ATM only 2 – ATM & Internet Banking 3 – Internet Banking only 4 – No ATM & Internet Banking</p> <p>Note: ATM refers to ATM cards as well as Debit Cards that allow for withdrawals via the ATM. Internet banking refers to facilities available to depositors to access their deposit accounts on real time basis.</p>			int



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Position (column)	Field Description	Type (A=alpha/ N=numeric)	Mandatory field Y=Yes, N= No	Remarks
C	Transaction Footer			
1	TOTAL NUMBER OF TRANSACTION	N	Y	Total number of account for the file.
2	TOTAL AMOUNT	N	Y	Total amount. I.e. the sum total of RM ledger balance/ outstanding balance for the total record (column 19) Amount defined to 2 decimal places. (e.g. 500.20 to denote five hundred and twenty cents.



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Appendix I(b): Account Holder File

FILE SPECIFICATION	
Name	Account Holder - PIDM Standard File Format
File Description	<p>This is a batch file created by the DTMs extraction program. It contains details of account holders for all accounts as per the Master File. One account can have multiple account holders, hence all account holders' details are required to be recorded</p> <p>Note:</p> <ol style="list-style-type: none"> 1) For records with "Account Type" 1, 2, 3, (Individual Person, Individual Person - Joint and Individual Person - Trust) the details of the account holders must be reported in account holder file. At least one of field no 6-9 should have value other than "0". 2) For records with "Account Type" 4, 5, 6 and 7 (Sole Proprietorship, Partnership, Non-Individual Person and Non Individual Person - Trust), only field no 1 and 2 of Account Holder File are mandatory. Other fields can be defaulted to "0" if the information is not available.
File/batch Name	<p>FISS02YYYYMMDDssnnn</p> <p>FISS = The bank FISS code (e.g. 0227 for Maybank) 02 = Account Holder file YYYYMMDD = the record date (e.g. 20071231) ss = submission status (01= First submission, 02= second submission/resubmission) nnn = the batch serial number starting with 001</p> <p>e.g., 0227022007123101001</p>
Format	Text File (pipe delimited/separated)
Sample	<p>Transaction Header</p> <p>Column Header</p> <p>Transaction Record Account Number 1 Transaction Record Account Number 2 Transaction Record Account Number 3 Transaction Record Account Number 4 </p> <p>Transaction Footer</p>



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Position (column)	Field Description	Type (A=alpha/ N=numeric)	Mandatory field Y=Yes, N= No	Remarks
A	Transaction Header			
1	BATCH NUMBER	AN	Y	refer to file/batch name

Position (column)	Field Name Column Header	Type (A=alpha/ N=numeric)/DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if not Available	Numeric Type
B	Transaction Record - Account Number 1						
1	ACCOUNT NUMBER AccNum	AN	Y	Account number/ Transaction ref No/ Deal No. link to master file.	50		
2	ACCOUNT NAME AccName	AN	Y	Name as stated in the account - link to master file e.g.: ABC Holding, Muhammad Bin Ali etc....	200		
3	AC HOLDER CIF NO CifNum	AN	Y	Customer's unique CIF number. For joint account please indicate the main CIF number or the primary CIF number.	100		
4	HOLDERS NAME HolderName	AN	Y	Name of the person holding the account or the account signatories. e.g. Muhammad Bin Abdullah. For non-person account such as company, association etc., name of the account holders/signatories should be presented in this file.	200	0	
5	HOLDER'S SALUTATION Salutation	AN	Y	E.g. Encik, Mr, Tuan, Datuk, Tan Sri etc.	50	0	
6	NEW IC NUMBER NewIdNum	AN	N	IC no of the account holder Dashes in between IC number are required to be removed. (e.g. 820902-05-5811 = 820902055811).	20	0	Numeric (12,0)



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Position (column)	Field Name Column Header	Type (A=alpha/ N=numeric)/DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if not Available	Numeric Type
B	Transaction Record - Account Number 1						
				Put "0" if not applicable.			
7	OLD IC NUMBER OldIdNum	AN	N	Old IC no of the account no. Put "0" if not applicable.	20	0	
8	POLICE/ ARMY IC NO Police/ArmyIdNum	AN	N	If the account holder is police or army. Put "0" if not applicable.	20	0	
9	PASSPORT NUMBER PassportNum	AN	N	Mandatory for non-resident. Put "0" if not applicable.	50	0	
10	RESIDENT/ NON-RESIDENT Resident	N	Y	1 = Resident 2 = Non resident 0 = Information not available		0	
11	DATE OF BIRTH DateOfBirth	DT	Y	YYYYMMDD		19000101	
12	GENDER Gender	N	Y	1 = Male 2 = Female 0 = Information not available		0	int
13	Field13 Field13	N	N	Note: Please leave this column empty.			

Position (column)	Field Description	Type (A=alpha/ N=numeric)	Mandatory field Y=Yes, N= No	Remarks
C	Transaction Footer			
1	TOTAL NUMBER OF TRANSACTION	N	Y	Total number of account holder for the file.



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Appendix I(c): Term Deposit Details File

FILE SPECIFICATION	
Name	Term Deposit Details - PIDM Standard File Format
File Description	This is a batch file created by the DTMs extraction program. It contains detailed of term deposit (FD/GIA/SIA/NID/INI) with fixed maturity period. This file is only applicable for term deposit.
File/batch Name	FISS03YYYYMMDDssnnn FISS = The bank FISS code (e.g. 0227 for Maybank) 03 = Term deposit file YYYYMMDD = the record date (e.g. 20071231) ss = submission status (01= First submission, 02= second submission/resubmission) nnn = the batch serial number starting with 001 e.g., 0227032007123101001
Format	Text File (pipe delimited/separated)
Sample	Transaction Header Column Header Transaction Record Account Number 1 Transaction Record Account Number 2 Transaction Record Account Number 3 Transaction Record Account Number 4 Transaction Footer

Position (column)	Field Description	Type (A=alpha/ N=numeric)	Mandatory field No	Y=Yes, N=	Remarks
A	Transaction Header				
1	BATCH NUMBER	AN	Y		refer to file/batch name



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Position (column)	Field Name Column Header	Type (A=alpha/ N=numeric)/ DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if Not Available	Numeric Type
B	Transaction Record - Account Number 1						
1	ACCOUNT NUMBER AccNum	AN	Y	Account number/ Transaction ref No/ Deal No. link to master file.	50		
2	CURRENCY Currency Code	AN	Y	AED =Arab Emirates Dirham AUD =Australian Dollar BDT =Bangladesh Taka BND =Brunei Dollar CAD =Canadian Dollar CHF =Swiss Franc CLP = Chilean Peso CNH = Chinese Yuen traded offshore CNY =Chinese Renminbi DKK =Danish Krone EUR =Euro GBP =Sterling Pound HKD =Hong Kong dollar IDR =Indonesian Rupiah INR =Indian Rupee JPY =Japanese Yen KWD = Kuwait Dinar LKR =Sri Lanka Rupee MYR =Ringgit Malaysia NOK =Norwegian Krone NZD =New Zealand Dollar PGK =Papua N Guinea Kina PHP =Philippines Peso PKR =Pakistan Rupee QAR =Qatar Riyal SAR =Saudi Riyal SEK =Swedish Krona SGD =Singapore Dollar TWD =Taiwan Dollar THB =Thai Baht USD =US Dollar XAU =Gold currency ZAR =South Africa Rand DTMs are to contact PIDM for additional codes (if required).	10		
3	CERTIFICATE NO CertNum	AN	N	Only applicable to fixed deposits, MGIA, SIA and the like. - If any. Put "0" if not applicable.	38		



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Position (column)	Field Name Column Header	Type (A=alpha/ N=numeric)/ DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if Not Available	Numeric Type
B	Transaction Record - Account Number 1						
4	ACCOUNT OPENING DATE AccOpeningDate	DT	Y	The date when the account was originally opened - YYYYMMDD NOTE: For old account where DTM cannot trace back the account opening date, the field is to be defaulted to "19000101". For account opening effective 1st January 2013 onwards, DTM must ensure that the information is available for reporting to PIDM.		19000101	
5	RM NOMINAL VALUE NominalValue	N	Y	The face value for the NID/NCD/INID (only for NID/NCD/INID). For foreign currency account, the RM converted amount shall be recorded in this field. This is also applicable for positive or negative value. However, negative value is to be reported as "0" zero. Put "0" if not applicable.		0	money
6	FX NOMINAL VALUE FxNominalValue	N	Y	For the foreign currency account in the original foreign currency. The face value for the NID/NCD/INID (only for NID/NCD/INID). This is also applicable for positive or negative value. However, negative value is to be reported as "0" zero. Put "0" if not applicable.		0	money



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Position (column)	Field Name Column Header	Type (A=alpha/ N=numeric)/ DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if Not Available	Numeric Type
B	Transaction Record - Account Number 1						
7	RM LEDGER BALANCE/ OUTSTANDING DEPOSIT BALANCE LedgerBal	N	Y	<p>RM Ledger balance = Outstanding balance inclusive of cheque clearing suspense (outward clearing). Amount defined to 2 decimal places. (e.g. 500.20 to denote five hundred and twenty cents).</p> <p>All applicable accounts should be reported regardless of positive or negative balance. However, account with negative balance is to be reported as "0" (zero) balance.</p> <p>For foreign currency account, the RM converted amount shall be recorded in this field.</p> <p>Put "0" if not applicable.</p>			money
8	FX LEDGER BALANCE/ OUTSTANDING DEPOSIT BALANCE FxLedgerBal	N	Y	<p>Ledger balance for foreign currency account in the original currency.</p> <p>Ledger balance = Outstanding balance inclusive of cheque clearing suspense (outward clearing). Amount defined to 2 decimal places. (e.g. 500.20 to denote five hundred and twenty cents).</p> <p>All applicable accounts should be reported regardless of positive or negative balance. However, account with negative balance is to be reported as "0" (zero) balance.</p>			money



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Position (column)	Field Name Column Header	Type (A=alpha/ N=numeric)/ DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if Not Available	Numeric Type
B	Transaction Record - Account Number 1						
9	RM AVAILABLE DEPOSIT BALANCE AvailableBal	N	Y	<p>Ledger balance in items 7 less the float amount (uncleared amount). Amount defined to 2 decimal places. (e.g. 500.20 to denote RM Five hundred and twenty cents).</p> <p>All applicable accounts should be reported regardless of positive or negative balance. However, account with negative balance is to be reported as "0" (zero) balance.</p> <p>Available balance arising from Overdraft/financing facilities should not be included.</p> <p>For foreign currency account, the RM converted amount shall be recorded in this field.</p>			money
10	FX AVAILABLE DEPOSIT BALANCE FxAvailableBal	N	Y	<p>Available balance for foreign currency account in the original foreign currency. Ledger balance in items 8 less the float amount (uncleared amount). Amount defined to 2 decimal places. (e.g. 500.20 to denote Five hundred and twenty cents).</p> <p>All applicable accounts should be reported regardless of positive or negative balance. However, account with negative balance is to be reported as "0" (zero) balance. Available balance arising from Overdraft/financing facilities should not be included. Put "0" if not applicable</p>			money



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Position (column)	Field Name Column Header	Type (A=alpha/ N=numeric)/ DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if Not Available	Numeric Type
B	Transaction Record - Account Number 1						
11	PLACEMENT DATE/ RENEWAL/ISSUE DATE Placement/RenewDate	DT	Y	Referring to placement effective date. Applicable to fixed deposits/ general investment account and special investment e.g. YYYYMMDD.		19000101	
12	MATURITY DATE MaturityDate	DT	Y	Applicable to fixed deposits/ general investment account and special investment YYYYMMDD.		19000101	
13	TENOR Tenor	N	Y	Applicable to fixed deposits/ general investment account and special investment in number of days.		0	int
14	INTEREST RATE / NET GIA RATE /YIELD Rate/NetGiaRate	N	Y	Applicable to interest bearing deposit up to 5 decimal point (e.g. 4.444% is denoted as 0.04444). Also applicable to Islamic banking rates where FI using net rate in the system. Put "0" if not applicable.		0	Numeric (10,5)
15	GROSS RATE GrossRate	N	N	Applicable to Islamic deposits where FI using gross return and Profit sharing ratios in calculating of deposits up to 5 decimal point (e.g. 4.444% is denoted as 0.04444). If DTM is using this rate, the profit sharing ration (deposits portion) should be recorded in Field No. 16. Put "0" if not applicable.		0	Numeric (10,5)
16	PROFIT SHARING RATIOS – (CUSTOMER PORTION) PSR	N	N	Applicable to Islamic deposits where FI using gross return Field No. 15) and Profit sharing ratios (PSR) in calculating of deposits. Up to 5 decimal point E.g. 0.70000 refer to PSR if 70:30 (customer: bank respectively). Put "0" if not applicable.		0	Numeric (10,5)



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Position (column)	Field Name Column Header	Type (A=alpha/ N=numeric)/ DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if Not Available	Numeric Type
B	Transaction Record - Account Number 1						
17	RM ACCRUED INTEREST/DIVIDEND/ PROFIT AccruedInt/Prof	N	Y	Interest/dividend/profit accrued to the account but not yet credited to customers. Amount defined to 2 decimal places. (e.g. 500.20 to denote RM five hundred and twenty cents). For foreign currency account, the RM converted amount shall be recorded in this field. Note: This figure can be expressed in negative value.			money
18	FX ACCRUED INTEREST/DIVIDEND/ PROFIT FxAccruedInt/Prof	N	Y	The balance for foreign currency account in the original foreign currency. Interest/dividend/profit accrued to the account but not yet credited to customers. Amount defined to 2 decimal places. (e.g. 500.20 to denote five hundred and twenty cents). Put "0" if not applicable. Note: This figure can be expressed in negative value.			money
19	RM INTEREST/DIVIDEND/ PROFIT PAID TODATE Int/ProfPdToDate	N	Y	Interest/dividend/profit accrued and paid (for the year) to customer before the account matured– i.e. interim interest/dividend. Amount defined to 2 decimal places. (e.g. 500.20 to denote RM five hundred and twenty cents). For foreign currency account, the RM converted amount shall be recorded in this field. Put "0" if not applicable.			money
20	FX INTEREST/DIVIDEND/ PROFIT PAID TODATE FxInt/ProfPd Todate	N	Y	The balance for foreign currency account in the original foreign currency. Interest/dividend/profit accrued and paid to customer for the year			money



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Position (column)	Field Name Column Header	Type (A=alpha/ N=numeric)/ DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if Not Available	Numeric Type
B	Transaction Record - Account Number 1						
				before the account matured– i.e. interim interest/dividend. Amount defined to 2 decimal places. (e.g. 500.20 to denote five hundred and twenty cents).			
21	RM PROCEED VALUE ProceedValue	N	Y	<p>Proceed value for NID/NCD/INID as at report date.</p> <p>Amount defined to 2 decimal places. (e.g. 500.20 to denote RM five hundred and twenty cents).</p> <p>This is also applicable for positive or negative value. However, negative value is to be reported as "0" zero.</p> <p>For foreign currency account, the RM converted amount shall be recorded in this field.</p> <p>The same value is to be reported at Field 7.</p> <p>Put "0" if not applicable.</p>		0	money
22	FX PROCEED VALUE FxProceedValue	N	Y	<p>The balance for foreign currency account in the original foreign currency.</p> <p>Proceed value for NID/NCD/INID as at report date. Amount defined to 2 decimal places. (e.g. 500.20 to denote five hundred and twenty cents).</p> <p>This is also applicable for positive or negative value. However, negative value is to be reported as "0" zero.</p> <p>The same value is to be reported at Field 8.</p> <p>Put "0" if not applicable</p>		0	money



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Position (column)	Field Name Column Header	Type (A=alpha/ N=numeric)/ DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if Not Available	Numeric Type
B	Transaction Record - Account Number 1						
23	LAST INTEREST/DIVIDEND/ PROFIT PAYMENT DATE LastInt/DivPmt	DT	Y	The date where the interim interest/dividend was credited to the account. YYYYMMDD. Put "0" if not applicable.		19000101	

Position (column)	Field Description	Type (A=alpha/ N=numeric)	Mandatory field Y=Yes, N= No	Remarks
C	Transaction Footer			
1	TOTAL NUMBER OF TRANSACTION	N	Y	Total number of account for the file.
2	TOTAL AMOUNT	N	Y	Total amount. I.e. the sum total of RM ledger balance/ outstanding balance for the total record (column 7). Amount defined to 2 decimal places. (e.g. 500.20 to denote Five hundred and twenty cents)



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Appendix I(d): Beneficiary File

FILE SPECIFICATION	
File Name	Beneficiary Details for Trust Account
File Description	This is a batch file created by the DTM's extraction program. It contains details of beneficiaries of trust accounts. This file is only applicable for trust accounts. An account may have multiple beneficiaries, hence all beneficiaries' details are required to be recorded. For trust account that does not have beneficiary list, the record is not required to be reflected in this file.
File/batch Name	FISS04YYYYMMDDssnnn FISS = The bank FISS code (e.g. 0227 for Maybank) 04 = Trust beneficiary file YYYYMMDD = the record date (e.g. 20071231) ss = submission status (01= First submission, 02= second submission/ resubmission) nnn = the serial number start with 001 e.g., 0227042007123101001
Format	Text File (pipe delimited/separated)
Sample	Transaction Header Column Header Transaction Record Account Number 1 Transaction Record Account Number 2 Transaction Record Account Number 3 Transaction Record Account Number 4 Transaction Footer

Position (column)	Field Description	Type (A=alpha/ N=numeric)	Mandatory field Y=Yes, N= No	Remarks
A	Transaction Header			
1	BATCH NUMBER	AN	Y	refer to file/batch name.



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Position (column)	Field Name Column Header	Type (A=alpha/ N=numeric)/ DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if Not Available	Numeric Type
B	Transaction Record - Account Number 1						
1	ACCOUNT NUMBER AccNum	AN	Y	Account number/ Transaction ref No/ Deal No. link to master file.	50		
2	CURRENCY CurrencyCode	AN	Y	AED =Arab Emirates Dirham AUD =Australian Dollar BDT =Bangladesh Taka BND =Brunei Dollar CAD =Canadian Dollar CHF =Swiss Franc CLP = Chilean Peso CNH = Chinese Yuen traded offshore CNY =Chinese Renminbi DKK =Danish Krone EUR =Euro GBP =Sterling Pound HKD =Hong Kong dollar IDR =Indonesian Rupiah INR =Indian Rupee JPY =Japanese Yen KWD = Kuwait Dinar LKR =Sri Lanka Rupee MYR =Ringgit Malaysia NOK =Norwegian Krone NZD =New Zealand Dollar PGK =Papua N Guinea Kina PHP =Philippines Peso PKR =Pakistan Rupee QAR =Qatar Riyal SAR =Saudi Riyal SEK =Swedish Krona SGD =Singapore Dollar TWD =Taiwan Dollar THB =Thai Baht USD =US Dollar XAU =Gold currency ZAR =South Africa Rand DTMs are to contact PIDM for additional codes (if required).	10		
3	CUSTOMER /ACCOUNT NAME AccName	AN	Y	Name as stated in the account - link to master file.	200		
4	BENEFICIARY NAME/ CODE Beneficiary Name	AN	Y	Beneficiary name or code.	200		



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Position (column)	Field Name Column Header	Type (A=alpha/ N=numeric)/ DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if Not Available	Numeric Type
B	Transaction Record - Account Number 1						
5	BENEFICIARY ID BeneficiaryID	AN	N	Beneficiary ID- (Identity card no, birth certificate no, etc.) as provided by Trustee.	50	0	
6	BENEFICIARY ADDRESS Beneficiary Add	AN	N	Beneficiary Address provided by the Trustee.	500	0	
7	RATIO OF BENEFICIARY INTEREST BeneficiaryInt	N	Y	Applicable to trust a/c only. Up to 10 decimal point (e.g. 4.444% is denoted as 0.04444). Total sum of % for one account should be 100% + 0.02% (i.e. between 0.9998 and 1.0002).			Numeric (15,10)

Position (column)	Field Description	Type (A=alpha/ N=numeric)	Mandatory field Y=Yes, N= No	Remarks
C	Transaction Footer			
1	TOTAL NUMBER OF TRANSACTION	N	Y	Total number of beneficiary for the file.



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Appendix I(e): Address File

FILE SPECIFICATION	
File Name	Address Details - PIDM Standard File Format
File Description	This is a batch file created by the DTM's extraction program. It contains details of addresses for all accounts. For joint account, only primary address need to be presented and one account should only have one address.
File/batch Name	<p>FISS05YYYYMMDDssnnn</p> <p>FISS = The bank FISS code (e.g. 0227 for Maybank) 05 = Address file YYYYMMDD = the record date (e.g. 20071231) ss = submission status (01= First submission, 02= second submission/resubmission) nnn = the serial number start with 001</p> <p>e.g., 0227052007123101001</p>
Format	Text File (pipe delimited/separated)
Sample	<p>Transaction Header</p> <p>Column Header</p> <p>Transaction Record Account Number 1 Transaction Record Account Number 2 Transaction Record Account Number 3 Transaction Record Account Number 4 </p> <p>Transaction Footer</p>

Position (column)	Field Description	Type (A=alpha/ N=numeric)	Mandatory field Y=Yes, N= No	Remarks
A	Transaction Header			
1	BATCH NUMBER	AN	Y	refer to file/batch name



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Position (column)	Field Name Column Header	Type (A=alpha/ N=numeric)/ DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if Not Available	Numeric Type
B	Transaction Record - Account Number 1						
1	ACCOUNT NUMBER AccNum	AN	Y	Account number/ Transaction ref No/ Deal No. link to master file.	50		
2	RESIDENTIAL ADDRESS LINE 1 ResidentAdd1	AN	Y	Residential/permanent/registered address.	200	0	
3	RESIDENTIALADDRESS LINE 2 ResidentAdd2	AN	Y	Residential address.	200	0	
4	RESIDENTIAL ADDRESS LINE 3 ResidentAdd3	AN	Y	Residential/permanent/registered address –Town.	50	0	
5	RESIDENTIAL ADDRESS LINE 4 ResidentAdd4	AN	Y	Residential/permanent/registered address - State, Country.	50	0	
6	POSTCODE Postcode	AN	Y	Postcode.	20	0	
7	MAILING ADDRESS LINE 1 MailAdd1	AN	Y	Mailing address.	200	0	
8	MAILING ADDRESS LINE 2 MailAdd2	AN	Y	Mailing address.	200	0	
9	MAILING ADDRESS LINE 3 MailAdd3	AN	Y	Mailing address – Town.	50	0	
10	MAILING ADDRESS LINE 4 MailAdd4	AN	Y	Mailing address - State, Country.	50	0	
11	POSTCODE Postcode	AN	Y	Postcode.	20	0	



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Position (column)	Field Description	Type (A=alpha/ N=numeric)	Mandatory field Y=Yes, N= No	Remarks
C	Transaction Footer			
1	TOTAL NUMBER OF TRANSACTION	N	Y	Total number of account for the file.



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Appendix I(f): Financial Replacement File Format

FILE SPECIFICATION	
Name	Financial Replacement - PIDM Standard File Format
File Description	<ol style="list-style-type: none"> 1. This is a batch file created by DTM based on data in the deposit source system. 2. The replacement file is not required to be submitted for annual SFF submission for TID validation. 3. The file is to be submitted to PIDM when PIDM requires DTM to submit their data via SFF for readiness testing purpose.
File/batch Name	<p>FISSfinrepYYYYMMDDSSSSnnn</p> <p>FISS = The bank FISS code (e.g. 0227 for Maybank) finrep = to denote "financial replacement file". YYYYMMDD = the record date (e.g. 20071231) need to be adjusted SSSS = the assigned serial number (e.g. 0001, 0002 etc.) for each deposit source system. Serial number and details of the deposit source system must be documented in the SFF Generation Process documentation. nnn = the serial number start with 001</p> <p>e.g.: 0227finrep200712310001001</p>
Format	Text File (pipe delimiters)
Sample	<p>Transaction Header</p> <p>Column Header</p> <p>Transaction Record Account Number 1 Transaction Record Account Number 2 Transaction Record Account Number 3 Transaction Record Account Number 4 </p>



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Position (column)	Field Name Column Header	Type (A=alpha/ N=numeric)/ DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if Not Available	Numeric Type
A	Transaction Record - Account Number 1						
1	ACCOUNT NUMBER AccNum	AN	Y	Account number/ Transaction ref No/ Deal No. as per master file.	50		
2	CERTIFICATE NO CertNum	AN	N	Only applicable for account with Term deposit file such as fixed deposits - If any as per Term Deposit file. Put "0" if not applicable.	38		
3	RM LEDGER BALANCE/ OUTSTANDING DEPOSIT BALANCE LedgerBal	N	Y	RM Ledger balance = Outstanding balance inclusive of cheque clearing suspense (outward clearing). Amount defined to 2 decimal places. (e.g. 500.20 to denote five hundred and twenty cents). All applicable accounts should be reported regardless of positive or negative balance. However, account with negative balance is to be reported as "0" (zero) balance. For foreign currency account, the RM converted amount shall be recorded in this field. Put "0" if not applicable.			money
4	RM AVAILABLE DEPOSIT BALANCE AvailableBal	N	Y	Ledger balance in items 3 less the float amount (uncleared amount). Amount defined to 2 decimal places. (e.g. 500.20 to denote RM five hundred and twenty cents). All applicable accounts should be reported regardless of positive or negative balance. However, account with negative balance is to be reported as "0" (zero) balance.			money



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Position (column)	Field Name Column Header	Type (A=alpha/ N=numeric)/ DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if Not Available	Numeric Type
A	Transaction Record - Account Number 1						
				Available balance arising from Overdraft/financing facilities should not be included. For foreign currency account, the RM converted amount shall be recorded in this field.			
5	RM ACCRUED INTEREST/DIVIDEND/ PROFIT AccruedInt/Prof	N	Y	Interest/dividend/profit accrued to the account but not yet credited to customers. Amount defined to 2 decimal places. (e.g. 500.20 to denote RM five hundred and twenty cents). For foreign currency account, the RM converted amount shall be recorded in this field. Note: This figure can be expressed in negative value.			money
6	RM NOMINAL VALUE NominalValue	N	Y	The face value for the NID/NCD/INID (only for NID/NCD/INID). For foreign currency account, the RM converted amount shall be recorded in this field. This is also applicable for positive or negative value. However, negative value is to be reported as "0" zero. Put "0" if not applicable		0	money
7	RM PROCEED VALUE ProceedValue	N	Y	Proceed value for NID/NCD/INID as at report date. Amount defined to 2 decimal places. (e.g. 500.20 to denote RM five hundred and twenty cents). This is also applicable for positive or negative value. However,		0	money



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A	Transaction Record - Account Number 1						
				<p>negative value is to be reported as "0" zero.</p> <p>For foreign currency account, the RM converted amount shall be recorded in this field.</p> <p>The same value is to be reported at Field 3.</p> <p>Put "0" if not applicable.</p>			
8	RM BILLS PAYABLE OUTSTANDING BillPayable	N	Y	<p>Only bills payable originated from debiting of deposit account are to be reported. Such as debiting of current account for purchasing of bankers draft, internet transfer via IBG etc.</p> <p>For foreign currency account, the RM converted amount shall be recorded in this field.</p> <p>Put "0" if not applicable.</p>			money
9	RM INTEREST/DIVIDEND/ PROFIT PAID TODATE Int/ProfPdToDate	N	Y	<p>Interest/dividend/profit accrued and paid (for the year) to customer before the account matured– i.e. interim interest/dividend. Amount defined to 2 decimal places. (e.g. 500.20 to denote RM five hundred and twenty cents).</p> <p>For foreign currency account, the RM converted amount shall be recorded in this field.</p> <p>Put "0" if not applicable.</p>		0	money



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Position (column)	Field Name Column Header	Type (A=alpha/ N=numeric)/ DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if Not Available	Numeric Type
A	Transaction Record - Account Number 1						
10	FX LEDGER BALANCE/ OUTSTANDING DEPOSIT BALANCE FxLedgerBal	N	Y	<p>Ledger balance for foreign currency account in the original currency.</p> <p>Ledger balance = Outstanding balance inclusive of cheque clearing suspense (outward clearing). Amount defined to 2 decimal places. (e.g. 500.20 to denote five hundred and twenty cents).</p> <p>All applicable accounts should be reported regardless of positive or negative balance. However, account with negative balance is to be reported as "0" (zero) balance.</p>			money
11	FX AVAILABLE DEPOSIT BALANCE FxAvailableBal	N	Y	<p>Available balance for foreign currency account in the original foreign currency. Ledger balance in items 8 less the float amount (uncleared amount).</p> <p>Amount defined to 2 decimal places. (e.g. 500.20 to denote Five hundred and twenty cents).</p> <p>All applicable accounts should be reported regardless of positive or negative balance. However, account with negative balance is to be reported as "0" (zero) balance. Available balance arising from overdraft/ financing facilities should not be included.</p> <p>Put "0" if not applicable.</p>			money

Position (column)	Field Name Column Header	Type (A=alpha/ N=numeric)/ DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if Not Available	Numeric Type
A	Transaction Record - Account Number 1						
12	FX ACCRUED INTEREST/DIVIDEND/ PROFIT FxAccruedInt/Prof	N	Y	The balance for foreign currency account in the original foreign currency. Interest/dividend/profit accrued to the account but not yet credited to customers. Amount defined to 2 decimal places. (e.g. 500.20 to denote five hundred and twenty cents). Put "0" if not applicable. Note: This figure can be expressed in negative value.			money
13	FX NOMINAL VALUE FxNominalValue	N	Y	For the foreign currency account in the original foreign currency. The face value for the NID/NCD/INID (only for NID/NCD/INID). This is also applicable for positive or negative value. However, negative value is to be reported as "0" zero. Put "0" if not applicable.		0	money
14	FX PROCEED VALUE FxProceedValue	N	Y	The balance for foreign currency account in the original foreign currency. Proceed value for NID/NCD/INID as at report date. Amount defined to 2 decimal places. (e.g. 500.20 to denote five hundred and twenty cents). This is also applicable for positive or negative value. However, negative value is to be reported as "0" zero.		0	money



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Position (column)	Field Name Column Header	Type (A=alpha/ N=numeric)/ DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if Not Available	Numeric Type
A	Transaction Record - Account Number 1						
				The same value is to be reported at Field 10. Put "0" if not applicable.			
15	FX BILLS PAYABLE OUTSTANDING FxBillPayable	N	Y	Only bills payable originated from debiting of deposit account are to be reported. Such as debiting of current account for purchasing of bankers draft, internet transfer via IBG etc. For foreign currency account, the RM converted amount shall be recorded in this field. Put "0" if not applicable.		0	money
16	FX INTEREST/DIVIDEND/ PROFIT PAID TODATE FxInt/ProfPd Todate	N	Y	The amount in the original foreign currency. Interest/dividend/profit accrued and paid to customer for the year before the account matured– i.e. interim interest/dividend. Amount defined to 2 decimal places. (e.g. 500.20 to denote five hundred and twenty cents).		0	money
17	SOURCE SYSTEM REFERENCE SourceSystem	AN	Y	Assigned serial number (e.g. 0001, 0002 etc.) for the respective deposit source system as stated in the file/batch name.	4		-



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Position (column)	Field Name Column Header	Type (A=alpha/ N=numeric)/ DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if Not Available	Numeric Type
A	Transaction Record - Account Number 1						
18	ACCOUNT OPENING DATE AccOpeningDate	DT	Y	The date when the account was originally opened - YYYYMMDD NOTE: For old account where DTM cannot trace back the account opening date, the field is to be defaulted to "19000101". For account opening effective 1st January 2013 onwards, DTM must ensure that the information is available for reporting to PIDM.		19000101	



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Appendix I(g): Contact Details for Internet Banking Accounts File Format

FILE SPECIFICATION	
Name	Contact Details For Internet Banking Accounts File - PIDM Standard File Format
File Description	<ol style="list-style-type: none"> This is a batch file created by the DTM setting out the contact details for internet banking customers. The internet banking contact details file is not required to be submitted for annual SFF submission for TID validation. The file is to be submitted to PIDM when PIDM requires DTM to submit their data via SFF for readiness testing purpose.
File/batch Name	FISScontactYYYYMMDDnnn FISS = The bank FISS code (e.g. 0227 for Maybank) contact = to denote "Internet Banking Contact Details file". YYYYMMDD = the record date (e.g. 20071231) need to be adjusted nnn = the serial number start with 001 e.g.: 0227contact20071231001
Format	Text File
Sample	Transaction Header Column Header Transaction Record Account Number 1 Transaction Record Account Number 2 Transaction Record Account Number 3 Transaction Record Account Number 4

Position (column)	Field Name Column Header	Type (A=alpha/ N=numeric)/ DT=Date	Mandatory field Y=Yes, N= No	Remarks	Max Length	Default Value if Not Available	Numeric Type
A	Transaction Record - Account Number 1						
1	ACCOUNT NUMBER AccNum	AN	Y	Account number/ Transaction ref No/ Deal No. as per master file.	50		
2	TEL NUMBER - HP TelHp	AN	Y	Telephone number used for TAC code for internet banking transactions	200	0	
3	EMAIL Email	AN	Y	Email address linked to internet banking account (if any).	200	0	



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Appendix I(h): Branch Code File Format

FILE SPECIFICATION	
Name	Branch Code - PIDM Standard File Format
File Description	<ol style="list-style-type: none">1. This is a batch file created by DTM setting out the details of all the branch codes stated in the Masterfile.2. The branch code file is to be submitted with every submission of SFF file.to PIDM.
File/batch Name	FISSbrcodeYYYYMMDDnnn FISS = The bank FISS code (e.g. 0227 for Maybank) brcode = to denote "branch code file". YYYYMMDD = the record date (e.g. 20071231) need to be adjusted nnn = the serial number start with 001 e.g.: 0227brcode20071231001
Format	Excel File



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Position(column)	Field Name Column Header	Type (A=alpha/ N=numeric)	Mandatory field Y=Yes, N= No	Remarks
A	Transaction Record -Branch Number 1			
1	BANK CODE Bankcode	AN	Y	The bank FISS code (e.g. 0227 for Maybank)
2	BRANCH CODE Branchcode	AN	Y	The branch code as per SFF master file
3	BRANCH NAME Branchname	AN	Y	The branch name
4	POSTCODE PostCode	AN	Y	Post code of branch
5	FULL ADDRESS FullAddress	AN	Y	The branch full address (excluding Postcode and State)
6	STATE State	A	Y	State code as follows: JHR = Johor KDH = Kedah KTN = Kelantan KUL = F.T.Kuala Lumpur LBN = F.T. Labuan MLK = Melaka NSN = Negeri Sembilan PHG = Pahang PJY = F.T. Putrajaya PLS = Perlis PNG = Penang PRK = Perak SBH = Sabah SGR = Selangor SWK = Sarawak TRG = Terengganu ZZZ = Others
7	Longitude code Longitude	AN	Y	At main entrance of Branch e.g.101 ^o 41' 5.5" E stated as 101,41,5.5,E
8	Latitude Code Latitude	AN	Y	At main entrance of Branch e.g. 3 ^o 8' 2.1" N stated as 3,8,2.1,N



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Appendix II: Product Summary Report on SFF for Records as at DD/MM/YYYY

Name Of Deposit-Taking Member ("DTM"): ABC BANK BERHAD

Bank Code: 0123 (4 digits)

Submission Date: (DD/MM/YYYY)

Submission No: 01 (2 digits: e.g.: "01" for first submission, "02" for second submission & so on)

Business Type (Conventional Bank=2, Islamic Bank=1)	Deposit Type	Deposit Type (name)	(1)	(2)	(3)	(4)	(5)	(6)
			Total Accounts	Ledger Balance as at DD MMM YYYY (RM)*	Total Insurable		Total Non- Insurable	
					No. of Account	RM	No. of Account	RM
2/1	1	Demand Deposit	3	2.00	1	1.00	2	1.00
2/1	2	Saving Deposit	0	-				
2/1	3	Fixed Deposit	0	-				
2/1	4	Specific Investment	0	-				
2/1	5	General Investment	0	-				
2/1	6	Commodity Murabahah	0	-				
2/1	7	Short Term Deposit (inclusive of Money Market Time Deposit)	0	-				
2/1	8	Bearer Deposit	0	-				
2/1	9	Negotiable Instrument of Deposit/Islamic Negotiable Instrument	0	-				
2/1	10	Repurchase Agreements/ Sell and Buy Back Agreement	0	-				
2/1	11	Interbank Placement						
2/1	12	Investment Linked to Derivatives Offered / Structured Product	0	-				
2/1	13	Gold Investment Account	0	-				
2/1	14	Silver Investment Account	0	-				
2/1	15	Investment Account						
2/1	16	Investment Account - Investment Linked to Derivatives Offered	0	-				
2/1	17	Investment Account - Others						
2/1	99	Other Deposit	0	-				
TOTAL			3	2.00	1	1.00	2	1.00

* The "Total Ledger Balance as at 31 Dec YYYY" should correspond with "Appendix III - Total Outstanding Deposit Balance per SFF".

Checked By: (Signature)
Name:
Position:
Date:
Contact No:

Approved By: (Signature)
Name:
Position:
Date:

Denotes cell to be populated by DTM.



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Appendix III: Reconciliation Template of Deposit Balance in General Ledger vs. SFF for Records as at DD/MM/YYYY

Name Of Deposit-Taking Member ("DTM"): ABC BANK BERHAD

Bank Code: 0123 (4 digits)

Business Type: [] (Indicate "1" for Islamic Bank & "2" for Conventional bank)

Submission Date: [] (DD/MM/YYYY)

Submission No: [] (2 digits: e.g.: "01" for first submission, "02" for second submission & so on)

(A) DETAILS	(B) RM	(C) RM	Explanation for Column (C)
Total Deposits Accepted balance as per general ledger as at DD/MM/YYYY <small>Note 1</small>		xxx	(U)
Add : Deposit liability items not in General Ledger (if any)			
e.g. : Money Market Deposit	xxx	(a)	
Unclaimed Monies	xxx	(b)	
Gold Saving/ Investment Account	xxx	(c)	
....etc.	xxx	(d)	
Sub-total (W)		xxx	(V)= (a)+(b)+(c)+(d)+(..) (W)=(U)+(V)
Minus : 2. Items included as deposit liability in general ledger not included in SFF (if any)			
e.g. : Nostro/Vostro account due from	xxx	(f)	
xxxxxx	xxx	(g)	
....etc.	xxx	(h)	
Total Outstanding Deposit Balance per SFF <small>Note 2</small>		xxx	(X) = (e)+(f)+(g)+(h)+(...) (Y) = (W)-(X)

Note 1:

For annual submission for TID validation purpose, **this amount** should correspond with deposit liability amount reflected on the Balance Sheet as per the published financial statements. A copy of the Balance Sheet and the relevant notes relating to deposits from the published financial statements must be attached to this appendix. In the event the published financial statements are not available, the management accounts should be submitted. For submission for readiness testing purpose, this amount should correspond with the DTMs general ledger for the corresponding date.

Note 2:

Should correspond with SFF Master File- (B19)

Prepared By:	[Signature]	Approved By:	[Signature]
Name:	[]	Name:	[]
Position:	[]	Position:	Chief Financial Officer
Date:	[]	Date:	[]
Contact No:	[]		

[] Denotes cell to be populated by DTM.

Note: DTMs with window operations must submit 2 separate templates i.e. for Conventional (business Type =2) and Islamic products (business Type=1).



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Appendix IV (a): Aggregation Summary Report for Records as at 31 December YYYY

Name Of Deposit-Taking Member ("DTM") : ABC BANK BERHAD

Bank Code: 0123 (4 digits)

Business Type: (Indicate "1" for Islamic Bank & "2" for Conventional bank)

Submission Date: (DD/MM/YYYY)

Submission No: (2 digits: e.g.: "01" for first submission, "02" for second submission & so on)

Business Type (Conventional Bank=2, Islamic Bank = 1)	Account Type	Account Type-Description	(1)	(2)	(3)	(4)	(5)	(6)
			Total Insured Deposit ^{Note 1} (RM)	Total Uninsured Deposit (RM)	Total Non-Insured Deposit (RM)	Total Balance (RM) (1)+(2)+(3)	No. of Entity	No. of Insured Entity
2	1	Individual Person	1.00	2.00	3.00	6.00	1	2
2	2	Individual Person - Joint	0.00	0.00	0.00	0.00	0	0
2	3	Individual Person -Trust	0.00	0.00	0.00	0.00	0	0
2	4	Sole Proprietorship	0.00	0.00	0.00	0.00	0	0
2	5	Partnership	0.00	0.00	0.00	0.00	0	0
2	6	Non Individual Person	0.00	0.00	0.00	0.00	0	0
2	7	Non-Individual Person - Trust	0.00	0.00	0.00	0.00	1	2
		TOTAL	1.00	2.00	3.00	6.00	2	4
1	1	Individual Person	1.00	2.00	3.00	6.00	1	2
1	2	Individual Person - Joint	0.00	0.00	0.00	0.00	0	0
1	3	Individual Person - Trust	0.00	0.00	0.00	0.00	0	0
1	4	Sole Proprietorship	0.00	0.00	0.00	0.00	0	0
1	5	Partnership	0.00	0.00	0.00	0.00	0	0
1	6	Non Individual Person	0.00	0.00	0.00	0.00	0	0
1	7	Non-Individual Person - Trust	0.00	0.00	0.00	0.00	0	0
		TOTAL	1.00	2.00	3.00	6.00	1	2
GRAND TOTAL			2.00	4.00	6.00	12.00	3	6

Note 1: Total Column (1) [i.e. Total Insured Deposit] must tally with Total Insured Deposits reflected in the Return on Total Insured Deposit [i.e. item (E) for the corresponding period.

Checked By: (Signature)
Name:
Position:
Date:
Contact No:

Approved By: (Signature)
Name:
Position:
Date:

Denotes cell to be populated by DTM.



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Appendix IV (b): Reconciliation Between Aggregation Summary Report and RTID

Name Of Deposit-Taking Member ("DTM") :

Bank Code: (4 digits)

Business Type: (Indicate "1" for Islamic Bank & "2" for Conventional bank)

Submission Date: (DD/MM/YYYY)

Submission No: (2 digits: e.g.: "01" for first submission, "02" for second submission & so on)

Assessment Year (YYYY)

Descriptions	RM	RM
Insurable deposits reported in RTID Note 1		(A)
Insurable deposits reported in Appendix IV(a) Note 2		(B)
Difference		(C) = (A)-(B)
<i>Variance was due to :</i>		
Items reported in RTID but was not reported in SFF such as:		
E.g. : Consolidated Unclaimed monies	(D1)	
Bills payable	(D2)	
.....etc.	(D3)	(D) = (D1)+(D2)+(D3)+(...)
Items reported in SFF but was not reported in RTID such as:		
E.g. : Nostro/Vostro Account	(E1)	
.....etc.	(E2)	(E) = (E1)+(E2)+(...)
Total Note 3		(F) = (D)+(E)

Note 1: As per Section (C) in RTID

Note 2: The aggregate of Columns (1) & (2) of Appendix IV (a)

Note 3: Item (F) should be equal to value stated item (C)

Checked By:
 Name:
 Position:
 Date:
 Contact No:

Approved By:
 Name:
 Position:
 Date:

Denotes cell to be populated by DTM.

Note: DTMs with window operations must submit 2 separate templates i.e. for Conventional (business Type =2) and Islamic products (business Type=1).



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Appendix VI: Annual Certification Form

-----To be reproduced on DTM's letterhead-----

Perbadanan Insurans Deposit Malaysia
[Address]

[DTM'S NAME]

SUBMISSION OF DEPOSIT INFORMATION IN STANDARD FILE FORMAT ("SFF") AS AT 31 DECEMBER 20[XX] TO PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM")

The deposit information in SFF has been prepared and submitted to PIDM in accordance with the Guidelines on Deposit Information Systems and Submission issued on 31 January 2019 ("DISS Guidelines").

We declare that effective key compliance and internal control have been maintained over the recording of transactions and that information provided to PIDM in the SFF on [dd/mm/yyyy] for the position as at 31 December 20[XX] is, to the best of our knowledge, true and correct.

In particular, we declare that [DTM's Name]'s deposit liability system(s) complies/comply* with the minimum requirements for deposit liability systems as required in the DISS Guidelines.^{Note 1}

(Name of Chief Financial Officer)
Chief Financial Officer
Date: [dd/mm/yyyy]

(Name of Chief Executive Officer)
Chief Executive Officer
Date: [dd/mm/yyyy]

Note 1:

If there are exceptions, replace this paragraph with the following:

"In particular, we declare that [DTM's Name]'s deposit liability system(s) complies/comply* with the minimum requirements for deposit liability systems as required in the DISS Guidelines, with the exception of the following matters:

1.
2."

* Delete as applicable



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Appendix VII: Confirmation of No Changes to Documentation of SFF Generation Process

-----To be reproduced on DTM's letterhead-----

Perbadanan Insurans Deposit Malaysia
[Address]

[DTM'S NAME]

CONFIRMATION OF NO CHANGES TO DOCUMENTATION OF SFF GENERATION PROCESS AS AT 31 DECEMBER 20[XX] TO PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM")

In accordance with the Guidelines on Deposit Information Systems and Submission issued on 31 January 2019, this is to confirm that there are no changes to the documentation of SFF generation process as submitted to you on DDMMYYYY.

Name :
Designation :
Date: [dd/mm/yyyy]



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Appendix VIII: Checklist for Annual Submission for TID Validation

NAME OF DEPOSIT-TAKING MEMBER : ABC BANK BERHAD

BANK CODE : 4 digits - E.g.: "0123" for ABC Bank Berhad

ASSESSMENT YEAR : YYYY

SUBMISSION DATE: : DD/MM/YYYY

SUBMISSION NO: : (2 digits: e.g.: "01" for first submission, "02" for second submission & so on)

No	Document	Format	Submission Requirements	Please tick where applicable	Remarks / Reference
1	Standard File Format:				
	a) Master File	Text	Soft Copy		Appendix I(a)
	b) Account Holder File	Text	Soft Copy		Appendix I(b)
	c) Term Deposit Details File	Text	Soft Copy		Appendix I(c)
	d) Beneficiary File	Text	Soft Copy		Appendix I(d)
	e) Address File	Text	Soft Copy		Appendix I(e)
	f) Branch Code File	Excel (format provided by PIDM)	Soft Copy		Appendix I(h)
2	Product Summary Report on Standard File Format for Records as at 31/12/YYYY	Excel (format provided by PIDM)	Soft Copy Scanned copy		Appendix II
3	Reconciliation Template of Deposit Balance In General Ledger vs. Standard File Format (SFF) For Records as at 31/12/YYYY	Excel (format provided by PIDM)	Soft Copy Scanned copy		Appendix III
4	Aggregation Summary Report for Records as at 31/12/YYYY	Excel (format provided by PIDM)	Soft Copy Scanned copy		Appendix IV(a)
5	Reconciliation between Aggregation Summary Report and RTID	Excel (soft copy) (format provided by PIDM)	Soft Copy Scanned copy		Appendix IV(b)
6	Annual Certification of Compliance	Word (format provided by PIDM)	Scanned copy		Appendix VI
7	Documentation of SFF Generation Process	Word/PDF	Scanned copy		Section 7 of DISS Guidelines
8	Confirmation of no changes to documentation of SFF generation process	Word (format provided by PIDM)	Scanned copy		Appendix VII



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Appendix IX: Checklist for Readiness Testing Submission

NAME OF DEPOSIT-TAKING MEMBER : ABC BANK BERHAD

BANK CODE : 4 digits - E.g.: "0123" for ABC Bank Berhad

INFORMATION AS AT : DD/MM/YYYY

SUBMISSION DATE: : DD/MM/YYYY

SUBMISSION NO: : (2 digits: e.g.: "01" for first submission, "02" for second submission & so on)

No.	Document	Format	Submission Requirements	Please tick where applicable	Remarks / Reference
1	Standard File Format:				
	a) Master File	Text	Soft Copy		Appendix I(a)
	b) Account Holder File	Text	Soft Copy		Appendix I(b)
	c) Term Deposit Details File	Text	Soft Copy		Appendix I(c)
	d) Beneficiary File	Text	Soft Copy		Appendix I(d)
	e) Address File	Text	Soft Copy		Appendix I(e)
	f) Financial Replacement File	Text	Soft Copy		Appendix I(f)
	g) Contact details For Internet Banking Account File	Text	Soft Copy		Appendix I(g)
h) Branch Code File	Excel (provided by PIDM)	Soft Copy		Appendix I(h)	
2	Product Summary Report on Standard File Format for Records as at DD/MM/YYYY	Excel (format provided by PIDM)	Soft Copy		Appendix II
3	Reconciliation Template of Deposit Balance In General Ledger vs. Standard File Format (SFF) For Records as at DD/MM/YYYY	Excel (format provided by PIDM)	Soft Copy		Appendix III