

USER REQUIREMENT SPECIFICATION [URS]

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AGRO BANK

### USER REQUIREMENT SPECIFICATION (URS) DOCUMENT

IE00000102C

RIB & BIB



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# USER REQUIREMENT SPECIFICATION [URS]

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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	<ul> <li>Amendment as below based on meeting concluded on 12/12/2014.</li> <li>Add requirements for Paragraph 6.1(General Requirement) :- <ul> <li>i) SI BDS maintain by branch as usual.</li> <li>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.</li> <li>iii) IB's SI transaction will debit customer account.at customer home branch.</li> <li>iv) Currently BDS SI has Intrabank &amp; IBG features only and IB SI will be developed based on that features.</li> <li>v) IB SI for Bill Payment &amp; IBFT is part of the URS and will develop later stage.</li> <li>vi) Terms &amp; Conditions for IB SI will be set up at AGRONet/AGRONetBIZ and customer must click accept for acceptance of the terms &amp; conditions to proceed with the SI set up.</li> </ul> </li> <li>Add Terms &amp; Conditions in the User Interface for 13.10 as below:-</li> <li>i) Customer click accept button for acceptance of the terms &amp; conditions.</li> </ul>
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/3<sup>rd</sup> party Intrabank transfer, Instant Interbank fund trasfer 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, 3<sup>rd</sup> 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 3<sup>rd</sup> 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 dropbox
  - 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:

<b>Transaction Status</b>	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:

<b>Transaction Status</b>	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:

<b>Transaction Status</b>	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
- ii) 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	Not Displayed
	(pending for crediting)	
	*Rejected	Show details of transaction
Crediting was performed	Successful	Not Displayed
	*Unsuccessful	Show details of transaction

\* When VB click <u>Details</u>, IBAM 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)

<b>Before/After Crediting</b>	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 <u>Details</u>, 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 tansaction) as below:

Pay Weekly	Transaction Status	Pay Monthly	Transaction Status
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	Not Displayed
	(pending for crediting)	
Crediting was performed	****Successful	Show details of transaction

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

Pay Weekly	Transaction Status	Pay Monthly	Transaction Status
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 YYYYYYYYYYYYY	RM100	Pay Later	28/4/2014	Accepte (pending for c	
Date / Time Initiate Transaction	Reference Number	Transaction Type	From Account	Amount	Mode of Payment	Start Date	Termination Date	Transaction Stat
1/4/2014 13:54:51	0000015895	3rd Party Account Transfer	2007021000068279 YYYYYYYYYYYYY	RM100	Pay Monthly	28/8/2014	28/8/2015	Accepted (pending for credit
Date / Time	Reference	Transaction Type	From Account	Amount	Mode of	Start	Termination	Transaction Stat



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Initiate	Number				Payment	Date	Date	
Transaction			To Account					
1/4/2014	0000015895	Interbank GIRO	2007021000068279	RM100	Pay	28/8/2014	28/8/2015	Accepted
13:54:51		Transfer	YYYYYYYYYYYY		Weekly			(pending for crediting)

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

### 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 YYYYYYYYYYYYY	RM100	Pay Monthly	28/8/2014	28/8/2015	Successful <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



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

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



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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	0000015895	Interbank GIRO Transfer	2007021000068279	RM100	Pay Weekly	28/8/2014	28/8/2015	Auto-Cancelled
13:54:51		Transler	ΥΥΥΥΥΥΥΥΥΥΥΥ		Weekly			<u>Details</u>

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

- 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.

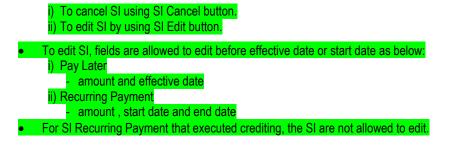
• When choose SI Inquiry, customer able to use Search function which has 4 search fields as below: i) From Account to be debited ii) Mode of Payment – Pay Later, Pay Weekly and Pay Monthly iii) Transaction Type – 3<sup>rd</sup> Party, IBG, Instant Transfer and Bill Payment iv) Transaction Status – Successful, Unsuccessful and Auto- Cancelled

- SI Inquiry allows customer:-



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### • **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	Not Displayed
	(pending for crediting)	
	*Rejected	Show details of transaction
Crediting was performed	Successful	Not Displayed
	*Unsuccessful	Show details of transaction

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

<u>Reason of Rejection/Unsuccessful</u> 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	Not Displayed
	(pending for crediting)	
	**Rejected	Show details of transaction



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Crediting was performed \*\*\*Unsuccessful

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Show details of transaction

\*\* When Customer click <u>Details</u>, <u>SI Inquiry</u> displays Rejected transaction as below:

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

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

Pay Weekly	Transaction Status	Pay Monthly	Transaction Status
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	Not Displayed
	(pending for crediting)	
Crediting was performed	****Successful	Show details of transaction

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

Pay Weekly	Transaction Status	Pay Monthly	Transaction Status
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



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

Date / Time Initiate Transaction	Reference Number	Transaction Type	From Account To Account	Debiting Account Number	Amount	Mode of Payment		Transa State		cel & Edit SI sk the button)
1/4/2014 13:54:51	0000015895	3rd Party Account Transfer	2007021000068279 YYYYYYYYYYYY	2007021000068279	RM100	Pay Later	r 28/4/2014	Accep (pendin credit	ig for 📃 🦉	CANCEL EDIT
Date / Time Initiate Transaction	Reference Number	Transaction Type	From Account To Account	Debiting Account Number	Am ou nt	Mode of Payment	Start Date	Terminati on Date	Transactio n Status	Cancel & Edit SI (click the button)
1/4/2014 13:54:51	0000015895	3rd Party Account Transfer	2007021000068279 YYYYYYYYYYYY	2007021000068279	RM 100	Pay Monthly	28/8/2014	28/8/2015	Accepted (pending for crediting)	CANCEL EDIT
Date / Time Initiate Transactio n	Reference Number	Transaction Type	From Account To Account	Debiting Account Number	Amount	Mode of Payment	Start Date	Terminati on Date	Transactio n 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)	CANCEL EDIT

Date / Ti Initiate Transact	e Numb		n Type	From Accou To Accoun		Debiting Acco Number	unt	Amou	int Mode Payn		editing Date	Transa	action Status	
1/4/201 13:54:5		i895 3rd Party A Trans		2007021000068 YYYYYYYYY		2007021000068	3279	RM10	00 Pay L	ater 28/	4/2014		tejected Details	
Date / Time Initiate Transaction	Reference Number	Transaction Typ	F	From Account	Deb	iting Account Number	Am	ount	Mode of Payment	Start Date		mination Date	Transaction Stat	
1/4/2014 13:54:51	0000015895	3rd Party Accour Transfer		)7021000068279 /YYYYYYYYYY	2007	7021000068279	RM	100	Pay Monthly	28/8/2014	28	/8/2015	Rejected <u>Details</u>	
Date / Time Initiate Fransaction	Reference Number	Transaction Type		from Account	Deb	iting Account Number	Amo	ount	Mode of Payment	Start Date		nination Date	Transaction Stat	
1/4/2014	0000015895	Interbank GIRO Transfer		7021000068279	2007	021000068279	RM	100	Pay Weekly	28/8/2014	28/	/8/2015	Rejected	

**Details** 

YYYYYYYYYYYY

13:54:51



# USER REQUIREMENT SPECIFICATION [URS]

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Date / Time Initiate Transaction	Reference Number	Transaction Type	From Account To Account	Amount	Mode of Payment	Crediting Date	Transaction Status	Cancel S (click th button)	e
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	Cancel S (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 <u>Details</u>	CANCEL
Date / Time Initiate Transaction	Reference Number	Transaction Type	From Account To Account	Amount	Mode of Payment	Start Date	Termination Date	Transaction Status	Cancel S (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 Details	CANCEL

Date / Time Initiate Transaction	Reference Number	Transaction Type	From Account To Account	Amount	Mode of Payment	Crediting Date	Transaction Status	Cancel S (click th button)	e
1/4/2014 13:54:51	0000015895	3rd Party Account Transfer	2007021000068279 YYYYYYYYYYYY	RM100	Pay Later	28/4/2014	Unsuccessfu <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	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 <u>Details</u>	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 YYYYYYYYYYYYY	RM100	Pay Weekly	28/8/2014	28/8/2015	Unsuccessful <u>Details</u>	CANCEL

	eference Transaction lumber Type	From Account To Account	Amount	Mode of Payment	Start Date	Terminati on Date	Transaction Status	Cancel SI (click the button)
--	-------------------------------------	----------------------------	--------	--------------------	---------------	----------------------	-----------------------	------------------------------------



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### Title :

# USER REQUIREMENT SPECIFICATION [URS]

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>	CANCEL
Date / Time Initiate Transaction	Reference Number	Transaction Type	From Account To Account	Amount	Mode of Payment	Start Date	Terminati on Date	Transaction Status	Cancel SI (click the button)
1/4/2014 13:54:51	0000015895	Interbank GIRO Transfer	2007021000068279 YYYYYYYYYYYYY	RM100	Pay Weekly	28/8/2014	28/8/2015	Auto-Cancelled <u>Details</u>	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	0000015895	3rd Party Account	2007021000068279	RM100	Pay Monthly	28/8/2014	28/8/2015	Successful	<b>[</b> ]]]
13:54:51		Transfer	ΥΥΥΥΥΥΥΥΥΥΥΥ					<u>Details</u>	- <u>1</u> }
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)

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	0000015895	3rd Party Account	2007021000068279	RM100	Pay Monthly	28/8/2014	28/8/2015	Unsuccessful	
13:54:51		Transfer	ΥΥΥΥΥΥΥΥΥΥΥΥ		-			<u>Details</u>	<u> </u>
Date / Time Initiate	Reference Number	Transaction Type	From Account	Amount	Mode of Payment	Start Date	Terminati on Date	Transaction Status	Cancel SI (click the
Transaction			To Account						button)
1/4/2014	0000015895	Interbank GIRO	2007021000068279	RM100	Pay	28/8/2014	28/8/2015	Unsuccessful	<u></u>
13:54:51		Transfer	ΥΥΥΥΥΥΥΥΥΥΥΥΥ		Weekly			<b>Details</b>	()

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 YYYYYYYYYYYYY	RM100	Pay Monthly	28/8/2014	28/8/2015	Auto- Cancelled	[]
								<u>Details</u>	
Date / Time Initiate Transaction	Reference Number	Transaction Type	From Account To Account	Amount	Mode of Payment	Start Date	Terminati on Date	Transaction Status	Cancel SI (click the button)

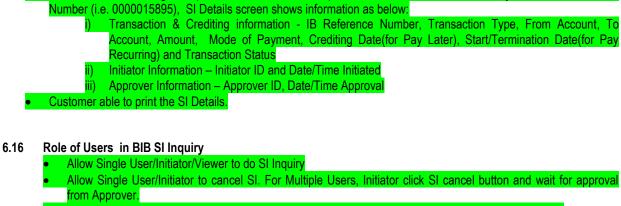


### USER REQUIREMENT SPECIFICATION [URS]

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1/4/2014	0000015895	Interbank GIRO	2007021000068279	RM100	Pay	28/8/2014	28/8/2015	Auto-Cancelled	C1
13:54:51		Transfer	ΥΥΥΥΥΥΥΥΥΥΥΥΥ		Weekly			<u>Details</u>	



For SI reached crediting date (on effective date/start date), customer able to see SI Details by click on IB Reference

For Multiple Users, Approver will approve or reject the cancelling using Authorization Module as below:

			You are in a secured site Logout
	Standing Instruction		
And the second	From Account:	2007021000068279	
Welcome, Approver	Amount	RM 555.00	
Your last login was on	Charges	RM 0.10	
Wednesday, 19 March 2014,	Payment Type:	180	
12:43:09	Beneficiary Bank	Maybank	
	Beneficiary Account Number:	2006591000131442	
	Beneficiary Name:	TMS JOINT VENTURES	
You have 0 unread messages	Recipient's Reference:		
	Other Payment Details:		
	Segment:	Private	
Home	Payment mode:	Recurring payment	
	Payment frequency: Start date:	Weekly 30 Apr 2010	
Authorization	Termination date:	30 Jun 2010	
Audioi12auoin	Status:	Pending Approval Cancel SI	
		lo: 0000015895	
Message Box	Initiator Nar	ne: InitiatorBAA	
	Initiator Dat	e :9/7/2014 10:00:01	
Profile Management	Approver Status:	Approve Reject	
	Remarks:		
	Enter Security Token PIN number:		
· · · · · · · · · · · · · · · · · · ·			
Logout	-	_	Clear Cancel Confirm



Title : USER REQUIREMENT SPECIFICATION [URS]

6.17 Charges and GST for SI – RIB • No SI charges

### 6.18 Charges and GST for SI – BIB

- 3<sup>rd</sup> 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, 3<sup>rd</sup> 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 3<sup>rd</sup> 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 3<sup>rd</sup> 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

	Ira	nsacting 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.	02-90	81-511xxx-0000 (113 Account - Transacting Branch)	101.06
		Cr.	02-9081-287779-0000 (Internet Banking Clearing)	101.06



Title :	USER REQUIREMENT SPECIFICATION [URS]	Page :22 of 49
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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
<ul> <li>To Agree</li> </ul>	obanl	k Acco	unt Holder (different branch) as below:	
		Trans	acting 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
		<u>HQ</u>		
â	a)	Dr.	02-9081-511xxx-0000 (113 Account - Transacting Branch)	101.06

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



Title :	USER REQUIREMENT SPECIFICATION [URS]	Page :23 of 49	•

- 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 3<sup>rd</sup> 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:

	Tran	sacting 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



tle : USER REQUIREMENT SPECIFICATION [URS]			Page :24 of 49	
		Cr. 02-xxxx-511999-0000 (113 Account - HQ)	0.06	
	<u>HQ</u>			
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)	101.00	
,		Cr. 02-9081-511xxx-0000 (113 Account - Transacting Branch)	101.00	
c)	Dr.	02-9081-511xxx-0000 (113 Account - Transacting Branch)	0.0	
		Cr. 02-9081-287796-0000 (GST Output Clearing)	0.0	
<ul> <li>To Agroba</li> </ul>	ank Acc	ount Holder (different branch) as below:		
	<u>Tran</u>	sacting Branch		
	Dr.	02-xxxx-21120x-7xxx (CASA - B)	101.06	
a)			101.00	
a)		Cr. 02-xxxx-511999-0000 (113 Account - HQ)	101.00	
a) b)	Dr.	Cr. 02-xxxx-511999-0000 (113 Account - HQ) 02-xxxx-511999-0000 (113 Account - HQ)	101.00	
	Dr.		1.00	
	Dr.	02-xxxx-511999-0000 (113 Account - HQ)	1.00 1.00	
	Dr. Dr.	02-xxxx-511999-0000 (113 Account - HQ) Cr. 02-xxxx-675563-0000 (RIB Commission Income)		

	w.

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



Title : USER REQUIREMENT SPECIFICATION [URS]
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### **Receiving Branch**

a)	D	r. 02-xxxx-511999-0000 (113 Account - HQ)	100.00
		Cr. 02-xxxx-21120x-7xxx (CASA Beneficiary)	100.00
<ul> <li>Assume</li> </ul>	B make	es a SI via Interbank GIRO Fund Transfer to a beneficiary account with amount	RM100.
		s for SI is RM 1.00	
	<b>T</b>	the Branch	
		sacting 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



Title : USER REQUIREMENT SPECIFICATION [URS]

### 13.0 RECONCILATION

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

Own & 3 <sup>rd</sup> Party Fu	und Transfer	IBG		Instant	
RIB	BIB	RIB	BIB	RIB	BIB
i) Own / 3 <sup>rd</sup> Party Transfer Report Daily	i) BIB Own / 3 <sup>rd</sup> 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 EIBFT transaction	ii) Host Report for successful/ unsuccessful EIBFT transaction





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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.		Change to
OPay Now		effective date
OPay Later	4	for Pay Later
Start date:	(Date Format : dd/MM/yyyy)	
Set up as recurring p	ayment	
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	

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



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
	Print Receipt Make another transaction

### 14.2 RIB: Standing Instruction – 3rd Party Account Transfer

From Account*: To Account*: Amount*: Remarks: Beneficiary Email Address:	200579100000946 S 2007021000068286 100	
Noce (*): All fields with asterisks (*) are required. Pay Now Pay Later Start date: Start date: Start date:	(Date Format : dd/MM/yyyy)	Change to effective date for Pay Later
Payment frequency: Start date: Termination date:	Weekdy     Image: Clear Next,	••••••

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:	Weekty
Start date:	30 Apr 2010
Termination date:	30 Jun 2010
	Back Confirm



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USER REQUIREMENT SPECIFICATION [URS]	

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
	Print Receipt Make another transaction

### 14.3 RIB: Standing Instruction – New Interbank GIRO Transfer

From Account* Amount ** Payment Type: Beneficiary Account Number * Beneficiary Account Number **	2007021000088279 S 555.00 IBG Maybank 2006591000131442 Click here for Account Number length TMS JOINT VENTURES	
Recipient's Reference: Other Payment Details:	Construction of the second sec	
Beneficiary ID Type: Beneficiary ID:	Business Registration No.	
Segment: Note (1): All Belds with asterisks (1) are required.		Change to
OPay Now		effective date
OPay Later Start date:	Cate Format : dd/MM/yyyy)	for Pay Later
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.	



# USER REQUIREMENT SPECIFICATION [URS]

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Print Receipt Make another transaction

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:	8008000	
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	
	TMS JOINT VENTURES	
Beneficiary Name:	TMS JOINT VENTORES	
Beneficiary Name: Recipient's Reference:	·	

14.4 RIB: Standing Instruction – New Bill Payment

Beneficiary ID: 800800U Perivate
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 lime: 13:54:51



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# USER REQUIREMENT SPECIFICATION [URS]

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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.		
		Change to
©Pay Now		effective date
OPay Later		for Pay Later
Start date:	(Date Format : dd/MM/yyyy)	TOI Fay Later
Set up as recurring	g payment	
Payment frequency:	V/eekly .	
Start date:	28/04/2010 III (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	
		1
From Account*:	2007021000068279	
Amount*:	RM 79.45	
Biller Institution:	ASTRO	
Bill Account No * :	200203400	
	0841028096	
Payment mode:	Recurring payment	
Payment frequency:	Weekly	
Start date:	30 Apr 2010	
Termination date:	30 Jun 2010	

Back Confirm



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:	0000015895
Transaction date:	01 Apr 2010
Transaction time:	13:54:51
	Print Receipt Make another transaction

14.5 BIB: Standing Instruction – Own Account Transfer

Complete the fields by Initiator/Single User

From Account*:	2007021000068279 S 💌	
To Account*:	2007021000068286 S 💌	
Amount*:	100.00	
Note (*): All fields with asterisks (*) are required.		
Pay Now		Change to effective date
Start date:	(Date Format : dd/MM/yyyy)	for Pay Later
Set up as recurring	bayment	
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 ter	mination date.
		Clear Next
<b>↓</b>		
Confirm by Initiator	Confirm & key in Sec. Token by Single Us	er



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USER REQUIREMENT SPECIFICATION [URS]

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From Account:	2007021000068279	From Account: 2007021000068279	
To Account:	2007021000068286	To Account: 2007021000068286	
Amount:	RM 100.00	Amount: RM 100.00	
		Payment mode: Recurring payment	
Payment mode:	Recurring payment	Payment frequency. Weekly	
Payment frequency:	Weekly	Start date: 30 Apr 2010	
Start date:	30 Apr 2010	Termination date: 30 Jun 2010	
Termination date:	30 Jun 2010	Enter Security Token PIN number:	
	Back Confi		Back Confirm
	Ļ		

<u>SI result so</u>	creen for Initiator	<u>SI result sc</u>	reen for Single User		
From Account:	2007021000068279	From Account:	2007021000068279		
To Account	2007021000068286	To Account:	2007021000068286		
Amount	RM 100.00	Amount:	RM 100.00		
Payment mode:	Recurring payment	Payment mode:	Recurring payment		
Payment frequency:	Weekly	Payment frequency:	Weekly		
Start dale:	30 Apr 2010	Start date:	30 Apr 2010		
Termination date:	30 Jun 2010	Termination date:	30 Jun 2010		
Status:	Pending Approval	Status:	Successful		
IB Reference No:	000015895	IB Reference No:	0000015895		
Transaction date:	01 Apr 2010	Transaction date:	01 Apr 2010		
Transaction time:	13:54:51	Transaction time:	13:54:51		
	Print Receipt Ilake another transaction			Print Receipt	Make another transaction
ļ	Approval by Approver		END		



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# USER REQUIREMENT SPECIFICATION [URS]

Sentiasa di Sisi Anda Bank Perlanian Malaysia Berhad (811810-U)	AGRONetBIZ Bus	siness Intern	net Banking
			You are in a secured site Logout
	Standing Instruction		
Welcome, Approver	From Account:	2007021000068279	
Your last login was on	To Account:	2007021000068286	
Wednesday, 19 March 2014,	Amount:	RM 100.00	
12:43:09	Dramot mode:	Decurring payment	
	Payment mode:		
You have 0 unread messages	Payment frequency:	Weekly	
	Start date:	30 Apr 2010	
Home	Termination date:	30 Jun 2010	
Authorization	Status:	Pending Approval	
Autorization		o: 0000015895	
Message Box		ne: InitiatorBAA e : 1/4/2010 13:54:51	
	Approver Status:	Approve      Reject	
Profile Management	Remarks:		
	Enter Security Token PIN number:		
			Clear Cancel Confirm
Longit	-		Clear Cancel Confirm
Logout	-	-	Clear Cancel Contrm
oproval by Approve	<u>r</u> AGRONetBIZ Bus	- siness Intern	
oproval by Approve		- siness Intern	net Banking
AGRO BARK		- siness Intern	net Banking
Contract Six Agenover Market Six Add Methoden	AGRONetBIZ Bus	лу.	et Banking You are in a secured size Logout
Contract by Approve Contract Stat And The Hother Honey Bland (1976) Welcome, Approver Your Bat Joyin was on Wednesday, 19 March 2014, 12:43:09	AGRONetBIZ BUS	rly. your online transaction his	et Banking You are in a secured size Logout
Contract by Approve Approval by Approve Approve Approve Medicante Welcome, Approver Your last login was on Wedgeddy, 19 March 2014, 1243.09 Your have O intercent messages Home	AGRONetBIZ BUS	rly. your online transaction his	Tory.
Contract by Approve Approval by Approve Approve Approver Your last login was on Neckeeday, 19 March 2014, 1243 09 You have O surced messages	AGRONetBIZ BUS	Ay. your online transaction his Transaction Type:	The t Banking • You are in a secured ste Logout tory. Own Account Transfer 0000015895
Contract by Approve Approval by Approve Approver For last login was on Nedecaday, 19 March 2014, 1243.00 You have O increast messages Home Authorization	AGRONetBIZ BUS	Ay. your online transaction his Transaction Type: Reference No:	Tory. Own Account Transfer 0000015895 Approved

14.6 BIB: Standing Instruction – 3rd Party Account Transfer

Complete the fields by Initiator/Single User



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USER REQUIREMENT SPECIFICATION [URS]

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	From Account*:	2005791000009	46 S 🔻	]		
	To Account*:	200702100006828	36	]		
	Amount*:	100		]		
	Remarks:					
Ben	eficiary Email Address:					
		-				
Note (*): All fields with	asterisks (*) are required.					
	OPay Now					Change to effective date
	OPay Later					for Pay Later
	Start date:		Date Format	: dd/MM/yyyy)		
	Set up as recurring p	payment				
	Payment frequency:	Weekly				
	Start date:		Date Format	: dd/MM/yyyy)		
	Termination date:					
		27/07/2010	Date Format	dd/MM/yyyy) Payr	ment will not be executed	on termination date.
				****		Clear Next
		·				
▼ Confirmation		0.		kau in Can 1	▼ Takan hu Sinala	lleer
Confirm by I		<u></u>	ontirm &		Token by Single	<u>User</u>
From Account:	2007021000068279			From Account: To Account:	2007021000068279 2007021000068286	
To Account:	2007021000068286			Account Holder Name:	CENDERENG ENTERPRIS	
Account Holder Name:	CENDERENG ENTERPRIS			Amount:	RM 100.00	
Amount:	RM 100.00			Remarks:	-	
Remarks:	-			Beneficiary Email Address:	-	
Beneficiary Email Address:	-			Payment mode:	Recurring payment	
Payment mode:	Recurring payment			Payment frequency:	Weekly	
Payment frequency:	Weekly			Start date:	30 Apr 2010	
Start date:	30 Apr 2010			Termination date:	30 Jun 2010	
Termination date:	30 Jun 2010		Enter Securit	y Token PIN number:	•	
		Back Confirm				Back Confirm
					_	



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# USER REQUIREMENT SPECIFICATION [URS]

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<u>SI result so</u>	reen for initiator		<u>SI result scr</u>			
From Account:	2007021000068279		From Account:	2007021000068279		
To Account:	2007021000068286		To Account:	2007021000068286		
Account Holder Name:	CENDERENG ENTERPRIS		Account Holder Name:	CENDERENG ENTERPRIS		
Amount:	RM 100.00		Amount:	RM 100.00		
Remarks:	-		Remarks:	-		
Beneficiary Email Address:	-		Beneficiary Email Address:	-		
Payment mode:	Recurring payment		Payment mode:	Recurring payment		
Payment frequency:	Weekly		Payment frequency:	Weekly		
Start dale:	30 Apr 2010		Start date:	30 Apr 2010		
Termination date:	30 Jun 2010		Termination date:	30 Jun 2010		
Status	Pending Approval		Status	Successful		
IB Reference No:	0000015895		IB Reference No:	0000015895		
Transaction date:	01 Apr 2010		Transaction date:	01 Apr 2010		
Transaction time:	13:54:51		Transaction time:	13:54:51		
	Print Rece	eipt Make another transaction			Print Receipt	Make another tr
	Approval by Approver			END		
AGROC BACKES of Shal Ands Services of Shal Ands and Andrews United Strategies	Approval by Approver AGRONetBIZ BU	siness Interr	net Banking	END		
Sentiasa di Sisi Anda		siness Interr		END Ecured site Logout		
		siness Interr				
Sentiasa di Siai Anda ani Pertenier Matyaia baned (1014553) Welcome, Approver	AGRONetBIZ BU	2007021000068279				
Sentiasa di Siai Anda an Ananen Malpin bened (111175-1) Welcome, Approver four last login was on	AGRONetBIZ BU	2007021000068279 2007021000068286 Сенектено ситемина				
Sentiasa di Siai Anda ani Pertenier Matyaia baned (1014553) Welcome, Approver	AGRONETBIZ BU	2007021000068279 2007021000068286 Сенектено ситемина				
Sentiasa di Siai Anda en Annen Malpin bene (191953) Welcome, Approver four Isst login was on Vednesday, 19 March 2014, 2:43.09	AGRONETBIZ BU	2007021000068279 200702100068286 Сексевное вителия RM 100.00 -				
Sentiasa di Siai Anda an Ananin Malyia band (1111533) Nelcome, Approver Your last login was on Vednesday, 19 March 2014,	Standing Instruction Standing Instruction Market Remove Amount Beneficiary Stand Andress Demoficiary Stand Andress Peyment medi	2007021000068278 2007021000068278 ссисиеленно ентелник FMM 100.00 - - Recurring payment				
Sentiasa di Siai Anda en Annen Malpin bene (191953) Welcome, Approver four Isst login was on Vednesday, 19 March 2014, 2:43.09	Standing Instruction Standing Instruction Reveneense Account A	2007021000068278 2007021000068286 секносякно сителинія PCM 100.00 - - Recurring payment Weekly				
Sentiasa di Siai Anda en Annen Malpin bene (191953) Welcome, Approver four Isst login was on Vednesday, 19 March 2014, 2:43.09	Standing Instruction Prom Account Construction Construc	2007021000068279 2007021000068286 CENDEREING ENTEMPRIS FRM 100.00 – – Recurring payment Weekly 30 Apr 2019				
Sentiasa di Siai Anda ten Promer Magne Jana (101953) Welnesday, 19 March 2014, 2-43:09 You have 0 tancad messages Home	Standing Instruction Fremework Beneficiary Adress Beneficiary Adress Beneficiary Reserved Beneficiary Reserved Beneficiary Reserved Beneficiary Status Status	2007021000068278 2007021000068286 секоскано сителина PEM 100.00 - - Recurring payment Weekly 30 Apr 2010 30 Jan 2010 30 Jan 2010				
Sentiasa di Siai Anda en Anzaren Malpina bene (1919/53.) Welcome, Acprover four last login was on Vednesday, 19 March 2014, 2:43:09 fou have 0 unread messages Home Authorization	Standing Instruction From Account To Account To Account Account Services Account Services To Account To Account To Account To Account To Account To Account To Account To Account To Account Account Account To Account Account Account Account Account To Account Account Account To Account Account Account Account Account To Account Accou	2007021000068279 2007021000068279 cencerearco entremma ret 100.00 - - Recurring payment Weekly 30 Apr 2010 30 Jan 2010				
Sentiasa di Siai Anda ten Promer Magne Jana (101953) Welnesday, 19 March 2014, 2-43:09 You have 0 tancad messages Home	Standing Instruction From Account To Account To Account To Account To Account Annount Remarks Demoticiary Ernal Address Payment Reserver. Startus Status Status Status	2007021000068279 2007021000068286 CENDEREING ENTERMINIS FRM 100.00 - - - Recurring payment Weekly 30 Apr 2010 30 Jun 2010 5 Pending Approval Io: 0000015895 me: InitiatorBAA e: 14/2/2010 13:54:51				
Sentiasa di Siai Anda en Anzaren Malpina bene (1919/53.) Welcome, Acprover four last login was on Vednesday, 19 March 2014, 2:43:09 fou have 0 unread messages Home Authorization	Standing Instruction From Account Acc	2007021000068278 2007021000068286 сенескнико енгеничия гмм 100.00 - - Recurring payment Weekly 30 Jan 2010 5: Pending Approval Io: 0000015895 me: InitiatorBAA				
Sentiasa di Siai Anda en Annane Magna bana (1919533) Wellcome, Asprover Your last kojin was on Vednesday, 19 March 2014, 243:09 You have 0 unread messages Home Authorization Message Box	Standing Instruction Prom Account Account States Name Account States Name Name Account Account States Name Name Account Account Account Name Account Account Account Name Account Account Account Account Account Name Account Account Account Name Account Account Account Name Account Account Account Name Account Account Account Name Account Account Account Name Account Name Account Account Account Name Account Account Account Name Account Name Account Account Account Name Account Na	2007021000068279 2007021000068286 CENDEREING ENTERMINIS FRM 100.00 - - - Recurring payment Weekly 30 Apr 2010 30 Jun 2010 5 Pending Approval Io: 0000015895 me: InitiatorBAA e: 14/2/2010 13:54:51				
Sentiasa di Siai Anda en Annane Magna bana (1919533) Wellcome, Asprover Your last kojin was on Vednesday, 19 March 2014, 243:09 You have 0 unread messages Home Authorization Message Box	Standing Instruction From Accourt To Accourt To Accourt Accourter Variant Accourt Actives Demoticiary Ernal Actives Payment Reserves Status Termanon date Status Status	2007021000068279 2007021000068286 CENDEREING ENTERMINIS FRM 100.00 - - - Recurring payment Weekly 30 Apr 2010 30 Jun 2010 5 Pending Approval Io: 0000015895 me: InitiatorBAA e: 14/2/2010 13:54:51	You are in a se			

Approval by Approver



## USER REQUIREMENT SPECIFICATION [URS]

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AGRO Sentiase di Siai Anda Ben Prosene Mageas Bene (11970-0)	AGRONetBIZ Business Intern	net Banking
		O You are in a secured site Logout
Welcome, Approver	Standing Instruction	
Your last login was on Wednesday, 19 March 2014, 12:43:09	You have authorise this transaction successfully. To view your transaction status, please check your online transaction his	tory.
You have 8 unread messages	Transaction Type:	New 3rd Party Account Transfer
Home	Reference No:	0000015895
Authorization		
Message Box	Approver Status:	Approved
Profile Management	Remarks:	929
	Status:	Successful
Logout	•	

14.7 BIB: Standing Instruction – New Interbank GIRO Transfer

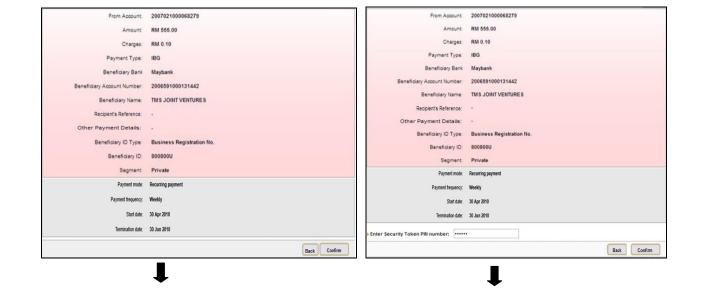
From Account*:	2007021000068279 S 💌
Amount *:	555.00
Payment Type:	IBG
Beneficiary Bank *:	Maybank
Beneficiary Account Number *:	2006591000131442 Click here for Account Number length
Beneficiary Name *:	TMS JOINT VENTURES
Recipient's Reference:	(e.g.Ref. no, involce no, policy no)
Other Payment Details:	
	To allow Beneficiary ID Verification by Beneficiary Bank? Yes No
Beneficiary ID Type:	Business Registration No.
Beneficiary ID:	800800U
Segment	Private
Note (*): All fields with esterisks (*) are required.	
OPay Now	
OPay Now	effective date
◯Pay Later	for Pay Later
Start date:	(Date Format : dd/MM/yyyy)
Set up as recurring	naumant
Payment frequency:	Weekly
Start date:	28/04/2010 III (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
$\downarrow$	
•	•
Confirm by Initiator	Confirm & key in Sec. Token by Single User

### Complete the fields by Initiator/Single User



### USER REQUIREMENT SPECIFICATION [URS]

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Beneficiary Bank		Beneficiary Bank	Maybank
Beneficiary Account Number:	2006591000131442	Beneficiary Account Number:	2006591000131442
Beneficiary Name:	TMS JOINT VENTURES	Beneficiary Name:	TMS JOINT VENTURES
Recipient's Reference:		Recipient's Reference:	
Other Payment Details:		Other Payment Details:	
Beneficiary ID Type:	Business Registration No.	Beneficiary ID Type:	Business Registration No.
Beneficiary ID:	8008000	Beneficiary ID:	8008000
Segment	Private	Segment:	Private
Payment mode:	Recurring payment	Payment mode:	Recurring payment
Payment frequency	Weekly	Payment frequency:	Weekly
Start date:	30 Apr 2010	Start date:	30 Apr 2010
Termination date:	30 Jun 2010	Termination date:	30 Jun 2010
Status	Pending Approval	Status:	Successful
IB Reference No.	0000015895	IB Reference No:	0000015895
Transaction date:	01 Apr 2010	Transaction date:	01 Apr 2010
Transaction time:	13:54:51	Transaction time:	13:54:51
	Print Receipt Make another transaction		Print Receipt Make another transactio



USER REQUIREMENT SPECIFICATION [URS] Page :39

(Pertenian Malaysia Berhad (811810-U)		
	You are in a secured site	Logout
	Standing Instruction	
Market Street, and the	Frem Asseunt: 2007021000068279	
ECOME, Approver	Amount RM 555.00 Charges RM 0.10	
r last login was on	Payment Type: IBG Beneficiary Bank Maybank	
Inesday, 19 March 2014, 3:09	Banafictary Account Number: 2006551000131442	
5.03	Beneficiary Name THE JOINT VENTURES Recipient's Reference:	
Contractor and an and a second second	Other Payment Details: - Beneficiary ID Type: Business Registration No.	
have 0 unroad messages	Beneficiary ID BOOBOOU	
	Payment mode: Recurring payment	
ome	Payment frequency Weekly	
	Start date: 30 Apr 2010	
uthorization	Termination date 30 Jun 2010	
	Status: Pending Approval Reference No: 0000015895	
lessage Box	Initiator Name: InitiatorBAA	
	Initiator Date : 9/7/2014 10:00:01	
rofile Management	Approver Status:   Approve   Reject	
	Remarks:	
	Enter Security Token PIN number:	
Logart	Enter Security Token PIN number:  Clear  Clear  Cancel	Confirm
Logout		Confirm
Accome, Approver	Clear Cancel	
Agrover Agrover Sectores of Set Agrover (Secome, Agrover r bat logn was on	Clear Cancel AGRONetBIZ Business Internet Banking Tou are in a secured ste Standing Instruction	
Accome Account	Clear Cancel AGRONetBIZ Business Internet Banking You are in a secured site	
roval by Approve Agence Section of Sel Ander Terret and Sel Ander Terret and Section of Section Section Approver tead by twas on meeday. 19 March 2014,	Clear Cancel  AGRONetBIZ Business Internet Banking  You are in a secured site  Standing Instruction  You have sufforfse this transaction successfully.	
roval by Approve AGRO BARNO Barbas de la dat Marchas de la dat Mar	Clear Cancel  Clear  Cl	
roval by Approve Approve Approve Approver test optimized messages have it introde messages onne	Clear Cancel  Clear Cancel  AGRONetBIZ Business Internet Banking  You are in a secured ate  Standing Instruction  You have authorise this transaction successfuly. To view your transaction status, please check your online transaction history.	
roval by Approve Approve Approver test book and a test book and a tes	Clear Cancel  Clear  Cl	
roval by Approve AGRO BARNO Come, Agerover rest logn was on nesday, 19 March 2014, 399	Clear Cancel  Clear  Cl	
roval by Approve Approve Approver test book and a test book and a tes	Crear Cancel Crear	
roval by Approve Approver Section of Sel Ada Section of Section of Sect	Clear Cancel  Clear  Cl	

14.8 BIB: Standing Instruction – Interbank GIRO Transfer

Complete the fields by Initiator/Single User



# Project: INTERNET BANKING

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# USER REQUIREMENT SPECIFICATION [URS]

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	From Account*:	2007021				
	Amount -:	555.00				
	Payment Type:	IBG		42-MBBEMYKL-T		
Intert	ank Transfer to *:	2006591	0001314	42-MBBEMYKL-I	MS JOINT VER	ITURE S
Rec	pient's Reference:					(e.g Ref. no, invoice no, polic
Oth	er Payment Details:	[				
	Segment	Private				f
('): All fields with a	asterisks (*) are required.					··· Change to
	OPay Now					effective date
	OPay Later					
	Start date:					for Pay Later
	Start date:		(Da	te Format : dd/MM/yyyy)		
	Set up as recurring	payment				
	Payment frequency:	Weekly				
	Start date:	28/04/2010	(Da	te Format : dd/MM/yyyy)		
	Termination date:	27/07/2010		to Formal additional D	and will not be supported	termination data
		27/07/2010	(Da	te Format : dd/MM/yyyy) Paym	ent will not be executed or	n termination date.
						Clear
Į					<b></b>	
Confirm by I	nitiator			firm & key in Sec. T	oken by Single L	
Confirm by I	nitiator 2007021000068279			firm & key in Sec. T		
-						
From Account:	2007021000068279		<u><u>Con</u></u>	From Account:	2007021000068279	
From Account: Amount:	2007021000068279 RM 555.00			From Account: Amount:	2007021000068279 RM 555.00	
From Account: Amount: Charges:	2007021000068279 RM 555.00 RM 0.10			From Account: Amount: Charges:	2007021000066279 RM 555.00 RM 0.10 IBG	
From Account: Amount: Charges: Payment Type:	2007021000069279 RM 555.00 RM 0.10 IBG			From Account: Amount Charges: Payment Type:	2007021000066279 RM 555.00 RM 0.10 IBG	
From Account: Amount: Charges: Payment Type: Beneficiary Bank	2007021000069279 RM 555.00 RM 0.10 IBG Maybank			From Account: Amount Charges Payment Type: Beneficiary Bank	2007021000068279 RM 555.00 RM 0.10 IBG Maybank	
From Account: Amount: Charges: Payment Type: Beneficiary Bank Beneficiary Account Number: Beneficiary Name:	2007021000069279 RM 555.00 RM 0.10 IBG Maybank 2006691000131442			From Account: Amount: Charges: Payment Type: Beneficiary Account Number:	200702100066279 RM 556.00 RM 0.10 IBG Maybank 2006591000131442	
From Account: Amount: Charges: Payment Type: Beneficiary Bank Beneficiary Account Number:	2007021000069279 RM 555.00 RM 0.10 IBG Maybank 2006691000131442		<u>Con</u>	From Account: Amount: Charges: Payment Type: Beneficiary Bank Beneficiary Account Number: Beneficiary Name: Recipients Reference: Other Payment Details:	200702100066279 RM 555.00 RM 0.10 IBG Maybank 2006591000131442 TMS JOINT VENTURE 5	
From Account: Amount: Charges: Payment Type: Beneficiary Bank Beneficiary Account Number: Beneficiary Name: Recipient's Reference: Other Payment Details:	2007021000069279 RM 555.00 RM 0.10 HBG Maybank 2006591000131442 TM 5 JONIT VENTURES			From Account: Amount: Charges: Payment Type: Beneficiary Bank Beneficiary Account Number: Beneficiary Nome: Recipients Reference: Other Payment Details: Beneficiary ID Type:	2007021000065279 RM 555.00 RM 0.10 IBG Maybank 2006591000131442 TM 5 JOHNT VENTURE 5	
From Account: Amount: Charges: Payment Type: Beneficiary Bank Beneficiary Account Number: Beneficiary Name: Recipient's Reference: Other Payment Details:	2007021000069279 RM 555.00 RM 0.10 IBG Maybank 2006691000131442			From Account: Amount: Charges: Payment Type: Beneficiary Bank Beneficiary Account Number: Beneficiary Name: Recipients Reference: Other Payment Details: Beneficiary ID Beneficiary ID	2007021000068279 RM 556.00 RM 0.10 IBG Maybank 2006591000131442 TM S JOHNT VENTURE S - Business Registration No. 800800U	
From Account: Amount: Charges: Payment Type: Beneficiary Bank Beneficiary Account Number: Beneficiary Name: Recipient's Reference: Other Payment Details: Beneficiary ID Type:	2007021000069279 RM 555.00 RM 0.10 IBG Maybank 2006591000131442 TMS JOINT VENTURES - - Business Registration No. 800080U			From Account: Amount: Charges: Payment Type: Beneficiary Bank Beneficiary Account Number: Beneficiary Name: Recipients Reference: Other Payment Details: Beneficiary ID Segment:	2007021000068279 RM 555.00 RM 0.10 IBG Maybank 2006591000131442 TM S JOHHT VENTURE S - Business Registration No. 800000U Private	
From Account: Amount: Charges: Payment Type: Beneficiary Bank Beneficiary Account Number: Beneficiary Name: Recipient's Reference: Other Payment Details: Beneficiary ID Type: Beneficiary ID Type: Beneficiary ID: Segment:	2007021000069279 RM 555.00 RM 0.10 IBG Maybank 2006591000131442 TMS JOINT VENTURES - - Business Registration No. 800800U Private		Con	From Account: Amount: Charges: Payment Type: Beneficiary Bank Beneficiary Account Number: Beneficiary Account Number: Beneficiary Name: Recipients Reference: Other Payment Details: Beneficiary ID Type: Beneficiary ID Segment: Payment mode.	2007021000068279 RM 555.00 RM 0.10 IBG Maybank 2006591000131442 TM 5 JOHIT VENTURE 5 - Business Registration No. 800800U Private Recurring payment	
From Account: Amount: Charges: Payment Type: Beneficiary Account Number: Beneficiary Name: Beneficiary Name: Recipient's Reference: Other Payment Details: Beneficiary ID Type: Beneficiary ID Segment: Payment mode:	2007021000069279 RM 555.00 RM 0.10 IBG Maybank 2005591000131442 TM S JOINT VENTURES · Business Registration No. 800800U Private Recurring payment		Con	From Account: Amount: Charges: Payment Type: Beneficiary Bank Beneficiary Account Number: Beneficiary Name: Recipients Reference: Other Payment Details: Beneficiary ID Segment: Payment frequency: Payment frequency:	2007021000068279 RM 556.00 RM 0.10 IBG Maybank 2006591000131442 TM S JOHIT VENTURE S - - Business Registration No. 800000U Private Recurring payment Weekly	
From Account: Amount: Charges: Payment Type: Beneficiary Payment Type: Beneficiary Name: Beneficiary Name: Recipient's Reference: Other Payment Details: Beneficiary ID: Beneficiary ID: Segment: Payment Incolers; Payment Incolers;	2007021000069279 RM 655.00 RM 010 IBG Maybank 200691000131442 TM 5 JOINT VENTURES • • Business Registration No. 800800U Private Recurring payment Weeky		Con	From Account: Amount: Charges: Payment Type: Beneficiary Bank Beneficiary Account Number: Beneficiary Nome: Recipients Reference: Other Payment Details: Beneficiary ID Segment: Payment mole. Payment mole.	2007021000068279 RM 556.00 RM 0.10 IBG Maybank 2006591000131442 TM S JOHIT VENTURE S - Business Registration No. 800000 Private Recurring payment Weekly 30 Apr 2019	
From Account: Amount: Charges: Payment Type: Beneficiary Payment Type: Beneficiary Account Number: Beneficiary Account Number: Beneficiary Normer: Other Payment Details: Beneficiary ID: Segment: Payment Index Payment Index Stat date:	2007021000065279 RM 655.00 RM 0.10 IBG Maybank 2006591000131442 TM 5 JOINT VENTURES Business Registration No. 800800U Private Recuring payment Weekly 30 Apr 2010		Con	Frem Account: Amount: Charges: Payment Type: Beneficiary Bank Beneficiary Name: Recipients Reference: Other Payment Details: Beneficiary ID Type: Beneficiary ID Segment: Payment treuency: Start date Termination adde	2007021000065279 RM 555.00 RM 0.10 IBG Maybank 2008591000131442 TM 5 JOHIT VEHTURE 5 - - Business Registration No. 80000U Private Recurring payment Weekly 30 Apr 2019 30 Jan 2019	
From Account: Amount: Charges: Payment Type: Beneficiary Payment Type: Beneficiary Name: Beneficiary Name: Recipient's Reference: Other Payment Details: Beneficiary ID: Beneficiary ID: Segment: Payment Incolers; Payment Incolers;	2007021000065279 RM 655.00 RM 0.10 IBG Maybank 2006591000131442 TM 5 JOINT VENTURES Business Registration No. 800800U Private Recuring payment Weekly 30 Apr 2010			From Account: Amount: Charges: Payment Type: Beneficiary Bank Beneficiary Account Number: Beneficiary Nome: Recipients Reference: Other Payment Details: Beneficiary ID Segment: Payment mole. Payment mole.	2007021000065279 RM 555.00 RM 0.10 IBG Maybank 2008591000131442 TM 5 JOHIT VEHTURE 5 - - Business Registration No. 80000U Private Recurring payment Weekly 30 Apr 2019 30 Jan 2019	



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# USER REQUIREMENT SPECIFICATION [URS]

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	screen for Initiator				screen for Single			
From Account:	2007021000068279			From Account:	2007021000068279			
Amount	RM 555.00		11	Amount:	RM 555.00			
Charges:	RM 0.10			Charges:	RM 0.10			
Payment Type:	IBG			Payment Type:	IBG			
Beneficiary Bank	Maybank			Beneficiary Bank	Maybank			
Beneficiary Account Number:	2006591000131442		Ben	eficiary Account Number:	2006591000131442			
Beneficiary Name:	TMS JOINT VENTURES			Beneficiary Name:	TMS JOINT VENTURES			
Recipient's Reference:				Recipient's Reference:				
Other Payment Details:			Oti	her Payment Details:	*			
Beneficiary ID Type:	Business Registration No.			Beneficiary ID Type:	Business Registration No.			
Beneficiary ID:	8008000			Beneficiary ID:	800800U			
Segment	Private		-	Segment:	Private			
Payment mode:	Recurring payment			Payment mode:	Recurring payment			
Payment frequency:	Washin			Payment frequency:	Washly			
Payment inquency.	rectury							
Start date:	30 Apr 2010			Start date:	30 Apr 2010			
Termination date:	30 Jun 2010			Termination date:	30 Jun 2010			
Status:	Pending Approval			Status:	Successful			
IB Reference No:	0000015895			IB Reference No:	0000015895			
2				Torona for data	04 1 2010			
Transaction date:	01 Apr 2010			Transaction date:	01 Apr 2010			
Transaction time:	13:54:51			Transaction time:	13:54:51			
						_		
	Print Receipt	t Make another transaction					Print Receipt	Make anoti
	Approval by Approver				END	T		
AGRO BARK Sections of Ski Ards Network theore stress.	Approval by Approver AGRONetBIZ BU	siness Inte	ernet Ba	nking	END			
Sentiasa di Sisi Anda	AGRONetBIZ BU	siness Inte	ernet Ba		END a secured site Logout			
Sentiasa di Siai Anda ni Peteran Manja Bahad (178764)	AGRONetBIZ BU							
Sentiasa di Siai Anda na Peterian Malejai Banad (1118553) Velcome, Approver	Standing Instruction	20070210000682 RM 565.00 RM 0.10				-		
Sentias di Siai Anda na Parana Manya bahat (2018543) Volcome, Approver our last login was on	Standing Instruction	20070210000882 RM 555.00 RM 0.10 IBG Maybanh	~					
Sentinas di Siai Anda en Persen Manua Barka (B1880-6) Volcome, Approver our last login was on fednesday, 19 March 2014,	Standing Instruction	20070210000682 RM 565.00 RM 0.10	78					
Sentias di Siai Anda nit Protein Manya baha (19190-0.5 Velicome, Approver our last login was on fednesday, 19 March 2014, 243.09	Standing Instruction	30070210000682 MM 655.00 MM 0.10 MM MM MM MM JOHNT VENTU	79 42 URE 5					
Sentias di Siai Anda en Protein Magna Band (19190-0) Velcome, Approver our last login was on fednesday, 19 March 2014, 243:09	Standing Instruction	20070210000682 PMA 555.00 PMA 0.10 BRO Maphank 20045310001314 Solessi 10001314 Solessi 10001314 Solessi 10001314 Solessi 10001314 Solessi 10001314	79 42 URE 5			-		
Sentias di Siai Anda en Protein Magna Band (19190-0) Velcome, Approver our last login was on fednesday, 19 March 2014, 243:09	Standing Instruction	20070210000633 MM 955.00 MA 0.10 Magtash 2005031001314 This John Ventr - - - - - - - - - - -	79 42 URE 5					
Sentiasa di Siai Anda ani Puntana Magaia Banda (1919000) Velcome, Approver four last login was on fednesday, 19 March 2014, 243:09	Standing Instruction Provide Standi	20070210000682 mas 885.00 Hadosak Badyaank 200688400001314 Hadosak Had	79 42 UNE 5					
Sentias di Siai Anda en Porten Magna Band (19180-0) Velecome, Approver our bat login was on Pednesday, 19 March 2014, 2:43:09 ou have 0 unread messages Home	Standing Instruction Standing Instruction Meridian Me	20070210000682 PAA 555.00 HED Haptenh 20060310001340 That 2,0001340 Haptenh 20060311001340 Haptenh 2006031100013 Haptenh Haptenh Haptenh 20070210000682 Haptenh Hapten	79 42 UNE 5					
Sentiasa di Siai Anda en Proteine Mangai Banka (1919000) Velcome, Approver our last login was on fednesday, 19 March 2014, 2.43:09 ou have 0 unroad messages	Standing Instruction President Standing Standing Instruction President Standing President Standing Pr	2000 702 10000682 max 955.50 max 955.50 max 955.50 max 955 max 955 ma	75 47 ume a attor Mo.					
Sentias di Siai Anda en Porten Magna Band (19180-0) Velecome, Approver our bat login was on Pednesday, 19 March 2014, 2:43:09 ou have 0 unread messages Home	Standing Instruction Parameter Standing Instruction Parameter Standing Parameter St	50070210008822 max 550.00 mod 0.10 mod	75 47 ume a attor Mo.					
Sentina di Sisi Anda en Porene Magna Barka (MISELLA Velecorne, Approver our last login was on fednessay, 19 March 2014, 2-43:09 ou have 19 snrcsd messages Home Authorization Message Box	Standing Instruction President Standing Standing Instruction President Standing President Standing Pr	2000 702 10000682 max 955.50 max 955.50 max 955.50 max 955 max 955 ma	YD NAT ANTON MO-					
Sections of Six Ands with Process Margins Banks (MISSLO) Voicessity, 19 March 2014, 2:43:09 ou have 0 unread messages Home Authorization	Standing Instruction President Standing Standing Instruction President Standing President Standing Pr	20070210000682 max 635.00 max 615.00 max 615	20 42 42 40 40 40 50 1					
Sentias of Ski Anda en Parate Manual Interest Interest Velocome, Approver our last login was on iednessday, 19 March 2014, 2-43:09 ou have 19 anread messages Home Authorization Message Box	Standing Instruction President Standing Instruction Presiden	Second State	20 42 42 40 40 40 50 1					
Sentina di Sisi Anda en Porene Magna Barka (MISELLA Velecorne, Approver our last login was on fednessay, 19 March 2014, 2-43:09 ou have 19 snrcsd messages Home Authorization Message Box	Standing Instruction Meridian Standing Standing Instruction Standing Instruction Sta	Second State	20 42 42 40 40 40 50 1					
Sentina di Sisi Anda en Porene Magna Barka (MISELLA Velecorne, Approver our last login was on fednessay, 19 March 2014, 2-43:09 ou have 19 snrcsd messages Home Authorization Message Box	Standing Instruction Standing Instruction Meneral Walk Meneral Walk Meneral	S0070510000885 MA 0.10 MA 0.	20 42 42 40 40 40 50 1	O You are in	a secured site Logout			
Sentina di Sisi Anda en Porene Magna Barka (MISELLA Velecorne, Approver our last login was on fednessay, 19 March 2014, 2-43:09 ou have 19 snrcsd messages Home Authorization Message Box	Standing Instruction Meridian Standing Standing Instruction Standing Instruction Sta	S0070510000885 MA 0.10 MA 0.	20 42 42 40 40 40 50 1	O You are in				
Sections of Six Anda and Process Margin Initial States Vectors in States Vectors in States Vectors and Vectors and States Vectors and Vectors and Vectors and Vectors and Vectors Vectors and Vectors and Vecto	Standing Instruction Meridian Standing Standing Instruction Standing Instruction Sta	S0070510000885 MA 0.10 MA 0.	20 42 42 40 40 40 50 1	O You are in	a secured site Logout			
Sections of Six Anda and Process Margin Initial States Vectors in States Vectors in States Vectors and Vectors and States Vectors and Vectors and Vectors and Vectors and Vectors Vectors and Vectors and Vecto	Standing Instruction Meridian Standing Standing Instruction Standing Instruction Sta	S0070510000885 MA 0.10 MA 0.	20 42 42 40 40 40 50 1	O You are in	a secured site Logout			



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## USER REQUIREMENT SPECIFICATION [URS]

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AGRO Bank Sentiase di Siai Anda Ben Hutariar Makyas Bana (Imres-14	AGRONetBIZ Business Interr	net Banking
		O You are in a secured site Logout
Welcome, Approver	Standing Instruction	
Your last login was on Wednesday, 19 March 2014, 12-43:09	You have authorise this transaction successfully. To view your transaction status, please check your online transaction his	tory.
You have 0 unread messages	Transaction Type:	Favourite Interbank GIRO Transfer
Home	Reference No:	0000015895
Authorization		
Message Box	Approver Status:	Approved
Profile Management	Remarks:	5-s
	Status:	Successful
Logout	· ·	

14.9

BIB: Standing Instruction – New Bill Payment

From Account*:	2007021000068279 S 💌	
Amount*:	79.45	
Biller Institution:	ASTRO	
Bill Account No * :	0841028096	
Note (*): All fields with asterisks (*) are required.		
		£3
OPay Now		Change to effective date
OPay Later		enective date
OPay Later		for Pay Later
Start date:	(Date Format : dd/MM/yyyy)	
Set up as recurring	syment	
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
•		
Confirm by Initiator	Confirm & key in Sec. Token by Single L	<u>Jser</u>

### Complete the fields by Initiator/Single User



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# USER REQUIREMENT SPECIFICATION [URS]

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From Account*:	2007021000068279		From Account*:	2007021000068279	
Amount*:	RM 79.45		Amount*	RM 79.45	
Biller Institution:	ASTRO		Biler institution:	ASTRO	
Bil Account No * :	0841028096		Bill Account No * :	0841028096	
	Recurring payment			Recurring payment	
Payment frequency:	Weekly		Payment frequency:		
	30 Apr 2010		Start date: Termination date:	30 Apr 2010 30 Jun 2010	
Termination date:	30 Jun 2010		Enter Security Token PIN number:	· · · · · · · · · · · · · · · · · · ·	
		Back Confirm			Back Confirm
	Ţ			Ļ	

Form Account:       20/02/00006229         Amate:       RM 73.45         Bite relation:       ASTRO         Bite relation:       ASTRO         Bit Account for:       (M402006)         Statist:       May 2010         Statist:       May 2010         Bit Account for:       May 2010         Statist:       May 2010         Statist:       May 2010         Tassactor dat:       May 2010         Tassactor dat:       May 2010         Tassactor fire:       155451         Tassactor fire:       155451         Bite conther tassactor       Executer tassactor         Bite conther tassactor       Executer tassactor         Bite	<u>SI result</u>	screen for Initiator	<u>SI result</u>	<u>screen for Single User</u>
Biter hethader:       A STRO         State:       Mar 2010         State:       Mar 2010         State:       Mar 2010         State:       Mar 2010         Tassactor inter:       Mar 2010         Tassac	From Account*:	2007021000068279	From Account*:	2007021000068279
Bit Account to *:       04102006         Payment mode       Recurring payment         Stat date       30 Jan 2010         Termination date       30 Jan 2010         Status       Payment mode         Reference like       000015555         Transaction date       11 Apr 2010         Tansaction date       11 Apr 2010         Tansaction file       11 Apr 2010         Tansacti	Amount*:	RM 79.45	Amount*:	RM 79.45
Payment mode     Recurring payment       Payment mode     Recurring payment       Payment mode     Payment mode       Start date     30 Apr 2010       Termination date     30 Apr 2010       Start date     90 Apr 2010       Start date     90 Apr 2010       Start date     90 Apr 2010       Start date     91 Apr 2010       Transaction date     91 Apr 2010       Print Receipt     Bate auther transaction	Biller Institution:	ASTRO	Biller Institution:	ASTRO
Payment lequency:     Weekly       Start date:     30 Apr 2010       Termination date:     30 Jan 2010       Statt     Pergrowal       Statt     Pergrowal       B Reference Inc:     0000015055       Transaction date:     10 Apr 2010	Bill Account No * :	0841028096	Bill Account No * :	0841028096
Start date     30 Apr 2010       Termination date     30 Jan 2010       Stattux     Pending Approval       Bit Reference Nic     000015855       Transaction date     01 Apr 2010       Transaction date     01 Apr 2010	Payment mode:	Recurring payment	Payment mode:	Recurring payment
Temination date     30 Jun 2010       Statux     Pending Approval       18 Reference Nix     0000015055       Transaction date     01 Apr 2010       Transaction date     10 Apr 2010       Transaction date     11 Apr 2010       Transaction lime     1254:51	Payment frequency:	Weekly	Payment frequency:	Weekly
Statux     Pending Approval       B Reference Nix     0000015055       Transaction date     01 Apr 2010       Transaction date     01 Apr 2010       Transaction mine     1554:51	Start date:	30 Apr 2010	Start date:	30 Apr 2010
IB Reference Nor.     0000015365       Transaction date:     IV Apr 2010       Transaction inter:     1254:51         Print: Receipt:     Illale another transaction         IDE another transaction	Termination date:	30 Jun 2010	Termination date:	30 Jun 2010
Transaction date: 01 Apr 2010 Transaction time: 1254:51 Transaction time: 1254:51 Print Receipt: Make another transaction Print Receipt: Make another transaction	Status	Pending Approval	Status:	Successful
Transaction Ime: 135451 Transaction Ime: 135451 Print Receipt Make another transaction Print Receipt Make another transaction	IB Reference No:	000015595	IB Reference No:	0000015895
Print Receipt Make another transaction Print Receipt Make another transaction	Transaction date:	01 Apr 2010	Transaction date:	01 Apr 2010
	Transaction time:	135451	Transaction time:	13:54:51
END		Print Receipt Make another transaction		Print Receipt Nake another transaction
Approval by Approver		Approval by Approver		END



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### USER REQUIREMENT SPECIFICATION [URS]

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AGRO Sentiasa di Sial Anda Bers Purtarian Malayai Bernard (201201-10)	AGRONetBIZ Business Intern	et Banking
		() You are in a secured site Logout
	Standing Instruction	
Welcome, Approver	From Account*: 2007021000068279	
Your last login was on	Amount*: RM 79.45	
Wednesday, 19 March 2014, 12:43:09	Biller Institution: A STRO Bill Account No *: 0841028096	
12.43.09	Payment mode: Recurring payment	
You have 0 unread messages		
realiste o sinces incodegeo	Payment frequency: Weekly	
	Start date: 30 Apr 2010	
Home	Termination date: 30 Jun 2010	
Authorization	Status: Pending Approval	
	Reference No: 0000015895 Initiator Name: InitiatorBAA	
Message Box	Initiator Date : 1/4/2010 13:54:51	
Des Cla Management	Approver Status: Approve Reject	
Profile Management	Remarks:	
	Enter Security Token PIN number:	
		Clear Cancel Confirm
Logout		
Approval by Approver	AGRONetBIZ Business Interr	net Banking
		You are in a secured site Logout
Welcome, Approver Your last login was on	Standing Instruction	
Wednesday, 19 March 2014, 12:43:09	You have authorise this transaction successfully. To view your transaction status, please check your online transaction his	story.
You have 0 unread messages	Transaction Type:	New Bill Payment
Neme		
Home Authorization	Reference No:	0000015895
Authorization Message Box	Reference No: Approver Status:	
Authorization		Approved

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



Title : USER REQUIREMENT SPECIFICATION [URS]

Sentiana di Sini Anda Bank Peteran Margon Bankel (1919) ()	Bardiana di Biol Anda Bard Perform Manyan Bornal (191915 4)	
New 3rd Party Account Transfer Receipt	New Interbank Transfer Receipt	
Monday, 1 April 2010 13:55:00 m	Monday, 1 April 2010 13:5E:00 This is an online New Interbank Transfer receipt made by SingleUserEAA via AgroBank Online. The details of trans are as follows:	
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	
	Amount: RM 555.00	
From Account: *********8279	Charges: RM 0.10	
To Account: 2007021000068286	Payment Type: IBG	
Account Holder Name:CENDERING ENTERPRISE	Beneficiary Bank: Maybank	
Amount: RM 100.00	Beneficiary Account Number: 2006591000131442	
Remarks: -	Beneficiary Name: TMS JOINT VENTURES Recipient's Reference: -	
Beneficiary Email:-	Other Payment Details:-	
PaymentMode: Recurring Payment	Beneficiary ID Type: Business Registration No.	
	Beneficiary ID:800800U	
Payment Frequency: Weekly	Segment: Private	
Start Date: 30 Apr 2010	Payment Mode: Recurring Payment	
Termination Date: 30 Jun 2010	Payment Frequency: Weekly	
Status: Successful	Start Date: 30 Apr 2010	
Reference No.:00000158957	Termination Date: 30 Jun 2010	
Transaction Date: 1/4/2010 014	Status: Accepted	
Transaction Time: 13:54:51	[The success of your transfer is conditional to the accuracy of information provided]	
	Reference No.: 0000015895	
our bill will be updated on the next working days by the payee.	Transaction Date: 1/4/2010	
	Transaction Time:13:54:51	
isclaimer: This is a computer generated receipt. No signature is required.	Disclaimer: This is a computer generated receipt. No signature is required.	



# USER REQUIREMENT SPECIFICATION [URS]

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BAN	
Sentiasa di Sisi And Irtarian Malaysia Berhad (8	neo-u)
Bill Payme	ents Receipt
vy, 1 April 2010 13	:55:00 1.2
	v Bill Payments receipt made by SingleUserBAA via AgroBank Online. The details of transfer
vs:	r bin Payments receipt made by singletoordaat via Agrobank Online. The details of transfer
	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



Title : USER REQUIREMENT SPECIFICATION [URS]

#### 14.11 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

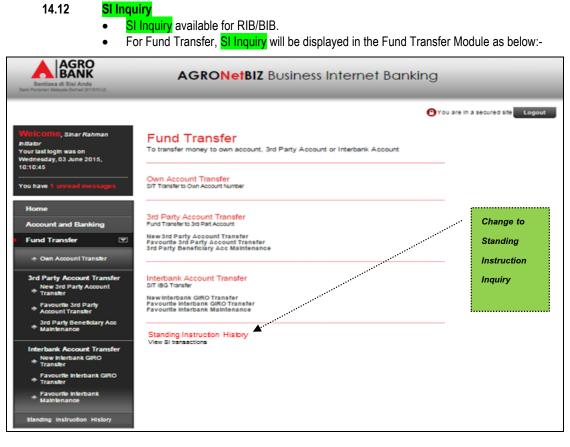
- I / We will be responsible for the accuracy of all information / information given by me / us via internet banking services <u>Agrobank</u>.
- Bank Pertanian Malaysia Berhad (811810-U) (hereinafter referred to as "Agrobank") will not bears any liability if the information given by me / us via internet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

ACCEPT

REJECT



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USER REQUIREMENT SPECIFICATION [URS]	of 49



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



Title :	USER REQUIREMENT SPECIFICATION [URS]	Page :49 of 49

AGRO BANK Sentras di Bisi Anda	AGRONetBIZ Business Internet Bank	king
		You are in a secured site Lo
VelCome, Sinar Rahman Babr our last login was on lednesday, 03 June 2015, 210245	Bill Payment	
ou have 1 unread messages	New Bill Payment Make a new bill payment	Change to
Home	Favourite Bill Payments	Standing
Account and Banking Fund Transfer	Payment to Favourite Account	Inquiry
Bill Payment 🖤	Favourite Payee Maintenance Favourite Account Maintenance	
A New Bill Payment     Favourile Bill Payments	Standing Instruction History	
+ Favourite Payee Maintenance		
Standing Instruction History		

• 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.