# Malayan Banking Berhad

maybank2u.com

# Business Requirement Specification Internet Banking for Maybank Philippines Incorporated

26 October 2010

**Prepared By:** 

penril datability

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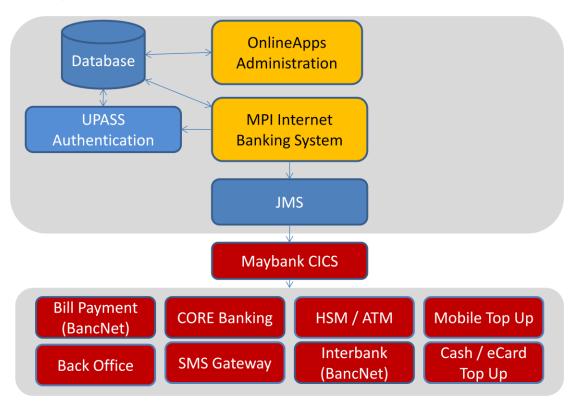
# **Table of Contents**

1	Intr	oduction	1	4
	1.1	Sys	tem Overview	4
2	Ret	ail Interr	net Banking Features	5
	2.1	Reg	gistration	5
	2.2	Firs	st Time Login (FTL)	6
	2.3	Log	çin	
	2.4	Res	et Password	15
	2.5	Unl	lock Account	19
	2.6	Acc	count Enquiry	20
		2.6.1	Accounts Summary	20
	2.7	Fun	ds Transfer	25
		2.7.1	Own Accounts	
		2.7.2	Own Accounts Future Transfer	
		2.7.3	Third Party Accounts Transfer	
		2.7.4	Future 3rd Party Funds Transfer	43
		2.7.5	Interbank Transfer	
		2.7.6	Manage Favourite Transfer	56
	2.8	Cas	h Card Top Up	65
	2.9	Tim	ne Deposit (TD)	69
		2.9.1	Account Details	69
		2.9.2	Time Deposit Placement	73
	2.10	0 Bill	Payments	
		2.10.1	Favourite Payment	
		2.10.2	One-Time Bill Payments	81
		2.10.3	Favourite Bills Management	86
		2.10.4	Manage Future Payment	
	2.11	l Cor	porate Customer	96
		2.11.1	Account Summary	96
		2.11.2	Account Details	97
		2.11.3	Today's Transaction	
		2.11.4	Transaction History	
		2.11.5	M2U History	
	2.12	2 Che	eque Management	
		2.12.1	Cheque(s) Clearance Status	
		2.12.2	Stop Cheque(s)	
		2.12.3	Requests for Cheque Book	
		2.12.4	Check warehouse enquiry	
	2.13	3 Oth	ers	
		2.13.1	Logout Page	
		2.13.2	Idle Session	
		2.13.3	Single Session	
		2.13.4	Business Hours	

# **1** Introduction

The objective of this project is to customize current Maybank2U's existing transactional site as well to meet the requirement for Maybank Philippine Incorporated's Internet Banking (Phase 1) project. This project scope shall encompass separating the current applications from Broadvision One-to-One Platform. Current M2U transactional application uses BroadVision ("BV") software which included DCC, BV Alert, BV\_SessisionManager, BV User and BV Finance Server (FI).

This document describes the scope and effort needed to remove the BV dependency and replace with more sustainable and maintainable framework; rather than using proprietary solution.



## **1.1 System Overview**

# **2** Retail Internet Banking Features

# 2.1 Registration

The objective of the registration process is to register user in a secured and convenient channel for user to become MPI Internet Banking online user.

The registrations process is based on the following scenarios:-

- Customer must have an ATM card
- Customer must have a mobile phone number
- Customer must perform a one-time registration process Over-The-Counter at any MPI branch
- Customer must obtained a temporary 6 digits First Time Activation Code (FTAC) which received through SMS
- Customers must perform the First Time Login at the MPI Online Consumer Internet Banking before they can proceed to login to MPI Online Consumer Internet Banking system.

# 2.2 First Time Login (FTL)

After the registration, user must perform FTL to activate the online account. This feature allows user to activate the MPI Online Consumer Internet Banking account.

Required information for identity verification:-

- ATM Card number / Customer number
- First Time Activation Code (FTAC) number

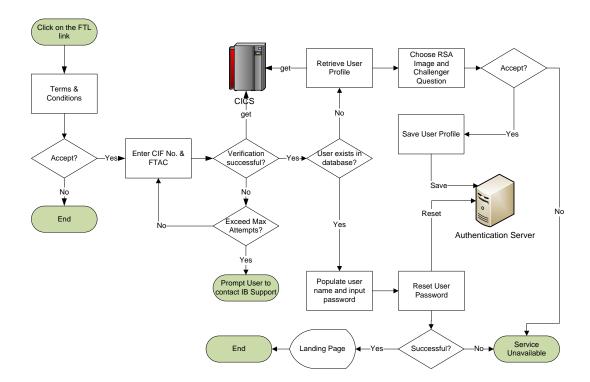
Required information to be provided by the user:-

- Username
- Password

User shall remember all the information provided above.

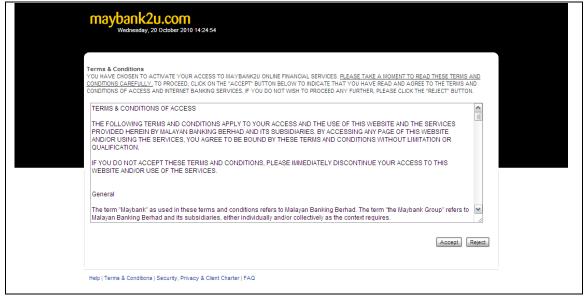
#### Flow Diagram:

Below is the FTL process flow:-



#### **Page Flow**

1) Term & Condition



2) Enter Access Number and the First Time Activation Code

maybank2u.com Wednesday, 20 October 2010 14:27:30	Login 🐣
Welcome         Log in to Maybank2u.com online banking         Note:         • "Access Number" is your ATM, Credit Card or internet Banking Access Number.         • "PNF" is the Maybank2u.com PIN selected at the ATM or branch.         Access Number:         PIN:         Click here to reset password?         Click here for information on opening an account!	Stay safe online!         9. Never login via email links         9. Olever reveal your PNI / Password to anyone         9. Cleck here to notify us of any Maybank2u.com "phishing" webste         Forgot your Online Banking password? Click here         For other online banking enquiries, call our Customer Care hotline at 1-300-88-6688 or 603-7844 3696 if you are overseas (24 hours daily, including holdays).

#### 3) Enter User Name, Password and Confirm Password

Wednesday, 20 October 2010 15:57:09	
Welcome	Stay safe online!
Log in to Maybank2u.com online banking Please make sure you login at the correct Maybank2u.com URL/Address Username: Password: Re-enter Password: Continue Help   Terms & Conditions   Security, Privacy & Client Charter	<ul> <li>Never login via email links</li> <li>Never reveal your PN / Password to anyone</li> <li>Click here to notify us of any Maybacku.com "phishing" website</li> <li>Forgot your Online Banking password? Click here</li> <li>For other online banking enquiries, call our Customer Care hotline at 1-300-88-6688 or 603-7644 3696 if you are overseas (24 hours daily, including holidays).</li> </ul>

4) Choose image to represent the user. Enter security question and answer.

Wednesday, 20 October 2010 15:57:09	
Please make sure you login at the correct     • Never m       Maybank2u.com URL/Address     • Click he       Forgot yo     • Choose image to represent yourself.       Choose Eile     No file chosen   For other o	online! eal your PNI / Password to anyone to notify us of any Maybank2u.com "phishing" website • Online Banking password? Click here • PayBills password? Click here ne banking enquiries, call our Customer Care hotline at 1-300-86-8688 or 96 if you are overseas (24 hours daily, including holidays).

#### 5) Landing Page

Inbox	Accounts & Banking	Mobile Banking	Personal Details
No message in inbox.	View and manage your accounts, make payments, and transfer funds	Sign up for and manage your mobile banking accounts	Change password or manage your personal details
Announcements	Bills & Statements		
12 Jul 2010 Beware of Phishing Protect your Username, Password and	View your bills, bank statements & advices		
Transaction Authorisation Code (TAC)	Utilities		
12 Jul 2010 Peace of mind at RM0.66 a day	TAC Info 📼		
Find out more! 01 Jul 2010 Now enjoy a 10% rebate on	Cancel ATM card		
your Motor Policy! Immediate online renewal with Etiqa. Road tax			
delivered right at your doorstep.			
More			

## Fields specification:

LAST UPDATED: 26 October 2010 Business Requirement Specification

Fields	Data Type	М/О	Format	Length	Source	Validati on	Remarks
Page 1			I				L
		1					Γ
Term and Condition	Text Area	M	Alphanumeric	NA	F/E	F/E	<ul> <li>To have 2 buttons</li> <li>1. Agree – To store acceptance of T&amp;C date &amp; time in Front End database</li> <li>2. Disagree</li> </ul>
Page 2							
Access Number	Textbox	м	Alphanumeric	16	User	F/E and MBB Host	1st character – alpha, followed by 6 digit. No special character
First Activation Code	Textbox	М	Numeric	6	User	F/E and MBB Host	
Page 3		I	<u> </u>		1		
Username	Textbox	M	Alphanumeric	6 to 16 character	User	F/E	<ol> <li>Cannot have any special characters except for "."" _".</li> <li>Case Sensitive</li> </ol>
Password	Textbox	M	Alphanumeric	8 to 12 character	User	F/E	<ol> <li>At least one character and one numeric.</li> </ol>
Re enter Password	Textbox	M	Alphanumeric	8 to 12 character	User	F/E	Have to be exactly same with the password entered earlier.
Page 4					L		
Choose Image	Textbox	м	Static Text	Image	F/E	F/E	
Q & A	Textbox	м	Static Text	N/A	F/E	F/E	
HOST to Regene	erate FTAC	1				I	1
IB Access No	Input	М	Alphanumeric	16	User	N/A	Regenerated of FTAC can only be done when FTAC Flag = N When FTAC had been regenerated:-
							1. FTAC Counter will be

Fields	Data Type	M/O	Format	Length	Source	Validati	Remarks
						on	
							zerorised
							2. IB Activate = Y
							3. FTAC Creation Date & FTAC
							Time will be updated

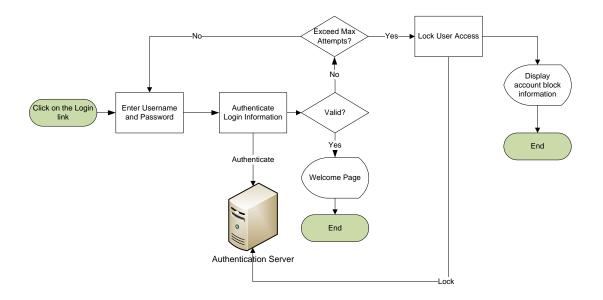
# 2.3 Login

After users activated the account successfully, they can use the Login page to login to MPI Online Consumer Banking system using their username and password.

If user failed to login more than 3 attempts due to providing incorrect information on the required filed, the user account shall be locked.

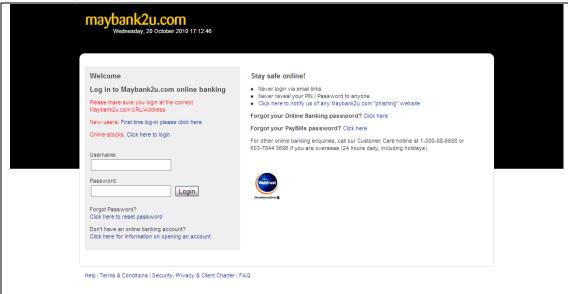
#### Flow Diagram:

Below diagram shows the login flow:-



#### Page Flow:

1) Login Page



#### 2) Welcome Page

Inbox	Accounts & Banking	Mobile Banking	Personal Details
No message in inbox.	View and manage your accounts, make payments, and transfer funds	Sign up for and manage your mobile banking accounts	Change password or manage your personal details
Announcements 12 Jul 2010 Beware of Phishing Protect your Username, Password and	Bills & Statements View your bills, bank statements & advices		
Transaction Authorisation Code (TAC) 12 Jul 2010 Peace of mind at RM0.66 a day Find out more!	Utilities TAC Info 🖙 Cancel ATM card		
01 Jul 2010 Now enjoy a 10% rebate on your Motor Policy! Immediate online renewal with Etiqa. Road tax delivered right at your doorstep.			
More			

# **Fields Specification:**

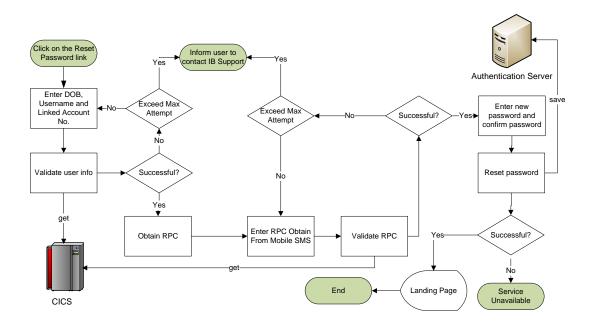
Fields	Data Type	M/O	Format	Length	Sourc	Validation	Remarks
					е		
F/E Page							
		1			1		
Username	Textbox	М	alphanumeric	6 to 16	User	Case sensitive	Cannot have any special
				character			characters except for ".""
							_".
Password	Text box	М	alphanumeric	8 to 12	User	Case sensitive	At least one character and
				character			one numeric.
Login	Button	М	Static text	N/A	User	N/A	Upon click, it will redirect
							to "Main Menu" page,
							after validating the User
							Name, Password
							,

## 2.4 Reset Password

If users forget their password, they can use this feature to reset their password.

## Flow Diagram:

Below is the process flow to reset password:-



## Page Flow:

1) Forgot Password Step 1

maybank2u.com Thursday, 21 October 2010 16:35:40	
Forgot Password - Step 1 of 2 You must be an existing user with TAC mobile number If you do not know how to register TAC Click Here 9, If you do not know how to reset your password online	
Login Username: Date of Birth: Account Number:	
	Submit or Cancel
Help   Terms & Conditions   Security, Privacy & Client Charter	FAQ

2) Forgot Password Step 2 - Enter New Password, Confirm Password and RPC

maybank2u.com Thursday, 21 October 2010 16:35:40	
Forgot Password - Step 2 of 2 You must be an existing user with TAC mobile number register If you do not know how to register TAC Click Here 9. If you do not know how to reset your password online Click H	
Login Username: Password:	
Re-enter Password: Reset Password Code:	
	Confirm, or Cancel
Help   Terms & Conditions   Security, Privacy & Client Charter   FAQ	

3) Login Page

Velcome og in to Maybank2u.com online banking ease make sure you login at the correct aybank2u.com URL/Address ew users: First time log-in please click here nine stocks: Click here to login sername: 	Stay safe online!         • Never login via email links         • Never reveal your PN / Password to anyone         • Click here to onlify us of any Maybank2. un phishing" website         • Clock never online Banking password? Click here         Org your PayBills password? Click here         For other online banking enquiries, call our Customer Care hotline at 1.300-88-6688 or 603-7844 3696 if you are overseas (24 hours daily, including holidays).
--	---

# Fields Specifications:

Fields	Data Type	M/O	Format	Length	Source	Validation	Remarks
Page 1							
Username	Text Box	м	Alphanumeric	6 -12	User	N/A	
D.O.B / Business Registration Date	Text Box	М	mmddyyyy	8	User	N/A	
Account Number ( Current linked account number)	Text Box	M	Numeric	11	User	N/A	
Page 2							
Username	Populated	М	Alphanumeric	6 -12	System	N/A	
Password	Text Box	M	Alphanumeric	8 - 16	User		At least one character and one Numeric.

Re-enter Password	Text Box	М	Alphanumeric	8 - 16	User	Have to be exactly same with the password entered earlier.
RPC	Text Box	M	Numeric	6	User	

# 2.5 Unlock Account

If the user account is being locked, user shall call User Service to unlock the account first and the user is required to change the password before he/she can login to the account.

Required identity validation information for this process:-

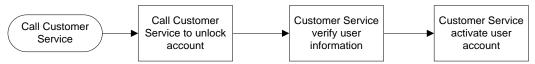
Required information to be provided by the user when go through FTL:-

- Username
- Password
- ATM card number
- First Time Authentication Code (acquire from ATM)
- -

#### Flow Diagram:

Below is the process flow to reset mobile number:-

User shall call User Service to unlock the account first.



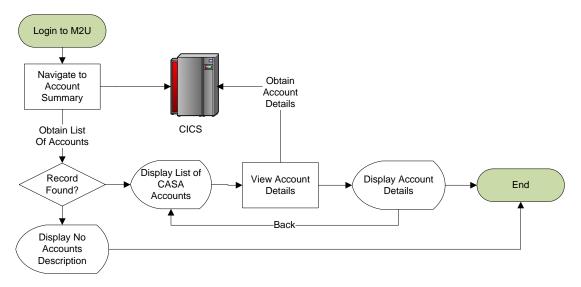
After the account is unlocked, user shall be forced to do the First Time Login (FTL) to activate the account and force to change the password before login. Please see the details in section 2.2 on how to perform FTL.

# 2.6 Account Enquiry

## 2.6.1 Accounts Summary

Account Summary feature shall provide a list of summary of account which can be retrieved from host, like Saving account, Current account, Credit Card account and possible financing accounts.

## Flow Diagram:



## Screen Design:

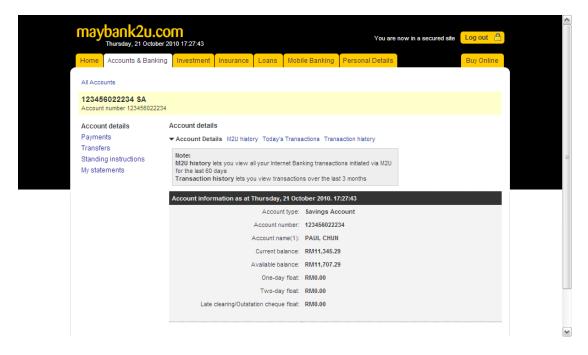
maybank2u Thursday, 21 Oct	.COM ober 2010 17:36:16		You are now	in a secured site Log out
Home Accounts & Bar	hking Investment Insurance	Loans Mobile Banking	Personal Details	Buy Online
All Accounts Bill Payment Transfers	All Accounts Savings & Current accou	ints		
Fixed Deposits Rewards Points	Account	Current b	alance Available balance	Choose an action
	Premier 1 Account 51404229188	RM99,70	7.20 RM91,707.20	View account details Go
	Savings Account 112345654692	RM12,34	5.29 RM11,707.29	View account details Go
Help   Terms & Conditions   Se	ecurity, Privacy & Client Charter   FAQ			

#### 2.6.1.1 Account Details

Account details shall display the detailed account information based on the selected

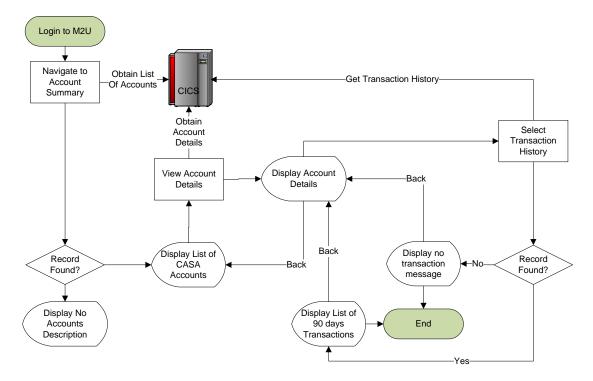
account number in the Account Summary page.

#### Screen Design:



#### 2.6.1.2 Transaction History

Customers shall be able to view transaction up to 90 days for their CASA accounts.



## Flow Diagram:

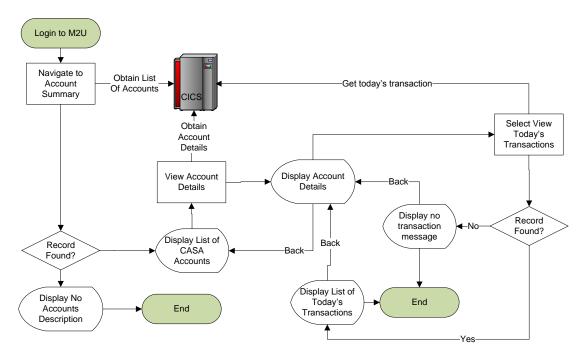
## Screen Design:

2255456803 SA 220unt number 142255458803 count details Account details ments Account Details M2U history Today's Transactions ▼ Transaction history nsfers nding instructions Transaction date Description Debit Credit	42255456803 SA         42255456803 SA         coount number 142255456803         Account details         Account Details M2U history Today's Transactions ▼Transaction history         anding instructions         Transaction date       Debit       C redit         anding instructions       Transaction date       Description       Debit       C redit         20-Oct-2010       CASH WITHDRAWAL       RM100.00       Incompare">Incompare">Incompare">Incompare       Credit         12-Oct-2010       CASH WITHDRAWAL       RM100.00       Incompare">Incompare">Incompare       RM1,334.85         28-Sep-2010       CLEARING CH0 DEP       RM1,334.85       RM1,334.85	Transfers         Account Details         M2U history         Today's Transactions         Transaction history           Standing instructions         Transaction date         Description         Debit         Credit           20-0ct-2010         CASH WITHDRAWAL         RM100.00         Image: Comparison of the comparison	Home Accounts & Ban	king Investment Insurand	e Loans Mobile Banking Pe	rsonal Details	Buy Online
Transaction date         Description         Debit         Credit           noing instructions statements         20-0ct-2010         CASH WITHDRAWAL         RM100.00	Image: Constraint of the second details         Account details <td>Account number 142255456803         Account details         Account details         Account Details M2U history Toda/s Transaction history         Transaction date         Description         Debit         Credit           Transfers         Transaction date         Description         Debit         Credit           20-0ct-2010         CASH WITHDRAWAL         RM100.00        </td> <td>All Accounts</td> <td></td> <td></td> <td></td> <td></td>	Account number 142255456803         Account details         Account details         Account Details M2U history Toda/s Transaction history         Transaction date         Description         Debit         Credit           Transfers         Transaction date         Description         Debit         Credit           20-0ct-2010         CASH WITHDRAWAL         RM100.00	All Accounts				
Transaction date         Description         Credit           Transaction date         Description         Credit           20-Oct-2010         CASH WITHDRAWAL         RM100.00           17-Oct-2010         TRANSFER FROM A/C         RM500.00           13-Oct-2010         CASH WITHDRAWAL         RM100.00           28-Sep-2010         CLEARING CHQ DEP         RM1334.85	Transaction date         Description         Debit         Credit           anding instructions y statements         20-0ct-2010         CASH WITHDRAWAL         RM100.00	Transfers         Account Details         M2U history         Today's Transactions         Transaction history           Standing instructions         Transaction date         Description         Debit         Credit           20-0ct-2010         CASH WITHDRAWAL         RM100.00         Image: Comparison of the comparison		6803			
Transaction date         Description         Debit         Credit           nding instructions statements         20-Oct-2010         CASH WITHDRAWAL         RM100.00	Transaction date         Description         Debit         Credit           anding instructions y statements         20-0ct-2010         CASH WITHDRAWAL         RM100.00           17-0ct-2010         TRANSFER FROM A/C         RM500.00           13-0ct-2010         CASH WITHDRAWAL         RM100.00           28-Sep-2010         CLEARING CH0 DEP         RM1,334.85           21-Sep-2010         TRANSFER FROM A/C         RM350.00	Transfers         Transaction date         Description         Debit         Credit           Standing instructions My statements         20-oct-2010         CASH WITHDRAWAL         RM100.00	Account details	Account details			
Inding instructions         Transaction date         Description         Debit         Credit           statements         20-Oct-2010         CASH WITHDRAWAL         RM100.00         Instructions         I	Transaction date         Description         Debit         Credit           y statements         20-Oct-2010         CASH WITHDRAWAL         RM100.00           17-Oct-2010         TRANSFER FROM A/C         RM500.00           13-Oct-2010         CASH WITHDRAWAL         RM100.00           28-Sep-2010         CLEARING CH0 DEP         RM1,334.85           21-Sep-2010         TRANSFER FROM A/C         RM50.00	Standing instructions         Transaction date         Description         Debit         Credit           My statements         20-0ct-2010         CASH WITHDRAWAL         RM100.00         Image: Cash WithDRAWAL         RM500.00           17-0ct-2010         TRANSFER FROM A/C         RM500.00         Image: Cash WithDRAWAL         RM100.00           13-0ct-2010         CASH WITHDRAWAL         RM100.00         Image: Cash WithDRAWAL         RM100.00           28-Sep-2010         CLEARING CHO DEP         Image: RM1334.85         RM1,334.85           21-Sep-2010         TRANSFER FROM A/C         RM350.00         Image: RM350.00		Account Details M2U histor	y Today's Transactions  Transaction	n history	
17-Oct-2010         TRANSFER FROM A/C         RM500.00           13-Oct-2010         CASH WITHDRAWAL         RM100.00           28-Sep-2010         CLEARING CHQ DEP         RM1,334.85	17-Oct-2010         TRANSFER FROM A/C         RM500.00           13-Oct-2010         CASH WITHDRAWAL         RM100.00           28-Sep-2010         CLEARING CHQ DEP         RM1,334.85           21-Sep-2010         TRANSFER FROM A/C         RM350.00	Invisionmental         TRANSFER FROM A/C         RM500.00           17-Oct-2010         CASH WITHDRAWAL         RM100.00           13-Oct-2010         CLEARING CHQ DEP         RM1,334.85           28-Sep-2010         CLEARING CHQ DEP         RM350.00		Transaction date	Description	Debit	Credit
13-Oct-2010         CASH WITHDRAWAL         RM100.00           28-Sep-2010         CLEARING CHQ DEP         RM1,334.85	13-Oct-2010         CASH WITHDRAWAL         RM100.00           28-Sep-2010         CLEARING CHQ DEP         RM1,334.85           21-Sep-2010         TRANSFER FROM A/C         RM350.00	13-Oct-2010         CASH WITHDRAWAL         RM100.00           28-Sep-2010         CLEARING CHQ DEP         RM1,334.85           21-Sep-2010         TRANSFER FROM A/C         RM350.00	-	20-Oct-2010	CASH WITHDRAWAL	RM100.00	
28-Sep-2010 CLEARING CHQ DEP RM1,334.85	28-Sep-2010         CLEARING CHQ DEP         RM1,334.85           21-Sep-2010         TRANSFER FROM A/C         RM350.00	28-Sep-2010         CLEARING CHQ DEP         RM1,334.85           21-Sep-2010         TRANSFER FROM A/C         RM350.00		17-0ct-2010	TRANSFER FROM A/C	RM500.00	
	21-Sep-2010 TRANSFER FROM A/C RM350.00	21-Sep-2010 TRANSFER FROM A/C RM350.00		13-0ct-2010	CASH WITHDRAWAL	RM100.00	
21-Sep-2010 TRANSFER FROM A/C RM350.00				28-Sep-2010	CLEARING CHQ DEP		RM1,334.85
	09-Sep-2010 CASH DEPOSIT RM150.00	09-Sep-2010 CASH DEPOSIT RM150.00		21-Sep-2010	TRANSFER FROM A/C	RM350.00	
09-Sep-2010 CASH DEPOSIT RM150.00				09-Sep-2010	CASH DEPOSIT		RM150.00

## 2.6.1.3 Today's Transaction

Today's transaction is a transaction log for transaction on the same calendar day.

## Flow Diagram:



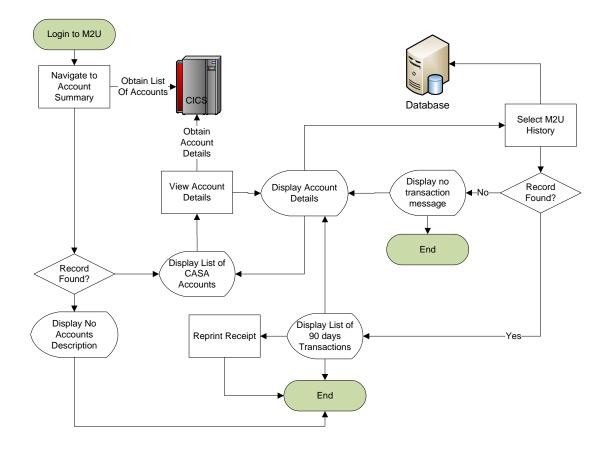
Screen Design:

Home       Accounts & Banking       Investment       Insurance       Loans       Mobile Banking       Personal Details       Buy Online         All Accounts         123456789012 SA Account number 123456789012         Account details       Account details       Account details         Payments       Account Details       M2U history ▼ Today's Transaction history         Transfers       Transaction date       Description       Debit       Credit         Nu chargeore       You do not have any transactions       Transaction set       Description       Debit       Credit	maybank2u.	COM 2010 12:02:06		You are	now in a secured site	Log out 🔒	
123456789012 SA         Account number 123456789012         Account details         Payments       Account Details M2U history ▼Today's Transactions Transaction history         Transfers         Standing instructions       Transaction date       Description       Debit       Credit	Home Accounts & Bank	ing Investment Insurance Lo	ans Mobile Banking	Personal Details		Buy Online	
Account details         Account details       Account details         Payments       Account Details M2U history	All Accounts						
Payments     Account Details M2U history ▼Today's Transactions Transaction history       Transfers     Standing instructions       Transaction date     Description		012					
Transfers Standing instructions Transaction date Description Debit Credit		Account details					
Standing instructions Transaction date Description Debit Credit	· · · · · · · · · · · · · · · · · · ·	Account Details M2U history To	day's Transactions Tran	saction history			
		Transaction date	Description		Debit Cr	edit	
wy statements	My statements	You do not have any transactions.					
						-	

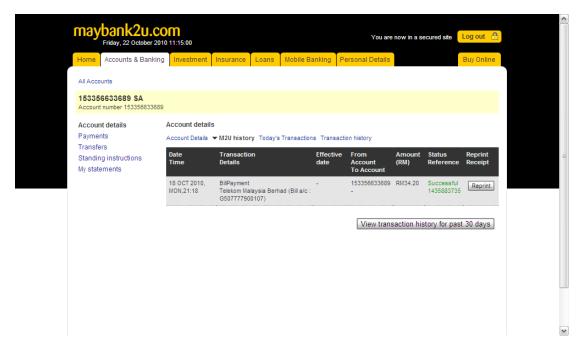
#### 2.6.1.4 M2U History

- Customer can view all transaction history done via internet.
- Customer will be able to view the transaction up to 90 days.
- To display successful transactions only.
- This function will be only available when customer clicks Account Details for Savings or Current Accounts.

## Flow Diagram:



## Screen Design:

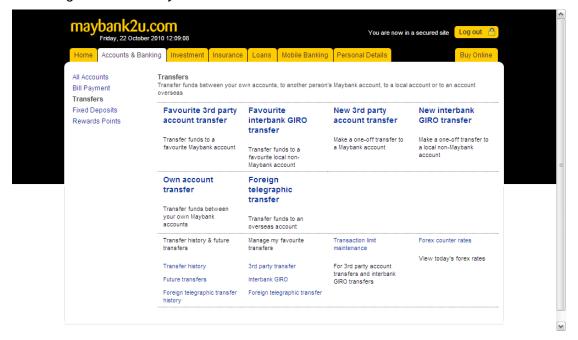


# 2.7 Funds Transfer

#### Screen Design:

#### Fund Transfer Landing Page

This page displays a list of available fund transfer features with a short description describing the functionality.



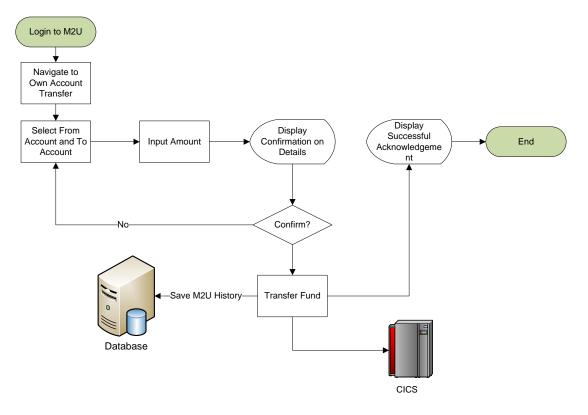
# 2.7.1 Own Accounts

Own Account Transfer shall allow users to transfer money within their own accounts.

Required information to be provided by the user:-

- From account number
- To account number
- Amount
- Scheduled date (range within 30 days)

#### Flow Diagram:



#### Screen Design:

Step 1

maybank2u.c	010 12:22:39				You are	now in a secured site	Log out 🔒
Home Accounts & Bankir	ng Investment	Insurance L	oans	Mobile Banking	Personal Details		Buy Online
All Accounts Bill Payment	Own Account Tran Choose the account						
Transfers Fixed Deposits		A	mount:				
Rewards Points		From Ac	count:	Please select	*		
		To Ac	count:	Please select	~		
		Effective	e date:	Today	¥		
							Continue
Help   Terms & Conditions   Secu	rity, Privacy & Client C	harter   FAQ					

#### Step 2

Friday, 22 October 2010						re now in a secured	
Home Accounts & Banking	Investment	Insurance	Loans	Mobile Banking	Personal Detail	S	Buy Online
	Own Account Tra Confirm the transfe			e changes			
Transfers	Amount:	PHP600.00					
Fixed Deposits Rewards Points	From Account:	123456789 S	A		To Account: 5	64235687 SA	
Newards Folins	Effective date:	Today					
						[	onfirm) or Goback

#### Step 3

maybank2u.c	010 12:35:53			You are now in a secu	ired site Log out 🔒
Home Accounts & Bankir	ng Investment Insu	urance Loans	Mobile Banking	Personal Details	Buy Online
All Accounts Bill Payment	Own Account Transfe Transfer status	er - Step 3 of 3			
Transfers	Amount:	PHP600.00		Status: Successful Reference number: 1436089470	
Fixed Deposits Rewards Points	From Account:	123456789 SA		Transaction date: 22 Oct 2010 Transaction time: 12:35:52	
	New balance:	PHP5000.00		Transaction time. 12:36:52	
	To Account:	564235687 PM1			
	New balance:	PHP6600.00			
	Effective date:	Today			
				Print receipt	or Make another transfer

# **Fields Specifications:**

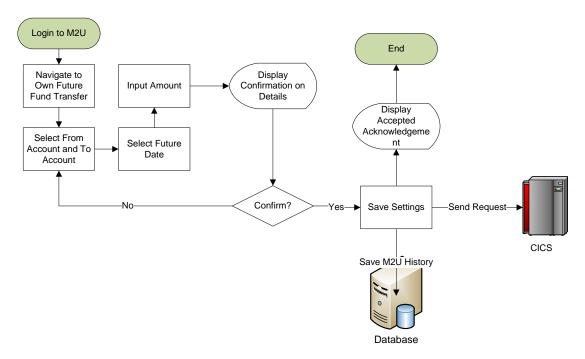
Fields	Data Type	M/O	Format	Length	Source	Validation		Remarks
Page 1 – Inpu	l						<u> </u>	
Amount	Text Box	М	numeric	15	User	N/A		
From Account	Dropdown OR Populated	Μ	numeric	16	F/E	N/A	1) 2)	Display Peso Account number only. Populated if the customer select 'Transfer' from Account Details
To Account	Dropdown	M	numeric	16	F/E	N/A	1)	Display Peso Account number only.
Effective Date	mmddyyyy	Μ	Alpha numeric	Not to be defined	F/E	N/A	1) 2)	Default to today Maximum of 30 days Sept 28, 2010
Continue	Button	М	Static Text	N/A	N/A	N/A		
Page 2 – Con	firmation							
Amount	Populated	М	Numeric	15	F/E	N/A		
From Account	Populated	Μ	Numeric	16	F/E	N/A		

To Account	Populated	М	Numeric	16	F/E	N/A	
Effective	Populated	М	Alpha numeric	8	F/E	N/A	
Date							
Confirm	Button	М	Static Text	N/A	N/A	N/A	
Go Back	Hyperlink	М	Static Text	N/A	N/A	N/A	
Page 3 – Tran	saction Status						
Amount	Populated	М	Numeric	6	F/E	N/A	
From	Populated	М	Numeric	16	F/E	N/A	
Account							
New	Populated	М	Numeric	15	MPI Host	N/A	New balance of
Balance							'From' account
To Account	Populated	М	Numeric	16	F/E	N/A	
New	Populated	М	Numeric	15	MPI Host	N/A	New balance of 'To'
Balance							account
Effective	Populated	М	Alpha numeric	8	F/E	N/A	
Date							
Status	Populated	М	Static Text	N/A	F/E	N/A	
Fields	Data Type	M/O	Format	Length	Source	Validation	Remarks
Reference	Populated	М	Numeric	F/E OR	F/E = 20,	N/A	Source
Number				MBB Host	MBB		• F/E – If customer
					Host =8		perform
							immediate
							transfer
							• MBB Host – if
							customer
							perform future
							dated transfer
Transaction	Populated	М	mmddyyyy	N/A	F/E	N/A	Sept 28, 2010
Date							
Transaction	Populated	М	hh:mm:ss	N/A	F/E	N/A	09:30:54
Time							
Print	Button	М	Static Text	N/A	F/E	N/A	
Receipt							
Make	Hyperlink	М	Static Text	N/A	User	N/A	
another							
transfer	1						

# 2.7.2 Own Accounts Future Transfer

Own Account Transfer shall allow users to transfer money within their own accounts up to 30 days counting from the date of the transaction. Effective time of transfer is set at 6pm at the moment. Transaction status for Own Accounts Future Transfer is "Accepted".

Users can view and delete future transfer via the "Manage Future Transfer" function. When users cancel the future transfer, the status shall be set to "Transfers Stopped". Users can view the successful future transfer via "Future Transfer History".



## Flow Diagram:

#### Screen Design:

Step 1

maybank2u.c	010 12:22:39				You are	now in a secured site	Log out 🔒
Home Accounts & Bankir	ng Investment	Insurance L	oans	Mobile Banking	Personal Details		Buy Online
All Accounts Bill Payment	Own Account Tran Choose the account						
Transfers Fixed Deposits	Amount:						
Rewards Points		From Ac	count:	Please select	*		
		To Ac	count:	Please select	~		
		Effective	e date:	Today	¥		
							Continue
Help   Terms & Conditions   Secu	rity, Privacy & Client C	harter   FAQ					

#### Step 2

Friday, 22 October 2010			You are now in a secured site Log out 🔒				
Home Accounts & Banking	Investment	Insurance	Loans	Mobile Banking	Personal Details	s	Buy Online
	Own Account Tra Confirm the transfe			ke changes			
Transfers	Amount:	PHP600.00					
Fixed Deposits Rewards Points	From Account:	123456789 S	A		To Account: 5	64235687 SA	
Newards Folins	Effective date:	Today					
							onfirm or Goback

Step 3

maybank2u.c	<b>OM</b> 010 12:35:53			You are now in a sec	ured site Log out 🔒
Home Accounts & Bankir	ng Investment Insu	Irance Loans	Mobile Banking	Personal Details	Buy Online
All Accounts Bill Payment	Own Account Transfe Transfer status	er - Step 3 of 3			
Transfers	Amount:	PHP600.00		Status: Successful Reference number: 1436089470	
Fixed Deposits Rewards Points	From Account:	123456789 \$4		Transaction date: 22 Oct 2010 Transaction time: 12:35:52	
	New balance:	PHP5000.00		raneucion time. T2:30:02	
	To Account:	564235687 PM1			
	New balance:	PHP6600.00			
	Effective date:	Today			
				Print receipt	or Make another transfer

# **Fields Specifications:**

Fields	Data Type	M/O	Format	Length	Source	Validation		Remarks
Page 1 – Inpu	l						<u> </u>	
Amount	Text Box	М	numeric	15	User	N/A		
From Account	Dropdown OR Populated	Μ	numeric	16	F/E	N/A	3) 4)	Display Peso Account number only. Populated if the customer select 'Transfer' from Account
To Account	Dropdown	M	numeric	16	F/E	N/A	2)	Details Display Peso Account number only.
Effective Date	mmddyyyy	M	Alpha numeric	Not to be defined	F/E	N/A	3) 4)	Default to today Maximum of 30 days Sept 28, 2010
Continue	Button	M	Static Text	N/A	N/A	N/A		
Page 2 – Cont	T						r	
Amount	Populated	М	Numeric	15	F/E	N/A		
From Account	Populated	Μ	Numeric	16	F/E	N/A		

To Account	Populated	М	Numeric	16	F/E	N/A	
Effective	Populated	М	Alpha numeric	8	F/E	N/A	
Date							
Confirm	Button	М	Static Text	N/A	N/A	N/A	
Go Back	Hyperlink	М	Static Text	N/A	N/A	N/A	
Page 3 – Tran	saction Status	-		-			
Amount	Populated	М	Numeric	6	F/E	N/A	
From	Populated	М	Numeric	16	F/E	N/A	
Account							
New	Populated	М	Numeric	15	MPI Host	N/A	New balance of
Balance							'From' account
To Account	Populated	М	Numeric	16	F/E	N/A	
New	Populated	М	Numeric	15	MPI Host	N/A	New balance of 'To'
Balance							account
Effective	Populated	М	Alpha numeric	8	F/E	N/A	
Date							
Status	Populated	М	Static Text	N/A	F/E	N/A	
Fields	Data Type	M/O	Format	Length	Source	Validation	Remarks
Reference	Populated	M	Numeric	F/E OR	F/E = 20,	N/A	Source
Number				MBB Host	MBB		• F/E – If customer
					Host =8		perform
							immediate
							transfer
							• MBB Host – if
							customer
							perform future
							dated transfer
Transaction	Populated	М	mmddyyyy	N/A	F/E	N/A	Sept 28, 2010
Date							
Transaction	Populated	М	hh:mm:ss	N/A	F/E	N/A	09:30:54
Time							
Print	Button	М	Static Text	N/A	F/E	N/A	
Receipt							
Make	Hyperlink	М	Static Text	N/A	User	N/A	
	1	1	1	1	1	1	
another							

# 2.7.3 Third Party Accounts Transfer

Third Party Accounts Transfer shall allow users to transfer money from their own account to another MPI account holders.

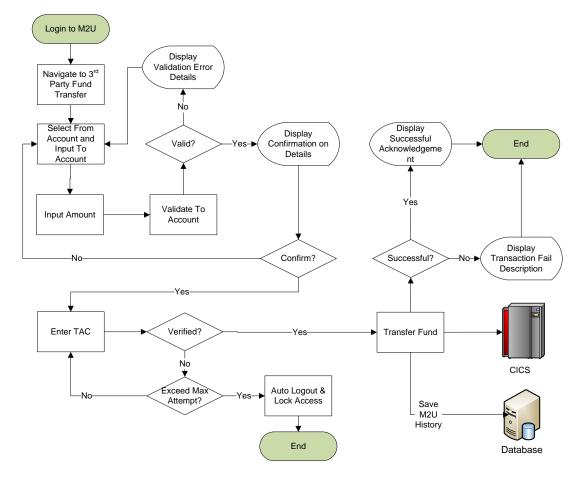
### 2.7.3.1 New Account Transfer

This feature shall allow user to make a one-time transfer to an intended third party account.

Required information to be provided by the user:-

- From account number
- To account number
- Amount
- Scheduled date (range within 30 days)
- Recipient email
- TAC

## Flow Diagram:



# Screen Design:

Home       Accounts & Banking       Investment       Insurance       Loans       Mobile Banking       Personal Details       Buy Online         All Accounts       Bill Payment       Make a one-off Party Account Transfer - Step 1 of 3       Make a one-off transfer to a Maybank individual or sole proprietor account       Make a one-off transfer to a Maybank individual or sole proprietor account         Transfers       Fixed Deposits       Notes:       1.Use Transaction Limit Maintenance to set your own limit for funds transfers. The maximum amount is RMS,000 per day.       2.If you have not set any limit, your transaction limit will be defaulted to RM3,000 per day.       3. There is no limit for sole proprietor scounts         4. File to be in the interceptent's email address to send online notification (for immediate transfer only).       This transaction requires a TAC (What is a TAC? (*))         Request a TAC number (*)       Amount:	maybank2u.co Friday, 22 October 2010			You are	now in a secured site	Log out 🔒
Bill Payment       Make a one-off transfer to a Maybank individual or sole proprietor account         Transfers       Fixed Deposits         Rewards Points       1.Use Transaction Limit Maintenance to set your own limit for funds transfers. The maximum amount is RM5,000 per day.         2. If you have not set any limit, your transaction limit will be defaulted to RM3,000 per day.       2. If you have not set any limit, your transaction limit will be defaulted to RM3,000 per day.         3. There is no limit for transfer to SMF accounts.       4. Fill in the recipient's email address to send online notification (for immediate transfer only).         This transaction requires a TAC (What is a TAC? (9)         Request a TAC number (9)	Home Accounts & Banking	Investment Insurance	Loans Mobile Bankin	g Personal Details		Buy Online
Fixed Deposits       1.Uses Transaction Limit Maintenance to set your own limit for funds transfers. The maximum amount is RM5,000 per day.         2.If you have not set any limit, your transaction limit will be defaulted to RM3,000 per day.         3.There is no limit for transfer to SMF accounts.         4.Fill in the recipient's email address to send online notification (for immediate transfer only).         This transaction requires a TAC (What is a TAC? 5)         Request a TAC number 9         Amount	14			tor account		
Amount:	Fixed Deposits Rewards Points	1.Use Transaction Limit Main The maximum amount is RM5, 2.If you have not set any limit, yo per day. 3.There is no limit for transfer to 4.Fill in the recipient's email addr	,000 per day. rour transaction limit will be de o SMF accounts.	efaulted to RM3,000		
			AC (What is a TAC? 🖻)			
			elect	To 3rd Party Account I	Number:	
Effective date: Today Recipient email:		Effective date: Today	M	Recipient email:		
Description of transaction:		Description of transaction:				

#### Step 2

may	bank2u.co	<b>0</b> 10 14:23:45				You are	now in a secured site	Log out 🔒	
Home	Accounts & Banking	g Investment	Insurance	Loans	Mobile Banking	Personal Details		Buy Online	
All Accou Bill Payn	nent	New 3rd Party A Confirm the details							
Transfer Fixed De Rewards	posits		Amo From Acco	unt: PHP6 unt: 1234					
		To 3rd Party Account Number: Account Holder Name: Effective date:							
					чу				
			т	AC:	Request	a TAC number 🖻			
							Confir	m or Go back	
Help   Term	ns & Conditions   Securi	ty, Privacy & Client	Charter   FAQ						

#### Step 3

Home Accounts & Bankin	ng Investment Ins	surance	Loans	Mobile Banking	Personal Details		Buy Online
	New 3rd Party Accor Transfer status	unt Trans	sfer - Step	3 of 3			
Transfers Fixed Deposits	Amount	: RM50.	D0		Status: Successful Reference number: 1436123103		
Rewards Points	From Account	t: <b>12345</b> 6	789 SA		Transaction date: 15 Oct 2010 Transaction time: 11:21:27		
	New balance	E PHP60	00.00				
	To Account	: <b>98765</b> 4	321 SA				
	Effective date	: Today					
	You can add as Favou Once added, you will n						
						Print receipt or Ma	ake another transfer

# **Fields Specifications:**

Fields	Data Type	M/O	Format	Length	Source	Validation	Remarks
Page 1 – Inpu							
Request TAC	Hyperlink	М	Alpha	15	F/E	N/A	
Amount	Text Box	М	Numeric	15	User	N/A	
From Account	Dropdown OR Populated	Μ	Numeric	16	F/E	N/A	<ol> <li>Display Peso Account number only.</li> <li>Populated if the customer select 'Transfer' from Account Details</li> </ol>
Effective Date	mmddyyyy	М	Alphanumeric	8	F/E	N/A	<ol> <li>Default to today</li> <li>Maximum of 30 days</li> </ol>
To 3 <sup>rd</sup> Party Account Number	Text Box	М	Numeric	16	User	N/A	
Continue	Button	М	Static Text	N/A	N/A	N/A	
Page 2 – Conf	irmation				1		
Amount	Populated	М	Numeric	15	F/E	N/A	
From Account	Populated	Μ	Numeric	16	MBB Host	N/A	

To 3 <sup>rd</sup> Party	Populated	М	Numeric	16	MPI Host	N/A	Business Rules,
Account							checking on:-
Number							1) Account Holder
							Name
							2) Account status: 1
							and 5,
							3) same currency,
							4) product type
							(target
							transferee are
							only CASA
							accounts)
							5) MPI to have its
							own business
							rules at MPI Host
Account	Populated	М	Alphanumeric	40	MPI Host	N/A	
Holder							
Name							
Effective	Populated	М	Alphanumeric	8	F/E	N/A	
Date							
TAC	Text Box	М	Numeric	6	User	N/A	
Request a	Hyperlink	М	Static Text	N/A	F/E	N/A	
TAC							
Number							
Confirm	Button	М	Static Text	N/A	F/E	N/A	
Go Back	Hyperlink	Μ	Static Text	N/A	F/E	N/A	
	saction Status		Γ			Γ	Τ
Amount	Populated	М	Numeric	15	User	N/A	
From	Populated	М	Numeric	16	User	N/A	
Account							
New	Populated	М	Numeric	15	User	N/A	New balance of
Balance							'From' account
To 3 <sup>rd</sup> Party	Populated	М	Numeric	16	User	N/A	
Account							
Number							
Effective	Populated	м	Alphanumeric	8	User	N/A	
Date							
Status	Populated	М	Static Text	N/A	N/A	N/A	

Reference	Populated	М	Numeric	F/E OR	F/E = 20,	N/A	Sou	irce
Number				MBB Host	MBB		•	F/E – If customer
					Host =8			perform
								immediate
								transfer
							•	MBB Host – if
								customer
								perform future
								dated transfer
Transaction	Populated	м	mmddyyyy	N/A	F/E	N/A	Sep	ot 28, 2010
Date								
Transaction	Populated	м	Hh:mm:ss	N/A	F/E	N/A	09:	30:54
Time								
Print	Button	м	Static Text	N/A	F/E	N/A		
Receipt								
Make	Hyperlink	м	Static Text	N/A	F/E	N/A		
another								
transfer								
Favourite	Hyperlink	м	Static Text	N/A	F/E	N/A	1)	Quick Link
List							2)	If the 3 <sup>rd</sup> Party
								Account had
								been linked
								system will
								display message
								– This account
								has been
								registered as
								favourite.

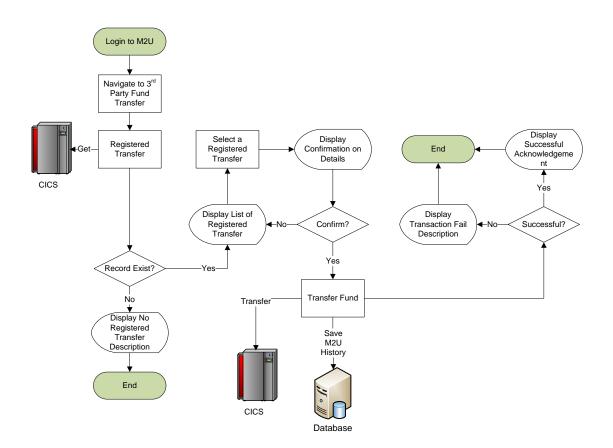
## 2.7.3.2 Registered Account Transfer

This feature allow user to make a transfer to a registered third party account number.

Required information to be provided by the user:-

- From account number
- To account number
- Amount
- Scheduled date (range within 30 days)
- Recipient email

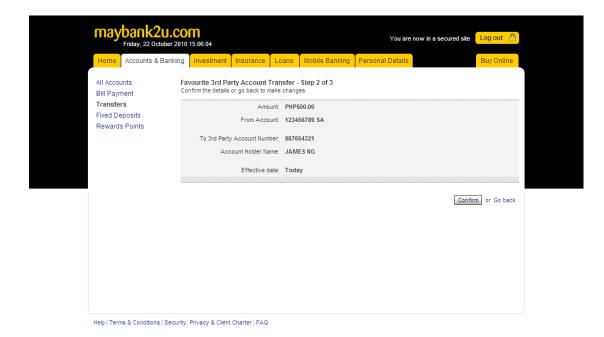
### Flow Diagram:



## Screen Design:



Home Accounts & Banking	g Investment	Insurance	Loans	Mobile Banking	Personal Details		Buy Online
	Notes: 1.Use Transacti The maximum a 2.If you have not per day. 3.There is no limi	on Limit Main mount is RM5, set any limit, y t for transfer to	oank individ ntenance 000 per da our transad o SMF acco	ual or sole proprieto to set your own limit y. ction limit will be defa	for funds transfers. Nulted to RM3,000		
	4.Fill in the recipie transfer only).	ent's email addi	ress to sen	d online notification	(for immediate		
	This transaction	i requires a T	AC (What	is a TAC? 🖾)			
	Request a TAC I	number 🖻					
	Amount:						
	From Account:	Please s	elect	~	To 3rd Party Account	Number:	~
	Effective date:	Today		~	Recipient email:		
	Description of tran	isaction:					
							Continue



Home Accounts & Ba	Investment	Insurance	Loans	Mobile Banking	Personal Details	Buy Online
All Accounts Bill Payment	New 3rd Party A Transfer status	ccount Tra	nsfer - Step	3 of 3		
Transfers Fixed Deposits	Ai	mount: RM5	0.00		Status: Successful Reference number: 1436123103	
Rewards Points	From Ac	count: 1234	56789 SA		Transaction date: 15 Oct 2010 Transaction time: 11:21:27	
	New ba	lance: PHP	6000.00		Transaction time. 11:21:27	
	To Ac	count: 9876	54321 SA			
	Effective	e date: Toda	ау			
				make same transfer to make the transfer		
					Print receipt	or Make another transfer

### **Fields Specifications:**

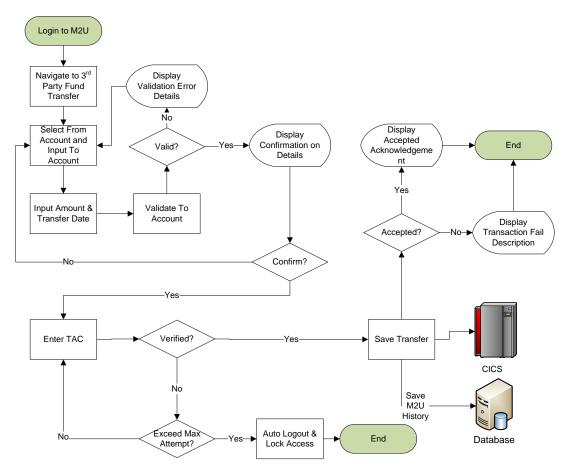
Fields	Data Type	M/O	Format	Length	Source	Validation	Remarks
Page 1 – Inpu	t						
Amount	Text Box	М	Numeric	15	User	N/A	

From	Dropdown	м	Numeric	16	F/E	N/A	1)	Display Peso
Account	OR			10	.,_		-,	Account number
	Populated							only.
							2)	, Populated if the
							_,	customer select
								'Transfer' from
								Account
								Details
								Details
To 3 <sup>rd</sup> Party	Dropdown	М	Numeric	16	F/E	N/A	1)	Account number
Account								in peso
Number							2)	Populate the 3 <sup>rd</sup>
								party account
								number
								maintained as
								favourite via
								Manage My
								Favourite
								Transfer.
Effective	mmddyyyy	М	Alpha numeric	8	F/E	N/A	1)	Default to today
Date							2)	Maximum of 30
								days
Continue	Button	М	Static Text	N/A	N/A	N/A		
Page 2 – Con	firmation					-		
Amount	Populated	М	Numeric	15	F/E	N/A		
From	Populated	М	Numeric	16	F/E	N/A		
Account								
To 3 <sup>rd</sup> Party	Populated	М	Numeric	16	F/E	N/A		
Account								
Number								
Account	Populated	М	Alpha numeric	40	MBB	N/A		
Holder					Host			
Name								
Effective	Populated	М	Alpha numeric	8	F/E	N/A		
Date								
Confirm	Button	М	Static Text	N/A	F/E	N/A		
Go Back	Hyperlink	М	Static Text	N/A	F/E	N/A		
Page 3 – Tran	saction Status					I	_	
Amount	Populated	М	Numeric	15	F/E	N/A		
From	Populated	М	Numeric	11	F/E	N/A		
Account								
New	Populated	М	Numeric	15	MPI Host	N/A	Ne	
Balance							'Fro	om' account

To 3 <sup>rd</sup> Party	Populated	М	Numeric	11	F/E	N/A	
Account							
Number							
Fields	Data Type	M/O	Format	Length	Source	Validation	Remarks
Effective	Populated	М	Alpha numeric	8	F/E	N/A	
Date							
Status	Populated	М	Static Text	N/A	N/A	N/A	
Reference Number Transaction	Populated	M	Numeric	F/E OR MBB Host	F/E = 20, MBB Host =8	N/A N/A	<ul> <li>Source</li> <li>F/E – If customer perform immediate transfer</li> <li>MBB Host – if customer perform future dated transfer</li> <li>Sept 28, 2010</li> </ul>
Date							
Transaction Time	Populated	Μ	Hh:mm:ss	Not to be defined	F/E	N/A	09:30:54
Print Receipt	Button	М	Static Text	N/A	F/E	N/A	
Make another transfer	Hyperlink	М	Static Text	N/A	F/E	N/A	

## 2.7.4 Future 3rd Party Funds Transfer

- Customer can make future 3rd Party Funds Transfer up to 30 days counting from the date the customer performed the transaction
- Effective time of transfer is set at 6pm at the moment.
- Set future dated 3rd party funds transfer can be viewed and cancelled at 'Future Transfers History' and 'Manage Future Transaction.'
- Transaction status for future 3rd Party Funds Transfer is Accepted
- Customer can view and delete defined future own funds transfer via the 'Manage Future Transfers' function.
- When a customer cancels future funds transfer, the status will be Transfers Stopped
- Customer can also view successful future transfers via Future Transfer History



### Flow Diagram:

### Screen Design:

maybank2u.co Friday, 22 October 2010					You are	e now in a secured site	Log out 🔒
Home Accounts & Banking	Investment	Insurance	Loans	Mobile Banking	Personal Details		Buy Online
Bill Payment Ma Transfers F Fixed Deposits 1 Rewards Points 2 3 4 7 1 R	Notes: 1.Use Transacti The maximum a 2.If you have not per day. 3.There is no limit	on Limit Maii mount is RM5, set any limit, y for transfer tr ent's email add	ntenance i ntenance i our transacion transacion SMF accor ress to sen	ual or sole proprietor y. cton limit will be defa units. is a TAC? (5) v	for funds transfers. ulted to RM3,000	Number:	
De	escription of tran	saction:					
							Continue

Home	Accounts & Bankin	g Investment	Insurance	Loans	Mobile Banking	Personal Details		Buy Online
All Accou Bill Paym		New 3rd Party A Confirm the details						
Transfer			Amour	nt: PHP6	00.00			
Fixed De Rewards			From Accour	nt: <b>1234</b>	56789 SA			
		To 3rd Party	Account Numbe	er: 5147	2176542			
		Acc	ount Holder Nam	e: JANE	ROE			
			Effective dat	e: Toda	у			
			TA	C:	Request	a TAC number 🖻		
							Confi	m or Goback

Home Accounts & Bankir	ng Investment Insu	rance Loans	Mobile Banking	Personal Details		Buy Online
All Accounts Bill Payment	New 3rd Party Accour Transfer status	nt Transfer - Step	3 of 3			
Transfers Fixed Deposits	Amount:	RM50.00		Status: Successful Reference number: 1436	422402	
Rewards Points	From Account:	123456789 SA		Transaction date: 15 Oct Transaction time: 11:21:2	2010	
	New balance:	PHP6000.00			,	
	To Account:	987654321 SA				
	Effective date:	Today				
	You can add as Favourit Once added, you will no					
				Pri	nt receipt or Make a	another transfer

# Fields specifications:

Fields	Data Type	M/O	Format	Length	Source	Validation		Remarks
Page 1 – Inpu	t						<u> </u>	
Request TAC	Hyperlink	М	Alpha	15	F/E	N/A		
Amount	Text Box	М	Numeric	15	User	N/A		
From Account	Dropdown OR Populated	Μ	Numeric	16	F/E	N/A	3)	Display Peso Account number only. Populated if the customer select 'Transfer' from Account Details
Effective Date	mmddyyyy	М	Alphanumeric	8	F/E	N/A	3) 4)	Default to today Maximum of 30 days
To 3 <sup>rd</sup> Party Account Number	Text Box	М	Numeric	16	User	N/A		
Continue	Button	М	Static Text	N/A	N/A	N/A		
Page 2 – Conf	irmation			• •	•	·	<u>.</u>	
Amount	Populated	М	Numeric	15	F/E	N/A		
From Account	Populated	Μ	Numeric	16	MBB Host	N/A		

Account       Number       Image: Second Holder       Second Holder         Number       Image: Second Holder       Name       7)         Account Status: 1       and 5,       8)       same urrency,         9)       product type       (transfere are only CASA)       account 5)       10)         Account       Populated       M       Alphanumeric       40       MPI Host       N/A       Image: Second Holder         Account       Populated       M       Alphanumeric       40       MPI Host       N/A       Image: Second Holder         Account       Populated       M       Alphanumeric       40       MPI Host       N/A       Image: Second Holder         Account       Populated       M       Alphanumeric       40       MPI Host       Image: Second Holder       Image: Second Holder         Account       Populated       M       Alphanumeric       40       MPI Host       Image: Second Holder       Image: Second Holder         Account       Populated       M       Alphanumeric       6       User       N/A       Image: Second Holder         Request a       Hyperlink       M       Static Text       N/A       F/E       N/A       Image: Second Holder       Image: Second Holder	To 3 <sup>rd</sup> Party	Populated	М	Numeric	16	MPI Host	N/A	Business Rules,
Account       Populated       M       Alphanumeric       40       MPI Host       N/A       Image: second	Account							checking on:-
Account       Populated       M       Alphanumeric       40       MPI Host       N/A       MPI Host	Number							6) Account Holder
Account HolderPopulatedMAlphanumeric Holder40MPI HostN/AImage: transferee are only CASA accounts )Account HolderPopulatedMAlphanumeric40MPI HostN/AImage: transferee are only CASA accounts )Account HolderPopulatedMAlphanumeric40MPI HostN/AImage: transferee are only CASA accounts )Account HolderPopulatedMAlphanumeric40MPI HostN/AImage: transferee are only CASA accounts )Account HolderPopulatedMAlphanumeric8F/EN/AImage: transferee are only CASA accounts )TAC TACText BoxMNumeric6UserN/AImage: transferee are only CASA account )TAC TACText BoxMNumeric6UserN/AImage: transferee are only CASANumberImage: transferee are transferee are transfe								Name
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Image: state in the state in								8) same currency,
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Account     Populated     M     Alphanumeric     40     MPI Host     N/A     Arcount     Arcount     N/A     Arcount     Arcount     N/A     Arcount     Arcount     Arcount     N/A     Arcount     Arcount     Arcount     N/A     Arcount     Arcount <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
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Holder NameImageImageImageImageImageImageImageImageImageAmmePopulatedMAlphanumeric8F/EN/AImageImageDateText BoxMNumeric6UserN/AImageImageRequest aHyperlinkMStatic TextN/AF/EN/AImageImageNumberImageImageStatic TextN/AF/EN/AImageImageConfirmButtonMStatic TextN/AF/EN/AImageImageImageGo BackHyperlinkMStatic TextN/AF/EN/AImageImageImagePage 3 - TractionStatic TextN/AF/EN/AImageIm								
NameImage: series of the series o	Account	Populated	М	Alphanumeric	40	MPI Host	N/A	
Effective Date       Populated       M       Alphanumeric       8       F/E       N/A         Date       Text Box       M       Numeric       6       User       N/A       Image: Constraint of the co	Holder							
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Request a TACHyperlinkMStatic TextN/AF/EN/AN/ANumberMStatic TextN/AF/EN/AMConfirmButtonMStatic TextN/AF/EN/AGo BackHyperlinkMStatic TextN/AF/EN/AGo BackHyperlinkMStatic TextN/AF/EN/APage 3 - Transection StatusAmountPopulatedMNumeric15UserN/AFromPopulatedMNumeric16UserN/ANewPopulatedMNumeric16UserN/ANewPopulatedMNumeric16UserN/ATo 3'd PartyPopulatedMAlphanumeric8UserN/ANumberImage: Static TextN/AImage: Static TextN/ADateImage: Static TextN/AImage: Static TextN/A	Date							
TAC Number     Image: Second sec	TAC	Text Box	М	Numeric	6	User	N/A	
NumberImage: state of the state	Request a	Hyperlink	М	Static Text	N/A	F/E	N/A	
ConfirmButtonMStatic TextN/AF/EN/AGo BackHyperlinkMStatic TextN/AF/EN/APage 3 - Transution StatusAmountPopulatedMNumeric15UserN/AFromPopulatedMNumeric16UserN/AAccountMNumeric15UserN/ANewPopulatedMNumeric15UserN/ANewPopulatedMNumeric15UserN/ANewPopulatedMNumeric15UserN/ANewPopulatedMNumeric16UserN/ANewPopulatedMNumeric16UserN/ATo 3rd PartyPopulatedMNumeric16UserN/ANumberImage: Comparison of text of tex	TAC							
Go BackHyperlinkMStatic TextN/AF/EN/APage 3 - Transaction StatusAmountPopulatedMNumeric15UserN/AFromPopulatedMNumeric16UserN/AAccountMNumeric16UserN/ANewPopulatedMNumeric15UserN/ANewPopulatedMNumeric15UserN/ANewPopulatedMNumeric15UserN/ANewPopulatedMNumeric16UserN/ANewPopulatedMNumeric16UserN/ATo 3rd PartyPopulatedMNumeric16UserN/ANumberImage: State Stat	Number							
Page 3 - Transaction Status       Populated       M       Numeric       15       User       N/A         Amount       Populated       M       Numeric       16       User       N/A         From       Populated       M       Numeric       16       User       N/A         Account       M       Numeric       15       User       N/A       New balance of 'From' account         New       Populated       M       Numeric       16       User       N/A       New balance of 'From' account         To 3 <sup>rd</sup> Party       Populated       M       Numeric       16       User       N/A       Image: Comparison of the temperature of the temperature of temperature of the temperature of tem	Confirm	Button	М	Static Text	N/A	F/E	N/A	
AmountPopulatedMNumeric15UserN/AFrom AccountPopulatedMNumeric16UserN/ANew BalancePopulatedMNumeric15UserN/ATo 3 <sup>rd</sup> Party NumberPopulatedMNumeric16UserN/ALog 3 <sup>rd</sup> Party 	Go Back	Hyperlink	М	Static Text	N/A	F/E	N/A	
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Account       Image: Construction of the second secon	Amount	Populated	М	Numeric	15	User	N/A	
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Balance       Image: Second seco	Account							
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Effective Populated M Alphanumeric 8 User N/A	Account							
Date	Number							
	Effective	Populated	М	Alphanumeric	8	User	N/A	
Status Populated M Static Text N/A N/A N/A	Date							
	Status	Populated	М	Static Text	N/A	N/A	N/A	

Reference	Populated	М	Numeric	F/E OR	F/E = 20,	N/A	Sou	rce
Number				MBB Host	MBB		•	F/E – If customer
					Host =8			perform
								immediate
								transfer
							•	MBB Host – if
								customer
								perform future
								dated transfer
Transaction	Populated	м	mmddyyyy	N/A	F/E	N/A	Sep	t 28, 2010
Date								
Transaction	Populated	м	Hh:mm:ss	N/A	F/E	N/A	09:3	30:54
Time								
Print	Button	М	Static Text	N/A	F/E	N/A		
Receipt								
Make	Hyperlink	м	Static Text	N/A	F/E	N/A		
another								
transfer								
Favourite	Hyperlink	м	Static Text	N/A	F/E	N/A	3)	Quick Link
List							4)	If the 3 <sup>rd</sup> Party
								Account had
								been linked
								system will
								display message
								<ul> <li>This account</li> </ul>
								has been
								registered as
								favourite.

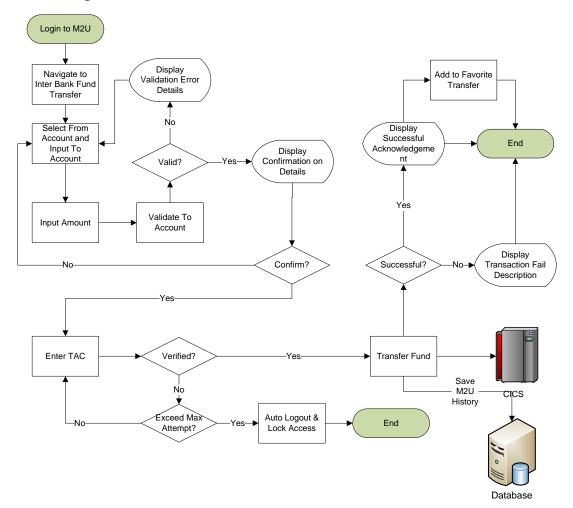
# 2.7.5 Interbank Transfer

Interbank Transfer shall allow users to transfer money from any of their MPI's account to other BancNet member banks.

### 2.7.5.1 New Interbank Fund Transfer

This service allows users to perform fund transfer from any of their MPI's account to other BancNet member bank account. TAC is required to complete the transaction as a security feature.

### Flow Diagram:



### Screen Design:

Home       Accounts & Banking       Investment       Insurance       Loans       Mobile Banking       Personal Details       Buy Online         All Accounts       Bill Payment       Transfers       Fired Deposits       New Interbank Fund Transfer - Step 1 of 3         Transfers       Fixed Deposits       I Use Transaction Limit Maintenance to set your own limit for funds transfers. The maximum amount is RM5,000 per day.       2.If you have not set any limit, your transaction limit will be defaulted to RM3,000         per day.       2.If you have not set any limit, your transaction limit will be defaulted to RM3,000       per day.         Fine is no limit for transfer to SMF accounts.       4 fill in the recipients email address to send online notification (for immediate transfer only).         From Account      Please select       Image: Select BancNet      Please select         Member Bank      Please select       Image: Select Member       Image: Select Member         Number:      Please select       Image: Select Member       Image: Select Member         Number:      Please select       Image: Select Member       Image: Select Member         Number:      Please select       Image: Select Member       Image: Select Member         Number:      Please select       Image: Select Member       Image: Select Member         Number:      Please select	All Accounts Bill Payment Transfers Fixed Deposits       New Interbank Fund Transfer - Step 1 of 3 Make a transfer to a favourite Maybank individual or sole proprietor account         Press       Notes: 1.9se transaction Limit Maintenance to set your own limit for funds transfers. The maximum amount is RM6,000 per day. 2.1f you have not set any limit, your transaction limit will be defaulted to RM3,000 per day. 2.1F you have not set any limit, your transaction limit will be defaulted to RM3,000 per day. 2.1F you have not set any limit, your transaction limit will be defaulted to RM3,000 per day. 2.1F you have not set any limit, your transaction limit will be defaulted to RM3,000 per day. 2.1F you have not set any limit, your transaction limit will be defaulted to RM3,000 per day. 2.1F you have not set any limit, your transaction limit will be defaulted to RM3,000 per day. 2.1F you have not set any limit, your transaction limit will be defaulted to RM3,000 per day. 2.1F you have not set any limit, your transaction limit will be defaulted to RM3,000 per day. 2.1F you have not set any limit, your transaction limit will be defaulted to RM3,000 per day. 2.1F you have not set any limit, your transaction (for immediate transfer only).         From Account:      Please select         Member Bank. Account Number:      Please select         To BancNet Member Bank Account Number:      Please select	maybank2u.co Friday, 22 October 2010	<b>)</b> 0 15:28:51			You are	e now in a secured site	Log out 🔒	
Bill Payment       Make a transfer to a favourite Maybank individual or sole proprietor account         Transfers       Fixed Deposits         Rewards Points       1.Use Transaction Limit Maintenance to set your own limit for funds transfers. The maximum amount is RM5,000 per day.         2.If you have not set any limit, your transaction limit will be defaulted to RM3,000 per day.         3.There is no limit for transfer to SMF accounts.         4.Fill in the recipient's email address to send online notification (for immediate transfer only).         From Account:       -Please select         Select BancNet:       -Please select         Member Bank Account       -Please select         To BancNet Member Bank Account       -Please select         Member Bank Account       - <td< th=""><th>Bill Payment       Transfers         Fixed Deposits       Notes:         Rewards Points       1.Use Transaction Limit Maintenance to set your own limit for funds transfers. The maximum amount is RM5,0000 per day.         2.If you have not set any limit, your transaction limit will be defaulted to RM3,000 per day.       3.There is no limit for transfer to SMF accounts.         4.Fill in the recipient's email address to send online notification (for immediate transfer only).      Please select         Select BancNet Member Bank Account      Please select         Type of BancNet Member Bank Account Number: Bank Account Number:      Please select</th><th>Home Accounts &amp; Banking</th><th>Investment Insura</th><th>ance Loans</th><th>Mobile Banking</th><th>Personal Details</th><th></th><th>Buy Online</th><th></th></td<>	Bill Payment       Transfers         Fixed Deposits       Notes:         Rewards Points       1.Use Transaction Limit Maintenance to set your own limit for funds transfers. The maximum amount is RM5,0000 per day.         2.If you have not set any limit, your transaction limit will be defaulted to RM3,000 per day.       3.There is no limit for transfer to SMF accounts.         4.Fill in the recipient's email address to send online notification (for immediate transfer only).      Please select         Select BancNet Member Bank Account      Please select         Type of BancNet Member Bank Account Number: Bank Account Number:      Please select	Home Accounts & Banking	Investment Insura	ance Loans	Mobile Banking	Personal Details		Buy Online	
		Bill Payment Ma Transfers Fixed Deposits Rewards Points	Iake a transfer to a favouri Notes: 1.Use Transaction Limi The maximum amount is 2.If you have not set any per day. 3.There is no limit for transit 4.Fill in the recipient's email transfer only). From Account: Member Bank Account To BancNet Member Bank Account Number: Amount:	ite Maybank indivi it Maintenance t RM5,000 per da limit, your transac isfer to SMF acco al address to sen Please select- Please select- Please select-	dual or sole proprieto o set your own limit f y. donline notification (f -	or funds transfers. lited to RM3,000 or immediate			

maybank2u.c Friday, 22 October 20	010 14:23:45			You are no	w in a secured site	Log out 🔒
Home Accounts & Bankir	ng Investment Insurance	Loans	Mobile Banking	Personal Details		Buy Online
All Accounts Bill Payment	New 3rd Party Account Transf Confirm the details or go back to ma					
Transfers Fixed Deposits Rewards Points	Amou From Accou	nt: PHP60 nt: 12345				
	To 3rd Party Account Numb Account Holder Nan					
	Effective da	te: Today	/			
	TA	.C:	Request	a TAC number 🕾		
					Confi	rm or Go back
Hala I Terma & Candiliana I Secu	rity, Privacy & Client Charter   FAQ					

Home	Accounts & Banking	Investment	Insurance	Loans	Mobile Banking	Personal Details		Buy Online
All Accour Bill Paym	-	ew 3rd Party Ac ransfer status	count Tran	sfer - Step	3 of 3			
Transfers Fixed Dep		Amo	ount: RM50	.00		Status: Successful Reference number: 143	26402402	
Rewards		From Acco	ount: 12345	6789 SA		Transaction date: 15 O Transaction time: 11:21	ct 2010	
		New bala	nce: PHP6(	00.00		Transaction time. 11:21	:21	
		To Acco	ount: 98765	4321 SA				
		Effective of	late: Today	/				
					make same transfer to make the transfer			
						F	Print receipt or Make	another transfe

# Fields specifications:

Fields	Data Type	M/0	Format	Length	Source	Validation	Remarks
Page 1 – Inpu	l						
Request a TAC Number From Account	Hyperlink Dropdown OR Populated	O M	Static Text Numeric	N/A 16	User F/E	N/A N/A	<ol> <li>Account number in peso</li> <li>Populated if the customer select</li> </ol>
							'Transfer' from Account Details
Select BancNet Member Bank	Dropdown	Μ	Alphanumeric	40	F/E	N/A	
Type of BancNet Member Bank Account	Dropdown	Μ	Alpha	20	F/E	N/A	1- Savings 2 – Current Account

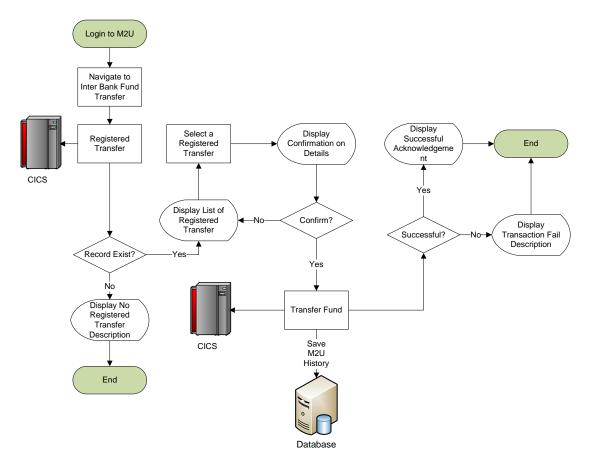
To BancNet	Text Box	М	Numeric	20	F/E	N/A	
Member							
Bank							
Account							
Number							
Amount	Text Box	М	Numeric	15	User	N/A	
Continue	Button	М	Static Text	N/A	N/A	N/A	
Page 2 – Conf	irmation						
Amount	Populated	М	Numeric	15	User	N/A	
From	Populated	М	Numeric	16	F/E	N/A	
Account							
Type of	Populated	М	Alpha	20	F/E	N/A	1- Savings
BancNet							2 – Current Account
Member							
Bank							
Account							
To BancNet	Populated	М	Numeric	20	F/E	N/A	
Member							
Bank							
Account							
Number							
Selected	Populated	М	Alphanumeric	40	F/E	N/A	
BancNet							
Member							
Bank							
TAC	Text Box	М	Numeric	6	User	N/A	
Request a	Hyperlink	М	Static Text	N/A	F/E	N/A	
TAC							
Number							
Confirm	Button	М	Static Text	N/A	F/E	N/A	
Go Back	Hyperlink	М	Static Text	N/A	F/E	N/A	
Page 3 – Tran	saction Status						
Amount	Populated	М	Numeric	6	F/E	N/A	
From	Populated	м	Numeric	11	F/E	N/A	
Account							
New	Populated	М	Numeric	15	MPI host	N/A	New balance of
Balance							'From' account
Type of	Populated	М	Alpha	20	F/E	N/A	
BancNet							
Member							
Bank							
Account							

To BancNet	Populated	М	Numeric	20	F/E	N/A	
Member							
Bank							
Account							
Number							
Selected	Populated	М	Alphanumeric	40	F/E	N/A	
BancNet							
Member							
Bank							
Status	Populated	М	Static Text	N/A	MBB	N/A	
					Host		
Reference	Populated	М	Numeric	20	F/E	N/A	
Number							
Transaction	Populated	М	Mddyyyy	N/A	F/E	N/A	Sept 28, 2010
Date							
Transaction	Populated	М	Hh:mm:ss	N/A	F/E	N/A	09:30:54
Time							
Print	Button	М	Static Text	N/A	F/E	N/A	
Receipt							
Make	Hyperlink	М	Static Text	N/A	F/E	N/A	
another							
transfer							
Favourite	Hyperlink	М	Static Text	N/A	F/E	N/A	1) Quick Link will
List							only appear
							when the
							Transaction
							Status =
							Successful
							2) If the BancNet
							Member Bank
							account had
							been linked
							system will
							display message
							– This account
							has been
							registered as
							favourite.

## 2.7.5.2 Favourite Interbank Fund Transfer

This service allows users to perform fund transfer to any of the pre-registered BancNet member bank accounts. Customer does not need to enter TAC to complete the transaction.

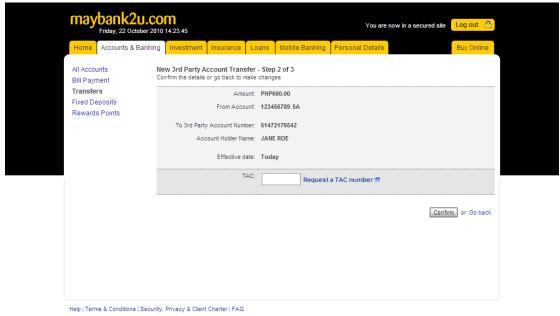
### Flow Diagram:



## Screen Design:



naybank2u.com Friday, 22 October 2010 15:28:51			You an	e now in a secured site	Log out 🔒
Home Accounts & Banking Investment	Insurance Loans	Mobile Banking	Personal Details		Buy Online
Make a transfer to a           ransfers         Notes:           ixed Deposits         1.Use Transactic           tewards Points         2.If you have not to per day.           3.There is no limit         3.There is no limit	etPlease select-	idual or sole proprietor to set your own limit fr y. ction limit will be defau bunts. dd online notification (f	for funds transfers. ulted to RM3,000		



#### Step 3

Home	Accounts & Banking	Investment	Insurance	Loans	Mobile Banking	Personal Details		Buy Online
All Accou Bill Paym	-	New 3rd Party Act	count Trans	sfer - Step	3 of 3			
Transfer		Amo	unt: RM50.	00		Status: Successful Reference number: 143	26432402	
Fixed De Rewards		From Acco	unt: 123456	6789 SA		Transaction date: 15 0 Transaction time: 11:21	ct 2010	
		New bala	nce: PHP60	00.00		Transaction time. 11.21		
		To Acco	unt: 987654	4321 SA				
		Effective d	late: Today					
		You can add as Fay Once added, you w						
							Print receipt or Make a	nother transfer

## **Fields specifications:**

Fields	Data Type	M/O	Format	Length	Source	Validation	Remarks
Page 1 – Inpu	t						

From Account	Dropdown OR Populated	Μ	Numeric	16	F/E	N/A	<ol> <li>Account number in peso</li> <li>Populated if the customer select 'Transfer' from Account Details</li> </ol>
To BancNet MemberBa nk Account Number	Dropdown	Μ	Numeric	20	F/E	N/A	<ol> <li>Account Number</li> <li>Complete Bank Name</li> <li>Beneficiary Name</li> </ol>
Amount	Text Box	М	Numeric	15	User	N/A	
Continue	Button	М	Static Text	N/A	N/A	N/A	
Page 2 – Conf	firmation		I				
Amount	Populated	М	Numeric	15	F/E	N/A	
From	Populated	М	Numeric	16	F/E	N/A	
Account							
To BancNet Member Bank Account Number	Populated	Μ	Numeric	20	F/E	N/A	
Confirm	Button	М	Static Text	N/A	User	N/A	
Go Back	Hyperlink	М	Static Text	N/A	User	N/A	
Page 3 – Tran	saction Status		I				
Amount	Populated	М	Numeric	6	F/E	N/A	
From Account	Populated	М	Numeric	16	F/E	N/A	
New Balance	Populated	М	Numeric	15	MPI Host	N/A	New balance of 'From' account
To BancNet Member Bank Account Number	Populated	Μ	Numeric	20	F/E	N/A	
Selected BancNet Member Bank	Populated	Μ	Alpha numeric	40	F/E	N/A	

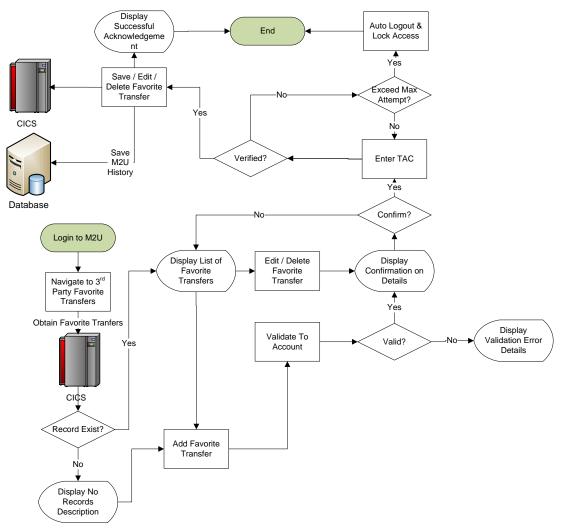
Status	Populated	М	Static Text	N/A	MBB	N/A	
					Host		
Reference	Populated	М	Numeric	N/A	F/E	N/A	
Number							
Transaction	Populated	М	Mddyyyy	N/A	F/E	N/A	
Date							Sept 28, 2010
Fields	Data Type	M/O	Format	Length	Source	Validation	Remarks
Transaction	Populated	М	Hh:mm:ss	N/A	F/E	N/A	09:30:54
Time							
Print	Button	М	Static Text	N/A	F/E	N/A	
Receipt							
Make	Hyperlink	М	Static Text	N/A	N/A	N/A	
another							
transfer							

## 2.7.6 Manage Favourite Transfer

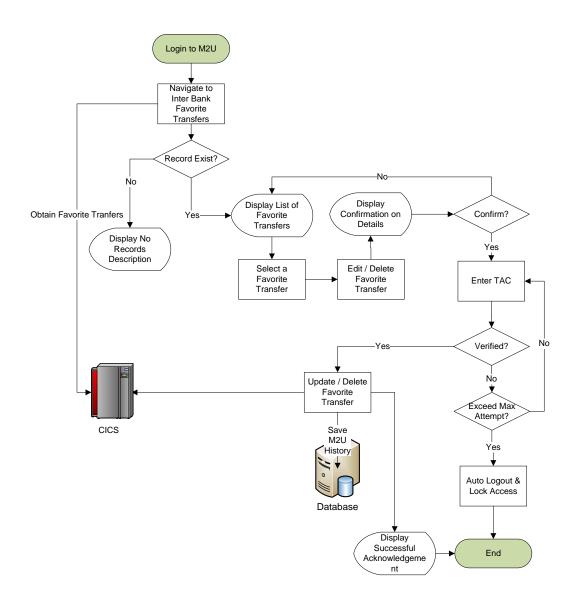
- This function allows customer to maintain their favourite list for 3rd Party Funds Transfer and IB Transfer
- Can perform ADD, UPDATE & DELETE
- Account Number is not allowed to be updated; only mailing address and favourite name. if customer needs to maintain the new 'to' account number, customer needs to delete and add again the new 'to' account number
- Customer able to maintain maximum of 20 accounts for each transaction type.
- TAC is required in maintaining the favourite accounts.

### Flow Diagram:

**3rd Party** 







### 2.7.6.1 Add New Favourite Account

## Screen Design:

maybank2u.co	0 17:53:17			You are	now in a secured site	Log out 🔒
Home Accounts & Banking	Investment Insurance	Loans	Mobile Banking	Personal Details		Buy Online
Bill Payment If	dd Favourite 3rd Party Accou you regularly transfer funds to the			r the account details	here to mark it as a fave	ourite
Fixed Deposits	This transaction requires a TA Request a TAC number 며	C (What	is a TAC? ₪)			
	Account numbe Recipient nicknam					
	Recipient ema					
	Recipient mobile numbe	er:P	lease select 🔽	] -	e.g. 013-3322122	
						Continue
Help   Terms & Conditions   Security	Deixagu & Oligat Obartas I EA O					

maybank2u.c Friday, 22 October 20	010 17:54:35		You are now in a secured site	Log out 🔒
Home Accounts & Bankin	ng Investment Insurance	Loans Mobile Banking	Personal Details	Buy Online
All Accounts	Add Favourite 3rd Party Accou Confirm the details or go back to ma Account numb Recipient nicknam Recipient em	ount - Step 2 of 3 nake changes ber: 114721026523	Personal Details	

maybank2u.c Friday, 22 October 20	OM 010 17:56:43	You are nov	You are now in a secured site Log out				
Home Accounts & Bankir	ng Investment	Insurance	Loans	Mobile Banking	Personal Details		Buy Online
All Accounts Bill Payment	Add Favourite 3r Confirmation status		ount - Step	3 of 3			
Transfers Fixed Deposits Rewards Points	Account H	unt number: older Name:	John Kenn	edy	Status: Successful Reference number: 14361 Transaction date: 22 Oct 2 Transaction time: 17:56:43	2010	
		nt nickname: cipient email:					
						Back to 3rd	Party favourites
Help   Terms & Conditions   Secur							

# Fields Specification:

Fields	Data Type	M/O	Format	Length	Source	Validation	Remarks
Page 1 – Inpu	t						
Request a TAC Number	Hyperlink	М	Static Text	N/A	User	N/A	
To Account number	Text Box	М	Numeric	16	User	N/A	
Recipient Nickname	Text Box	М	Alpha numeric	40	User	N/A	
Email Address	Text Box	0	Alpha numeric	60	User	N/A	
Recipient Mobile Number	Test Box	0	Numeric	15	User	N/A	
Continue	Button	М	Static Text	N/A	N/A	N/A	
Page 2 – Conf	irmation						
To Account number	Populated	Μ	Numeric	16	F/E	N/A	
Account Holder name	Populated	Μ	Alpha Numeric	40	MPI Host	М	Μ
Recipient Nickname	Populated	М	Alpha numeric	40	F/E	N/A	
Email Address	Populated	0	Alpha numeric	60	F/E	N/A	

Recipient	Populated	0	Numeric	15	F/E	N/A	
Mobile							
Number							
TAC	Text Box	м	Numeric	6	User	N/A	
Request a	Hyperlink	м	Static Text	N/A	User	N/A	
TAC							
Number							
Confirm	Button	м	Static Text	N/A	User	N/A	
Go Back	Hyperlink	м	Static Text	N/A	User	N/A	
Page 3 – Tran	saction Status						
To Account	Populated	М	Numeric	16	F/E	N/A	
number							
Account	Populated	м	Alpha Numeric	40	MPI Host		
Holder							
name							
Recipient	Populated	М	Alpha numeric	40	F/E	N/A	
Nickname							
Email	Populated	0	Alpha numeric	60	F/E	N/A	
Address							
Recipient	Populated	0	Numeric	15	F/E	N/A	
Mobile							
Number							
Status	Populated	м	Static Text	3	MBB	N/A	
					Host		
Reference	Populated	М	Numeric	20	F/E	N/A	
Number							
Transaction	Populated	М	mddyyyy	N/A	F/E	N/A	Sept 28, 2010
Date							
Transaction	Populated	М	Hh:mm:ss	N/A	F/E	N/A	09:30:54
Time							

## 2.7.6.2 Delete Favourite Account

Screen Design:

mayba Friday	nk2u.co	) 0 18:01:58	You are	Log out 🔒							
Home Acco	ounts & Banking	Investment	Insurance	Loans	Mobile Banking	Personal Details		Buy Online			
All Accounts Bill Payment		Delete Favourite 3rd Party Account - Step 1 of 2 Confirm the deletion or go back to make changes									
Transfers		Account number		Recipient r	ickname	Recipient email	Recipient mobile r	umber			
Fixed Deposits Rewards Poin	1	114721026523	J	John doe		john@doe.com					
							<u>. Confir</u>	m or Goback			

Help | Terms & Conditions | Security, Privacy & Client Charter | FAQ

### Step 2

maybank2u.c	010 18:03:11		You are now in a secured site	Log out  🔒			
Home Accounts & Bankin	ng Investment	Insurance	Loans	Mobile Bank	king Personal I	Details	Buy Online
All Accounts Bill Payment	Delete Favourite Confirm the deletion						
Transfers	Account numbe	r F	ecipient n	ickname Re	cipient email	Recipient mobile number	Status
Fixed Deposits Rewards Points	114721026523	J	ohn doe	joł	nn@doe.com		Successful
1						Back to 3rd F	Party favourites

# Fields Specification:

Fields	Data Type	M/O	Format	Length	Source	Validation	Remarks
Page 1 – Inpu	t						
Selection	Check box	М	Static Text	N/A	User	N/A	Allow multiple
box							deletion
Continue	Button	М	Static Text	N/A	N/A	N/A	
Page 2 – Conf	irmation						
To Account number	Populated	Μ	Numeric	16	F/E	N/A	

Account	Populated	М	Alpha Numeric	40	MBB	М	М
Holder					Host		
name							
Recipient	Populated	М	Alpha numeric	40	F/E	N/A	
Nickname							
Email	Populated	0	Alpha numeric	60	F/E	N/A	
Address							
Recipient	Populated	0	Numeric	15	F/E	N/A	
Mobile							
Number							
Confirm	Button	М	Static Text	N/A	User	N/A	
Go Back	Hyperlink	М	Static Text	N/A	User	N/A	
Page 3 – Tran	saction Status						
To Account	Populated	М	Numeric	16	F/E	N/A	
number							
Account	Populated	М	Alpha Numeric	40	MBB		
Holder					Host		
name							
Recipient	Populated	М	Alpha numeric	40	F/E	N/A	
Nickname							
Email	Populated	0	Alpha numeric	60	F/E	N/A	
Address							
Recipient	Populated	0	Numeric	15	F/E	N/A	
Mobile							
Number							
Status	Populated	М	Static Text	3	MBB	N/A	Deleted
					Host		
Reference	Populated	Μ	Numeric	20	F/E	N/A	
Number							
Transaction	Populated	М	mddyyyy	N/A	F/E	N/A	Sept 28, 2010
Date							
Transaction	Populated	М	Hh:mm:ss	N/A	F/E	N/A	09:30:54
Time							

## 2.7.6.3 Update Favourite Account

## Screen Design:

maybank2u.col Friday, 22 October 2010	) 18:01:58	You are	now in a secured site	Log out 🔒						
Home Accounts & Banking	Investment	Insurance	Loans	Mobile Banking	Personal Details		Buy Online			
	Delete Favourite 3rd Party Account - Step 1 of 2 Confirm the deletion or go back to make changes									
	Account number Recipient nickname						number			
Fixed Deposits Rewards Points	14721026523	J	lohn doe		john@doe.com					

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Home Accounts & Banking	Investment	Insurance	Loans	Mobile B	anking	Personal D	etails	Buy Online			
	Delete Favourite 3rd Party Account - Step 1 of 2 Confirm the deletion or go back to make changes										
	account number	r R	Recipient nickname Recipient email		Recipient mobile numbe	r Status					
Fixed Deposits 1 Rewards Points	14721026523	J	ohn doe		john@da	be.com		Successful			
							Back to 3rd	Party favourites			

# Fields Specification:

Fields	Data Type	M/O	Format	Length	Source	Validation	Remarks
Page 1 – Inpu	t					<u> </u>	<u> </u>
To Account number	Populated	Μ	Numeric	16	F/E	N/A	
Recipient Nickname	Populated	М	Alpha numeric	40	F/E	N/A	Field editable
Email Address	Populated	Μ	Alpha numeric	60	F/E	N/A	Field editable

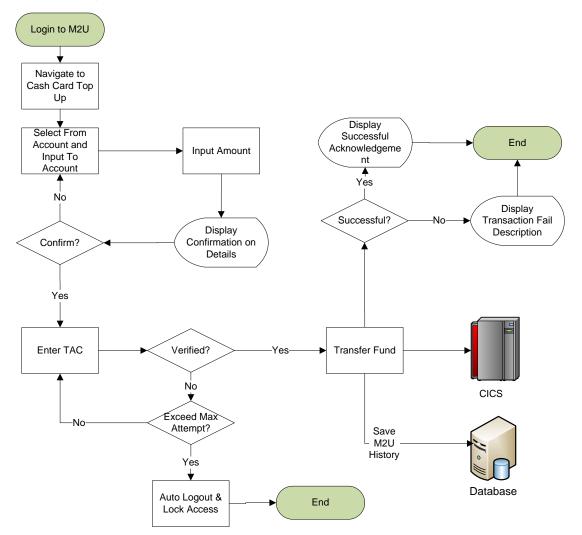
Recipient	Populated	0	Numeric	15	F/E	N/A					
Mobile											
Number											
Continue	Button	М	Static Text	N/A	N/A	N/A					
Page 2 – Confirmation											
To Account	Populated	М	Numeric	16	F/E	N/A					
number											
Recipient	Populated	М	Alpha numeric	40	F/E	N/A					
Nickname											
Email	Populated	0	Alpha numeric	60	F/E	N/A					
Address											
Recipient	Populated	0	Numeric	15	F/E	N/A					
Mobile											
Number											
Confirm	Button	М	Static Text	N/A	User	N/A					
Go Back	Hyperlink	М	Static Text	N/A	User	N/A					
Page 3 – Tran	saction Status										
To Account	Populated	м	Numeric	16	F/E	N/A					
number											
Recipient	Populated	м	Alpha numeric	40	F/E	N/A					
Nickname											
Email	Populated	0	Alpha numeric	60	F/E	N/A					
Address											
Recipient	Populated	0	Numeric	15	F/E	N/A					
Mobile											
Number											
Status	Populated	М	Static Text	3	MBB	N/A					
					Host						
Reference	Populated	м	Numeric	20	F/E	N/A					
Number											
Transaction	Populated	М	mddyyyy	N/A	F/E	N/A	Sept 28, 2010				
Date											
Transaction	Populated	М	Hh:mm:ss	N/A	F/E	N/A	09:30:54				
Time											

## 2.8 Cash Card Top Up

- Customer can perform cash card top up via MPI's IB
- Cash Card top up is a TAC required transaction
- Amount to be transferred from CASA (only Peso accounts) to Cash Card
- Amount transferred to be debited automatically.
- Customer required to enter / select the fields below:-
  - Select CASA

- Amount
- Enter 16 digit Cash Card number

### Flow Diagram:



## Screen Design:

maybank2u.c	OM 2010 15:38:07			You are now in	a secured site	.og out 🔒
Home Accounts & Bankin	ng Investment Insu	urance Loans	Mobile Banking	Personal Details		Buy Online
	Cash Card Top Up - St Choose the account you'					
Transfers Fixed Deposits		Amour	nt:			
Rewards Points		From Accour	<sup>it:</sup> Please sel	ect 💌		
		Cash Card Numbe	er:			
						Continue
Help   Terms & Conditions   Secur	rity, Privacy & Client Chart	er I FAQ				

Home Accounts & Bank	ting Investment Inst	urance Loans	Mobile Banking	Personal Details	Buy Online
All Accounts Bill Payment	New 3rd Party Accou Transfer status	nt Transfer - Step	3 of 3		
Transfers Fixed Deposits	Amount:	RM50.00		Status: Successful Reference number: 1436123103	
Rewards Points	From Account:	123456789 SA		Transaction date: 15 Oct 2010 Transaction time: 11:21:27	
	New balance:	PHP6000.00		Transaction time. 11.21.27	
	To Account:	987654321 SA			
	Effective date:	Today			
	You can add as Favour Once added, you will no				
				Print receipt or	Make another transfer

# Fields specifications:

Fields	Data Type	M/O	Format	Length	Source	Validation	Remarks
Page 1 – Inpu	t						
Request a	Hyperlink	М	Static Text	N/A	F/E	N/A	
TAC							
Number							
Request	Hyperlink	М	Alpha	Static Text	F/E	N/A	
TAC							

Amount	Text Box	М	Numeric	15	User	N/A	
From Account	Dropdown OR Populated	М	Numeric	16	MPI Host	N/A	<ul> <li>5) Display Peso Account number only.</li> <li>6) Populated if the customer select 'Transfer' from Account Details</li> </ul>
Cash Card Number	Text Box	М	Numeric	16	User	N/A	-
Continue	Button	М	Static Text	N/A	N/A	N/A	
Page 2 – Conf	firmation	<u> </u>					
From Account	Populated	М	Numeric	16	F/E	N/A	
Cash Card Number	Populated	М	Numeric	16	F/E	N/A	
Amount	Populated	М	Numeric	15	F/E	N/A	
TAC	Text Box	м	Numeric	6	F/E	N/A	
Request a TAC Number	Hyperlink	М	Static Text	N/A	F/E	N/A	
Confirm	Button	М	Static Text	N/A	F/E	N/A	
Go Back	Hyperlink	М	Static Text	N/A	F/E	N/A	
Page 3 – Tran	saction Status						
Amount	Populated	М	Numeric	15	User	N/A	
From Account	Populated	М	Numeric	16	F/E	N/A	
New Balance	Populated	М	Numeric	15	User	N/A	New balance of 'From' account
Cash Card Number	Populated	М	Numeric	16	F/E	N/A	
Amount	Populated	М	Numeric	15	F/E	N/A	
Status	Populated	М	Static Text	N/A	N/A	N/A	
Reference Number	Populated	М	Numeric	20	F/E	N/A	
Transaction Date	Populated	М	mddyyyy	Not to be defined	F/E	N/A	Sept 28, 2010

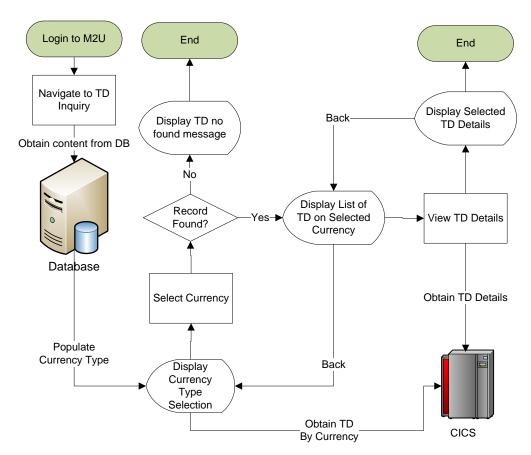
Transaction	Populated	М	Hh:mm:ss	N/A	F/E	N/A	09:30:54
Time							
Print	Button	М	Static Text	N/A	F/E	N/A	
Receipt							
Make	Hyperlink	М	Static Text	N/A	F/E	N/A	
another top							
up.							

## 2.9 Time Deposit (TD)

# 2.9.1 Account Details

User shall allow viewing a list of available TD accounts in PHP or USD.

## Flow Diagram:



## Screen Design:

may	Monday, 25 October 20	) 10 15:28:51				You a	re now in a secured site	Log out 🔒
Home	Accounts & Banking	Investment	Insurance	Loans	Mobile Banking	Personal Details	3	Buy Online
All Accour Bill Paym Transfers Time Dep Rewards	ent s posits Points	Account (MDA-	fit Now Accou i).		-i), please select Mur (FRTDi), please selec			
			Currency Ty	pe: PH	P			
								Continue
Help   Term	s & Conditions   Security	/, Privacy & Client	Charter   FAQ					

Home Accounts &	Banking Investment Insurance Loar	ns Mobile Banking Personal Details	Buy Online
All Accounts	Time Deposit Accounts		
Bill Payment Transfers	Account Number	Account Type	Choose an action
Fixed Deposits Rewards Points	21432568659	TD ADDvantage Plus	View account details

maybank2u.co	offi er 2010 16:20:15		You are now in a secured site	Log out 🔒
Home Accounts & Banking	Investment Insurance Lo	ans Mobile Banking	Personal Details	Buy Online
Bill Payment , Transfers	Maybank Flexi Fixed Depo	sit		
Fixed Deposits	Certificate no. 00000008E			
	Account name (1):	TAN LEE YONG		
	Principal amount:			
		1 month		
	Interest rate:			
	Maturity date: Interest payment mode:	13 November 2010		
	Instruction on maturity:			
	indudedon on maturity.	Auto renewal		

# Fields specifications:

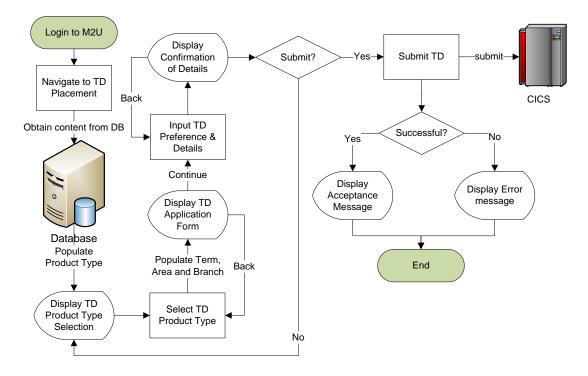
Fields	Data Type	M/O	Format	Length	Source	Validation	Remarks				
Page 1 – TD Acc	Page 1 – TD Account Inquiry										
Currency Type	Dropdown	м	Alpha	3	F/E		PHP USD				
Page 2 – TD Acc	Page 2 – TD Account Inquiry										
Account Number	Populated	М	Numeric	16	MPI Host						
Account Type	Populated	М	Alpha	40	F/E						
View Details	Hyperlink	М	Static text	NA	F/E						
Page 3 – TD Acc	ount Details	<u> </u>	I	1	I	I	Ι				
Account Type	Populated	М	Alpha	40	F/E		Product Name				
Account Number	Populated	М	Numeric	16	MPI Host						
Customer Name	Populated	М	Alpha	40	MPI Host						

Principal Amount	Populated	М	Numeric	15	MPI Host	PHP 5000.00
Placement Date	Populated	M	mmddyyyy	8	MPI Host	
Interest Rate	Populated	M	Numeric	15	MPI Host	2.0% Upto 4 decimal places, no round off.
Term	Populated	м	Alphanumeric	4	MPI Host	1. Days
Interest Payment Frequency	Populated	M	Alphanumeric	2	MPI Host	1.1.Monthly2.Quarterly3.Semi Annually4.Annually
Maturity Date	Populated	м	mmddyyyy	8	MPI Host	
Interest Payment Mode	Populated	М	Alpha	2	MPI Host	<ol> <li>Add to Principal</li> <li>Credit to Savings/Curr ent</li> <li>3.</li> </ol>
Auto Renewal	Populated	М	Alpha	2	MPI Host	Yes / No

## 2.9.2 Time Deposit Placement

User shall be able to make a placement of a new TD in PHP only. The request will be sent to respective branch for Time Deposit creation.

#### Flow Diagram:



#### Screen Design:

Home Accounts & Bankin	g Investment Ins	urance Lo:	ans Mobile Bankin	g Personal Details	3	Buy Online					
Bill Payment	Time Deposit Placem Start your placement			ype.							
Transfers Fixed Deposits Rewards Points	Note To apply for Profit Now Account-i (PNA-i), please select Murabahah Deposit Account (MDA-i). To apply for Fixed Rate Term Deposit-i (FRTDi), please select Islamic Fixed										
	Deposit.										
	Pr	roduct Name:	Please Select								
						Continue					

maybank2 Monday, 25 0	Cober 2010 16:19:42	You are	e now in a secured site 🛛 Log out 🔒	
Home Accounts &	Banking Investment Insurance Lo	ans Mobile Banking Personal Details	Buy Online	
All Accounts Bill Payment	eFixed Deposit Placement - Step Fill in your payment preferences.	3 of 5		
Transfers	Notes			
Fixed Deposits Rewards Points		Opening), your FD will be effective on the next ccount' branch will be debiting your account		
	Learn more about eFixed Deposit			
		Maybank Conventional Fixed Deposit		
	eFixed Deposit account type:	60 months		
	From account:	Select from account		
	Principal amount:			
	Interest payment frequency:	Select interest payment frequency		
	Interest payment mode:	Select payment mode		
	Instruction on maturity:	Select instruction on maturity		
			Continue or Go back	

maybank2u.c				You are now in a secured site	Log out 🔒
Home Accounts & Bankin	ng Investment Insu	Irance Loans	Mobile Banking	Personal Details	Buy Online
All Accounts Bill Payment	eFixed Deposit Upliftn View your upliftment				
Transfers Fixed Deposits Rewards Points	eFixed Deposit type: eFixed Deposit account number:	214011336678		Status: Successful Reference number: 1435641019 Transaction date: 20 Oct 2010 Transaction time: 16:25:52	
	eFixed Deposit reference no.:				
	To Account number:	114721026523 SA	<b>N</b>		
	New account balance:	RM6,643.11			
	Term:	1 Month			
		13 Nov 2010			
	Current balance:				
	Closing amount:	RM5,064.07			
				Print confirmation or Make a	another upliftment
Help   Terms & Conditions   Secu	rity, Privacy & Client Chart	er   FAQ			

Fields	Data Type	e M/	O Forma	t Length	Source	Validation	Remarks
Page 1 - S	Select Product Page						<u> </u>
Product selection	Dropdown	M	Alphanuı ric	me 40	F/E		
Page 2							<u> </u>
Product Typ	pe Populated	М	Alphanu ric	ne 40	F/E		
From Account Number Select Branch	Dropdown	M	Numeric	16 TBC	User	Lu M Ca	account number <sup>t</sup> dropdown: izon, Visayas, indanao, National apital Region
Amount	Textbox	м	Numeric	15	User		<sup>id</sup> dropdown: List <sup>5</sup> branches
Term	Dropdown	M	Alpha	4	User	1	Day
Interest Payment Mode	Dropdown	M	Alpha	2	User	1.	

nterest ayment requency	Populated	М	Alpha	2	User		
uto enewal	Dropdown	М	Alpha	2	User		<ol> <li>Auto Renewal</li> <li>Credit to Account</li> </ol>
Confirm	Button	M	Static Tex	t N/A	N/A		
Go Back	Hyperlink	М	Static Tex	t N/A	N/A		
Page 3 – Co	nfirmation						
Product Typ	e Populated	м	Alphanun ric	ne 40	F/E		
From Account Number	Populated	М	Numeric	16	User		1. To display a account numbe
Select Brand	ch Populated	м	Alpha	ТВС	User		
Fields	Data Type	e M/0	D Forma	t Length	Source	Validation	Remarks
Amount	Populated	M	Numeric	15	User		
Term	Populated	м	Alpha	4	User		1 Days
Interest Payment Mode	Populated	M	Alpha	2	User		1.       Add to Principal         2.       Credit to         Account
Interest Payment Frequency	Populated	M	Alpha	2	User		
Auto Renewal	Populated	M	Alpha	2	User		1. Yes 2. No
Submit	Button	м			User		
Page 4 – Tra	insaction Status						
Product Typ	e Populated	М	Alphanun	ne 40	F/E		

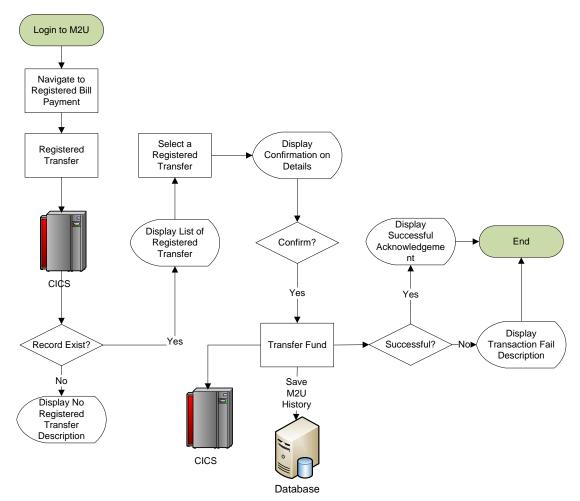
From	Populated	М	Numeric	16	User	1.	To display all
Account							account number
Number							
Select Branch	Populated	М	Alpha	ТВС	User		
Amount	Populated	M	Numeric	15	User		
Term	Populated	М	Alpha	4	User	1 D	ays
Interest	Populated	м	Alpha	2	User	1.	Add to Principal
Payment						2.	Credit to
Mode							Account
Interest	Populated	м	Alpha	2	User		
Payment							
frequency							
Auto	Populated	м	Alpha	2	User	1.	Yes
Renewal						2.	No
Status	Populated	М	Alpha	2	User	1.	Accepted
						2.	Unsuccessful
Transaction	Populated	М	mmddyyyy	8	F/E	Sep	28, 2010
Date							
Transaction	Populated	м	Hh:mm:ss	Not To be	F/E	09:	30:54
Time				Define			

## 2.10 Bill Payments

Bill Payments shall allow user to make a payment to a payee corporation.

### 2.10.1 Favourite Payment

- Customer can make regular payment from the pre-registered list from the favourite payees maintenance.
- Similar to open payment, favourite bills payment can be made from customer's Savings or Current accounts.
- Customer can make regular payment at a current date or a future date.
- Customer does not need TAC to complete the transaction since customer is required to enter TAC upon maintaining the payees as favourite payees.



#### Flow Diagram:

Screen Design:

maybank2u.co	OM 2010 17:05:38				You are now i	n a secured site Log out 🔒
Home Accounts & Bankin	ig Investment	Insurance	Loans	Mobile Banking	Personal Details	Buy Online
	Make a one-off p Enter your paymen		ep 2 of 4			
Transfers	Amount:			To: Celc	om	
Fixed Deposits Rewards Points	From Account:	Select an a	account		sample 📼	
	Effective date:	Today		✓ Mobile	e No.:	
						Continue or Go back

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#### Step 2

maybank2u.c	OM 2010 17:08:48					You are now in	a secured site	Log out 🔒
Home Accounts & Bankin	g Investment	Insurance	Loans	Mobile Banking	Pe	ersonal Details		Buy Online
All Accounts Bill Payment Transfers	Make an open p Confirm your payr Your Account N	ment details or	go back to	make changes				
Fixed Deposits Rewards Points	Amount: From Account: Effective date:				To:	ABC Berhad A/C 1 Bill account holder nam Payee code: 1010 Bill account no.: F65468		
							Confin	n or Goback
Help   Terms & Conditions   Securi	ity, Privacy & Client	Charter   FAQ						

Home	Accounts & Bankin	Investment	Insurance	Loans	Mobile Banking	Personal Details		Buy Online		
All Accou Bill Payn		New 3rd Party Ad Transfer status	count Trans	sfer - Step	) 3 of 3					
Transfer Fixed De		Am	ount: RM50.	00		Status: Successful Reference number: 1436123103 Transaction date: 16 Oct 2010 Transaction lime: 11:2177				
Rewards		From Acc	ount: 123456	6789 SA						
		New bala	ance: PHP60	00.00						
	To Acc	ount: 987654	4321 SA							
	Effective date: Today									
		You can add as Favourite List if you plan to make same transfer in the future. Once added, you will no longer require TAC to make the transfer.								
						E	rint receipt or Make a	another transfer		

Tab Category	Accounts & Banking
Function	Make a payment to a Favourite Payee
Service Feature	1. Customer can perform regular payment from the pre registered list of favourite payee
Transaction Flow	1. Customer can select Make a payment to a favourite payee by selecting Bill Payment via:
	<ul> <li>a. Quick Link – Bill Payment</li> <li>b. Accounts &amp; Banking</li> </ul>
	2. Customer to select Make a Favourite Payee Payment
	3. Customer to select necessary details
Frond End Admin	Fields to be maintained:
Module	1. Payee code
	2. Payee Name
	3. Bill Account Number
Host Admin	New field to be maintained for MPI (To be determined). Current field maintained at MBB
Module	Host as per below:-
	1) MIB1
	2) IPO2
	3) MTPM 4

Business Rules	<ol> <li>Customer only can make payment to payee that has a tie up with BancNet</li> <li>Account debit only from CASA</li> <li>To have reprint receipts in M2U History</li> </ol>
TAC Required	NO
Print Receipt	YES. Only the last 4 digits of the account number are visible.
Logout Page	YES. Only the last 4 digits of the account number are visible.
Display	
SMS / Email	N/A
Notification	

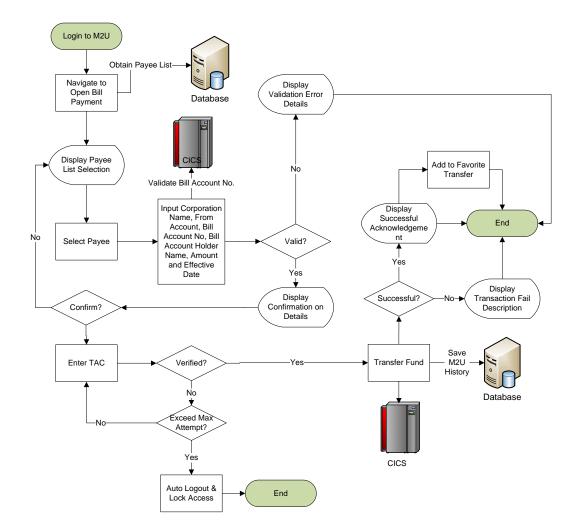
## 2.10.2 One-Time Bill Payments

This feature allow user to make one time payment to a payee corporation account.

Required information to be provided by the user:-

- From Account
- Payee Corporation
- Bill Account No
- Bill Reference No
- Amount
- Schedule Date
- TAC

#### Flow Diagram:



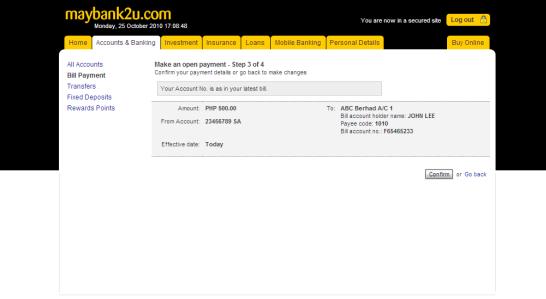
#### Screen Design:



Home Accounts & Bankir	ng Investment	Insurance	Loans	Mobile Ban	king Pe	rsonal Details		Buy Online
All Accounts	Make a one-off ( Enter your paymen	payment - Ste			Celcom			-
Fixed Deposits Rewards Points	Amount: From Account:			_	Bill account			
Newards Folints	Effective date:	Select an a	ecount	_	View samp	le 🖾		
							Continu	e or Goback

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#### Step 2



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#### Step 3

Home Accounts & Bankir	ng <mark>Investment Insu</mark>	rance Loans	Mobile Banking	Personal Details	Buy Online					
	New 3rd Party Accour Transfer status	it Transfer - Step	3 of 3							
Transfers	Amount:	RM50.00		Status: Successful Reference number: 1436123103						
Fixed Deposits Rewards Points	From Account:	123456789 SA		Transaction date: 15 Oct 2010 Transaction time: 11:21:27						
	New balance:	PHP6000.00		Transaction time. 11:21:27						
	To Account:	987654321 SA								
	Effective date:	Today								
	You can add as Favourite List if you plan to make same transfer in the future. Once added, you will no longer require TAC to make the transfer.									
				Print receipt or Make	another transfer					

Fields	Data Type	м/ О	Format	Length	Source	Validation	Remarks
Page 1							
Request a TAC	Hyperlink	Μ	N/A	N/A	F/E		
Biller Institution	Dropdown list	Μ	Alphanumeric	40	User		

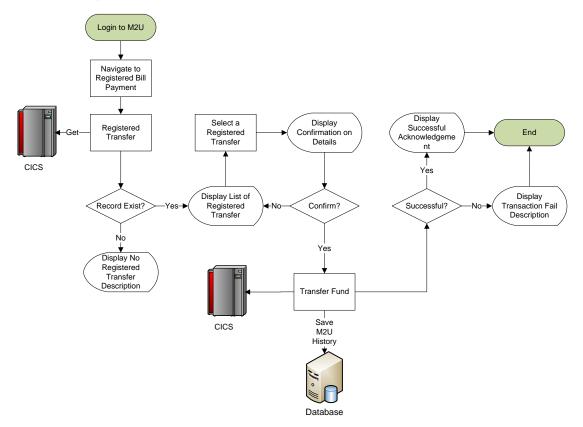
Fields	Data Type	М/	Format	Length	Source	Validation	Remarks
		0					
From Account	Dropdown list	м	Numeric	11	User		To display account with currency PHP only
Account/ Reference Number	Textbox	м	Alphanumeric	30	User		
Subscriber's Name	Textbox	0	Alphanumeric	40	User	Bill Account Holder name	
Amount	Textbox	м	Numeric	15	User		Must Greater than 0.00
Effective Date	Display	м	Default to today's date	NA	F/E		Max 30 days
Continue	Button	М	N/A	N/A	F/E		
Page 2		<u> </u>			<u> </u>		
From Account	Populated	М	Numeric	11	F/E		
Biller Institution	Populated	М	Alphanumeric	40	F/E		
Account / Reference Number	Populated	м	Alphanumeric	30	F/E		
Subscriber's Name	Textbox	0	Alphanumeric	40	User	Bill Account Holder name	
Amount	Populated	м	Numeric	15	F/E		
Effective Date	Populated	М	14 Sep 2010	8	F/E		
TAC	Textbox	М	Numeric	6	User		
Request a TAC	Hyperlink	м	N/A	N/A	F/E		
Confirm	Button	м	N/A	N/A	F/E		

Fields	Data Type	м/ 0	Format	Length	Source	Validation	Remarks
Go back	Button	М	N/A	N/A	F/E		
Page 3							
From Account	Populated	М	Numeric	11	F/E		
Biller Institution	Populated	М	Alphanumeric	40	F/E		
Account / Reference Number	Populated	М	Alphanumeric	30	F/E		
Subscriber's Name	Input	0	Alphanumeric	40	User	Bill Account Holder name	
Amount	Populated	м	Numeric	15	F/E		
Effective Date	Populated	м	14 Sep 2010	8	F/E		
Status	Populated	м	alpha	3	MBB Host		
Reference Number	Populated	M	Numeric	F/E OR MBB Host	F/E = 20, MBB Host =8	N/A	<ul> <li>Source</li> <li>F/E – If customer perform immediate transfer</li> <li>MBB Host – if customer perform future dated transfer</li> </ul>
Transaction Date	Populated	М	Hh:mm:ss	N/A	F/E	N/A	Sept 28, 2010
Transaction Time	Populated	М	mddyyyy	N/A	F/E	N/A	09:30:54
Print Receipt	Button	М	Static Text	N/A	F/E	N/A	For successful transaction
Make another Payment	Hyperlink	М	Static Text	N/A	User	N/A	
Favourite Payee List	Hyperlink	M	Static Text	N/A	F/E	N/A	<ul> <li>5) Quick Link</li> <li>6) If the Payee had been linked system will display message – This payee had been registered as favourite.</li> </ul>

# 2.10.3 Favourite Bills Management

This feature allow user to register a frequently used payee corporation.

#### Flow Diagram:



#### 2.10.3.1 Add Favourite Biller

#### Screen Design:

Home       Accounts & Banking       Investment       Insurance       Loans       Mobile Banking       Personal Details       Buy Online         All Accounts       Manage my favourite payees <ul> <li>Add favourite payee</li> <li>Deteif syourite payee</li> <li>Add a Favourite payee</li> <li>Select a payee to add to your favourites</li> <li>Rewards Points</li> <li>This transaction requires a TAC (What is a TAC? '9)</li> <li>Request a TAC number (9)</li> <li>Corporation name:</li> <li>Please select</li> <li>Continue.</li> </ul>	maybank2u.co Monday, 25 October 201	<b>M</b> 0 17:42:30		You are now in a secured si	te Log out 🔒
Bill Payment <ul> <li>Add a Favourite payee</li> <li>Delete favourite payee</li> <li>Add a Favourite payee</li> <li>Select a payee to add to your favourites</li> <li>Select a payee to add to your favourites</li> <li>Rewards Points</li> <li>This transaction requires a TAC (What is a TAC? (9)</li> <li>Request a TAC number (9)</li> <li>Corporation name:</li> <li>Please select</li> <li>(1)</li> </ul> <li>Corporation name:</li>	Home Accounts & Banking	Investment Insurance L	oans Mobile Banking	Personal Details	Buy Online
	All Accounts Ma Bill Payment Transfers Ad Fixed Deposits Set Rewards Points Tr	anage my favourite payees Add favourite payee Delete fav Id a Favourite Payee - Step 1 o lect a payee to add to your favour his transaction requires a TAC equest a TAC number 19	rourite payee of 4 ites C (What is a TAC? (9)		×
	Help   Terms & Conditions   Security,	Privacy & Client Charter I FAQ			

#### Step 2

may	bank2u.c	2010 17:43:04				You are	now in a secured site	Log out 🔒
Home	Accounts & Bankin	ng Investment	Insurance	Loans	Mobile Banking	Personal Details		Buy Online
All Accourt Bill Paym		Add a Favourite I Add the bill accoun		2 of 4				
Transfers Fixed Dep	posits		Corporation Reference		money	]		
Rewards	Points	Bill A	ccount Holder I	Name:				
							Regist	er or Goback
Help   Terms	s & Conditions   Secur	rity, Privacy & Client	Charter   FAQ					

Home Accounts & Ba	nking Invest	ment Insi	urance	Loans	Mobile Banking	Personal Details		Buy Online			
All Accounts Bill Payment		New 3rd Party Account Transfer - Step 3 of 3 Transfer status									
Transfers Fixed Deposits		Amount: RM50.00			Status: Successful Reference number: 1436123103						
Rewards Points	Fr	om Account:	1234567	789 SA		Transaction date: 15 O Transaction time: 11:21					
	N	lew balance:	PHP600	0.00							
		To Account:	9876543	321 SA							
	Ef	ffective date:	Today								
		You can add as Favourite List if you plan to make same transfer in the future. Once added, you will no longer require TAC to make the transfer.									
		Print receipt ] or Make another transfer									

Fields	Data Type	м/ 0	Format	Length	Source	Validation	Remarks
Page 1	<u> </u>	1				•	
Request a TAC	Hyperlink	М	N/A	N/A	F/E		
Biller Institution	Dropdown list	м	Alphanumeric	40	User		
Account / Reference Number	Textbox	М	Alphanumeric	30	User		
Subscriber's Name	Textbox	М	Alphanumeric	40	User		
Continue	Button	М	N/A	NA	F/E		
Page 2 – Confirmati	on	Į	I			<u> </u>	
Biller Institution	Populated	М	Alphanumeric	40	F/E		
Account / Reference Number	Populated	М	Alphanumeric	30	F/E		
Subscriber's Name	Populated	м	Alphanumeric	40	F/E		

Fields	Data Type	M/ 0	Format	Length	Source	Validation	Remarks
TAC	Text Box	М	Numeric	6	User		
Request a TAC	Hyperlink	М	N/A	N/A	F/E		
Continue	Button	М	N/A	N/A	F/E		
Go back	Button	М	N/A	N/A	F/E		
Page 3 – Transactio	n Status		1				
Biller Institution	Populated	М	Alphanumeric	40	F/E		
Account / Reference Number	Populated	М	Alphanumeric	30	F/E		
Subscriber's Name	Populated	М	Alphanumeric	40	F/E		
Status	Populated	м	alpha	3	MBB Host		
Reference Number	Populated	М	Numeric	20	F/E	N/A	
Transaction Date	Populated	М	Hh:mm:ss	N/A	F/E	N/A	Sept 28, 2010
Transaction Time	Populated	М	mddyyyy	N/A	F/E	N/A	09:30:54

#### 2.10.3.2 Delete Favourite Biller

## Screen Design:

Home       Accounts & Banking       Investment       Insurance       Loans       Mobile Banking       Personal Details       Buy Online         All Accounts       Manage my favourite payees       Add favourite payees       Add favourite payee       Payee       Bill account no.       Bill account holder name         Transfers       Fixed Deposits       Payee       Payee code       Bill account no.       Bill account holder name         Rewards Points       ABC Berhad - A/C 1       1224       F532233432       PAUL CHUN         CCB Berhad - A/C 1       1421       8467361218       TAN AH KAO	maybank2u.co	COM er 2010 17:43:47		You are now in a secured site	Log out
Bill Payment       Add favourite payee ✓ Delete favourite payee         Transfers       Payee       Payee code       Bill account no.       Bill account holder name         Fixed Deposits       ABC Berhad - A/C 1       1224       F532233432       PAUL CHUN         CCB Berhad - A/C 1       1421       8467361218       TAN AH KAO	Home Accounts & Banking	ting Investment Insurance Lo	ans Mobile Banking	Personal Details	Buy Online
Payee     Payee code     Bill account no.     Bill account holder name       Rewards Points     ABC Berhad - A/C 1     1224     F532233432     PAUL CHUN       CCB Berhad - A/C 1     1421     8467361218     TAN AH KAO	Bill Payment A		rite payee		
CCB Berhad - A/C 1 1421 8467361218 TAN AH KAO		Payee	Payee code Bill ac	ccount no. Bill account holder na	ime
	Rewards Points	ABC Berhad - A/C 1	1224 F5322	PAUL CHUN	
Continue		CCB Berhad - A/C 1	1421 84673	61218 TAN AH KAO	
					Continue

#### Step 2

Monday, 25 October 201	) 10 17:45:25				You a	are now in a secured site	Log out 🔒
Home Accounts & Banking	Investment I	Insurance	Loans	Mobile Banking	Personal Detai	is	Buy Online
	elete a Favourite eview and confirm			be deleted			
	Payee		Payee cod	le Bill acc	ount no.	Bill account holder nam	e
Rewards Points A	ABC Berhad - A/C 1		1221	1136727	71	HEAL THE WORLD	
						Confi	m or Go back

Home Accounts & Bar	nking Investment	Insurance	e Loans	Mobile Banking	Personal Details		Buy Online					
All Accounts Bill Payment	New 3rd Party A	New 3rd Party Account Transfer - Step 3 of 3 Transfer status										
Transfers Fixed Deposits	A	mount: RM5	0.00		Status: Successful Reference number: 143	26402402						
Rewards Points	From A	count: 1234	56789 SA	-	Transaction date: 15 O Transaction time: 11:21	ct 2010						
	New b	alance: PHP	6000.00		Transaction time. 11.21	.21						
	To Ar	count: 9876	54321 SA									
	Effectiv	e date: Tod	ау									
	You can add as Favourite List if you plan to make same transfer in the future. Once added, you will no longer require TAC to make the transfer.											
					E	Print receipt or Make a	another transfer					

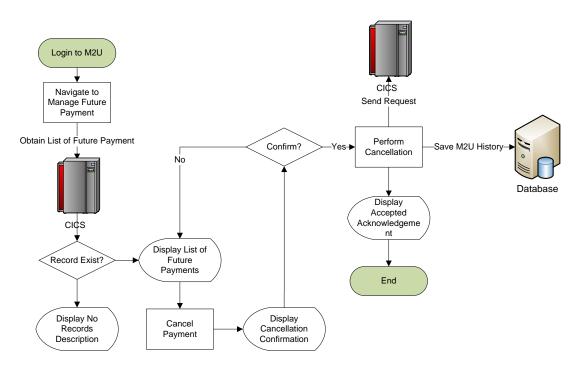
Fields	Data Type	M/ 0	Format	Length	Source	Validation	Remarks
Page 1				·			
Check Box	Populated	м	N/A	N/A	F/E		Allow to select multiple
Рауее	Populated	м	Alphanumeric	40	F/E		
Account / Reference Number	Populated	М	Alphanumeric	30	F/E		
Subscriber's Name	Populated	М	Alpha	40	F/E		
Continue	Populated	М	N/A	NA	F/E		
Page 2 - Confirm	nation			<u> </u>	<u> </u>		
Рауее	Populated	М	Alphanumeric	40	F/E		
Account / Reference Number	Populated	М	Alphanumeric	30	F/E		
Subscriber's	Populated	М	Alpha	40	F/E		

Fields	Data Type	м/	Format	Length	Source	Validation	Remarks
		0					
Name							
Name							
Confirm	Button	м	N/A	NA	F/E		
Go back	Button	м	N/A	N/A	F/E		
Page 3 – Transactio	n Status	•		- <b>·</b>		•	
Рауее	Populated	М	Alphanumeric	40	F/E		Repeating Structure
Status	Populated	М	alpha	3	MBB		Repeating Structure
					Host		
Reference	Populated	М	Numeric	20	F/E	N/A	Repeating Structure
Number							
Transaction Date	Populated	М	Hh:mm:ss	N/A	F/E	N/A	Repeating Structure
Transaction Time	Populated	М	mddyyyy	N/A	F/E	N/A	Repeating Structure

## 2.10.4 Manage Future Payment

- Customer can make future payment up to 30 days counting from the date of the customer performed transaction date.
- Transaction status for future payment is Accepted
- Customer can view and delete and define future bills payment via the 'Manage future payments' function.
- When customer cancels future payment, the status will be Payment Stopped

#### **Process Flow**



## Screen Design: (Cancel future payment)

maybank2u.c	2010 17	:43:47			You are	e now in a secured site	Log out 🔒
Home Accounts & Bankir	ng In	vestment Insurance	Loans	Mobile Banking	Personal Details		Buy Online
		ge my favourite payees vourite payee ▼Delete fa		ayee			
Fixed Deposits		Payee	Paye	e code Bill	account no.	Bill account holder na	me
Rewards Points		ABC Berhad - A/C 1	1224	F53	2233432	PAUL CHUN	
		CCB Berhad - A/C 1	1421	846	7361218	TAN AH KAO	
							Continue



maybank2u.co Monday, 25 October 20	010 17:45:25				You are	now in a secured site	Log out 🔒
Home Accounts & Banking	nvestment in	nsurance	Loans	Mobile Banking	Personal Details		Buy Online
	Delete a Favourite F Review and confirm			be deleted			
	Payee	I	Payee cod	le Bill accou	unt no. Bil	l account holder nam	e
Rewards Points	ABC Berhad - A/C 1	1	1221	11367271	I HE.	AL THE WORLD	
						Confi	m or Goback

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#### Step 3

Home Accounts & Bank	ing Investment Ins	urance Loans	Mobile Banking	Personal Details	Buy Online
All Accounts Bill Payment	New 3rd Party Accou Transfer status	int Transfer - Step	3 of 3		
Transfers	Amount	RM50.00		Status: Successful Reference number: 1436123103	
Fixed Deposits Rewards Points	From Account	123456789 SA		Transaction date: 15 Oct 2010 Transaction time: 11:21:27	
	New balance	PHP6000.00		Transaction time. 11.21.21	
	To Account	987654321 SA			
	Effective date	Today			
	You can add as Favour Once added, you will n				
				Print receipt or	Make another transfer

Fields	Data Type	м/ 0	Format	Length	Source	Validation	Remarks
Page 1							
Payee Name	Populated	М	Alphanumeric	40	MBB		
					Host		
Effective Date	Populated	М	mmddyyyy	8	MBB		
					Host		

Fields	Data Type	M/ 0	Format	Length	Source	Validation	Remarks
From Account	Populated	M	Numeric	11	MBB Host		
Amount	Populated	М	Numeric	15	MBB Host		
Account / Reference number	Populated	м	Alphanumeric	30	MBB Host		
Reference Number	Populated	м	Numeric	8	MBB Host		
Check Box	Check Box	М	N/A	N/A	F/E		Allow to select multiple
Cancel Payment	Button	М	N/A	NA	F/E		
Page 2 - Confirmati	on	<u> </u>	<u> </u>				
Payee Name	Populated	м	Alphanumeric	40	F/E		Repeating Structure
Effective Date	Populated	M	mmddyyyy	8	F/E		Repeating Structure
From Account	Populated	М	Numeric	11	F/E		Repeating Structure
Amount	Populated	М	Numeric	15	F/E		Repeating Structure
Account / Reference number	Populated	М	Alphanumeric	30	F/E		Repeating Structure
Reference Number	Populated	м	Numeric	8	F/E		Repeating Structure
Confirm	Button	М	N/A	NA	F/E		
Go back	Button	М	N/A	N/A	F/E		
Page 3 – Transaction	n Status						
From Account	Populated	м	Numeric	11	F/E		Repeating Structure
Payee Name	Populated	M	Alphanumeric	40	F/E		Repeating Structure
Amount	Populated	M	Numeric	15	F/E		Repeating Structure

Fields	Data Type	M/	Format	Length	Source	Validation	Remarks
		0					
Status	Populated	М	alpha	3	MBB		Repeating Structure
					Host		
Account /	Populated	М	Alphanumeric	30	F/E		Repeating Structure
Reference number							
Reference	Populated	М	Numeric	8	F/E	N/A	Repeating Structure
Number							
Transaction Date	Populated	М	mmddyyyy	N/A	F/E	N/A	Repeating Structure
Transaction Time	Populated	М	Hh:mm:ss	N/A	F/E	N/A	Repeating Structure

# 2.11 Corporate Customer

## 2.11.1 Account Summary

- Below are the fields to be displayed:
  - Product Name
  - o Account Number
  - Current Balance
  - o Available Balance
  - Currency Code\* depends on the design and layout, to be determined by MBB.
- Display of accounts will be grouped by currency then followed by account type.
- During registration process the first 15 corporate accounts (in CIF according to account numbers) will be automatically linked to IB access.
- In one page, system will only display 7 corporate account(s)
- In Account Maintenance screen customer will be able to view all the accounts to be linked and unlinked.

Fields	Data Type	м/о	Format	Length	Source	Validation	Remarks
Page 1							
1.Product Name	Populated	м	Alpha numeric	40	F/E	NA	:
2.Account No	Populated	М	Numeric	11	Host	NA	
3.Current Balance	Populated	М	Numeric	15	Host	NA	
4.Available balance	Populated	М	Numeric	15	Host	NA	

## 2.11.2 Account Details

- From Account Summary customer can proceed to Account Details by clicking the hyper link.
- Below are the fields to be displayed for Corporate Accounts:-
  - Product Name
  - o Account Number
  - Account Holder's Name maximum 3 names.
  - o Current balance
  - Available balance
  - o One Day float
  - $\circ \quad \text{Two Day float} \quad$
  - o More than two days float

Fields	Data Type	м/о	Format	Length	Source	Validation	Remarks
Page 1							

Fields	Data Type	M/O	Format	Length	Source	Validation	Remarks
1.Product Name	Populated	М	Alpha numeric	40	F/E		Refer to attachment on Product Listing
2.Account No	Populated	М	Numeric	11	Host		(Attachment 2)
3.Account Holder's Name	Populated	М	Alpha	40	Host	Maximum of 3 names	
4. Current Balance	Populated	М	Numeric	15	Host		
5.Available balance	Populated	М	Numeric	15	Host		PHP50,000.00 PHP50,000.00
6. One Day Float	Populated	Μ	Numeric	15	Host		PHP25,000.00, if no float
7. Two Day Float	Populated	Μ	Numeric	15	Host		it will display as PHP0.00 PHP25,000.00, if no float
8. More than two days float	Populated	М	Numeric	15	Host		it will display as PHP0.00 PHP25,000.00, if no float it will display as PHP0.00

## 2.11.3 Today's Transaction

- Today's Transaction is a transaction log for activities transacted on the same calendar day.
- This function will be only available when customer clicks Account Details.
- Below are the fields to be displayed:
  - o Transaction Date
  - o Description
  - o Debit
  - $\circ \quad \text{Credit} \quad$

### Fields Specifications:

LAST UPDATED: 26 October 2010 Business Requirement Specification

Fields	Data Type	м/о	Format	Length	Source	Validation	Remarks
1.Transaction Date	Populated	М	Alpha numeric	8	F/E		Sept 28, 2010
2.Description	Populated	М	Alpha	60	Host		Transfer from A/C
3.Debit	Populated	М	Numeric	15	Host		РНР50.00
4.Credit	Populated	М	Numeric	15	Host		РНР50.00

# 2.11.4 Transaction History

- Customer to view the transaction history from respective corporate account
- This function will be only available when customer clicks Account Details for Corporate Account.
- Customer will be able to view the transaction up to 90 days (3 Months)
- Below are the fields to be displayed:
  - o Transaction Date
  - $\circ$  Description
  - o Debit
  - o Credit

Fields	Data Type	м/о	Format	Length	Source	Validation	Remarks
1.Transaction Date	Populated	Μ	Alpha numeric	8	F/E		Sept 28, 2010
2.Description	Populated	М	Alpha	60	Host		Transfer from A/C

Fields	Data Type	м/о	Format	Length	Source	Validation	Remarks
3.Debit	Populated	М	Numeric	15	Host		РНР50.00
4.Credit	Populated	М	Numeric	15	Host		РНР50.00
5. More Transactions	Button	Μ	Static Text	NA	System		Button will appear if there is more than 1 page record

# 2.11.5 M2U History

- Customer can view all transaction history done via internet.
- Customer will be able to view the transaction up to 90 days.
- This function will be only available when customer clicks Account Details for Corporate Accounts.
- Below are the fields to be displayed:
  - o Transaction Date / Time
  - o Transaction Details
  - o Effective Date
  - o From Account
  - o To Account
  - o Status
  - o Amount
  - o Reference Number
  - Re- Print Button

Fields	Data Type	м/о	Format	Length	Source	Validation	Remarks
1.Transaction	Populated	м	Alpha	8	F/E	Maximum of	Sept 28, 2010, TUES,
Date& Time			numeric			90days	10:12

Fields	Data Type	M/O	Format	Length	Source	Validation	Remarks
2.Description	Populated	М	Alpha	60	F/E		Funds Transfer
3.Effective Date	Populated	М	Numeric	8	F/E		12/09/10
4.From Account	Populated	М	Numeric	11	F/E		
5. To Account	Populated	М	Numeric	11	F/E		
6. Status	Populated	М	Alpha	20	F/E		
7. Amount	Populated	М	Numeric	15	F/E		
8.Reference Number	Populated	М	Numeric	20	F/E		
9. Reprint Button	Populated	0	Static Text	N/A	F/E		For monetary transaction only.

# 2.12 Cheque Management

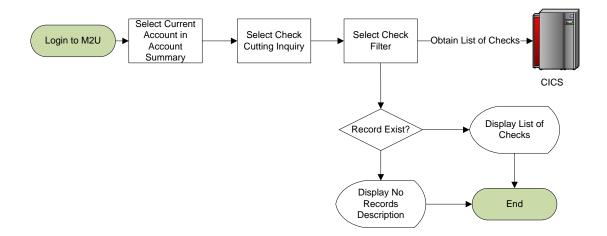
# 2.12.1 Cheque(s) Clearance Status

Users allow viewing all their cheques' clearance status. User shall be able to choose a cheque range to view status.

Required information to be provided by the user:-

- Cheque number
- Number of cheque to view

#### Flow Diagram:



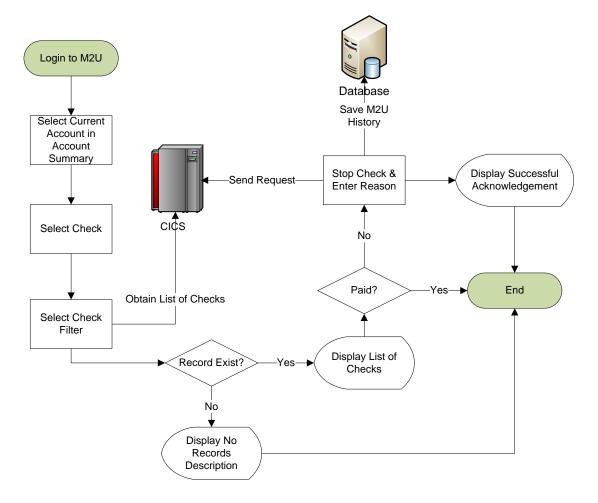
# 2.12.2 Stop Cheque(s)

Users allow stopping any cheque that is not yet cleared.

Required information to be provided by the user:-

- Cheque number

#### Flow Diagram:



Fields	Data Type	M/O	Format	Length	Source	Validation	Remarks
Page 1							
Account Number	Populated	М	Numeric	16	F/E		
Number of checks	Dropdown	М	Numeric	3	User		Maximum of 20
Beginning Check Number	Text Box	М	Numeric	12	User		To append with zeroes when customer keyed in less than

Fields	Data Type	М/О	Format	Length	Source	Validation	Remarks
							12 characters.
Continue	Button	М	Static Text	N/A	N/A		
Page 2	I			1		1	
Check Number	Populated	м	Numeric	12	MPI HOST		Display of 20 per pages
Check Status	Populated	М	Alpha	2	MPI HOST		<ul> <li>To display:</li> <li>1) Paid</li> <li>2) Unpaid</li> <li>3) Stop - to display reason for stop check, if there is no reason capture, then it will be blank.</li> </ul>
Reason for Stop Payment	Populated	м	Alphanumeric	40	MPI host		Only available if the status is STOP
Stop Payment	Check Box	M			F/E		<ol> <li>Maximum of 10 check</li> <li>leaves can be stopped at one</li> <li>time.</li> <li>Only available if the status</li> <li>is UNPAID</li> </ol>
Stop Payment	Button	М	Static Text	N/A	N/A		
Page 3 – Confirmati	on Page				J	1	
Account Number	Populated	М	Numeric	16	F/E		
Check number	Populated	М	Numeric	12	F/E		
Check Status	Populated	М	Numeric	12	F/E		
Reason for Stop Payment	Text Box	М	Alpha numeric	40	User	N/A	
Confirm	Button	М	Static Text	N/A	N/A		
Go Back	Hyperlink	М	Static Text	N/A	N/A		
Page 4 – Transaction	n Status						
Account Number	Populated	М	Numeric	16	F/E		
Check Number	Populated	м	Numeric	12	F/E		Repeating structure
Status	Populated	м	Static Text	3	MBB Host	N/A	Repeating structure
Reference Number	Populated	М	Numeric	20	F/E	N/A	Repeating structure

Fields	Data Type	м/о	Format	Length	Source	Validation	Remarks
Transaction Date	Populated	М	Mddyyyy	8	F/E	N/A	Sept 28, 2010
							Repeating structure
Transaction Time	Populated	М	Hh:mm:ss	Not to	F/E	N/A	09:30:54
				be			Repeating structure
				defined			

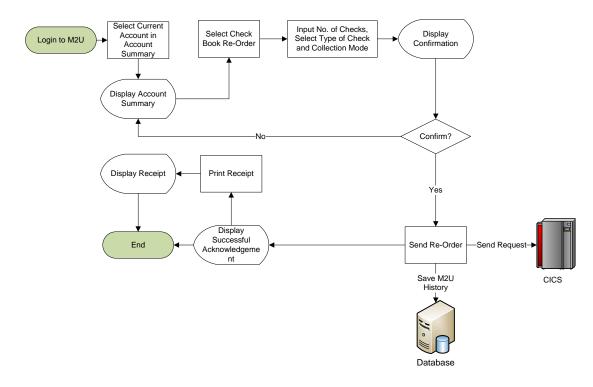
# 2.12.3 Requests for Cheque Book

This feature allows users request for cheques book delivery. User has the option to choose to collect the cheque book from a branch or by postal mail. The request shall be forward to the Processing Owner of Cheque department.

Required information to be provided by the user:-

- Collection Mode
  - Collect from branch
  - By mail

#### Flow Diagram:



Fields	Data Type	м/ О	Format	Length	Source	Validation	Remarks
Page 1 – Input							
Account Number	Populated	М	Numeric	16	F/E		
Number of Check Book	Text Box	М	Numeric	2	User		
Type of Check	Dropdown list	М	Alpha Numeric	2	User		Individual 1) Personal (01)

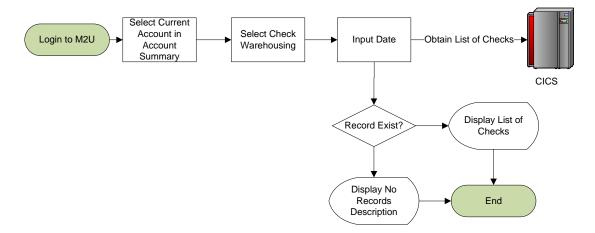
Fields	Data Type	м/ О	Format	Length	Source	Validation	Remarks
							2) Commercial (02)
							Corporate
							1) Corporate
Mode of	Dropdown list	М	Alpha Numeric	2	User		Collect at Branch (01)
Collection							
Continue	Button	М	Static Text	N/A	N/A		
Page 2 - Confirmation	on	<u> </u>					
Account Number	Populated	м	Numeric	16	F/E		
Number of Check	Populated	M	Numeric	2	F/E		
Book	Populated	IVI	Numeric	2	F/ C		
Type of Check	Populated	М	Alpha Numeric	2	F/E		1) Personal (01)
							2) Commercial (02)
Mode of	Populated	М	Alpha Numeric	2	F/E		Collect at Branch (01)
Collection							
Confirm	Button	М	Static Text	N/A	N/A		
Go Back	Hyperlink	М	Static Text	N/A	N/A		
Page 3 – Transactio	n Status						
Account Number	Populated	м	Numeric	11	F/E		
Number of Check	Populated	М	Numeric	2	F/E		
Book							
Type of Check	Populated	М	Alpha Numeric	2	F/E		
Mode of	Populated	М	Alpha Numeric	2	F/E		
Collection							
Status	Populated	М	Static Text	3	MBB	N/A	
					Host		
Reference	Populated	М	Numeric	20	F/E	N/A	
Number							
Transaction Date	Populated	М	mmddyyyy	8	F/E	N/A	Sept 28, 2010
Transaction Time	Populated	м	Hh:mm:ss	Not to	F/E	N/A	09:30:54
				be			
				defined			
Page 4 – Print Rece	ipts	<u>I</u>	1	1	I	1	
Account Number	Populated	М	Numeric	11	F/E		
Number of Check	Populated	M	Numeric	2	F/E		
Book					.,_		
Type of Check	Populated	М	Alpha Numeric	2	F/E		

Fields	Data Type	M/	Format	Length	Source	Validation	Remarks
		0					
Mode of	Populated	М	Alpha Numeric	2	F/E		
Collection							
Status	Populated	М	Static Text	3	MBB	N/A	
					Host		
Reference	Populated	М	Numeric	20	F/E	N/A	
Number							
Transaction Date	Populated	М	mmddyyyy	8	F/E	N/A	Sept 28, 2010
Transaction Time	Populated	М	Hh:mm:ss	Not to	F/E	N/A	09:30:54
				be			
				defined			

## 2.12.4 Check warehouse enquiry

- This function will allow customer to perform inquiry on checks due for deposit to customer's account.
- Customer is required to key in the below field:
  - o Date
- Below are the fields to be displayed based on the input:-
  - Date Post Dated
  - o Amount
  - Check number
  - o Drawee / Issuer Bank Name

#### Flow Diagram:



Fields	Data Type	м/	Format	Length	Source	Validation	Remarks			
		0								
Page 1										
Date of check	Text Box	м	Mmddyyyy	8	User		09282010			
Continue	Button	М	Static Text	N/A	N/A					
Page 2										
Should be in colum	nar format									
Date of check	Populated	М	Mmddyyyy	8	MPI		Post dated check			
					Host					
Check Number	Populated	М	Numeric	12	MPI		'Next' button appear if			
					Host		leaves are more than 50			
							leaves			
Amount	Populated	М	Numeric	15	MPI					
					Host					
Drawee / Issuer	Populated	М	Alphanumeric	40	MPI					
Bank Name					Host					
Go Back	Hyperlink	М	Static Text	N/A	N/A					

## 2.13 Others

#### 2.13.1 Logout Page

- Upon customer's logout, system will display a summary list of all transactions performed by the customer in that session, except for inquiry's transaction.
- Inquiry transaction will not be displayed in the logout screen.
- Customer can print the page for record purposes.
- Account numbers to be masked both at print receipt and logout screen.
- Idle time for the logout page should be parameterized.

#### 2.13.2 Idle Session

- Idle session is defined as NO any clicking on the MPI's website at all that triggers activities.
- When customer is on idle mode, the session will be forced logout after five minutes.
- If there is any clicking within the five minutes, the session is no longer considered as in idle mode.

#### 2.13.3 Single Session

- Concurrent login is when two or more customers login using the same user name and password.
- When there is a concurrent login, the first customer's session will be logged out upon the next click of the first customer in MPI's transactional site.
- The customer in the second session will be able to proceed with the intended transaction.
- If the first customer requested and received TAC, the TAC is no longer valid to be used by the second customer.
- The second customer is required to request the TAC again in order to perform any financial transaction.

## 2.13.4 Business Hours

- There will be system maintenance at 23:50 to 00:15 on daily basis.
- When customer attempts to login at the above mentioned hours, system will display the maintenance in progress page.