

In this Payer Terms, “You”, “Yours” means any person or entity using the JomPAY services and having an account with us as our customer, unless otherwise stated. “We”, “us” or “our” will refer collectively as AmBank /AmBank Islamic which is the bank that is providing the financial services to you.

1 PAYMENTS

- 1.1 We will process the Payment to the Biller in accordance with your Payment Instructions on the same day for any Payment Instructions received before the Payment Cut-off Time.
- 1.2 We will not accept orders to stop Payment Instructions once you have instructed us to make the Payment Instructions except when:
 - 1.2.1 we have reasonably concluded that the Payment Instructions were fraudulent or unauthorised; or
 - 1.2.2 the Payment Instructions are future dated payments that we have not transmitted via IBG.
- 1.3 You should notify us immediately if you become aware that you have made a mistake (except for underpayment) when instructing us to make a Payment, OR if you did not authorise a Payment that has been made from your account. Recovery of funds for such Payments shall be described in Clause 2.
- 1.4 In the event of an underpayment, you may make another Payment cater for the difference of the said amount.
- 1.5 We will notify you the status of the JomPAY Payment Instructions including the reasons of the rejected or failed “Payer not-present” Payment Instructions. However, you have the option not to receive these notifications upon providing a written request.

2 RECOVERY OF FUNDS AND LIABILITY FOR PAYMENTS

- 2.1 We will rectify the Mistaken Payment Instruction made by you according to the terms and conditions herein, provided the following conditions are satisfied:
 - a) you immediately inform us that you become aware of any delays or mistakes in processing the Payment(s); and
 - b) we are satisfied that the Mistaken Payment Instruction has occurred.

- 2.2 Subject to Clause 2.1, we will attempt to rectify any such matters in relation to Mistaken Payment Instructions made by you, in the way described in this clause:
- a) for misdirected payments, duplicated Payments or incorrect Biller Code or incorrect Recipient Reference Number (RRN), we shall submit a request to recover the funds to the Biller Bank that received the erroneous funds;
 - b) upon our satisfaction that the error for incorrect amount payment is caused by the Biller, we shall carry out a Reversal to your account and submit a request to recover the funds to the Biller Bank of the Biller in relation to the error;
 - c) for Payment that is not completed or failed at our end, we shall credit back the amount of the failed Payment into your account upon our satisfaction that the Payment Instruction has failed and was not duly processed at our end;
 - d) for payment that is not completed or failed at the Scheme Operator's end or the Biller Bank's end, we shall credit back the amount of the failed payment to you into your account before initiating a recovery of funds request.
- 2.3 The Recovery of funds requests made on your behalf for Mistaken Payments mentioned in Clause 2.2 or Erroneous Payments mentioned in Clause 3 shall be processed in accordance with Clause 3. Subject to Clause 3, we will work with the Affected Participant to request and recover the funds on your behalf.
- 2.4 All enquiries or complaints raised by you regarding the Mistaken Payment Instruction shall be resolved no later than fourteen (14) Business Days. All enquiries and complaints received after 5pm on a Business Day would be deemed received at the start of the next Business Day.
- 2.5 We are entitled to debit your account (for recovery of funds), in the event we did not debit your account after a Payment Instruction has been properly and successfully executed.
- 2.6 Subject to Clause 3 herein (for requests of funds made by Payer Bank) we are entitled to debit your account for funds credited into your account due to the following payments made by persons other than you:
- a) Mistaken Payment Instructions;
 - b) Erroneous Payment Instruction;
 - c) Unauthorised Payment Instruction; and
 - d) Fraudulent Payment Instruction;

3 ERRONEOUS PAYMENT INSTRUCTION/MISTAKEN PAYMENT INSTRUCTION

3.1 You may request for the recovery of funds that were incorrectly transferred to the Affected Bank Customer who is a non-Biller in the following manner:

3.1.1 Recovery of funds wrongly credited to the Affected Bank Customer who is not a Biller, of which request must be received within twenty one (21) Business Days from date of Erroneous Payment Instruction/Mistaken Payment Instruction, we shall proceed with the recovery of funds and remit the recovered funds into your account within one (1) Business Day, if the following conditions are met:

3.1.1.1 the Affected Participant is fully satisfied that the funds were erroneously credited to the Affected Bank Customer's account;

3.1.1.2 there is sufficient balance in the affected account; and

3.1.1.3 there is no evidence that the Affected Bank Customer is entitled to the funds in question.

3.1.2 Recovery of funds wrongly credited to the Affected Bank Customer who is not a Biller, of which request must be received between twenty two (22) Business Days and seven (7) months from date of Erroneous Payment Instruction/Mistaken Payment Instruction, we shall proceed with the recovery of funds and remit the funds into your account within fifteen (15) Business Days, if the following conditions are met:

3.1.2.1 The Affected Participant is fully satisfied that funds were erroneously credited to the Affected Bank Customer's account;

3.1.2.2 There is sufficient balance in the Affected Bank Customer's account; and

3.1.2.3 There is no evidence that the Affected Bank Customer is entitled to the funds in question.

3.1.3 Recovery of funds wrongly credited to the Affected Bank Customer who is not a Biller, of which request is received after seven (7) months from date of Erroneous Payment Instruction/Mistaken Payment Instruction; we shall proceed with the recovery of funds and remit the funds into your account within fifteen (15) Business Days, if the following conditions are met:

3.1.3.1 The Affected Participant is fully satisfied that funds were erroneously credited to the Affected Bank Customer's account; and

3.1.3.2 There is no evidence that the Affected Bank Customer is entitled to the funds in question; and

3.1.3.3 The Affected Bank Customer has given its consent for us to debit their account.

- 3.2 You may request for the recovery of funds that were incorrectly transferred to the Affected Bank Customer who is a Biller in the following manner:
- 3.2.1 Subject to Clause 3.3.2, if the request is received within twenty one (21) Business Days from date of Erroneous Payment Instruction/Mistaken Payment Instruction, we shall proceed with the recovery of funds and remit the funds into your account within one (1) Business Day :
- a) If the Affected Participant is fully satisfied that funds were erroneously credited to the Affected Biller;
 - b) The funds have been credited to the Affected Biller's account;
 - c) The Affected Biller has not acted on RTN;
 - d) The RTN has not been delivered to the Affected Biller;
 - e) There is sufficient balance in the Affected Biller's account to cover the recovery amount; and
 - f) The Affected Participant shall give written notification to the Affected Biller before debiting its account.
- 3.2.2 If the funds have not been credited to the Affected Biller's account and that the Affected Biller has acted on RTN (has delivered goods or has provided services), the funds may not be fully recovered.
- 3.2.3 Recovery of funds wrongly credited to Affected Bank Customer who is a Biller, of which request is received between twenty two (22) Business Days and seven (7) months from date of Erroneous Payment Instruction/Mistaken Payment Instruction, the recovery of funds shall be processed in accordance with Clause 3.1.2 herein.
- 3.2.4 Recovery of funds wrongly credited to the Affected Bank Customer who is a Biller, of which request is received after seven (7) months from date of Erroneous Payment Instruction/Mistaken Payment Instruction; the recovery of funds shall be processed in accordance with Clause 3.1.3 herein.
- 3.3 Notwithstanding the aforesaid, if the funds for the Erroneous Payment Instruction or Mistaken Payment Instruction cannot be recovered or fully recovered due to insufficient balance in the Affected Bank's Customer's account, it will be deemed as an Unrecoverable Loss. For avoidance of doubt the party who is responsible for the error, caused the error, causing the incomplete or failed Payment is liable for the Unrecoverable Loss.

UNAUTHORISED PAYMENT INSTRUCTION AND FRAUDULENT PAYMENT INSTRUCTION

- 3.4 We shall upon receiving report from you alleging that Unauthorised Payment Instruction was made, or upon becoming aware of Unauthorised Payment Instruction originating from us, remit the funds into your account within one (1) Business Day from date of receipt from the Biller, if the following conditions are met:
- 3.4.1 we shall conduct an investigation and determine within fourteen (14) Calendar Days, if the Unauthorised Payment Instruction did occur;
 - 3.4.2 if we are satisfied that the Unauthorised Payment Instruction did indeed occur, we shall initiate a Reversal process whereby all debit posted to your account arising from the Unauthorised Payment Instruction would be reversed; and
 - 3.4.3 the Biller Bank has not applied some or all the funds in question for the benefit of the Beneficiary of Fraud.
- 3.5 Payment Instructions arising from fraud, which include but is not limited to:
- 3.5.1 Payment Instruction initiated or generated by a party that is not authorised to make the Payment. This could occur if a party obtains unauthorised access to your Payment channels and initiates Payment Instructions without authorisation from you;
 - 3.5.2 You are misled into making a Payment Instruction that benefits a party other than the party intended by you. This could occur if a Biller generates fake bills or a third party tampers with genuine bills to cause payments to be diverted; and
 - 3.5.3 You make a Payment Instructions to a fraudulent Biller who does not deliver the goods and services for which the Payment was made. This could occur if the fraudsters enrol into the Scheme as Billers to fraudulently collect the Payments. If we are responsible for the Erroneous Payments described above, we shall reverse the out debits Payment erroneously posted to your account.
- 3.6 For the Fraudulent Payment Instruction, we shall upon receiving the report from you alleging that Fraudulent Payment Instruction was made, or becoming aware of Fraudulent Payment Instruction originating from us, remit the funds into your account within one (1) Business Day from date of receipt from the Biller, provided the following conditions are met:
- 3.6.1 we shall conduct an investigation and determine within fourteen (14) Business Days, if the Fraudulent Payment Instruction did occur;
 - 3.6.2 if we are satisfied that the Fraudulent Payment Instruction occurred or after fourteen (14) Business Days, has lapsed, we shall initiate a Reversal process whereby the debit

Payments posted to your account arising from the Fraudulent Payment Instruction would be reversed; and

3.6.3 the Biller Bank has not applied some or all the funds in question for the benefit of the Beneficiary of Fraud.

3.7 Notwithstanding the aforesaid, if the funds for Unauthorised Payment Instruction or Fraudulent Payment Instruction cannot be recovered or fully recovered, it will be deemed as an Unrecoverable Loss.

3.8 No chargeback rights will be available under the Scheme and will not be applicable for the Payments made using Cards.

3.9 You shall indemnify us against any loss or damage suffered due to any claim, demand or action brought against us arising directly or indirectly from any negligent and fraudulent acts in the Terms and Conditions committed by you

4 BATCH PAYMENTS

4.1 Subject to this Terms and Conditions, you are allowed to do Batch Payment if:

- a) you are making a Batch Payment on your own behalf; or
- b) you are making a Batch Payment on behalf of your related entities to discharge the entities' debts, or debts of the said entities to one or more Billers.

4.2 You are allowed to do a Batch Payment by debiting your CASA or Cards accounts held with us, as the case may be.

4.3 You warrant to us that:

- a) such Batch Payment is made on your own account as a Payer, or as Payer in the ordinary course of its business makes multiple payments on your own behalf, or on behalf of your related entities to discharge the entities' debts, or debts of the said entities to one or more Billers and not for the benefit of other person; and
- b) such Batch Payment is made not for the purpose of carrying on business of making payments through the Scheme using the Batch Payment method.

4.4 If you are making a Batch Payment, you also agree to notify us as soon as practicable when you are aware of any non-compliance by yourselves with this Terms and Conditions in connection with making a Batch Payment.

4.5 All other terms and conditions of this Terms and Conditions also apply to Batch Payment.

5 PAYER QUERIES, COMPLAINTS AND DISPUTE RESOLUTION

PAYER QUERIES AND COMPLAINTS

- 5.1 We shall investigate and resolve your queries and complaints in accordance with all BNM guidelines as well as the JomPAY Scheme Rules by mutual agreement.
- 5.2 On receipt of your queries or complaints, we shall provide acknowledgement of receipt to you within one (1) Business Day.
- 5.3 We shall be the single point of contact for you to resolve your complaints or queries. If you require information on whether your payment to Billers have been appropriately credited to Billers' accounts at Biller Banks, we shall provide the information to you within one (1) Business Day of your query. This is however, subject to the Biller Bank providing a response within the agreed timelines in accordance with the JomPAY Scheme Rules.
- 5.4 Your queries or complaints, other than the straightforward crediting status request described in Clause 5.3 above whereby we are able to resolve your complaint or query internally, we shall provide a solution to you within three (3) Business Days of receiving your complaint or query.
- 5.5 Your queries or complaints, other than the straightforward crediting status request described in Clause 5.3 above whereby we are not able to resolve your complaint or query internally and requires information from other Participants who are their counterparty in the JomPAY transaction, we are allowed seven (7) Business Days to resolve your complaint or query.
- 5.6 In situations where we cannot meet the timeframe specified in Clause 5.5, we shall seek your concurrence for a longer period for resolution. Notwithstanding this, no Payer complaint or query should be left unresolved for more than fourteen (14) Business Days.
- 5.7 All the Payer's complaints or queries received after 5 p.m. on a Business Day would be deemed as received at the start of the next Business Day.

DISPUTE RESOLUTION

- 5.8 We shall, in good faith, attempt to settle all payment queries or disputes with you arising in connection with the JomPAY service amicably by mutual agreement.
- 5.9 In the case of a dispute or conflict, you are entitled to seek recourse via the industry mediation and arbitration bodies such as the Financial Ombudsman Scheme.

- 5.10 You also have the right to lodge a complaint with the Scheme Operator if there are allegations of our non-compliance to the JomPAY Scheme Rules. However, the Scheme Operator’s review of such complaints shall be confined to:
 - 5.10.1 the determination whether there has been non-compliance;
 - 5.10.2 stipulating remedies for the Participants to correct or address the non-compliance; and
 - 5.10.3 the determination if penalties are applicable for the non-compliance
- 5.11 We shall have the right to appeal decisions rendered by the Scheme Operator. The Scheme Operator will present such appeals to the Scheme Operator’s Board Rules Committee.
- 5.12 All decisions rendered by the Board Rules Committee in response to the complaints from you shall be binding on us.
- 5.13 The contact information for enquiries or any communication on the services (including complaints) and notice to us are as stated below:

Details	
Contact Number	+603-2178 8888
Email	customercare@ambankgroup.com

6 SUSPENSION & TERMINATION OF SERVICE

- 6.1 We may suspend or withdraw the whole or any part of the Scheme provided to you at any time, including if someone who is acting on your behalf is suspected of being fraudulent. If practicable, we shall notify you in writing of the suspension or withdrawal.
- 6.2 If it is illegal or we are of the opinion that it is illegal to continue to provide any JomPAY Scheme to you or to some or all the Payers, we may stop providing the JomPAY Scheme to you by giving you a written notice.
- 6.3 Notwithstanding the above, you agree and acknowledge that we may at our discretion verify the authenticity or validity of the Payment Instructions received by us or refrain, defer, delay and/or refuse to act on any such instructions for any reasons whatsoever and we shall not be liable for any consequences of whatsoever nature arising from or due to the events as aforesaid.
- 6.4 Notwithstanding Clause 6.3, we may terminate the whole or any part of the JomPAY Scheme provided to you and/or all or any part of the Relevant Agreements immediately without prior notice:
- a) Upon any material breach by you or any terms of the Relevant Agreements or of any other agreement or other instrument between you and us;
 - b) If it is or becomes or would be materially likely to become unlawful for you or us to comply with any or all of each party's respective obligations under the Relevant Agreements or if such compliance shall cause or would be materially likely to cause us to be in breach of any law or regulatory requirement;
 - c) If you cease to have any account and/or banking relationship with us; or
 - d) Upon the occurrence of any other circumstances affecting you or the JomPAY Scheme which we, acting reasonably, considers exceptional.

7 BILLER CANNOT PROCESS PAYMENT

- 7.1 If we are informed that the Payment made by you cannot be processed by a Biller, we will:
- a) inform you about this; and
 - b) credit your account with the amount of the Payment.

8 ACCOUNT RECORDS

- 8.1 You must check your account and immediately report to us as soon as you are aware of any errors or of any Payment(s) that you did not authorise or you suspect were made by someone else without your permission.

9 JomPAY

- 9.1 We are the Participant of the JomPAY Scheme. However, if we cease to participate in the Scheme for any reason, we will take reasonable measures to inform you of our withdrawal from the Scheme.
- 9.2 You must inform us the information required as specified in Clause 11, when informing to make a Payment Instruction. We will debit your specified account with the amount stated on the Payment Instruction.
- 9.3 Payments can be made from your CASA and is subject to the terms specified in our General Terms & Conditions of Accounts & Services and Specific Terms and Conditions for Commodity Murabahah-based Current Account-i/Savings Account-i.
- 9.4 Please refer to the FAQ when accessing AmOnline to initiate a JomPAY bill Payment to the registered Billers.
- 9.5 All the provisions contained in the Master Services Agreement and the Payment Supplemental Agreement shall be read as forming part of this Terms and Conditions and shall be applicable in full force and effect as if the same were set out herein, unless inconsistent with any of the provisions contained herein.
- 9.6 In the event of any inconsistency between the provisions of the Master Service Agreement or the Payment Supplemental Agreement and this Terms and Conditions, this Terms and Conditions shall apply to the extent of such inconsistency.
- 9.7 You acknowledge that the receipt by a Biller of a Mistaken Payment Instruction or Erroneous Payment Instruction does not or will not constitute under any circumstances part of whole satisfaction of any underlying debt owed by you and the Biller.

10 VALID PAYMENT INSTRUCTION

- 10.1 We will treat your instructions to make a payment as valid if, you and each AmOnline user comply with the policies and procedures contained in the relevant AmOnline Terms & Conditions, Security Statement and Privacy Notice in relation to the use of AmOnline.

11 INFORMATION REQUIRED

- 11.1 The information that you must provide to us to instruct us make Payment(s) is as follows:

- a) Biller Code;
 - b) Recipient Reference Number 1 (Ref-1);
 - c) Recipient Reference Number 2 (Ref-2) (if stated in the Payer's Bill);
 - d) Amount;
 - e) Payment account type.
 - f) Debiting Account Number
- 11.2 You acknowledge that we are not obliged to effect a Payment if you do not give us all the information required or if any of the information given is inaccurate.

12 AMENDMENTS TO TERMS

- 12.1 We can change the Terms and Conditions at any time and any such changes will be published on our website. Nonetheless, no provision of this Terms and Conditions or the other Relevant Agreements may be amended, varied or supplemented unless confirmed in writing by us. Such amendment, variation or supplement shall take effect as between you and us as from the date of confirmation by us or any date as agreed by us.
- 12.2 A notice, consent, approval or other communication (each a "Notice") under this Terms and Conditions shall be in writing (which includes electronic form), signed by or on behalf of the party giving it, addressed to the party to whom it is to be given and:
- a) delivered to the receiving party in person;
 - b) sent by pre-paid mail to the receiving party's address;
 - c) transmitted by facsimile to the receiving party's facsimile number;
 - d) sent to the electronic mail address of the receiving party.
- 12.3 A notice given to a person in accordance with this clause is treated as having been given and received:
- a) If personally delivered, at the time of delivery and duly acknowledged;
 - b) If sent by pre-paid mail, two (2) Business Days after the date of posting;
 - c) If transmitted by facsimile and the transmission report states that it was sent in full and without error, on the day of transmission if the transmission report states that the transmission was completed before 4.00p.m. on a Business Day, otherwise on the next Business Day; and
 - d) If transmitted by electronic mail and the transmission report states that it was sent in full and without error, on the day of transmission if the transmission report states that the transmission was completed before 4.00p.m. on a Business Day, otherwise on the next Business Day.
- 12.4 For the purposes of this clause:

- a) A person (“sender”) may take the address, facsimile number and email address of another person (“recipient”) to be:
- i. the address and number set in the account opening form or any other agreement which are relevant.
 - ii. where the recipient notifies the sender of another address or number, the last address or number so notified to it;
 - iii. If you are the recipient, your address in our records maintained from time to time.

12.5 As a result of any changes we make, or for any other reason, you may at your option choose to not use the JomPAY Scheme.

13 PAYMENT CUT-OFF TIME

13.1 If you order Payment Instructions to a Biller before the Payment Cut-Off Time for the Business Day, the Biller is deemed to have received Payment on the same Business Day. However, the Payment may take longer to be credited to a Biller if the Payer orders Payment Instructions after the Payment Cut-Off Time or on a Saturday, Sunday or a public holiday the Biller is deemed to have received Payment on the next Business Day.

13.2 We shall, at the minimum, disclose the Payment Cut-Off Time to you at the banking channel where you are initiating the Payment Instruction, or otherwise ensure that the Payment Cut-Off Time is made known to you.

14 CONSEQUENTIAL DAMAGES

14.1 We are not liable for any consequential loss or damage suffered by you as a result of using the Scheme, other than due to any loss or damage you suffer due to our negligence.

15 PERSONAL DATA PROTECTION

15.1 You acknowledge that when you use the Scheme to make payment, you agree that we disclose your personal data to the Scheme Operator, Billers, Biller Banks and other Payer Banks.

15.2 You hereby irrevocably agree and permit us and/or our officers to disclose any document, record of or information relating to the JomPAY service or your assets or affairs or accounts or future accounts with us:

- i. to Bank Negara Malaysia, Central Credit Unit, Guidelines on Dishonored Cheques Information System, Central Credit Reference Information System (CCRIS) or any other bureau or credit reporting agency or credit rating agency whether or not established pursuant to the Malaysian legislation or any other governmental or regulatory authority/body, or enforcement agencies authorised under the Financial Services Act

- 2013, Islamic Financial Services Act 2013, Cagamas Berhad, Credit Guarantee Corporation or such other authority having jurisdiction over AmBank / AmBank Islamic or anybody established by a body, agency, or authority having authority or jurisdiction over us and to any third party, if required by any law;
- ii. to any central depository or authorised depository agent (as those terms are defined in the Securities Industry (Central Depositories) Act 1991);
 - iii. to any potential transferee or our assignee;
 - iv. to any person proposing or intending to make or tender payment towards your liabilities under the JomPAY Scheme;
 - v. to any person where such disclosure is, in our opinion, necessary for or related to the review, due diligence or enforcement or protection or the attempted enforcement or protection of any rights or our interest;
 - vi. to any person pursuant to any arrangement, composition, restructuring or any proposed arrangement, composition or restructuring between the creditors of yours;
 - vii. to AmBank Group and to any person or company which are providing to us any services and expertise relating to legal, accounting, auditing, credit, administration, processing, data management or other advisory services;
 - viii. to the debt collection agents appointed by any company under the AmBank Group; and
 - ix. where applicable, to the personal representative of the Payer's estate or to the Payer's committee or the trustee appointed by the Court to manage your assets and affairs where you are found to be a mentally disordered person or lunatic.

For purpose of this clause 15, "AmBank Group" shall mean all our related corporations, as defined in Section 7 of the Companies Act 2016, whether incorporated inside or outside of Malaysia.

- 15.3 You must notify us if any of any inaccuracies or changes of your personal information is inaccurate, changes and you consent that the updated personal information will be disclosed to all Participants in the Scheme, for the purpose of Clause 15.1.
- 15.4 You can request access to the personal data held by us with written notice.
- 15.5 You acknowledge that if your personal data is not disclosed to the parties specified in Clauses 15.1 and 15.2, it will not be possible to process your requested payment(s) or use the JomPAY Scheme.

16 DEFINITIONS AND INTERPRETATION

The following words have these meanings: -

No.	Term	Definition
1.	Adjustment	An Error Correction or a Reversal
2.	Affected Bank Customer	A Customer whose bank account has been erroneously debited or credited due to erroneous or Fraudulent Payment Instructions caused by other Participants, Customers or PayNet.

No.	Term	Definition
3.	Affected Biller	A Biller that received erroneous or Fraudulent Payment Instructions and/or funds due to errors of other Participants, Customers or PayNet.
4.	Affected Participant	A Participant that received Erroneous or Fraudulent Payment Instructions and/or funds due to errors of other Participants, Customers or PayNet.
5.	AmBank / AmBank Islamic	AmBank (M) Berhad / AmBank Islamic Berhad that is licensed under Financial Services Act 2013, Islamic Financial Services Act 2013
6.	Batch Payment	Payments made to one or more Billers by grouping and bundling individual Payment Instruction(s) and collectively transmitting these Payment Instruction(s) at scheduled times
7.	Beneficiary of Fraud	A party who ultimately benefits from an Unauthorised Payment Instruction or Fraudulent Payment Instruction
8.	AmOnline	Refers to AmBank/ AmBank Islamic's Retail Internet Banking
9.	Retail Internet Banking	A retail online banking platform; refers AmOnline
10.	Bill	An itemised statement of money owed, or a request to pay, for purchase goods, provision of services and/or any other business transaction.
11.	Biller	Government agencies, statutory bodies, sole proprietor or partnership businesses, a company or an organisation, societies, charities participating in the JomPAY Scheme to collect Bill payments.
12.	Biller Bank	A Participant appointed by a Biller to facilitate the Biller's collection of Bill payments via JomPAY.
13.	Biller Code	An alpha numeric code uniquely identifying either: <ul style="list-style-type: none"> • a Biller; or • a Biller's product or service category for purposes of routing Payments to the Biller.
14.	BNM	Bank Negara Malaysia
15.	Business Day	Any calendar day from Monday to Friday, except a public holiday or bank holiday in Kuala Lumpur.
16.	CASA	Current account/i and savings account/i.
17.	Card Accounts	Credit card account(s), charge card account(s) and prepaid card account(s).
18.	Customer	A term used to collectively refer to Billers, Payers and other clients of a Participant.
19.	Error Correction	A transaction to correct an error and which is intended to result in: <ul style="list-style-type: none"> • a credit to the account of a Payer to reimburse that Payer for an amount equal to an amount specified in: <ol style="list-style-type: none"> i. a Mistaken Payment; ii. an Unauthorised Payment; iii. a Fraudulent Payment; • a corresponding debit to a Payer's nominated account if that account has been, or will be, credited with the amount of the original Payment Instruction giving rise to the need for the Error Correction; or

No.	Term	Definition
		<ul style="list-style-type: none"> a related advice being sent to that Biller notifying the Biller of the correction of that error.
20.	Erroneous Payment Instruction	<p>A Payment Instruction that is initiated wrongly or is incorrect as follows:</p> <ul style="list-style-type: none"> AmBank / AmBank Islamic sending the same file containing Payment Instructions to the RTN twice; Participants post erroneous entries to Billers'/Payers' bank accounts, or generate invalid, incorrect, misdirected or duplicated Payment Instructions on behalf of Billers'/Payers' due to technical errors or operational errors; Technical or operations errors at the Scheme Operator that results in incorrect or duplicated Payment Instructions; and Mistaken Payment Instruction which is directed to the wrong Billers/Payers, contains incorrect recipient reference numbers, carries the wrong amount, or is duplicated.
21.	Fraudulent Payment Instruction	<p>A Payment which has been induced by dishonest or fraudulent means and which the Payer requests be refunded. It includes cases where a Payer makes a Payment as a result of a fraudulent invoice issued by a third party who purports to be a Biller (and is not in fact a Biller) or a third party who impersonates a Biller.</p>
22.	Interbank GIRO or IBG	<p>An interbank payment and funds transfer system that facilitates payments and collections via the exchange of digitized transactions between banks.</p>
23.	JomPAY	<p>A nationwide bill payment service that allows the Payers to pay bills of Billers via banking channels</p>
24.	JomPAY Scheme or Scheme	<p>Is a service offered by PayNet which facilitates industry wide ubiquitous Bill payments through the use of standard Biller Codes and Recipient Reference Numbers.</p>
25.	Mistaken Payment Instruction	<p>A payment that is made, or not made, to a person or for an amount which is not in accordance with a Payer's Payment Instructions or contains an error in the Payment Instructions from the Payer resulting in payments which:</p> <ul style="list-style-type: none"> are directed to the wrong Customers contain incorrect Recipient Reference Numbers carry the wrong amount; or are duplicated. <p>(However, if a Payer has advised AmBank /AmBank Islamic to make Payment for a lower amount than intended, the original Payment Instruction remains and the Payer must give a further Payment Instruction or effect payment through another means.)</p>
26.	Participant	<p>A Bank that is a member of the Scheme.</p>
27.	Payer	<p>Individuals, companies, body corporate, businesses (including sole proprietors and partnerships), government agencies, statutory bodies, societies, and other Bank customers that make payments to the Billers using the JomPAY Scheme.</p>
28.	Payer Bank	<p>A Participant in the JomPAY Scheme who offers services that allow Payers to initiate Payment Instruction.</p>
29.	Payer-not-present	<p>The Payer is not physically present during the transaction initiation process</p>

No.	Term	Definition
30.	Payment Instruction or Payment	An order from a Payer to its Payer Bank directing the Payer Bank to: a) draw funds from the Payer's bank account; and b) transmit an IBG entry to transfer funds to the Biller Bank to pay a Biller for a Bill.
31.	Payment Cut-Off Time	The maximum timing of JomPAY Payment Instructions initiated by the Payer to be credited into the Biller's account on the same day. If the Biller does not utilise an AmBank account, it will follow the standard scheduled IBG window processing times.
32.	PayNet	Payments Network Malaysia Sdn Bhd
33.	Reversal	means a transaction that: a) is initiated by a Biller to cancel an Erroneous Payment Instruction; b) may involve the making of a debit or credit adjustment to the account of the Payer to which the Erroneous Payment Instruction relates; and c) may involve an adjustment to the bank account(s) of the Biller named in the Erroneous Payment Instruction, if the funds from the Erroneous Payment Instruction has been applied to the bank account(s).
34.	Scheme Operator or SO	The owner and the operator of the JomPAY Scheme.
35.	Real-time Notification or RTN	A form of electronic message sent to a Biller to provide advance notice of incoming payment from a Payer once the Payer's bank account has been successfully debited for a Payment Instruction to the Biller.
36.	Recipient Reference Number or RRN	A unique identifier assigned by a Biller to a Payer referred to as [Recipient Reference Number 1] and [Recipient Reference Number 2] on a Bill.
37.	Relevant Agreement	Means the following agreement : a) Master Service Agreement; b) Payment Supplement Agreement; and c) AmBank's/ AmBank Islamic's General Terms & Conditions of Accounts & Services
38.	Unauthorised Payment Instruction	A payment made without the authority of the Payer who is purported to have given the Payment Instruction which initiated that payment (and from whose account that Payment was debited) or a Payment made by a Payer which is void for any reason other than fraud. It includes cases where the Payment has been made by a third party who has obtained unauthorised access to a Payer's account and makes unauthorised transactions from the Payer's account to make other payments. However, it does not include a Fraudulent Payment Instruction.
39.	Unrecoverable Loss	The portion of funds credited to the wrong party due to Erroneous Payments or Fraudulent Payments that cannot be retrieved after Participants have exhausted the recovery of funds process.

[END OF STANDARD PAYER TERMS]