

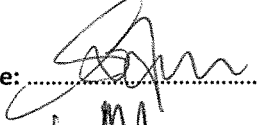
REQUEST TITLE:

Serial No: 2013/60

Interbank Credit Card and Loan Repayment via MEPS Shared ATM Network (SAN CCL)

REQUESTOR DETAIL

Requested by : Chooi So Fun

Signature: 

Reviewed by : Malarvili Muniandy

Signature: 

Department : Alternate Channels, RCB

Date Request : 9 July 2013

REQUEST DESCRIPTION

No	Item	Description
1	Objective/ General Overview	<p>MEPS Shared ATM Network – Interbank Credit Card and Loan Repayment (SAN CCL) is an interbank Credit Card and Loan/Financing Repayment services riding on the existing Shared ATM Network facilitated by MEPS. With SAN CCL implementation, KFHMB's customers with credit card and loan facilities with any other MEPS participating bank will be able to make payments to the said services via ATM, Internet Banking or Mobile Banking. On the other hand, other MEPS participating bank customers can also make payment to KFHMB Financing Accounts and Credit Card (in future).</p> <p><b>Note:</b></p> <ul style="list-style-type: none"><li>a) Loan Repayment/Financing covers Mortgage Financing, Personal Financing and Auto Financing offered by the participating beneficiary/payee banks.</li><li>b) All financing repayment will be covered in this initiates are<ul style="list-style-type: none"><li>- Mortgage Financing;</li><li>- Auto Financing;</li><li>- Personal Financing;</li><li>- Credit Card; and</li><li>- Any other future repayment products</li></ul></li><li>c) Will be opened for both consumer and business customers through KFHOnline and Cash Management Solution (CMS)</li><li>d) To support outgoing payment to CASA, Credit Cards, Loan/Financing Repayment</li><li>e) To support transactions through<ul style="list-style-type: none"><li>- Intrabank (Own and 3<sup>rd</sup> Party)</li><li>- Interbank (IBG and iPAY)</li></ul></li><li>f) Allow maintenance of Bank services and type of payments at CORUS (to be parameterized)</li></ul>

<b>2</b>	<b>Enhancement</b>	<b>As Acquirer – Changes at Fron-End (KFHOnline, CMS and Mobile Banking)</b>					
		<p>a) To introduce new selection option of “Payment Type” for customers to select when performing the following transactions:</p> <ul style="list-style-type: none"> <li>- Intrabank (Own and 3<sup>rd</sup> Party);</li> <li>- Interbank (IBG and iPAY); and</li> <li>- All SI transactions related to the above.</li> </ul> <p>b) The list of selection for “Payment Type” as per below and must allow parameter setting for future enhancement:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Transaction Type</th> <th style="text-align: left;">Payment Type Selection</th> </tr> </thead> <tbody> <tr> <td>Intrabank (Own and 3<sup>rd</sup> Party)</td> <td>Current/Savings Account Mortgage Financing Auto Financing Personal Financing</td> </tr> <tr> <td>Interbank (IBG and iPAY)</td> <td>Current/Savings Account Loan/Financing Repayment Credit Card Repayment</td> </tr> </tbody> </table> <p>c) The payment type to be listed must according to the selected beneficiary bank. For example, if the selected bank didn't support “Loan/Financing Repayment” then only “Current/Savings” and “Credit Card” options will be listed in the drop down list.</p> <p>d) The “Payment Type” information is needed in order to send the correct “Processing Codes” to MEPS according to MEPS's requirement. Please refer to technical specification as attached.</p>	Transaction Type	Payment Type Selection	Intrabank (Own and 3 <sup>rd</sup> Party)	Current/Savings Account Mortgage Financing Auto Financing Personal Financing	Interbank (IBG and iPAY)
Transaction Type	Payment Type Selection						
Intrabank (Own and 3 <sup>rd</sup> Party)	Current/Savings Account Mortgage Financing Auto Financing Personal Financing						
Interbank (IBG and iPAY)	Current/Savings Account Loan/Financing Repayment Credit Card Repayment						
		<b>As Issuer</b>					
		Should be able to read and differentiate the additional attribute of “Processing Code” (i.e. CASA, Credit Card or Loan (Mortgage/Personal/Auto Financing) respectively. Thereafter, able to process and credit into the respective accounts accordingly.					

<b>3</b>	<b>Sample Screens</b>	<b>3.1 Own Account Transfer:</b>
		<p>The screenshot shows the 'Own Account Transfer' interface. It features a sidebar with navigation options like 'Home', 'Account Enquiry', 'Pay Bills &amp; Prepaid Top Up', 'Funds Transfer', 'Own Account Transfer', '3rd Party Account Transfer', 'InterBank GIRO Transfer', 'Foreign Telegraphic Transfer (FTT)', and 'Others'. The main content area is titled 'Own Account Transfer' and contains a form for entering transaction details. The form includes dropdown menus for 'From account' and 'To account', an 'Amount' input field, and radio buttons for 'Pay Now', 'Pay Later', and 'Set up as recurring payment'. The 'Pay Later' section includes 'Start date' and 'Termination date' fields. A callout box highlights the 'Payment Type' selection area, which lists: Current/Savings Account, Mortgage Financing, Auto Financing, and Personal Financing. The form also has 'Clear' and 'Next' buttons at the bottom right.</p>

### 3.2 3<sup>rd</sup> Party Transfer:

#### 3.2.1 Open 3<sup>rd</sup> Party Transfer:

- Home
- Account Enquiry
- Bill Payment
- Funds Transfer
  - Own Account Transfer
    - Own Account Transfer
  - 3rd Party Account Transfer
    - Open 3rd Party Transfer
    - Registered 3rd Party Transfer
    - Beneficiary Account Maintenance
  - Interbank GIRO Transfer
    - Open Interbank GIRO Transfer
    - Registered Interbank GIRO Transfer
    - Beneficiary Interbank GIRO Account Maintenance
  - IPAY
    - Open IPAY
    - Registered IPAY
    - Beneficiary IPAY Account Maintenance
  - Foreign Telegraphic Transfer (FTT)
    - Open Foreign Telegraphic Transfer
    - Registered Foreign Telegraphic Transfer
    - Beneficiary FTT Account Maintenance
  - Others
    - Transfer Limit
- Investment Account

#### Open 3rd Party Transfer

Enter transaction details

Notes  
 1. Please take note that transfer involving FOREIGN CURRENCY AND GOLD accounts is not available at the moment.  
 2. You are kindly advised to enter the Beneficiary Email and Remark as to notify the payment to the beneficiary.  
 3. The maximum daily Third Party Account Transfer amount is RM15,000.00.  
 4. Standing instruction for future recurring payments instructions can be created by selecting the Pay Later / Recurring Payment options respectively.  
 5. A fee of RM2 will be levied for all Standing Instructions effected by the Bank.

Step 1/3

From account:

To account:

Amount:

Remarks:

Beneficiary email:

Pay Now  
 Pay Later  
 Setup as recurring payment

Start date:

Payment frequency:

Start date:

Termination date:  (Date Format: dd/mm/yyyy)  
 Payment will not be executed on termination date.

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

Add additional field for "Payment Type" selection:

- Current/Savings Account
- Mortgage Financing
- Auto Financing
- Personal Financing

#### 3.2.2 Registered 3<sup>rd</sup> Party Transfer:

- Home
- Account Enquiry
- Bill Payment
- Funds Transfer
  - Own Account Transfer
    - Own Account Transfer
  - 3rd Party Account Transfer
    - Open 3rd Party Transfer
    - Registered 3rd Party Transfer
    - Beneficiary Account Maintenance
  - Interbank GIRO Transfer
    - Open Interbank GIRO Transfer
    - Registered Interbank GIRO Transfer
    - Beneficiary Interbank GIRO Account Maintenance
  - IPAY
    - Open IPAY
    - Registered IPAY
    - Beneficiary IPAY Account Maintenance
  - Foreign Telegraphic Transfer (FTT)
    - Open Foreign Telegraphic Transfer
    - Registered Foreign Telegraphic Transfer
    - Beneficiary FTT Account Maintenance
  - Others
    - Transfer Limit
- Investment Account

#### Registered 3rd Party Transfer

Enter transaction details

Notes  
 1. Please take note that transfer involving FOREIGN CURRENCY AND GOLD accounts is not available at the moment.  
 2. You are kindly advised to enter the Beneficiary Email and Remark as to notify the payment to the beneficiary.  
 3. The maximum daily Third Party Account Transfer amount is RM15,000.00.  
 4. Standing instruction for future recurring payments instructions can be created by selecting the Pay Later / Recurring Payment options respectively.  
 5. A fee of RM2 will be levied for all Standing Instructions effected by the Bank.

Step 1/3

From account:

To account:

Amount:

Remarks:

Beneficiary email:

Pay Now  
 Pay Later  
 Setup as recurring payment

Start date:

Payment frequency:

Start date:

Termination date:  (Date Format: dd/mm/yyyy)  
 Payment will not be executed on termination date.

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

Example – To Account Info Selection:

- CASA 001103000999 Name A
- Mortgage Financing 123456789012 Name C
- Auto Financing 1234567890 Name D
- Personal Financing 123456789456 Name E

#### 3.2.3 Beneficiary Account Maintenance (Enquiry, Add, Edit and Delete):

- Home
- Account Enquiry
- Bill Payment
- Funds Transfer
  - Own Account Transfer
    - Own Account Transfer
  - 3rd Party Account Transfer
    - Open 3rd Party Transfer
    - Registered 3rd Party Transfer
    - Beneficiary Account Maintenance
  - Interbank GIRO Transfer
    - Open Interbank GIRO Transfer
    - Registered Interbank GIRO Transfer
    - Beneficiary Interbank GIRO Account Maintenance
  - IPAY
    - Open IPAY
    - Registered IPAY
    - Beneficiary IPAY Account Maintenance
  - Foreign Telegraphic Transfer (FTT)
    - Open Foreign Telegraphic Transfer
    - Registered Foreign Telegraphic Transfer
    - Beneficiary FTT Account Maintenance
  - Others
    - Transfer Limit
- Investment Account

#### Beneficiary Account Maintenance

Register beneficiary account

Notes  
 Kindly enter your favourite beneficiary details here. An email notification will be sent to your beneficiary email once the transaction completed.

Step 1/3

Account number:

Beneficiary nickname:

Beneficiary email:

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

Add additional field for "Payment Type":

- Current/Savings Account
- Mortgage Financing
- Auto Financing
- Personal Financing

- Home
- Account Enquiry
- Bill Payment
- Funds Transfer
  - Own Account Transfer
    - Own Account Transfer
  - 3rd Party Account Transfer
    - Open 3rd Party Transfer
    - Registered 3rd Party Transfer
    - Beneficiary Account Maintenance
  - Interbank GIRO Transfer
    - Open Interbank GIRO Transfer
    - Registered Interbank GIRO Transfer
    - Beneficiary Interbank GIRO Account Maintenance
  - IPAY
    - Open IPAY
    - Registered IPAY
    - Beneficiary IPAY Account Maintenance
  - Foreign Telegraphic Transfer (FTT)
    - Open Foreign Telegraphic Transfer
    - Registered Foreign Telegraphic Transfer
    - Beneficiary FTT Account Maintenance
  - Others
    - Transfer Limit
- Investment Account

#### Beneficiary Account Maintenance

Register or deregister beneficiary account

Add 1 more column on "Payment Type" Information. This is to ease you to make any recurring payment of the same

Account number	Account holder name (Beneficiary nickname)	Beneficiary email
<input type="checkbox"/> 01102004240	MUR SALIH BINTI ABDULLAH @ JENIFER NG (Jennifer Absulan)	jennifer.abdullah@fkh.com.my
<input type="checkbox"/> 001102014607	MAH CHENG KUAN (Gatherine Mah Cheng Kuan)	mah.cheng.kuan@fkh.com.my
<input type="checkbox"/> 001105011080	RELAS SUKAN DAN REKREASIKHUIB (Sport Club)	-
<input type="checkbox"/> 001105012070	KFH ONLINE (KFH Online)	-
<input type="checkbox"/> 001102009040	KOH LAI FUN	regina.koh@fkh.com.my

### 3.3 IBG Transfer:

#### 3.3.1 Open IBG:

Home

Account Enquiry

Bill Payment

▼ Funds Transfer

**Own Account Transfer**

▶ Own Account Transfer

**3rd Party Account Transfer**

▶ Open 3rd Party Transfer

▶ Registered 3rd Party Transfer

▶ Beneficiary Account Maintenance

**Interbank GIRO Transfer**

▶ Open Interbank GIRO Transfer

▶ Registered Interbank GIRO Transfer

▶ Beneficiary Interbank GIRO Account Maintenance

**iPAY**

▶ Open iPAY

▶ Registered iPAY

▶ Beneficiary iPAY Account Maintenance

**Foreign Telegraphic Transfer (FTT)**

▶ Open Foreign Telegraphic Transfer

▶ Registered Foreign Telegraphic Transfer

▶ Beneficiary FTT Account Maintenance

**Others**

▶ Transfer Limit

Investment Account

#### Open Interbank GIRO Transfer

Enter transaction details

Notes

1. Please take note that transactions performed after 12.30pm (working days) or performed on weekend and Federal Territory public holidays will be processed on the next working day.
2. For transaction performed before 12.30pm (working day), the beneficiary will receive the funds on the same day.
3. Effective 2 May 2013, IBG Funds Transfer Fee via KFHOnline will be reduced to 10 sen per transaction and total fee of RM2.10 (RM2 for SI and RM0.10 for IBG) will be levied on Standing Instructions for Interbank GIRO Transfers.
4. **Beneficiary ID validation is Optional.** If you require Beneficiary ID to be validated by Beneficiary Bank, please ensure the ID entered is the same as maintained by Beneficiary Bank, else the transaction will be Rejected.
5. Please **DO NOT** enter Special Characters in 'Remarks' and 'Transaction reference number' fields.
6. Please select **Hong Leong Bank** for IBG payment to **EOH Bank** with immediate effect.
7. **ICBC:** For Current, Savings and Loan Account, please enter the account number from 3rd digit onwards.

Step 1/3

From account:	--Please select--		
Amount:	<input type="text"/>		
Remarks:	<input type="text"/>	E.g. Invoice No., Voucher No. (Max 20 Characters)	
Beneficiary bank:	--Please select--	<b>Add additional field for "Payment Type":</b> - Current/Savings Account - Loan/Financing Repayment - Credit Card Repayment	
Beneficiary account number:	<input type="text"/>		
Beneficiary holder name:	<input type="text"/>		
Beneficiary ID:	<input type="text"/>		E.g.
	<input type="checkbox"/>	Enable Beneficiary ID Verifica	<b>To reflect the respective payment type according to the selected beneficiary bank.</b>
Beneficiary ID Type:	--Please select--		
Transaction reference number:	<input type="text"/>	(Max	
Email:	<input type="text"/>		

#### 3.3.2 Registered IBG:

Home

Account Enquiry

Bill Payment

▼ Funds Transfer

**Own Account Transfer**

▶ Own Account Transfer

**3rd Party Account Transfer**

▶ Open 3rd Party Transfer

▶ Registered 3rd Party Transfer

▶ Beneficiary Account Maintenance

**Interbank GIRO Transfer**

▶ Open Interbank GIRO Transfer

▶ Registered Interbank GIRO Transfer

▶ Beneficiary Interbank GIRO Account Maintenance

**iPAY**

▶ Open iPAY

▶ Registered iPAY

▶ Beneficiary iPAY Account Maintenance

**Foreign Telegraphic Transfer (FTT)**

▶ Open Foreign Telegraphic Transfer

▶ Registered Foreign Telegraphic Transfer

▶ Beneficiary FTT Account Maintenance

**Others**

▶ Transfer Limit

Investment Account

Profile Maintenance

#### Registered Interbank GIRO Transfer

Enter transaction details

Notes

1. Please take note that transactions performed after 12.30pm (working days) or performed on weekend and Federal Territory public holidays will be processed on the next working day.
2. For transaction performed before 12.30pm (working day), the beneficiary will receive the funds on the same day.
3. Effective 2 May 2013, IBG Funds Transfer Fee via KFHOnline will be reduced to 10 sen per transaction and total fee of RM2.10 (RM2 for SI and RM0.10 for IBG) will be levied on Standing Instructions for Interbank GIRO Transfers.
4. **Beneficiary ID validation is Optional.** If you require Beneficiary ID to be validated by Beneficiary Bank, please ensure the ID entered is the same as maintained by Beneficiary Bank, else the transaction will be Rejected.
5. Please **DO NOT** enter Special Characters in 'Remarks' and 'Transaction reference number' fields.
6. Please select **Hong Leong Bank** for IBG payment to **EOH Bank** with immediate effect.
7. **ICBC:** For Current, Savings and Loan Account, please enter the account number from 3rd digit onwards.

Step 1/3

From account:	--Please select--	
Amount:	<input type="text"/>	
Remarks:	<input type="text"/>	E.g. Invoice No., Voucher No. (Max 20 Characters)
Beneficiary account number:	--Please select--	
Beneficiary:	<b>Example – Beneficiary Account Number:</b> Credit Card 14110029000537425 Name B CASA 001103000999 Name A Financing 123456789012 Name C	
Transaction reference:	Transaction reference:	
	<input type="radio"/>	Pay Now
	<input type="radio"/>	Pay Later
Start date:	<input type="text"/>	(Date Format: ddmm/yyyy)

### 3.3.3 Beneficiary Account Maintenance (Enquiry Add, Edit and Delete):

- Home
- Account Enquiry
- Bill Payment

#### Beneficiary Interbank GIRO Account Maintenance

Register beneficiary account

- ▼ Funds Transfer
  - Own Account Transfer
    - ▶ Own Account Transfer
  - 3rd Party Account Transfer
    - ▶ Open 3rd Party Transfer
    - ▶ Registered 3rd Party Transfer
    - ▶ Beneficiary Account Maintenance
  - Interbank GIRO Transfer
    - ▶ Open Interbank GIRO Transfer
    - ▶ Registered Interbank GIRO Transfer
    - ▶ Beneficiary Interbank GIRO Account Maintenance

Notes  
 1. Kindly enter your favourite beneficiary details here.  
 2. ICBC: For Current, Savings and Loan Account, please enter the account number from 3rd digit onwards.

Step 1/3

Account number\*:

Beneficiary bank\*:

Beneficiary holder name\*:

Beneficiary ID\*:

Beneficiary email\*:

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

**Add additional field for "Payment Type":**

- Current/Savings Account
- Loan/Financing Repayment
- Credit Card Repayment

To reflect the respective payment type according to the selected beneficiary bank.

- Home
- Account Enquiry
- Bill Payment

#### Beneficiary Interbank GIRO Account Maintenance

Register or unregister beneficiary account

- ▼ Funds Transfer
  - Own Account Transfer
    - ▶ Own Account Transfer
  - 3rd Party Account Transfer
    - ▶ Open 3rd Party Transfer
    - ▶ Registered 3rd Party Transfer
    - ▶ Beneficiary Account Maintenance
  - Interbank GIRO Transfer
    - ▶ Open Interbank GIRO Transfer
    - ▶ Registered Interbank GIRO Transfer
    - ▶ Beneficiary Interbank GIRO Account Maintenance

Add 1 more column on "Payment Type" Information

Note:  
 1. You may register multiple beneficiary accounts here. This is to ease you to make any recurring payment of the same beneficiary.

<input type="checkbox"/>	Account number	Beneficiary bank	Beneficiary holder name	Beneficiary ID	Email
<input type="checkbox"/>	00100276301	HONG LEONG BANK / HONG LEONG ISLAMIC BANK	Chooi So Fun	-	chooi.so.fun@kfh.com.my
<input type="checkbox"/>	14153010002841	BANK ISLAM	Kamaruddin Damri	760722017092	-
<input type="checkbox"/>	14140137393522	CMB BANK / CMB ISLAMIC BANK	Chooi So Fun	-	chooi.so.fun@kfh.com.my
<input type="checkbox"/>	04130003419051	CMB BANK / CMB ISLAMIC BANK	chooi so fun	-	-
<input type="checkbox"/>	1234567890123456	OCBC BANK / OCBC AL-AMN BANK	Tester OCBC C	-	-

### 3.4 iPAY:

#### 3.4.1 Open iPAY: Open iPAY

Enter transaction details

Notes  
 1. You are kindly advised to enter the **Email and Remark** as to notify the payment to the beneficiary.  
 2. The maximum daily iPAY transfer amount is **RM5,000.00**  
 3. A RM2 fee will be charged for every transaction.

Step 1/3

From account\*: **001105011017 KFH CURRENT ACCOUNT-I (STAFF)**

Amount\*:

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

---

Beneficiary bank\*:

Payment Type\*:

Beneficiary account number\*:

Transaction reference number\*:  *20 Ch*

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

**Add additional field for "Payment Type":**

- Current/Savings Account
- Loan/Financing Repayment
- Credit Card Repayment

To reflect the respective payment type according to the selected beneficiary bank.

### 3.4.2 Registered iPAY: Registered iPAY

Enter transaction details

**Notes**

1. You are kindly advised to enter the Email and Remark as to notify the payment to the beneficiary.
2. The maximum daily iPAY transfer amount is RM5,000.00
3. A RM2 fee will be charged for every transaction.

Step 1/3

From account\*:

Amount\*:

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

---

Beneficiary account number\*:

Transaction reference number: **Example – Beneficiary Account Number:  
Credit Card 1410029000537425 Name B  
CASA 001103000999 Name A  
Financing 123456789012 Name C**

Note (\*): All fields with asterisks (\*)

### 3.4.3 Beneficiary Account Maintenance (Enquiry, Add, Edit and Delete): Beneficiary iPAY Account Maintenance

Register iPAY beneficiary account

**Notes**

1. Kindly enter the Beneficiary details.

Step 1/3

Beneficiary bank\*:

Payment Type\*:

Account number\*:

Beneficiary name:

Beneficiary email:

**To reflect the respective payment type according to the selected beneficiary bank.**

**Add additional field for "Payment Type":**

- Current/Savings Account
- Loan/Financing Repayment
- Credit Card Repayment

Note (\*): All fields with asterisks (\*)

[Home](#)

[Account Enquiry](#)

[Bill Payment](#)

**Funds Transfer**

**Own Account Transfer**

▶ Own Account Transfer

**3rd Party Account Transfer**

▶ Open 3rd Party Transfer

▶ Registered 3rd Party Transfer

▶ Beneficiary Account Maintenance

**Interbank GIRO Transfer**

▶ Open Interbank GIRO Transfer

▶ Registered Interbank GIRO Transfer

▶ Beneficiary Interbank GIRO Account Maintenance

**iPAY**

▶ Open iPAY

▶ Registered iPAY

▶ Beneficiary iPAY Account Maintenance

#### Beneficiary iPAY Account Maintenance

Register or unregister iPAY beneficiary account

**Add 1 more column on "Payment Type" Information**

for details here. This is to ease you to make any payment of the same

<input type="checkbox"/>	Account number	Beneficiary bank	Beneficiary holder name (Beneficiary nickname)	Beneficiary email
<input type="checkbox"/>	1410029000537425	BANK SIMPAJAH NASIONAL	RAZMAN BIN IDRUS (Razman)	-
<input type="checkbox"/>	00100276301	HONG LEOING BANK	CHOOI SO FUN (Chooi So fun @ HLB)	chooi.so.fun@kfh.com.my
<input type="checkbox"/>	10040062472520	CMB BANK	DARSY SARNIAH (Darsy CMB)	-
<input type="checkbox"/>	0018200090792	EON BANK	NUR ARNA BINTI MOHD ARFI (Arna)	-
<input type="checkbox"/>	04130003410051	CMB BANK	CHOOI SO FUN (Chooi So Fun @ CMB)	chooi.so.fun@kfh.com.my
<input type="checkbox"/>	12160000830201	CMB BANK	KAMARUDDIN (Kamaruddin Damin)	kamaruddin.damin@kfh.com.my
<input type="checkbox"/>	114085877662	MAYBANK	SITI NORAHAYU BINTI (Pernil Ayu)	-
<input type="checkbox"/>	164799020200	MAYBANK	NORANI BINTI PATON (NORANI BINTI PATON)	hishamuddin.paton@kfh.com.my

		<p><b>3.5 Receipt:</b></p> <p>To reflect the "Payment Type" information in all the respective receipts for intrabank and interbank transactions.</p> <p>For example:</p> <div style="border: 1px solid black; padding: 5px;"> <p align="center"><b>Registered iPAY Receipt</b></p> <p align="center">Saturday, 08 June 2013, 05:27:06</p> <p align="center">This is an online Registered iPAY receipt made by NG HUI LIAK via KFH Online. The details of payment are as follows:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>Beneficiary holder name:</td><td>NG HUI LIAK</td></tr> <tr><td>Status:</td><td>Successful</td></tr> <tr><td>Amount:</td><td>RM1.00</td></tr> <tr><td>Remarks:</td><td>test8.6.13</td></tr> <tr><td>Beneficiary bank:</td><td>PUBLIC BANK</td></tr> <tr><td>Beneficiary account number:</td><td>4556215622</td></tr> <tr><td>Email:</td><td>norman7ng@yahoo.com</td></tr> <tr><td>IB Reference No:</td><td>0000864071</td></tr> <tr><td>Reference No:</td><td>080613115295</td></tr> <tr><td>Transaction date:</td><td>08 Jun 2013</td></tr> <tr><td>Transaction time:</td><td>05:26:53</td></tr> </table> <div style="border: 1px solid black; padding: 2px; margin-top: 5px;"> <p>Add additional information for "Payment Type" i.e.:</p> <ul style="list-style-type: none"> <li>- Current/Savings Account</li> <li>- Loan/Financing Repayment</li> <li>- Credit Card Repayment</li> </ul> </div> <p align="right"> <input type="button" value="Close"/> <input type="button" value="Print"/> </p> </div>	Beneficiary holder name:	NG HUI LIAK	Status:	Successful	Amount:	RM1.00	Remarks:	test8.6.13	Beneficiary bank:	PUBLIC BANK	Beneficiary account number:	4556215622	Email:	norman7ng@yahoo.com	IB Reference No:	0000864071	Reference No:	080613115295	Transaction date:	08 Jun 2013	Transaction time:	05:26:53
Beneficiary holder name:	NG HUI LIAK																							
Status:	Successful																							
Amount:	RM1.00																							
Remarks:	test8.6.13																							
Beneficiary bank:	PUBLIC BANK																							
Beneficiary account number:	4556215622																							
Email:	norman7ng@yahoo.com																							
IB Reference No:	0000864071																							
Reference No:	080613115295																							
Transaction date:	08 Jun 2013																							
Transaction time:	05:26:53																							
4	<p><b>Reports (new / enhancement)</b></p>	<p>For both Acquire and Issuer Reports - To enhance existing reports to reflect the "processing codes/payment type" in order to facilitate the statistics reporting on the volume for funds transfer either to CASA, Credit Card and Loan Accounts respectively (i.e. Corus, BVMC &amp; Phoenix) or any other new reports which required to support the CCL Reporting.</p> <p>Sample reports that affected:</p> <ul style="list-style-type: none"> <li>- Own Account Transfer</li> <li>- IBFT Transfer Report</li> <li>- Interbank Funds Transfer Report</li> <li>- Intrabank Funds Transfer Report</li> <li>- ITEPS Report</li> <li>- Internet Transaction Report</li> <li>- Corus IBG OFI/RFI Reports</li> </ul>																						
5	<p><b>Payment Condition</b></p>	<p>a) The debiting/crediting status to be updated online thus customer may see the status real time in the event the payment made</p> <p>b) The crediting into financing account only to those with active status (Phoenix)</p> <p>c) Payment amount priority will follow default payment priority in Phoenix</p> <p>d) For debiting account, system must be able to check the available balance with sufficient amount for principal and charges. Transaction with insufficient fund will be rejected.</p> <p>e) Crediting into Financing Account will be rejected for the following conditions:</p> <ul style="list-style-type: none"> <li>- Invalid Account Number</li> <li>- Account not available/exist in Phoenix</li> <li>- Account Status as Non-Accrual</li> <li>- Amount received is Equal or More than "Payoff Amount"</li> </ul> <p>f) Transaction will be validated (approve/reject) by Phoenix</p>																						
5	<p><b>Audit Trails</b></p>	<p>As per current handling</p>																						
7	<p><b>Exceptional Handling</b></p>	<p>As per current handling</p>																						
8	<p><b>Timeline</b></p>	<p>2 months</p>																						
9	<p><b>Reference Document</b></p>	<p>a) Shared ATM Network MEPS ISO8583 Interface for Funds Transfer and Repayment Services Version 2.5</p> <p>b) Shard ATM Network MEPS ISO8583 Interface Specification Version 4.3</p>																						

