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Statutory Payment in Malaysia

Straight2Bank

Quick Reference Guide

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1. Overview Of Statutory Payment in Malaysia

Straight2Bank online portal (**S2B**) supports the following statutory contribution payment type for employees in Malaysia

- Employee Provident Fund (EPF / KWSP)
- Employee Social Security Payment (SOCSO / PERKESO)
    - o Employment Injury/Invalidity Scheme (EIJ)
    - o Employment Insurance Scheme (EIS)

Employer required to perform **online registration** through S2B before making KWSP and PERKESO contribution payment.

Subsequently, contribution of statutory payments for employee on S2B is a simple 3 step process, **create via file upload, authorise and submit to the Bank for processing**.

Your bank account will be debited accordingly based on the file template setup for respective file **released to the bank for process by 6pm**. Payments are processed following the bank's operations process for Sub Payment of PF, IJ and IS.

S2B supports the following contribution file according to the stipulated format by the respective statutory bodies.

| Statutory	Supported Format
Employee Provident Fund (KWSP) Contribution	KWSP Form A
Employee Social Security (PERKESO) Contribution	Lampiran A

2. Employer Registration

The employer registration process required maker/operator to submit a registration file to the respective statutory body via S2B.

The registration must be accepted by the statutory body i.e., KWSP and PERKESO before initiating the contribution payment for their employee using S2B.

To upload a registration file, goto "**Menu > Cash > UPLOAD > Transactions**"
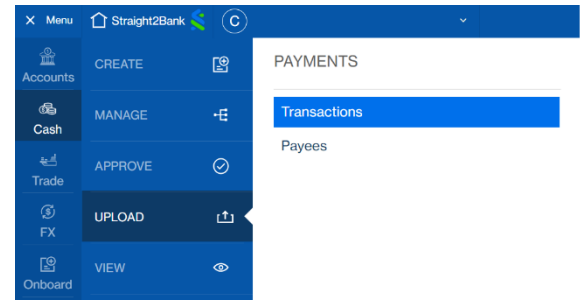
You will see similar screen as below to capture information on the upload file, select "**iH2H – Import file through iH2H channel**" on Import Type

On the **File Format**, please select the appropriate Registration Format Name from the drop-down list.

Statutory	Registration Format Name
KSWP Employer Registration	**EPF-FORMA-REG**
SOCSO / PERKESO Employer Registration	**MY-SOCSO-REG**

Upload file by **Drag & Drop** or **Browse** your file to upload. Please ensure file name begins with "**T**" for registration purposes. e.g. TCompanyA_EPF202301.txt
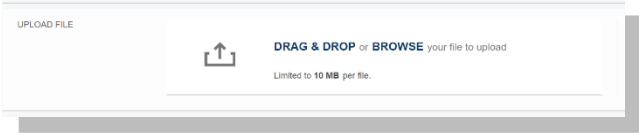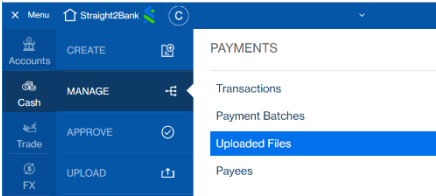

Click "**Continue**" button at the bottom right of the screen for the file submission.

As part of the iH2H process, user will need to re-authenticate the access with the following steps:

- Please complete the authentication process by using your **Digital Token** or physical **Vasco token**. A dynamic response code for authorisation is required.
- Select "**Send to Bank Now"** to release the file to bank for processing.

To check whether there are errors or duplicates to your uploaded file, goto "**Menu > Cash > Manage > Uploaded Files**". Search for the file by entering the File Reference or File name. Please ensure that the file status is **Upload Successful**. This complete the registration file submission.

2.1. View Registration Status

Employer registration must be validated and accepted by the statutory bodies before client can initiate the contribution payment for their employees using S2B. This validation usually takes about 7 days, a **formal approval** letter will be sent to client's correspondence or email address registered with the statutory bodies.

An email acknowledgement will be sent to the contact registered at your S2B Group ID services.

Sample of letter as below:-

SOCSO	EPF

Sample of successful registration acknowledgement provided below.

Acknowledgement Report for EPF Registration

File Status

Product Type	Employer Registration
Employer EPF No	
Status	Approved
Received Date/Time (GMT+8)	GCG/PAYMATE Response Receivable time
Bank's File Reference Number	UMI
Channel	Host-to-Host
Group Id	

End of Report

Alternatively, you may reach out to the respectively statutory body's call center or website for inquiry on the registration status.

	SOCSO	EPF
Call Centre	1300 22 8000	03 8922 6000
Portal	https://assist.perkeso.gov.my/employer/login	*https://www.kwsp.gov.my/ms/reach-us/connect-with-us/make-an-enquiry*

3. File Status

Please refer to the table for the description of the various file status that you can find on Straight2Bank.

| File Status	Description
Upload Successful	The payment instructions have been uploaded successfully and transactions are in "Submitted for Approval" or "Draft" status for further processing. Users can click on the file reference and view the reason for transactions being marked as draft. Users can then edit the transaction online to amend and send to bank.
Upload Failed	The file has not been uploaded successfully. The file format is not compatible or is incorrect. User can click on the file reference view / download the error log.
Uploaded with errors	The file has been uploaded successfully. Some of the payments uploaded are of incorrect format and hence are "Invalid" Click on the file reference view / download the error log. The invalid records are not uploaded and hence will need to be uploaded afresh after rectifying the discrepancies
Upload In-Progress	It means that the file upload is in progress and you must wait for it to finish.

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4. Upload Contribution File

Employer contribution for the following statutory payments in Malaysia can be only **initiated via file upload initiation mode**.

- Employee Provident Fund (EPF / KWSP)
- Employee Social Security Payment (SOCSO / PERKESO)
    - Employment Injury/Invalidity Scheme (EIJ)
    - Employment Insurance Scheme (EIS)

To upload statutory payment file, goto "**Menu > Cash > UPLOAD > Transactions**"
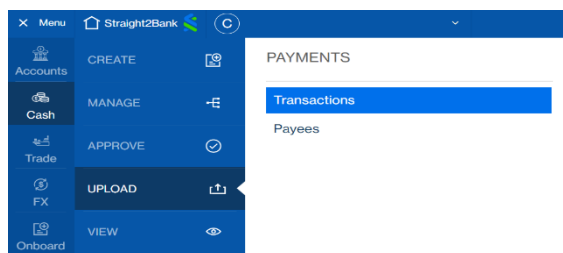
You will see similar screen as below to capture information on the upload file, select "**iH2H – Import file through iH2H channel**" on Import Type

On the **File Format**, please select the appropriate Format Name from the drop-down list as the key payment parameters e.g. debit account was defined during the template setup. For example: *CompanyABC_EPF, CompanyABC_SOCSO-EIJ8A, CompanyABC_SOCSO-EIJ8B, CompanyABC_SOCSO-EIS8A, CompanyABC_ SOCSO -EIS8B*

Upload file by **Drag & Drop** or **Browse** your file to upload.

Recommended file name to follow [Company Abbrevation]_[StatutoryType]_[YYYYMM].txt,
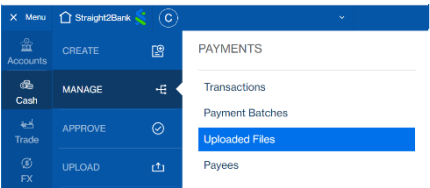
E.g. CompanyA_EPF202301.txt

Click "**Continue**" button at the bottom right of the screen for the file submission.

As part of the iH2H process, user will need to re-authenticate the access with the following steps:

- Please complete the authentication process by using your **Digital Token** or physical **Vasco token**. A dynamic response code for authorisation is required.
- Select "**Send to Bank Now"** to release the file to bank for processing, this step applied to the last approver in the authorization workflow.

To check whether there are errors or duplicates to your uploaded file, goto "**Menu > Cash > Manage > Uploaded Files**". Search for the file by entering the File Reference or File name. Please ensure that the file status is **Upload Successful**.
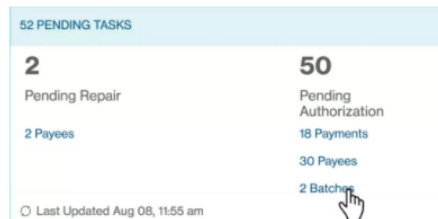
5. Approve & Release File

The uploaded statutory contribution payment file will be batched and send to authorizer for payment approval.

There are several ways that let you approve batches on S2B:
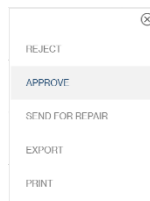
1. Main page - Dashboard

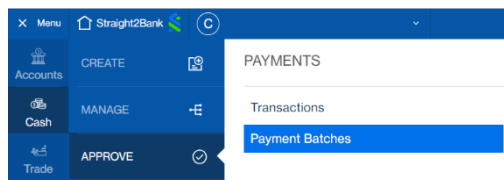Batches that are pending approval will be available on Individual Task Card and Pending Task Card on main page.

2. Approve Payment List Screen - Action Menu

Batches that are pending approval will be available on **the Approve Batches List Screen- from the Menu> Approve> Batches**.
You can approve selected batch by clicking Action Menu.

5.1.   Batch Detail Display

The Approve Batches List Screen will list all the existing batches that are in "**Batched for Authorisation**" Status. This screen has various data fields that may be customised optionally by clicking on Filter or Sort button.

Clicking on Batch Reference & Name, new page will provide summary of the payments in the batch that have been submitted pending approval. You can choose to "Approve" or "Reject" the batch.
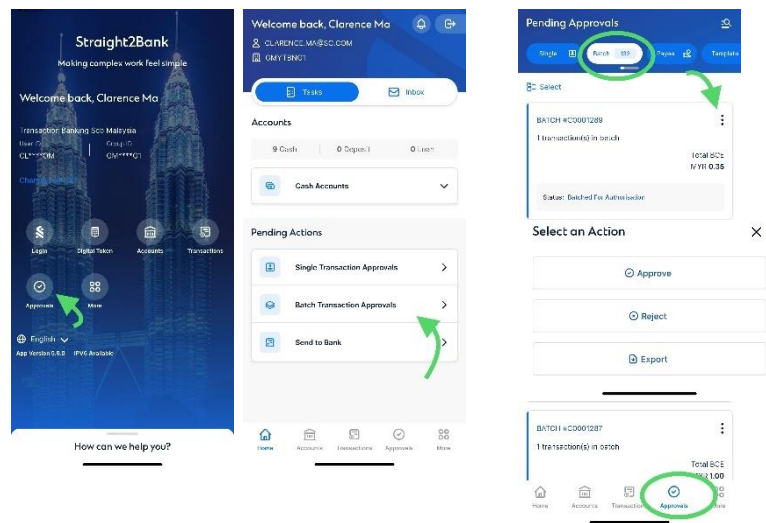
5.2.　　MultiSelect

Click on MultiSelect button and select Payments needs approval **(tick check box). Approve** option will be available from Actions menu.

5.3.　　Approval via Straight2Bank Mobile App

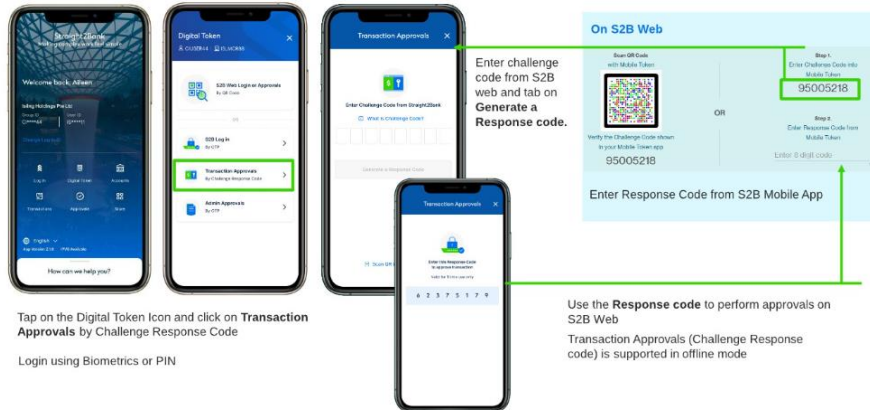Navigate to the **Approvals** tab to Approve the file via **Batch**.

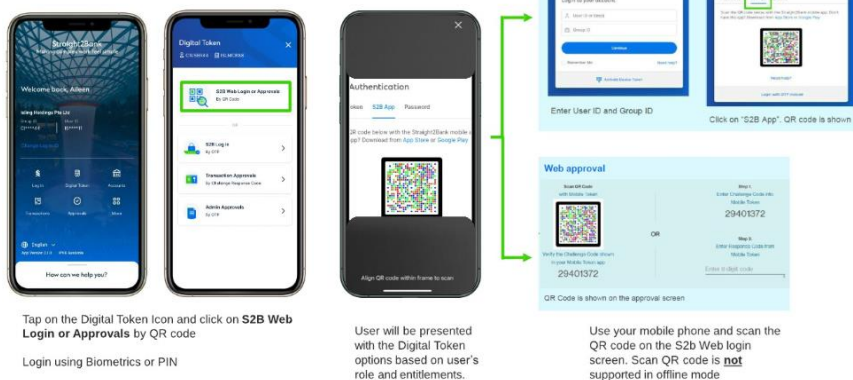## 5.4. Approval via Straight2Bank Web with Digital Token

Physical Vasco Token for approval, please refer to our Support Center Website https://s2b.sc.com/s2b/support/help_topics/payment/ihost-to-host/index.html

5.5. Send to Bank

The "Send To Bank" feature on S2B allows you to select one or more batch payment to be released to the Bank for further processing.
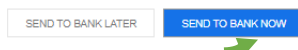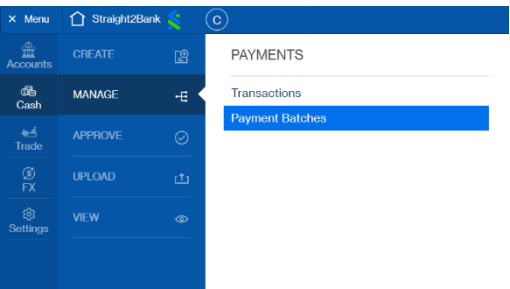

Payments that are pending **Send to Bank** will be available on Individual Task Card, Pending Task Card on main page and Manage Payments List Screen

6. Manage Payment Batches

Statutory Contribution payment cam be managed from the **Menu > Manage > Batches**

This page displays the payments as a table with the following headers, user can customize by clicking ⚙:

1. Batch Reference & Name
2. File Name
3. Batched By & On
4. No. of Payment(s)
5. Max Debit Amount
6. Total Debit Amount
7. Batch Status

6.1.   Batches: View, Delete, Print, Export, Alert Approver

Upon choosing one of the listed batches and clicking on "Action" button, you will be presented with the batches action menu.

The list of actions shown in the action menu depends on the status of the batches and the user entitlements to perform various actions.

The following are some key actions that apply to a batch under Manage batches:

1. View
2. Delete
3. Alert Approver
4. Print
5. Export

6.2. Print Batches

The "Print Batch" feature available on S2B helps in printing the details of the batch as seen on-screen. This feature will be available from any Manage batch view / listing screen for batches that are in various statuses (e.g.) "Batched for Authorization", "Partially Signed", "Released to Bank", etc.

Upon choosing one of the listed batches and clicking on the "Print" option available under action menu.

One or more batches may be selected to use the "Print Batch Instructions" feature. Payments within all the selected batches will be available in the print view screen to enable printing.
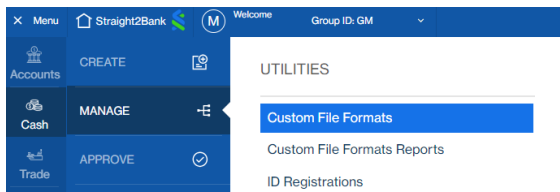
7. File Formats

S2B supports the contribution file according to the stipulated format by the respective statutory bodies.

The payment instruction parameters including debit account number and beneficiary account number are defined in the file format specification through S2B Universal Data Adaptor capability . The file format name is suggested to follow company abbreviation_EPF/SOCSO. For example: *CoABC_EPF, CoABC_SOCSO-EIJ8A, CoABC_SOCSO-EIJ8B, CoABC_SOCSO-EIS8A, CoABC_ SOCSO -EIS8B*

Please contact your Relationship Manager or the Bank for new company onboarding assistance.

Goto Cash\Manage\Utilities\Custom File Formats

To view the file format configurations, please select the file format and select Print as PDF.

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