



Project:IBG INITIATIVES

Title :

USER REQUIREMENT SPECIFICATION (URS)- PAYMENT DETAILS
FOR ATM TRANSACTION

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USER REQUIREMENT SPECIFICATION (URS) DOCUMENT

(PAYMENT DETAILS FOR EDEBIT & EMV VISA TRANSACTION)

Timeline

Nov 2014

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Authors

Name	Designation & contact email	Remark
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Amendment Record

Version	Date	Status	Description of Revision
1.0	25 Aug 2014	Active	Orig copy

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1.0 INTRODUCTION

The importance of providing payment's reference and other payment detail has drive MyClear to reinforce the exchanging of this important information among banks in Malaysia.

All these implementation are for the sole purpose of promoting electronic payments in Malaysia and other reconciliation process that comes with it.

The next stage of this development is to reinforce the implementation of Payment Reference for Payers for all ATM card transactions.

Currently, payer's statement displays generic remittance information whereby customer could not track the details of payment information.

2.0 SYSTEM OVERVIEW

Currently there is no information captured in ATM card holder's account statement for their ATM card transaction besides the date and maybe the ATM machine ID.

This has lead to reconciliation problem encountered by cardholders thus depriving people from using ATM card as their favourite payment instrument in performing their financial transaction. This will also affecting BNM's vision to see more cashless transaction.

3.0 OBJECTIVE

- 3.1 All payers (ATM cardholders) can views payers information on account statement/passbook.
- 3.2 Payer can view details of payment information without having to request from banks for their card transaction record/history.
- 3.3 To provide details of transaction performs using ATM card in payer account history and account statement for below activities:
 - a. Local e-Debit
 - b. International EMV Visa debit card transaction

4.0 SCOPE OF WORK

- 4.1 All ATM transaction's history and activities (under 3.3a,b,c,d) will be displayed in CASA and Financing account statement (softcopy & hardcopy).
- 4.2 The development/enhancement work is including the process of SIT and UAT.

5.0 CHANNEL INVOLVED

- 5.1 All ATM card transactions.
 - 5.1.1 Local e-debit transaction
 - 5.1.2 International EMV Visa Debit transaction

6.0 FEATURES AND FUNCTIONALITIES

All transaction details (below table) will be displayed in:

- 6.1 Internet banking transaction history
- 6.2 BDS and Rumba transaction history

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6.3 CASA account statement soft copy and hardcopy

TNX DATE	POSTING DATE	PARAMETER (not included in the actual statement)	TRANSACTION DETAILS	DR	CR	BALS
01/01/2014 12:32:01	02/01/2014	1.EMV VISA/eDEBIT DETAILS (as per TRN Code attached) 2. Merchant Name & Location, Country code 3. Ref number (if any) 4. FCY Amount	VISA SA POS SALVATORE FARRAGAMO SCRL MILAN , IT A00012154X EUR356,50	RM1,746.85		RM1,575,256.00 RM1,573,509.15
05/01/2014 16:21:52	05/01/2014	1.eDEBIT DETAILS (as per TRN Code attached) 2. Merchant Name & Location, Country code 3. Ref number (if any) 4. Time	EDEBIT PURC-CA MEPS MYDIN USJ SUBANG, MY MYS2435X745 12:54:20	RM83.50		RM1,573,425.65
06/01/2014 09:45:32	06/01/2014	1.EMV VISA/eDEBIT DETAILS (as per TRN Code attached) 2. Merchant Name & Location, Country code 3. Ref number (if any) 4. FCY Amount	SA REV INCOMING SALES A00012154X EUR356,50		RM1,746.85	RM1,575,172.50

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6.4 Local e-debit transaction

- i. Transaction detail (refer e-debit list) depending on Trn Code performed
- ii. Merchant name & Location
- iii. Date of transaction
- iv. Time
- v. Ref Number (if any)
- vi. RM Amount

6.5 International Visa Debit

- i. Transaction detail (refer EMV VISA list) depending on Trn Code performed
- ii. Merchant Name & Location
- iii. Country ID i.e MY/TH/ID/CN/SG/GB/US/AU/IN/BD/VN etc
- iv. Date of transaction
- v. Posting Date
- vi. Time

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- vii. Ref Number (if any)
- viii. Foreign Currency Code and Amount
- ix. RM Amount

6.3 All reversal transaction for EMV & eDebit will display back the original transaction reference number.

7.0 PROCESS FLOW
N/A

8.0 LIST OF REPORT
Status Quo

9.0 LIST OF TRANSACTION CODE
All purchases transaction and reversal
-As per attachement

10.0 FILE/DATA
Nil

11.0 GENERAL LEDGER ACCOUNT
N/A

12.0 ACCESS MATRIX & AUTHORIZATION
N/A

13.0 INTERFACES
All information captured must be able to be captured by Host

14.0 FORM AND VOUCHERS
Hard copy of monthly/half yearly CASA/Financing account statement

15.0 FUTURE REQUIREMENT

16.0 N/A

ACCEPTANCE AND SIGN OFF

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

USER			
Name :	:	HASNOL BIN MOHAMED HARUDIN	Signature :
Designation :	:	Asst Head Support & Development	Date :
Department :	:	Payment Department	22/10/14
		AGROBANK	
Name :	:		Signature :
Designation :	:		Date :
Department :	:		
Name :	:		Signature :
Designation :	:		Date :
Department :	:		
Name :	:		Signature :
Designation :	:	MANAGER YUSLAN KHUSAIRI BIN MOHD YUSOF	Date :
Department :	:	Head of Payment Department	24/10/14
TECHNICAL (DEVELOPMENT)			
Name :	:		Signature :
Designation :	:		Date :
Department :	:		
Name :	:		Signature :
Designation :	:	MANAGER	Date :
Department :	:		
TECHNICAL (MAINTENANCE)			
Name :	:		Signature :
Designation :	:		Date :
Department :	:		
Name :	:		Signature :
Designation :	:	MANAGER	Date :
Department :	:		

Trn Code	eDEBIT Details
9619	EDEBIT PURC-CA MEPS
9620	EDEBIT PURC-SA MEPS
9621	EDEBIT PURC CANC-CA MEPS
9622	EDEBIT PURC CANC-SA MEPS
9642	POS PURC-CA
9643	POS PURC-SA
9644	POS PURC CANC-CA
9645	POS PURC CANC-SA
9650	ATM CA ESA REFUND
9651	ATM SA ESA REFUND
9660	EDR PURC-CA MEPS
9661	EDR PURC-SA MEPS
9662	EDR PURC CANC-CA MEP