<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:

1	زی بانک Azizi Ba	عزی ink			OBAIDULLAH masood 🥆 📩 🔅 🥜 🗆	ሳ
«	Home	Accounts	Payments	Bill Payments	Customer Services	»
	Account Current	Summary and Savings	Within Ba Own Accor	ank unt Transfer ccount Transfer	O E	
			Within Co Domestic I Cross Bo Internation Beneficia	puntry Funds Transfer rder nal Account Transfe ary Maintenance	r	

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.	O	6	ብ
«	Home	Accounts	Payments	Bill Payments	Customer Services	;					»
В	eneficia	ry Mainte	enance			06-08-2020 07:47:57	?		★ [×
	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>.

عزیزی بانک Azizi Bank		OBAIDULLAH	I masood 🔻 🚠 🏟 🌈 🕐
Home Accounts Payments Bill Payments	Customer Services		»
Beneficiary Maintenance		06-08-2020 07:47:57	? Ѣ★ 🗉 🖻 ×
Transaction Type* : Domestic Account Transfe	21		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:				
		(D	uity:				
		beneficiary Er	nan:				
En	ter Ben	eficiary Ba	nk Details				
Be	neficiary <i>i</i>	Account Num	ber:				
	P	rocessing Mo	de*: Nor	mal O Urgent			~
Ber	eficiary M	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.

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			OBAIDUL	LAH masood 🔻 🚠 🔯 🥓 Ů
	ments Bill Payments	Customer Services		»
Add Beneficiary			06-08-2020 07:57:50	? ☆★ 🗉 🖻 ×
Beneficiary Email:	obaid@gmail.com			^
Enter Beneficiary Bank D	Details			
Beneficiary Account Number:	777851105622548			
Processing Mode*:	● Normal ○ Urgent			
Bank Code*:	ALFHAFKA803	Q		
Bank Name:	BANK ALFALAH LIMITED	(AFGF		
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.

Figure 8 Click Add Button

ی بانک Azizi Bi	عزیز ank					OBAIDULLAH masood	•	ф	₽	<i><</i>	ሳ
< Home	Accounts	Payments	Bill Payments	Customer Services							
Add Ben	eficiary - '	Verify			06-08-2020 08:09:44		?	Ō	*		×
	Beneficia	ry ld: 005									^
	Beneficiary N	ame: Obaidul	llah Masood								
В	eneficiary Add	lress: Logar									
	· · · ·	Moham	mad Agha								
		City: Logar									
	Beneficiary E	imail: obaid@	gmail.com								
Enter Ben	eficiary Ba	nk Details									
Beneficiary	Account Nun	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									
	2	State: Kabul									
								Cha	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:

عزیزی بانک Azizi Bank	OBAIDULLAH masood 🥆 🚠 🏟 🌈 😃
Home Accounts Payments Bill Payments Customer Services	»
Transaction Initiation Authorisation 06-08-2020 08:09:44	? ☆ ★ 🗉 🖻 ×
ansaction 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. Use virtual keyboard	Î
. } & = _ \$ *]) % ! { # + g v l t n j o x y s c h k w e r p b d a i f z q u m Upper Delete Clear All Not Mixed	- 2 4 3 8 9 5 0 7 6 1
Click here to enter by hovering	~
gure 10 OTP Page	

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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**.

مزیزی بانک OBAIDULLAH masood 🔻 📩 🔅 🏈 🕛								
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 Transfer								
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	ank	0 8					
•	Current	and Savings	Internal Ac	count Transfer						
			Within Co Domestic	puntry Funds Transfer						
			Cross Bo Internatior Beneficia	rder nal Account Transfe n ry Maintenance						

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			OB	AIDULLAH masood 👻 🚠 🥸 🌈 Ů
«	Home	Accounts	Payments	Bill Payments	Customer Services	
D	omesti	: Funds Tr	ansfer		06-08-2020 08:40:07	? 츈 ★ 🗉 🖻 ×
P	ayment	То				^
	Make	New Payment	۲			
	Fund	transfer char	ges: Select	~		
		Source Accou	int*: Select		View Balance	
в	eneficia	y Details				
	В	eneficiary Na	me*:		Q	
	Bene	ficiary Accour	nt**:			
	Ben	eficiary Addre	ss1:			
	Ber	eficiary Addr	ess2			
			City:			
		Beneficiary E	mail:			
	Beneficia	ry's Place of B	irth:			
	Ronofi	ian/e Nation:	alityr			~
Do	omestic Fu	nds Transfer				© ⋒ ×

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	Messages	×					
Beneficiary Address Beneficiary Address Cit Beneficiary Ema Place of Birt Nationalit	Your request has working days. Ple remittance. Please send the F ID tt.payments@ Please send using field	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	r: 12355						
Sender's Full Name	e: Obaidullah Masood						
Sender's Place of Birth	n: Logar						~

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	? 🛱 🛊 🗉 🖻 🗙
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					OBAIE	OULLAH masood	т ф 3	o 🗸 🖗
	s Payments	Bill Payments	Customer Servi	ces				»
Transaction Initia	ation Autho	risation		06-08-2	020 09:52:10		? 🖶 :	★ □ © ×
Transaction Reference N OTP has been succe send to registered r nur XXXXXX	umber : 142684 ssfully nobile mber :	174143077						^
*Enter characters of Trar	nsaction Passwor rd	d corresponding	to digits as mentio	oned above textbo	(es.			
@ % \$	- }	. (+	•] *	# { 8	k =)	1 3	2	
k	k x	u a	v d d	o r		6 8	4	
	z q	i I s	n y	h t		7 5	0	
	w	m f 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 🔻 🗖	ר מי ה מי ה
K Home Accounts Pa	ayments Bill Payments	Customer Services		
Domestic Funds Tran	sfer - Confirm	06-08-2020 09:52:10	? (•
Transaction submitted	for Domestic Funds Transfe	er having reference 190015057143079 has been set to statu	s Auto Authorized.	
Fund transfer charges	: Beneficiary			
Source Account	t: 000101101620572 000	10 14053		
Beneficiary Details				
Beneficiary Nam	Messages		×	
Beneficiary Accoun	• Your request ha	is been registered successfully and will be processed in 2		
Beneficiary Address	remittance.	lease ensure your account has required funds for		
Beneficiary Address	Please send the	Passport/Taskira of both sender and beneficiary to Email		
Cit	ID tt.payments	@azizibank.af.		
Beneficiary Ema	Please send usir field	ng the same Email Account as provided in Sender's Email		
Place of Birt				
Nationality	/: Afghan			
Date of Birth	v 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.

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 Azizi i	عزيزو Jank				OBAIDULLAH masood	- T	₽	<u> </u>	ሳ
« Home	Accounts	Payments	Bill Payments	Customer Services					»
Currer	t Summary t and Savings	Within Ba Own Acco Internal Ac Within Ca Domestic Cross Bo Internation Beneficia	ank unt Transfer ccount Transfer ountry Funds Transfer rder nal Account Transfer ary Maintenance	r					

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	No. :			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 [*] : 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.

بزی بانک 🖌 Azizi Bar	aja nk					OBAIDULLAH masood	-	H 3	Ċ.	6	
« Home	Accounts	Payments	Bill Payments	Customer Services							»
Add Bene	eficiary				06-08-2020 10:32:39		?	÷,	hr I		×
	Transaction	Type: Interna	tional Account Tra	ansfer							^
	Beneficiary	/ Id*:									
Be	eneficiary Na	me*:									
Ber	neficiary Add	ress:									
	<i></i>										
Papa	Ci				1						
Dene	Beneficiary E	mail:									
Enter Per	-fisiany Pa	nk Dataila									
Enter bene	епстагу ва										
Beneficiary Ac	count Numb	er**:									
	SWIFT Cod	de**:									
	Bank Na	ame:									
		Citv									~
Beneficiary M	laintenance								l G		×

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.

R	زی بانک Azizi Ba	عزی ink					OBAIDULLAH masood	- d.	i Ö	6	ሳ
« I	Home	Accounts	Payments	Bill Payments	Customer Services						
Ado	d Ben	eficiary -	Verify			06-08-2020 10:40:33		? f	•		×
		Beneficia	ary Id: 006								^
		Beneficiary N	lame: Pasoon	Popal							
	B	eneficiary Ad	dress: Holland	I							
			Holland	I							
			City: Perso								
	Be	eneficiary Cou	untry: NETHE	RLANDS							
		Beneficiary I	Email: p@gma	ail.com							
Ent	er Ben	eficiary Ba	ank Details								
Ber	neficiary	Account Nu	mber: 225658	3596854							
		SWIFT	Code: ABCEX	HUJK							
		Bank N	lame: Holland	l bank			City: Holland	ł			
		Bank Ad	dress: Stree4				Country: Holland	ł			
		Visi	ibility: Private								
								C	hange	Con	firm ~
Figure	22 Co	nfirm Page	е								
Prepa	ared l	oy: Obai	dullah M	asood			Project	Mana	igem	ient C	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.

ی بانک Azizi B	عزيز ank						OBAIDULLAH	masood		ı 🌣	6	Ċ
	Accounts	Payments	Bill Payments	Customer Serv	vices							»
Transact	ion Initiati	on Autho	risation		06	5-08-2020 10:40:33			?	•) ×
Transaction F OTP has send to	Reference Num been successf registered mo numb XXXXXX	nber: 153916 ully bile er:	5378143092									^
*Enter chara	cters of Transa tual keyboard	ction Passwor	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	l	a m		9	8	3			
		j	w x c	k e	r			7				
		Upper	Delete	Clear All	Not Mixed							
Click he	ere to enter by	hovering										~
Beneficiary	Maintenance										•	×

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

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~~	Home	Accounts	Payments	Bill Payments	Customer Services							»
А	dd Ben	eficiary -	Confirm			06-08-2020 10:40:33		?	† 1			×
	Benef Trans	iciary created action with re	successfully. ference numb	er 19809510214	3094 is in Accepted state.							^
		Transaction	Type: Interna	tional Account Tra	ansfer							
		Beneficia	ary Id: 006									
		Beneficiary N	lame: Pasoon	Popal								
Figu	re 24 Su	ccess Mess	sage									
Pre	pared l	oy: Obaio	dullah Ma	asood			Project	Man	age	mei	nt 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 🔻 🚠	\$\$ ~ (
~	Home	Accounts	Payments	Bill Payments	Customer Services		
	Account	Summary	Within Bi	ank unt Transfer	0 8		
		and barmigs	Within Co Domestic	ountry Funds Transfer			
			Internation Beneficia	nal Account Transfe	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	 View Base 	alance		
Beneficiary Details				
Beneficiary Name*:		Q.		
Beneficiany Account:				
Beneficiary Address**:				
City**:				
				*
International Account Transfer			Ŭ Ĥ ≈	\$
Figure 26 International Account Transfer				

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:

عزیزی بانک 🌈 Azizi Bank				OBAIDULLAH masood	- Ţ	\$ \$	<u>~</u> (ל
« Home A	ccounts	Payments	Bill Payments	Customer Services				
Internation	al Accou	unt Trans	fer Verify	06-08-2020 11:09:46	? 🖻	* =		×
Fund tra	Payment ansfer char	t To: ges: Share						^
So	ource Acco	unt: 000101	101620572 0001	10 14053				
Beneficiary I	Details							
Ber	neficiary Na	mo EADHAR						
Benef	ficiary Acco	un Messag	ges	×				
Benef	ficiary Addr (eneficiary Er Place of B Nationa Date of B	res A • Cit na irt alit irth: 09-08-3	Your request has working days. Ple remittance. Please send the l 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				
Passport /T	Date of D	hor: 123/56	1500					
Fassport/ is	laskira rium	me: Obaidul	llah					
Sender's	s Place of R	irth: Logar						
Sende	er's Nationa	ality: Afahan						~
International Ac	count Tran	sfer				G		×

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	?		*) ×
Tra	onsaction R OTP has b send to n	eference Num been successf egistered mo numb XXXXX	nber: 153916 ully bile ver:	5378143092							^
*E	nter charac Use virti	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:

			Obvibule	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	ry Nam	• Your request has	been registered successfully and will be processed in 2	×			
eneficiary Detai Beneficia Beneficiary	ry Nam Accour	 Your request has working days. Ple 	been registered successfully and will be processed in 2 ase ensure your account has required funds for	×			
eneficiary Detai Beneficiar Beneficiary Beneficiary	ry Nam Accour Addres	Your request has working days. Ple remittance.	been registered successfully and will be processed in 2 ase ensure your account has required funds for	×			
eneficiary Detai Beneficia Beneficiary Beneficiary	ry Nam Accour Addres	Your request has working days. Ple remittance. Please send the P ID tt.payments@	been registered successfully and will be processed in 2 ase ensure your account has required funds for assport/Taskira of both sender and beneficiary to Email azizibank af	×			
eneticiary Detai Beneficiai Beneficiary Beneficiary	ry Nam Accoun Addres	Your request has working days. Ple remittance. Please send the F ID tt.payments@ Please send using	been registered successfully and will be processed in 2 ase ensure your account has required funds for assport/Taskira of both sender and beneficiary to Email azizibank.af. the same Email Account as provided in Sender's Email	×			
eneticiary Detai Beneficia Beneficiary Beneficiary Beneficiary	ry Nam Accour Addres Cit ary Ema	Your request has working days. Ple remittance. Please send the F ID tt.payments@ Please send using field	been registered successfully and will be processed in 2 ase ensure your account has required funds for assport/Taskira of both sender and beneficiary to Email azizibank.af. the same Email Account as provided in Sender's Email	×			
eneticiary Detai Beneficiary Beneficiary Beneficiary Beneficiar Place	ry Nam Accour Addres Cit ary Ema e of Birth: logar	Your request has working days. Ple remittance. Please send the P ID tt.payments@ Please send using field	been registered successfully and will be processed in 2 ase ensure your account has required funds for assport/Taskira of both sender and beneficiary to Email azizibank.af. the same Email Account as provided in Sender's Email	×			
eneficiary Detai Beneficiary Beneficiary Beneficiary Beneficia Place Na	ry Nam Accour Addres Cit ary Ema e of Birth: logar ationality: Afgha	Your request has working days. Ple remittance. Please send the P ID tt.payments@ Please send using field	been registered successfully and will be processed in 2 ase ensure your account has required funds for assport/Taskira of both sender and beneficiary to Email azizibank.af. the same Email Account as provided in Sender's Email	×			
eneficiary Detai Beneficiary Beneficiary Beneficiary Beneficia Place Na Date	ry Nam Accour Addres Cit ary Ema e of Birth: logar itionality: Afgha e of Birth: 09-08	Your request has working days. Ple remittance. Please send the P ID tt.payments@ Please send using field	been registered successfully and will be processed in 2 ase ensure your account has required funds for assport/Taskira of both sender and beneficiary to Email azizibank.af. the same Email Account as provided in Sender's Email	×			
eneficiary Detai Beneficiary Beneficiary Beneficiary Beneficia Place Na Date Passport/Taskira	ry Nam Accour Addres Cit ary Ema e of Birth: logar titionality: Afgha e of Birth: 09-08 number: 1234	Your request has working days. Ple remittance. Please send the P ID tt.payments@ Please send using field	been registered successfully and will be processed in 2 ase ensure your account has required funds for assport/Taskira of both sender and beneficiary to Email azizibank.af. the same Email Account as provided in Sender's Email	×			

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.