Agrobank

Retail Internet Banking System – Phase 1

Business Requirement

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1 Introduction

Internet Banking or e-banking is defined as the automated delivery of new and traditional banking products and services directly to customers through electronic, interactive communication channels. Some of the reasons behind for banks to take advantages of Internet Banking services are as follows: (1) cost savings, (2) increase customer, (3) enable mass customization for e-business services, (4) extend marketing and communication channel, (5) search for new innovation services, (6) explore and development of non-core business.

E-banking includes the systems that enable financial institution customers, individuals or businesses, to access accounts, transact business, or obtain information on financial products and services through a public or private network, including the Internet. Customers access e-banking services using an intelligent electronic device, such as a personal computer (PC), personal digital assistant (PDA), automated teller machine (ATM), kiosk, or Touch Tone telephone. While the risks and controls are similar for the various e-banking access channels, we shall only focuses specifically on Internet-based services due to the Internet's widely accessible public network.

The main purpose behind the launching of online banking services is to provide the customers with an alternative, more responsive and with less expensive business channel option for the bank to interact or acquire new customers. With options just a click away, customers have more control than ever. The customers expect real-time answers and superior usability. The customer also want personal attention and highly customized products and services. The focus of e-business must always be on the customer. On the other hand, the technology and the business structure follow on form the value the bank intend to provide to the customer.

1.1 Consumer Banking

The Retail Internet Banking solution targets the individual or joint group of customers. The solution provides a browser-based interface for the Agrobank Online customer to do some of the basic services such as but not limited to account enquiries, transfers and service applications. Customer can make any payment and transaction from their home or office as long as there is an internet connection.

How we distinguish our self from other transaction banking solutions? Account centric methodology is used to implement our system instead of transaction centric, which is normally used by other financial services. In general, right after login, most users shall review their account first before make any payment and transaction. Therefore, it is make more sense to allow user to make a payment or transaction in their account detail page. This shall minimize the number of mouse click to complete a task and also improve customer experiences.

Our solution can be interfaced with any core banking solution through an industry standard middleware. It provides banking customers real time access to their relationships with the bank such as account inquiries, fund transfers, credit cards, mutual funds payments and remittances. It enables them to make payments to individuals or institutions, and other general payments on-line.

1.2 Objective

The objective of this Business Requirement is to develop and implement Agrobank Online Retail Internet Banking System (Phase 1). The implementation of Agrobank Online Internet Banking System will be implemented in phases namely Phase 1 and Phase 2. This document shall cover all the deliverable mentioned in the next section 1.3.1 on Function Deliverable.

We have also included screen wireframe and flows of the functions. These screen design are produced for the reader ease of understand and to serve as the base template for the entire Internet Banking solution and should not be taken as the final design for the solution.

This requirement document is created with the intention to capture the business user requirements of the Internet Banking System. While every effort has been placed to be as comprehensive as possible, the following areas have not been included and as such will be discussed and can only be confirmed at a later stage.

This document is not finalized until reviewed and signoff by Agrobank Business and/or IT users.

1.3 Retail Internet Banking Functions Deliverable

The following sections listed all the IBS functions to be developed and implemented in the Phase 1.

1.3.1 Phase 1

Registration Module
  Register with ATM Card

Login Module

Account Enquiry
  Account Summary
  Account Details
  Transaction History
    Last 30 days
    Print/Download/View

Funds Transfer
  Own Accounts
  Third Party Accounts
  Interbank Transfer (MEPS GIRO)

Bill Payments
  Open
  Registered

Standing Instruction
  Add / Update / Delete

Services Request
  Request for TAC
  Block ATM card

  Request for Statement

Profile Maintenance
  Update Profile
  Change Password

Prepaid Top UP
  Mobile Prepaid
  IDD/STD Prepaid

Beneficiary Maintenance
  Add / Update / Delete Beneficiary

Administration Module

1.3.1.1   Phase 2

Future Funds Transfer Management
  Future fund transfer enquiry
  Cancel future fund transfer

Standing Instruction
  Add a recurrent transaction
  Update a recurrent transaction
  Delete a recurrent transaction

Funds Transfer
  Foreign Telegraphic Transfer (FTT)
  Interbank Transfer (MEPS IBFT)

Fix Deposit (FD)
  Enquiry
  Placement
  Upliftment

Investment
  EPF additional contribution

Online Application Forms
  Bankers Cheque
  Demand Draft
  Insurance Quotation Requests

Debit Payment

1.4 System Overview

This overview diagram shows the Internet Banking System is not a standalone application. It's tightly coupled with other components and systems to make it works. The diagram shows IBS shall use the Authentication Services for identity authentication, send an SMS through SMS gateway, retrieve and store information to the database, send request to Host and other 3rd Parties servers through middleware, and also able to send email to a specified back office official and request service to the appointed billing aggregator through Host.
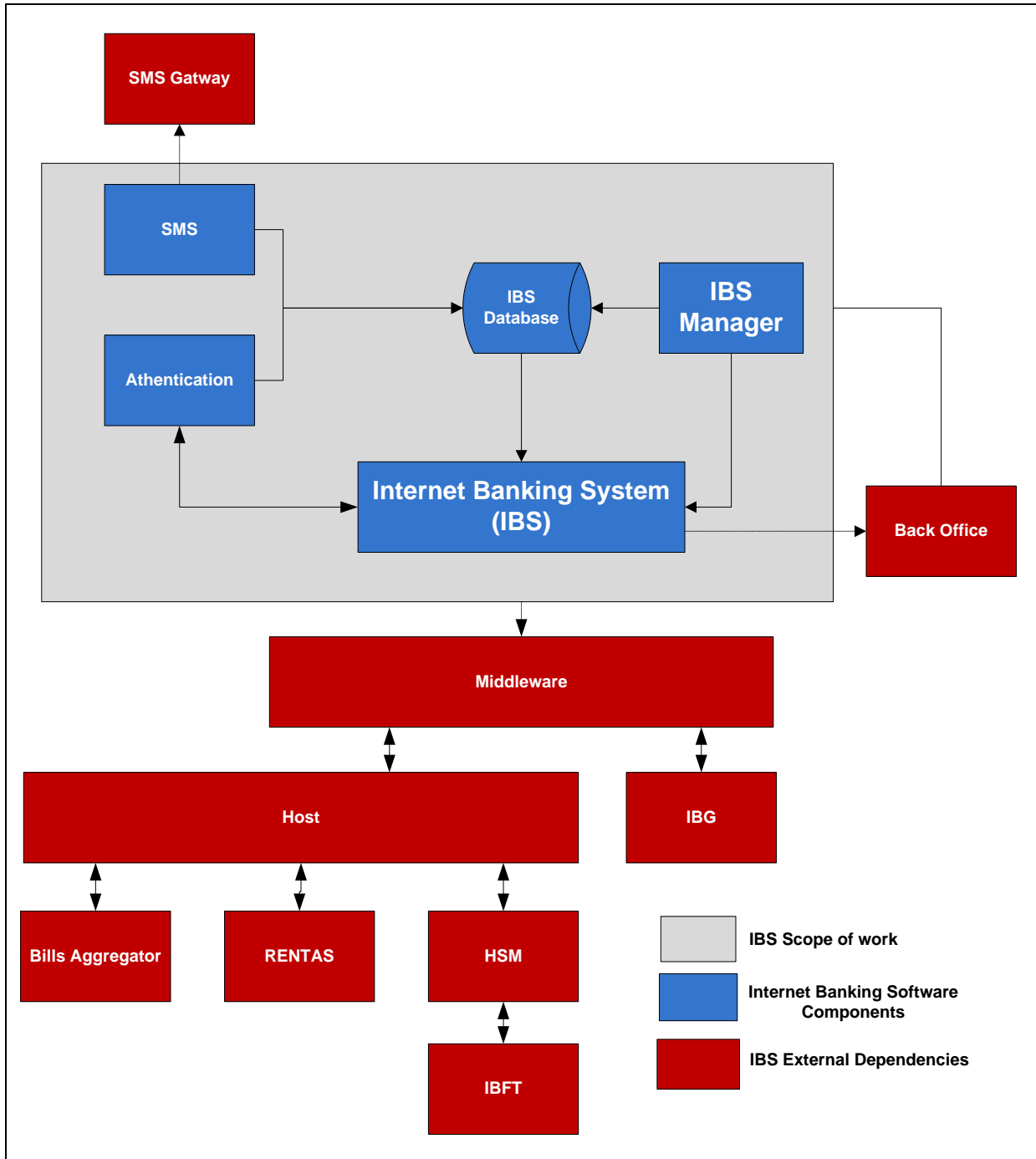
2 Retail Internet Banking
2.1 Registration

The registration process is the first interaction occurs between the customers and Agrobank Online. The purpose of the registration process is to enable the customers to open an account with Agrobank Online. This registration process is designed to provide the convenience for the customers where the entire process is conducted electronically and without going to the bank branches or ATMs to authenticate their identity.

The proposed registrations process is based on the following scenarios:-
- User must have ATM card with the bank
- User must have a mobile phone number

Users are required to register as a Agrobank Online Retail Internet Banking user before they can proceed to enjoy the features available in the Agrobank Online Retail Internet Banking system i.e. accounts inquiry, service request like statement request, online payment, online fund transfer, and many other features that makes online banking a convenient features for Agrobank Online banking users.

2.1.1 Register with ATM Card

This feature allows users to register as a Agrobank Online Retail Internet Banking user. The customer will register by using either an ATM card issued by Agrobank with an ATM Pin number or Credit card number with an I-Pin

Required information for identity verification:-
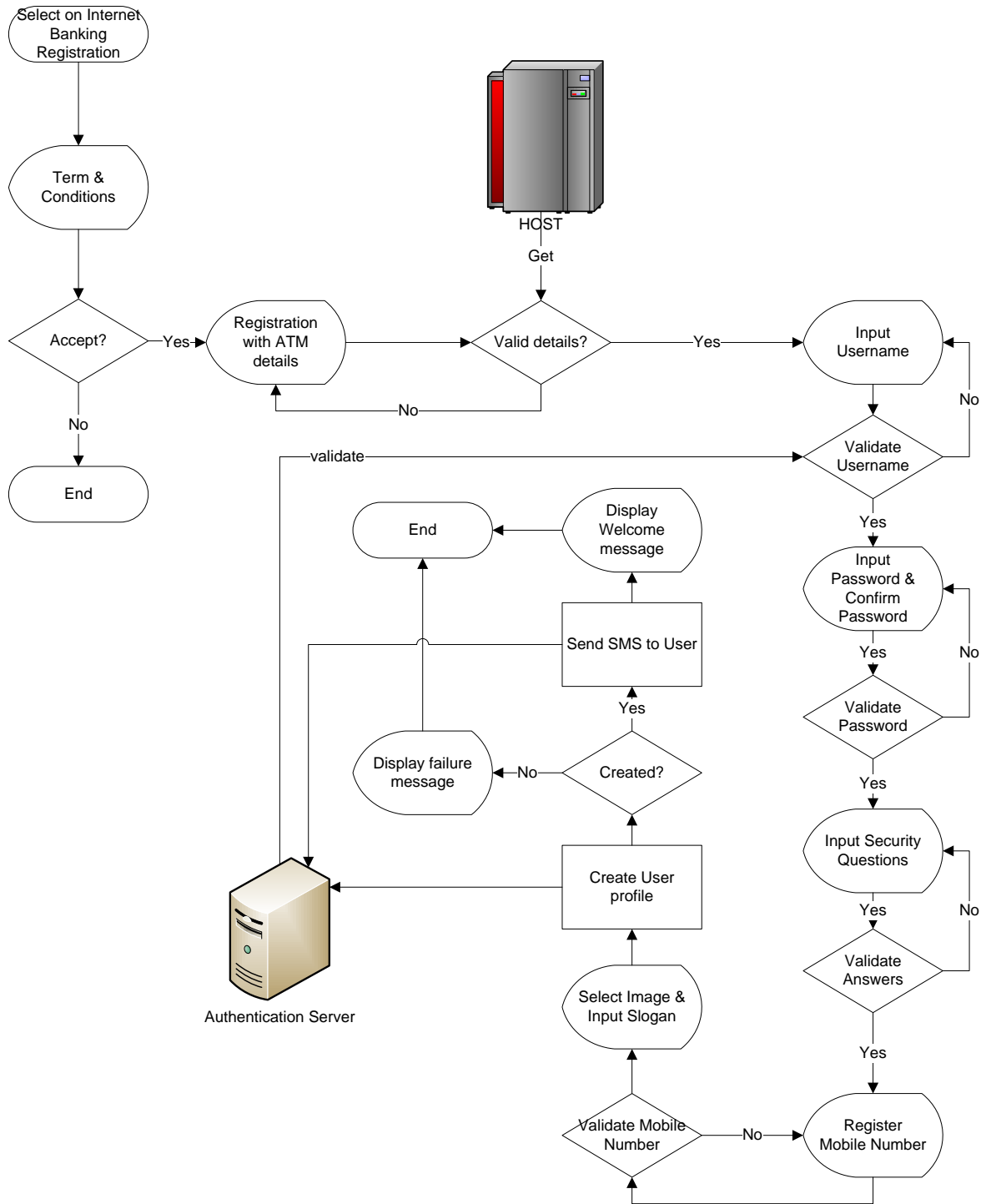For customer with an ATM Card with ATM Pin
- Account number
- ATM card number
- ATM Pin number

Required information to be provided by the user:-
- Username
- Password
- Select any 3 questions and provide answer to each question
- Mobile number

User shall remember all the information provided above.

Below is the registration process flow:-

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Flowchart elements:

- Select on Internet Banking Registration
- Term & Conditions
- Accept? — Yes → Registration with ATM details
- Accept? — No → End
- HOST → Get → Valid details?
- Valid details? — No → Registration with ATM details
- Valid details? — Yes → Input Username
- Input Username → Validate Username
- Validate Username — No → Input Username
- Validate Username — Yes → Input Password & Confirm Password
- Validate Username → validate → Authentication Server
- Input Password & Confirm Password → Validate Password
- Validate Password — No → Input Password & Confirm Password
- Validate Password — Yes → Input Security Questions
- Input Security Questions → Validate Answers
- Validate Answers — No → Input Security Questions
- Validate Answers — Yes → Register Mobile Number
- Register Mobile Number → Validate Mobile Number
- Validate Mobile Number — No → Register Mobile Number
- Validate Mobile Number → Select Image & Input Slogan
- Select Image & Input Slogan → Create User profile
- Create User profile → Created?
- Created? — No → Display failure message
- Created? — Yes → Send SMS to User
- Send SMS to User → Display Welcome message
- Display Welcome message → End
- Display failure message → End
- Authentication Server

For ATM Pin number encryption, if required, the assumption that Agrobank will be using Financial Industrial standard ANSI X9.8 PIN BLOCK format. The PIN Block will be encrypted by Agrobank's single-length DES Terminal Pin Key. The PIN BLOCK will comply with Agrobank's policy

Encryption format:-
    PIN BLOCK Format: ANSI X9.8
    Encryption: DES
    Key: Single Length TPK

Sample Screen Design:

Step 1: Term & Condition

Step 2: Bank Account Number, ATM Card Number and ATM PIN Input
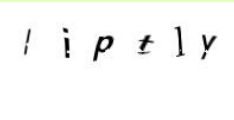
Step 3: Username registration

Step 4: Password registration

Step 5: Security Questions & Answers registration

Register Now

Register Security Question & Answer

Notes
1. Please select your 3 favourite Security Questions and **remember** the answers.
2. One of the Security Question will be asked randomly during your next login.

Step 4/5

Security Question 1:   What was the name of your first pet?

Answer: Confirm Answer:
••••   ••••

Security Question 2:   What was your favourite tv show when you were in kindergarten?

Answer: Confirm Answer:
••••   ••••

Security Question 3:   What is the name of your favourite teacher in primary school?

Answer: Confirm Answer:
••••   ••••

Clear   Back   Next

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This website is best viewed with Internet Explorer 7.0 or higher, Mozilla Firefox ® 3.0 or higher or equivalent browser software.

Step 6:   Mobile Number registration

Register Now

Register Mobile Phone Number

Notes
Mobile Phone Number will be used for TAC delivery.

Step 5/6

	Country code	Phone number
Mobile Phone Number:	6	•••••••••
Confirm Mobile Phone Number:	6	•••••••••

Example: **Mobile No.:**   **To key-in:**
Malaysia   012-2348899   0122348899 (phone number only)

Clear   Back   Next

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This website is best viewed with Internet Explorer 7.0 or higher, Mozilla Firefox ® 3.0 or higher or equivalent browser software.

Step 7: Identity image and slogan registration

Step 8: Welcome page

Note: An SMS message will be sent over to user's mobile phone to acknowledge the confirmation of the registration.

Message Format Reference Table:

Message Section ID	Transaction Code	Description
3.1	IBAUTHRIM	Get CIF from host

2.2 Login

After users registered successfully, they can use the Login feature to login to Agrobank Online Retail Banking system using their username, password and security answers.

Required field to login:-
- Username
- Password (Note: Password will only support alphanumeric and case sensitive)
- One of the answer for the randomly picked security questions registered during the registration process

The user account will be locked should the user failed to login after more than 3 attempts.

Flow Diagram:
Below diagram shows the login flow:-
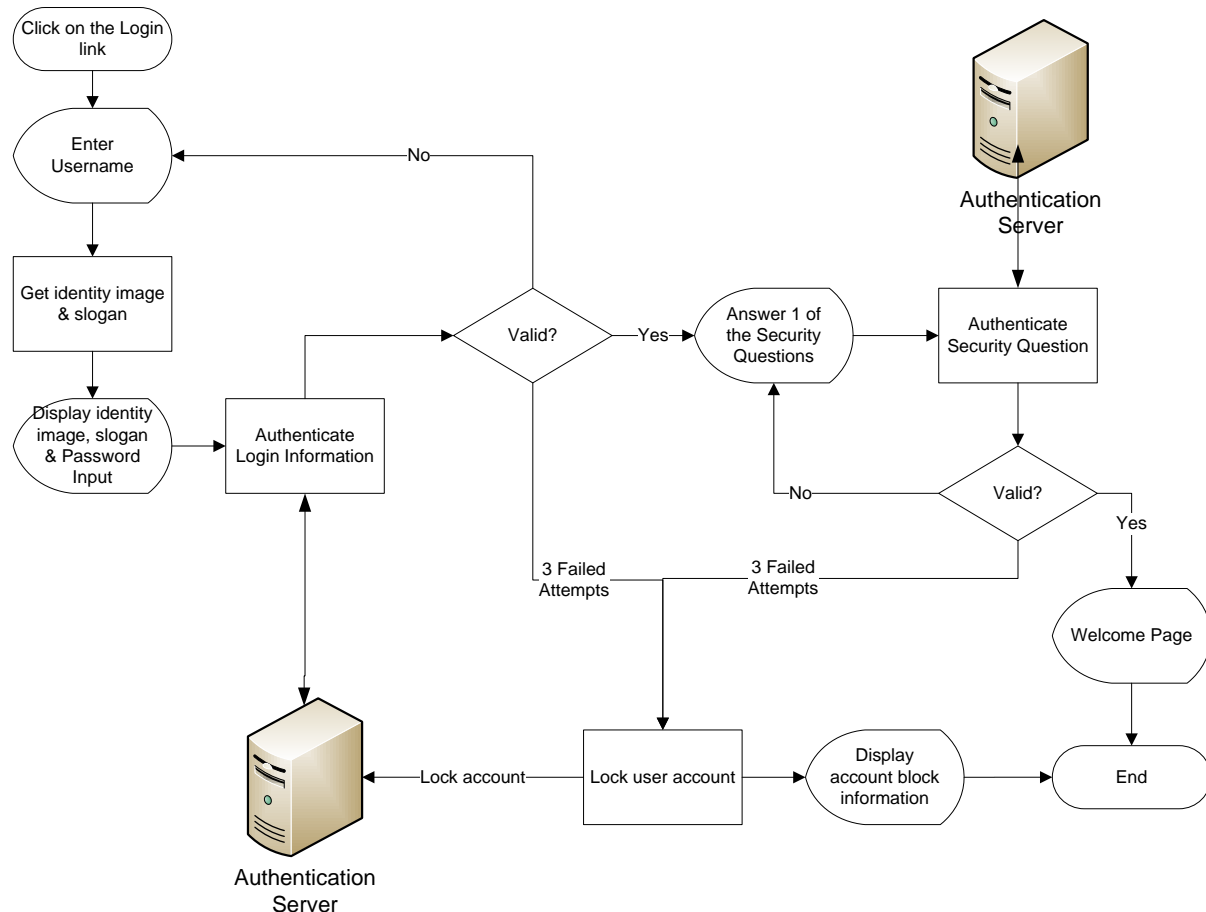
Sample Screen Design:

Step 1:
Click on the Retail Internet Banking Login button to go to the login page.

Step 2:
User need to provide the username before proceed to next page.

Step 3:
Display user identity image & slogan. User need to provide the password to proceed to next page.

Step 4: *User need to provide the correct answer to proceed to next page*

Step 5:
Welcome page
This is the welcome page right after user successfully login.

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AGRO BANK
Sentiasa Di Sisi Anda

22 February | 2011 12:47

Welcome To AGROBANK Online!

Online Banking
Internet Banking Hours
7:00am - 11:00pm

Contact Centre
603 - 2111 2222

VeriSign Trusted

| Home |
| Account Enquiry |
| Funds Transfer |
| Bill Payment |
| Investment Account |
| Utility Services |
| Profile Maintenance |
| Standing Instructions |
| Secure Mailbox |
| Remittance Application |

Welcome Back, Low
Your last login was on Monday, 21 February 2011, 16:00:30

Prepaid Top Up

Registered Bill Payment

One-Time Transfer

Registered Transfer

Update Your Profile

Change Your Password

Change Your Security
Question & Answer

Client Charter   Privacy & Security   Terms & Conditions Of Access   Disclaimer

-Private & Confidential-

2.3 Reset Required Login Information

This section shall explain how to reset all required login information listed below

Fields can be reset:-
- Password
- Security questions/answers
- Password and Security questions/answers
- Mobile number

Fields can be retrieved:-
- Username

2.3.1 Reset Password

If users forget their password only, the user will be required to reset password only.

Required identity validation information for this process:-

Registered user using ATM Card:
- Username
- ATM card number
- Account number
- ATM Pin

Required information to be provided by the user:-
- Password and Confirm New Password

Flow Diagram:
Below is the process flow to reset password:-
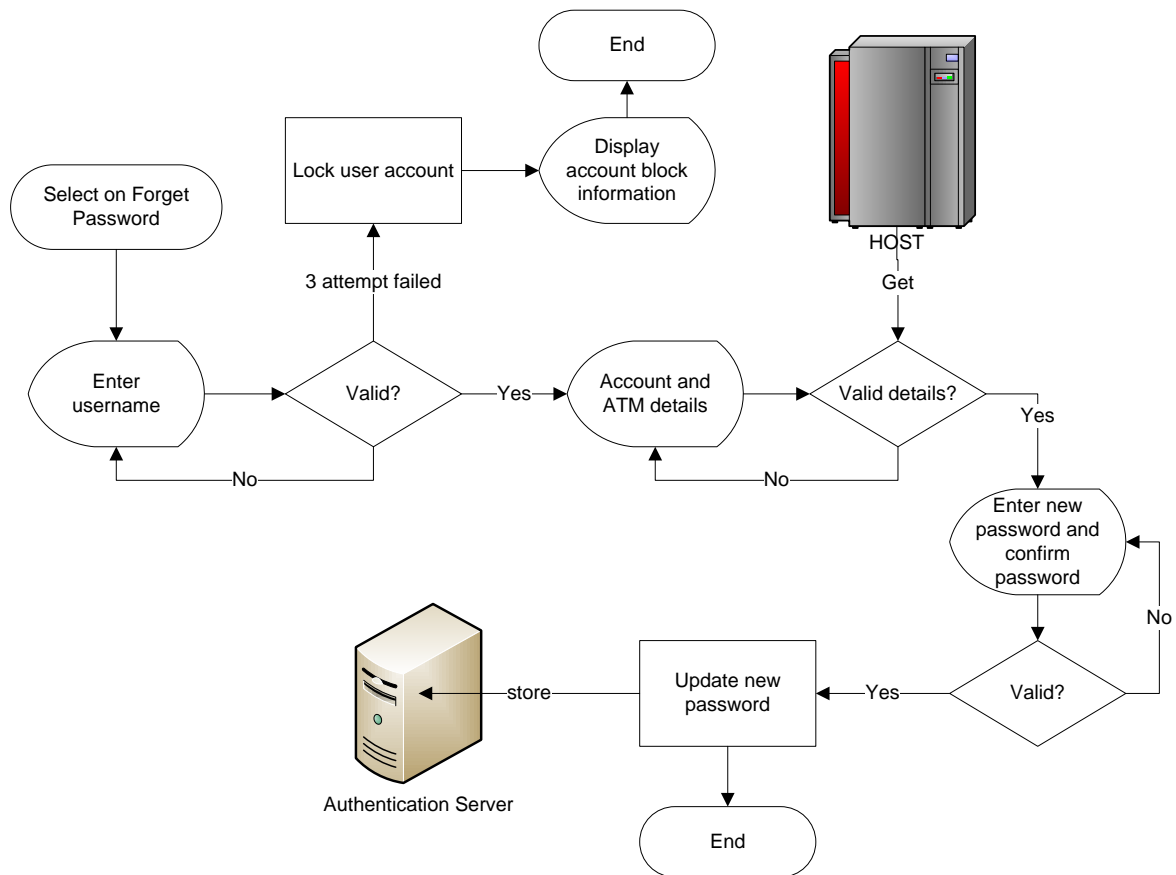
Sample Screen Design:
Step 1:

User name: [   ]

Continue

Step 2:

Account number: [   ]

ATM card number: [   ]

ATM Pin number: [   ]

[Continue]

Step 3:

New password: [   ]

Confirm new
password: [   ]

[Continue]

Message Format Reference Table:

Message Section ID	Transaction Code	Description
3.1	IBAUTHRIM	Get CIF from host

![AGRO BANK logo]

2.3.2 Reset Security Questions/Answers

If users forget their security answers, the user will be required to reset security answers.

Required identity validation information for this process:-

Registered user using ATM Card:
- Username
- ATM card number
- Account number
- ATM Pin
- Password

Required information to be provided by the user:-
- New security questions and answers

Flow Diagram:

Below is the process flow to reset security answers:-

Sample Screen Design:

Step 1:

User name:	
	Continue

Step 2:
If account register with ATM:

Account number:	
ATM card number:	

ATM Pin number: _____

[Continue]

Step 3:

Password: _____

[Continue]

Step 4:

Security Questions:	Answers:	Confirm Answers
Please select security question 1 ▼	_____	_____
Please select security question 2 ▼	_____	_____
Please select security question 3 ▼	_____	_____

[Confirm]

Message Format Reference Table:

Message Section ID	Transaction Code	Description
3.1	IBAUTHRIM	Get CIF from host

![AGRO BANK logo]

2.3.3 Reset Password and Security Questions/Answers

If users forget their password and security questions/answers, the user will be required to reset both password and security questions/answers.

Required identity validation information for this process:-

Registered user using ATM Card:
- Username
- ATM card number
- Account number
- ATM Pin

Required information to be provided by the user:-
- Password and Confirm New Password
- New security questions and answers

Flow Diagram:

Below is the process flow to reset password and security questions/answers:-

Sample Screen Design:

Step 1:

User name:	
Continue	

Step 2:
If account register with ATM:

Account number: [_____]
ATM card number: [_____]

ATM Pin number: [_____]

[Continue]

Step 3:

New password: [_____]
Confirm new password: [_____]

[Continue]

Step 4:

Security Questions:	Answers:	Confirm Answers
Please select security question 1 ▼	[_____]	[_____]
Please select security question 2 ▼	[_____]	[_____]
Please select security question 3 ▼	[_____]	[_____]
	[Confirm]	

Message Format Reference Table:

Message Section ID	Transaction Code	Description
3.1	IBAUTHRIM	Get CIF from host

2.3.4 Retrieve Username

If users forget their username, this feature allows them to retrieve their username.

Required identity validation information for this process:-

Registered using ATM card:
- Account number
- ATM card number
- ATM Pin

Registered using Credit Card:-
- Credit card number
- Temporary SMS PIN

Flow Diagram:

Below is the process flow to retrieve username:-

Sample Screen Design

Step 1:

Step 2:

Your user name is : agrobank123
Go to Login page

Message Format Reference Table:

Message Section ID	Transaction Code	Description
3.1	IBAUTHRIM	Get CIF from host

2.3.5 Reset Mobile Number

If the user forgets their registered mobile number, the user needs to call Customer Service to enable the mobile number update feature. After the feature is enabled, user can login to update the mobile number thereafter the update feature will be disabled by the system.

Required identity validation information for this process:-
- Username
- Password
- Security answer

Required information to be provided by the user:-
- Old mobile number
- New mobile number

After change mobile number successfully, a SMS alert will be sent to user's new mobile number.

Note: Expiry period for option to allow user to change mobile number to be parameterized. The details will be discussed and confirmed in the later stage.

Flow Diagram:

Below is the process flow to reset mobile number:-

User call Customer Service to enable the mobile number update feature:-
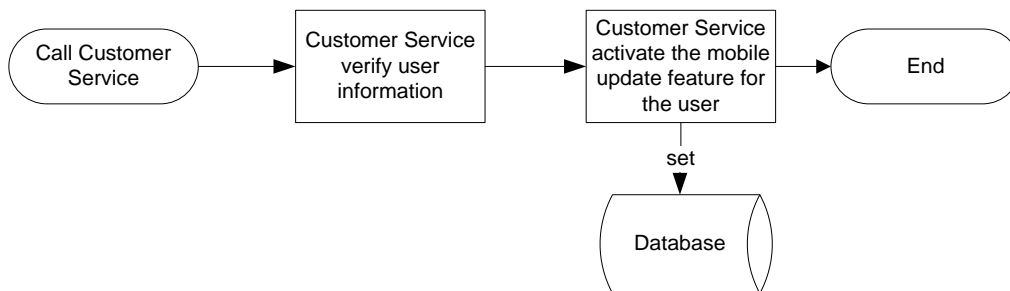
Then the user can login to update the mobile number. The feature shall be disabled after used.
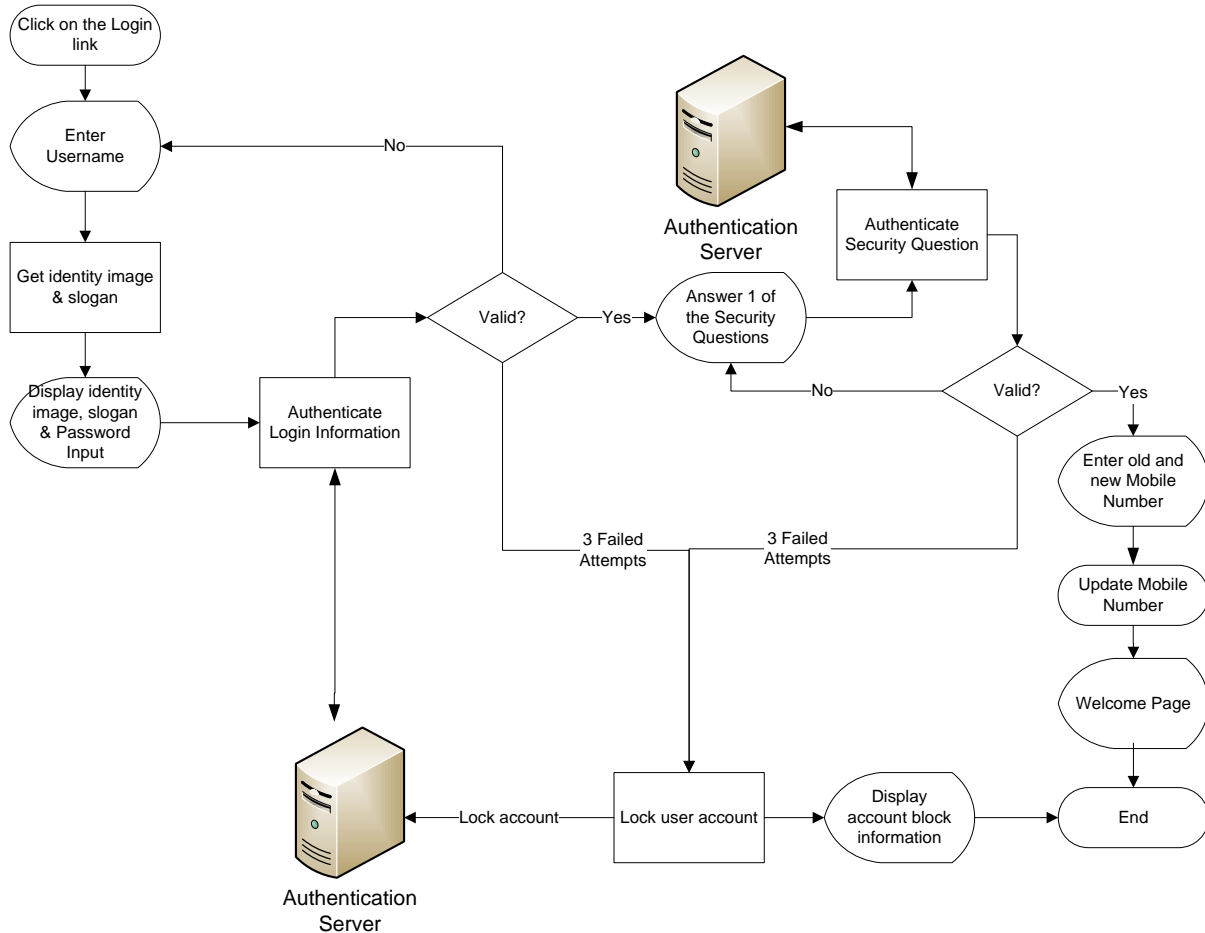
Sample Screen Design:

Step 1:

User name:	[ ]
Password:	[ ]
	Continue

Step 2:

Image
Slogan

Password:	[ ]
	Continue

Step 3:

Security Question:	What is your high school name?

Answer:

[Continue]

Step 4:

Old mobile number:	
New mobile number:	
Confirm new mobile number:	

[Confirm]

2.3.6 Unlock Account

If the user account is being locked, user shall call Customer Service to unlock the account first and the user is required to change the password before he/she can login to the account.

User to proceed with the necessary functions(reset password, security questions/answers and both) after Customer Service unlock the account.

Flow Diagram:

Below is the process flow to reset mobile number:-

User shall call Customer Service to unlock the account first.
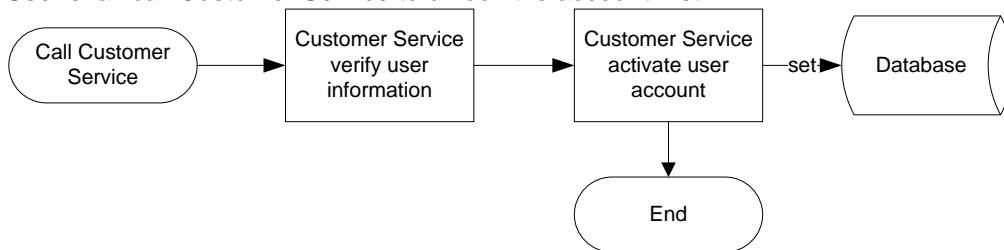
After user account is unlocked, user shall click on the Forget Password/Security Answer link to reset password and security questions/answers.

Message Format Reference Table:

Message Section ID	Transaction Code	Description
3.1	IBAUTHRIM	Get CIF from host

2.4 Transaction Authorization Code (TAC)

TAC is a six random digits temporary security code generated by the authentication server and send to user via SMS using SMS gateway. TAC is required as the second level security authentication before commit any bank transactions and user profile updates. This code shall be valid for 1 hour and will expire thereafter. After an hour, user is required to make another request for a new TAC. The bank administrator can change the expiry time of the TAC. TAC can be enabled and disabled for each service by configuration.

Flow Diagram:

Below is the process flow to request for a new TAC:-
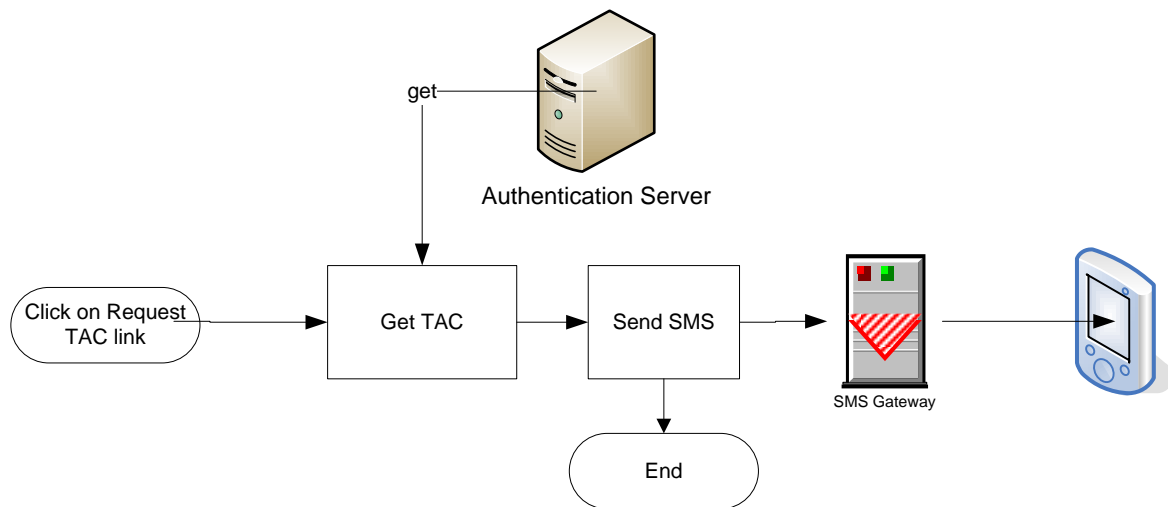
Sample Screen Design

Step1:

Request TAC number now!

Step 2:

Your TAC number will be sent via SMS to your registered mobile phone number 019-123XXXX

2.5 Account Enquiry

Account Enquiry module feature allow user to view account information. The features include view account summary, account details, transaction history and view statement.

2.5.1 Account Summary

Account Summary feature shall provide a list of summary of account which can be retrieved from the Agrobank backend host, like Saving account, Current account, Credit Card account and Financing account.
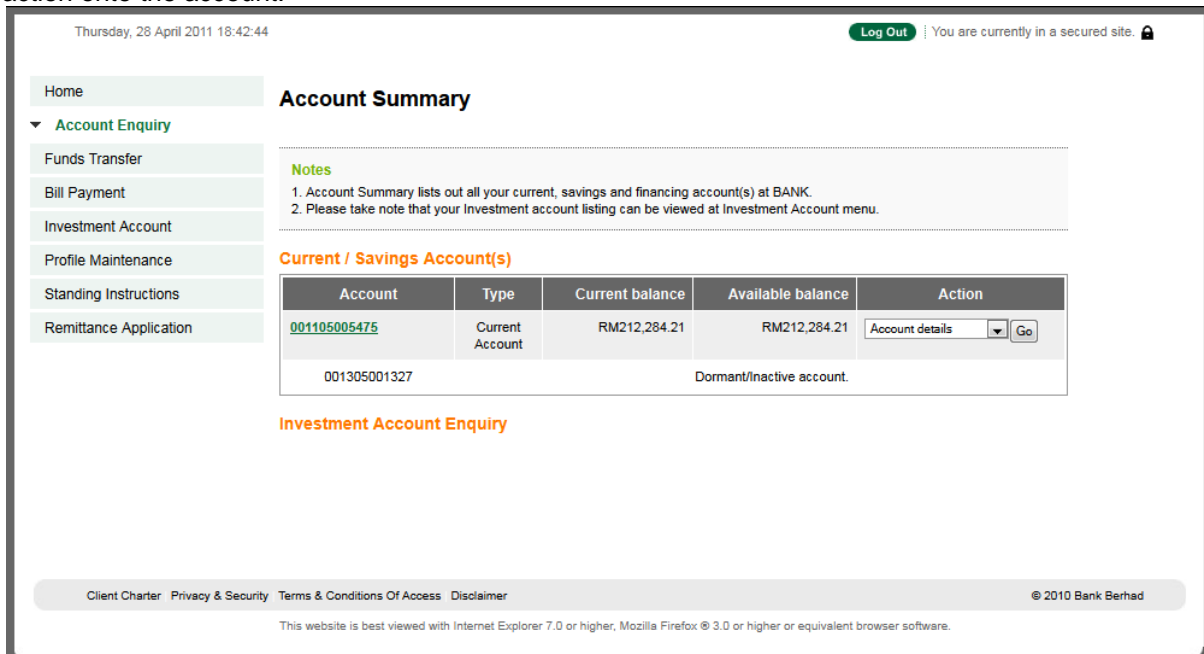
Flow Diagram:
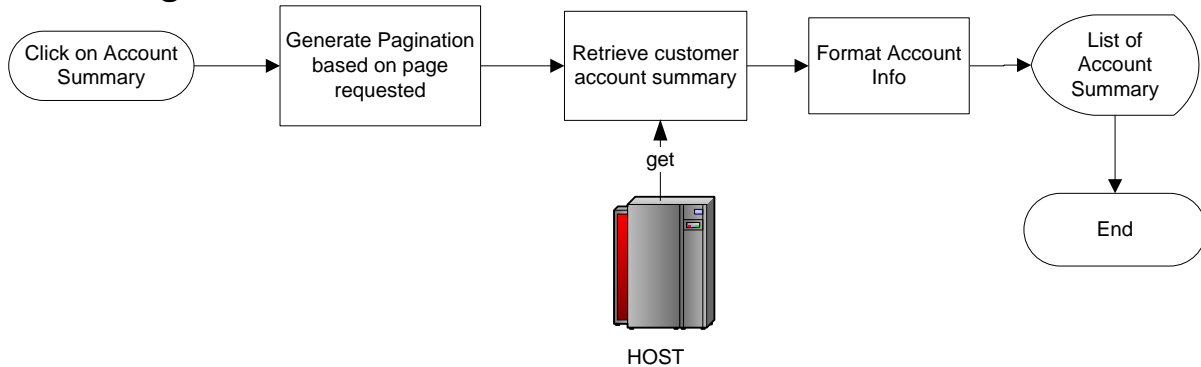
Sample Screen Design:

Account Summary Page

The page shall display a list of available accounts' summary. User can use a quick link to perform an action onto the account.

Message Format Reference Table:

Message Section ID	Transaction Code	Description
3.2	IBAACCENQ	Account enquiry

2.5.1.1   Account Details

Account details shall display the detailed account information based on the selected account number in the Account Summary page.

Flow Diagram:
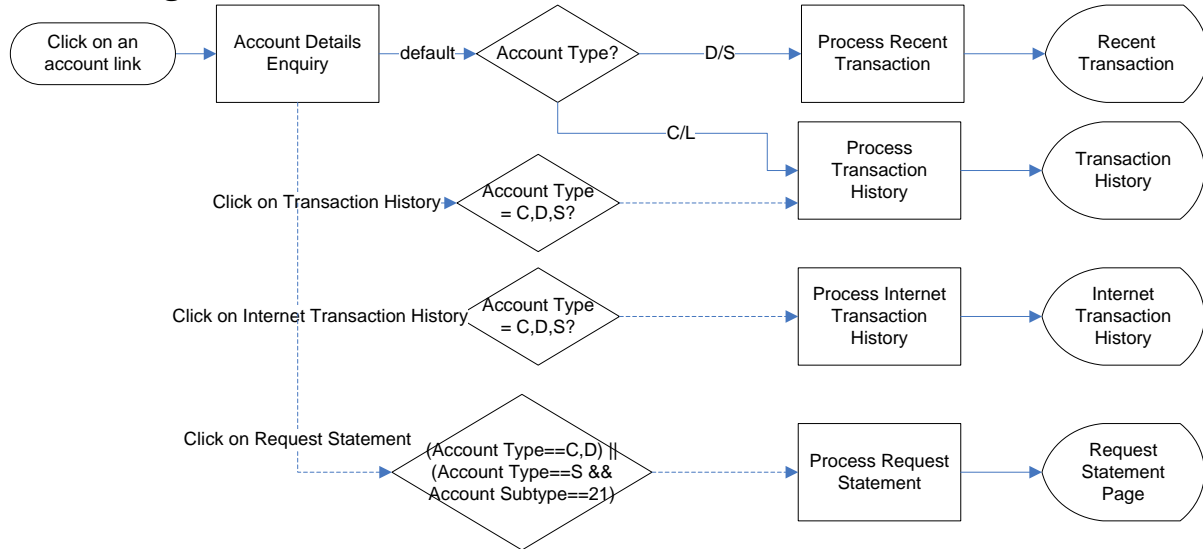
C = Credit Card Account
D = Current Account
S = Saving Account
L = Financing Account

Sample Screen Design:

Account Details Page

This page displays the detailed account information after user click on the account number link at the Account Summary page.

Message Format Reference Table:

Message Section ID	Transaction Code	Description
3.3	IBAACCDET	Account details

-Private & Confidential-

2.5.1.2 Transaction History

Transaction history shall provide the below transaction history types:-
1) Transaction History
- Transaction history shall be providing all the transaction completed on the host irrespective of the transaction is submitted through Internet or Conventional Banking.
- This feature shall allow user to print and download the transaction history.
   a) Recent
      - Recent history shall provide transaction submitted by today and the previous day.

Flow Diagram:
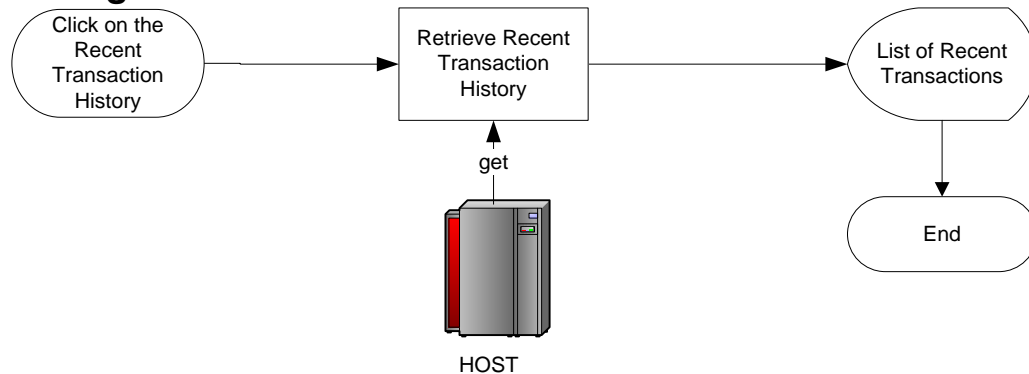
   b) Last 30 days
      - This transaction history shall provide transaction submitted up to the last statement cutoff date.
      -

Flow Diagram:
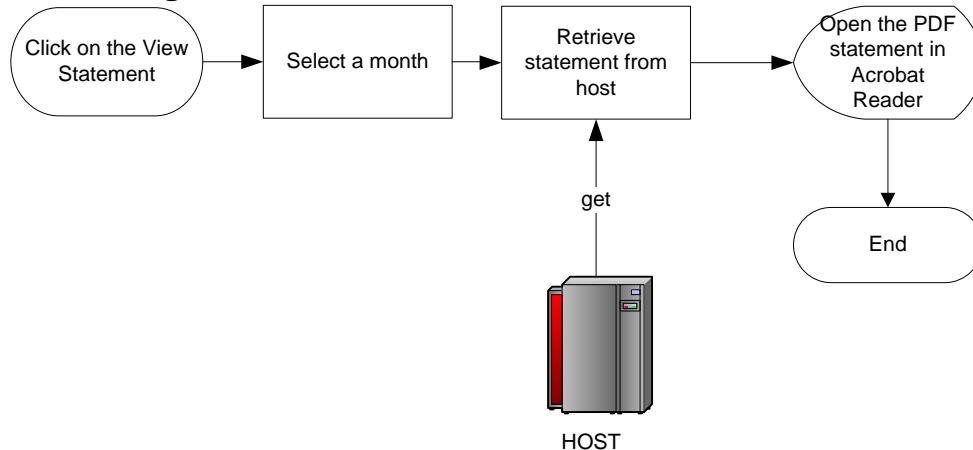
2) Internet Transaction History
   - The Internet transaction history shall provide all transaction completed through Internet Banking system. User shall be able to view the details of transaction.
   - The historical data of the Internet Transaction is stored in the database server and can be retrieved directly from the database.
   - This feature shall allow user to print and download the transaction history.
   a) Recent
      - Recent history shall provide transaction submitted by today and previous day.
   b) Last 30 days
      - This transaction history shall provide transaction submitted up to the last statement cutoff date.

![AGRO BANK logo]

Flow Diagram:

```
                              ┌─────────────┐
                         get  │  Database   │
                    ─────────  └─────────────┘
                    │
                    ▼
┌──────────────┐   ┌──────────────┐                    ┌──────────────┐
│ Click on the │   │   Retrieve   │                    │Display Account│
│   Internet   │──▶│   Internet   │───────────────────▶│ Transaction  │
│ Transaction  │   │   Account    │                    │ Details List │
│   History    │   │ Transactions │                    │              │
└──────────────┘   └──────────────┘                    └──────────────┘
                          ▲                                    │
                          │    Click on the View Transaction   │
                          └────History For Past 30 Days────────┘
```

3) Online Statement
   This feature shall retrieve the statement in PDF format from the host and open in user Acrobat Reader.
   - View last month statement
   - View selected month statement up to 3 months

Flow Diagram:

```
┌──────────────┐   ┌──────────────┐   ┌──────────────┐   ┌──────────────┐
│ Click on the │   │              │   │   Retrieve   │   │ Open the PDF │
│  View        │──▶│Select a month│──▶│statement from│──▶│ statement in │
│  Statement   │   │              │   │     host     │   │   Acrobat    │
│              │   │              │   │              │   │    Reader    │
└──────────────┘   └──────────────┘   └──────────────┘   └──────────────┘
                                             ▲                   │
                                             │ get               ▼
                                                            ┌──────────┐
                                          [HOST]            │   End    │
                                                            └──────────┘

                                           HOST
```

Sample Screen Design:
Transaction History Page
This page displays an account transaction history.

Message Format Reference Table:

Message Section ID	Transaction Code	Description
3.4	IBTRNHIS	Transaction History

Internet Transaction History Page

This page displays an account internet transaction history.

Account details

Account Details ▼ **Internet history** Request a statement

Date Time	Transaction Details	Effective date	From Account To Account	Amount (RM)	Status Reference	Reprint Receipt
26 SEP 2008, FRI,10:53	CancelFutureTransfer	-	114011000017 514178500940	RM4.00	Successful 0000054	
26 SEP 2008, FRI,10:33	StatementRequest Mail to Address	-	514178500940 -	-	Successful 1111186728	
11 SEP 2008, THU,16:15	CancelFutureTransfer	-	514310318012 514178500940	RM3.69	Successful 0000014	
09 SEP 2008, TUE,12:30	BillPayment Share Trading Department	-	514178500940 -	RM20.00	Successful 1111186604	
09 SEP 2008, TUE,12:28	BillPayment Share Trading Department	-	514178500940 -	RM20.00	Successful 1111186603	
09 SEP 2008, TUE,12:23	BillPayment Share Trading Department	-	514178500940 -	RM20.00	Successful 1111186602	
08 SEP 2008, MON,15:22	BillPayment Assurance Berhad	-	514178500940 -	RM1,250.63	Successful 1111186575	
28 AUG 2008, THU,14:56	StatementRequest Mail to Address	-	514178500940 -	-	Successful 1111186359	
28 AUG 2008, THU,11:43	Mobile/Internet Prepaid Maxis Hotlink S/N-B000235877016 R/N-52359235204923	-	514178500940 -	RM30.00	Successful 1111186317	Reprint
27 AUG 2008, WED,20:06	Mobile/Internet Prepaid TM Net Sdn Bhd - tmnet prepaid reload S/N-02758956 R/N-F584DB	-	514178500940 -	RM20.00	Successful 1111186304	Reprint
27 AUG 2008, WED,19:49	BillPayment TM Net Prepaid One Starter	-	514178500940 -	RM35.00	Successful 1111186292	Reprint
27 AUG 2008, WED,19:49	BillPayment TM Net Prepaid One Starter	-	514178500940 -	RM35.00	Successful 1111186290	Reprint

View transaction history for past 30 days

Online Statement Page

This page displays an account statement in PDF format.

Step 1:

Month:	Select Month ▼	View Statement

Step 2:

Display the account statement in Adobe Acrobat Reader.

Message Format Reference Table:

Message Section ID	Transaction Code	Description
3.5	IBPDFPATH	View Statement

2.6 Funds Transfer

Funds Transfer module provides functionalities to allow user to make fund transfer from one account to another account. User allows to make a transfer from own account to another own account, to third party account at the same bank, via Interbank, and to account located oversea. A print receipt page shall be provided to allow user to print receipt at the result page after each request.

Sample Screen Design:

Fund Transfer Landing Page

This page displays a list of available fund transfer features with a short description describing the functionalities.

2.6.1   Own Accounts

Own Account Transfer shall allow users to transfer money within their own accounts.

Required information to be provided by the user:-
- From account number
- To account number
- Amount
- Scheduled date (range within 30 days).

Flow Diagram:

Sample Screen Design:

Step 1:

Step 2:

Future Own Account Transfer - Step 2 of 3

Confirm the transfer details or go back to make changes

Amount:	RM12.00		
From Account:	512017316445 PCA	To Account:	014011543798 CA
Effective date:	28 Sep 2008		

Confirm or Go back

Step 3:

Own Account Transfer - Step 3 of 3

Transfer status

Amount:	RM1.00	Status: Successful
		Reference number: 1111186735
From Account:	512017316445 PCA	Transaction date: 26 Sep 2008
		Transaction time: 10:35:40
To Account:	514310318012 JPCA	
Effective date:	Today	

Print Receipt or Make another transfer

Message Format Reference Table:

Message Section ID	Transaction Code	Description
3.10	IBTRFOWN	Own Account Fund Transfer

2.6.2 Third Party Account

Third Party Accounts Transfer shall allow users to transfer money from their own account to another Agrobank ONLINE account holders within the bank. This funds transfer function can be made by:

1. One-Time Account Transfer
2. Registered Party Account

And the functions are described in the next 2 sections

2.6.2.1 One-Time Account Transfer

This feature shall allow user to make a one-time transfer to an intended third party account.

Required information to be provided by the user:-
- From account number
- To account number
- Amount
- Scheduled date (range within 30 days)
- Recipient email
- TAC

Flow Diagram:

-Private & Confidential-

AGRO BANK
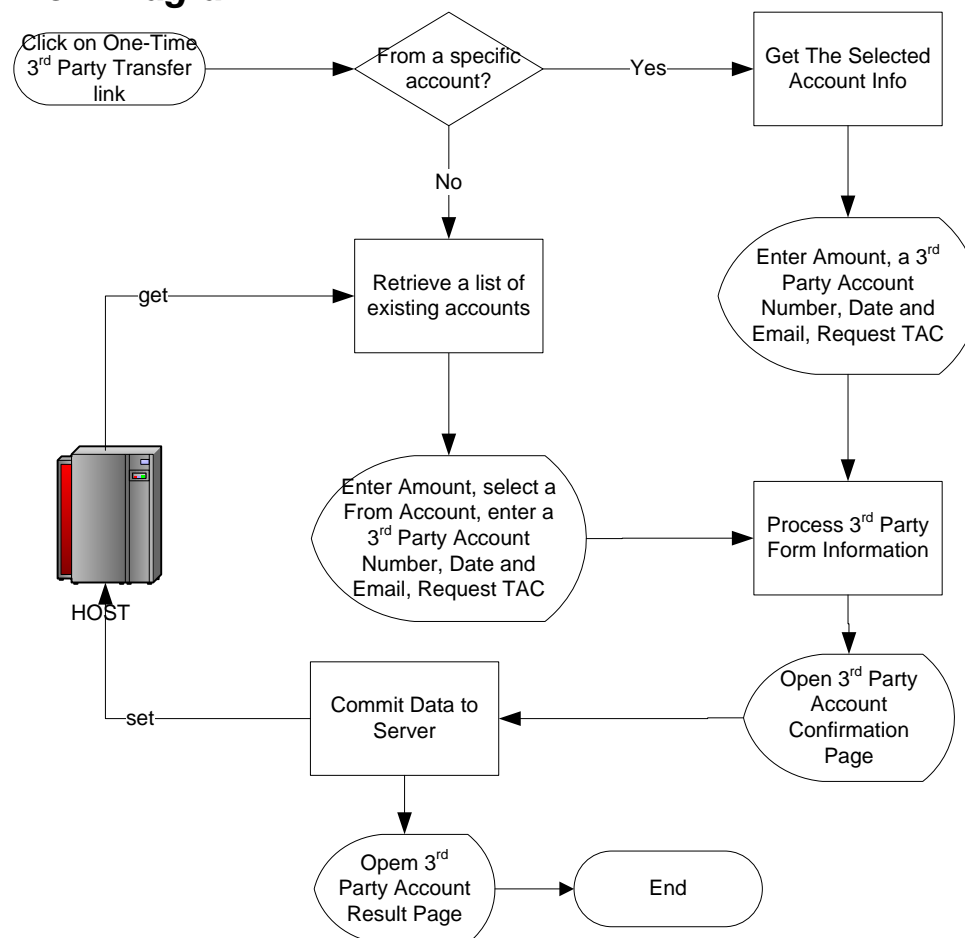
Sample Screen Design:

One-Time Fund Transfer
Its required 3 steps to complete a fund transfer process. Below screens demonstrate the 3 steps to complete a transfer.

Step 1

Step 2

Step 3

Message Format Reference Table:

Message Section ID	Transaction Code	Description
3.11	IBTRF3RD	3rd Party Fund Transfer

2.6.2.2   Registered Account Transfer

This feature allow user to make a transfer to a registered third party account number.

Required information to be provided by the user:-
- From account number
- To account number
- Amount

- Scheduled date (range within 30 days)
- Recipient email

Flow Diagram:

-Private & Confidential-
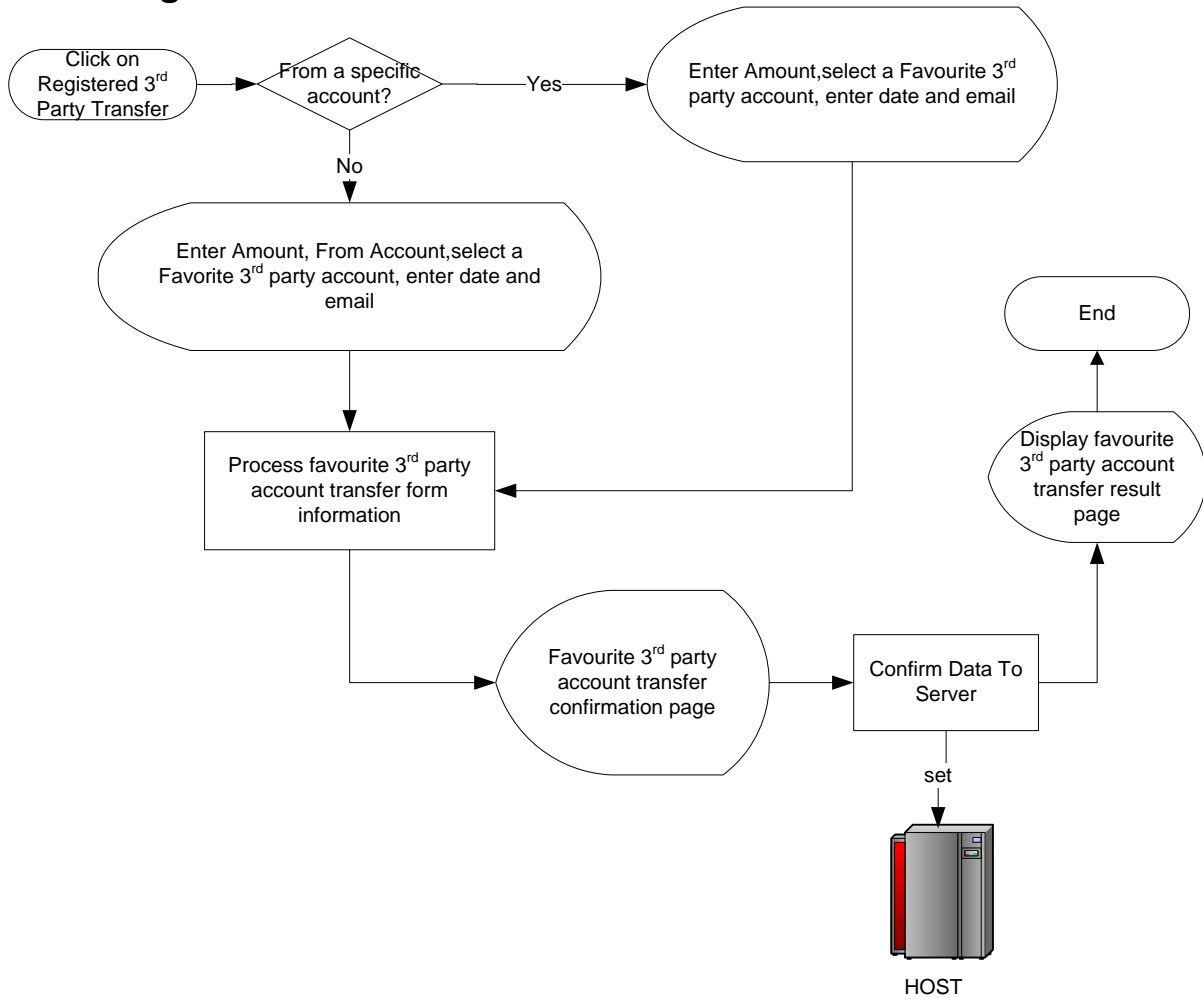
Sample Screen Design:

Step 1:

Favourite 3rd Party Account Transfer - Step 1 of 3

Make a transfer to a favourite individual or sole proprietor account

Amount:	[ ]
From Account:	**512017316445 PCA**
To Favourite 3rd Party Account:	—Please select— ▼
Effective date:	Today ▼
	Recipient email:
	hooi@yahoo.co

[Continue]

Step 2:

Favourite 3rd Party Account Transfer - Step 2 of 3

Review and proceed
Confirm the details or go back to make changes.

Amount:	**RM12.00**
From Account:	**512017316445 PCA**
To Favourite 3rd Party Account:	**114011000017 testing for limit**
Account Holder Name:	**YAP HUE Y LEE**
Recipient email:	**asd@asdf.com**
Effective date:	**Today**

☑ I wish to receive SMS notification via my mobile phone number [012] - [3456979] and agree to pay 0.30 for the charges

☐ I wish to send SMS notification to other party via this mobile phone number [   ] - [   ] and agree to pay 0.30 for the charges

[Confirm] or Go back

Step 3:

Favourite 3rd Party Account Transfer - Step 3 of 3

Confirmation status

Amount:	**RM12.00**	Status: **Successful**
		Reference number: **1111186747**
		Transaction date: **26 Sep 2008**
From Account:	**512017316445 PCA**	Transaction time: **10:54:14**
To Favourite 3rd Party Account:	**114011000017 testing for limit**	
Account Holder Name:	**YAP HUE Y LEE**	
Recipient email:	**asd@asdf.com**	
Effective date:	**Today**	

Make another transfer

Message Format Reference Table:

Message Section ID	Transaction Code	Description
3.11	IBTRF3RD	3rd Party Fund Transfer

2.6.2.3 Beneficiary Account Maintenance

This feature shall allow user to
- Add and register a frequently used account number.
- Remove a registered account

Required information to be provided by the user:-
- To account number
- Recipient name
- Mobile number
- Recipient email
- TAC

Flow Diagram:

AGRO BANK
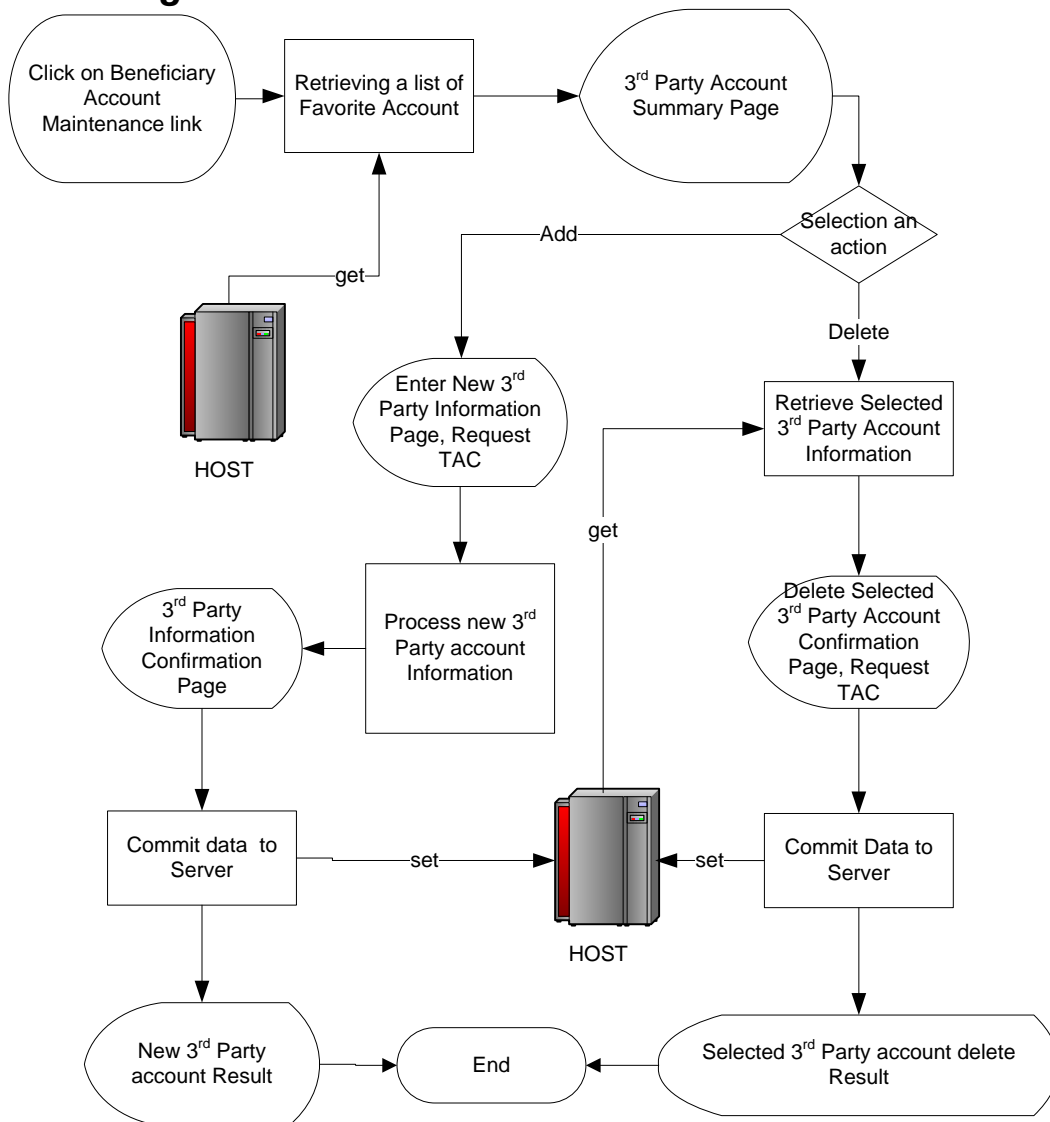
Sample Screen Design:

Beneficiary Account Maintenance Summary Page:

Manage favourite accounts

▼ 3rd party transfer Interbank GIRO Foreign telegraphic transfer

Review all favourite 3rd party accounts
Add, edit or delete a favourite 3rd party account

	Account number	Recipient nickname (Recipient email)	Recipient mobile number
☐	164017131674	Andrian (andrian@mail.com)	012-332212243

[Delete] Go to favourite 3rd party fund transfer   [Add]

Add Beneficiary Account

Step 1:

Add Favourite 3rd Party Account - Step 1 of 3

If you regularly transfer funds to the same 3rd party account, enter the account details here to mark it as a favourite

This transaction requires a TAC (What is a TAC? ▣)

Request a TAC number ▣

Account number:	[ ]
Recipient nickname:	[ ]
Recipient email:	[ ]
Recipient mobile number:	--Please select-- ▼ - [ ] e.g. 013-3322122

[Continue]

Step 2:

Add Favourite 3rd Party Account - Step 2 of 3
Confirm the details or go back to make changes

Account number: **12345678**

Recipient nickname: **Andrian**

Recipient email: **andrian@mail.com**

Recipient mobile number: **012-332212243**

TAC: [   ]

[Confirm] or Go back

Step 3:

Add Favourite 3rd Party Account - Step 3 of 3
Confirmation status

Account number: **12345678**

Recipient nickname: **Andrian**

Recipient email: **andrian@mail.com**

Recipient mobile number: **012-332212243**

Status: Successful
Reference number: **1273096889**
Transaction date: **09 Oct 2008**
Transaction time: **16:53:50**

Back to 3rd Party favourites

Delete Beneficiary Account

Step 1:

Delete Favourite 3rd Party Account - Step 1 of 2
Confirm the deletion or go back to make changes

Account number	Recipient nickname	Recipient email	Recipient mobile number
12345678	Andrian	andrian.noh@yahoo.com	012-332212243

Confirm or Go back

Step 2:

Delete Favourite 3rd Party Account - Step 1 of 2
Confirm the deletion or go back to make changes

Account number	Recipient nickname	Recipient email	Recipient mobile number	Status
12345678	Andrian	andrian.noh@yahoo.com	012-332212243	Successful

Back to 3rd Party favourites

Message Format Reference Table:

Message Section ID	Transaction Code	Description
3.14	IBMAIN3RD	3rd Party Maintenance

2.6.3 Interbank Transfer (via CTCS)

Interbank Transfer shall allow users to transfer money from their own account to another local bank account (non Agrobank bank). This module will be ready to launch on the Internet Banking site subject to the availability or readiness of Agrobank's CTCS System.

2.6.3.1 One-Time Account Transfer

Required information to be provided by the user:-
- From Account
- Description
- Beneficiary Bank
- Beneficiary Account No
- Beneficiary Name
- Beneficiary ID
- Amount
- Reference No
- TAC

Flow Diagram:
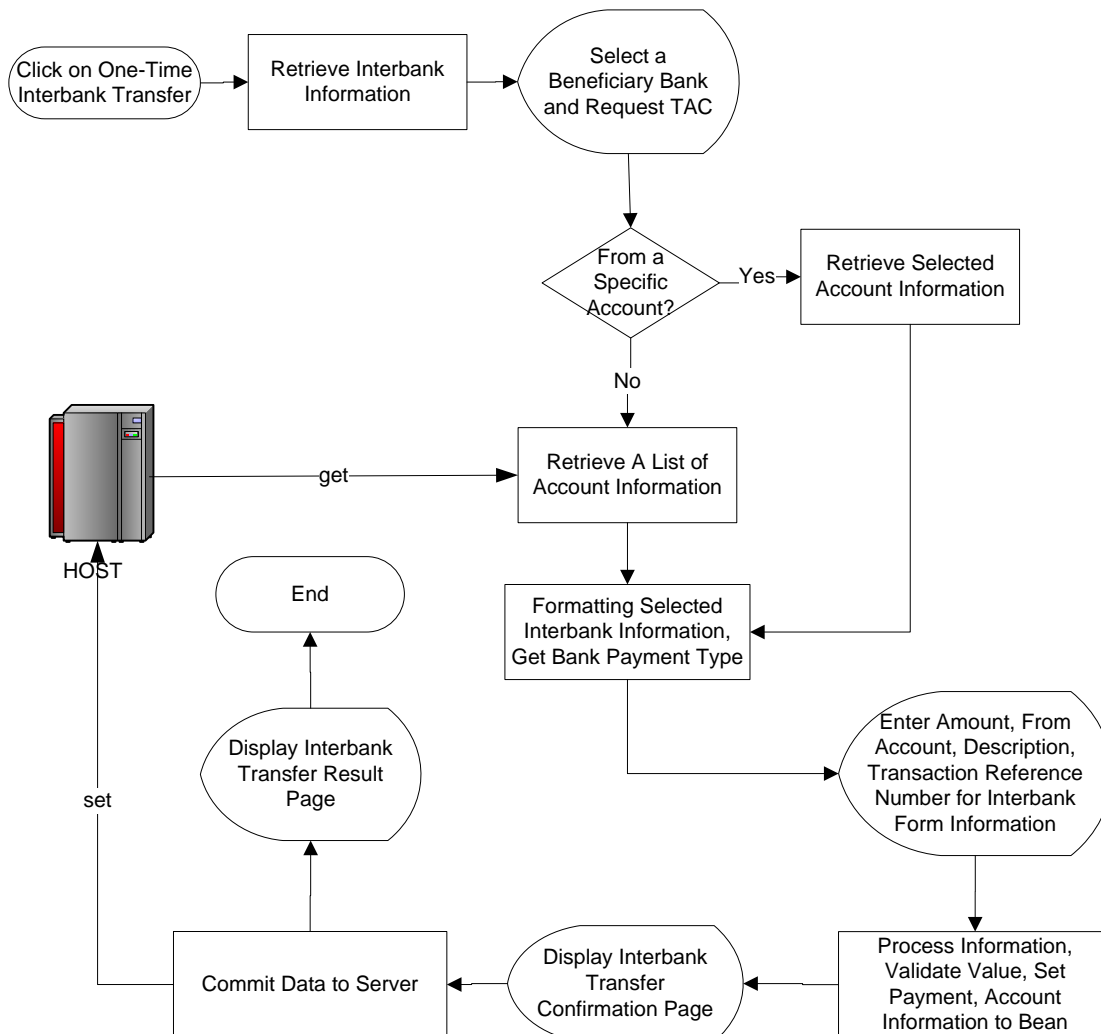
Sample Screen Design:

Step 1:

New Interbank Transfer - Step **1** of 4
Make a one-off transfer to a local account

Notes:
1. Use **Transaction Limit Maintenance** to set your own limit for funds transfers. The maximum amount is **RM5,000** per day.
2. If you have not set any limit, your transaction limit will be defaulted to **RM3,000** per day.
3. A RM2 fee will be charged for every transaction.

This transaction requires a TAC (What is a TAC? ▭)

Request a TAC number ▭

Make a one-time transfer:

| HSBC BANK MALAYSIA BERHAD | ⌄ |

[Continue]

Step 2:

New Interbank Transfer - Step 2 of 4
Enter transaction details

Description of transaction
You can name your transaction for easy reference

| Home payment | E.g. 'Wife's account', 'son's tuition'

Amount: | 2200 | From Account: **12345678**

To: Recipient

*Recipient name:
| Foo |

*Recipient ID: E.g. I.C., Business registration
| 7212345678 |

Recipient bank:
HSBC BANK MALAYSIA BERHAD

*Account number: Account no. length ▭
| 1233454545454 |
(You may enter the account number up to the number of digits based on the payment type for this bank)

Payment type: | Funds Transfer | ⌄ |

Transaction reference number:
| 123456 |

Keep this number for future reference

[Continue] or Go back

Step 3:

New Interbank Transfer - Step 3 of 4
Confirm the details or go back to make changes

Description of transaction: **Home payment**

Amount: **RM2,200.00** From Account: **12345678**

To: Recipient

Recipient name:	**Foo**
Recipient ID:	**7213475678**
Recipient bank:	**HSBC BANK MALAYSIA BERHAD**
Account number:	**12334545454**
Payment type:	**Funds Transfer**
Transaction reference number:	**720125025515**

TAC:

[Confirm] or Go back

Step 4:

New Interbank Transfer - Step 4 of 4
Confirmation status

Description of transaction:	**Home payment**
From Account:	**12345678**
New balance:	**RM6,461.77**

Status: Accepted(Your transfer is in process.*)
Reference number: **1273131877**
Transaction date: **09 Oct 2008**
Transaction time: **20:51:42**

To: Recipient

Recipient name:	**Foo**
Recipient ID:	**7213475678**
Recipient bank:	**HSBC BANK MALAYSIA BERHAD**
Account number:	**12334545454**
Payment type:	**Funds Transfer**
Transaction reference number:	**720125025515**

[Print receipt] or Make another transfer

Message Format Reference Table:

Message Section ID	Transaction Code	Description
3.12	IBTRFINT	Interbank Fund Transfer

2.6.3.2   Registered Account Transfer

Required information to be provided by the user:-
- From Account
- Description
- Registered Beneficiary Account No
- Amount
- Reference No

Flow Diagram:
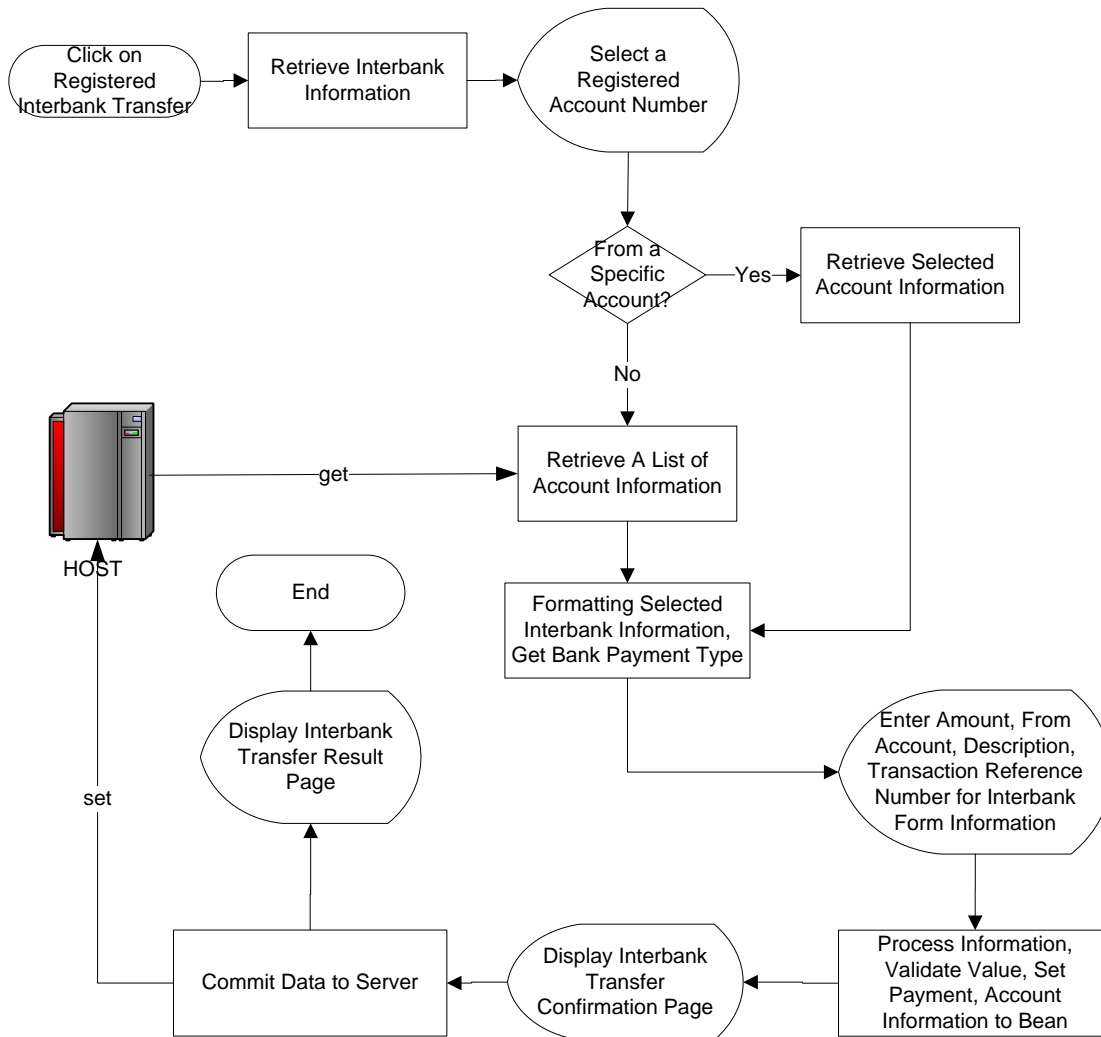
Sample Screen Design:

Step 1:

Registered Interbank Transfer - Step 1 of 4
Make a transfer to a favourite local account

Notes:
1. Use **Transaction Limit Maintenance** to set your own limit for funds transfers. The maximum amount is **RM5,000** per day.
2. If you have not set any limit, your transaction limit will be defaulted to **RM3,000** per day.
3. A RM2 fee will be charged for every transaction.

Select a Favourite account:

| 123345454545 Foo | ⌄ |

[Continue]

Step 2:

Registered Interbank Transfer - Step 2 of 4
Enter transaction details

Description of transaction
You can name your transaction for easy reference

| Home Payment | E.g. 'Wife's account', 'son's tuition'

Amount: 2200   From Account: **12345678**

To: Recipient

Recipient name: Recipient ID:
Foo   7212345678

Recipient bank: Account number:
HSBC BANK MALAYSIA BERHAD   123345454545

                                   Payment type: **Funds Transfer**

Transaction reference number: Keep this number for future reference
7212345678

[Continue] or Go back

Step 3:

Registered Interbank Transfer - Step 3 of 4
Confirm the details or go back to make changes

Description of transaction: **Home payment**

Amount: **RM2,200.00** From Account: **12345678**

To: Recipient

Recipient name:	**Foo**
Recipient ID:	**7213475678**
Recipient bank:	**HSBC BANK MALAYSIA BERHAD**
Account number:	**12334545454**
Payment type:	**Funds Transfer**
Transaction reference number:	**720125025515**

[Confirm] or Go back

Step 4:

Registered Interbank Transfer - Step 4 of 4
Confirmation status

Description of transaction: **Home payment**

From Account: **12345678**

New balance: **RM6,461.77**

Status: Accepted(Your transfer is in process.*)
Reference number: **1273131877**
Transaction date: **09 Oct 2008**
Transaction time: **20:51:42**

To: Recipient

Recipient name:	**Foo**
Recipient ID:	**7213475678**
Recipient bank:	**HSBC BANK MALAYSIA BERHAD**
Account number:	**12334545454**
Payment type:	**Funds Transfer**
Transaction reference number:	**720125025515**

[Print receipt] or Make another transfer

Message Format Reference Table:

Message Section ID	Transaction Code	Description
3.12	IBTRFINT	Interbank Fund Transfer

2.6.3.3   Beneficiary Account Maintenance

This feature shall allow user to
-   Add and register a frequently used account from other local bank (non-Agrobank bank).
-   Remove a registered account

Required information to be provided by the user:-
-   Recipient bank
-   Payment type
-   To account number
-   Recipient name
-   Mobile number
-   Recipient ID
-   TAC

Flow Diagram:

-Private & Confidential-
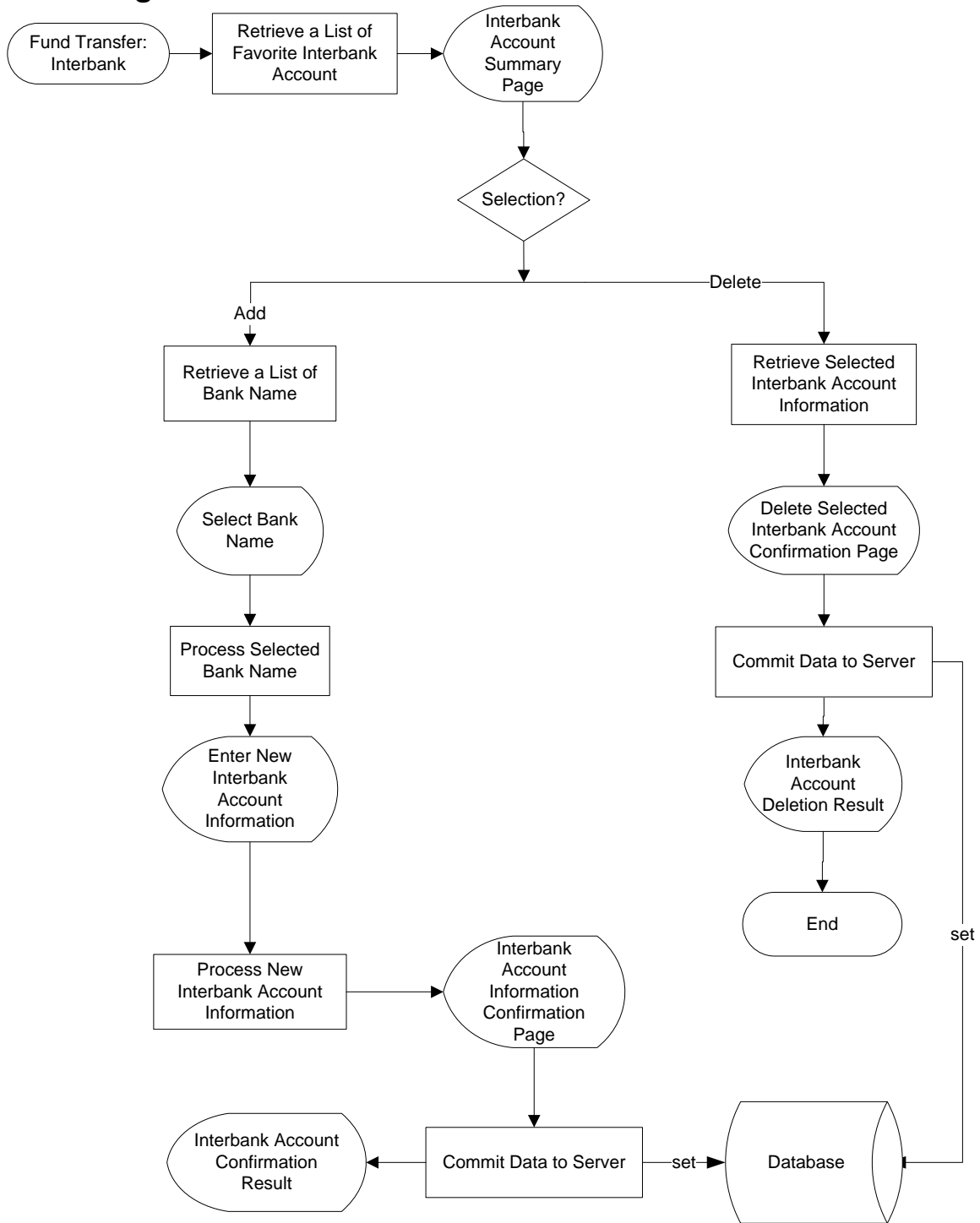
Sample Screen Design:

Interbank summary page:

Review all favourite interbank accounts

Add, edit or delete a favourite interbank account

This table allows you to add/update/delete your 3rd party account details, up to a maximum of 10 accounts.

	Account number	Recipient bank	Recipient name (Recipient mobile number)	Recipient ID	Payment type
☐	4511451145114511	CITIBANK BERHAD	CITIBANK (012-2899562)	14511 4511	Credit Card Payment
☐	201065054	CITIBANK BERHAD	CITIBANK (012-2899562)	201065054	Credit Card Payment
☐	4511451145114511	CITIBANK BERHAD	CITIBANK (012-2899562)	14511 4511	Credit Card Payment
☐	201065054	CITIBANK BERHAD	CITIBANK (012-2899562)	201065054	Credit Card Payment

[Delete]   [Add]

Add Interbank
Step 1:

Add Favourite Interbank Account - Step 1 of 4

Enter the account details

This transaction requires a TAC (What is a TAC? ⌨)

Request a TAC number ⌨

Recipient bank: --Please select--   ▾

[Continue]

Step 2:

Add Favourite Interbank Account - Step 2 of 4

Recipient bank   HSBC BANK MALAYSIA BERHAD

Payment type: --Please select--   ▾

Account number: [   ]   Account no. length ⌨
(You may enter the account number up to the number of digits based on the payment type for this bank)

Recipient name: [   ]

Recipient mobile number: --Please select-- ▾ - [   ]   e.g. 013-3322122

Recipient ID: [   ]

[Continue] or Go back

Step 3:

-Private & Confidential-

Add Favourite Interbank Account - Step 3 of 4
Confirm the details or go back to make changes

Recipient bank:	HSBC BANK MALAYSIA BERHAD
Payment type:	Credit Card Payment
Account number:	123456789012
Recipient name:	test
Recipient mobile number:	012-2895622
Recipient ID:	test
TAC:	

[Confirm] or Go back

Step 4:

Add Favourite Interbank Account - Step 4 of 4
Confirmation status

Recipient bank	HSBC BANK MALAYSIA BERHAD	Status: Successful
Payment type	Credit Card Payment	Reference number: 1271764326
Account number:	123456789012	Transaction date: 30 Sep 2008
Recipient name:	test	Transaction time: 14:32:21
Recipient mobile number:	012-2895622	
Recipient ID:	test	

[Add] or Back to Interbank Giro favourites

Delete Interbank
Step 1:

Delete Favourite Interbank Account - Step 1 of 2
Confirm the deletion or go back to make changes

Account number	Recipient bank	Recipient name	Recipient mobile number	Recipient ID	Payment type
123456789012	HSBC BANK MALAYSIA BERHAD	test	012-2895622	test	Credit Card Payment

[Confirm] or Go back

Step 2:

Delete Favourite Interbank Account - Step 2 of 2

Confirmation status

Account number	Recipient bank	Recipient name	Recipient mobile number	Recipient ID	Payment type	Status
123456789012	HSBC BANK MALAYSIA BERHAD	test	012-2895622	test	Credit Card Payment	Successful

Back to Interbank Giro favourites

2.7 Bill Payments

Bill Payments shall allow user to make a payment to a payee corporation like TMNet, Tenaga National, etc.

2.7.1 Payment to Registered Payee Corporation

This feature allow user to make a payment to a registered payee corporation account.

Required information to be provided by the user:-
-    From Account
-    Payee
-    Bill Reference No
-    Amount
-    Schedule Date

Flow Diagram:

-Private & Confidential-
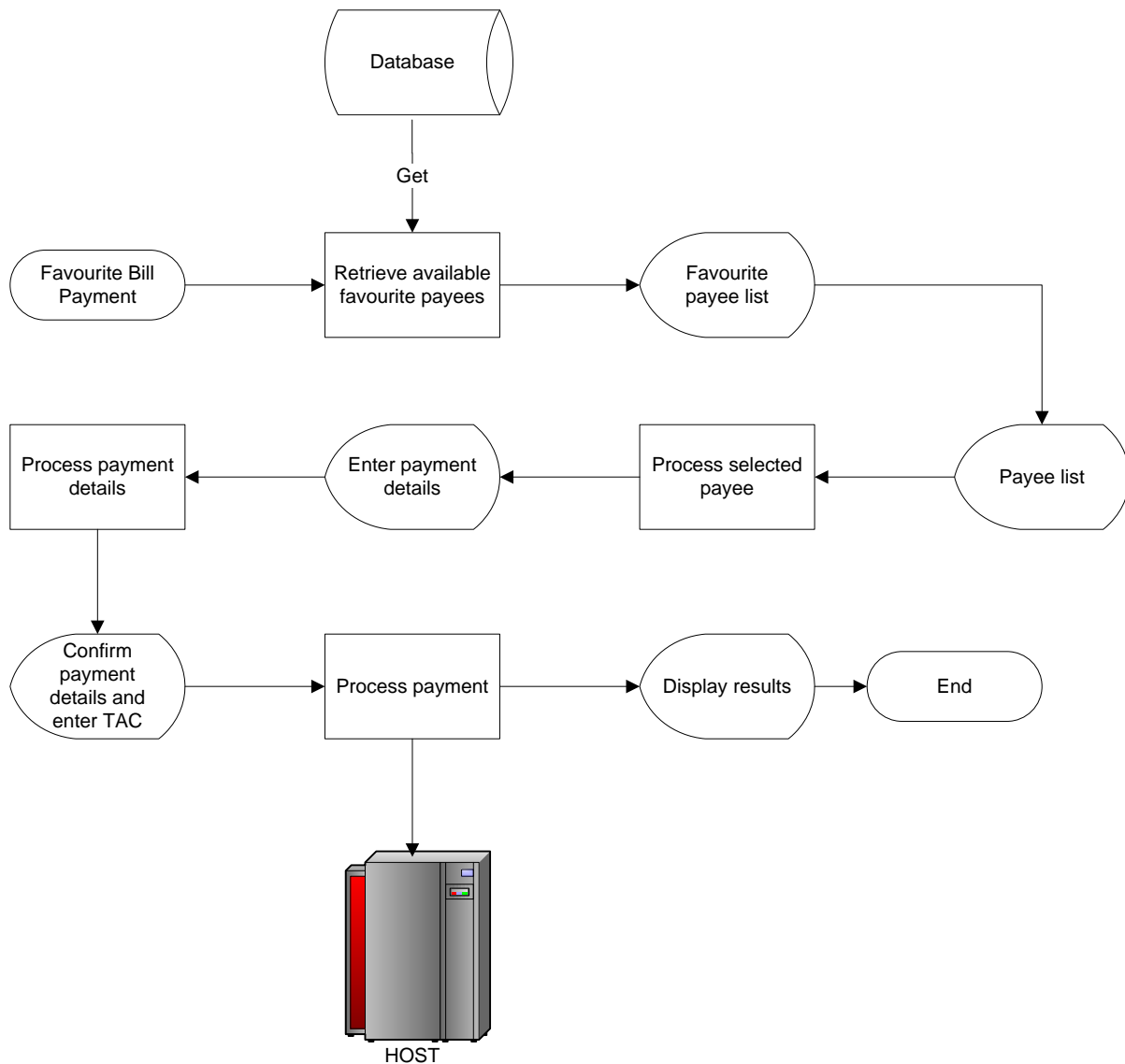
Sample Screen Design:

Step 1:

Make a payment to a favourite - Step 1 of 4

Now select the company

Select from list

Continue

Step 2:

Make a payment to a favourite - Step 2 of 4
Enter your payment details

Amount:

From Account: Select an account

Effective date: Today

To: Tenaga Nasional Bhd A/C 1
Bill account holder name: 01230068969202
Tenaga Bill No: 01230068969202

Continue or Go back

Step 3:

Make a payment to a favourite - Step 3 of 4
Confirm your payment details or go back to make changes

Amount: RM15.00

From Account: 514178500940 PCA

Effective date: Today

To: Tenaga Nasional Bhd A/C 1
Bill account holder name: 01230068969202
Payee code: 1111
Tenaga Bill No: 01230068969202

☑ I wish to receive SMS notification via my mobile phone number 012 - 3456979 and agree to pay 0.30 for the charges

Confirm or Go back

Step 4:

Make a payment to a favourite - Step 4 of 4
Payment status

Amount:	RM15.00
From Account:	514178500940 PCA
To:	Tenaga Nasional Bhd A/C 1
Bill account holder name:	01230068969202
Payee code:	1111
Tenaga Bill No:	01230068969202
Effective date:	Today
New account balance:	RM1,234,936.05
SMS alert will be sent to:	012-3456979

Status: Successful
Reference number: 1111186756
Transaction date: 26 Sep 2008
Transaction time: 11:01:55

Print receipt or Make another payment

Message Format Reference Table:

Message Section ID	Transaction Code	Description
3.15	IBPAYCRT	Create a bill payment
3.16	IBPAYCONF	Bill Payment Confirm

2.7.1.1 One-Time Bill Payments

This feature allow user to make one time payment to a payee corporation account.

Required information to be provided by the user:-
- From Account
- Payee Corporation
- Bill Account No
- Bill Reference No
- Amount
- Scheduled Date
- TAC

Flow Diagram:
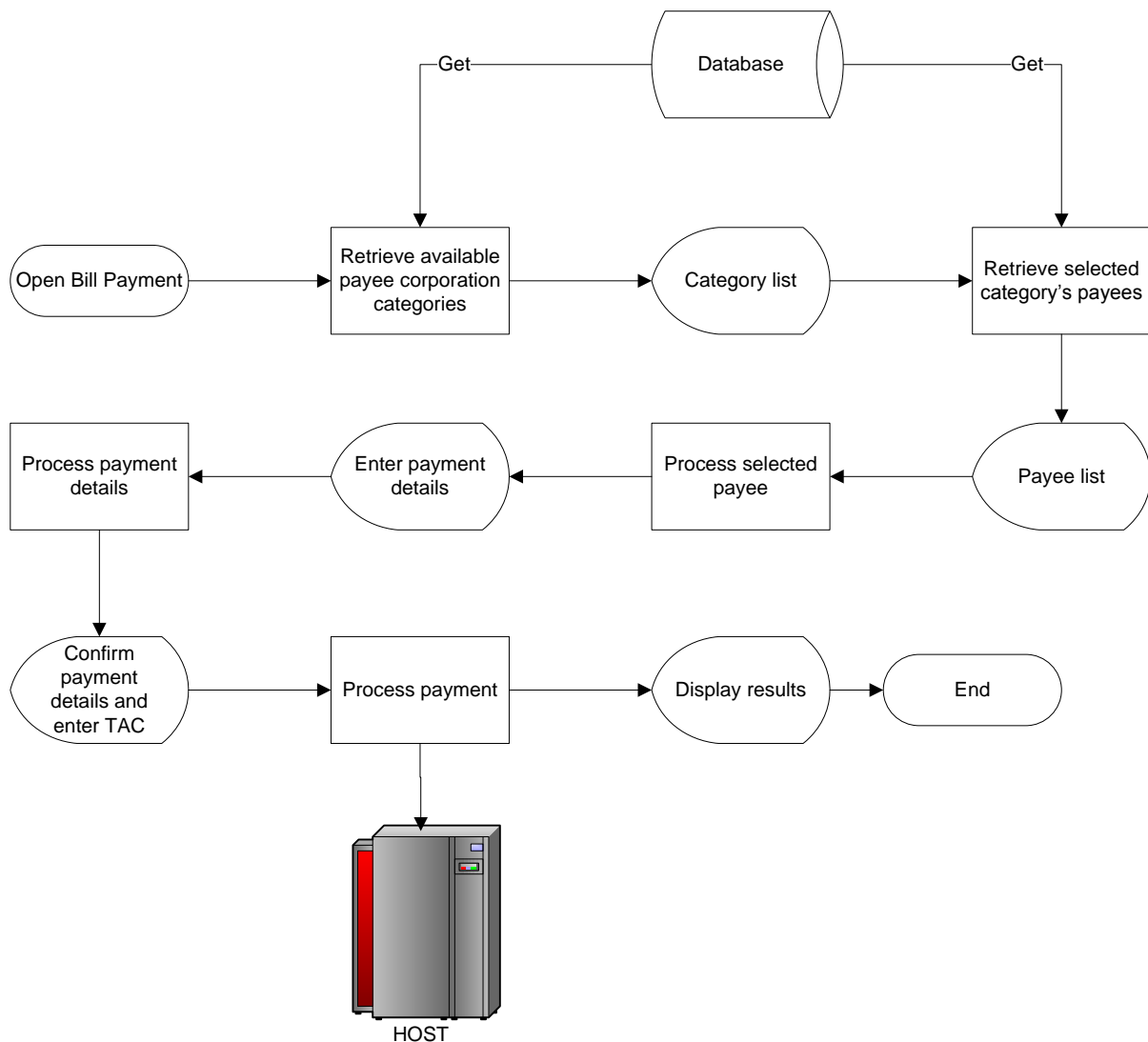
Sample Screen Design:

Step 1:

![AGRO BANK logo]

Make a one-off payment - Step 1 of 4
Select the corporation you want to pay.
The 10 most popular payees are listed below for your convenience.
Click on the payee name or browse other payees under Payee Category.

This transaction requires a TAC (What is a TAC? ▭)

Request a TAC number ▭

Our Top 11 payees
- Air Asia
- MP Selayang
- Majlis Perbandaran Pulau Pinang
- Majlis Perbandaran Subang Jaya
- Maxis
- Measat Broadcast (Astro)
- Metro More Creative Sdn Bhd
- Pusat Pungutan Zakat Selangor
- Telekom Malaysia
- Tenaga Nasional Bhd
- Universiti Tenaga Nasional

View all payees by category

Select from list ▾

[Continue]

Step 2:

Make a one-off payment - Step 2 of 4
Enter your payment details

Amount: [   ]
From Account: Select an account ▾
Effective date: Today ▾

To: Tenaga Nasional Bhd
Tenaga Bill No:
[   ]
View sample ▭

[Continue] or Go back

Step 3:

Make a one-off payment - Step 3 of 4
Confirm your payment details or go back to make changes

Amount: RM1.00
From Account: 514178500940 PCA
Effective date: Today

To: Tenaga Nasional Bhd
Tenaga Bill No: 01230068969202

TAC: [   ]

☑ I wish to receive SMS notification via my mobile phone number 012 - 3456979 and agree to pay 0.30 for the charges

[Confirm] or Go back

Step 4:

AGRO BANK

Make a one-off payment - Step 4 of 4
Confirmation status

Amount:	RM1.00	Status:	Successful
From Account:	514178500940 PCA	Reference number:	1111186775
To:	Tenaga Nasional Bhd	Transaction date:	26 Sep 2008
Payee code:	111	Transaction time:	11:59:52
Tenaga Bill No:	01230068969202		
Effective date:	Today		
New account balance:	RM1,234,935.05		
SMS alert will be sent to:	012-3456979		

Print receipt or Make another payment

Message Format Reference Table:

Message Section ID	Transaction Code	Description
3.15	IBPAYCRT	Create a bill payment
3.16	IBPAYCONF	Bill Payment Confirm

2.7.2 Registered Payee Maintenance

Registered Payee Maintenance shall allow user to register a frequently used payee corporation. And also allow user to deregister any registered payee.

Sample Screen Design:

Payee Summary

Manage my favourite payees
Add favourite payee ▼ Delete favourite payee

	Payee	Payee code	Bill account no.	Bill account holder name
☐	Telekom Malaysia Berhad - A/C 1	1011	1011	LA
☐	Maxis Mobile Sdn Bhd - A/C 1	1041	1041	LA
☐	Tenaga Nasional Berhad - A/C 1	1111	1111	LA
☐	Syarikat Bekalan Air Selangor Sdn Bhd (SYABAS) - A/C 1	1211	1211	LA
☐	Great Eastern Life Assurance (M) Berhad - A/C 1	3041	3041	CHANG
☐	PTPTN- Bayaran Balik Pinjaman Pendidikan - A/C 1	7621	7621	CHANG

Continue

2.7.2.1   Register a payee corporation

This feature allow user to add a new payee corporation to the register list.

Required information to be provided by the user:-
-    Payee Corporation
-    Bill Account No
-    Bill Account Holder Name
-    TAC

Flow Diagram:
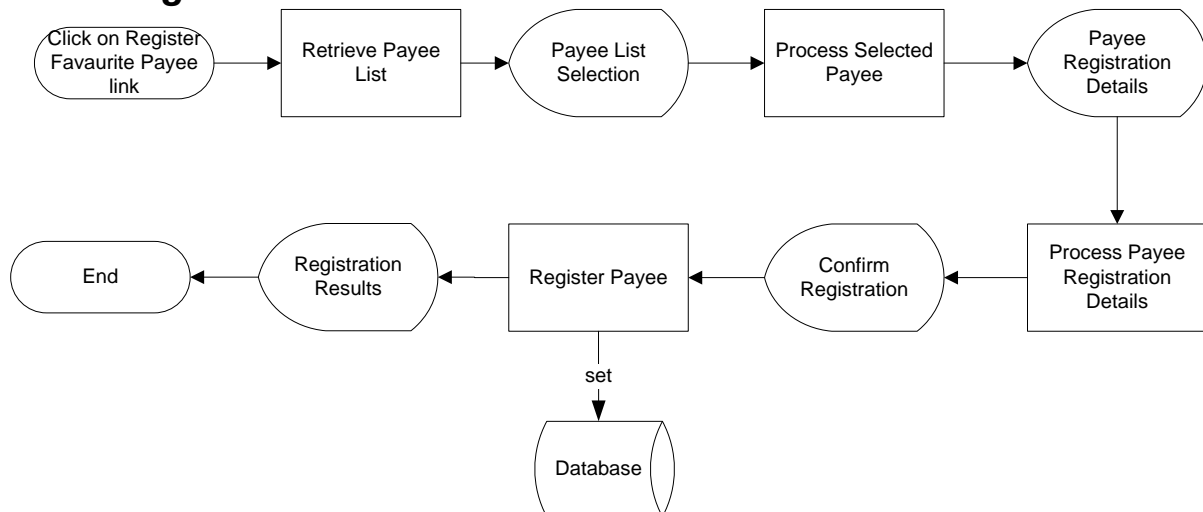
Sample Screen Design:

Add Payee
Step 1:

Manage my favourite payees
▼ Add favourite payee Delete favourite payee

Add a Favourite Payee - Step 1 of 4
Select a payee to add to your favourites

This transaction requires a TAC (What is a TAC? ▣)

Request a TAC number ▣

Corporation name:	--Please select-- ▾

[Continue]

Step 2:

Add a Favourite Payee - Step 2 of 4
Add the bill account details

Corporation name:	Great Eastern Life Assurance (M) Berhad
Bill Account No.:	[ ] View sample ▣
Bill Account Holder Name:	[ ]

[Register] or Go back

Step 3:

Add a Favourite Payee - Step 3 of 4
Review and confirm bill account details

Corporation name:	Great Eastern Life Assurance (M) Berhad
Payee code:	304
Bill Account No.:	0098809880
Bill Account Holder Name:	test
TAC:	[ ]

[Confirm] or Go back

Step 4:

Add a Favourite Payee - Step 4 of 4
Confirmation status

Corporation name:	Great Eastern Life Assurance (M) Berhad	Status: Successful
Payee code:	3041	Reference no.: 1271783820
Bill Account No.:	1001310016	Transaction date: 30 Sep 2008
Bill Account Holder Name:	test	Transaction time: 16:08:30

Set Limit

2.7.2.2 Deregister a payee corporation

This feature allow user to remove a registered payee corporation from the register list.

Required information to be provided by the user:-
- Payee Corporation
- Bill Account No
- Bill Account Holder Name
- TAC

Flow Diagram:
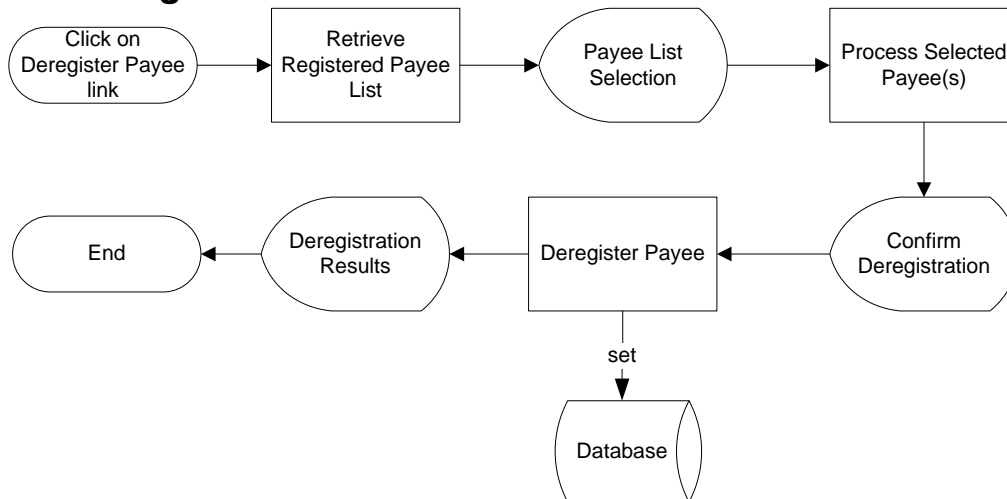
Sample Screen Design:

Delete Payee

Step 1:

Delete a Favourite Payee - Step 1 of 2
Review and confirm favourite payee to be deleted

Payee	Payee code	Bill account no.	Bill account holder name
Great Eastern Life Assurance (M) Berhad - A/C 1	3041	1001310016	CHANG

Confirm   or Go back

Step 2:

Delete a Favourite Payee - Step 2 of 2
Confirmation status

Payee:	Great Eastern Life Assurance (M) Berhad - A/C 1	Status:Removed
Payee code:	3041	Bill reference no.:1271784596
		Transaction date/time:09/30/08 16:12:26

2.8 Credit Card Payment

Credit Card Payment allow user to make a payment using credit card.

Required information to be provided by the user:-
- From account
- Effective date

Flow Diagram:

-Private & Confidential-
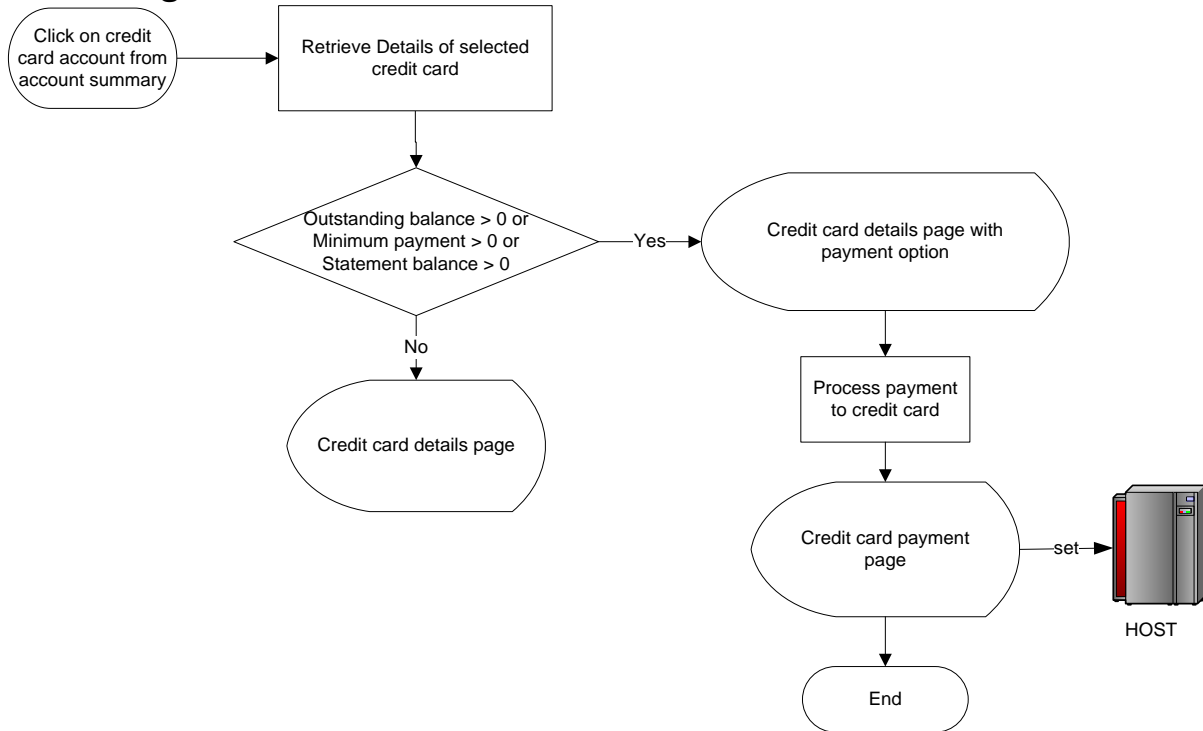
Sample Screen Design:

Account Details Page:
Click on 'Pay Statement Balance', 'Pay Minimum Amount' or 'Pay Any Amount' to go to Step 1.

Account details

▼ Account Details   Internet transaction history   Transaction history   Request a statement

Card details as at Friday, 10 October 2008. 11:43:10

Card type:	Visa
Total credit limit:	RM8,000.00
Last payment amount:	RM652.44
Last payment date:	30 September 2008
Minimum payment amount:	RM0.00
Outstanding balance:	RM0.00
Statement balance:	RM346.44
Payment due date:	02 October 2008
Statement date:	12 September 2008
Current TreatsPoints:	14410.0

Options of Payment :   Pay Statement Balance
Pay Mininum Amount
Pay Any Amount

Step 1:

Pay your credit card bill - Step 1 of 3
Enter payment details

Amount:	**296.40**
From account:	564191050012 JWCA/JPA
To Card No:	xxxx-xxxx-xxxx-0625 Visa Classic
Effective Date:	Today

[Continue]

Step 2:

Pay your credit card bill - Step 2 of 3
Review and confirm your payment details

Amount:	RM132.00
From Account:	114011000017 SA
Card/Account number:	xxxx-xxxx-xxxx-3653 Visa Gold
Effective date:	Today

[Confirm] or Go back

Step 3:

Pay your credit card bill - Step 3 of 3
Payment status

Amount: RM132.00	Status: Successful
From Account: 114011000017 SA	Reference number: 1111186766
	Transaction date: 26 Sep 2008
Card/Account number: xxxx-xxxx-xxxx-3653 Visa Gold	Transaction time: 11:23:57
Effective date: Today	

Print receipt   or Make another payment

Message Format Reference Table:

Message Section ID	Transaction Code	Description
3.17	IBPAYCC	Credit Card Payment

2.9 Prepaid Top Up

This module allows user to purchase or top up the user prepaid mobile, IDD and STD credit via Agrobank Online.

2.9.1 Mobile/IDD/STD Prepaid

This feature allow user to purchase mobile top up/IDD/STD prepaid card online through third party web services and the detail information shall be displayed.

This service shall connect to aggregator Web Service to complete the transaction.

Flow Diagram:

-Private & Confidential-
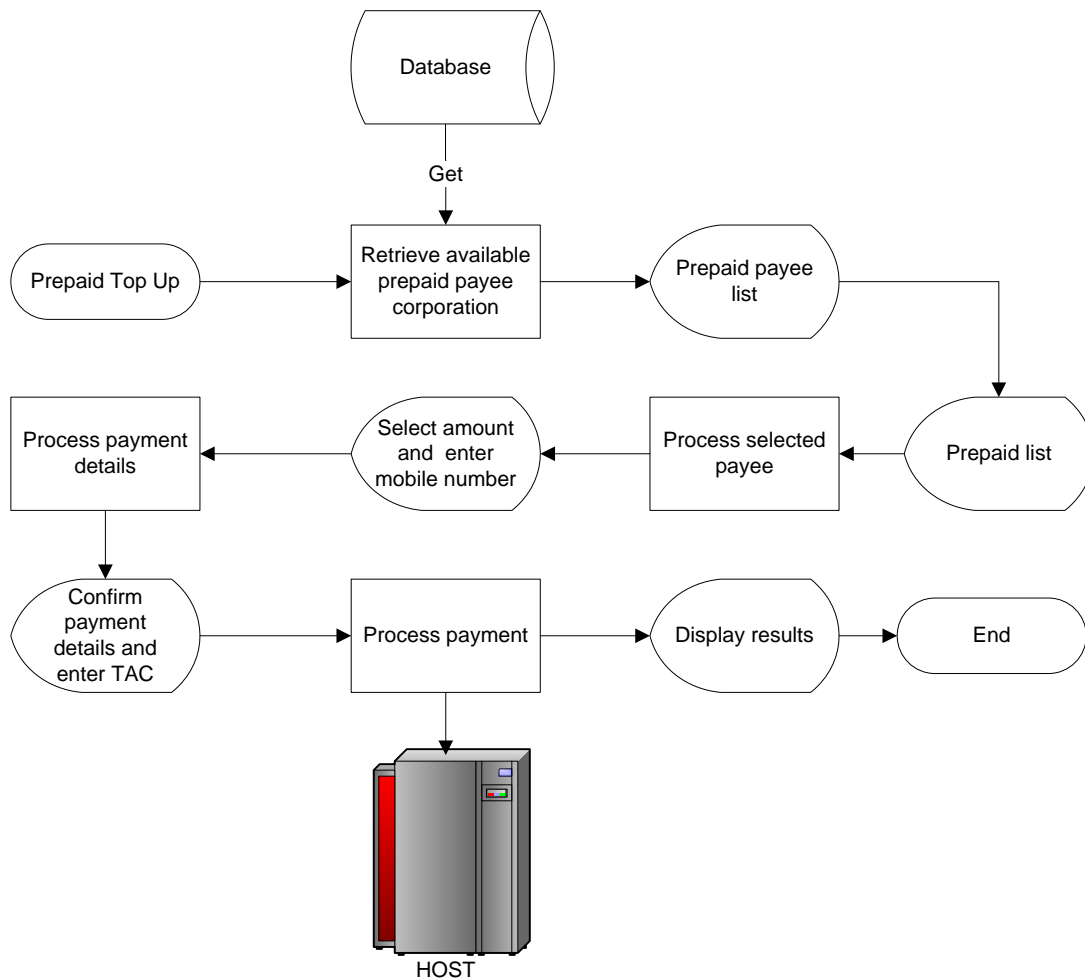
Sample Screen Design:

Step 1:

Mobile/Internet Prepaid - Step 1 of 4
Select your mobile/Internet prepaid provider

This transaction requires a TAC (What is a TAC? 🖻)

Request a TAC number 🖻

Corporation name: | Select from list ▾

[Continue]

Step 2:

Mobile/Internet Prepaid - Step 1 of 4
Select the Access Type
Select your mobile/Internet prepaid provider

Corporation name: 019/013 Celcom Prepaid Xpax

Access Type: | Select from list ▾

[Continue] or Go back

Step 3:

Mobile/Internet Prepaid - Step 2 of 4
Complete the payment details

Amount: RM 50 - Price RM 50   To: 019/013 Celcom Prepaid Xpax
                                          Access Type: AirTime A1

From Account: | Select an account ▾

[Continue] or Go back

Step 4:

Mobile/Internet Prepaid - Step 3 of 4
Request for TAC

Amount: RM50.00   To: 019/013 Celcom Prepaid Xpax
                              Access Type: AirTime
From Account: 114011231078 SA

TAC: [   ]

[Confirm] or Go back

Step 5:

Mobile/Internet Prepaid - Step 4 of 4
Confirmation status
Request for TAC

Amount:	RM50.00	Status:	Successful
From Account:	114011231078 SA	Reference number:	1111186769
		Transaction date:	26 Sep 2008
To:	019/013 Celcom Prepaid Xpax	Transaction time:	11:31:22
		Serial number:	A1628911-0001-0025
		Reload number:	4290800949155233
Payee code:	400		
Access Type:	AirTime		
New account balance:	RM996,154.20		

Print receipt or Make another payment

2.10 Fix Deposit (FD)

This feature has the features to allow user to view FD account details, make a placement of a new FD and uplift a FD.

2.10.1 Enquiry

User shall allow viewing a list of available FD accounts.

Flow Diagram:

Sample Screen Design:

Step 1:

AGRO BANK
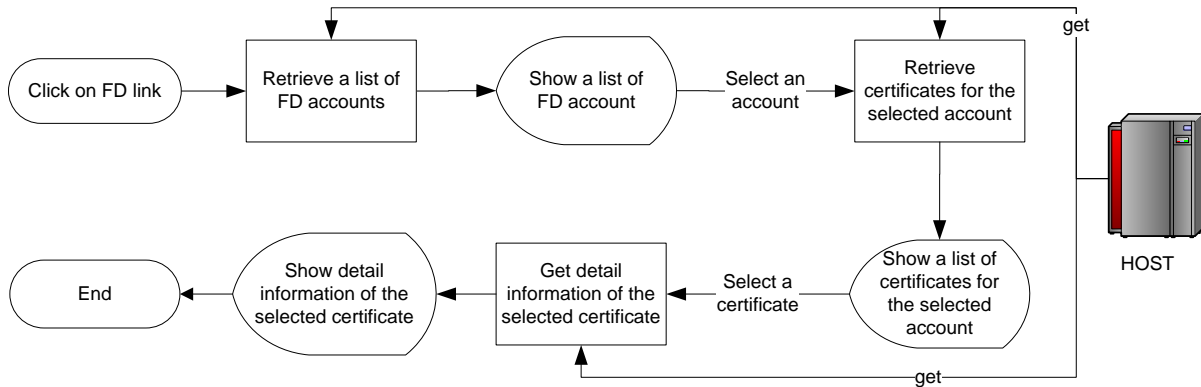
View fixed deposits

Here are details of your fixed deposit accounts

Account	Total certificates
Islamic Flexi Fixed Deposit 264173501200	121
Flexi Fixed Deposit 214011771775	7
Flexi Fixed Deposit 214011010453	19
Flexi Fixed Deposit 214011506979	1
Flexi Fixed Deposit 214011306541	2
Flexi Fixed Deposit 214178600290	1
Islamic Flexi Fixed Deposit 264173600302	1
Islamic Flexi Fixed Deposit 264016686536	1
Flexi Fixed Deposit 214011771799	126
Islamic Flexi Fixed Deposit 264315502506	4
Islamic Flexi Fixed Deposit 264016457893	8
Flexi Fixed Deposit 214011771769	10
Flexi Fixed Deposit 214011771782	6

Step 2:

Flexi Fixed Deposit

Account number 214011771775

Certificates

View all certificates for this fixed deposit

Certificate no.	Principal amount	Term	Maturity date
00000001E	RM101,674.43	1 month	06 February 2008
00000003E	RM113,661.15	3 months	06 October 2008
00000005E	RM92,419.91	5 months	06 October 2008
00000006E	RM92,906.96	6 months	06 January 2009
00000017E	RM1,507.65	2 months	06 February 2008
00000025E	RM150,000.00	15 months	05 March 2009
00000027	RM151,077.70	1 month	06 August 2008

Step 3:

AGRO BANK

Flexi Fixed Deposit
Account number 214011771775

Go back

Certificate no. 00000001E

Account name (1):	LATIFAH BINTI ABDUL LATIFF
Principal amount:	RM101,674.43
Term:	1 month
Interest rate:	3.3%
Maturity date:	06 February 2008
Interest payment mode:	Add to principal
Instruction on maturity:	Auto renewal

Message Format Reference Table:

Message Section ID	Transaction Code	Description
3.2	IBAACCENQ	Account enquiry

2.10.2 Placement

This feature allow user to place a new FD purchase.

Required information to be provided by the user:-
- From account number
- Place account number
- FD type
- FD account type
- FD tenure
- Profit distribution frequency
- Profit distribution payment mode
- Instruction on Maturity
- Credit to account
- TAC
-

Flow Diagram:

-Private & Confidential-
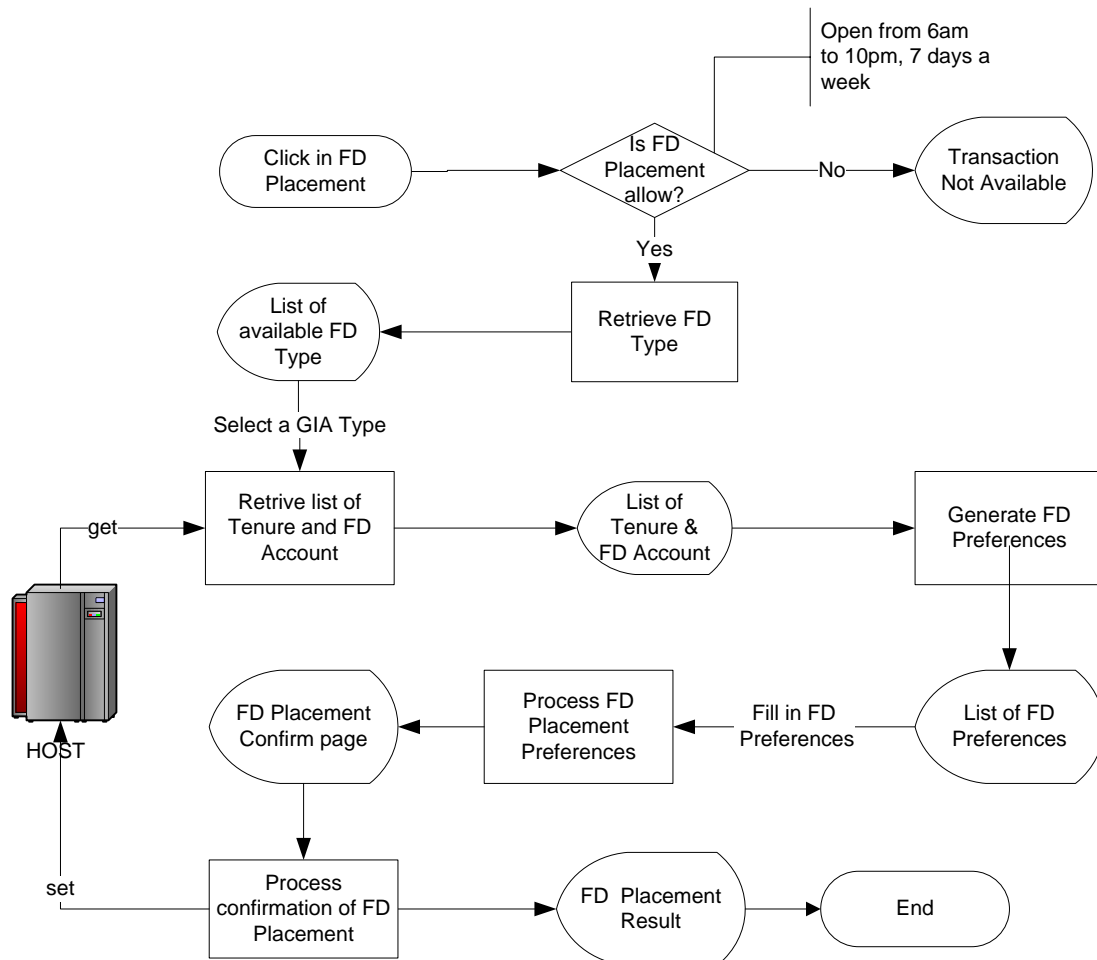
Sample Screen Design:

Step 1:

eFixed Deposit Placement - Step **1** of 5
Start your placement by selecting an eFixed Deposit type.

This transaction requires a TAC (What is a TAC? 🖾)

Request a TAC number 🖙

eFixed Deposit type: Conventional Fixed Deposit ⌄

⦿ Individual ○ Joint

[Continue]

Step 2:

eFixed Deposit Placement - Step 2 of 5
Select a term between **1** to **60** months.

eFixed Deposit type: **Conventional Fixed Deposit**

eFixed Deposit account type: **Individual**

Term: 1 month ⌄

[Continue] or Go back

Step 3:

eFixed Deposit Placement - Step 3 of 5
Fill in your payment preferences.

eFixed Deposit type: **Conventional Fixed Deposit**

eFixed Deposit account type: **Individual**

Term: **1 month**

From account: Select from account ⌄

Principal amount: 5000

Interest payment frequency: Select interest payment frequency ⌄

Interest payment mode: Select payment mode ⌄

Instruction on maturity: Select instruction on maturity ⌄

[Continue] or Go back

Step 4:

eFixed Deposit Placement - Step 4 of 5
Review and confirm your placement.

eFixed Deposit type:	Conventional Fixed Deposit
From account:	514011211480 .premier
eFixed Deposit account type:	Individual
Term:	1 month
Interest payment frequency:	On Maturity
Interest payment mode:	Add to Principal
Principal amount:	RM5,000.00
Instruction on maturity:	Auto Renewal
TAC:	●●●●●●

Confirm or Go back

Step 5:

eFixed Deposit Placement - Step 5 of 5
View your placement status.

Principal amount:	RM5,000.00
Term:	1 month
eFixed Deposit type:	Conventional Fixed Deposit
Interest payment frequency:	On Maturity
From account:	514011211480 .premier
Interest payment mode:	Add to Principal
Instruction on maturity:	Auto Renewal

Status: Accepted
Reference number: 1111186770
Transaction date: 26 Sep 2008
Transaction time: 11:32:32

Print confirmation or Go back to Fixed Deposits

Message Format Reference Table:

Message Section ID	Transaction Code	Description
3.19	IBFDPLC	FD Placement

2.10.3 Upliftment

This feature allow user to uplift a FD.

Required information to be provided by the user:-
- To account
- FD account number
- TAC

Flow Diagram:
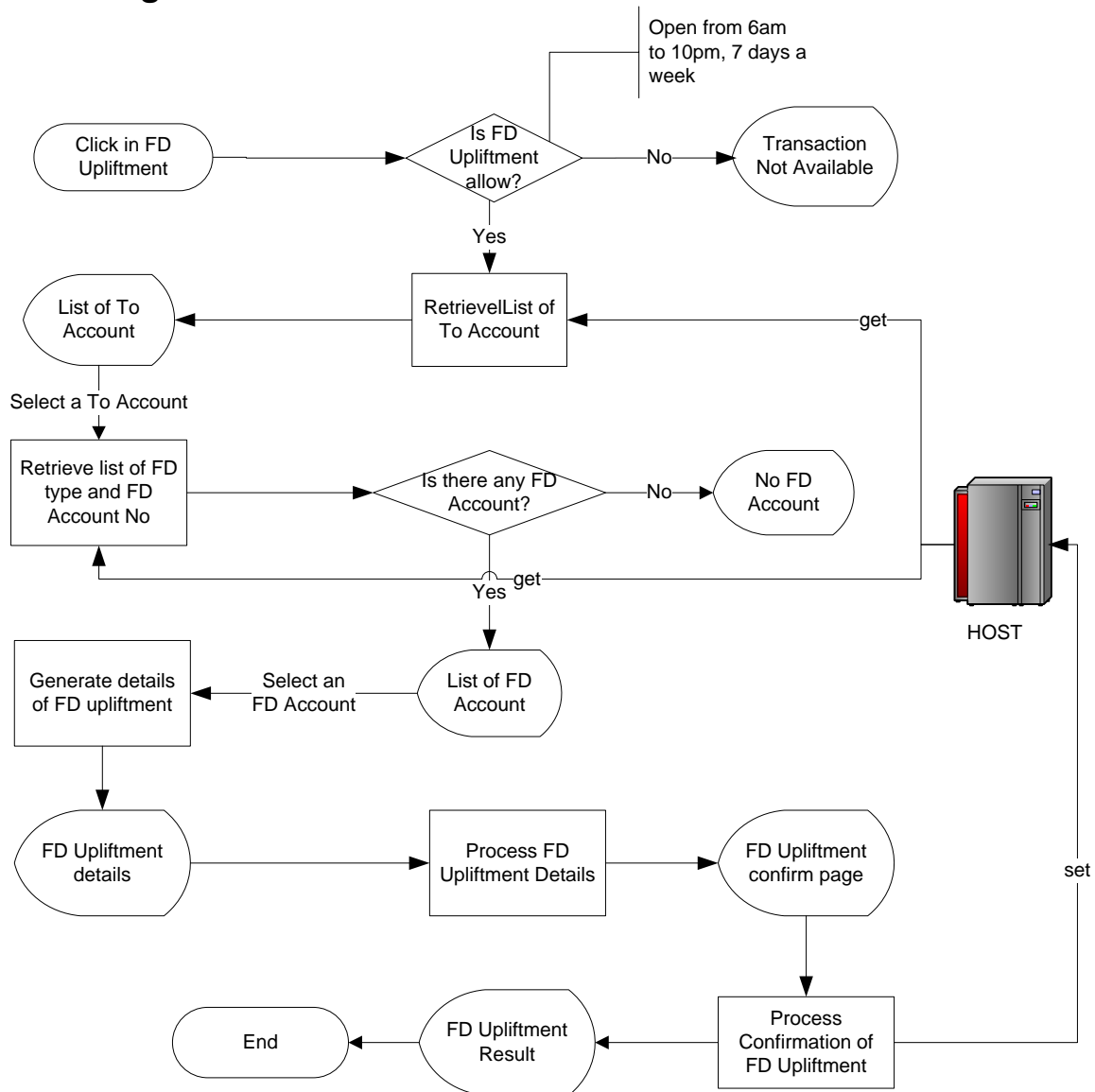
Sample Screen Design:

Step 1:

eFixed Deposit Upliftment - Step 1 of 5
Choose an account to uplift to.

This transaction requires a TAC (What is a TAC? 🖭)

Request a TAC number 🖭

Select the account you'd like to make the upliftment to

To Account number: | Select Account ▾ |

[Continue]

Step 2:

eFixed Deposit Upliftment - Step 2 of 5
Choose the fixed deposit you'd like to uplift.

To Account number: 514178500940 PCA

eFixed Deposit type	Account no.	Number of placement	
Flexi Fixed Deposit	264173501200	114	View details
Flexi Fixed Deposit	214011771775	13	View details
Flexi Fixed Deposit	214011010453	18	View details
Flexi Fixed Deposit	214178600290	3	View details
Islamic Flexi Fixed Deposit	264173600302	3	View details
Flexi Fixed Deposit	214011771799	119	View details
Islamic Flexi Fixed Deposit	264315502506	2	View details
Flexi Fixed Deposit	214011680392	1	View details
Islamic Flexi Fixed Deposit	264016457893	5	View details
Flexi Fixed Deposit	214011771769	7	View details
Flexi Fixed Deposit	214011771782	9	View details

-Private & Confidential-

Step 3:

eFixed Deposit Upliftment - Step 3 of 5
Review and confirm upliftment details.

eFixed Deposit type:	Flexi Fixed Deposit
eFixed Deposit account number:	214011771775
Number of placement:	6
To Account number:	514178500940 PCA

eFixed Deposit account details

eFixed Deposit reference number	Current balance	Term	Maturity date	
00000001E	RM101,674.43	1 Month	06 Feb 2008	Uplift
00000003E	RM113,661.15	3 Months	06 Oct 2008	Uplift
00000005E	RM92,419.91	5 Months	06 Oct 2008	Uplift
00000006E	RM92,906.96	6 Months	06 Jan 2009	Uplift
00000017E	RM1,507.65	2 Months	06 Feb 2008	Uplift
00000025E	RM150,000.00	15 Months	05 Mar 2009	Uplift

Step 4:

eFixed Deposit Upliftment - Step 4 of 5
Confirmation of upliftment.

eFixed Deposit type:	Flexi Fixed Deposit
eFixed Deposit account number:	214011771775
eFixed Deposit reference number:	00000001E
To Account number:	514178500940 PCA
Name 1:	LATIFAH BINTI ABDUL LATIFF
Name 2:	ROSALINDA BETTY LA FEA DAVID CHARLES EDW
Name 3:	SHOBA
Term:	1 Month
Maturity date:	06 Feb 2008
Current balance:	RM101,674.43
Closing amount:	RM103,067.59
TAC:	

Confirm   or Go back

Step 5:

eFixed Deposit Upliftment - Step 5 of 5
View your upliftment status.

eFixed Deposit type:	Flexi Fixed Deposit	Status:	Successful
eFixed Deposit account number:	214011771775	Reference number:	1111186778
		Transaction date:	26 Sep 2008
		Transaction time:	14:37:57
eFixed Deposit reference number:	00000001E		
To Account number:	514178500940 PCA		
Name 1:	LATIFAH BINTI ABDUL LATIFF		
Name 2:	ROSALINDA BETTY LA FEA DAVID CHARLES EDW		
Name 3:	SHOBA		
Term:	1 Month		
Maturity date:	06 Feb 2008		
Current balance:	RM101,674.43		
Closing amount:	RM103,067.59		

Go back to Fixed Deposits

Message Format Reference Table:

Message Section ID	Transaction Code	Description
3.20	IBFDUPL	FD Upliftment

Note : In view of Syariah-compliant, both FD placement and upliftment may not be introduced in the Internet Banking System.

2.11 Services Request

Services Request module provides a list of services which allow user to make any service request online. The services include TAC request, block ATM card, cheque management and request for statement. More services shall be added here when new services are offered to user.

2.11.1 Request for TAC

Users can use this feature to request for TAC before proceed to make a transfer, payment or profile update.

Flow Diagram:
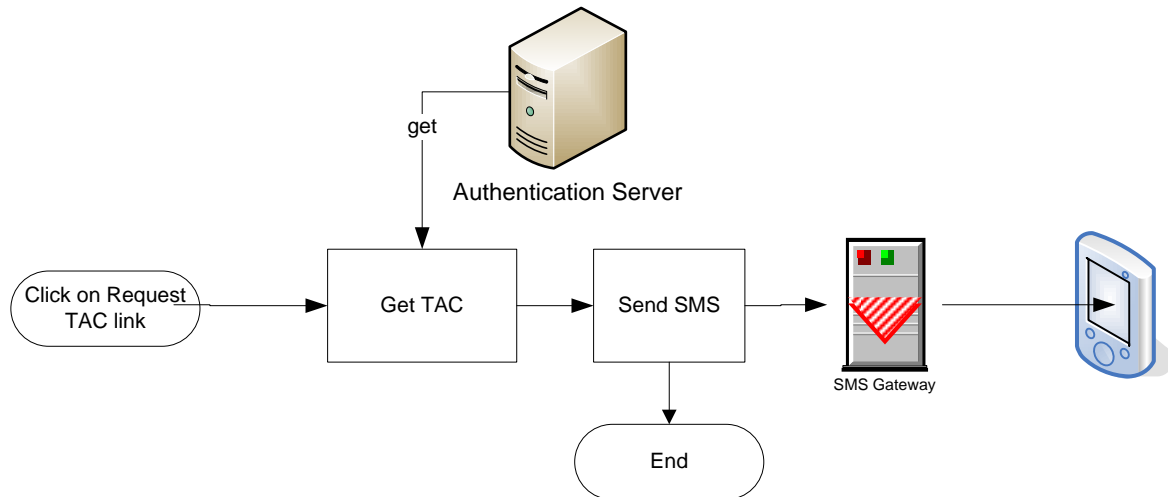
Sample Screen Design:

Step1:

> Request TAC number now!

Step 2:

> Your TAC number will be sent via SMS to your registered mobile phone number 019-123XXXX

2.11.2 Block ATM card

Users can use this feature to block their ATM card online. Once the request is received from the user, the message shall be posted to the PowerCard server and the requested ATM card shall be blocked immediately.
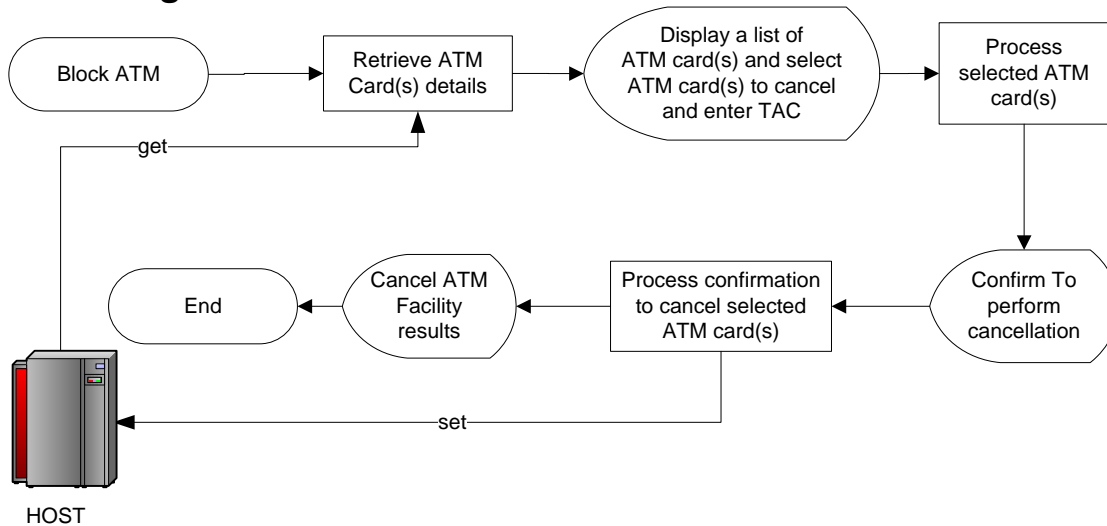
Required information to be provided by the user:-
- ATM card No
- TAC

Flow Diagram:

Sample Screen Design:
Step 1:

Cancel ATM Card - Step 1 of 3
Select the ATM card you wish to cancel

	Card Type	Card Number	Status
☐	ATM Card	5888031009902587	Active
☐	ATM Card	5888031009905622	Active

Continue or Go back

Step 2:

Cancel ATM Card - Step 2 of 3
Confirm the card(s) you wish to cancel or go back to make changes

Card Type: ATM Card
Card Number: 5888031009902587

Continue or Go back

Step 3:

Cancel ATM Card - Step 3 of 3
Confirmation status

Card Type ATM Card
Card Number: 5888031009902587

Status: ATM Facility cancelled
Reference Number: 1111186768
Transaction date: 09/26/08
Transaction time: 11:27:08

Return to Home page

Message Format Reference Table:

Message Section ID	Transaction Code	Description
3.18	IBBLKATM	Block ATM card

2.11.3 Request for Statement

This feature allows users request to request for bank statement. When the request is received by the Process Owner of the Statement department, the request shall be processed and deliver to user.

Required information to be provided by the user:-

- Collection mode
  - Self –Collect from branch
  - By mail or courier, and the mailing address will follow the Agrobank's host address details.

Flow Diagram:
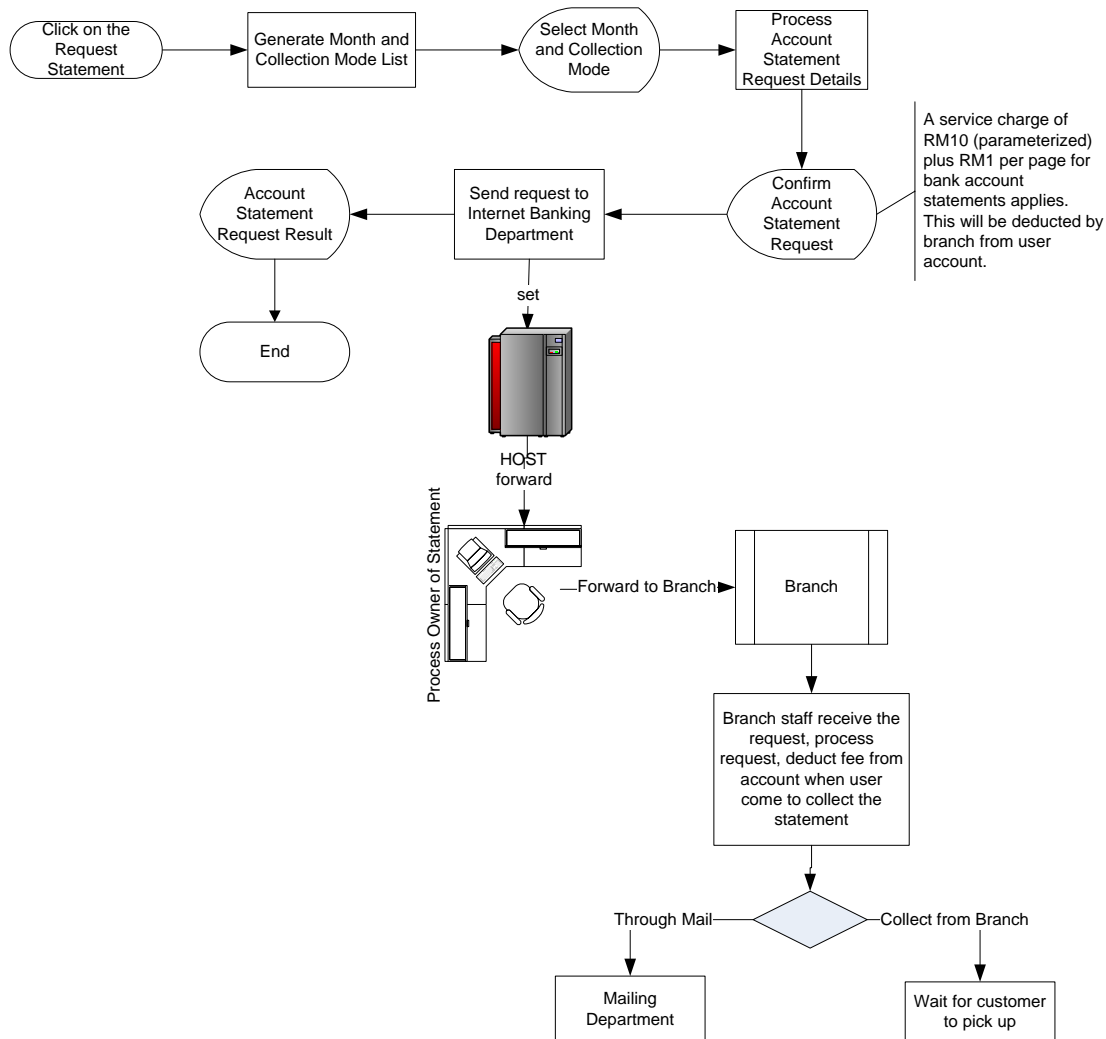
Sample Screen Design:

Step 1:

Account details

Account Details | Internet history | ▼ Request a statement

Month: Select month ▼

Collection mode: Collect at Branch ▼

Continue

Step 2:

Account details

Account Details | Internet history | ▼ Request a statement

Month: September 2008

Collection mode: Mail to Address

Confirm or Go back

Step 3:

Account details

Account Details | Internet history | ▼ Request a statement

Month: September 2008

Collection mode: Mail to Address

Status: Successful
Reference number: 1111186728
Transaction date: 26 Sep 2008
Transaction time: 10:33:59

Message Format Reference Table:

| Message Section ID	Transaction Code	Description
3.6	IBREQSTAT	Request for Statement

2.12 Profile Maintenance

This maintenance module provides a feature allowing user to update user profile information.

2.12.1 Update Profile

This feature allows users to update their profile such as display name and marketing information. Mobile number (masked for last 4 digits) and the address (from the Host) are for display only.

Flow Diagram:

-Private & Confidential-

AGRO BANK
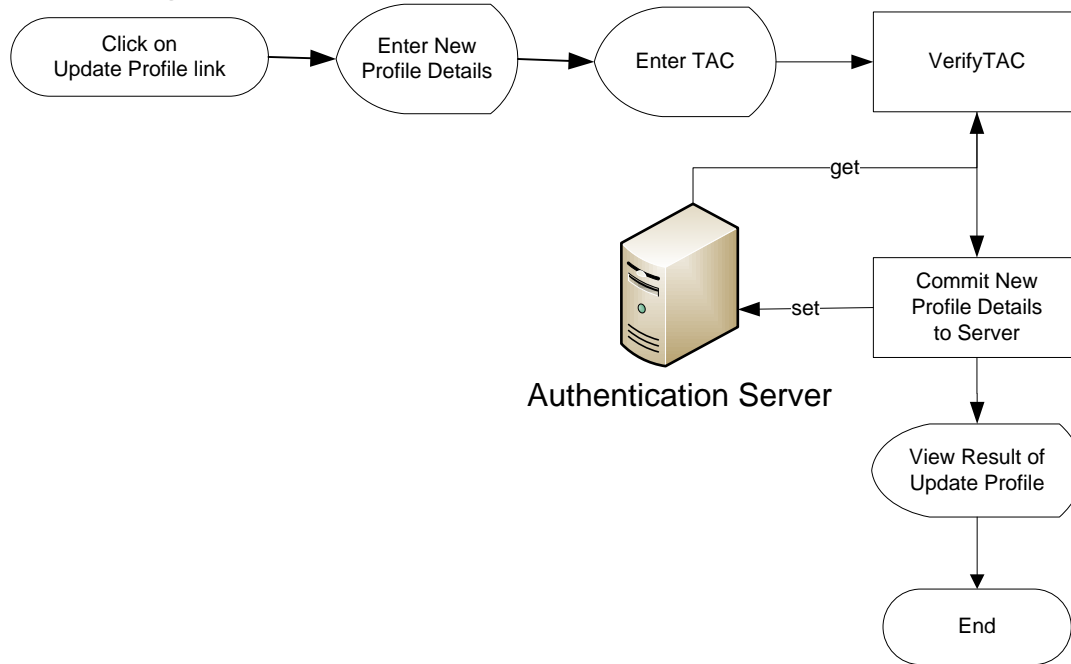
Sample Screen Design:

Step 1:

Update profile

TAC Verification
Explanation can be entered here

Note:
• Please enter your TAC to proceed with the update.
• You can request for TAC via SMS by clicking on the Request TAC link.

This transfer requires a TAC (What is a 'TAC'? ▱)

TAC: [   ]   Request a TAC number ▱

[Continue]

Step2:

Update profile

Manage your personal details

Name:	Andrian Noh	House No:	603-3255564
Date of birth:	01/06/1973	Office No:	603-33445566
Ethnic origin:	Malay	Handphone No:	6012-3456789
Address:	17 Jln 234/51A	Email:	demo@yahoo.com
	Petaling Jaya 46100		
	Selangor		

Address me as
You can tell us your nickname for easy reference

[   ]   Example: Syam, Iza, Chris

Financial interest
You can tell us what you are interested in

☐ Investment - Unit Trust, Fixed Deposit, ASN, ASB, ASW, Deposit Accounts

☐ Personal Finance - Personal Loan, Housing Loan, Car Loan, study Loan, ASB Loan

☐ Credit Card - Visa, Mastercard, Exec

☐ Insurance

☐ Share Trading and Financing

☐ Islamic Products - Wadiah Account, Bai'Bithaman Ajil (BBA Financing) Mudharabah Investment

Preferred news
Please choose a maximum of two categories

General	Economic & Investment News
☐ Malaysia News	☐ Bursa Malaysia
☐ Malaysia Sports	☐ Equity News
☐ Singapore News	☐ Malaysia/Singapore Economic
☐ World & Politic	☐ Other Stock Reports
☐ Human Interest	

Occupation

[Executive   ▼]

Annual income

Personal: [RM24,001 to RM48,000   ▼]

Household: [RM24,001 to RM48,000   ▼]

Gender

☐ Male   ☐ Female

Marital status

☐ Single   ☐ Married   ☐ Widow   ☐ Divorcee

Number of children

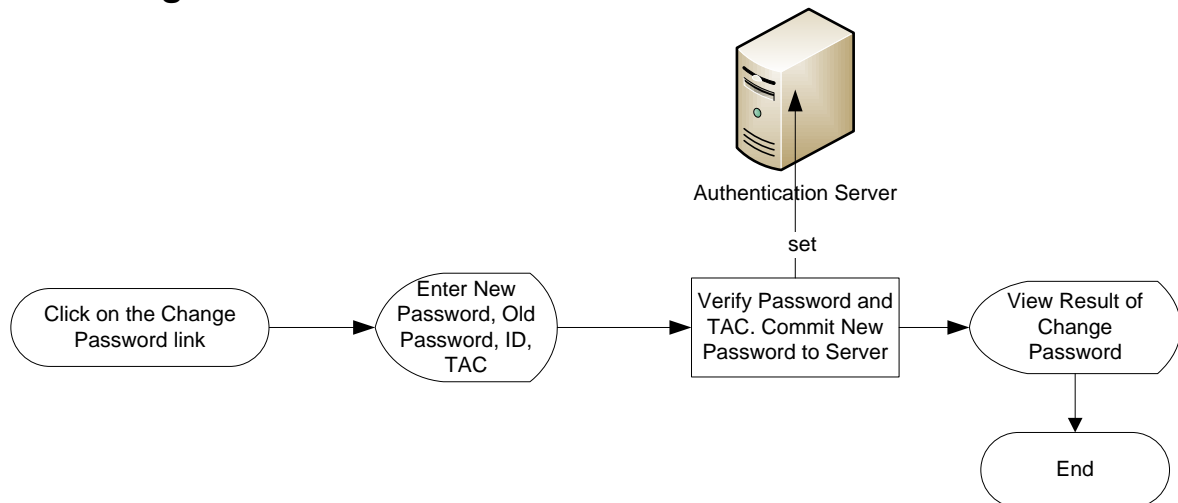[None   ▼]

[Confirm]

2.12.2 Change Password

This feature allows users to change their password.

Required information to be provided by the user:-
- Old password
- New password
- TAC

Flow Diagram:

Sample Screen Design:

Step 1:

Change password - Step **1** of 2
Enter your new password
Enter your new password here. Choose a unique password that others can't guess

This transaction requires a TAC (What is a TAC? ☞)

Request a TAC number ☞

Username: andrian   Old password: [   ]

New Password: [   ]   Confirm new password: [   ]

TAC: [   ]

[Continue]

Step 2:

Change password - Step **2** of 2
Confirmation that your status has been changed

Username: Andrian   Status: Successful
Reference number: **1273098993**
Transaction date: **09 Oct 2008**
Transaction time: **17:04:05**

[Print] or Return to Profile Maintenance