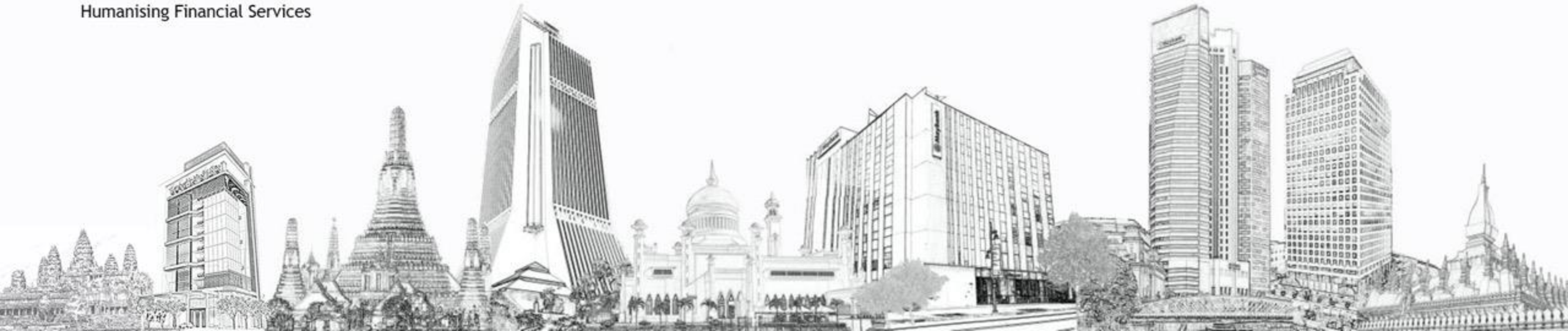


Maybank Online Collection Payment Solution via Maybank2u and JomPAY



Humanising Financial Services



MAYBANK's DIGITAL JOURNEY

Being the nation's largest bank and ASEAN's 4th largest Bank, we've paved the way for many Digital 1st projects

2000

Launched **Maybank2u.com**
Malaysia's 1st internet
banking service



Prepaid top up
via SMS

2005

2009

Launched **FastTap**, the world's
first multi-function NFC
payment service via Nokia



Maybank Treats App (iOS) to
locate nearest ATM, branch &
latest credit card promotions
and offers

Click.
Pay.
Confirm.
Now online business
is a breeze.



Launched **M2U Pay**, the
payment gateway to
facilitate purchases at
blog shops

2013

2015

Enabled **Quick Touch**,
biometrics capability
for mobile banking



Launched **Quick
Balance**, for instant
account inquiry

Introduced **Bahasa Malaysia** for
transactional site

Enabled **Online Application** for
Accounts and Credit Cards

Launched brand new **Maybank
App** with refreshed UI/UX

Introduced **Secure2u** digital
transaction signing

Launched **Biometric Login**

Launched new **Maybank2u
Pay** payment API for SMEs

2017

Maybank 2u
PAY



SMS banking for
basic banking
services, e.g.
balance inquiry

2002

2006

M2U Mobile for
GPRS/3G phones

Enhanced
Maybank2u.com
on **Mobile**

2010



2014

Launched
Cardless Withdrawal



Launched the new
Maybank2u App for
Android & iOS



2016

Introduced
**Maybank
Wealth** app



Launched **e-Ang Pow**, **e-Duit
Raya** & **DeepaMONEY** festive
mobile transfers

Launched **MaybankPay**
& **SamsungPay** NFC
mobile wallets



Launched **Digital Remittance
Service** with Western Union

2018

Launched
**Maybank
QRPay**

Maybank
QRPAY

Launched
reimagined
Maybank2u.com





MAYBANK DIGITAL STATISTICS



No.1 Internet Banking Market Share (53.5%)



No.1 Mobile Banking Market Share (65.4%)



11.2 mil M2U Registered Online Users



4.4 mil M2U Registered Mobile Users



**RM386.0 mil Monetary Transactions
Processed**

WHY SIGNING UP M2U PAYEE CORPORATION & JOMPAY WITH **MAYBANK**

**3
million**

Over **3 million** unique
visitors per month

30,000

Over **30,000** logins per
day

80,000

Over **80,000** new
registered users per
month

60%

60% of Malaysian
online transactions are
done via **M2U**

Maybank being 1 stop centre for **ONLINE PAYMENT** via M2U & JomPAY

Allowing user ease of transaction anytime, anywhere

Comprehensive platform with over 3.0M unique visitor per month. Over 800++ payee selection for customer to make payment via M2U



Just connect with Maybank for JomPAY and enable bill payment collection across 42 Banks in Malaysia



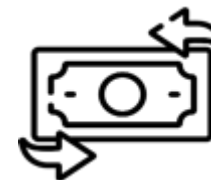
Customers have a consistent payment experience across all Banks



FASTER PAYMENTS
Electronic payments
accelerate cash flow



FLEXIBILITY
Do your payments
anytime, anywhere



PAYMENT TYPE
can set up one-time
payments, schedule
future payments or create
recurring payments

We offer a range of convenient ways for payment collection



Online Payment Collection Channel

- *Can schedule payment*
- *Pay from anywhere anytime*
- *Suitable for fee & bill payments*



More payment methods

Your customer can now pay using current/saving account or credit card via online



Fast Collection

You will receive money from the bank on next business day of the transaction

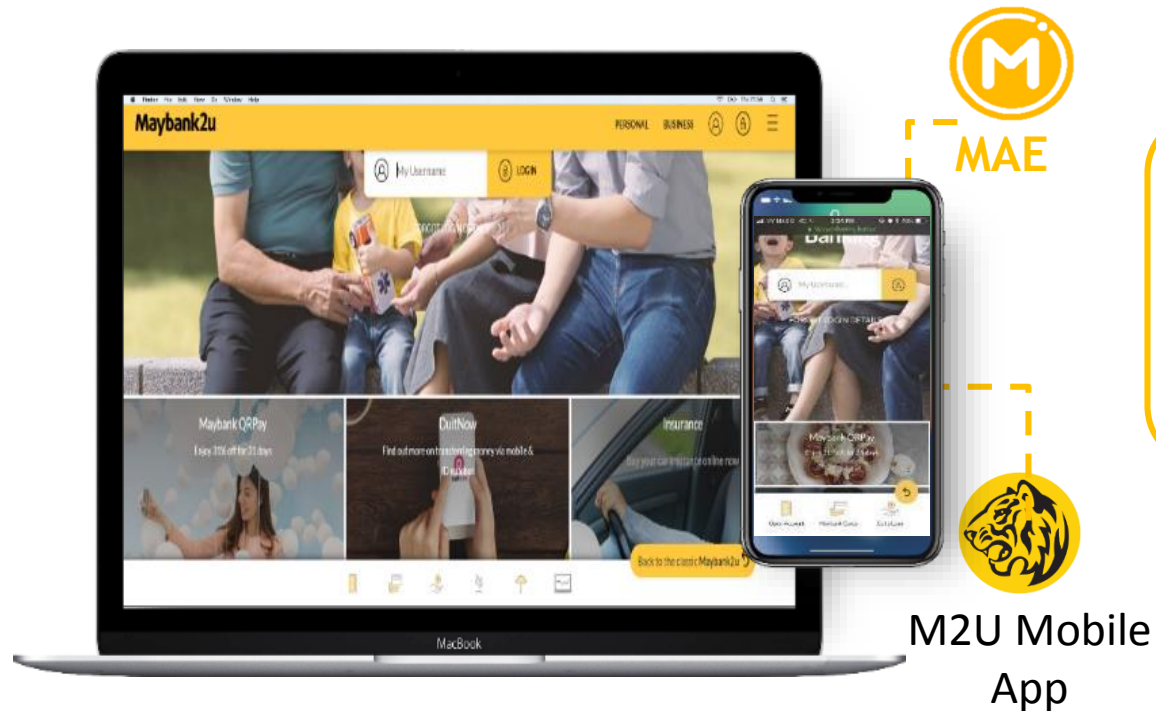


Payment Tracker

Easily identify your day to day transactions through detailed online report



Payee Corporation Bill Payment via Maybank2u.com



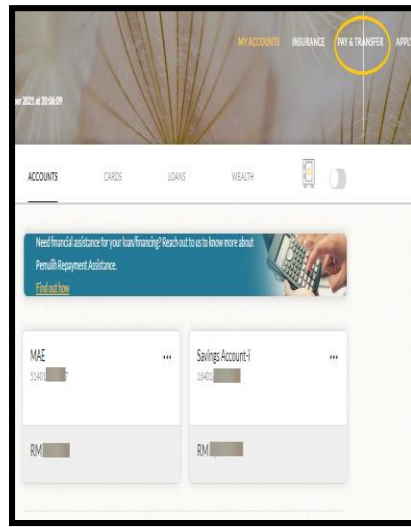
Maybank2u.com is a platform which allows Maybank customers to make a secure online payment via M2U website, M2U App or MAE App using current & savings accounts and locally issued credit cards.

Customer journey via M2U Payee Corporation:



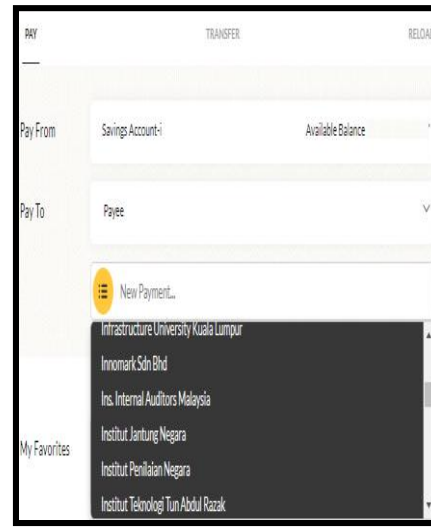
STEP 1

Login with your Maybank2u access via website, M2U App or MAE App



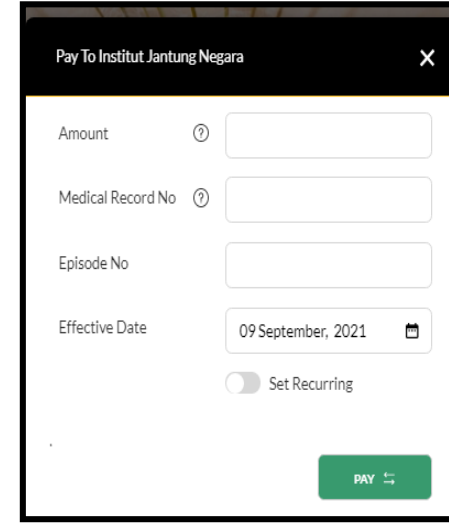
STEP 2

Go to 'Pay & Transfer'



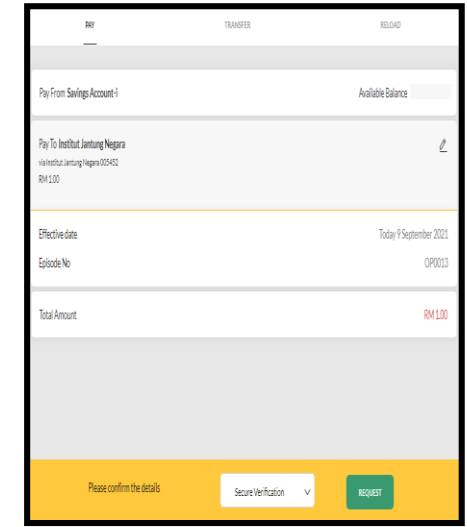
STEP 3

Type to search for the Payee and select for payment



STEP 4

Fill in the bill details and select 'Pay'



STEP 5

Request for 'Secure Verification' or 'SMS TAC' and confirm to complete payment

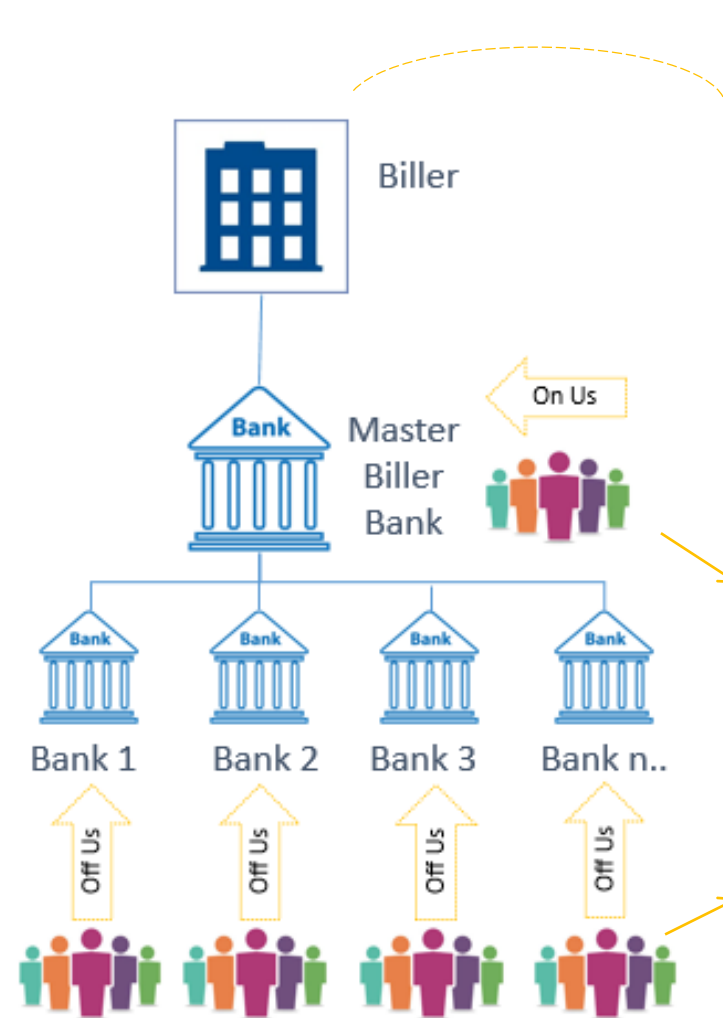


JomPAY with MAYBANK



JomPAY was developed as a national initiative involving Billers, Banks, Bank Negara Malaysia, and Pay Net.

JomPAY is a service that allows your customers to easily pay your bills and invoices using bank accounts or credit cards at **42** banks' Internet Portal, Mobile Banking and ATM



Biller only need to connect to one bank in order to collect payments from customers via 42 Banks in Malaysia.



Customers have a consistent payment experience across all Banks.

A series of benefits for JomPAY Billers



Ubiquitous Collection

Customers can pay through any of 42 banks



Faster Payments

Electronic payments accelerate cash flow



Simplify Reconciliation

Consolidated report covering all JomPAY payments



Easy Access

Connect with only 1 Bank to collect payments via 42 Banks



Reduce Payment Errors

Online validation reduces incorrect payment information



Payment Notification

Immediate notification of customer payments
(optional service)

Additional benefit for choosing **Maybank** as **JomPAY Master Biller Bank**

Waiver of system development fee of RM10K

Waiver of any maintenance fee

Waiver of minimum monthly collection capping fee

60% of Malaysian online transactions are done via M2U

No window restriction for payment made via M2U, same day payment until mid night

transaction from M2U will be credited to Biller's Collection Account on the next day regardless of Non-Business day or Public Holiday

How JomPAY appears on your Bills or Invoices?

1

JomPAY logo

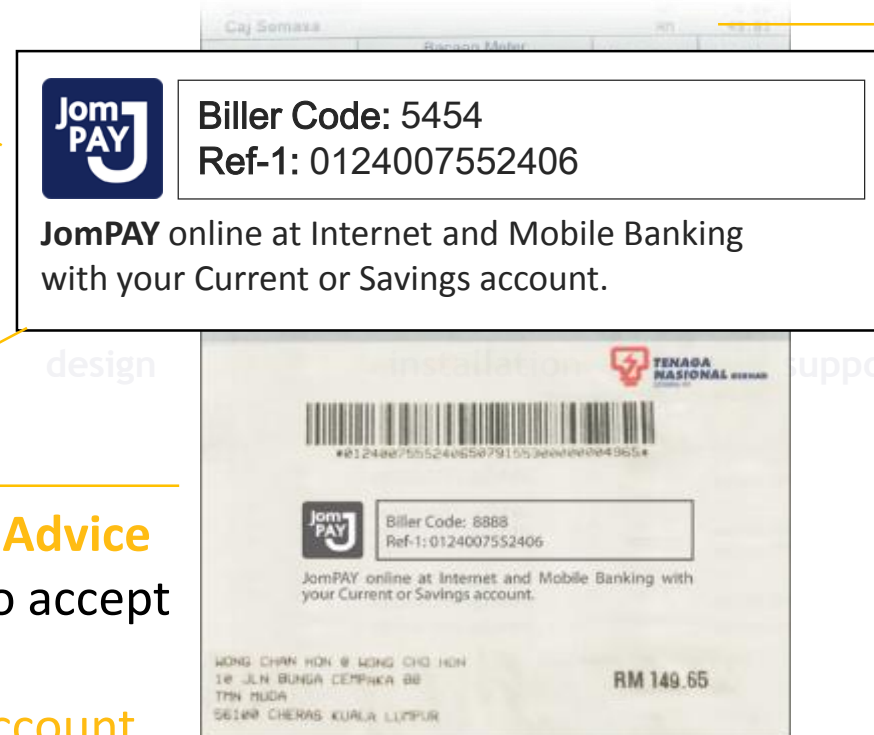
2

Customer Reference Box displaying
Biller Code and Reference No.

3

Payment Method Advice

Biller has option to accept
payment from
**Current/Savings account
(CASA)** only or together
with **Credit Card**



3 simple STEPs on how to Make Payment with JomPAY

STEP 1

Spot

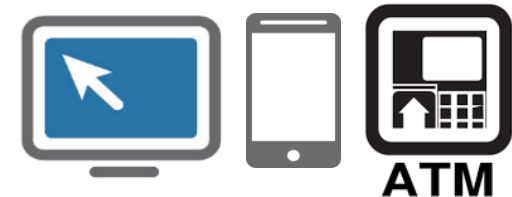
Look for the **JomPAY** logo and Biller Code on your bills or invoices



STEP 2

Connect

Log on to your preferred Bank's Internet Portal, Mobile Banking or ATM and look for **JomPAY**



STEP 3

Pay

Enter the payment details and confirm payment



...that's it!

JomPAY customer journey via Bank's Online Banking portal

STEP 1

Login at preferred online banking



MyBANK

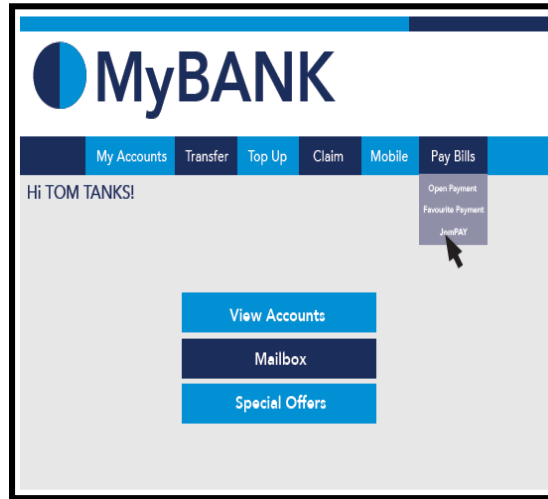
Hello,

Please key in your username:

Please key in your password:

STEP 2

Look for JomPAY at Pay bills menu



MyBANK

My Accounts Transfer Top Up Claim Mobile Pay Bills

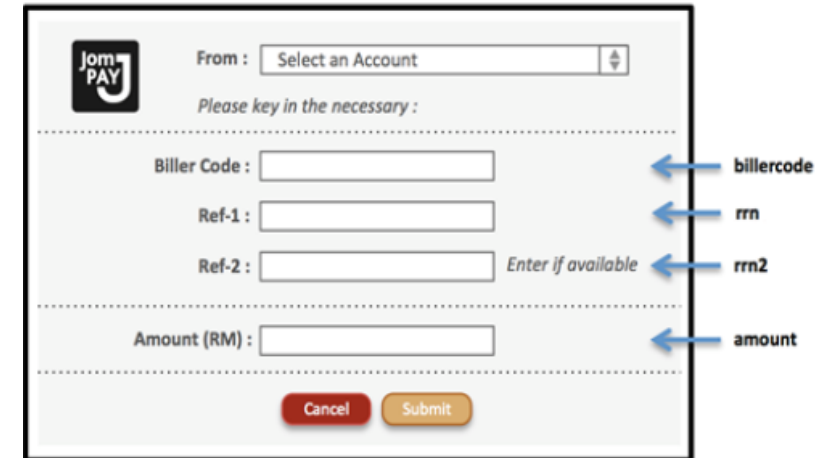
Hi TOM TANKS!

Open Payment
Favourite Payment
JomPAY

View Accounts
Mailbox
Special Offers

STEP 3

Fill in required information.



JomPAY

From : Select an Account

Please key in the necessary :

Biller Code : ← billercode

Ref-1 : ← rrn

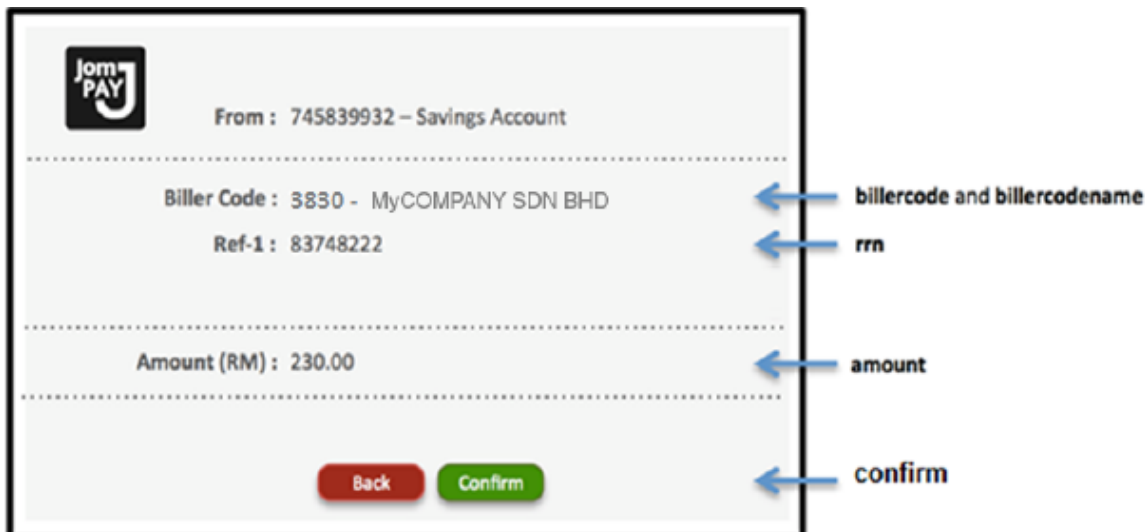
Ref-2 : Enter if available ← rrn2

Amount (RM) : ← amount

Cancel Submit

STEP 4

Validation process



JomPAY

From : 745839932 – Savings Account

Biller Code : 3830 - MyCOMPANY SDN BHD ← billercode and billercodename

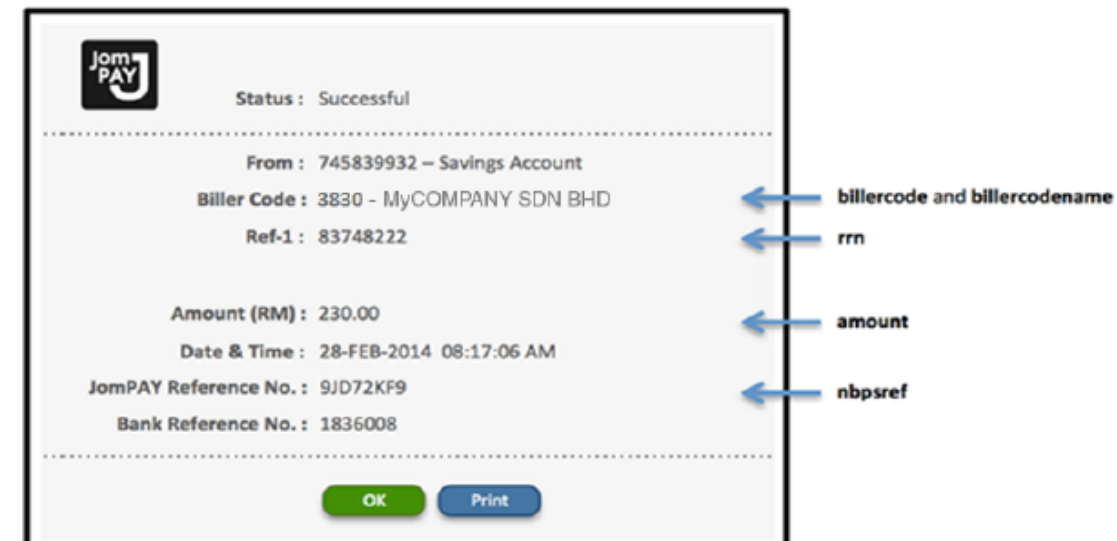
Ref-1 : 83748222 ← rrn

Amount (RM) : 230.00 ← amount

Back Confirm ← confirm

STEP 5

Transaction successful and completed



JomPAY

Status : Successful

From : 745839932 – Savings Account

Biller Code : 3830 - MyCOMPANY SDN BHD ← billercode and billercodename

Ref-1 : 83748222 ← rrn

Amount (RM) : 230.00 ← amount

Date & Time : 28-FEB-2014 08:17:06 AM

JomPAY Reference No. : 9JD72KF9 ← nbpsref

Bank Reference No. : 1836008

OK Print

JomPAY customer journey via Bank's ATM / SRM

1 Go to preferred Bank ATM/SRM

Step	Action
1	Insert Card.
2	Key in the ATM PIN.
3	Select "PAY BILLS" at the Main Menu.
4	Select "JOMPAY" at the Pay Bills Menu.
5	Select "JOMPAY BILL PAYMENT".

2 Agreed to the Terms & conditions

TERMS AND CONDITIONS

I HEREBY AGREE TO BE BOUND BY THE JOMPAY TERMS AND CONDITIONS AS SPECIFIED IN MAYBANK2U.COM.MY

MINIMUM PAYMENT FOR JOMPAY IS RM1.00

DO YOU WISH TO CONTINUE? YES >
NO >

3 Key-in the amount and confirm.

PLEASE ENTER AMOUNT

RM .00

PLEASE CONFIRM YES >
NO >

4 Selection of account for payment

PLEASE SELECT 'FROM' ACCOUNT

< SAVING
514011012131

< CURRENT
552121000256

MORE ACCOUNT >

5 Input the biller code

PLEASE ENTER BILLER CODE

(NUMERIC ONLY)

PLEASE CONFIRM

NEXT >
NO >

6 Ref-1 input

PLEASE ENTER REF-1

(NUMERIC ONLY)

PLEASE CONFIRM

NEXT >
NO >

7 Ref-2 input

PLEASE ENTER REF-2
(PRESS NEXT IF NOT APPLICABLE)

(NUMERIC ONLY)

PLEASE CONFIRM

NEXT >
NO >

8 check details & confirm the payments

PAYMENT DETAILS

FROM ACCOUNT :014022327679
BILLER CODE : 1123
BC NAME : MAXIS
REF-1 : 1230
REF-2 : 123456
AMOUNT(RM) : RM1.00


PLEASE CONFIRM

NEXT >
NO >

..... Payment completed and keep receipt for future reference

PAYMENT RECONCILIATION

Payment Reconciliation via Maybank Payee Download Portal



Thursday, 15 March 2012 09:17:30

MAYBANK GROUP PAYEE DOWNLOAD PORTAL

Warning
Use of this system is restricted to individuals and activities authorized by the management of the Maybank Group. Unauthorized use may result in appropriate disciplinary action and/or legal prosecution.

Login

Please enter your User ID and Password

User ID:

Password:

Daily Transaction Report (standard)

1MAYBANK		MAYBANK MAP/ATM/MFB PAYMENT TRANSACTIONS		RUN DATE : 31/01/19 PAGE: 1	
DEPT 100514PAYMENT SERVICE CENTRE		REPORT DATE : 30/01/19		REPORT NO : DMAP04	
DPAYEE CODE : 1MV		PAYEE NAME : ABC SDN BHD			
NAME	I/C NO	AMOUNT	BILL REF NO.	OTHER REF	ADDRESS/REMARKS
DMR ASRAB ALI ABDUL KADIR	5505100857xx	236.10	M000184		
DMOHD NASIR MUDA	61031111xxxx	54.85	M000349		
DMRAZEAN HAIREEN BINTI MOHD		85.00	M1318		
DSERVICE			ITEM		TRANSACTION AMOUNT
PHONE BANKING	(PHN)		0	RM	
ET	(ET)		0	RM	
PC	(PC)		0	RM	
ELECTRONIC BILL	(EB)		0	RM	
INTERNET BANKING	(IB)		0	RM	54.85
INTERNET BANKING	(IBM)		1	RM	
INTERNET BANKING	(IBC)		0	RM	
INTERNET BANKING	(IBP)		0	RM	
INTERNET BANKING	(IBX)		0	RM	
INTERNET BANKING	(IMA)		0	RM	
INTERNET BANKING	(IPA)		0	RM	
ESI	(ESI)		0	RM	
MB	(MB)		0	RM	
JOMPAY	(JP)		1	RM	236.10
JOMPAY INWARD CASA	(JPS)		1	RM	85.00
JOMPAY INWARD CC	(JPC)		0	RM	
PDC	(PDC)		0	RM	
MBB ATM	(MA)		0	RM	
MBB CDM	(MC)		0	RM	
MBB CQM	(MQ)		0	RM	
MFB ATM	(FA)		0	RM	
REGIONAL SWITCH	(RSW)		0	RM	
IB SINGAPORE	(IBSG)		0	RM	
FPX	(FPX)		0	RM	
M2E ISL	(M2E ISL)		0	RM	
M2E CONV	(M2E CONV)		0	RM	
RCMS ISL	(RCMS ISL)		0	RM	
RCMS CONV	(RCMS CONV)		0	RM	
JOMPAY RCMS ISL	(JP RCMS ISL)		0	RM	
JOMPAY RCMS CONV	(JP RCMS CONV)		0	RM	
DSUMMARY : A. TOTAL ITEM :		3			
B. TOTAL AMOUNT :		375.95			
C. HASH TOTAL :		420			
-*** END OF REPORT ***					

Sample Payment file (standard specs)

```
1MVABC SDN BHD 30012019MAYBANK
1VMR ASRAB ALI ABDUL KADIR 55051008576900000023610M000184
1VMOHD NASIR MUDA 61031111500700000005485M000349
1VRAZEAN HAIREEN BINTI MOHD 00000008500M1318
1V0000003000000003759500000420
```

Sample Payment file Layout (standard specs)

a) Header Record

Field Name	Format	Column	Length	Description
PAYEE_CODE	X(03)	1 - 3	3	Payee Corporation Code. Given by Maybank
PAYEE_NAME	X(30)	4 - 33	30	Payee Corporation Name
PAYMENT_DATE	9(08)	34 - 41	8	Transaction day (DDMMYYYY)
INSTITUTION	X(07)	42 - 48	7	Default to MAYBANK
FILLER	X(151)	49 - 199	151	Filler
HEADER-IDENTIFIER	X(1)	200	1	Default to '0'
TOTAL		200 bytes		

b) Payment Record

Field Name	Format	Column	Length	Description
PAYEE_CODE	X(03)	1 - 3	3	Payee Code
NAME	X(25)	4 - 28	25	Customer Name
IC_NUMBER	X(12)	29 - 40	12	Old IC/New IC/Buss Registration
AMOUNT	9(9)v99	41 - 51	11	Transaction Amount
BILL_NUM	X(30)	52 - 81	30	Bill Account Number
BIL_REF	X(14)	82 - 95	14	Bill Reference Number
DETAILED ADDRESS	X(80)	96 - 175	80	Address (Reserved For <u>Pusat Zakat Only</u>)
FILLER	X(16)	176 - 191	16	Filler
TRX DATE	9(08)	192 - 199	8	Process Date (DDMMYYYY)
DETAIL_IDENTIFIER	X(01)	200	1	Default to '1'
TOTAL		200 Bytes		

c) Trailer Record

Field Name	Format	Column	Length	Description
PAYEE CODE	PIC X(03)	1 - 3	3	Payee Code
GRAND_TOTAL_ITEM	PIC 9(07)	4 - 10	7	Grand Total Item <u>Count</u> of Payment Record
GRAND_TOTAL_AMOUNT	PIC 9(11)v99	11 - 23	13	Grand Total Amount Count in Payment Record
HASH_TOTAL	PIC 9(08)	24 - 31	8	Used for security verification. Sum of: a) Bill Account Number(last 4 digit, ignore alphabet) b) Grand Total Amount(Exclusive of decimal point) c) Grand Total Item Note: Alphabet in Bill Number will be translated to '0'
FILLER	PIC X(169)	32 - 199	169	Filler
TRAILER_IDENTIFIER	PIC X(200)	200	1	Default to '9'
TOTAL		200 bytes		

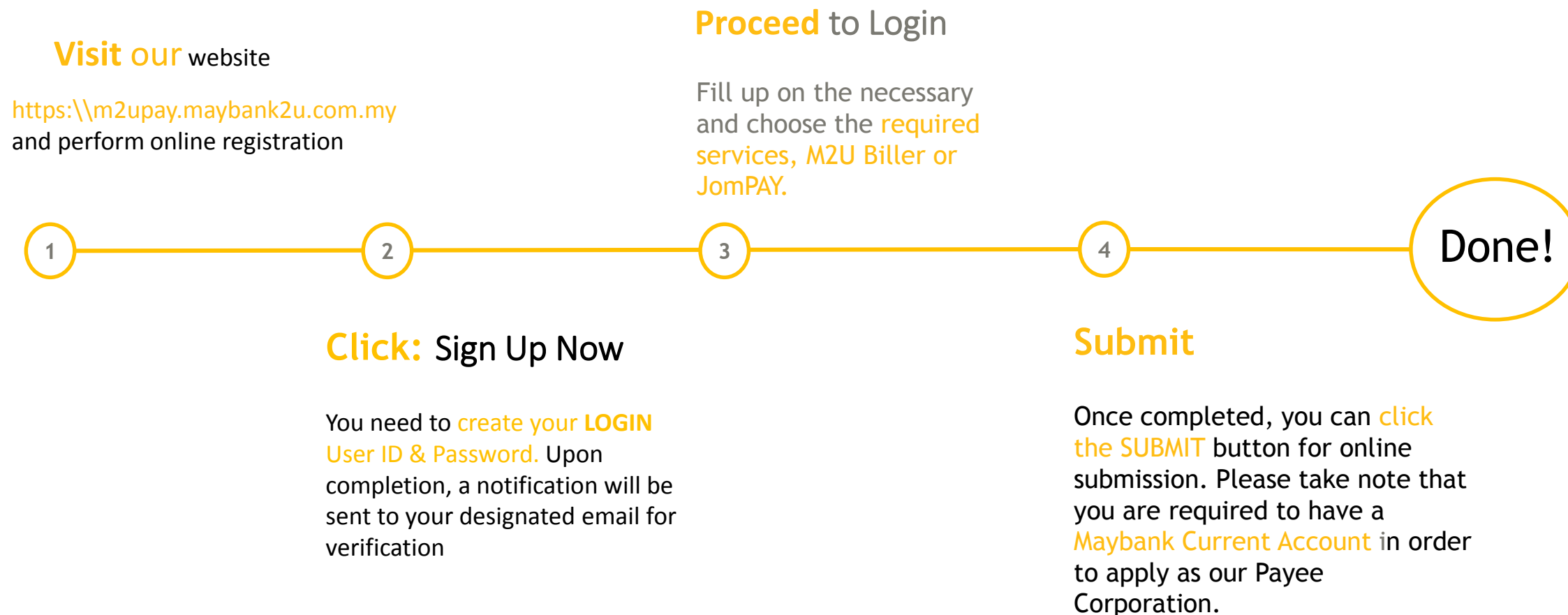
Example of HASH TOTAL

Bill act no.: 905071B2

Last 4 digit Bill act no: 7 +1 +2= 8Grand total amount : RM195 Grand total trx : 1

Hence HashTotal = 8 + 195 +1 = 204

Registration (for new payee)



THANK YOU