

**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

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# 1 Introduction

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

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

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

There are two (2) IBFT integration functions available:

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

## 1.1 Objective

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

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

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

## 1.2 Solution Overview

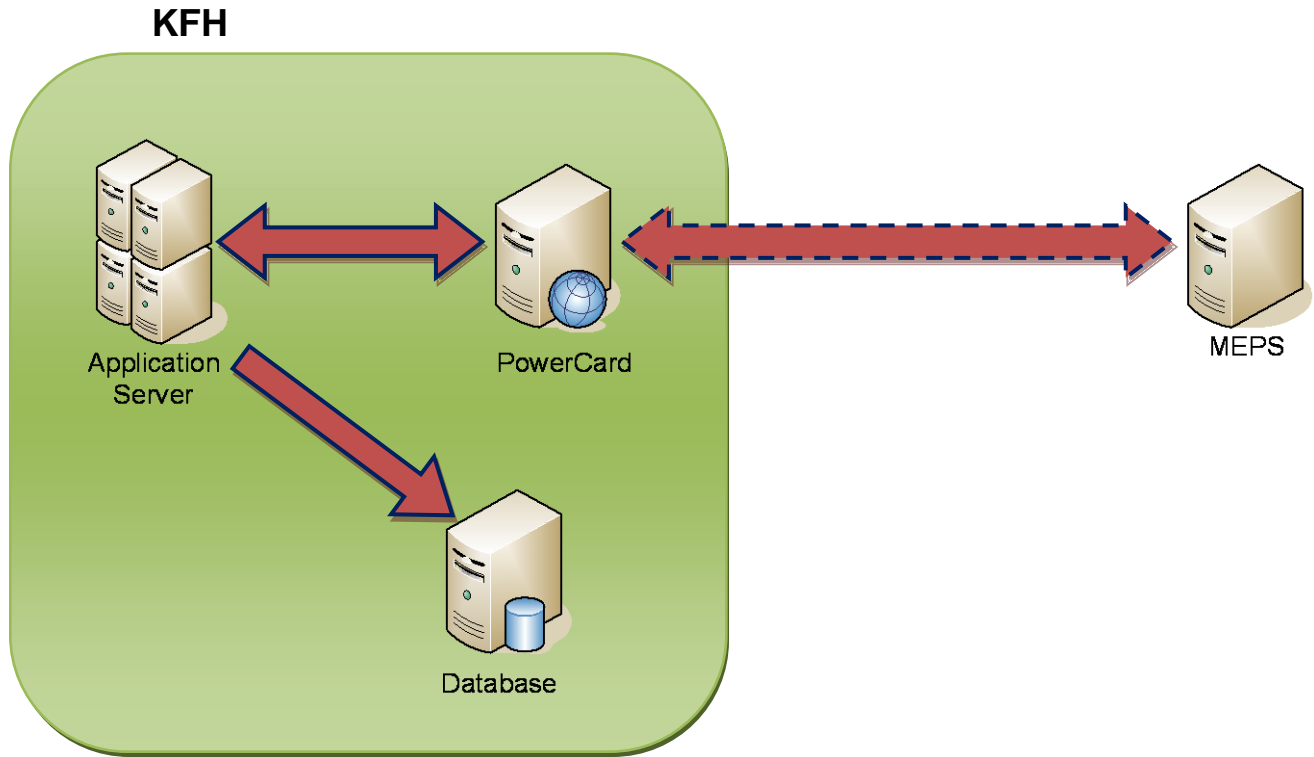


Figure 1.1: IBFT Process Flow

Figure 1.1 illustrates the components in IBFT.

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

Table 1.1: Components of IBFT

### 1.3 Process flow

Describe the process flow of IBFT Transfer.

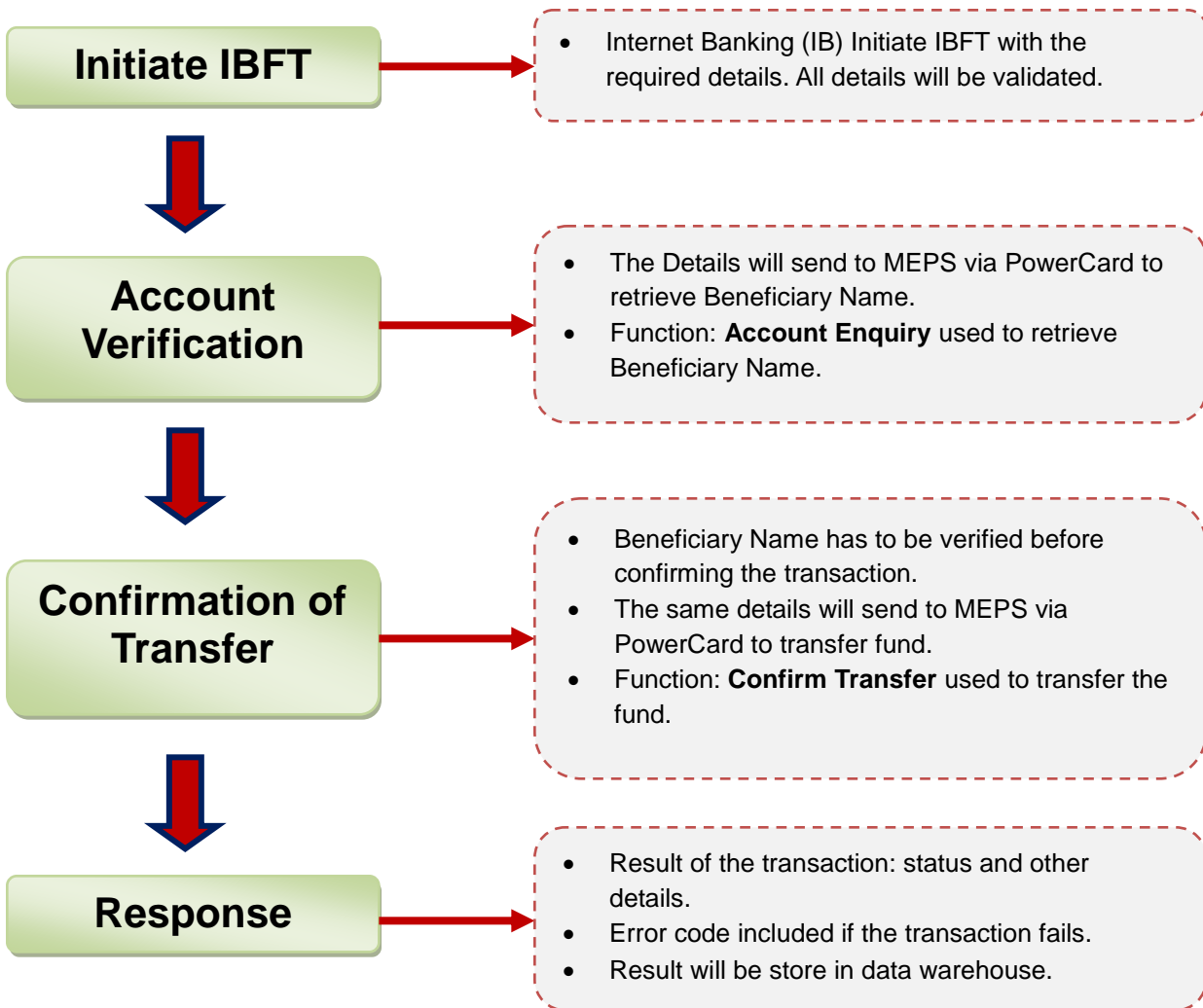


Figure 1.2: IBFT Process Flow

## 1.4 Scope of Deliverables

	Modules	Description
<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 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.

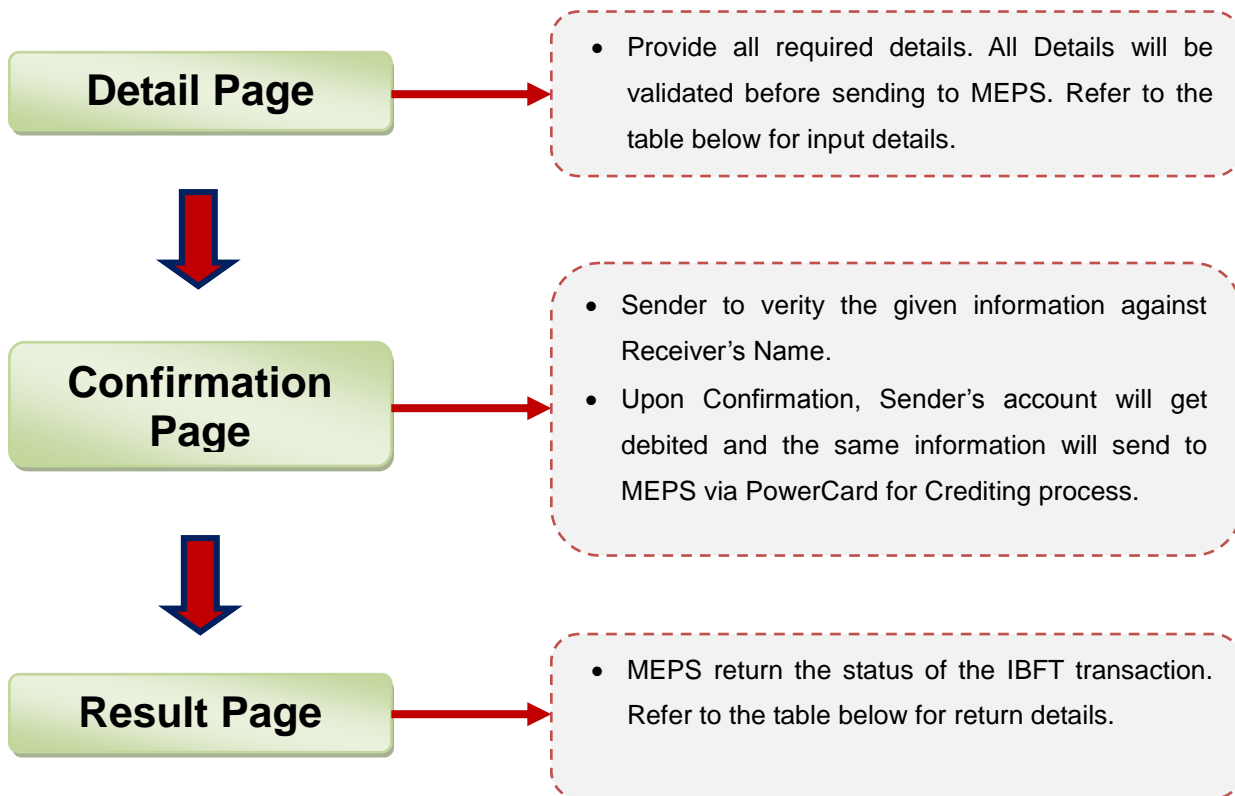


Figure 2.1: Open IBFT Transfer Process Flow

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.

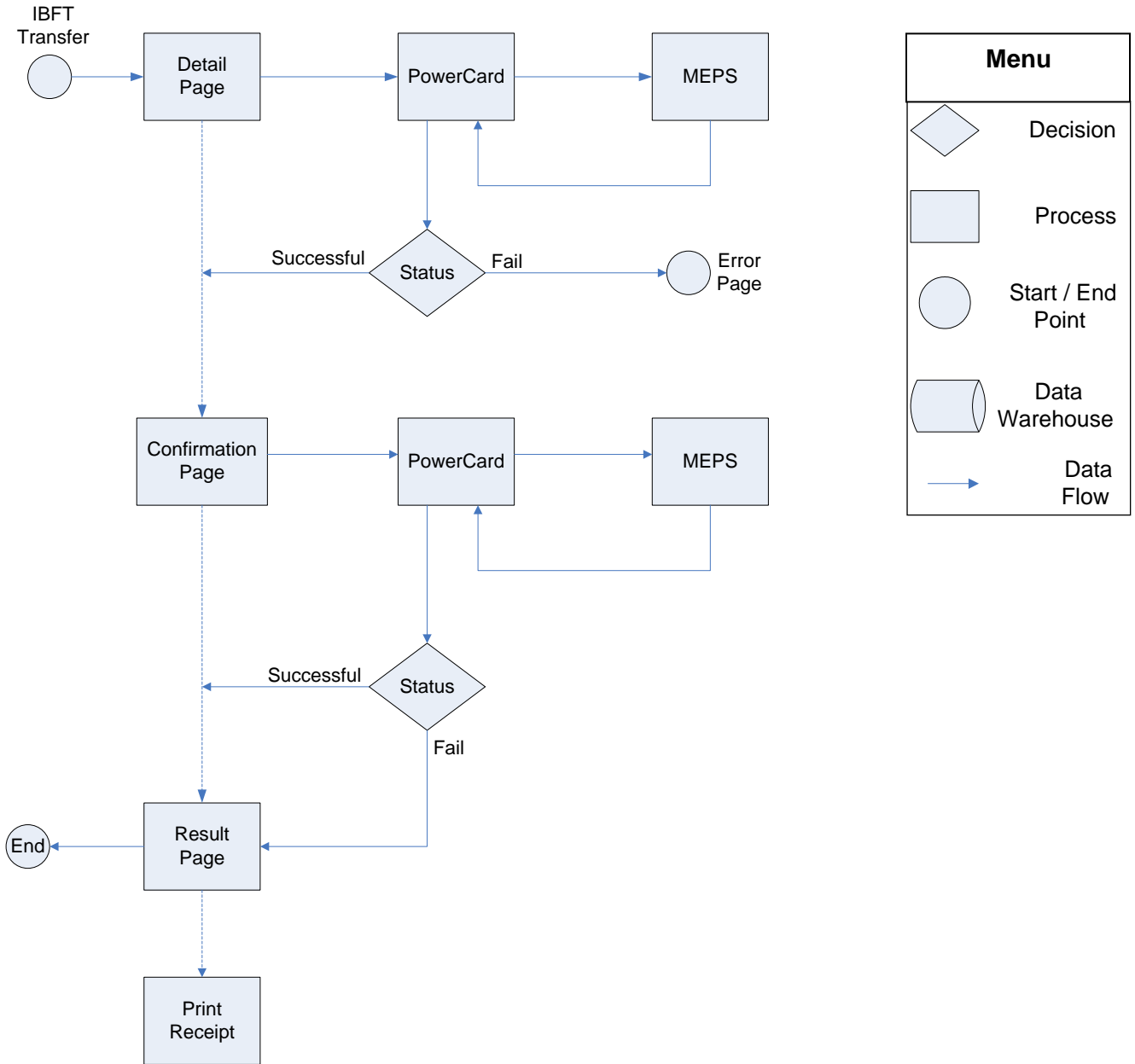


Figure 2.2: Open IBFT Transfer Page Flow

## 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.

Thursday, 4 November 2010 18:36:17 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 Account Maintenance

Foreign Telegraphic Transfer (FTT)

▶ Open Ftt

▶ Registered Ftt

▶ Beneficiary FTT Account Maintenance

Others

▶ Transfer Limit

Bill Payment

Investment Account

Utility Services

Profile Maintenance

Standing Instructions

Secure Mailbox

Remittance Application

### Open IBFT Transfer

Enter transaction details

Notes

IBFTOPEN 1

Step 1/3

From account\*:

Amount\*:

Remarks:  E.g. Invoice No., Voucher No (Max 20 Characters)

---

Beneficiary bank\*:

Beneficiary account number\*:

Transaction reference number\*:  (Max 20 Characters)

Email:

Send SMS to beneficiary?:  No  Yes

Local    
(Example : 012-2348899)

International   
(Example : 431289333)

Note : Each Beneficiary SMS alert cost RM0.22

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.

The screenshot shows the 'Open IBFT Transfer' confirmation page on the Kuwait Finance House website. The page is titled 'Open IBFT Transfer' and includes a sub-header 'Confirm the details or go back to make changes'. The main content area displays transfer details for a transaction of RM250.00 from account 001105005475 to EON BANK BERHAD. The beneficiary name is AH KOW @ YAP AH KOW. The page also features a TAC (Transaction Authentication Code) input field and 'Back' and 'Confirm' buttons. The left sidebar contains navigation links for various services like Funds Transfer, IBFT Transfer, and Foreign Telegraphic Transfer.

Thursday, 4 November 2010 18:37:36 [Log Out](#) | You are currently in a secured site.

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

Home  
Account Enquiry

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

**Notes**  
IBFTOPEN 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:	AH KOW @ YAP AH KOW
Transaction reference number:	1234567890
Email:	abc@yahoo.com
Beneficiary Mobile No:	60122348899

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

[Back](#) [Confirm](#)

**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 Account Maintenance
- Foreign Telegraphic Transfer (FTT)
  - Open Ftt
  - Registered Ftt
  - Beneficiary FTT Account Maintenance
- Others
  - Transfer Limit

Bill Payment  
Investment Account  
Utility Services  
Profile Maintenance  
Standing Instructions  
Secure Mailbox  
Remittance Application

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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.

The screenshot shows the 'Open IBFT Transfer' result page. The page header includes the date and time (Thursday, 4 November 2010 19:01:58), a 'Log Out' button, and a security notice: 'You are currently in a secured site.' The Kuwait Finance House logo and 'Consumer Banking' are also visible.

The left sidebar contains a navigation menu with categories: Home, Account Enquiry, Funds Transfer (expanded), Own Account Transfer, 3rd Party Account Transfer, Interbank Account Transfer, IBFT Transfer (expanded), Foreign Telegraphic Transfer (FTT), and Others. The 'Open IBFT Transfer' option is highlighted.

The main content area is titled 'Open IBFT Transfer' and includes a 'View transaction results' link. A 'Notes' section shows 'IBFTOPEN 3'. A 'Step 3/3' indicator is present. The transaction details are as follows:

From account:	001105005475 KFH CURRENT ACCOUNT - i (NON-P)
New balance:	RM288,708,995,446.12
Amount:	RM250.00
Remarks:	Fund Transfer
Beneficiary bank:	EDN BANK BERHAD
Beneficiary account number:	2028201004318
Beneficiary holder name:	AH KOW @ YAP AH KOW
Transaction reference number:	1234567890
Email:	abc@yahoo.com
Beneficiary Mobile No:	60122348899
Beneficiary SMS Status:	Successful
Status:	Successful
IB Reference No:	0000034378
Reference No:	141010000423
Transaction date:	04 Nov 2010
Transaction time:	18:58:46

At the bottom of the transaction details, there are two buttons: 'Make another transfer' and 'Print receipt'.

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Figure 2.5: Open IBFT Transfer Result Screen

## Receipt of the IBFT Transaction

- Receipt can be printed once the transaction completed.

### Open IBFT Transfer Receipt

Thursday, 18 November 2010, 19:00:35

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

Beneficiary holder name:	AH KOW @ YAP AH KOW
Status:	Successful
Amount:	RM250.00
Remarks:	Fund Transfer
Beneficiary bank:	EON BANK BERHAD
Beneficiary account number:	2028201004318
Transaction reference number:	1234567890
Email:	abc@yahoo.com
IB Reference No:	0000034378
Reference No:	141010000423
Transaction date:	04 Nov 2010
Transaction time:	18:58:46

[Close](#) [Print](#)

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

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Figure 2.6: Open IBFT Transfer Receipt

## 2.1.2 Registered IBFT Transfer

### 2.1.2.1 Process flow

Registered IBFT Transfer contains three (3) steps:

**Step1:** Details page,

**Step2:** Confirmation page

**Step3:** Result page.

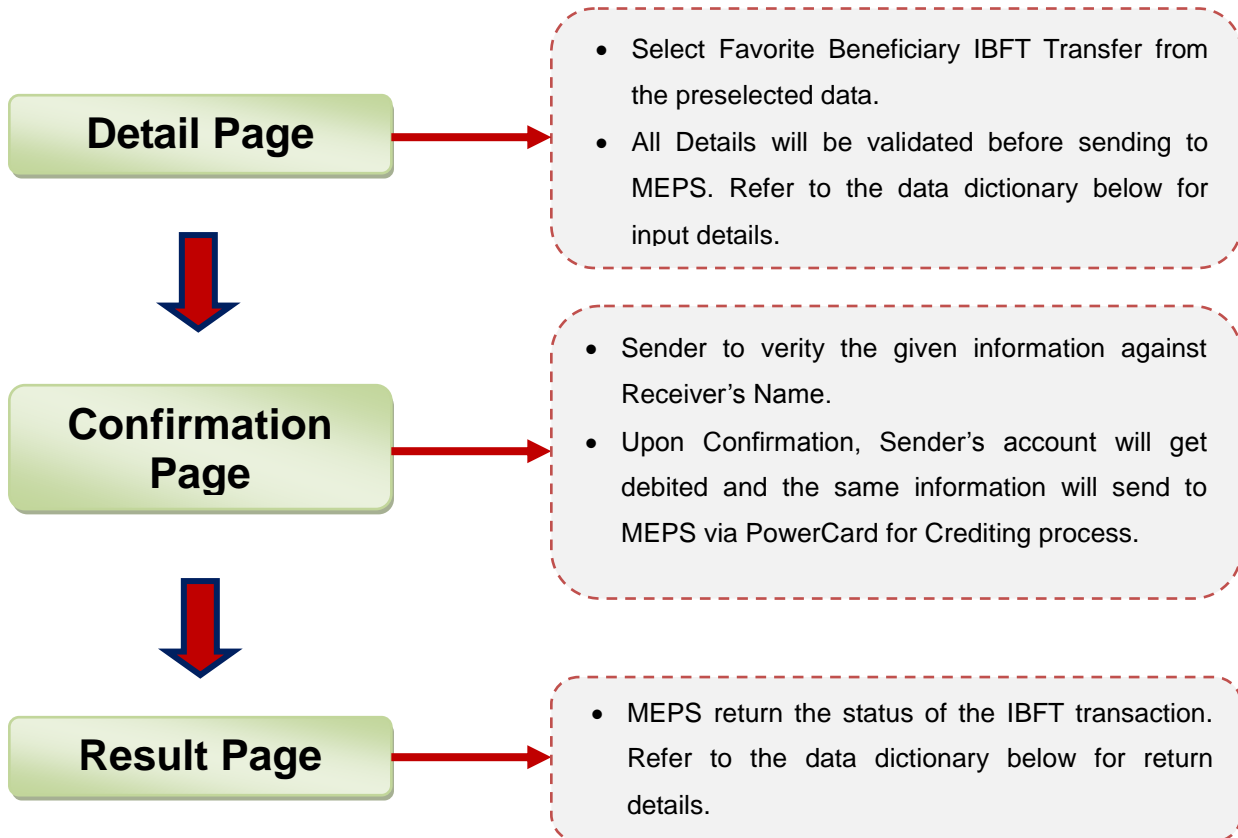


Figure 2.7: Registered IBFT Transfer Process Flow



Input Details:

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

**Table 2.3: Input details of Registered IBFT Transfer**

Return Details:

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

**Table 2.4: Return details of Registered IBFT Transfer**

## 2.1.2.2 Page Flow

Below is the process flow of Registered IBFT Transfer.

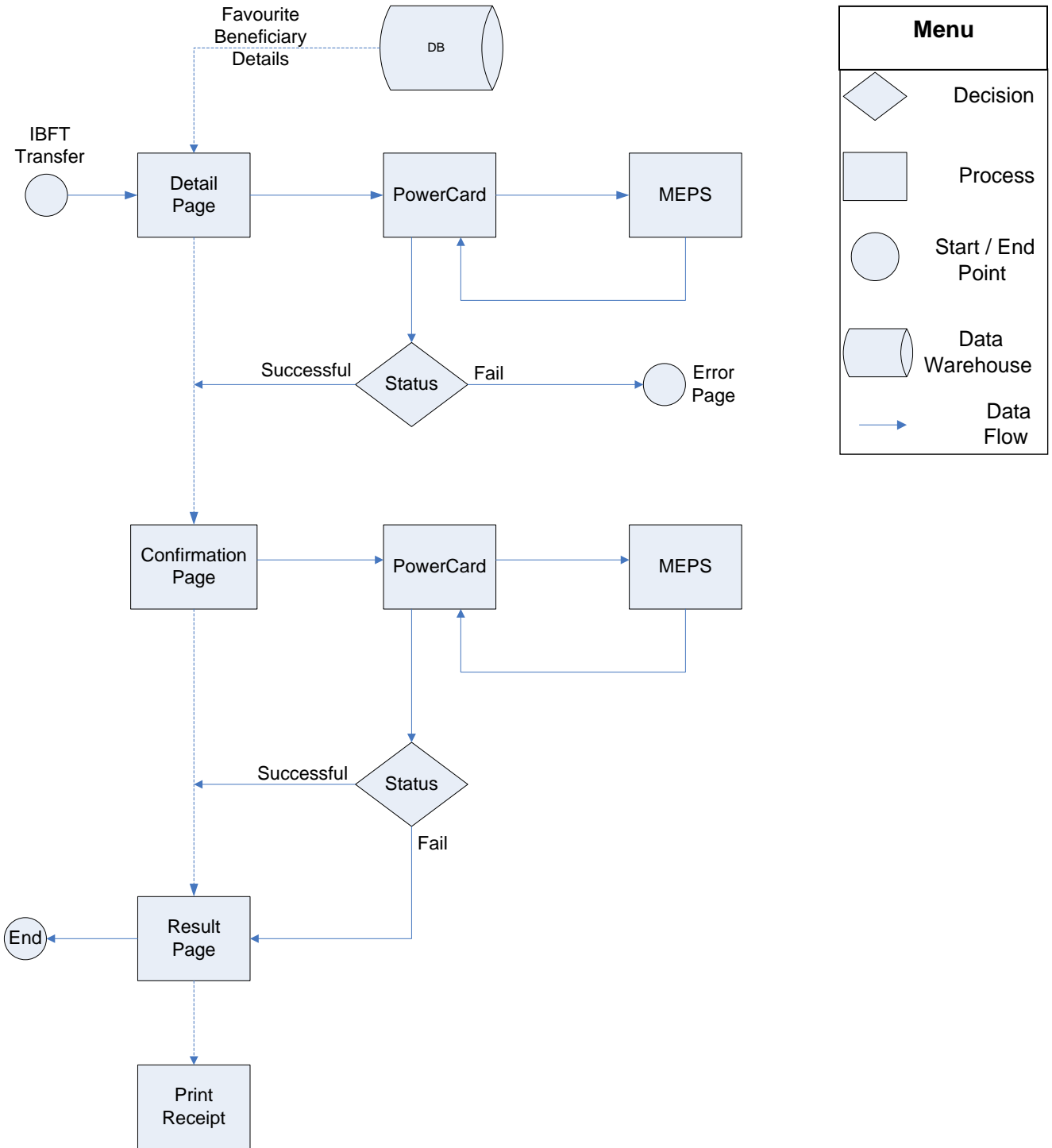


Figure 2.8: Registered IBFT Transfer Page Flow

## 2.1.2.3 Screen flow

### Step1: 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.

Monday, 15 November 2010 12:07:38 Log Out You are currently in a secured site.

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

### Registered IBFT Transfer

Enter transaction details

Notes  
IBFTFAV 1

Step 1/3

From account\*: 001105005444 KFH CURRENT ACCOUNT - i (NON-P (RM4,137.08)

Amount\*: 200

Remarks: Fund Transfer E.g. Invoice No., Voucher No (Max 20 Characters)

Account number\*: 20282010 John Doe

Transaction reference number\*: 2028201004318 (Max 20 Characters)

Email: abc@yahoo.com

Send SMS to beneficiary?:  No  Yes

Local 012 2348899 (Example : 012-2348899)

International (Example : 431289333)

Note : Each Beneficiary SMS alert cost RM0.23

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

Clear Next

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Figure 2.9: Registered IBFT Transfer Detail Screen

## Step2: Confirmation page

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

The screenshot shows the 'Registered IBFT Transfer' confirmation page. The page header includes the Kuwait Finance House logo and 'Consumer Banking'. The main content area displays the transfer details in a light green box, including the source account, amount (RM200.00), beneficiary bank (EON BANK BERHAD), and beneficiary name (AH KOW @ YAP AH KOW). A 'Notes' section above the details shows 'IBFTFAV 2'. At the bottom of the details box, there is a TAC (Transaction Authentication Code) input field with a 'Request TAC' button and a 'What's TAC?' link. 'Back' and 'Confirm' buttons are located at the bottom right of the details box. The left sidebar contains a navigation menu with categories like 'Funds Transfer', 'IBFT Transfer', and 'Others'. The footer contains the website's copyright information and a note about browser compatibility.

Monday, 15 November 2010 12:09:26 [Log Out](#) You are currently in a secured site.

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

### Registered IBFT Transfer

Confirm the details or go back to make changes

Notes  
IBFTFAV 2

Step 2/3

From account: 001105005444 KFH CURRENT ACCOUNT - I (NON-P)  
Amount: RM200.00  
Remarks: Fund Transfer

Beneficiary bank: EON BANK BERHAD  
Account number: 20282010  
Beneficiary holder name: AH KOW @ YAP AH KOW  
Transaction reference number: 2028201004318  
Email: abc@yahoo.com  
Beneficiary Mobile No: 60122348899

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

[Back](#) [Confirm](#)

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Figure 2.10: Registered IBFT Transfer Confirmation Screen

### Step3: Result page

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

The screenshot shows the 'Registered IBFT Transfer' result page. The page header includes the date and time 'Monday, 15 November 2010 12:13:08', a 'Log Out' button, and a security notice 'You are currently in a secured site.' The Kuwait Finance House logo and 'Consumer Banking' text are also visible.

The left sidebar contains a navigation menu with categories: Home, Account Enquiry, Funds Transfer (with sub-items for Own Account Transfer, 3rd Party Account Transfer, and Interbank Account Transfer), IBFT Transfer (with sub-items for Registered IBFT Transfer, Open IBFT Transfer, and Beneficiary IBFT Account Maintenance), Foreign Telegraphic Transfer (FTT), and Others. Other menu items include Bill Payment, Investment Account, Utility Services, Profile Maintenance, Standing Instructions, Secure Mailbox, and Remittance Application.

The main content area is titled 'Registered IBFT Transfer' and includes a 'View transaction results' link. A 'Notes' section shows 'IBFTFAV 3'. A 'Step 3/3' indicator is present. The transaction details are as follows:

From account:	001105005444 KFH CURRENT ACCOUNT - i (NON-P)
New balance:	RM4,137.08
Amount:	RM200.00
Remarks:	Fund Transfer
Beneficiary bank:	EON BANK BERHAD
Account number:	20282010
Beneficiary holder name:	AH KOW @ YAP AH KOW
Transaction reference number:	2028201004318
Email:	abc@yahoo.com
Beneficiary Mobile No:	60122348899
Beneficiary SMS Status:	Unsuccessful
Status:	Successful
IB Reference No:	0000034714
Reference No:	141010000423
Transaction date:	15 Nov 2010
Transaction time:	12:09:57

At the bottom of the transaction details, there are two buttons: 'Make another transfer' and 'Print receipt'.

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Figure 2.11: Registered IBFT Transfer Result Screen

## Receipt of the IBFT Transaction

- Receipt can be printed once the transaction completed.

### Registered IBFT Transfer Receipt

Thursday, 18 November 2010, 19:05:13

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

Beneficiary holder name:	AH KOW @ YAP AH KOW
Status:	Successful
Amount:	RM200.00
Remarks:	Fund Transfer
Beneficiary bank:	EON BANK BERHAD
Account number:	20282010
Transaction reference number:	2028201004318
Email:	abc@yahoo.com
IB Reference No:	0000034714
Reference No:	141010000423
Transaction date:	15 Nov 2010
Transaction time:	12:09:57

[Close](#) [Print](#)

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

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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

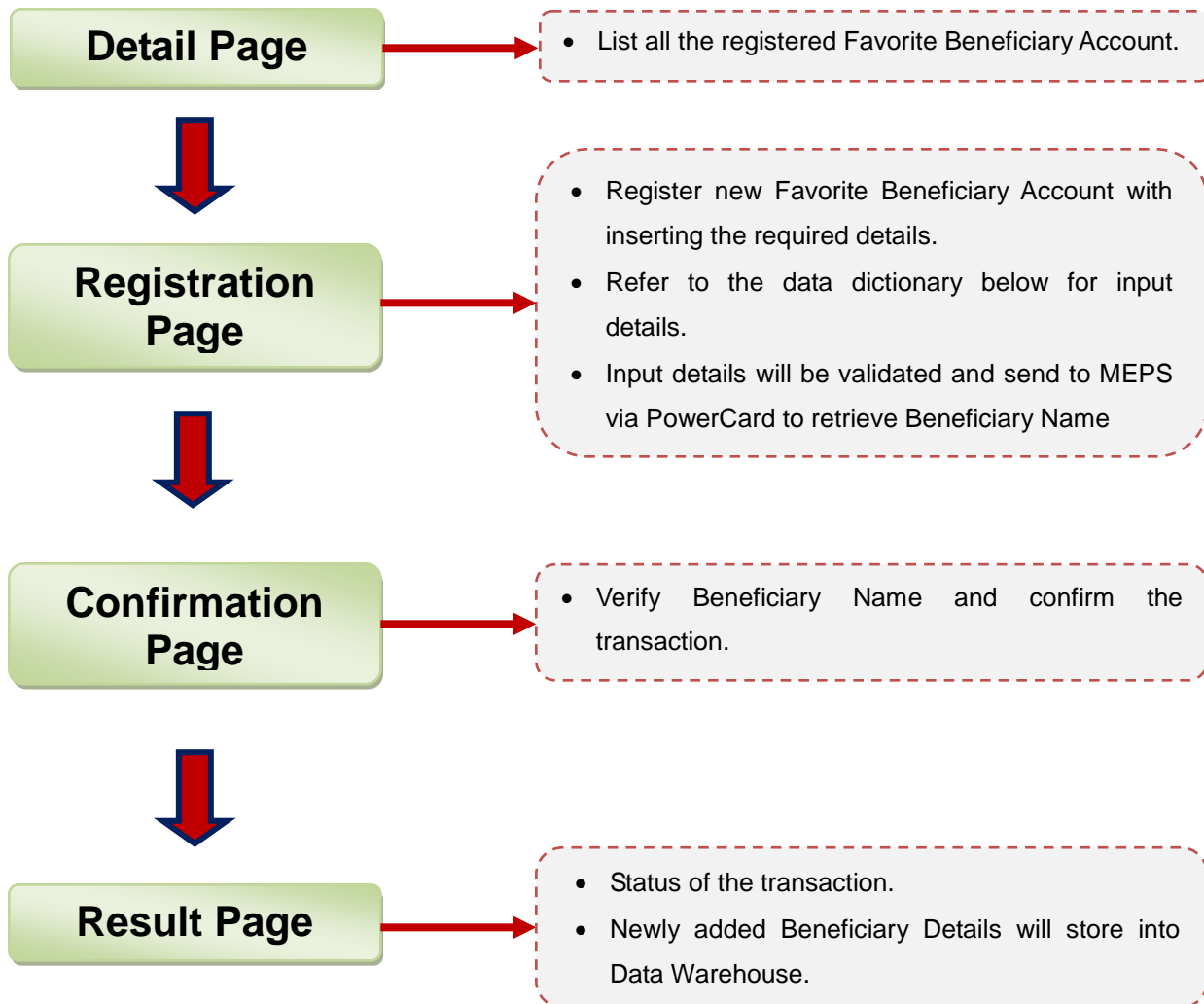


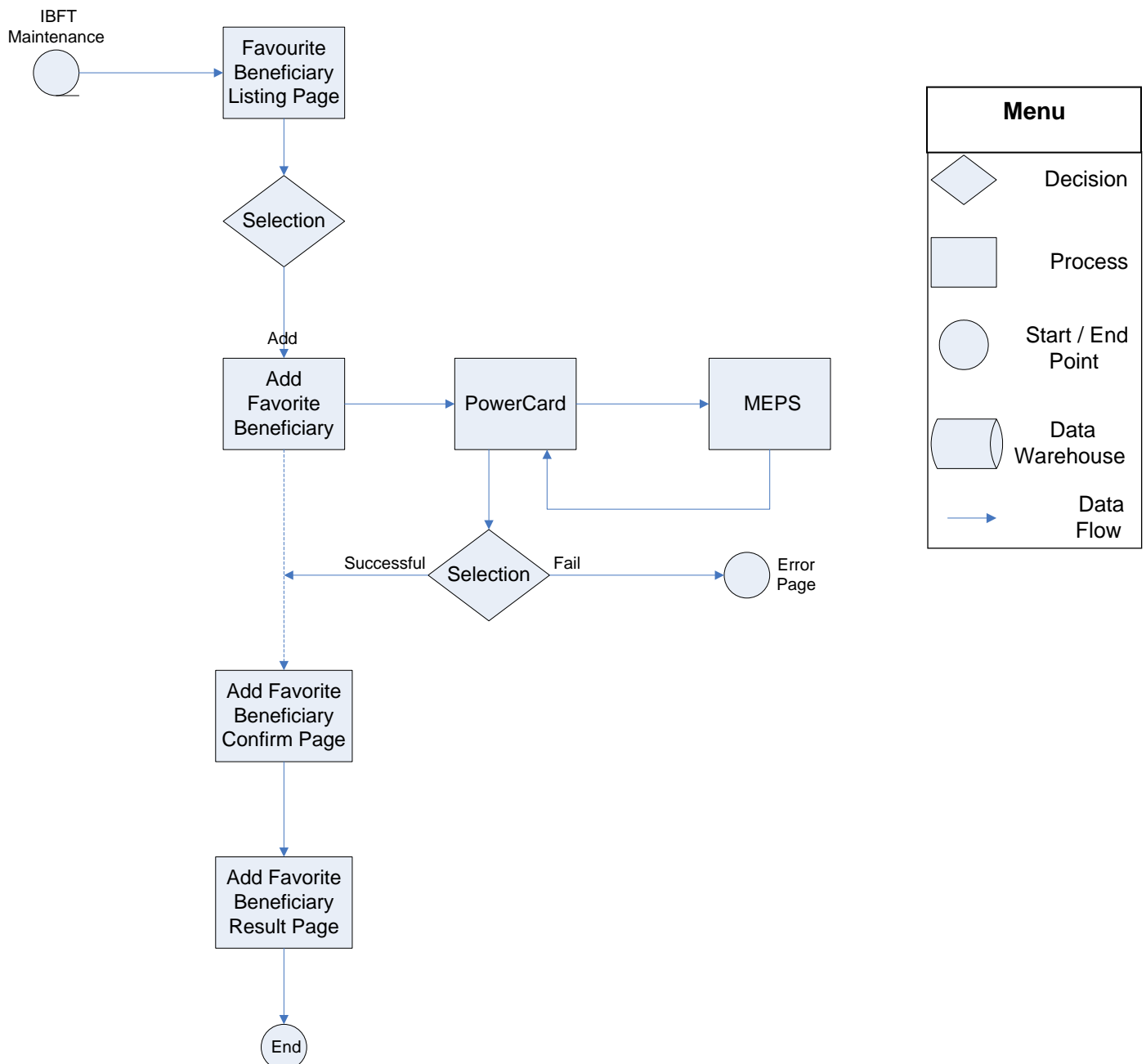
Figure 2.13: Register Beneficiary Account Process Flow

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.

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Home  
Account Enquiry  
Funds Transfer  
Own Account Transfer  
3rd Party Account Transfer  
Interbank Account Transfer  
IBFT Transfer  
Foreign Telegraphic Transfer (FTT)  
Others  
Bill Payment  
Investment Account  
Utility Services  
Profile Maintenance  
Standing Instructions  
Secure Mailbox  
Remittance Application

### Beneficiary IBFT Account Maintenance

Register or unregister IBFT beneficiary account

Notes  
IBFTDEL 1

<input type="checkbox"/>	Account number	Beneficiary bank	Beneficiary holder name (Beneficiary nickname)	Beneficiary email
<input type="checkbox"/>	01102002086	AFFIN BANK BERHAD	AH KOW @ YAP AH KOW (donald dude)	donalddude@yahoo.com
<input type="checkbox"/>	111111111111111	AFFIN BANK BERHAD	AH KOW @ YAP AH KOW (William Lee)	-
<input type="checkbox"/>	20282010	EON BANK BERHAD	AH KOW @ YAP AH KOW (John Doe)	abc@yahoo.com
<input type="checkbox"/>	23423432432424	AFFIN BANK BERHAD	BENE NAME (sdfs234!@#5%)	john@host.net

[Delete](#) [Add](#)

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Figure 2.15: Registered Beneficiary Account List Screen

## Step 1: Registration page

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

Monday, 15 November 2010 12:04:36 [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  
Foreign Telegraphic Transfer (FTT)  
Others  
Bill Payment  
Investment Account  
Utility Services  
Profile Maintenance  
Standing Instructions  
Secure Mailbox  
Remittance Application

### Beneficiary IBFT Account Maintenance

**Register IBFT beneficiary account**

Notes  
IBFTADD 1

Step 1/3

Account number:

Beneficiary bank:

Beneficiary nickname:

Beneficiary email:

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

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Figure 2.16: Register Beneficiary Account Registration Screen

## Step 2: Confirmation page

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

Monday, 15 November 2010 12:05:46 [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
  - 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 Account Maintenance**
- Foreign Telegraphic Transfer (FTT)
  - Open Ftt
  - Registered Ftt
  - Beneficiary FTT Account Maintenance
- Others
  - Transfer Limit

Bill Payment  
Investment Account  
Utility Services  
Profile Maintenance  
Standing Instructions  
Secure Mailbox  
Remittance Application

### Beneficiary IBFT Account Maintenance

**Register IBFT beneficiary account**

Notes  
IBFTADD 2

TAC expired.

Step 2/3

Account number:	20282010
Beneficiary bank:	EON BANK BERHAD
Beneficiary holder name:	AH KOW @ YAP AH KOW
Beneficiary nickname:	John Dou
Beneficiary email:	abc@yahoo.com

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

[Back](#) [Confirm](#)

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Figure 2.17: Register Beneficiary Account Confirmation Screen

### Step 3: Result page

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

Monday, 15 November 2010 12:06:14 [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  
Foreign Telegraphic Transfer (FTT)  
Others  
Bill Payment  
Investment Account  
Utility Services  
Profile Maintenance  
Standing Instructions  
Secure Mailbox  
Remittance Application

### Beneficiary IBFT Account Maintenance

[Register IBFT beneficiary account](#)

Notes  
IBFTADD 3

Step 3/3

Account number:	20282010
Beneficiary bank:	EON BANK BERHAD
Beneficiary holder name:	AH KOW @ YAP AH KOW
Beneficiary nickname:	John Dou
Beneficiary email:	abc@yahoo.com

Status: **Successful**

IB Reference No:	0000034706
Transaction date:	15 Nov 2010
Transaction time:	12:06:13

[Back to IBFT Account Maintenance](#)

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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

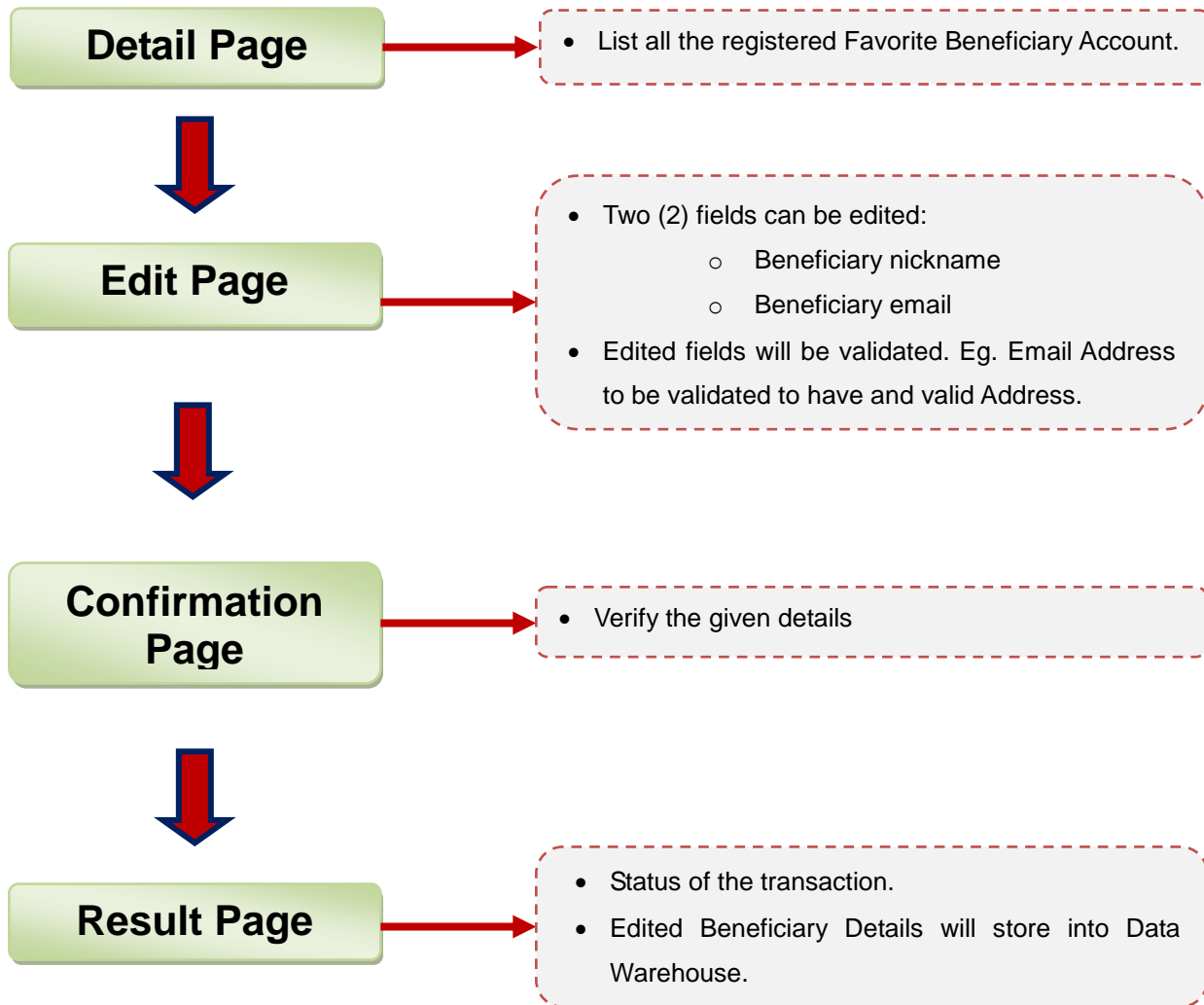


Figure 2.19: Edit Beneficiary Account Process Flow

## 2.2.2.2 Page Flow

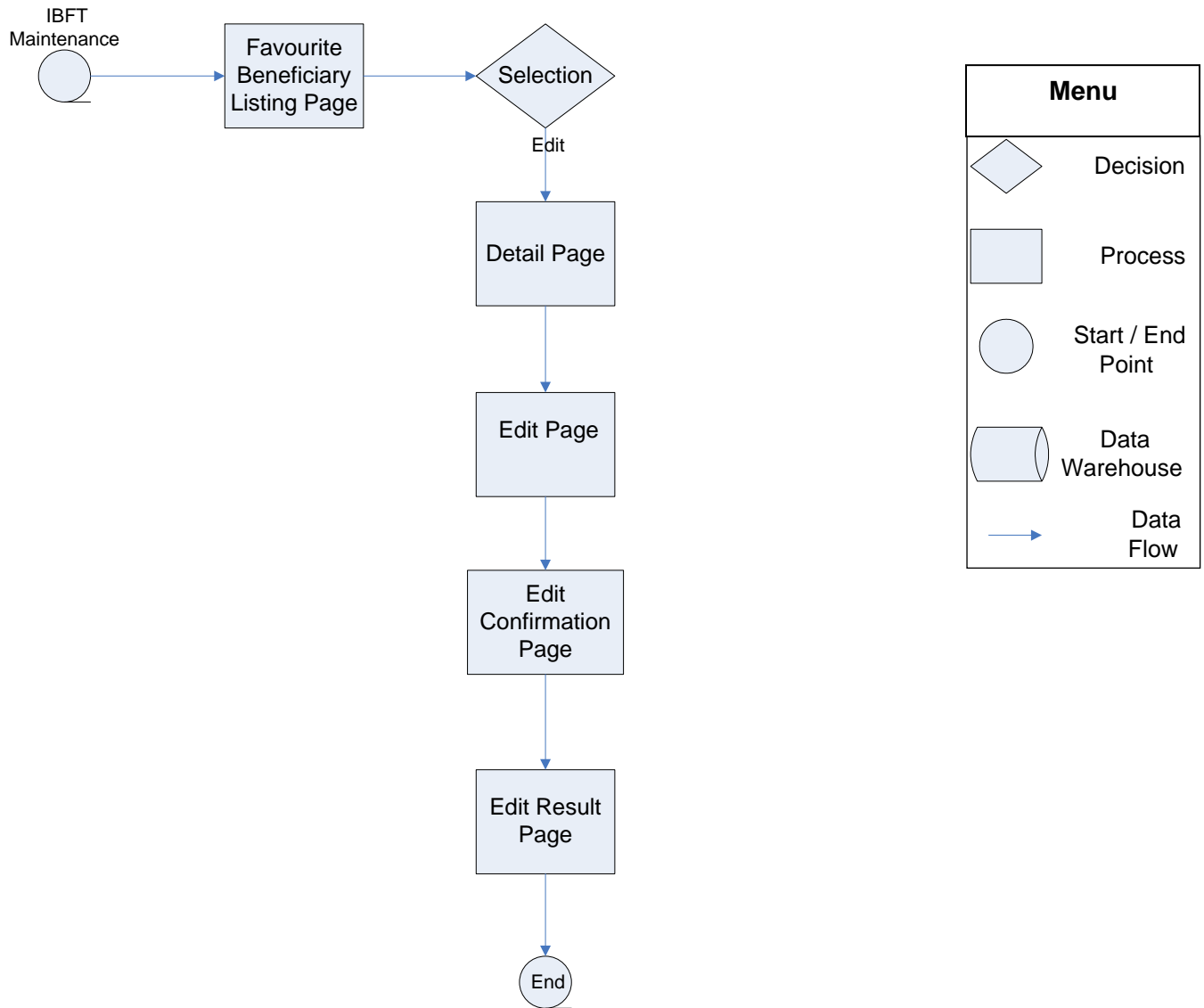


Figure 2.20: Edit Beneficiary Account Page Flow

## 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.

Monday, 15 November 2010 12:16:18 [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
  - 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 Account Maintenance**
- Foreign Telegraphic Transfer (FTT)
  - Open Ftt
  - Registered Ftt
  - Beneficiary FTT Account Maintenance
- Others
  - Transfer Limit

Bill Payment  
Investment Account  
Utility Services  
Profile Maintenance  
Standing Instructions  
Secure Mailbox  
Remittance Application

### Beneficiary IBFT Account Maintenance

Register or unregister IBFT beneficiary account

Notes  
IBFTDEL 1

<input type="checkbox"/>	Account number	Beneficiary bank	Beneficiary holder name (Beneficiary nickname)	Beneficiary email
<input type="checkbox"/>	<a href="#">01102002086</a>	AFFIN BANK BERHAD	AH KOW @ YAP AH KOW (donald dude)	donalddude@yahoo.com
<input type="checkbox"/>	<a href="#">1111111111111111</a>	AFFIN BANK BERHAD	AH KOW @ YAP AH KOW (William Lee)	-
<input type="checkbox"/>	<a href="#">20282010</a>	EON BANK BERHAD	AH KOW @ YAP AH KOW (John Doe)	abc@yahoo.com
<input type="checkbox"/>	<a href="#">23423432432424</a>	AFFIN BANK BERHAD	BENE NAME (sdfs234!@#5%)	.john@host.net

[Delete](#) [Add](#)

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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

Monday, 15 November 2010 12:08:35 [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  
Foreign Telegraphic Transfer (FTT)  
Others  
Bill Payment  
Investment Account  
Utility Services  
Profile Maintenance  
Standing Instructions  
Secure Mailbox  
Remittance Application

### Beneficiary IBFT Account Maintenance

[Edit IBFT beneficiary account](#)

**Notes**  
IBFTEDIT 1

**Step 1/3**

Account number: 20282010  
Beneficiary bank: EON BANK BERHAD  
Beneficiary holder name: AH KOW @ YAP AH KOW  
Beneficiary nickname\*:   
Beneficiary email:

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

[Clear](#) [Back](#) [Next](#)

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Figure 2.22: Edit Beneficiary Account Edit Screen



## Step2: Confirmation page

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

Monday, 15 November 2010 12:06:52 [Log Out](#) You are currently in a secured site.

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

Home  
Account Enquiry  
Funds Transfer

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

**Notes**  
IBFTEDIT 2

Step 2/3

Account number:	20282010
Beneficiary bank:	EON BANK BERHAD
Beneficiary holder name:	AH KOW @ YAP AH KOW
Beneficiary nickname:	John Doe
Beneficiary email:	abc@yahoo.com

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

IBFT Transfer  
Registered IBFT Transfer  
Open IBFT Transfer  
**Beneficiary IBFT Account Maintenance**

Foreign Telegraphic Transfer (FTT)  
Open Ftt  
Registered Ftt  
Beneficiary FTT Account Maintenance

Others  
Transfer Limit

Bill Payment  
Investment Account  
Utility Services  
Profile Maintenance  
Standing Instructions  
Secure Mailbox  
Remittance Application

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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.

Monday, 15 November 2010 12:07:16 [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  
Foreign Telegraphic Transfer (FTT)  
Others  
Bill Payment  
Investment Account  
Utility Services  
Profile Maintenance  
Standing Instructions  
Secure Mailbox  
Remittance Application

## Beneficiary IBFT Account Maintenance

[Edit IBFT beneficiary account](#)

**Notes**  
IBFTEDIT 3

**Step 3/3**

Account number:	20282010
Beneficiary bank:	EON BANK BERHAD
Beneficiary holder name:	AH KOW @ YAP AH KOW
Beneficiary nickname:	John Doe
Beneficiary email:	abc@yahoo.com
<b>Status:</b>	<b>Successful</b>
IB Reference No:	0000034708
Transaction date:	15 Nov 2010
Transaction time:	12:07:16

[Back to IBFT Account Maintenance](#)

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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

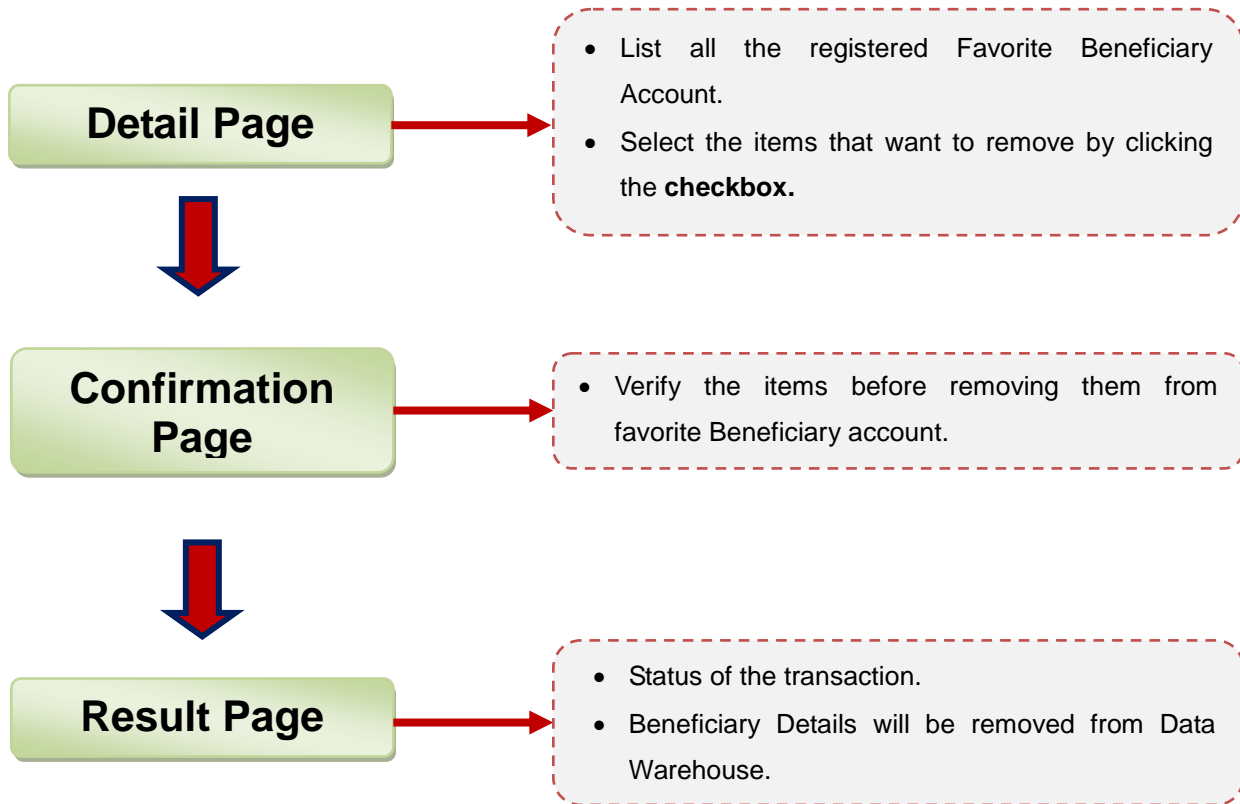


Figure 2.25: Delete Beneficiary Account Process Flow

### 2.2.3.2 Page Flow

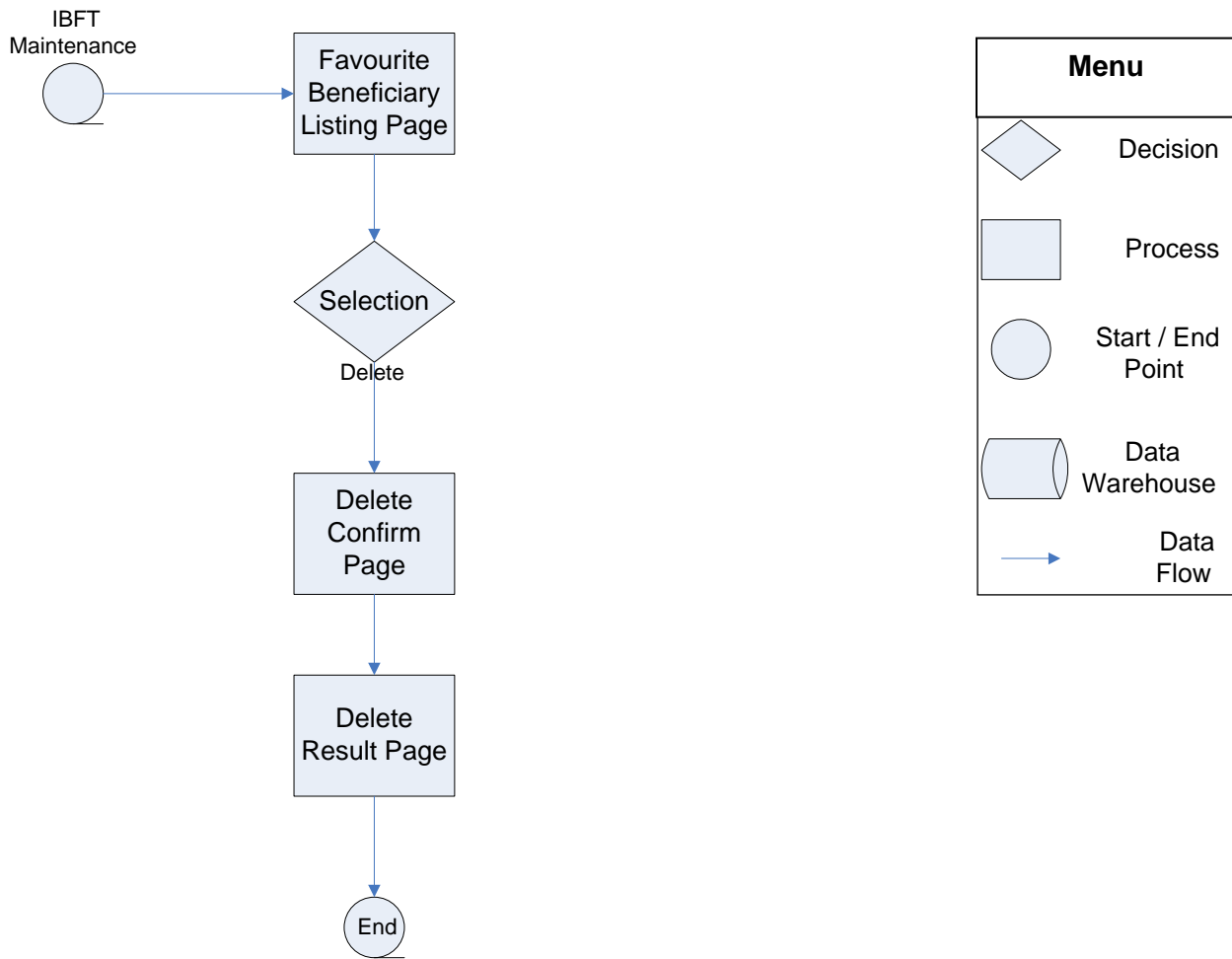


Figure 2.26: Delete Beneficiary Account Page Flow

## 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.

Monday, 15 November 2010 12:17:10 [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  
Foreign Telegraphic Transfer (FTT)  
Others  
Bill Payment  
Investment Account  
Utility Services  
Profile Maintenance  
Standing Instructions  
Secure Mailbox  
Remittance Application

### Beneficiary IBFT Account Maintenance

Register or unregister IBFT beneficiary account

Notes  
IBFTDEL 1

<input type="checkbox"/>	Account number	Beneficiary bank	Beneficiary holder name (Beneficiary nickname)	Beneficiary email
<input type="checkbox"/>	01102002086	AFFIN BANK BERHAD	AH KOW @ YAP AH KOW (donald dude)	donalldude@yahoo.com
<input type="checkbox"/>	111111111111111	AFFIN BANK BERHAD	AH KOW @ YAP AH KOW (William Lee)	-
<input checked="" type="checkbox"/>	20282010	EON BANK BERHAD	AH KOW @ YAP AH KOW (John Doe)	abc@yahoo.com
<input type="checkbox"/>	23423432432424	AFFIN BANK BERHAD	BENE NAME (sdfs234@#S%)	.john@host.net

[Delete](#) [Add](#)

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Figure 2.27: Delete Beneficiary Account Detail Screen

## Step1: Confirmation page

- Click Confirm to remove the selected record.

Monday, 15 November 2010 12:17:25 [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  
Foreign Telegraphic Transfer (FTT)  
Others  
Bill Payment  
Investment Account  
Utility Services  
Profile Maintenance  
Standing Instructions  
Secure Mailbox  
Remittance Application

### Beneficiary IBFT Account Maintenance

**Unregister beneficiary account**

**Notes**  
IBFTDEL 2

Step 1/2

Account number	Beneficiary bank	Beneficiary holder name (Beneficiary nickname)	Beneficiary email
20282010	EON BANK BERHAD	AH KOW @ YAP AH KOW (John Doe)	abc@yahoo.com

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

[Back](#) [Confirm](#)

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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.

Monday, 15 November 2010 12:17:53 [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  
Foreign Telegraphic Transfer (FTT)  
Others  
Bill Payment  
Investment Account  
Utility Services  
Profile Maintenance  
Standing Instructions  
Secure Mailbox  
Remittance Application

### Beneficiary IBFT Account Maintenance

[Unregister IBFT beneficiary account](#)

**Notes**  
IBFTDEL 2

**Step 2/2**

Account number	Beneficiary bank	Beneficiary holder name (Beneficiary nickname)	Beneficiary email	Deleted
20282010	EON BANK BERHAD	AH KOW @ YAP AH KOW (John Doe)	abc@yahoo.com	Successful

**Status: Successful**

IB Reference No: 0000034718  
Transaction date: 15 Nov 2010  
Transaction time: 12:17:53

[Back to IBFT Account Maintenance](#)

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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

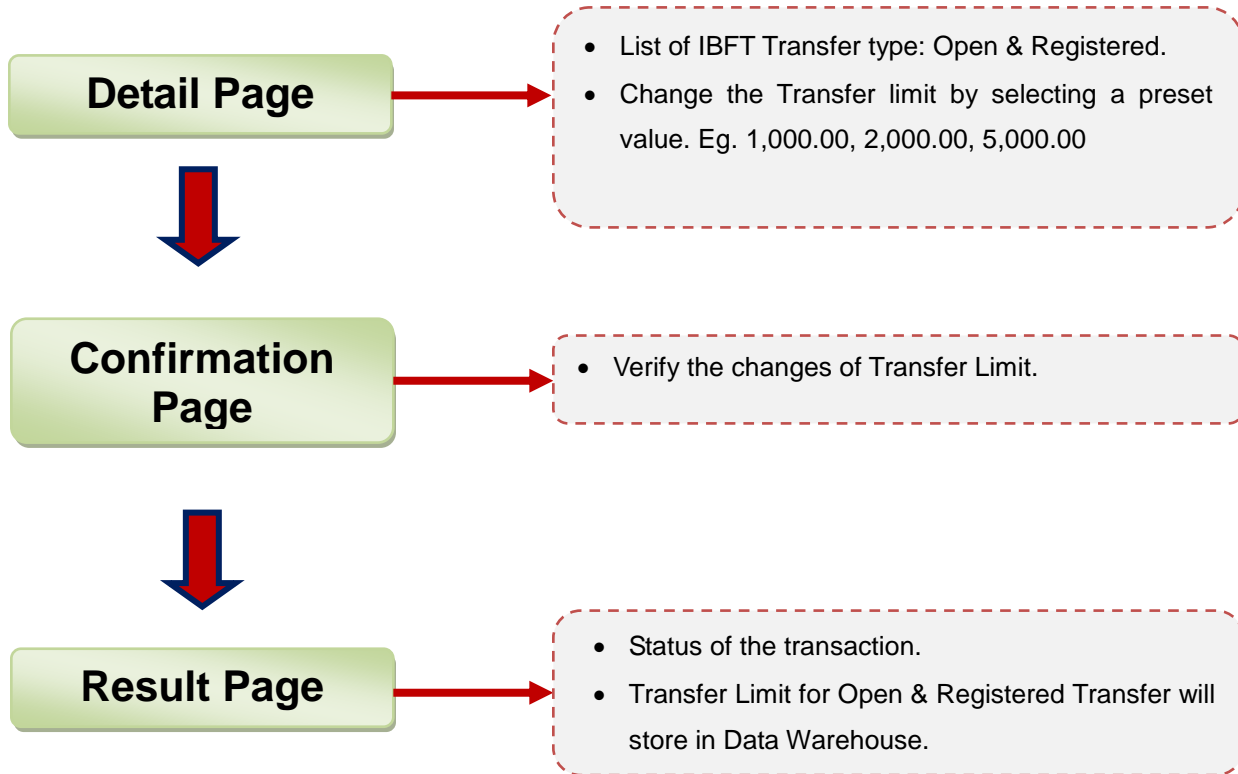


Figure 2.30: Transfer Limit Process Flow



## 2.3.2 Page Flow

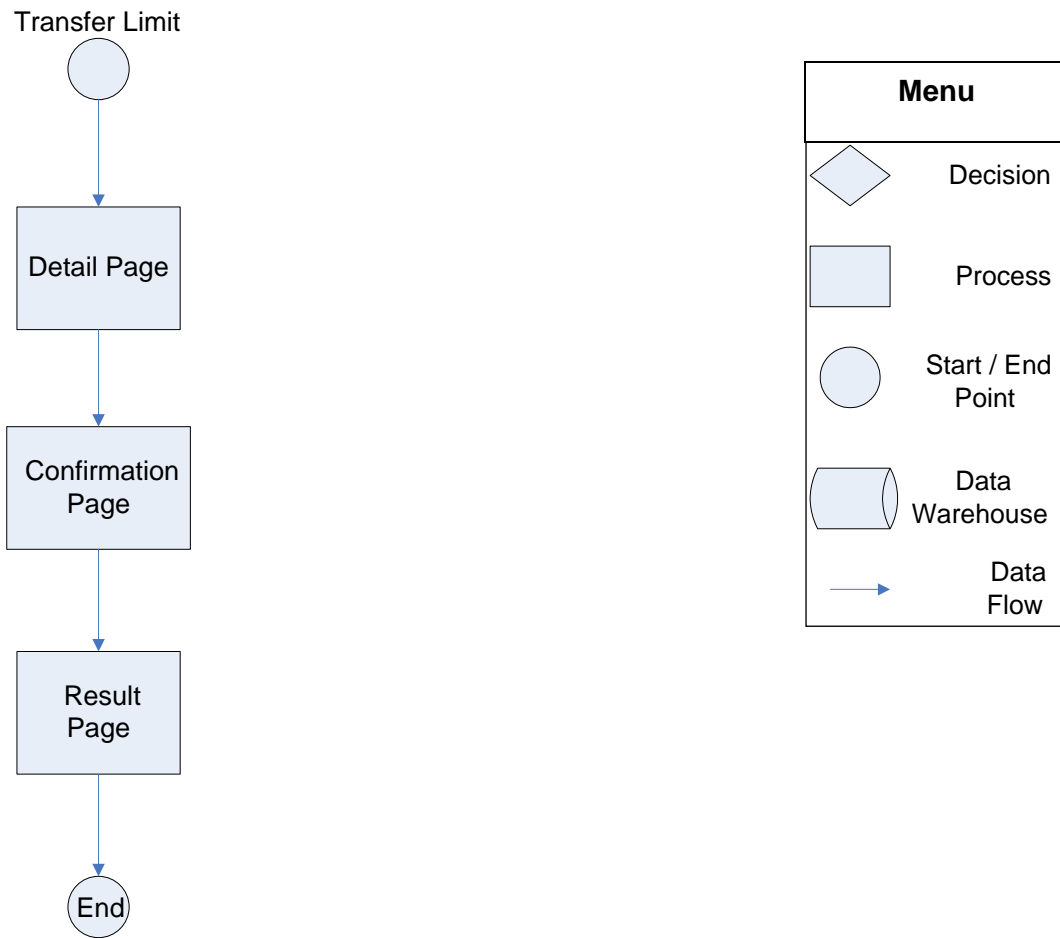


Figure 2.31: Transfer Limit Page Flow

## 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

**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

**Notes**

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

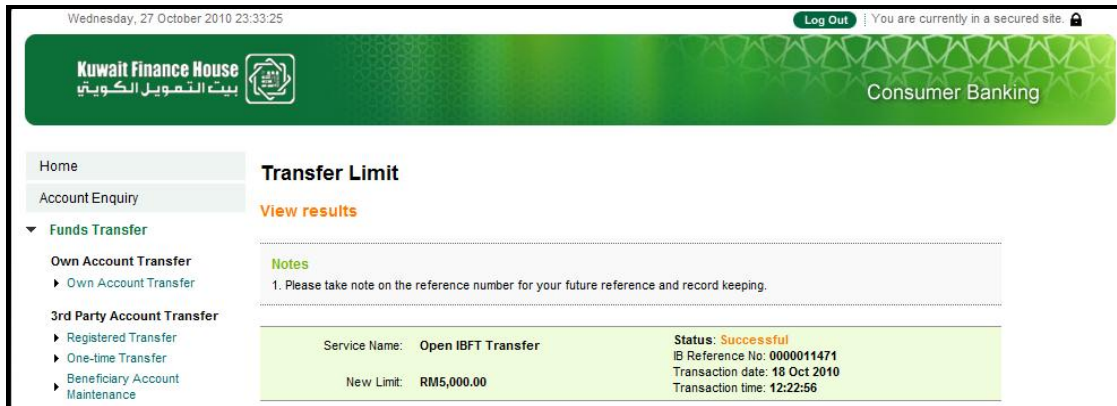
Service Name	New Limit
Open IBFT Transfer	RM5,000.00

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 screen 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 header features the Kuwait Finance House logo and the text 'Consumer Banking'. A left-hand navigation menu lists 'Home', 'Account Enquiry', 'Funds Transfer' (expanded), 'Own Account Transfer', and '3rd Party Account Transfer'. The main content area is titled 'Transfer Limit' and includes a 'View results' link. A 'Notes' section contains a message: '1. Please take note on the reference number for your future reference and record keeping.' Below this, a table displays transaction details:

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

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

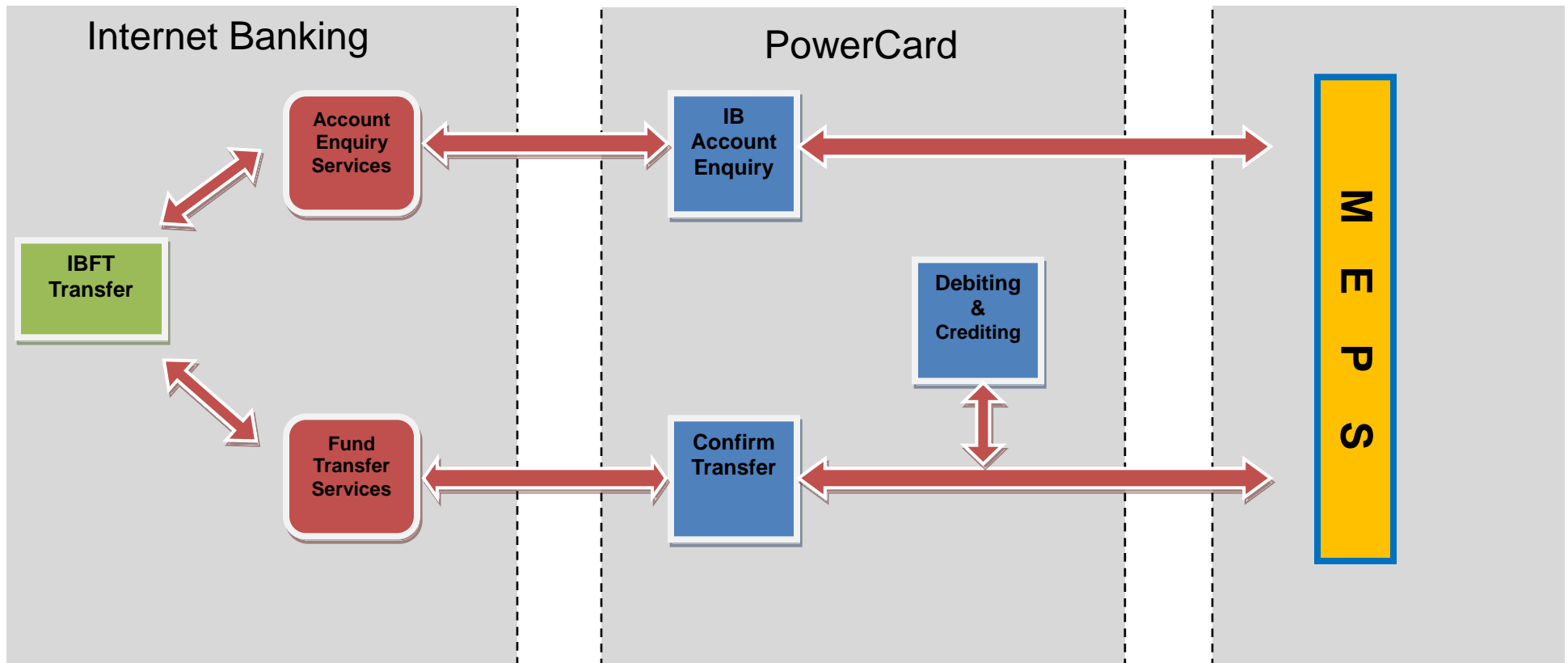


Figure 3.1: Components of IBFT System Integration

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**

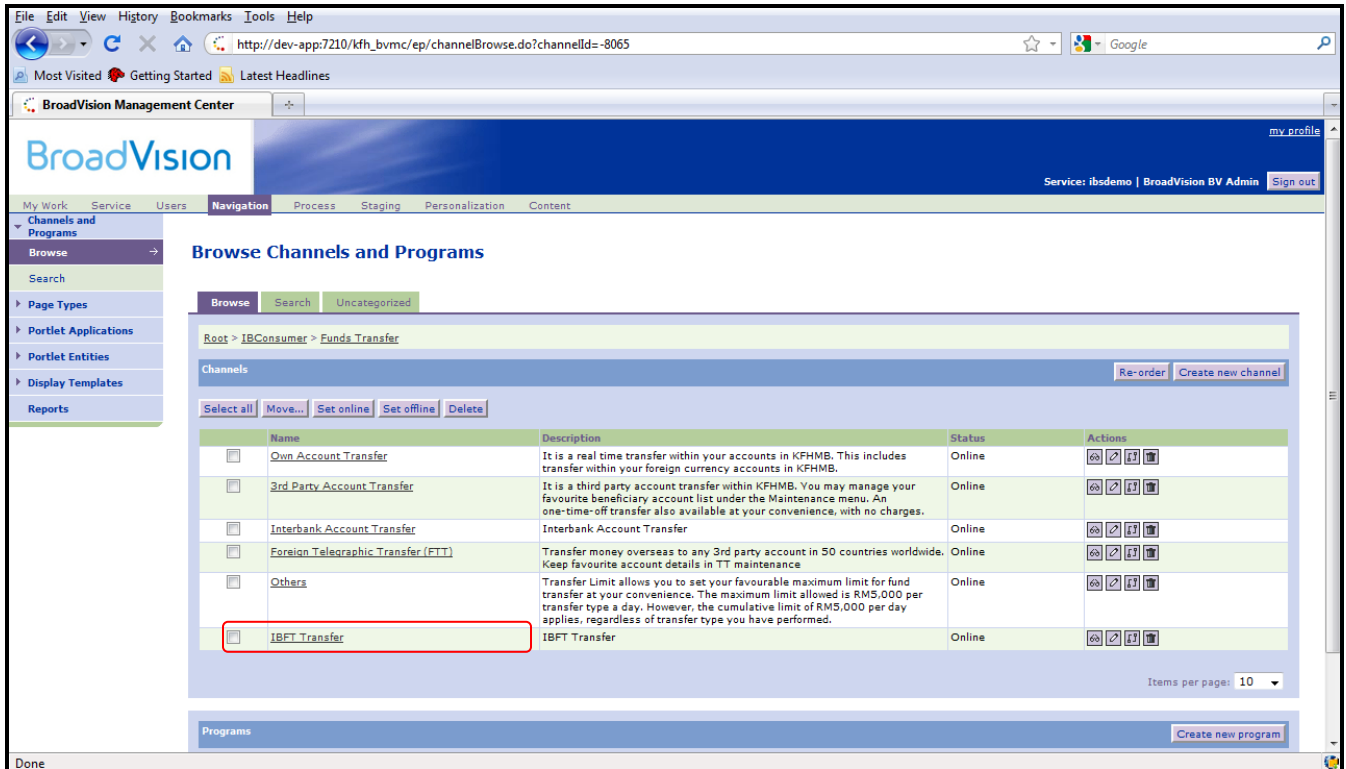
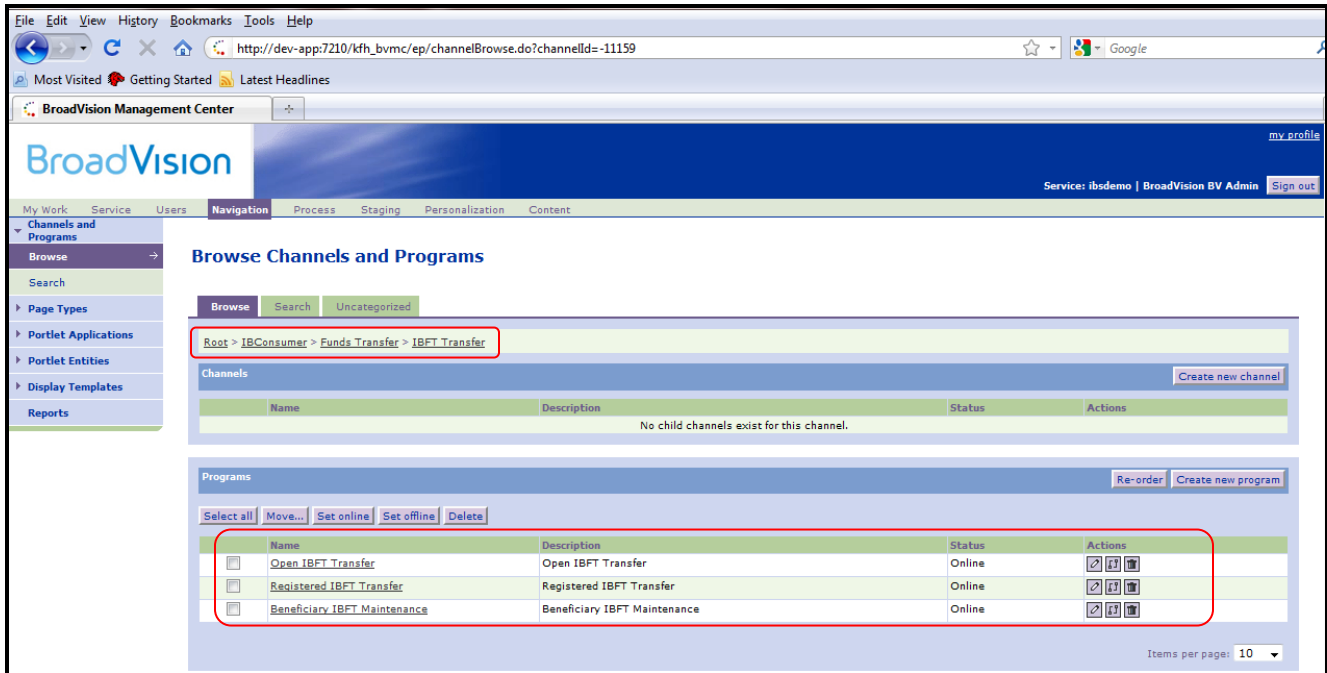


Figure 4.1: Configure Navigation

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 browser window with the URL: `dev-app:7210/kfh_bvmc/cm/pageFlowContainer.do?_process_content=/formJsp/forms/CreateUpdateIB_INTERBANK_LISTFor/zf.jsp&has_asci_string=true&flow.ctxID=128806281`. The page title is "IB Interbank List Publishing Form". The form contains the following fields:

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

The "IBFT via SAN\*" field is highlighted with a red rectangular box. At the bottom right of the form, there are "Cancel" and "Continue" buttons.

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 is titled 'IB Service Info Publishing Form' and contains the following fields:

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.

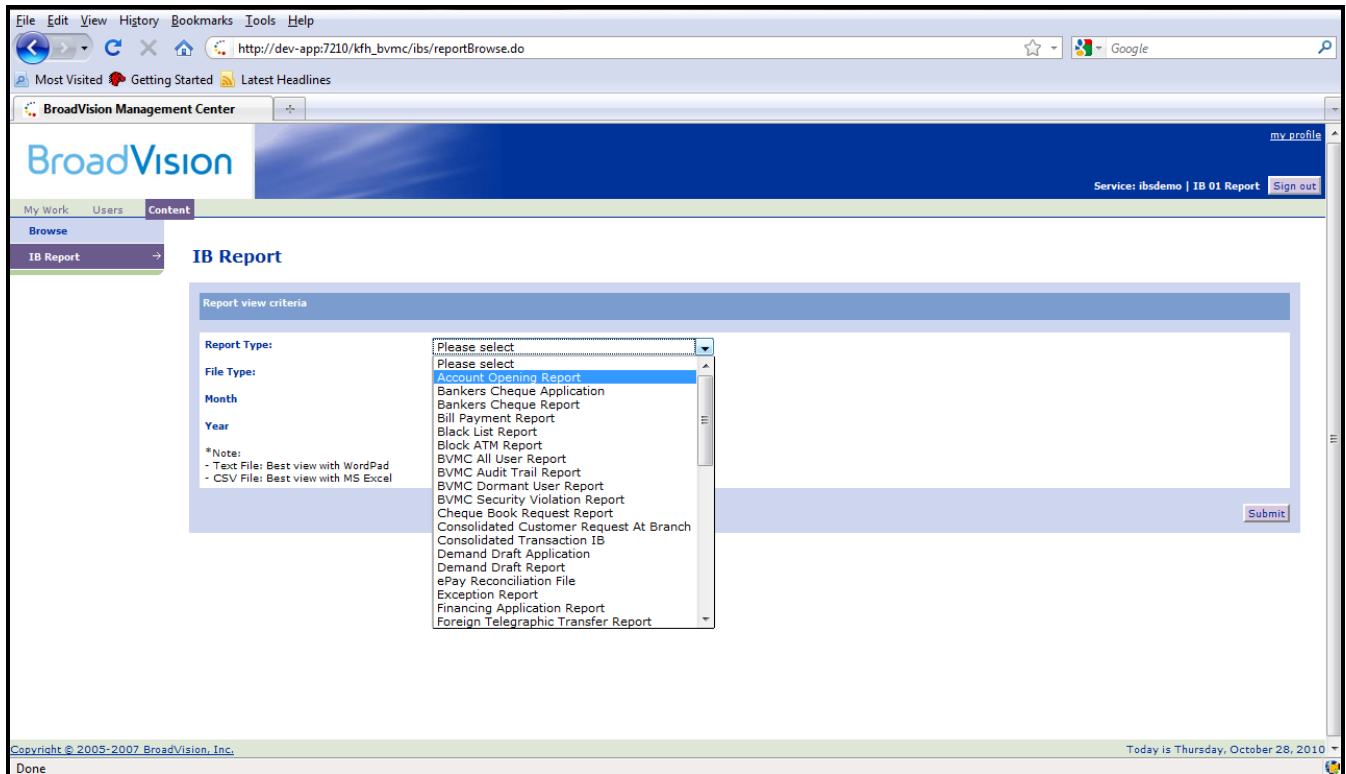


Figure 4.5: Retrieve Report

The following are reports related to IBFT

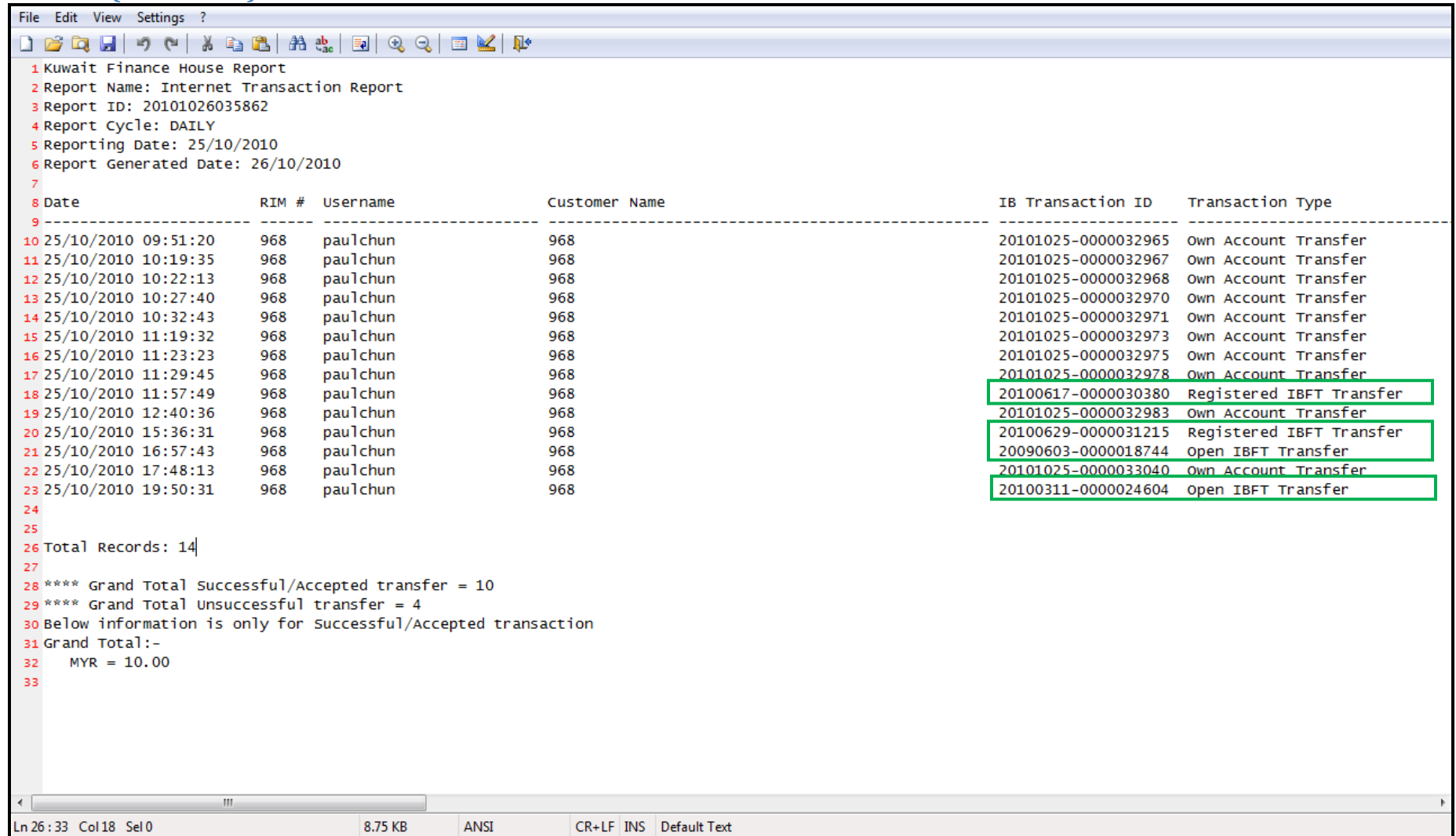
- Internet Transaction Report
  - Add on IBFT Transaction
- User Activity
  - Add on IBFT Transaction
- Daily Consolidated Transaction Report
  - Add on IBFT Transaction
- Monthly Consolidated Transaction Report
  - Add on IBFT Transaction
- IBFT Transfer Daily Report

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 shows an Excel spreadsheet with the following data:

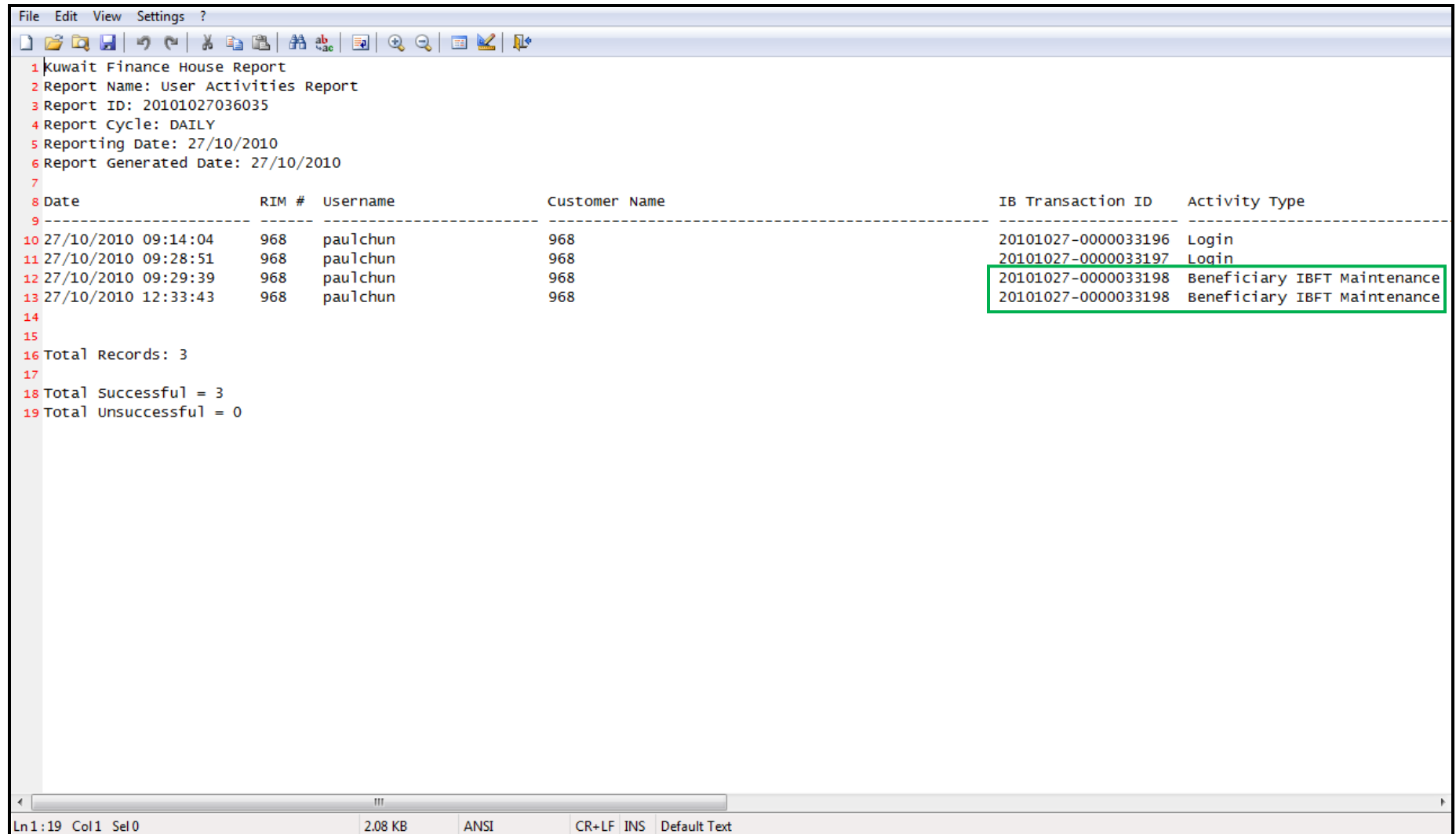
Date	RIM #	Username	Customer Name	IB Transaction ID	Transaction Type	From Account	From CY	To Account	To CY
26/10/2010 16:43:23	968	paulchun	968	20101026-0000033157	Own Account Transfer	001105005475	MYR	001105005444	MYR
26/10/2010 16:43:38	968	paulchun	968	20101026-0000033162	Registered Intrabank Transfer	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)

	A	B	C	D	E	F	G	H	I	J	K
1	Kuwait Finance House Report										
2	Report Name: User Activities Report										
3	Report ID: 20101027036250										
4	Report Cycle: DAILY										
5	Reporting Date: 26/10/2010										
6	Report Generated Date: 27/10/2010										
7											
8	Date	RIM #	Username	Customer	IB Transaction ID	Activity Type	ATM/Cr	Status	Remote IP	Reference	Activity Details
9	26/10/2010 10:55:02	968	paulchun	968	20101026-0000033080	Request TAC		Successful	192.168.1.103	NIL	Request TAC
10	26/10/2010 13:56:34	0	paulchun	-	20101026-0000033109	Login		Unsuccessful	192.168.1.107	NIL	You have enter wrong usernam
11	26/10/2010 15:49:37	968	paulchun	968	20101026-0000033121	Request TAC		Successful	192.168.1.110	NIL	Request TAC
12	26/10/2010 16:40:05	968	paulchun	968	20101026-0000033153	Request TAC		Successful	192.168.1.110	NIL	Request TAC
13	26/10/2010 16:42:17	968	paulchun	968	20101026-0000033155	Login		Successful	192.168.1.107	NIL	Login Security question and ans
14	26/10/2010 16:43:00	968	paulchun	968	20101026-0000033156	Login		Successful	192.168.1.110	NIL	Login Security question and ans
15	26/10/2010 16:43:30	968	paulchun	968	20101026-0000033161	Beneficiary IBFT Maintenance		Successful	192.168.1.110	NIL	Add beneficiary account : 00110
16	26/10/2010 17:23:53	968	paulchun	968	20101026-0000033174	Beneficiary IBFT Maintenance		Successful	192.168.1.110	NIL	Delete beneficiary account : 00
17											
18											
19	Total Records:	8									
20											
21	Total Successful	8									
22	Total Unsuccessful	0									
23											
24											
25											
26											
27											

\*IBFT records highlighted in **YELLOW**

Figure 4.9: User Activities Report (CSV file)

### 4.4.1.3 Daily Consolidated Transaction Report

#### Text file (txt format)

File Edit View Settings ?

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

Transaction Type	Num Record	MYR	AED	AUD	BHD	CHF	CNY	DKK	EUR	GBP	HKD
8											
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
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
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
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																					
Grand Total	25	1773.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

\*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:

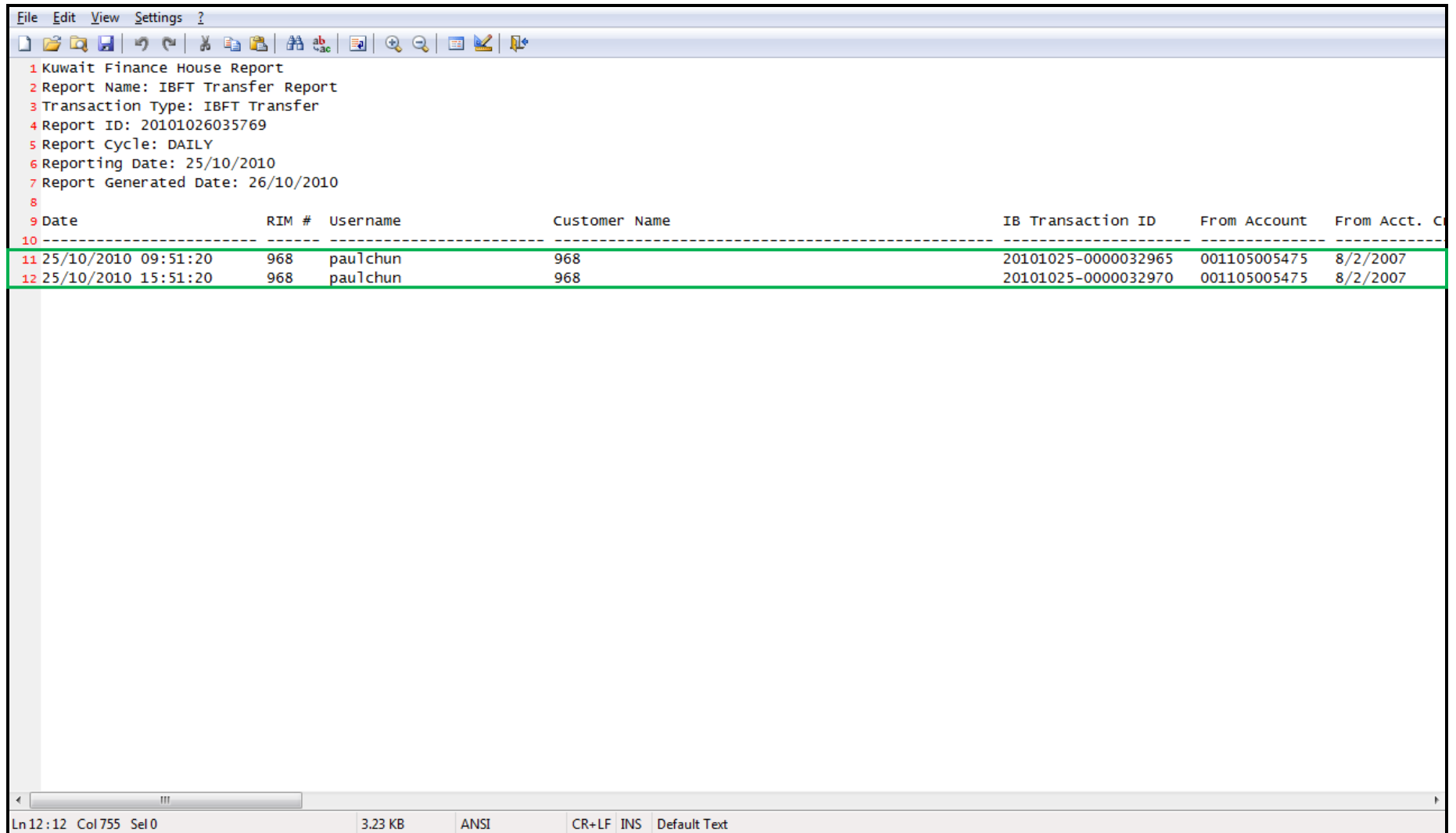
Transaction Type	Num Record	MYR	AED	AUD	BHD	CHF	CNY	DKK	EUR	GBP	HKD	JPY	KWD	NOK	NZD	SAR	SGD	THB	TWD	USD	ZAR	
IB Registration	1																					
Cheque Book Request	0																					
Stop Cheque	3																					
Statement Request	50																					
Block ATM	0																					
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
10 -----	-----	-----	-----	-----	-----	-----
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	Crt. 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)