

BUSINESS REQUIREMENTS – Panic Button for KFHOnline

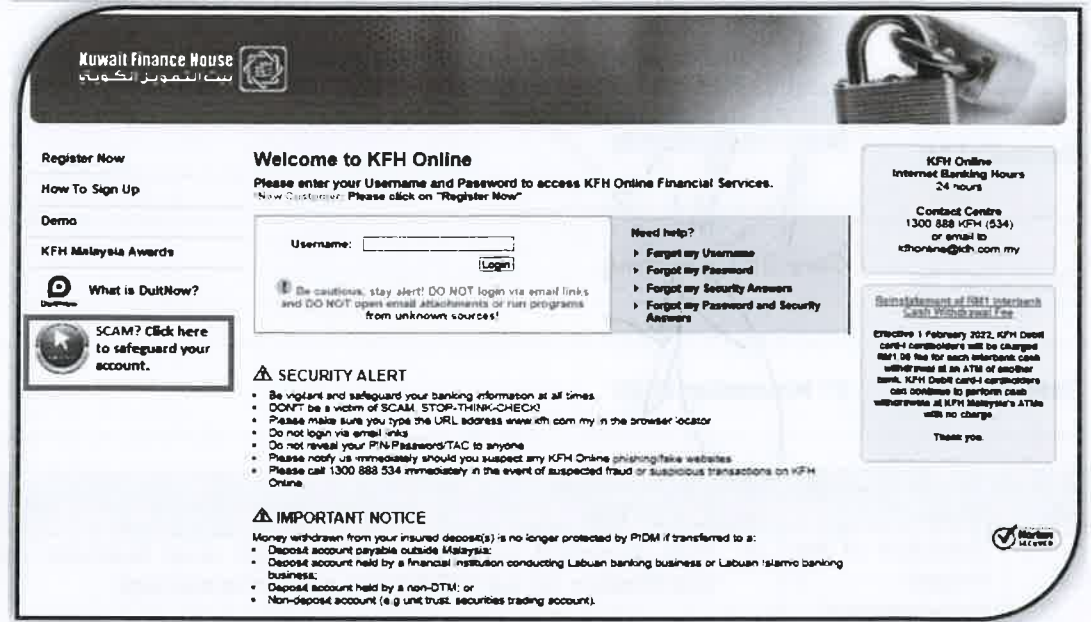
REQUESTOR DETAIL	
Requested by	Siti Hazreen Ibrahim <i>[Signature]</i> 21/11/2023
Reviewed by	Malarvili Muniandy <i>[Signature]</i>
Concurred by	Gary Oh Chee Ming <i>[Signature]</i>
Date Request	21 November 2023

BUSINESS REQUIREMENT DESCRIPTION		
NO	ITEM	DESCRIPTION
1.	Objective of the Project / Enhancement	<ul style="list-style-type: none"> This document served as a basic/high level business requirement and system specification for our KFHOnline new enhancement. This new enhancement is to implement "Panic Button" or known as kill switch function in our KFHOnline system in order to comply with Bank Negara Malaysia (BNM) requirement to curb online fraud/scam, pursuant to YAB PM announcement in Budget 2023. Refer to below link for each quotes by BNM: https://budget.mof.gov.my/pdf/belanjawan2023/ucapan/ub23-BI.pdf <div style="border: 1px solid black; padding: 5px; margin: 5px 0;"> <p>91. Bank Negara will also enforce a kill switch policy to all banking institutions, to enable users to freeze their accounts immediately, including ATM cards, to prevent unauthorised use.</p> </div> <ul style="list-style-type: none"> Vendor is advisable to provide better solution that could feed the needs of bank's daily operation and needs.
2.	General Overview	<p>Overview:</p> <p>Panic Button is a security feature for customer to instantly block their KFHOnline access at any time without calling our Contact Centre if they suspect they are a victim of scam or their login credentials have been compromised.</p> <p>However, the blocking of Debit Card-i will be done manually by our Contact Centre. Upon blocking the Panic Button request, system will system an email notification to Contact Centre to block KFH Debit Card-i..</p> <p>By activating Panic Button, customer will not allow to login to KFHOnline as the system will prompt a friendly validation message, and no Debit/ATM cards transactions (physically and digitally) is allowed, if their card has been blocked by Contact Centre.</p>

3. Proposed Process Flow

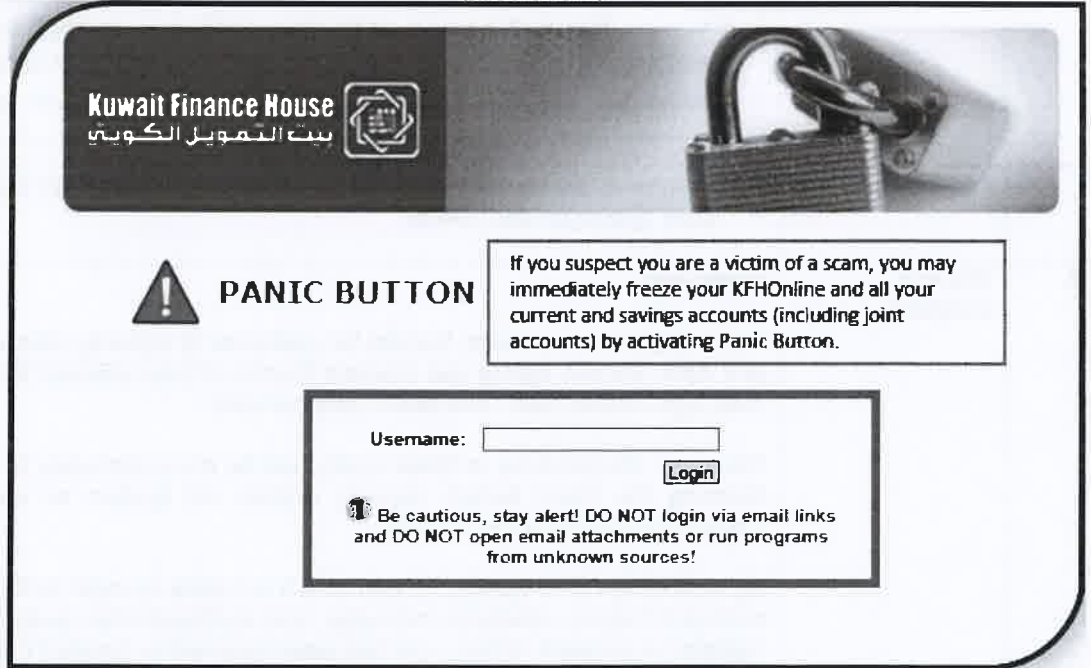
The proposed process as per the below flow:

1. Panic Button Activation



- Activation is via the KFHOnline login screen
- To locate the "Panic Button" function at the left hand side menu
- Upon clicking on the hyperlink, system to route the customer to the "Panic Button" activation screen.
- To introduce new screen for "Panic Button" activation process.

2. Panic Button Activation Screen (Username)



- "Login" button – To route customer to password screen.
- No change on the username flow and requirement.

Note: The final content of the screen will be shared upon receiving the final approval from the stakeholders.

3. Panic Button Activation Screen (Password)

The screenshot shows the top header with the Kuwait Finance House logo and name in Arabic and English. Below the header is a large padlock image. A warning icon and the text 'PANIC BUTTON' are on the left. A text box on the right explains that if a scam is suspected, the user can freeze their accounts by activating the Panic Button. The main content area shows a greeting 'Hello, panicbutton', a checkbox for 'Is this your Security Phrase?', and a 'however' button. Below this is a warning: 'Do not proceed if this is not your Security Phrase'. At the bottom right are 'Cancel' and 'Next' buttons.

- “Cancel” button – To route customer to KFHOnline login screen.
- “Next” button – to route customer to Panic Button confirmation screen.
- No change on the username flow and requirement, however: -
 - System to bypass the fraud checking during the Panic Button request.
 - To route the customer to the Panic Button confirmation screen as long as the Username and Password match with bank’s record.
 - No TAC flow involve during the activation of the Panic Button.

Note: The final content of the screen will be shared upon receiving the final approval from the stakeholders.

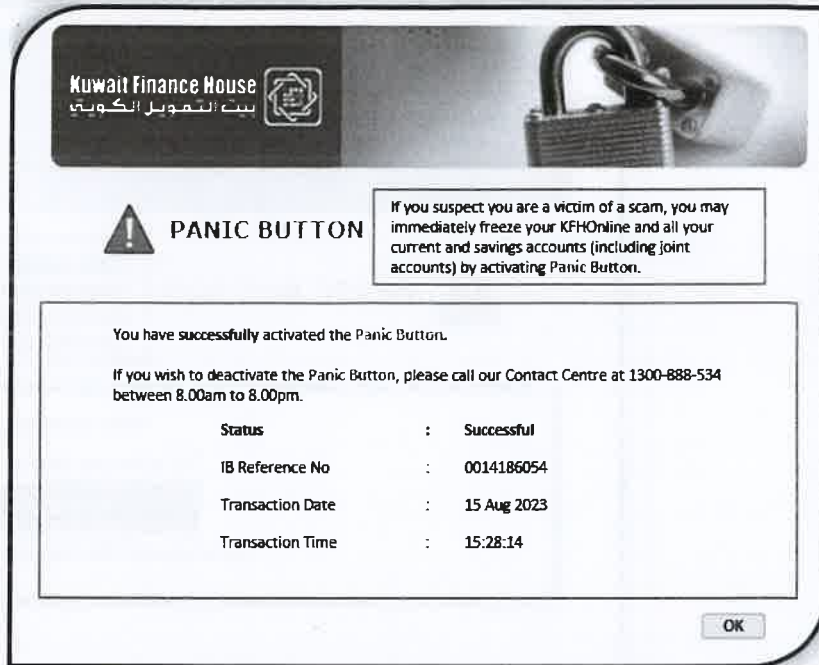
4. Panic Button Activation Screen (Confirmation)

The screenshot shows the top header with the Kuwait Finance House logo and name in Arabic and English. Below the header is a large padlock image. A warning icon and the text 'PANIC BUTTON' are on the left. A text box on the right explains that if a scam is suspected, the user can freeze their accounts by activating the Panic Button. The main content area asks 'Are you sure you want to activate the Panic Button?' and lists the consequences of submitting the request: 'By submitting this request, you are acknowledging that: - Your KFHOnline you will be no longer accessible for you to perform any online transaction including FPX. - Your CASA accounts with KFH will be temporarily blocked - No VISA and MyDebit transactions using KFH Debit Card-i cards can be performed, whether digitally or physically (through ATM & POS Terminal). However, you are still able to receive funds into your account.' At the bottom right are 'Cancel' and 'Confirm' buttons.

- “Cancel” button – To route customer to KFHOnline login screen.
- “Confirm” button - To send request to activate the Panic Button and route customer to the Acknowledgement screen.

Note: The final content of the screen will be shared upon receiving the final approval from the stakeholders.

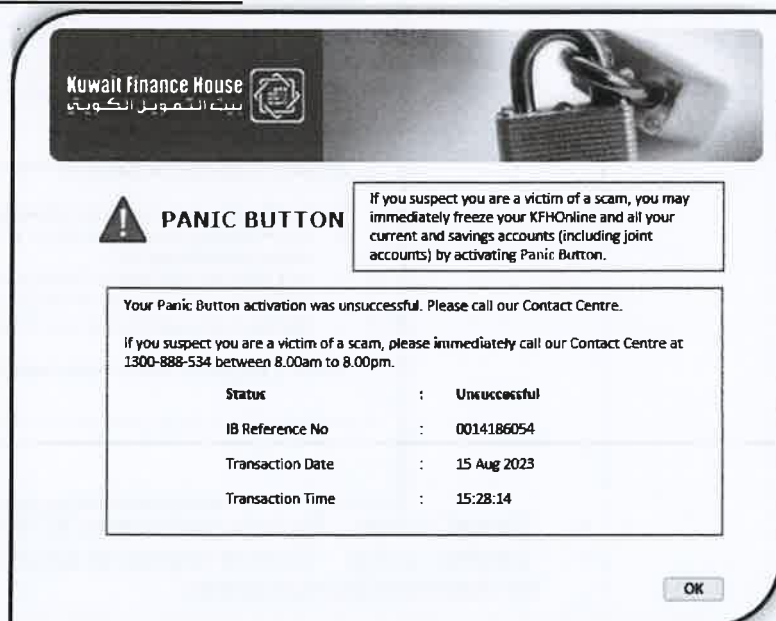
5. Panic Button Activation Screen (Acknowledgement)



If Activation is Successful

- System to display the Successful screen as above.
- System to assign Reference No for all the Panic Button request
- To immediately deactivate customer's KFHOnline access.
- To immediately send an email notification to Contact Centre to block customer's Debit Card-i.- *The final content will be shared upon receiving the final approval from the stakeholders.*
- System to immediately flag customer's KFHOnline access as "Panic Button Activated" at BVMC.
- System to send notification to customer's mobile number to notify on "Panic button" activation status.
 - Proposed Message – *"RMO KFH: Your KFHOnline access has been successfully deactivated on 01JUN23 09:31:37. Please call us to activate. Not you? Call the No. on the card.*

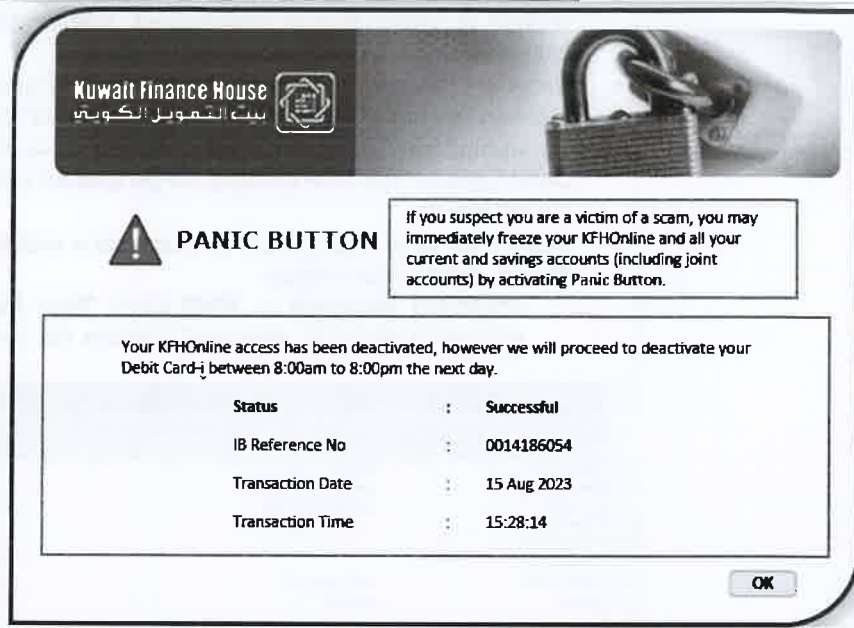
If Activation is Unsuccessful



- All activation of "Panic Button" must be successful. In the event unforeseen error (i.e. host error), system to display the above Unsuccessful screen.
- System to assign Reference No for all the Panic Button request
- No change on customer's existing access and usage.
- System to send notification to customer's mobile number to notify on "Panic Button" activation status.

- Proposed Message – “RMO KFH: Your Panic Button activation on 01JUN23 09:31:37 was unsuccessful. Not you? Call the No. on the card.”
- System to send email notification to Contact Centre for confirmation and verification purposes.
 - The final content of the email will be shared upon receiving the final approval from the stakeholders.

If Activation is Successful after business hours.



- System to display the Successful screen as above.
- System to assign Reference No for all the Panic Button request
- To immediately deactivate customer’s KFHOnline access.
- To immediately send an email notification to Contact Centre to block customer’s Debit Card-i.
 - The final content will be shared upon receiving the final approval from the stakeholders.
- System to immediately flag customer’s KFHOnline access as “Panic Button Activated” at BVMC.
- The business hours is parameterized.
- System to send notification to customer’s mobile number to notify on “Panic button” activation status.
 - Proposed Message – “RMO KFH: Your KFHOnline access has been successfully deactivated on 01JUN23 09:31:37. Please call us to activate. Not you? Call the No. on the card.

Note: The final content of the screen will be shared upon receiving the final approval from the stakeholders.

6. Additional Requirement

6.1. During the period Panic Button is activated

- To allow incoming fund to be credited to the existing customer’s account (i.e. CASA and Financing).
- To allow existing Standing Instruction and Future Payment transactions to be executed.
 - No change on the requirement and flow - To run the backend file as per normal process.
 - The executed transaction will be captured as per normal process and customer able to view it via Transaction History.
- There is no impact to the Joint account, as this request is only applicable to the Panic Button requestor access and usage.
- To allow customer to login to FPX, however system to display ‘Access Denied – Panic Button Activated” screen and to return Error Code XX to PayNet if the login credential has activated the Panic Button.

6.2. Deactivate Panic Button

Customer is required to call Contact Centre to perform necessary verification to deactivate Panic Button.

- Upon searching customer's detail in BVMC "User" screen, system to auto display the output base on the search criteria.
- System to auto display "Account Status" field with "Panic Button Activated" if the customer has activated the Panic Button.
- If existing status is in "Panic Button Activated", Contact Centre is allowed to change to "Panic Button Deactivated" status upon completing the verification with customer.
- Once the status has been changed to "Panic Button Deactivated" system to proceed to immediately unblock customer's KFHOnline access.
- To immediately send an email notification to Contact Centre to unblock customer's Debit Card-i.- *The final content will be shared upon receiving the final approval from the stakeholders.*
- System to send notification to customer's mobile number to update on the Panic Button deactivation status.
 - Proposed Message – "RMO KFH: Your Panic Button has been deactivated on 01JUN23 09:31:37. Not you? Call the No. on the card."

Fields marked with an asterisk(*) require input. Click Update when finished.

Sign-in ID:	echannels	User template:	IB
First name:	echannels	Middle name:	
Last name:	CUSTOMER RIM NO 65258	Mother maiden Name:	
Date of Birth:		Address line 2:	
Address line 1:		City:	Kuala Lumpur
Address line 3:		Zip/Postal code:	53100
State/Province:	Wilayah Persekutuan	Phone:	
Country:	INDY-BUMI	Email:	
Fax:		Gender:	Female
Age range:		No Household:	0
Income range:		Employment Status:	
Marital Status:		Education Level:	
Occupation:		Home Phone:	
Business Phone:		Branch Name:	KL MAIN BRANCH
Branch Code:	1	Rim Status:	Active
Rim No:	65258	Account Status:	Full Switch Activated
Mobile No Flag:	No	Resident Type:	
Special Daily Limit:	0		

Fields marked with an asterisk(*) require input. Click Update when finished.

Sign-in ID:	echannels	User template:	IB
First name:	echannels	Middle name:	
Last name:	CUSTOMER RIM NO 65258	Mother maiden Name:	
Date of Birth:		Address line 2:	
Address line 1:		City:	Kuala Lumpur
Address line 3:		Zip/Postal code:	53100
State/Province:	Wilayah Persekutuan	Phone:	
Country:	INDY-BUMI	Email:	
Fax:		Gender:	Female
Age range:		No Household:	0
Income range:		Employment Status:	
Marital Status:		Education Level:	
Occupation:		Home Phone:	
Business Phone:		Branch Name:	KL MAIN BRANCH
Branch Code:	1	Rim Status:	Active
Rim No:	65258	Account Status:	Normal
Mobile No Flag:	No	Resident Type:	
Special Daily Limit:	0		

Account Status dropdown menu options: Normal, Lock, Unlock, TAC Lock, TAC Unlock, Unrestricted, Full Switch Deactivated.

6.3. To Re-Login to KFHOnline

- To force customer to change their password if the status in BVMC is still in "Panic Button Deactivated" mode.
 - To apply existing Change Password requirement and flow.
- System to change the BVMC status from "Panic Button Deactivated" to "Normal" once the password has been changed.

6.4. Registered / Favorite listing

- Favorite listing will remain the same after deactivate the Panic Button.

6.5. Report

- To have new report in BVMC to list out all the Panic Button requests as per below requirement.

- Report Name: Panic Button Activation Request by Daily and Monthly

Kuwait Finance House Report
 Report Name : Panic Button Activation Request Report
 Report ID :
 Report Cycle :
 Reporting Date :
 Report Generated Date :

Request Date	RIM#	Username	Customer Name	IB Transaction ID	Account No	Status	Report IP
Date customer perform the Panic Button	Customer's RIM#	Customer's KFHOnline username	Customer's Name	Panic Button Transaction ID	Customer's Primary Account No	Panic Button status (Successful/Unsuccessful)	Customer's Remote IP

Total Records 3
 Total Successful 3
 Total Unsuccessful 0

- Report Name: Panic Button Deactivation Request by Daily and Monthly

Kuwait Finance House Report
 Report Name : Panic Button Deactivation Request Report
 Report ID :
 Report Cycle :
 Reporting Date :
 Report Generated Date :

Request Date	RIM#	Username	Customer Name	IB Transaction ID	Account No	Status	Report IP
Date deactivate the Panic Button	Customer's RIM#	Customer's KFHOnline username	Customer's Name	Panic Button Transaction ID	Customer's Primary Account No	Panic Button status (Successful/Unsuccessful)	Customer's Remote IP

Total Records 3
 Total Successful 3
 Total Unsuccessful 0

4.	Charges	IT to advice
5.	Reports (new / enhancement) and samples	To have the following new reports: - <ul style="list-style-type: none"> • Panic Button activation request report by daily and monthly • Panic Button deactivation request report by daily and monthly
6.	Audit Trails	Yes
7.	BVMC Changes / Enhancements	Yes
8.	Back-end processes / enhancements	As per in the requirement
9.	Timeline	31 March 2024