SPESIFIKASI KEPERLUAN PENGGUNA *(USER REQUIREMENT SPECIFICATION)*

AGRO BANK

USER REQUIREMENT SPECIFICATION (URS) DOCUMENT

DIRECT DEBIT AS PAYER BANK

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(~~Dani~~).

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Amendment Record

Version	Date	Status	Description of Revision
1.0	20/02/2017	New	NA

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1.0 INTRODUCTION/SYSTEM OVERVIEW

1.1 Direct Debit (DD) is one of the most convenient and efficient methods for businesses and Billers as it automated collection of recurring payment directly from a customer's bank account.

1.2 This service is ideal for businesses that collect recurring payment such as insurance, utilities, phone rental, membership fees, financing, and other payment obligations.

1.3 Direct Debit contains two distinct process known as Direct Debit Authorisation (DDA) and Direct Debit Instruction (DDI)

1.4 Previously, both the Direct Debit traffic and Financial Process Exchange (FPX) are processed in the FPX platform which give rise to the performance and complexity issues. Hence, in 2015, the existing participating banks were required by MyClear to migrate and implement Direct Debit onto IBG Platform with standard format as IBG.

1.5 Participation in Direct Debit is now mandatory for all IBG participants as a Payer Bank and may opt to act as a Biller Bank.

2.0 PROBLEM STATEMENT

2.1 Agrobank has alreadysigned up as a direct participant for Direct Debit retail payment services in November 2016.

2.2 Agrobank does not have any system and infrastructure ready to support DD as Payer Bank.

3.0 OBJECTIVES

3.1 To be able to participate in MyClear's Direct Debit service as payer bank.

3.2 To be able to process Direct Debit Autorisation (DDA)

3.3 To be able to process Direct Debit Instruction (DDI)

3.4 To be able to process Direct Debit Return (DR) -IBG returns

3.5 To have and integration with GL system (similar to IBG but different entries)

3.6 To provide notice to customer (payer) via SMS, email for status of each DDA, DDI process.

3.7 To allow customer/payer (individual and corporate) with internet banking facility to check their DDA status.

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3.8 *This enhancement/development has to be ready by 30/05/2017 as the SIT with MyClear will commence with MyClear will on 20th June 2017*

4.0 SCOPE OF WORK

4.1 To develop a new Mandate System covering the below functions:

4.1.1 To allow upload of Enrollment report (ENRP) text file which contains DDA information.

4.1.2 To allow checker to validate on the uploaded ENRP by approving or rejecting if uploading is invalid/incorrect.

4.1.3 To allow manual input, update or deletion of customer DDA information with maker & checker process.

4.1.4 To develop options to support both SMS and email notification for DDA and every DDI and send to SMS service provider and email server for SMS blasting and auto generation of email notification.

4.1.5 To store customer/payer's DDA information and able to provide the status of mandate authorization for payer to view via internet banking.

4.1.6 To perform mandate checking for every IBG Debit Normal (DN) file against the DDA and DDI for debit retry.

       4.1.6.1 Account number
       4.1.6.2 Biller ID
       4.1.6.3 Payment Reference
       4.1.6.4 Maximum amount to debit per transaction
       4.1.6.5 Maximum frequency
       4.1.6.6 Mode of frequency
       4.1.6.7 Expiry date
       4.1.6.8 Effective date

4.1.7 To generate an exception listing or report during mandate checking process for DN file received. This will allow user to further investigate on completeness or correctness of the maintenance of DDA customer information. Once investigation completed, the new system is to allow the user either to submit to Host for processing or to reject the transaction due to file error by the biller/biller bank.

4.1.8 To allow user to update the frequency count for any reversed transaction either automatically or manually.

4.1.9 To read the number of debit retry in DDI set by the biller with maximum allowable of 4 business days.

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4.1.10 To have reports for new application, maintenance, termination of DDA, total DDI transactions received ,total transactions with DR for each window, transaction with debit retry mode and exception reports i.e. for auto reconciliation and failed transaction during mandate checking process.

4.1.11 To view DDA and DDI by any selection criteria on based on DR files generated, pending DR status, completion or rejected DDA, debit retry transactions.

4.1.12 To process the DN file in according to MyClear processing time schedule.

4.1.13 To generate the DD file containing DR transaction for returning to MyClear within the allowable Default DR timeframe (Window 2, T+1) and debit retry. The DR transaction must be assigned with appropriate MyClear Return Reason Code as per attachment (Appendix 1).

4.1.14 After mandate validation, system is to send all the transactions to host for debiting while waiting for the debit return status. (Asynchronous approach).

4.1.15 An additional function to cater for manual / update the debit return status in the event of response could not be obtained although the account is debited.

4.2 To send notification on successful or unsuccessful DDA and DDI with reasons via SMS/Email or both on the same day as DDA and DDI is executed.

4.3 To interface to Host for DD files by Debiting payer's account and credit GL IBG Clearing 00287776. (Note : The reverse entries of the current incoming IBG file for crediting customer)

4.4 To perform auto reconciliation between Host (Debited transaction) and DD files received from MyClear.

4.5 To develop a module in internet banking to allow payer/customer to check on their direct debit mandate authorization status as per MyClear requirement. This will allow payer to view the summary of total mandates with billers and to view in details for each mandate.

4.6 Apart from view in internet banking, system is also to allow payer to print and save the mandate authorization.

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5.0 FEATURES AND FUNCTIONALITIES

5.1 Mandate System

5.1.1 Payer registration and maintenance process

Information required:

a. Mandate Number (or Record Number for reference)
b. Payer Account Number
c. Biller Name (Payment for)
d. Biller Bank
e. Approved Limit (two decimal)
f. Payment Reference Number
g. Maximum frequency
h. Mode of frequency (recurring payment date if applicable)
i. Effective date
j. Expiry date
k. Terminated date (for application with terminated status)

5.1.2 To store payer DDA information
5.1.3 To send SMS and email for the status on the DDA.
5.1.4 To generate the DD file containing DR status within the default timeframe.
5.1.5 An additional function to update manually on the debit return status in the event host unable to return the response although account is debited.

5.2 Mandate Validation/Checking

5.2.1 Able to detect or track multiple mandate applicable to an account based on Biller ID and Payment Reference Number
5.2.2 Maximum amount should not be accumulated from all mandates to avoid transaction may be initiated with the amount exceeding the its authorized maximum amount
5.2.3 Only one successful transaction is to count as 1 frequency
5.2.4 To allow edit the frequency count if transaction is reversed automatically or manually
5.2.5 To read the debit retry indicated in DDI and send for processing once a day within the specified number of retry whenever unsuccessful. The maximum debit retry is 4 business days.
5.2.6 To validate the DDI against the DDA information
5.2.7 To allow debit retry for insufficient funds and dormant account

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5.3 Direct Debit transaction

    5.3.1 Perform mandate checking on the instruction based on the DDA.

    5.3.2 Perform checking on Account Type-should be matched with the account number given by Biller. In the event of unmatched Account Type, the transaction must be rejected and return with valid Return Reason Code.

    5.3.3 Debit of payer's account in timely manner by the timing as per Processing Time Schedule.

    5.3.4 Debit Retry must also follow the above Processing Time Schedule and update the record of retry accordingly. Debit retry value is set by the Biller and is included in DDI transaction. It signifies the maximum number of business day we are allowed to debit and Biller is willing to accept DR.

5.4 SMS and email notification to payer on status of DDA and DDI transaction.

    5.4.1 Mandate Registration

        5.4.1.1 Mandate number

        5.4.1.2 Payer account number – a portion of account number are to be masked (Last 4 digits to be displayed)

        5.4.1.3 Biller name

        5.4.1.4 Approved limit – In 2 decimal

        5.4.1.5 To include text 'Via Direct Debit' from Bank (Agrobank)

        5.4.1.6 Status of DDA

        5.4.1.7 Meaningful description of reason for rejection

        5.4.1.8 Contact Call centre number if did not perform this authorization

    5.4.2 Successful debit

        5.4.2.1 Biller Name

        5.4.2.2 Amount been debited – In 2 decimal

        5.4.2.3 Payer account number – a portion of account number are to be masked (Last 4 digits to be displayed)

        5.4.2.4 To include text 'Via Direct Debit' from Bank (Agrobank)

        5.4.2.5 Debiting date in dd/mm/yyyy

        5.4.2.6 Contact Call centre number if did not perform this transaction

    5.4.3 Unsuccessful debit

        5.4.3.1 Biller Name

        5.4.3.2 Amount to be debited – In 2 decimal

        5.4.3.3 Payer account number – a portion of account number are to be masked (Last 4 digits to be displayed)

        5.4.3.4 To include text 'Via Direct Debit' from Bank (Agrobank)

        5.4.3.5 Reason for unsuccessful.

        5.4.3.6 With debit retry and for insufficient funds or dormant account, To top up account or activate account before <date and time >.

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      5.4.3.7 Contact Call centre for further inquiries.

5.5   Mandate Information for Payer via Internet Banking
      5.5.1   List of Mandate(s) at Payer's Internet Banking
          5.5.1.1 Mandate number, Biller name , effective date and expiry date

      5.5.2   Display for each mandate in details:-
          5.5.2.1 Status – Successful, Expired or Terminated
          5.5.2.2 Mandate number
          5.5.2.3 Date of mandate approved
          5.5.2.4 Payer account number
          5.5.2.5 Biller Name
          5.5.2.6 Approved limit
          5.5.2.7 Payment reference number
          5.5.2.8 Maximum Frequency
          5.5.2.9 Mode of frequency
          5.5.2.10Effective Date
          5.5.2.11Expiry date

      5.5.3   To print and save the mandate authorization details.

6.0 REQUIREMENT DEFINITION
    6.1 Type of files accepted for processing:IBG format

7.0 ACCESS MATRIX AND AUTHORIZATION

    7.1 Direct Debit Authorisation-Maker & Checker process in Mandate system.

No	Process	Maker (Teller)	Checker (Officer)
1	Direct Debit Authorisation DDA -New	/	/
2	Direct Debit Authorisation DDA-Edit	/	/
3	Payer registration and maintenance process i.e. frequency count.	/	/

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8.0 INTERFACES

8.1 CBS

8.2 IBG PAYMENZ Gateway

8.3 GL

9.0 FILE/DATA
9.1 DN files from MyClear
9.2 DD files containing DR status to MyClear

10.0 LIST OF TRANSACTION CODE
New transaction code at Host level to debit customer account and credit GL.

11.0 GENERAL LEDGER ACCOUNT
Debit Customer/Payer account
   Credit GL IBG Clearing 00287776
(Note: Finance to provide in details. It replicates the existing incoming IBG but reverse entries due to now debiting customer account instead of crediting account)

12.0 INTEGRATION WITH OTHER CHANNEL
BIB

13.0 REPORT
13.1	Daily Mandate authorization which have been approved,rejected or updated.
13.2	Daily maintenance report on DDA.
13.3	Summary listing of mandates in Bank.
13.4	Daily DD transaction with the DR status (Successful or unsuccessful) by Windows
13.5	Exception report for DD transaction failed during mandate checking for further investigation.
13.6	Exception report for DD transaction without DR status.
13.7	Reports for DD transaction with Debit Retry whereby attempt to debit failed.
13.8	Exception for auto reconciliation, to display if the total Host debit amount is not tally with the total amount generated with DR status to MyClear.

14.0 FORMS AND VOUCHERS
N/A
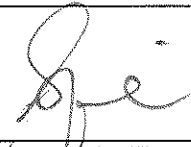
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15.0 FUTURE REQUIREMENT

15.1 eMandate-where payer would be able to approve their DDA via e-channel as per MyClear plan and initiative 2017

    a. RIB

    b. BIB

ACCEPTANCE AND SIGN OFF

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

USER				
Name Designation Section Department	: : : :	HASNOL B. MOHAMMAD HARUN PAYMENT DEPT.	Signature :	Date : 20/2/17
Name Designation Section Department		Pveen Wong Head of Payment	*(signature)*	20/2/2017
PRODUCT SUPPORT AND OPERATIONS DEPARTMENT				
Name Designation Section Department	: : : :		Signature :	Date :
Name Designation Section Department	: : : :		Signature :	Date :
Name Designation Section Department	: : : :	HAMDAN B. ABDUL HALIM Section Head BA PSOD	Signature :	Date : 20/2/17
ACCOUNTING DEPARTMENT				
Name Designation Section Department	: : : :		Signature :	Date :

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Name	:		Signature :	Date :
Designation	:			
Section	:			
Department	:			
TECHNICAL (IT DEVELOPMENT/ISM DEPT)				
Name	:		Signature :	Date :
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