



بنك معاملات
Bank Muamalat



iBiz Muamalat User Guide | Bulk Payment

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1 – Overview

Bulk Transfer is a service provided to simplify and accelerate Corporate User's payment via file upload method. This method which is through formatted text file (txt) or excel template (xls) and can be combined multiple payment types (Bank Muamalat, IBG & RENTAS) in a single submission.

Types of Bulk Transfer offered are Encrypted, Bulk Payment and Payroll

No limitations pay to beneficiary per file per day and can be up to 10,000 beneficiaries per submission. To ensure the payment submitted executes efficiently, Bulk Transfer through iBiz Muamalat will be processed via bulk window processing schedule, as below:

Bulk Payment Windows	Final Authorizer (Approved Before)	Debit from Corporate Account	Credit to Muamalat Account	Credit to IBG Account (estimation)	Credit to RENTAS (estimation)
W1	6.30 am	7.15 am	7.15 am	2.00 pm	9.00 am
W2	9.30 am	10.15 am	10.15 am	5.00 pm	11.00 am
W3	11.15 am	12.45 pm	12.45 pm	8.20 pm	2.00 pm
W4	2.15 pm	3.00 pm	3.00 pm	11.00 pm	3.30 pm
W5	6.30 pm	7.15 pm	7.15 pm	NWD (11.00 am)	NWD (9.00 am)
W6	8.30 pm	9.15 pm	9.15 pm	NWD (11.00 am)	NWD (9.00 am)

NWD: Next Working (Federal Territory) Day



Bulk Payment processing effected after final Authorizer approved the payment

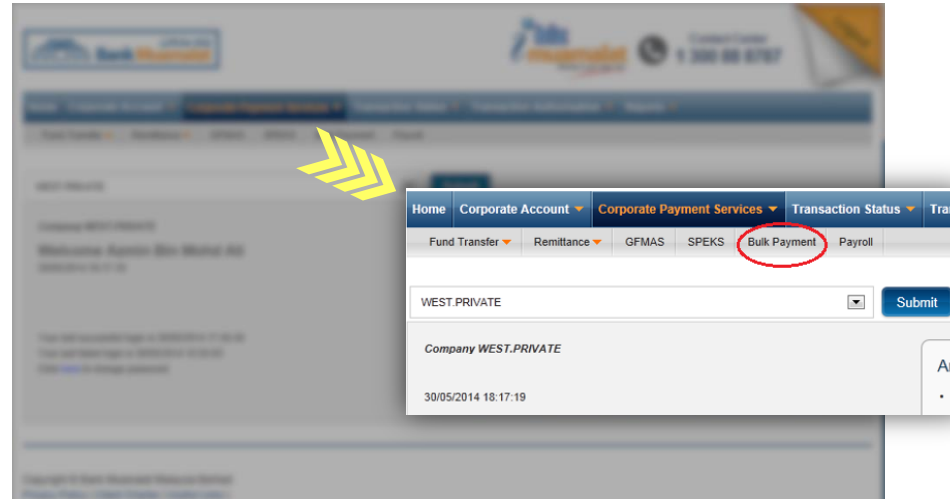
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'File Batch Ref No' & 'Uploaded file name' must always be unique (no repetition), for each submission

2 – Bulk Payment

- 2.1. Corporate Maker to log into <https://ibiz.muamalat.com.my> and mouse over <Corporate Payment Services> tab and click <Bulk Payment> tab menu.



- 2.2. Bulk Payment input screen is displayed and enter required information. Then, click <Confirm> button.

Company WEST.PRIVATE

Bulk Payment

Enter Required Info → Confirmation → Acknowledgement

mandatory field *

Service Type	Bulk Payment
From Account *	14010007681715 - WESTSIDE PRIVATE (MYR)
Payment Date *	03/03/2014
File Batch Ref No *	PT9801-1
File Upload *	D:\SE30051430051499.txt <input type="button" value="Browse..."/>

*Notify me when payment is processed

SMS Notifications	0121234567
	0171234567
	0191234567
Email Notifications	jasey@westprivate.com
	michael@westprivate.com
	emily@westprivate.com

Note: Bulk Payment transactions approved after 8.30pm will be processed on the next business day.

Payment Date :

Set to current date or future date

File Batch Ref No :

Key indicator for payment file to be upload i.e. voucher number

File Upload :

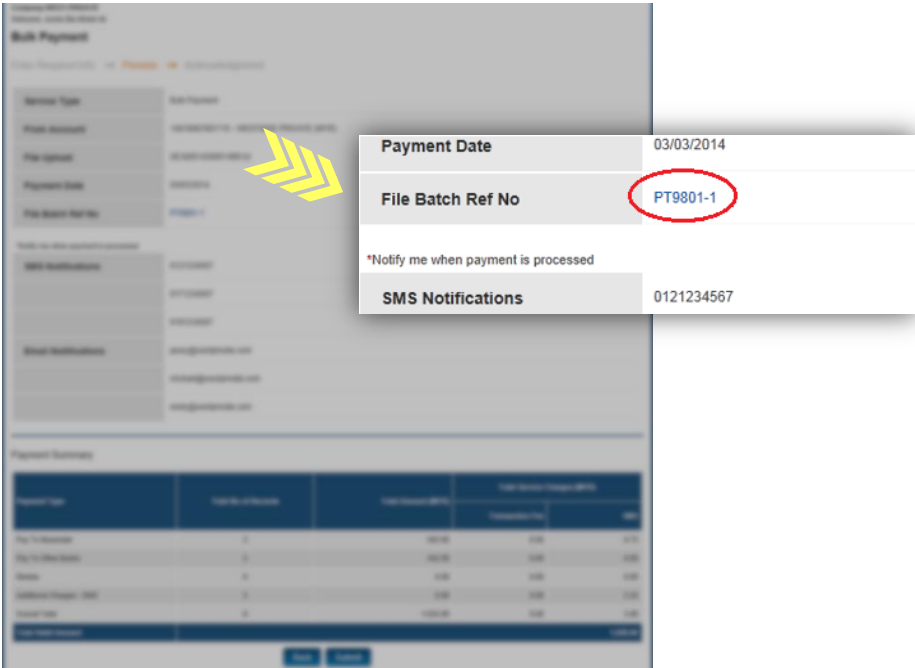
Click <Browse> to search and upload payment file through text (txt) or excel (xls) format.

SMS and Email Notification :

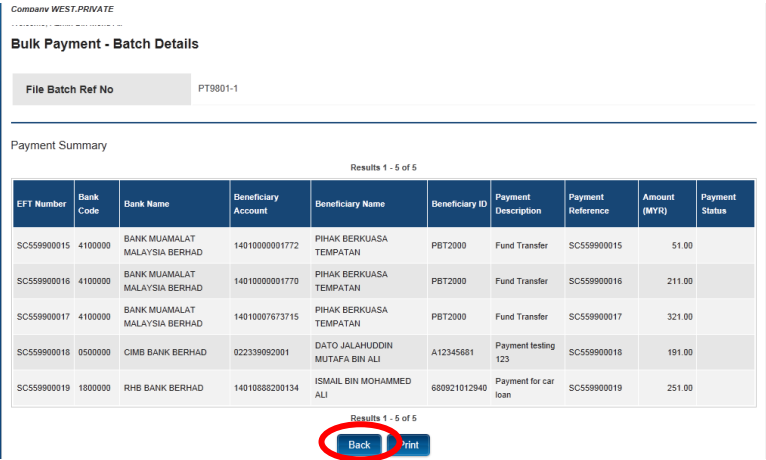
To notify Corporate User's company that a bulk payment has transacted

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2.3. ‘Bulk Payment – Preview’ page displayed. Click <File Batch Ref No> hyperlink to review the batch details screen.



2.4. ‘Bulk Payment – Batch Details’ page displayed. Click <Back> button to navigate back to previous page.



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2.5. Click <Submit> button to confirm the bulk payment.

Company WEST-PRIVATE

Bulk Payment

Enter Required Info → Preview → Acknowledgement

Service Type	Bulk Payment
From Account	1401007681715 - WESTSIDE PRIVATE (MYR)
File Upload	SE300514300514305.01
Payment Date	03/03/2014
File Batch Ref No	P13001-1

*Notify me when payment is processed

SMS Notifications	0121234567
	0171234567
	0191234567

Email Notifications	jenry@westprivate.com
	michael@westprivate.com
	emby@westprivate.com

Payment Summary

Payment Type	Total No of Records	Total Amount (MYR)	Total Service Charges (MYR)	
			Transaction Fee	SMS
Pay To Muamalat	3	583.00	0.00	0.75
Pay To Other Banks	2	442.00	0.00	0.00
Renties	0	0.00	0.00	0.00
Additional Charges - SMS	3	0.00	0.00	2.25
Overall Total	8	1,025.00	0.00	3.00
Total Debit Amount				1,028.00

OK Submit

2.6. 'Bulk Payment – Acknowledgement' page displayed. Click <OK> button to navigate to Bulk Payment input page.

Company WEST-PRIVATE

Bulk Payment

Transaction is successfully sent for approval.

Enter Required Info → Preview → Acknowledgement

CIB Reference No	CIB001430001430000000
Service Type	Bulk Payment
From Account	1401007681715 - WESTSIDE PRIVATE (MYR)
File Upload	SE300514300514305.01
Payment Date	03/03/2014
File Batch Ref No	P13001-1

*Notify me when payment is processed

SMS Notifications	0121234567
	0171234567
	0191234567

Email Notifications	jenry@westprivate.com
	michael@westprivate.com
	emby@westprivate.com

Payment Summary

Results 1 - 5 of 5

Payment Type	Total No of Records	Total Amount (MYR)	Total Service Charges (MYR)	
			Transaction Fee	SMS
Pay To Muamalat	3	583.00	0.00	0.75
Pay To Other Banks	2	442.00	0.00	0.00
Payroll	0	0.00	0.00	0.00
Additional Charges - SMS	3	0.00	0.00	2.25
Overall Total	8	1,025.00	0.00	3.00
Total Debit Amount				1,028.00

Results 1 - 5 of 5

Authorization History

Date, Time	User ID	Role	Action	Authorization Status	Transaction Status	Comments
10/05/2014 10:26:20	admin@westprivate.com	Admin	New	Created		

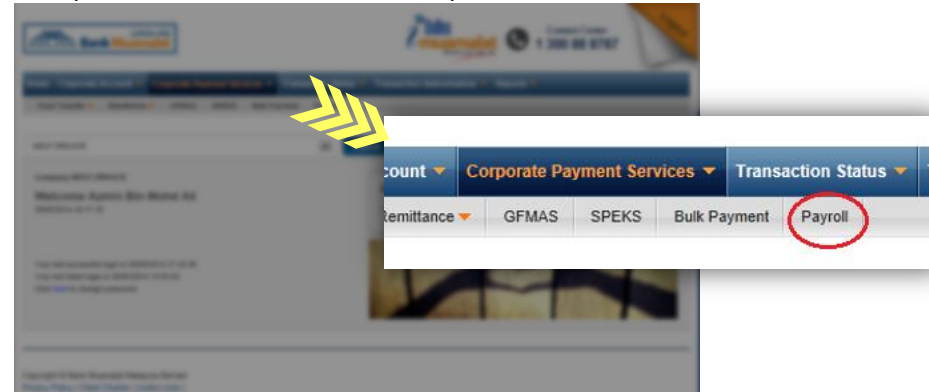
Upload File OK OK

Bulk Payment has completed and pending for payment authorization. Refer to [iBiz Muamalat User Guide - Payment Authorization](#) for the steps.

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3 – Payroll

- 3.1. Mouse over <Corporate Payment Services>” tab and click <Payroll> menu



- 3.2. 'Payroll' input screen displayed and enter required information. Then, click <Confirm> button.

Payroll

Enter Required Info → Preview → Acknowledgement

mandatory field *

Service Type	Payroll
From Account *	14010007682718 - WESTSIDE PRIVATE (MYR) ▼
Payment Date *	03/03/2014
File Batch Ref No *	WP999-01
File Upload *	D:\PR30051430051488.txt <input type="button" value="Browse..."/>

*Notify me when payment is processed

SMS Notifications	0121234567
	0171234567
	0191234567
Email Notifications	jasey@westprivate.com
	michael@westprivate.com
	emily@westprivate.com

Note: Payroll transactions approved after 8:30pm will be processed on the next business day.

Confirm



'File Batch Ref No' & 'Uploaded file name' must always be unique (no repetition), for each submission

Payment Date :

Set to current date or future date

File Batch Ref No :

Key indicator for payment file to be upload i.e. salary batch ID

File Upload :

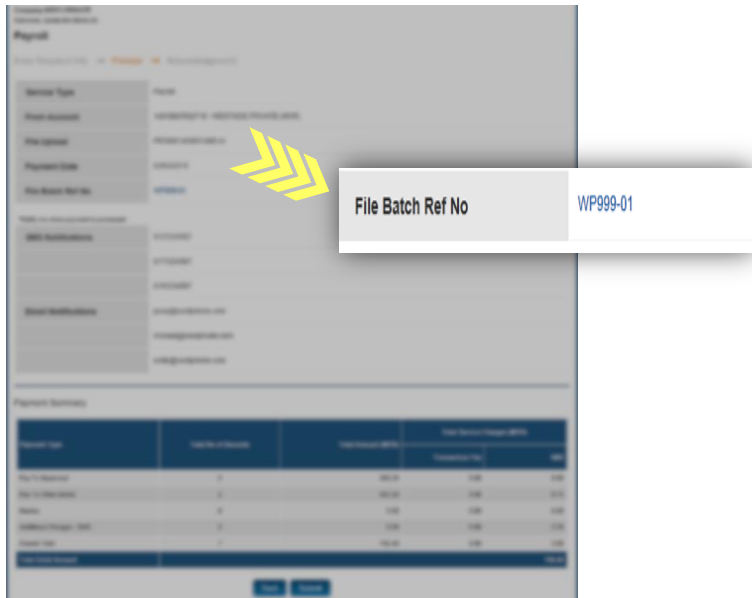
Click <Browse> to search and upload payment file through text (txt) or excel (xls) format.

SMS and Email Notification :

To notify Corporate User's company that a payroll payment has transacted

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3.3. 'Bulk Payment – Preview' page displayed. Click <File Batch Ref No> hyperlink to review the batch details screen.



3.4. 'Payroll – Batch Details' page displayed. Click <Back> button to navigate back to previous page.

Company WEST.PRIVATE
Welcome, Azmin Bin Mohd Ali

Payroll - Batch Details

File Batch Ref NoWP999-01

Payment Summary

Results 1 - 4 of 4

EFT Number	Bank Code	Bank Name	Beneficiary Account	Beneficiary Name	Beneficiary ID	Payment Description	Payment Reference	Amount (MYR)	Payment Status
SC000000022	4100000	BANK MUAMALAT MALAYSIA BERHAD	14010007675710	PIHAK BERKUASA TEMPATAN	035172T	Fund Transfer AGAIN	SC000000022	233.10	
SC000000023	4100000	BANK MUAMALAT MALAYSIA BERHAD	13010072925724	PIHAK BERKUASA TEMPATAN	035172T	Fund Transfer Savein	SC000000023	156.10	
SC000000024	1000000	BANK SIMPANAN NASIONAL	200823112021	Yap Kwang Seng	771219018760	Monthly Payment Mar2014	SC000000024	251.10	
SC000000025	0500000	CMB BANK BERHAD	200823113021	Sawal aif batakrishtana	771109018760	University Edu Expenses	SC000000025	152.10	

Results 1 - 4 of 4

BackPrint

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3.5. Click <Submit> button to confirm the payroll payment.

Company WEST PRIVATE
Welcome, Admin Bin Mohd Ali

Payroll

Enter Required Info → Preview → Acknowledgement

Service Type

Payroll

From Account

14010007862718 - WESTSIDE PRIVATE (MYR)

File Upload

PR30051430051488.txt

Payment Date

03/03/2014

File Batch Ref No

WP989-01

Notify me when payment is processed

SMS Notifications

0121234567
0171234567
0181234567

Email Notifications

jane@westprivate.com
michael@westprivate.com
emily@westprivate.com

Payment Summary

Payment Type	Total No of Records	Total Amount (MYR)	Total Service Charges (MYR)	
			Transaction Fee	SMS
Pay To Muamalat	2	389.20	0.00	0.00
Pay To Other Banks	2	493.20	0.00	0.75
Rentals	0	0.00	0.00	0.00
Additional Charges - SMS	3	0.00	0.00	2.25
Overall Total	7	782.40	0.00	3.00
Total Debit Amount				785.40

Stop

Submit

3.6. 'Payroll – Acknowledgement' page displayed. Click <OK> button to navigate back to Payroll input page.

Company WEST PRIVATE
Welcome, Admin Bin Mohd Ali

Payroll

Enter Required Info → Preview → Acknowledgement

Transaction is successfully sent for approval.

CIB Reference No

08PFL0014600277

Service Type

Payroll

From Account

14010007862718 - WESTSIDE PRIVATE (MYR)

File Upload

PR30051430051488.txt

Payment Date

03/03/2014

File Batch Ref No

WP989-01

Notify me when payment is processed

SMS Notifications

0121234567
0171234567
0181234567

Email Notifications

jane@westprivate.com
michael@westprivate.com
emily@westprivate.com

Payment Summary

Payment Type	Total No of Records	Total Amount (MYR)	Total Service Charges (MYR)	
			Transaction Fee	SMS
Pay To Muamalat	2	389.20	0.00	0.00
Pay To Other Banks	2	493.20	0.00	0.75
Rentals	0	0.00	0.00	0.00
Additional Charges - SMS	3	0.00	0.00	2.25
Overall Total	7	782.40	0.00	3.00
Total Debit Amount				785.40

Download PDF

OK

Authorization History

Date / Time	Ref ID	Role	Action	Authorization Status	Transaction Status	Comments
30/06/2014 01:30:51	0000000000	Admin	Stop	Success	-	-

Payroll payment has completed and pending for payment authorization. Refer to [iBiz Muamalat User Guide - Payment Authorization](#) for the steps.

Annex 1 – Bulk Payment File Format

a) Bulk Payment Format Structure - to convert into text file format

Header				
Field Name	Length	M/O	Field Description	Remark
Record type	2	M	Record Type	Fixed '01'
Organisation Code	5	M	Unique code which represent corporate. (ask bank for the code)	
Organisation Name	40	M		
Crediting Date	8	M		DDMMCCYY
Security Code	16	M		Zero Fill
Filler	150	M	Filler	Space Fill
Detail				
Field Name	Length	M/O	Field Description	Remark
Record type	2	M		Fixed '02'
Bank Code	7	M	Left Justified end with zeros	Refer to list of Bank Code
Account Number	16	M	Beneficiary Account No. Left Justified ends with spaces. No spaces or dashes allowed.	
Beneficiary Name	40	M	Left Justified	
Payment Amount	11	M	(11 digits with 2 decimals inclusive) e.g 00000150025= RM 1,500.25	
Reference Number	30	M	EFT Number	
Beneficiary ID	20	M	Beneficiary ID No	
Transaction Type	1	M	1=Debit, 2=Credit	
Payment Description	23	M	Left Justified	
Payee's Mobile Phone	11	O	Left Justified	
Payee's email Address	60	O	Left Justified	
Footer				
Field Name	Length	M/O	Field Description	Remark
Record type	2	M		Fixed '03'
Total Number of Records	6	M		
Total Amount	13	M	13 digits with 2 decimals inclusive	
Filler	200	M	Filler	Value spaces

Sample Bulk Payment Text File:

01999999SYARIKAT MAJU JAYA ABADI	06032017000000000000000000			
0227000000512857001154	SUPERIOR-IT	00000100000PY10000014	W2271396	2INV-001/221
02350000008006915149	PERCETAKAN XKLUSIF SDN BHD	00001000000PY10000015	C0000330	2BEKAL KAYU DIS 01110644733eft@ppp.gov.my
02240000028500001051	RIMBUNAN TIMUR SDN BHD	00000252000PY10000016	M1150316	2BAUCER PEMBAYARAN 0129819129 khalif@yahoo.com
03000000300000001352000				

b) Bulk Payment Excel Template

Bulk Payment Excel Template

The screenshot shows an Excel spreadsheet with the following data:

	A	B	C	D	E	F	G	H	I	J	K	L	M
1	02	3500000	14010000120333	khalif	00000021231	eft203	00000	2	bayaran gaji	0183610088	johnterry@gmail.com		
2	02	4100000	14012222022222	ahmad	00000011211	eft204	1111	2	gaji feb 2019	0119211111	rahmad@kpk.com.my		
3													
4													
5													
6													

Callouts and Field Descriptions:

- Bank Code:**
 - Refer Bank Code
 - Mandator
- Account Number:**
 - Maximum 16 characters
- Beneficiary Name:**
- Amount:**
 - 11 digits
 - Without decimal
- Beneficiary ID:**
 - New IC / Old ID
 - Passport / Army / Police ID
 - Business Registration Number
 - Others
- Reference Number / EFT number:**
 - max 30 characters.
 - Unique and no repetition
- Payment Description:**
- Mobile Number:**
 - Optional
 - Charges may apply
- Email Address (optional):**

Annex 2 – Payroll File Format

a) Payroll Format Structure - to convert into text file format

Header				
Field Name	Length	M/O	Field Description	Remark
Record type	2	M	Record Type	Fixed '01'
Organisation Code	5	M	Unique code which represent corporate. (ask bank for the code)	
Organisation Name	40	M		
Crediting Date	8	M		DDMMCCYY
Security Code	16	M		0 Fill
Filler	79	M	Filler	Space Fill
Detail				
Field Name	Length	M/O	Field Description	Remark
Record type	2	M		Fixed '02'
Bank Code	7	M	Left Justified end with zeros	Refer to list of Bank Code
Account Number	16	M	Beneficiary Account No. Left Justified ends with spaces. No spaces or dashes allowed.	
Beneficiary Name	40	M	Left Justified	
Payment Amount	11	M	(11 digits with 2 decimals inclusive) e.g 00000150025= RM 1,500.25	
Reference Number	30	M	EFT Number	
Beneficiary ID	20	M	Beneficiary ID No	
Transaction Type	1	M	1=Debit, 2=Credit	
Payment Description	23	M	Left Justified	
Footer				
Field Name	Length	M/O	Field Description	Remark
Record type	2	M		Fixed '03'
Total Number of Records	6	M		
Total Amount	13	M	13 digits with 2 decimals inclusive	
Filler	129	M	Filler	Value spaces

Sample Payroll Text File:

01999999SYARIKAT MAJU JAYA ABADI	010420190000000000000000		
02410000012040031345724 HASSAN BIN MOHAMMAD	000003000001108333335	780103106111	2gaji Aug 2019
02410000012060031345711 AH LENG HAI	000003000001108333336	860804029999	2gaji Aug 2019
030000020000000600000			

b) Payroll Excel Template

FileHomeInsertPage LayoutFormulasDataReviewViewDeveloper

CutCopyPasteFormat

Clipboard

Font

Alignment

Number

Styles

Cells

Additional FormattingFormat as TableCell StylesInsertDeleteFormat

Account Number

- Maximum 16 characters

Amount

- 11 digits
- Without decimal

Beneficiary ID

- New IC / Old ID
- Passport / Army / Police ID
- Business Registration Number
- Others

A	B	C	D	E	F	G	H	I	J	K	L
1	02 3500000	14010000120333	john terry	00000021231	eft091	00000	2	bayaran gaji			
2	02 4100000	14012222022222	imani khalif	00000011211	gaji feb 2011	1111	2	gaji feb 2019			
3											
4											
5											
6											

Bank Code

- Refer Bank Code
- Mandator

Beneficiary Name

Reference Number / EFT number.

- max 30 characters.
- Unique and no repetition

Payment Description

Annex 3 – List of Bank Code

Participating Banks	BNM Code
Affin Bank Berhad	3200000
Alliance Bank Malaysia Berhad	1200000
Al-Rajhi Banking & Investment Corporation (M) Berhad	5300000
Ambank Berhad	0800000
Bank Islam Malaysia Berhad	4500000
Bank Muamalat Malaysia Berhad	4100000
Bank Of America Malaysia Berhad	0700000
Bank Pertanian Malaysia Berhad - AGRO Bank	4900000
Bank Rakyat Malaysia Berhad	0200000
Bank Simpanan Nasional	1000000
BNP Paribas (M) Berhad	6300000
CIMB Bank Berhad	3500000
Citibank (M) Berhad	1700000
Deutsche Bank (M) Berhad	1900000
Bank of China (M) Berhad	4200000

Participating Banks	BNM Code
Hong Leong Bank Berhad	2400000
HSBC Bank (M) Berhad	2200000
Industrial and Commercial Bank Of China (M) Berhad	5900000
JP Morgan Chase (M) Berhad	4800000
Kuwait Finance House (M) Berhad	4700000
Maybank Berhad	2700000
Mizuho Corporate Bank (M) Berhad	6100000
OCBC Bank (M) Berhad	2900000
Public Bank Berhad	3300000
RHB Bank Berhad	1800000
Royal Bank Of Scotland (M) Berhad	4600000
Standard Chartered Bank (M) Berhad	1400000
Sumitomo Mitsui Banking Corporation (M) Berhad	5100000
UOB Bank (M) Berhad	2600000



Call us:

Customer Care Line

1-300-88-8787 (from Local)

+603-2600 5500 (from Overseas)

Operating 24 hours daily



Email us:

iBiz Muamalat Support Team

ibiz@muamalat.com.my

03-26005622 / 03-26005625

03-20505620 / 03-26005623

8.45am – 5.45pm, Monday to Friday

