

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 InternetBanking 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 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 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.

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

Retail Internet Banking Demo

Fix Deposit (FD)

Enquiry
Placement
Upliftment

Services Request

Request for TAC
Block ATM card
Request for Statement

Profile Maintenance

Update Profile
Change Password
Change Security Question

Beneficiary Maintenance

Add / Update / Delete Beneficiary

Inbox

1.3.2 Phase 2

The features for Phase 2 are not limit to below items. Phase 2 features will be finalized during Phase 2 requirement study session.

Future Funds Transfer Management

Future fund transfer enquiry
Cancel future fund transfer

Standing Instruction (Bill Payment)

Add / Update / Delete

Funds Transfer

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

Online Application Forms

Bankers Cheque

Demand Draft

Insurance Quotation Requests

Prepaid Top UP

Mobile Prepaid
IDD/STD Prepaid

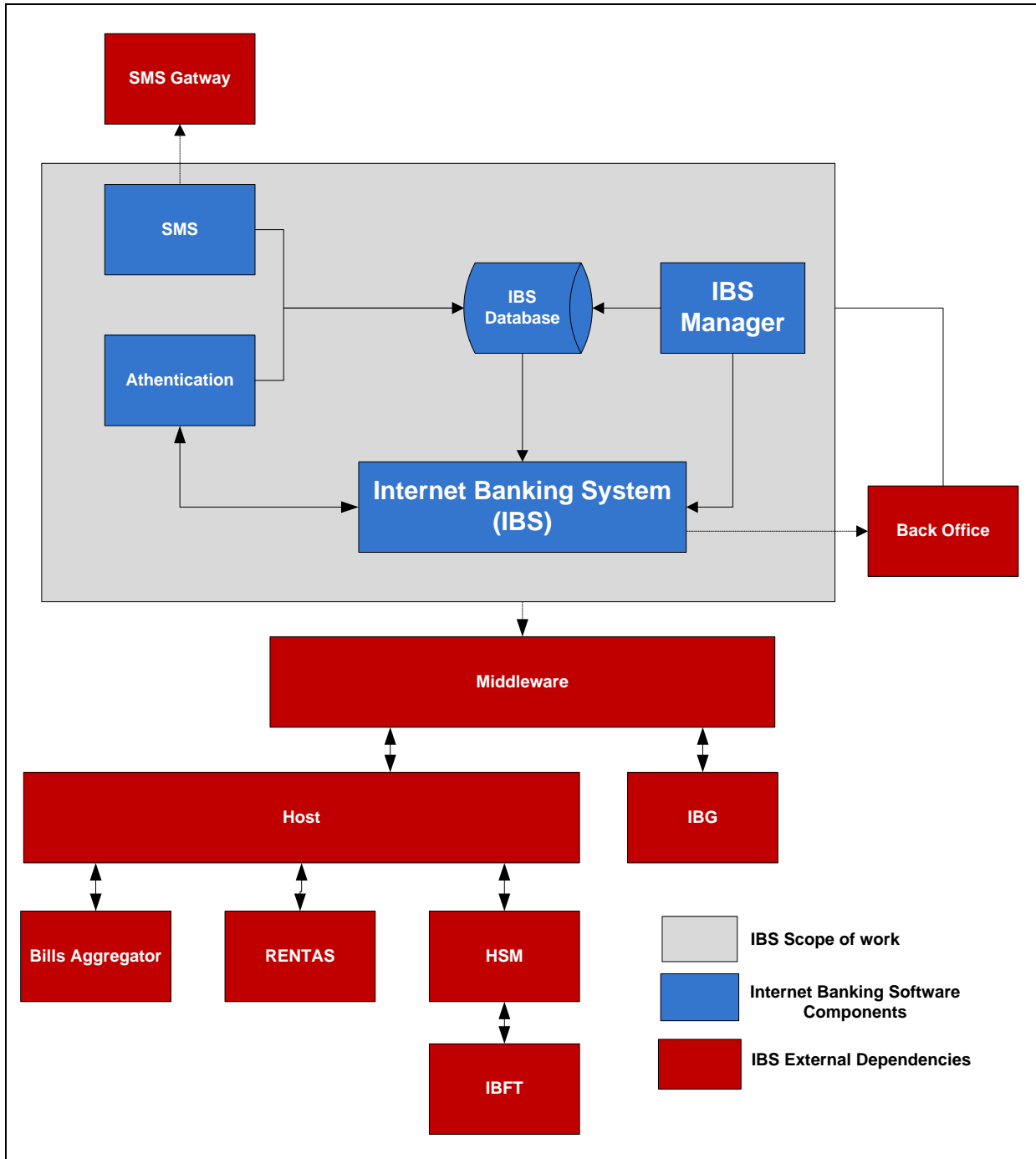
Standing Instruction (Funds Transfer)

Add / Update / Delete

Business Internet Banking Demo

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 work. 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 Agrabank 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 User Authentication Rules

User ID and Password Control	Requirements	Remark
1. User ID	Single or combination of numeric, alpha or alphanumeric.	The rule is not parameterized.
2. Maximum password expiration	No expiration	System wide support and can be parameterized via the system configuration file
3. Password length	8 - 12 characters	This is standard feature.
4. Maximum failed log-in attempts	3 times. (The User ID will subsequently be locked (disabled))	The maximum number of attempts can be parameterized via the system configuration file. If the User ID is locked, the user must send a request to the administrator to reset the password. The application will force the user to change their password upon login.
5. Inactive/Dormant ID	User ID is automatically disabled by the system after 90 days	The number of days can be parameterized via the system configuration file.
6. Duplicate password control	For a minimum of 6 generations, the same passwords cannot be reused.	The number of generations can be parameterized via the system configuration file.
7. Last sign on information displayed	The last signed on details will be displayed to the user upon logging into the system	This is standard feature.
8. Changing of passwords by user	Users may change their passwords anytime they wish	This is standard feature.
9. Password composition	Must be combination of alphanumeric, special characters, lower/upper case (if possible)	This is standard feature. The password must be combination of at least 1 alphabet and 1 numeric value and is case sensitive.
10. Deletion of User IDs from	User IDs that are obsolete	The same user id cannot be

application	must be able to be deleted (instead of just suspended) from the application	reused even if deleted. The deleted user will not show on user enquiry screen, but the record will still be stored in the database.
11. Password storage	Password is hashed using SHA-1 hashing algorithm	Combination of salt and Password is encrypted using SHA-1 before being stored into Database. The hashed value will be used for authentication

2.1.2 Register with ATM Card

This feature allows users to register as a Agrobank Online Retail InternetBanking user. The customer will register by using an ATM card issued by AGROBANK with an ATM Pin number.

Required information for identity verification:-

For customer with an ATM Card with ATM Pin

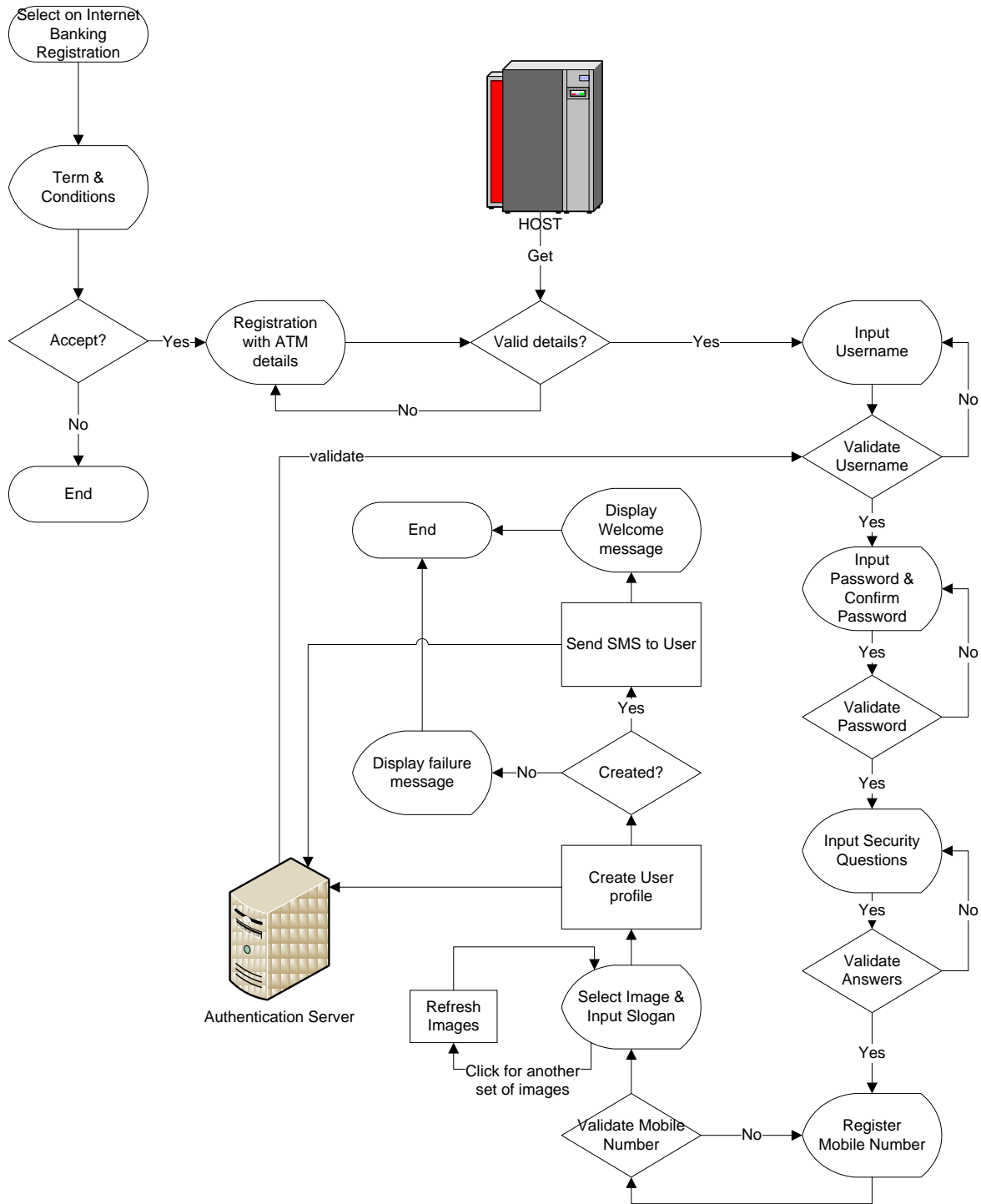
- Account number
- ATM card number
- ATM Pin number

Required information to be provided by the user:-

- Username
- Password
- Select any 3 questions and provide answer to each question
- Select any one of the identity image
- Key in a personal phrase
- Mobile number

User shall remember all the information provided above.

Below is the registration process flow:-



For ATM Pin number encryption, 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

Thursday, 28 April 2011 17:34:7 Home

[Register Now](#)

Terms and Conditions

PLEASE READ CAREFULLY THE TERMS AND CONDITIONS, WHICH GOVERNS YOUR ACCESS AND USE OF THE INTERNET BANKING SERVICES PROVIDED BY BANK BERHAD. BY ACCESSING AND/OR USING OUR INTERNET BANKING SERVICES, YOU ARE DEEMED TO HAVE AGREED TO BE BOUND BY THE FOLLOWING TERMS AND CONDITIONS AND ANY AMENDMENTS THERE TO BE MADE FROM TIME TO TIME.

TO PROCEED, CLICK ON THE "ACCEPT" BUTTON BELOW TO INDICATE THAT YOU HAVE READ AND AGREE TO THE TERMS AND CONDITIONS OF ACCESS AND INTERNET BANKING SERVICES. IF YOU DO NOT WISH TO PROCEED ANY FURTHER, PLEASE CLICK THE "REJECT" BUTTON.

TERMS & CONDITIONS OF ACCESS

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

Monday, 23 May 2011 14:4:25 Home

[Register Now](#)

Register Now

Notes

Please enter the Mandatory Items below to proceed with the BANK Online Registration.

2. In a scenario where you have more than 1 account, you may enter ANY ONE of the account numbers.
3. If you do not have any ATM card, kindly visit our nearest branch to apply the ATM card.

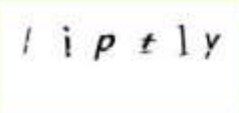
Step 1/6

Account number: [18 digits](#)

ATM card number: [View Sample](#)

ATM pin number:

Type the code shown:



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Step 3: Username registration

Thursday, 28 April 2011 17:35:24 Home

[Register Now](#) **Register Username**

Notes
Your Username must be in an alphanumeric format with a minimum of 6 to 16 characters and alphabets. It cannot contain any special characters, except for 'underscore'.

Step 2/5

Username:

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Step 4: Password registration

Thursday, 28 April 2011 17:35:45 Home

[Register Now](#) **Register Password**

Notes
Your Password must be in an alphanumeric format with a minimum of 8 to 12 characters and alphabets. Usage of special characters is allowed.

Step 3/5

Username:

Password:

Confirm Password:

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Step 5: Security Questions & Answers registration

Thursday, 26 April 2011 17:36:29 Home

[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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Step 6: Mobile Number registration

Thursday, 26 April 2011 18:14:1 Home

[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	*****

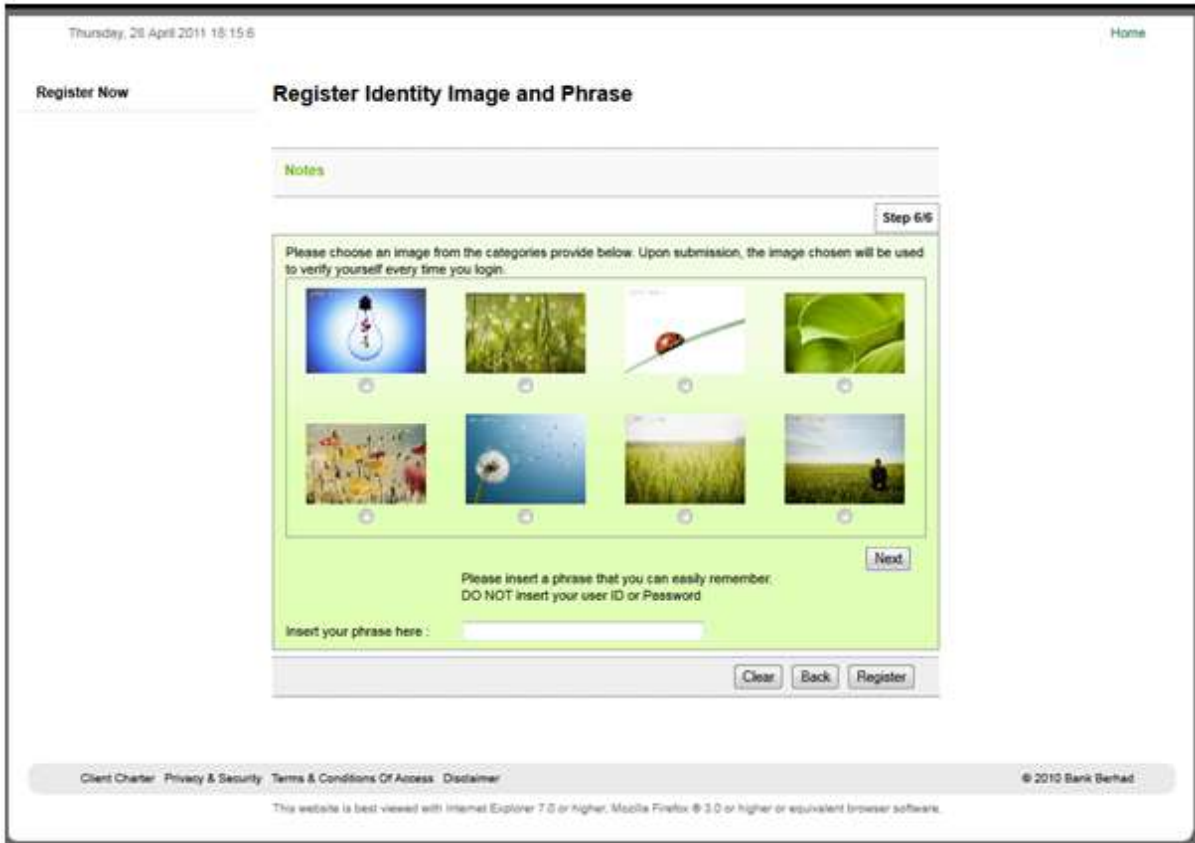
Example: Malaysia **Mobile No.:** 012-3348999 **To key in:** 0123348999 (phone number only)

Clear Back Next

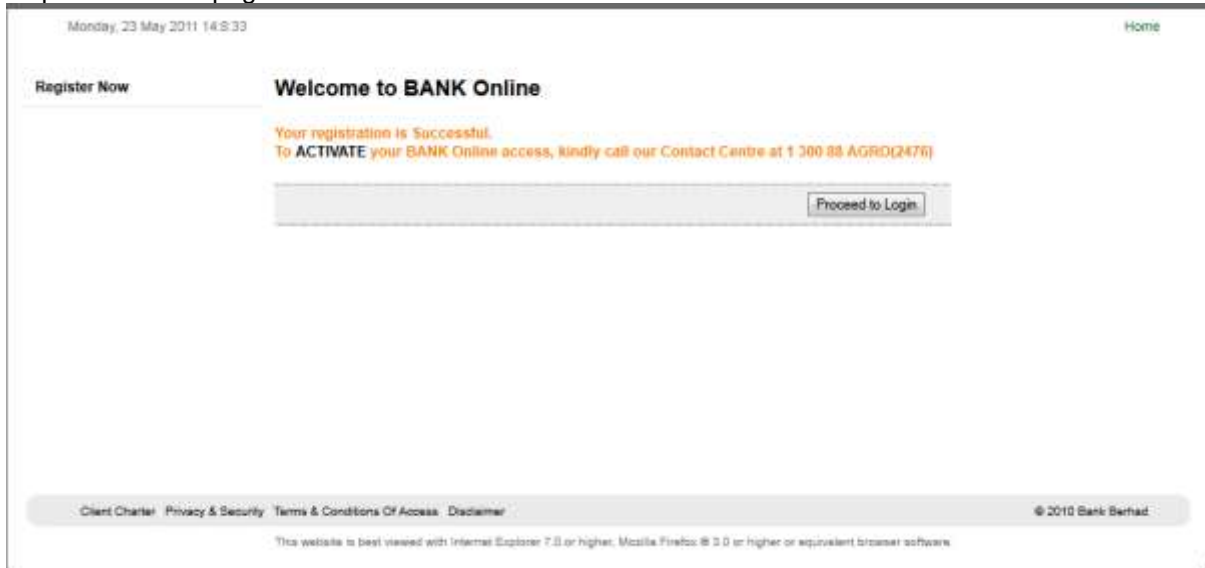
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Step 7: Identity image and phrase registration. User can click on the next to view another set of images.



Step 8: Welcome page



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

Screen Input Fields:-

No	Field	Field Type	Rule	Description	Compulsory
1.	Term & Condition	Radio Button	Must select Yes. Otherwise, go back to the main	The Tem & Condition page. User must accept the Term & Condition to	Yes

No	Field	Field Type	Rule	Description	Compulsory
			page	continue.	
2.	Account Number	Text Box	16 Digits	The account number that link to the below ATM Card	Yes
	ATM Card Number	Text Box	16 Digits.	The number appeared in the ATM Card	Yes
	ATM PIN Number	Text Box	6 Digits. Masked	The 6 Digits. Masked PIN number created for the above ATM Card	Yes
	Type the code shown	Text Box		Key in the CapChar text from the image.	Yes
3.	Username	Text Box	6-16 Alpha Numeric	The unique personal identifier for the user. Username is unique in the Internet Banking System.	Yes
4.	Password	Text Box	8-12 Alpha Numeric. Masked	This password will be used for login	Yes
	Confirm Password	Text Box	8-12 Alpha Numeric. Masked	This password value must be similar to the Password value	Yes
5.	Security Question 1	Drop Down List		User must select a pre-determined security question	Yes
	Answer	Text Box	30 Alpha Numeric. Masked	User must provide a answer to the above question and remember	Yes
	Confirm Answer	Text Box	30 Alpha Numeric. Masked	To confirm the answer	Yes
6.	Security Question 2	Drop Down List		User must select a pre-determined security question. This question must not be the same as Security Question 1	Yes
	Answer	Text Box	30 Alpha Numeric. Masked	User must provide a answer to the above question and remember	Yes
	Confirm Answer	Text Box	30 Alpha Numeric. Masked	To confirm the answer	Yes
7.	Security Question 3	Drop Down List		User must select a pre-determined security question. This question must not be the same as Security Question 1 and Security Question 2	Yes
	Answer	Text Box	30 Alpha Numeric. Masked	User must provide a answer to the above question and remember	Yes
	Confirm Answer	Text Box	30 Alpha Numeric. Masked	To confirm the answer	Yes
8.	Mobile Phone Number	Text Box	10-11 Digits. Masked	The user mobile phone that will be used to receive TAC.	Yes
	Confirm Mobile Phone Number	Text Box	10-11 Digits. Masked	To confirm the given mobile phone number.	Yes

No	Field	Field Type	Rule	Description	Compulsory
9.	Identity Image	Radio Button		To select an identity image. User can click on the Next button to have another set of images.	Yes
10.	Phrase	Text Box	60 Alpha Numeric	To provide a personalized phrase.	Yes

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.

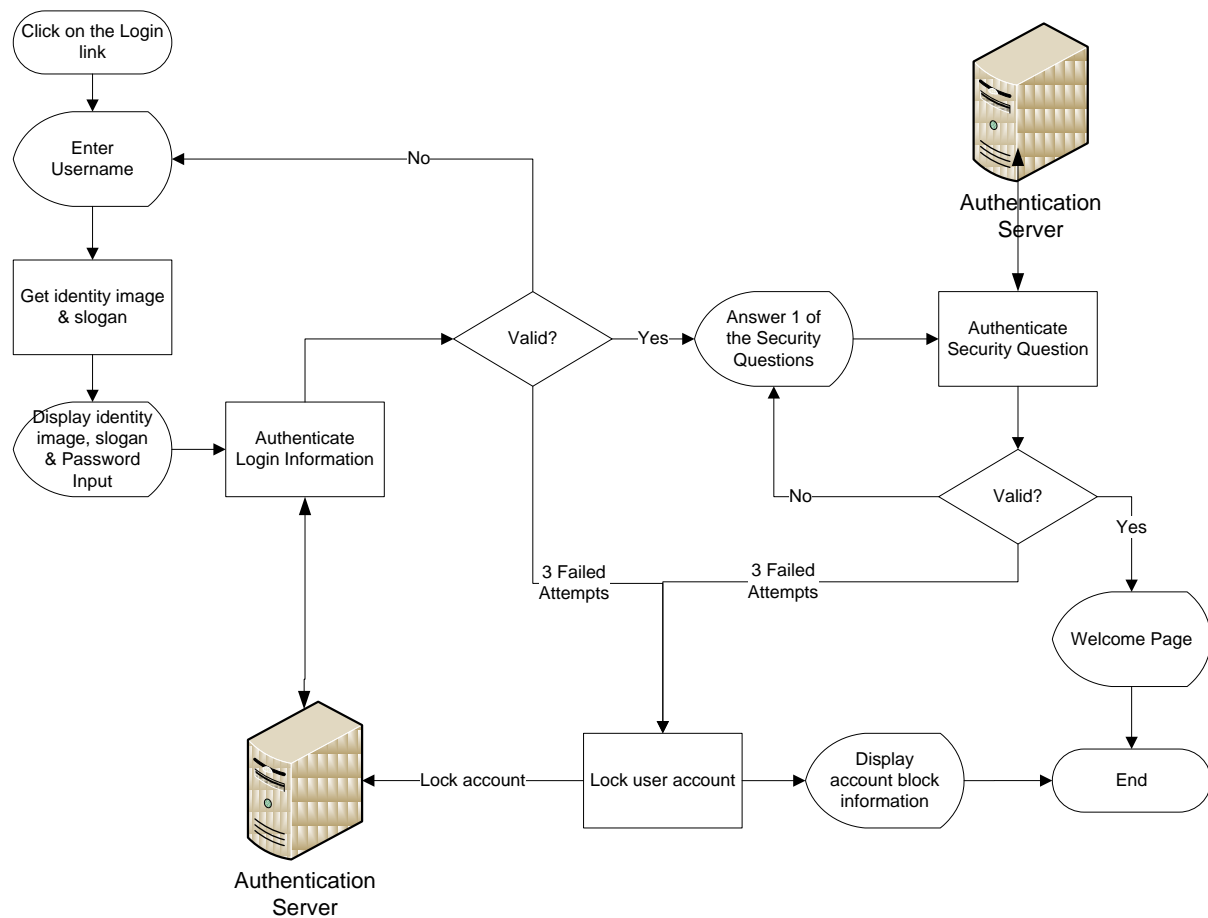
Required field to login:-

- 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:

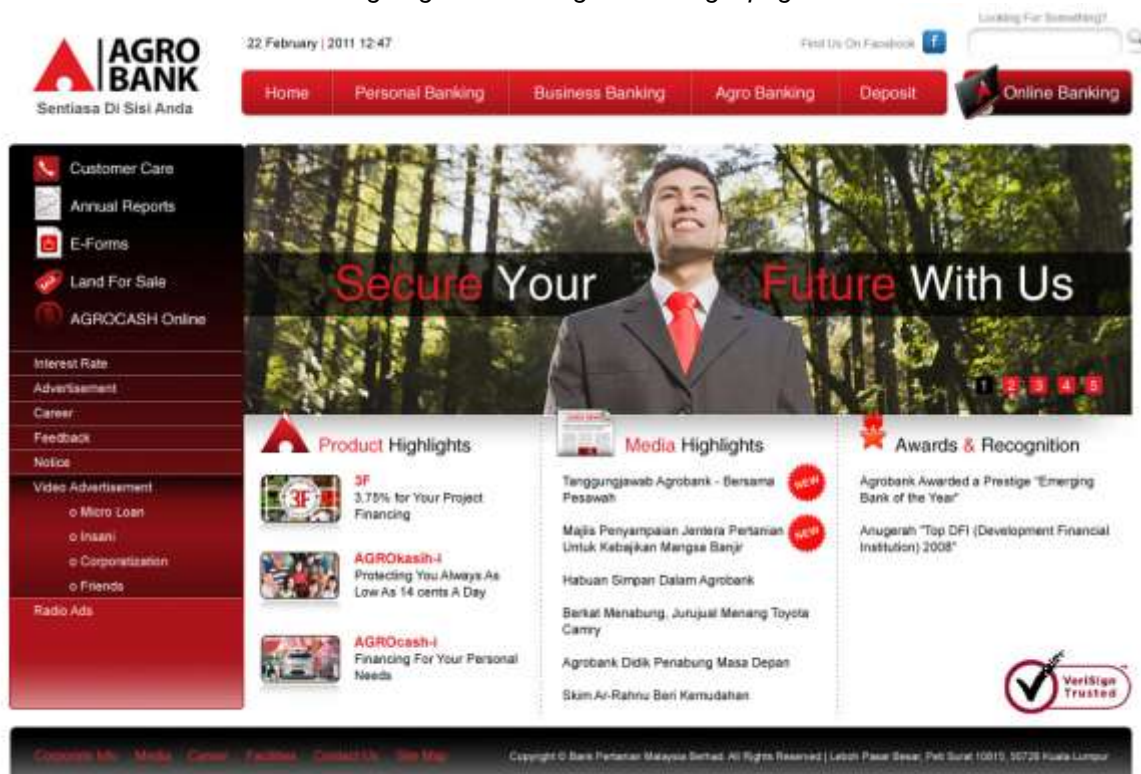
Below diagram shows the login flow:-



Sample Screen Design:

Step 1:

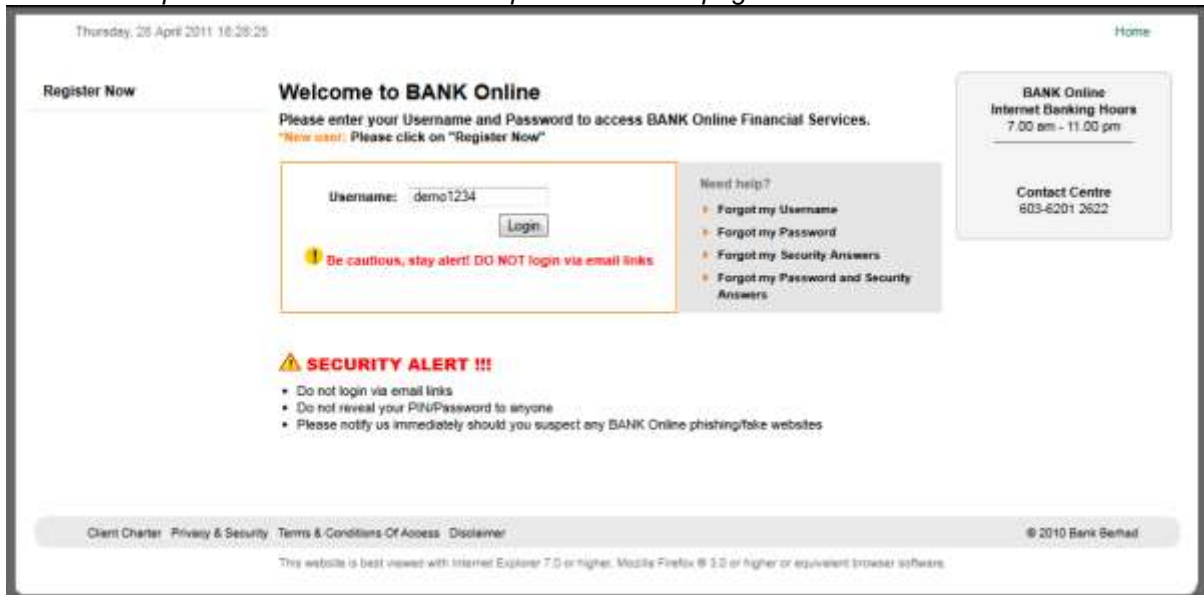
Click on the Retail Internet Banking Login button to go to the login page.



The screenshot shows the AGRO BANK homepage. At the top left is the logo with the tagline "Sentilasa Di Sisi Anda". The date "22 February | 2011 12:47" is displayed. A navigation menu includes Home, Personal Banking, Business Banking, Agro Banking, Deposit, and Online Banking. A search bar is located at the top right. The main banner features a man in a suit with the text "Secure Your Future With Us". Below the banner are three columns: Product Highlights (3F, AGROkasih-i, AGROcash-i), Media Highlights (Tanggungjawab, Majlis Penyampaian, Habuan Simpan, Bertak Menabung, Agrobank Didik, Skim Ar-Rahnu), and Awards & Recognition (Prestige Bank of the Year, Top DFI). A VeriSign Trusted logo is in the bottom right. The footer contains copyright information and contact details.

Step 2:

User need to provide the username before proceed to next page.



The screenshot shows the BANK Online login page. The date and time "Thursday, 26 April 2011 18:28:25" are at the top left. A "Register Now" link is in the top left. The main heading is "Welcome to BANK Online" with the instruction "Please enter your Username and Password to access BANK Online Financial Services." Below this is a form with a "Username:" field containing "demo1234" and a "Login" button. A warning message states "Be cautious, stay alert! DO NOT login via email links". To the right of the form is a "Need help?" section with links for "Forgot my Username", "Forgot my Password", "Forgot my Security Answers", and "Forgot my Password and Security Answers". On the far right, a box displays "BANK Online Internet Banking Hours 7.00 am - 11.00 pm" and "Contact Centre 603-6201 2622". At the bottom, there are links for "Client Charter", "Privacy & Security", "Terms & Conditions Of Access", and "Disclaimer", along with the copyright notice "© 2010 Bank Berhad".


Step 3:

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

Wednesday, 4 May 2011 16:14:59 Home

[Register Now](#) **Enter Password**

Notes
The below image is a security measure to ensure that you are logging to BankOnline. Is this your chosen image? If NOT, please DO NOT enter your password. To proceed, please enter your password and click "Next"



Phrase: Neque porro quisquam est qui dolorem ipsum quia
Username: demo1234
Password:

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

Thursday, 26 April 2011 18:37:55 Home

[Register Now](#) **Security Question**

Please answer the Security Question below as an added safety measure.

Security Question:

Answer:

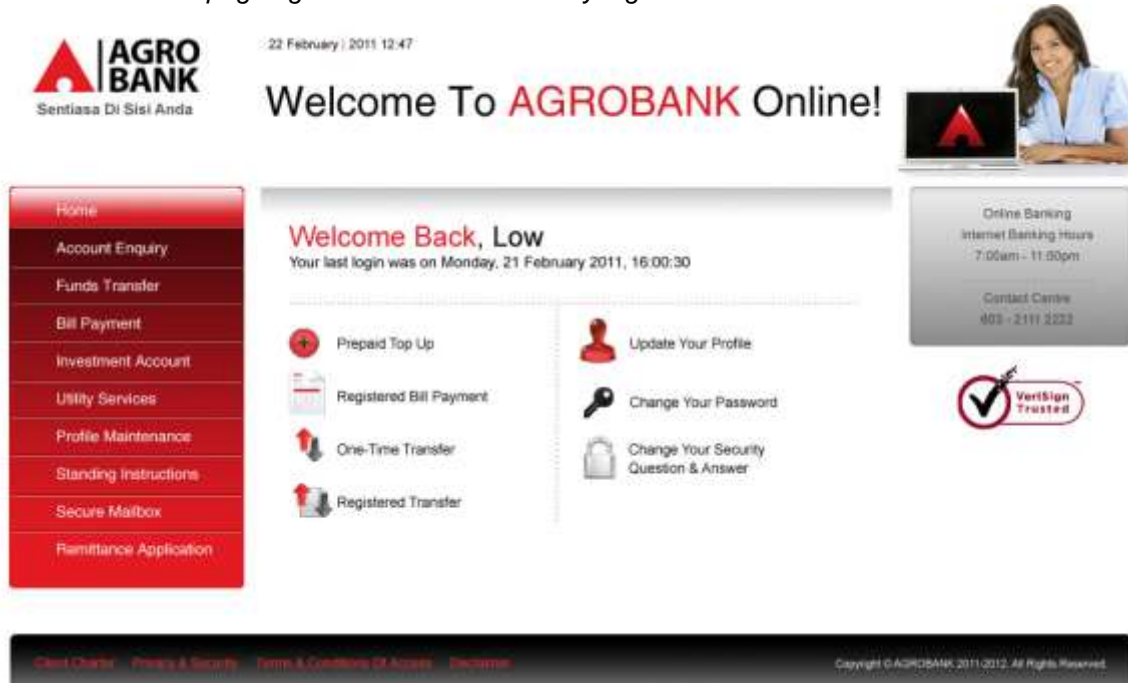
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Step 5:

Welcome page

This is the welcome page right after user successfully login.



Screen Fields:-

No	Field	Field Type	Rule	Description	Compulsory
1.	Username	Text Box	6-16 Alpha Numeric	The unique personal identifier for the user. Username is unique in the Internet Banking System.	Yes
2.	Password	Text Box	8-12 Alpha Numeric. Masked	This password will be used for login	Yes
3.	Security Answer	Text Box	30 Alpha Numeric. Masked	One of the pre-registered security three questions will be random challenged. User need to provide the correct answer to proceed.	Yes
4.	Identity Image	Label		User must verify that the displayed image is the one that registered.	Yes
5.	Phrase	Label		User must verify that the displayed phrase is the one that registered	Yes

2.2.1 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

2.2.1.1 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:

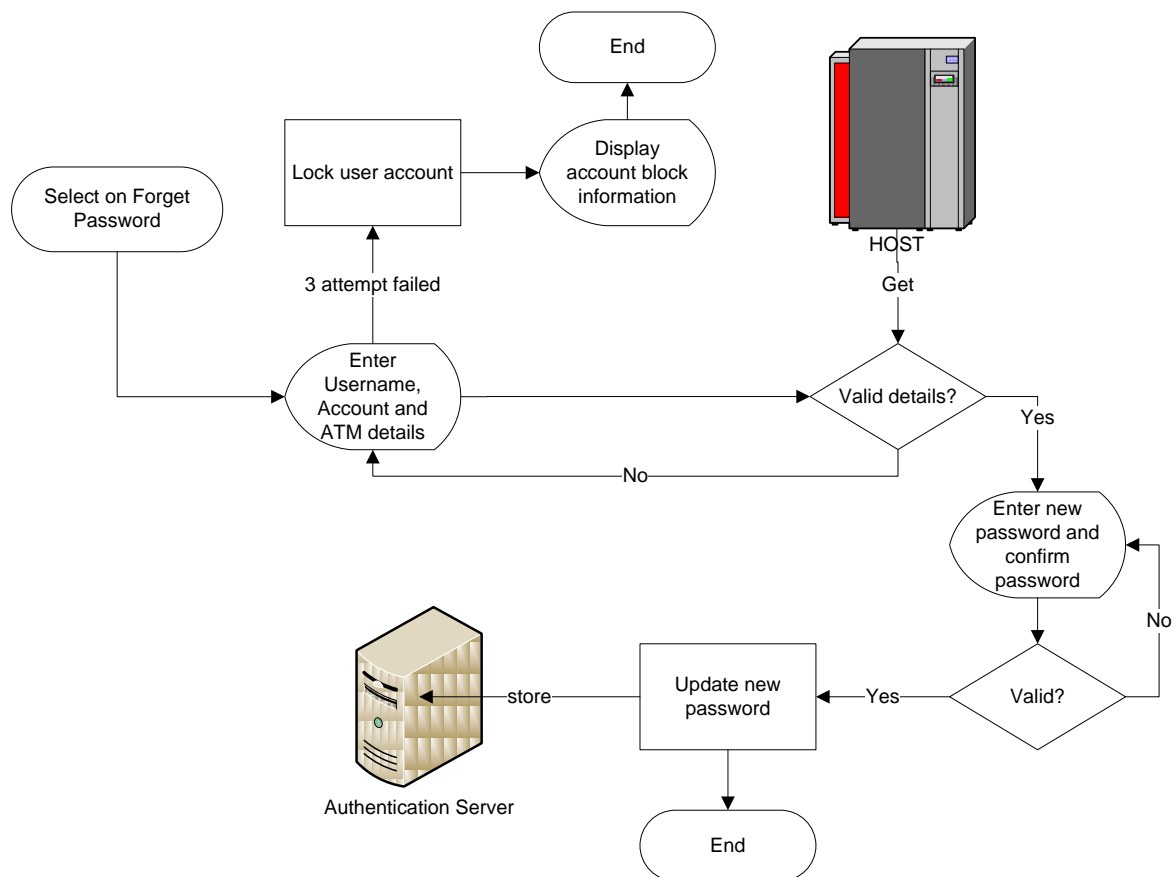
- Username
- ATM card number
- Account number
- ATM Pin

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:

Step 1/3

Username:

Account number: 16 digits

ATM card number: 16 digits

ATM pin number:

Step 2:

Step 2/3

Password:

Confirm Password:

Screen Fields:-

No	Field	Field Type	Rule	Description	Compulsory
1.	Username	Text Box	6-16 Alpha Numeric	The unique personal identifier for the user. Username is unique in the Internet Banking System.	Yes
2.	Account Number	Text Box	16 Digits	The account number that link to the below ATM Card	Yes
3.	ATM Card Number	Text Box	16 Digits.	The number appeared in the ATM Card	Yes
4.	ATM PIN Number	Text Box	6 Digits. Masked	The 6 Digits. Masked PIN number created for the above ATM Card	Yes
5.	New Password	Text Box	8-12 Alpha Numeric. Masked	The new password. Must be a new password that was not used before.	Yes
6.	Confirm Password	Text Box	8-12 Alpha Numeric. Masked	To confirm the password	Yes

2.2.1.2 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:

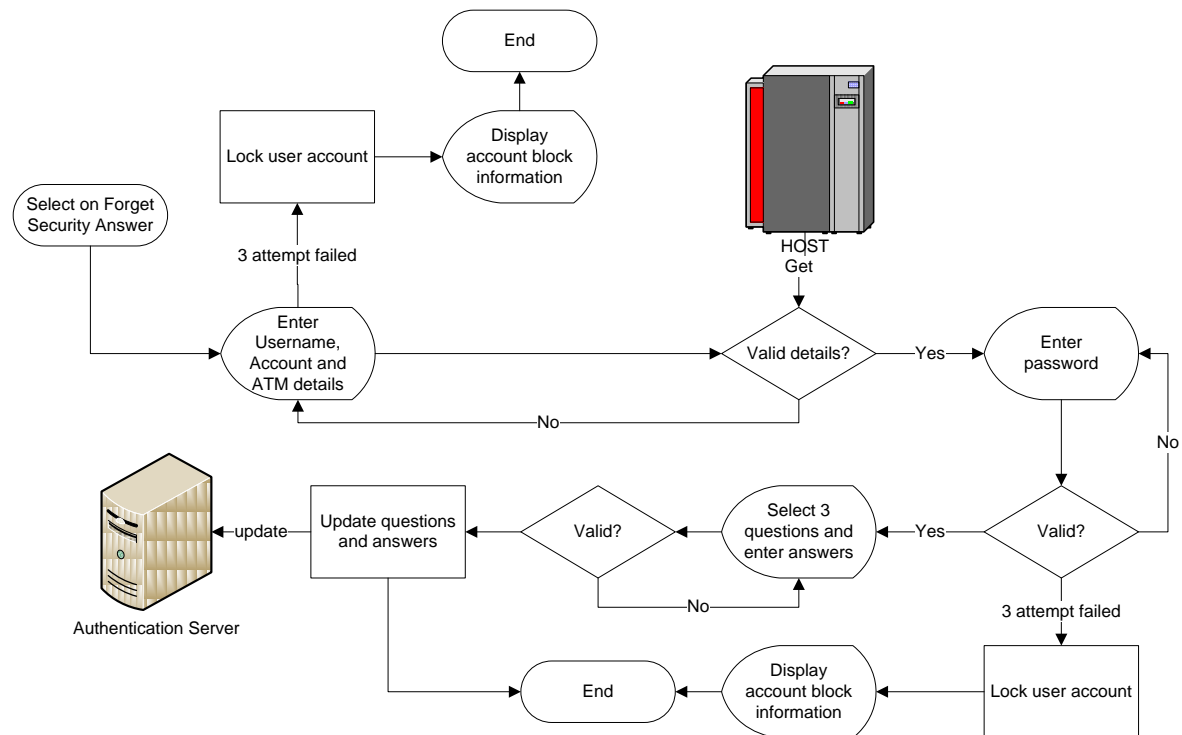
- Username
- ATM card number
- Account number
- ATM Pin
- Password

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:

Step 1/4

Username:	<input type="text" value="demo1234"/>	
Account number:	<input type="text" value="1001123147111234"/>	16 digits
ATM card number:	<input type="text" value="1356221167884321"/>	16 digits
ATM pin number:	<input type="password" value="*****"/>	

Step 2:

Step 2/4

Password:	<input type="password" value="*****"/>
-----------	--

Step 3:

Step 3/4

Security Question 1:	<input type="text" value="What was the name of your first pet?"/>	▼
	Answer: <input type="password" value="****"/>	Confirm Answer: <input type="password" value="****"/>
Security Question 2:	<input type="text" value="What subject did you like in secondary school?"/>	▼
	Answer: <input type="password" value="****"/>	Confirm Answer: <input type="password" value="****"/>
Security Question 3:	<input type="text" value="What is the middle name of your youngest child?"/>	▼
	Answer: <input type="password" value="****"/>	Confirm Answer: <input type="password" value="****"/>

Screen Fields:-

No	Field	Field Type	Rule	Description	Compulsory
1	Username	Text Box	6-16 Alpha Numerics	The unique personal identifier for the user. Username is unique in the Internet Banking System.	Yes
2	Account Number	Text Box	16 Digits	The account number that link to the below ATM Card	Yes
3	ATM Card Number	Text Box	16 Digits.	The number appeared in the ATM Card	Yes
4	ATM PIN Number	Text Box	6 Digits. Masked.	The 6 Digits. Masked PIN number created for the above ATM Card	Yes
5	Password	Text Box	8-12 Alpha Numerics. Masked	The user password.	Yes
6	Security Question 1	Drop Down List		User must select a pre-determined security question	Yes
	Answer	Text Box	30 Alpha Numerics. Masked	User must provide a answer to the above question and remember	Yes
	Confirm Answer	Text Box	30 Alpha Numerics. Masked	To confirm the answer	Yes
7	Security Question 2	Drop Down List		User must select a pre-determined security question. This question must not be the same as Security Question 1	Yes
	Answer	Text Box	30 Alpha Numerics. Masked	User must provide a answer to the above question and remember	Yes
	Confirm Answer	Text Box	30 Alpha Numerics. Masked	To confirm the answer	Yes
8	Security Question 3	Drop Down List		User must select a pre-determined security question. This question must not be the same as Security Question 1 and Security Question 2	Yes
	Answer	Text Box	30 Alpha Numerics. Masked	User must provide a answer to the above question and remember	Yes
	Confirm Answer	Text Box	30 Alpha Numerics. Masked	To confirm the answer	Yes

2.2.1.3 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:

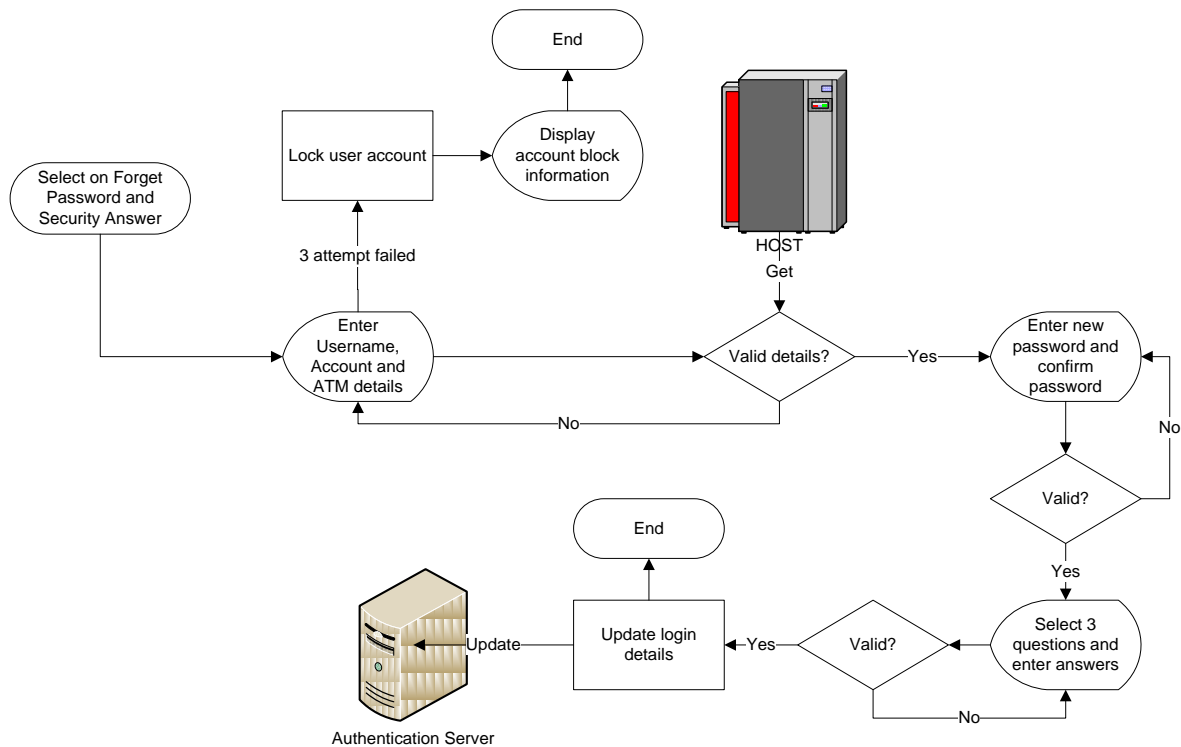
- Username
- ATM card number
- Account number
- ATM Pin

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:

Step 1/4

Username:	<input type="text" value="demo1234"/>	
Account number:	<input type="text" value="1001123147111234"/>	16 digits
ATM card number:	<input type="text" value="1356221167884321"/>	16 digits
ATM pin number:	<input type="password" value="••••••"/>	

Step 2:

Step 2/4

Password:	<input type="password" value="••••••"/>
Confirm Password:	<input type="password" value="••••••"/>

Step 3:

Step 3/4

Security Question 1:	<input type="text" value="What was the name of your first pet?"/>	▼
Answer:	<input type="password" value="••••"/>	Confirm Answer:
	<input type="password" value="••••"/>	
Security Question 2:	<input type="text" value="What subject did you like in secondary school?"/>	▼
Answer:	<input type="password" value="••••"/>	Confirm Answer:
	<input type="password" value="••••"/>	
Security Question 3:	<input type="text" value="In what town was your first job?"/>	▼
Answer:	<input type="password" value="••••"/>	Confirm Answer:
	<input type="password" value="••••"/>	

Screen Fields:-

No	Field	Field Type	Rule	Description	Compulsory
1	Username	Text Box	6-16 Alpha Numeric	The unique personal identifier for the user. Username is unique in the Internet Banking System.	Yes
2	Account Number	Text Box	16 Digits	The account number that link to the below ATM Card	Yes
3	ATM Card Number	Text Box	16 Digits.	The number appeared in the ATM Card	Yes
4	ATM PIN Number	Text Box	6 Digits. Masked.	The 6 Digits. Masked PIN number created for the above ATM Card	Yes
5	New Password	Text Box	8-12 Alpha Numerics. Masked	The new password. Must be a new password that was not used before.	Yes
6	Confirm Password	Text Box	8-12 Alpha Numerics. Masked	To confirm the password	Yes
7	Security Question 1	Drop Down List		User must select a pre-determined security question	Yes
	Answer	Text Box	30 Alpha Numerics. Masked	User must provide a answer to the above question and remember	Yes
	Confirm Answer	Text Box	30 Alpha Numerics. Masked	To confirm the answer	Yes
8	Security Question 2	Drop Down List		User must select a pre-determined security question. This question must not be the same as Security Question 1	Yes
	Answer	Text Box	30 Alpha Numerics. Masked	User must provide a answer to the above question and remember	Yes
	Confirm Answer	Text Box	30 Alpha Numerics. Masked	To confirm the answer	Yes
9	Security Question 3	Drop Down List		User must select a pre-determined security question. This question must not be the same as Security Question 1 and Security Question 2	Yes
	Answer	Text Box	30 Alpha Numerics. Masked	User must provide a answer to the above question and remember	Yes
	Confirm Answer	Text Box	30 Alpha Numerics. Masked	To confirm the answer	Yes

2.2.1.4 Retrieve Username

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

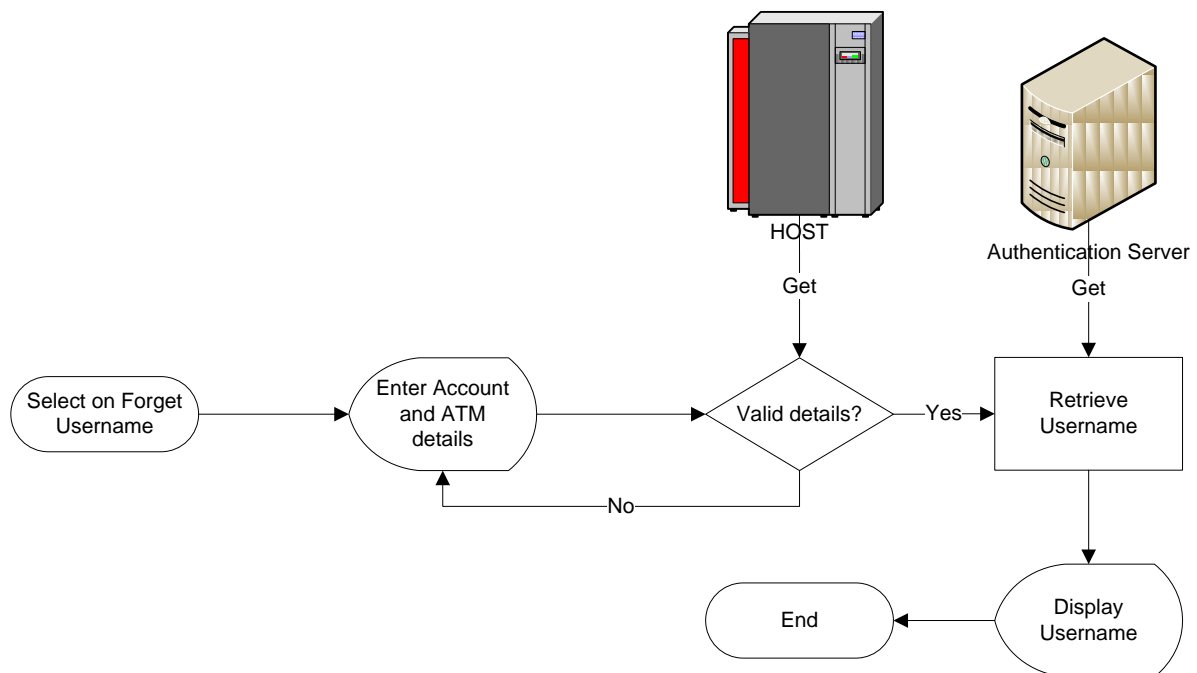
Required identity validation information for this process:-

Registered using ATM card:

- Account number
- ATM card number
- ATM Pin

Flow Diagram:

Below is the process flow to retrieve username:-



Sample Screen Design

Step 1:

Step 1/2

Account number: 16 digits

ATM card number: 16 digits

ATM pin number:

Step 2:

Step 2/2

Your Username is: **demo1234**

[proceed To Login](#)

Screen Fields:-

No	Field	Field Type	Rule	Description	Compulsory
1.	Account Number	Text Box	16 Digits	The account number that link to the below ATM Card	Yes
2.	ATM Card Number	Text Box	16 Digits.	The number appeared in the ATM Card	Yes
3.	ATM PIN Number	Text Box	6 Digits. Masked.	The 6 Digits. Masked PIN number created for the above ATM Card	Yes
4.	Username	Label		Display Username	Yes

2.2.1.5 Reset Mobile Number

If the user change or lost their registered mobile phone, the user needs to call Customer Service to enable the mobile number update feature. After the feature is enabled, user will be prompted to reregister new mobile number.

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

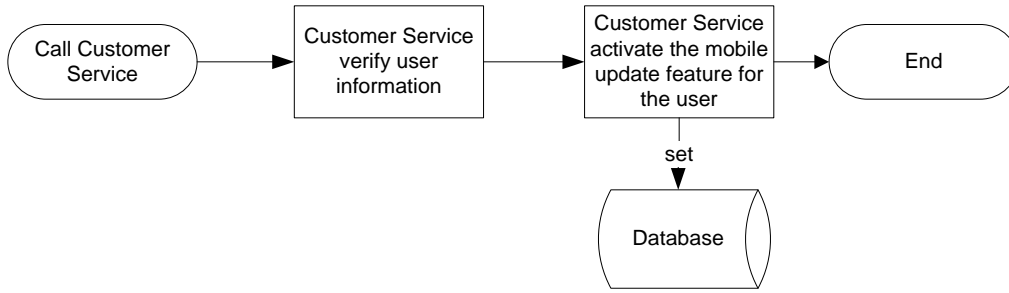
After change mobile number successfully, a SMS alert will be sent to user's new mobile number.

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.

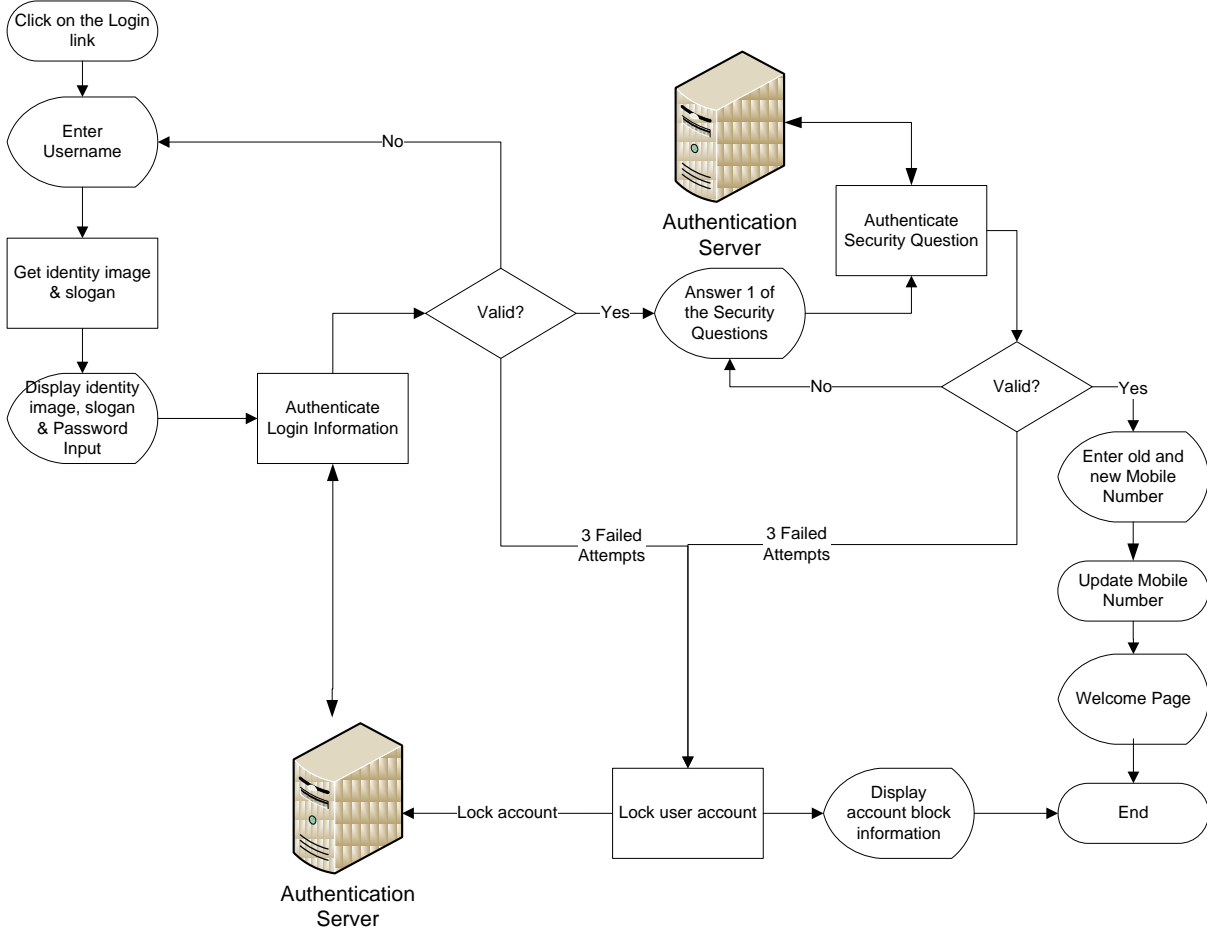
Flow Diagram:

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:

Username:

! Be cautious, stay alert! DO NOT login via email links

Step 2:



Phrase: Neque porro quisquam est qui dolorem ipsum quia
 Username: demo1234
 Password:

Cancel Next

Step 3:

Security Question: Who was your childhood hero?
 Answer:

Cancel Next

Step 4:

Old mobile number:

New mobile number:

Confirm New mobile number:

Clear Back Next

Screen Fields:-

No	Field	Field Type	Rule	Description	Compulsory
1	Username	Text Box	6-16 Alpha Numeric	The unique personal identifier for the user. Username is unique in the Internet Banking System.	Yes
2	Password	Text Box	8-12 Alpha Numeric. Masked	This password will be used for login	Yes
3	Security Answer	Text Box	30 Alpha Numeric. Masked	One of the pre-registered security three questions will be random challenged. User need to provide the correct answer to proceed.	Yes
4	Identity Image	Label		User must verify that the displayed image is the one that registered.	Yes

5	Phrase	Label		User must verify that the displayed phrase is the one that registered	Yes
6	Old Mobile Number	Text Box	10-11 Digits	The previous registered mobile number	Yes
7	New Mobile Number	Text Box	10-11 Digits	The new mobile number to register	Yes
8	Confirm New Mobile Number	Text Box	10-11 Digits	To confirm the new mobile number	Yes

2.2.1.6 Unlock Account

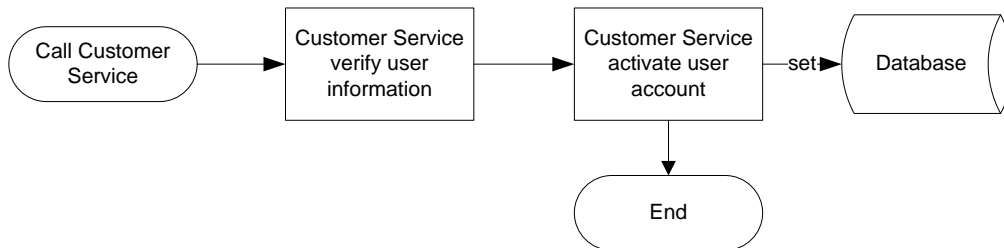
If the user account is being locked, user shall call Customer Service to unlock the account first and the user is required to change the password before he/she can login to the account.

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.



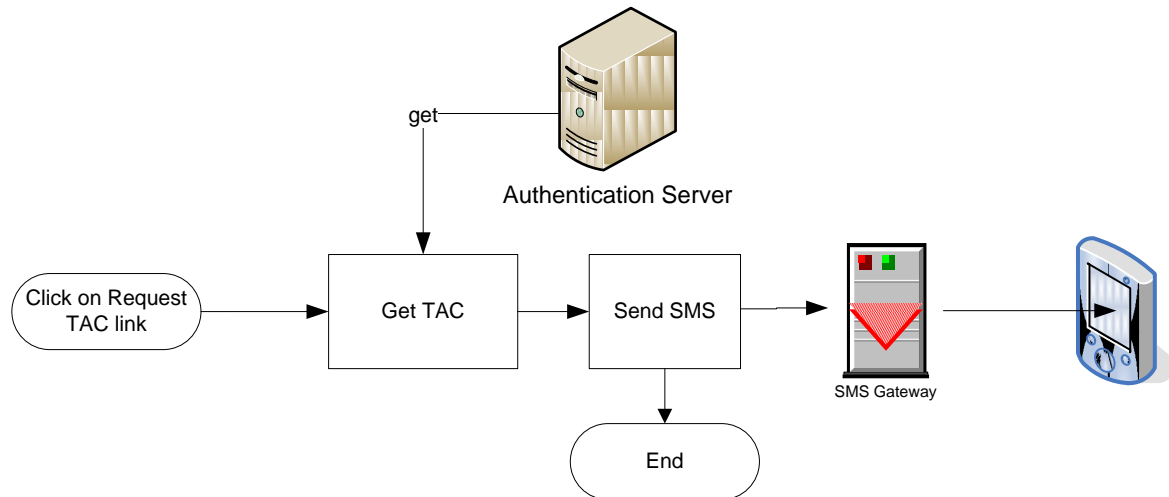
After user account is unlocked, user shall click on the Forget Password/Security Answer link to reset password and security questions/answers.

2.3 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 a period of time and will expire thereafter. After TAC expiration, 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

Step 1:

Request TAC number now!

Step 2:

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

2.3.1 Validity of TAC

- ✓ TAC can be used for multiple transactions within the same session of logon.
- ✓ Once customer logs out from the session, the requested TAC on the previous session is considered no longer valid.
- ✓ Validity of TAC will also based on the scenarios below:-
 - Maximum of 3 attempts –
 - If customer continuously wrongly entered the TAC for three times, the customer will be forced logout from the session.
 - Customer account will be locked.
 - Customer is required to call the Customer Service to unlock the account
 - Customer Service will verify the customer and unlock the account in order to enable for customer to perform subsequent logon.
 - Within 1 hour TAC request

- Customer is not allowed to request another TAC within 1 hour in the same session.
- Customer will be prompted with an error message to bar the request, if the request happened within the 1 hour in the same session
- 1 hour Validation
 - If customer is in the session for 1 hour, TAC will be no longer valid when customer exceeded one hour from the initial request of TAC based in the stamped date and time of the first request

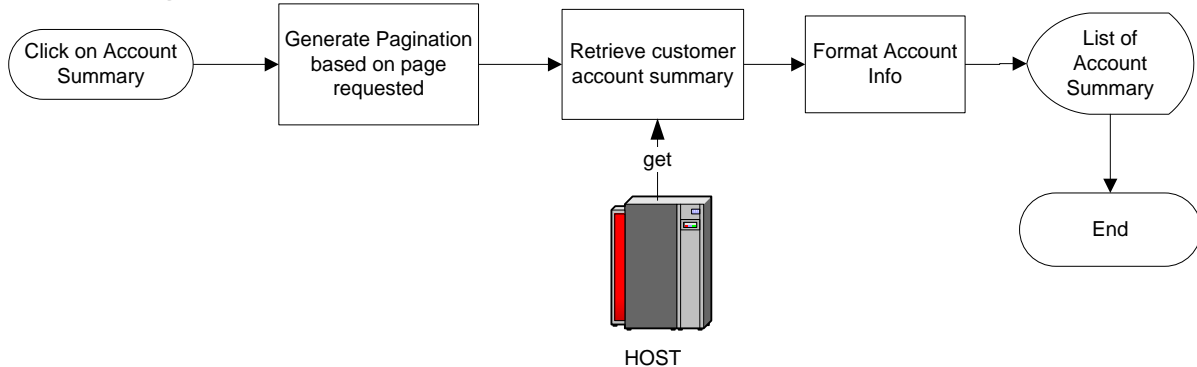
2.4 Account Enquiry

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

2.4.1 Account Summary

Account Summary feature shall provide a list of summary of account which can be retrieved from the AGROBANK backend host, such as Savings Account, Current Account, Fixed Deposit and Loan 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.

Current / Savings Account(s)

Account	Type	Current balance	Available balance	Action
001105005475	Current Account	RM212,284.21	RM212,284.21	Account details <input type="button" value="Go"/>
001105005718	Current Account	RM50,006.58	RM50,006.58	Account details <input type="button" value="Go"/>
001305001319	Current Account	USD506.90	USD506.90	Account details <input type="button" value="Go"/>
001305001327	Dormant/Inactive account.			

Financing Account(s)

Account	Type	Current balance	Action
001402006799	Financing Account	RM53,338.32	Account details <input type="button" value="Go"/>

Investment Account Enquiry

FD Account number	Account type	Available balance	Current balance	Issue date	Maturity date
001104800377	GENERAL FIXED DEPOSIT ACCOUNT	RM5,000.00	RM5,000.00	2008-11-25	2009-02-25
001104008796	GENERAL FIXED DEPOSIT ACCOUNT	RM15,000.00	RM0.00	2008-09-03	2009-03-03

Screen Fields for CASA Account:-

No	Field	Description
1.	Account	The account number
2.	Type	The account type, e.g. Current Account, Saving Account
3.	Current Balance	The account current balance
4.	Action	A quick link to other services for this account

Screen Fields for Financing Account:-

No	Field	Description
1.	Account	The account number
2.	Type	The account type, Conventional Loan, Islamic Loan
3.	Current Balance	The account current balance
4.	Action	A quick link to other services for this account

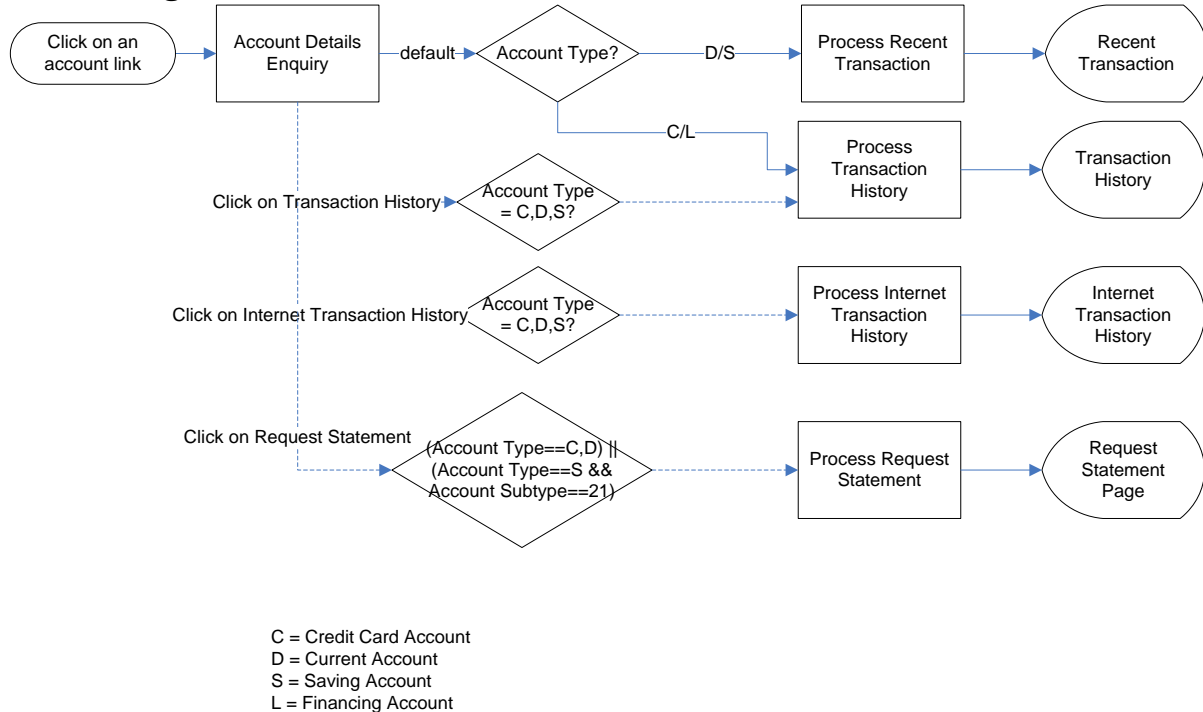
Screen Fields for Investment Account:-

No	Field	Description
1.	Account	The account number
2.	Type	The FD account type
3.	Current Balance	The account current balance
4.	Available Balance	The account available balance that can be used
5.	Issue Date	The FD issue date
6.	Maturity Date	The FD maturity date

2.4.1.1 Account Details

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

Flow Diagram:



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.

Sample Screen for CASA:-

Account status:	Active
Account number:	001105005475
Account type:	SEA BANK CURRENT
Account holder name:	AHMAD
Current balance:	RM215,494.71
Available balance:	RM215,494.71
Total float amount:	RM0.00

Screen Fields for CASA Account:-

No	Field	Description
1.	Account Status	The account status, e.g. Active, Locked, etc.
2.	Account Number	The account number
3.	Account Type	This account detailed account type
4.	Account Holder Name	The account holder name
5.	Available Balance	The account available balance that can be used
6.	Total Float Amount	The total floating amount

Sample Screen for Loan:-

Account status:	Active
Account number:	001105005475
Account type:	Home Loan
Account holder name:	Fuadi
Current balance:	RM215,494.71
Installment amount:	RM779.93
Next installment due date:	2011-05-09
Total number of recurring:	368
Last payment date:	2011-04-09
Last payment amount:	RM779.93
Debit interest rate:	4.95%

Screen Fields for Loan Account:-

No	Field	Description
1.	Account Status	The account status, e.g. Active, Locked, etc..
2.	Account Number	The account number
3.	Account Type	This account detailed account type
4.	Contract Type (Check with HOST)	- Applicable for Islamic Financing Account - For type of contract use for this financing
5.	Security Shortfall (Check with HOST)	- Applicable for Islamic Financing Account
6.	Advance Payment (Check with HOST)	- Applicable for all - This is for the extra payment amount for the financing/loan account
7.	Account Holder Name	The account holder name
8.	Current Balance	The account balance

No	Field	Description
9.	Installment Amount	The installment amount
10.	Amount Overdue	Outstanding amount for this loans
11.	Next Installment Due Date	The installment due date
12.	Total number of recurring	The total number for recurring payment for this loan account
13.	Last Payment Date	The last payment date
14.	Last Payment Amount	The last payment amount
15.	Others Amount	<ul style="list-style-type: none"> - Amount payable for transactions/payment paid by the bank in advance - Need to have additional screen for details information of what comprise in others.

Sample Screen for Fixed Deposit:-

Account number:	001104800377
Account type:	GENERAL FIXED DEPOSIT ACCOUNT
Account holder name:	Ahmad
Available balance:	RM5,000.00
Current balance:	RM5,000.00
Issue date:	2008-11-25
Maturity date:	2009-02-25

Screen Fields for Fixed Deposit Account:-

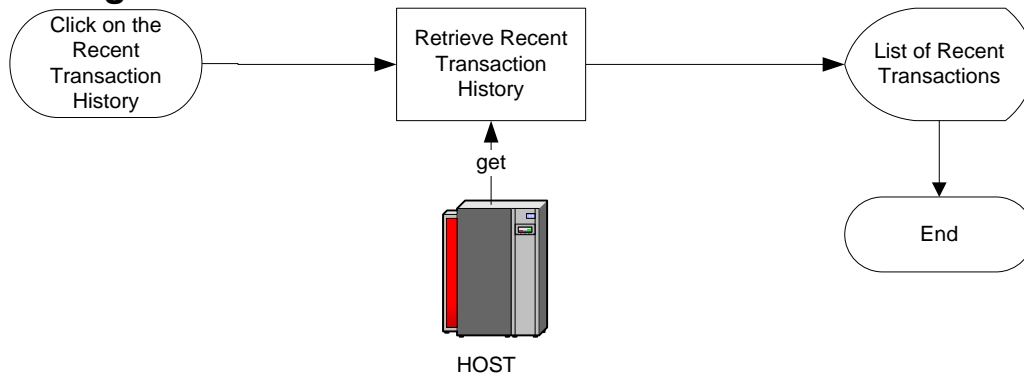
No	Field	Description
1.	Account Number	The account number
2.	Account Type	This account detailed account type
3.	Account Holder Name	The account holder name
4.	Available Balance	The available balance of the FD
5.	Current Balance	The current balance of the FD
6.	Issue Date	The FD issue date
7.	Maturity Date	The FD maturity date

2.4.1.2 Transaction History

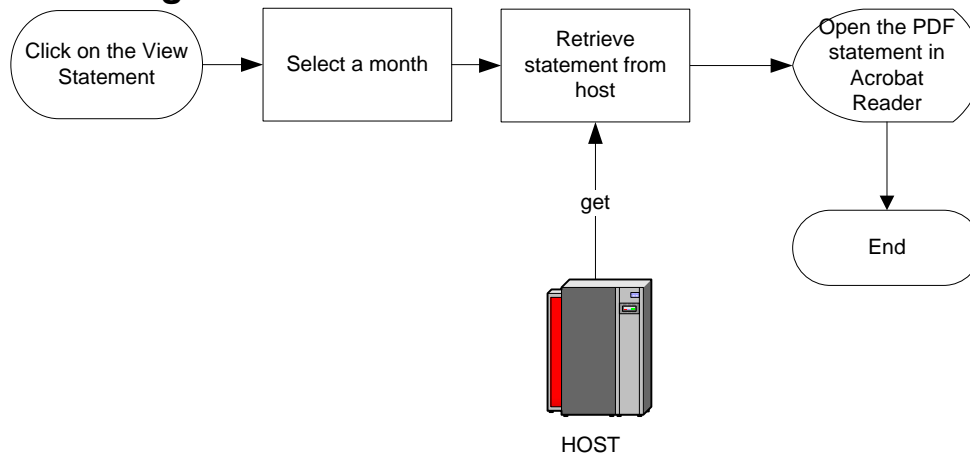
Transaction history shall provide the below transaction history types:-

- 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.
 - User is able to view transaction history start from the latest transaction in host to previous days.
 - User is able to navigate transaction from page to page until the last cut off date from host.

Flow Diagram:



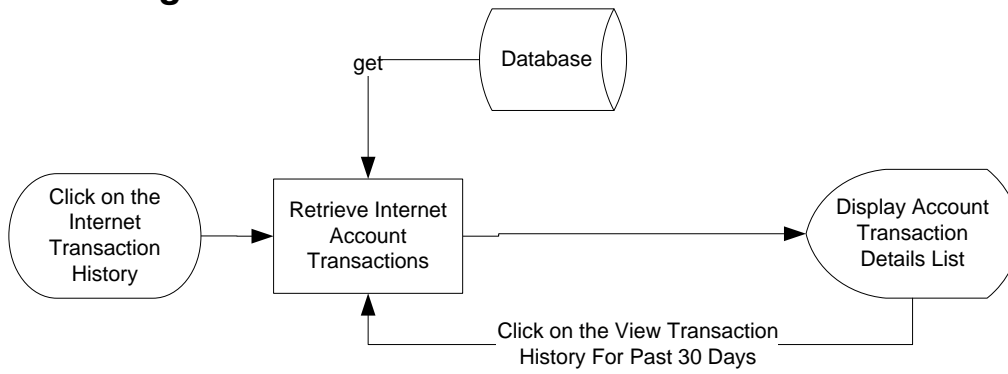
Flow Diagram:



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 60 days
 - This transaction history shall provide transaction submitted up to the last statement cutoff date.

Flow Diagram:

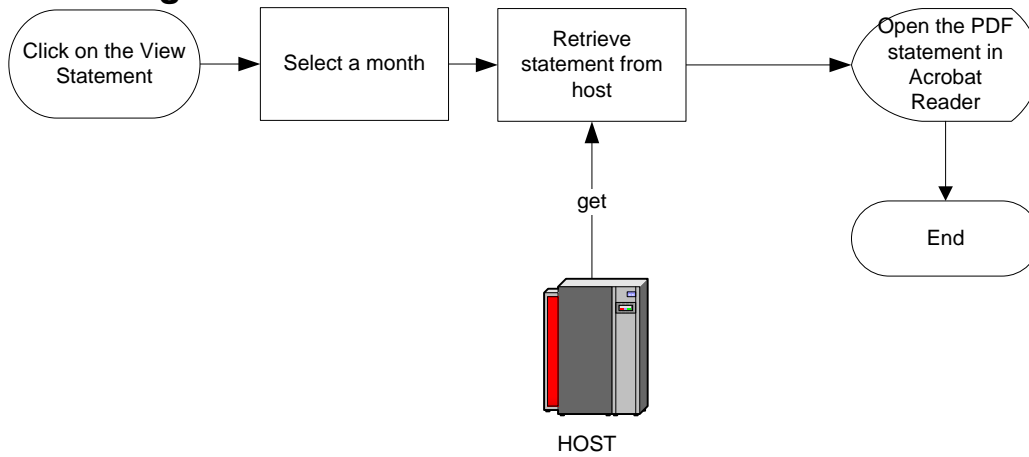


3) Online Statement

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:



Sample Screen Design: Transaction History Page

This page displays an account transaction history.

***Note:** Account balance field will be made available if HOST is able to provide the information

Transaction History

As at Thursday, 1 April 2010, 17:28:11

Account number: 001105005475

Transaction date	Description	Debit	Credit
18 Feb 2010	IB Fund Transfer - Third Party Account	-	RM1.00
18 Feb 2010	IB Fund Transfer - Third Party Account	RM1.00	-
18 Feb 2010	IB Fund Transfer - Own Account	RM1.00	-
18 Feb 2010	IB Fund Transfer - Third Party Account	RM1.00	-

Screen Fields for CASA Account:-

No	Field	Description
1.	Transaction Date	The account number
2.	Description	The account type, e.g. Current Account, Saving Account
3.	Debit	The amount debited from the account
4.	Credit	The amount credited into the account

Screen Fields for Loan Account:-

No	Field	Description
1.	Transaction Date	The account number
2.	Description	The account type, e.g. Conventional Loan
3.	Debit	The amount debited from the account
4.	Credit	The amount credited into the account

Screen Fields for Fix Deposit Account:-

No	Field	Description
1.	Transaction Date	The account number
2.	Description	The account type, e.g. Conventional FD
3.	Debit	The amount debited from the account
4.	Credit	The amount credited into the account

Internet Transaction History Page

This page displays an account internet transaction history.

***Note:** Account balance will not be available for internet transaction history

Date Time	Transaction Details	From account To account	Amount	Status IB Ref No	Reprint Receipt
You do not have any transactions.					

Screen Fields for CASA Account:-

No	Field	Description
1.	Date Time	The transaction date and time
2.	Transaction Details	The details of this transaction
3.	From Account To Account	The transfer from account The transfer to account
4.	Amount	The transaction amount
5.	Status IB Ref No	Transaction status The transaction reference number in the Internet Banking System
6.	Reprint Receipt	Allow user to reprint the receipt

Screen Fields for Loan Account:-

No	Field	Description
1.	Date Time	The transaction date and time
2.	Transaction Details	The details of this transaction
3.	From Account To Account	The transfer from account The transfer to account
4.	Amount	The transaction amount
5.	Status IB Ref No	Transaction status The transaction reference number in the Internet Banking System
6.	Reprint Receipt	Allow user to reprint the receipt

Screen Fields for Fix Deposit Account:-

No	Field	Description
1.	Date Time	The transaction date and time
2.	Transaction Details	The details of this transaction
3.	From Account To Account	The transfer from account The transfer to account
4.	Amount	The transaction amount
5.	Status IB Ref No	Transaction status The transaction reference number in the Internet Banking System
6.	Reprint Receipt	Allow user to reprint the receipt

Online Statement Page

This page displays an account statement in PDF format.

Step 1:

Month:	<input type="text" value="Select Month"/>	<input type="button" value="View Statement"/>
--------	---	---

Screen Fields:-

No	Field	Field Type	Rule	Description	Compulsory
1.	Month	Drop Down List		The statement month that ready to download	Yes

Step 2:

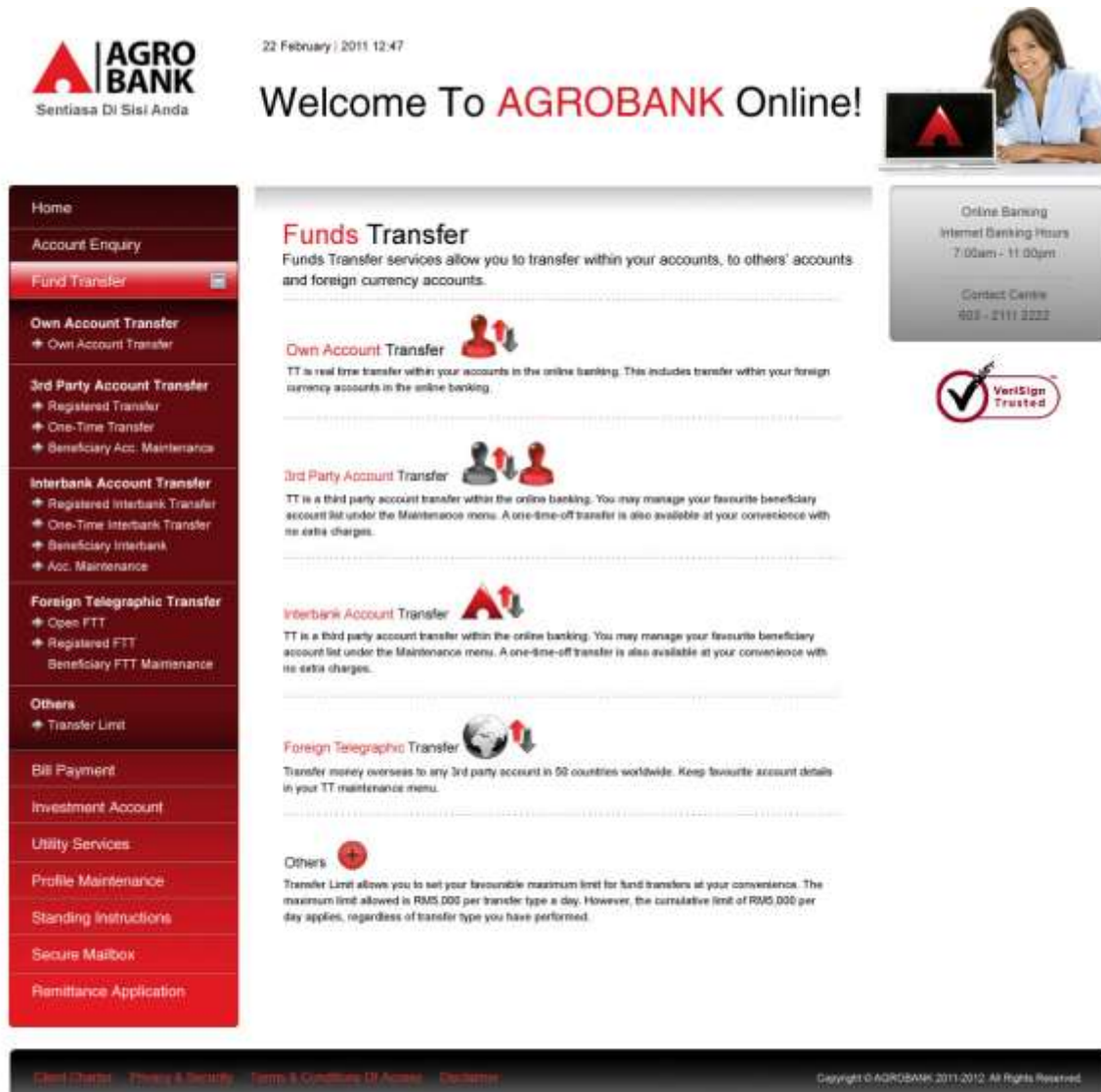
Display the account statement in Adobe Acrobat Reader.

2.5 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.



22 February | 2011 12:47

Welcome To **AGROBANK** Online!

Funds Transfer
Funds Transfer services allow you to transfer within your accounts, to others' accounts and foreign currency accounts.

Own Account Transfer
TT is real time transfer within your accounts in the online banking. This includes transfer within your foreign currency accounts in the online banking.

3rd Party Account Transfer
TT is a third party account transfer within the online banking. You may manage your favourite beneficiary account list under the Maintenance menu. A one-time-off transfer is also available at your convenience with no extra charges.

Interbank Account Transfer
TT is a third party account transfer within the online banking. You may manage your favourite beneficiary account list under the Maintenance menu. A one-time-off transfer is also available at your convenience with no extra charges.

Foreign Telegraphic Transfer
Transfer money overseas to any 3rd party account in 50 countries worldwide. Keep favourite account details in your TT maintenance menu.

Others
Transfer Limit allows you to set your favourable maximum limit for fund transfers at your convenience. The maximum limit allowed is RMS 000 per transfer type a day. However, the cumulative limit of RMS 000 per day applies, regardless of transfer type you have performed.

Online Banking
Internet Banking Hours
7:00am - 11:00pm
Contact Centre
903 - 2111 2222

VeriSign
Trusted

Client Charter | Privacy & Security | Terms & Conditions | My Account | Disclaimer

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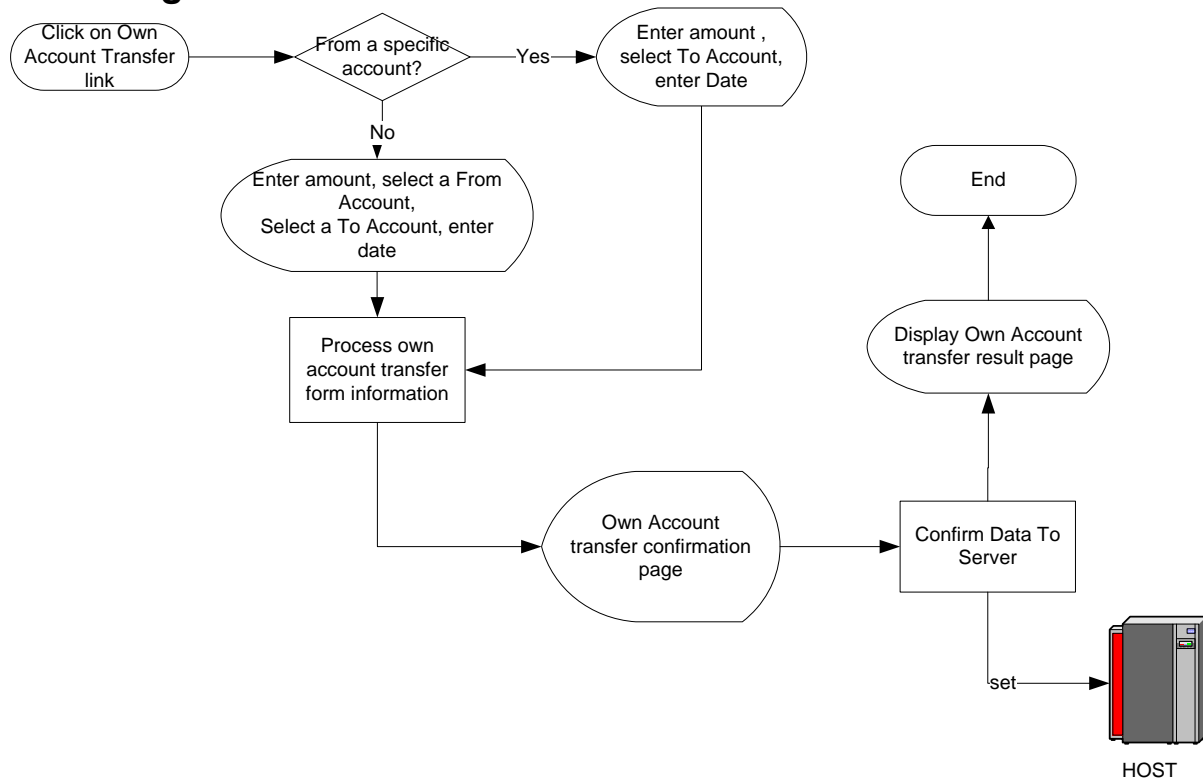
2.5.1 Own Accounts

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 1/3

From account*:

To account*:

Amount*:

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

Screen Input Fields:-

No	Field	Field Type	Rule	Description	Compulsory
1.	From Account	Drop Down List		The transfer from account number	Yes
2.	To Account	Drop Down List		The transfer to account number	Yes
3.	Amount	Text Box	Amount with 2 decimal point	The transaction amount	Yes
4.	Payment Mode			Pay Now, Pay Later, Recurrent. Must choose one.	Yes
	Pay Now	Radio Button		The payment mode, Pay Now, Future Date or Recurrent	No
	Pay Later	Radio Button		Today	No
	Start Date	Date Field		The transaction status	No
	Payment Frequency	Radio Button		The transaction reference number in the Internet Banking System	No
	Start Date	Date Field		The transaction reference number in the host system	No
	Termination Date	Date Field		The transaction date	No

Step 2:

Step 2/3

From account:	001105222222 VENTURA CURRENT ACCOUNT
To account:	001103333333 VENTURA SAVING ACCOUNT
Amount:	RM1,213.00
<hr/>	
Payment mode:	Pay Now
Start date:	Today
<div style="text-align: right; margin-top: 10px;"> <input type="button" value="Back"/> <input type="button" value="Confirm"/> </div>	

Screen Fields:-

No	Field	Description
1.	From Account	The transfer from account number
2.	To Account	The transfer to account number
3.	Amount	The transaction amount
4.	Payment Mode	The payment mode, Pay Now, Future Date or Recurrent
5.	Status	The transaction status

Step 3:

Step 3/3

From account:	001105222222 VENTURA CURRENT ACCOUNT
New balance:	RM98,335.00
To account:	001103333333 VENTURA SAVING ACCOUNT
New balance:	RM90,142.00
Amount:	RM1,213.00
<div style="display: flex; justify-content: space-between; width: 100%;"> Payment mode: Pay Now Start date: Today </div>	
Status:	Successful
IB Reference No:	0000036140
Reference No:	1000502640
Transaction date:	04 Oct 2005
Transaction time:	22:45:38

Screen Fields:-

No	Field	Description
1.	From Account	The transfer from account number
2.	New Balance	The new balance for the From Account after transfer
3.	To Account	The transfer to account number
4.	New Balance	The new balance for the To Account after transfer
5.	Amount	The transaction amount
6.	Payment Mode	The payment mode, Pay Now, Future Date or Recurrent
7.	Start Date	Today
8.	Status	The transaction status
9.	IB Reference No	The transaction reference number in the Internet Banking System
10.	Reference No	The transaction reference number in the host system
11.	Transaction Date	The transaction date
12.	Transaction Time	The transaction time

2.5.2 3rd 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

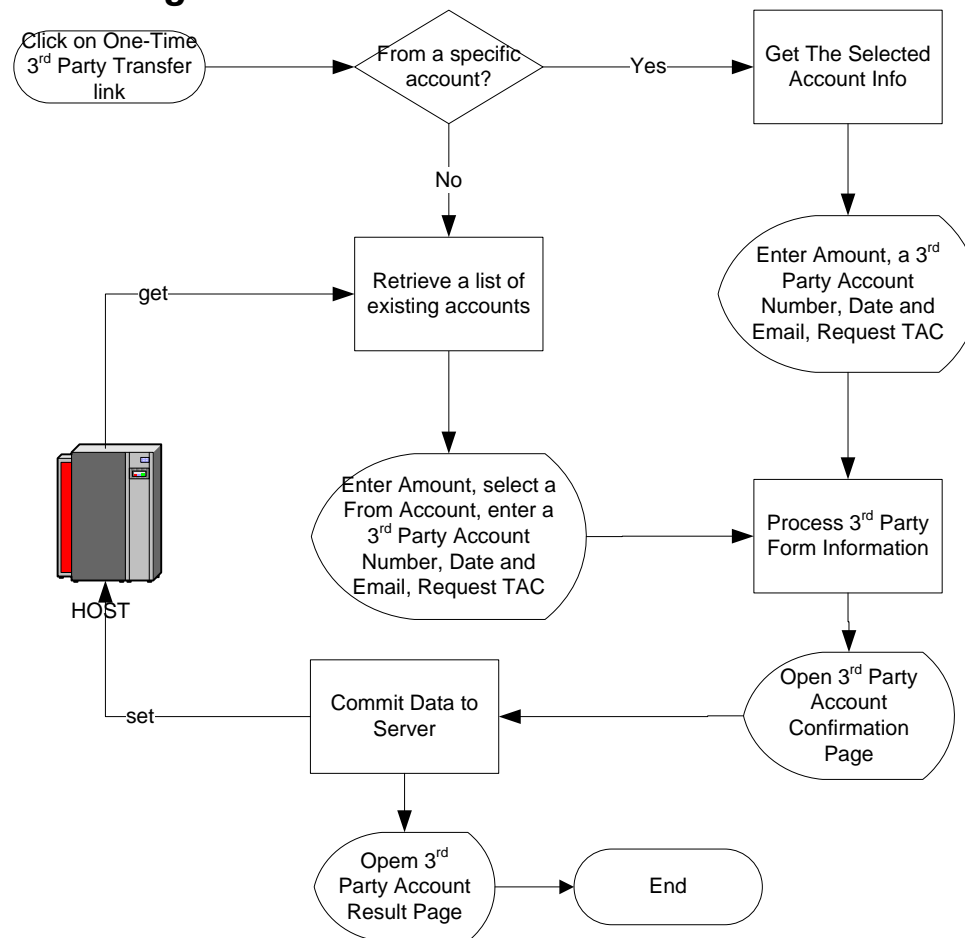
2.5.2.1 Open 3rd Party Account Transfer

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:



Sample Screen Design:

Open 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 1/3

From account*: --Please select--

To account*:

Amount*:

Remarks:

Beneficiary email:

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

Clear Next

Screen Input Fields:-

No	Field	Field Type	Rule	Description	Compulsory
1.	From Account	Drop Down List		The transfer from account number	Yes
2.	To Account	Text Box	Max 16 digits	The transfer to account number	Yes
3.	Amount	Text Box	Amount with 2 decimal	The transaction amount	Yes
4.	Remarks	Text Box	30 Alpha Numeric	Allow user to make a remark for this transfer	No
5.	Beneficiary email	Text Box	Email format	Allow IB to send email to the To Account holder	No
6.	Payment Mode			Pay Now, Pay Later, Recurrent. Must choose one.	Yes
	Pay Now	Radio Button		The payment mode, Pay Now, Future Date or Recurrent	No
	Pay Later	Radio Button		Today	No
	Start Date	Date Field		The transaction status	No
	Payment Frequency	Drop Down List		The transaction reference number in the Internet Banking System	No
	Start Date	Date Field		The transaction reference number	No

No	Field	Field Type	Rule	Description	Compulsory
				in the host system	
	Termination Date	Date Field		The transaction date	No

Step 2

Step 2/3

From account: 001105222222 VENTURA CURRENT ACCOUNT

To account: 001105800003

Account holder name: PENRIL DATABILITY (M) SDN BHD

Amount: RM12.00

Remarks: Payment

Beneficiary email: demo@agrobank.com.my

Payment mode: Pay Now

Start date: Today

Do you have a TAC ready? Enter TAC number: [Request TAC](#) [What's TAC?](#)

Screen Fields:-

No	Field	Description
1.	From Account	The transfer from account number
2.	To Account	The transfer to account number
3.	Account Holder Name	The To Account holder name
4.	Amount	The transaction amount
5.	Remarks	User's transaction remark
6.	Beneficiary email	Allow IB to send email to the To Account holder
7.	Payment Mode	Pay Now, Pay Later or Recurrent
8.	Start Date	The payment date
9.	TAC	The Transaction Authorization Code

Step 3

Step 3/3

From account:	001105222222 VENTURA CURRENT ACCOUNT
New balance:	RM98,323.00
To account:	001105800003
Account holder name:	PENRIL DATABILITY (M) SDN BHD
Amount:	RM12.00
Remarks:	Payment
Beneficiary email:	demo@agrobank.com.my
<hr/>	
Payment mode:	Pay Now
Start date:	Today
Status:	Successful
IB Reference No:	0000036149
Reference No:	1000673758
Transaction date:	13 May 2011
Transaction time:	17:31:00

[Make another transfer](#)

[Print receipt](#)

Screen Fields:-

No	Field	Description
1.	From Account	The transfer from account number
2.	New Balance	The new balance for the From Account after transfer
3.	To Account	The transfer to account number
4.	Account Holder Name	The To Account holder name
5.	Amount	The transaction amount
6.	Remarks	User's transaction remark
7.	Beneficiary Email	Allow IB to send email to the To Account holder
8.	Payment Mode	The payment mode, Pay Now, Future Date or Recurrent
9.	Start Date	Today
10.	Status	The transaction status
11.	IB Reference No	The transaction reference number in the Internet Banking System

No	Field	Description
12.	Reference No	The transaction reference number in the host system
13.	Transaction Date	The transaction date
14.	Transaction Time	The transaction time

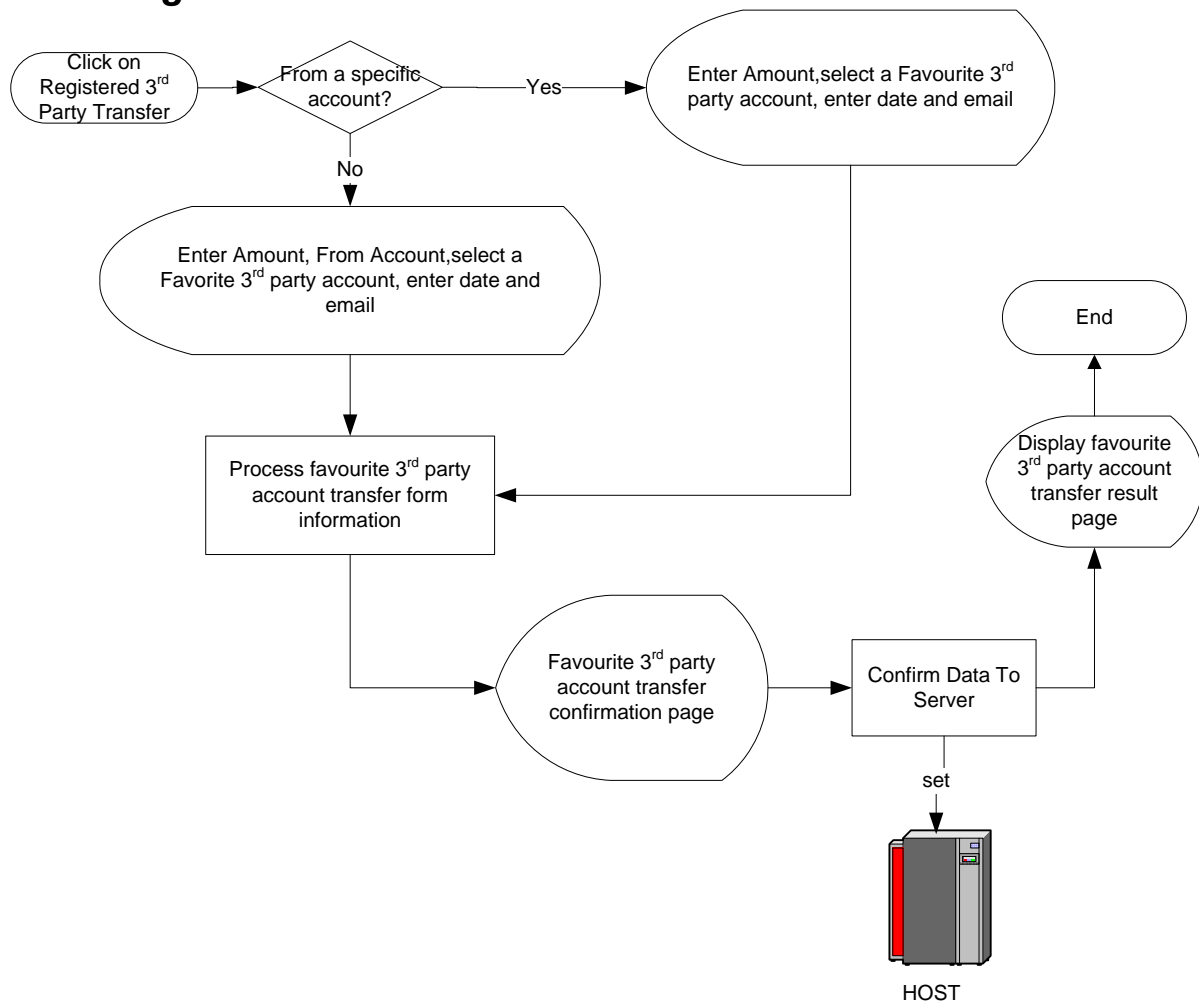
2.5.2.2 Registered 3rd Party Account Transfer

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:



Sample Screen Design:

Step 1:

Step 1/3

From account*:

To account*:

Amount*:

Remarks:

Beneficiary email:

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

Screen Fields:-

No	Field	Field Type	Rule	Description	Compulsory
1.	From Account	Drop Down List		The transfer from account number	Yes
2.	To Account	Drop Down List		The transfer to account number	Yes
3.	Amount	Text Box	Amount with decimal 2	The transaction amount	Yes
4.	Remarks	Text Box	30 Alpha Numeric	Allow user to make a remark for this transfer	No
5.	Beneficiary email	Text Box	Email format	Allow IB to send email to the To Account holder	No
6.	Payment Mode			Pay Now, Pay Later, Recurrent. Must choose one.	Yes
	Pay Now	Radio Button		The payment mode, Pay Now, Future Date or Recurrent	No
	Pay Later	Radio Button		Today	No
	Start Date	Date Field		The transaction status	No
	Payment Frequency	Drop Down List		The transaction reference number in the Internet Banking System	No
	Start Date	Date Field		The transaction reference number in the host system	No
	Termination Date	Date Field		The transaction date	No

Step 2:

Step 2/3

From account:	001105222222 VENTURA CURRENT ACCOUNT
To account:	001103333333 bank online
Account holder name:	JEL SON LOW
Amount:	RM12.00
Remarks:	Lunch
Beneficiary email:	demo@agrobank.com
<hr/>	
Payment mode:	Pay Now
Start date:	Today
<input type="button" value="Back"/> <input type="button" value="Confirm"/>	

Screen Fields:-

No	Field	Description
1.	From Account	The transfer from account number
2.	To Account	The transfer to account number
3.	Account Holder Name	The To Account holder name
4.	Amount	The transaction amount
5.	Remarks	User's transaction remark
6.	Beneficiary email	Allow IB to send email to the To Account holder
7.	Payment Mode	Pay Now, Pay Later or Recurrent
8.	Start Date	The payment date

Step 3:

Step 3/3

From account	001105222222 VENTURA CURRENT ACCOUNT
New balance:	RM98,311.00
To account:	001103333333 bank online
Account holder name:	JELSON LOW
Amount:	RM12.00
Remarks:	Lunch
Beneficiary email:	demo@agrobank.com
<hr/>	
Payment mode:	Pay Now
Start date:	Today
Status:	Successful
IB Reference No:	0000036150
Reference No:	1000512308
Transaction date:	13 May 2011
Transaction time:	17:33:52
<input type="button" value="Make another transfer"/> <input type="button" value="Print receipt"/>	

Screen Fields:-

No	Field	Description
1.	From Account	The transfer from account number
2.	New Balance	The new balance for the From Account after transfer
3.	To Account	The transfer to account number
4.	Account Holder Name	The To Account holder name
5.	Amount	The transaction amount
6.	Remarks	User's transaction remark
7.	Beneficiary Email	Allow IB to send email to the To Account holder
8.	Payment Mode	The payment mode, Pay Now, Future Date or Recurrent
9.	Start Date	Today
10.	Status	The transaction status
11.	IB Reference No	The transaction reference number in the Internet Banking System

No	Field	Description
12.	Reference No	The transaction reference number in the host system
13.	Transaction Date	The transaction date
14.	Transaction Time	The transaction time

2.5.2.33rd Party Beneficiary Account Maintenance

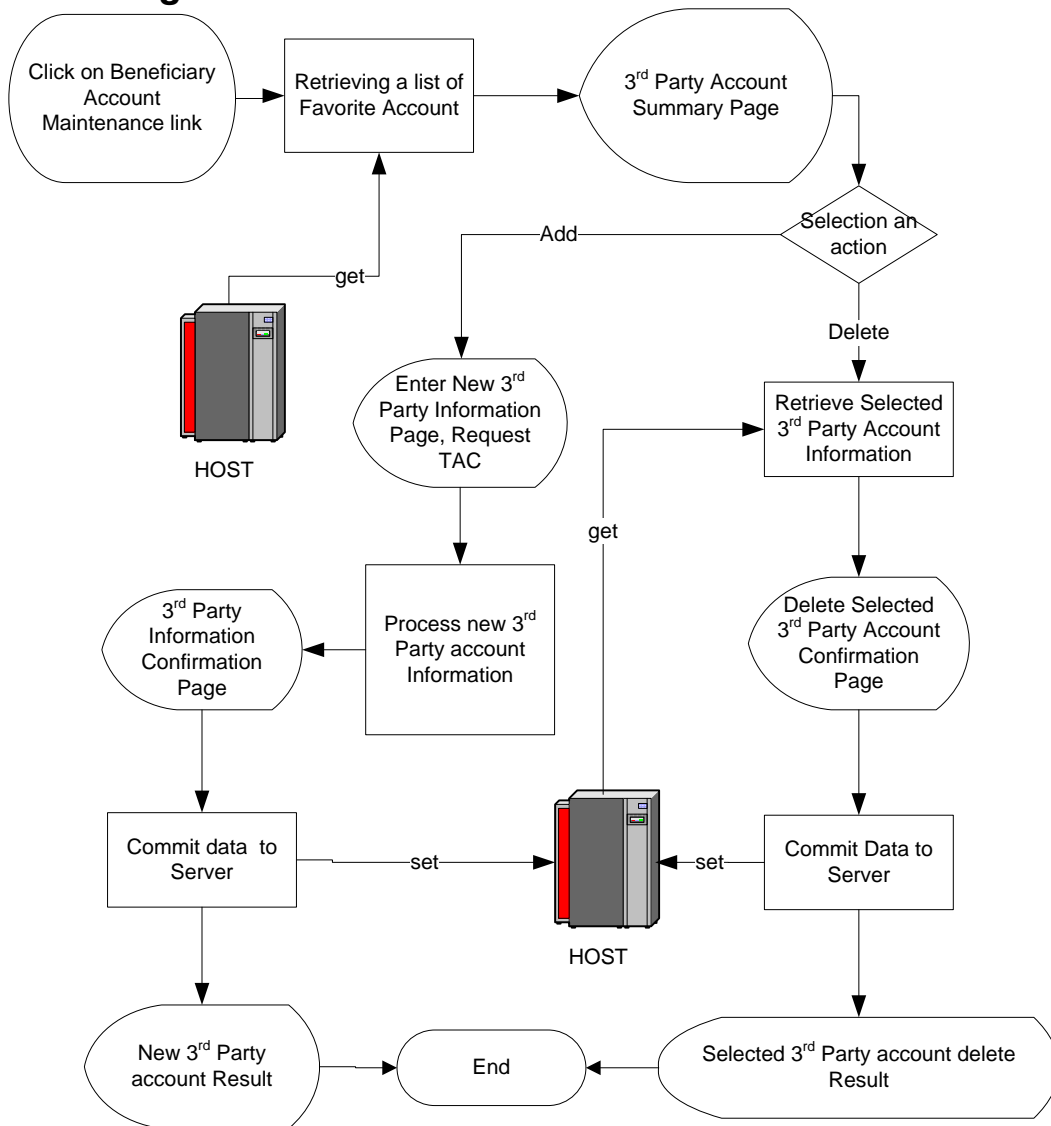
This feature shall allow user to

- 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:



Sample Screen Design:

Beneficiary Account Maintenance Summary Page:

<input type="checkbox"/>	Account number	Account holder name (Beneficiary nickname)	Beneficiary email
<input type="checkbox"/>	001103333333	JELSON LOW (bank online)	asdf@sdf.sdf.com
<input type="checkbox"/>	001105222222	JELSON LOW (JELSON)	asdf@sdf.asd

Screen Fields:-

No	Field	Description
1.	Account Number	The transfer from account number
2.	Account Holder Name	The transfer to account number
3.	Beneficiary Email	The transaction amount

Add Beneficiary Account

Step 1:

Step 1/3

Account number*:

Beneficiary nickname*:

Beneficiary email:

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

Screen Fields:-

No	Field	Field Type	Rule	Description	Compulsory
1.	Account Number	Text Box	16 Digits	The transfer to account number	Yes
2.	Beneficiary Nickname	Text Box	60 Alpha Numeric	A given beneficiary account identifier	Yes
3.	Beneficiary Email	Text Box	Email format	Allow IB to send email to the To Account holder	No

Step 2:

Step 2/3

Account number:	001105800123
Account holder name:	LH Investment LTD
Beneficiary nickname:	Nazri
Beneficiary email:	nazri@agrobank.com

Do you have a TAC ready? Enter TAC number: [Request TAC](#) [What's TAC?](#)

Screen Fields:-

No	Field	Field Type	Rule	Description	Compulsory
1.	Account Number	Label		The transfer to account number	N/A
2.	Account Holder Name	Label		The holder name for this account	N/A
3.	Beneficiary Nickname	Label		A given beneficiary account identifier	N/A
4.	Beneficiary Email	Label		Allow IB to send email to the To Account holder	N/A
5.	TAC	Text Box	6 Digits. Masked	Transaction Authorization Code	Yes

Step 3:

Step 3/3

Account number:	001105800123
Account holder name:	LH Investment LTD
Beneficiary nickname:	Nazri
Beneficiary email:	nazri@agrobank.com

Status: Successful

IB Reference No: 0000036155

Transaction date: 13 May 2011

Transaction time: 17:38:39

Screen Fields:-

No	Field	Description
1.	Account Number	The transfer from account number
2.	Account Holder Name	The transfer to account number
3.	Beneficiary Nickname	The beneficiary account identification name

No	Field	Description
4.	Beneficiary Email	The transaction amount
5.	Status	The transaction status
6.	IB Reference No	The transaction reference number in the Internet Banking System
7.	Transaction Date	The transaction date
8.	Transaction Time	The transaction time

Delete Beneficiary Account

<input type="checkbox"/>	Account number	Account holder name (Beneficiary nickname)	Beneficiary email
<input type="checkbox"/>	001103333333	JELSON LOW (bank online)	asdf@sdf.sdf.com
<input checked="" type="checkbox"/>	001105222222	JELSON LOW (JELSON)	asdf@sdf.asd
<input type="checkbox"/>	001105800123	LH Investment LTD (Nazri)	nazri@agrobank.com

Screen Fields:-

No	Field	Description
1.	Account Number	The transfer from account number
2.	Account Holder Name	The transfer to account number
3.	Beneficiary Email	The transaction amount

Step 1:

			Step 1/2
Account number	Account holder name (Beneficiary nickname)	Beneficiary email	
001105222222	JELSON LOW (JELSON)	asdf@sdf.asd	

Screen Fields:-

No	Field	Description
4.	Account Number	The transfer from account number
5.	Account Holder Name	The transfer to account number
6.	Beneficiary Email	The transaction amount

Step 2:

Step 2/2

Account number	Account holder name (Beneficiary nickname)	Beneficiary email	Deleted
001105222222	JELSON LOW (JELSON)	adsf@sdf.asd	Successful

Status: Successful

IB Reference No: **0000036157**

Transaction date: **13 May 2011**

Transaction time: **17:39:40**

[Back to Beneficiary Account Maintenance](#)

Screen Fields:-

No	Field	Description
1.	Account Number	The transfer from account number
2.	Account Holder Name	The transfer to account number
3.	Beneficiary Email	The transaction amount
4.	Deleted	Successful or Failed
5.	Status	The transaction status
6.	IB Reference No	The transaction reference number in the Internet Banking System
7.	Transaction Date	The transaction date
8.	Transaction Time	The transaction time

Edit Beneficiary Account

Step 1:

Step 1/3

Account number: **001103333333**

Account holder name: **JELSON LOW**

Beneficiary nickname*:

Beneficiary email:

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

[Back](#)
[Next](#)

Screen Fields:-

No	Field	Field Type	Rule	Description	Compulsory
1.	Account Number	Label		The transfer to account number	N/A
2.	Account Holder Name	Label		A given beneficiary account identifier	N/A
3.	Beneficiary Nick Name	Text Box	60 Alpha Numeric	The beneficiary account identifier	Yes
4.	Beneficiary Email	Text Box	Email format	Allow IB to send email to the To Account holder	No

Step 2:

Step 2/3

Account number:	001103333333
Account holder name:	JELSON LOW
Beneficiary nickname:	bank online
Beneficiary email:	low@agrobank.com

Screen Fields:-

No	Field	Description
1.	Account Number	The transfer to account number
2.	Account Holder Name	A given beneficiary account identifier
3.	Beneficiary Nick Name	The beneficiary account identifier
4.	Beneficiary Email	Allow IB to send email to the To Account holder

Step 3:

Step 3/3

Account number:	001103333333
Account holder name:	JELSON LOW
Beneficiary nickname:	bank online
Beneficiary email:	low@agrobank.com
Status: Successful	
IB Reference No:	0000036159
Transaction date:	13 May 2011
Transaction time:	17:40:56

Screen Fields:-

No	Field	Description
1.	Account Number	The transfer from account number
2.	Account Holder Name	The transfer to account number
3.	Beneficiary Nickname	The beneficiary account identification name
4.	Beneficiary Email	The transaction amount
5.	Status	The transaction status
6.	IB Reference No	The transaction reference number in the Internet Banking System
7.	Transaction Date	The transaction date
8.	Transaction Time	The transaction time

2.5.3 Interbank Transfer (via IBG)

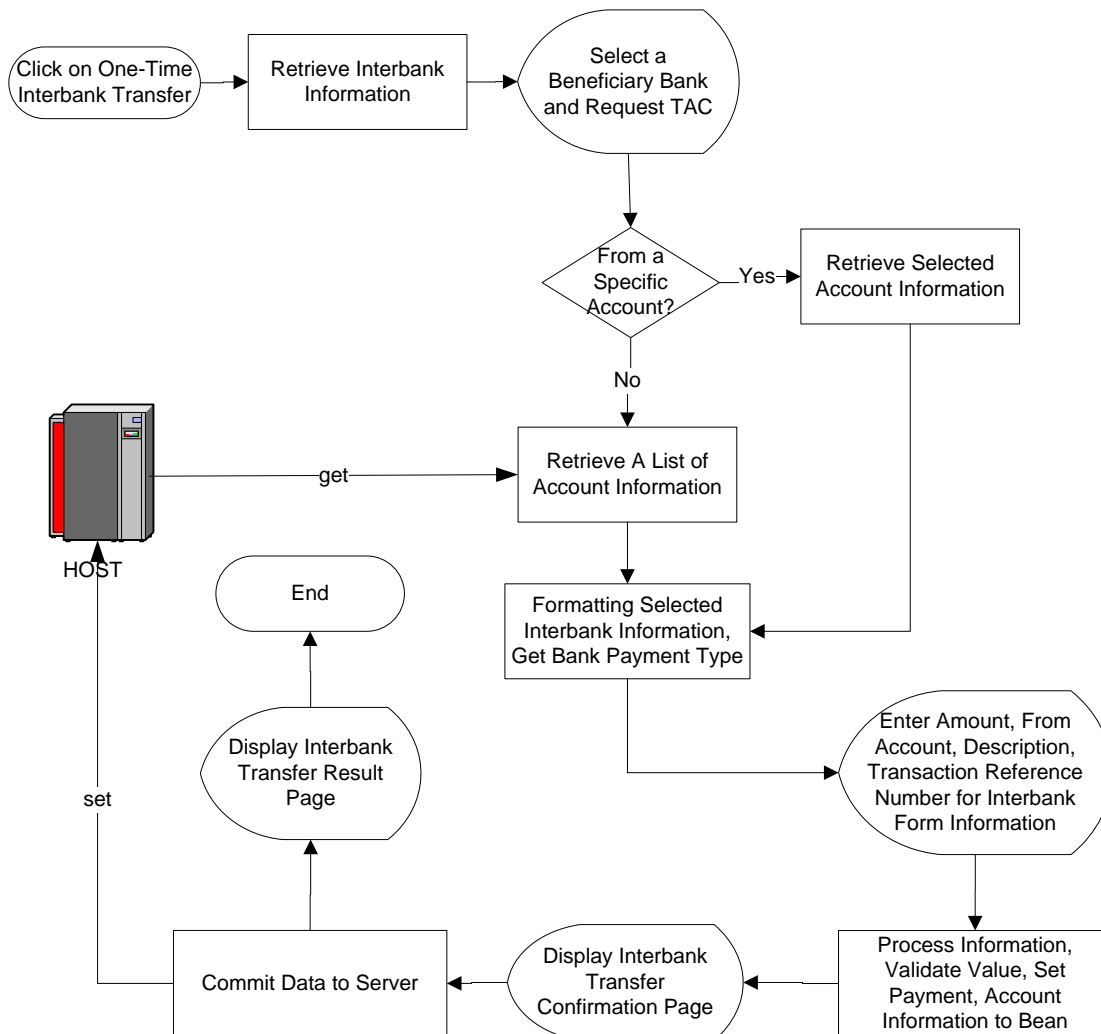
Interbank Transfer shall allow users to transfer money from their own account to another MEPS member's bank. This module will be ready to launch on the Internet Banking site subject to the availability or readiness of AGROBANK's IBG System.

2.5.3.1 Open 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:

Step 1/3

From account*:

Amount*:

Remarks: *E.g. Invoice No., Voucher No (Max 20 Characters)*

Beneficiary bank*:

Beneficiary account number*: *Account no. length*

Beneficiary holder name*:

Beneficiary ID: *E.g. I.C., Business registration*

Enable Beneficiary ID Verification by Beneficiary Bank

Beneficiary ID Type:

Transaction reference number: *(Max 20 Characters)*

Email:

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

Screen Fields:-

No	Field	Field Type	Rule	Description	Compulsory
1.	From Account	Drop Down List		The transfer from account number	Yes
2.	Amount	Text Box	Amount with decimal 2	The transaction amount	Yes
3.	Remarks	Text Box	30 Alpha Numeric	Allow user to make a remark for this transfer	No
4.	Beneficiary Bank	Drop Down List		The beneficiary bank in Malaysia	Yes
5.	Beneficiary Account Number	Text Box	Tie to the beneficiary bank	The account number in the recipient bank	Yes
6.	Beneficiary Holder Name	Text Box	Alpha Numeric	The account number beneficiary name in the recipient bank	Yes
7.	Beneficiary ID	Text Box	12 Digits	IC, Police/Military ID, etc..	No
8.	Enable Beneficiary ID Verification by Beneficiary Bank	Check Box		Check if required beneficiary bank to verify the ID	No
9.	Beneficiary ID Type	Drop Down List		The type of the beneficiary ID	

No	Field	Field Type	Rule	Description	Compulsory
10.	Transaction Reference Number	Text Box	20 Alpha Numeric	Self reference remarks	No
11.	Email	Text Box	Email format	Allow IB to send email to the beneficiary account holder	No
12.	Payment Mode			Pay Now, Pay Later, Recurrent. Must choose one.	Yes
	Pay Now	Radio Button		The payment mode, Pay Now, Future Date or Recurrent	No
	Pay Later	Radio Button		Today	No
	Start Date	Date Field		The transaction status	No
	Payment Frequency	Drop Down List		The transaction reference number in the Internet Banking System	No
	Start Date	Date Field		The transaction reference number in the host system	No
	Termination Date	Date Field		The transaction date	No

Step 2:

Step 2/3

From account:	001105222222 VENTURA CURRENT ACCOUNT
Amount:	RM12.00
Remarks:	Invoice

Beneficiary bank:	BANK ISLAM
Beneficiary account number:	12345678901231
Beneficiary holder name:	Fuadi
Beneficiary ID:	730215022134 <small>(Beneficiary ID Verification by Beneficiary Bank)</small>
Beneficiary ID Type:	New I/C
Transaction reference number:	Payment
Email:	fuadi@agrobank.com

Payment mode:	Pay Now
Start date:	Today

Do you have a TAC ready? Enter TAC number: [Request TAC](#) [What's TAC?](#)

Screen Fields:-

No	Field	Field Type	Rule	Description	Compulsory
1.	From Account	Label		The transfer from account number	N/A
2.	Amount	Label		The transaction amount	N/A
3.	Remarks	Label		Allow user to make a remark for this transfer	N/A
4.	Beneficiary Bank	Label		The beneficiary bank in Malaysia	N/A
5.	Beneficiary Account Number	Label		The account number in the recipient bank	N/A
6.	Beneficiary Holder Name	Label		The account number beneficiary name in the recipient bank	N/A
7.	Beneficiary ID	Label		IC, Police/Military ID, etc..	N/A
8.	Beneficiary ID Verification by Beneficiary Bank	Label		Display required or not	N/A
9.	Beneficiary ID Type	Label		The type of the beneficiary ID	N/A
10.	Transaction Reference Number	Label		Self reference remarks	N/A
11.	Email	Label		Allow IB to send email to the beneficiary account holder	N/A
12.	Payment Mode	Label		The mode of payment, Pay Now, Pay Later, Recurrent	N/A
13.	Start Date	Label		Payment Date	N/A
14.	TAC	Text Box	6 Digits. Masked	The Transaction Authorization Code	Yes

Step 3:

Step 3/3

From account:	001105222222 VENTURA CURRENT ACCOUNT
Amount:	RM12.00
Remarks:	Invoice
<hr/>	
Beneficiary bank:	BANK ISLAM
Beneficiary account number:	12345678901231
Beneficiary holder name:	Fuadi
Beneficiary ID:	730215022134 (Beneficiary ID Verification by Beneficiary Bank)
Beneficiary ID Type:	New I/C
Transaction reference number:	Payment
Email:	fuadi@agrobank.com
<hr/>	
Payment mode:	Pay Now
Start date:	Today
Status:	Successful
Reason:	
IB Reference No:	0000036161
Transaction date:	13 May 2011
Transaction time:	17:44:46
<hr/>	
Make another transfer	

Screen Fields:-

No	Field	Description
1.	From Account	The transfer from account number
2.	Amount	The transaction amount
3.	Remarks	Allow user to make a remark for this transfer
4.	Beneficiary Bank	The beneficiary bank in Malaysia
5.	Beneficiary Account Number	The account number in the recipient bank
6.	Beneficiary Holder Name	The account number beneficiary name in the recipient bank
7.	Beneficiary ID	IC, Police/Military ID, etc..
8.	Beneficiary ID Verification	Display required or not by

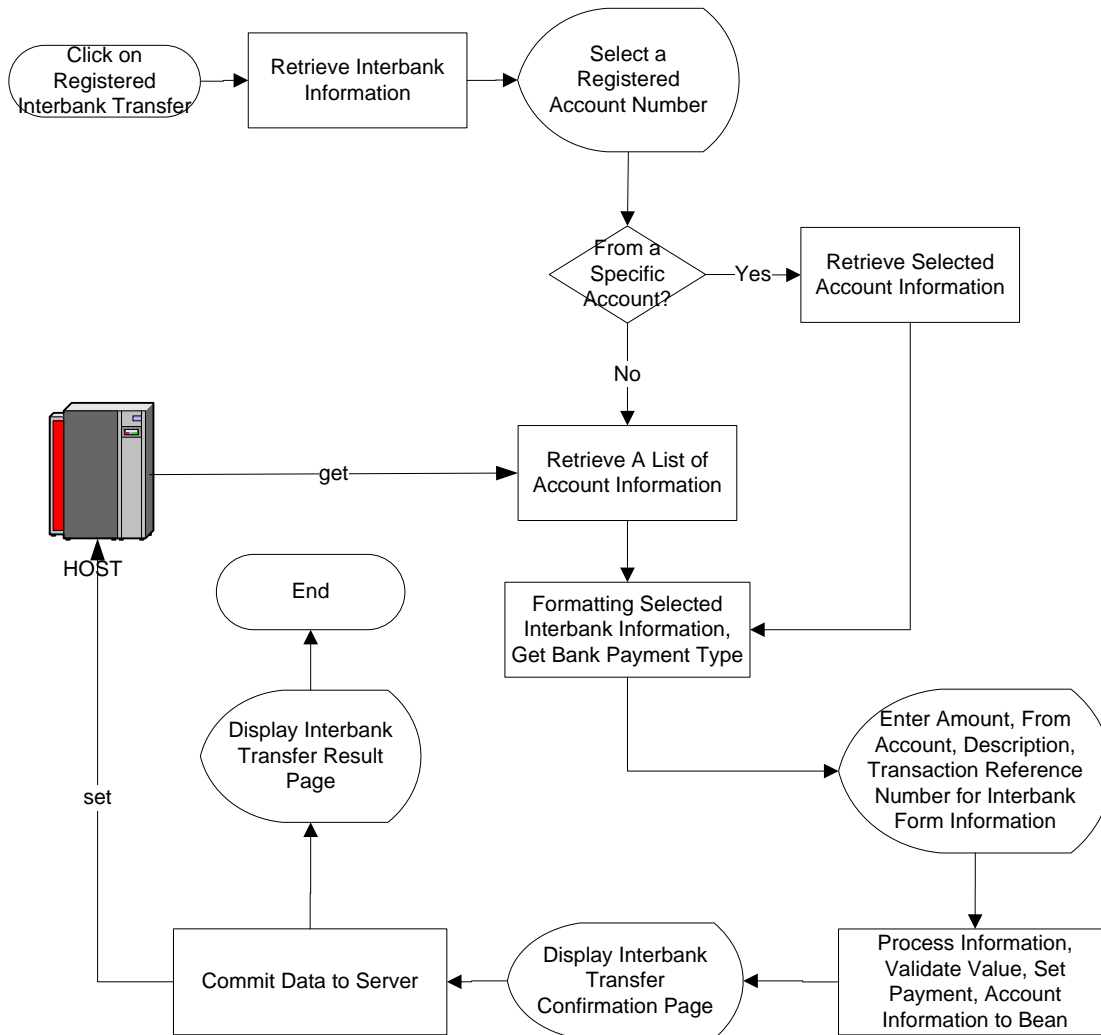
No	Field	Description
	Beneficiary Bank	
9.	Beneficiary ID Type	The type of the beneficiary ID
10.	Transaction Reference Number	Self reference remarks
11.	Email	Allow IB to send email to the beneficiary account holder
12.	Payment Mode	The mode of payment, Pay Now, Pay Later, Recurrent
13.	Start Date	Payment Date
14.	Status	The transaction status
15.	IB Reference No	The transaction reference number in the Internet Banking System
16.	Reference No	The transaction reference number in the host system
17.	Transaction Date	The transaction date
18.	Transaction Time	The transaction time

2.5.3.2 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:

Step 1/3

From account*:

Amount*:

Remarks: *E.g. Invoice No., Voucher No (Max 20 Characters)*

Beneficiary account number*:

Enable Beneficiary ID Verification by Beneficiary Bank

Beneficiary ID Type:

Transaction reference number: *(Max 20 Characters)*

Email:

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

Screen Fields:-

No	Field	Field Type	Rule	Description	Compulsory
1.	From Account	Drop Down List		The transfer from account number	Yes
2.	Amount	Text Box	Amount with 2 decimal	The transaction amount	Yes
3.	Remarks	Text Box	30 Alpha Numeric	Allow user to make a remark for this transfer	No
4.	Beneficiary Account Number	Drop Down List	Tie to the beneficiary bank	The account number in the recipient bank	Yes
5.	Enable Beneficiary ID Verification by Beneficiary Bank	Check Box		Check if required beneficiary bank to verify the ID	No
6.	Transaction Reference Number	Text Box	20 Alpha Numeric	Self reference remarks	No
7.	Email	Text Box	Email format	Allow IB to send email to the beneficiary account holder	No
8.	Payment Mode			Pay Now, Pay Later, Recurrent. Must choose one.	Yes
	Pay Now	Radio Button		The payment mode, Pay Now, Future Date or Recurrent	No
	Pay Later	Radio Button		Today	No

No	Field	Field Type	Rule	Description	Compulsory
	Start Date	Date Field		The transaction status	No
	Payment Frequency	Drop Down List		The transaction reference number in the Internet Banking System	No
	Start Date	Date Field		The transaction reference number in the host system	No
	Termination Date	Date Field		The transaction date	No

Step 2:

Step 2/3

From account: 001105222222 VENTURA CURRENT ACCOUNT

Amount: RM12.00

Remarks: Invoice

Beneficiary bank: ALLIANCE BANK MALAYSIA BERHAD

Beneficiary account number: 22223333344444

Beneficiary holder name: test

Beneficiary ID: -
(No Beneficiary ID Verification by Beneficiary Bank)

Beneficiary ID Type: -

Transaction reference number: -

Email: shuhaida@yahoo.com

Payment mode: Pay Now

Start date: Today

Screen Fields:-

No	Field	Description
1.	From Account	The transfer from account number
2.	Amount	The transaction amount
3.	Remarks	Allow user to make a remark for this transfer
4.	Beneficiary Bank	The beneficiary bank in Malaysia
5.	Beneficiary Account Number	The account number in the recipient bank
6.	Beneficiary Holder Name	The account number beneficiary name in the recipient bank

No	Field	Description
7.	Beneficiary ID	IC, Police/Military ID, etc..
8.	Beneficiary ID Verification by Beneficiary Bank	Display required or not
9.	Beneficiary ID Type	The type of the beneficiary ID
10.	Transaction Reference Number	Self reference remarks
11.	Email	Allow IB to send email to the beneficiary account holder
12.	Payment Mode	The mode of payment, Pay Now, Pay Later, Recurrent

Step 3:

Step 3/3

From account:	001105222222 VENTURA CURRENT ACCOUNT
Amount:	RM12.00
Remarks:	Invoice
Beneficiary bank: ALLIANCE BANK MALAYSIA BERHAD Beneficiary account number: 222223333344444 Beneficiary holder name: test Beneficiary ID: - <small>(No Beneficiary ID Verification by Beneficiary Bank)</small> Beneficiary ID Type: - Transaction reference number: - Email: shuhaida@yahoo.com	
Payment mode: Pay Now Start date: Today	
Status: Successful Reason: IB Reference No: 0000036162 Transaction date: 13 May 2011 Transaction time: 17:46:34	

Screen Fields:-

No	Field	Description
1.	From Account	The transfer from account number
2.	Amount	The transaction amount
3.	Remarks	Allow user to make a remark for this transfer
4.	Beneficiary Bank	The beneficiary bank in Malaysia
5.	Beneficiary Account Number	The account number in the recipient bank
6.	Beneficiary Holder Name	The account number beneficiary name in the recipient bank
7.	Beneficiary ID	IC, Police/Military ID, etc..
8.	Beneficiary ID Verification by Beneficiary Bank	Display required or not
9.	Beneficiary ID Type	The type of the beneficiary ID
10.	Transaction Reference Number	Self reference remarks
11.	Email	Allow IB to send email to the beneficiary account holder
12.	Payment Mode	The mode of payment, Pay Now, Pay Later, Recurrent
13.	Start Date	Payment Date
14.	Status	The transaction status
15.	IB Reference No	The transaction reference number in the Internet Banking System
16.	Reference No	The transaction reference number in the host system
17.	Transaction Date	The transaction date
18.	Transaction Time	The transaction time

2.5.3.3 Beneficiary Account Maintenance

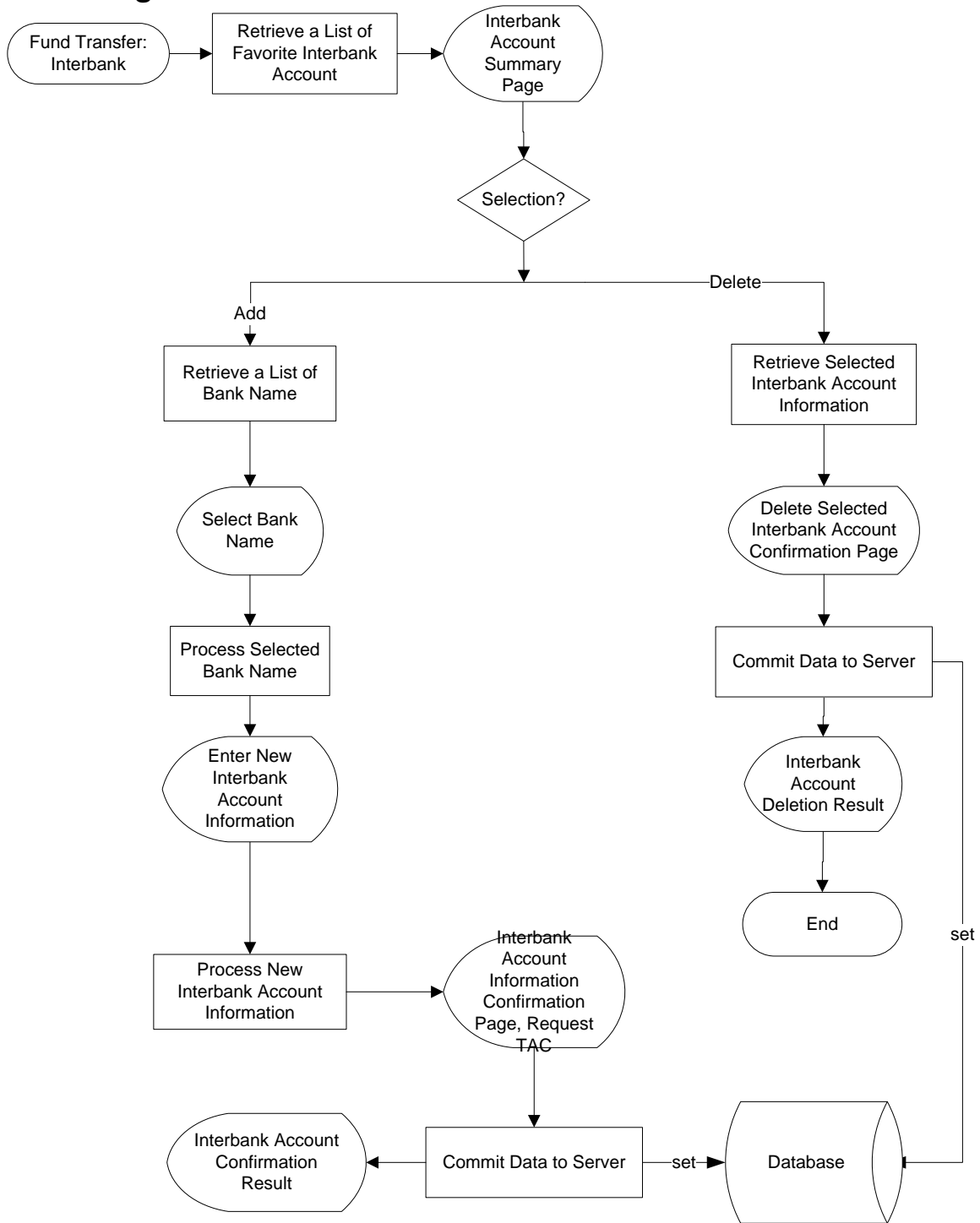
This feature shall allow user to

- 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:



Sample Screen Design:
Interbank summary page:

<input type="checkbox"/>	Account number	Beneficiary bank	Beneficiary holder name	Beneficiary ID	Email
<input type="checkbox"/>	222223333344444	ALLIANCE BANK MALAYSIA BERHAD	test	-	shuhaida@yahoo.com

Delete Add

Screen Fields:-

No	Field	Description
1.	Account Number	The transfer To account number
2.	Beneficiary Bank	The transfer to bank
3.	Beneficiary Holder Name	The transfer to account holder name
4.	Beneficiary ID	The transfer to account holder ID
5.	Email	The transaction to account holder email address

Add Interbank

Step 1:

Step 1/3

Account number*:	<input type="text" value="12345678901231"/>	Account no. length
Beneficiary bank*:	<input type="text" value="BANK ISLAM"/>	
Beneficiary holder name*:	<input type="text" value="Fuadi"/>	
Beneficiary ID:	<input type="text" value="770312021234"/>	
Beneficiary email:	<input type="text" value="fuadi@agrobank.com"/>	

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

Clear Next

Screen Fields:-

No	Field	Field Type	Rule	Description	Compulsory
1.	Account Number	Text Box	16 Digits	The transfer to account number	Yes
2.	Beneficiary Bank	Drop Down List		The to account bank	Yes
3.	Beneficiary Holder Name	Text Box	60 Alpha Numeric and special characters, slash, alias, apostrophe and dot	The to account holder name	Yes

No	Field	Field Type	Rule	Description	Compulsory
4.	Beneficiary ID	Text Box	12 Digits	The to account ID	No
5.	Beneficiary Email	Text Box	Email format	Allow IB to send email to the To Account holder	No

Step 2:

Step 2/3

Account number: 12345678901231

Beneficiary bank: BANK ISLAM

Beneficiary holder name: Fuadi

Beneficiary ID: 770312021234

Beneficiary email: fuadi@agrobank.com

Do you have a TAC ready? Enter TAC number: [Request TAC](#) [What's TAC?](#)

Screen Fields:-

No	Field	Field Type	Rule	Description	Compulsory
1.	Account Number	Label		The transfer to account number	N/A
2.	Beneficiary Bank	Label		The to account bank	N/A
3.	Beneficiary Holder Name	Label		The to account holder name	N/A
4.	Beneficiary ID	Label		The to account ID	N/A
5.	Beneficiary Email	Label		Allow IB to send email to the To Account holder	N/A
6.	TAC	Text Box	6 Digits. Masked	Transaction Authorization Code	Yes

Step 3:

Step 3/3

Account number:	12345678901231
Beneficiary bank:	BANK ISLAM
Beneficiary holder name:	Fuadi
Beneficiary ID:	770312021234
Beneficiary email:	fuadi@agrobank.com
Status:	Successful
IB Reference No:	0000036163
Transaction date:	13 May 2011
Transaction time:	17:49:29

[Back to Beneficiary Account Maintenance](#)

Screen Fields:-

No	Field	Description
1.	Account Number	The transfer to account number
2.	Beneficiary Bank	The to account bank
3.	Beneficiary Holder Name	The to account holder name
4.	Beneficiary ID	The to account ID
5.	Beneficiary Email	Allow IB to send email to the To Account holder
6.	Status	The transaction status
7.	IB Reference No	The transaction reference number in the Internet Banking System
8.	Transaction Date	The transaction date
9.	Transaction Time	The transaction time

Delete Interbank

<input type="checkbox"/>	Account number	Beneficiary bank	Beneficiary holder name	Beneficiary ID	Email
<input checked="" type="checkbox"/>	222223333344444	ALLIANCE BANK MALAYSIA BERHAD	test	-	shuhaida@yahoo.com
<input type="checkbox"/>	12345678901231	BANK ISLAM	Fuadi	770312021234	fuadi@agrobank.com.my

Screen Fields:-

No	Field	Description
1.	Account Number	The transfer from account number
2.	Beneficiary Bank	The transfer to account number
3.	Beneficiary Holder Name	The transaction amount
4.	Beneficiary ID	The to account ID
5.	Email	The to account contact email address

Step 1:

Step 1/2				
Account number	Beneficiary bank	Beneficiary holder name	Beneficiary ID	Beneficiary email
222223333344444	ALLIANCE BANK MALAYSIA BERHAD	test	-	shuhaida@yahoo.com

Screen Fields:-

No	Field	Description
6.	Account Number	The transfer from account number
7.	Beneficiary Bank	The transfer to account number
8.	Beneficiary Holder Name	The transaction amount
9.	Beneficiary ID	The to account ID

Step 2:

Step 2/2

Account number:	22222333344444	Status:	Successful
Beneficiary bank:	ALLIANCE BANK MALAYSIA BERHAD	IB Reference No:	0000036168
Beneficiary holder name:	test	Transaction date:	13 May 2011
Beneficiary ID:	-	Transaction time:	17:56:37
Beneficiary email:	shuhaida@yahoo.com		

[Back to Beneficiary Account Maintenance](#)

Screen Fields:-

No	Field	Description
1.	Account Number	The transfer from account number
2.	Account Holder Name	The transfer to account number
3.	Beneficiary Email	The transaction amount
4.	Deleted	Successful or Failed
5.	Status	The transaction status
6.	IB Reference No	The transaction reference number in the Internet Banking System
7.	Transaction Date	The transaction date
8.	Transaction Time	The transaction time

2.6 Bill Payments

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

2.6.1 Open Bill Payments

This feature allow user to make open 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
- TAC

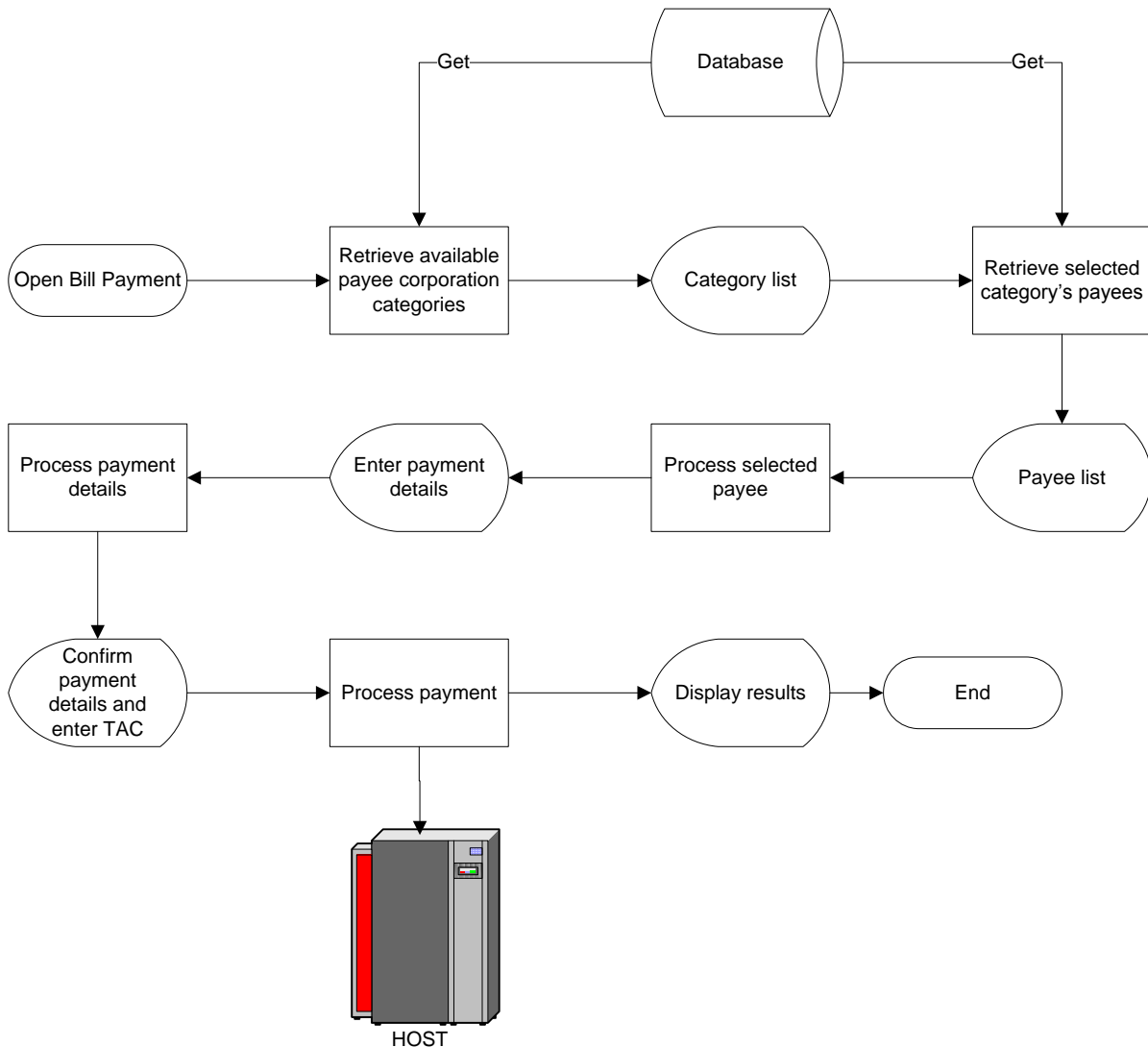
Due to the fields are different from different payee corporation, the actual input fields will be varied. The below is only a sample screen.

The actual mapping fields that behind screen are as below:-

Screen Fields:-

No	Field	Field Type	Rule	Description	Compulsory
1.	From Account	Text Box	16 Digits	The transfer to account number	Yes
2.	Amount	Text Box	2 decimal point	The amount to pay	Yes
3.	Payee Code	Hidden	10 Alpha Numeric	The payee code that represent the payee corporation	Yes
4.	Bill Account Number	Text Box	The length is depend on the Payee Corporation	The account number from a Payee Corporation	No. If it is defined, then this is a compulsory field
5.	Reference 1	Text Box	20 Alpha Numeric	Reserve field for different payee requirement	No. If it is defined, then this is a compulsory field
6.	Reference 2	Text Box	20 Alpha Numeric	Reserve field for different payee requirement	No. If it is defined, then this is a compulsory field

Flow Diagram:



Sample Screen Design:

Step 1:

Step 1/5

View all Payee Corporation by category: All Payee Corporation ▼

Continue

Screen Fields:-

No	Field	Field Type	Rule	Description	Compulsory
1.	Payee Corporation Category	Drop Down List		A pre-registered Payee	Yes

Step 2:

Step 2/5

Now select the Payee Corporation:

All Payee Corporation:

Screen Fields:-

No	Field	Field Type	Rule	Description	Compulsory
1.	Payee Corporation	Drop Down List		A pre-registered Payee	Yes

Step 3:

Step 3/5

From account:

Amount:

Payee Corporation: **Astro**

Astro Account No: [View sample](#)

Screen Fields:-

No	Field	Field Type	Rule	Description	Compulsory
1.	From Account	Drop Down List		A pre-registered Payee	Yes
2.	Amount	Text Box	2 Decimal Point	The amount to pay	Yes
3.	Payee Corporation	Label		The payee corporation name	N/A
4.	Bill Account No	Label		This is the bill account number	N/A

Step 4:

Step 4/5

From account:	CURRENT ACCOUNT - 001105005475
Amount:	RM1.00
Payee Corporation:	Astro
Astro Account No:	0812345678

Do you have a TAC ready? Enter TAC number: [▶ Request TAC](#) [🔴 What's TAC?](#)

Screen Fields:-

No	Field	Field Type	Rule	Description	Compulsory
1.	From Account	Label		A pre-registered Payee	Yes
2.	Amount	Label		The amount to pay	Yes
3.	Payee Corporation	Label		The payee corporation name	N/A
4.	Bill Account No	Label		This is the bill account number	N/A
5.	TAC	Text Box	6 Digits. Masked	The Transaction Authorization Code	

Step 5:

Step 5/5

From account:	CURRENT ACCOUNT - 001105005475
Amount:	RM1.00
Payee Corporation:	Astro
Astro Account No:	0812345678

Status:	Successful
New balance:	RM211,795.21
Reference No:	1000667834
IB Reference No:	0000011473
Transaction date:	18 Feb 2009
Transaction time:	18:22:57

Screen Fields:-

No	Field	Description
1.	From Account	The transfer from account number
2.	Amount	The payment amount
3.	Payee Corporation	The Payee Corporation name
4.	Bill Account Number	The account number for a Payee Corporation
5.	Status	The transaction status
6.	New Balance	The from account balance after transfer
7.	Reference No	The host reference number
8.	IB Reference No	The IB reference number
9.	Transaction Date	The transaction date
10.	Transaction Time	The transaction time

2.6.2 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

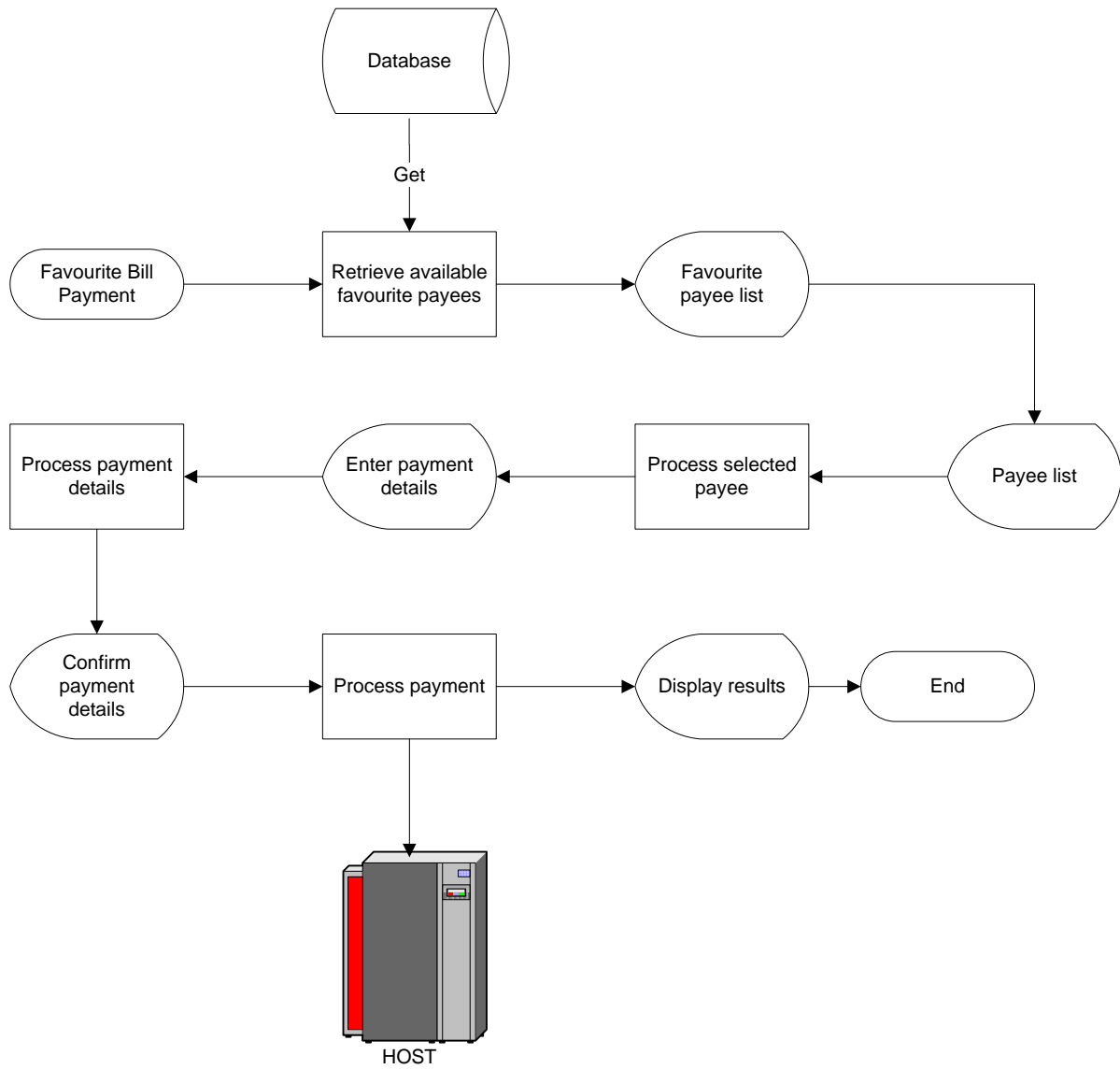
Due to the fields are different from different payee corporation, the actual input fields will be varied. The below is only a sample screen.

The actual mapping fields that behind screen are as below:-

Screen Fields:-

No	Field	Field Type	Rule	Description	Compulsory
1.	From Account	Text Box	16 Digits	The transfer to account number	Yes
2.	Amount	Text Box	2 decimal point	The amount to pay	Yes
3.	Payee Code	Hidden	10 Alpha Numeric	The payee code that represent the payee corporation	Yes
4.	Bill Account Number	Text Box	The length is bound to the Payee Corporation account length	The bill account number	No. If it is defined, then this is a compulsory field
5.	Reference 1	Text Box	20 Alpha Numeric	Reserve field for different payee requirement	No. If it is defined, then this is a compulsory field
6.	Reference 2	Text Box	20 Alpha Numeric	Reserve field for different payee requirement	No. If it is defined, then this is a compulsory field

Flow Diagram:



Sample Screen Design:

Step 1:

Step 1/4

Please select a payee corporation: Astro - ASDF v

Next

Screen Fields:-

No	Field	Field Type	Rule	Description	Compulsory
2.	Payee Corporation	Drop Down List		A pre-registered Payee	Yes

Step 2:

Step 2/4

From account: CURRENT ACCOUNT - 001105005475 v

Amount: 1

Payee Corporation: **Astro**

Bill Account Holder: **asd sad**

Astro Account No: **0812345678**

Back Next

Screen Fields:-

No	Field	Field Type	Rule	Description	Compulsory
1.	From Account	Drop Down List		A pre-registered Payee	Yes
2.	Amount	Text Box	2 Decimal Point	The amount to pay	Yes
3.	Payee Corporation	Label		The payee corporation name	N/A
4.	Bill Account No	Label		This is the bill account number	N/A

Step 3:

Step 3/4

From account:	CURRENT ACCOUNT - 001105005475
Amount:	RM1.00
Payee Corporation:	Astro
Bill Account Holder:	asd sad
Astro Account No:	0812345678

Screen Fields:-

No	Field	Description
1.	From Account	A pre-registered Payee
2.	Amount	The amount to pay
3.	Payee Corporation	The payee corporation name
4.	Bill Account No	This the bill account number
5.	Bill Month	This field is depends on the Payee. It might not exist. This is the Reference 1 field.

Step 4:

Step 4/4

From account:	CURRENT ACCOUNT - 001105005475
Amount:	RM1.00
Payee Corporation:	Astro
Bill Account Holder:	asd sad
Astro Account No:	0812345678
Status:	Successful
New balance:	RM211,794.21
Reference No:	1000667836
IB Reference No:	0000011474
Transaction date:	18 Feb 2009
Transaction time:	18:33:10

Screen Fields:-

No	Field	Description
1.	Account Number	The transfer from account number
2.	Amount	The payment amount
3.	Payee Corporation	The Payee Corporation name
4.	Bill Account No	The account number for the Payee Corporation. For Zakat, IC will be the account number.
5.	Status	The transaction status
6.	New Balance	The from account balance after transfer
7.	Reference No	The host reference number
8.	IB Reference No	The IB reference number
9.	Transaction Date	The transaction date
10.	Transaction Time	The transaction time

2.6.3 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

<input type="checkbox"/>	Payee corporation	Payee code	Bill Account No	Bill Account Holder Name
<input checked="" type="checkbox"/>	Telekom Malaysia	101	0123456789	Ahmad
<input type="checkbox"/>	Astro	103	0812345678	Ahmad

Step 1/3

Screen Fields:-

No	Field	Description
1.	Payee Corporation	The transfer from account number
2.	Payee Code	The Payee Corporation Code
3.	Bill Account No	The transfer to account number
4.	Bill Account Holder Name	The transaction amount

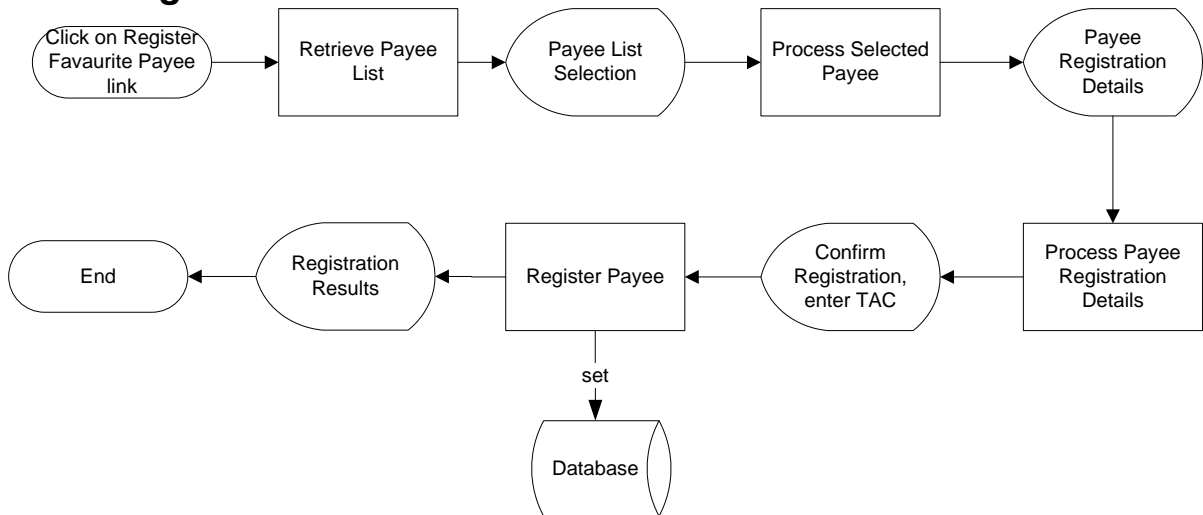
2.6.3.1 Register a payee corporation

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:

Step 1/4

Now select the Payee Corporation:

Screen Fields:-

No	Field	Field Type	Rule	Description	Compulsory
1.	Payee Corporation	Drop Down List		A pre-registered Payee	Yes

Step 2:

Step 2/4

Payee Corporation: Astro

Bill Account No:

Bill Account Holder Name:

Screen Fields:-

No	Field	Field Type	Rule	Description	Compulsory
1.	Payee Corporation	Label		A pre-registered Payee	N/A
2.	Bill Account No	Text Box	The length is depends on the	The bill account number	Yes

No	Field	Field Type	Rule	Description	Compulsory
			Payee Corporation account number		
3.	Bill Account Holder Name	Text Box	60 Alpha Numeric	The bill account holder nam	Yes

Step 3:

Step 3/4

Payee Corporation: **Astro**

Payee code: **103**

Bill Account No: **0812345678**

Bill Account Holder Name: **Ahmad**

Do you have a TAC ready? Enter TAC number: [Request TAC](#) [What's TAC?](#)

Screen Fields:-

No	Field	Field Type	Rule	Description	Compulsory
1.	Payee Corporation	Label		A pre-registered Payee	N/A
2.	Payee Code	Label		The internal payee code	N/A
3.	Bill Account No	Label	The length is depends on the Payee Corporation account number	The bill account number	N/A
4.	Bill Account Holder Name	Label	60 Alpha Numeric	The bill account holder nam	N/A
5.	TAC	Text Box	6 Digits. Masked	The Transaction Authorization Code	Yes

Step 4:

Step 4/4

Payee Corporation:	Astro
Payee code:	103
Bill Account No:	0812345678
Bill Account Holder Name:	Ahmad
Status:	Successful
IB Reference No:	0000011480
Transaction date:	18 Feb 2009
Transaction time:	18:46:20

[Back To Registered Payee Corporation Maintenance](#)

Screen Fields:-

No	Field	Description
1.	Payee Corporation	The Payee Corporation name
2.	Payee Code	The internal Payee Corporation Code
3.	Bill Account No	The account number for the Payee Corporation. For Zakat, IC will be the account number.
4.	Bill Account Holder Name	The holder name for the bill account
5.	Status	The transaction status
6.	IB Reference No	The IB reference number
7.	Transaction Date	The transaction date
8.	Transaction Time	The transaction time

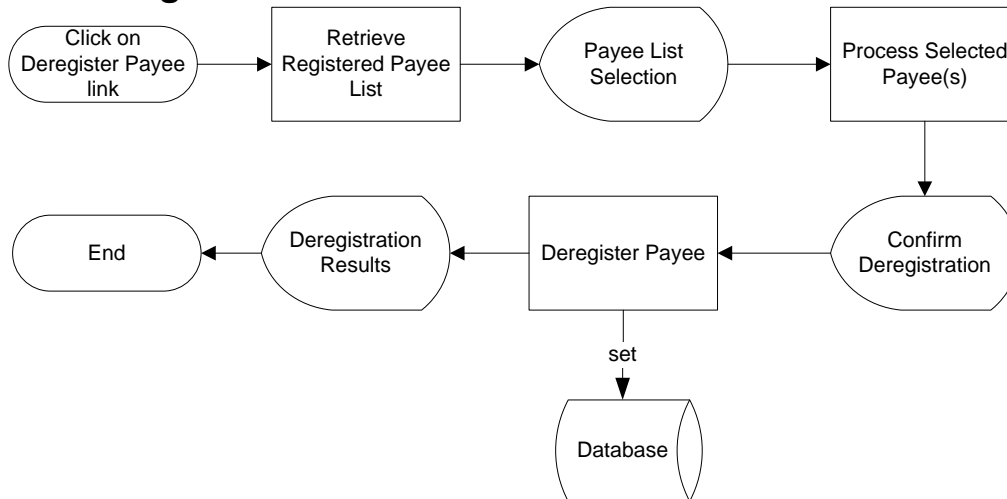
2.6.3.2 Deregister a payee corporation

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

Flow Diagram:



Sample Screen Design:

Delete Payee

Step 1/3

<input type="checkbox"/>	Payee corporation	Payee code	Bill Account No	Bill Account Holder Name
<input checked="" type="checkbox"/>	Telekom Malaysia	101	0123456789	Ahmad
<input type="checkbox"/>	Astro	103	0812345678	Ahmad

Screen Fields:-

No	Field	Description
1.	Payee Corporation	The transfer from account number
2.	Payee Code	The Payee Corporation Code
3.	Bill Account No	The transfer to account number
4.	Bill Account Holder Name	The transaction amount

Step 2:

Step 2/3

Payee corporation:	Payee code:	Bill Account No:	Bill Account Holder Name:
Telekom Malaysia	101	0123456789	Ahmad

[Back](#) [Confirm](#)

Screen Fields:-

No	Field	Description
1.	Payee Corporation	The transfer from account number
2.	Bill Account No	The transfer to account number
3.	Bill Account Holder Name	The transaction amount

Step 3:

Step 3/3

Payee corporation:	Payee code:	Bill Account No:	Bill Account Holder Name:
Telekom Malaysia	101	0123456789	Ahmad

Status:	Successful
IB Reference No:	0000011482
Transaction date:	18 Feb 2009
Transaction time:	18:47:40

[Back To Registered Payee Corporation Maintenance](#)

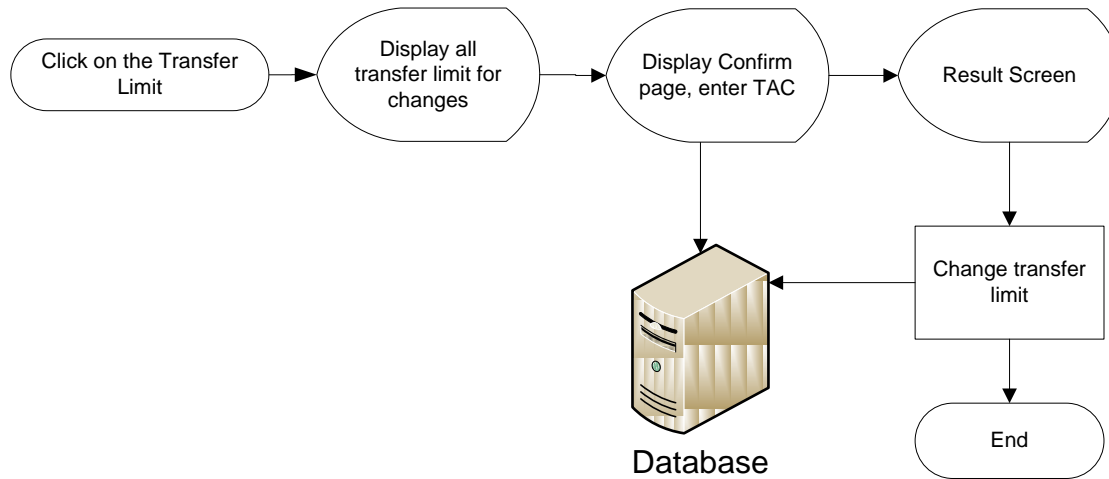
Screen Fields:-

No	Field	Description
1.	Payee Corporation	The transfer from account number
2.	Bill Account No	The transfer to account number
3.	Bill Account Holder Name	The transaction amount
4.	Status	The transaction status
5.	IB Reference No	The IB reference number
6.	Transaction Date	The transaction date
7.	Transaction Time	The transaction time

2.7 Transfer Limit

This module allows user to maintain their account transfer limits for intrabank and interbank transfer.

Flow Diagram:



Limit Table:

No	Field	Limit Selection
1.	Open Intrabank Transfer	0, 3000, 6000, 9000, 10000, 15000
2.	Register Intrabank Transfer	0, 3000, 6000, 9000, 10000, 15000
3.	Open Interbank Transfer	0, 1000, 2000, 3000, 4000, 5000
4.	Register Interbank Transfer	0, 1000, 2000, 3000, 4000, 5000

Sample Screen Design:

Step 1:

Last updated on Tuesday, 17 February 2010, 10:16:36

Service Name	Current Limit	New Limit
One-time Intrabank Transfer	RM1,000.00	RM1,000.00 ▼
Registered Intrabank Transfer	RM3,000.00	RM1,000.00 ▼

Step 2:

Service Name	New Limit
One-time Intrabank Transfer	RM1,000.00
Registered Intrabank Transfer	RM1,000.00

Do you have a TAC ready? Enter TAC number:
[Request TAC](#)
[What's TAC?](#)

Step 3:

Service Name: One-time Intrabank Transfer	Status: Successful
New Limit: RM1,000.00	IB Reference No: 0000011471
	Transaction date: 18 Feb 2010
	Transaction time: 12:22:56
Service Name: Registered Intrabank Transfer	Status: Successful
New Limit: RM1,000.00	IB Reference No: 0000011472
	Transaction date: 18 Feb 2010
	Transaction time: 12:22:56

2.8 Fixed Deposit

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

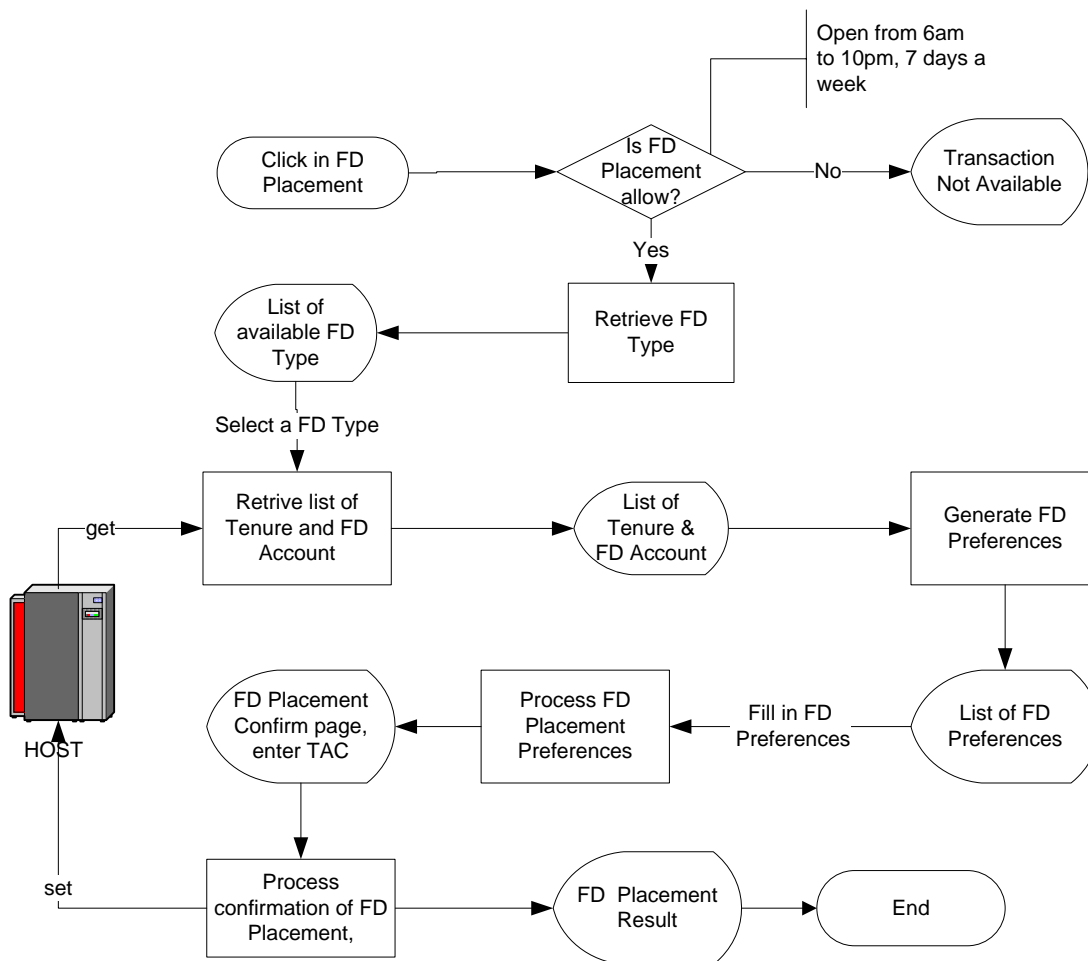
2.8.1 Placement

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:



Sample Screen Design:

Step 1:

Step 1/5

Fixed Deposit Account type:

Screen Fields:-

No	Field	Field Type	Rule	Description	Compulsory
1.	Account Type	Drop Down List		Existing FD product	Yes

Step 2:

Step 2/5

Investment Account type: **General Fixed Deposit Account**
 Term:

Screen Fields:-

No	Field	Field Type	Rule	Description	Compulsory
1.	Account Type	Label		Existing FD product	N/A
2.	Term	Drop Down List		The FD Term	Yes

Step 3:

Step 3/5

Investment Account type: **General Fixed Deposit Account**
 Term: **1 month**
 From account:
 Principal amount:
 Instruction on maturity:

Screen Fields:-

No	Field	Field Type	Rule	Description	Compulsory
1.	Account Type	Label		Existing FD product	N/A
2.	Term	Label		The FD Term	N/A
3.	From Account	Drop Down List		The transfer from account	Yes
4.	Principal Amount	Text Box	2 Decimal	The payment amount	Yes
5.	Instruction on maturity	Drop Down List		Auto Renew / Credit to account	Yes
6.	To Account	Drop Down List		If the instruction on maturity is Credit to Account, then this field will appear and is a compulsory field.	Yes when it appeared

Step 4:

Step 4/5

Investment Account type: **General Fixed Deposit Account**

Term: **1 month**

From account: **001105005475 SEA BANKCURRENT**

Principal amount: **RM5,000.00**

Instruction on maturity: **Auto Renew**

Do you have a TAC ready? Enter TAC number: [▶ Request TAC](#) [🔗 What's TAC?](#)

Screen Fields:-

No	Field	Field Type	Rule	Description	Compulsory
1.	Account Type	Label		Existing FD product	N/A
2.	Term	Label		The FD Term	N/A
3.	From Account	Label		The transfer from account	N/A
4.	Principal Amount	Label		The payment amount	N/A
5.	Instruction on maturity	Label		Auto Renew / Credit to account	N/A
6.	TAC	Text Box	6 Digits. Masked	Transaction Authorization Code	Yes

Step 5:

Step 5/5

Account type:	General Fixed Deposit Account
Account number:	001104800377
Term:	1 month
From account:	001105005718 CURRENT
Principal amount:	RM5,000.00
Instruction on maturity:	Auto Renew
Maturity date:	18 Mar 2009
<hr/>	
Status:	Successful
IB Reference No:	0000011485
Transaction date:	18 Feb 2009
Transaction time:	18:53:57

Screen Fields:-

No	Field	Description
1.	Account Type	Existing FD product
2.	Account Number	
3.	Term	The FD Term
4.	From Account	The transfer from account
5.	Principal Amount	The payment amount
6.	Instruction on maturity	Auto Renew / Credit to account
7.	Maturity Date	The FD maturity date
8.	Status	The transaction status
9.	IB Reference No	IB transaction reference number
10.	Transaction Date	The transaction date
11.	Transaction Time	The transaction time

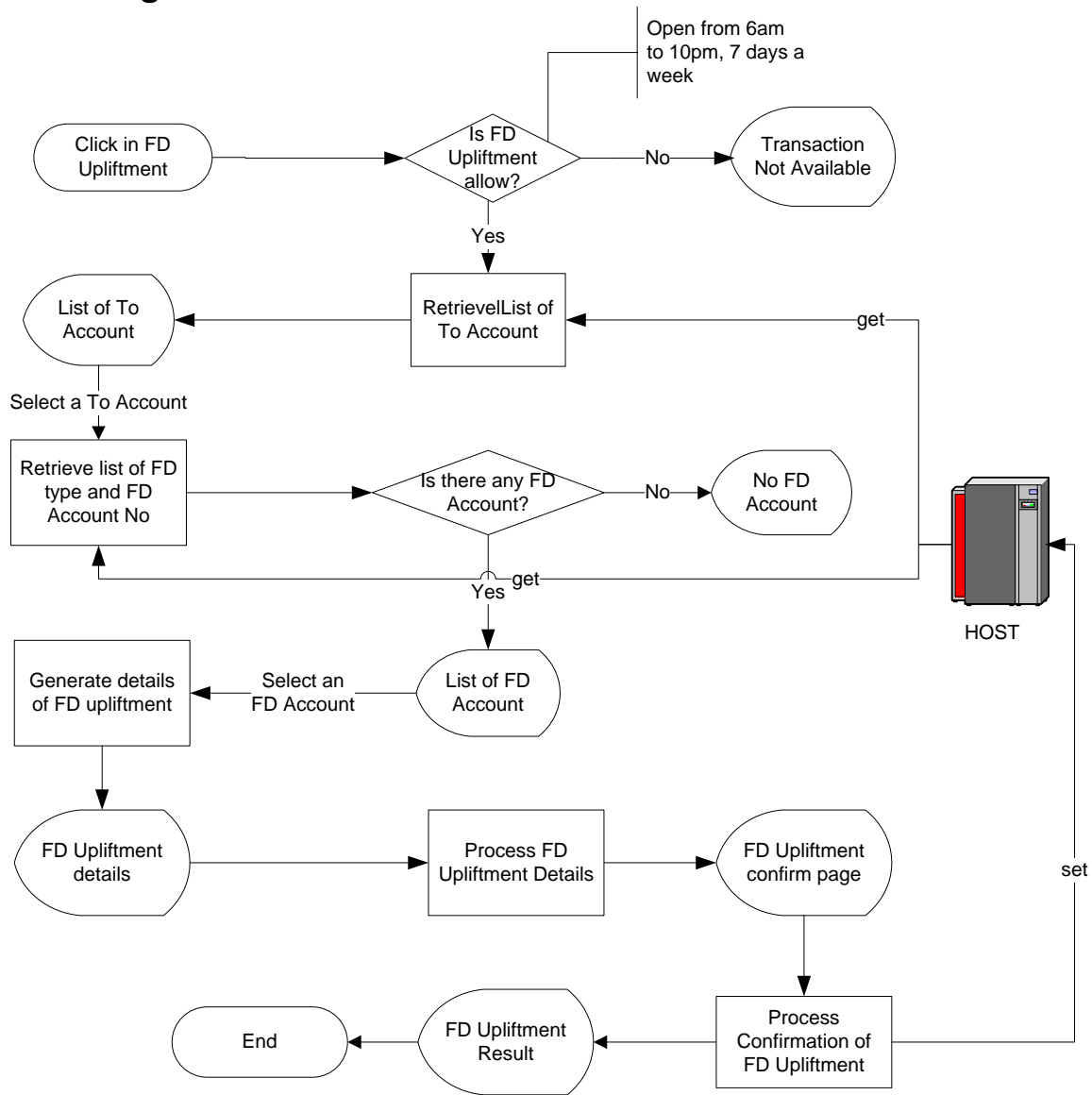
2.8.2 Upliftment

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:

Step 1/4

To account number:

Screen Fields:-

No	Field	Field Type	Rule	Description	Compulsory
1.	To Account Number	Drop Down List		Transfer to account number	Yes

Step 2:

To account number: 001105005475 SEA CURRENT

Step 2/4

Fixed Deposit Account number	Account type	Available balance	Current balance	Issue date	Maturity date	
001104800377	GENERAL FIXED DEPOSIT ACCOUNT	RM5,000.00	RM5,000.00	2008-11-25	2009-02-25	Uplift
001104800129	GENERAL FIXED DEPOSIT ACCOUNT	RM500.00	RM500.00	2008-11-25	2009-03-25	Uplift

Screen Fields:-

No	Field	Description
1.	Fixed Deposit Account Number	Transfer to account number
2.	Account Type	The FD Account Type
3.	Available Balance	Available balance for this account
4.	Current Balance	Current balance for this account
5.	Issue Date	The FD issue date
6.	Maturity date	The FD maturity date

Step 3:

Step 3/4

To account number: **001105005475 SEA BANK CURRENT**

Investment Account number: **001104800129**

Account holder name: **AHMAD**

Available balance: **RM500.00**

Current balance: **RM500.00**

Issue date: **2008-11-25**

Maturity date: **2009-03-25**

Do you have a TAC ready? Enter TAC number: [Request TAC](#) [What's TAC?](#)

[Back](#) [Uplift](#)

Screen Fields:-

No	Field	Field Type	Rule	Description	Compulsory
1.	To Account Number	Label		Transfer to account number	N/A
2.	Fixed Deposit Account Number	Label		Transfer to account number	N/A
3.	Account Type	Label		The FD Account Type	N/A
4.	Available Balance	Label		Available balance for this account	N/A
5.	Current Balance	Label		Current balance for this account	N/A
6.	Issue Date	Label		The FD issue date	N/A
7.	Maturity date	Label		The FD maturity date	N/A
8.	TAC	Text Box	6 Digits. Masked	Transaction Authorization Code	Yes

Step 4:

Step 4/4

To account number:	001105005475 SEA CURRENT
Fixed Deposit Account number:	001104800129
Account holder name:	AHMAD
Available balance:	RM500.00
Current balance:	RM500.00
Issue date:	2008-11-25
Maturity date:	2009-03-25
New account balance:	RM212,284.21
Closing amount:	RM500.00
Status: Successful	
IB Reference No:	0000011487
Transaction date:	18 Feb 2009
Transaction time:	18:56:54

Screen Fields:-

No	Field	Description
1.	To Account Number	Existing FD product
2.	Fixed Deposit Account Number	
3.	Account Holder Name	The FD Term
4.	Available Balance	The transfer from account
5.	Current Balance	The payment amount
6.	Issue Date	Auto Renew / Credit to account
7.	Maturity Date	The FD maturity date
8.	New Account Balance	The new account balance
9.	Closing Balance	The closing balance
10.	Status	The transaction status
11.	IB Reference No	IB transaction reference number
12.	Transaction Date	The transaction date
13.	Transaction Time	The transaction time

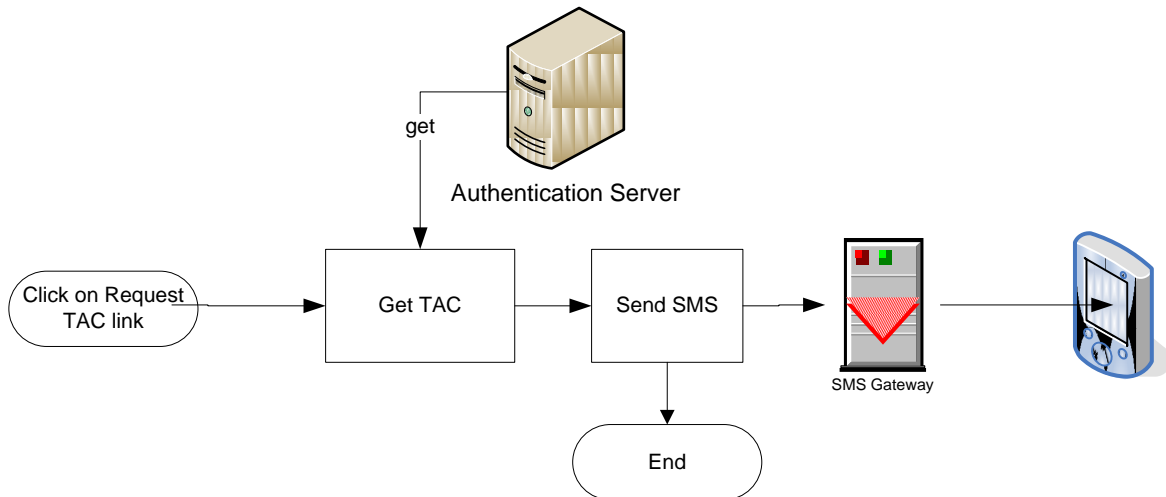
2.9 Services Request

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.

2.9.1 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:

Step 1:

Step 2:

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

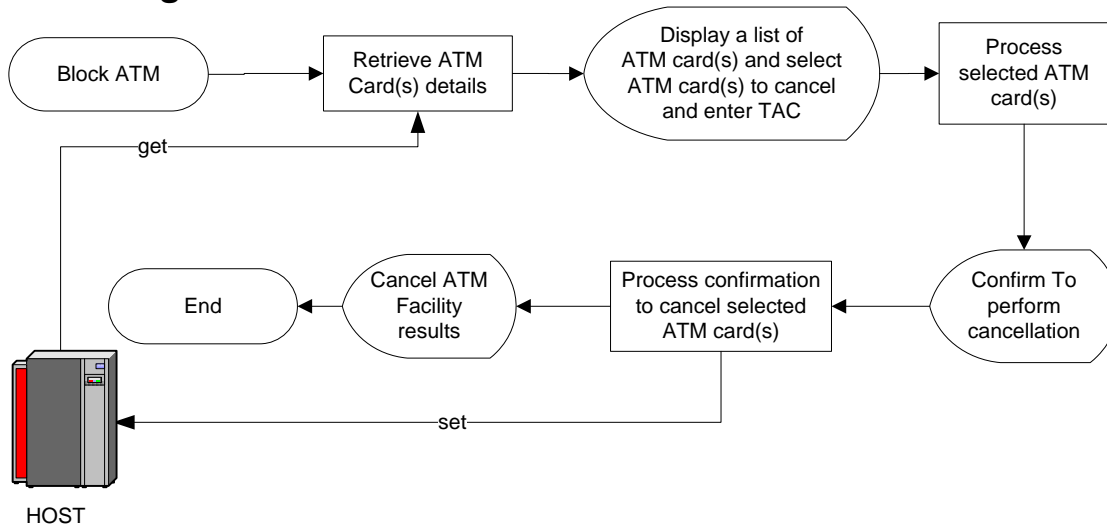
2.9.2 Block ATM card

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
<input type="checkbox"/>	ATM Card	5888031009902587	Active
<input type="checkbox"/>	ATM Card	5888031009905622	Active

or

Screen Fields:-

No	Field	Description
1.	Card Type	The card type
2.	Card Number	The card number
3.	Status	The card status

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

or

Screen Fields:-

No	Field	Description
1.	Card Type	The card type
2.	Card Number	The card number

Step 3:

Cancel ATM Card - Step 3 of 3

Confirmation status

Card Type: ATM Card	Status: ATM Facility cancelled
Card Number: 5888031009902587	Reference Number: 1111186768
	Transaction date: 09/26/08
	Transaction time: 11:27:08

[Return to Home page](#)

Screen Fields:-

No	Field	Description
1.	Card Type	The card type
2.	Card Number	The card number
3.	Status	The card status
4.	Reference Number	The transaction reference number
5.	Transaction Date	The transaction date
6.	Transaction Time	The transaction time

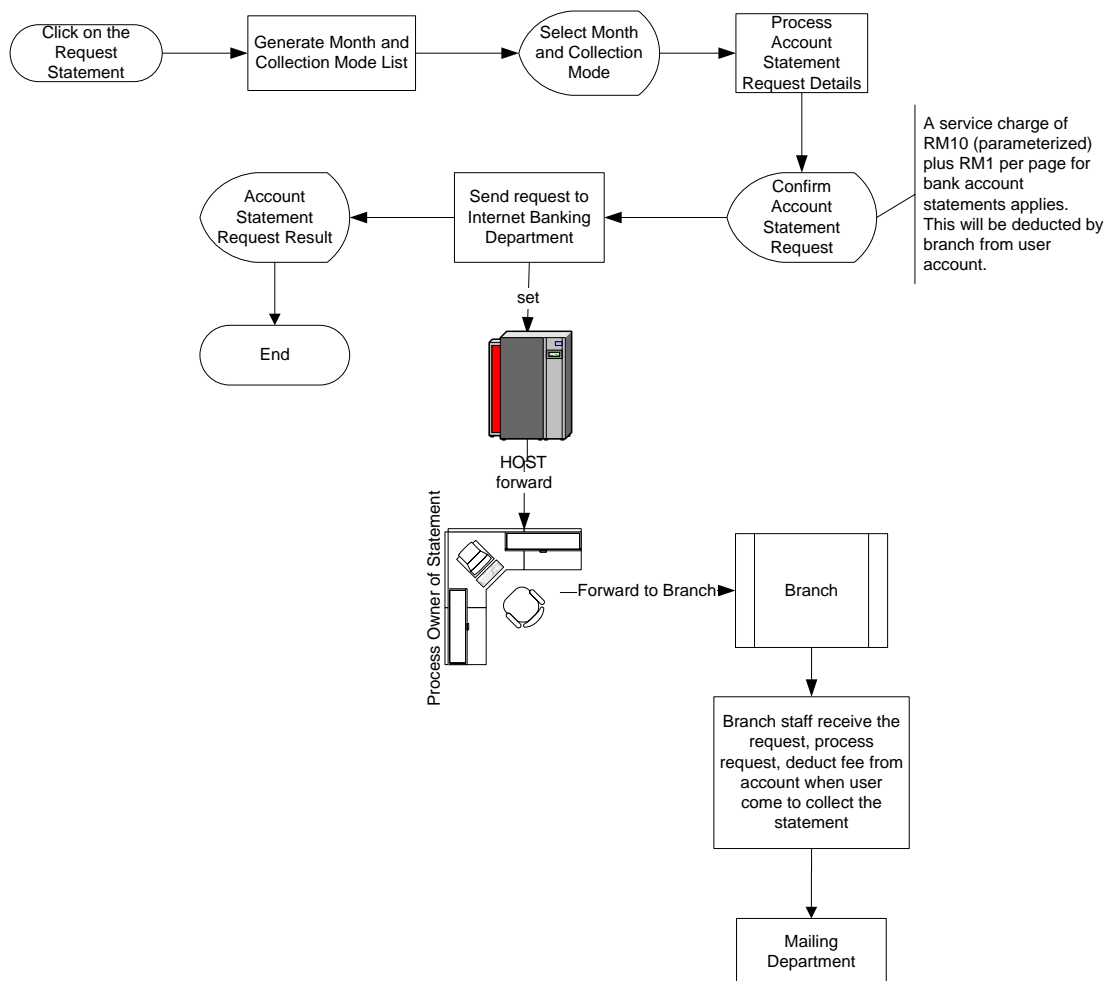
2.9.3 Request for Statement

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:

Step 1/3

From account: 001105222222 VENTURA SAVING ACCOUNT

For month:

Next

Screen Fields:-

No	Field	Field Type	Rule	Description	Compulsory
1.	From Account	Drop Down List		The intended account for this request	Yes
2.	For Month	Drop Down List		Month of the request statement	Yes

Step 2:

Step 2/3

From account: 001105222222 VENTURA SAVING ACCOUNT

For month: February, 2011

Do you have a TAC ready?

Enter TAC number: [Request TAC](#) [What's TAC?](#)

Back Confirm

Screen Fields:-

No	Field	Field Type	Rule	Description	Compulsory
1.	From Account	Drop Down List		The intended account for this request	N/A
2.	For Month	Drop Down List		Month of the request statement	N/A
3.	TAC	Text Box	6 Digits	Transaction Authorization Code	Yes

Step 3:

Notes

Kindly be informed that your account statement will be mailed to your registered address. Please take note on the reference number for your future reference and record keeping.

Step 3/3

From account:	001105222222 VENTURA SAVING ACCOUNT
For month:	February, 2011
Status:	Successful
IB Reference No:	0000036143
Transaction date:	13 May 2011
Transaction time:	17:20:49

[Back to account details](#)

Screen Fields:-

No	Field	Description
1.	From Account	The intended account for this request
2.	For Month	Month of the request statement
3.	Status	The transaction status
4.	IB Reference No	IB transaction reference number
5.	Transaction Date	The transaction date
6.	Transaction Time	The transaction time

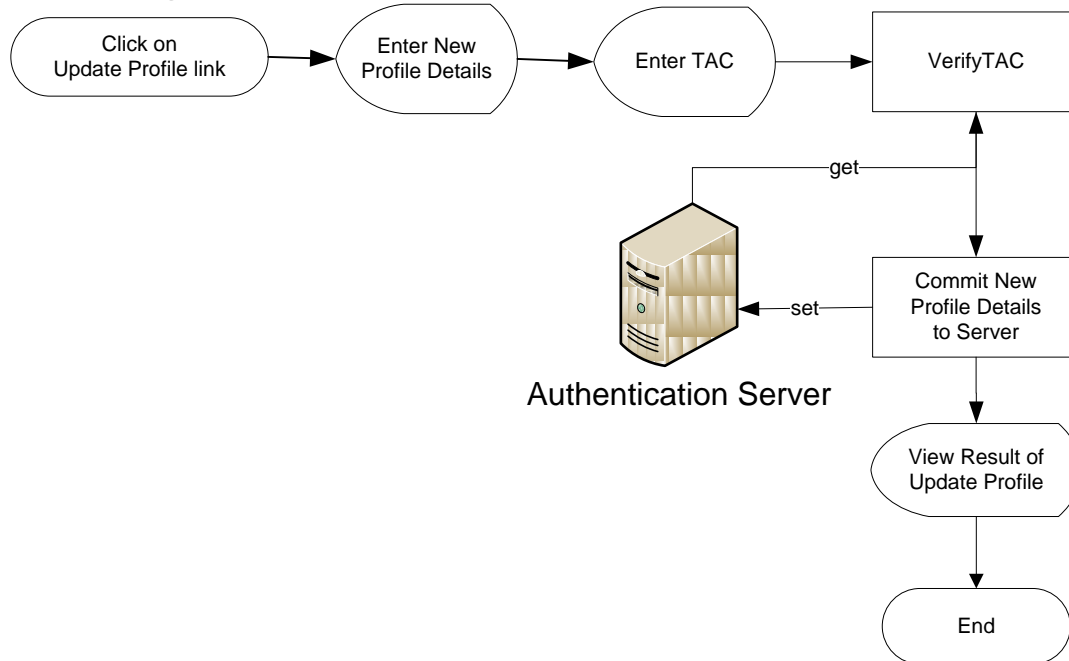
2.10 Profile Maintenance

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

2.10.1 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:



Sample Screen Design:

Step 1:

Step 1/2

Display name:

Name: AHMAD

Gender: N/A

Address: A-5-6, PLAZA AVENUE,
110 JALAN TUN PERAK
KUALA LUMPUR

City:

State: Wilayah Persekutuan

Postcode: 50400

Country: Malaysia

Age range:

Income range per annum:

Marital status:

Employment status:

Education level:

Do you have a TAC ready? Enter TAC number: [Request TAC](#) [What's TAC?](#)

Screen Fields:-

No	Field	Field Type	Rule	Description	Compulsory
1.	Display Name	Text Box	60 Alpha Numeric	The name that user would like to be seen in the IB page	No
2.	Name	Label			N/A
3.	Gender	Label			N/A
4.	Address	Label			N/A
5.	City	Label			N/A
6.	State	Label			N/A
7.	Postcode	Label			N/A
8.	Country	Label			N/A

No	Field	Field Type	Rule	Description	Compulsory
9.	Age range	Drop List	Down		No
10	Income range per annum	Drop List	Down		No
11	Marital status	Drop List	Down		No
12	Employment Status	Drop List	Down		No
13	Education Level	Drop List	Down		No
14	TAC	Text Box			No

Step2:

Step 2/2

Your profile has been updated.

Display name: **Ahmad**

Name: **AHMAD**

Gender: **N/A**

Address: **A-5-6, PLAZA AVENUE,
110 JALAN TUN PERAK
KUALA LUMPUR**

City:

State: **Wilayah Persekutuan**

Postcode: **50400**

Country: **Malaysia**

Age range: **0 Under 15**

Income range per annum: **Below RM 14,999**

Marital status: **Married**

Employment status: **Full time**

Education level: **Graduate**

Profile Fields:-

No	Field
1.	Display Name
2.	Name
3.	Gender
4.	Address

No	Field
5.	City
6.	State
7.	Postcode
8.	Country
9.	Age range
10.	Income range per anum
11.	Marital status
12.	Employment Status
13.	Education Level

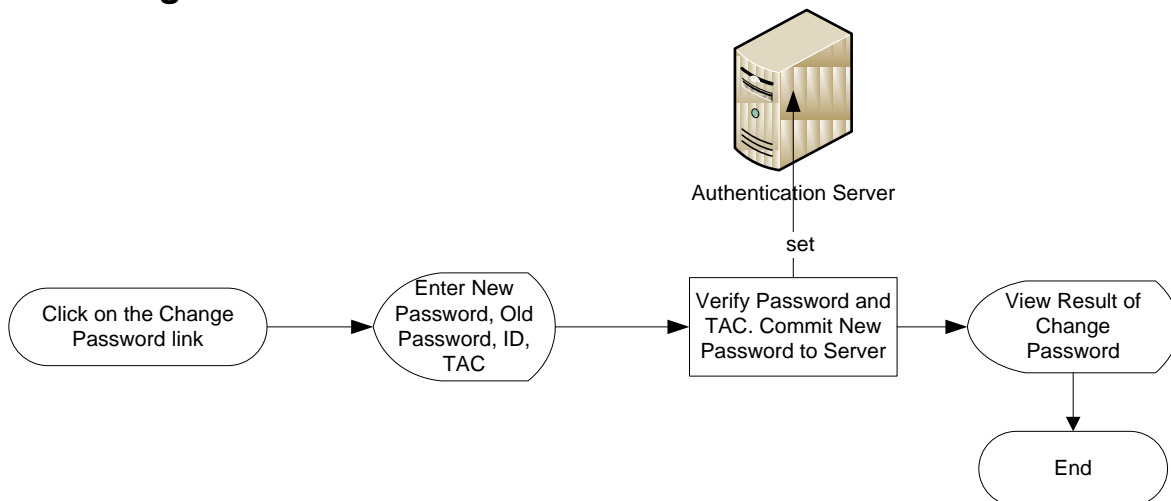
2.10.2 Change Password

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:

Step 1/2

Username: **demo1234**

Old password:

New password:

Confirm new password:

Do you have a TAC ready?

Enter TAC number: [Request TAC](#) [What's TAC?](#)

Screen Fields:-

No	Field	Field Type	Rule	Description	Compulsory
1.	Username	Label		The name that user would like to be seen in the IB page	N/A
2.	Old Password	Text Box	Masked.	The old password	Yes
3.	New Password	Text Box	Masked. 8-12 Alpha Numerics. Bound by password rule	A new password	Yes
4.	Confirm New Password	Text Box	Masked. Must be similar to the New Password.	To confirm to the new password	Yes
5.	TAC	Text Box	6 Digits. Masked	Transaction Authorization Code	Yes

Step 2:

Step 2/2

Your password has been changed/updated.

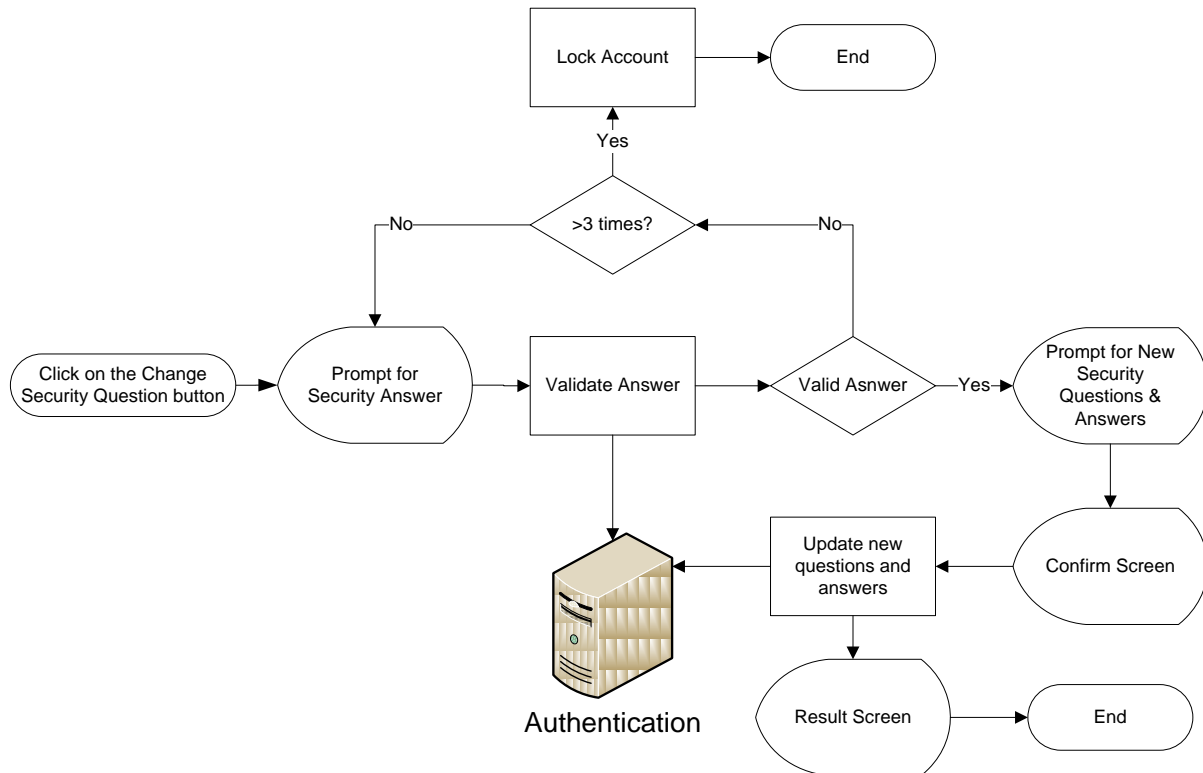
2.10.3 Change Security Questions

This feature allows users to change their security questions.

Required information to be provided by the user:-

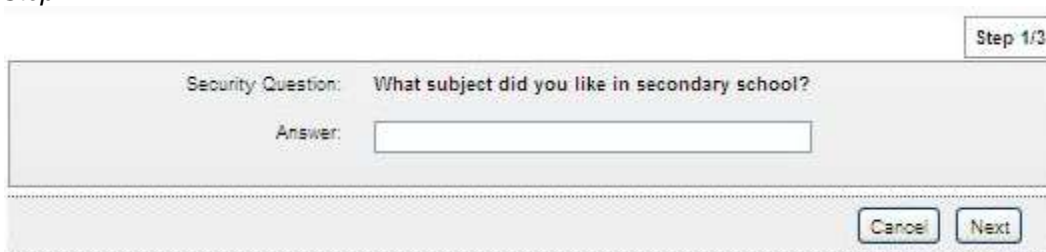
- Old Security Answer
- New Security Questions
- New Security Answers

Flow Diagram:



Sample Screen Design:

Step 1:



Screen Fields:-

No	Field	Field Type	Rule	Description	Compulsory
1	Security Question	Label		The preselected security question	N/A
2	Answer	Text Box	Masked. 30 Alpha Numeric	The preset answer for the displayed security question	Yes

Step 2:

Step 2/3

Security Question 1:

Answer:

Confirm Answer:

Security Question 2:

Answer:

Confirm Answer:

Security Question 3:

Answer:

Confirm Answer:

Step 3:

Step 2/3

Security Question 1:

Answer:

Confirm Answer:

Security Question 2:

Answer:

Confirm Answer:

Security Question 3:

Answer:

Confirm Answer:

Step 4:

Step 3/3

Your security question and answer has been changed/updated.

Screen Fields:-

No	Field	Field Type	Rule	Description	Compulsory
1.	Security Question 1	Drop Down List		User must select a pre-determined security question	Yes
	Answer	Text Box	Masked. 30 Alpha Numeric	User must provide a answer to the above question and remember	Yes
	Confirm Answer	Text Box	Masked. 30 Alpha Numeric	To confirm the answer	Yes
2.	Security Question 2	Drop Down List		User must select a pre-determined security question. This question must not be the same as Security Question 1	Yes
	Answer	Text Box	Masked. 30 Alpha Numeric	User must provide a answer to the above question and remember	Yes
	Confirm Answer	Text Box	Masked. 30 Alpha Numeric	To confirm the answer	Yes
3.	Security Question 3	Drop Down List		User must select a pre-determined security question. This question must not be the same as Security Question 1 and Security Question 2	Yes
	Answer	Text Box	Masked. 30 Alpha Numeric	User must provide a answer to the above question and remember	Yes
	Confirm Answer	Text Box	Masked. 30 Alpha Numeric	To confirm the answer	Yes

2.11 Standing Instruction (SI)

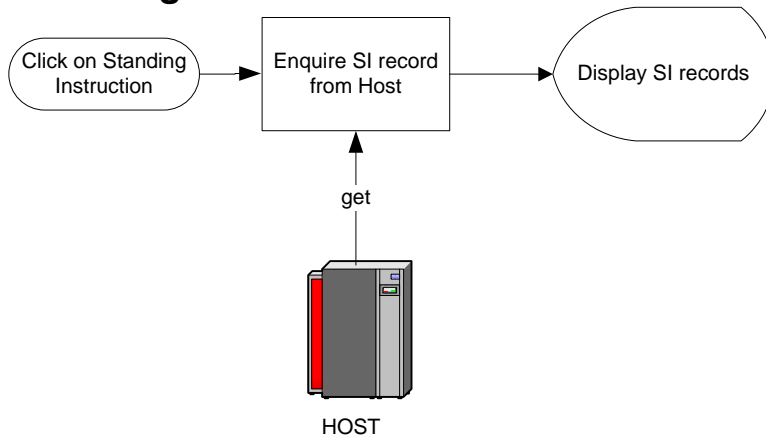
This feature enables the users to make recurring funds transfer / payment for:

- Own Account Transfer
- Third Party Account Transfer (Registered and Open)
- Interbank Transfer (Registered and Open)
- Foreign Telegraphic Transfer (Registered and Open)
- Bill Payment (Registered and Open)

2.11.1 Standing Instruction Enquiry

This feature allows user to enquire the placed recurring payment record, created via IB. This feature will be the default feature for SI.

Flow Diagram:



Sample Screen Design:

By selecting the Standing Instruction menu, by default, the SI record will be listed.

	Transaction ID	Service Type	From account To account	Amount	Payment mode	Payment frequency	Start date	Termination date
<input type="radio"/>	0000026623	SI Foreign Telegraphic Transfer (RP)	001105005475 333333333333	AUD111.00	Recurring payment	Weekly	30 Apr 2010	31 Aug 2010
<input type="radio"/>	0000026615	SI Registered Interbank Transfer (RP)	001105005475 440909090909	RM1.00	Recurring payment	Monthly	30 Apr 2010	30 Sep 2010
<input type="radio"/>	0000026611	SI Registered Intrabank Transfer (RP)	001105005475 001102005115	RM2.00	Recurring payment	Weekly	30 Apr 2010	30 Jun 2010

Delete Add

Screen Fields:-

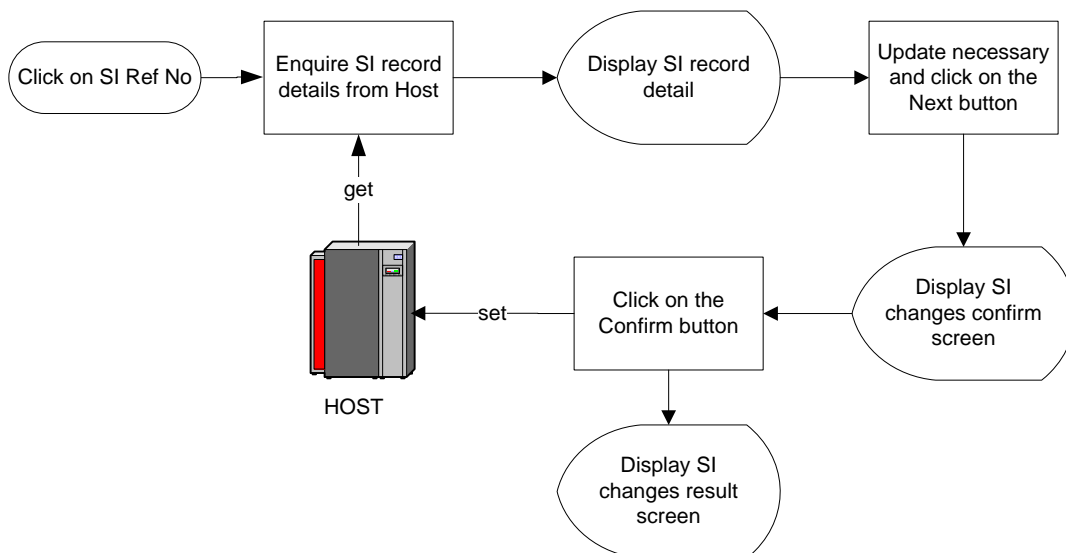
No	Field	Description
1.	Transaction ID	SI Transaction number
2.	Service Type	The IB Service Type
3.	From Account	Transfer from account number
4.	To Account	Transfer to account number

No	Field	Description
5.	Amount	The transfer amount
6.	Payment Mode	The mode of payment
7.	Payment Frequency	Payment frequency
8.	Start Date	The start date of the SI
9.	Termination Date	The termination date of the SI. Not set if no termination date.

2.11.2 Standing Instruction – Update record

This feature allows users to update their existing SI record. To update a SI record, users required clicking on the SI Ref No and the system will lead the users to the SI record update page.

Flow Diagram:



Sample Screen Design:

Step 1:

Step 1/3

IB Reference No:	0000026675
Service Type:	SI Registered Interbank Transfer (RP)
<hr/>	
From account:	001105005475
Amount*:	<input type="text" value="22.0"/>
Remarks:	<input type="text" value="sdff"/>
<hr/>	
Beneficiary bank:	AMBANK BERHAD
Beneficiary account number:	44090909090
Beneficiary holder name:	testname
Beneficiary ID:	testid999 (Beneficiary ID Verification by Beneficiary Bank)
Transaction reference number:	<input type="text" value="1111111111"/>
<hr/>	
Payment mode:	Recurring payment
Payment frequency*:	<input type="text" value="Weekly"/>
Start date*:	<input type="text" value="28/04/2010"/> (Date Format : dd/MM/yyyy)
Termination date:	<input type="text" value="29/06/2010"/> (Date Format : dd/MM/yyyy) Payment will not be executed on termination date.
<hr/>	
<i>Note (*): All fields with asterisks (*) are required.</i>	
<input type="button" value="Clear"/> <input type="button" value="Next"/>	

Due to different Service Type has it own update screen. Below are the similar fields that can be updated.

Screen Fields to update:-

No	Field	Field Type	Rule	Description	Compulsory
1.	Amount	Text Box	2 Decimal	The transfer amount	Yes
2.	Remarks	Text Box	30 Alpha Numeric	The remark field	No
3.	Transaction Reference Number	Text Box	30 Alpha Numeric	The transaction reference number if have	No
4.	Payment Frequency	Drop Down List		Frequency of payment	Yes
5.	Start Date	Date Picker		The payment start date	Yes

No	Field	Field Type	Rule	Description	Compulsory
6.	Termination Date	Date Picker		The payment termination date. If not set, there is no termination date.	No

Step 2:

Step 2/3

IB Reference No: **0000026675**

Service Type: **SI Registered Interbank Transfer (RP)**

From account: **001105005475**

Amount*: **RM22.00**

Remarks: **sdff**

Beneficiary bank: **AMBANK BERHAD**

Beneficiary account number: **4409090909090**

Beneficiary holder name: **testname**

Beneficiary ID: **testid999**

Beneficiary ID Type: **New I/C**

Transaction reference number: **1111111111**

Payment mode: **Recurring payment**

Payment frequency: **Weekly**

Start date: **28 Apr 2010**

Termination date: **29 Jun 2010**

Do you have a TAC ready? Enter TAC number: [Request TAC](#) [What's TAC?](#)

Screen Fields to input:-

No	Field	Field Type	Rule	Description	Compulsory
1.	TAC	Text Box	6 Digits. Masked	Transaction Authorization Code	Yes

Step 3:

Step 3/3

IB Reference No:	0000026675
Service Type:	SI Registered Interbank Transfer (RP)
<hr/>	
From account:	001105005475
Amount:	22.0
Remarks:	sdff
<hr/>	
Beneficiary bank:	AMBANK BERHAD
Payment Type:	IBG
Beneficiary account number:	4409090909090
Beneficiary holder name:	testname
Beneficiary ID:	testid999
Beneficiary ID Type:	New I/C
Transaction reference number:	1111111111
<hr/>	
Payment mode:	Recurring payment
Payment frequency:	Weekly
Start date:	28 Apr 2010
Termination date:	29 Jun 2010
<hr/>	
Status:	Successful
New IB Reference No:	0000026699
Transaction date:	01 Apr 2010
Transaction time:	19:28:19

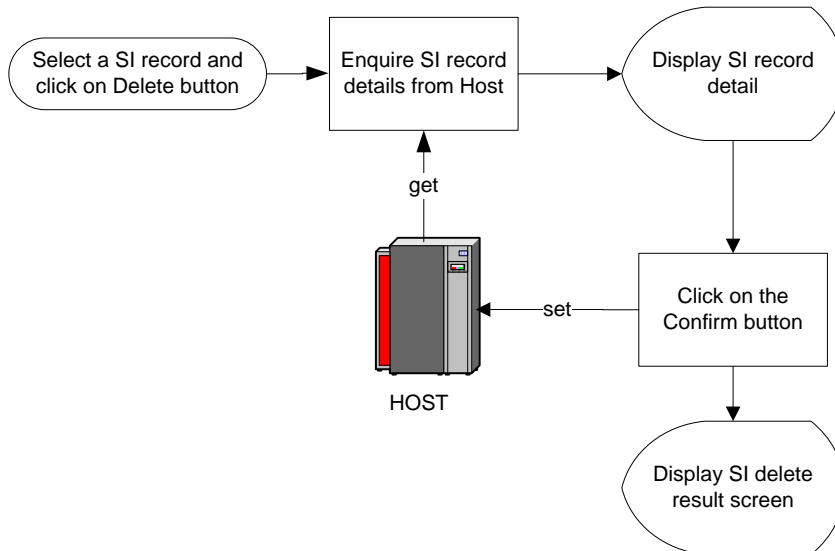
[Back to Standing Instructions Maintenance](#)

[Print receipt](#)

2.11.3 Standing Instruction – Delete record

This feature allows users to delete an existing SI record. Users can select a SI record by highlighting the radio button and click on the Delete button.

Flow Diagram:



Sample Screen Design:

Step 1:

Step 2/3

IB Reference No:	0000026630
Service Type:	SI One-time IntraBank Transfer (FP)
From account:	001105005475
To account:	001105005718
Account holder name:	
Amount:	RM1.00
Remarks:	-
Beneficiary email:	
Payment mode:	Pay Later
Start date:	02 Apr 2010

Do you have a TAC ready?

Enter TAC number: [Request TAC](#) [What's TAC?](#)

Screen Fields to input:-

No	Field	Field Type	Rule	Description	Compulsory
3.	TAC	Text Box	6 Digits. Masked	Transaction Authorization Code	Yes

Step 2:

Step 2/3

IB Reference No:	0000026630
Service Type:	SI One-time IntraBank Transfer (FP)
From account: 001105005475	
To account: 001105005718	
Account holder name:	
Amount: RM1.00	
Remarks: -	
Beneficiary email:	
Payment mode: Pay Later	
Start date: 02 Apr 2010	
Status: Successful	
New IB Reference No: 0000026699	
Transaction date: 01 Apr 2010	
Transaction time: 19:28:19	

Back to Standing Instructions Maintenance
Print receipt

2.11.4 Standing Instruction – Add record

This feature enables the users to make one-time, future payment or recursive payment for:

- Own Account Transfer
- Third Party Account Transfer (Registered and Open)
- Interbank Transfer (Registered and Open)
- Foreign Telegraphic Transfer (Registered and Open)
- Bill Payment (Registered and Open)

The functionality of standing instructions will be integrated and incorporated with existing modules listed above. Each module has additional fields as listed below to support standing instructions functionality:

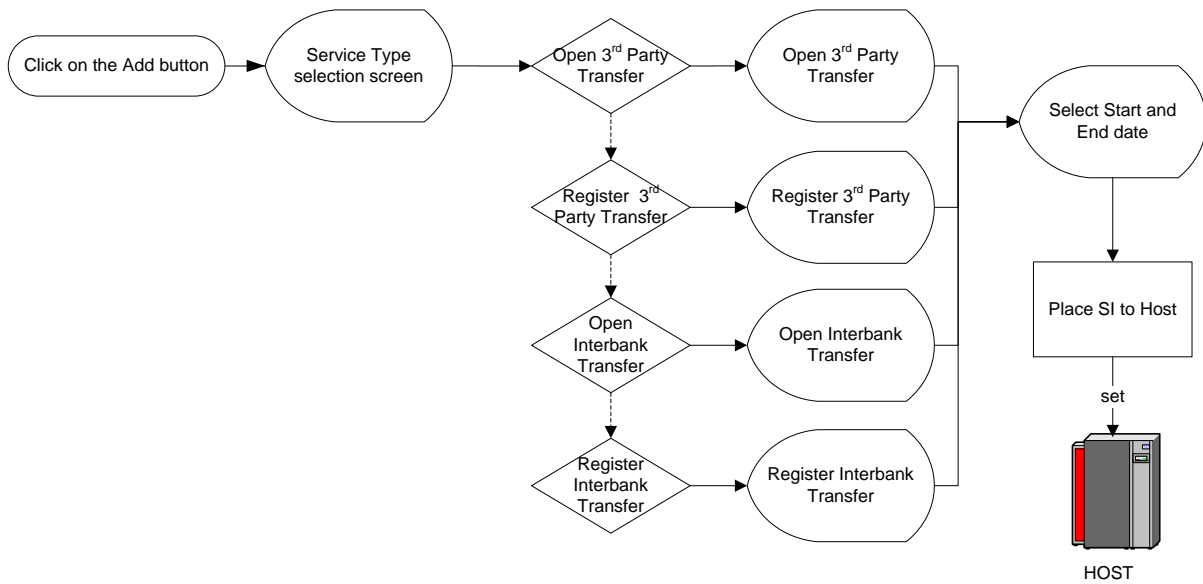
No.	Field Name	Description
1.	Payment Mode	Recurring Payment
2.	Payment Frequency	<p>Frequency of the payment made supported for recurring payment:</p> <ul style="list-style-type: none"> • Weekly – The payment execute once per week. IB User specifies execution start date in Start Date field and end date in Termination Date. • Monthly – The payment execute once per month. IB User specifies execution start date in Start Date field and end date in Termination Date. Valid day value of Start Date is 1st to 31st, refer to Start Date section below for the processing of payment. • Quarterly – The payment execute every 3 months. IB User specifies execution start date in Start Date field and end date in Termination Date. Valid day value of Start Date is 1st to 31st, refer to Start Date section below for the processing of payment. • Half Yearly – The payment execute once per 6 months. IB User specifies execution start date in Start Date field and end date in Termination Date. Valid day value of Start Date is 1st to 31st, refer to Start Date section below for the processing of payment. • Yearly – The payment execute once per 12 months. IB User specifies execution start date in Start Date field and end date in Termination Date. Valid day value of Start Date is 1st to 31st, refer to Start Date section below for the processing of payment.
3.	Start Date	<ul style="list-style-type: none"> • This date specify when the transaction shall start execute. • Below is possible day value input by user and the payment process (applied to all types of payment frequency except for “Weekly”): <ul style="list-style-type: none"> a) 1st to 28th – The system will execute the payment on specified day of every month, eg: If the Start Date is 28 March, the payment will execute on 28th March, 28th April, 28th May, 28th June, etc. b) 29th - The system will execute the payment on 29th of every month except February that do not have day 29th such as February 2011. The payment on February 2011 will be executed on 28 February 2011. c) 30th - The system will execute the payment on 30th of every month except February. The system will execute the payment on 28th February or 29th February whichever applicable. d) 31st - The system will execute the payment on 31st of every month except months that do not have 31 days, which includes February, April, June, September and November. For February, the system will execute the payment on 28th February or 29th February whichever applicable. For April, June, September and November, the

No.	Field Name	Description
		<p>system will execute the payment on 30th.</p> <ul style="list-style-type: none"> For Future Payment and Recurring Payment, this date must be later than today's date (at least today's date + 1). For recurring payment, when user input 29th, 30th or 31st in Start Date, the system will display a message box to prompt user when the payment will be executed (according to rules stated above).
4.	Termination Date	This date specifies when the transaction shall terminate and it is optional field. This date must be later than Start Date. If the specified Termination Date equals with the payment execution date, no payment will transfer on that date and the SI will be terminated.

Different Scenarios of Recurring Payment

No.	Payment Frequency	Start Date	Termination Date	Description
1.	Weekly	24/02/2010	31/03/2010	The payment will transfer on every multiple of 7 days, starting from 24/02/2010. This includes 24/02/2010, 03/03/2010, 10/03/2010, 17/03/2010 and 24/03/2010. The payment will NOT transfer on 31/03/2010 as it is fall under Termination Date.
2.	Monthly	30/01/2010	-	The payment will transfer on 30 of every month except February, it will transfer on 28 or 29 whichever applicable
3.	Quarterly	30/11/2009	-	The payment will transfer on 30/11/2009, 28/02/2010, 30/05/2010, 30/08/2010, etc.
4.	Half Yearly	30/01/2010	-	The payment will transfer on 30/01/2010, 30/07/2010, 30/01/2011, etc.
5.	Yearly	31/01/2010	-	The payment will transfer on 31/01/2010, 31/01/2011, 31/01/2012, etc.

Flow Diagram:



Sample Screen Design:

Only demonstrate placing SI for Own Account Transfer. Each Service Type will use back the similar transaction screen design, except the SI portion highlighted in gray color.

Step 1:

Select the intended transfer Service Type



Screen Fields to input:-

No	Field	Field Type	Rule	Description	Compulsory
1.	Service Type	Drop Down Lost		The IB Service Type that support SI	Yes


Step 2:


Step 1/3

From account:	001105005475 Ventura CURRENT ACCOUNT - i (NON-P) ▼
To account:	001105005718 Ventura CURRENT ACCOUNT - i (NON-P) ▼
Amount:	100

Set up as recurring payment

Payment frequency: Weekly ▼

Start date: 30/04/2010  (Date Format : dd/MM/yyyy)

Termination date: 30/06/2010  (Date Format : dd/MM/yyyy) Payment will not be executed on termination date.

Screen Fields to input:-

No	Field	Field Type	Rule	Description	Compulsory
1.	From Account	Drop Down List		From account number	Yes
2.	To Account	Drop Down List		To account number	Yes
3.	Amount	Text Box	2 Decimal	The amount to transfer	Yes
4.	Payment Frequency	Drop Down List		The payment frequency	Yes
5.	Start Date	Date Picker		The SI start date	Yes
6.	Termination Date	Date Picker		The SI termination date	No

Step 3:

Step 2/3

From account:	001105005475 Ventura CURRENT ACCOUNT - i (NON-P
To account:	001105005718 Ventura CURRENT ACCOUNT - i (NON-P
Amount:	RM1.00

Payment mode:	Recurring payment
Payment frequency:	Weekly
Start date:	30 Apr 2010
Termination date:	31 May 2010

Do you have a TAC ready?

Enter TAC number: [Request TAC](#) [What's TAC?](#)

Screen Fields to input:-

No	Field	Field Type	Rule	Description	Compulsory
1.	From Account	Label		From account number	N/A
2.	To Account	Label		To account number	N/A
3.	Amount	Label	2 Decimal	The amount to transfer	N/A
4.	Payment Mode	Label			
5.	Payment Frequency	Label		The payment frequency	N/A
6.	Start Date	Label		The SI start date	N/A
7.	Termination Date	Label		The SI termination date	N/A
8.	TAC	Text Box	6 Digits. Masked	Transaction Authorization Code	Yes

Step 4:

Step 3/3

From account:	001105005475 Ventura CURRENT ACCOUNT - i (NON-P
To account:	001105005718 Ventura CURRENT ACCOUNT - i (NON-P
Amount:	RM1.00
Payment mode:	Recurring payment
Payment frequency:	Weekly
Start date:	30 Apr 2010
Termination date:	31 May 2010
Status:	Successful
IB Reference No:	0000011464
Transaction date:	01 Apr 2010
Transaction time:	13:38:04

[Make another transfer](#)

[Print receipt](#)

Screen Fields to input:-

No	Field	Description
1.	From Account	From account number
2.	To Account	To account number
3.	Amount	The amount to transfer
4.	Payment Mode	The payment mode
5.	Payment Frequency	The payment frequency
6.	Start Date	The SI start date
7.	Termination Date	The SI termination date
8.	Status	The transaction status
9.	IB Reference No	IB transaction reference number
10	Transaction Date	The transaction date
11	Transaction Time	The transaction time

2.12 Message Box

This feature enables bank Admin to send messages to users and also allow user to send message to bank.

2.12.1 Inbox

This feature allows user to view the list of messages and to read the message details.

Enquiry Page

Sample Screen:-

Message Listing Page

Inbox

<input type="checkbox"/>	Subject	Date
<input type="checkbox"/>	New ATMs Location	2010-04-13 17:52:22
<input type="checkbox"/>	ATM Enquiry	2010-04-13 14:25:21
<input type="checkbox"/>	Fund Transfer Enquiry	2010-04-13 14:25:21

No	Field	Description
1.	Subject	The message subject
2.	Date	The message date

Message Details Page

New ATMs Location

From :	Support
Date:	2010-04-14 13:56:34
Message:	Dear Valued Customer, We wish to inform you that the availability of Agrobank ATMs at the following locations has been delayed. 1. Sunway Pyramid 2. KL Central

No	Field	Description
1.	From	The sender
2.	Date	The message sent date time
3.	Message	The message

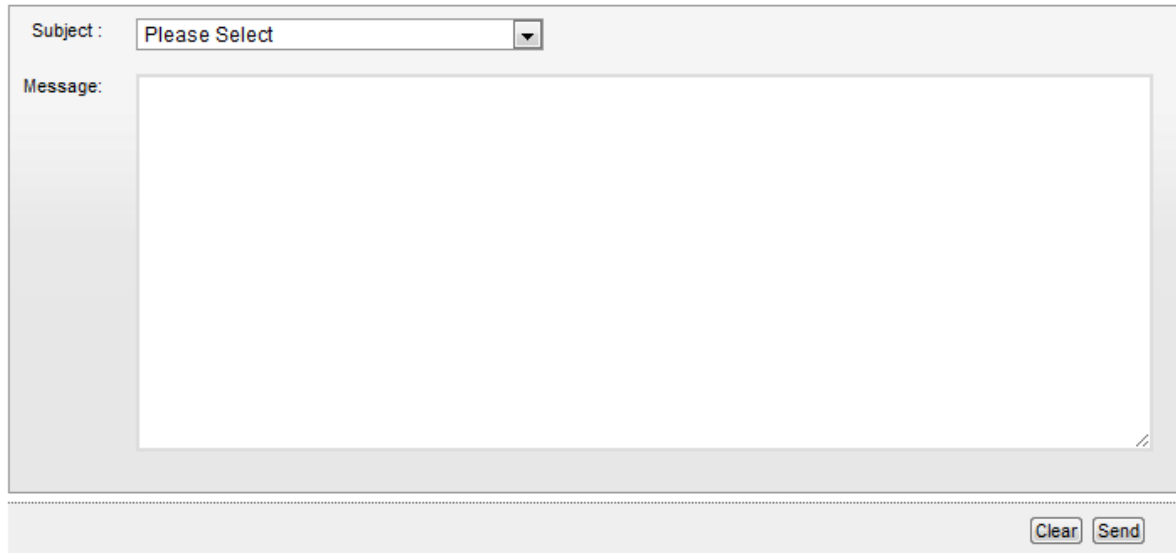
2.12.2 Compose a New Message

This feature allows user to create a new message and send to Customer Support.

Sample Screen:-

Step 1:

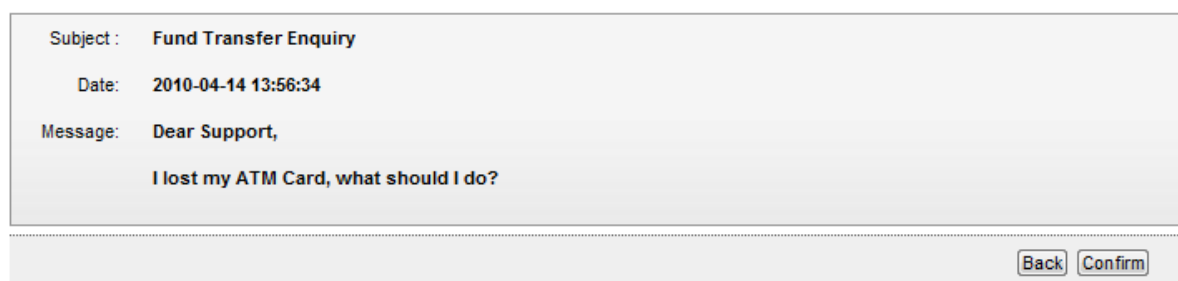
Select a subject, type in the message and click the Send button



Screen Fields to input:-

No	Field	Field Type	Rule	Description	Compulsory
1.	Subject	Drop Down List		Subject of the message	Yes
2.	Message	Text Box	300 Characters	The message body	Yes

Step 2:



No	Field	Description
1.	Subject	The message subject
2.	Date	The message sent date time
3.	Message	The message

Step 3:

Status :	Successful
Subject :	Fund Transfer Enquiry
Date:	2010-04-14 13:56:34
Message:	Dear Support, I lost my ATM Card, what should I do?

[Compose New Message](#)

Screen Fields:-

No	Field	Description
1.	Status	The message send status
2.	Subject	The message subject
3.	Date	The message sent date time
4.	Message	The message

2.12.3 Delete Message

This feature allow user to delete message(s) from the Inbox

Sample Screen:-

Step 1:

Select the message(s) and click on the Delete button

Inbox

<input type="checkbox"/>	Subject	Date
<input checked="" type="checkbox"/>	Funds Transfer Enquiry	2010-04-13 17:52:22
<input checked="" type="checkbox"/>	ATM Enquiry	2010-04-13 14:25:21
<input checked="" type="checkbox"/>	Fund Transfer Enquiry	2010-04-13 14:25:21

[Delete](#) [Compose New Message](#)

Screen Fields:-

No	Field	Description
1.	Subject	The message subject
2.	Date	The message sent date time

Step 2:

Subject	Date
Fund Transfer Enquiry	2010-04-13 17:52:22
ATM Enquiry	2010-04-13 14:25:21
Fund Transfer Enquiry	2010-04-13 14:25:21

Screen Fields:-

No	Field	Description
1.	Subject	The message subject
2.	Date	The message sent date time

Step 3:

Your message have been deleted.

2.12.4 Sent Messages

This feature allows user to view all the sent messages.

Sample Screen for the Sent Messages listing page:-

<input type="checkbox"/>	Subject	Date
<input type="checkbox"/>	Funds Transfer Enquiry	2010-04-13 17:52:22
<input type="checkbox"/>	ATM Enquiry	2010-04-13 14:25:21
<input type="checkbox"/>	Fund Transfer Enquiry	2010-04-13 14:25:21

Screen Fields:-

No	Field	Description
1.	Subject	The message subject
2.	Date	The message sent date time

Sample Screen to view a sent message:-

Subject : Fund Transfer Enquiry

Date: 2010-04-14 13:56:34

Message: Dear Support,

I lost my ATM Card, what should I do?

[Back](#)

Screen Fields:-

No	Field	Description
1.	Subject	The message subject
2.	Date	The message sent date time
3.	Message	The message

Sample Screen to view a trashed message:-

New ATMs Location

From : Support

Date: 2010-04-14 13:56:34

Message: Dear Valued Customer,

We wish to inform you that the availability of Agrobank ATMs at the following locations has been delayed.

1. Sunway Pyramid
2. KL Central

[Back](#)

Screen Fields:-

No	Field	Description
1.	Subject	The message subject
2.	Date	The message sent date time
3.	Message	The message

Sample Screen to delete sent messages:-

Step 1:

<input type="checkbox"/>	Subject	Date
<input checked="" type="checkbox"/>	Funds Transfer Enquiry	2010-04-13 17:52:22
<input checked="" type="checkbox"/>	ATM Enquiry	2010-04-13 14:25:21
<input checked="" type="checkbox"/>	Fund Transfer Enquiry	2010-04-13 14:25:21

[Delete](#)

Screen Fields:-

No	Field	Description
1.	Subject	The message subject
2.	Date	The message sent date time

Step 2:

Subject	Date
Fund Transfer Enquiry	2010-04-13 17:52:22
ATM Enquiry	2010-04-13 14:25:21
Fund Transfer Enquiry	2010-04-13 14:25:21

Screen Fields:-

No	Field	Description
1.	Subject	The message subject
2.	Date	The message sent date time

Step 3:

Your message have been deleted.

2.12.5 Trash

This feature allow user to view all the trashed messages. User can use this feature to clean up messages.

Sample Screen for the deleted messages listing page:-

<input type="checkbox"/>	Subject	Date
<input type="checkbox"/>	Funds Transfer Enquiry	2010-04-13 17:52:22
<input type="checkbox"/>	ATM Enquiry	2010-04-13 14:25:21
<input type="checkbox"/>	Fund Transfer Enquiry	2010-04-13 14:25:21

Screen Fields:-

No	Field	Description
1.	Subject	The message subject
2.	Date	The message sent date time

Sample Screen to delete messages in the Trash:-

Step 1:

<input type="checkbox"/>	Subject	Date
<input checked="" type="checkbox"/>	Funds Transfer Enquiry	2010-04-13 17:52:22
<input checked="" type="checkbox"/>	ATM Enquiry	2010-04-13 14:25:21
<input checked="" type="checkbox"/>	Fund Transfer Enquiry	2010-04-13 14:25:21

[Delete](#)

Screen Fields:-

No	Field	Description
1.	Subject	The message subject
2.	Date	The message sent date time

Step 2:

Subject	Date
Fund Transfer Enquiry	2010-04-13 17:52:22
ATM Enquiry	2010-04-13 14:25:21
Fund Transfer Enquiry	2010-04-13 14:25:21

[Back](#) [Confirm](#)

Screen Fields:-

No	Field	Description
1.	Subject	The message subject
2.	Date	The message sent date time

Step 3:

Your message have been deleted.

[Back To Inbox](#)



2.13 Retail Internet Banking Demo

Retail Internet Banking system demo will be built in HTML format.

----- END -----