

**KFH Online (Consumer & Business)**

**Online Fund Transfer**  
**via**  
**Shared ATM Network (SAN)**

**Business Requirement Specification (BRS)**

29 October 2010

**Prepared By:**

816792-X  
**penril datability**  
(m) sdn bhd

Penril Datability (M) Sdn Bhd (816792-X)  
Suite A-07-07 Plaza Mon't Kiara  
No. 2, Jalan Kiara, Mon't Kiara  
50480 Kuala Lumpur, Malaysia  
Tel: (603) 6201 2622 Fax: (603) 6201 7622

## Document Administration

### Document Amendment Log

| Version No | Date Updated | Description of Change | Updated By <Name, Dept> | Reviewed By <Name, Dept> | Approved By <Name, Dept> |
|------------|--------------|-----------------------|-------------------------|--------------------------|--------------------------|
| 1.0        | 29/010/2010  | Initial Release       | Vincent Devethas        |                          |                          |

# Table of Contents

- 1 Introduction .....5
  - 1.1 Objective.....5
  - 1.2 Solution Overview .....6
  - 1.3 Process flow.....7
  - 1.4 Scope of Deliverables .....8
- 2 Process Flow .....9
  - 2.1 IBFT Transfer.....9
    - 2.1.1 Open IBFT Transfer .....9
      - 2.1.1.1 Process Flow .....9
      - 2.1.1.2 Page Flow.....11
      - 2.1.1.3 Screen flow .....12
    - 2.1.2 Registered IBFT Transfer .....15
      - 2.1.2.1 Process flow.....15
      - 2.1.2.2 Page Flow.....17
      - 2.1.2.3 Screen flow .....18
  - 2.2 Beneficiary Maintenance.....22
    - 2.2.1 Register Beneficiary Account.....22
      - 2.2.1.1 Process Flow .....22
      - 2.2.1.2 Page Flow.....23
      - 2.2.1.3 Screen Flow .....24
    - 2.2.2 Edit Beneficiary Account.....26
      - 2.2.2.1 Process Flow .....26
      - 2.2.2.2 Page Flow.....27
      - 2.2.2.3 Screen Flow .....28
    - 2.2.3 Delete Beneficiary Account .....30
      - 2.2.3.1 Process Flow .....30
      - 2.2.3.2 Page Flow.....31
      - 2.2.3.3 Screen Flow .....32
  - 2.3 Transfer Limit.....34
    - 2.3.1. Process Flow .....34
    - 2.3.2 Page Flow.....35
    - 2.3.3 Screen Flow .....36
- 3 Integration .....38

|                                                           |    |
|-----------------------------------------------------------|----|
| 3.1 Integration with PowerCard (OC4J).....                | 38 |
| 3.2 Overview flow of System integration .....             | 38 |
| 3.3 Beneficiary Account Enquiry .....                     | 39 |
| 3.4 IBFT Credit Instruction.....                          | 39 |
| 4 BVMC .....                                              | 40 |
| 4.1 Service configuration.....                            | 40 |
| 4.2 HPS/MEPS IBFT member banks' details maintenance ..... | 42 |
| 4.3 Limit Maintenance.....                                | 43 |
| 4.4 Reports .....                                         | 44 |
| 4.4.1 Sample Reports.....                                 | 45 |
| 4.4.1.1 Internet Transaction Report .....                 | 45 |
| Text file (txt format) .....                              | 45 |
| Excel file (CSV format) .....                             | 46 |
| 4.4.1.2 User Activity .....                               | 47 |
| Text file (txt format) .....                              | 47 |
| Excel file (CSV format) .....                             | 48 |
| 4.4.1.3 Daily Consolidated Transaction Repot .....        | 49 |
| Text file (txt format) .....                              | 49 |
| Excel file (CSV format) .....                             | 50 |
| 4.4.1.4 Monthly Consolidated Transaction Report .....     | 51 |
| Text file (txt format) .....                              | 51 |
| Excel file (CSV format) .....                             | 52 |
| 4.4.1.5 IBFT Transfer Daily Report.....                   | 53 |
| Text file (txt format) .....                              | 53 |
| Excel file (CSV format) .....                             | 54 |

# 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.

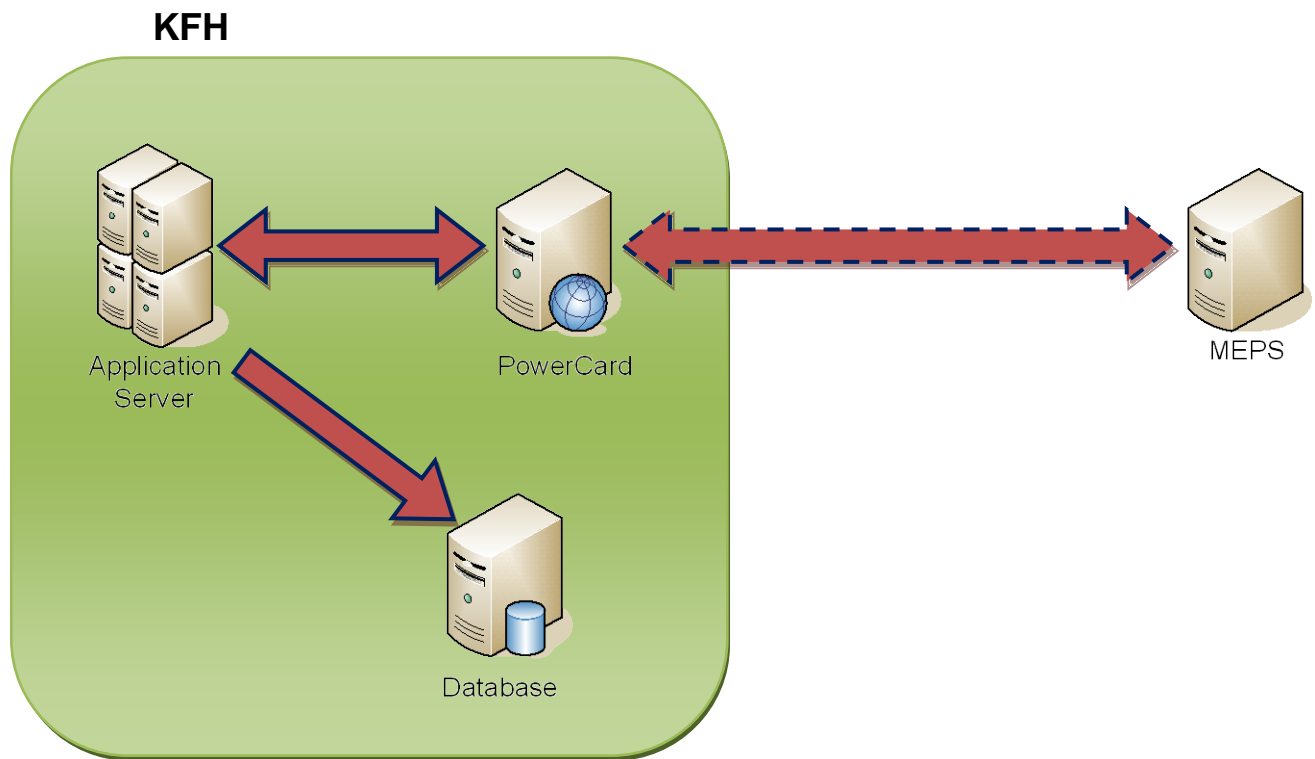
## 1.1 Objective

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.

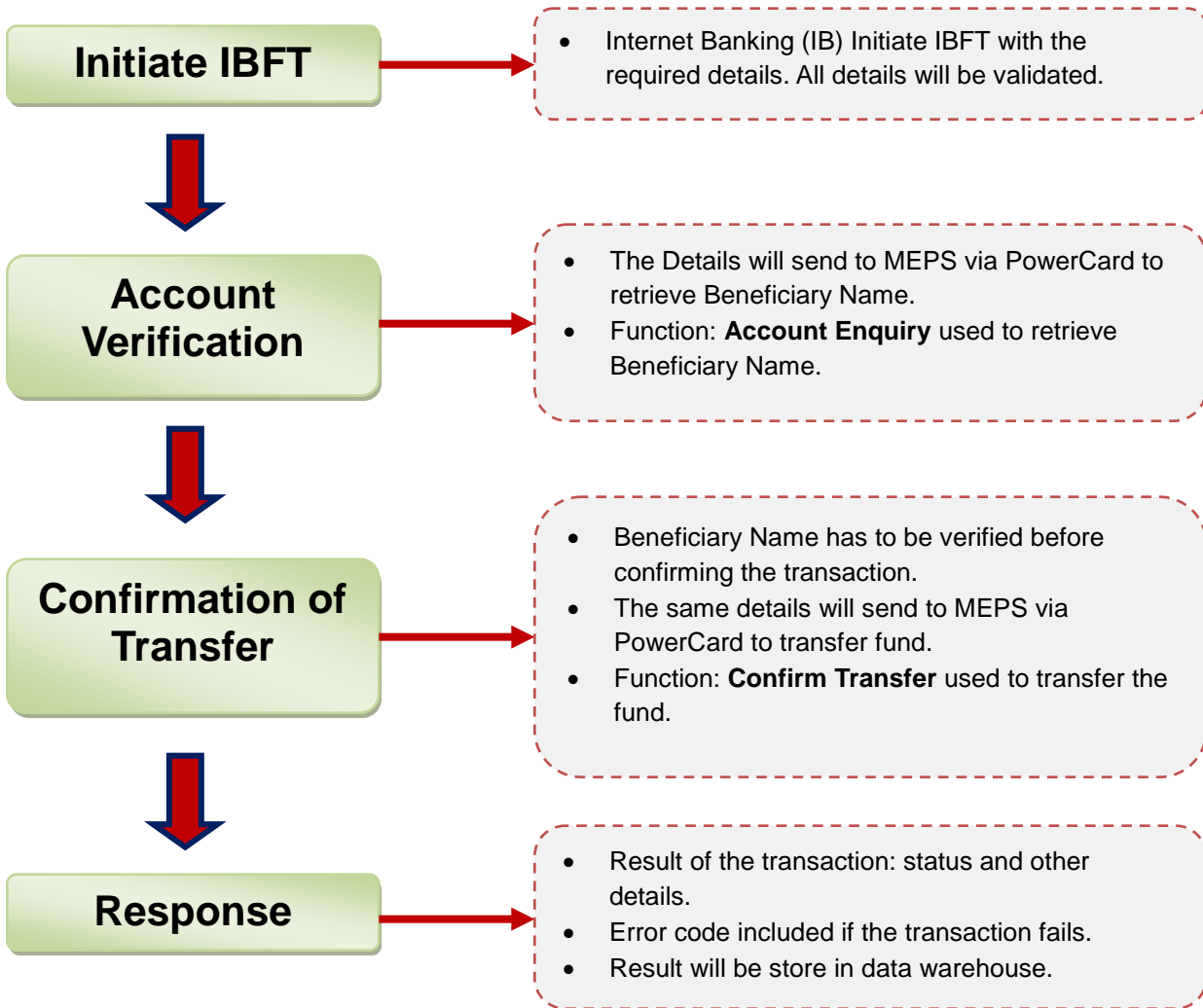


Figure 1.2: IBFT Process Flow

## 1.4 Scope of Deliverables

|                                                   | Modules                                | Description                                                               |
|---------------------------------------------------|----------------------------------------|---------------------------------------------------------------------------|
| <b>Internet Banking &amp; (Consumer Business)</b> | 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.                        |
| <b>Integration</b>                                | OC4J                                   | An integration layer between IB and PowerCard to Send / Receive messages. |
| <b>BVMC</b>                                       | 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.

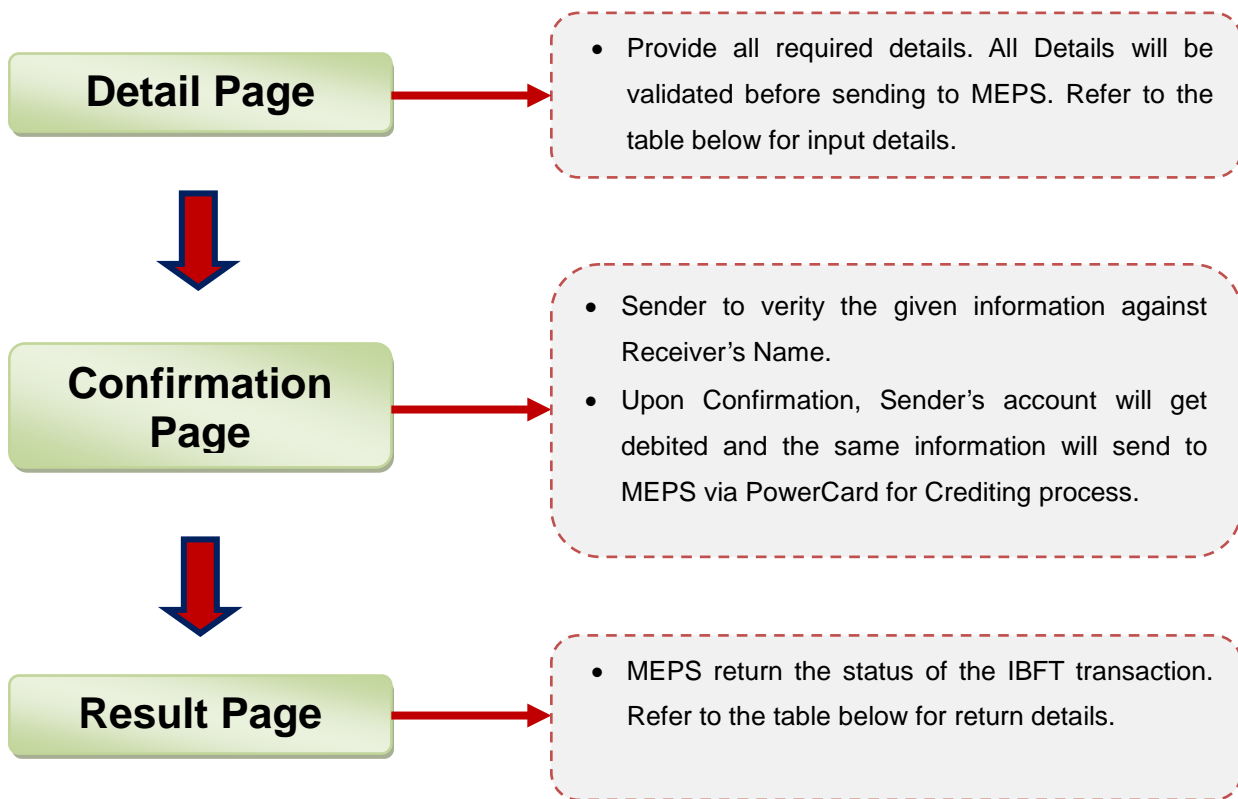


Figure 2.1: Open IBFT Transfer Process Flow

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.

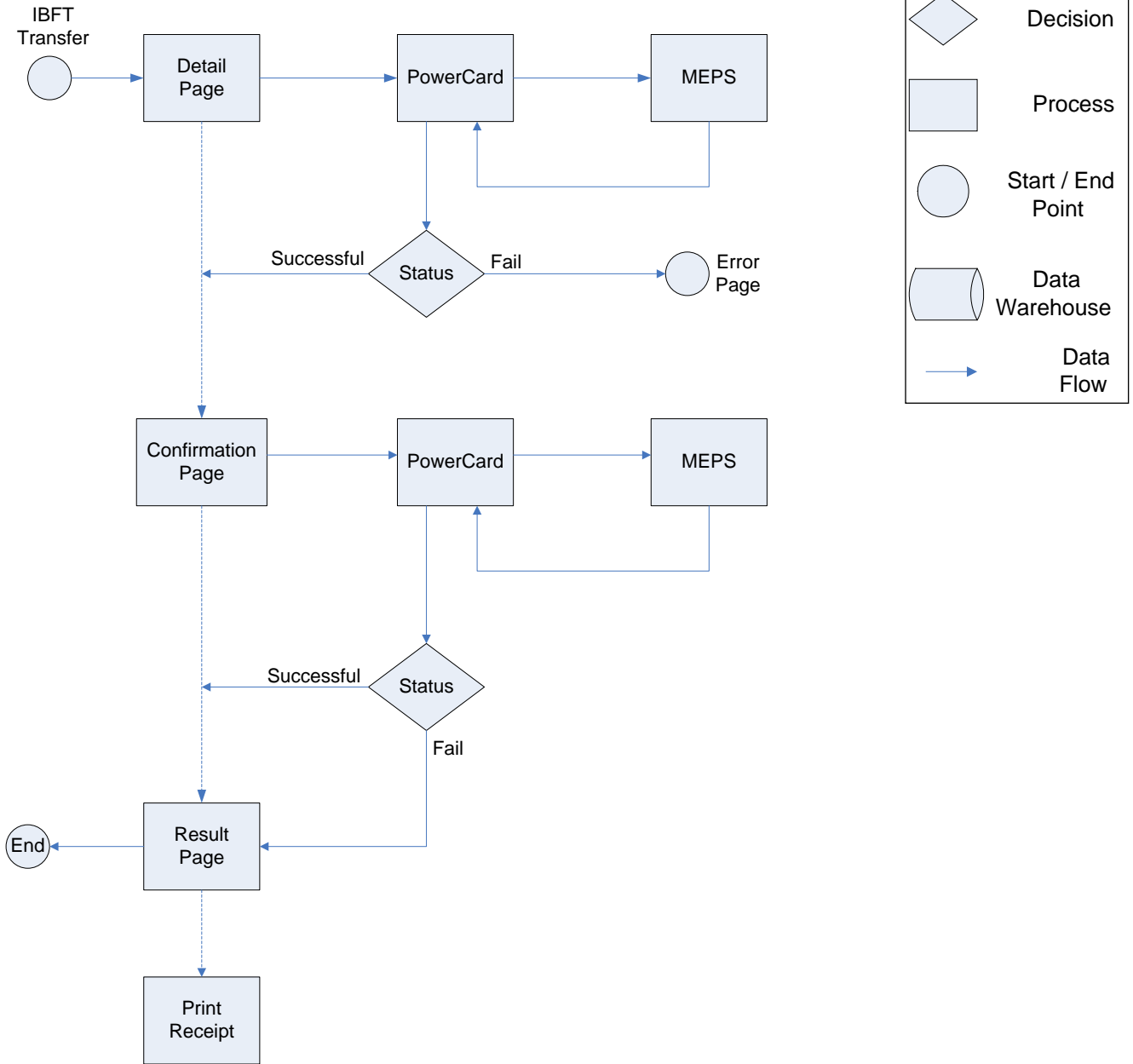


Figure 2.2: Open IBFT Transfer Page Flow

## 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.

Wednesday, 27 October 2010 23:5:44 Log Out | You are currently in a secured site

Kuwait Finance House  
بيت التمويل الكويتيConsumer Banking

Home

Account Enquiry

Funds Transfer

**Own Account Transfer**

▶ Own Account Transfer

**3rd Party Account Transfer**

▶ Registered Transfer

▶ One-time Transfer

▶ Beneficiary Account Maintenance

**Interbank Account Transfer**

▶ Registered Interbank Transfer

▶ One-time Interbank Transfer

▶ Beneficiary Interbank Account Maintenance

**IBFT Transfer**

▶ Registered IBFT Transfer

▶ **Open IBFT Transfer**

▶ Beneficiary IBFT Maintenance

**Foreign Telegraphic Transfer (FTT)**

▶ Open FTT

▶ Registered FTT

### Open IBFT Transfer

Enter transaction details

**Notes**

FUNOER 1

Step 1/3

From account: 001105005475 KFH CURRENT ACCOUNT - i (NON-P (RM58,636.70))

Amount:

Remarks:

---

Beneficiary bank:

Beneficiary account number:

Transaction reference number:  (Max 20 Characters)

Beneficiary email:

---

Note (\*): All fields with asterisks (\*) are required.

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.

Wednesday, 27 October 2010 23:7:23 Log Out | You are currently in a secured site

**Kuwait Finance House** بيت التمويل الكويتي Consumer Banking

Home  
Account Enquiry  
Funds Transfer

**Open IBFT Transfer**  
Confirm the details or go back to make changes

Notes  
FUNFER 2

Step 2/3

|               |                                              |
|---------------|----------------------------------------------|
| From account: | 001105005475 KFH CURRENT ACCOUNT - i (NON-P) |
| Amount:       | RM250.00                                     |
| Remarks:      | Fund Transfer                                |

---

|                               |                 |
|-------------------------------|-----------------|
| Beneficiary bank:             | EON BANK BERHAD |
| Beneficiary account number:   | 2028201004318   |
| Beneficiary holder name:      | JOHN DOU        |
| Transaction reference number: | 1234567890      |
| Beneficiary email:            | abc@yahoo.com   |

*Do you have a TAC ready?* Enter TAC number: ●●●●● [Request TAC](#) [What's TAC?](#)

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.

Wednesday, 27 October 2010 23:8:48 Log Out | You are currently in a secured site

**Kuwait Finance House** بيت التمويل الكويتي Consumer Banking

Home  
Account Enquiry  
Funds Transfer

**Open IBFT Transfer**  
Confirm the details or go back to make changes

Notes  
FUNFER 2

Step 3/3

|               |                                              |
|---------------|----------------------------------------------|
| From account: | 001105005475 KFH CURRENT ACCOUNT - i (NON-P) |
| Amount:       | RM250.00                                     |
| Remarks:      | Fund Transfer                                |

---

|                               |                 |
|-------------------------------|-----------------|
| Beneficiary bank:             | EON BANK BERHAD |
| Beneficiary account number:   | 2028201004318   |
| Beneficiary holder name:      | JOHN DOU        |
| Transaction reference number: | 1234567890      |
| Beneficiary email:            | abc@yahoo.com   |

---

|                   |             |
|-------------------|-------------|
| Status:           | Successful  |
| IB Reference No:  | 0000026615  |
| Transaction date: | 18 Oct 2010 |
| Transaction time: | 12:54:13    |

Figure 2.5: Open IBFT Transfer Result Screen

## Receipt of the IBFT Transaction

- Receipt can be printed once the transaction completed.

### Open IBFT Transfer (RP) Receipt

Thursday, 01 April 2010, 17:27:39

This is an online SI Registered Interbank Transfer (RP) receipt made by ABLEACE (M) SDN BHD via KFH Online. The details of payment are as follows:

|                             |                 |
|-----------------------------|-----------------|
| Beneficiary holder name:    | JOHN DOU        |
| Status:                     | Successful      |
| Amount:                     | RM250.00        |
| Beneficiary bank:           | EON BANK BERHAD |
| Beneficiary account number: | 2028201004318   |
| IB Reference No:            | 0000026675      |
| Beneficiary email:          | abc@yahoo.com   |
| Transaction date:           | 18 Oct 2010     |
| Transaction time:           | 12:54:13        |

*Disclaimer: This is a computer generated receipt. No signature is required.*


Kuwait Finance House  
بيت التمويل الكويتي 

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.

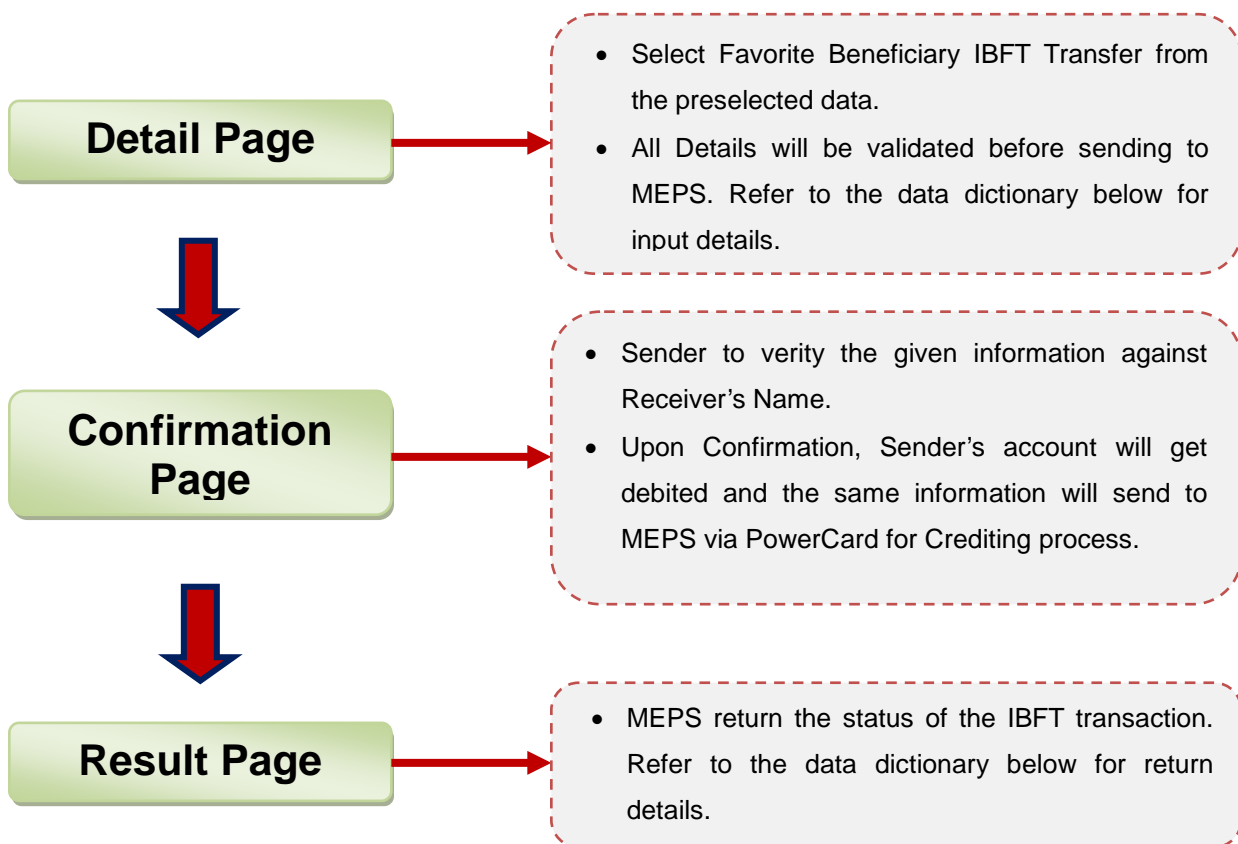


Figure 2.7: Registered IBFT Transfer Process Flow

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:

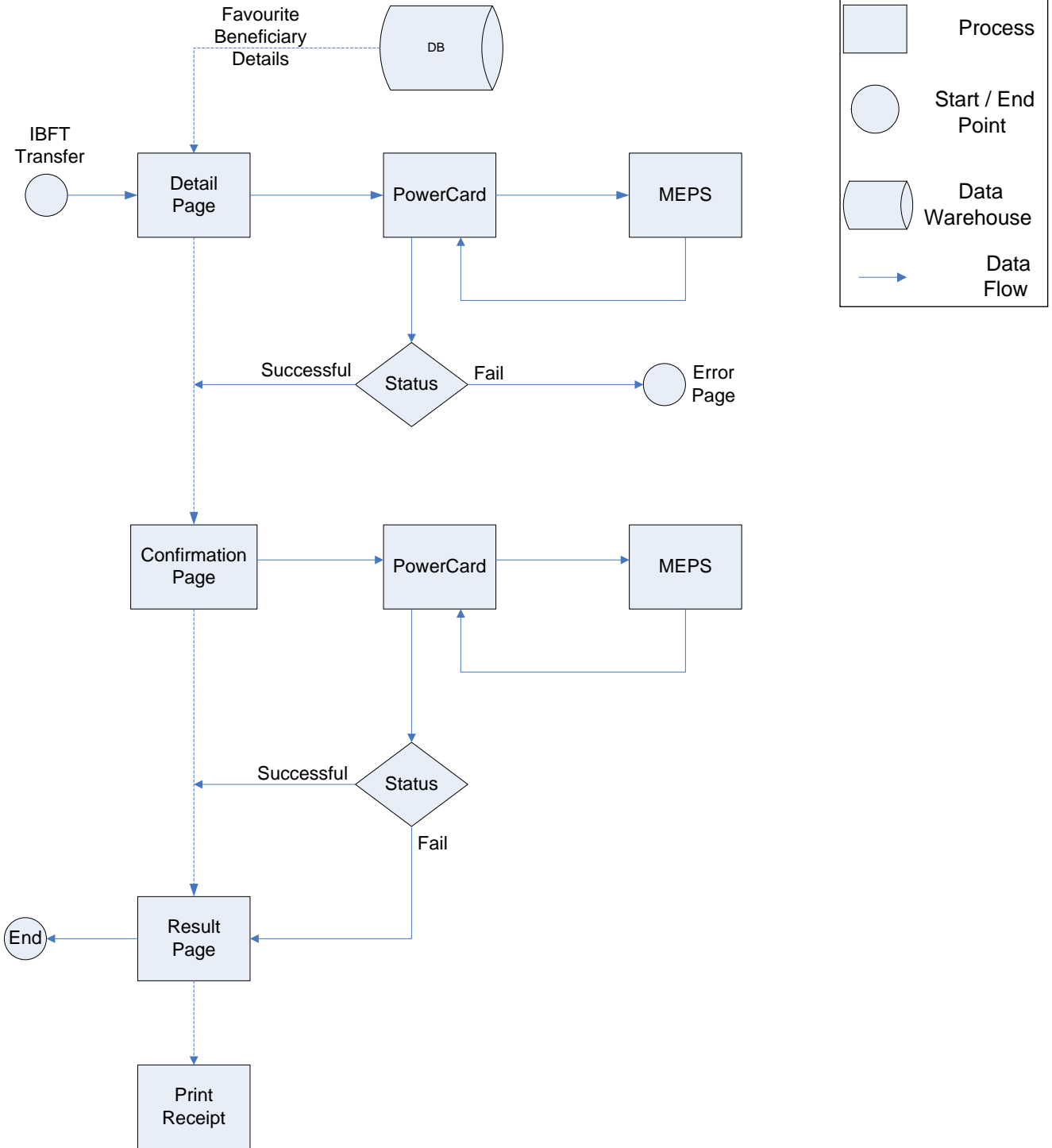
| No | Field         | Description                           | Data Type |
|----|---------------|---------------------------------------|-----------|
| 1  | Response Code | Status code of the IBFT Transaction.  | String    |
| 2  | Reference No  | Reference No of the IBFT Transaction. | String    |
| 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.



| Menu |                   |
|------|-------------------|
|      | Decision          |
|      | Process           |
|      | Start / End Point |
|      | Data Warehouse    |
|      | Data Flow         |

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.

Wednesday, 27 October 2010 23:11:19 Log Out | You are currently in a secured site. 🔒

Kuwait Finance House  
بيت التمويل الكويتيConsumer Banking

---

Home

Account Enquiry

▼ Funds Transfer

Own Account Transfer

▶ Own Account Transfer

3rd Party Account Transfer

▶ Registered Transfer

▶ One-time Transfer

▶ Beneficiary Account Maintenance

Interbank Account Transfer

▶ Registered Interbank Transfer

▶ One-time Interbank Transfer

▶ Beneficiary Interbank Account Maintenance

IBFT Transfer

▶ **Registered IBFT Transfer**

▶ Open IBFT Transfer

▶ Beneficiary IBFT Maintenance

Foreign Telegraphic Transfer (FTT)

### Registered IBFT Transfer

Enter transaction details

**Notes**  
FUNFER 1

Step 1/3

From account: 001105005475 KFH CURRENT ACCOUNT - i (NON-P (RM58,636.70))

Amount:

Remarks:

---

Beneficiary account number:

Transaction reference number:  (Max 20 Characters)

Beneficiary email:

Note (\*): All fields with asterisks (\*) are required.

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

Wednesday, 27 October 2010 23:12:22 Log Out | You are currently in a secured site.

**Kuwait Finance House** بيت التمويل الكويتي Consumer Banking

Home  
Account Enquiry  
Funds Transfer

**Registered IBFT Transfer**  
Confirm the details or go back to make changes

Notes  
FUNFER 2

Step 2/3

|               |                                              |
|---------------|----------------------------------------------|
| From account: | 001105005475 KFH CURRENT ACCOUNT - i (NON-P) |
| Amount:       | RM250.00                                     |
| Remarks:      | Fund Transfer                                |

---

|                               |                 |
|-------------------------------|-----------------|
| Beneficiary bank:             | EON BANK BERHAD |
| Beneficiary account number:   | 2028201004318   |
| Beneficiary holder name:      | JOHN DOU        |
| Transaction reference number: | 1234567890      |
| Beneficiary email:            | abc@yahoo.com   |

Do you have a TAC ready? Enter TAC number:  [Request TAC](#) [What's TAC?](#)

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.

Wednesday, 27 October 2010 23:13:6 [Log Out](#) | You are currently in a secured site.

**Kuwait Finance House** بيت التمويل الكويتي Consumer Banking

Home  
Account Enquiry  
Funds Transfer

**Registered IBFT Transfer**  
Confirm the details or go back to make changes

Notes  
FUNFER 2

Step 3/3

|                               |                                              |
|-------------------------------|----------------------------------------------|
| From account:                 | 001105005475 KFH CURRENT ACCOUNT - i (NON-P) |
| Amount:                       | RM250.00                                     |
| Remarks:                      | Fund Transfer                                |
| Beneficiary bank:             | EON BANK BERHAD                              |
| Beneficiary account number:   | 2028201004318                                |
| Beneficiary holder name:      | JOHN DOU                                     |
| Transaction reference number: | 1234567890                                   |
| Beneficiary email:            | abc@yahoo.com                                |

Status: **Successful**

|                   |             |
|-------------------|-------------|
| IB Reference No:  | 0000026615  |
| Transaction date: | 18 Oct 2010 |
| Transaction time: | 12:54:13    |

Make another transfer | Print receipt

Own Account Transfer  
3rd Party Account Transfer  
Interbank Account Transfer  
IBFT Transfer  
Foreign Telegraphic Transfer (FTT)  
Others

Figure 2.11: Registered IBFT Transfer Result Screen

## Receipt of the IBFT Transaction

- Receipt can be printed once the transaction completed.

### Registered IBFT Transfer (RP) Receipt

Thursday, 01 April 2010, 17:27:39

This is an online SI Registered Interbank Transfer (RP) receipt made by ABLEACE (M) SDN BHD via KFH Online. The details of payment are as follows:

|                             |                 |
|-----------------------------|-----------------|
| Beneficiary holder name:    | JOHN DOU        |
| Status:                     | Successful      |
| Amount:                     | RM250.00        |
| Beneficiary bank:           | EON BANK BERHAD |
| Beneficiary account number: | 2028201004318   |
| IB Reference No:            | 0000026675      |
| Beneficiary email:          | abc@yahoo.com   |
| Transaction date:           | 18 Oct 2010     |
| Transaction time:           | 12:54:13        |

*Disclaimer: This is a computer generated receipt. No signature is required.*


Kuwait Finance House  
بيت التمويل الكويتي 

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

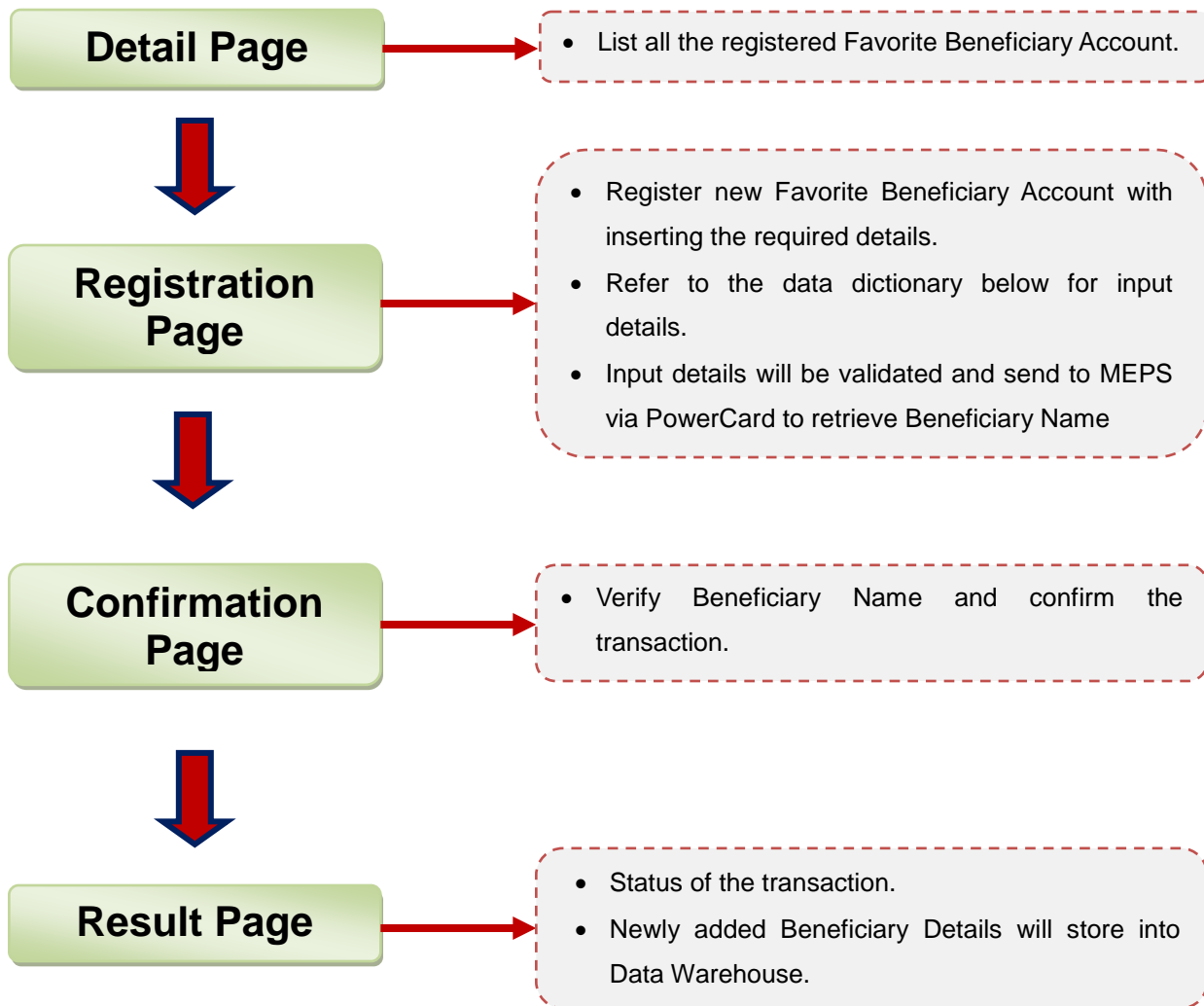


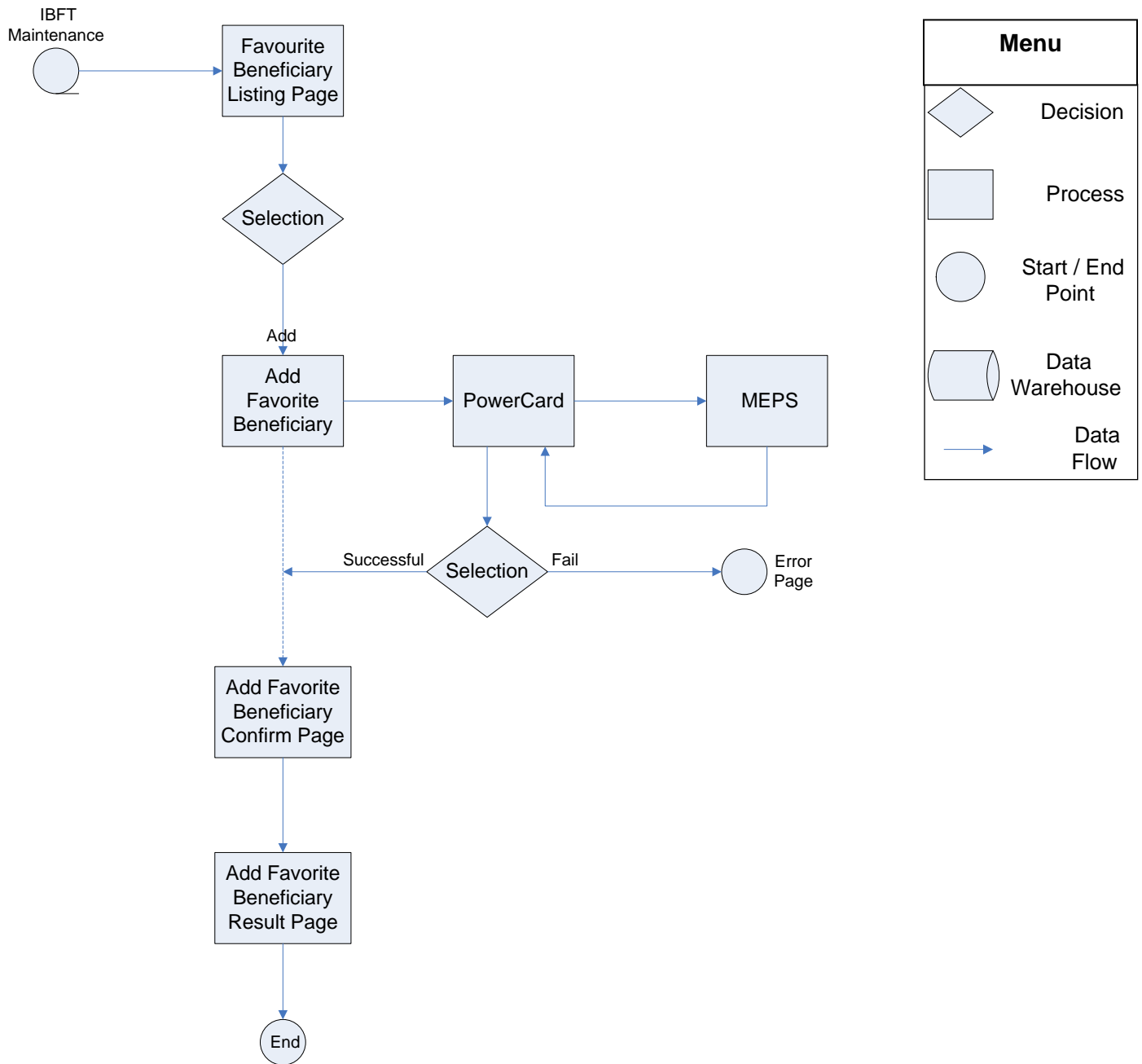
Figure 2.13: Register Beneficiary Account Process Flow

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.

Wednesday, 27 October 2010 23:15:34 Log Out | You are currently in a secured site.

**Kuwait Finance House** بيت التمويل الكويتي Consumer Banking

Home **IBFT Beneficiary Account Maintenance**

Account Enquiry **Register or unregister beneficiary account**

**Funds Transfer**

- Own Account Transfer
  - Own Account Transfer
- 3rd Party Account Transfer
  - Registered Transfer
  - One-time Transfer
  - Beneficiary Account Maintenance
- Interbank Account Transfer
  - Registered Interbank Transfer
  - One-time Interbank Transfer

**Notes**  
inter maintenance 1

|                          | Account number | Beneficiary bank | Account holder name (Beneficiary nickname) | Beneficiary email |
|--------------------------|----------------|------------------|--------------------------------------------|-------------------|
| <input type="checkbox"/> | 2028201004318  | EON BANK BERHAD  | JOHN DOU<br>John                           | abc@yahoo.com     |
| <input type="checkbox"/> | 14040000354102 | CIMB BANK BERHAD | SNBAD<br>Sinbad                            | def@yahoo.com     |

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.

Wednesday, 27 October 2010 23:17:0 Log Out | You are currently in a secured site.

**Kuwait Finance House** بيت التمويل الكويتي Consumer Banking

Home **IBFT Beneficiary Account Maintenance**

Account Enquiry **Register beneficiary account**

**Funds Transfer**

- Own Account Transfer
  - Own Account Transfer
- 3rd Party Account Transfer
  - Registered Transfer
  - One-time Transfer
  - Beneficiary Account Maintenance
- Interbank Account Transfer
  - Registered Interbank Transfer
  - One-time Interbank Transfer
  - Beneficiary Interbank Account Maintenance

**Notes**  
inter register 1

**Step 1/3**

Account number: 2028201004318

Beneficiary bank: AMBANK BERHAD

Beneficiary nickname: John Dou

Beneficiary email: abc@yahoo.com

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

Wednesday, 27 October 2010 23:18:7 Log Out | You are currently in a secured site

**Kuwait Finance House** بيت التمويل الكويتي Consumer Banking

Home  
Account Enquiry  
Funds Transfer

**IBFT Beneficiary Account Maintenance**  
Register beneficiary account

Notes  
inter register 2

Step 2/3

|                       |                 |
|-----------------------|-----------------|
| Account number:       | 2028201004318   |
| Beneficiary bank:     | EON BANK BERHAD |
| Account holder name:  | JOHN DOU        |
| Beneficiary nickname: | John Dou        |
| Beneficiary email:    | abc@yahoo.com   |

Back Confirm

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.

Wednesday, 27 October 2010 23:19:1 Log Out | You are currently in a secured site

**Kuwait Finance House** بيت التمويل الكويتي Consumer Banking

Home  
Account Enquiry  
Funds Transfer

**IBFT Beneficiary Account Maintenance**  
Register beneficiary account

Notes  
inter register 3

Step 3/3

|                       |                 |
|-----------------------|-----------------|
| Account number:       | 2028201004318   |
| Beneficiary bank:     | EON BANK BERHAD |
| Account holder name:  | JOHN DOU        |
| Beneficiary nickname: | John Dou        |
| Beneficiary email:    | abc@yahoo.com   |

Status: **Successful**

|                   |             |
|-------------------|-------------|
| IB Reference No:  | 0000026687  |
| Transaction date: | 18 Oct 2010 |
| Transaction time: | 16:01:41    |

Back to Beneficiary Account Maintenance

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

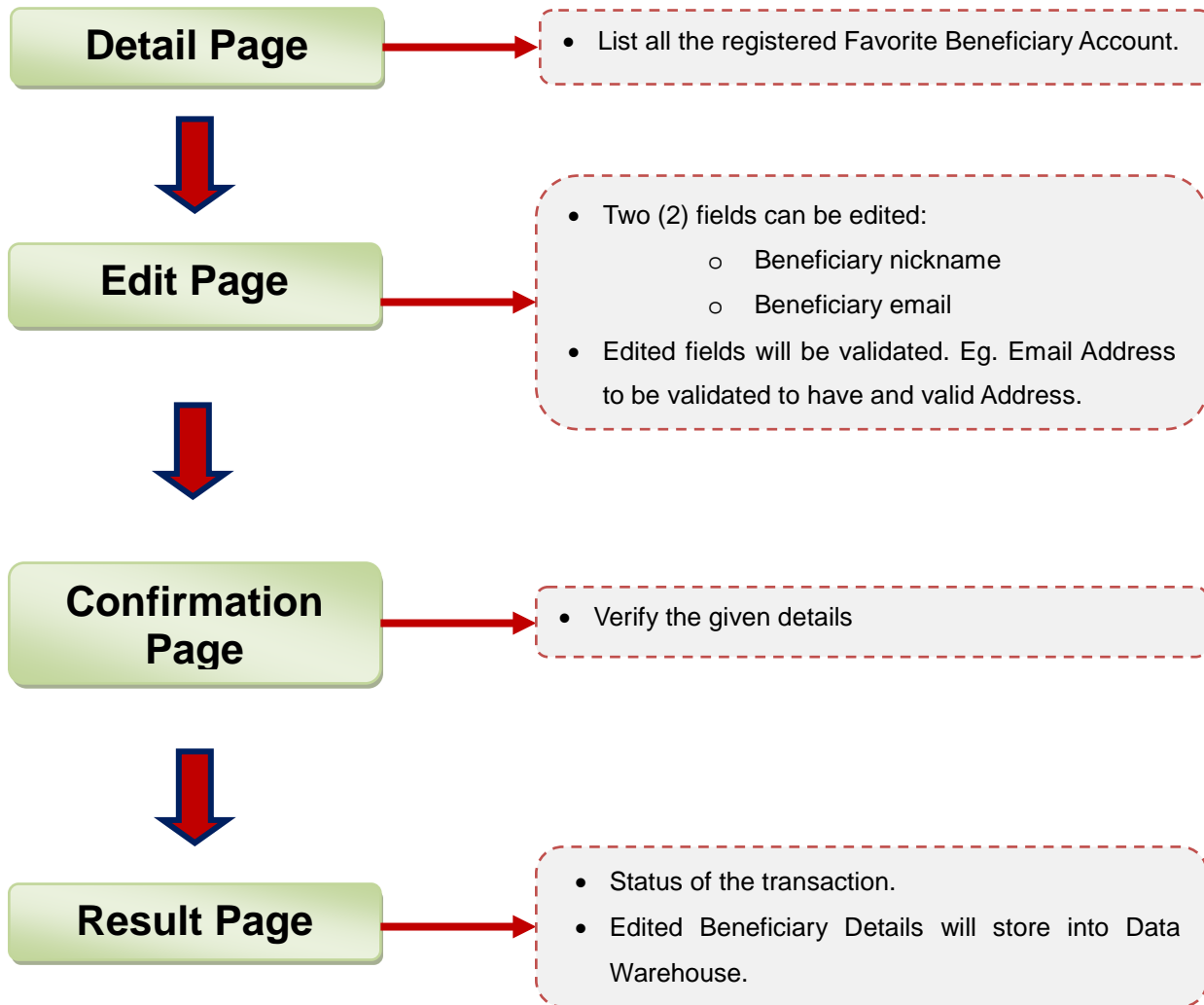


Figure 2.19: Edit Beneficiary Account Process Flow

### 2.2.2.2 Page Flow

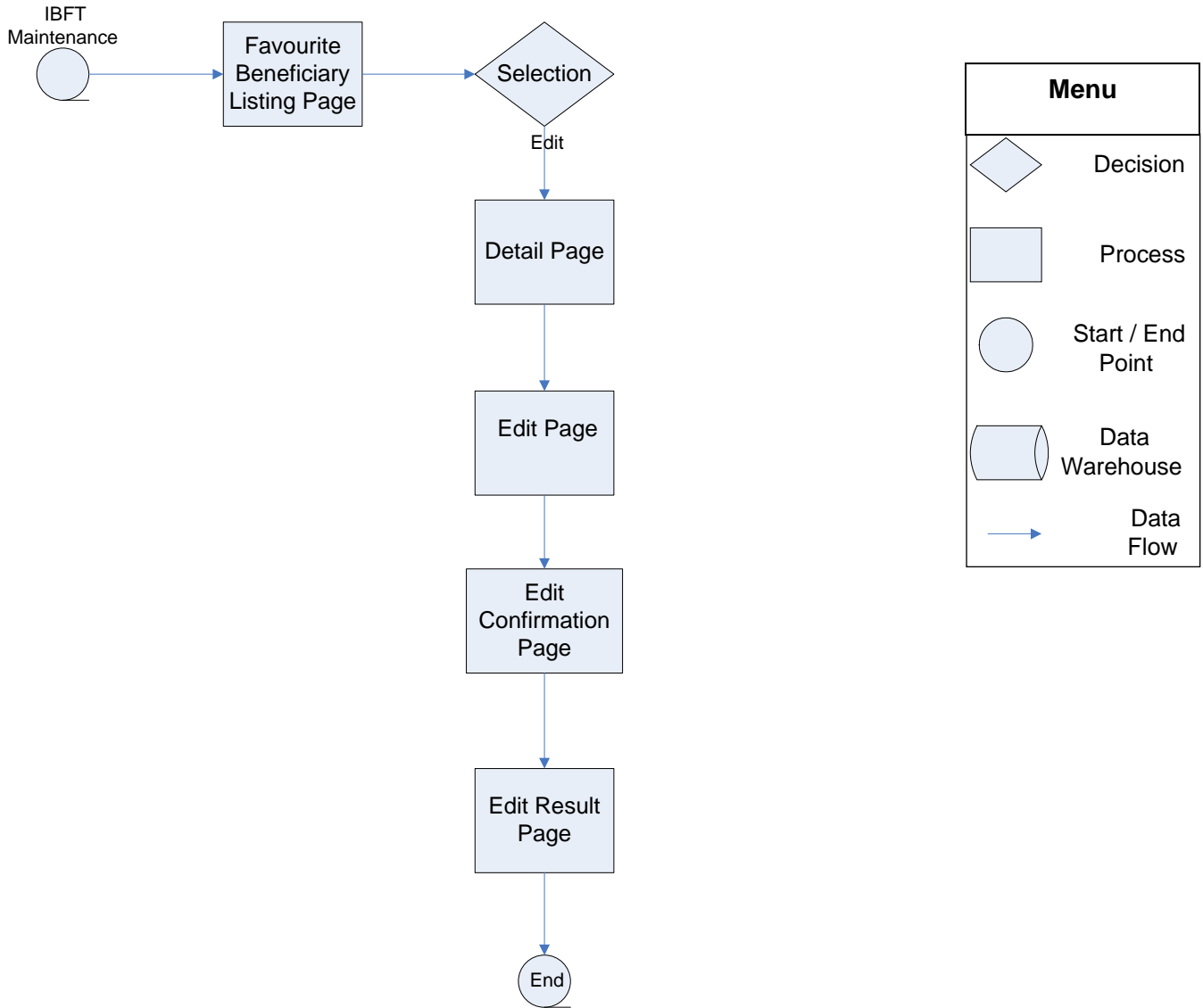
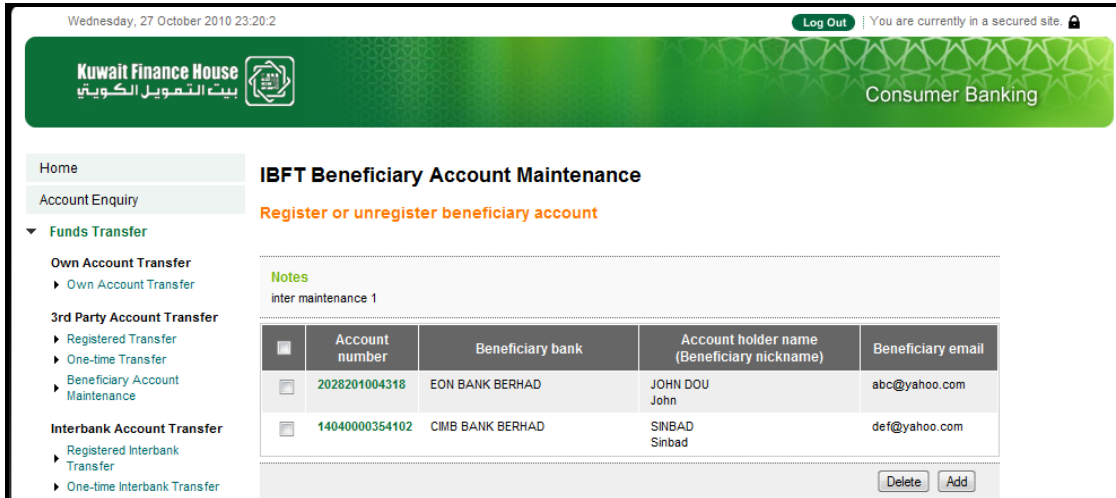


Figure 2.20: Edit Beneficiary Account Page Flow

## 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.



Wednesday, 27 October 2010 23:20:2

Log Out | You are currently in a secured site

Kuwait Finance House  
بيت التمويل الكويتي

Consumer Banking

Home

Account Enquiry

Funds Transfer

Own Account Transfer

3rd Party Account Transfer

Interbank Account Transfer

IBFT Transfer

### IBFT Beneficiary Account Maintenance

Register or unregister beneficiary account

Notes  
inter maintenance 1

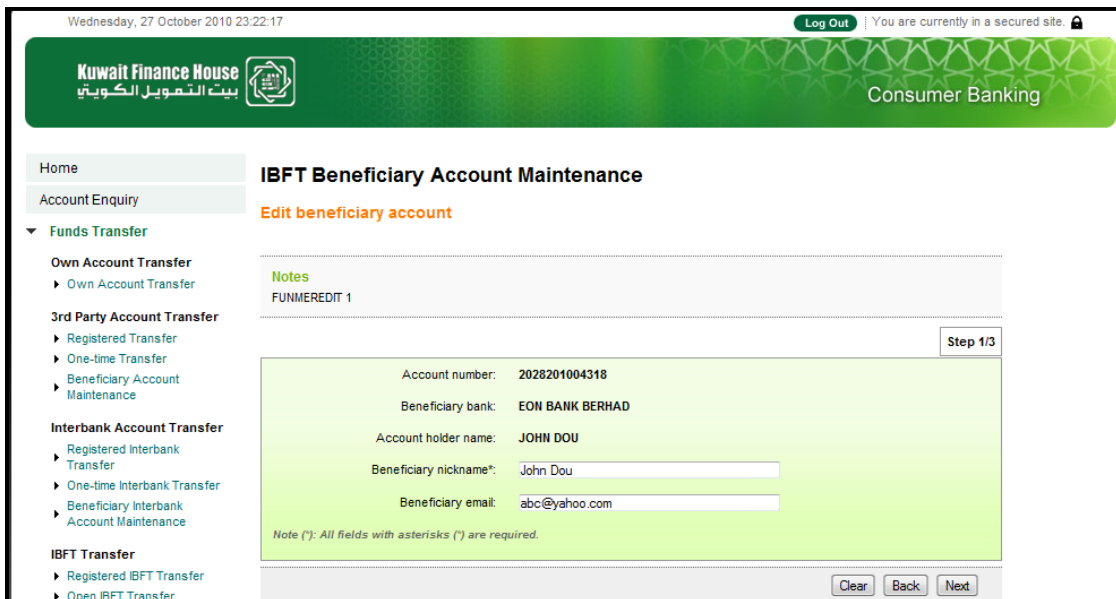
|                          | Account number | Beneficiary bank | Account holder name (Beneficiary nickname) | Beneficiary email |
|--------------------------|----------------|------------------|--------------------------------------------|-------------------|
| <input type="checkbox"/> | 2028201004318  | EON BANK BERHAD  | JOHN DOU<br>John                           | abc@yahoo.com     |
| <input type="checkbox"/> | 14040000354102 | CIMB BANK BERHAD | SINBAD<br>Sinbad                           | def@yahoo.com     |

Delete Add

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



Wednesday, 27 October 2010 23:22:17

Log Out | You are currently in a secured site

Kuwait Finance House  
بيت التمويل الكويتي

Consumer Banking

Home

Account Enquiry

Funds Transfer

Own Account Transfer

3rd Party Account Transfer

Interbank Account Transfer

IBFT Transfer

### IBFT Beneficiary Account Maintenance

Edit beneficiary account

Notes  
FUNMEREDIT 1

Step 1/3

Account number: 2028201004318

Beneficiary bank: EON BANK BERHAD

Account holder name: JOHN DOU

Beneficiary nickname\*: John Dou

Beneficiary email: abc@yahoo.com

Note (\*): All fields with asterisks (\*) are required.

Clear Back Next

Figure 2.22: Edit Beneficiary Account Edit Screen

## Step2: Confirmation page

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

Wednesday, 27 October 2010 23:24:4 Log Out | You are currently in a secured site.

**Kuwait Finance House** بيت التمويل الكويتي Consumer Banking

Home  
Account Enquiry  
Funds Transfer

**IBFT Beneficiary Account Maintenance**  
[Edit beneficiary account](#)

Notes  
FUNMEREDIT 2

Step 2/3

|                       |                 |
|-----------------------|-----------------|
| Account number:       | 2028201004318   |
| Beneficiary bank:     | EON BANK BERHAD |
| Account holder name:  | JOHN DOU        |
| Beneficiary nickname: | John Dou        |
| Beneficiary email:    | abc@yahoo.com   |

IBFT Transfer

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.

Wednesday, 27 October 2010 23:25:5 Log Out | You are currently in a secured site.

**Kuwait Finance House** بيت التمويل الكويتي Consumer Banking

Home  
Account Enquiry  
Funds Transfer

**IBFT Beneficiary Account Maintenance**  
[Edit beneficiary account](#)

Notes  
FUNMEREDIT 3

Step 3/3

|                       |                 |
|-----------------------|-----------------|
| Account number:       | 2028201004318   |
| Beneficiary bank:     | EON BANK BERHAD |
| Account holder name:  | JOHN DOU        |
| Beneficiary nickname: | John Dou        |
| Beneficiary email:    | abc@yahoo.com   |

Status: **Successful**

|                   |             |
|-------------------|-------------|
| IB Reference No:  | 0000026695  |
| Transaction date: | 18 Oct 2010 |
| Transaction time: | 13:25:15    |

IBFT Transfer

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

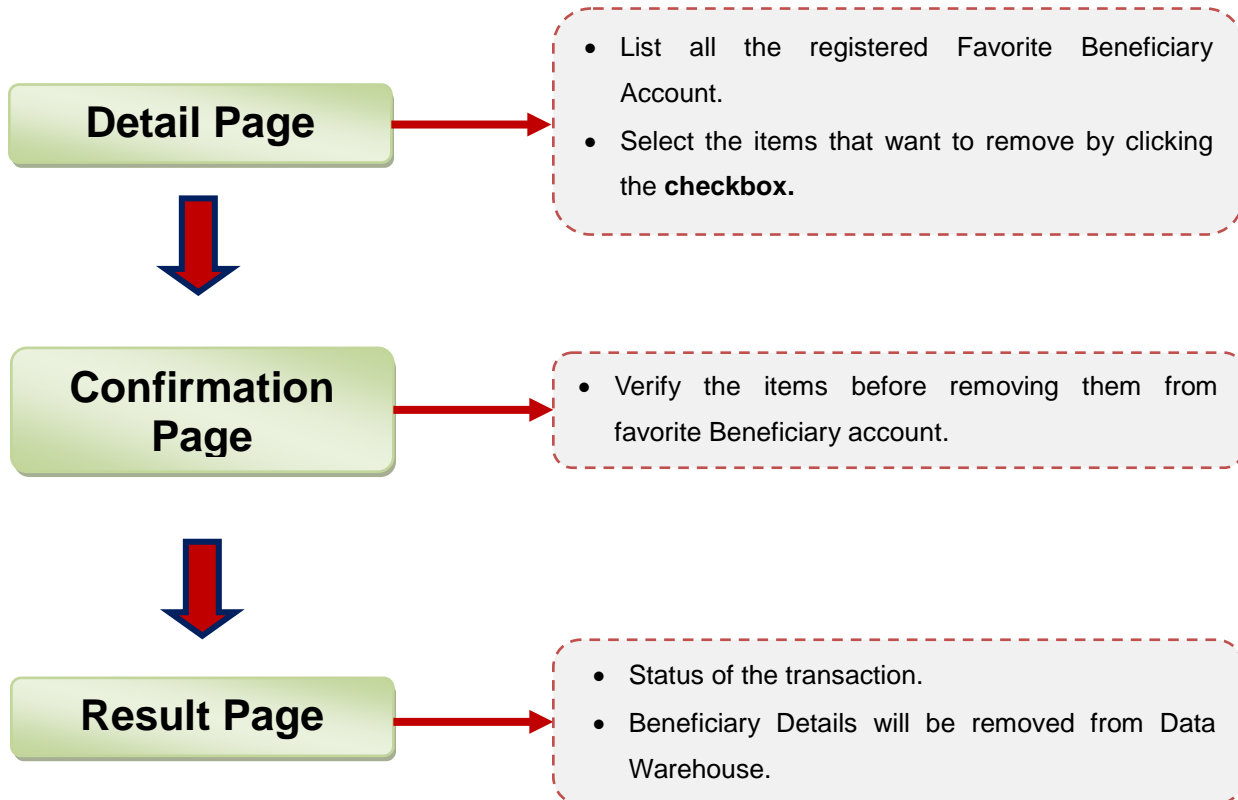


Figure 2.25: Delete Beneficiary Account Process Flow

### 2.2.3.2 Page Flow

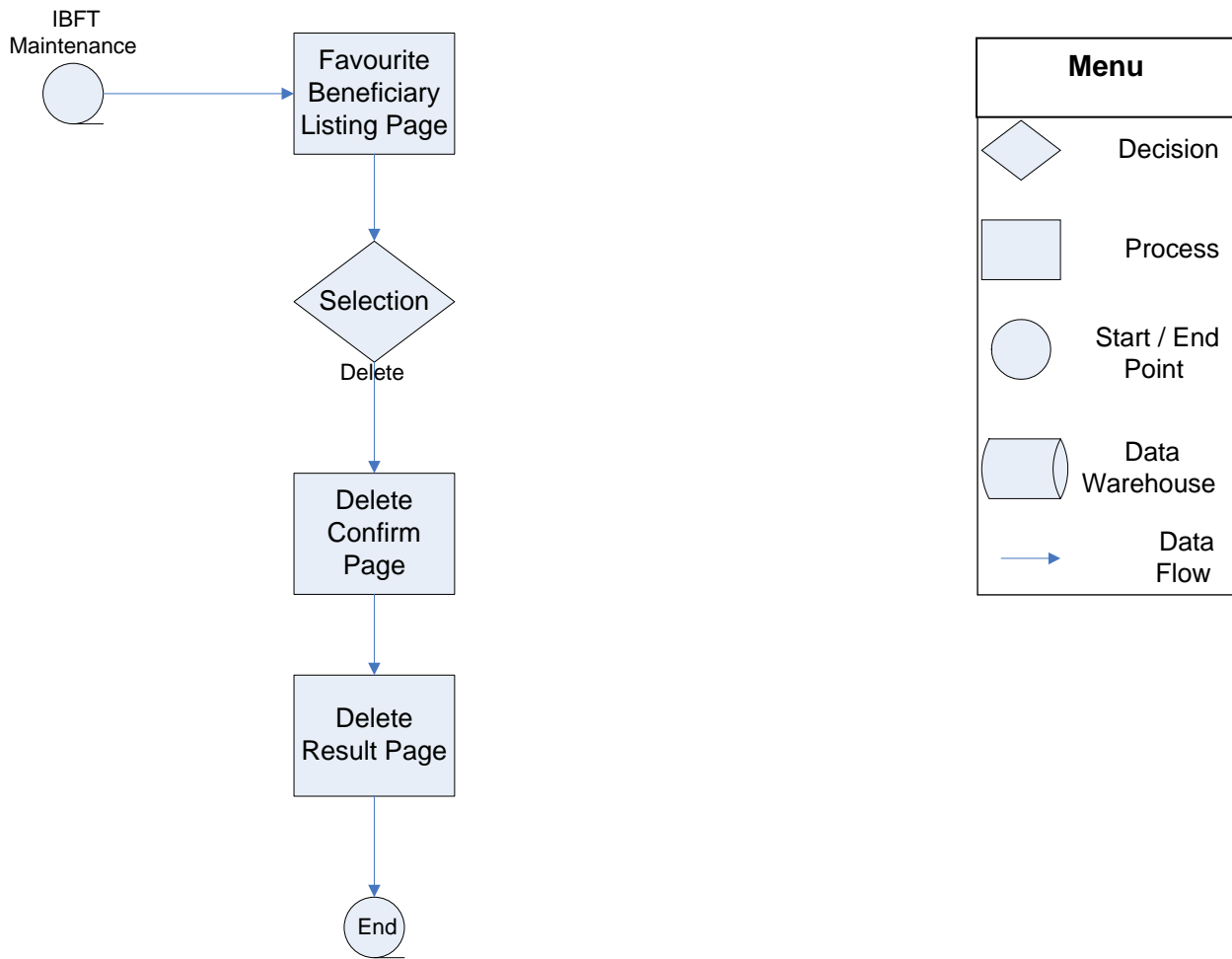


Figure 2.26: Delete Beneficiary Account Page Flow

## 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.

Wednesday, 27 October 2010 23:26:44 Log Out | You are currently in a secured site.

**Kuwait Finance House** بيت التمويل الكويتي Consumer Banking

Home **IBFT Beneficiary Account Maintenance**

Account Enquiry **Register or unregister beneficiary account**

**Funds Transfer**

**Own Account Transfer**

▶ Own Account Transfer

**3rd Party Account Transfer**

▶ Registered Transfer

▶ One-time Transfer

▶ Beneficiary Account Maintenance

**Interbank Account Transfer**

▶ Registered Interbank Transfer

▶ One-time Interbank Transfer

**Notes**  
inter maintenance 1

|                                     | Account number | Beneficiary bank | Account holder name (Beneficiary nickname) | Beneficiary email |
|-------------------------------------|----------------|------------------|--------------------------------------------|-------------------|
| <input checked="" type="checkbox"/> | 2028201004318  | EON BANK BERHAD  | JOHN DOU<br>John                           | abc@yahoo.com     |
| <input type="checkbox"/>            | 14040000354102 | CIMB BANK BERHAD | SINBAD<br>Sinbad                           | def@yahoo.com     |

Figure 2.27: Delete Beneficiary Account Detail Screen

### Step1: Confirmation page

- Click Confirm to remove the selected record.

Wednesday, 27 October 2010 23:27:47 Log Out | You are currently in a secured site.

**Kuwait Finance House** بيت التمويل الكويتي Consumer Banking

Home **IBFT Beneficiary Account Maintenance**

Account Enquiry **Unregister beneficiary account**

**Funds Transfer**

**Own Account Transfer**

▶ Own Account Transfer

**3rd Party Account Transfer**

▶ Registered Transfer

▶ One-time Transfer

▶ Beneficiary Account Maintenance

**Interbank Account Transfer**

▶ Registered Interbank Transfer

▶ One-time Interbank Transfer

**Notes**  
inter deregister 1

Step 1/2

| Account number | Beneficiary bank | Account holder name (Beneficiary nickname) | Beneficiary email |
|----------------|------------------|--------------------------------------------|-------------------|
| 2028201004318  | EON BANK BERHAD  | JOHN DOU<br>John Dou                       | abc@yahoo.com     |

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.

The screenshot displays the 'IBFT Beneficiary Account Maintenance' page on the Kuwait Finance House website. The page is titled 'Unregister beneficiary account' and shows a successful transaction result. The transaction details are as follows:

|                       |                 |                   |             |
|-----------------------|-----------------|-------------------|-------------|
| Account number:       | 2028201004318   | Status:           | Successful  |
| Beneficiary bank:     | EON BANK BERHAD | IB Reference No:  | 0000026690  |
| Account holder name:  | JOHN DOU        | Transaction date: | 18 Oct 2010 |
| Beneficiary nickname: | John Dou        | Transaction time: | 14:04:37    |
| Beneficiary email:    | abc@yahoo.com   |                   |             |

The page also includes a 'Notes' section with the text 'inter deregister 2' and a 'Step 2/2' indicator. A 'Back to Beneficiary Account Maintenance' button is located at the bottom right of the page.

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

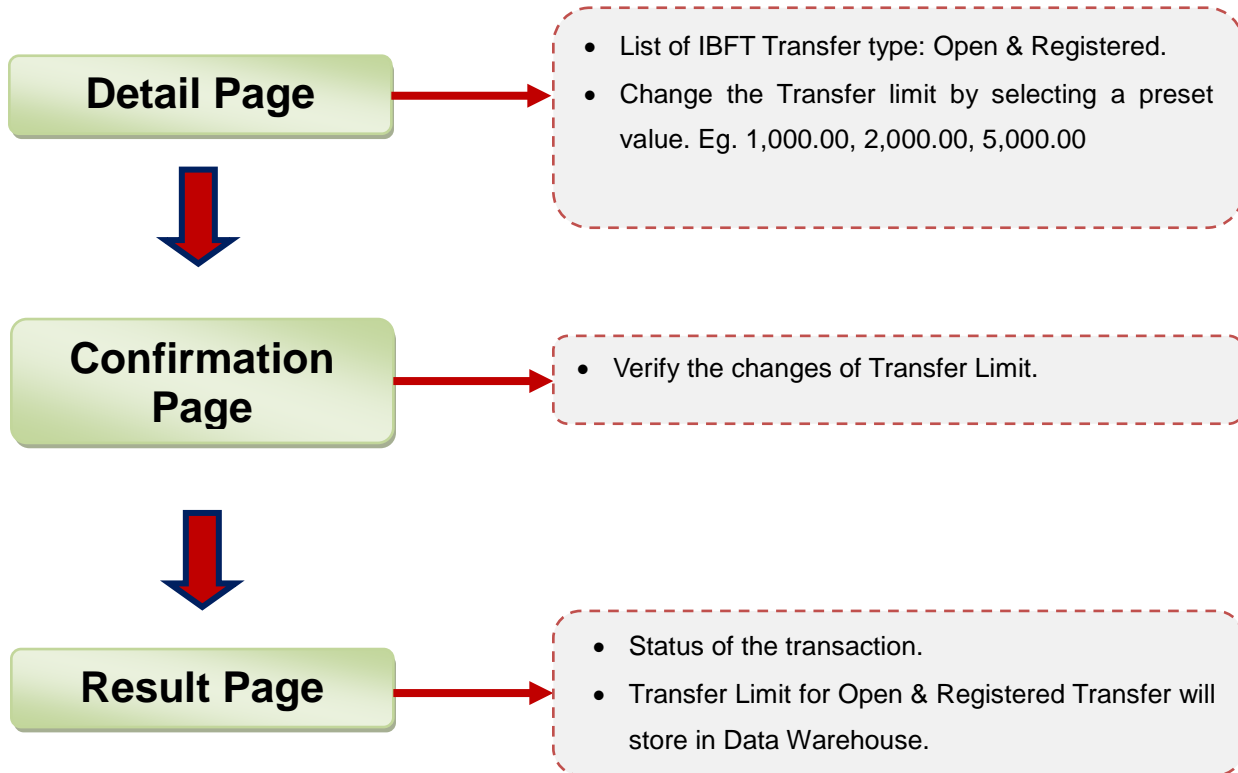


Figure 2.30: Transfer Limit Process Flow

## 2.3.2 Page Flow

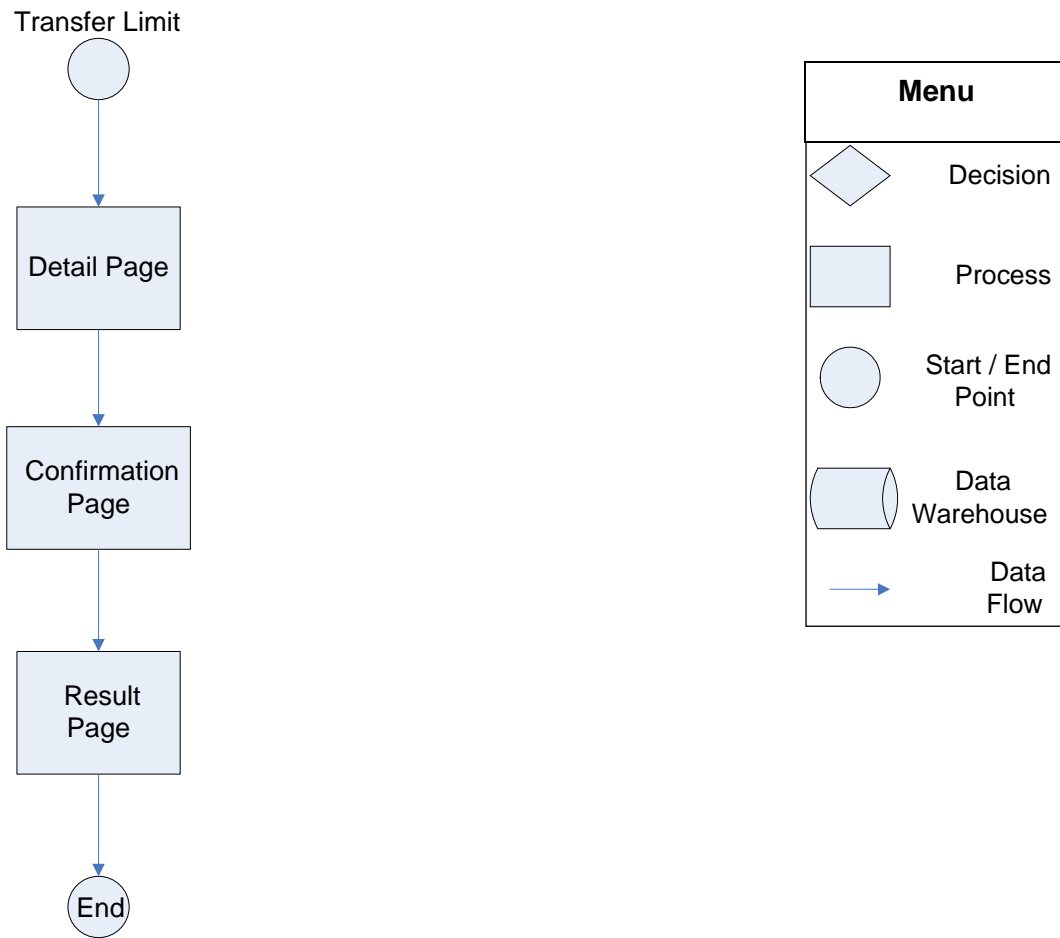


Figure 2.31: Transfer Limit Page Flow

## 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.

Wednesday, 27 October 2010 23:29:43 Log Out | You are currently in a secured site.

**Kuwait Finance House** بيت التمويل الكويتي Consumer Banking

Home | Account Enquiry | **Transfer Limit**

Select transfer new limit

**Funds Transfer**

- Own Account Transfer
  - Own Account Transfer
- 3rd Party Account Transfer
  - Registered Transfer
  - One-time Transfer
  - Beneficiary Account Maintenance
- Interbank Account Transfer
  - Registered Interbank Transfer
  - One-time Interbank Transfer
  - Beneficiary Interbank

**Notes**

1. **Current Limit** showing the existing/latest funds transfer limit.
2. You may update the limit according to your preference. However, it cannot be more than the amount specified by KFH.
3. The new updated limit will be displayed in the Current Limit column.

Last updated on Tuesday, 17 February 2010, 10:16:36

| Service Name             | Current Limit | New Limit        |
|--------------------------|---------------|------------------|
| Open IBFT Transfer       | RM1,000.00    | RM5,000.00       |
| Registered IBFT Transfer | RM3,000.00    | Select new limit |

Figure 2.32: Transfer Limit Detail Screen

### Confirmation page

- Click Confirm to confirm the new Limit.

Wednesday, 27 October 2010 23:31:48 Log Out | You are currently in a secured site.

**Kuwait Finance House** بيت التمويل الكويتي Consumer Banking

Home | Account Enquiry | **Transfer Limit**

Confirm the details or go back to make changes

**Funds Transfer**

- Own Account Transfer
  - Own Account Transfer
- 3rd Party Account Transfer
  - Registered Transfer
  - One-time Transfer
  - Beneficiary Account Maintenance
- Interbank Account Transfer
  - Registered Interbank Transfer

**Notes**

1. Please ensure the details of the request are correct before confirming the request.

| Service Name       | New Limit  |
|--------------------|------------|
| Open IBFT Transfer | RM5,000.00 |

Do you have a TAC ready? Enter TAC number: ●●●●●●

Figure 2.33: Transfer Limit Confirmation Screen

## Result page

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

The screenshot displays the 'Transfer Limit' result page on the Kuwait Finance House website. The page header includes the date and time 'Wednesday, 27 October 2010 23:33:25', a 'Log Out' button, and a security notice 'You are currently in a secured site'. The main navigation bar features the Kuwait Finance House logo and 'Consumer Banking'. A left sidebar contains a menu with 'Home', 'Account Enquiry', 'Funds Transfer', 'Own Account Transfer', and '3rd Party Account Transfer'. The main content area is titled 'Transfer Limit' and includes a 'View results' link. Below this, a 'Notes' section contains a message: '1. Please take note on the reference number for your future reference and record keeping.' A summary table at the bottom provides the following details:

|               |                    |                   |             |
|---------------|--------------------|-------------------|-------------|
| Service Name: | Open IBFT Transfer | Status:           | Successful  |
|               |                    | IB Reference No:  | 0000011471  |
|               |                    | Transaction date: | 18 Oct 2010 |
|               |                    | Transaction time: | 12:22:56    |
| New Limit:    | RM5,000.00         |                   |             |

Figure 2.34: Transfer Limit Result Screen

### 3 Integration

#### 3.1 Integration with PowerCard (OC4)

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

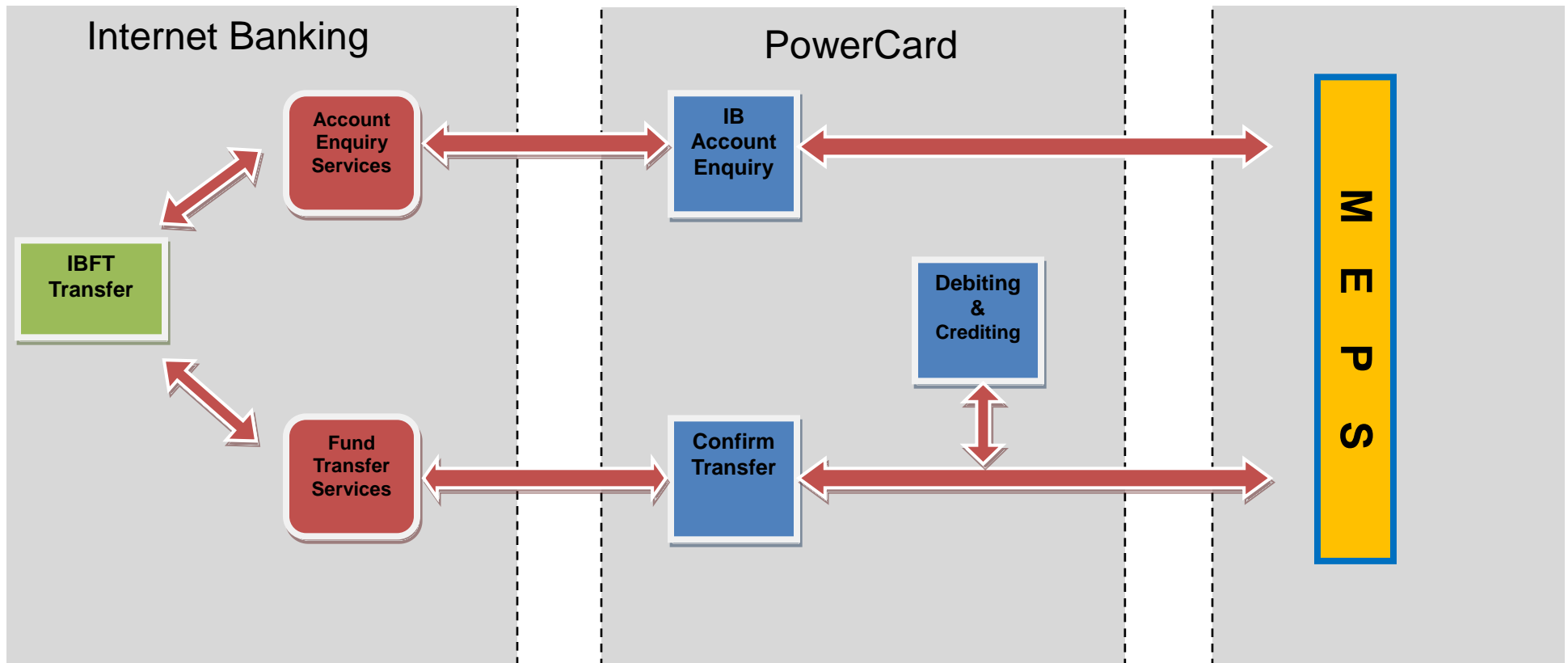


Figure 3.1: Components of IBFT System Integration

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 send 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**

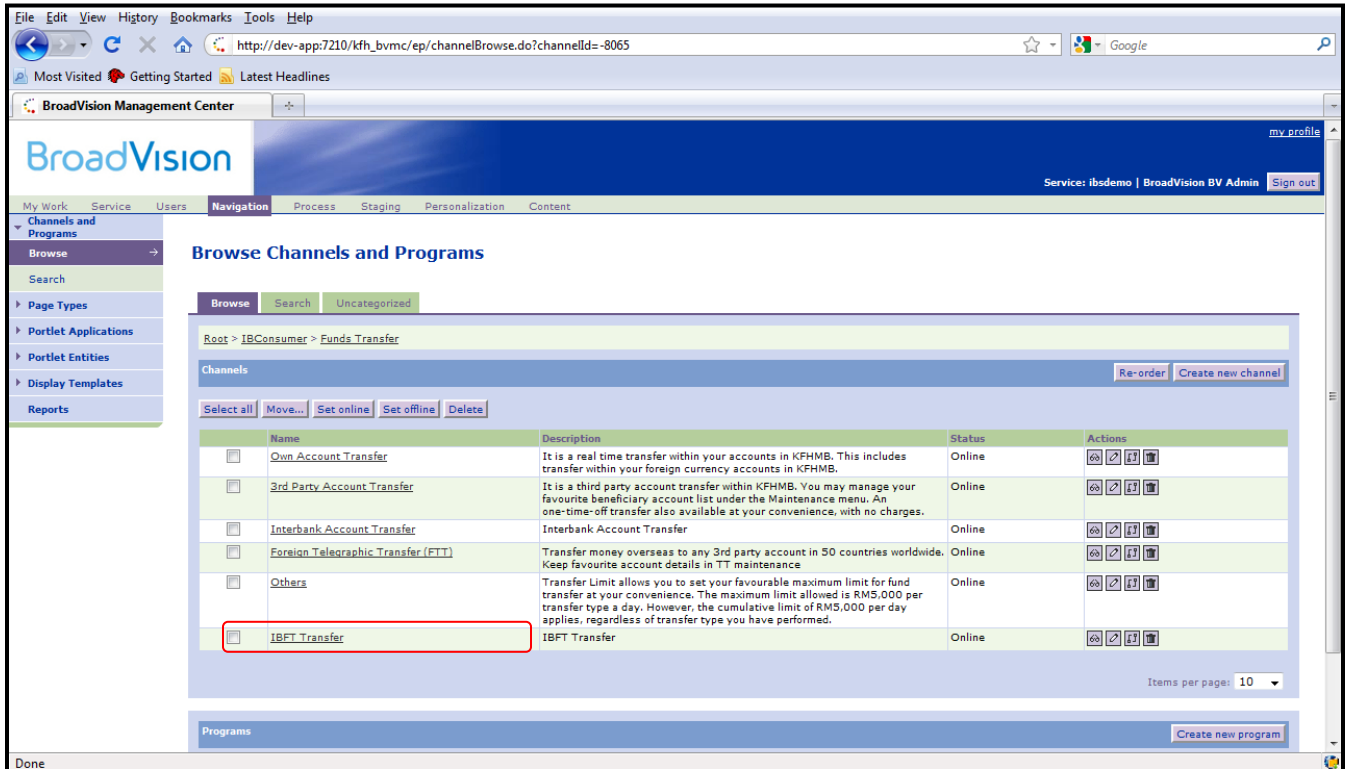
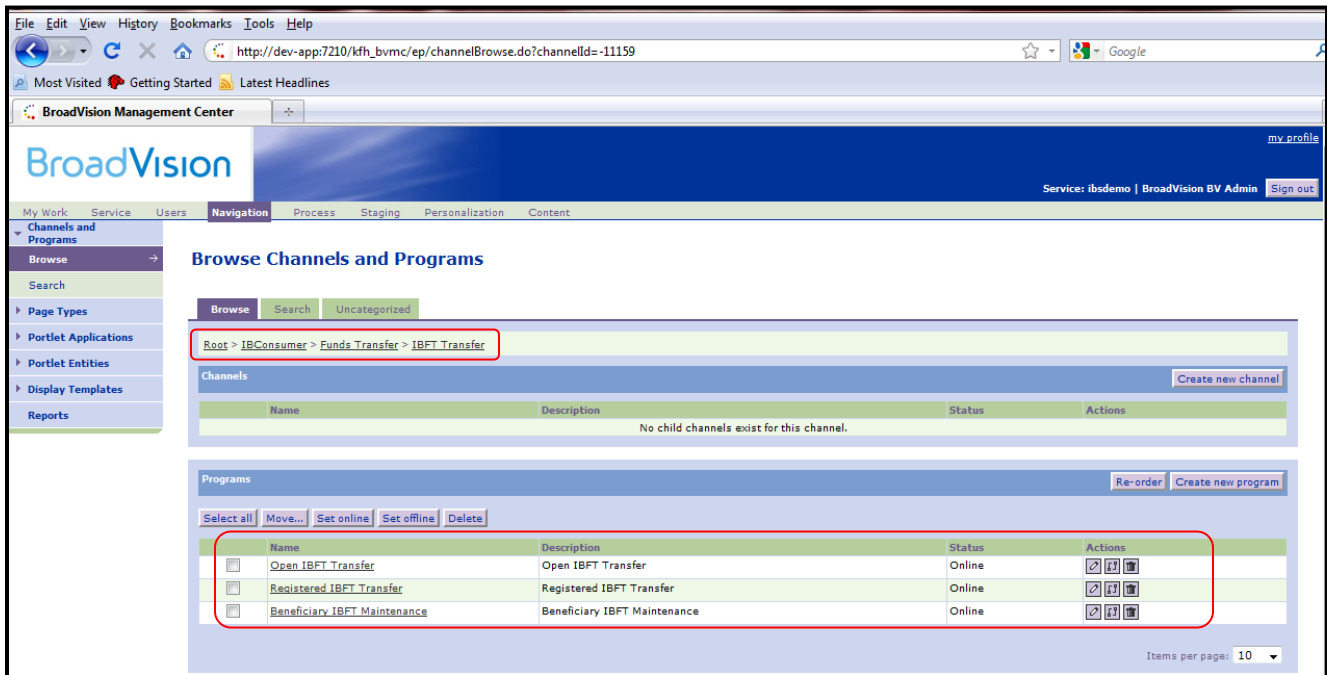


Figure 4.1: Configure Navigation



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                                          |
|-----------------|------------------------------------------------------|
| <b>IBFTOPEN</b> | Service Info for Open IBFT Transfer                  |
| <b>IBFTFAV</b>  | Service Info for Registered IBFT transfer            |
| <b>IBFTEDIT</b> | Service Info for Edit Beneficiary IBFT Maintenance   |
| <b>IBFTADD</b>  | Service Info for Add Beneficiary IBFT Maintenance    |
| <b>IBFTDEL</b>  | 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.

The screenshot displays a web form titled "IB Interbank List Publishing Form". The form contains the following fields and values:

| Field               | Value              |
|---------------------|--------------------|
| Bank Code*          | AFBQMYKL           |
| Status*             | On-line            |
| Bank Full Name*     | ASIAN FINANCE BANK |
| Rentas*             | Yes                |
| Rentas Member Code: | AFBQMYKL           |
| Rentas Member ID:   | 0352               |
| Rentas Member Name: | ASIAN FINANCE BANK |
| IBG*                | No                 |
| IBG Member ID:      |                    |
| IBG Member Name:    |                    |
| IBFT via SAN*       | Yes                |
| IBFT Member ID:     | 0110               |
| IBFT Member Name:   | ASIAN FINANCE BANK |

At the bottom right of the form, there are "Cancel" and "Continue" buttons. A red rectangular box highlights the "IBFT via SAN\*" dropdown menu.

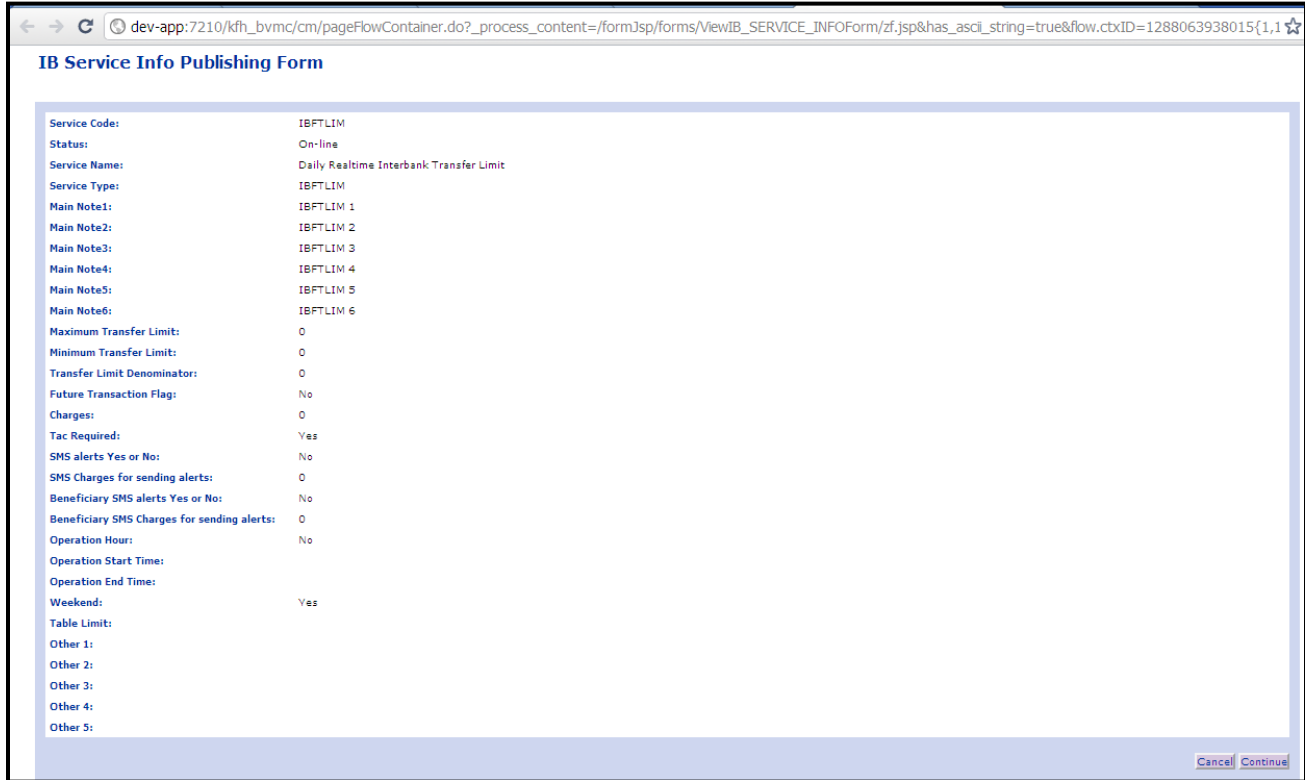
Figure 4.3: Register IBFT Member Bank

## 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



The screenshot shows a web browser window displaying the 'IB Service Info Publishing Form' for the service code 'IBFTLIM'. The browser's address bar shows the URL: dev-app:7210/kfh\_bvmc/cm/pageFlowContainer.do?\_process\_content=/formJsp/forms/ViewIB\_SERVICE\_INFOForm/zf.jsp&has\_asci\_string=true&flow.ctxID=1288063938015{1,1}. The form contains the following fields and values:

|                                             |                                         |
|---------------------------------------------|-----------------------------------------|
| Service Code:                               | IBFTLIM                                 |
| Status:                                     | On-line                                 |
| Service Name:                               | Daily Realtime Interbank Transfer Limit |
| Service Type:                               | IBFTLIM                                 |
| Main Note1:                                 | IBFTLIM 1                               |
| Main Note2:                                 | IBFTLIM 2                               |
| Main Note3:                                 | IBFTLIM 3                               |
| Main Note4:                                 | IBFTLIM 4                               |
| Main Note5:                                 | IBFTLIM 5                               |
| Main Note6:                                 | IBFTLIM 6                               |
| Maximum Transfer Limit:                     | 0                                       |
| Minimum Transfer Limit:                     | 0                                       |
| Transfer Limit Denominator:                 | 0                                       |
| Future Transaction Flag:                    | No                                      |
| Charges:                                    | 0                                       |
| Tac Required:                               | Yes                                     |
| SMS alerts Yes or No:                       | No                                      |
| SMS Charges for sending alerts:             | 0                                       |
| Beneficiary SMS alerts Yes or No:           | No                                      |
| Beneficiary SMS Charges for sending alerts: | 0                                       |
| Operation Hour:                             | No                                      |
| Operation Start Time:                       |                                         |
| Operation End Time:                         |                                         |
| Weekend:                                    | Yes                                     |
| Table Limit:                                |                                         |
| Other 1:                                    |                                         |
| Other 2:                                    |                                         |
| Other 3:                                    |                                         |
| Other 4:                                    |                                         |
| Other 5:                                    |                                         |

At the bottom right of the form, there are two buttons: 'Cancel' and 'Continue'.

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.

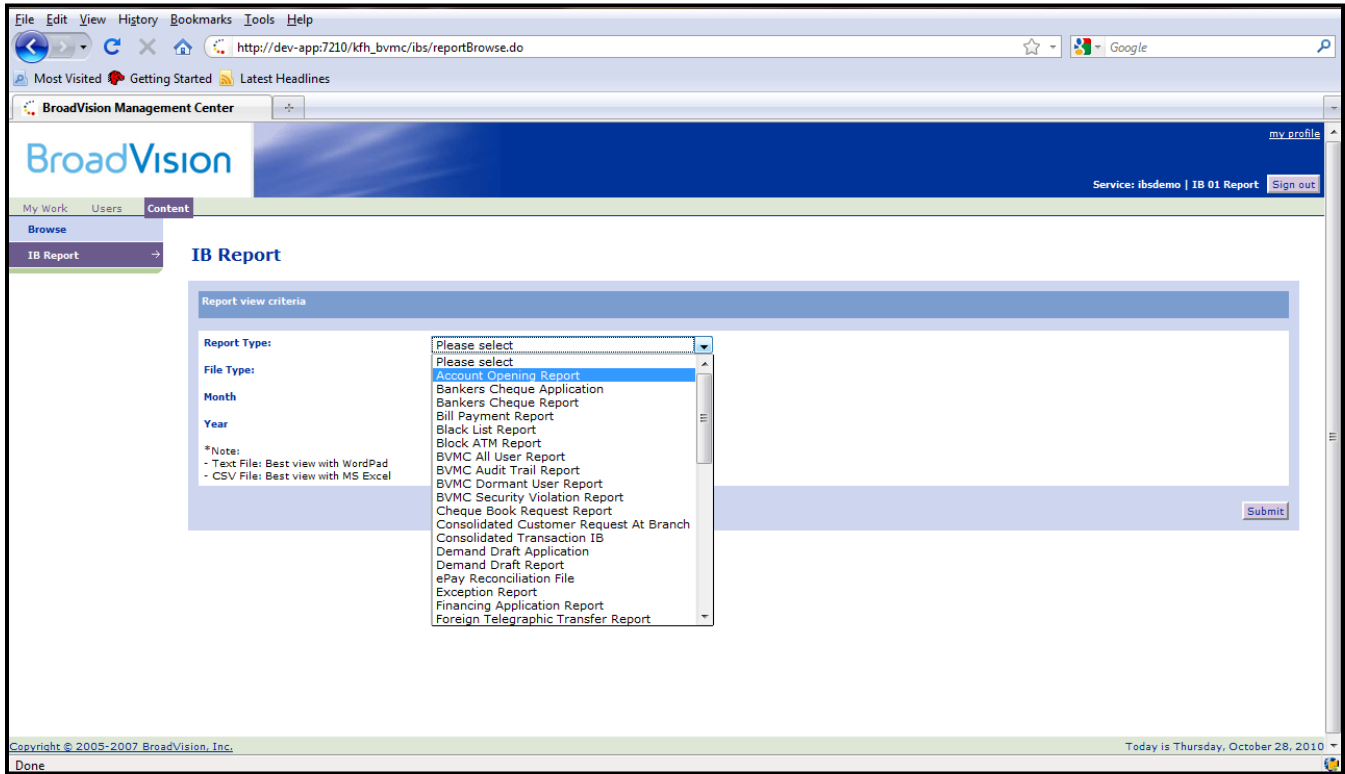


Figure 4.5: Retrieve Report

The following are reports related to IBFT

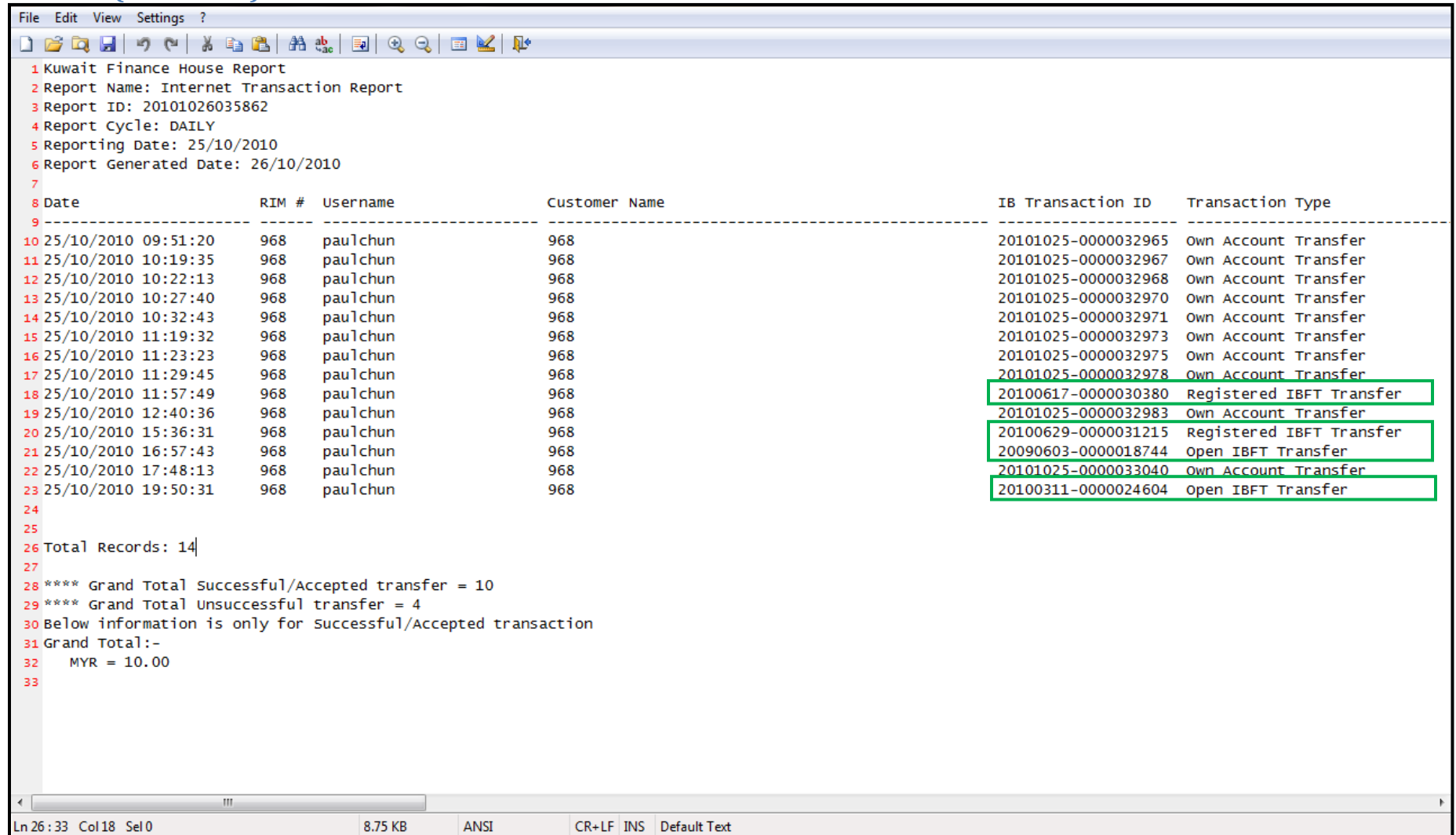
- Internet Transaction Report
  - Add on IBFT Transaction
- User Activity
  - Add on IBFT Transaction
- Daily Consolidated Transaction Report
  - Add on IBFT Transaction
- Monthly Consolidated Transaction Report
  - Add on IBFT Transaction
- IBFT Transfer Daily Report

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 ?

1 Kuwait Finance House Report  
2 Report Name: Internet Transaction Report  
3 Report ID: 20101026035862  
4 Report Cycle: DAILY  
5 Reporting Date: 25/10/2010  
6 Report Generated Date: 26/10/2010  
7

| 8 Date                                                           | RIM # | Username | Customer Name | IB Transaction ID   | Transaction Type         |
|------------------------------------------------------------------|-------|----------|---------------|---------------------|--------------------------|
| 9                                                                |       |          |               |                     |                          |
| 10 25/10/2010 09:51:20                                           | 968   | paulchun | 968           | 20101025-0000032965 | Own Account Transfer     |
| 11 25/10/2010 10:19:35                                           | 968   | paulchun | 968           | 20101025-0000032967 | Own Account Transfer     |
| 12 25/10/2010 10:22:13                                           | 968   | paulchun | 968           | 20101025-0000032968 | Own Account Transfer     |
| 13 25/10/2010 10:27:40                                           | 968   | paulchun | 968           | 20101025-0000032970 | Own Account Transfer     |
| 14 25/10/2010 10:32:43                                           | 968   | paulchun | 968           | 20101025-0000032971 | Own Account Transfer     |
| 15 25/10/2010 11:19:32                                           | 968   | paulchun | 968           | 20101025-0000032973 | Own Account Transfer     |
| 16 25/10/2010 11:23:23                                           | 968   | paulchun | 968           | 20101025-0000032975 | Own Account Transfer     |
| 17 25/10/2010 11:29:45                                           | 968   | paulchun | 968           | 20101025-0000032978 | Own Account Transfer     |
| 18 25/10/2010 11:57:49                                           | 968   | paulchun | 968           | 20100617-0000030380 | Registered IBFT Transfer |
| 19 25/10/2010 12:40:36                                           | 968   | paulchun | 968           | 20101025-0000032983 | Own Account Transfer     |
| 20 25/10/2010 15:36:31                                           | 968   | paulchun | 968           | 20100629-0000031215 | Registered IBFT Transfer |
| 21 25/10/2010 16:57:43                                           | 968   | paulchun | 968           | 20090603-0000018744 | Open IBFT Transfer       |
| 22 25/10/2010 17:48:13                                           | 968   | paulchun | 968           | 20101025-0000033040 | Own Account Transfer     |
| 23 25/10/2010 19:50:31                                           | 968   | paulchun | 968           | 20100311-0000024604 | Open IBFT Transfer       |
| 24                                                               |       |          |               |                     |                          |
| 25                                                               |       |          |               |                     |                          |
| 26 Total Records: 14                                             |       |          |               |                     |                          |
| 27                                                               |       |          |               |                     |                          |
| 28 **** Grand Total Successful/Accepted transfer = 10            |       |          |               |                     |                          |
| 29 **** Grand Total Unsuccessful transfer = 4                    |       |          |               |                     |                          |
| 30 Below information is only for Successful/Accepted transaction |       |          |               |                     |                          |
| 31 Grand Total:-                                                 |       |          |               |                     |                          |
| 32 MYR = 10.00                                                   |       |          |               |                     |                          |
| 33                                                               |       |          |               |                     |                          |

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)

The screenshot displays an Excel spreadsheet with the following data:

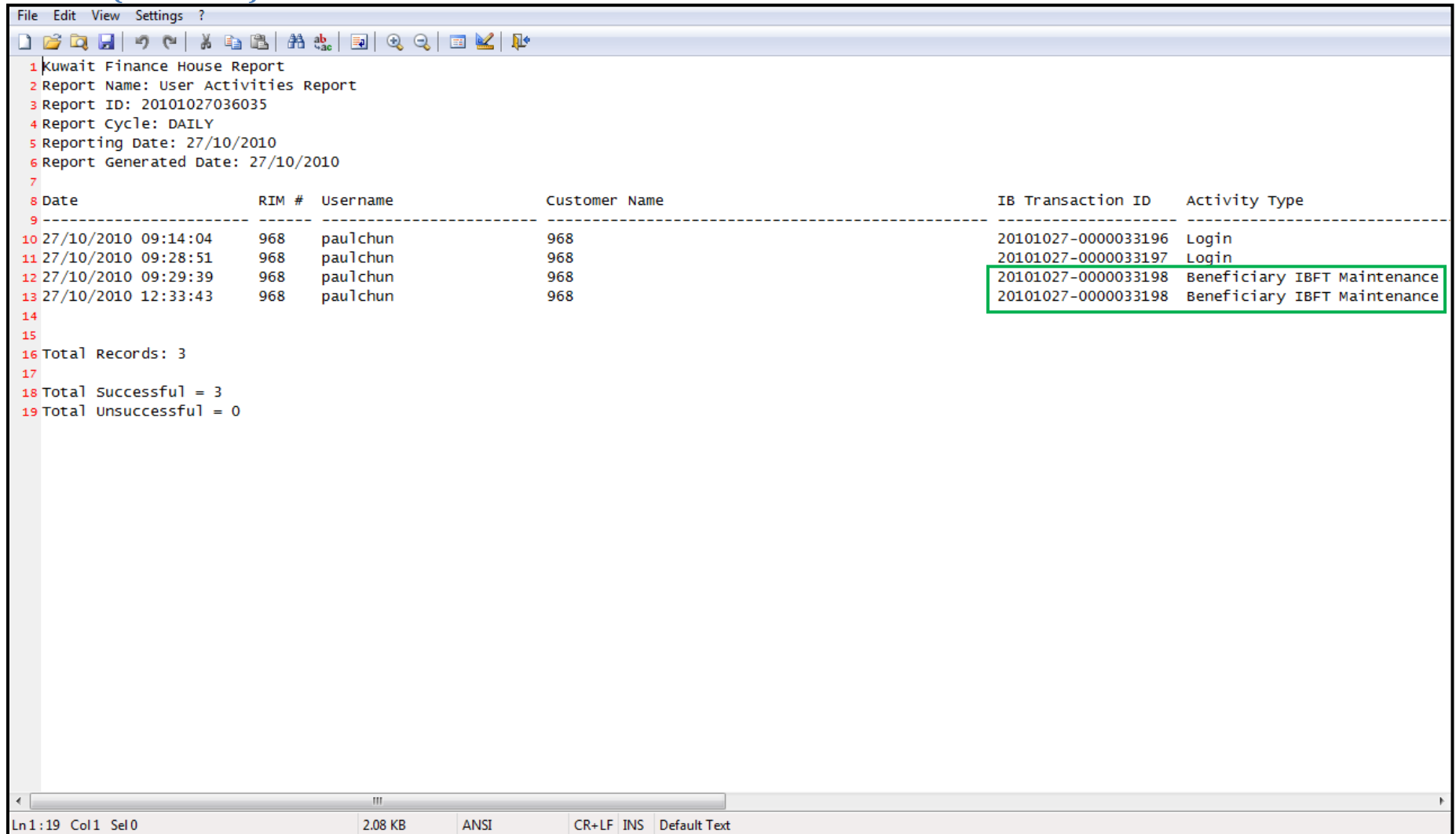
| Date                                                          | RIM # | Username    | Customer Name | IB Transaction ID   | Transaction Type              | From Account | From CY | To Account   | To CY |  |
|---------------------------------------------------------------|-------|-------------|---------------|---------------------|-------------------------------|--------------|---------|--------------|-------|--|
| 26/10/2010 16:43:23                                           | 968   | paulchun    | 968           | 20101026-0000033157 | Own Account Transfer          | 001105005475 | MYR     | 001105005444 | MYR   |  |
| 26/10/2010 16:43:38                                           | 968   | paulchun    | 968           | 20101026-0000033162 | Registered Intrabank Transfer | 001105005475 | MYR     | 011020002086 | MYR   |  |
| 26/10/2010 16:44:56                                           | 968   | paulchun    | 968           | 20101026-0000033164 | Own Account Transfer          | 001105005475 | MYR     | 001105005718 | MYR   |  |
| 26/10/2010 16:56:11                                           | 968   | paulchun    | 968           | 20101026-0000033168 | Own Account Transfer          | 001105005475 | MYR     | 001105005718 | MYR   |  |
| 26/10/2010 17:24:03                                           | 968   | paulchun    | 968           | 20101026-0000033175 | Registered Intrabank Transfer | 001105005475 | MYR     | 011020002086 | MYR   |  |
| 26/10/2010 19:02:40                                           | 968   | paulchun    | 968           | 20101026-0000033182 | Own Account Transfer          | 001105005475 | MYR     | 001105005444 | MYR   |  |
| 26/10/2010 19:13:03                                           | 968   | paulchun    | 968           | 20101026-0000033186 | Own Account Transfer          | 001105005475 | MYR     | 001105005718 | MYR   |  |
| 26/10/2010 19:22:24                                           | 968   | paulchun    | 968           | 20101026-0000033192 | Registered IBFT Transfer      | 001105005444 | MYR     | 001105005475 | MYR   |  |
| Total Records:                                                |       | 24          |               |                     |                               |              |         |              |       |  |
| **** Grand Total Successful/Accepted transfer                 |       | 22          |               |                     |                               |              |         |              |       |  |
| **** Grand Total Unsuccessful transfer                        |       | 2           |               |                     |                               |              |         |              |       |  |
| Below information is only for Successful/Accepted transaction |       |             |               |                     |                               |              |         |              |       |  |
| Grand Total:-                                                 |       | MYR 1271.00 |               |                     |                               |              |         |              |       |  |

\*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 ?
1 Kuwait Finance House Report
2 Report Name: User Activities Report
3 Report ID: 20101027036035
4 Report Cycle: DAILY
5 Reporting Date: 27/10/2010
6 Report Generated Date: 27/10/2010
7
8 Date                RIM #  Username                Customer Name                IB Transaction ID  Activity Type
9 -----
10 27/10/2010 09:14:04    968    paulchun                968                        20101027-0000033196  Login
11 27/10/2010 09:28:51    968    paulchun                968                        20101027-0000033197  Login
12 27/10/2010 09:29:39    968    paulchun                968                        20101027-0000033198  Beneficiary IBFT Maintenance
13 27/10/2010 12:33:43    968    paulchun                968                        20101027-0000033198  Beneficiary IBFT Maintenance
14
15
16 Total Records: 3
17
18 Total Successful = 3
19 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)

| Date                | RIM # | Username | Customer | IB Transaction ID   | Activity Type                | ATM/Cr Status | Remote IP     | Reference | Activity Details                |
|---------------------|-------|----------|----------|---------------------|------------------------------|---------------|---------------|-----------|---------------------------------|
| 26/10/2010 10:55:02 | 968   | paulchun | 968      | 20101026-0000033080 | Request TAC                  | Successful    | 192.168.1.103 | NIL       | Request TAC                     |
| 26/10/2010 13:56:34 | 0     |          | -        | 20101026-0000033109 | Login                        | Unsuccessful  | 192.168.1.107 | NIL       | You have enter wrong usernam    |
| 26/10/2010 15:49:37 | 968   | paulchun | 968      | 20101026-0000033121 | Request TAC                  | Successful    | 192.168.1.110 | NIL       | Request TAC                     |
| 26/10/2010 16:40:05 | 968   | paulchun | 968      | 20101026-0000033153 | Request TAC                  | Successful    | 192.168.1.110 | NIL       | Request TAC                     |
| 26/10/2010 16:42:17 | 968   | paulchun | 968      | 20101026-0000033155 | Login                        | Successful    | 192.168.1.107 | NIL       | Login Security question and ans |
| 26/10/2010 16:43:00 | 968   | paulchun | 968      | 20101026-0000033156 | Login                        | Successful    | 192.168.1.110 | NIL       | Login Security question and ans |
| 26/10/2010 16:43:30 | 968   | paulchun | 968      | 20101026-0000033161 | Beneficiary IBFT Maintenance | Successful    | 192.168.1.110 | NIL       | Add beneficiary account : 00110 |
| 26/10/2010 17:23:53 | 968   | paulchun | 968      | 20101026-0000033174 | Beneficiary IBFT Maintenance | Successful    | 192.168.1.110 | NIL       | Delete beneficiary account : 00 |
| Total Records:      | 8     |          |          |                     |                              |               |               |           |                                 |
| Total Successful    | 8     |          |          |                     |                              |               |               |           |                                 |
| Total Unsuccessful  | 0     |          |          |                     |                              |               |               |           |                                 |

\*IBFT records highlighted in **YELLOW**

Figure 4.9: User Activities Report (CSV file)



### 4.4.1.3 Daily Consolidated Transaction Report

#### Text file (txt format)

1 Kuwait Finance House Report  
 2 Report Name: Consolidated Transaction IB  
 3 Report ID: 20101026035762  
 4 Report Cycle: DAILY  
 5 Reporting Date: 25/10/2010  
 6 Report Generated Date: 26/10/2010  
 7

| 8 Transaction Type             | Num Record | MYR   | AED  | AUD  | BHD  | CHF  | CNY  | DKK  | EUR  | GBP  | HKD  |
|--------------------------------|------------|-------|------|------|------|------|------|------|------|------|------|
| 9                              |            |       |      |      |      |      |      |      |      |      |      |
| 10 IB Registration             | 0          |       |      |      |      |      |      |      |      |      |      |
| 11 Cheque Book Request         | 0          |       |      |      |      |      |      |      |      |      |      |
| 12 Stop Cheque                 | 0          |       |      |      |      |      |      |      |      |      |      |
| 13 Statement Request           | 0          |       |      |      |      |      |      |      |      |      |      |
| 14 Block ATM                   | 0          |       |      |      |      |      |      |      |      |      |      |
| 15 New Account Application     | 0          |       |      |      |      |      |      |      |      |      |      |
| 16 Financing Application       | 0          |       |      |      |      |      |      |      |      |      |      |
| 17 TCD Placement               | 0          |       | 0.00 |      |      |      |      |      |      |      |      |
| 18 TCD Upliftment              | 0          |       | 0.00 |      |      |      |      |      |      |      |      |
| 19 Mobile Reload               | 0          |       | 0.00 |      |      |      |      |      |      |      |      |
| 20 TAC                         | 0          |       |      |      |      |      |      |      |      |      |      |
| 21 SMS                         | 0          |       | 0.00 |      |      |      |      |      |      |      |      |
| 22 Bill Payment                | 0          |       | 0.00 |      |      |      |      |      |      |      |      |
| 23 Bill Payment (SI)           | 0          |       | 0.00 |      |      |      |      |      |      |      |      |
| 24 Own Account Transfer        | 10         | 10.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 25 Own Account Transfer (SI)   | 0          |       | 0.00 |      |      |      |      |      |      |      |      |
| 26 Intrabank Transfer          | 0          |       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 27 Intrabank Transfer (SI)     | 0          |       | 0.00 |      |      |      |      |      |      |      |      |
| 28 FTT Transfer                | 0          |       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 29 FTT Transfer (SI)           | 0          |       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 30 Interbank Transfer          | 0          |       | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 31 Interbank Transfer (SI)     | 0          |       | 0.00 |      |      |      |      |      |      |      |      |
| 32 IBFT Transfer               | 4          | 4.00  | 0.00 | 3.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 33 Banker's Cheque Application | 0          |       |      |      |      |      |      |      |      |      |      |
| 34 Demand Draft Application    | 0          |       |      |      |      |      |      |      |      |      |      |
| 35                             |            |       |      |      |      |      |      |      |      |      |      |
| 36 Grand Total                 | 10         | 14.00 | 0.00 | 3.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 37                             |            |       |      |      |      |      |      |      |      |      |      |

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)

The screenshot shows an Excel spreadsheet with the following data:

| Transaction Type            | Num Record | MYR            | AED         | AUD         | BHD         | CHF         | CNY         | DKK         | EUR         | GBP         | HKD         | JPY         | KWD         | NOK         | NZD         | SAR         | SGD         | THB         | TWD         | USD         | ZAR         |             |
|-----------------------------|------------|----------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 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        | 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        | 0.00        |
| Own Account Transfer (SI)   | 0          | 0.00           |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |
| 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        | 0.00        |
| 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        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| 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        | 0.00        |
| 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        | 0.00        |
| Interbank Transfer (SI)     | 0          | 0.00           |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |
| <b>IBFT Transfer</b>        | <b>2</b>   | <b>2.00</b>    | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> |
| Banker's Cheque Application | 0          |                |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |
| Demand Draft Application    | 0          |                |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |
| <b>Grand Total</b>          | <b>25</b>  | <b>1773.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> |

\*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 ?

1 Kuwait Finance House Report  
 2 Report Name: Consolidated Transaction IB  
 3 Report ID: 20101026035750  
 4 Report Cycle: MONTHLY  
 5 Reporting Date: 9/2010  
 6 Report Generated Date: 26/10/2010  
 7

| 8 Transaction Type             | Num Record | MYR     | AED  | AUD    | BHD  | CHF  | CNY  | DKK  | EUR  | GBP  | HKD  |
|--------------------------------|------------|---------|------|--------|------|------|------|------|------|------|------|
| 9                              |            |         |      |        |      |      |      |      |      |      |      |
| 10 IB Registration             | 0          |         |      |        |      |      |      |      |      |      |      |
| 11 Cheque Book Request         | 0          |         |      |        |      |      |      |      |      |      |      |
| 12 Stop Cheque                 | 0          |         |      |        |      |      |      |      |      |      |      |
| 13 Statement Request           | 0          |         |      |        |      |      |      |      |      |      |      |
| 14 Block ATM                   | 0          |         |      |        |      |      |      |      |      |      |      |
| 15 New Account Application     | 0          |         |      |        |      |      |      |      |      |      |      |
| 16 Financing Application       | 0          |         |      |        |      |      |      |      |      |      |      |
| 17 TCD Placement               | 0          |         | 0.00 |        |      |      |      |      |      |      |      |
| 18 TCD Upliftment              | 0          |         | 0.00 |        |      |      |      |      |      |      |      |
| 19 Mobile Reload               | 0          |         | 0.00 |        |      |      |      |      |      |      |      |
| 20 TAC                         | 0          |         |      |        |      |      |      |      |      |      |      |
| 21 SMS                         | 0          |         | 0.00 |        |      |      |      |      |      |      |      |
| 22 Bill Payment                | 0          |         | 0.00 |        |      |      |      |      |      |      |      |
| 23 Bill Payment (SI)           | 0          |         | 0.00 |        |      |      |      |      |      |      |      |
| 24 Own Account Transfer        | 0          | 0.00    | 0.00 | 0.00   | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 25 Own Account Transfer (SI)   | 0          | 0.00    |      |        |      |      |      |      |      |      |      |
| 26 Intrabank Transfer          | 0          | 0.00    | 0.00 | 0.00   | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 27 Intrabank Transfer (SI)     | 0          | 0.00    |      |        |      |      |      |      |      |      |      |
| 28 FTT Transfer                | 0          | 0.00    | 0.00 | 0.00   | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 29 FTT Transfer (SI)           | 0          | 0.00    | 0.00 | 0.00   | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 30 Interbank Transfer          | 0          | 0.00    | 0.00 | 0.00   | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 31 Interbank Transfer (SI)     | 0          | 0.00    |      |        |      |      |      |      |      |      |      |
| 32 IBFT Transfer               | 12         | 0.00    | 0.00 | 102.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 33 Banker's Cheque Application | 26         |         |      |        |      |      |      |      |      |      |      |
| 34 Demand Draft Application    | 12         |         |      |        |      |      |      |      |      |      |      |
| 35                             |            |         |      |        |      |      |      |      |      |      |      |
| 36 Grand Total                 | 38         | 3059.00 | 0.00 | 102.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 37                             |            |         |      |        |      |      |      |      |      |      |      |

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)

The screenshot shows an Excel spreadsheet with the following data:

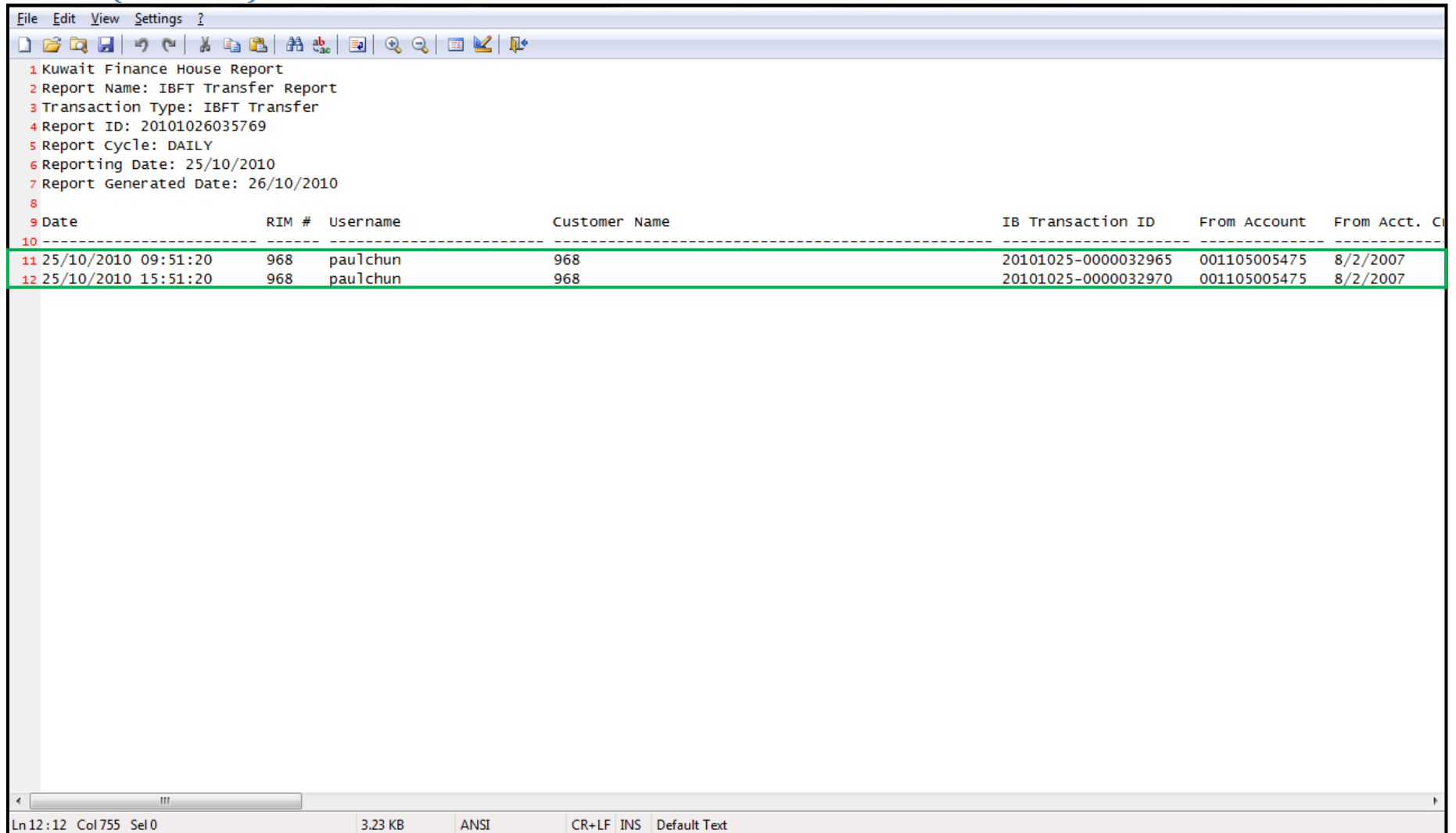
| Transaction Type            | Num Record | MYR            | AED         | AUD         | BHD         | CHF         | CNY         | DKK         | EUR         | GBP         | HKD         | JPY         | KWD         | NOK         | NZD         | SAR         | SGD         | THB         | TWD         | USD         | ZAR         |             |
|-----------------------------|------------|----------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| IB Registration             | 1          |                |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |
| Cheque Book Request         | 0          |                |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |
| Stop Cheque                 | 3          |                |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |
| Statement Request           | 50         |                |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |
| Block ATM                   | 0          |                |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |
| New Account Application     | 4          |                |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |
| Financing Application       | 0          |                |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |
| TCD Placement               | 0          | 0.00           |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |
| TCD Upliftment              | 0          | 0.00           |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |
| Mobile Reload               | 100        | 0.00           |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |
| TAC                         | 0          |                |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |
| SMS                         | 52         | 0.00           |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |
| Bill Payment                | 0          | 0.00           |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |
| Bill Payment (SI)           | 0          | 0.00           |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |
| 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        | 0.00        |
| Own Account Transfer (SI)   | 0          | 0.00           |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |
| 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        | 0.00        |
| 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        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |
| 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        | 0.00        |
| 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        | 0.00        |
| Interbank Transfer (SI)     | 0          | 0.00           |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |
| <b>IBFT Transfer</b>        | <b>2</b>   | <b>2.00</b>    | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> |
| Banker's Cheque Application | 0          |                |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |
| Demand Draft Application    | 0          |                |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |             |
| <b>Grand Total</b>          | <b>235</b> | <b>1773.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> | <b>0.00</b> |

\*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)



File Edit View Settings ?

1 Kuwait Finance House Report  
2 Report Name: IBFT Transfer Report  
3 Transaction Type: IBFT Transfer  
4 Report ID: 20101026035769  
5 Report Cycle: DAILY  
6 Reporting Date: 25/10/2010  
7 Report Generated Date: 26/10/2010  
8

| 9 Date                 | RIM # | Username | Customer Name | IB Transaction ID   | From Account | From Acct. C |
|------------------------|-------|----------|---------------|---------------------|--------------|--------------|
| 11 25/10/2010 09:51:20 | 968   | paulchun | 968           | 20101025-0000032965 | 001105005475 | 8/2/2007     |
| 12 25/10/2010 15:51:20 | 968   | paulchun | 968           | 20101025-0000032970 | 001105005475 | 8/2/2007     |

Ln 12:12 Col 755 Sel 0 3.23 KB ANSI CR+LF INS Default Text

*\*IBFT records highlighted in GREEN*

Figure 4.14: IBFT Transfer Report (text file)

## Excel file (CSV format)

| IB Transaction ID                                             | Date                | RIM # | Username | Customer Name | From Account | Beneficiary Account # | From CY | To CY | From Acct. | Cr. Date | Am  |
|---------------------------------------------------------------|---------------------|-------|----------|---------------|--------------|-----------------------|---------|-------|------------|----------|-----|
| 20101027-0000034567                                           | 26/10/2010 18:08:02 | 968   | paulchun | 968           | 001105005475 | 34444444444           | MYR     | MYR   | NIL        |          | 1.0 |
| 20101027-0000031699                                           | 26/10/2010 18:08:02 | 968   | paulchun | 968           | 001105005475 | 123123123123          | MYR     | MYR   | NIL        |          | 1.0 |
| Total Records:                                                |                     | 2     |          |               |              |                       |         |       |            |          |     |
| Total Successful/Accepted Transfer:                           |                     | 0     |          |               |              |                       |         |       |            |          |     |
| Total Unsuccessful Transfer:                                  |                     | 2     |          |               |              |                       |         |       |            |          |     |
| Below information is only for Successful/Accepted transaction |                     |       |          |               |              |                       |         |       |            |          |     |
| Currency Total:-                                              |                     |       |          |               |              |                       |         |       |            |          |     |

\*IBFT records highlighted in **YELLOW**

Figure 4.15: IBFT Transfer Report (CSV file)