# <u>Azizi Bank</u>

# **Internet Banking**



# **Domestic and International**

# **Funds Transfer**

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**Project Management Office** 

Aiziz Bank, Head Office

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## Azizi Bank's Internet Banking

Internet banking is the system that provides the facility to the customer to conduct the financial and nonfinancial transactions from his net banking account. The user can transfer funds from his account to other accounts of the same bank/different bank using a website or an online application. The customer uses a resource and a medium to conduct financial transactions. The resource that a customer uses might be an electronic device like a computer, a laptop, or a mobile phone. The internet is the medium that makes the technology possible.

Azizi Bank's Internet Banking facility had the following kind of transactions:

- 1. Own Account Funds Transfer
- 2. Internal Account Funds Transfer

Now Azizi Bank has upgraded its Internet Banking Application and have added the new types of Transactions which are:

- 1. Domestic Funds Transfer
- 2. International Funds Transfer

## **Domestic Funds Transfer**

The Domestic Funds Transfer of Azizi Bank's Internet Banking Application allows customer to send funds to the other Bank in the Country.

In order to perform the Domestic Fund Transfer in Azizi Bank's Internet Banking Application, the customer has to follow the following process:

#### 1. Login to Internet Banking Application:

The customer has to login to Azizi Bank Internet Banking Application by going to the following two links:

a. <u>https://netbanking.azizibank.af/T001/home.jsp</u> this is available to Azizi Bank Customers

this is available to Azizi ballk customers

As soon as the link is clicked or access the following page will be presented to customer:

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* Azizi Online Banking X			
← → × ③ 172.18.2.142:7	003/T001/home.jsp		
	عزیزی بانک Azizi Bank		Call For Help : 16
	Login to Internet Banking		
		Login	
		Forgot Password?	

Figure 1 Login Page

Customer here has to click on the LOGIN button and then the following page will be shown:

ی بانک Azizi B	aiyi ank	
Please login to Internet Banki	ng	
User ID Email Id/ User	Id	
Virtual Keyboard	Standard Keyboard	
Password	Forgot Password?	
	Sign In	

Figure 2 Enter User ID and Password

The customer initially has to select the STANDARD KEYBOARD tab, so that the customer can enter the username and password using the keyboard of their Personal Computer.

Once the STANDARD KEYBOARD is selected, the customer can enter their USERID and PASSWORD and clicks the SIGN IN button. Here the user will be logged in and the following screen will be shown to user:

زی بانک Azizi Ba	عزی ink					OBAIDULLAH masood	- #	₿	6	
Home	Accounts	Payments	Bill Payments	Customer Services						×
Account	Summary				0 🗄					
Current	and Savings									

Figure 3 Home Screen

So here the user is now logged in and can continue viewing the account balances, perform Internal, Own account, Domestic or International Funds Transfer.

The own account and internal funds transfer are already explained in detail, in previous manual. This manual will cover the Domestic and International Funds Transfer process only.

### 2. Domestic Funds Transfer:

Azizi Bank's customers are now able to transfer funds from their account, to the accounts in other Banks across Afghanistan.

In order to process a Domestic Fund Transfer Transaction through Azizi Bank's Internet Banking Application, the user has to follow the following instructions and process:

The first step to process a Domestic Fund Transfer transaction, is to create beneficiary, beneficiary is the one to whom the user wants to send funds to.

### Beneficiary Maintenance for Domestic Funds Transfer:

In order to create Beneficiary for Domestic Fund Transfer, the user has to follow the following process:

h	زی بانک Azizi Ba	عزی Ink			OBAIDULLAH masood 🔻 🚠 🔅 🥟	¢
X	Home	Accounts	Payments	Bill Payments	Customer Services	
	Account	Summary	Within Ba	<b>ank</b> unt Transfer		
Þ	Current	and Savings		ccount Transfer		
			Within Co Domestic	<b>ountry</b> Funds Transfer		
			Cross Bo	rder		
				nal Account Transfe ary Maintenance		

Figure 4 Beneficiary Maintenance

The user has to click the PAYMENTS menu and select the Beneficiary Maintenance Option as in <u>Figure 4</u> <u>Beneficiary Maintenance</u>.

One the Beneficiary Maintenance is clicked the following page will be presented to user:

ħ	زی بانک Azizi Ba	aje Ink				OBAI	IDULLAH masood 🔻	ц.	<b>O</b>	6	ብ
«	Home	Accounts	Payments	Bill Payments	Customer Services	;					»
В	eneficia	ry Mainte	enance			06-08-2020 07:47:57	?		<b>★</b> [		×
	T	ransaction Ty	pe*: Select		~		Create	e Benefi	ciary 1	Templa	te
		Beneficiary	/ Id :			Beneficiary Name :					
	Benefic	iary Account I	No. :			Beneficiary Email :					
	Benefi	ciary Bank Na	me :								
										Search	'n

Figure 5 Beneficiary Maintenance Page

Once the beneficiary maintenance page is opened, the customer can select the TRANSACTION TYPE as DOMESTIC ACCOUNT TRANSAFER and clicks the CREATE BENEFICIARY TEMPLATE as in <u>Figure 6:</u> <u>Transaction Type</u>.

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عزیزی بانک OBAIDULLAH masood 🔻 📩 🔅 🖍 🕻							
Weights         Home         Accounts         Payments         Bill Payments	Customer Services		»				
Beneficiary Maintenance		06-08-2020 07:47:57	? Ѣ★ 🗉 🖻 ×				
Transaction Type* : Domestic Account Transfe		Create Beneficiary Template					
Beneficiary Id :		Beneficiary Name :					
Beneficiary Account No. :		Beneficiary Email :					
Beneficiary Bank Name :							
			Search				

Figure 6 Transaction Type

After that the CREATE BENEFICIARY TEMPLATE button is pressed, the following page will be presented to customer:

A	یزی بانک Azizi Ba	ija nk				OBAIDULI	AH masood 🔻 📩 🔅 🌈 😃
	Home	Accounts	Payments	Bill Payments	Customer Services		
Ac	ld Bene	eficiary				06-08-2020 07:57:50	? Ѣ★ ⊟ Ē ×
		Transaction 1	Type: Domest	ic Account Transfe	er		^
		Beneficiary	ld*:				
	B	eneficiary Nar	ne*:				
	Be	neficiary Addr	ress:				
			City:				
		Beneficiary Er					
En	ter Ben	eficiary Ba	nk Details				
Be	neficiary <i>i</i>	Account Num	ber:				
	P	rocessing Mo	de*:   Nor	mal 🔿 Urgent			~
Ber	eficiary N	laintenance					©⋒×

Figure 7 Add Domestic Funds Transfer Beneficiary

The customer has to fill in the required details as in Figure 7 Add Domestic Funds Transfer Beneficiary.

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a. Beneficiary ID: Can be entered as 001,002,003....

- b. Beneficiary Name: Enter the name of the person to which the amount is getting set to.
- c. Beneficiary Address: Enter the Address of the beneficiary.
- d. City: Enter the CITY name where the beneficiary is living.
- e. Beneficiary Email: Enter the beneficiary email.
- f. Beneficiary Account Number: Enter the account number of the beneficiary.
- g. Processing Mode: Select Urgent or Normal.
- h. Bank Code: if you do not know the Bank Code, you can click the SEARCH ICON next to the Bank Code Field, it will open another window where all the Bank Codes will be listed, select the Bank Code where the Beneficiary is having account.
- i. Bank name: it will automatically be filled once Bank is selected from Bank Code.
- j. Bank Address: it will automatically be filled once Bank is selected from Bank Code.
- k. City: it will automatically be filled once Bank is selected from Bank Code.
- I. State: it will automatically be filled once Bank is selected from Bank Code.

Once all the details are filled the customer enter the ADD BUTTON as in Figure:

عزیزی بانک Azizi Bank			OBAIDU	LLAH masood 🔻 🚠 🧔 🌈 🕐
	ments Bill Payments	Customer Services		»
Add Beneficiary			06-08-2020 07:57:50	? Ѣ★ 🗉 🖻 ×
Beneficiary Email:	obaid@gmail.com			^
Enter Beneficiary Bank D	Details			
Beneficiary Account Number:	777851105622548			
Processing Mode*:	Normal O Urgent			
Bank Code*:	ALFHAFKA803	Q		
Bank Name:	BANK ALFALAH LIMITED	(AFGH		
Bank Address:	Address Line 1			
	Address Line 2			
City:	KABUL			
State:	Kabul			
				Back Add

Once the ADD Button is clicked, the confirmation page will be presented to user as in <u>Figure 9 Verify</u> <u>Entered Details</u> where user can view and see all the details that were entered while on the first page of Creating Domestic Account Transfer Beneficiary.

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Figure 8 Click Add Button

زی بانک Azizi Ba	عزیر ank					OBAIDULLAH masood	•	н	₽	<u>~</u>	ሳ
< Home	Accounts	Payments	Bill Payments	Customer Services							
Add Ben	eficiary - '	Verify			06-08-2020 08:09:44		?	÷	*		×
	Beneficia	ry ld: 005									^
		ame: Obaidul	lah Masood								
В	eneficiary Add										
	,	-	mad Agha								
		City: Logar	-								
	Beneficiary E	imail: obaid@	gmail.com								
Enter Ben	eficiary Ba	nk Details									
Beneficiary	Account Nur	nber: 777851	105622548								
	Processing N	lode: Normal									
	Bank C	Code: ALFHAF	KA803								
	Bank N	ame: BANK A	LFALAH LIMITED	(AFGHANISTAN - KABU	JL BRANCH)						
	Bank Add	Iress: Address	Line 1								
		Address	Line 2								
		City: KABUL									
	5	State: Kabul									
								Char	nge	Confi	irm

#### Figure 9 Verify the Entered Details

Once the user verifies that the details are correct in **Figure 9 Verify the Entered Details**, the user click the confirm button.

as soon as the Confirm button is pressed the following OTP page will be presented to user:

Home       Accounts       Payments       Bill Payments       Customer Services         Transaction Initiation Authorisation       06-08-2020 08:09:44         iransaction Reference Number : 103838772143036       06-08-2020 08:09:44         OTP has been successfully send to registered mobile number :		- H			ታ
ransaction Reference Number : 103838772143036 OTP has been successfully send to registered mobile number : XXXXXXXXX Enter characters of Transaction Password corresponding to digits as mentioned above textboxes.					»
OTP has been successfully send to registered mobile number : XXXXXXXXX Enter characters of Transaction Password corresponding to digits as mentioned above textboxes.		? 🛱	★ 日		×
					~
. } & = _ \$ * ] ) % ! { # + - 2 g v l t n j o x y s 8 c h k w e r p b d 0 a i f z q u m Upper Delete Clear All Not Mixed	4 3 9 5 7 6 1	5			
Click here to enter by hovering					~
				2	•
gure 10 OTP Page				0	

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here the user will receive OTP on the registered mobile number. The user has to enter the OTP and once the OTP is entered, the user clicks the submit button.

Once the submit button is pressed, if the OTP is verified, the user will be presented with Success Message as in **Figure 11 Beneficiary Creation Success Message**.

عزیزی بانک Azizi Bank	OBAIDULLAH m	asood 🔻 📩 🄅 🌈 😃						
Home         Accounts         Payments         Bill Payments	Customer Services	»						
Add Beneficiary - Confirm	06-08-2020 08:09:44	? ☆★ 🗉 🖻 ×						
Beneficiary created successfully. Transaction with reference number 176927065143038 is in Accepted state.								
Transaction Type: Domestic Account Transfe	r							
Beneficiary Id: 005								
Beneficiary Name: Obaidullah Masood								
Beneficiary Address: Logar								
Mohammad Agha								
City: Logar								
Beneficiary Email: obaid@gmail.com								
Enter Beneficiary Bank Details								
Beneficiary Account Number: 777851105622548								
Processing Mode: Normal								
Bank Code: ALFHAFKA803								
Bank Name: BANK ALFALAH LIMITED	AFGHANISTAN - KABUL BRANCH)	~						

Figure 11 Beneficiary Creation Success Message

Now that the beneficiary creation process is done, next step is to actually send funds using the DOMESTIC FUNDS TRANSFER option. The user has to click the option as in <u>Figure 12 Domestic Funds</u> <u>Transfer Option</u>.

A	زی بانک Azizi Ba	عزیر ank				OBAIDULLAH masood	т <u>ф</u>	÷Ģ:	6	C
«	Home	Accounts	Payments	Bill Payments	Customer Services					
A	ccount	Summary	Within Ba	<b>ank</b> unt Transfer	0 8					
Þ	Current	and Savings		count Transfer						
			Within Co Domestic	<b>puntry</b> Funds Transfer						
				rder nal Account Transfe n <b>ry Maintenance</b>						

Figure 12 Domestic Funds Transfer option

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As soon as the Domestic Funds Transfer Option is clicked from the PAYMENTS menu, the following screen will be presented to user:

ħ	زی بانک Azizi Ba	عزی nk			OF	BAIDULLAH masood 🔻 📩 🥸 🌈 Ů
«	Home	Accounts	Payments	Bill Payments	Customer Services	
D	omesti	c Funds Tr	ansfer		06-08-2020 08:40:07	? 夻★ 🛛 🖻 ×
Р	ayment	То				^
	Make	New Payment	۲			
	Fund	transfer char	ges: Select	~		
		Source Accou	int*: Select		View Balance	
в	eneficia	ry Details				
	В	eneficiary Na	me*:		Q.	
	Bene	ficiary Accour	nt**:			
	Ben	eficiary Addre	ss1:			
	Ber	neficiary Addro	ess2			
			City:			
		Beneficiary Er	mail:			
	Beneficia	ry's Place of B	irth:			
	Ronofie	rian/'s Nation:	alityr			~
Do	omestic Fu	nds Transfer				© Ĥ ×

Figure 13 Domestic Funds Transfer Home Page

Here the customer has to enter the required details as following:

- a. Fund Transfer Charges: here the user selects who pays the charges for the transfer
- b. Source Account: here the user selects that from which account the funds hast to be transferred.
- c. Beneficiary Name: user has to click on the search ICON and list of registered beneficiaries will be shown, the user has to select the person to which the funds are intended to be sent.
- d. Beneficiary Account: will be filled automatically upon selecting the Beneficiary from beneficiary list.
- e. Beneficiary Address 1: will be filled automatically upon selecting the Beneficiary from beneficiary list.
- f. Beneficiary Address 2: will be filled automatically upon selecting the Beneficiary from beneficiary list.
- g. Beneficiary City: will be filled automatically upon selecting the Beneficiary from beneficiary list.
- h. Beneficiary Email: the user has to enter the beneficiary email.
- i. Beneficiary Place of Birth: the user has to enter the location where the beneficiary was born.
- j. Beneficiary Nationality: user enter the nationality of the beneficiary.

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- k. Beneficiary Date of Birth: user enter the Date of Birth of the Beneficiary.
- I. Beneficiary Tazkera / Passport number: the user enters either the Tazkera or Passport number of the beneficiary.
- m. Sender's Full name: the user enters his own name.
- n. Sender's Place of Birth: the user enters his own date of birth.
- o. Sender's Nationality: the user enters his own nationality.
- p. Sender's Date of Birth: the user enters his own date of birth.
- q. Sender's Passport /Takzera Number: the user enters his own Tazkera or Passport Number.
- r. Sender's Email: the user enters his own email address.
- s. Beneficiary Bank Details: these are the details of the Bank where beneficiary is having account. These details are already provided when creating beneficiary, and are entered here as soon as Beneficiary is selected in Beneficiary Name.
- t. Transfer Amount: here the user enters the amount which is to be sent by user.
- u. Transfer Currency: here the user selects the currency in which the amount has to be transferred.
- v. Purpose of Remittance: here the user enters the purpose of sending the amount to beneficiary.

Once all the details are entered, the customer clicks the INITIATE Button, and the next page of confirmation on the details will be presented to user:

عزیزی بانک Azizi Bank		OBAIDULLAH masood	•	th.	÷	•	
Home Accounts Page 1	ayments Bill Payments	Customer Services					
Domestic Funds Tran	sfer - Verify	06-08-2020 09:52:10	?	Ō	*		Ì×
Payment To Fund transfer charges	: Beneficiary						^
Source Account Beneficiary Details	t: 000101101620572 0001	0 14053					
Beneficiary Nam Beneficiary Accour	Messages	×					
Beneficiary Address Beneficiary Address Cit Beneficiary Ema Place of Birt Nationalit	working days. Ple remittance. Please send the P ID tt.payments@	been registered successfully and will be processed in 2 ease ensure your account has required funds for Passport/Taskira of both sender and beneficiary to Email azizibank.af. g the same Email Account as provided in Sender's Email					
Date of Birth	16-08-2001						
Passport/Taskira number							
	e: Obaidullah Masood						
Sender's Place of Birth	2						~

Figure 14 Confirmation Message

As you can see in the **Figure 14 Confirmation Message**, the request will be processed in two working days after that the request is initiated by user. Also the user is asked to send the Passport and Tazkera copy of both the send and receive to the email id <u>tt.payments@azizibank.af</u>.

The customer cancels the message and clicks the CONFIRM Button as in Figure 15 Click Confirm Button.

Domestic Funds Transfer - Verify	06-08-2020 09:52:10	? 🛱 🕁 🗉 🖻 🗙
1234565 number*:		^
Sender's Email: Obaid@gmail.com		
Beneficiary Bank Details		
Bank Code: GHBKAFKAXXX		
Bank Name: GHAZANFAR BANK		
Bank Address Line 1: Address Line 1		
Bank Address Line 2: Address Line 2		
City: KABUL		
Payment Details		
Transfer Amount: 5,625,585.00		
Transfer Currency: Afghanistan Afghani		
Other Details		
Purpose of Remittance: Family Expenses		
		Change Confirm
		~

### The next screen which is presented to user is OTP page Figure 16 OTP Page:

عزیزی بانک Azizi Bank					OBAIDULLAH masood	т н 🔅	<b>~</b> U
	s Payments	Bill Payments	Customer Servio	ces			»
Transaction Initia	ation Autho	risation		06-08-2020 09:52:1	)	? 壺★	- 6 ×
Transaction Reference N OTP has been succe send to registered r nur XXXXXX	ssfully nobile mber :	1174143077					^
*Enter characters of Trar		rd corresponding	to digits as mentio	ned above textboxes.			
@ % \$	- }	. ( +	· ] *	# { & =	) 1 3	2	
k	k x	u a	v d c	or	6 8	4	
	z q	i I s	n y	h t	7 5	0	
	w	m f e	e j p	g	9		
	Upper	Delete	Clear All	Not Mixed			
ure 16 OTP Page							

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Figure 15 Click Confirm Button

Once the customer enters the correct OTP and presses the submit button the success message is shown as in **Figure 17 Domestic Funds Transfer Success Message**.

عزیزی بانک Azizi Bank		OBAIDULL	AH masood 🔻 🗖	י <b>מי מי</b> מי ה
K Home Accounts Pa	yments Bill Payments	Customer Services		
Domestic Funds Tran	sfer - Confirm	06-08-2020 09:52:10	?	•
Transaction submitted f	or Domestic Funds Transfe	er having reference 190015057143079 has been set to statu	s Auto Authorized.	
Fund transfer charges	: Beneficiary			
Source Account	: 000101101620572 000	10 14053		
Beneficiary Details				
Beneficiary Nam	Messages		×	
Beneficiary Accourt		s been registered successfully and will be processed in 2		
Beneficiary Address	remittance.	lease ensure your account has required funds for		
Beneficiary Address		Passport/Taskira of both sender and beneficiary to Email		
Cit	ID tt.payments(	-		
Beneficiary Ema	field	ng the same Email Account as provided in Sender's Email		
Place of Birt				
Nationality	r: Afghan			
Date of Birth	: 16-08-2001			

Figure 17 Domestic Funds Transfer Success Message

Now the Domestic Funds Transfer is successfully completed and the request is received at the ADMIN Level.

The ADMIN checks the request in his/her user and if the request is fine, he accepts and prints the request and processes it as per the procedures of Payments Department.

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If the request is having some issue, the request is rejected by ADMIN and admin provides a message and the user or customer can view this message in his/her own user in CUSTOMER SERVICE MENU -> Transactions option.

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#### 3. International Funds Transfer:

Azizi Bank's customers are now able to transfer funds from their account, to accounts in other Banks out of Afghanistan.

In order to process a International Fund Transfer Transaction through Azizi Bank's Internet Banking Application, the user has to follow the following instructions and process:

The first step to process an International Fund Transfer transaction, is to create beneficiary, beneficiary is the one to whom the user wants to send funds to.

### Beneficiary Maintenance for International Funds Transfer:

In order to create Beneficiary for International Fund Transfer, the user has to follow the following process:

بانک A Aziz	عزیزی Bank				OBAIDULLAH masood	<b>-</b> ₩	₽	<u> </u>	ሳ
« Hon	e Accounts	Payments	Bill Payments	Customer Services					»
	nt Summary nt and Savings	Own Acco Internal Ac Within C Domestic Cross Bo Internation	unt Transfer ccount Transfer <b>ountry</b> Funds Transfer	r	3				

Figure 18 Beneficiary Maintenance

The user has to click the PAYMENTS menu and select the Beneficiary Maintenance Option as in <u>Figure 18</u> <u>Beneficiary Maintenance</u>.

Once the Beneficiary Maintenance is clicked the following page will be presented to user:

بانک Azizi	عزیزی Bank				OBAID	ULLAH masood 🔻 🚠 🧔 🌈 😃
« Hom	e Accounts	Payments	Bill Payments	Customer Servic	es	»
Benefic	ciary Mainte	enance			06-08-2020 07:47:57	? ☆★ 🗉 🖻 ×
	Transaction Ty	pe* : Select		$\sim$		
						Create Beneficiary Template
	Benefician	/ ld :			Beneficiary Name :	
Bene	ficiary Account				Beneficiary Email :	
Ben	eficiary Bank Na	ime :				
						Search
Figure 19	Beneficiary I	Maintenand	e Screen			
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Once the beneficiary maintenance page is opened, the customer can select the TRANSACTION TYPE as INTERNATIONAL ACCOUNT TRANSAFER and clicks the CREATE BENEFICIARY TEMPLATE as in <u>Figure 20</u>: <u>Transaction Type</u>.

ی بانک 🔏 Azizi B	عزيز: ank				OBAIDUL	LAH masood 🔻 📩 🔅 🌈 😃
« Home	Accounts	Payments	Bill Payments	Customer Services		
Benefici	ary Mainte	nance			06-08-2020 10:30:39	? Ѣ★ 🛛 🖻 ×
	Transaction Typ	oe <sup>*</sup> : Interna	itional Account Tr	ansfer 🖌		Create Beneficiary Template
	Beneficiary	ld :			Beneficiary Name :	
Benefi	ciary Account N	No. :			Beneficiary Email :	
Benet	iciary Bank Na	me :				
						Search

#### Figure 20 Transaction Type

Once the Create Beneficiary Template Button is clicked, the following Page is presented to customer.

عزیزی بانک Azizi Bank						OBAIDULLAH masood	• •	h	¢	<ul> <li></li> </ul>	
	counts	Payments	Bill Payments	Customer Services							»
Add Benefici	iary				06-08-2020 10:32:39		?	Ō	*		<b>×</b>
Tran	saction	Type: Interna	tional Account Tra	ansfer							^
Be	neficiary	/ Id*:									
Benefic	ciary Na	me*:									
Benefici	ary Add	ress:									
		ty**:			1						
-	-	ry**: ANDOF	RRA	~	]						
bene	eficiary E	maii:									
Enter Benefici	ary Ba	nk Details									
Beneficiary Accoun	it Numb	er**:									
SM	VIFT Coo	de**:									
	Bank Na	ame:									
		Citv:									*
Beneficiary Mainte	enance									9 🔒	×

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Figure 21 International Account Transfer Beneficiary Maintenance

In Figure 21 International Account Transfer Beneficiary Maintenance, the following details has to be provided by user:

- a. Beneficiary ID: Can be entered as 001,002,003....
- b. Beneficiary Name: Enter the name of the person to which the amount is getting set to.
- c. Beneficiary Address: Enter the Address of the beneficiary.
- d. City: Enter the CITY name where the beneficiary is living.
- e. Beneficiary Country: user has to enter the country of the Beneficairy.
- f. Beneficiary Email: Enter the beneficiary email.
- g. Beneficiary Account Number: Enter the account number of the beneficiary.
- h. Swift Code: Here the use has to know the swift code for Beneficiary Bank and enter the same.
- i. Beneficiary Bank Name: user enters the name of the Beneficiary Bank.
- j. City: user enter the city name where the bank is located.
- k. Address: user enters the address of the Bank
- I. Country: user enter the name of the country where the Bank is located.
- m. Visibility: user can select public or private.

Once all these details are entered, the user can click the ADD button. Once the add button is clicked the confirmation screen as in <u>Figure 22 Confirm Page</u> will be presented to customer, and the customer has to click the CONFIRM Button.

Æ	ری بانک Azizi Bi	عزی Ink					OBAIDULLAH masood	•	ф. (	¢.	<u> </u>	
~~	Home	Accounts	Payments	Bill Payments	Customer Services							»
A	dd Ben	eficiary -	Verify			06-08-2020 10:40:33		?	<b>1</b>	*		×
		Beneficia	ry Id: 006									^
		Beneficiary N	- lame: Pasoon	Popal								
	В	eneficiary Add	dress: Holland	I								
			Holland	I								
			City: Perso									
	B	eneficiary Cou	untry: NETHE	RLANDS								
		Beneficiary B	Email: p@gma	ail.com								
		Account Nur SWIFT ( Bank N	mber: 225658 Code: ABCEXI Iame: Hollanc dress: Stree4	HUJK			City: Holland Country: Holland					
							Country. Holland					
		Visi	bility: Private									_
									Chan	ge	Conf	irm Y
Figui	re 22 Co	nfirm Page	2									
Prei	bared	by: Obaio	dullah Ma	asood			Project	Mar	nage	me	ent O	office

The next page which is presented to customer is the OTP page where customer will receive OTP in the registered mobile number and customer enters the same here in <u>Figure 23 OTP Page</u> and clicks the submit button.

بانک Azizi	عزيزی Bank						OBAIDULLAH	masood	- d		6	ወ
« Hom	e Accounts	Payments	Bill Payments	Customer Ser	vices							»
Transac	tion Initiat	ion Autho	risation		06	i-08-2020 10:40:33			? 1	•		×
OTP ha	Reference Nun s been successf registered mo numb XXXXXX	ully bile ber :	5378143092									^
_	acters of Transa rtual keyboard	action Passwo	rd corresponding	to digits as ment	ioned above te	xtboxes.						
}	* \$	& )	_ @ =	: ! -	{ ?	[]]	( 4	5	6			
	u	g c	p s	q y	v h	d	0	1	2			
		i n	t b f	I z	a m		9	8	3			
		j	w x c	k e	r			7				
		Upper	Delete	Clear All	Not Mixed							
Click	nere to enter by	/ hovering										~
	Maintenance										•	×

## If the OTP is correct and verified the following success message will be shown to customer:

+z	ی بانک Azizi Bi	عزيز ank					OBAIDULLAH masood	• (	H 4	¢ (	<u> </u>	
~~	Home	Accounts	Payments	Bill Payments	Customer Services							»
Д	dd Ben	eficiary -	Confirm			06-08-2020 10:40:33		?	<b>†</b> 1			×
		iciary created action with re	-	er 19809510214:	3094 is in Accepted state.							^
		Transaction	Type: Interna	tional Account Tra	ansfer							
		Beneficia	ry Id: 006									
		Beneficiary N	lame: Pasoon	Popal								
Figu	re 24 Su	ccess Mess	sage									
Pre	pared l	oy: Obaio	dullah Ma	asood			Project	Man	agei	men	it Of	fice

Figure 23 OTP Page

Now that the beneficiary creation process is done, next step is to actually send funds using the INTERNATIONAL FUNDS TRANSFER option. The user has to click the option as in <u>Figure 25 International</u> <u>Funds Transfer Option</u>.

1.	زی بانک Azizi Ba	عزی Ink				OBAIDULLAH masood 🔻 🚠	\$\$ <b>~</b> (
~	Home	Accounts	Payments	Bill Payments	Customer Services		
		Summary		<b>ank</b> unt Transfer ccount Transfer	0 8		
		and barmigs	Within C	<b>puntry</b> Funds Transfer			
			Internation	nal Account Transfe ary Maintenance	r		

Figure 25 International Funds Transfer

Once the International Account Transfer Option is clicked, the user will be presented with the following page:

عزیزی بانک Azizi Bank		OBAIE	ULLAH masood 🔻 📩 🔅 🥓 🔇	5
Home Accounts Payments Bill Payme	nts Customer Services			»
International Account Transfer		06-08-2020 10:59:54	? 🕁 🕁 🗆 🖻	×
Payment To				^
Existing Template O	٩			
Make New Payment 🖲				
Fund transfer charges : Select 🗸				
Source Account*: Select	<ul> <li>View Base</li> </ul>	alance		
Beneficiary Details				
Beneficiary Name*:		Q.		
Beneficiary Account:				
Beneficiary Address**:				
City**:				
				*
International Account Transfer			© <b>⋒</b> ×	\$
Figure 26 International Account Transfer				

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Prepared by: Obaidullah Masood

Here the user has to enter the required information as following:

- a. Make New Payment: user to select this option, or if the template is available, the user can select another option.
- b. Fund Transfer Charges: here the user selects who pays the charges for the transfer
- c. Source Account: here the user selects that from which account the funds hast to be transferred.
- d. Beneficiary Name: user has to click on the search ICON and list of registered beneficiaries will be shown, the user has to select the person to which the funds are intended to be sent.
- e. Beneficiary Account: will be filled automatically upon selecting the Beneficiary from beneficiary list.
- f. Beneficiary Address:
- g. Beneficiary City: will be filled automatically upon selecting the Beneficiary from beneficiary list.
- h. Beneficiary Email: the user has to enter the beneficiary email.
- i. Beneficiary Place of Birth: the user has to enter the location where the beneficiary was born.
- j. Beneficiary Nationality: user enter the nationality of the beneficiary.
- k. Beneficiary Date of Birth: user enter the Date of Birth of the Beneficiary.
- I. Beneficiary Tazkera / Passport number: the user enters either the Tazkera or Passport number of the beneficiary.
- m. Sender's Full name: the user enters his own name.
- n. Sender's Place of Birth: the user enters his own date of birth.
- o. Sender's Nationality: the user enters his own nationality.
- p. Sender's Date of Birth: the user enters his own date of birth.
- q. Sender's Passport /Takzera Number: the user enters his own Tazkera or Passport Number.
- r. Sender's Email: the user enters his own email address.
- s. Beneficiary Bank Details: these are the details of the Bank where beneficiary is having account. These details are already provided when creating beneficiary, and are entered here as soon as Beneficiary is selected in Beneficiary Name.
- t. Correspondent Bank Details: if there is Correspondent Bank involved in the transfer, it can be entered here.
- u. Transfer Amount: here the user enters the amount which is to be sent by user.
- v. Transfer Currency: here the user selects the currency in which the amount has to be transferred.
- w. Purpose of Remittance: here the user enters the purpose of sending the amount to beneficiary.

Once all these details are entered, the user clicks the submit button and the following confirmation page will be presented to user:

\_\_\_\_\_

ی بانک Azizi B	عزيز ank			OBAIDULLAH masood	- T	\$	<u>م</u> ر	)
« Home	Accounts	Payments	Bill Payments	Customer Services				
Internat	ional Acco	unt Trans	fer Verify	06-08-2020 11:09:46	? 🖻	* =	6,	ĸ
Fur	Paymen nd transfer chai							^
	Source Acco	ount: 000101	101620572 0001	10 14053				
Beneficia	ary Details							
	Beneficiary Na	am <u>o ENDHN</u> r						
E	eneficiary Acco	oun Messa	ges	×				
E	Beneficiary E Place of E Nation	Cit ma Birt	working days. Pli remittance. Please send the ID tt.payments@ Please send usin field	s been registered successfully and will be processed in 2 ease ensure your account has required funds for Passport/Taskira of both sender and beneficiary to Email Dazizibank.af. g the same Email Account as provided in Sender's Email				
	ort/Taskira num							
	Sender's Full Na		lian					
	der's Place of E	-						
5	ender's Nation	anty: Afghan					_	Y
Internation	al Account Tran	nsfer				6	A ≥	

Figure 27 Confirmation Page

Here the user reads the message and cancels it and clicks the Confirm Button, and the OTP page will be presented to user:

fa	زی بانک Azizi Ba	aje mk				OBAIDULLAH masood	•	ф	¢	6	ሳ
~	Home	Accounts	Payments	Bill Payments	Customer Services						»
Т	ransacti	on Initiati	ion Autho	risation	06-08-2020 10:40:	13	?		*		X
Tra	OTP has b	eference Num been successf egistered mo numb XXXXX	bile er:	5378143092							^
*E		ters of Transa ual keyboard	ction Passwor	rd corresponding	to digits as mentioned above textboxes.						

Figure 28 OTP Page

The customer enters OTP from the message received and pressed the submit button and success message is shown to customer as in the following figure:

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			OBAIDULLA	in masour		* *	
Home Accour	nts Payments	Bill Payments	Customer Services				×
ternational A	ccount Trar	sfer Confirm	06-08-2020 11:09:46		? 📅	* 🗆 🛙	ē ×
Transaction sub	mitted for Inter	national Account Tra	nsfer having reference 955461756143105 has been set to s	tatus Auto A	uthorized		]
Fund transfer	charges : Share						
Source	Account: 0001	01101620572 0001	0 14053				
eneficiary Detai	IIS Mess	ages		×			
eneficiary Detai Beneficia	Nom A	-	been registered successfully and will be processed in 2	×			
-	ry Nam	Your request has	been registered successfully and will be processed in 2 ase ensure your account has required funds for	×			
Beneficia	ry Nam Accoun	<ul> <li>Your request has working days. Ple remittance.</li> </ul>	ase ensure your account has required funds for	×			
Beneficia Beneficiary	ry Nam Accoun	<ul> <li>Your request has working days. Ple remittance.</li> <li>Please send the P</li> </ul>	ase ensure your account has required funds for assport/Taskira of both sender and beneficiary to Email	×			
Beneficia Beneficiary	ry Nam Accoun	<ul> <li>Your request has working days. Ple remittance.</li> <li>Please send the F ID tt.payments@</li> </ul>	ase ensure your account has required funds for assport/Taskira of both sender and beneficiary to Email	×			
Beneficia Beneficiary	ry Nam Accoun Addres Cit	<ul> <li>Your request has working days. Ple remittance.</li> <li>Please send the F ID tt.payments@</li> </ul>	ase ensure your account has required funds for assport/Taskira of both sender and beneficiary to Email azizibank.af.	×			
Beneficiar Beneficiary Beneficiary Beneficiar	ry Nam Accoun Addres Cit	<ul> <li>Your request has working days. Ple remittance.</li> <li>Please send the P ID tt.payments@</li> <li>Please send using</li> </ul>	ase ensure your account has required funds for assport/Taskira of both sender and beneficiary to Email azizibank.af.	×			
Beneficiar Beneficiary Beneficiary Beneficia Place	ry Nam Accour Addres Cit ary Ema	<ul> <li>Your request has working days. Ple remittance.</li> <li>Please send the P ID tt.payments@</li> <li>Please send using field</li> </ul>	ase ensure your account has required funds for assport/Taskira of both sender and beneficiary to Email azizibank.af.	×			
Beneficiar Beneficiary Beneficiary Beneficiar Place Na	ry Nam Accour Addres Cit ary Ema e of Birth: logar	<ul> <li>Your request has working days. Ple remittance.</li> <li>Please send the F ID tt.payments@</li> <li>Please send using field</li> </ul>	ase ensure your account has required funds for assport/Taskira of both sender and beneficiary to Email azizibank.af.	×			
Beneficiar Beneficiary Beneficiary Beneficiar Place Na	ry Nam Accour Addres Cit ary Ema e of Birth: logar stionality: Afgha e of Birth: 09-08	<ul> <li>Your request has working days. Ple remittance.</li> <li>Please send the F ID tt.payments@ Please send using field</li> <li>n</li> <li>3-1988</li> </ul>	ase ensure your account has required funds for assport/Taskira of both sender and beneficiary to Email azizibank.af.	×			

Figure 29 Success Message

Now the International Funds Transfer is successfully completed and the request is received at the ADMIN Level.

The ADMIN checks the request in his/her user and if the request is fine, he accepts and prints the request and processes it as per the procedures of Payments Department.

If the request is having some issue, the request is rejected by ADMIN and admin provides a message and the user or customer can view this message in his/her own user in CUSTOMER SERVICE MENU -> Transactions option.