



# User Guide for Payroll Service (APS+)

Payment to Account Number and PayNow ID

Nov 2020

## 1 Payment to Account Number and PayNow ID

With the launch of PayNow Corporate in August 2018, Business Internet Banking (BIB) customers can now use the Enhanced APS+ service to make payments to both account numbers and PayNow ID (NRIC/FIN, Mobile Number and UEN) in a combined file.

Additional features with the Enhanced APS+ Service include:

- Notification by email and SMS upon approval of your payment request.
- Notification by email when the return file is available to verify the status of your payment request.
- Notification by email to your employees/beneficiaries upon successful processing of your payment request via PayNow ID.

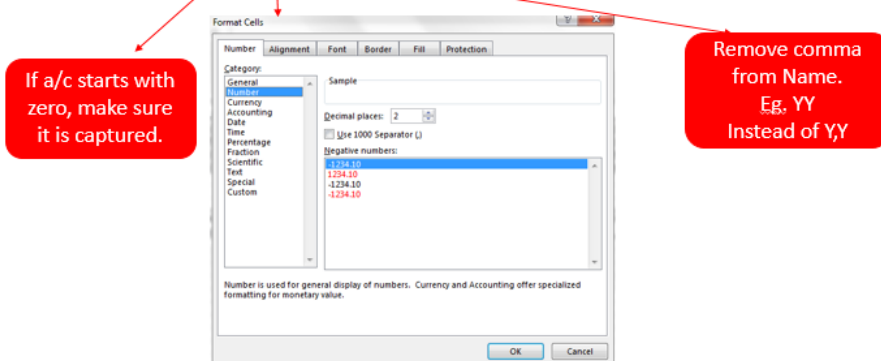
### 1.1 Payment by File Upload (Enhanced APS+)

#### 1.1.1 Preparation of data file in “.txt” file format

You can request the excel template from your Account/Relationship Manager to prepare your payment file. Alternatively, you may wish to create a new excel file by following the specifications as described in the “Enhanced Bulk Payments File Format for APS+/OBG” document which is accessible via Business Internet Banking (BIB)

1. Key in your payment instructions in the excel template or create a new excel sheet with your payment instructions.
2. Please ensure that you comply with the following guidelines.

Payment Type	SWIFT BIC	PayNow ID Acct Number Amount	Amount	Beneficiary Name	Your Internal Reference	Remarks to Beneficiary	Beneficiary Email	Filler 1	Filler 2	Filler 3	Filler 4	Filler 5	Filler 6	Filler 7
NRIC		1234567A	1580.00	Tom	Payment to Tom	Salary payment by ABC Company	1@maybank.com.sg							
Mobile		+6512345678	3000.00	Mary	Payment to Mary	Salary payment by ABC Company	2@maybank.com.sg							
UEN		123456789X001	5000.00	DEF Co	Payment to Supplier DEF Co	Payment to Supplier DEF Co	3@maybank.com.sg							
Account	MBBESG50XXX	12345678901	1000.00	YY	Payment to YY account	Payment to YY account	4@maybank.com.sg							



**If a/c starts with zero, make sure it is captured.**

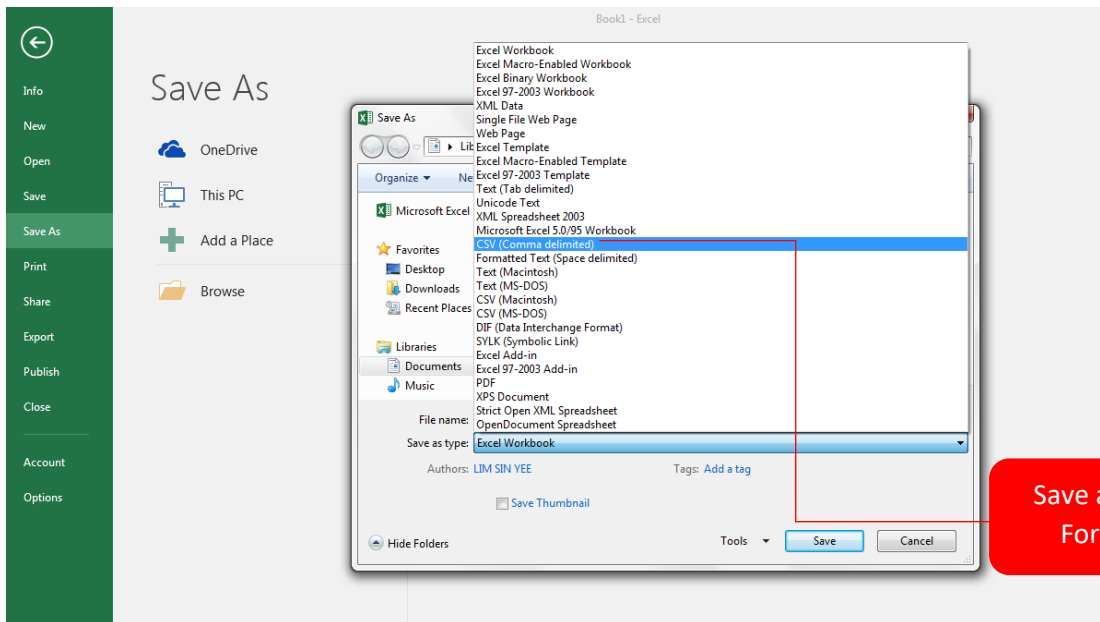
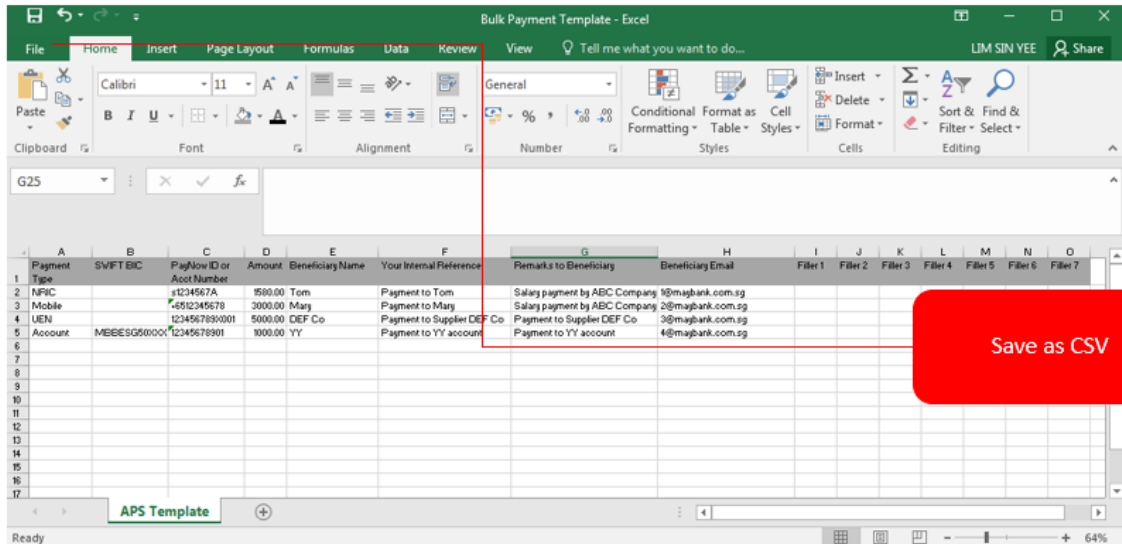
**Remove comma from Name. Eg. YY Instead of YY**



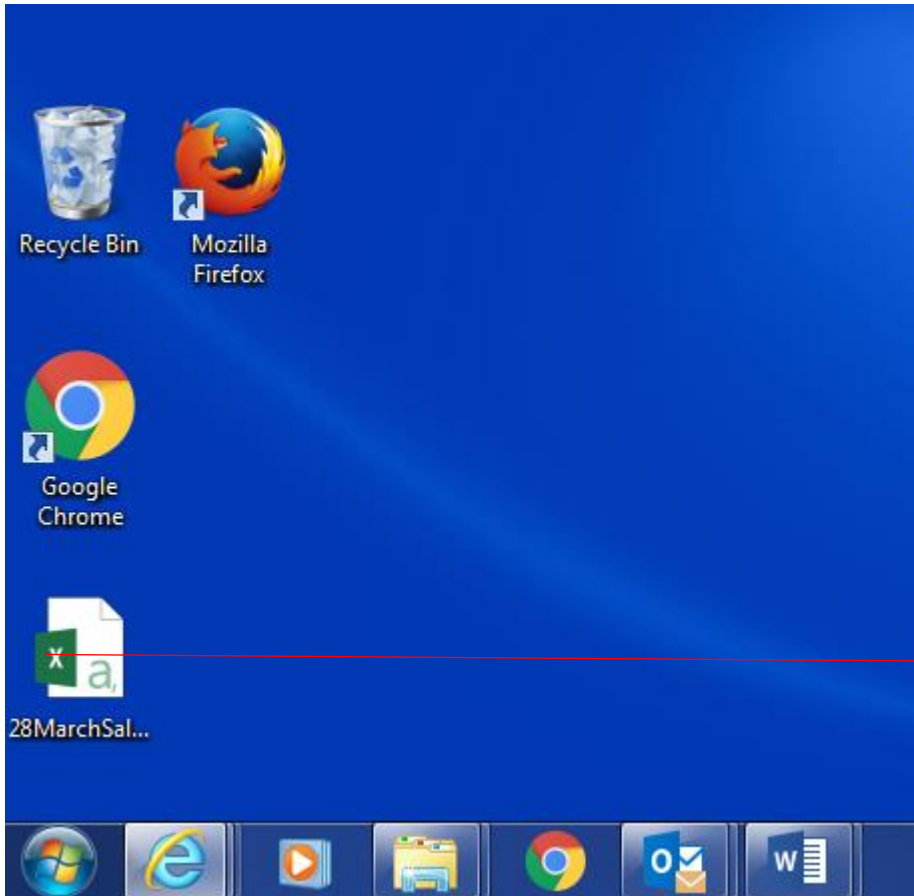
S/N	Field Name	Mandatory?	Type	Remarks
1	Payment Type	Y	Text(10)	<p>PayNow ID includes MOBILE, NRIC, UEN</p> <p><b>Possible Values:</b></p> <ul style="list-style-type: none"> <li>• MOBILE</li> <li>• NRIC</li> <li>• UEN</li> <li>• ACCOUNT</li> </ul> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>• NRIC refers to payments to a Singapore NRIC or FIN</li> <li>• UEN refers to payments to a UEN or UEN + suffix</li> </ul>
2	SWIFT BIC	N	Text(11)	<p>SWIFT BIC of Beneficiary's Bank. You can find the list of SWIFT BIC on our Maybank website.</p> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>• Only applicable if the Payment Type is "ACCOUNT"</li> <li>• To be left blank for other Payment Types</li> </ul>
3	PayNow ID or Acct Number	Y	Text(128)	<p>Payment to be made to the PayNow ID or account number</p> <p><b>For Payment Type = "MOBILE"</b></p> <ul style="list-style-type: none"> <li>• SG Numbers must start with +658 or +659 followed by 7 digits</li> <li>• Foreign numbers start with "+" and followed by country code and full mobile number</li> </ul> <p><b>For Payment Type = "NRIC"</b></p> <ul style="list-style-type: none"> <li>• Format: XNNNNNNNX where X: alphabet N: number</li> </ul> <p><b>For Payment Type = "UEN"</b></p> <ul style="list-style-type: none"> <li>• Min 9 and max 13 characters</li> </ul> <p><b>For Payment Type = "ACCOUNT"</b></p> <ul style="list-style-type: none"> <li>• Valid account number as provided by the beneficiary</li> <li>• If the beneficiary's account number contains leading zeroes, please ensure that the correct number is specified and not truncated.</li> </ul>
4	Amount	Y	Number(18,2)	<p>Amount to be paid in SGD</p> <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>• No currency sign</li> <li>• No comma</li> <li>• Indicate amount with 2 decimal points</li> </ul> <p><b>Valid Values:</b></p> <ul style="list-style-type: none"> <li>• 12345.10</li> <li>• 0.05</li> </ul>

				<ul style="list-style-type: none"> <li>• 1234567890123456.00</li> </ul> <p><b>Invalid Values:</b></p> <ul style="list-style-type: none"> <li>• \$12.50</li> <li>• 1.0</li> <li>• .25</li> <li>• 1,000.00</li> <li>• 1,000</li> <li>• -1230.45</li> <li>• 123456789012345678.00</li> </ul>
5	Beneficiary Name	Y	Text(140)	Name of the beneficiary <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>• No comma</li> </ul>
6	Your Internal Reference	0	Text(140)	Your reference for your reconciliation purposes <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>• To be left blank if none</li> <li>• No comma</li> </ul>
7	Remarks to Beneficiary	0	Text(35)	The remarks that will be displayed in your beneficiary's bank statement <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>• To be left blank if none</li> <li>• No comma</li> </ul>
8	Beneficiary Email	0	Text(60)	Beneficiary's email address, if any, to be used to send a notification upon successful payment via PayNow ID. <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>• To be left blank if none</li> <li>• No comma</li> </ul>
9	Filler 1	0	Text(35)	To be left blank otherwise the file upload will be unsuccessful
10	Filler 2	0	Text(140)	
11	Filler 3	0	Text(140)	
12	Filler 4	0	Text(140)	
13	Filler 5	0	Text(140)	
14	Filler 6	0	Text(140)	
15	Filler 7	0	Text(140)	

3. Save the file as a "CSV (Comma Delimited)" file format from the "Save as type" dropdown list. E.g. 28Marchsalary.csv". You may choose another filename for your data file. The file name of the CSV file can only have a maximum of 25 characters.

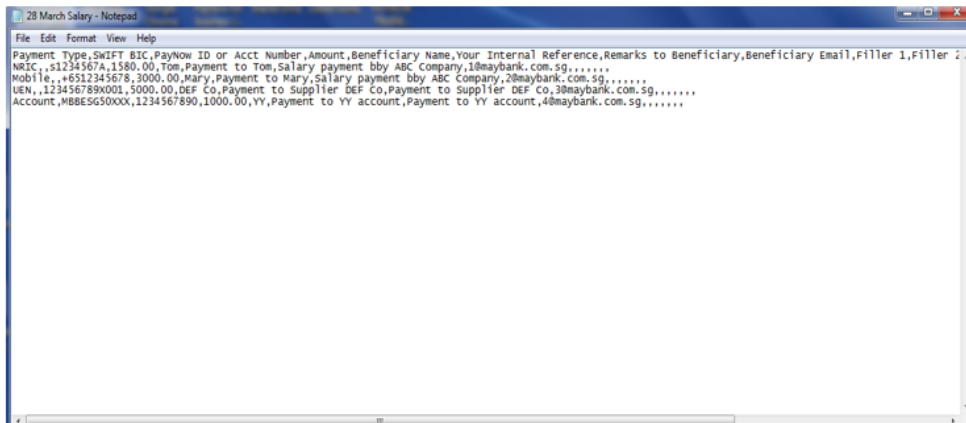


- Convert the CSV file into text format. In our example, we have saved it in the “Desktop”. Right click the CSV data file and click “Open With” and select “Notepad”.



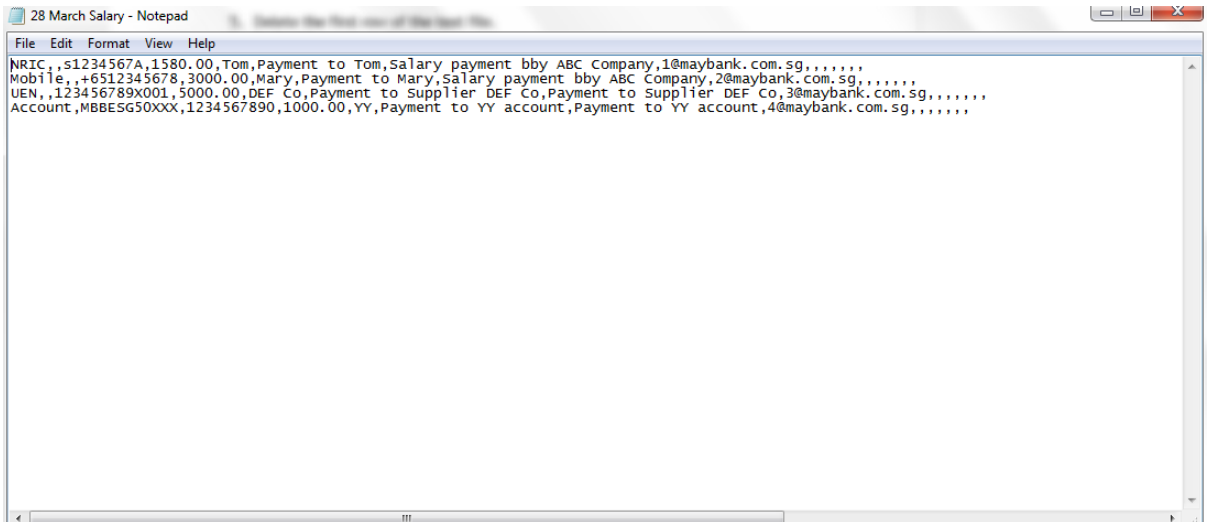
Save as CSV  
Format

The Notepad file will look something like this:

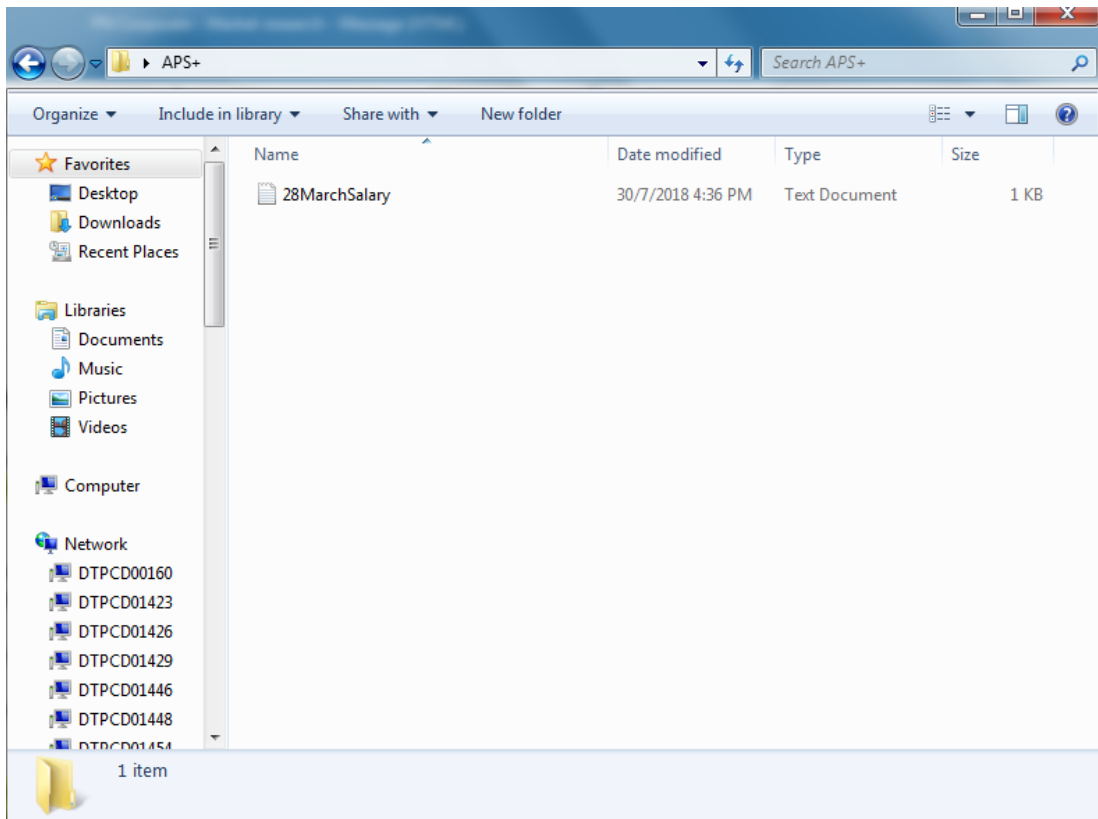


Remove the first line

5. Delete the first row of the text file.
6. It should appear as follows:



7. Thereafter, save the file as text file (i.e. “28maysalary.txt”) in Notepad format as it appears below. “File name” has a maximum limit of 25 characters. Ensure that “Save as type” is “Text Document [\*.txt].”



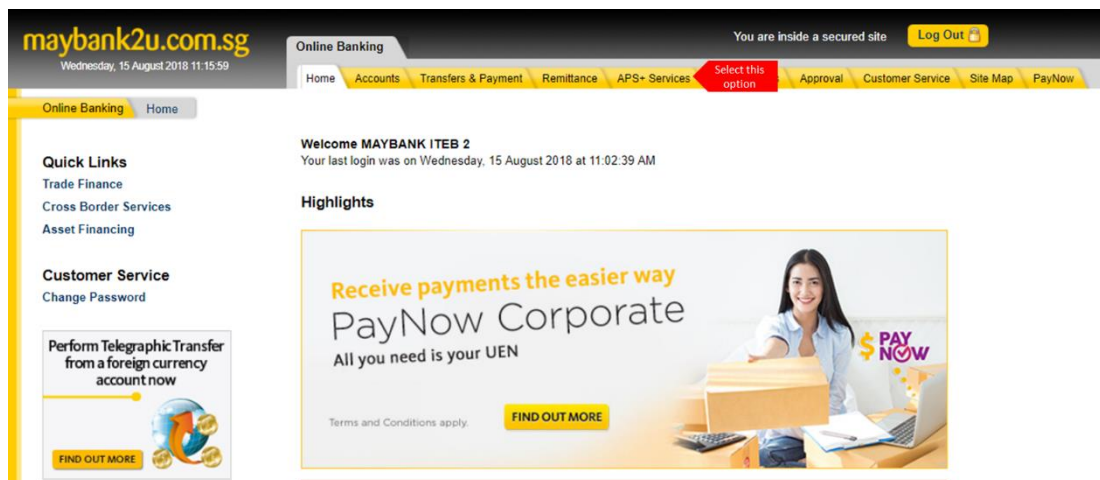
Now, you're ready to login to Business Internet Banking (BIB) and upload your text file.



### 1.1.2 Submission of payment file

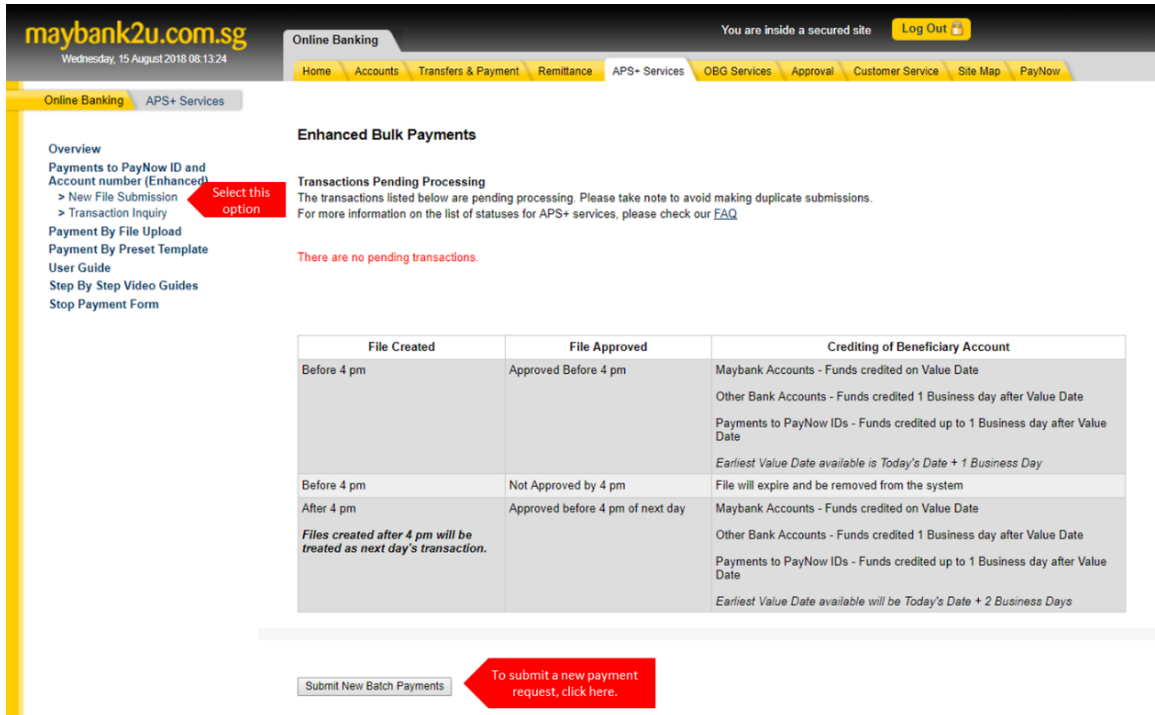
The following screen flow shows the step-by-step process of a **Creator** and **Approver** submitting the Enhanced APS+ text file. Note that the actual process for your company may vary depending on the company's assigned User Control Option and Approval Mandate.

1. Log in to BIB and click on **APS+ Services** menu option.



2. Click on the “Payments to PayNow ID and Account number (Enhanced)” option on the left menu followed by “New File Submission”. A list of transactions pending processing will be displayed, if any.

To submit a new payment request, click on the [Submit New Batch Payments] button located at the bottom of the page.



**Enhanced Bulk Payments**

Overview  
 Payments to PayNow ID and Account number (Enhanced)  
 > New File Submission **Select this option**  
 > Transaction Inquiry  
 Payment By File Upload  
 Payment By Preset Template  
 User Guide  
 Step By Step Video Guides  
 Stop Payment Form

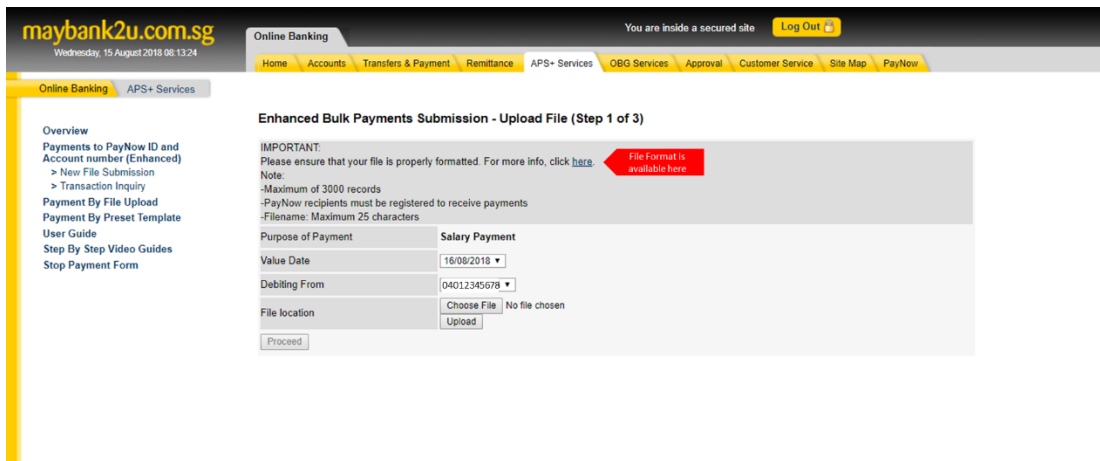
**Transactions Pending Processing**  
 The transactions listed below are pending processing. Please take note to avoid making duplicate submissions. For more information on the list of statuses for APS+ services, please check our [FAQ](#).

There are no pending transactions.

File Created	File Approved	Crediting of Beneficiary Account
Before 4 pm	Approved Before 4 pm	Maybank Accounts - Funds credited on Value Date Other Bank Accounts - Funds credited 1 Business day after Value Date Payments to PayNow IDs - Funds credited up to 1 Business day after Value Date <i>Earliest Value Date available is Today's Date + 1 Business Day</i>
Before 4 pm	Not Approved by 4 pm	File will expire and be removed from the system
After 4 pm	Approved before 4 pm of next day <i>Files created after 4 pm will be treated as next day's transaction.</i>	Maybank Accounts - Funds credited on Value Date Other Bank Accounts - Funds credited 1 Business day after Value Date Payments to PayNow IDs - Funds credited up to 1 Business day after Value Date <i>Earliest Value Date available will be Today's Date + 2 Business Days</i>

**To submit a new payment request, click here.**

- You will be prompted to load the payment file as well as to provide payment details such as the value date and the debiting account.



**Enhanced Bulk Payments Submission - Upload File (Step 1 of 3)**

**IMPORTANT:** Please ensure that your file is properly formatted. For more info, click [here](#). **File Format is available here**

Note:  
 -Maximum of 3000 records  
 -PayNow recipients must be registered to receive payments  
 -Filename: Maximum 25 characters

Purpose of Payment: **Salary Payment**

Value Date: 16/08/2018

Debiting From: 04012345678

File location:  No file chosen

- Click on the [Choose File] button to locate the payment file. Next, click on the [Upload] button to upload the file upon which will immediately be validated.

If there are issues with the file, the following screen will appear in a separate window showing the specific record number(s) and the error message(s). Rectify the issue(s) before uploading the file again.



## Validating Records In Progress .....

Possible File Data/Format Error Encountered

- Record 2-- MOBILE, +65123456 [PayNow ID/Acct Number is invalid]
- Record 4-- ACCOUNT, 1234567890 [SWIFT BIC is invalid]

**Uploading Terminated. Batch Rejected.**

Please close this browser window and try again.

100%

If there are no issues, click on the [Proceed] button.

5. Review the payment details. You can click on the “View Uploaded Data” to view individual payment instructions.

To submit the payment request for approval, enter the One-Time Password and click on the [Confirm] button.

maybank2u.com.sg Monday, 30 July 2018 14:14:08

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Home Accounts Transfers & Payment Remittance COE Bidding APS+ Services OBG Services Approval Customer Service Site Map


Online Banking APS+ Services


**Enhanced Bulk Payments Submission - Confirmation (Step 2 of 3)**

File Name	28MarchSalary.txt
Value Date	31/07/2018
Debit From	04015000180
Debit Amount (S\$)	10580.00
No. of Transactions	4
Uploaded File	<a href="#">View Uploaded Data</a>

**Click to view individual payment instruction.**

As an added security feature, please input One Time Password of your token

**One-Time Password Required** 

**Step 1:** Press  button on your token.  
**Step 2:** Enter the One-Time password below  
**Step 3:** Click the 'Confirm' button

**One-Time Password (OTP)**

[How to get your One-Time Password \(OTP\)](#)  
[User Guide and FAQ](#)  
[How it works](#)

Note:

1. Check the records before submitting this transaction for approval/processing.
2. Ensure your account has sufficient balance 1 Business day before value date.
3. You will be bound by the [Terms and Conditions OBG and APS+](#) and [Terms and Conditions of Internet Banking Services](#) for this transaction.

6. The following screen will displayed informing the user that the request has been submitted for approval. Please inform the approver to review and approve the request.

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Online Banking APS+ Services

**Enhanced Bulk Payments Submission - Acknowledgement (Step 3 of 3)**

**Successful. Transaction pending approval from signatory / authoriser.**

File Name	28MarchSalary.txt
Value Date	31/07/2018
Debit From	04015000180
Debit Amount (S\$)	10580.00
No. of Transactions	4
Batch ID	11328520

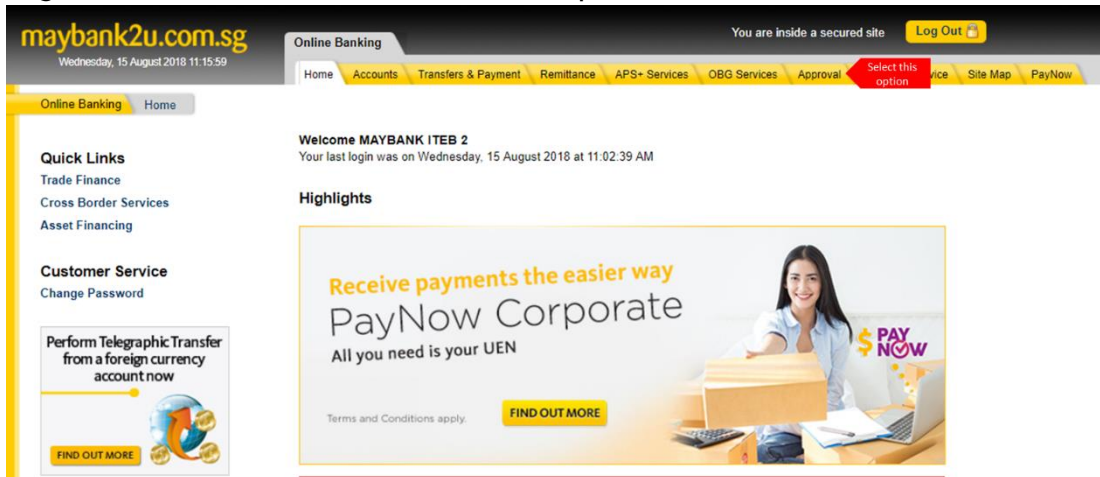
Please take note:

- To check on the status of your request, please select 'Enhanced Bulk Payments Transaction Inquiry'
- Please ensure approval is granted before cut-off time. If the status is updated to 'Expired', please re-create the transaction again.

**Note:** For companies with Single Control (User Control Option) and Any One (Approval Mandate) setup, the Creation part will also be the Approval part if the submission is done by an Authorised User with Approval function. Instead of seeing the screen in step 6 above, the Authorised user will see the screen for step 11 as the final screen of the transaction.

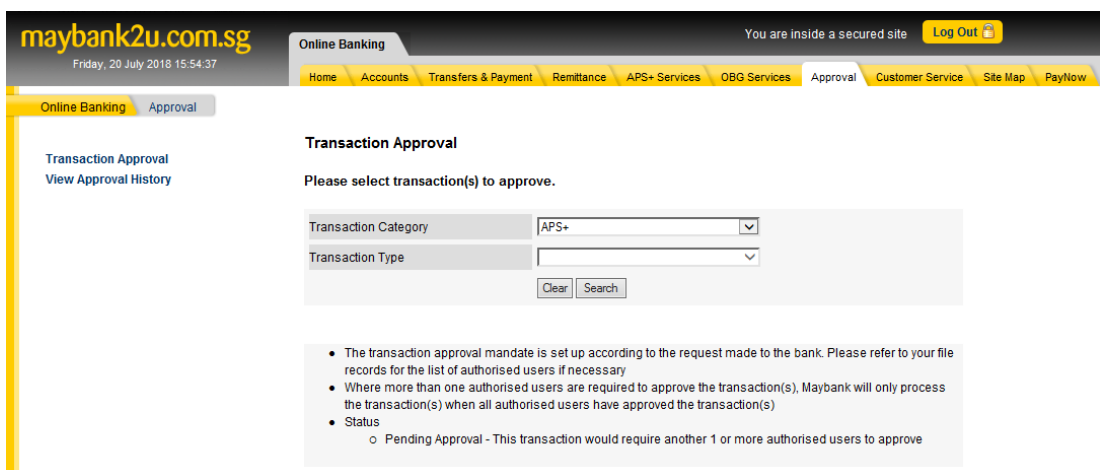
## Applicable to Approvers only

7. Log in to BIB and click on **Approval** menu option.



The screenshot shows the Maybank2u.com.sg Online Banking interface. The top navigation bar includes 'Home', 'Accounts', 'Transfers & Payment', 'Remittance', 'APS+ Services', 'OBG Services', 'Approval', 'Customer Service', 'Site Map', and 'PayNow'. The 'Approval' option is highlighted with a red arrow and the text 'Select this option'. The main content area displays a welcome message for 'MAYBANK ITEB 2' and a 'Highlights' section featuring a 'PayNow Corporate' banner with the text 'Receive payments the easier way' and 'All you need is your UEN'. A 'FIND OUT MORE' button is visible on the banner.

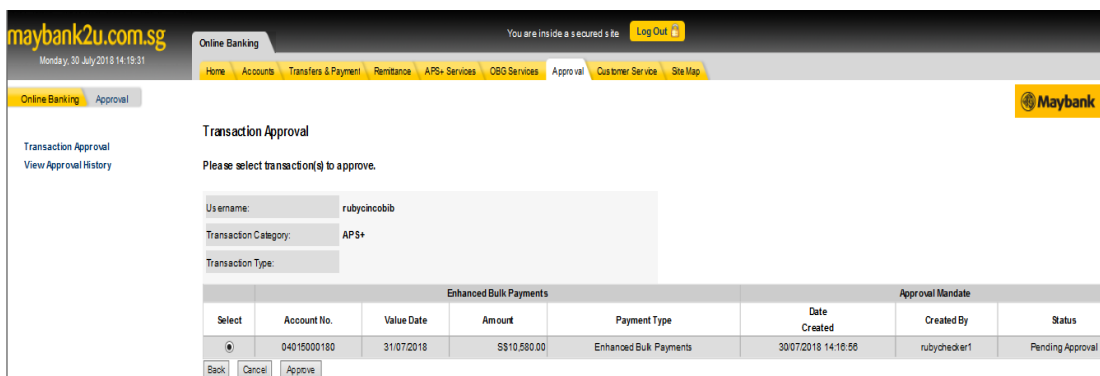
8. Select the type of transaction to approve. In this case, please select “APS+” as the transaction category and click on the [Search] button.



The screenshot shows the 'Transaction Approval' page in the Maybank2u.com.sg Online Banking interface. The page title is 'Transaction Approval' and it includes a 'View Approval History' link. The main heading is 'Transaction Approval' followed by the instruction 'Please select transaction(s) to approve.' Below this, there are two dropdown menus: 'Transaction Category' (set to 'APS+') and 'Transaction Type'. A 'Clear' button and a 'Search' button are located below the dropdowns. A list of instructions is provided below the search area:

- The transaction approval mandate is set up according to the request made to the bank. Please refer to your file records for the list of authorised users if necessary
- Where more than one authorised users are required to approve the transaction(s), Maybank will only process the transaction(s) when all authorised users have approved the transaction(s)
- Status
  - Pending Approval - This transaction would require another 1 or more authorised users to approve

9. A list of outstanding requests pending your approval will be displayed. Select the relevant request and click on the [Approve] button to proceed.



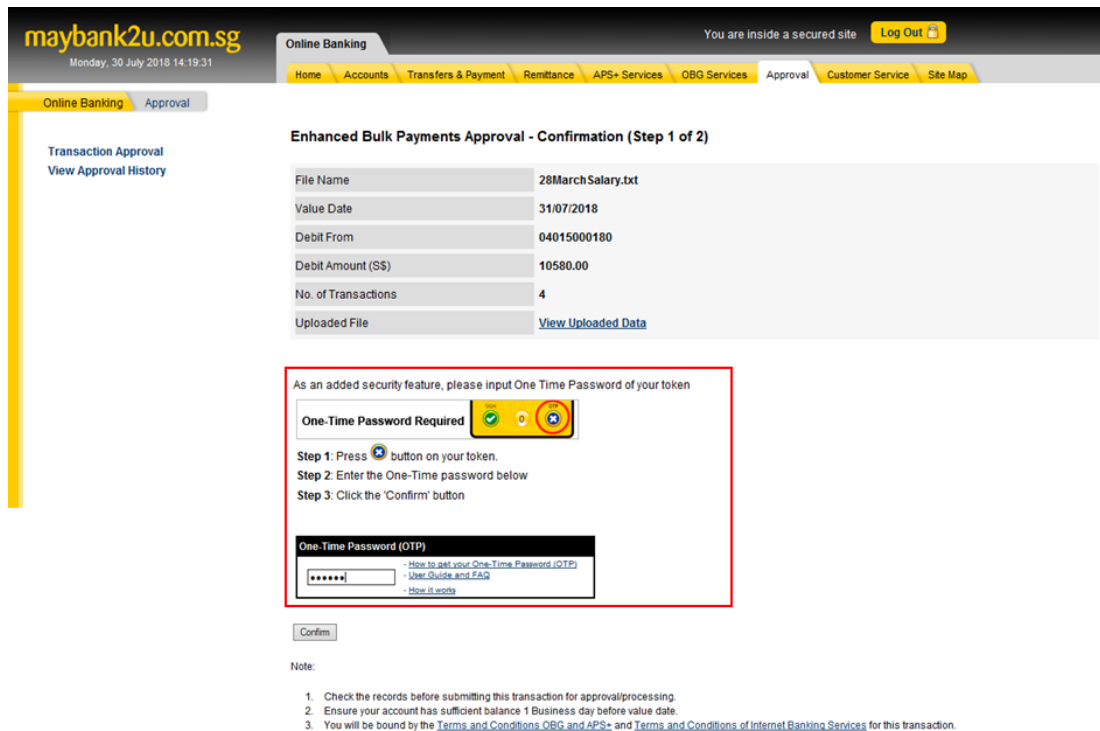
The screenshot shows the 'Transaction Approval' page with a list of pending requests. The page title is 'Transaction Approval' and it includes a 'View Approval History' link. The main heading is 'Transaction Approval' followed by the instruction 'Please select transaction(s) to approve.' Below this, there are three input fields: 'Username' (set to 'rubycobib'), 'Transaction Category' (set to 'APS+'), and 'Transaction Type'. Below the input fields, there is a table of pending requests:

Enhanced Bulk Payments						Approval Mandate	
Select	Account No.	Value Date	Amount	Payment Type	Date Created	Created By	Status
<input checked="" type="radio"/>	04015000180	31/07/2018	S\$10,580.00	Enhanced Bulk Payments	30/07/2018 14:16:56	rubycheker1	Pending Approval

Below the table, there are three buttons: 'Back', 'Cancel', and 'Approve'. The 'Approve' button is highlighted.

10. Review the payment details. You can click on the “View Uploaded Data” to view individual payment instructions.

To submit the payment request for approval, enter the One-Time Password and click on the [Confirm] button.



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Monday, 30 July 2018 14:19:31

Home Accounts Transfers & Payment Remittance APS+ Services OBG Services Approval Customer Service Site Map

Online Banking Approval


Transaction Approval  
View Approval History

### Enhanced Bulk Payments Approval - Confirmation (Step 1 of 2)

File Name	28MarchSalary.txt
Value Date	31/07/2018
Debit From	04015000180
Debit Amount (S\$)	10580.00
No. of Transactions	4
Uploaded File	<a href="#">View Uploaded Data</a>

As an added security feature, please input One Time Password of your token

**One-Time Password Required**

Step 1: Press  button on your token.  
 Step 2: Enter the One-Time password below  
 Step 3: Click the 'Confirm' button

One-Time Password (OTP)

\*\*\*\*\*

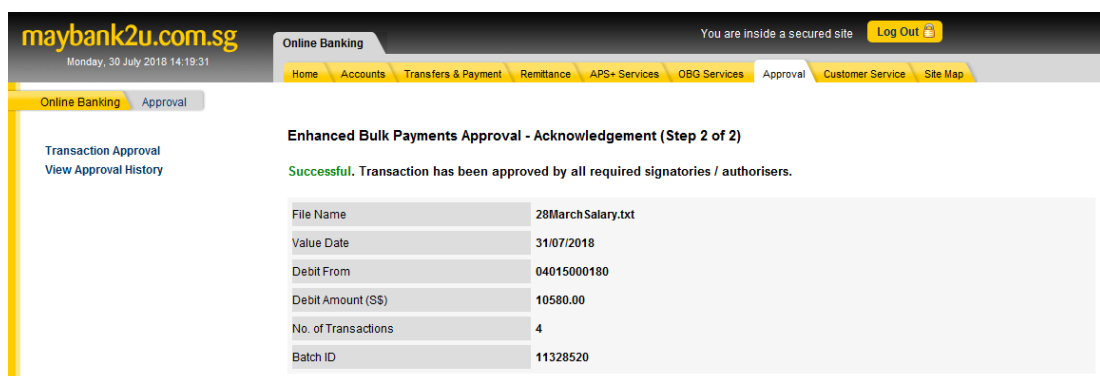
[How to get your One-Time Password \(OTP\)](#)  
[User Guide and FAQ](#)  
[How it works](#)

[Confirm](#)

Note:

1. Check the records before submitting this transaction for approval/processing.
2. Ensure your account has sufficient balance 1 Business day before value date.
3. You will be bound by the [Terms and Conditions OBG and APS+](#) and [Terms and Conditions of Internet Banking Services](#) for this transaction.

11. The following screen will be displayed informing the approver that the request has been approved.



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Monday, 30 July 2018 14:19:31

Home Accounts Transfers & Payment Remittance APS+ Services OBG Services Approval Customer Service Site Map

Online Banking Approval

Transaction Approval  
View Approval History

### Enhanced Bulk Payments Approval - Acknowledgement (Step 2 of 2)

**Successful.** Transaction has been approved by all required signatories / authorisers.

File Name	28MarchSalary.txt
Value Date	31/07/2018
Debit From	04015000180
Debit Amount (S\$)	10580.00
No. of Transactions	4
Batch ID	11328520

If the company requires more than 1 Approver to complete the APS+ transaction, the expected message will be: **Successful. Transaction pending approval from signatory / authoriser** (same as screen in step 6).

The process under Steps 7-11 will be repeated by the other Approvers until all required approvers in relation to the assigned Approval Mandate of the

company are able to approve. The Approval Mandate of a company can either be Any One, Any Two, Any Three or Customised Mandate.

### 1.1.3 Notification alert

#### 1.1.3.1 Payer Notification Alert

Upon successful submission of your payment request, you will be notified by email and SMS. A sample is attached below.

#### Email Notification

Dear Valued Customer

You have made an Enhanced Bulk Payments transaction on 30 July 2018 at 14:22:29 (Singapore time). Details as follows:

Transaction Date : 30 July 2018  
Total Transaction Value : S\$ 10,580.00  
Debiting Account : xxxxxx0180

Please call 1800-777 0022 or (65) 67770022 (Overseas) immediately if unauthorised.

Thank you for banking with Maybank.

Maybank Singapore

Please do not reply to this system-generated notification.

Humanising Financial Services.



#### SMS Notification



**Maybank**





### 1.1.3.2 *Email Notification for Return File*

You will be notified by email when the return file is available to verify the status of your payment request. This alert is only applicable if payment is made via PayNow ID.

Dear Valued Customer

Your Enhanced Bulk Payments (Batch ID: 11328520) has been completed. The result file will be ready for viewing in MayBank BIB from 6pm today.


The Terms and Conditions of OBG and APS+ can be found at our Maybank website.

Should you require any further assistance, please feel free to contact our Customer Relationship Executives at 1900-777 0022 or **(65) 6777 0022** (Overseas).

Thank you for banking with Maybank.

Maybank Singapore

Please do not reply to this system-generated notification

Humanising Financial Services.  **Maybank**

### 1.1.3.3 *Payee Notification alert*

Your employees/beneficiaries will be notified by email upon successful processing of your payment request.

#### **Email alert**

Dear Sir/Madam

We are pleased to notify you that you have received a payment from VIRTUAL BANKING BIB (ref - 2018080600000064658) via your PayNow ID ending 3716.


This notification is one of the services extended to our customers. We hope you find it useful too.

Should you have any enquiry, please contact VIRTUAL BANKING BIB.

Thank you.

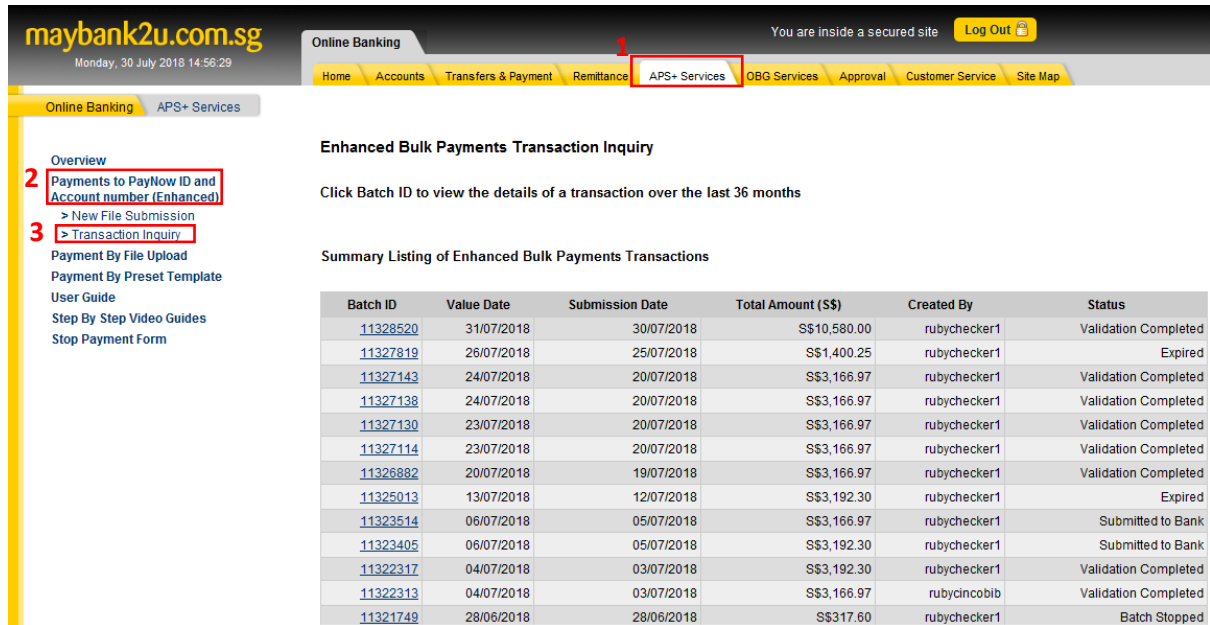
Maybank Singapore

Please do not reply to this system-generated notification.

Humanising Financial Services.  **Maybank**

## 1.1.4 Transaction Enquiry

After the successful submission of APS+ file, you can monitor the status of the text file by clicking on **APS+ Services Tab > Left Menu Click on Payments to PayNow ID and Account Number (Enhanced) > Transaction Inquiry**



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Home Accounts Transfers & Payment Remittance **APS+ Services** OBG Services Approval Customer Service Site Map

Online Banking **APS+ Services**

Overview

- 2 **Payments to PayNow ID and Account number (Enhanced)**
  - > New File Submission
  - 3 **> Transaction Inquiry**
- Payment By File Upload
- Payment By Preset Template
- User Guide
- Step By Step Video Guides
- Stop Payment Form

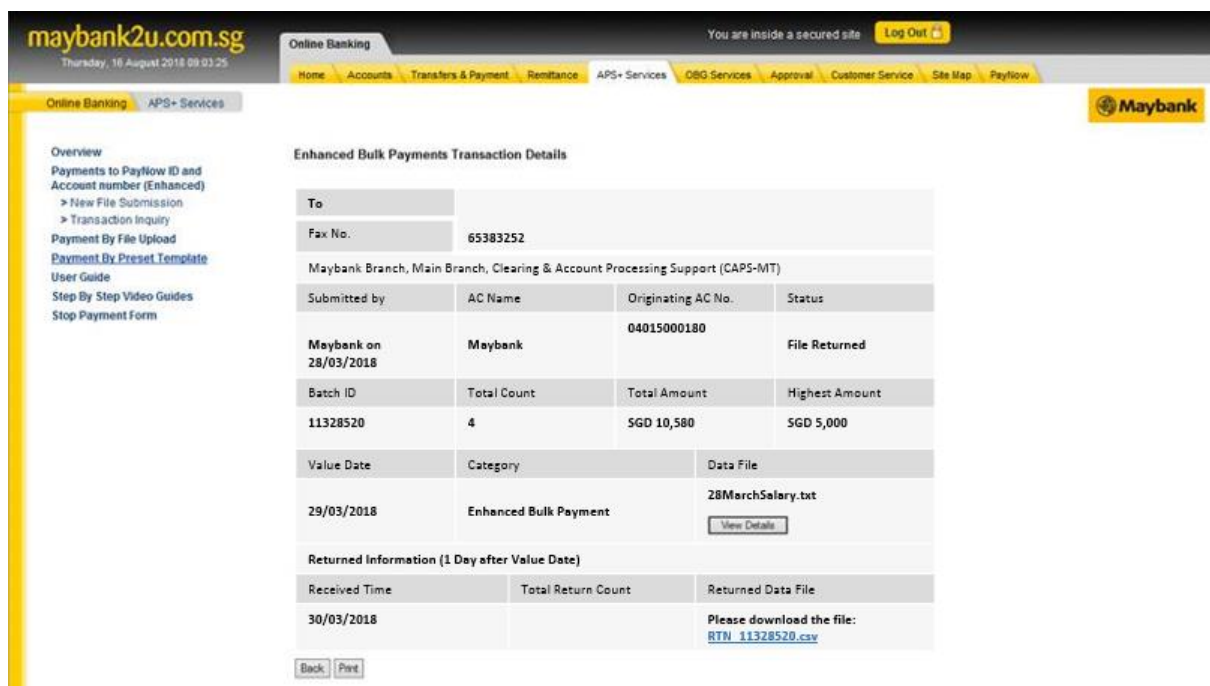
### Enhanced Bulk Payments Transaction Inquiry

Click Batch ID to view the details of a transaction over the last 36 months

Summary Listing of Enhanced Bulk Payments Transactions


Batch ID	Value Date	Submission Date	Total Amount (S\$)	Created By	Status
<a href="#">11328520</a>	31/07/2018	30/07/2018	S\$10,580.00	rubychecker1	Validation Completed
<a href="#">11327819</a>	26/07/2018	25/07/2018	S\$1,400.25	rubychecker1	Expired
<a href="#">11327143</a>	24/07/2018	20/07/2018	S\$3,166.97	rubychecker1	Validation Completed
<a href="#">11327138</a>	24/07/2018	20/07/2018	S\$3,166.97	rubychecker1	Validation Completed
<a href="#">11327130</a>	23/07/2018	20/07/2018	S\$3,166.97	rubychecker1	Validation Completed
<a href="#">11327114</a>	23/07/2018	20/07/2018	S\$3,166.97	rubychecker1	Validation Completed
<a href="#">11326882</a>	20/07/2018	19/07/2018	S\$3,166.97	rubychecker1	Validation Completed
<a href="#">11325013</a>	13/07/2018	12/07/2018	S\$3,192.30	rubychecker1	Expired
<a href="#">11323514</a>	06/07/2018	05/07/2018	S\$3,166.97	rubychecker1	Submitted to Bank
<a href="#">11323405</a>	06/07/2018	05/07/2018	S\$3,192.30	rubychecker1	Submitted to Bank
<a href="#">11322317</a>	04/07/2018	03/07/2018	S\$3,192.30	rubychecker1	Validation Completed
<a href="#">11322313</a>	04/07/2018	03/07/2018	S\$3,166.97	rubycincobib	Validation Completed
<a href="#">11321749</a>	28/06/2018	28/06/2018	S\$317.60	rubychecker1	Batch Stopped

Click on the Batch ID for more details such as links to the payment instructions file and the return file.



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Online Banking **APS+ Services** 

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### Enhanced Bulk Payments Transaction Details

To:

Fax No.: 65383252

Maybank Branch, Main Branch, Clearing & Account Processing Support (CAPS-MT)

Submitted by	AC Name	Originating AC No.	Status
Maybank on 28/03/2018	Maybank	04015000180	File Returned

Batch ID	Total Count	Total Amount	Highest Amount
11328520	4	SGD 10,580	SGD 5,000

Value Date	Category	Data File
29/03/2018	Enhanced Bulk Payment	28MerchSalary.txt <a href="#">View Details</a>

Returned Information (1 Day after Value Date)

Received Time	Total Return Count	Returned Data File
30/03/2018		Please download the file: <a href="#">RTN_11328520.csv</a>

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The return file is in CSV format.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
1	NRIC		s1234567A	1580	Tom	Payment to Tom	Salary payment bby ABC Company	1@maybank.com.sg			Tom Tan	S					
2	Mobile		6512345678	3000	Mary	Payment to Mary	Salary payment bby ABC Company	2@maybank.com.sg			Mary	S					
3	UEN		123456789X001	5000	DEF Co	Payment to Supplier DEF Co	Payment to Supplier DEF Co	3@maybank.com.sg			Def Company	S					
4	Account	MBBESG50XXX	1234567890	1000	YY	Payment to YY account	Payment to YY account	4@maybank.com.sg				S					

The following table list the different possible statuses of an uploaded APS+ file:

Status	What it means
Pending	Transaction is pending for approval by all required authorisers/signatories
Expired	Transaction has not been approved before the cut-off time, thus expired and needs to be re-submitted
Cancelled	Transaction has been cancelled by a Creator
Batch Stopped	Transaction has been stopped arising from your instructions
Validation Completed	Transaction has been approved by all required authorisers/signatories.
Data Uploaded	Transaction has been acknowledged by the Bank and pending to be processed on Value Date
Batch Rejected	Transaction has been rejected by the Bank.