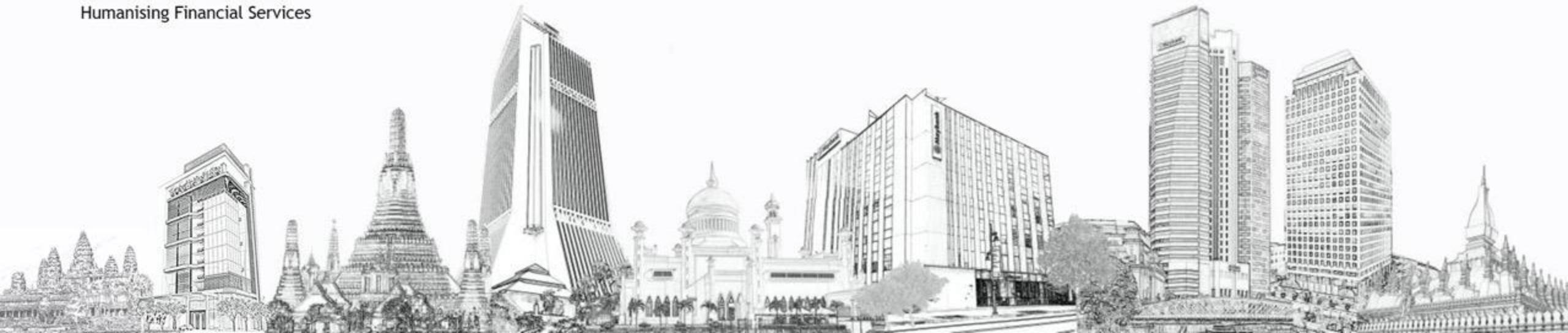


Maybank Online Collection Payment Solution via Maybank2u and JomPAY



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





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

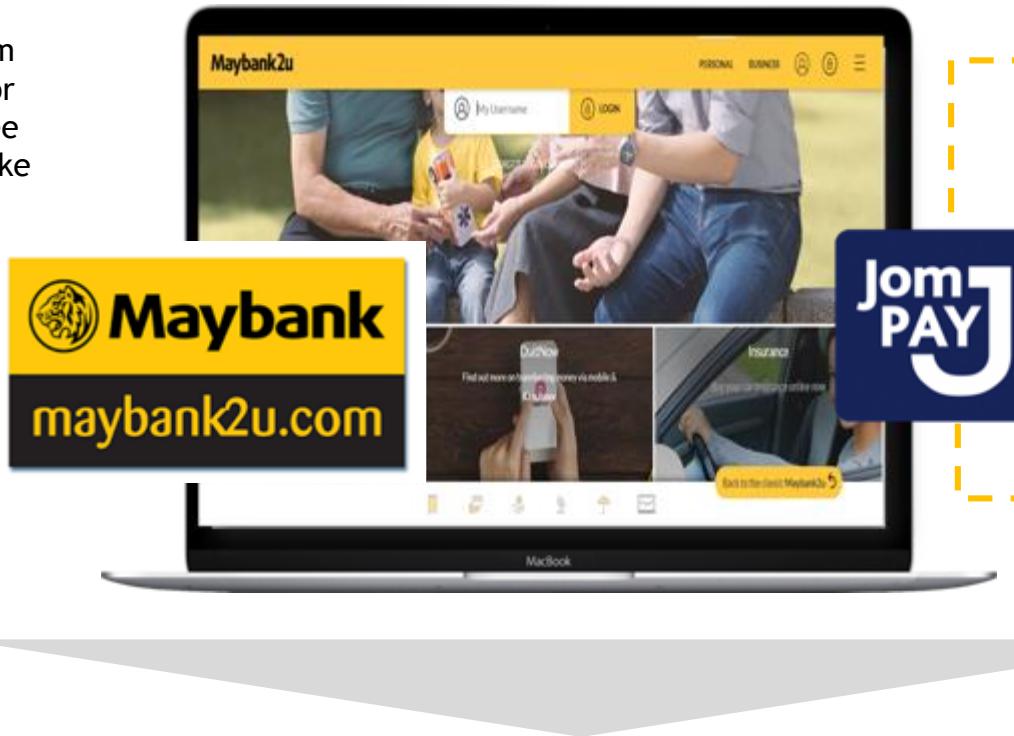
60%

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

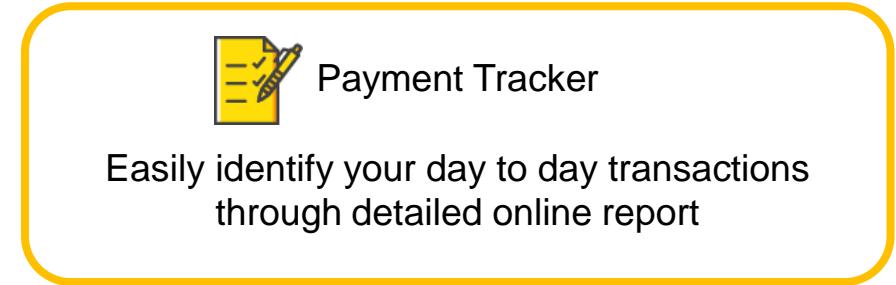
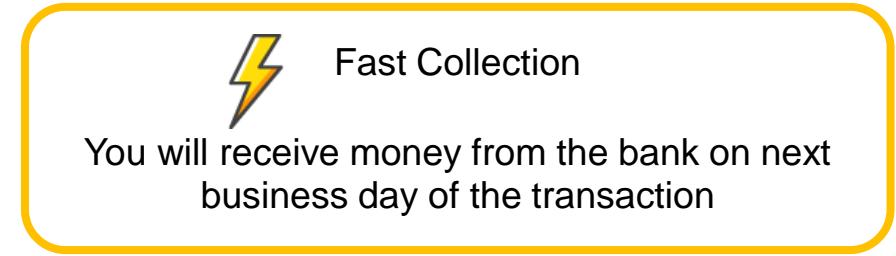
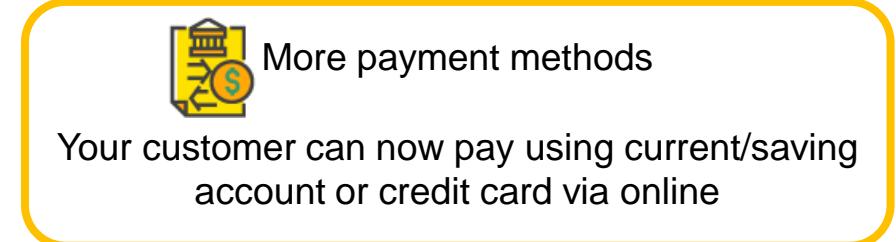


FLEXIBILITY
Do your payments anytime, anywhere



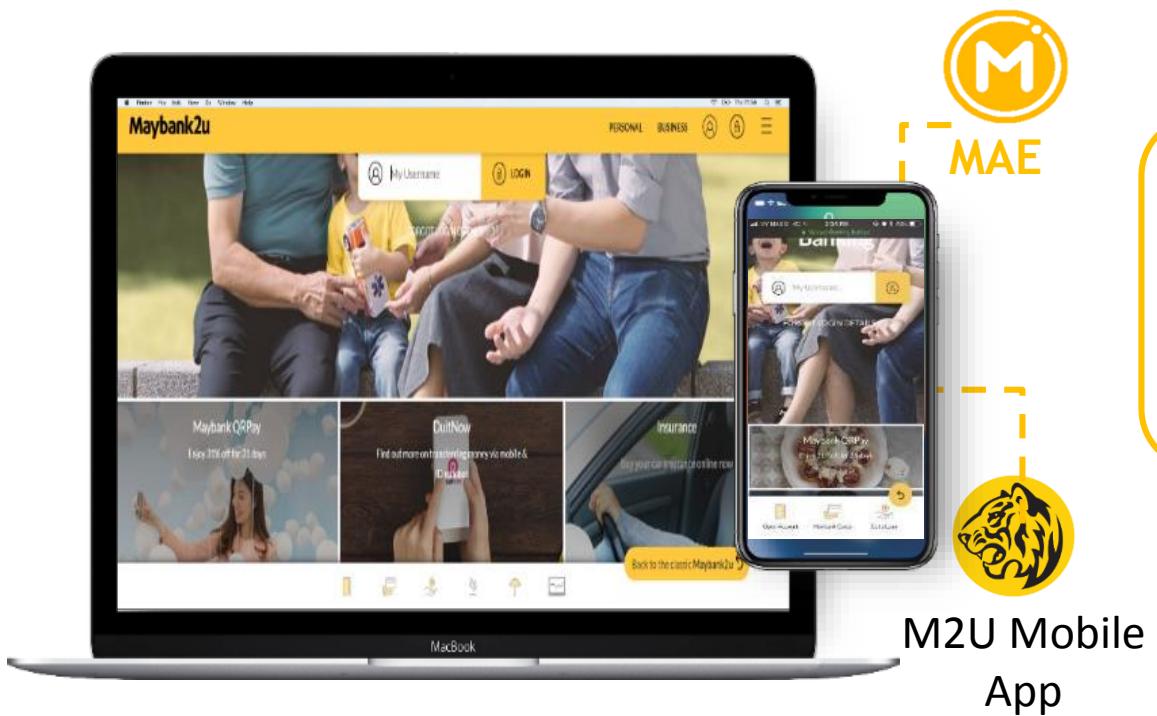
PAYMENT TYPE
can set up one-time payments, schedule future payments or create recurring payments

We offer a range of convenient ways for payment collection



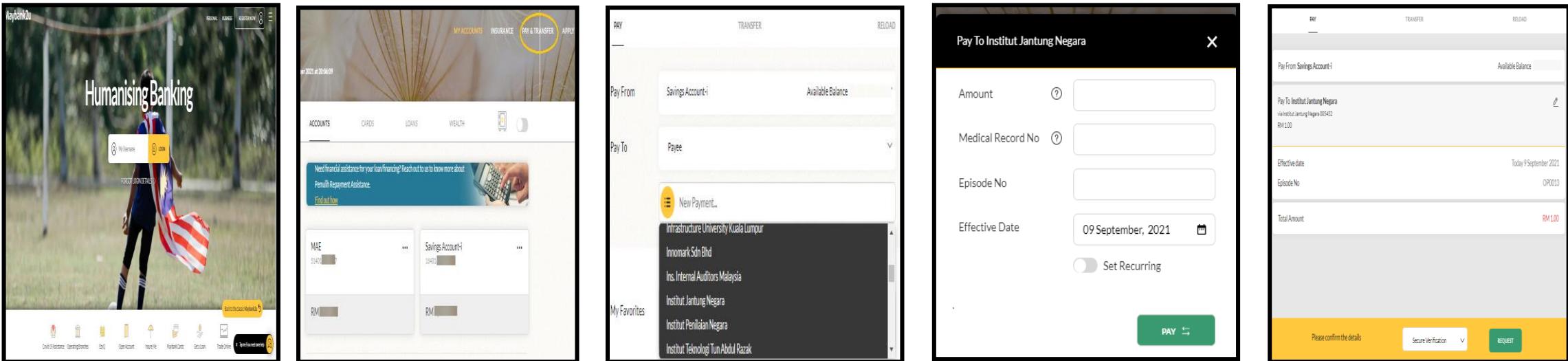


Payee Corporation Bill Payment via Maybank2u.com



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

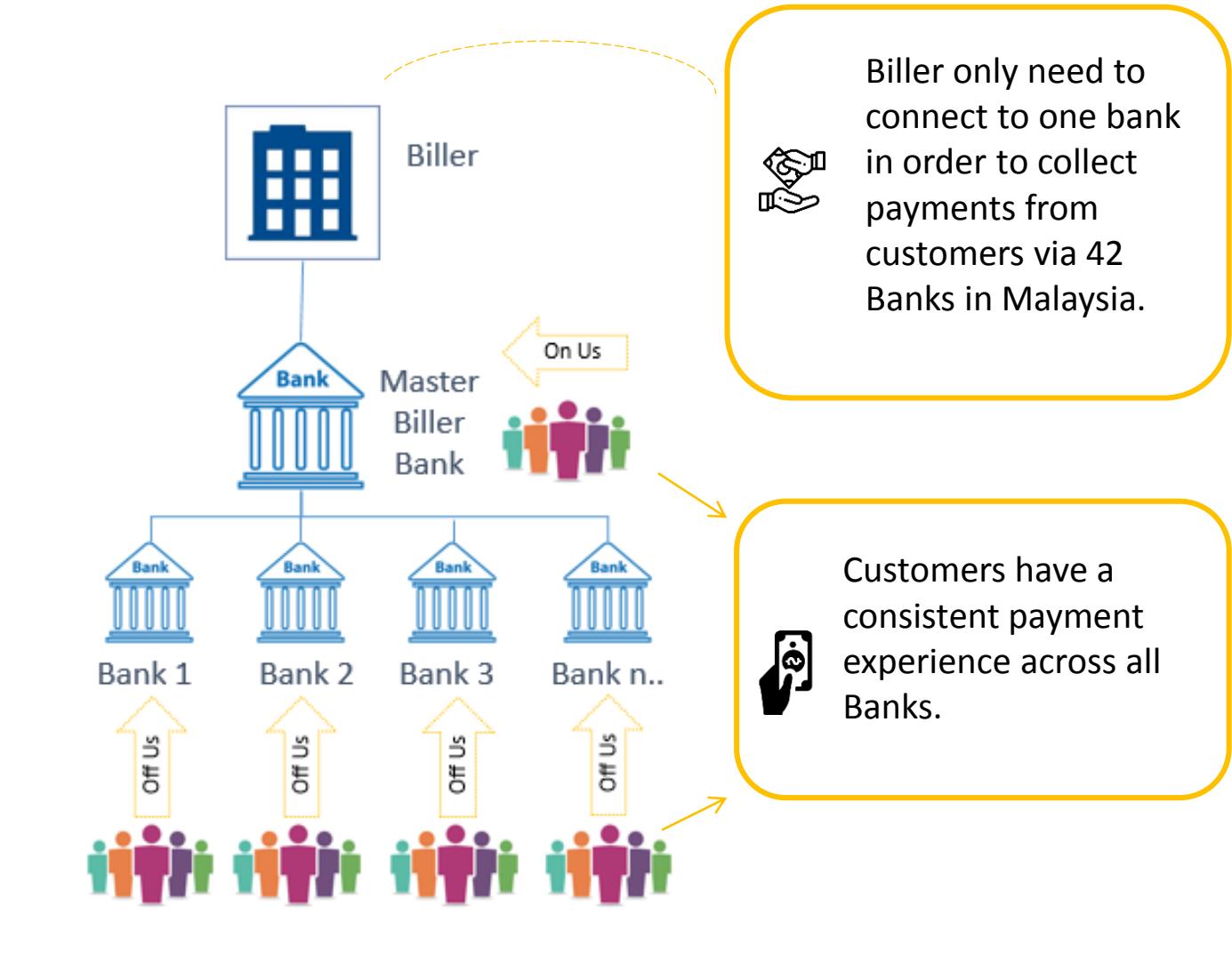
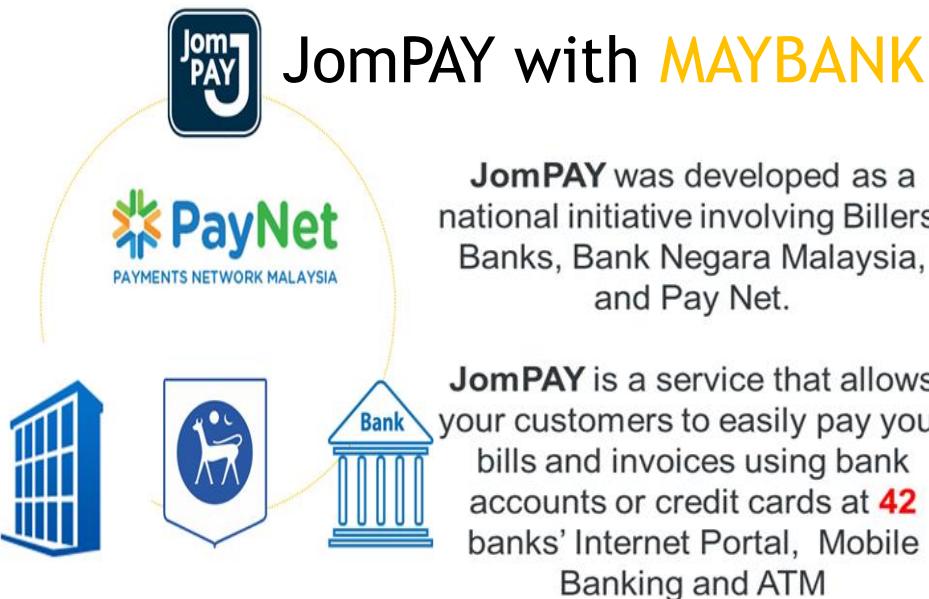
Type to search for the Payee and select for payment

STEP 4

Fill in the bill details and select 'Pay'

STEP 5

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



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.

idea

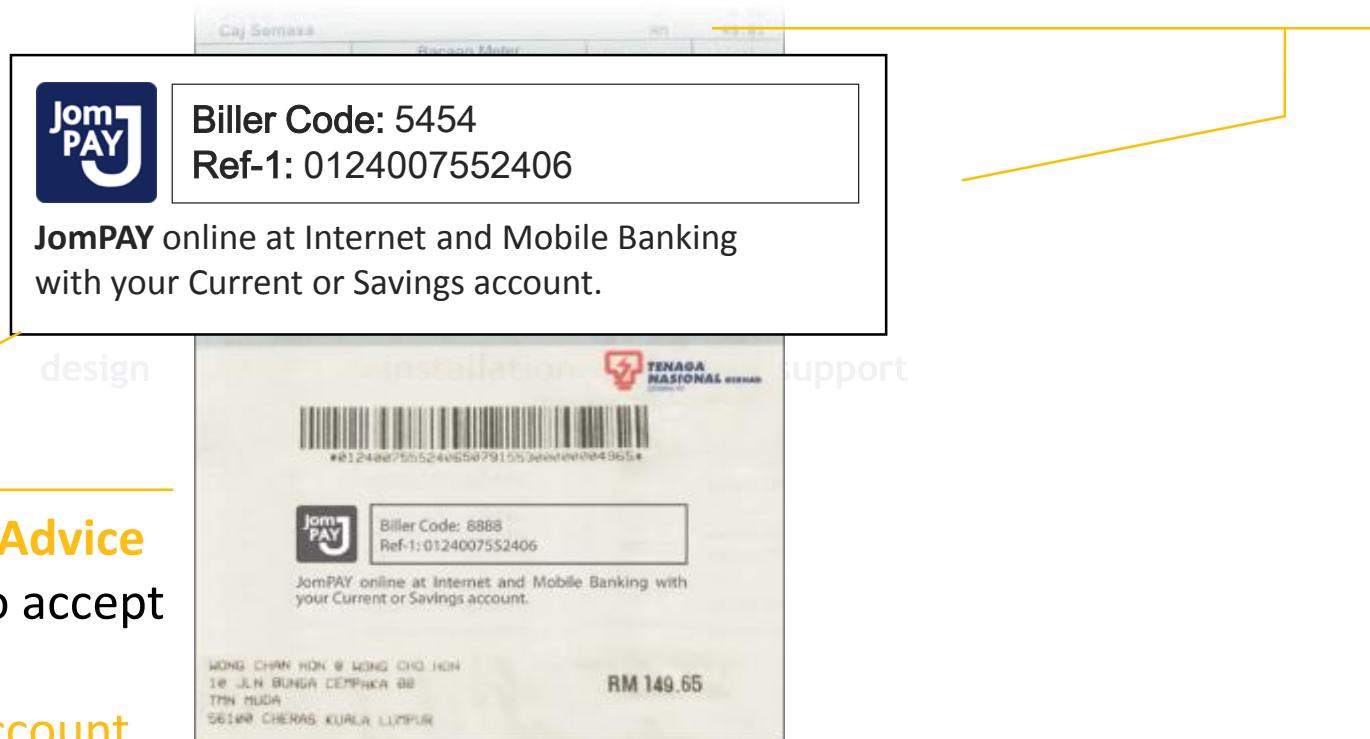
design

support

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

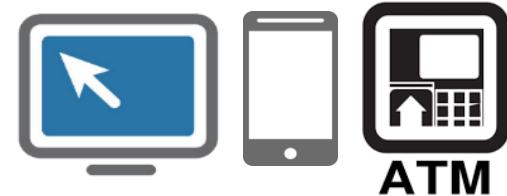
Look for the **JomPAY** logo and Biller Code on your bills or invoices



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

STEP 2

Look for JomPAY at Pay bills menu

STEP 3

Fill in required information.

STEP 4

Validation process

STEP 5

Transaction successful and completed

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 >

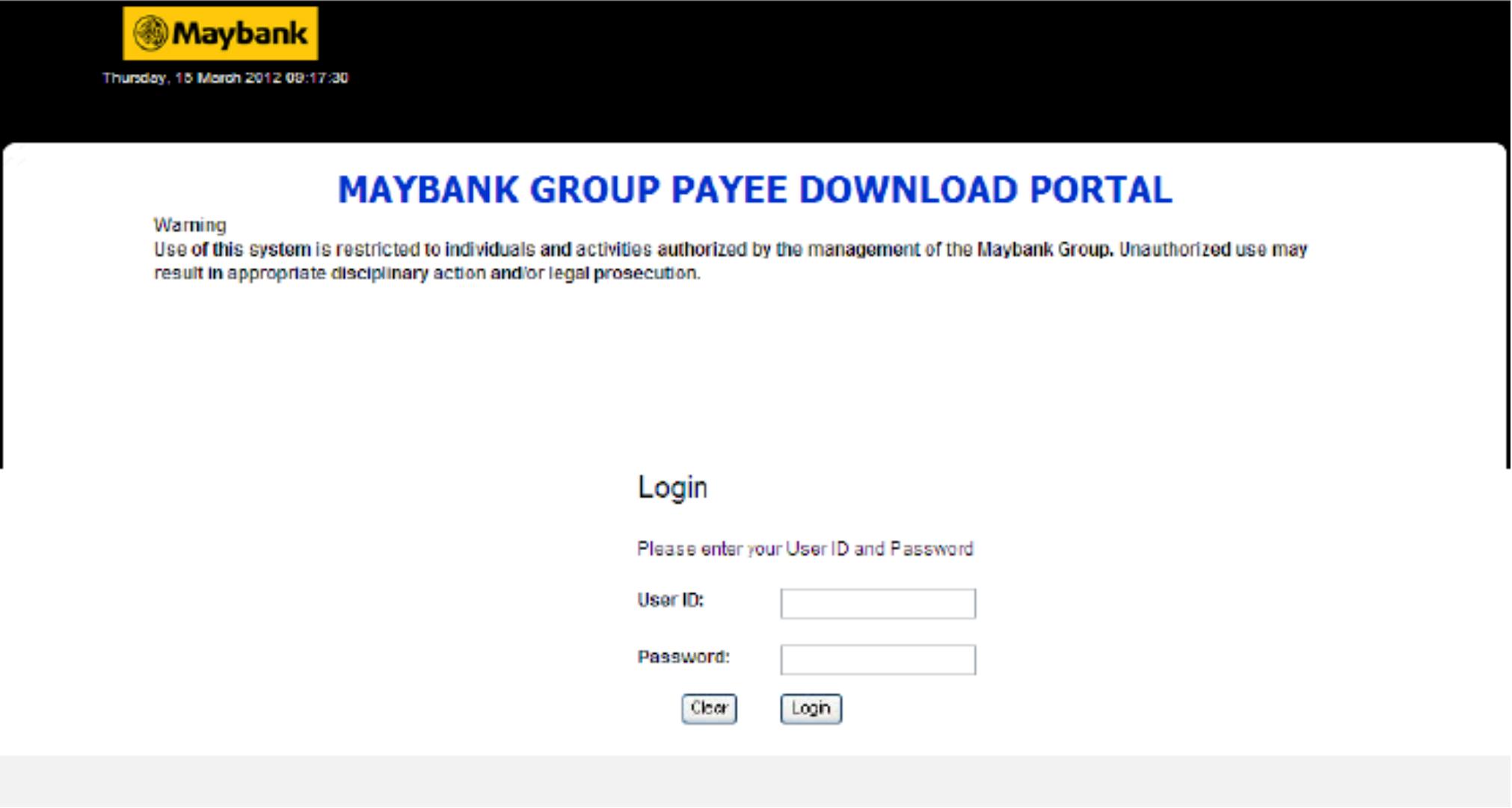
8 check details & confirm the payments

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



The image shows the login screen of the Maybank Group Payee Download Portal. The header features the Maybank logo and the date 'Thursday, 15 March 2012 09:17:30'. The main title 'MAYBANK GROUP PAYEE DOWNLOAD PORTAL' is displayed in large blue capital letters. A warning message states: '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.' Below this, the word 'Login' is centered. A message 'Please enter your User ID and Password' is displayed above the input fields. The 'User ID:' label is followed by a text input field. The 'Password:' label is followed by a text input field. Below the input fields are two buttons: 'Clear' and 'Login'.

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				
DNAME I/C NO	AMOUNT	BILL REF NO.	OTHER REF	ADDRESS/REMARKS	MEDIA
DMR ASRAB ALI ABDUL KADIR 5505100857xx	236.10	M000184			JP
DMOHD NASIR MUDA 61031111xxxx	54.85	M000349			IBM
DRAZEAN HAIREEN BINTI MOHD	85.00	M1318			JPS
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			
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
1MVMR ASRAB ALI ABDUL KADIR	55051008576900000023610M000184
1MVMOHD NASIR MUDA	61031111500700000005485M000349
1MVRAZEAN HAIREEN BINTI MOHD	00000008500M1318
1MV00000030000000375950000420	

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 Pusat Zakat Only)
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 Count 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

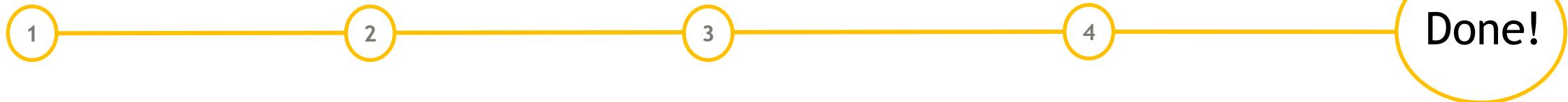
Bill act no.: 905071B2

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)

Visit our website

<https://m2upay.maybank2u.com.my>
and perform online registration



Click: Sign Up Now

You need to **create your LOGIN User ID & Password**. Upon completion, a notification will be sent to your designated email for verification

Proceed to Login

Fill up on the necessary and choose the **required services**, M2U Biller or JomPAY.

Submit

Once completed, you can **click the SUBMIT button** for online submission. Please take note that you are required to have a **Maybank Current Account** in order to apply as our Payee Corporation.

THANK YOU