

**NEAR EAST UNIVERSITY**

**Faculty of Engineering**

**Department of Computer  
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**ELECTRONIC FUNDS TRANSFER**

**Graduation Project  
COM- 400**

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**Nicosia – 2005**

## ACKNOWLEDGMENTS

I am very great full to those who have given me the courage to finish the project that my teacher which I have looked upon gave me to complete.

My wonderful teacher MR.Ümit İLHAN I can not explain how much this project has taught me and how much useful it will be in my life. I thank you very much for assigning me for the project.

I can not thank enough my family for the things they had to put up they bought me to the age that I am. Especially during the time of time of my life in the faculty.

To all my friends I don't know how much and how to say thank you for making me what am I.

Me and while I am very forgetful person I would like to send a special thanks to everyone which has helped me with the project and in life.

## ABSTRACT

I have conducted this project using ASP (Active Server Pages) technology. The web site introduced in this project is an Electronic Funds Transfer web site. On those pages, online transferring costumers can have membership to the online electronic transferring.

Also, aprogram has been developped with Microsoft Fronnt Page in order to view all the user transactions and comments where this program will run on the server side of the system.

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## INTRODUCTION

Now a day's the computer science both hardware and software is being developed over the previous years, programming is always providing the sciences by a systematic development. In my project we did construct special programmed related to electronic funds transfer program for the internet.

I made to write online electronic funds transfer program, running on a server and which users can use from anywhere in the world. The user only needs a browser and a internet connection and electronic funds transfer product is still under construction and these systems drawing attention, and most popular systems over internet now.

For implementation of the project, I used a Windows-based operation system, Windows XP; and internet information server (IIS 5.5). The programming language I used was Active Server Pages (ASP) with VB and JavaScript. As tools for implementation and debugging I used Notepad, 1st Page 2000 and Microsoft FrontPage.



# **CHAPTER 1**

## **INTERNET PROGRAMMING**

### **1.1.Active Server Pages (ASP)**

Active Server Pages allow web developers to make their sites dynamic with database driven content. The code is mainly written in VB Script, and it is produced on the server of the web site instead of the browser of your web site visitors. The server reads the ASP code and then translates it to HTML. Active Server Pages (ASP) is a Microsoft technology that allows programmers to develop custom code that works with Microsoft's Internet Information Server (IIS). Programmers may use one of two scripting languages to create ASP pages: VBScript (based upon Microsoft's Visual Basic) or JScript (based upon Sun's Java). ASP pages often utilize ActiveX Data Objects to link to SQL Server databases and other data sources. While you must be using a Microsoft web server to provide ASP pages to your users, the beauty of ASP is that it creates pure HTML output. Therefore, there are no specific requirements for client browsers and ASP page results may be displayed using Microsoft Internet Explorer, Netscape Navigator, Firefox or any other web browser.

#### **1.1.1. What Are Active Server Pages?**

Active Server Pages (ASPs) are Web pages that contain server-side scripts in addition to the usual mixture of text and HTML (Hypertext Markup Language) tags. Server-side scripts are special commands you put in Web pages that are processed before the pages are sent from your Personal Web Server to the Web browser of someone who's visiting your Web site. . When you type a URL in the Address box or click a link on a Web page, you're asking a Web server on a computer somewhere to send a file to the Web browser (sometimes called a "client") on your computer. If that file is a normal HTML file, it looks exactly the same when your Web browser receives it as it did before the Web server sent it. After receiving the file, your Web browser displays its contents as a combination of text, images, and sounds.

In the case of an Active Server Page, the process is similar, except there's an extra processing step that takes place just before the Web server sends the file. Before the Web server sends the Active Server Page to the Web browser, it runs all server-side scripts contained in the page. Some of these scripts display the current date, time, and other information. Others process information the user has just typed into a form, such as a page in the Web site's guestbook.

To distinguish them from normal HTML pages, Active Server Pages are given the ".asp" extension.

### 1.2. What Can You Do with Active Server Pages?

There are many things you can do with Active Server Pages.

- You can display date, time, and other information in different ways.
- You can make a survey form and ask people who visit your site to fill it out, send emails, save the information to a file, etc

### 1.3. What Do Active Server Pages Look Like?

The appearance of an Active Server Page depends on who or what is viewing it. To the Web browser that receives it, an Active Server Page looks just like a normal HTML page. If a visitor to your Web site views the source code of an Active Server Page, that's what they see: a normal HTML page. However, the file located in the server looks very different. In addition to text and HTML tags, you also see server-side scripts. This is what the Active Server Page looks like to the Web server before it is processed and sent in response to a request.

### 1.4. What Do Server-Side Scripts Look Like?

Server-side scripts look a lot like HTML tags. However, instead of starting and ending with lesser-than ( < ) and greater-than ( > ) brackets, they typically start with <% and end with %>. The <% is called an *opening tag*, and the %> is called a *closing tag*. In between these tags are the server-side scripts. You can insert server-side scripts anywhere in your Web page--even inside HTML tags.

### 1.1.5. Do You Have to Be a Programmer to Understand Server-Side Scripting?

There's a lot you can do with server-side scripts without learning how to program. For this reason, much of the online Help for Active Server Pages is written for people who are familiar with HTML but aren't computer programmers.

## 1.2. HTML (Hypertext Markup Language)

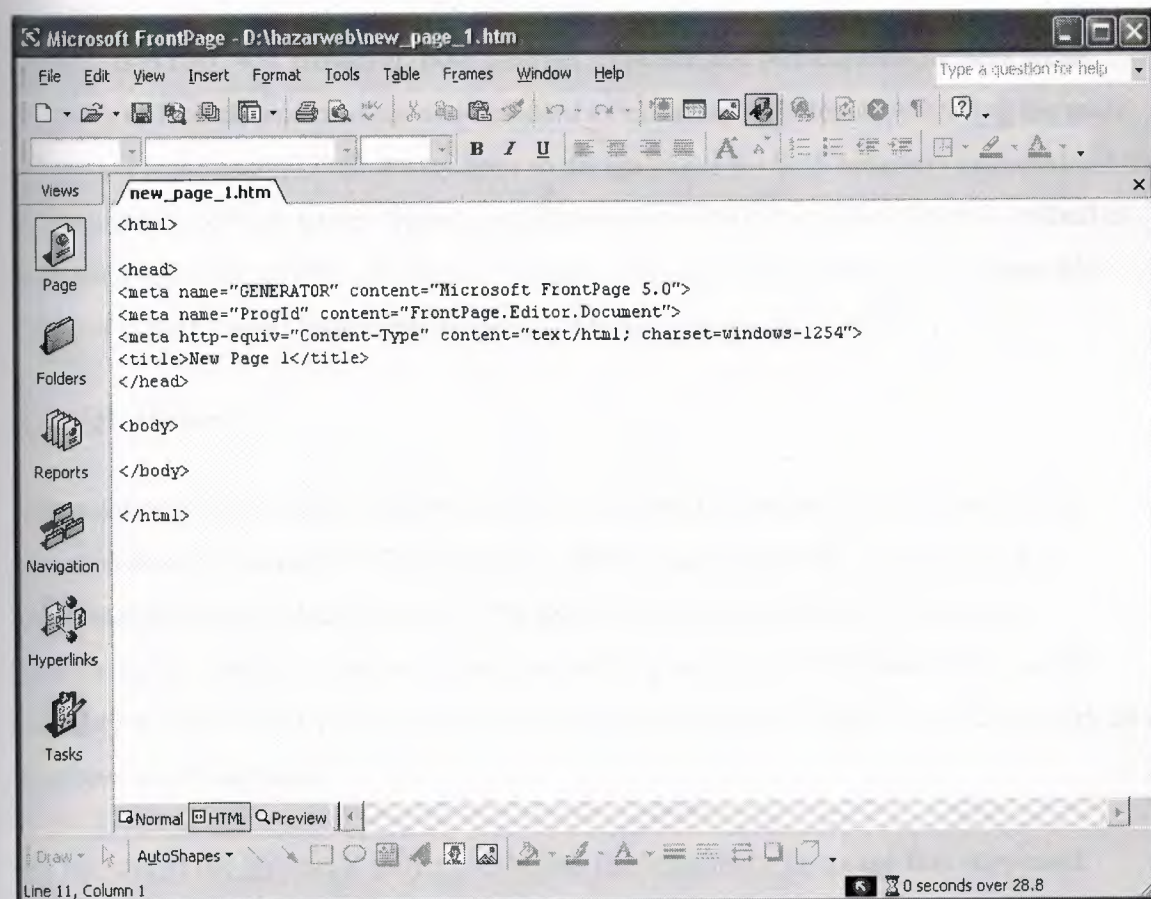


Figure : 1.1 M.Frontpage

HTML (Hypertext Markup Language) is the set of markup symbols or codes inserted in a file intended for display on a World Wide Web browser page. The markup tells the Web browser how to display a Web page's words and images for the user. Each individual markup code is referred to as an element (but many people also refer to it as a tag). Some



elements come in pairs that indicate when some display effect is to begin and when it is to end.

HTML is a formal Recommendation by the World Wide Web Consortium (W3C) and is generally adhered to by the major browsers, Microsoft's Internet Explorer and Netscape's Navigator, which also provide some additional non-standard codes. The current version of HTML is HTML 4.0. However, both Internet Explorer and Netscape implement some features differently and provide non-standard extensions. Web developers using the more advanced features of HTML 4 may have to design pages for both browsers and send out the appropriate version to a user. Significant features in HTML 4 are sometimes described in general as dynamic HTML. What is sometimes referred to as HTML 5 is an extensible form of HTML called Extensible Hypertext Markup Language (XHTML).

### **1.3.SQL History**

The publication of Codd's rules resulted in a considerable amount of relational database research done in the early 1970s. By 1974, IBM had surfaced with a prototype of a relational database called System/R. The System/R project ended in 1979, but two significant accomplishments are accredited to that project. The relational data model's viability was sufficiently proven to the world and the project included significant work on a database query language.

By the end of the System/R project, IBM had implemented a language that supported System/R's multi-table queries and multiple-user access called the Structured English Query Language (SEQUEL). The name later was shortened to Structured Query Language (SQL). Today, we still pronounce the abbreviation as "sequel" because of these early roots.

A group of engineers watching the System/R project realized relational databases' potential and formed a company named Relational Software, Inc. In 1979, they produced the first commercially available relational database management system and implemented SQL as its query language. They called the product Oracle.

As a language, SQL did have its competitors – most notable was QUEL, used by the Ingres RDBMS. During the early 1980's, Oracle and Ingres's provider, Relational Technology, Inc., slugged it out on the commercial market before Ingres lost in 1986 and adopted SQL as its query language. Of course, IBM followed up its System/R research project with its own product, SQL/Data System (SQL/DS) and later Database 2 (DB2). With IBM's weight behind the product, their version of SQL became the de facto standard.

### **1.3.1 SQL in application programs**

Before you decide to use dynamic SQL, you should consider whether using static SQL or dynamic SQL is the best technique for your application. For most DB2 users, static SQL, which is embedded in a host language program and bound before the program runs, provides a straightforward, efficient path to DB2 data. You can use static SQL when you know before run time what SQL statements your application needs to execute.

Dynamic SQL prepares and executes the SQL statements within a program, while the program is running. Four types of dynamic SQL are:

- Interactive SQL
- Embedded dynamic SQL
- Deferred embedded SQL
- Dynamic SQL executed through ODBC functions

### **1.3.2. A brief overview Databases :**

A database is structured collection of data. Thus, card indices, printed catalogues of archaeological artefacts and telephone directories are all examples of databases. Databases may be stored on a computer and examined using a program. These programs are often called 'databases', but more strictly are database management systems (DMS). Just as a card index or catalogue has to be constructed carefully in order to be useful, so must a database on a computer. Similarly, just as there are many ways that a printed catalogue can be organised, there are many ways, or models, by which a computerised database may be organised. One of the most common and powerful models is the 'relational' model



(discussed below), and programs which use this model are known as relational database management systems (RDMS).

#### **1.4. Open Database Connectivity (ODBC):**

Open Database Connectivity (ODBC) is an open standard application programming interface (API) for accessing a database. By using ODBC statements in a program, you can access files in a number of different databases, including Access, dBase, DB2, Excel, and Text. In addition to the ODBC software, a separate module or driver is needed for each database to be accessed. The main proponent and supplier of ODBC programming support is Microsoft.

ODBC is based on and closely aligned with The Open Group standard Structured Query Language (SQL) Call-Level Interface. It allows programs to use SQL requests that will access databases without having to know the proprietary interfaces to the databases. ODBC handles the SQL request and converts it into a request the individual database system understands.

ODBC was created by the SQL Access Group and first released in September, 1992. Although Microsoft Windows was the first to provide an ODBC product, versions now exist for UNIX, OS/2, and Macintosh platforms as well.

In the newer distributed object architecture called Common Object Request Broker Architecture (CORBA), the Persistent Object Service (POS) is a superset of both the Call-Level Interface and ODBC. When writing programs in the Java language and using the Java Database Connectivity (JDBC) application program interface, you can use a product that includes a JDBC-ODBC "bridge" program to reach ODBC-accessible databases.

#### **1.5. IIS (Internet Information Server)**

IIS (Internet Information Server) is a group of Internet servers (including a Web or Hypertext Transfer Protocol server and a File Transfer Protocol server) with additional capabilities for Microsoft's Windows NT and Windows 2000 Server operating systems. IIS

is Microsoft's entry to compete in the Internet server market that is also addressed by Apache, Sun Microsystems, O'Reilly, and others. With IIS, Microsoft includes a set of programs for building and administering Web sites, a search engine, and support for writing Web-based applications that access databases. Microsoft points out that IIS is tightly integrated with the Windows NT and 2000 Servers in a number of ways, resulting in faster Web page serving.

A typical company that buys IIS can create pages for Web sites using Microsoft's Front Page product (with its WYSIWYG user interface). Web developers can use Microsoft's Active Server Page (ASP) technology, which means that applications - including ActiveX controls - can be imbedded in Web pages that modify the content sent back to users. Developers can also write programs that filter requests and get the correct Web pages for different users by using Microsoft's Internet Server Application Program Interface (ISAPI) interface. ASPs and ISAPI programs run more efficiently than common gateway interface (CGI) and server-side include (SSI) programs, two current technologies. (However, there are comparable interfaces on other platforms.)

Microsoft includes special capabilities for server administrators designed to appeal to Internet service providers (ISPs). It includes a single window (or "console") from which all services and users can be administered. It's designed to be easy to add components as snap-ins that you didn't initially install. The administrative windows can be customized for access by individual customers.



Figure 1.2 Internet Information services

### 1.5.1. Installing Internet Information Services

Tools required to install Internet Information Services:

#### How to Tell If Internet Information Services Is Installed on Your Computer?

If your computer is part of a managed network, contact your organization's system administrator before making changes to your computer.

Microsoft® Internet Information Services (IIS) makes your computer a Web server. To tell if IIS is installed on your computer, follow these steps.

#### Step 1. Determine Which Version of Windows You Are Running

IIS can be installed only on the following versions of Microsoft Windows®:

- Windows NT® Workstation 4.0



- Windows NT Server 4.0
- Windows 2000 Server
- Windows 2000 Professional
- Windows XP Professional

If the version of Windows you are running is not listed, you do not have IIS installed. If you are not sure which version you are running, here's how to check.

- Check Which Version of Windows You Are Running

## **Step 2. Determine If IIS Is Installed**

To see if IIS is installed, follow the steps for your version of Windows.

### **Windows XP Professional**

1. On the taskbar at the bottom of your screen, **click** Start, and then **click** Control Panel.
2. Double-click Add or Remove Programs, **click** Remove a Program, and then **click** Add/Remove Windows Components.
3. In the Windows Component Wizard dialog box, locate Internet Information Services (IIS). If the Internet Information Services (IIS) check box is selected, IIS is installed.

## **1.6. Visual and java script**

VBScript is an interpreted script language from Microsoft that is a subset of its Visual Basic programming language designed for interpretation by Web browsers. VBScript can be compared to other script languages that can be used on the Web, including:

- Netscape's JavaScript
- Sun Microsystems's Tcl
- The UNIX-derived Perl
- IBM's Rexx

In general, script languages are easier and faster to code in than the more structured, compiled languages such as C and C++ and are ideal for smaller programs of limited capability or that can reuse and tie together existing compiled programs.

VBScript is Microsoft's answer to Netscape's popular JavaScript. Both are designed to work with an interpreter that comes with a Web browser - that is, at the user or client end of the

Web client/server session. VBScript is designed for use with Microsoft's Internet Explorer browser together with other programming that can be run at the client, including ActiveX controls, automation servers, and Java applets. Although Microsoft does support Netscape's JavaScript (it converts it into its own JScript), Netscape does not support VBScript. For this reason, VBScript is best used for intranet Web sites that use the Internet Explorer browser only.

JavaScript is an interpreted programming or script language from Netscape. It is somewhat similar in capability to Microsoft's Visual Basic, Sun's Tcl, the UNIX-derived Perl, and IBM's Rexx. In general, script languages are easier and faster to code in than the more structured and compiled languages such as C and C++. Script languages generally take longer to process than compiled languages, but are very useful for shorter programs.

JavaScript is used in Web site development to do such things as:

- Automatically change a formatted date on a Web page
- Cause a linked-to page to appear in a popup window
- Cause text or a graphic image to change during a mouse rollover

JavaScript uses some of the same ideas found in Java, the compiled object-oriented programming derived from C++. JavaScript code can be imbedded in HTML pages and interpreted by the Web browser (or client). JavaScript can also be run at the server as in Microsoft's Active Server Pages before the page is sent to the requestor. Both Microsoft and Netscape browsers support JavaScript, but sometimes in slightly different way



## **CHAPTER 2**

### **ELECTRONIC FUNDS TRANSFER**

#### **2.1. Electronic Funds Transfer (E.F.T.)**

This document provides an introduction to Electronic Funds Transfer (EFT) - the process of using payment cards (credit cards, debit cards, etc) to pay for goods and services. The Electronic Fund Transfer and its implementing regulations govern transactions that involve the electronic transfer of funds to and from consumer accounts held at financial institutions. Regulation requires financial institutions to provide disclosures to consumers before account-opening (describing the terms of the electronic fund transfer agreement between the customer and the financial institution) and at the time an electronic fund transaction ("EFT") is made (identifying the customer's account, the place where the transaction occurred, and the date and amount of the transaction).

The regulation describes when scheduled EFTs may be stopped, how EFT errors and unauthorized transactions must be handled, and the relative liabilities of customers and financial institutions. The regulation also describes how responsibility for compliance with the regulation is divided when more than one financial institution is involved, and rules governing the electronic transfer of governmental benefits.

Finally, the Act prohibits any person from conditioning the extension of consumer credit on the consumer repaying the loan by preauthorized electronic fund transfers, or conditioning employment or the receipt of a government benefit on the consumer establishing an account with a particular financial institution for the receipt of electronic fund transfers.

This guide considers what EFT can do by:

- Identifying the various parties involved
  - Understanding the processes
  - Describing what equipment is required
  - Explaining the terms used
- The introduction and development of Electronic Funds Transfer has been dictated by the need to combat fraud and reduce costs.

## **CHAPTER 3**

### **CARD TYPES AND BRANDING**

#### **3.1. Card Schemes, Types and Branding**

This chapter introduces the terms 'card schemes' and 'branding' and looks at their relationship. It also examines the various card types – credit card, debit card, loyalty card, etc.

The main card schemes are Visa and MasterCard, who together account for approximately 85% of the payment cards in circulation. The card schemes do not issue cards directly; this is done by the card issuers, who manufacture and issue the cards and operate the card accounts. Card issuers are generally banks, building societies or financial institutions.

The card schemes are non-profit-making member organisations that are owned by their members (the card issuers and acquirers). The card schemes are the driving force behind the advances in card technology – the introduction of smart cards, the adoption of the Payer Authentication, etc.

Each card scheme has a family of products intended to meet the requirements of a particular market (e.g. MasterCard, Gold MasterCard, World MasterCard, smart card, purchasing card, corporate fleet card, business card, corporate card).

The card schemes ensure that all of their products bear a common branding. Branding covers creating, developing and maintaining a uniform look and feel across all of the products. In the field of payment cards, branding also covers good name, desirability and worldwide acceptance. Card issuers assist Visa and MasterCard in policing their brands and maintaining the uniform look and feel of the products.

#### **3.2 Card Issuers**

A card issuer will manufacture, market and distribute the cards and administer the cardholder's account. The cards it issues display both the card scheme branding and its

own name (e.g. a cardholder could have an HSBC Gold MasterCard or a MasterCard Classic). These cards will be subject to the card issuer's terms and conditions. The card issuers may belong to more than one card scheme (e.g. HSBC issue Visa, MasterCard and Switch cards).

### **3.2.1 Affinity Cards**

Affinity cards also bear the Visa or MasterCard branding. Usually, these cards feature the name or logo of a club, society or organisation with whom the cardholder wishes to be associated. These cards are issued and managed by a bank, building society or financial institution; in return, the club or society receives a small percentage of the transaction amount each time the card is used. Affinity cards benefit from the same rights and privileges as other MasterCard/Visa cards although they may carry a slightly higher interest rate to cover the contribution to their chosen beneficiary.

### **3.2.2. Payment Cards**

Payment card is the generic term used to describe the debit card, credit card and a number of other card types, including charge cards, purchasing cards, fuel cards and stored value cards. Each of these card types is discussed below.

### **3.2.3. Debit Cards**

A debit card is a plastic card version of a cheque. The only difference between a cheque and a debit card is the time required for the transaction to clear; whilst a cheque will take 3 working days, an electronic debit card transaction is cleared within a matter of seconds and funds can be transferred to the merchant's account at the end of the working day, although this does not usually happen.

Merchants with card processing facilities prefer debit card transactions to cheque transactions for a number of reasons:

- A debit card transaction is not limited by an upper limit in the same way that a cheque transaction is restricted by a cheque card limit. It is, however, constrained by the availability of funds in the cardholder's account
- The ease of conducting a debit card transaction has meant that areas of commerce that once required large amounts of cash or a banker's draft (e.g. payment on a car



purchase) are now easily processed by debit card

- The charge incurred by the merchant is no greater for a debit card transaction than for a cheque, unlike the charge incurred for a credit card transaction, which is a percentage of the transaction amount

Examples of UK debit cards: Switch/Maestro and Visa Debit.

### **3.2.4. Credit Cards**

The use of credit cards is governed by the Consumer Credit Act (1972), which provides the cardholder with significantly more protection than with a debit card. If a customer uses a credit card when making a purchase and experiences a problem with the purchase that the merchant disputes, the issuer can pursue the argument with the merchant on behalf of the cardholder. If the merchant still declines to take action, his credit card facilities may be withdrawn.

Some card issuers offer additional facilities not provided with a debit card, such as:

- Free insurance against theft or accidental damage to the purchased item for a specified period
- Insurance covering the ordering of goods on-line from the time of placing the order until delivery
- Extended warranty insurance.

Examples of credit cards: Visa, MasterCard and HSBCcard

### **3.2.5. Store Cards**

Store cards fall into two categories: affinity cards (see Section 2.2.2) and 'own brand' store cards. Both categories of store card are credit cards. A store card can also be a charge card.

The affinity card typically carries MasterCard/Visa branding and benefits from the same acceptance and privileges as any other MasterCard/Visa card, but the majority of own brand store cards tend to have a restricted number of outlets and attract a higher rate of interest (in some cases, in excess of 30%).

### **3.2.6. Charge Cards**

Charge cards are intended primarily for the travel and expenses market and are generally used in hotels, restaurants and for car hire. There is no limit on expenditure and no interest payable on purchases but the card issuer does make an annual charge for the

use of the card. Charge cards operate on the assumption that the account will be repaid in full at the end of each accountancy period (usually each month).

As there is no credit element with a charge card, there is no facility for extending the payment period. If the cardholder is late in paying, the card issuer will transfer the outstanding balance to a separate account that does attract an interest charge.

Examples of charge cards: Diners and American Express (note that American Express issues both credit cards and charge cards to satisfy the requirements of different markets).

### **3.2.7. Purchasing Cards**

Purchasing cards are also known as corporate cards or business cards and are categorised as 'Business to Business' (B2B), whereas the other card types mentioned here are 'Business to Consumer' (B2C). Purchasing cards are issued to employees to make purchases on behalf of their company. The company guarantees the card and pays the administration costs. Purchasing cards are used in order to reduce the paperwork associated with business purchases, as a detailed statement lists a number of transactions over a given period.

Comprehensive management reporting is possible with purchasing cards because the card issuer produces a detailed statement. This electronic invoice can be used to detail, reconcile and report on transactions and is also acceptable to HM Customs and Excise for VAT reclamation purposes. This means that the cardholder does not have to retain a VAT invoice from the merchant and pass it to the employer for VAT reclamation.

#### **3.2.7.1. Fuel Cards**

The fuel card is a type of purchasing card, which is targeted at the company car user. The fuel card issuer provides full management services for company car fleets.

The fuel card is accepted by petrol stations and garages for the purchase of petrol, diesel, servicing, parts and related goods. Depending on the agreement between the card issuer and the cardholder's company, further purchases may be permitted. The cardholder's employer will reclaim any non-qualifying purchases from the cardholder.

Examples of fuel cards: Allstar.

#### **3.2.7.2. Stored Value Cards (Electronic Purses)**

Stored value cards tend to be used in low-value, repeat transactions, such as telephone



call boxes or electronic bus ticketing, where they can save the merchant from collecting large amounts of cash and save the cardholder from carrying large amounts of change. Stored value cards function in different ways depending on the requirements of the application. The telephone card has a face value and each time the card is used, it is decremented by the appropriate amount. In the case of electronic bus ticketing, the card is either valid for a set period of time or contains a value, which can be topped up when required.

Examples of stored value cards: Vending machine cards, gift cards and electronic fare cards.

### **3.3 Non-payment Cards**

Non-payment cards include loyalty cards, ATM cards and cheque guarantee cards.

These are described below.

#### **3.3.1. Loyalty Cards**

Loyalty cards are issued by merchants to attract repeat custom. They reward the cardholder either by offering discounts or awarding points for redemption against future purchases. Some loyalty cards offer dual functionality by combining both a credit card and loyalty card.

By identifying the cardholder and monitoring the purchases recorded against the card, the merchant can build up a profile of the cardholder and use it either to target areas of known expenditure or to introduce a wider range of goods and services to the cardholder.

#### **3.3.2. ATM Cards**

ATM functionality is normally provided by debit cards (along with the cheque guarantee function). However, dedicated ATM cards are also available. They permit cardholders to withdraw funds from their accounts at an ATM machine but they do not allow any other form of transaction.

## **CHAPTER 4**

### **THE TRANSACTIONS CYCLE**

#### **4.1 The Transaction Processing Cycle**

An identifies the various parties involved in transaction processing and explains how they interrelate.

In any transaction, there are four parties:

- Cardholder
- Merchant
- Acquirer
- Card Issuer

The following message flow diagram shows how the various parties interrelate:

#### **4.2 The Cardholder**

A cardholder is a customer with a payment card.

The cardholder has a certain amount of purchasing power. For debit cards it is the amount of money in the cardholder's account (plus any overdraft). For credit cards, it is the amount of money that the card issuer is prepared to lend him (the credit limit).

'Available spend' is used internally by the card issuer to monitor the amount of credit available to the cardholder. The available spend amount is updated on a transaction-by-transaction

basis; if the cardholder provides his credit card details in order to reserve an item, the acquirer will assume that this will be converted into a transaction and will reduce the available spend accordingly. If the cardholder decides not to go ahead with the transaction, the available spend will return to its previous amount, although this process could take up to ten days.

#### **4.3 The Merchant**

For the purposes of this document, a merchant is a business that accepts a payment card as a method of paying for goods or services and a 'retail outlet' describes any EFTequipped shop.

The advent of the call centre and Internet has meant that it is not always necessary for a business to have the facilities to receive customers in person. In many of these cases there is no till to take cash payments; the majority of transactions are made using payment cards and the 'till' has been replaced by telephone, computer and keypad.

#### **4.4 The Acquirer**

The acquirer is a bank or other financial institution and is, in effect, a payment processing company. It acts as a 'gateway' between the merchant and the card issuer.

The acquirer performs various functions:

- It forwards transaction requests from the merchant to the card issuer so that the cardholder's identity can be verified and to ensure that the cardholder has sufficient funds available to support the transaction
- If the card issuer 'refers a transaction', the acquirer will ask the merchant to request further information from the cardholder, such as proof of identity. The acquirer then acts on behalf of the card issuer and authorises the transaction
- It collects the settlement files from the merchant, sorts them and forwards them to the appropriate card issuer
- It reimburses the merchant with the funds payable on the transactions, minus the Merchant Service Charge
- It maintains a Hot Card File a record of all cards reported as being either lost or stolen

Each time the merchant submits card details for a transaction, the acquirer forwards the details to the appropriate card issuer for authorisation. If the acquirer does not have an agreement with a particular issuer or cannot identify the source of the card, it forwards the card details to an acquiring scheme network, where it will be directed to the appropriate card issuer. This is referred to as an 'open scheme'. In all cases, the card issuer sends a response to the merchant. A 'closed scheme'; transactions using these cards must be forwarded directly to the respective company. The following message flow diagram includes open and closed schemes.

#### **4.5 The Card Issuer**

The card issuer is a bank, building society or financial institution that issues a card to a cardholder and maintains the cardholder's account.

The card issuer monitors the cardholder's overall pattern of expenditure and notes any changes to that pattern. If there is uncharacteristic card activity, suggesting that the card may have been stolen or copied, the card issuer may contact the cardholder to confirm that everything is in order.

#### **4.6 Working Together**

The acquirer forwards the details of an outstanding transaction to the card issuer at the same time as reimbursing the merchant for the sale. The card issuer reimburses the acquirer and then recovers the transaction amount from the cardholder.

For a debit transaction, the card issuer debits the cardholder's account on a transaction-by-transaction basis to recover the due amount. For other transactions, the card issuer notes all expenditure over a given period (usually monthly) and then issues the cardholder with a statement.



## **CHAPTER 5**

### **THE TRANSACTION PROCESS**

#### **The Transaction Process**

This chapter explains how the parties work together in order to process a transaction. Manual processing is covered briefly in this chapter as it is still used as a backup system.

#### **5.1 Off-line Processing using a Manual Processing System**

Manual processing uses an imprint process to copy the card details to a sales slip. The merchant then writes transaction details on the sales slip and the cardholder checks and signs it.

The merchant must validate the card by checking for signs that it has been tampered with and checking that the signature on the sales slip matches the sample signature on the card.

The next stage of the process is for the merchant to obtain authorisation for the transaction. The merchant telephones the acquirer, who then contacts the card issuer. If the card issuer approves the transaction, an authorisation code is returned to the merchant, via the acquirer. The merchant writes the authorisation code on the sales slip, obtains the cardholder's signature and gives a copy of the sales slip to the customer. The merchant retains one copy of the sales slip for his own records and pays the other copy into his bank account for processing by the acquirer.

The final stage is settlement. The acquirer processes the sales slip, forwarding it to the card issuer for payment and reimbursing the merchant for the transaction, minus the Merchant Service Charge. The card issuer reimburses the acquirer and bills the cardholder on his monthly statement. The settlement stage usually takes three working days.

##### **5.1.1 The Need for Change**

Manual off-line processing has a number of drawbacks:

- The process is labour intensive and time consuming.



- The merchant incurs high charges because every transaction, regardless of amount, has to be approved by the acquirer.
- In order to avoid accepting a lost or stolen card, the merchant has to check the card number against a printed list of numbers of lost and stolen cards.
- There are significant delays between the merchant conducting the transaction and being reimbursed with the funds.

On-line processing was introduced to overcome these problems.

## **5.2 On-line Processing using an EFT System**

Card transactions are processed differently depending on whether the cardholder is present or not present (for example, in a mail order or Internet environment).

### **5.3 Cardholder Present Transaction**

Acquirers prefer the 'cardholder present' transactions because it is the most secure form of transaction; therefore, the acquirer will offer the merchant its lowest Merchant Service Charge to encourage this method of transaction.

#### **5.3.1 Validation**

The merchant enters the card data into his system by swiping the card through the magnetic stripe reader, plugging it into a smart card reader or keying in the data manually.

The validation/authorisation software, validates the card by checking the data and displaying an appropriate response. Foreexample, when the card number is entered, the system will identify the type of card (e.g.visa, MasterCard). It is the responsibility of the merchant to check the details displayed against the card.

If the system has Hot Card checking functionality, it checks the card number against a list of lost or stolen cards provided by the banks or other organisations. If the card number matches one on the list, the merchant must decline the transaction and retain the card. The merchant will receive a reward for withdrawing the card from circulation.

#### **5.3.2 Authorisation**

Once the card has been validated, the merchant needs to authorise the transaction to ensure that the cardholder has sufficient funds to cover the purchase.

If the transaction amount is less than the floor limit, the EFT system can authorise the

transaction off-line. If the transaction amount is equal to, or above, the floor limit, the transaction details are forwarded on-line to the acquirer for authorisation.

**Note:** The floor limit is specified in the Merchant Service Agreement. If the floor limit is set to zero, all transactions will be sent on-line to the acquirer for authorisation.

If the transaction is authorised off-line, the merchant receives an authorised or declined response. If the transaction is sent on-line, the acquirer returns one of following responses:

- Authorised. The funds are available and the merchant will receive payment for the transaction (subject to an authentic signature on the sales slip).
- Declined. The acquirer has refused the transaction. The merchant is not told why the transaction was declined; the cardholder must contact the card issuer directly.
- Referred. The acquirer needs more information before deciding whether to authorise the transaction. Depending on how the EFT system is installed, the merchant may be asked to telephone the acquirer or simply to pick up a telephone connected to the point of sale and speak directly to the acquirer.

Usually, the acquirer asks the merchant if the cardholder is present and requests that the merchant obtains from the cardholder some form of identity, such as a driving licence, passport or utilities bill. The acquirer will then give a decision on whether to authorise or decline the transaction.

If the transaction is authorised, the cardholder's available spend is adjusted and the merchant receives an authorisation code, which must be included on the sales details slip/receipt. The final step for the merchant is to obtain the cardholder's signature and to compare the signature on the sales slip with that on the card.

If the signatures do not match the merchant must telephone the acquirer immediately for advice. Occasionally, the acquirer may instruct the merchant to cancel the transaction and retain the card.

## **CHAPTER 6**

### **SOURCES OF RISK**

#### **6. Sources of Risk**

Card information can be obtained in a number of different ways. It is important that the merchant and cardholder guard against disclosing information that may be of use to the fraudster.

##### **6.1 Discarded information**

The card scheme rules require that, when printing the transaction receipt,. In practice, this means that only part of the card number will be shown on the receipt. This is adequate for the merchant to trace the transaction in the event of a query and for the cardholder to identify which card he used when making the transaction. Most importantly, however, there are insufficient details for the card to be used fraudulently.

Note: Although the cardholder's receipt will display a partial card number, the merchant is required to retain the full card number as part of the transaction details.

##### **6.2 Skimming**

This refers to the process where a fraudster operating as a merchant's employee swipes a card through two card readers out of sight of the cardholder. One reader is for the legitimate transaction, while the other is to obtain an illegal magnetic copy of the card details, which are transferred to a blank card or a computer.

##### **6.3 Hacking**

This refers to the practice of breaking into non-secure computer systems or intercepting information on the Internet in an attempt to obtain credit card information.

##### **6.4 Chargebacks**

If a cardholder disputes a transaction on his monthly statement, he pursues the matter with the merchant through the acquirer.



The acquirer may withhold payment to the merchant; if the merchant has already received payment for that transaction, the acquirer will request repayment of that amount

For a cardholder present transaction, the card issuer will want to see the signature on

the slip and confirm that it agrees with the signature on the card. Liability for chargebacks on cardholder present transactions will rest with the merchant unless they are using Chip & PIN systems. For a cardholder not present transaction, however, there is no signature and the merchant will usually be charged automatically. Liability for cardholder not present transactions will rest with the merchant unless Payer

Authentication schemes such as Verified by Visa or MasterCard SecureCode are adopted.

Similarly, if the transaction amount exceeds the floor limit, the card issuer will want to confirm that the sale was authorised by the acquirer. If the merchant cannot provide the proof, the acquirer will charge back the amount of the transaction from the merchant.

### **6.5 Anti-fraud Measures**

The following list identifies some of the anti-fraud measures available within Retail Logic EFT solutions.

#### **6.5.1 Force On-line**

If a merchant has suspicions about a cardholder or a transaction, he can force the transaction on-line to be authorised. This is more expensive than authorising the transaction off-line using his own system but it does provide the merchant with an authorisation code and the reassurance that he will receive payment for the transaction.

#### **6.5.2 Floor Limits**

The floor limit is agreed between the merchant and acquirer and ensures that the transaction can be checked against the vast bank of data held by the card issuer.

If the transaction amount exceeds the floor limit, the transaction is forced on-line for authorisation.

#### **6.5.3 '1-in-n' and Multiple Transaction Checks**

Transactions that are below the floor limit can still be fraudulent. '1-in-n' checks are used to sample random transactions that fall below the floor limit by sending them on-line for authorisation.

Multiple transaction checks ensure that where two or more transactions are made on one card, the second and subsequent transactions are sent on-line automatically.

#### **6.5.4 Hot Card File**

Hot Card Files carry details of lost and stolen cards. Where Hot Card checking is installed, each time a merchant accepts a card as payment for a transaction, the system will check the card number against the entries in the Hot Card File. If the card number is listed, the merchant must decline the transaction and retain the card.

Hot Card Files are provided by banks or organisations such as Retail Decisions. Banks provide small files, containing hundreds of records, for distribution to transaction terminals. These often contain only Switch cards. Agencies like Retail Decisions provide centralised retailers with the Industry Hot Card File (IHCF), which contains hundreds of thousands of records.

#### **6.5.5 Encryption**

In recent years firms have seen an increasing trend towards payment card details being misused to produce cloned cards, either by their own staff or by 'hackers.' In either case, this can be prevented by encrypting sensitive card data held in transaction files, ensuring that the card account numbers cannot be obtained without the associated key.

#### **6.5.6 Secure Sockets Layer (SSL)**

SSL provides a secure method of transmitting and authenticating data over a network via TCP/IP, having been developed to enable the secure transmission of information over the Internet. This can be used to reduce the risk of credit card information being intercepted.

#### **6.5.7 Card Security Code/Address Verification Services (CSC/AVS)**

Card Security Code/Address Verification Services were introduced as anti-fraud measures specifically for cardholder not present transactions where the merchant could not inspect the card or the cardholder's signature.

Typically, the CSC is a 3-digit number printed on the signature strip on the back of the card. For American Express cards, the CSC is a 4-digit number.

The CSC is generated automatically when the card is manufactured. It is not saved on the magnetic stripe so if the card is skimmed, or the card data intercepted, this data will not be available. The principle behind CSC is that only the person presenting the genuine

card will know what the code is.

Address Verification Services (AVS) entails checking information about the cardholder's address. If the merchant's system is configured for AVS, the merchant will request address information from the cardholder when taking the card details. The acquirer will compare the supplied address information with a stored value to confirm that the person presenting the card knows the billing address of the cardholder.

#### **6.5.8 Payer Authentication**

Visa and MasterCard's have established two new initiatives – Verified by Visa and MasterCard SecureCode™, which aim to reduce fraudulent Internet transactions by enabling on-line merchants to authenticate customers in real time with the use of passwords.

Financial incentives are offered to merchants investing in higher security card processing solutions. Merchants will benefit from a shift in liability for fraudulent transactions. Every transaction that is passed to Silverfleet-OPAL is not liable for chargebacks, regardless of whether the cardholder is enrolled in the scheme or not, the liability will instead fall to the issuer.

Each transaction is passed to Silverfleet-OPAL which checks if the cardholder is enrolled in either the Verified by Visa or MasterCard SecureCode™ services. If the cardholder is enrolled Silverfleet-OPAL will re-direct the cardholder to the Card Issuer's Access Control Server to carry out the online payer authentication. The result will then be returned to the merchant's web server for them to carry out the authorisation.

#### **6.5.9 Risk Management**

The indirect costs of CNP fraud, particularly the cost of fraud management (e.g. the use of time-consuming and inefficient manual review methods), are in many cases as troubling for online merchants as the cost of fraud itself. Fraud management also creates another cost in the form of rejecting valid transactions. Of the orders that are automatically rejected in an attempt to cut fraud, the use of manual screening typically leads to two-thirds of these orders being accepted. As such, it seems certain that much valid business is being rejected. The question for CNP merchants is how to manage fraud effectively without incurring the substantial costs entailed by manual screening.



Retail Logic's Risk Management solution has been developed in partnership with CyberSource®, a specialist in this field. Risk Manager is a powerful and flexible risk management application that protects against on-line credit card fraud by automatically detecting potential high-risk orders before they are accepted. The solution automatically evaluates orders in real-time, using sophisticated risk-prediction techniques that enable online merchants to confidently accept orders from previously rejected sources.

## **CHAPTER 7**

### **THE E.F.T. COMPONENTS**

#### **7. The E.F.T. Components**

This chapter identifies the various components that need to be installed by the merchant in order to process payment card transactions using an EFT system.

Below is an explanation of a typical Retail Logic EFT system. Each implementation is merchant-specific, so the details are generalised here.

##### **7.1 The Retail Logic Solution**

A basic EFT system comprises the following components, which are shown in the diagram below:

1. Front-end application e.g. EPoS terminal
2. Card validation/authorisation software
3. Settlement Software

The EPoS terminal allows the merchant to enter card and transaction information into the system. An EPoS terminal comprises a card reader, keypad and a display device. The EPoS terminal may be built into the till (integrated solution), a partial solution (separate terminal systems with connection to the till) or separate from it (stand-alone solution)

##### **7.1.1 Integrated and Stand-alone EPoS Terminals**

The decision as to whether an integrated or stand-alone solution is the most suitable for a particular system depends on a number of factors, including:

- Size of the business
- Transaction throughput
- Whether the terminal will be rented or purchased
- The need to reconcile transactions and payments

Transactions carried out using standalone terminals versus fully integrated solutions go through different processes, as follows:

##### **7.1.2. Standalone Terminals**

1. Point of Sale (PoS) application performs price file and sale total functions
2. Cards processed through a Stand Alone Terminal
3. Card transaction amount keyed manually into the terminal by checkout operator
4. Terminal communicates authorisation request directly to acquiring bank(s)
5. Terminal prints receipt and performs local transaction logging

The Standalone Terminal has no connection to the PoS and lacks any facility to perform automatic reconciliation with the PoS. This has to be performed manually

#### Fully Integrated Solutions

1. PoS application performs price file and sale total functions
2. Credit & Debit Cards captured by integrated system
3. PoS communicates on-line authorisation to a card-processing switch
4. Central Switch communicates on-line authorisation requests to acquiring bank(s)
5. Central Switch communicates on-line authorisation responses back to PoS
6. PoS prints receipt and performs transaction logging for end of day settlement routine

Integration of the EFT system carries a number of advantages, including avoiding the need for manual reconciliation between PoS & terminal and faster transaction times.

#### 7.1.3 Card Validation/Authorisation Software

Once the card data has been entered, Retail Logic's Solve authorisation switch ensures that the card is valid and authorises the transaction. This satisfies the following requirements:

- Provides an interface between the EPoS and the validation/authorisation software
- Validates the card details. This checks the data stored on the magnetic stripe against the configurations on the merchant's system and displays it on the EPoS.
- Compares the PAN against the Hot Card File
- Authorises the transaction
- Maintains a record of all processed transactions. This information is later passed to the settlement software
- Provides an interface between the validation/authorisation software and the acquirer to ensure that the messages comply with the ISO8583 format or other acquirer formats required.



#### **7.1.4 Settlement Software**

Where batch end of day settlement is required, Silverfleet-Payment will be used.

Each time a transaction is processed, its details are added to the transaction log within the authorisation switch. At the end of each business day, the transaction log is sent to the Silverfleet-Payment. Silverfleet-Payment reads the contents of the transaction log, selects those transactions that have been marked for payment and checks for any of the following:

- A duplicate transaction
- A transaction where the card has expired
- A purchasing card transaction with incomplete merchant map details

If Silverfleet-Payment detects any of the above, it will remove those transactions from the transaction log and write them to a suspense file for the merchant to inspect. Silverfleet-Payment assigns the remaining files in the transaction log to their appropriate acquirers and generates a settlement file for each acquirer in the required format.

The merchant checks and corrects any transactions rejected by the acquirer or sent to suspense. When corrected, the merchant re-submits the transactions to the acquirer.

#### **7.2. Transfer of the Settlement File**

The settlement file can be transferred from the merchant to the acquirer in one of two ways: by File Transfer Protocol (FTP) or by Polling.

##### **7.2.1 FTP**

With FTP, the acquirer sets aside a pre-arranged location on its computer system for the merchant to leave the settlement file. In order to justify this amount of resource, the merchant needs to be a high volume user and, for this reason, FTP tends to be used by major retailers who process more than 200 transactions per day. Alternatively, a single 'merchant' (e.g. a Head Office) could consolidate the transactions from a number of smaller merchants (branches of the same company) in order to satisfy the 200+ transaction requirement.

In order to use FTP, the merchant needs to install an FTP application. This software talks to the acquirer, leaves the settlement file in the pre-arranged location and obtains an acknowledgement when the transfer has been completed. The merchant will also need to provide access to an ISDN or PSTN line to transfer the settlement file to the acquirer.

International settlement files typically used the ISO 8583 format.

### **7.2.2 Polling**

Polling software is intended to satisfy the requirements of the merchant who needs to transfer his settlement file to the acquirer but has less than 200 transaction files per day.

FTP software sends the settlement file to the acquirer; the polling system uses a Polling Bureau (a third-party providing a polling facility to service a number of low volume merchants) to 'poll' or interrogate each merchant at a given time and fetch any settlement files that are awaiting collection.

The Polling Bureau will then consolidate the settlement files from its merchants and forward them to the respective acquirers by FTP.

In order to use polling, the merchant will need to provide a PSTN link to transfer the settlement files to the Polling Bureau.

### **7.3. Communications Links**

The choice of communications links is determined by a number of factors, including the amount of data to be transferred, the required data transfer rate and the design and layout of the system.

ISDN communications link is installed for transferring all messages between the authorisation switch and the acquirer. This provides adequate capacity with a good data transfer rate and tends to be used by high volume merchants as it is relatively expensive. For customers with a small to medium transaction volume, ISDN (B and/or D channel) or PSTN are more commonly used. ISDN or PSTN are used for transferring settlement files to the acquirer at the end of the day.

### **7.4 The Implementation**

When planning the implementation and subsequent installation of an EFT system, the choice of components and their locations is determined by usage and performance criteria.

The location of the authorisation switch, Silverfleet-Payment and FTP application software is subject to a number of constraints, such as:

- Whether the merchant's business is single or multi-site
- For a multi-site business, the number and distribution of those sites and the communications links between those sites

- The total number of EPoS terminals and how they are distributed between sites
- The total number of transactions processed each day by a site
- The number of transactions processed each day by a given EPoS terminal
- The business reporting requirements
- The number of transactions that have to be referred to the acquirer for authorisation
- The speed of transaction processing required by the business

These factors affect issues such as the trade-off between the cost of installing additional instances of Retail Logic's authorisation switch and providing extra X.25 lines; whether the authorisation switch should be installed inside individual tills, at store level, or at head office; the ability of the system to continue to process transactions in the event of partial system failure; and delays in processing caused by bottlenecks within the system.

The planning of an EFT system is not only merchant-specific but, if that business is spread across a number of sites, it may also be site-specific. If the merchant's business comprises a head office and a number of distributed branches then, depending on the number of transactions requiring on-line authorisation, a straightforward installation of one copy of Retail Logic's authorisation switch at each of the branches and one copy of authorisation switch, Silverfleet-Payment and FTP application at the head office may satisfy the requirements of the business.



## **CHAPTER 8**

### **MONEY TRANSFER**

#### **8.1 Transfer to another bank**

The Electronic Fund Transfer Act and its implementing regulations govern transactions that involve the electronic transfer of funds to and from consumer accounts held at financial institutions. Regulation E requires financial institutions to provide disclosures to consumers before account-opening (describing the terms of the electronic fund transfer agreement between the customer and the financial institution) and at the time an electronic fund transaction ("EFT") is made (identifying the customer's account, the place where the transaction occurred, and the date and amount of the transaction).

The regulation describes when scheduled EFTs may be stopped, how EFT errors and unauthorized transactions must be handled, and the relative liabilities of customers and financial institutions. The regulation also describes how responsibility for compliance with the regulation is divided when more than one financial institution is involved, and rules governing the electronic transfer of governmental benefits (which apply only to government agencies).

Finally, the Act prohibits any person from conditioning the extension of consumer credit on the consumer repaying the loan by preauthorized electronic fund transfers, or conditioning employment or the receipt of a government benefit on the consumer establishing an account with a particular financial institution for the receipt of electronic fund transfers.

Regulation applies to "financial institutions" that provide electronic fund transfer services involving a consumer's "account," which means a checking, savings or other consumer asset account at a "financial institution" established primarily for personal, family, or household purposes, but not an occasional or incidental credit balance in a credit plan or an

account held under a bona fide trust agreement (such as a mortgage escrow account established to pay real estate taxes or insurance premiums).

A "financial institution" is any person that directly or indirectly holds an "account" or issues an access device and agrees with a consumer to provide electronic fund transfer services to or from an account. The regulation does not apply to a transfer to or from a business account, including a sole proprietorship account, unless the transfer also involves a debit or credit to a consumer account.

"Electronic fund transfer" ("EFT") means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, that is initiated through –

- an electronic terminal (which does not include a telephone or home computer for Reg. E purposes),
- a telephone (which does encompass transfers initiated from a home computer), or
- computer or magnetic tape,

for the purpose of ordering, instructing or authorizing a financial institution to debit or credit a consumer's checking, savings or other asset account. The term includes, but is not limited to, point-of-sale transfers, automated teller machine ("ATM") transfers, direct deposits or withdrawals of funds, and electronic fund transfers initiated by telephone. It includes all transfers resulting from debit card transactions, even if they do not involve an electronic terminal at the time of the transaction.

The term does not include payments made by check, draft, or similar paper instrument at an electronic terminal. However, it does include a deposit made at an ATM or other electronic terminal if there is a specific agreement between the financial institution and the consumer for the provision of EFT services to or from the account to which the deposit is made.

Regulation does not apply to the following types of transfers:

>> Transfers that do not involve either a debit or credit to a consumer account -- Only transfers to debit or credit an account held by one or more individuals established primarily for personal, family or household purposes are covered by Regulation . Thus, transfers involving business accounts (including sole proprietorship accounts) are not covered by the regulation unless they also involve a debit or credit to a consumer account.

>> Deposits at an ATM or electronic terminal to an account not covered by an EFT agreement -- Such deposits would be covered only if there were a specific agreement between the financial institution and the consumer for EFT services to or from the account to which the deposit was made.

>> Check guarantee or authorization services -- This includes any service that guarantees payment or authorizes acceptance of a check, draft, or similar paper instrument if the service does not directly result in a debit or credit to a consumer's account.

>> Wire transfers -- This means a wire transfer of funds for a consumer through the Federal Reserve Communications System or other similar network used primarily for transfers between financial institutions or between businesses. This includes Fedwire transfers as well as wire transfers through similar systems, such as CHIPS or S.W.I.F.T. However, automated clearing house (ACH) transactions are subject to Regulation, even if the funds involved were initially transferred through Fedwire.

>> Transfers the primary purpose of which is to purchase or sell securities or commodities regulated by the Securities and Exchange Commission or the Commodity Futures Trading Commission.

>> Automatic electronic transfers involving a consumer's account if made under an agreement between the consumer and a financial institution under which the institution will automatically initiate transfers:

- Between accounts the consumer maintains at the institution,



- From the institution into an account the consumer maintains at the institution (for example, the crediting of interest),

- From a consumer's account to the financial institution (for example, a loan payment),

- From a consumer's account to the account of another consumer at the same institution if the latter consumer is a member of the first consumer's family.

However, except for automatic payment of an overdraft line or of amounts advanced to maintain a specified minimum account balance, financial institutions are subject to the prohibition described below against forced use of electronic funds transfers.

>> Transfers that are requested in a telephone communication between a consumer and a financial institution (including phone calls to a person or automated response system and facsimile transmissions) and are not made under a telephone bill-payment or other prearranged plan or agreement in which periodic or recurring transfers are contemplated.

>> Any trust account held by a financial institution under a legitimate trust agreement.

>> Preauthorized electronic transfers to or from a consumer account at a small financial institution if the assets of the institution are (A preauthorized electronic transfer is an electronic fund transfer authorized in advance to recur at substantially regular intervals

>> Preauthorized or other transfers that are initiated by a paper draft or check drawn against a consumer's account, whether submitted by a third party to whom the transfer is to be made or prepared by the financial institution that holds the consumer's account. However, such transfers are covered by Regulation E if made pursuant to a written telephone bill payment plan (as noted further above). Also as noted above, transfers via the ACH are subject to Regulation.

Regulation also does not apply to a transaction in which no funds are transferred i.e, the transaction does not directly result in a debit or credit to a consumer's account. Thus,

balance inquiries made at ATMs are not covered by the regulation, even though made at an electronic terminal.

## 8.2 Disclosure Overview

Regulation requires institutions to provide the following types of disclosures to consumers. That no disclosure subsequent to the initial disclosure describing the terms of the EFT service may be delivered electronically unless the consumer has consented to such delivery, whether at account opening or later. The consent may be contained in the account-opening documents as long as it is clear that the consumer is consenting to electronic disclosures.

Disclosure	When Provided
Description of the terms of the EFT service.	At the time a consumer obtains or is first provided with an EFT service.
Periodic statement documenting each EFT processed to a consumer's account.	At least monthly if an EFT has been processed during the month.  At least quarterly if no EFT occurred.
Receipt showing the date, amount, type and location of the EFT, a code identifying the customer, and any third party to or from whom funds were transferred.	At the time an EFT is made by a consumer at an electronic terminal (such as an ATM).
Notice that direct deposit or other preauthorized credit was or was not received. NOT needed if provide toll-free number consumer can call to find out (# must be in initial Reg. disclosure &	Within 2 business days after scheduled receipt.

periodic statements).	
Notice that preauthorized debit will vary in amount (payee must provide if payee obtained consumer's authorization for pre-authorized debit).	At least 10 days before scheduled debit.
Disclosure describing changes to a consumer's EFT agreement.	At least 21 days in advance if fees or consumer's liability would increase, fewer EFTs would be available, or stricter limits would apply to the frequency or dollar amount of EFTs
Disclosure explaining how to resolve errors involving EFTs on a consumer's account.	Annually or with each periodic statement.

### 8.2.1. ELECTRONIC TRANSFER

Insert address as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within some days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your



account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. We will tell the results within three business days after completing our investigation. If we decide that there was no error, we will send a written explanation. You may ask for copies of the documents that we used in our investigation.

### **8.3 Transaction Receipt**

The written record required for EFT transactions made with an ATM card or other access device at an electronic terminal applies regardless of whether the consumer makes the transaction at an ATM or other electronic terminal owned by the consumer's financial institution or at an ATM or other electronic terminal that is part of a network to which the financial institution belongs. The written record must provide the following information:

- (1) The amount of the EFT. A charge for the EFT may be included in this amount (whether or not the ATM-owner is also the accountholding institution) if the amount of the charge is disclosed on the receipt and on a sign posted on or at the ATM. If the amount of the charge is displayed on the ATM screen, the consumer must have the option of canceling the transaction;
- (2) The calendar date the consumer initiated the EFT;
- (3) The type of EFT transaction and, if more than one account of the same type (for example, two checking accounts) may be accessed using a single access device, the type of account to or from which funds were transferred. In describing the type of transaction, institutions may use either:
  - descriptive words such as "withdrawal from checking," "transfer from savings to checking," or "payment from savings" or
  - codes if their meaning is explained elsewhere on the written record.

The descriptive words shown above may be used for transfers to or from accounts that are similar in function to checking accounts (such as share draft or negotiable order of withdrawal accounts) or to savings accounts (such as share accounts).

In describing the type of account to or from which the EFT was made, if more than one account of the same type may be accessed by a single access device, the accounts must be uniquely identified unless the terminal is incapable of such identification and was purchased or ordered by the financial institution. The type of account need not be identified if the access device may access only one account at that terminal;

(4) A number or code that identifies the consumer's account(s), or the access device used to initiate the transfer. This number or code does not have to be made up of the consumer's account or ATM card number;

(5) The location of the terminal where the transfer is initiated, or an identification such as a code or terminal number.

If the institution chooses to disclose the location, unless all terminals owned by the institution are located in the same city or state, the location must include the city and state or foreign country and one of the following --

- the street address,
  - a generally accepted name for the specific location, or
  - the name of the owner or operator of the terminal if not the account-holding institution;
- and

(6) The name of any third party to or from whom funds are transferred. Significantly, this requirement does not apply if the consumer provides the third party's name in a form the terminal cannot duplicate on the receipt, such as by handwriting it on a payment stub.

Note that, for purposes of telephone bill payment plans, a consumer's telephone or home computer is not considered an electronic terminal and thus is not subject to the requirement to produce a receipt.

#### **8.4 Periodic Statement of E.F.T.**

For any account that permits electronic fund transfers, a financial institution must mail or deliver a statement for each month in which an electronic fund transfer has occurred (but see the special rules below that apply to some passbook accounts). Even if no transfer has occurred, the institution must mail a statement at least quarterly for each account that permits EFTs.

The statement must include as much of the following information as is applicable:

a. For each electronic fund transfer occurring during the cycle:

i) The amount of the EFT.

If the EFT occurred at an ATM or other electronic terminal not owned by the acountholding institution and a transfer charge was added by the terminal owner or operator, that charge may be included in the amount of the transfer. Also, if a deposit amount entered by the consumer at a terminal differs from the actual amount deposited, the statement must contain either the actual amount deposited, or the amount entered by the consumer plus whatever adjustment the institution made;

ii) The date the EFT was credited or debited to the consumer's account;

iii) The type of EFT and the type of account to or from which funds were transferred;

iv) For each transfer (other than deposits of cash, checks, drafts, or similar paper instruments) initiated by the consumer at an electronic terminal owned by the acountholding institution, unless all terminals owned by the institution are located in the



same city and state, the city and state or foreign country in which the terminal is located and one of the following items --

- the street address,
- a generally accepted name for the specific location, or
- the name of the owner or operator of the terminal if not the account-holding institution.

If the EFT occurred at a terminal owned by another institution, only the name of the other institution and the city and state or foreign country in which the terminal is located must be specified.

v) The name of any third party to or from whom funds were transferred.

Third parties whose names appear on checks, drafts, or similar paper instruments deposited to the consumer's account at an electronic terminal do not have to be identified. In addition, the third-party name for recurring payments from federal, state, or local governments need not list the particular agency. If the EFT is paid to the accountholding institution, the institution's name must appear unless the description of the transfer makes the payee's identity obvious.

The information described in this paragraph a. may be provided on accompanying documents, such as enclosed checks or terminal receipts. Codes may be explained on the statement or on accompanying documents;

b. The account number or numbers covered by the statement;

c. The amount of any fees or charges assessed against the account during the statement period for electronic fund transfers, the right to make such transfers, or account maintenance (but not including a finance charge as defined in Regulation that must be shown on the periodic statement required for open-end credit accounts).

As noted above, if the EFT occurred at an ATM or other electronic terminal not owned by the accountholding institution and a transfer charge was added by the terminal owner or operator, that charge may be included in the amount of the transfer rather than being separately itemized;

d. The balances in the consumer's account(s) at the beginning and at the close of the statement period;

e. Unless this information is contained in the periodic statement notice of error resolution, the address and telephone number the consumer should use for questions or to provide notice of errors, using the words "Direct Inquiries To:" or similar language; and

f. If the consumer is scheduled to receive a preauthorized transfer at least every 60 days and neither the transferor nor the institution that holds the account chooses to notify the consumer of each transfer (or of the fact that it did not occur), the telephone number the consumer may call to ascertain whether a preauthorized transfer to the consumer's account has occurred (see the section below on preauthorized transfers).

If a non-passbook account may not be accessed by any EFTs other than preauthorized transfers to the account from a source outside the institution or transfers from another of the consumer's accounts within the institution, the information described above needs to be provided only once per quarter.

If a passbook account may not be accessed by any EFTs other than preauthorized transfers to the account from a source outside the institution or transfers from another of the consumer's accounts within the institution, a periodic statement does not have to be provided if the institution enters into the passbook or on a separate document the amount and date of each EFT made since the passbook was last presented.

In addition, for EFTs initiated by a consumer between two accounts owned by the consumer in the same institution, documenting the transfer on a periodic statement for one of the two accounts satisfies the periodic statement requirement.

### Liabilities for Foreign E.F.Ts

The institution does not have to provide either the receipt or the periodic statement described for EFTs if:

The EFTs are not initiated within the U.S. or its territories; and

The institution treats an inquiry for clarification or documentation as a notice of error and corrects the error, all in accordance with the error resolution procedures.

### 3.6. Consumer's Liability for Unauthorized E.F.Ts.

Under Regulation E, a consumer's maximum liability for an unauthorized EFT or for a series of related unauthorized EFTs. (or any smaller amount of unauthorized EFTs that occur before the consumer notifies the financial institution) if the EFT involved an account for which an access device was issued and the consumer notifies the financial institution within 2 business days after learning of the loss or theft of the access device. The consumer's maximum liability is higher in the following circumstances:

a. If the EFT involves an account with an access device and the consumer does not notify the financial institution within 2 business days after learning of the loss or theft of the access device but does notify the institution within 60 days after the institution sends the first statement on which the unauthorized EFT appears, the consumer's maximum liability is the lesser of sum

b. Whether or not the EFT involves an account for which an access device was issued, if the consumer fails to report an unauthorized EFT within 60 days after the first statement showing the unauthorized EFT was sent to the consumer, the consumer's maximum liability is the sum of --

i. the amount of unauthorized electronic fund transfers that appear on the periodic statement and the amount that occurred during the 60-day period



ii. the amount of all unauthorized electronic fund transfers that occurred after the 60-day period and before the consumer notified the institution of the loss, but only if the financial institution demonstrates that such transfers would not have occurred if the consumer had notified it within 60 days after the statement was sent to the consumer.

If a delay in notifying the financial institution is due to extenuating circumstances, such as extended travel or hospitalization, the time periods specified above must be extended for a reasonable time.

To the extent both paragraph a. and b. may apply to a single or series of related unauthorized EFTs, paragraphs a. and b.i. determine the consumer's liability for unauthorized transfers that appear on the periodic statement and occurred before the close of the 60-day period after the statement was sent to the consumer, and paragraph b.ii. determines the consumer's liability for transfers that occur after the 60-day period. In addition, a consumer's maximum liability will be lower than specified above if a state law or an agreement between the consumer and the financial institution imposes lesser liability.

Notice may be given to the financial institution, at the consumer's option, in person, by telephone, or in writing. A written notice is considered given at the time the consumer deposits the notice in the mail or delivers the notice for transmission by any other usual means to the financial institution.

#### **8.7. ATM Cards and Other Access Devices.**

A financial institution may provide a consumer with an access device only if:

- > The consumer requests the access device;
- > The access device is issued by the initial issuer or its successor as a renewal or substitution for a card, code or other means of access the consumer already has; or

> The access device is not validated (i.e., cannot be used to initiate an electronic fund transfer), will not be validated unless requested by the consumer after verification of the consumer's identity, and is accompanied by –

- a clear explanation that the access device is not validated and how the consumer may dispose of it if the consumer does not want to validate it, and

- the required disclosure regarding the consumer's rights and liabilities if the access device is validated.

Significantly, these rules also apply when an institution that has already issued an access device seeks to enable the customer to use the access device with an additional account. This effectively requires institutions to obtain customers' consent in most circumstances.

An institution is liable to a consumer for all damages proximately caused by the institution's failure:

- i. To make an EFT in accordance with the terms and conditions of an account, in the correct amount, or in a timely manner, when properly instructed to do so by the consumer, unless the consumer had insufficient funds to make the EFT or the electronic terminal at which the EFT was attempted had insufficient cash;
- ii. To make an EFT if the cause was insufficient funds and the institution failed to credit a deposit that would have provided sufficient funds to the consumer's account (as required by the account terms); and
- iii. To stop payment of a preauthorized transfer from a consumer's account in accordance with the terms and conditions of the account when properly instructed to do so.

- There was a technical malfunction and the consumer knew about the malfunction when the EFT was attempted; or

- Circumstances beyond the financial institution's control, such as a fire or flood, prevented the EFT transaction from taking place unless the institution failed to take reasonable care to prevent the circumstance from occurring.

If an institution's failure to make or stop an EFT was unintentional, resulted from a bona fide error, and occurred despite the institution's maintenance of procedures reasonably adapted to avoid such an error, the financial institution will be liable only for actual damages suffered by the consumer (and not also for punitive, consequential or other damages).

In determining the amount of an award, the courts are directed to consider the frequency, nature and persistence of the violation, the extent to which it was intentional, and, in the case of a class action, the resources of the defendant. Significantly, an institution is excused from civil liability if it either:

- Can prove that the violation was unintentional and resulted from a bona fide error; or
- Before a suit is filed, notifies the consumer(s) of the error and corrects it.

The Act also provides for criminal liability in the form of a fine of up to \$5,000 and imprisonment up to one year for any person that knowingly and willfully provides false information, fails to provide required information, or fails to comply with any portion of the Act.



## CHAPTER 9

### ELECTRONIC FUNDS TRANSFER TO AN ACCOUNT

This agreement (the "EFT Agreement") governs your use of Electronic Funds Transfer Services described below ("EFT Services") that are available for the Accounts opened through the Bank of Internet Website (the "Website"). The following provisions apply only to accounts established primarily for personal, family, or household purposes. This EFT Agreement describes your rights as well as your responsibilities and as such should be read carefully. We recommend that you keep the EFT Agreement for future reference.

In this EFT Agreement, "Checking Account" means a Demand Deposit account (DDA), a Negotiable Order of Withdrawal (NOW) account, a Savings account and a Money Market account at Bank of Internet that you open through the Banks of Internet Website; "Account" includes any Checking, Certificate of Deposit, or Savings account at Bank of Internet opened through the Website or in person; "Card" means an automated teller machine card and a check card that accesses your Checking, Savings, Money Market, or NOW account; "PIN" means the personal identification number you use in connection with your Card; "Password" means the password you use to access the Website and your Bank Accounts through a personal computer or other electronic terminal; "Access Device" means your Card, Password, or other device or code we make available to you to access your Accounts; "Business Day" means Monday through Friday, except federal holidays; and "Authorized User" means any person you authorize or permit to use your Card, Password or other Access Device to access your Accounts, whether that person uses the Access Device to obtain information or to conduct a transaction.

This EFT Agreement is part of the Banking Documents. Other terms used in this EFT agreement may be defined elsewhere in the Banking Documents.

Types of EFT Services. We offer the following types of EFT Services for your Checking Account.

#### 9.1 Preauthorized Credits/Debits.

We accept, on your behalf, certain direct deposit credits and preauthorized debits drawn on

your Deposit Accounts which allow unrestricted activity. Through our electronic bill payment service you are able to electronically transfer funds from your Deposit Account to other parties, provided the account allows such activity. We may conduct these transactions via Automated Clearinghouse (ACH) transfer as a member of a regional Automated Clearinghouse Association. We may also accept and direct funds by wire transfer. Each of these services have unique fees associated with the transaction. Please consult our Fee Schedule. When you provide the party initiating the withdrawal or deposit with advance authorization to make recurring ACH transfers to or from your Account, the transfers are referred to as "preauthorized transfers." Because these preauthorized transfers are performed electronically through the ACH, they are governed by federal regulations pertaining to EFT Services, which entitle you to certain benefits and protections in connection with the EFT Services, such as the right to receive a copy of your written authorization to make preauthorized transfers from your Account from the party that ob

Electronic Fund Transfer Services: At the present time, the following types of electronic fund transfers to / or from your account(s) in the credit union may be authorized:

#### **9.2 Transfer to your account(s) (credits):**

- Deposit of payroll deductions from various employers which have agreed to send such deposits to us (contact us to see if your employer is one of them).
- Direct deposit of various governmental benefits.
- Deposit(s) from any third party through the facilities of the Association.
- Automatic transfers to your account(s) to another person's account with us.
- Automatic transfers from your account(s) to make payments on another person's loan owing to us.

#### **9.3 Transfer from your account(s) (debits):**

- Automatic deduction from your account of premiums for insurance coverage available to our members.

- Payments of your house mortgage payments, insurance payments and utility bills, as well as other types of payments to third parties, through the facilities.
- Telephone bill payment services.
- Automatic transfers from your account(s) to another person's account with us.
- Automatic transfers from your account(s) to make payments on another person's loan owing to us.

### **9.3.1 Automated Teller Machines (ATM) Transactions:**

If you have an ATM card for which we have issued a Personal Identification Number (PIN), you can use it to make any or all of the following transactions at any automated teller machine network which is a part of an electronic fund transfer service network to which we belong (Some transactions listed below may not be available to all networks.):

- Deposits to your Regular Share account, Checking account, and Golden money Market account.
- Cash withdrawals from your Checking account, Regular Share account, and Golden money Market account.
- Transfer of funds (non-cash) from your Regular Share account to your Checking account or from your Checking account to your Regular Share account.
- Verify balances in specified savings, checking, or loan accounts that you have with us. (Those are not "electronic fund transfers.")

If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator of the machine and/or by an automated transfer network.

ATM Cards issued by us to you remain our property and you may be requested to return the Card to us at any time for any reason. Each card is used in conjunction with an authorizing Personal Identification Number ("PIN"). To guard against someone initiating a transaction that you have not authorized, you must take all reasonable precautions to prevent any other person from learning your PIN. If you





permit or authorize another person to use your Card and PIN, you will be liable for all resulting transactions. You may use your Card at ATMs which are a part of an Electronic Funds Transfer service network to which Bank of Internet belongs ("EFT network"). ATM withdrawals are available up to the daily authorization limits disclosed below, provided the available balance in the Deposit Account associated with your card is greater than or equal to the amount requested, plus any fees that may be charged along with the cash disbursement. You may use your Card with your PIN at such an ATM to perform the following types of transactions:

- i. Withdraw cash from your Checking Account.
- ii. Find out your Checking Account balances.
- iii. Transfer funds between your own accounts at the Bank (if available on the ATM in use).
- iv. Withdraw cash from your Savings Account.

We cannot assure that a specific ATM or EFT network will perform or permit all the above transactions. In addition, some or all transactions may be subject to a surcharge assessed by the terminal owner. Some fees and/or charges assessed by the terminal owner may be reimbursed to you in accordance with our published Schedule Of Fees. Please consult the Schedule of fees elsewhere in this book or on our Website [www.bankofinternet.com](http://www.bankofinternet.com). Also, a specific ATM or EFT network may not provide you with access to all of your Accounts or may automatically post withdrawals to certain account types (such as checking), rather than the account you selected. If you have a question regarding whether a certain ATM or EFT network will process a transaction, call, e-mail or write us.

### **9.3.2 Point-of-Sale Transactions.**

You may use your Card to purchase goods and services from merchants that participate in certain EFT networks and have agreed to accept your Card as a means of payment. Purchases made with your Card are referred to as point-of-sale ("POS") transactions, and will be charged against your Checking

Account. POS withdrawals may, at Bank of Internet discretion, be authorized even when the available balance is not sufficient.

You may also authorize merchants to electronically debit your account for returned check fees.

If you have an ATM card for which we issued you a PIN, you may also use it to purchase goods or services from merchants who have arranged to accept your ATM card as a means of payment. These merchants are referred to as "Participating Merchants" and will display a logo or other symbol which identifies them as a merchant who will accept your card, i.e. ML Pay.

Purchases made with your ATM card, including any purchases where you receive cash back, are referred to as "point of sale" transactions or "POS" transactions and will cause your share draft account to be debited for the amount of the purchase. Only share draft accounts may be used in connection with point of sale transactions performed with your ATM card.

You may also use a personal computer and your Telephone Audio Response PIN number to access our Home Branching services by internet at the Credit Union's Pay bills from your checking account

- Verify balances of accounts that you have with us
- Transfer funds between your accounts

### **9.3.3 Electronic Check Conversion:**

A transfer through an automated clearing house when you provide a check to certain merchants or other payees that enables the merchant or other payee to capture the routing, account, and serial numbers to initiate the transfer, whether the check is blank, partially completed, or fully completed and signed; whether the check is presented at POS or is mailed to a merchant or other payee or lockbox and later converted to an electronic fund transfer, or whether the check is retained by the consumer, the merchant or other payee, or the payee's financial institution. Your authorization to make such types of electronic funds transfers may be expressed in writing or implied, for example, by the posting of a sign.

#### **9.4. Transfers to Your Other Accounts at Bank of Internet**

You may open a Savings, Money Market, Certificate of Deposit or Checking Account on the Website by using your User ID and your Password to transfer funds from your designated Account and giving us the necessary instructions.

##### **9.4.1. Transfers to Third Parties within Bank of Internet**

You can transfer funds from your Account to third parties ("Recipients") who have deposit accounts at Bank of Internet by entering payment instructions to Bank of Internet through the Bill Payment Service at the Website. We will debit your Account in the amount of the transfer and credit the Recipient's designated Account. Once the transfer has occurred, it is irrevocable.

##### **9.4.2. Transfers to Third Parties outside Bank of Internet**

You can transfer funds from your Checking Account to third parties who have accounts at U.S. depository institutions other than Bank of Internet by entering payment instructions using the Bill Payment Service on the Website. We will debit your designated Account in the amount of the payment on the day you instruct us to do so. Such payments are otherwise irrevocable once made. Goods and Services Purchased using Electronic Transfers with an ATM or Check Card.

###### **9.4.2.1 No Liability.**

Bank of Internet USA is not responsible in any way for any goods or services you decide to purchase, including without limitation, their quality, safety, legality or delivery. Bank of Internet USA will not become involved in any dispute involving such goods or services. You also agree to release Bank of Internet USA and their respective directors, officers, employees and agents from any and all claims, demands and damages between persons using and accepting the Bank of Internet USA ATM and Check (Debit) Cards issued to you, including any claims, demands or damages arising out of or related to the purchase or sale of goods or services.



### **9.5.1 Foreign Transactions**

If you use your ATM or Check Card to obtain cash or to purchase goods or services in another country, the amount of the charge in foreign currency will be converted to a U.S. dollar amount by the applicable network (e.g. Visa, MasterCard, etc.). In making this conversion, the network will use the procedures set forth in its operating regulations. Conversion funds may occur on a date other than the date of the transaction; therefore, the currency conversion rate may be different from the conversion rate in effect on the transaction date. You understand that we do not determine the currency conversion rate that is used, and we do not receive any portion of the currency conversion rate.

### **9.5.2. Documentation of Transfers:**

Terminal transfers will get a receipt at the time you make any EFT transaction (unless you request otherwise) to or from your account at an ATM terminal

### **9.5.3 Preauthorized Transfers**

If you have arranged to have direct deposits made to your account at least once every sixty days from the same person or company, you can call or write us to find out whether or not the preauthorized deposit has been made to your account at the telephone number and address appearing on your periodic statement as shown on this Agreement.

Statements:

- If your preauthorized transfer/ATM terminal transaction affects your Share Draft account, these transactions will be noted on your monthly statement.
- If your preauthorized transfer/ATM terminal transaction affects your Share Draft account, you will receive a monthly statement unless no transactions in a particular month, in which case you would receive your normal quarterly statement.

## **CHAPTER 10**

### **MONEY ORDER**

#### **10.1. Transfer My accounts**

Use Bank Transfers for transfers between bank accounts, for service charges, and for interest that you earn or pay. Bank Transfers handle miscellaneous bank transactions in the accounting software--anything that is not a deposit of sales, project or rental income, or an expense payment.

##### **10.1.1 Applicability of these disclosures**

These disclosures, and the rights and obligations contained therein, apply only to customers who are natural persons whose account was established primarily for personal, family or household purposes. They are applicable only to accounts and transactions governed by the Federal Electronic Fund Transfer

##### **10.1.2 Types of Electronic Fund Transfers**

If I sign the appropriate documentation as required by you, I may make the following types of electronic funds transfers to or from my account; preauthorized payments from my account to third parties; automatic funds transfer ("AFT") transactions made through the Automated Clearing House system between my account and accounts at financial institutions; direct deposit of funds to my account; and telephone transfers.

##### **10.1.3 Limits on Electronic Fund Transfers**

I cannot make any transfers out of my account that exceed the combined asset value of my account as described in my agreement.. All electronic fund transfers are limited by the amount of available funds in any account from which the transfer is requested. For security reasons, there may be other limits on electronic fund transfers that I can make.

#### **10.1.4 Record of Transactions.**

Monthly statement will list all electronic fund transfers made in connection with my account.

#### **10.1.5 My Liability for Unauthorized Transactions**

If my statement shows withdrawals or transfers that I did not make or other inaccuracies, I shall tell you at once. If I do not tell you within 60 days after the statement was mailed to me, I may not get back any money I lost after the 60 days if you can prove that you could have stopped someone from taking the money if I had told you in time.

If I believe that someone has transferred or may transfer money from my account without my permission, I shall call you between 9:00 a.m. and 6:00 p.m. Eastern Time or write to you at the Introducing Broker location identified on the client application.

#### **10.1.6 Your Liability**

You will be liable to me for any actual losses I suffer if you fail to complete a properly requested electronic fund transfer, or to stop payment of a transfer, in accordance with the terms of this Disclosure or any other written agreement you may have with me. However, you will not be liable to me if an electronic fund transfer cannot be completed or I receive less cash than you requested if, through no fault of yours, my account or bank account does not have enough money to complete the transaction, the transfer will exceed any credit available to me in my account, the funds in my account are subject to legal process or other encumbrance restricting the transfer. There may be other exceptions in your agreements with me.

#### **10.1.7 Preauthorized Payments**

If I have told you in advance to make regular payments out of my account, I can stop any of these payments. Here's how: I shall call or write to you at the Introducing Broker location identified on the client application in time for you to receive my request three



business days or more before the payment is scheduled to be made. If I call, you may also require me to put my request in writing and send it to you within 14 days after I call. If these regular payments vary in amount, the person I am going to pay will tell me, 10 days before each payment, when it will be made and how much it will be. If I order you to stop one of these payments three business days or more before the transfer is scheduled, and you do not do so, you will be liable for my losses or damages.

## **10.2.Bank Transfer Basics**

### **10.2.1 When to Use Bank Transfers**

Use bank transfers for bank interest and service charges. Also use bank transfers to move money from one bank account to another. A Transfer In puts money into your account, and a Transfer Out takes money out.

#### **10.2.1.1 Entering Bank Transfers In**

When you transfer funds into a Checking account, follow these steps:

1. Choose Checking Transactions from the Bank menu, and choose an account from the submenu.
2. Click the New button, or click on an existing item and click the Edit button.
3. Enter Transfer In into the Type field at the top of the window.
4. Enter information about the bank transaction.

#### **10.2.1.2 Entering Bank Transfers Out**

To enter a Bank Transfer Out from a checking account, follow these steps:

1. Choose Checking Transactions from the Bank menu, and choose an account from the submenu.
2. Click the New button, or click on an existing item and click the Edit button.
3. Enter Transfer Out into the Type field at the top of the window.
4. Enter information about the bank transaction.

### **10.3. Transfer Types**

Use the Transfer From popup to enter the following types of miscellaneous income in a

#### **10.3.1 Transfer In:**

**Interest Received--** For interest you have received from the bank. No account needs to be entered.

**Other Credit--** For other payments you have received from the bank. No account needs to be entered. Use the Transfer To popup to enter the following types of miscellaneous expenses in a Transfer Out:

#### **10.3.2 TransferOut:**

**Interest Paid--** For interest you pay to the bank. No account needs to be entered.

In either type of transfer, you can enter the following transfers between bank accounts:

**Cash Transfer--** For a transfer of funds to or from a Cash account.

**Checking Transfer--** For a transfer of funds to or from a Checking account.

**Investment Transfer--** For a transfer of funds to or from an Investment account.

**Credit Card Transfer--** For a transfer of funds to or from a Credit Card account.

**Loan Transfer--** For a transfer of funds to or from a Loan account.

**Savings Transfer--** For a transfer of funds to or from a Savings account.

### **10.4 Transfer Conditions**

#### **10.4.1 Bank Charges**

To enter a service charge for a checking account, follow these steps:

1. Choose Checkbook Transactions from the Bank menu, then choose the account to which the charge applies.
2. Click the New button.
3. Enter Transfer Out into the Type field at the top of the window.
4. Enter Other Charge in the Transfer To field.
5. Press the Tab key, and enter the amount of the charge.

6. Press the Tab key again, and enter any comments about the transfer.
7. Enter the form of transfer into the Conditions field.
8. Enter job cost information into the Job Class, Job and Category fields.

You probably will assign the cost to an Overhead account, but you can also assign it to a specific customer, project or other job account.

#### **10.4.2 Bank Credits**

To enter interest earned from a checking account, follow these steps:

1. Choose Checkbook Transactions from the Bank menu, then choose the account into which the interest is credited.
2. Click the New button.
3. Enter Transfer In into the Type field at the top of the window.
4. Enter Interest Received in the Transfer To field.
5. Press the Tab key, and enter the amount of the interest credit.
6. Enter job cost information into the Job Class, Job and Category fields. You probably will assign the interest income to an Overhead account, but you can also assign it to a specific customer, project or other job account.

#### **10.5 Transfers to another accounts**

Use bank transfers to shift money from one bank account to another.

To make a transfer of funds from an investment account to a checking account, follow these steps:

1. Choose Checking Transactions from the Bank menu, then choose the account into which funds will be deposited.
2. Click the New button.
3. Enter Transfer In into the Type field at the top of the window.



4. Enter Investment Account in the Transfer From field.
5. Enter the account that is the source of funds into the Account field.
6. Enter the amount of the transfer.
7. Press the Enter key to complete the transaction.

Follow the same steps to handle other transfers such as an ATM withdrawal that you put into a Cash account, a transfer from savings to checking, or an automatic bank payment to a loan account.

If you write a check to transfer funds, enter a Check transaction instead of a transfer

When you enter a Transfer In, Goldenseal automatically creates a Transfer Out in the other bank account. To see the offsetting transaction, double-click in the Transaction Ref field at lower right. If you are viewing transactions for just one account and you've made a transfer to another account of the same type, Goldenseal won't be able to display it.

#### **10.5.1 Using Bank Transfers**

When you enter a transfer from one bank account to another, Goldenseal automatically creates a compensating bank transaction handle the other half of the transfer in the other account. Transfers between accounts affect the account balances, but they do not affect job costing.

If a Transfer In is for Interest Received or Other Credit, you can assign the income to any job account. Usually you will add it to an Overhead account, but you can also assign it to another type of account.

If a Transfer Out is for Interest Paid or Other Charge, you can assign the cost to any job account. Usually you will add it to an Overhead account, but you can also assign it to another type of account.

Applicability of these disclosures. These disclosures, and the rights and obligations contained therein, apply only to customers who are natural persons whose account was established primarily for personal, family or household purposes. They are applicable only

to accounts and transactions governed by the Federal Electronic Fund Transfer Act and Federal Reserve Board Regulation.

**Types of Electronic Fund Transfers.** If I sign the appropriate documentation as required by you, I may make the following types of electronic funds transfers to or from my account; preauthorized payments from my account to third parties; automatic funds transfer ("AFT") transactions made through the Automated Clearing House system between my account and accounts at financial institutions; direct deposit of funds to my account; and telephone transfers.

**Limits on Electronic Fund Transfers.** I cannot make any transfers out of my account that exceed the combined asset value of my account as described in my agreement. For security reasons, there may be other limits on electronic fund transfers that I can make.

**Fees.** There is no charge for AFT Transactions. You may add or change fees for electronic fund transfers by giving notice to me.

**Error Resolution Notice.** In case of errors or questions about my electronic transfers, I shall call or write you at the telephone number or address listed in this Agreement, as soon as I can, if I think my statement or receipt is wrong or if I need more information about a transfer listed on the statement or receipt. You must hear from me no later than 60 days after you sent the FIRST statement on which the problem or error appeared. I must:

- Tell you my name and account number (if any).
- Describe the error or the transfer I am unsure about, and explain as clearly as I can why I believe it is an error and why I need more information.
- Tell you the dollar amount of the suspected error.

You will determine whether an error occurred within 10 business days (20 business days if the transfer involved a new account) after you hear from me and will correct any error promptly. If you need more time, however, you may take up to 45 days (90 days if the

transfer involved a new account, a point-of-sale transaction, or a foreign-initiated transfer) to investigate my complaint or question. If you decide to do this, you will credit my account within 10 business days (20 business days if the transfer involved a new account) for the amount I think is in error, so that I will have use of the money during the time it takes you to complete your investigation. If you ask me to put my complaint or question in writing and you do not receive it within 10 business days, you may not credit my account. An account is considered a new account for 30 days after the first deposit is made.

You will tell me the results within three business days after completing your investigation. If you decide that there was no error, you will send me a written explanation.

I may ask for copies of the documents that you used in your investigation by phone or in writing.

Record of Transactions. My monthly statement will list all electronic fund transfers made in connection with my account.

My Liability for Unauthorized Transactions. If my statement shows withdrawals or transfers that I did not make or other inaccuracies, I shall tell you at once. If I do not tell you within 60 days after the statement was mailed to me, I may not get back any money I lost after the 60 days if you can prove that you could have stopped someone from taking the money if I had told you in time.

If I believe that someone has transferred or may transfer money from my account without my permission, I shall call you between 9:00 a.m. and 6:00 p.m. Eastern Time or write to you at the Introducing Broker location identified on the client application.

Your Liability. You will be liable to me for any actual losses I suffer if you fail to complete a properly requested electronic fund transfer, or to stop payment of a transfer, in accordance with the terms of this Disclosure or any other written agreement you may have with me. However, you will not be liable to me if an electronic fund transfer cannot be completed or I receive less cash than you requested if, through no fault of yours, my account or bank account does not have enough money to complete the transaction, the transfer will exceed



any credit available to me in my account, the funds in my account are subject to legal process or other encumbrance restricting the transfer. There may be other exceptions in your agreements with me.

10. Preauthorized Payments. If I have told you in advance to make regular payments out of my account, I can stop any of these payments. Here's how: I shall call or write to you at the Introducing Broker location identified on the client application in time for you to receive my request three business days or more before the payment is scheduled to be made. If I call, you may also require me to put my request in writing and send it to you within 14 days after I call. If these regular payments vary in amount, the person I am going to pay will tell me, 10 days before each payment, when it will be made and how much it will be. If I order you to stop one of these payments three business days or more before the transfer is scheduled, and you do not do so, you will be liable for my losses or damages.

To Find Out if a Preauthorized Transfer Has Been Made. If I have authorized an electronic fund transfer to or from my account, I can call you to find out if the transfer has been made.

Changing This Disclosure and These Rights and Responsibilities. You may change this Disclosure at any time upon notice to me, or without notice to me, whenever the account description or Fund Prospectus is modified. You or any participating bank, financial institution or ATM network may add or remove any or all ATMs or extend, limit or eliminate the services provided at any or all ATMs without notifying me beforehand. From time to time, the rights and responsibilities with respect to electronic fund transfers may change. I shall be notified of any changes as required by applicable law. However, if the change is necessary for security reasons, I do not have to be notified.

## CONCLUSION

I have used ASP technology in order to accomplish this project. The most important aspect of ASP is Data Base Management System. All the information and transactions of the member customers have been saved to a database for later processes and references. Also this project guided me to improve my scripting and HTML knowledge.

While designing web interfaces with third party programs such as FrontPage and Dreamweaver that necessarily do not need programming background, but integrating ASP to the HTML codes requires a scripting and background knowledge that led me to improve my scripting knowledge in web programming.

The most important reason that ASP appealed me is that it is a key to the future while internet is spreading in every segment of life and millions of people are getting online everyday.

In this project, I have established the fundamentals of ASP and I will happy to use it in my professional life.

## REFERENCES

- [1] Doç.Dr.Adem Karahoca ASP ile Web Programcılığına giriş BETA yayıncılık 3.baskı
- [2] Dr. Hakkı Öcal, ASP
- [3] Faruk Çubukçu, ASP 3.0 ile veritabanı yönetimi,Alfa yayınları
- [4] <http://www.aspxindir.com>
- [5] <http://www.aspindir.com>
- [6] <http://www.activeserverpage.com>
- [7] <http://www.hepsiburda.com>
- [8] <http://www.aspnet.com>
- [9] <http://www.javascriptindir.com>



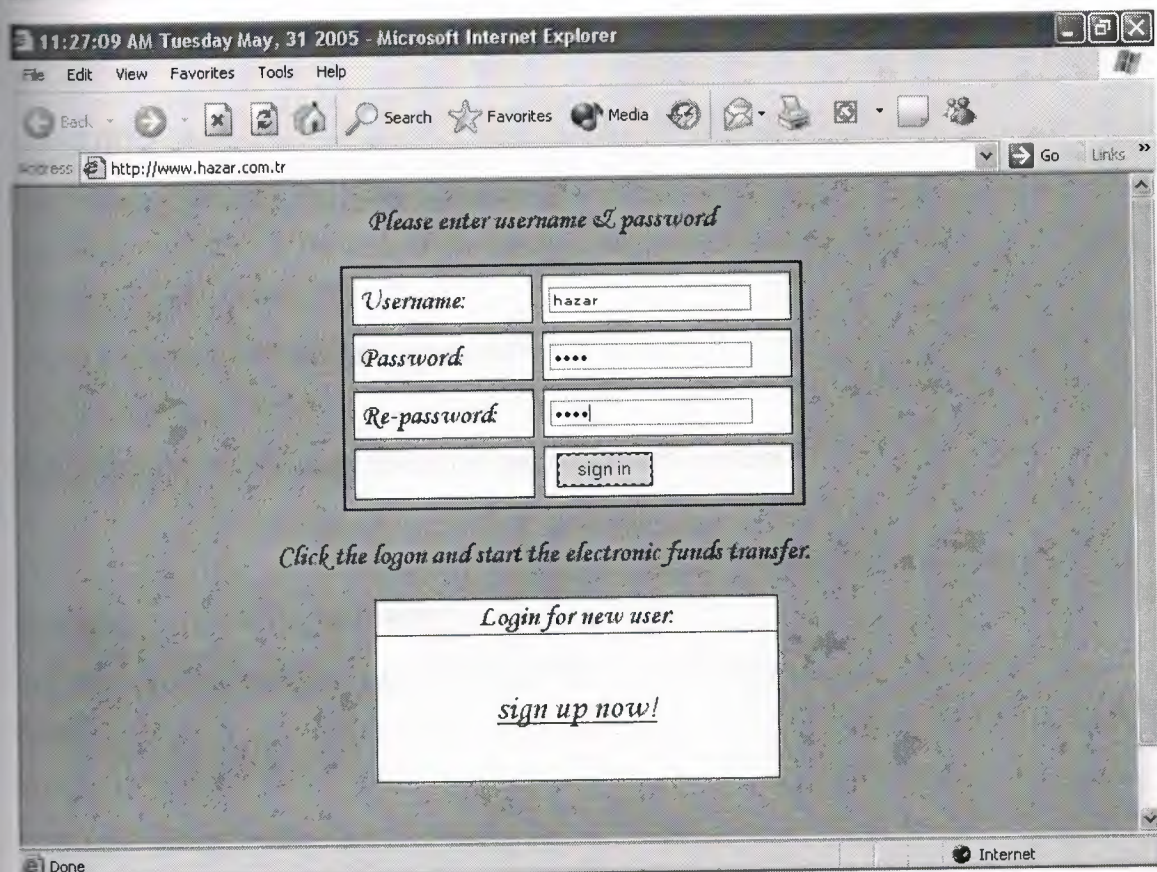
## APPENDIXES

### PROGRAM SOURCE CODE

1-Index.htm  
2-start.asp  
3-start2.htm  
4-start2.asp  
5-Getting.started.htm  
6-kredikartinaeft.htm  
7-cceft.asp  
8-hesabaeft.htm  
9-acc.asp  
10-ismeeft.htm  
11-nameeft.asp  
12-eftsogulama.htm  
13-eftenq.asp  
14-eftiptal.htm  
15-eftcancel.asp

## APPENDIXES

index.htm



```
<mso:Categories msdt:dt="string"></mso:Categories>
</mso:CustomDocumentProperties>
</xml><![endif]-->
<meta name="VI60_DTCScriptingPlatform" content="Server (ASP)">
<meta name="GENERATOR" content="Microsoft FrontPage 5.0">
<meta name="ProgId" content="FrontPage.Editor.Document">
<title>Confirm-Password Validation</title>
<meta http-equiv="Content-Type" content="text/html; charset=windows-1254">
<SCRIPT LANGUAGE=JAVASCRIPT>
```

```
function validate(form) {
    if (form.username.value == "") {
        alert("Username can not be empty");
        return false; }
}
```

```
</SCRIPT>
```

```
<meta name="Microsoft Theme" content="backraund 010">
```

```
</head>
```

```
<body>
```

```
<form method="post" action="start.asp">
```

```
<style type="text/css">
```

```
TD { <caption>please enter username and password</caption>
```

```
FONT-SIZE: 10px; FONT-FAMILY: "Verdana", "Arial", "Helvetica", "sans-serif";
```

```
BACKGROUND-COLOR: #ffffff}
```

```
.inputbox {FONT-SIZE: 10px; FONT-FAMILY: "Verdana", "Arial", "Helvetica", "sans-serif"}
```

```
</style> <body>
```

```
<p align="center"><b>
```

```
<marquee bgcolor="#FFFFFF"
```

```
style="color: #0000FF; font-style: italic; font-weight: bold" width="559">Please enter  
username & password</font></marquee></b></p>
```

```
<table width="322" border="2" cellpadding="4" cellspacing="6" align="center">
```

```
<tr> <td align="left" width="116"><font color="#0000FF">Username:</font></td>
```

```
<td align="left" width="164">
```

```
<input type="text" name="uname" size="25" class="inputbox"> </td> </tr> <tr>
```

```
<td align="left" width="116">
```

```
<font color="#0000FF">Password:</font></td>
```

```
<td align="left" width="164">
```



```

<input type="password" name="pwd" size="25" maxlength="15" class="inputbox">
</td> </tr>
<tr>
<td width="116"><font color="#0000FF">Re-password:</font></td>
<td align="left" width="164">
<input type="password" name="pwd2" size="25" maxlength="15"
class="inputbox"></td>
</tr>
<tr>
<td align="left" width="116"><b>
</a></b>&nbsp;</td> <td align="left" width="164">
<font color="#000080">
</a>&nbsp;<input type="submit" value="logon" ></font></td> </tr>
</table>
<p align="center">
<font color="#0000FF"> <b>
<marquee width="416" height="23" behavior="slide" bgcolor="#F7AC48">Click the
logon and start the electronic funds transfer.</marquee></b></font></p>
<div align="center">
<center>
<table id="AutoNumber4" style="BORDER-COLLAPSE: collapse"
cellSpacing="0" cellPadding="0" width="37%"
border="1">
<tr>
<td width="100%" bgColor="#ff9966" align="center">
<p align="center"><b><font face="Arial" size="2" color="#0000FF">Login for
new user:</font></b></td>
</tr>
<tr>

```

```
<td width="100%" align="center">
```

```
<p align="center">&nbsp;</p>
```

```
<p align="center">
```

```
<b><font color="#0000FF"><a href="start2.htm"><font color="#0000FF">sign
```

```
</font></a><u>
```

```
now!</u></font></b></p>
```

```
<p>&nbsp;</td>
```

```
</tr>
```

```
</table>
```

```
</center>
```

```
</div>
```

```
<p align="center">
```

```
<br>
```

```
&nbsp;</p>
```

```
<p><font color="#000080"> </font></p>
```

```
</form>
```

```
<script language="JavaScript">
```

```
<!--
```

```
function resetIt() {
```

```
// Calculate Time
```

```
var timerID = null;
```

```
var timerRunning = false;
```

```
if(timerRunning)
```

```
clearTimeout(timerID);
```

```
timerRunning = false;
```

```
// getTime
```

```
var timeNow = new Date();  
var hours = timeNow.getHours();  
var minutes = timeNow.getMinutes();  
var seconds = timeNow.getSeconds();  
var timeValue = "" + ((hours > 12) ? hours - 12 : hours)  
timeValue = ((timeValue < 10) ? "0" : "") + timeValue  
timeValue += ((minutes < 10) ? ":0" : ":") + minutes  
timeValue += ((seconds < 10) ? ":0" : ":") + seconds  
timeValue += (hours >= 12) ? " PM" : " AM"  
timerID = setTimeout("resetIt()", 100);  
timerRunning = true;
```

```
// getDate
```

```
var dateNow = new Date();  
var days = new  
Array('Sunday', 'Monday', 'Tuesday', 'Wednesday', 'Thursday', 'Friday', 'Saturday');  
var months = new  
Array('January', 'February', 'March', 'April', 'May', 'June', 'July', 'August', 'September', 'October',  
November', 'December');  
var date = ((dateNow.getDate() < 10) ? "0" : "") + dateNow.getDate();  
function y2k(number) { return (number < 1000) ? number + 1900 : number; }
```

```
// compileIt
```

```
today = timeValue + " " + days[dateNow.getDay()] + " " +  
months[dateNow.getMonth()] + ", " +  
date + " " +  
(y2k(dateNow.getYear()));
```



```

if(document.all || document.getElementById){ // Browser Check
    document.title = today.toString();
}else{
    self.status = today.toString(); // Default to status.
}

resetIt();

//-->
</script>

</body> </html>

```

### start.asp

```

<%
username = request.form("uname")
password = request.form("pwd")
repassword=request.form("pwd2")
control=true
if username="" then
    response.write("username is empty<br>")
    control=false
end if
if password="" then
    response.write("password is empty<br>")
    control=false
end if

```

```
if repassword="" then
```

```
    response.write("repassword is empty<br>")
```

```
    control=false
```

```
end if
```

```
if not password = repassword then
```

```
    RESPONSE.WRITE("PASSWORDS ARE NOT EQUAL<br>")
```

```
    response.end
```

```
end if
```

```
if control=false then
```

```
    response.write("<a href=index.htm>back</a>")
```

```
    response.end()
```

```
end if
```

```
set conn = server.createobject("ADODB.Connection")
```

```
conn.connectionstring = server.mappath("db.mdb")
```

```
conn.provider = "Microsoft.Jet.OLEDB.4.0"
```

```
conn.open
```

```
sql="SELECT * FROM logon WHERE username = '" & uname & "' and password = '" &
```

```
password & "' and repassword = '" & pwd2 & """
```

```
set rs = conn.execute(sql)
```

```
if rs.eof then
```

```
    response.write("<i><b>username or password wrong!</b></i>")
```

```
    response.redirect("gettingstarted.htm")
```

```
end if
```

```
conn.close
```

```
set conn = nothing
```

E.F.T. - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites Media

http://www.hazar.com.tr/start2.htm

Go Links

REGISTRATION

Name:	hazar
Surname:	engin
Username:	hazar
Password:	1982
Enquiry no:	1982
Address:	lefkoş
E-mail:	hengin@neu.edu.tr
Tel. no:	2275519
	submit

Done Internet

- 74 -



height="175">

<tr> <td align="left" width="112"

style="&lt;caption&gt;please: 10px; font-family: Verdana, Arial, Helvetica, sans-serif;  
background-color: #ffffff"

height="19">

<font color="#0000FF">Name:</font></td>

<td align="left" width="196"

style="&lt;caption&gt;please: 10px; font-family: Verdana, Arial, Helvetica, sans-serif;  
background-color: #ffffff"

height="19">

<input name="name" size="25" class="inputbox"> </td> </tr> <tr>

<td align="left" width="112"

style="&lt;caption&gt;please: 10px; font-family: Verdana, Arial, Helvetica, sans-serif;  
background-color: #ffffff"

height="19">

<font color="#0000FF">Surname:</font></td>

<td align="left" width="196"

style="&lt;caption&gt;please: 10px; font-family: Verdana, Arial, Helvetica, sans-serif;  
background-color: #ffffff"

height="19">

```
<input type="text" name="surname" size="25" maxlength="25"
class="inputbox">&nbsp;&nbsp;&nbsp;</td> </tr>
<tr>
```

```
<td width="112"
```

```
style="&lt;caption&gt;please: 10px; font-family: Verdana, Arial, Helvetica, sans-serif;
background-color: #ffffff"
height="18">
<font color="#0000FF">Address:</font></td>
<td align="left" width="196"
```

```
style="&lt;caption&gt;please: 10px; font-family: Verdana, Arial, Helvetica, sans-serif;
background-color: #ffffff"
height="18">
<input type="text" name="address" size="25" maxlength="25" class="inputbox"></td>
</tr>
<tr>
```

```
<td align="left" width="112"
```

```
style="&lt;caption&gt;please: 10px; font-family: Verdana, Arial, Helvetica, sans-serif;
background-color: #ffffff"
height="18">
<font color="#0000FF">E-mail:</font></td> <td align="left" width="196"
```

```
style="&lt;caption&gt;please: 10px; font-family: Verdana, Arial, Helvetica, sans-serif;
background-color: #ffffff"
height="18">
```

<input type="text" name="email" size="25" maxlength="25" class="inputbox"></td>

</tr>

<tr>

<td align="left" width="112"

style="&lt;caption&gt;please: 10px; font-family: Verdana, Arial, Helvetica, sans-serif;  
background-color: #ffffff"

height="21">

<font color="#0000FF">Tel. no&nbsp;: </font></td>

<td align="left" width="196"

style="&lt;caption&gt;please: 10px; font-family: Verdana, Arial, Helvetica, sans-serif;  
background-color: #ffffff"

height="21">

<input type="text" name="telno" size="25" maxlength="25" class="inputbox"></td> </tr>

<tr>

<td align="left" width="112"

style="&lt;caption&gt;please: 10px; font-family: Verdana, Arial, Helvetica, sans-serif;  
background-color: #ffffff"

height="1"></td>

<td align="left" width="196"

style="&lt;caption&gt;please: 10px; font-family: Verdana, Arial, Helvetica, sans-serif;  
background-color: #ffffff"

height="1">

<font color="#000080">



```

<input type="submit" value="submit" ></a> </font> </td> </tr>
<table></body></form>
<p align="center">
<p>
<p align="center">
<p>
<p align="center"><b><i><font color="#0000FF">
<marquee bgcolor="#F7AC48" width="422" loop="1" behavior="slide">Submit the form
and start the Electronic Funds Transfer
</marquee></font></i></b></p>

```

### start2.asp

```

<%
start2 = request.form("start2")
name = request.form("name")
surname = request.form("surname")
address=request.form("address")
email=request.form("email")
telno=request.form("telno")

control=true
if name = "" then
    response.write("Name field is empty<br>")
    control=false
end if

if surname = "" then
    response.write("Surname is empty<br>")
    control=false
end if

```

```

if email = "" then
    response.write("email is empty<br>")
    control=false
end if

if control=false then
    response.write("<a href=start2.htm><b>Back</b></a>")
    response.end()
end if

response.redirect("GettingStarted.htm")

set conn = server.createobject("ADODB.Connection")

conn.connectionstring = server.mappath("db.mdb")

conn.provider = "Microsoft.Jet.OLEDB.4.0"

conn.opensql="insert into start2 (name,surname,address,email,telno) values
('"&name&"','"&surname&"','"&address&"','"&email&"','"&telno&"')
"

set rs = conn.execute(sql)

%>

```

Getting.started.htm



```

style>
meta name="Microsoft Theme" content="backraund 010">
head>
body leftmargin="0" topmargin="0" marginwidth="0" marginheight="0"
yle="background-color: #FFCC00"><table width="730" border="0" cellspacing="0"
llpadding="1" bgcolor="#FFAA00" align="center" height="335">
<tr>
<td height="333"><table width="1471" border="0" cellspacing="0" cellpadding="0"
gcolor="#FFFFFF" align="center">
<tr>
<td width="1471"><!-- Heading section that includes Logo, Title and Links -->
<table width="1408" border="0" cellspacing="0" cellpadding="0" height="1"
background="winxp.gif" style="border-collapse: collapse">
<tr>
<td class="heading_cell" rowspan="2" bgcolor="#FFCC00" width="1"
height="1">&nbsp;</td>
<td class="heading_cell" bgcolor="#FFCC00" width="1408" align="left"
height="1">
<h1 class="heading"><b><span id="glowtext"></body>ELECTRONIC FUNDS
TRANSFER</span></b></b></h1>
</font></font></font></font></td>
</tr>
<tr>
<td class="menu_cell" bgcolor="#F0F0B0" valign="top" width="1408"
align="left" height="19"> <b>
<span id="glowtext0"><font size="3">
<font color="#0000FF">&nbsp;&nbsp;&nbsp;</font></font></span><a
href="javascript:window.close();"><font

```



```

        color="#0000FF">logout </font></a></b>&nbsp;</td>
    </tr>
</table><table width="752" border="0" cellspacing="0" cellpadding="2"
height="115" align="left" style="border-collapse: collapse">
    <tr>
        <td width="850" valign="top" height="111" align="center"> <!-- begin content --
>

```

```

<h2 align="left"> <script language="JavaScript1.2">

```

```

var message="WeLcOmE ThE EleCtRoNIc FuNdS TrAnSfEr"
var neonbasecolor="white"
var neontextcolor="darkblue"
var flashspeed=150 //in milliseconds

```

```

///No need to edit below this line/////

```

```

var n=0
if (document.all||document.getElementById){
    document.write('<font color="'+neonbasecolor+'">')
    for (m=0;m<message.length;m++)
        document.write('<span id="neonlight'+m+'">'+message.charAt(m)+'</span>')
    document.write('</font>')
}
else
    document.write(message)

function crossref(number){

```

```

var crossobj=document.all? eval("document.all.neonlight"+number) :
document.getElementById("neonlight"+number)
return crossobj
}

```

```

function neon(){
//Change all letters to base color
if (n==0){
for (m=0;m<message.length;m++)
//eval("document.all.neonlight"+m).style.color=neonbasecolor
crossref(m).style.color=neonbasecolor
}

```

```

//cycle through and change individual letters to neon color
crossref(n).style.color=neontextcolor

```

```

if (n<message.length-1)
n++
else{
n=0
clearInterval(flashing)
setTimeout("beginneon()",1500)
return
}
}

```

```

function beginneon(){
if (document.all||document.getElementById)
flashing=setInterval("neon()",flashspeed)
}

```

```
beginneon()
```

&lt;/script&gt;

## 

## img border="0" src="cc2.jpg" width="104" height="60"> </h2>

$\langle p \rangle \quad \langle b \rangle$

<span id="glowtext2"><font color="#0000FF" size="3">

```
<marquee scrolldelay="100" loop="10" scrollamount="9" bgcolor="#FFCC00"
width="1262" height="25" style="text-decoration: none">please click the your
operations</marquee></font></span></b></td>
```

```
<td valign="top" width="31" height="111" align="center"> <!-- Begin right hand
column -->
```

<!-- Footer section that includes Links, Horizontal Rule and Copyright image -->

	</table></td>
--	---------------

--

|
 > |





Microsoft Internet Explorer

Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites Media Print Go Links

http://www.hazar.com.tr/ccard.htm

### CREDIT CARD OF E.F.T.

Procedure of date:	01 / 01 / 2005
Procedure of done date:	01 / 01 / 2005
*To sender of name-surname:	hazar engin
*Card type:	<input checked="" type="radio"/> visa <input type="radio"/> Mastercard <input type="radio"/> American Express
*Money from credit card no:	430-00000-00000
Bank name:	TÜRKİYE İŞ BANKASI
Customer of department name:	engineer
Customer of department code:	1982

Done Internet

  |

<p class="MsoNormal" style="text-align:justify">Procedure of date:</td>

<td style="border: medium none; padding: 0cm" width="386" height="30">

<p class="MsoNormal">

&nbsp;<select NAME="e1" size="1">

<option SELECTED VALUE="1">01</option>

<option VALUE="2">02 </option>

<option VALUE="3">03</option>

<option VALUE="4">04</option>

<option VALUE="5">05 </option>

<option VALUE="6">06</option>

<option VALUE="7">07</option>

<option VALUE="8">08</option>

<option VALUE="9">09</option>

<option VALUE="10">10</option>

<option VALUE="11">11</option>

<option VALUE="12">12</option>

<option VALUE="13">03</option>

<option VALUE="14">14</option>

<option VALUE="15">15 </option>

<option VALUE="16">16</option>

<option VALUE="17">17</option>

<option VALUE="18">18</option>

<option VALUE="19">19</option>

<option VALUE="20">20</option>

<option VALUE="21">21</option>

<option VALUE="22">22</opti

<option VALUE="23">23</option>

<option VALUE="24">24</option>

<option VALUE="25">25 </option>

<option VALUE="26">26</option>

<option VALUE="27">27</option>



```

<option VALUE="28">28</option>
<option VALUE="29">29</option>
<option VALUE="30">30</option>
<option VALUE="31">31</option>
</select></select NAME="e2">
<option SELECTED VALUE="1">01 </option>
<option VALUE="2">02 </option>
<option VALUE="3">03 </option>
<option VALUE="4">04 </option>
<option VALUE="5">05 </option>
<option VALUE="6">06 </option>
<option VALUE="7">07 </option>
<option VALUE="8">08 </option>
<option VALUE="9">09 </option>
<option VALUE="10">10 </option>
<option VALUE="11">11 </option>
<option VALUE="12">12 </option>
</select> <select NAME="e3">
<option VALUE="03">2003</option>
<option VALUE="04">2004</option>
<option VALUE="05" selected>2005</option>
<option VALUE="06">2006</option>
<option VALUE="07">2007</option>
<option VALUE="08">2008</option>
<option VALUE="09">2009</option>
<option VALUE="10">2010</option>
</select></td>
</tr>
<tr>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="285" height="33">
<p class="MsoNormal">Procedure of done date:</td>

```

<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="372" height="33">

<p class="MsoNormal" style="text-align:justify">

<select NAME="e4" size="1">

<option SELECTED VALUE="1">01</option>

<option VALUE="2">02 </option>

<option VALUE="3">03</option>

<option VALUE="4">04</option>

<option VALUE="5">05 </option>

<option VALUE="6">06</option>

<option VALUE="7">07</option>

<option VALUE="8">08</option>

<option VALUE="9">09</option>

<option VALUE="10">10</option>

<option VALUE="11">11</option>

<option VALUE="12">12</option>

<option VALUE="13">03</option>

<option VALUE="14">14</option>

<option VALUE="15">15 </option>

<option VALUE="16">16</option>

<option VALUE="17">17</option>

<option VALUE="18">18</option>

<option VALUE="19">19</option>

<option VALUE="20">20</option>

<option VALUE="21">21</option>

<option VALUE="22">22</option>

<option VALUE="23">23</option>

<option VALUE="24">24</option>

<option VALUE="25">25 </option>

<option VALUE="26">26</option>

<option VALUE="27">27</option>

<option VALUE="28">28</option>

```

<option VALUE="29">29</option>
<option VALUE="30">30</option>
<option VALUE="31">31</option>
  </select></select NAME="e5">
<option SELECTED VALUE="1">01 </option>
<option VALUE="2">02 </option>
<option VALUE="3">03 </option>
<option VALUE="4">04 </option>
<option VALUE="5">05 </option>
<option VALUE="6">06 </option>
<option VALUE="7">07 </option>
<option VALUE="8">08 </option>
<option VALUE="9">09 </option>
<option VALUE="10">10 </option>
<option VALUE="11">11 </option>
<option VALUE="12">12 </option>
</select></select NAME="e6">
<option VALUE="03">2003</option>
<option VALUE="04">2004</option>
<option VALUE="05" selected>2005</option>
<option VALUE="06">2006</option>
<option VALUE="07">2007</option>
<option VALUE="08">2008</option>
<option VALUE="09">2009</option>
<option VALUE="10">2010</option>
</select></td>
</tr>
<tr>
  <td style="padding:4.5pt " width="285" height="33">
    <p class="MsoNormal">*To sender of name-surname: </td>
  <td style="padding:4.5pt " width="372" height="33">

```



```

<p class="MsoNormal" style="text-align:justify">
<font color="#008000">
<input TYPE="TEXT" MAXLENGTH="30" NAME="e7" size="37"></font></td>
</tr>
<tr>
<td style="padding:4.5pt" width="285" height="33">*Card type:</td>
<td style="width:372;padding:4.5pt" height="33">
<input type="radio" value="Visa" name="R2" checked>visa
<input type="radio" name="R2" value="Master">Mastercard
<input type="radio" name="R2" value="American Express">American Express</td>
</tr>
<tr>
<td style="padding:4.5pt" width="285" height="33">
<p class="MsoNormal">*Money from credit card no:</td>
<td style="width:372;padding:4.5pt" height="33">
<p class="MsoNormal" style="text-align:justify">
<font color="#008000">
<input TYPE="TEXT" MAXLENGTH="18" SIZE="34" NAME="e8"></font></td>
</tr>
<tr>
<td style="padding:4.5pt " width="285" height="33">
<p class="MsoNormal" style="text-align:justify">Bank name:</td>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="372" height="33">
<p class="MsoNormal" style="text-align:justify">
<font color="#008000"><select NAME="e9" size="1">
<option value="bank name">banks name:</option>
<option VALUE="hsbc bank">HSBC bank</option>
<option value="türkiye iş bankası">TÜRKİYE İŞ BANKASI</option>
<option value="Ziraat bankası">ZİRRAT BANKASI</option>
</select></font></td>
</tr>

```

```

<tr>
  <td style="padding:4.5pt" width="285" height="33">Customer of department
name:</td>
  <td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="372" background="-"
height="33">
    <font color="#008000">
      <input TYPE="TEXT" MAXLENGTH="35" NAME="e10" size="35"></font></td>
</tr>
<tr>
  <td style="padding:4.5pt" width="285" height="33">
    <p class="MsoNormal">Customer of department code:</td>
  <td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="372" background="-"
height="33">
    <p class="MsoNormal" style="text-align:justify">
      <font color="#008000">
        <input TYPE="TEXT" MAXLENGTH="35" NAME="e11" size="35"></font></td>
</tr>
<tr>
  <td style="padding:4.5pt" width="285" height="33">
    <p class="MsoNormal">Customer of city:</td>
  <td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="372" height="33">
    <p class="MsoNormal" style="text-align:justify"><font color="#008000"><select
NAME="e12">
  <option SELECTED VALUE="Select a State">countries name</option>
  <option>lefkoşa</option>
  <option>magosa</option>
  <option>güzelyurt</option>
  <option>girne</option>
  <option>iskele</option>
  </select></font></td>
</tr>

```

```

<tr>
  <td style="padding:4.5pt" width="285" height="33">Card type:</td>
  <td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="372" height="33">
    <input type="radio" value="Visa" name="R1">Visa card
    <input type="radio" name="Master" value="V2">Mastercard
    <input type="radio" name="American Express" value="V3">American Express</td>
</tr>
<tr>
  <td style="padding:4.5pt" width="285" height="33">
    <p class="MsoNormal">*Customer of credit card no:</td>
  <td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="372" height="33">
    <p class="MsoNormal" style="text-align:justify">
      <font color="#008000">
        <input TYPE="TEXT" MAXLENGTH="25" SIZE="35" NAME="e13"></font></td>
</tr>
<tr>
  <td style="padding:4.5pt" width="285" height="33">
    <p class="MsoNormal">*Customer of name-surname:</td>
  <td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="372" height="33">
    <p class="MsoNormal" style="text-align:justify">
      <font color="#008000">
        <input TYPE="TEXT" MAXLENGTH="25" SIZE="35" NAME="e14"></font></td>
</tr>
<tr>
  <td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="285" height="54">
    <p class="MsoNormal">Customer of addresses:</td>
  <td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="372" height="54">
    <p class="MsoNormal" style="text-align:justify">
      <input TYPE="TEXT" MAXLENGTH="68" SIZE="72" NAME="e15"></td>
</tr>
<tr>

```



```

<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="285" height="33">
<p class="MsoNormal">Customer telephone no:</td>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="372" height="33">
<p class="MsoNormal" style="text-align:justify">
<input TYPE="TEXT" MAXLENGTH="30" SIZE="34" NAME="e16"></td>
</tr>
<tr>
<td valign="top" style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="285"
height="1">
<p align="left">Statement:</td>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="372" height="1">
<p>
<input type="text" name="e17" size="72"></p>
</td>
</tr>
<tr>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="285" height="33">*TOTAL:</td>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="372" height="33">
<input TYPE="TEXT" MAXLENGTH="40" SIZE="33" NAME="e18"></td>
</tr>
<tr>
<td colspan="2" style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="629"
height="7">
<p class="MsoNormal">
<input type="submit" value="Submit" name="B1" tabindex="2"></td>
</tr>
</table>
</form>
<HEAD> <SCRIPT LANGUAGE="JavaScript">

<!-- Begin

```

```

function myprint()
{
window.print();
}

// End -->
</script> </HEAD> <BODY>&nbsp;</form> <p><center>
<p></p>
</head>

<table class="MsoNormalTable" border="2" cellspacing="4" cellpadding="6"
style="width: 263" height="49" align="left">

<tr>

</p>
<tr>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="129" height="1">
<p align="left">Send e-posta:<p align="left">print out:</td>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="90" height="1">
<p align="left">
<a href="mailto:arzuhazar@yahoo.com?subject=e.f.t." style="text-decoration: none;
font-weight: 700">
<font color="#000080">click</font></a><p align="left">
<a href="mailto:arzuhazar@yahoo.com?subject=e.f.t." style="text-decoration:
none">&nbsp;</a><input type=button value="Print Page" onClick="myprint()"></td></p>

</tr><b>
</table></a></body>

<p align="right">&nbsp;</p>
<p align="right">
<b>

```

<a href="GettingStarted.htm"><font color="#0000FF">Back to E.F.T</font></a></b></p>  
<b>  
</font>

### cceft.asp

<%

cceft = request.form("cceft")

e1 = request.form("e1")

e2 = request.form("e2")

e3 = request.form("e3")

e4 = request.form("e4")

e5 = request.form("e5")

e6 = request.form("e6")

e7 = request.form("e7")

r2 = request.form("r2")

e8 = request.form("e8")

e9 = request.form("e9")

e10 = request.form("e10")

e11 = request.form("e11")

e12 = request.form("e12")

r1 = request.form("r1")

e13 = request.form("e13")

e14 = request.form("e14")

e15 = request.form("e15")

e16 = request.form("e16")

e17 = request.form("e17")

e18 = request.form("e18")



```

control=true
if e7 = "" then
    response.write("Sender name-surname field is empty<br>")
    control=false
end if
if e14 = "" then
    response.write("customer name-surname field is empty<br>")
    control=false
end if

if e18 = "" then
    response.write("Total field is empty or not number<br>")
    control=false
end if

if control=false then
    response.write("<a href=kredikartınaeft.htm><b>Back</b></a>")
    response.end()
end if

if not Iscreditcard(r2,r1) then
    response.write("credit card number is invalid")
    response.end()
end if

set conn = server.createobject("ADODB.Connection")
conn.connectionstring = server.mappath("db.mdb")
conn.provider = "Microsoft.Jet.OLEDB.4.0"
conn.open

```

```

sql="insert into cceft(c1,c2,c3,c4,c5,c6,c7,c8,c9,c10,c11,c12,c13,c14,c15,c16) values
'&e1&/'&e2&/'&e3&','&e4&/'&e5&/'&e6&','&e7&','&r2&','&e8&','&e9
','&e10&','&e11&','&e12&','&r1&','&e13&','&e14&','&e15&','&e16&','
&e17&','&e18&')"
```

et rs = conn.execute(sql)

```

function Iscreditcard(ByRef asCardType, ByRef anCardNumber)
' Performs a Mod 10 check To make sure the credit card number
' appears valid
' Developers may use the following numbers as dummy data:
' Visa: 430-00000-00000
' American Express: 372-00000-00000
' Mastercard: 521-00000-00000
```

```

Dim lsNumber ' Credit card number stripped of all spaces,
dashes, etc.
Dim lsChar ' an individual character
Dim lnTotal ' Sum of all calculations
Dim lnDigit ' A digit found within a credit card number
Dim lnPosition ' identifies a character position In a String
Dim lnSum ' Sum of calculations For a specific Set
```

```

' Default result is False
IsCreditCard = False
```

```

' =====
```

```

' Strip all characters that are Not numbers.
```

'=====

' Loop through Each character in the card number submitted

For InPosition = 1 To Len(anCardNumber)

    ' Grab the current character

    lsChar = Mid(anCardNumber, InPosition, 1)

    ' if the character is a number, append it To our new number

    if IsNumeric(lsChar) Then lsNumber = lsNumber & lsChar

Next ' InPosition

'=====

' The credit card number must be between 13 and 16 digits.

'=====

' if the length of the number is less Than 13 digits, then Exit the routine

if Len(lsNumber) < 13 Then Exit function

' if the length of the number is more Than 16 digits, then Exit the routine

if Len(lsNumber) > 16 Then Exit function

'=====

' The credit card number must start with:

'     4 For Visa Cards

'     37 For American Express Cards

'     5 For MasterCard

'=====

' Choose action based on Type of card

Select Case LCase(asCardType)

    ' VISA



```

Case "visa", "v"
    ' if first digit Not 4, Exit function
    if Not Left(lsNumber, 1) = "4" Then Exit function
' American Express
Case "american express", "americanexpress", "american", "ax", "a"
    ' if first 2 digits Not 37, Exit function
    if Not Left(lsNumber, 2) = "37" Then Exit function
' Mastercard
Case "mastercard", "master card", "master", "m"
    ' if first digit Not 5, Exit function
    if Not Left(lsNumber, 1) = "5" Then Exit function

Case Else
End Select ' LCase(asCardType)

' =====
' if the credit card number is less Then 16 digits add zeros
' To the beginning to make it 16 digits.
' =====
' Continue Loop While the length of the number is less Then 16 digits
While Not Len(lsNumber) = 16

    ' Insert 0 To the beginning of the number
    lsNumber = "0" & lsNumber

Wend ' Not Len(lsNumber) = 16

' =====
' Multiply Each digit of the credit card number by the corresponding digit of
' the mask, and sum the results together.

```

'=====

' Loop through Each digit

For lnPosition = 1 To 16

' Parse a digit from a specified position In the number

lnDigit = Mid(lsNumber, lnPosition, 1)

' Determine if we multiply by:

'       1 (Even)

'       2 (Odd)

' based On the position that we are reading the digit from

lnMultiplier = 1 + (lnPosition Mod 2)

' Calculate the sum by multiplying the digit and the Multiplier

lnSum = lnDigit \* lnMultiplier

' (Single digits roll over To remain single. We manually have to Do

this.)

' if the Sum is 10 or more, subtract 9

if lnSum > 9 Then lnSum = lnSum - 9

' Add the sum To the total of all sums

lnTotal = lnTotal + lnSum

Next ' lnPosition

'=====

' Once all the results are summed divide

' by 10, if there is no remainder Then the credit card number is valid.

'=====

IsCreditCard = ((lnTotal Mod 10) = 0)

End function 'IsCreditCard'

%>

<BR><BR><BR>

<p><i><font face="Comic Sans MS"><b>A CREDIT CARD OF E.F.T. IS  
SENDING</b></font></i></p>

hesabaeft.htm

The screenshot shows a Microsoft Internet Explorer window with the address bar displaying 'http://www.hazar.com.tr/hesabaeft.htm'. The page title is 'hesaba eft - Microsoft Internet Explorer'. The main content area has a header 'AN ACCOUNT OF E.F.T.' and a form with the following fields:

Procedure of date:	01 / 01 / 2005
Procedure of done date:	02 / 01 / 2005
*To sender of name-surname:	hazar engin
*Money from account no:	1111
Bank name:	TÜRKİYE İŞ BANKASI
Customer of department name:	engineer
Customer of department code:	1986
Customer of city:	Lefkoşa
*Customer of account no:	2222

The status bar at the bottom shows 'Done' and 'Internet'.

<font size="5"><b>

<form method="post" action="acc.asp">



<p>AN ACCOUNT OF E.F.T.</b></font></p>

</p>

</blockquote></hr>

<table class="MsoNormalTable" border="2" cellspacing="4" cellpadding="6" style="width: 706" height="388">

<tr>

<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="314" height="30">

<p class="MsoNormal" style="text-align:justify">Procedure of date:</td>

<td style="border: medium none; padding: 0cm" width="380" height="30">

<p class="MsoNormal">

&nbsp;<select NAME="e1" size="1">

<option SELECTED VALUE="1">01</option>

<option VALUE="2">02 </option>

<option VALUE="3">03</option>

<option VALUE="4">04</option>

<option VALUE="5">05 </option>

<option VALUE="6">06</option>

<option VALUE="7">07</option>

<option VALUE="8">08</option>

<option VALUE="9">09</option>

<option VALUE="10">10</option>

<option VALUE="11">11</option>

<option VALUE="12">12</option>

<option VALUE="13">03</option>

<option VALUE="14">14</option>

<option VALUE="15">15 </option>

<option VALUE="16">16</option>

<option VALUE="17">17</option>

<option VALUE="18">18</option>

<option VALUE="19">19</option>

<option VALUE="20">20</option>

```

<option VALUE="21">21</option>
<option VALUE="22">22</option>
<option VALUE="23">23</option>
<option VALUE="24">24</option>
<option VALUE="25">25 </option>
<option VALUE="26">26</option>
<option VALUE="27">27</option>
<option VALUE="28">28</option>
<option VALUE="29">29</option>
<option VALUE="30">30</option>
<option VALUE="31">31</option>
</select></select NAME="e2">
<option SELECTED VALUE="1">01 </option>
<option VALUE="2">02 </option>
<option VALUE="3">03</option>
<option VALUE="4">04 </option>
<option VALUE="5">05 </option>
<option VALUE="6">06 </option>
<option VALUE="7">07 </option>
<option VALUE="8">08 </option>
<option VALUE="9">09 </option>
<option VALUE="10">10 </option>
<option VALUE="11">11</option>
<option VALUE="12">12 </option>
</select>/ <select NAME="e3">
<option VALUE="03">2003</option>
<option VALUE="04">2004</option>
<option VALUE="05" selected>2005</option>
<option VALUE="06">2006</option>
<option VALUE="07">2007</option>
<option VALUE="08">2008</option>

```

```

<option VALUE="09">2009</option>
<option VALUE="10">2010</option>
</select></td>
</tr>
<tr>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="314" height="33">
<p class="MsoNormal">Procedure of done date:</td>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="368" height="33">
<p class="MsoNormal" style="text-align:justify">
<select NAME="e4" size="1">
<option SELECTED VALUE="1">01</option>
<option VALUE="2">02 </option>
<option VALUE="3">03</option>
<option VALUE="4">04</option>
<option VALUE="5">05 </option>
<option VALUE="6">06</option>
<option VALUE="7">07</option>
<option VALUE="8">08</option>
<option VALUE="9">09</option>
<option VALUE="10">10</option>
<option VALUE="11">11</option>
<option VALUE="12">12</option>
<option VALUE="13">03</option>
<option VALUE="14">14</option>
<option VALUE="15">15 </option>
<option VALUE="16">16</option>
<option VALUE="17">17</option>
<option VALUE="18">18</option>
<option VALUE="19">19</option>
<option VALUE="20">20</option>
<option VALUE="21">21</option>

```



```

<option VALUE="22">22</option>
<option VALUE="23">23</option>
<option VALUE="24">24</option>
<option VALUE="25">25 </option>
<option VALUE="26">26</option>
<option VALUE="27">27</option>
<option VALUE="28">28</option>
<option VALUE="29">29</option>
<option VALUE="30">30</option>
<option VALUE="31">31</option>
  </select></select NAME="e5">
<option SELECTED VALUE="1">01 </option>
<option VALUE="2">02 </option>
<option VALUE="3">03 </option>
<option VALUE="4">04 </option>
<option VALUE="5">05 </option>
<option VALUE="6">06 </option>
<option VALUE="7">07 </option>
<option VALUE="8">08 </option>
<option VALUE="9">09 </option>
<option VALUE="10">10 </option>
<option VALUE="11">11 </option>
<option VALUE="12">12 </option>
</select></select NAME="e6">
<option VALUE="03">2003</option>
<option VALUE="04">2004</option>
<option VALUE="05" selected>2005</option>
<option VALUE="06">2006</option>
<option VALUE="07">2007</option>
<option VALUE="08">2008</option>
<option VALUE="09">2009</option>

```

```

<option VALUE="10">2010</option>
</select></td>
</tr>
<tr>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="314" height="31">
<p class="MsoNormal">*To sender of name-surname: </td>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="368" height="31">
<p class="MsoNormal" style="text-align:justify">
<font color="#008000">
<input TYPE="TEXT" MAXLENGTH="20" NAME="e7" size="31"></font></td>
</tr>
<tr>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="314" height="33">
<p class="MsoNormal">*Money from account no:</td>
<td style="width:368;padding:4.5pt; " height="33">
<p class="MsoNormal" style="text-align:justify">
<font color="#008000">
<input TYPE="TEXT" MAXLENGTH="40" SIZE="31" NAME="e8"></font></td>
</tr>
<tr>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="314" height="33">
<p class="MsoNormal" style="text-align:justify">Bank name:</td>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="368" height="33">
<p class="MsoNormal" style="text-align:justify">
<font color="#008000"><select NAME="e9" size="1">
<option value="bank name">banks name:</option>
<option VALUE="hsbc bank">HSBC BANK</option>
<option value="türkiye iş bankası">TÜRKİYE İŞ BANKASI</option>
<option value="Ziraat bankası">ZİRRAT BANKASI</option>

</select></font></td>

```

```

</tr>
<tr>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="314" height="33">
<p class="MsoNormal">Customer of department name:</td>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="368" background="." height="33">
<p class="MsoNormal" style="text-align:justify">
<font color="#008000">
<input TYPE="TEXT" MAXLENGTH="20" NAME="e10" size="28"></font></td>
</tr>
<tr>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="314" height="33">
<p class="MsoNormal">Customer of department code:</td>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="368" background="." height="33">
<p class="MsoNormal" style="text-align:justify">
<font color="#008000">
<input TYPE="TEXT" MAXLENGTH="20" NAME="e11" size="28"></font></td>
</tr>
<tr>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="314" height="33">
<p class="MsoNormal">Customer of city:</td>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="368" height="33">
<p class="MsoNormal" style="text-align:justify"><font color="#008000"><select
NAME="e12">
<option SELECTED VALUE="Select a State">countries name</option>
<option>Lefkoşa</option>
<option>Magosa</option>
<option>Güzelyurt</option>
<option>Girne</option>
<option>İskele</option>
<option>Karpaz</option>
</select></font></td>

```



```

</tr>
<tr>
  <td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="314" height="33">
    <p class="MsoNormal">*Customer of account no:</td>
  <td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="368" height="33">
    <p class="MsoNormal" style="text-align:justify">
      <font color="#008000">
        <input TYPE="TEXT" MAXLENGTH="10" SIZE="34" NAME="e13"></font></td>
  </tr>
  <tr>
    <td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="314" height="33">
      <p class="MsoNormal">*Customer of name-surname</td>
    <td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="368" height="33">
      <p class="MsoNormal" style="text-align:justify">
        <font color="#008000">
          <input TYPE="TEXT" MAXLENGTH="25" SIZE="35" NAME="e14"></font></td>
    </tr>
    <tr>
      <td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="314" height="54">
        <p class="MsoNormal">Customer of addresses:</td>
      <td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="368" height="54">
        <p class="MsoNormal" style="text-align:justify">
          <input TYPE="TEXT" MAXLENGTH="12" SIZE="68" NAME="e15"></td>
      </tr>
      <tr>
        <td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="314" height="33">
          <p class="MsoNormal">Customer telephone no:</td>
        <td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="368" height="33">
          <p class="MsoNormal" style="text-align:justify">
            <input TYPE="TEXT" MAXLENGTH="40" SIZE="33" NAME="e16"></td>
        </tr>

```



```
<input type=button value="Print Page" onClick="myprint()"><a  
href="mailto:arzuhanar@yahoo.com?subject=e.f.t."> </a>  
</td>
```

```
</table>
```

```
<HEAD> <SCRIPT LANGUAGE="JavaScript">
```

```
<!-- Begin
```

```
function myprint()
```

```
{
```

```
window.print();
```

```
}
```

```
// End -->
```

```
</script></form>
```

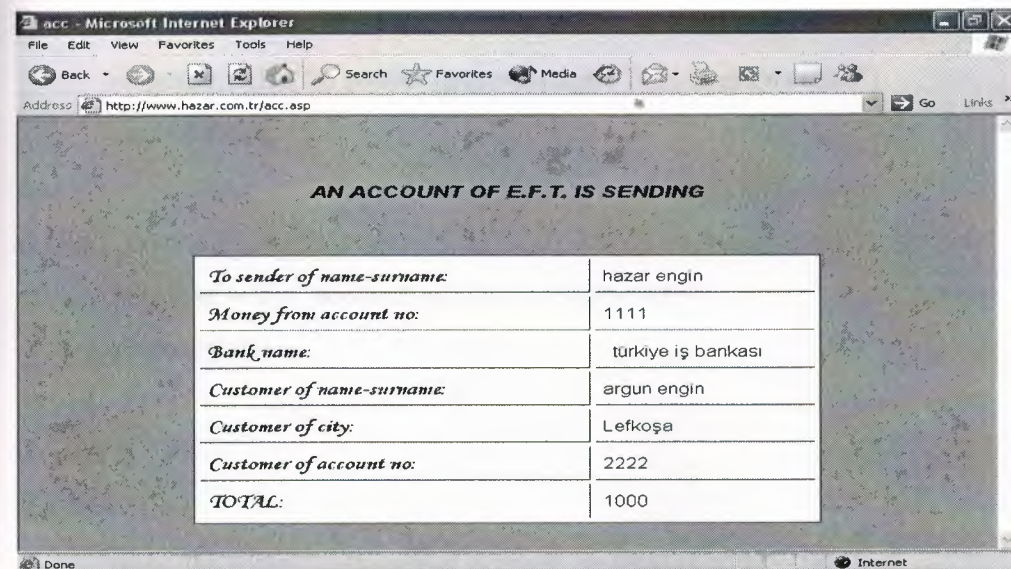
```
<p align="right"><br>
```

```
<b>
```

```
<a href="GettingStarted.htm"><font color="#0000FF">Back to
```

```
E.F.T.</font></a></b></p>
```

## acc.asp





```

<%
e1 = request.form("e1")
e2= request.form("e2")
e3 = request.form("e3")
e4 = request.form("e4")
e5 = request.form("e5")
e6 = request.form("e6")
e7 = request.form("e7")
e8 = request.form("e8")
e9 = request.form("e9")
e10 = request.form("e10")
e11 = request.form("e11")
e12 = request.form("e12")
e13 = request.form("e13")
e14 = request.form("e14")
e15 = request.form("e15")
e16 = request.form("e16")
e17 = request.form("e17")
e18 = request.form("e18")

control=true

if e7="" then
    response.write("to sender name-surname field is empty<br>")
    control=false
end if

if e8="" then
    response.write("account no field is empty<br>")
    control=false
end if

if e13="" then
    response.write("customer of account no field is empty<br>")

```

```

control=false

nd if

f e14="" then
    response.write("customername-surname field is empty<br>")
    control=false
nd if

f control=false then
    response.write("<a href=hesabaeft.htm><b>Back</b></a>")
    response.end()
nd if

et conn = server.createObject("ADODB.Connection")
conn.connectionstring = server.mappath("db.mdb")
conn.provider = "Microsoft.Jet.OLEDB.4.0"
conn.open
sql="Insert into acceft (a1,a2,a3,a4,a5,a6,a7,a8,a9,a10,a11,a12,a13,a14) values
'"&e1&"/"&e2&"/"&e3&',"&e4&"/"&e5&+"/"&e6&',"&e7&',"&e8&',"&e9&',"&e
0&',"&e11&',"&e12&',"&e13&',"&e14&',"&e15&',"&e16&',"&e17&',"&e18
&")" set rs = conn.execute(sql)
response.write("")
%> <BR> <BR> <BR>
<p><i><b><font size="5">AN ACCOUNT OF E.F.T. IS SENDING</font></b></i></p>

```

ismeeft.htm

The screenshot shows a Microsoft Internet Explorer browser window with the address bar displaying 'http://www.hazar.com.tr/ismeeft.htm'. The page content is a web form titled 'NAME OF E.F.T.' with the following fields:

Procedure of date:	01 / 01 / 2005
Procedure of done date:	01 / 01 / 2005
*Sender of name-surname:	hazar engin
Customer of department name:	engineer
Customer of department code:	452134
*Customer of name-surname:	arzu güneşer
Customer of addresses:	İtliköşe
Customer telephone no:	2275519

```
<form method="post" action="nameeft.asp">
<font size="5"><b>NAME OF EFT</b></font><p></p>
</hr>
<table class="MsoNormalTable" border="2" cellspacing="4" cellpadding="6"
style="width: 684" height="1">
<tr>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="274" height="45">

<p class="MsoNormal" style="text-align:justify">Procedure of date:</td>
<td style="border: medium none; padding: 0cm" width="398" height="45">

<p class="MsoNormal">
```



&nbsp;<select NAME="n1" size="1">  
<option SELECTED VALUE="1">01</option>  
<option VALUE="2">02 </option>  
<option VALUE="3">03</option>  
<option VALUE="4">04</option>  
<option VALUE="5">05 </option>  
<option VALUE="6">06</option>  
<option VALUE="7">07</option>  
<option VALUE="8">08</option>  
<option VALUE="9">09</option>  
<option VALUE="10">10</option>  
<option VALUE="11">11</option>  
<option VALUE="12">12</option>  
<option VALUE="13">13 </option>  
<option VALUE="14">14 </option>  
<option VALUE="15">15 </option>  
<option VALUE="16">16 </option>  
<option VALUE="17">17 </option>  
<option VALUE="18">18 </option>  
<option VALUE="19">19 </option>  
<option VALUE="20">20 </option>  
<option VALUE="21">21 </option>  
<option VALUE="22">22 </option>  
<option VALUE="23">23 </option>  
<option VALUE="24">24 </option>  
<option VALUE="25">25 </option>  
<option VALUE="26">26 </option>  
<option VALUE="27">27 </option>  
<option VALUE="28">28 </option>  
<option VALUE="29">29 </option>  
<option VALUE="30">30 </option>

```

<option VALUE="31">31 </option>
  </select><select NAME="n2">
<option SELECTED VALUE="1">01</option>
<option VALUE="2">02</option>
<option VALUE="3">03 </option>
<option VALUE="4">04 </option>
<option VALUE="5">05 </option>
<option VALUE="6">06 </option>
<option VALUE="7">07 </option>
<option VALUE="8">08 </option>
<option VALUE="9">09 </option>
<option VALUE="10">10 </option>
<option VALUE="11">11 </option>
<option VALUE="12">12 </option>
</select><select NAME="n3">
<option VALUE="03">2003 </option>
<option VALUE="04">2004 </option>
<option VALUE="05" selected>2005</option>
<option VALUE="06">2006 </option>
<option VALUE="07">2007 </option>
<option VALUE="08">2008 </option>
<option VALUE="09">2009 </option>
<option VALUE="10">2010 </option>
</select></td>
</tr>
<tr>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="274" height="45">

<p class="MsoNormal">Procedure of done date:</td>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="386" height="45">

```

<p class="MsoNormal" style="text-align:justify">

<select NAME="n4" size="1">

<option SELECTED VALUE="1">01</option>

<option VALUE="2">02 </option>

<option VALUE="3">03 </option>

<option VALUE="4">04 </option>

<option VALUE="5">05 </option>

<option VALUE="6">06 </option>

<option VALUE="7">07 </option>

<option VALUE="8">08 </option>

<option VALUE="9">09 </option>

<option VALUE="10">10 </option>

<option VALUE="11">11 </option>

<option VALUE="12">12 </option>

<option VALUE="13">13 </option>

<option VALUE="14">14 </option>

<option VALUE="15">15 </option>

<option VALUE="16">16 </option>

<option VALUE="17">17 </option>

<option VALUE="18">18 </option>

<option VALUE="19">19 </option>

<option VALUE="20">20 </option>

<option VALUE="21">21 </option>

<option VALUE="22">22 </option>

<option VALUE="23">23 </option>

<option VALUE="24">24 </option>

<option VALUE="25">25 </option>

<option VALUE="26">26 </option>

<option VALUE="27">27 </option>

<option VALUE="28">28 </option>

<option VALUE="29">29 </option>



```

<option VALUE="30">30 </option>
<option VALUE="31">31 </option>
</select><select NAME="n5">
<option SELECTED VALUE="1">01 </option>
<option VALUE="2">02 </option>
<option VALUE="3">03 </option>
<option VALUE="4">04 </option>
<option VALUE="5">05 </option>
<option VALUE="6">06 </option>
<option VALUE="7">07 </option>
<option VALUE="8">08 </option>
<option VALUE="9">09 </option>
<option VALUE="10">10 </option>
<option VALUE="11">11 </option>
<option VALUE="12">12 </option>
</select><select NAME="n6">
<option VALUE="03">2003 </option>
<option VALUE="04">2004 </option>
<option VALUE="05" selected>2005</option>
<option VALUE="06">2006 </option>
<option VALUE="07">2007 </option>
<option VALUE="08">2008 </option>
<option VALUE="09">2009 </option>
<option VALUE="10">2010 </option>
</select></td>
</tr>
</table>
<table class="MsoNormalTable" border="2" cellspacing="4"
cellpadding="6" style="width: 684" height="31">
<tr>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="276" height="22">

```

```

    <p class="MsoNormal"> *Sender of name-surname:</td>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="384" height="22">
    <p class="MsoNormal" style="text-align:justify">
<font color="#008000">
<input TYPE="TEXT" MAXLENGTH="25" SIZE="34" NAME="n7"></font></td>
</tr>
</table>
<table class="MsoNormalTable" border="2" cellspacing="4"
cellpadding="6" style="width: 685" height="36">
<tr>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="276" height="1">
    <p class="MsoNormal"> Customer of department name:</td>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="385" background="-" height="1">
    <p class="MsoNormal" style="text-align:justify">
<font color="#008000">
<input TYPE="TEXT" MAXLENGTH="20" NAME="n8" size="34"></font></td>
</tr>
<tr>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="276" height="1">
    <p class="MsoNormal">Customer of department code:</td>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="385" background="-" height="1">
    <p class="MsoNormal" style="text-align:justify">
<font color="#008000">
<input TYPE="TEXT" MAXLENGTH="20" NAME="n9" size="34"></font></td>
</tr>
</table>
<table class="MsoNormalTable" border="2" cellspacing="4"
cellpadding="6" style="width: 686" height="27">
<tr>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="276" height="1">
    <p class="MsoNormal"> *Customer of account no:</td>

```

```

<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="386" height="1">
    <p class="MsoNormal" style="text-align:justify">
<font color="#008000">
<input TYPE="TEXT" MAXLENGTH="25" SIZE="34" NAME="n10"></font></td>
</tr>
</table>
<table class="MsoNormalTable" border="2" cellspacing="4"
cellpadding="6" style="width: 687" height="185">
<tr>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="286" height="54">
    <p class="MsoNormal"> Customer of addreses:</td>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="377" height="54">
    <p class="MsoNormal" style="text-align:justify">
<input TYPE="TEXT" MAXLENGTH="68" SIZE="68" NAME="n11"></td>
</tr>
<tr>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="286" height="33">
    <p class="MsoNormal"> Customer telephone no:</td>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="377" height="33">
    <p class="MsoNormal" style="text-align:justify">
<input TYPE="TEXT" MAXLENGTH="40" SIZE="33" NAME="n12"></td>
</tr>
<tr>
<td valign="top" style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="286"
height="1">Statement:</td>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="377" height="1">
    <p>
<input type="text" name="n13" size="72"> </p>
</td>
</tr>
<tr>

```



```

<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="286" height="33">*TOTAL:</td>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="377" height="33">
    <input TYPE="TEXT" MAXLENGTH="40" SIZE="33" NAME="n14"></td>
</tr>
<tr>
<td colspan="2" style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="661" height="7">
    <p class="MsoNormal">
<input type="submit" value="Submit" name="B1" tabindex="2">
</tr>
</table>

```

```

<BR>

```

```

<HEAD> <SCRIPT LANGUAGE="JavaScript">

```

```

<!-- Begin

```

```

function myprint()

```

```

{

```

```

window.print();

```

```

}

```

```

// End -->

```

```

</script>

```

```

</HEAD> <BODY> <p><center>

```

```

<p></p>

```

```

</head>

```

```

<table class="MsoNormalTable" border="2" cellspacing="4" cellpadding="6"
style="width: 273" height="60" align="left">

```

```

<tr>

```

```

<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="136" height="42">

```

```

<p align="left">Send e-posta:<p align="left">print out:</td>

```

```

<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="48" height="42">

```

```

<p align="left">

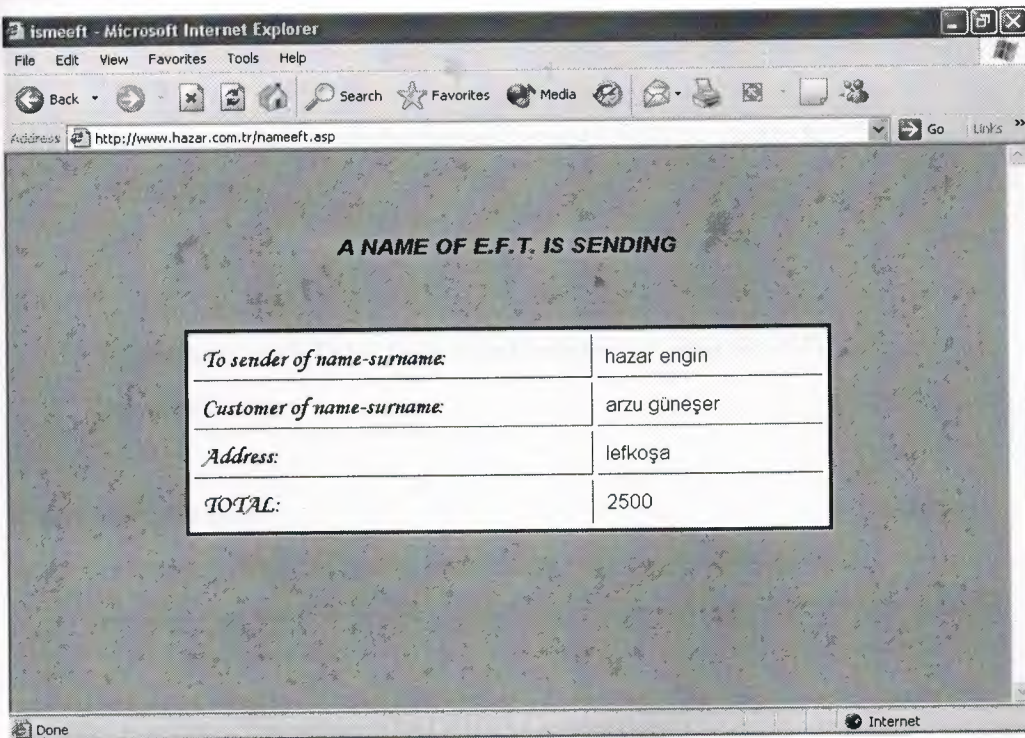
```

```

<p>
<a href="mailto:hazar@yahoo.com?subject=e.f.t." style="text-decoration: none; font-
weight: 700">
<font color="#000080">click</font></a></p>
<p>
<a href="mailto:arzuahazar@yahoo.com?subject=e.f.t." style="text-decoration:
none">&nbsp;</a><input type=button value="Print Page" onClick="myprint()"></p>
<p align="right">&nbsp;</p>
</td></p>
</tr>
</table></a></body>
</tr></form>
</table>
<p align="right"><b>
<a href="GettingStarted.htm"><font color="#0000FF"> Back to
E.F.T.</font></a></b></p>

```

#### nameeft.asp



<%

nameeft=request.form("nameeft")

n1=request.form("n1")

n2=request.form("n2")

n3=request.form("n3")

n4=request.form("n4")

n5=request.form("n5")

n6=request.form("n6")

n7=request.form("n7")

n8=request.form("n8")

n9=request.form("n9")

n10=request.form("n10")

n11=request.form("n11")

n12=request.form("n12")

n13=request.form("n13")

n14=request.form("n14")

control=true

if n7="" then

    response.write("to sender name-surname field is empty<br>")

    control=false

end if

if n14="" then

    response.write(" Total field is not number or empty<br>")

    control=false

end if

if control=false then

    response.write("<a href=ismeeft.htm><b>Back</b></a>")

    response.end()

end if

set conn = server.createobject("ADODB.Connection")



```
conn.connectionstring = server.mappath("db.mdb")
```

```
conn.provider = "Microsoft.Jet.OLEDB.4.0"
```

```
conn.open
```

```
sql="Insert into nameeft (d1,d2,d3,d4,d5,d6,d7,d8,d9,d10) values
```

```
("&n1&"/"&n2&"/"&n3&","&n4&"/"&n5&"/"&n6&","&n7&","&n8&","&n9&","&n10&","&n11&","&n12&","&n13&","&n14&")"
```

```
set rs =conn.execute(sql)
```

```
%><br><br><br>
```

```
<p><i><b><font size="4">A NAME OF E.F.T. IS SENDING</font></b></i></p>
```

eftsogulama.htm

The screenshot shows a Microsoft Internet Explorer window titled "eft sorgulama - Microsoft Internet Explorer". The address bar displays "http://www.hazar.com.tr/eftsorgulama.htm". The main content area is titled "EFT AN ENQUIRY" and contains a form with the following fields:

Procedure of date:	01 / 01 / 2005
Procedure of done date:	01 / 01 / 2005
*To sender of name-surname:	hazer engin
*Money from account no:	11111
Bank name:	TÜRKİYE İŞ BANKASI
Customer of department name:	engineer
Customer of department code:	1982
Customer of country:	Magosa
*Customer of account no:	2222

The status bar at the bottom indicates "Internet".

```

<form method=post action="eftenq.asp">
<p align="left"><font style="font-size: 20pt">EFT AN ENQUIRY</font></p>
<table class="MsoNormalTable" border="2" cellspacing="4" cellpadding="6"
style="width: 706" height="388">
<tr>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="314" height="30">
<p class="MsoNormal" style="text-align:justify">Procedure of date:</td>
<td style="border: medium none; padding: 0cm" width="380" height="30">
<p class="MsoNormal">
&nbsp;<select NAME="en1" size="1">
<option SELECTED VALUE="1">01</option>
<option VALUE="2">02 </option>
<option VALUE="3">03</option>
<option VALUE="4">04</option>
<option VALUE="5">05 </option>
<option VALUE="6">06</option>
<option VALUE="7">07</option>
<option VALUE="8">08</option>
<option VALUE="9">09</option>
<option VALUE="10">10</option>
<option VALUE="11">11</option>
<option VALUE="12">12</option>
<option VALUE="13">03</option>
<option VALUE="14">14</option>
<option VALUE="15">15 </option>
<option VALUE="16">16</option>
<option VALUE="17">17</option>
<option VALUE="18">18</option>
<option VALUE="19">19</option>
<option VALUE="20">20</option>

```

```

<option VALUE="21">21</option>
<option VALUE="22">22</option>
<option VALUE="23">23</option>
<option VALUE="24">24</option>
<option VALUE="25">25 </option>
<option VALUE="26">26</option>
<option VALUE="27">27</option>
<option VALUE="28">28</option>
<option VALUE="29">29</option>
<option VALUE="30">30</option>
<option VALUE="31">31</option>
</select></select NAME="en2">
<option SELECTED VALUE="1">01 </option>
<option VALUE="2">02 </option>
<option VALUE="3">03</option>
<option VALUE="4">04 </option>
<option VALUE="5">05 </option>
<option VALUE="6">06 </option>
<option VALUE="7">07 </option>
<option VALUE="8">08 </option>
<option VALUE="9">09 </option>
<option VALUE="10">10 </option>
<option VALUE="11">11</option>
<option VALUE="12">12 </option>
</select>/ <select NAME="en3">
<option VALUE="03">2003</option>
<option VALUE="04">2004</option>
<option VALUE="05" selected>2005</option>
<option VALUE="06">2006</option>
<option VALUE="07">2007</option>
<option VALUE="08">2008</option>

```



```

<option VALUE="09">2009</option>
<option VALUE="10">2010</option>
</select></td>
</tr>
<tr>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="314" height="33">
<p class="MsoNormal">Procedure of done date:</td>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="368" height="33">
<p class="MsoNormal" style="text-align:justify">
<select NAME="en4" size="1">
<option SELECTED VALUE="1">01</option>
<option VALUE="2">02 </option>
<option VALUE="3">03</option>
<option VALUE="4">04</option>
<option VALUE="5">05 </option>
<option VALUE="6">06</option>
<option VALUE="7">07</option>
<option VALUE="8">08</option>
<option VALUE="9">09</option>
<option VALUE="10">10</option>
<option VALUE="11">11</option>
<option VALUE="12">12</option>
<option VALUE="13">03</option>
<option VALUE="14">14</option>
<option VALUE="15">15 </option>
<option VALUE="16">16</option>
<option VALUE="17">17</option>
<option VALUE="18">18</option>
<option VALUE="19">19</option>
<option VALUE="20">20</option>
<option VALUE="21">21</option>

```

```
<option VALUE="22">22</option>
<option VALUE="23">23</option>
<option VALUE="24">24</option>
<option VALUE="25">25 </option>
<option VALUE="26">26</option>
<option VALUE="27">27</option>
<option VALUE="28">28</option>
<option VALUE="29">29</option>
<option VALUE="30">30</option>
<option VALUE="31">31</option>
</select><select NAME="en5">
<option SELECTED VALUE="1">01 </option>
<option VALUE="2">02 </option>
<option VALUE="3">03 </option>
<option VALUE="4">04 </option>
<option VALUE="5">05 </option>
<option VALUE="6">06 </option>
<option VALUE="7">07 </option>
<option VALUE="8">08 </option>
<option VALUE="9">09 </option>
<option VALUE="10">10 </option>
<option VALUE="11">11 </option>
<option VALUE="12">12 </option>
</select><select NAME="en6">
<option VALUE="03">2003</option>
<option VALUE="04">2004</option>
<option VALUE="05" selected>2005</option>
<option VALUE="06">2006</option>
<option VALUE="07">2007</option>
<option VALUE="08">2008</option>
<option VALUE="09">2009</option>
```

```

<option VALUE="10">2010</option>
</select></td>
</tr>
<tr>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="314" height="31">
<p class="MsoNormal">*To sender of name-surname: </td>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="368" height="31">
<p class="MsoNormal" style="text-align:justify">
<font color="#008000">
<input TYPE="TEXT" MAXLENGTH="20" NAME="en7" size="31"></font></td>
</tr>
<tr>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="314" height="33">
<p class="MsoNormal">*Money from account no:</td>
<td style="width:368;padding:4.5pt; " height="33">
<p class="MsoNormal" style="text-align:justify">
<font color="#008000">
<input TYPE="TEXT" MAXLENGTH="40" SIZE="31" NAME="en8"></font></td>
</tr>
<tr>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="314" height="33">
<p class="MsoNormal" style="text-align:justify">Bank name:</td>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="368" height="33">
<p class="MsoNormal" style="text-align:justify">
<font color="#008000"><select NAME="en9" size="1">
<option value="bank name">banks name:</option>
<option VALUE="hsbc bank">HSBC BANK</option>
<option value="türkiye iş bankası">TÜRKİYE İŞ BANKASI</option>
<option value="Ziraat bankası">ZİRRAT BANKASI</option>
</select></font></td>

```



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</tr>
<tr>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="314" height="33">
<p class="MsoNormal">Customer of department name:</td>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="368" background="-" height="33">
<p class="MsoNormal" style="text-align:justify">
<font color="#008000">
<input TYPE="TEXT" MAXLENGTH="20" NAME="en10" size="28"></font></td>
</tr>
<tr>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="314" height="33">
<p class="MsoNormal">Customer of department code:</td>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="368" background="-" height="33">
<p class="MsoNormal" style="text-align:justify">
<font color="#008000">
<input TYPE="TEXT" MAXLENGTH="20" NAME="en11" size="28"></font></td>
</tr>
<tr>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="314" height="33">
<p class="MsoNormal">Customer of country:</td>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="368" height="33">
<p class="MsoNormal" style="text-align:justify"><font color="#008000"><select
NAME="en12">
<option SELECTED VALUE="Select a State">countries name</option>
<option>Lefkoşa</option>
<option>Magosa</option>
<option>Güzelyurt</option>
<option>Girne</option>
<option>İskele</option>
<option>Karpaz</option>

```

```

</select></font></td>
</tr>
<tr>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="314" height="33">
<p class="MsoNormal">*Customer of account no:</td>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="368" height="33">
<p class="MsoNormal" style="text-align:justify">
<font color="#008000">
<input TYPE="TEXT" MAXLENGTH="10" SIZE="34" NAME="en13"></font></td>
</tr>
<tr>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="314" height="33">
<p class="MsoNormal">*Customer of name-surname</td>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="368" height="33">
<p class="MsoNormal" style="text-align:justify">
<font color="#008000">
<input TYPE="TEXT" MAXLENGTH="25" SIZE="35" NAME="en14"></font></td>
</tr>
<tr>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="314" height="54">
<p class="MsoNormal">Customer of addresses:</td>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="368" height="54">
<p class="MsoNormal" style="text-align:justify">
<input TYPE="TEXT" MAXLENGTH="12" SIZE="68" NAME="en15"></td>
</tr>
<tr>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="314" height="33">
<p class="MsoNormal">Customer telephone no:</td>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="368" height="33">
<p class="MsoNormal" style="text-align:justify">
<input TYPE="TEXT" MAXLENGTH="40" SIZE="33" NAME="en16"></td>

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</tr>
<tr>
  <td valign="top" style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="314"
height="1">Statement:</td>
  <td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="368" height="1">
    <p>
      <input type="text" name="en17" size="72"></p>
    </td>
</tr>
<tr>
  <td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="314" height="33">*TOTAL:</td>
  <td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="368" height="33">
    <input TYPE="TEXT" MAXLENGTH="40" SIZE="33" name="en18" ></td>
</tr>
</table>
</hr>
<p class="MsoNormal"><font color="#000080">
<marquee scrolldelay="100" loop="10" scrollamount="7" bgcolor="#000080"
style="color: #FFFFFF; float:left" behavior="slide">You enter the enquiry
number</marquee></font></p>
<table class="MsoNormalTable" border="2" cellspacing="4" cellpadding="6"
style="width: 692" height="27">
<tr>
  <td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="300" height="1">
    <p class="MsoNormal">*EFT ENQUIRY NO:</td>
    <td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="368" height="1">
      <p class="MsoNormal" style="text-align:justify">
        <input TYPE="text" MAXLENGTH="40" SIZE="26" NAME="en19"></td>
    </tr>
</table>
<p class="MsoNormal" align="left">

```



```

<p class="MsoNormal" align="left">
<p class="MsoNormal" align="left">
<font color="#000080">(Enquiry number is your password)</font><p
class="MsoNormal" align="left">
<p class="MsoNormal" align="left">
<p class="MsoNormal" align="left">
<p class="MsoNormal" align="left">
<input type="submit" value="Submit" name="B2" tabindex="2"
style="float: left"><b><font color="#0000FF"> </font>
<p class="MsoNormal">&nbsp;</p>
<HEAD> <SCRIPT LANGUAGE="JavaScript">
<!-- Begin
function myprint()
{
window.print();
}
// End -->
</script> </HEAD> <BODY> <form>

<table class="MsoNormalTable" border="2" cellpadding="6"
style="width: 233" height="1">
<tr><td width="171" height="1">Send e-posta:
<p>print-out:</td>
<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="59" height="1">
<b>
<a href="mailto:arzuahazar@yahoo.com?subject=e.f.t." style="text-decoration: none">
<font color="#000080">click </font> </a>
<font color="#000080">
</font></b>
<p><font color="#000080"> <input type="button" value="Print Page"
onClick="myprint()"></font></tr>

```

</table>

<p class="MsoNormal" align="right">

<a href="GettingStarted.htm"><font color="#0000FF">Back to E.F.T.</font></a></p><p align="left">&nbsp;</p>

</form>

### eftenq.asp

The screenshot shows a Microsoft Internet Explorer window with the address bar displaying 'http://www.hazar.com.tr/efteq.asp'. The page content is titled 'AN ACCOUNT OF E.F.T. ENQUIRY FORM' and contains a table with the following data:

To sender of name-surname:	hazar engin
Money from account no:	11111
Bank name:	türkiye iş bankası
Customer of country:	Magosa
Customer of account no:	2222
TOTAL:	2500
E.f.t enquiry number:	198400

<%

eftenq = request.form("eftenq")

en1 = request.form("en1")

en2= request.form("en2")

en3 = request.form("en3")

en4 = request.form("en4")

en5 = request.form("en5")

```

en6 = request.form("en6")
en7 = request.form("en7")
en8 = request.form("en8")
en9 = request.form("en9")
en10 = request.form("en10")
en11 = request.form("en11")
en12 = request.form("en12")
en13 = request.form("en13")
en14 = request.form("en14")
en15 = request.form("en15")
en16 = request.form("en16")
en17 = request.form("en17")
en18 = request.form("en18")
en19=request.form("en19")
control=true
if en7="" then
    response.write("to sender name-surname field is empty<br>")
    control=false
end if
if en8="" then
    response.write("An account number field is empty<br>")
    control=false
end if
if en13="" then
    response.write("customer of account no field is empty<br>")
    control=false
end if
if en14="" then
    response.write("customername-surname field is empty<br>")
    control=false
end if

```



if control=false then

```
response.write("<a href=eftsorgulama.htm><b>Back</b></a>")
```

```
response.end()
```

end if

```
set conn = server.createobject("ADODB.Connection")
```

```
conn.connectionstring = server.mappath("db.mdb")
```

```
conn.provider = "Microsoft.Jet.OLEDB.4.0"
```

```
conn.open
```

```
sql="Insert into efttenq (e1,e2,e3,e4,e5,e6,e7,e8,e9,e10,e11,e12,e13,e14,e15) values
```

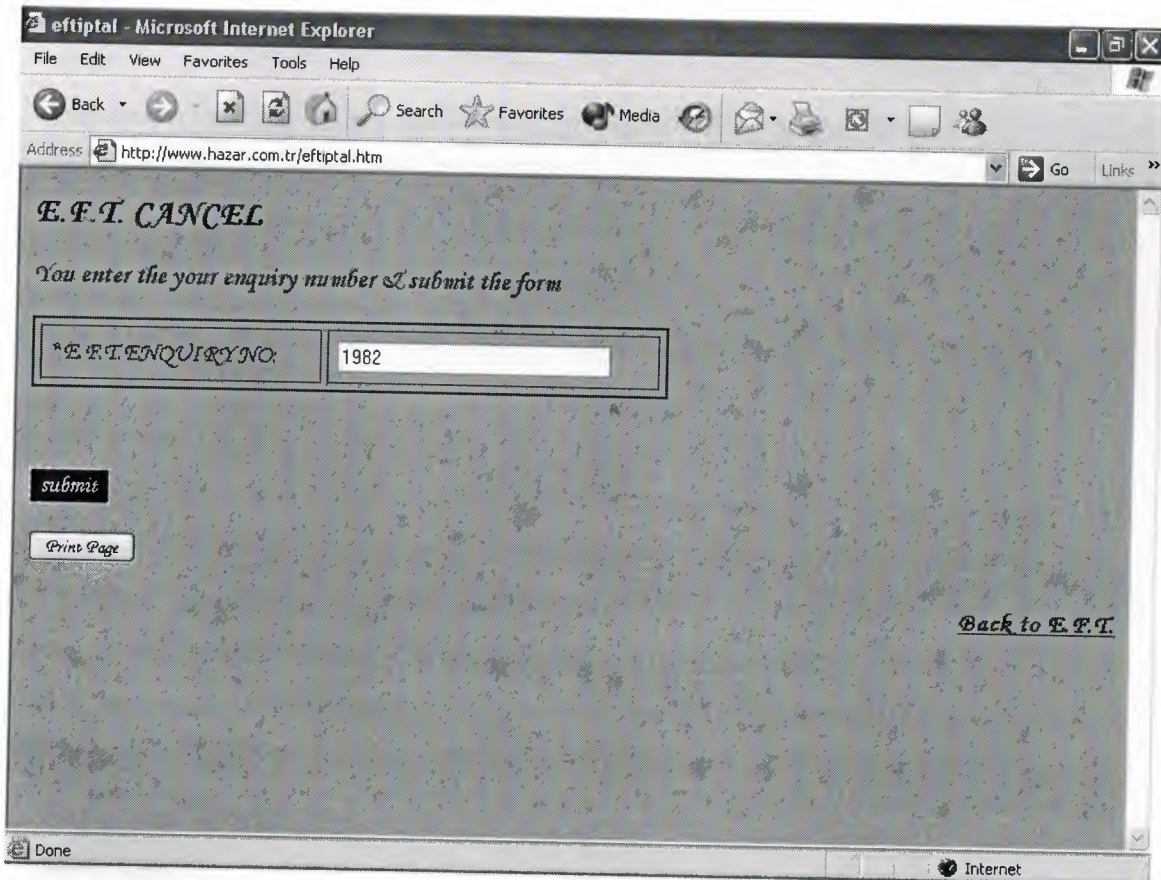
```
(""&en1&"/"&en2&"/"&en3&"",""&en4&"/"&en5&"/"&en6&"",""&en7&"",""&en8&"",""&en
9&"",""&en10&"",""&en11&"",""&en12&"",""&en13&"",""&en14&"",""&en15&"",""&en16&"",'
"&en17&"",""&en18&"",""&en19&"")"
```

```
set rs = conn.execute(sql) <BR><BR><BR>
```

```
%> <p><i><b><font size="4" face="Comic Sans MS">YOUR E.F.T. IS
```

```
ACTIVE</font></b></i></p>
```

eftiptal.htm



<form method=post action="eftcancel.asp">

<b>

<font size="5">E.F.T. CANCEL</font>

</HR>

</b>

<p><font color="#0000FF">

<marquee behavior="slide" scrolldelay="79" loop="1">You enter the your enquiry  
number & submit the form</marquee></font></p>

<p></p>

<table class="MsoNormalTable" border="2" cellspacing="4" cellpadding="6"  
style="width: 444" height="27">

<tr>

<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="196" height="1">

<p class="MsoNormal">\*E.F.T.ENQUIRY NO:</td>

<td style="padding:4.5pt 4.5pt 4.5pt 4.5pt" width="224" height="1">

<p class="MsoNormal" style="text-align:justify">

<font color="#FFFFFF"><input type=text name="cancel" size="28"  
maxlength="15">

</font></td>

</tr>

</table>

<p align="center"><i><b><font color="#000080">

<marquee bgcolor="#FFFFFF" scrollamount="7" width="364"

style="position: absolute; left: 10; top: 169" loop="1" behavior="slide">ENQUIRY

NUMBER & PASSWORD ARE SAME

</marquee></font></b></i></p>

<p>&nbsp;</p>



```

<p><input type="submit" value="submit" name="B1" tabindex="4"
style="color: #FFFFFF; border-style: dashed; border-width: 1; background-color:
#000080"></p>

<input type=button value="Print Page" onClick="myprint()">
<SCRIPT LANGUAGE="JavaScript">

<!-- Begin
function myprint(){
window.print();}
// End -->
</script>
</form>
</body>

<p align="right"><b>
<a href="GettingStarted.htm"><font color="#0000FF">Back to
E.F.T.</font></a></b></p>

```

### eftcancel.asp

**E.F.T. IS CANCELLED**

[BACK TO E.F.T.](#)

Procedure of date:	01 / 01 / 2005
Procedure of done date:	01 / 01 / 2005
To sender of name-surname:	<input type="text"/>
card type:	<input type="radio"/> visa <input type="radio"/> Mastercard <input type="radio"/> American Express
Money from credit card no:	<input type="text"/>
Bank name:	banks name: <input type="text"/>
Customer of department name:	<input type="text"/>
Customer of department	<input type="text"/>



```

<%
eftcancel = request.form("eftcancel")
eftenquiryno = request.form("cancel")
control=true
if cancel = "" then
    response.write("eft enquiry no field is empty or not number<br>")
    control=false
end if
if control=false then
    response.write("<a href=eftiptal.htm><b>Back</b></a>")
    end if
set conn = server.createobject("ADODB.Connection")
conn.connectionstring = server.mappath("db.mdb")
conn.provider = "Microsoft.Jet.OLEDB.4.0"
conn.open

sql="insert into eftcancel (eftenquiryno) values ('"&cancel&"")"
set rs= conn.execute(sql)
response.redirect("kredikartinaeft1.htm")
%>

```