

## Formatting Guide for MYR Payments remitted by a Non-Resident Entity and settled through Appointed Overseas Office of J.P. Morgan Malaysia

The table below outlines the specific fields in our payment channels where you need to indicate the:

- **type of transaction**, whether your own or transaction undertaken by you on behalf of another entity or individual;
- **your institutional sector code**. In case the transaction is undertaken by you on behalf of another Non-Resident Remitter, the sector should reflect the ultimate Non-Resident Remitter's sector. As an example, if you are a non-resident financial institution or remittance company, you are required to declare the institutional sector code of your non-resident clients;
- **residency status** of the ultimate remitter and beneficiary as defined under Bank Negara Malaysia's (BNM) Foreign Exchange Policy.

## Own Payment Formatting Example

①  
/ACC/00000/FOOD AND LIVE ANIMALS  
/REP/OWN/NF  
/BENEFRES/MY/ORDERRES/SG  
④

- ① 'ACC' code word followed by 5-digit purpose code and payment description
- ② **Transaction type:** 'REP' code word followed by 'OWN' for own transaction
- ③ **Institutional sector code:** 2-digit sector code of the remitter (ordering party)
- ④ **Residency status:**  
'BENEFRES' code word followed by Beneficiary residency country code  
'ORDERRES' code word followed by remitter's residency country code

## On-Behalf Payment Formatting Example

①  
/ACC/13500/TUITION FEES  
/REP/OBO/HH  
/BENEFRES/MY/ORDERRES/SG  
④

- ① 'ACC' code word followed by 5-digit purpose code and payment description
- ② **Transaction type:** 'REP' code word followed by 'OBO' for payment on behalf
- ③ **Institutional sector code:** 2-digit sector code of the Ultimate Remitter
- ④ **Residency status:**  
'BENEFRES' code word followed by Beneficiary residency country code  
'ORDERRES' code word followed by Ultimate remitter residency country code

## Payment formatting guide:

Format	Field Name	Description/Sample Content																														
<b>J.P. Morgan Access® Online<sup>SM</sup></b>																																
<b>Manual Input / Template</b>	<b>Sender to Receiver Instructions</b>	<p><b>For Own Transaction:</b></p> <p>BANK TO BANK</p> <p>Charges * Shared <input type="text"/></p> <p>SENDER TO RECEIVER INSTRUCTIONS</p> <table border="1"> <thead> <tr> <th>Code</th> <th>Code - Other</th> <th>Instruction</th> </tr> </thead> <tbody> <tr> <td>ACC <input type="text"/></td> <td></td> <td>00000/FOOD AND LIVE ANIMALS</td> </tr> <tr> <td>OTHER <input type="text"/></td> <td>REP</td> <td>OWN/NF</td> </tr> <tr> <td>OTHER <input type="text"/></td> <td>BENEFRES</td> <td>MY/ORDERRES/SG</td> </tr> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table> <p><b>For On Behalf Transaction:</b></p> <p>BANK TO BANK</p> <p>Charges * Shared <input type="text"/></p> <p>SENDER TO RECEIVER INSTRUCTIONS</p> <table border="1"> <thead> <tr> <th>Code</th> <th>Code - Other</th> <th>Instruction</th> </tr> </thead> <tbody> <tr> <td>ACC <input type="text"/></td> <td></td> <td>13500/TUITION FEES</td> </tr> <tr> <td>OTHER <input type="text"/></td> <td>REP</td> <td>OBO/HH</td> </tr> <tr> <td>OTHER <input type="text"/></td> <td>BENEFRES</td> <td>MY/ORDERRES/SG</td> </tr> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Code	Code - Other	Instruction	ACC <input type="text"/>		00000/FOOD AND LIVE ANIMALS	OTHER <input type="text"/>	REP	OWN/NF	OTHER <input type="text"/>	BENEFRES	MY/ORDERRES/SG				Code	Code - Other	Instruction	ACC <input type="text"/>		13500/TUITION FEES	OTHER <input type="text"/>	REP	OBO/HH	OTHER <input type="text"/>	BENEFRES	MY/ORDERRES/SG			
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<b>Access CSV File Format</b>	Field #94 - Sender to Receiver Instruction Code 1	Specify either the Own or On Behalf payment information in the field #94 – Sender to Receiver Instruction Code 1.																														
<b>Access Classic FTI File Format</b>	Field #25 – Instructions to Debit Bank 1	Specify either the Own or On Behalf payment information in the field #25 – Instructions to Debit Bank 1.																														

Field Name	Record ID	Description/Sample Content
<b>J.P. Morgan Host-to-Host: Global Flat File (GFF) Format</b>		
<b>Sender to Receiver</b>	Sender to Receiver 1 or 2 SR Record	Specify either the Own or On Behalf payment information as described above

Field Name	Description/Sample Content
<b>J.P. Morgan Host-to-Host: ISO v2 (Pain 001-001-02) Format</b>	
Message Item: Instruction to Debtor Agent  XML Tag Name: <InstrForDbtrAgt>  Structural Sequence Number: 02.14.20	Specify either the Own or On Behalf payment information as described above
<b>J.P. Morgan Host-to-Host: ISO v3 (Pain.001.001.03) Format</b>	
Message Item: Instruction to Debtor Agent  XML Tag Name: <InstrForDbtrAgt>  Structural Sequence Number: 02.17.20	Specify either the Own or On Behalf payment information as described above
<b>SWIFT MT103</b>	
Tag 70 or 72 (tag 72 supports 2 lines only): SEND TO RCV INFO :	Specify either the Own or On Behalf payment information as described above

## List of Institutional Sector

No.	Description	Code	Definition
1	Central Bank	CB	The financial institution (or institutions) that exercises control over key aspects of the financial system. It carries out such activities as issuing currency, managing international reserves, transacting with the IMF, and providing credit to deposit-taking corporations.
2	Monetary Authority	MA	Monetary authorities encompass the central bank (which subsumes other institutional units included in the central bank subsector, such as the currency board) and certain operations usually attributed to the central bank but sometimes carried out by other government institutions or commercial banks, such as government-owned commercial banks. Such operations includes the issuance of currency; maintenance and management of reserve assets, including those resulting from transactions with the IMF; and operation of exchange stabilization funds. In economies in which extensive reserve assets are held outside of the central bank, supplementary information should be provided on the institutional sector of holdings of those reserve assets.
3	General Government	GV	Government units are unique kinds of legal entities established by political processes and have legislative, judicial, or executive authority over other institutional units within a given area
4	Deposit Taking Corporations except Central Bank	DT	Deposit-taking corporations, except the central bank have financial intermediation as their principal activity. To this end, they have liabilities in the form of deposits or financial instruments (such as short-term certificates of deposit) that are close substitutes for deposits. The following financial intermediaries are classified in this subsector: (a) commercial banks, "universal" banks, and "all purpose" banks; (b) savings banks (including trustee savings banks and savings and loan associations); (c) post office giro institutions, post banks, and giro banks; (d) rural credit banks and agricultural credit banks; (e) cooperative credit banks and credit unions; (f) traveler's check companies that mainly engage in financial activities; and (g) specialized banks or other financial institutions if they take deposits or issue close substitutes for deposits.
5	Money Market Funds (MMFs)	MM	Collective investment schemes that raise funds by issuing shares or units to the public. The proceeds are invested primarily in money market instruments, MMF shares and units, transferable debt instruments with a residual maturity of less than one year, bank deposits, and instruments that pursue a rate of return that approaches the interest rates of money market instruments.
6	Non-MMF Investment Funds [example: mutual funds]	NM	Collective investment schemes that raise funds by issuing shares or units to the public. The proceeds are invested predominantly in long-term financial assets and nonfinancial assets (usually real estate).

7	Other Financial Intermediaries except ICPFs [non-deposit taking but provide financial services, e.g. insurance companies]	FI	<p>Other financial intermediaries, except ICPFs, consist of financial corporations and quasi-corporations that are engaged in providing financial services by incurring liabilities, in forms other than currency, deposits, or close substitutes for deposits, on their own account for the purpose of acquiring financial assets by engaging in financial transactions on the market, and that are not included in another subsector.</p> <p>The following financial intermediaries are classified in this subsector:</p> <p>(a) financial corporations engaged in the securitization of assets;</p> <p>(b) underwriters, and securities and derivative dealers (on own account);</p> <p>(c) financial corporations engaged in lending, including financial leasing, as well as personal or commercial finance;</p> <p>(d) central clearing counterparties, which provide clearing and settlement of market transactions in securities and derivatives. Clearing refers to the process of offsetting obligations and entitlements vis-à-vis counterparties to transactions so that settlement—which involves the actual exchange of securities, derivatives, and funds—can occur more efficiently on a net basis. The central clearing counterparties involve themselves in the transaction and mitigate counterparty risk;</p> <p>(e) specialized financial corporations that assist other corporations in raising funds in equity and debt markets and provide strategic advisory services for mergers, acquisitions, and other types of financial transactions. (These corporations are sometimes called “investment banks.”) In addition to assisting with the raising of funds for their corporate clients, such corporations invest their own funds, including in private equity, in hedge funds dedicated to venture capital, and in collateralized lending. However, if such corporations take deposits or close substitutes for deposits, they are classified as deposit-taking corporations; and</p> <p>(f) any other specialized financial corporations that provide short-term financing for corporate mergers and takeovers; export and import finance; factoring companies; and venture capital and development capital firms.</p>
8	Financial Auxiliaries	FA	<p>All financial corporations that are principally engaged in activities associated with transactions in financial assets and liabilities or with providing the regulatory context for these transactions but in circumstances that do not involve the auxiliary taking ownership of the financial assets and liabilities being transacted.</p> <p>The following financial corporations are classified in the financial auxiliaries subsector: (a) insurance brokers, salvage administrators, and insurance and pension consultants; (b) loan brokers, securities brokers that arrange trades between security buyers and sellers but that do not purchase and hold securities on their own account, investment advisers, and so on (securities dealers that trade in securities on their own account are other</p>

			<p>financial intermediaries); (c) flotation corporations that manage the issue of securities; (d) corporations whose principal function is to guarantee, by endorsement, bills and similar instruments; (e) corporations that arrange derivative and hedging instruments, such as swaps, options, and futures (without issuing them); (f) stock exchanges, insurance exchanges, and commodity and derivative exchanges; (g) other corporations providing infrastructure for financial markets, such as securities depository companies, custodians, clearing offices, and nominee companies; (h) fund managers of pension funds, (j) holding companies that exercise some aspects of managerial control over their subsidiaries (i.e. head office that exercises some aspects of managerial control over its subsidiaries. The head office sometimes may have noticeably fewer employees, and at a more senior level, than its subsidiaries, but it is actively engaged in production); (k) foreign exchange bureaus and money transfer operators; (l) resident offices of foreign banks that do not accept deposits or extend credit on their own account; (m) corporations primarily involved in operation of electronic payment mechanisms that do not incur liabilities against the instruments (if they do incur liabilities against the instruments, then they are other financial intermediaries except ICPFs); and (n) central supervisory authorities of financial intermediaries and financial markets when they are separate institutional units.</p>
9	Captive Financial Institutions and Money Lender	CI	<p>Institutional units providing financial services other than insurance, where most of either their assets or liabilities are not transacted on open financial markets.</p> <p>The following financial corporations are classified in this subsector:</p> <p>(a) institutional units with the function of simply holding assets, such as trusts, estates, agencies accounts, and some “brass plate” companies;</p> <p>(b) institutional units that provide financial services exclusively with own funds, or funds provided by a sponsor to a range of clients and incur the financial risk of the debtor defaulting. Examples are moneylenders and corporations engaged in lending (e.g., student loans, import and export loans) from funds received from a sponsor such as a government unit or nonprofit institution;</p> <p>(c) pawnshops that predominantly engage in lending;</p> <p>(d) financial corporations, such as SPEs, that raise funds in open markets to be used by affiliated corporations;</p> <p>(e) conduits, intragroup financiers, and treasury functions when these functions are undertaken by a separate institutional unit; and</p> <p>(f) holding companies. This class includes the activities of holding companies, i.e. units that hold the assets (owning controlling-levels of equity) of a group of subsidiary corporations and whose principal activity is owning the group. The holding companies in</p>

			this class do not provide any other service to the businesses in which the equity is held, i.e. they do not administer or manage other units.
10	Insurance Corporations	IC	Incorporated, mutual, and other entities whose principal function is to provide life, accident, health, fire, or other forms of insurance to individual institutional units or groups of units or reinsurance services to other insurance corporations.
11	Pension Funds	PF	Members of households participate in a social insurance scheme that will provide income in retirement (and often benefits for death or disability). Consists of only those social insurance pension funds that are institutional units separate from the units that create them.
12	Nonfinancial Corporations	NF	Corporations whose principal activity is the production of market goods or nonfinancial services.
13	Households	HH	A group of persons who share the same living accommodation, who pool some or all of their income and wealth, and who consume certain types of goods and services collectively, mainly housing and food.
14	NPISHs	NP	Entities mainly engaged in providing goods and services to households or the community at large free of charge or at prices that are not economically significant (and thus are classified as nonmarket producers), except those that are controlled and mainly financed by government units.
15	International Organizations (Applicable for NR Institutional Sector only)	IO	Entities established by formal political agreements between their members that have the status of international treaties; their existence is recognized by law in their member countries.