KFH Online (Consumer & Business)

Online Fund Transfer
via
Shared ATM Network (SAN)

Business Requirement Specification (BRS)

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1 Introduction

This document describes the features, process flow and screen design of Interbank Fund Transfer (IBFT). IBFT is an Online Fund Transfer via Shared ATM Network (SAN).

Following transactional features of IBFT will be captured in IBFT BRS document.

- IBFT Transfer: Make IBFT Transfer: Open & Registered
- IBFT Favorite Beneficiary Maintenance: Register, Edit and Delete Favorite Account.
- Limit Maintenance: Set transfer limit for transaction.

There are two (2) IBFT integration functions available:

- Account Enquiry – To Retrieve **Beneficiary Name** to verify by the **Sender**.
- Confirm Transfer – Transfer **Fund** to Beneficiary Account.

1.1 Objective

The objective of this document is to capture user requirements of IBFT. This document will facilitate development and implementation of the mentioned modules of Internet Banking System for Kuwait Finance House (KFH).

The base line features description, process flows and screen designs will become a reference blueprint for the development team to develop the IBFT module. Hence, it is crucial that all stakeholders need to ensure the correctness and adequacy of the requirements captured in this document.

All stakeholders involved are expected to review and sign off this document before the development start. By signing off the document, the stakeholder has endorsed the correctness and accuracy and adequacy of the requirements documented in this document.

1.2 Solution Overview

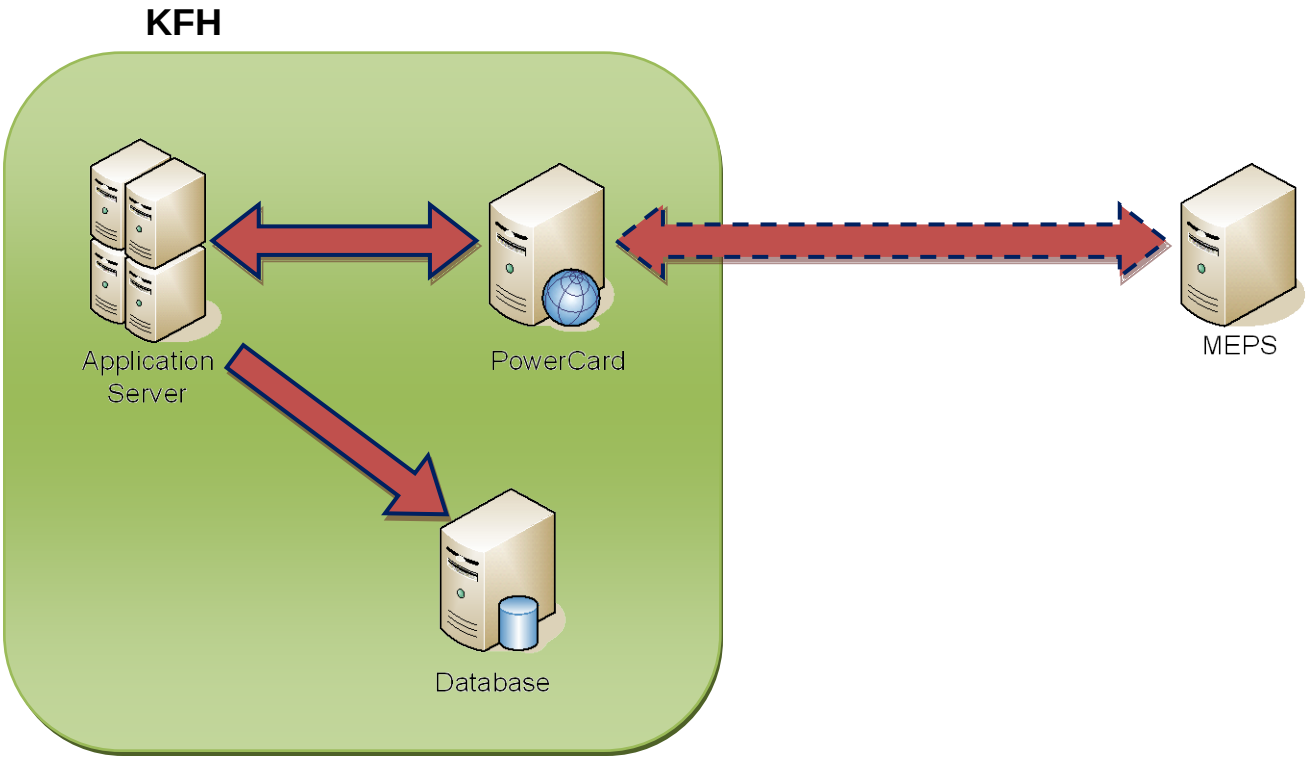


Figure 1.1: IBFT Process Flow

Figure 1.1 illustrates the components in IBFT.

No	Component	Description
1	Application Server – Internet Banking (IB)	Initiate IBFT Transaction and send to MEPS via PowerCard.
2	PowerCard	It is a communication channel between IB and MEPS where it has to carry the request from IB to MEPS and return result from MEPS to IB.
3	Database	Warehousing of the IBFT Transaction result
4	MEPS	Communicate with other Financial Institutions (FIs).

Table 1.1: Components of IBFT

1.3 Process flow

Describe the process flow of IBFT Transfer.

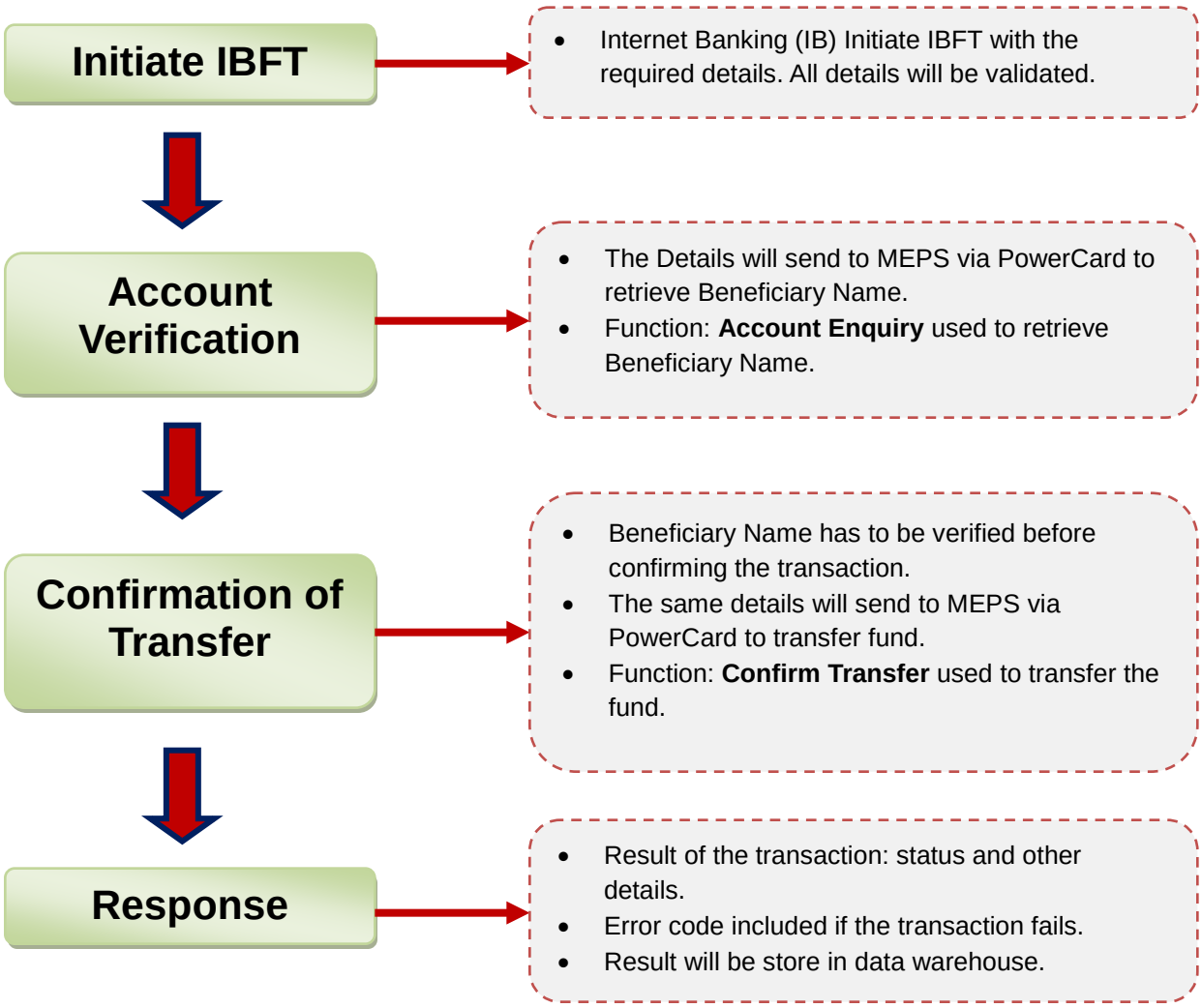


Figure 1.2: IBFT Process Flow

1.4 Scope of Deliverables

	Modules	Description
Internet Banking (Consumer & Business)	IBFT Transfer	One time / Registered Transfer
	Favorite Maintenance	Add, Edit or Delete Favorite Transfer.
	Transfer Limit Maintenance	Set maximum and Minimum Amount.
	SMS Notification	Send alert to the Users Upon transaction complete.
Integration	OC4J	An integration layer between IB and PowerCard to Send / Receive messages.
BVMC	Service configuration	Service Notes
	Fee / Charges configuration	Fee / Charges to be set an amount.
	IBFT member bank's details maintenance	To maintain all IBFT member Bank.
	Limit Maintenance	Set maximum and minimum Amount.
	Reports	Generate report for completed transactions

Table 1.2: IBFT scope

2 Process Flow

2.1 IBFT Transfer

There are two (2) types of IBFT transfer in IB:

- Open IBFT Transfer
- Registered IBFT Transfer

2.1.1 Open IBFT Transfer

It's a Onetime transfer that can make to any Beneficiary Account. All the details required to place in order to initiate transaction.

2.1.1.1 Process Flow

Open IBFT Transfer contains three (3) steps:

Step1: Details page
Step2: Confirmation page
Step3: Result page.

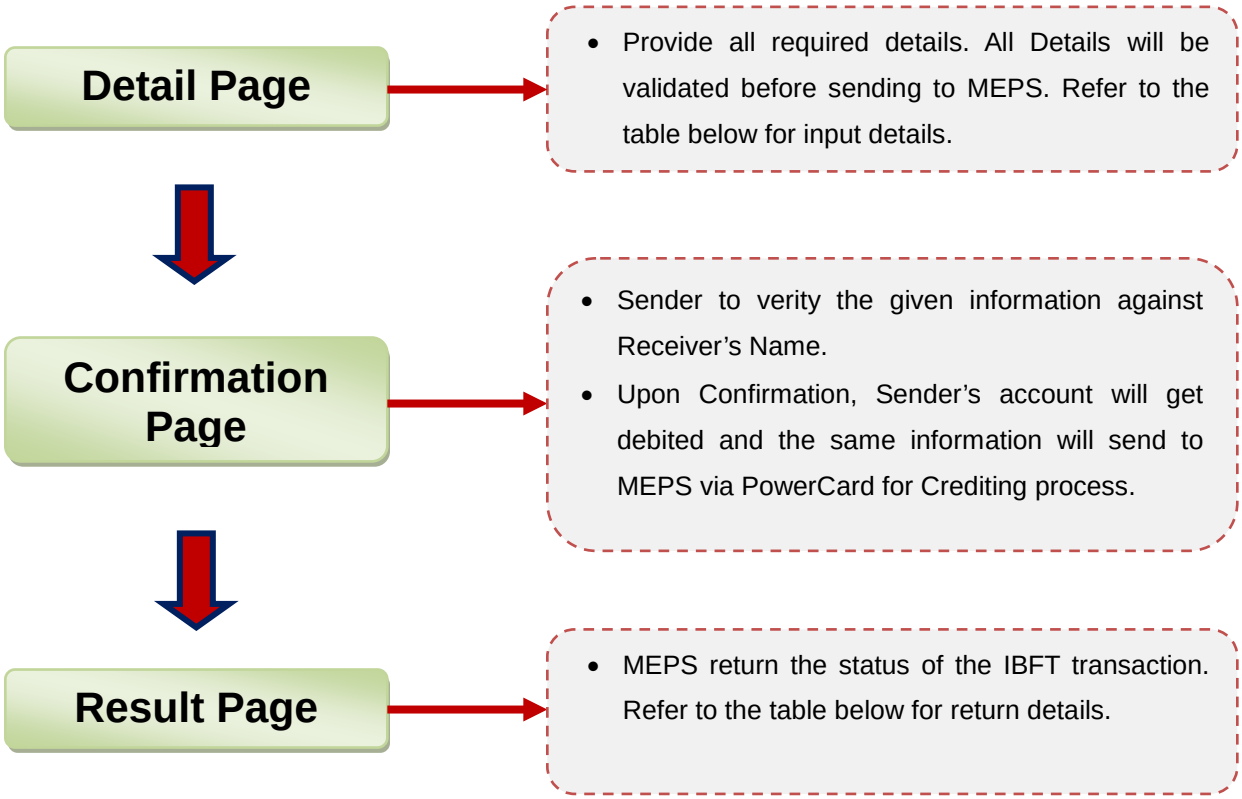


Figure 2.1: Open IBFT Transfer Process Flow

Input Details:

No	Field	Description	Data Type
1	Rim No	Rim No of the Sender Account Holder	String
2	From Account No	Sender Account No	String
3	To Account No	Receiver Account No	String
4	Amount	Amount to be transferred	String
5	Bank Code	IBFT member bank code	String

Table 2.1: Input details of Open IBFT Transfer

Return Details:

No	Field	Description	Data Type
1	Response Code	Status code of the IBFT Transaction.	String
2	Reference No	Reference No of the IBFT Transaction.	String
3	Audit No	Audit No of the IBFT Transaction	String
4	Return Status	Status of the IBFT Transaction.	String

Table 2.2: Return details of Open IBFT Transfer

2.1.1.2 Page Flow

Below is the Open IBFT Transfer page flow.

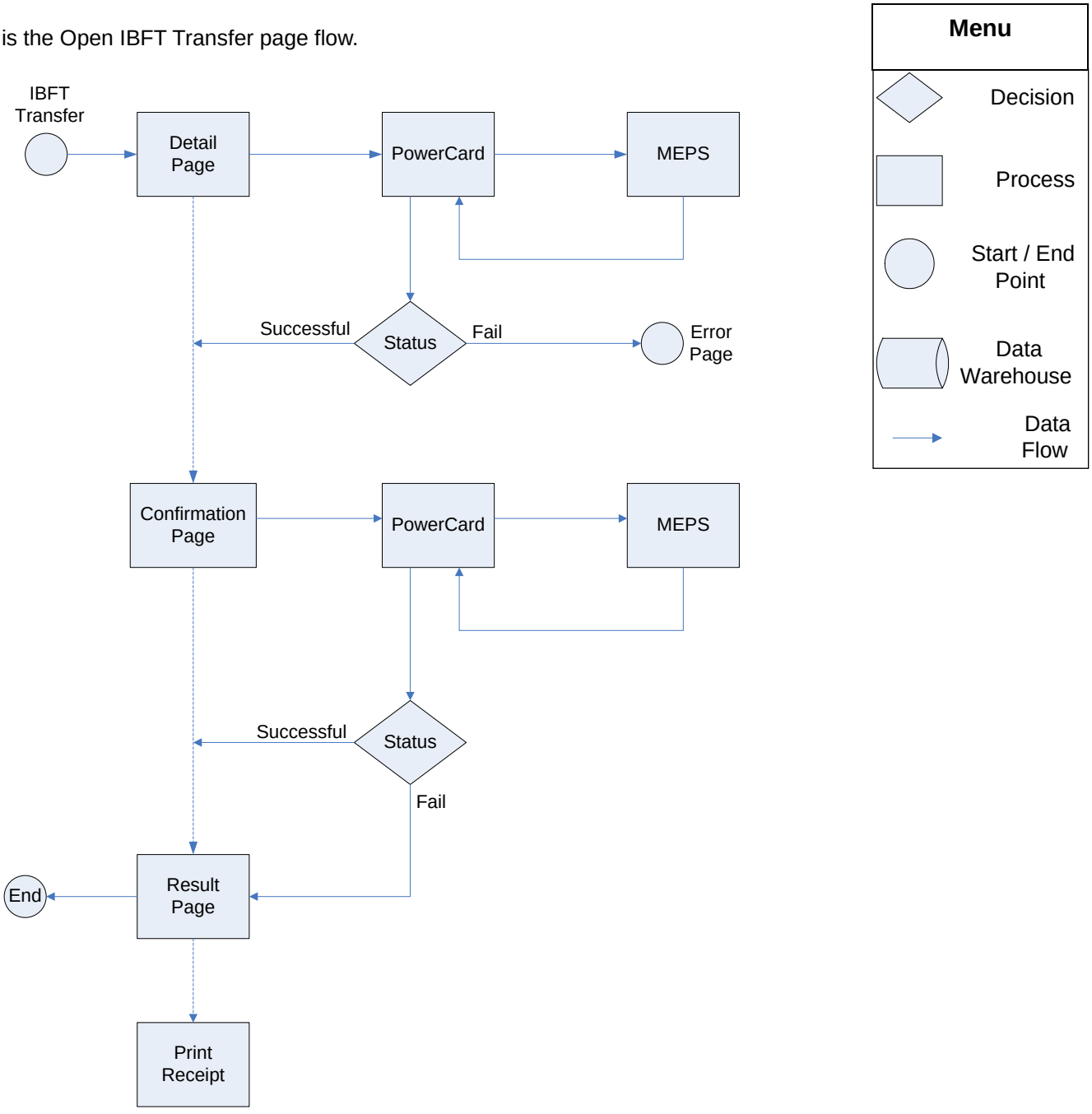


Figure 2.2: Open IBFT Transfer Page Flow

2.1.1.3 Screen flow

Step 1: Detail page

- Click on Open IBFT Transfer from the side navigation to view Details page.
- Fill in all the required details
- Click Next to proceed to next page.

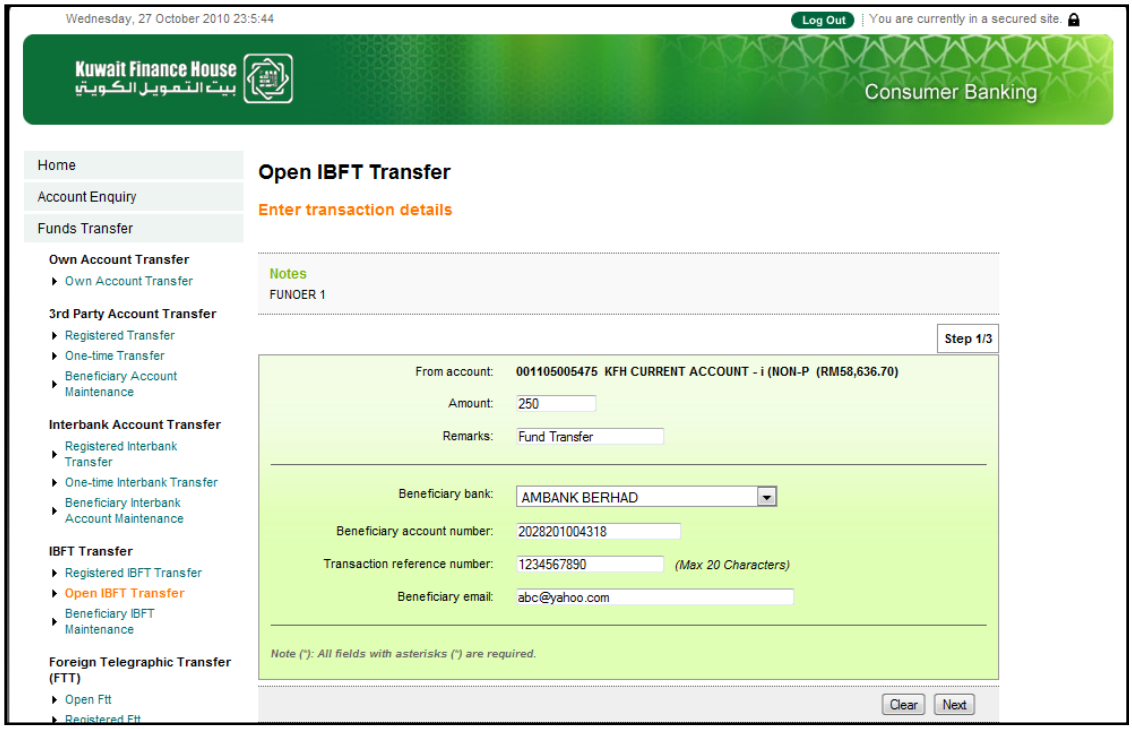


Figure 2.3: Open IBFT Transfer Detail Screen

Step 2: Confirmation page

- In confirmation page, the Beneficiary Name displays.
- Sender to verify Beneficiary Name and click Next to confirm the transaction.

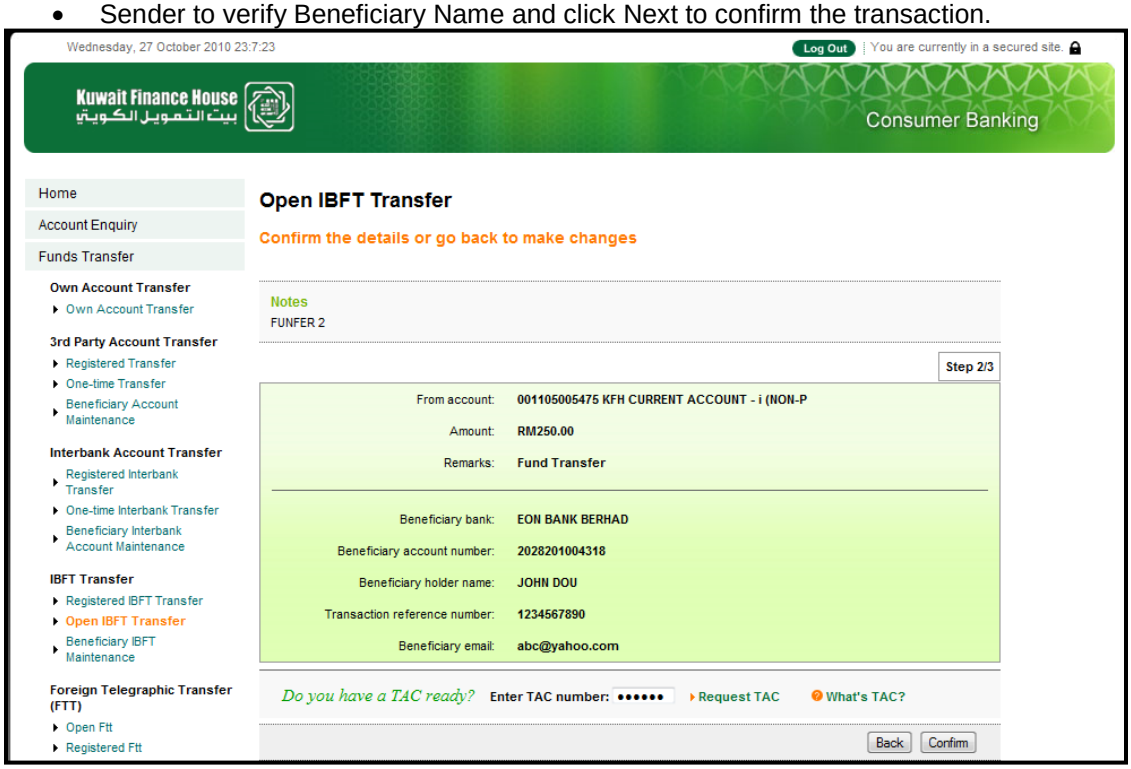


Figure 2.4: Open IBFT Transfer Confirmation Screen

Step 3: Result page

- The status of the transaction with other details displays upon completion of the transaction.

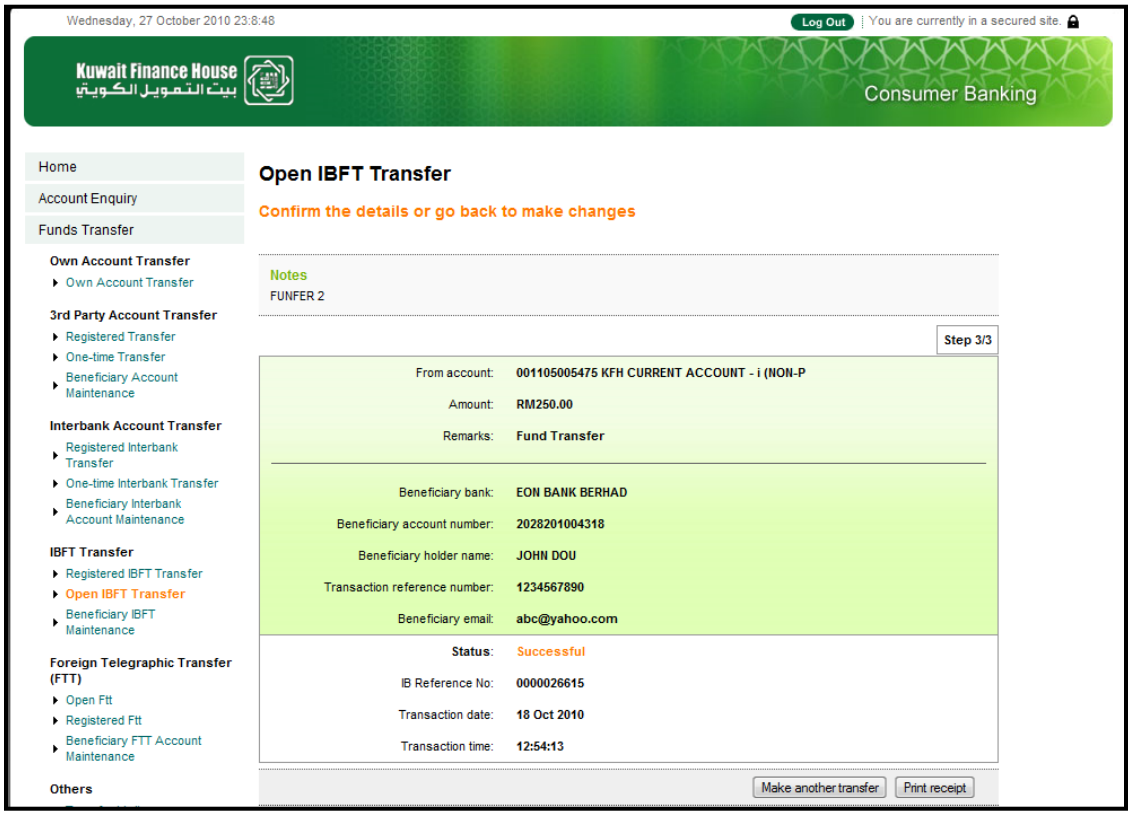


Figure 2.5: Open IBFT Transfer Result Screen

Receipt of the IBFT Transaction

- Receipt can be printed once the transaction completed.

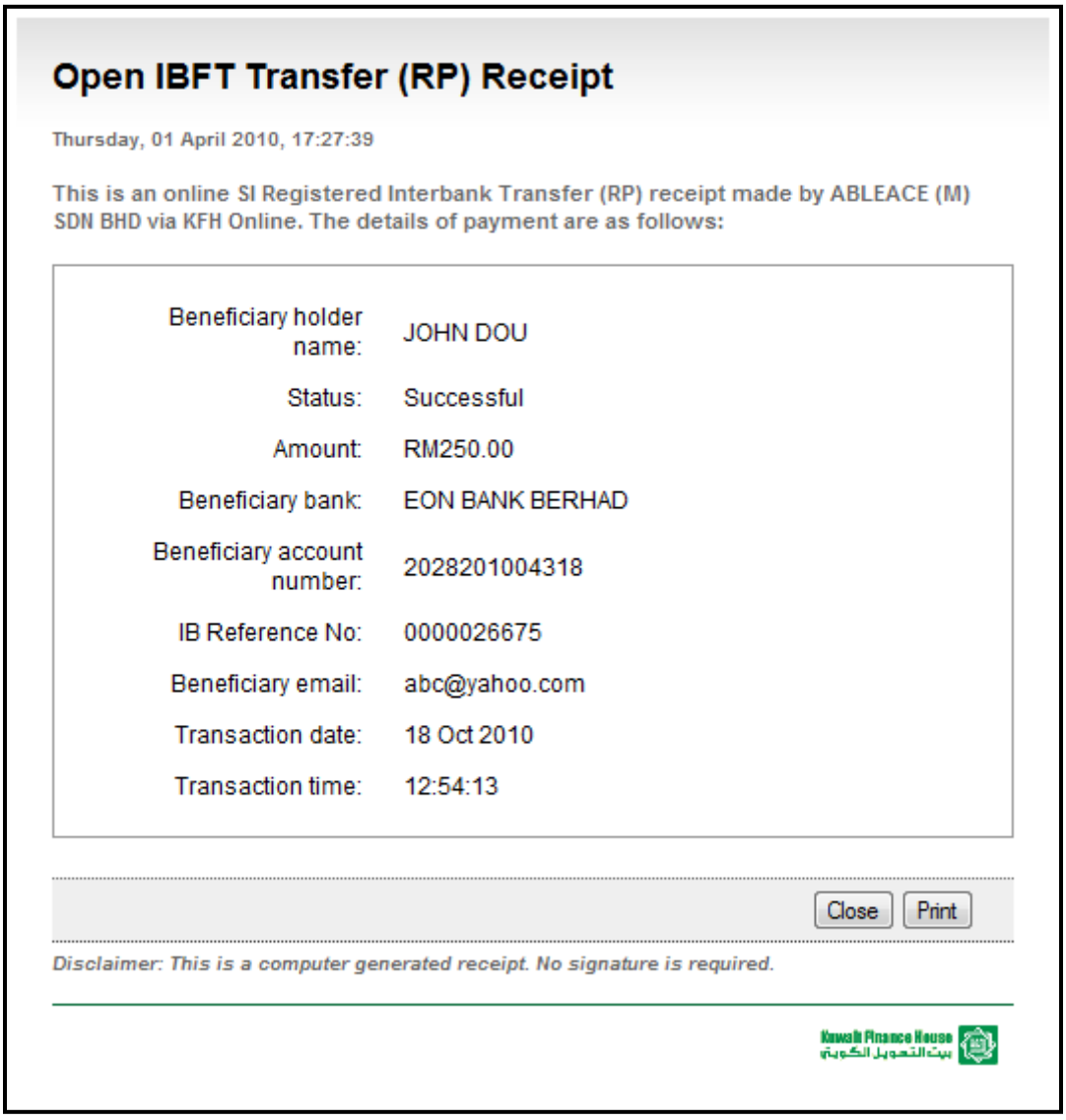


Figure 2.6: Open IBFT Transfer Receipt

2.1.2 Registered IBFT Transfer

2.1.2.1 Process flow

Registered IBFT Transfer contains three (3) steps:

Step1: Details page,
Step2: Confirmation page
Step3: Result page.

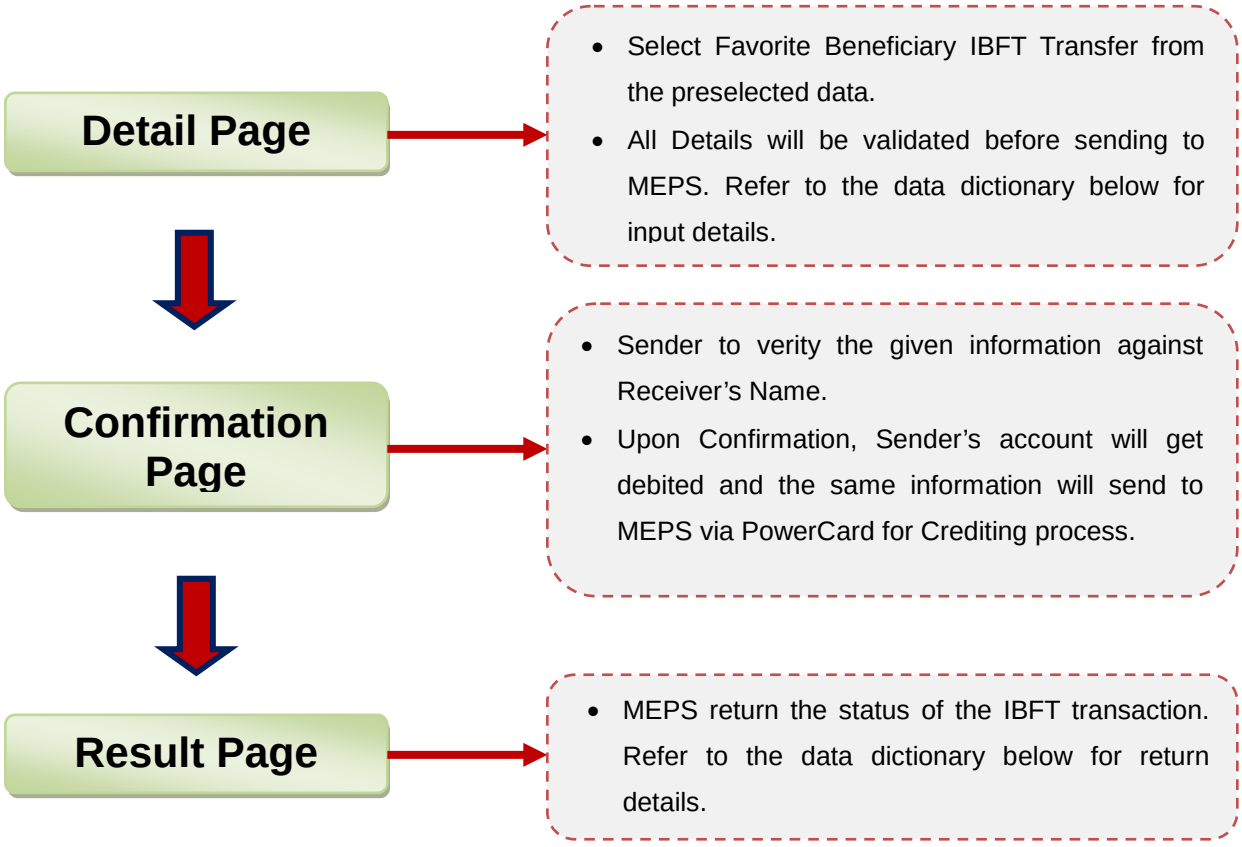


Figure 2.7: Registered IBFT Transfer Process Flow

Input Details:

No	Field	Description	Data Type
1	Rim No	Rim No of the Sender Account Holder	String
2	From Account No	Sender Account No	String
3	To Account No	Receiver Account No	String
4	Amount	Amount to be transferred	String
5	Bank Code	IBFT member bank code	String

Table 2.3: Input details of Registered IBFT Transfer

Return Details:

No	Field	Description	Data Type
1	Response Code	Status code of the IBFT Transaction.	String
2	Reference No	Reference No of the IBFT Transaction.	String
3	Audit No	Audit No of the IBFT Transaction	String
4	Return Status	Status of the IBFT Transaction.	String

Table 2.4: Return details of Registered IBFT Transfer

2.1.2.2 Page Flow

Below is the process flow of Registered IBFT Transfer.

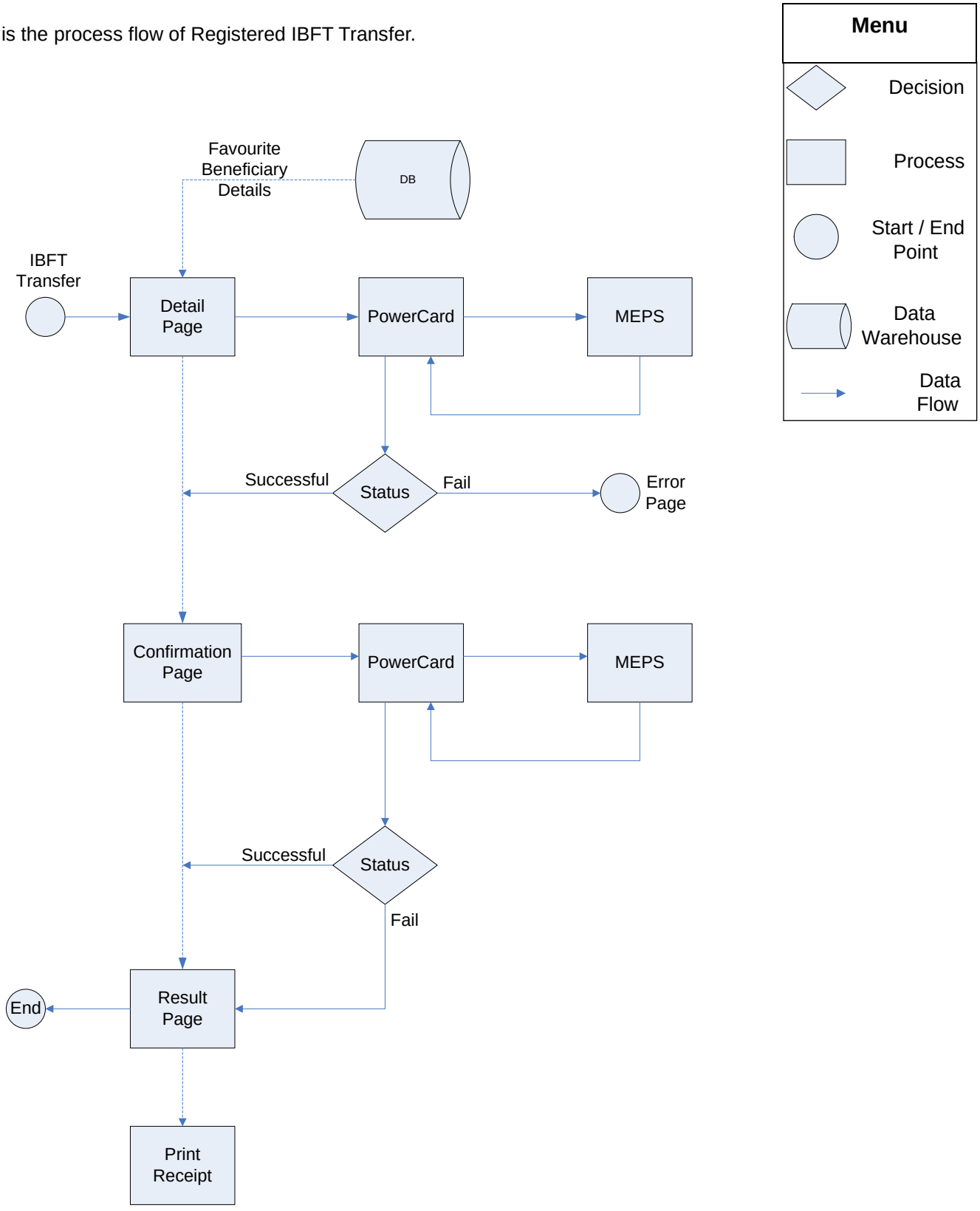


Figure 2.8: Registered IBFT Transfer Page Flow

2.1.2.3 Screen flow

Step 1: Detail page

- Click on Registered IBFT Transfer from the side navigation to view Details page.
- Favorite Beneficiary Details prefilled with data. Eg. Beneficiary Account No, Beneficiary email.
- Fill in required details
- Click Next to proceed to next page.

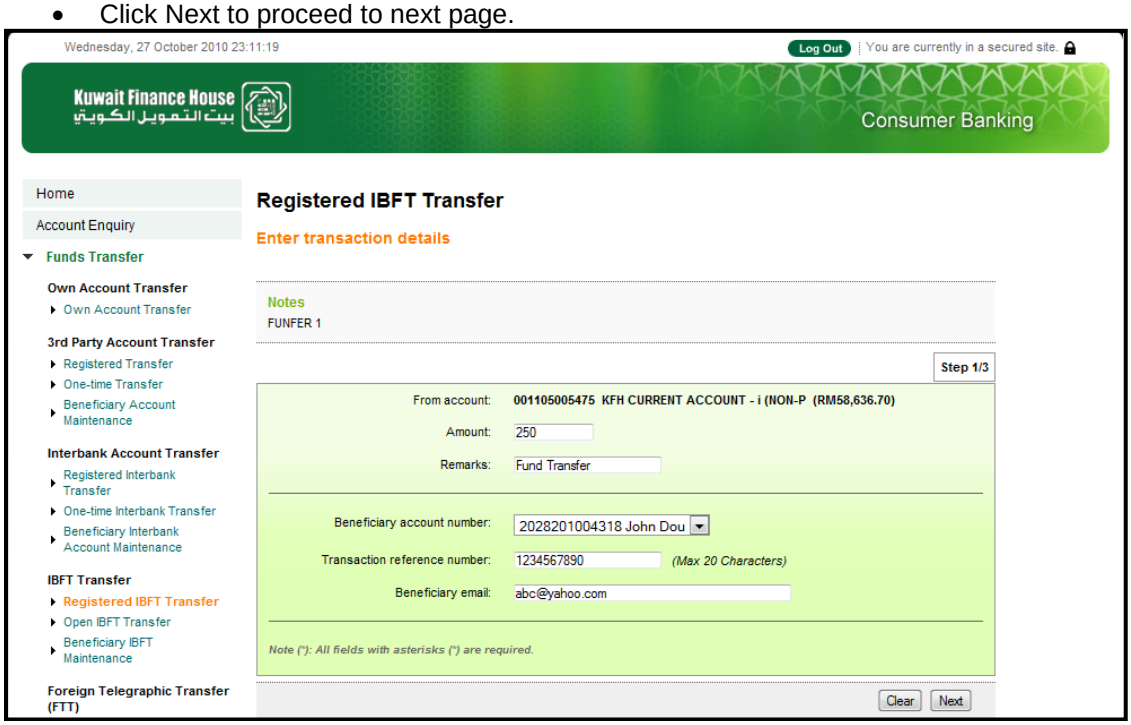


Figure 2.9: Registered IBFT Transfer Detail Screen

Step 2: Confirmation page

- In confirmation page, the Beneficiary Name displays.
- Sender to verify Beneficiary Name and click Next to confirm the transaction

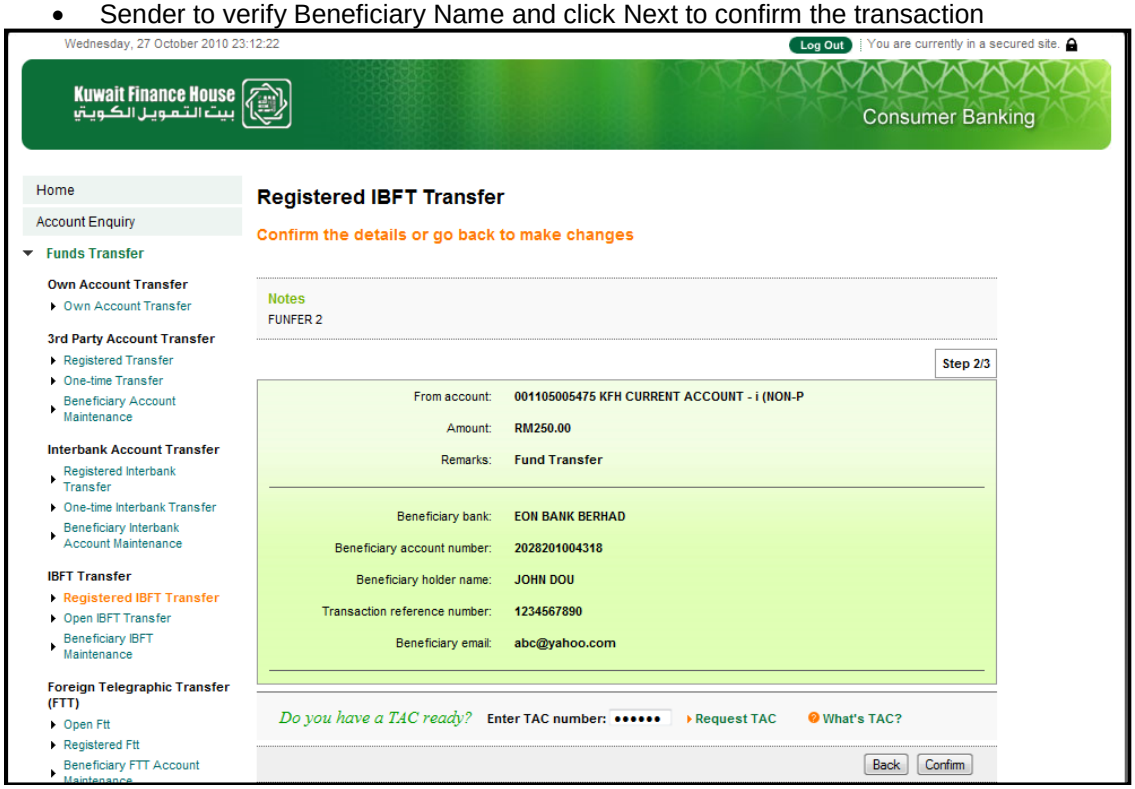


Figure 2.10: Registered IBFT Transfer Confirmation Screen

Step 3: Result page

- The status of the transaction with other details displays upon completion of the transaction.

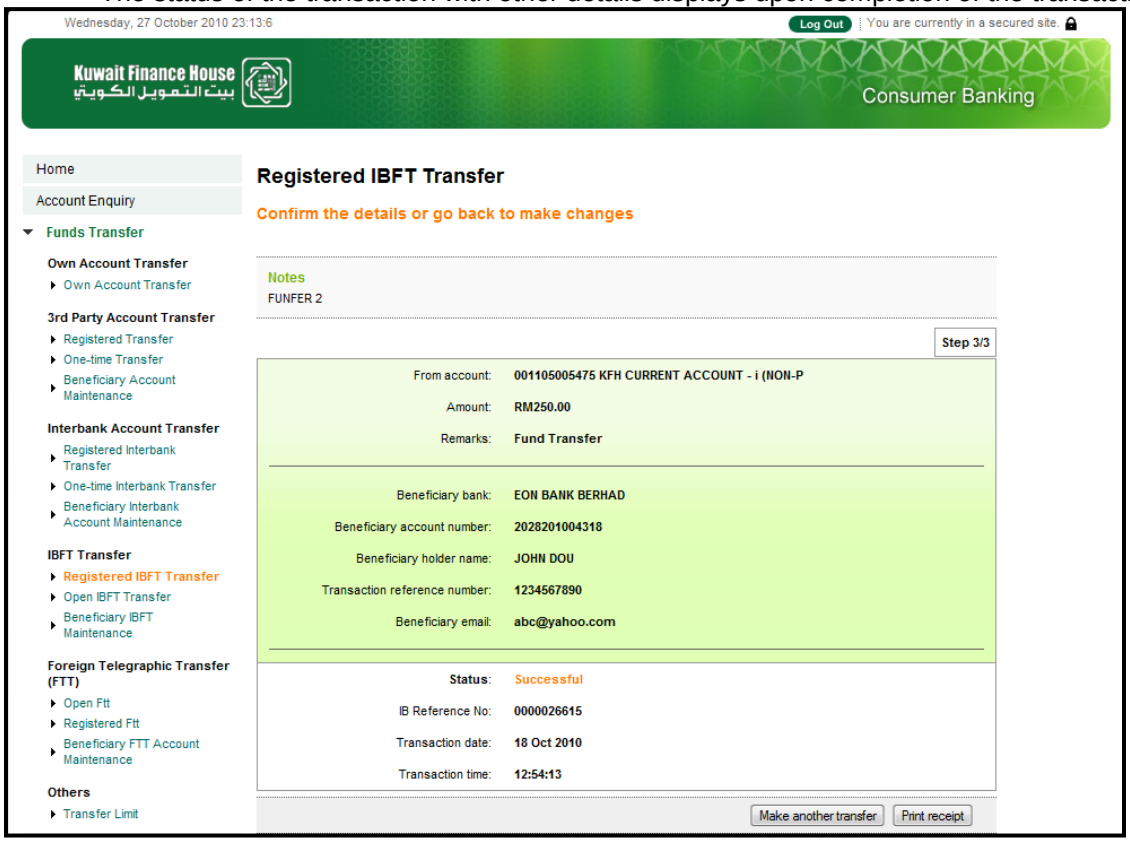


Figure 2.11: Registered IBFT Transfer Result Screen

Receipt of the IBFT Transaction

- Receipt can be printed once the transaction completed.

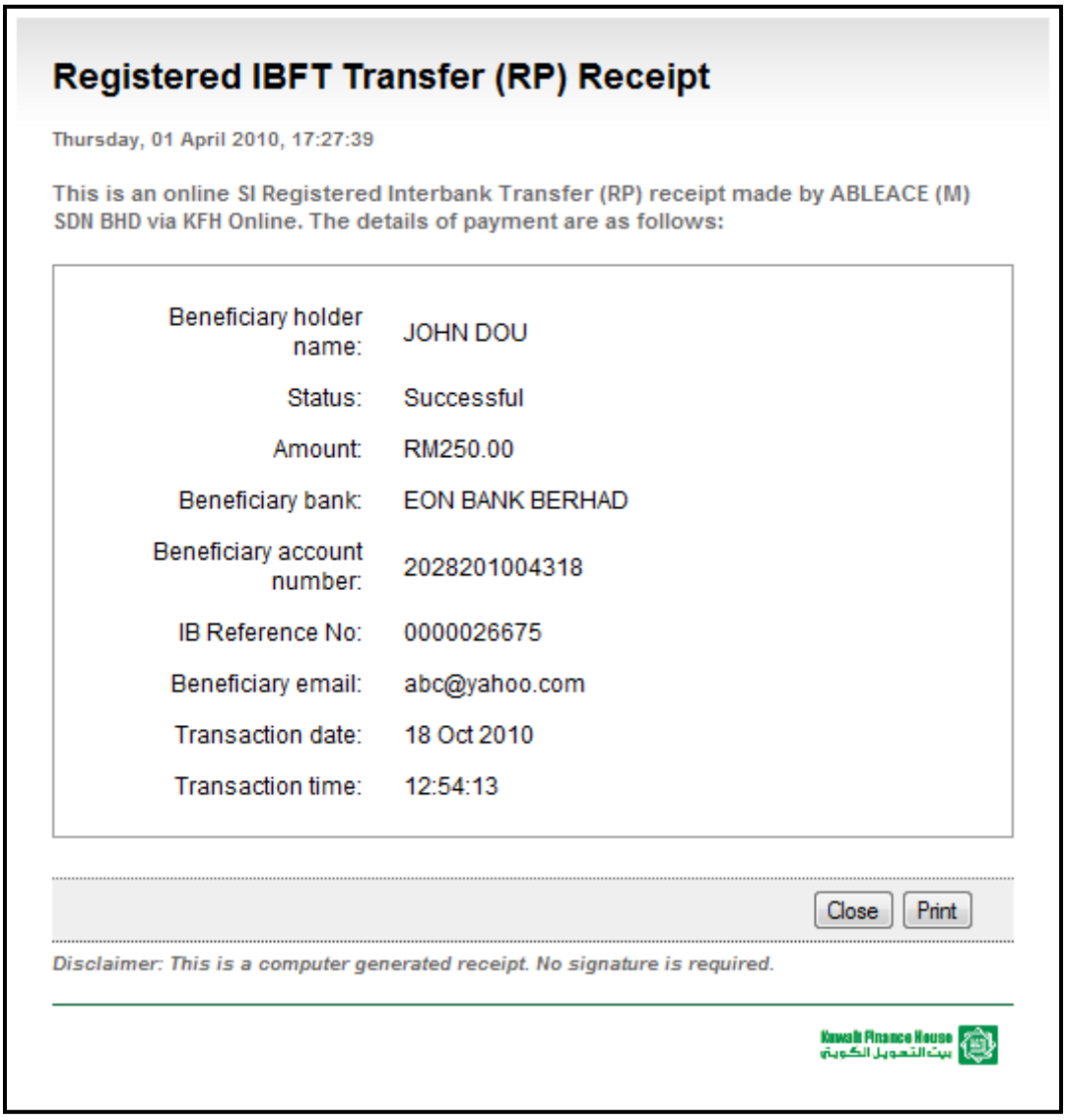


Figure 2.12: Registered IBFT Transfer Receipt

2.2 Beneficiary Maintenance

Three (3) functions in Beneficiary maintenance:

- Register Beneficiary Account
- Edit Beneficiary Account
- Delete Beneficiary Account

2.2.1 Register Beneficiary Account

2.2.1.1 Process Flow

Register Beneficiary Account contains three (3) steps:

Step1: Registration page
Step2: Confirmation page
Step3: Result page

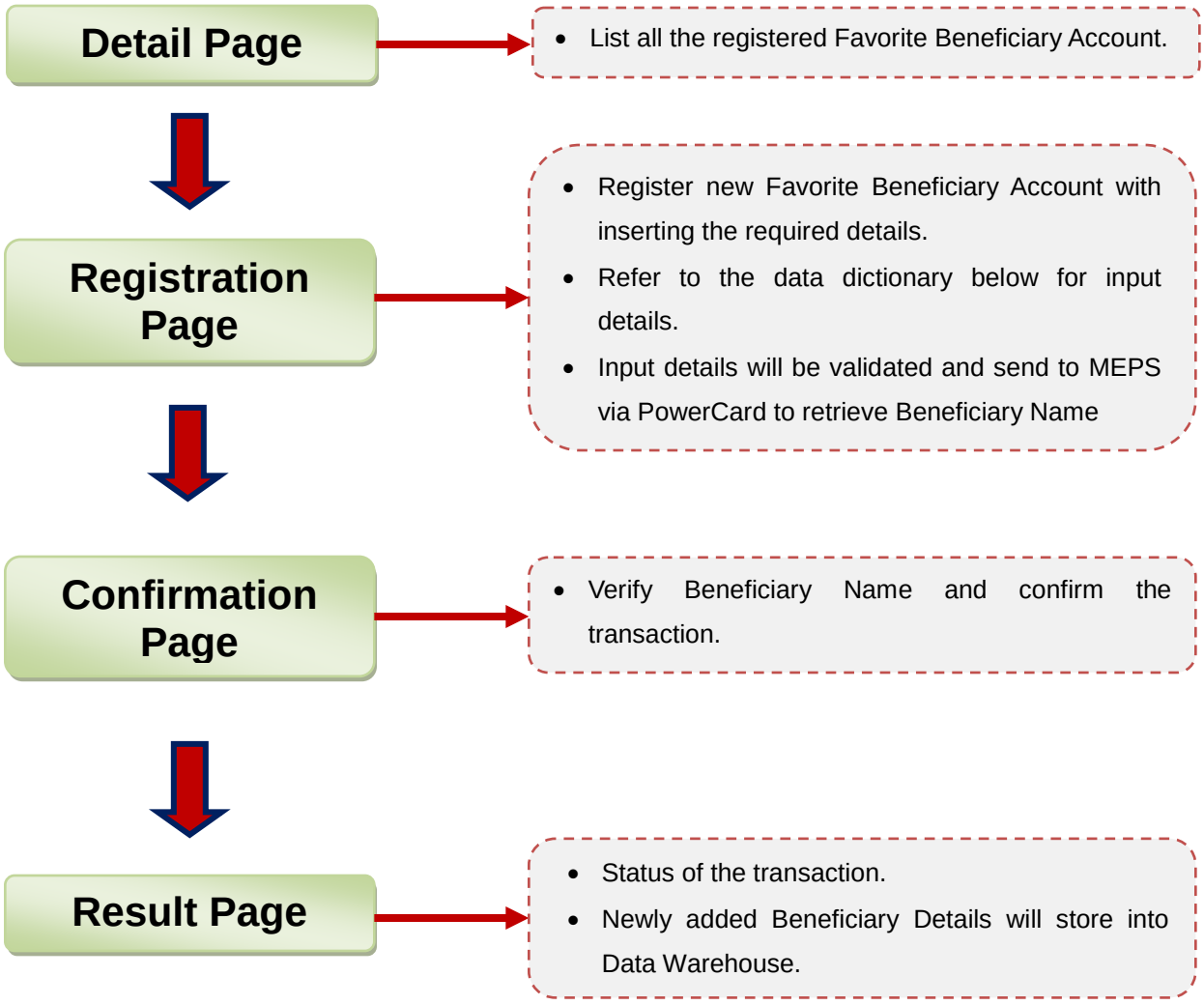


Figure 2.13: Register Beneficiary Account Process Flow

Input details:

No	Field	Description	Data Type
1	Beneficiary Account No	Sender Account No	String
2	Beneficiary Bank	IBFT member bank	String
3	Beneficiary Name	Sender name as a reference	String
4	Beneficiary Email	Used to send notification after performing transaction	String

Table 2.5: Input details of Register Beneficiary Account

2.2.1.2 Page Flow

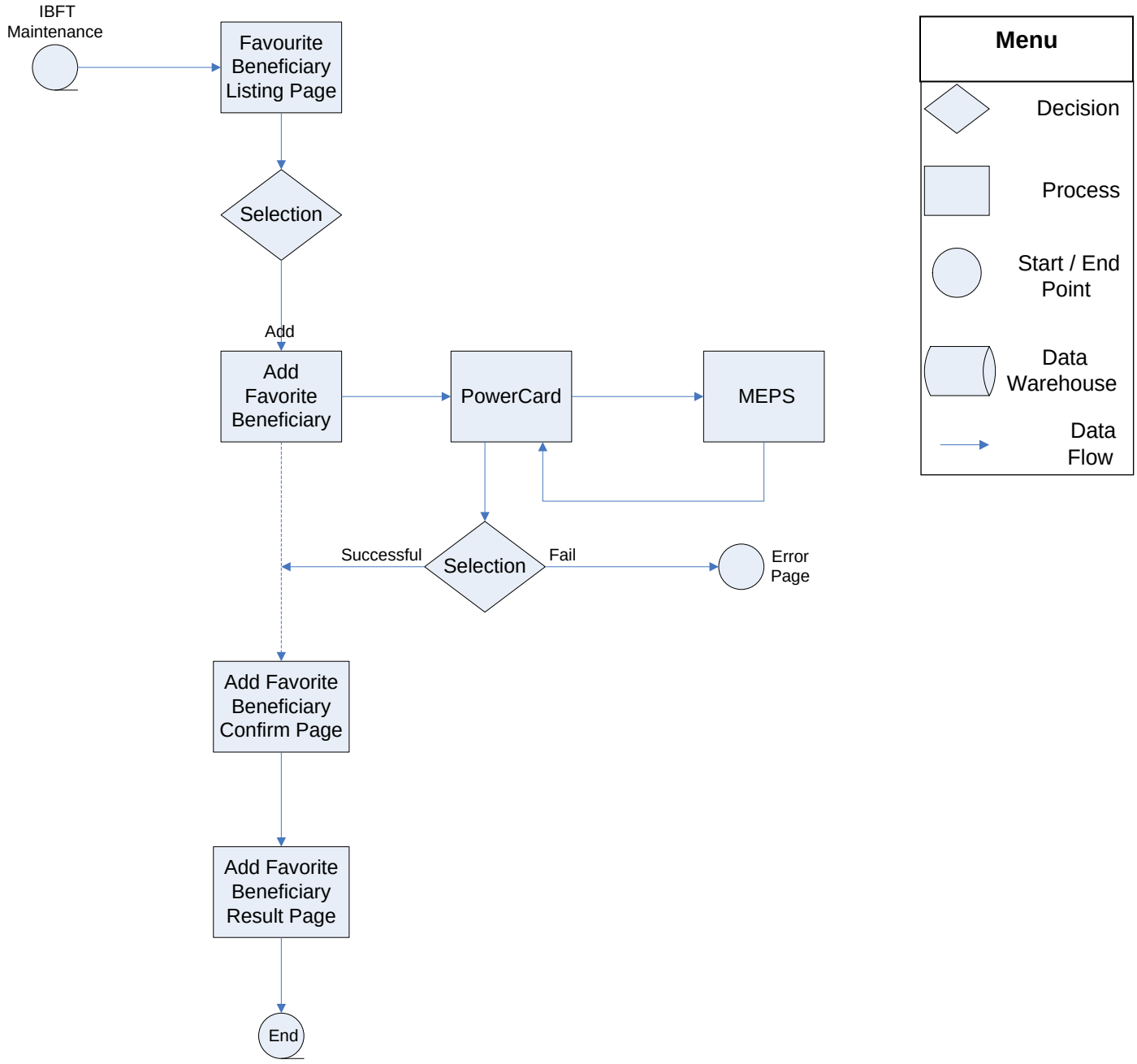


Figure 2.14: Register Beneficiary Account Page Flow

2.2.1.3 Screen Flow

Detail page

- Click on Beneficiary IBFT Maintenance from the side navigation to view Favorite Beneficiary Detail page.
- A list of Favorite Beneficiary (if any) shows with details.
- Click on the button Add to Register new Beneficiary Account.

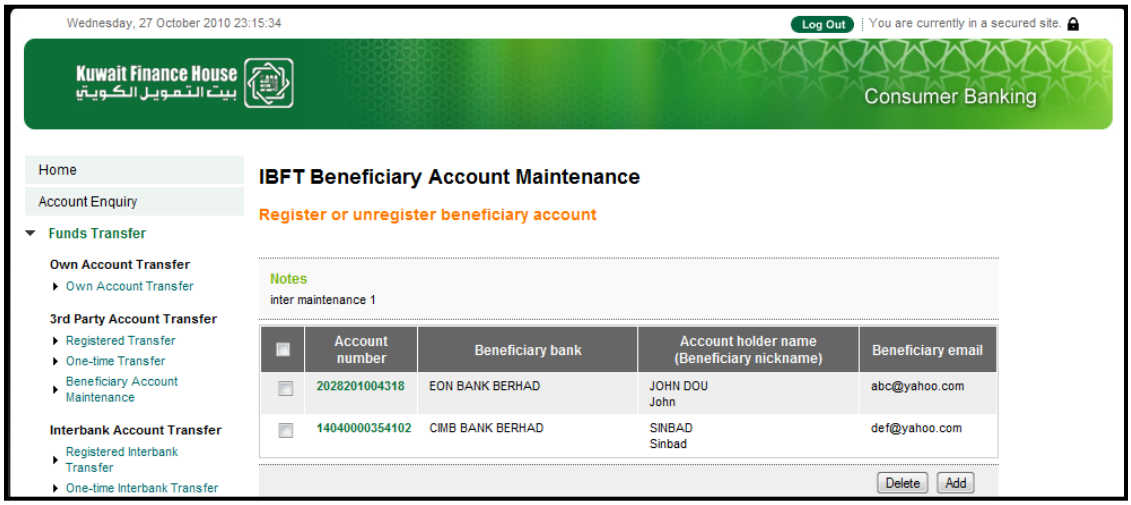


Figure 2.15: Register Beneficiary Account Detail Screen

Step1: Registration page

- Register new Beneficiary Account with the required Details
- Click Next to proceed to next page.

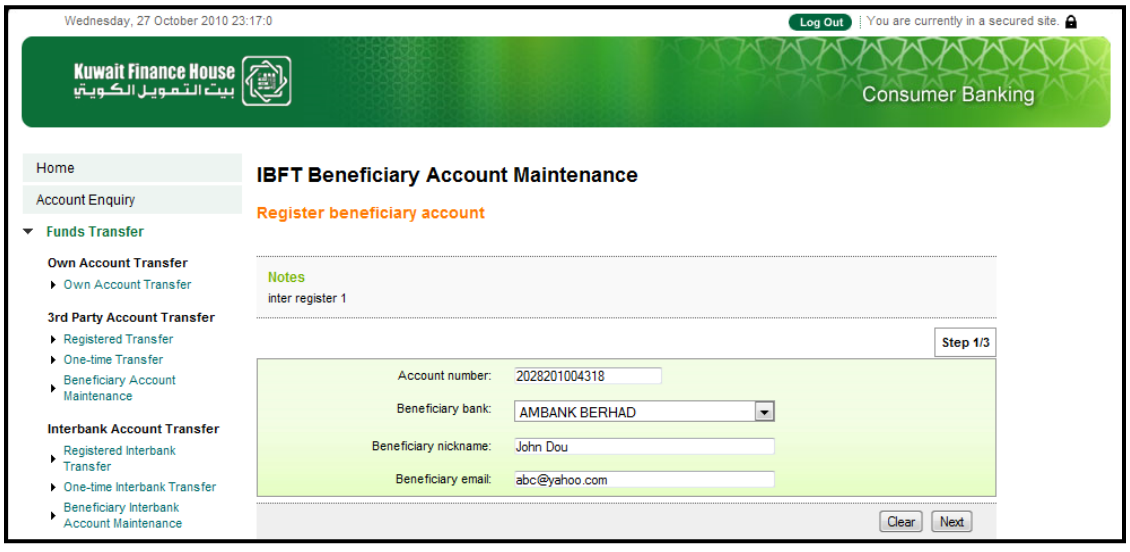


Figure 2.16: Register Beneficiary Account Registration Screen

Step2: Confirmation page

- Account holder name displays for Sender to verify.
- Click Confirm to confirm the transaction

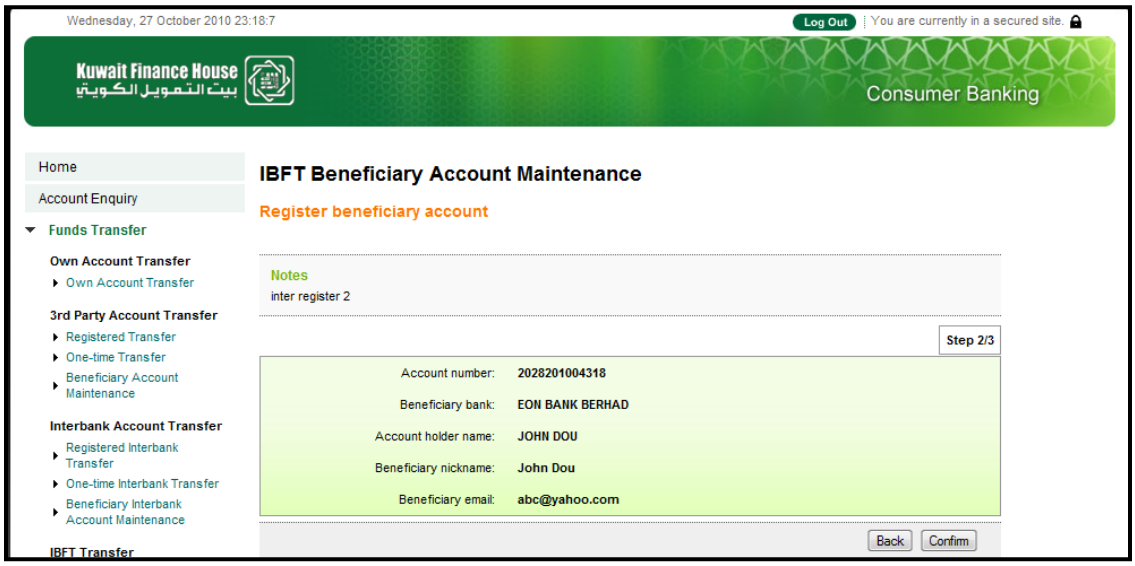


Figure 2.17: Register Beneficiary Account Confirmation Screen

Step3: Result page

- The status of the transaction with other details displays upon completion of the transaction.

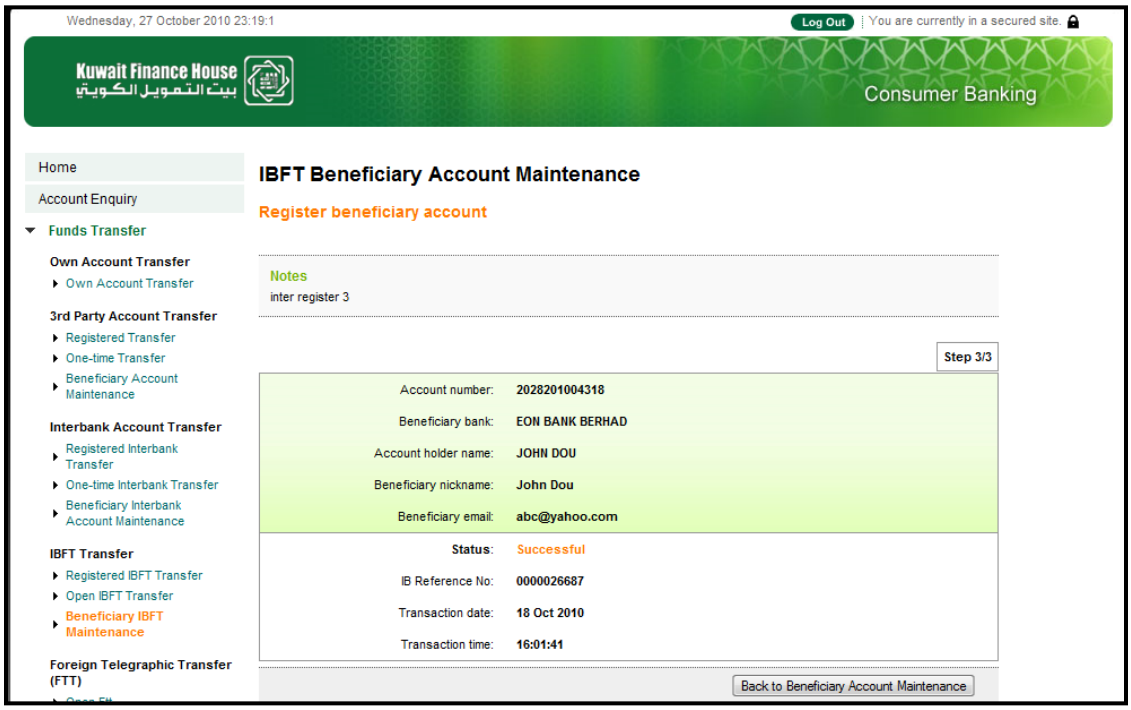


Figure 2.18: Register Beneficiary Account Result Screen

2.2.2 Edit Beneficiary Account

2.2.2.1 Process Flow

Edit Beneficiary Account contains three (3) steps:

Step1: Edit page
Step2: Confirmation page
Step3: Result page

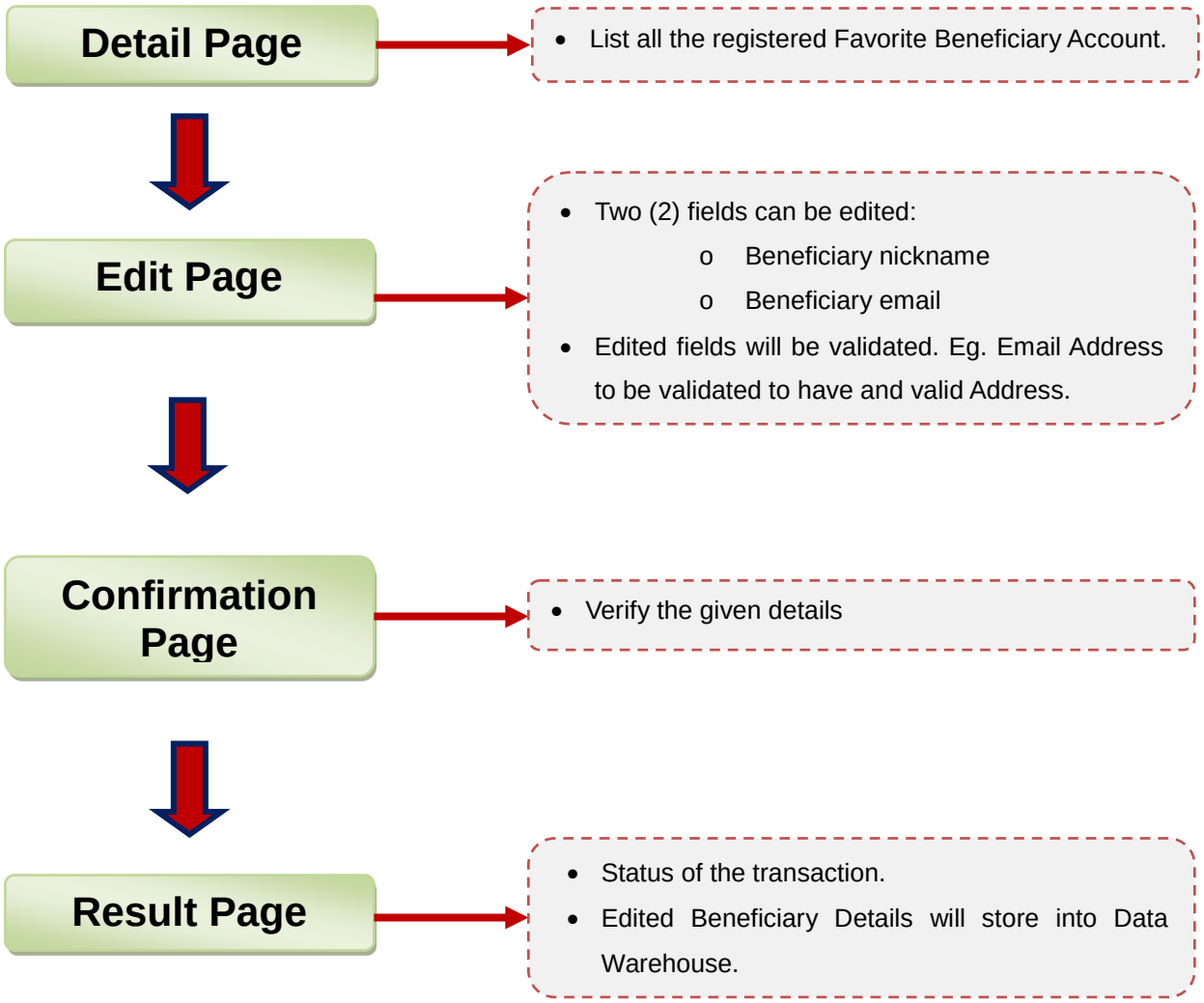


Figure 2.19: Edit Beneficiary Account Process Flow

2.2.2.2 Page Flow

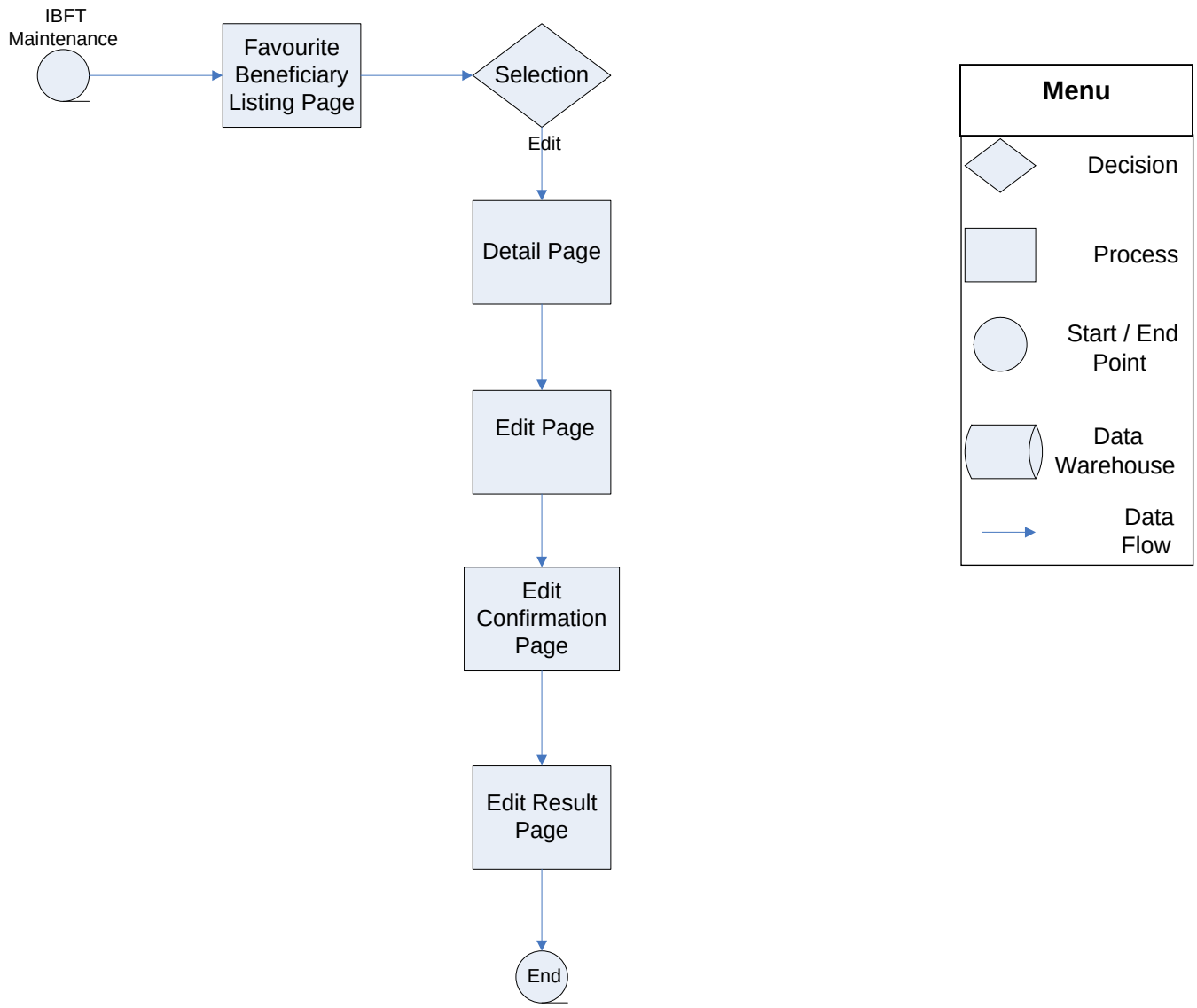


Figure 2.20: Edit Beneficiary Account Page Flow

2.2.2.3 Screen Flow

Details page

- Click on Beneficiary IBFT Maintenance from the side navigation to view Favorite Beneficiary Detail page.
- A list of Favorite Beneficiary (if any) shows with details.
- Click on the **hyperlinked Account number** to go to Edit page.

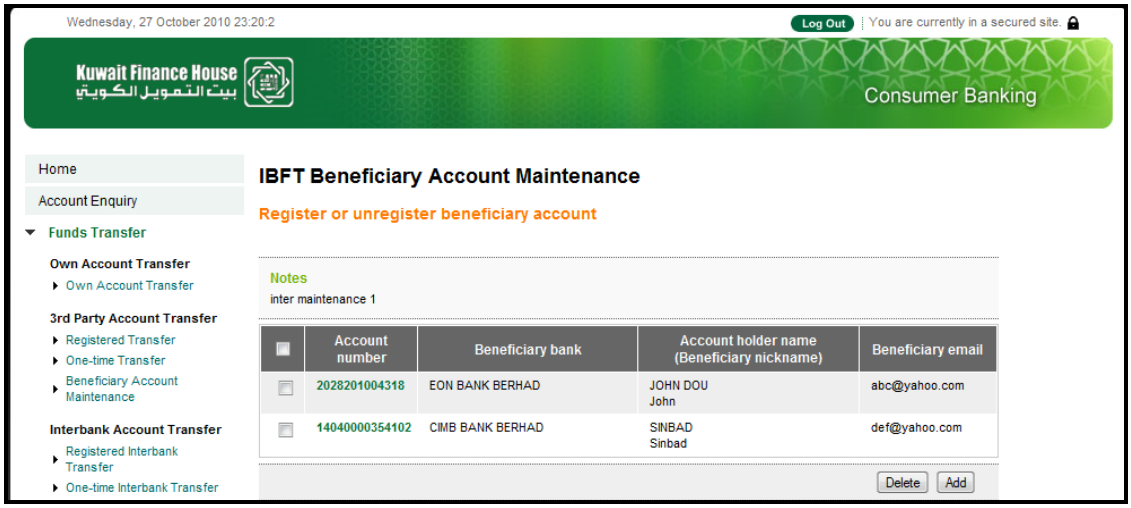


Figure 2.21: Edit Beneficiary Account Detail Screen

Step1: Edit page

- Fields are allowed to change: Beneficiary nickname and Beneficiary email.
- After making the changes, click Next to proceed to next page

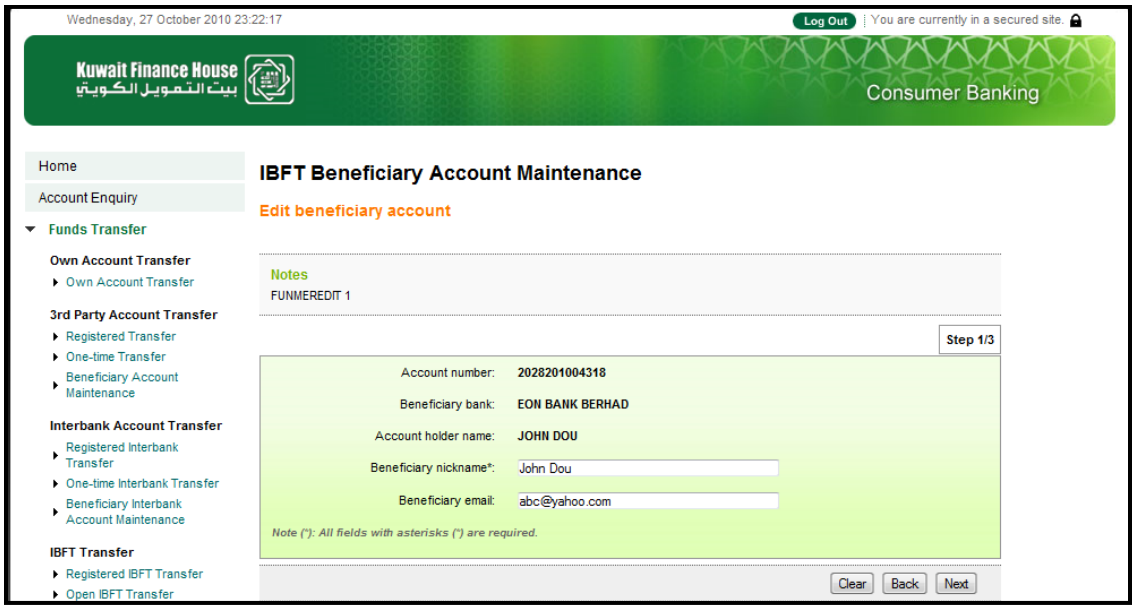


Figure 2.22: Edit Beneficiary Account Edit Screen

Step2: Confirmation page

- Verify the changes made.
- Click Confirm to confirm the changes.

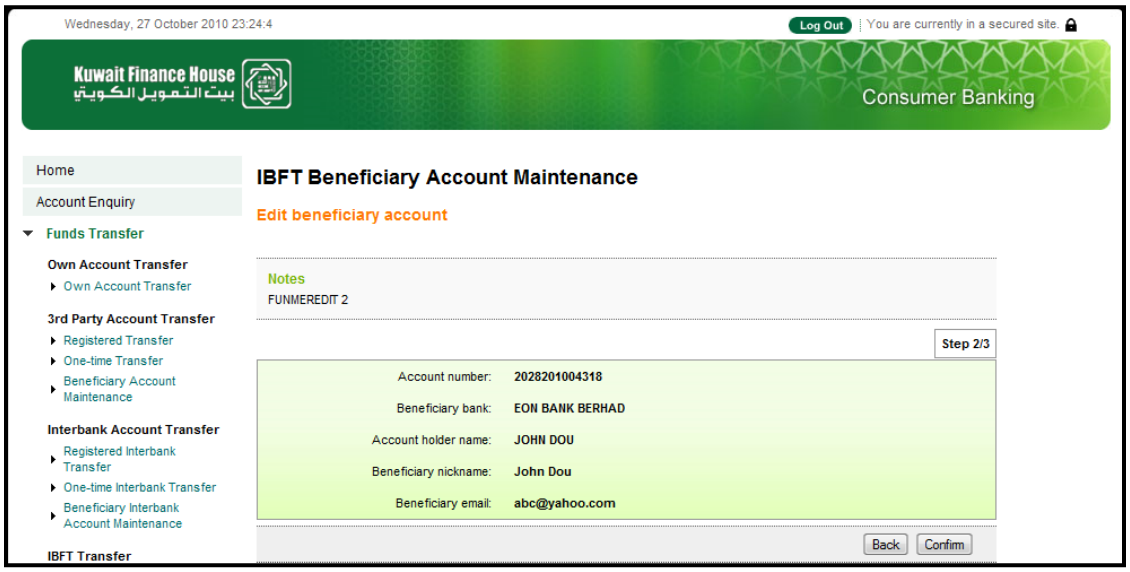


Figure 2.23: Edit Beneficiary Account Confirmation Screen

Step3: Result page

- The status of the transaction with other details displays upon completion of the transaction.

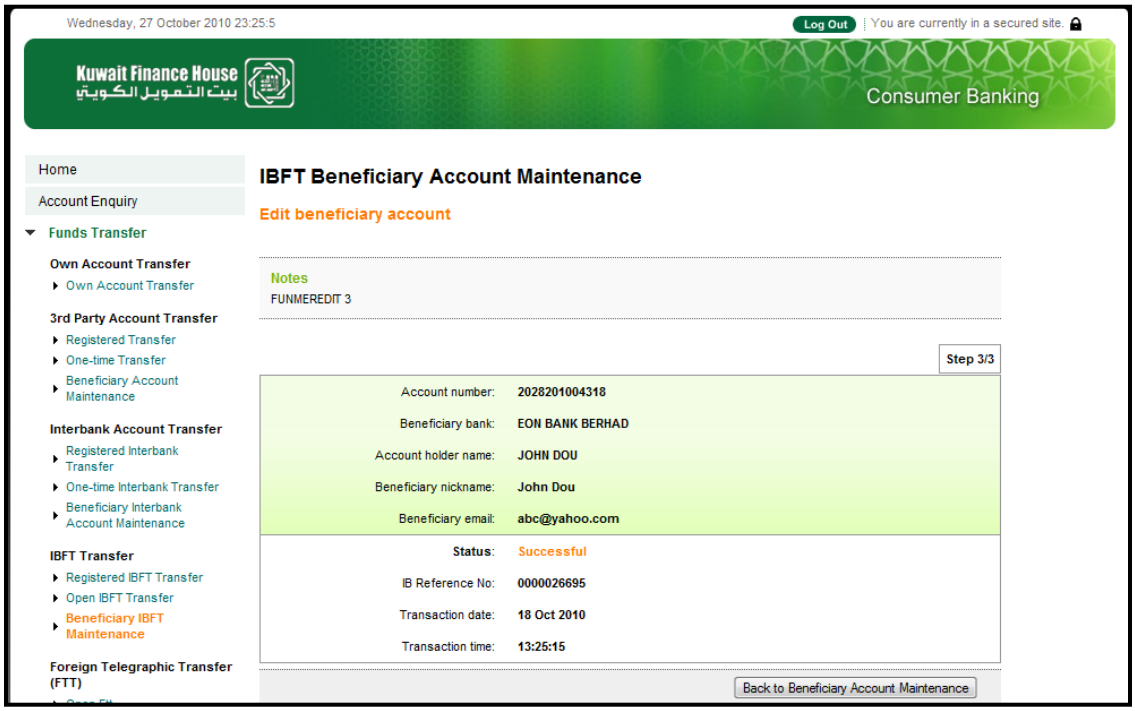


Figure 2.24: Edit Beneficiary Account Result Screen

2.2.3 Delete Beneficiary Account

2.2.3.1 Process Flow

Delete Beneficiary Account contains two (2) steps:

Step1: Confirmation page
Step2: Result page

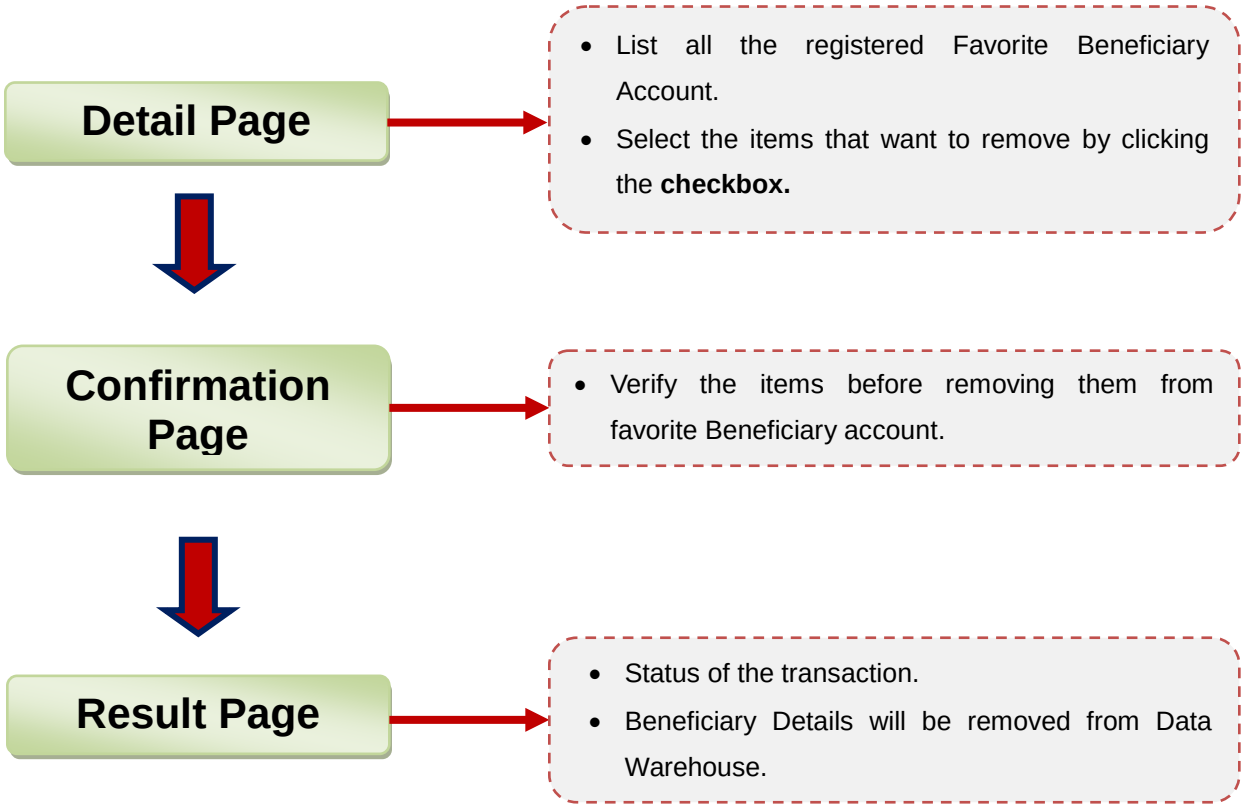


Figure 2.25: Delete Beneficiary Account Process Flow

2.2.3.2 Page Flow

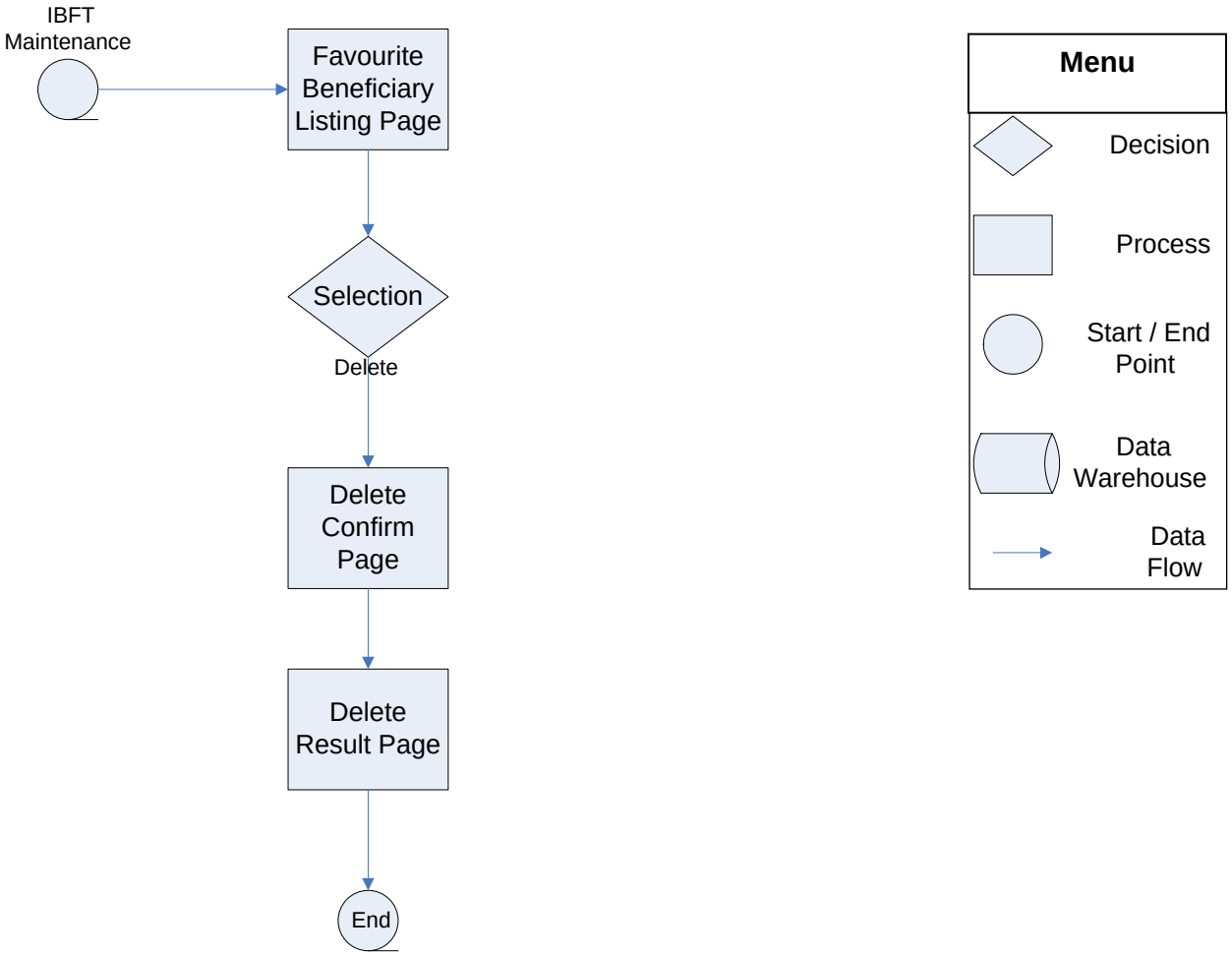


Figure 2.26: Delete Beneficiary Account Page Flow

2.2.3.3 Screen Flow

Detail page

- Click on Beneficiary IBFT Maintenance from the side navigation to view Favorite Beneficiary Detail page.
- A list of Favorite Beneficiary (if any) shows with details.
- There's a checkbox on the right hand side of every record. Select the record that need to remove by click on the checkbox.
- Click on button Delete at the bottom to proceed to next page.

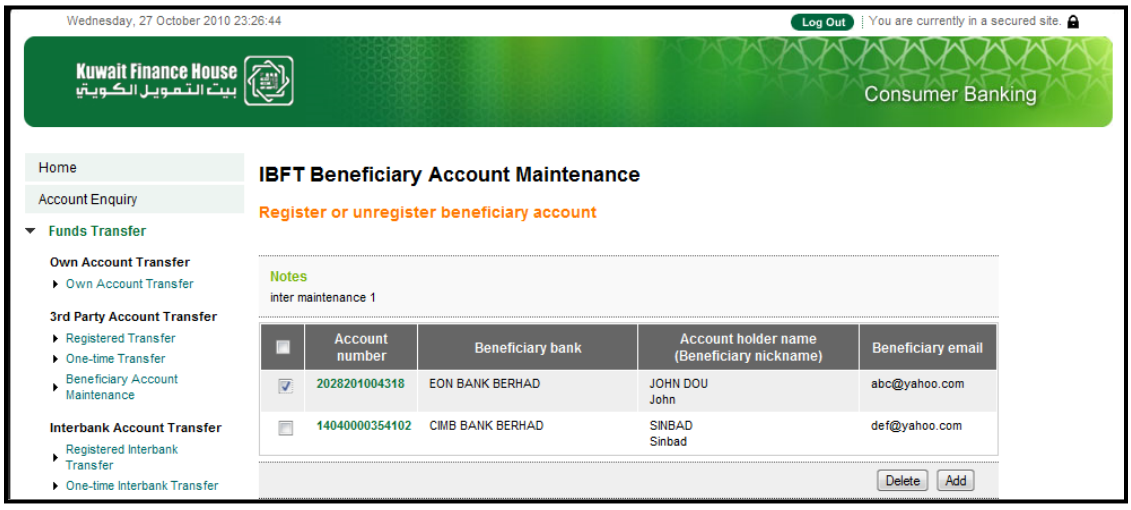


Figure 2.27: Delete Beneficiary Account Detail Screen

Step1: Confirmation page

- Click Confirm to remove the selected record.

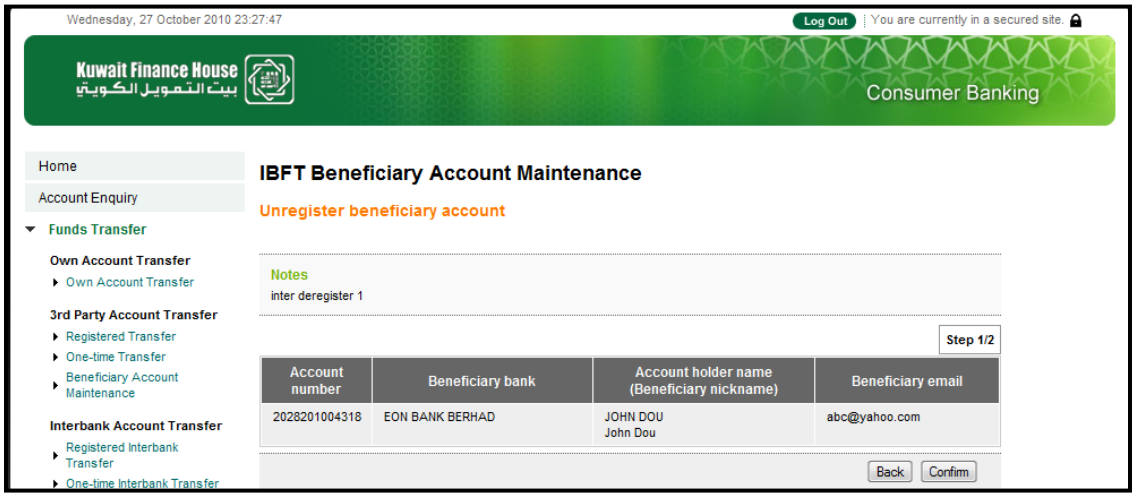


Figure 2.28: Delete Beneficiary Account Confirmation Screen

Step2: Result page

- The status of the transaction with other details displays upon completion of the transaction.

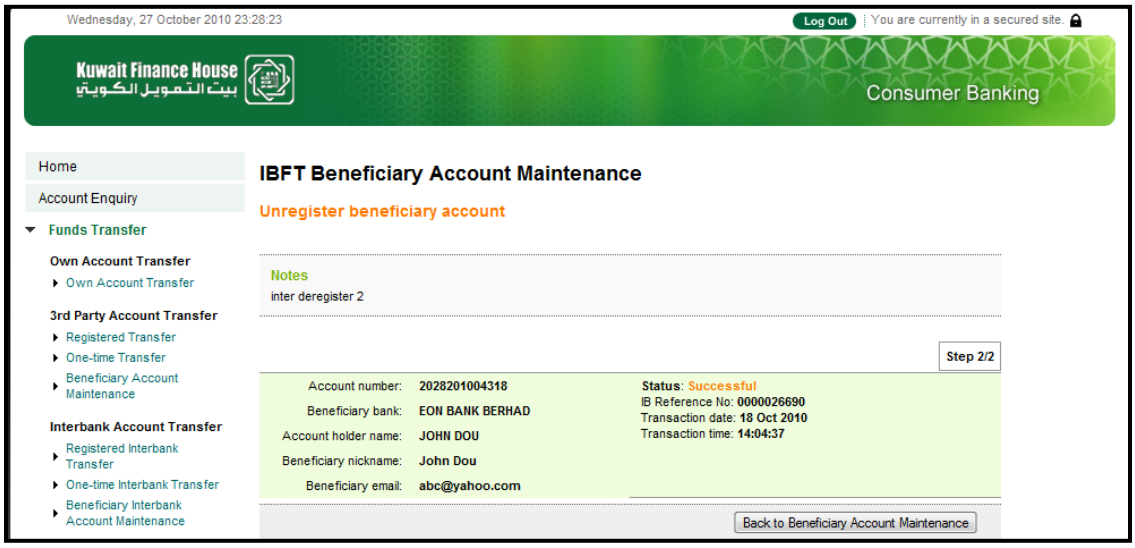


Figure 2.29: Delete Beneficiary Account Result Screen

2.3 Transfer Limit

Transfer Limit is to control IBFT by per transaction. Open & Registered IBFT Transfer can be set their Transfer Limit so that every transaction made is limits to a certain amount.

2.3.1. Process Flow

Transfer Limit contains two (2) steps:

Step1: Confirmation page
Step2: Result page

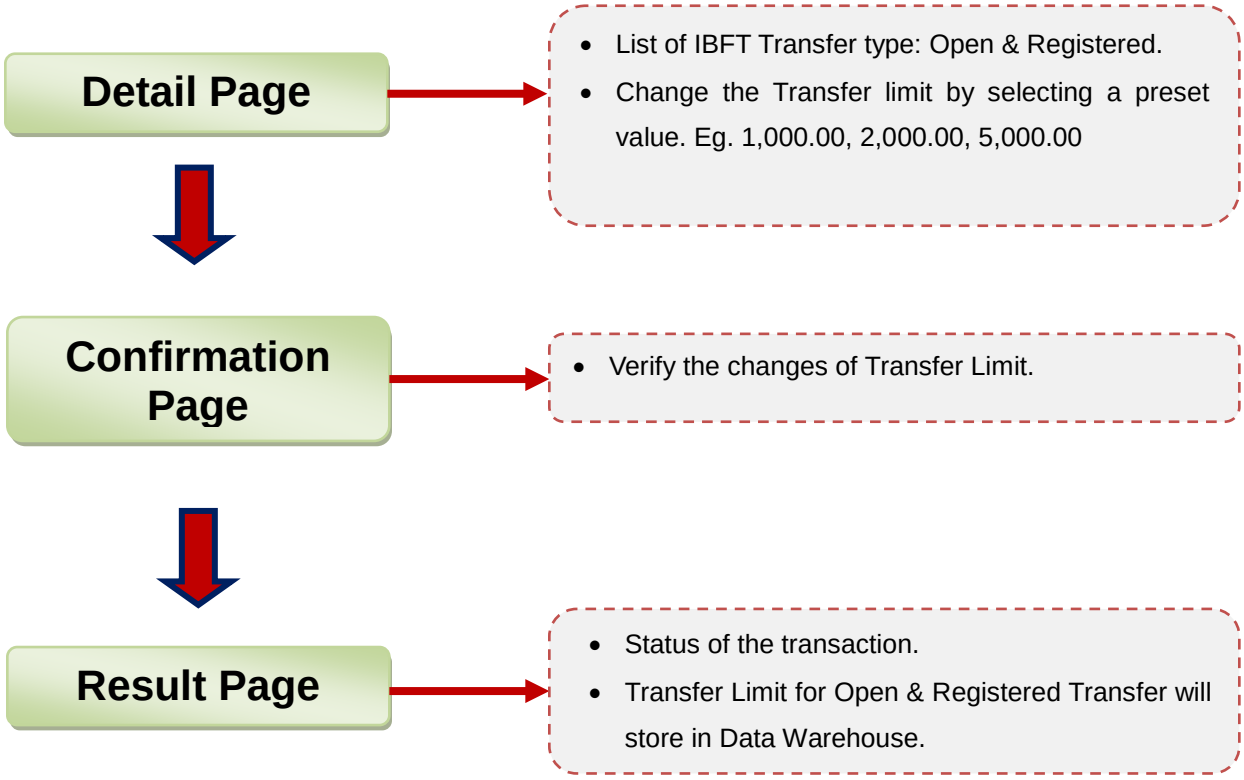


Figure 2.30: Transfer Limit Process Flow

2.3.2 Page Flow

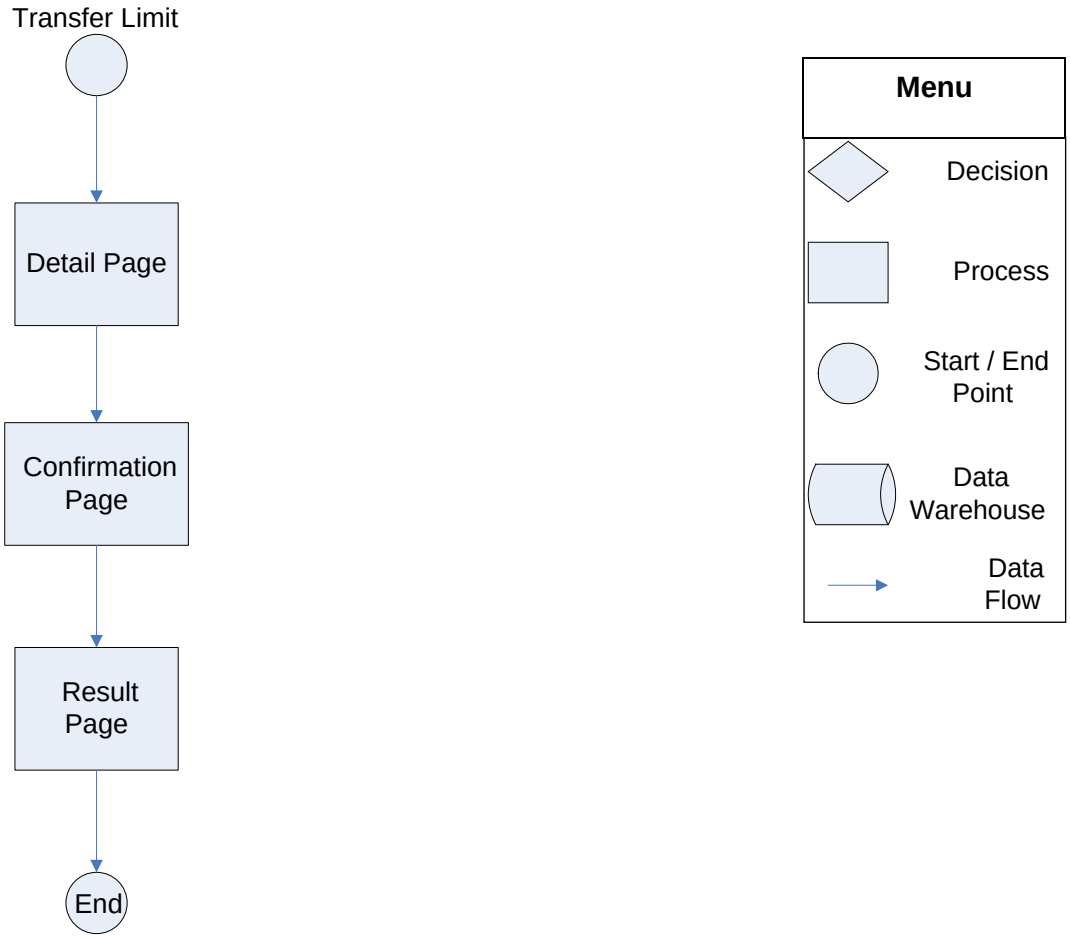


Figure 2.31: Transfer Limit Page Flow

2.3.3 Screen Flow

Detail page

- Click on Transfer Limit on the side navigation to view Transfer Limit detail page.
- A list of Fund Transfer displays with a limit tight to every Fund Transfer type.
- The New Limit column is to set new Limit.
- Select a value from the dropdown and click Next to proceed to next page.

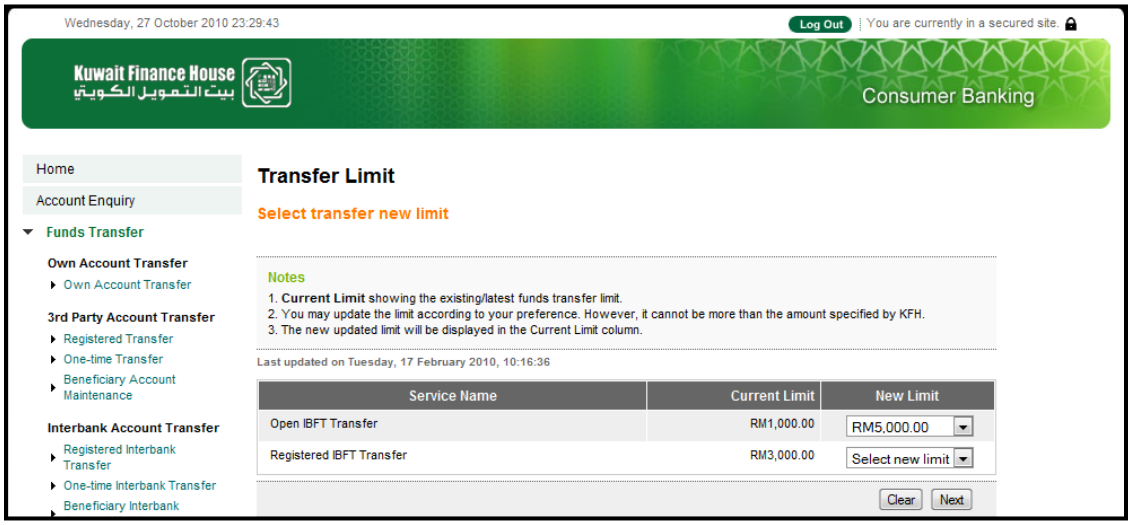


Figure 2.32: Transfer Limit Detail Screen

Confirmation page

- Click Confirm to confirm the new Limit.

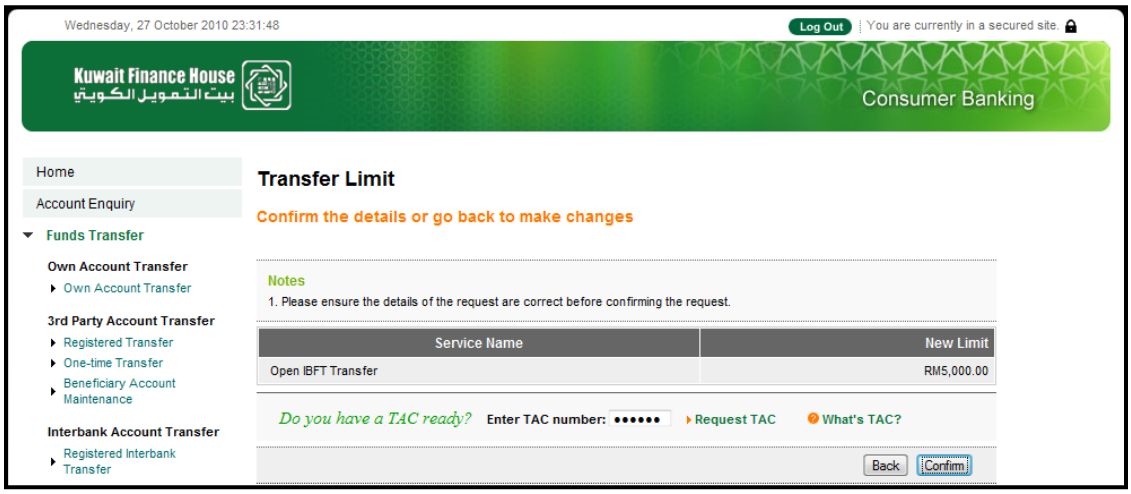


Figure 2.33: Transfer Limit Confirmation Screen

Result page

- The status of the transaction with other details displays upon completion of the transaction.

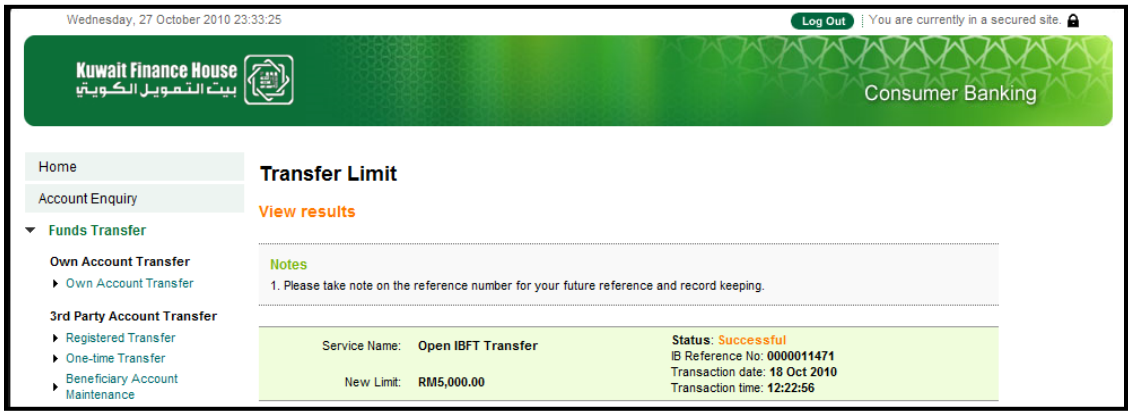


Figure 2.34: Transfer Limit Result Screen

3 Integration

3.1 Integration with PowerCard (OC4J)

Two (2) functions in PowerCard that used perform an IBFT Transaction:

1. IB Account Enquiry – function to retrieve Beneficiary Name
2. Confirm Transfer – function to transfer fund to Beneficiary Account.

These functions will called by services from Internet Banking (IB) when initiate IBFT Transaction.

3.2 Overview flow of System integration

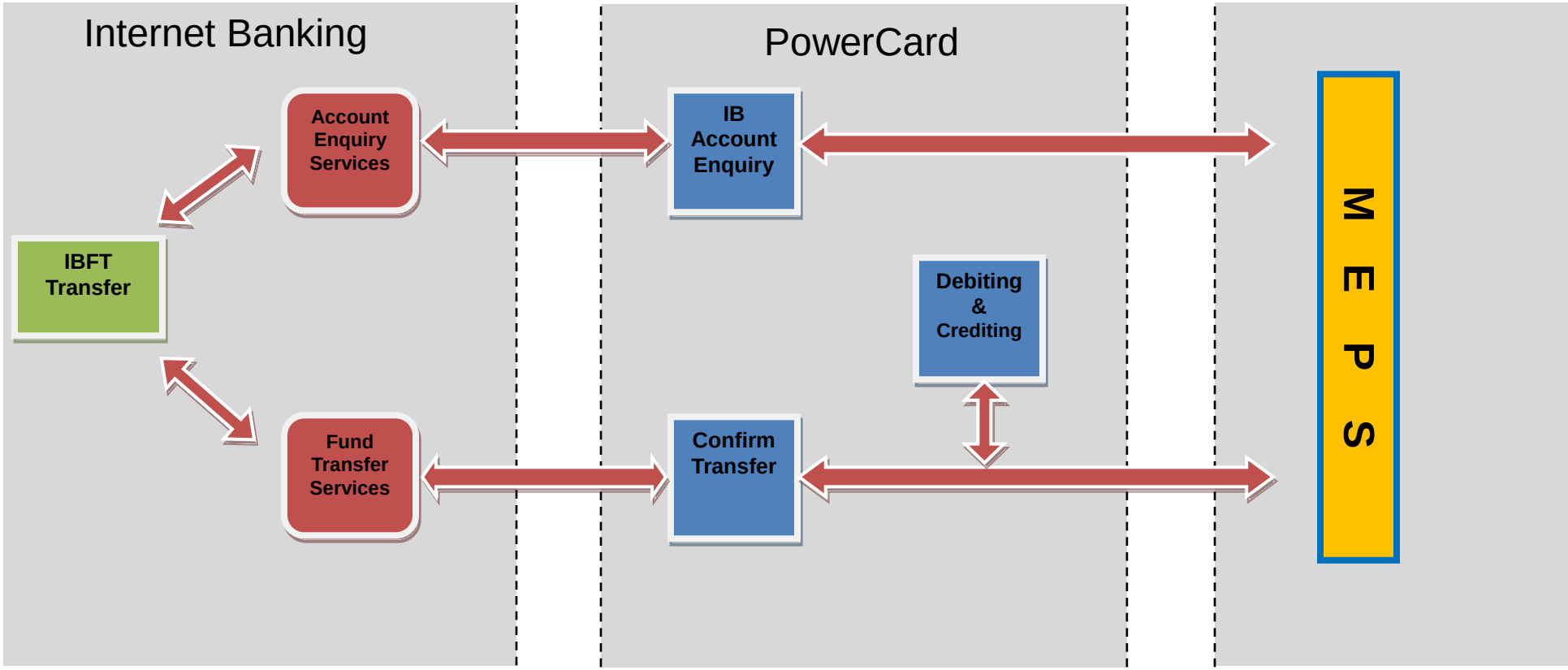


Figure 3.1: Components of IBFT System Integration

As reference to figure 3.1, below is the description of the components.

System	No	Component	Description
Internet Banking (IB)	1	IBFT Transfer	Initiate IBFT Transfer : Open / Registered
	2	Account Enquiry Services	Send Beneficiary Details to PowerCard to retrieve Beneficiary Name.
	3	Fund Transfer Services	Send Beneficiary Details to PowerCard to Transfer Fund
PowerCard	1	IB Account Enquiry	Retrieve Account Enquiry request from IB. Forward request to MEPS to retrieve Beneficiary Name.
	2	Confirm Transfer	Retrieve Fund Transfer request from IB. Perform Debiting & Crediting process and forward request to MEPS for Crediting to Beneficiary Account.
	3	Debiting & Crediting	Debit fund from Sender's Account and Credit into MEPS' Collection Account.

Table 3.1: Description of Component

3.3 Beneficiary Account Enquiry

As reference to figure 3.1, below are the details of **IB Account Enquiry** function:

1. Initiate IBFT Transaction from IB.
2. Invoke **Account Enquiry Services** to capture Beneficiary details and call to **IB Account Enquiry** function in PowerCard.
3. **IB Account Enquiry** function grabs the Beneficiary details and sends to **MEPS** to retrieve Beneficiary Name. The response from **MEPS** will sends back to IB.
4. Beneficiary Name verification done in IB.

3.4 IBFT Credit Instruction

As reference to figure 3.1, below are the details of **Confirm Transfer** function:

1. Invoke **Fund Transfer Services** to capture Beneficiary details and call to **Confirm Transfer** function in PowerCard.
2. Before sends the Beneficiary details to MEPS, it will perform Debiting and Crediting process: Debit from Sender Account and Credit into MEPS Collection Account.
3. Once successfully done the process, Beneficiary details will send to MEPS for crediting into Beneficiary Account. The response from MEPS will send back to IB.

4 BVMC

4.1 Service configuration

Create Navigation

- IBFT navigation in BVMC configured at: **IBConsumer > Funds Transfer**
- Create new channel under Fund Transfer for IBFT: **IBFT Transfer**

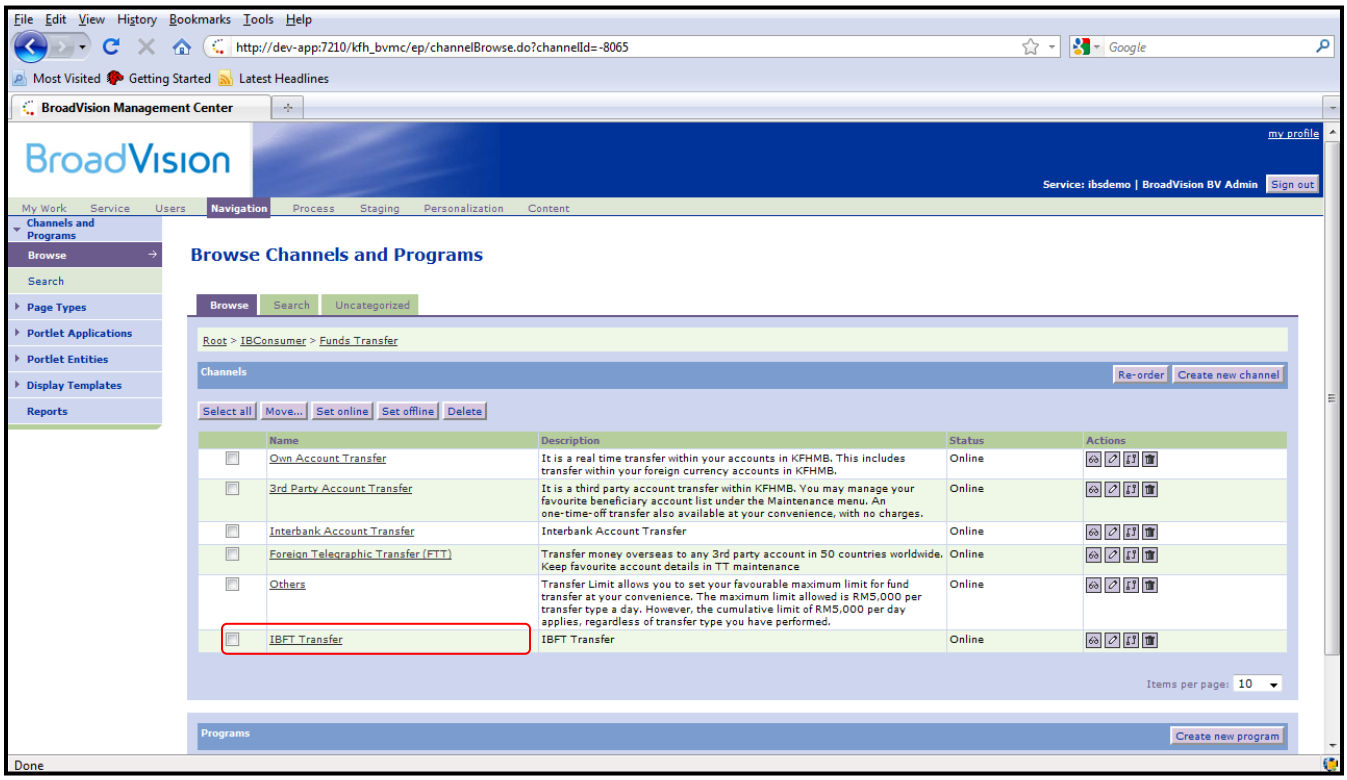


Figure 4.1: Configure Navigation

Within IBFT Transfer Channel three (3) programs to be created:

- Open IBFT Transfer
- Registered IBFT Transfer
- Beneficiary IBFT Maintenance

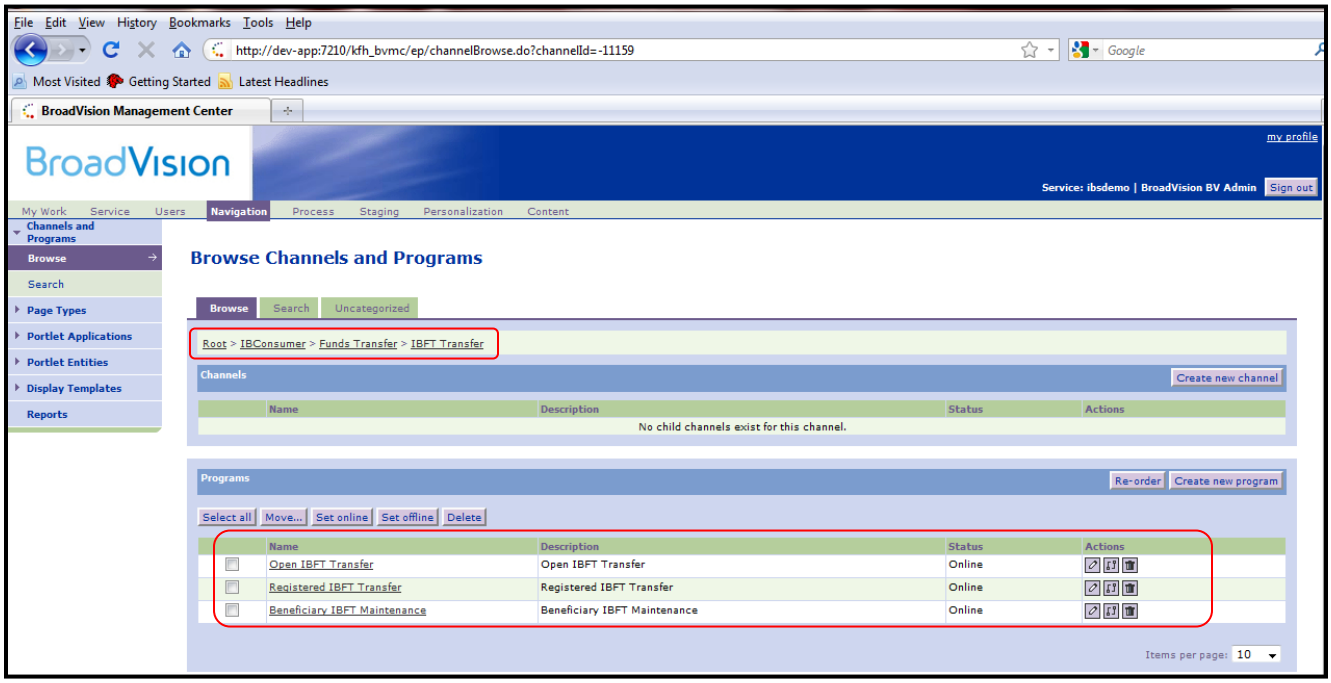


Figure 4.2: Create Channel and Programs

Service Info Setting

- Service Info that related to the IBFT, are set at 'IB Service Info' content.
- In this service info, user have to set the notes for IB page, maximum limit, TAC availability, SMS alert and charges for sender and beneficiary, and service operation hour.
- Below table list the content name and the description for the IBFT service module.

Content name	Description
IBFTOPEN	Service Info for Open IBFT Transfer
IBFTFAV	Service Info for Registered IBFT transfer
IBFTEDIT	Service Info for Edit Beneficiary IBFT Maintenance
IBFTADD	Service Info for Add Beneficiary IBFT Maintenance
IBFTDEL	Service Info for Delete Beneficiary IBFT Maintenance

Table 4.1: Service Info Declaration

4.2 HPS/MEPS IBFT member banks' details maintenance

- IBFT member banks' details maintenance is set at IB Interbank List content.
- In this content, user has to set the IBFT via SAN flag, IBFT member id and IBFT member name.

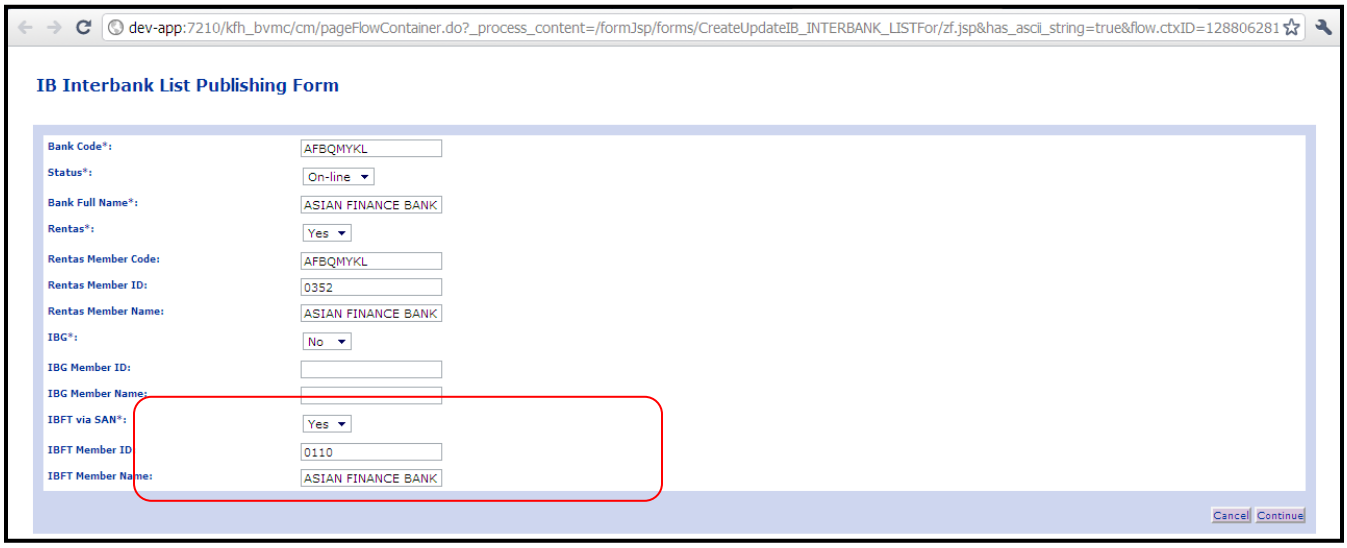


Figure 4.3: Register IBFT Member Bank

4.3 Limit Maintenance

Limit Maintenance is set at the IB Service Info content named IBFTLIM.

- This content user has to set the daily maximum transfer limit.

IBFTLIM - Service Info for Daily IBFT Transfer Limit

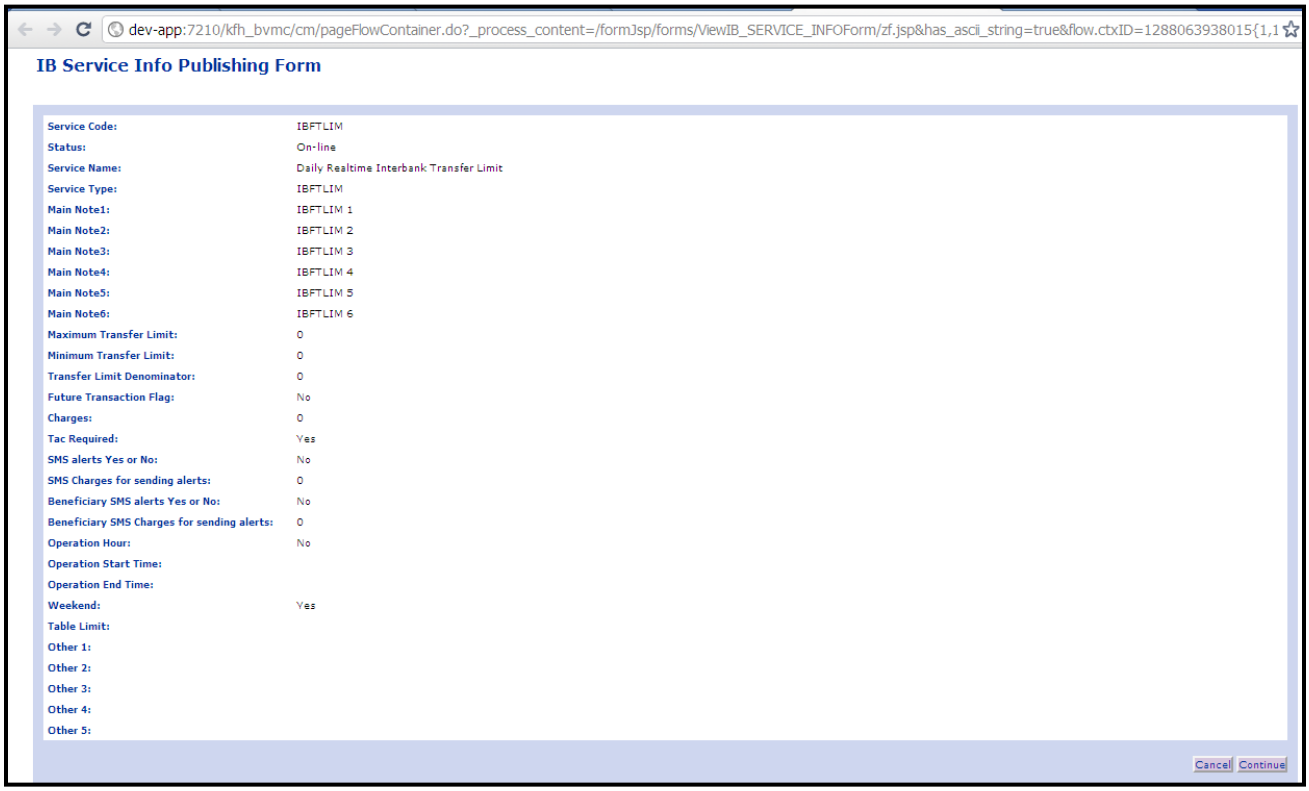


Figure 4.4: Limit Maintenance

4.4 Reports

KFHMB User can access to reports under IB Report module of BVMC, the user just need to select the appropriate report type, File Type as Text (*.txt) or CSV (*.csv), Month and Year to download the report in CSV or Text format.

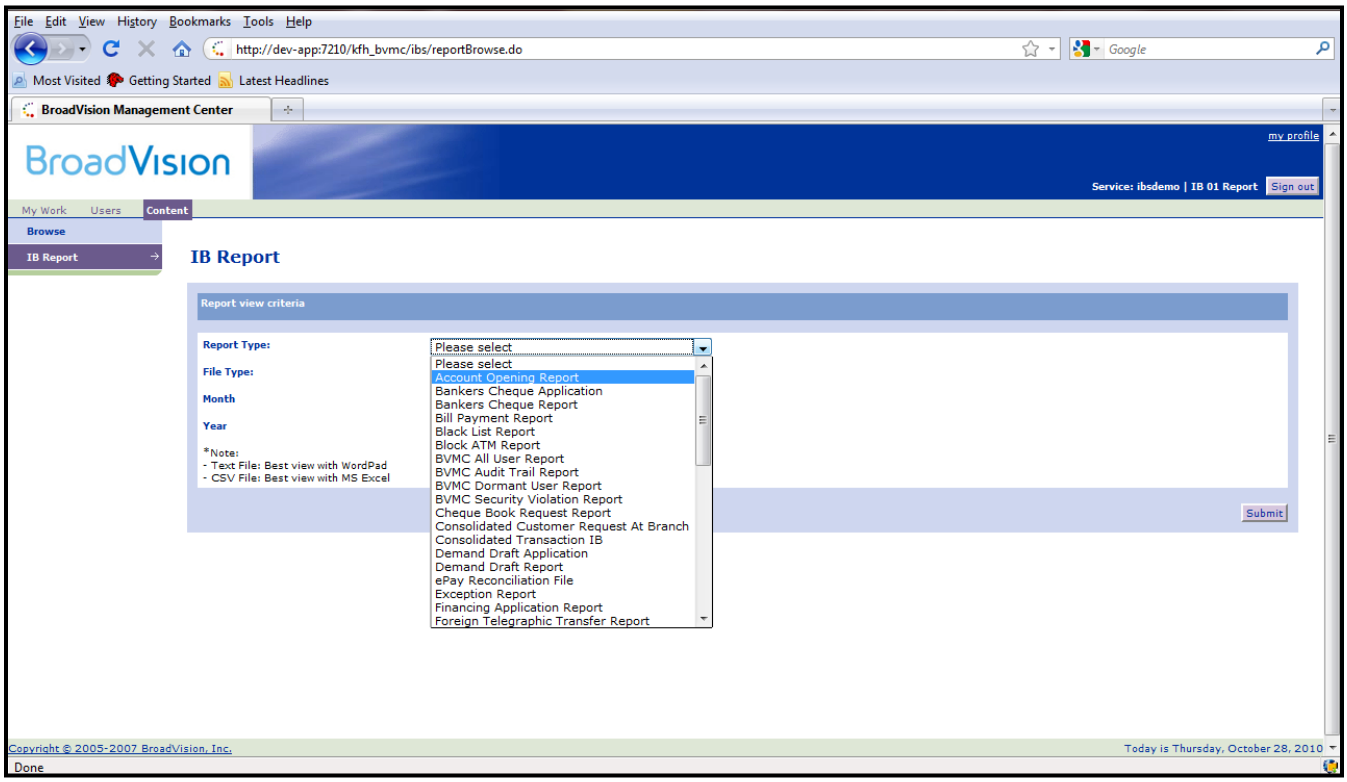


Figure 4.5: Retrieve Report

The following are reports related to IBFT

- Internet Transaction Report
  - Add on IBFT Transaction
- User Activity
  - Add on IBFT Transaction
- Daily Consolidated Transaction Report
  - Add on IBFT Transaction
- Monthly Consolidated Transaction Report
  - Add on IBFT Transaction
- IBFT Transfer Daily Report

Below attached sample reports in both formats: text file and CSV file.

4.4.1 Sample Reports

4.4.1.1 Internet Transaction Report

Text file (txt format)

File Edit View Settings ?

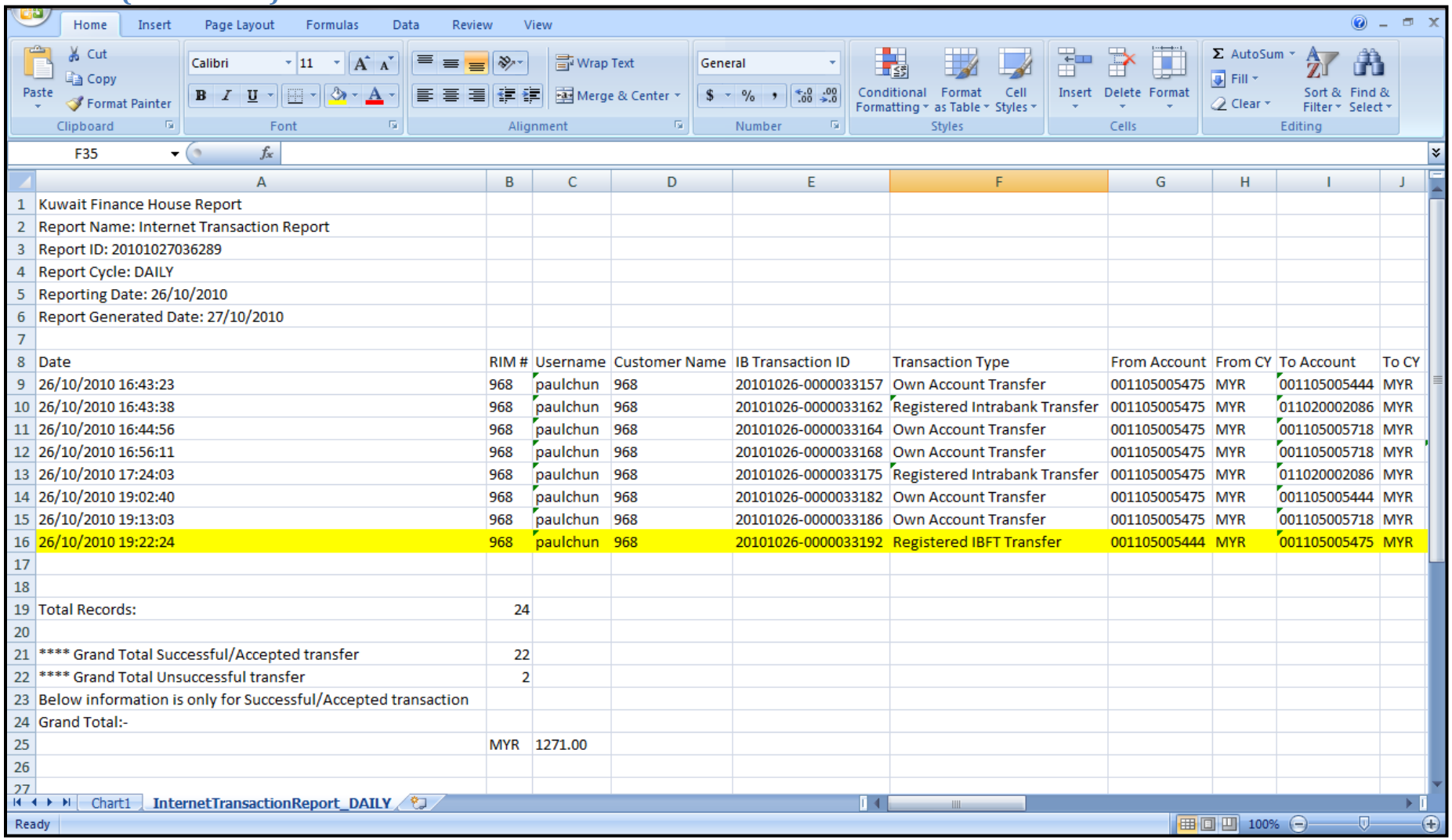
```
Kuwait Finance House Report
Report Name: Internet Transaction Report
Report ID: 20101026035862
Report Cycle: DAILY
Reporting Date: 25/10/2010
Report Generated Date: 26/10/2010

Date                  RIM #  Username              Customer Name                                    IB Transaction ID    Transaction Type
--------------------- ------ --------------------- ------------------------------------------------ -------------------- ----------------------------
25/10/2010 09:51:20   968    paulchun              968                                              20101025-0000032965  Own Account Transfer
25/10/2010 10:19:35   968    paulchun              968                                              20101025-0000032967  Own Account Transfer
25/10/2010 10:22:13   968    paulchun              968                                              20101025-0000032968  Own Account Transfer
25/10/2010 10:27:40   968    paulchun              968                                              20101025-0000032970  Own Account Transfer
25/10/2010 10:32:43   968    paulchun              968                                              20101025-0000032971  Own Account Transfer
25/10/2010 11:19:32   968    paulchun              968                                              20101025-0000032973  Own Account Transfer
25/10/2010 11:23:23   968    paulchun              968                                              20101025-0000032975  Own Account Transfer
25/10/2010 11:29:45   968    paulchun              968                                              20101025-0000032978  Own Account Transfer
25/10/2010 11:57:49   968    paulchun              968                                              20100617-0000030380  Registered IBFT Transfer
25/10/2010 12:40:36   968    paulchun              968                                              20101025-0000032983  Own Account Transfer
25/10/2010 15:36:31   968    paulchun              968                                              20100629-0000031215  Registered IBFT Transfer
25/10/2010 16:57:43   968    paulchun              968                                              20090603-0000018744  Open IBFT Transfer
25/10/2010 17:48:13   968    paulchun              968                                              20101025-0000033040  Own Account Transfer
25/10/2010 19:50:31   968    paulchun              968                                              20100311-0000024604  Open IBFT Transfer


Total Records: 14

**** Grand Total Successful/Accepted transfer = 10
**** Grand Total Unsuccessful transfer = 4
Below information is only for Successful/Accepted transaction
Grand Total:-
   MYR = 10.00
```

Ln 26 : 33 Col 18 Sel 0 | 8.75 KB | ANSI | CR+LF | INS | Default Text

**IBFT records highlighted in GREEN*

Figure 4.6: Internet Transaction Report (text file)

Excel file (CSV format)



	A	B	C	D	E	F	G	H	I	J
1	Kuwait Finance House Report									
2	Report Name: Internet Transaction Report									
3	Report ID: 20101027036289									
4	Report Cycle: DAILY									
5	Reporting Date: 26/10/2010									
6	Report Generated Date: 27/10/2010									
7										
8	Date	RIM #	Username	Customer Name	IB Transaction ID	Transaction Type	From Account	From CY	To Account	To CY
9	26/10/2010 16:43:23	968	paulchun	968	20101026-0000033157	Own Account Transfer	001105005475	MYR	001105005444	MYR
10	26/10/2010 16:43:38	968	paulchun	968	20101026-0000033162	Registered Intrabank Transfer	001105005475	MYR	011020002086	MYR
11	26/10/2010 16:44:56	968	paulchun	968	20101026-0000033164	Own Account Transfer	001105005475	MYR	001105005718	MYR
12	26/10/2010 16:56:11	968	paulchun	968	20101026-0000033168	Own Account Transfer	001105005475	MYR	001105005718	MYR
13	26/10/2010 17:24:03	968	paulchun	968	20101026-0000033175	Registered Intrabank Transfer	001105005475	MYR	011020002086	MYR
14	26/10/2010 19:02:40	968	paulchun	968	20101026-0000033182	Own Account Transfer	001105005475	MYR	001105005444	MYR
15	26/10/2010 19:13:03	968	paulchun	968	20101026-0000033186	Own Account Transfer	001105005475	MYR	001105005718	MYR
16	26/10/2010 19:22:24	968	paulchun	968	20101026-0000033192	Registered IBFT Transfer	001105005444	MYR	001105005475	MYR
17										
18										
19	Total Records:	24								
20										
21	**** Grand Total Successful/Accepted transfer	22								
22	**** Grand Total Unsuccessful transfer	2								
23	Below information is only for Successful/Accepted transaction									
24	Grand Total:-									
25		MYR	1271.00							
26										
27										

**IBFT records highlighted in YELLOW*

Figure 4.7: Internet Transaction Report (CSV file)

4.4.1.2 User Activity

Text file (txt format)

File Edit View Settings ?

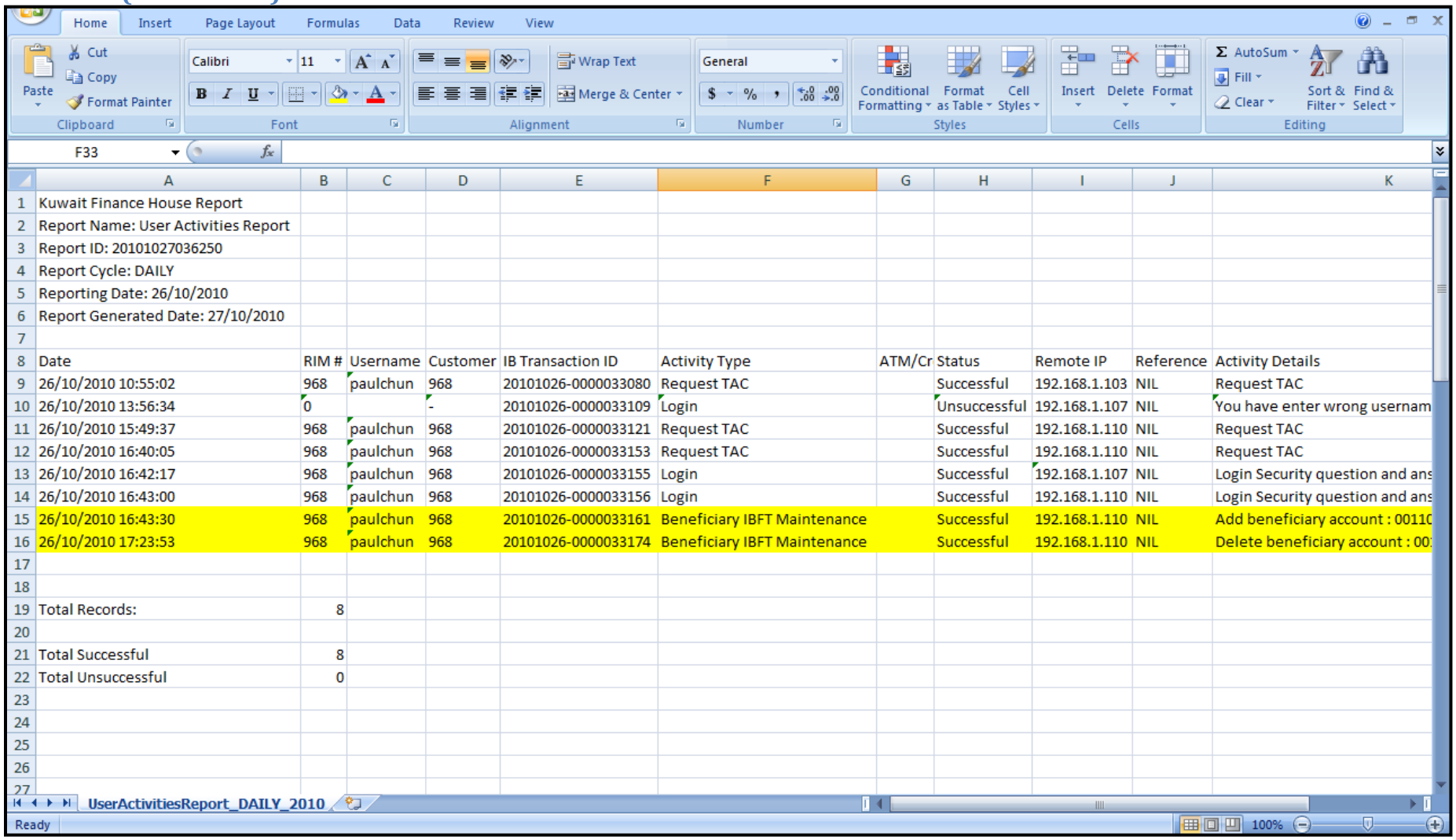
```
Kuwait Finance House Report
Report Name: User Activities Report
Report ID: 20101027036035
Report Cycle: DAILY
Reporting Date: 27/10/2010
Report Generated Date: 27/10/2010

Date                  RIM #  Username              Customer Name                                    IB Transaction ID    Activity Type
--------------------- ------ --------------------- ------------------------------------------------ -------------------- ------------------------------
27/10/2010 09:14:04   968    paulchun              968                                              20101027-0000033196  Login
27/10/2010 09:28:51   968    paulchun              968                                              20101027-0000033197  Login
27/10/2010 09:29:39   968    paulchun              968                                              20101027-0000033198  Beneficiary IBFT Maintenance
27/10/2010 12:33:43   968    paulchun              968                                              20101027-0000033198  Beneficiary IBFT Maintenance


Total Records: 3

Total Successful = 3
Total Unsuccessful = 0
```

Ln 1 : 19 Col 1 Sel 0 | 2.08 KB | ANSI | CR+LF | INS | Default Text

IBFT records highlighted in GREEN

Figure 4.8: User Activities Report (text file)

Excel file (CSV format)



	A	B	C	D	E	F	G	H	I	J	K
1	Kuwait Finance House Report										
2	Report Name: User Activities Report										
3	Report ID: 20101027036250										
4	Report Cycle: DAILY										
5	Reporting Date: 26/10/2010										
6	Report Generated Date: 27/10/2010										
7											
8	Date	RIM #	Username	Customer	IB Transaction ID	Activity Type	ATM/Cr	Status	Remote IP	Reference	Activity Details
9	26/10/2010 10:55:02	968	paulchun	968	20101026-0000033080	Request TAC		Successful	192.168.1.103	NIL	Request TAC
10	26/10/2010 13:56:34	0		-	20101026-0000033109	Login		Unsuccessful	192.168.1.107	NIL	You have enter wrong usernam
11	26/10/2010 15:49:37	968	paulchun	968	20101026-0000033121	Request TAC		Successful	192.168.1.110	NIL	Request TAC
12	26/10/2010 16:40:05	968	paulchun	968	20101026-0000033153	Request TAC		Successful	192.168.1.110	NIL	Request TAC
13	26/10/2010 16:42:17	968	paulchun	968	20101026-0000033155	Login		Successful	192.168.1.107	NIL	Login Security question and ans
14	26/10/2010 16:43:00	968	paulchun	968	20101026-0000033156	Login		Successful	192.168.1.110	NIL	Login Security question and ans
15	26/10/2010 16:43:30	968	paulchun	968	20101026-0000033161	Beneficiary IBFT Maintenance		Successful	192.168.1.110	NIL	Add beneficiary account : 0011C
16	26/10/2010 17:23:53	968	paulchun	968	20101026-0000033174	Beneficiary IBFT Maintenance		Successful	192.168.1.110	NIL	Delete beneficiary account : 00
17											
18											
19	Total Records:	8									
20											
21	Total Successful	8									
22	Total Unsuccessful	0									
23											
24											
25											
26											
27											

IBFT records highlighted in YELLOW

Figure 4.9: User Activities Report (CSV file)

4.4.1.3 Daily Consolidated Transaction Repot

Text file (txt format)

File Edit View Settings ?

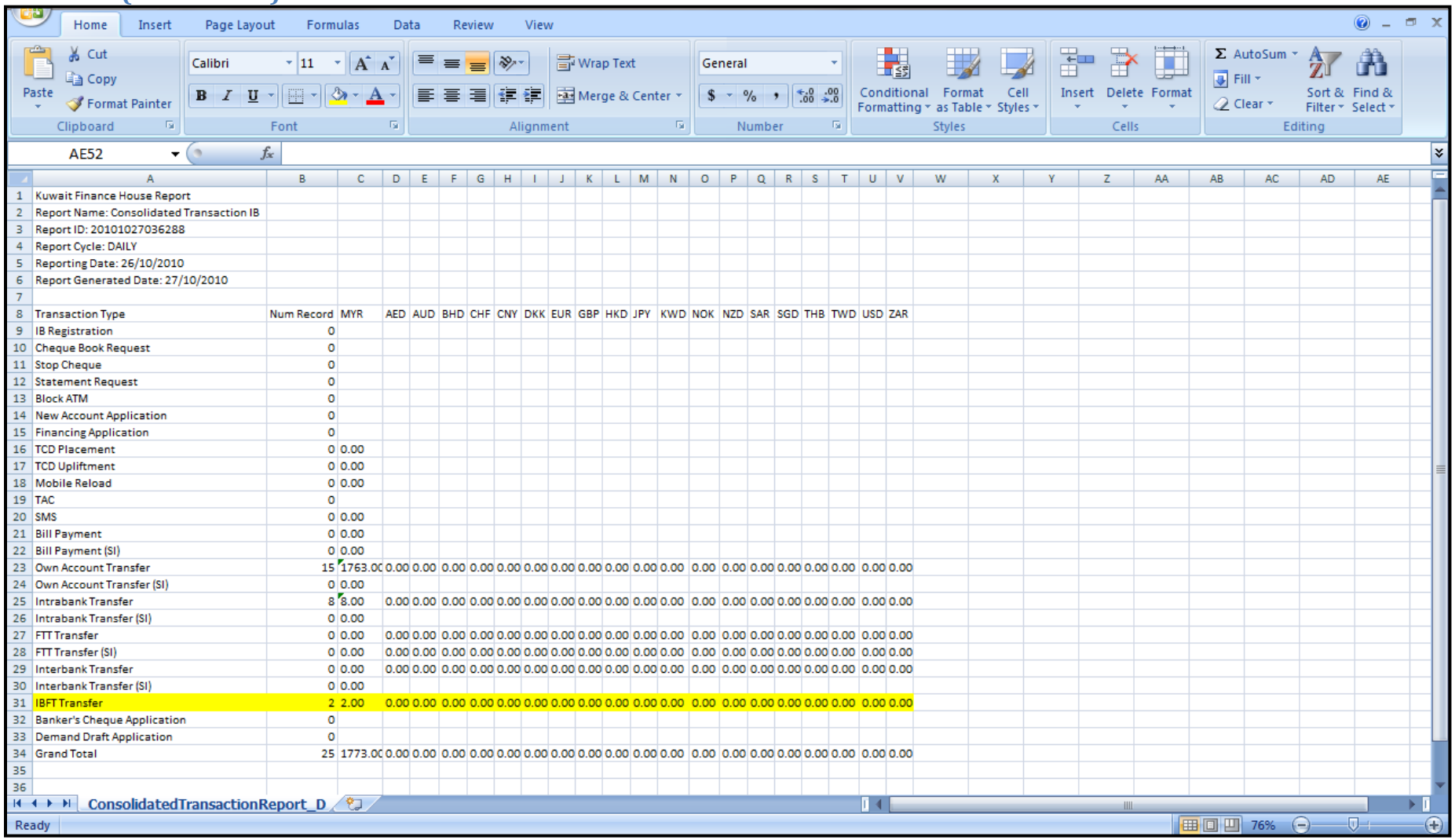
```
Kuwait Finance House Report
Report Name: Consolidated Transaction IB
Report ID: 20101026035762
Report Cycle: DAILY
Reporting Date: 25/10/2010
Report Generated Date: 26/10/2010

Transaction Type            Num Record MYR         AED         AUD         BHD         CHF         CNY         DKK         EUR         GBP         HKD
--------------------------- ---------- ----------- ----------- ----------- ----------- ----------- ----------- ----------- ----------- ----------- ---------
IB Registration                      0
Cheque Book Request                  0
Stop Cheque                          0
Statement Request                    0
Block ATM                            0
New Account Application              0
Financing Application                0
TCD Placement                        0        0.00
TCD Upliftment                       0        0.00
Mobile Reload                        0        0.00
TAC                                  0
SMS                                  0        0.00
Bill Payment                         0        0.00
Bill Payment (SI)                    0        0.00
Own Account Transfer                10       10.00        0.00        0.00        0.00        0.00        0.00        0.00        0.00        0.00        0.
Own Account Transfer (SI)            0        0.00
Intrabank Transfer                   0        0.00        0.00        0.00        0.00        0.00        0.00        0.00        0.00        0.00        0.
Intrabank Transfer (SI)              0        0.00
FTT Transfer                         0        0.00        0.00        0.00        0.00        0.00        0.00        0.00        0.00        0.00        0.
FTT Transfer (SI)                    0        0.00        0.00        0.00        0.00        0.00        0.00        0.00        0.00        0.00        0.
Interbank Transfer                   0        0.00        0.00        0.00        0.00        0.00        0.00        0.00        0.00        0.00        0.
Interbank Transfer (SI)              0        0.00
IBFT Transfer               4        4.00        0.00        3.00        0.00        0.00        0.00        0.00        0.00        0.00        0.00        0.00
Banker's Cheque Application          0
Demand Draft Application             0
--------------------------- ---------- ----------- ----------- ----------- ----------- ----------- ----------- ----------- ----------- ----------- ---------
Grand Total                         10       14.00        0.00        3.00        0.00        0.00        0.00        0.00        0.00        0.00        0.

```

Ln 25 : 37 Col 52 Sel 0 | 3.77 KB | ANSI | CR+LF | INS | Default Text

IBFT records highlighted in GREEN

Figure 4.10: Daily Consolidated Transaction Report (text file)

Excel file (CSV format)



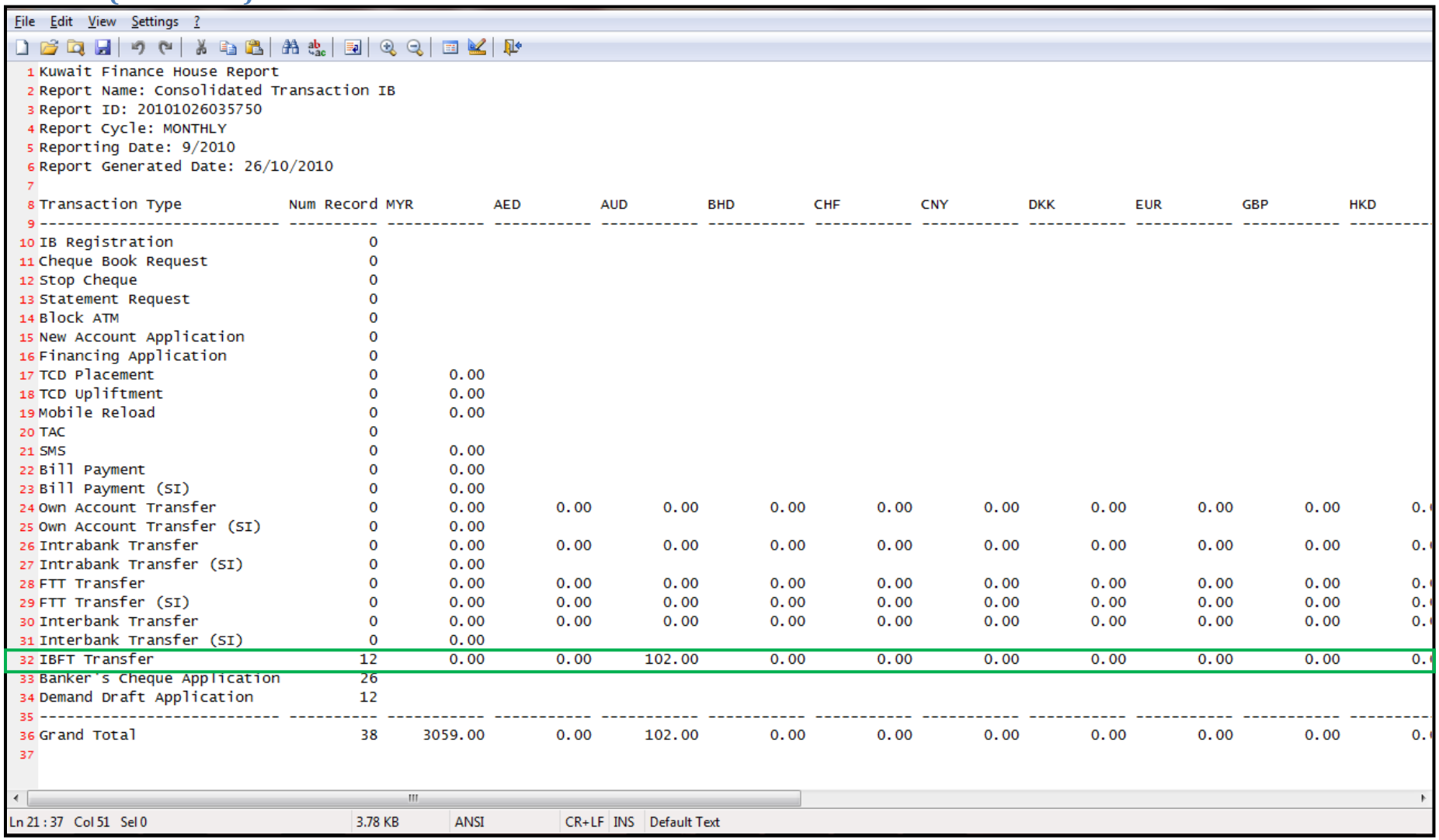
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
1	Kuwait Finance House Report																					
2	Report Name: Consolidated Transaction IB																					
3	Report ID: 20101027036288																					
4	Report Cycle: DAILY																					
5	Reporting Date: 26/10/2010																					
6	Report Generated Date: 27/10/2010																					
7																						
8	Transaction Type	Num Record	MYR	AED	AUD	BHD	CHF	CNY	DKK	EUR	GBP	HKD	JPY	KWD	NOK	NZD	SAR	SGD	THB	TWD	USD	ZAR
9	IB Registration	0																				
10	Cheque Book Request	0																				
11	Stop Cheque	0																				
12	Statement Request	0																				
13	Block ATM	0																				
14	New Account Application	0																				
15	Financing Application	0																				
16	TCD Placement	0	0.00																			
17	TCD Upliftment	0	0.00																			
18	Mobile Reload	0	0.00																			
19	TAC	0																				
20	SMS	0	0.00																			
21	Bill Payment	0	0.00																			
22	Bill Payment (SI)	0	0.00																			
23	Own Account Transfer	15	1763.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
24	Own Account Transfer (SI)	0	0.00																			
25	Intrabank Transfer	8	8.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
26	Intrabank Transfer (SI)	0	0.00																			
27	FTT Transfer	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	FTT Transfer (SI)	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
29	Interbank Transfer	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30	Interbank Transfer (SI)	0	0.00																			
31	IBFT Transfer	2	2.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
32	Banker's Cheque Application	0																				
33	Demand Draft Application	0																				
34	Grand Total	25	1773.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
35																						
36																						

IBFT records highlighted in YELLOW

Figure 4.11: Daily Consolidated Transaction Report (CSV file)

4.4.1.4 Monthly Consolidated Transaction Report

Text file (txt format)



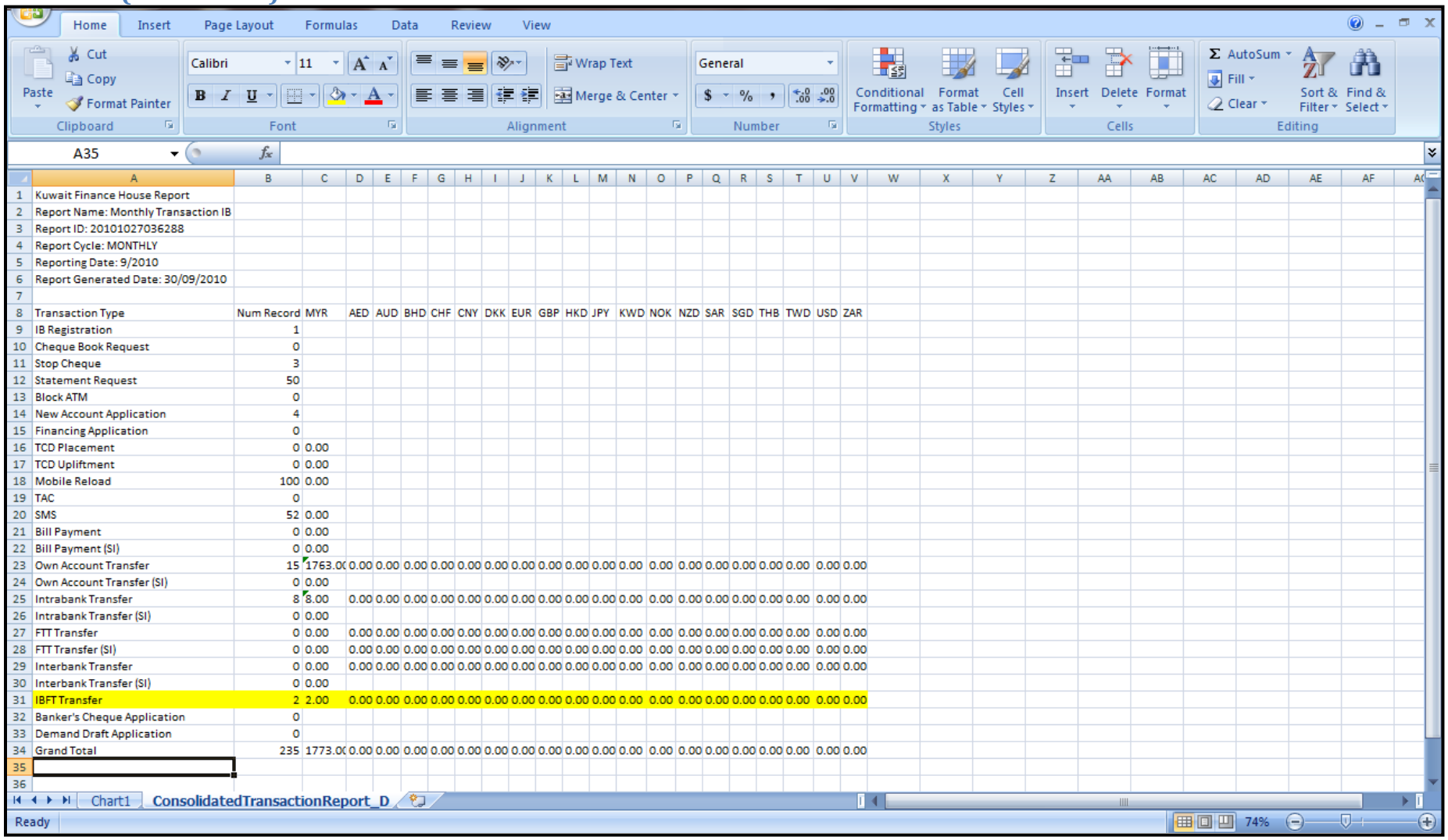
File Edit View Settings ?

```
Kuwait Finance House Report
Report Name: Consolidated Transaction IB
Report ID: 20101026035750
Report Cycle: MONTHLY
Reporting Date: 9/2010
Report Generated Date: 26/10/2010

Transaction Type            Num Record MYR         AED         AUD         BHD         CHF         CNY         DKK         EUR         GBP         HKD
--------------------------- ---------- ----------- ----------- ----------- ----------- ----------- ----------- ----------- ----------- ----------- ---------
IB Registration                      0
Cheque Book Request                  0
Stop Cheque                          0
Statement Request                    0
Block ATM                            0
New Account Application              0
Financing Application                0
TCD Placement                        0        0.00
TCD Upliftment                       0        0.00
Mobile Reload                        0        0.00
TAC                                  0
SMS                                  0        0.00
Bill Payment                         0        0.00
Bill Payment (SI)                    0        0.00
Own Account Transfer                 0        0.00        0.00        0.00        0.00        0.00        0.00        0.00        0.00        0.00        0.
Own Account Transfer (SI)            0        0.00
Intrabank Transfer                   0        0.00        0.00        0.00        0.00        0.00        0.00        0.00        0.00        0.00        0.
Intrabank Transfer (SI)              0        0.00
FTT Transfer                         0        0.00        0.00        0.00        0.00        0.00        0.00        0.00        0.00        0.00        0.
FTT Transfer (SI)                    0        0.00        0.00        0.00        0.00        0.00        0.00        0.00        0.00        0.00        0.
Interbank Transfer                   0        0.00        0.00        0.00        0.00        0.00        0.00        0.00        0.00        0.00        0.
Interbank Transfer (SI)              0        0.00
IBFT Transfer                       12        0.00        0.00      102.00        0.00        0.00        0.00        0.00        0.00        0.00        0.
Banker's Cheque Application         26
Demand Draft Application            12
--------------------------- ---------- ----------- ----------- ----------- ----------- ----------- ----------- ----------- ----------- ----------- ---------
Grand Total                         38     3059.00        0.00      102.00        0.00        0.00        0.00        0.00        0.00        0.00        0.

Ln 21 : 37  Col 51  Sel 0   3.78 KB   ANSI   CR+LF   INS   Default Text
```

IBFT records highlighted in GREEN

Figure 4.12: Monthly Consolidated Transaction Report (text file)

Excel file (CSV format)



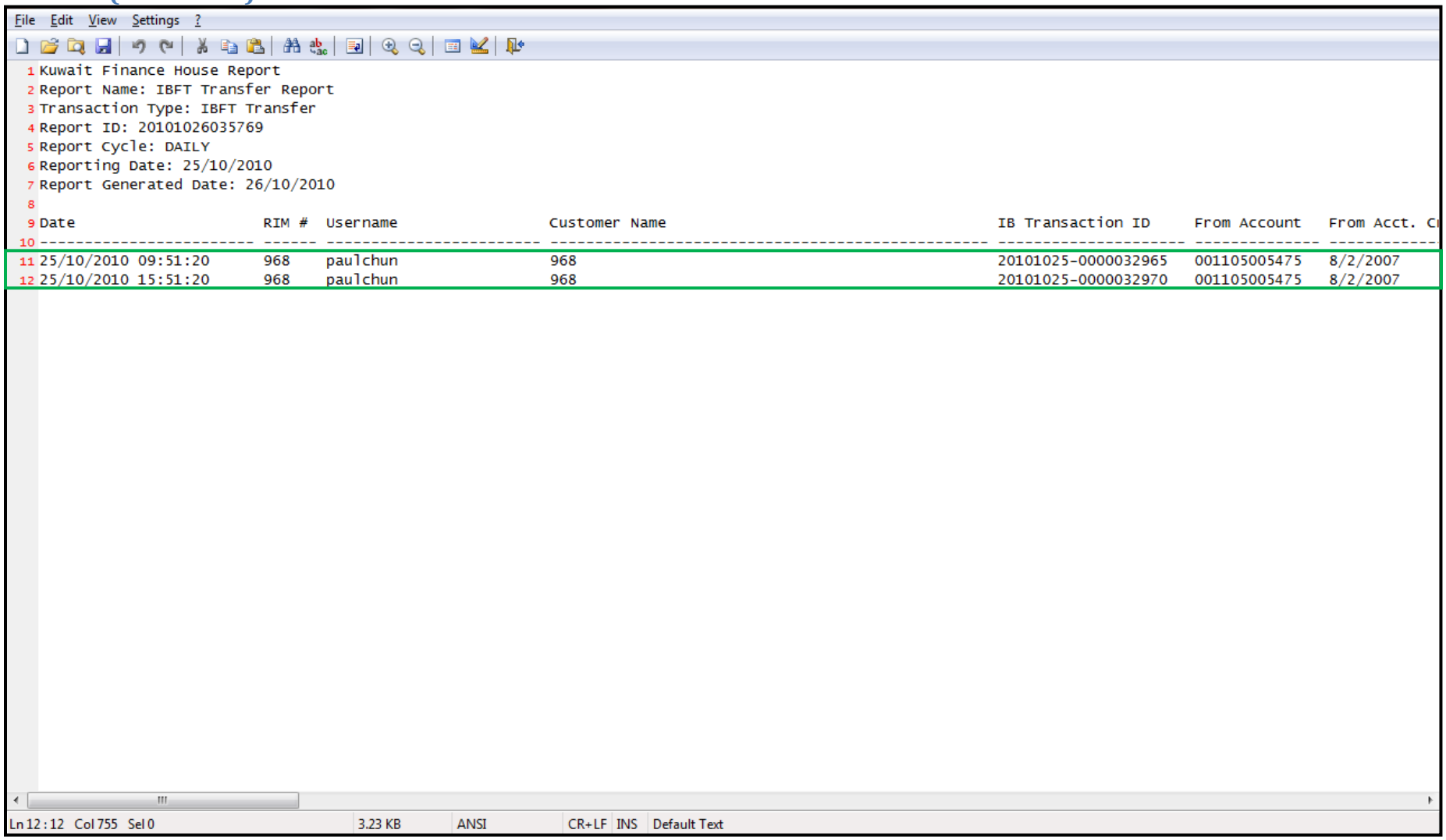
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA	AB	AC	AD	AE	AF
1	Kuwait Finance House Report																															
2	Report Name: Monthly Transaction IB																															
3	Report ID: 20101027036288																															
4	Report Cycle: MONTHLY																															
5	Reporting Date: 9/2010																															
6	Report Generated Date: 30/09/2010																															
7																																
8	Transaction Type	Num Record	MYR	AED	AUD	BHD	CHF	CNY	DKK	EUR	GBP	HKD	JPY	KWD	NOK	NZD	SAR	SGD	THB	TWD	USD	ZAR										
9	IB Registration	1																														
10	Cheque Book Request	0																														
11	Stop Cheque	3																														
12	Statement Request	50																														
13	Block ATM	0																														
14	New Account Application	4																														
15	Financing Application	0																														
16	TCD Placement	0	0.00																													
17	TCD Upliftment	0	0.00																													
18	Mobile Reload	100	0.00																													
19	TAC	0																														
20	SMS	52	0.00																													
21	Bill Payment	0	0.00																													
22	Bill Payment (SI)	0	0.00																													
23	Own Account Transfer	15	1763.0(	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00										
24	Own Account Transfer (SI)	0	0.00																													
25	Intrabank Transfer	8	8.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00										
26	Intrabank Transfer (SI)	0	0.00																													
27	FTT Transfer	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00										
28	FTT Transfer (SI)	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00										
29	Interbank Transfer	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00										
30	Interbank Transfer (SI)	0	0.00																													
31	IBFT Transfer	2	2.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00										
32	Banker's Cheque Application	0																														
33	Demand Draft Application	0																														
34	Grand Total	235	1773.0(	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00										
35																																
36																																

IBFT records highlighted in **YELLOW*

Figure 4.13: Monthly Consolidated Transaction Report (CSV file)

4.4.1.5 IBFT Transfer Daily Report

Text file (txt format)

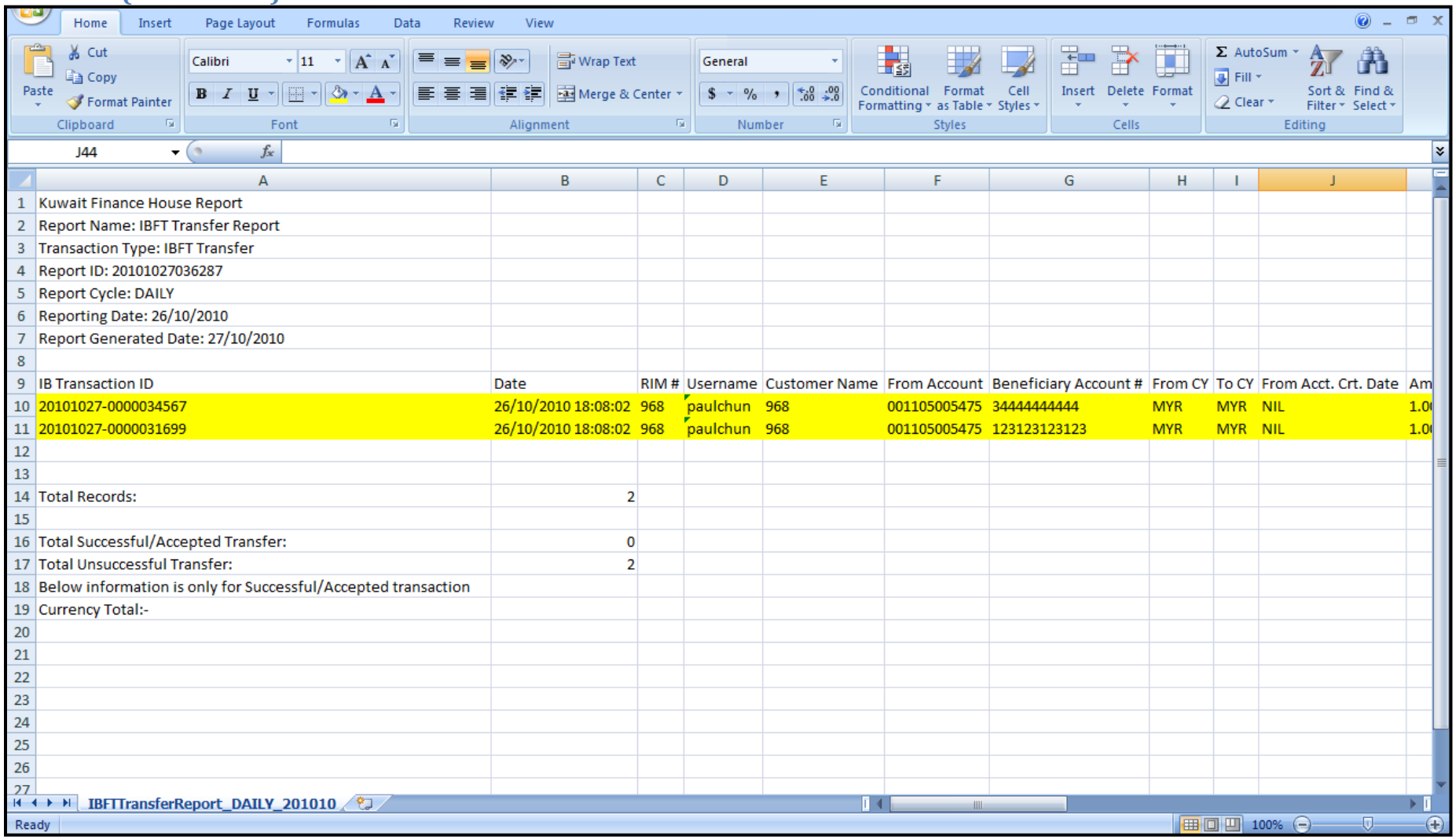


```
Kuwait Finance House Report
Report Name: IBFT Transfer Report
Transaction Type: IBFT Transfer
Report ID: 20101026035769
Report Cycle: DAILY
Reporting Date: 25/10/2010
Report Generated Date: 26/10/2010

Date                    RIM #  Username                Customer Name                                    IB Transaction ID     From Account   From Acct. C
------------------------ ------ ------------------------ ------------------------------------------------ --------------------- -------------- ------------
25/10/2010 09:51:20      968    paulchun                968                                              20101025-0000032965   001105005475   8/2/2007
25/10/2010 15:51:20      968    paulchun                968                                              20101025-0000032970   001105005475   8/2/2007
```

IBFT records highlighted in GREEN

Figure 4.14: IBFT Transfer Report (text file)

Excel file (CSV format)



	A	B	C	D	E	F	G	H	I	J
1	Kuwait Finance House Report									
2	Report Name: IBFT Transfer Report									
3	Transaction Type: IBFT Transfer									
4	Report ID: 20101027036287									
5	Report Cycle: DAILY									
6	Reporting Date: 26/10/2010									
7	Report Generated Date: 27/10/2010									
8										
9	IB Transaction ID	Date	RIM #	Username	Customer Name	From Account	Beneficiary Account #	From CY	To CY	From Acct. Crt. Date
10	20101027-0000034567	26/10/2010 18:08:02	968	paulchun	968	001105005475	34444444444	MYR	MYR	NIL
11	20101027-0000031699	26/10/2010 18:08:02	968	paulchun	968	001105005475	123123123123	MYR	MYR	NIL
12										
13										
14	Total Records:	2								
15										
16	Total Successful/Accepted Transfer:	0								
17	Total Unsuccessful Transfer:	2								
18	Below information is only for Successful/Accepted transaction									
19	Currency Total:-									

IBFT records highlighted in YELLOW

Figure 4.15: IBFT Transfer Report (CSV file)