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BLACKLISTED ACCOUNT SYSTEM (BAS)

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2004/2005

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^ Tesis dimaksudkan sebagai Laporan Projek Sarjana Muda (PSM)

# **BLACKLISTED ACCOUNT SYSTEM**

LIM SIN SIEW @ LIM SIN SEAW


This report is submitted in partial fulfillment of the requirements for the Bachelor of Information and Communication Technology (Software Development).


FACULTY OF INFORMATION AND COMMUNICATION TECHNOLOGY  
KOLEJ UNIVERSITI TEKNIKAL KEBANGSAAN MALAYSIA  
2004

**ADMISSION**

I admitted that this project title name of  
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(ZULISMAN BIN MAKSOM)

## DEDICATION

Specially dedicated to  
my beloved parents, brother, sister who have encouraged, guided, supported, inspired  
me throughout my journey of education...

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*For the purpose completing major of software engineering, the undergraduate Information and Communication Technology (ICT) students of Kolej Universiti Teknikal Kebangsaan Malaysia (KUTKM) will entitled to do the Projek Sarjana Muda I (PSM I) as the thesis in third year studies. This project takes fourteen weeks (14) period of time.*

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*Thank you.*

*Lim Sin Siew @ Lim Sin Seaw, October 2004*

## ABSTRACT

KUTKM had made compulsory for the undergraduate students undergoing the thesis in PSM I and PSM II. Thus, Blacklisted Account System (BAS) had been proposed. This is a banking system which will be used to do appealing transactions for those “bad” cheques offenders. Currently, there is no a computerized system which enables online appealing. Besides, the rules for considering the appeals are different for each bank. Besides, the individuals have to wait few weeks for the response. The BAS will make the appealing process effective and efficient since the individuals only have to appeal online. This system is significance especially to fulfill the individuals’ and Financial Institutions’ requirements. From the financial aspect, this system will save the staffs’ time and energy because everything will be done online. Mixed Methods had been applied in the researches to get information. The techniques used are interviews, questionnaires, surveys and collect the statistical data. While the methodology used in BAS is *FAST* in Software Development Life Cycle (SDLC). However, this project only focuses on the individuals and Financial Institutions (FIs). Functions provided at FIs’ site are tracking incoming appeals, searching the supporting documents and other blacklisted account; verification and auto generate recommendation to the head office. The individuals are able to online register, checking status and appeal while the staffs in Bank Negara Malaysia can view the appeal pending list, requesting for supporting documents and print recommendation. The boundaries of this project are no real data retained, no backup database involved, and no backend processes for BNM and only involved “bad” cheques offenders but not guarantors. As conclusion, the BAS is a tough system since lots of researches had to be done from internet and financial fields, but the benefits also obvious to the financial sector and to the individuals.



## ABSTRAK

KUTKM (Kolej Universiti Teknikal Kebangsaan Malaysia) mewajibkan pelajar FTMK (Fakulti Teknologi Maklumat Dan Komunikasi) mengambil PSMI (Projek Sarjana Muda I) and PSMII (Projek Sarjana Muda II) sebelum tamat pelajaran. Maka, *Blacklisted Account System (BAS)* telah dikemukakan. BAS ialah sistem bank yang digunakan khas untuk urusan rayuan daripada pemegang akaun semasa. Pada masa kini, tidak terdapat satu sistem yang dikomputerasi bagi tujuan rayuan. Syarat bagi meluluskan rayuan adalah berbeza bagi setiap bank. Selain itu, individu perlu tunggu beberapa minggu bagi respon rayuan. Dengan adanya BAS ini, proses rayuan menjadi lebih berkesan disebabkan individual boleh merayu secara *online*. Sistem ini berfungsi baik menampakkannya memenuhi kehendak individu dan bank-bank. Sistem ini akan menjimatkan masa staf disebabkan setiap transaksi boleh dilaksanakan *online*. Metod gabungan digunakan untuk mendapatkan maklumat. Teknik-teknik yang digunakan adalah seperti wawancara, soal-selidik, kajian and mengumpul data statistik. Metodologi yang digunakan ialah *FAST (Framework for the Application of Systems Techniques)* dalam *SDLC (Software Development Life Cycle)*. Walau bagaimanapun, sistem in hanya fokus pada individu dan bank-bank. Fungsi khas untuk bank-bank termasuk menerima rayuan, mencari penyata bulanan bank, mencari rekod yang dihitamkan, rekemen automatik yang dihantar ke ibu pejabat bank. Individu dibenarkan memohon sebagai pengguna sistem melalui internet, memeriksa status dan membuat rayuan. Staf dalam BNM (Bank Negara Malaysia) boleh membaca rekemen dari senarai, meminta dokumen sokongan dan mencetak rekemen. Batasan projek ini ialah tiada data sebenar, tiada pangkalan data sampingan, tiada proses sulit untuk BNM dan hanya melibatkan pemegang akaun semasa tetapi bukan penjamin. Akhir kata, BAS ialah sistem yang susah walaupun banyak kajian telah dilakukan melalui internet dan bidang kewangan, tetapi kebaikan sistem in adalah jelas khas kepada sektor kewangan dan juga individu.

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## LIST OF ABBREVIATIONS

NO.	ABBREVIATIONS	DEFINITION / MEANING
1.	AUT	Application Under Test
2.	BAS	Blacklisted Account System
3.	BMC	Biro Maklumat Cek
4.	BNM	Bank Negara Malaysia
5.	CBA	Central Bank of Malaysia Act 1958
6.	CBO	Central Bank of Malaya Ordinance 1958
7.	CMR	Customer-Managed Relationships
8.	CRM	Customer Relationship Management
9.	DBMS	Database Management System
10.	DDL	Data Definition Language
11.	DFD	Data Flow Diagram
12.	DML	Data Manipulation Language
13.	DSS	Decision Support System
14.	EIS	Executive Information System
15.	EP	Equivalence Partitioning
16.	FAST	Framework for the Application of Systems Techniques
17.	FIs	Financial Institutions
18.	FK	Foreign Key

19.	HTML	HyperText Markup Language
20.	I.C	Identification Card
21.	ICT	Information and Communication Technology
22.	KUTKM	Kolej Universiti Teknikal Kebangsaan Malaysia
23.	Maybank	Malayan Banking Malaysia
24.	Mr.	Mister. A form of address for a man
25.	NIC	Network Interface Card
26.	NCD	Negotiable Certificate of Deposit
27.	OIC	Officer Incharge Cheques
28.	PC	personal computer
29.	PK	Primary Key
30.	PT	Performance Testing
31.	RAM	Random Access Memory
32.	RT	Reliability Testing
33.	SDLC	Software Development Life Cycle
34.	SQL	Structured Query Language
35.	TT	Thread Testing
36.	URL @ url	Uniform Remote Location
37.	U	Unique
38.	UT	Usability Testing
39.	XML	eXtensible Markup Language

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## CHAPTER 1

### INTRODUCTION

#### 1.1 Preamble / Overview

The Blacklisted Account System (BAS) is a profit and well-designed portal which provides functions to five (5) end users. This system is used to handle the appealing for blacklisted current accountholders.

Individual (blacklisted current accountholder) can online checking the status of current account, register as member of BAS, appeal to commercial bank(s), view the blacklisted account information, and checking status of appealing. At the commercial banks, the Officer Incharge Cheques (OIC) can search and view personal details of bad cheques offenders, check other blacklisted current account of them, attach the last three months bank statements on the auto-generate recommendations. The branch manager can view the incoming pending appeals, which are also the auto-generate recommendation (from OIC).

The staffs (manager / executive staffs) in head quarters (main office) will view this pending list and send them to Bank Negara Malaysia (BNM). At BNM's, the authorized staffs can view the incoming appeals directly from individuals (sent by letter from individuals) and the auto-generate recommendations from commercial banks. Besides, the BNM staffs can send request to commercial banks for the last three months bank statements which are needed to process a written appeal (letter sent by individuals).



The BAS is developed through PHP, JavaScript, MySQL, HTML, and CSS within fourteen (14) weeks. The development of BAS is based on the research done at commercial banks, through online and any written materials in last few months. The research had proven the necessity of implementing a blacklisted current account system in Malaysia for handling the appealing. The methodology used for BAS is *FAST*. Meanwhile, the testing phase had been carried out at the real life end users' site.

## **1.2 Problem Statement(s)**

The following problem statements proved the need of developing a computerized blacklisted current account handling system.

### **1.2.1 No computerized system**

The bad cheques offenders have to manually appeal to the commercial bank(s) or directly to BNM. There is no a standardized banking system to handle the appealing transactions in Malaysia.

### **1.2.2 Time consuming back end process**

The bad cheques offenders have to wait the response from the banks regarding to the appealing. This is considered time consuming because the back end process in bank will follow a routine from OIC, branch manager, staffs / manager in main office and finally directly to BNM. Basically, these people have to wait three (3) to four (4) weeks for the news of appeal's status.