الفـردان للصـرافة
AL FARDAN EXCHANGE

Business Requirements Document

AFEX Pre-Paid Cards

Version Number: 3.0	**Version Date:** Apr 07, 2021

Document Revision and Approval History

Ver. No.	Updated		Reviewed		Approved	
	By	On	By	On	By	On
3.0						

Business Requirements Document	الفـردان للصـرافة AL FARDAN EXCHANGE

Table of Contents

1   Introduction about the Department/Function

The department is responsible for managing the prepaid card business operations of the Company. The main function of this department is to ensure that all the operational and support activities of the prepaid business are handled by a dedicated team in coordination with various stakeholders such as VISA as the Scheme Partner, BIN sponsors and third party processors.

This document contains the activities related to the current multi-currency reloadable travel prepaid program known as TRAVELEZPLUS Classic which is in collaboration with ADIB as the BIN Sponsor, REV (USA) as the third party processor and VISA as the Scheme Partner. TRAVELEZPLUS Classic was launched in September 2015. Another product known as TRAVELEZPLUS Platinum was introduced in April 2019 but is discontinued in 2021. The Platinum product is going to be re-introduced with a new third party processing partner in the near future.

2   Current Setup (As-is System and Processes)

Prepaid Card Issuance Process — Travelezplus
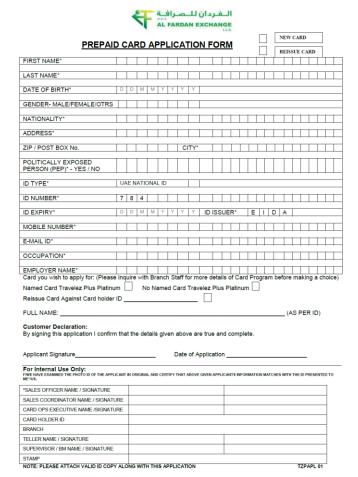
Customer Registration and Card Issuance

Customer
1. Customer approaches the branch.
2. Inquire about the card type and pricing.

3. Hand over the form [optional] - (Annexure 1) or provides the information verbally to the FLA for registration.

4. Provides valid Emirates ID.

5. Pay the specified charges and amount to be loaded on the Card Account.

AFEX Service Officer
6. Verify the Original Emirates ID of the Customer.
7. Log into Travelez Application.
8. Select Card Holder Option under Travelezplus menu.
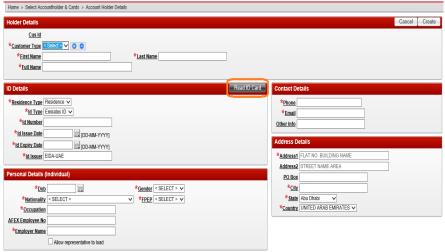
For existing customers:

9. Click on 'search' after entering any of the fields: Phone, Barcode, Name, and ID No. (update the fields as required on the registration page)

For New customers:
   Customer ID:
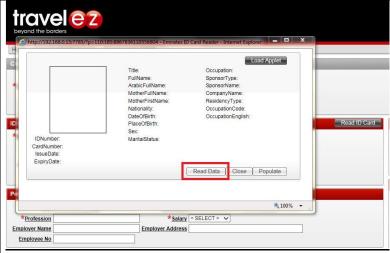
10. Select 'New Customer' to register the customer.
11. Insert Emirates ID in Emirates ID reader and click "Read ID Card" (Figure 1).
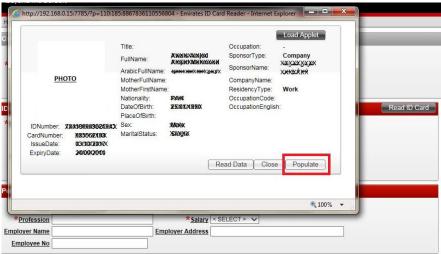
12. Applet window will be displayed on the screen. (Figure 1.1)
13. Click "Read Data" (Figure 1.1)
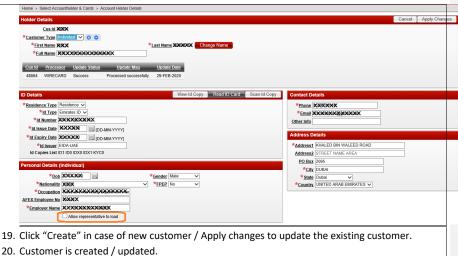
14. All the details will be available in the displayed window.
15. Click "Populate".(Figure 1.2)
16. Fill in the details marked with an asterisk (*) but not captured from Emirates ID, like FPEP, Phone, Email, and Address.

17. If the occupation states "Unknown Occupation" inquire with customer and enter the correct occupation.
18. Ask the customer whether he/she wants a representative to load the card on his/her behalf. If he/she opts for representative to load the card, check the box provided (Figure 1.3)
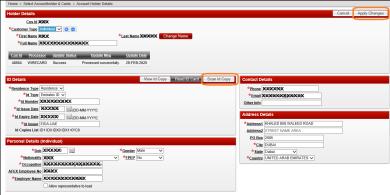
19. Click "Create" in case of new customer / Apply changes to update the existing customer.
20. Customer is created / updated.
21. Click on "Edit" after the Customer details are created (Figure 2).

22. The registration screen appears again with "View ID Copy" & "Scan ID Copy" buttons (Figure 3)
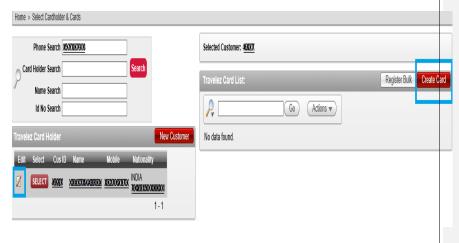
23. Place the original Emirates ID on the scanner and clicks "Scan ID copy"
24. Once the ID is scanned click "Apply changes" (Figure 3)
25. The system stores the ID copy.
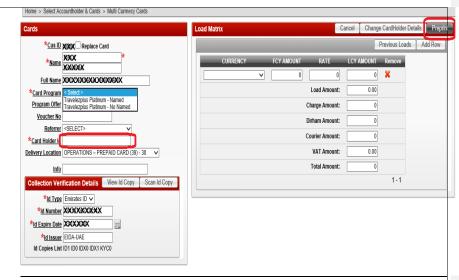
Create Card

26. Click "Create Card" (Figure 2)
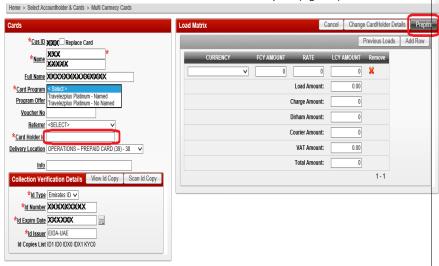
27. A new window opens (Figure 4) showing the customer info.

28. Select Card Program (Travelezplus Platinum – Named or Travelezplus Platinum - No Named).
29. Enter Program Offer (if any), Voucher number (if any), Referrer (the Teller/FLA/Manager who has referred the card).
30. Enter the Card Holder ID mentioned on the back of the card pack. (Figure 4).
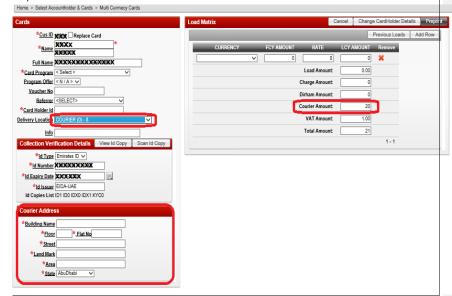
31. The Delivery Location is displayed (default location is the branch of the relevant user logged in).

Personalized Cards (with Name)
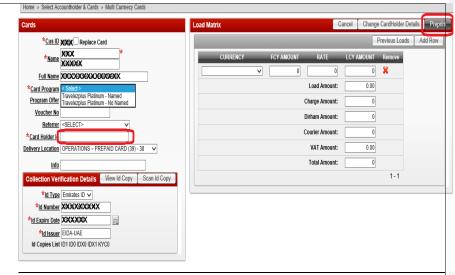
32. For Name cards, ask the customer for the desired delivery location. If the customer wants to pick up from another branch, select the appropriate pickup branch from the delivery location drop down list.

33. If the customer wants the card to be couriered, select courier option from the dropdown of delivery location (Figure 4.1).

34. Courier Address option will be activated.

35. Enter the address of the customer where he/she wants the card to be couriered to (Figure 4.1).
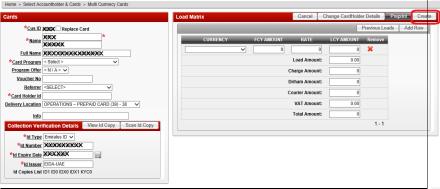
Load the Card

36. Under "Load Matrix" section, select relevant currency (eg: "USD", "GBP") and enter the relevant amount to be loaded.

37. Click on "**Preprint**" button which is shown on top panel to generate temporary receipt (**Mandatory**) (Figure 4).

38. Obtain signature of the customer on preprint receipt advising to check the name and other relevant details.

39. After Preprint option is clicked "Create" button is activated. (Figure 4.2)

40. Collect the amount from the customer.
41. Click "Create" to generate the final receipt and form.
42. Sign on the receipt portion of the customer copy.
43. Issue the signed receipt to the customer.
44. Inform customer to sign on the receipt and system generated form (Mandatory).
45. Retain a copy of the receipt signed by the customer.
46. Upload the system generated form duly signed by the customer, FLA and branch Manager with stamp in Travelez system.
47. The card holder ID mentioned during registration will be automatically issued from the system.

48. Deliver the Non-Personalized Card to Customer.

Personalized Card Issuance (Not Delivered on the Same Day of issuance)

1. Receive the Personalized Card s sent through Prepaid Cards Department by courier.
2. Receive the cards transferred by Prepaid Cards Operations Department in the system through "Receive Card" option (Figure 8).
3. Issue the card to the customer from the system using "Personalized Card Issuance" option (Figure 5).
4. Enter registration number (registration number provided by the customer as mentioned on the receipt)
5. Click issue to generate the receipt.
6. Sign on the receipt portion belonging to the customer.
7. Issue the signed receipt to the customer.
8. Retain a copy of the receipt signed by the customer.
9. Hand over the Personalized Card Pack issued from the system to the customer.

Collect Personalized Card (Ready for delivery to Customer)

1. Customer Needs to come personally to collect the card along with Valid Emirates ID
2. Shows the registration receipt (optional).
   Note: In case the customer does not bring the registration receipt then the user can search through Card Holder option whereby the card registered would be shown and the registration number can be obtained from the system.
3. Verify the original Valid Id of the customer
4. Issue the card as per the process under NAME CARD ISSUANCE.
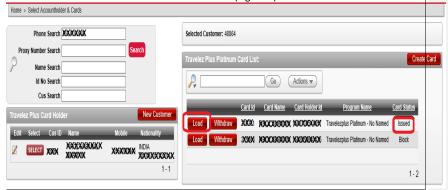
Card Reload

Customer

1. Approach the branch.
2. Verbally inform the teller his/her Mobile No.
3. Provide a valid Emirates ID.
4. Pay the specified amount to be loaded on the card.
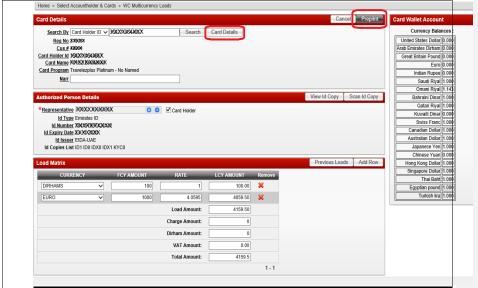
AFEX Service Officer

5. Verify the name on the valid ID.
6. Log into Travelez Application
7. Select Card Holder Option under Travelezplus (Platinum) menu.
8. Click on 'search' after entering any of the fields: Phone, Barcode, Name or ID No.
9. Click "Load Card" for the card with status as issued (Figure 9).
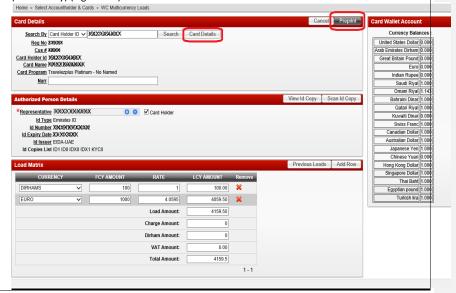
10. Click 'Card Details' to retrieve the balances of currencies appearing on the righthand side of the screen (Figure 9.1).
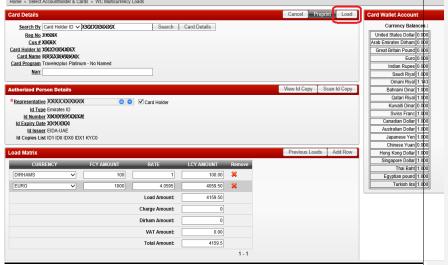
11. Click 'cardholder check box' in Authorized person details (To be done only if the card holder has come personally to load the card). All the details of the cardholder will be displayed on the screen.
12. Under "Load matrix" section, select Currency and enter the amount as requested by the customer.
13. Click on "Preprint" button to generate temporary receipt which shows transaction details (Mandatory) (Figure 9.1)
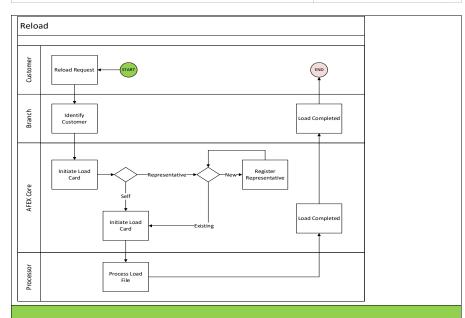
14. Obtain signature of the customer on the preprint receipt advising to check the amount, rate and other relevant details.
15. After Preprint option is clicked Load button is activated. (Figure 9.2)

16. Collect the amount from the customer.
17. Click "Load" to generate final receipt
18. Sign on the receipt.
19. Issue the signed receipt to the customer.
20. Retains a copy of the receipt signed by the customer.

Reload

Customer	Reload Request — START	END
Branch	Identify Customer	Load Completed
AFEX Core	Initiate Load Card → ◇ —Representative→ ◇ —New→ Register Representative	Load Completed
	Self ↓ Initiate Load Card ←Existing—	
Processor	Process Load File	

Card Reload – By Existing Representative

Representative
1. Approach the branch.
2. Verbally inform the FLA Card Number or Mobile number of the card holder that needs to be loaded.
3. Provide his/her valid Emirates ID.
4. Pay the specified amount to be loaded on the account.
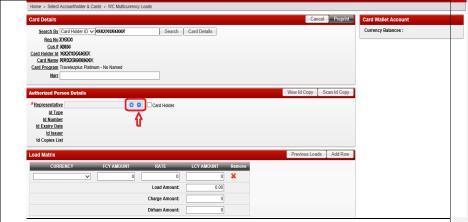
AFEX Service Officer
5. Verify the valid ID of the representative.
6. Log into Travelez Application.
7. Select Card Holder Option under Travelezplus menu.
8. Click on 'search' after entering any of the fields:
   Phone, Barcode, Name or ID No. of card holder
9. Click Edit to check the representative is registered in the cardholder affiliates portion.
10. If registered, click Cancel and continue as below. (Note: if not registered then refer to the next process)
11. Click "Load Card" for the card with status as issued (Figure 9).

12. Click 'Card Details' to retrieve the balances of currencies appearing on the right hand side of the screen (Figure 9.1).

13. Click the search option under "Authorized Person details" (Figure 9.3)
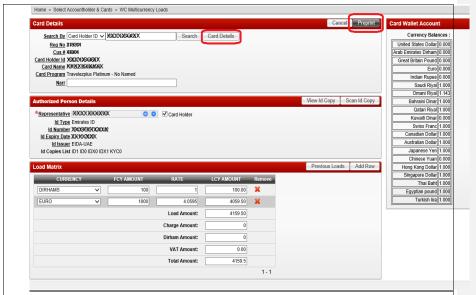
14. The registered representative will be displayed on the screen (Figure 9.4)
15. Select the representative from the list (Figure 9.4)
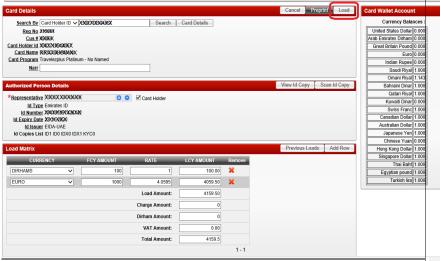
16. All the details of the representative are displayed on the screen.
17. Under "Load matrix" section, select Currency and enter the amount as requested by the representative.
18. Click on "Preprint" button to generate temporary receipt which shows transaction details (Mandatory) (Figure 9.1)

19. Obtain signature of the representative on the preprint receipt advising to check the amount, rate and other relevant details.
20. After Preprint option is clicked Load button is activated. (Figure 9.2)

21. Collect the amount from the representative.
22. Click "Load" to generate final receipt
23. Sign on the receipt.
24. Issue the signed receipt to the representative.
25. Retains a copy of the receipt signed by the representative.

Note:

1. The card can be loaded by the representative only if the cardholder has opted for it. The system keeps track of the opt-in, opt-out by the cardholder.
2. The cardholder can only nominate 3 representatives to reload his/her card.
3. Either the individual owning the card or the representative (friend/family member) can reload provided he/she has a valid Emirates ID.
4. The representative registration undergoes a similar KYC as the cardholder in order for the system to enable this representative to purchase his/her own card in future.

Card Reload – By NEW Representative

New representative can be of two types:

1. One who is already registered by us but have not reloaded cardholder's card

2. One who is not registered with us earlier in the system.
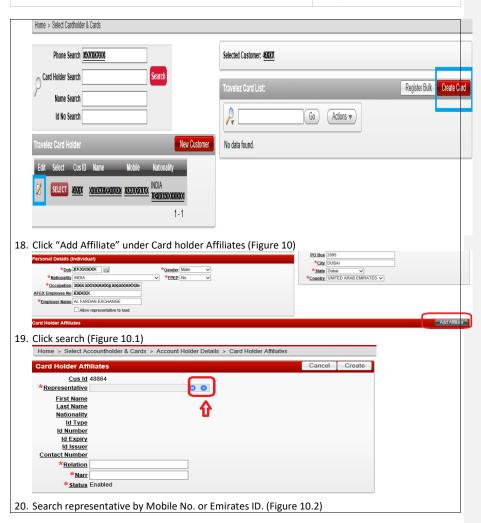
Representative

1. Approach the branch.
2. Verbally inform the FLA Card Number or Mobile number of the card holder that needs to be loaded.
3. Provide his/her valid Emirates ID.
4. Pay the specified amount to be loaded on the account.

AFEX Service Officer
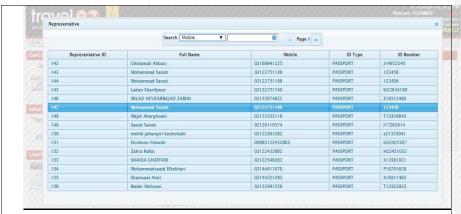
5. Verify the valid ID of the representative.
6. Log into Travelez Application.
7. Select Card Holder Option under Travelezplus (Platinum) menu.
8. Click on 'search' after entering any of the fields: Phone, Barcode, Name or ID No. of card holder
9. Click Edit to check the representative is registered in the cardholder affiliates portion.
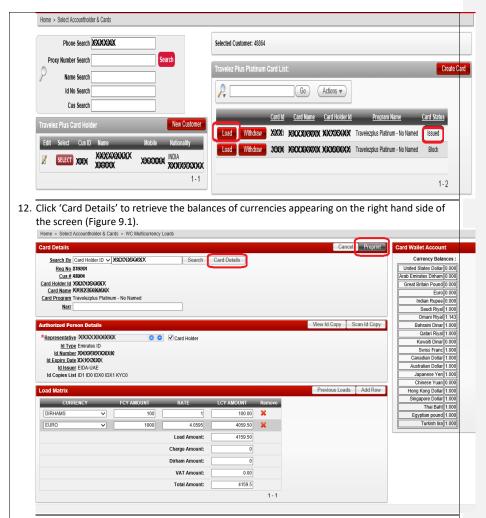10. (Note: If registered, refer to the earlier process shown above).
11. If the representative is New in Travelez system
12. Select Card Holder Option under Travelezplus (Platinum) menu.
13. Click on New customer and register as per the registration process. (Do not create a card for the representative but scan his/her ID in the system)
14. If the representative is already registered in the system (for e.g. already has Travelezplus Platinum card or have reloaded the card for other card holder but not for this card holder or you have just registered a new representative in Travelez system)
15. Select Card Holder Option under Travelezplus (Platinum) menu.
16. Click on 'search' after entering any of the fields: Phone, Barcode, Name, and ID No. of the card holder whose card needs to be loaded.
17. Click Edit (Figure 2)

Home > Select Cardholder & Cards

Phone Search: XXXXXXXX

Card Holder Search

Name Search

Id No Search

Search

Selected Customer: 4XXX

Travelez Card List: Register Bulk   Create Card

Go   Actions ▼

No data found.

Travelez Card Holder   New Customer

Edit	Select	Cus ID	Name	Mobile	Nationality
✎	SELECT	4XXX	XXXXXXXXXXXX	XXXXXXXX	INDIA XXXXXXXXXXXX

1 - 1

18. Click "Add Affiliate" under Card holder Affiliates (Figure 10)

Personal Details (Individual)

*Dob XXXXXXX   *Gender Male
*Nationality INDIA   *FPEP No
*Occupation XXXXXXXXXXXXXXXXr
AFEX Employee No XXXXX
*Employer Name AL FARDAN EXCHANGE
☐ Allow representative to load

PO Box 2095
*City DUBAI
*State Dubai
*Country UNITED ARAB EMIRATES

Card Holder Affiliates   Add Affiliate

19. Click search (Figure 10.1)

Home > Select Accountholder & Cards > Account Holder Details > Card Holder Affiliates

Card Holder Affiliates   Cancel   Create

Cus Id 48864
*Representative
First Name
Last Name
Nationality
Id Type
Id Number
Id Expiry
Id Issuer
Contact Number
*Relation
*Narr
*Status Enabled

20. Search representative by Mobile No. or Emirates ID. (Figure 10.2)

21. Click on representative name the details will be displayed (Figure 10.3)
22. Enter relation and narration (Figure 10.3)
23. Click Create (Figure 10.3)
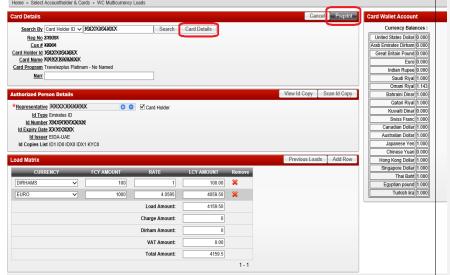
24. Affiliate will be registered under this cardholder and displayed on his registration page (Figure 10.4).

25. Click Apply Changes.
26. System will divert you to Card holder search page and display the cards held by the customers (Figure 9)
27. Click "Load Card" for the card with status as issued (Figure 9).

28. Click 'Card Details' to retrieve the balances of currencies appearing on the right hand side of the screen (Figure 9.1).
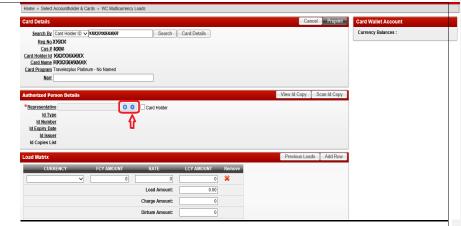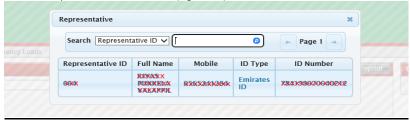
29. Click the search option under Authorized person details (Figure 9.3)
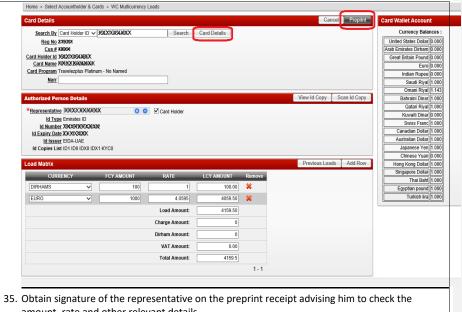
30. The registered representative will be displayed (Figure 9.4)
31. Select the representative from the list (Figure 9.4)
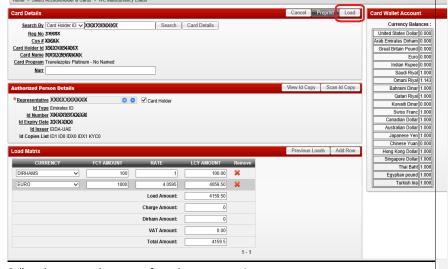
32. All the details of the representative are displayed on the screen.
33. Under "Load matrix" section, select Currency and enter the amount as requested by the representative.
34. Click on "Preprint" button to generate temporary receipt which shows transaction details (Mandatory) (Figure 9.1)

35. Obtain signature of the representative on the preprint receipt advising him to check the amount, rate and other relevant details.
36. After Preprint option is clicked Load button is activated.(Figure 9.2)

37. Collect the amount the amount from the representative.
38. Click "Load" to generate final receipt
39. Sign on the receipt.
40. Issue the signed receipt to the representative.
41. Retains a copy of the receipt signed by the representative.

Note:

1. The card can be loaded by the representative only if the cardholder has opted for it. The system keeps track of the opt-in, opt-out by the cardholder.
2. The cardholder can only nominate 3 representatives to reload his/her card.
3. Either the individual owning the card or the representative (friend/family member) can reload provided he/she has a valid Emirates ID.
4. The representative registration undergoes a similar KYC as the cardholder in order for the system to enable this representative to purchase his/her own card in future.

Replacement Card Registration

Replacement card will be registered / issued in the following scenarios:

1. Customer lost/misplaced the card

2. The card is physically damaged.

3. The card is not working due to manufacturing defect.

   In all the scenarios the Customer needs to call the call center to block the card, the call center will issue a SAC code to the registered email id of the customer.

Options to get Replacement card:

1. **The customer has an option to choose whichever card he/she requires:**

   a) Has Non-Personalized Card , can choose a Non-Personalized Card or a Personalized Card as a replacement by paying relevant charges

   b) Has Personalized Card , can choose a Non-Personalized Card or a Personalized Card as a replacement by paying the relevant charges.

2. **In case of replacement card the following will prevail:**

   – If the customer chooses to get his/her card replaced by a Non-Personalized Card he will be instantly issued a Non-Personalized Card .

   – If the customer chooses to get the card replaced by a Personalized Card , he/she will **not** be issued a Non-Personalized Card as in the case of first time issuance but will get the Personalized Card after 5 business days either by visiting the branch or delivered to via courier (additional courier charges apply).

Customer
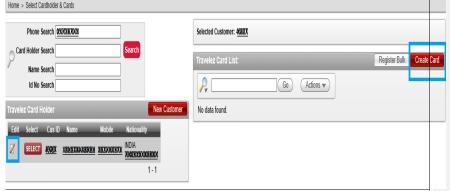
1. Customer approaches the branch.
2. Requires a replacement card.
3. Hand over the form (optional) or provides the information verbally for registration.
4. Provides valid Emirates ID.
5. Pay the specified charges

AFEX Service Officer

6. Pay the amount to be loaded on the Card Account (if any).
7. Verify the Original Emirates ID of the Customer.
8. Log into Travelez Application.
9. Select Card Holder Option under Travelezplus (Platinum) menu.
10. Click on 'search' after entering any of the fields: Phone, Barcode, Name, and ID No.
11. Click "Create Card" on the righthand top corner (Figure 2)
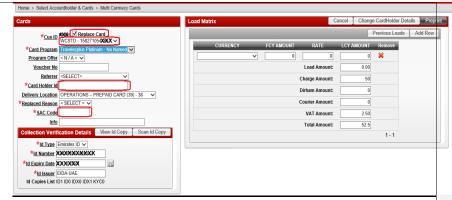
12. A new window opens (Figure 4) showing the customer info.
13. Click on replace card check box (Figure 4.3)

14. Select the card holder ID against which replacement card needs to be issued. (Figure 4.3)
15. Select Card Program (Travelezplus Platinum – Named or Travelezplus Platinum - No Named).
16. In Case of Non-Personalized Card request:
17. Enter Program Offer (if any), Voucher number (if any), Referrer (the Teller/FLA/Manager who has referred the card).
18. Select Reason for replacement from dropdown – Valid reasons – Stolen, Lost, or Damaged.
19. Enter the Card Holder ID mentioned on the back of the card pack (Figure 4.3).
20. Enter SAC code as provided by the customer (Figure 4.3)
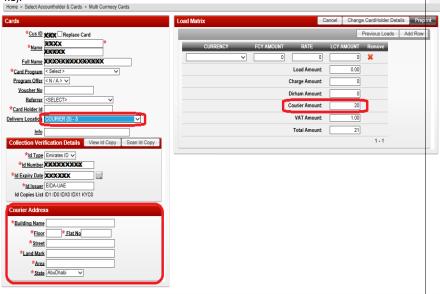
21. If the customer wants to load the card - Under "Load Matrix" section, select relevant currency (eg: "USD", "GBP") and enter the amount to be loaded.
22. Click on "Preprint" button which is shown on top panel to generate temporary receipt (Mandatory) (Figure 4).
23. Obtain signature of the customer on preprint receipt advising to check the name and other relevant details.
24. After Preprint option is clicked Create button is activated. (Figure 4.2)
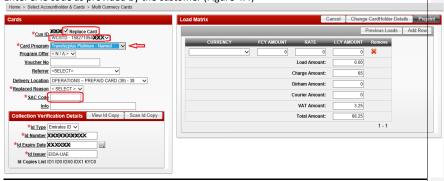
25. Collect the amount from the customer.
26. Click "Create" to generate the final receipt and form.
27. Sign on the receipt portion of the customer copy.
28. Issue the signed receipt to the customer.
29. Inform customer to sign on the receipt and system generated form (Mandatory).
30. Retain a copy of the receipt signed by the customer.
31. Upload the system generated form duly signed by the customer, FLA and branch Manager with stamp in Travelez system.
32. The Non-Personalized Card holder ID mentioned during registration will be automatically issued from the system.
33. In Case of Personalized Card request:
34. Enter Program Offer (if any), Voucher number (if any), Referrer (the Teller/FLA/Manager who has referred the card).
35. Select Reason for replacement from dropdown – Valid reasons – Stolen, Lost, or Damaged.

36. The Delivery Location is displayed from where the customer wishes to collect his/her Personalized Card (default location is the branch of the relevant user logged in).

37. Ask the customer for the desired delivery location. If the customer wants to pick up from another branch, select the appropriate pickup branch from the delivery location drop down list.

38. If the customer wants the card to be couriered, select courier option from the dropdown of delivery location (Figure 4.1).

39. Courier Address option will be activated.

40. Enter the address of the customer where he/she wants the card to be couriered to (Figure 4.1).
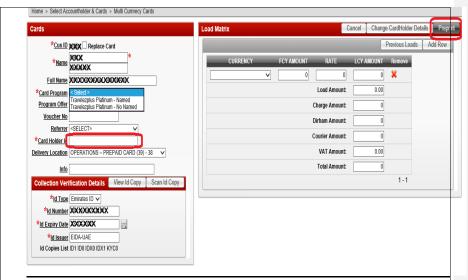
41. Enter SAC code as provided by the customer (Figure 4.4)
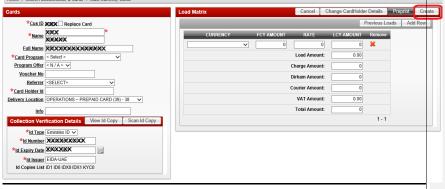
42. If the customer wants to load the card - Under "Load Matrix" section, select relevant currency (eg: "USD", "GBP") and enter the amount to be loaded.

43. Click on "Preprint" button which is shown on top panel to generate temporary receipt (Mandatory) (Figure 4).

44. Obtain signature of the customer on preprint receipt advising to check the name and other relevant details.
45. After Preprint option is clicked Create button is activated. (Figure 4.2)
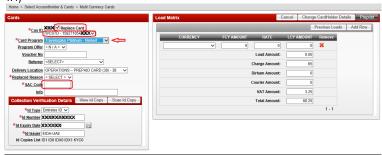
46. Collect the amount from the customer.
47. Click "Create" to generate the final receipt and form.
48. Sign on the receipt portion of the customer copy.
49. Issue the signed receipt to the customer.
50. Inform customer to sign on the receipt and system generated form (Mandatory).
51. Retain a copy of the receipt signed by the customer.
52. Upload the system generated form duly signed by the customer, FLA and branch Manager with stamp in Travelez system.
53. Inform the customer to collect the card from preferred branch after 5 business days or if the customer has opted for courier option, inform that the card will be couriered after 5 business days.

Note:

1. In case of Personalized Card selected the Card Holder ID option will not appear (Figure 4.4)

2. The Non-Personalized Card will not be issued to the Customer if he/she has opted for Personalized Card as a replacement card.

Void Transaction:

The VOID option can be used only when a FLA makes a mistake in reloading the card.
There are rare chances that in spite of using preprint option an FLA makes a mistake.

Responsibility	Action
FLA (Preferably originating FLA)	1. Log into Travelez application 2. Select "Void Load Transaction" under Travelezplus Platinum menu 3. Enter FTRN number of the RELOAD transaction which needs to be voided. (Figure 12) 4. Enter Narration (Appropriate reason for the cancellation such as teller mistake, customer mistake, technical error) 5. Click "Void trx" button (Figure 12) System prompts for another user of the same branch to approve the same.
FLA	• Verify the transaction details • Enter user id and password (Figure 13) • Click "Submit". • System generates a VOID receipt. Sign on the receipt along with the originating teller signature and retain for records.

Note: The system allows voiding the reload transaction within the same day of the RELOAD transaction and subject to availability of funds in the customer account.

Withdraw Funds

Withdraw funds is a functionality that allows the customer to withdraw funds available on his/her account from the branch. This is in addition the option of withdrawing funds through ATMs.

Responsibility	Action
Customer	1. Customer approaches the branch. 2. Fills up Account withdrawal form - TZPWF-01 (Annexure 2) 3. Provide a valid Emirates ID 4. Presents the original Travelezplus card
Teller/FLA/Manager	1. Verifies the Original Emirates ID of the Customer and the form along with the original Travelezplus card presented by the customer 2. Log into Travelez Application 3. Select "Withdraw Multicurrency" 4. Search by Card holder ID (Screen shot - 14) 5. Click 'Search' button to retrieve the cardholder info. 6. Click 'Card Details' button to retrieve the available balances and the card status displayed on the righthand section of the screen (under Card Status tab). **Note this would take some time to be displayed. Do not proceed to the next step till this is completed.** **7.** Under "Withdraw matrix" section, select Currency, Foreign Currency (FCY) Amount or Local Currency Amount as required by the customer. **8.** Click on Add row if more currencies are to be selected. **9.** Click on "X" to remove row if required. 10. Clicks on "Preprint" button to generate temporary receipt of the transaction. 11. Obtain signature of the customer on the receipt. 12. Recheck the withdrawal amount requested by the customer. 13. Click "Withdraw" to generate the final receipt. 14. System prompts for another user of the same branch to approve and complete the transaction.
Teller / FLA / Manager	1. Verify the transaction details 2. Enter user id and password (Screen shot 11A) 3. Click "Submit". 4. System generates a WITHDRAWAL receipt. 5. Sign on the receipt along with the originating teller signature 6. Retain a copy with the signature of the customer on the WITHDRAWAL receipt.

NOTE:

Only the cardholder has to be present to withdraw funds in person along with his/her Emirates Id and Travelezplus card for verification.

Only AED 10,000 can be withdrawn in a day

Receive Card - Bulk

Inventory management of cards is through Travelez application. The cards are entered into Travelez application through 'Receive Card Bulk' Option.

RESPONSIBILITY	ACTION
Cards Vendor	• Personalizes the Personalized Card s and Non-Personalized Card s. • Send the personalized Cards to Prepaid Card Operations department through the courier arrangement. • Send Card holder Id to prepaid cards operations when requested.
Prepaid Card Operations Executive	• Receive the Card through courier sent by Cards Vendor. • Verify Cards as per Card holder ID (Bar code) in Travelez system for Personalized Card s. • Get the Card holder ID from the vendor for Non-Personalized Card s. • Create CSV file with card holder id of cards received from Cards vendor. • Log into Travelez Application. • Selects Receive Card - Bulk Option (Figure 6). • Selects "Card Program". • Browse and select the .csv file. • Enter remarks & Expiry date and click upload. • The cards are in the system at Central Location specified as 'Prepaid Operations' (location id = 39)

Transfer Card & Receive Card

The Cards are transferred to respective branches as per the business requirement and request from the branch managers. Branch managers need to send a request through helpdesk for Non-Personalized Card s if required by the branch. Prepaid Cards Operations Executive checks the stock of branches at timely interval and replenishes the stock of the branch along with Personalized Card s being sent to a particular branch. These transfers are processed by the respective branches through the system to track the inventory. The Personalized Card s are delivered to the specified branches depending upon the delivery location selected by the teller at time of card registration.

RESPONSIBILITY	ACTION
Prepaid Cards Operations Executive	• Logs into Travelez Application. • Selects Transfer Card Option (Figure 7). • Selects Branch. • Selects the Cards (cardholder ids) to be transferred to particular branch based on Card Program. • Adds the remarks and clicks Transfer • A receipt is generated with Transaction Number and the relevant cardholders ids that are to be dispatched to the relevant branch • Save a copy of the receipt in the relevant folder • Print 1 copy of the receipt. • Send the physical cards through the courier along with receipt copy.
FLA	• Receive the Cards sent via courier. • Verify the physical cards with the transaction receipt. • Logs into Travelez Application. • Selects Receive Card Option (Figure 8). • Enter Transaction Number as on the receipt, review the details and click on 'Submit'. • The Physical Cards received will be in the respective branch inventory and available for issuance upon completion of this process.

Note:
Cards can be issued only if they are in branch inventory, so receiving the cards in the system is mandatory.
FLAs can also transfer cards between branches where needed or as instructed by cards team.

Card Cancellation:

(Applicable only before issuance of Card)

The card cancellation activity is required in the following scenarios:
1. Wrong card type has been selected by the teller at the time of card registration
2. Name not captured correctly at the time of premium(cardholder name printed) card registration
3. Customer decides to cancel the card request after the registration is completed.

Responsibility	Action
FLA 1	1. Logs into Travelez application. 2. Select Card Cancellation Option under Travelez (Figure1 in the same section). 3. Search the card details based on AFEX Reg No. (Figure 2 in the same section) 4. Verify the original ID and obtain a copy of the id to be attached with the cancellation receipt. 5. Obtain customer's signature on cancellation receipt, if cancellation is due to the customer request. If the mistake is by FLA, Branch Manager has to sign the cancellation receipt specifying the reason for cancellation. 6. Enter the narration as per the case. 7. Click 'Cancel Reg' to cancel card/registration. 8. An approval box is populated (Figure 3 in the same section). 9. Print Cancellation Receipt and attach to the corresponding original transaction (registration) receipt.
FLA 2 / Supervisor / Manager	1. Verifies the information and id of the customer. 2. Enters user id & password in approval box (Figure 3 in the same section). 3. Clicks confirm to complete the cancellation process

Note:
1. The Registration cannot be cancelled if the card has been "ISSUED" from the system.
2. Though the Card Cancellation appears under Travelez option it will be used to cancel both Travelez and Travelezplus registrations.
3. The Same FLA has to initiate the cancellation process as the amount will be reversed in the originating till and other user of the branch must approve the Cancellation.
4. The registration must be cancelled on the same day. If the registration is not cancelled on the same day and the card is personalized the FLA will have to bear the card cost.
5. In Case the card has been already personalized and received by the branch, the cancellation process still applies and the card has to be transferred to destroyed location. The physical card has to be sent to Prepaid Operations.

Figure 1.
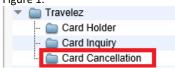
Figure 2

Figure 3

Travelezplus – Bulk Card Data Registration, Issuance And Dispatch Process

This document explains the steps required for companies who would like to enroll cards either for their own direct employees or referral individuals.

The whole process is split into 3 areas:

(a) Registration & Issuance

(b) Dispatch

(c) Activation

Registration & Issuance

Responsibility	Action
Corporate Representative	• Provide the details of the Customers via email on prepaiddataupload@alfardanexchange.com for whom the cards are to be registered individually in the prescribed format (Annexure 3) with supporting Emirates ID. • Provide the payment receipt on the same email ID (it may be cash, cheque or wire transfer).
Sales Coordinator	• Receive and review the data along with the supporting Emirates Id. • Inform Sales team member to visit customers in order to perform the KYC. • Inform the corporate representative to provide the correct data and Emirates Ids (wherever applicable). • Inform the customer the request has been processed after receiving confirmation from Prepaid Cards Operations.
Sales Team Member	• Visit each customer and complete KYC checks by taking the copy of Emirates ID and verifying them in person.

Prepaid Card Operations Executive	• Review and report any discrepancies / missing information or ids back to the sales coordinator. • Upon receiving the confirmation from Al Nahda Branch FLA that the amount has been confirmed by AFEX Operations Team member, prepare the bulk data registration file received from the corporate representative in a system acceptable format for further processing. • Send email on prepaiddataupload@alfardanexchange.com with the system acceptable format file as attachment. • On receipt of email from Al Nahda Branch FLA to approve. • Login to Travelez System. • Select "Customer Bulk Approve" • Check and approve the file. • Load the respective Emirates ids in Travelezplus system individually. • Inform on Prepaiddataupload@alfardanexchange.com that the file has been approved and instruct Al Nahda Branch to issue the cards • Upon confirmation from Al Nahda Branch FLA that the cards have been issued, send email on prepaiddataupload@alfardanexchange.com instructing them entries to be passed for tallying their TILL marking Accounts team in CC.
Al Nahda Branch FLA	• Send request to AFEX Operations team member for confirmation of the payment through helpdesk. • On receipt of confirmation from AFEX Operations Team Member inform the team (all stake holders) on prepaiddataupload@alfardanexchange.com the status of amount confirmation. • Check the file sent by Prepaid Card Team member with the original file sent by the corporate customer. • Login to Travelez System. • Select "Customer Bulk Upload". • Select the name of the company from the dropdown. • Browse the CSV file. • Enter remarks and click "Upload". • Send email to Prepaid Card Team member to approve the file.
Al Nahda Branch FLA	• On confirmation from Prepaid Cards Team Member that the file is approved and cards needs to be issued, Click on "Bulk Card

	Issuance". • In "Data/Mode" select "Corporate/Company ID" from the dropdown. • Enter the company number and click "Get info". • The number of cards to be issued will be displayed, verify and click "Issue". • Confirm back the status of issuance to the team (all stake holders) on prepaiddataupload@alfardanexchange.com • Pass relevant entries as per Prepaid Card Team Member to tally the TILL.
AFEX Operations Team Member	• Give confirmation through helpdesk when Amount is credited to our account.
Accounts Team Member	• Receive Email from Prepaid Cards Team Member. • Pass relevant accounting entries as applicable.

Dispatch

The dispatch of cards can be through 2 channels depending upon the logistics and locations of cardholders:

1) Dispatch through sales team member

Responsibility	Action
Sales Coordinator	- Receives the cards from Prepaid Cards Operations Executive (optional) - Arranges the dispatch order and batches to be allocated to each sales team member - Notifies all relevant sales team members to pick up the cards either from the sales coordinator or the cards team.
Sales Team Member	- Picks up the cards and arranges for the delivery to the cardholders individually based on the information provided by the Sales Coordinator - Upon delivery of card to the individual, verifies the original emirates Id and obtains a copy of it. - Shares the copy of the original emirates id to the Sales Coordinator which is further shared with Prepaid Card Operations Executive.

Dispatch via courier

Responsibility	Action
Prepaid Card Operations Executive	• Prepares the airway bills and inserts the card packs individually under each dispatch envelope. • Maintain Excel for dispatch details / delivery status. • Informs the courier agent to pick up the cards
Courier Agent	• Picks up the cards and arranges for the delivery to the cardholders individually based on the information provided by the Prepaid Card Operations Executive. • Upon delivery of card to the individual, verifies the original emirates Id.

Activation:

The cards issued to all individuals are to be activated prior to use.

Cardholder has to Call the Travelez Call Center on +971 600 547774 from his registered mobile number. Provide certain information for verification purpose on IVR, set the desired transaction PIN (which will be used for POS and ATM transactions)

Travelezplus – Bulk Reload Process

This process explains the bulk reloading of cards for the Corporate Customers:

Responsibility	Action
Corporate Representative	1. Send data for the cards to be loaded via email on prepaiddataupload@alfardanexchange.com. 2. Provide the payment receipt on the same email ID (it may be Wire transfer / Cash / Cheque)
Sales Coordinator	1. Receive the bulk data for loading Cards. 2. Inform the corporate representative to provide the correct data. (wherever applicable) 3. Confirm the status to the corporate once processed.
Prepaid Card Operations Executive	1. Review and report any discrepancies / missing information back to the sales coordinator. 2. Upon receiving the confirmation from Al Nahda Branch FLA that the amount has been confirmed by AFEX Operations Team member, prepare the bulk data load file received from the corporate representative in a system acceptable format for further processing. 3. Send email on prepaiddataupload@alfardanexchange.com with the system acceptable format file as attachment. 4. On receipt of email from Al Nahda Branch FLA to approve. 5. Login to Travelez System. 6. Select "Bulk Load Approve" 7. Check and approve the file.

	8. Inform on Prepaiddataupload@alfardanexchange.com that the file has been approved and instruct Al Nahda Branch FLA the entries to be passed for tallying their TILL marking Accounts team in CC.
Al Nahda Branch FLA	1. Send request to AFEX Operations team member for confirmation of the payment through helpdesk. 2. On receipt of confirmation from AFEX Operations Team Member inform the team (all stake holders) on prepaiddataupload@alfardanexchange.com the status of amount confirmation. 3. Check the file sent by Prepaid Card Team member with the original file sent by the corporate customer. 4. Login to Travelez System. 5. Select "Bulk Load Upload". 6. Select the name of the company from the dropdown. 7. Browse the CSV file. 8. Enter remarks and click "Upload". 9. Send email to Prepaid Card Team member to approve the file. 10. On confirmation from Prepaid Cards Team Member that the file is approved, pass relevant entries as per Prepaid Card Team Member's email to tally the TILL.
Accounts Team	1. Receive Email from Prepaid Cards Team Member. 2. Pass relevant accounting entries as applicable.

Process for tallying cards at EOD:

This process is required to tally the physical cards available at the branches with the card Inventory of the system. The process is to be followed along with the EOD cash count done by the Branch Manager/ In Charge before closing the branch.

Responsibility	Action
FLA	1. Physically Counts all the prepaid cards available in the branch. 2. Keep the cards arranged program wise so if there is any discrepancy it is easy to search.
Branch Manager/InCharge	1. Physically counts the Cards program wise. 2. Select "Card Inventory report" from Travelez system under reports. 3. Print "Group by Card program" (Figure 16). It will give you summary report. 4. If tallies - Signs the summary report generated from the system. 5. If does not tally – 6. Print "primary report" (Figure 15). It will give you a detailed report. 7. Check the card holder IDs with the detailed report to identify which card is missing or excess. 8. Do the corrective measure / task. * 9. Tally the physical cards with the system inventory and sign the summary report generated from the Travelez system

IMPORTANT NOTE:
1. Do not issue the Personalized Card from the system till the customer is physically present in the branch.
2. Do not give the Personalized Card to the customer without issuing it from the system.
3. Non-Personalized Card will be automatically issued at the time of creation.
4. Any user of the branch can issue the Personalized Card except the person who has created that particular card.

Corrective measures / task*

a) If Card is given to the customer but not issued from system – Issue the Card from the system

b) If the card has been lost / misplaced – Please report Prepaid Card Operations through Helpdesk.

c) Card issued from the system but not given to customer - **NOT ACCEPTABLE**, Call the customer and deliver the card to him ASAP.

Customer Information:

To get the complete information of the customer this option can be used.

Responsibility	Action
FLA	1. Log in to Travelez System 2. Enter AFEX Reg No / Card Holder ID / Card number (Figure11). 3. Click "Go" 4. Customer information is displayed (Figure 11.1)

Reports

Travelez system has various types of report available which can also be downloaded in .CSV format or .XLS format. All the reports can be filtered as per the user's requirement. Types of report available and their description are as below:

Card Inventory report

This report shows the Inventory at the branch location. The Card Holder Id's are mentioned and at the end of the report is the count.
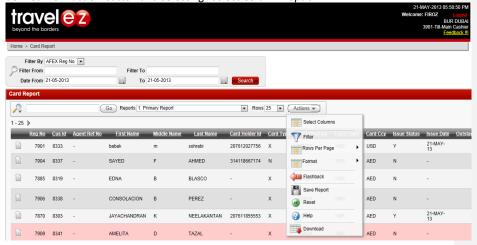
Card holder report

This report contains all the registered Customers with details like:

Cus Id	First Name	Middle Name	Last Name	City	State	Country	Phone	Email	Id Type	Id Number

Id Issuer	Nationality	Company Name	Id Expiry Date	Agent Id	Add1	Add2	Zip	Dob

Card report

This report has various types of details available date wise you can filter with Afex Reg No, Card holder Id and Agent reference number. It has extensive search options which can be derived from action button and selecting "select Column" option.
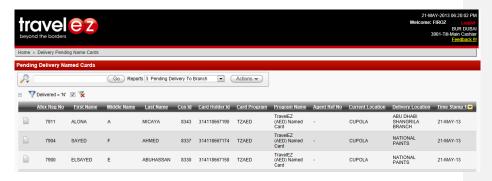
Pending Delivery Personalized Card s:

This report contains data of all the Personalized Card s. The report can give you details as :
Primary Report – with all the Personalized Card s
Already Delivered to branch – with the details of Personalized Card s delivered to branches
Pending Delivery to branch – with the details of Personalized Card s to be delivered to branches
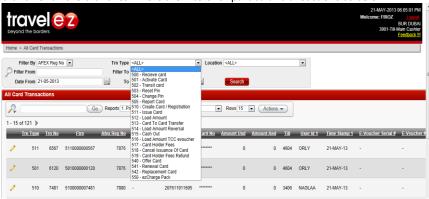
All Cards Transactions:
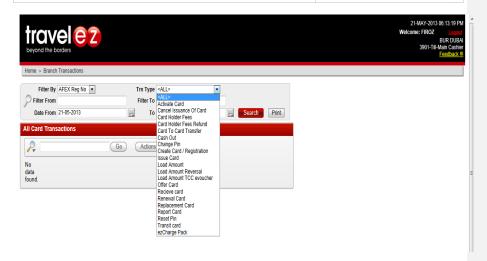
This report has all the search engines for all the transactions taking place for a particular branch or all the branches. There are filters for particular transactions as below:

Branch Transactions:

This report has all the transactions of particular branch from where the user is defined. You can filter it date wise, Afex Reg No, card holder wise, Agent ref No wise etc.

Card stock report

This report shows the stock available at all the branches.

3   Top up eDirham Cards of Commercial Bank of Dubai (CBD)

Overview:

This document briefs about the processes involved in eDirham G3 (Generation 3) prepaid card Top up.

As part of the proposed eDirham G3 initiative, MoF (Ministry of Finance) has revamped the current ecosystem by bringing in the multiple issuers and multiple acquirers to issue and accept the eDirham cards. With its current plan, MoF intends to sunset the old eDirham cards (G2) and make G3 cards as a standard payment instrument across all the designated government, federal and government affiliated entities.

The eDirham G3 prepaid card of Commercial Bank of Dubai (CBD) comes in 3 variants Hala, Gold and Signature while Hala is non-KYC card the rest two are KYCed cards.
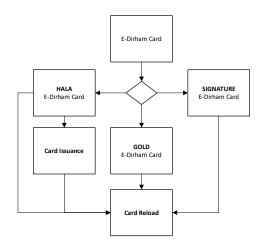
This SOP is developed to give clear understanding on Top up of E-Dirham Cards.

Scope:

Commercial Bank of Dubai (CBD) has joined the eDirham G3 initiative as both Card issuer and acquirer. Al Fardan Exchange (AFEX) has tied up with CBD for

1. Registering and issuing only their eDirham Hala Cards to all the potential customers (This service was launched on 24th September 2020 in all AFEX branches)
2. Top up all the eDirham cards viz. Hala, Gold and signature (which is being launched now).

This SOP is applicable to All AFEX branches in UAE.

Top up of eDirham Cards

a) Customer visits AFEX Branches and request to load eDirham card.

b) Customer provides the 10 Digit Token number to the FLA for the card to be Topped up.

c) FLA requests for Emirates ID from the customer.

d) Logs in to Travelez system.

e) Under eDirham selects "Top-Up" (Figure 1).

f) Enters eDirham Token number in the search field and clicks "Get Details" (Figure 2).

g) The details of the card will be populated. (Figure 3)

h) Select representative by searching through Emirates ID / Mobile number. (Figure 4)

If the representative is already registered in Travelez system it will be displayed
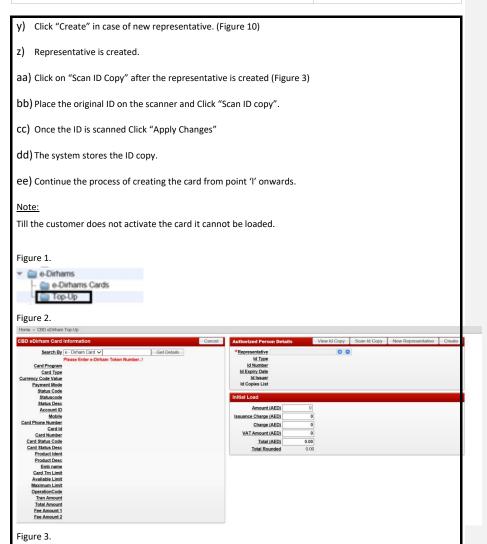
i) Click "View ID Copy" on the right hand top corner (Figure 5)

j) Verify the ID and update/scan if required by clicking "Scan ID copy" (Figure 5)

k) The details of the selected representative will be populated.

l) Enter the amount to be Topped up. (Figure 5)

m) Charges will be displayed and should be intimated to the customer.

n) Click "Create" on the right hand top corner. (Figure 5)

o) Popup to confirm the details will be populated on the screen (Figure 6)

p) Once confirmed the amount will be loaded on the card.

q) Receipt will be printed – Take signature of the customer on our copy of the receipt and handover the Emirates ID along with customer copy of the receipt duly signed and stamped to the customer. (Figure 11)

Note: The Name of the representative will be printed on the receipt as we do not have the details of the card holder. The representative may also be card holder himself/herself (Figure 11).
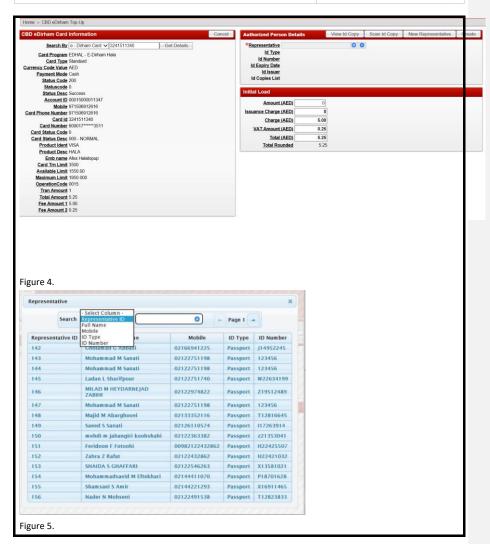
If the representative is not registered in the Travelez System:

r) Click on "New Representative" (Figure 3)

s) Insert the Emirates ID in Emirates ID reader and Click "Read ID Card" (Figure 7)

t) Applet window will be displayed on the screen. (Figure 8)

u) Click "Read Data" (Figure 8)

v) All details will be shown in the displayed window (Figure 9)

w) Click "Populate" (Figure 9)

x) Fill the details mark with an astrix (*) but not captured from emirates ID as FPEP, Phone, Email and Address. (Mobile number and Email should be correctly captured)

y) Click "Create" in case of new representative. (Figure 10)

z) Representative is created.

aa) Click on "Scan ID Copy" after the representative is created (Figure 3)

bb) Place the original ID on the scanner and Click "Scan ID copy".

cc) Once the ID is scanned Click "Apply Changes"

dd) The system stores the ID copy.

ee) Continue the process of creating the card from point 'I' onwards.

Note:
Till the customer does not activate the card it cannot be loaded.

Figure 1.

Figure 2.

Figure 3.

Home > CBD eDirham Top-Up

CBD eDirham Card Information   Cancel

Authorized Person Details   View Id Copy   Scan Id Copy   New Representative   Create

Search By e - Dirham Card ▾ 3241511340   Get Details

Field	Value
Card Program	EDHAL - E-Dirham Hala
Card Type	Standard
Currency Code Value	AED
Payment Mode	Cash
Status Code	200
Statuscode	0
Status Desc	Success
Account ID	00015000011347
Mobile	971506912616
Card Phone Number	971506912616
Card Id	3241511340
Card Number	609017******3511
Card Status Code	0
Card Status Desc	000 - NORMAL
Product Ident	VISA
Product Desc	HALA
Emb name	Afex Halatopup
Card Trn Limit	3500
Available Limit	1550.00
Maximum Limit	1950.000
OperationCode	0015
Tran Amount	1
Total Amount	5.25
Fee Amount 1	5.00
Fee Amount 2	0.25

Authorized Person Details

*Representative

Id Type
Id Number
Id Expiry Date
Id Issuer
Id Copies List

Initial Load

Field	Value
Amount (AED)	0
Issuance Charge (AED)	0
Charge (AED)	5.00
VAT Amount (AED)	0.25
Total (AED)	5.25
Total Rounded	5.25

Figure 4.

Representative   ✕

Search   - Select Column -   ▾   ← Page 1 →
          Representative ID
          Full Name
          Mobile
          ID Type
          ID Number

Representative ID	Full Name	Mobile	ID Type	ID Number
142	Gholamali G Abbasi	02166941225	Passport	J14952245
143	Mohammad M Sanati	02122751198	Passport	123456
144	Mohammad M Sanati	02122751198	Passport	123456
145	Ladan L Sharifpour	02122751740	Passport	W22634199
146	MILAD M HEYDARNEJAD ZABIHI	02122974822	Passport	Z19512489
147	Mohammad M Sanati	02122751198	Passport	123456
148	Majid M Abarghooei	02133352116	Passport	T12816645
149	Saeed S Sanati	02126110574	Passport	I17263914
150	mehdi m jahangiri koohshahi	02122363382	Passport	z21353041
151	Feridoon F Fotoohi	00982122432862	Passport	H22425507
152	Zahra Z Rafat	02122432862	Passport	H22421032
153	SHAIDA S GHAFFARI	02122546263	Passport	X13581021
154	Mohammadsaeid M Eftekhari	02144411070	Passport	P18701628
155	Shamsaei S Amir	02144221293	Passport	X16911465
156	Nader N Mohseni	02122491538	Passport	T12823833

Figure 5.

Figure 6.

Figure 7

Figure 8.

Figure 9.

Figure 10.

Figure 11.

4	Etihad Wallet Plus card.

Responsibility	Action
Customer	1. Customer approaches the branch. 2. Inform FLA wants to complete KYC for Etihad Wallet Plus card. 3. Informs Etihad Guest Number. 4. Provides valid Emirates ID in original 5. Signs the KYC receipt
Branch FLA	6. Verify the Original & Valid Emirates ID of the Customer. 7. Log into Travelez Application. 8. Select "Etihad KYC registration" Option under Etihad Guest Program menu. 9. Enters Etihad Guest Number 10. Click "Get Details" 11. The details will be populated 12. Verify the name with Emirates ID and the person with the picture on Emirates ID. 13. Enter Emirates ID details in the columns on the right-hand side (Figure 1) 14. Click "Update KYC" 15. Sign on the receipt portion of the customer copy 16. Issue the signed receipt to the customer 17. Inform customer to sign on the receipt. 18. Retain a copy of the receipt signed by the customer. 19. Take the copy of the Emirates ID. 20. Attach the copy of Emirates ID with the receipt.

ETIHAD RELOADS:

Responsibility	Action
Customer	1. Customer approaches the branch. 2. Inform FLA wants to Reload Etihad Wallet Plus card. 3. Informs Etihad Guest Number. 4. Provides valid Emirates ID in original 5. Signs the load receipt
Branch FLA	6. Verify the Original & Valid Emirates ID of the Customer. 7. Log into Travelez Application. 8. Select "Etihad Load Funds" Option under Etihad Guest Program menu. 9. Enters Etihad Guest Number 10. Click "Get Details" 11. The details will be populated 12. Select Currency There will be only 1 currency Dirhams. 13. Enter Amount to be loaded in "LCY_Amount". 14. 15. Collect the amount from the customer as mentioned in Load Amount 16. Click "Load" (Figure 2) 17. 18. Sign on the receipt portion of the customer copy 19. Issue the signed receipt to the customer 20. Inform customer to sign on the receipt

21. Retain a copy of the receipt signed by the customer.
22. Take the copy of the Emirates ID.
23. Attach the copy of Emirates ID with the receipt.

ETIHAD CANCEL TRANSACTION:

The Cancel Transaction option has to be used only when a mistake is noticed by the Teller/FLA after completing the RELOAD transaction.

Note: The system allows cancellation within 30 minutes of the RELOAD transaction subject to availability of funds on the customer account.

Responsibility	Action
Teller / FLA / Manager	1. Log into Travelez application 2. Select "Cancel Transaction" under Etihad Guest Program menu 3. Enter FTRN number of the RELOAD transaction to be cancelled. (Figure 3) 4. Enter Narration (Appropriate reason for the cancellation such as teller mistake, customer mistake, technical error) **5.** Click "Void TXN" button 6. System prompts for another user of the same branch to approve the same.
Teller / FLA / Manager	7. Verify the transaction details 8. Enter user id and password (Figure 4)

9. Click "Confirm".
10. System generates a VOID receipt.
11. Sign on the receipt along with the originating teller signature and retain for records.

5 Proposed Setup (To-be System and Processes)

1.   The new system should have all the functionalities available in the current system. This includes but not limited to Card Creation & Issuance, Inventory, Load/Reload, withdrawal from cards, Cancellation of registration, Balance Inquiry, Card Replacement, Closing of Card, reversal of loads/reloads.

2.   The new system should be flexible in accommodating the various API calls provided by the third-party processors based on business requirements and should maintain a common GUI to manage various programs without switching menu options to simplify the process and customer journey.

3.   The new system should be able to verify the profile updates that occurs at the backend from the third-party processor's database and sync it with the in-house cardholder database.

4.   The new system should be able to screen the cardholder information on real-time against all the watch-lists in line with the Compliance Department and Regulatory requirements.

5.   The ticket/case management API calls should be integrated within the new system (where needed). Currently this is happening on a stand-alone customer service portal provided by the third-party processor.

6.   The ticket/case management module should be available in the new system for Branch staffs in order to communicate issues/messages via the system instead of using Outlook. The case management should have strong tracking mechanism, assigned To single/multiple parties for effective assigning, tracking and closing of cases/issues.

7.   The reporting of SARs should be automated.

8.   The new system should be able to share/process all the required data dumps as needed by the Ops or the Business team for a MIS or analytical purpose.

9. The new system has to have reporting capability about the cardholders who have not been active/dormancy for a period to alert the business team to incentivise such cardholders to load and use it.

10. The new system should incorporate a strong system driven Customer Life Cycle Management (CLCL).

11. The new system should have parameters to control the type of messaging (email, sms, call, IVR etc) to be sent out to the cardholder for transactions.

12. Configurable file generation module instead of relying on the IT team for file generation. Only for fields that cannot be configurable IT dept will perform the development.

13. End to end automation of the core system -Finance system – this is to eliminate the emails circulating to and fro between Card Ops and Finance for fund recon, card load and unload options.

14. Availability of CB IPI (Central Bank of the UAE – Immediate Payment Instruction) and end to end automation of the payment (i.e from customer to AFEX finance team to credit of cards without any manual work).

15. Tracking of the card courier by the branch staff. The branch staff should be able to tell exact the card status (ie. In printing stage, received by Card Ops, card couriered).

16. The new Travelez system should have the capabilities/white-labelling to be used as a Corporate Portal in order to extend it to Client/Corporates for bulk card management. The new system should have strong User Access Management and Infosec policies in order to ensure that the corporate to whom we extend the system is only able to use the system for its intended use.

17. The system should be very light, lean with recent advanced coding levels instead of traditional coding methods.

18. The system should have off-line transaction push functionality. This will be used by Branch agents if given an option to perform transactions at a remote side with minimum or network connectivity.

19. The system should have a configurable Campaign management to easily configure and push for quick Campaigns.

20. The system should be intelligent enough to auto-fill forms every-where possible and required and to quickly populate the field level information thereby avoiding duplicate entries/punching. Eg: Delivery location filed should be default to be chosen based on TIL information, Referred by/Agent name should be filled by using TIL information, Customer year of birth should be retrieved from year of birth from Emirates ID, Customer Nationality should be retrieved from Emirates ID Nationality information etc.

21. Remittance, Bill Payments, FX purchase modules etc should have payment option as Prepaid Cards from where the funds can be unloaded and used for perform the transactions. Currently the same can be performed as separate manual activity however the same should be available in an automated fashion.

22. Hybrid payment mode options should be available for Prepaid cards whereby customer can pay/load amount part as Cash, part as Cheque, part as Bank Transfer, part from WPS cards etc for a single load transaction. System should have enough controls to load the card only upon successful automatic reconciliation of funds by Finance.

23.   Staffs should be able to view a live incentive module/dashboard/report for the sales that they have performed. Currently these are done manually and outside system however in the new system both Staff commission/incentive configuration should be available for the Cards team and staffs should have the earnings report/dashboard available.

24.   The new system should have Learning Management System (LMS) where by staffs will be questioned on their knowledge/understanding on a frequency set by Cards team. Only upon successful answering the question the agents will be allowed to use their system or perform other activities or earn brownie points (which can be later used to redeem for gift/vouchers/cash prize etc)

25.   System should have effective customer identification mechanism in place for the branch staff to identify who the customer is front of them. By pulling the customer record (using mobile number or EID or DOB etc), the system should inform the staffs whether the customer is a vintage customer or not, the loads that he had performed in the last 1 year, latest 5 transactions, customer disputes, Customer Net Promoter Score etc. This will help the Branch Staff to identify if the customer is a happy customer or irate or high revenue generating etc.
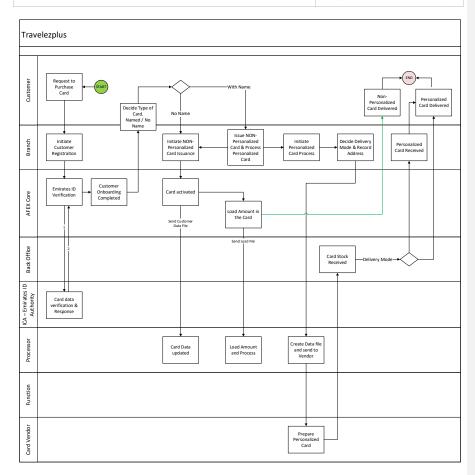
6   Third Party Integration Requirements (To-be System and Processes)

1.   All the functionalities of Travelez to be embedded in the Core system.

2.   Registration, Transactions, Reports must be available in the core system

3.   Card stock management to be inside AFEX Core.

4.   E2E ALL features to be embedded in AFEX Core.

5.   Forms used as hard copies to be available for fill up and printing with in and from the Core system.

7   Reports Requirements (To-be System and Processes

1.   Reports integration should be done for settlement and reconciliation

2.   Reports to be archived daily

8   "As-Is" Processes Flow & 'To-Be' Processes Flow

Business Requirements Document

AL FARDAN EXCHANGE
الفـردان للصرافة

Travelezplus

Lane	Process
Customer	Request to Purchase Card → START; Decide Type of Card. Named / No Name; With Name / No Name; Non-Personalized Card Delivered; Personalized Card Delivered; END
Branch	Initiate Customer Registraiton; Initiate NON-Personalized Card Issuance; Issue NON-Personalized Card & Process Personalized Card; Initiate Personalized Card Process; Decide Delivery Mode & Record Address; Personalized Card Received
AFEX Core	Emirates ID Verification; Customer Onboarding Completed; Card activated; Load Amount in the Card; Send Customer Data File
Back Office	Send Load File; Card Stock Received; Delivery Mode
ICA – Emirates ID Authority	Card data verification & Response
Processor	Card Data updated; Load Amount and Process; Create Data file and send to Vendor
Function	
Card Vendor	Prepare Personalized Card

Screenshots & Annexures

Figure 1:

Figure 1.1

Figure 1.2

Figure 1.3

Figure 2:

Home > Select Cardholder & Cards

Phone Search	XXXXXX908
Card Holder Search	
Name Search	
Id No Search	

Search

Selected Customer: 4XXX

Travelez Card List: Register Bulk   Create Card

Go   Actions ▼

No data found.

Travelez Card Holder   New Customer

Edit	Select	Cus ID	Name	Mobile	Nationality
✎	SELECT	4XXX	XXXXXXXXXXXXX	XXXXXXXX	INDIA XXXXXXXXXXXXX

1 - 1

Figure 3:

Home > Select Accountholder & Cards > Account Holder Details

Holder Details   Cancel   Apply Changes

Cus Id XXX
*Customer Type Individual ☒ ☒
*First Name XXX   *Last Name XXXXX   Change Name
*Full Name XXXXXXXXXXXXXXX

Cus Id	Processor	Update Status	Update Msg	Update Date
48864	WIRECARD	Success	Processed successfully.	29-FEB-2020

ID Details   View Id Copy   Read ID Card   Scan Id Copy

*Residence Type Residence
*Id Type Emirates ID
*Id Number XXXXXXXXX
*Id Issue Date XXXXX [DD-MM-YYYY]
*Id Expiry Date XXXXX [DD-MM-YYYY]
*Id Issuer EIDA-UAE
Id Copies List ID1 ID0 IDX0 IDX1 KYC0

Personal Details (Individual)

*Dob XXXXX   *Gender Male
*Nationality XXX   *FPEP No
*Occupation XXXXXXXXXXXXXXX
AFEX Employee No XXXX
*Employer Name XXXXXXXXXXXX
☐ Allow representative to load

Contact Details

*Phone XXXXXX
*Email XXXXXXXXXXXX
Other Info

Address Details

*Address1 KHALED BIN WALEED ROAD
Address2 STREET NAME AREA
PO Box 2095
*City DUBAI
*State Dubai
*Country UNITED ARAB EMIRATES

Figure 4:

Figure 4.1

Figure 4.2

Figure 4.3

Figure 4.4

Figure 5:

Home > Platinum Name Card Issuence

Card Details   Cancel | Issue

Search By [AFEX Reg No ▼] [_____] [Search]

*Reg No   *Card Holder I [_____]
Card Name   Card Program
Id Type   Id Number
Id Expiry Date   Id Issuer
Country   Card Type
Expiry Date   Agent Id

Figure 6:

Home > Bulk Receive Cards > Receive Cards

Receive Cards   Cancel | Upload

Card Program [_____▼]
Select CSV File [_____] [Browse...]
Remarks [_____]
Card Expiry [_____] [▦]

Figure 7:

Home > Transfers > Transfer Cards

Transfer Cards

From Location [OPERATIONS – PREPAID CARD ▼] To Location [_____▼] [TRANSFER]
Remarks [_____]

*Card Program [Travelez Plus Standard MCY ▼]   Delivery Location [< SELECT > ▼]
Card Holder ID From [_____] To [_____]   Rows Per Page [100] [FILTER]
Company Id [< SELECT > ▼]

Cards

row(s) 1 - 100 of 3742 ▼ Next ⊗

☐	CARD HOLDER ID ▼	Card Expiry	Card Program	Company TI No	Delivery Location
☐	06025736240360000000001	052022	TZSMC	-	-
☐	06025736240360000000002	052022	TZSMC	-	-
☐	06025736240360000000020	052022	TZSMC	-	-

Figure 8:

Figure 9:

Figure 9.1

Figure 9.2:

Figure 9.3

Figure 9.4

Figure 10:

Figure 10.1:

Figure 10.2

Figure 10.3

Home > Select Accountholder & Cards > Account Holder Details > Card Holder Affiliates

Figure 10.4:

Figure 11:

Figure 11.1

Figure 12:

Figure 13:

Figure 14:

Figure 15:

Figure 16:

الفــردان للـصــرافة
AL FARDAN EXCHANGE
L.L.C.

PREPAID CARD APPLICATION FORM

☐ NEW CARD

☐ REISSUE CARD

FIRST NAME*																	
LAST NAME*																	
DATE OF BIRTH*	D	D	M	M	Y	Y	Y	Y									
GENDER- MALE/FEMALE/OTRS																	
NATIONALITY*																	
ADDRESS*																	
ZIP / POST BOX No.				CITY*													
POLITICALLY EXPOSED PERSON (PEP)* - YES / NO																	
ID TYPE*	UAE NATIONAL ID																
ID NUMBER*	7	8	4														
ID EXPIRY*	D	D	M	M	Y	Y	Y	Y	ID ISSUER*	E	I	D	A				
MOBILE NUMBER*																	
E-MAIL ID*																	
OCCUPATION*																	
EMPLOYER NAME*																	

Card you wish to apply for: (Please inquire with Branch Staff for more details of Card Program before making a choice)

Named Card Travelez Plus Platinum ☐   No Named Card Travelez Plus Platinum ☐

Reissue Card Against Card holder ID _____ ☐

FULL NAME: _____ (AS PER ID)

Customer Declaration:
By signing this application I confirm that the details given above are true and complete.

Applicant Signature_____   Date of Application _____

For Internal Use Only:
I*/WE HAVE EXAMINED THE PHOTO ID OF THE APPLICANT IN ORIGINAL AND CERTIFY THAT ABOVE GIVEN APPLICANTS INFORMATION MATCHES WITH THE ID PRESENTED TO ME*/US.

*SALES OFFICER NAME / SIGNATURE		
SALES COORDINATOR NAME / SIGNATURE		
CARD OPS EXECUTIVE NAME /SIGNATURE		
CARD HOLDER ID		
BRANCH		
TELLER NAME / SIGNATURE		
SUPERVISOR / BM NAME / SIGNATURE		
STAMP		

NOTE: PLEASE ATTACH VALID ID COPY ALONG WITH THIS APPLICATION   TZPAPL 01

travel ez *plus*
beyond borders

الفـردان للصـرافة
AL FARDAN EXCHANGE
L.L.C.

CASH WITHDRAWAL FORM

CARD NO. / CARD HOLDER ID*																			
FIRST NAME*																			
MIDDLE INITIAL																			
LAST NAME*																			
MOBILE NUMBER																			

TABLE OF CURRENCIES:

CURRENCY	*FCY AMOUNT*	*LCY AMOUNT (AED)*	*TOTAL (AED)*
AED			
USD			
EUR			
GBP			
CAD			
AUD			
SGD			
HKD			
THB			
JPY			
OMR			
BHD			
QAR			
TOTAL			

Customer Declaration:
By signing this application I confirm that the details given above are true and complete and I request you to withdraw the above mentioned amount from my Card.

Applicant Signature_____   Date of Application _____

For Internal Use Only:

I/WE HAVE EXAMINED THE PHOTO ID OF THE APPLICANT IN ORIGINAL AND CERTIFY THAT ABOVE GIVEN APPLICANTS INFORMATION MATCHES WITH THE ID PRESENTED TO ME/US.

BRANCH		
TELLER NAME / SIGNATURE		
SUPERVISOR / BM NAME / SIGNATURE		
STAMP		

NOTE: PLEASE ATTACH VALID ID COPY ALONG WITH THIS APPLICATION   **TZPWF- 01**

ANNEXURE 3

Ref No*	First Name*	Middle Name Initial	Last Name*	Address1*	Address2*	City*	State*	Zip	Country Initial*

Mobile No*	Date of Birth*	Nationality Initial*	E-mail Address	ID Type*	ID No*	ID Issuer*	ID Expiry Date*

Travelez Card Program*	Delivery Location	Load Amount*	Card Info 1	Full Name*	Cardholder ID*	Card Program*

9   References

📄
Al Fardan
Requirements Docum