

NOTICE: REFLEX FOREIGN TELEGRAPHIC TRANSFER (FTT) PROCESS CHANGE

Thank you for using RHB Reflex.

Please be informed that starting on 20th June 2020, Reflex FEA Declaration Form submission will be via online. Customer will need to upload relevant supporting documents as a prove of relationship to the beneficiary during filling up the Declaration Form. The objective of this enhancement is to reduce number of customer walk-in to the Branches due to COVID-19 pandemic.

Please refer to attached User Guide on the new norm of submission of the Declaration Form.

Should you require further assistance, please visit our nearest RHB branches or call our Customer Care Centre at 03 - 9206 8118.

Thank you for your cooperation and continuous support for RHB Reflex.

Regards,
RHB Reflex

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Example of Document to Support Transaction based on Purpose of Payment

Purpose	FEA Purpose Code	Example of document to support transaction (non exhaustive)
Goods & Services	Trade	Invoice, bill of lading, purchase order, delivery order, supply contract, service, tenancy, rental agreements, payment advice
Foreign Worker Remittance or remuneration for Expatriates	Employment Abroad	Work Permit, Pay Slip or Letter from Company
Repatriation of dividend, royalties or fees	Investment	Extract of AGM, Board resolution, BNM approval, invoice, agreement or payment advice
Purchase or sale of ringgit equities / bonds	Investment	Purchase / Sale tickets, Broker confirmations / statements, Local custody confirmation / statements
Placement of ringgit deposits with a financial institution in Malaysia	Investment	Deposit brochure / Term-sheet / Prospectus or confirmation of the respective investment product
Purchase or Sale of property in Malaysia	Investment	Sales & Purchase Agreements, Contract agreements
Purchase, sale or margin call on ringgit futures	Investment	Purchase / Sale tickets, Broker confirmations / statements / Margin calls, Local custody confirmation / statements
Other ringgit-denominated financial instruments or Islamic financial instrument as approved by the relevant regulator	Investment	Deposit Brochure/ Term-sheet / Prospectus or Confirmation of the respective investment product
Lending to intercompany onshore	Others	Documentation regarding intra-group payment or agreement, Debit notes, BNM approval letter
Direct investment to Malaysian entities	Investment	Sales & Purchase agreement

Guides: RHB Reflex – Declaring Beneficiary by Sysadmin

Sysadmin1 Role:

1. Login as sysadmin1
2. Go to Administrative → FEA Declaration Form → FEA Declaration Form → Add

The screenshot shows the RHB Reflex dashboard for user 'syadmin1'. The navigation menu includes 'Task List', 'Administrative', 'Trade', 'Support', and 'Reports'. Under 'Administrative', there are sub-menus for 'Workflow Setup', 'User Maintenance', 'Account', 'Designated Fund Transfer Reference', and 'Auto Batch Amount'. The 'FEA Declaration Form' menu is expanded, showing options: 'Add', 'View/Print', 'Draft', 'Beneficiary Listing', and 'Status Inquiry'. A notification banner at the top right of the main content area reads: 'host return code for verification. You may proceed upon confirmation. Host return code: [redacted]'. Below this, a list of system announcements is displayed with expandable '+' icons:

- FTT OUR Charge
- GST 0% EFFECTIVE 1ST JUNE 2018
- Reflex EPF File Format Validation
- DuitNow and Instant Transfer Service Maintenance (28/06/2019 5.59AM to 6.09AM)

On the left side, there are links for 'How To Use Challenge Response', 'Contact Us', 'Need Help?', 'Treasury Rates', and 'Interactive User Guide'. The footer contains copyright information and links for 'FAQ', 'Terms & Conditions', 'Privacy', 'Client Charter', and 'Disclaimer'.

3. Corporate Details will show the information about customer information. Branch name is the branch where customer need to submit the signed Declaration Form together with supporting documents. If the branch name is wrong, please inform the Bank fur further action.

The screenshot shows the 'FEA Declaration Form - Add' page in RHB Reflex. The breadcrumb trail is 'Administrative > FEA Declaration Form > FEA Declaration Form > Add'. The page title is 'FEA Declaration Form - Add'. A section titled 'Corporate Details' is expanded, showing the following information:

Corporate ID 065409	Business Registration No CB11223344
Corporate Name CAHAYA BERHAD	Branch Jalan Tunku Ibrahim, Alor Setar

4. Enter your primary and secondary contact person details. The Bank will contact either primary or secondary person in relation to any FEA queries

Primary Contact Person (Person who are contactable by the Bank in relation to FEA matter) ^

Primary Name* **Office Tel Number***

Primary Contact 03111133333

Email* **Mobile Number***

user_reflex38@bgiuatdom.rhbgroup.com 60 123619195

Designation*

Primary Contact

Secondary Contact Person (Person who are contactable by the Bank in relation to FEA matter) ^

Secondary Name* **Office Tel Number***

Secondary Name 0322222211

Email* **Mobile Number***

user_reflex39@bgiuatdom.rhbgroup.com 60 123619195

Designation*

Secondary Contact

5. Declare your resident and domestic borrowing status.

Resident Status ^

Resident Status*

Yes No

Domestic Ringgit Borrowing ^

Currently I / We DO NOT have any Domestic Ringgit Borrowing* with any financial institutions in Malaysia and in the event I/we have any Domestic Ringgit Borrowing*, I / we undertake to inform the Bank immediately.

Currently I / We have Domestic Ringgit Borrowing * with one or more financial institutions in Malaysia and the conversion of Ringgit Malaysia into foreign currency for the purpose of investment and transfer from Trade MCA into Investment MCA, will not cause any infringement to the investment limit as in tooltip.

6. Choose the option either manually enter the beneficiary details or via file upload.

Beneficiary Option ^

Beneficiary Details File Upload

7. Option 1 - Manually enter the beneficiary details

- a. Enter your beneficiary details which you want to declare. One beneficiary can declare up to five purpose codes. Click on Supporting Document button to upload relevant documents to prove the relationship with the beneficiary. Click Add button to move the beneficiary details into listing table.

Beneficiary Details
↑

Beneficiary Nickname*

Beneficiary Name*

Country*

Currency*

IBAN A/C / Normal A/C*

Swift Code*

Same Group of Entities*

Yes No

Supporting Document

Purpose 1*

FEA Purpose Code*

Purpose of Payment Code*

Payment Code*

- b. Click Browse (1) to select the file to be uploaded. Please take note that only non-editable document is acceptable by the system. Click Add (2) to add the document. If customer wrongly select document and wish to remove it, tick the checkbox (3) and click on Remove (4). Once done, click Back (5) for returning to previous page.

Administrative > FEA Declaration Form > FEA Declaration Form > Add
↑

FEA Supporting Document

Beneficiary Details
↑

Beneficiary Nickname

Salted KR USD

Country

KOREA, REPUBLIC OF

IBAN A/C / Normal A/C

/919591959195

Same Group of Entities

No

Beneficiary Name

Spicy Salted Limited

Currency

US DOLLAR

Swift Code

AIKRRKRS1XXX

FEA Purpose Code / Purpose of Payment Code

Trade - 09001

Select Upload File
↑

Attachment Description*

File Name*

no file selected.

Add

Uploaded File
↑

	Uploaded Date	Attachment Description	File Name	File Size	Created By	Actions
<input checked="" type="checkbox"/>	19-11-2020	Upload supporting document	2677_001.pdf	37.9 KB	sysadmin1	View

Remove

Back

- c. Beneficiary Details Listing will show all beneficiary details. Customer may opt to remove if the details are wrong.

Beneficiary Details Listing
↑

	Beneficiary Nickname	Beneficiary Name	Country	Currency	IBAN A/C / Normal A/C	Swift Code	FEA Purpose Code- Purpose of Payment Code	Same Group of Entities	Supporting
<input type="checkbox"/>	Salted KR USD	Spicy Salte d Limited	KOREA, REPUBLIC OF	US DOLLAR	/919591959195	AIKRKRS1XXX	Trade - 09001	N	Support
<input type="checkbox"/>	Spicy KH USD	Spicy Salte d Pte., Ltd	CAMBODIA	US DOLLAR	/4784038	ACBCKHP1XXX	Trade - 09001 Trade - 04000	N	Support

Remove
Save as Draft
Continue

- d. Click on Continue button.

- e. At Acknowledgement page, perform the authentication challenge code and key in the token number.

Beneficiary Details Listing
↑

	Beneficiary Nickname	Beneficiary Name	Country	Currency	IBAN A/C / Normal A/C	Swift Code	FEA Purpose Code- Purpose of Payment Code	Same Group of Entities	Supporting Docum
	Salted KR USD	Spicy Salte d Limited	KOREA, REPUBLIC OF	US DOLLAR	/919591959195	AIKRKRS1XXX	Trade - 09001	N	Supporting Do
	Spicy KH U SD	Spicy Salte d Pte., Ltd	CAMBODIA	US DOLLAR	/4784038	ACBCKHP1XXX	Trade - 09001 Trade - 04000	N	Supporting Do

Back
Submit

- f. Click on Submit button.

8. Option 2 - Via file upload

- a. Prepare the file in xls/xlss/csv by referring to the file format in Appendix.

Reflex2 US USD	Reflex FEA File Upload	UNITED STATES OF AMERICA	US Dollar	0987654321	ABAIUS31XXX	N	PC001	09001	PC001	05000		
Cactus CN USD	Cactus Crisp Limited	China	US Dollar	1234567890	ABOCCNB080	N	PC001	04000	PC001	09001		
Cactus SG SGD	Cactus Crisp Limited S	Singapore	Singapore Dollar	0987654321	AGRISG2XXXX	N	PC001	04000	PC001	09001	PC006	15100

- b. Choose option as File Upload.
- c. Click on Browse button, choose the file prepared and click Open.
- d. Click Submit.

Beneficiary Option
↑

Beneficiary Details File Upload

Select Uploaded File
↑

File Name*

Browse... declared 1 bene v1.6.xlsx

Submit

e. Acknowledgement page will appear with below message.

Administrative > FEA Declaration Form > FEA Declaration Form > Add

Upload - Acknowledgement

Upload Status
↑

The Uploaded batch is currently being processed. Please check the Check Upload Status menu later.

f. Go to Administrative → FEA Declaration Form → Upload Status.

Administrative > FEA Declaration Form > FEA Declaration Form > Upload Status

Check Upload Status

Upload File Status
↑

Transaction Date	File Name	Status	Reason	Reference Number
14-07-2020 12:49:11	declared 1 bene v1.6.xlsx	Successful		200714843540
14-07-2020 11:43:32	declared 1 bene v1.5.xlsx	Successful		200714843536
14-07-2020 11:42:12	declared 1 bene v1.4.xlsx	Unsuccessful	Click here for details	

g. Look for the File Name and its status. If the status is Successful, proceed to the Draft module to proceed. If the status is Unsuccessful, click on the hyperlink to view the details.

Administrative > FEA Declaration Form > FEA Declaration Form > Upload Status

Check Upload Status

Reason
↑

Line 1 : Invalid Country.

Line 1 : Invalid Swift Code for selected Country.

h. Go to Administrative → FEA Declaration Form → Draft and click on the Reference Number.

Administrative > FEA Declaration Form > FEA Declaration Form > Draft

FEA Declaration Form - Draft

Draft Listing
↑

Reference Number	Total Beneficiary	Creation Date
200714843540	3	14-07-2020

Page 1 of 1

- i. Scroll down to Beneficiary Details Listing to view the uploaded beneficiary details. Click on Supporting Document button for every beneficiary to upload supporting document.

Beneficiary Details Listing									
Beneficiary Nickname	Beneficiary Name	Country	Currency	IBAN A/C / Normal A/C	Swift Code	FEA Purpose Code- Purpose of Payment Code	Same Group of Entities	Supporting Document	
<input type="checkbox"/>	Crispy CN USD	Eat Crispy., Crisp Limited	CHINA	US DOLLAR	112233445566778899	ABOCCNBJ080	Trade - 04000	N	<input type="button" value="Supporting Document"/>
<input type="checkbox"/>	Crispy SG SGD	Eat Crispy (S), Limited	SINGAPORE	SINGAPORE DOLLAR	6575675345423	AGRISG2XXX	Trade - 04000 Trade - 09001	N	<input type="button" value="Supporting Document"/>
<input type="checkbox"/>	Crispy MY USD	Eat Crispy Sdn Bhd	MALAYSIA	US DOLLAR	0987654321	MBBEMYKLX	Trade - 09001	N	<input type="button" value="Supporting Document"/>

- j. Click on Continue button.
- k. Click on Submit button to proceed.

9. Declaration Form is being flowed to Sysadmin2 for authorization.

Administrative > FEA Declaration Form > FEA Declaration Form > Add

FEA Declaration Form - Add

Successful
Transaction(s) is successfully sent for approval.

Sysadmin2 Role:

1. Login as Sysadmin2
2. Click on Pending Authorization from the Home screen

The screenshot shows the RHB Reflex Home screen. At the top, there are navigation tabs: Home, Task List, Administrative, Trade, Support, and Reports. Below the tabs, the 'Home' section contains a 'You Have' summary with 'Pending Authorization' (1) and 'Message' (0). To the right, there is a message: 'Please check the host return code for verification. You may proceed upon confirmation. Host return code:'. Below this is an 'Alert / Notices' section with several red alerts, each with a '+' icon to expand: 'FOREIGN EXCHANGE ADMINISTRATION IMPLEMENTATION', 'FTT OUR Charge', 'GST 0% EFFECTIVE 1ST JUNE 2018', 'Reflex EPF File Format Validation', and 'Discontinuation of SEK Currency in RHB Reflex'. On the left side, there is an 'Information Management' section with links for 'How To Use Challenge Response', 'Contact Us', 'Need Help?', 'Treasury Rates', 'Interactive User Guide', and 'Reflex File Generators'.

3. Click on FEA Declaration Form inside the Authorizer (Pending Authorization) Transaction(s) table.

The screenshot shows the 'Corporate - Transaction(s) Authorization' page. The breadcrumb trail is 'Task List > Consolidated Transaction(s) Authorization Inquiry'. The main heading is 'Corporate - Transaction(s) Authorization'. Below this is a section titled 'Authorizer (Pending Authorisation) Transaction(s)'. It contains a table with two columns: 'Transaction Type' and 'Total Transactions'. There is one row with 'FEA Declaration Form' and '1'. Below this is a section titled 'Rejected Transaction(s)' which shows 'No Record Found'.

Transaction Type	Total Transactions
FEA Declaration Form	1

4. Summary of the Declaration Form submitted by Sysadmin1 will appear in Authorizer Form Transaction(s) table. Click on the Reference Number to view the details.

The screenshot shows the 'FEA Declaration Form - Transaction(s) Authorization' page. The breadcrumb trail is 'Task List > Consolidated Transaction(s) Authorization Inquiry'. The main heading is 'FEA Declaration Form - Transaction(s) Authorization'. Below this is a section titled 'Authorizer Form Transaction(s)'. It contains a table with five columns: 'Reference Number', 'Total Beneficiary', 'Entry Date', 'Action', and 'Status'. There is one row with '200103828781', '2', '03-01-2020', 'New', and '0/1'. At the bottom right, it says 'Page 1 of 1'.

Reference Number	Total Beneficiary	Entry Date	Action	Status
<input type="checkbox"/> 200103828781	2	03-01-2020	New	0/1

5. Click on the Supporting Document button to view the supporting document uploaded by Sysadmin1.

Beneficiary Details Listing ^

Beneficiary Nickname	Beneficiary Name	Country	Currency	IBAN A/C / Normal A/C	Swift Code	FEA Purpose Code- Purpose of Payment Code	Same Group of Entities	Supporting Document
Salted KR USD	Spicy Salte d Limited	KOREA, REPUBLIC OF	US DOLLAR	/9195919591 95	AIKRKRS1XXX	Trade - 09001	N	Supporting Document
Spicy KH USD	Spicy Salte d Pte., Ltd	CAMBODIA	US DOLLAR	/4764038	ACBCKHP1XXX	Trade - 09001 Trade - 04000	N	Supporting Document

Workflow Information ^

User ID	Role	Action	Date & Time	Reason
sysadmin1	Data Entry	Submitted	19-11-2020 12:35:09	

Authentication

Challenge Code
1234567890

Token*

[Back](#) [Print](#) Return Reject Approve

6. Perform the authentication challenge code and key in the token number.

7. Click on Approve button.

8. Declaration Form has been successfully approved by Sysadmin2.

Task List > Consolidated Transaction(s) Authorization Inquiry

FEA Declaration Form - Transaction(s) Authorization

✓

Successful

Transaction(s) has been successfully approved.

Authorizer Transaction(s) ^

Reference Number	Total Beneficiary	Action	Status	Reason
200103828781	2	Authorize	Successful	

Print

Guide: RHB Reflex – FTT Transaction to Declared Beneficiary by CFO

Maker Role:

1. Login to Reflex with Maker role.
2. Go to Payment → Foreign → Foreign Telegraphic Transfer.

The screenshot shows the RHB Reflex interface. At the top, there is a navigation bar with 'Payment' selected. Below it, a dropdown menu is open, showing 'Foreign' selected. The main content area displays a sidebar with various links like 'Forex Exchange Rates Inquiry' and 'Money Market Rates Inquiry'. The main panel shows a grid of service icons: 'Transaction Status Inquiry', 'RHB 3rd Party Transfer', 'Bulk Payment', and 'Financial Supply Chain'. Below this is an 'Alert / Notices' section with several red text alerts, including 'FOREIGN EXCHANGE ADMINISTRATION IMPLEMENTATION', 'FTT OUR Charge', 'GST 0% EFFECTIVE 1ST JUNE 2018', 'Reflex EPF File Format Validation', and 'DuitNow and Instant Transfer Service Maintenance (28/06/2019 5.59AM to 6.09AM)'.

3. Select the Debit Account Number in section A. Applicant Details.

The screenshot shows the 'Foreign Telegraphic Transfer' form in the 'Applicant Details' section. The form contains several input fields: 'Debit Account Number*' with a search icon, 'Business/Company Reg. Number*', 'Address*' (with sub-fields for ADDRESS 001, ADDRESS 002, Selangor, and malaysia), 'Postcode*' (with value 48000), and 'Contact No.' (with value 123619195).

4. Go to section C. Beneficiary Details and click on the magnifying glass at the Name.

5. Search the Beneficiary by name or account number. Leave empty and click Submit button if want to list down all beneficiaries.

6. List of Beneficiaries will be shown. Select the Beneficiary from the Beneficiary Listing. The listing will be available in this screen after the Bank approve the Declaration Form.

Name	Account No.
Cahaya SG USD	/54342424
PanaDell US USD	/342234565657
LS2 JP JPY	/123465574324
Hewlet US USD	/45678347529340942
Cahaya MY USD	/6765465224
azroy US USD	/234234234
Kipas SG USD	/7564534543445
Volume FR EUR	/FR879972342345657

7. Once the Beneficiary selected, fields below will be auto-populated as per Declaration Form.
 - a. IBAN A/C / Normal A/C
 - b. Name
 - c. Remit to Own
 - d. Beneficiary Bank (SWIFT Code)

8. Enter the remaining mandatory fields as per * indicator

9. Go to section B. Payment Details, enter the amount and FX Mode. Country and Currency will be auto populated based on Declaration Form.
10. Click on Supporting Document button to upload relevant document.

B. Payment Details
^

Country*

SINGAPORE

Currency*

US DOLLAR

TT Amount*

50000.00

FX Mode*

Special Rate

 Contract Rate

Rate 4.174

Equivalent Amount (MYR)
RM 208,700.00

Payment Date

29/07/2019

📅

Payment Advice

Supporting Document

11. Key in the description in Attachment Description field.
12. Click on Browse button and select the supporting document to be uploaded.
13. Click on Add button.
14. Click on Back button to return to the transaction screen.

Select Upload File
^

Attachment Description*

Supporting Documents

File Name*

Browse...

fea declaration test print.pdf

Add

Uploaded File
^

Uploaded Date	Attachment Description	File Name	File Size	Created By	Actions

Remove

[Back](#)

15. Complete the information in section D. Cash Balance of Payment Information.

16. FEA Purpose Code and Payment Purpose or Bulk P Info will be determined by the CBOP rules. Only declared purpose code will be available for selection.

D. Cash Balance Of Payment Information
^

FEA Purpose Code*

Please Select
▼

Payment Purpose

Please select
▼

Payment Codes

Bulk P Info

Please select
▼

BNM Approval Reference

Relationship with Beneficiary

Please select
▼

Entity Type

Please select
▼

Payment Description

17. Read the Declaration of Payment and tick the checkbox. Click on Continue button to proceed.

Declaration of Payment
^

For our account and risk and without responsibility or liability to the Bank and subject to the terms and conditions of Reflex Cash Management which we have read and understood. Please effect the transfer as specified above.

We CAHAYA BERHAD, Business Registration No. CB11223344 hereby declare that the information given on this Form is true and correct and in compliance with the Foreign Exchange Administration Rules and the Central Bank of Malaysia 1958. We shall be fully responsible for any inaccurate, untrue or incomplete information provided in this Form. We also authorize the bank to make this information available to Bank Negara Malaysia in compliance with the Foreign Exchange Administration Rules and the Central Bank of Malaysia Act 1958.

Notes:

- *Payment request that passed today's currency cut-off time will be processed today but with next working day's value date.
- *Please click [here](#) to view the currency cut-off time. Kindly note that your account will be debited once your payment has been submitted and processed.
- *CHIPS/FedWire is mandatory for USD TT. Please key in //FW or //CH in front
- *IBAN AC. is mandatory for payment to IBAN participating countries.
- *For MCA transaction, charges will be calculated in US Dollars and will be converted into and charged in Remit Currency of the relevant account.

↶

Bulk Payment

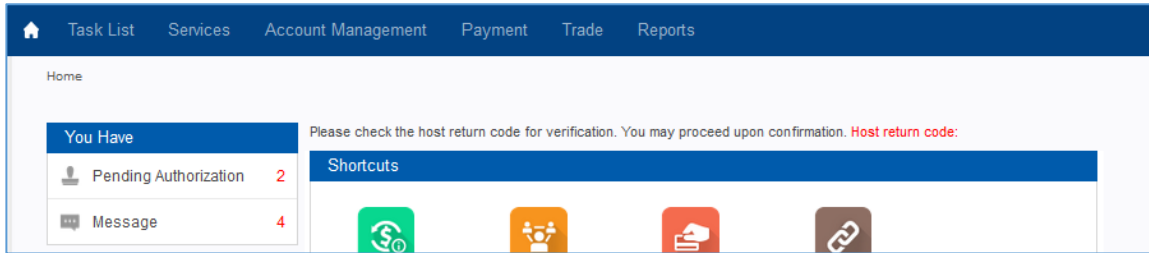
[Save As Template](#)

Continue

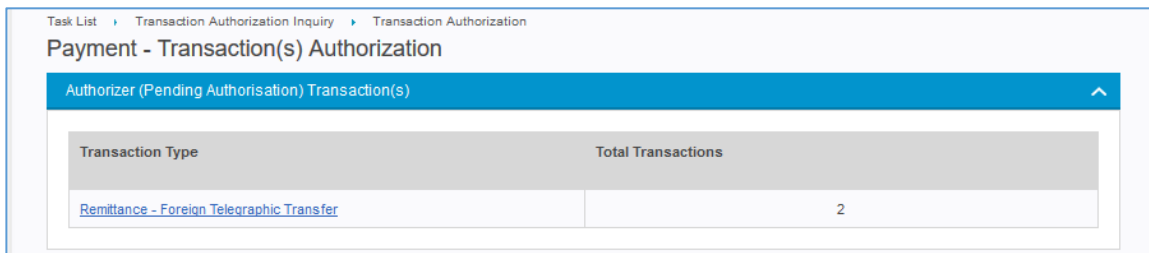
18. In the Preview page, go to Authentication section. Perform the Challenge Code and enter the token number. Click on Submit button to proceed.

Authorizer Role:

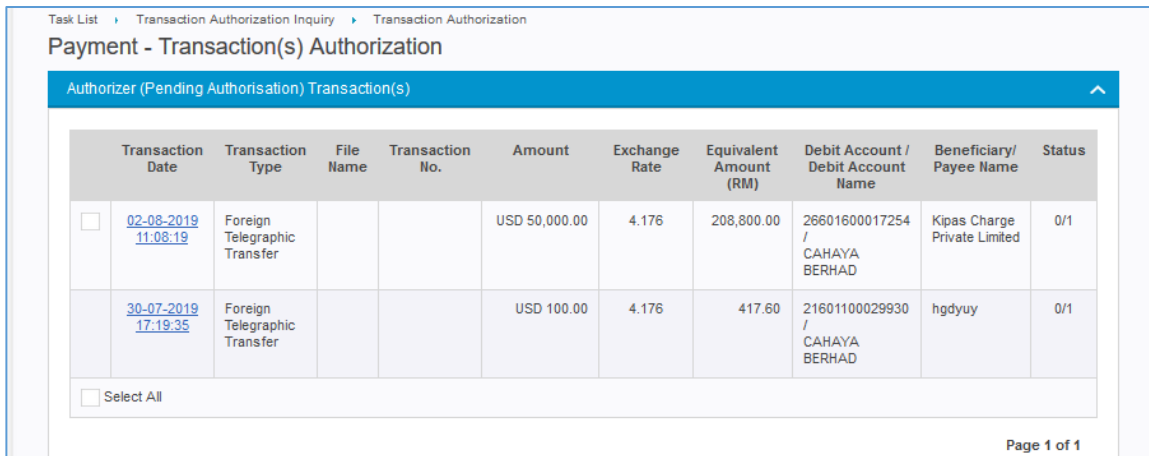
1. Login to Reflex with Authorizer role.
2. Click on Pending Authorization in the Home screen.



3. Click on Remittance - Foreign Telegraphic Transfer in Authorizer (Pending Authorization) Transaction(s) table.



4. Click on the hyperlink for the transaction to be approved.



- At Payment - Transaction(s) Authorization page, scroll to section C. Beneficiary Details to view the supporting documents uploaded by the Maker.

C. Beneficiary Details
^

IBAN A/C / Normal A/C /7564534543445	Name Kipas Charge Private Limited
IC/ID No. 457738Q	Contact No.
Beneficiary Resident Status Non Resident	Customer Reference No.
Details of Charges Shared	Are you sending this transaction on behalf of your foreign worker? No
Remit To Own No	Payment Information Payment Information
Address Address 1 Address 2	Additional Information
Beneficiary Bank SWIFT Code ABNMSG2AXXX	Required Intermediary Bank? No

Beneficiary Email Address

Payment Advice
Supporting Document

- Scroll to section Uploaded File and click on View hyperlink. Click Back button to return to Transaction Authorization screen.

Uploaded File
^

Uploaded Date	Attachment Description	File Name	File Size	Created By	Actions
02-08-2019	supporting document	fea declaration test print.pdf	357.0 KB	maker1	View

[Back](#) Print

- Go to Authentication section. Perform the Challenge Code and enter the token number. Click on Submit button to approve the transaction.

Authentication
^

Challenge Code
 1234567890

Token*

Reason to Reject*


[Bulk Payment](#)

[Back](#) [Print](#) [Reject](#) Approve

8. Transaction will be approved and submitted to the Bank for processing.

Task List > Transaction Authorization Inquiry > Transaction Authorization

Payment - Transaction(s) Authorization

 **Successful**
Your request is successfully submitted. Please check transaction Status field for confirmation.

Transaction Date	Transaction Type	File Name	Transaction No.	Amount	Exchange Rate	Equivalent Amount (MYR)	Debit Account / Debit Account Name	Beneficiary/ Payee Name	Action	Status
02-08-2019 11:08:19	Foreign Telegraphic Transfer			USD 50,000.00	4.1760	208,800.00	26601600017254 / CAHAYA BERHAD	Kipas Charge Private Limited	Authorize	Proce

List of Purpose Code and its Description

Ringgit Malaysia (RM) Equivalent

PURPOSE CODE	PURPOSE DESCRIPTION / DEFINITION	Ringgit Malaysia (RM) Equivalent			FEA Purpose Code
		0 - 10,000.99	10,001.00 - 200,000.99	> 200,001.00	
GOODS					
00000	Food and live animals Merchandise consisting of the following: (a) Live animals, meat, meat preparations, birds' eggs, and dairy products; (b) Fish, crustaceans and mollusks; (c) Vegetables and fruits; and (d) Edible products and feed stuff e.g. cereals, cereal products, sugar, sugar preparations, honey, coffee, tea, cocoa, spices, feeding stuff for animals (excluding unmilled cereals) and other edible products.	NA		✓	PC001 - Trade
01000	Beverages and tobacco	NA		✓	PC001 - Trade
02000	Crude materials, inedible, except fuels Merchandise consisting of the following: (a) Crude rubber (natural, synthetic and reclaimed) and rubber products; (b) Cork-wood and wood products e.g. wood, saw logs, veneer logs, sawn timber, and wooden railway sleepers; (c) Textiles; (d) Metalliferous ores and metal scrap; and (e) Other crude materials e.g. hides, skins, raw fur skins, oil seeds, oleaginous fruits, pulp, waste paper, crude fertilizers, crude minerals, crude animal, and vegetable material including unmilled cereals.	NA		✓	PC001 - Trade
03000	Mineral fuels, lubricants and related materials Merchandise consisting of the following: (a) Refined petroleum and other related petroleum products; (b) Crude petroleum; (c) Natural gas and related manufactures; (d) Electric current, coal, coke and briquettes; and (e) Other minerals, fuel and lubricants.	NA		✓	PC001 - Trade
04000	Animal and vegetable oils, fats and waxes Merchandise consisting of the following: (a) Animal or vegetable oils and fats e.g. soya bean oil, groundnut oil, corn oil (crude, refined or fractionated) and coconut oil; (b) Crude and refined palm oil; (c) Palm kernel oil; and (d) Other animal and vegetable oils, fats and waxes.	NA		✓	PC001 - Trade
05000	Chemicals and related products, not classified elsewhere Merchandise consisting of the following: (a) Industrial chemicals (including organic and inorganic); (b) Dyeing, tanning and colouring materials; (c) Medicinal and pharmaceutical products; (d) Essential oils, resinoids and perfume materials; toilet, polishing and cleansing preparations; (e) Plastics in primary and non-primary forms; and (f) Other chemicals (including manufactured fertilizers).	NA		✓	PC001 - Trade
06000	Manufactured goods Merchandise consisting of the following: (a) Rubber manufactures; (b) Textile yarn, fabrics, made-up articles, and related products; (c) Iron and steel; (d) Non-ferrous metals and tin; (e) Other metal manufactured goods; (f) Leather, leather manufactures, dresses furskins, cork and wood manufactures (excluding furniture) (g) Paper, paperboard, article of paper pulp, paper or paperboard; (h) Other non-metallic mineral manufactures; and (i) Other manufactured goods.	NA		✓	PC001 - Trade
07000	Machinery, non-customised packaged software and transport equipment Merchandise consisting of the following: (a) Power generating machinery and equipment; (b) Non-customised packaged software; (c) Specialised machinery and general industrial machinery and equipment i.e. commercial on-the-shelf software and application e.g. Microsoft Office Suites; (d) Office machines, EDP Equipment, metalworking machinery and machine parts; (e) Computers and related parts and components; (f) Other office machines and equipment; (g) Telecommunications, sound recording and reproducing apparatus and equipment; (h) Video and audio recordings on physical media i.e. disks and other devices; (i) Electrical machinery, apparatus, appliances and parts thereof; (j) Integrated circuits; (k) Memory Chips (including flash memories); (l) Other semiconductors, cathode thermionic valves and tubes, photocells, etc.; and	NA		✓	PC001 - Trade

Ringgit Malaysia (RM) Equivalent

PURPOSE CODE	PURPOSE DESCRIPTION / DEFINITION	0 - 10,000.99	10,001.00 - 200,000.99	> 200,001.00	FEA Purpose Code
	(m) Transport equipment and related spare parts e.g. aircraft, ships, yachts, road vehicles, and railway coaches, satellite and satellite launchers, and other related machinery and transport equipment thereof.				
07100	Power lines, pipelines and undersea communication cables Merchandise consisting of power lines, pipelines and undersea communication cables.	NA		✓	PC001 - Trade
08000	Miscellaneous manufactured articles Merchandise consisting of the following: (a) Furniture and parts thereof; (b) Articles of apparel and clothing accessories, bags and footwear; (c) Professional, scientific, photographic and optical instruments and apparatus, watches and clocks; (d) Military and defence equipment; and (e) Other manufactured articles, including prefabricated building materials, sanitary ware, plumbing, heating and lighting fixtures and fittings; and (f) Optical goods, watches and clocks and other manufactured articles thereof.	NA		✓	PC001 - Trade
09000	Commodities and miscellaneous transactions, not classified elsewhere Merchandise consisting of the following: (a) Miscellaneous transactions n.c.e consisting of postal packages; (b) Special transactions and commodities e.g. water supply, personal and household effects; (c) Trade samples, returned goods, ship and aircraft spares, unissued banknotes, securities and coins except gold coins; and (d) Bunkers and stores e.g. fuels, provisions, stores and supplies procured in airports/ports by aircraft, ships and other vessels.	NA		✓	PC001 - Trade
09100	Refunds relating to goods transactions To be used for any refund of Goods occurring in a different year i.e. original transaction occurred in year 1. Refund occurred in year 2. For refunds occurring in the same year as the original transaction (year of original transaction = year of refund), to use the same Goods purpose code as per the original transaction.	NA		✓	PC001 - Trade
09700	Non-monetary gold Merchandise consisting of the following: (a) Gold in the form of bullion e.g. coins, ingots or bars with purity of at least 995 parts per thousands; and (b) Gold powder and gold in other unwrought or semi manufactured forms. Note: Jewellery, watches, and other merchandise that contains gold or augmented with gold are excluded from this classification and should be part of their respective goods category.	NA		✓	PC001 - Trade
16711	Merchanting trade within Malaysia Payments by Residents to Non -Residents for purchase of goods within Malaysia, without crossing the national frontierReceipts by Residents from Non-Residents for sales of goods within Malaysia, without crossing the national frontier It also includes payments/receipts for purchases/sales of Non-resident owned goods by/to residents within Malaysia. Note: Previously was part of "Services and Income", reclassified to "Goods".	NA	✓	✓	PC001 - Trade
16712	Merchanting trade Payments to/receipts from Non-residents abroad in settlement of goods acquired from, and relinquished again, to another Non-resident abroad without crossing the national frontier. It also includes payments/receipts for purchases/sales of Non-resident owned goods by/to residents within Malaysia. Note: Previously was part of "Services and Income", reclassified to "Goods".	NA	✓	✓	PC001 - Trade
09001	Goods (Broad Classification) Payments to/receipts from Non-residents for the settlement of goods or merchandises such as: (a) Food and live animals; (b) Beverages and tobacco; (c) Crude materials, inedible, except fuels; (d) Mineral fuels, lubricants and related materials; (e) Animal and vegetable oils, fats and waxes; (f) Chemicals and related products, not classified elsewhere; (g) Manufactured goods; (h) Machinery, non-customised packaged software and transport equipment; (i) Power lines, pipelines and undersea communication cables; (j) Miscellaneous manufactured articles; (k) Commodities and miscellaneous transactions, not classified elsewhere; (l) Refunds relating to goods transactions; and (m) Non-monetary gold.	NA	✓		PC001 - Trade
SERVICES AND INVESTMENT INCOME					
10010	Goods for processing (manufacturing services) Payments to/receipts from Non-resident for fees charged on goods received/dispatched for the purpose of processing which covers processing, assembly, labelling, packing and so forth to which this company does not own the goods processed. Inclusive of oil refining, liquefaction of natural gas, assembly of clothing and	NA	✓	✓	PC001 - Trade

Ringgit Malaysia (RM) Equivalent

PURPOSE CODE	PURPOSE DESCRIPTION / DEFINITION	0 - 10,000.99	10,001.00 - 200,000.99	> 200,001.00	FEA Purpose Code
	assembly of electronics. Excludes prefabricated construction and labelling, and packing incidental to transport.				
Freight on Goods					
<i>Payments to/receipts from Non-resident for the transportation of goods, including the loading on board and the unloading of goods from carriers if contracts between owners of goods and carriers require that the latter provide that service.</i>					
11110	Freight by air Inclusive of the loading on board and the unloading of goods from aircrafts if contracts between owners of goods and carriers require that the latter provide that services.	NA	✓	✓	PC001 - Trade
11120	Freight by sea Inclusive of the loading on board and the unloading of goods from seagoing vessels if contracts between owners of goods and carriers require that the latter provide that services. Excludes transport by underwater pipelines (to be included under other modes of transportation).	NA	✓	✓	PC001 - Trade
11130	Freight by other modes of transportation Inclusive of the loading on board and the unloading of goods from trains, trucks or other mode of transportation not identified elsewhere if contracts between owners of goods and carriers require that the latter provide that services. Include inland waterway transport i.e. rivers, canals and lakes; pipeline transport for transportation of petroleum, water, and gas; and electricity transmission from point of supply to transformers platform prior to distribution to consumers. Exclude distribution of petroleum, water, gas and electricity to consumers.	NA	✓	✓	PC001 - Trade
Passenger Fare					
<i>Payments to/receipt from Non-resident for the fares and other expenditure relating to international carriage of passengers and also other incidental expenses (e.g. excess baggage, other personal accompanying effects, food, drink, etc.) that passengers incur while on board the carriers. Inclusive of taxes levied on passenger services i.e. sales or value-added taxes; fares of package tours, charges for excess baggage, vehicles, or other personal accompanying effects, and food, drink; and other items purchased on board of carriers.</i>					
11210	Passenger fare by air	NA	✓	✓	PC001 - Trade
11220	Passenger fare by sea	NA	✓	✓	PC001 - Trade
11230	Passenger fare by other modes of transportation	NA	✓	✓	PC001 - Trade
Airport and Port Services					
12110	Airport services Payments to or receipts from Non-resident for services relating to cargo handling, storage and warehousing charges, pilotage, navigational aid and towage, air traffic control, cleaning of transport equipment in airports and airport landing facilities which are not included in freight services. Inclusive of associated agents' fees such as freight forwarding or brokerage services.	NA	✓	✓	PC001 - Trade
12120	Port services Payments to or receipts from Non-resident for services relating to stevedoring and cargo handling, storage and warehousing charges, harbour dues and fees, anchorage and berthing facilities, tug boat services, pilotage, navigational aid and towage, cleaning of transport equipment at ports which are not included in freight services. Inclusive of associated agents' fees such as freight forwarding or brokerage services.	NA	✓	✓	PC001 - Trade
12130	Other terminal facilities Payments to or receipts from Non-resident for services relating to the process of recovering a ship, its cargo or other property after a shipwreck or other casualty. Inclusive of towing, re-floating, patching or repairing of sunken or grounded vessels or ships.	NA	✓	✓	PC001 - Trade
Charter (voyage and slot)					
12210	Charter of aircraft (with crew) Payments to or receipts from Non-resident for the rentals of commercial aircrafts (with crews) for limited periods for the carriage of passengers. Exclude rentals or charters without crews (operating leasing) or financial leases.	NA	✓	✓	PC001 - Trade
12220	Charter of ships and vessels (with crew) Payments to or receipts from Non-resident for the rentals of commercial vessels or ships (with crews) for limited periods for the carriage of passengers. Exclude rentals or charters without crews (operating leasing) or financial leases.	NA	✓	✓	PC001 - Trade
12230	Charter of other modes of transport (with crew) Payments to or receipts from Non-resident for the rentals of commercial coaches and other mode of transport not identified elsewhere (with crews) for limited periods for the carriage of passengers. Exclude rentals or charters without crews (operating leasing) or financial leases.	NA	✓	✓	PC001 - Trade
Operating Leasing					
12310	Rentals/operating leasing of aircraft (without crew) Payments to/receipt from Non-resident for operational leases or rental of aircraft (without crews).	NA	✓	✓	PC001 - Trade

Ringgit Malaysia (RM) Equivalent

PURPOSE CODE	PURPOSE DESCRIPTION / DEFINITION	0 - 10,000.99	10,001.00 - 200,000.99	> 200,001.00	FEA Purpose Code
12320	Rentals/operating leasing of ships and vessels (without crew) Payments to/receipt from Non-resident for operational leases or rental of ships and vessels (without crews).	NA	✓	✓	PC001 - Trade
12330	Rentals/operating leasing of other transport equipment (without crew) Payments to/receipt from Non-resident for operational leases or rental of other transportation equipment such as railways cars, containers, rigs and etc. (without crews).	NA	✓	✓	PC001 - Trade
16780	Rentals/operating leasing of dwellings, other buildings and machinery Payments to/receipt from Non-resident for operational leases or rental of real estate, i.e. buildings and land; rent and operational lease of structures, machinery and equipment (exclude transport equipment). Exclude rental or operational leases of real estates by international organisations, embassies or other government-related institutions.	NA	✓	✓	PC001 - Trade
12140	Postal and courier services Payments to or receipts from Non-resident for services of pickup, transport and delivery of letters, newspapers, periodicals, brochures, other printed matter, parcels and packages. Also include post office counter services such as sales of stamps, poste restante services, telegram services and mailbox rental services. Exclude financial services rendered by postal administration entities, mail preparation services (other business services) and services related to postal communication systems (telecommunication services).	NA	✓	✓	PC001 - Trade
12400	Fees for salvage operations Payments to/receipts from Non-resident for services provided at terminal facilities for coaches, trucks or other mode of transport not classified elsewhere which are not included in freight services. Inclusive of associated agents' fees such as freight forwarding or brokerage services.	NA	✓	✓	PC001 - Trade
12500	Repair and maintenance of aircraft, ships and other transport equipment Payments or receipts of maintenance and repair work by residents on goods that are owned by nonresidents (and vice versa). The repairs may be performed at the site of the repairer or elsewhere. Repairs and maintenance on ships, aircraft, and other transport equipment are included in this item. Exclude cleaning of transport equipment, construction maintenance and repairs, and maintenance and repairs of computers.	NA	✓	✓	PC001 - Trade
Travel (exclude passenger fares)					
<i>Personal travel</i>					
13110	Goods and services purchased by travellers Payments to or receipts from Non-resident for purchases and sales of travellers' cheques, foreign currencies, bank drafts, and telegraphic transfers for goods and services acquired for use by travellers during their visits to host countries for holidays, participation in sports and other recreational and cultural activities, visits with friends and relatives, etc.	NA	✓	✓	PC001 - Trade
13300	Travel for pilgrimage and religious observances Payments to or receipts from Non-resident for purchases and sales of travellers' cheques, foreign currencies, bank drafts, and telegraphic transfers for goods and services acquired for use by travellers during their visits to host countries for holidays, participation in sports and other recreational and cultural activities, visits with friends and relatives, etc.	NA	✓	✓	PC001 - Trade
13400	Travel for medical treatment Payments to or receipts from Non-resident for purchases and sales of travellers' cheques, foreign currencies, bank drafts, and telegraphic transfers for goods and services acquired for use by travellers during their visits to host countries for health treatments, operations or surgeries fees and other health-related purposes.	NA	✓	✓	PC001 - Trade
13500	Education-related Payments to or receipts from Non-resident for purchases and sales of travellers' cheques, foreign currencies, bank drafts, and telegraphic transfers for goods and services acquired for use by students during their stay for education-related purposes i.e. short courses, degree, etc.	NA	✓	✓	PC002 - Education
Travel (exclude passenger fares)					
<i>Business and official travel</i>					
13210	Goods and services purchased through business and official travel Payments to or receipts from travellers going abroad for all types of business activities; government and international organisations' employees on official travel; and carrier crew stopping off or laying over.	NA	✓	✓	PC001 - Trade
13220	Goods and services purchased by short term workers Payments to or receipts from Non-resident for purchases and sales or provisions of services to seasonal, border and other short-term workers (working permit or contract for a period of lesser than 12 months) in the economy of employment.	NA	✓	✓	PC001 - Trade
Other Business Services					
16100	Telecommunication services Covers charges for telecommunication services (transmission of sound, images and other information by telephone, telex, telegram, cable, broadcasting, satellite, e-mail, Internet, facsimile services, teleconferencing, etc).	NA	✓	✓	PC001 - Trade

Ringgit Malaysia (RM) Equivalent

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		0 - 10,000.99	10,001.00 - 200,000.99	> 200,001.00	
16210	Construction and installation services in Malaysia Payments to or receipts from Non-residents for construction (e.g. ports, dams, bridges, roads, airports, oil and gas platform, refineries, floating structures and plants), renovation and installation of electrical and mechanical systems in Malaysia. Includes activities undertaken in connection with the prospecting and exploration of all types of minerals (exclude imports and exports of goods) and including repair and maintenance plant, building, road, fencing and drainage.	NA	✓	✓	PC001 - Trade
16220	Construction and installation services abroad Payments to or receipts from Non-residents for construction (e.g. ports, dams, bridges, roads, airports, oil and gas platform, refineries, floating structures and plants), renovation and installation of electrical and mechanical systems abroad. Includes activities undertaken in connection with the prospecting and exploration of all types of minerals (exclude imports and exports of goods) and including repair and maintenance plant, building, road, fencing and drainage.	NA	✓	✓	PC001 - Trade
Insurance/takaful and pension services <i>Covers charges for premiums, and settlement of claims for services relating to freight insurance/takaful, direct insurance/takaful (life and non-life), and reinsurance/retakaful.</i>					
16311	Premium paid/received on high risk insurance/takaful relating to fire, marine, aviation, etc. Payments to or receipts from insurance company's charges for the policy and the service it renders to the policyholders, usually paid in advance relating to high risk insurance/takaful.	NA	✓	✓	PC001 - Trade
16312	Premiums paid/received on other general insurance/takaful Payments to or receipts from insurance company's charges for the policy and the service it renders to the policyholders, usually paid in advance relating to other general insurance/takaful.	NA	✓	✓	PC001 - Trade
16313	Premium paid/received on life insurance/takaful Payments to or receipts from insurance company's charges for the policy and the service it renders to the policyholders, usually paid in advance relating to life insurance/takaful.	NA	✓	✓	PC001 - Trade
16314	Premiums paid/received on reinsurance/retakaful Payments to or receipts from insurance company's charges for the policy and the service it renders to the policyholders, usually paid in advance on reinsurance/retakaful arrangement.	NA	✓	✓	PC001 - Trade
16315	Premium paid/received on insurance/takaful on goods in the process of being exported/imported Payments to or receipts from insurance company's charges for the policy and the service it renders to the policyholders, usually paid in advance on exported/imported goods.	NA	✓	✓	PC001 - Trade
16321	Claims settlements on high risk insurance/takaful relating to fire, marine, aviation, etc. Payments to or receipts from Non-residents on the actual settlement on high risk insurance/takaful.	NA	✓	✓	PC001 - Trade
16322	Claims settlements on other general insurance/takaful Payments to or receipts from Non-residents on the actual settlement on other general insurance/takaful.	NA	✓	✓	PC001 - Trade
16323	Claims settlements on life insurance/takaful Payments to or receipts from Non-residents on the actual claims/benefits paid to beneficiaries on life insurance/takaful.	NA	✓	✓	PC001 - Trade
16324	Claims paid/received on reinsurance/retakaful Payments to or receipts from Non-residents on the actual claims paid on reinsurance/retakaful.	NA	✓	✓	PC001 - Trade
16325	Claims paid/received on insurance/takaful on goods Payments to or receipts from Non-residents on the actual claims paid on the insured imported/exported goods.	NA	✓	✓	PC001 - Trade
16332	Auxiliary Insurance Services Payments to or receipts from Non-residents on the provision of services that are closely related to insurance/takaful and pension fund operations. Inclusive of agents' commissions, insurance brokering and agency services, insurance and pension consultancy services, evaluation and loss adjustment services, actuarial services, salvage administration services, and regulatory and monitoring services on indemnities and recovery services. These services are charged through explicit charges.	NA	✓	✓	PC001 - Trade
Financial Services					
16410	Explicitly-charged financial services Covers all charges relating to financial intermediation services and auxiliary services (except those of insurance enterprises and pension funds) such as commissions and fees for letters of credit, lines of credit, credit rating services, financial leasing services, foreign exchange transactions, consumer and business credit services, brokerage services, underwriting services, arrangements for various hedging instruments, financial market operational and regulatory services, security custody services, etc. Include early and late repayment fees, penalties and account charges.	NA	✓	✓	PC001 - Trade
16420	Explicit margins on buying and selling of financial instruments Covers all charges imposed by dealers or market-makers in financial instruments, if able to be determined explicitly. Alternatively, is equal to the	NA	✓	✓	PC001 - Trade

Ringgit Malaysia (RM) Equivalent

PURPOSE CODE	PURPOSE DESCRIPTION / DEFINITION	0 - 10,000.99	10,001.00 - 200,000.99	> 200,001.00	FEA Purpose Code
	margin between buying and selling prices of foreign exchange, shares, bonds, notes, financial derivatives and other financial instruments.				
16430	Explicitly-charged asset management services Covers all charges of holding financial assets on behalf of owners which include administrative expenses such as payments to fund managers, custodians, banks, accountants or lawyers or their own staffs.	NA	✓	✓	PC001 - Trade
16440	Financial intermediation service charges indirectly measured (FISIM) Margins between interest payable and the reference rate on loans and deposits (derived transaction).	NA	✓	✓	PC001 - Trade
Computer and information services					
16510	Computer services Covers charges for hardware and software related services and data processing services which includes sales of customised software and related licenses to use; development, production, supply and documentation of customised software, including operating systems, made to order for specific users; non-customised (mass-produced) software downloaded or otherwise electronically delivered, whether with a periodic license fee or a single payment; license to use non-customised (mass-produced) software provided on a storage device such as a disk or CD-ROM with a periodic license fee; and sales and purchases of originals and ownership rights for software systems and applications. Also include hardware and software consultancy and implementation services, hardware and software installation, maintenance and repairs of computers and peripheral equipment, data recovery services, programming of systems, systems maintenance and other support services such as training as part of consultancy, data-processing and hosting services, computer facilities management and other related computer services. Exclude purchase and selling of computer hardwares.	NA	✓	✓	PC001 - Trade
16520	Information services Covers charges for news agency services and other information services which includes provision of news, photographs and feature articles to the media; database services such as database conception, data storage and dissemination of data and database, online and magnetic, optical or printed media and web search portals. Also include direct non-bulk subscriptions to newspapers and periodicals, other online content provision services, library and archive services.	NA	✓	✓	PC001 - Trade
Charges associated with intellectual property rights					
16610	Charges associated with intellectual property rights Charges for the use of proprietary rights, such as patents, trademarks, copyrights, industrial processes and designs, trade secrets, and franchises, where rights arise from research and development, as well as from marketing.	NA	✓	✓	PC001 - Trade
16620	License fees to reproduce and distribute intellectual property Charges for licences to reproduce and/or distribute intellectual property embodied in produced originals or prototypes, such as copyrights on books and manuscripts, computer software, cinematographic works and sound recordings, and related rights, such as for the recording of live performances and for television, cable or satellite broadcast.	NA	✓	✓	PC001 - Trade
16720	Sharing of administrative expenses Payments to/receipt from Non-resident head offices and branches arising from the sharing of administrative and operating expenses.	NA	✓	✓	PC001 - Trade
16730	Research and development Covers charges for services associated with provision of customized and non-customized research and development services covers the provision of research and development services that are made-to order (customized) and development of non-customized research and development, excluding sales of proprietary rights, and sales related to licences to reproduce or use; and sale of proprietary rights arising from research and development covering patents, copyrights arising from research and development, industrial processes and designs (including trade secrets), testing and other product or process development activities not included elsewhere.	NA	✓	✓	PC001 - Trade
Technical, trade-related and other business services					
16740	Architectural, engineering, and other technical services Covers charges for services related to architectural design and other development project; planning and project design and supervision of dams, bridges, airports, housing projects, turnkey projects, product testing and certification, drilling services etc. Including repair and maintenance on manufacturing machinery and electrical item.	NA	✓	✓	PC001 - Trade
16750	Agricultural, mining, and on-site processing Covers charges for services associated with agricultural, mining and oil and gas extraction. Agricultural services includes provision of agricultural machinery with crew, harvesting, treatment of crops, pest control, animal boarding, animal care and breeding services. Mining, and oil and gas extraction related services covers drilling, derrick building, repair and dismantling services and oil and gas well casing cementing, mineral prospecting and exploration, as well as mining engineering and geologic surveying.	NA	✓	✓	PC001 - Trade

Ringgit Malaysia (RM) Equivalent

PURPOSE CODE	PURPOSE DESCRIPTION / DEFINITION	Ringgit Malaysia (RM) Equivalent			FEA Purpose Code
		0 - 10,000.99	10,001.00 - 200,000.99	> 200,001.00	
16791	Trade-related services Covers charges and commissions on goods and service transactions payable to merchants, commodity brokers, dealers, auctioneers and commission agents. These services include, for example, the auctioneer's fee or agent's commission on sales of ships, aircraft and other goods.	NA	✓	✓	PC001 - Trade
16792	Waste treatment services Covers charges for services associated with waste treatment and de-pollution which includes treatment of radioactive and other waste, stripping of contaminated soil, cleaning up of pollution including oil spills, restoration of mining sites, and decontamination and sanitation services. Include other services relating to the cleaning or restoring of the environment.	NA	✓	✓	PC001 - Trade
Professional and management consulting services					
16760	Advertising, market research and public opinion polling services Covers charges for advertising, market research for design, creation, and marketing of advertisements by advertising agencies; media placement, including the purchase and sale of advertising space; exhibition services provided by trade fairs; promotion of products abroad; market research; and public opinion polling abroad on various issues. Include also commissions, brokerage fees levied by non-financial intermediaries.	NA	✓	✓	PC001 - Trade
16771	Legal services Covers charges for services relating to legal advice, judicial and statutory procedures which includes legal advisory, legal representation, drafting services for legal documentation and instruments, certification consultancy, and escrow and settlement services.	NA	✓	✓	PC001 - Trade
16772	Accounting services Covers charges for services relating to accounting, auditing, book keeping and tax consulting which includes the recording of commercial transactions for businesses and others, examination services for accounting records and financial statements, business tax planning and consulting, and preparation of tax documents.	NA	✓	✓	PC001 - Trade
16773	Management consulting services Covers charges for services associated with provision of advice, guidance or operational assistance to business and public relations services which includes advisory, guidance and operational assistance services proceeded to businesses for business policy and strategy, overall planning, structuring and control of an organisation. Includes management auditing, market management, human resources, production management and project management consulting, and services related to improving the image of the clients and their relations with public and other institutions.	NA	✓	✓	PC001 - Trade
Personal, cultural and recreational services					
16810	Audio-visual and artistic related services Covers charges relating to audio-visual activities (movies, music, radio and television) and services relating to the performing arts. Includes production of motion pictures, radio and television programmes and musical recordings, performing arts and other live entertainment event presentation and promotion services, mass produced audio-visual products purchased or sold outright for perpetual use electronically, purchases and sales of ownership rights for entertainment such as radio and television broadcast originals, sound recordings, motion pictures, videotapes, television and radio programme over which legal or de facto ownership can be established by copyright, services provided by performing artists, authors, composers, sculptors and models, services provided by independent set, costume and lighting designers. Excludes audio-visuals stored in CD-ROM, disk or other mediums.	NA	✓	✓	PC001 - Trade
16820	Health services Covers charges relating to general and specialised human health services supplied by hospitals, doctors, nurses and paramedical and similar personnel, as well as laboratory and similar services rendered remotely or on-site but the consumer does not leave the economic residence whilst consuming the services. Include diagnostic-imaging services and pharmaceutical, radiology and rehabilitation services.	NA	✓	✓	PC001 - Trade
16830	Education services Covers charges relating to all levels of education whether delivered through correspondence courses, via television, satellite or the internet, or by teachers, among others, who supply services directly in host economies.	NA	✓	✓	PC001 - Trade
16840	Heritage and recreational services Covers charges relating to services associated with museums and other cultural, sporting, gambling and recreational activities, except those involving persons outside their economy of residence (travel).	NA	✓	✓	PC001 - Trade
16850	Other personal services Covers charges relating to services relating to social services, membership dues of business associations, domestic services, etc.	NA	✓	✓	PC001 - Trade
16910	Refunds relating to services transactions To be used for any refund of Services transaction occurring in a different year i.e. original transaction occurred in year 1. Refund occurred in year 2. For refunds occurring in the same year as the original transaction (year of original transaction = year of refund), to use the same Services purpose code as per the original transaction.	NA	✓	✓	PC001 - Trade
Investment Income					

Ringgit Malaysia (RM) Equivalent

PURPOSE CODE	PURPOSE DESCRIPTION / DEFINITION	Ringgit Malaysia (RM) Equivalent			FEA Purpose Code
		0 - 10,000.99	10,001.00 - 200,000.99	> 200,001.00	
14110	Direct investment income Refers to profits and dividends received from/paid to Non-resident as a result of a direct investor's investment in branches, subsidiaries and associates operating outside in the host economy.	NA	✓	✓	PC005 - Investment
14120	Portfolio investment income Refers to dividends received from/paid to Non-residents arising from holdings of equity shares and other forms of participation in the equity of enterprises.	NA	✓	✓	PC005 - Investment
14140	Investment income attributable to Non-resident policyholders in insurance, pension schemes and standardised guarantees Refers to: (a) Investment income earned on the assets invested to meet insurance companies' provision liabilities is attributable to insurance policyholders (premium supplements); and (b) Investment income attributable to beneficiaries of pension schemes and is repaid to the pension fund (premium supplements for life).	NA	✓	✓	PC005 - Investment
Interest					
14210	Interest paid to/ received from related Non-resident company relating to loan obligations, including non-participating preference shares and financial leases.	NA	✓	✓	PC005 - Investment
14220	Interest paid to/ received from non-related Non-resident company relating to loan obligations, including non-participating preference shares and financial leases.	NA	✓	✓	PC005 - Investment
14230	Interest paid to/received from Non-residents on deposits and negotiable instruments of deposits (NIDs).	NA	✓	✓	PC005 - Investment
14240	Interest paid to/received from Non-residents on investment in bonds and notes.	NA	✓	✓	PC005 - Investment
14250	Interest paid to/received from Non-residents on money market instruments.	NA	✓	✓	PC005 - Investment
Compensation of employees					
14310	Wages and salaries in cash Covers amounts payable in cash (or any other financial instruments used as means of payments) to employees in return for labour input rendered, before deducting withholding taxes and employees' contributions to social insurance schemes. Included are basic wages and salaries; extra pay for overtime, night work, and weekend work; cost of living allowances, local allowances, and expatriation allowances; bonuses; annual supplementary pay, such as "thirteenth month" pay; allowances for transportation to and from work; holiday pay for official holidays or annual holidays; and housing allowances. Excludes the reimbursement by employers of expenditures made by employees in order to enable them to take up new or relocated jobs (e.g., reimbursement for travel and related expenses) or expenditures on items needed to carry out their work (e.g., tools or special clothing).	NA	✓	✓	PC003 - Employment Abroad
14320	Wages and salaries in kind/benefits attributable to employees Covers amounts payable in the form of goods, services, interest forgone, and shares to employees in return for labor input rendered. Include meals; accommodation; sports, recreation, or holiday facilities for employees and their families; transportation to and from work; goods and services from the employer's own processes of production; bonus shares distributed to employees; and so forth. The goods or services may be provided free or at a reduced cost. Also includes the Employee Stock Options (ESOs).	NA	✓	✓	PC003 - Employment Abroad
14330	Employer's social contributions Contributions paid by employers on behalf of employees to social security schemes or to private insurance or pension funds in order to secure benefits for employees.	NA	✓	✓	PC003 - Employment Abroad
Other primary income					
14410	Taxes on products and productions Covers cross-border payments/receipts of taxes on products; which includes value-added taxes, import duties, export taxes, and excise; on productions; which includes payroll taxes, recurrent taxes on buildings and land, and business licenses.	NA	✓	✓	PC001 - Trade
14420	Subsidies on products and productions Covers cross-border payments/receipts of subsidies on products and productions.	NA	✓	✓	PC001 - Trade
14430	Rental on natural resources Covers income receivable for putting national resources at the disposal of Non-residents. Include amounts payable for the use of land extracting mineral deposits and other subsoil assets, and for fishing, forestry, and grazing rights (also known as royalties). Also include government charges on usage on land designated for embassies or military bases.	NA	✓	✓	PC001 - Trade
Government Transactions <i>Covers payments to/receipts from Non-residents on account of Government-related transactions not included elsewhere.</i>					
15100	Malaysian government offices abroad and foreign offices in Malaysia Transactions with Government offices abroad or foreign offices in Malaysia. (e.g. diplomatic, embassies and students department, military units and other agencies). Including visa.	NA	✓	✓	PC006 - Others

Ringgit Malaysia (RM) Equivalent

PURPOSE CODE	PURPOSE DESCRIPTION / DEFINITION	Ringgit Malaysia (RM) Equivalent			FEA Purpose Code
		0 - 10,000.99	10,001.00 - 200,000.99	> 200,001.00	
15200	International organisations Covers transactions between Malaysian Government offices and international organisations.	NA	✓	✓	PC006 - Others
15300	Trade missions	NA	✓	✓	PC006 - Others
15400	Commission & other charges relating to loan obligations of the Malaysian Government.	NA	✓	✓	PC006 - Others
15500	The Bank minting of coins and printing of notes.	NA	✓	✓	PC006 - Others
SPECIAL TRANSACTIONS					
17010	Inter-company settlement for offsetting payables against receivables. (Only applicable if the company submits monthly Inter-company Account Report to the Bank)	NA	✓	✓	PC006 - Others
17020	Transfer by a company to/from its own current account overseas. (Only applicable if the company submits monthly Overseas Account Report to the Bank)	NA	✓	✓	PC006 - Others
17050	Transfer of funds between Banking Institutions' Nostro accounts on behalf of specific resident company.	NA	✓	✓	PC006 - Others
17070	Transfer by a resident (exclude bank) to/from current account overseas of another resident company.	NA	✓	✓	PC006 - Others
17080	Settlement between Remittance Services Providers (RSPs) with resident financial institutions.	NA	✓	✓	PC006 - Others
CURRENT TRANSFERS					
Government sector					
21110	Grants, aid, donations and unclaimed monies Gifts of food, clothing, other consumer goods, medical supplies, etc. associated with relief efforts in the wake of famine, earthquakes, other natural disasters, war, or other actions (administrative costs directly associated with aid are included).	NA	✓	✓	PC006 - Others
21120	Pension, gratuity Contributions for pension funds and gratuity between resident/Non-resident government as one party and resident/Non-resident employees as the other party.	NA	✓	✓	PC006 - Others
Taxes, stamp duties, fines, fees for fishing rights and carrier registration					
21131	Taxes on income, wealth and other taxable assets (government sector) Covers transfers on payments or receipts of taxes levied on income earned by nonresidents from the provision of labour or financial assets including capital gains arising from assets to the Malaysia Government. Includes taxes on interest and dividends, taxes on financial transactions such as taxes on issue, purchase and sales of securities. Exclude taxes on rent and ownership of land, and inheritance taxes.	NA	✓	✓	PC006 - Others
21132	Fines and penalties (government sector) Covers transfers on payments or receipts of fines and penalties imposed by/to nonresidents by courts of law to Malaysia Government.	NA	✓	✓	PC006 - Others
21133	Social contributions and benefits (government sector) Covers transfers on payments or receipts of actual contributions made by households to social security schemes and employment related schemes to Malaysia Government and actual claims by policyholders of social security schemes and employment related schemes from Malaysia Government excluding pensions and gratuity.	NA	✓	✓	PC006 - Others
21140	Compensation and pledging Compensation arising from court awards and default contract; pledging of security deposits and performance/tender bonds.	NA	✓	✓	PC006 - Others
Private sector (financial corporations, nonfinancial corporations, households and NPISHS)					
21201	Personal transfer Covers current transfers in cash made or received by resident households to or from Non-resident households. Personal transfers thus include all current transfers towards or from personal individuals regardless of type of institutions the source or target monies are heading to.	NA	✓	✓	PC006 - Others
21210	Grants and gifts Transfers in the form of gifts and dowries to individuals and contributions, donations or grants to non-profit organisations.	NA	✓	✓	PC006 - Others
21220	Workers' remittances Covers transfers by migrants who are employed in new economies. (A migrant is a person who comes to an economy and stays, or is expected to stay, for a year or more).	NA	✓	✓	PC003 - Employment Abroad
21230	Legacies, compensations and prizes Transfers on account of legacies, inheritances and court awards including alimony, fines and compensation for damages; compensation and other settlements for default in commercial contracts (not covered by insurance), prizes and winnings; pledging of security deposits and performance/tender bonds.	NA	✓	✓	PC006 - Others
Taxes, fines, penalties, social contributions and benefits and other private transfer					
21241	Taxes on income, wealth and other taxable assets (private sector) Covers transfers on payments or receipts of taxes levied on income earned by nonresidents from the provision of labour or financial assets including capital gains arising from assets. Includes taxes on interest and dividends, taxes on financial transactions such as taxes on issue, purchase and sales of securities.	NA	✓	✓	PC006 - Others

Ringgit Malaysia (RM) Equivalent

PURPOSE CODE	PURPOSE DESCRIPTION / DEFINITION	0 - 10,000.99	10,001.00 - 200,000.99	> 200,001.00	FEA Purpose Code
	Exclude taxes on rent and ownership of land, inheritance taxes and taxes imposed or paid by Malaysia government (refer current transfer for Government Sector).				
21242	Fines and penalties (private sector) Covers transfers on payments or receipts of fines and penalties imposed by/to non-residents by courts of law. Exclude fines and penalties imposed or paid by Malaysia government (refer current transfer for Government Sector).	NA	✓	✓	PC006 - Others
21245	Net premiums on non-life insurance and standardised guarantees.	NA			PC006 - Others
21246	Non-life insurance claims and calls under standardised guarantees.	NA			PC006 - Others
CAPITAL TRANSFERS					
Government sector					
22130	Other capital transfers (government sector) Includes investment grants, in cash or in kind, made by governments to Non-residents, or vice versa, to finance all or part of the cost of acquiring fixed assets. Also include inheritance taxes, death duties, gift taxes, and compensation payments by government to Non-residents for damages to capital assets or serious injuries.	NA	✓	✓	PC006 - Others
Private sector (financial corporations, nonfinancial corporations, households and NPISHS)					
22220	Migrant transfer Contra entries to the flows of goods and changes in financial items that arise from the migration (change of residence for at least a year) of individuals from one economy to another.	NA	✓	✓	PC006 - Others
22230	Other capital transfers (private sector) Includes investment grants, in cash or in kind, made by non-government entities to Non-residents, or vice versa, to finance all or part of the cost of acquiring fixed assets. Also include inheritance taxes, death duties, gift taxes, and compensation payments by non-government entities to Non-residents for damages to capital assets or serious injuries.	NA	✓	✓	PC006 - Others
23000	Acquisition/ disposal of non-produced, non-financial assets Comprises acquisition or disposal of non-produced, tangible assets (land and subsoil assets) acquisition or disposal of non-produced, intangible assets, such as patents, copyrights, trademarks, franchises, goodwill, etc. and leases or other transferable contracts.	NA	✓	✓	PC006 - Others
CREDIT FACILITIES					
Term loan					
<i>Refer to credit facility granted for a fixed period and with repayments based on agreed schedule. To be classified under long term or short term.</i>					
Long-term Term Loans, whereby the original tenure exceeds one year:					
31111	Extension/receipt (drawdown) of long-term term loan to/from Non-resident.	NA	✓	✓	PC006 - Others
31112	Repayment of principal to/by Non-resident on long-term term loan.	NA	✓	✓	PC006 - Others
31113	Prepayment of principal to/by Non-resident on long-term term loan.	NA	✓	✓	PC006 - Others
Short-term Term Loan, whereby the original tenure is one year or less:					
31121	Extension/receipt (drawdown) of short-term term loan to/from Non-resident.	NA	✓	✓	PC006 - Others
31122	Repayment of principal to/by Non-resident on short-term term loan.	NA	✓	✓	PC006 - Others
31123	Prepayment of principal to/by Non-resident on short-term term loan.	NA	✓	✓	PC006 - Others
Non-participating redeemable/non-redeemable preference shares					
<i>Refers to preference shares, which entitle the holder to a fixed rate of dividend but do not provide for participation in the distribution of the residual value upon dissolution of an incorporated enterprise. To be classified as a long-term facility.</i>					
31311	Issuance Payment to/receipt from Non-resident arising from residents' subscription to/issuance of the non-participating redeemable/non-redeemable preference shares.	NA	✓	✓	PC006 - Others
31312	Redemption Payments to/receipt from Non-resident upon redemption date of the non-participating redeemable/non-redeemable preference shares.	NA	✓	✓	PC006 - Others
Financial lease					
<i>Refers to an agreement under which a lessee contracts to pay a sum of money (to be classified as repayment/prepayment) to the lessor for the use of the asset for most or all of its expected economic life. The lessee is deemed to be owner of the asset being financed, and assumed the rights, risk, rewards and responsibilities of ownership. To be regarded as long term facility.</i>					
31411	Financial lease extension to/receipt from Non-residents.	NA	✓	✓	PC006 - Others
31412	Repayment of financial lease to/receipt from Non-residents.	NA	✓	✓	PC006 - Others
31413	Prepayment of financial lease to/receipt from Non-residents.	NA	✓	✓	PC006 - Others
Revolving credit/overdraft facilities					
<i>Revolving credit is a commitment by a bank to lend a specified amount to a customer under predefined terms and it is automatically renewed for the same amount over a given period. An overdraft is an advance/facility granted by a bank under the current account, whereby the customer is authorized to draw on the account up to an approved limit. These facilities are to be classified as short-term facilities.</i>					
31511	Credit facilities extension to/receipt from Non-resident.	NA	✓	✓	PC006 - Others

Ringgit Malaysia (RM) Equivalent

PURPOSE CODE	PURPOSE DESCRIPTION / DEFINITION	0 - 10,000.99	10,001.00 - 200,000.99	> 200,001.00	FEA Purpose Code
31512	Repayment of credit facilities to/by Non-resident.	NA	✓	✓	PC006 - Others
31513	Prepayment of credit facilities to/by Non-resident.	NA	✓	✓	PC006 - Others
Other loan facilities					
<i>Refer to all other credit facilities which are not classified above, example, inter-company loans and advances with no fixed repayment period, repurchase agreement, domestic/foreign trade bills purchased, factoring, trust receipts and other trade facilities. To be classified under long term or short term.</i>					
Other long-term loan facilities, whereby the original tenure exceeds one year:					
31911	Extension to /receipt from Non-resident.	NA	✓	✓	PC006 - Others
31912	Repayment of other loans facilities to/by Non-resident.	NA	✓	✓	PC006 - Others
31913	Prepayment of other loans facilities to/by Non-resident.	NA	✓	✓	PC006 - Others
Other short-term loan facilities, whereby the original tenure is one year or less:					
31921	Extension to /receipt from Non-resident.	NA	✓	✓	PC006 - Others
31922	Repayment of other loans facilities to/by Non-resident.	NA	✓	✓	PC006 - Others
31923	Prepayment of other loans facilities to/by Non-resident.	NA	✓	✓	PC006 - Others
33000	Employee stock options	NA	✓	✓	PC006 - Others
34000	Subscriptions/ Contributions to/ Reimbursement from International Organisations Subscriptions/ Contributions to/ reimbursement from International Institutions such as IBRD, ADB, IDB, BIS, etc, other than IMF.	NA	✓	✓	PC006 - Others
DIRECT INVESTMENT					
Equity Capital					
<i>Investment through the setting up and expansion of business entities in Malaysia/abroad, including joint ventures and takeovers. In general such investment would involve owning 10% or more of the ordinary share capital or voting power, and/or with effective voice in management of the investee company. Also include participating redeemable/non-redeemable preference shares.</i>					
35130	Mergers and acquisitions Arise when two or more companies agree to combine into a single operation. Acquisitions involve the purchase of one company or group of companies.	NA	✓	✓	PC005 - Investment
35140	Equity investment other than mergers and acquisitions Equity investment of a parent company i.e. direct investor in it's subsidiaries or affiliates i.e. direct investment enterprise, through the purchase of existing shareholders' interests or subscription in the expanded paid up capital of the entity, or through share swaps. Also includes equity investment for the establishment of a new entity.	NA	✓	✓	PC005 - Investment
35200	Liquidation of investment Refer to the payment/receipt of funds arising from the sale of businesses owned by foreign/domestic owners of such businesses in Malaysia/abroad.	NA	✓	✓	PC005 - Investment
35300	Head office accounts in branches Capital provided to /received by branches from head office with no repayment obligation.	NA	✓	✓	PC005 - Investment
DEBT/EQUITY SECURITIES/PORTFOLIO INVESTMENT					
Corporate Stocks and Shares					
<i>Purchase/sale of listed and unlisted equity shares, unit trusts units, Transferable Subscription Right (TSR) and any rights issue or option in respect of such rights. Also include participating redeemable/non-redeemable preference shares.</i>					
36110	Issued by residents in domestic capital market.	NA	✓	✓	PC005 - Investment
36120	Issued by residents in international markets.	NA	✓	✓	PC005 - Investment
36130	Issued by Non-residents in international markets.	NA	✓	✓	PC005 - Investment
36140	Issued by Non-residents in domestic capital market.	NA	✓	✓	PC005 - Investment
Bonds and Notes					
<i>Purchase/sale of private debt securities, bonds, debentures, notes and any similar debt instruments with original tenure of more than one year.</i>					
36210	Issued by residents in domestic capital market.	NA	✓	✓	PC005 - Investment
36220	Issued by residents in international markets.	NA	✓	✓	PC005 - Investment
36230	Issued by Non-residents in international markets.	NA	✓	✓	PC005 - Investment
36240	Issued by Non-residents in domestic capital market.	NA	✓	✓	PC005 - Investment
Money Market Instruments					
<i>Purchase/sale of money market or negotiable instruments with original tenure of more than one month and up to one year. Includes treasury bills, commercial and finance papers, banker's acceptances and negotiable instruments of deposits.</i>					
36310	Issued by residents in domestic capital market.	NA	✓	✓	PC005 - Investment
36320	Issued by residents in international markets.	NA	✓	✓	PC005 - Investment
36330	Issued by Non-residents in international markets.	NA	✓	✓	PC005 - Investment

Ringgit Malaysia (RM) Equivalent

PURPOSE CODE	PURPOSE DESCRIPTION / DEFINITION	0 - 10,000.99	10,001.00 - 200,000.99	> 200,001.00	FEA Purpose Code
36340	Issued by Non-residents in domestic capital market.	NA	✓	✓	PC005 - Investment
Government Securities					
<i>Debt securities issued by governments and government-related agencies with original tenure of more than one year.</i>					
36410	Purchase/sale of Malaysian Government securities.	NA	✓	✓	PC005 - Investment
36420	Purchase/sale of Foreign Government securities.	NA	✓	✓	PC005 - Investment
FINANCIAL DERIVATIVES					
<i>Covers financial instruments linked to either specific financial instruments or indicators or to particular commodities that may be purchased or sold at a future date.</i>					
37100	Swaps Refers to a contractual agreement involving two parties agreeing to exchange, over time and according to predetermined rules, streams of payment on the same amount of indebtedness.	NA	✓	✓	PC006 - Others
37200	Forwards Refers to agreement whereby the counter-parties agree to exchange, on a specified date, a specified quantity of an underlying item (real or financial) at an agreed-upon contract price (the strike price).	NA	✓	✓	PC006 - Others
37300	Futures Refers to a contractual agreement between a buyer and seller to take/deliver a standard quantity and quality of an underlying instrument or commodity at an agreed price on a specified date.	NA	✓	✓	PC006 - Others
37400	Options Refers to a contract, which gives the holder the right, without obligation, to purchase or sell certain quantity of an underlying asset at a stipulated price on or before a specified date.	NA	✓	✓	PC006 - Others
37900	Others derivatives Includes warrants and other derivatives.	NA	✓	✓	PC006 - Others
OTHER INVESTMENT					
Real Estates					
<i>Purchase/sale of real estate in Malaysia, including the buying and selling of lands for commercial/residential purposes.</i>					
39111	Purchase/sale of real estate in Malaysia (commercial).	NA	✓	✓	PC005 - Investment
39112	Purchase/sale of real estate in Malaysia (residential).	NA	✓	✓	PC005 - Investment
39121	Purchase/sale of real estate abroad (commercial).	NA	✓	✓	PC005 - Investment
39122	Purchase/sale of real estate abroad (residential).	NA	✓	✓	PC005 - Investment
Deposits					
39210	Placement/withdrawal of deposits of residents with/from financial institutions abroad.	NA	✓	✓	PC005 - Investment
39220	Placement/withdrawal of deposits of residents with/from offshore financial institutions in Labuan.	NA	✓	✓	PC005 - Investment

Applicant Status : RESIDENT

Beneficiary Resident Status : RESIDENT

Destination Country : MALAYSIA

Transfer Amount : <ANY AMOUNT>

Remitting on behalf of Foreign Worker? :
NO

Remit to own account? : NO

PURPOSE CODE	PURPOSE DESCRIPTION / DEFINITION	0 - 10,000.99	10,001.00 - 200,000.99	> 200,001.00	FEA Purpose Code
CURRENT ACCOUNT - GOODS					
09001	Goods are defined as physical produced items	✓	✓	✓	PC001 - Trade
CURRENT ACCOUNT - SERVICES					
10000	Services covers goods for processing/manufacturing services, maintenance and repair services n.i.e.	✓	✓	✓	PC001 - Trade
11000	Transport covers freight on goods and passenger fare	✓	✓	✓	PC001 - Trade
13000	Travel (excluding passenger fares) covers personal travel, business and official travel	✓	✓	✓	PC001 - Trade
15000	Government Goods and Services Transactions Not Identified Elsewhere	✓	✓	✓	PC006 - Others
16000	Other Business Services	✓	✓	✓	PC006 - Others
CURRENT ACCOUNT - PRIMARY INCOME					
14100	Dividend paid/received from related/non-related counterparty	✓	✓	✓	PC006 - Others
14200	Interest paid/received from related/non-related counterparty	✓	✓	✓	PC006 - Others
CURRENT ACCOUNT - SECONDARY INCOME					
21370	Other current transfer. Covers transfers not classified elsewhere.	✓	✓	✓	PC006 - Others
FINANCIAL ACCOUNT					
31000	Loans covers credit facilities received/extended to other counterparty	✓	✓	✓	PC006 - Others
35000	Equity Capital covers Investment through the setting up and expansion of business entities in Malaysia/abroad	✓	✓	✓	PC005 - Investment
36100	Corporate Stocks and Shares	✓	✓	✓	PC005 - Investment
36200	Bonds and Notes	✓	✓	✓	PC005 - Investment
36300	Money Market Instruments	✓	✓	✓	PC005 - Investment
36400	Debt securities issued by governments and government-related agencies with original tenure of more than one year	✓	✓	✓	PC005 - Investment
39100	Real Estate. Purchase/sale of real estate in Malaysia/Abroad	✓	✓	✓	PC005 - Investment
39200	Deposits covers placement/withdrawal of deposits with/from Financial Institutions in Malaysia/Abroad	✓	✓	✓	PC005 - Investment

FTT Frequently Ask Questions (FAQs)

Question: I have declared list of beneficiaries before 10th August 2019. What will happen to the declared beneficiary?

Answer: We have preloaded all declared beneficiaries with complete information before 10th August 2019. You may proceed to perform FTT transaction to the declared beneficiary. For declared beneficiary which with incomplete information, you need to declare again.

Question: What I must do 1st after 10th August 2019?

Answer: Please update your contact details in FEA Declaration Form module. In addition, if you are making transaction to the declared beneficiary, please verify the information that has been preloaded.

Question: I wish to make FTT transaction to the declared beneficiary but with different account.

Answer: You will need to declare the beneficiary again with the new account. This is because declaration is based on specific information and if the information is differ, it is no longer valid. Alternatively, you may proceed with normal FTT (open beneficiary). Please take note transaction to open beneficiary will be undergo document verification by the Bank.

Question: I don't have any declared beneficiary, am I allow performing FTT transaction via Reflex?

Answer: Yes, you may submit FTT transaction as open beneficiary and subject to document verification by the Bank.

Question: What is the SLA for the Bank to perform document verification for transaction to open beneficiary?

Answer: The SLA is within 3 working days. If the document is deemed good, the Bank will approve and the transaction will be processed immediately. If the Bank need additional document, the Bank will return the transaction to you for uploading new document. We strongly advise you to perform FTT transaction to non-declared beneficiary in the morning. By doing this, we will have ample time to verify your supporting document on the same day.

Question: If the Bank has rejected the document, what is the SLA for me to re-upload the new document?

Answer: The SLA for the transaction is within 3 working days from the date your Authorizer approved the transaction. Any re-upload must be done within the SLA.

Question: What if I am not re-uploading the new supporting document for bank verification?

Answer: The transaction will be expired after 3 working days.

Question: What is the maximum file size can I upload for the supporting document?

Answer: Maximum supported file size per transaction: 3MB

Question: Can I upload any file?

Answer: No, you only allow submitting the supporting document file in tif, .tiff, .gif, .jpeg, jpg, .jif, .jfif, .jp2, .jpx, .j2k, .j2c, .fpx, .pcd, .png, bmp, .pdf format.

Question: Can I submit the transaction without upload any supporting document?

Answer: No, system will prompt error message "Supporting document is mandatory for this transaction. Kindly upload supporting document in FEA Supporting Document Upload page."

System will not allow you to proceed to acknowledgement page.

Question: Can my reviewer and authorizer view and modify the uploaded documents?

Answer: Yes, your reviewer and authoriser are allowed to download, delete and upload supporting documents as long as the transaction status still pending authorization.

Question: Where can I check the document verification status after my transaction has been approved?

Answer: Go to Task List → FEA Supporting Document Upload. You can view status for Document Verification and Transaction.

Question: My sysadmins successfully submit the beneficiary declaration via Reflex with supporting documents uploaded into it, what is the next step before I am able to perform FTT transaction to my declared beneficiary?

Answer: The Declaration Form will be verified and approved by the Bank before the beneficiary appear in FTT listing.

Question: How long will it take the Declaration Form to be approved?

Answer: The SLA is 3 working days. Once the Branch approves the Declaration Form, all beneficiary listed in the Declaration Form will be immediately appear in FTT screen.

Question: My authorizer is always approves transaction via mobile. Can he/she view the supporting document attached to a transaction via mobile?

Answer: Unfortunately the supporting document only available for Authorizer to view via web.

Question: I have a lot of beneficiary to declare. Is there any better way to declare the beneficiary details?

Answer: You may declare the beneficiary details via file upload. Just prepare the file as per file format in the Appendix H and follow the steps in Guides: RHB Reflex - Declaring Beneficiary by Sysadmin.

Question: Where can I get information on country, SWIFT code, FEA and payment purpose code?

Answer: For the country name maintained in Reflex, please refer to Appendix F. For SWIFT code, please refer to <https://www.thswiftcodes.com/>. Please take note that Reflex only accept code with 11 characters. If your beneficiary provide 8 characters code, you may add "XXX" at the back of the code which referring to the primary office of the beneficiary bank. Alternatively, you may seek advice from your beneficiary to provide the 11 characters code. For the FEA and payment purpose code, please refer to Appendix D.

Question: How many beneficiary I can declare by using the file upload mechanism?

Answer: up to 1000 beneficiary details in 1 file.

List of Country Maintained in Reflex

Country		
AFGHANISTAN	GHANA	OMAN
ALAND ISLANDS	GIBRALTAR	PAKISTAN
ALBANIA	GREECE	PALAU
ALGERIA	GREENLAND	PALESTINE, STATE OF
AMERICAN SAMOA	GRENADA	PANAMA
ANDORRA	GUADELOUPE	PAPUA NEW GUINEA
ANGOLA	GUAM	PARAGUAY
ANGUILLA	GUATEMALA	PERU
ANTARCTICA	GUERNSEY	PHILIPPINES
ANTIGUA AND BARBUDA	GUINEA	PITCAIRN
ARGENTINA	GUINEA-BISSAU	POLAND
ARMENIA	GUYANA	PORTUGAL
ARUBA	HAITI	PUERTO RICO
AUSTRALIA	HEARD ISLAND AND MCDONALD ISLANDS	QATAR
AUSTRIA	HOLY SEE	REUNION
AZERBAIJAN	HONDURAS	ROMANIA
BAHAMAS	HONG KONG	RUSSIAN FEDERATION
BAHRAIN	HUNGARY	RWANDA
BANGLADESH	ICELAND	SAINT BARTHELEMY
BARBADOS	INDIA	SAINT KITTS AND NEVIS
BELARUS	INDONESIA	SAINT LUCIA
BELGIUM	IRAN (ISLAMIC REPUBLIC OF)	SAINT MARTIN (FRENCH PART)
BELIZE	IRAQ	SAINT PIERRE AND MIQUELON
BENIN	IRELAND	SAINT VINCENT AND THE GRENADINES
BERMUDA	ISLE OF MAN	SAMOA
BHUTAN	ISRAEL	SAN MARINO
BOLIVIA, PLURINATIONAL STATE OF	ITALY	SAO TOME AND PRINCIPE
BONAIRE, SINT EUSTATIUS AND SABA	JAMAICA	SAUDI ARABIA
BOSNIA AND HERZEGOVINA	JAPAN	SENEGAL
BOTSWANA	JERSEY	SERBIA
BOUVET ISLAND	JORDAN	SEYCHELLES
BRAZIL	KAZAKHSTAN	SIERRA LEONE
BRITISH INDIAN OCEAN TERRITORY	KENYA	SINGAPORE
BRUNEI DARUSSALAM	KIRIBATI	SINT MAARTEN (DUTCH PART)
BULGARIA	KOREA (DEMOCRATIC PEOPLE'S REPUBLIC OF)	SLOVAKIA
BURKINA FASO	KOREA, REPUBLIC OF	SLOVENIA
BURUNDI	KOSOVO, REPUBLIC OF	SOLOMON ISLANDS
CABO VERDE	KUWAIT	SOMALIA
CAMBODIA	KYRGYZSTAN	SOUTH AFRICA
CAMEROON	LAO PEOPLE'S DEMOCRATIC REPUBLIC	SOUTH GEORGIA AND SOUTH SANDWICH ISLANDS
CANADA	LATVIA	SOUTH SUDAN
CAYMAN ISLANDS	LEBANON	SPAIN
CENTRAL AFRICAN REPUBLIC	LESOTHO	SRI LANKA
CHAD	LIBERIA	ST HELENA, ASCENSION AND TRISTAN DA CUNHA
CHILE	LIBYA	SUDAN
CHINA	LIECHTENSTEIN	SURINAME
CHRISTMAS ISLAND	LITHUANIA	SVALBARD AND JAN MAYEN
COCOS (KEELING) ISLANDS	LUXEMBOURG	SWEDEN
COLOMBIA	MACAO	SWITZERLAND
COMOROS	MADAGASCAR	SYRIAN ARAB REPUBLIC
CONGO	MALAWI	TAIWAN
CONGO, THE DEMOCRATIC REPUBLIC OF THE	MALAYSIA	TAJIKISTAN
COOK ISLANDS	MALDIVES	TANZANIA, UNITED REPUBLIC OF
COSTA RICA	MALI	THAILAND
COTE D'IVOIRE	MALTA	TIMOR-LESTE
CROATIA	MARSHALL ISLANDS	TOGO
CUBA	MARTINIQUE	TOKELAU

Country		
CURACAO	MAURITANIA	TONGA
CYPRUS	MAURITIUS	TRINIDAD AND TOBAGO
CZECHIA	MAYOTTE	TUNISIA
DENMARK	MEXICO	TURKEY
DJIBOUTI	MICRONESIA (FEDERATED STATES OF)	TURKMENISTAN
DOMINICA	MOLDOVA, REPUBLIC OF	TURKS AND CAICOS ISLANDS
DOMINICAN REPUBLIC	MONACO	TUVALU
ECUADOR	MONGOLIA	UGANDA
EGYPT	MONTENEGRO	UKRAINE
EL SALVADOR	MONTSERRAT	UNITED ARAB EMIRATES
EQUATORIAL GUINEA	MOROCCO	UNITED KINGDOM
ERITREA	MOZAMBIQUE	UNITED STATES MINOR OUTLYING ISLANDS
ESTONIA	MYANMAR	UNITED STATES OF AMERICA
ESWATINI	NAMIBIA	URUGUAY
ETHIOPIA	NAURU	UZBEKISTAN
FALKLAND ISLANDS (MALVINAS)	NEPAL	VANUATU
FAROE ISLANDS	NETHERLANDS	VENEZUELA (BOLIVARIAN REPUBLIC OF)
FIJI	NEW CALEDONIA	VIET NAM
FINLAND	NEW ZEALAND	VIRGIN ISLANDS (U.S.)
FRANCE	NICARAGUA	VIRGIN ISLANDS, BRITISH
FRENCH GUIANA	NIGER	WALLIS AND FUTUNA
FRENCH POLYNESIA	NIGERIA	WESTERN SAHARA
FRENCH SOUTHERN TERRITORIES	NIUE	YEMEN
GABON	NORFOLK ISLAND	ZAMBIA
GAMBIA	NORTH MACEDONIA	ZIMBABWE
GEORGIA	NORTHERN MARIANA ISLANDS	
GERMANY	NORWAY	

List of Currency Name Maintained in Reflex

Currency Name		
Arab Emirates Dirham	Indonesian Rupiah	Pakistan Rupee
Australian Dollar	Indian Rupee	Qatari Rial
Bangladesh Taka	Jordanian Dinar	Saudi Riyal
Bahrain Dinar	Japanese Yen	Swedish Krona
Brunei Dollar	Korean Won	Singapore Dollar
Canadian Dollar	Kuwait Dinar	Thai Baht
Swiss Franc	Sri Lanka Rupee	New Taiwan Dollar
Chinese Renminbi	Moroccan Dirham	United States Dollar
Danish Krone	Myanmar Kyat	Dong
EURO Currency	Malaysian Ringgit	CFA Franc BCEAO
Pound Sterling	Norwegian Krone	South African Rand
Gold in Gram	New Zealand Dollar	Zimbabwe Dollar
Hong Kong Dollar	Philippines Peso	

File Format - FEA Declaration Form Beneficiary Details File Upload

FEA Declaration Form - Beneficiary Details File Upload

Date : 04/12/2019

FileName <any>.xls/xlss/csv

HEADER

Field Position	Length	Type	Mandatory /Optional	Justification	Description	Remarks

Detail

Field Position	Length	Type	Mandatory /Optional	Justification	Description	Remarks
1	50	AN	M	Left w Space	Beneficiary Nickname	Nickname for beneficiary
2	60	AN	M	Left w Space	Beneficiary Name	Beneficiary Name
3	50	AN	M	Left w Space	Country	Country Code
4	20	AN	M	Left w Space	Currency	Type of currency
5	250	AN	M	Left w Space	IBAN A/C Normal A/C	International account
6	100	AN	M	Left w Space	Swift Code	Bank swift code
7	1	AN	M	Left w Space	Same Group of Entities	Same Group of Entities
8	10	AN	M	Left w Space	FEA Purpose Code 1	FEA Purpose Code 1
9	5	N	M	Left w Space	Purpose of Payment Code 1	Purpose of Payment Code 1
10	10	AN	O	Left w Space	FEA Purpose Code 2	FEA Purpose Code 2
11	5	N	O	Left w Space	Purpose of Payment Code 2	Purpose of Payment Code 2
12	10	AN	O	Left w Space	FEA Purpose Code 3	FEA Purpose Code 3
13	5	N	O	Left w Space	Purpose of Payment Code 3	Purpose of Payment Code 3
14	10	AN	O	Left w Space	FEA Purpose Code 4	FEA Purpose Code 4
15	5	N	O	Left w Space	Purpose of Payment Code 4	Purpose of Payment Code 4
16	10	AN	O	Left w Space	FEA Purpose Code 5	FEA Purpose Code 5
17	5	N	O	Left w Space	Purpose of Payment Code 5	Purpose of Payment Code 5

FOOTER

Field Position	Length	Type	Mandatory /Optional	Justification	Description	Remarks