



**Functional Specification Document (FSD)
IMPLEMENTATION OF PERSONAL FINANCING
YEARLY E-STATEMENT**

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Versioning Control

Version 1.0 is the first version release to the project stakeholders. This is for review and input by all project stakeholders. At the end of this review process version 1.0 will be created for base lining. Base lining will occur as a result of the document sign off being achieved.

Version	Date	Comment
1.0	30/10/2017	New

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1.0 Introduction

Most financial institutions using e-statements as part of a Web strategy have found that they can be used as a strategic contact point to inform and interact with customers. But in fact, by using e-statements with email notification, institutions have been able to reduce hardcopy statement cost significantly.

In addition, it can increase business and generate additional revenue by pulling customers to their Website for information and targeted offers.

The benefit highlights of adopting e-Statement strategy are as follows:

- Offers faster billing deliveries.
- Offers significant delivery cost savings by eliminating paper printing and hard copy deliveries.
- Enhance statement security such as encryption and customer password protected.
- Enables customers to view their statements from multiple devices.

1.1 Background

The current process, ACSM is using conventional way by mailing the bank statement to the customer's mailing address. Since most of the financial institutions using e-Statement; hence Personal Financing Department will initiate the e-Statement enhancement. Tentatively, the e-statement targeted to be launched by 31 January 2018, which is customer will receive e-statement. The web page for e-statement function should be live one (1) month earlier (31 December 2017). Hence it is crucial for PF team to ensure the email address for existing and new customer is up to date.

During initial stage we will implement into 2 phases;

- a) Phase 1
 - e-statement will be given to customer which successfully registered e-statement
 - Physical statement to customer without email and/ or not register for e-statement
- b) Phase 2
 - a) Full conversion of e-statement

1.2 Purpose & Objective

The advantages of implementation e-statement;

- a) Immediate Availability
- b) Convenient Access
- c) Increased Security
- d) Constant Availability
- e) Simple Sign-Up
- f) Eco-friendly



1.3 Existing Challenges

From the data generate from ITG, as at August 2017, there are 150,000 customers without email address from 240,000 of Personal Financing customer and the balance of 90,000 customers with valid email address. The data showing huge number of customer does not provide the valid email address during application of Personal Financing. Hence, the SMS blast to customer regularly and enhancement on ACSM website is required for better customer service.

To reduce significant numbers and cost of sending physical statement to the customer, website enhancement for e-statement registration is required to customer receive e-statement.

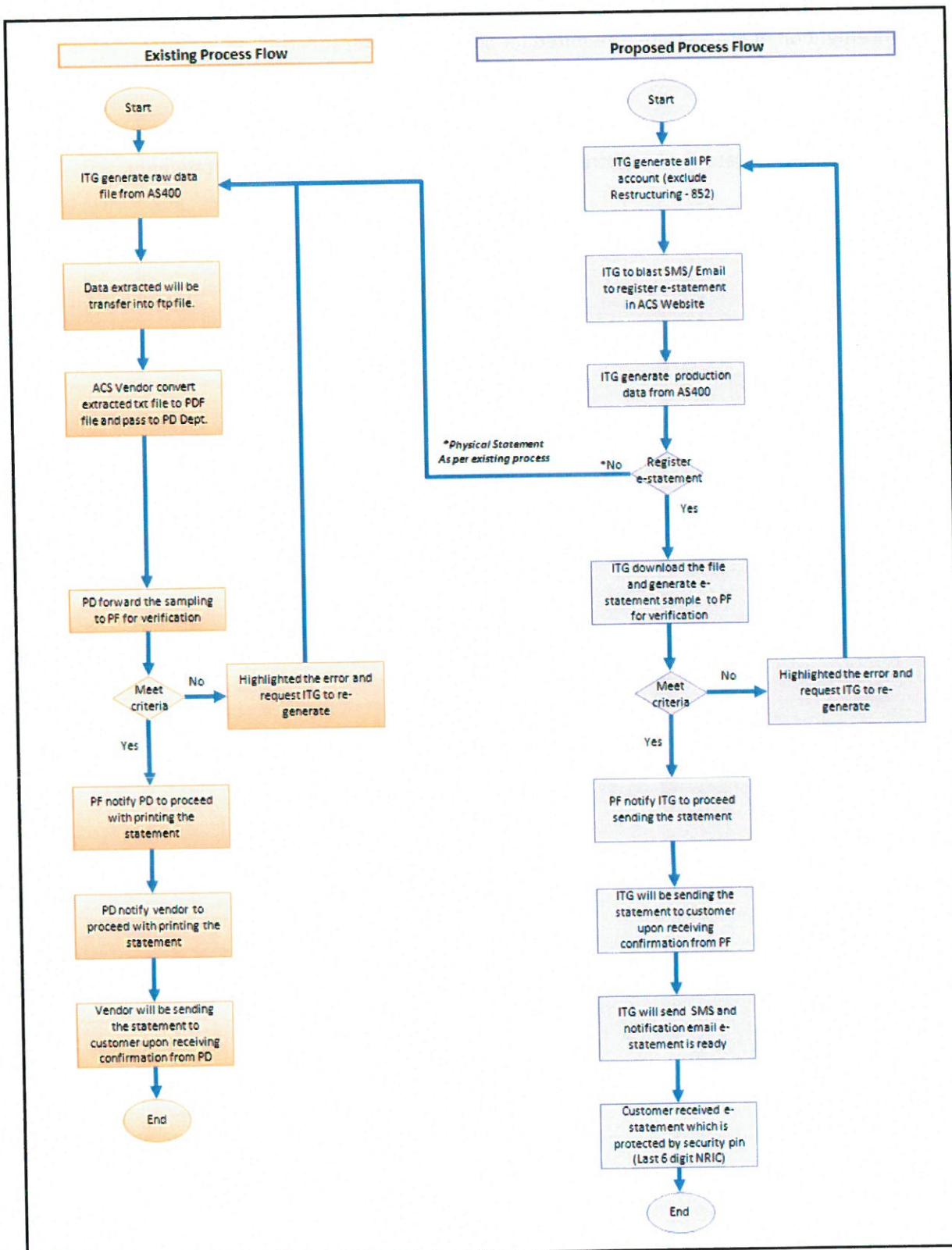
1.4 Definitions of Acronyms & Abbreviations

Not Applicable

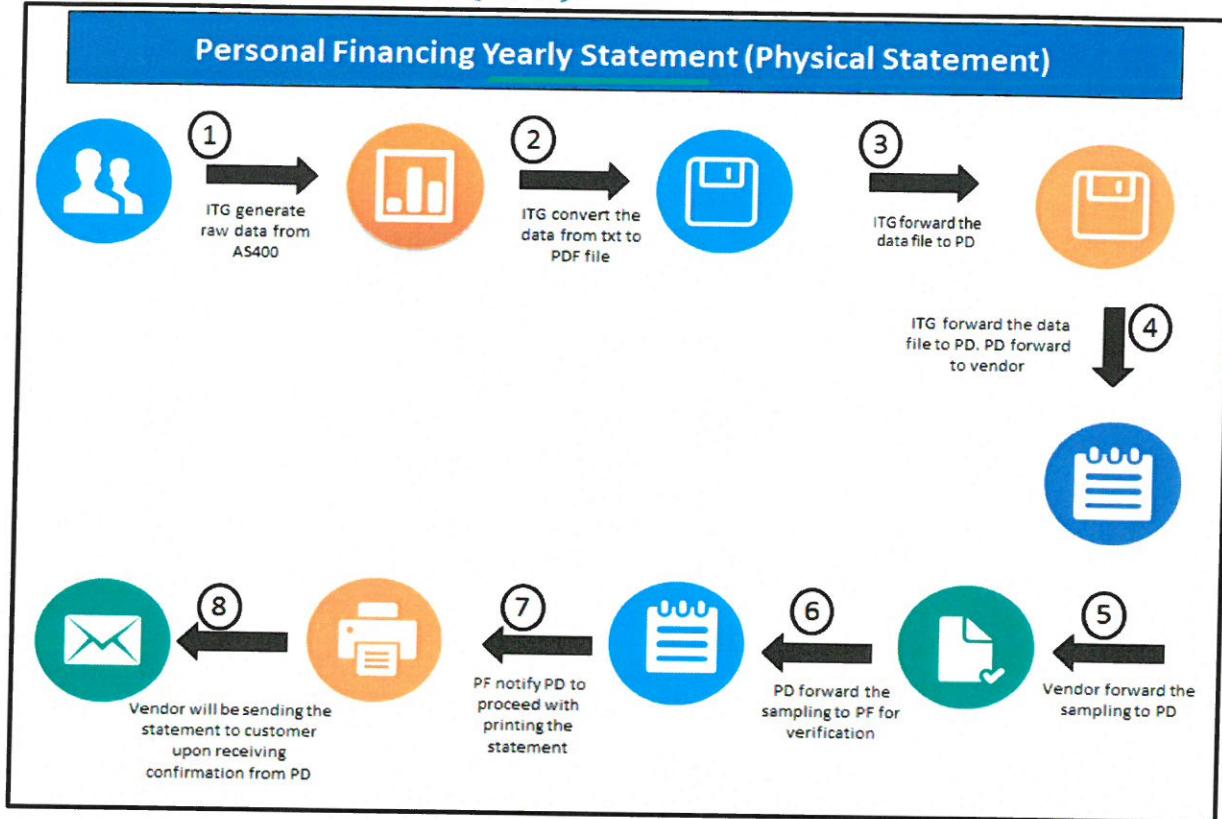


2.0 Business Process Overview

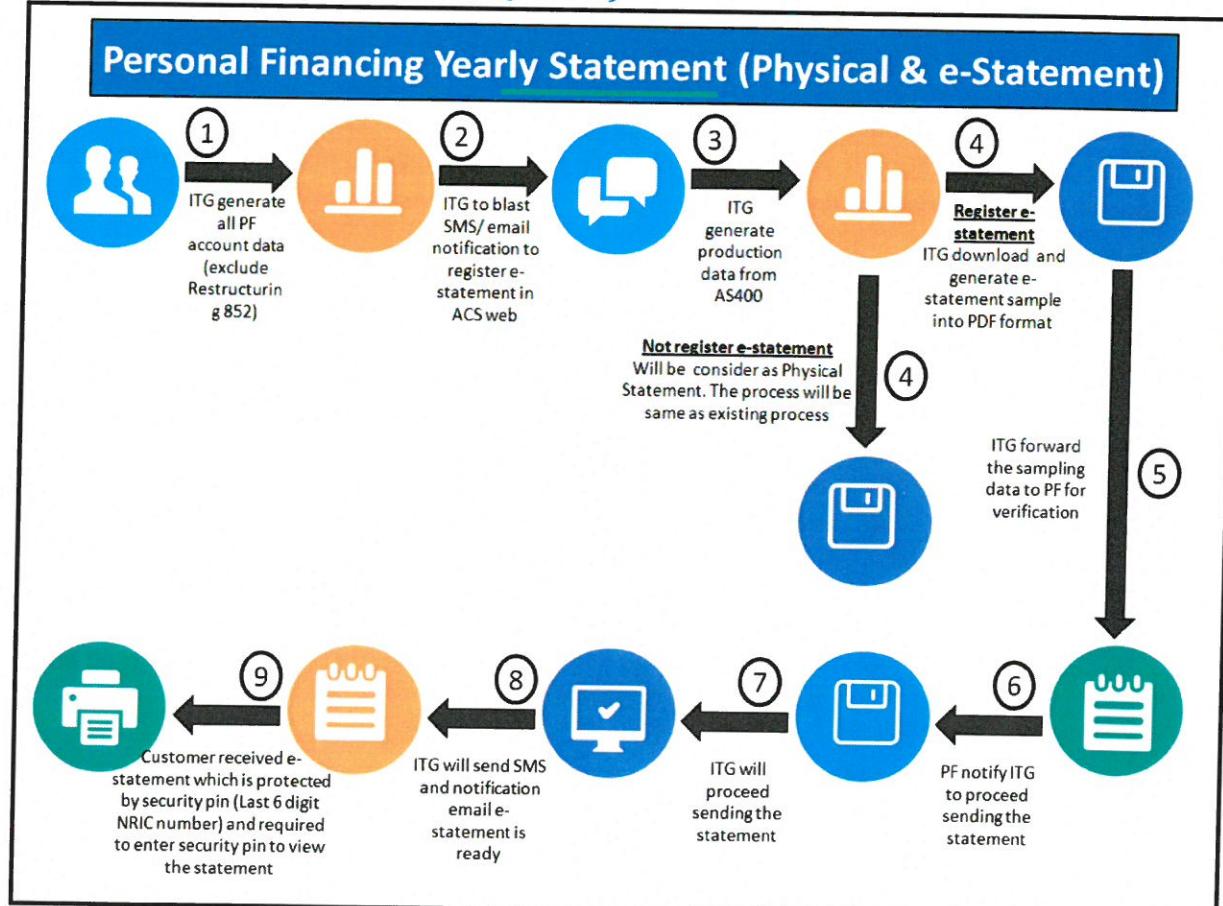
Existing Process Flow of Physical Statement and Proposed Solution of E-Statement. (Both existing & proposed flow are excluding Restructuring customer “Loan Code 852”).



2.1 Current Business Model (As-Is)



2.2 Proposed Business Model (To-Be)





3.0 Functional Requirement

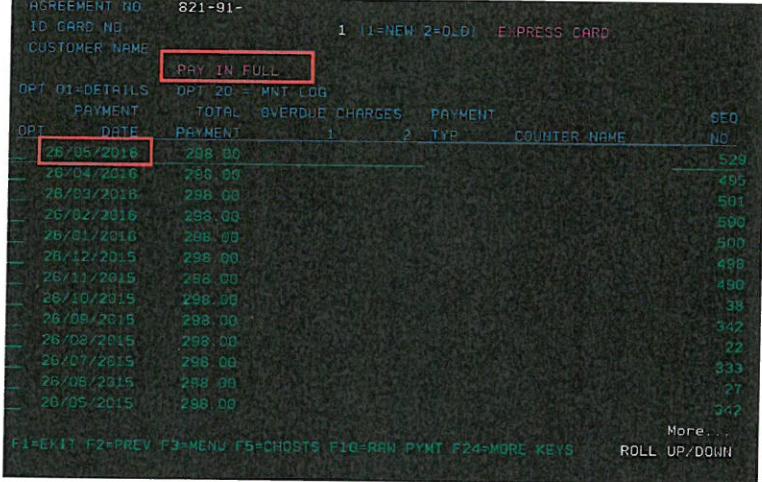
No.	Requirement
3.1	<p>SMS Blast and Email Blast</p> <p>3.1.1 SMS Blast</p> <p>SMS blast notification/ acknowledgement facility of Personal Financing e-statement registration to customer. Requirement as following:</p> <p>a) <u>Extraction Criteria – Step 1</u></p> <p>ITG to extract customer valid mobile phone number for SMS blast purpose based on following criteria:</p> <ul style="list-style-type: none">• All PF Loan Code except 852 (Restructuring)• Exclude those already register with e-statement facility and/ or deactivated the e-statement facility.• Exclude those customer who don't want to receive any promotional or facility from ACSM via SMS. <p>b) <u>SMS Content – Step 2</u></p> <p>Eligible customer will receive below SMS content as a notification/ acknowledgement of Personal Financing e-statement registration.</p> <p style="text-align: center;">RM0.00 AEONCredit: Daftar utk khidmat penghantaran elektronik bagi Penyata Tahunan Pinjaman Peribadi AEON i-Cash! Klik https://www.aeoncredit.com.my/login</p> <p>c) <u>Frequency of SMS blast – Step 3</u></p> <p>ITG will auto-blast SMS every week on Friday to eligible customers who have NOT register e-statement.</p> <p>3.1.2 Email Blast</p> <p>Email blast notification/ acknowledgement facility of Personal Financing e-statement registration to customer. Requirement as following:</p> <p>a) <u>Extraction Criteria – Step 1</u></p> <p>ITG to extract customer valid email address for email blast purpose based on following criteria:</p> <ul style="list-style-type: none">• All PF Loan Code except 852 (Restructuring)• Exclude those already register with e-statement facility and/ or deactivated the e-statement facility.• Exclude those customer who don't want to receive any promotional or facility from ACSM via email.• Exclude those email address with @aeoncredit.com.my. / @aeonmalaysia.com.my. <p>b) <u>Email Content – Step 2</u></p> <p>Eligible customer will receive email from ACS on notification/acknowledgment of Personal Financing e-statement registration. Refer Figure 1</p>



No.	Requirement
	c) <u>Frequency of Email blast – Step 3</u> ITG will auto-blast email every week on Friday to eligible customers who have NOT register e-statement.
3.2	AS400 3.2.1 Upon receiving updates from ACS web, system will be reflected into AS400 System as following: a) Change email address b) Register e-statement c) Deactivated e-statement facility
3.3	Website 3.3.1 Notification/ acknowledgement table/ visual at home page To design/ create an <i>Informational Pages</i> of “REGISTER YOUR AEON i-CASH YEARLY E-STATEMENT” on the website homepage. Refer Figure 2 3.3.2 “Select An Action” button To create a button of “Select an Action” at the account summary page for Personal Financing with drop down list “Apply for e-statement”, “View Statements” and “De-register e-Statements” . Refer Figure 3 3.3.3 New Page a) To create a new page when click “Apply for e-statement”. Refer Figure 4 b) To create a new page on OTP code for e-statement registration. Refer Figure 5 c) To create a new page on successfully e-statement registration. Refer Figure 6 d) To create a new page when click “View Statements”. Refer Figure 14 e) To create a new page view PDF statement. Refer Figure 15 f) To create a new page confirmation on de-register e-statement. Refer Figure 16 g) To create a new page on OTP code for de-registers. Refer Figure 17 h) To create a new page on successfully de-registers e-statement. Refer Figure 18
3.4	Statement Template 3.4.1 Using existing registered PF Yearly Physical Statement Template both for physical and e-statement. Refer Figure 7
3.5	e-Downloader 3.5.1 Server space to keep PF e-statement for current year in the production folder (e-downloader). 3.5.2 E-downloader access granted to CCD, CSU and PF team to view the PF e-statement where can download and send to customer upon receiving queries from customer or BNM
3.6	Accessing the Login Page for E-Statement Registration 3.6.1 There is two (2) option to login page for e-statement registration: a) Access by click at Information Pages of “REGISTER YOUR AEON i-CASH YEARLY E-STATEMENT” on the website homepage (Refer Figure 2) and system will be redirected to the login page users. b) Access the login page users via the menu shortcut icons or through the main menu sidebar. Refer Figure 8 3.6.2 Following are step to register PF e-statement:



No.	Requirement
	<p>Step 1 – Enter Username Enter username of the account into the textbox and click “submit”. Refer Figure 9</p> <p>Step 2 – Enter Password Enter the account password into the textbox and click “submit”. If successful, the account summary page will be load. Refer Figure 10</p> <p>Step 3 – Click “Select an Action” button Click “Select an Action” button and the drop down list will be displayed for following : Refer Figure 3</p> <ul style="list-style-type: none"> a) Apply for e-Statement – Refer Step 4 to 6 b) View Statements <ul style="list-style-type: none"> • If customer would like to view statement at web page, the customer can click “View Statements” option from “Select an Action” drop down list in the account summary page. Refer Figure 14 • The page will load giving the customer a choice of statement year to view. The statement year can be changed via the “Select a Statement” drop down option followed by clicking the “View PDF” button. • When the “View PDF” button is clicked, a PDF of the statement will open in a new window and required to enter the password (security pin) to view it. Refer Figure 15 c) De-register e-Statement <ul style="list-style-type: none"> • To de-register for e-Statements and opt for statements via post, customer to choose the “De-register e-Statements” from “Select an Action” drop down list. This option will only display if customer already registered e-Statement earlier. Refer Figure 3 • After selecting the De-register e-Statements option, the customer will be asked for action confirmation. Refer Figure 16 • After customer click submit, an OTP code will send to customer mobile phone number and they must enter the code on the screen that appears as per Figure 17. If no code is received, click on the “Resend OTP” button to get a new one. To cancel, click “Cancel” button. • The successfully registration will be displayed if the e-statements de-registration is successfully as per Figure 18. The updates will be reflected into AS400 system. <p>Step 4 – Click “Apply for e-Statement” After click “Apply for e-Statement”, system will be redirected to the new pages confirmation with the following action: Refer Figure 4</p> <ul style="list-style-type: none"> a) Option 1 : Click “OKAY” <ul style="list-style-type: none"> • System will be redirected to the new pages to complete the OTP challenge. Refer Figure 5 b) Option 2 : Click “CHOOSE A NEW EMAIL ADDRESS” <ul style="list-style-type: none"> • If the customers want to change the email address, they can click on the “Choose a new email address” and system will be redirected to “My info” page. Refer Figure 11 • The new email address that had register at ACS Web will be reflected into AS400 system. c) Option 3 : Click “CANCEL”

No.	Requirement																																																																																																		
	<ul style="list-style-type: none"> If the customers want to cancel, they can click on the “CANCEL” button and it will be redirected to “My Account” summary pages. <p>Step 5 – Complete the OTP Challenge After customer clicks “OKAY” at pages confirmation email address to apply e-statement. An OTP code will send to customer mobile phone number and they must enter the code on the screen that appears as per Figure 5. If no code is received, click on the “Resend OTP” button to get a new one. To cancel, click “Cancel” button.</p> <p>Step 6 – Registration Success The successfully registration will be displayed if the e-statements registration is successfully as per Figure 6. The updates will be reflected into AS400 system.</p>																																																																																																		
3.7	<p>Generate Raw Data</p> <p>3.7.1 E-Statement Criteria:</p> <ol style="list-style-type: none"> ITG will generate raw data from the AS400 on yearly basis (Data retrieve should be from Year : 01/01/yyyy to 31/12/yyyy) All PF Loan Code except 852 (Restructuring) The data should consist of: <ul style="list-style-type: none"> Active Account Pay In Full/ Early Payment Total count : Active Account and Pay In Full/Early Settlement Customer register with e-statement facility The data should exclude those Personal Financing “Pay In Full/ Early Settlement” account with Last Payment date before or on December 2016. Please refer sample as below screen shot.  <table border="1"> <thead> <tr> <th>OPT. DATE</th> <th>PAYMENT</th> <th>TOTAL</th> <th>OVERDUE</th> <th>CHARGES</th> <th>PAYMENT</th> <th>SEQ NO</th> </tr> </thead> <tbody> <tr><td>26/05/2016</td><td>298.00</td><td></td><td></td><td></td><td></td><td>529</td></tr> <tr><td>26/04/2016</td><td>298.00</td><td></td><td></td><td></td><td></td><td>495</td></tr> <tr><td>26/03/2016</td><td>298.00</td><td></td><td></td><td></td><td></td><td>501</td></tr> <tr><td>26/02/2016</td><td>298.00</td><td></td><td></td><td></td><td></td><td>500</td></tr> <tr><td>26/01/2016</td><td>298.00</td><td></td><td></td><td></td><td></td><td>500</td></tr> <tr><td>26/12/2015</td><td>298.00</td><td></td><td></td><td></td><td></td><td>498</td></tr> <tr><td>26/11/2015</td><td>298.00</td><td></td><td></td><td></td><td></td><td>490</td></tr> <tr><td>26/10/2015</td><td>298.00</td><td></td><td></td><td></td><td></td><td>38</td></tr> <tr><td>26/09/2015</td><td>298.00</td><td></td><td></td><td></td><td></td><td>342</td></tr> <tr><td>26/08/2015</td><td>298.00</td><td></td><td></td><td></td><td></td><td>22</td></tr> <tr><td>26/07/2015</td><td>298.00</td><td></td><td></td><td></td><td></td><td>333</td></tr> <tr><td>26/06/2015</td><td>298.00</td><td></td><td></td><td></td><td></td><td>27</td></tr> <tr><td>26/05/2015</td><td>298.00</td><td></td><td></td><td></td><td></td><td>342</td></tr> </tbody> </table> <p>F1=EXIT F2=PREV F3=MENU F5=CHOSTS F10=RAW PYNT F24=MORE KEYS More... ROLL UP/DOWN</p>	OPT. DATE	PAYMENT	TOTAL	OVERDUE	CHARGES	PAYMENT	SEQ NO	26/05/2016	298.00					529	26/04/2016	298.00					495	26/03/2016	298.00					501	26/02/2016	298.00					500	26/01/2016	298.00					500	26/12/2015	298.00					498	26/11/2015	298.00					490	26/10/2015	298.00					38	26/09/2015	298.00					342	26/08/2015	298.00					22	26/07/2015	298.00					333	26/06/2015	298.00					27	26/05/2015	298.00					342
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3.7.2	<p>Physical Statement</p> <ol style="list-style-type: none"> ITG will generate raw data from the AS400 on yearly basis (Data retrieve should be from Year : 01/01/yyyy to 31/12/yyyy) All PF Loan Code except 852 (Restructuring) The data should consist of: <ul style="list-style-type: none"> Active Account Pay In Full/ Early Payment Total count : Active Account and Pay In Full/Early Settlement Customers not register e-statement facility/ deactivated the e-statement facility. 																																																																																																		



No.	Requirement
	<p>e) The data should exclude those Personal Financing "Pay In Full/ Early Settlement" account with Last Payment date before or on December previous year. Please refer sample as below screen shot.</p> <pre> AGREEMENT NO.: 821-91- ID CARD NO.: 1 (1=NEW 2=OLD) EXPRESS CARD CUSTOMER NAME: PAY IN FULL OPT 01-DETAILS OPT 20 - MNT LOG PAYMENT TOTAL OVERDUE CHARGES PAYMENT SEQ OPT DATE PAYMENT 1 2 TYP COUNTER NAME NO. 26/05/2016 298.00 529 26/04/2016 298.00 495 26/03/2016 298.00 501 26/02/2016 298.00 500 26/01/2016 298.00 500 26/12/2015 298.00 498 26/11/2015 298.00 490 26/10/2015 298.00 38 26/09/2015 298.00 342 26/08/2015 298.00 22 26/07/2015 298.00 333 26/06/2015 298.00 27 26/05/2015 298.00 342 More... F1=EXIT F2=PREV F3=HELIU F5=CHQSTS F10=RAW PYMT F24=MORE KEYS ROLL UP/DOWN </pre>
3.8	<p>Implementation of e-statement</p> <p>Implementation of e-statement will be divided into two (2) category:</p> <ol style="list-style-type: none"> 1. E-statement 2. Physical Statement <p>3.8.1 E-Statement – Customer register e-statement</p> <ol style="list-style-type: none"> a) ITG will generate customer date for SMS and Email blast. <i>Refer Clause 3.1.</i> b) ITG generate the data <i>Refer Clause 3.7.1</i> c) ITG will download and generate e-statement sample in PDF format and forward the sampling customers' data to PF team for verification. d) PF team will verify the layout and to confirm the information is in order. e) Upon completion of the verification, ITG will proceed sending out the to the respective customer. f) ITG will send SMS blast and email notification to customer; e-statement is ready for viewing. <i>Refer Figure 12</i> g) Customer will receive e-statement which is protected by security pin (Last 6 digit NRIC) and required to enter security pin to view the statement. <i>Refer Figure 13</i> <p>3.8.2 Physical Statement – Customer not register e-statement/ deactivated the facility of e-statement</p> <ol style="list-style-type: none"> a) ITG generate the data <i>Refer Clause 3.7.2</i> b) ITG to transfer the text file data into ftp folder. c) ACS Vendor to convert extracted file text file to PDF format and pass to Processing Department (PD) d) PD forward the sampling to Product Owner (PF) for verification and PF to advise either able to proceed for printing upon completion of the verification. e) PD to advise vendor to will proceed for print out. f) Vendor will print the statement and mail to the customer mailing address. <p>3.8.3 Exceptional Handling – Customer requesting physical statement</p> <p>Access granted to CCD and CSU to download PF statement through e-downloader and send to customer upon receiving queries from customer.</p>



4.0 Proposed Screen

Figure 1: Content of Email blast notification on Personal financing e-statement registration facility.

E-Statement Registration

Pendaftaran E-Penyata

AEON Malaysia

to haizum.abdullah@gmail.com

Today at 2.06pm

One Step closer to a greener earth!

Dear CUSTOMER,

PELANGGAN Yang Dihormati,

Switch to e-statement to get your **Yearly AEON i-Cash Personal Financing Statement** in the most convenient, secure and eco-friendly way, through your email. Visit <https://www.aeoncredit.com.my/login> to register.

Tukar kepada e-penyata untuk mendapatkan Penyata Tahunan Pinjaman Peribadi AEON i-Cash Tahunan anda dengan cara yang paling mudah, selamat dan mesra alam melalui e-mel anda. Layari <https://www.aeoncredit.com.my/login> untuk pendaftaran.

Thank you.

Terima kasih.

Note: This is a system-generated email, please do not reply.

Penting: Emel ini dijana secara automatik melalui komputer dan tidak perlu dibalas.

AEON CREDIT SERVICE (M) BHD

**Figure 3: "Select An Action" and click "Apply for e-statement"**

The screenshot shows the AEON Credit Service My Account interface. At the top, it displays the user's name, HaizumAbdullah / My Account, and two navigation links: My Account and My Info. Below this, a welcome message says "Welcome Back, Norhaizum Binti Abdullah" and indicates the last login was on Nov 13 2017 at 8:54 AM.

The main content area is titled "Your AEON Cards" and shows a sample AEON MEMBER PLUS CARD with the number 4107 0900 0000 0000. To the right of the card, there are details: Available Balance (RM) 0.00, Points Balance 0, Redeemable Points Value (RM) 0.00, and Membership Annual Fee Renewal Date 05/12/2017. Below this is a "SELECT AN ACTION" button.

The next section is titled "Personal Financing" and lists a single loan entry:

AGREEMENT NUMBER	LOAN AMOUNT (RM)	LOAN DURATION	PAYMENT DUE DATE	MONTHLY INSTALMENT (RM)	STATUS
821910400000 - PERSONAL FINANCING	15000.0	84 Months	02/11/16	305.00	ACTIVE

To the right of the loan entry is another "SELECT AN ACTION" button, which has three options: "APPLY FOR E STATEMENT", "VIEW STATEMENTS", and "DE-REGISTER E STATEMENTS".

Figure 4: Screen confirmation on email address

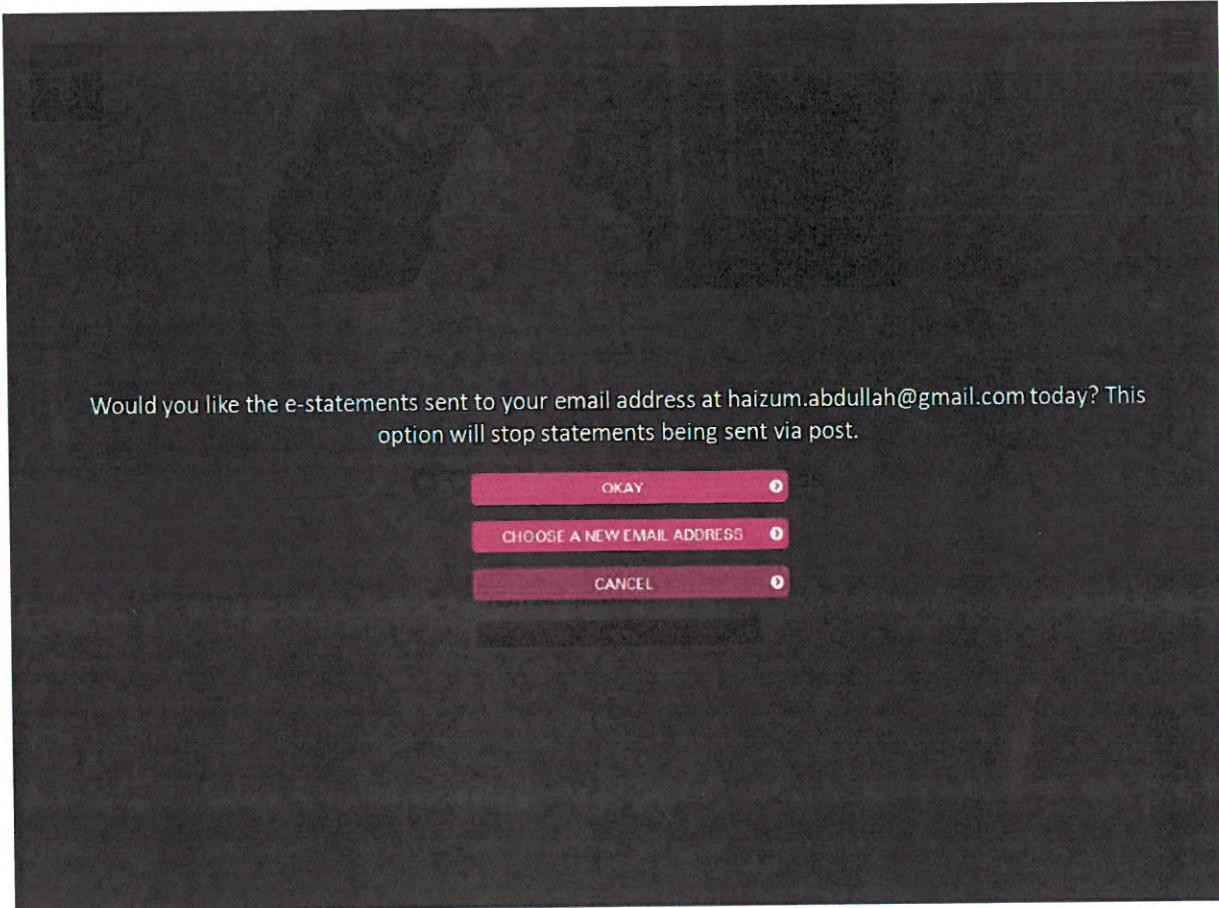




Figure 5: Screen OTP Challenge

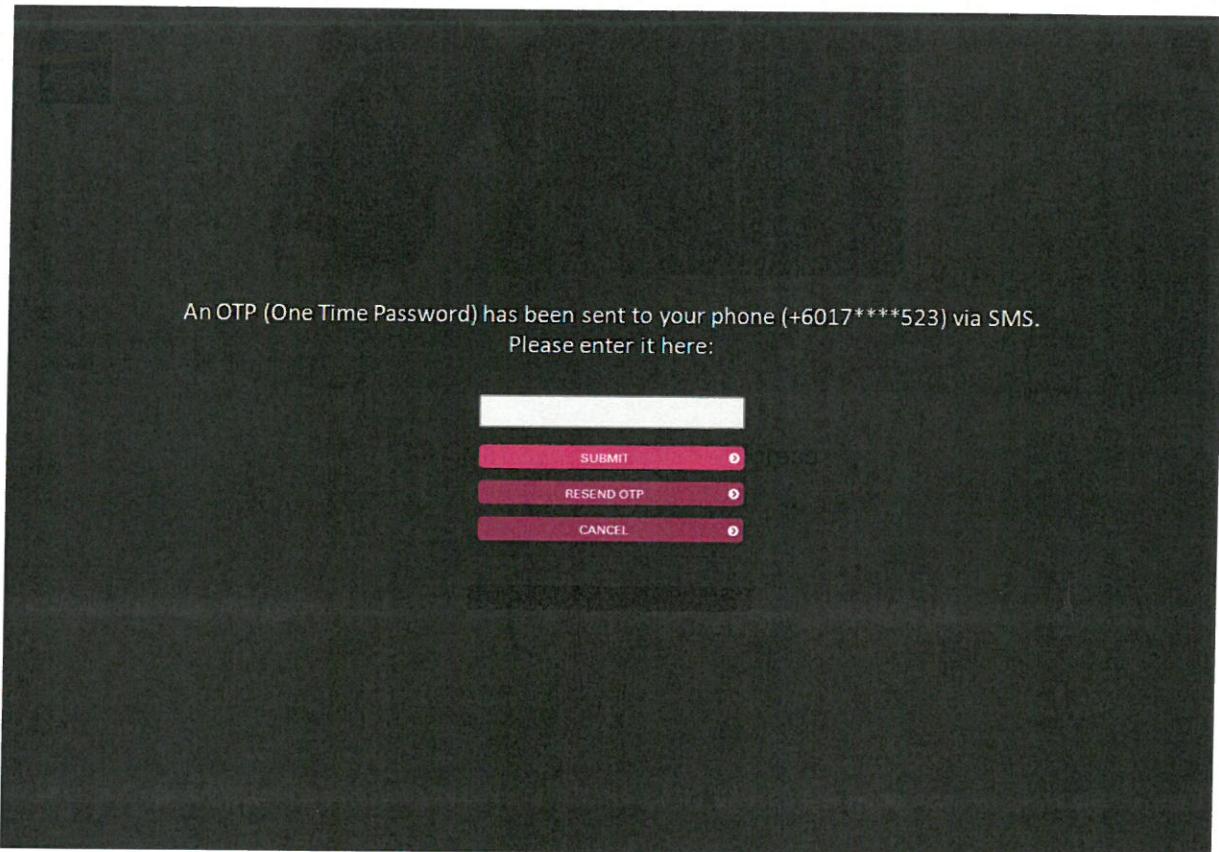




Figure 6: Screen notification on successfully registration

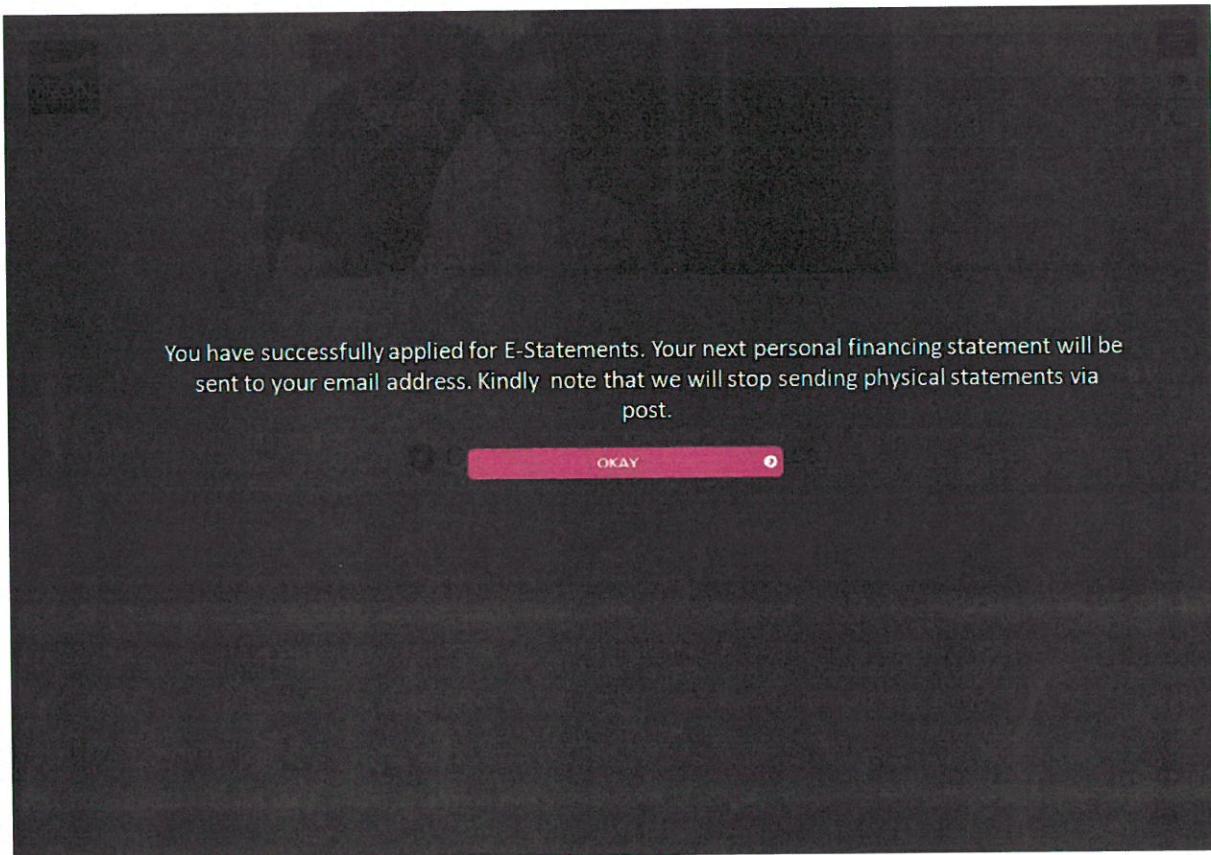




Figure 7: Personal Financing Statement Template (Both versions Physical & e-Statement)

MBD-PF-F03 Rev 3

AEON Credit Service (M) Berhad (412767-V)
Level 18, UOA Corporate Tower, Avenue 10,
The Vertical, Bangsar South City,
No. 8, Jalan Kerinchi, 59200 Kuala Lumpur.
Tel: 03-2719 9999 Fax: 03-2781 0700

AEON I-CASH
PENYATA AKAUN
STATEMENT OF ACCOUNT

SN-X-XXXXXX
(NAME)
(ADDRESS)

Page / Muka Surat 1 OF 1

Account Opened Date / Tarikh Akaun Dibuka : 20XXXXXX
Account No. / No. Akaun : 8XXXXXXXXXXXX
Statement Year / Penyata Tahun : 20XX1231
Financing Amount / Jumlah Pembayaran : RM 0.00
Total Profit Billed / Jumlah Keuntungan Dikenakan : RM 0.00
Tenure (Months) / Tempoh Bayaran Balik (Bulan) : 0XX

AEON I-CASH

		(NAME)
Opening Balance as at 01/01/20XX		: RM 0.00
Baki Permulaan pada 01/01/20XX		
Total Debit / Jumlah Debit		: RM 0.00
Total Credit / Jumlah Kredit		: RM 0.00
Closing Balance as at 31/12/20XX		: RM 0.00
Baki Akhir pada 31/12/20XX		

Date / Tarikh **Description / Butir-butir** **Debit / Debit (RM)** **Credit / Kredit (RM)** **Balance / Baki (RM)**

Date / Tarikh	Description / Butir-butir	Debit / Debit (RM)	Credit / Kredit (RM)	Balance / Baki (RM)
01/01/20XX	Opening Balance	0.00	0.00	0.00
31/12/20XX	Closing Balance	0.00	0.00	0.00

Effective 11 February 2015, all payments made via 3rd party channels shall only be credited to your account upon the receipt of payment. To avoid compensation (late payment charges), please ensure early remittance. For more information visit www.aeoncredit.com.my.
Bermula 11 Februari 2015, semua pembayaran yang dibuat melalui saluran pihak ke-3 akan direkodkan ke akaun anda setelah bayaran diterima oleh pihak kami. Bagi mengelakkan pampasan (caj bayaran lewat), sila pastikan pembayaran dibuat awal. Untuk maklumat lanjut, sila layari www.aeoncredit.com.my.

NOTE: Agensi Kaunseling dan Pengurusan Kredit has been established by Bank Negara Malaysia to provide free services on money management, credit counseling, financial education and debt restructuring for individuals. For enquiries, please call 1-800-88-2575.
NOTA: Agensi Kaunseling dan Pengurusan Kredit telah ditubuhkan oleh Bank Negara Malaysia untuk menyediakan perkhidmatan pengurusan kewangan, kaunseling kredit, pendidikan kewangan dan penstrukturkan semula pinjaman secara percuma kepada individu. Untuk membuat pertanyaan, sila hubungi talian 1-800-88-2575.

For any feedback or complaints, please contact our Customer Care Centre at 03-2719 9999 or email us at: customer.service@aeoncredit.com.my / kepada customer.service@aeoncredit.com.my.

However, if your complaint is unresolved, you may contact BNM TELELINK at 1-800-88-5465 or email to: bnmtelink@bnm.gov.my / Sekiranya aduan anda tidak diselesaikan, sila hubungi BNM TELELINK di talian 1-800-88-5465 atau emel kepada: bnmtelink@bnm.gov.my.



Sample Personal Financing Statement with details information.

	AEON Credit Service (M) Berhad (412767-V) Level 18, UOA Corporate Tower, Avenue 10, The Vertical, Bangsar South City, No. 8, Jalan Kerinchi, 59200 Kuala Lumpur. Tel: 03-2719 9999 Fax: 03-2781 0700	<small>MBD-PF-F03 Rev 3</small> 																																													
AEON i-CASH PENYATA AKAUN STATEMENT OF ACCOUNT		<small>Page / Muka Surat 1 OF 1</small>																																													
SN-1-000001 MASKING11335211 NO. 35 JALAN TERATAI 1/2K TAMAN BUKIT PERMAI 2 56100 KUALA LUMPUR																																															
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<p>Effective 11 February 2015, all payments made via 3rd party channels shall only be credited to your account upon the receipt of payment. To avoid compensation (late payment charges) please ensure early remittance. For more information visit www.aeoncredit.com.my.</p> <p>Bermula 11 Februari 2015, semua pembayaran yang dibuat melalui saluran pihak ke-3 akan dikreditkan ke akaun anda setelah bayaran diterima oleh pihak kami. Bagi mengelakkan pampasan (caj bayaran lewat), sila pastikan pembayaran dibuat awal. Untuk maklumat lanjut, sila layan www.aeoncredit.com.my.</p> <p>NOTE: Agensi Kaunseling dan Pengurusan Kredit has been established by Bank Negara Malaysia to provide free services on money management, credit counseling, financial education and debt restructuring for individuals. For enquiries, please call 1-800-88-2575.</p> <p>NOTA: Agensi Kaunseling dan Pengurusan Kredit telah ditubuhkan oleh Bank Negara Malaysia untuk menyediakan perkhidmatan pengurusan kewangan, kaunseling kredit, pendidikan kewangan dan penstrukturkan semula pinjaman secara percuma kepada individu. Untuk membuat perlamaran, sila hubungi talian 1-800-88-2575.</p> <p>For any feedback or complaints, please contact our Customer Care Centre at 03-2719 9999 or email us at: customer.service@aeoncredit.com.my. Untuk sebarang pertanyaan atau aduan, sila hubungi Pusat Perkhidmatan Pelanggan kami di talian 03-2719 9999 atau emel kepada customer.service@aeoncredit.com.my.</p> <p>However, if your complaint is unresolved, you may contact BNM TELELINK at 1-300-88-5465 or email to: bnmtelelink@bnm.gov.my. Sakiranya aduan anda tidak diselesaikan, sila hubungi BNM TELELINK di talian 1-300-88-5465 atau emel kepada: bnmtelelink@bnm.gov.my.</p>																																															

Figure 8: Login via Shortcut Icons or Main Menu Side Bar

Login via Shortcut Icons

20th ANNIVERSARY SPECIAL Thank You CONTEST

In conjunction with our 20th Anniversary celebrations, SIGN UP for AEON Credit Service Products* to WIN AMAZING PRIZES! Join us in celebrating this wonderful occasion today.

Contest Period from 18 October 2016 - 18 April 2017

Tickets Sponsor: JAPAN AIRLINES

* Terms & Conditions Apply

ENTER CONTEST

Search icons, credit card, insurance, etc.

Login via Main Menu Side Bar

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ENTER CONTEST

Search icons, credit card, insurance, etc.



Figure 9: Enter Username





Figure 10: Summary Page

HaizumAbdullah / My Account

My Account My Info

Welcome Back, Norhaizum Binti Abdullah
Your last login - Nov 13 2017 8:54 AM

Your AEON Cards

 AEON MEMBER PLUS CARD
4107 0900 0000 0000

	Available Balance (RM)	0.00
Points Balance	0	
Redeemable Points Value (RM)	0.00	
Membership Annual Fee Renewal Date	05/12/2017	

SELECT AN ACTION

Personal Financing

AGREEMENT NUMBER	LOAN AMOUNT (RM)	LOAN DURATION	PAYMENT DUE DATE	MONTHLY INSTALMENT (RM)	STATUS	SELECT AN ACTION
B21910400000 - PERSONAL FINANCING	15000.0	84 Months	02/11/16	305.00	ACTIVE	SELECT AN ACTION



Figure 11: Change email address

AEON CREDIT SERVICE

My Account My Info

My Info

Web Account Information

USERNAME	HalizumAbdullah
PASSWORD	Change Password
CREATED AT	Dec 23 2016 2:13 PM

Other Information

NAME	NORHAIZUM BINTI ABDULLAH
MOBILE NUMBER (OTP)	017XXXXXXX
OFFICE NUMBER	0327199999
HOME ADDRESS	NO 35 JALAN TERATAI 1/2, TAMAN BUKIT PERMAI 2, 68000
OFFICE ADDRESS	LEVEL 27 MENARA OLYMPIA, NO 8 JALAN RAJA CHULAN, 50200
EMAIL ADDRESS	halizum.abdullah@gmail.com

[Change Email Address](#)



Figure 12: SMS Blast E-Statement is ready

RM0.00 AEON CREDIT: Dear Customer,
yr 2017 AEON i-Cash Personal Financing
E-Statement is ready for viewing at yr
email HAIZUM.ABDULLAH@GMAIL.COM.
Thank you.

**Figure 13: Email Blast E-Statement is ready**

Email Subject: AEON i-Cash Personal Financing E-Statement 2017

Dear CUSTOMER

We are pleased to inform you that your **YEARLY AEON i-Cash Personal Financing E-Statement** is now ready and is attached in this email.

For security purpose, your E-Statement is protected by a security pin number.

The security pin will be :

MALAYSIAN:

NON-MALAYSIAN:

Last 6 digit of your
NRIC
E.g.: **821231-07-5510**

Last 6 digit of your Passport
E.g.: **TZ2437887**

Security Pin: 075510

Security Pin: 437887

Please note that you can also view your current year E-Statement at the www.aeoncredit.com.my

For more latest AEON Credit Service Privileges and Promotions! [CLICK HERE](#)

Need Help? If you do not have Adobe Acrobat Reader installed on your computer, you can download it for free at www.adobe.com.

Note: This is a system-generated email, please do not reply.

**CUSTOMER SERVICE TEAM
AEON CREDIT SERVICE (M) BHD**



AEON CREDIT SERVICE (M) BHD

Level 18, UOA Corporate Tower, Avenue 10,
The Vertical, Bangsar South City,
No. 8, Jalan Kerinchi, 59200 Kuala Lumpur.

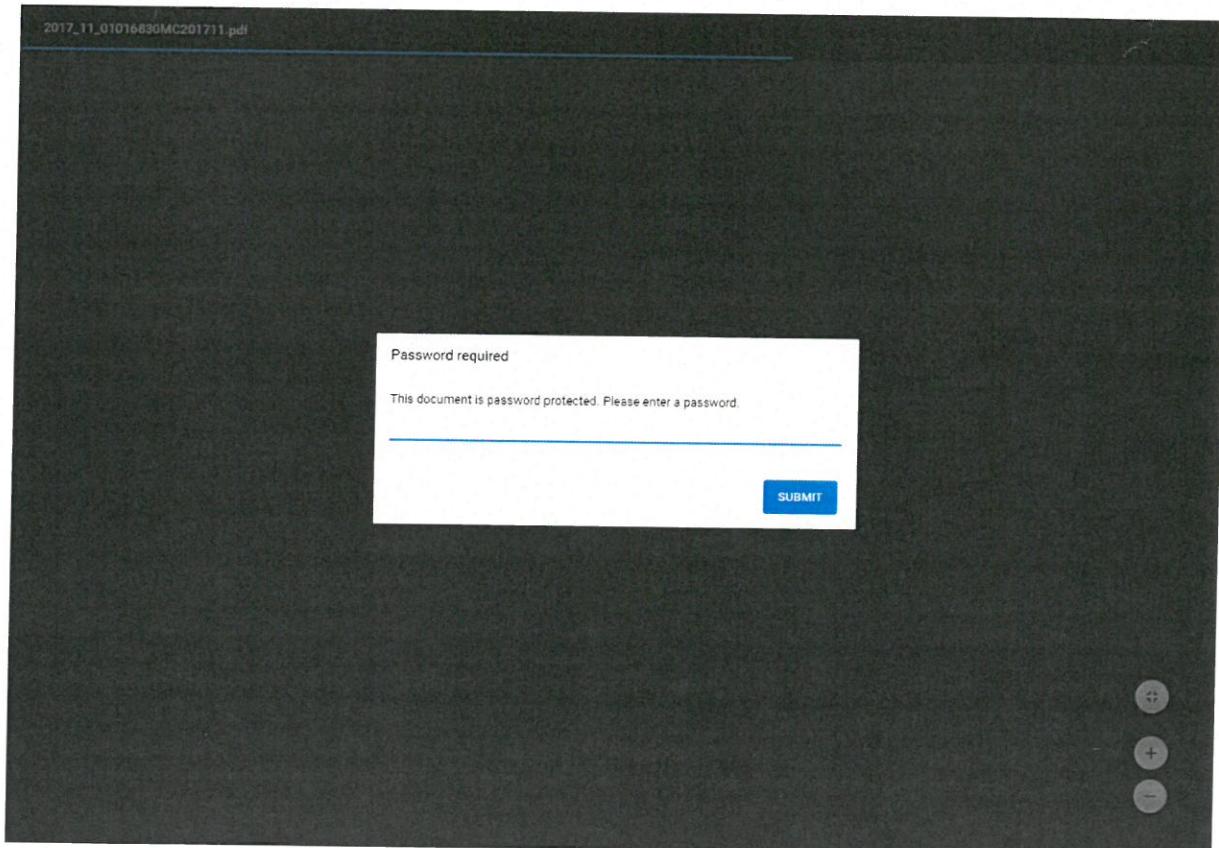
To avoid future email like this being automatically put into the junk mail folder, we suggest that you immediately add our email address aeon@aeoncredit.com.my to your Address Book and/or the "Approved Sender" list.

Copyright © 2011 AEON CREDIT SERVICE (M) BHD. All Rights Reserved

This email, including any attachments, is confidential and for use only by intended recipient(s). For the purpose for which it has been sent, its contents may be privileged and if you are not the intended recipient of this email, you must not use, disseminate, print or copy this email or any part of it or take any action in reliance on it. If you have received this email in error, please contact the sender immediately by return email or telephone and delete/destroy the message. We do not accept liability for any corruption, delay, interception or unauthorized amendment of the e-mail or their consequences.

**Figure 14: View E-Statement**

The screenshot shows a user interface for viewing e-statements. At the top, there is a navigation bar with links for 'My Account' and 'My Info'. Below this, a section titled 'E-Statements' is displayed. A note states: 'The PIN for your e-Statement PDF is the last 6 digits of your NRIC or passport number.' There are two dropdown menus: one labeled 'SELECT AN AGREEMENT' containing the value 'NORHAIZUM821910400000' and another labeled 'SELECT A STATEMENT' containing the value '2017'. A red button labeled 'DOWNLOAD PDF' is located next to the second dropdown.

Figure 15: View PDF by entered the password

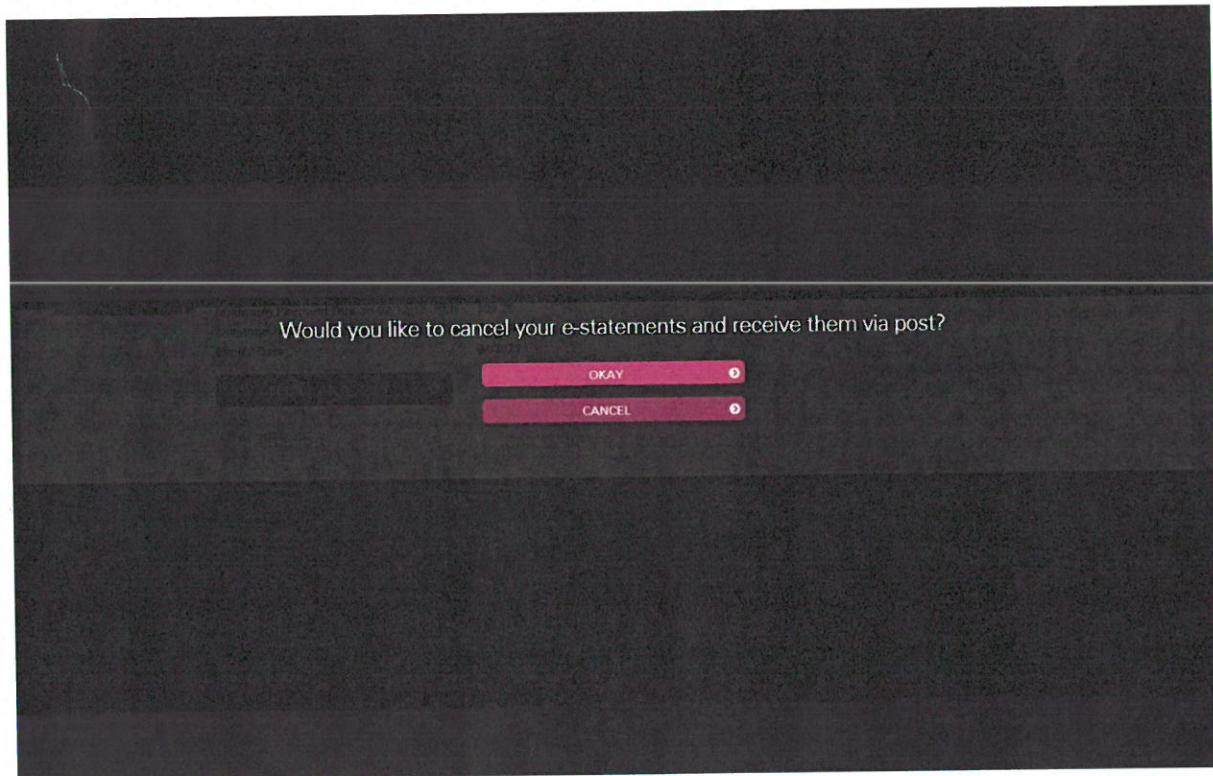
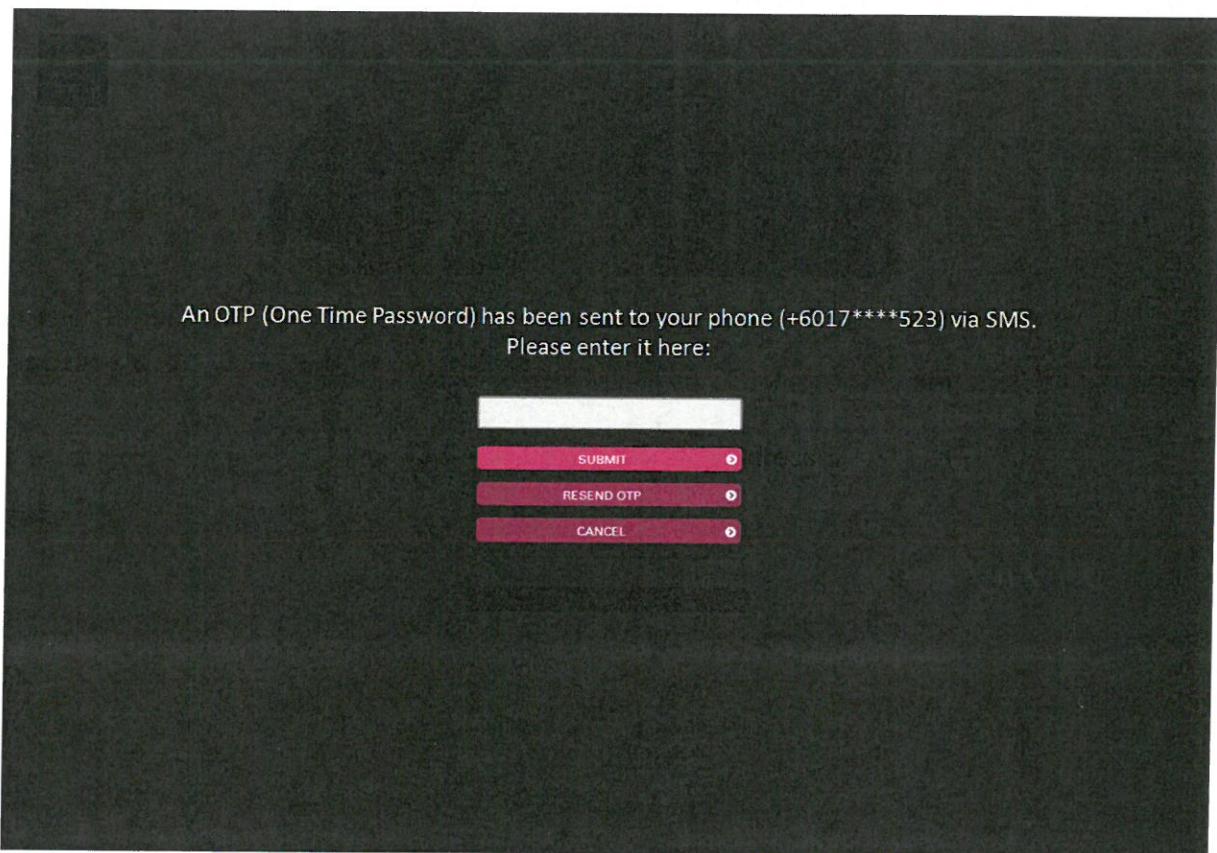
**Figure 16: Confirmation de-register e-statement****Figure 16: Confirmation de-register e-statement**



Figure 17: An OTP Challenge

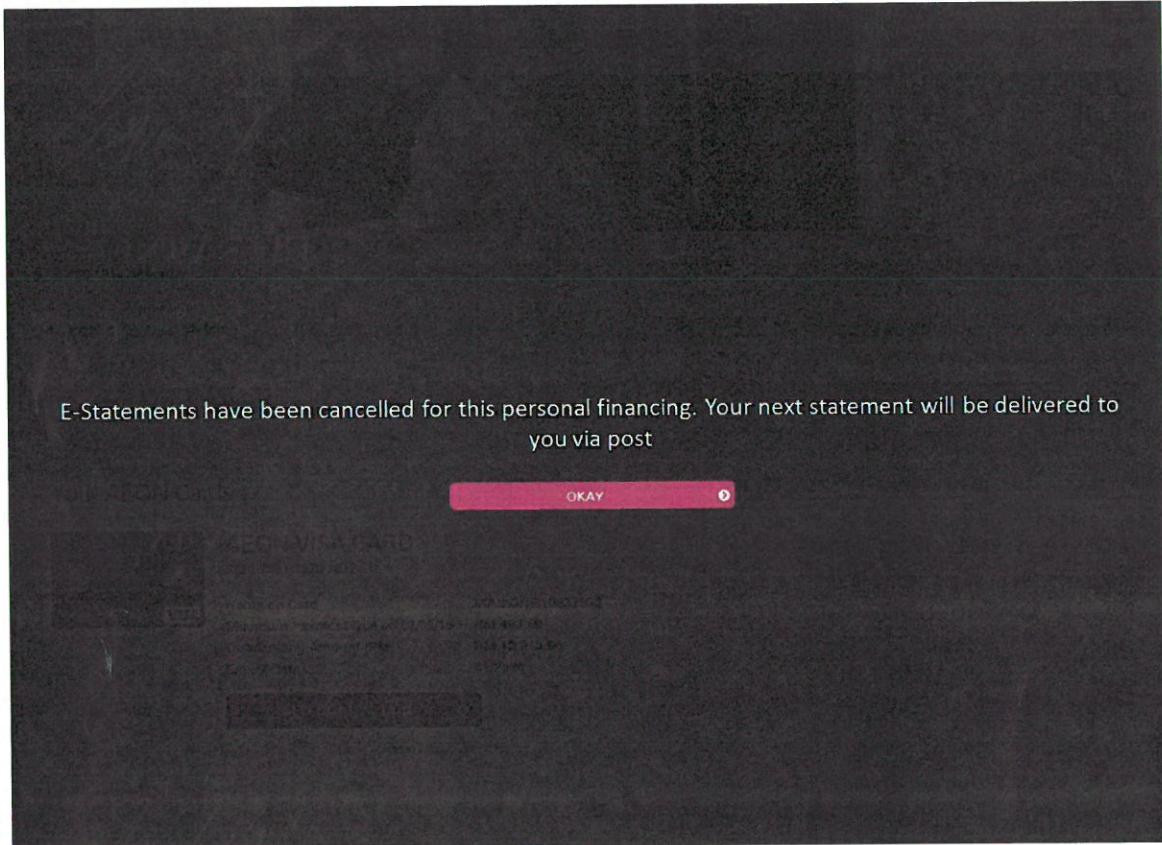


An OTP (One Time Password) has been sent to your phone (+6017****523) via SMS.
Please enter it here:

SUBMIT
RESEND OTP
CANCEL



Figure 18: Successfully de-register e-statement





5.0 Reports Requirement

Report Title	Report Source	Description
Personal Financing E-Statement Registration Month to Date Tracking Report	BI / AS400	To track the count of customer who had using/ register PF e-statement for analysis purpose

Report Template

Months	Total PF Customer [A]	Register e-statement [B]		Not Register e-Statement [C]		Deactivated e-statement [D]	
		Count	Ratio % [B/A]	Count	Ratio % [C/A]	Count	Ratio % [D/A]



6.0 Sign off statement

Prepared / Compiled by:		
	Name: Norhaizum Abdullah Position: Senior Executive Date: 29/11/2017	Name: Position: Date:
Concurred by:		
	Name: Veronica Sebastian Position: Senior Manager (Head of Personal Finance Dept) Date: 29/11/2017	Name: Teh Hwee Boon Position: Senior Manager (Head of Processing Dept) Date: 7/12/17 <small>except for screen design & statement layout.</small>
Approved by:		
	Name: Kyoaki Takano Position: Executive Director (Sales & Marketing Div. Head) Date: 8/12/17	Name: Position: Date:
	Name: Position: Date:	Name: Position: Date: