

FILE FORMAT SPECIFICATION

iBiz Muamalat

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

Version 7.0

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1 DOCUMENT CONTROL

1.1 Change Record

DATE	VERSION	CHANGE REFERENCE
4 April 2024	1.0	<ul style="list-style-type: none"> Initial Version
3 May 2024	2.0	<ul style="list-style-type: none"> Correction on the KWSP File format for the Body. Include LHDN File Format
18 June 2024	3.0	<ul style="list-style-type: none"> Updated the contribution amount for SOCSO
28 June 2024	4.0	<ul style="list-style-type: none"> Update EPF number for new employee
01 August 2024	5.0	<ul style="list-style-type: none"> Update Bulk Payment & Payroll TXT format Add appendix 1
15 August 2024	6.0	<ul style="list-style-type: none"> Update Bulk Payment & Payroll Excel
27 August 2024	7.0	<ul style="list-style-type: none"> Update Bulk Payment Duitnow Excel

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	SOCSO	SOCSO / 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 widely used for the purpose of supplier payment/invoice payment and etc
5	Payroll	Payment type that 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)	<p>Number 0 to 9 with the decimal point.</p> <p>Eg : Number (5,2)</p> <p>5: This specifies the total number of digits that can be stored in the number.</p> <p>2: This specifies the number of decimal places.</p>

	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 is a must 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_10042024_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 below file name 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. Eg : A3100033686Y
Employee IC Prefix	14	14	Alphanumeric (1)	O	Possible Value: Eg: H or K
NRIC	15	26	Number (12)	M	National Registration Identity Card Number. Eg: 790319088751
Employee Member Number	27	35	Alphanumeric (9)	O	Employee Member Number. Trailer with space if data not available.
Contribution Month	36	39	Alphanumeric (4)	M	Format : MMY Eg: Contribution for April 2024 equivalent to 0424
Employee Name	40	84	Alphanumeric (45)	M	Employee Name Eg: 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 Eg: 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. Eg: 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 Eg: RM10,000.00 equivalent to 00000001000000 (Right Justified with the leading zero upfront)

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_10042024_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 Eg: EPF MTHLY FORM A

Contact Person Name	18	57	Alphanumeric (40)	M	Contact Person Name for the KWSP payment Eg: 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 Eg: 01151893646 equivalent to 0000000001151893646 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. Eg: 25503850424 Right Justified with spaces for the remaining trailer.
Contribution Month	21	24	Number (4)	M	Format : MYY Eg: 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 Eg : 13635178 For new employees that doesn't have EPF number Default the value to "0" Eg: 00000000
NRIC Prefix	10	10	Alphanumeric (1)	O	Possible Value:- Eg: H/K Trailer with space if data not available.
NRIC	11	22	Number (12)	M	National Registration Identity Card Number. Eg: 910101011234
Initial	23	25	Alphanumeric (3)	O	Possible Value:- Eg: Ahmad Bin Ali = ABA Trailer with space if data not available.
Employee Name	26	59	Alphanumeric (34)	M	Employee Name Eg: 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 Eg: 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 Eg: 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 not available. Eg : 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 Eg: RM10,000.00 equivalent to 0000000010000 Right justified with 0 amount if data not available (0000000000000)

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. Eg: 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 Eg: 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 Eg: RM10,000.00 equivalent to 000000000010000 Right Justified with the leading zero upfront
Filler	50	95	Alphanumeric (46)	O	Trailer with spaces

5 LHDN FILE FORMAT

5.1 TXT File Format

File Name	Any (Recommended to use unique file name. Eg: CompanyID_LHDN_DDMMYYY_NNN 7000000_LHDN_10042024_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. Eg: 910101011234
Employee Name	13	72	Alphanumeric (60)	M	Employee Name Eg: Ahmad Bin Ali Right Justified with spaces for the remaining trailer.
Employee Tax Number	73	82	Number (10)	M	Employee Tax Number Eg: 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 not applicable
Passport No	96	107	Alphanumeric (12)	C	This field is required for foreigner with Passport. For Malaysia citizen, please this field is optional. Eg: A12345678
Country Code	108	109	Alphanumeric (2)	C	Refer to Country Code list Eg: Malaysia = MY Only required if is input in the Passport No
PCB Amount	110	119	Number (10)	C	Format : Amount with cent

					Eg: RM10,000.00 equivalent to 00000001000000 (Right Justified with the leading zero upfront)
CP38 Amount	120	129	Number (10)	C	Format : Amount with cent Eg: RM10,000.00 equivalent to 00000001000000 (Right Justified with the leading zero upfront)
Employee Internal ID	130	149	Alphanumeric (20)	O	Staff ID. Eg : 123456

6 BULK PAYMENT FILE FORMAT

6.1 TXT File Format

File Name	Any (Recommended to use unique file name. Eg: CompanyID_DDMMYYY_NNN 7000000_10042024_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. Eg: 00000
Organisation Name	8	47	Alphanumeric (40)	M	Organisation name Eg: SYARIKAT A SDN BHD

					Left justified and leave spaces for the remaining trailer.
Value Date	48	55	Number (8)	M	DDMMYYYY Eg: 01 August 2024 equivalent to 01082024
Security Code	56	71	Alphanumeric (16)	O	Trailer with spaces if data 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	Eg: Bank Muamalat Malaysia Berhad = 4100000 Kindly refer appendix 1
Beneficiary Account Number	10	25	Number (16)	M	Receiving bank account number Eg: 14010056001720 (BMMB Acc Number) Left justified and leave spaces for the remaining trailer.
Beneficiary Name	26	65	Alphanumeric (40)	M	Receiving name Eg: AHMAD BIN ABU Left justified and leave spaces for the remaining trailer.
Payment Amount	66	76	Number (11)	M	Format: Amount with cent Eg: RM1,000.50 equivalent to 00000100050 Right Justified with the leading zero upfront

Recipient Reference	77	106	Alphanumeric (30)	M	Payment reference Eg: PAYMENT VENDOR A Left justified and leave spaces for the remaining trailer.
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 Eg: PAYMENT VENDOR A Left justified and leave spaces for the remaining trailer.
Beneficiary SMS	151	161	Number (11)	O	Eg: Mobile number without dash 01151893646 Left justified and leave spaces for the remaining trailer.
Beneficiary Email	163	221	Alphanumeric (60)	O	Eg: example@yahoo.com.my Left justified and leave spaces for the remaining trailer.

Trailer					
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 Eg: 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. Eg: CompanyID_DDMMYYY_NNN 7000000_10042024_001
File Size	Maximum of 5MB
File Extension	.xls & .xlsx

Details					
Field	Start Position	End Position	Data Type (Length)	Field Condition	Description
Record Type	NA	NA	Number (2)	M	Default value "02"
Bank Code	NA	NA	Character (7)	M	Eg: Bank Muamalat Malaysia Berhad = 4100000 Kindly refer appendix 1
Beneficiary Account Number	NA	NA	Number (16)	M	Receiving bank account number Eg: 14010056001720 (BMMB Acc Number)
Beneficiary Name	NA	NA	Alphanumeric (40)	M	Receiving name Eg: AHMAD BIN ABU
Payment Amount	NA	NA	Number (11)	M	Format: Amount with cent Eg: RM1,000.50 equivalent to 00000100050

Recipient Reference	NA	NA	Alphanumeric (20)	M	Payment reference Eg: PAYMENT VENDOR A
Beneficiary ID Type Value	NA	NA	Alphanumeric (20)	O	Leave it blank if the data not applicable
Transaction Type	NA	NA	Number (1)	M	Default value "2"
Other Payment Details	NA	NA	Alphanumeric (20)	O	Other payment reference Eg: PAYMENT VENDOR A
Beneficiary SMS	NA	NA	Number (11)	O	Eg: Mobile number without dash 601151893646
Beneficiary Email	NA	NA	Alphanumeric (60)	O	Eg: example@yahoo.com.my

7 PAYROLL FILE FORMAT

7.1 TXT File Format

File Name	Any (Recommended to use unique file name. Eg: CompanyID_Payroll_DDMMYYY_NNN 7000000_10042024_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. Eg: 00000
Organisation Name	8	47	Alphanumeric (40)	M	Organisation name Eg: SYARIKAT A SDN BHD

					Left justified and leave spaces for the remaining trailer.
Value Date	48	55	Number (8)	M	DDMMYYYY Eg: 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	Eg: Bank Muamalat Malaysia Berhad = 4100000 Kindly refer appendix 1
Beneficiary Account Number	10	25	Number (16)	M	Receiving bank account number Eg: 14010056001720 (BMMB Acc Number) Left justified and leave spaces for the remaining trailer.
Beneficiary Name	26	65	Alphanumeric (40)	M	Receiving name Eg: AHMAD BIN ABU Left justified and leave spaces for the remaining trailer.
Payment Amount	66	76	Number (11)	M	Format: Amount with cent Eg: RM1,000.50 equivalent to 00000100050

					Right Justified with the leading zero upfront
Recipient Reference	77	106	Alphanumeric (30)	M	Payment reference Eg: PAYROLL AUGUST 2024 Left justified and leave spaces for the remaining trailer.
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 Eg: SALARY STAFF A 0824 Left justified and leave spaces for the remaining trailer.

Trailer					
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 Eg: 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_10042024_001
File Size	Maximum of 5MB
File Extension	.xls & .xlsx

Details					
Field	Start Position	End Position	Data Type (Length)	Field Condition	Description
Record Type	NA	NA	Number (2)	M	Default value "02"
Bank Code	NA	NA	Character (7)	M	Eg: Bank Muamalat Malaysia Berhad = 4100000 Kindly refer appendix 1
Beneficiary Account Number	NA	NA	Number (16)	M	Receiving bank account number Eg: 14010056001720 (BMMB Acc Number)
Beneficiary Name	NA	NA	Alphanumeric (40)	M	Receiving name Eg: AHMAD BIN ABU
Payment Amount	NA	NA	Number (11)	M	Format: Amount with cent Eg: RM1,000.50 equivalent to 00000100050
Recipient Reference	NA	NA	Alphanumeric (20)	M	Payment reference Eg: Payroll July 2024
Beneficiary ID Type Value	NA	NA	Alphanumeric (20)	O	Leave it blank if the data not applicable
Transaction Type	NA	NA	Number (1)	M	Default value "2"
Other Payment Details	NA	NA	Alphanumeric (20)	O	Other payment reference Eg: 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_10042024_001
File Size	Maximum of 5MB
File Extension	.xls & .xlsx

Details					
Field	Start Position	End Position	Data Type (Length)	Field Condition	Description
Payment Type	NA	NA	Number (6)	M	Default value "DUITNW"
Debiting Account No	NA	NA	Character (16)	M	Current account Bank Muamalat
Value Date	NA	NA	Number (12)	M	Current or future date. Refer below format Eg: 27/08/2024
Bank Code	NA	NA	Alphanumeric (4)	M	Eg: Bank Muamalat Malaysia Berhad = BMMB Kindly refer Appendix 2
Beneficiary Account No	NA	NA	Number (17)	M	Format: Must put D in front of beneficiary account number Eg: D14010056001720
Beneficiary Name	NA	NA	Alphanumeric (40)	M	Receiving name Eg: AHMAD BIN ABU
Transaction Currency	NA	NA	Alphanumeric (3)	M	Default value "MYR"
Payment Amount	NA	NA	Number (15)	M	Format: Amount with cent Eg: RM 120.40 = 120.40
Recipient Reference	NA	NA	Alphanumeric (20)	M	Payment Reference Eg: Payment Vendor A

Other Payment Details	NA	NA	Alphanumeric (20)	M	Other payment reference Eg: Invoice vendor A
Beneficiary ID Validation Flag	NA	NA	Alphanumeric (1)	M	Default to N = No ID validation
Beneficiary ID Type	NA	NA	Alphanumeric (30)	O	Leave it blank if the data not applicable
Beneficiary ID Type Value	NA	NA	Alphanumeric (20)	O	Leave it blank if the data not applicable
Beneficiary Email	NA	NA	Number (11)	O	Eg: Mobile number without dash 601151893646
Beneficiary SMS	NA	NA	Alphanumeric (60)	O	Eg: example@yahoo.com.my
Beneficiary Code	NA	NA	Alphanumeric (8)	O	Leave it blank if the data not applicable

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

Participating Banks	BNM/Bank 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
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

APPENDIX 2 – BULK DUITNOW BANK CODE

Participating Banks	Bank Code
THE ROYAL BANK OF SCOTLAND BHD	ABNA
AEON BANK	ACDB
MBSB BANK BERHAD	AFBQ
AGROBANK	AGOB
AMBANK (M) BERHAD	ARBK
BANK ISLAM MALAYISA BERHAD	BIMB
BANK OF CHINA (MALAYSIA) BERHAD	BKCH
BANGKOK BANK BERHAD	BKKB
BANK KERJASAMA RAKYAT MALAYSIA BERHAD	BKRM
BANK MUAMALAT MALAYSIA BERHAD	BMMB
BNP PARIBAS MALAYSIA	BNPA
BOOST BANK	BOBE
BANK OF AMERICA	BOFA
BANK OF TOKYO-MITSUBISHI	BOTK
BANK SIMPANAN NASIONAL	BSNA
JP MORGAN CHASE (M) BERHAD	CHAS
CIMB BANK BERHAD	CIBB
CITIBANK (M) BERHAD	CITI
DEUTSCHE BANK (M) BERHAD	DEUT
HSBC (M) BERHAD	HBMB
HONG LEONG BANK BERHAD	HLBB
INDUSTRIAL AND COMMERCIAL BANK OF CHINA	ICBK
KUWAIT FINANCE HOUSE	KFHO
MAYBANK BERHAD	MBBE
ALLIANCE BANK (M) BERHAD	MFBB
MIZUHO BANK (MALAYSIA) BERHAD	MHCB
OCBC BANK (M) BERHAD	OCBC
PUBLIC BANK (M) BERHAD	PBBE
CHINA CONSTRUCTION BANK (MALAYSIA) BERHAD	PCBC
AFFIN BANK (M) BERHAD	PHBM
RHB BANK BERHAD	RHBB
AL-RAJHI BANK AND INVESTMENT CORP	RJHI
STANDARD CHARTERED BANK(M) BHD	SCBL
SUMITOMO MITSUI BANKING CORPORATION	SMBC
UOB BANK	UOVb