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| **Kuwait Finance House (Malaysia) Berhad**  **Internet Banking System**  **Functional Requirement and System Specification**  **for IBSCR2023004 – Kill Switch for KFH Online**  7th Dec 2023  Reference: KFH/FSD/IBSCR2023004  Version: 2.0  **Prepared By:**    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 2622Fax: (603) 6201 7622 |

Document Management

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| Rev. No | Date Update | Description of Change | Update By | Review By |
| 1.0 | 04/12/2023 | Initial release | Amir Hakim Bin Mior Kamarul Bahrain | Lizahwati  Yap Kah Yan |
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**Functional Requirement and System Specification Acceptance**

I/We hereby verify that this Functional Requirement and System Specification consist of all the requirements requested by Kuwait Finance House (M) Berhad. The implemented system will fulfill ONLY this requirement.

I/We also hereby AGREE that this satisfies our entire requirement for IBSCR2023004 Kill Switch

Any future changes to this agreed scope will 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.

**Kuwait Finance House (M) Berhad:**

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| **Approved by** | **Role** | **Signature** | **Date** |
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**Penril Datability (M) Sdn. Bhd.:**

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| **Approved by** | **Role** | **Signature** | **Date** |
| Lizahwati Basirun | Professional Services |  |  |

Section A: Introduction

This document served as basic/high level business requirement and system specification for KFH Online new enhancement. This new enhancement is to implement “Kill Switch” function in KFH Online system in order to comply with Bank Negara Malaysia (BNM) requirement to curb online fraud/scam, pursuant to YAB PM announcement in Budget 2023.

All screen designs provided in this document are samples and only illustration purpose for easy understanding. The screen designs are not final.

## Objective

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.

## Scope of Delivery

Please refer to the linked Section for the details of the proposed solution for the scope of work.

This enhancement is only applicable for KFH Online & FPX module.

|  |  |
| --- | --- |
| Section | Description |
| Consumer | **New hyperlink and Kill Switch Activation module.**   * Add hyperlink at Home page to route to Kill Switch Activation page. * New Panic Kill Switch Activation module.   + Confirmation page   + Acknowledgement page * Scenario for Kill Switch Activation * Successful – send “Successful SMS Notification” to customer’s mobile number to notify on “Kill Switch” activation status. * Unsuccessful – send "Unsuccessful SMS Notification” to customer’s mobile number to notify on “Kill Switch” activation status.   **User Status Scenario**   1. **Normal Status**  * Customer log into KFH Online. * Customer clicks Kill Switch module. * Customer confirms deactivation.  1. **Other Status**  * System will prompt specific error message to customer.   **Kill Switch Deactivation**   * Customer visit the nearest branch for verification purposes. * Customer call the contact centre to re-activate the account. * Contact Center will update customer status to ‘Kill Switch deactivated’ and manually unblock debit card. * During “Kill Switch Deactivated” status, customer is required to change their password. * **The system auto logs out the user from the active login session once the kill switch activated (both KFH Online & FPX).**   + Implement new checking to check on kill switch flag, if the kill switch flag is on, then need to log the user out when user clicks on next action. |
|
| FPX | To block the login and send correct Error Code to PayNet. |
| BVMC | **New Account status**   * Kill Switch Activated * Kill Switch Deactivated |
| Report | **Kill Switch Activation request report by daily, monthly and yearly** |
| **Kill Switch Deactivation request report by daily, monthly and yearly**  *\*Note:**Report for deactivation will only be tracked after customer change their password* |
| Database | **Add new table to store Kill Switch request**   * Kill switch table |

Section B: Functional Specifications

# [MOD01] KFH Online

## [FUNC01] User Account Lock by Activating Kill Switch

This requirement is to lock user account after system detected user clicking the Kill Switch. This change is applicable for KFH Online. Once customer activate the Kill Switch, KFH Online instantly blocks customer’s access anytime without calling our Contact Centre if they detected they are a victim of scam, or their login credentials have been compromised.

|  |  |
| --- | --- |
| Status | scenario |
| Normal | If user clicks Kill Switch button, then user allow to activate Kill Switch |
| Other | System will prompt specific error message to customer over the following reasons  If the activation Is unsuccessful |

### [FUNC01.1] Kill Switch Activation

1. User clicks “Kill Switch” hyperlink via KFHOnline home page located at the left side menu.
2. Upon clicking the hyperlink, system will route the customer to the “Kill Switch” activation screen.
3. User clicks “Activate” button to accept the terms and conditions in order to proceed with the transaction and go to Acknowledgement screen.
4. User can click “Cancel” button to route back to KFHOnline home screen.

#### [FUNC01.1.1] Kill Switch Activation Successful

1. System will display Successful screen.
2. System will assign Reference No for all Kill Switch request
3. System will immediately deactivate customer’s KFHOnline access
4. System will flag customer’s KFHOnline access as “Kill Switch Activated” in BVMC.
5. System will send notification to cutomer’s mobile number to notify “Kill Switch” activation status.

A close up of black text

Description automatically generated

#### [FUNC01.1.2] Kill Switch Activation Unsuccessful

1. System will display Unsuccessful screen
2. System will assign Reference No for all Kill Switch activations
3. System will send notification to customer’s mobile number to notify on “Kill Switch” activation status.

A close up of a white background

Description automatically generated

### [FUNC01.2] Process flow



Diagram 1 Kill Switch Activation – Kill Switch

### [FUNC01.3] Screen flow

User access KFHOnline

**A hand holding a card

Description automatically generated**

Figure 1 KFHOnline home screen.

User clicks Kill Switch

**A screenshot of a computer

Description automatically generated**

Figure 2 Confirmation Screen – Kill Switch KFHOnline

User successfully perform Kill Switch

A screenshot of a computer

Description automatically generated

Figure 3 Acknowledgement Successful screen– Kill Switch KFHOnline

User unsuccessfully perform Kill Switch

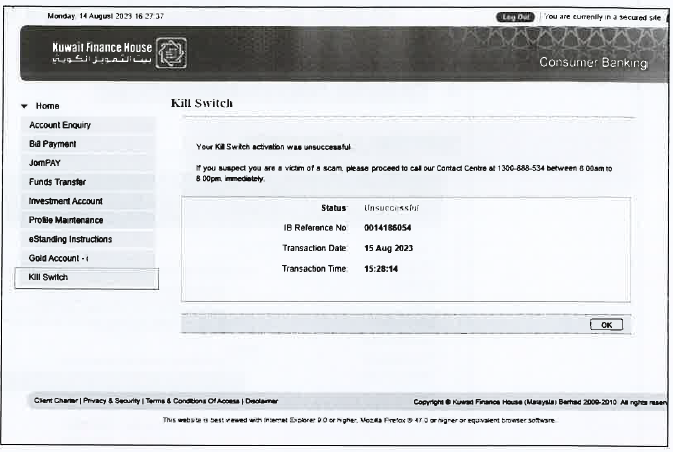


Figure 4 Acknowledgement Unsuccessful Screen– Kill Switch KFHOnline

# [MOD02] BVMC

Enhancement on BVMC system to add new dropdown list for Call Centre to set customer as “ Kill Switch Activated “ in the Account Status.

## [FUNC02] User Account Unlock by Deactivating Kill Switch

This requirement is to unlock user account after system locking it after clicking the Kill Switch. This change is applicable for BVMC. If customer wants to deactivate the Kill Switch, customer is required to visit the nearest branch for verification purposes in order to reactivate the account.

### [FUNC02.1] Kill Switch Deactivation

1. Customer is required to visit the nearest branch for verification purposes in order to reactivate the account.
2. Once the account has been activated, customer is required to call the Contact Centre to re-activate KFHOnline access via BVMC.
3. Upon completing the verification process with customer, Contact Centre will reactivate customer’s KFHOnline access via BVMC.
4. System to display “Account Status” field with “Kill Switch Activated” if the customer has activated the “Kill Switch” option at via KFHOnline.
5. If current status is “Kill Switch Activated”, Contact Centre is only allowed to change to “Kill Switch Deactivated” only or vise versa.
6. During “Kill Switch Deactivated” status, customer is required to change their password.
7. The account status at BVMC will only change to “Normal” after customer change the password.

### [FUNC02.2] Screen flow

Button Activation

A computer screen with a computer login screen

Description automatically generated with medium confidence

Figure 5 Kill Switch activated– Kill Switch BVMC

Button Deactivation

A screenshot of a computer

Description automatically generated

Figure 6 Kill Switch deactivated– Kill Switch BVMC

### [FUNC02.3] Additional Requirement

In order to make sure KFHOnline runs successfully after pressing the Kill Switch, some requirements need to be fulfilled.

#### [FUNC03.3.1] User Re-Login To KFHOnline

1. System will not allow customer to login until customer perform password change.
2. After changing the password, BVMC will set the customer status to “Normal” .
3. System will send notification to customer’s mobile number to update on deactivation status.

A close up of a sign

Description automatically generated

#### [FUNC03.3.2] User Account’s during “Kill Switch Activated” mode.

1. System will block the KFHOnline access with a friendly message.

A screenshot of a security system

Description automatically generated

1. For FPX, to block the login and send correct Error Code to PayNet.
2. For Standing Instruction, to apply existing rules and handling for “Restricted Status”.
3. No Debit/ATM cards transaction (physically and digitally) will be allowed, as the account have been locked.
4. Incoming funds will be credited to customer’s Current and Saving account including other account available in the bank, as per BAU process.

#### [FUNC03.3.3] After reactivate account and KFHOnline access.

1. Auto Debit/Standing Instruction transactions

* To run the next SI date as per normal process.

1. VISA and MyDebit transactions

* Allow for other withdrawal and other ATM transaction
* Allow for POS and eCommerce transactions.

1. Registered/ Favorite Listing.

* Favorite Listing will remain the same after deactivate the Kill Switch.

#### [FUNC03.3.4] Report

To have new report in BVMC to list out all the Kill Switch requests as per below requirements

A screenshot of a computer

Description automatically generated

Figure 7 Kill Switch Activation Report by Daily/ Monthly / Yearly – Kill Switch KFHOnline

A screenshot of a computer screen

Description automatically generated

Figure 8 Kill Switch deactivation Report by Daily/ Monthly / Yearly – Kill Switch KFHOnline

Section C: Traceability Matrix

**Document Matrix**

|  |  |  |  |
| --- | --- | --- | --- |
| **No** | **BRS** | **FSD** | **SOW** |
| **1** | KFH Online \_Kill Switch Button | FSD - IBSCR2023004 Kill Switch for KFH Online | SOW Kill Switch v1.2 |

No BRS document to map for the requirements

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| **No** | **BRS** | **FSD** | **SOW** |
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