

Azizi Bank
Internet Banking



Domestic and International
Funds Transfer

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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 non-financial 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. <https://netbanking.azizibank.af/T001/home.jsp>
this is available to Azizi Bank Customers

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

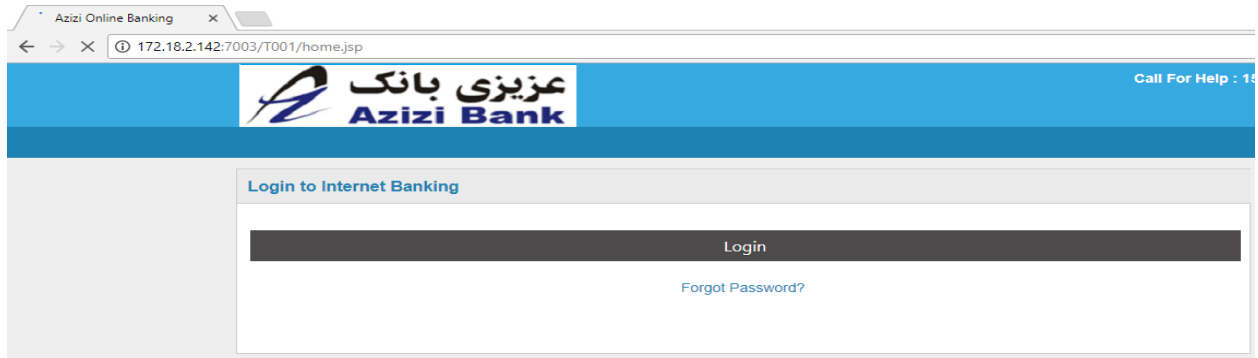


Figure 1 Login Page

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

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:

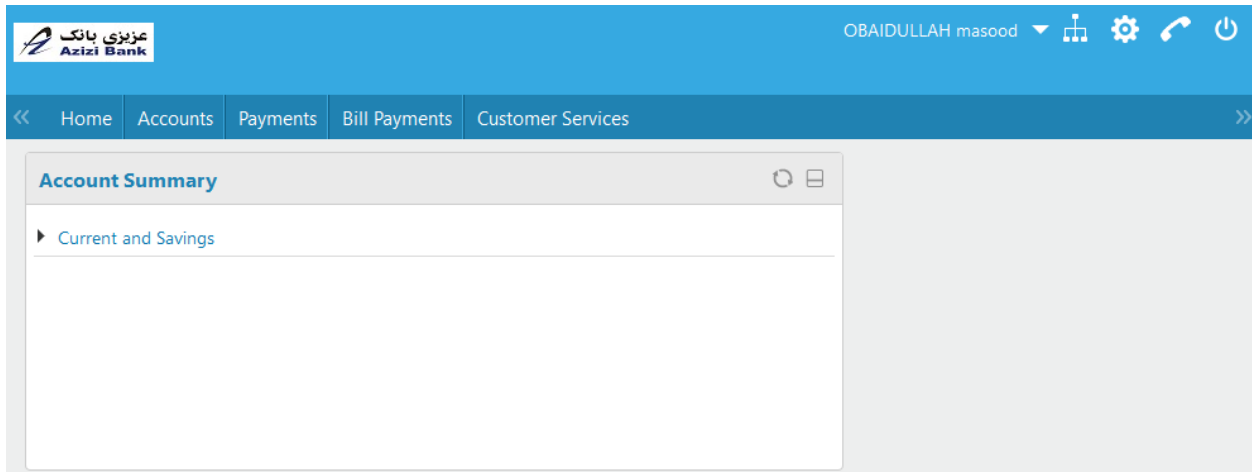


Figure 3 Home Screen

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:

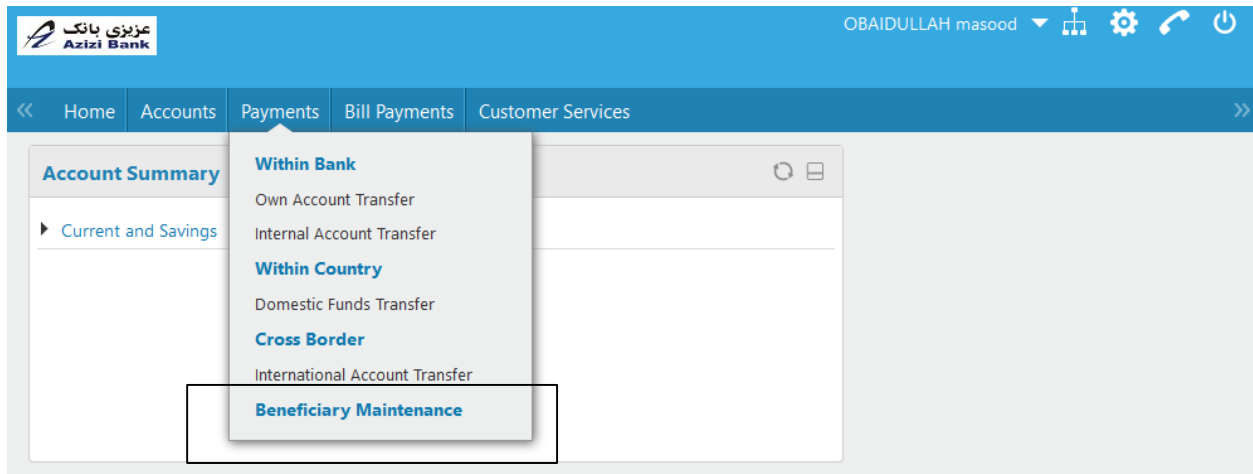


Figure 4 Beneficiary Maintenance

The user has to click the PAYMENTS menu and select the Beneficiary Maintenance Option as in **Figure 4 Beneficiary Maintenance**.

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

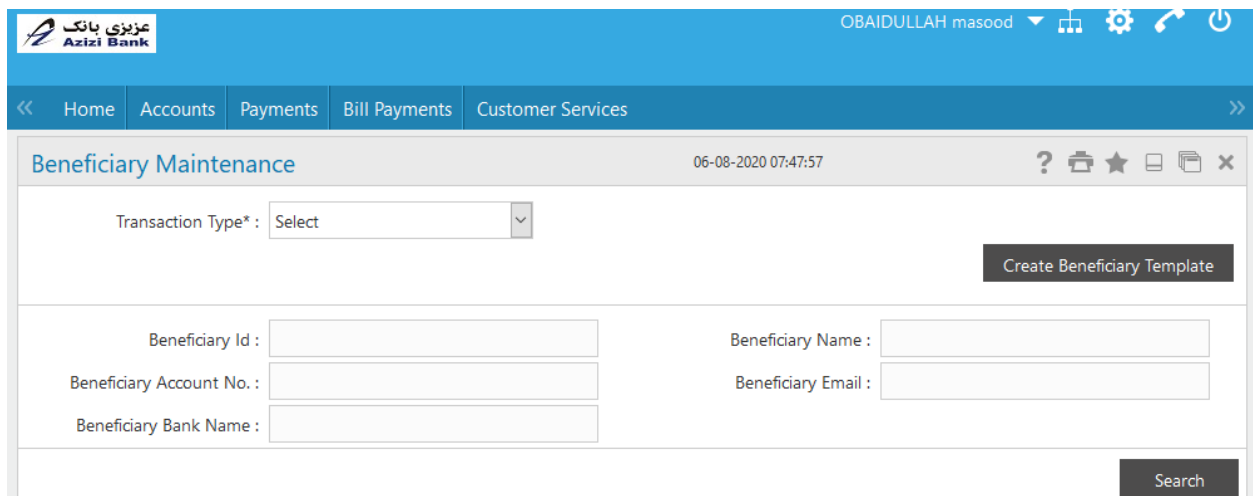


Figure 5 Beneficiary Maintenance Page

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

Transaction Type*: Domestic Account Transfer

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:

Transaction Type: Domestic Account Transfer

Beneficiary Id*:

Beneficiary Name*:

Beneficiary Address:

City:

Beneficiary Email:

Enter Beneficiary Bank Details

Beneficiary Account Number:

Processing Mode*: Normal Urgent

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.
- l. 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:

The screenshot shows the 'Add Beneficiary' screen in the Azizi Bank mobile application. The header includes the bank logo and the user's name 'OBAIDULLAH masood'. The navigation bar shows 'Home', 'Accounts', 'Payments', 'Bill Payments', and 'Customer Services'. The main form area is titled 'Add Beneficiary' and contains the following fields:

- Beneficiary Email: obaid@gmail.com
- Beneficiary Account Number: 777851105622548
- Processing Mode*: Normal Urgent
- Bank Code*: ALFHAFKA803 (with a search icon)
- Bank Name: BANK ALFALAH LIMITED (AFGHANISTAN)
- Bank Address: Address Line 1, Address Line 2
- City: KABUL
- State: Kabul

At the bottom right of the form, there are two buttons: 'Back' and 'Add'.

Figure 8 Click Add Button

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

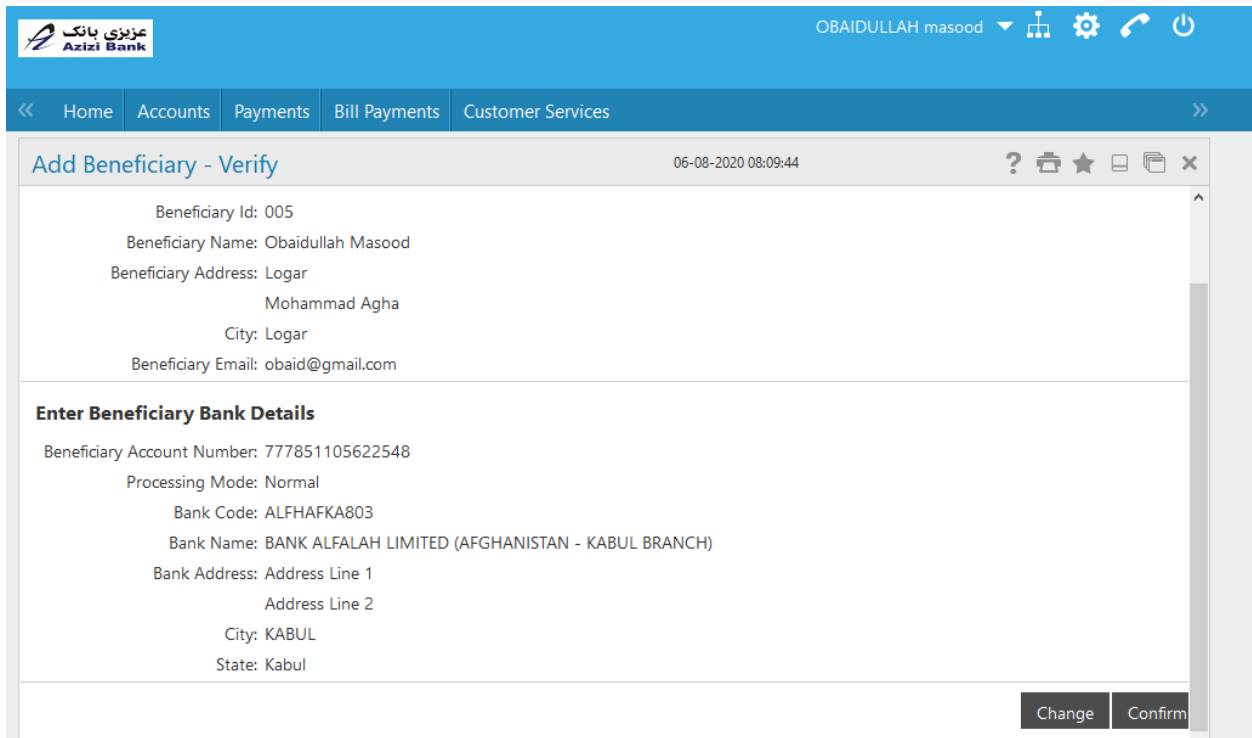


Figure 9 Verify the Entered Details

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:

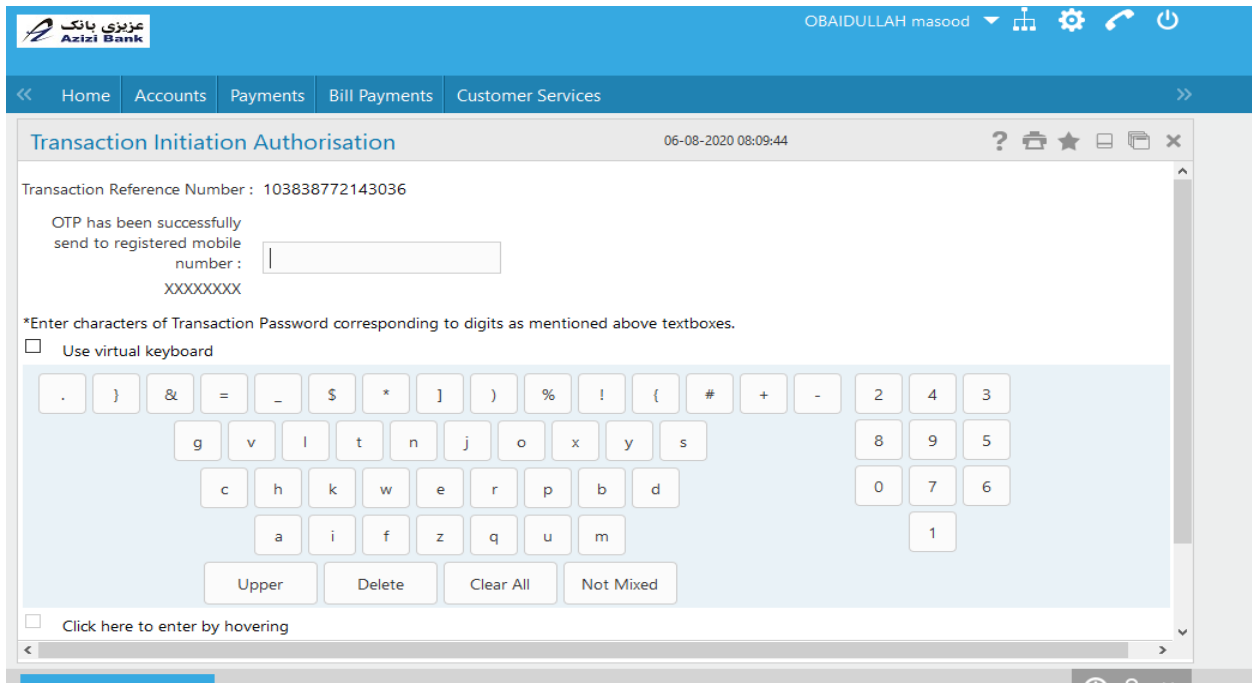


Figure 10 OTP Page

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**.

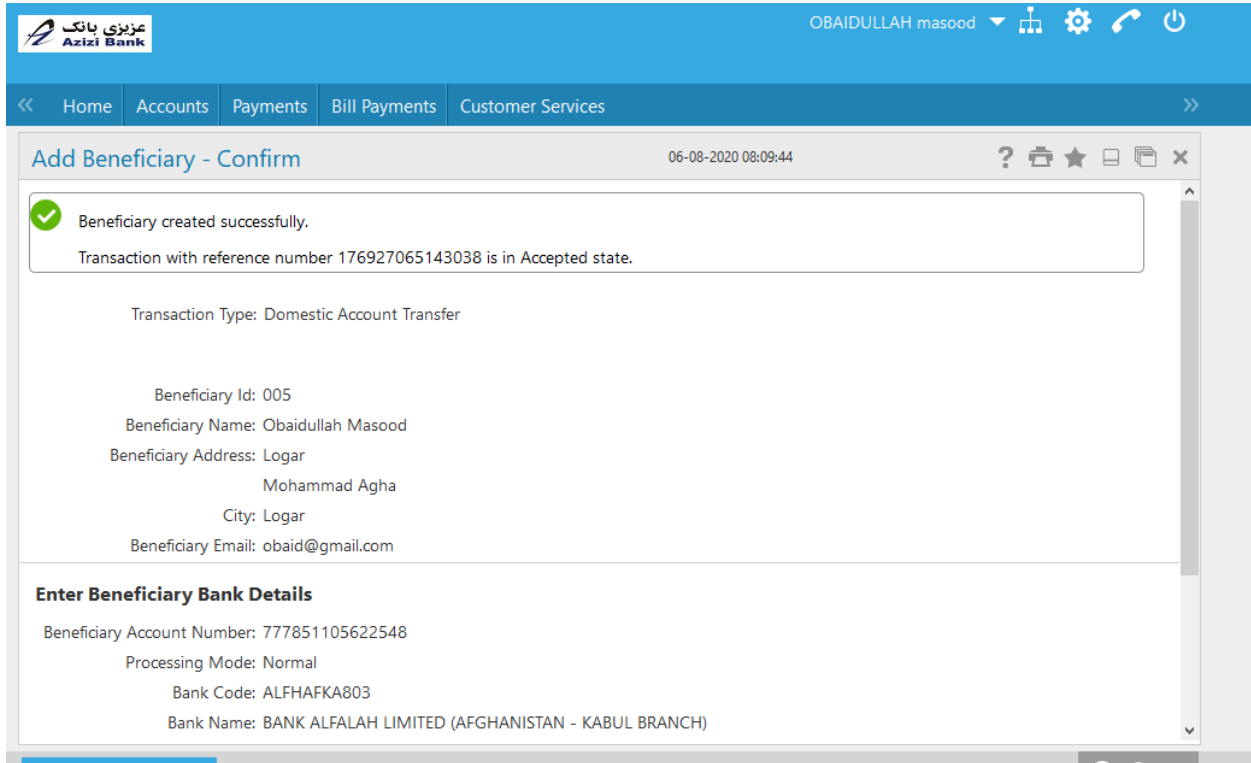


Figure 11 Beneficiary Creation Success Message

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 **Figure 12 Domestic Funds Transfer Option**.

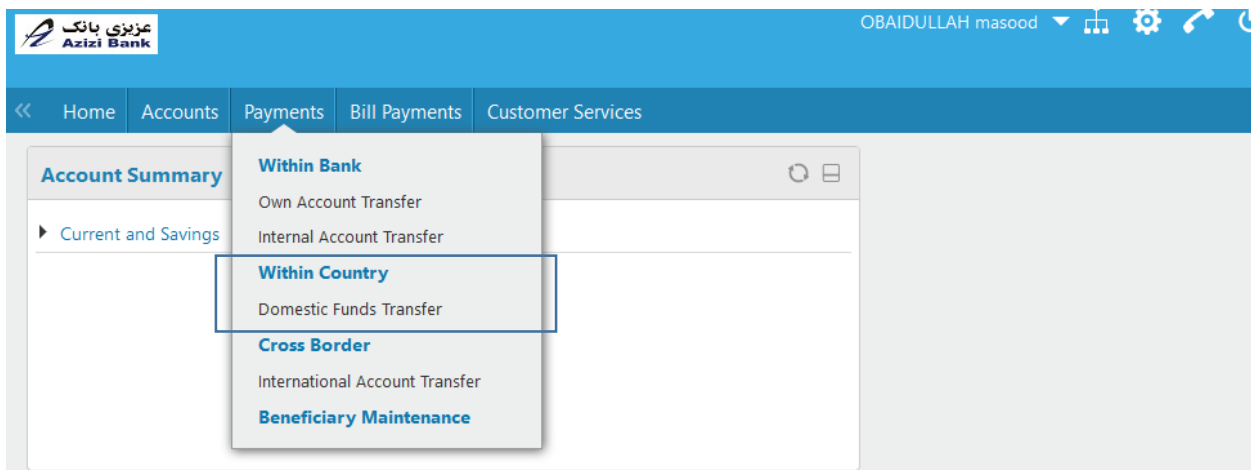


Figure 12 Domestic Funds Transfer option

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

The screenshot displays the Azizi Bank Domestic Funds Transfer interface. At the top, the bank's logo and name are visible, along with the user's name 'OBAIDULLAH masood'. The navigation menu includes 'Home', 'Accounts', 'Payments', 'Bill Payments', and 'Customer Services'. The main content area is titled 'Domestic Funds Transfer' and features a 'Payment To' section with a radio button for 'Make New Payment', a dropdown for 'Fund transfer charges', and a dropdown for 'Source Account*'. Below this is a 'Beneficiary Details' section with input fields for 'Beneficiary Name*', 'Beneficiary Account**', 'Beneficiary Address1', 'Beneficiary Address2', 'City', 'Beneficiary Email', 'Beneficiary's Place of Birth', and 'Beneficiary's Nationality'. A search icon is next to the 'Beneficiary Name*' field. The page footer shows 'Domestic Funds Transfer' and a status bar with a clock, lock, and refresh icon.

Figure 13 Domestic Funds Transfer Home Page

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

- Fund Transfer Charges: here the user selects who pays the charges for the transfer
- Source Account: here the user selects that from which account the funds have to be transferred.
- 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.
- Beneficiary Account: will be filled automatically upon selecting the Beneficiary from beneficiary list.
- Beneficiary Address 1: will be filled automatically upon selecting the Beneficiary from beneficiary list.
- Beneficiary Address 2: will be filled automatically upon selecting the Beneficiary from beneficiary list.
- Beneficiary City: will be filled automatically upon selecting the Beneficiary from beneficiary list.
- Beneficiary Email: the user has to enter the beneficiary email.
- Beneficiary Place of Birth: the user has to enter the location where the beneficiary was born.
- Beneficiary Nationality: user enter the nationality of the beneficiary.

- k. Beneficiary Date of Birth: user enter the Date of Birth of the Beneficiary.
- l. 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:

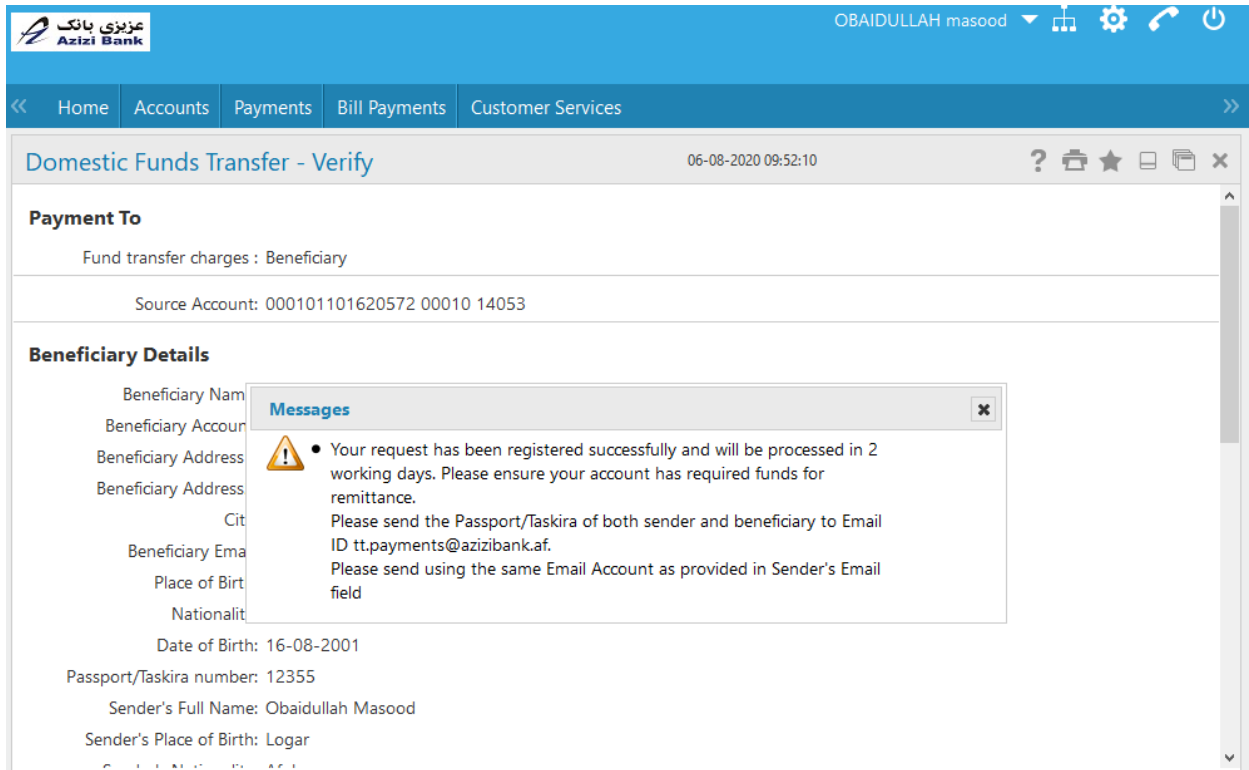


Figure 14 Confirmation Message

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 tt.payments@azizibank.af .

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*: 1234565
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

Figure 15 Click Confirm Button

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

Transaction Initiation Authorisation 06-08-2020 09:52:10

Transaction Reference Number : 142684174143077

OTP has been successfully send to registered mobile number : [input field]
XXXXXXXX27

*Enter characters of Transaction Password corresponding to digits as mentioned above textboxes.

Use virtual keyboard

Virtual keyboard layout:
Row 1: @ % \$ - } . (+] * # { & =) 1 3 2
Row 2: b k x u a v d c o r 6 8 4
Row 3: z q i l s n y h t 7 5 0
Row 4: w m f e j p g 9
Row 5: Upper Delete Clear All Not Mixed

Figure 16 OTP Page

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**.

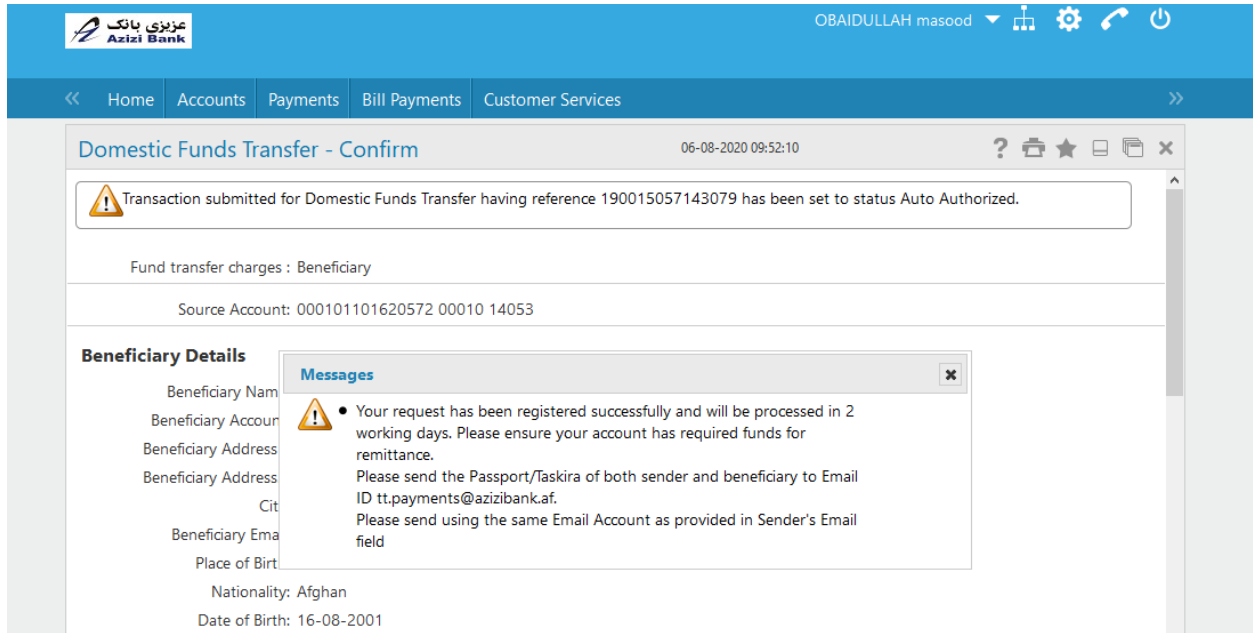


Figure 17 Domestic Funds Transfer Success Message

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.

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:

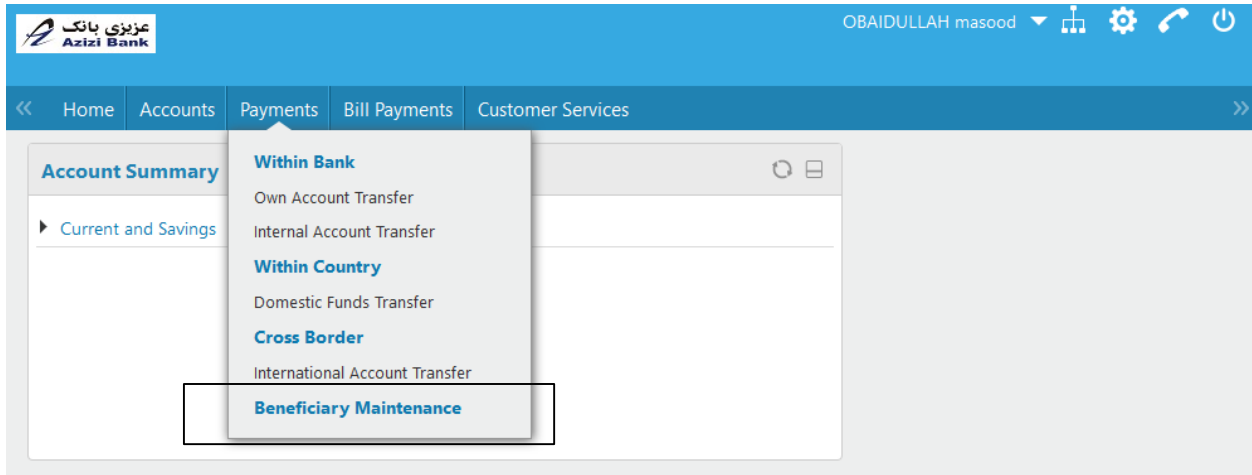


Figure 18 Beneficiary Maintenance

The user has to click the PAYMENTS menu and select the Beneficiary Maintenance Option as in **Figure 18 Beneficiary Maintenance**.

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

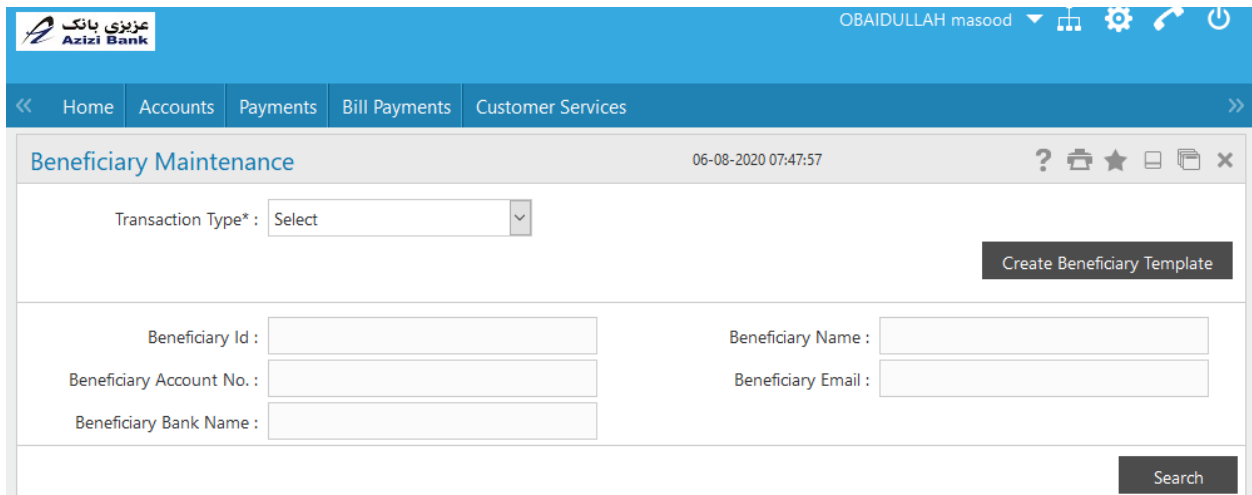


Figure 19 Beneficiary Maintenance Screen

Once the beneficiary maintenance page is opened, the customer can select the TRANSACTION TYPE as INTERNATIONAL ACCOUNT TRANSFER and clicks the CREATE BENEFICIARY TEMPLATE as in **Figure 20: Transaction Type**.

The screenshot shows the 'Beneficiary Maintenance' interface. At the top, the Azizi Bank logo and user name 'OBAlDULLAH masood' are visible. A navigation bar includes 'Home', 'Accounts', 'Payments', 'Bill Payments', and 'Customer Services'. The main content area has a title bar with the page name and a timestamp '06-08-2020 10:30:39'. Below this, the 'Transaction Type' is set to 'International Account Transfer' in a dropdown menu. A prominent 'Create Beneficiary Template' button is located to the right. Below are several input fields: 'Beneficiary Id', 'Beneficiary Name', 'Beneficiary Account No.', 'Beneficiary Email', and 'Beneficiary Bank Name'. A 'Search' button is positioned at the bottom right of the form area.

Figure 20 Transaction Type

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

The screenshot shows the 'Add Beneficiary' interface. At the top, the Azizi Bank logo and user name 'OBAlDULLAH masood' are visible. A navigation bar includes 'Home', 'Accounts', 'Payments', 'Bill Payments', and 'Customer Services'. The main content area has a title bar with the page name and a timestamp '06-08-2020 10:32:39'. Below this, the 'Transaction Type' is set to 'International Account Transfer'. The form contains several input fields: 'Beneficiary Id*', 'Beneficiary Name*', 'Beneficiary Address', 'City**', 'Beneficiary Country**' (with a dropdown menu showing 'ANDORRA'), 'Beneficiary Email', 'Beneficiary Account Number**', 'SWIFT Code**', 'Bank Name', and 'City'. At the bottom left, there is a 'Beneficiary Maintenance' button. At the bottom right, there are icons for a clock, a lock, and a dropdown arrow.

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 Beneficiary.
- 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
- l. 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 **Figure 22 Confirm Page** will be presented to customer, and the customer has to click the CONFIRM Button.

The screenshot shows the 'Add Beneficiary - Verify' screen in the Azizi Bank mobile app. The header includes the Azizi Bank logo and the user's name 'OBAIDULLAH masood'. The navigation bar shows 'Home', 'Accounts', 'Payments', 'Bill Payments', and 'Customer Services'. The main content area is divided into two sections: 'Beneficiary Details' and 'Enter Beneficiary Bank Details'. The 'Beneficiary Details' section includes: Beneficiary Id: 006, Beneficiary Name: Pason Popal, Beneficiary Address: Holland, City: Perso, Beneficiary Country: NETHERLANDS, and Beneficiary Email: p@gmail.com. The 'Enter Beneficiary Bank Details' section includes: Beneficiary Account Number: 225658596854, SWIFT Code: ABCEXHUJK, Bank Name: Holland bank, Bank Address: Stree4, City: Holland, Country: Holland, and Visibility: Private. At the bottom right, there are two buttons: 'Change' and 'Confirm'.

Figure 22 Confirm Page

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 **Figure 23 OTP Page** and clicks the submit button.

The screenshot shows the Azizi Bank mobile application interface. At the top, the user's name 'OBAIDULLAH masood' is visible. The navigation bar includes 'Home', 'Accounts', 'Payments', 'Bill Payments', and 'Customer Services'. The main content area is titled 'Transaction Initiation Authorisation' and displays the transaction reference number '153916378143092'. A message indicates that an OTP has been sent to the registered mobile number 'XXXXXXX'. Below this, there is a section for entering the transaction password, with a note: '*Enter characters of Transaction Password corresponding to digits as mentioned above textboxes.' A virtual keyboard is displayed, and there are checkboxes for 'Use virtual keyboard' and 'Click here to enter by hovering'.

Figure 23 OTP Page

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

The screenshot shows the Azizi Bank mobile application interface. At the top, the user's name 'OBAIDULLAH masood' is visible. The navigation bar includes 'Home', 'Accounts', 'Payments', 'Bill Payments', and 'Customer Services'. The main content area is titled 'Add Beneficiary - Confirm' and displays a success message: 'Beneficiary created successfully. Transaction with reference number 198095102143094 is in Accepted state.' Below this, the transaction type is 'International Account Transfer', the beneficiary ID is '006', and the beneficiary name is 'Pasoon Popal'.

Figure 24 Success Message

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 **Figure 25 International Funds Transfer Option**.

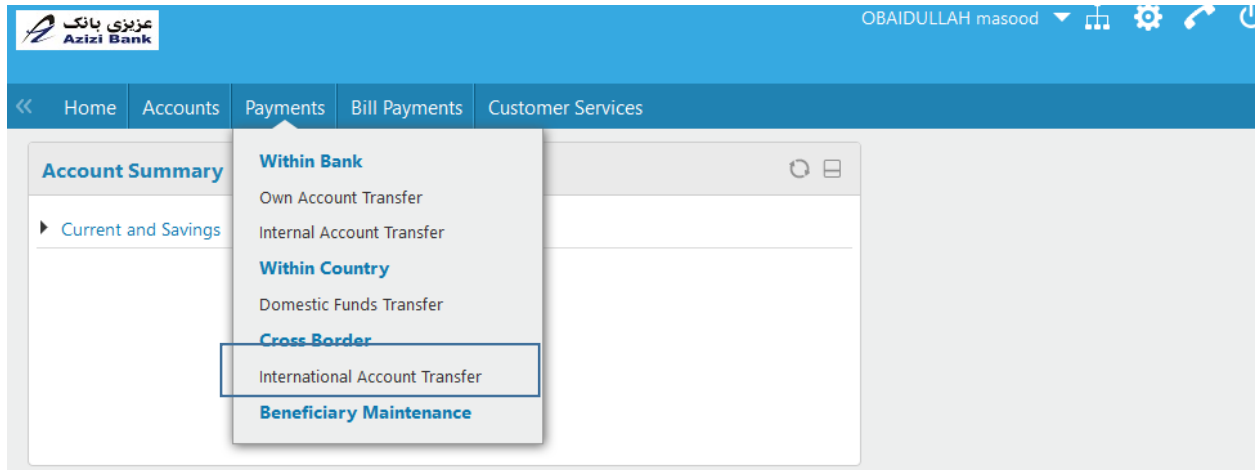


Figure 25 International Funds Transfer

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

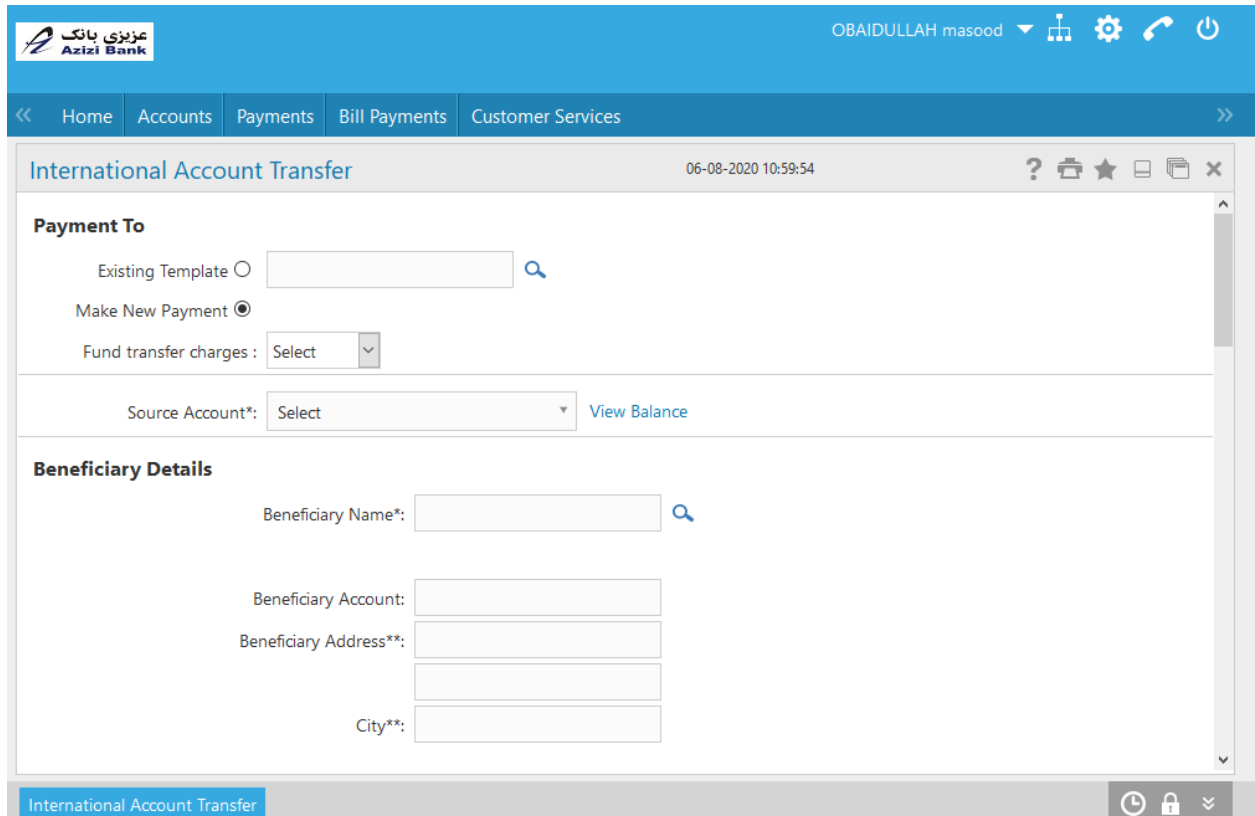


Figure 26 International Account Transfer

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 have 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.
- l. 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 /Tazkera 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:

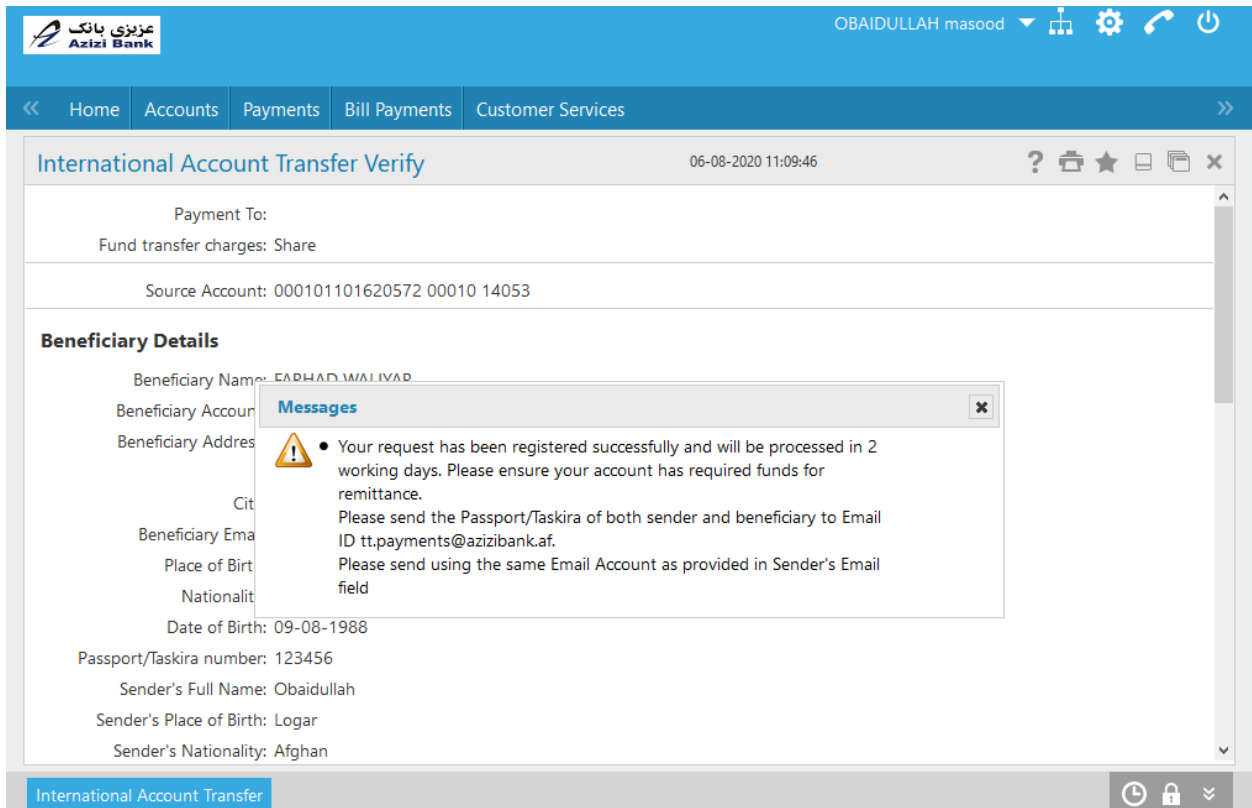


Figure 27 Confirmation Page

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

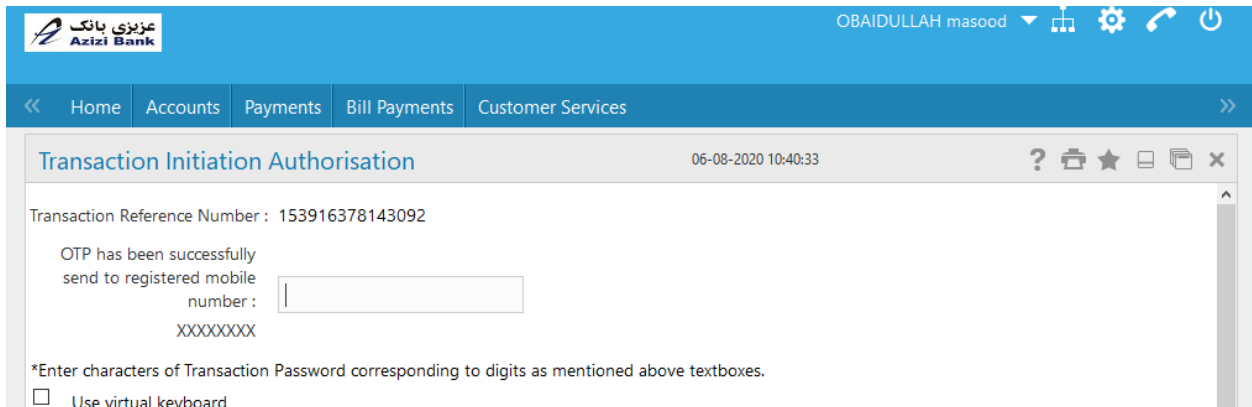


Figure 28 OTP Page

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:

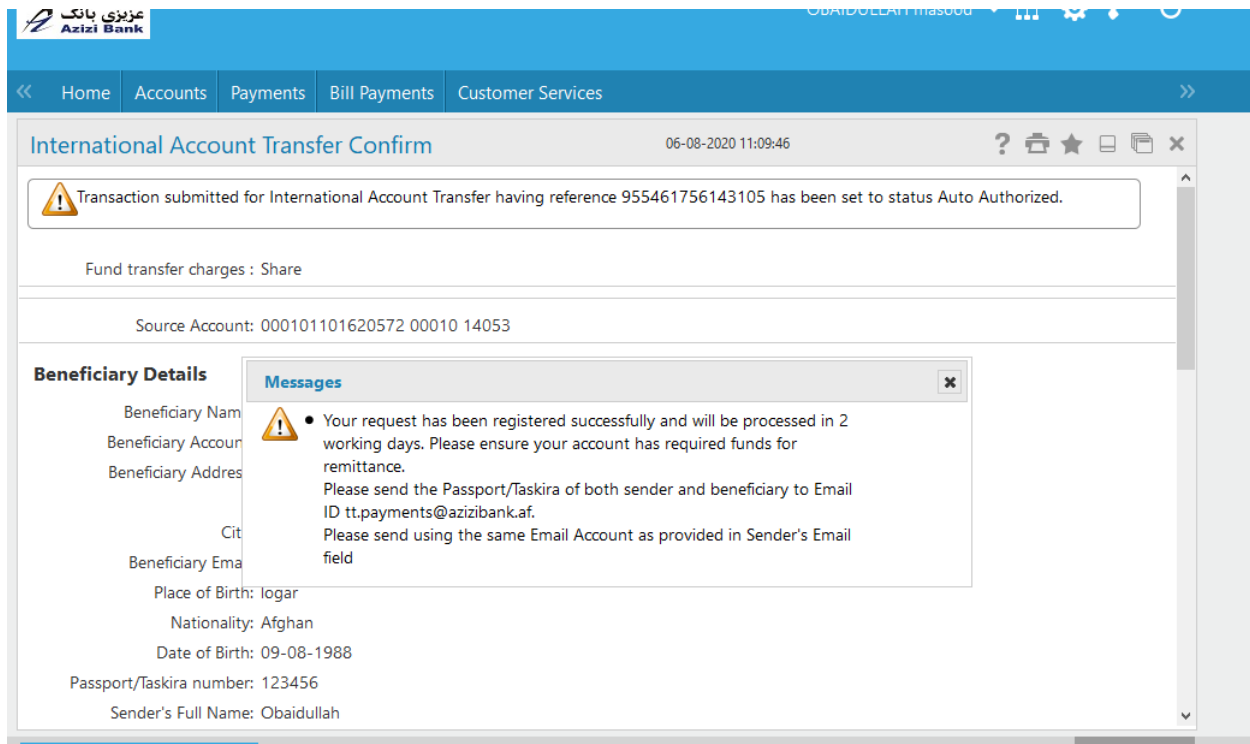


Figure 29 Success Message

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.