

Malayan Banking Berhad

maybank2u.com

Business Requirement Specification Internet Banking for Maybank Philippines Incorporated

26 October 2010

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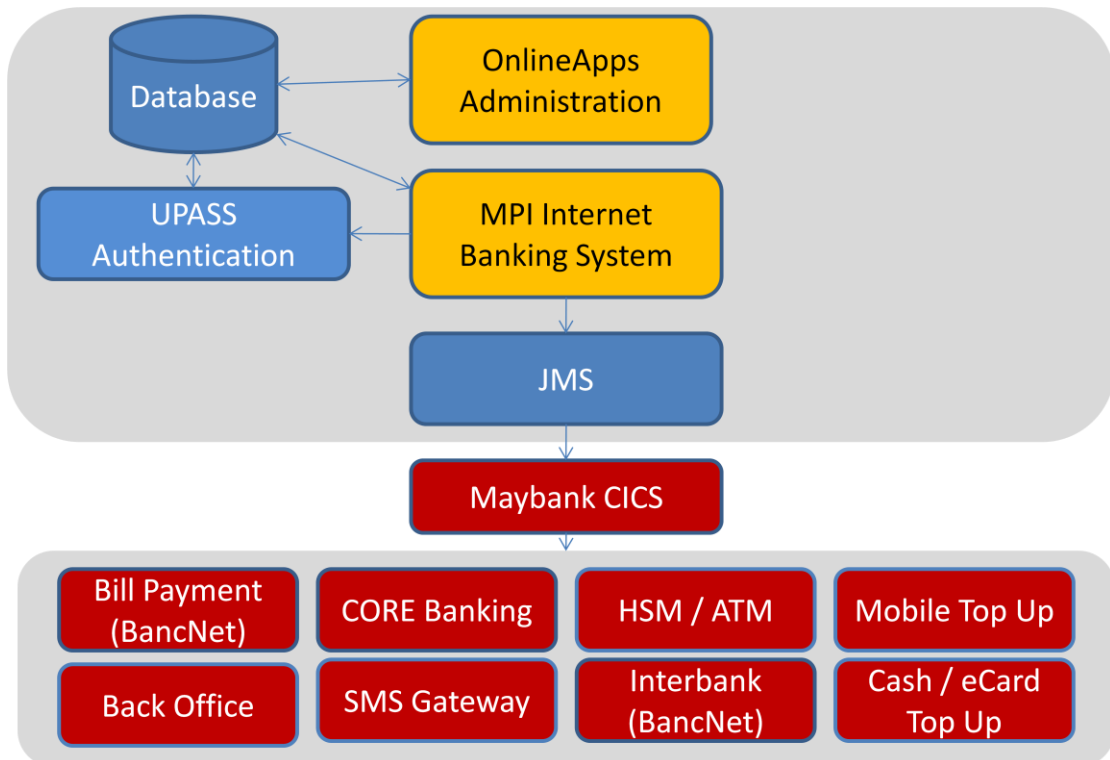
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1 Introduction

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_SessionManager, 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

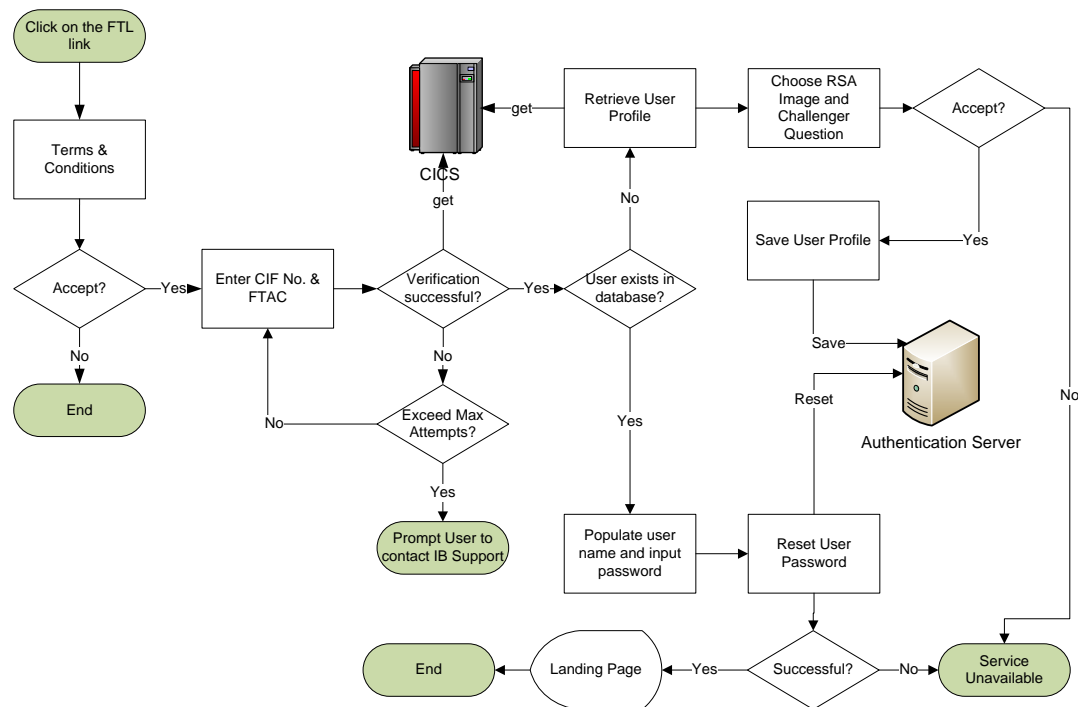
Required information to be provided by the user:-

- Username
- Password

User shall remember all the information provided above.

Flow Diagram:

Below is the FTL process flow:-



Page Flow

1) Term & Condition

The screenshot shows the Maybank2u.com website header with the logo and the date "Wednesday, 20 October 2010 14:24:54". The main content area is titled "Terms & Conditions" and contains the following text:

YOU HAVE CHOSEN TO ACTIVATE YOUR ACCESS TO MAYBANK2U ONLINE FINANCIAL SERVICES. PLEASE TAKE A MOMENT TO READ THESE TERMS AND CONDITIONS CAREFULLY, TO PROCEED. CLICK ON THE "ACCEPT" BUTTON BELOW TO INDICATE THAT YOU HAVE READ AND AGREE TO THE TERMS AND CONDITIONS OF ACCESS AND INTERNET BANKING SERVICES. IF YOU DO NOT WISH TO PROCEED ANY FURTHER, PLEASE CLICK THE "REJECT" BUTTON.

TERMS & CONDITIONS OF ACCESS

THE FOLLOWING TERMS AND CONDITIONS APPLY TO YOUR ACCESS AND THE USE OF THIS WEBSITE AND THE SERVICES PROVIDED HEREIN BY MALAYAN BANKING BERHAD AND ITS SUBSIDIARIES. BY ACCESSING ANY PAGE OF THIS WEBSITE AND/OR USING THE SERVICES, YOU AGREE TO BE BOUND BY THESE TERMS AND CONDITIONS WITHOUT LIMITATION OR QUALIFICATION.

IF YOU DO NOT ACCEPT THESE TERMS AND CONDITIONS, PLEASE IMMEDIATELY DISCONTINUE YOUR ACCESS TO THIS WEBSITE AND/OR USE OF THE SERVICES.

General

The term "Maybank" as used in these terms and conditions refers to Malayan Banking Berhad. The term "the Maybank Group" refers to Malayan Banking Berhad and its subsidiaries, either individually and/or collectively as the context requires.

At the bottom of the content area, there are two buttons: "Accept" and "Reject".

At the very bottom of the page, there is a footer with links: "Help | Terms & Conditions | Security, Privacy & Client Charter | FAQ".

2) Enter Access Number and the First Time Activation Code

The screenshot shows the Maybank2u.com website header with the logo and the date "Wednesday, 20 October 2010 14:27:30". There is a "Login" button in the top right corner. The main content area is titled "Welcome" and contains the following text:

Welcome

Log in to Maybank2u.com online banking

Note:

- "Access Number" is your ATM, Credit Card or Internet Banking Access Number.
- "PIN" is the Maybank2u.com PIN selected at the ATM or branch.

Access Number:

PIN:

Forgot Password?
[Click here to reset password](#)

Don't have an online banking account?
[Click here for information on opening an account](#)

Stay safe online!

- Never login via email links
- Never reveal your PIN / Password to anyone
- [Click here to notify us of any Maybank2u.com "phishing" website](#)

Forgot your Online Banking password? [Click here](#)

Forgot 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).

At the bottom of the content area, there is a WebTrust logo.

At the very bottom of the page, there is a footer with links: "Help | Terms & Conditions | Security, Privacy & Client Charter | FAQ".

3) Enter User Name, Password and Confirm Password

maybank2u.com
Wednesday, 20 October 2010 15:57:09

Welcome

Log in to Maybank2u.com online banking

Please make sure you login at the correct
Maybank2u.com URL/Address

Username:

Password:

Re-enter Password:


Stay safe online!

- Never login via email links
- Never reveal your PIN / Password to anyone
- [Click here](#) to notify us of any Maybank2u.com "phishing" website

Forgot your Online Banking password? [Click here](#)

Forgot 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).


WestTrust

[Help](#) | [Terms & Conditions](#) | [Security, Privacy & Client Charter](#) | [FAQ](#)

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

5) Landing Page

Fields specification:

Fields	Data Type	M/O	Format	Length	Source	Validation	Remarks
Page 1							
Term and Condition	Text Area	M	Alphanumeric	NA	F/E	F/E	To have 2 buttons 1. Agree – To store acceptance of T&C date & time in Front End database 2. Disagree
Page 2							
Access Number	Textbox	M	Alphanumeric	16	User	F/E and MBB Host	1st character – alpha, followed by 6 digit. No special character
First Activation Code	Textbox	M	Numeric	6	User	F/E and MBB Host	
Page 3							
Username	Textbox	M	Alphanumeric	6 to 16 character	User	F/E	1. Cannot have any special characters except for “. ” “ _ ”. 2. Case Sensitive
Password	Textbox	M	Alphanumeric	8 to 12 character	User	F/E	1. At least one character and one numeric.
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							
Choose Image	Textbox	M	Static Text	Image	F/E	F/E	
Q & A	Textbox	M	Static Text	N/A	F/E	F/E	
HOST to Regenerate FTAC							
IB Access No	Input	M	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	Validation	Remarks
							zerorised 2. IB Activate = Y 3. FTAC Creation Date & FTAC Time will be updated

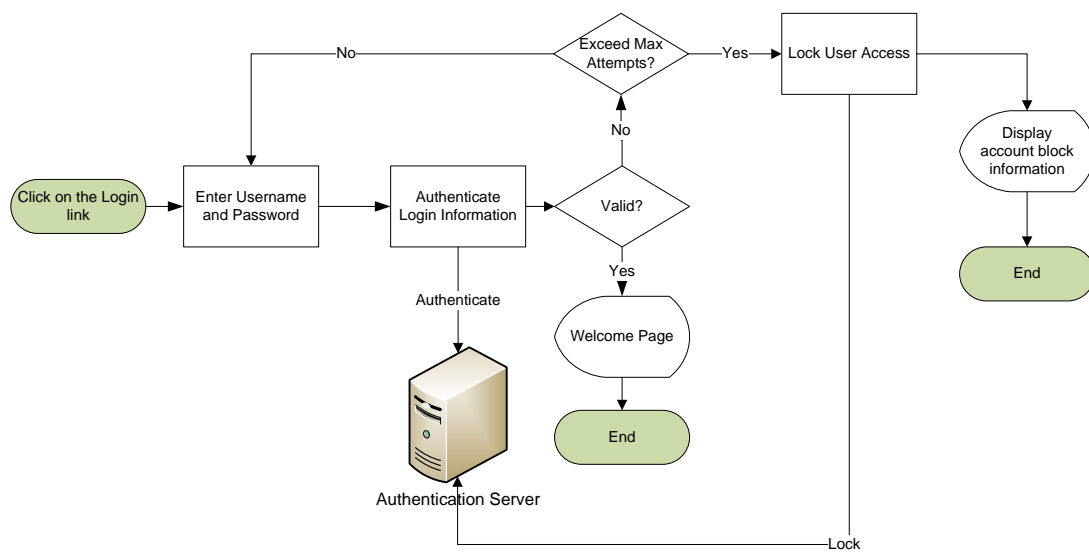
2.3 Login

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 field, the user account shall be locked.

Flow Diagram:

Below diagram shows the login flow:-



Page Flow:

1) Login Page

maybank2u.com
Wednesday, 20 October 2010 17:12:46

Welcome

Log in to Maybank2u.com online banking

Please make sure you login at the correct [Maybank2u.com URL/Address](#)

New users: First time log-in please [click here](#)

Online stocks: [Click here to login](#)

Username:

Password:

Forgot Password?
[Click here to reset password](#)

Don't have an online banking account?
[Click here for information on opening an account](#)


Stay safe online!

- Never login via email links
- Never reveal your PIN / Password to anyone
- [Click here to notify us of any Maybank2u.com "phishing" website](#)

Forgot your Online Banking password? [Click here](#)

Forgot your PayBills password? [Click here](#)

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).



[Help](#) | [Terms & Conditions](#) | [Security, Privacy & Client Charter](#) | [FAQ](#)

2) Welcome Page

Home Accounts & Banking Mobile Banking Personal Details

Good Afternoon Leo

Your last login was on Tuesday, 3 August 2010 at 15:43:20

Quick Link

Inbox
No message in inbox.

Announcements

12 Jul 2010 **Beware of Phishing**
Protect your Username, Password and Transaction Authorisation Code (TAC)

12 Jul 2010 **Peace of mind at RM0.66 a day**
Find out more!

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](#)

Accounts & Banking
View and manage your accounts, make payments, and transfer funds

Mobile Banking
Sign up for and manage your mobile banking accounts

Personal Details
Change password or manage your personal details

Bills & Statements
View your bills, bank statements & advices

Utilities
[TAC Info](#)
[Cancel ATM card](#)

[Help](#) | [Terms & Conditions](#) | [Security, Privacy & Client Charter](#) | [FAQ](#)

Fields Specification:

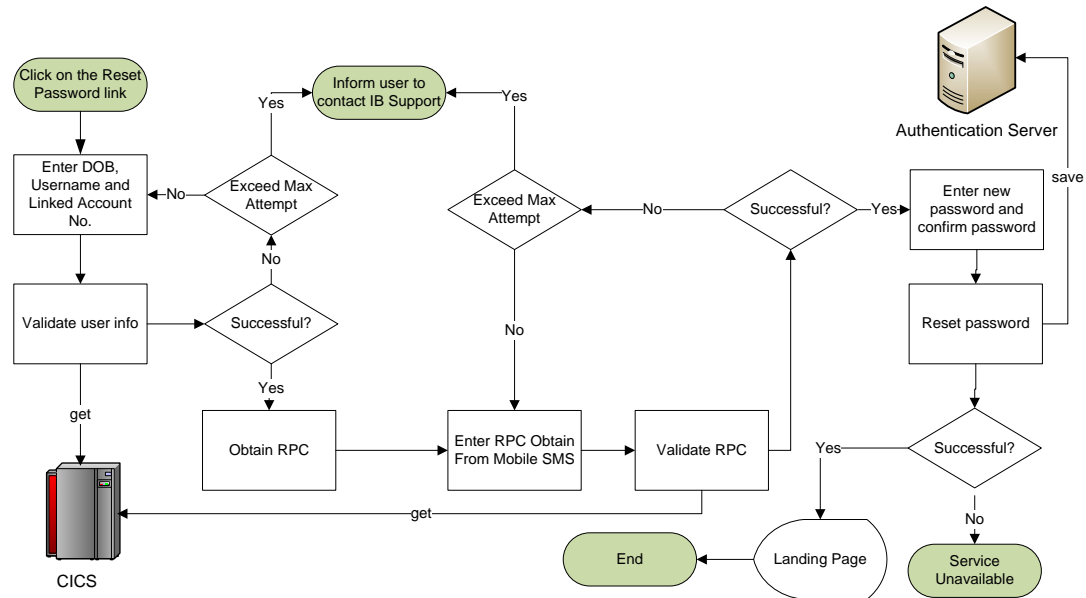
Fields	Data Type	M/O	Format	Length	Source	Validation	Remarks
F/E Page							
Username	Textbox	M	alphanumeric	6 to 16 character	User	Case sensitive	Cannot have any special characters except for “.” “_”
Password	Text box	M	alphanumeric	8 to 12 character	User	Case sensitive	At least one character and one numeric.
Login	Button	M	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 registered in order to reset your password online.
If you do not know how to register TAC [Click Here](#).
If you do not know how to reset your password online [Click Here](#).

Login Username:

Date of Birth:

Account Number:

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 registered in order to reset your password online.
If you do not know how to register TAC [Click Here](#).
If you do not know how to reset your password online [Click Here](#).

Login Username:

Password:

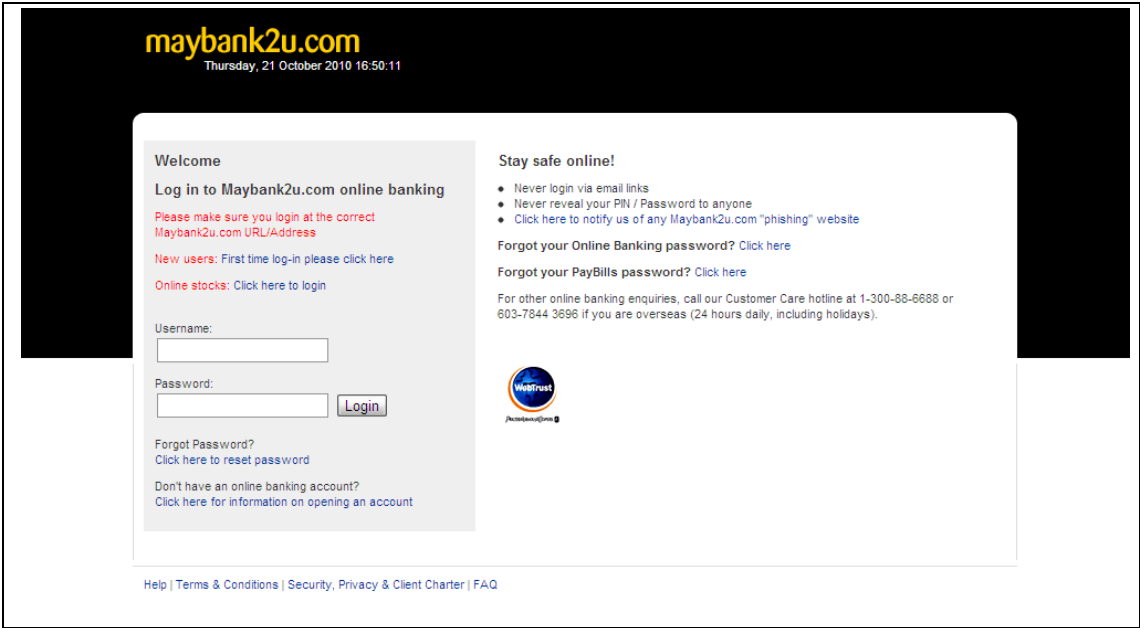
Re-enter Password:

Reset Password Code:

or [Cancel](#)

[Help](#) | [Terms & Conditions](#) | [Security, Privacy & Client Charter](#) | [FAQ](#)

3) Login Page



Fields Specifications:

Fields	Data Type	M/O	Format	Length	Source	Validation	Remarks
Page 1							
Username	Text Box	M	Alphanumeric	6 -12	User	N/A	
D.O.B / Business Registration Date	Text Box	M	mmddyyyy	8	User	N/A	
Account Number (Current linked account number)	Text Box	M	Numeric	11	User	N/A	
Page 2							
Username	Populated	M	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	M	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:-

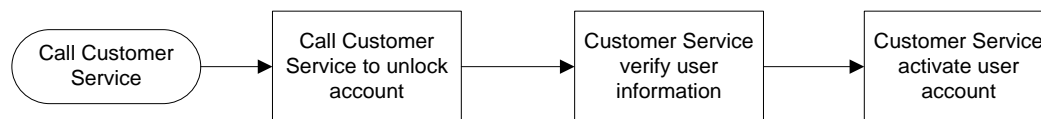
Required information to be provided by the user when go through FTL:-

- 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.



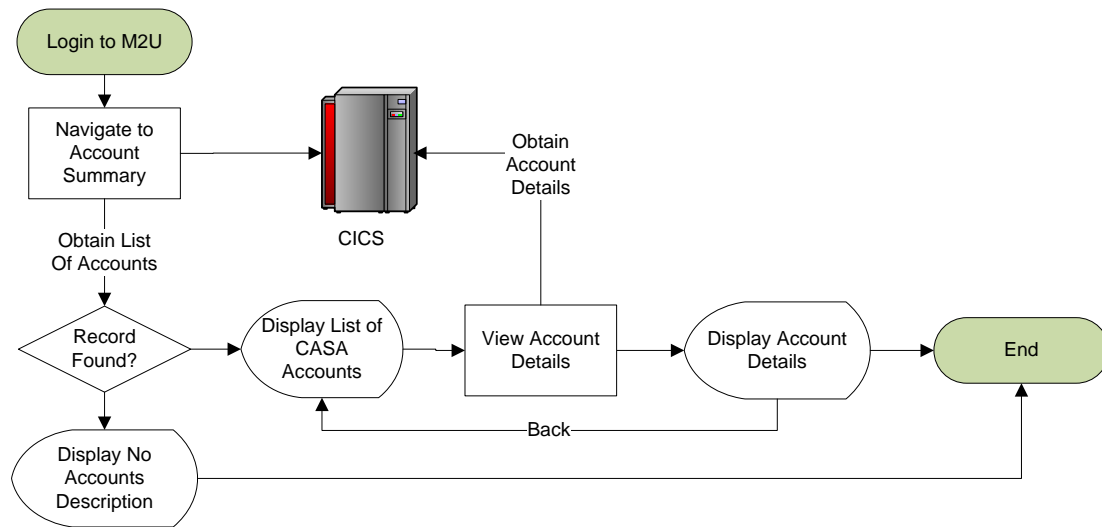
After the account is unlocked, user shall be forced to do the First Time Login (FTL) to activate the account and force to change the password before login. Please see the details in section 2.2 on how to perform FTL.

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:

The screenshot shows the 'All Accounts' section on the maybank2u.com website. The page displays a table of 'Savings & Current accounts' with columns for Account, Current balance, Available balance, and Choose an action. The table lists two accounts: a Premier 1 Account and a Savings Account.

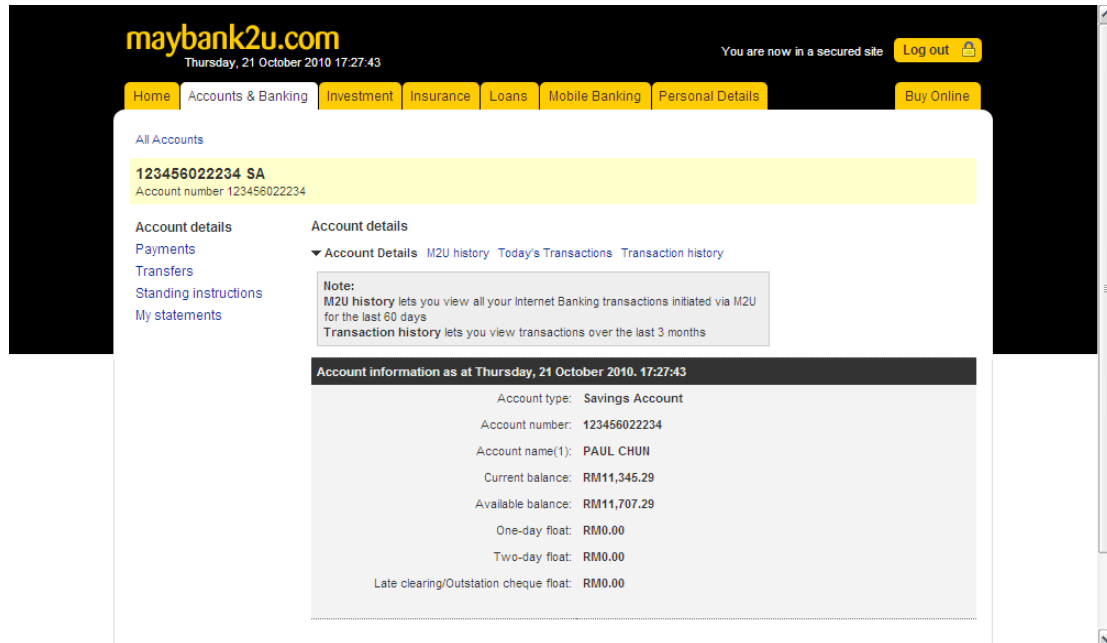
Account	Current balance	Available balance	Choose an action
Premier 1 Account 51404229188	RM99,707.20	RM91,707.20	View account details <input type="button" value="Go"/>
Savings Account 112345654692	RM12,345.29	RM11,707.29	View account details <input type="button" value="Go"/>

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.

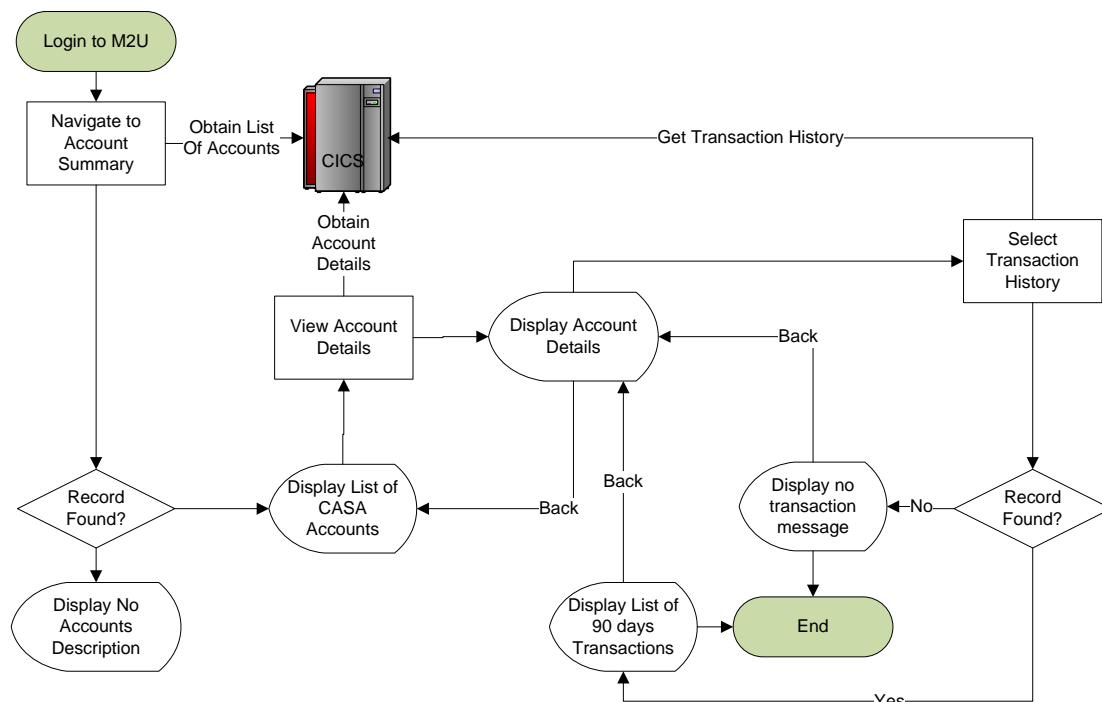
Screen Design:



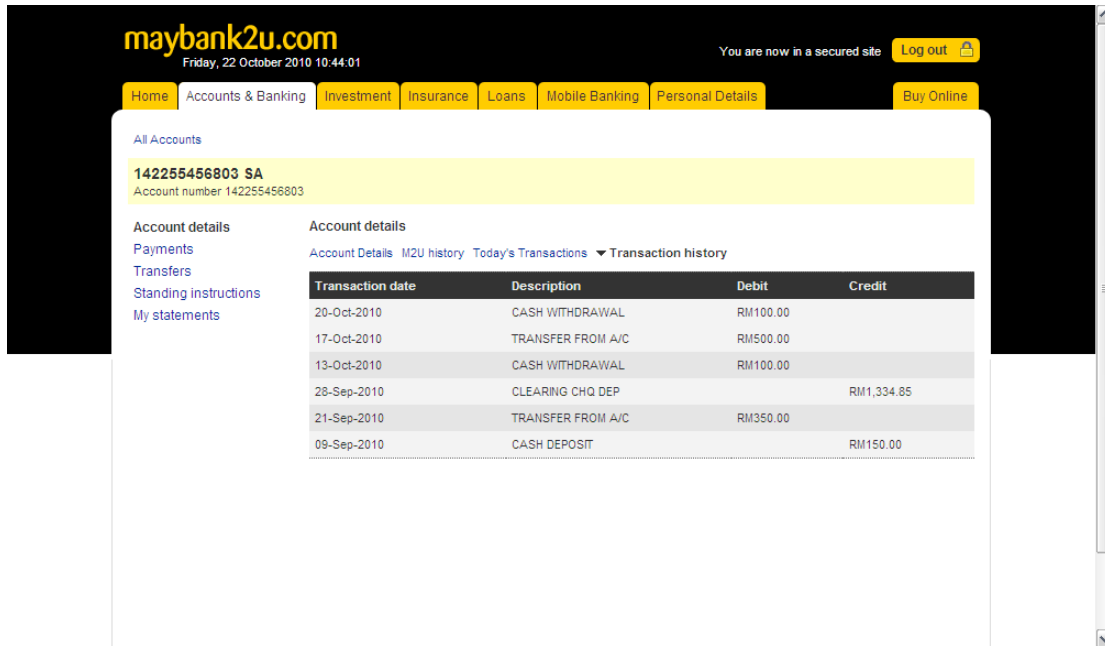
2.6.1.2 Transaction History

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

Flow Diagram:



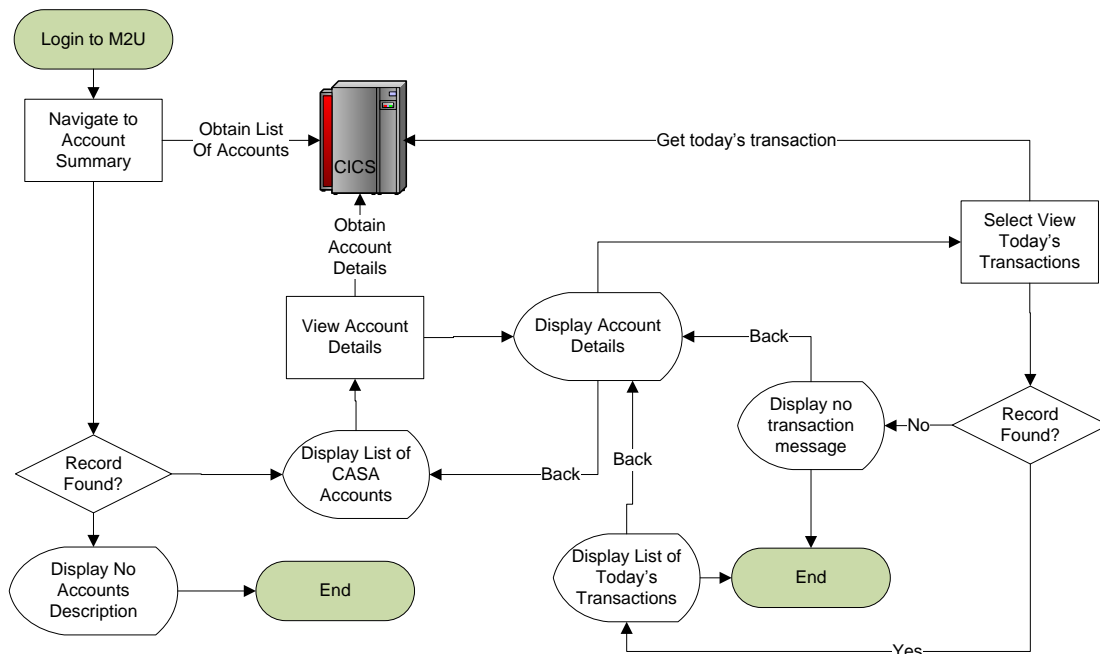
Screen Design:



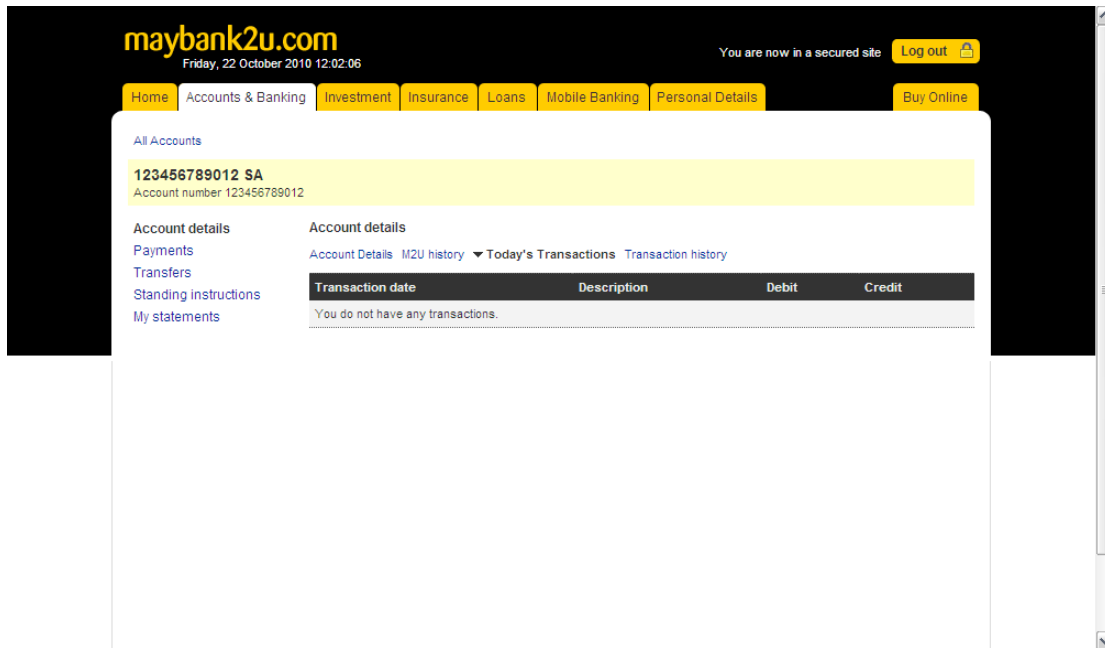
2.6.1.3 Today's Transaction

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

Flow Diagram:



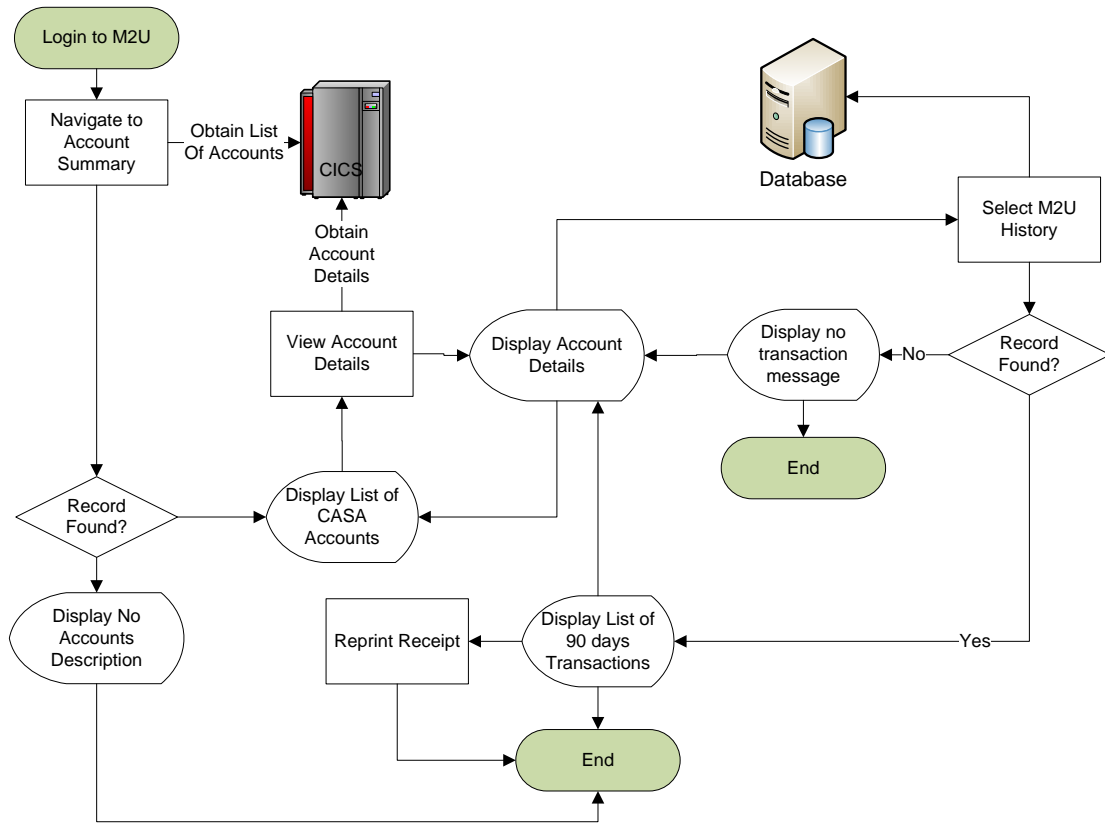
Screen Design:



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:

maybank2u.com
Friday, 22 October 2010 11:15:00
You are now in a secured site [Log out](#)

Home Accounts & Banking Investment Insurance Loans Mobile Banking Personal Details Buy Online

All Accounts

153356633689 SA
Account number 153356633689

Account details
Payments
Transfers
Standing instructions
My statements

Account details
Account Details ▾ M2U history Today's Transactions Transaction history

Date Time	Transaction Details	Effective date	From Account To Account	Amount (RM)	Status Reference	Reprint Receipt
18 OCT 2010, MON, 21:18	BillPayment Telekom Malaysia Berhad (Bill a/c : G50777900107)	-	153356633689	RM34.20	Successful 1435883735	Reprint

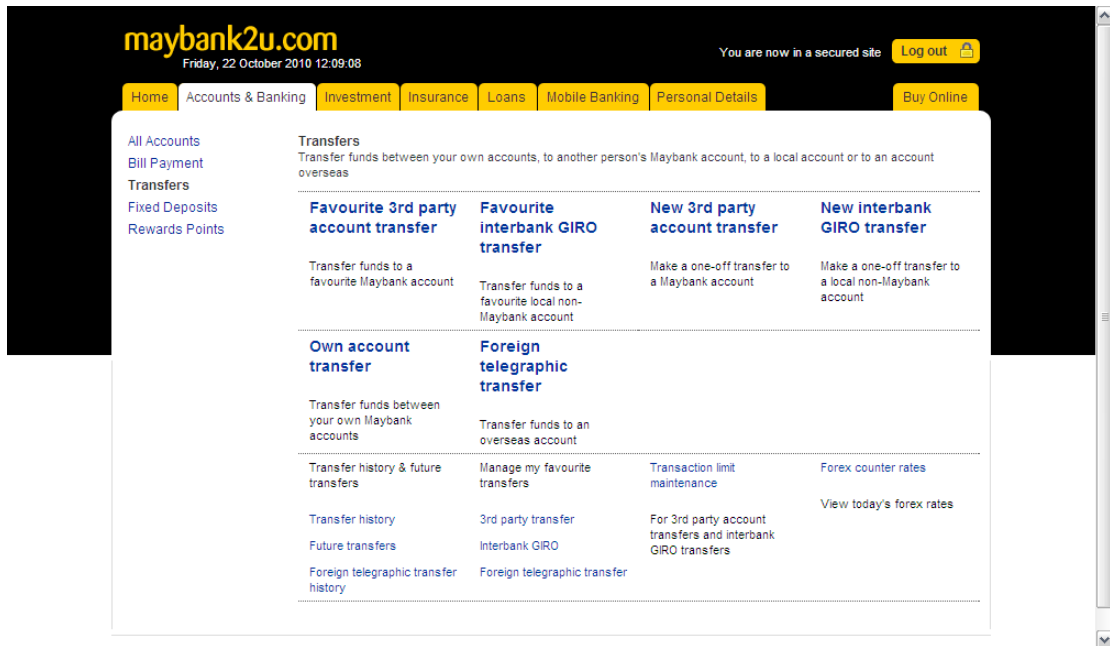
[View transaction history for past 30 days](#)

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.



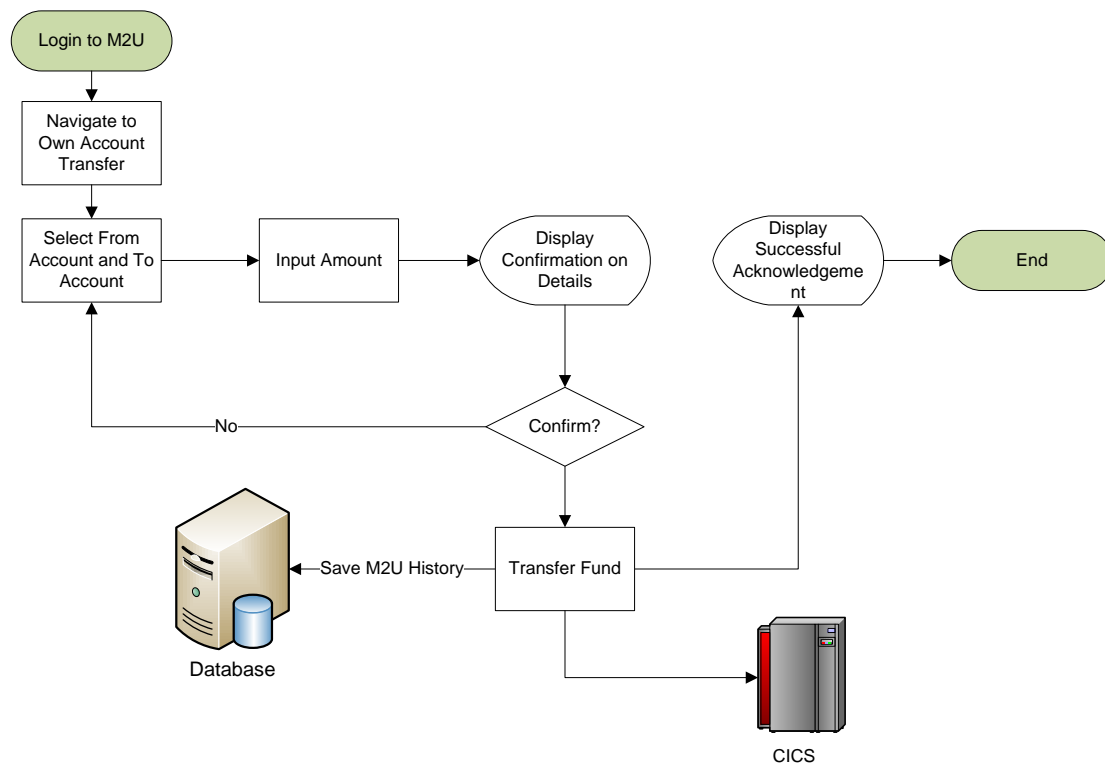
2.7.1 Own Accounts

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.com
Friday, 22 October 2010 12:22:39

You are now in a secured site [Log out](#)

Home Accounts & Banking Investment Insurance Loans Mobile Banking Personal Details Buy Online

All Accounts
Bill Payment
Transfers
Fixed Deposits
Rewards Points

Own Account Transfer - Step 1 of 3
Choose the account you'd like to transfer to

Amount:

From Account: --Please select--

To Account: --Please select--

Effective date: Today

[Continue](#)

[Help](#) | [Terms & Conditions](#) | [Security, Privacy & Client Charter](#) | [FAQ](#)

Step 2

maybank2u.com
Friday, 22 October 2010 12:33:14

You are now in a secured site [Log out](#)

Home Accounts & Banking Investment Insurance Loans Mobile Banking Personal Details Buy Online

All Accounts
Bill Payment
Transfers
Fixed Deposits
Rewards Points

Own Account Transfer - Step 2 of 3
Confirm the transfer details or go back to make changes

Amount: PHP600.00

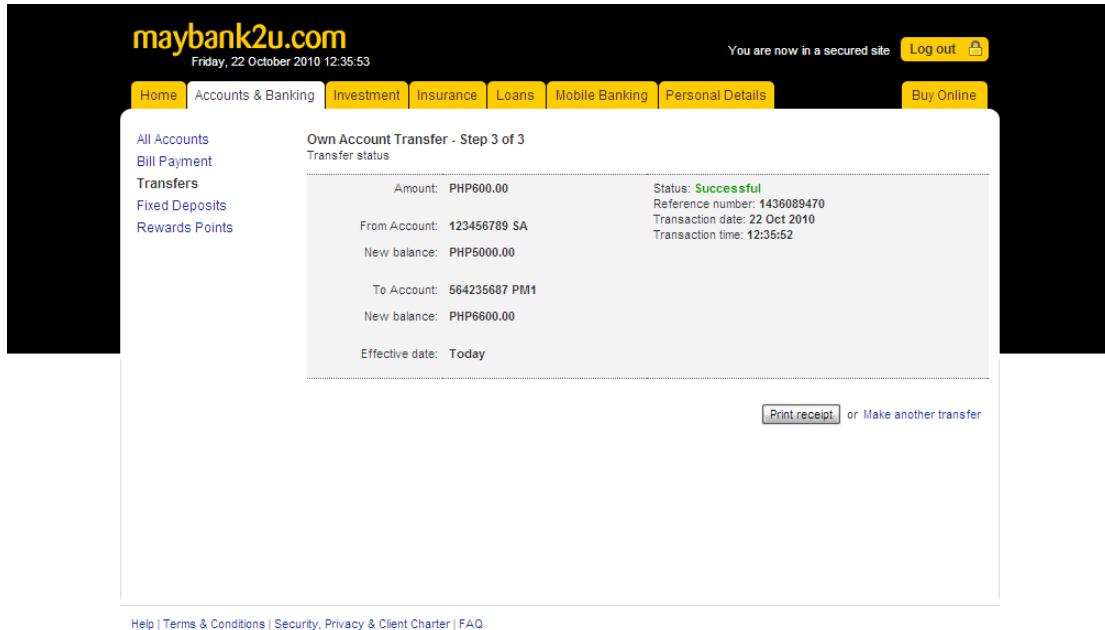
From Account: 123456789 SA To Account: 564235687 SA

Effective date: Today

[Confirm](#) or [Go back](#)

[Help](#) | [Terms & Conditions](#) | [Security, Privacy & Client Charter](#) | [FAQ](#)

Step 3



Fields Specifications:

Fields	Data Type	M/O	Format	Length	Source	Validation	Remarks
Page 1 – Input							
Amount	Text Box	M	numeric	15	User	N/A	
From Account	Dropdown OR Populated	M	numeric	16	F/E	N/A	1) Display Peso Account number only. 2) 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	M	Alpha numeric	Not to be defined	F/E	N/A	1) Default to today 2) Maximum of 30 days Sept 28, 2010
Continue	Button	M	Static Text	N/A	N/A	N/A	
Page 2 – Confirmation							
Amount	Populated	M	Numeric	15	F/E	N/A	
From Account	Populated	M	Numeric	16	F/E	N/A	

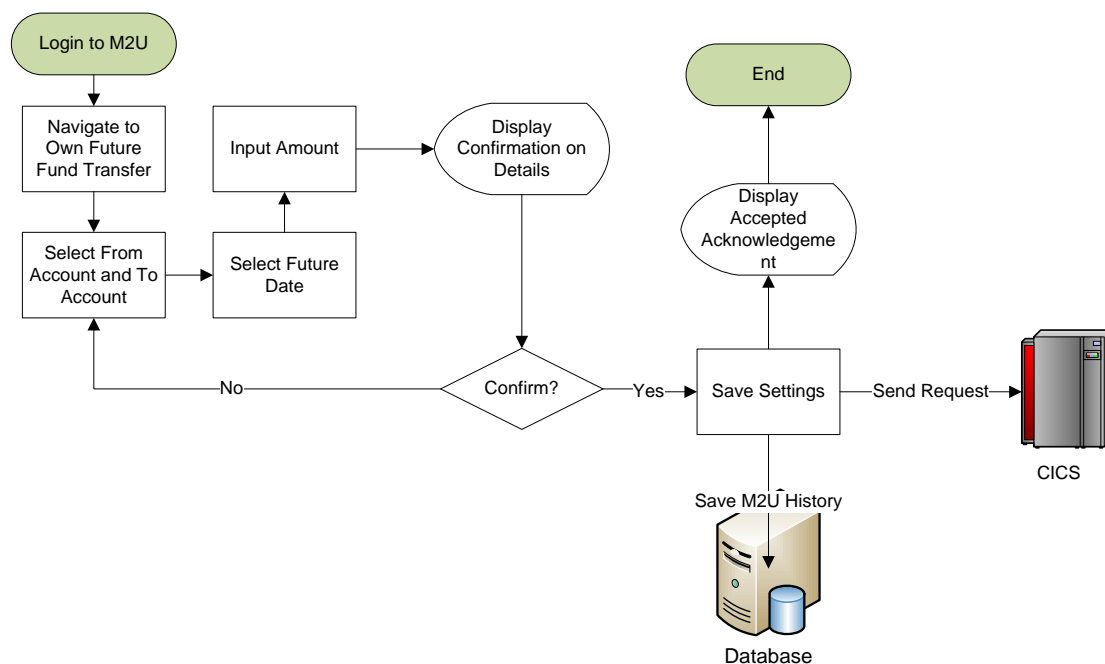
To Account	Populated	M	Numeric	16	F/E	N/A	
Effective Date	Populated	M	Alpha numeric	8	F/E	N/A	
Confirm	Button	M	Static Text	N/A	N/A	N/A	
Go Back	Hyperlink	M	Static Text	N/A	N/A	N/A	
Page 3 – Transaction Status							
Amount	Populated	M	Numeric	6	F/E	N/A	
From Account	Populated	M	Numeric	16	F/E	N/A	
New Balance	Populated	M	Numeric	15	MPI Host	N/A	New balance of 'From' account
To Account	Populated	M	Numeric	16	F/E	N/A	
New Balance	Populated	M	Numeric	15	MPI Host	N/A	New balance of 'To' account
Effective Date	Populated	M	Alpha numeric	8	F/E	N/A	
Status	Populated	M	Static Text	N/A	F/E	N/A	
Fields	Data Type	M/O	Format	Length	Source	Validation	Remarks
Reference Number	Populated	M	Numeric	F/E OR MBB Host	F/E = 20, MBB Host =8	N/A	Source <ul style="list-style-type: none"> F/E – If customer perform immediate transfer MBB Host – if customer perform future dated transfer
Transaction Date	Populated	M	mmddyyyy	N/A	F/E	N/A	Sept 28, 2010
Transaction Time	Populated	M	hh:mm:ss	N/A	F/E	N/A	09:30:54
Print Receipt	Button	M	Static Text	N/A	F/E	N/A	
Make another transfer	Hyperlink	M	Static Text	N/A	User	N/A	

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".

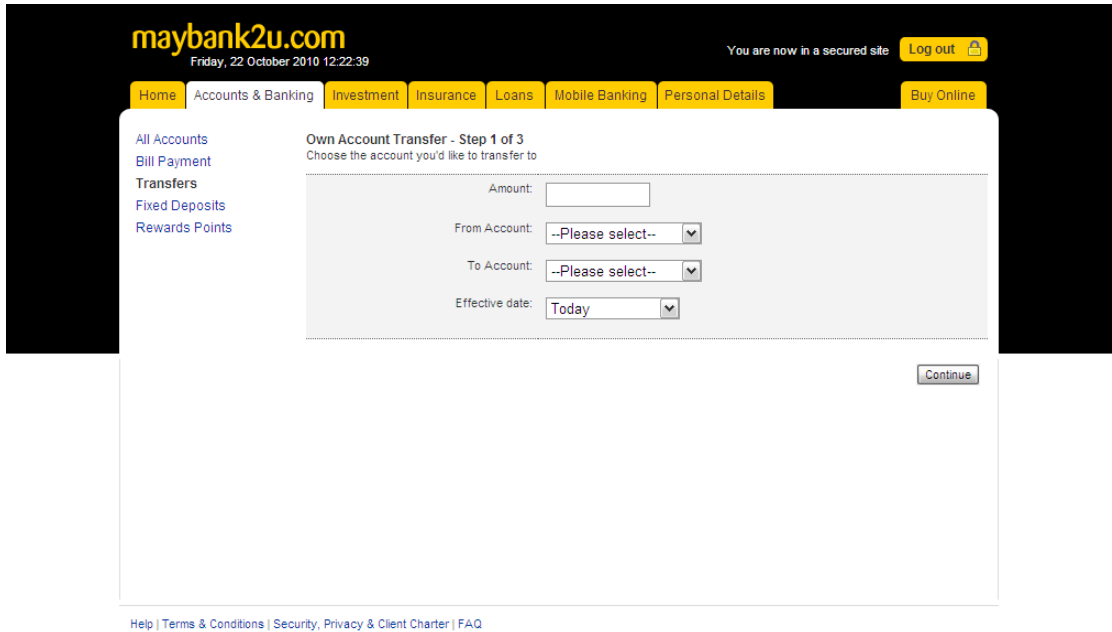
Users can view and delete future transfer via the "Manage Future Transfer" function. When users cancel the future transfer, the status shall be set to "Transfers Stopped". Users can view the successful future transfer via "Future Transfer History".

Flow Diagram:

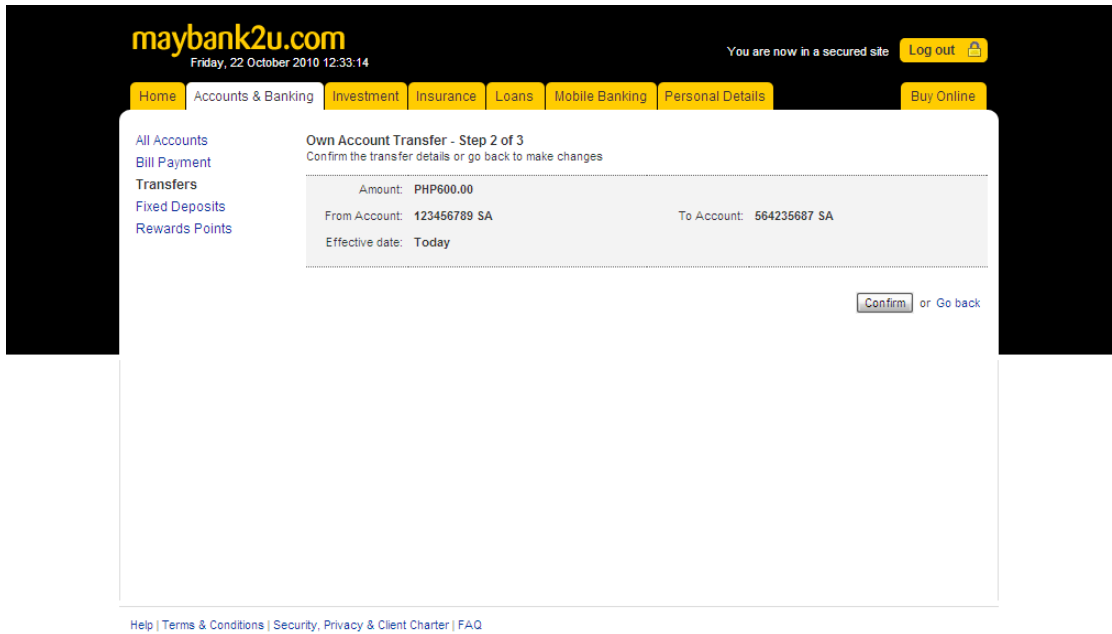


Screen Design:

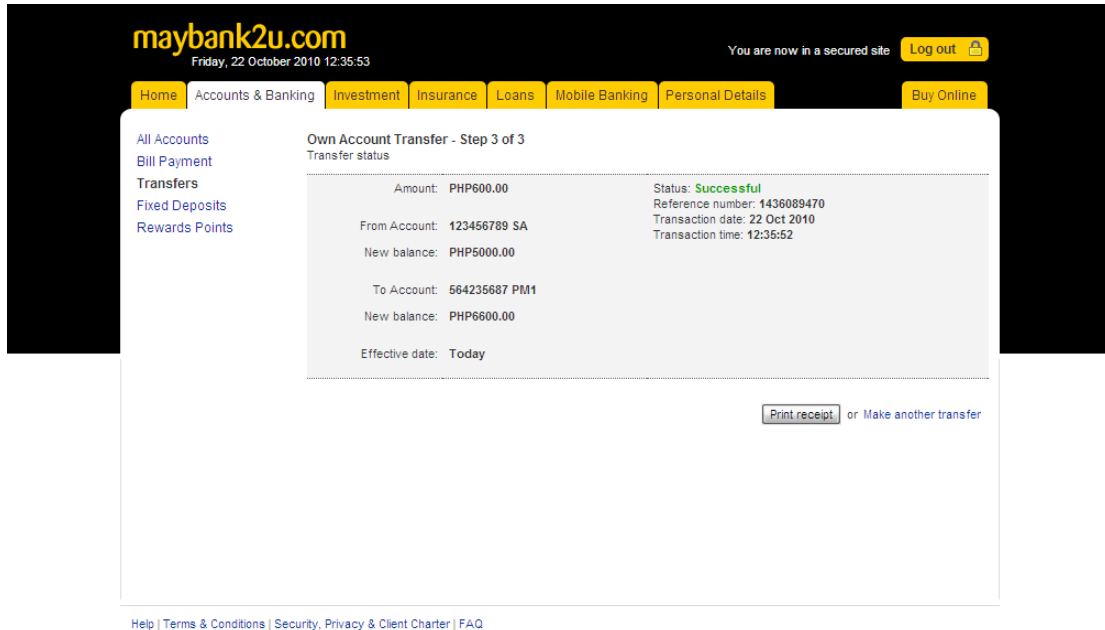
Step 1



Step 2



Step 3



Fields Specifications:

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

To Account	Populated	M	Numeric	16	F/E	N/A	
Effective Date	Populated	M	Alpha numeric	8	F/E	N/A	
Confirm	Button	M	Static Text	N/A	N/A	N/A	
Go Back	Hyperlink	M	Static Text	N/A	N/A	N/A	
Page 3 – Transaction Status							
Amount	Populated	M	Numeric	6	F/E	N/A	
From Account	Populated	M	Numeric	16	F/E	N/A	
New Balance	Populated	M	Numeric	15	MPI Host	N/A	New balance of 'From' account
To Account	Populated	M	Numeric	16	F/E	N/A	
New Balance	Populated	M	Numeric	15	MPI Host	N/A	New balance of 'To' account
Effective Date	Populated	M	Alpha numeric	8	F/E	N/A	
Status	Populated	M	Static Text	N/A	F/E	N/A	
Fields	Data Type	M/O	Format	Length	Source	Validation	Remarks
Reference Number	Populated	M	Numeric	F/E OR MBB Host	F/E = 20, MBB Host =8	N/A	Source <ul style="list-style-type: none"> F/E – If customer perform immediate transfer MBB Host – if customer perform future dated transfer
Transaction Date	Populated	M	mmddyyyy	N/A	F/E	N/A	Sept 28, 2010
Transaction Time	Populated	M	hh:mm:ss	N/A	F/E	N/A	09:30:54
Print Receipt	Button	M	Static Text	N/A	F/E	N/A	
Make another transfer	Hyperlink	M	Static Text	N/A	User	N/A	

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.

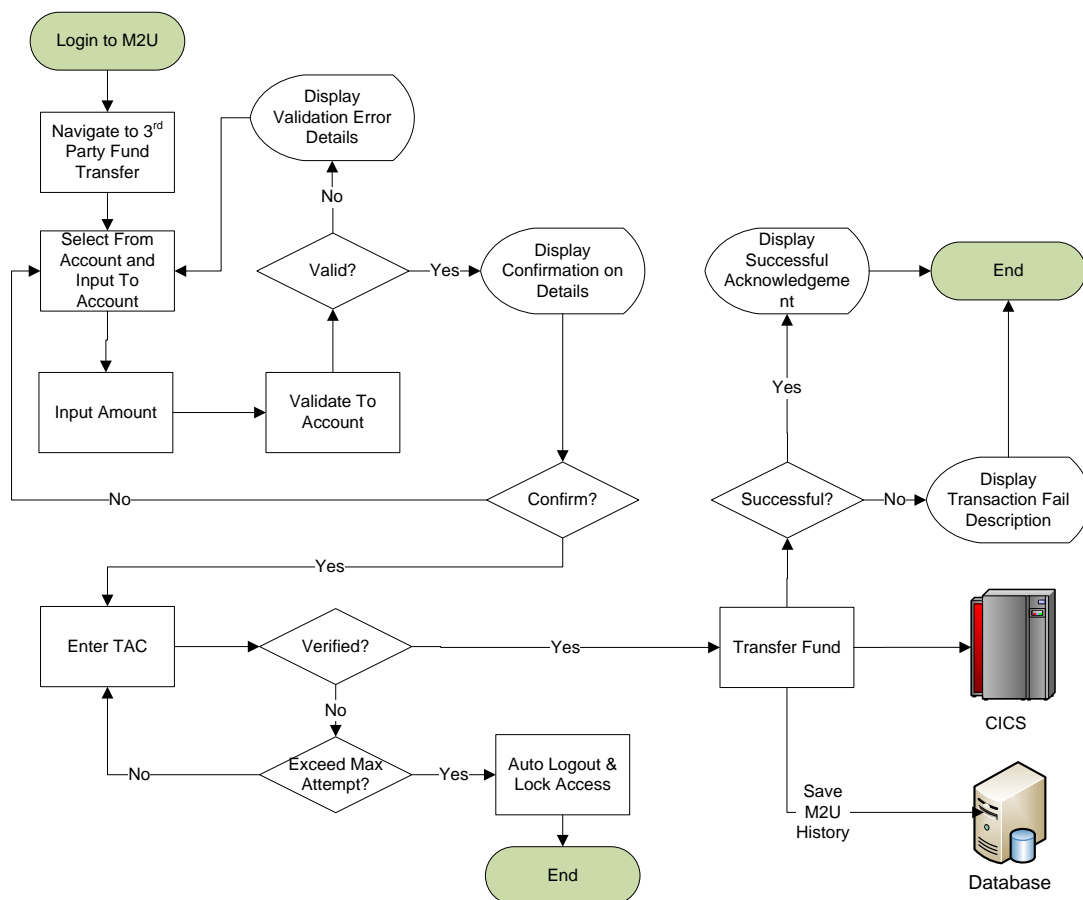
2.7.3.1 New Account Transfer

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:

Step 1

maybank2u.com
Friday, 22 October 2010 14:19:28

You are now in a secured site [Log out](#)

[Home](#) [Accounts & Banking](#) [Investment](#) [Insurance](#) [Loans](#) [Mobile Banking](#) [Personal Details](#) [Buy Online](#)

[All Accounts](#)
[Bill Payment](#)
Transfers
[Fixed Deposits](#)
[Rewards Points](#)

New 3rd Party Account Transfer - Step 1 of 3

Make a one-off transfer to a Maybank individual or sole proprietor account

Notes:

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).

This transaction requires a TAC ([What is a TAC?](#))

[Request a TAC number](#)

Amount:

From Account:

To 3rd Party Account Number:

Effective date:

Recipient email:

Description of transaction:

Step 2

maybank2u.com
Friday, 22 October 2010 14:23:45

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[All Accounts](#)
[Bill Payment](#)
Transfers
[Fixed Deposits](#)
[Rewards Points](#)

New 3rd Party Account Transfer - Step 2 of 3

Confirm the details or go back to make changes

Amount: PHP600.00

From Account: 123456789 SA

To 3rd Party Account Number: 51472176542

Account Holder Name: JANE ROE

Effective date: Today

TAC: [Request a TAC number](#)

or [Go back](#)

[Help](#) | [Terms & Conditions](#) | [Security, Privacy & Client Charter](#) | [FAQ](#)

Step 3

maybank2u.com
Friday, 22 October 2010 14:33:28

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Home Accounts & Banking Investment Insurance Loans Mobile Banking Personal Details Buy Online

All Accounts
Bill Payment
Transfers
Fixed Deposits
Rewards Points

New 3rd Party Account Transfer - Step 3 of 3
Transfer status

Amount: RM50.00
Status: **Successful**
Reference number: 1436123103
Transaction date: 15 Oct 2010
Transaction time: 11:21:27

From Account: 123456789 SA
New balance: PHP6000.00

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](#)

[Help](#) | [Terms & Conditions](#) | [Security, Privacy & Client Charter](#) | [FAQ](#)

Fields Specifications:

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

To 3 rd Party Account Number	Populated	M	Numeric	16	MPI Host	N/A	Business Rules, checking on:- 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 Holder Name	Populated	M	Alphanumeric	40	MPI Host	N/A	
Effective Date	Populated	M	Alphanumeric	8	F/E	N/A	
TAC	Text Box	M	Numeric	6	User	N/A	
Request a TAC Number	Hyperlink	M	Static Text	N/A	F/E	N/A	
Confirm	Button	M	Static Text	N/A	F/E	N/A	
Go Back	Hyperlink	M	Static Text	N/A	F/E	N/A	
Page 3 – Transaction Status							
Amount	Populated	M	Numeric	15	User	N/A	
From Account	Populated	M	Numeric	16	User	N/A	
New Balance	Populated	M	Numeric	15	User	N/A	New balance of 'From' account
To 3 rd Party Account Number	Populated	M	Numeric	16	User	N/A	
Effective Date	Populated	M	Alphanumeric	8	User	N/A	
Status	Populated	M	Static Text	N/A	N/A	N/A	

Reference Number	Populated	M	Numeric	F/E OR MBB Host	F/E = 20, MBB Host =8	N/A	Source <ul style="list-style-type: none"> F/E – If customer perform immediate transfer MBB Host – if customer perform future dated transfer
Transaction Date	Populated	M	mmddyyyy	N/A	F/E	N/A	Sept 28, 2010
Transaction Time	Populated	M	Hh:mm:ss	N/A	F/E	N/A	09:30:54
Print Receipt	Button	M	Static Text	N/A	F/E	N/A	
Make another transfer	Hyperlink	M	Static Text	N/A	F/E	N/A	
Favourite List	Hyperlink	M	Static Text	N/A	F/E	N/A	<ol style="list-style-type: none"> Quick Link If the 3rd Party Account had been linked system will display message – This account has been registered as favourite.

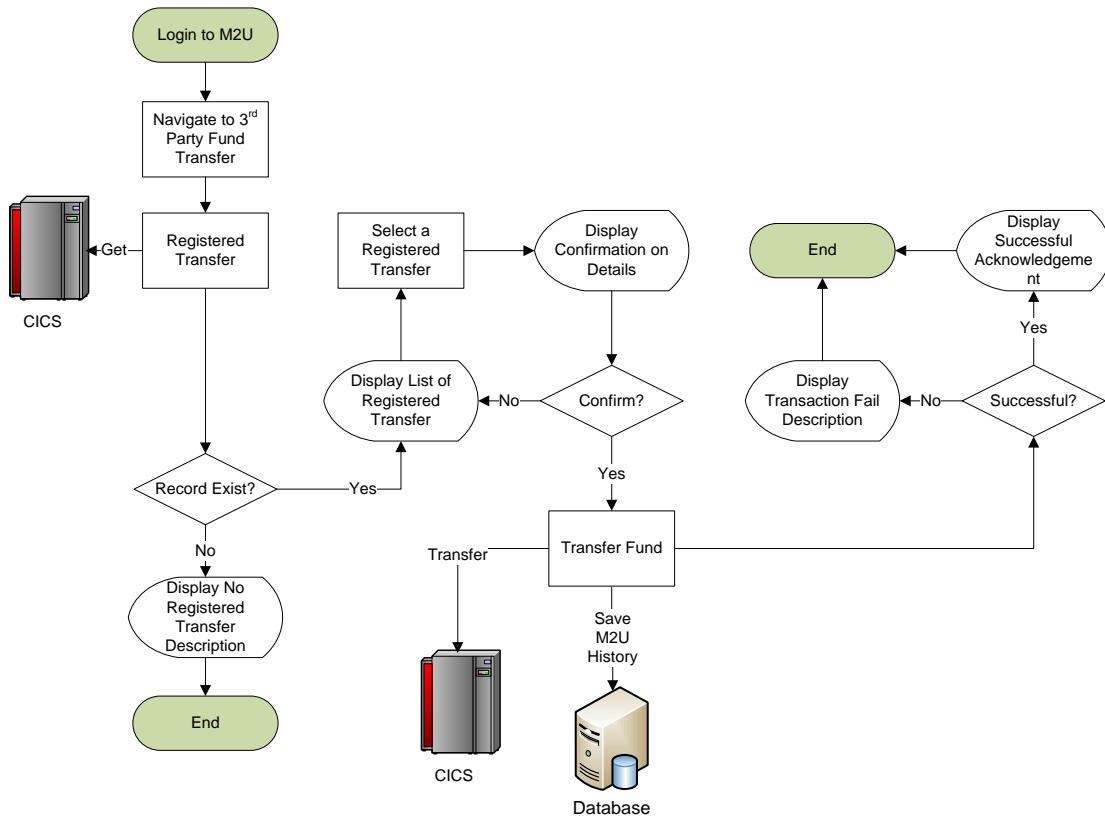
2.7.3.2 Registered Account Transfer

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:

Step 1

maybank2u.com
Friday, 22 October 2010 12:54:16

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Home Accounts & Banking Investment Insurance Loans Mobile Banking Personal Details Buy Online

All Accounts
Bill Payment
Transfers
Fixed Deposits
Rewards Points

New 3rd Party Account Transfer - Step 1 of 3
Make a one-off transfer to a Maybank individual or sole proprietor account

Notes:
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).

This transaction requires a TAC (What is a TAC? ⓘ)
[Request a TAC number](#) ⓘ

Amount:

From Account:

To 3rd Party Account Number:

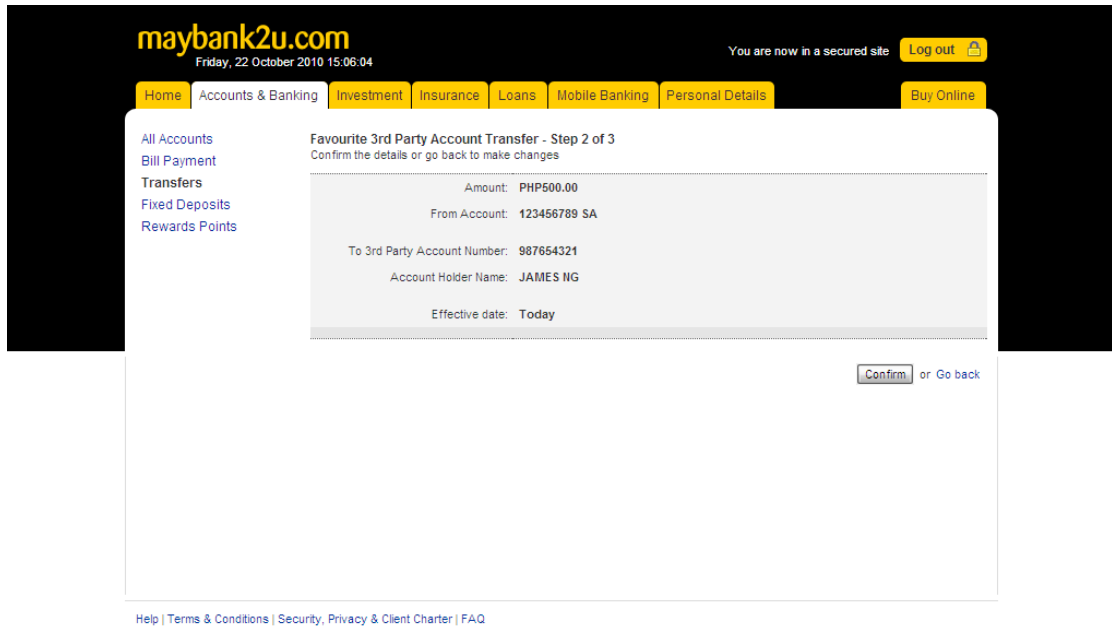
Effective date:

Recipient email:

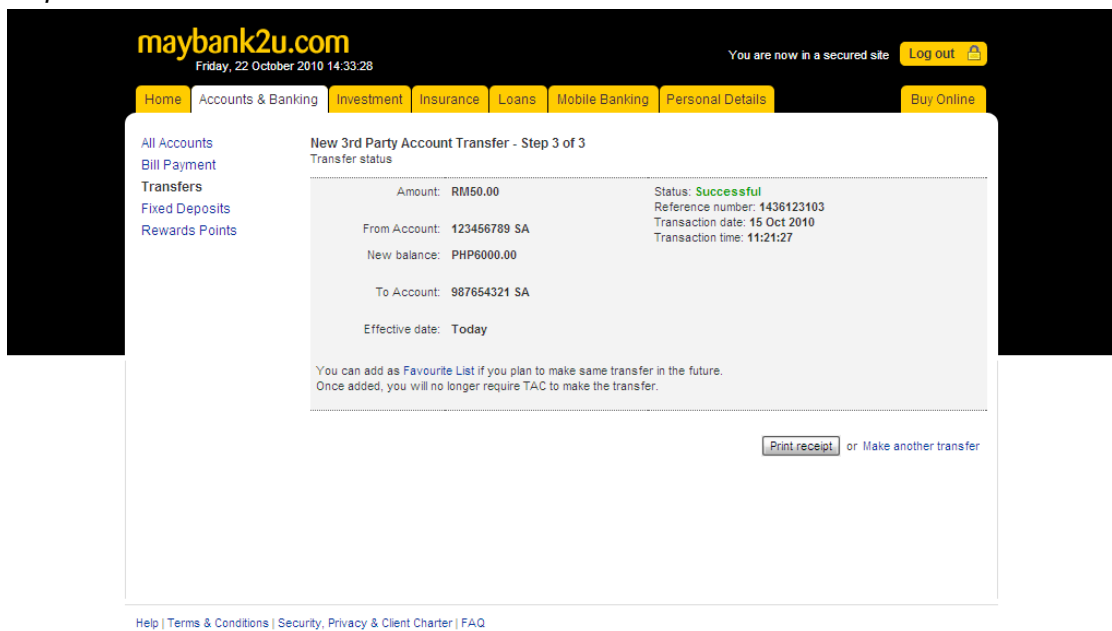
Description of transaction:

[Continue](#)

Step 2



Step 3



Fields Specifications:

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

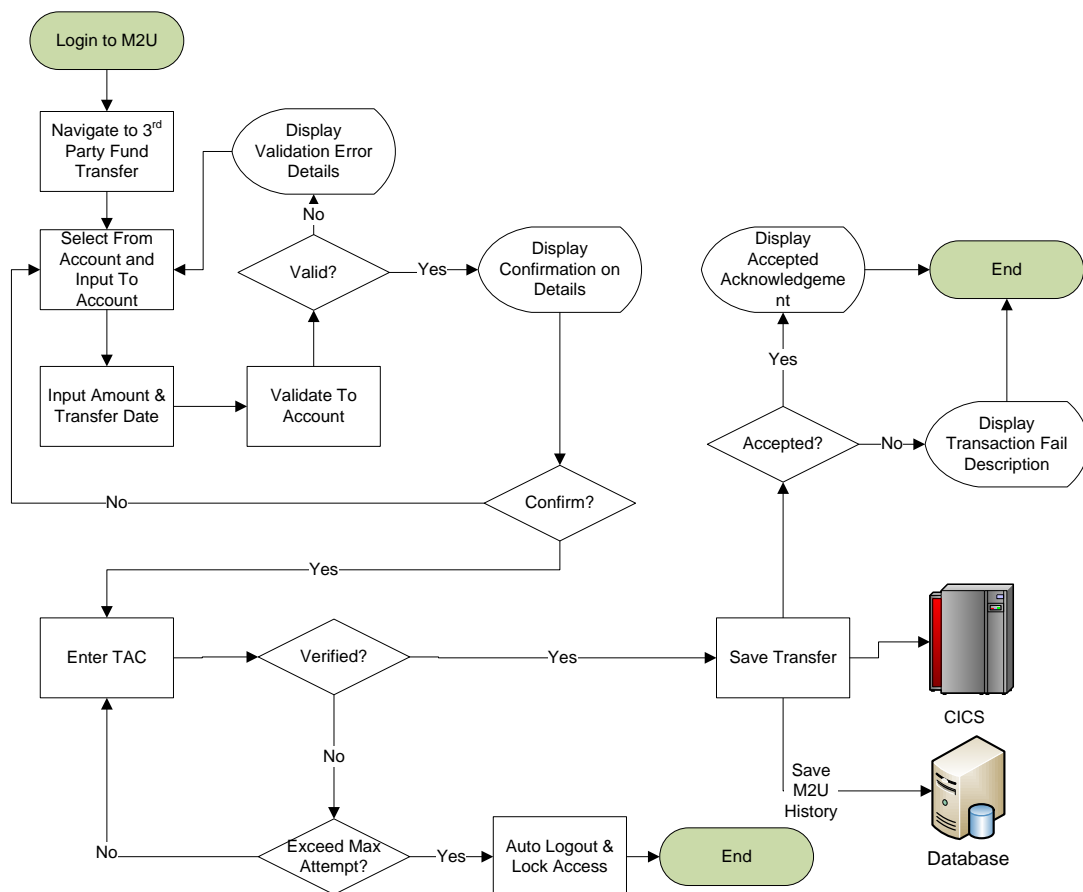
From Account	Dropdown OR Populated	M	Numeric	16	F/E	N/A	1) Display Peso Account number only. 2) Populated if the customer select 'Transfer' from Account Details
To 3 rd Party Account Number	Dropdown	M	Numeric	16	F/E	N/A	1) Account number in peso 2) Populate the 3 rd party account number maintained as favourite via Manage My Favourite Transfer.
Effective Date	mmddyyyy	M	Alpha numeric	8	F/E	N/A	1) Default to today 2) Maximum of 30 days
Continue	Button	M	Static Text	N/A	N/A	N/A	
Page 2 – Confirmation							
Amount	Populated	M	Numeric	15	F/E	N/A	
From Account	Populated	M	Numeric	16	F/E	N/A	
To 3 rd Party Account Number	Populated	M	Numeric	16	F/E	N/A	
Account Holder Name	Populated	M	Alpha numeric	40	MBB Host	N/A	
Effective Date	Populated	M	Alpha numeric	8	F/E	N/A	
Confirm	Button	M	Static Text	N/A	F/E	N/A	
Go Back	Hyperlink	M	Static Text	N/A	F/E	N/A	
Page 3 – Transaction Status							
Amount	Populated	M	Numeric	15	F/E	N/A	
From Account	Populated	M	Numeric	11	F/E	N/A	
New Balance	Populated	M	Numeric	15	MPI Host	N/A	New balance of 'From' account

To 3 rd Party Account Number	Populated	M	Numeric	11	F/E	N/A	
Fields	Data Type	M/O	Format	Length	Source	Validation	Remarks
Effective Date	Populated	M	Alpha numeric	8	F/E	N/A	
Status	Populated	M	Static Text	N/A	N/A	N/A	
Reference Number	Populated	M	Numeric	F/E OR MBB Host	F/E = 20, MBB Host =8	N/A	Source <ul style="list-style-type: none"> F/E – If customer perform immediate transfer MBB Host – if customer perform future dated transfer
Transaction Date	Populated	M	Mddyyyy	8	F/E	N/A	Sept 28, 2010
Transaction Time	Populated	M	Hh:mm:ss	Not to be defined	F/E	N/A	09:30:54
Print Receipt	Button	M	Static Text	N/A	F/E	N/A	
Make another transfer	Hyperlink	M	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:

Step 1

maybank2u.com
Friday, 22 October 2010 14:19:28

You are now in a secured site [Log out](#)

Home Accounts & Banking Investment Insurance Loans Mobile Banking Personal Details Buy Online

All Accounts
Bill Payment
Transfers
Fixed Deposits
Rewards Points

New 3rd Party Account Transfer - Step 1 of 3

Make a one-off transfer to a Maybank individual or sole proprietor account

Notes:
 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).

This transaction requires a TAC (What is a TAC? [?](#))

[Request a TAC number](#)

Amount:

From Account:

To 3rd Party Account Number:

Effective date:

Recipient email:

Description of transaction:

Step 2

maybank2u.com
Friday, 22 October 2010 14:23:45

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Home Accounts & Banking Investment Insurance Loans Mobile Banking Personal Details Buy Online

All Accounts
Bill Payment
Transfers
Fixed Deposits
Rewards Points

New 3rd Party Account Transfer - Step 2 of 3

Confirm the details or go back to make changes

Amount: PHP600.00
 From Account: 123456789 SA
 To 3rd Party Account Number: 51472176542
 Account Holder Name: JANE ROE
 Effective date: Today

TAC: [Request a TAC number](#)

or [Go back](#)

[Help](#) | [Terms & Conditions](#) | [Security, Privacy & Client Charter](#) | [FAQ](#)

Step 3

The screenshot shows the 'New 3rd Party Account Transfer - Step 3 of 3' page on maybank2u.com. The page is titled 'Transfer status' and displays the following information:

- Amount: RM50.00
- From Account: 123456789 SA
- New balance: PHP6000.00
- To Account: 987654321 SA
- Effective date: Today
- Status: **Successful**
- Reference number: 1436123103
- Transaction date: 15 Oct 2010
- Transaction time: 11:21:27

Below the transaction details, there is a note: "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." At the bottom right, there is a "Print receipt" button and a link to "Make another transfer".

Fields specifications:

Fields	Data Type	M/O	Format	Length	Source	Validation	Remarks
Page 1 – Input							
Request TAC	Hyperlink	M	Alpha	15	F/E	N/A	
Amount	Text Box	M	Numeric	15	User	N/A	
From Account	Dropdown OR Populated	M	Numeric	16	F/E	N/A	3) Display Peso Account number only. 4) Populated if the customer select 'Transfer' from Account Details
Effective Date	mmddyyyy	M	Alphanumeric	8	F/E	N/A	3) Default to today 4) Maximum of 30 days
To 3 rd Party Account Number	Text Box	M	Numeric	16	User	N/A	
Continue	Button	M	Static Text	N/A	N/A	N/A	
Page 2 – Confirmation							
Amount	Populated	M	Numeric	15	F/E	N/A	
From Account	Populated	M	Numeric	16	MBB Host	N/A	

To 3 rd Party Account Number	Populated	M	Numeric	16	MPI Host	N/A	Business Rules, checking on:- 6) Account Holder Name 7) Account status: 1 and 5, 8) same currency, 9) product type (target transferee are only CASA accounts) 10) MPI to have its own business rules at MPI Host
Account Holder Name	Populated	M	Alphanumeric	40	MPI Host	N/A	
Effective Date	Populated	M	Alphanumeric	8	F/E	N/A	
TAC	Text Box	M	Numeric	6	User	N/A	
Request a TAC Number	Hyperlink	M	Static Text	N/A	F/E	N/A	
Confirm	Button	M	Static Text	N/A	F/E	N/A	
Go Back	Hyperlink	M	Static Text	N/A	F/E	N/A	
Page 3 – Transaction Status							
Amount	Populated	M	Numeric	15	User	N/A	
From Account	Populated	M	Numeric	16	User	N/A	
New Balance	Populated	M	Numeric	15	User	N/A	New balance of 'From' account
To 3 rd Party Account Number	Populated	M	Numeric	16	User	N/A	
Effective Date	Populated	M	Alphanumeric	8	User	N/A	
Status	Populated	M	Static Text	N/A	N/A	N/A	

Reference Number	Populated	M	Numeric	F/E OR MBB Host	F/E = 20, MBB Host =8	N/A	Source <ul style="list-style-type: none"> F/E – If customer perform immediate transfer MBB Host – if customer perform future dated transfer
Transaction Date	Populated	M	mmddyyyy	N/A	F/E	N/A	Sept 28, 2010
Transaction Time	Populated	M	Hh:mm:ss	N/A	F/E	N/A	09:30:54
Print Receipt	Button	M	Static Text	N/A	F/E	N/A	
Make another transfer	Hyperlink	M	Static Text	N/A	F/E	N/A	
Favourite List	Hyperlink	M	Static Text	N/A	F/E	N/A	3) Quick Link 4) If the 3 rd Party Account had been linked system will display message – This account has been registered as favourite.

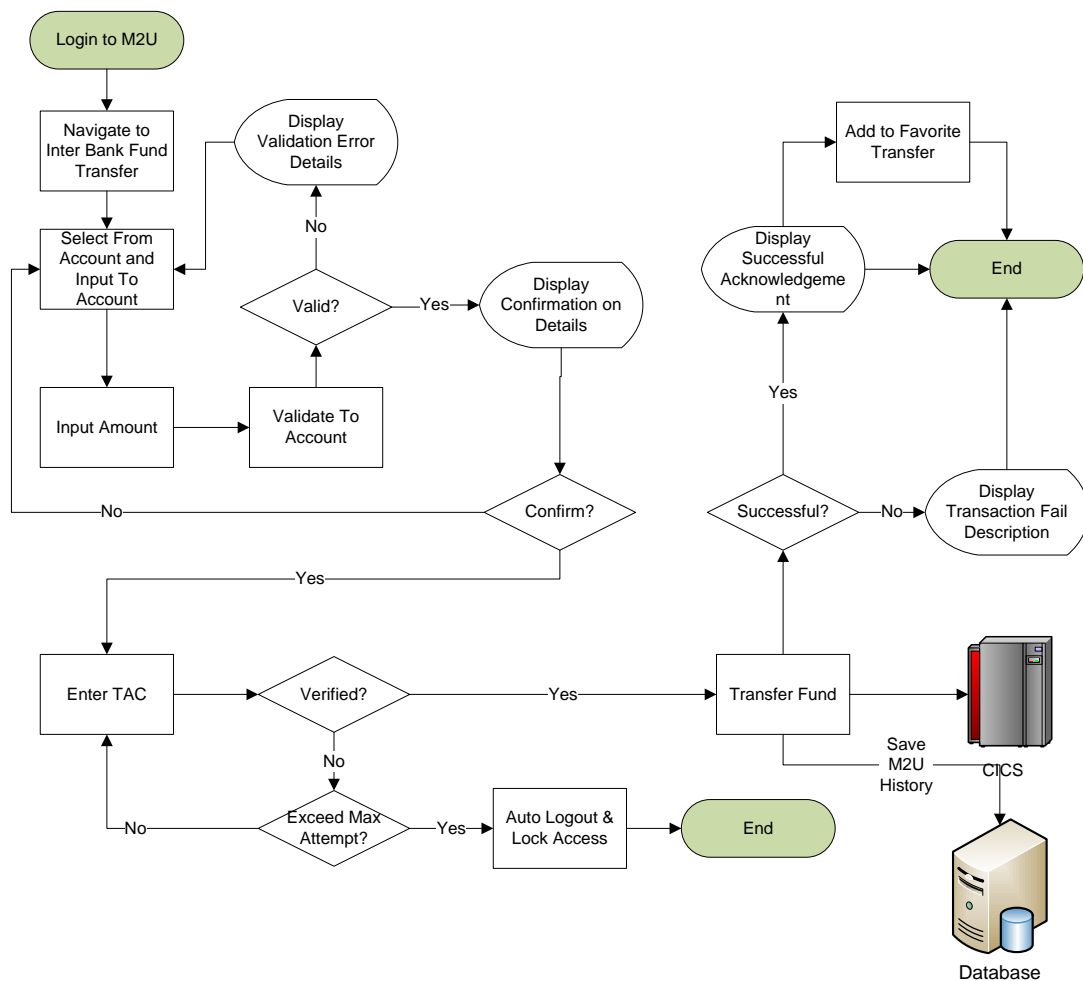
2.7.5 Interbank Transfer

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:

Step 1

maybank2u.com
Friday, 22 October 2010 15:28:51

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Home Accounts & Banking Investment Insurance Loans Mobile Banking Personal Details Buy Online

All Accounts
Bill Payment
Transfers
Fixed Deposits
Rewards Points

New Interbank Fund Transfer - Step 1 of 3

Make a transfer to a favourite Maybank individual or sole proprietor account

Notes:
 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:

Select BancNet Member Bank:

Type of BancNet Member Bank Account:

To BancNet Member Bank Account Number:

Amount:

Description of transaction:

[Continue](#)

Step 2

maybank2u.com
Friday, 22 October 2010 14:23:45

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Home Accounts & Banking Investment Insurance Loans Mobile Banking Personal Details Buy Online

All Accounts
Bill Payment
Transfers
Fixed Deposits
Rewards Points

New 3rd Party Account Transfer - Step 2 of 3

Confirm the details or go back to make changes

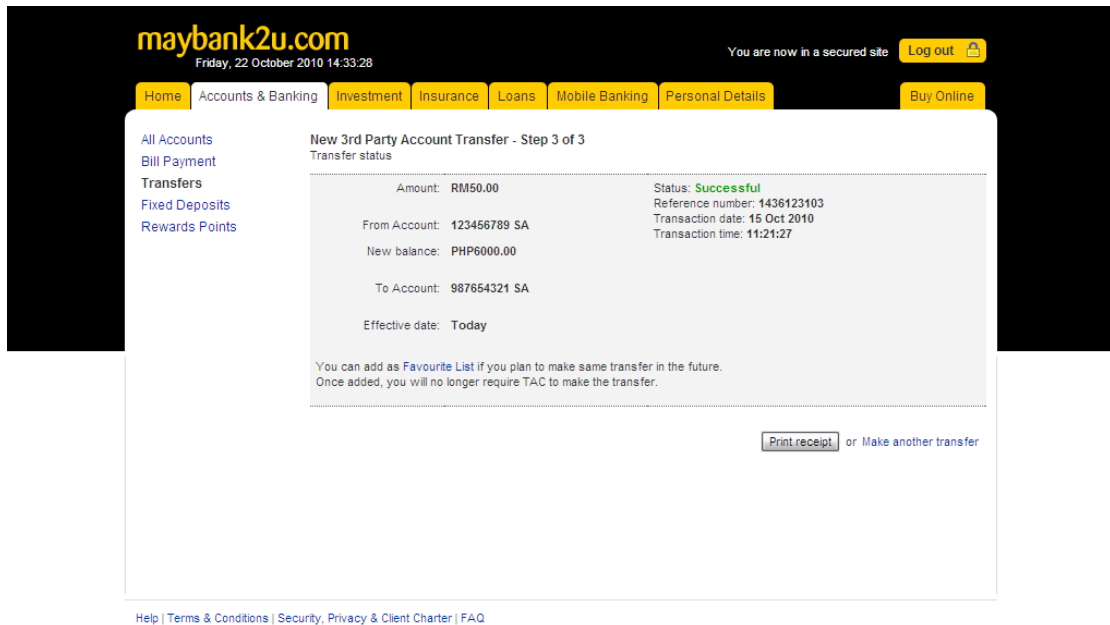
Amount: PHP600.00
 From Account: 123456789 SA
 To 3rd Party Account Number: 51472176542
 Account Holder Name: JANE ROE
 Effective date: Today

TAC: [Request a TAC number](#)

[Confirm](#) or [Go back](#)

[Help](#) | [Terms & Conditions](#) | [Security, Privacy & Client Charter](#) | [FAQ](#)

Step 3



Fields specifications:

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

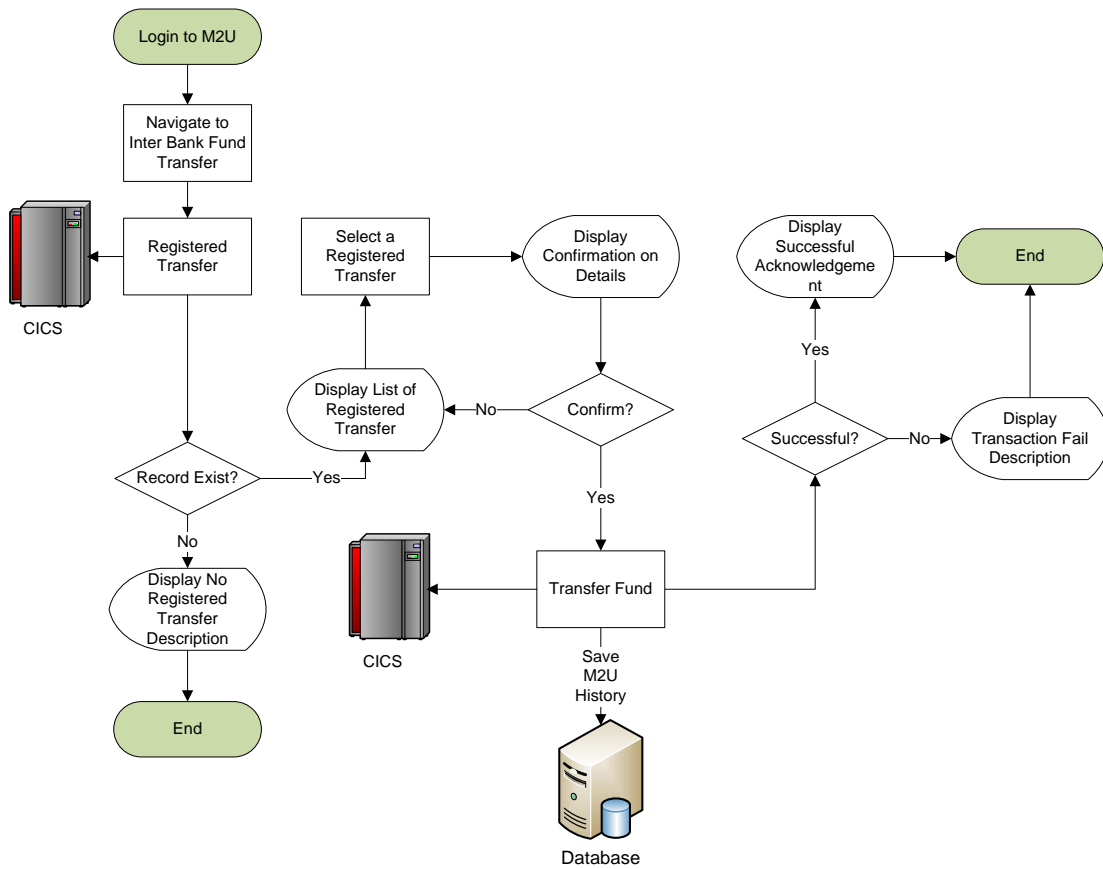
To BancNet Member Bank Account Number	Text Box	M	Numeric	20	F/E	N/A	
Amount	Text Box	M	Numeric	15	User	N/A	
Continue	Button	M	Static Text	N/A	N/A	N/A	
Page 2 – Confirmation							
Amount	Populated	M	Numeric	15	User	N/A	
From Account	Populated	M	Numeric	16	F/E	N/A	
Type of BancNet Member Bank Account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

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

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:

Step 1

The screenshot shows the Maybank2u.com website interface. The main heading is "New Interbank Fund Transfer - Step 1 of 3". Below the heading, there are navigation tabs: Home, Accounts & Banking, Investment, Insurance, Loans, Mobile Banking, Personal Details, and Buy Online. The "Accounts & Banking" tab is selected. The main content area displays the transfer form with the following fields:

- From Account: --Please select--
- Select BancNet Member Bank: --Please select--
- Type of BancNet Member Bank Account: --Please select--
- To BancNet Member Bank Account Number: [Text Input]
- Amount: [Text Input]
- Description of transaction: [Text Input]

There are also "Notes" provided for the user, and a "Continue" button at the bottom right of the form.

Step 2

maybank2u.com
Friday, 22 October 2010 14:23:45

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Home Accounts & Banking Investment Insurance Loans Mobile Banking Personal Details Buy Online

All Accounts
Bill Payment
Transfers
Fixed Deposits
Rewards Points

New 3rd Party Account Transfer - Step 2 of 3

Confirm the details or go back to make changes

Amount: PHP600.00
From Account: 123456789 SA
To 3rd Party Account Number: 51472176542
Account Holder Name: JANE ROE
Effective date: Today

TAC: [Request a TAC number](#)

or [Go back](#)

[Help](#) | [Terms & Conditions](#) | [Security, Privacy & Client Charter](#) | [FAQ](#)

Step 3

maybank2u.com
Friday, 22 October 2010 14:33:28

You are now in a secured site [Log out](#)

Home Accounts & Banking Investment Insurance Loans Mobile Banking Personal Details Buy Online

All Accounts
Bill Payment
Transfers
Fixed Deposits
Rewards Points

New 3rd Party Account Transfer - Step 3 of 3

Transfer status

Amount: RM50.00
From Account: 123456789 SA
New balance: PHP6000.00
To Account: 987654321 SA
Effective date: Today

Status: **Successful**
Reference number: 1436123103
Transaction date: 15 Oct 2010
Transaction time: 11:21:27

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.

or [Make another transfer](#)

[Help](#) | [Terms & Conditions](#) | [Security, Privacy & Client Charter](#) | [FAQ](#)

Fields specifications:

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

From Account	Dropdown OR Populated	M	Numeric	16	F/E	N/A	1) Account number in peso 2) Populated if the customer select 'Transfer' from Account Details
To BancNet MemberBank Account Number	Dropdown	M	Numeric	20	F/E	N/A	1) Account Number 2) Complete Bank Name 3) Beneficiary Name
Amount	Text Box	M	Numeric	15	User	N/A	
Continue	Button	M	Static Text	N/A	N/A	N/A	
Page 2 – Confirmation							
Amount	Populated	M	Numeric	15	F/E	N/A	
From Account	Populated	M	Numeric	16	F/E	N/A	
To BancNet Member Bank Account Number	Populated	M	Numeric	20	F/E	N/A	
Confirm	Button	M	Static Text	N/A	User	N/A	
Go Back	Hyperlink	M	Static Text	N/A	User	N/A	
Page 3 – Transaction Status							
Amount	Populated	M	Numeric	6	F/E	N/A	
From Account	Populated	M	Numeric	16	F/E	N/A	
New Balance	Populated	M	Numeric	15	MPI Host	N/A	New balance of 'From' account
To BancNet Member Bank Account Number	Populated	M	Numeric	20	F/E	N/A	
Selected BancNet Member Bank	Populated	M	Alpha numeric	40	F/E	N/A	

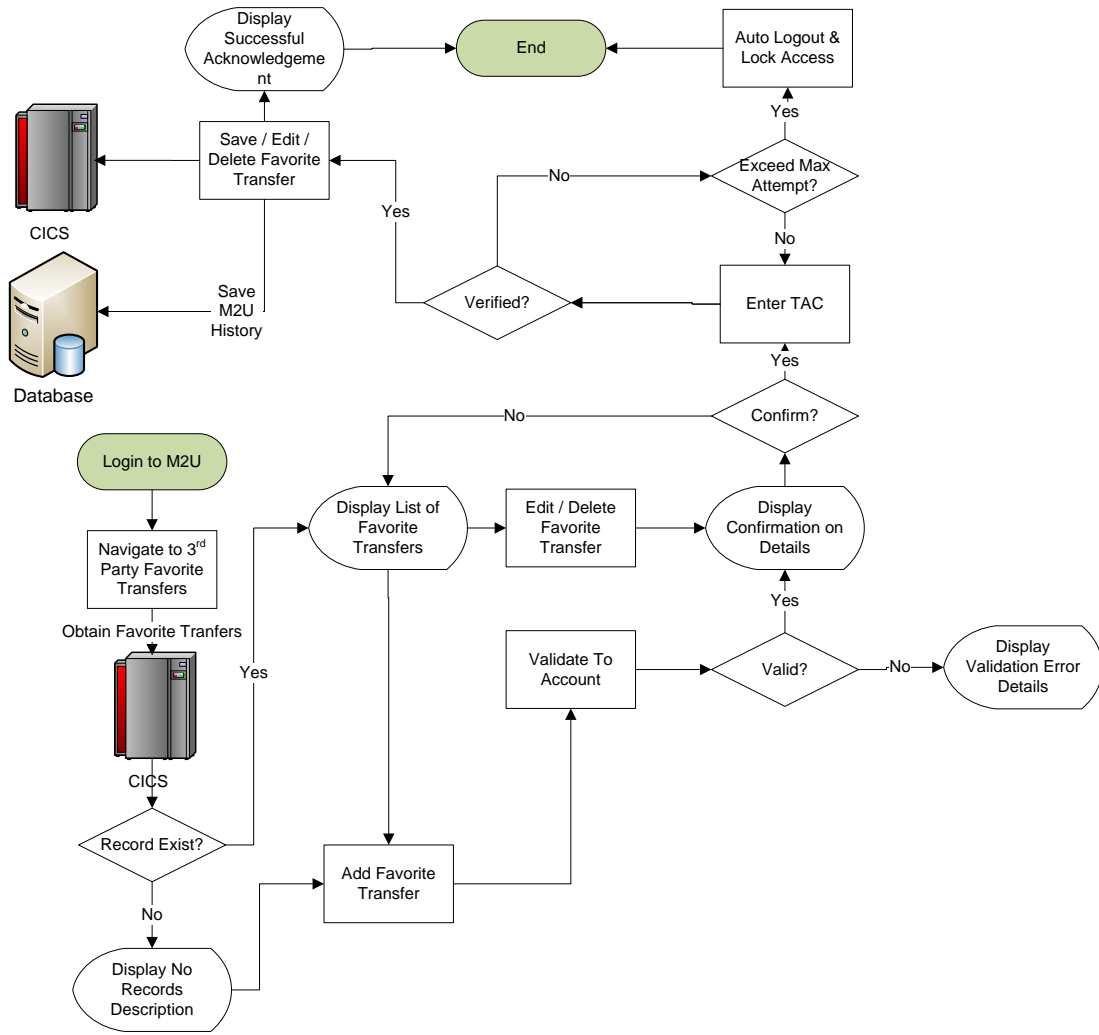
Status	Populated	M	Static Text	N/A	MBB Host	N/A	
Reference Number	Populated	M	Numeric	N/A	F/E	N/A	
Transaction Date	Populated	M	Mdyyyy	N/A	F/E	N/A	Sept 28, 2010
Fields	Data Type	M/O	Format	Length	Source	Validation	Remarks
Transaction Time	Populated	M	Hh:mm:ss	N/A	F/E	N/A	09:30:54
Print Receipt	Button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

2.7.6 Manage Favourite Transfer

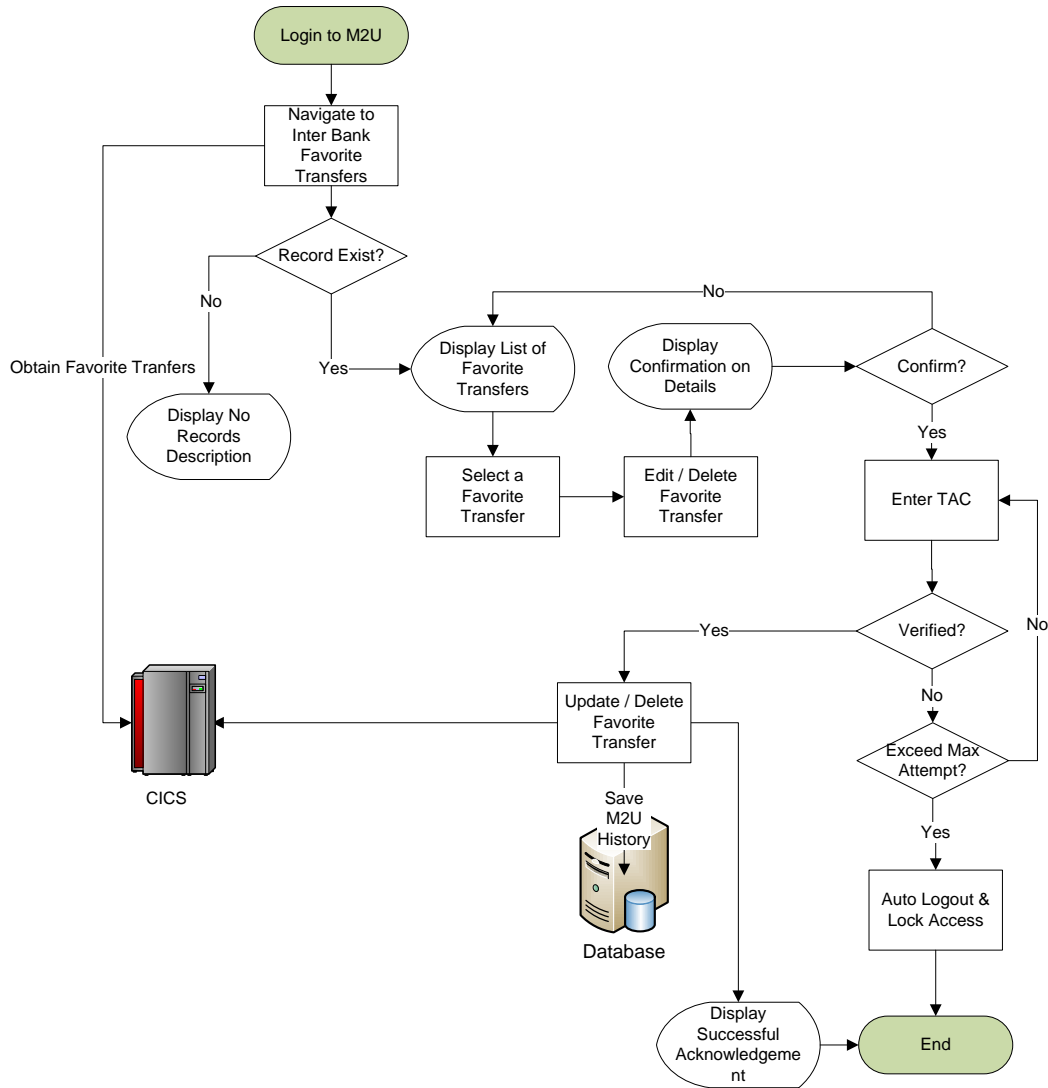
- This function allows customer to maintain their favourite list for 3rd Party Funds Transfer and IB Transfer
- Can perform ADD, UPDATE & DELETE
- Account Number is not allowed to be updated; only mailing address and favourite name. if customer needs to maintain the new 'to' account number, customer 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



Interbank



2.7.6.1 Add New Favourite Account

Screen Design:

Step 1

maybank2u.com
Friday, 22 October 2010 17:53:17

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Home Accounts & Banking Investment Insurance Loans Mobile Banking Personal Details Buy Online

All Accounts
Bill Payment
Transfers
Fixed Deposits
Rewards Points

Add Favourite 3rd Party Account - Step 1 of 3
If you regularly transfer funds to the same 3rd party account, enter the account details here to mark it as a favourite

This transaction requires a TAC ([What is a TAC?](#))

[Request a TAC number](#)

Account number:

Recipient nickname:

Recipient email:

Recipient mobile number: --Please select-- - e.g. 013-3322122

[Help](#) | [Terms & Conditions](#) | [Security, Privacy & Client Charter](#) | [FAQ](#)

Step 2

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Friday, 22 October 2010 17:54:35

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All Accounts
Bill Payment
Transfers
Fixed Deposits
Rewards Points

Add Favourite 3rd Party Account - Step 2 of 3
Confirm the details or go back to make changes

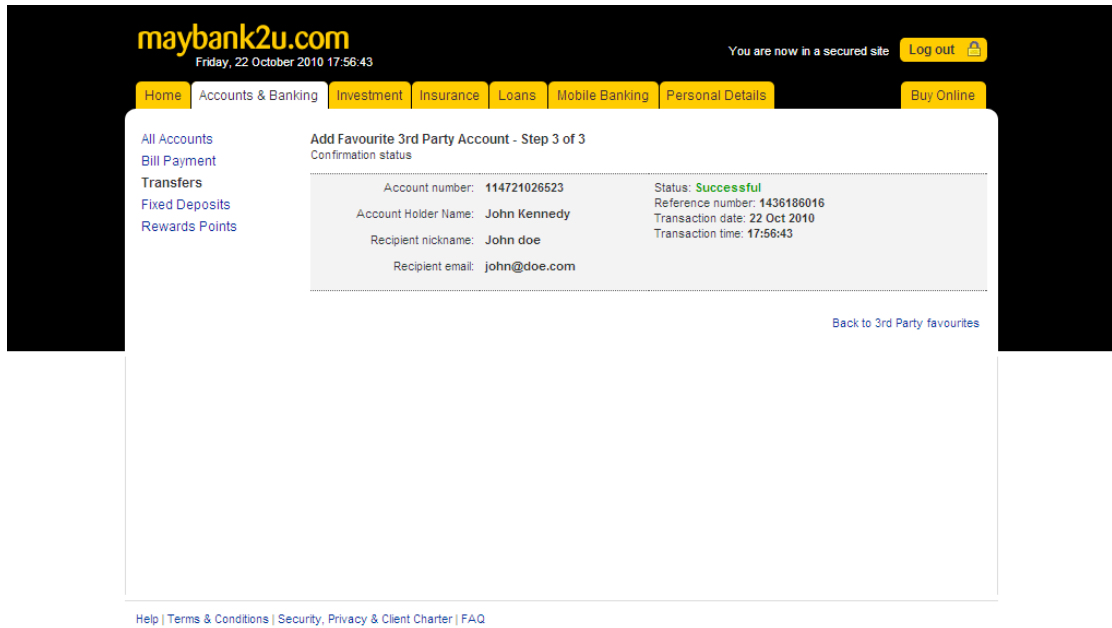
Account number: 114721026523
Recipient nickname: John doe
Recipient email: john@doe.com

TAC:

or [Go back](#)

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Step 3



Fields Specification:

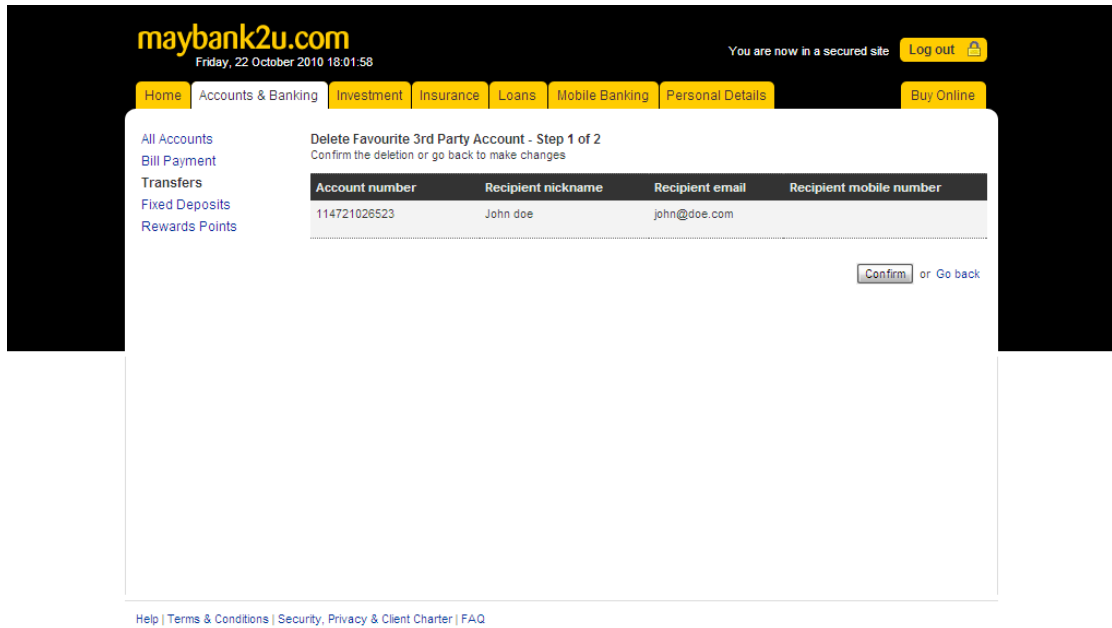
Fields	Data Type	M/O	Format	Length	Source	Validation	Remarks
Page 1 – Input							
Request a TAC Number	Hyperlink	M	Static Text	N/A	User	N/A	
To Account number	Text Box	M	Numeric	16	User	N/A	
Recipient Nickname	Text Box	M	Alpha numeric	40	User	N/A	
Email Address	Text Box	O	Alpha numeric	60	User	N/A	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

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

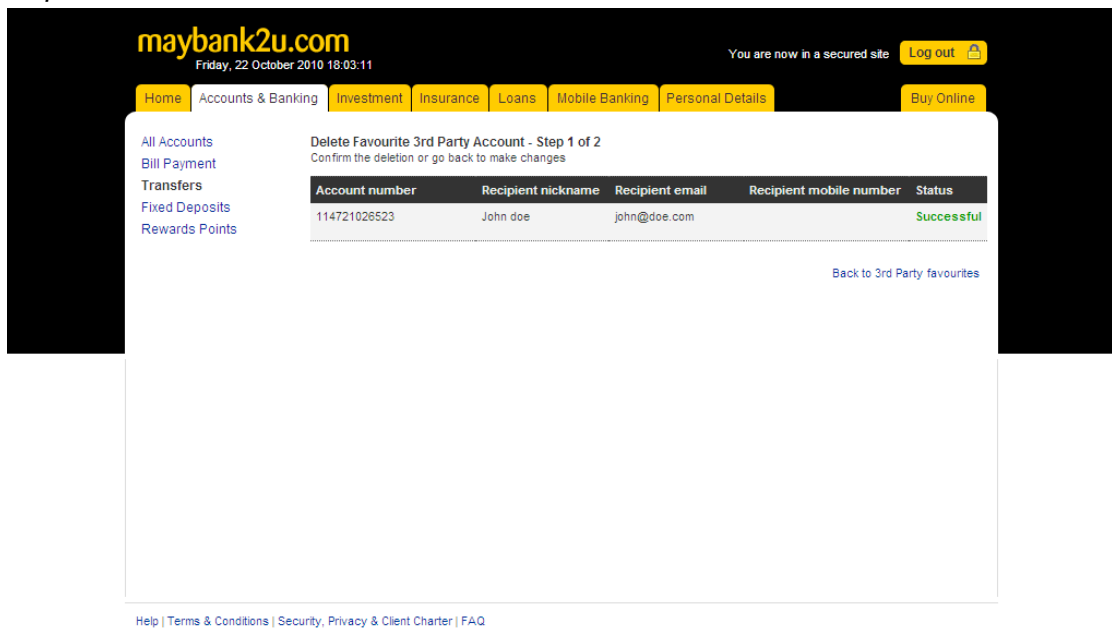
2.7.6.2 Delete Favourite Account

Screen Design:

Step 1



Step 2



Fields Specification:

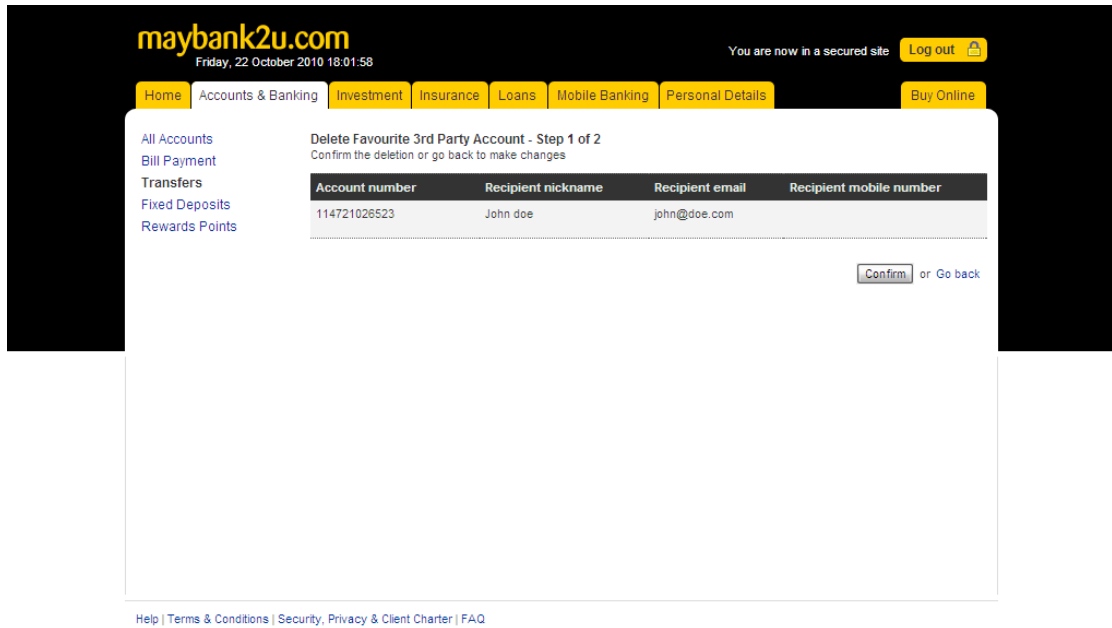
Fields	Data Type	M/O	Format	Length	Source	Validation	Remarks
Page 1 – Input							
Selection box	Check box	M	Static Text	N/A	User	N/A	Allow multiple deletion
Continue	Button	M	Static Text	N/A	N/A	N/A	
Page 2 – Confirmation							
To Account number	Populated	M	Numeric	16	F/E	N/A	

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

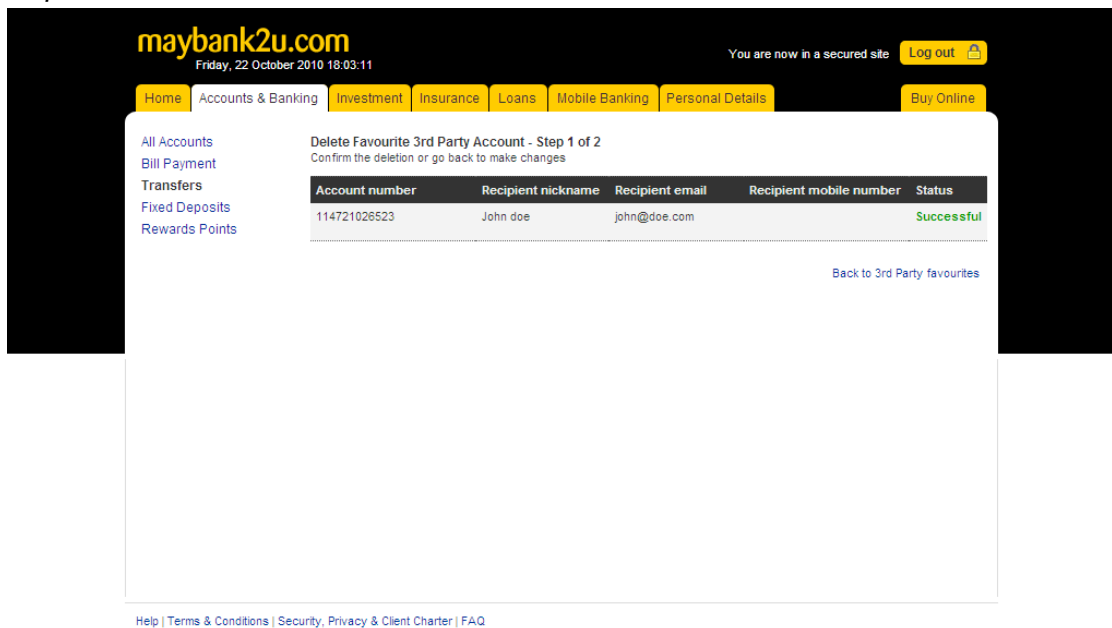
2.7.6.3 Update Favourite Account

Screen Design:

Step 1



Step 2



Fields Specification:

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

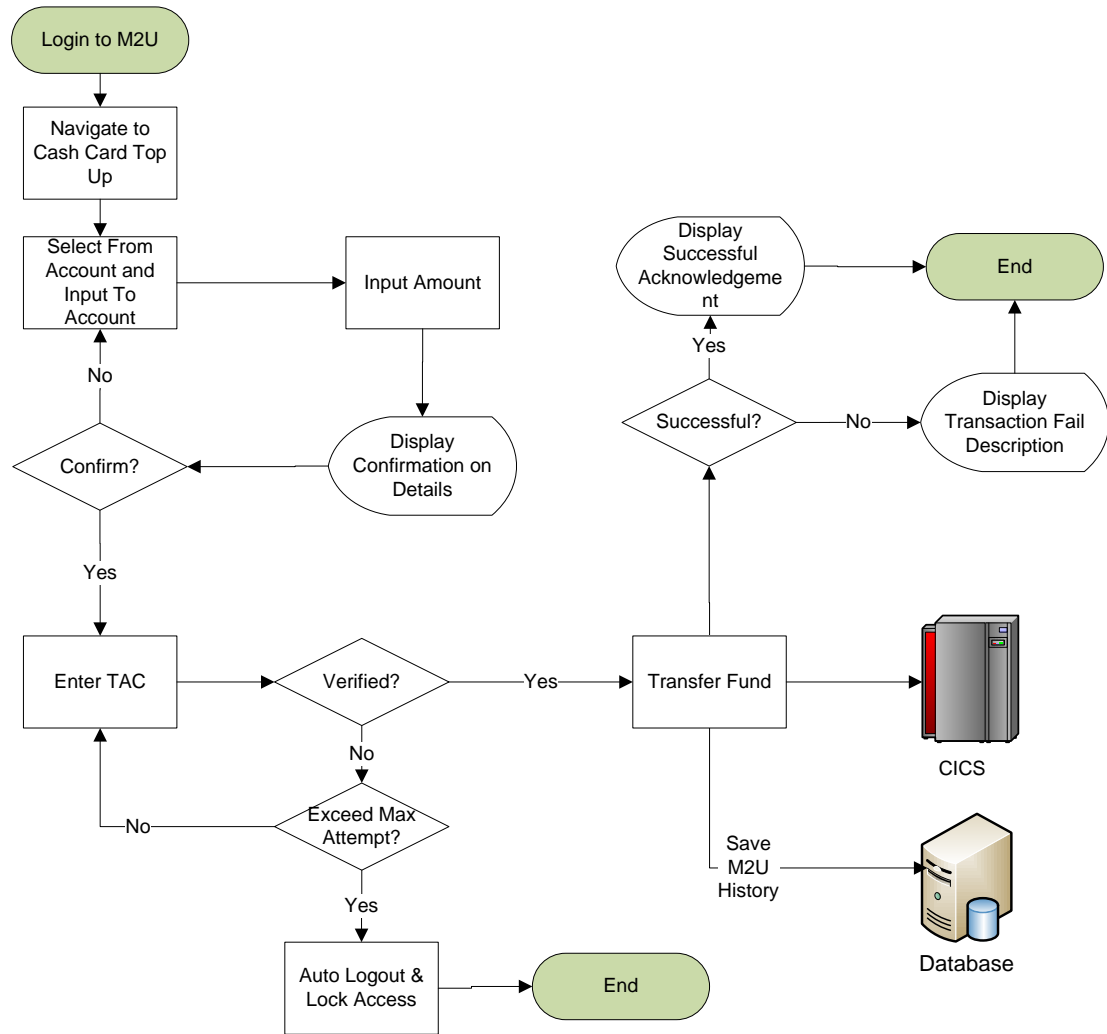
Recipient Mobile Number	Populated	O	Numeric	15	F/E	N/A	
Continue	Button	M	Static Text	N/A	N/A	N/A	
Page 2 – Confirmation							
To Account number	Populated	M	Numeric	16	F/E	N/A	
Recipient Nickname	Populated	M	Alpha numeric	40	F/E	N/A	
Email Address	Populated	O	Alpha numeric	60	F/E	N/A	
Recipient Mobile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

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

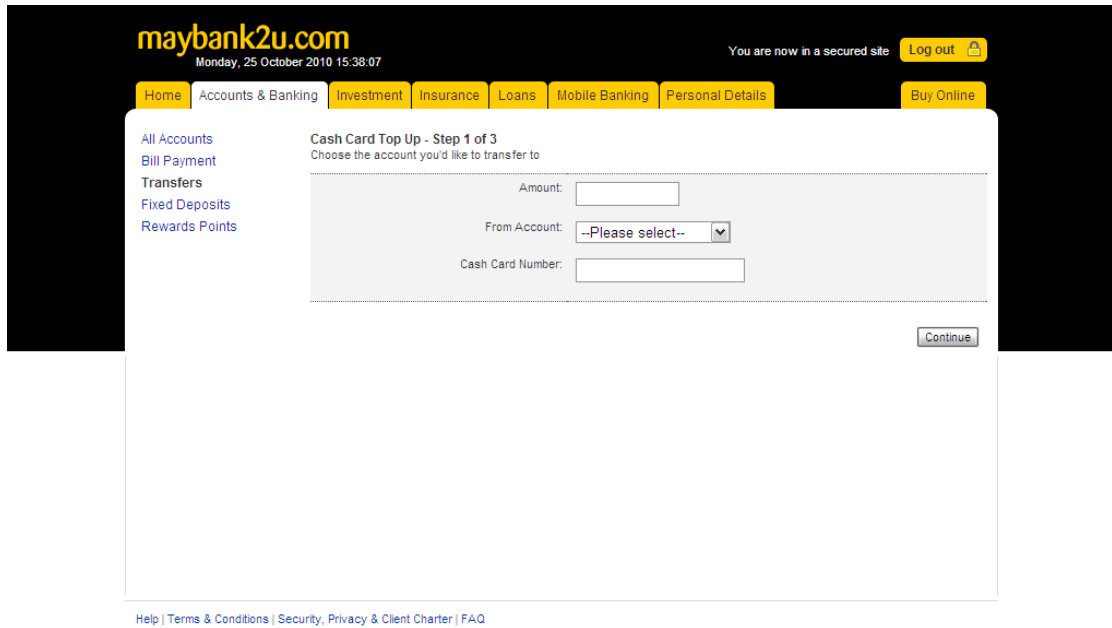
- Amount
- Enter 16 digit Cash Card number

Flow Diagram:

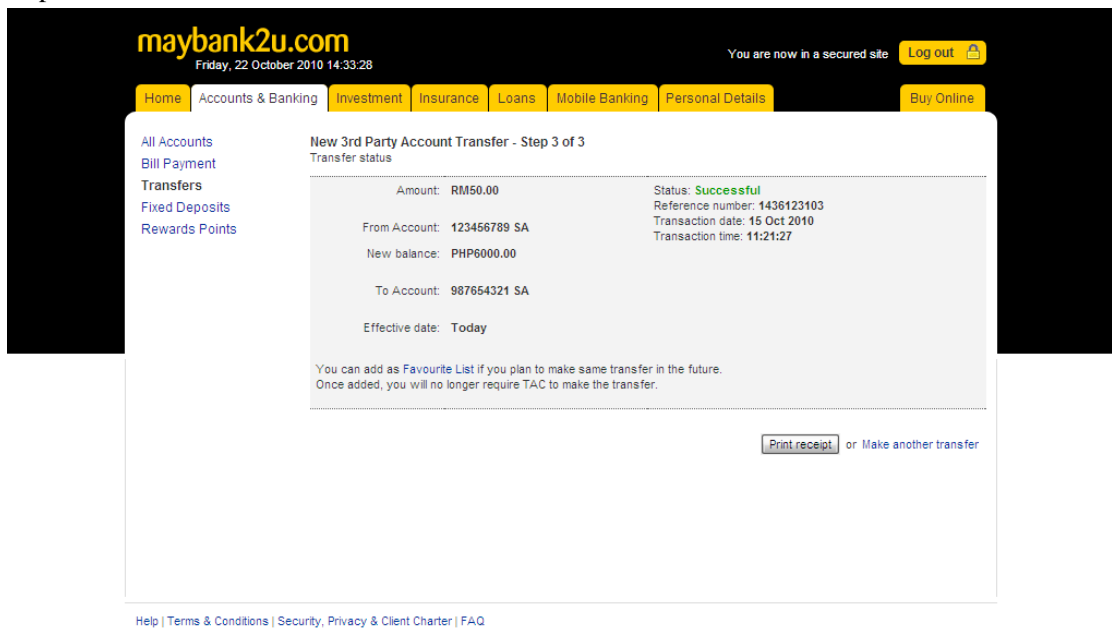


Screen Design:

Step 1



Step 2



Fields specifications:

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

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

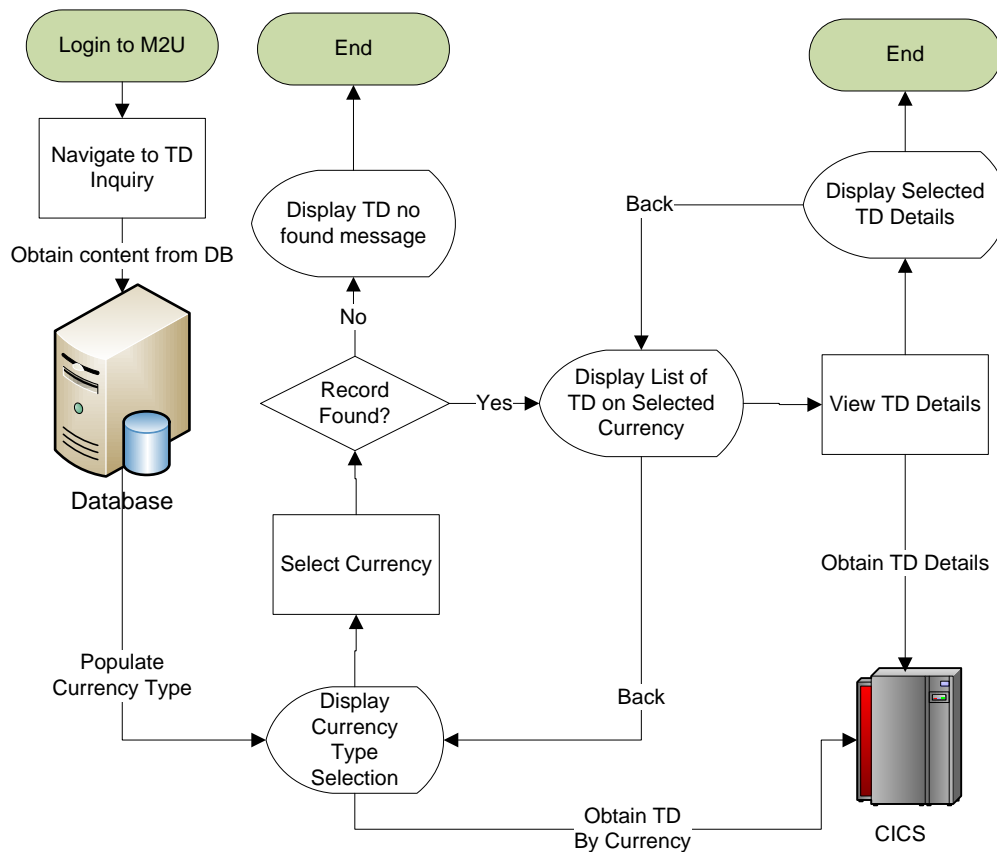
Transaction Time	Populated	M	Hh:mm:ss	N/A	F/E	N/A	09:30:54
Print Receipt	Button	M	Static Text	N/A	F/E	N/A	
Make another top up.	Hyperlink	M	Static Text	N/A	F/E	N/A	

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:

Step 1

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Monday, 25 October 2010 15:28:51

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Home Accounts & Banking Investment Insurance Loans Mobile Banking Personal Details Buy Online

All Accounts
Bill Payment
Transfers
Time Deposits
Rewards Points

Time Deposit Details

Note

To apply for Profit Now Account-I (PIA-I), please select Murabahah Deposit Account (MDA-I).

To apply for Fixed Rate Term Deposit-I (FRTDI), please select Islamic Fixed Deposit.

Currency Type:

[Continue](#)

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Step 2

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All Accounts
Bill Payment
Transfers
Fixed Deposits
Rewards Points

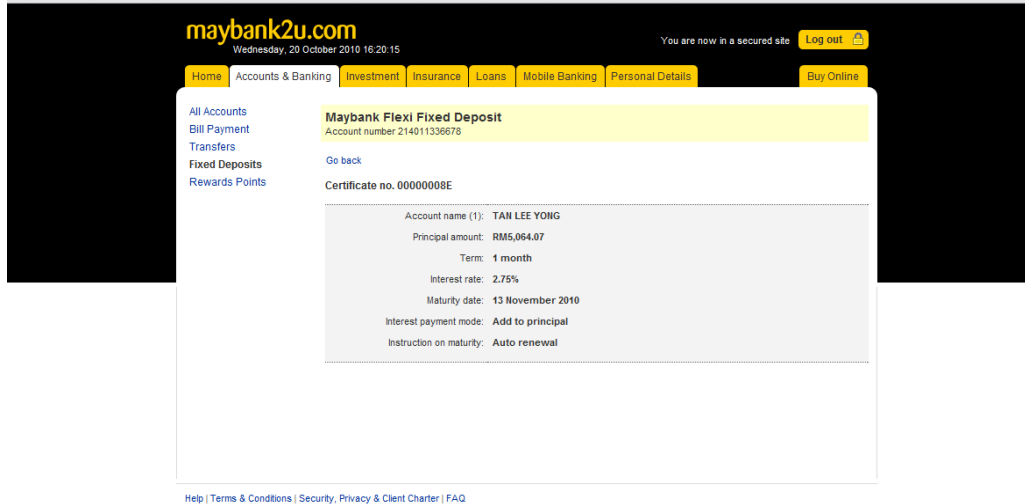
Time Deposit Accounts

Account Number	Account Type	Choose an action
21432568659	TD ADDvantage Plus	View account details

[Go](#)

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Step 3



Fields specifications:

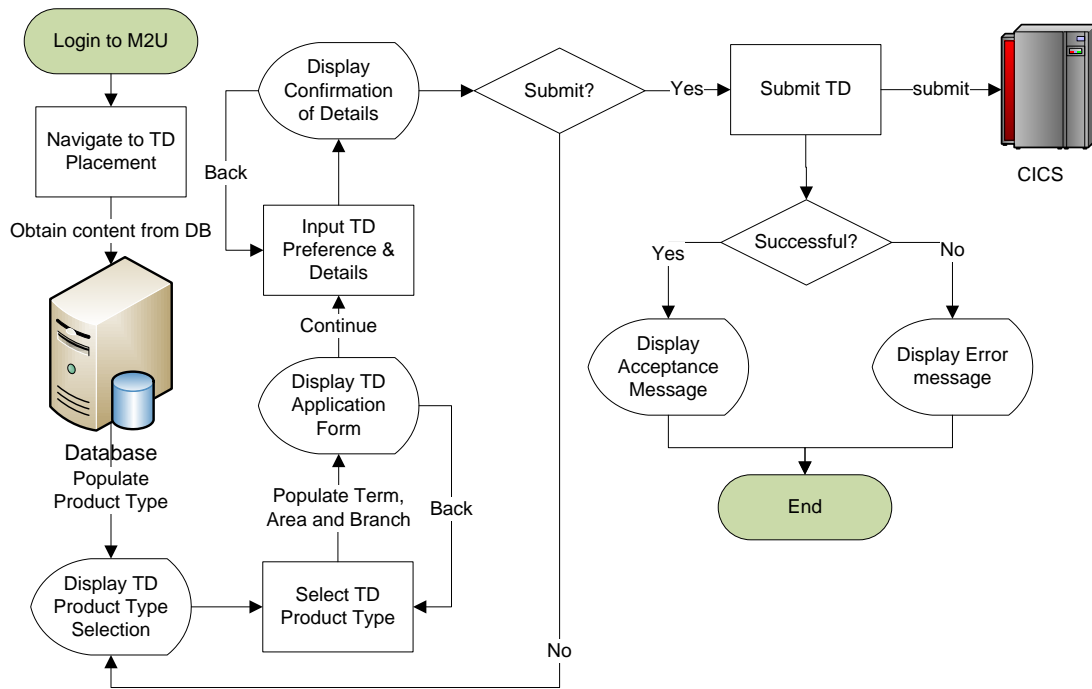
Fields	Data Type	M/O	Format	Length	Source	Validation	Remarks
Page 1 – TD Account Inquiry							
Currency Type	Dropdown	M	Alpha	3	F/E		PHP USD
Page 2 – TD Account Inquiry							
Account Number	Populated	M	Numeric	16	MPI Host		
Account Type	Populated	M	Alpha	40	F/E		
View Details	Hyperlink	M	Static text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

Principal Amount	Populated	M	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	M	Alphanumeric	4	MPI Host		1. Days
Interest Payment Frequency	Populated	M	Alphanumeric	2	MPI Host		1. Monthly 2. Quarterly 3. Semi Annually 4. Annually
Maturity Date	Populated	M	mmddyyyy	8	MPI Host		
Interest Payment Mode	Populated	M	Alpha	2	MPI Host		1. Add to Principal 2. Credit to Savings/Current 3.
Auto Renewal	Populated	M	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:

Step 1

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Monday, 25 October 2010 16:16:32

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Home Accounts & Banking Investment Insurance Loans Mobile Banking Personal Details Buy Online

All Accounts
Bill Payment
Transfers
Fixed Deposits
Rewards Points

Time Deposit Placement - Step 1 of 5
Start your placement by selecting an eFixed Deposit type.

Note

To apply for Profit Now Account-I (PIA-I), please select Murabahah Deposit Account (MDA-I).

To apply for Fixed Rate Term Deposit-I (FRTDI), please select Islamic Fixed Deposit.

Product Name:

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Step 2

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Home Accounts & Banking Investment Insurance Loans Mobile Banking Personal Details Buy Online

All Accounts
Bill Payment
Transfers
Fixed Deposits
Rewards Points

eFixed Deposit Placement - Step 3 of 5
Fill in your payment preferences.

Notes

For new FD customer (FD Account Opening), your FD will be effective on the next working day whereby your 'From Account' branch will be debiting your account and create your FD Account.

[Learn more about eFixed Deposit](#)

eFixed Deposit type: **Maybank Conventional Fixed Deposit**

eFixed Deposit account type: **Individual**

Term: **60 months**

From account:

Principal amount:

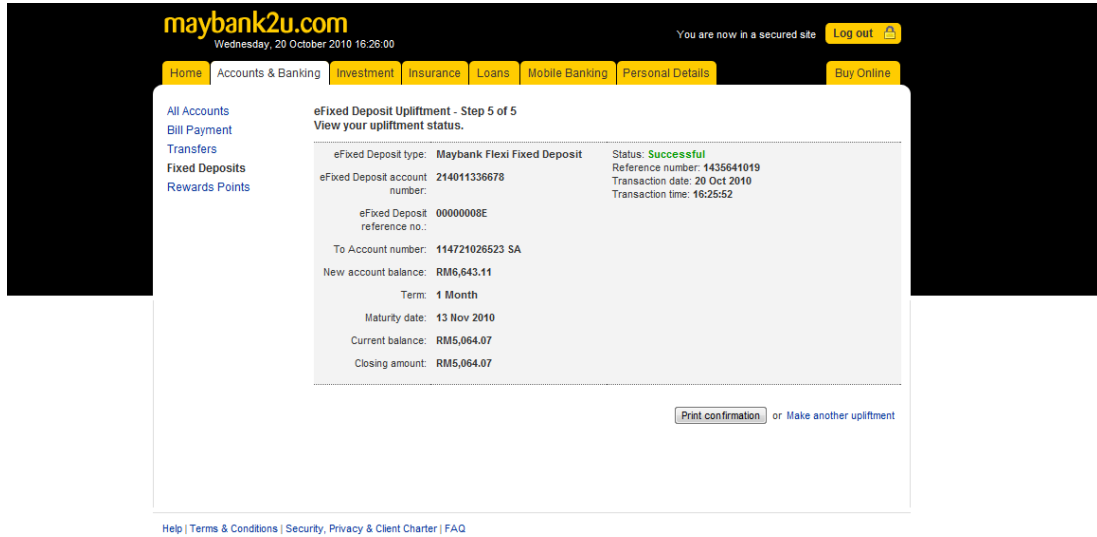
Interest payment frequency:

Interest payment mode:

Instruction on maturity:

or [Go back](#)

Step 3



Fields specifications:

Fields	Data Type	M/O	Format	Length	Source	Validation	Remarks
Page 1 - Select Product Page							
Product selection	Dropdown	M	Alphanumeric	40	F/E		
Page 2							
Product Type	Populated	M	Alphanumeric	40	F/E		
From Account Number	Dropdown	M	Numeric	16	User		1. To display all account number
Select Branch	Dropdown	M	Alpha	TBC	User		1 st dropdown: Luzon, Visayas, Mindanao, National Capital Region 2 nd dropdown: List of branches
Amount	Textbox	M	Numeric	15	User		
Term	Dropdown	M	Alpha	4	User		1 Day
Interest Payment Mode	Dropdown	M	Alpha	2	User		1. Add to Principal 2. Credit to Account

Interest Payment frequency	Populated	M	Alpha	2	User		
Auto Renewal	Dropdown	M	Alpha	2	User		1. Auto Renewal 2. Credit to Account
Confirm	Button	M	Static Text	N/A	N/A		
Go Back	Hyperlink	M	Static Text	N/A	N/A		
Page 3 – Confirmation							
Product Type	Populated	M	Alphanumeric	40	F/E		
From Account Number	Populated	M	Numeric	16	User		1. To display all account number
Select Branch	Populated	M	Alpha	TBC	User		
Fields	Data Type	M/O	Format	Length	Source	Validation	Remarks
Amount	Populated	M	Numeric	15	User		
Term	Populated	M	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	M			User		
Page 4 – Transaction Status							
Product Type	Populated	M	Alphanumeric	40	F/E		

From Account Number	Populated	M	Numeric	16	User		1. To display all account number
Select Branch	Populated	M	Alpha	TBC	User		
Amount	Populated	M	Numeric	15	User		
Term	Populated	M	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
Status	Populated	M	Alpha	2	User		1. Accepted 2. Unsuccessful
Transaction Date	Populated	M	mmddyyyy	8	F/E		Sep 28, 2010
Transaction Time	Populated	M	Hh:mm:ss	Not To be Define	F/E		09:30:54

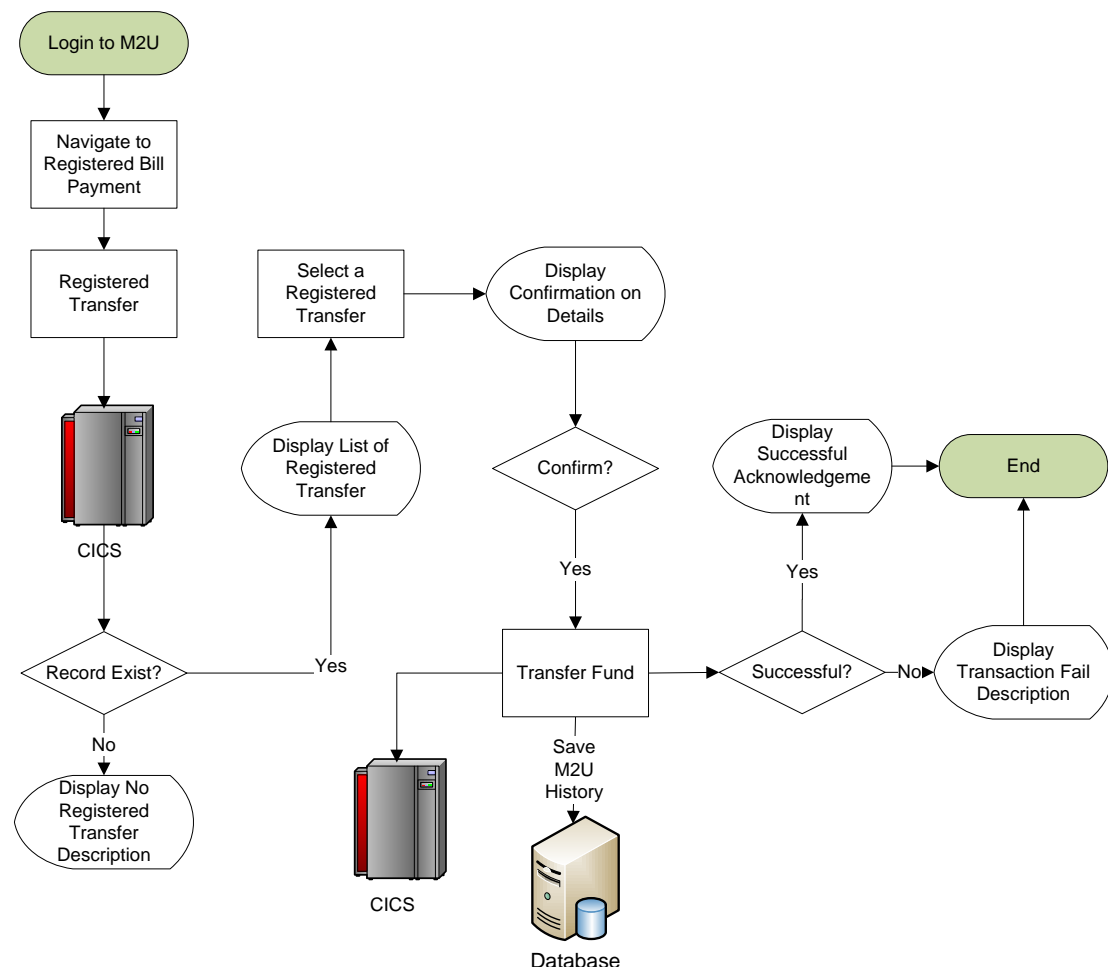
2.10 Bill Payments

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:

Step 1

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[All Accounts](#)
[Bill Payment](#)
[Transfers](#)
[Fixed Deposits](#)
[Rewards Points](#)

Make a one-off payment - Step 2 of 4
Enter your payment details

Amount: <input type="text"/>	To: Celcom
From Account: <input type="text" value="Select an account"/>	Bill account no.: <input type="text"/>
Effective date: <input type="text" value="Today"/>	Mobile No.: <input type="text"/>

[View sample](#)

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Step 2

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Monday, 25 October 2010 17:08:48

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[All Accounts](#)
[Bill Payment](#)
[Transfers](#)
[Fixed Deposits](#)
[Rewards Points](#)

Make an open payment - Step 3 of 4
Confirm your payment details or go back to make changes

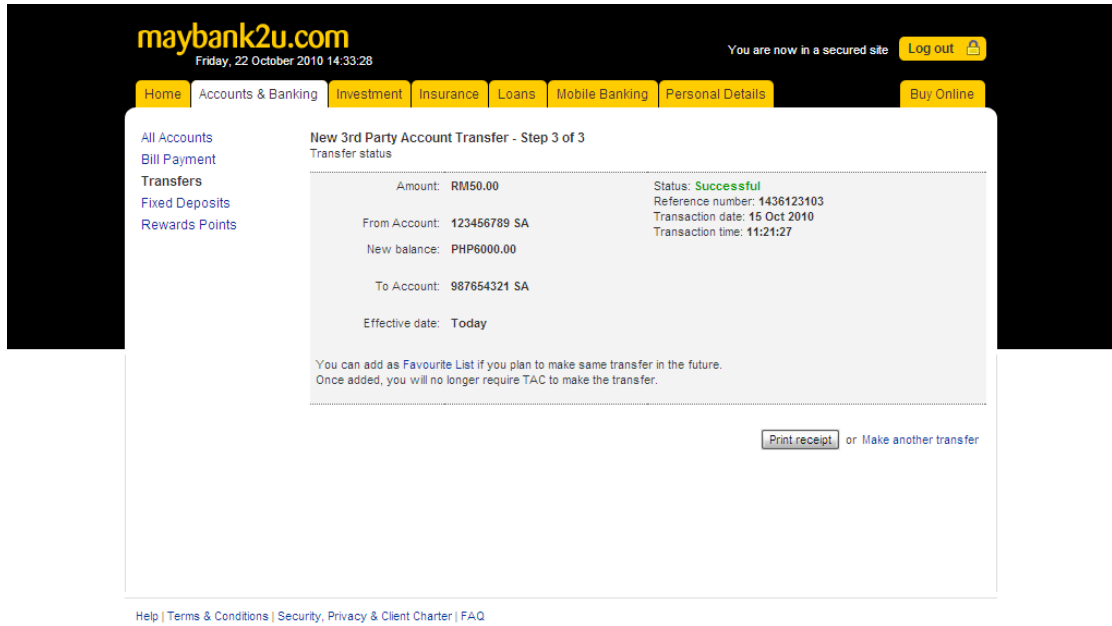
Your Account No. is as in your latest bill.

Amount: PHP 500.00	To: ABC Berhad A/C 1
From Account: 23456789 SA	Bill account holder name: JOHN LEE
Effective date: Today	Payee code: 1010
	Bill account no.: F65465233

[Confirm](#) or [Go back](#)

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Step 3



Fields specifications:

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	<ol style="list-style-type: none"> 1. Customer can select Make a payment to a favourite payee by selecting Bill Payment via: <ol style="list-style-type: none"> a. Quick Link – Bill Payment b. Accounts & Banking 2. Customer to select Make a Favourite Payee Payment 3. Customer to select necessary details
Front End Admin Module	<p>Fields to be maintained:</p> <ol style="list-style-type: none"> 1. Payee code 2. Payee Name 3. Bill Account Number
Host Admin Module	<p>New field to be maintained for MPI (To be determined). Current field maintained at MBB Host as per below:-</p> <ol style="list-style-type: none"> 1) MIB1 2) IP02 3) MTPM 4

Business Rules	<ol style="list-style-type: none"> 1. Customer only can make payment to payee that has a tie up with BancNet 2. Account debit only from CASA 3. To have reprint receipts in M2U History
TAC Required	NO
Print Receipt	YES. Only the last 4 digits of the account number are visible.
Logout Page Display	YES. Only the last 4 digits of the account number are visible.
SMS / Email Notification	N/A

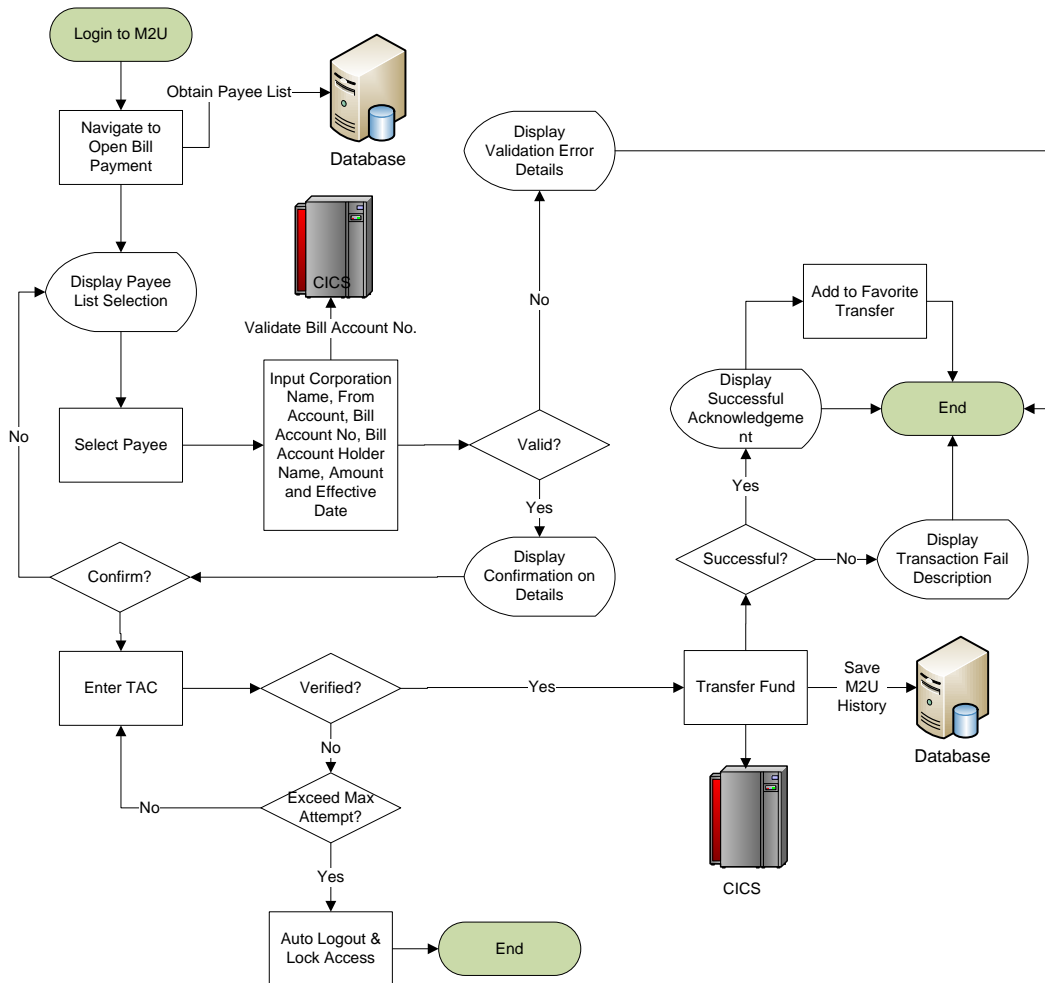
2.10.2 One-Time Bill Payments

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:

Step 1

maybank2u.com
Monday, 25 October 2010 17:05:38

You are now in a secured site [Log out](#)

Home Accounts & Banking Investment Insurance Loans Mobile Banking Personal Details Buy Online

All Accounts
Bill Payment
Transfers
Fixed Deposits
Rewards Points

Make a one-off payment - Step 2 of 4
Enter your payment details

Amount:

To: Celcom

From Account:

Effective date:

Bill account no.:

Mobile No.:

[View sample](#)

or [Go back](#)

[Help](#) | [Terms & Conditions](#) | [Security, Privacy & Client Charter](#) | [FAQ](#)

Step 2

The screenshot shows the 'Make an open payment - Step 3 of 4' page on maybank2u.com. The page title is 'Make an open payment - Step 3 of 4' with the subtitle 'Confirm your payment details or go back to make changes'. A text input field contains 'Your Account No. is as in your latest bill.'. Below this, the payment details are displayed in a table:

Amount: PHP 500.00	To: ABC Berhad A/C 1
From Account: 23456789 SA	Bill account holder name: JOHN LEE
	Payee code: 1010
	Bill account no.: F65465233
Effective date: Today	

At the bottom right, there are two buttons: 'Confirm' and 'Go back'. The page footer includes 'Help | Terms & Conditions | Security, Privacy & Client Charter | FAQ'.

Step 3

The screenshot shows the 'New 3rd Party Account Transfer - Step 3 of 3' page on maybank2u.com. The page title is 'New 3rd Party Account Transfer - Step 3 of 3' with the subtitle 'Transfer status'. The transfer details are displayed in a table:

Amount: RM50.00	Status: Successful
From Account: 123456789 SA	Reference number: 1436123103
New balance: PHP6000.00	Transaction date: 15 Oct 2010
To Account: 987654321 SA	Transaction time: 11:21:27
Effective date: Today	

Below the table, there is a note: '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.' At the bottom right, there are two buttons: 'Print receipt' and 'Make another transfer'. The page footer includes 'Help | Terms & Conditions | Security, Privacy & Client Charter | FAQ'.

Fields specifications:

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

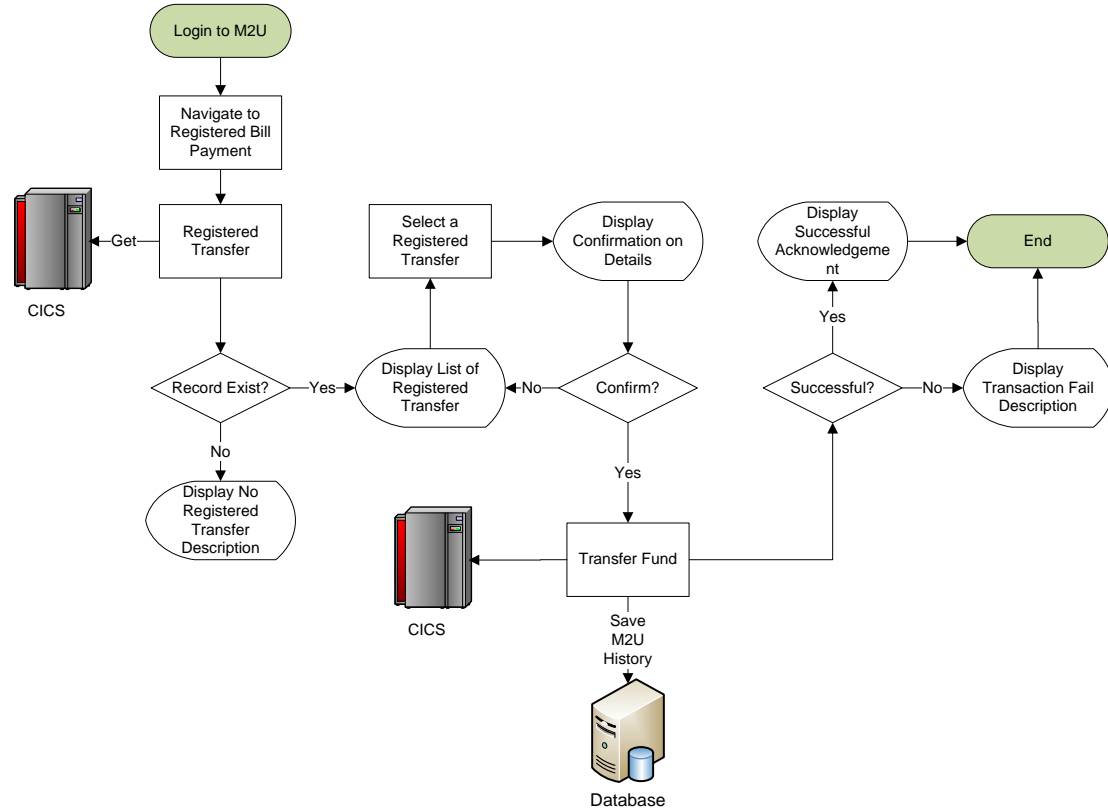
Fields	Data Type	M/O	Format	Length	Source	Validation	Remarks
From Account	Dropdown list	M	Numeric	11	User		To display account with currency PHP only
Account/Reference Number	Textbox	M	Alphanumeric	30	User		
Subscriber's Name	Textbox	O	Alphanumeric	40	User	Bill Account Holder name	
Amount	Textbox	M	Numeric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

Fields	Data Type	M/O	Format	Length	Source	Validation	Remarks
Go back	Button	M	N/A	N/A	F/E		
Page 3							
From Account	Populated	M	Numeric	11	F/E		
Biller Institution	Populated	M	Alphanumeric	40	F/E		
Account / Reference Number	Populated	M	Alphanumeric	30	F/E		
Subscriber's Name	Input	O	Alphanumeric	40	User	Bill Account Holder name	
Amount	Populated	M	Numeric	15	F/E		
Effective Date	Populated	M	14 Sep 2010	8	F/E		
Status	Populated	M	alpha	3	MBB Host		
Reference Number	Populated	M	Numeric	F/E OR MBB Host	F/E = 20, MBB Host =8	N/A	Source <ul style="list-style-type: none"> F/E – If customer perform immediate transfer MBB Host – if customer perform future dated transfer
Transaction Date	Populated	M	Hh:mm:ss	N/A	F/E	N/A	Sept 28, 2010
Transaction Time	Populated	M	mddyyyy	N/A	F/E	N/A	09:30:54
Print Receipt	Button	M	Static Text	N/A	F/E	N/A	For successful transaction
Make another Payment	Hyperlink	M	Static Text	N/A	User	N/A	
Favourite Payee List	Hyperlink	M	Static Text	N/A	F/E	N/A	5) Quick Link 6) If the Payee had been linked system will display message – This payee had been registered as favourite.

2.10.3 Favourite Bills Management

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

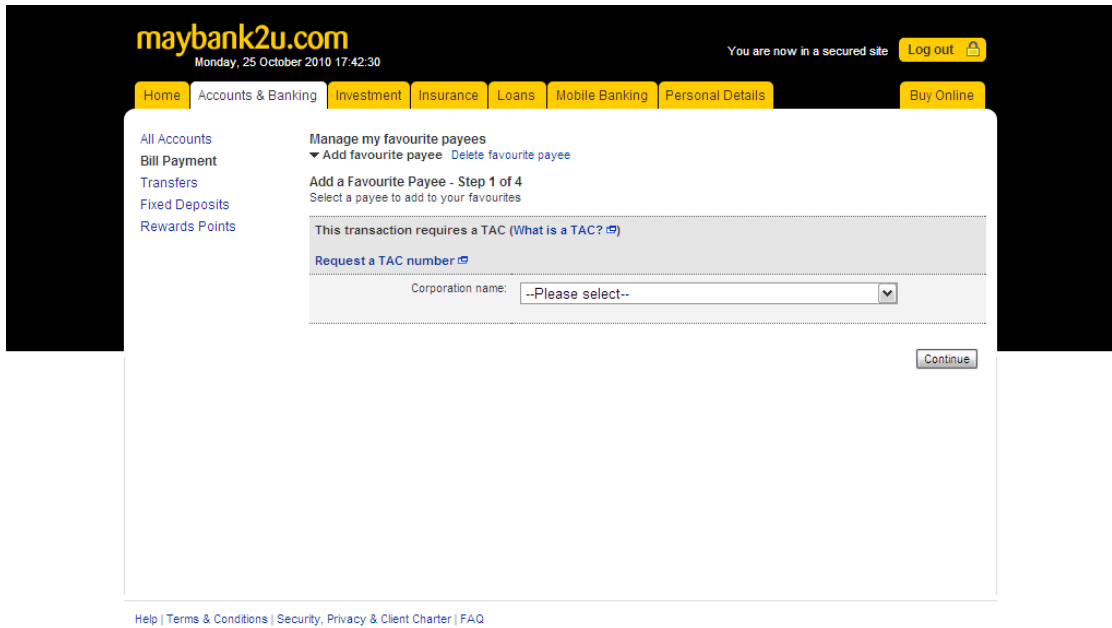
Flow Diagram:



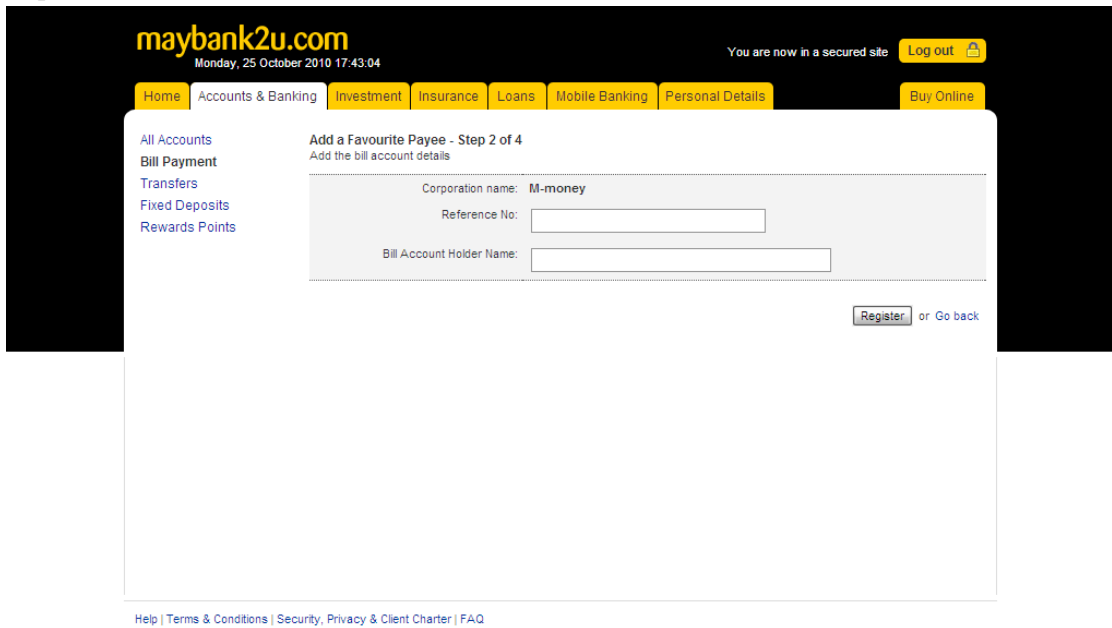
2.10.3.1 Add Favourite Biller

Screen Design:

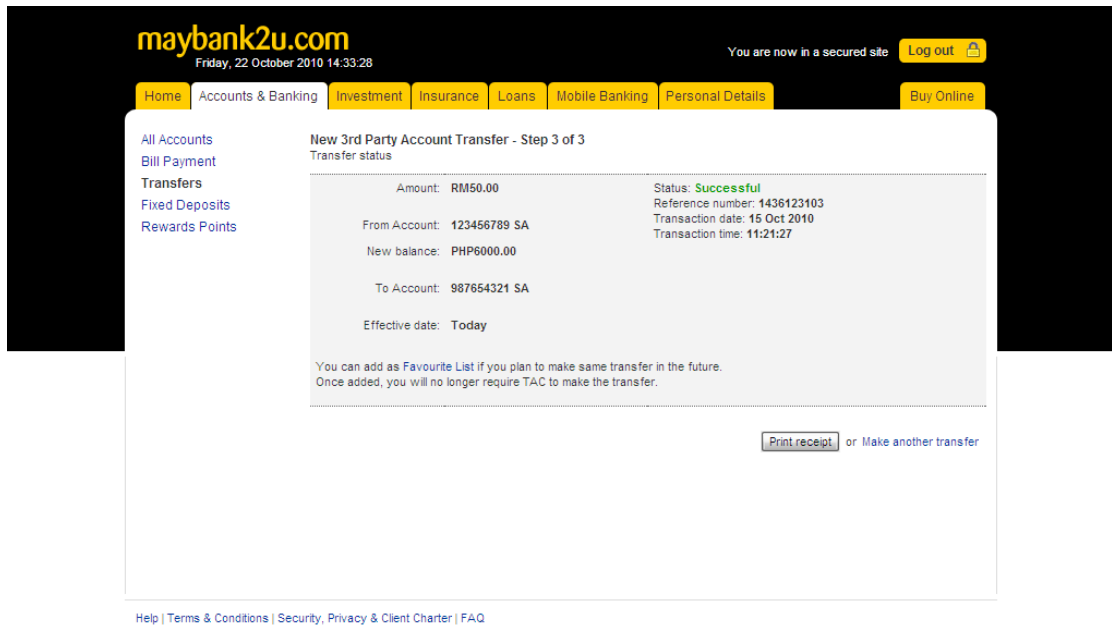
Step 1



Step 2



Step 3



Fields specifications:

Fields	Data Type	M/ O	Format	Length	Source	Validation	Remarks
Page 1							
Request a TAC	Hyperlink	M	N/A	N/A	F/E		
Biller Institution	Dropdown list	M	Alphanumeric	40	User		
Account / Reference Number	Textbox	M	Alphanumeric	30	User		
Subscriber's Name	Textbox	M	Alphanumeric	40	User		
Continue	Button	M	N/A	NA	F/E		
Page 2 – Confirmation							
Biller Institution	Populated	M	Alphanumeric	40	F/E		
Account / Reference Number	Populated	M	Alphanumeric	30	F/E		
Subscriber's Name	Populated	M	Alphanumeric	40	F/E		

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

2.10.3.2 Delete Favourite Biller

Screen Design:

Step 1

maybank2u.com
Monday, 25 October 2010 17:43:47

You are now in a secured site [Log out](#)

Home Accounts & Banking Investment Insurance Loans Mobile Banking Personal Details Buy Online

All Accounts
Bill Payment
Transfers
Fixed Deposits
Rewards Points

Manage my favourite payees
Add favourite payee ▼ Delete favourite payee

	Payee	Payee code	Bill account no.	Bill account holder name
<input type="checkbox"/>	ABC Berhad - A/C 1	1224	F532233432	PAUL CHUN
<input type="checkbox"/>	CCB Berhad - A/C 1	1421	8467361218	TAN AH KAO

[Continue](#)

[Help](#) | [Terms & Conditions](#) | [Security, Privacy & Client Charter](#) | [FAQ](#)

Step 2

maybank2u.com
Monday, 25 October 2010 17:45:25

You are now in a secured site [Log out](#)

Home Accounts & Banking Investment Insurance Loans Mobile Banking Personal Details Buy Online

All Accounts
Bill Payment
Transfers
Fixed Deposits
Rewards Points

Delete a Favourite Payee - Step 1 of 2
Review and confirm favourite payee to be deleted

	Payee	Payee code	Bill account no.	Bill account holder name
	ABC Berhad - A/C 1	1221	11367271	HEAL THE WORLD

[Confirm](#) or [Go back](#)

[Help](#) | [Terms & Conditions](#) | [Security, Privacy & Client Charter](#) | [FAQ](#)

Step 3

maybank2u.com
Friday, 22 October 2010 14:33:28

You are now in a secured site [Log out](#)

Home Accounts & Banking Investment Insurance Loans Mobile Banking Personal Details Buy Online

All Accounts
Bill Payment
Transfers
Fixed Deposits
Rewards Points

New 3rd Party Account Transfer - Step 3 of 3
Transfer status

Amount: RM50.00
From Account: 123456789 SA
New balance: PHP6000.00
To Account: 987654321 SA
Effective date: Today

Status: **Successful**
Reference number: 1436123103
Transaction date: 15 Oct 2010
Transaction time: 11:21:27

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](#)

[Help](#) | [Terms & Conditions](#) | [Security, Privacy & Client Charter](#) | [FAQ](#)

Fields specifications:

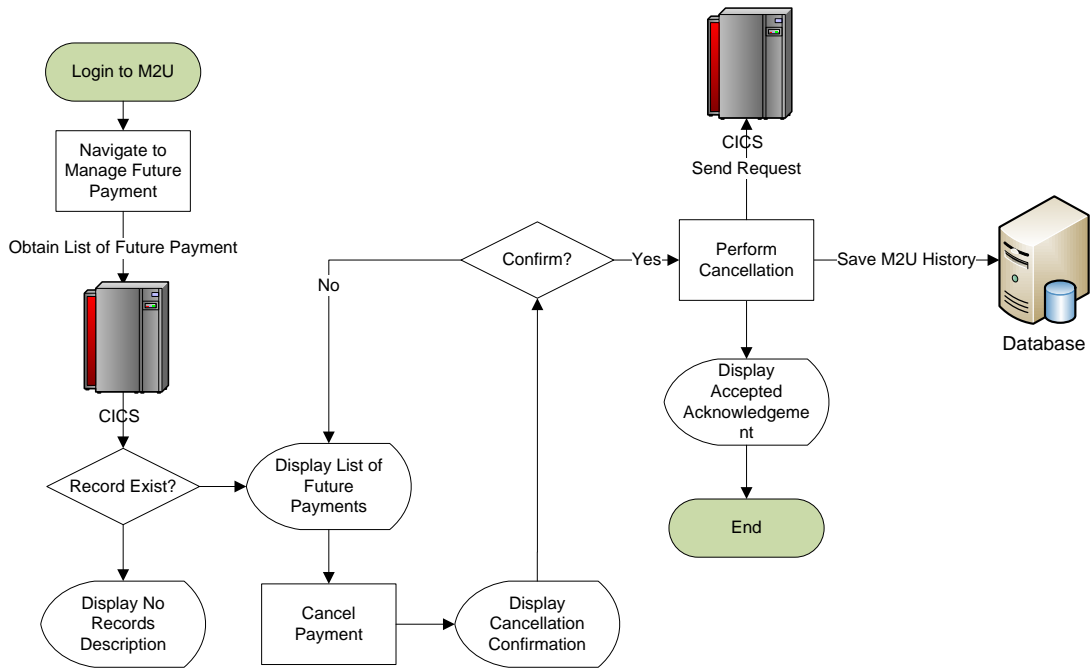
Fields	Data Type	M/O	Format	Length	Source	Validation	Remarks
Page 1							
Check Box	Populated	M	N/A	N/A	F/E		Allow to select multiple
Payee	Populated	M	Alphanumeric	40	F/E		
Account / Reference Number	Populated	M	Alphanumeric	30	F/E		
Subscriber's Name	Populated	M	Alpha	40	F/E		
Continue	Populated	M	N/A	NA	F/E		
Page 2 - Confirmation							
Payee	Populated	M	Alphanumeric	40	F/E		
Account / Reference Number	Populated	M	Alphanumeric	30	F/E		
Subscriber's	Populated	M	Alpha	40	F/E		

Fields	Data Type	M/O	Format	Length	Source	Validation	Remarks
Name							
Confirm	Button	M	N/A	NA	F/E		
Go back	Button	M	N/A	N/A	F/E		
Page 3 –Transaction Status							
Payee	Populated	M	Alphanumeric	40	F/E		Repeating Structure
Status	Populated	M	alpha	3	MBB Host		Repeating Structure
Reference Number	Populated	M	Numeric	20	F/E	N/A	Repeating Structure
Transaction Date	Populated	M	Hh:mm:ss	N/A	F/E	N/A	Repeating Structure
Transaction Time	Populated	M	mdyyyy	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)

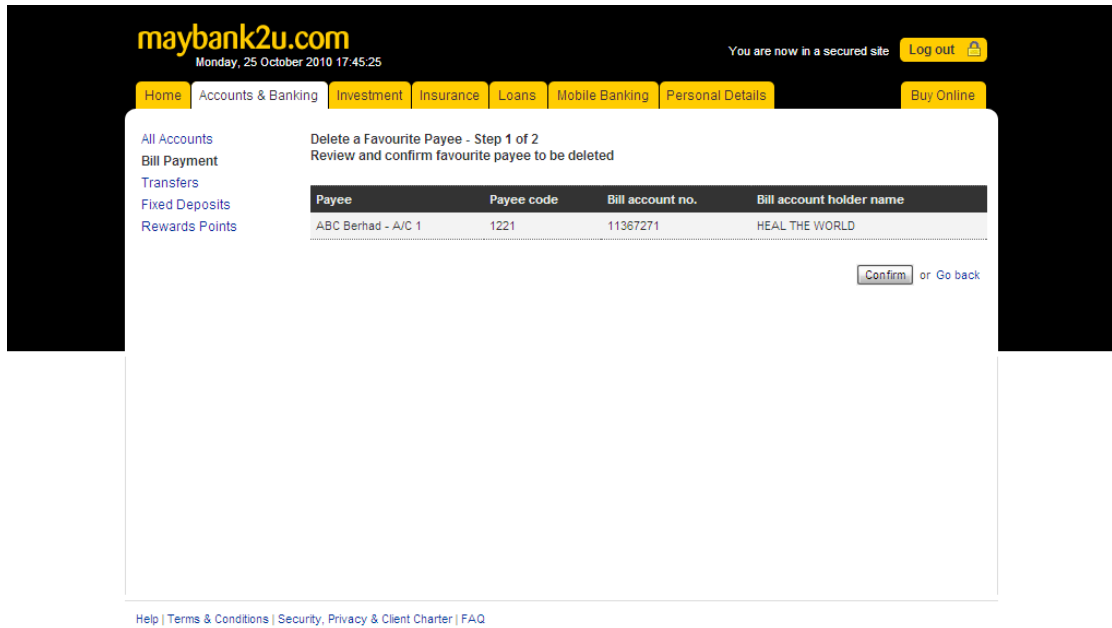
Step 1

The screenshot shows the 'Manage my favourite payees' interface on the maybank2u.com website. The page includes a navigation menu with options like Home, Accounts & Banking, Investment, Insurance, Loans, Mobile Banking, and Personal Details. The main content area displays a table of payees with checkboxes for selection.

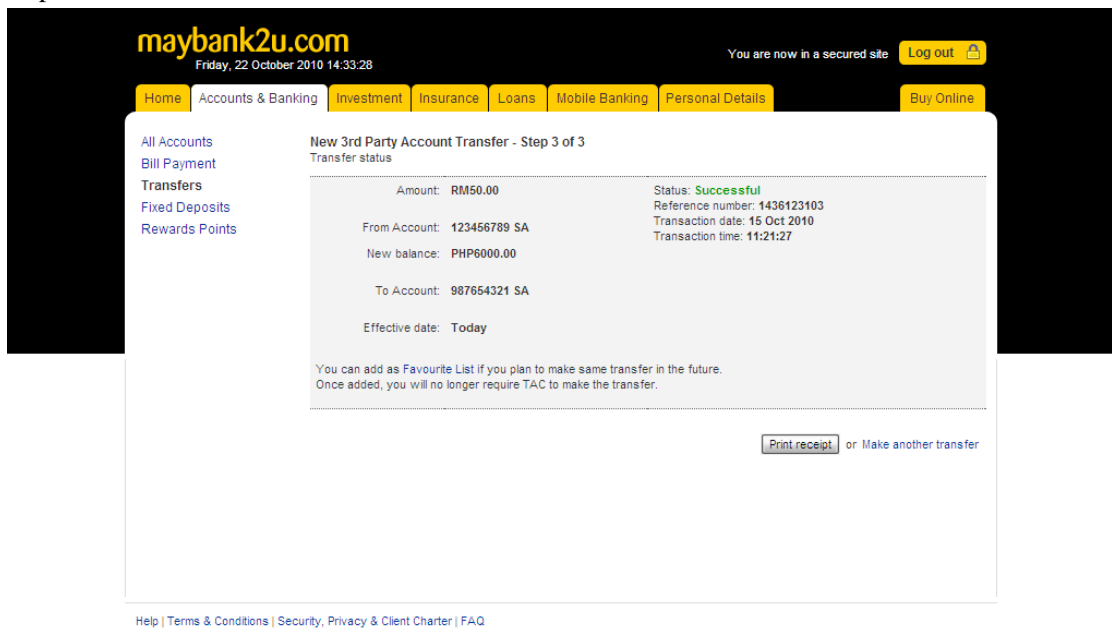
Payee	Payee code	Bill account no.	Bill account holder name
<input type="checkbox"/> ABC Berhad - A/C 1	1224	F532233432	PAUL CHUN
<input type="checkbox"/> CCB Berhad - A/C 1	1421	8467361218	TAN AH KAO

Additional elements on the screen include a 'Continue' button at the bottom right of the table, and a footer with links for Help, Terms & Conditions, Security, Privacy & Client Charter, and FAQ.

Step 2



Step 3



Fields specifications:

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

Fields	Data Type	M/O	Format	Length	Source	Validation	Remarks
From Account	Populated	M	Numeric	11	MBB Host		
Amount	Populated	M	Numeric	15	MBB Host		
Account / Reference number	Populated	M	Alphanumeric	30	MBB Host		
Reference Number	Populated	M	Numeric	8	MBB Host		
Check Box	Check Box	M	N/A	N/A	F/E		Allow to select multiple
Cancel Payment	Button	M	N/A	NA	F/E		
Page 2 - Confirmation							
Payee Name	Populated	M	Alphanumeric	40	F/E		Repeating Structure
Effective Date	Populated	M	mmddyyyy	8	F/E		Repeating Structure
From Account	Populated	M	Numeric	11	F/E		Repeating Structure
Amount	Populated	M	Numeric	15	F/E		Repeating Structure
Account / Reference number	Populated	M	Alphanumeric	30	F/E		Repeating Structure
Reference Number	Populated	M	Numeric	8	F/E		Repeating Structure
Confirm	Button	M	N/A	NA	F/E		
Go back	Button	M	N/A	N/A	F/E		
Page 3 –Transaction Status							
From Account	Populated	M	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/O	Format	Length	Source	Validation	Remarks
Status	Populated	M	alpha	3	MBB Host		Repeating Structure
Account / Reference number	Populated	M	Alphanumeric	30	F/E		Repeating Structure
Reference Number	Populated	M	Numeric	8	F/E	N/A	Repeating Structure
Transaction Date	Populated	M	mmddyyyy	N/A	F/E	N/A	Repeating Structure
Transaction Time	Populated	M	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
 - Account Number
 - Current Balance
 - 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 Specifications:

Fields	Data Type	M/O	Format	Length	Source	Validation	Remarks
Page 1							
1.Product Name	Populated	M	Alpha numeric	40	F/E	NA	:
2.Account No	Populated	M	Numeric	11	Host	NA	
3.Current Balance	Populated	M	Numeric	15	Host	NA	
4.Available balance	Populated	M	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
 - Account Number
 - Account Holder's Name – maximum 3 names.
 - Current balance
 - Available balance
 - One Day float
 - Two Day float
 - More than two days float

Fields Specifications:

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

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

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:-
 - Transaction Date
 - Description
 - Debit
 - Credit

Fields Specifications:

Fields	Data Type	M/O	Format	Length	Source	Validation	Remarks
1.Transaction Date	Populated	M	Alpha numeric	8	F/E		Sept 28, 2010
2.Description	Populated	M	Alpha	60	Host		Transfer from A/C
3.Debit	Populated	M	Numeric	15	Host		PHP50.00
4.Credit	Populated	M	Numeric	15	Host		PHP50.00

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:-
 - Transaction Date
 - Description
 - Debit
 - Credit

Fields Specifications:

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

Fields	Data Type	M/O	Format	Length	Source	Validation	Remarks
3.Debit	Populated	M	Numeric	15	Host		PHP50.00
4.Credit	Populated	M	Numeric	15	Host		PHP50.00
5. More Transactions	Button	M	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:-
 - Transaction Date / Time
 - Transaction Details
 - Effective Date
 - From Account
 - To Account
 - Status
 - Amount
 - Reference Number
 - Re- Print Button

Fields Specifications:

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

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

2.12 Cheque Management

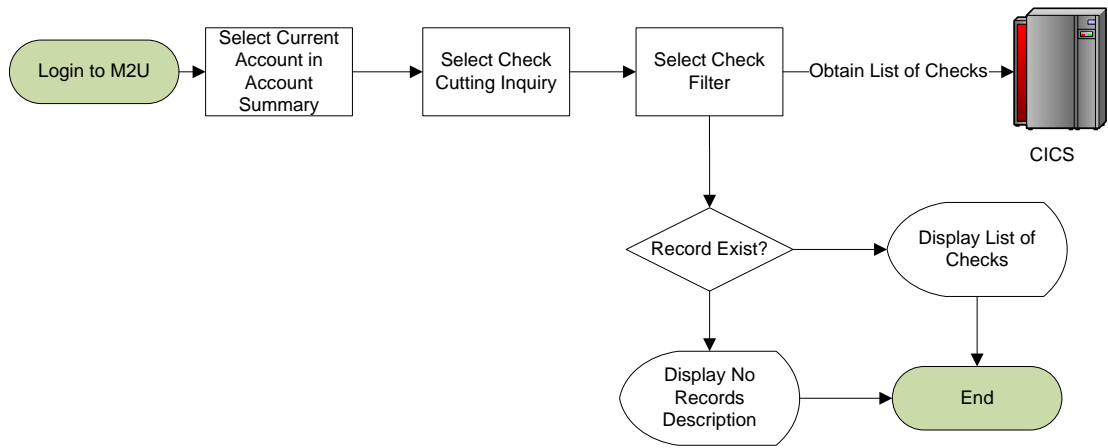
2.12.1 Cheque(s) Clearance Status

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:



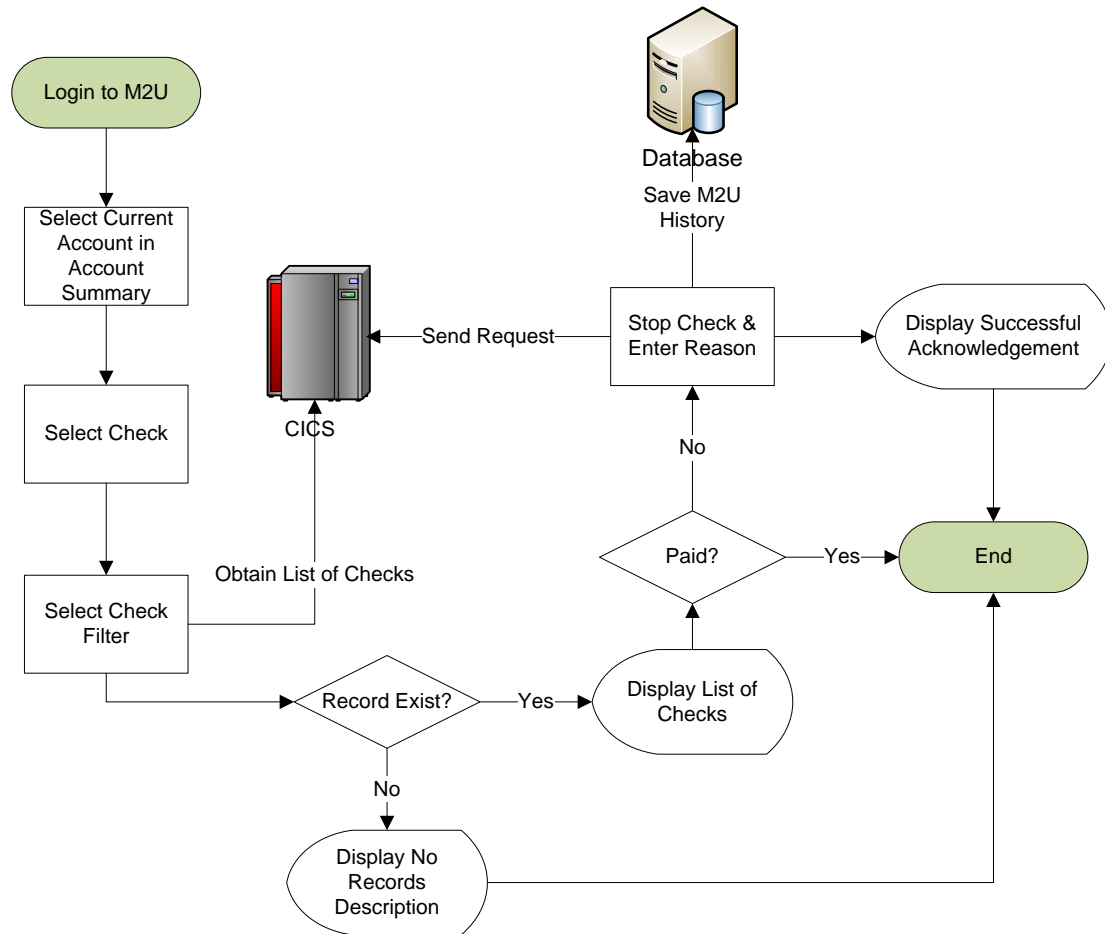
2.12.2 Stop Cheque(s)

Users allow stopping any cheque that is not yet cleared.

Required information to be provided by the user:-

- Cheque number

Flow Diagram:



Fields Specifications:

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

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

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

2.12.3 Requests for Cheque Book

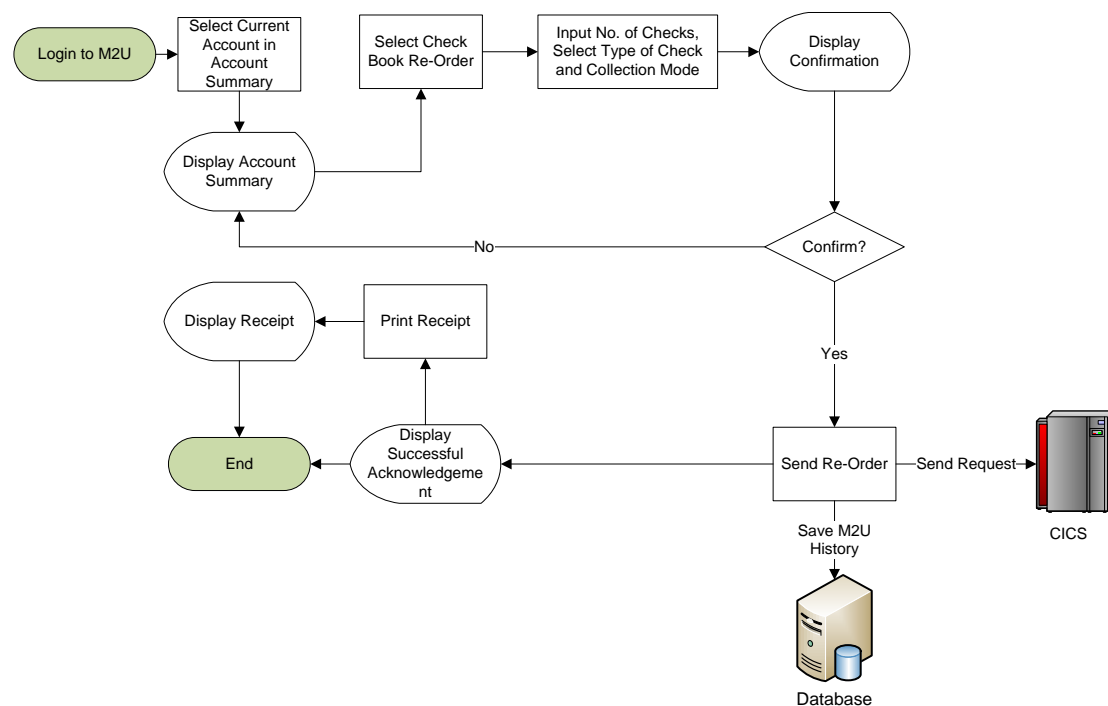
This feature allows users request for cheques book delivery. User has the option to choose to collect the cheque book from a branch or by postal mail.

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 Specification:

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

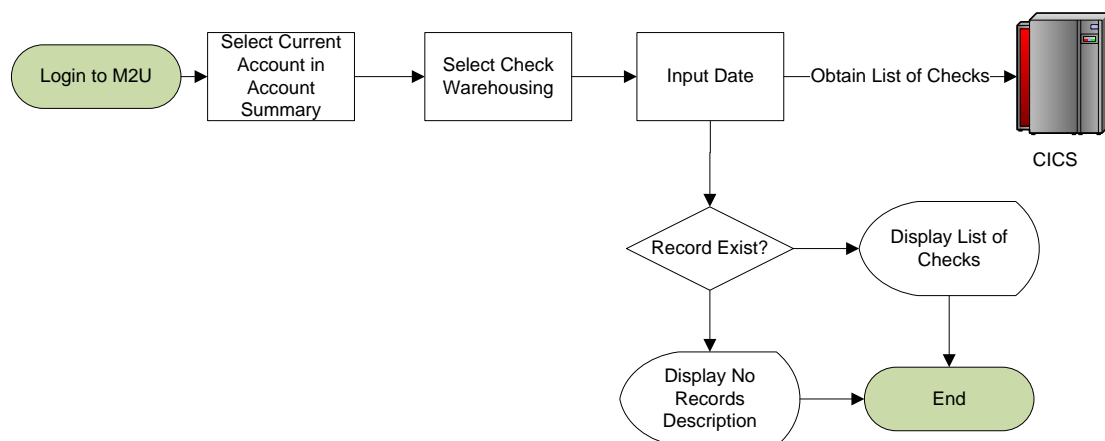
Fields	Data Type	M/O	Format	Length	Source	Validation	Remarks
							2) Commercial (02) Corporate 1) Corporate
Mode of Collection	Dropdown list	M	Alpha Numeric	2	User		Collect at Branch (01)
Continue	Button	M	Static Text	N/A	N/A		
Page 2 - Confirmation							
Account Number	Populated	M	Numeric	16	F/E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

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

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:-
 - Date
- Below are the fields to be displayed based on the input:-
 - Date – Post Dated
 - Amount
 - Check number
 - Drawee / Issuer Bank Name

Flow Diagram:



Fields Specifications:

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