KFH Online (Consumer & Business)

Online Fund Transfer via Shared ATM Network (SAN)

Business Requirement Specification (BRS)

29 October 2010

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1 Introduction

This document describes the features, process flow and screen design of Interbank Fund Transfer (IBFT). IBFT is an Online Fund Transfer via Shared ATM Network (SAN).

Following transactional features of IBFT will be captured in IBFT BRS document.

- > IBFT Transfer: Make IBFT Transfer: Open & Registered
- > IBFT Favorite Beneficiary Maintenance: Register, Edit and Delete Favorite Account.
- > Limit Maintenance: Set transfer limit for transaction.

There are two (2) IBFT integration functions available:

- Account Enquiry To Retrieve **Beneficiary Name** to verify by the **Sender**.
- Confirm Transfer Transfer **Fund** to Beneficiary Account.

1.1 **Objective**

The objective of this document is to capture user requirements of IBFT. This document will facilitate development and implementation of the mentioned modules of Internet Banking System for Kuwait Finance House (KFH).

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

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

1.2 Solution Overview



Figure 1.1: IBFT Process Flow

No	Component	Description	
1	Application Server – Internet Banking (IB)	Initiate IBFT Transaction and send to MEPS via PowerCard.	
2	PowerCard	It is a communication channel between IB and MEP where it has to carry the request from IB to MEPS an return result from MEPS to IB.	
3	Database	Warehousing of the IBFT Transaction result	
4	MEPS	Communicate with other Financial Institutions (FIs).	

Figure	1.1	illustrates	the	components	in	IBFT	•
				00p 00to			

Table 1.1: Components of IBFT

1.3 Process flow

Describe the process flow of IBFT Transfer.



Figure 1.2: IBFT Process Flow

1.4 Scope of Deliverables

		Modules	Description	
Internet	Banking	IBFT Transfer	One time / Registered Transfer	
(Consumer	&	Favorite Maintenance	Add, Edit or Delete Favorite Transfer.	
Business)		Transfer Limit Maintenance	Set maximum and Minimum Amount.	
		SMS Notification	Send alert to the Users Upon transaction complete.	
Integration		OC4J	An integration layer between IB and PowerCar to Send / Receive messages.	
BVMC Service configuration Service Notes		Service Notes		
		Fee / Charges configuration	Fee / Charges to be set an amount.	
		IBFT member bank's details	To maintain all IBFT member Bank.	
		maintenance		
		Limit Maintenance	Set maximum Amount.	
		Reports	Generate report for completed transactions	

Table 1.2: IBFT scope

2 Process Flow

2.1 IBFT Transfer

There are two (2) types of IBFT transfer in IB:

- Open IBFT Transfer
- Registered IBFT Transfer

2.1.1 Open IBFT Transfer

It's a Onetime transfer that can make to any Beneficiary Account. All the details required to place in order to initiate transaction.

2.1.1.1 Process Flow

Open IBFT Transfer contains three (3) steps: **Step1**: Details page **Step2**: Confirmation page **Step3**: Result page.



Figure 2.1: Open IBFT Transfer Process Flow

Input Details:

No	Field	Description	Data Type
1	Rim No	Rim No of the Sender Account Holder	String
2	From Account No	Sender Account No	String
3	To Account No	Receiver Account No	String
4	Amount	Amount to be transferred	String
5	Bank Code	IBFT member bank code	String

Table 2.1: Input details of Open IBFT Transfer

Return Details:

No	Field	Description	Data Type
1	Response Code	Status code of the IBFT Transaction.	String
2	Reference No	Reference No of the IBFT Transaction.	String
3	Audit No	Audit No of the IBFT Transaction	String
4	Return Status	Status of the IBFT Transaction.	String

Table 2.2: Return details of Open IBFT Transfer

2.1.1.2 Page Flow

Below is the Open IBFT Transfer page flow.



Figure 2.2: Open IBFT Transfer Page Flow

2.1.1.3 Screen flow

Step 1: Detail page

- Click on Open IBFT Transfer from the side navigation to view Details page.
- Fill in all the required details
- Click Next to proceed to next page.

Thursday, 4 November 2010 16:		Log Out You are curr	
Kuwait Finance House بیت التھویں الکویتی		Consum	er Banking
Home	Open IBFT Transfe	r	
Account Enquiry	Enter transaction datail		
Funds Transfer	Enter transaction detail	5	
Own Account Transfer Own Account Transfer	Notes IBFTOPEN 1		
3rd Party Account Transfer		Γ	
Registered Transfer One-time Transfer	-		Step 1/3
Beneficiary Account Maintenance	From account*:	001105005475 KFH CURRENT ACCOUNT - i (NON-P (RM288,708,995,447.	74) 💌
Interbank Account Transfer	Amount*:	250	
Registered Interbank Transfer	Remarks:	Fund Transfer E.g. Invoice No., Voucher No (Max 20 Characters)	
One-time Interbank Transfer Beneficiary Interbank Account Maintenance	Beneficiary bank*:	EON BANK BERHAD	
IBET Trapefor	Beneficiary account number*:	2028201004318	
Registered IBFT Transfer	Transaction reference		
Open IBFT Transfer	number:	1234567890 (Max 20 Characters)	
Beneficiary IBFT Account Maintenance	Email:	abc@yahoo.com	
Foreign Telegraphic Transfer (FTT)	Send SMS to beneficiary?:	O No O Yes	
Open Ftt		♥ Local 012 ▲ 2348899 (Example: 012-2348899)	
Beneficiary FTT Account Maintenance		International Community (201990323)	
Others		Note : Each Beneficiary SMS alert cost RM0.22	
Bill Payment	Note ("): All fields with asterisks	(') are required.	
Investment Account			
Utility Services		Cear	Next
Profile Maintenance			
Standing Instructions			
Secure Mailbox			
Remittance Application			
Client Charter Privacy & Secu	rity Terms & Conditions Of Access D	isclaimer Copyright © Kuwait Finance House (Malaysia) Berhad 2009-	2010. All rights reserved.

Figure 2.3: Open IBFT Transfer Detail Screen

Step 2: Confirmation page

- In confirmation page, the Beneficiary Name displays.
- Sender to verify Beneficiary Name and click Next to confirm the transaction.

Kuwait Finance House بيت التمويل الكويتي	Consu	mer Banking
Home	Open IBFT Transfer	
Account Enquiry	Confirm the details or go back to make changes	
Funds Transfer	Construction of the second s	
Own Account Transfer Own Account Transfer	Notes IBFTOPEN 2	
3rd Party Account Transfer		
Registered Transfer		Step 2/3
One-time Transfer Beneficiary Account Maintenance	From account: 001105005475 KFH CURRENT ACCOUNT - i (NON-P Amount: RM250.00	
Interbank Account Transfer		
Registered Interbank Transfer	Remarks: Fund Transfer	
One-time Interbank Transfer	Beneficiary bank: EON BANK BERHAD	
Account Maintenance	Beneficiary account number: 2028201004318	
IBFT Transfer	Beneficiary holder name: AH KOW @ YAP AH KOW	
Registered IBFT Transfer	Transaction reference number: 1234567890	
Open IBFT Transfer		
Maintenance	Email: abc@yahoo.com	
Foreign Telegraphic Transfer (FTT)	Beneficiary Mobile No: 60122348899	
 Open Ftt 	Do you have a TAC ready? Enter TAC number: •••••• Request TAC 0 What's TAC?	
 Registered Ftt 		
Beneficiary FTT Account Maintenance	Back	Confirm
Others Transfer Limit		
Bill Payment		
investment Account		
Utility Services		
Profile Maintenance		
Standing Instructions		
Secure Mailbox		
Remittance Application		
Client Charter Privacy & Secur	itv Terms & Conditions Of Access Disclaimer Copyright ® Kuwait Finance House (Malaysia) Berhad 20	09-2010. All rights reserved.

Figure 2.4: Open IBFT Transfer Confirmation Screen

Step 3: Result page

• The status of the transaction with other details displays upon completion of the transaction.

Kuwait Finance House بيت التمويل الكويتي		Consumer Banking
Home	Open IBFT Transfer	
Account Enquiry	View transaction results	
Funds Transfer	View transaction results	
Own Account Transfer		
Own Account Transfer	Notes IBFTOPEN 3	
3rd Party Account Transfer		
Registered Transfer		
One-time Transfer		Step 3/3
Beneficiary Account Maintenance	From account:	001105005475 KFH CURRENT ACCOUNT - i (NON-P
Interbank Account Transfer	New balance:	RM288,708,995,446.12
Registered Interbank	Amount	RM250.00
One-time Interbank Transfer	Remarks:	Fund Transfer
Beneficiary Interbank Account Maintenance		
IBFT Transfer	Beneficiary bank:	EON BANK BERHAD
Registered IBFT Transfer	Beneficiary account number:	2028201004318
Open IBFT Transfer	Beneficiary holder name:	AH KOW @ YAP AH KOW
Beneficiary IBFT Account Maintenance	Transaction reference number:	1234567890
Foreign Telegraphic Transfer (FTT)	Email:	abc@yahoo.com
Open Ftt	Beneficiary Mobile No:	60122348899
 Registered Ftt Beneficiary FTT Account 	Beneficiary SMS Status:	Successful
Maintenance	Status:	Successful
Others	IB Reference No:	0000034378
 Transfer Limit 	Reference No:	444040000423
Bill Payment	Transaction date:	04 Nov 2010
Investment Account	Transaction time:	48-58-48
Utility Services		10.00.40
Profile Maintenance		Make another transfer Print receipt
Standing Instructions		
Secure Mailbox		
Remittance Application		
Client Charter Privacy & Secur	ity Terms & Conditions Of Access Disclaimer	Convrict @ Kuwait Finance House (Malavsia) Berhad 2009-2010. All richts reserved

Figure 2.5: Open IBFT Transfer Result Screen

Receipt of the IBFT Transaction

• Receipt can be printed once the transaction completed.

his is an online Open IBFT Tr nline. The details of paymer	ransfer receipt made by ABLEACE (M) SDN BHD via KFH it are as follows:
Beneficiary holder name:	AH KOW @ YAP AH KOW
Status:	Successful
Amount:	RM250.00
Remarks:	Fund Transfer
Beneficiary bank:	EON BANK BERHAD
Beneficiary account number:	2028201004318
Transaction reference number:	1234567890
Email:	abc@yahoo.com
IB Reference No:	0000034378
Reference No:	141010000423
Transaction date:	04 Nov 2010
Transaction time:	18:58:46
	Close Print
claimer. This is a computer ge	nerated receipt. No signature is required

Figure 2.6: Open IBFT Transfer Receipt

2.1.2 Registered IBFT Transfer

2.1.2.1 Process flow

Registered IBFT Transfer contains three (3) steps: Step1: Details page, Step2: Confirmation page Step3: Result page.



Figure 2.7: Registered IBFT Transfer Process Flow

Input Details:

No	Field	Description	Data Type
1	Rim No	Rim No of the Sender Account Holder	String
2	From Account No	Sender Account No	String
3	To Account No	Receiver Account No	String
4	Amount	Amount to be transferred	String
5	Bank Code	IBFT member bank code	String

Table 2.3: Input details of Registered IBFT Transfer

Return Details:

No	Field	Description	Data Type
1	Response Code	Status code of the IBFT Transaction.	String
2	Reference No	Reference No of the IBFT Transaction.	String
3	Audit No	Audit No of the IBFT Transaction	String
4	Return Status	Status of the IBFT Transaction.	String

Table 2.4: Return details of Registered IBFT Transfer

2.1.2.2 Page Flow

Below is the process flow of Registered IBFT Transfer.



Figure 2.8: Registered IBFT Transfer Page Flow

2.1.2.3 Screen flow

Step1: Detail page

- Click on Registered IBFT Transfer from the side navigation to view Details page.
- Favorite Beneficiary Details prefilled with data. Eg. Beneficiary Account No, Beneficiary email.
- Fill in required details
- Click Next to proceed to next page.

Monday, 15 November 2010 12:0	07:38	Log Out You are currently in a secured site.
Kuwait Finance House بيت التمويل الكويتي		Consumer Banking
Home	Registered IBFT Tr	ansfer
Account Enquiry	Enter transaction detail	S
Funds Transfer		
Own Account Transfer Own Account Transfer	Notes IBFTFAV 1	
3rd Party Account Transfer		
 Registered Transfer One time Transfer 		Step 1/3
Beneficiary Account Maintenance	From account*:	001105005444 KFH CURRENT ACCOUNT - i (NON-P (RM4,137.08)
Interbank Account Transfer	Amount*:	200
Registered Interbank Transfer	Remarks:	Fund Transfer E.g. Invoice No., Voucher No. (Max 20 Characters)
One-time Interbank Transfer	12000 (2000) (2000) (2000)	
Account Maintenance	Account number*:	20282010 John Doe
IBFT Transfer	Transaction reference	2028201004318 (Max 20 Characters)
Registered IBFT Transfer	number.	
Open IBFT Transfer	Email:	abc@yahoo.com
Beneficiary IBFT Account Maintenance	Send SMS to beneficiary?:	O No⊙ Yes
Foreign Telegraphic Transfer (FTT)		● Local 012 ≥ 2348899 (Example : 012-2348899) ≥ 2348899
Open Ftt		O International
 Registered Ftt Beneficiary FTT Account 		(Example : 431289333)
Maintenance		Note : Each Beneficiary SMS alert cost RM0.23
Others Transfer Limit	Note (*): All fields with asterisk:	: (') are required.
Bill Payment		
Investment Account		
Utility Services		
Profile Maintenance		
Standing Instructions		
Secure Mailbox		
Remittance Application		
and the second se		
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Figure 2.9: Registered IBFT Transfer Detail Screen

Step2: Confirmation page

- In confirmation page, the Beneficiary Name displays.
- Sender to verify Beneficiary Name and click Next to confirm the transaction

Kuwait Finance House بیت التھویل الکویتی		Consun	her Banking
Home	Registered IBFT Transfer		
Account Enquiry	Confirm the details or go back to	make changes	
Funds Transfer	2.7 C 17 Strateging Control of Strategy and the Strategy Strategy and the Strategy Strateg		
Own Account Transfer Own Account Transfer	Notes IBFTFAV 2		anna ann ann ann ann ann ann ann ann an
3rd Party Account Transfer			
Registered Transfer			Step 2/3
One-time Transfer Beneficiary Account Maintenance	From account: C	001105005444 KFH CURRENT ACCOUNT - i (NON-P RM200.00	
Interbank Account Transfer	Demarker		
Registered Interbank Transfer	Kennanka. T	rund Transter	
One-time Interbank Transfer	Beneficiary bank: F	EON BANK BERHAD	
Account Maintenance	Account number: 2	20282010	
IBFT Transfer	Beneficiary holder name:	АН КОШ @ ҮАР АН КОШ	
Registered IBFT Transfer	Transaction reference number:	2028201004318	
Open IBFT Transfer Beneficiary IBET Account			
Maintenance	Efficia, a	abc@yahoo.com	
Foreign Telegraphic Transfer (FTT)	Beneficiary Mobile No: 6	50122348899	
 Open Ftt 	Do you have a TAC ready? Enter	r TAC number: •••••• 🕨 Request TAC 🛛 🧐 What's TAC?	
 Registered Ftt Beneficiary FTT Account 		Back	`ootim
Maintenance			
Others Transfer Limit			
Bill Payment			
Investment Account			
Utility Services			
Profile Maintenance			
Standing Instructions			
Secure Mailbox			
Remittance Application			
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Figure 2.10: Registered IBFT Transfer Confirmation Screen

Step3: Result page

• The status of the transaction with other details displays upon completion of the transaction.

Home			
	Registered IBFT Transfer	pa.	
Account Enquiry	View transaction results		
Funds Transfer			
Own Account Transfer			
Own Account Transfer	Notes		
3rd Party Account Transfer	BETTAV 3		
Registered Transfer			
One-time Transfer			Step 3/3
Beneficiary Account	From account:	001105005444 KFH CURRENT ACCOUNT - I (NON-P	
maintenance			
Interbank Account Transfer	New balance:	RM4,137.08	
Registered Interbank Transfer	Amount:	RM200.00	
One-time interbank Transfer	Remarks:	Fund Transfer	
Beneficiary Interbank			
Account Maintenance	Renefician: back		
IBFT Transfer	benenciary bank.	EON DANK DEKNAD	
Registered IBFT Transfer	Account number:	20282010	
Open IBFT Transfer	Beneficiary holder name:	AH KOW @ YAP AH KOW	
Maintenance	Transaction reference number:	2028201004318	
Foreign Telegraphic Transfer (FTT)	Email:	abc@yahoo.com	
Open Ftt	Beneficiary Mobile No:	60122348899	
 Registered Ftt Repeticient FTT Account. 	Beneficiary SMS Status:	Unsuccessful	
Maintenance	Status	Successful	
Others			
Transfer Limit	IB Reference No:	0000034714	
	Reference No:	141010000423	
Bill Payment	Transaction date:	15 Nov 2010	
Investment Account	Transaction time	12:09:57	
Utility Services	Thansaction time.	12.00.01	
Profile Maintenance		Make another transfer	Print receipt
Standing Instructions			
Secure Mailbox			
Remittance Application			
Utility Services Profile Maintenance Standing Instructions Secure Mailbox Remittance Application	Transaction time:	12:09:57	Print receipt

Figure 2.11: Registered IBFT Transfer Result Screen

Receipt of the IBFT Transaction

• Receipt can be printed once the transaction completed.

hursday, 18 November 2010, 19:	05:13	
his is an online Registered IB Inline. The details of payment	FT Transfer receipt made by ABLEACE are as follows:	(M) SDN BHD via KFF
Beneficiary holder name:	AH KOW @ YAP AH KOW	
Status:	Successful	
Amount:	RM200.00	
Remarks:	Fund Transfer	
Beneficiary bank:	EON BANK BERHAD	
Account number:	20282010	
Transaction reference number:	2028201004318	
Email:	abc@yahoo.com	
IB Reference No:	0000034714	
Reference No:	141010000423	
Transaction date:	15 Nov 2010	
Transaction time:	12:09:57	
		Close Print
isclaimer: This is a computer ger	nerated receipt. No signature is required.	

Figure 2.12: Registered IBFT Transfer Receipt

2.2 Beneficiary Maintenance

Three (3) functions in Beneficiary maintenance:

- Register Beneficiary Account
- Edit Beneficiary Account
- Delete Beneficiary Account

2.2.1 Register Beneficiary Account

2.2.1.1 Process Flow

Register Beneficiary Account contains three (3) steps: **Step1**: Registration page **Step2**: Confirmation page **Step3**: Result page



Figure 2.13: Register Beneficiary Account Process Flow

Input details:

No	Field	Description	Data Type	
1	Beneficiary Account No	Sender Account No	String	
2	Beneficiary Bank	IBFT member bank	String	
3	Beneficiary Name	Sender name as a reference	String	
4	Beneficiary Email	Used to send notification after performing transaction	String	

Table 2.5: In	put details	of Register	Beneficiary	Account
Table 2.0. III	put uctans	of Register	Deficitional	

2.2.1.2 Page Flow



Figure 2.14: Register Beneficiary Account Page Flow

2.2.1.3 Screen Flow

Detail page

- Click on Beneficiary IBFT Maintenance from the side navigation to view Favorite Beneficiary Detail page.
- A list of Favorite Beneficiary (if any) shows with details.
- Click on the button Add to register new Beneficiary Account.

Kuwait Finance House بیت التھویل الکویڈی					Consumer Banking	
Home	Bene	eficiary IBFT	Account Maintena	nce		
Account Enquiry						
Funds Transfer	Regis	ter or unregist	er IBF i beneficiary acc	ount		
Own Account Transfer Own Account Transfer	Notes					
3rd Party Account Transfer Registered Transfer One-time Transfer		Account number	Beneficiary bank	Beneficiary holder name (Beneficiary nickname)	Beneficiary email	
Beneficiary Account Maintenance		01102002086	AFFIN BANK BERHAD	AH KOW @ YAP AH KOW (donald dude)	donalddude@yahoo.com	
Interbank Account Transfer Registered Interbank		1111111111111111	AFFIN BANK BERHAD	AH KOW @ YAP AH KOW (William Lee)	2.51	
 Transfer One-time Interbank Transfer 		20282010	EON BANK BERHAD	AH KOW @ YAP AH KOW (John Doe)	abc@yahoo.com	
 Beneficiary Interbank Account Maintenance 		23423432432424	AFFIN BANK BERHAD	BENE NAME (sdfs234:@#\$%)	.john@host.net	
 Registered IBFT Transfer Open IBFT Transfer Beneficiary IBFT Account Maintenance Foreign Telegraphic Transfer (FTT) Open Ftt Registered Ftt Beneficiary FTT Account Maintenance Others Transfer Limt Bill Payment Investment Account Utility Services Profile Maintenance Standing Instructions Secure Mailbox Remittance Application 						
Client Charter Privacy & Secu	rity Terms	& Conditions Of Acces	ss Disclaimer	Copyright © Kuwait Finance House (Mal	aysia) Berhad 2009-2010. All rights reserve	

Figure 2.15: Registered Beneficiary Account List Screen

Step 1: Registration page

- Register new Beneficiary Account with the required Details
- Click Next to proceed to next page.

Kuwait Finance House بيت التمويل الكويتي			Consu	Imer Banking
Home	Beneficiary IBFT Accoun	t Maintenance		
Account Enquiry	Persister IBST beneficiary acco			
Funds Transfer	Register ibr i belieficiary accor	ant		
Own Account Transfer				
Own Account Transfer	Notes			
3rd Party Account Transfer				
Registered Transfer				Step 1/3
One-time Transfer				10775. Carrow
Beneficiary Account Maintenance	Account number*:	20282010		
	Beneficiary bank*:	EON BANK BERHAD	~	
Registered Interbank	Beneficiary nickname*:	John Dou		
Transfer	Beneficiary email:	aho@vahoo.com		
Beneficiary Interbank Account Maintenance	Note (*): All fields with asterisks (*) are rec	quired.		
IPET Tranefor				
Registered IBET Transfer			Clear	Next
 Open IBFT Transfer 				
Beneficiary IBFT Account Maintenance				
Foreign Telegraphic Transfer (FTT)				
Open Ftt				
 Registered Ftt 				
Beneficiary FTT Account Maintenance				
Others				
 Transfer Limit 				
Bill Pavment				
Investment Account				
Utility Services				
Profile Maintenance				
Standing Instructions				
Secure Mailbox				
Secure Mailbox Remittance Application				
Secure Mailbox Remittance Application				

Figure 2.16: Register Beneficiary Account Registration Screen

Step 2: Confirmation page

- Account holder name displays for Sender to verify.
- Click Confirm to confirm the transaction

Kuwait Finance House		N N N N N N N N N N N N N N N N N N N
بيت التشويل التصويان		Consumer Banking
Home	Beneficiary IBFT Account Maintenanc	e
Account Enquiry	Register IBFT beneficiary account	
Funds Transfer		
Own Account Transfer Own Account Transfer	Notes	
3rd Party Account Transfer		
Registered Transfer	TAC expired.	
One-time Transfer		Step 2/3
Beneficiary Account Maintenance	Account number: 20282010	
Interbank Account Transfer	Beneficiary bank: EON BANK BERHAD	
Registered Interbank Transfer	Beneficiary holder name: AH KOW @ YAP AH	KOW
One-time Interbank Transfer Resoficient Interbank	Beneficiary nickname: John Dou	
Account Maintenance	Beneficiary email: abc@yahoo.com	
IBFT Transfer		
Registered IBFT Transfer	Do you have a TAC Yeady? Enter TAC number:	•••• Request TAC What's TAC?
Open IBFT Transfer		
Maintenance		Back Continn
Foreign Telegraphic Transfer (FTT)		
▶ Open Ftt		
 Registered Ftt 		
Beneficiary FTT Account Maintenance		
Others		
 Transfer Limit 		
Bill Payment		
Investment Account		
Utility Services		
Profile Maintenance		
Standing Instructions		
Secure Mailbox		
Remittance Application		
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chent chanter in hvady a decar	ing Terris & donations of Addess Discisline	opyngin e Ronan i mance noose (maraysia) bernad 2000-2010. An rights reserved.

Figure 2.17: Register Beneficiary Account Confirmation Screen

Step 3: Result page

• The status of the transaction with other details displays upon completion of the transaction.

Kuwait Finance House 🕼		
	<u></u>	
لًا بيت التمويل الكويةي		Consumer Banking
Home	Beneficiary IBFT Account	t Maintenance
Account Enquiry	Register IBFT beneficiary accou	unt
 Funds Transfer 		
Own Account Transfer Own Account Transfer	Notes	
3rd Party Account Transfer	IBFTADD 3	
 Registered Transfer 		
One-time Transfer		Step 3/3
Beneficiary Account Maintenance	Account number:	20282010
Interbank Account Transfer	Beneficiary bank:	EON BANK BERHAD
Registered Interbank Transfer	Beneficiary holder name:	AH KOW @ YAP AH KOW
One-time Interbank Transfer	Beneficiary nickname:	John Dou
Beneficiary Interbank Account Maintenance	Beneficiary email:	abc@yahoo.com
IBFT Transfer	Status:	Successful
Registered IBFT Transfer	IB Reference No:	0000034706
 Open IBFT Transfer Beneficiary IBFT Account 	Transaction date:	15 Nov 2010
Maintenance	Transaction time:	12:06:13
Foreign Telegraphic Transfer (FTT)		Back to IBET Account Maintenance
 Open Ftt. 		
Registered Fit Beneficiary FTT Account Maintenance		
Others		
 Transfer Limit 		
Bill Payment		
Investment Account		
Utility Services		
Profile Maintenance		
Standing Instructions		
Secure Mailbox		
Remittance Application		
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The second	is wahelts is hast vieward with Internet Evelower	7.0 or higher Mozilla Einfow 8.3.0 or higher or equivalent howare software

Figure 2.18: Register Beneficiary Account Result Screen

2.2.2 Edit Beneficiary Account

2.2.2.1 Process Flow

Edit Beneficiary Account contains three (3) steps: **Step1**: Edit page **Step2**: Confirmation page **Step3**: Result page



Figure 2.19: Edit Beneficiary Account Process Flow

2.2.2.2 Page Flow



Figure 2.20: Edit Beneficiary Account Page Flow

2.2.2.3 Screen Flow

Details page

- Click on Beneficiary IBFT Maintenance from the side navigation to view Favorite Beneficiary Detail page.
- A list of Favorite Beneficiary (if any) shows with details.
- Click on the hyperlinked Account number to go to Edit page.

Account number 01102002086 1111111111111 20282010 23423432432424	CACCOUNT Maintena Per IBFT beneficiary acco Beneficiary bank AFFIN BANK BERHAD AFFIN BANK BERHAD EON BANK BERHAD AFFIN BANK BERHAD	NCE Sount Beneficiary holder name (Beneficiary nickname) AH KOW @ YAP AH KOW (Villiam Lee) AH KOW @ YAP AH KOW (Villiam Lee) AH KOW @ YAP AH KOW (John Dee) BENE NAME (sdfs234/@#\$%)	Beneficiary email donalddude@yahoo.com - abc@yahoo.com .john@host.net Delete Add
Account number 01102002086 1111111111111 20282010 23423432432424	Beneficiary bank AFFIN BANK BERHAD AFFIN BANK BERHAD EON BANK BERHAD AFFIN BANK BERHAD	Beneficiary holder name (Beneficiary nickname) AH KOW @ YAP AH KOW (donald dude) AH KOW @ YAP AH KOW (William Lee) AH KOW @ YAP AH KOW (John Doe) BENE NAME (sdfs234/@#\$%)	Beneficiary email donalddude@yahoo.com - abc@yahoo.com .john@host.net Delete Add
Account number 01102002086 111111111111 20282010 23423432432424	Beneficiary bank AFFIN BANK BERHAD AFFIN BANK BERHAD EON BANK BERHAD AFFIN BANK BERHAD	Beneficiary holder name (Beneficiary nickname) AH KOW @ YAP AH KOW (donald dude) AH KOW @ YAP AH KOW (Willam Lee) AH KOW @ YAP AH KOW (John Doe) BENE NAINE (sdfs234/@#\$%)	Beneficiary email donalddude@yahoo.com - abc@yahoo.com .john@host.net Delete Add
ES DEL 1 Account number 01102002086 1111111111111 20282010 23423432432424	Beneficiary bank AFFIN BANK BERHAD AFFIN BANK BERHAD EON BANK BERHAD AFFIN BANK BERHAD	Beneficiary holder name (Beneficiary nickname) AH KOW @ YAP AH KOW (donald dude) AH KOW @ YAP AH KOW (Willam Lee) AH KOW @ YAP AH KOW (John Doe) BENE NAME (sdfs234/@#\$%)	Beneficiary email donalddude@yahoo.com - abc@yahoo.com .john@host.net Delete Add
Account number 01102002086 11111111111111 20282010 23423432432432424	Beneficiary bank AFFIN BANK BERHAD AFFIN BANK BERHAD EON BANK BERHAD AFFIN BANK BERHAD	Beneficiary holder name (Beneficiary nickname) AH KOW @ YAP AH KOW (donald dude) AH KOW @ YAP AH KOW (William Lee) AH KOW @ YAP AH KOW (John Doe) BENE NAME (sdfs234'@#\$%)	Beneficiary email donalddude@yahoo.com - abc@yahoo.com .john@host.net Delete Add
01102002086 1111111111111 20282010 23423432432424	AFFIN BANK BERHAD AFFIN BANK BERHAD EON BANK BERHAD AFFIN BANK BERHAD	AH KOW @ YAP AH KOW (donald dude) AH KOW @ YAP AH KOW (William Lee) AH KOW @ YAP AH KOW (John Doe) BENE NAME (sdfs234(@#\$%)	donalddude@yahoo.com - abc@yahoo.com .john@host.net Delete Add
11111111111111 20282010 23423432432422	AFFN BANK BERHAD EON BANK BERHAD AFFN BANK BERHAD	AH KOW @ YAP AH KOW (William Lee) AH KOW @ YAP AH KOW (John Doe) BENE NAME (sdfs234/@#\$%)	- abc@yaho0.com .john@host.net Delete Add
20282010 23423432432424	EON BANK BERHAD	AH KOW @ YAP AH KOW (John Doe) BENE NAINE (sdfs234/@#\$%)	abc@yahoo.com .john@host.net Delete Add
23423432432424	AFFN BANK BERHAD	BENE NAME (sdfs234(@#\$%)	.john@host.net
			Delete Add
	& Conditions Of Acce	& Conditions Of Access - Disclaimer	& Conditions Of Access Disclaimer Copyright © Kuwait Finance House (Mai

Figure 2.21: Edit Beneficiary Account Detail Screen

Step1: Edit page

- Fields are allowed to change: Beneficiary nickname and Beneficiary email.
- After making the changes, click Next to proceed to next page

Monday, 15 November 2010 12:06	235	Log Out You are currently in a secured site.
Kuwait Finance House (بیت التمویل الکویتی		Consumer Banking
Home	Beneficiary IBFT Account	Maintenance
Account Enquiry	Edit IBFT beneficiary account	
Funds Transfer		
Own Account Transfer Own Account Transfer	Notes IBFTEDIT 1	
3rd Party Account Transfer		
 Registered Transfer 		Step 1/3
 One-time Transfer Beneficiary Account Maintenance 	Account number:	20282010
Interbank Account Transfer	beneficiary bank:	
Registered Interbank Transfer	Beneficiary holder name: Beneficiary nickname*:	AH KOW @ YAP AH KOW
One-time Interbank Transfer		
Beneficiary Interbank Account Maintenance	Beneficiary email:	abc@yahoo.com
IBFT Transfer		
Registered IBFT Transfer		
Open iBFT Transfer		Clear Back Next
Beneficiary IBFT Account Maintenance		
Foreign Telegraphic Transfer (FTT)		
 Open Ftt 		
Registered Ftt Beneficiary FTT Account Maintenance		
Others		
 Transfer Limit 		
Bill Payment		
Investment Account		
Utility Services		
Profile Maintenance		
Standing Instructions		
Secure Mailbox		
Remittance Application		
Client Charter Privacy & Securit	y Terms & Conditions Of Access Disclaimer	⊂ Copyright ® Kuwait Finance House (Malaysia) Berhad 2009-2010. All rights reserved.
	his watering is part viewall with Internet Evaluater	7.0 or binbar, Mozilla Firafox @ 2.0 or binbar or an uvalant browser software

Figure 2.22: Edit Beneficiary Account Edit Screen

Step2: Confirmation page

- Verify the changes made.
- Click Confirm to confirm the changes.

Monday, 15 November 2010 12:0 Kuwait Finance House بیت التمویل الکویتی	esz Cogour V	ou are currently in a secured site.
Home	Beneficiary IBFT Account Maintenance	
Account Enquiry	Edit IBFT beneficiary account	
Funds Transfer		
Own Account Transfer Own Account Transfer	Notes INFTENT 2	
3rd Party Account Transfer		
Registered Transfer		Step 2/3
One-time Transfer		and a second sec
Beneficiary Account Maintenance	Account number: 20282010 Beneficiary bank: EON BANK BERHAD	
Interbank Account Transfer	Esseticiany holder name: AH KOW @ YAP AH KOW	
Registered Interbank Transfer	Beneficiary nickname: John Doe	
One-time Interbank Transfer	Beneficiary email: abc@yaboo.com	
Account Maintenance	Венельна у еглав. авищуатовлент	
IBFT Transfer	Do you have a TAC ready? Enter TAC number: •••••• • Request TAC 😣 What's T	TAC?
Registered IBFT Transfer		
Open lor i transfer Beneficiary IBET Account		Back Contim
Maintenance		
Foreign Telegraphic Transfer (FTT)		
 Open Ftt 		
Registered Ftt Beneficiary FTT Account Maintenance		
Transfer Limit		
Bill Payment		
Investment Account		
Utility Services		
Profile Maintenance		
Standing Instructions		
Secure Mailbox		
Remittance Application		
Client Charter Privacy & Secur	ity Terms & Conditions Of Access Disclaimer Copyright © Kuwait Finance House (Malaysia) B	erhad 2009-2010 All rights reserved

Figure 2.23: Edit Beneficiary Account Confirmation Screen

Step3: Result page

• The status of the transaction with other details displays upon completion of the transaction.

Monday, 15 November 2010 12:	07:16	Log Out You are currently in a secured site.
Kuwait Finance House بيت التمويل الكويتي	Ø	Consumer Banking
Home	Beneficiary IBFT Accoun	nt Maintenance
Account Enquiry	Edit IRET beneficiary account	
 Funds Transfer 	cur ibr i benendary account	
Own Account Transfer Own Account Transfer	Notes IBETEDIT 3	
3rd Party Account Transfer		
Registered Transfer		
One-time Transfer		Step 3/3
Maintenance	Account number:	20282010
Interbank Account Transfer	Beneficiary bank:	EON BANK BERHAD
Registered Interbank Transfer	Beneficiary holder name:	AH KOW @ YAP AH KOW
One-time Interbank Transfer	Beneficiary nickname:	John Doe
Beneficiary Interbank Account Maintenance	Beneficiary email:	abc@yahoo.com
IBFT Transfer	Status:	Successful
 Registered IBFT Transfer 	IB Reference No:	0000034708
 Open IBFT Transfer Beneficiary IBFT Account 	Transaction date:	15 Nov 2010
Maintenance	Transaction time:	12:07:16
Foreign Telegraphic Transfer (FTT)	Transactor inte	Back to IBET Account Maintenance
 Open Ftt 		
Registered Ftt		
Maintenance		
Others Transfer Limit 		
Bill Payment		
Investment Account		
Utility Services		
Profile Maintenance		
Standing Instructions		
Secure Mailbox		
Remittance Application		
Client Charter Privacy & Secu	rity Terms & Conditions Of Access Disclaimer	Copyright & Kuwait Finance House (Malaysia) Berhad 2009-2010. All rights reserved.
	This website is best viewed with Internet Explorer	r 7.0 or higher, Mozilla Firefox © 3.0 or higher or equivalent browser software.

Figure 2.24: Edit Beneficiary Account Result Screen

2.2.3 Delete Beneficiary Account

2.2.3.1 Process Flow

Delete Beneficiary Account contains two (2) steps: Step1: Confirmation page Step2: Result page



Figure 2.25: Delete Beneficiary Account Process Flow

2.2.3.2 Page Flow



Figure 2.26: Delete Beneficiary Account Page Flow

2.2.3.3 Screen Flow

Detail page

- Click on Beneficiary IBFT Maintenance from the side navigation to view Favorite Beneficiary Detail page.
- A list of Favorite Beneficiary (if any) shows with details.
- There's a checkbox on the right hand side of every record. Select the record that need to remove by click on the checkbox.
- Click on button Delete at the bottom to proceed to next page.

Kuwait Finance House				100000	MANANA
بيت التشويين الصويي				Section and the section of the secti	Consumer Banking
Home	Bene	eficiary IBF1	Account Maintena	nce	
Account Enquiry	Renis	ter or unregist	er IBET beneficiary acc	ount	
Funds Transfer	negis	ter of amegist	er ibi i benendarj doo		
Own Account Transfer					
Own Account Transfer	Notes	3. El 1			
3rd Party Account Transfer					
 Registered Transfer 	1000	Account	Beneficiary bank	Beneficiary holder name	Beneficiary email
One-time Transfer Bosoficiany Account	A COLOR	number		(Beneficiary nickname)	
Maintenance		01102002086	AFFIN BANK BERHAD	AH KOW @ YAP AH KOW (donald dude)	donalddude@yahoo.com
Interbank Account Transfer		111111111111111	AFFIN BANK BERHAD	AH KOW @ YAP AH KOW (William Lee)	18-0
Cransfer One-time Interbank Transfer	V	20282010	EON BANK BERHAD	AH KOW @ YAP AH KOW (John Doe)	abc@yahoo.com
Beneficiary Interbank Account Maintenance		23423432432424	AFFIN BANK BERHAD	BENE NAME (sdfs234!@#\$%)	.john@host.net
IBFT Transfer					
Registered IBFT Transfer					
Open iBFT Transfer					
Beneficiary IBFT Account Maintenance					
Foreign Telegraphic Transfer (FTT)					
 Open Ftt 					
 Registered Ftt 					
Maintenance					
Others					
 Transfer Limit 					
Bill Payment					
Investment Account					
Utility Services					
Profile Maintenance					
Standing Instructions					
Secure Mailbox					
Remittance Application					
Client Charter Privacy & Sec.	rity Terms	& Conditions Of Acces	ss Disclaimer	Copyright © Kuwait Finance House (Mal	aysia) Berhad 2009-2010. All rights reserve

Figure 2.27: Delete Beneficiary Account Detail Screen

Step1: Confirmation page

• Click Confirm to remove the selected record.

Monday, 15 November 2010 12:	17:25		Log Out	You are currently in a secured site. 🔒
Kuwait Finance House بيت التمويل الكويتي				Consumer Banking
Home	Beneficiar	y IBFT Account Mainten	ance	
Account Enquiry	Upredister be	anaficiany account		
Funds Transfer	omegister be	enericiary account		
Own Account Transfer Own Account Transfer	Notes IBFTDEL 2			
3rd Party Account Transfer Registered Transfer	,			Step 1/2
Beneficiary Account Maintenance	Account numb	er Beneficiary bank	Beneficiary holder name (Beneficiary nickname)	Beneficiary email
Interbank Account Transfer	20282010	EON BANK BERHAD	AH KOW @ YAP AH KOW (John Doe)	abc@yahoo.com
One-time Interbank Transfer	Do you hav	e a TAC ready? Enter TAC numb	er: ••••• • Request TAC 🔗 What	it's TAC?
Beneficiary Interbank Account Maintenance	-			Back Confirm
IBFT Transfer	С наластикана на			
Registered IBFT Transfer Open IBFT Transfer				
Beneficiary IBFT Account Maintenance				
Foreign Telegraphic Transfer (FTT)				
 Open Ftt 				
 Registered Ftt Beneficiary FTT Account Maintenance 				
Others Transfer Limit				
Bill Payment				
Investment Account				
Utility Services				
Profile Maintenance				
Standing Instructions				
Secure Mailbox				
Remittance Application				
		ns Of Amess Disclaimer		ia) Berhad 2009-2010 All rights reserved
Client Charter Privacy & Secu	rity Terms & Condition		Copyright © Kuwait Finance House IMalavs	

Figure 2.28: Delete Beneficiary Account Confirmation Screen

Step2: Result page

• The status of the transaction with other details displays upon completion of the transaction.

Monday, 15 November 2010 12:1	17:53				Log Out You are	currently in a secured site.
Kuwait Finance House بیت التمویل الکویتي					Cons	umer Banking
Home Account Enguiry	Beneficiar	y IBFT Accoun	t Mainter	nance		
 Funds Transfer 	Unregister IE	BFT beneficiary acc	count			
Own Account Transfer Own Account Transfer	Notes IBFTDEL 2					
3rd Party Account Transfer Registered Transfer One-time Transfer						Step 2/2
Beneficiary Account Maintenance	Account number	Beneficiary I:	oank	Beneficiary holder name (Beneficiary nickname)	Beneficiary email	Deleted
Interbank Account Transfer Registered Interbank Transfer	20282010	EON BANK BERHAD		AH KOW @ YAP AH KOW (John Doe)	abc@yahoo.com	Successful
 One-time Interbank Transfer Beneficiary Interbank Account Maintenance 		Status:	Successful			
IBFT Transfer ► Registered IBFT Transfer		Transaction date:	15 Nov 2010			
Open IBFT Transfer Beneficiary IBFT Account Maintenance		Transaction time:	12:17:53		Back to IBFT Account Ma	aintenance
Foreign Telegraphic Transfer (FTT)						
Open Ftt						
 Registered Fit Beneficiary FTT Account Maintenance 						
Others Transfer Limit 						
Bill Payment						
Investment Account						
Utility Services						
Profile Maintenance						
Standing Instructions						
Secure Mailbox						
Remittance Application						
Client Charter Privacy & Secur	rity Terms & Conditio	ons Of Access Disclaimer		Copyright © Kuwait Finance	House (Malaysia) Berhad 3	2009-2010. All rights reserved.
	This website is best vie	ewed with Internet Explorer	7.0 or higher, N	lozilla Firefox ® 3.0 or higher or eq	uivalent browser software.	

Figure 2.29: Delete Beneficiary Account Result Screen

2.3 Transfer Limit

Transfer Limit is to control IBFT by per transaction. Open & Registered IBFT Transfer can be set their Transfer Limit so that every transaction made is limits to a certain amount.

2.3.1. Process Flow



Figure 2.30: Transfer Limit Process Flow

2.3.2 Page Flow



Figure 2.31: Transfer Limit Page Flow

2.3.3 Screen Flow

Detail page

- Click on Transfer Limit on the side navigation to view Transfer Limit detail page.
- A list of Fund Transfer displays with a limit tight to every Fund Transfer type.
- The New Limit column is to set new Limit.
- Select a value from the dropdown and click Next to proceed to next page.

Wednesday, 27 October 2010 2	3:29:43	Log C	ut) You are currently in a secured site. 🔒
Kuwait Finance House بیت التمویل الکویتی		NO SASA	Consumer Banking
Home	Transfer Limit		
Funds Transfer	Select transfer new limit		
Own Account Transfer Own Account Transfer 3rd Party Account Transfer Registered Transfer	Notes 1. Current Limit showing the existing/latest funds transfer limit 2. You may update the limit according to your preference. Howe 3. The new updated limit will be displayed in the Current Limit col	t. ver, it cannot be more than the amount umn.	specified by KFH.
One-time Transfer	Last updated on Tuesday, 17 February 2010, 10:16:36		
Maintenance	Service Name	Current Limit	New Limit
Interbank Account Transfer	Open IBFT Transfer	RM1,000.00	RM5,000.00
Registered Interbank Transfer	Registered IBFT Transfer	RM3,000.00	Select new limit 💌
 One-time Interbank Transfer Beneficiary Interbank 			Clear Next

Figure 2.32: Transfer Limit Detail Screen

Confirmation page

• Click Confirm to confirm the new Limit.

Wednesday, 27 October 2010 2	3:31:48	Log Out You are currently in a secured site. 🔒		
Kuwait Finance House بيت التمويل الكويتي		Consumer Banking		
Home	Transfer Limit			
Account Enquiry	Confirm the details or go back to make changes			
▼ Funds Transfer	Sommin the details of go back to make changes			
Own Account Transfer Own Account Transfer	Notes 1 Please ensure the details of the request are correct before confirming the re-	nuest		
3rd Party Account Transfer				
Registered Transfer	Service Name	New Limit		
One-time Transfer	Open IBFT Transfer	RM5.000.00		
Beneficiary Account Maintenance	Do you have a TAC ready? Enter TAC number: •••••••	Request TAC 💡 What's TAC?		
Interbank Account Transfer				
Registered Interbank Transfer		Back [Confirm]		

Figure 2.33: Transfer Limit Confirmation Screen

Result page

• The status of the transaction with other details displays upon completion of the transaction.

Wednesday, 27 October 2010	23:33:25	Log Out You are currently in a secured site.		
Kuwait Finance Hous یت التمویل الکویتی	e De la constante de	Consumer Banking		
Home	Transfer Limit			
Funds Transfer	View results			
Own Account Transfer Own Account Transfer	Notes 1. Please take note on the reference number for your future r	eference and record keeping.		
3rd Party Account Transfer				
 Registered Transfer One-time Transfer 	Service Name: Open IBFT Transfer	Status: Successful IB Reference No: 0000011471		
Beneficiary Account Maintenance	New Limit: RM5,000.00	Transaction date: 18 Oct 2010 Transaction time: 12:22:56		

Figure 2.34: Transfer Limit Result Screen

3 Integration

3.1 Integration with PowerCard (OC4J)

Two (2) functions in PowerCard that used perform an IBFT Transaction:

- 1. IB Account Enquiry function to retrieve Beneficiary Name
- 2. Confirm Transfer function to transfer fund to Beneficiary Account.

These functions will called by services from Internet Banking (IB) when initiate IBFT Transaction.

3.2 Overview flow of System integration



Figure 3.1: Components of IBFT System Integration

As reference to figure 3.1, below is the description of the components.

System	No	Component	Description
	1	IBFT Transfer	Initiate IBFT Transfer : Open / Registered
Internet Banking (IB)	2	Account Enquiry Services	Send Beneficiary Details to PowerCard to retrieve Beneficiary Name.
	3	Fund Transfer Services	Send Beneficiary Details to PowerCard to Transfer Fund
	1	IB Account Enquiry	Retrieve Account Enquiry request from IB. Forward request to MEPS to retrieve Beneficiary
PowerCard			Name.
	2	Confirm Transfer	Retrieve Fund Transfer request from IB. Perform Debiting & Crediting process and forward
			request to MEPS for Crediting to Beneficiary Account.
	3	Debiting & Crediting	Debit fund from Sender's Account and Credit into MEPS' Collection Account.

Table 3.1: Description of Component

3.3 Beneficiary Account Enquiry

As reference to figure 3.1, below are the details of **IB Account Enquiry** function:

- 1. Initiate IBFT Transaction from IB.
- 2. Invoke Account Enquiry Services to capture Beneficiary details and call to IB Account Enquiry function in PowerCard.
- 3. **IB Account Enquiry** function grabs the Beneficiary details and sends to **MEPS** to retrieve Beneficiary Name. The response from **MEPS** will sends back to IB.
- 4. Beneficiary Name verification done in IB.

3.4 IBFT Credit Instruction

As reference to figure 3.1, below are the details of **Confirm Transfer** function:

- 1. Invoke Fund Transfer Services to capture Beneficiary details and call to Confirm Transfer function in PowerCard.
- 2. Before sends the Beneficiary details to MEPS, it will perform Debiting and Crediting process: Debit from Sender Account and Credit into MEPS Collection Account.
- 3. Once successfully done the process, Beneficiary details will send to MEPS for crediting into Beneficiary Account. The response from MEPS will send back to IB.

4 BVMC

4.1 Service configuration

Create Navigation

- IBFT navigation in BVMC configured at: IBConsumer > Funds Transfer
- Create new channel under Fund Transfer for IBFT: IBFT Transfer



Figure 4.1: Configure Navigation

Within IBFT Transfer Channel three (3) programs to be created:

- Open IBFT Transfer
- Registered IBFT Transfer
- Beneficiary IBFT Maintenance

<u>File Edit View History Bo</u>	kmarks <u>T</u> ools <u>H</u> elp						
🔇 💽 - C 🗙 🙆	🔉 🕻 http://dev-app:7210/kfh_bvmc/ep/channelBrowse.do?channelId=-11159 😭 v 🚺 Google						
Most Visited P Getting Sta	rted 🔜 Latest Headlines						
BroadVision Managemen	Center ÷						
BroadVisi	on		Service	<u>my profile</u> : ibsdemo BroadVision BV Admin <mark>Sign out</mark>			
My Work Service Users Channels and	Navigation Process Staging Personalization	Content					
▼ Programs Browse → Search	Browse Channels and Programs						
Page Types	Browse Search Uncategorized						
 Portlet Applications Portlet Entities 	Root > IBConsumer > Funds Transfer > IBFT Transfer						
Display Templates	Channels			Create new channel			
Reports	Name	Description No child channels exist for this channel.	Status	Actions			
	Programs			Re-order Create new program			
	Select all Move Set online Set offline Delete						
	Name	Description	Status	Actions			
	Open IBFT Transfer	Open IBFT Transfer	Online	2 17 1			
	Registered IBFT Transfer	Registered IBFT Transfer	Online				
	Beneficiary IBFT Maintenance	Beneficiary IBFT Maintenance	Online				
				Items per page: 10 👻			



Service Info Setting

- Service Info that related to the IBFT, are set at 'IB Service Info' content.
- In this service info, user have to set the notes for IB page, maximum limit, TAC availability, SMS alert and charges for sender and beneficiary, and service operation hour.
- Below table list the content name and the description for the IBFT service module.

Content name	Description
IBFTOPEN	Service Info for Open IBFT Transfer
IBFTFAV	Service Info for Registered IBFT transfer
IBFTEDIT	Service Info for Edit Beneficiary IBFT Maintenance
IBFTADD	Service Info for Add Beneficiary IBFT Maintenance
IBFTDEL	Service Info for Delete Beneficiary IBFT Maintenance

Table 4.1: Service Info Declaration

4.2 HPS/MEPS IBFT member banks' details maintenance

- IBFT member banks' details maintenance is set at IB Interbank List content.
- In this content, user has to set the IBFT via SAN flag, IBFT member id and IBFT member name.

← → C ③ dev-app:7210/k	fh_bvmc/cm/pageFlowContainer.do?_process_co	ntent=/formJsp/forms/CreateUpdateIB_INTERBANK_LISTFor/zf.jsp&has_asci_string=true&flow.ctxID=128806281 😭 🤻
IB Interbank List Pub	ishing Form	
Bank Code*:	AFBQMYKL	
Status*:	On-line 🔻	
Bank Full Name*:	ASIAN FINANCE BANK	
Rentas*:	Yes 🔻	
Rentas Member Code:	AFBQMYKL	
Rentas Member ID:	0352	
Rentas Member Name:	ASIAN FINANCE BANK	
IBG*:	No 🔻	
IBG Member ID:		
IBG Member Name:		
IBFT via SAN*:	Yes 🔻	
IBFT Member ID	0110	
IBFT Member Name:	ASIAN FINANCE BANK	
		Cancel Continue

Figure 4.3: Register IBFT Member Bank

4.3 Limit Maintenance

Limit Maintenance is set at the IB Service Info content named IBFTLIM.

• This content user has to set the daily maximum transfer limit.

IBFTLIM - Service Info for Daily IBFT Transfer Limit

→ C S dev-app:7210/kfh_bvm	c/cm/pageFlowContainer.do?_process_content=/formJsp/forms/ViewIB_SERVICE_INFOForm/zf.jsp&has_ascii_string=true&flow.ctxID=1288063938015+
B Service Info Publishing F	orm
Service Code:	IBFTLIM
Status:	On-line
Service Name:	Daily Realtime Interbank Transfer Limit
Service Type:	IBFTLIM
Main Note1:	IBFTLIM 1
fain Note2:	IBFTLIM 2
Main Note3:	IBFTLIM 3
lain Note4:	IBFTLIM 4
lain Note5:	IBFTLIM 5
fain Note6:	IBFTLIM 6
laximum Transfer Limit:	0
linimum Transfer Limit:	0
ransfer Limit Denominator:	0
uture Transaction Flag:	No
Charges:	0
fac Required:	Ves
MS alerts Yes or No:	No
MS Charges for sending alerts:	0
eneficiary SMS alerts Yes or No:	No
eneficiary SMS Charges for sending alerts:	0
Operation Hour:	No
Operation Start Time:	
Operation End Time:	
Veekend:	Ves
able Limit:	
Other 1:	
Other 2:	
Other 3:	
Other 4:	
Other 5:	
	Cancell Co

Figure 4.4: Limit Maintenance

4.4 Reports

KFHMB User can access to reports under IB Report module of BVMC, the user just need to select the appropriate report type, File Type as Text (*.txt) or CSV (*.csv), Month and Year to download the report in CSV or Text format.



Figure 4.5: Retrieve Report

The following are reports related to IBFT

- Internet Transaction Report
 - Add on IBFT Transaction
- User Activity
 - Add on IBFT Transaction
- Daily Consolidated Transaction Report
 Add on IBFT Transaction
- Monthly Consolidated Transaction Report
 Add on IBFT Transaction
- IBFT Transfer Daily Report

Below attached sample reports in both formats: text file and CSV file.

4.4.1 Sample Reports

4.4.1.1 Internet Transaction Report

Text file (txt format)

File	e Edit View Settings ? D □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □														
	🚰 🖌 🤊 (° 🖌 🖬	1	eta 🛃 🔍 🔍 🖃 🕍 脖												
1	Kuwait Finance House Re	port													
2	Report Name: Internet T	ransact	ion Report												
3	Report ID: 201010260358	62													
4 1	Report Cycle: DAILY														
5	Reporting Date: 25/10/2	010													
6	6 Report Generated Date: 26/10/2010 7														
7	7 8 Date RIM # Username Customer Name IB Transaction ID Transaction Type														
8	Date	RIM #	Username	Customer Name	IB Transaction ID	Transaction Type									
9 -					20101025 0000022055										
10	25/10/2010 09:51:20	968	paulchun	968	20101025-0000032965	Own Account Transfer									
11	25/10/2010 10:19:35	908	paulchun	908	20101025-0000032967	Own Account Transfer									
12	25/10/2010 10:22:13	908	paulchun	908	20101025-0000032968	own Account Transfer									
13	25/10/2010 10:27:40	908	paul chun	908	20101025-00000329/0	Own Account Transfer									
14	25/10/2010 10:52:45	908	paulchun	908	20101025-00000329/1	Own Account Transfer									
15	25/10/2010 11:19:52	908	paulchup	968	20101025-0000032975	Own Account Transfer									
17	16 25/10/2010 11:23:23 968 paulchun 968 20101025-0000032975 Own Account Transfer 2 2/10/2010 11:29:45 968 paulchun 968 20101025-0000032978 Own Account Transfer														
19	25/10/2010 11:57:49	968	naulchun	968	20100617-0000030380	Registered TRET Transfer									
10	25/10/2010 12:40:36	900	naulchun	968	20100017-0000030380	Own Account Transfer									
20	25/10/2010 15:36:31	968	naulchun	968	20100629-000031215	Registered TBET Transfer									
21	25/10/2010 16:57:43	968	paulchun	968	20090603-0000018744	Open TRET Transfer									
22	25/10/2010 17:48:13	968	paulchun	968	20101025-0000033040	Own Account Transfer									
23	25/10/2010 19:50:31	968	paulchun	968	20100311-0000024604	Open IBET Transfer									
24															
25															
26	Total Records: 14														
27	1														
28	**** Grand Total Succes	sful/Ac	cepted transfer = 10												
29	**** Grand Total Unsucc	essful	transfer = 4												
30 1	Below information is on	ly for	Successful/Accepted trans	action											
31 (Grand Total:-	-	•												
32	MYR = 10.00														
33															
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Excel file (CSV format)

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1 Kuwait Finance House Report														
2 Report Name: Internet Transaction Report														
3 Report ID: 20101027036289														
4 Report Cycle: DAILY														
5 Reporting Date: 26/10/2010														
6 Report Generated Date: 27/10/2010														
7														
8 Date	RIM #	Username	Customer Nam	e IB Transaction ID	Tra	ansaction Type	From Account	From CY	To Account	To CY				
9 26/10/2010 16:43:23	968	paulchun	968	20101026-000003	3157 Ow	vn Account Transfer	001105005475	MYR	001105005444	MYR =				
10 26/10/2010 16:43:38	968	paulchun	968	20101026-000003	3162 Reg	gistered Intrabank Transfer	001105005475	MYR	011020002086	MYR				
11 26/10/2010 16:44:56	968	paulchun	968	20101026-000003	3164 Ow	vn Account Transfer	001105005475	MYR	001105005718	MYR				
12 26/10/2010 16:56:11	968	paulchun	968	20101026-000003	3168 Ow	vn Account Transfer	001105005475	MYR	001105005718	MYR				
13 26/10/2010 17:24:03	968	paulchun	968	20101026-000003	3175 Reg	gistered Intrabank Transfer	001105005475	MYR	011020002086	MYR				
14 26/10/2010 19:02:40	968	paulchun	968	20101026-000003	3182 Ow	vn Account Transfer	001105005475	MYR	001105005444	MYR				
15 26/10/2010 19:13:03	968	paulchun	968	20101026-000003	3186 Ow	vn Account Transfer	001105005475	MYR	001105005718	MYR				
16 <mark>26/10/2010 19:22:24</mark>	968	paulchun	968	20101026-000003	3192 Reg	gistered IBFT Transfer	001105005444	MYR	001105005475	MYR				
17														
18														
19 Total Records:	24													
21 **** Grand Total Successful/Accepted transfer	22													
22 **** Grand Total Unsuccessful transfer	2													
23 Below Information is only for Successful/Accepted transaction														
24 Grand Total:-	Grand Total:-													
MYR 1271.00														
20														
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*IBFT records highlighted in YELLOW

Figure 4.7: Internet Transaction Report (CSV file)

4.4.1.2 User Activity

Text file (txt format)

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1 Kuwait Finance House Re 2 Report Name: User Activ 3 Report ID: 201010270360 4 Report Cycle: DAILY 5 Reporting Date: 27/10/2 6 Report Generated Date:	port ities R 35 010 27/10/2	eport					
7	21/20/2	010					
8 Date	RIM #	Username		Customer Nam	e 	 IB Transaction ID	Activity Type
10 27/10/2010 09:14:04 11 27/10/2010 09:28:51 12 27/10/2010 09:29:39 13 27/10/2010 12:33:43 14 15 16 Total Records: 3 17 18 Total Successful = 3 19 Total Unsuccessful = 0	968 968 968 968	paulchun paulchun paulchun paulchun		968 968 968 968		20101027-000033196 20101027-0000033198 20101027-0000033198 20101027-0000033198	Login Beneficiary IBFT Maintenance Beneficiary IBFT Maintenance
4							
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*IBFT records highlighted in GREEN

Figure 4.8: User Activities Report (text file)

Excel file (CSV format)

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	A	В	С	D	E	F	G	Н	l.	J	K				
1	Kuwait Finance House Report														
2	Report Name: User Activities Report														
3	Report ID: 20101027036250														
4	Report Cycle: DAILY														
5	Reporting Date: 26/10/2010														
6	Report Generated Date: 27/10/2010														
7	8 Date RIM # Username Customer IB Transaction ID Activity Type ATM/Cr Status Remote IP Reference Activity Details														
8	B Date RIM # Username Customer IB Transaction ID Activity Type ATM/Cr Status Remote IP Reference Activity Details 9 26/10/2010 10:55:02 968 paulchun 968 20101026-0000033080 Request TAC Successful 192.168.1.103 NIL Request TAC														
9	3 26/10/2010 10:55:02 968 paulchun 968 20101026-0000033080 Request TAC Successful 192.168.1.103 NIL Request TAC 0 26/10/2010 13:56:34 0 - 20101026-0000033109 Login Unsuccessful 192.168.1.107 NIL You have enter wrong usernam														
10	20/10/2010 13:56:34 560 2010102-0000033000 Request Rec Successful 152:100:1103 NiL Request Rec 10 26/10/2010 13:56:34 0 - 20101026-0000033100 Login Unsuccessful 152:100:1103 NiL You have enter wrong usernam 12 26/10/2010 13:56:34 0 - 20101026-0000033100 Login Unsuccessful 152:100:1103 NiL You have enter wrong usernam														
11	26/10/2010 15:49:37	968	paulchun	968	20101026-0000033121	Request TAC		Successful	192.168.1.110	NIL	Request TAC				
12	26/10/2010 16:40:05	968	paulchun	968	20101026-0000033153	Request TAC		Successful	192.168.1.110	NIL	Request TAC				
13	26/10/2010 16:42:17	968	paulchun	968	20101026-0000033155	Login		Successful	192.168.1.107	NIL	Login Security question and ans				
14	26/10/2010 16:43:00	968	paulchun	968	20101026-0000033156	Login		Successful	192.168.1.110	NIL	Login Security question and ans				
15	26/10/2010 16:43:30	968	paulchun	968	20101026-0000033161	Beneficiary IBFT Maintenance		Successful	192.168.1.110	NIL	Add beneficiary account : 00110				
10	26/10/2010 17:23:53	908	paulchun	908	20101020-0000033174	Beneficiary IBFT Maintenance		Successful	192.108.1.110	NIL	Delete beneficiary account : 00.				
10															
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21	Total Successful	8													
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14	UserActivitiesReport_DAILY_2	010 🦯	2												
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*IBFT records highlighted in YELLOW

Figure 4.9: User Activities Report (CSV file)

4.4.1.3 Daily Consolidated Transaction Repot

Text file (txt format)

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1 Kuwait Finance House Report											
2 Report Name: Consolidated T	ransaction IB										
3 Report ID: 20101026035762											
4 Report Cycle: DAILY											
5 Reporting Date: 25/10/2010											
6 Report Generated Date: 26/1	0/2010										
7	,										
8 Transaction Type	Num Record MYR		AED A	UD BI	HD	CHF (CNY I	окк і	EUR	GBP	нкр
10 IB Registration	0										
11 Cheque Book Request	0										
12 Stop Cheque	0										
13 Statement Request	0										
14 Block ATM	0										
15 New Account Application	0										
16 Financing Application	0										
17 TCD Placement	0	0.00									
18 TCD Upliftment	0	0.00									
19 Mobile Reload	0	0.00									
20 TAC	0										
21 SMS	0	0.00									
22 Bill Payment	0	0.00									
23 Bill Payment (SI)	0	0.00									
24 Own Account Transfer	10	10.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
25 Own Account Transfer (SI)	0	0.00									
26 Intrabank Transfer	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
27 Intrabank Transfer (SI)	0	0.00									
28 FTT Transfer	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
29 FTT Transfer (SI)	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
30 Interbank Transfer	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
31 Interbank Transfer (SI)	0	0.00									
32 IBFT Transfer 4	4.00	0.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
33 Banker's Cheque Application	ı 0										
34 Demand Draft Application	0										
35											
36 Grand Total	10	14.00	0.00	3.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
37											
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*IBFT records highlighted in GREEN

Figure 4.10: Daily Consolidated Transaction Report (text file)

Excel file (CSV format)

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1 Kuwait Finance House Report																					
2 Report Name: Consolidated Transaction IB																					
3 Report ID: 20101027036288																					
4 Report Cycle: DAILY																					
5 Reporting Date: 26/10/2010																					
6 Report Generated Date: 27/10/2010																					
7																					
8 Transaction Type	Num Record MYR	AED AU	ID BHD CHF	CNY DKK	EUR GBP HK	D JPY KWD	NOK NZC	SAR S	GD THB TW	VD US	D ZAR										
9 IB Registration	0																				
10 Cheque Book Request	0																				
11 Stop Cheque	0																				
12 Statement Request	0																				
13 Block ATM	0																				
14 New Account Application	0																				
15 Financing Application	0																				
16 TCD Placement	0.00)																			
17 TCD Upliftment	0.00)																			=
18 Mobile Reload	0.00)																			
19 TAC	0																				
20 SMS	0.00)																			
21 Bill Payment	0.00)																			
22 Bill Payment (SI)	0.00)																			
23 Own Account Transfer	15 176	3.00 0.00 0.0	00.0 0.00 0.00	0.00 0.00	0.00 0.00 0.0	0.00 0.00	0.00 0.0	0 00.0 0	00 0.00 0.0	0.0	00.00										
24 Own Account Transfer (SI)	0.00)																			
25 Intrabank Transfer	8 8.00	0.00 0.0	00.0 0.00 0.00	0.00 0.00	0.00 0.00 0.0	0.00 0.00	0.00 0.0	0 00.0 0	00 0.00 0.0	0.0	00.00										
26 Intrabank Transfer (SI)	0 0.00)																			
27 FTT Transfer	0 0.00	0.00 0.0	00.0 0.00 0.00	0.00 0.00	0.00 0.00 0.0	0.00 0.00	0.00 0.0	0 00.0 0	00 0.00 0.0	0.0	00.00										
28 FTT Transfer (SI)	0 0.00	0.00 0.0	00.0 0.00 0.00	0.00 0.00	0.00 0.00 0.0	0.00 0.00	0.00 0.0	0 00.0 0	00 0.00 0.0	0.0	00.00										
29 Interbank Transfer	0.00	0.00 0.0	00.0 0.00 0.00	0.00 0.00	0.00 0.00 0.0	0.00 0.00	0.00 0.0	0 00.0 0	00 0.00 0.0	0.0	00.00										
30 Interbank Transfer (SI)	0.00)																			
31 IBFT Transfer	2 2.00	0.00 0.0	00.00 0.00	0.00 0.00	0.00 0.00 0.0	0 0.00 0.00	0.00 0.0	0 0.00 0	.00 0.00 0.0	00 0.0	00.00										
32 Banker's Cheque Application	0																				
33 Demand Draft Application	0																				
34 Grand Total	25 177	3.00 0.00 0.0	00.0 0.00 0.00	0.00 0.00	0.00 0.00 0.0	0.00 0.00	0.00 0.0	0 00.0 0	00 0.00 0.0	0.0	00.00										
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*IBFT records highlighted in YELLOW

Figure 4.11: Daily Consolidated Transaction Report (CSV file)

4.4.1.4 Monthly Consolidated Transaction Report

Text file (txt format)

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1 Kuwait Finance House Report											
2 Report Name: Consolidated T	ransaction IB										
3 Report ID: 20101026035750											
4 Report Cycle: MONTHLY											
5 Reporting Date: 9/2010											
6 Report Generated Date: 26/1	0/2010										
7											
⁸ Transaction Type	Num Record MYR	AED	AUD	BHD	CHF	CNY	DKK	EUR	GBP	нка	0
10 IB Registration	0										
11 Cheque Book Request	0										
12 Stop Cheque	0										
13 Statement Request	0										
14 Block ATM	0										
15 New Account Application	0										
16 Financing Application	0										
17 TCD Placement	0	0.00									
18 TCD Upliftment	0	0.00									
19 Mobile Reload	0	0.00									
20 TAC	0										
21 SMS	0	0.00									
22 Bill Payment	0	0.00									
23 Bill Payment (SI)	0	0.00									
24 Own Account Transfer	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
25 Own Account Transfer (SI)	0	0.00									
26 Intrabank Transfer	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
27 Intrabank Transfer (SI)	0	0.00									
28 FTT Transfer	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
29 FTT Transfer (SI)	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
30 Interbank Transfer	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
31 Interbank Transfer (SI)	0	0.00									
32 IBFT Transfer	12	0.00	0.00	102.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
33 Banker's Cheque Application	ı 26										
34 Demand Draft Application	12										
35											
36 Grand Total	38	3059.00	0.00	102.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0
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*IBFT records highlighted in GREEN

Figure 4.12: Monthly Consolidated Transaction Report (text file)

Excel file (CSV format)

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1	Kuv	vait Finance	e House Repo	ort								_	_						_	_	_	_												
2	Rep	ort Name: N	Monthly Tran	saction IB								_	_							_	_	_												
3	Rep	ort ID: 2010	0102703628	8							_	_	_						_	_	_													
4	Rep	ort Cycle: M	IONTHLY																	_														
5	Rep	orting Date	: 9/2010	100/2010								_	_							_	_	_												
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12	Stat	tement Regi	uest		50	5																												
13	Blo	k ATM				5														-														
14	Nev	v Account Ap	pplication		4	4														-														
15	Fina	ancing Appli	ication		0)																												
16	TCD	Placement			0	0.00																												
17	TCD	Upliftment			C	0.00																												=
18	Mo	bile Reload			100	0.00																												
19	TAC				C)																												
20	SMS	6			52	2 0.00																												
21	Bill	Payment			0	0.00																												
22	Bill	Payment (SI	I)		0	0.00																												
23	Ow	n Account Tr	ransfer		15	5 1763.0	(0.00	0.00	0.00 0	.00 0	.00 0.0	00 0.0	0 0.00	0.00	0.00	0.00	0.00 0	.00 0	.00 0.0	00 0.	0.0 0.0	0.00	0.00	D										
24	Ow	n Account Tr	ransfer (SI)		C	0.00																												
25	Intr	abank Trans	sfer		8	3 8.00	0.00	0.00	0.00 0	.00 0	.00 0.0	00 0.0	0 0.00	0.00	0.00	0.00	0.00 0	.00 0	.00 0.0	00 0.	00 0.0	0.00	0.00	D										
26	Intr	abankTrans	sfer (SI)		C	0.00																_												
27	FTT	Transfer			C	0.00	0.00	0.00	0.00 0	.00 0	.00 0.0	00 0.0	0 0.00	0.00	0.00	0.00	0.00 0	.00 0	.00 0.0	00 0.	00 0.0	0 0.00	0.00	0										
28	FTT	Transfer (SI))		0	0.00	0.00	0.00	0.00 0	.00 0	.00 0.0	00 0.0	0 0.00	0.00	0.00	0.00	0.00 0	.00 0	.00 0.0	00 0.	00 0.0	0 0.00	0.00											
29	Inte	erbank Trans	sfer		0	0.00	0.00	0.00	0.00 0	0.00 0	.00 0.0	00 0.0	0 0.00	0.00	0.00	0.00	0.00 0	.00 0	.00 0.0	00 0.	.00 0.0	0 0.00	0.00	0										
30	Inte	erbank Irans	ster (SI)		0	0.00			<u></u>															_										
31	IBF	Transfer	A 10 10		2	2 2.00	0.00	0.00	0.00 0	0000	.00 0.0	00 0.0	0 0.00	0.00	0.00	0.00	0.00 0	.00 0	.00 0.0	00 0.	0.0 0.0	0 0.00	0.00											
32	Ban	ker's Chequ	e Applicatio	n							_	_	-						_	_	_													
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*IBFT records highlighted in YELLOW

Figure 4.13: Monthly Consolidated Transaction Report (CSV file)

4.4.1.5 IBFT Transfer Daily Report

Text file (txt format)

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1	Kuwait Finance House Repo	ort							
2	Report Name: IBFT Transf	er Repo	ort						
З	Transaction Type: IBFT T	ansfer							
4	Report ID: 20101026035/69	9							
-	Report Cycle: DAILY	10							
7	Report Generated Date: 20	5/10/20	10						
ε	3								
s	Date	RIM #	Username		Customer Name		IB Transaction ID	From Account	From Acct. C
10)								
11	25/10/2010 09:51:20	968	paulchun		968		20101025-0000032965	001105005475	8/2/2007
12	23/10/2010 13:31:20	908	paurchun		900		20101023-0000032970	001103003473	0/2/2007
4									h
ln1	2:12 Col 755 Sel 0		2 22 KB	ANSI	CR+LE INS Default	Tevt			P.
LU 1	12:12 C01733 3810		2.22 ND	AINDI	CR+LF INS Default	I CAL			

*IBFT records highlighted in GREEN

Figure 4.14: IBFT Transfer Report (text file)

Excel file (CSV format)

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2 Report Name: IBFT Transfer Report										
3 Transaction Type: IBFT Transfer										
4 Report ID: 20101027036287										
5 Report Cycle: DAILY										
6 Reporting Date: 26/10/2010										
7 Report Generated Date: 27/10/2010										
8										
9 IB Transaction ID	Date	RIM #	Username	Customer Na	me From Account	Beneficiary Account #	From CY	To CY	From Acct. Crt.	Date Am
10 20101027-0000034567	26/10/2010 18:08:02	968	paulchun	968	001105005475	3444444444	MYR	MYR	NIL	1.0
11 20101027-0000031699	26/10/2010 18:08:02	968	paulchun	968	001105005475	123123123123	MYR	MYR	NIL	1.0
12										
13 14 Total Basarda	2									
14 Total Records:	2									
16 Total Successful/Accented Transfer:	0									
17 Total Unsuccessful Transfer:	2									
18 Below information is only for Successful/Accepted transaction										
19 Currency Total:-										
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27 IBFTTransferReport_DAILY_201010										▶ 1
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*IBFT records highlighted in YELLOW

Figure 4.15: IBFT Transfer Report (CSV file)