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| **Kuwait Finance House (M) Berhad**  **KFH Online Banking**  **(Payment Reference)** |
| Business Requirement Specification |

22th September 2014

Reference: KFH/IBSCR07/2BRS/PR

(Version 1.0)

**Prepared By:**



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Document Amendment Log

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| **Version No** | **Date Updated** | **Description of Change** | **Updated By**  **<Name, Dept>** | **Reviewed By**  **<Name, Dept>** | **Approved By <Name, Dept>** |
| 1.0 |  | Initial Release | Nurul Akmal  Penril Datability | Norhaidah Dasuki  Penril Datability |  |

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Business Requirement Acceptance

I/We hereby verify that this Business Requirement consist of all the requirements requested by Kuwait Finance House (M) Berhad. The implemented system will fulfill ONLY this requirement.

I/We also hereby AGREE that this satisfies our entire requirement for IBSCR072 – Payment Reference

Any future changes to this agreed scope will be treated as an enhancement to the system. Any future changes to the project timeline will be subjected to the final approval of the project steering committee.

**Kuwait Finance House (M) Berhad:**

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| **Approved by** | **Role** | **Signature** | **Date** |
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**Penril Datability (SEA) Sdn. Bhd.:**

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| **Approved by** | **Role** | **Signature** | **Date** |
| Norhaidah Bt Md Dasuki | Project Manager |  |  |
| Tan Lee Yong |  |  |  |

SECTION A: Introduction

This document describes the features, process flow and screen design of payment reference standard in KFH Interbank Banking system to allows both payers (senders) and payee (recipients) to identify the source and purpose of the payments. Following transactional features will be captured in modules as below:-

The scope is inclusive all services that have Payment Reference impact for the below channels:

1. Consumer Internet Banking
2. Business Internet Banking
3. ATM (IBG Services)
4. Over the Counter (IBG Services)

The changes are to display Sender Name, Beneficiary Name, Recipient Reference and Other Payment Details on bank statements and electronic files (e.g. e-Statement, Receipt, Email Notification, Online Transaction History, reports.)

The services breakdown is as follows:

* Consumer Internet Banking (CIB)
  + Interbank Transfer (IBG, iPAY)
  + Intrabank Transfer
  + Foreign Telegraphic Transfer (FTT)
  + Bill Payment & Reload
  + Transaction History (Host)

\*Standing Instruction (SI) is part of CIB component

* Business Internet Banking (BIB)
  + Interbank Transfer (IBG, Rentas)
  + Intrabank Transfer
  + Foreign Telegraphic Transfer (FTT)
  + Bill Payment & Reload
  + Bulk Payment
  + Transaction History (Host)

\*Standing Instruction (SI) is part of BIB component

* IBG Transactions initiated from all channel (IB, BIB, ATM and GFS)
* CORUS
  + T

This document shall explain all the features and functionalities, which is elaborating with screen captures, process flow, descriptions, input fields specifications and error messages. All screen designs provided in this document are samples and only illustration purpose for easy understanding. The screen designs are not final.

## Objective

The objective of this document is to capture user requirements of transactional and administration modules of Payment Reference. This document will facilitate development and implementation of the mentioned modules of Internet Banking System for Kuwait Finance House Malaysia Berhad (“KFHMB”).

The base line features description and screen designs will become a reference blueprint for the development team to develop the transactional and administration module. Hence, it is crucial that all stakeholders need to ensure the correctness and adequacy of the requirements captured in this document.

All stakeholders involved are expected to review and sign off this document before the development start. By signing off the document, the stakeholder has endorsed the correctness and accuracy and adequacy of the requirements documented in this document.

## Dependencies

Implementation of this CR is having dependencies on external system, of KFH below:

KFH Host (Core Banking)

KFH ATM

KFH OTC

## 

## Scope of Delivery

| **Application** | **Module** | **Description** |
| --- | --- | --- |
| **Consumer Internet Banking (CIB)** | **Interbank Giro Transfer (IBG)** | * To pass Beneficiary Name, Recipient’s Reference & Other Payment Details into Transaction Description that need to send to IBG WebService. |
| **Intrabank Transfer (3rd Party)** | * Change Remarks to Recipient’s Reference * Add new field Other Payment Details * Beneficiary Name and Recipient Reference must be made mandatory for sender to furnish the information. * To pass Beneficiary Name, Recipient’s Reference & Other Payment Details (Optional) into Transaction Description that need to send to esb. |
| **IBFT (IPay)** | * Change Remarks to Recipient’s Reference * Change Transaction Reference number to Other Payment Details * Beneficiary Name, Recipient Reference and Other Payment Details must be made mandatory for sender to furnish the information. * To pass Beneficiary Name, Recipient’s Reference & Other Payment Details(Mandatory) into Transaction Description that need to send to MEPS |
| **FTT** | * Change Remarks to Recipient’s Reference * Add new field Other Payment Details * Beneficiary Name and Recipient Reference must be made mandatory for sender to furnish the information. * To pass Beneficiary Name, Recipient’s Reference & Other Payment Details(Optional) into Transaction Description that need to send to esb |
| **Reload & Bill Payment** | * For Bill Payment, to pass Biller Name and Biller Account No/Contact No. to Transaction Description that need to send to esb * For Reload, to pass Prepaid Type and Mobile No. (if any) to Transaction Description that need to send to esb |
| **Receipt & Email Notification** | * To reflect the source and purpose of the payments, namely Sender Name, Beneficiary Name, Recipient Reference and Other Payment Reference. |
| **Transaction History** | As Sender/Originating Bank:   * To reflect the source and purpose of the payments, namely Beneficiary Name, Recipient Reference and Other Payment Reference on the screen   Exp.:  Channel & Service: Bene’s Name, Recipient Ref, Other Payment Details  *IB Intra DR: Adam Iskandar, Rental Inv10500, Pay for July 2014*  As Beneficiary/Receiving Bank:   * To reflect the source and purpose of the payments, namely Sender Name, Recipient Reference and Other Payment Reference on the screen   Exp.:  Channel & Service: Sender’s Name, Recipient Ref, Other Payment Details  *IB Intra CR: Adam Iskandar, Rental Inv10500, Pay for July 2014*  *\**Notes: Apply the same sequence to all type of services however for Bill Payment and Reload is as below  Bill Payment:  Channel & Service: Biller Name, Biller Account No./Contact No.  *IB Bill Payment: Digi Postpaid, 1.31234556*  Reload:  Channel & Service: Prepaid Type, Mobile No. (if any)  *IB Prepaid Top Up: Maxis30, 0121234567* |
| **Business Internet Banking (BIB)** | **Interbank Giro Transfer (IBG)** | * To pass Beneficiary Name, Recipient’s Reference & Other Payment Details into Transaction Description that need to send to IBG WebService. |
| **Intrabank Transfer (3rd Party)** | * Change Remarks to Recipient’s Reference * Add new field Other Payment Details * Beneficiary Name and Recipient Reference must be made mandatory for sender to furnish the information. * To pass Beneficiary Name, Recipient’s Reference & Other Payment Details (Optional) into Transaction Description that need to send to esb. |
| **Bulkpayment** | * Apply same format and validation check for Recipient’s Reference & Other Payment Details according to IBG transaction. |
| **Rentas** | * Apply same format and validation check for Recipient’s Reference & Other Payment Details according to IBG transaction. |
| **FTT** | * Change Remarks to Recipient’s Reference * Add new field Other Payment Details * Beneficiary Name and Recipient Reference must be made mandatory for sender to furnish the information. * To pass Beneficiary Name, Recipient’s Reference & Other Payment Details(Optional) into Transaction Description that need to send to esb |
| **Reload & Bill Payment** | * For Bill Payment, to pass Biller Name and Biller Account No/Contact No. to Transaction Description that need to send to esb * For Reload, to pass Prepaid Type and Mobile No. (if any) to Transaction Description that need to send to esb |
| **Receipt & Email Notification** | * To reflect the source and purpose of the payments, namely Sender Name, Beneficiary Name, Recipient Reference and Other Payment Reference. |
| **Transaction History** | As Sender/Originating Bank:   * To reflect the source and purpose of the payments, namely Beneficiary Name, Recipient Reference and Other Payment Reference on the screen   Exp.:  Channel & Service: Bene’s Name, Recipient Ref, Other Payment Details  *CMS Intra DR: Adam Iskandar, Rental Inv10500, Pay for July 2014*  As Beneficiary/Receiving Bank:   * To reflect the source and purpose of the payments, namely Sender Name, Recipient Reference and Other Payment Reference on the screen   Exp.:  Channel & Service: Sender’s Name, Recipient Ref, Other Payment Details  *CMS Intra CR: Adam Iskandar, Rental Inv10500, Pay for July 2014*  *\**Notes: Apply the same sequence to all type of services however for Bill Payment and Reload is as below  Bill Payment:  Channel & Service: Biller Name, Biller Account No./Contact No.  *CMS Bill Payment: Digi Postpaid, 1.31234556*  Reload:  Channel & Service: Prepaid Type, Mobile No. (if any)  *CMS Prepaid Top Up: Maxis30, 0121234567* |
| **IBG Core** | **IBG Process** | * Related to change request stated in IBSCR068 |
| **CORUS** | **Transaction Inquiry/Report** | * To reflect all payment reference information namely to the Transaction Inquiry result and details screen * To change the label/report header accordingly. |
| **IBG OFI/RFI** | * Related to change request stated in IBSCR068 |
| **BVMC** | **CIB Report** | * Add field to reflect all payment reference information namely to the Transaction Inquiry result and details screen * To change the label/report header accordingly |
|  | **BIB Report** | * Add field to reflect all payment reference information namely to the Transaction Inquiry result and details screen * To change the label/report header accordingly |
| **Database** | | * Add column to store on the Payment Reference information - Beneficiary Name, Recipient’s Reference & Other Payment |

Table : Payment Reference Development Scope

SECTION B: Online Banking

# Consumer and Business Internet Banking

# Transaction History

IB will cater all the details sent by host at the Account and Banking>Transaction History – Transaction Details column.

**Purpose:**

This change will allowed CIB and BIB User able to to identify and to view the details of payment source and purpose in the Account and Banking transaction history details and summary.

## Process Flow



Diagram : Transaction History Process Flow

## Screen Flow

***Step by Step:***

1. User accesses the Landing page and clicks “Account Enquiry”
2. User can view or print Transaction History (from Host System) by select on “Transaction History” from the drop down list and click “Go” button to view transaction history page for the selected account field.
3. User views Transaction history details.

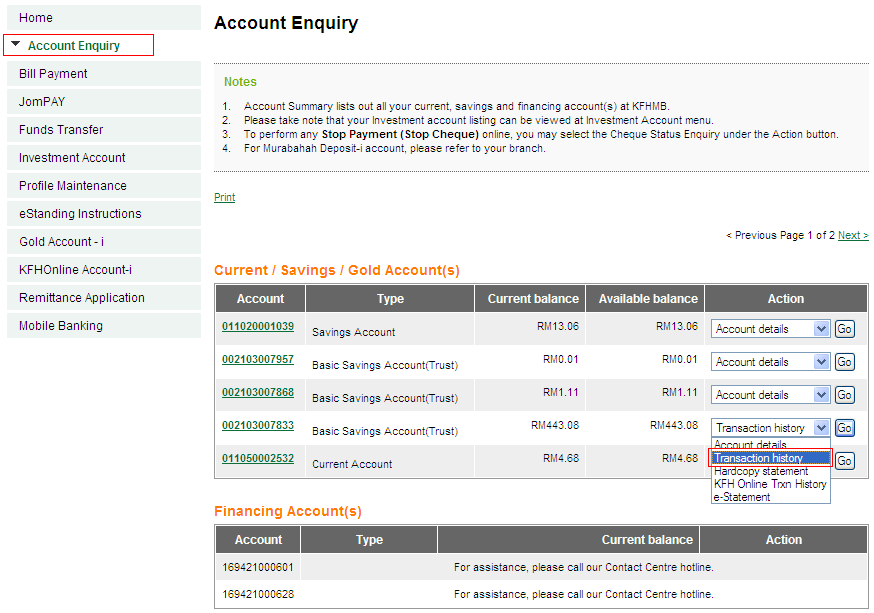


Figure 1: Transaction History Screen Flow

## Transaction History Description (as Sender/Originating Bank)

### Prepaid Reload

#### Pin Based

|  |  |  |  |
| --- | --- | --- | --- |
| **Transaction Type** | **Channel & Service** | **Payment Reference Standard** | **Example** |
| Prepaid - Pin Based | IB Prepaid | Prepaid Type | IB Prepaid:U Mobile RM50 |
| CMS Prepaid | Prepaid Type | CMS Prepaid:U Mobile RM50 |

Table 2: Prepaid Reload Pin Based Specification

Sample:



Figure 2: CIB Prepaid Reload Pin Based Transaction Details



Figure 3: BIB Prepaid Reload Pin Based Transaction Details

#### Pinless

|  |  |  |  |
| --- | --- | --- | --- |
| **Transaction Type** | **Channel & Service** | **Payment Reference Standard** | **Example** |
| Prepaid - Pinless | IB Prepaid | Prepaid Type, Mobile No. | IB Prepaid: Maxis Hotlink 10, 0122235467 |
| CMS Prepaid | Prepaid Type, Mobile No. | CMS Prepaid: Maxis Hotlink 10, 0122235467 |

Table 3: Prepaid Reload Pinless Specification

Sample:



Figure 4: CIB Prepaid Reload Pinless Transaction Details



Figure 5: BIB Prepaid Reload Pinless Transaction Details

### Bill Payment

#### Broadcasting & Telecommunication

|  |  |  |  |
| --- | --- | --- | --- |
| **Transaction Type** | **Channel & Service** | **Payment Reference Standard** | **Example** |
| Bill - Broadcasting & Telecommunication | IB Bill | Payee Corporation, Bill Account No. | IB Bill:Astro,0901827174 |
| CMS Bill | CMS Bill:Celcom Postpaid,134586247 |

Table 4: Bill Payment – Broadcasting & Telecommunication Specification

Sample:



Figure 7: CIB Bill Payment – Broadcasting & Telecommunication Transaction Details



Figure 8: BIB Bill Payment – Broadcasting & Telecommunication Transaction Details

#### Government Agency

|  |  |  |  |
| --- | --- | --- | --- |
| **Transaction Type** | **Channel & Service** | **Payment Reference Standard** | **Example** |
| Bill – Government Agency | IB Bill | Payee Corporation, Bill Account No. | IB Bill: Lembaga Tabung Haji, 130901000220190 |
| CMS Bill | CMS Bill:Lembaga Tabung Haji, 130901000220190 |
| IB Bill Fee | IB Bill Fee:Lembaga Tabung Haji, 130901000220190 |
| CMS Bill Fee | CMS Bill:Lembaga Tabung Haji, 130901000220190 |

Table 4: Bill Payment – Government Agency Specification

Sample:

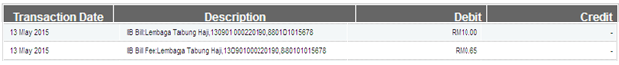


Figure 9: CIB Bill Payment – Government Agency Transaction Details



Figure 10: BIB Bill Payment – Government Agency Transaction Details

#### Retail & Shopping

|  |  |  |  |
| --- | --- | --- | --- |
| **Transaction Type** | **Channel & Service** | **Payment Reference Standard** | **Example** |
| Bill - Retail & Shopping | IB Bill | Payee Corporation, Bill Account No. | IB Bill:Courts Mammoth,822000657011 |
| CMS Bill | CMS Bill:Courts Mammoth,822000657011 |

Table 5: Bill Payment - Retail & Shopping Specification

Sample:

Figure 11: CIB Bill Payment – Retail & Shopping Transaction Details



Figure 12: BIB Bill Payment – Retail & Shopping Transaction Details

#### Charity

|  |  |  |  |
| --- | --- | --- | --- |
| **Transaction Type** | **Channel & Service** | **Payment Reference Standard** | **Example** |
| Bill - Charity | IB Bill | Payee Corporation, Contact No. (if any) | IB Bill:Al-Madinah International Foundation,- |
| CMS Bill | CMS Bill:Al-Madinah International Foundation, 0162638141 |

Table 6: Bill Payment - Charity Specification

Sample:



Figure 13: CIB Bill Payment – Charity Transaction Details



Figure 14: BIB Bill Payment – Charity Transaction Details

Utilities

|  |  |  |  |
| --- | --- | --- | --- |
| **Transaction Type** | **Channel & Service** | **Payment Reference Standard** | **Example** |
| Bill - Utilities | IB Bill | Payee Corporation, Bill Account No. | IB Bill:Sabah Electricity Sdn Bhd,310508809840 |
| CMS Bill | CMS Bill:Syabas,3000514599010 |

Table 7: Bill Payment - Utilities Specification

Sample:

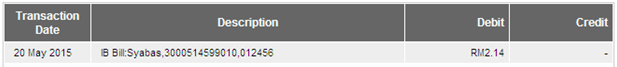


Figure 15: CIB Bill Payment – Utilities Transaction Details

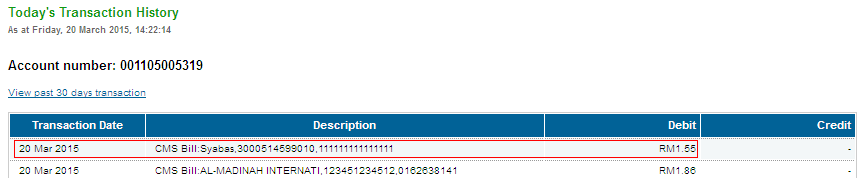


Figure 16: BIB Bill Payment – Utilities Transaction Details

#### Zakat

|  |  |  |  |
| --- | --- | --- | --- |
| **Transaction Type** | **Channel & Service** | **Payment Reference Standard** | **Example** |
| Bill - Zakat | IB Bill | Payee Corporation, IC or Passport No. | IB Bill:KL - Zakat Harta Benda,770426045478 |
| CMS Bill | CMS Bill:KL - Zakat Pendapatan, 680909055081 |

Table 8: Bill Payment - Zakat Specification

Sample:





Figure 17: CIB Bill Payment – Zakat Transaction Details





Figure 18: BIB Bill Payment – Zakat Transaction Details

### Fund Transfer

#### Interbank Giro Account Transfer

|  |  |  |  |
| --- | --- | --- | --- |
| **Transaction Type** | **Channel & Service** | **Payment Reference Standard** | **Example** |
| IBG Transfer | IB IBG | Bene Name, Receipient Reference, Other Payment Details | IB IBG:Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |
| CMS IBG | CMS IBG:Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |

Table 9: Fund Transfer – IBG Transfer Specification

Sample:

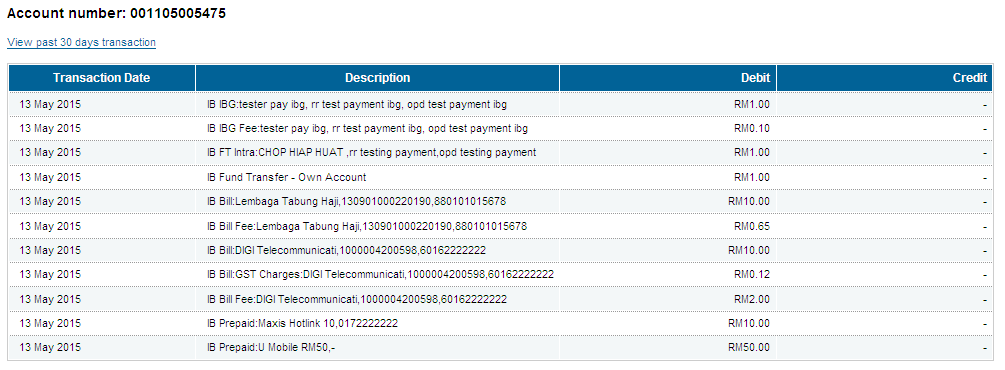


Figure 19: CIB IBG Account Transfer Transaction Details



Figure 20: BIB IBG Account Transfer Transaction Details

#### Intrabank Account Transfer

|  |  |  |  |
| --- | --- | --- | --- |
| **Transaction Type** | **Channel & Service** | **Payment Reference Standard** | **Example** |
| 3rd Party Account Transfer | IB FT Intra: | Bene Name, Recipient Reference, Other Payment Details | IB FT Intra:Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |
| CMS FT Intra: | CMS FT Intra:Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |

Table 10: Fund Transfer – Intrabank Account Transfer Specification

Sample:

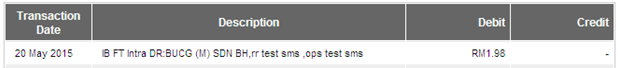
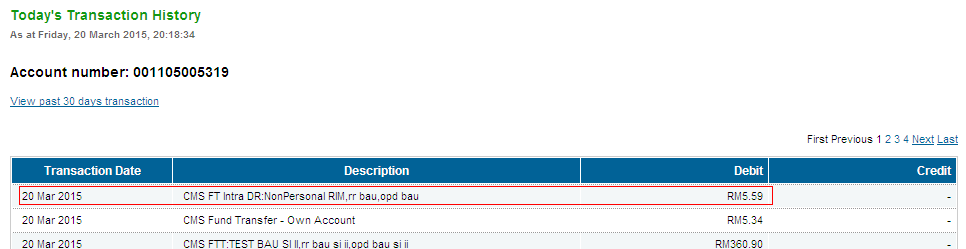


Figure 21: CIB Intrabank Account Transfer Transaction Details



**Figure 22: BIB Intrabank** **Account Transfer Transaction Details**

#### Rentas AccountTransfer

|  |  |  |  |
| --- | --- | --- | --- |
| **Transaction Type** | **Channel & Service** | **Payment Reference Standard** | **Example** |
| RENTAS | CMS Rentas: | Bene Name, Recipients Reference, Other Payment Details | CMS Rentas:Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |

Table 11: Fund Transfer – Rentas Account Transfer Specification

Sample:



Figure 23: BIB Rentas Account Transfer Transaction Details

#### Foreign Telegraphic AccountTransfer

|  |  |  |  |
| --- | --- | --- | --- |
| **Transaction Type** | **Channel & Service** | **Payment Reference Standard** | **Example** |
| Foreign Telegraphic Transfer | IB FTT | Bene Name, Recipient Reference, Other Payment Details | IB FTT:Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |
| CMS FTT | CMS FTT:Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |

Table 12: Fund Transfer – FTT Account Transfer Specification

Sample:



Figure 24: CIB Foreign Telegraphic Transfer Transaction Details

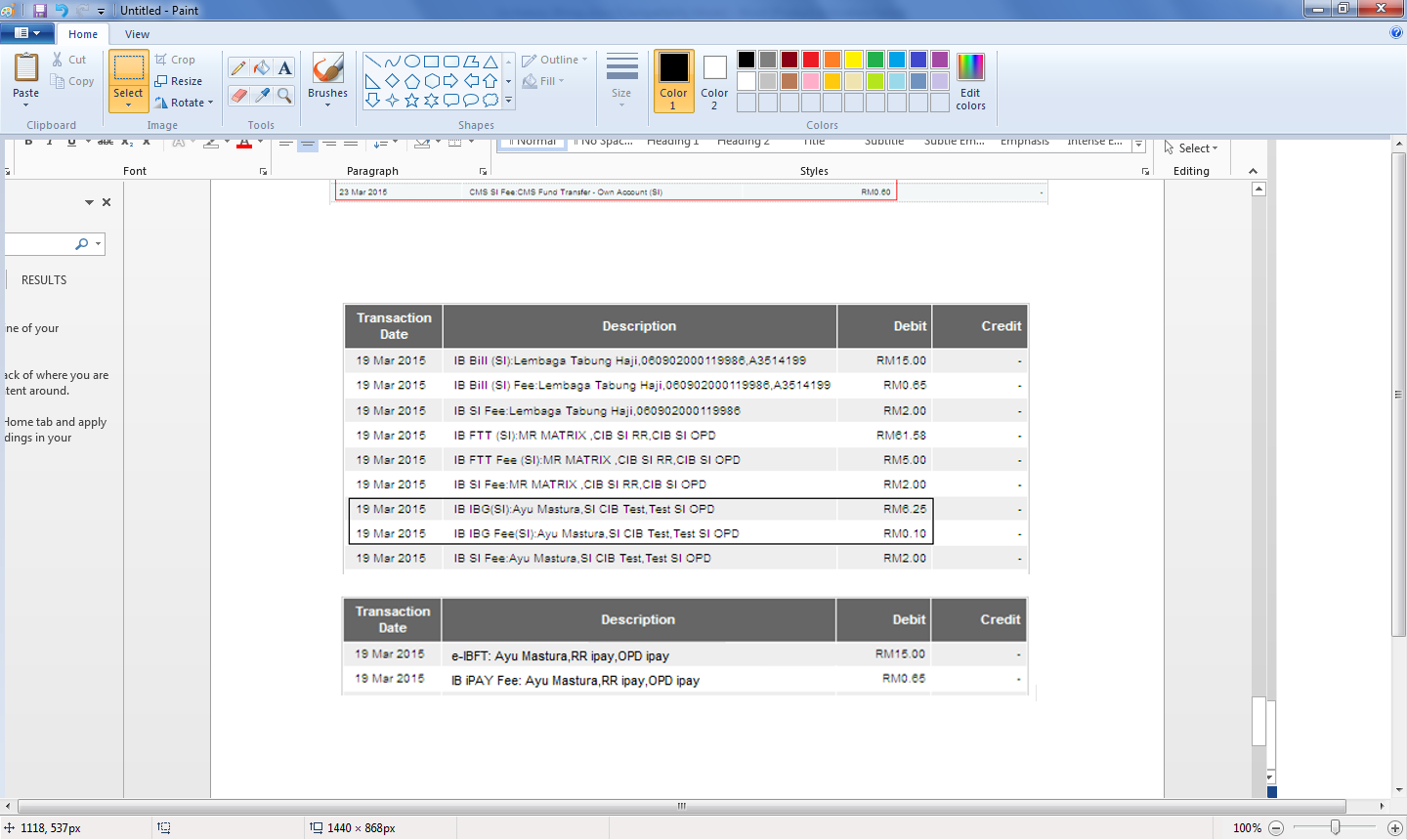


Figure 25: BIB Foreign Telegraphic Transfer Transaction Details

* + - * 1. **iPay**

|  |  |  |  |
| --- | --- | --- | --- |
| **Transaction Type** | **Channel & Service** | **Payment Reference Standard** | **Example** |
| Foreign Telegraphic Transfer | eIBFT | Bene Name, Recipient Reference, Other Payment Details | eIBFT:Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |
| IB iPAY Fee | IB iPAY Fee:Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |

Sample:



#### Bulk Payment Transfer

|  |  |  |  |
| --- | --- | --- | --- |
| **Transaction Type** | **Channel & Service** | **Payment Reference Standard** | **Example** |
| Bulk - Intra | CSM Intra(B): | Bene Name, Recipient Reference, Other Payment Details | CMS Intra(B):Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |
| Bulk - IBG | CMS IBG(B): | CMS IBG(B):Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |
| Bulk - Rentas | CMS Rentas(B): | CMS RTG(B):Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |

Table 13: Fund Transfer – FTT Account Transfer Specification

Sample:

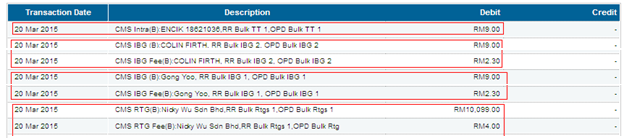


Figure 26: BIB Bulk Payment Transaction Details

### Standing Instruction

|  |  |  |  |
| --- | --- | --- | --- |
| **Transaction Type** | **Channel & Service** | **Payment Reference Standard** | **Example** |
| Bill Payment | IB Bill (SI) | Bene Name, Receipient Reference, Other Payment Details | IB Bill (SI):Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |
| CMS Bill (SI) | CMS Bill (SI):Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |
| IBG | IB IBG (SI) | IB IBG(SI):Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |
| CMS IBG (SI) | CMS IBG(SI):Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |
| Intrabank | IB FT Intra (SI) | IB FT Intra (SI):Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |
| CMS FT Intra (SI) | CMS FT Intra (SI):Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |
| Own Account | IB Fund Transfer (SI) | IB Fund Transfer: Own Account (SI) |
| CMS Fund Transfer (SI) | CMS Fund Transfer: Own Account (SI) |

Table 14: Standing Instructions Specification

Sample:

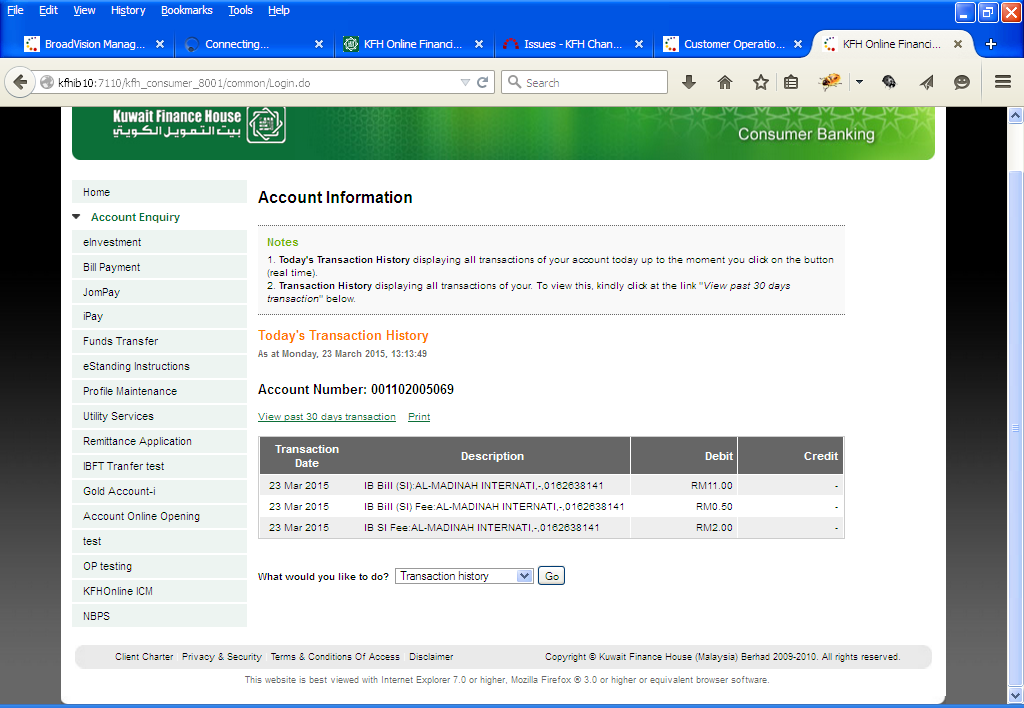


Figure 27: CIB Bill Payment - Standing Instruction (SI) transactions details



Figure 28: BIB Bill Payment - Standing Instruction (SI) transactions details

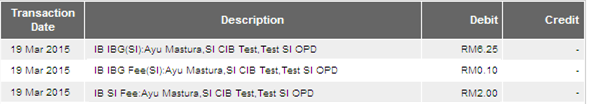


Figure 29: CIB Interbank (IBG) - Standing Instruction (SI) transactions details

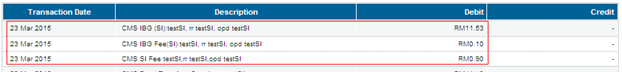


Figure 30: BIB Interbank (IBG) - Standing Instruction (SI) transactions details

Figure 31: CIB Intrabank - Standing Instruction (SI) transactions details



Figure 32: BIB Intrabank - Standing Instruction (SI) transactions details

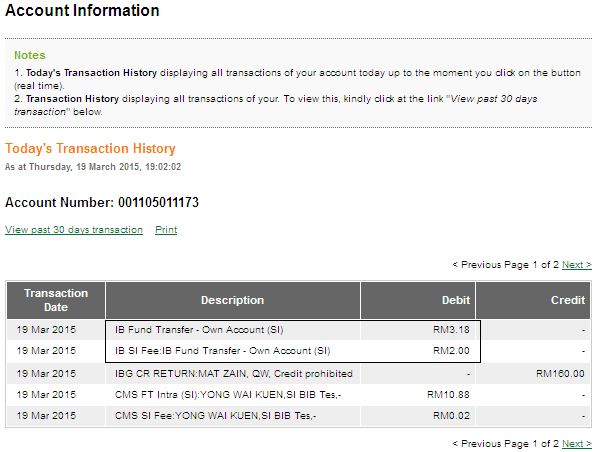


Figure 33: CIB Own Account - Standing Instruction (SI) transactions details



Figure 34: BIB Own Account - Standing Instruction (SI) transactions details

### Fee/Charges

#### Transaction Fee

|  |  |  |  |
| --- | --- | --- | --- |
| **Transaction Type** | **Channel & Service** | **Payment Reference Standard** | **Example** |
| IBG | IB IBG Fee | Bene Name, Receipient Reference, Other Payment Details | IB IBG Fee:Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |
| CMS IBG Fee | CMS IBG Fee:Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |
| Rentas | CMS Rentas Fee: | CMS Rentas Fee:Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |
| FTT | IB FTT Fee | IB FTT Fee:Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |
| CMS FTT Fee | CMS FTT Fee:Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |
| IBFT | IB iPAY Fee | IB iPAY Fee:Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |
| Bill Payment | IB Bill Fee | IB Bill Fee:Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |
| CMS Bill Fee | CMS Bill Fee:Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |

Table : Transaction Fee Specification

Sample:

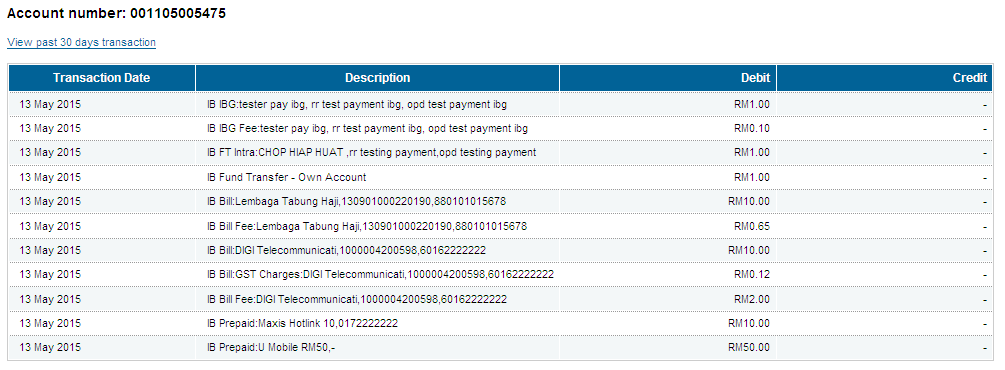


Figure 35: CIB IBG fee transaction details



Figure 36: BIB IBG fee transaction details



Figure 37: BIB Rentas fee transaction details



Figure 38: CIB FTT fee transaction details



Figure 39: BIB FTT fee transaction details



Figure 40: CIB Bill Payment fee transaction details



Figure 41: BIB Bill Payment fee transaction details

#### GST Fee

|  |  |  |  |
| --- | --- | --- | --- |
| **Transaction Type** | **Channel & Service** | **Payment Reference Standard** | **Example** |
| IBG | IB IBG GST Fee | Bene Name, Receipient Reference, Other Payment Details | IB IBG Fee:Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |
| CMS IBG GST Fee | CMS IBG Fee:Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |
| Bill Payment | IB Bill GST Charges | IB Bill Fee:Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |
| CMS Bill GST Charges | CMS Bill Fee:Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |
| FTT | IB FTT GST Charges | IB FTT Fee:Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |
| CMS FTT GST Charges | CMS FTT Fee:Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |
| IBFT | IB iPAY GST Charges | IB FTT Fee:Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |
| Rentas | CMS Rentas GST Charges | CMS Rentas Fee:Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |

Table : GST Fee Specification

Sample:

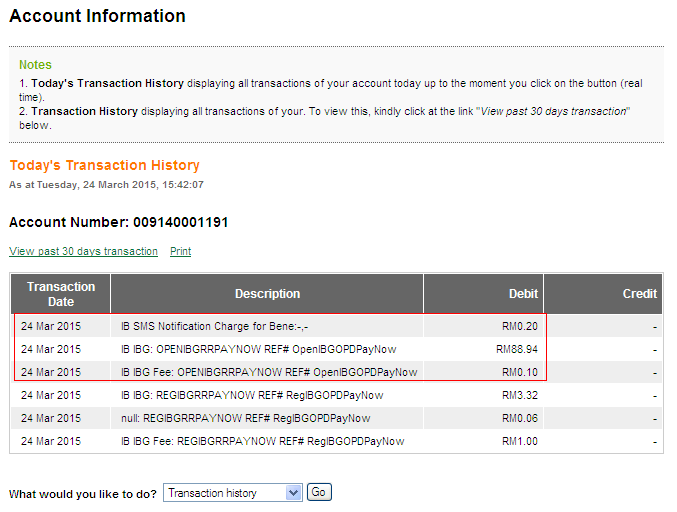


Figure 42: CIB IBG - GST Fee transaction detail



Figure 43: BIB IBG - GST Fee transaction detail

*Note: No GST charges due to IBG fee RM 0.10 GST charges rounded to zero*

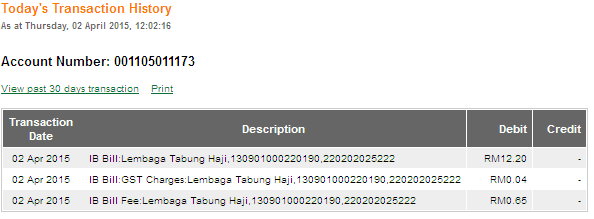


Figure 44: CIB Bill Payment - GST Fee transaction detail

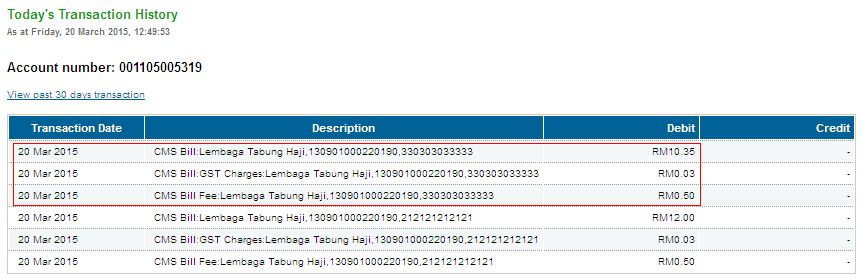


Figure 45: BIB Bill Payment - GST Fee transaction detail



Figure 46: CIB FTT - GST Fee transaction detail

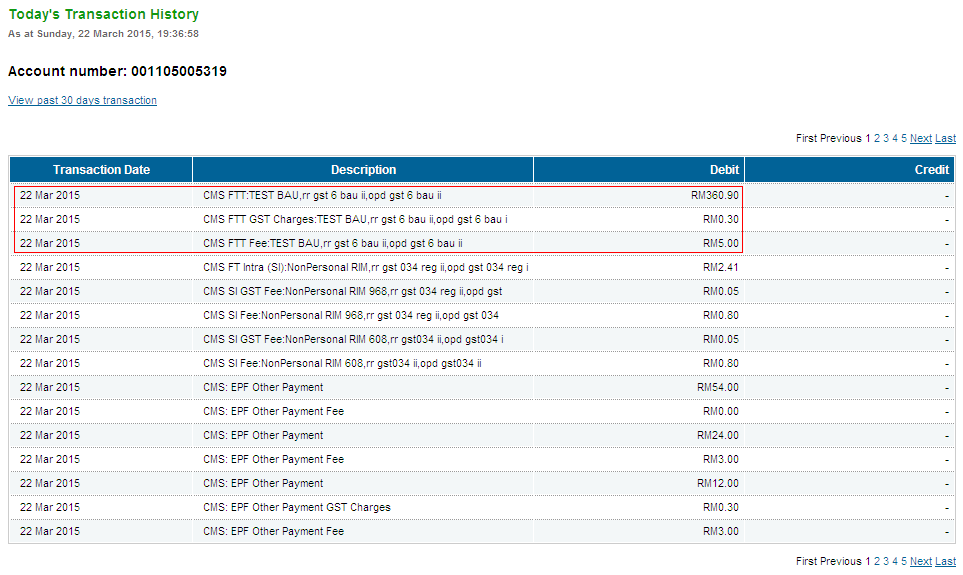
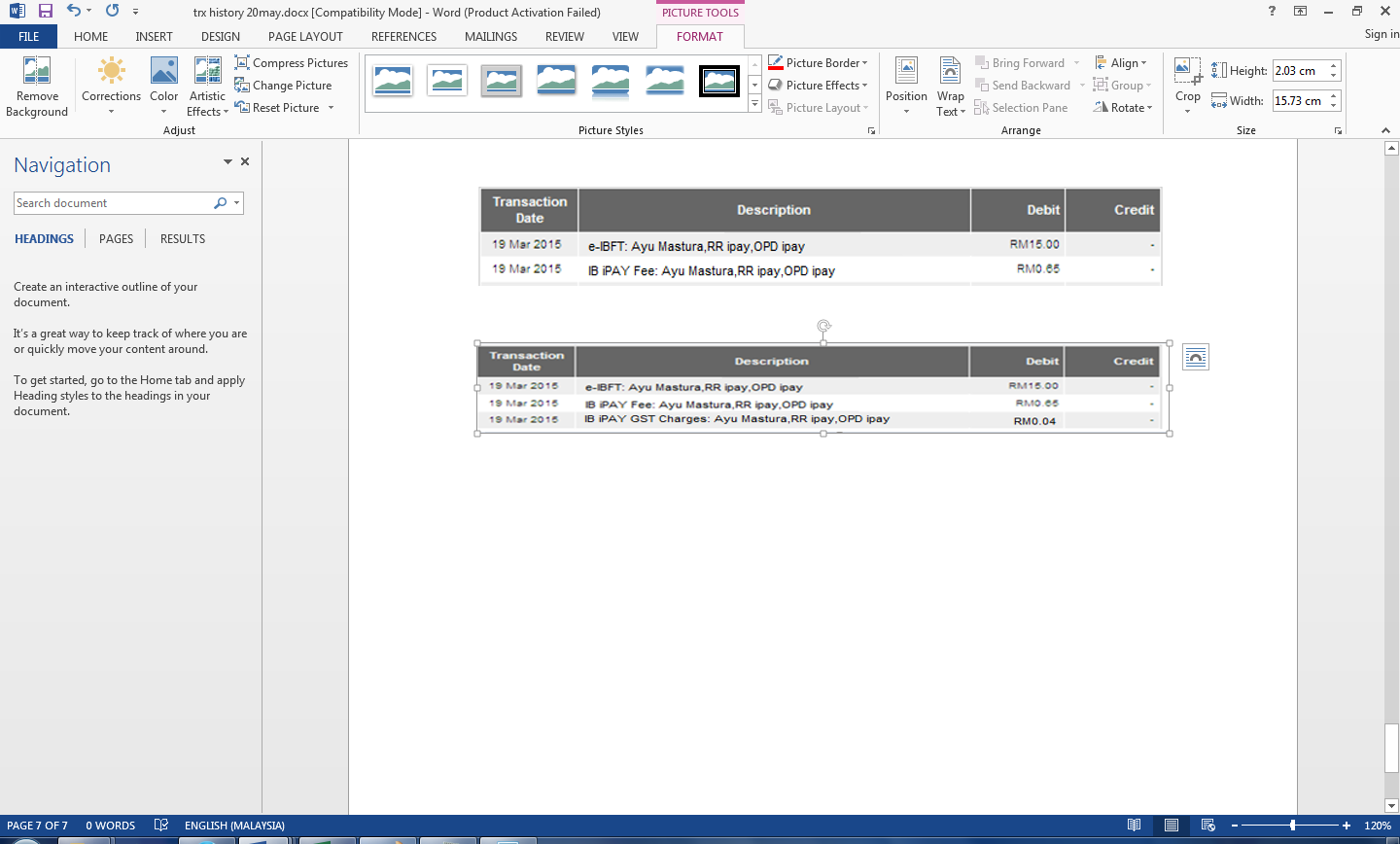
Figure 47: BIB FTT - GST Fee transaction detail  


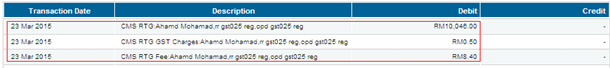
Figure 48: CIB IBG - GST Fee transaction detail

Figure 49: BIB IBG - GST Fee transaction detail

#### Standing Instruction Fee

|  |  |  |  |
| --- | --- | --- | --- |
| **Transaction Type** | **Channel & Service** | **Payment Reference Standard** | **Example** |
| Foreign Telegraphic Transfer | IB FTT Fee (SI) | Bene Name, Receipient Reference, Other Payment Details | IB FTT (SI):Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |
| CMS FTT Fee (SI) | CMS FTT (SI):Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |
| Bill Payment | IB Bill Fee (SI) | IB Bill (SI):Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |
| CMS Bill Fee (SI) | CMS Bill (SI):Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |
| IBG | IB IBG Fee (SI) | IB IBG(SI):Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |
| CMS IBG Fee (SI) | CMS IBG(SI):Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |
| Intrabank | IB FT Intra Fee (SI) | IB FT Intra (SI):Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |
| CMS FT Intra Fee (SI) | CMS FT Intra (SI):Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |
| Own Account | IB Fund Transfer Fee (SI) | IB Fund Transfer: Own Account (SI) |
| CMS Fund Transfer Fee (SI) | CMS Fund Transfer: Own Account (SI) |

Table : SI Fee Specification

Sample:

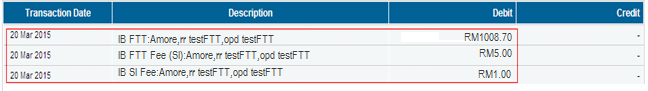


Figure 50: CIB FTT SI Fee transaction details



Figure 51: BIB FTT SI Fee transaction details

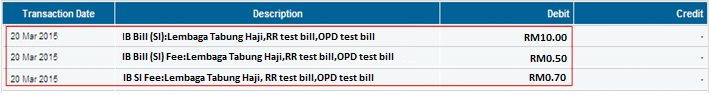


Figure 52: CIB Bill Payment SI Fee transaction details

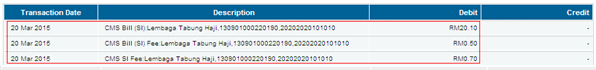


Figure 53: BIB Bill Payment SI Fee transaction details



Figure 54: CIB IBG SI Fee transaction details

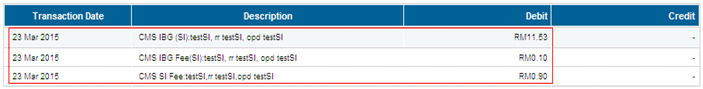


Figure 55: BIB IBG SI Fee transaction details

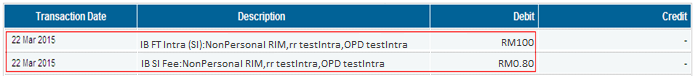


Figure 56: CIB Intrabank SI Fee transaction details

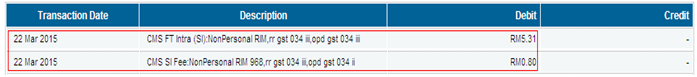


Figure 57: BIB Intrabank SI Fee transaction details



Figure 58: CIB Own Account SI Fee transaction details



Figure 59: BIB Own Account SI Fee transaction details

#### Bulk Payment Fee

|  |  |  |  |
| --- | --- | --- | --- |
| **Transaction Type** | **Channel & Service** | **Payment Reference Standard** | **Example** |
| IBG | CMS IBG Fee(B): | Bene Name, Receipient Reference, Other Payment Details | CMS IBG Fee(B):Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |
| Rentas | CMS RTG Fee(B): | CMS RTG Fee(B):Bene Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |

Table : Fund Transfer – IBG Transfer Specification

Sample:



Figure 60: Bulk payment fee transaction details

## Transaction History Details (as Beneficiary/Receiving Bank)

### Fund Transfer

#### Interbank Giro Account Transfer

|  |  |  |  |
| --- | --- | --- | --- |
| **Transaction Type** | **Channel & Service** | **Payment Reference Standard** | **Example** |
| IBG Transfer | IB IBG | Sender Name, Receipient Reference, Other Payment Details | IB IBG:Sender Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |
| CMS IBG | CMS IBG:Sender Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |

Table : Fund Transfer – IBG Transfer (Sender) Specification

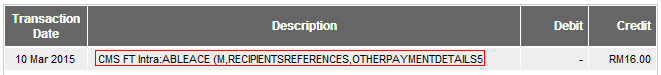
#### Intrabank Giro Account Transfer

|  |  |  |  |
| --- | --- | --- | --- |
| **Transaction Type** | **Channel & Service** | **Payment Reference Standard** | **Example** |
| 3rd Party Account Transfer | IB FT Intra: | Sender Name, Recipient Reference, Other Payment Details | IB FT Intra:Sender Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |
| CMS FT Intra: | CMS FT Intra:Sender Name ABCDEFGHIJ,RR 12345678901234567,OPD 1234567890123456 |

Table : Fund Transfer – IBG Transfer (Sender) Specification



Figure 61: CIB Intrabank (Beneficiary) transaction details

**Figure 62: BIB Intrabank (Beneficiary) transaction details**

# Enhancement of Payment/Transaction Details Screen

## Interbank Giro Account Transfer

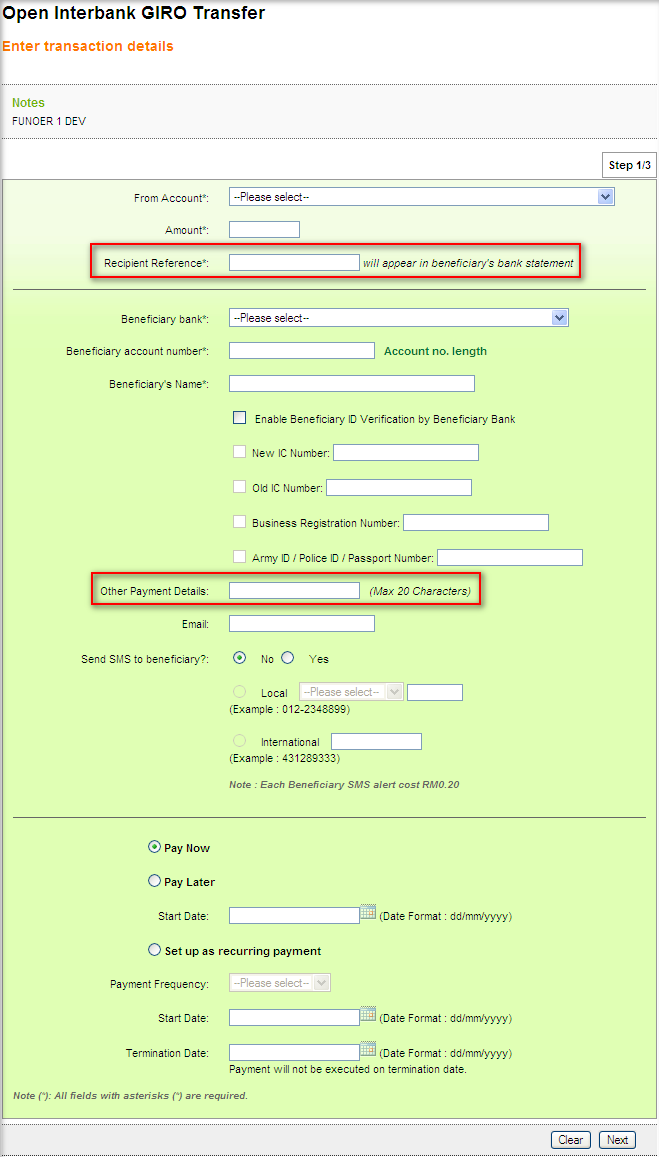


Figure 63: IBG details screen sample

**Input Specification:**

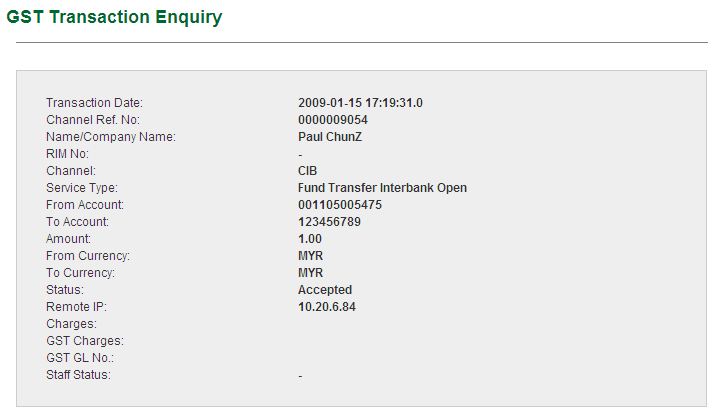
| **No** | **Field** | **Field Type** | **Validation Rule** | **Description** | **M/O** |
| --- | --- | --- | --- | --- | --- |
| 1. | From Account | Dropdown list | Must be selected | List of Account Number | M |
| 2. | Amount | Textbox | Numeric | Amount to be transferred | M |
| ***3.*** | ***Recipient Reference*** | ***Textbox*** | ***Alphanumeric***  ***Max: 20 characters*** | ***Payment information input by sender*** | ***M*** |
| 4. | Beneficiary bank | Dropdown | Must be selected | List of beneficiary bank | M |
| 5. | Beneficiary account number | Textbox | Numeric | Account number of beneficiary | M |
| 6. | Beneficiary’s Name | Textbox | Alphabet | Name of beneficiary | M |
| 7. | Enable Beneficiary ID Verification by Beneficiary bank | Checkbox | Select to enter either:   * New IC Number * Old IC Number * Business Registration Number * Army ID/Police ID/Passport Number   Input must be numeric | Enter Beneficiary ID to be verified by beneficiary bank | O |
| ***8.*** | ***Other Payment Details*** | ***Textbox*** | ***Alphanumeric***  ***Max: 20 characters*** | ***Other/additional payment information input by sender*** | ***O*** |
| 9. | Email | Textbox | Text | Email of beneficiary | O |
| 10. | Send SMS to beneficiary? | Checkbox | Select to enter beneficiary mobile number:   * No * Yes   Input must be numeric | Enter beneficiary mobile number to send SMS notification to beneficiary | O |
| 11. | * Pay Now * Pay Later * Set up as recurring payment | Checkbox | Select which payment mode is preferred.  *System default to Pay Now.* | Payment mode. | O |

Table : IBG details screen

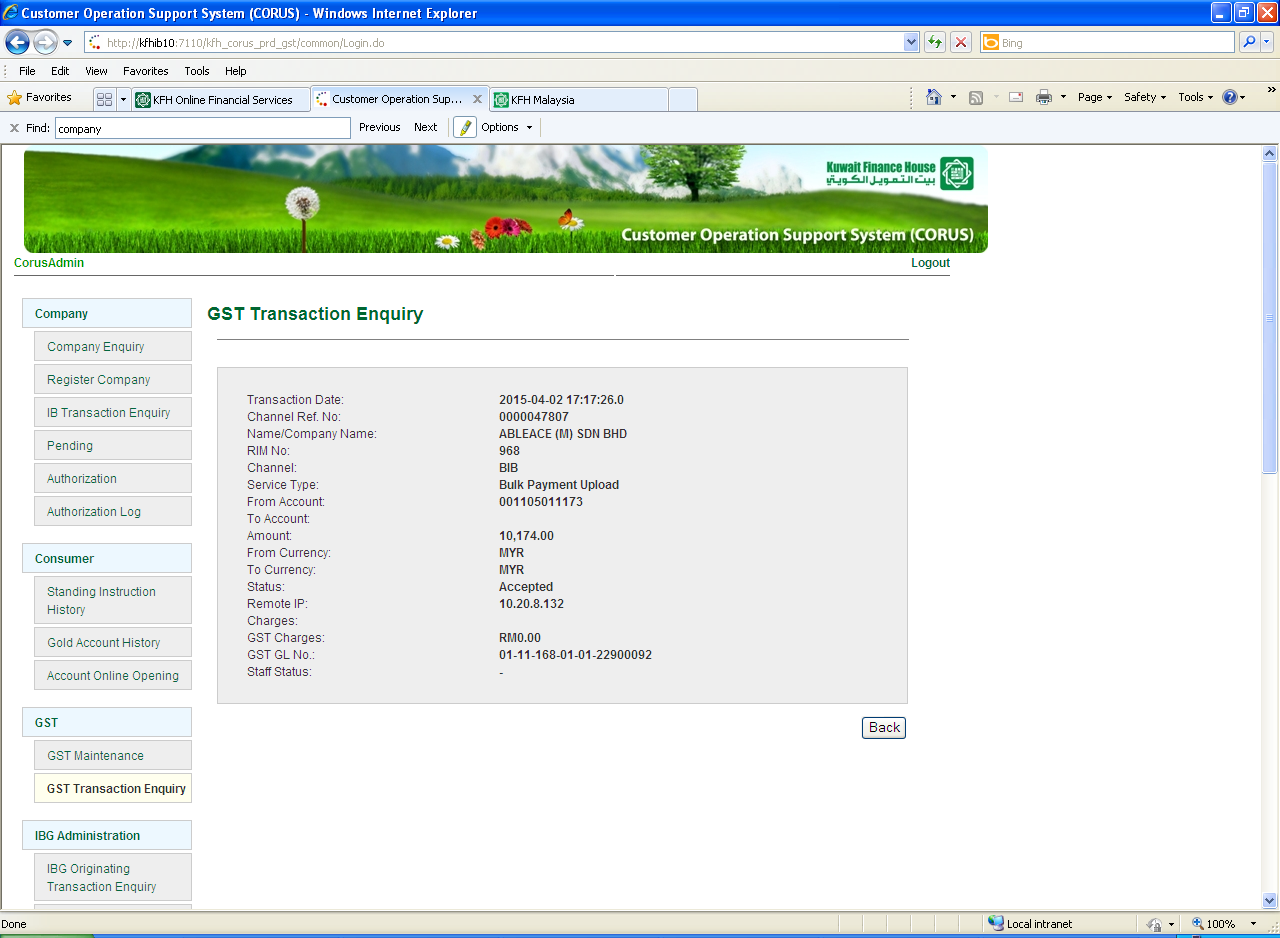
# CORUS

# Enhancement of IB Transaction Inquiry Screen

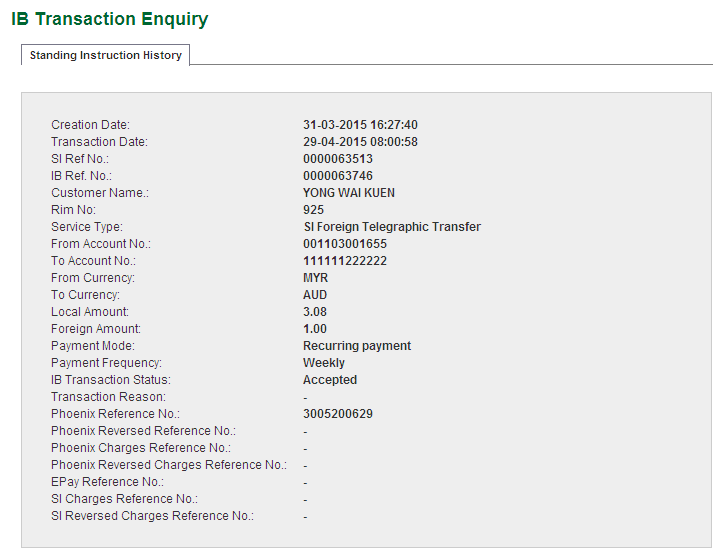
## IB Transactions



## Bulk Payment

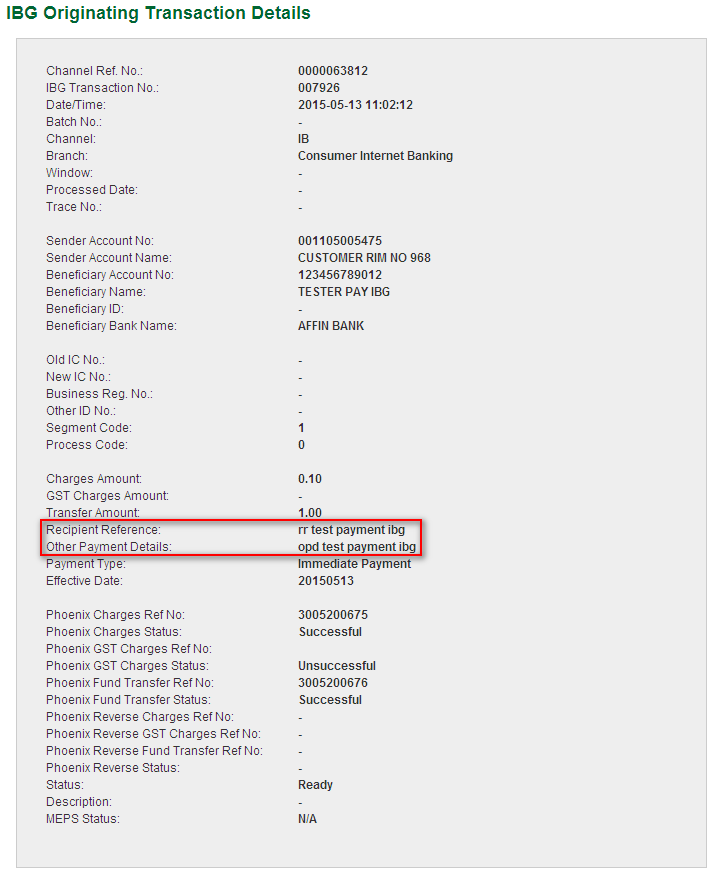


## SI History



# Enhancement of IBG OFI & RFI Screen

## OFI



## RFI

# BVMC

# Enhancement of IB Report

List of IB Report affected is as below:

# 

Sample of additional field required to the related report:-

