

National Bill Payment Scheme (Phase 1)

Open Bill Payment Using National Biller Code System



Quick Guide for Biller

Contents

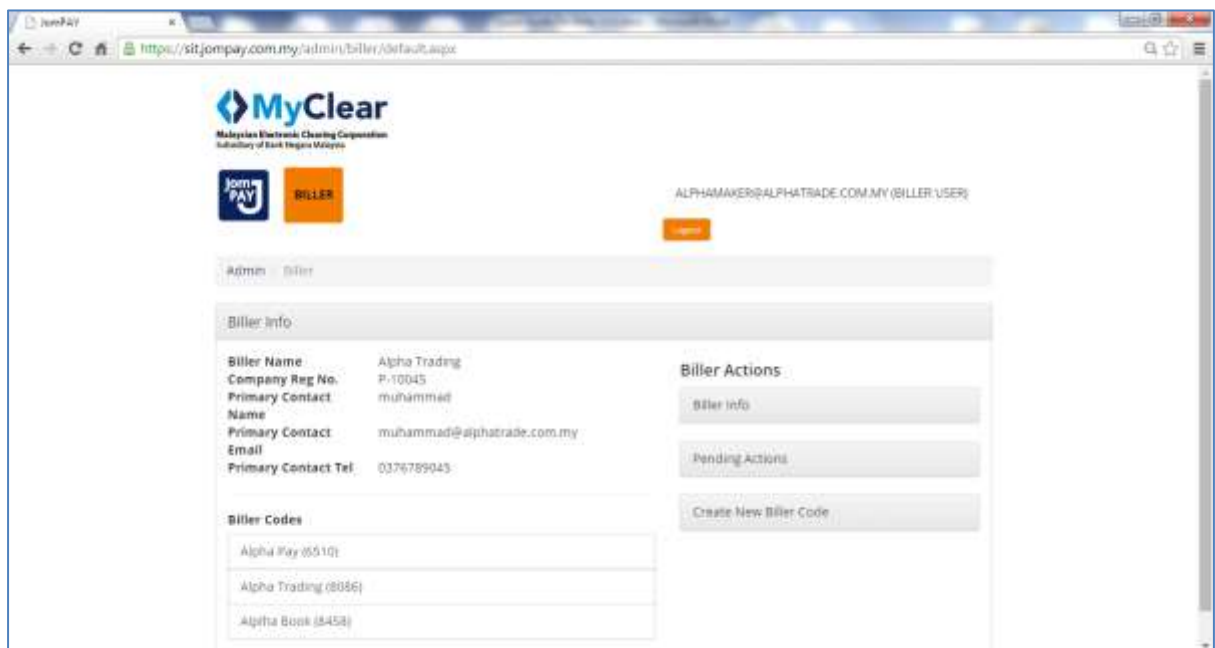
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1. Introduction

MyClear JomPAY portal offers **Billers** and **Banks** to perform Biller and User management and maintenance.



Biller may click on the **Biller Centre** and login using username and password provided by MyClear.



Additional Notes

Some of the labels and terms used in this document might not be the latest as the ones in Biller Centre

In general, there are 2 main modules that support Biller and User management / maintenance:

1) **User Management Module (UMM)**

- User Management
- Group Management
- Role Management

2) **Biller Management Module (BMM)**

- Biller Registration
- Biller Maintenance

Additional Notes

An email notification will be sent to maker and checker informing on the pending/successful Biller and User management/maintenance item.

2. Biller Registration

New **Biller** shall be able to access MyClear JomPAY portal for registration purpose.

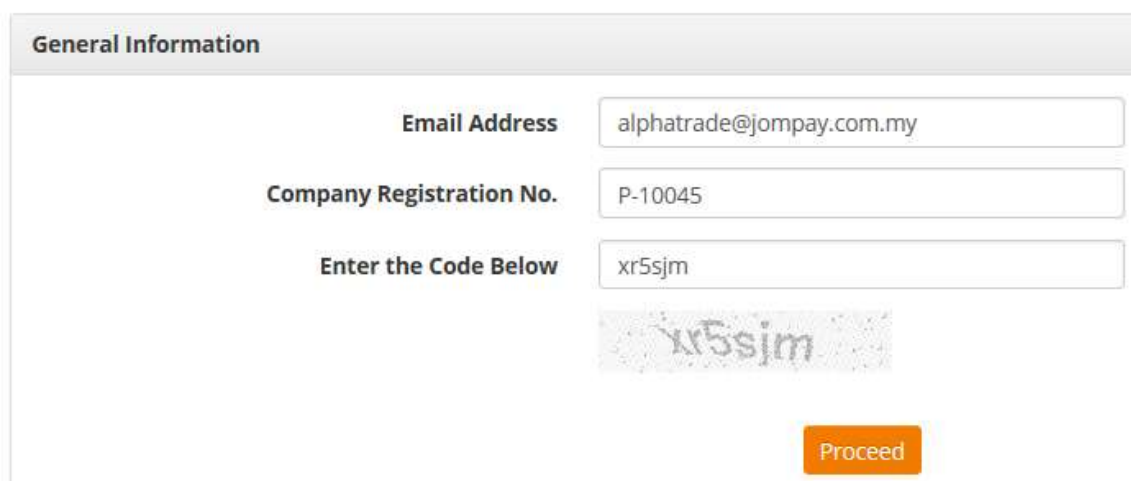
Once registered, Biller will be granted an access to **Biller Centre** for maintenance, termination, suspension and re-activation function. Whilst registered Biller, who opted for Real Time Notification (RTN) can also log in to **Biller Centre** to view the details of successful debit transaction specific to their Biller Code(s) only.

2.1 Register New Biller

1. At MyClear JomPAY portal, Under **Registration**, choose **New Registration**.



2. Key in **Biller General Information** and click **Proceed**.

The image shows a screenshot of the "General Information" registration form. The form has a title bar "General Information" and three input fields. The first field is labeled "Email Address" and contains the text "alphatrade@jompay.com.my". The second field is labeled "Company Registration No." and contains the text "P-10045". The third field is labeled "Enter the Code Below" and contains the text "xr5sjm". Below the third field is a CAPTCHA image showing the text "xr5sjm". At the bottom right of the form is an orange "Proceed" button.

3. Key in **Biller Detail Information** regarding the company and there are 4 sections for Biller to complete
 - Business Information
 - Biller Code Information
 - Biller Bank Information
 - Declaration and Acknowledgement

4. Key in Business Information.

Business Information ▼

Company Name*: <input type="text" value="Alpha Trading"/>	Company Registration No.: <input type="text" value="P-10045"/>
Business Address	
Address 1: <input type="text" value="No.1 Jalan Pantai Murni 2"/>	Postcode: <input type="text" value="47000"/>
Address 2: <input type="text"/>	State: <input style="border: none; border-bottom: 1px solid #ccc; background-color: #f0f0f0; padding: 2px 5px; font-size: small; font-weight: normal; cursor: pointer; width: 100%;" type="text" value="Kuala Lumpur"/>
City: <input type="text" value="Bangsar South"/>	Country: <input style="border: none; border-bottom: 1px solid #ccc; background-color: #f0f0f0; padding: 2px 5px; font-size: small; font-weight: normal; cursor: pointer; width: 100%;" type="text" value="Malaysia"/>
Business Contact No.*: <input type="text" value="0378564534"/>	Business Fax No.: <input type="text" value="0356765424"/>
Business Home URL*: <input type="text" value="http://alphatrade.com.my"/>	
Primary Salutation*: <input style="border: none; border-bottom: 1px solid #ccc; background-color: #f0f0f0; padding: 2px 5px; font-size: small; font-weight: normal; cursor: pointer; width: 100%;" type="text" value="Mr."/>	Primary Contact Name*: <input type="text" value="muhammad"/>
Contact No.*: <input type="text" value="0376789045"/>	Email Address*: <input type="text" value="muhammad@alphatrade.com.my"/>
Secondary Salutation*: <input style="border: none; border-bottom: 1px solid #ccc; background-color: #f0f0f0; padding: 2px 5px; font-size: small; font-weight: normal; cursor: pointer; width: 100%;" type="text" value="Mr."/>	Secondary Contact Name *: <input type="text" value="amin"/>
Contact No.*: <input type="text" value="0345454229"/>	Email Address*: <input type="text" value="amin@alphatrade.com.my"/>

5. Key in Biller Code Information.

Biller Code Information ▼

Biller Code Name ⓘ: <input type="text" value="Alpha Trading"/>	Business Category ⓘ* : <input type="text" value="01293e"/> Check				
Product Name ⓘ* : <input type="text" value="Alpha Genius"/>	*Business Category entered valid. Desc: Eksport pokok untuk pengekstrakan sap Export of trees for extraction of sap				
Payment Types: <input style="border: none; border-bottom: 1px solid #ccc; background-color: #f0f0f0; padding: 2px 5px; font-size: small; font-weight: normal; cursor: pointer; width: 100%;" type="text" value="CASA Only"/>					
Limit Checking: <input style="border: none; border-bottom: 1px solid #ccc; background-color: #f0f0f0; padding: 2px 5px; font-size: small; font-weight: normal; cursor: pointer; width: 100%;" type="text" value="Yes"/>	Payment Limit ⓘ : <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;">Minimum</td> <td style="border: 1px solid #ccc; padding: 2px 5px; font-size: small;">10</td> </tr> <tr> <td style="border: none;">Maximum</td> <td style="border: 1px solid #ccc; padding: 2px 5px; font-size: small;">10000</td> </tr> </table>	Minimum	10	Maximum	10000
Minimum	10				
Maximum	10000				
Currency: <input style="border: none; border-bottom: 1px solid #ccc; background-color: #f0f0f0; padding: 2px 5px; font-size: small; font-weight: normal; cursor: pointer; width: 100%;" type="text" value="Malaysian Ringgit (MYR)"/>					
Ref-1 Length Checking ⓘ : <input style="border: none; border-bottom: 1px solid #ccc; background-color: #f0f0f0; padding: 2px 5px; font-size: small; font-weight: normal; cursor: pointer; width: 100%;" type="text" value="Yes"/>	Ref-1 Length ⓘ : <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;">Minimum</td> <td style="border: 1px solid #ccc; padding: 2px 5px; font-size: small;">1</td> </tr> <tr> <td style="border: none;">Maximum</td> <td style="border: 1px solid #ccc; padding: 2px 5px; font-size: small;">6</td> </tr> </table>	Minimum	1	Maximum	6
Minimum	1				
Maximum	6				
Ref-1 Check Digit Format* : <input style="border: none; border-bottom: 1px solid #ccc; background-color: #f0f0f0; padding: 2px 5px; font-size: small; font-weight: normal; cursor: pointer; width: 100%;" type="text" value="Mod 10"/>	Ref-1 Type ⓘ* : <input style="border: none; border-bottom: 1px solid #ccc; background-color: #f0f0f0; padding: 2px 5px; font-size: small; font-weight: normal; cursor: pointer; width: 100%;" type="text" value="Static"/>				
Test Check Digit ⓘ : <input type="text" value="11114"/>					
Check Valid.					
Payment Notification ⓘ* : <input style="border: none; border-bottom: 1px solid #ccc; background-color: #f0f0f0; padding: 2px 5px; font-size: small; font-weight: normal; cursor: pointer; width: 100%;" type="text" value="Yes"/>	Payment Notification Method ⓘ : <input style="border: none; border-bottom: 1px solid #ccc; background-color: #f0f0f0; padding: 2px 5px; font-size: small; font-weight: normal; cursor: pointer; width: 100%;" type="text" value="Web Service"/>				

6. Key in **Biller Bank Information**.

Biller Bank Information ▼

Master Biller Bank *:	<input type="text" value="AFFIN BANK"/>	▼	
Collection Account No. 1 ! :	<input type="text" value="110004478"/>	Collection Account No. 2 ! :	<input type="text"/>
Already In Relationship With Bank *:	<input type="text" value="No"/> ▼		

7. Read the terms condition. Then **mark** the check box and click **Submit** upon agreeable with the “Declaration and Acknowledgement”.

Declaration And Acknowledgement By Biller

Declaration:

- i. I/We confirm that all information given above is true.
- ii. I/We hereby authorize my/our Bank to verify the information from whatsoever source and whenever means that the Bank considers appropriate.
- iii. I/We hereby give the consent to my/our Bank an “irrevocable” authorization for the Bank to disclose or release information pertaining to this application for the purpose of JomPAY registration.
- iv. I/We hereby undertake to indemnify all or any actions carried out by the Bank pursuant to my consent and authorization given herein and undertake to release the Bank from all its responsibilities in connection with or arising from such disclosure.
- v. I/We agree to notify my/our Bank immediately for any changes to the above information.
- vi. I/We shall be bound by the Terms and Conditions.

I have read the terms and condition.

Save Submit

8. Upon submission, an email notification with a link will be sent to Biller Applicant’s email address. The link will allow Biller Applicant to **“view only”** the submitted form as the form has been forwarded to Biller Bank for approval.

Additional Notes

Biller Applicant has an option to save the Biller Registration Application and continue to fill up the Biller Registration Form at any other time prior submission. An email with a link to the saved Biller Registration Application will be sent to Biller Applicant’s email address.

3. User Management Module

Biller needs to nominate 2 persons and provide their email address to MyClear in order to register them as **Biller Admin**. **Biller Admin IDs** are applied by submitting External User Access Form. The 2 IDs are;

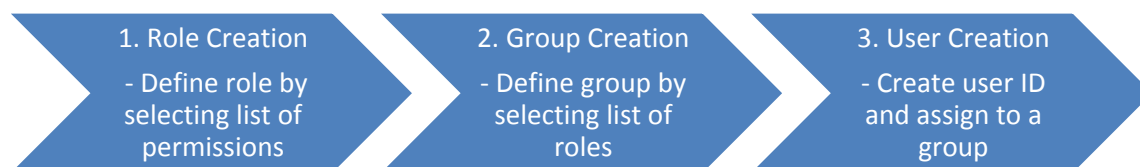
- Biller Admin Maker
- Biller Admin Checker

Upon receiving **Biller Admin IDs** from **MyClear NBPS Security Administrator**, **Biller** can perform creation and maintenance of Biller's users based on the needs to perform task according to the role defined;

- Biller Maker
- Biller Checker
- Biller General User (Inquiry IDs)

With the **Biller Admin IDs**, **Biller** is given flexibility to create groups and define roles to a particular group. Each individual user created will be assigned to the group as required.

Process to create a Biller user as below:



For user group creation, **Biller** may refer to **Access Control List (ACL)** in Appendix 1 as guidance.

Biller is given flexibility to manage its own user access control by adapting to one of the below recommended methods:

OPTION 1: Dual Control at Biller's end (Dual Admin)

- Recommended for huge size Biller
- Biller will have 2 Biller Admin IDs (Biller Admin Maker and Biller Admin Checker) created by MyClear.
- Biller Admins role are restricted for User, Group and Role management only
- Biller Admins will create at minimum of two (2) users for each Biller Code i.e. Biller Maker and Biller Checker

OPTION 2: Dual Control at Biller's end (Single Admin)

- Recommended for medium size Biller
- Biller will have a single Biller Admin ID created by MyClear.
- This Biller Admin ID has the role as both Biller Admin Maker and Biller Admin Checker.
- Biller Admins role are restricted for User, Group and Role management only
- Biller Admins should create at minimum of two (2) users for each Biller Code i.e. Biller Maker and Biller Checker

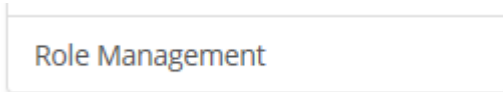
OPTION 3: Single Control at Biller's end

- Recommended for small size Biller
- Biller will have single Biller Admin ID created by MyClear.
- This Biller Admin ID will have all the role as Biller Admin Maker, Biller Admin Checker, Biller Maker and Biller Checker.
- Biller Admin role are for User, Group, Role and BC management.

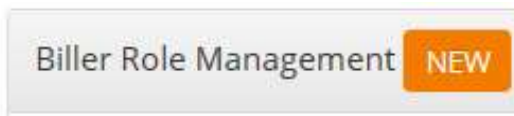
3.1 Role Management

3.1.1 Create Role

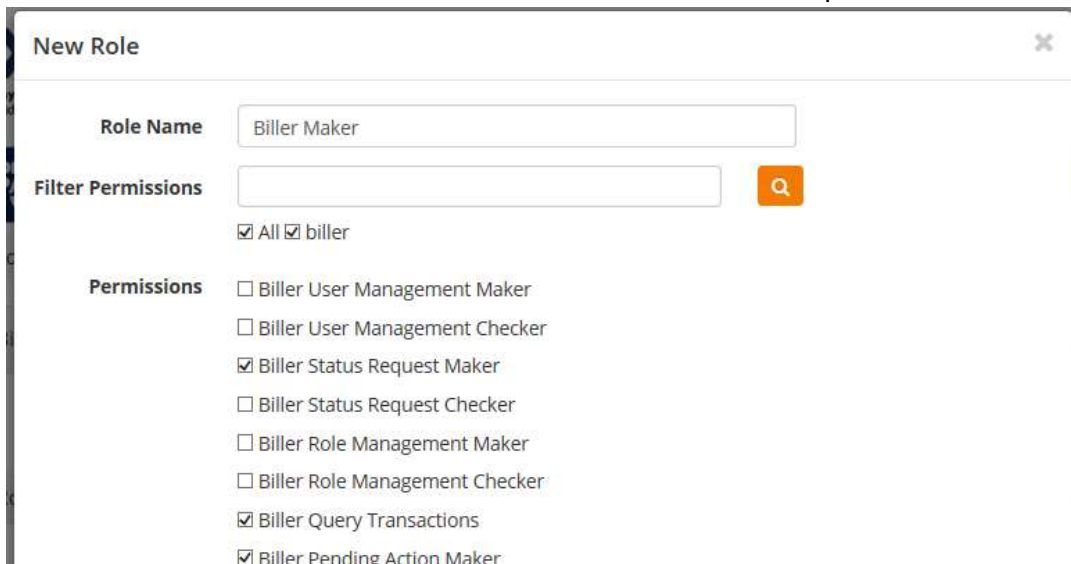
1. Login to **Biller Centre** using **Biller Admin Maker**.
2. Under **Actions**, choose **Role Management**.



3. Click **New** to define new role.

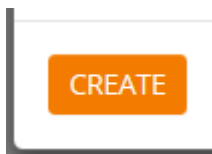


4. Define **Role Name** and mark the desired **Permissions** for that particular role.

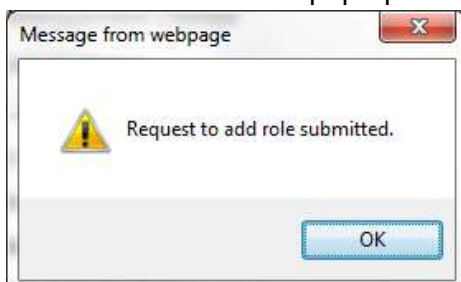
A dialog box titled "New Role" with a close button (X) in the top right corner. It contains the following fields and options:

- Role Name:** A text input field containing "Biller Maker".
- Filter Permissions:** A text input field with a search icon (magnifying glass) to its right.
- Permissions:** A list of checkboxes with the following labels:
 - All biller
 - Biller User Management Maker
 - Biller User Management Checker
 - Biller Status Request Maker
 - Biller Status Request Checker
 - Biller Role Management Maker
 - Biller Role Management Checker
 - Biller Query Transactions
 - Biller Pending Action Maker

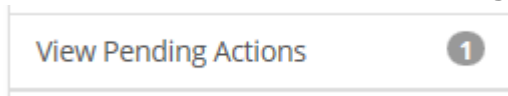
5. Click **Create** to create a new role.



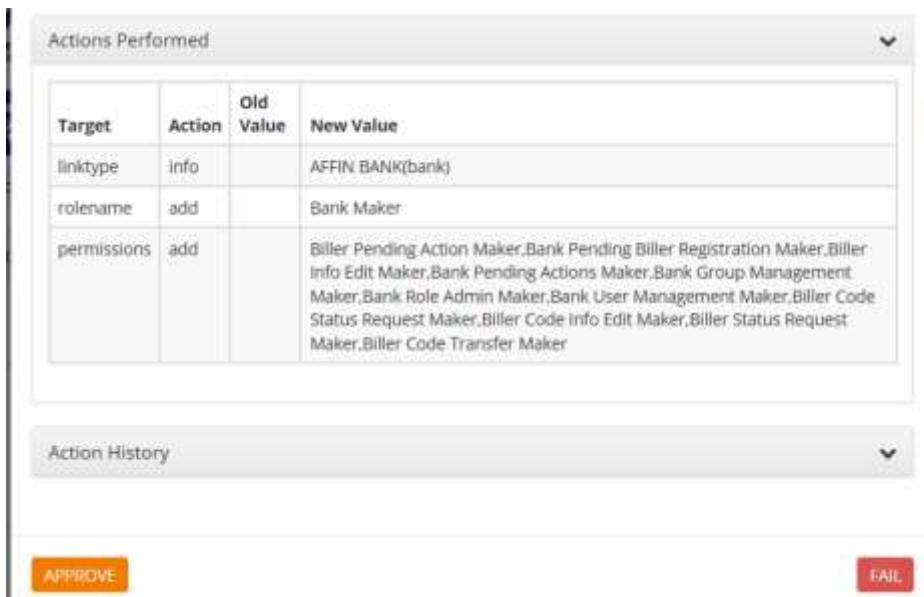
6. Click **OK** button on the pop-up alert to request for adding new role.



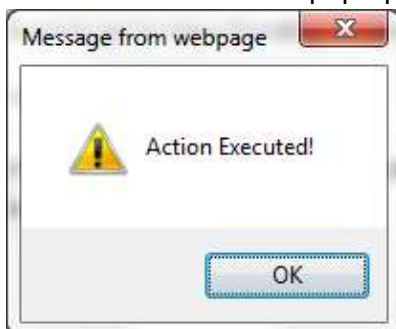
7. Login as **Biller Admin Checker**.
8. Under **Actions**, choose **View Pending Actions**.



9. Click on the Pending Item from the list of pending actions.
10. Verify the Pending Details and click **Approve** upon successful verification / confirmation.



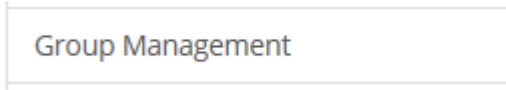
11. Click **OK** button on the pop-up alert to acknowledge approval of the pending request.



3.2 Group Management

3.2.1 Create group

1. Login to **Biller Centre** using **Biller Admin Maker**.
2. Under **Actions**, choose **Group Management**.



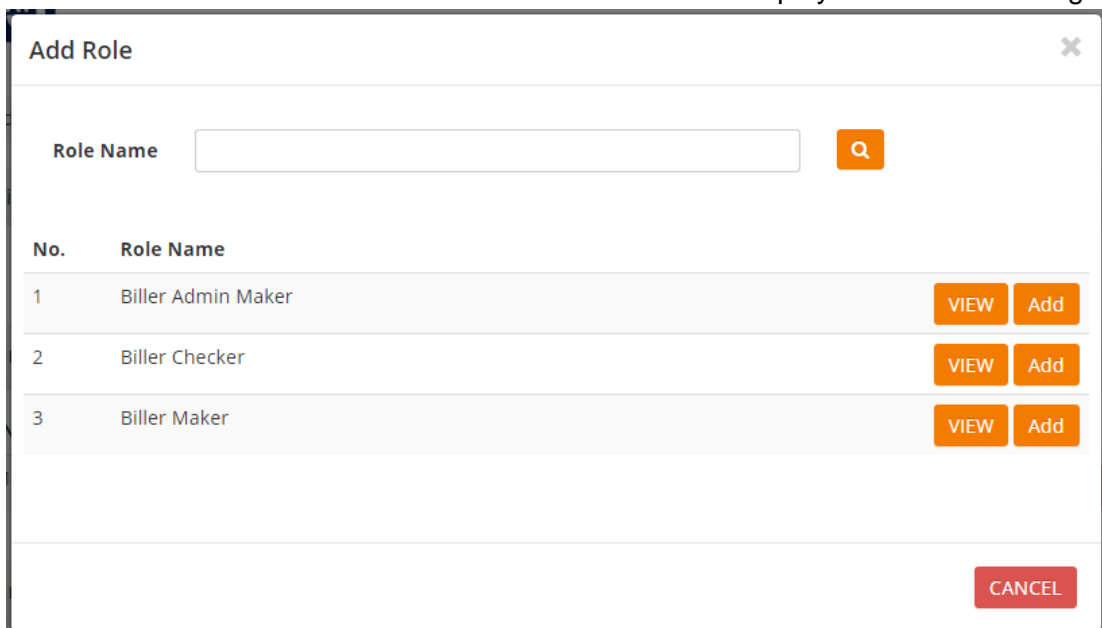
3. Click **New** to define new group.



4. Define **Group Name** and click Add **Group Roles**.



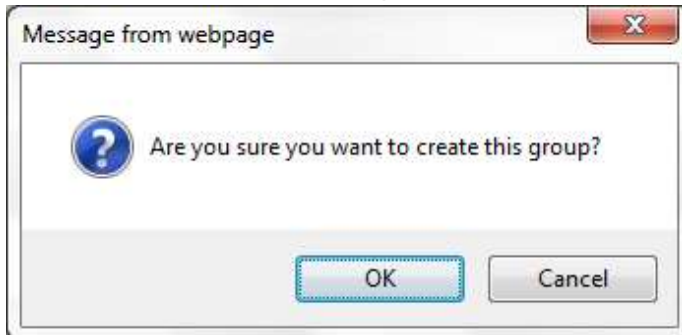
5. Choose **Role Name** and click **Add**. Selected role will be displayed in the role listing.



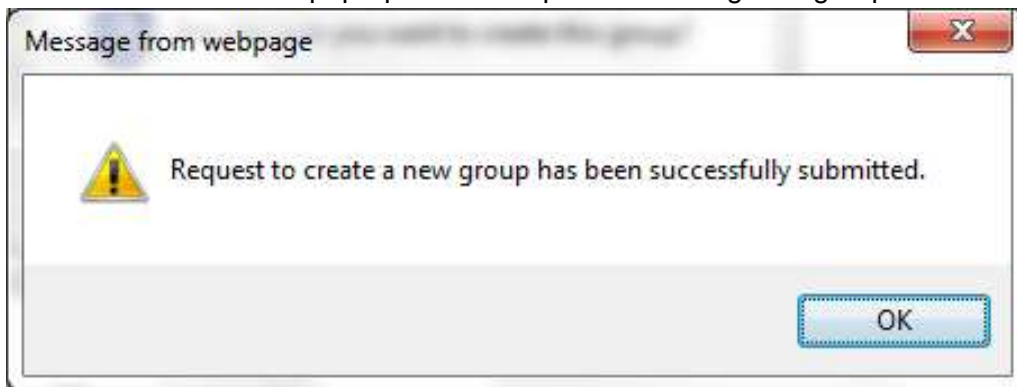
6. Click **Save** button at bottom of the screen to define the group roles to that new group.



7. Click **OK** to confirm the Group Creation.

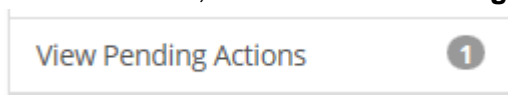


8. Click **OK** button on the pop-up alert to request for adding new group.



9. Login as **Bank Admin Checker**.

10. Under **Actions**, choose **View Pending Actions**.



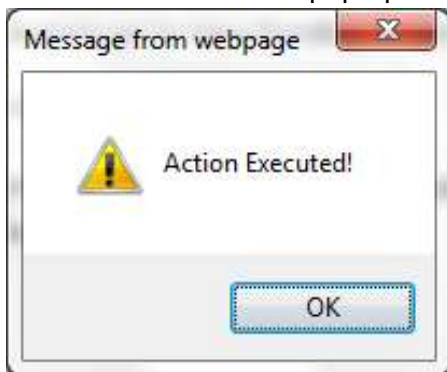
11. Click on the Pending Item from the list of pending actions.

12. Verify the Pending Details and click **Approve** upon successful verification / confirmation.

The screenshot shows a web interface with a table titled "Actions Performed" and a section titled "Action History". The table has four columns: Target, Action, Old Value, and New Value. The "Action History" section is currently empty. At the bottom of the interface, there are two buttons: "APPROVE" (orange) and "FAIL" (red).

Target	Action	Old Value	New Value
linktype	info		Alpha Trading(biller)
groupname	add		Biller Maker
roles	add		Biller Maker

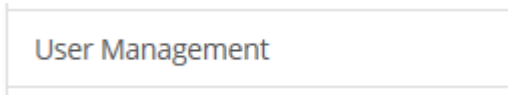
13. Click **OK** button on the pop-up alert to acknowledge approval of the pending request.



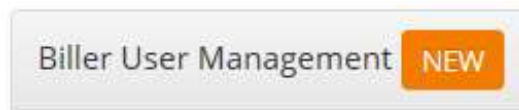
3.3 User Management

3.3.1 Create User

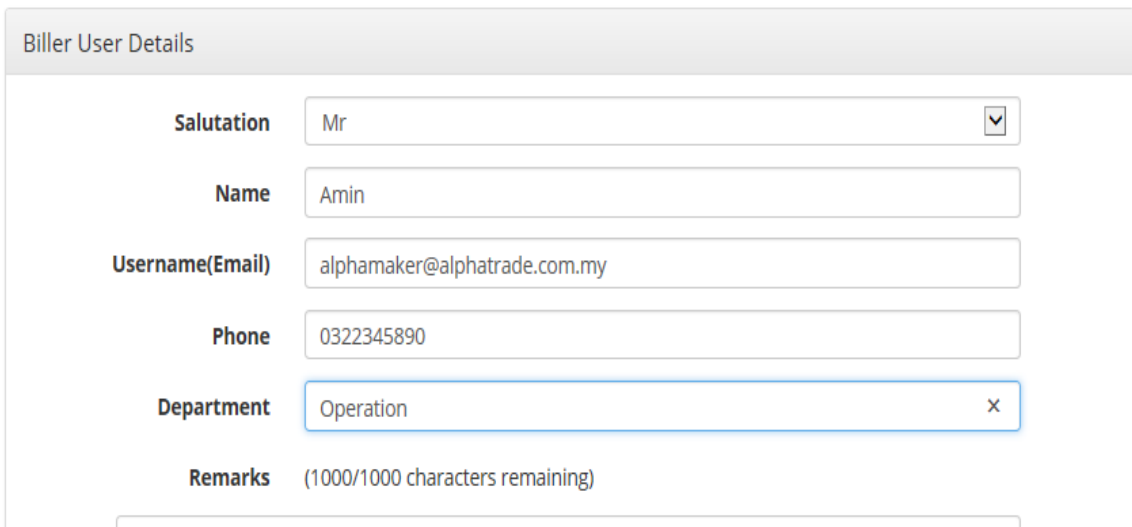
1. Login to **Biller Centre** using **Biller Admin Maker**.
2. Under **Actions**, choose **User Management**.



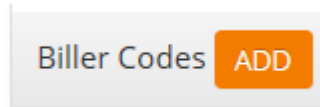
3. Click **New** to define new user.



4. Key in **Biller User Details**. Email address will be the User Login ID.

A form titled "Biller User Details" with a light gray header. It contains several input fields: "Salutation" with a dropdown menu showing "Mr"; "Name" with the text "Amin"; "Username(Email)" with the text "alphamaker@alphatrade.com.my"; "Phone" with the text "0322345890"; "Department" with a dropdown menu showing "Operation"; and "Remarks" with a text area and a character count "(1000/1000 characters remaining)".

5. Click **Add Biller Code** to assign the user for a particular Biller Code.



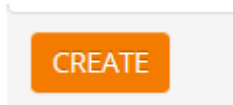
6. Click **Add User Groups**.



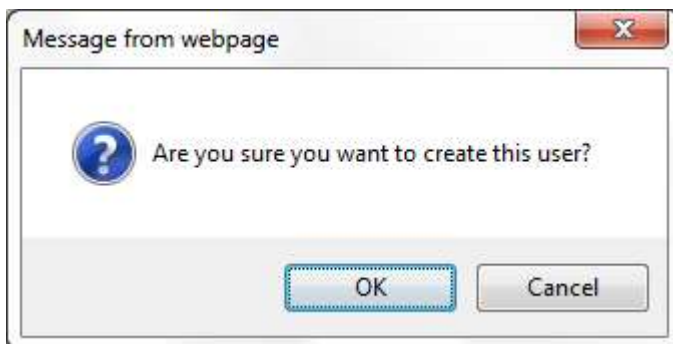
- Assign the newly created user to a group by choosing a **Group Name** and click **Add**. Selected group will be displayed in the group listing.

No.	Group Name		
1	Biller Admin Checker	i	Add
2	Biller Admin Maker	i	Add
3	Biller Maker	i	Add

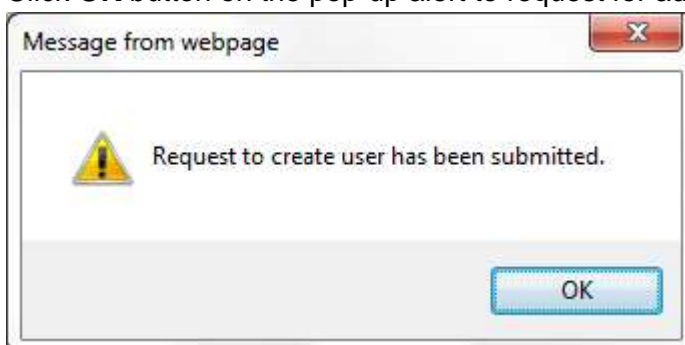
- Click **Create** button at bottom of the screen to create new user.



- Click **OK** to confirm the User Creation.

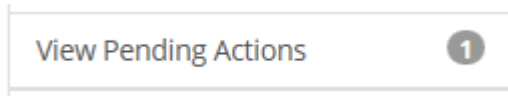


- Click **OK** button on the pop-up alert to request for adding new user.



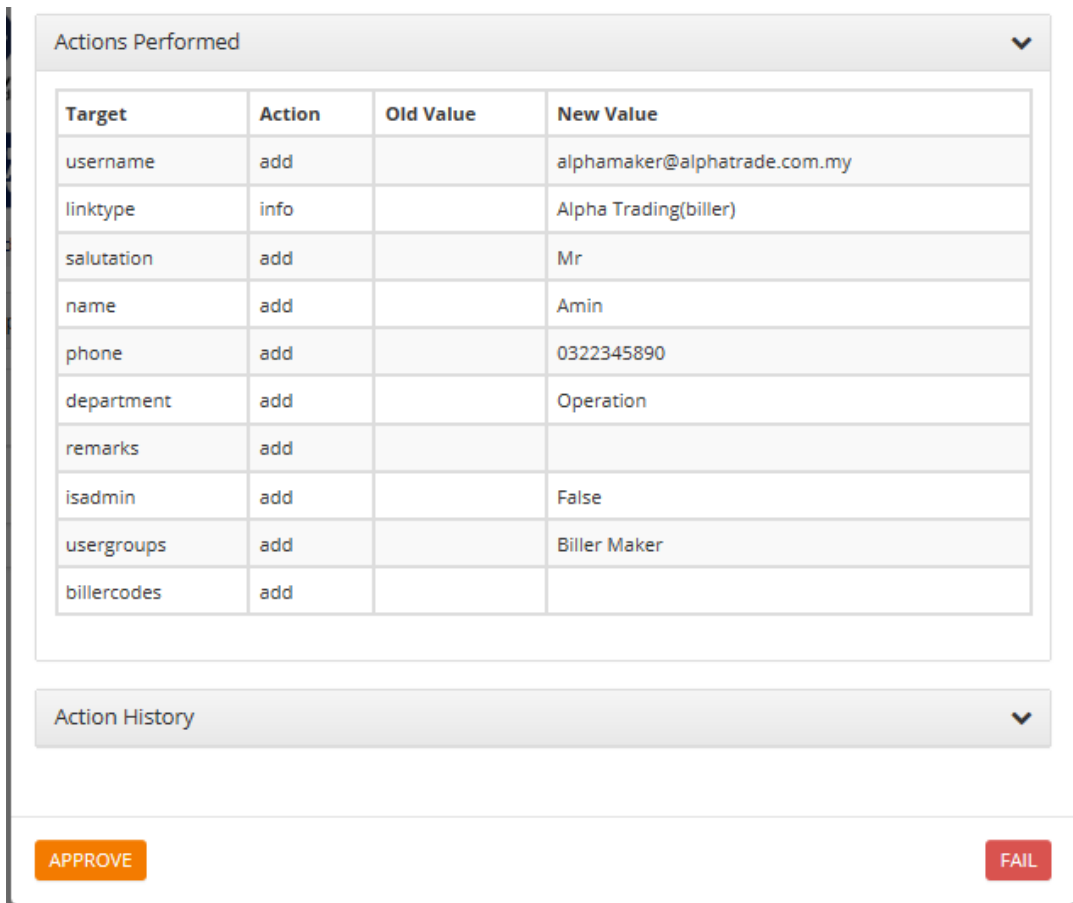
11. Login as **Biller Admin Checker**.

12. Under **Actions**, choose **View Pending Actions**.



13. Click on the Pending Item from the list of pending actions.

14. Verify the Pending Details and click **Approve** upon successful verification / confirmation.

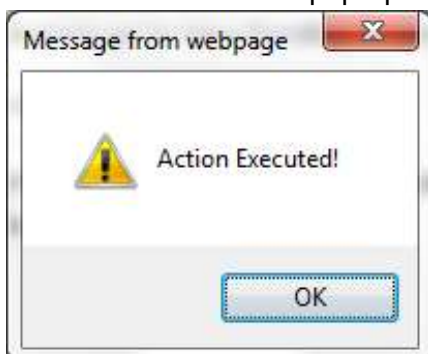


The screenshot displays a web application interface with two main sections: 'Actions Performed' and 'Action History'. The 'Actions Performed' section contains a table with the following data:

Target	Action	Old Value	New Value
username	add		alphamaker@alphatrade.com.my
linktype	info		Alpha Trading(biller)
salutation	add		Mr
name	add		Amin
phone	add		0322345890
department	add		Operation
remarks	add		
isadmin	add		False
usergroups	add		Biller Maker
billercodes	add		

Below the table is an 'Action History' section, which is currently empty. At the bottom of the interface, there are two buttons: 'APPROVE' (orange) and 'FAIL' (red).

15. Click **OK** button on the pop-up alert to acknowledge approval of the pending request.

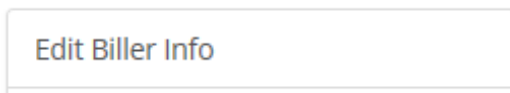


4. Biller Management Module

4.1 Biller Maintenance

4.1.1 Edit Biller/ Biller Code Info

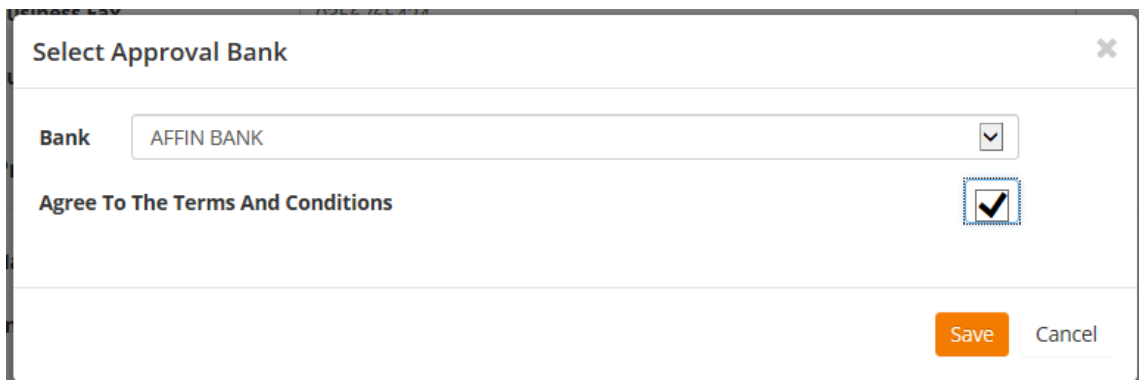
1. Login to **Biller Centre** using **Biller Maker**.
2. Under **Actions**, choose **Pending Maker Actions**.



3. Make the necessary changes and click **Save**.



4. Select approval Bank from drop down list. Mark the T&C box upon agreeable to the terms and conditions and click **Save**.

A dialog box titled "Select Approval Bank" with a close button (X) in the top right corner. It contains a "Bank" dropdown menu with "AFFIN BANK" selected, and a checkbox labeled "Agree To The Terms And Conditions" which is checked. At the bottom right, there are "Save" and "Cancel" buttons.

5. The request will go to Bank's action tray for their next action.

4.1.2 RTN Notification Setting

By given the permission '**Biller Code Notification Management**' to a particular role, Biller user assigned to the group with that particular role will have the rights to perform Biller Notification Channel Configuration as below.

4.1.2.1 Web Services Configuration

1. Login to **Biller Centre** using **Biller Maker**.
2. Under **Biller Code Info**, choose **Notification Settings**.

Biller Code Actions

Biller Code Info
Edit Biller Code Info
Add Bank To Biller Code
Request Status Change
Check Digit Change
Notification Settings
Request Bank Transfer
Bank Listing

3. Set the notification as **Web Service**. Specify the end point URL and click **Save Changes**.


BillerCode Notication Settings - 8086

Notification Option Web Service FTP Email

URL

4. To request a new passkey, set the start date of the new passkey and click **Request New Passkey**.

Request New Passkey

Start Date 

Current key(s) will expire and new key will take effect on 12AM on the given Start Date and be in effect for a year.

4.1.2.2 FTP Configuration

1. Login to **Biller Centre** using **Biller Maker**.
2. Under **Biller Code Info**, choose **Notification Settings**.

Biller Code Actions

Biller Code Info
Edit Biller Code Info
Add Bank To Biller Code
Request Status Change
Check Digit Change
Notification Settings
Request Bank Transfer
Bank Listing

3. Set the notification as **FTP** and click **Set Notification Option**.

BillerCode Notication Settings - 8086

Notification Option Web Service FTP Email

Set As Notification Option

Changes your notification option to FTP

4. Screen will display the FTP folder path and FTP User Name.

BillerCode Notication Settings - 8086

Notification Option Web Service FTP Email

FTP Folder /Biller/<BillerCode>/<YYMM>

FTP User Name <BillerCode>

5. To request a new passkey, set the start date of the new passkey and click **Request New Passkey**.

Request New Passkey

Start Date 21-10-2014

Current key(s) will expire and new key will take effect on 12AM on the given Start Date and be in effect for a year.

4.1.2.3 Email Configuration

1. Login to **Biller Centre** using **Biller Maker**.
2. Under **Biller Code Info**, choose **Notification Settings**.

Biller Code Actions

Biller Code Info
Edit Biller Code Info
Add Bank To Biller Code
Request Status Change
Check Digit Change
Notification Settings
Request Bank Transfer
Bank Listing

3. Set the notification as **Email** and click **Set Notification Option**.

BillerCode Notication Settings - 8086

Notification Option Web Service FTP Email

Set As Notification Option

Changes your notification option to Email

4. Enter the email address, set the email frequency and click **Save Changes**.

BillerCode Notication Settings - 8086

Notification Option Web Service FTP Email

Email ×

Email Frequency ▾

4.1.3 Transfer Request

Biller is able to transfer an existing **Biller Code** from one Master Biller Bank to another Master Biller Bank when required.

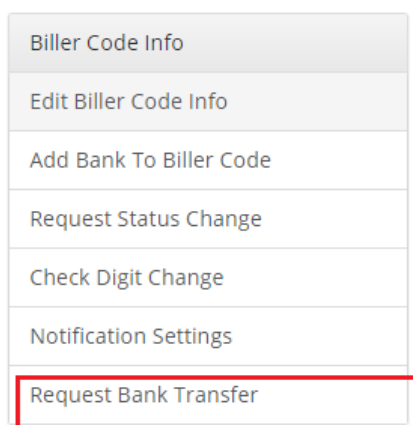
Transfer request can only be initiated by **Biller**. Once initiated, the request will be routed to Bank for approval.

Ideal Transfer Request scenario will follow the process as below:




Sample scenario of Transfer Request approval from Affin Bank (Current Bank) to Bank Simpanan Nasional (BSN) (New Bank) as below:

1. Login to **Biller Centre** using **Biller Maker**.
2. Under **Biller Code Info**, choose **Request Bank Transfer**.



3. Choose the desired new bank, key in the details (Account no, Account Type, Effective Date) and click 'Submit Transfer'.

Transfer Biller Code

Bank	<input type="text" value="BSN"/>
Account No	<input type="text" value="1190000823"/>
Account Type	<input type="text" value="Saving"/>
Effective Date	<input type="text" value="17-10-2014"/> 

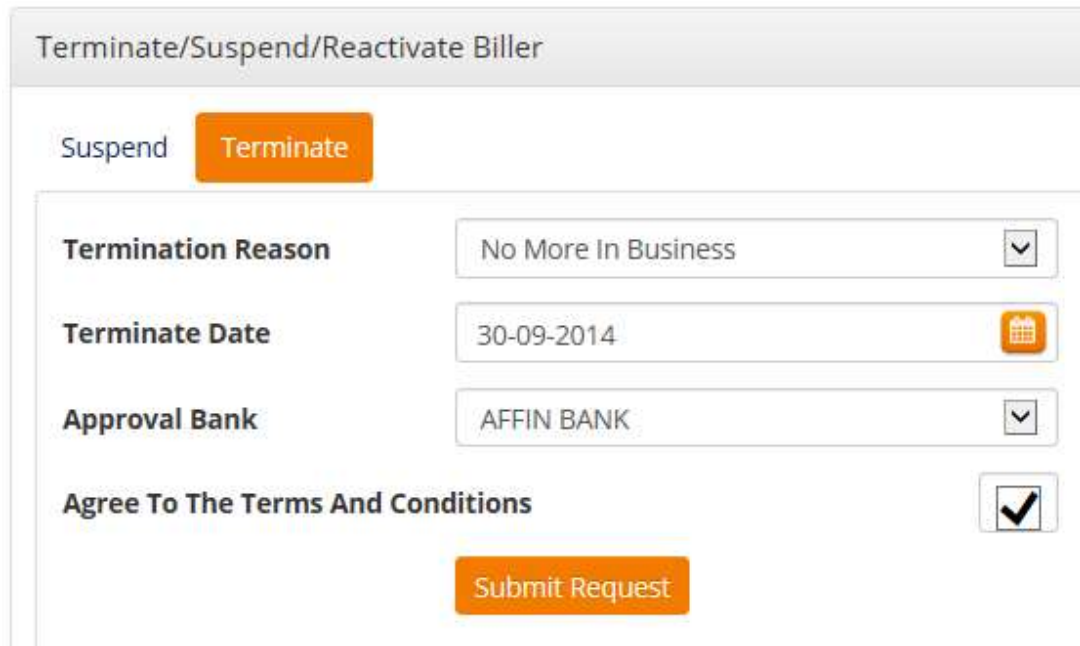
4. The request will then go through the process as above for the banks approval.

4.1.4 Biller Termination

1. Login to **Biller Centre** using **Biller Maker**.
2. Under **Actions**, choose **Request Status Change**.



3. Key in the details for **Terminate**. Mark the T&C box upon agreeable to the terms and conditions and click **Submit Request**.

A screenshot of a web form titled "Terminate/Suspend/Reactivate Biller". The form has a header bar with the title. Below the header, there are two buttons: "Suspend" (light grey) and "Terminate" (orange). The "Terminate" button is selected. The form contains several fields: "Termination Reason" with a dropdown menu showing "No More In Business"; "Terminate Date" with a date input field showing "30-09-2014" and a calendar icon; "Approval Bank" with a dropdown menu showing "AFFIN BANK"; and "Agree To The Terms And Conditions" with a checked checkbox. At the bottom of the form is a large orange "Submit Request" button.

4. The request will go to Bank's action tray for their next action.

4.1.5 Biller Suspension


1. Login to **Biller Centre** using **Biller Maker**.
2. Under **Actions**, choose **Pending Status Change**.


Request Status Change


3. Key in the details for **Suspend**. Mark the T&C box upon agreeable to the terms and conditions and click **Submit Request**.

Terminate/Suspend/Reactivate Biller

Suspend Terminate

Suspend Reason 

Suspend Date 

Approval Bank 

Agree To The Terms And Conditions

Submit Request

4. The request will go to Bank's action tray for their next action.

4.1.6 Biller Re-activation

1. Login to **Biller Centre** using **Biller Maker**.
2. Under **Biller Code Info**, choose **Request Status Change**.

Biller Code Actions

Biller Code Info
Edit Biller Code Info
Add Bank To Biller Code
Request Status Change
Check Digit Change
Request Bank Transfer

3. Choose 'Reactivate', select the Reactivate Reason, Provide the Reactivate Date, agree to the T&C and click 'Submit Request'.

Terminate/Suspend/Reactivate Biller Code

Reactivate Terminate

Reactivate Reason Request By Biller

Reactivate Date 18-10-2014

Agree To The Terms And Conditions

Submit Request **Cancel**

4. The request will go to Bank's action tray for their next action.

Appendix

Appendix 1 Access Control List (ACL)

No	Permissions	Biller Admin		Biller		Biller
		Maker	Checker	Maker	Checker	General User
1	Biller Code Add Bank Checker					
2	Biller Code Add Bank Maker					
3	Biller Code Bank Viewer					
4	Biller Code Blacklist Checker					
5	Biller Code Blacklist Maker					
6	Biller Code Check Digit Change					
7	Biller Code Check Digit Change Checker					
8	Biller Code Info Edit Checker					
9	Biller Code Info Edit Maker					
10	Biller Code Notification Management					
11	Biller Code Query Transactions					
12	Biller Code Status Request Checker					
13	Biller Code Status Request Maker					
14	Biller Code Transfer Checker					
15	Biller Code Transfer Maker					
16	Biller Create New Biller Code Checker					
17	Biller Create New Biller Code Maker					
18	Biller Group Management Checker					
19	Biller Group Management Maker					
20	Biller Info Edit Checker					
21	Biller Info Edit Maker					
22	Biller Pending Action Checker					
23	Biller Pending Action Maker					
24	Biller Query Transactions					
25	Biller Role Management Checker					
26	Biller Role Management Maker					
27	Biller Status Request Checker					
28	Biller Status Request Maker					
29	Biller User Management Checker					
30	Biller User Management Maker					