



Project: *INTERNET BANKING*

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USER REQUIREMENT SPECIFICATION [URS]

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USER REQUIREMENT SPECIFICATION (URS) DOCUMENT

IE00000102C

RIB & BIB

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Amendment Record

Version	Date	Status	Description of Revision
1.0	11.07.2014	New	
1.1	15.09.2014	Amendment	Add RIB requirement for SI at paragraph 5.0, 6.1 and 13.1 – 13.7
1.2	29.12.2014	Amendment	Amendment as below based on meeting concluded on 12/12/2014. Add requirements for Paragraph 6.1 (General Requirement) :- i) SI BDS maintain by branch as usual. ii) SI IB (Internet Banking) is allowed to view SI created by branches but not to allow maintenance. The IB's SI will have an identifier. iii) IB's SI transaction will debit customer account at customer home branch. iv) Currently BDS SI has Intrabank & IBG features only and IB SI will be developed based on that features. v) IB SI for Bill Payment & IBFT is part of the URS and will develop later stage. vi) Terms & Conditions for IB SI will be set up at AGRONet/AGRONetBIZ and customer must click accept for acceptance of the terms & conditions to proceed with the SI set up. Add Terms & Conditions in the User Interface for 13.10 as below:- i) Customer click accept button for acceptance of the terms & conditions.
1.3	27.05.2015	Amendment	Based on meeting 19/5/2015, amendment on 4.0, 6.0, 8.0, 10.0, 11.0, 12.0, 13.0, 14.0 and 16.0
	10.07.2015	Addendum no 1	Update page 13 & 15 for Transacting Branch
	29.07.2015	Addendum no 2	Update as below: i) Auto-Cancelled – sec. 6.8 ii) SI History – sec. 6.13, sec. 6.15 & sec. 6.16 iii) GL Entry – sec. 11.1 & sec. 11.2 iv) Category of Bill Payment Module – sec. 6.1 v) Terms & Conditions of SI – sec. 6.1
1.4	18/11/2015	Amendment	Based on meeting 16/11/2015, amendment for 4.2, 4.3, 6.2, 6.4, 6.5, 6.6, 6.7, 6.8, 6.12, 6.15, 6.16, 6.17, 6.18, 13.0, 14.1, 14.2, 14.3, 14.4, 14.5, 14.6, 14.7, 14.8, 14.9, 14.10, 14.11, 14.12 and 16.0



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1.0 INTRODUCTION

CR for IE00000102C is enhancement of BIB for Standing Instruction.

2.0 PROBLEM STATEMENT

Not applicable.

3.0 OBJECTIVE

To enable Standing Instruction (SI) via RIB & BIB as below:

- Enable fund transfer as one-time transfer and recurring transfer to beneficiary in the Fund Transfer module
- Enable payment as one-time payment and recurring payment to payee in the Bill Payment module

4.0 SCOPE OF WORK

4.1 General

- Currently Fund Transfer module and Bill Payment module in RIB/BIB has immediate payment i.e. Pay Now. When SI is enable in the modules, the modules allow customer to choose 3 mode of payments i.e. Pay Now, Pay Later and Recurring Payment
- Enhance Fund Transfer module to enable fund transfer as one-time transfer (Pay Now/Pay Later) and recurring transfer to beneficiary via own account transfer/3rd party Intrabank transfer, Instant Interbank fund transfer and Interbank GIRO only
- Enhance Bill Payment module to enable payment as one-time payment (Pay Now/Pay Later) and recurring payment to payee
- Host to debit Saving/Current Account of the customer and credit the fund to beneficiary/payee accounts based on date define by customer
- Demo Page

4.2 RIB

- RIB (RIB>Fund Transfer Module) to enable 3 mode of payments in the module when customer initiating a fund transfer.
- RIB (RIB>Bill Payment Module) to enable 3 mode of payments in the module when customer initiating a bill payment.
- RIB (RIB>Fund Transfer Module>SI Inquiry) to display SI Inquiry of Fund Transfer status for customer reference
- RIB (RIB>Bill Payment Module>SI Inquiry) to display SI Inquiry of Bill Payment status for customer reference
- RIB (RIB>Account & Banking) to display status of the customer account in the AGRONet Transaction History and Transaction History once the account has been credited for SI transaction
- IBAM (IBAM>RIB Report) to add SI transactions into current reporting i.e. Own Account Fund Transfer Report Daily, 3rd Party Fund Transfer Report Daily, Bill Payment Report Daily, Interbank Fund Transfer

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Report Daily, BNM Financial Transactions Individual Monthly, Consolidated Transaction IB Report Monthly, Internet Transaction Report Daily and ITEPS Report Daily

- IBAM (IBAM>RIB Transaction Enquiry) to display SI transactions for 3 mode of payments

4.3 BIB

- The 3 mode of payments in the Fund Transfer and Bill Payment modules only available for customer subscribed SI.
- For the SI subscriber, the customer able to initiate a transaction in 3 mode of payments and check status of the transaction using **SI Inquiry**.
- For non-subscriber, mode of payment remain as current service offered in BIB (Pay Now only) for Fund Transfer and Bill Payment modules
- BIB (BIB>Fund Transfer Module>**SI Inquiry**) to display **SI Inquiry** of Fund Transfer status for customer reference
- BIB (BIB>Bill Payment Module>**SI Inquiry**) to display **SI Inquiry** of Bill Payment status for customer reference
- BIB (BIB>Account & Banking) to display status of the customer account in the AGRONetBIZ Transaction History and Transaction History once the account has been credited for SI transaction
- IBAM (IBAM>Company Enquiry>Company Details) to display status online/offline of SI and VB is able to set/edit status online/offline of SI of company.
- IBAM (IBAM>Company Enquiry>Charges) to display charges of SI for company and VB is able to edit charges of SI.
- IBAM (IBAM>BIB Report) to add SI transactions into current reporting i.e. BIB Own Account Fund Transfer Report Daily, BIB 3rd Party Fund Transfer Report Daily , BIB IBG Report Daily, BNM Financial Transactions Corporate Monthly, BIB Consolidated Transaction IB Report Monthly, BIB Internet Transaction Report Daily and BIB ITEPS Report Daily
- IBAM (IBAM>RIB Transaction Enquiry) to display SI transactions for 3 mode of payments

5.0 CHANNEL INVOLVED

- Retail Internet Banking [RIB]
- Business Internet Banking [BIB]

6.0 REQUIREMENTS

6.1 General Requirement SI – IB (Internet Banking)

- SI BDS maintain by branch as usual.
- SI IB is allowed to view by branches in the BDS system but not allow do maintenance.
- SI IB debit home branch account of customer account.
- Terms & Conditions for SI in RIB/BIB and customer click accept for acceptance of the terms & conditions. The Terms & Conditions page will pop-up once click on add SI before proceed with filling up with the details.
- Category Bill Payment Module apply for SI as below:

Category	Bill Account No Field	Bill Ref No Field
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Category 1	Mandatory & Permanent every month	Mandatory & Permanent every month
Category 2	Mandatory & Permanent every month	Mandatory but DIFFERENT every month
Category 3	Mandatory & Permanent every month	DIFFERENT every month but not mandatory

6.2 Future Requirement SI – IB (Internet Banking)

- SI IB included Interbank Fund Transfer (IBG & IBFT) and Bill Payment.
- Interbank Fund Transfer via RENTAS is part of the URS and will develop later.

6.3 Mode of Payment

- Currently mode of payment offered in Fund Transfer and Bill Payment modules via RIB/BIB is immediate payment i.e. Pay Now.
- For SI in the Fund Transfer and Bill Payment modules, payment mode offers to customer are one-time payment (Pay Now - pay once on current date / Pay Later - pay once on next date or future date) and recurring payment i.e. Pay Weekly (pay once in a week) or Pay Monthly (pay once in a month).
- Recurring payment mode allows customer to define as below:-
 - i) Payment frequency – choose Weekly or Monthly in dropdown
 - ii) Effective Date – choose date for transfer/payment
 - iii) Start date – choose date to start transfer/payment for Pay Later
 - iv) End Date – choose date to stop transfer/payment for recurring payment

6.4 Debiting Customer Account

- Debiting Saving/Current Account
- The host debit customer accounts based on mode of payment i.e. Pay Now, Pay Later, Pay Weekly or Pay Monthly
- For Pay Weekly or Pay Monthly, the host stop debiting once reached stop date
- For Single User, Single User define mode of payment and approve SI transaction.
- For Multiple Users, Initiator define mode of payment and Approver approve SI transaction.

6.5 Differentiate SI – IB in RIB/BIB

- IB Reference Number to differentiate each SI created by customer and referring to a SI.
- Once Single User and Initiator created SI, RIB/BIB auto generates a Reference Number at Fund Transfer/Bill Payment result screen.
- The Reference Number also will be displayed at Single User/Approver screen, Print Receipt screen and **SI Inquiry** screen and these are referring to that SI.

6.6 SI – RIB

- A customer use Fund Transfer module and Bill Payment module to initiate SI.
- The modes of the payment are Pay Now, Pay Later, Pay Weekly or Pay Monthly.
- For recurring payments mode (weekly and monthly), the customer will specify start date (date to start the payments) and termination date (date to end the payments).
- For Fund Transfer module, transfer the fund to recipients via Intrabank and Interbank GIRO.
- SI available in Own Account Transfer/3rd Party Account Transfer/ Interbank Fund Transfers and Bill Payment.
- Fund Transfer module and Bill Payment module have their own **SI Inquiry** for customer reference when the customer intends to do inquiry of SI and cancel the SI (for Pay Later and Recurring Payment only).

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6.7 SI – BIB

- Initiator/Single User using Fund Transfer module and Bill Payment module initiate payment via BIB in which the Initiator/Single User will choose mode of payment via BIB.
 - The modes of the payment are Pay Now, Pay Later, Pay Weekly or Pay Monthly.
 - For recurring payments mode (weekly and monthly), Initiator/Single User will specify start date (date to start the payments) and termination date (date to end the payments).
 - Approver/Single User approve SI transaction.
 - For Fund Transfer module, transfer the fund to recipients via Intrabank and Interbank.
-
- SI available in Own Account Transfer/3rd Party Account Transfer/ Interbank Fund Transfers and Bill Payment.
 - Fund Transfer module and Bill Payment module have their **SI Inquiry** for customer reference when the customer intends to do inquiry of SI and cancel the SI (for Pay Later and Recurring Payment only).

6.8 Status of SI Transaction

- Before crediting, status of initiated SI as below:

Transaction Status	Explanation
Rejected	Approver reject initiated SI during request for approval
Accepted	SI approved and no rejection by host

- When crediting was performed, status of SI as below:

Transaction Status	Explanation
Successful	Initiated SI successful credited
Unsuccessful	Initiated SI did not credited

- Any rejection of debiting customer will follow standard rejection set by the host and request by customer as below:

Transaction Status	Explanation
Cancelled	Approved SI cancel by Initiator and Single User via SI Inquiry (cancel the instruction)
Auto- Cancelled	SI rejected by host

- If the SI failed on 1st attempt due to standard rejection set by the host such as insufficient fund, number of retries by SI – IB will based on current setting at the host.
- If the attempt reached maximum setting and failed, the attempt will stop based on current setting at the host. The SI will be automatic tagged as “**Auto-Cancelled**” at **SI Inquiry** in RIB/BIB.
- When the attempt failed, “**Auto-Cancelled**” will stop SI payment on that Week/Monthly only for SI mode of Pay Weekly/Pay Monthly (the SI is not cancelled).

6.9 Approval Timeline for Approver (Multiple Users)

- Successful SI – if approve before effective date or start date
- Rejected SI – if date of approved SI is after before effective date or start date

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6.10 AGRONet/AGRONetBIZ Transaction History (Account & Banking> AGRONet Transaction History)

- View successful and unsuccessful of SI transaction on debiting date in the AGRONet/AGRONetBIZ Transaction History page
- Print Receipt for successful transaction

6.11 Transaction History (Account & Banking> Transaction History)

- View successful of SI transaction for RIB/BIB on debiting date has been defined by customer
- View single of debiting for SI transactions in the Transaction History page.

6.12 View/Edit charges of SI – BIB for company (IBAM>Company Enquiry>Charges)

- VB is able to view/edit charges of SI for BIB
- SI charges apply to Pay Later, Pay Weekly or Pay Monthly only as below:
 - Different charges for company
 - Different charges for modules i.e. Fund Transfer and Bill Payment
- Enable Checker & Maker to edit the charges

6.13 VB does inquiry of SI transactions in IBAM (RIB/BIB)

- VB does inquiry for 3rd Party Account Transfer and Interbank Fund Transfers.
- For customer didn't subscribed to SI – BIB, the inquiry will display Pay Now transaction only.
- For customer subscribed to SI – BIB, the inquiry will display Pay Now/Pay Later/Pay Weekly/Pay Monthly transactions.
- **IBAM shows status of SI transactions when VB doing inquiry via IBAM as below:**

i) SI – Pay Now

Before/After Crediting	Transaction Status	Details (show details of transaction)
Crediting was performed	Successful	Not Displayed
	*Unsuccessful	Show details of transaction

ii) SI – Pay Later

Before/After Crediting	Transaction Status	Details (show details of transaction)
Before crediting date	Accepted (pending for crediting)	Not Displayed
	*Rejected	Show details of transaction
Crediting was performed	Successful	Not Displayed
	*Unsuccessful	Show details of transaction

* When VB click Details, IBAM displays Rejected/Unsuccessful transaction as below:

Reason of Rejection/Unsuccessful Account Dormant, Account Invalid, Insufficient Fund etc.
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iii) SI – Pay Weekly / SI – Pay Monthly (Sample 1)

Before/After Crediting	Transaction Status	Details (show details of transaction)
Before crediting date	Accepted	Not Displayed

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	(pending for crediting)	
	**Rejected	Show details of transaction
Crediting was performed	***Unsuccessful	Show details of transaction

** When VB click **Details**, IBAM displays Rejected transaction as below:

Reason of Rejection/Unsuccessful
Account Dormant, Account Invalid, Insufficient Fund etc.

*** When VB click **Details**, IBAM displays Unsuccessful transaction (the latest transaction) as below:

<u>Pay Weekly</u>	<u>Transaction Status</u>	<u>Pay Monthly</u>	<u>Transaction Status</u>
Week 1	Auto-Cancelled	Month 1	Auto-Cancelled
Week 2	Successful	Month 2	Successful
Week 3 (latest)	Account Dormant	Month 3 (latest)	Account Dormant

iv) **SI – Pay Weekly / SI – Pay Monthly (Sample 2)**

Before/After Crediting	Transaction Status	Details (show details of transaction)
Before crediting date	Accepted (pending for crediting)	Not Displayed
Crediting was performed	****Successful	Show details of transaction

**** When VB click **Details**, IBAM displays Successful transaction (the latest transaction) as below:

<u>Pay Weekly</u>	<u>Transaction Status</u>	<u>Pay Monthly</u>	<u>Transaction Status</u>
Week 1	Auto-Cancelled	Month 1	Auto-Cancelled
Week 2	Successful	Month 2	Successful
Week 3	Account Dormant	Month 3	Account Dormant
Week 4 (latest)	Successful	Month 4 (latest)	Successful

• IBAM shows sample inquiry of SI transactions as below:-

i) **Sample inquiry for IBAM before crediting date**

Date / Time Initiate Transaction	Reference Number	Transaction Type	From Account To Account	Amount	Mode of Payment	Crediting Date	Transaction Status
1/4/2014 13:54:51	0000015895	3rd Party Account Transfer	2007021000068279 YYYYYYYYYYYY	RM100	Pay Later	28/4/2014	Accepted (pending for crediting)

Date / Time Initiate Transaction	Reference Number	Transaction Type	From Account To Account	Amount	Mode of Payment	Start Date	Termination Date	Transaction Status
1/4/2014 13:54:51	0000015895	3rd Party Account Transfer	2007021000068279 YYYYYYYYYYYY	RM100	Pay Monthly	28/8/2014	28/8/2015	Accepted (pending for crediting)

Date / Time	Reference	Transaction Type	From Account	Amount	Mode of	Start	Termination	Transaction Status
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Initiate Transaction	Number		To Account	Amount	Payment	Date	Date	
1/4/2014 13:54:51	0000015895	Interbank GIRO Transfer	2007021000068279 YYYYYYYYYYYY	RM100	Pay Weekly	28/8/2014	28/8/2015	Accepted (pending for crediting)

Date / Time Initiate Transaction	Reference Number	Transaction Type	From Account To Account	Amount	Mode of Payment	Crediting Date	Transaction Status
1/4/2014 13:54:51	0000015895	3rd Party Account Transfer	2007021000068279 YYYYYYYYYYYY	RM100	Pay Now	28/4/2014	Rejected Details

Date / Time Initiate Transaction	Reference Number	Transaction Type	From Account To Account	Amount	Mode of Payment	Crediting Date	Transaction Status
1/4/2014 13:54:51	0000015895	3rd Party Account Transfer	2007021000068279 YYYYYYYYYYYY	RM100	Pay Later	28/4/2014	Rejected Details

Date / Time Initiate Transaction	Reference Number	Transaction Type	From Account To Account	Amount	Mode of Payment	Start Date	Termination Date	Transaction Status
1/4/2014 13:54:51	0000015895	3rd Party Account Transfer	2007021000068279 YYYYYYYYYYYY	RM100	Pay Monthly	28/8/2014	28/8/2015	Rejected Details

Date / Time Initiate Transaction	Reference Number	Transaction Type	From Account To Account	Amount	Mode of Payment	Start Date	Termination Date	Transaction Status
1/4/2014 13:54:51	0000015895	Interbank GIRO Transfer	2007021000068279 YYYYYYYYYYYY	RM100	Pay Weekly	28/8/2014	28/8/2015	Rejected Details

ii) Sample inquiry for IBAM when crediting was performed (before Termination Date)

Date / Time Initiate Transaction	Reference Number	Transaction Type	From Account To Account	Amount	Mode of Payment	Crediting Date	Transaction Status
1/4/2014 13:54:51	0000015895	3rd Party Account Transfer	2007021000068279 YYYYYYYYYYYY	RM100	Pay Now	28/4/2014	Successful

Date / Time Initiate Transaction	Reference Number	Transaction Type	From Account To Account	Amount	Mode of Payment	Crediting Date	Transaction Status
1/4/2014 13:54:51	0000015895	3rd Party Account Transfer	2007021000068279 YYYYYYYYYYYY	RM100	Pay Later	28/4/2014	Successful

Date / Time Initiate Transaction	Reference Number	Transaction Type	From Account To Account	Amount	Mode of Payment	Start Date	Termination Date	Transaction Status
1/4/2014 13:54:51	0000015895	3rd Party Account Transfer	2007021000068279 YYYYYYYYYYYY	RM100	Pay Monthly	28/8/2014	28/8/2015	Successful Details

Date / Time Initiate Transaction	Reference Number	Transaction Type	From Account To Account	Amount	Mode of Payment	Start Date	Termination Date	Transaction Status
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1/4/2014 13:54:51	0000015895	Interbank GIRO Transfer	2007021000068279 YYYYYYYYYYYY	RM100	Pay Weekly	28/8/2014	28/8/2015	Successful <u>Details</u>
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Date / Time Initiate Transaction	Reference Number	Transaction Type	From Account To Account	Amount	Mode of Payment	Crediting Date	Transaction Status
1/4/2014 13:54:51	0000015895	3rd Party Account Transfer	2007021000068279 YYYYYYYYYYYY	RM100	Pay Now	28/4/2014	Unsuccessful <u>Details</u>

Date / Time Initiate Transaction	Reference Number	Transaction Type	From Account To Account	Amount	Mode of Payment	Crediting Date	Transaction Status
1/4/2014 13:54:51	0000015895	3rd Party Account Transfer	2007021000068279 YYYYYYYYYYYY	RM100	Pay Later	28/4/2014	Unsuccessful <u>Details</u>

Date / Time Initiate Transaction	Reference Number	Transaction Type	From Account To Account	Amount	Mode of Payment	Start Date	Termination Date	Transaction Status
1/4/2014 13:54:51	0000015895	3rd Party Account Transfer	2007021000068279 YYYYYYYYYYYY	RM100	Pay Monthly	28/8/2014	28/8/2015	Unsuccessful <u>Details</u>

Date / Time Initiate Transaction	Reference Number	Transaction Type	From Account To Account	Amount	Mode of Payment	Start Date	Termination Date	Transaction Status
1/4/2014 13:54:51	0000015895	Interbank GIRO Transfer	2007021000068279 YYYYYYYYYYYY	RM100	Pay Weekly	28/8/2014	28/8/2015	Unsuccessful <u>Details</u>

Date / Time Initiate Transaction	Reference Number	Transaction Type	From Account To Account	Amount	Mode of Payment	Start Date	Termination Date	Transaction Status
1/4/2014 13:54:51	0000015895	3rd Party Account Transfer	2007021000068279 YYYYYYYYYYYY	RM100	Pay Monthly	28/8/2014	28/8/2015	Auto-Cancelled <u>Details</u>

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Date / Time Initiate Transaction	Reference Number	Transaction Type	From Account To Account	Amount	Mode of Payment	Start Date	Termination Date	Transaction Status
1/4/2014 13:54:51	0000015895	Interbank GIRO Transfer	2007021000068279 YYYYYYYYYYYY	RM100	Pay Weekly	28/8/2014	28/8/2015	Auto-Cancelled <u>Details</u>

6.15 Customer does Inquiry/Cancelation/Edit of SI transactions in RIB/BIB SI Inquiry

- SI Inquiry add in Fund Transfer Module to display SI Inquiry of Fund Transfer.
- SI Inquiry add in Bill Payment Module to display SI Inquiry of Bill Payment.
- They use the IB Reference Number to differentiate each SI.
- When choose SI Inquiry, customer able to use Search function which has 4 search fields as below:
 - i) From Account to be debited
 - ii) Mode of Payment – Pay Later, Pay Weekly and Pay Monthly
 - iii) Transaction Type – 3rd Party, IBG, Instant Transfer and Bill Payment
 - iv) Transaction Status – Successful, Unsuccessful and Auto- Cancelled
- SI Inquiry allows customer:-

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- i) To cancel SI using SI Cancel button.
- ii) To edit SI by using SI Edit button.
- To edit SI, fields are allowed to edit before effective date or start date as below:
 - i) Pay Later
 - amount and effective date
 - ii) Recurring Payment
 - amount , start date and end date
- For SI Recurring Payment that executed crediting, the SI are not allowed to edit.

- **SI Inquiry** shows status of SI transactions when customer doing inquiry via RIB/BIB as below:

i) SI – Pay Now

Before/After Crediting	Transaction Status	Details (show details of transaction)
Crediting was performed	Successful	Not Displayed
	*Unsuccessful	Show details of transaction

ii) SI – Pay Later

Before/After Crediting	Transaction Status	Details (show details of transaction)
Before crediting date	Accepted (pending for crediting)	Not Displayed
	*Rejected	Show details of transaction
Crediting was performed	Successful	Not Displayed
	*Unsuccessful	Show details of transaction

* When Customer click **Details**, **SI Inquiry** displays Rejected/Unsuccessful transaction as below:

Reason of Rejection/Unsuccessful
Account Dormant, Account Invalid, Insufficient Fund etc.

iii) SI – Pay Weekly / SI – Pay Monthly (Sample 1)

SI Transaction	Transaction Status	Details (show details of transaction)
Before crediting date	Accepted (pending for crediting)	Not Displayed
	**Rejected	Show details of transaction

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Crediting was performed	***Unsuccessful	Show details of transaction
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** When Customer click **Details**, **SI Inquiry** displays Rejected transaction as below:

<u>Reason of Rejection/Unsuccessful</u> Account Dormant, Account Invalid, Insufficient Fund etc.

*** When Customer click **Details**, **SI Inquiry** displays Unsuccessful transaction (the latest transaction) as below:

<u>Pay Weekly</u>	<u>Transaction Status</u>	<u>Pay Monthly</u>	<u>Transaction Status</u>
Week 1	Auto-Cancelled	Month 1	Auto-Cancelled
Week 2	Successful	Month 2	Successful
Week 3 (latest)	Account Dormant	Month 3 (latest)	Account Dormant

iv) **SI – Pay Weekly / SI – Pay Monthly (Sample 2)**

Before/After Crediting	Transaction Status	Details (show details of transaction)
Before crediting date	Accepted (pending for crediting)	Not Displayed
Crediting was performed	****Successful	Show details of transaction

**** When Customer click **Details**, **SI Inquiry** displays Successful transaction (the latest transaction) as below:

<u>Pay Weekly</u>	<u>Transaction Status</u>	<u>Pay Monthly</u>	<u>Transaction Status</u>
Week 1	Auto-Cancelled	Month 1	Auto-Cancelled
Week 2	Successful	Month 2	Successful
Week 3	Auto-Cancelled	Month 3	Auto-Cancelled
Week 4 (latest)	Successful	Month 4 (latest)	Successful

- **SI Inquiry** shows sample inquiry of SI transactions as below:-



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i) Sample inquiry for **SI Inquiry** before Crediting Date/Start Date

Date / Time Initiate Transaction	Reference Number	Transaction Type	From Account To Account	Debiting Account Number	Amount	Mode of Payment	Crediting Date	Transaction Status	Cancel & Edit SI (click the button)
1/4/2014 13:54:51	0000015895	3rd Party Account Transfer	2007021000068279 YYYYYYYYYYYY	2007021000068279	RM100	Pay Later	28/4/2014	Accepted (pending for crediting)	<input type="button" value="CANCEL"/> <input type="button" value="EDIT"/>

Date / Time Initiate Transaction	Reference Number	Transaction Type	From Account To Account	Debiting Account Number	Amount	Mode of Payment	Start Date	Termination Date	Transaction Status	Cancel & Edit SI (click the button)
1/4/2014 13:54:51	0000015895	3rd Party Account Transfer	2007021000068279 YYYYYYYYYYYY	2007021000068279	RM100	Pay Monthly	28/8/2014	28/8/2015	Accepted (pending for crediting)	<input type="button" value="CANCEL"/> <input type="button" value="EDIT"/>

Date / Time Initiate Transaction	Reference Number	Transaction Type	From Account To Account	Debiting Account Number	Amount	Mode of Payment	Start Date	Termination Date	Transaction Status	Cancel & Edit SI (click the button)
1/4/2014 13:54:51	0000015895	Interbank GIRO Transfer	2007021000068279 YYYYYYYYYYYY	2007021000068279	RM100	Pay Weekly	28/8/2014	28/8/2015	Accepted (pending for crediting)	<input type="button" value="CANCEL"/> <input type="button" value="EDIT"/>

Date / Time Initiate Transaction	Reference Number	Transaction Type	From Account To Account	Debiting Account Number	Amount	Mode of Payment	Crediting Date	Transaction Status
1/4/2014 13:54:51	0000015895	3rd Party Account Transfer	2007021000068279 YYYYYYYYYYYY	2007021000068279	RM100	Pay Later	28/4/2014	Rejected Details

Date / Time Initiate Transaction	Reference Number	Transaction Type	From Account To Account	Debiting Account Number	Amount	Mode of Payment	Start Date	Termination Date	Transaction Status
1/4/2014 13:54:51	0000015895	3rd Party Account Transfer	2007021000068279 YYYYYYYYYYYY	2007021000068279	RM100	Pay Monthly	28/8/2014	28/8/2015	Rejected Details

Date / Time Initiate Transaction	Reference Number	Transaction Type	From Account To Account	Debiting Account Number	Amount	Mode of Payment	Start Date	Termination Date	Transaction Status
1/4/2014 13:54:51	0000015895	Interbank GIRO Transfer	2007021000068279 YYYYYYYYYYYY	2007021000068279	RM100	Pay Weekly	28/8/2014	28/8/2015	Rejected Details



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1/4/2014 13:54:51	0000015895	3rd Party Account Transfer	2007021000068279 YYYYYYYYYYYY	RM100	Pay Monthly	28/8/2014	28/8/2015	Auto-Cancelled	Details	<input type="button" value="CANCEL"/>
----------------------	------------	----------------------------	----------------------------------	-------	-------------	-----------	-----------	----------------	----------------	---------------------------------------

Date / Time Initiate Transaction	Reference Number	Transaction Type	From Account To Account	Amount	Mode of Payment	Start Date	Termination Date	Transaction Status	Cancel SI (click the button)	
1/4/2014 13:54:51	0000015895	Interbank GIRO Transfer	2007021000068279 YYYYYYYYYYYY	RM100	Pay Weekly	28/8/2014	28/8/2015	Auto-Cancelled	Details	<input type="button" value="CANCEL"/>

iv) Sample inquiry for **SI Inquiry** on Start Date (reached Termination Date)

Date / Time Initiate Transaction	Reference Number	Transaction Type	From Account To Account	Amount	Mode of Payment	Start Date	Termination Date	Transaction Status	Cancel SI (click the button)
1/4/2014 13:54:51	0000015895	3rd Party Account Transfer	2007021000068279 YYYYYYYYYYYY	RM100	Pay Monthly	28/8/2014	28/8/2015	Successful	<input type="button" value="Details"/>

Date / Time Initiate Transaction	Reference Number	Transaction Type	From Account To Account	Amount	Mode of Payment	Start Date	Termination Date	Transaction Status	Cancel SI (click the button)
1/4/2014 13:54:51	0000015895	Interbank GIRO Transfer	2007021000068279 YYYYYYYYYYYY	RM100	Pay Weekly	28/8/2014	28/8/2015	Successful	<input type="button" value="Details"/>

Date / Time Initiate Transaction	Reference Number	Transaction Type	From Account To Account	Amount	Mode of Payment	Start Date	Termination Date	Transaction Status	Cancel SI (click the button)
1/4/2014 13:54:51	0000015895	3rd Party Account Transfer	2007021000068279 YYYYYYYYYYYY	RM100	Pay Monthly	28/8/2014	28/8/2015	Unsuccessful	<input type="button" value="Details"/>

Date / Time Initiate Transaction	Reference Number	Transaction Type	From Account To Account	Amount	Mode of Payment	Start Date	Termination Date	Transaction Status	Cancel SI (click the button)
1/4/2014 13:54:51	0000015895	Interbank GIRO Transfer	2007021000068279 YYYYYYYYYYYY	RM100	Pay Weekly	28/8/2014	28/8/2015	Unsuccessful	<input type="button" value="Details"/>


Date / Time Initiate Transaction	Reference Number	Transaction Type	From Account To Account	Amount	Mode of Payment	Start Date	Termination Date	Transaction Status	Cancel SI (click the button)
1/4/2014 13:54:51	0000015895	3rd Party Account Transfer	2007021000068279 YYYYYYYYYYYY	RM100	Pay Monthly	28/8/2014	28/8/2015	Auto-Cancelled	<input type="button" value="Details"/>

Date / Time Initiate Transaction	Reference Number	Transaction Type	From Account To Account	Amount	Mode of Payment	Start Date	Termination Date	Transaction Status	Cancel SI (click the button)
----------------------------------	------------------	------------------	-------------------------	--------	-----------------	------------	------------------	--------------------	------------------------------

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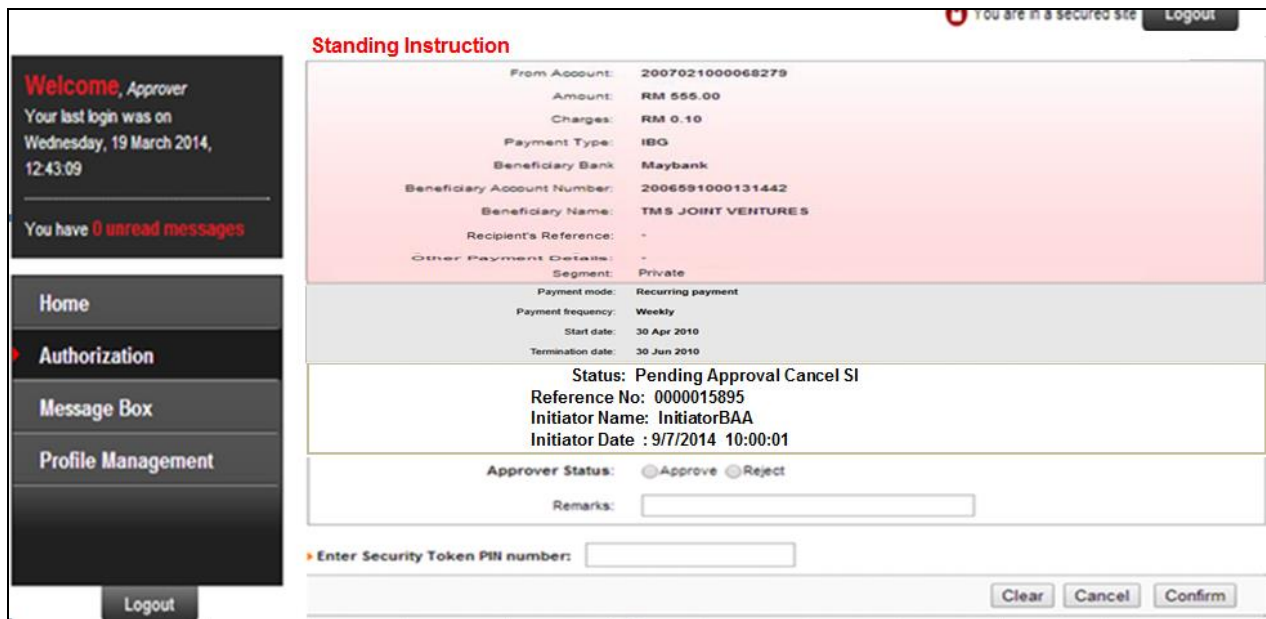
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1/4/2014 13:54:51	0000015895	Interbank GIRO Transfer	2007021000068279 YYYYYYYYYYYY	RM100	Pay Weekly	28/8/2014	28/8/2015	Auto-Cancelled	Details	
----------------------	------------	----------------------------	----------------------------------	-------	---------------	-----------	-----------	----------------	-------------------------	---

- For SI reached crediting date (on effective date/start date) , customer able to see SI Details by click on IB Reference Number (i.e. 0000015895), SI Details screen shows information as below:
 - Transaction & Crediting information - IB Reference Number, Transaction Type, From Account, To Account, Amount, Mode of Payment, Crediting Date(for Pay Later), Start/Termination Date(for Pay Recurring) and Transaction Status
 - Initiator Information – Initiator ID and Date/Time Initiated
 - Approver Information – Approver ID, Date/Time Approval
- Customer able to print the SI Details.

6.16 Role of Users in BIB SI Inquiry

- Allow Single User/Initiator/Viewer to do SI Inquiry
- Allow Single User/Initiator to cancel SI. For Multiple Users, Initiator click SI cancel button and wait for approval from Approver.
- For Multiple Users, Approver will approve or reject the cancelling using Authorization Module as below:



The screenshot shows the 'Standing Instruction' screen. On the left is a navigation menu with 'Authorization' selected. The main content area displays the following details:

- From Account:** 2007021000068279
- Amount:** RM 555.00
- Charges:** RM 0.10
- Payment Type:** IBG
- Beneficiary Bank:** Maybank
- Beneficiary Account Number:** 2006591000131442
- Beneficiary Name:** TMS JOINT VENTURES
- Recipient's Reference:** -
- Other Payment Details:** -
- Segment:** Private
- Payment mode:** Recurring payment
- Payment frequency:** Weekly
- Start date:** 30 Apr 2010
- Termination date:** 30 Jun 2010

Below the details, the status is 'Pending Approval Cancel SI'. The reference number is 0000015895, the initiator name is InitiatorBAA, and the initiator date is 9/7/2014 10:00:01. There are radio buttons for 'Approve' and 'Reject', and a 'Remarks' field. At the bottom, there is a field for 'Enter Security Token PIN number:' and buttons for 'Clear', 'Cancel', and 'Confirm'.

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of 49**6.17 Charges and GST for SI – RIB**

- No SI charges

6.18 Charges and GST for SI – BIB

- 3rd Party Fund Transfer

Charges	– Refer to IBAM>Company Enquiry>Charges
---------	--

GST	– 6% of the charges
-----	---------------------

- Interbank Fund Transfers

Charges	– Refer to IBAM>Company Enquiry>Charges
---------	--

GST	– 6% of the charges
-----	---------------------

IBG	– 11cent (inclusive GST)
-----	--------------------------

Instant	– 50cent
---------	----------

- These charges only applicable for Pay Later/Pay Weekly/Pay Monthly transactions only.

7.0 PROCESS FLOW

- The process flows remain same as current Fund Transfer Module and Bill Payment Module.

8.0 LIST OF REPORT

- For RIB, add SI transactions into current reporting i.e. Own Account Fund Transfer Report Daily, 3rd Party Fund Transfer Report Daily, Bill Payment Report Daily, Interbank Fund Transfer Report Daily, BNM Financial Transactions Individual Monthly, Consolidated Transaction IB Report Monthly, Internet Transaction Report Daily and ITEPS Report Daily.
- For BIB, add SI transactions into current reporting i.e. BIB Own Account Fund Transfer Report Daily, BIB 3rd Party Fund Transfer Report Daily, BIB IBG Report Daily, BNM Financial Transactions Corporate Monthly, BIB Consolidated Transaction IB Report Monthly, BIB Internet Transaction Report Daily and BIB ITEPS Report Daily.

9.0 LIST OF TRANSACTION CODE

Not applicable.

10.0 FILE/DATA

- Use standard file/data of SI engine
- Use standard file/data of the host.

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11.0 GENERAL LEDGER ACCOUNT

11.1 SI BIB – Pay Now/Pay Later/Pay Weekly/Pay Monthly Transactions

- Assume Company A makes a SI via 3rd Party Fund Transfer to a beneficiary account with amount RM100.
- Assume charges for SI is RM 1.00

- To Agrobank Account Holder (within the same branch) as below:

Transacting Branch

a)	Dr.	02-xxxx-21120x-7xxx (CASA - Company A)	101.06
	Cr.	02-xxxx-511999-0000 (113 Account - HQ)	101.06
b)	Dr.	02-xxxx-511999-0000 (113 Account - HQ)	101.06
	Cr.	02-xxxx-21120x-7xxx (CASA Beneficiary)	100.00
	Cr.	02-xxxx-675568-0000 (BIB Commission Income)	1.00
	Cr.	02-xxxx-287796-0000 (GST Output Clearing)	0.06
c)	Dr.	02-xxxx-287796-0000 (GST Output Clearing)	0.06
	Cr.	02-xxxx-511999-0000 (113 Account - HQ)	0.06

HQ

a)	Dr.	02-9081-511xxx-0000 (113 Account - Transacting Branch)	101.06
	Cr.	02-9081-287779-0000 (Internet Banking Clearing)	101.06

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b) Dr.	02-9081-287779-0000 (Internet Banking Clearing)	101.06
Cr.	02-9081-511xxx-0000 (113 Account - Transacting Branch)	101.06
c) Dr.	02-9081-511xxx-0000 (113 Account - Transacting Branch)	0.06
Cr.	02-9081-287796-0000 (GST Output Clearing)	0.06

- To Agrobank Account Holder (different branch) as below:

Transacting Branch

a) Dr.	02-xxxx-21120x-7xxx (CASA - Company A)	101.06
Cr.	02-xxxx-511999-0000 (113 Account - HQ)	101.06
b) Dr.	02-xxxx-511999-0000 (113 Account - HQ)	1.06
Cr.	02-xxxx-675568-0000 (BIB Commission Income)	1.00
Cr.	02-xxxx-287796-0000 (GST Output Clearing)	0.06
c) Dr.	02-xxxx-287796-0000 (GST Output Clearing)	0.06
Cr.	02-xxxx-511999-0000 (113 Account - HQ)	0.06

HQ

a) Dr.	02-9081-511xxx-0000 (113 Account - Transacting Branch)	101.06
Cr.	02-9081-287779-0000 (Internet Banking Clearing)	101.06
b) Dr.	02-9081-287779-0000 (Internet Banking Clearing)	101.06
Cr.	02-9081-511xxx-0000 (113 Account - Receiving Branch)	100.00
Cr.	02-9081-511xxx-0000 (113 Account - Transacting Branch)	1.06
c) Dr.	02-9081-511xxx-0000 (113 Account - Transacting Branch)	0.06
Cr.	02-9081-287796-0000 (GST Output Clearing)	0.06

Receiving Branch

a) Dr.	02-xxxx-511999-0000 (113 Account - HQ)	100.00
Cr.	02-xxxx-21120x-7xxx (CASA Beneficiary)	100.00

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- Assume Company A makes a SI via Interbank GIRO Fund Transfer to a beneficiary account with amount RM100.
- Assume charges for SI is RM 1.00

Transacting Branch

a)	Dr.	02-xxxx-21120x-7xxx (CASA - Company A)	101.17
	Cr.	02-xxxx-511999-0000 (113 Account - HQ)	100.11
	Cr.	02-xxxx-675568-0000 (BIB Commission Income)	1.00
	Cr.	02-xxxx-287796-0000 (GST Output Clearing)	0.06
c)	Dr.	02-xxxx-287796-0000 (GST Output Clearing)	0.06
	Cr.	02-xxxx-511999-0000 (113 Account)	0.06

HQ

a)	Dr.	02-9081-511xxx-0000 (113 Account - Transacting Branch)	101.11
	Cr.	02-9081-287779-0000 (Internet Banking Clearing)	101.11
b)	Dr.	02-9081-287779-0000 (Internet Banking Clearing)	101.11
	Cr.	02-9081-287776-0000 (IBG MEPS Clearing)	101.11
c)	Dr.	02-9081-511xxx-0000 (113 Account - Transacting Branch)	0.06
	Cr.	02-9081-287796-0000 (GST Output Clearing)	0.06

11.2 SI RIB – Pay Now/Pay Later/Pay Weekly/Pay Monthly Transactions

- Assume B makes a SI via 3rd Party Fund Transfer to a beneficiary account with amount RM100.
- Assume charges for SI is RM 1.00

- To Agrobank Account Holder (within the same branch) as below:

Transacting Branch

a)	Dr.	02-xxxx-21120x-7xxx (CASA - B)	101.06
	Cr.	02-xxxx-511999-0000 (113 Account - HQ)	101.06
b)	Dr.	02-xxxx-511999-0000 (113 Account - HQ)	101.06
	Cr.	02-xxxx-21120x-7xxx (CASA Beneficiary)	100.00
	Cr.	02-xxxx-675563-0000 (RIB Commission Income)	1.00
	Cr.	02-xxxx-287796-0000 (GST Output Clearing)	0.06
c)	Dr.	02-xxxx-287796-0000 (GST Output Clearing)	0.06

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Cr. 02-xxxx-511999-0000 (113 Account - HQ) 0.06

HQ

- | | | |
|----|--|--------|
| a) | Dr. 02-9081-511xxx-0000 (113 Account - Transacting Branch) | 101.06 |
| | Cr. 02-9081-287779-0000 (Internet Banking Clearing) | 101.06 |
| b) | Dr. 02-9081-287779-0000 (Internet Banking Clearing) | 101.06 |
| | Cr. 02-9081-511xxx-0000 (113 Account - Transacting Branch) | 101.06 |
| c) | Dr. 02-9081-511xxx-0000 (113 Account - Transacting Branch) | 0.06 |
| | Cr. 02-9081-287796-0000 (GST Output Clearing) | 0.06 |

- To Agrobank Account Holder (different branch) as below:

Transacting Branch

- | | | |
|----|---|--------|
| a) | Dr. 02-xxxx-21120x-7xxx (CASA - B) | 101.06 |
| | Cr. 02-xxxx-511999-0000 (113 Account - HQ) | 101.06 |
| b) | Dr. 02-xxxx-511999-0000 (113 Account - HQ) | 1.06 |
| | Cr. 02-xxxx-675563-0000 (RIB Commission Income) | 1.00 |
| | Cr. 02-xxxx-287796-0000 (GST Output Clearing) | 0.06 |
| c) | Dr. 02-xxxx-287796-0000 (GST Output Clearing) | 0.06 |
| | Cr. 02-xxxx-511999-0000 (113 Account - HQ) | 0.06 |

HQ

- | | | |
|----|--|--------|
| a) | Dr. 02-9081-511xxx-0000 (113 Account - Transacting Branch) | 101.06 |
| | Cr. 02-9081-287779-0000 (Internet Banking Clearing) | 101.06 |
| b) | Dr. 02-9081-287779-0000 (Internet Banking Clearing) | 101.06 |
| | Cr. 02-9081-511xxx-0000 (113 Account - Receiving Branch) | 100.00 |
| | Cr. 02-9081-511xxx-0000 (113 Account - Transacting Branch) | 1.06 |
| c) | Dr. 02-9081-511xxx-0000 (113 Account - Transacting Branch) | 0.06 |
| | Cr. 02-9081-287796-0000 (GST Output Clearing) | 0.06 |

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Receiving Branch

a)	Dr.	02-xxxx-511999-0000 (113 Account - HQ)	100.00
	Cr.	02-xxxx-21120x-7xxx (CASA Beneficiary)	100.00

- Assume B makes a SI via Interbank GIRO Fund Transfer to a beneficiary account with amount RM100.
- Assume charges for SI is RM 1.00

Transacting Branch

a)	Dr.	02-xxxx-21120x-7xxx (CASA - B)	101.17
	Cr.	02-xxxx-511999-0000 (113 Account - HQ)	100.11
	Cr.	02-xxxx-675568-0000 (BIB Commission Income)	1.00
	Cr.	02-xxxx-287796-0000 (GST Output Clearing)	0.06
c)	Dr.	02-xxxx-287796-0000 (GST Output Clearing)	0.06
	Cr.	02-xxxx-511999-0000 (113 Account)	0.06

HQ

a)	Dr.	02-9081-511xxx-0000 (113 Account - Transacting Branch)	101.11
	Cr.	02-9081-287779-0000 (Internet Banking Clearing)	101.11
b)	Dr.	02-9081-287779-0000 (Internet Banking Clearing)	101.11
	Cr.	02-9081-287776-0000 (IBG MEPS Clearing)	101.11
c)	Dr.	02-9081-511xxx-0000 (113 Account - Transacting Branch)	0.06
	Cr.	02-9081-287796-0000 (GST Output Clearing)	0.06

12.0 ACCESS MATRIX & AUTHORIZATION

12.1 VB Checker/Maker in IBAM for RIB/BIB

- VB is able to set and edit charges for RIB
- VB is able to set and edit online/offline of SI for company
- VB is able to set and edit charges of SI for company

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13.0 RECONCILIATION

- Reports are required for reconciliation by VB as below:-

Own & 3 rd Party Fund Transfer		IBG		Instant	
RIB	BIB	RIB	BIB	RIB	BIB
i) Own / 3 rd Party Transfer Report Daily	i) BIB Own / 3 rd Party Transfer Report Daily	i) Interbank Fund Transfer Report Daily	i) BIB IBG Report Daily	i) Instant Transfer Report Daily	i) BIB Instant Transfer Report Daily
ii) Host Report for successful/ unsuccessful CASA transaction	ii) Host Report for successful/ unsuccessful CASA transaction	ii) Host Report for successful/ unsuccessful IBG transaction	ii) Host Report for successful/ unsuccessful IBG transaction	ii) Host Report for successful/ unsuccessful EIBFT transaction	ii) Host Report for successful/ unsuccessful EIBFT transaction

14.0 INTERFACES

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[All screen designs provided are samples and only illustration purpose for easy understanding. The screen designs are not final]

14.1 RIB: Standing Instruction – Own Account Transfer

From Account*: 2007021000068279 S

To Account*: 2007021000068286 S

Amount*: 100.00

Note (*): All fields with asterisks (*) are required.

Pay Now

Pay Later

Start date: (Date Format : dd/MM/yyyy)

Set up as recurring payment

Payment frequency: Weekly

Start date: 28/04/2010 (Date Format : dd/MM/yyyy)

Termination date: 27/07/2010 (Date Format : dd/MM/yyyy) Payment will not be executed on termination date.

Clear Next

Change to effective date for Pay Later

From Account: 2007021000068279

To Account: 2007021000068286

Amount: RM 100.00

Payment mode: Recurring payment

Payment frequency: Weekly

Start date: 30 Apr 2010

Termination date: 30 Jun 2010

Back Confirm

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USER REQUIREMENT SPECIFICATION [URS]

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From Account:	2007021000068279
To Account:	2007021000068286
Amount:	RM 100.00
Payment mode:	Recurring payment
Payment frequency:	Weekly
Start date:	30 Apr 2010
Termination date:	30 Jun 2010
Status:	Successful
IB Reference No:	0000015895
Transaction date:	01 Apr 2010
Transaction time:	13:54:51

14.2 RIB: Standing Instruction – 3rd Party Account Transfer

From Account*:	2005791000000946 S ▼
To Account*:	2007021000068286
Amount*:	100
Remarks:	
Beneficiary Email Address:	

Note (): All fields with asterisks (*) are required.*

Pay Now
 Pay Later
 Set up as recurring payment

Start date: (Date Format : dd/MM/yyyy)

Payment frequency:

Start date: 28/04/2010 (Date Format : dd/MM/yyyy)

Termination date: 27/07/2010 (Date Format : dd/MM/yyyy) Payment will not be executed on termination date.

Change to effective date for Pay Later

From Account:	2007021000068279
To Account:	2007021000068286
Account Holder Name:	CENDEREING ENTERPRIS
Amount:	RM 100.00
Remarks:	-
Beneficiary Email Address:	-
Payment mode:	Recurring payment
Payment frequency:	Weekly
Start date:	30 Apr 2010
Termination date:	30 Jun 2010

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From Account:	2007021000068279
To Account:	2007021000068286
Account Holder Name:	CENDERENG ENTERPRIS
Amount:	RM 100.00
Remarks:	-
Beneficiary Email Address:	-
Payment mode:	Recurring payment
Payment frequency:	Weekly
Start date:	30 Apr 2010
Termination date:	30 Jun 2010
Status:	Successful
IB Reference No:	0000015895
Transaction date:	01 Apr 2010
Transaction time:	13:54:51

14.3 RIB: Standing Instruction – New Interbank GIRO Transfer

From Account:	2007021000068279 S
Amount:	555.00
Payment Type:	IBG
Beneficiary Bank:	Maybank
Beneficiary Account Number:	2006591000131442 <small>Click here for Account Number length</small>
Beneficiary Name:	TMS JOINT VENTURES
Recipient's Reference:	<small>(e.g Ref. no, invoice no, policy no)</small>
Other Payment Details:	
To allow Beneficiary ID Verification by Beneficiary Bank?	<input type="radio"/> Yes <input type="radio"/> No
Beneficiary ID Type:	Business Registration No.
Beneficiary ID:	800800U
Segment:	Private
<small>Note (*) All fields with asterisks (*) are required.</small>	
<input type="radio"/> Pay Now	
<input type="radio"/> Pay Later	
Start date:	<input type="text"/> (Date Format : dd/MM/yyyy)
<input checked="" type="radio"/> Set up as recurring payment	
Payment frequency:	Weekly
Start date:	28/04/2010 (Date Format : dd/MM/yyyy)
Termination date:	27/07/2010 (Date Format : dd/MM/yyyy) <small>Payment will not be executed on termination date.</small>
<input type="button" value="Clear"/> <input type="button" value="Next"/>	

Change to
effective date
for Pay Later

Title :

USER REQUIREMENT SPECIFICATION [URS]

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From Account:	2007021000068279
Amount:	RM 555.00
Charges:	RM 0.10
Payment Type:	IBG
Beneficiary Bank:	Maybank
Beneficiary Account Number:	2006591000131442
Beneficiary Name:	TMS JOINT VENTURES
Recipient's Reference:	-
Other Payment Details:	-
Beneficiary ID Type:	Business Registration No.
Beneficiary ID:	800800U
Segment:	Private
Payment mode:	Recurring payment
Payment frequency:	Weekly
Start date:	30 Apr 2010
Termination date:	30 Jun 2010

From Account:	2007021000068279
Amount:	RM 555.00
Charges:	RM 0.10
Payment Type:	IBG
Beneficiary Bank:	Maybank
Beneficiary Account Number:	2006591000131442
Beneficiary Name:	TMS JOINT VENTURES
Recipient's Reference:	-
Other Payment Details:	-
Beneficiary ID Type:	Business Registration No.
Beneficiary ID:	800800U
Segment:	Private
Payment mode:	Recurring payment
Payment frequency:	Weekly
Start date:	30 Apr 2010
Termination date:	30 Jun 2010
Status:	Successful
IB Reference No:	0000015895
Transaction date:	01 Apr 2010
Transaction time:	13:54:51

14.4 RIB: Standing Instruction – New Bill Payment

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From Account*: 2007021000068279 S
Amount*: 79.45
Biller Institution: ASTRO
Bill Account No *: 0841028096

Note ()*: All fields with asterisks (*) are required.

Pay Now
 Pay Later
 Set up as recurring payment

Start date: (Date Format : dd/MM/yyyy)

Payment frequency: Weekly
Start date: 28/04/2010 (Date Format : dd/MM/yyyy)
Termination date: 27/07/2010 (Date Format : dd/MM/yyyy) Payment will not be executed on termination date.

Clear Next

Change to
effective date
for Pay Later

From Account*: 2007021000068279
Amount*: RM 79.45
Biller Institution: ASTRO
Bill Account No *: 0841028096

Payment mode: Recurring payment
Payment frequency: Weekly
Start date: 30 Apr 2010
Termination date: 30 Jun 2010

Back Confirm

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USER REQUIREMENT SPECIFICATION [URS]

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From Account*:	2007021000068279
Amount:	RM 79.45
Biller Institution:	ASTRO
Bill Account No* :	0841028096
Payment mode:	Recurring payment
Payment frequency:	Weekly
Start date:	30 Apr 2010
Termination date:	30 Jun 2010
Status:	Successful
IB Reference No:	000015895
Transaction date:	01 Apr 2010
Transaction time:	13:54:51

14.5 BIB: Standing Instruction – Own Account Transfer

Complete the fields by Initiator/Single User

From Account*:

To Account*:

Amount*:

Note (): All fields with asterisks (*) are required.*

Pay Now
 Pay Later
 Set up as recurring payment

Start date: (Date Format : dd/MM/yyyy)

Payment frequency:

Start date: (Date Format : dd/MM/yyyy)

Termination date: (Date Format : dd/MM/yyyy) Payment will not be executed on termination date.

Change to effective date for Pay Later

Confirm by Initiator

Confirm & key in Sec. Token by Single User

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USER REQUIREMENT SPECIFICATION [URS]

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From Account: 2007021000068279
To Account: 2007021000068286
Amount: RM 100.00
Payment mode: Recurring payment
Payment frequency: Weekly
Start date: 30 Apr 2010
Termination date: 30 Jun 2010
<input type="button" value="Back"/> <input type="button" value="Confirm"/>

From Account: 2007021000068279
To Account: 2007021000068286
Amount: RM 100.00
Payment mode: Recurring payment
Payment frequency: Weekly
Start date: 30 Apr 2010
Termination date: 30 Jun 2010
Enter Security Token PIN number: <input type="text" value="*****"/>
<input type="button" value="Back"/> <input type="button" value="Confirm"/>



SI result screen for Initiator

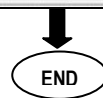
From Account: 2007021000068279
To Account: 2007021000068286
Amount: RM 100.00
Payment mode: Recurring payment
Payment frequency: Weekly
Start date: 30 Apr 2010
Termination date: 30 Jun 2010
Status: Pending Approval
IB Reference No: 000015895
Transaction date: 01 Apr 2010
Transaction time: 13:54:51
<input type="button" value="Print Receipt"/> <input type="button" value="Make another transaction"/>



Approval by Approver

SI result screen for Single User

From Account: 2007021000068279
To Account: 2007021000068286
Amount: RM 100.00
Payment mode: Recurring payment
Payment frequency: Weekly
Start date: 30 Apr 2010
Termination date: 30 Jun 2010
Status: Successful
IB Reference No: 000015895
Transaction date: 01 Apr 2010
Transaction time: 13:54:51
<input type="button" value="Print Receipt"/> <input type="button" value="Make another transaction"/>

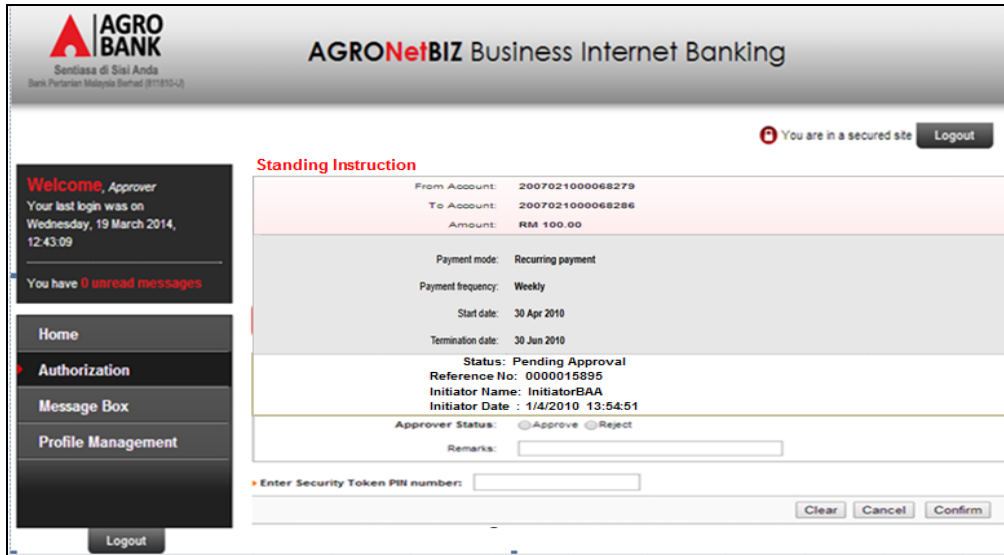


END

Title :

USER REQUIREMENT SPECIFICATION [URS]

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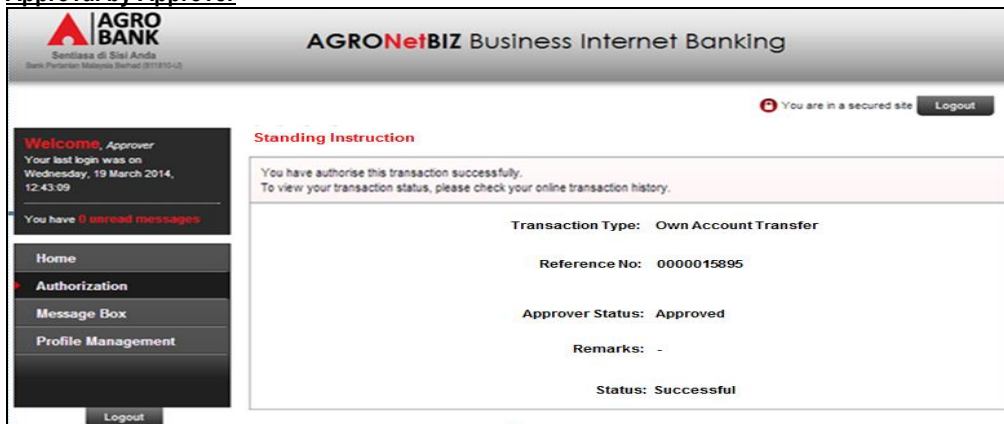
The screenshot shows the AGRONetBIZ Business Internet Banking interface. The header includes the AGRO BANK logo and the text "AGRONetBIZ Business Internet Banking". Below the header, there is a navigation menu on the left with options: Home, Authorization, Message Box, and Profile Management. The main content area displays a "Standing Instruction" with the following details:

- From Account: 2007021000068279
- To Account: 2007021000068286
- Amount: RM 100.00
- Payment mode: Recurring payment
- Payment frequency: Weekly
- Start date: 30 Apr 2010
- Termination date: 30 Jun 2010
- Status: Pending Approval
- Reference No: 0000015895
- Initiator Name: InitiatorBAA
- Initiator Date: 1/4/2010 13:54:51

Below the details, there is a section for "Approver Status" with radio buttons for "Approve" and "Reject". A "Remarks" field is also present. At the bottom, there is a field for "Enter Security Token PIN number:" and buttons for "Clear", "Cancel", and "Confirm".



Approval by Approver



The screenshot shows the AGRONetBIZ Business Internet Banking interface after a successful approval. The header and navigation menu are the same as in the previous screenshot. The main content area displays a "Standing Instruction" with the following details:

- Transaction Type: Own Account Transfer
- Reference No: 0000015895
- Approver Status: Approved
- Remarks: -
- Status: Successful

Below the details, there is a message: "You have authorised this transaction successfully. To view your transaction status, please check your online transaction history."

14.6 BIB: Standing Instruction – 3rd Party Account Transfer

Complete the fields by Initiator/Single User

Title :

USER REQUIREMENT SPECIFICATION [URS]

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of 49

From Account*:

To Account*:

Amount*:

Remarks:

Beneficiary Email Address:

Note (): All fields with asterisks (*) are required.*

Pay Now

Pay Later

Start date: (Date Format : dd/MM/yyyy)

Set up as recurring payment

Payment frequency:

Start date: (Date Format : dd/MM/yyyy)

Termination date: (Date Format : dd/MM/yyyy) Payment will not be executed on termination date.

Change to effective date for Pay Later

Confirm by Initiator

From Account: 2007021000068279

To Account: 2007021000068286

Account Holder Name: CENDERENG ENTERPRIS

Amount: RM 100.00

Remarks: -

Beneficiary Email Address: -

Payment mode: Recurring payment

Payment frequency: Weekly

Start date: 30 Apr 2010

Termination date: 30 Jun 2010

Confirm & key in Sec. Token by Single User

From Account: 2007021000068279

To Account: 2007021000068286

Account Holder Name: CENDERENG ENTERPRIS

Amount: RM 100.00

Remarks: -

Beneficiary Email Address: -

Payment mode: Recurring payment

Payment frequency: Weekly

Start date: 30 Apr 2010

Termination date: 30 Jun 2010

Enter Security Token PIN number:



Title :

USER REQUIREMENT SPECIFICATION [URS]

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SI result screen for Initiator

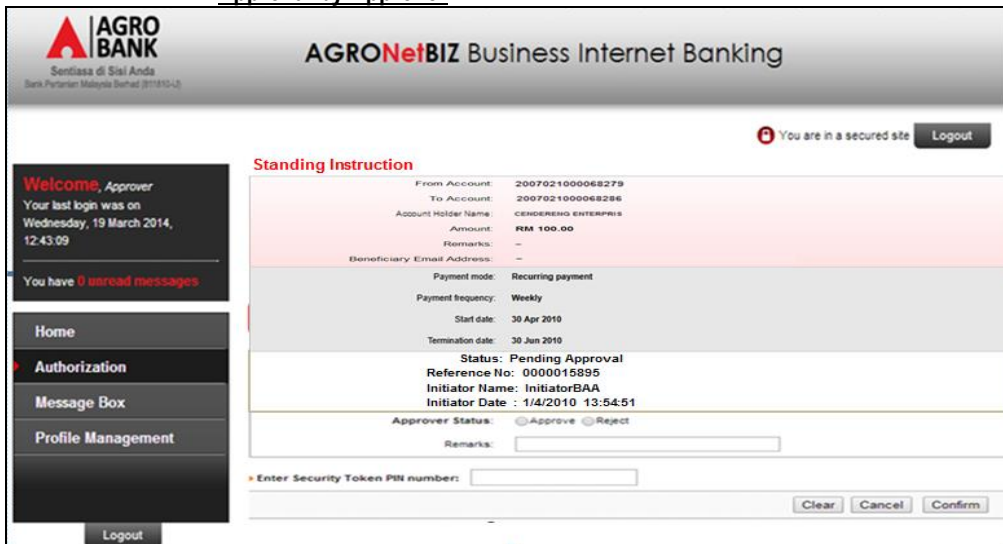
From Account:	2007021000068279
To Account:	2007021000068286
Account Holder Name:	CENDERENG ENTERPRIIS
Amount:	RM 100.00
Remarks:	-
Beneficiary Email Address:	-
Payment mode:	Recurring payment
Payment frequency:	Weekly
Start date:	30 Apr 2010
Termination date:	30 Jun 2010
Status:	Pending Approval
IB Reference No:	0000015895
Transaction date:	01 Apr 2010
Transaction time:	13:54:51

SI result screen for Single User

From Account:	2007021000068279
To Account:	2007021000068286
Account Holder Name:	CENDERENG ENTERPRIIS
Amount:	RM 100.00
Remarks:	-
Beneficiary Email Address:	-
Payment mode:	Recurring payment
Payment frequency:	Weekly
Start date:	30 Apr 2010
Termination date:	30 Jun 2010
Status:	Successful
IB Reference No:	0000015895
Transaction date:	01 Apr 2010
Transaction time:	13:54:51

END

Approval by Approver



AGRO BANK
Sentiasa di Sisi Anda
Bank Perbankan Malaysia Berhad (311815-L)

AGRONetBIZ Business Internet Banking

You are in a secured site

Welcome, Approver
Your last login was on Wednesday, 19 March 2014, 12:43:09
You have 0 unread messages

Home
Authorization
Message Box
Profile Management

Standing Instruction

From Account:	2007021000068279
To Account:	2007021000068286
Account Holder Name:	CENDERENG ENTERPRIIS
Amount:	RM 100.00
Remarks:	-
Beneficiary Email Address:	-
Payment mode:	Recurring payment
Payment frequency:	Weekly
Start date:	30 Apr 2010
Termination date:	30 Jun 2010
Status:	Pending Approval
Reference No:	0000015895
Initiator Name:	InitiatorBAA
Initiator Date:	1/4/2010 13:54:51

Approver Status: Approve Reject

Remarks:

Enter Security Token PIN number:

Approval by Approver

Title :

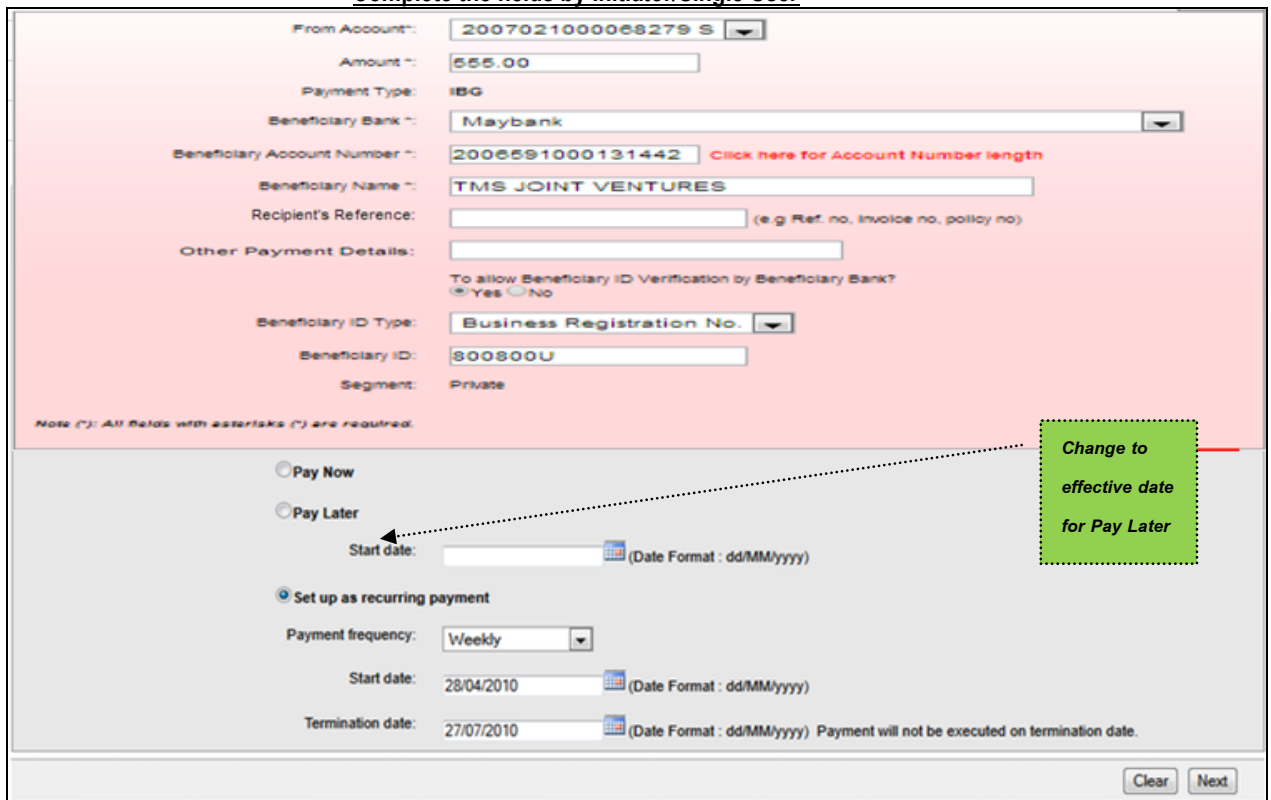
USER REQUIREMENT SPECIFICATION [URS]

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14.7 BIB: Standing Instruction – New Interbank GIRO Transfer

Complete the fields by Initiator/Single User



Confirm by Initiator

Confirm & key in Sec. Token by Single User

Title :

USER REQUIREMENT SPECIFICATION [URS]

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of 49

From Account:	2007021000068279
Amount:	RM 555.00
Charges:	RM 0.10
Payment Type:	IBG
Beneficiary Bank:	Maybank
Beneficiary Account Number:	2006591000131442
Beneficiary Name:	TMS JOIHT VENTURES
Recipient's Reference:	-
Other Payment Details:	-
Beneficiary ID Type:	Business Registration No.
Beneficiary ID:	800800U
Segment:	Private
Payment mode:	Recurring payment
Payment frequency:	Weekly
Start date:	30 Apr 2010
Termination date:	30 Jun 2010

Back Confirm

From Account:	2007021000068279
Amount:	RM 555.00
Charges:	RM 0.10
Payment Type:	IBG
Beneficiary Bank:	Maybank
Beneficiary Account Number:	2006591000131442
Beneficiary Name:	TMS JOIHT VENTURES
Recipient's Reference:	-
Other Payment Details:	-
Beneficiary ID Type:	Business Registration No.
Beneficiary ID:	800800U
Segment:	Private
Payment mode:	Recurring payment
Payment frequency:	Weekly
Start date:	30 Apr 2010
Termination date:	30 Jun 2010

Enter Security Token PIN numbers:

Back Confirm



SI result screen for Initiator

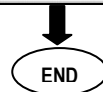
From Account:	2007021000068279
Amount:	RM 555.00
Charges:	RM 0.10
Payment Type:	IBG
Beneficiary Bank:	Maybank
Beneficiary Account Number:	2006591000131442
Beneficiary Name:	TMS JOIHT VENTURES
Recipient's Reference:	-
Other Payment Details:	-
Beneficiary ID Type:	Business Registration No.
Beneficiary ID:	800800U
Segment:	Private
Payment mode:	Recurring payment
Payment frequency:	Weekly
Start date:	30 Apr 2010
Termination date:	30 Jun 2010
Status:	Pending Approval
IB Reference No:	000015895
Transaction date:	01 Apr 2010
Transaction time:	13:54:51

Print Receipt Make another transaction

SI result screen for Single User

From Account:	2007021000068279
Amount:	RM 555.00
Charges:	RM 0.10
Payment Type:	IBG
Beneficiary Bank:	Maybank
Beneficiary Account Number:	2006591000131442
Beneficiary Name:	TMS JOIHT VENTURES
Recipient's Reference:	-
Other Payment Details:	-
Beneficiary ID Type:	Business Registration No.
Beneficiary ID:	800800U
Segment:	Private
Payment mode:	Recurring payment
Payment frequency:	Weekly
Start date:	30 Apr 2010
Termination date:	30 Jun 2010
Status:	Successful
IB Reference No:	000015895
Transaction date:	01 Apr 2010
Transaction time:	13:54:51

Print Receipt Make another transaction



Approval by Approver

END

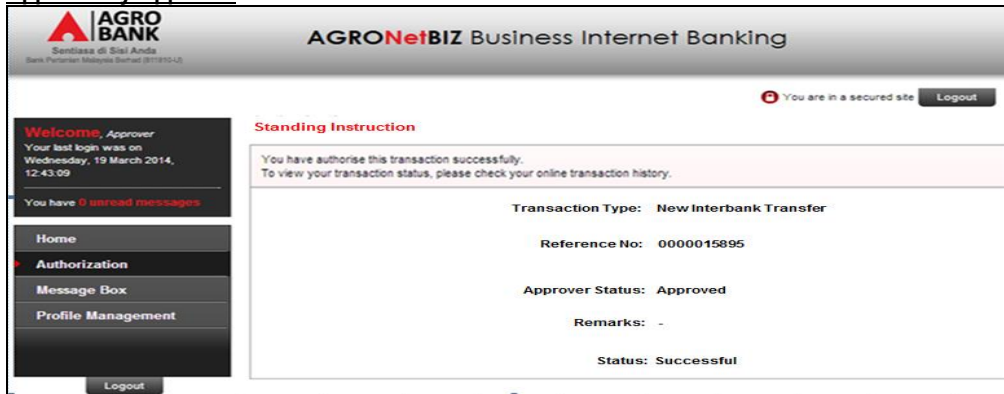
Title :

USER REQUIREMENT SPECIFICATION [URS]

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Approval by Approver



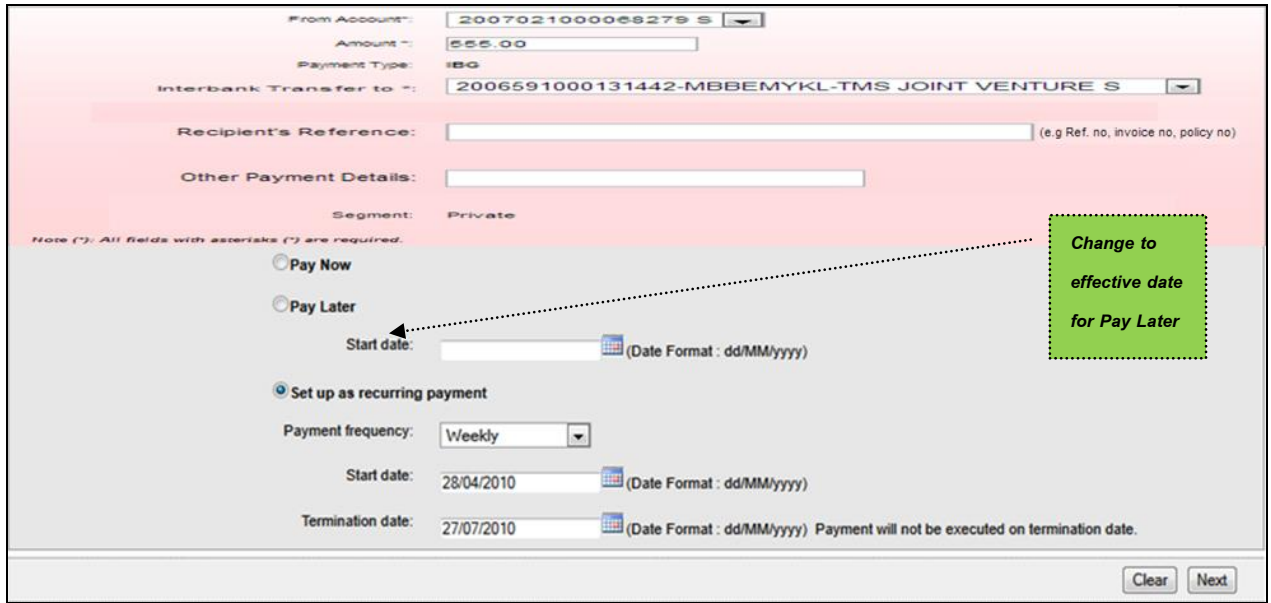
14.8 BIB: Standing Instruction – Interbank GIRO Transfer

Complete the fields by Initiator/Single User

Title :

USER REQUIREMENT SPECIFICATION [URS]

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of 49



From Account: 2007021000068279 S

Amount: 555.00

Payment Type: IBG

Interbank Transfer to: 2006591000131442-MBBEMYKL-TMS JOINT VENTURE S

Recipient's Reference: (e.g Ref. no, invoice no, policy no)

Other Payment Details:

Segment: Private

Note (*): All fields with asterisks (*) are required.

Pay Now

Pay Later

Start date: (Date Format : dd/MM/yyyy)

Set up as recurring payment

Payment frequency: Weekly

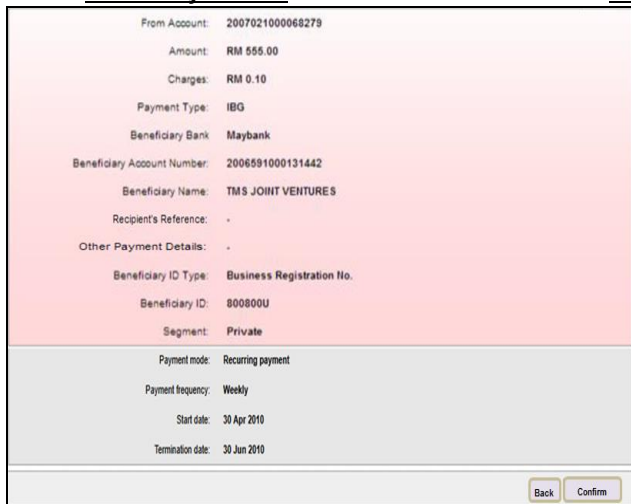
Start date: 28/04/2010 (Date Format : dd/MM/yyyy)

Termination date: 27/07/2010 (Date Format : dd/MM/yyyy) Payment will not be executed on termination date.

Change to effective date for Pay Later

Clear Next

Confirm by Initiator



From Account: 2007021000068279

Amount: RM 555.00

Charges: RM 0.10

Payment Type: IBG

Beneficiary Bank: Maybank

Beneficiary Account Number: 2006591000131442

Beneficiary Name: TMS JOINT VENTURES

Recipient's Reference: -

Other Payment Details: -

Beneficiary ID Type: Business Registration No.

Beneficiary ID: 800800U

Segment: Private

Payment mode: Recurring payment

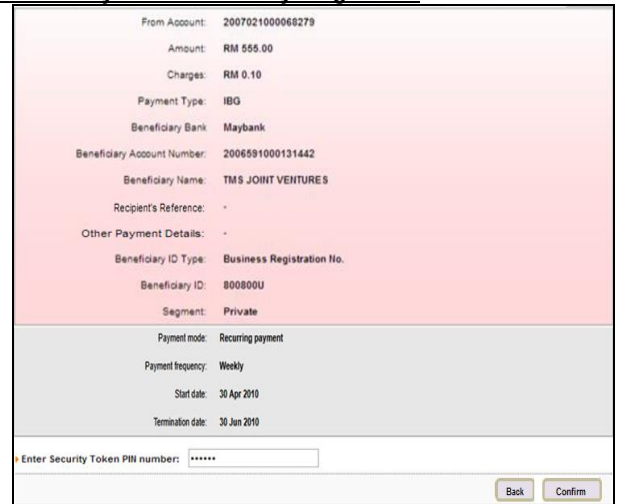
Payment frequency: Weekly

Start date: 30 Apr 2010

Termination date: 30 Jun 2010

Back Confirm

Confirm & key in Sec. Token by Single User



From Account: 2007021000068279

Amount: RM 555.00

Charges: RM 0.10

Payment Type: IBG

Beneficiary Bank: Maybank

Beneficiary Account Number: 2006591000131442

Beneficiary Name: TMS JOINT VENTURES

Recipient's Reference: -

Other Payment Details: -

Beneficiary ID Type: Business Registration No.

Beneficiary ID: 800800U

Segment: Private

Payment mode: Recurring payment

Payment frequency: Weekly

Start date: 30 Apr 2010

Termination date: 30 Jun 2010

Enter Security Token PIN number: *****

Back Confirm



Title :

USER REQUIREMENT SPECIFICATION [URS]

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of 49

SI result screen for Initiator

From Account:	2007021000068278
Amount:	RM 555.00
Charges:	RM 0.10
Payment Type:	IBG
Beneficiary Bank:	Maybank
Beneficiary Account Number:	2006591000131442
Beneficiary Name:	TMS JOINT VENTURES
Recipient's Reference:	-
Other Payment Details:	-
Beneficiary ID Type:	Business Registration No.
Beneficiary ID:	800800U
Segment:	Private
Payment mode:	Recurring payment
Payment frequency:	Weekly
Start date:	30 Apr 2010
Termination date:	30 Jun 2010
Status:	Pending Approval
IB Reference No:	0000015895
Transaction date:	01 Apr 2010
Transaction time:	13:54:51

SI result screen for Single User

From Account:	2007021000068278
Amount:	RM 555.00
Charges:	RM 0.10
Payment Type:	IBG
Beneficiary Bank:	Maybank
Beneficiary Account Number:	2006591000131442
Beneficiary Name:	TMS JOINT VENTURES
Recipient's Reference:	-
Other Payment Details:	-
Beneficiary ID Type:	Business Registration No.
Beneficiary ID:	800800U
Segment:	Private
Payment mode:	Recurring payment
Payment frequency:	Weekly
Start date:	30 Apr 2010
Termination date:	30 Jun 2010
Status:	Successful
IB Reference No:	0000015895
Transaction date:	01 Apr 2010
Transaction time:	13:54:51

END

Approval by Approver

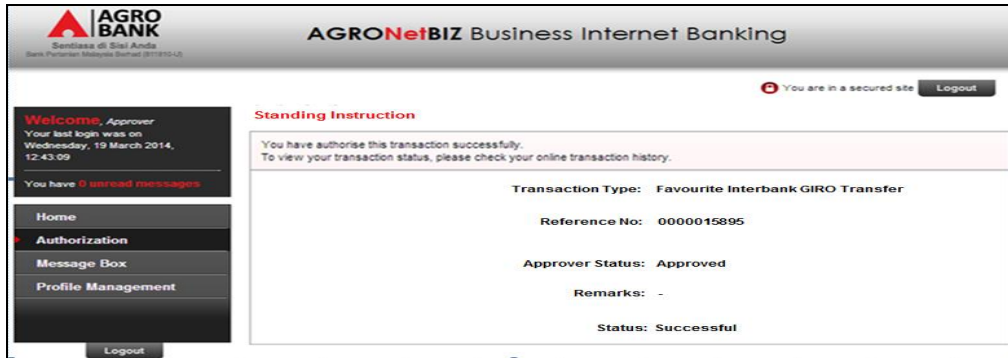


Approval by Approver

Title :

USER REQUIREMENT SPECIFICATION [URS]

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of 49



14.9 BIB: Standing Instruction – New Bill Payment

Complete the fields by Initiator/Single User

From Account*:

Amount*:

Bill Institution: **ASTRO**

Bill Account No *:

Note (): All fields with asterisks (*) are required.*

Pay Now
 Pay Later
 Set up as recurring payment

Start date: (Date Format : dd/MM/yyyy)

Payment frequency:

Start date: (Date Format : dd/MM/yyyy)

Termination date: (Date Format : dd/MM/yyyy) Payment will not be executed on termination date.

Change to effective date for Pay Later

Confirm by Initiator

Confirm & key in Sec. Token by Single User

Title :

USER REQUIREMENT SPECIFICATION [URS]

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From Account*: 2007021000068279
Amount*: RM 79.45
Biller Institution: ASTRO
Bill Account No *: 0041020096
Payment mode: Recurring payment
Payment frequency: Weekly
Start date: 30 Apr 2010
Termination date: 30 Jun 2010

Back Confirm

From Account*: 2007021000068279
Amount*: RM 79.45
Biller Institution: ASTRO
Bill Account No *: 0041020096
Payment mode: Recurring payment
Payment frequency: Weekly
Start date: 30 Apr 2010
Termination date: 30 Jun 2010

Enter Security Token PIN number:

Back Confirm

SI result screen for Initiator

From Account*: 2007021000068279
Amount*: RM 79.45
Biller Institution: ASTRO
Bill Account No *: 0041020096
Payment mode: Recurring payment
Payment frequency: Weekly
Start date: 30 Apr 2010
Termination date: 30 Jun 2010
Status: Pending Approval
IB Reference No: 000015605
Transaction date: 01 Apr 2010
Transaction time: 13:54:51

Print Receipt Make another transaction

SI result screen for Single User

From Account*: 2007021000068279
Amount*: RM 79.45
Biller Institution: ASTRO
Bill Account No *: 0041020096
Payment mode: Recurring payment
Payment frequency: Weekly
Start date: 30 Apr 2010
Termination date: 30 Jun 2010
Status: Successful
IB Reference No: 000015605
Transaction date: 01 Apr 2010
Transaction time: 13:54:51

Print Receipt Make another transaction

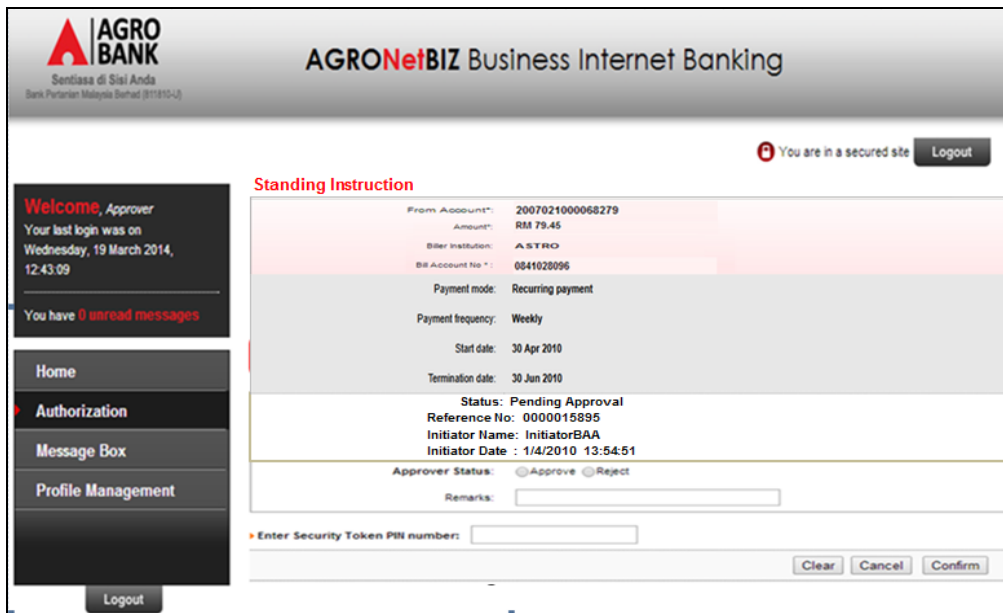
Approval by Approver

END

Title :

USER REQUIREMENT SPECIFICATION [URS]

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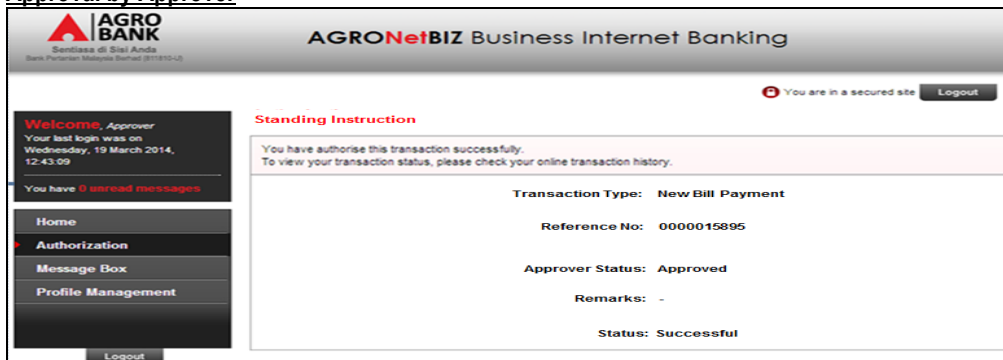
Standing Instruction

From Account: 2007021000068279
 Amount: RM 79.45
 Biller Institution: ASTRO
 BR Account No: 0841028096
 Payment mode: Recurring payment
 Payment frequency: Weekly
 Start date: 30 Apr 2010
 Termination date: 30 Jun 2010
 Status: Pending Approval
 Reference No: 0000015895
 Initiator Name: InitiatorBAA
 Initiator Date : 1/4/2010 13:54:51
 Approver Status: Approve Reject
 Remarks:
 Enter Security Token PIN number:

Clear Cancel Confirm



Approval by Approver



Standing Instruction

You have authorised this transaction successfully.
 To view your transaction status, please check your online transaction history.

Transaction Type: **New Bill Payment**
 Reference No: **0000015895**
 Approver Status: **Approved**
 Remarks: **-**
 Status: **Successful**

14.10 Sample Print Receipt – Standing Instruction

- For Single User/Initiator, print receipt at Successful Transaction Page and AGRONet Transaction History.
- Add GST Declaration "Subject to 6% GST Charges" for SI charges in BIB.

i) Sample Receipt – Fund Transfer




Project: *INTERNET BANKING*

Title :

USER REQUIREMENT SPECIFICATION [URS]

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Sentiasa di Sisi Anda
Bank Persekutuan Malaysia Berhad (919191-L)

New 3rd Party Account Transfer Receipt

Monday, 1 April 2010 13:55:00

This is an online New 3rd Party Account Transfer receipt made by SingleUserBAA via AgroBank Online. The details of transfer are as follows:

From Account:*****8279
To Account:2007021000068286
Account Holder Name:CENDERING ENTERPRISE
Amount: RM 100.00
Remarks:-
Beneficiary Email:-
Payment Mode: Recurring Payment
Payment Frequency: Weekly
Start Date: 30 Apr 2010
Termination Date: 30 Jun 2010
Status: Successful
Reference No.: 0000015895
Transaction Date: 1/4/2010 13:54:51
Transaction Time: 13:54:51

Your bill will be updated on the next working days by the payee.

Disclaimer: This is a computer generated receipt. No signature is required.


Sentiasa di Sisi Anda
Bank Persekutuan Malaysia Berhad (919191-L)

New Interbank Transfer Receipt

Monday, 1 April 2010 13:56:00

This is an online New Interbank Transfer receipt made by SingleUserBAA via AgroBank Online. The details of transfer are as follows:

From Account:*****8279
Amount: RM 555.00
Charges: RM 0.10
Payment Type: IBG
Beneficiary Bank: Maybank
Beneficiary Account Number: 2006591000131442
Beneficiary Name: TMS JOINT VENTURES
Recipient's Reference:-
Other Payment Details:-
Beneficiary ID Type: Business Registration No.
Beneficiary ID: 800800U
Segment: Private
Payment Mode: Recurring Payment
Payment Frequency: Weekly
Start Date: 30 Apr 2010
Termination Date: 30 Jun 2010
Status: Accepted
<small>[The success of your transfer is conditional to the accuracy of information provided]</small>
Reference No.: 0000015895
Transaction Date: 1/4/2010 13:54:51
Transaction Time: 13:54:51

Disclaimer: This is a computer generated receipt. No signature is required.

ii) Sample Receipt – Bill Payment



Project: *INTERNET BANKING*

Title :

USER REQUIREMENT SPECIFICATION [URS]

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of 49



New Bill Payments Receipt

Monday, 1 April 2010 13:55:00 1.2.

This is an online New Bill Payments receipt made by SingleUserBAA via AgroBank Online. The details of transfer are as follows:

From Account:*****8279

Amount: **RM 79.45**

Payee Corporation: ASTRO

Bill Account No: 0841028096

Payment Mode: Recurring Payment

Payment Frequency: Weekly

Start Date: 30 Apr 2010

Termination Date: 30 Jun 2010

Status: **Successful**

Reference No.: 0000015895

Transaction Date: 1/4/2010

Transaction Time: 13:54:51

Your bill will be updated on the next working days by the payee.

Disclaimer: This is a computer generated receipt. No signature is required.

Title :

USER REQUIREMENT SPECIFICATION [URS]

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of 4914.11 **Sample Terms & Conditions of SI to accept by customer**

- Terms & Conditions will be pop up and displays at **Single User & Approver confirm pages to confirm SI transaction for Pay Later and Pay Recurring.**
- The users read the 7 Terms & Conditions.
- **Click Accept Button, the users able to approve the SI.**
- **Click Reject Button, go back to home page.**

TERMS AND CONDITIONS FOR STANDING INSTRUCTION

1. I / We will be responsible for the accuracy of all information / information given by me / us via internet banking services Agrobank.
2. Bank Pertanian Malaysia Berhad (811810-U) (hereinafter referred to as "Agrobank") will not bears any liability if the information given by me / us via internet banking services Agrobank inaccurate / incomplete.
3. I / We agree that Agrobank will debit my / our account as per the instructions given by me / us via internet banking services Agrobank.
4. I / We hereby agree that the Agrobank entitled to charge / fee prescribed by debiting my / our account at the Agrobank.
5. I / We agree that the Agrobank reserves the right to change / amend the terms and conditions set out without notice and I / we agree to be bound by such amendments.
6. I / We agree that Agrobank has full discretion to revoke the Standing Instructions if the amount of money in my / our account is not sufficient to implement the Standing Instructions via internet banking services Agrobank.
7. If the Standing Instructions fail executed, then the penalty / charges will be imposed on my / our account by the Agrobank and the Standing Instructions is canceled.

ACCEPT

REJECT

Title :

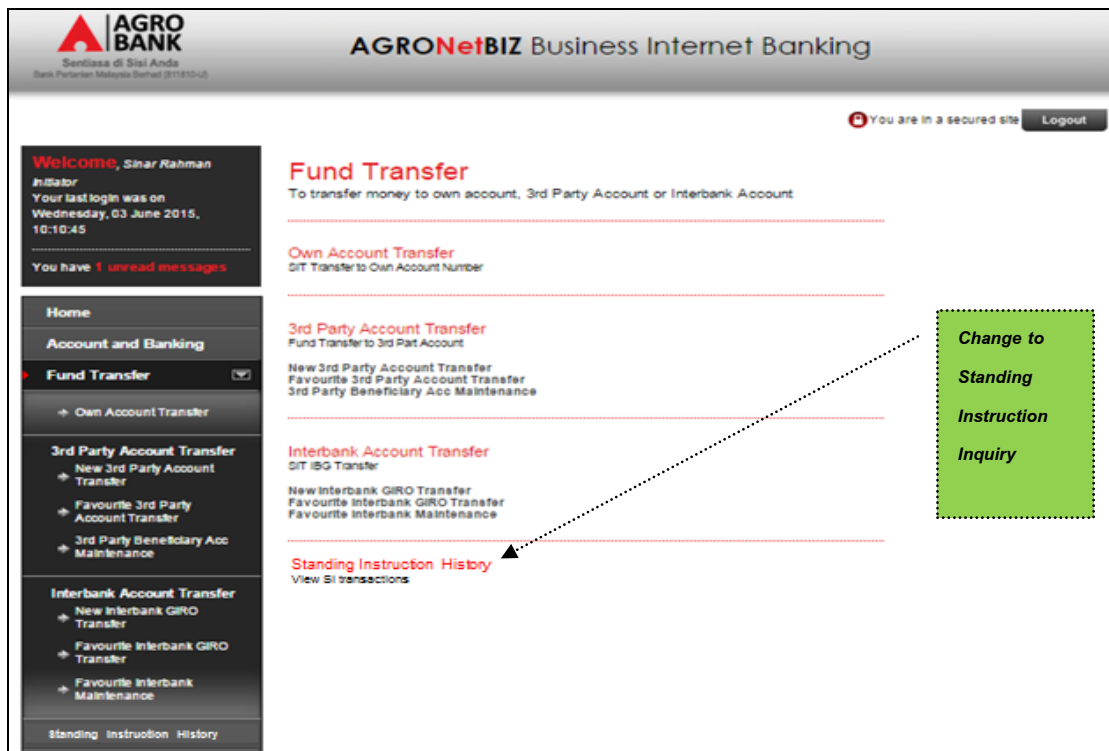
USER REQUIREMENT SPECIFICATION [URS]

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14.12

SI Inquiry

- **SI Inquiry** available for RIB/BIB.
- For Fund Transfer, **SI Inquiry** will be displayed in the Fund Transfer Module as below:-



- For Bill Payment, **SI Inquiry** will be displayed in the Bill Payment Module as below:-

Title :

USER REQUIREMENT SPECIFICATION [URS]

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of 49

- To view transaction details, please refer sample **SI Inquiry** at paragraph 6.15 and 6.16

14.13 BIB – Customer Doesn't Subscribed to SI

- For Fund Transfer and Bill Payment modules, process flow for the customer to make transaction same as current services provided in BIB which offering Pay Now only.

15.0 FORM AND VOUCHERS

Not applicable.

16.0 FUTURE REQUIREMENT

SI Fund Transfer via RENTAS is part of the URS and will develop later.

17.0 ATTACHMENT

Not applicable.