

**Agent Requirements Document (ARD)**

|  |  |
| --- | --- |
| Agent Name | Bank Asia Limited |
| Agent Description | Bank |
| HQ Party Number | TBD |
| Country/ Countries | Bangladesh |
| AC Version | 1512 |
| Type (New, Conversion( from DW, PwT), Enhancement ( like add promocodes), Take Over(from a competitor), Upgrade ( Change to a higer AC Version)) | New |
| Project Scope Summary | Receives Only.  Note: Bangladesh is a receive only country |

**Version History**

|  |  |  |  |
| --- | --- | --- | --- |
| Version | Modifications | Author | Date |
| 1.0 | Initial Entry | Medha Lad | 5/28/2020 |
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**Contact Information**

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| --- | --- | --- | --- | --- |
| **MGI Contacts** | Name | Phone (Office and Mobile) | | Email |
| AC Project Manager | Medha Lad |  |  | [mlad@moneygram.com](mailto:mlad@moneygram.com) |
| Business/Operations Lead | Sankha Gaine |  |  | [sgaine@moneygram.com](mailto:sgaine@moneygram.com) |
| Quality Service Lead |  |  |  | QS\_Certifications@moneygram.com |
| **Agent Contacts** | Name | Phone (Office and Mobile) | | Email |
| Project Manager | Mr. S.M. Iqbal Hossain, DMD & Head of IB & Exp. Finance |  |  | sm.iqbal@bankasia-bd.com |
| Business Lead | Samsul Islam Khan |  |  | khan.samsul@bankasia-bd.com |
| Quality Service Lead | Rashed Kabir |  |  | rashed.kabir@bankasia-bd.com |
| Technical Lead | Mahbub A. Alam, VP & Head of SOM |  |  | mahbub.alam@bankasia-bd.com |
| Main contact for certification | Sultan Ahmed |  |  | sultan@erainfotechbd.com |
| Compliance officer (if required) | Jhanto Chandra Saha |  |  | jhanto.saha@bankasia-bd.com |

Note: if there is a third party project/developer team involved, please add all the contact information for them in the above table

1. **Business and Technical Assessment**

**Point of Sale Device Information**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Type of POS | User of POS (Agent/ Customer) | Card Reader | POS Environment | Number of POS/location |
| PC | √ | Yes  No | Facing customer  In back room  Agent service window  Other |  |
| Online/ Web |  | Yes  No | Facing customer  In back room  Agent service window  Other |  |
| ATM |  | Yes  No | Facing customer  In back room  Agent service window  Other |  |
| Kiosk |  | Yes  No | Facing customer  In back room  Agent service window  Other |  |
| Mobile Channel – Mobile App | Yes – please detail  No √ | | | |
| QR code reader availability | Yes – please detail (does it support the MG standard – 2D QR code)  No √ | | | |
| If multiple channels are present, is the code base same for all of the channels? | | | Yes  No | |

**Business Overview**

|  |  |  |
| --- | --- | --- |
| B1 | Are there any known country laws, restrictions or limits related to sending or receiving money that the team should be aware of before we begin the AgentConnect integration efforts? If so, please explain. | Yes - explain  No √ |
| B2 | Is there a possible impact on our efforts in the near future due to any forthcoming or already implemented country laws, either directly or indirectly? If so, please explain. | Yes - explain  No √ |
| B3 | Are there any business factors that need to be considered in determining the overall project effort and timeline (including training, policy adoption or procedures, etc.)? If so, please explain. | Yes – explain √ (CODIV-19 pandemic)  No |
| B4 | Are there any other factors to consider when estimating timelines and duration of project (system hard freeze, etc.)? If so, please explain. | Yes - explain  No √ |
| B5 | Please check the type of transaction your application will support | Domestic Transactions  International Transactions √ |
| B6 | Do you need to collect internal tax or commission | Yes - explain  No √ |

**Technical Overview**

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| --- | --- | --- |
| T1 | Do you have any locations open 24 hours/7 days or any channels where transactions can be done 24/7? | Yes  No √ |
| T2 | If the answer is No to the above question, do you need 24/7 access to MGI systems?  [If answer is Yes, then a separate approval process to be followed] | Yes – please explain  No √ |
| T3 | Please confirm that the application screens are build dynamic and real time based on the API responses from MG. | Yes √  No – please explain |
| T4 | Can pre-defined fields be added on the screen based on property? | Yes  No √ |
| T5 | If yes, can a brand new field be added on the screen based on several field properties? | Yes  No |
| T6 | What is the Agent’s technical platform? | Mainframe  Windows √  Unix  MLinux  Other – please specify |
| T7 | What is the Agent’s application development framework? | Mainframe  .NET  J2EE |
| T8 | For mainframe & .NET, what is the Agent’s application development language? | java |
| T9 | What ancillary systems does the Agent’s transaction application integrate with? | Back Office  Compliance  External Reporting  Other – please specify |

**High Level Project Plan:**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Phase | Average duration | Start Date | End Date | Comments |
| Analysis Support |  |  |  |  |
| Design Support |  |  |  |  |
| Development/Agent Testing Support |  |  | June 10th |  |
| Pre-certification Test Execution | 4 weeks | June 11th |  |  |
| Certification Test Execution | 2 weeks |  |  |  |
| Pilot |  |  |  |  |
| Full Roll-out |  |  |  |  |

**Pilot Plan Information**

Number of locations that are anticipated for pilot launch: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

*MoneyGram recommends starting production operations with 2 locations during the first few days of the Pilot. During the first 2 weeks, it is recommended that 5‑10 locations are active.*

High level roll-out schedule (number of locations per week): \_\_\_\_\_\_\_\_\_\_\_

1. **Development Specifications:**

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| --- | --- | --- | --- | --- |
| **SEND Transaction** | | | Yes  No | |
| S1 | Describe the user flow/customer experience for the Send transaction  *[Please include information regarding T&C’s and how the customer gets them]* | | *[Example: Customer goes to the agent location and tell the teller that he wants to do a send transaction. He provides the ID to the teller and specifies where he wants to send the money. Teller starts the Send transaction in the application and fills in the required data. He confirms verbally the data with the customer and completes the transaction. The application prints the Send form and the receipt. Customer signs the agent copy and takes his copy]* | |
| S2 | Please provide the use case diagram for the Send transaction | |  | |
| S3 | What is the search criteria for the moneyGramConsumerLookup API? | | customerPhone  freqCustCardNumber (MG Plus Rewards Number)  None (*exception needed, include it in the exeption list)* | |
| S4 | In feeLookup, what value for allOptions flag will be used? | | True  False | |
| S5 | In fee lookup, what are the options for amount fields? Check that are applicable. | | Amount including fee  Amount Excluding Fee  Receive Amount | |
| S6 | What discount/rewards fields will be implemented? (to be sent in feelookup and sendValidate) | | Promo Codes  mgiRewardsNumber  None *(exception approval needed if promo codes or Rewards is not implemented)* | |
| S7 | All optional and required compliance fields should be displayed on the screen. Check all that apply and provide details in case of any exceptions | | senderGender  senderOccupation  senderDOB  senderBirthCountry  senderCitizenshipCountry  proofOfFunds  sourceOfFunds  relationshipToReceiver  sendPurposeOfTransaction | senderPhotoIdExpirationDay  senderPhotoIdExpirationMonth  senderPhotoIdExpirationYear  senderPhotoIdIssueDay  senderPhotoIdIssueMonth  senderPhotoIdIssueYear  senderPhotoIdIssueMonth  senderPhotoIdIssueAuthority  Other |
| S8 | If data is sent in any SUP\_OPT fields, please list which one are those | | xmlTag *(list the SUP\_OPT field)*  xmlTag *(list the SUP\_OPT field)* | |
| S9 | Please check which notification fields will be displayed on the application | | Transaction Notification by SMS - senderTransactionSMSNotificationOptIn  Transaction Notification by Email - senderTransactionEmailNotificationOptIn  Marketing Notification by SMS - senderMarketingSMSNotificationOptIn  Marketing Notification by Email - senderMarketingEmailNotificationOptIn  Receiver Notification by SMS - receiverTransactionEmailNotificationOptIn  Receiver Notification by Email - receiverTransactionSMSNotificationOptIn  None (*exception needed, include it in the exeption list)* | |
| S10 | Which of the listed photo identification will be used? Please check all that apply. | | Passport (PAS)  Government ID (GOV)  Driver’s License (DRV)  State ID (STA)  Alien ID (ALN) | |
| S11 | If GOV used as valid photo ID, list the document names to be used as GOV | |  | |
| S12 | Which of the listed legal identification/secondary ID will be used? Please check all that apply. | | US Social Security Number (SSN)  Alien ID (ALN)  International ID (INT)  US Tax ID (TAX) | |
| S13 | If International ID (INT) is used as valid secondary photo ID, list the document names | |  | |
| S14 | Should the application allow third-party send transactions? | | Yes – if yes, third party type used are:  Org  Person  No | |
| S15 | Send forms/Receipts – check all that apply | | Customer will manually fill-in a pre-printed MG form  Customer will receive/sign a Pre-Disclosure before transaction is finalized  Application will generate a Send form (customer and agent copy) at the end of the transaction  Application will generate a Receipt (customer and agent copy) at the end of the transaction  DWAF Automated Forms (Head Office only)  Other – please detail | |
| S16 | For receipts/forms what language will be used?  (US Agents must indicate a secondary language) | | English (eng)  Deutsch (deu)  Spanish (spa)  Chinese (zho)  Other – please specify | |
| S17 | Are the same Send Limits used for all locations? | Yes  No – please detail | | |

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| **SEND REVERSAL Transaction** | | Yes  No |
| SR1 | Describe the user flow/customer experience for the Send Reversal transaction  Refunds via the Agent CallCentre  Supervisors approving refunds in the application | *[Example: Sender goes to the same location where they have completed the transaction and show the transaction receipt and photo ID. If the refund amount is bigger than 1000 EUR then the teller needs to get his supervisor to approve the refund]* |
| SR2 | For next day refunds does the application permit fee refunds? | Yes  No |
| SR3 | In case of refund, indicate the reversal reason codes Agent will use  [Note: If other values are displayed on the screen, please list them] | NO\_RCV\_LOC  WRONG\_SERVICE  NO\_TQ  INCORRECT\_AMT  MS\_NOT\_USED |
| SR4 | Are these reason codes also used for reversal type = Cancel? | Yes  No |
| SR5 | Is a Refund receipt/form created at the end of the transaction? | Yes - application will generate a Refund form (customer and agent copy) at the end of the transaction  Yes - Application will generate a Refund Receipt (customer and agent copy) at the end of the transaction  Other – please detail  No – no form/receipt generated at the end of the transaction |

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| **AMEND Transaction** | | Yes  No |
| AM1 | Describe the user flow/customer experience for the Amend transaction  Amend via the MG CallCentre  Supervisors approving Amends in the application |  |
| AM2 | Is an Amend receipt/form created at the end of the transaction? | Yes - application will generate an Amend form (customer and agent copy) at the end of the transaction  Yes - Application will generate an Amend Receipt (customer and agent copy) at the end of the transaction  Other – please detail  No – no form/receipt generated at the end of the transaction |

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| --- | --- | --- | --- |
| **RECEIVE Transaction** | | Yes √  No | |
| R1 | Describe the user flow/customer experience for the Receive transaction  *[Please include information regarding T&C’s and how the customer gets them]* | *Customer goes to the agent location and provides the reference number and his photoID to the teller. The teller fills in the transaction details and prints a pre-disclosure with all the transaction details. Customer signs the pre-disclosure. He then completes the transaction on the system and provides the receipt and the money to the customer and keep a receipt to him dully signed by customer.* | |
| R2 | Please provide the use case diagram for the Receive transaction | shared with MG | |
| R3 | All optional and required compliance fields should be displayed on the screen. Check all that apply and provide details in case of any exceptions | receiverGender √  receiverOccupation √  receiverDOB √  receiverBirthCountry √  receiverCitizenshipCountry  relationshipToSender √  receivePurposeOfTransaction √ | receiverPhotoIdExpirationDay √  receiverPhotoIdExpirationMonth √  receiverPhotoIdExpirationYear √  receiverPhotoIdIssueDay √  receiverPhotoIdIssueMonth √  receiverPhotoIdIssueYear √  receiverPhotoIdIssueAuthority √  Other √ |
| R4 | If data is sent in any SUP\_OPT fields, please list which one are those | xmlTag *(list the SUP\_OPT field)*  xmlTag *(list the SUP\_OPT field)* | |
| R5 | Which of the listed photo identification will be used? Please check all that apply. | Passport (PAS) √  Government ID (GOV) √  Driver’s License (DRV) √  State ID (STA)  Alien ID (ALN) | |
| R6 | If GOV used as valid photo ID, list the document names to be used as GOV | Passport (PAS)  Government ID (GOV)  Driver’s License (DRV) | |
| R7 | Which of the listed legal identification/secondary ID will be used? Please check all that apply.. | US Social Security Number (SSN)  Alien ID (ALN)  International ID (INT)  US Tax ID (TAX) | |
| R8 | If International ID (INT) is used as valid secondary photo ID, list the document names. |  | |
| R9 | Should the application allow third-party receive transactions? | Yes – if yes, third party type used are:  Org  Person  No √ | |
| R10 | Receive forms/Receipts – check all that apply | Customer will manually fill-in a pre-printed MG form  Customer will receive/sign a Pre-Disclosure before transaction is finalized  Application will generate a Receive form (customer and agent copy) at the end of the transaction √  Application will generate a Receipt (customer and agent copy) at the end of the transaction √  DWAf Automated Forms (Head Office only)  Other – please detail | |
| R11 | For receipts/forms what language will be used?  (US Agents must indicate a secondary language) | English (eng) √  Deutsch (deu)  Spanish (spa)  Chinese (zho)  Other – please specify | |
| R12 | Are the same Receive Limits used for all locations? | Yes √  No – please detail | |

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| --- | --- | --- |
| **RECEIVE Reversal Transaction** | | Yes √  No |
| RR1 | Please check what type of receive reversal is your application capabale of doing | Manual reversal in every location  Manual reversal only at HQ level √  Automatic reversal in case of error at commitTransaction √ |
| RR2 | Indicate the receive reversal reason codes the Agent application will use | WANTS\_CASH  WRONG\_TX  OUT\_OF\_CHECKS  ID\_PROBLEM  Internal System Error - Will be added to the application |

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| **Send & Receive Staging** | | Yes  No (exception approval required) |
| ST1 | Check all products that will be implemented | Send Staging Initiation  Send Staging Completion  Receive Staging Initiation  Receive Staging Completion |
| ST2 | Please provide the use case diagram for each of the Staging Transaction you will implement |  |
| ST3 | For Send Staging Completion, what will be the search criteria? Check all that apply | QR code  customerPhoneNumber  Customer Name |
| ST4 | If Receive Staging Completion is implemented, what will be the search criteria? Check all that apply | QR code  referenceNumber |
| *ST5* | Add any other details and specific staging requirments to be tested |  |
| *ThisLocation flag needs to be set to False in the agent application as per latest SDK* | | |

1. **API Utilization**

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| API Use (check those that will be used) | |
| **SEND API’s** | MoneyGram Consumer Lookup  Query Fee (feeLookup)  Get Fields for Product  Send Validation  Commit Transaction  MoneyGram Detail Information (detailLookup)  Send Reversal  Send Report Detail  Send Report Summary  MoneyGram Amend Transaction |
| **AGENT DIRECTORY API’s** | Directory City List  Directory of Agents by City  Directory of Agents by Phone\*\* - for US only. International agents can use this to look up US agents only  Directory of Agents by Zip |
| **RECEIVE API’s** | MoneyGram Reference Number  Get Fields for Product  Receive Validation  Commit Transaction  Receive Reversal  Receive Report Detail  Receive Report Summary |
| **MG PLUS REWARDS Enrollment API’s** | Get Fields for Rewards  Save Rewards |
| **MAINTENANCE API** | Get Current Profile  Get Code Tables  Get Currency Information  Get State and Province Information  Translations  Get Dodd Frank State Regulatory Info  Get Industries  Get Variable Receipts Info |
| **TRANSACTION STAGING API’s** | FormFreeTranLookupWithAmount  FormFreeSendLookup  FormFreeReceiveLookup |

1. **Test Data** [to be filled in by MG]

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| TD1 | External agentID’s | AgentID | POS No | Token | Comments |
| 43457568 | 2 | TEST |  |
|  |  |  |  |
| TD2 | Promo Codes for testing | Not applicable | | | |
| TD3 | mgiRewardsNumber | *Not applicable* | | | |

1. **Agent Setup [**to be filled in by MG and to match **Profile Editor setup** for the test agentID’s**]**

|  |  |  |
| --- | --- | --- |
| AS1 | Control Functions | POS Options:  Enable MoneyGram Rewards  Promo Code Limit:  Server Options:  Activate MoneyGram Rewards Card |
| AS2 | Security & Risk - Permissions | Permit Send Cancel  Permit Refund  Permit Fee Refund  Permit Receive Reversal  Permit Amends  Permit Phone Lookups |
| AS3 | SEND Product | Authorized  Deauthorized |
| AS4 | SEND Options | Include agent in DW intra-trx pilot  Enable Form Free |
| AS5 | SEND Limits | |  |  |  |  | | --- | --- | --- | --- | | Limit | Amount/Currency | Amount/Currency | Comments | | Max Amount/Txn |  |  |  | | Personal ID-1 |  |  |  | | Personal ID-2 |  |  |  | | Occupation |  |  |  | | Third Party |  |  |  | | DOB |  |  |  | | COB |  |  |  | | Phone No Threshold |  |  |  |   Turn off DOB  Turn off COB |
| AS6 | SEND Delivery Options | 10 Minute Service (0)  Home Delivery USD (6)  Home Delivery DOP (7)  Home Delivery (8)  Send to Card (9)  Account Deposit (10) *- if there are any corridor restrictions/PAPA rules please list them in the Exception section*  Bancomer Transfer Sercvice, Inc (11)  10 Minute Service at (12)  Overnight available after 7am (14)  24 Hour Service (16)  48 Hour Service (17)  Send to Wallet (19) - *- if there are any corridor restrictions/PAPA rules please list them in the Exception section* |
| AS7 | RECEIVE Product | Authorized  Deauthorized |
| AS8 | RECEIVE Options | Enable Form Free |
| AS9 | RECEIVE Limits | |  |  |  |  | | --- | --- | --- | --- | | Limit | Amount/Currency | Amount/Currency | Comments | | Max Amount/Txn | 690000 |  |  | | Personal ID-2 | 784600 |  |  | | Occupation | 784600 |  |  | | Address | 0.01 |  |  | | Receiver ID | 0.01 |  |  | | Third Party | N/A |  |  | | DOB | 0 |  |  | | COB | 0 |  |  | | Phone No Threshold | 0 |  |  |   Turn off DOB  Turn off COB |
| AS10 | Rcv Customer Registration | Authorized  Deauthorized |
| AS11 | Cards | Authorized  Deauthorized |

1. **Exceptions List**

|  |  |  |
| --- | --- | --- |
| **No.** | **Area/Trx type** | **Details – reason for the exception and who approved it** |
| E1 |  |  |
| E2 |  |  |
| E3 |  |  |

1. **Network & Security**

**Agent Communications and Network Information**

|  |  |
| --- | --- |
| Company Name:  Date: | Bank Asia Limited  30/04/2020 |
| Network Contact Information:  Name  Email Address  Phone# | Mahbub A. Alam, VP & Head of SOM  [mahbub.alam@bankasia-bd.com](mailto:mahbub.alam@bankasia-bd.com)  +880 1714 - 166008 |
| Agents Public Source IP Address to be used for Production Environment |  |

**Security/Network Recommendations**

* AgentConnect Customer Recommended Information Security and Network Best Practices:
* Servers
* All AgentConnect server architecture should be current on vendor software and security patches, particularly security-related patches.
* All AgentConnect servers should have anti-virus software with current definitions.
* All AgentConnect servers should have host-based intrusion detection deployed.
* Network
* For best MGI application redundancy, Internet is the preferred path of communciations.
* Only required ports to operate the AgentConnect software should be open to the internet.
* Test and production environments should be separate.
* Network intrusion detection should be deployed on the network segment on which the server is located.
* All network devices such as routers, firewalls, etc., should be kept current on vendor software and security patches.
* MGI recommends that Agent hardware and ISP’s have redundancy in case of a failure
* Agents should use Public IP’s as source address and use Network address translation if possible to limit the number of source addresses seen by AgentConnect application.
* A firewall should be deployed on the network segment where the AgentConnect server resides to protect and limit traffic to only that which is necessary to enable AgentConnect communications.
* Security Assessments
* A security assessment and/or vulnerability scan should be done on all AgentConnect servers before they are placed into production. AgentConnect customers can contact MoneyGram Information Security to schedule security assessments and vulnerability scanning.
* Security assessments and/or vulnerability scanning should be done on the network on a quarterly basis.