



Perbadanan Insurans Deposit Malaysia
Protecting Your Insurance And Deposits In Malaysia

**FREQUENTLY ASKED QUESTIONS (FAQS) FOR
NEW DIFFERENTIAL PREMIUM SYSTEMS (“DPS”) AND
RETURN ON TOTAL INSURED DEPOSITS (“RTID”)
INTERACTIVE SUBMISSIONS**

Ref No	PIDM-FAQS-DPS-RTID	Version No	1.0
Initial Issued Date	26 July 2024	Revised on	-
TITLE	Frequently Asked Questions (FAQs) for New Differential Premium Systems ("DPS") and Return on Total Insured Deposits ("RTID") Submissions		

Frequently Asked Questions ("FAQs")

This FAQ is applicable to DPS & RTID submission under PIDM Industry Portal ("IP") as stipulated in:

- (a) Guidelines on the Differential Premium Systems for Deposit-Taking Members; and
- (b) Guidelines on Total Insured Deposits, Premiums and Validation Programme.

1. What are the key changes to the current IP set up as compared to the old set up when new DPS and RTID submission comes into place?

The key changes are as below:

(A) Submission Module

A new submission process for DPS and RTID called the interactive submission. Unlike the previous DPS framework, where DPS & RTID were submitted separately. The interactive submission consolidates these into a single submission.

For a comprehensive overview of the interactive submission process, including step-by-step instructions, please refer to the latest user guide.

(B) Supporting Document Request

Requests for supporting documents from PIDM will now be managed through the IP. This feature is located under the main submission section, allowing member institutions to respond to PIDM's requests for supporting documents directly via the IP, rather than through email.

For a more detailed guide on how to navigate and use this feature, please refer to the corresponding section in the user guide.

(C) New Appeal related to submission

Member institution can create new appeals for various reasons that may require supporting documents. This feature is located under the main submission section,

Ref No	PIDM-FAQS-DPS-RTID	Version No	1.0
Initial Issued Date	26 July 2024	Revised on	-
TITLE	Frequently Asked Questions (FAQs) for New Differential Premium Systems ("DPS") and Return on Total Insured Deposits ("RTID") Submissions		

allowing member institution to initiate an appeal, provide necessary details, and track the status of their requests.

For a more detailed guide on how to navigate and use this feature, please refer to the corresponding section in the user guide.

(D) Search Letter (MI Letter from PIDM)

This feature allows users to search for letter related to submissions (i.e. Notice of Warning Letter, Notice of Error Letter, Submission Overpayment Letter, Submission Underpayment Letter, Submission Overdue Letter, Appeal Acceptance Letter, Appeal Rejection Letter & more). This feature enables easy tracking of all correspondence issued by PIDM to member institutions. Additionally, if user did not receive an email or missed it in their inbox, they now have the option to resend the email directly from the IP.

For a more detailed instructions on this process, please refer to the relevant section in the user guide.

(E) EZAccess Website

Under the interactive submissions for DPS & RTID, the certification on the DPS and RTID submission are to be authorized online by appointed persons. The Chief Executive Officer ("CEO") (or equivalent) is designated as the first appointed person, while the Chief Financial Officer ("CFO") (or equivalent) is the second appointed person. This certification is conducted through the new EZAccess Website. To perform online certification, both the CEO and CFO will receive a One-Time-Password (OTP) via email, which they will use to certify the submission.

For a more detailed instructions on this process, please refer to the relevant section in the user guide.

(F) Sequential Authorization/Certification of DPS & RTID submission

Following the issuance of new DPS guidelines, both CEO and CFO are required to perform online certification. This certification is sequential certification where CFO is required to certify the online submission form before the form is authorized by the CEO.

Ref No	PIDM-FAQS-DPS-RTID	Version No	1.0
Initial Issued Date	26 July 2024	Revised on	-
TITLE	Frequently Asked Questions (FAQs) for New Differential Premium Systems ("DPS") and Return on Total Insured Deposits ("RTID") Submissions		

2. Will there be changes in the appointment process of MI Primary Liaison Officers ("MIPLO") and/or other MI Officers?

There is no change to the appointment process of MIPLO or MI Officers.

3. What if I have more questions related to the submissions in IP?

You may direct the questions to the following officers:

(a)	PIDM Industry Portal	<ul style="list-style-type: none"> IP Helpdesk Email: industryportalinfo@pidm.gov.my Nur Zalifah Mohd Nushi Email: zalifah@pidm.gov.my Amirruddin Hamzah Email: amirruddin@pidm.gov.my
(b)	Revised DPS framework	<ul style="list-style-type: none"> Liew Yuet Mui Email: yuetmui@pidm.gov.my Pannirsilwam Subramaniam Email: pannir@pidm.gov.my Abdul Hakim bin Mohd Raziff Email: abdulhakim@pidm.gov.my

- End -