

## E-Payment Services and Fees Schedule: Businesses

### Intrabank Funds Transfer

No	Items	Channels			
		Internet Banking	Mobile Banking	ATM	Over-The-Counter (OTC)
(1)	<b>Fees and Charges (RM per transaction)</b> Sole-proprietors, partnership and SME <sup>1</sup> Other corporates	NA 0.10	NA NA	NA NA	NA 195
(2)	<b>Daily transaction limit (RM per day)</b> Sole-proprietors, partnership and SME <sup>1</sup> Other corporates	NA No limit	NA NA	NA NA	No limit No limit
(3)	<b>Payment reference</b> (i) Availability of payers' names and payment references in beneficiaries' bank statement payment references in payers' bank statement	YES	NA	NA	YES
	(ii) Availability of beneficiaries' names and payment references in payers' bank statement	YES	NA	NA	YES
(4)	<b>Operating hours</b>	24 hours	NA	NA	Banking hours
		<b>For all channels</b>			
(5)	<b>Crediting time</b> (i) Monday - Friday (ii) Non-business days	Business hours NA	NA NA		
(6)	<b>Refund time</b>				

<sup>1</sup> For manufacturing sector, sales turnover not exceeding RM50 mil or full-time employees not exceeding 200 workers;

### RENTAS

No	Items	Channels		
		Internet Banking	Mobile Banking	Over-The-Counter (OTC)
(1)	<b>Fees and Charges (RM per transaction)</b> Sole-proprietors, partnership and SME <sup>1</sup> Other corporates	NA 25.00	NA NA	NA 200.00
(2)	<b>Payment reference</b> (i) Availability of payers' names and payment references in beneficiaries' bank statement payment references in payers' bank statement	YES	NA	YES
	(ii) Availability of beneficiaries' names and payment references in payers' bank statement	YES	NA	YES
(3)	<b>Operating hours</b>	24 hours	NA	Banking hours
		<b>For all channels</b>		
(4)	<b>Crediting time</b> (i) Monday - Friday (ii) Non-business days	Immediate NA	NA NA	
(5)	<b>Refund time</b>	Same day	NA	

<sup>1</sup> For manufacturing sector, sales turnover not exceeding RM50 mil or full-time employees not exceeding 200 workers;

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### Interbank GIRO (IBG)

No	Items	Channels			
		Internet Banking	Mobile Banking	ATM	Over-The-Counter (OTC)
(1)	<b>Fees and Charges (RM per transaction)</b> Sole-proprietors, partnership and SME <sup>1</sup> Other corporates	NA 0.10	NA NA	NA NA	NA 150. 00
(2)	<b>Daily transaction limit (RM per day)</b> Sole-proprietors, partnership and SME <sup>1</sup> Other corporates	NA 1,000,000. 00	N A N A	N A N A	1,000,000. 00 1,000,000. 00
(3)	<b>Payment reference</b> (i) Availability of payers' names and payment references in beneficiaries' bank statement payment references in payers' bank statement	YES	NA	NA	YES
	(ii) Availability of beneficiaries' names and payment references in payers' bank statement	YES	NA	NA	YES
(4)	<b>Future-dated payments</b>	YES	NA	NA	YES
(5)	<b>Operating hours</b>	24 hours	NA	NA	Banking hours
<b>For all channels</b>					
(6)	<b>Payment Initiated by Customers</b>	<b>*Funds Received by Beneficiaries</b>		<b>*Refund for Unsuccessful Transactions</b>	
	(i) Business Days (Monday - Friday) Before 5:00 am 5:01 am to 8:00 am 8:01 am to 11:00 am  11:01 am to 2:00 pm 2:01pm to 5:00 pm  After 5:00 pm	By 11:00 am By 2:00 pm By 5:00 pm  By 8:20 pm  By 11:00 pm  By 11:00 am, next business day		By 5:00 am By 8:20 pm By 11:00 pm  By 11:00 am, next business day By 11:00 am, next business day By 5:00 pm, next business day	
	(ii) Non-business days (Saturday, Sunday and Federal Territory Public Holidays)	By 11:00am, next business day		By 5:00am, next business day	

<sup>1</sup> For manufacturing sector, sales turnover not exceeding RM50 mil or full-time employees not exceeding 200 workers;  
\*Under normal circumstances

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### Financial Process Exchange (FPX) and Interbank Direct Debit

No	Items	FPX		Interbank Direct Debit
		B2C	B2B	
(1)	<b>Fees and Charges (RM per transaction)</b>  Sole-proprietors, partnership and SME <sup>1</sup> Other corporates	Not offering Not offering	Not offering Not offering	NIL 1.50
(2)	<b>Merchants</b>	1. [Name of merchant]  2. [Name of merchant]	1. [Name of merchant]  2. [Name of merchant]	

<sup>1</sup> For manufacturing sector, sales turnover not exceeding RM50 mil or full-time employees not exceeding 200 workers;

### Other related fees/charges for online banking (internet and mobile banking)

No	Items	Sole-proprietors, partnership and SME	Other corporates
1	<b>Other related charges</b> (i) Maintenance / subscription fee (ii) Security tokens (iii) Annual digital certificates (iv) Salary payment / payroll (v) Notification / SMS (vi) Training	NIL NA NA NA NA NIL	USD 150 USD30 per token NIL 0.10 NIL NIL
2	<b>Incentives and packages</b>	NIL	NIL

### Cheque

	MYR	Effective date
Fee per cheque issued	0.50	1-Apr-15

### Description of Selected Payment Services

No	Payment services	Description
1	Intrabank funds transfer	A payment system that provides funds transfer services to accounts within the same financial institution.
2	IBG	A payment system, which is operated by MyClear that provides funds transfer services amongst its participating financial institutions.
3	IBFT	A payment system, which is operated by MEPS, that provides immediate funds transfer services amongst its participating financial institutions.
4	FPX	An internet-based multi-bank payment platform that leverages on the Internet banking services of banking institutions to offer online payment for electronic commerce (e-commerce) transactions. Similarly, companies can easily extend their businesses online by offering a quick and safe payment method to their customers.
5	Interbank Direct Debit	An interbank collection service for regular and recurring payments enabling automated collection directly from a customer's bank account at multiple banks with a single authorization.
6	RENTAS	Interbank funds transfer made via RENTAS, with a minimum amount of RM10,000
7	Debit card	A payment instrument that is linked to a deposit account at a financial institution that can be used: (i) to pay for goods and services; (ii) to withdraw cash from automated teller machine or withdraw cash at participating retail outlets through debit card usage by debiting the user's account; or (iii) for the purpose of (i) and (ii).
8	Cheque	A paper based payment instrument. It is a form of written order directing a bank to pay money to the beneficiary.