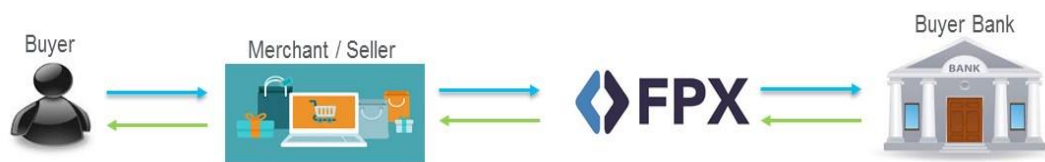


Frequently Asked Questions

Financial Process Exchange (FPX) Payment

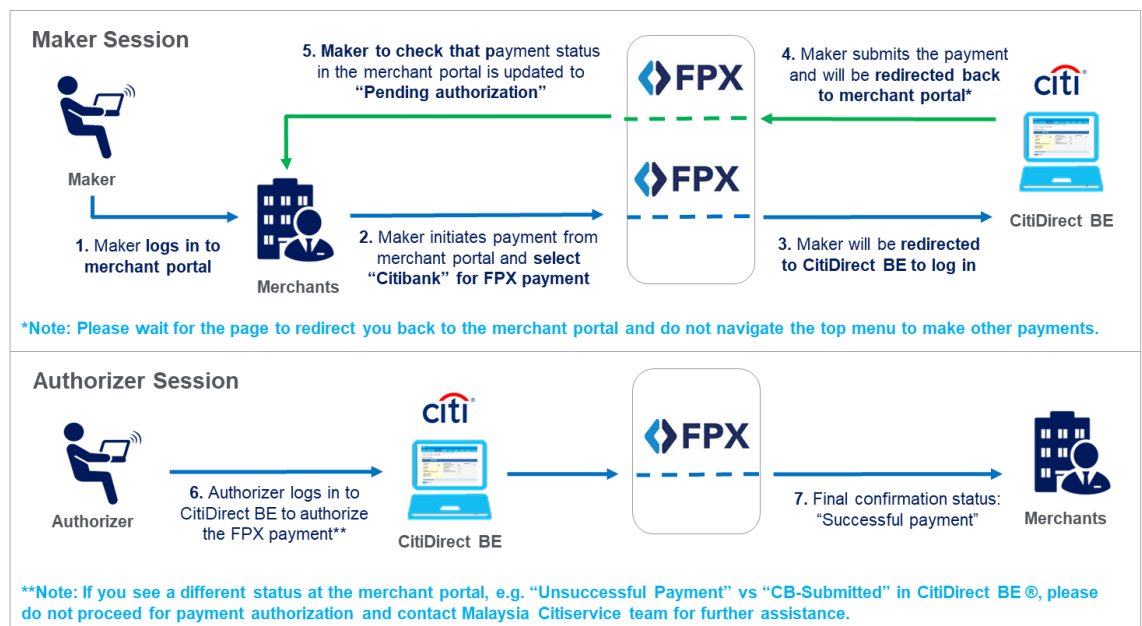
What is FPX? FPX (Financial Process Exchange) is a payment gateway that allows you to make real-time online purchases or bill payments on a website and you can pay through your Internet banking channel using your current or savings account (CASA) and credit card.

FPX is a new payment method in CitiDirect BE ®. For businesses, all you need is a corporate Internet Banking account and you can start making payments for transactions. All transactions and payments are secure and real-time 24/7.



What are the requirements to make FPX Payments?

Corporate customers must have access to the CitiDirect BE ® login in order to make online payment transactions to corporates or government agencies via FPX.



Corporate customers do not need to pre-register their bank account through the Merchant's website **except for FPX payments to Dagang Net**. For Dagang Net,

customers must pre-register their bank account on the Dagang Net website before making online transactions or paying through FPX B2B bank. For payments to Dagang Net, a Maker/User is not required to log into the Internet banking channel.

The following applies to payments to all Merchants:

- Corporate customers must have access to the CitiDirect BE ® login. CitiConnect for Files, File Import and Host-to-Host are not part of the product scheme design in the industry market.
- Corporate customers must be granted access to make FPX payments through CitiDirect BE ®. Your CitiDirect BE ® user entitlements determine which services can be accessed and which transactions that are available. Your company's CitiDirect BE ® Security Managers have full user management access to modify your user entitlements. For more information on how to do this, please refer to this [guide](#).
- The Maker is required to initiate the payment from the merchant portal and do not open multiple tabs of CitiDirect BE ® portal in your internet browser during payment initiation.
- The Authorizer is required to log into CitiDirect BE ® and approve the transaction
- We strongly encourage you to enable authorization workflow matrix when an FPX payment is initiated from an external website.

**How do I
subscribe for FPX
payment via
Citibank?**

Please contact your Relationship Manager or CitiService regarding subscription for the new FPX payment method entitlement.

**How can I make an
FPX payment on a
Merchant's
website?**

An example is shown here of a payment to Malaysia Sales and Service Tax (SST).
Login to the SST website: <https://www.mysst.customs.gov.my>.



Official Website
MALAYSIA SALES & SERVICE TAX (SST)
Royal Malaysian Customs Department



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WELCOME NOTE

During Payment checkout, select “Citibank” from the drop-down list.

Important Note*:

If you cannot find Citibank as an option from the list of banks, please reach out to the Merchant’s customer service team for further assistance. Please log out and close any CitiDirect BE ® portal in your internet browser during payment initiation from merchant portal.

Payment

Payment Request

Select/Unselect All

Payment Option	No	Request Date	Type of Payment	Registration No	Tax (RM)	Penalty (RM)	Total Amount (RM)
<input checked="" type="checkbox"/>	1	30/09/2018	SST-02(Sales Tax)	A10-900070/1809	100.00	40.00	140.00
<input type="checkbox"/>	2	26/09/2018	SST-02(Sales Tax)	A10-900080/1809	160.00	64.00	224.00

Attention:

- You can only select 100 payment requests at a time to make the online payment transaction. If you have more than 100 payment requests in your list, the earliest 100 payment requests will appear on top and once it is paid, the subsequent batch of payment requests (another 100) will appear.
- Click Toggle All to check all the payment requests that you would like to made payment.

You can Pay with

218.208.33.67 says
If the popup blocker active, please disable and press refresh.

1 **Jabatan Kast**
Royal Malaysian Customs

Payment Confirmation

Transaction Date: 02/10/2018
Order No.: 20181002000029
Payment Channel: B2C
Item Summary: B75350T
Total Amount: RM 1064.00
Bank:*
Customer Email:

By clicking on the "Pay via FPX" button , you agree to FPX's [Terms & Conditions](#).

**If popup blocker is active, please disable and press refresh*

List of Patricipating bank that offering FPX as per link below:
<http://www.myclear.org.my/business-fpx/banks-tpa.html>

Please select "Citibank" from the drop down list and then click "Pay via FPX"

The payment will be redirected to the CitiDirect BE ® portal. The Maker must login to the portal and select the correct debit account.

https://portaluat.citidirect.com/Portal/Welcome

File Edit View Favorites Tools Help

Treasury and Trade Solutions

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Client Logged in as: ASIA 4.6 0 failed attempts since last login 03/08/2019 12:38:55 Details

Payments > Payment Initiation > Input New Outgoing

Payment Initiation

Payment Method

* Debit Account

Payment Currency
MYR - MALAYSIAN RINGGIT

Client to select debiting account

Payment Initiation

Payment Method

<div style="border: 1px solid #ccc; padding: 2px; margin-bottom: 5px;"> * Debit Account <input type="text" value="123456789"/> </div> <p>Account Name ABC BHD</p> <p>Branch Name CITIBANK BERHAD 297089-M (MALAYSIA)</p> <p>Debit Account Balance 4825312.49 MYR 03/08/2019, 12:44 PM</p>	<p>Payment Currency MYR - MALAYSIAN RINGGIT</p> <p>* Payment Method <input type="text" value="FPX"/></p> <p>* Payment Type <input type="text" value="Select"/></p>
<p>Payment Amount 20.00</p>	

Continue

Clear All

Click continue to proceed

Payment Initiation

Submit
Cancel

Payment Method

<p>Debit Account <small>(Change Account)</small> 123456789</p> <p>Account Name ABC BHD</p> <p>Branch Name CITIBANK BERHAD 297089-M (MALAYSIA)</p> <p>Debit Account Balance 4825312.49 MYR 03/08/2019, 12:44 PM</p>	<p>Payment Currency MYR - MALAYSIAN RINGGIT</p> <p>Payment Method FPX</p> <p>Payment Type --</p>	<p>Payment Amount <input type="text" value="20.00"/></p>
--	--	--

FPX

Payment Details

<p>FPX Transaction ID <input type="text" value="1903081346310902"/></p>	<p>Date and Time <input type="text" value="08/3/2019, 13:44:01"/></p>	<p>Seller Order Number <input type="text" value="5404588740404491200"/></p>
<p>Transaction Amount <input type="text" value="20.00"/></p>	<p>Fee Amount <input type="text" value="1.00"/></p>	
<p>Merchant Name <input type="text" value="SMI CHARGE BUYER"/></p>	<p>Refund Transaction Indicator <input type="text" value="No"/></p>	

Submit
Cancel

Important Note*:

- For a maker user, after submitting the payment, please **wait the page to redirect you back to the merchant portal** and do not navigate the top menu to make other payments.
- We strongly encourage clients to **check on the merchant portal to confirm the payment status is shown as “Pending Authorization”**. If the maker user sees a different status in the merchant portal, e.g. “Failed/Unsuccessful Payments” vs. “CB-Submitted” in CitiDirect BE ®, please do not proceed for payment authorization and contact Malaysia Citiservice team for further assistance.

Payments Pending Action

To Submit / Modify | To Verify 35 | To Authorize 1561 | Batch Authorize 0 | Fund FX 27

To Authorize

Authorize | Send to Repair | Delete | View Details | View Totals | Print Details

Page Total: USD 22491861920.48

Transaction Reference Number	Customer Reference Number	Beneficiary Name	Beneficiary Account Number	Paym Curre	Payment Amount	Value Date	Payment Method	Payment Type	Debit or Credit
1904021832090236		SMI CHARGE BUYER		MYR	28.00	04/02/2019	FPX		111279012
HKTEST2803		TEST BENE	10010570	HKD	100.00	03/28/2019	ACH Cred...	PAYLIN...	1103815025
MAIL2	234234234		4234234	IDR	321312312321323	04/01/2019	Book Tran...		100000008
TRANSABSFTRQ001		BENENAME	52216284444	SGD	13.00	03/28/2019	ACH Cred...	PAYLIN...	3900041046
TRANSABSQWER001		BENENAME	52216284444	SGD	13.00	03/29/2019	ACH Cred...	PAYLIN...	3900041046
TRANSABSQWER001		BENENAME	52216284444	SGD	13.00	03/29/2019	ACH Cred...	PAYLIN...	3900041046

Page Total: USD 22491861920.48

Please carefully review all transactions prior to taking action.

! = Marked as Important | i = Information | I = Imported | ⚠ = Warning | ✖ = Error | ⚙ = Other Actions

* In Client Base Currency (Amount calculated based on the current exchange rate, hence amount are indicative)

Important Note*:

- FPX payment is valid in CitiDirect BE ® for **5 calendar days** before the payment lapses. If the payment was submitted on **today's date (T) before 11pm**, T day is counted as the 1st calendar day. We strongly encourage you to authorize the payment as soon as possible and **avoid authorizing the payment on the last calendar day** to prevent any payment delays.
- Please check on the merchant portal to confirm the payment status is Pending Authorization before approving it via CitiDirect BE ®.
- **If you see a different status between the merchant portal and CitiDirect BE ®, please do not proceed for payment authorization and contact Malaysia Citiservice team for further assistance.**

Can I perform batch authorization for multiple FPX transactions?

Yes, designated authorizers can authorize the FPX transaction(s) together with other payments at the same time via CitiDirect BE ®.

How to register my bank account at the Dagang Net website?

You can visit the website or reach out via the contact details for further assistance:

Website: <http://www.dagangnet.com/registration/>
 Email : careline@dagangnet.com
 Tel : 03 2730 0200 / 1 300 133 133
 Fax : 03 2713 2121

Once you register through the website, you have to maintain the following bank account details on the website prior to making FPX payments.

Where required, please obtain these information from the bank of your choice

Bank Account Details - Add New

Bank *	Bank Branch No. *	
Citibank	This will be auto-populated	
Account Holder *	Account No. *	Corporate Id
Your account name	Your Citi's account in 10 digits	Your business registration no
Agent Code	Maker Name	Bank IBAN
20076K	CSA_XXXXX(XXXXX will be the user Id)	Your Citi's account in 10 digits

Authorization is done at the CitiDirect BE ®.

Does the Bank charge for payments via FPX?

Citi does not charge you for making FPX payments.

However, please note that if you are making a payment to a government agency, they may charge a minimum service fee of RM1.00 - RM5.00. The fee will be charged and deducted from your corporate account.

Is there a transaction limit for FPX payments?

For B2C, the standard transaction limit is MYR30,000* while for B2B, the standard transaction limit is MYR1,000,000.

For certain Merchants or government agencies, the transaction limit might be higher and vary based on their arrangement with FPX respectively.

*The above transaction value limit, however, is subject to the customer's individual Internet Banking limit with the bank, whichever is lower.

Why I can't see Citibank in the FPX bank list on the Merchant website?

Respective Merchants are required to include Citibank in the list of FPX banks on the Merchant website.

If you cannot find Citibank as an option from the list of FPX banks, please reach out to the Merchant's customer service team for further assistance.

Can the transaction time-out? For FPX payments, B2B corporate transactions are only valid for five (5) calendar days from the transaction's initiation after which they will be automatically timed-out and voided. You are strongly advised to complete and approve initiated transactions within four (4) calendar days to avoid any impact.

What do B2B and B2C represent? **Business to Business (B2B)**

This model facilitates payments made by **corporate customers**.

Business To Consumer (B2C)

This model facilitates payments paid by **retail customers**. For example, an individual customer having an Internet Banking account with one of the FPX participating banks purchasing goods/services or paying bills online to a participating Merchant/Seller, debiting from his/her current or savings account/credit card.

Can I request the payment to be refunded to me (as a Payer)? Yes. You must contact the Merchant/Seller to request a refund. Once approved by the Merchant, refunds can be processed in real-time.

Are FPX payments fast? How long do they take? Yes, FPX is considered a fast payment option. You can make pay immediately 24-hours daily, 7 days a week including Saturday, Sunday and Public Holidays.

However, the FPX service is also subject to the CitiDirect BE ® service availability (i.e. the FPX service will be unavailable if the CitiDirect BE ® system is down for maintenance).

Will FPX transactions be reflected in my Saturday/Sunday bank statement? No, your bank statement is only available for download on bank working days. The **value date** for FPX transaction will reflect the date of the transaction (i.e. Saturday/Sunday/Public Holiday). The **posting date** will be the bank working date.

For example:
Value date: 10/02/2019 (Sunday)
Posting date: 11/02/2019 (Monday)

What information is available from the bank statement? The following information will be displayed on the bank statement:

1. FPX Transaction ID (16 characters)
2. Seller Order No (40 characters)
3. Seller Name (40 characters) will be shown if it is FPX Payments.
4. Other Payment Details (35 characters).
5. Extra Information (max. 60 characters, if more than 60 characters, will get truncated)

Bank Reference	JM1KC0933LHR041G	FPX Transaction ID (16 chars)
Customer Reference	JM1KC0933LHR041G	
Value Date	01/20/2019	
Entry Date	01/21/2019	
Posted Time	03:27	
Transaction Amount	1.00	
Product Type	Data Entry	
Transaction Description	Incoming Instant Credit	
Extra Information	CITI-IP-200119-1 BY ABC SDB BHD / TESTING / FPX	Seller Order Number (40 chars) Seller Name (40 chars) Payment details (35 chars)

Is CitiService support 24/7? The operational hours for CitiService support is maintained as follows:

Working Hours	Telephone No.	Email
Monday – Thursday 9:00am to 6:00pm	03-2383 1111 (KL), 04-818 1555 (PG) or 07-267 8888 (JB)	malaysia.citSERVICE@citi.com
Friday 9:00am to 5:00pm		

If you have any queries or encounter any issues on FPX payment, please reach out to the Malaysia CitiService team via the above contact and/or your relationship manager.

How to determine if the merchant/government is a FPX participant? The FPX logo or wordmark is displayed at the merchant’s website or checkout page.

I have received an error/unsuccessful message from FPX after making a payment and my account has been deducted. What is the next course of action?

In the event your account has been deducted but the transaction was unsuccessful, please contact Citiservice Malaysia for further investigation by providing the FPX Transaction ID and the FPX email notification in order for the team to investigate. CitiService can be contacted via email at malaysia.citiservice@citi.com or call +603-2383 1111 (KL), +604-818 1555 (PG) or +607-340 7000 (JB).

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