

Corporate Digital Banking Consent Auto Debit

for

BSNeBiz, BSNeBiz Mobile and IBAM.

Business Requirement and Functional Document

(PENRIL/BSN/BRFD_BSNEBIZ(P2)029) Revision: 00



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Document Amendment Log

Rev. No	Date Update	Description of Change	Update By <name, dept=""></name,>	Review By <name, dept=""></name,>	Approved By <name, dept=""></name,>



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Business Requirement & Functional Acceptance

I/We hereby verify that this Business Requirement & Functional consist of all the requirements requested by BANK SIMPANAN NASIONAL. The implemented system will fulfill ONLY this requirement.

I/We also hereby AGREE that this satisfies our entire requirement for **DuitNow Pay To Proxy.**

Any future changes to this agreed scope would be treated as an enhancement to the system. Any future changes to the project timeline will be subjected to the final approval of the project steering committee.

BANK SIMPANAN NASIONAL:

Approved by	Role	Signature	Date

Penril Datability (M) Sdn. Bhd.:

Approved by	Role	Signature	Date



Section A: Introduction

1 Introduction

This document served as the business requirement and system specification of implementing **DuitNow** – **Pay to Proxy service** in BSNeBiz and IBAM system, which is customer able to make monetary transaction to Own Account, Intrabank and Interbank Account via online.

This document shall explain all the features and functionalities, which is elaborating with screen captures, process flow, descriptions, input fields specifications and error messages. All screen designs provided in this document are samples and only illustration purpose for easy understanding. The screen designs are not final.

1.1 Objective

The objective of this document is to capture user requirements of transactional and administration modules of implementing DuitNow – Consent service. This document will facilitate development and implementation of the mentioned modules of Internet Banking System for BSNeBiz.

The base line features description and screen designs will become a reference blueprint for the development team to develop the transactional and administration 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 Assumptions

> To define DuitNow Consent

- DuitNow Pay To Proxy only can be maintain by Corporate Administrator in Corporate Administrator module.
- BSNeBiz User able to make DuitNow Payment Pay To Proxy in new module DuitNow using proxy ID :
 - Business Registration Number
 - Mobile Phone Number
- Proxy ID can be add in favourite list
- DuitNow Pay To Proxy also available in Bulk Payment module

1.3 DuitNow Consent Diagram

Registration Request



Diagram 1: DuitNow – Contest Register Request flow diagram.



Autodebit Process



Diagram 2: DuitNow – Autodebit Process File flow diagram



DuitNow Consent



Diagram 3: DuitNow – Autodebit Process Individual flow diagram

1.4 Impact Modules

System	Modules	Features	Description
BSNeBiz	New Module –	New Menu	1. DuitNow – Auto Debit Consent Module
	DuitNow - eConsent	& Sub	(Registration)
		Menu	a) RTP – Register
			 Register screen – details screen
			 Register to Account Number and Proxy
			b) RTP – Manage Approve
			 Action (include Approve and Reject)
			2. DuitNow Self Consent (BSN as Customer)
			a) Consent – Register
			 Register screen – details screen



System	Modules	Features	Description
			 Register Account Number b) Consent – Manage Approve Action (include Approve, Reject, Forward and Block c) Consent Block Maintenance Retrieve block list from DB View and unblock on the account number, proxy ID (Mobile number and Business Registration Number) d) Consent Cancel Allow to View and Cancel Request. e) Consent Switch Bank Allow customer to view and Switch Bank f) Consent Switch Account Allow customer to view and Switch Bank Proxy ID
	DuitNow Real Time Debit	New Menu & Sub Menu	 DuitNow Customer Auto Debit To send and manage customer's Auto Debit DuitNow Self Auto Debit
	Enhancement - Authorization	Table	 a) Authorization a. Update Authorization (Verifier & Approver) Module in BSNeBiz (Web) for Incoming DuitNow consent.
	Enhancement - History	Listing	 a) Host Transaction History Penril assumes that Host will provide different TC for any transaction related to Consent Management such as: Auto Debit after recurring transaction completed. Penril assumed that the transaction



System	Modules	Features	Description
			 description will be customised for Auto Debit payment purpose. b) BSNeBiz Transaction History This consists of successful Auto Debit Registration
			 ii. This consists of successful Auto Debit Update (Switch Bank & Switch Account, Pause, Enable, Cancel/Remove) iii. Block & Unblock iv. Reject
BSNeBiz- Mobile	Authorization	Notification	Update Authorization (Verifier & Approver) module in BSNeBiz (Mobile) for incoming DuitNow consent.
	Push Notification	Notification	i. Cover for Android & IOSii. Message of incoming notificationiii. Push Notification – to approve
Internet Banking Applicati on Manager (IBAM)	New feature at IBAM	Template	 a) DuitNow Consent Maintenance Min and Max of Consent Auto Debit amount. Suspended Merchant Maintenance (Supend Merchant by Bank) b) Report Consent Auto Debit Register Report (Incoming, Outgoing and Redirect) eConsent Auto Debit Report.
	Enhancement on other related modules at IBAM	Template	 a) IBAM > CBE (Organization Setup; BSNeBiz Navigation; BSNeBiz Transaction Enquiry; User Activity Log; BSNeBiz Report; RPP Message Log) b) IBAM > BBE (Content - Service Info; File Format)
Integrati on / Database	BSNeBiz Web Integration	Template	 a) New integration to Paynet Consent Request Approve consent Reject consent Reject consent Cancel active consent Auto Debit transaction b) New Webservice for Paynet to call



System	Modules	Features	Description
			 i. Consent Maintenance ii. Approve (Update Status) iii. Reject (Update Status) iv. Cancel (Update Status) v. Consent Incoming vi. Real Time Debit – To confirm
	BSNeBIz Mobile Integration	Template	 a) To create restful for integration with backend service To create restful integration with backend service Register eConsent Manage Pending Manage active eConsent Block Maintenance Authorization Real Time Debit
	Enhancement at Batch Program and Database	Template	 a) To create Batch for Outgoing Request Expired Consent b) To add new table at Database

Table 1: Consent – Impact Module



2 Secure Verification for Monetary Transaction at BSNeBiz

PIN is required as the second level security authentication for BSNeBiz Role's Single User and Approver when perform any monetary transactions via online. PIN is a six random digits temporary security code, which is generated and verified by the authentication server.

There are two types of Secure Verification assign to the user by Corporate Admin:

- A. Hardware Token (Vasco)
- B. Mobile Token

2.1 Hardware Token (Vasco)

Hardware token from VASCO is physical device that will be used by Single User and Approver to authorize a monetary transaction using the "Transaction Singing" function; also known as Challenge Response (CR).

2.1.1 Process Flow



Diagram 4: Hardware Token Flow Diagram



2.1.2 Screen Flow

Step 1:

- 1. When user in Transaction Confirmation page, BSNeBiz system will required Challenge Response code to proceed the transaction
- 2. User needs to use Hardware Token to generate the Challenge Response code.



Figure 1: Hardware Token

Step 2:

- 1. Users press OK button for 2 seconds to turn on the Token.
- 2. User key in the 6 digits login PIN (User Password) and press OK.
- 3. BSN logo will be displayed on the token screen.



Figure 2: Turn on Token Flow



Step 3:

- 1. User press button 2 to change to Challenge Response program.
- 2. User key in the last 8 digits of recipient account number for Challenge Response.
- 3. Press OK and Challenge Response code will be displayed.



Figure 3: Get Challenge Response Code Flow

Step 4:

1. User use generated Challenge Response from the Token and input to the Challenge Response field in BSNeBiz – Transaction Confirmation pages.

Transfer	Pay	ment
	Confirmation	
Organization Name	ADIK BIN RAY	
Payment Type	Favourite Bill Payment	
Favourite Account	TNB 01210025812900 James Bond	
Payee Corporation	TNB	
Payment From	0713041100000648 GIRO_I ADIK BIN RAY	
Amount	RM100.00	
Bill Account Holder Name	James Bond	
Bill Account Number	01210025812900	
Payment Mode	Pay Now	
Challenge Code	975807	
Challenge Response		
Back	Confirm	

Figure 4: Confirmation page for Hardware Token verification



2.2 Mobile Token

Mobile Token is a mobile application that has the same functionalities as the VASCO Hardware Token using mobile phone features and serves the same usage purpose.

2.2.1 Process Flow



Diagram 2: Mobile Token Flow Diagram

2.2.2 Screen Flow

Step 1:

- 1. When user in Transaction Confirmation page with QR code.
- 2. User needs to use Mobile Apps to scan the QR code to generate the Challenge Response code.



Figure 5: Mobile Apps screen





Step 2:

- 1. User Login to the Mobile apps and Click on Challenge Respond icon.
- 2. User scans the QR code generated at IBS confirmation screen.



Figure 6: Mobile Apps QR Scan screen

Step 3:

1. BSN Application generate and display the Challenge Response code to be used.



Figure 7: Challenge Response Code display Screen

- Private & Confidential -



Step 4:

1. User use generated Challenge Response from the Mobile Token App and input to the Challenge Response field in BSNeBiz – Transaction Confirmation pages.

Payment & Transfer				
Transfer	-	Payment		
	Confirmation			
Organization Name	ADIK BIN RAY			
Payment Type	Favourite Bill Payment			
Favourite Account	TNB 01210025812900 James Bond			
Payee Corporation	TNE			
Payment From	0713029100000834 GIRO ADIK BIN RAY			
Amount	RM100.00			
Bill Account Holder Name	James Bond			
Bill Account Number	01210025812900			
Payment Mode	Pay Later			
Start Date	30/03/2019			
SI Charges	RM0.15			
Challenge Code	205507			
Challenge Response				
Back	Confirm			

Figure 8: Confirmation page for Mobile Token verification



Section B: Duitnow – Consent (Auto Debit)

3 SOW02: DuitNow Consent (Auto Debit)

3.1 SOW02.1.1: DuitNow Customer Consent Registration(BSN as Merchant)

3.1.1 Process Flow



Diagram 3: AutoDebit Registration Process

3.1.2 Screen Flow

Step 1:

- 1. Customer access to BSNeBiz system
- 2. Customer Click eConsent Registration.
- 3. Customer Click on Registeration Request.





Figure 1: BSNeBiz Login Screen



₿BSN			ว <mark>行</mark> Log Out
VOCMAKER01 VOC DT ACADEMY SDN BHD VOC DT ACADEMY SDN BHD YOUR last login was on Tuesday, 24 October 2023 14:47:42	Consent Registration		
⊥ ≈· ≏ ♥ ►		Details	
ff Home	Please fill in details.		
Cont Summary > Cont Summary > Cont Summary > Cont Summary > Payment	To * Mi	erchant List	
Transfer & Payment	From *	Please select V	
Favourite Acc Maintenance	Amount *		
₩ JomPAY >	Expiry Date *		
DuitNow >	Maximum Payment Amount *		
Instructions	Recipient Reference *		
Bulk Payment	Transaction Details *		
Statutory Body - >	Other Transfer Details		
Statutory Body - >	Payment Frequency * Mc	onfility. V	





Display Specification:

No	Field	Field Type	Rule	Description	Required
1.	То	Drop Down	List of Merchant	The list of Merchant	Yes
2.	From	Drop Down	List of Account Number	List Account Number	Yes
3.	Amount	Text Box	Max length:5 Numeric	Amount	Yes
4.	Expiry Date	Text Box	Max length: 8 Numeric	Displays Expiry Date	Yes
5.	Maximum Payment Amount	Text Box	Max Length: 64 Alphanumeric	Displays the maximum Payment Amount	Yes
6.	Payment Frequently	Text	Max Length: 64 Alphanumeric	The auto debit details	Yes
7.	Others Auto Debit Details	Text	Max Length: 64 Alphanumeric	The auto debit details	Yes
8.	Transfer Mode	Drop Down	List of Transfer Mode: Select one only	Non-government or government	Yes
9.	Corporate Administrator's ID No.	Text Box	Max Length:12 Alphanumeric	Organization Corporate Administrator's ID No.	Yes
10.	Corporate Administrator's Mobile Phone No.	Text Box	Max Length:14 Numeric	Organization Corporate Administrator's Mobile Phone No.	Yes
11.	Corporate Administrator's Email	Text Box	Max length:40 Alpha, numeric, and/or Text combination as long contain this format: <value>@<value>.<value></value></value></value>	Organization Corporate Administrator's email	Yes

Table 2: Consent Registration Log Display Field



Action:

No	Action	Туре	Description
1.	Clear	Button	Contain the action to clear the page field
2.	Next	Button	 Contains the action to do field validation according to requirement mentioned in specification table, also checks for empty and duplicate fields. Forward the action to save the input fields to database

Table 3: RPP – DuitNow Log Action

Step 2:

- 1. Customer fill the mandatory field.
- 2. Fill the registration details.



Input Specification:

No	Field	Field Type	Rule	Description	Required
12.	Transfer Type	Drop Down	List of Duit Now: Select one only	The type of transfer	Yes
13.	Auto Debit Type	Drop Down	List of Auto Debit: Select One Only	The type of Auto Debit	Yes
14.	Date	Text Box	Max length:64 Alphanumeric	The date of Auto Debit	Yes
15.	Amount	Text Box	Match length:5 Numeric	The amount of Auto Debit	Yes
16.	Recipient Reference	Text Box	Max Length: 64 Alphanumeric	Displays the recipient reference	Yes
17.	Auto Debit Details	Text	Max Length: 64 Alphanumeric	The auto debit details	Yes

Table 4: RPP – DuitNow Log advance search Display Field

Action:

No	Action	Туре	Description	
1.	Clear	Button	Contain the action to clear the inserted details at advance search	
2.	2. Search Button Contain the action to search the transaction			
Tokle 5: PPDida Action				

Table 5: RPP – DuitNow Log Action

Step 3:

- 1. BSNeBiz user verified the details.
- 2. System display details screen click Save and BSNeBiz System will save the data input.



₿BSN		🎢 Log Out
15:29:44	Consent Registration	
Account Summary →	Confirmation	
D→ Halladel oc V Payment	Please check your information.	
Favourite Acc Maintenance	Transfer To 0059929100000375	
🐨 JomPAY >	Transfer From 1413629100000437	
PuitNow >	Amount RM300.00	
Standing >	Maximum Payment Amount RM300.00	
🔎 Auto Debit 🛛 🗧	Expiry Date 24/12/2025	
6 Bulk Payment >	Transaction Instruction Maxis Installment	
Statutory Body - >	Recipient Reference Phone Installment	
EPF	Other Transfer Details Phone Installment	
Statutory Body - >	Payment Frequency Monthly	
O Reports & Data	Back	
Statutory Body - >		
Statutory Body - > ZAKAT		

Figure 3: DuitNow Confirmation screen

Display Specification:

	Field	Field Type	Description
No			
1.	Organization	Text	Display the name of the organization
	Name		
2.	Transfer To	Numeric	Display the sender Account Number
3.	Bank Name	Text	Display the Bank Name
4.	Transfer To	Numeric	Display the receiver account number
5.	Beneficiary Name	Text	Display the beneficiary name
6.	Amount	Numeric	Display the amount
7.	Expiry Date	Monthly	Display the Expiry Date
8.	Maximum	Numeric	Display the maximum payment amount
	Payment		
9.	Payment	Monthly	Display the Payment Frequently
	Frequently		



	Field	Field Type	Description
No			
10.	Recipient	Text	Display the Recipient Reference
	Reference		
11.	Transaction	Text	Display the Transaction Details
	Details		
12.	Other Transaction	Text	Display the Transaction Details
	Details		

Table 6: RPP – DuitNow Log Display Field

Action:

No	Action	Туре	Description
1.	Back	Button	Contain the action to go back to previous screen
2.	Confirm	Button	Contain the action to confirm the details

Table 7: RPP – DuitNow Log list of action



() BSN
15-48-58 2 🛛 🖌 🗘 🕨 🕨
★ Home Account Summary >
CB Transfer & Payment Transfer & Payment Favourite Acc Maintenance
😇 JomPAY >
DuitNow >
Standing >
🝰 Auto Debit >
💣 Bulk Payment >
Statutory Body - >
Chabdana Rada
LHDN
Reports & Data
Statutory Body - > SOCSO
Statutory Body - > ZAKAT



Display Specification:

	Field	Field Type	Description
No			
1.	Organization	Text	Display the Organization Name
	Name		
2.	DuitNow ID Type	Text	Display the ID Type
3.	Transfer From	Numeric	Display the account number
4.	Beneficiary Name	Text	Display the Beneficiary Name
5.	Recipient	Text	Display the Recipient Reference
	Reference		
6.	Other Transfer	Text	Display the Transfer Details
	Details		
7.	Payment	Monthly	Display the Payment Frequently
	Frequently		
8.	Registration Date	Monthly	Display the Registration Date



	Field	Field Type	Description
No			
9.	Registration Type	Text	Display the Registration Type

Table 8: RPP – DuitNow Log Display Field

Action:

No	Action	Туре	Description
1.	Print Receipt	Button	Contain the action to print receipt
2.	Make another	Button	Contain the action to make another auto debit registration.
	Auto Debit		
	Registration		

Table 9: RPP – DuitNow Log details screen list of Action



3.2 SOW02.1.2: Manage Pending

This feature allows User to manage consent given to others.

3.2.1 Process Flow



Diagram 4: RPP – BSNeBiz Self Consent Process Flow Diagram

3.2.2 Screen Flow

Step 1:

- 1. Access to BSNeBiz system
- 2. Under BBE, click Consent Navigation
- 3. System display Consent Navigation Screen



Business Registration Number		
Address		
Postcode		
City	State	
recommendation balled that in your would like to register recommendation select the state where your busin in operations. State	Non- Government Government	
Contact Person	Corporate Administrator	
	Full Nama	
ull Name	Full Name	
ull Name C /Passport No.	IC/Passport No.	
Full Name C /Passport No. Mobile No	IC /Passport No. Mobile No	
Full Name C /Passport No. Mobile No Email Address	IC/Passport No. Mobile No Email Address	

Input Specification:

No	Field	Field Type	Description
1.	Organization	Text	Display the Organization Name
	Name		
2.	DuitNow ID Type	Text	Display the ID Type
3.	Transfer From	Numeric	Display the account number
4.	Beneficiary Name	Text	Display the Beneficiary Name
5.	Recipient	Text	Display the Recipient Reference
	Reference		
6.	Other Transfer	Text	Display the Transfer Details
	Details		
7.	Payment	Monthly	Display the Payment Frequently
	Frequently		
8.	Registration Date	Monthly	Display the Registration Date
9.	Registration Type	Text	Display the Registration Type



Action:

No	Action	Туре	Description
1.	"Eye" icon	Button	Contain the action to display the selected RPP – DuitNow transaction
2.	"Pencil" Icon	Button	Contain the action to edit the navigation information

Table 10: IBAM NAvigation list of action

Step 2:

- 1. Click pencil icon to edit the navigation details
- 2. Click confirm to confirm the action
- 3. System display result screen

() BSN					增。
Your last login was on Monday, 21 August 2023 15:00:48	DuitNow S	Self Consent			
± ≅• ≙ ♥ ►	Transfer	Payment			
III Account Summary >			Listir	g	
(-0) Transfer & ✓ D→ Payment	Show 10 ¥	entries			Search:
Transfer & Payment	•	Bank Name	Account Number	Beneficiary Name © (Nickname)	o Action o
Pavounie Acc. Maintenance	0	BSN	0099929100000294	PETAL SON BHD (BSN)	Z Approve Reject
jomPNY >	0	PUBLIC BANK	5000040430	test log fav	Z Approve Reject
DuilNow >	Showing 1 to 2 of	12 entries			Previous 1 Next
Standing >					
❷ Auto Debit →					Delete Add
Bulk Payment >					
Statutory Body - >					

Figure 6: RPP – DuitNow Navigation details screen



No	Action Code	Error Description in English	
1.	REJECT	Notification message "You are reject this consent". Please contact BSNeBiz	
		Contact Centre at 1300 88 1900 for assistance".	

Table 11: RPP – DuitNow Navigation Display Field

Action:

No	Action	Туре	Description	
1.	Back	Button	Contain the action to go back to previous page	
2.	Confirm	Button	Contain the action to confirm the changes	

Table 12: RPP – DuitNow Navigation list of action



Figure 8: RPP – DuitNow Navigation result screen

Action:

No	Action	Туре	Description	
3.	Back	Button	Contain the action to go back to previous page	

Table 13: RPP – DuitNow Navigation list of action



3.3 SOW02.1.3: Block/Unblock

This feature allows user to Auto Debit

3.3.1 Process Flow





3.3.2 Screen Flow

Step 1:

- 1. Access to IBAM system
- 2. Under CBE, click BSNeBiz Navigation
- 3. System display BSNeBiz Navigation Screen

	BSNeBiz Navigation		
BANK BACK END			
CORP BACK END	I BSNeBiz Navigation	-	-
BSNeBiz Application			Use left buttons to show content here.
 BSNeBiz Submission 	Expand All Collapse All		
 Organization Setup 			
 Generate Pin 	Navigable Services		
 BSNeBiz Navigation 	 Account Summary 	• /	
 E-Statement 	Maintenance		
 BSNeBiz Transaction 	• Maintenance		
- BSNeBiz User Activity Log	Authorization	• /	
 BSNeBiz Report 	Transfer & Payment	•	
 Corporate Account Enquiry 	JomPAY	• /	
 Notice RPP Message Log 	 DuitNow 	•	
	DuitNow	• /	
FILE PROCESSING B	Fav Maintenance	• /	
O EOD ®	 Message Box 	•	
Mobile Navigation	NAD	• /	
Θ	NAD Registration	• /	
	NAD Maintenance		

Figure 10: BSNeBiz Navigation



Figure 9: BSNeBiz Navigation screen

Action:

No	Action	Туре	Description
1.	"Eye" icon	Button	Contain the action to display the selected RPP – DuitNow transaction
2.	"Pencil" Icon	Button	Contain the action to edit the navigation information

Table 14: IBAM NAvigation list of action

Step 2:

- 1. Click pencil icon to edit the navigation details
- 2. Click confirm to confirm the action
- 3. System display result screen

3SNeBiz Navigation					
I BSNeBiz Navigation	-	🖋 Edit			
Expand All Collapse All			2	_	
Navigable Services		Edit Ca	onfirm	Result	
 Account Summary 	۲				
• Maintenance	•	Node ID:			
Authorization	•	441			
 Transfer & Payment 	•	Code:			
JomPAY	۲	Name (EN):			
DuitNow	•	DuitNow			
DuitNow	• 1	Description (EN):			
Fav Maintenance	•	DuitNow			
• Message Box	۲	Name (BM):			
• NAD	•	DuitNow			
 Standing Instructions 	•	Status:			
 Auto Debit 	• 1	Online			\$
		Offline Message (EN):			

Figure 11: Rpp - BSNeBIz Navigation



Bulk Payment	•	Offline Message (EN):
Profile Management	•	
Mobile Token Registation	۲	Offline Message (BM):
View / Update Your Profile	۰	
Change Password		Navigable:
		Enabled 🗘
 Utility Payment 	•	Operation Hour Status:
File Upload	•	Disabled <
Data Entry	۲	Operation Start Time:
History Listing	۲	
Statutory Body - EPF	•	Operation End Time:
EPF File Upload	•	
EPE Other Payment (test LIAT)		Weekend Status:
Er i Other ayment (test OAT)		Enabled 🗘
EPF Data Entry	۲	Display Order:
EPF History	•	1
Payroll	۲	* Must be in HHmm 24 hour format. E.g. 0000 (12:00 AM midnight), 2359 (11:59 PM)
Payroll Upload	۲	* E.g: When Start=2200, End=1900 means that: * The service will be disabled from 07:00PM to 10:00PM
Payroll Enquiry	۲	Nevt
Statutory Body - LHDN	•	NEX

Figure 12: RPP – DuitNow Navigation details screen

Display Specification:

No	
1. Node ID Text Display the Node ID of the navigation	
2. Code Text Display the Code of the navigation	

Table 15: RPP – DuitNow Navigation Display Field

Input Specification:

No	Field	Field Type	Validation Rule	Description	REQUIRED
1.	Name (EN)	Textbox	Alphabet	Allow user to insert navigation name	YES
2.	Description (EN)	Textbox	Alphabet	Allow user to insert the description of the navigation	YES
3.	Name (BM)	Textbox	Alphabet	Allow user to insert navigation name	NO



No	Field	Field Type	Validation Rule	Description	REQUIRED
4.	Status	Dropdown list	Select one	Allow user to set the navigation status	YES
5.	Offline Message (EN)	Textbox	Alphabet	Allow user to insert online offline message	NO
6.	Offline Message (BM)	Textbox	Alphabet	Allow user to insert online offline message	NO
7.	Navigable	Dropdown List	Select one	Allow user to set the navigation to available or disable	YES
8.	Operation Hour Status	Dropdown List	Select one	Allow user to set the navigation operation hour	YES
9.	Operation Start Time	Dropdown List	Select one	Allow user to manage the navigation time	NO
10.	Operation End Time	Dropdown List	Select one	Allow user to manage the navigation time	NO
11.	Weekend Status	Dropdown List	Select one	Allow user to control the navigation availability on weekend	NO
12.	Display Order	Textbox	Numeric	Allow user to insert the order for navigation	YES

Table 16: RPP – DuitNow Navigation Display Field

Action:

No	Action	Туре	Description
1.	Back	Button	Contain the action to go back to previous page
2.	Confirm	Button	Contain the action to confirm the changes

Table 17: RPP – DuitNow Navigation list of action





Figure 13: RPP – DuitNow Navigation result screen

Action:

No	Action	Туре	Description			
1.	Back	Button	Contain the action to go back to previous page			
	Table 18: PDP _ DuitNow Navigation list of action					

Table 18: RPP – DuitNow Navigation list of action



3.4 SOW02.1.4: DuitNow Self Auto Debit

3.4.1 Process Flow



Diagram 6: DuitNow Self Auto Debit flow

3.4.2 Screen Flow

Step 1:

1. BSNeBiz user access to BSeBiz page and click on DuitNow Self AutoDebit on navigation pane.

₿BSN		👫 Log Out
Welcome, VOCMAKER01 VCC DT ACADEMY SDN BHD VCC DT ACADEMY SDN BHD Your last login was on Wednesday, 06 November 2023 15:24:58		,
⊥ ⊠° ≙ ♥ ▶	GIRO Account(s) GIRO Account(s) GIRO Account(s) GIRO Premium Account(s) RM35,201.87 RM3.004,144.24 RM0.00	
fill Home		
Account Summary >	Recent Activities	
G→ Transfer & > Payment	Show 10 v entries Search:	
JomPAY >	Date Time Transaction Type From Account Amount Status	
👷 DuitNow 🗸	24/10/2023 15:51:32 Own Account Transfer 1410029100002381 RM300.00 Pending Approval	_
DuitNow DuitNow Self Auto Debit Fav Maintenance	0099929100000375 Showing 1 to 1 of 1 entries Previous 1	Next
Standing > Instructions		_
🥰 Auto Debit >		

Figure 14: DuitNow Self Landing Page



Action:

No	Action	Туре	Description
1.	Navigation	Navigation	Contain the action to go to DuitNow Self Auto Debit Register.
	Pane	Pane	

Step 2:

2. BSNeBiz user click on approve to approve the request and can click on reject to reject the request.

() BSN					💏 🛛 Log Out
Account Summary >	DuitNow Self AutoDebit				
<-Bi Transfer & → D → Payment					
🐨 JomPAY >			Request L	ist	
DuitNow Y	Show 10 V entries				Search:
DuitNow Duitnow Self Auto Debit	Request By	Organization Code	 Organization Type 	Organization Name	Action
Fav Maintenance	CIMB BANK BERHAD	7611534894	Account Number	NETFLIX	C Edit
Standing >	D PUBLIC BANK	3099020502	Account Number	MAXIS	🖌 Edit
instructions	AFFIN BANK	901000004043	Account Number	ASTRO GO	🕑 Edit
Let Auto Debit >	D PUBLIC BANK	5000041813	Account Number	THREE KHAN	🕑 Edit
S Bulk Payment >	D PUBLIC BANK	5000040430	Account Number	TWO KHAN duitnow	🔀 Edit
Statutory Body - > EPF	Showing 1 to 5 of 5 entries				Previous 1 Next
Statutory Body - >					Reject Approve
O Reports & Data					
Statutory Body - > SOCSO					
Statutory Body - >					

Figure 15: DuitNow Self Debit

Action:

No	Action	Туре	Description
1.	Approve	Button	Contain action button to approve.
2.	Reject	Button	Contain action button to reject.
3.	Checkbox	Checkbox	Contain action to tick.



- 3.5 SOW02.1.5 Request to Pay with Auto Debit Registration offer
 - 3.5.1 Process Flow
 - 3.5.2 Screen Flow

3.6 SOW02.1.6: Authorization

3.6.1 Process Flow



Diagram 7: Verify Transaction Flow Diagram

3.6.2 Screen Flow

Step 1:

- 1. Verifier access to Authorization list.
- 2. Verifier click "Edit" at selected transaction.



how 10	✓ entries			Search:	
Action	Reference No.	Transaction Date	Transaction Type	Transfer From To Account	Amount
😰 Edit	0000046102	09/01/2022 11:32:32	Own Account Transfer	0099929100000375 0099941100000286	RM4.00
💽 Edit	0000045613	03/01/2022 16:31:49	New Interbank Rentas Transfer	0099941100000286 5000040430	RM6.00
💽 Edit	0000045494	30/12/2021 11:45:31	Favourite Interbank RENTAS Transfer TEST	0099929100000375 6900073713	RM7.00
🗭 Edit	0000045493	30/12/2021 11:44:50	Favourite Interbank RENTAS Transfer TEST	0099929100000375 6316157133	RM6.00
🗭 Edit	0000045396	29/12/2021 09:55:24	New Interbank Rentas Transfer TEST	0099929100000375 5000041813	RM4.00
🗭 Edit	0000045377	28/12/2021 10:07:28	New Interbank Rentas Transfer TEST	0099929100000375 5000041813	RM5.00
🕑 Edit	0000045306	27/12/2021 11:29:20	New Interbank Rentas Transfer TEST	0099929100000375 5000041813	RM2.00
🕑 Edit	0000045275	24/12/2021 09:35:25	New Interbank Rentas Transfer	0099929100000375 5000041813	RM6.00
🕑 Edit	0000045274	24/12/2021 09:30:32	New Interbank Rentas Transfer	0099941100000286 5000040430	RM6.00
💕 Edit	0000045236	23/12/2021 17:04:01	New Interbank Rentas Transfer TEST	0099929100000375	RM6.00

Figure 16: Authorization List Screen

Step 2:

- 1. System displays the selected transaction Confirmation screen. Verifier reviews the details of transaction and click on "Verify" or "Reject" button, to Verify or reject the transaction.
- 2. Verifier can click on "Back" button to go back to the Authorization list.



Own Account Transfer				
Confirmation				
Status	Pending Verify			
Organization Name	VOC DT ACADEMY SDN BHD			
Transaction Type	Own Account Transfer			
Transfer From	0099929100000375			
Transfer To	0099941100000286			
Amount	RM4.00			
Recipient Reference	Utilities Bill			
Other Transfer Details	January			
Transfer Mode	Transfer Now			
Reference No.	0000046102			
Initiator Name	syahirah			
Initiated Date	09/01/2022 11:32:32			
Back	Reject 🗙 Verify 🗸			

Figure 7: Transaction – Confirmation Screen (Transfer Now)

Display Field:

No	Field	Format	Description	
1.	Authorization Status	Text	Shows the Organization Status	
2.	Organization Name	Text	Shows the Organization Name	
3.	Transaction Type	Text	Shows the Transfer Type selection	
4.	Transfer From	Numeric	Shows the crediting account number	
5.	Transfer To	Numeric	Shows the debiting account number	
6.	Amount	Text	Shows the transaction amount of Interbank Transfer	
7.	Beneficiary Name	Text	Shows the name of Account holder	
8.	Recipient Reference		Shows the Recipient Reference. Such as Invoice number, Receipt Number etc	
9.	Other Transfer Details	Text	Show the any other transfer details.	
10.	Transfer Mode	Text	The mode of transaction	
			Transfer Now	
			Transfer Later	



			Recurring
11.	Reference No	Text	Show reference no
12.	Initiator Name	Text	Show initiator name
13.	Initiator Date	Text	Show initiator date

Table 19: Transfer > Authorization screen Display Fields

Action:

No	Field	Field	Description
		Туре	
1.	Verify	Button	Indicator to Verify on item. Contains action to pop up the Verify screen.
2.	Reject	Button	Indicator to reject on item. Contains action to pop up the Verify screen.
3.	Back	Button	Contains action to display back on previous page.



Step 3:

- 1. After user clicks on "Verify" or "Reject" button, system will display the Verify pop-up window.
 - *Reject: Remarks is mandatory for Reject action.*
- 2. User clicks on "Submit" button to proceed the transaction and can clicks on "Cancel" button to cancel the transaction and to close the pop-up window.

Verify	
Remarks:	
Cancel	Submit

Figure 18: Transfer – Verify – Pop-up window

Action:

No	Action	Туре	Description
1.	Cancel	Button	Contains an action to cancel the transaction process.
2.	Submit	Button	Contains an action to proceed the transaction.

Table 20: New Bill Payment – Confirmation List of Action

Step 3:

- 1. After user clicks on "Submit" button, System displays the Authorization Result Page.
- 2. Verifier views the result and click on "Make another Authorization" to go back to Authorization list or click at "Receipt" button to view receipt or to print result screen.



erification		
	Result	
	You have verify this transaction successfully. To view your transaction status, please check your online transaction history.	
Status		Pending Approval
Authorization Status		Verified
Remarks		
Organization Name		VOC DT ACADEMY SDN BHD
Transaction Type		Own Account Transfer
Transfer From		0099929100000375
Transfer To		0099941100000286
Amount		RM4.00
Recipient Reference		Utilities Bill
Other Transfer Details		January
Transfer Mode		Transfer Now
Reference No.		0000046102
Initiator Name		syahirah
Initiated Date		09/01/2022 11:32:32
Print receipt		Make Another Authorization

Figure 9: Transfer - Verification result screen

Display Field:

No	Field	Format	Description
1.	Status	Text	Shows the transaction Status
2.	Authorization Status	Text	Shows the Organization Status
3.	Remarks	Text	Shows the Remarks
4.	Organization Name	Text	Shows the Organization Name
5.	Transaction Type	Text	Shows the Transfer Type selection
6.	Transfer From	Numeric	Shows the crediting account number
7.	Transfer To	Numeric	Shows the debiting account number
8.	Amount	Text	Shows the transaction amount of Interbank Transfer



9.	Recipient Reference	Shows the Recipient Reference. Such as Invoice number, Receipt Number etc		
10.	Other Transfer Details	Text Show the any other transfer details.		
11.	Transfer Mode	Text	 The mode of transaction Transfer Now Transfer Later Recurring 	
12.	Reference No	Text	Show reference no	
13.	Initiator Name	Text	Show initiator name	
14.	Initiator Date	Text	Show initiator date	

Table 21: Transfer – Result Display Fields

Action:

No	Field	Field Type	Description
1.	Print Receipt	Button	Contain action to view and print receipt.
2.	Make Another Authorization	Button	Contain action to go to authorization list.

Table 22: Transfer – Result List of Action



Step 4:

1. Corporate User click on "Print Receipt" button to print the transaction receipt and click "Make Another Authorization" to go back to authorization screen.

Sunday, 9 Jan 2022 11:42:55		
1	Receipt	
	Own Account Transfer	
Status	Pending Approval	
Organization Name	VOC DT ACADEMY SDN BHD	
Transfer From		
Transfer To	0286	
Amount	RM4.00	
Recipient Reference	Utilities Bill	
Other Transfer Details	January	
Transfer Mode	Transfer Now	
Reference No.	0000046102	
Transaction Date	09/01/2022	
Transaction Time	11:32:32	
	PENDING APPROVAL	
Disclaimer: This is computer g	generated receipt. No signature is required	

Figure 20: Transfer - Verification receipt screen



Display Field:

No	Field	Format	Description
1.	Status	Text	Shows the Status
2.	Organization Name	Text	Shows the Organization Name
3.	Transfer From	Numeric	Shows the Transfer From Account Number
4.	Transfer To	Numeric	Shows the Transfer To account number
5.	Amount	Alphanumeric	Shows the Transaction Amount
6.	Recipient Reference		Shows the Recipient Reference. Such as Invoice
			number, Receipt Number etc
7.	Other Transfer Details	Text	Shows the any other transfer details.
8.	Transfer Mode	Text	The mode of transaction
			Transfer Now
			Transfer Later
			Recurring
9.	Reference No	Text	Show IB reference no
10.	Transaction Date	Text	Show Transaction Date
11.	Transaction Time	Text	Show Transaction Time

Table 23: Transfer – Result Display Fields

3.7 SOW02.1.7: Enhancement on other related modules at BSNeBiz (Web)

3.7.1 Process Flow





Diagram 5: Enhancement Modules Flow Diagram

3.7.2 Screen Flow

Step 1:

- 1. BSNeBiz user click on Host Transaction History.
- 2. Transaction History will display



4 SOW02.2: BSNeBiz (Mobile)

4.1 SOW02.2.1: Update Authorization

This feature allows User to Update Authorization (Verifier & Approver) module in BSNeBiz (Mobile) for incoming DuitNow consent.

4.1.1 Process Flow



Diagram 6: BSNebiz Mobile Application (Authorization)

4.1.2 Screen Flow

Step 1:

User required to Login BSNeBiz to access Authorization.





Figure 21: BSNeBiz Mobile Login Page

Input Specification:

No	Field	Field Type	Rule	Description	Required
1.	Username	Text	Max Length:24	User Username	Yes
			Alphanumeric		
2.	Password	Text	Max Length:24	User Password	Yes
			Alphanumeric		

Table 24: Transfer and Payment Fill Details Input Specification

Action:

No	Action	Туре	Description
----	--------	------	-------------



No	Action	Туре	Description
1.	Login	Button	This action will be used to verify User username and password
2.	Cancel	Button	This action will deny user from login to BSNeBiz App

Table 25: Login Popup Actions

List of available messages for the screen:

No.	Event	Error Description in English
1.	Username field empty	Please insert username
2.	Password field empty	Please insert password



Step 2:

1. After User successfully login, BSNeBiz Mobile App will show Mobile Homescreen



Figure 22: BSNeBiz Application Homescreen



Step 3:

User required to click on DuitNow Consent.



Figure 23: Navigation Pane BSN Mobile EBiz.



Step 4:

User required to click on Outgoing Request and select the account to display the Pending List.



Figure 24: Incoming Duit Now Consent



5	: 2 🚱	А	(•		© 구⊿	41	
Ir	Incoming DuitNow Consent							
	Incoming Request							
~	Fro	om Aco	count					
	TE	ST						
	70	016020	0315719					
No.	Request Date	Expiry Date	Auto Debit ID	Merchant Name	Amount	Recipient Reference	Status	
No. 1.	Request Date 11 May 2023	Expiry Date 20 December 2024	Auto Debit ID BS12345678	Merchant Name Merchant A	Amount RM100.00	Recipient Reference Auto Debit	Status Pending Approval	
No. 1. 2.	Request Date 11 May 2023 11 May	Expiry Date 20 December 2024 01 June 2024	Auto Debit ID BS12345678 BS98765432	Merchant Name Merchant A Merchant B	Amount RM100.00 RM150.99	Recipient Reference Auto Debit Auto Debit	Status Pending Approval Pending Approval	

Figure 25: Incoming Duit Now Consent



4.2 SOW0.2.2.2: Push Notification

This feature allows User to to turn on a concise and effective push notification message which is related to updating the Authorization in BSNeBiz (Mobile) for incoming DuitNow consent.

4.1.3 Process Flow



Diagram 8: Push Notification screen flow

4.1.4 Screen Flow

KIV



5 SOW02: Internet Banking Application Manager (IBAM)

5.1 SOW02.3: DuitNow Consent Maintenance

5.1.1 Process Flow



Diagram 7: Duit Now consent Maintenance flow

5.1.2 Screen Flow

KIV

Step 1:

- 1. Access to IBAM system
- 2. Access to DuitNow Consent Maintenance
- 3. Select Suspended Merchant Maintenance
- 4. Select Auto Debit Validity period maintenance
- 5. Enter required information for period maintenance.

KIV

Figure 10: IBAM Navigation Screen

Input Specification

1.			
2.			



3.			
4.			
5.			
6.			
7.			
8.			
9.			

Table 26: Open DuitNow Transfer input specification – details

Action

1.		
2.		

Table 27: Open DuitNow Transfer available action – details

List of available Error Message

1.	•
2.	
3.	

Table 28: Open DuitNow available error message - details

Step 2:

- 1. View Report at Consent Auto Debit Register Report (Incoming, Outgoing and Redirect.
- 2. Click on Auto Debit Report
- 3. Auto Debit Report will shown.

KIV

Display Specification

1.		
2.		
3.		
4.		



5.		
6.		
7.		
8.		
9.		

Table 29: Open DuitNow Transfer display specification - confirm

Action

1.		
2.		

Table 30: Open DuitNow Transfer available action – confirm

Display Specification

1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		
11.		
12.		

Table 31: Open DuitNow Transfer display specification – result

Action

1.		



Table 32: Open DuitNow Transfer available action – result

5.2 SOW02.4 Duit Now Consent Auto Debit Register Report

5.2.1 Process Flow



Diagram 10: IBAM Consent Auto Debit Register Report

5.2.2 Screen Flow

KIV



5.3 SOW02.5 Enhancement on other related modules at IBAM

5.3.1 Process Flow



Diagram 13: CBE process flow

5.3.2 Screen Flow

Step 1:

- 1. IBAM User login to IBAM BSNeBiz system
- 2. Access to Navigation
- 3. Organization Setup, BSNeBiz Navigation, BSNeBiz transaction Enquiry, User Activity Log, BSNeBiz Report, RPP Message Log will appear.



lome	Pending			
ESSAGE BOX ANK BACK END ⊞	Pending			
DRP BACK END ⊞	BBE Pending	CBE Pending		
ILE PROCESSING ⊞ OD ⊞	⊞ ● Adva	nce Search		-
Aobile Navigation ⊞			Show 10 🗸 entries	Show / hide columns
9	Actions	Tracking ID	Description	Creation Date
	۲	2432	Edit Organization Contact Person: PENRIL DATABILITY (M) SDN BHD by penrilmaker3	15/08/2023 15:33:41
	۲	2382	Create Merchant Onboarding: M30014215037 by penrilmaker3	23/05/2023 15:56:20
	۲	2362	Edit Application Form: TEST PROD SUBMISSION by azyan	28/12/2022 00:20:27
	۲	2347	Block BSNeBiz User Profile: AZHA1975 AZHZ ENTERPRISE by penrilmaker	11/10/2022 10:13:58
	۲	2346	Edit Organization Settings: DOUBLE A ONE STOP STATION SDN BHD by azyan	27/09/2022 15:15:43
	۲	2321	Stop Payment: [20220808000013785954, 20220808000013785955] by azyan	08/08/2022 10:57:13
	۲	2306	Edit BSNeBiz User Profile: VOCMAKER01 VOC DT ACADEMY SDN BHD VOC DT ACADEMY SDN BHD by asrulamri	24/06/2022 13:44:32
	۲	2305	Edit Application Form: lalalove by asrulamri	24/06/2022 13:43:36
	۲	2304	Edit Organization Contact Person: VOC DT ACADEMY SDN BHD VOC DT ACADEMY SDN BHD by asrulamri	24/06/2022 13:41:19
	۲	2297	Edit Organization Settings: AZHZ ENTERPRISE by penrilmaker	07/06/2022 12:22:38
	Showing 1	to 10 of 79 entries	Previous 1 2 3 4 5	6 7 8 <u>Next Last</u>

Figure 26: Favourite DuitNow – details screen

Display Specification

No	Field	Туре	Description	
1.	DuitNow ID Type	Text	Display DuitNow ID Type	
2.	DuitNow ID Number	Text	Display DuitNow ID Number	

Table 33: Open DuitNow Transfer display specification – Details

Input Specification

No	Field	Field Type	Validation	Description	Required
			Rule		
1.	Transfer Type	Dropdown	Choose one	List of transfer type	YES
2.	Transfer To	Dropdown	Choose one	List of Favorite DuitNow	YES
3.	Transfer From	Dropdown	Choose one	List of organization account	YES
4.	Amount	Textbox	Numeric	Transaction amount	YES
5.	Recipient's Reference	Textbox	Alphanumeric 40 char	Details of transaction	YES
6.	Other Transfer Details	Textbox	Alphanumeric 140 char	Details of transaction	NO



No	Field	Field Type	Validation	Description	Required
			Rule		
7.	Transfer Mode	Radio	Choose either	Payment Mode	YES
		Button	one	a. Pay Now (Default)	
				b. Pay Later	
				c. Set up as recurring	
				payment	
8.	RPP Terms and	Check Box	-	RPP Terms and Condition user	YES
	Condition			agreement	

Table 34: Favourite DuitNow Transfer input specification – details

Action

No	Action	Туре	Description
1.	Clear	Button	Contains an action to clear field for Open DuitNow details
2.	Next	Button	Contains an action to proceed to next step of DuitNow transfer

Table 35: Favourite DuitNow Transfer available action – details

List of available Error Message

No.	Event	Error Description
1.	Leave blank to required fields	Transfer From is required
		Transfer To is required
		Amount is required
		Recipient's Reference is required
		Other Transfer Details is required
		 Terms and Conditions is required
2.	Fill in field other than numeric for Amount	Amount is not numeric
3.	Fill in field with not an email format for	Email is not a valid email address
	Recipient's Email Address	

Table 36: Favourite DuitNow available error message – details



5.4 SOW02.6 IBAM > BBE

5.4.1 Process Flow



5.4.2 Screen Flow

KIV

6 SOW02.4 BSNeBiz Web Integration

6.1 SOW02.4.1 New Integration to Paynet.

6.1.1 Process Flow

KIV

Figure 11: Sample screen for transaction History to include DuitNow transaction



6.1.2 Screen Flow

KIV



- 6.2 SOW02.4.2 New Webservice for Paynet to call
- 6.2.1 Process Flow
- 6.2.2 Screen Flow
- 7 SOW02.5 BSNeBiz Mobile Integration
- 7.1 SOW02.5.1 Integration with backend service.

7.1.1 Process Flow



7.1.2 Screen Flow

- 8 SOW02.6 Enhancement at Batch Program and Database
- 8.1 SOW02.6.1 Create Batch Program and Database
- 8.1.1 Process Flow
- 8.1.2 Screen Flow
- 8.2 SOW02.6.2 Add new table at Database
- 8.2.1 Process Flow
- 8.2.2 Screen Flow