

1) Core Module

- A template for the default look of the various pages
- Various links on the top
 - About us
 - Registration Form
 - Net banking branches
 - contact us
- Links as Tabs
 - Home
 - Product & Services
- Links at bottom
 - Privacy policy
 - Copyrights
 - Disclaimers
 - Terms of Use

2) Login Module – This will be a module for login. Various parts are-

- Username field
- Password field
- User type dropdown menu (Personal, corporate)
- submit
- **Cancel/Reset**
- forgot password
- On wrong password, alert the user that on 3 wrong attempts, the account will be blocked
- Block account - on 3 wrong attempts, the account will be blocked
- **Virtual Keyboard**
- **Enable virtual keyboard**

3) My Profile- It will provide the facility to view and edit profile info

- view accounts
- Select account
- Add account
- Jump-to drop down menu (may be command box for admin)
 - This menu will provide the functionality to jump to a specific task.
- View profile
- edit profile
- settings – change the settings of account
 - Changing Security level
 - Add/Delete accounts

- Add/Del biller
- change password
- Favourities – list of favourite tasks of the users
- New Account
 - Request a new bank account in your branch
- Loan account
 - Map a loan account to this ID – Manage this loan through Internet Banking ID

4) Bills

- Pay **Telecom bills**

(In all the options below, the corresponding site will provide the option to use our online banking and then control will be transfer to IBS site like in ticket booking with irctc.com)

- Pay Government/Municipality bills
- Shopping
- Insurance
- Invest
- Tour and travels
- Charity/Donation
- Book Ticket
- Save as
 - PDF
 - XML
 - DOC
- Print receipt
- View Past bills

5) Other Utilities

- Prepaid mobile recharge
 - Go to IBS site
 - Select service provider
 - provide mobile number and amount
 - give transaction password to commit.
- Send money to an address
 - Provide address
 - Provide amount
 - give transaction password to commit.
- Card to Card Transfer
 - Provide card holder's name
 - provide 16-digit card number
 - Provide amount
 - give transaction password to commit.

- **Credit card Payment**

6) Standing Instruction

- Add instruction
 - Provide Destination Account
 - Date for transactions
 - time period for transaction

7) Cheque/Draft

- Request Cheque Book
- **Cheque Status**
 - **Provide cheque number**
- **Stop Payment of cheque**
- Draft
 - **Request new draft**
 - Amount
 - In favour of
 - Payable at
 - **View Status**
 - **Provide draft number**

8) Enquiries

- Transaction Reports
 - Last 5 Transaction
 - Last n Transactions
 - Last month's Transactions
 - This year's Transactions
- Statements
 - Last month's Statement
 - This year's Statement
- **Reports as Graph**
- **Alerts**

9) High Security

- Enable High Security (Confirmation By SMS before each Transaction)

10) Intra-Banking

- A2A Transfer b/w two accounts of different banks
 - There is a different password for transactions (other than login password)

11) InterBanking

- A2A transfer - Transaction is allowed only within two accounts mapped to this User ID
 - There is a different password for transactions (other than login password)

12) PUBLIC PROVIDENT FUND

- I don't have any idea of funds, somebody give us the details

13) **Search**

1. **Transactions**
2. **bills**
3. **branch search**
4. **other(suggest)**

Now modules described below will be for Corporate users

14) Trade Finance - Export and import business with other countries

- Providing Letter of Credit

In TGMC scenario, the function of Corporate users are not given. So you guys suggest me some functions and I will add them to the module list.

15) Logs

- Transaction logs
- login/logout logs

16) Admin

- Java Console (executable jnlp or jar)
- Customizable Themes/Skins
- **Block an account**
- **Unblock an account**