

**T24 SOLUTION DOCUMENT**  
**Janata Bank Limited**  
**CARD REQUEST MANAGEMENT (CRM)**

## Document History

| Version | Date | Author / Changed By   | Change Description | Sign Off |
|---------|------|-----------------------|--------------------|----------|
| 1.0     |      | Eleyes Md Adhil Buyan | Initial Draft      |          |
| 1.0     |      | Rayhan                | Reviewed Draft     |          |
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### **1. Introduction**

CRMS refers Card Request Management System. It is a locally develop module in T24 which is used by bank users. It covers the bank card related process flow from initialization to closing request.

#### **1.1 Document Purpose**

The FSD is a document which delivers the detailed information of the system function and the behaviors based on the requirements identified in BRD and have the traceability of the functional specifications back by the business requirements.

#### **1.2 Scope of the Document**

The scope of this document is to design a module in T24 CBS which addressed the requirements in BRD that covers the total process of new card issue, reissue, pin reissue and closing request, as well as develop the required reports which has no performance impact in system in CBS. All others report will be available in Temenos reporting system. This module will develop using local customization functionality of Temenos T24.

#### **1.3 Disclaimer**

1. This FSD is driven from BRD. If any complexity arises in FSD in future, NITSL will review the FSD again and will provide a solution as per BRD.
2. In case of any recommendation for Local Customization made by NITSL in absence of core solution in T24 of such product/solution fulfilling the BRD, but if JBL finds such product/solution in core solution of T24 Release R22 in future, will inform NITSL and NITSL will review the FSD again and provide the core solution instead of local customization.
3. If both JBL & NITSL miss any point/ issue in BRD during FSD preparation and JBL Informs about the missing point/issue in future then NITSL will review the FSD again and provide a solution for that missing point.
4. The above review will not be considered as change management.
5. This FSD does not compile the Technical Specification of that BRD/Project. NITSL would deliver a preliminary version of Technical Specification Document (TSD) before the build stage. NITSL would update the version of TSD regularly and notify JBL and deliver the final version before the System Integration Test (SIT) stage of the project.

## 1.4 Document References

| Document Name (incl. version and date)             | Description                       | Author, Company     |
|--|-----------------------------------|---------------------|
| JBL-BRD-Card Management v01(2)<br>Date: 16-11-2022 | Business Required Documents (BRD) | Janata Bank Limited |

## 2. Summary Explanation

During business requirement workshops, the identified requirements were discussed and analyzed in order to suggest the best solution and/or approach for each requirement. As much as existing functionalities have been used, alternatives were discussed to offer the Client an appropriate solution for 100% of potential scenarios.

As per the project mandate, utilization of the existing core functionality was encouraged to address these requirements.

### 2.1 In Scope

#### 2.1.1 Covering Product

CARD PROCESS WORKFLOW

##### 2.1.1.1 Life cycle of Card Management

The life cycle of Card Management is as follows:

|              |   |
|--------------|---|
| Branch Job   | New card issue, reissue, pin reissue, close request of card is initiated from Branch with necessary permission and validation from the process flow module                            |
| CSD (HO) Job | <ul style="list-style-type: none"> <li>Reject/approve the process from process flow module</li> <li>Set the card parameter table for card length, bin and allowed category</li> </ul> |

##### 2.1.1.2 Requirements Details (CRMS system)

The requirements are designed based on the CRMS lifecycle.

| Requirement Reference         | Requirement Title             | Summary Description  |         |
|-------------------------------|-------------------------------|--|---------|
| Card life cycle step & status | Card life cycle Step & status | Steps  | Status  |
|                               |                               | <ul style="list-style-type: none"> <li>➤ Request by Branch for new card</li> <li>➤ Request by Branch for card reissue</li> </ul> | Pending |

| Requirement Reference                               | Requirement Title | Summary Description   |                                     |  |                                    |  |                                   |  |                    |           |                |          |              |        |                     |        |   |          |                                  |            |                                 |  |                           |          |                          |  |                                |             |                                |  |                                  |           |                   |           |            |          |
|---|-------------------|---|-------------------------------------|--|------------------------------------|--|-----------------------------------|--|--------------------|-----------|----------------|----------|--------------|--------|---------------------|--------|---|----------|----------------------------------|------------|---------------------------------|--|---------------------------|----------|--------------------------|--|--------------------------------|-------------|--------------------------------|--|----------------------------------|-----------|-------------------|-----------|------------|----------|
|   |                   | <table><tr><td>➤ Request by Branch for Pin reissue</td><td></td></tr><tr><td>➤ Request by Branch for Card Close</td><td></td></tr><tr><td>➤ Request by Branch for Destroyed</td><td></td></tr><tr><td>➤ Cancel by Branch</td><td>Cancelled</td></tr><tr><td>➤ Accept by HO</td><td>Accepted</td></tr><tr><td>➤ Deny by HO</td><td>Denied</td></tr><tr><td>➤ Card closed by HO</td><td>Closed</td></tr><tr><td>➤ Receive(upload) card by HO (From card production)</td><td>Approved</td></tr><tr><td>➤ Dispatched (Upload) Card by HO</td><td>Dispatched</td></tr><tr><td>➤ Dispatched (Upload) PIN by HO</td><td></td></tr><tr><td>➤ Card Received by Branch</td><td>Received</td></tr><tr><td>➤ PIN Received by Branch</td><td></td></tr><tr><td>➤ Missing on the way by Branch</td><td>Undelivered</td></tr><tr><td>➤ Damaged on the way by Branch</td><td></td></tr><tr><td>➤ Delivery to Customer by Branch</td><td>Delivered</td></tr><tr><td>➤ Destroyed by HO</td><td>Destroyed</td></tr><tr><td>➤ Captured</td><td>Captured</td></tr></table> <p>➤ Card Status should be changed in every step of card Life Cycle.</p> <p>➤ Card maintenance fee, card issue fee, card reissue fee, PIN reissue fee should be Parameterized.</p> <p>➤ Card issue fee waive facility should be parameterized (Bank income or Vendor income or Both).</p> <p>➤ Product wise BIN allocation facility</p> <p>➤ Card Product design facility</p> <p>➤ Card Transaction only possible if card status is ‘Delivered’</p> <p>➤ T24 must have a facility to setup eligible account category for Card issue.</p> <p>➤ Account can close when card status is “closed”.</p> | ➤ Request by Branch for Pin reissue |  | ➤ Request by Branch for Card Close |  | ➤ Request by Branch for Destroyed |  | ➤ Cancel by Branch | Cancelled | ➤ Accept by HO | Accepted | ➤ Deny by HO | Denied | ➤ Card closed by HO | Closed | ➤ Receive(upload) card by HO (From card production) | Approved | ➤ Dispatched (Upload) Card by HO | Dispatched | ➤ Dispatched (Upload) PIN by HO |  | ➤ Card Received by Branch | Received | ➤ PIN Received by Branch |  | ➤ Missing on the way by Branch | Undelivered | ➤ Damaged on the way by Branch |  | ➤ Delivery to Customer by Branch | Delivered | ➤ Destroyed by HO | Destroyed | ➤ Captured | Captured |
| ➤ Request by Branch for Pin reissue                 |                   |   |                                     |  |                                    |  |                                   |  |                    |           |                |          |              |        |                     |        |   |          |                                  |            |                                 |  |                           |          |                          |  |                                |             |                                |  |                                  |           |                   |           |            |          |
| ➤ Request by Branch for Card Close                  |                   |   |                                     |  |                                    |  |                                   |  |                    |           |                |          |              |        |                     |        |   |          |                                  |            |                                 |  |                           |          |                          |  |                                |             |                                |  |                                  |           |                   |           |            |          |
| ➤ Request by Branch for Destroyed                   |                   |   |                                     |  |                                    |  |                                   |  |                    |           |                |          |              |        |                     |        |   |          |                                  |            |                                 |  |                           |          |                          |  |                                |             |                                |  |                                  |           |                   |           |            |          |
| ➤ Cancel by Branch                                  | Cancelled         |   |                                     |  |                                    |  |                                   |  |                    |           |                |          |              |        |                     |        |   |          |                                  |            |                                 |  |                           |          |                          |  |                                |             |                                |  |                                  |           |                   |           |            |          |
| ➤ Accept by HO                                      | Accepted          |   |                                     |  |                                    |  |                                   |  |                    |           |                |          |              |        |                     |        |   |          |                                  |            |                                 |  |                           |          |                          |  |                                |             |                                |  |                                  |           |                   |           |            |          |
| ➤ Deny by HO  | Denied            |   |                                     |  |                                    |  |                                   |  |                    |           |                |          |              |        |                     |        |   |          |                                  |            |                                 |  |                           |          |                          |  |                                |             |                                |  |                                  |           |                   |           |            |          |
| ➤ Card closed by HO                                 | Closed            |   |                                     |  |                                    |  |                                   |  |                    |           |                |          |              |        |                     |        |   |          |                                  |            |                                 |  |                           |          |                          |  |                                |             |                                |  |                                  |           |                   |           |            |          |
| ➤ Receive(upload) card by HO (From card production) | Approved          |   |                                     |  |                                    |  |                                   |  |                    |           |                |          |              |        |                     |        |   |          |                                  |            |                                 |  |                           |          |                          |  |                                |             |                                |  |                                  |           |                   |           |            |          |
| ➤ Dispatched (Upload) Card by HO                    | Dispatched        |   |                                     |  |                                    |  |                                   |  |                    |           |                |          |              |        |                     |        |   |          |                                  |            |                                 |  |                           |          |                          |  |                                |             |                                |  |                                  |           |                   |           |            |          |
| ➤ Dispatched (Upload) PIN by HO                     |                   |   |                                     |  |                                    |  |                                   |  |                    |           |                |          |              |        |                     |        |   |          |                                  |            |                                 |  |                           |          |                          |  |                                |             |                                |  |                                  |           |                   |           |            |          |
| ➤ Card Received by Branch                           | Received          |   |                                     |  |                                    |  |                                   |  |                    |           |                |          |              |        |                     |        |   |          |                                  |            |                                 |  |                           |          |                          |  |                                |             |                                |  |                                  |           |                   |           |            |          |
| ➤ PIN Received by Branch                            |                   |   |                                     |  |                                    |  |                                   |  |                    |           |                |          |              |        |                     |        |   |          |                                  |            |                                 |  |                           |          |                          |  |                                |             |                                |  |                                  |           |                   |           |            |          |
| ➤ Missing on the way by Branch                      | Undelivered       |   |                                     |  |                                    |  |                                   |  |                    |           |                |          |              |        |                     |        |   |          |                                  |            |                                 |  |                           |          |                          |  |                                |             |                                |  |                                  |           |                   |           |            |          |
| ➤ Damaged on the way by Branch                      |                   |   |                                     |  |                                    |  |                                   |  |                    |           |                |          |              |        |                     |        |   |          |                                  |            |                                 |  |                           |          |                          |  |                                |             |                                |  |                                  |           |                   |           |            |          |
| ➤ Delivery to Customer by Branch                    | Delivered         |   |                                     |  |                                    |  |                                   |  |                    |           |                |          |              |        |                     |        |   |          |                                  |            |                                 |  |                           |          |                          |  |                                |             |                                |  |                                  |           |                   |           |            |          |
| ➤ Destroyed by HO                                   | Destroyed         |   |                                     |  |                                    |  |                                   |  |                    |           |                |          |              |        |                     |        |   |          |                                  |            |                                 |  |                           |          |                          |  |                                |             |                                |  |                                  |           |                   |           |            |          |
| ➤ Captured  | Captured          |   |                                     |  |                                    |  |                                   |  |                    |           |                |          |              |        |                     |        |   |          |                                  |            |                                 |  |                           |          |                          |  |                                |             |                                |  |                                  |           |                   |           |            |          |



| Requirement Reference                 | Requirement Title                     | Summary Description   |
|---------------------------------------|---------------------------------------|---|
|                                       |                                       | <ul style="list-style-type: none"> <li>➤ T24 must have a facility to setup card validity parameter such as (Length of Card PAN number, BIN number etc.)</li> <li>➤ T24 must have a facility to setup Card re-issue reason (such as expired, lost, stolen, captured card, missing / damage on the way etc.)</li> </ul>   |
| Branch Activities<br>(Debit-Card-001) | Issue Card<br>Branch Part             | <ul style="list-style-type: none"> <li>➤ Customer already having any record on previously issued card in any status will not be eligible to request as a new Issue card. For wrongly input card status will be wrongly input</li> <li>➤ Debit card issue request can be send by branch user or via MFS using T24 account number.</li> <li>➤ Card issuance fees will deduct by system during card issue request.</li> <li>➤ T24 System has option to give input name on card (length will be Parameterize) and T24 account number.</li> <li>➤ During Card Issue request processing, T24 system will check the following information: (i)Title, (ii) Gender, (iii) Father Name, (iv) Mother Name, (v) Present Address, (vi) Communication Address, (vii) Date of Birth, (viii) mobile number and SMS Alert status (Yes)- (ix) Branch Type of a customer. <b>If anyone of above information is missing then request will not be processed.</b></li> <li>➤ Branch personnel will Authorize “Debit card issue request” for sending above request to HO/ Cancel Request if wrongly (if any other cause) process the request.</li> <li>➤ If Branch Personnel <b>Cancel a New Issue Request</b>, then system will reverse deducted Card issuance fees.</li> </ul> |
| HO Activities<br>(Debit-Card-002)     | Issue Card<br><b>Head Office Part</b> | <ul style="list-style-type: none"> <li>➤ <b>HO should</b> have facility to see all new issue request in a list for further process (accept or deny). [ascending order by branch code and date wise]</li> </ul>  |

| Requirement Reference              | Requirement Title      | Summary Description  |
|------------------------------------|------------------------|--|
|                                    |                        | <ul style="list-style-type: none"> <li>➤ If <b>HO</b> Deny card Issue request with reason, then Branch will have the facility to amend the information of request &amp; resend the request for card issue / Cancel the request.</li> <li>➤ System will have another facility to download <b>New issue card</b> request batch wise (Each batch has maximum 200 parameterize account) xml format order by branch code wise. (As per Sample Attachment SL No-01) (Status shown as Accepted)</li> <li>➤ T24 should have the facility to Upload multiple *.txt (<b>As per Sample Attachment SL No-02a, 02b</b>) to CBS for HO receive confirmation against a specific batch or receive confirmation against an account by manual Input.</li> <li>➤ During uploading t24 has to facility to check card number (unique) and validity as per parameter.</li> <li>➤ Uploaded card information could be Authorized / Deleted.</li> <li>➤ Upload (batch-wise)/ input dispatch date for card. Dispatch date could be authorized and at the same time system will send SMS and email to concern Account holder.</li> <li>➤ Upload (batch-wise)/ input dispatch date for PIN. Dispatch date could be authorized and at the same time system will send SMS and email to concern Account holder and Branch.</li> </ul> |
| Branch Activities (Debit-Card-003) | Issue Card Branch Part | <ul style="list-style-type: none"> <li>➤ Branch can view only own Branch inward dispatched <b>Card and PIN</b> in a list for further process (receive) in T24 Software.</li> <li>➤ After receiving <b>Card and PIN</b> physically, branch personnel will confirm each account related Card and PIN receive and authorize individually in t24 Software.</li> <li>➤ After confirmation of Card and PIN receives (<b>Both Card and PIN of an account</b>) status will be</li> </ul>   |

| Requirement Reference                   | Requirement Title                    | Summary Description   |
|---|--------------------------------------|---|
|   |                                      | <p>shown 'Received'. System will send <b>SMS and Email</b> to the account holder.</p> <ul style="list-style-type: none"> <li>➤ Customer will come to branch after receiving SMS &amp; Email, Branch personnel will deliver the <b>Card and PIN</b> physically to the customer. After that input <b>Delivery information</b> and <b>Authorize</b> in T24 software. Then status will be showed 'Delivered' in T24 Software.</li> </ul>  |
| Branch Activities (Debit-Card-004)      | Reissue Card <b>Branch Part</b>      | <ul style="list-style-type: none"> <li>➤ Reissue card request could be send only when customer has an existing card with status <b>Delivered</b> or have previous card record as closed/destroyed/captured/Undelivered /cancelled status.</li> <li>➤ Card re-issues request need to send from branch through T24 software or MFS with re-issue reason.</li> <li>➤ System will deduct Card re-issue fees during request but in case of following condition System will not deduct Card re-issue fees                         <ol style="list-style-type: none"> <li>1. If reissue reason is '<b>Expired Card</b>' and minimum upcoming re-issue date is 1 month (Parameterize) earlier of card expire date.</li> <li>2. If re-issue reason is '<b>Missing/Damage</b>' and Time validation 1 month (Parameterize) from Card Dispatch dates.</li> <li>3. If reissue reason is '<b>Captured Card</b>'.</li> </ol> </li> <li>➤ Branch personnel will Authorize Card re-issue Request for sending to HO/ <b>Cancel</b> Card re-issue Request in case of wrongly process card re-issue request.</li> <li>➤ If Branch personnel <b>Cancel</b> Card re-issue Request, then system will reverse deducted card re-issue fees.</li> </ul> |
| Head Office Activities (Debit-Card-005) | Reissue Card <b>Head Office Part</b> | <ul style="list-style-type: none"> <li>➤ HO must have facility to see all re-issue request in a list ascending order by branch code or date range for further process (accept or deny).</li> </ul>  |

| Requirement Reference              | Requirement Title                  | Summary Description   |
|------------------------------------|------------------------------------|---|
|                                    |                                    | <ul style="list-style-type: none"> <li>➤ If HO Deny card re-issue request with reason, then Branch has to the facility to amend the information of the request &amp; resend the request for card re-issue or cancel the card re-issue request.</li> <li>➤ System will have another facility to download Reissue card request batch wise (each batch has maximum 200[parameterise] account) xml format order by branch code wise. (As per Sample Attachment SL No-03 ) (Status shown as Accepted).</li> <li>➤ T24 should have the facility to Upload multiple *.txt (As per Sample Attachment SL No-04a, 04b) to CBS for HO receives confirmation against a specific batch or receive confirmation against an account by manual Input.</li> <li>➤ During uploading t24 has to facility to check card number (unique) and validity as per parameter.</li> <li>➤ Uploaded card information could be Authorized / Deleted</li> <li>➤ Upload (batch-wise)/ input dispatch date for re-issue card. Dispatch date could be authorized and at the same time system will send SMS and Email to concern Account holder.</li> <li>➤ Upload (batch-wise)/ input dispatch date for PIN. Dispatch date could be authorized and at the same time system will send SMS and Email to concern Account holder and Branch.</li> </ul> |
| Branch Activities (Debit-Card-006) | Reissue Card<br><b>Branch Part</b> | <ul style="list-style-type: none"> <li>➤ Branch can view only own Branch re-issue dispatched card and PIN Status from HO in a list for further process</li> <li>➤ After receiving re-issue <b>card and PIN</b> physically, branch will confirm each account related card and PIN received and authorize.</li> <li>➤ After confirmation of <b>Card and PIN</b> receives (both related PIN and Card) status will be</li> </ul>  |

| Requirement Reference                   | Requirement Title                       | Summary Description  |
|---|---|--|
|   |   | <p>shown 'Received'. System will send <b>SMS and Email</b> to the account holder</p> <ul style="list-style-type: none"> <li>➤ When Customer will come to branch after receiving SMS and Email, branch personnel will deliver the <b>Card and PIN</b> physically to the customer and update Delivery information in T24 software. After authorization the status will be shown 'Delivered' in T24 Software.</li> </ul>  |
| Branch Activities (Debit-Card-007)      | PIN Re-Issue<br><b>Branch Part</b>      | <ul style="list-style-type: none"> <li>➤ PIN Re-Issue request need to send from branch or MFS</li> <li>➤ System will deduct pin re-issue fees during PIN reissue request but in case of following condition System will not deduct PIN re-issue fees</li> </ul> <p>☐ If reissue reason is 'system error' and within valid Time 1 month (Parameterize) from PIN Dispatch date</p> <ul style="list-style-type: none"> <li>➤ Branch personnel will Authorize Request for sending to HO/ Cancel Request if wrongly (if any other cause) process request.</li> <li>➤ If Branch personnel Cancel PIN Re-issue Request, then system will reverse deducted PIN re-issue fees.</li> </ul> |
| Head Office Activities (Debit-Card-008) | PIN Re-Issue<br><b>Head Office Part</b> | <ul style="list-style-type: none"> <li>➤ HO can view all PIN re-issue request in a list ascending order by branch code or date-wise for further process (accept or deny). If HO Deny, then branch personnel can resend / Cancel PIN Re-Issue Request.</li> <li>➤ HO will upload (batch-wise) /Input dispatch date for PIN re-issue. After authorization System will send SMS and email to the account holder and Branch.</li> </ul>  |
| Branch Activities (Debit-Card-009)      | Reissue PIN<br><b>Branch Part</b>       | <ul style="list-style-type: none"> <li>➤ Branch can view only own Branch PIN re-issue dispatched in a list for further process</li> </ul>  |

| Requirement Reference                   | Requirement Title                                       | Summary Description  |
|---|---|--|
|   |   | <ul style="list-style-type: none"> <li>➤ After receiving PIN physically, branch will input each Account wise PIN receive information and authorize. After That System will send SMS and email to the account holder.</li> <li>➤ When customer comes to branch after receiving SMS and Email, branch personnel will deliver the PIN physically and input delivery information and Authorize in T24 software. After Authorization the status will be shown as 'Delivered' in T24 Software</li> </ul>   |
| Branch Activities (Debit-Card-010)      | Card Close<br><b>Branch Part</b>                        | <ul style="list-style-type: none"> <li>➤ Card close request need to initiate from branch through CBS or MFS</li> <li>➤ System will deduct Card Close fees during Card Close request during the request initiate but in case of following condition System will not deduct Card Close fees                             <ol style="list-style-type: none"> <li>1. If reissue reason is 'Diseased Account'</li> </ol> </li> <li>➤ Branch personnel will authorize for sending the request to HO/ Cancel Request if wrongly (if any other cause) process request.</li> <li>➤ If Branch Personnel Cancel Request, then system will be reverse deducted Card close fees</li> </ul> |
| Head Office Activities (Debit-Card-011) | Card Close<br><b>Head Office Part</b>                   | <ul style="list-style-type: none"> <li>➤ HO can view all Card Close request in a list order by branch code for further process (accept or deny). If HO deny the Card Close request, then Branch can resend or Cancel card close request.</li> </ul>  |
| Head Office Activities (Debit-Card-012) | Card Destroy<br>notification<br><b>Head Office part</b> | <ul style="list-style-type: none"> <li>➤ System will send 'Destroy notification' through SMS and Email to the cardholders before one month (parameterise)</li> </ul>   |
| Branch Activities (Debit Card-013)      | Card Destroyed<br><b>Branch Part</b>                    | <ul style="list-style-type: none"> <li>➤ Each Debit Card Maintenance Fees will be deducted exactly after One year of Card Issued Date.</li> <li>➤ Card Maintenance Fees will not be deducted in case of Card status is closed.</li> <li>➤ In case of Card close Debit Card Maintenance Fee will be deducted exactly after One year of</li> </ul>   |

| Requirement Reference                                  | Requirement Title  | Summary Description   |
|--|--|---|
|  |  | Card Issued Date after Card close. (Every first card Re-issue date after card close consider as a card issue date)  |
| Head Office Activities<br>Debit-Card-014               | Card Destroy<br><b>Head Office part</b>  | <ul style="list-style-type: none"> <li>➤ HO can view all branch's (ascending order or specific branch) Destroy Card List date wise for further process.</li> <li>➤ HO will authorize all Destroy card request at once or individually.</li> <li>➤ HO can download batch wise authorized Destroyed Card list report in csv, xml, notepad, pdf etc.</li> </ul>  |
| Head Office Activities<br>Debit-Card-015               | Card Expire notification<br><b>Head Office part</b>  | <ul style="list-style-type: none"> <li>➤ System will send 'Card expire' notification through SMS and Email for cardholders before one month (parameterise)</li> </ul>   |
| Head Office Activities<br>Debit Card Fee Deduction-016 | Debit Card Fee Deduction<br><b>Head Office Part</b>  | <ul style="list-style-type: none"> <li>➤ Each Debit Card Maintenance Fees will deduct exactly after Every One year of Card Issued Date.</li> <li>➤ Card Maintenance Fees will not deduct in case of Card status is closed.</li> <li>➤ After card close if customer wants to reissue card again then Card Maintenance Fee will be deducted exactly after One year of that Card Re-Issue Date.</li> </ul>   |
| Head Office Activities<br>Debit-Card-017               | CARD ISSUE, CARD RE_ISSUE, PIN Reissue, Destroyed, Captured report- Head Office, DO, AO, Branch Part | <ul style="list-style-type: none"> <li>➤ After approve of the CARD ISSUE, CARD RE_ISSUE, PIN Reissue, Destroyed, Captured - HO need have facility to get various reports like branch-wise approve list using specific date range, branch-wise Quantity summery list for approved card using specific date range etc from CBS</li> <li>➤ HO will view and print reports like branch-wise, area-wise, division-wise, date range-wise, specific account-wise etc and download these reports in csv, xml, text, pdf etc format for issue card/reissue card/ reissue PIN for further usage.</li> </ul> |

| Requirement Reference | Requirement Title | Summary Description   |
|-----------------------|-------------------|---|
|                       |                   | <p>➤ Head Office will able to view and download all branches, Divisional Office wise, Area office wise but Divisional Office, Area office wise can view and download only own respective branches report, and Branch can view and download only own respective branch report.</p> <p>➤ The reports are following:</p> <p><b>1. Branch-wise Quantity Report with email</b><br/>This report should have columns like Serial no, Branch code, Branch Name, Quantity, and Email Address. Report should be printable in minimum A4 Size Paper. As per attachment samples SL No-5</p> <p><b>2. Branch-wise Quantity Report</b><br/>This report should have columns like Serial no, Branch code, and Quantity. Report should be printable in minimum A4 Size Paper. As per attachment samples SL No-6</p> <p><b>3. Sending Letter with Attachment List Report</b><br/>This report should have Sending Letter with Attachment List having columns like Serial No, Ref No, Account number, Branch Code, Branch Name, Card Name, Card type, Request Type, Card Status, Card Number, Valid from, and Valid to. Report should be batch wise or individually printable in minimum A4 Size Paper. As per attachment samples SL No-7a, b</p> <p><b>4. Dispatch report</b><br/>This report should have Dispatch Letter with Attachment List having columns like Serial No, send date, Branch Code, Branch Name, Subtotal Number of Send Item (Issue Card/Reissue Card/Issue PIN/ Reissue PIN), Total Number of Send Branch, Subtotal Number of Send Item (Issue Card/Reissue Card/Issue</p> |



| Requirement Reference                               | Requirement Title  | Summary Description   |
|---|--|---|
|   |  | <p>PIN/ Reissue PIN), Total Number of Send Branch, and Remarks (default Blank columns). Report should be printable in minimum A4 Size Paper. As per attachment samples SL No-8a, b.</p> <p><b>5. ATM Status List (New)</b><br/>This 'Couriered selection criteria should be included in existing 'ATM Status List' of CBS T24. This report should have columns like Serial No, Ref No, Account number, Branch Code, Branch Name, Card Name, Card type, Request Type, Card Status, Card Number, Valid from, and Valid to. Report should be printable in minimum A4 Size Paper. As per attachment samples SL No-9a,b</p> <p><b>6. Report printable on envelope</b><br/>This report should have branch code, requisition date, quantity, and Branch address details. Report should be batch wise or individually printable in minimum envelope. As per attachment samples SL No-13</p> |
| Head Office Activities (Prepaid card deposit -001 ) | Prepaid card [Fund Transfer / Cash deposited]<br><b>Head Office part</b> | <ul style="list-style-type: none"> <li>➤ Prepaid Card deposit and view information from Any Branch through T24 Software or using Mobile application</li> <li>➤ T24 should have the facility to Upload *.txt (As per Sample Attachment SL No-11 ) to CBS for Prepaid card Holder Information ( Client Id, Prepaid Card Number, T24 Account Number, Prepaid Account Name, Branch Code, Gender, Email, Prepaid card Status (CMS), Prepaid Account Status(CMS)).</li> <li>➤ T24 should have the facility to setup transaction period in case of deposited for prepaid card.</li> </ul>  |

| Requirement Reference                           | Requirement Title  | Summary Description  |
|---|--|--|
|   |  | <ul style="list-style-type: none"> <li>➤ Payment Currency: Payment Currency rate auto collect from T24, which is defined by Treasury Department.</li> </ul>  |
| Branch Activities ( Prepaid card deposit -002 ) | Prepaid card [Fund Transfer / Cash deposited]<br><b>Branch Part</b>      | <ul style="list-style-type: none"> <li>➤ Deposited to Prepaid Card [Fund Transfer / Cash deposited]</li> <li>➤ INPUT:<br/>Client Id / Card Number/ Prepaid Account Number / t24 Account number and Amount in multiple currencies</li> <li>➤ Data validation:<br/>Client Information valid from T24</li> <li>➤ Output: [From T24]<br/>Prepaid Card Client Id, Prepaid Account Title, Credit Account number, Depositor Mobile Number (optional)</li> <li>➤ Operation:<br/>T24 GL Q-Cash Deposit (BDT1310500010888) will be credited.</li> <li>➤ Report: [Date range]<br/>Transaction Date time, Transaction type, Reference number, Credit Card Client Id, Card Number, Account Title, mobile number, Cheque Number, Debit, Credit, Balance</li> <li>➤ <b># Card Number must be following PCIDSS Compliance. Such as Card Number may be masking or Truncate or encrypted.</b></li> </ul> |
| Head Office Activities(Prepaid Card-003)        | Prepaid card [Fund Transfer / Cash deposited]<br><b>Head Office part</b> | <ul style="list-style-type: none"> <li>➤ Report [XML] for upload CMS Software: [Date range]</li> <li>➤ (As per Sample Attachment SL No 14)</li> <li>➤ Report Deposit (BDT1310500010888): [Date range]</li> <li>➤ Transaction Date time, Transaction type, Reference number, prepaid Card Client Id, Prepaid Number, Account Title, mobile number, Cheque Number, Debit, Credit, Balance</li> </ul>   |

| Requirement Reference                              | Requirement Title                               | Summary Description  |
|--|---|--|
| Head Office Activities (Credit-Card-payment - 001) | Credit-Card- payment<br><b>Head Office part</b> | <ul style="list-style-type: none"> <li>➤ Credit Card payment/ instalment and view information from Any Branch through T24 Software and using Mobile Financial Services</li> <li>➤ T24 should have the facility to Upload *.txt(As per Sample Attachment SL No12) to CBS for Credit card Holder Information ( Client Id, Card Number, Credit Account Number, Credit Account Name, Email, T24 Account number, Branch Code, Gender, Credit Account Status (CMS), Card Status (CMS) ).</li> <li>➤ T24 should have the facility to setup transaction period in case of Credit card Payment.</li> <li>➤ Payment Currency: Payment Currency rate auto collect from T24, which is defined by Treasury Department.</li> </ul>   |
| Branch Activities (Credit-Card-payment-002)        | Credit-Card- payment<br><b>Branch part</b>      | <ul style="list-style-type: none"> <li>➤ Credit Card payment/ instalment [Fund Transfer / Cash deposit]</li> <li>➤ Input<br/>Client Id / Card Number/ Credit Account Number / t24 Account number and Amount in multiple currencies.</li> <li>➤ Data Validation<br/>Client Information valid from T24</li> <li>➤ Output<br/>Credit Card Client Id, Credit Account Title, Credit Account number, Depositor Mobile Number (Optional)</li> <li>➤ T24 GL head Loan against Credit Card (BDT1352200010888) will be credited.</li> <li>➤ Report: [Date range]<br/>Transaction Date time, Transaction type, Reference number, Credit Card Client Id, Card Number, Account Title, mobile number, Cheque Number, Debit, Credit, Balance</li> <li>➤ <b>Card Number must be following PCIDSS Compliance, such as Card Number may be masking or Truncate or encrypted.</b></li> </ul> |

| Requirement Reference                                   | Requirement Title   | Summary Description  |
|---|---|--|
| Head Office Activities (Credit-Card- payment-003)       | Credit-Card- payment<br><b>Head Office part</b>   | <ul style="list-style-type: none"> <li>➤ Report [XML] for upload CMS Software: [ Date range]<br/>(As per Sample Attachment SL No 14)</li> <li>➤ Report: [Date range]</li> <li>➤ Transaction Date time, Transaction type, Reference number, Credit Card Client Id, Card Number, Account Name, mobile number, Branch Code, Cheque Number, Debit, Credit, Balance</li> </ul>  |
| Branch Office (Dispute payment collection-001)          | Prepaid/Debit/Credit card payment [Fund Transfer / Cash deposited]<br><b>Branch part</b>      | <ul style="list-style-type: none"> <li>➤ OIBTA GL head S/D A/C: ATM Dispute Settlement A/C (BDT1711000010888) from Any Branch through T24 Software</li> <li>➤ Input:<br/>Amount, Narration [mandatory field]</li> <li>➤ Operation:<br/>T24 GL head Q-Cash Deposit (BDT1711000010888) will credit</li> <li>➤ Report: [from date to today]</li> <li>➤ Transaction Date time, Transaction type, Reference number, Narration, Cheque Number, Debit, Credit, Balance of own branch</li> </ul> |
| Head Office (Dispute payment collection-002)            | Prepaid/Debit/Credit card payment [Fund Transfer / Cash deposited]<br><b>Head Office part</b> | <ul style="list-style-type: none"> <li>➤ Report: [from date to today] having Transaction Date time, Transaction type, Reference number, Branch Code, Narration ,Cheque Number, Debit, Credit , Balance columns of all branches</li> </ul>  |
| Head Office Activities (Dispute Payment-001)            | Only For Debit card payment to Customer Account<br><b>Head Office part</b>                    | <ul style="list-style-type: none"> <li>➤ T24 transaction has facility to view Transaction Details by reference no. of the disputed transaction.</li> <li>➤ HO personnel have facility to entry T24 transaction reference no. / Batch</li> </ul>  |
| Head Office Activities (Dispute payment collection-002) | Prepaid/Debit / Credit card payment [Account Transfer / Cash deposited]                       | <ul style="list-style-type: none"> <li>➤ Report: [ from date to today ]<br/>Transaction Date time, Transaction type, Reference number, Branch Code, Narration, Cheque Number, Debit, Credit, Balance columns of all branches</li> </ul>  |

| Requirement Reference                        | Requirement Title  | Summary Description   |
|--|--|---|
|  | <b>Head Office part</b>  |   |
| Head Office Activities (Dispute Payment-001) | Only For Debit card payment to Customer Account<br><b>Head Office part</b> | <ul style="list-style-type: none"> <li>➤ T24 transaction has facility to view Transaction Details by reference no. of the disputed transaction.</li> <li>➤ HO personnel have facility to entry T24 transaction reference no. / Batch</li> </ul>   |
| Branch Activities (Dispute Payment-002)      | Only For Debit card payment to Customer Account<br><b>Branch part</b>      | <ul style="list-style-type: none"> <li>➤ T24 transaction has facility to view Transaction Details by reference no. of the disputed transaction.</li> <li>➤ Branch personnel will reverse the dispute transaction to the customer account by T24 transaction reference no. / Batch wise reverse.</li> <li>➤ Report: [ by date range, Account no, Branch Code] Account no, Transaction type, Reference number, Branch Code, originating Reference number, narration</li> <li>➤ T24 has facility to allow This option for selected branch</li> </ul> |
| ATM-Cash Load-001                            | Initiating Stage-<br><b>Branch Part</b>                                    | <ul style="list-style-type: none"> <li>➤ Branch will send request for Cash Load transaction permission</li> </ul>   |
| ATM-Cash Load-002                            | Initiating Stage-<br><b>Head Office part</b>                               | <ul style="list-style-type: none"> <li>➤ Head Office will allow/deny permission for ATM cash Load</li> </ul>  |
| ATM-Cash Load-003                            | Operation Stage-<br><b>Head Office part</b>                                | <ul style="list-style-type: none"> <li>➤ Head Office can able to check Cash load request at any time and any day. Head Office can able to check any day cash load status of all branches together/individual branch at any day any time.</li> </ul>   |
| ATM-Cash Load-004                            | Operation Stage-<br><b>Branch part-1</b>                                   | <ul style="list-style-type: none"> <li>➤ A teller/officer (OIBTA transaction permission) of Branch will do cash load transaction of ATM and another officer will authorize the transaction of ATM cash load</li> </ul>  |
| ATM-Cash Load-005                            | Operation Stage-<br><b>Report Branch part-2</b>                            | <ul style="list-style-type: none"> <li>➤ Branch can able to check daily Cash load status at any time and any day. Branch can take /print report to check any day cash load status of own</li> </ul>   |

| Requirement Reference | Requirement Title  | Summary Description  |
|-----------------------|--|--|
|                       |  | branch at any day any time and download it in csv, text etc format   |
| ATM-Cash Load-006     | Operation Stage-Report <b>HO part-2</b>                        | ➤ HO can take /print report to check any day cash load status of all branches at any day any time and download it in csv, text etc format  |
| ATM-Cash Load-007     | Cash voucher- <b>Branch Part</b>                               | ➤ Cash voucher will be automatically generated after cash load transaction.  |
| ATM-Cash Load-008     | Cash Load Limit Entry and narrative field - <b>Branch part</b> | ➤ Branch will entry Cash limit and remarks information ATM wise in T24 Software  |
| ATM-Cash Load-009     | Cash Load Limit Report- <b>Head Office part</b>                | <ul style="list-style-type: none"> <li>➤ HO will view and download Cash limit and remarks information ATM wise from T24 Software in xml, notepad, PDF etc format for further usage</li> <li>➤ Cash Load Report of selected ATM or All ATM</li> <li>➤ This report should have columns like Report date, Serial No, ATM ID, ATM Operating, Branch Name, ATM operating Branch Code, Email Address of ATM operating Branch, Initial ATM Cash Limit, Cash Limit setup date, Date of Limit Extension, Amount After Increase Cash Limit, Number of Limit Extension, Cash Limit setup/ Extension authority, and Remarks (default Blank columns). Report should be printable in minimum A4 Size Paper. As per sample Attachment SL No-10</li> </ul> |
| ATM-Cash Load-010     | Cash Load Limit Report ( <b>Controlling Office part</b> )      | <ul style="list-style-type: none"> <li>➤ Controlling office wise report for ATM with cash limit download Cash limit and remarks information ATM wise from T24 Software in minimum xml, notepad, PDF etc format for further usage</li> <li>➤ Cash Load Report of selected ATM or only ATM under respective controlling Office</li> <li>➤ This report should have columns like Report date, Serial No, ATM ID, ATM Operating Branch</li> </ul>   |

| Requirement Reference                    | Requirement Title  | Summary Description  |
|--|--|--|
|  |  | Name, ATM operating Branch Code, Email Address of ATM operating Branch, Initial ATM Cash Limit, Cash Limit setup date, Date of Limit Extension, Amount After Increase Cash Limit, Number of Limit Extension, Cash Limit setup/ Extension authority, and Remarks (default Blank columns). Report should be printable in minimum A4 Size Paper. As per sample Attachment SL No-10  |
| Branch Activities (Customer service-001) | Customer service-Request<br><b>(Branch Part)</b>   | <ul style="list-style-type: none"> <li>➤ Branch will send request on behalf of customers for following services through T24 software                             <ol style="list-style-type: none"> <li>1. Mobile No. Change</li> <li>2. Father/Mother Name Change</li> <li>3. Date of Birth Correction:</li> <li>4. NID</li> <li>5. E-TIN</li> <li>6. Address Change (present and permanent)</li> <li>7. Gender</li> <li>8. Others</li> </ol> </li> </ul> |
| Customer service-002                     | Customer service-Request<br><b>Head Office Part</b>                                      | <ul style="list-style-type: none"> <li>➤ Head Office can approve/deny customer request.</li> </ul>   |
| Customer service-003                     | Customer service-Notices, documents, and website links board-<br><b>Head office part</b> | <ul style="list-style-type: none"> <li>➤ Head Office will time to time upload various Notices, documents and website links for customers through branches</li> <li>➤ Head Office can send Emergency Notice through SMS and email to all Card Holders</li> </ul>  |
| SMS and email service for card - 004     | Customer SMS and email send<br><b>Head Office Part</b>                                   | <ul style="list-style-type: none"> <li>➤ CBS T24 should sent E-mail and SMS to customer for Cash withdraw, Cash deposit, Cash withdraw reversal using ATM, POS, E-commerce, IBFT etc.</li> </ul>   |
| Head Office Activities                   | Fee & Charge   | <ul style="list-style-type: none"> <li>➤ Card maintenance fee, card issue fee, card reissue fee, PIN reissue fee should be parameterized</li> </ul>  |

| Requirement Reference  | Requirement Title                              | Summary Description   |
|--|--|---|
|  |  | <ul style="list-style-type: none"> <li>➤ Card issue fee waive facility should be parameterized</li> <li>➤ Special fee deduction facility should be parameterized</li> <li>➤ Product wise BIN allocation facility</li> <li>➤ Card Product design facility</li> </ul>   |
| Head Office Activities ( Debit Card Issue Fee, Maintenance/ Renewal Fee) | Debit Card Issue Fee, Maintenance/ Renewal Fee | <ul style="list-style-type: none"> <li>• Debit Card Issue Fee, Maintenance/ Renewal Fee deduction procedure for Account holders of Janata Bhaban Corporate Branch</li> </ul> <p>1.Accounting procedure for Staff account holder/ Accounting Entry (will be automatically in T24 Software):</p> <p><b>Debit:</b> xxxxxxxxxxxxxx Customer A/C</p> <p><b>Credit:</b> BDT1720800010888 S/D A/C: Fees for ATM Card Vendor (ON JBCB) 1210204845</p> <p><b>Credit:</b> BDT1725700010888 S/D A/C: Vat on Card (ON JBCB) 1210204405</p> <p>Example:</p> <p><b>Debit:</b> Customer A/C <b>172.50</b></p> <p><b>Credit:</b> S/D A/C: Fees For ATM Card Vendor (ON JBCB) <b>150</b></p> <p><b>Credit:</b> S/D A/C: S/D A/C: Vat on Card (ON JBCB) <b>22.50</b></p> <p>2) Accounting procedure excluding Staff Account holder -Accounting Entry (Automatically in T24 Software:</p> <p><b>Debit:</b> xxxxxxxxxxxxxx Customer A/C</p> <p><b>Credit:</b> BDT1720800010888 S/D A/C: Fees for ATM Card Vendor (ON JBCB) 1210204845</p> <p><b>Credit:</b> BDT1725700010888 S/D A/C: Vat on Card (ON JBCB) 1210204405</p> <p><b>Credit:</b> PL52047 Income A/C: Card Maintenance Fee (ON JBCB) 1230603079</p> <p><b>Credit:</b> BDT1725700010888 S/D A/C: Vat on Card (ON JBCB) 1210204405</p> |



| Requirement Reference | Requirement Title | Summary Description  |
|-----------------------|-------------------|--|
|                       |                   | <b>Example:</b><br><b>Debit:</b> Customer A/C <b>575</b><br><b>Credit:</b> S/D A/C: Fees For ATM Card Vendor (ON JBCB) <b>250</b><br><b>Credit:</b> S/D A/C: S/D A/C: Vat on Card (ON JBCB) <b>37.50</b><br><b>Credit:</b> Income A/C: Card Maintenance Fee (ON JBCB) <b>250</b><br><b>Credit:</b> S/D A/C: Vat on Card (ON JBCB) <b>37.50</b> |

### 3. Coverage

#### 3.1 General

This document describes configuration settings required to meet the Client's documented requirements.

The core purpose of this document is to provide a solution to the requirement presented in the document

#### 3.2 Risk and Assumptions

This module will develop using local development. As uses of this module is frequent in business operations, Sometimes, local development may impact the performance of the system.

#### 3.3 Glossary

| Term | Description                       |
|------|-----------------------------------|
| BRD  | Business Requirement Document     |
| CSD  | Configuration Solution Document   |
| FSD  | Functional Specification Document |
| IDD  | Interface Design Document         |
| IRD  | Interface Requirement Document    |
| ISB  | Initial System Build              |
| SMS  | Short Message Service             |

### 3.4 Configuration

#### 3.4.1 Table(s) configuration

Please ref to under section 1.11

### 3.5 Menu items

### 3.6 Business Requirement Solution Feedback

Based on the BRD, the card management process flow will maintain by two operational parties, one is branch and another is head office (Card Dept.).

The life cycle of CRMS is as follows:

|              |   |
|--------------|---|
| Branch Job   | 1. Requisition by Branch user for a new card/reissue card/reissue pin/card close/destroy in T24 after proper approval |
| CSD (HO) Job | 1. Reject/ Process/approve the process in process flow module send by branch.   |

Based on the BRD, a local template EB.JBL.ATM.CARD.MGT will create in T24 which contains the required information of card life cycle. This template will maintain, update and track the request of the process flow.

Following associate local templates also create to improve the performance & flexibility of the development.

| Field Name       | Associate Template name |
|------------------|-------------------------|
| Card Parameter   | EB.JBL.ATM.CARD.PARAM   |
| Process Status   | EB.JBL.CARD.MGMT.STATUS |
| Request status   | EB.JBL.CARD.MGMT.TYPE   |
| Card Information | EB.JBL.CARD.MGMT.INFO   |
| Crad Balance     | EB.JBL.CARD.BAL         |

#### 3.6.1 Definition of card management template (BRD ref: Debit card -001, Branch Activities)

Create a new local template to capture the card management process workflow from new card request to destroy request with following fields:

- **Request type**

- Request Status
- Account number
- Category
- Card No
- Card Name
- Card Type
- Card Status
- Reissue Reason
- Form Date
- To Date
- Narrative
- Issue Date
- Issue Time
- Close Date
- Close Reissue date
- Close reason
- Waive Charge
- Charge Code
- Waive charge
- Charge code
- Reissue waive charge
- Reissue charge code
- Charge Txn ID
- Bin card number
- Card mask
- Card network
- Card Product

**Request type:** It is dropdown fields and contain the following values in the local template  
EB.JBL.CARD.MGMT.TYPE

- New card
- Card reissue
- Pin reissue
- Card Close
- Card Destroy
- Card Cancelled

**Request Status:** It is dropdown fields and contain the following values in the local template  
EB.JBL.CARD.MGMT.STATUS

- Pending by Branch
- Cancel by Branch
- Accept by HO
- Deny by HO
- Card closes by HO
- Receive (Upload) Card by HO (From card production)
- Dispatched (Upload) Card by HO
- Dispatched (Upload) PIN by HO
- Card Received by Branch
- PIN Received by Branch
- Missing on the way by Branch
- Damaged on the way by Branch
- Delivery to Customer by Branch
- Destroyed by HO
- Captured
- Wrong attempt

**Account Number:** It will be a valid account number

**Category:** It will be allowed category set in a local template EB.JBL.ATM.CARD.PARAM

**Card No:** Card no will be inputted here

**Card Name:** Card name will be input in this fields. Maximum character of the card name defines in the local template EB.JBL.ATM.CARD.PARAM

**Card Type:** It is dropdown fields. Debit/Credit/Prepaid value allow in this fields.

**Reissue Reason:** It will be dropdown fields with following values

- Expired
- Lost
- Stolen
- Captured card
- Missing or damage on the way

### 3.6.2 Card Life Cycle Status – (BRD ref: Card Life cycle Steps & Status)

- Card Status should be changed in every step of card Life Cycle.

**Solution:** Create a new local template named EB.JBL.CARD.MGMT.STATUS to store the status and another template EB.JBL.CARD.MGMT.TYPE to store the request type

- Card maintenance fee, card issue fee, card reissue fee, PIN reissue fee should be Parameterized.

**Solution:** Category wise fee setup in the parameter template EB.JBL.ATM.CARD.PARAM

- Product wise bin allocation facility

**Solution:** Configuration facility of bin for a category and EB.JBL.ATM.CARD.PARAM.

- Card product design facility

**Solution:** Card related parameter value input here i.e., bin, length of the card number, card name length.

- Card Transaction only possible if the card status is 'Delivered'

**Solution:** Possible using routine but it will impact the performance of the ATM transactions.

- T24 must have a facility to setup eligible account category for Card issue.

**Solution:** Allowed category will be setup in the parameter template EB.JBL.ATM.CARD.PARAM

- Account can close when card status is "closed".

**Solution:** Attach routine at account closure version to comply this

- T24 must have a facility to setup card validity parameter such as (Length of Card PAN number, BIN number etc.)

**Solution:** Length will be configured in the parameter template EB.JBL.ATM.CARD.PARAM

- T24 must have a facility to setup Card re-issue reason (such as expired, lost, stolen, captured card, missing / damage on the way etc.)

**Solution:** This will be configured in the field re issue reason

### 3.6.3 Issue Card Branch Part – (BRD ref: Debit Card-001)

- Customer already having any record on previously issued card in any status will not be eligible to request as a new Issue card. But if the card issue/reissue wrongly it will not consider.

**Solution:** A local routine to check the previous or existing card record against an account/customer ID. The account ID field will be index from database. (Wrong attempt). Data with request status in the template will exclude from the duplicate checking.

- Debit card issue request can be sent by branch user or via MFS using T24 account number.

**Solution:** For Branch a version, Enquiry & composite screen required to initiate a process. For MFS API will be expose and T24 act as a publisher.

- Card issuance fees will be deducted by system during card issue request.

**Solution:** System automatically deduct the charge from the debit account. The accounting details given in the section 3.6.48

- System will take Name on card (length will be Parameterize) and T24 account number.

**Solution:** Maximum number of lengths set in the parameter template EB.JBL.ATM.CARD.PARAM and automatically populate the name from the account table considering max length set in parameter.

- During card issue request processing, T24 system will check the following information: (i) Title, (ii) Gender, (iii) Father Name, (iv) Mother Name, (v) Present Address, (vi) Communication Address, (vii) Date of Birth, (viii) mobile number and SMS Alert status (Yes), (ix) Branch type- of a customer. If any information is missing then request will not be sent.

**Solution:** Using a validation routine system will check the above data from the customer id. If any data is missing in customer id give error message to fill the data in customer id.

- Branch personnel will Authorize Debit card issue Request to send HO/ Cancel Request if wrongly (if any other cause) process request.

**Solution:** Using a Version, Composite screen and Enquiry, user will allow to authorize/cancel the records and the process will send to HO automatically or cancelled. Here user can only see the record of his branch only.

- If Branch Personnel Delete a New Issue Request, then system will be reversed deducted Card issuance fees.

**Solution:** System automatically reverse the transactions if the request delete. The accounting details given in the section 3.6.48

### 3.6.4 Issue card Head Office Part – (BRD ref: Debit Card-002)

- HO must have facility to see all new issue request as a list to accept or deny (ascending order by branch code and date wise)

**Solution:** Using a Version, Composite screen and Enquiry, HO user will accept or deny the request send from Branch. The data will be sort according to branch code.

- If HO Deny card Issue request with reason, then Branch will have the facility to amend the information of request & resend the request for card issue or cancel the request

**Solution:** Using a Version, Composite screen and Enquiry, Branch user will amend the deny request and send it to HO.

- System will have another facility to download new issue card request batch wise (Each batch has maximum 200 [parameterize] account) xml format order by branch code wise. (As per Sample Attachment SL No-01) (Status shown as Accepted)

**Solution:** T24 will not support the prescribed XML format. However, it is possible to download the xml data in a physical location of the server. Bank will also follow the existing manual xml generation process.

- T24 should have the facility to Upload multiple \*.txt (As per Sample Attachment SL No-02a, 02b) to CBS for HO receive confirmation against a specific batch or receive confirmation against an account by manual Input.

**Solution:** CBS have the facility to upload file in bulk mood.

- During uploading t24 has to facility to check card number (unique) and validity as per parameter

**Solution:** We should check the card number and validity from the table EB.JBL.CARD.MGMT.STATUS during transaction.

- Uploaded card information could be Authorized / Deleted.

**Solution:** Using a Version, Composite screen and Enquiry, user will authorize/Delete the record.

- Upload(batch-wise)/ input dispatch date for card. Dispatch date could be authorized and at the same time system will send SMS and email to concern Account holder.

**Solution:** Using Bulk upload, it is possible to upload bulk data in CBS from .txt or.csv file. For this, the data provided by bank must be separated by comma or any suitable separator. For email/ SMS needs to mention it in SMS IRD

- Upload (batch-wise)/ input dispatch date for PIN. Dispatch date could be authorized and at the same time system will send SMS and email to concern Account holder and Branch.  
**Solution:** Using Bulk upload, it is possible to upload bulk data in CBS from .txt or.csv file. For this, the data provided by bank must be separated by comma or any suitable separator. For email/ SMS needs to mention it in SMS IRD

### 3.6.5 Issue Card Branch Part – (BRD ref: Debit-Card-003)

- Branch can view only own Branch inward dispatched Card and PIN in a list for further process (receive) in T24 Software

**Solution:** Create enquiry for branch users and set control in the enquiry.

- After receiving Card and PIN physically, branch personnel will confirm each account related Card and PIN receive and authorize individually in t24 Software.

**Solution:** Using a Version, Composite screen and Enquiry, Branch user will confirm the status.

- After confirmation of Card and PIN receives (Both Card and PIN of an account) status will be shown 'Received'. System will send SMS and Email to the account holder.

**Solution:** T24 will consume an API published by bank to send SMS & email to customer mobile number & email address and bank will mention it in SMS IRD.



- Customer will come to branch after receiving SMS, Branch personnel will deliver the Card and PIN physically to the customer. After that input Delivery information and authorize in T24 software. Then status will be showed 'Delivered' in T24 Software

**Solution:** Using a Version, Composite screen and Enquiry, Branch user will update the status.

### 3.6.6 Reissue Card Branch Part – (BRD ref: Debit-Card-004)

- Reissue card request could be send only when customer has an existing card with status Delivered or have previous card record as closed/ destroyed/ captured/ Undelivered/ Cancel request

**Solution:** Control is possible using a routine

- Card re-issue request need to send from branch through T24 software or MFS with re-issue reason.

**Solution:** For Branch a version, Enquiry & composite screen required to initiate a re issue process. For MFS API will be expose and T24 act as a publisher.

- System will deduct Card re-issue fees during request but in case of following condition System will not deduct Card re-issue fees
  1. If reissue reason is 'Expired Card' and minimum upcoming re-issue date is 1 month or (Parameterize) earlier of card expire date
  2. If re-issue reason is 'Missing/Damage on the way' and Time validation 1 month or (Parameterize) from Card Dispatch date.

**Solution:** System automatically deduct the charge from the debit account after satisfying the above two conditions. An API published by T24 call from input routine to deduct the charge. The time validation needs to set in the parameter table. The accounting of the charge given in the last section.

- Then Branch personnel will Authorize Card re-issue Request to send HO/ Delete Card re-issue Request in case of wrongly process card re-issue request

**Solution:** For Branch a version, Enquiry & composite screen required to authorize/delete the re issue process.

- If Branch personnel Delete Card re-issue Request, then system will be reversed deducted card re-issue fees or user will manually reverse the transaction.

**Solution:** System automatically reverse the transactions if the request delete. The accounting details given in the section 3.6.48

### 3.6.7 Reissue Card Head Office Part – (BRD ref: Debit-Card-005)

- HO must have facility to see all re-issue request as a list ascending order by branch code or date range to accept or deny

**Solution:** Using a Version, Composite screen and Enquiry, HO user will see the re issue request send from Branch. The data will be sort according to the branch code.

- If HO Deny card re-issue request with reason, then Branch has to the facility to amend the information of request & resend the request for card re-issue or delete the request

**Solution:** Using a Version, Composite screen and Enquiry, Branch user will amend the deny request and resend it to HO or close the request.

- System will have another facility to download Reissue card request batch wise (each batch has maximum 200[parameterize] account) xml format order by branch code wise. (As per Sample Attachment SL No-03)

**Solution:** T24 will not support the XML format as given in the Sample Attachment SL No-03. However, it is possible to download the xml data in a physical location of the server. Bank will also follow the existing manual xml generation process

- T24 should have the facility to Upload multiple \*.txt (As per Sample Attachment SL No-04a, 04b) to CBS for HO receives confirmation against a specific batch or receive confirmation against an account by manual Input

**Solution:** Using Bulk upload, it is possible to upload bulk data in CBS from .txt or.csv file. For this, Bank should provide data with separated by comma or any suitable separator

- During uploading t24 has to facility to check card number (unique) and validity as per parameter.

**Solution:** Length of Card PAN number & Bin number will be setup in the parameter template EB.JBL.CARD.MGMT.PARAM

- Uploaded card information could be Authorized / Deleted

**Solution:** Using a Version, Composite screen and Enquiry, user will authorize/Delete the record.

- Upload (batch-wise)/ input dispatch date for re-issue card. Dispatch date could be authorized and at the same time system will send SMS and Email to concern Account holder.

**Solution:** Using Bulk upload, it is possible to upload bulk data in CBS from .txt or.csv file. For this, the data provided by bank must be separated by comma or any suitable separator. For SMS API should be mention in SMS IRD

- Upload (batch-wise)/ input dispatch date for PIN. Dispatch date could be authorized and at the same time system will send SMS and Email to concern Account holder and Branch.

**Solution:** Using Bulk upload, it is possible to upload bulk data in CBS from .txt or.csv file. For this, the data provided by bank must be separated by comma or any suitable separator. For SMS API should be mention in SMS IRD

### 3.6.8 Reissue Card Branch Part – (BRD ref: Debit-Card-006)

- Branch can view only own Branch re-issue dispatched card and PIN Status from HO in a list for further process

**Solution:** Set control in the enquiry which used to view the list of user branch only

- After receiving re-issue card and PIN physically, branch will confirm each account related card and PIN receive status and authorize

**Solution:** Using a Version, Composite screen and Enquiry, Branch user will confirm the status.

- After confirm (both related PIN and Card) 'Receive', system will send SMS and email to the mobile number of account holder

**Solution:** T24 will consume an API published by bank to send SMS & email to customer mobile number & email address. Bank will provide the API specifications in SMS IRD.

- When Customer will come to branch after receiving SMS and Email, branch personnel will deliver the Card and PIN physically to the customer and update Delivery information in T24 software. After authorization the status will be shown 'Delivered' in T24 Software

**Solution:** Using a Version, Composite screen and Enquiry, Branch user will update the status.

### 3.6.9 Pin reissue Card Branch Part – (BRD ref: Debit-Card-007)

- PIN Re-Issue request need to send from branch or MFS  
**Solution:** For Branch a version, Enquiry & composite screen required to initiate a re issue process. For MFS API will be expose and T24 act as a publisher and should mention in the IRD.

- System will deduct pin re-issue fees during PIN reissue request but in case of following condition System will not deduct PIN re-issue fees

1. If reissue reason is 'system error' and within valid Time One Month or (Parameterize) from PIN Dispatch date

**Solution:** System automatically deduct the charge from the debit account after satisfying the above conditions. An API published by T24 call from input routine to deduct the charge. The time validation needs to set in the parameter table. The accounting of the charge given in the last section.

- Branch personnel will Authorize Request to send HO/ Delete Request if wrongly (if any other cause) process request

**Solution:** For Branch a version, Enquiry & composite screen required to authorize/delete the re issue process.

- If Branch personnel Delete PIN re-issue, then system will be reversed deducted PIN re-issue fees

**Solution:** System automatically reverse the charge transaction id, if it is deleted on the same day or user will manually reverse the transaction. An API published by T24 call from the input routine to reverse the record or user will manually reverse the transaction.

### 3.6.10 Pin reissue Card Head Office Part – (BRD ref: Debit-Card-008)

- HO can view all PIN re-issue request in a list ascending order by branch code or date-wise for further process (accept or deny). If HO Deny, then branch personnel can resend / Cancel PIN Re-Issue Request

**Solution:** Using a Version, Composite screen and Enquiry, HO user will see the re issue request send from Branch. The data will be sort according to the branch code. If HO deny it will show in branch using Enquiry.

- HO will upload (batch-wise) /Input dispatch date for PIN re-issue. After authorization System will send SMS and email to the account holder and Branch.

**Solution:** Using Bulk upload, it is possible to upload bulk data in CBS from .txt or.csv file. For this, the data provided by bank must be separated by comma or any suitable separator. For SMS and Email it should be mention in the IRD documents.

### 3.6.11 Pin reissue Card Branch Part – (BRD ref: Debit-Card-009)

- Branch can view only own Branch PIN re-issue dispatched Status from HO in a list for further process

**Solution:** Set control in the enquiry which used to view the list.

- After receiving PIN physically, branch will input each Account wise PIN receive status and authorize and system will send sms and email to the mobile number of account holder

**Solution:** T24 will consume an API published by bank to send SMS & email to customer mobile number & email address. Bank will provide the API specifications.

- When customer comes to branch after receiving SMS and Email, branch personnel will deliver the PIN physically and input delivery information and Authorize in T24 software. After Authorization the status will be shown as 'Delivered' in T24 Software

**Solution:** Using a Version, Composite screen and Enquiry, Branch user will update the status.

### 3.6.12 Card Close Branch Part – (BRD ref: Debit-Card-010)

- Card close request need to send from branch through CBS or MFS

**Solution:** For Branch a version, Enquiry & composite screen required to initiate a re issue process. For MFS API will be expose and T24 act as a publisher.

- System will deduct Card Close fees during Card Close request send to HO but in case of following condition System will not deduct Card Close fees

1. If reissue reason is 'Diseased Account'

**Solution:** System automatically deduct the charge from the debit account after satisfying the above two conditions. An API published by T24 call from input routine

to deduct the charge. The time validation needs to set in the parameter table. The accounting of the charge given in the section

- Branch will authorize to send HO/ Cancel Request if wrongly (if any other cause) process request

**Solution:** For Branch a version, Enquiry & composite screen required to authorize/delete the process.

- If Branch Personnel Cancel Request, then system will be reverse deducted Card closing fees

**Solution:** System automatically reverse the charge transaction id, if it is deleted on the same day or user will manually reverse the transaction. An API published by T24 call from the input routine to reverse the record or user will manually reverse the transaction.

### 3.6.13 Card Close Head office part – (BRD ref: Debit-Card-011)

- HO can view all Card Close request in a list order by branch code for further process (accept or deny). If HO deny the Card Close request, then Branch can resend or Cancel card close request

**Solution:** Using a Version, Composite screen and Enquiry, HO user will see the re issue request send from Branch. The data will be sort according to the branch code. Branch will resend the request using an option in the branch menu.

### 3.6.14 Card Destroy Notification Head Office Part – (BRD ref: Debit-Card-012)

- System will send 'Destroy notification' through SMS and Email to the cardholders before one month (parameterise)

**Solution:** In EB.JBL.CARD.MGMT.PARAM bank will set the expiry card SMS condition. Using a multithread batch routine ,T24 will select the record as condition setup in the parameter file and consume an API published by bank to send SMS & email to customer mobile number & email address. Bank will provide the API specifications.

### 3.6.15 Card Destroy Branch Part – (BRD ref: Debit-Card-013)

- Branch can destroy card if any card is not received by concern account holder in due time (parameterized)

**Solution:** User will get the list of cards which is not delivered yet.

- System will not deduct Card Destroy fees. (Parameterized).

**Solution:** No routine attached in the destroy version to deduct charge.

- Branch can view own branch's Destroy card in a list for further process (Update destroy information).

**Solution:** Using Enquiry with specific condition.

- Branch personnel physically destroy the Card according to Destroy card list and Update destroy information.

**Solution:** User will mark destroy in the Temenos from the menu using a specific enquiry and version.

### 3.6.16 Debit Card Destroy Head Office Part – (BRD ref: Debit-Card-014)

- HO can view all branch's (ascending order or specific branch) Destroy Card List date wise for further process.

**Solution:** Using Enquiry HO will get the report.

- HO will authorize all Destroy card request at once or individually.

**Solution:** Using bulk authorize enquiry HO will authorize in bulk mood.

- HO can download batch wise authorized Destroyed Card list report in csv, xml, notepad, pdf etc.

**Solution:** From **Enquiry** HO can download report in csv, XML, PDF format

### 3.6.17 Debit Card Expiry notification HO part – (BRD ref: Debit-Card-015)

- System will send 'Card expire' notification through SMS and Email for cardholders before one month (parameterise)

**Solution:** A service routine require which run everyday and consume an API provided by bank to send SMS and email.

### 3.6.18 Debit Card FEE HO part – (BRD ref: Debit-Card-016)

- Each Debit Card Maintenance Fees will deduct exactly after Every One year of Card Issued Date.

**Solution:** To comply this issue, it required a service routine which will run on everyday after COB. An alternate option is to deduct on year end and half year end.

- Card Maintenance Fees will not deduct in case of Card status is closed and wrongly issued cancelled card.

**Solution:** It will be complied at card fee deduction process.

- After card close if customer wants to reissue card again then Card Maintenance Fee will be deducted exactly after One year of that Card Re-Issue Date.

**Solution:** It will be complied at card fee deduction process.

### 3.6.19 CARD ISSUE, CARD RE\_ISSUE, PIN Reissue, Destroyed, Captured report- Head Office, DO, AO, Branch Part – (BRD ref: Debit-Card-017)

- Head Office Required the following reports for operations from CBS for any branch:
  - Card Issue Daily
  - Card Re issue Daily
  - Pin Re issue Daily
  - Card Close Daily
  - Dispatch List Daily

branch-wise, area-wise, division-wise, date range-wise, specific account-wise etc and download these reports in csv, xml, text, pdf etc format for issue card/reissue card/reissue PIN for further usage

**Solution:** The above reports will be available at Reporting system if it complied the report list given in SOW.

- 1. Branch-wise Quantity Report with email  
This report should have columns like Serial no, Branch code, Branch Name, Quantity, and Email Address. Report should be printable in minimum A4 Size Paper. As per attachment samples SL No-5
- 2. Branch-wise Quantity Report  
This report should have columns like Serial no, Branch code, and Quantity. Report should be printable in minimum A4 Size Paper. As per attachment samples SL No-6
- 3. Sending Letter Attachment List Report



This report should have columns like Serial No, Ref No, Account number, Branch Code, Branch Name, Card Name, Card type, Request Type, Card Status, Card Number, Valid from, and Valid to. Report should be printable in minimum A4 Size Paper. As per attachment samples SL No-7

➤ 4. Dispatch report

This report should have columns like Serial No, send date, Branch Code, Branch Name, Subtotal Number of Send Item (Issue Card/Reissue Card/Issue PIN/ Reissue PIN), Total Number of Send Branch, Subtotal Number of Send Item (Issue Card/Reissue Card/Issue PIN/ Reissue PIN), Total Number of Send Branch, and Remarks (default Blank columns). Report should be printable in minimum A4 Size Paper. As per attachment samples SL No-8

➤ 5. 'Send but not Received' report

This 'Send but not Received' selection criteria should be included in existing 'ATM Status List' of CBS T24. This report should have columns like Serial No, Ref No, Account number, Branch Code, Branch Name, Card Name, Card type, Request Type, Card Status, Card Number, Valid from, and Valid to. Report should be printable in minimum A4 Size Paper. As per attachment samples SL No-9

**Solution:** The above reports will be available at Reporting system if it complied the report list given in SOW.

### 3.6.20 IBFT Sending and IBFT Receiving – (BRD ref: IBFT 001 & IBFT 002)

**Solution:** This is not part of the CARD BRD.

### 3.6.21 Prepaid Card process flow – (BRD ref: )

- It is same as debit card process flow.
- Card type should be "Prepaid CARD"
- GL head will be different

**Solution:** Process flow will be the same as debit card from new card to card closing. For charge related issues GL head will be define in charge code. Define separate charge code every card type.

### 3.6.22 Prepaid Card payment HO part (FT/TT) – (BRD ref: Prepaid Card-001)

- Prepaid Card deposit and view information from Any Branch through T24 Software and using Mobile application

**Solution:** Using the account statement enquiry, user can view the deposit information. For Mobile application T24 will publish an API and mobile application will consume it and mention it in respective IRD.

- T24 should have the facility to Upload \*.txt (As per Sample Attachment SL No-11) to CBS for Prepaid card Holder Information (Client Id, Prepaid Card Number, T24 Account Number, Prepaid Account Name, Branch Code, Gender, Email, Prepaid card Status (CMS), Prepaid Account Status (CMS)).

**Solution:** Using the account statement enquiry, user can view the deposit information. For Mobile application T24 will publish an API and mobile application will consume it and mention it in respective IRD.

- T24 should have the facility to setup transaction period in case of deposited for prepaid card. Bank wants the report upto cutoff time 4:00 PM and next day report will be start from 4:01 pm to 4:00 pm of today.

**Solution:** For prepaid card deposit, system will allow prepaid card bin using routine for the time period define in parameter. We will suggest for COB starting time as cutoff time. But, during development period, explore the possibility of cutoff time as proposed by bank.

- Payment Currency: Payment Currency rate auto collect from T24, which is defined by Treasury Department.

**Solution:** A separate version of FT will design to collect the foreign part of the card bill

### 3.6.23 Prepaid Card payment Branch part (FT) – (BRD ref: Prepaid Card-002)

- Prepaid Card deposit [Account Transfer / Cash deposited]:
  - Input: Client Id / Card Number/ Prepaid Account Number / t24 Account number and Amount in multiple currencies
  - Data Validation: Client Information valid from T24
  - Output: Prepaid Account Title, Mobile Number, Branch Code, Prepaid Account number, Mobile Number
  - T24 GL head Q-Cash Deposit (BDT1310500010888) and ITCL Server will credit same time and confirmation through SMS and Email.

**Solution:** A separate version of FT and TT designed

- Report: [ from date to today]

Transaction Date time, Transaction type, Reference number, Card Number, Account Title, mobile number, Cheque Number, Debit, Credit, Balance of own branch

**Solution:** Enquiry will be provided for any specific account.

- # Card Number must be following PCIDSS Compliance. Such as Card Number may be masking or Truncate or encrypted

**Solution:** Masking is possible for card number. But as per xml format given by bank, switching system required the full card number. So, in T24 it is required to store data without masking.

### 3.6.24 Prepaid Card payment Head Office part – (BRD ref: Prepaid Card-003)

- Report [XML] for upload CMS Software: [Date range](As per Sample Attachment SL No 14)

**Solution:** T24 will not support the prescribed XML format. However, it is possible to download the xml data in a physical location of the server. Bank will also follow the existing manual xml generation process

- Report: Deposit (BDT1310500010888) [ from date to today]  
Transaction Date time, Transaction type, Reference number, Branch Code, Card Number, Account Title, mobile number, Cheque Number, Debit, Credit, Balance of all branches

**Solution:** Enquiry will be provided for any specific account.

### 3.6.25 Credit Card process flow – (BRD ref:)

- It is same as debit card process flow.
- Card type should be “Credit CARD”
- GL head will be different

**Solution:** Process flow will be the same as debit card from new card to card closing. For charge related issues GL head will be define in charge code. Define separate charge code every card type.

### 3.6.26 Credit Card Payment HO part – (BRD ref: Credit Card-001)

- Credit Card payment/ instalment and view information from Any Branch through T24 Software and using Mobile Financial Services

**Solution:** Bank will update the change card balance in the local template EB.JBL.CARD.BAL. To view it from Mobile banking, Mention it in the eJanata IRD document.

- T24 should have the facility to Upload \*.txt(As per Sample Attachment SL No12) to CBS for Credit card Holder Information ( Client Id, Card Number, Credit Account Number, Credit Account Name, Email, T24 Account number, Branch Code, Gender, Credit Account Status (CMS), Card Status (CMS) )

**Solution:** Credit card information will be store in the separate template EB.JBL.ATM.CARD.INFO

- T24 should have the facility to setup transaction period in case of Credit card Payment.

**Solution:**We will suggest for COB starting time as cutoff time. But, during development period, explore the possibility of cutoff time as proposed by bank.

- Payment Currency: Payment Currency rate auto collect from T24, which is defined by Treasury Department.

**Solution:** A separate version of FT will design to collect the foreign part of the card bill

### 3.6.27 Credit Card Deposit Branch part – (BRD ref: Credit Card-002)

- Credit Card payment/ instalment [Account Transfer / Cash deposited]  
Input: Client Id / Card Number/ Credit Account Number / t24 Account number and Amount in multiple currencies.  
Data validation: Client Information valid from T24  
Operation: T24 GL head Loan against Credit Card (BDT1352200010888) will be credited.

**Solution:** Separate version of FT and TT to comply this requirement and validation will be done based on client id.

- Report: [from date to today]  
Transaction Date time, Transaction type, Reference number, Credit Card Client Id, Card Number, Account Title, mobile number, Cheque Number, Debit, Credit, Balance, Email id

**Solution:** Enquiry will be provided for any specific account.

- # Card Number must be following PCIDSS Compliance, such as Card Number may be masking or Truncate or encrypted.

**Solution:** Masking is possible for card number. But as per xml format given by bank, switching system required the full card number. So, in T24 it is required to store data without masking.

- Before closing T24 account card number(debit/credit) against this number must be closed.

**Solution:** Add a routine in Account closure version.

### 3.6.28 Credit Card payment Head Office part – (BRD ref: Credit Card-003)

- Report [XML] for upload CMS Software : [ Date range] (As per **Sample Attachment SL No 14**)

**Solution:** T24 will not support the prescribed XML format. However, it is possible to download the xml data in a physical location of the server. Bank will also follow the existing manual xml generation process

- Report: [ from date to today]

Transaction Date time, Transaction type, Reference number, Credit Card Client Id, Card Number, Account Title, mobile number, Cheque Number, Debit, Credit, Balance, and Email id

**Solution:** Enquiry will be provided for any specific account.

### 3.6.29 Dispute payment collection Branch Activities – (BRD ref: Dispute payment collection-001)

- OIBTA GL head S/D A/C: ATM Dispute Settlement A/C (BDT1711000010888) from Any Branch through T24 Software

Input: Amount, Narration [mandatory field]

Operation: T24 GL head Q-Cash Deposit (BDT1711000010888) will credit

**Solution:** Separate version designed for dispute payment collection.

Report: [ from date to today ] having Transaction Date time, Transaction type, Reference number, Narration, Cheque Number, Debit, Credit, Balance of own branch

**Solution:** Will design an enquiry for report. But, if the number of transactions is huge in the settlement account, this report will not feasible in T24

### 3.6.30 Dispute payment collection Head Office part–(BRD ref: **Dispute payment collection-002**)

- Report: [ from date to today ] Transaction Date time, Transaction type, Reference number, Branch Code, Narration, Cheque Number, Debit, Credit, Balance columns of all branches

**Solution:** Enquiry will be provided for any specific account.

### 3.6.31 Dispute payment Head Office Activities–(BRD ref: **Dispute payment -001**)

- T24 transaction has facility to view Transaction Details by reference no. of the disputed transaction

**Solution:** Enquiry will be provided for a specific transaction with transaction ID

- HO personnel have facility to entry T24 transaction reference no. / Batch wise upload.

**Solution:** version required for Batch or individual transaction.

### 3.6.32 Dispute payment Branch Activities–(BRD ref: **Dispute payment -002**)

- T24 transaction has facility to view Transaction Details by reference no. of the disputed transaction

**Solution:** Enquiry will be provided for a specific transaction with transaction ID

- Branch personnel will reverse the dispute transaction to the customer account by T24 transaction reference no. / Batch wise reverse. Bulk Reverse with 1 months

**Solution:** Using enquiry and version an individual and multiple transaction ID can be reversed.

- Report by date range, Account no, Branch Code] Account no, Transaction type, Reference number, Branch Code, originating Reference number, narration

**Solution:** Enquiry will be provided for any specific account/ transaction

- T24 has facility to allow This option for selected branch  
Solution: This will not be suggested as it will impact the system performance.

### 3.6.33 Fee & Charges Head Office Activities–(BRD ref: **Fee & Charge**)

- Card maintenance fee, card issue fee, card reissue fee, PIN reissue fee should be parameterized

**Solution:** This will be parameterized and deduct using Schedule of charge deduction module.

- Card issue fee waive facility should be parameterized

**Solution:** Mark waives flag in the EB.JBL.ATM.CARD.MGT

- Special fee deduction facility should be parameterized

**Solution:** This will be parameterized and deduct using Schedule of charge deduction module.

- Product wise BIN allocation facility

**Solution:** Mark waive flag in the EB.JBL.ATM.CARD.PARAM template

### 3.6.34 ATM cash load Branch part—(BRD ref: ATM cash load -001)

- Branch will send request for Cash Load transaction permission

**Solution:** A local template named EB.JBL.ATM.CASH.LOAD with following information.

- 1) ATM ID
- 2) ATM OPERATING BRANCH NAME
- 3) ATM OPERATING BRANCH CODE
- 4) EMAIL ADDRESS OF ATM OPERATING BRANCH
- 5) INITIAL ATM CASH LIMIT
- 6) CASH LIMIT SETUP DATE
- 7) DATE OF LIMIT EXTENSION
- 8) AMOUNT AFTER INCREASE CASH LIMIT
- 9) NUMBER OF LIMIT EXTENSION
- 10) CASH LIMIT SETUP/ EXTENSION AUTHORITY
- 11) REMARKS

### 3.6.35 ATM cash load Head Office part—(BRD ref: ATM cash load -002)

- Head Office will allow/deny permission for ATM cash Load

**Solution:** HO will accept or denied the cash load and if denied it will move to branch again.

### 3.6.36 ATM cash load Head Office part—(BRD ref: ATM cash load -003)

- Head Office can able to check Cash load request at any time and any day. Head Office can able to check any day cash load status of all branches together/individual branch at any day any time.

**Solution:** Enquiry will be given for one day cash load status all together for HO and branch specific for Branch. Based on data available in t24 report will be generated

### 3.6.37 ATM cash load Branch part 1–(BRD ref: ATM cash load -004)

- A teller/officer (OIBTA transaction permission) of Branch will do cash load transaction of ATM and another officer will authorize the transaction of ATM cash load

**Solution:** A Teller version is given to input and authorize the Teller transaction. Teller id required for inputter and a routine will check the limit from the local template.

### 3.6.38 ATM cash load Branch part 2–(BRD ref: ATM cash load -005)

- Branch can able to check daily Cash load status at any time and any day. Branch can take /print report to check any day cash load status of own branch at any day any time and download it in csv, text etc format

**Solution:** Enquiry will be given for one day cash load status all together for HO and branch specific for Branch. Based on data available in t24 report will be generated

### 3.6.39 ATM cash load HO part–(BRD ref: ATM cash load -006)

- HO can take /print report to check any day cash load status of all branches at any day any time and download it in csv, text etc. format

**Solution:** Enquiry will be given for one day cash load status all together for HO and branch specific for Branch. Based on data available in t24 report will be generated

### 3.6.40 ATM cash load Branch part–(BRD ref: ATM cash load -007)

- Cash voucher will be automatically generated after cash load transaction.

**Solution:** Deal slip design and attached it to the Teller version

### 3.6.41 ATM cash load Branch part– (BRD ref: ATM cash load -008)

- Branch will entry Cash limit and remarks information ATM wise in T24 Software

**Solution:** Data store in the local template named EB.JBL.ATM.CASH.LOAD

### 3.6.42 ATM cash load Head Office part– (BRD ref: ATM cash load -009)

- HO will view and download Cash limit and remarks information ATM wise from T24 Software in xml, notepad, PDF etc format for further usage

**Solution:** Enquiry will be given for one day cash load status all together for HO and branch specific for Branch. Based on data available in t24 report will be generated



➤ Cash Load Report of selected ATM or All ATM

This report should have columns like Report date, Serial No, ATM ID, ATM Operating Branch Name, ATM operating Branch Code, Email Address of ATM operating Branch, Initial ATM Cash Limit, Cash Limit setup date, Date of Limit Extension, Amount After Increase Cash Limit, Number of Limit Extension, Cash Limit setup/ Extension authority, and Remarks (default Blank columns). Report should be printable in minimum A4 Size Paper. As per sample Attachment SL No-10

**Solution:** Enquiry will be given for one day cash load status all together for HO and branch specific for Branch. Based on data available in t24 report will be generated

### 3.6.43 ATM cash load Head Office part– (BRD ref: ATM cash load -010)

➤ Controlling office wise report for ATM with cash limit download Cash limit and remarks information ATM wise from T24 Software in minimum xml, notepad, PDF etc format for further usage

Cash Load Report of selected ATM or only ATM under respective controlling Office

**Solution:** Enquiry will be given for one day cash load status all together for HO and branch specific for Branch. Based on data available in t24 report will be generated

➤ This report should have columns like Report date, Serial No, ATM ID, ATM Operating Branch Name, ATM operating Branch Code, Email Address of ATM operating Branch, Initial ATM Cash Limit, Cash Limit setup date, Date of Limit Extension, Amount After Increase Cash Limit, Number of Limit Extension, Cash Limit setup/ Extension authority, and Remarks (default Blank columns). Report should be printable in minimum A4 Size Paper. As per sample Attachment SL No-10

**Solution:** Enquiry will be given for one day cash load status all together for HO and branch specific for Branch. Based on data available in t24 report will be generated

### 3.6.44 Customer service Head Office Activities–(BRD ref: Customer service -001)

➤ Branch will send request on behalf of customers for following services through T24 software

1. Mobile No. Change
2. Father/Mother Name Change
3. Date of Birth Correction:
4. NID
5. E-TIN
6. Address Change

- 7. Gender
- 8. Others

**Solution:** This service will be done in manually (as define in customer in BRD) from Customer application for the customer ID and card management user will get the updated information using enquiry.

#### 3.6.45 Customer service Head Office Activities– (BRD ref: Customer service -002)

- Head Office can approve/deny customer request

**Solution:** The customer servicing request authorization will follow the process define in customer BRD

#### 3.6.46 Customer service Head Office Activities– (BRD ref: Customer service -003)

- Head Office will time to time upload various Notices, documents and website links for customers through branches.

**Solution:** This is not part of CBS.

- Head Office can send Emergency Notice through SMS and email to all Card Holders

**Solution:** This will cover in the IRD document of SMS.

#### 3.6.47 Customer service Head Office Activities– (BRD ref: Customer service -004)

- CBS T24 should sent E-mail and SMS to customer for Cash withdraw, Cash deposit, Cash withdraw reversal using ATM, POS, E-commerce, IBFT etc.

**Solution:** This will cover in the IRD document of SMS.

#### 3.6.48 Fees & Charges for different services Head Office Activities–(BRD ref: Customer service -003)

|   |     |       |
|---|-----|-------|
| Debit: Customer A/C                                 | 575 |       |
| Credit: S/D A/C: Fees For ATM Card Vendor (ON JBCB) |     | 250   |
| Credit: S/D A/C: S/D A/C: Vat on Card (ON JBCB)     |     | 37.50 |
| Credit: Income A/C: Card Maintenance Fee (ON JBCB)  |     | 250   |
| Credit: S/D A/C: Vat on Card (ON JBCB)              |     | 37.50 |

**Solution:**

If every branch maintains one GL account for the vendor fees account and another for vendor fees vat account or one account for all vat transactions, then using one transaction it is possible. However, the accounting entry will depend upon the setup which define in the BRD of transaction.

i.e.

|  |     |     |
|--|-----|-----|
| Debit: Customer A/C  | 575 |     |
| Credit: S/D A/C: Fees for ATM Card Vendor ( <b>Account on Local Branch</b> )         |     | 250 |
| Credit: Income A/C: Card Maintenance Fee ( <b>ON transaction initiating Branch</b> ) |     | 250 |
| Credit: S/D A/C: Vat on Card ( <b>ON transaction initiating Branch</b> )             |     | 75  |

## 4. Development / Coding Requirement

### 4.1 Routines: Requirement

#### 4.1.1 Debit Card Ref -001

- Customer already having any record on previously issued card in any status will not be eligible to request a new card
  - Routine type: validation Routine
  - Field Name: Account Number
  - Application: EB.JBL.ATM.CARD.MGT
- Using a validation routine system will check the data from the customer id. If any data is missing in customer id give a message to put the data in customer id.
  - Routine type: validation Routine
  - Field Name: Account Number
  - Application: EB.JBL.ATM.CARD.MGT

#### 4.1.2 Debit Card Ref -004

- Reissue card request could be sent only when customer has an existing card with status done or have previous card record as closed status.
  - Routine type: Input routine
  - Field Name: ACCOUNT number
  - Application: EB.JBL.ATM.CARD.MGT
- Card re-issue fees will deduct during Card requests sent to HO
  - Routine type: Input routine
  - Field Name:
  - Application: EB.JBL.ATM.CARD.MGT
- If Branch personnel Delete Card re-issue Request, then system will be reversed deducted card re-issue fees or user will manually reverse the transaction.

- Routine type: Input routine
  - Field Name:
  - Application: EB.JBL.ATM.CARD.MGT
- If the reissue reason is missing on the way and Time validation is 1 month from the dispatch date, then Card reissue fees will not deduct during the card reissue request sent to HO.
- Routine type: validation routine
  - Field Name: REISSUE.RESSON
  - Application: EB.JBL.ATM.CARD.MGT

### 4.1.3 Debit Card Ref -007

- If PIN reissue reason is system error, then PIN reissue can be done without fee deduction.
- Routine type: validation routine
  - Field Name: PIN.REISSUE.REASON
  - Application: EB.JBL.ATM.CARD.MGT

### 4.1.4 Debit Card Ref -010

- System will deduct Card Close fees during Card Close request send to HO but in case of following condition System will not deduct Card Close fees
1. If reissue reason is 'Diseased Account'
  2. If management need to close card without fee deduction
- Routine type: INPUT routine
  - Field Name:
  - Application: EB.JBL.ATM.CARD.MGT
- If Branch Personnel Cancel Request, then system will be reverse deducted Card closing fees
- Routine type: INPUT routine
  - Field Name:
  - Application: EB.JBL.ATM.CARD.MGT
- System will send 'Card expire notification' through sms and email for expire cardholders before one month/ parameterise.
- Routine type: BATCH routine
  - Field Name:
  - Application: EB.JBL.ATM.CARD.MGT

### 4.1.5 Template Requirement

- To cover the BRD, it is required to create the following template:

| Template Name           | Descriptions                                    |
|-------------------------|---|
| EB.JBL.ATM.CARD.MGT     | Main process flow template.                     |
| EB.JBL.ATM.CARD.PARAM   | Template to store the parameter values          |
| EB.JBL.CARD.MGMT.STATUS | Template to store the card status               |
| EB.JBL.CARD.MGMT.TYPE   | Template to store the request type              |
| EB.JBL.ATM.CASH.LOAD    | Template to store the atm cash load information |

#### 4.1.6 Template: EB.JBL.ATM.CARD.MGT

| Field Name           | Attribute     | Input | Remarks                     |
|----------------------|---------------|-------|-----------------------------|
| ID                   | Alpha Numeric |       | Unique random alpha numeric |
| ACCOUNT.NUMBER       | Numeric       |       | ACCOUNT                     |
| CATEGORY             | Numeric       |       | CATEGORY                    |
| CARD.NO              | Numeric       |       |                             |
| CARD.NAME            | Alpha Numeric |       |                             |
| REQUEST.TYPE         | Alpha Numeric |       | EB.JBL.CARD.MGMT.TYPE       |
| REQUEST.STATUS       | Alpha Numeric |       | EB.JBL.CARD.MGMT.STATUS     |
| CARD.TYPE            | Alpha Numeric |       | Debit/Credit/Prepaid        |
| REISSUE.REASON       | Alpha Numeric |       |                             |
| CARD.STATUS          | Alpha Numeric |       |                             |
| FROM.DATE            | Date          |       |                             |
| TO.DATE              | Date          |       |                             |
| NARARTIVE            | Alpha Numeric |       |                             |
| ISSUE.DATE           | Date          |       |                             |
| ISSUE.TIME           | Date          |       |                             |
| CLOSE.DATE           | Date          |       |                             |
| CLOSE.REISSUE.DATE   | Date          |       |                             |
| CLOSE.RAESON         | Alpha Numeric |       |                             |
| WAIVE.CHARGE         | Alpha Numeric |       |                             |
| CAHRGE.CODE          | Alpha Numeric |       |                             |
| REISSUE.WAIVE.CAHRGE | Alpha Numeric |       |                             |
| REISSUE.WAIVE.CODE   | Alpha Numeric |       |                             |
| CHARGE.TXNID         | Alpha Numeric |       |                             |
| BIN.CARD.NUMBER      | Numeric       |       |                             |
| CARD.MASK            | Alpha Numeric |       |                             |
| REQUEST.DATE         | Date          |       |                             |

| Field Name   | Attribute | Input | Remarks |
|--------------|-----------|-------|---------|
| APPROVE.ADTE | Date      |       |         |

#### 4.1.7 Template Requirement **EB.JBL.CARD.MGMT.TYPE**

| Field Name        | Attribute     | Input | Remarks   |
|-------------------|---------------|-------|---|
| ID                | Numeric       |       |   |
| Short Description | Alpha Numeric |       | <ul style="list-style-type: none"> <li>Request by Branch for new card</li> <li>Request by Branch for card reissue</li> <li>Request by Branch for Pin reissue</li> <li>Request by Branch for Card Close</li> <li>Card Destroy</li> </ul> |
| Full Description  | Alpha Numeric |       |   |

#### 4.1.8 Template Requirement **EB.JBL.CARD.MGMT.STATUS**

| Field Name        | Attribute     | Input | Remarks  |
|-------------------|---------------|-------|--|
| ID                | Numeric       |       |  |
| Short Description | Alpha Numeric |       | <ul style="list-style-type: none"> <li>Cancel by Branch</li> <li>Accept by HO</li> <li>Deny by HO</li> <li>Send for Production with card number</li> <li>Receive from production (Approved)</li> <li>Dispatched Card</li> <li>Dispatch PIN</li> <li>Card Received by Branch</li> <li>PIN Received by Branch</li> <li>Missing on the way Delivery to Customer (Done)</li> </ul> |
| Full Description  | Alpha Numeric |       |  |

#### 4.1.9 Template Requirement **EB.JBL.ATM.CARD.PARAM**

| Field Name | Attribute | Input | Remarks     |
|------------|-----------|-------|-------------|
| ID         | Numeric   |       |             |
| CATEGORY   | Numeric   |       | Multivalued |
| BIN        | Numeric   |       | Multivalued |

| Field Name       | Attribute | Input | Remarks |
|------------------|-----------|-------|---------|
| TITLE.LENGTH     | Numeric   |       |         |
| MAX.BATCH.SIZE   | Numeric   |       |         |
| MAX.REISSUE.DATE | Numeric   |       |         |
| MAX.DISP.DATE    | Numeric   |       |         |

**4.1.10 Template Requirement EB.JBL.ATM.CARD.PARAM**

| Field Name              | Attribute     | Input | Remarks |
|-------------------------|---------------|-------|---------|
| ATM ID                  | Alpha Numeric |       |         |
| ATM BRANCH NAME         | Alpha Numeric |       |         |
| ATM BRANCH CODE         | Alpha Numeric |       |         |
| EMAIL ATM BRANCH        | Alpha Numeric |       |         |
| INITIAL CASH LIMIT      | Alpha Numeric |       |         |
| CASH LIMIT SETUP DATE   | Alpha Numeric |       |         |
| DATE OF LIMIT EXTENSION | Alpha Numeric |       |         |

**5. Enquiries / Reports**

- The Enquiry/Report will be designed as per SOW agreement and given format with the given Selection Fields and will display the provided fields in the T24 Reporting/Enquiry Dashboard/menu. If any Enquiry/Reports impact the performance of the system, it will move to Dashboard/Reporting system.

**6. Reference****6.1 Document Reference**

All relevant functional documents are listed as Reference.

| Document Name (incl. version and date) | Description | Author, Company |
|--|-------------|-----------------|
| JBL-BRD-Card Management v01(2)         | Regulations | BB              |

**6.2 Glossary**

| Term | Description                          |
|------|--------------------------------------|
| BRD  | <i>Business Requirement Document</i> |
| CDC  | <i>Central Development Cell</i>      |
| SMS  | <i>Short Message Service</i>         |

## **6.3 Annexure**

6.3.1 Sample of voucher

6.3.2 Sample of invoice