



Project: *INTERNET BANKING*

Title :

**SIGN OFF FORMS**

Page : 1 of 2



**SIGN OFF FORMS**

**\*User Requirement Specification [URS]**

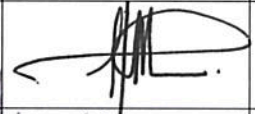


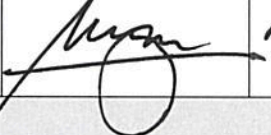


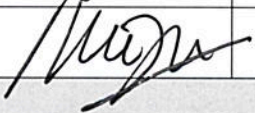
Title :

USER REQUIREMENT SPECIFICATION SIGN OFF

Page : 2 of 2

**ACCEPTANCE AND SIGN OFF**

The undersigned parties acknowledge and accept the collective information detailed in this *User Requirement Specifications* document. Any addition or modification of the scope of work defined could affect the project's scope, thus affecting the ability for the project to be delivered on time and within the allotted budget.

Document Reference	User Requirement Specification [URS]		
**Module	RETAIL INTERNET BANKING [RIB] & BUSINESS INTERNET BANKING [BIB]		
**SIR/CR	CM201300051/IE0000029C IBG Changes by MyClear - Relabelled Field under Retail Internet Banking [RIB] and Business Internet Banking [BIB] - New & Favourite Interbank Giro Transfer		
<b>USER</b>			
<b>Department</b>			
Name & Designation	Remark	Signature	Date
Halimah Mohammad Shukor Executive, Virtual Banking Section, Electronic Banking Dept.			04.11.2013
Hasnol Mohamed Harudin Unit Head Rentas/IBG Product Support & Operations			4/11/13
<b>[Head/Manager]</b>			
Name & Designation	Remark	Signature	Date
Mahazan Abd Manan Section Head, Virtual Banking Section, Electronic Banking Dept.			4/11/13
<b>TECHNICAL</b>			
<b>Information System Management Department</b>			
Name & Designation	Remark	Signature	Date
Ruzaimah Samat Assistant Executive, Delivery Channel Team, Corebanking Unit, IT Development			4/11/13
<b>Reviewed by:</b>			
Name & Designation	Remark	Signature	Date
Norhayati Daud Unit Head, Corebanking Unit, IT Development			4/11/13
<b>Section Head</b>			
Name & Designation	Remark	Signature	Date
Noorizral Mohamed Noor Section Head, IT Development			4/11/13
<b>*VENDOR</b>			
Name & Designation	Remark	Signature	Date
N/A	N/A	N/A	N/A

Note: \*Select which one is related.

\*\*Leave it blank if not applicable



Project:

*INTERNET BANKING*

Title :

**USER REQUIREMENT SPECIFICATION (URS)**

Page :1 of 9



**USER REQUIREMENT SPECIFICATION (URS) DOCUMENT**

**CM201300051/IE0000029C  
- IBG Changes by MyClear -**



Project:

*INTERNET BANKING*

Title :

**USER REQUIREMENT SPECIFICATION (URS)**

Page :2 of 9

**Authors**

<b>Name</b>	<b>Designation &amp; contact email</b>	<b>Remark</b>
Hasnol bin Mohamed Harudin	Unit Head Rentas/IBG Product Support & Operations	
Halimah Mohammad Shukor	Executive, Virtual Banking Section	

**Amendment Record**

<b>Version</b>	<b>Date</b>	<b>Status</b>	<b>Description of Revision</b>
1.0	09.10.2013	New	
1.1	04.11.2013	Amendment	Relabeled field



Project:

*INTERNET BANKING*

Title :

**USER REQUIREMENT SPECIFICATION (URS)**

Page :3 of 9

Table of Contents

1.0 INTRODUCTION/SYSTEM OVERVIEW.....	4
2.0 PROBLEM STATEMENT .....	4
3.0 OBJECTIVE.....	4
4.0 SCOPE OF WORK .....	4
5.0 BUSINESS PROCESS FLOW.....	4
6.0 REQUIREMENT DEFINITION .....	7
7.0 ACCESS MATRIX & AUTHORIZATION .....	7
8.0 INTERFACES .....	8
9.0 LIST OF TRANSACTION CODE.....	9
10.0 FILE/DATA.....	9
11.0 GENERAL LEDGER ACCOUNT .....	9
12.0 INTEGRATION WITH OTHER CHANNELS.....	9
13.0 REPORT .....	9
14.0 FORMS AND VOUCHERS .....	9
15.0 FUTURE REQUIREMENTS.....	9



## 1.0 INTRODUCTION

Feedback received by My Clear from some corporate that they have difficulty with the reconciliation for IBG Payment.

One of the main reasons is lack of payment information due to the following:

- Originator (sender) does not provide sufficient information for Corporation's complete reconciliation.
- OFI is responsible to provide payment information in reference number and payment description field.

## 2.0 SYSTEM OVERVIEW

To relabeled field under New and Favourite Interbank Giro Transfer at RIB and BIB.

## 3.0 OBJECTIVE

3.1 Relabelled field from "Payment Reference" to "Recipient's Reference" in New and Favourite Interbank Giro Transfer.

- 3.1.1 RIB
- 3.1.2 BIB

3.2 Relabelled field from "Remarks/ Message to Bene" to "Other Payment Details" in New and Favourite Interbank Giro Transfer.

- 3.2.1 RIB
- 3.2.2 BIB

## 4.0 SCOPE OF WORK

### 4.1 OFI-Channels enhancement

#### 4.1.1 RIB AND BIB

##### **New Interbank GIRO Transfer**

- Re label the existing "Payment Reference" to "Recipient's Reference"
- Re label the existing "Remarks/ Message to Bene" to "Other Payment Details"

##### **Favourite Interbank Giro Transfer**

- Re label the existing "Payment Reference" to "Recipient's Reference"
- Re label the existing "Remarks/ Message to Bene" to "Other Payment Details"

## 5.0 CHANNEL INVOLVED

1. RIB
2. BIB

## 6.0 FEATURES AND FUNCTIONALITIES

### 6.1 RIB & BIB

#### 6.1.1 New Interbank GIRO



The screenshot shows a navigation menu with the following categories and items:

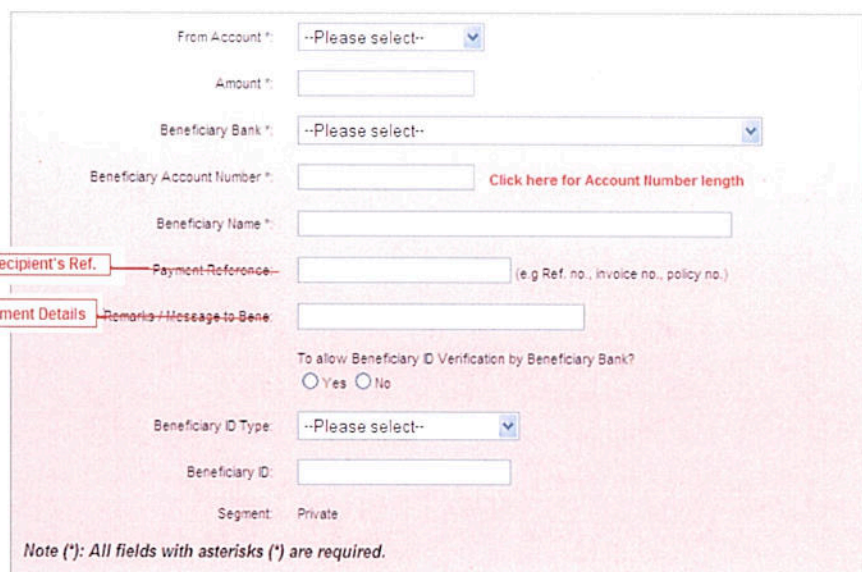
- Accounts and Banking**
  - Fund Transfer
    - Own Account Transfer
    - 3rd Party Account Transfer
      - New 3rd Party Account Transfer
      - Favourite 3rd Party Account Transfer
      - 3rd Party Beneficiary Account Maintenance
    - Interbank Account Transfer
      - New Interbank GIRO Transfer
      - Favourite Interbank GIRO Transfer
      - Favourite Interbank Maintenance
  - Others
    - Transfer Limit
  - Bill Payment
  - Zakat
  - Message Box
  - Block ATM Card
  - Profile Management

- Any interbank transfer performed before 12:00pm (Mon-Fri), the funds will be made available to the beneficiary's account on the same banking day.
- Any interbank transfer performed after 12:00pm (Mon-Fri), the funds will be made available to the beneficiary's account on the next banking day.
- The success of your transfer is subject to the accuracy of the information provided.

\* Please be advised that the above is merely an estimate as to when funds transferred via IBG would be available to the beneficiary as the same is subject to the beneficiary bank's internal processes.

\* Please also refer to the Cut-off Times and Tariff and Charges for the applicable charges.

Step 1/3



The form contains the following fields and options:

- From Account #: --Please select--
- Amount #:
- Beneficiary Bank #: --Please select--
- Beneficiary Account Number #:  [Click here for Account Number length](#)
- Beneficiary Name #:
- Payment Reference:  (e.g Ref. no., invoice no., policy no.)
- Remarks/Message to Bene:
- To allow Beneficiary ID Verification by Beneficiary Bank?
  - Yes
  - No
- Beneficiary ID Type: --Please select--
- Beneficiary ID:
- Segment: Private

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

### 6.1.2 Favourite Interbank Giro Transfer

Home

Accounts and Banking

**Fund Transfer**

→ Own Account Transfer

**3rd Party Account Transfer**

→ New 3rd Party Account Transfer

→ Favourite 3rd Party Account Transfer

→ 3rd Party Beneficiary Account Maintenance

**Interbank Account Transfer**

→ New Interbank Giro Transfer

→ **Favourite Interbank Giro Transfer**

→ Favourite Interbank Maintenance

**Others**

→ Transfer Limit

**Bill Payment**

**Zakat**

Message Box

Funds Availability

- Any interbank transfer performed before 12.00pm (Mon-Fri), the funds will be made available to the beneficiary's account on the same banking day.
- Any interbank transfer performed after 12.00pm (Mon-Fri), the funds will be made available to the beneficiary's account on the next banking day.
- The success of your transfer is subject to the accuracy of the information provided.

\* Please be advised that the above is merely an estimate as to when funds transferred via IG would be available to the beneficiary as the same is subject to the beneficiary bank's internal processes.

\* Please also refer to the Cut-off Times and Tariff and Charges for the applicable charges.

Step 1/3

From Account \*:

Amount \*:

Interbank Transfer to \*:

Recipient's Ref.  Payment Reference (e.g Ref. no., invoice no., policy no.)

~~Other Payment Details~~  Payment Message to Bank

Segment: Private

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





Project:

*INTERNET BANKING*

Title :

**USER REQUIREMENT SPECIFICATION (URS)**

Page :7 of 9

### 6.1.3 Customer's Receipt



#### New Interbank GIRO Transfer Receipt

Monday, 4 November 2013 12:54:16

This is an online New Interbank GIRO Transfer receipt made by SITI SUZANA BINTI AWANG via AgroBank Online.  
The details of transfer are as follows:

From Account: \*\*\*\*\*9615

Amount: **RM 10.00**

Charges: **RM 0.10**

Beneficiary Bank: **Bank Islam**

Beneficiary Account Number: **1111111111111111**

Beneficiary Name: **test**

~~Payment Reference:~~ **invoice 01**

**Recipient's Ref.**  
**Other Payment Details**

~~Remarks / Message to Bene:~~ **test remarks**

Beneficiary ID Type: **New I/C**

Beneficiary ID: **111111111111**

Segment: **Private**

Status: **Successful**

Reference No.: **0000037491**

Transaction Date: **04/11/2013**

Transaction Time: **12:53:47**

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



Project:

# INTERNET BANKING

Title :

USER REQUIREMENT SPECIFICATION (URS)

Page :8 of 9

## 7.0 LISTING OF REPORT

### 7.1 IBAM > RIB & BIB Reports

AGRO BANK		Internet Banking Report				Report ID : 8	
		Interbank Fund Transfer Report				Report Cycle : DAILY	
						Reporting Date : 01/11/2013	
						Report Generated Date : 02/11/2013	
						Report Generated Time : 00.31.57	
						Total Amount Month-to-date : RM 409,531.44	
Total Records : 314		Total Successful : 292		Total Unsuccessful : 22		Total Amount : RM 409,531.44	
Customer Name							Recipient's Ref.
Date	User ID	Remote IP	From Account	Amount	Payment Details	Status	
CIF Number	Username	Transaction ID	Beneficiary Account No.	<del>Transaction Ref. No.</del>	Description	Reason	
Beneficiary Name	Beneficiary ID	Beneficiary Bank	Beneficiary Bank ID	Effective Date	Beneficiary Email		
JAH SAIYIDAH BINTI MOHD HANAPIAH 10/11/13 10:54 PM	21591	NIL	2007601000005271	RM 50.00	NIL	Successful	
190146649	saiyidah	0000979840	1419041000016558		Transaction Type Favourite	NIL	
JAH SAIYIDAH BINTI		Bank Simpanan	BSNAMYK1				
NADZIRAH BINTI NASARUDIN 11/1/13 10:04 PM	17996	NIL	2005711000091740	RM 300.00	NIL	Successful	
230064670	zirahzid66	0000979783	4738191000682656	kad kredit	Transaction Type New Interbank	NIL	
NADZIRAH		Citibank	CITIMYK L				
NOR MALA BINTI OMAR 11/1/13 9:48 PM	3699	NIL	1007021000058641	RM 700.00	NIL	Successful	
230662075	mala_oma	0000979761	14270076879523	Transfer	Transaction Type New Interbank	NIL	
Nor mala binti Omar		CIMB Bank	CIBBMYKL				

## 8.0 LIST OF TRANSACTION CODE

N/A

## 9.0 FILE/DATA

N/A

## 10.0 GENERAL LEDGER ACCOUNT

Remain

## 11.0 ACCESS MATRIX & AUTHORIZATION

N/A



Project:

*INTERNET BANKING*

Title :

**USER REQUIREMENT SPECIFICATION (URS)**

Page :9 of 9

**12.0 INTERFACES**

RIB & BIB

**13.0 FORM AND VOUCHERS**

N/A

**14.0 FUTURE REQUIREMENT**

Payment reference standard should be implemented for both corporate and individual customers.

**STAT 09 – AGROBANK APPROVED TRANS**

5893730012732641			PYMT	CHK-LN	131022	1022-092552	7
050	PRO1						
40.00							
BPM	PRO1	ATM13014	1562393295	156239	1022-092552	05	
789806299913			0.00		.00		
ATM KUALA BESUT 2			ATM KUALA BESUT 2		MBB		BPM
B	ATM 0210	0210		876453			

STAT09-BPM	TRANSACTION DETAIL
REPORT FOR BANK PERTANIAN	DATE
22/10/2013	
INTERBANK FUNDS TRANSFER SCENARIO 3 (YOUR CARDHOLDERS)	--
SUSPECT IBFT	PAGE
2923	

*Ju/meps13*