

FILE FORMAT SPECIFICATION

iBiz Muamalat

BULK PAYMENT, BULK DUITNOW PAYROLL, KWSP, SOSCO & LHDN

Version 11.0

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1 DOCUMENT CONTROL

1.1 Change Record

DATE	VERSION	CHANGE REFERENCE
4 April 2024	1.0	Initial Version
3 May 2024	2.0	- Correction on the KWSP File format for the Body. - Include LHDN File Format
18 June 2024	3.0	Update the contribution amount for SOCSO
28 June 2024	4.0	Update EPF number for new employee
01 August 2024	5.0	- Update Bulk Payment & Payroll TXT format - Add appendix 1
15 August 2024	6.0	Update Bulk Payment & Payroll Excel
27 August 2024	7.0	Update Bulk Payment Duitnow Excel
18 March 2025	8.0	- Update Statutory Body SOCSO Excel - Update Statutory Body KWSP Excel - Update Statutory Body LHDN Excel
26 June 2025	9.0	- Update on excel file format to mention column - Update on Bank Code List
13 Aug 2025	10.0	- Update on Bulk DuitNow TXT format - Update SOCSO NRIC field to include Foreign Worker Replacement Scheme Social Security Number in remarks
21 Oct 2025	11.0	- Updated BNM/Bank Code - Updated Allowable special character for Beneficiary Name, Recipient Reference & Other Payment Details in Bulk Payment & Payroll

2 INTRODUCTION

This document describes the file format specification that can be used in the iBiz muamalat. The file format specification is categorized by payment type below:

No	Payment Type	Usage
1	SOCISO	SOCISO / Employee Insurance Scheme (EIS) payment for employees
2	KWSP	Kumpulan Wang Simpanan Nasional Contribution Payment for employees and employer
3	LHDN	Lembaga Hasil Dalam Negeri Income tax payment for employees which covers monthly contribution and CP38
4	Bulk Payment	Payment type that is widely used for the purpose of supplier payment/invoice payment etc. There are 2 format. - Bulk Payment – For Account to Account, IBG and RENTAS - Bulk Payment DuitNow – For DuitNow Transfer
5	Payroll	Payment type that is being used to pay salary to employees

2.1 Data Type

The data type below outlines the details of the expected data:

Data Type	Description
Number	Number 0 to 9. No special character allowed
Number (X, X)	Number 0 to 9 with the decimal point E.g.: Number (5,2) 5: This specifies the total number of digits that can be stored in the number 2: This specifies the number of decimal places So, in a numeric (5,2) data type, you can input numbers with a total of 5 digits, where 2 digits are reserved for the decimal part. Result: 123.45
Alphabetic	A to Z (ASCII Character)
Alphanumeric	Combination of A to Z (ASCII Character) or Number 0 to 9
Spaces	Trailer with spaces

2.2 Field Condition

The field condition below outlines the details of the expected data:

Field Condition	Description
M	Mandatory. The field input is a must
O	Optional. The field input is optional for you to input
C	Conditional Mandatory. The field input must be based on the specific condition mentioned in the description field

3 SOSCO/EIS FILE FORMAT

3.1 TXT File Format

File Name	Any (Recommended to use unique file name. Eg: CompanyID_SOSCO_DDMMYYY_NNN 7000000_SOSCO_18032025_001)
File Size	Maximum of 5MB
File Extension	.txt
File Encoding	UTF-8

Header					
Field	Start Position	End Position	Data Type (Length)	Field Condition	Description
Record Type	1	1	Alphanumeric (1)	M	Default value "H"
File Name	2	8	Alphanumeric (7)	M	Indicate short file name Default to the file name below 1. SOCSO8A 2. EIS Trailer with spaces for file name "EIS"

Body					
Field	Start Position	End Position	Data Type (Length)	Field Condition	Description
Record Type	1	1	Alphanumeric (1)	M	Default value "D"
Employer Reference Number	2	13	Alphanumeric (12)	M	Employer's SOCSO Reference Number E.g.: A3100033686Y
Employee IC Prefix	14	14	Alphanumeric (1)	O	Possible Value E.g.: H or K
NRIC/FFSW Number	15	26	Number (12)	M	National Registration Identity Card Number or Foreign Worker Social Security (FWSS Number) E.g.: 790319088751

Employee Member Number	27	35	Alphanumeric (9)	O	Employee Member Number Trailer with space if data is not available.
Contribution Month	36	39	Alphanumeric (4)	M	Format: MMY E.g.: Contribution for March 2025 is equivalent to 0325
Employee Name	40	84	Alphanumeric (45)	M	Employee Name E.g.: AHMAD BIN ALI Right Justified with spaces for the remaining trailer.
Contribution Amount	85	98	Number (14)	M	Contribution Amount by Employee & Employer Format: Amount with cent E.g.: RM10,000.00 equivalent to 00000001000000 Right Justified with the leading zero upfront.

Footer					
Field	Start Position	End Position	Data Type (Length)	Field Condition	Description
Record Type	1	1	Alphanumeric (1)	M	Default value "T"
Number of Transactions	2	6	Number (5)	M	Number of employees in the payment file E.g.: 23 employees equivalent to 00023 Right Justified with the leading zero upfront.

Total Amount	7	20	Number (14)	M	Total Amount in the payment file Format: Amount with cent E.g.: RM10,000.00 is equivalent to 00000001000000 Right Justified with the leading zero upfront.
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3.2 Excel File Format

File Name	Any (Recommended to use unique file name. Eg: CompanyID_SOSCO_DDMMYYY_NNN 7000000_SOSCO_18032025_001)
File Size	Maximum of 5MB
File Extension	.xls & .xlsx

Body				
Field	Column	Data Type (Length)	Field Condition	Description
Record Type	A	Alphanumeric (1)	M	Default value "D"
Employer Reference Number	B	Alphanumeric (12)	M	Employer's SOCSCO Reference Number E.g.: A3100033686Y
Employee IC Prefix	C	Alphanumeric (1)	O	Possible Value E.g.: H or K
NRIC/FWSS Number	D	Number (12)	M	National Registration Identity Card Number or Foreign Worker Social Security (FWSS Number) E.g.: 790319081234
Employee Member Number	E	Alphanumeric (9)	O	Employee Member Number
Contribution Month	F	Alphanumeric (4)	M	Format: MMY

				E.g: Contribution for March 2025 equivalent to 0325
Employee Name	G	Alphanumeric (45)	M	Employee Name E.g.: AHMAD BIN ALI
Contribution Amount	H	Number (14)	M	Contribution Amount by Employee & Employer Format: Amount with cent E.g.: RM 29.75 is equivalent to 2975

4 KWSP FILE FORMAT

4.1 TXT File Format

File Name	Any (Recommended to use unique file name. Eg: CompanyID_KWSP_DDMMYYY_NNN 7000000_KWSP_18032025_001)
File Size	Maximum of 5MB
File Extension	.txt
File Encoding	UTF-8

Header 1					
Field	Start Position	End Position	Data Type (Length)	Field Condition	Description
Record Type	1	1	Alphanumeric (1)	M	Default value "0"
Title	2	17	Alphanumeric (16)	M	Title default to E.g.: EPF MTHLY FORM A
Contact Person Name	18	57	Alphanumeric (40)	M	Contact Person Name for the KWSP payment E.g.: AHMAD BIN ALI Right Justified with spaces for the remaining trailer.

Contact Phone Number	58	77	Number (20)	M	Contact Person Number for the KWSP payment E.g.: 01151893646 equivalent to 00000000001151893646 Right Justified with the leading zero upfront.
Filler	78	99	Alphanumeric (22)	M	Trailer with spaces

Header 2					
Field	Start Position	End Position	Data Type (Length)	Field Condition	Description
Record Type	1	1	Number (1)	M	Default value "1"
Employer Reference Number	2	20	Number (19)	M	KWSP Employer Reference Number/Employer ID Number E.g.: 25503850424 Right Justified with spaces for the remaining trailer.
Contribution Month	21	24	Number (4)	M	Format: MMY E.g.: Contribution for April 2024 equivalent to 0424
Contribution Indicator	25	27	Alphanumeric (3)	M	Default value "N" Right Justified with spaces for the remaining trailer.
Filler	28	79	Spaces (52)	M	Trailer with spaces

Body					
Field	Start Position	End Position	Data Type (Length)	Field Condition	Description
Record Type	1	1	Alphanumeric (1)	M	Default value "2"
Employee EPF Number	2	9	Number (8)	M	Employee EPF Reference Number E.g.: 13635178

					For new employees that do not have EPF number Default the value to "0" E.g.: 00000000
NRIC Prefix	10	10	Alphanumeric (1)	O	Possible Value E.g.: H/K Trailer with space if data is not available.
NRIC	11	22	Number (12)	M	National Registration Identity Card Number E.g.: 910101011234
Initial	23	25	Alphanumeric (3)	O	Possible Value E.g.: Ahmad Bin Ali = ABA Trailer with space if data is not available.
Employee Name	26	59	Alphanumeric (34)	M	Employee Name E.g.: Ahmad Bin Ali Right Justified with spaces for the remaining trailer.
Employer Contribution	60	72	Number (13)	M	Contribution Amount by Employer Format: Amount without cent E.g.: RM10,000.00 equivalent to 0000000010000 Right Justified with the leading zero upfront.
Employee Contribution	73	85	Number (13)	M	Contribution Amount by Employee

					Format: Amount without cent E.g.: RM10,000.00 equivalent to 0000000010000 Right Justified with the leading zero upfront.
Employee Internal ID	86	95	Alphanumeric (10)	O	Employee Staff ID Number/Internal ID Number Trailer with space if data is not available E.g.: AE15830 equivalent to 000AE15830 Right Justified with the leading zero upfront.
Employee Salary Amount	96	108	Number (13)	M	Employee Salary Amount Format: Amount with without cent E.g.: RM10,000.00 is equivalent to 0000000010000 Right justified with 0 amount if data is not available (00000000000000).

Footer					
Field	Start Position	End Position	Data Type (Length)	Field Condition	Description
Record Type	1	1	Alphanumeric (1)	M	Default value "3"
Hash Total	2	14	Number (13)	M	Sum of all employee EPF number
Number of Employees	15	19	Number (5)	M	Number of Employee in the payment file

					E.g.: 23 transactions/employees equivalents to 00023 Right Justified with the leading zero upfront.
Total Employers Contribution	20	34	Number (15)	M	Total Amount of Contribution by Employer in the payment file Format: Amount without cent E.g.: RM10,000.00 equivalent to 000000000010000 Right Justified with the leading zero upfront.
Total Employees Contribution	35	49	Number (15)	M	Total Amount of Contribution by Employee in the payment file Format: Amount without cent E.g.: RM10,000.00 equivalent to 000000000010000 Right Justified with the leading zero upfront.
Filler	50	95	Alphanumeric (46)	O	Trailer with spaces

4.2 Excel File Format

File Name	Any (Recommended to use unique file name. Eg: CompanyID_KWSP_DDMMYYY_NNN 7000000_KWSP_18032025_001)
File Size	Maximum of 5MB
File Extension	.xls & .xlsx

Body				
Field	Column	Data Type (Length)	Field Condition	Description
Record Type	A	Alphanumeric (1)	M	Default value "2"
Employee EPF Number	B	Number (8)	M	Employee EPF Reference Number E.g.: 13635178 For new employees that do not have EPF number Default the value to "0"
NRIC Prefix	C	Alphanumeric (1)	O	Possible Value E.g.: H/K
NRIC	D	Number (12)	M	National Registration Identity Card Number E.g.: 910101011234
Initial	E	Alphanumeric (3)	O	Possible Value E.g.: Ahmad Bin Ali = ABA
Employee Name	F	Alphanumeric (34)	M	Employee Name E.g.: Ahmad Bin Ali
Employer Contribution	G	Number (13)	M	Contribution Amount by Employer Format: Amount without cent E.g.: RM10,000.00 is equivalent to 10000
Employee Contribution	H	Number (13)	M	Contribution Amount by Employee Format: Amount without cent E.g.: RM10,000.00 is equivalent to 10000

Employee Internal ID	I	Alphanumeric (10)	O	Employee Staff ID Number/Internal ID Number E.g.: AE15830d
Employee Salary Amount	J	Number (13)	M	Employee Salary Amount Format: Amount without cent E.g.: RM10,000.00 is equivalent to 10000

5 LHDN FILE FORMAT

5.1 TXT File Format

File Name	Any (Recommended to use unique file name. Eg: CompanyID_LHDN_DDMMYYYY_NNN 7000000_LHDN_18032025_001)
File Size	Maximum of 5MB
File Extension	.txt
File Encoding	UTF-8

Body					
Field	Start Position	End Position	Data Type (Length)	Field Condition	Description
NRIC	1	12	Number (12)	C	National Registration Identity Card Number. This field is required for Malaysian Citizen. For foreigner with Passport, this field is not required. E.g.: 910101011234
Employee Name	13	72	Alphanumeric (60)	M	Employee Name E.g.: Ahmad Bin Ali Right Justified with spaces for the remaining trailer.
Employee Tax Number	73	82	Number (10)	M	Employee Tax Number E.g.: 1123456789

					Right Justified with the leading zero upfront.
Wife Code	83	83	Number (1)	M	Wife Code Value: 0 - 9
Employee IC No Old	84	95	Alphanumeric (12)	O	A valid Old IC No. or just leave it blank if it is not applicable.
Passport No	96	107	Alphanumeric (12)	C	This field is required for foreigner with Passport. For Malaysia citizen, this field is optional. E.g.: A12345678
Country Code	108	109	Alphanumeric (2)	C	Refer to Country Code list E.g.: Malaysia = MY Only required if there is input in Passport No.
PCB Amount	110	119	Number (10)	C	Format: Amount with cent E.g.: RM10,000.00 equivalent to 0001000000 Right Justified with the leading zero upfront.
CP38 Amount	120	129	Number (10)	C	Format: Amount with cent E.g.: RM10,000.00 equivalent to 0001000000 Right Justified with the leading zero upfront.
Employee Internal ID	130	149	Alphanumeric (20)	O	Staff ID E.g.: 123456

5.2 Excel File Format

File Name	Any (Recommended to use unique file name. Eg: CompanyID_LHDN_DDMMYYY_NNN 7000000_LHDN_18032025_001)
File Size	Maximum of 5MB
File Extension	.xls & .xlsx

Body				
Field	Column	Data Type (Length)	Field Condition	Description
NRIC	A	Number (12)	C	National Registration Identity Card Number. This field is required for Malaysian Citizen. For foreigner with Passport, this field is not required. E.g.: 910101011234
Employee Name	B	Alphanumeric (60)	M	Employee Name E.g.: Ahmad Bin Ali
Employee Tax Number	C	Number (10)	M	Employee Tax Number E.g.: 1123456789
Wife Code	D	Number (1)	M	Wife Code Value: 0 - 9
Employee IC No Old	E	Alphanumeric (12)	O	A valid Old IC No. or just leave it blank if not applicable.
Passport No	F	Alphanumeric (12)	C	This field is required for foreigner with Passport. For Malaysia citizen, please this field is optional. E.g.: A12345678
Country Code	G	Alphanumeric (2)	C	Refer to Country Code list E.g.: Malaysia = MY Only required if is input in Passport No.

PCB Amount	H	Number (10)	C	Format: Amount with cent E.g.: RM10,000.00 is equivalent to 10000.00
CP38 Amount	I	Number (10)	C	Format: Amount with cent E.g.: RM10,000.00 equivalent to 10000.00
Employee Internal ID	J	Alphanumeric (20)	O	Staff ID E.g.: 123456

6 BULK PAYMENT FILE FORMAT

6.1 TXT File Format

File Name	Any (Recommended to use unique file name. Eg: CompanyID_DDMMYYYY_NNN 7000000_18032025_001
File Size	Maximum of 5MB
File Extension	.txt
File Encoding	UTF-8

Header					
Field	Start Position	End Position	Data Type (Length)	Field Condition	Description
Record Type	1	2	Number (2)	M	Default value "01"
Organisation Code	3	7	Number (5)	M	If you have an iBiz organization code, please use it. If not, kindly enter "00000" for this field. E.g.: 00000
Organisation Name	8	47	Alphanumeric (40)	M	Organisation name E.g.: SYARIKAT A SDN BHD Left justified and leave spaces for the remaining trailer.
Value Date	48	55	Number (8)	M	DDMMYYYY

					E.g.: 01 August 2024 equivalent to 01082024
Security Code	56	71	Alphanumeric (16)	O	Trailer with spaces if the data is not applicable.
Filler	72	221	Alphanumeric (150)	M	Trailer with spaces

Body					
Field	Start Position	End Position	Data Type (Length)	Field Condition	Description
Record Type	1	2	Character (2)	M	Default value "02"
Bank Code	3	9	Character (7)	M	E.g.: Bank Muamalat Malaysia Berhad = 4100000 Kindly refer appendix 1
Beneficiary Account Number	10	25	Number (16)	M	Receiving bank account number E.g.: 14010011111111
Beneficiary Name	26	65	Alphanumeric (40)	M	Receiving name E.g.: AHMAD BIN ABU Allowable Special Character: @()'/-.,
Payment Amount	66	76	Number (11)	M	Format: Amount with cent E.g.: RM1,000.50 equivalent to 00000100050
Recipient Reference	77	106	Alphanumeric (30)	M	Payment reference E.g.: INVOICE NO 1 Allowable Special Character: @()'/-.,
Beneficiary ID Type Value	107	126	Alphanumeric (20)	O	Leave it blank if the data is not applicable.

Transaction Type	127	127	Number (1)	M	Default value "2"
Other Payment Details	128	150	Alphanumeric (23)	O	Other payment reference E.g.: OFFICE RENTAL Allowable Special Character: @()'/-,
Beneficiary SMS	151	161	Number (11)	O	E.g.: Mobile number without dash 60111123456
Beneficiary Email	163	221	Alphanumeric (60)	O	E.g.: example@yahoo.com.my Multiple email split by ;

Footer					
Field	Start Position	End Position	Data Type (Length)	Field Condition	Description
Record Type	1	2	Number (2)	M	Default value "03"
Total Number of Record	3	8	Number (6)	M	Total number of transactions in record type "02" Right Justified with the leading zero upfront.
Total Amount	9	21	Number (13)	M	Sum of all amounts in record type "02" Format: Amount with cent E.g.: RM1,000.50 equivalent to 00000100050 Right Justified with the leading zero upfront.
Filler	22	221	Alphanumeric (200)	M	Trailer with spaces

6.2 Excel File Format

File Name	Any (Recommended to use unique file name.)
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	Eg: CompanyID_DDMMYYY_NNN 7000000_18032025_001
File Size	Maximum of 5MB
File Extension	.xls & .xlsx

Details				
Field	Column	Data Type (Length)	Field Condition	Description
Record Type	A	Number (2)	M	Default value "02"
Bank Code	B	Character (7)	M	E.g.: Bank Muamalat Malaysia Berhad = 4100000 Kindly refer appendix 1
Beneficiary Account Number	C	Number (16)	M	Receiving bank account number E.g.: 14010011111111
Beneficiary Name	D	Alphanumeric (40)	M	Receiving name E.g.: AHMAD BIN ABU Allowable Special Character: @()'/-.,
Payment Amount	E	Number (11)	M	Format: Amount with cent E.g.: RM1,000.50 equivalent to 00000100050
Recipient Reference	F	Alphanumeric (20)	M	Payment reference E.g.: INVOICE NO 1 Allowable Special Character: @()'/-.,
Beneficiary ID Type Value	G	Alphanumeric (20)	O	Leave it blank if the data is not applicable.
Transaction Type	H	Number (1)	M	Default value "2"
Other Payment Details	I	Alphanumeric (20)	O	Other payment reference E.g.: OFFICE RENTAL Allowable Special Character:

				@()'/-.,
Beneficiary SMS	J	Number (11)	O	E.g.: Mobile number without dash 60111123456
Beneficiary Email	K	Alphanumeric (60)	O	E.g.: example@yahoo.com.my Multiple email split by ;

7 PAYROLL FILE FORMAT

7.1 TXT File Format

File Name	Any (Recommended to use unique file name. Eg: CompanyID_Payroll_DDMMYYYY_NNN 7000000_18032025_001
File Size	Maximum of 5MB
File Extension	.txt
File Encoding	UTF-8

Header					
Field	Start Position	End Position	Data Type (Length)	Field Condition	Description
Record Type	1	2	Number (2)	M	Default value "01"
Organisation Code	3	7	Number (5)	M	If you have an iBiz organization code, please use it. If not, kindly enter "00000" in this field. E.g.: 00000
Organisation Name	8	47	Alphanumeric (40)	M	Organisation name E.g.: SYARIKAT A SDN BHD Left justified and leave spaces for the remaining trailer.
Value Date	48	55	Number (8)	M	DDMMYYYY E.g.: 01 August 2024 equivalent to 01082024

Security Code	56	71	Alphanumeric (16)	O	Trailer with spaces if the data not applicable.
Filler	72	150	Alphanumeric (79)	M	Trailer with spaces

Body					
Field	Start Position	End Position	Data Type (Length)	Field Condition	Description
Record Type	1	2	Character (2)	M	Default value "02"
Bank Code	3	9	Character (7)	M	E.g.: Bank Muamalat Malaysia Berhad = 4100000 Kindly refer appendix 1
Beneficiary Account Number	10	25	Number (16)	M	Receiving bank account number E.g.: 14010056001720 (BMMB Acc Number) Left justified and leave spaces for the remaining trailer.
Beneficiary Name	26	65	Alphanumeric (40)	M	Receiving name E.g.: AHMAD BIN ABU Left justified and leave spaces for the remaining trailer. Allowable Special Character: @()'/-.,
Payment Amount	66	76	Number (11)	M	Format: Amount with cent E.g.: RM1,000.50 equivalent to 00000100050 Right Justified with the leading zero upfront.
Recipient Reference	77	106	Alphanumeric (30)	M	Payment reference E.g.: PAYROLL AUGUST 2024

					Left justified and leave spaces for the remaining trailer. Allowable Special Character: @()'/-.,.
Beneficiary ID Type Value	107	126	Alphanumeric (20)	O	Trailer with spaces if data not applicable.
Transaction Type	127	127	Number (1)	M	Default value "2"
Other Payment Details	128	150	Alphanumeric (23)	O	Other payment reference E.g.: SALARY STAFF A 0824 Left justified and leave spaces for the remaining trailer. Allowable Special Character: @()'/-.,.

Footer					
Field	Start Position	End Position	Data Type (Length)	Field Condition	Description
Record Type	1	2	Number (2)	M	Default value "03"
Total Number of Record	3	8	Number (6)	M	Total number of transactions in record type "02" Right Justified with the leading zero upfront.
Total Amount	9	21	Number (13)	M	Sum of all amount in record type "02" Format: Amount with cent E.g.: RM1,000.50 equivalent to 00000100050 Right Justified with the leading zero upfront.
Filler	22	150	Alphanumeric (129)	M	Trailer with spaces

7.2 Excel File Format

File Name	Any (Recommended to use unique file name. Eg: CompanyID_Payroll_DDMMYYY_NNN 7000000_18032025_001
File Size	Maximum of 5MB
File Extension	.xls & .xlsx

Details				
Field	Column	Data Type (Length)	Field Condition	Description
Record Type	A	Number (2)	M	Default value "02"
Bank Code	B	Character (7)	M	E.g.: Bank Muamalat Malaysia Berhad = 4100000 Kindly refer appendix 1
Beneficiary Account Number	C	Number (16)	M	Receiving bank account number E.g.: 14010056001720 (BMMB Acc Number)
Beneficiary Name	D	Alphanumeric (40)	M	Receiving name E.g.: AHMAD BIN ABU Allowable Special Character: @()'/-.
Payment Amount	E	Number (11)	M	Format: Amount with cent E.g.: RM1,000.50 is equivalent to 00000100050
Recipient Reference	G	Alphanumeric (20)	M	Payment reference E.g.: Payroll July 2024 Allowable Special Character: @()'/-.

Beneficiary ID Type Value	H	Alphanumeric (20)	O	Leave it blank if the data is not applicable.
Transaction Type	I	Number (1)	M	Default value "2"
Other Payment Details	J	Alphanumeric (20)	O	Other payment reference E.g.: Staff A salary 0724

8 BULK PAYMENT DUITNOW FILE FORMAT

8.1 Excel File Format

File Name	Any (Recommended to use unique file name. Eg: CompanyID_BulkDN_DDMMYYY_NNN 7000000_18032025_001
File Size	Maximum of 5MB
File Extension	.xls & .xlsx

Details				
Field	Column	Data Type (Length)	Field Condition	Description
Payment Type	A	Number (6)	M	Default value "DUTNW"
Debiting Account No	B	Character (16)	M	Debiting Account No (Bank Muamalat)
Value Date	C	Number (12)	M	Current or future date E.g.: 27/08/2024
Bank Code	D	Alphanumeric (4)	M	E.g.: Bank Muamalat Malaysia Berhad = BMMB Kindly refer to Appendix 2
Beneficiary Account No	E	Number (17)	M	Format: Must put D in front of beneficiary account number E.g.: D12345678
Beneficiary Name	F	Alphanumeric (40)	M	Receiving name E.g.: AHMAD BIN ABU

				Allowable Special Character: @()'/-.,
Transaction Currency	G	Alphanumeric (3)	M	Default value "MYR"
Payment Amount	H	Number (15)	M	Format: Amount with cent E.g.: RM 120.40 = 120.40
Recipient Reference	I	Alphanumeric (20)	M	Payment Reference E.g.: Payment Vendor A Allowable Special Character: @()'/-.,
Other Payment Details	J	Alphanumeric (20)	M	Other payment reference E.g.: Invoice vendor A Allowable Special Character: @()'/-.,
Beneficiary ID Validation Flag	K	Alphanumeric (1)	M	Default to N = No ID validation
Beneficiary ID Type	L	Alphanumeric (30)	O	Leave it blank if the data is not applicable.
Beneficiary ID Type Value	O	Alphanumeric (20)	O	Leave it blank if the data is not applicable.
Beneficiary Email	P	Alphanumeric (60)	O	E.g.: example@yahoo.com.my
Beneficiary SMS	Q	Number (11)	O	E.g.: Mobile number without dash 60115189366
Beneficiary Code	R	Alphanumeric (8)	O	Leave it blank if the data is not applicable.

8.2 TXT File Format

File Name	Any (Recommended to use unique file name. Eg: CompanyID_DuitNow_DDMMYYY_NNN
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	7000000_18032025_001
File Size	Maximum of 5MB
File Extension	.txt
File Encoding	UTF-8

Body					
Field	Start Position	End Position	Data Type (Length)	Field Condition	Description
Payment Type	1	6	Number (6)	M	Default value "DUITNW"
Debiting Account No	7	22	Character (16)	M	Debiting Account No (Bank Muamalat)
Value Date	23	32	Number (12)	M	Current or future date E.g.: 27/08/2024
Bank Code	33	36	Alphanumeric (4)	M	E.g.: Bank Muamalat Malaysia Berhad = BMMB Kindly refer to Appendix 2
Beneficiary Account No	37	53	Number (17)	M	Format: Must put D in front of beneficiary account number E.g.: D12345678
Beneficiary Name	54	123	Alphanumeric (40)	M	Receiving name E.g.: AHMAD BIN ABU
Transaction Currency	124	126	Alphanumeric (3)	M	Default value "MYR"
Payment Amount	127	141	Number (15)	M	Format: Amount with cent E.g.: RM 120.40 = 120.40
Recipient Reference	142	181	Alphanumeric (20)	M	Payment Reference E.g.: Payment Vendor A
Other Payment Details	182	321	Alphanumeric (20)	M	Other payment reference E.g.: Invoice vendor A
Beneficiary ID Validation Flag	322	322	Alphanumeric (1)	M	Default to

					N = No ID validation
Beneficiary ID Type	323	352	Alphanumeric (30)	O	Leave it blank if the data is not applicable.
Beneficiary ID Type Value	353	372	Alphanumeric (20)	O	Leave it blank if the data is not applicable.
Beneficiary Email	373	872	Alphanumeric (60)	O	E.g.: example@yahoo.com.my
Beneficiary SMS	873	942	Number (11)	O	E.g.: Mobile number without dash 60115189366
Beneficiary Code	943	950	Alphanumeric (8)	O	Leave it blank if the data is not applicable.

APPENDIX 1 – BNM/BANK CODE FOR BULK PAYMENT & PAYROLL

Bank Name	BNM/Bank Code
AFFIN BANK (M) BHD	3200000
AGROBANK	4900000
ALLIANCE BANK (M) BHD	1200000
AL-RAJHI BANK AND INVESTMENT	5300000
AMBank (M) BHD	0800000
BANGKOK BANK BHD	0300000
BANK ISLAM MALAYSIA BHD	4500000
BANK KERJASAMA RAKYAT (M) BHD	0200000
BANK MUAMALAT MALAYSIA BHD	4100000
BANK OF AMERICA	0700000
BANK OF CHINA (M) BHD	4200000
BANK SIMPANAN NASIONAL	1000000
BNP PARIBAS MALAYSIA	6300000
CIMB BANK BHD	3500000
CITIBANK (M) BHD	1700000
DEUTSCHE BANK (M) BHD	1900000
HONG LEONG (M) BHD	2400000
HSBC (M) BHD	2200000
ICBC (M)	5900000
JP MORGAN CHASE (M) BHD	4800000

KUWAIT FINANCE HOUSE	4700000
MAYBANK BHD	2700000
MBSB BANK BHD	9900000
MIZUHO BANK (MALAYSIA) BHD	6100000
OCBC BANK (M) BHD	2900000
PUBLIC BANK (M) BHD	3300000
RHB BANK BHD	1800000
STANDARD CHARTERED BANK BHD	1400000
SUMITOMO MITSUI BANKING CORP	5100000
UOB BANK	2600000

APPENDIX 2 – BULK DUITNOW BANK CODE

Participating Banks	Bank Code
AEON Bank	AEON
AFFIN BANK (M) BHD	PHBM
AGROBANK	AGOB
ALLIANCE BANK (M) BHD	MFBB
AL-RAJHI BANK AND INVESTMENT	RJHI
AMBANK (M) BHD	ARBK
BANGKOK BANK BHD	BKKB
BANK ISLAM MALAYSIA BHD	BIMB
BANK KERJASAMA RAKYAT (M) BHD	BKRM
BANK MUAMALAT MALAYSIA BHD	BMMB
BANK OF AMERICA	BOFA
BANK OF CHINA (M) BHD	BKCH
BANK SIMPANAN NASIONAL	BSNA
BigPay Malaysia Sdn Bhd	BGPY
BNP PARIBAS MALAYSIA	BNPA
BOOST BANK	BOBE
CHINA CONSTRUCTION BANK BHD	PCBC
CIMB BANK BHD	CIBB
CITIBANK (M) BHD	CITI
Co-opbank Pertama	KCPM
DEUTSCHE BANK (M) BHD	DEUT
Finexus Cards Sdn Bhd	FNXS
GX Bank Berhad (GXBank)	GXBB
HONG LEONG (M) BHD	HLBB
HSBC (M) BHD	HBMB
ICBC (M)	ICBK
JP MORGAN CHASE (M) BHD	CHAS
KAF Digital Bank	KAFB
KUWAIT FINANCE HOUSE	KFHO

MAYBANK BHD	MBBE
MBSB BANK BHD	AFBQ
Merchantrade Asia Sdn Bhd	MASB
MIZUHO BANK (MALAYSIA) BHD	MHCB
MUFG Bank (Malaysia) Berhad	BOTK
OCBC BANK (M) BHD	OCBC
PUBLIC BANK (M) BHD	PBBE
RHB BANK BHD	RHBB
Ryt Bank	SCCH
ShopeePay Malaysia Sdn. Bhd.	ARPY
STANDARD CHARTERED BANK BHD	SCBL
SUMITOMO MITSUI BANKING CORP	SMBC
THE ROYAL BANK OF SCOTLAND BHD	ABNA
TNG Digital Sdn Bhd	TNGD
UOB BANK	UOVb