REQUEST TITLE: IBG Return Notification to Customer	Serial No: 2014/14

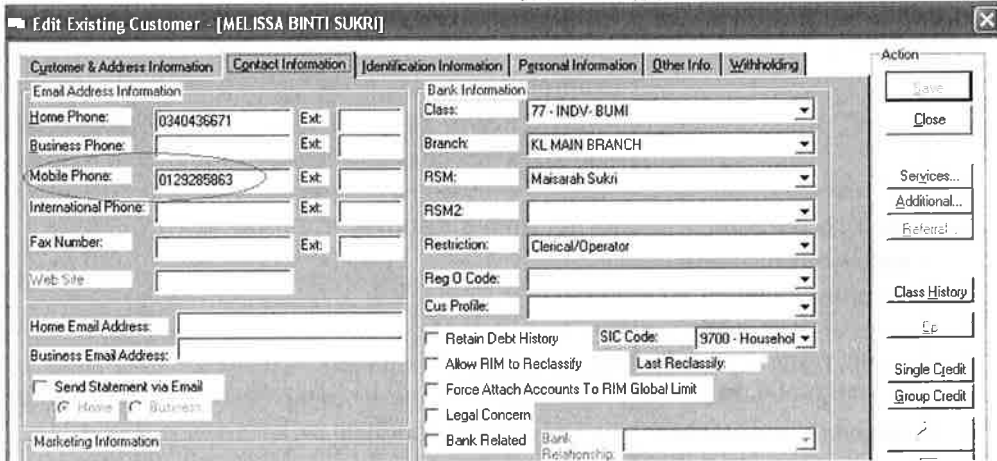## REQUESTOR DETAIL

Requested by : Chooi So Fun   Signature: ....

Reviewed by : Malarvili Muniandy   Signature: ....

Department : Alternate Channels

Date Request : 21 August 2014

REQUEST DESCRIPTION

No	Item	Description
1	**Objective of the Project / Enhancement**	Banks are required to provide meaningful return reason message and timely notification of IBG returned payments to customers via effective communication method i.e. via SMS before the cheque re-pricing takes effect on 2 Jan 2015.
2	**General Overview**	Currently, bank post the returns to customers' account without informing the customers leaving the customers unaware that their IBG transactions have failed. As such, customers were unclear on why the transactions have been rejected and some customers did not aware on the return transactions until they check their statements. Furthermore, some of the return reasons provided to the customers are not meaningful that cause the customers to contact the banks for further clarifications. Hence, banks are required to notify and deliver meaningful returns notification to customers via an effective communication channel no later than the next business day after receipt of the return.
3	**Features / Functions**	**3.1** Send SMS to notify the originator regarding the IBG return transaction subject to the availability of hand phone number that stored in Phoenix regardless the transactions is from which channels i.e. KFHOnline, CMS, OTC, Mobile Banking or ATM. The notification must be delivered upon receipt of the return transaction.

3.2

To add the below search criteria in the IBG RFI Enquiry Screen
- Sender Name
- Sender Account No.
- Notification (Y or N)

IBG Receiving Transaction Enquiry

IBG Transaction No.:		Trace No.:	
Effective Date From:		To:	
Amount From:		To:	
Origin RFI:	Please select ▼		
Beneficiary Account No :		Batch No.:	
Beneficiary Name:		Window:	Please select ▼
Transaction Type:	Please select ▼	Credit Status	Please select ▼

Date format - dd/mm/yyyy   Search

3.3

For all the IBG credit return transaction, to reflect the below information in the CORUS RFI Enquiry Screen / Report:
- Sender's name
- Sender's account no.
- Notification status of the SMS (either "Y" or "N")
- Hand phone number

	V	W	X	Y	Z	AA	AB	AC	AD	AE	AF	AG	AH
6	Bus. Re ▼	Other ▼	Segme ▼	Reject ▼	Reject ▼	Reject ▼	Reject ▼	Credit ▼	Proces ▼	Sender Name ▼	Sender No. ▼	Notificati ▼	HP# ▼
38	NIL	NIL	1	NIL	NIL	NIL	NIL	Success	5	NIL			
39	NIL	NIL	1	NIL	NIL	NIL	NIL	Success	5	NIL			
50	NIL	NIL	1	NIL	NIL	NIL	NIL	Success	0	NIL			
92													

4	**Sample SMS Message**	RM0.00 KFH – Your IBG transaction **<AMOUNT>** to **<BENE NAME>** on **<TRANSACTION DATE>** has been rejected by **<BENE BANK>** due to **<IBG Return Message to customer>** **Example:** *RM0.00 KFH – Your IBG transaction RM500000.00 to TENGKU MOHD FIRD on 20 Aug 2014 has been rejected by MBB due to RTN as bank request.*
5	**Reports (new / enhancement) and samples**	As per item 3.3 above
6	**Audit Trails**	As per current handling
7	**Back-end processes / enhancements**	As per current handling
8	**Exception Handling**	As per current handling
9	**Timeline**	ASAP – Have to implement by Nov 2014