

Functional Design Document

InstoBanking Cash Management v1.1



Purpose

To build a Core Internet Banking(CIB) application which can be customized for different customers.

InstoBanking Overview

InstoBanking cash management provides anywhere Banking services to their customers. Bank officials uses this platform to perform various transactions. The major features include are Back Office(BO) and Internet Banking(IB).



Users of InstoBanking Cash Management Application:

There are mainly 4 levels of users in this application.

Registration officer

Approver

Customer Admin

Customer User

Registration officer and Approver are bank admins and will be mainly availed with Back office functionalities. Customer admin and customer users are the users availed with Internet Banking application.

- **Registration officer** : Back Office user having permission to create a customer/user for IB.
- **Approver** : Back Office user having permission to approve/reject a user created by Registration officer. He can also act as Registration officer in certain scenarios. All levels of user creation requires approval.
- **Customer Admin**: User having permission to create a customer user and also perform IB features. On behalf of Registration Officer, Customer Admin will be authorized to perform all functions other than Customer creation.
- **Customer User**: The actual users of the IB application.

Steps to create a Customer User in Back Office:

Registration officer has the permission to create a Customer user. There are multiple level involved in this process.

Create a Customer

Create Divisions

Register resources

Create a Customer User

User Registration



Create a Customer

A customer is the first level under which many users are created. A customer can have multiple divisions and multiple users will be associated with each divisions. Customer should be approved by an approver for creating divisions or perform any other functions under it.

The steps involved in Customer creation are:

New Customer

View/Modify/Delete
Customer

Add Product
entitlements

Approve/Reject
Customer

Status: Approved

Customer Details [Division Details](#) [Resource Details](#) [User Details](#) [Audit Details](#)

Customer Name * Malbar Gold & Diamond

Customer ID * 1000201

Institutional Customer * Yes No Unknown

Product Family/Jurisdiction

Product Family *

- Cash Management
- Commercial Cards
- Finance & Deposits
- Customer Admin

Jurisdiction *

Base Currency * AUD

Address

Address Line 1 * NO 1040

Address Line 2 State Street

Suburb/City Newtown

State/Province Queens Land

Postal Code 389101

Country * India

Contact Name 68797981

Phone 6789900001

Email test@MalGnD.com

Contact Name James

[Modify](#) [Continue](#) [Cancel](#)

Status: Approved

Customer Details [Division Details](#) [Resource Details](#) [User Details](#) [Audit Details](#)

Cash Management

Payments Product

- Domestic Payment
- Internal Account Transfe
- Balance Order
- Batch Payment
- Utility Payment
- Book Transfer
- International Payment
- Standing Order
- Salary Batch Payment

Commercial Cards

- Card statement
- Credit card payment
- Manage Credit cards

Finance and Deposits

- Finance Details
- Deposit Details
- Manage Deposits

Other entitlements

- Manage Ben
- Account Details
- Request Cheque Book
- E-Statement
- Hold A/c Enquiry

Customer Admin

- Division Management
- User Management
- Resource Management

[Modify](#) [Submit](#) [Cancel](#)

Create Divisions

Divisions are the next level under which multiple customer users are created. Only those entitlements available to the Customer level are available to the division level. Division should be approved for associating resources or adding users under it.

The steps involved in Division creation are:

New Division

View/Modify/Delete
Division

Add product
entitlement

Approve/Reject
Division

Division Details Status: New

Customer ID *

Customer Name

Division Name *

Division ID *

Address Details New Same As Customer

Address Line 1 *

Address Line 2

Suburb/City

State/Province

Postal Code

Country *

Contact Name

Phone

Email

Contact Name

Product Family/Jurisdiction

Product Family *

Cash Management

Commercial Cards

Finance & Deposits

Customer Admin

Base Currency *

Billing Entity Identifier*

Division Details Status: New

Cash Management

Payments Product

| | | | |
|--------------------------|-------------------------------------|-----------------------|-------------------------------------|
| Domestic Payment | <input checked="" type="checkbox"/> | Book Transfer | <input checked="" type="checkbox"/> |
| Internal Account Transfe | <input checked="" type="checkbox"/> | International Payment | <input checked="" type="checkbox"/> |
| Balance Order | <input checked="" type="checkbox"/> | Standing Order | <input checked="" type="checkbox"/> |
| Batch Payment | <input checked="" type="checkbox"/> | Salary Batch Payment | <input checked="" type="checkbox"/> |
| Utility Payment | <input checked="" type="checkbox"/> | | |

Commercial Cards

| | | | |
|---------------------|-------------------------------------|---------------------|-------------------------------------|
| Card statement | <input checked="" type="checkbox"/> | Manage Credit cards | <input checked="" type="checkbox"/> |
| Credit card payment | <input checked="" type="checkbox"/> | | |

Finance and Deposits

| | | | |
|-----------------|-------------------------------------|-----------------|-------------------------------------|
| Finance Details | <input checked="" type="checkbox"/> | Manage Deposits | <input checked="" type="checkbox"/> |
| Deposit Details | <input checked="" type="checkbox"/> | | |

Other entitlements

| | | | |
|---------------------|-------------------------------------|------------------|-------------------------------------|
| Manage Ben | <input checked="" type="checkbox"/> | E-Statement | <input checked="" type="checkbox"/> |
| Account Details | <input checked="" type="checkbox"/> | Hold A/c Enquiry | <input checked="" type="checkbox"/> |
| Request Cheque Book | <input checked="" type="checkbox"/> | | |

Customer Admin

| | | | |
|---------------------|-------------------------------------|---------------------|-------------------------------------|
| Division Management | <input checked="" type="checkbox"/> | Resource Management | <input checked="" type="checkbox"/> |
| User Management | <input checked="" type="checkbox"/> | | |

Register resources

Resources are account numbers which are created in a Core system like Finacle. These resources are mapped to a division/multiple divisions in this level. Resource mapping against division should be approved for making those account numbers available for payment functionalities in IB.

The steps involved in Resource mapping are:

Register Resource

View/Modify/Delete Resource

Add product entitlement

Approve/Reject Resource registration

Status: New

Resource Details

Customer ID * 1000201

Customer Name Mal Gold & Diamond

Resource Type * Accounts

Division ID * 1000201-1 X
1000201-2 X
1000201-3 X

Select Account details

Country* India

Host System* Finacle

Account Number* 8900101010

Account details

Account Number 8900101010

A/C Legal Entity Name Malbar Gold & Diamond pvt

Account Status Active

Account Address State Street, Queens Land

Postal Code 389101

Country * India

System Code F10

Account Type Current Account

Funding method Available Fund

Transfer Type Both

Customer Account Alias Name Mal G&D for Purchase

Product Entitlement

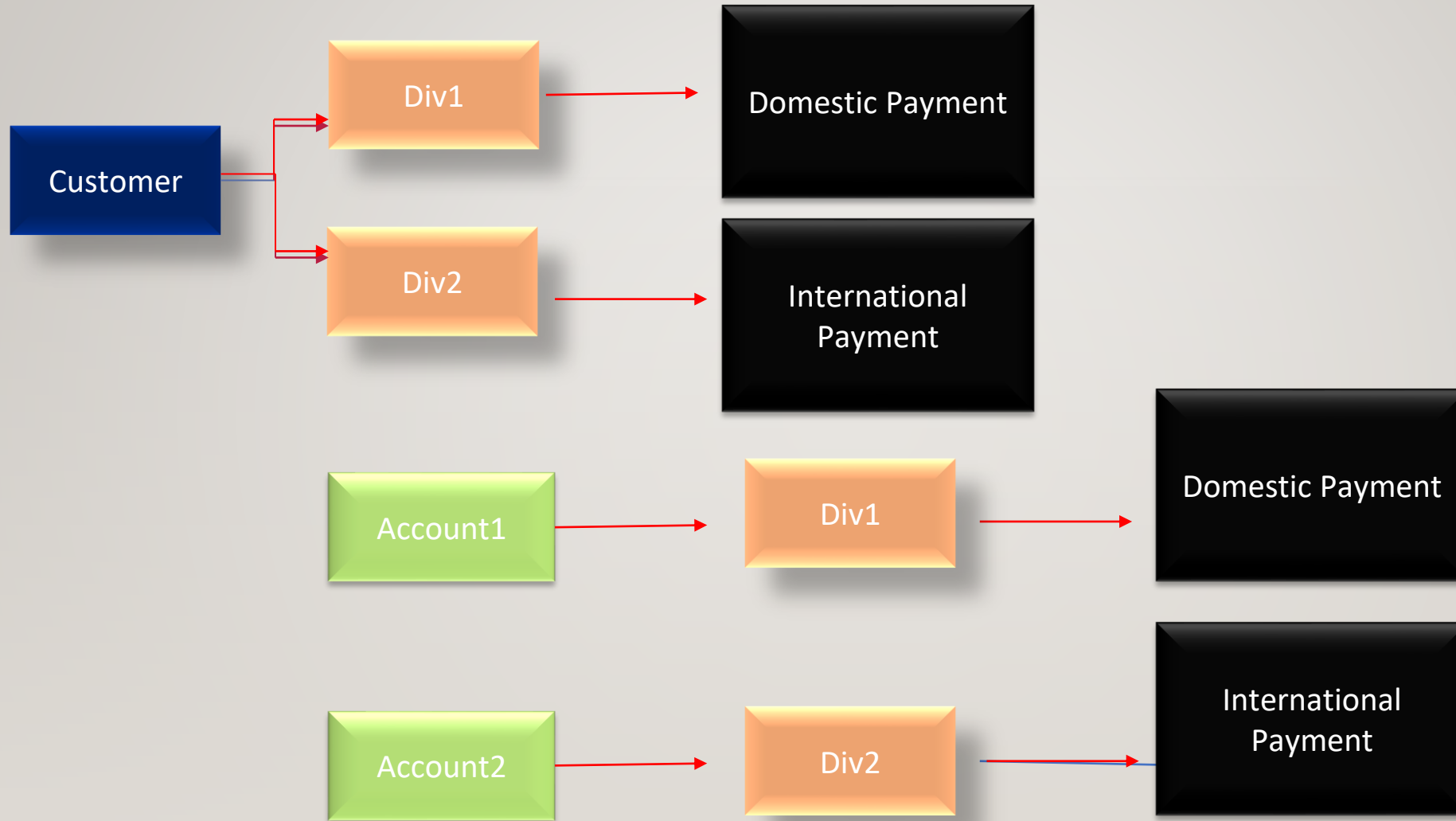
Payments

| | |
|--|---|
| Domestic Payment <input checked="" type="checkbox"/> | Book Transfer <input checked="" type="checkbox"/> |
| Internal Account Transfe <input checked="" type="checkbox"/> | International Payment <input checked="" type="checkbox"/> |
| Balance Order <input checked="" type="checkbox"/> | Standing Order <input checked="" type="checkbox"/> |
| Batch Payment <input checked="" type="checkbox"/> | Salary Batch Payment <input checked="" type="checkbox"/> |
| Utility Payment <input checked="" type="checkbox"/> | |

Reports

Account Details

Division-Resource-Product Entitlement



Create a Customer User

Customer users are the end users of IB application. A customer user should be approved by an approver to login to the IB application. The product entitlements/ IB functionalities are made available to the users while registering . A Bank Admin or Customer Admin can do the user registration. Customer user can perform BO functionalities along with IB features. The steps involved in Customer user creation are:

Create User

View/Modify/Deregister User

Add product entitlement

Approve/Reject Resource registration

User Details Status: New

User ID * 450001
First Name * John
Middle Name Robert
Surname* Smith
Bank Managed User* No Yes
Customer ID * 1000201 Search
Customer Name Malbar Gold & Diamond

KYC Details

| Sel | KYC Country | KYC ID |
|--------------------------|-------------|------------|
| <input type="checkbox"/> | India | 6887971211 |

Preferred First Name John
DOB* DD/MM/YYYY
Preferred Language English
User Admin * No Yes

Contact Details

Address Line 1 * State Street
Address Line 2
Suburb/City Newtown
State/Province Queens Land
Postal Code 389101
Country * India
Contact Name 68797981
Phone 65 6789900001
Email John@MalGnD.com
Other Phone number 65 6789900891

User Details

Assign Application

| Sel | Application Name | Status |
|-------------------------------------|------------------|--------|
| <input checked="" type="checkbox"/> | CIB | New |

Assign User Notification

| Application Name | Assign Email Notification |
|------------------|-------------------------------------|
| CIB | <input checked="" type="checkbox"/> |

User Registration

A new customer should be registered under a division with product entitlements and role to use IB features. The user registration should be approved for that user to make the IB functionalities available.

Register User

Add entitlement

Approve/Reject User registration

Status: New

User Registration

Customer ID *

Customer Name Malbar Gold & Diamond

Select User details

User ID *

User Name John Smith

Application

| Application Name | Status |
|------------------|---------|
| CIB | Enabled |

Replicate Entitlements from existing user

User ID

Entitlement Details

| Sel | Division Id | Division Name | Role Description | Role Group |
|-------------------------------------|-------------|---------------|--------------------------------------|------------|
| <input checked="" type="checkbox"/> | 1000201-1 | Mal Purchase | CM02_Create(Initiation) & Reporting | CM |

Preferred First Name

Phone

Email Address

User Address

Postal Code

Country *

User Account Status

User Credentials

User Account

Password Reset

Add Entitlement

Role

Division

Payment

Internal A/C Transfer Applicable Resource* All Selected None

Book Transfer Applicable Resource* All Selected None

Domestic Payment Applicable Resource* All Selected None

| Sel | Account Number | Account Name |
|-------------------------------------|----------------|-------------------|
| <input checked="" type="checkbox"/> | 8900101010 | Mal G & D Pvt Ltd |

Batch Payment Applicable Resource* All Selected None

Balance Order Applicable Resource* All Selected None

Utility Payment Applicable Resource* All Selected None

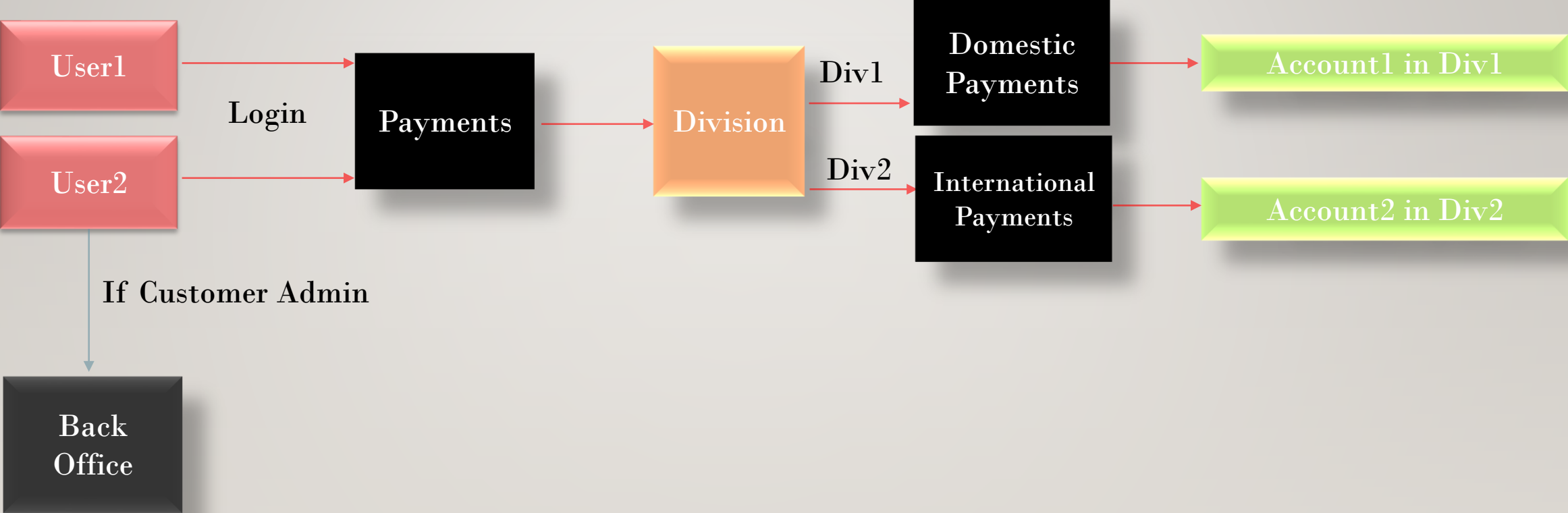
Salary Batch Payment Applicable Resource* All Selected None

International Payment Applicable Resource* All Selected None

Standing Order Applicable Resource* All Selected None

Account reports Applicable Resource* All Selected None

User Login in IB



IB features are made available for the users depending on the product entitlements chosen during Customer User creation.

Admin

Account ▾ Money Transfers ▾

Prepare New Transfer

Within My Accounts

Pay From
Debit Account

Transfer Data
Amount Transfer Date

Pay To
Credit Account

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Activate Windows
Go to Settings to activate Windows.

Real time sample Data

| | |
|---------------------------------|---|
| Customer | |
| Product entitlement | Cash Management (Domestic Payment, International Payment, Internal Account Transfer, Standing Order, Salary Batch), Finance & Deposit,(Finance Details, Deposit Details, Manage Deposits), Customer Admin (Division Management, Resource Management, User Management) |
| Divisions | 1000201-1 Mal Purchase 1000201-2 Mal Sales |
| Product entitlements | Cash Management(Domestic Payment, International Payment, Internal Account Transfer), Finance & Deposit,(Finance Details, Deposit Details, Manage Deposits), Customer Admin (Division Management, Resource Management, User Management) |
| Resources/Account number | 8900101010 – registered to division 1000201-1 & 1000201-2 8900101011 – registered to division 1000201-1 & 1000201-2 |
| Product entitlements | Cash Management (Domestic Payment, International Payment, Internal Account Transfer), Finance & Deposit ,(Finance Details, Deposit Details, Manage Deposits), Customer Admin (Division Management, Resource Management, User Management) 8900101010 for Internal Account Transfer and Domestic Transfer 8900101011 for International Transfer |
| User | 450001 registered under division 1000201-1(UA01- Admin role, CM02-Create role) – Customer Admin 450002 registered under division 1000201-2(CM02-Create role– Customer User) |
| Product entitlements | Domestic Payment, International Payment, Internal Account Transfer, Division Management, Resource Management, User Management |

Thank You