

Metadata – Remittance

File Naming convention: RSP-MMYYYY-16??? (alphacode)

Details in File: **Flat file (.csv only) to be zipped**, with “|” [pipe] as a delimiter. Extraction script should remove all “|” characters during the file extraction process. Formats of date, time, country and currency should be standardised as per below.

Previous metadata		New Metadata				Remarks on changes
No.	Field	No	Field	Description		
				Outward Remittance	Inward Remittance	
		Licensee Info				
1	Alphacode	1	Alphacode	Five-digit code issued by BNM (e.g. 16001)		No changes from previous metadata
2	Outletcode	2	Outletcode	12-digit code issued by BNM (e.g. 160010110000) ¹		
		Info of Person Conducting the Transaction (based in Malaysia)				
3	Customer Name	3	Customer Name	Name of sender (i.e. person sending the fund)	Name of recipient (i.e. person receiving the fund)	To standardise practices in the industry, i.e. to capture information of person conducting the transaction as customer for fields 3 – 10 (<i>not Entity information</i>)
4	Customer ID	4	Customer ID	Identification of the sender (e.g. NRIC, passport number), alphanumeric only (eg. 801010012222) and no special characters (“-“, “/“, blank space)	Identification of the recipient (e.g. NRIC, passport number), alphanumeric only (eg. 801010012222) and no special characters (“-“, “/“, blank space)	
5	Date of birth	5	Date of Birth	Date of birth of sender (format: “YYYYMMDD”)	Date of birth of recipient (format: “YYYYMMDD”)	
6	Nationality	6	Nationality	Nationality of sender (ISO 3166-1 Alpha-2 code, e.g. MY, SG)	Nationality of recipient (ISO 3166-1 Alpha-2 code, e.g. MY, SG)	
7	Address	7	Address	Address of sender (must not have ” ” (pipe character) in address)	Address of recipient (must not have ” ” (pipe character) in address)	
Not applicable		8	Contact Number ^	Contact number (home, office or mobile) of sender – to use only numbers and start with country code (e.g. 60123456789, 919977665511)	Contact number (home, office or mobile) of receiver – to use only numbers and start with country code (e.g. 60123456789, 919977665511)	To split the field 8 in previous metadata into two fields (9 and 10)
8	Occupation/ Nature of business	9	Occupation ^	Occupation of sender	Occupation of recipient	
		10	Name of employer/ nature of self-employment/ nature of business ^	- Salaried sender: Name of employer - Self-employed sender: Nature of self-employment / business (if person conducting transaction owns a business e.g. manufacturing)	- Salaried receiver: Name of employer - Self-employed receiver: Nature of self-employment / business (if person conducting transaction owns a business e.g. manufacturing)	

¹ For DFI and POS, to update only state codes

^ Not compulsory for transactions below RM3,000 (field can be left blank if no information is obtained).

		Info of Beneficial Owner (BO) ² (based in Malaysia) – compulsory for transactions conducted on behalf of Individual/ Entity ³				
23	BO Name	11	BO Name	Name of ultimate sender	Name of ultimate receiver	To capture information of entity or person the transaction is conducted on behalf for fields 11 – 16
9	Customer type	12	Type of customer	Customer type of the ultimate sender (i.e. “Individual”, “Company”, “Others” ⁴)	Customer type of the ultimate receiver (i.e. “Individual”, “Company”, “Others”)	
24	BO ID	13	BO ID / BO Company Registration Number	ID number of the ultimate sender, alphanumeric only and no special characters: - If ultimate sender is an “Individual”, ID – NRIC, passport (e.g. 801010012222) - If ultimate sender is a “Company”/ “Others”, ID – company registration number (e.g. 123456X)	ID number of the ultimate receiver, alphanumeric only and no special characters: - If ultimate receiver is an “Individual”, ID – NRIC, passport (e.g. 801010012222) - If ultimate receiver is “Company”/ “Others”, ID – company registration number (e.g. 123456X)	
Not applicable		14	BO Date of Birth / BO Incorporation Date of Company	- If ultimate sender is an “Individual” – date of birth (in YYYYMMDD) - If ultimate sender is “Company”/ “Others” – Incorporation date of company (in YYYYMMDD)	- If ultimate receiver is an “Individual” – date of birth (in YYYYMMDD) - If ultimate receiver is “Company” / “Others” – Incorporation date of company (in YYYYMMDD)	Previously not applicable
		15	BO Nationality	- If ultimate sender is an “Individual” – Nationality - If ultimate sender is “Company”/ “Others” – Registration Country of entity Format: ISO 3166-1 Alpha-2 code, e.g. MY, SG	- If ultimate receiver is an “Individual” – Nationality - If ultimate receiver is “Company”/ “Others” – Registration Country of entity Format: ISO 3166-1 Alpha-2 code, e.g. MY, SG	
		16	BO Address	Address of ultimate sender (must not contain pipe “ ” in the address)	Address of ultimate receiver (must not contain pipe “ ” in the address)	
		Info of Overseas Receiver/Sender (based outside of Malaysia)				
25	Overseas sender/ recipient name	17	Receiver/Sender Name	Name of receiver of fund	Name of sender of fund	No changes from previous metadata
26	Overseas sender/ recipient ID	18	Receiver/Sender ID	ID number of the receiver (e.g. NRIC, passport number, company registration number), alphanumeric only and no special characters (“-“, “/”, blank space)	ID number of the sender (e.g. NRIC, passport number, company registration number), alphanumeric only and no special characters (“-“, “/”, blank space)	

² BO: The ultimate sender/receiver of the transaction

³ Entity refers to a company or other corporate/non-profit organizations

⁴ Others: Trust, club, society, charity, etc

* Not compulsory for transactions above RM3,000 (field can be left blank if no information is obtained).

		Transaction Info				
10	Receipt No	19	Receipt No	Unique transaction number.		No changes from previous metadata
11	Date and time of transaction	20	Date and time of transaction	Date and time of the transaction (format “YYYYMMDD HH:MM”) – 24 hours format for time		
12	Transaction Type	21	Transaction Type	“Send” or “Cancelled”	“Receive” or “Cancelled”	
13	Type of E-Channel	22	Type of E-Channel #	If transaction is via e-channel (e.g. “Mobile Device” or “Computer”). ⁵		
14	IP Address	23	IP Address #	If transaction is via e-channel (e.g. 192.0.2.1).		
15	Currency Type	24	Currency Type	Type of Currency (format ISO 4217. E.g. USD, GBP, etc.).		
16	Foreign Currency Amount	25	Foreign Currency Amount	Amount in FC up to 2 decimal points (e.g. 9.99)		
17	Rate	26	Rate	Exchange rate up to 4 decimal points (e.g. 9.9999).		
18	Net Amount (RM), excluding charges/fees	27	Net Amount (RM), excluding charges/fees	Amount in RM up to 2 decimal points (e.g. 9.99).		
19	Charges/Fees (RM)	28	Charges/Fees (RM)	Amount in RM up to 2 decimal points (e.g. 9.99).		
20	Purpose	29	Purpose	Description of purpose of transaction.		
21	Source of Funds	30	Source of Funds	Source of fund/wealth.		
22	Destination/Source Country	31	Destination/Source Country	Country of destination	Country of origin	
		Other Info (apply to both inward and outward remittance)				
27	Recipient bank account number	32	Receiver bank account number / unique reference number (for cash pick-up)	Receiver’s bank account number for bank-in remittance transaction – to use only alphanumeric and no special characters (“-”, “/”, blank space) - Outward remittance transaction: Bank account number of receiver in destination country - Inward remittance transaction: Bank account number of receiver in Malaysia		No changes from previous metadata

⁵ “Mobile Device” includes both smartphones, tablets and other portable devices (accessed via mobile apps or mobile browser) while “Computer” includes both desktop and laptops (accessed via desktop apps or web browser)

To leave blank for non e-channel transactions.

28	Sender-recipient relationship	33	Sender-receiver Relationship	Relationship between sender and receiver of fund (i.e. Related, Non-related)	
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Example 1: Outward remittance, individual

Person X goes to Licensee A to remit money to his wife's bank account in India

- Columns 3 – 10: Information of Person X
- Columns 11 – 16: Left blank
- Columns 17 – 18: Information of the receiver (i.e. wife) in India
- Column 32: Wife's bank account number in India

Example 2: Outward remittance, company as ultimate sender/ BO

Company A wants to remit money to its business partner's bank account in Japan, i.e. Company B. Company A sends a representative (i.e. person R) to conduct the remittance at Licensee A

- Columns 3 – 10: Information of Person R
- Columns 11 – 16: Information of Company A, the ultimate sender
- Columns 17 – 18: Information of Company B
- Column 32: Company B's bank account number

Example 3: Outward remittance, company as ultimate sender/ BO, e-channel used

Company Y wants to remit money to its business partner in Hong Kong, i.e. Company Z via an online platform (e-channel). Person S is the representative of Company Y

- Columns 3 – 10: Information of Person S
- Columns 11 – 16: Information of Company Y, the ultimate sender
- Columns 17 – 18: Information of Company Z
- Column 32: Company Z's bank account number

Example 4: Outward remittance, individual sending on behalf of another individual (BO)

Person X goes to Licensee A on behalf of his friend in Malaysia (i.e. Person Q) to send money to his friend's family member (Person U) in Bangladesh

- Columns 3 – 10: Information of Person X
- Columns 11 – 16: Information of Person Q
- Columns 17 – 18: Information of his friend's family member, Person U
- Column 32: Person U's bank account number in Bangladesh (unique reference number if Person U collects money in cash)

Example 5: Inward remittance, individual

Person X goes to Licensee A in Malaysia to collect money sent from his friend living in Indonesia (i.e. Person Y) for his own use

- Columns 3 – 10: Information of Person X
- Columns 11 – 16: Left blank
- Columns 17 – 18: Information of his friend, Person Y
- Column 32: Person X's bank account number in Malaysia (unique reference number if Person X collects money in cash)