Agrobank

Takaful

Business Requirement and System Specification

For Internet Banking Phase 2

7th March 2013

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Version: 1.1

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Document Administration

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1.0	23/01/2013	Initial Release	Yong Man Siew, Penril Datability	Danniell Cheang, Penril Datability	Tan Lee Lee, Penril Datability
1.1	7/03/2012	Update according bank requirement: Commission and collection account Phone # ID Type Date of Birth Policy Holder name to Beneficiary name	Yong Man Siew, Penril Datability	Tan Lee Lee, Penril Datability	Tan Lee Lee, Penril Datability

Table of Contents

1 Takaful 4

  1.1 Personal Accident Takaful Enquiry 4

    1.1.1 Process Flows 5

    1.1.2 Screen Designs 6

  1.2 Personal Accident Takaful Purchase 7

    1.2.1 Process Flows 7

    1.2.2 Screen Designs 8

2 IBAM 26

  2.1 Takaful Product Maintenance- Product Type Content Creation/Edit/Delete. 26

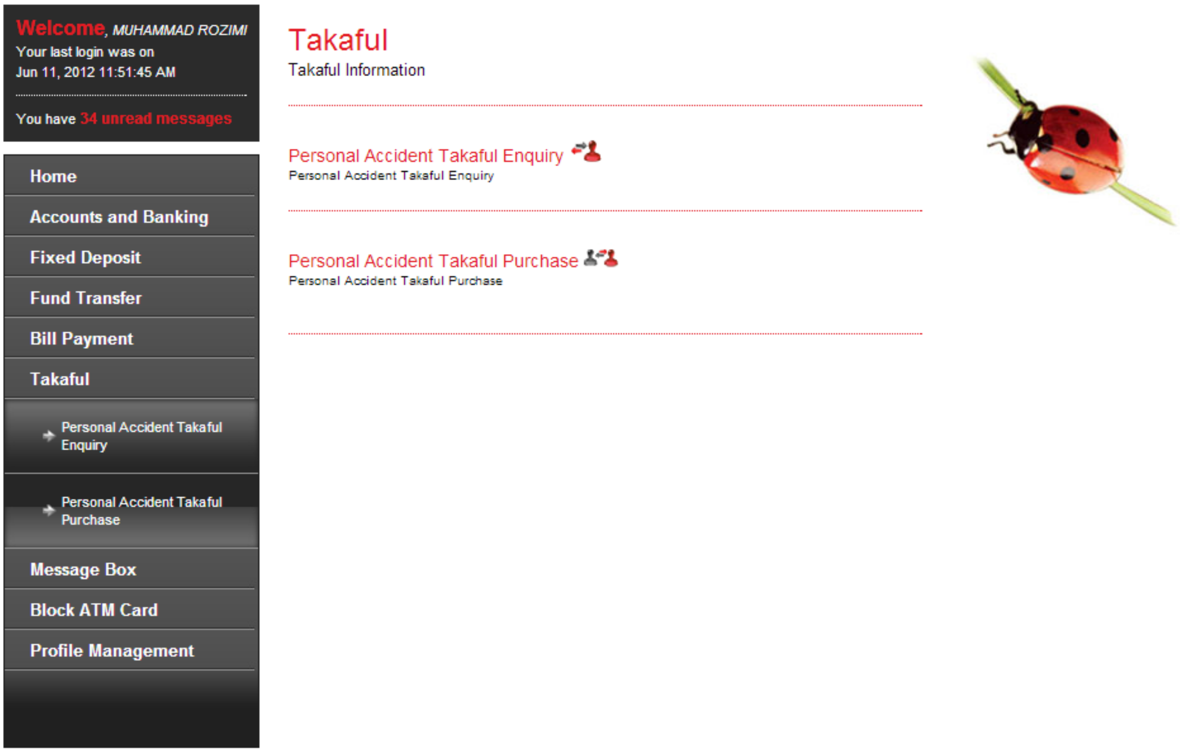
    2.1.1 Screen Design 26

3 Report: 34

1 Takaful

IB user can purchase and enquiry the Takaful product through IB, below will be the modules:

1. Personal Accident Takaful Enquiry
2. Personal Accident Takaful Purchase : 2 products will be involved which is Takaful Kasih and AgroKasih-i



Welcome, *MUHAMMAD ROZIMI*
Your last login was on
Jun 11, 2012 11:51:45 AM

You have 34 unread messages

Home
Accounts and Banking
Fixed Deposit
Fund Transfer
Bill Payment
Takaful
Personal Accident Takaful Enquiry
Personal Accident Takaful Purchase
Message Box
Block ATM Card
Profile Management
Takaful
Takaful Information
Personal Accident Takaful Enquiry
Personal Accident Takaful Enquiry
Personal Accident Takaful Purchase
Personal Accident Takaful Purchase

Figure 1: Landing Screen

1.1 Personal Accident Takaful Enquiry

This feature allows IB User to view the Personal Accident Takaful Enquiry and only enquiry those Takaful place/purchase through IB. Only owner of the policy can be view by the owner.

1.1.1 Process Flows

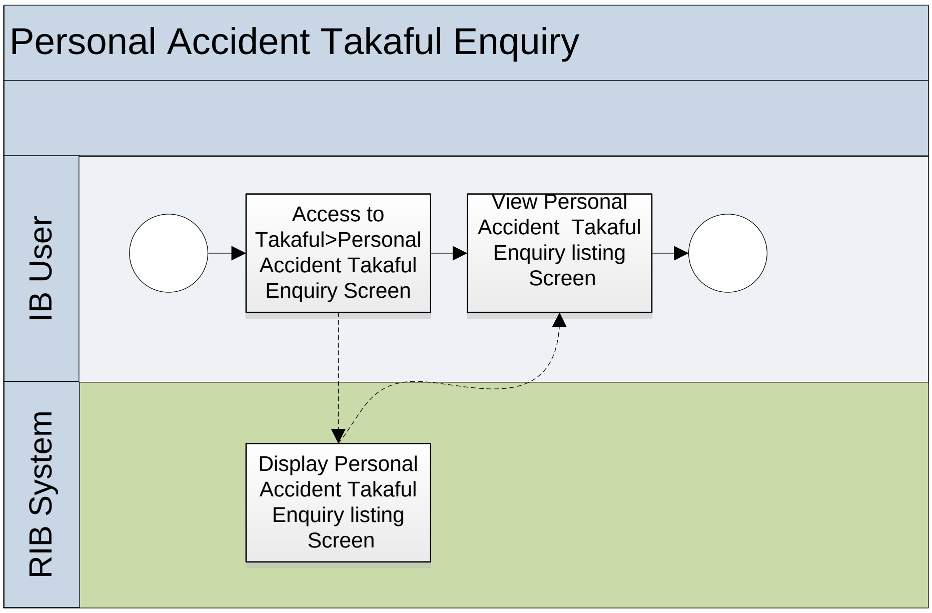

Personal Accident Takaful Enquiry
IB User
RIB System
Access to Takaful>Personal Accident Takaful Enquiry Screen
View Personal Accident Takaful Enquiry listing Screen
Display Personal Accident Takaful Enquiry listing Screen

Diagram 1: Personal Accident Takaful Enquiry Flow Diagram

There are 2 participants involved in Personal Accident Takaful enquiry process which is IB user and RIB System. The process has the following step

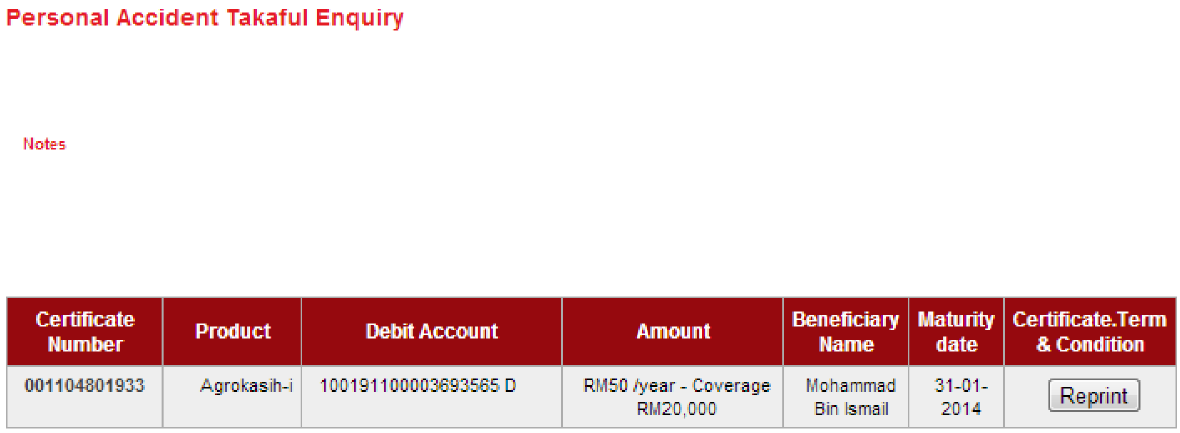
Step 1:

1. IB user accesses the Personal Accident Takaful Enquiry page.
2. IB system will show Personal Accident Takaful Enquiry listing page.

1.1.2 Screen Designs

Step 1:

1. IB user accesses the Personal Accident Takaful Enquiry page.
2. IB system will show Personal Accident Takaful Enquiry listing page.



Personal Accident Takaful Enquiry

Notes

Certificate Number	Product	Debit Account	Amount	Beneficiary Name	Maturity date	Certificate.Term & Condition
001104801933	Agrokasih-i	100191100003693565 D	RM50 /year - Coverage RM20,000	Mohammad Bin Ismail	31-01-2014	Reprint

Figure 2: Personal Accident Takaful Enquiry Screen

Display Fields:

No	Field	Format	Description
1.	Certificate Number	Numeric	Certificate number is a certificate that represents the customer has purchased the insurance and it can be used as a reference for future. IB will generate an IB Certificate number purchased through IB Takaful.
2.	Product	Numeric	Takaful product name
3.	Debit Account	Text	Account to debit payment and host to return these information to IB for display in IB.
4.	Amount	Text	Amount of Takaful
5.	Beneficiary Name	Text	Customer full name
6.	Maturity Date	DD/MM/YYYY	Maturity date of Takaful. (product term default to be one year for all product)

Table 1: Personal Accident Takaful Enquiry Display Fields

Action:

No	Action	Type	Description
1.	Reprint	Button	Contains an action to reprint the certificate, term and condition of Takaful.

Table 2: Personal Accident Takaful Purchase Details Action

1.2 Personal Accident Takaful Purchase

This feature allows IB User to purchase the Personal Accident Takaful through RIB. There will be 2 products involved: Takaful Kasih and Agrokasih-I

1.2.1 Process Flows

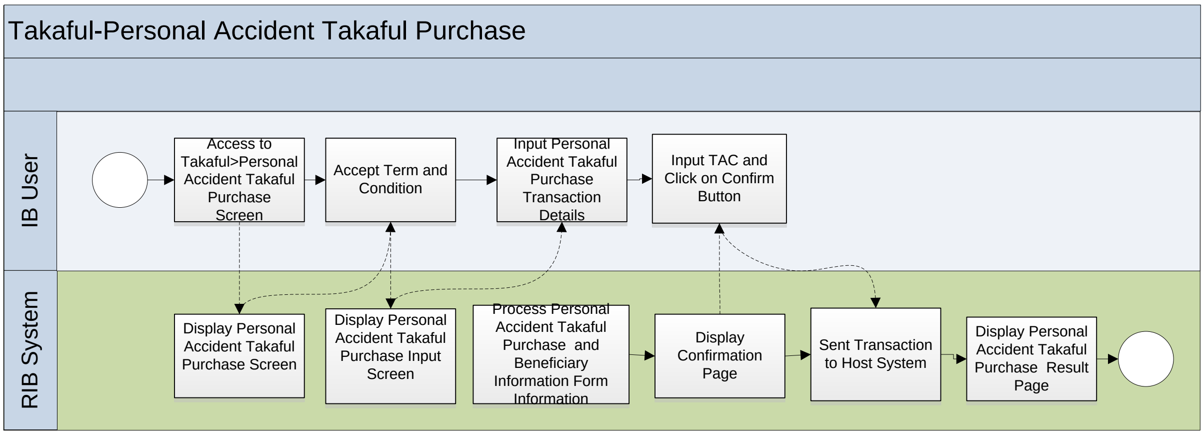

Takaful-Personal Accident Takaful Purchase
IB User
RIB System
Access to Takaful>Personal Accident Takaful Purchase Screen
Accept Term and Condition
Input Personal Accident Takaful Purchase Transaction Details
Input TAC and Click on Confirm Button
Display Personal Accident Takaful Purchase Screen
Display Personal Accident Takaful Purchase Input Screen
Process Personal Accident Takaful Purchase and Beneficiary Information Form Information
Display Confirmation Page
Sent Transaction to Host System
Display Personal Accident Takaful Purchase Result Page

Diagram 2: Personal Accident Takaful Purchase Flow Diagram

There are 2 participants involved in Personal Accident Takaful Purchase process which is IB user and RIB System. The process has the following step

Step 1:

1. IB user accesses the Personal Accident Takaful Purchase page.
2. RIB System display Personal Accident Takaful Purchase Term and Condition page.
3. IB User accepts the Personal Accident Takaful Purchase Term and Condition.

Step 2:

1. RIB System display Personal Accident Takaful Purchase input page.
2. IB User selects Product, Debit Account, Amount, ID Type and Occupation. IB User has to fill up the entire required field.

Step 3:

1. RIB System display Personal Accident Takaful Purchase confirmation page.
2. IB User enters TAC number and confirms the transaction.
3. RIB system sent the transactions detail to Host system.

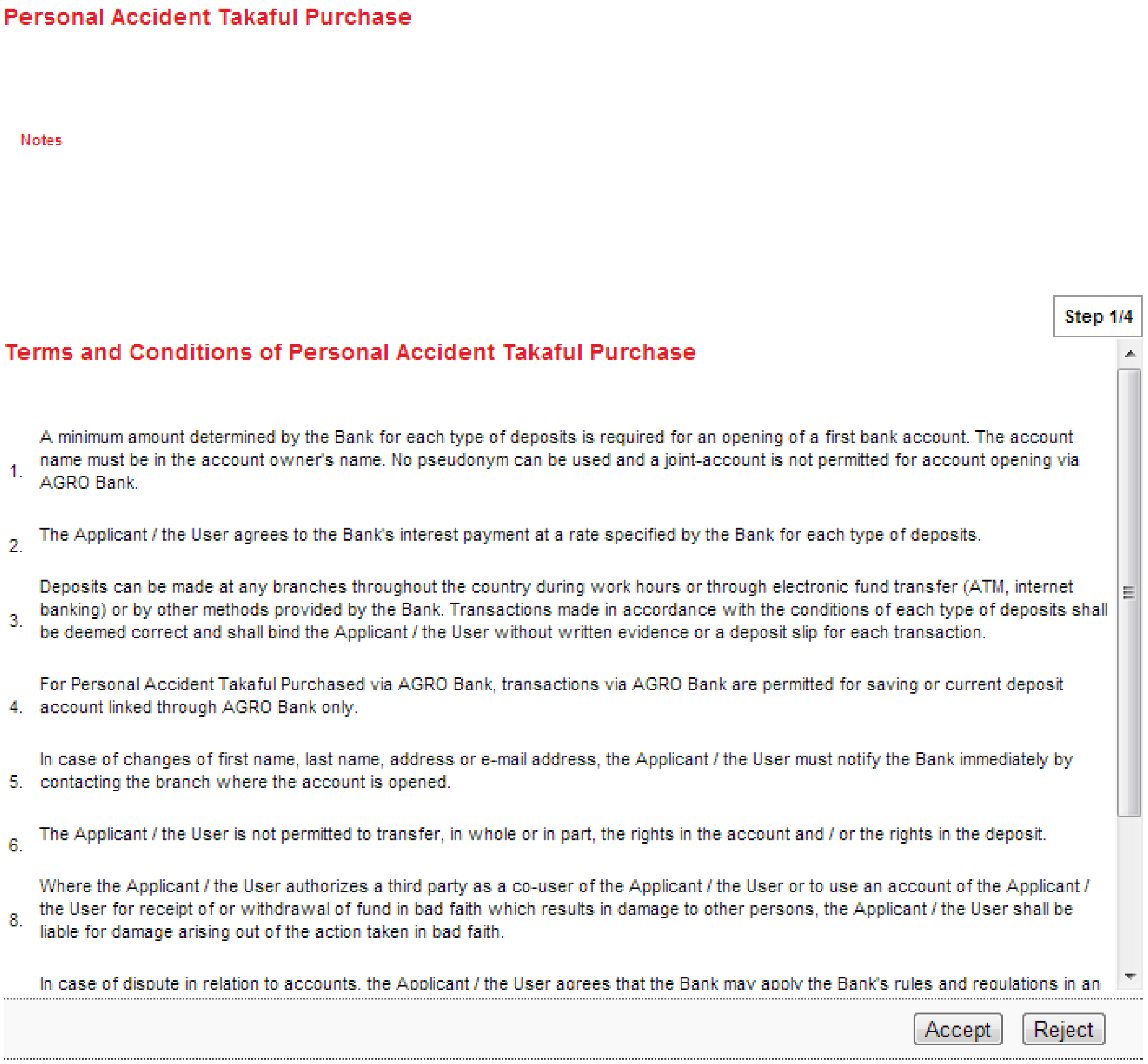
Step 4:

1. RIB System display Personal Accident Takaful Purchase result page.
2. IB user view Personal Accident Takaful Purchase result page.

1.2.2 Screen Designs

Step 1:

1. IB user accesses the Personal Accident Takaful Purchase input page.
2. IB User accepts the Personal Accident Takaful Purchase Term and Condition and go to the next page by clicking on the “Accept” button or click “Reject” to reject the Personal Accident Takaful Purchase.



Terms and Conditions of Personal Accident Takaful Purchase

1. A minimum amount determined by the Bank for each type of deposits is required for an opening of a first bank account. The account name must be in the account owner's name. No pseudonym can be used and a joint-account is not permitted for account opening via AGRO Bank.
2. The Applicant / the User agrees to the Bank's interest payment at a rate specified by the Bank for each type of deposits.
3. Deposits can be made at any branches throughout the country during work hours or through electronic fund transfer (ATM, internet banking) or by other methods provided by the Bank. Transactions made in accordance with the conditions of each type of deposits shall be deemed correct and shall bind the Applicant / the User without written evidence or a deposit slip for each transaction.
4. For Personal Accident Takaful Purchased via AGRO Bank, transactions via AGRO Bank are permitted for saving or current deposit account linked through AGRO Bank only.
5. In case of changes of first name, last name, address or e-mail address, the Applicant / the User must notify the Bank immediately by contacting the branch where the account is opened.
6. The Applicant / the User is not permitted to transfer, in whole or in part, the rights in the account and / or the rights in the deposit.
8. Where the Applicant / the User authorizes a third party as a co-user of the Applicant / the User or to use an account of the Applicant / the User for receipt of or withdrawal of fund in bad faith which results in damage to other persons, the Applicant / the User shall be liable for damage arising out of the action taken in bad faith.

In case of dispute in relation to accounts, the Applicant / the User agrees that the Bank may apply the Bank's rules and regulations in an

Figure 3: Personal Accident Takaful Purchase Term and Condition Screen

Display Fields:

No	Field	Format	Description
1.	Term and Condition	Text	Shows the term and conditions of Personal Accident Takaful Purchase.

Table 3: Personal Accident Takaful Purchase Term and Condition Display Fields

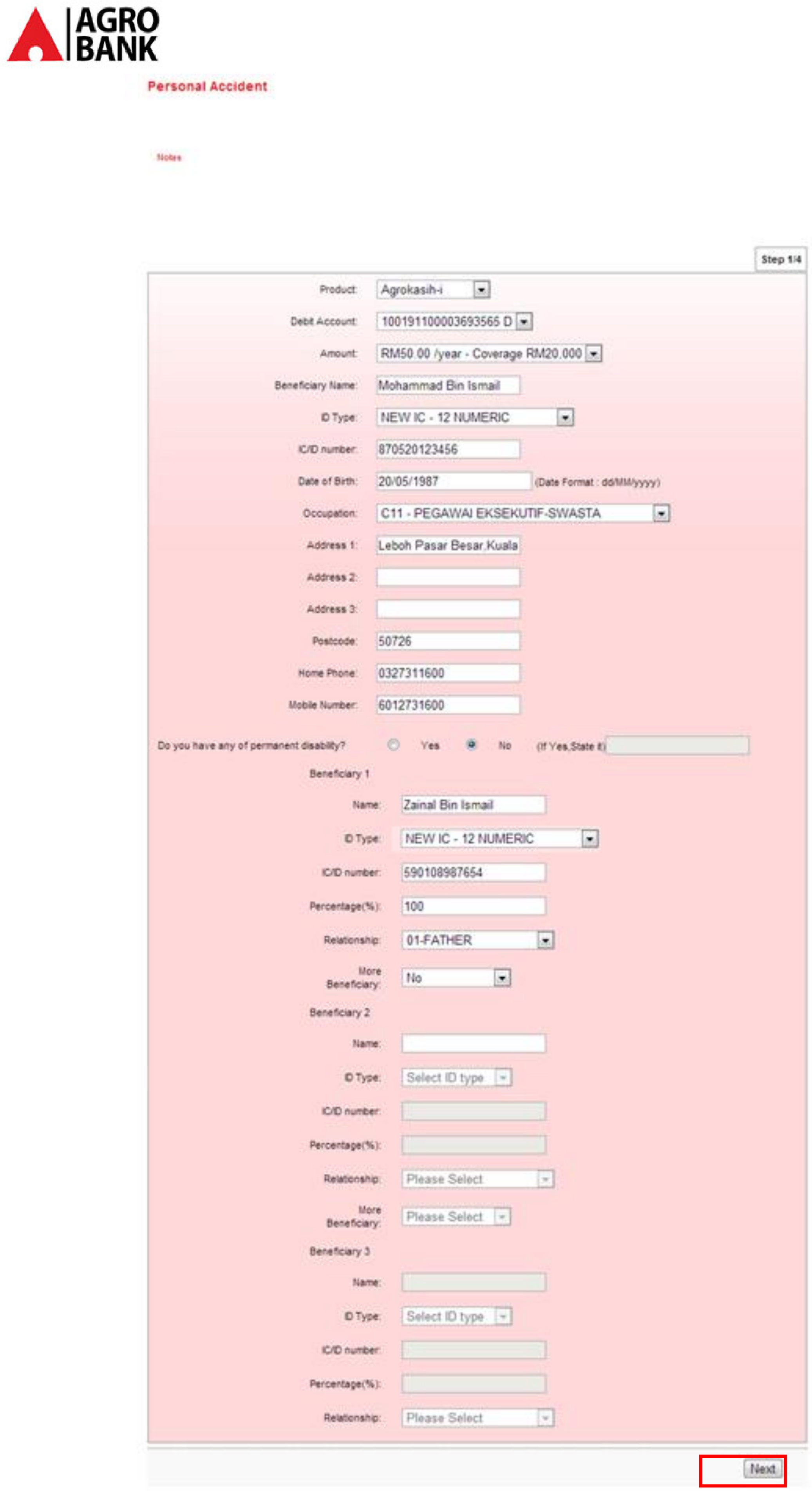
Action:

No	Action	Type	Description
1.	Accept	Button	Contains an action accept and continue to next page
2.	Reject	Button	Contains an action to Reject Personal Accident Takaful Purchase

Table 4: Personal Accident Takaful Purchase Term and Condition List Action

Step 2:

1. IB user accesses the Personal Accident Takaful Purchase input page.
2. IB User selects Product, Debit Account, Amount, ID Type and Occupation. IB User has to fill up the required field.
3. IB user clicks on the “Next” button to go the next page.



Product: Agrokasih-i

Debit Account: 100191100003693565 D

Amount: RM50.00 /year - Coverage RM20,000

Beneficiary Name: Mohammad Bin Ismail

ID Type: NEW IC - 12 NUMERIC

IC/ID number: 870520123456

Date of Birth: 20/05/1987 (Date Format : dd/MM/yyyy)

Occupation: C11 - PEGAWAI EKSEKUTIF-SWASTA

Address 1: Leboh Pasar Besar,Kuala

Address 2:

Address 3:

Postcode: 50726

Home Phone: 0327311600

Mobile Number: 6012731600

Do you have any of permanent disability? ○ Yes ● No (If Yes,State it)

Beneficiary 1

Name: Zainal Bin Ismail

ID Type: NEW IC - 12 NUMERIC

IC/ID number: 590108987654

Percentage(%): 100

Relationship: 01-FATHER

More Beneficiary: No

Beneficiary 2

Name:

ID Type: Select ID type

IC/ID number:

Percentage(%):

Relationship: Please Select

More Beneficiary: Please Select

Beneficiary 3

Name:

ID Type: Select ID type

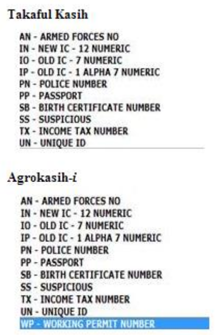
IC/ID number:

Percentage(%):

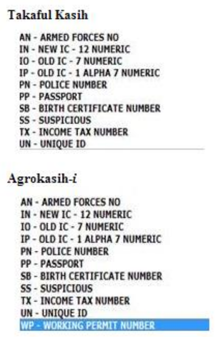
Relationship: Please Select

Figure 4: Personal Accident Takaful Purchase Input page

Input Specification:

No	Field	Field Type	Validation Rule	Description	M/O
1.	Product	Dropdown List	Must be selected	Available Takaful product: Takaful Kasih Agrokasih-i	M
2.	Debit Account	Dropdown List	Must be selected	Account to debit payment	M
3.	Amount	Dropdown List	Must be selected	Takaful Available amount of Takaful product : Takaful Kasih: RM10 /year - Coverage RM10,000 RM20 /year - Coverage RM20,000 RM50 /year - Coverage RM50,000 Agrokasih-i: RM50/year - Coverage RM 20,000	M
4.	Beneficiary Name	Text box	Max Length: 60	Customer full name	M
5.	ID Type	Dropdown List	Must be selected ID Type.xlsx	Type of Identification:  Takaful Kasih AN - ARMED FORCES NO IN - NEW IC - 12 NUMERIC IO - OLD IC - 7 NUMERIC IP - OLD IC - 1 ALPHA 7 NUMERIC PN - POLICE NUMBER PP - PASSPORT SB - BIRTH CERTIFICATE NUMBER SS - SUSPICIOUS TX - INCOME TAX NUMBER UN - UNIQUE ID Agrokasih-*i* AN - ARMED FORCES NO IN - NEW IC - 12 NUMERIC IO - OLD IC - 7 NUMERIC IP - OLD IC - 1 ALPHA 7 NUMERIC PN - POLICE NUMBER PP - PASSPORT SB - BIRTH CERTIFICATE NUMBER SS - SUSPICIOUS TX - INCOME TAX NUMBER UN - UNIQUE ID WP - WORKING PERMIT NUMBER	M

No	Field	Field Type	Validation Rule	Description	M/O
6.	Customer IC Number	Text box	New IC: match 12 digits: numeric Old IC: Max length 20 digits: Alpa Numeric. No special characters allow (eg: space, $,%,&,#,@,!,(,),)	Customer identification number.	M
7.	Date of Birth	Text box	Format : DD/MM/YYYY For New IC: it will auto populate the Date of Birth from the New IC #. User also able to amend it. For Old IC: it will require customer to key in.	Customer date of birth.	M
8.	Occupation	Dropdown List	Must be selected Attached is the list provided Takaful Occupation and Relationship list.x by Bank	Customer occupation	M
9.	Address 1	Text box	Alphanumeric	Customer address	M
10.	Address 2	Text box	Alphanumeric	Customer address	O
11.	Address 3	Text box	Alphanumeric	Customer address	O
12.	Postcode	Text box	Numeric	Postcode of address	M
13.	Home Phone	Text box	Numeric	Customer home phonenumber	M
14.	Mobile Phone	Text box	Numeric	Customer mobile number	M
15.	Do you have any permanent disability	Radio button Text box	Must be selected Default selected No.	Customer physical and/or mental ability condition.	M
	Beneficiary Information:				
16.	Beneficiary Name	Text box	Alphanumeric Max Length: 60	Recipient full name	M

No	Field	Field Type	Validation Rule	Description	M/O
17.	ID Type	Dropdown List	Must be selected ID Type.xlsx	Type of Identification document.  Takaful Kasih AN - ARMED FORCES NO IN - NEW IC - 12 NUMERIC IO - OLD IC - 7 NUMERIC IP - OLD IC - 1 ALPHA 7 NUMERIC PN - POLICE NUMBER PP - PASSPORT SB - BIRTH CERTIFICATE NUMBER SS - SUSPICIOUS TX - INCOME TAX NUMBER UN - UNIQUE ID Agrokasih-*i* AN - ARMED FORCES NO IN - NEW IC - 12 NUMERIC IO - OLD IC - 7 NUMERIC IP - OLD IC - 1 ALPHA 7 NUMERIC PN - POLICE NUMBER PP - PASSPORT SB - BIRTH CERTIFICATE NUMBER SS - SUSPICIOUS TX - INCOME TAX NUMBER UN - UNIQUE ID WP - WORKING PERMIT NUMBER	M
18.	Customer IC/ID Number	Text box	New IC: match 12 digits: numeric Old IC: Max length 20 digits: Alpa Numeric. No special characters allow (eg: space, $,%,&,#,@,!,(,),)	Beneficiary identification	M
19.	Percentage (%)	Text box	Numeric Max Length:3 Total of percentage for 3 beneficiaries must be 100.	Percentage of claims received by beneficiary	M
20.	Relationship	Dropdown List	Must be selected Attached is the list provided Takaful Occupation and Relationship list.x by Bank.	Relation between customer and beneficiary	M

No	Field	Field Type	Validation Rule	Description	M/O
21.	More Beneficiary	Text box	Drop down and Must be selected • Total of the percentage for the beneficiary must be 100%. Drop down list: Yes No If Beneficiary 1 keyed in 100%, then not allow to select Yes or NO. Otherwise, it will allow selecting Yes and displaying for Beneficiary 2, if Beneficiary 2 also not reach 100% then it allows selecting Yes going for Beneficiary 3. If 3 of the Beneficiary selected and total up did not reach 100%, an error prompt to notification to fulfill 100% before it can be submitted.	User selected whether to have more beneficiary	M
22.	Above fields will be repeated for the Beneficiary 2. Will only enable when IB user select YES for More Beneficiary in Beneficiary 1.				
23.	Above fields will be repeated for the Beneficiary 3. Will only enable when IB user select YES for More Beneficiary in Beneficiary 2.				

Table 5: Personal Accident Takaful Purchase detail Input Specification

Action:

No	Action	Type	Description
1.	Next	Button	Contains an action to continue to next page

Table 6: Personal Accident Takaful Purchase Details Action

List of available messages for the screen:

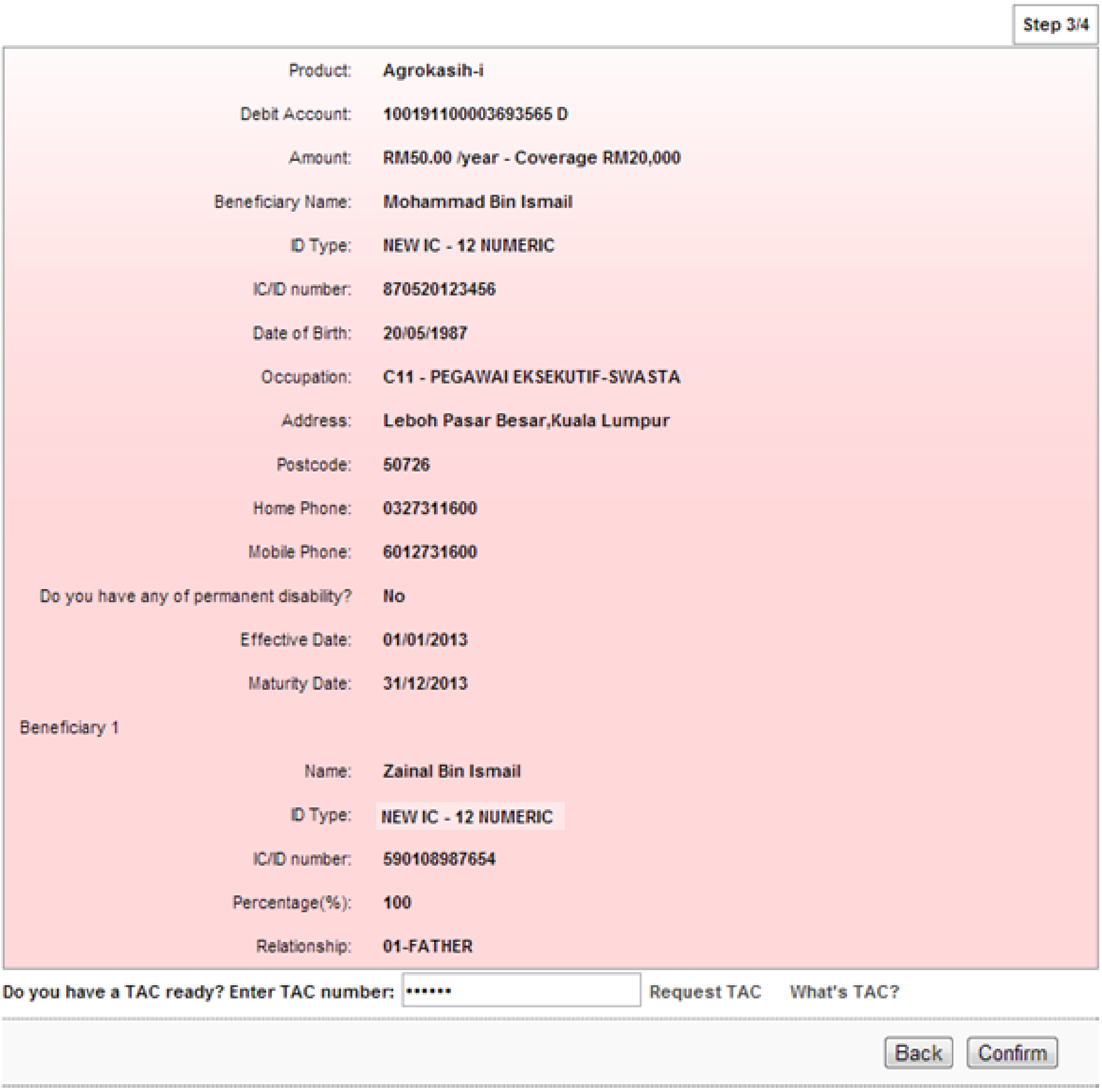
No.	Event	Error Description in English
1.	Did not fill in or select mandatory field • Product • Debit Account • Amount • Customer Name • ID Type	Product is required.
		Debit Account is required.
		Amount is required.
		Customer Name is required.
		ID Type is required

No.	Event	Error Description in English
	• IC/ID Number • Date of Birthday • Occupation • Address 1 • Postcode	Customer IC/ID Number is required Date of Birthday is required Occupation is required Address 1 is required Postcode is required
2.	Did not fill in or select mandatory field • Name • Relationship • Percentage	Name is required Relationship is required Percentage is required
3.	Fill in invalid date format	Date of birth is an invalid date format

Table 7: Personal Accident Takaful Purchase detail Error Message List

Step 3:

1. IB displays Personal Accident Takaful Purchase confirmation page.
2. IB user enters TAC number.
3. IB user confirms the transaction by clicking on the “Confirm” button or clicks on the “Back” button to go back to the previous page.



Product: Agrokasih-i
Debit Account: 100191100003693565 D
Amount: RM50.00 /year - Coverage RM20,000
Beneficiary Name: Mohammad Bin Ismail
ID Type: NEW IC - 12 NUMERIC
IC/ID number: 870520123456
Date of Birth: 20/05/1987
Occupation: C11 - PEGAWAI EKSEKUTIF-SWASTA
Address: Leboh Pasar Besar,Kuala Lumpur
Postcode: 50726
Home Phone: 0327311600
Mobile Phone: 6012731600
Do you have any of permanent disability? No
Effective Date: 01/01/2013
Maturity Date: 31/12/2013

Beneficiary 1

Name: Zainal Bin Ismail
ID Type: NEW IC - 12 NUMERIC
IC/ID number: 590108987654
Percentage(%): 100
Relationship: 01-FATHER

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

Figure 5: Personal Accident Takaful Purchase Confirmation Screen

Display Fields:

No	Field	Format	Description
1.	Product	Numeric	Selected Takaful product
2.	Debit Account	Text	Account to debit payment
3.	Amount	Text	Amount of Takaful
4.	Beneficiary Name	Text	Customer full name
5.	ID type	Text	Selected ID type

No	Field	Format	Description
6.	Customer IC/ID Number	Numeric	Customer identification document number
7.	Date of Birth	DD/MM/YYYY	Customer date of birth
8.	Occupation	Text	Customer occupation
9.	Address	Text	Customer address
10.	Postcode	Numeric	Postcode of address
11.	Home Phone	Numeric	Customer home phone number
12.	Mobile Number		Customer mobile phone number
13.	Do you have any permanent disability?	Text	Customer physical and/or mental ability condition.
14.	Effective Date	DD/MM/YYYY	Effective date of Takaful. (Effective same as transaction date)
15.	Maturity Date	DD/MM/YYYY	Maturity date of Takaful. (product term default to be one year (365 days included the leap year for all product).
16.	Beneficiary 1		
17.	Name	Text	Beneficiary 1 full name
18.	ID type	Text	Selected ID type
19.	ID/IC number	Text	Beneficiary 1 identification document number
20.	Percentage (%)	Numeric	Percentage of claims will received by beneficiary 1
21.	Relationship	Text	Relationship between customer and beneficiary 1

Table 8: Personal Accident Takaful Purchase Confirmation Display Fields

Input Specification:

No	Field	Field Type	Validation Rule	Description	M/O
1.	TAC Number	Text Box, Masked	• Match Length: 6 • Numeric	A random, temporary generated number sent to mobile phone for transaction verification	M

Table 9: TAC Request Input Specification

Action:

No	Action	Type	Description
1.	Back	Button	Contains an action to go back to previous page
2.	Confirm	Button	Contains an action to continue to next page

No	Action	Type	Description
3.	Request a TAC number	Hyperlink	Contains an action to generate TAC Number and shows the TAC's Pop-up window.
4.	What's TAC	Hyperlink	Contains an action to shows the What's TAC Pop-up window.

Table 10: Personal Accident Takaful Purchase Confirmation List Action

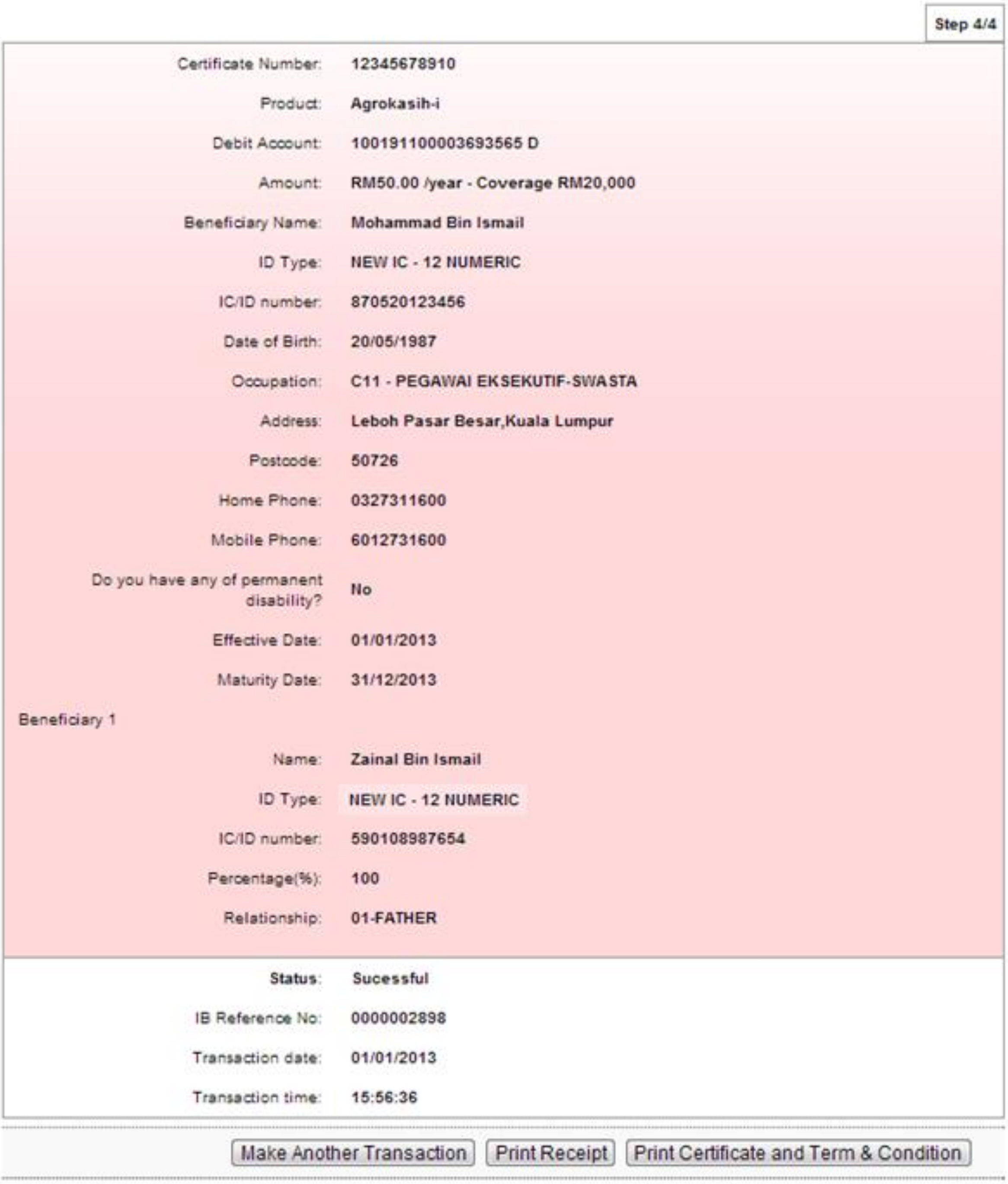
List of available messages for the screen:

No.	Event	Error Description
1.	Did not fill in TAC field.	TAC is required.
2.	Fill in TAC with other than numeric.	TAC must be numeric.
3.	Fill in TAC less than 6 digits.	TAC must consist of 6 digits.
4.	Fill in invalid TAC	Invalid TAC.
5.	Reach maximum length of attempt.	Your Account has been locked. Please call Agro Bank's Contact Center.
6.	Fill in an expired / no longer valid TAC.	TAC is expired.

Table 11: TAC Request Error message list

Step 4:

1. RIB SYSTEM sent Personal Accident Takaful Purchase details to host and return result.
2. RIB SYSTEM display Personal Accident Takaful Purchase result page. And user can make another transaction by clicking on the "Make another transaction" button



Certificate Number: 12345678910
Product: Agrokasih-i
Debit Account: 100191100003693565 D
Amount: RM50.00 /year - Coverage RM20,000
Beneficiary Name: Mohammad Bin Ismail
ID Type: NEW IC - 12 NUMERIC
IC/ID number: 870520123456
Date of Birth: 20/05/1987
Occupation: C11 - PEGAWAI EKSEKUTIF-SWASTA
Address: Leboh Pasar Besar,Kuala Lumpur
Postcode: 50726
Home Phone: 0327311600
Mobile Phone: 6012731600
Do you have any of permanent disability? No
Effective Date: 01/01/2013
Maturity Date: 31/12/2013

Beneficiary 1

Name: Zainal Bin Ismail
ID Type: NEW IC - 12 NUMERIC
IC/ID number: 590108987654
Percentage(%): 100
Relationship: 01-FATHER

Status: Sucessful
IB Reference No: 0000002898
Transaction date: 01/01/2013
Transaction time: 15:56:36

Figure 6: Personal Accident Takaful Purchase Result Screen

Display Fields:

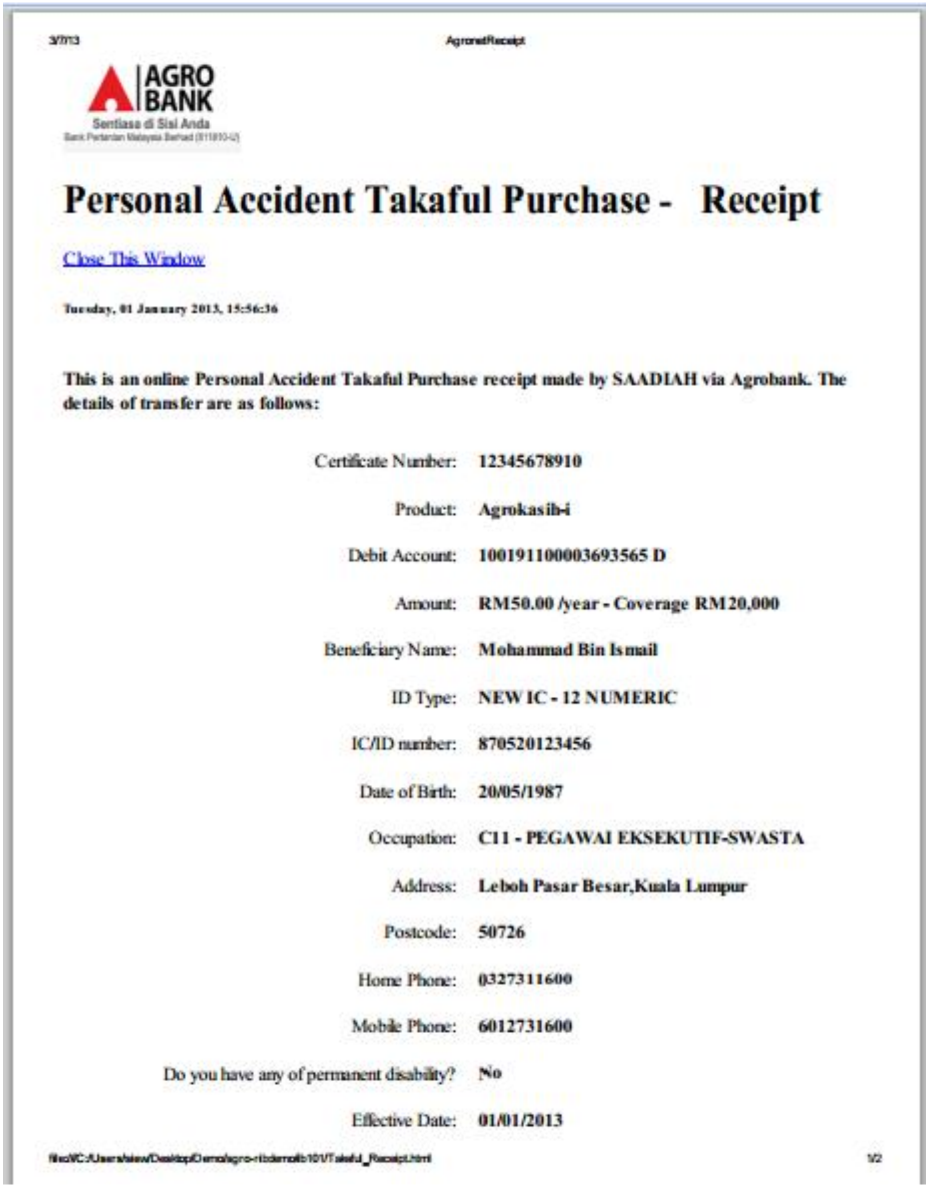
No	Field	Format	Description

No	Field	Format	Description
1.	Certificate Number	Numeric	A Certificate reference No. IB will generate a certificate no for IB to use. alphanumeric with 10 digits Takaful Kasih - **TK**xxxxxxxx Agro Kasih i - **AT**xxxxxxxx
2.	Product	Numeric	Selected Takaful product
3.	Debit Account	Text	Account to debit payment
4.	Amount	Text	Amount of Takaful
5.	Beneficiary Name	Text	Customer full name
6.	ID type	Text	Selected Id type
7.	Customer IC/ID Number	Numeric	Customer identification document number
8.	Date of Birth	DD/MM/YYYY	Customer date of birth
9.	Occupation	Text	Customer occupation
10.	Address	Text	Customer address
11.	Postcode	Numeric	Postcode of address
12.	Home Phone	Numeric	Customer home phone number
13.	Mobile Number		Customer mobile phone number
14.	Do you have any permanent disability?	Text	Customer physical and/or mental ability.
15.	Effective Date	DD/MM/YYYY	Effective date of Takaful. (Effective same as transaction date)
16.	Maturity Date	DD/MM/YYYY	Maturity date of Takaful. (product term default to be one year for all product)
17.	Beneficiary 1		
18.	Name	Text	Beneficiary 1 full name
19.	ID type	Text	Selected Id type
20.	ID/IC number	Text	Beneficiary 1 identification document number
21.	Percentage (%)	Numeric	Percentage of claims will received by beneficiary 1
22.	Relationship	Text	Relationship between customer and beneficiary 1
23.	Status	Text	The status of the Transaction
24.	IB Reference Number	Numeric	IB Reference number of the transaction
25.	Transaction Date	DD/MM/YYYY	The date of transaction

No	Field	Format	Description
26.	Transaction Time	HH:MM:SS	The time of transaction

Table 12: Personal Accident Takaful Purchase Result Display Fields

3. IB User can print a receipt by clicking on the “Print Receipt” button. RIB system displays the print form of Personal Accident Takaful Purchase Receipt and print certificate and Term & Condition by clicking on the “Print Certificate and Term & Condition” button.



3/7/13 AgronetReceipt

Sentiasa di Sisi Anda

Personal Accident Takaful Purchase - Receipt

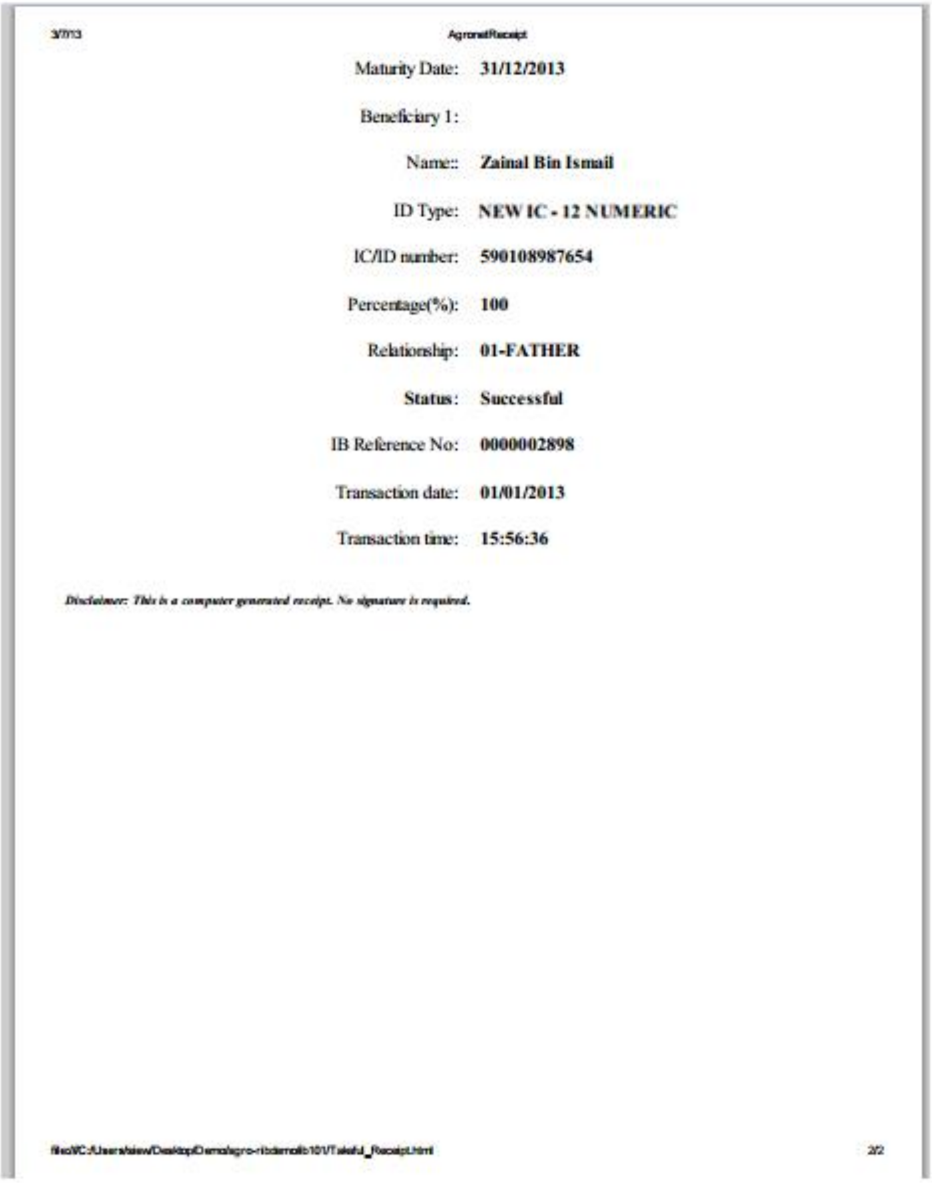
Close This Window

Tuesday, 01 January 2013, 15:56:36

This is an online Personal Accident Takaful Purchase receipt made by SAADIAH via Agrobank. The details of transfer are as follows:

Certificate Number:	**12345678910**
Product:	**Agrokasih-i**
Debit Account:	**100191100003693565 D**
Amount:	**RM50.00 /year - Coverage RM20,000**
Beneficiary Name:	**Mohammad Bin Ismail**
ID Type:	**NEW IC - 12 NUMERIC**
IC/ID number:	**870520123456**
Date of Birth:	**20/05/1987**
Occupation:	**C11 - PEGAWAI EKSEKUTIF-SWASTA**
Address:	**Leboh Pasar Besar,Kuala Lumpur**
Postcode:	**50726**
Home Phone:	**0327311600**
Mobile Phone:	**6012731600**
Do you have any of permanent disability?	**No**
Effective Date:	**01/01/2013**

1/2



Maturity Date: **31/12/2013**

Beneficiary 1:

Name:: **Zainal Bin Ismail**

ID Type: **NEW IC - 12 NUMERIC**

IC/ID number: **590108987654**

Percentage(%): **100**

Relationship: **01-FATHER**

Status: **Successful**

IB Reference No: **0000002898**

Transaction date: **01/01/2013**

Transaction time: **15:56:36**

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

Figure 7: Personal Accident Takaful Purchase Receipt

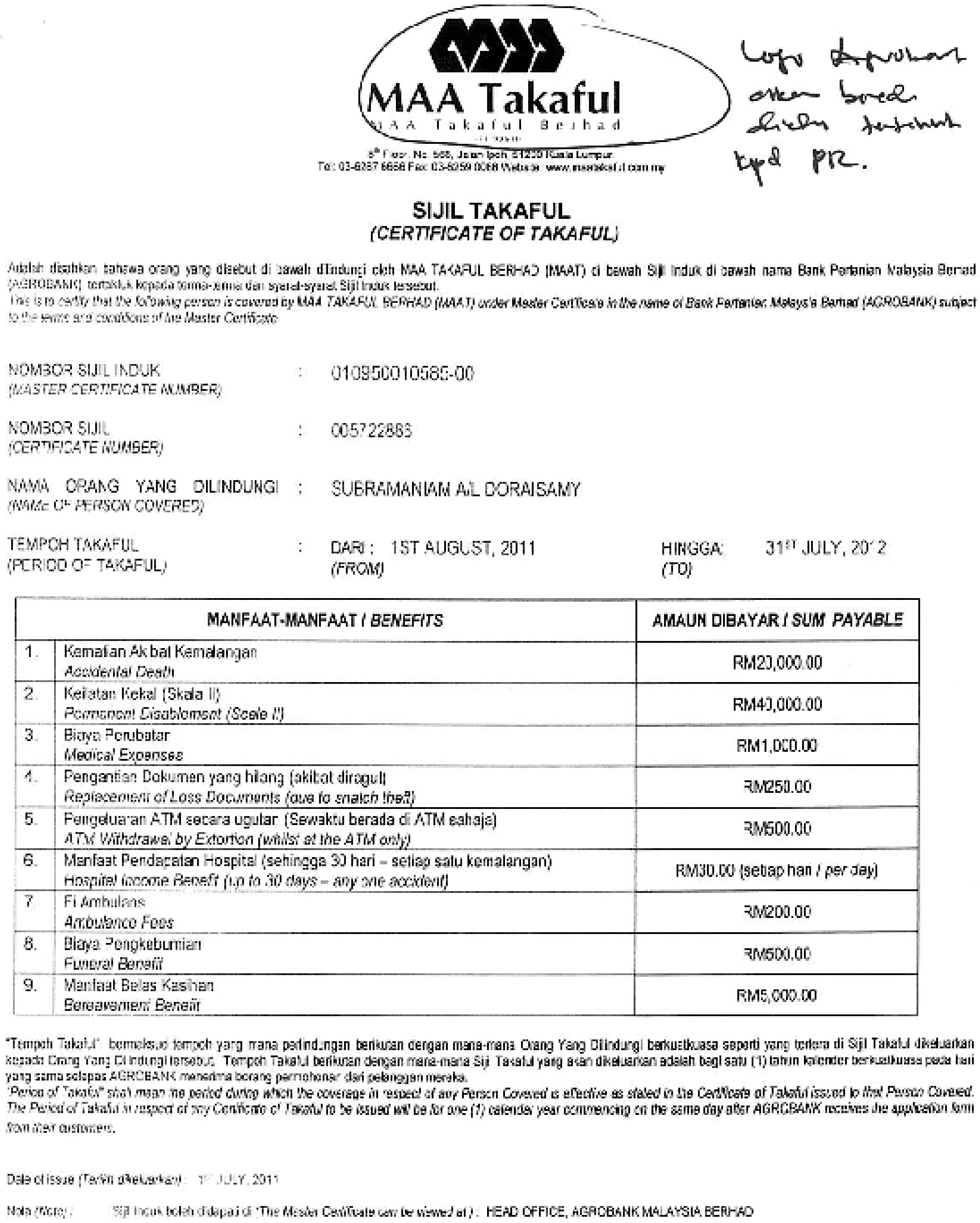
Display Fields:

No	Field	Format	Description
1.	Certificate No	Text	A Certificate reference No.
2.	Product	Numeric	Selected Takaful product
3.	Debit Account	Text	Account to debit payment
4.	Amount	Text	Amount of Takaful
5.	Beneficiary Name	Text	Customer full name
6.	ID type	Text	Selected Id type
7.	Customer IC/ID Number	Numeric	Customer identification document number

No	Field	Format	Description
8.	Date of Birth	DD/MM/YYYY	Customer date of birth
9.	Occupation	Text	Customer occupation
10.	Address	Text	Customer address
11.	Postcode	Numeric	Postcode of address
12.	Home Phone	Numeric	Customer home phone number
13.	Mobile Number		Customer mobile phone number
14.	Do you have any permanent disability?	Text	Customer physical and/or mental ability.
15.	Effective Date	DD/MM/YYYY	Effective date of Takaful. (Effective same as transaction date)
16.	Maturity Date	DD/MM/YYYY	Maturity date of Takaful. (product term default to be one year for all product)
17.	Beneficiary 1		
18.	Name	Text	beneficiary 1 full name
19.	ID type	Text	Selected Id type
20.	ID/IC number	Text	beneficiary 1 identification document number
21.	Percentage (%)	Numeric	percentage of claims will received by beneficiary 1
22.	Relationship	Text	relationship between customer and beneficiary 1
23.	Status	Text	The status of the Transaction
24.	IB Reference Number	Numeric	Reference number of the transaction
25.	Transaction Date	DD/MM/YYYY	The date of transaction
26.	Transaction Time	HH:MM:SS	The time of transaction

Table 13: Personal Accident Takaful Purchase Receipt Display Fields

Sample of Print Certificate for Takaful Kasih and AgroKasih i: Master Certificate No needs to remove.



MAA Takaful
MAA Takaful Berhad
5th Floor, No. 566, Jalan Ipoh, 51200 Kuala Lumpur.
Tel: 03-6287 6868 Fax: 03-6259 0068 Website: www.maatakaful.com.my

Logo diperbaharui akan boleh diubah tertakluk kpd PR.

SIJIL TAKAFUL
(CERTIFICATE OF TAKAFUL)

Adalah disahkan bahawa orang yang disebut di bawah dilindungi oleh MAA TAKAFUL BERHAD (MAAT) di bawah Sijil Induk di bawah nama Bank Pertanian Malaysia Berhad (AGROBANK) tertakluk kepada terma-terma dan syarat-syarat Sijil Induk tersebut.
This is to certify that the following person is covered by MAA TAKAFUL BERHAD (MAAT) under Master Certificate in the name of Bank Pertanian Malaysia Berhad (AGROBANK) subject to the terms and conditions of the Master Certificate.

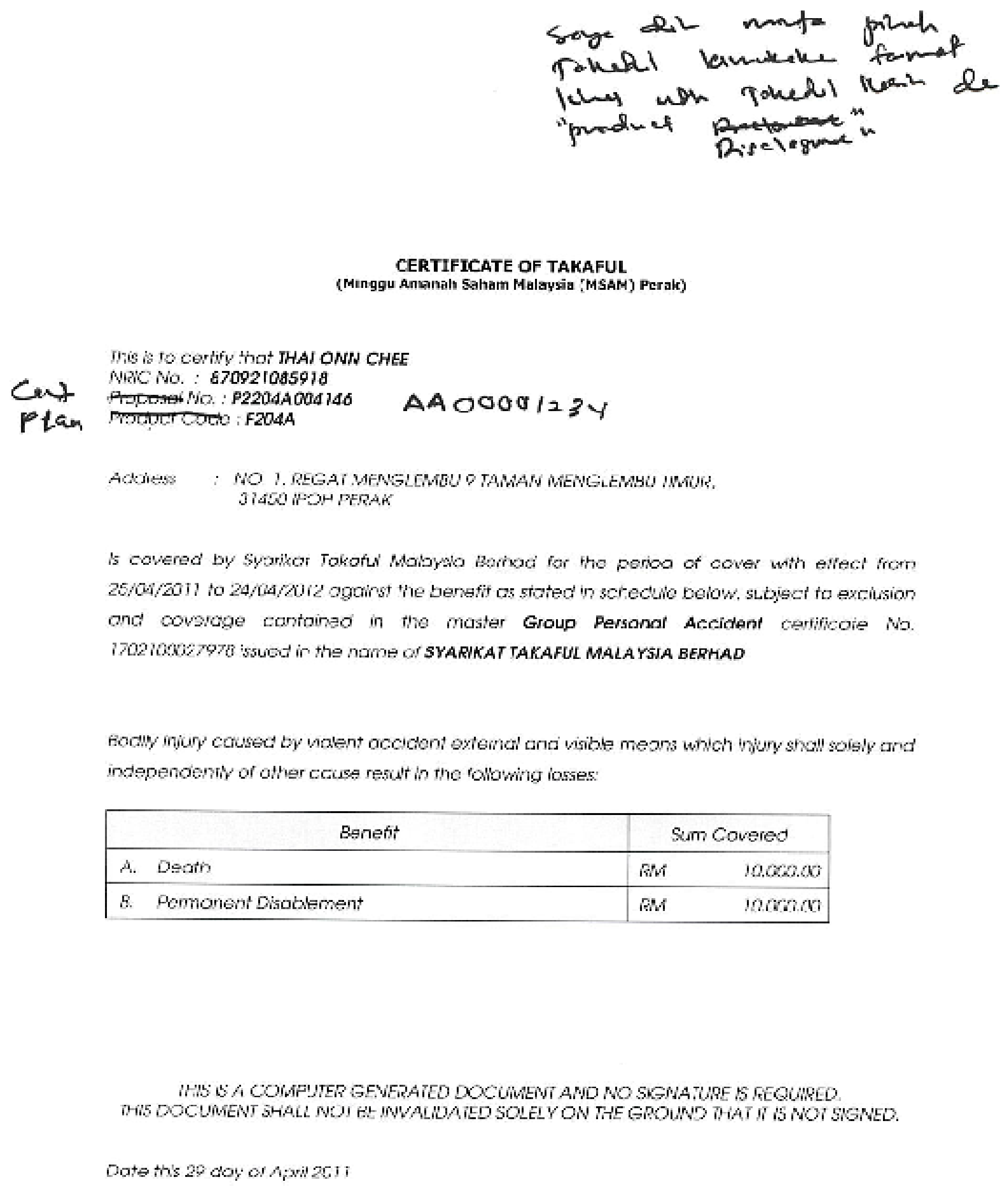
NOMBOR SIJIL INDUK *(MASTER CERTIFICATE NUMBER)*	:	010950010585-00		
NOMBOR SIJIL *(CERTIFICATE NUMBER)*	:	005722883		
NAMA ORANG YANG DILINDUNGI *(NAME OF PERSON COVERED)*	:	SUBRAMANIAM A/L DORAISAMY		
TEMPOH TAKAFUL (PERIOD OF TAKAFUL)	:	DARI : 1ST AUGUST, 2011 *(FROM)*	HINGGA: *(TO)*	31ST JULY, 2012

MANFAAT-MANFAAT / *BENEFITS*		AMAUN DIBAYAR / *SUM PAYABLE*
1.	Kematian Akibat Kemalangan *Accidental Death*	RM20,000.00
2.	Kecacatan Kekal (Skala II) *Permanent Disablement (Scale II)*	RM40,000.00
3.	Biaya Perubatan *Medical Expenses*	RM1,000.00
4.	Penggantian Dokumen yang hilang (akibat diragut) *Replacement of Loss Documents (due to snatch theft)*	RM250.00
5.	Pengeluaran ATM secara ugutan (Sewaktu berada di ATM sahaja) *ATM Withdrawal by Extortion (whilst at the ATM only)*	RM500.00
6.	Manfaat Pendapatan Hospital (sehingga 30 hari – setiap satu kemalangan) *Hospital Income Benefit (up to 30 days – any one accident)*	RM30.00 (setiap hari / *per day*)
7.	Fi Ambulans *Ambulance Fees*	RM200.00
8.	Biaya Pengkebumian *Funeral Benefit*	RM500.00
9.	Manfaat Belas Kasihan *Bereavement Benefit*	RM5,000.00

"Tempoh Takaful" bermaksud tempoh yang mana perlindungan berkaitan dengan mana-mana Orang Yang Dilindungi berkuatkuasa seperti yang tertera di Sijil Takaful dikeluarkan kepada Orang Yang Dilindungi tersebut. Tempoh Takaful berkaitan dengan mana-mana Sijil Takaful yang akan dikeluarkan adalah bagi satu (1) tahun kalender berkuatkuasa pada hari yang sama selepas AGROBANK menerima borang permohonan dari pelanggan mereka.
"Period of Takaful" shall mean the period during which the coverage in respect of any Person Covered is effective as stated in the Certificate of Takaful issued to that Person Covered. The Period of Takaful in respect of any Certificate of Takaful to be issued will be for one (1) calendar year commencing on the same day after AGROBANK receives the application form from their customers.

Date of issue (*Tarikh dikeluarkan*) : 1ST JULY, 2011

Nota (*Note*) : Sijil Induk boleh didapati di (*The Master Certificate can be viewed at*) : HEAD OFFICE, AGROBANK MALAYSIA BERHAD



Saya dah minta pihak
Takaful kemukakan format
lelong utk Takaful Kasih de
"product ~~Brochure~~"
Disclosure"

CERTIFICATE OF TAKAFUL

(Minggu Amanah Saham Malaysia (MSAM) Perak)

This is to certify that **THAI ONN CHEE**
NRIC No. : **670921085918**
Cert ~~Proposal~~ No. : **P2204A004146** AA0000/1234
Plan ~~Product Code~~ : **F204A**

Address : NO 1, REGAT MENGLEMBU 9 TAMAN MENGLEMBU TIMUR,
31450 IPOH PERAK

Is covered by Syarikat Takaful Malaysia Berhad for the period of cover with effect from 25/04/2011 to 24/04/2012 against the benefit as stated in schedule below, subject to exclusion and coverage contained in the master **Group Personal Accident** certificate No. 1702100027978 issued in the name of **SYARIKAT TAKAFUL MALAYSIA BERHAD**

Bodily injury caused by violent accident external and visible means which injury shall solely and independently of other cause result in the following losses:

Benefit	Sum Covered
A. Death	RM 10,000.00
B. Permanent Disablement	RM 10,000.00

THIS IS A COMPUTER GENERATED DOCUMENT AND NO SIGNATURE IS REQUIRED.
THIS DOCUMENT SHALL NOT BE INVALIDATED SOLELY ON THE GROUND THAT IT IS NOT SIGNED.

Date this 29 day of April 2011

Sample of Term & Condition:

TAKAFUL KASIH T&C.pdf

2 IBAM

Takaful product can be maintenance through IBAM system.

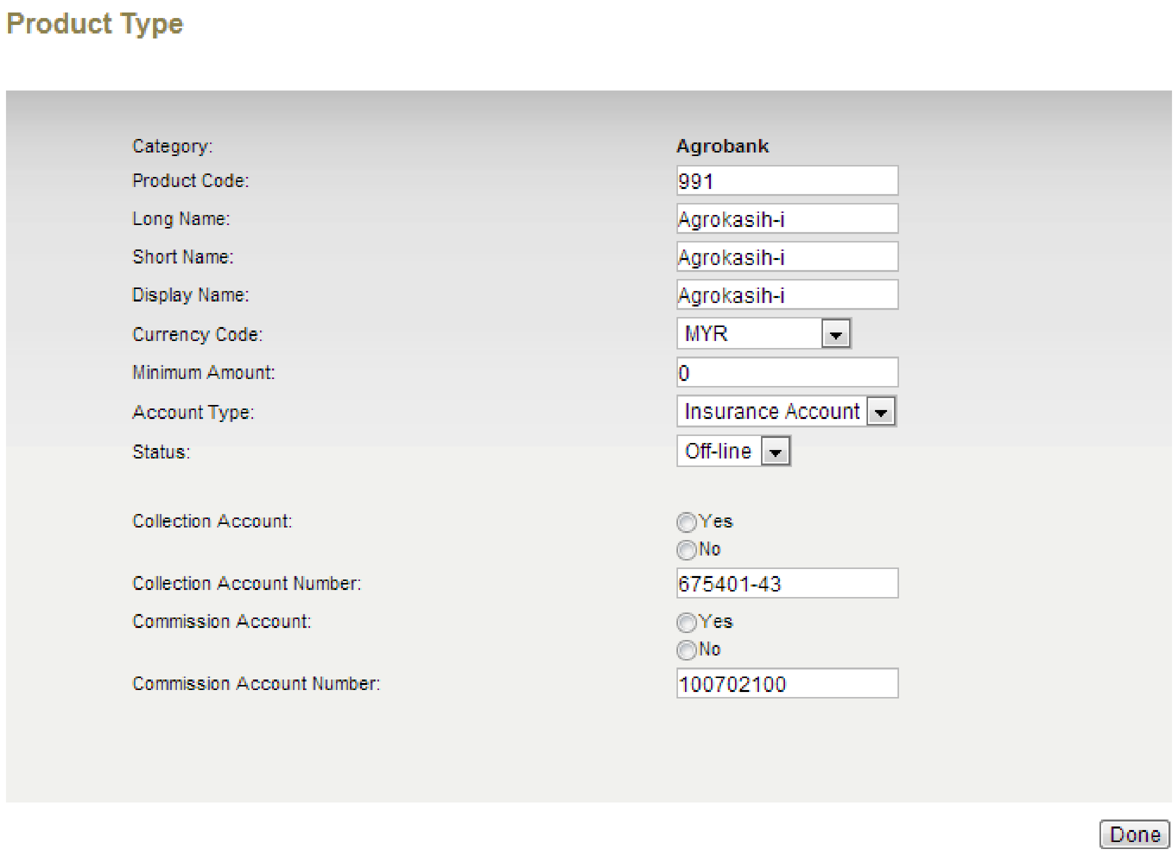
2.1 Takaful Product Maintenance- Product Type Content Creation/Edit/Delete.

This feature allows IBAM User to create a new Takaful product or edit the product information or delete the product.

2.1.1 Screen Design

Step 1:

1. IBAM user click on IBAM>Content>Product type>Create Content.
2. IBAM system shows content page as below.
3. IBAM user enters all the required information and click on "Done" button.



Product Type

Category: Agrobank
Product Code: 991
Long Name: Agrokasih-i
Short Name: Agrokasih-i
Display Name: Agrokasih-i
Currency Code: MYR
Minimum Amount: 0
Account Type: Insurance Account
Status: Off-line

Collection Account: ○ Yes ○ No
Collection Account Number: 675401-43
Commission Account: ○ Yes ○ No
Commission Account Number: 100702100

Figure 8: Takaful Product Type Creation Screen

Input Specification:

No	Field	Field Type	Validation Rule	Description	M/O

No	Field	Field Type	Validation Rule	Description	M/O
1.	Product Code	Text	Max Length: 64 Numeric	The Product unique code: Takaful Kasih - 811 Agro Kasih i - 822	M
2.	Long Name	Text	Max Length:60	Long Name for the particular product	O
3.	Short Name	Text	Max Length:30	Short Name for the particular product	O
4.	Display Name	Text	Max Length: 100 Alphanumeric with Space and Symbol	The display name for this product	M
5.	Currency Code	Dropdown list	Must be selected	Defines the currency code for each different country	M
6.	Minimum Amount	Text	Max Length :10 Numeric	Defines the minimum amount of money in order to use this particular product. If not required, it can input as zero.	M
7.	Account Type	Dropdown list	Must be selected	Defines the product is linked to account type. Values for Dropdown List are pulled from content type, Account Type.	M
8.	Status	Dropdown list	Must be selected	Status of the product. • Online • Offline	M
Account type =Insurance Account					
9.	Collection Account	Radio Button	Must be selected	Status of collection account • Yes • No	M
10.	Collection Account Number	Text box	Numeric	Takaful panel account number Information: For Takaful Kasih: 1002021000025530 For Agrokasih-i: 1007021000047820	M(if selected yes for collection account

No	Field	Field Type	Validation Rule	Description	M/O
11.	Commission Account	Radio Button	Must be selected	Status of commission account. • Yes • No	M
12.	Commission Account Number	Text box	Numeric	Agrobank collection account number. Information: For Takaful Kasih: 675401-4306 Agrokasih-i: 675401-4306	M(if selected yes for commission account)

Table 14: Takaful Product Type Creation Input Specification

Action:

No	Action	Type	Description
1.	Done	Button	Contain an action to create Product.

Table 15: Takaful Product Type Creation Action

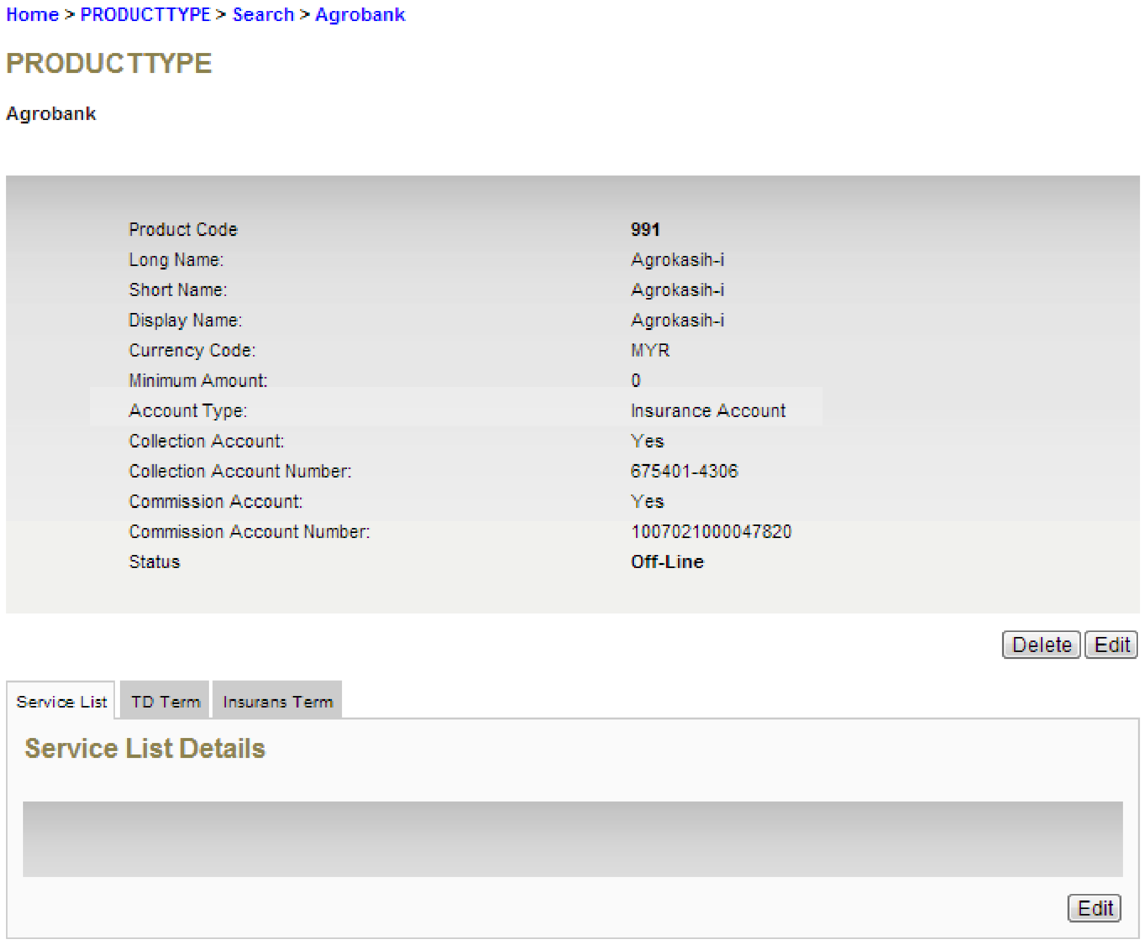
List of available messages for the screen:

No.	Event	Error Description in English
1.	Did not fill in the required field. • Account Type • Product Code • Display Name	Account Type is required. Product Code is required. Display Name is required. Interest Payment Mode is required.
2.	Fill in field other than numeric : • Product Code • Minimum Amount?	Product Code is not numeric. Minimum Amount is not numeric.

Table 16: Product Type Creation Error Message List

Step 2:

1. IBAM system shows create content result page as below.



Home > PRODUCTTYPE > Search > Agrobank

PRODUCTTYPE

Agrobank

Product Code	**991**
Long Name:	Agrokasih-i
Short Name:	Agrokasih-i
Display Name:	Agrokasih-i
Currency Code:	MYR
Minimum Amount:	0
Account Type:	Insurance Account
Collection Account:	Yes
Collection Account Number:	675401-4306
Commission Account:	Yes
Commission Account Number:	1007021000047820
Status	**Off-Line**

Figure 9: Takaful Product Type Creation Result Screen

Display Specification:

No	Field	Format	Description
1.	Product Code	Max Length: 64 Numeric	Unique code of the code Takaful Kasihi - 811 Agro Kasih i - 822
2.	Long Name	Text	Long name of the product
3.	Short Name	Text	Short name of the product
4.	Display Name	Text	Display name of the product.
5.	Currency Code	Text	Currency code for this product
6.	Minimum Amount	Numeric	Defines the minimum amount of money in order to use this particular product. If not required, it can input as zero.
7.	Account Type	Text	Defined the product is linked to account type.
8.	Status	Text	Status of the product. • Online • Offline
Account type =Insurance Account			
9.	Collection Account	Text	Status of collection account
10.	Collection Account Number	Numeric	Takaful panel account number
11.	Commission Account	Text	Status of commission account.
12.	Commission Account Number	Numeric	Agrobank collection account number.

Table 17: Takaful Product Type Creation Result Display Field

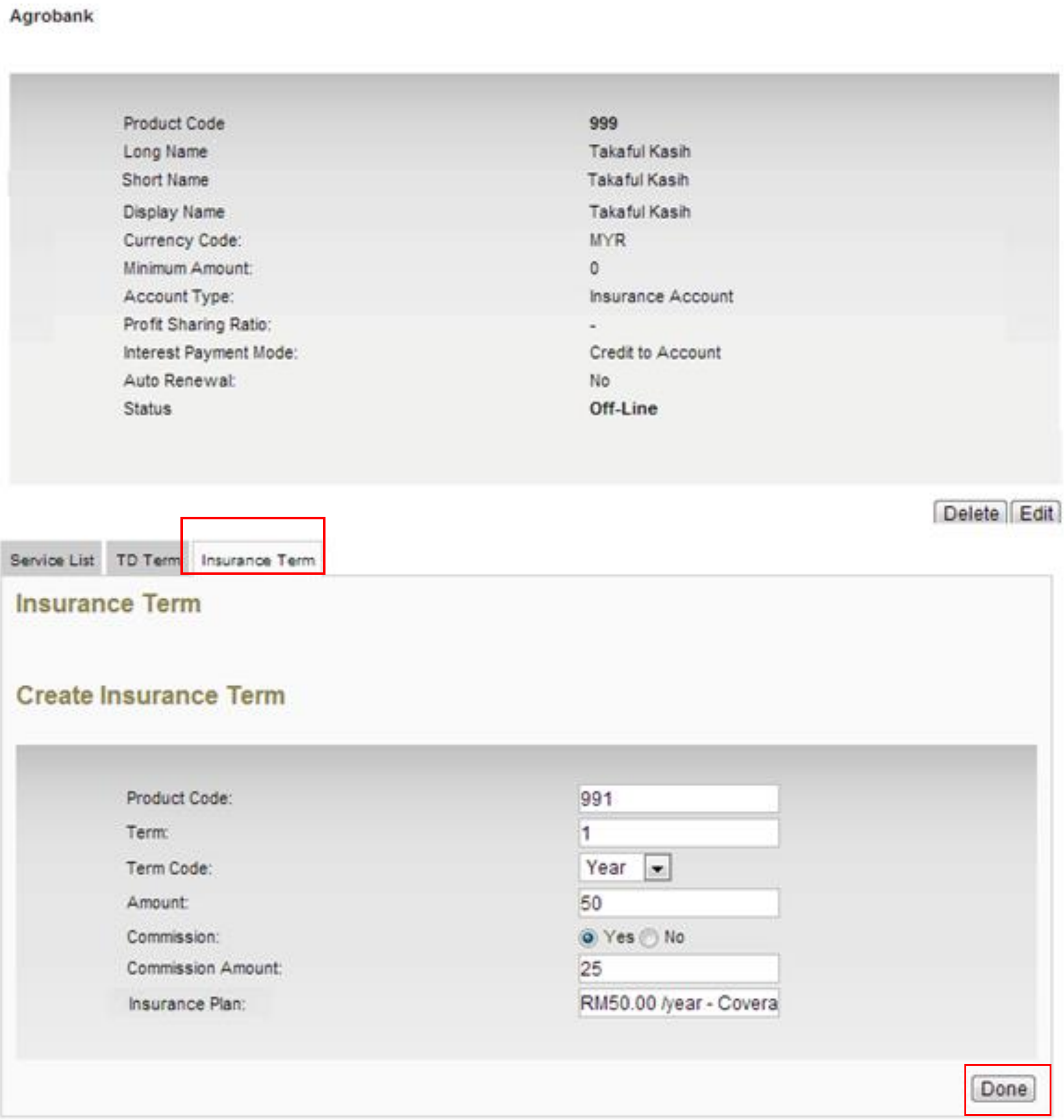
Action:

No	Action	Type	Description
1.	Delete	Button	Contains an action to delete the selected product.
2.	Edit	Button	Contains an action to edit the selected product.

Table 18: Takaful Product Type Creation Result Action

Step 3:

1. IBAM User selects the Insurance Term tab in Product type content details page.
2. IBAM System shows the Create Insurance Term page as below
3. Admin User input product code, term, amount, commission amount, selects Term code and commission.
4. Admin User clicks on “Done” button.



Agrobank

Product Code	999
Long Name	Takaful Kasih
Short Name	Takaful Kasih
Display Name	Takaful Kasih
Currency Code:	MYR
Minimum Amount:	0
Account Type:	Insurance Account
Profit Sharing Ratio:	-
Interest Payment Mode:	Credit to Account
Auto Renewal:	No
Status	**Off-Line**

Insurance Term

Create Insurance Term

Product Code:	991
Term:	1
Term Code:	Year
Amount:	50
Commission:	● Yes ○ No
Commission Amount:	25
Insurance Plan:	RM50.00 /year - Covera

Figure 10: Takaful Product Type Insurance Term Creation Screen

Input Specification:

No	Field	Field Type	Validation Rule	Description	M/O

No	Field	Field Type	Validation Rule	Description	M/O
1.	Product Code	Text	Max Length: 64 Numeric	The Product unique code Takaful Kasih - 811 Agro Kasih i - 822	M
2.	Term	text	Max Length:2 Numeric	Term of the product	M
3.	Term Code	Dropdown list	Must selected one	Deposit term code of the product: • Month • Year	M
4.	Amount	Text	Numeric	Contribution amount of product	
5.	Commission	Text	Max Length:2 Numeric	Status of commission • Yes • No	M
6.	Commission Amount	Numeric	Numeric	Amount of commission to Takaful panel	M
7.	Insurance Plan	Text	Alphanumeric	Display the Insurance Plan Type.	M

Table 19: Takaful Product Type Insurance Term Creation Input Specification

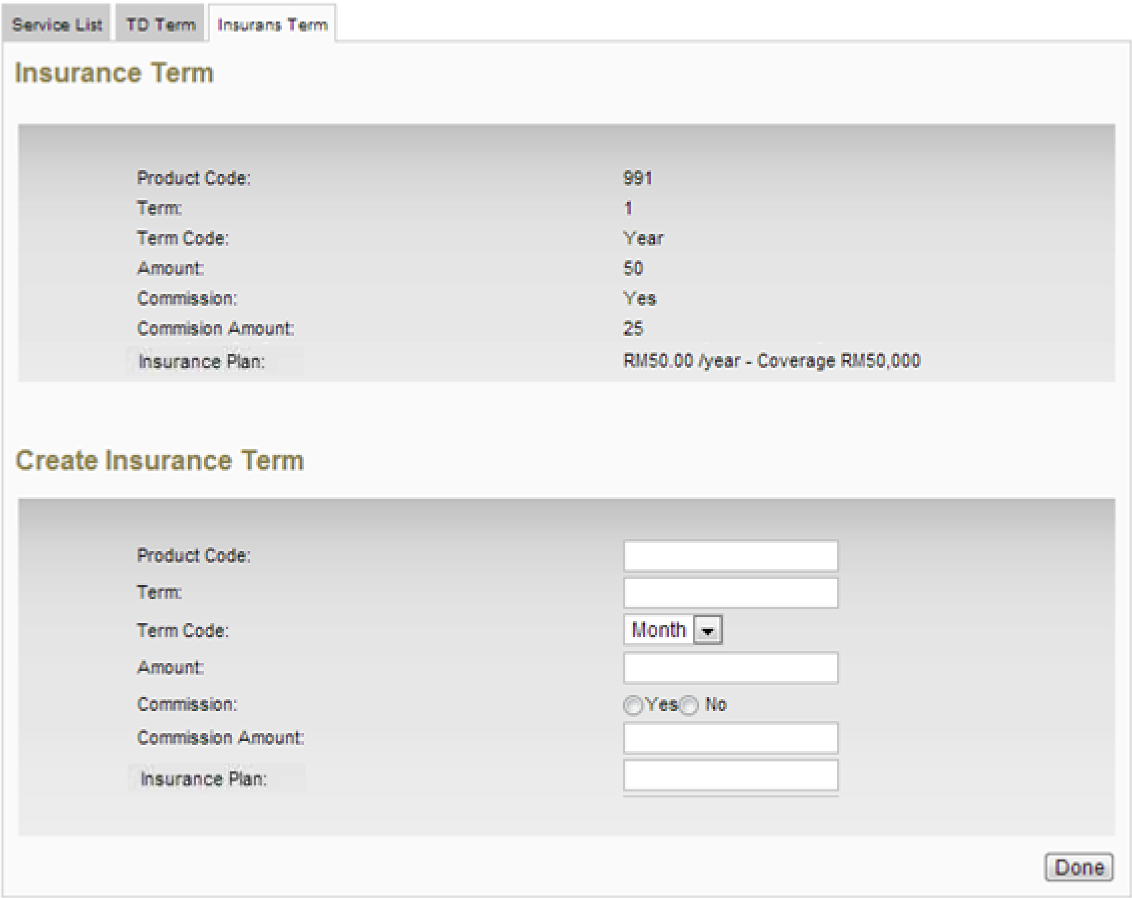
Action:

No	Action	Type	Description
1.	Done	Button	Contains an action to create Insurance Term of particular product.

Table 20: Takaful Product Type Insurance Term Creation Input Action

Step 4:

1. IBAM system shows Insurance Term details page.



Insurance Term

Product Code: 991
Term: 1
Term Code: Year
Amount: 50
Commission: Yes
Commision Amount: 25
Insurance Plan: RM50.00 /year - Coverage RM50,000

Create Insurance Term

Product Code:
Term:
Term Code: Month
Amount:
Commission: ○Yes ○ No
Commission Amount:
Insurance Plan:

Figure 11: Takaful Product Type Insurance Term Details Screen

Display Specification:

No	Field	Format	Description
1.	Product Code	Numeric	Unique code of the code
2.	Term	Numeric	Term for the Takaful product
3.	Term Code	Text	Term code of product • Month • Year
4.	Amount	Numeric	Contribution amount of product
5.	Commission	Text	Status of commission
6.	Commission Amount	Numeric	Amount of commission to Takaful panel
7.	Insurance Plan	Text	Display the Insurance Plan Type.

Table 21: Product Type Insurance Term Details Display Field

Action:

No	Action	Type	Description

No	Action	Type	Description
1.	Delete	Button	Contains an action to Delete Insurance Term of particular product.
2.	Edit	Button	Contains an action to edit Insurance Term of particular product.

Table 22: Product Type Insurance Term Details Action

3 Report:

A daily and monthly report will be produce as below:

1. Agronet Takaful Transaction Report: Detail included as below
    - Transaction Date and Time
    - Agronet User ID
    - Product
    - Debit Account
    - Amount
    - Customer Name
    - Customer IC/ID Number
    - IB Reference Number
    - Certificate No