FOR UBANK BRANCHLESS BANKING PROJECT

Table of Contents

Training Objectives

Enable Training Participants to walkthrough the system in staging environment to undertake the User Acceptance Test by:

- ✓ introducing the features of Branchless Banking System to be deployed on the Staging environment for UAT
- ✓ identifying the steps to be taken to be able to test various financial transactions covered in Phase 1a deployment
- ✓ sharing the screen-shots of the system, inputs, validations and outputs
- ✓ discussing the backend system processing when user performs certain task on User interface
- ✓ addressing the questions of the participants with respect to listed features

Training Participants

Training Venue: **UBANK Branchless Banking Office ISB**

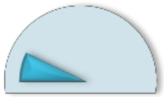
Training Schedule:

Abacus Trainers:

UBANK Staff:

Training Contents

Overall Training contents are segmented into 7 chapters as illustrated below:



Stage-1 Configuration: Software Installed

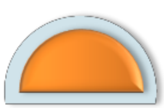
Stage-2 Configuration: Bank Users Configured

Stage-3 Configuration: Fee & Commission Structures Defined

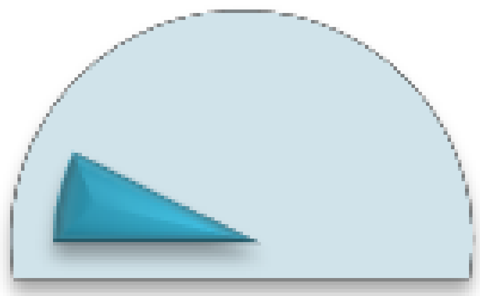
Stage-4 Configuration: Agents Ready

Agent Self Service

OTC Transactions



Operational Tasks



STAGE-1 CONFIGURATION (SOFTWARE INSTALLED)

At the time of fresh installation of system, when no user is configured in the system

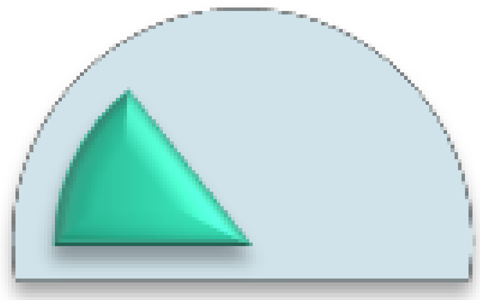
Stage-1 Configuration: Software Installed

Steps to complete the stage 1 configuration will be provided in “System Deployment Guide”.

In general these steps include:

1. Setting-up the IT Infrastructure including 3rd party software installations and configuration
2. Setting-up Sybase Solution including deploying Mobiliser platform with developed customizations, executing database scripts and setting system preferences and notifications
3. Biller Setup through script

These steps are performed by the Sybase/Abacus Implementation team during the UAT stage in the test environment.



STAGE-2 CONFIGURATION (BANK USERS CONFIGURED)

At the time when users are created and granted appropriate rights

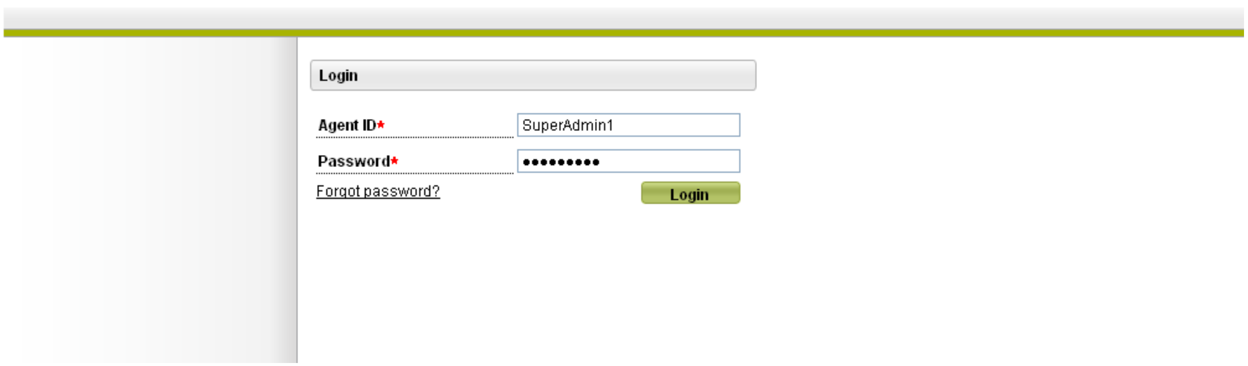
Stage-2 Configuration: Bank Users Configured

At the time when users are created and granted appropriate rights

Stage-2 configuration can only be performed after successful completion of stage-1 configuration. Following are the steps to complete the stage-2 configuration:

1. Super Admin 1 Portal Login
2. Bank Admin Account Registration
3. Bank Users Account Registration
4. Super Admin 2 Portal Login
5. Bank Admin / Bank Users Account Approval
6. Change Password
7. Forgot Password (Super Admin)
8. Forgot Password (Bank Admin/Users)

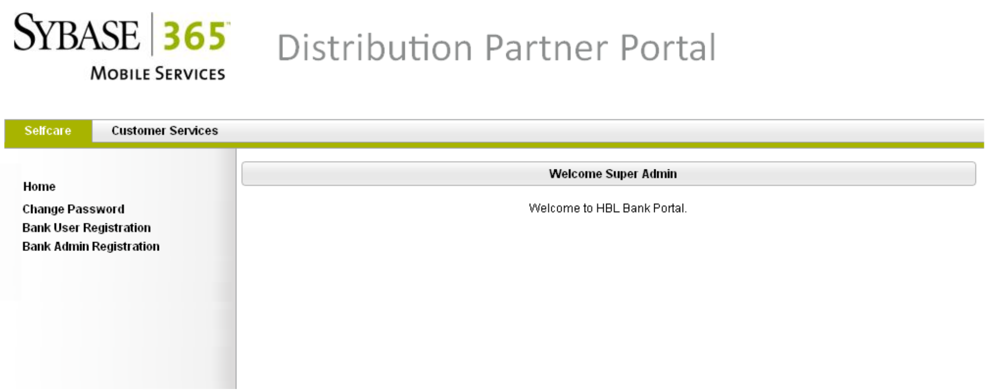
1. Super Admin 1 Portal Login



1. Open provided URL in web browser
2. If the user login session is not established, system will automatically redirect the user to the login page.
3. Input the Super Admin’s username and password and Press 

1. Super Admin 1 Portal Login

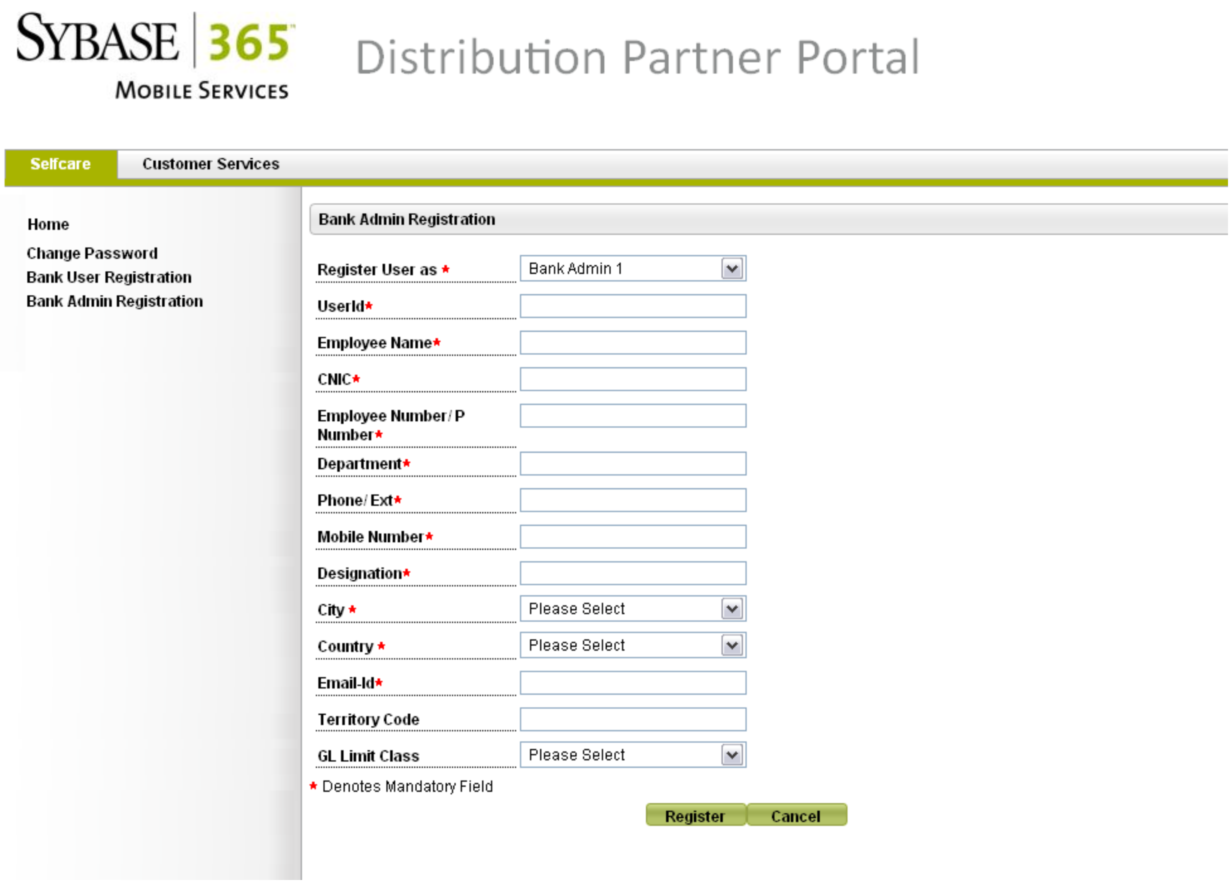
Upon Successful login Welcome Page will be shown



Upon login failure, system will show error message with failure reason

2. Bank Admin Account Registration

Covering Bank Admin 1 | Bank Admin 2 | Bank Admin 3



- ✓ Click on the Bank Admin Registration

2. Bank Admin Account Registration

Covering Bank Admin 1 | Bank Admin 2 | Bank Admin 3

1. Select Bank Admin Type: Admin 1 | Admin 2 | Admin 3
2. Enter desired User ID for Bank Admin
3. Enter all personal Information of Bank Admin i.e. Employee Name, CNIC, Employee Number/P Number, Department, Phone, Designation, City, Country, Territory Code
4. Enter valid Mobile number and Email ID, Press Register

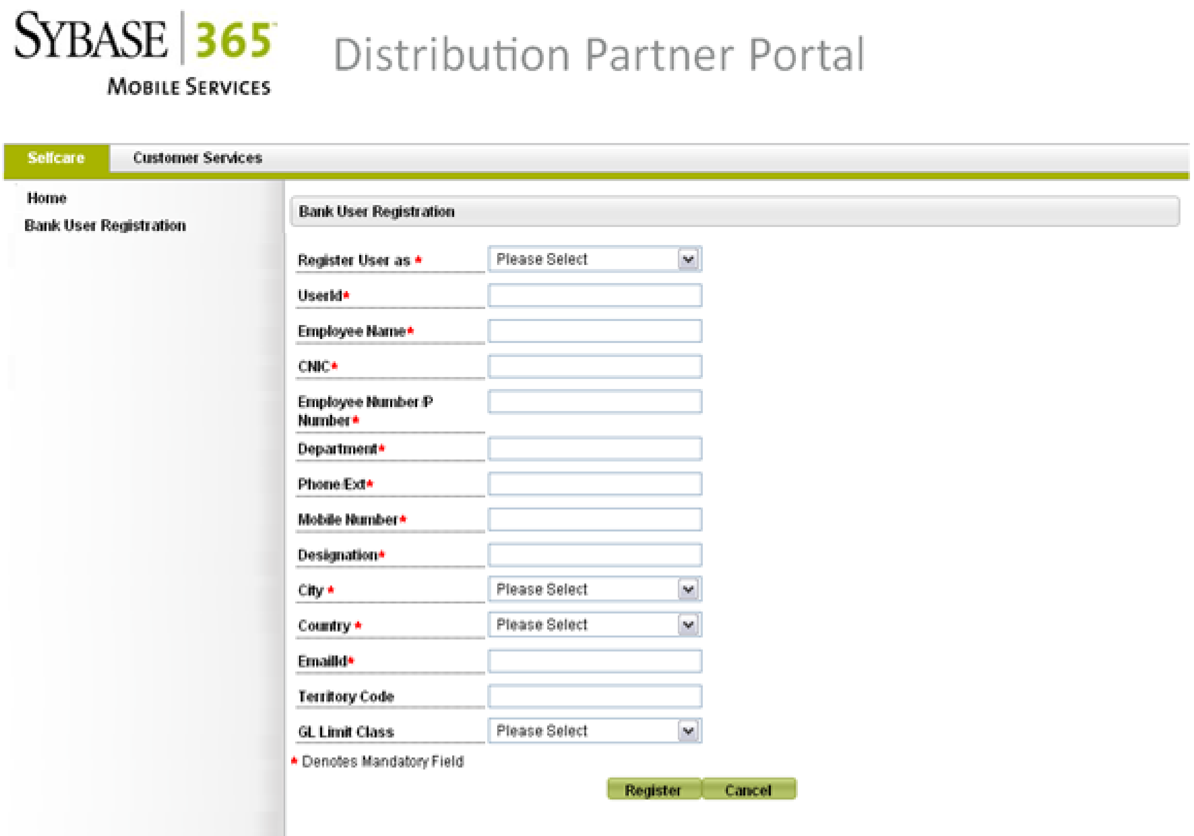
✓ Registration request will be sent to Super Admin 2 for approval

✗ If User already exists or required information not provided, then system will show error message with the reason

3. Bank User Account Registration

Covering Bank Officer 1| Bank Officer 2 | CSO | Bank DO

- ✓ Super Admin 1 Login and Click on Bank User Registration



NOTE: Bank DO is created by Bank Officer 1

3. Bank User Account Registration

Covering Bank Officer 1| Bank Officer 2 | CSO | Bank DO

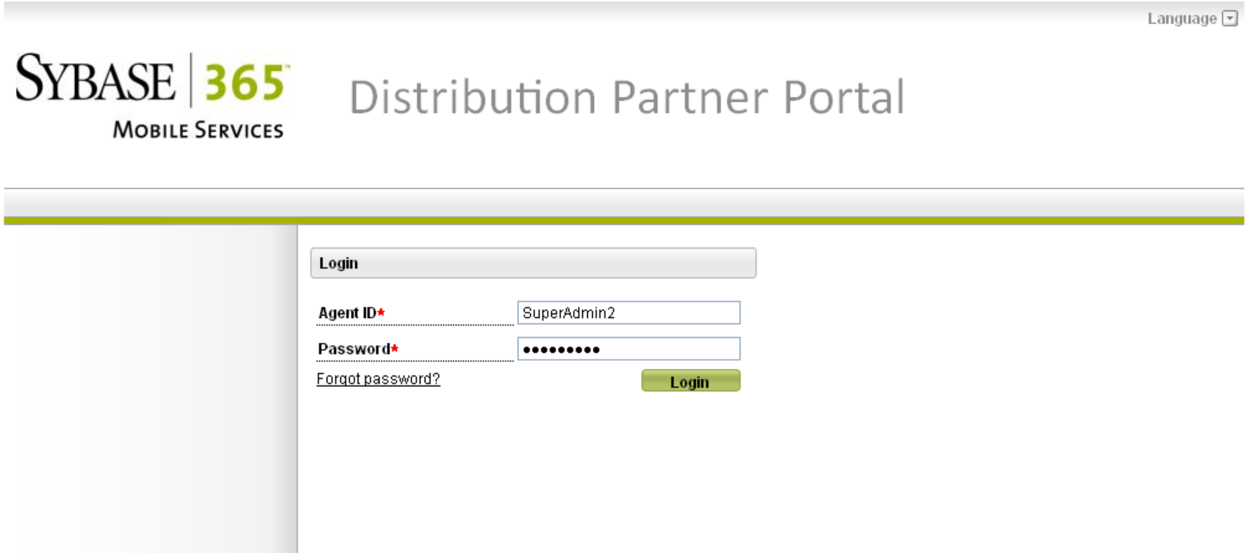
1. Select Register User As Bank Officer 1 | Bank Officer 2 | CSO | Bank DO
2. Enter desired User ID for Bank User
3. Enter all personal Information of Bank Admin2 i.e. Employee Name, CNIC, Employee Number/PNumber, Department, Phone, Designation, City, Country, Territory Code
4. Select GL Transfer Limit Class from dropdown
5. Enter valid Mobile number and Email ID, Press 

✓ Registration request will be sent to Super Admin 2 for approval

✗ If User already exists or required information not provided, then system will show error message with the reason

4. Super Admin 2 Login

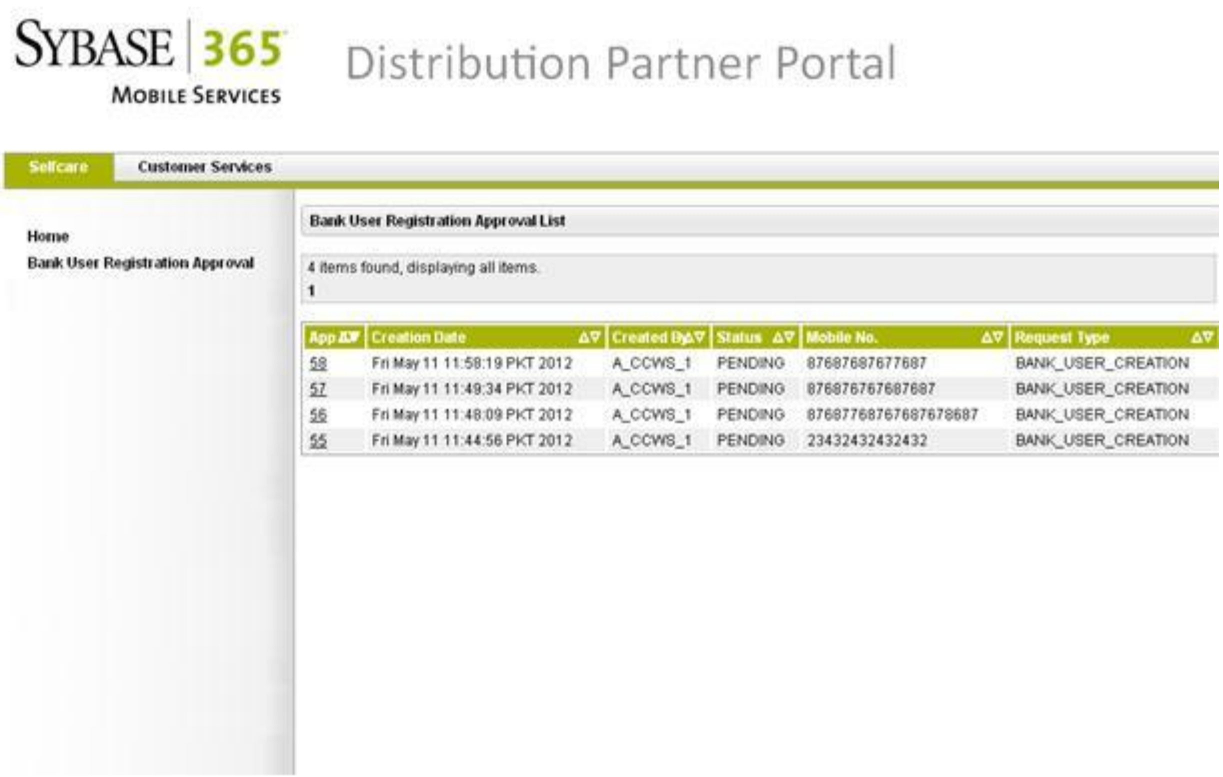
- ✓ Same Login Process as Super Admin 1
- ✓ Super Admin 2 can approve the Bank Admin and Bank users registration requests



5. Bank User Account Registration Approval

Covering Bank Officer 1| Bank Officer 2 | CSO | Bank DO

- ✓ Super Admin 2 Login and Click on Bank User Registration Approval



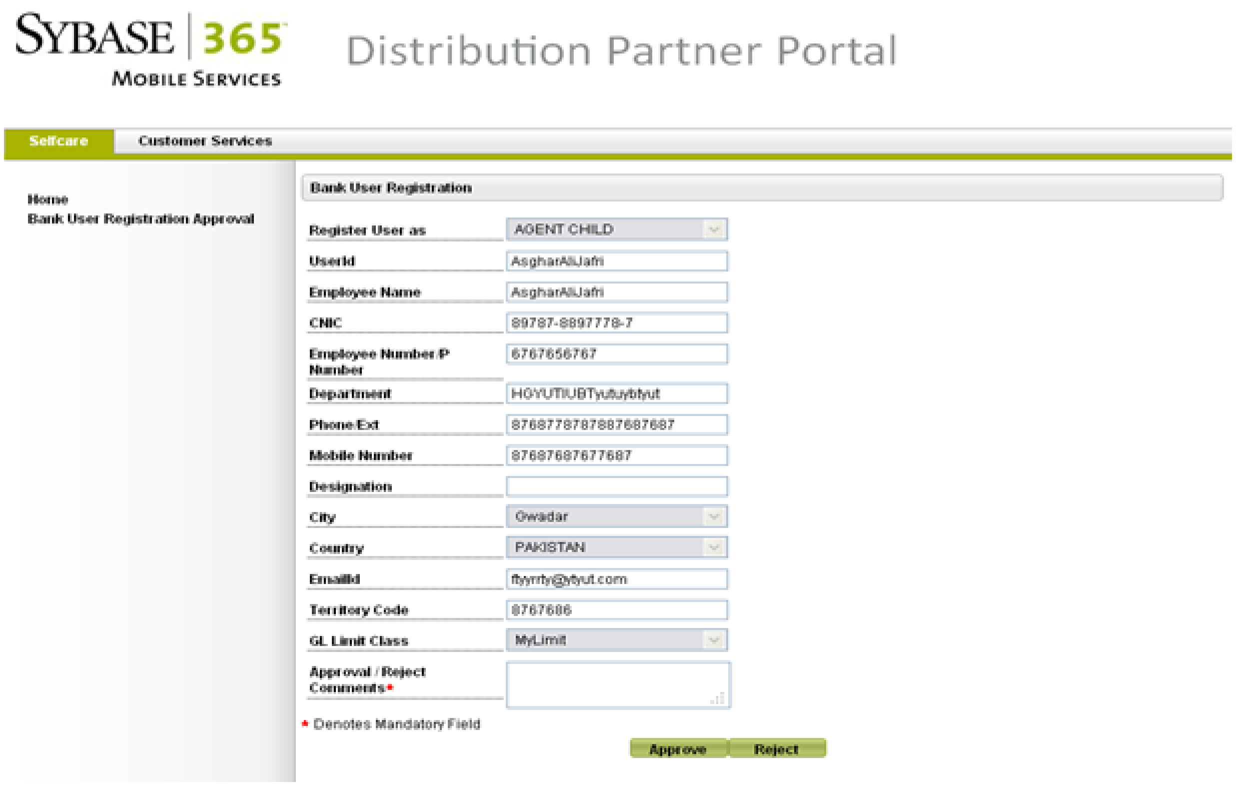
App	Creation Date	Created By	Status	Mobile No.	Request Type
58	Fri May 11 11:58:19 PKT 2012	A_CCWS_1	PENDING	87687687677687	BANK_USER_CREATION
57	Fri May 11 11:49:34 PKT 2012	A_CCWS_1	PENDING	876876767687687	BANK_USER_CREATION
56	Fri May 11 11:48:09 PKT 2012	A_CCWS_1	PENDING	87687768767687678687	BANK_USER_CREATION
55	Fri May 11 11:44:56 PKT 2012	A_CCWS_1	PENDING	23432432432432	BANK_USER_CREATION

- ✓ Application ID is a hyperlink, Super Admin2 can click the hyperlink to open the request

NOTE: Bank DO is approved by Bank Officer 2

5. Bank User Account Registration Approval

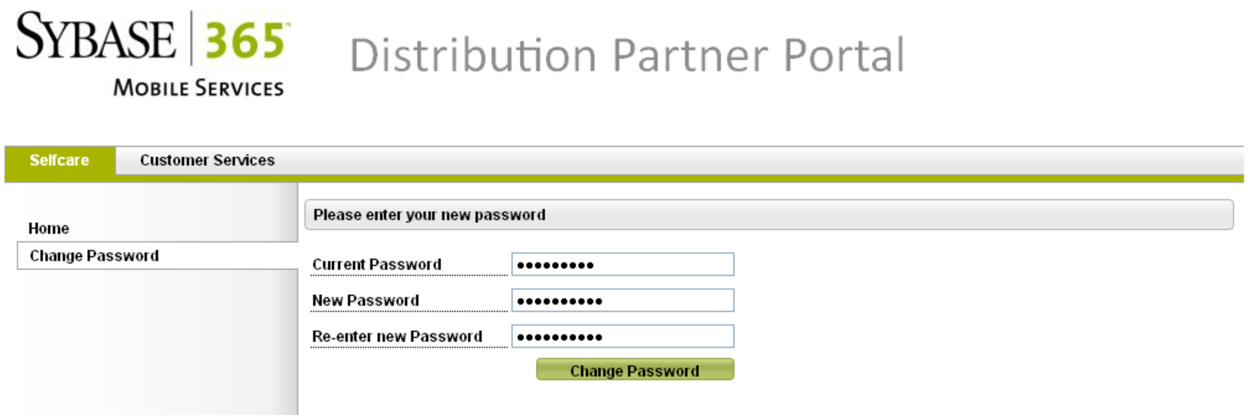
Covering Bank Officer 1| Bank Officer 2 | CSO | Bank DO



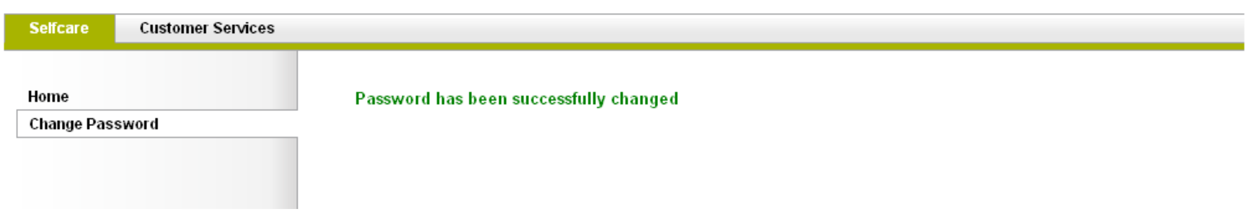
- ✓ Super Admin 2 will provide Approval Comments and Press Approve Reject
- ✓ Upon Success, User credentials will be sent on given email ID and mobile

NOTE: Same Process for Bank Admin Registration Approval

6. Super Admin Change Password



1. Click “Change Password” from Menu
2. Enter Current Password and twice enter the New PIN
3. Press 

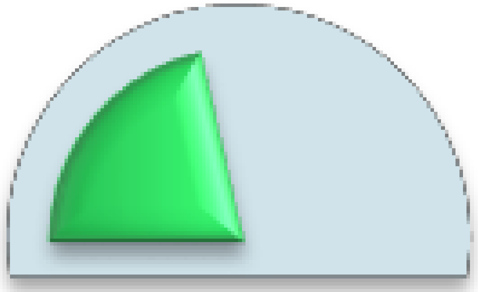


7. Forgot Password (Super Admin)

Please Provide if available

7. Forgot Password (Bank Admin/User)

Please provide if available



STAGE-3 CONFIGURATION (FEE, COMMISSION, LIMITS SET)

At the time when required agent classes, limits are defined and applied and fee and commission are defined against each transaction type

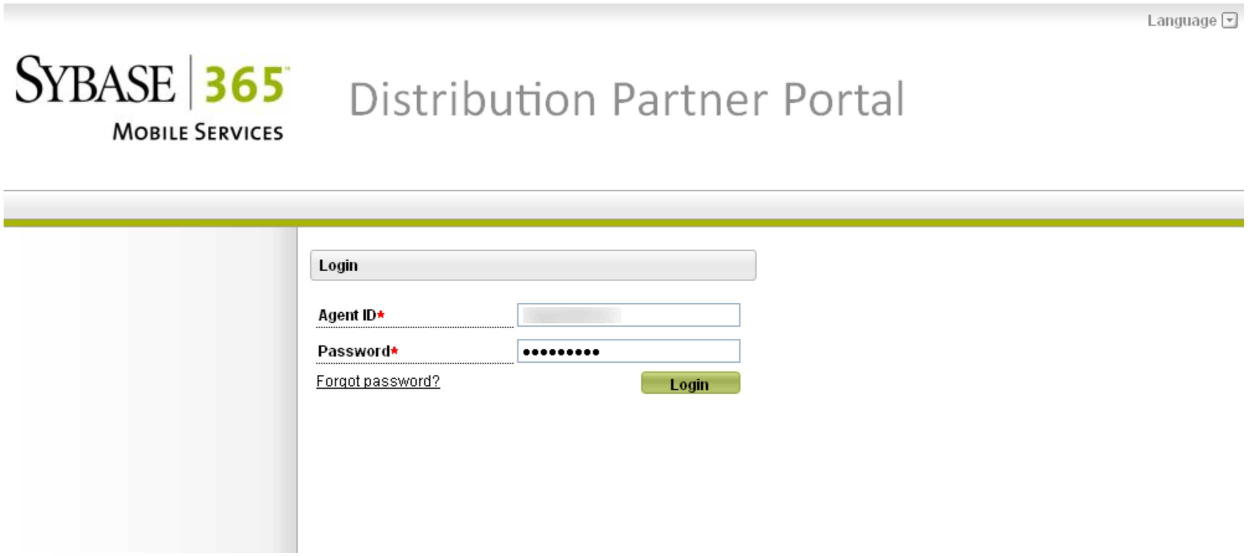
Stage-3 Configuration: Fee, Commission and Limits Set

At the time when required agent classes and billers are configured, limits are defined and applied and fee and commission are defined against each transaction type

Stage-3 configuration can be performed by super admin after successful completion of stage 1 configuration. Following are the steps to complete the stage-3 configuration:

1. Authorized User Portal Login
2. Create Agent Class
3. Setup Fee & Commission against each transaction type of an Agent Class
4. Manage Limits

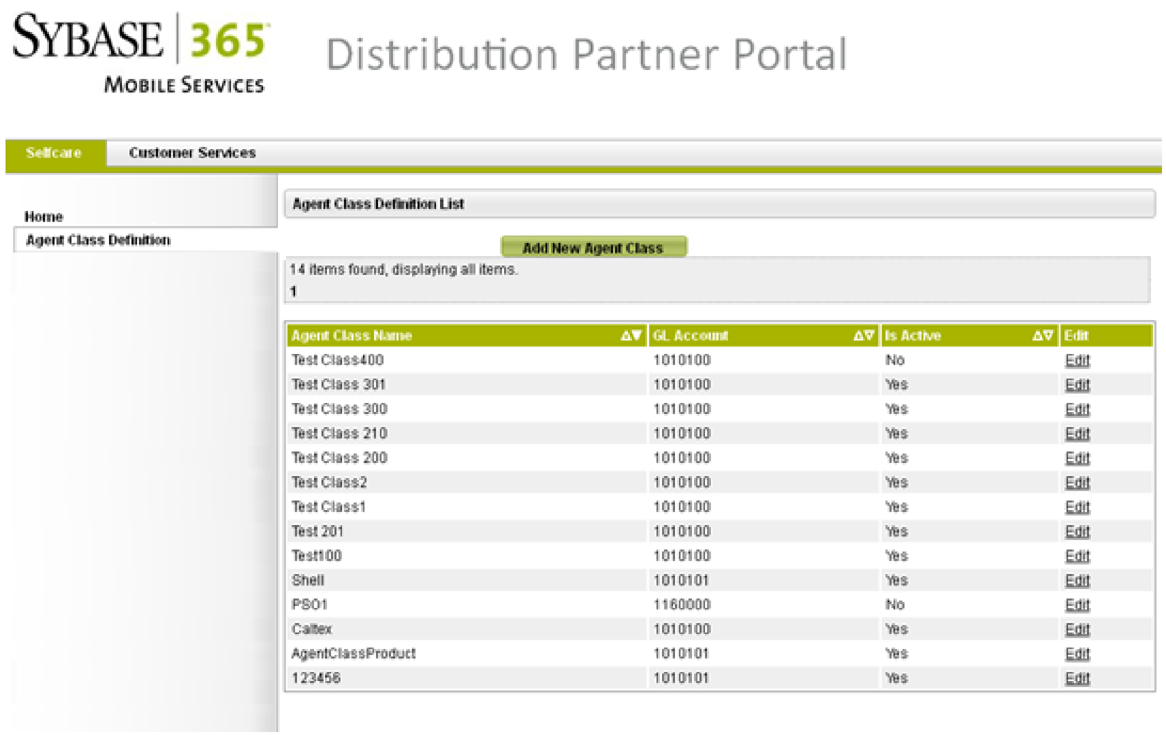
1. Authorized User Portal Login



1. Open provided URL in web browser
2. If the user login session is not established, system will automatically redirect the user to the login page.
3. Input the Bank Admin / Bank User's username and password and Press 

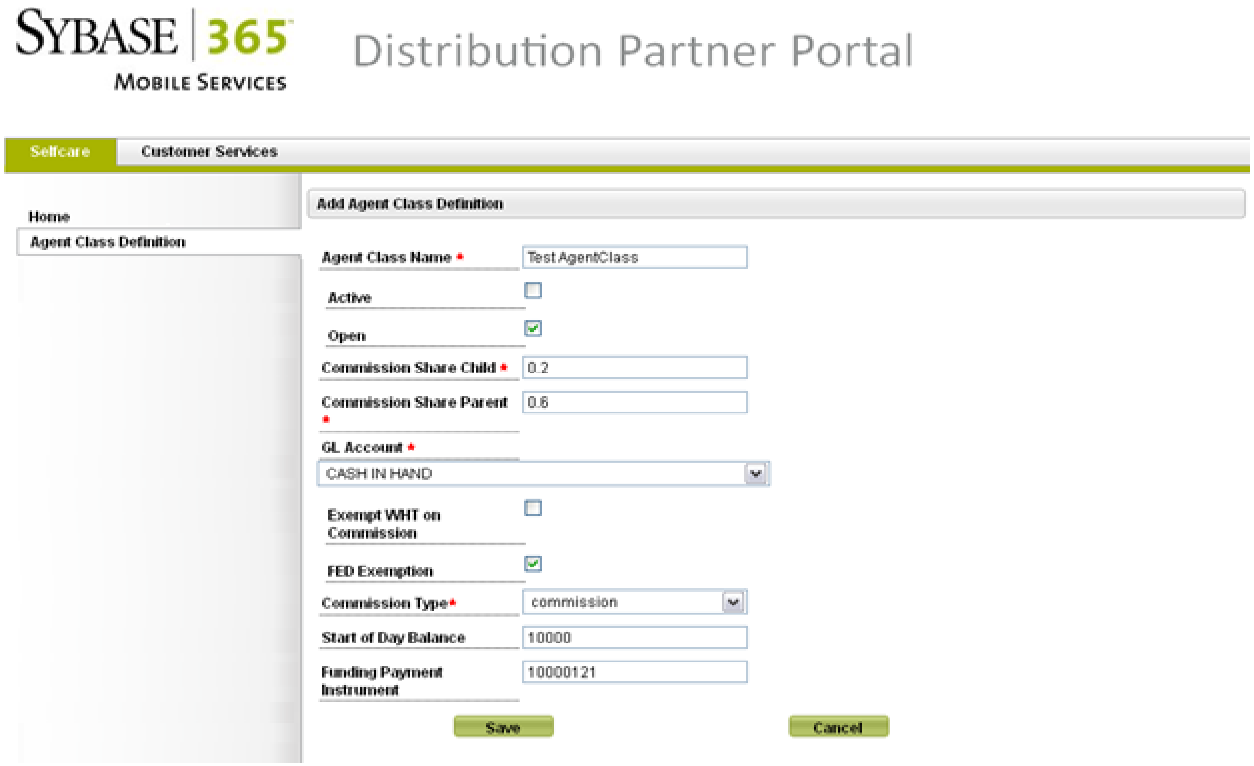
2. Create Agent Class

✓ Bank Admin 1 | Admin 2 Login and Click on Agent Class Definition



Each Agent Class in System represents a unique group of agents having their own fee & commission for each transaction type, commission distribution and taxation etc.

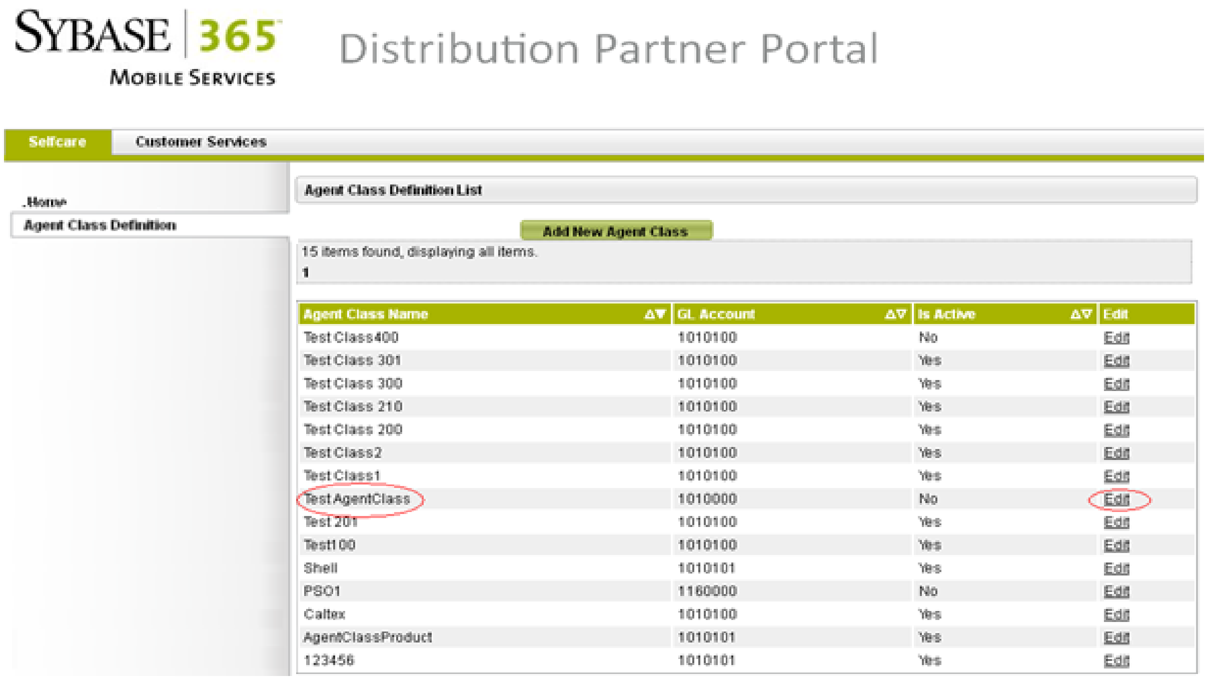
2. Create Agent Class



1. Enter Unique Agent class name and other settings
2. Press **Save** button to send the approval request to Bank Admin 3

2. Create Agent Class

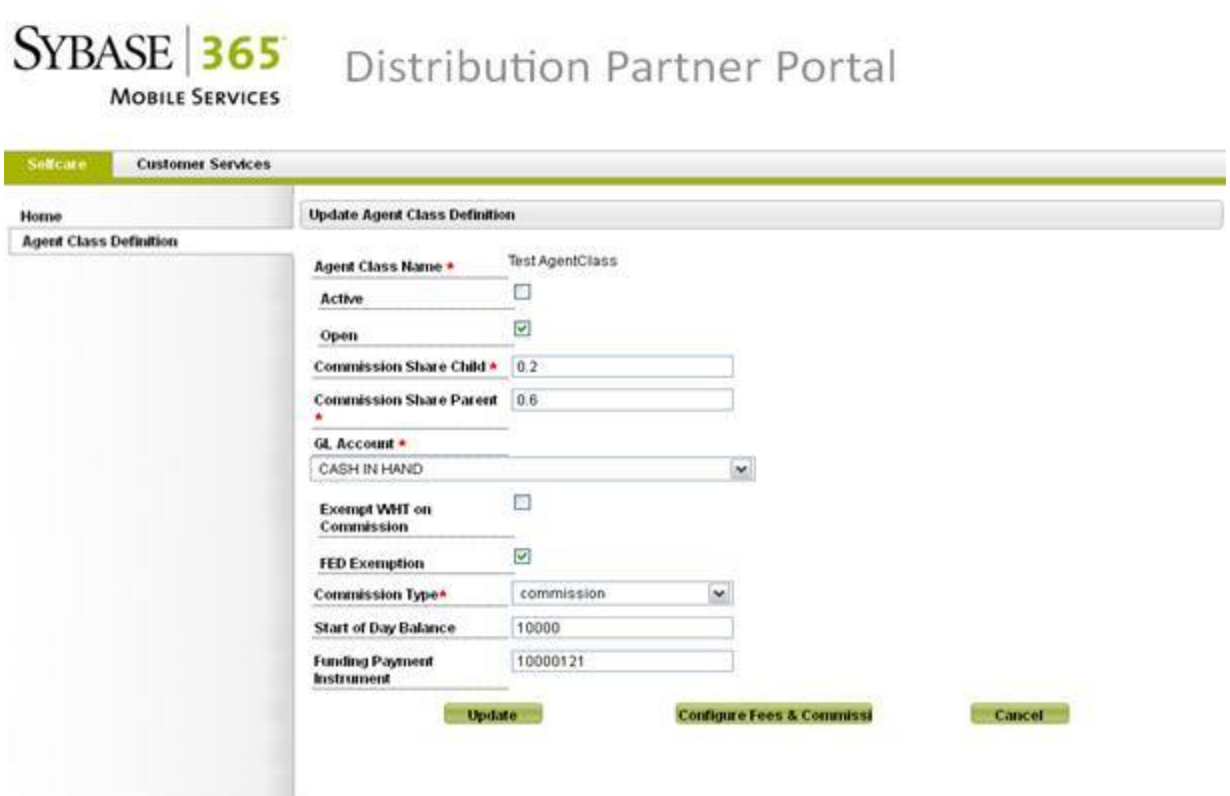
- ✓ From existing Agent Class definitions click <u>Edit</u> link to modify existing agent class



Agent Class Name	GL Account	Is Active	Edit
Test Class400	1010100	No	Edit
Test Class 301	1010100	Yes	Edit
Test Class 300	1010100	Yes	Edit
Test Class 210	1010100	Yes	Edit
Test Class 200	1010100	Yes	Edit
Test Class2	1010100	Yes	Edit
Test Class1	1010100	Yes	Edit
Test AgentClass	1010000	No	Edit
Test 201	1010100	Yes	Edit
Test1 00	1010100	Yes	Edit
Shell	1010101	Yes	Edit
PSO1	1160000	No	Edit
Caltex	1010100	Yes	Edit
AgentClassProduct	1010101	Yes	Edit
123456	1010101	Yes	Edit

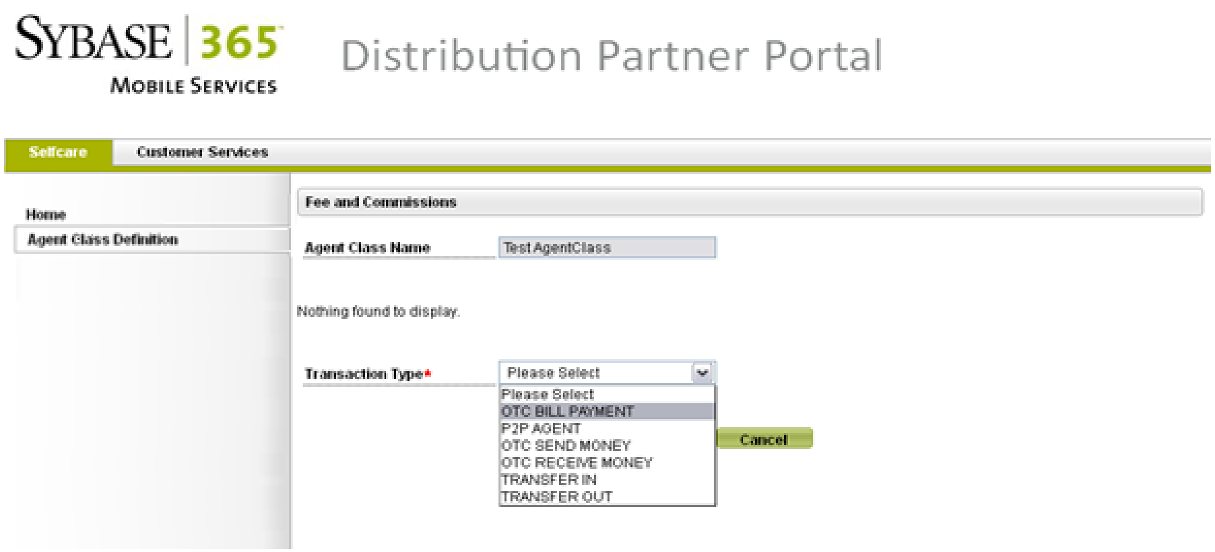
3. Configure Fee & Commission

2. Bank Officer Click **Configure Fees & Commissi**



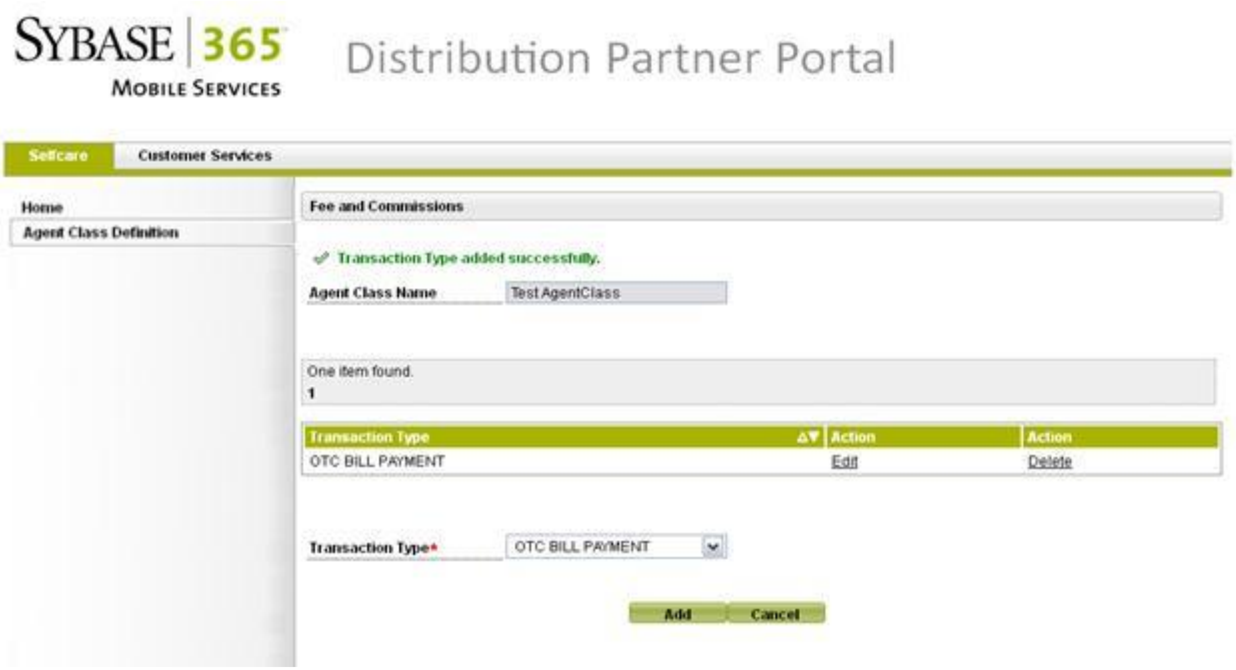
3. Configure Fee & Commission

3. Select Transaction Type and Press 



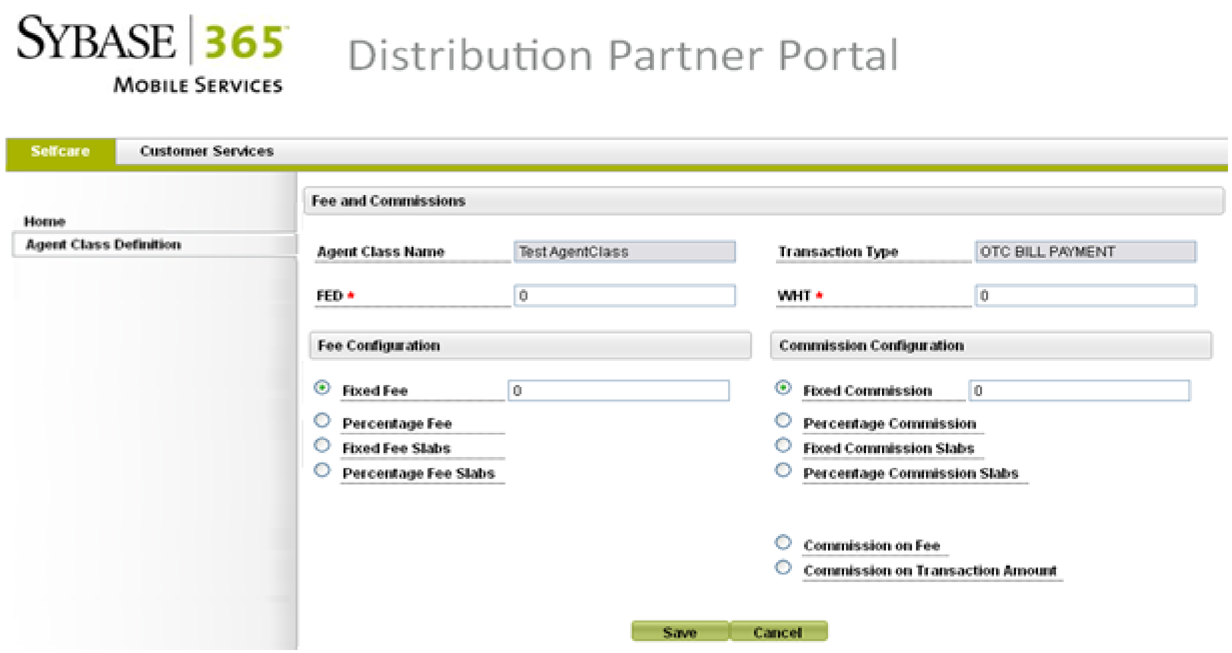
3. Configure Fee & Commission

4. Once added, success message is shown and transaction type appears in grid. Press Edit link to set the Fee & Commission:

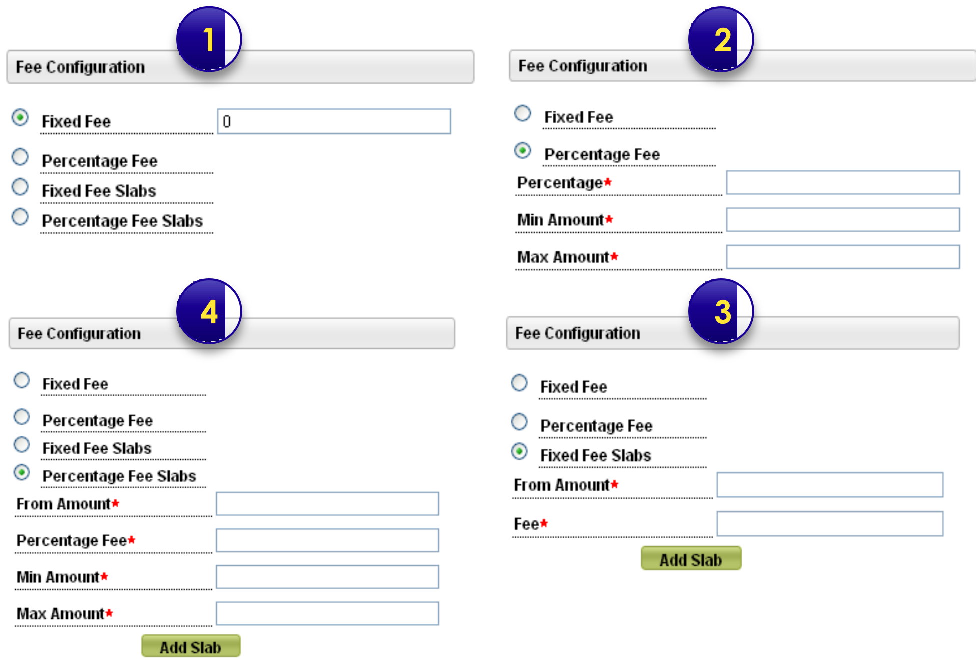


3. Configure Fee & Commission

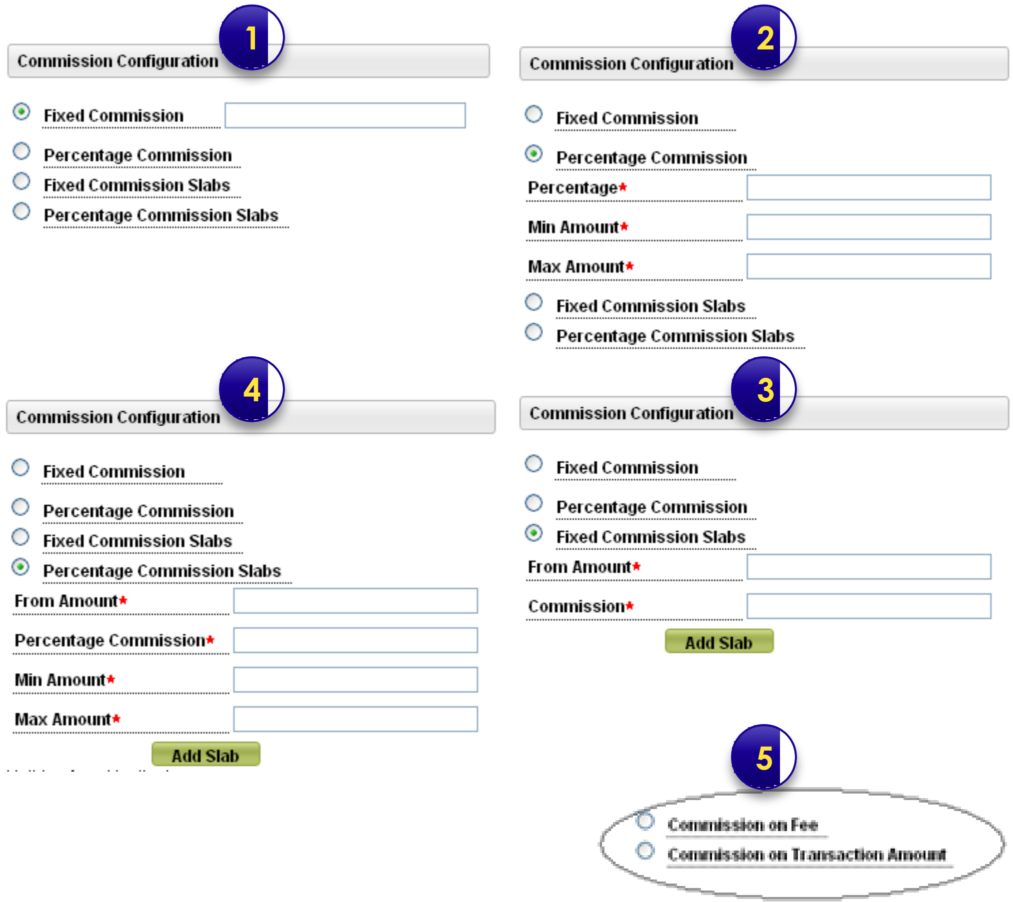
5. Input the FED percentage for Fee and WHT tax percentage for Commission
6. Configure Fee type and values
7. Configure Commission type and value



3. Configure Fee & Commission



3. Configure Fee & Commission



3. Manage Limits

Transaction Type Group 1
- Transaction Type 1
- Transaction Type 2
- Transaction Type 3

Transaction Type Group 2
- Transaction Type 4
- Transaction Type 5

Transaction Type Group n

Limit Class 1
- Transaction Type Group 1
  - Limit Values
    - Daily / Monthly / Yearly
    - Debit / Credit
    - Count / Amount
- Transaction Type Group 2
  - Limit Values
    - Daily / Monthly / Yearly
    - Debit / Credit
    - Count / Amount

Limit Class n
- Transaction Type Group n
- Transaction Type Group n

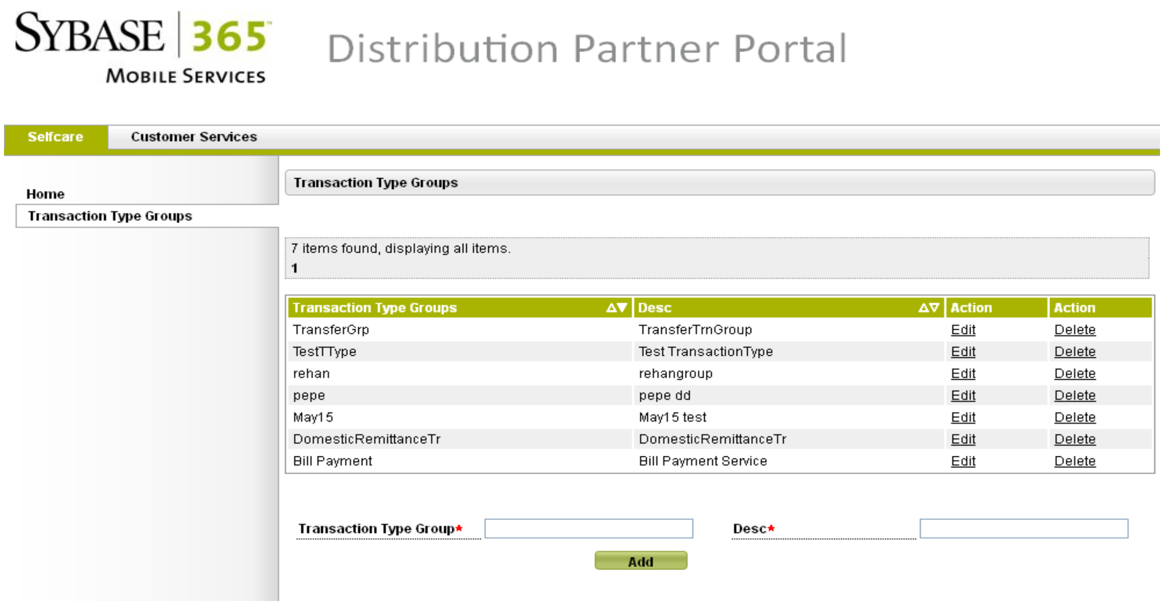
NOTE: Limit class is associated with Product

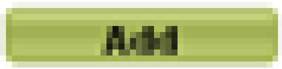
NOTE: This group is created to apply similar limits on set of transactions.

3. Manage Limits

3.1 Create Transaction Type Group

✓ To manage limits, Bank Admin 1/2 can create transaction type group by clicking "Transaction Type Groups" from the menu:



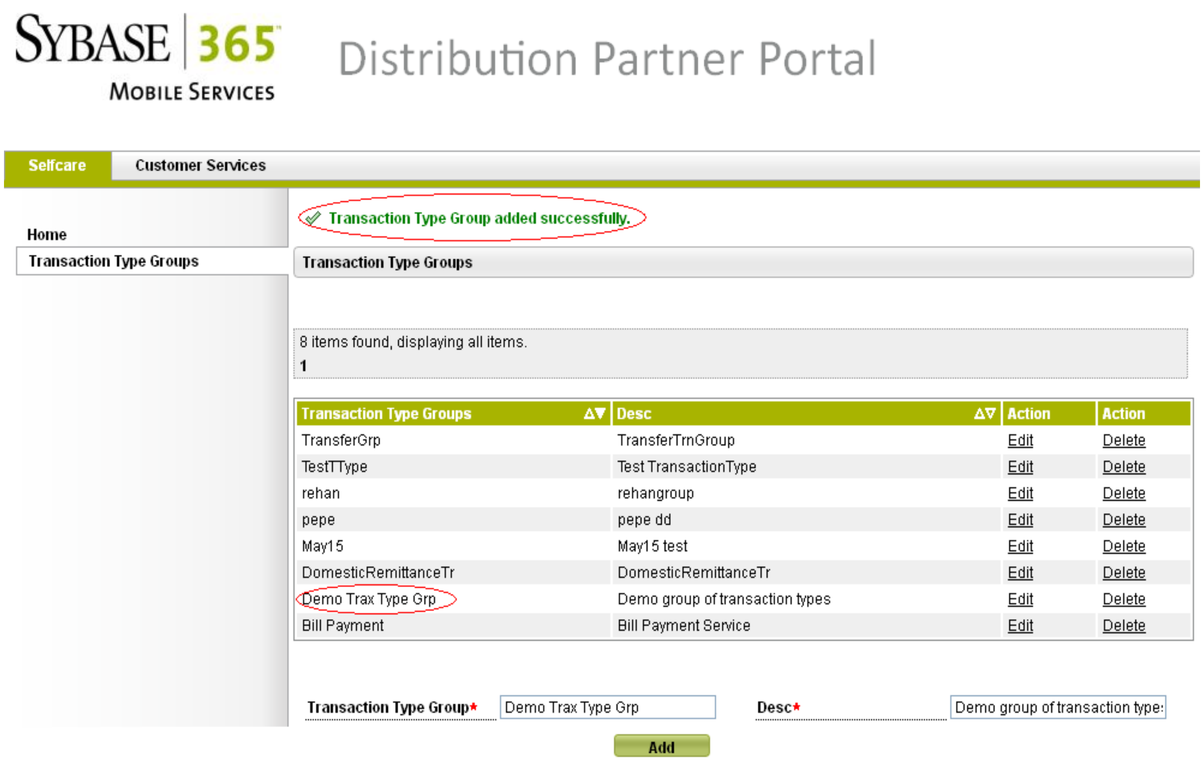
Input Transaction Type Group and Description in same screen and Press 

NOTE: This group is created to apply similar limits on set of transactions.

3. Manage Limits

3.1 Create Transaction Type Group

System show success message upon adding a unique Transaction type group

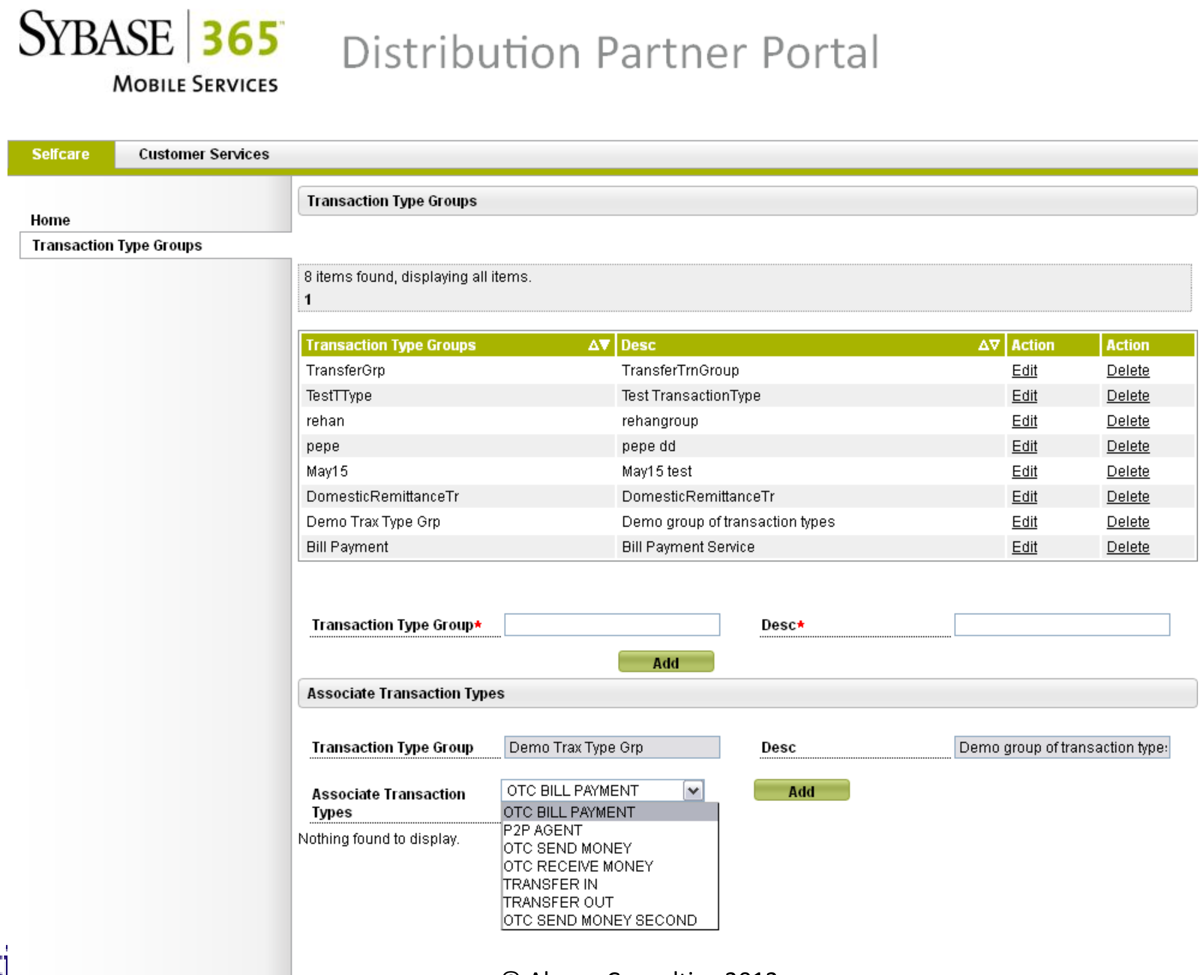


Upon failure, system will show error message with failure reason

3. Manage Limits

3.2 Associate Transaction Types with Transaction Type Group

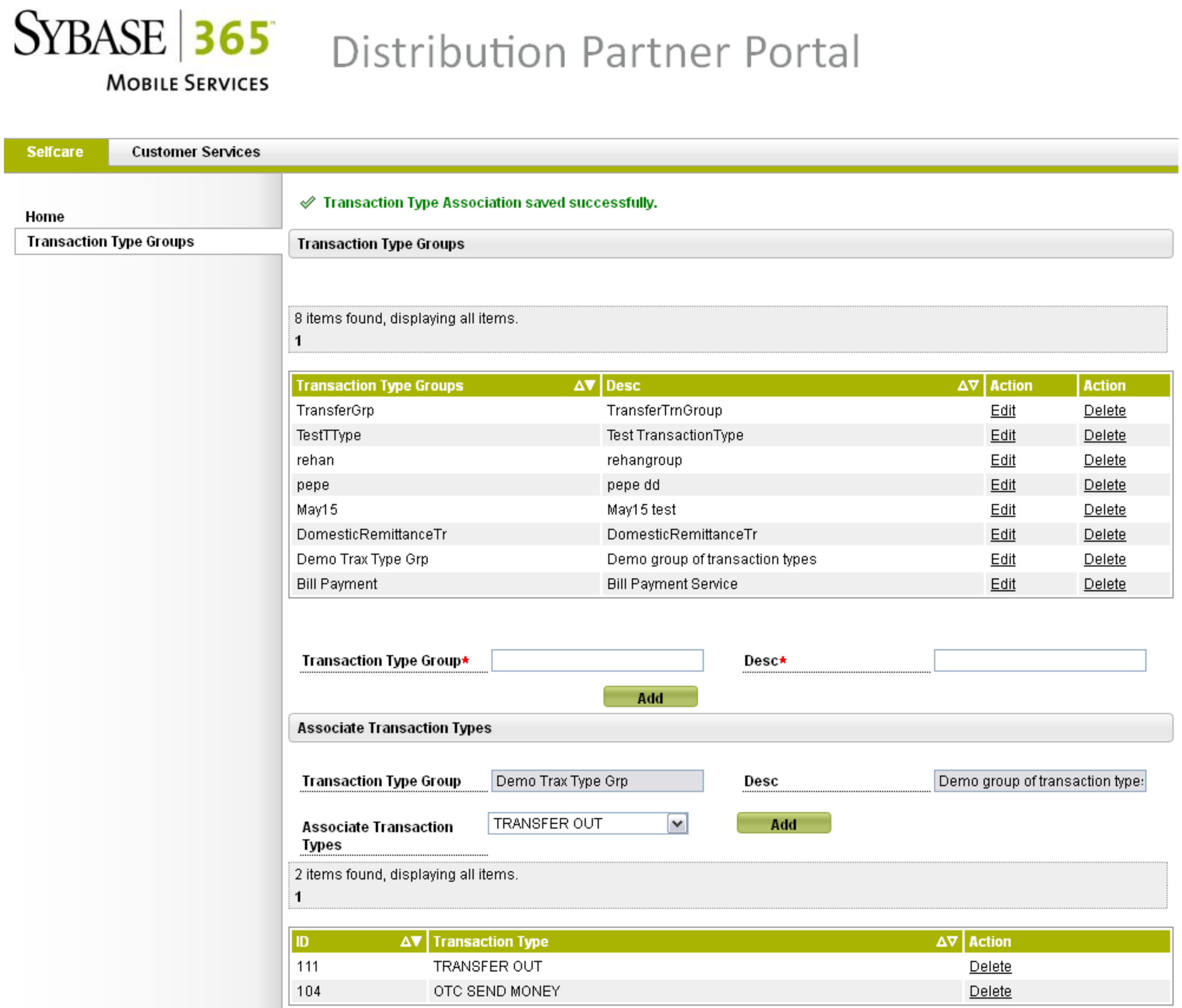
- ✓ Bank Admin 1/2 click <u>Edit</u> link on one of the Transaction Type Groups



3. Manage Limits

3.2 Associate Transaction Types with Transaction Type Group

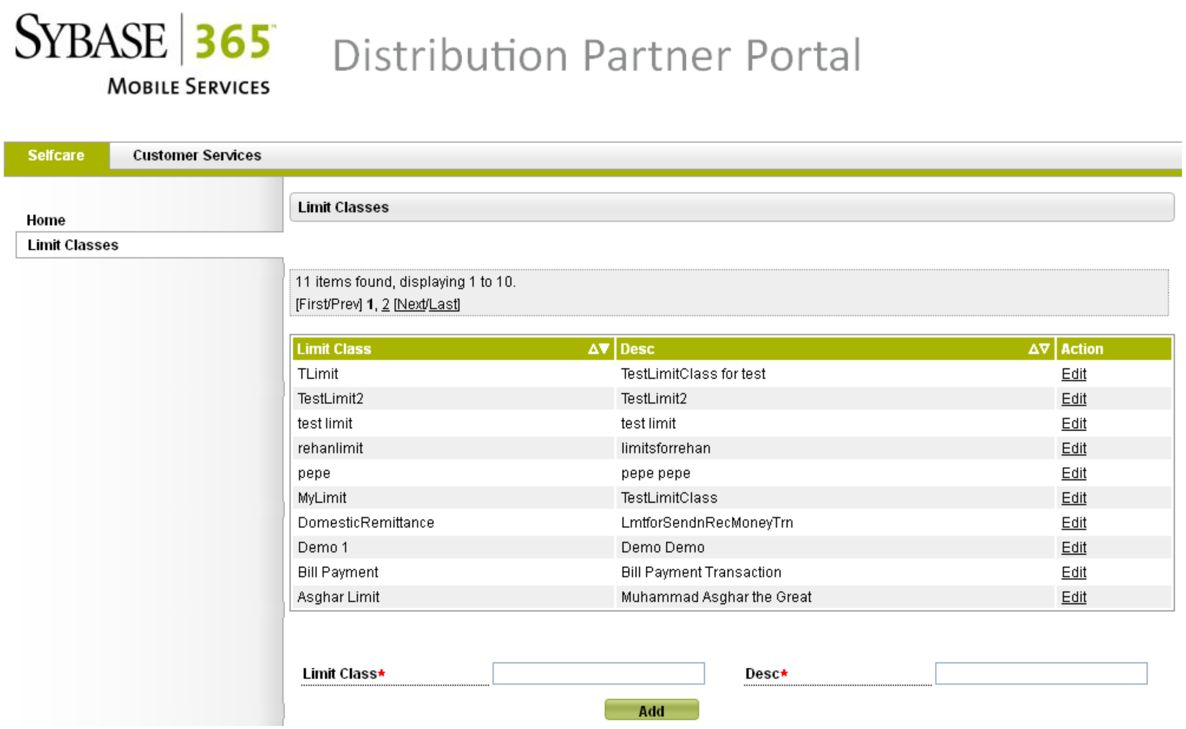
- ✓ Select Associated Transaction Type
- ✓ Press Add
- ✓ Transaction Type will appear in the grid below
- ✓ Click Delete link to dissociate transaction type from the group



3. Manage Limits

3.3 Create Limit Class

✓ To manage limits, Bank Admin 1 / 2 will Click “Limit Classes” from the menu:

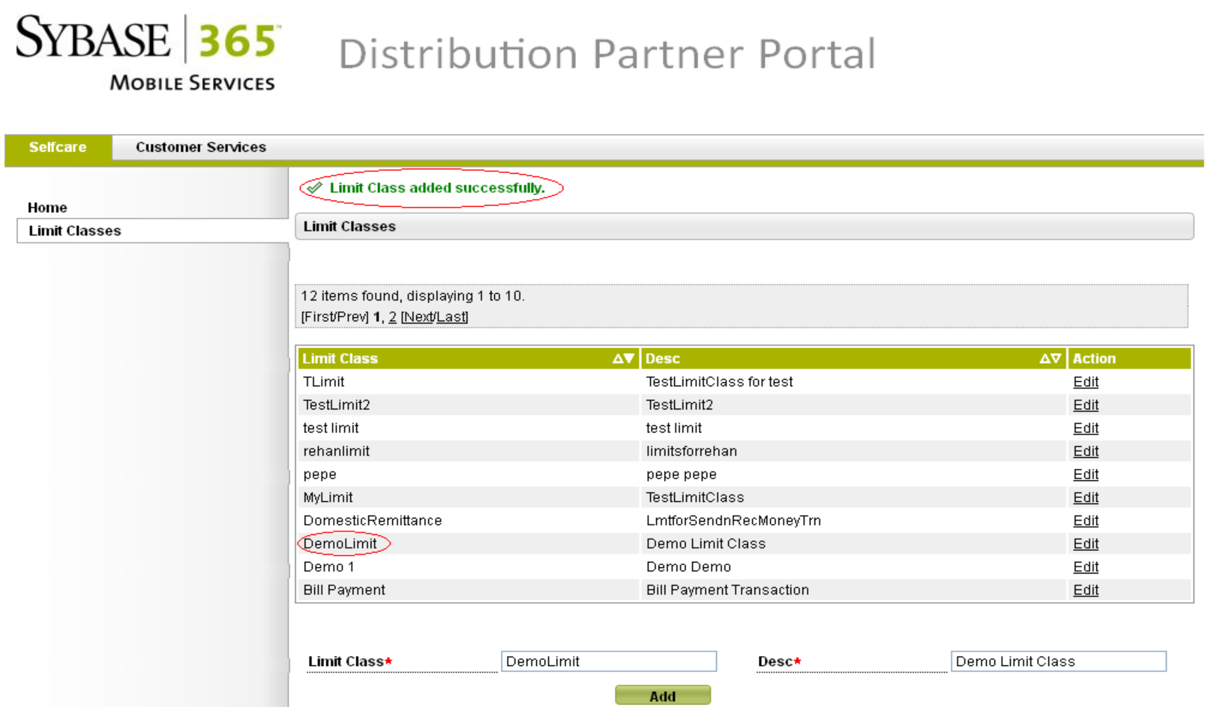


Input Limit Class Name and Description in same screen and Press 

3. Manage Limits

3.3 Create Limit Class

System show success message upon adding a unique Limit Class

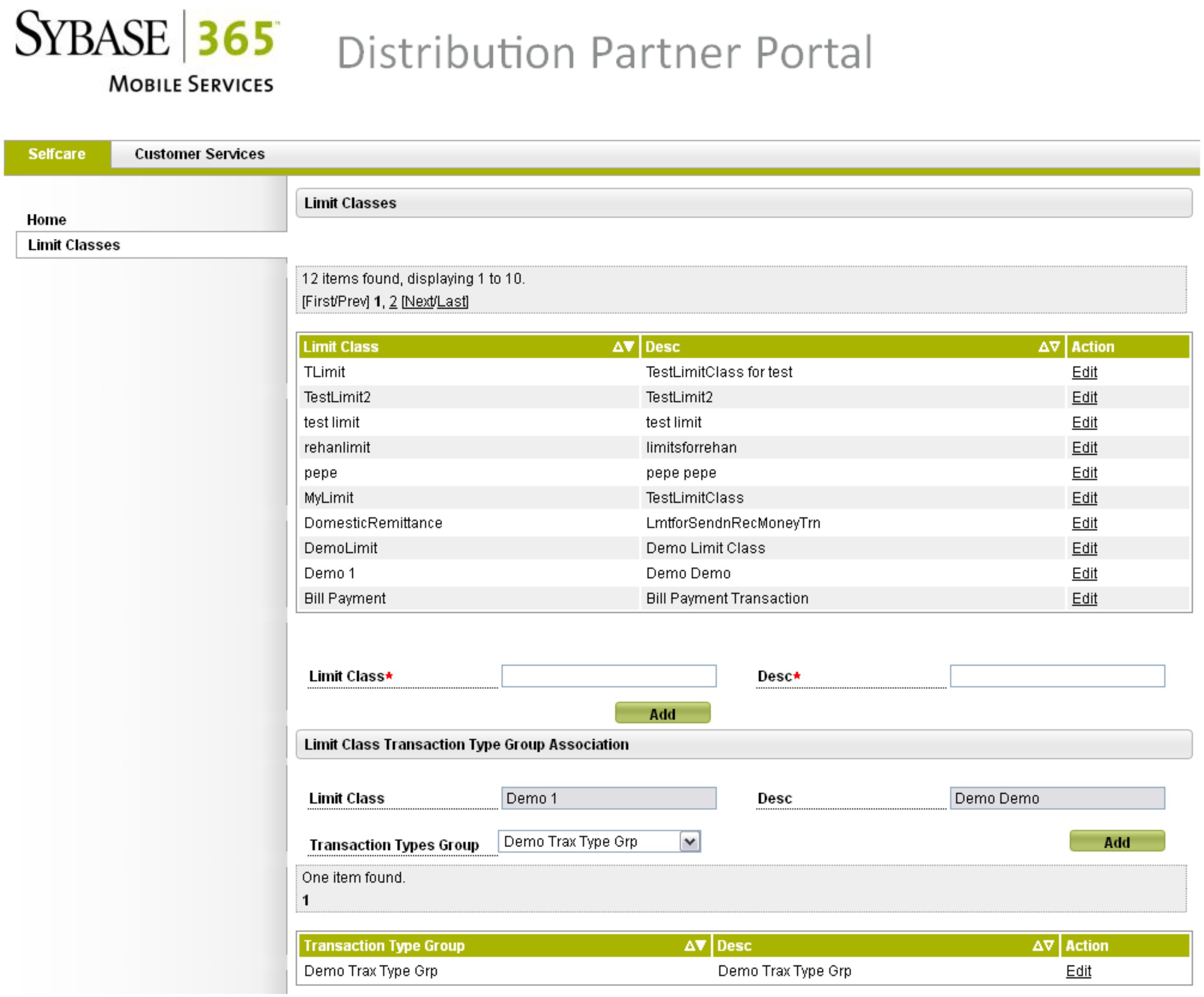


Upon failure, system will show error message with failure reason

3. Manage Limits

3.4 Associate Transaction Type Group with Limit Class

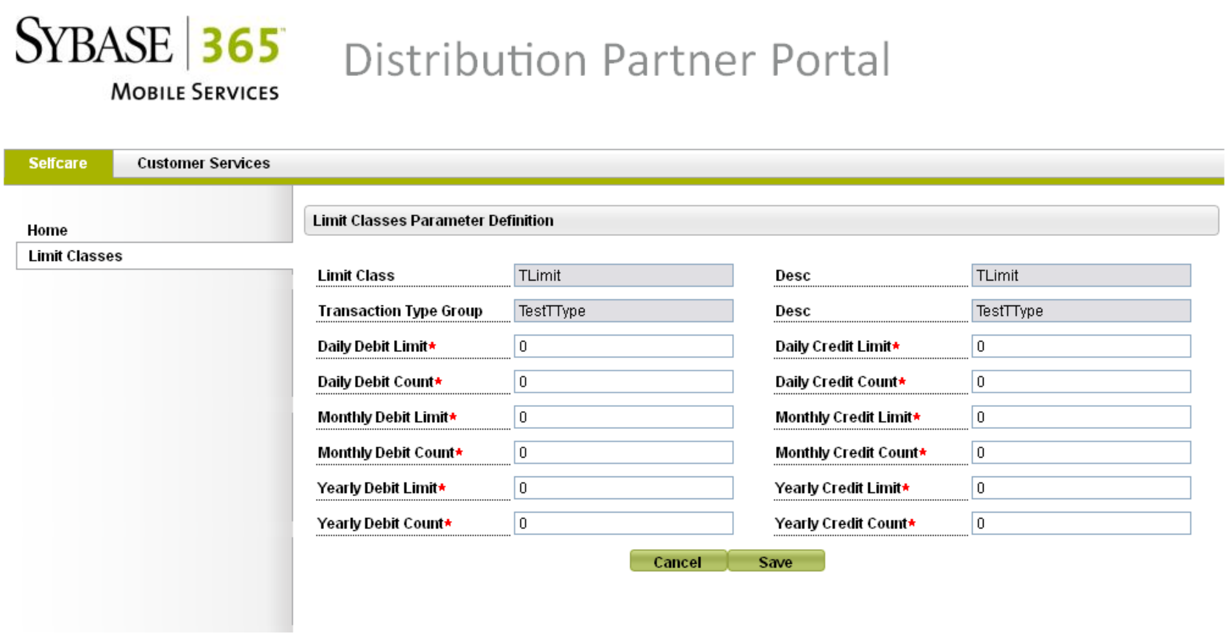
- ✓ Select Transaction Type Group
- ✓ Press Add
- ✓ Transaction Type Group will appear in the grid below
- ✓ Click Edit link to set the limits



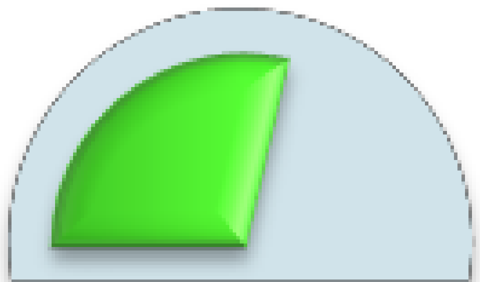
3. Manage Limits

3.5 Set Limits of Each Transaction Type Group in a Limit Class

✓ Click Edit link on Limit Class definition to set the limits



✓ Set the Shown transaction amount and velocity limits against each transaction type group of each limit class and press Save



At the time when agent accounts are registered and appropriate access control and transaction limits are configured

Stage-4 Configuration: Agent Ready

At the time when agent accounts are registered and appropriate access control and transaction limits are configured

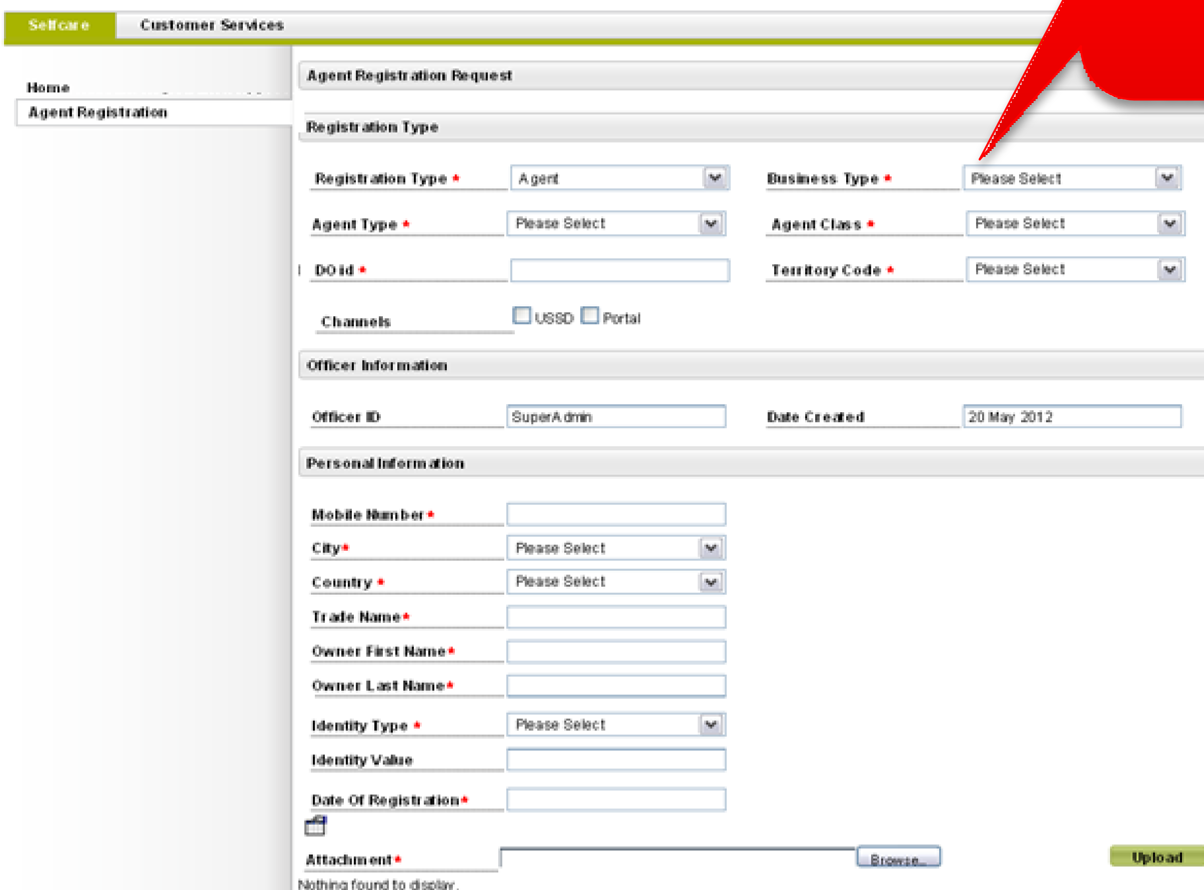
Stage-4 configuration can be performed after successful completion of stage 3 configuration. Following are the steps to complete the stage-4 configuration:

1. Agent Account Registration Process
    - a. Agent Account Registration Form
    - b. Agent Account Approval
    - c. Bank Account Linking
    - d. Create PIN
2. Sub Agent Account Registration Process
    - a. Sub Agent Account Registration Form
    - b. Sub Agent Account Approval
    - c. Create PIN

1. Agent Account Registration

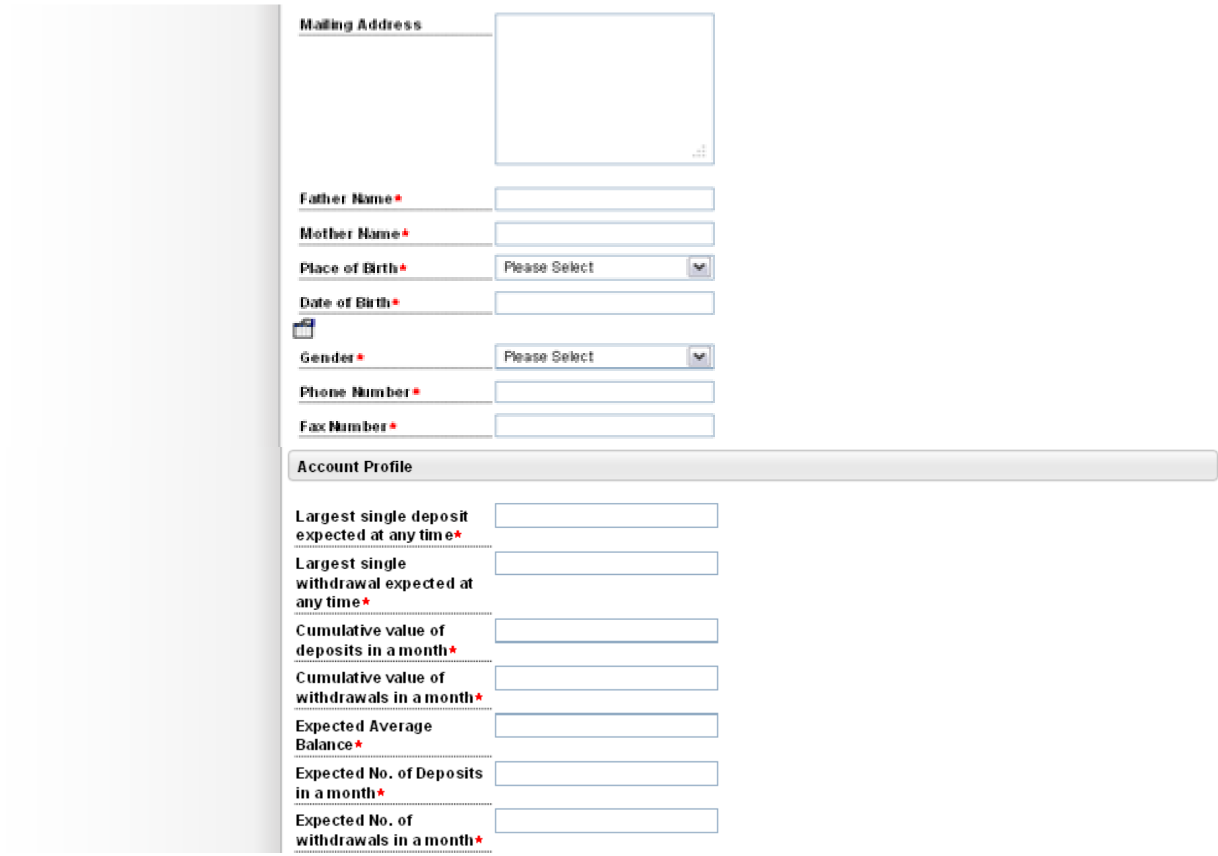
a. Bank Officer 1 click on Agent Registration from Menu

Changing Business Type from Sole-proprietor to Partnership/Public limited must change the Fields accordingly…



1. Agent Account Registration

…Personal Information and Account Profile


Mailing Address

Father Name*

Mother Name*

Place of Birth* Please Select

Date of Birth*

Gender* Please Select

Phone Number*

Fax Number*

Account Profile

Largest single deposit expected at any time*

Largest single withdrawal expected at any time*

Cumulative value of deposits in a month*

Cumulative value of withdrawals in a month*

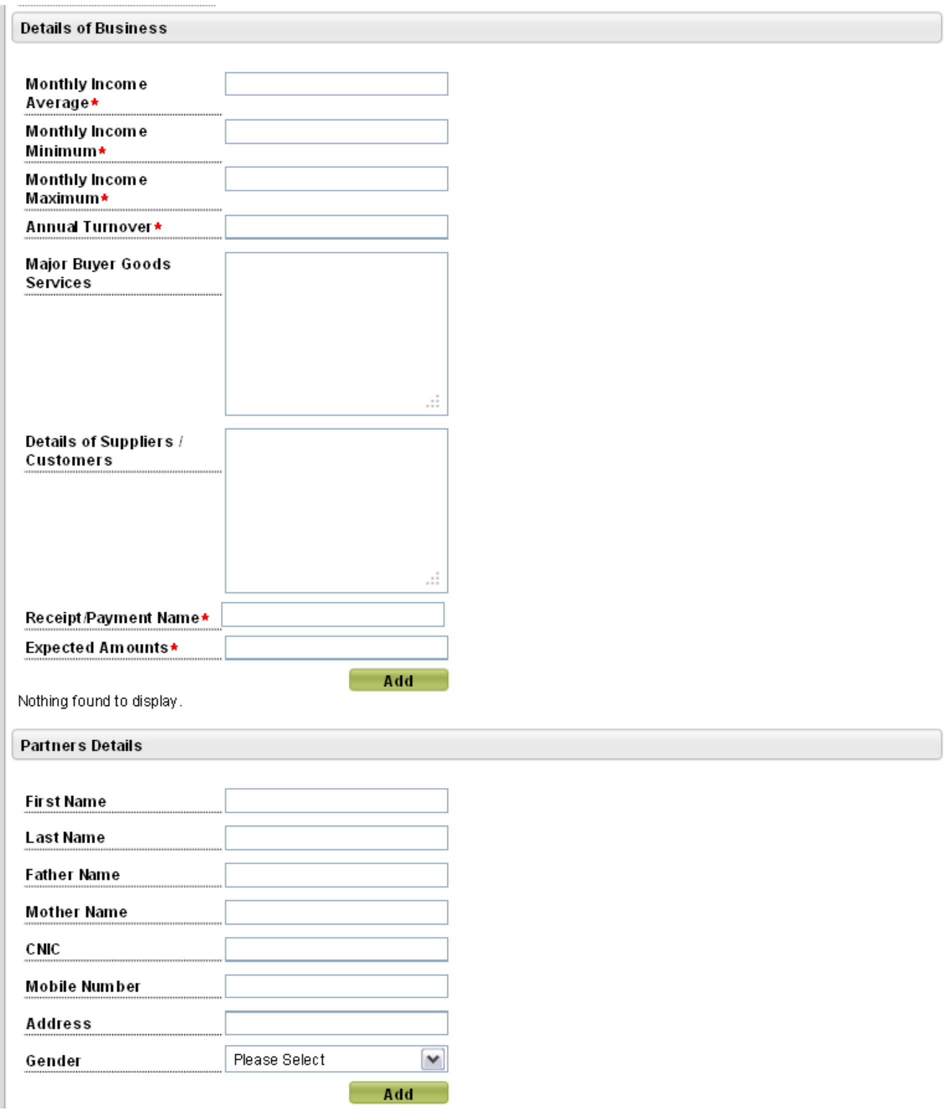
Expected Average Balance*

Expected No. of Deposits in a month*

Expected No. of withdrawals in a month*

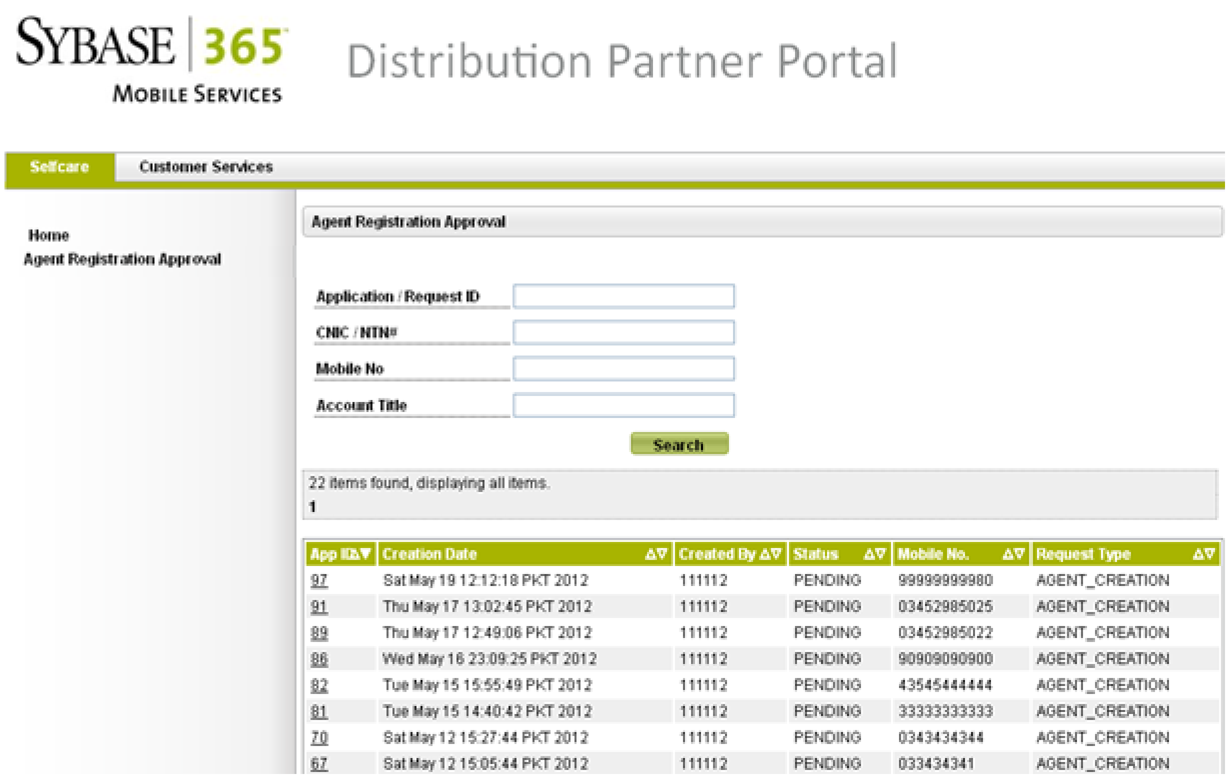
1. Agent Account Registration

…Details of Business and Partner Details



1. Agent Account Registration

b1. After the form submission from Bank Officer 1, Bank Officer 2 Clicks on Agent Registration Approval Menu



SYBASE 365 MOBILE SERVICES Distribution Partner Portal

Selfcare | Customer Services

Home

Agent Registration Approval

Agent Registration Approval

Application / Request ID

CNIC / NTN#

Mobile No

Account Title

Search

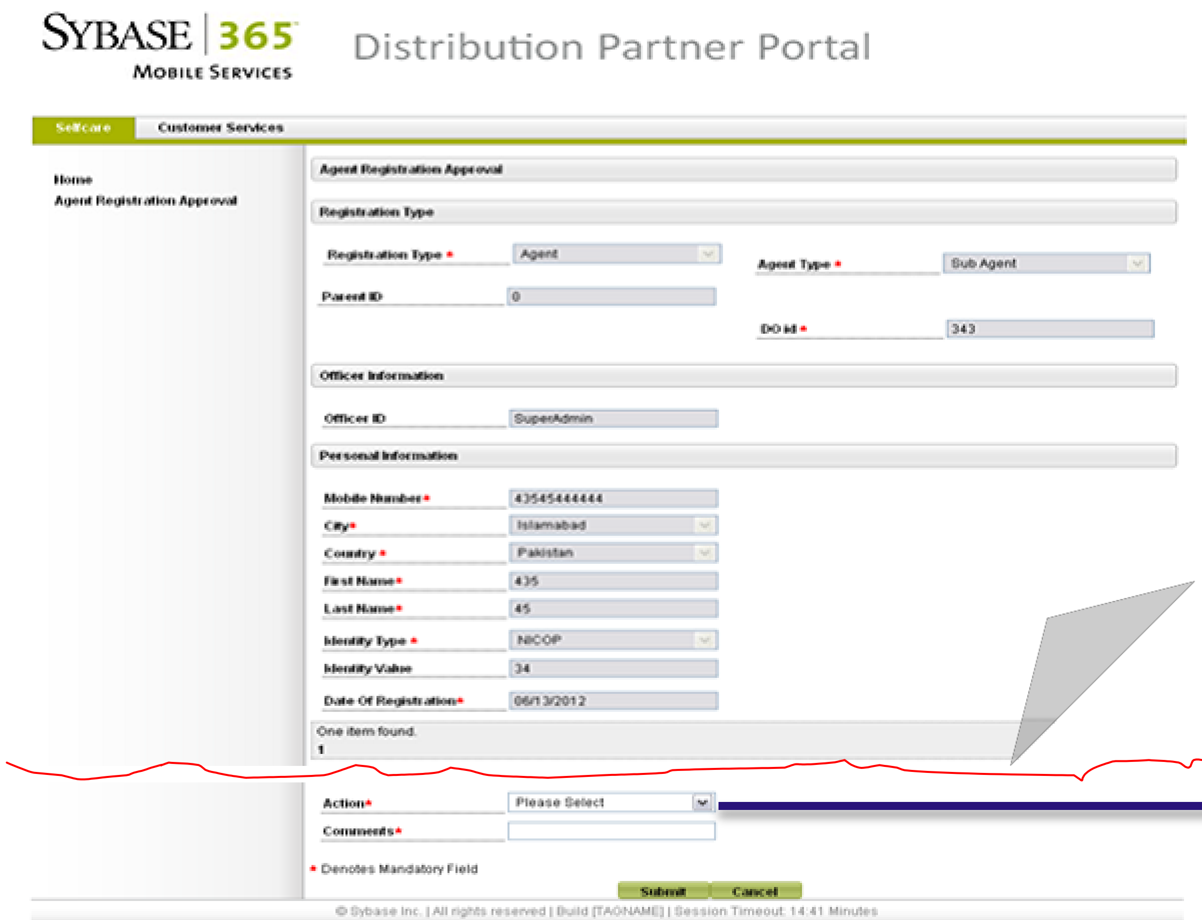
22 items found, displaying all items.

1

App ID	Creation Date	Created By	Status	Mobile No.	Request Type
97	Sat May 19 12:12:18 PKT 2012	111112	PENDING	99999999980	AGENT_CREATION
91	Thu May 17 13:02:45 PKT 2012	111112	PENDING	03452985025	AGENT_CREATION
89	Thu May 17 12:49:06 PKT 2012	111112	PENDING	03452985022	AGENT_CREATION
86	Wed May 16 23:09:25 PKT 2012	111112	PENDING	90909090900	AGENT_CREATION
82	Tue May 15 15:55:49 PKT 2012	111112	PENDING	43545444444	AGENT_CREATION
81	Tue May 15 14:40:42 PKT 2012	111112	PENDING	33333333333	AGENT_CREATION
70	Sat May 12 15:27:44 PKT 2012	111112	PENDING	0343434344	AGENT_CREATION
67	Sat May 12 15:05:44 PKT 2012	111112	PENDING	033434341	AGENT_CREATION

1. Agent Account Registration

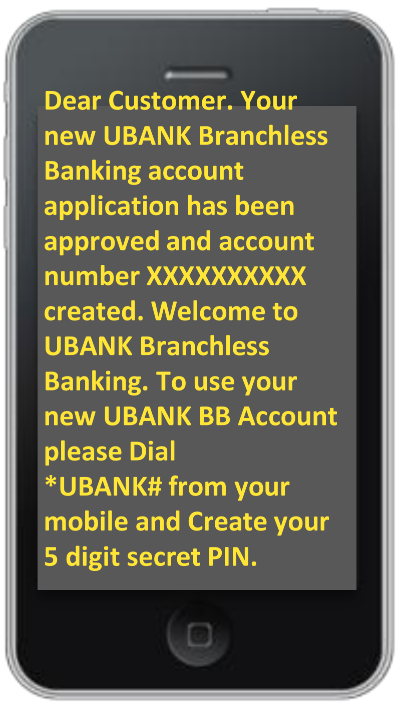
b2. Bank Officer 2 Click hyperlink of Application ID to process approval



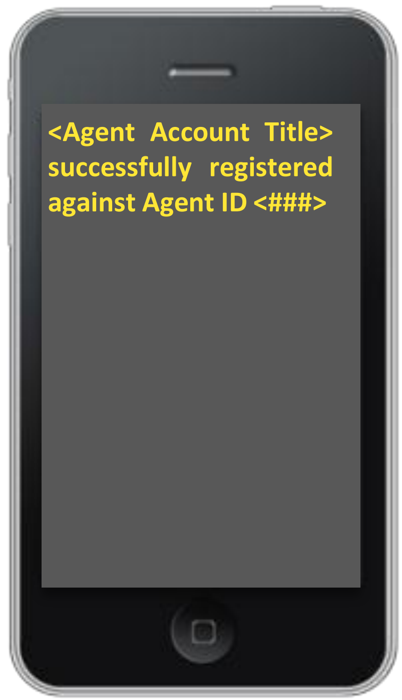
Reject
Approve
Return

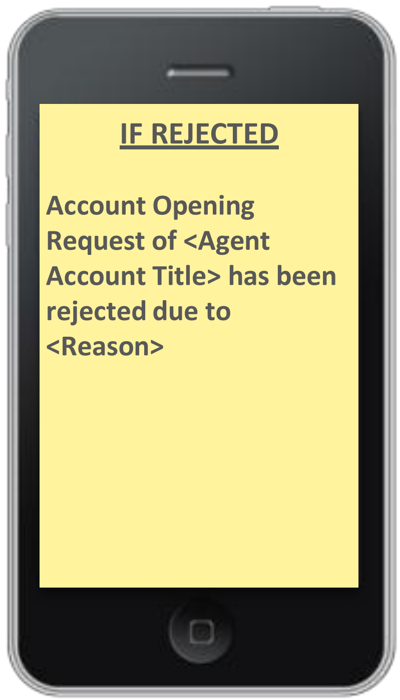
1. Agent Account Registration

b2. System sends the SMS to Agent and DO and Email password to Agent (if portal access: Y)



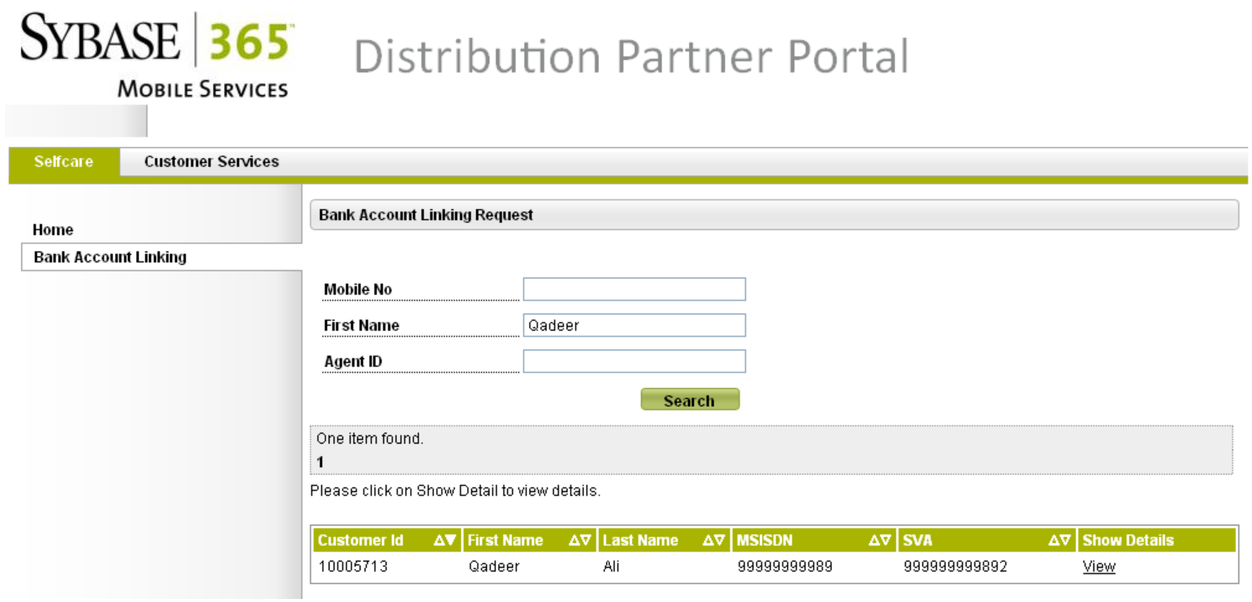
Agent





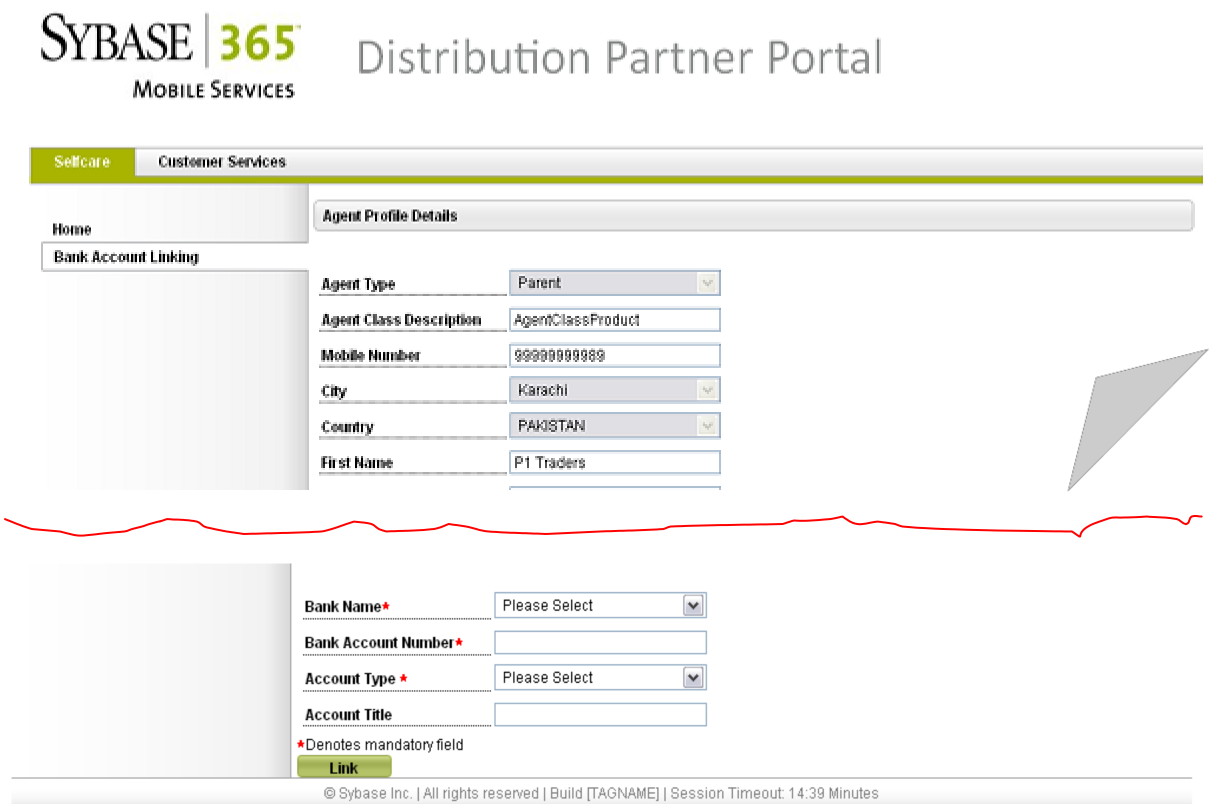
1. Agent Account Registration

c1. Bank Officer 1 click on Bank Account Linking to link Agent wallet with his Bank Account



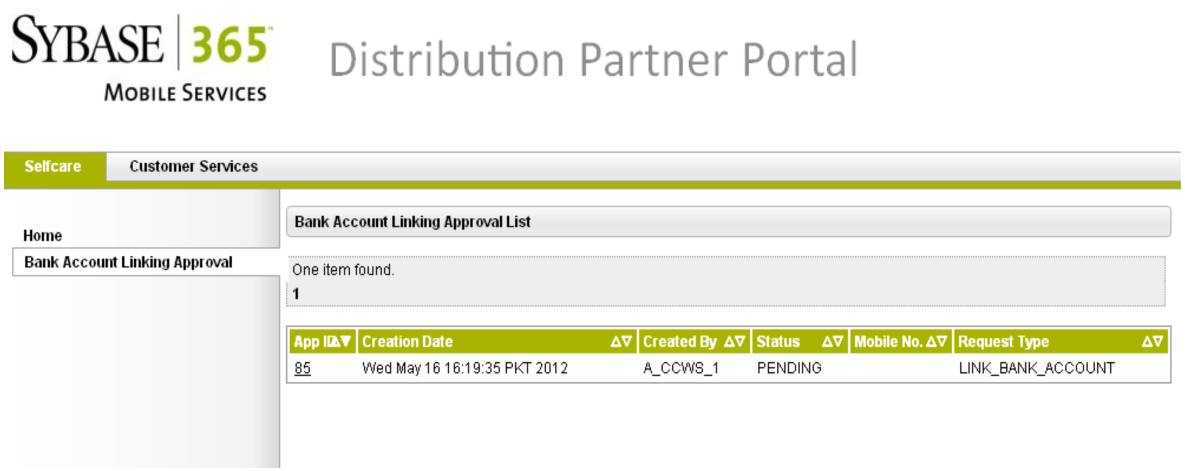
1. Agent Account Registration

c2. Bank Officer 1 click View Link to link Agent wallet with his Bank Account



1. Agent Account Registration

c3. Bank Officer 1 press **Link** button to send Linking for approval, Bank Officer 2 then click "Bank Account Linking Approval" menu to approve bank account linking application



c4. Bank Officer 2 click App ID Link to Approve or Reject the request

1. Agent Account Registration

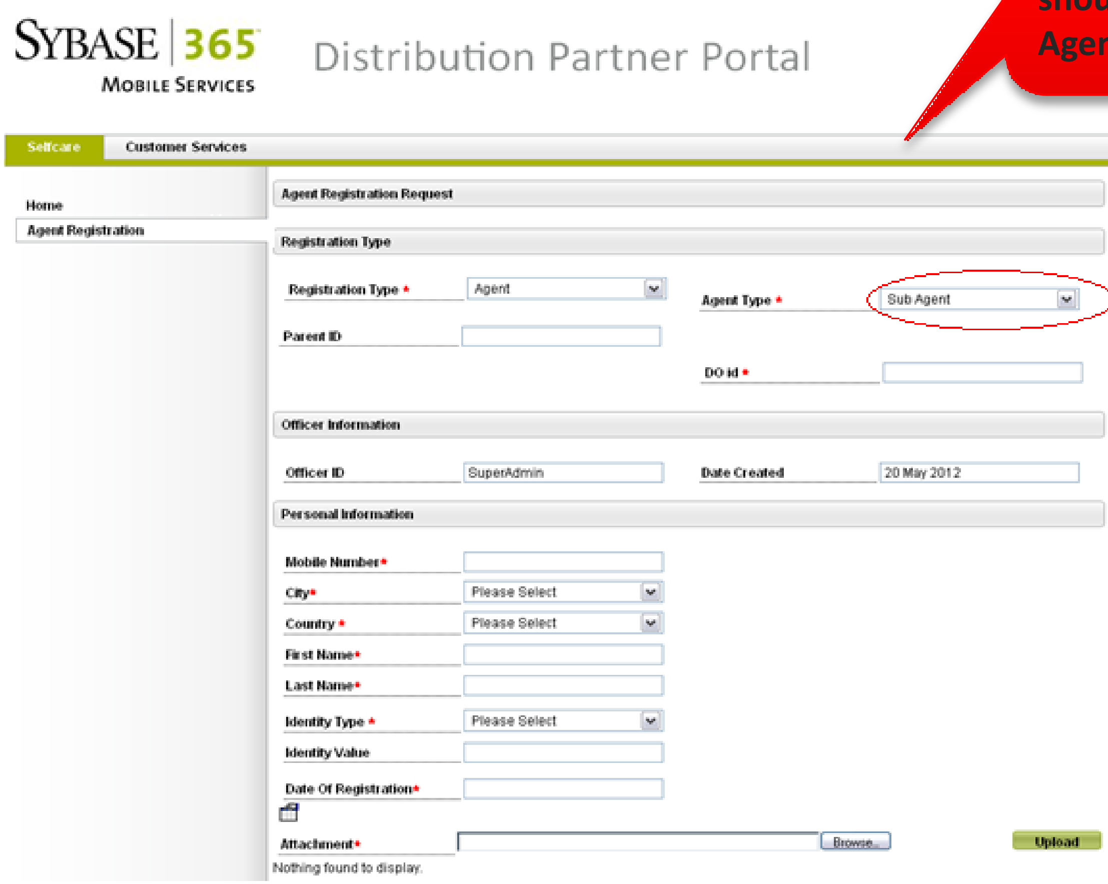
d. Agent can Create mPIN using USSD Menu on Mobile

NOTE: When User first time access USSD Menu before creating PIN, then complete Transaction menu is not shown and USSD interaction starts from mPIN creation.

2. Sub Agent Account Registration

a. Bank Officer 1 click on Agent Registration from Menu

Privileges, Channel Access and Limits should be part of Sub Agent registration.



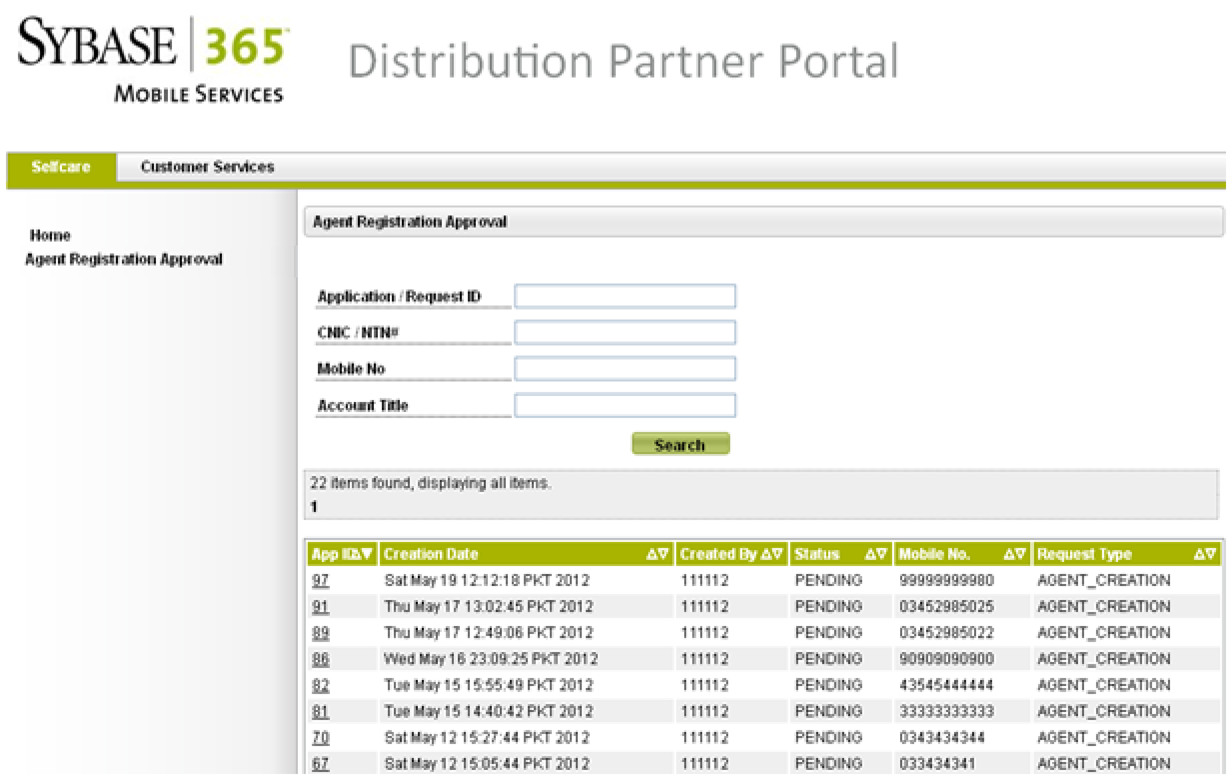
2. Sub Agent Account Registration

…Personal Information


Mailing Address
Permanent Address
Father Name*
Mother Name*
Place of Birth* Please Select
Date of Birth*
Gender* Please Select
Phone Number*
Fax Number*
* Denotes Mandatory Field
Submit Cancel

2. Sub Agent Account Registration

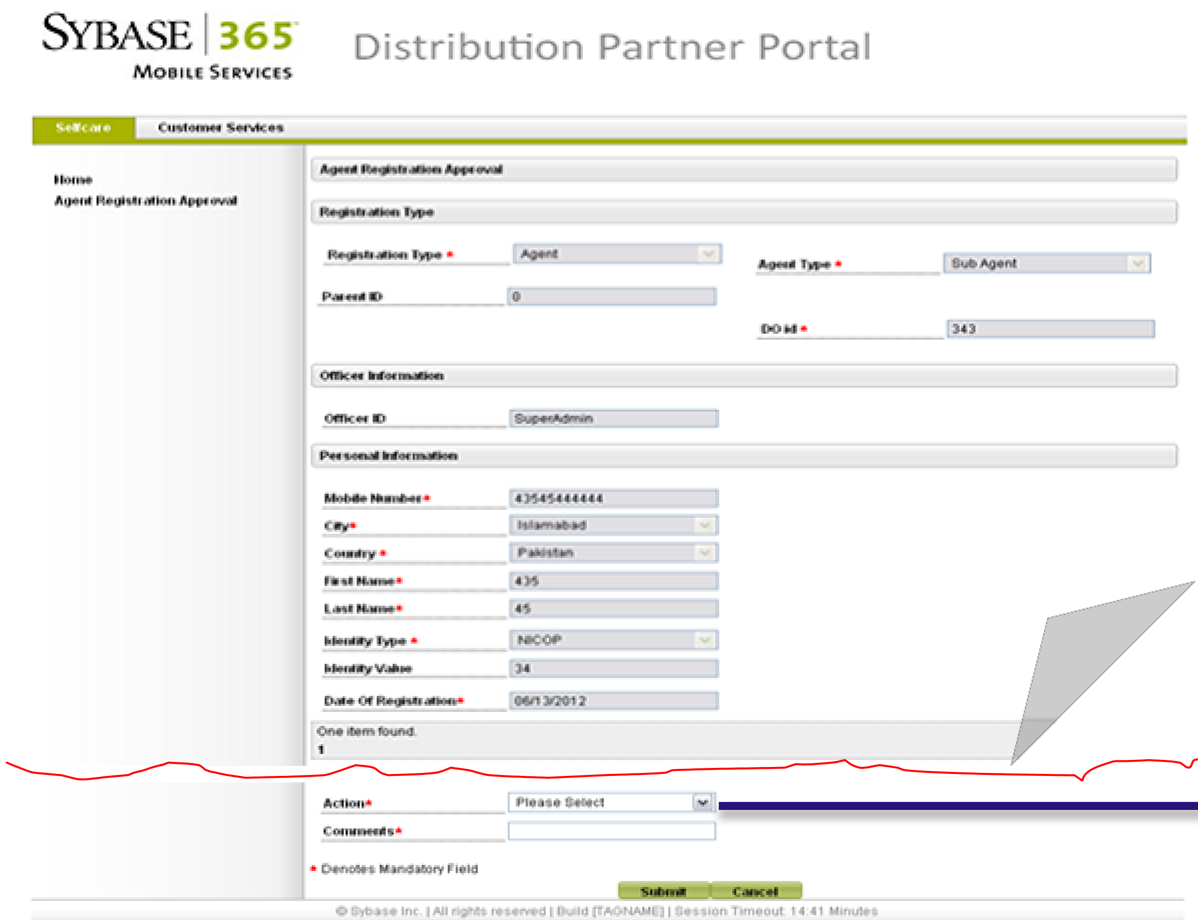
b1. After the form submission from Bank Officer 1, Bank Officer 2 Clicks on Agent Registration Approval Menu



App ID	Creation Date	Created By	Status	Mobile No.	Request Type
97	Sat May 19 12:12:18 PKT 2012	111112	PENDING	99999999980	AGENT_CREATION
91	Thu May 17 13:02:45 PKT 2012	111112	PENDING	03452985025	AGENT_CREATION
89	Thu May 17 12:49:06 PKT 2012	111112	PENDING	03452985022	AGENT_CREATION
86	Wed May 16 23:09:25 PKT 2012	111112	PENDING	90909090900	AGENT_CREATION
82	Tue May 15 15:55:49 PKT 2012	111112	PENDING	43545444444	AGENT_CREATION
81	Tue May 15 14:40:42 PKT 2012	111112	PENDING	33333333333	AGENT_CREATION
70	Sat May 12 15:27:44 PKT 2012	111112	PENDING	0343434344	AGENT_CREATION
67	Sat May 12 15:05:44 PKT 2012	111112	PENDING	033434341	AGENT_CREATION

2. Sub Agent Account Registration

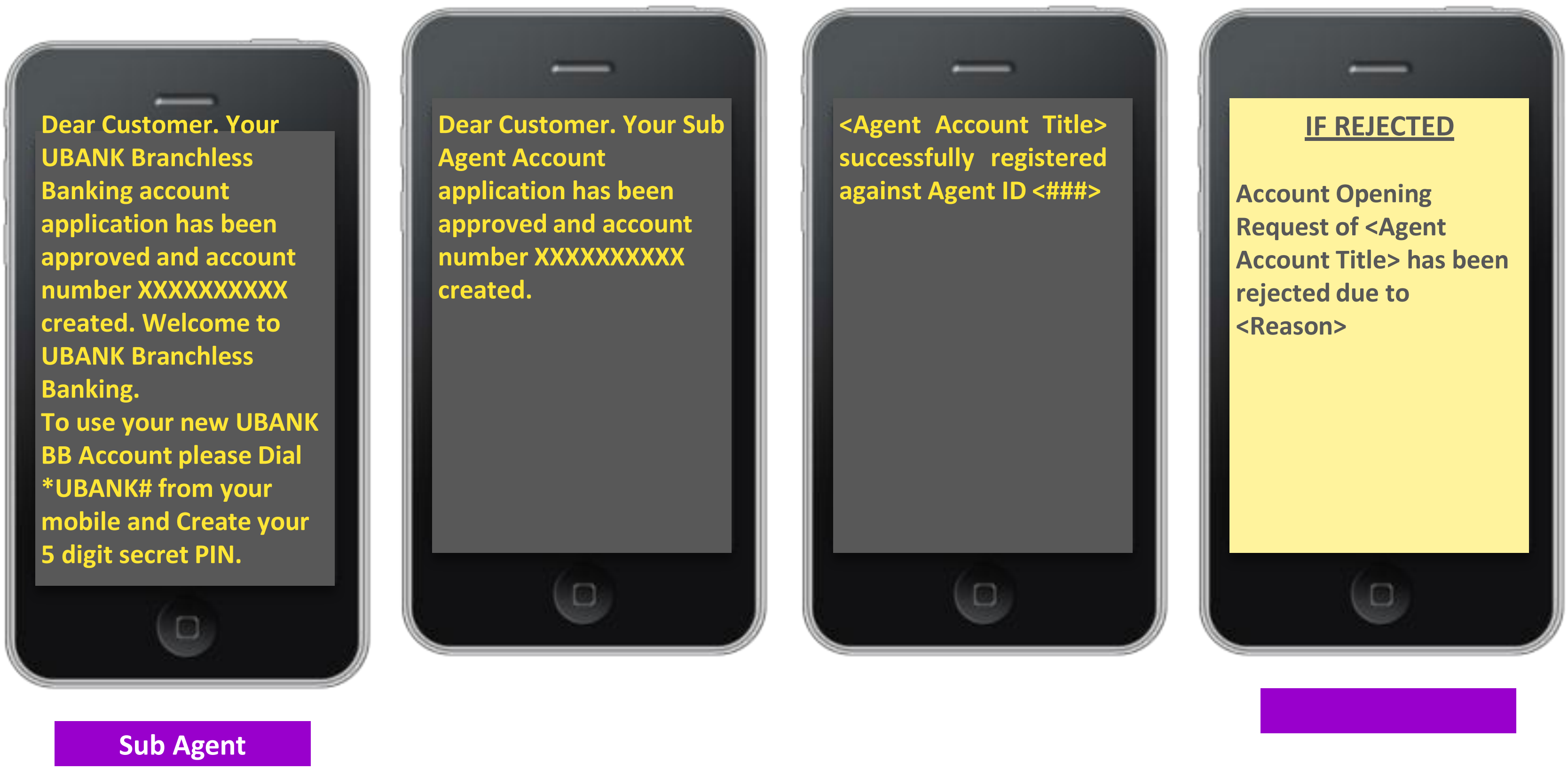
b2. Bank Officer 2 Click hyperlink of Application ID to process approval



Reject
Approve
Return

2. Sub Agent Account Registration

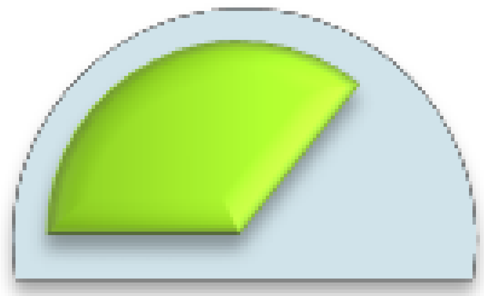
b2. System sends the SMS to Agent, Sub Agent and DO and Email password to Sub Agent (if portal access: Y)



2. Sub Agent Account Registration

c. Sub Agent can Create mPIN using USSD Menu on Mobile

NOTE: When User first time access USSD Menu before creating PIN, then complete Transaction menu is not shown and USSD interaction starts from mPIN creation.



AGENT SELF SERVICE

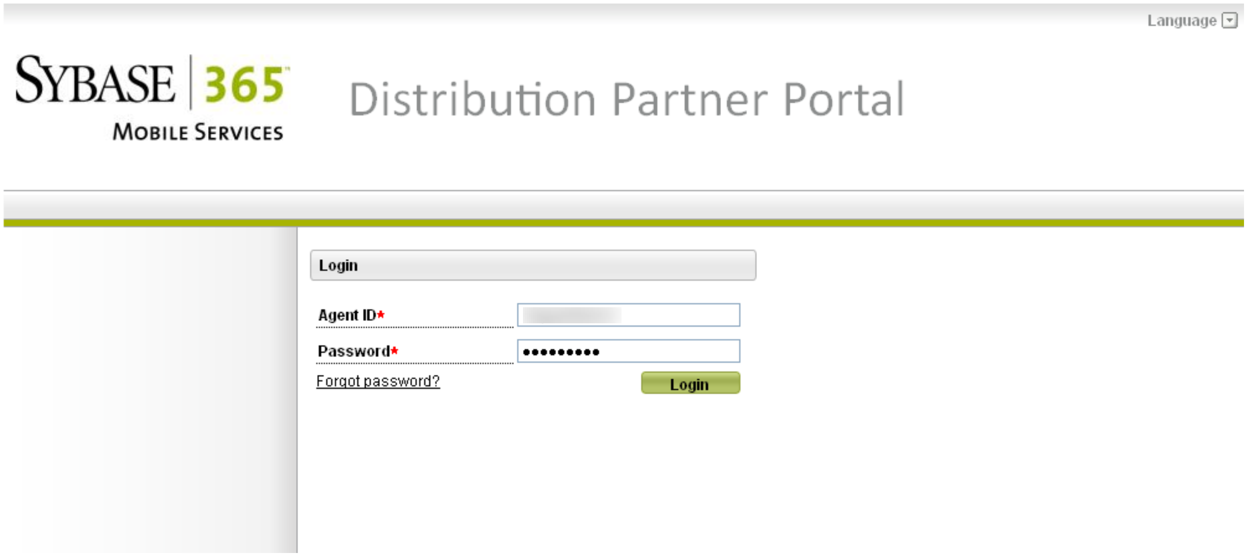
Covering tasks agent can perform on Agent portal and Transactions Agent can perform using his/her mobile wallet

Agent Self Service

Once the agent / sub agent accounts are active, they can perform various day-to-day operations and transactions through their UBANK BB Account according to the set privileges. Following are the tasks that can be performed by agents:

1. Agent Portal Login
2. Manage Sub Agents, their Transaction Privileges and Limits (taken out from current Phase)
3. Perform Agent Transactions through Portal
    a. Bank Account to Mobile Account Transfer (Transfer-in)
    b. Mobile Account to Bank Account Transfer (Transfer-out)
    c. Agent to Agent Transfer
    d. Balance Inquiry Mobile Account
    e. Balance Inquiry Linked Bank Account
    f. View Transactions History
    g. Change PIN
    h. Change Password
4. Perform Agent Transactions through Mobile
    a. Bank Account to Mobile Account Transfer
    b. Mobile Account to Bank Account Transfer
    c. Agent to Agent Transfer
    d. Balance Inquiry Mobile Account
    e. Balance Inquiry Linked Bank Account
    f. Mini Statement

1. Agent / Sub Agent Portal Login

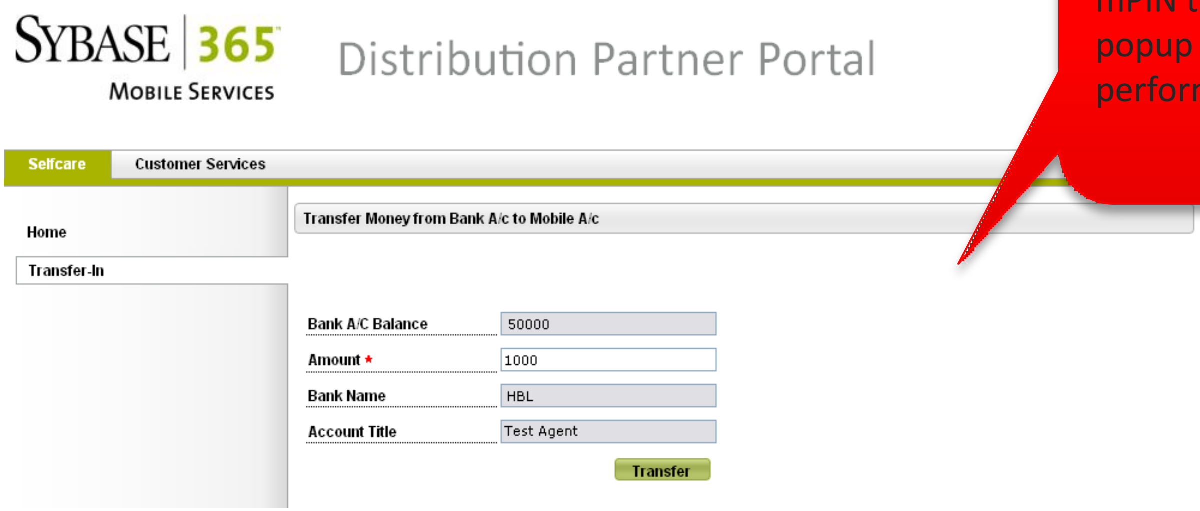


1. Open provided URL in web browser
2. If the user login session is not established, system will automatically redirect the user to the login page.
3. Input the Agent's username and password and Press 

Chapter 5

3. Perform Transactions through Portal

a) Bank Account to Mobile Wallet Transfer



mPIN to be taken in popup screen before performing transaction.

1. Click “Transfer In” from Menu
2. Bank Account Information including A/C Balance will be shown
3. Input the Amount and Press Transfer

3. Perform Transactions through Portal

a) Bank Account to Mobile Wallet Transfer

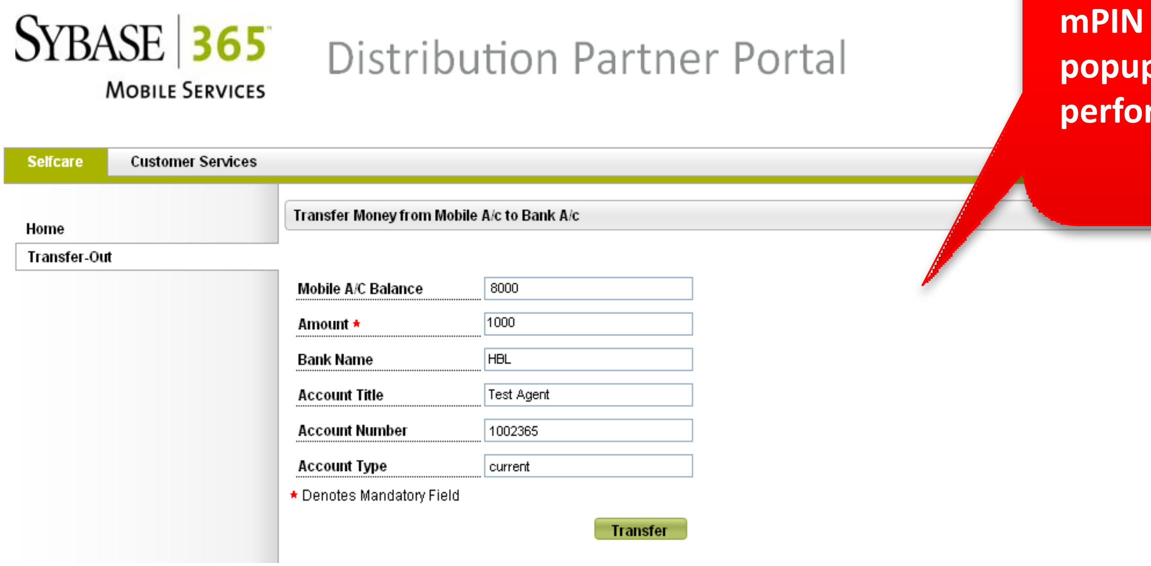
✓ System Show the following message, if the transfer is successful

Message: Trx ID: <XXXXX> You have transferred-in Rs. 1000 from UBANK A/C <####>. Fee with tax: 10. Your Mobile Account balance Rs. 49,990.

✗ If transfer failed because of invalid/excess amount input/CBS error, then system will show error message with the reason

3. Perform Transactions through Portal

b) Mobile Wallet to Bank Account Transfer



mPIN to be
popup scree
performing

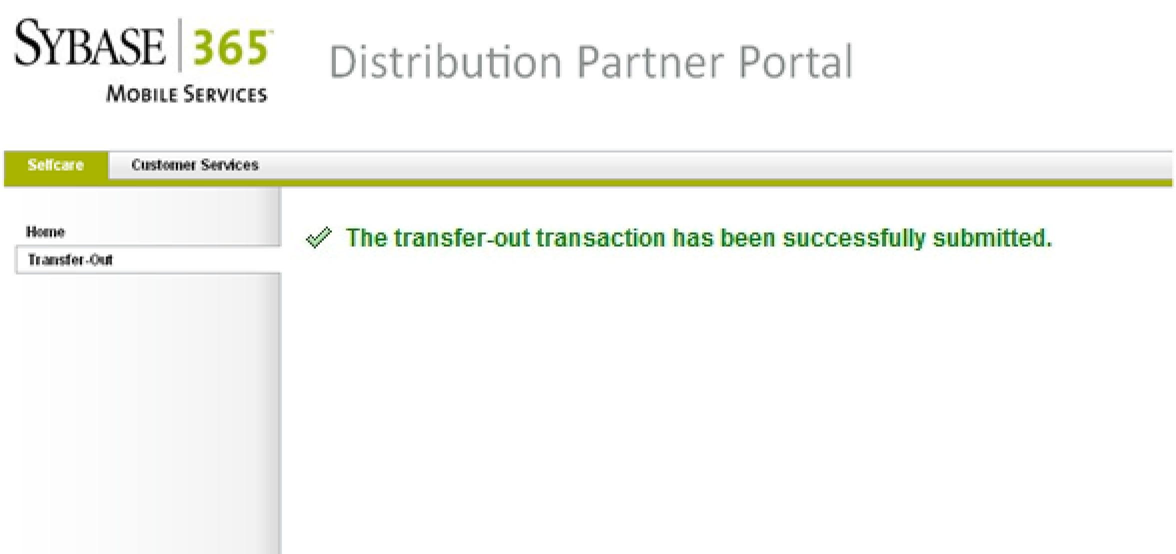
1. Click “Transfer Out” from Menu
2. Bank Account and Mobile Wallet Information including mWallet Balance will be shown
3. Enter Amount to transfer and Press **Transfer**

3. Perform Transactions through Portal

b) Mobile Wallet to Bank Account Transfer

✓ System Show the following message, if the transfer is successful

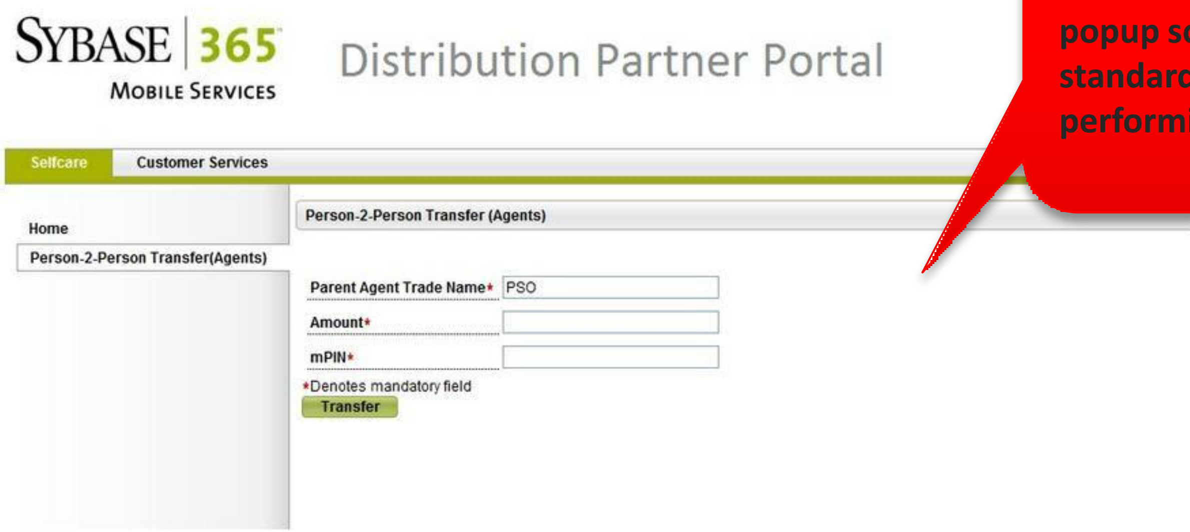
Message: Trx ID: <XXXXX> You have transferred-out Rs. 1000 from Mobile A/C <####>. Fee with tax: 0. Your Mobile Account balance Rs. 0



✗ If transfer failed because of invalid/excess amount input/CBS error, then system will show error message with the reason

3. Perform Transactions through Portal

c) Agent to Agent Transfer

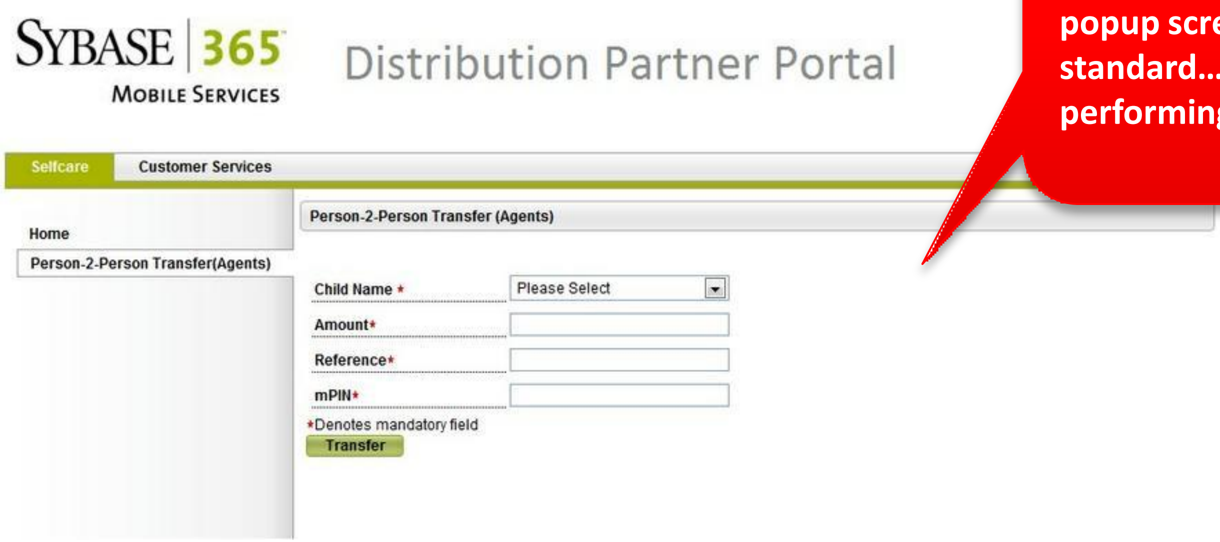


mPIN to be taken in popup screen as a standard…before performing transaction.

1. Click "Person-2-Person Transfer (Agents)" from Menu
2. Parent Agent trade name is shown
3. Enter Amount to transfer and mPIN and Press Transfer

3. Perform Transactions through Portal

c) Agent to Agent Transfer



mPIN to be
popup scree
standard…b
performing

1. If Parent Agent Clicks “Person-2-Person Transfer (Agents)” from Menu
2. Dropdown to select Child Agent is shown
3. Enter Amount to transfer, reference text and mPIN and Press **Transfer**

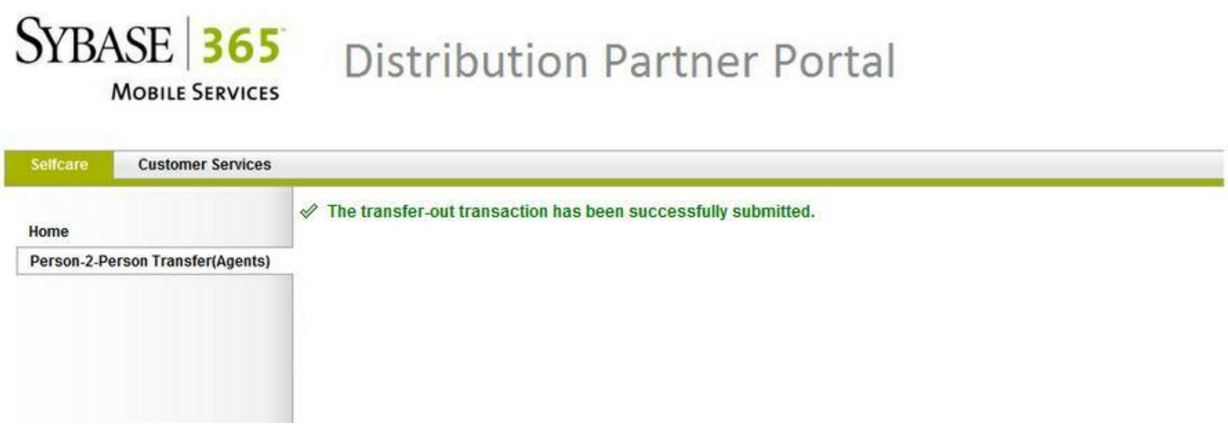
3. Perform Transactions through Portal

c) Agent to Agent Transfer

✓ System Show the following message, if the transfer is successful

SMS to Sender: Trx ID: <XXXXX> You have sent Rs. 1000 to Mobile A/C <####>. Fee with tax: 0. Your Mobile Account balance Rs. 50000

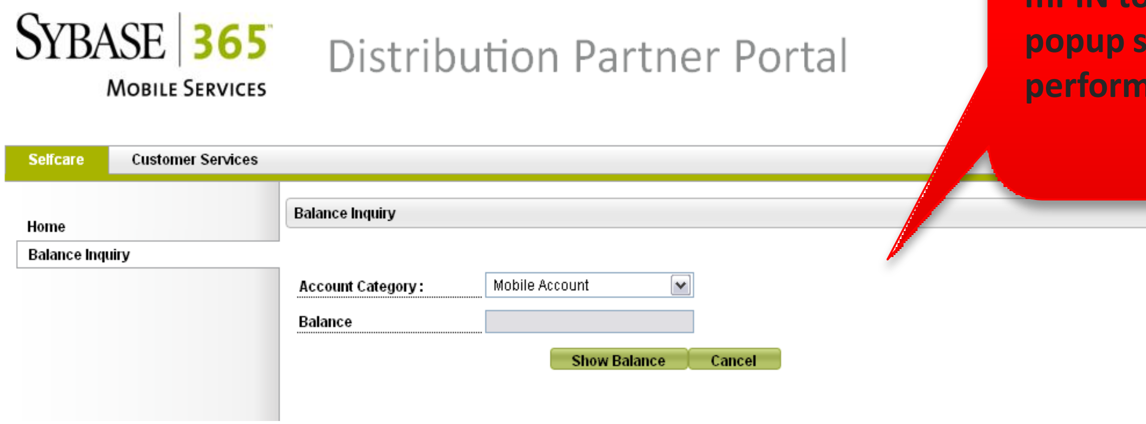
SMS to Receiver: Trx ID: <XXXXX> You received Rs. 1000 from Mobile A/C <####>. Your Mobile Account balance Rs. 80000



✗ If transfer failed because of invalid/excess amount input/CBS error, then system will show error message with the reason

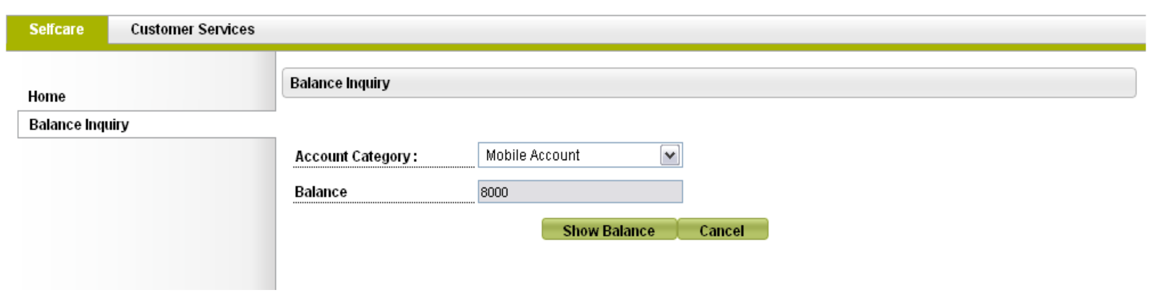
3. Perform Transactions through Portal

d) Balance Inquiry Mobile Account



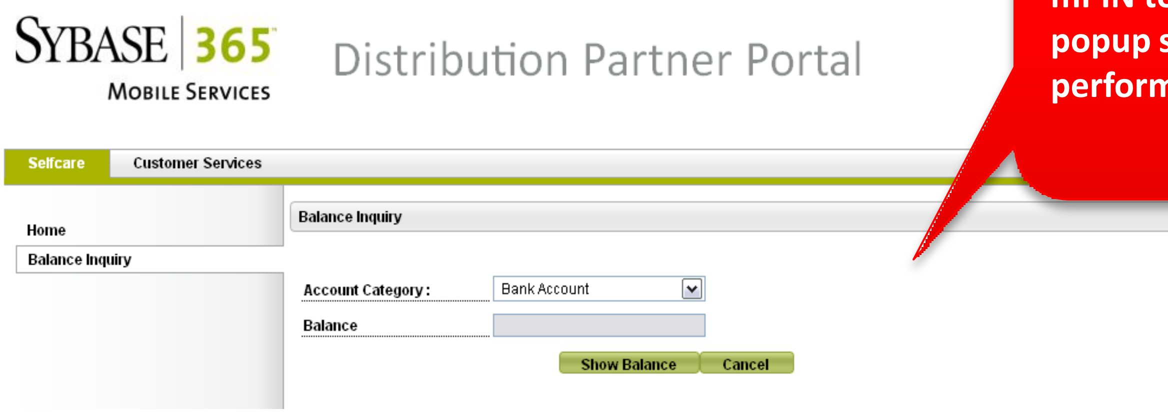
mPIN to be taken in popup screen before performing transaction.

1. Click "Balance Inquiry" from Menu
2. Select Mobile Account from Account Category
3. Press **Show Balance** to view Balance



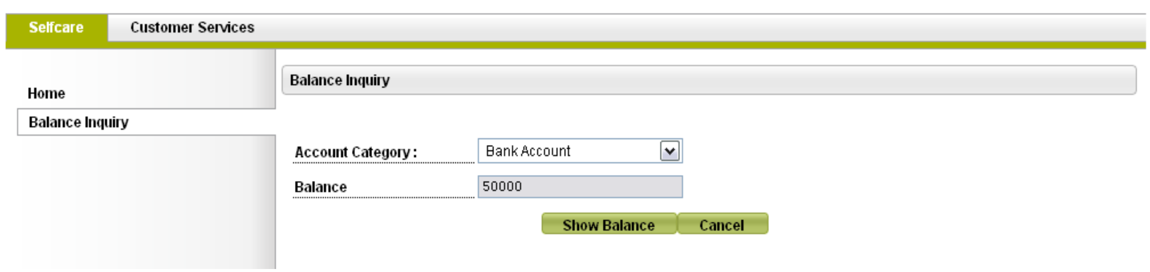
3. Perform Transactions through Portal

e) Balance Inquiry Linked Bank A/C



mPIN to be
popup scree
performing

1. Click “Balance Inquiry” from Menu
2. Select Bank Account from Account Category
3. Press Show Balance to view Balance

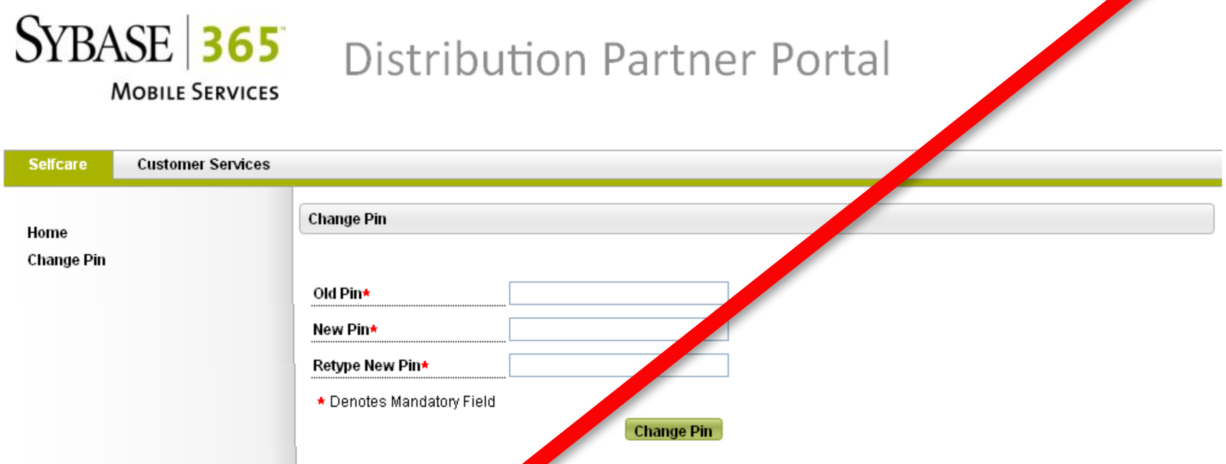


3. Perform Transactions through Portal

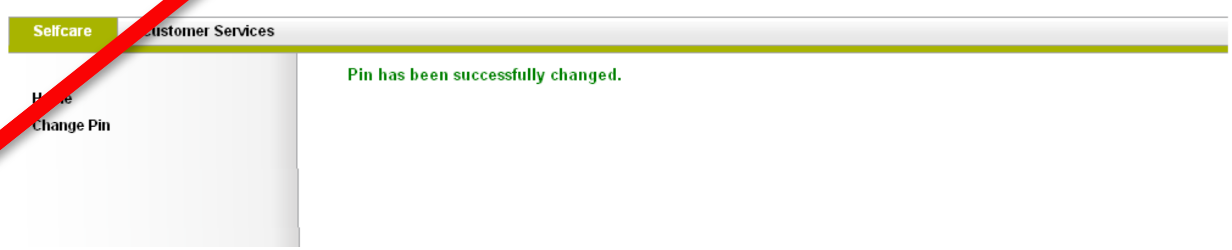
f) View Transaction History

3.Per form Transactions through Portal

g) Change PIN

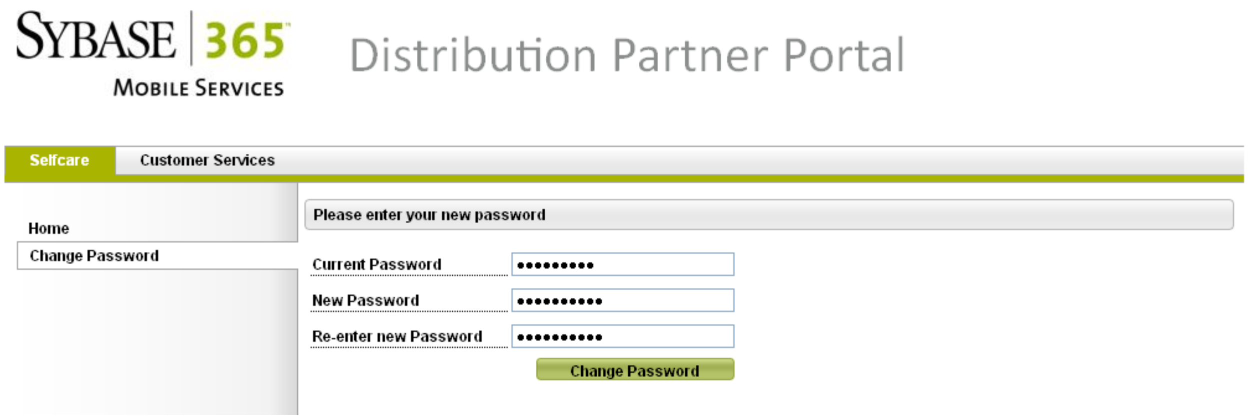


1. Click “Change PIN” from Menu
2. Enter old PIN and twice enter the New PIN
3. Press **Change Pin**

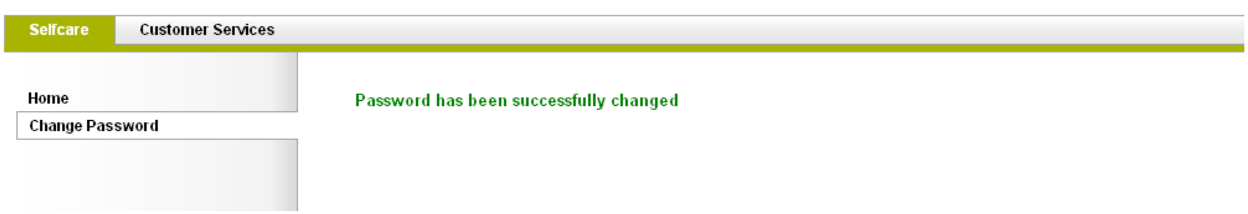


3. Perform Transactions through Portal

g) Change Password

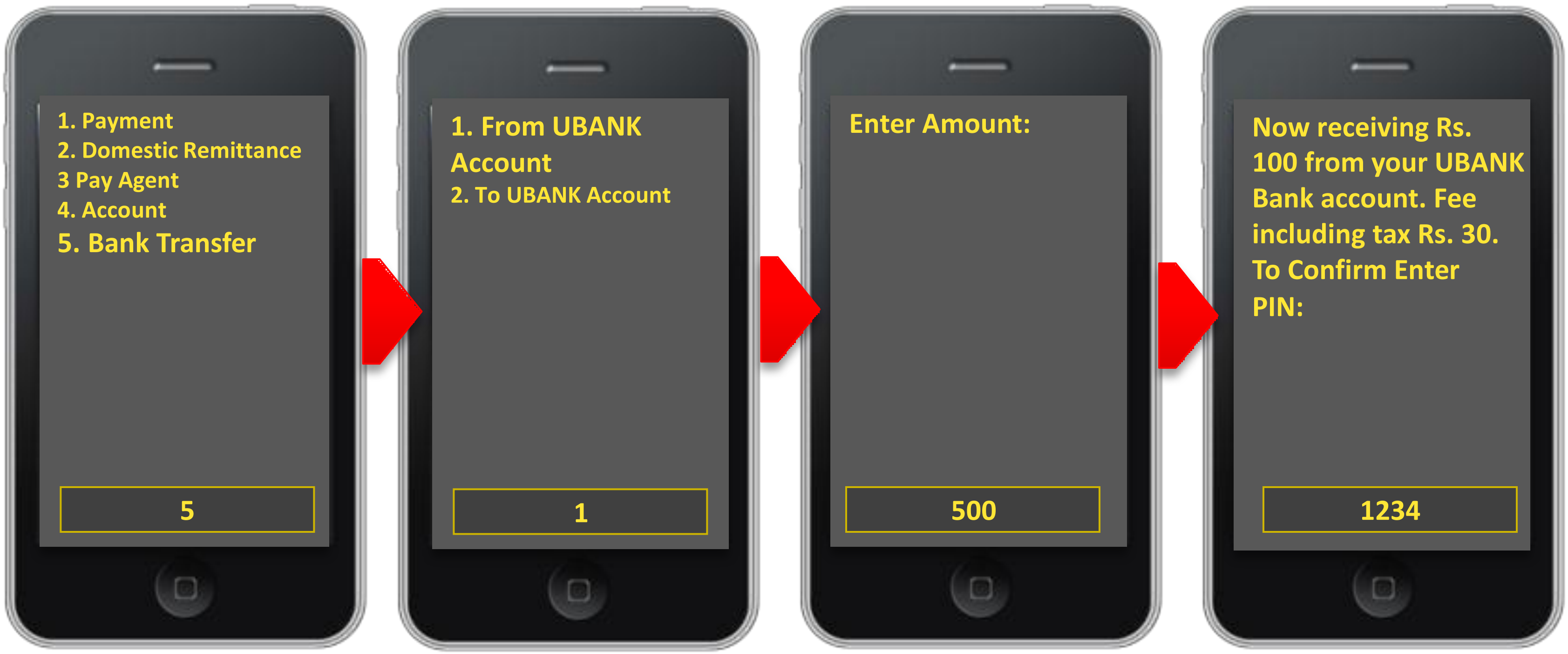


1. Click “Change Password” from Menu
2. Enter Current Password and twice enter the New PIN
3. Press 



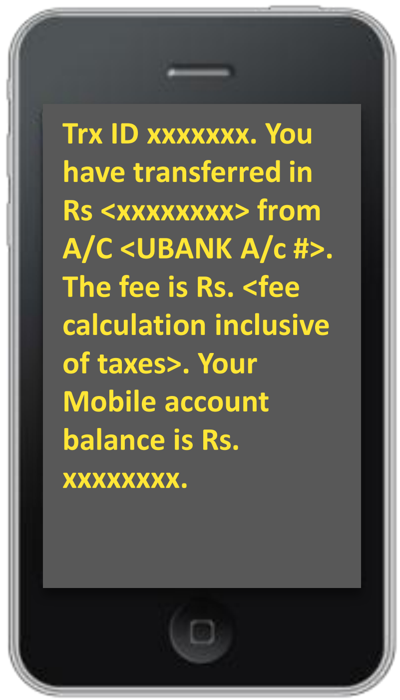
4. Perform Transactions through USSD Menu

a) Bank Account to Mobile Wallet Transfer



4. Perform Transactions through USSD Menu

a) Bank Account to Mobile Wallet Transfer (Contd.)

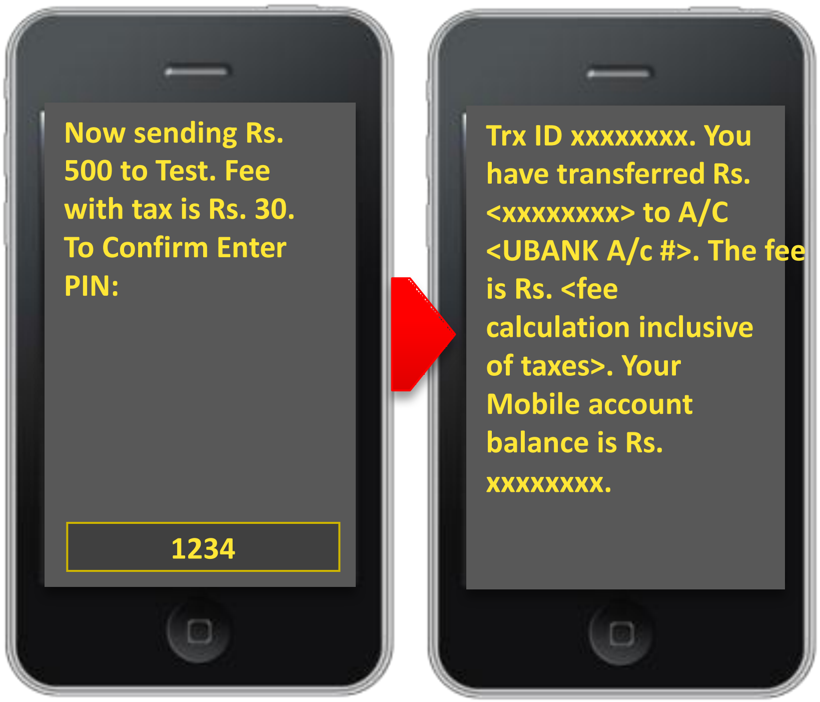


4. Perform Transactions through USSD Menu

b) Mobile Wallet Account to Bank Account Transfer

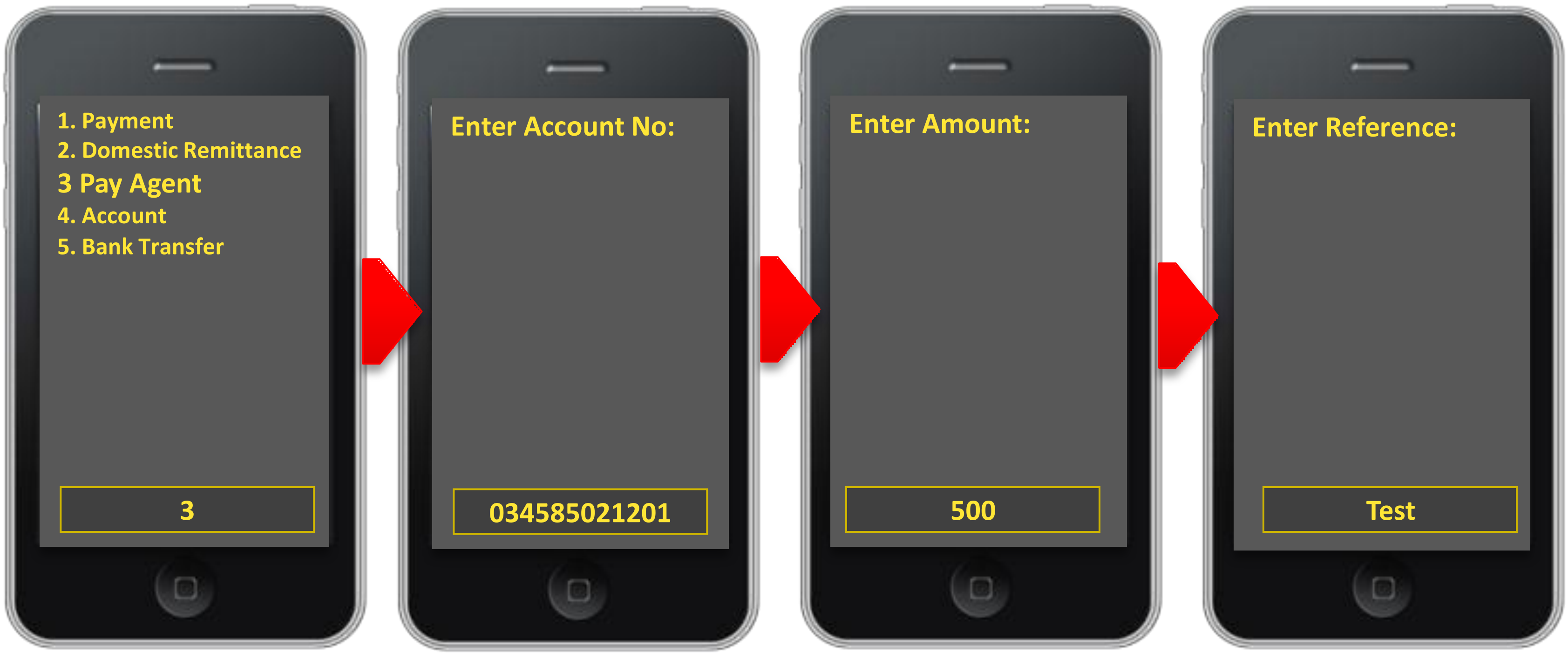
4. Perform Transactions through USSD Menu

b) Mobile Wallet Account to Bank Account Transfer



4. Perform Transactions through USSD Menu

c) Agent to Agent Transfer

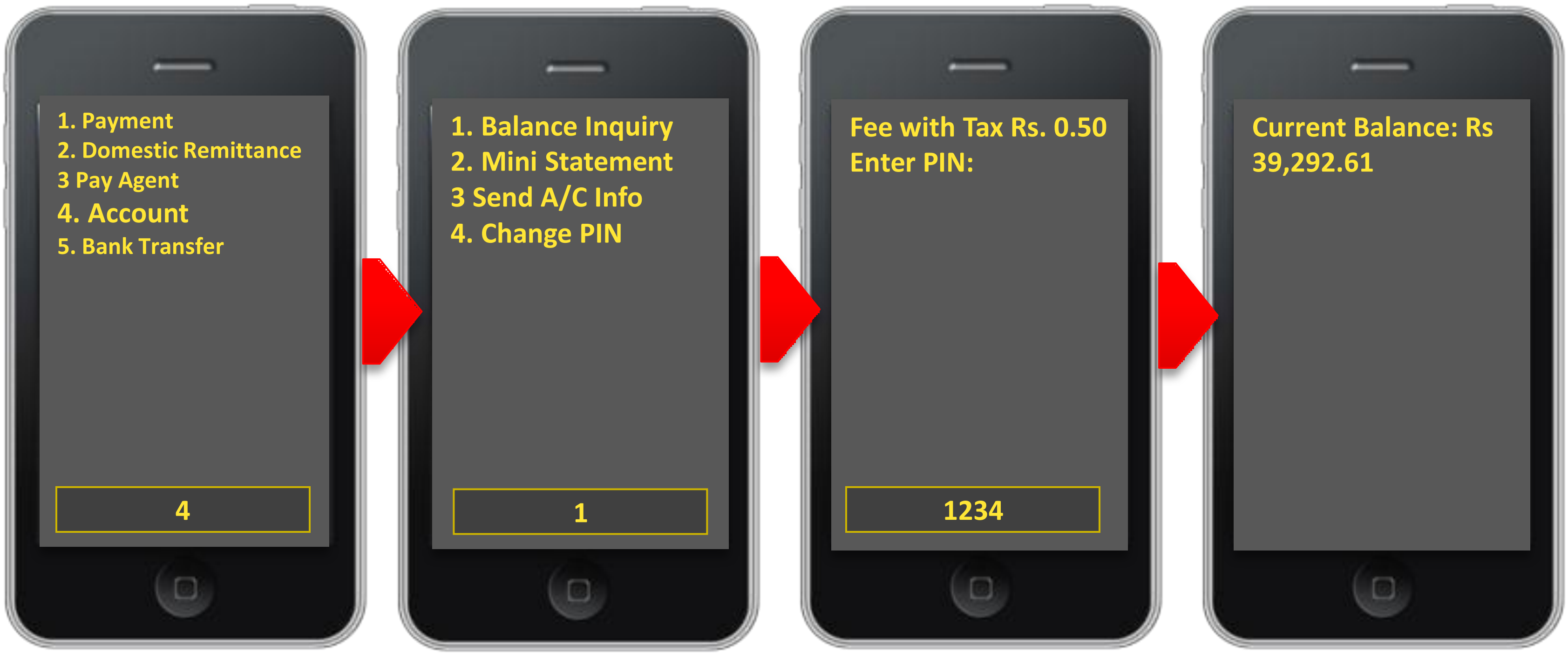


4. Perform Transactions through USSD Menu

c) Agent to Agent Transfer

4. Perform Transactions through USSD Menu

d) Balance Inquiry Mobile Account



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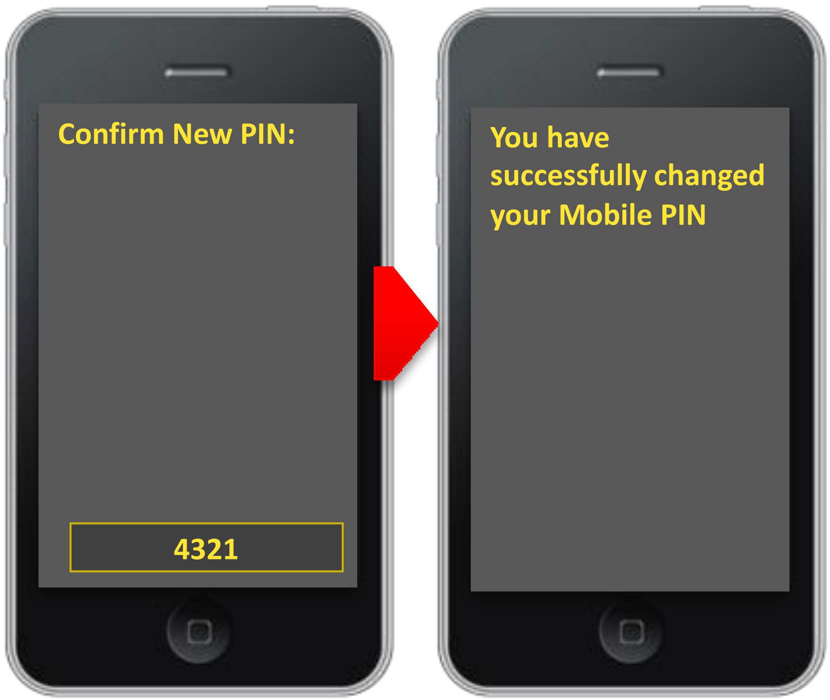
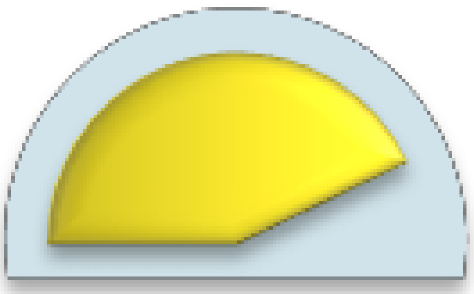
4. Perform Transactions through USSD Menu

e) Change Pin

4. Perform Transactions through USSD Menu

e) Change Pin





Over the Counter Transactions

In Phase-1a Agents are entertaining Branchless Banking Customers through Over the Counter Transactions

Over the Counter Transactions

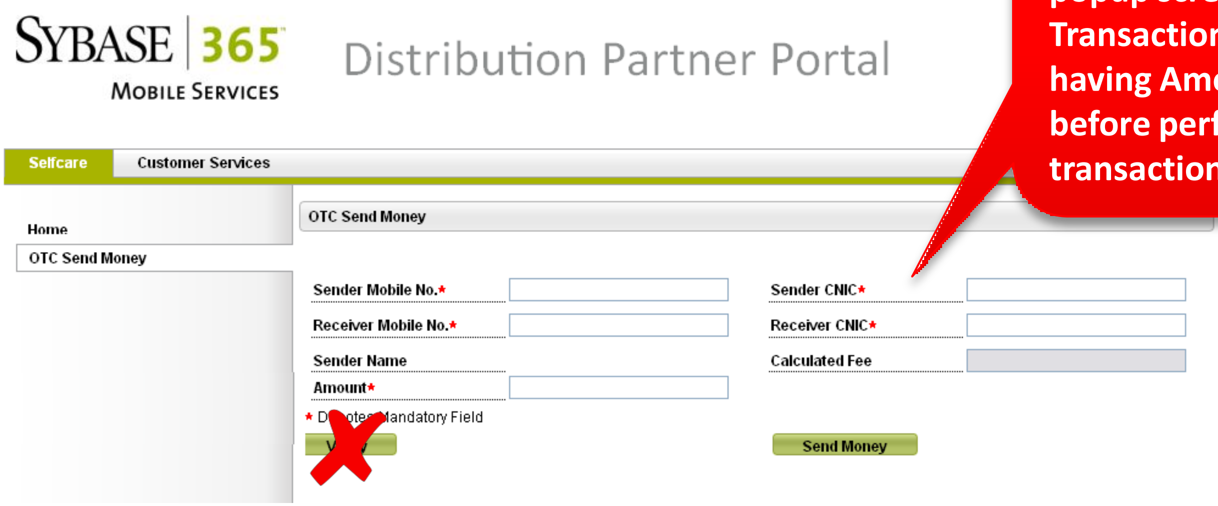
Once the agent/sub agent accounts are active, they can perform various transactions for over the counter customers according to the defined privileges. Following transactions can be performed by agents:

1. Perform OTC Transactions through Portal
    a. Send Money with Guest Account Registration
    b. Receive Money
    c. Bill Payment

1. Perform OTC Transactions through Mobile
    a. Send Money with Guest Account Registration
    b. Receive Money
    c. Bill Payment

1. OTC Send Money

mPIN to be
popup scree
Transaction
having Amo
before perf
transaction.



1. Input Sender and receiver Mobile number and CNIC
2. Input amount and receiver CNIC and press **Send Money**

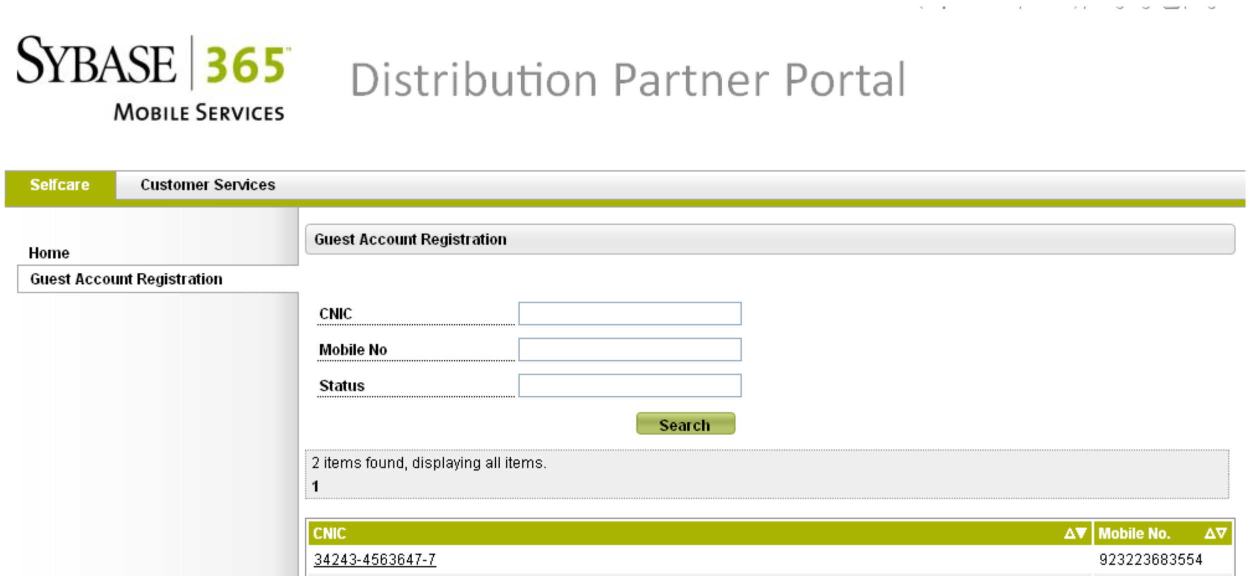
System Show success message, if the Send money is successful (see SMS messages sent to Agent, sender and receiver in OTC Send Money through Mobile page)

If Send Money fails then system will show error message with the reason

1. OTC Send Money

Guest Account Registration Request

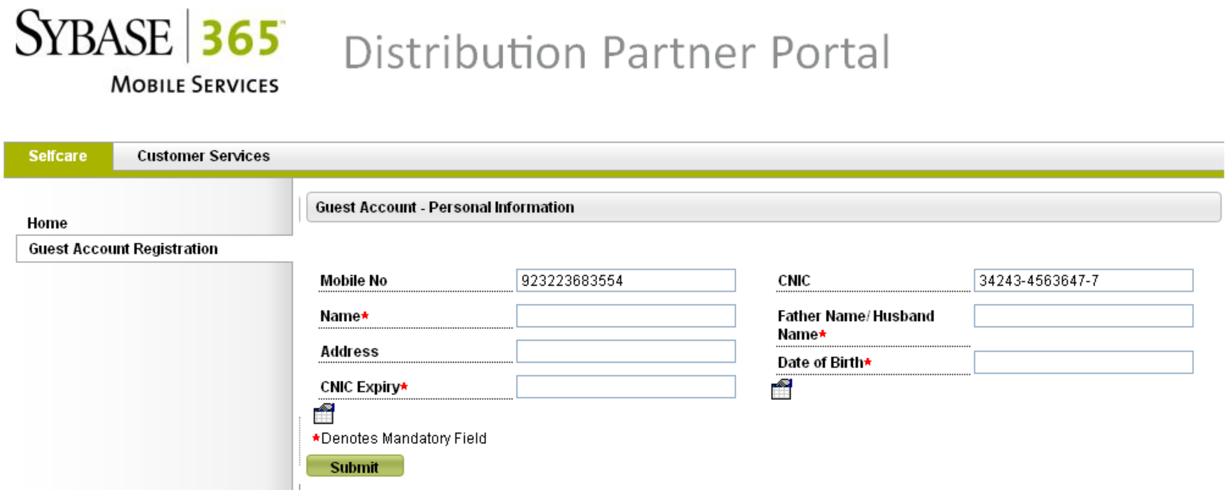
- ✓ If Send Money is successful and either Sender or Receiver do not exist in System as Guest Account then Request for Guest Account registration is generated



- ✓ Bank Admin 1 can click “Guest Account Registration” to view the list

1. OTC Send Money

Guest Account Registration Form



1. Bank Admin 1 Fills information on the form to complete the registration
2. and press **Submit**

✓ Registration request sent to Bank officer 1/2 for approval

✗ If registration fails then system will show error message with the reason

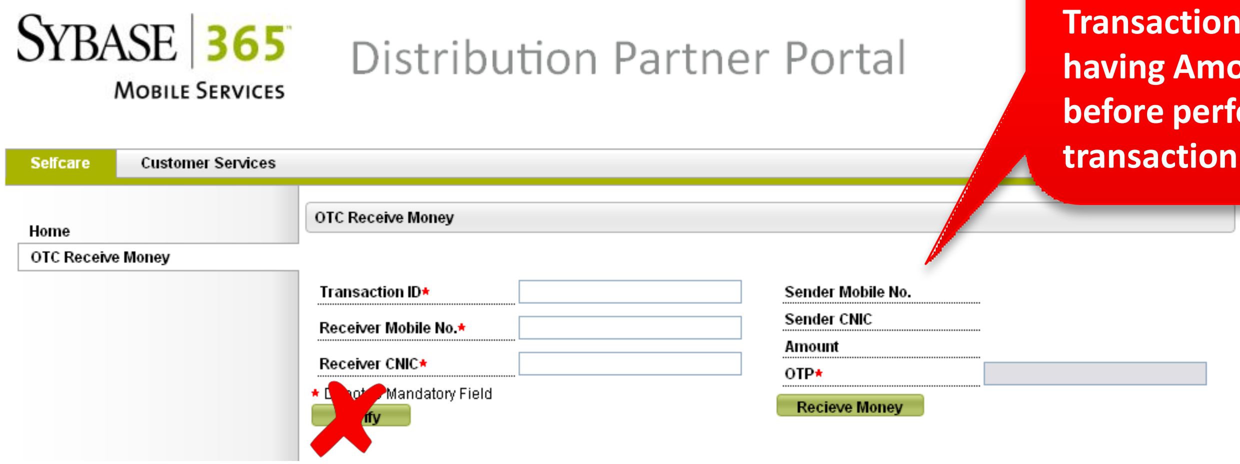
1. OTC Send Money

Guest Account Registration Approval

Guest Account Approval Screen shots and SMS/on-Screen messages to be covered

2. OTC Receive Money

mPIN to be
popup scree
Transaction
having Amo
before perfo
transaction.

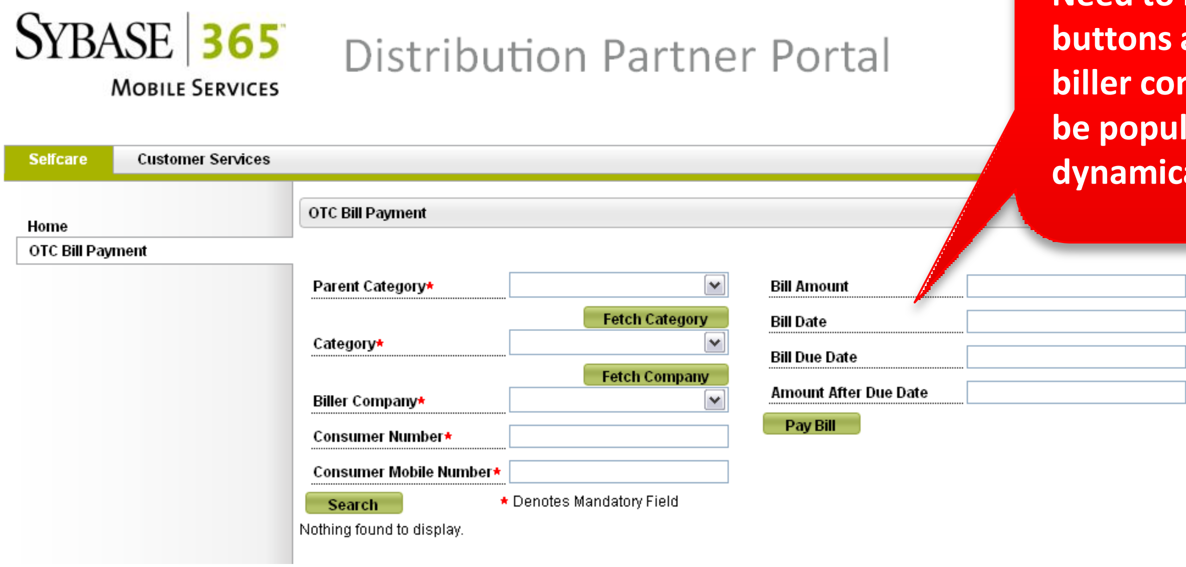


1. Agent enters Transaction ID, Receiver Mobile Number and CNIC
2. Agent Press **Verify** to show Sender details and Amount
3. Agent/Customer enters OTP and press **Receive Money**

System Show success message, if the Receive money is successful

If Receive Money fails due to invalid OTP or other reasons then system will show error message with the reason

3. OTC Bill Payment



Need to rem
buttons and
biller compa
be populate
dynamically

1. Select Parent Category then Press **Fetch Category** to list categories of selected Parent
2. Select the Category then Press **Fetch Company** to list companies of selected Category
3. Select Biller Company, Input Consumer Number and Mobile
4. Press **Search** button to retrieve Bill Amount, date, due date and after due date amount
5. Press **Pay Bill** button to perform the bill payment

4. Perform Transactions through USSD Menu

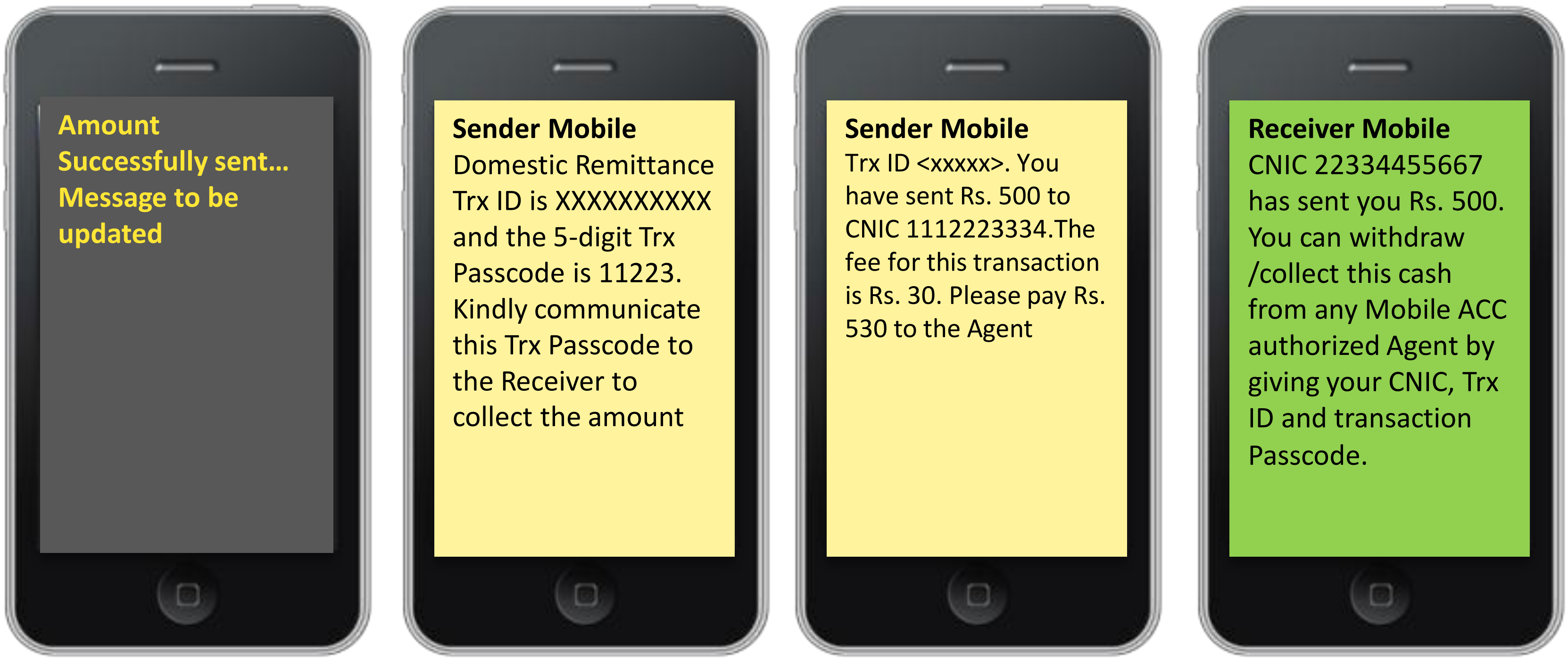
a) OTC Send Money

4. Perform Transactions through USSD Menu

a) OTC Send Money

4. Perform Transactions through USSD Menu

a) OTC Send Money

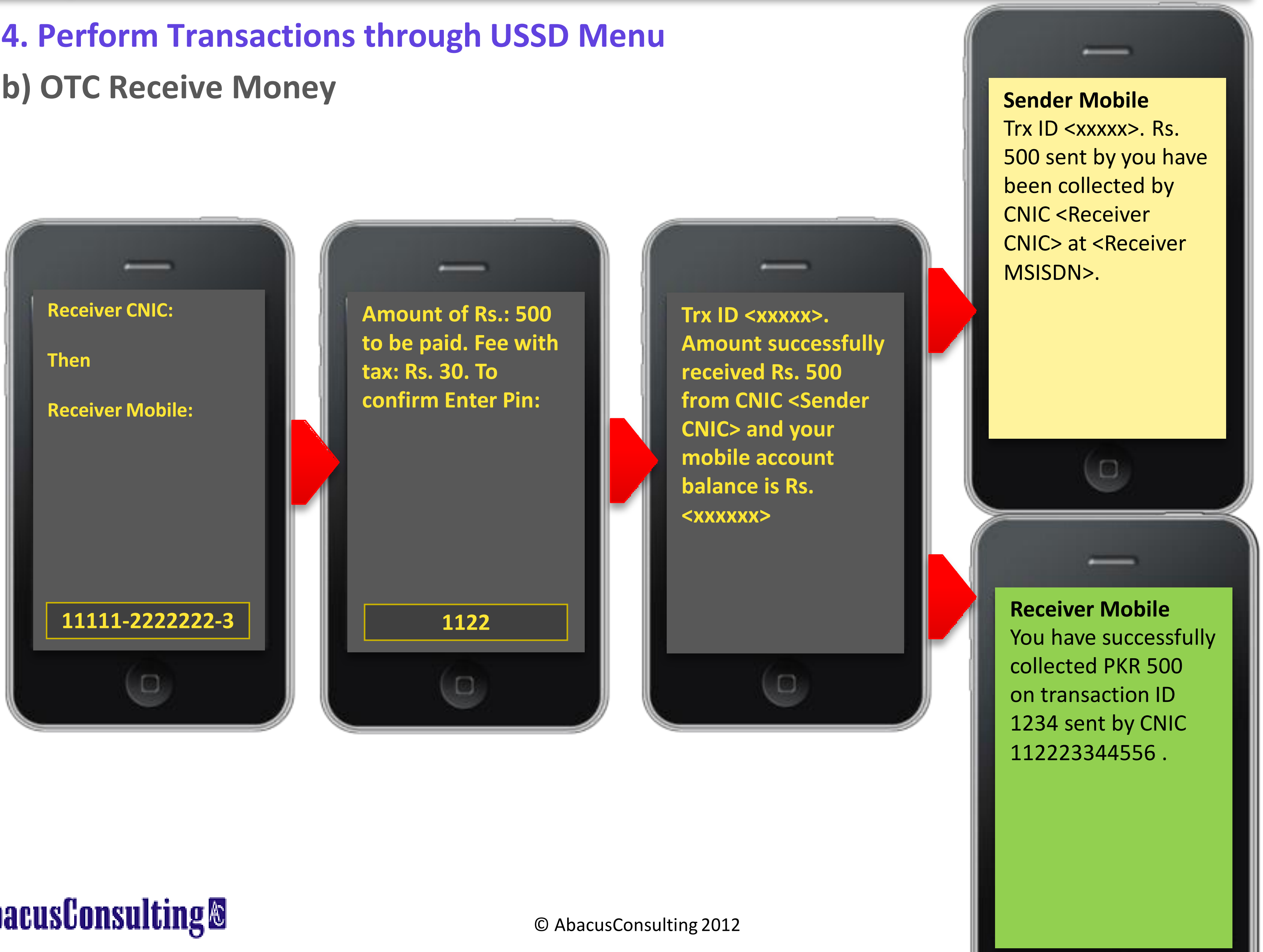


4. Perform Transactions through USSD Menu

b) OTC Receive Money

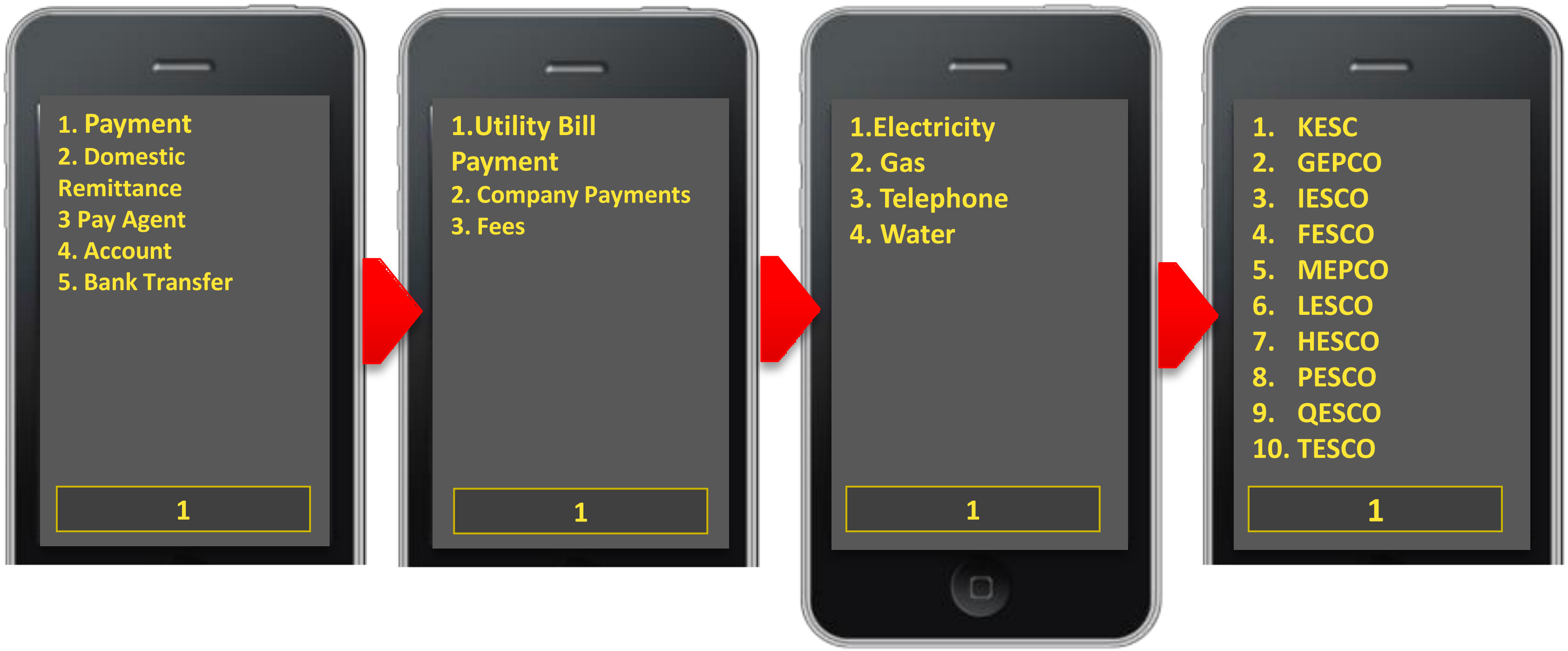
4. Perform Transactions through USSD Menu

b) OTC Receive Money



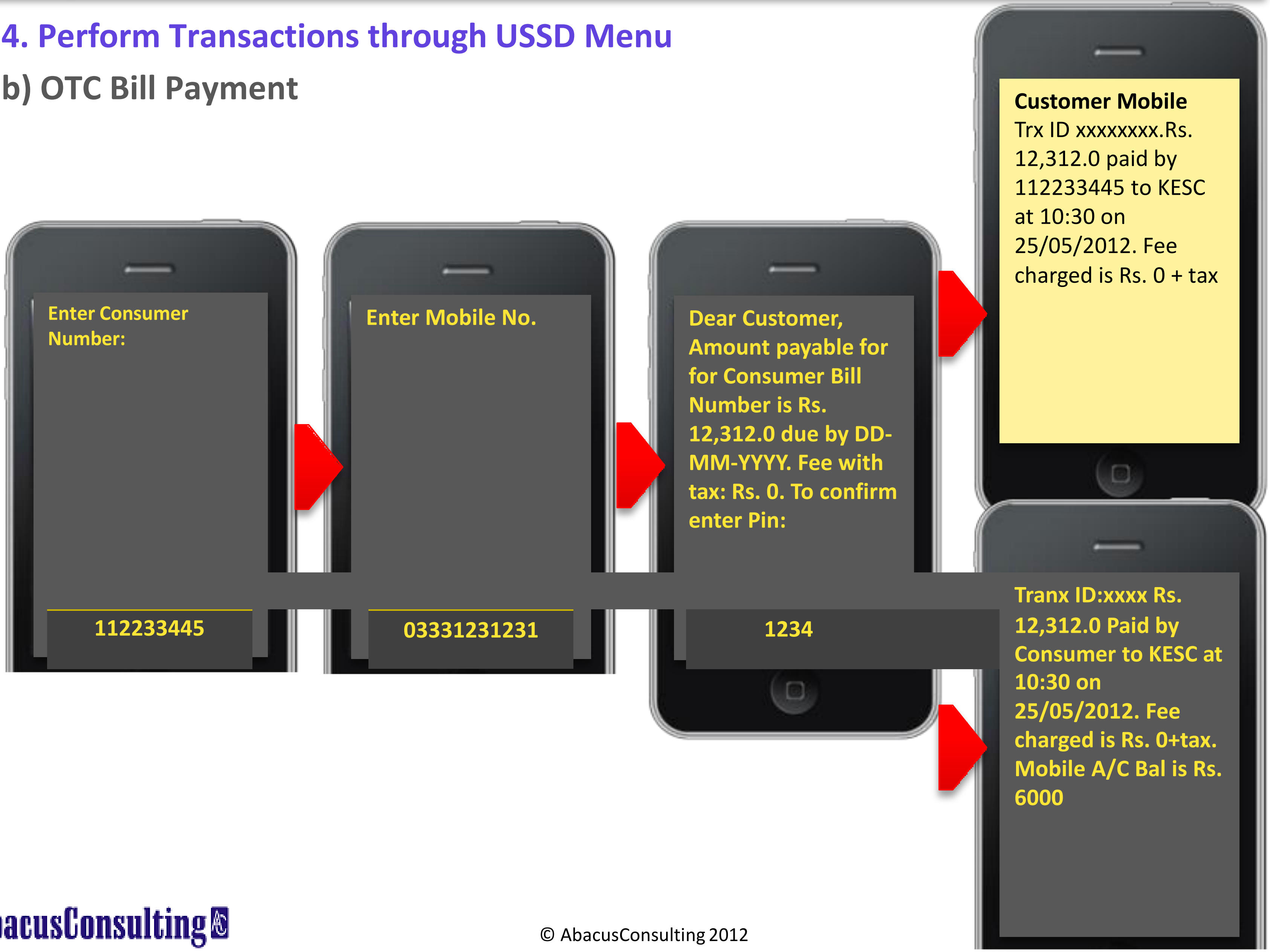
4. Perform Transactions through USSD Menu

b) OTC Bill Payment



4. Perform Transactions through USSD Menu

b) OTC Bill Payment



Operational Tasks

Covering Management of Agents, Fee & Commissions, Agents Support, Customer Support and Miscellaneous Tasks

Operational Tasks

Operational tasks are further divided into multiple categories based on the nature of the tasks. Some tasks which are covered in configuration process are repeated in this section as those tasks can be performed by bank users as part of their day-to-day operations. Following are the main categories of operational system tasks:

1. Manage Fee & Commission Structure
2. Manage Agents
    a. Bank Account De-linking
    b. Account Closure
3. Customer Support (for Agents)
    a. Search Customer
    b. View Customer Account Info
    c. Manage Notes
    d. View Transactions
    e. Manage Changes
    f. Attachments (as per role rights)
4. Customer Support (for OTC Customers)
    a. Search Transactions
    b. View Transactions and Actions (as per role rights)
    c. Guest Account Support Handling
5. Miscellaneous Tasks
    a. Guest Account Registration
    b. GL Definition
    c. GL Transfers
    d. Black Listing Management
    e. Update Account (as per role rights)

Note: Set of System maintenance tasks are covered in detail in "System Maintenance Guide".

1. Manage Fee and Commission Structure

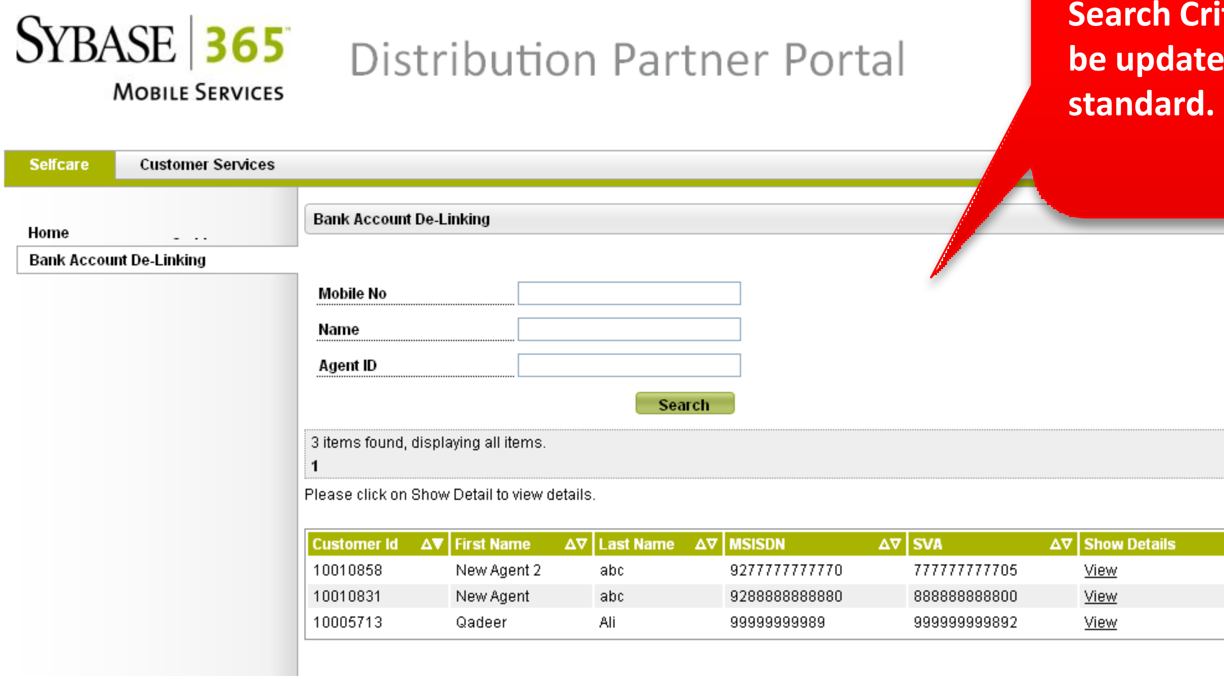
- Operational Staff can Change Fee & Commission Structure any time by editing the Agent Class in Stage-3 Configuration

2. Manage Agents

- Operational Staff can Mange Agent Accounts
- Agent / Sub Agent Registration and Approval is Covered in Stage-4 Configurations
- Linking of Bank Account is covered in Stage-4 Configuration
- Account De-linking and Closure are covered in this Chapter

2. Manage Agents

Bank Account De-Linking



Search Crite
be updated
standard.

1. Bank Officer will click on “Bank Account De-Linking” Menu
2. Search the Agents and Click <u>View</u> link to open the De-Linking Form

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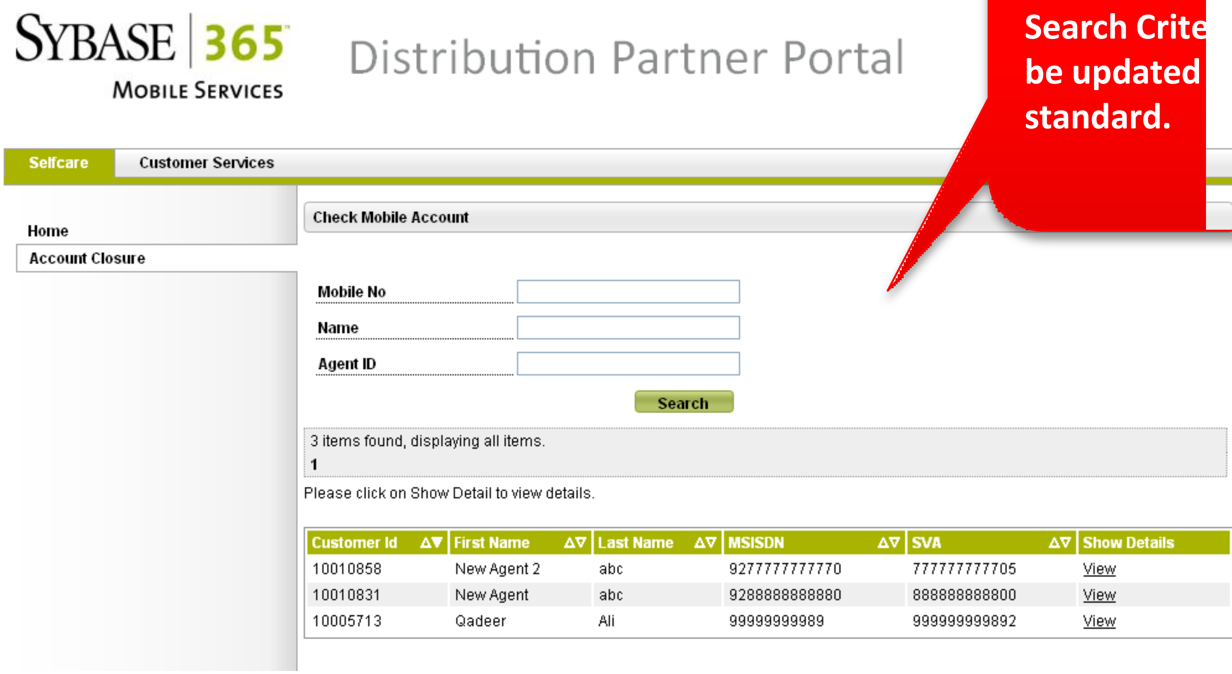
2. Manage Agents

Bank Account De-Linking

2. Manage Agents

Bank Account Closure



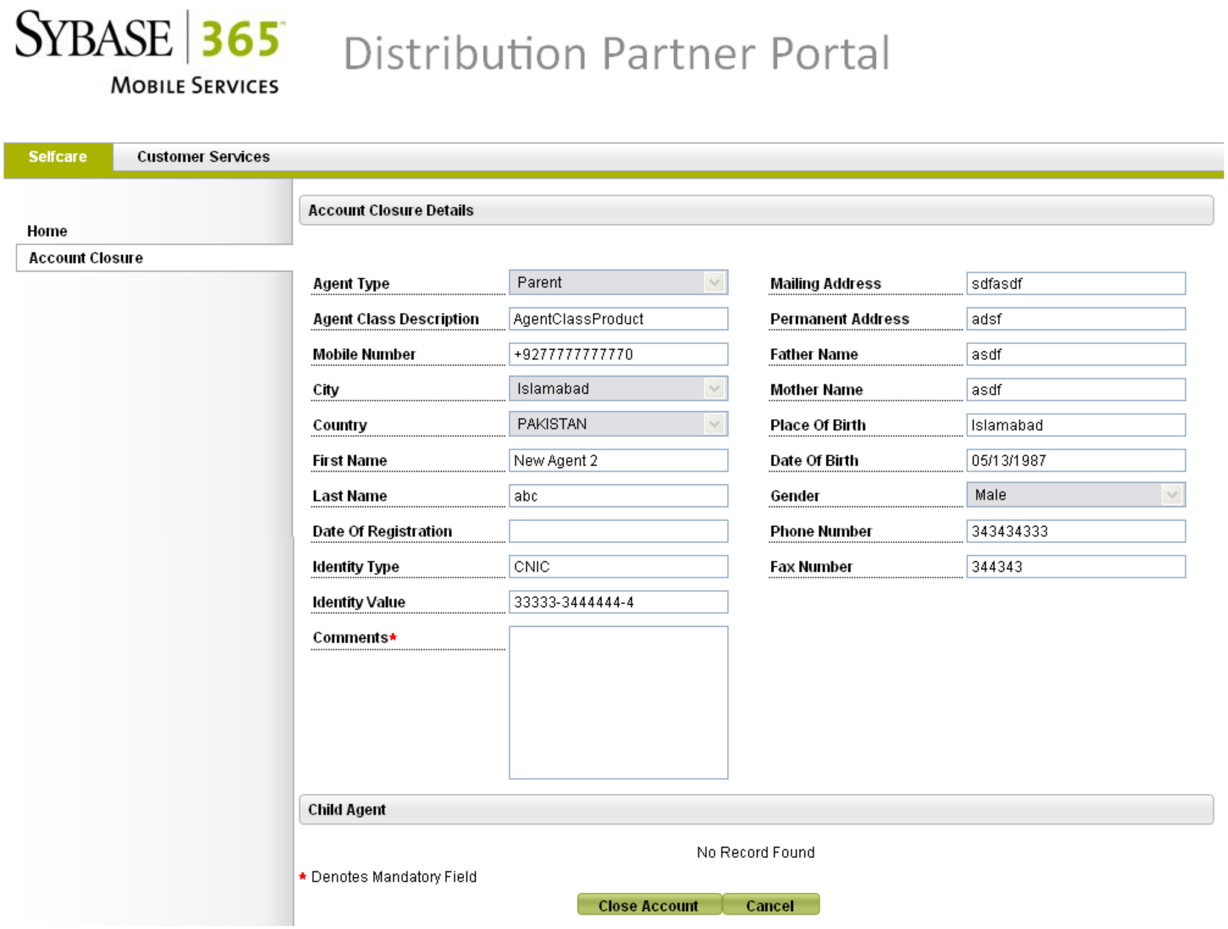
Search Crite
be updated
standard.

1. Bank Officer 1/2 will click on “Bank Account Closure” Menu
2. Search the Agents and Click <u>View</u> link to open Account Closure Form

2. Manage Agents

Bank Account Closure

1. Input Comments on Closure Form
2. Press **Close Account** button



Account Closure request will be sent to Bank Admins

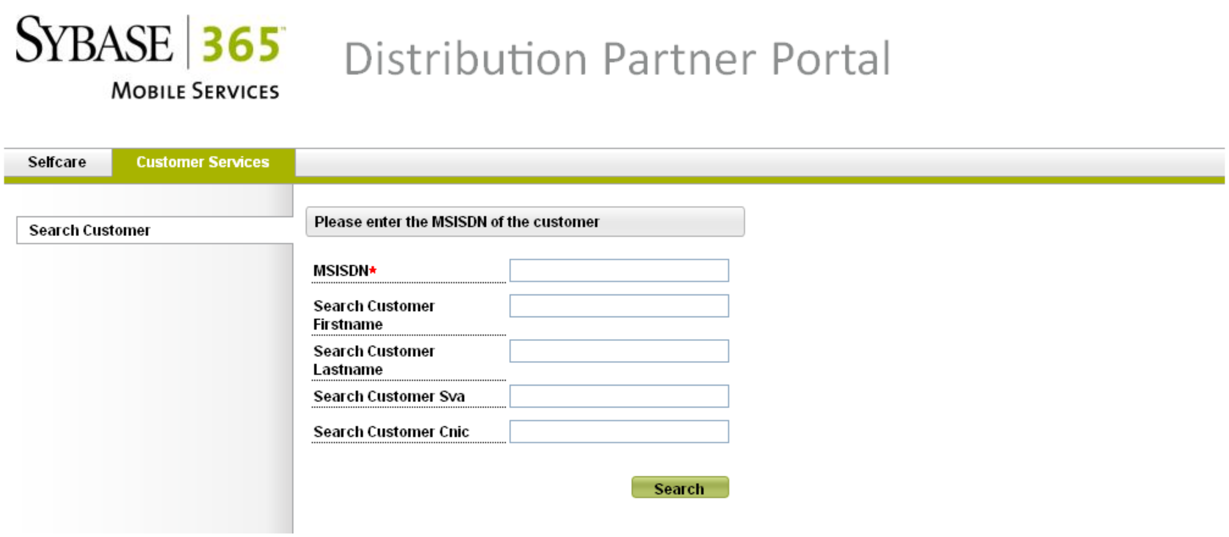
If Close Account fails then system will show error message with the reason

2. Manage Agents

Bank Account Closure Approval

3. Customer Support (for Agents)

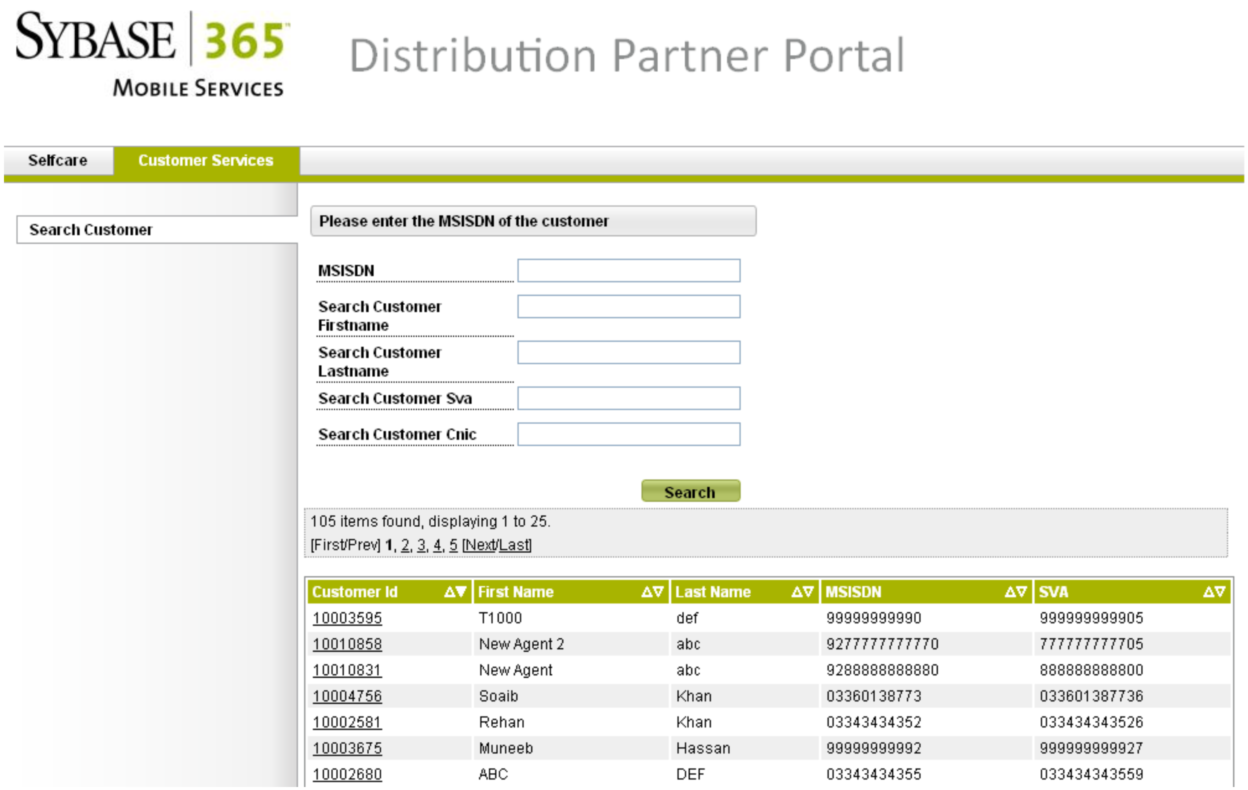
Search Customers



1. CSO will click on “Search Customer” Menu
2. Enter any search criteria and Press **Search**

3. Customer Support (for Agents)

Search Customers


SYBASE 365 MOBILE SERVICES Distribution Partner Portal

Selfcare | Customer Services

Search Customer

Please enter the MSISDN of the customer

MSISDN

Search Customer Firstname

Search Customer Lastname

Search Customer Sva

Search Customer Cnic

Search

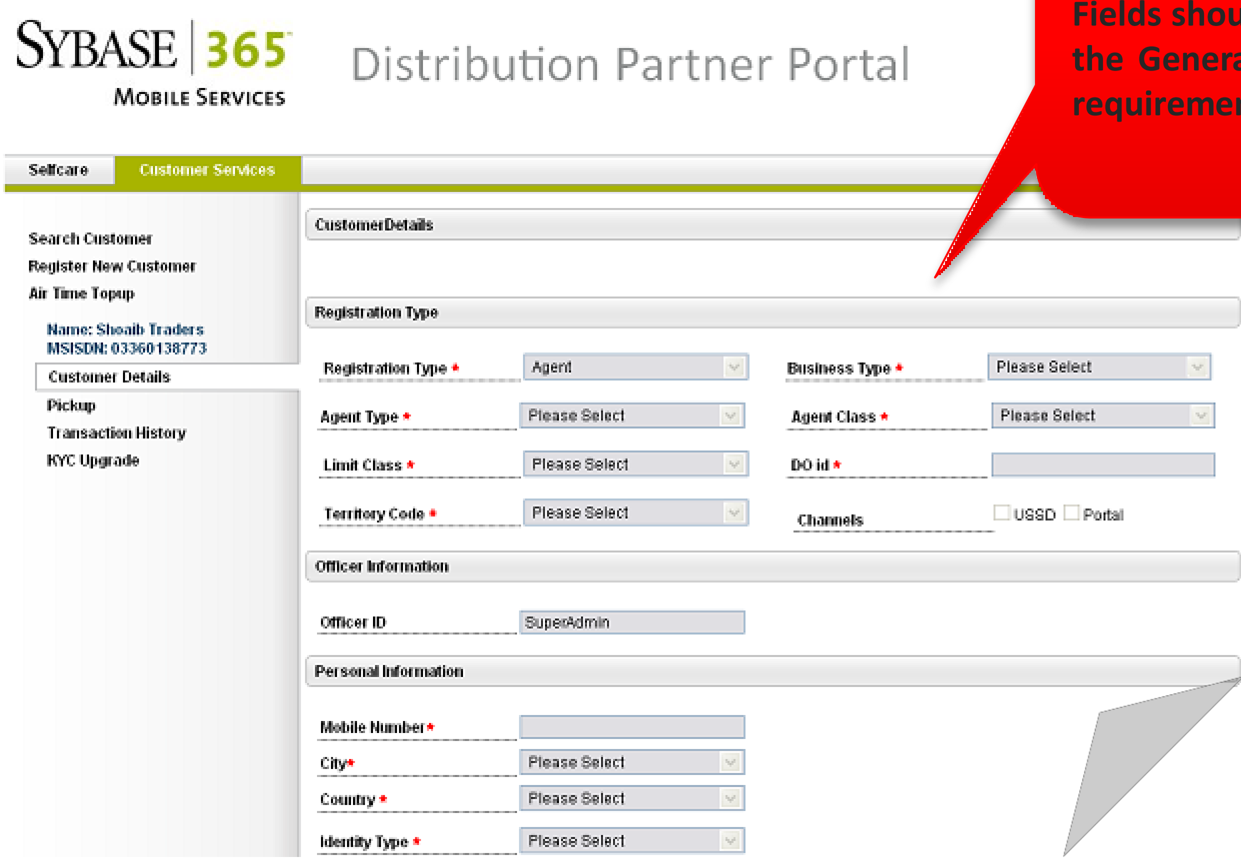
105 items found, displaying 1 to 25.

[First/Prev] 1, 2, 3, 4, 5 [Next/Last]

Customer Id	First Name	Last Name	MSISDN	SVA
10003595	T1000	def	99999999990	999999999905
10010858	New Agent 2	abc	9277777777770	777777777705
10010831	New Agent	abc	9288888888880	888888888800
10004756	Soaib	Khan	03360138773	033601387736
10002581	Rehan	Khan	03343434352	033434343526
10003675	Muneeb	Hassan	99999999992	999999999927
10002680	ABC	DEF	03343434355	033434343559

3. Customer Support (for Agents)

View Customer Information



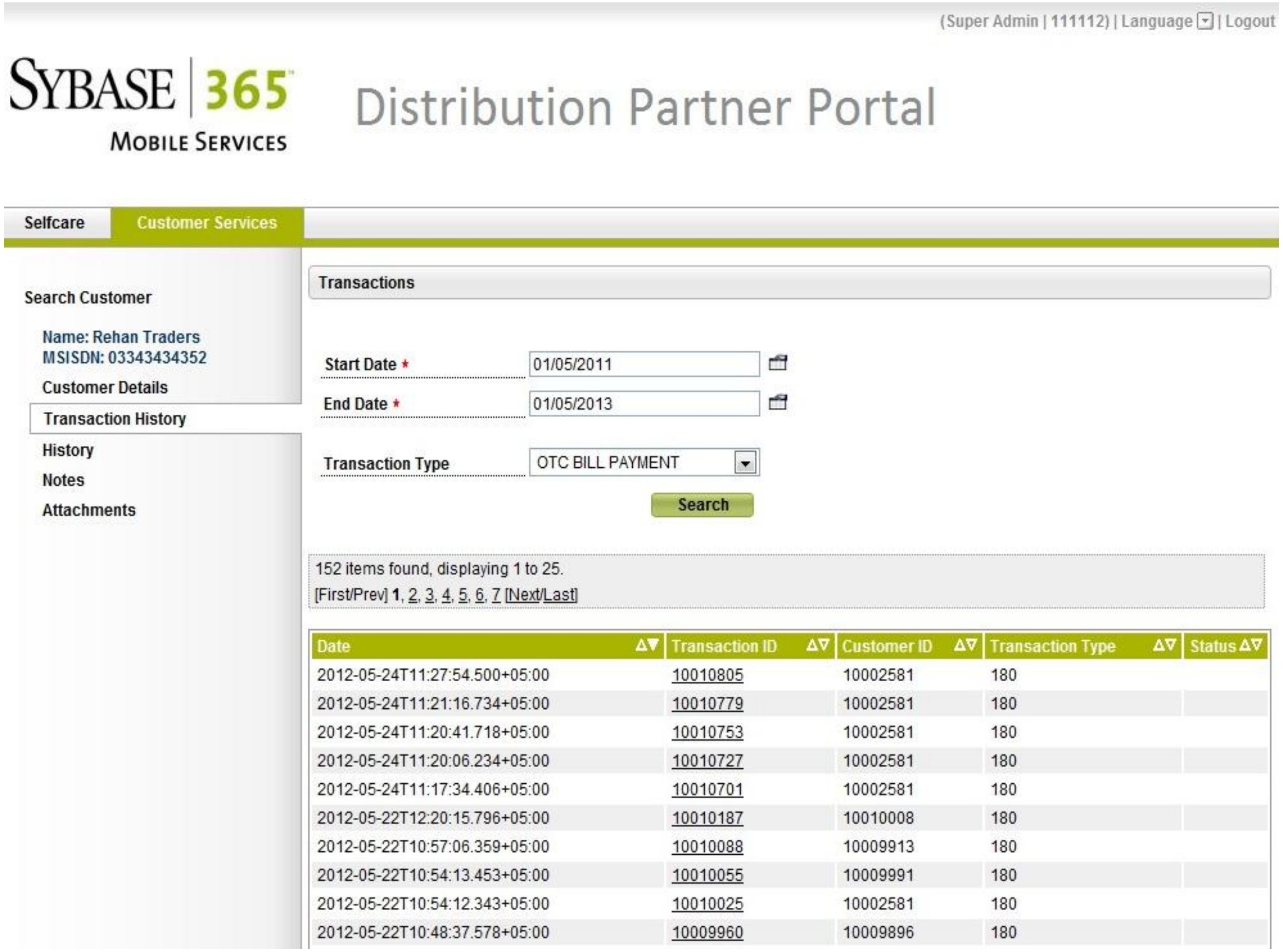
Fields should be as per the General Party Info requirements.

✓ Click on <u>View</u> Link to show the customer details

3. Customer Support (for Agents)

View Transactions

- ✓ Click Transaction History Menu
- ✓ Input Date range
- ✓ Select **Transaction Type**
- ✓ Press **Search**
- ✓ System will show list of transactions
- ✓ Click on <u>Transaction ID</u> to view details

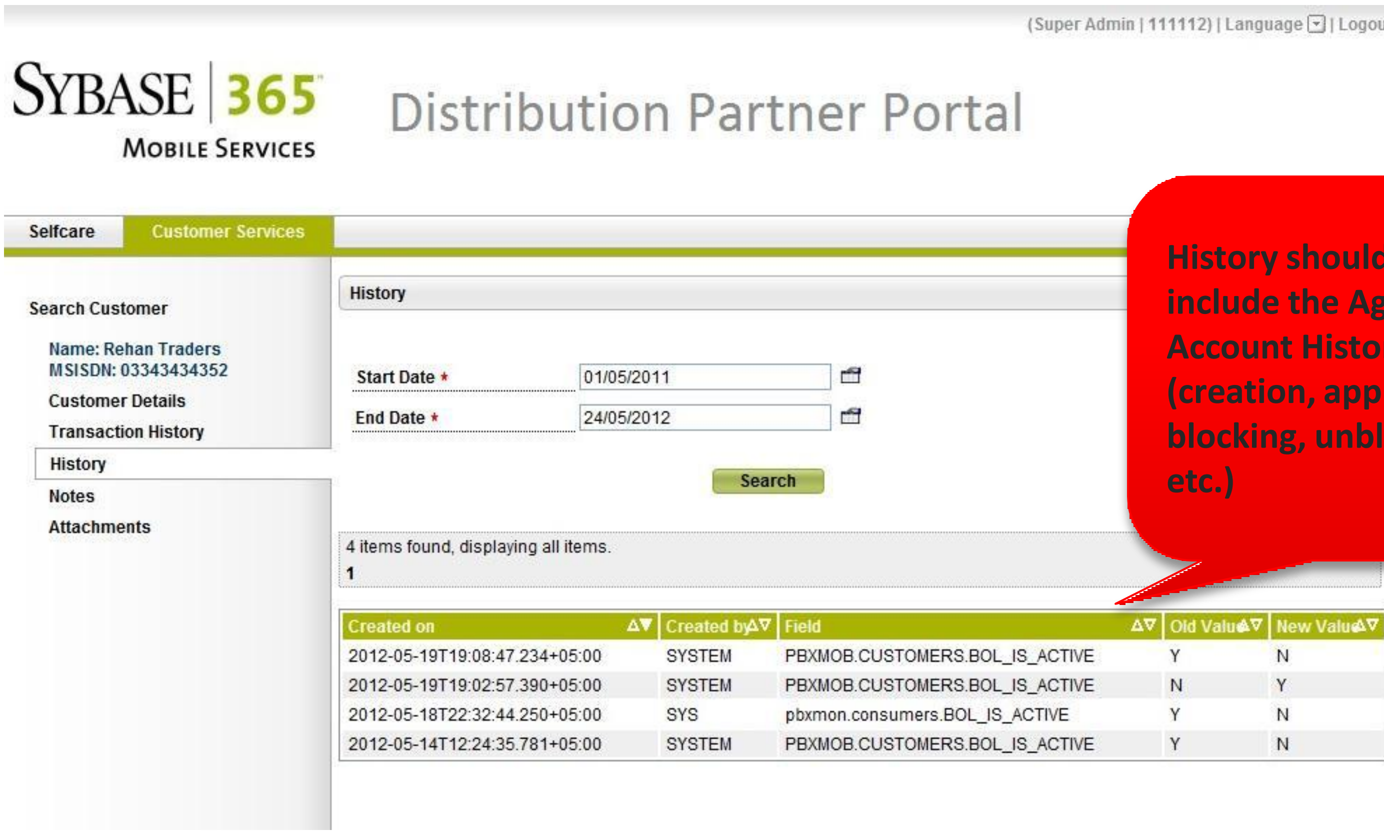


Chapter 7

3. Customer Support (for Agents)

Change History

✓ Click on History Menu to show the Changes made in Customer Profile

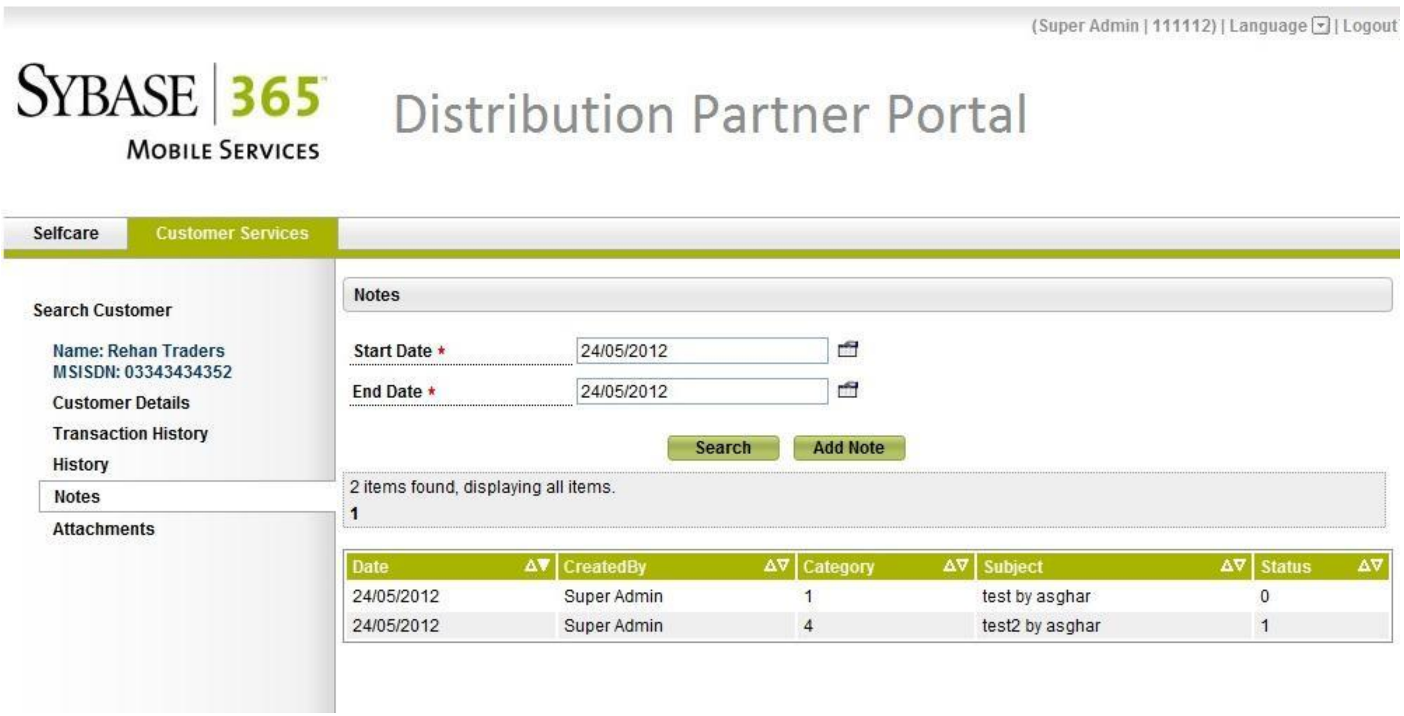


History should also include the Agent Account History (creation, approval, blocking, unblocking etc.)

3. Customer Support (for Agents)

Manage Notes

- ✓ Click on Notes menu will show the search Notes screen

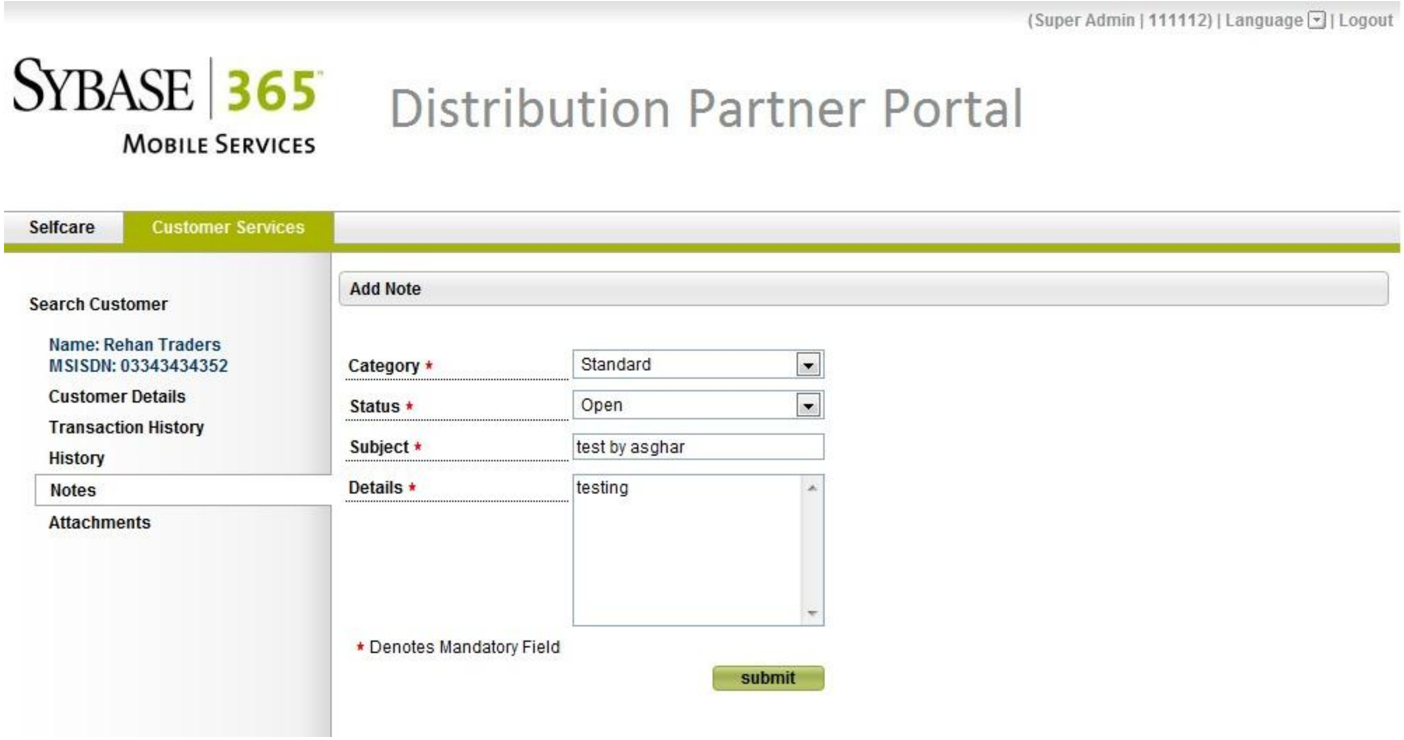


- ✓ Input Date range and Press **Search** button to view notes taken in given dates

3. Customer Support (for Agents)

Manage Notes

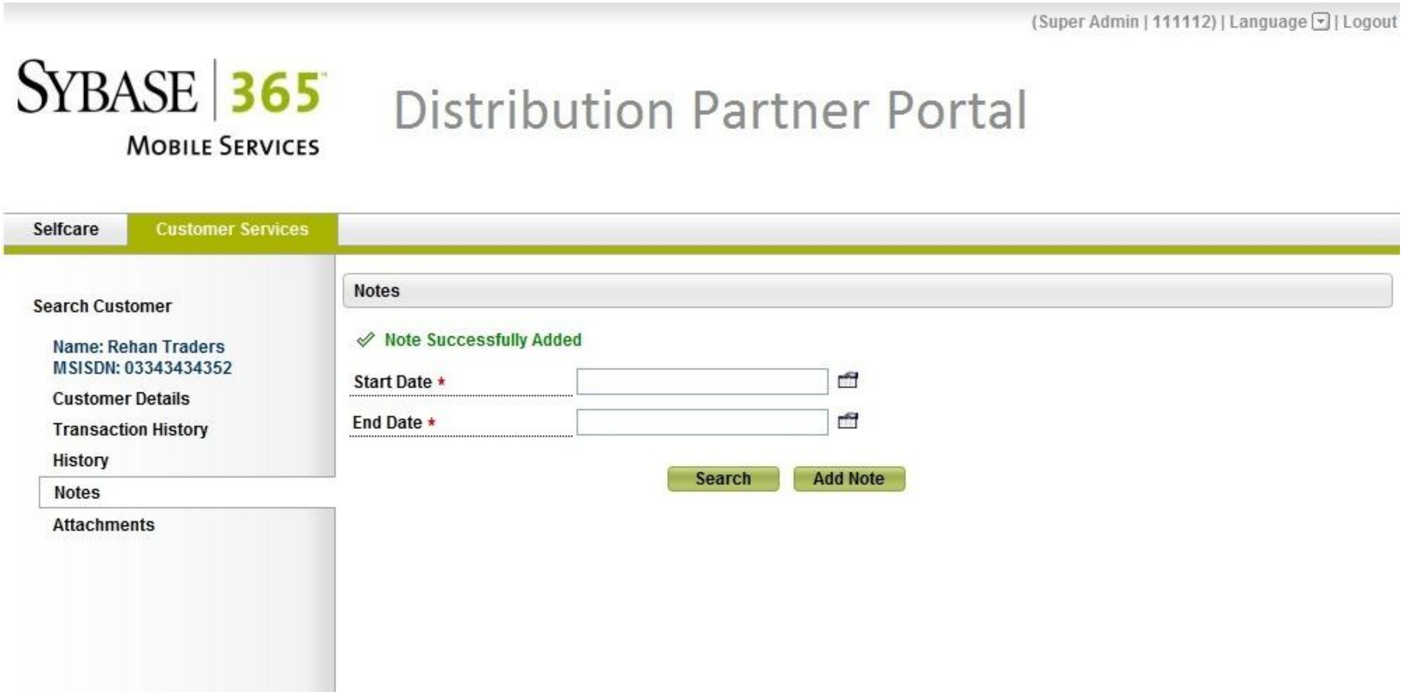
✓ Click on **Add Note** button to Add new notes of customer interaction



3. Customer Support (for Agents)

Manage Notes

- ✓ Click on **Submit** button to Save new notes of customer interaction

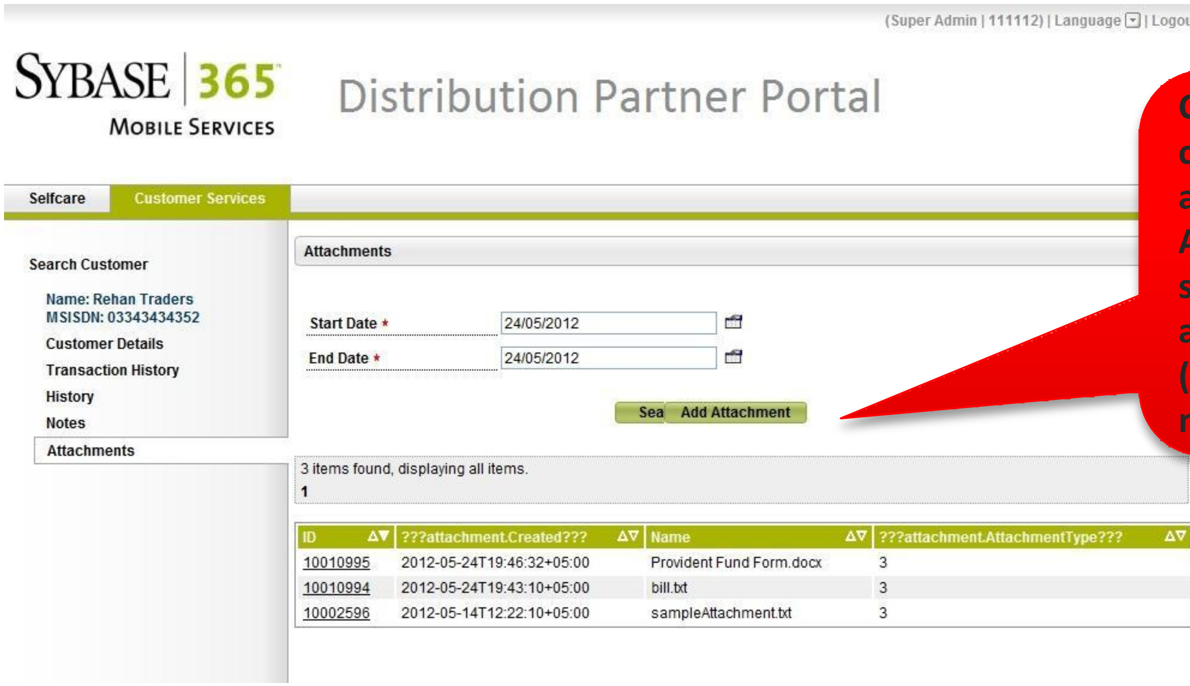


- ✓ System will redirect to search screen and show the success/error message

3. Customer Support (for Agents)

Attachments

- ✓ Click on Attachment Menu to show all the files attached with Customer profile



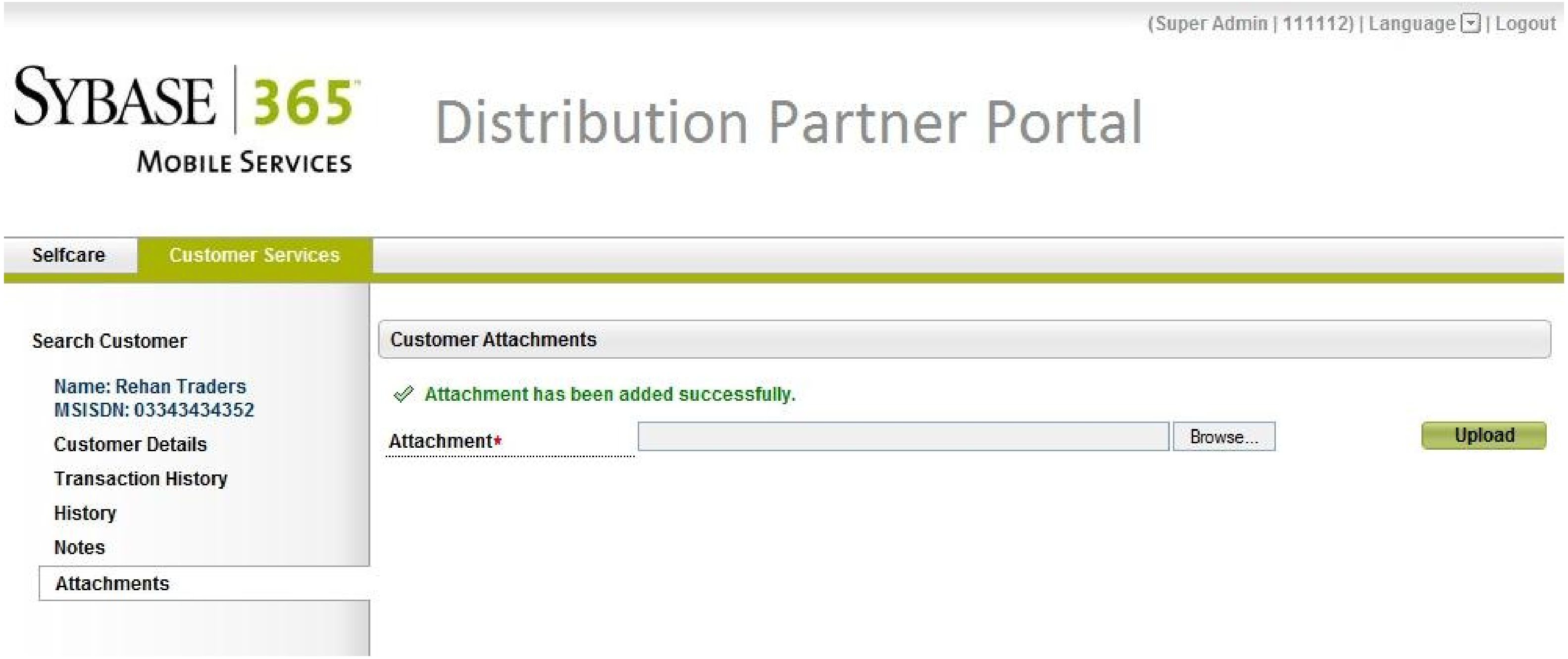
CSO and Bank Officers can view Attachments as per privileges. Add Attachments should be available to authorized role only (not defined in role matrix).

- ✓ Search attachments made in certain duration
- ✓ Press **Add Attachment** to add new attachment files (e.g. scanned CNIC, picture etc.)

3. Customer Support (for Agents)

Attachments

- ✓ Upload New Attachment



- ✓ Press **Browse** button to select attachment file and Press **Upload** button
- ✓ System will show the success message upon successful upload of file

4. Customer Support (for OTC Customer)

Search Transactions

4. Customer Support (for OTC Customer)

View Transactions

+ Including Reversal

+ Blocking / Un-blocking

As per roles

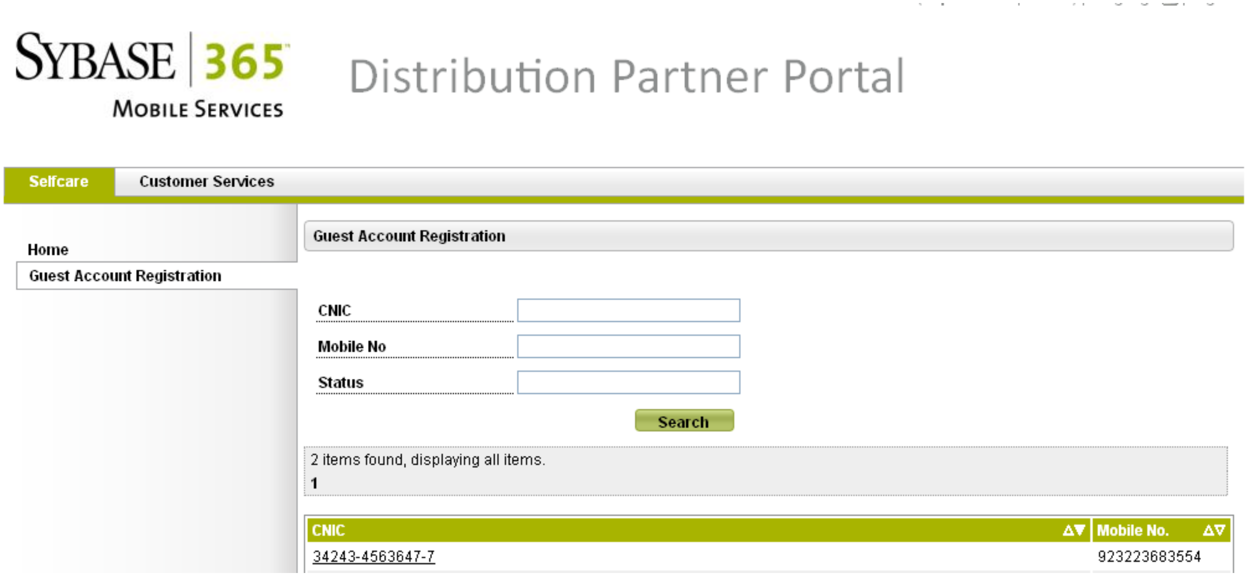
4. Customer Support (for OTC Customer)

Guest Account Support

5. Miscellaneous Tasks

Guest Account Registration

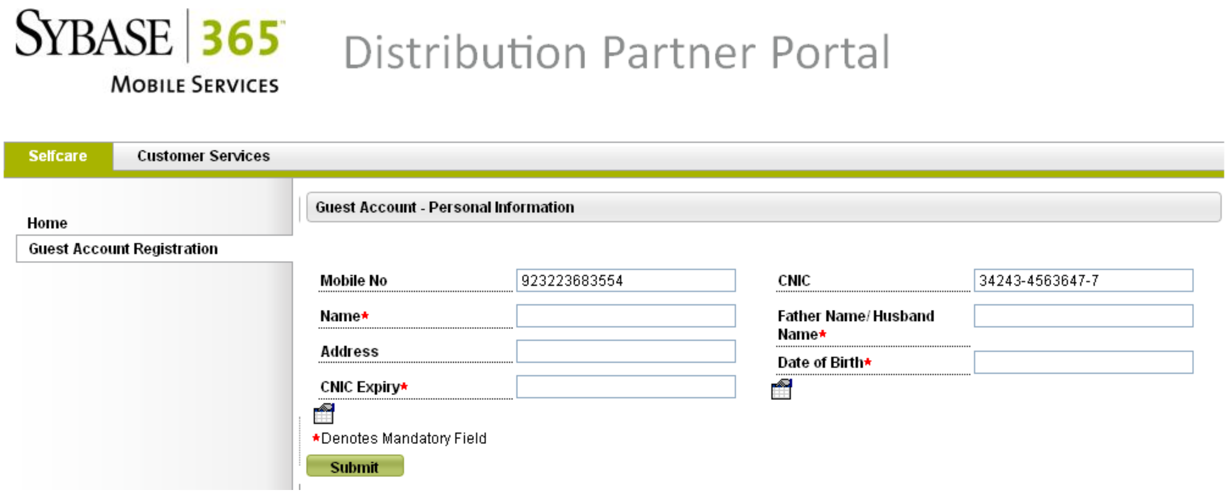
- ✓ If Send Money is successful and either Sender or Receiver do not exist in System as Guest Account then Request for Guest Account registration is generated



- ✓ Bank Officer can click “Guest Account Registration” to view the list

5. Miscellaneous Tasks

Guest Account Registration (continued)



1. Authorized Bank Officer Fills information on the form to complete the registration
2. and press **Submit**

✓ Sent for approval

✗ If registration fails then system will show error message with the reason

5. Miscellaneous Tasks

Guest Account Registration Approval

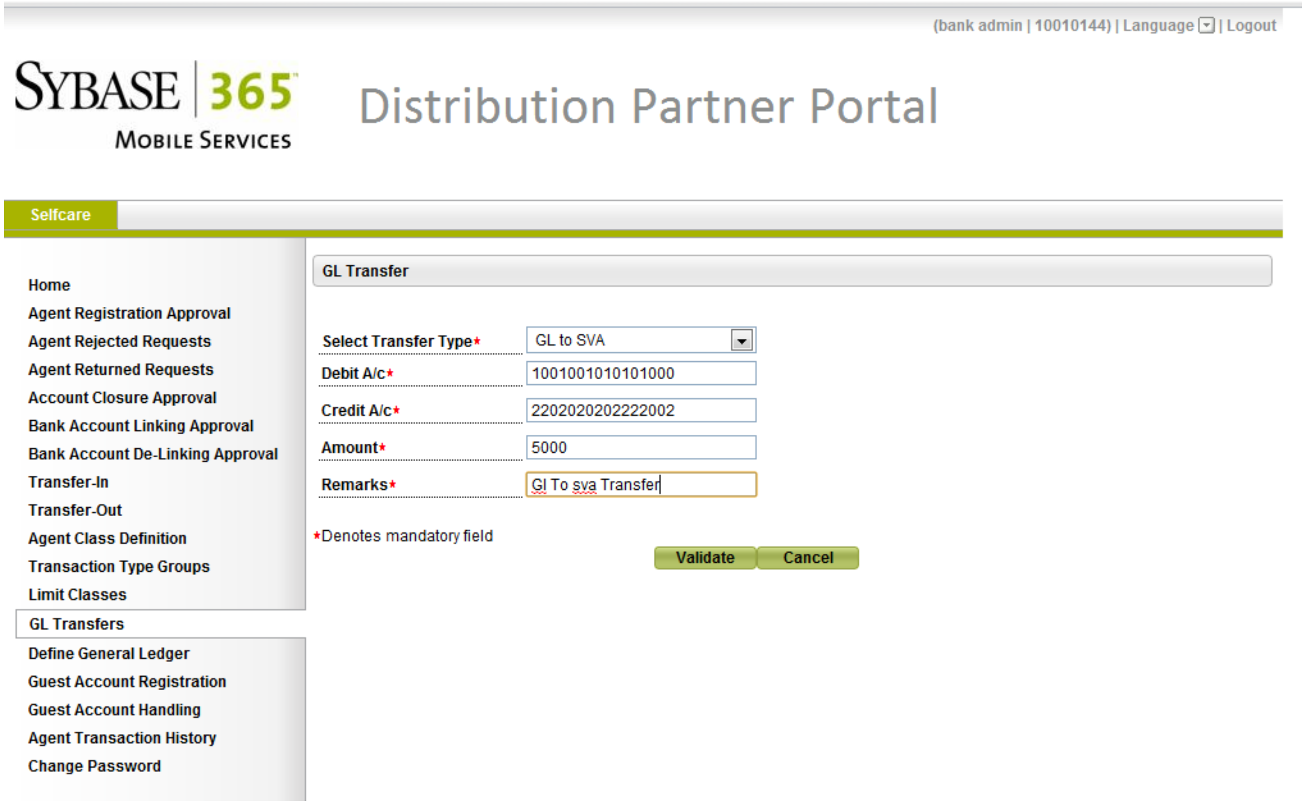
5. Miscellaneous Tasks

GL Definition

with APPROVAL

5. Miscellaneous Tasks

GL Transfer



- ✓ Select GL to SVA or SVA to GL transfer option
- ✓ Enter Debit and Credit A/C numbers with amount and reference text
- ✓ Press **validate** to verify that the transfer is possible then press **Transfer** to perform transaction

5. Miscellaneous Tasks

GL Transfer Approval

5. Miscellaneous Tasks

Black Listing

3. Miscellaneous Tasks

Update Agent Account

Question / Answers