



Gibraltar
INTERNATIONAL BANK

E-BANKING USER GUIDE

**Traditional banking
with a modern feel.**

Vist us today at www.gibintbank.gi

Gibraltar International Bank Limited is authorised and regulated by the Gibraltar
Financial Services Commission. Company Registration Number 109679

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INTRODUCTION

Welcome to the Gibraltar International Bank Online Banking platform. Our system is designed to provide you with access to our real time secure services round the clock.

Our Online Banking service provides you with access to your accounts and all the information you require for your day to day banking needs. You will be able to access the following services:

Balance & transactions

Making payments

E-documents

You can access our Online Banking platform via our website at www.gibintbank.gi. Simply click the E-GIB tab at the top of the page and enter your details to log into your Online Banking account.

You will be able to use our Online Banking platform successfully with the following browsers:

Google Chrome

Mozilla Firefox

Safari

Internet Explorer 11

Microsoft Edge

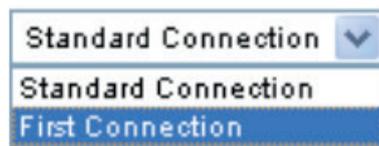
INITIAL CONNECTION

For your initial setup you will need your digital key and password. You will then need to go to our website www.gibintbank.gi to access your online banking screen through the 'E-Gib' tab on the right of the menu bar.

1

Connection Procedure

Select type of connection:
Select "First connection" from the drop down menu.



AUTHENTICATION

Please choose your type of connection: First Connection

Welcome to the eBanking service.
In order to connect you will need the digital key, your PIN code and your password.

Your digital key

Number of the digital key

PIN code

Random digits

Your eBanking access

Password

Send

2

Enter digital key ID:

Enter your digital key ID preceded by the letter "u". e.g 'u51419470'
The ID appears on the back of your digital key as seen below.



Enter the random number that appears on the screen of your digital key in the "Random digits" field. Before doing so ensure the loading bars on the left side of your random digit has loaded to the top of the screen.



Enter the password you have received by mail, then click "Send".

Your digital key

Number of the digital key

PIN code

Random digits

3

Record PIN code:

Enter a PIN code of your choice which must be four digits in length.

Confirm the PIN code and then click "Send".

The screenshot shows a form titled "Your digital key" with the following fields: "Number of the digital key" (displayed as "*****"), "PIN code" (with four asterisks), "Confirm" (with four asterisks), and "Random digits" (with six asterisks). A green "Send" button is located at the bottom right.

Wait for a new random number to appear on your digital key, enter it in the "Random digits" field, then click "Send".

The screenshot shows the same "Your digital key" form, but now the "Random digits" field contains six asterisks. The other fields remain the same. The green "Send" button is still present.

4

Record personal password:

Enter a new password of your choice which must be six to eight characters in length, this must include at least one letter and one digit. Please note passwords are case sensitive.

Confirm your new password and then click "Send".

The screenshot shows a form titled "Change your password" with two input fields: "New password" and "Confirm", both containing six asterisks. A green "Send" button is located at the bottom right.

5

Welcome to our Online Banking Platform.

The screenshot shows the user interface of the Gibraltar International Bank online banking platform. At the top, there is a navigation bar with the bank's logo, user information (User: CEEFCKI), date (Friday, April 7, 2017, 10:39:19), and a security notice (Last connection: 04.04.2017 | This connection with your bank is secure). Below the navigation bar are menu items: Portfolio, Payment order, eDocuments, Secure message, and Market. The main content area features a "WELCOME TO YOUR E-BANKING PLATFORM" message, a "NOTIFICATIONS" section with buttons for "New messages", "Portfolio valuation", "Orders to validate", and "eDocuments: 17", and a "QUICK ACCESS" section with links for "View portfolio", "View cash accounts", "Make a payment", "Change settings", and "Contact my relationship manager". At the bottom, there is a "STATEMENT OF ASSETS AS OF 06.04.2017 IN GBP" table.

	Relation	Perf.	Currency	Total assets	Cash	Securities	Total assets (GBP)	Mortgage loans	Mortgage loans (GBP)
		-1.36%	GBP	-77'141	-77'141	0	-77'141	-78'120	-78'120
		0.00%	GBP	657	657	0	657	0	0
	Total (GBP)						-76'484		-78'120

STANDARD CONNECTION

Once the initial setup has been completed, you will be required to log on and follow the steps illustrated below.

1

Connection Procedure:

Select type of connection:
Select "Standard" from the drop down menu.



AUTHENTICATION

Please choose your type of connection:

Welcome to the eBanking service.
In order to connect you will need the digital key, your PIN code and your password.

Your digital key

Number of the digital key

PIN code

Random digits

Your eBanking access

Password

I want to change my password

2

Enter digital key ID:

Enter your digital key ID preceded by the letter "u"
e.g 'u5149470'
The ID appears on the back of your digital key.



Enter the new PIN code that you set up on your first connection.
Enter the random number that appears on the screen of your digital key.



Your digital key

Number of the digital key

PIN code

Random digits

3 Enter personal password:

Enter the new password you set up on your first connection, then click "Send".

If you would like to change your password, tick the "Change my Password" box then click send.



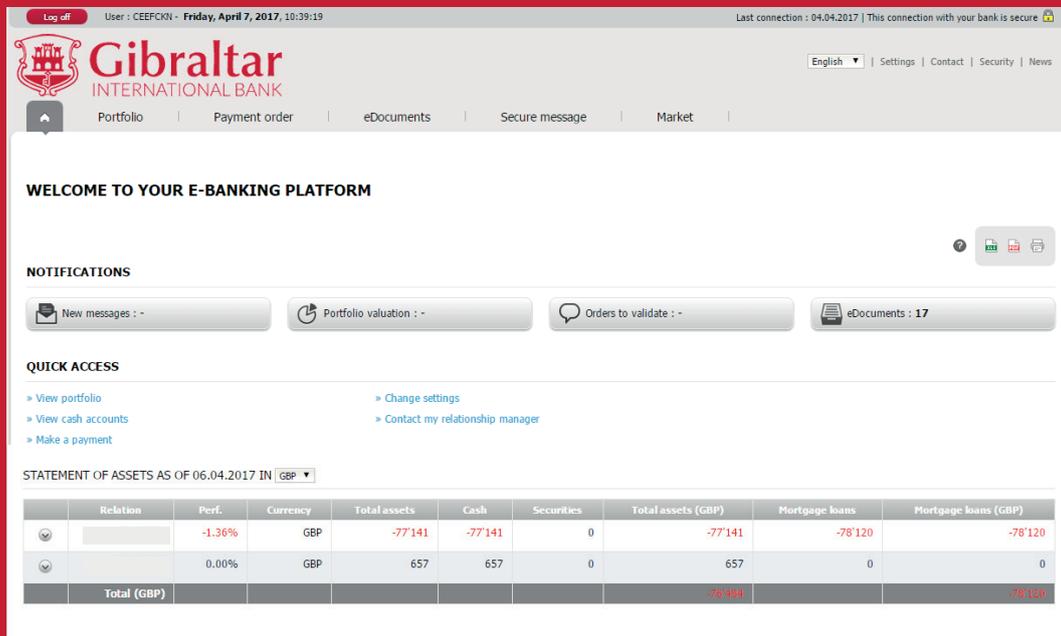
Your eBanking access

Password

I want to change my password

[Send](#)

4 Welcome to our Online Banking Platform.



Log off User: CEEFCKN - Friday, April 7, 2017, 10:39:19 Last connection : 04.04.2017 | This connection with your bank is secure

Gibraltar INTERNATIONAL BANK English | Settings | Contact | Security | News

Portfolio | Payment order | eDocuments | Secure message | Market

WELCOME TO YOUR E-BANKING PLATFORM

NOTIFICATIONS

New messages : - Portfolio valuation : - Orders to validate : - eDocuments : 17

QUICK ACCESS

- View portfolio
- View cash accounts
- Make a payment
- Change settings
- Contact my relationship manager

STATEMENT OF ASSETS AS OF 06.04.2017 IN GBP

	Relation	Perf.	Currency	Total assets	Cash	Securities	Total assets (GBP)	Mortgage loans	Mortgage loans (GBP)
⊖		-1.36%	GBP	-77'141	-77'141	0	-77'141	-78'120	-78'120
⊖		0.00%	GBP	657	657	0	657	0	0
	Total (GBP)						-76'484		-78'120

HOW TO USE YOUR E-BANKING ACCOUNT

BALANCES & TRANSACTIONS

Via the portfolio tab you will be able to access your accounts for balance and transaction enquiries. The system will allow you to undertake the following actions:

View the balances on your account(s)

View the transactions on your account(s)

In order to view transactions in any of your account(s) you need to select the relevant account from the drop down menu.

The screenshot displays the E-GIB interface for a user named CEEFCKN on Friday, April 7, 2017, at 10:41:35. The user's last connection was on 04.04.2017, and the connection is secure. The interface features the Gibraltar International Bank logo and a navigation menu with options like Home, Portfolio, Payment order, eDocuments, Secure message, and Market. The Portfolio section is active, showing a sidebar with options such as Portfolio view, Cash accounts, Cash transactions, FX positions, Securities accounts, Mortgage loans, Portfolio structure, Performance analysis, and Generate a portfolio valuation. The main content area is titled 'CASH ACCOUNTS' and includes a 'SELECT ACCOUNT' dropdown menu. Below this, there is a 'VIEW CASH ACCOUNTS' section with a 'Zero Balance Account' checkbox, a 'Choose currency' dropdown set to 'GBP', and a 'Refresh' button. A table displays the following data:

	Account Nr	Description	Balance	Balance in (GBP)	Last transaction date
⌵		CURRENT ACCOUNT	112.34 GBP	112.34	06.04.2017
⌵		SAVING ACCOUNT	1'000.87 GBP	1'000.87	31.03.2017

BALANCES & TRANSACTIONS

If you select to view your recent transactions on your account, you will then be taken to the following screen.

Log off User : CEEFCKN - Friday, April 7, 2017, 10:42:36 Last connection : 04.04.2017 | This connection with your bank is secure

Gibraltar INTERNATIONAL BANK Settings | Contact | Security | News

Portfolio | Payment order | eDocuments | Secure message | Market

PORTFOLIO

- Portfolio view
- Cash accounts**
 - Cash transactions**
 - FX positions
- Securities accounts
- Mortgage loans
- Portfolio structure
- Performance analysis
- Generate a portfolio valuation

CASH TRANSACTIONS

SELECT ACCOUNT

Executed transactions | Pending earmarks

VIEW CASH TRANSACTIONS

Search criteria

From: 07.03.2017 To: 07.04.2017 Amount: - Select - Refresh

	Date	Description	Value date	Debit	Credit	Balance
	06.04.2017		06.04.2017	- 7.95		112.34
	06.04.2017		06.04.2017	- 14.90		120.29
▼	04.04.2017		04.04.2017	- 100.00		135.19
▼	04.04.2017		04.04.2017		100.00	235.19
▼	04.04.2017		04.04.2017	- 64.00		135.19

MAKING PAYMENTS

To effect a payment, you need to select from the Payment Order tab as displayed below. You can then choose your preferred payment method by clicking on one of the following:

Internal Transfer - Transfer between your own accounts with us.

Internal Bank Payment - Payment to another client with a Gibraltar International Bank account.

Faster Payment - Sterling Payment to clients who do not bank with Gibraltar International Bank.

SWIFT - International Bank Transfer.

SEPA - Euro Payment to countries within SEPA initiative.

You will also be able to setup and manage your standing orders via this tab.

The screenshot displays the Gibraltar International Bank online banking interface. At the top, the bank's logo and name are visible, along with navigation links for Settings, Contact, Security, and News. The main navigation bar includes Portfolio, Payment order (highlighted), eDocuments, Secure message, and Market. The 'PAYMENT ORDER' section is active, showing a sidebar with options like Orders Book, Place an order, Executed orders, Orders to validate, Standing orders, and Payment templates. The main content area is titled 'PLACE A PAYMENT ORDER' and 'PAYMENT TYPES'. It asks 'What type of payment do you want to make?' and offers two tabs: 'One-off payment order' and 'Based on a payment template (pre-entered order)'. Below these tabs, several payment methods are listed with their respective icons and descriptions:

- Internal transfer**: Internal transfer - transfer between accounts held in the same name, no fee. »Standing order
- Internal bank payment**: Internal bank payment – transfer to a 3rd party account held with ourselves, no fee. »Payment templates | »Standing order
- Faster Payment**: Faster payment – transfer in GBP to the UK or Gibraltar, funds should arrive same day, no fee. »Payment templates | »Standing order
- CHAPS**: CHAPS – High value transfer in GBP to the UK or Gibraltar, same day value, fee applied. »Payment templates | »Standing order
- SEPA**: Bank transfer in Euros within the European Union, fee applied. »Payment templates | »Standing order
- SWIFT**: SWIFT – International Bank Transfer, fee applied. »Payment templates | »Standing order

SAVING PAYMENT TEMPLATES

Through our E-Banking system you are able to save payment templates in order to make regular payments to a saved beneficiary. This will save all the beneficiary details on your E-Banking account and will allow you to change the amount each time the payment is made.

To set up a payment template, select the 'Payment templates' option on the left hand side of the 'Payment order' tab. Once this has been selected you can proceed to create a payment template by clicking on the 'Create a new payment template' button as highlighted in the example below.

The screenshot displays the Gibraltar International Bank E-Banking interface. At the top, the bank's logo and name are visible. Below the navigation bar, the 'Payment order' tab is selected. On the left-hand side, a sidebar menu lists various options, with 'Payment templates' highlighted in red. The main content area is titled 'PAYMENT TEMPLATES' and includes a descriptive paragraph: 'Templates are pre-entered payment orders. They speed up the process of making regular payments by recording the payee data.' A red-bordered button labeled 'Create a new payment template' is prominently displayed. Below this, the 'EXISTING TEMPLATES' section shows that the user has 2 templates for their relationship. A table lists the templates, with columns for 'Beneficiary', 'Number of beneficiary account', 'Currency', and 'Ben'. The table contains two rows, each with a dropdown arrow in the first column. The categories 'Internal bank payment', 'SEPA', 'Faster payment', and 'CHAPS' are listed on the left side of the table.

When you have completed all the relevant fields with the payment information required you will be asked to confirm your payment template. When you are happy with the payment template click the 'Confirm template' button as highlighted in the example below.

PAYMENT ORDER

- Orders Book
- Place an order
- Executed orders
- Orders to validate
- Standing orders
- Payment templates**

PAYMENT TEMPLATE - UK PAYMENT IN GBP VIA FASTER PAYMENT

1 Enter informations | **2** Check | **3** Confirmation

CHECK OF YOUR ORDER

Check your order carefully before placing it.

Client number	00000001
Account to be debited	00000001
Beneficiary	MR A N OTHER
Account number	00000002
Payment currency	GBP
Message to beneficiary	SAVINGS
Sort code	
Country	GIBRALTAR

If exchange is necessary, the official rate is the one of the day when transaction is issued.

[← Modify informations](#) [Confirm template](#)

Once you confirm the payment template, this will now be saved on your E-Banking account for future payments.

SETTING UP A STANDING ORDER

To view or set up a Standing Order select 'Payment order' from the options menu at the top of the screen and proceed to select the option 'Standing orders' from the drop down menu that will appear on the left side of the screen. See example below.

The screenshot shows the Gibraltar International Bank website interface. At the top, there is a navigation bar with 'Payment order' selected. A left-hand menu lists various options, with 'Standing orders' highlighted. The main content area is titled 'LIST OF STANDING ORDERS' and features a prominent red-bordered button labeled 'Set up standing order'. Below this, a section titled 'STANDING ORDERS' indicates that the user has 2 standing orders. A table lists these orders, categorized under 'Faster payment'. The table has columns for Beneficiary, Currency, Amount, and Next expiry.

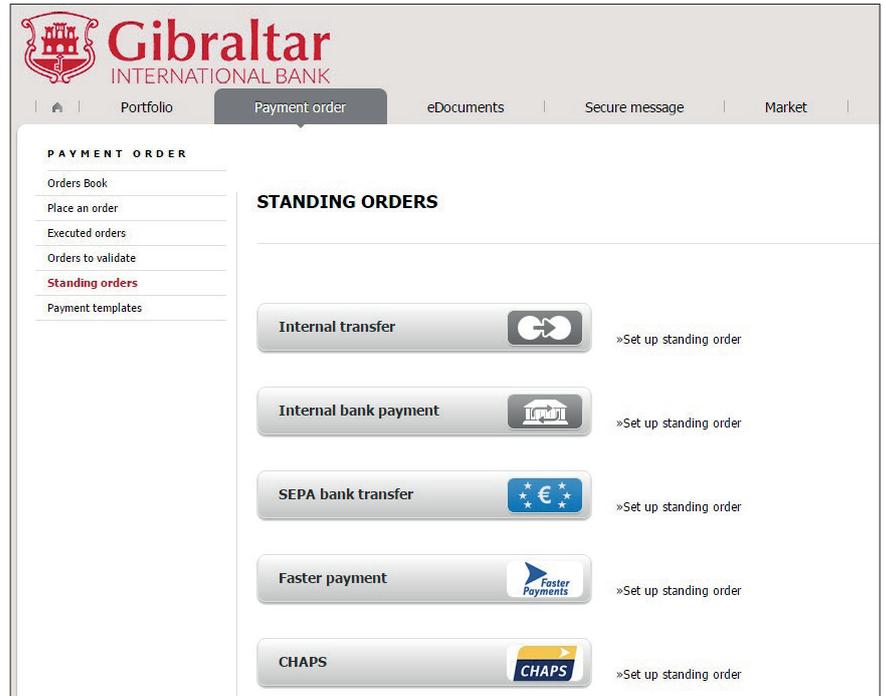
	Beneficiary	Currency	Amount	Next expiry
▼	MR A N OTHER	GBP	95.34	30.03.2017
▼	MS A N OTHER	GBP	131.70	31.03.2017

You will be able to view your current Standing Orders under the payment type in which they have been set up. As seen in the example above, both standing orders have been made via the Faster Payment option which is why they can be found categorized under that specific payment type.

To set up a new Standing Order please select the 'Set up standing order' tab highlighted in the example above.

Once you click on the 'Set up standing order' tab, you will be given payment options to choose from.

Please note that some of these payment options incur charges and if selected your account will be charged each time the payment is made.



ORDER EXECUTION

Frequency	<input type="text" value="Yearly"/>
Order execution	<input type="text" value="Following business day"/>
Next expiry*	<input type="text"/>
Final maturity	<input type="text"/>

(*) Mandatory Fields

When you have completed the payment details for the set up of your standing order, you will need to select and complete the following fields:

Frequency: This field will set up how often you would like to make your standing order payment e.g Monthly, Bimonthly, Weekly, Yearly.

Order Execution: This field allows you to select the day in which you would like the payment to leave the account if the chosen payment date lands on a non-working day e.g You can choose 'Following business day'.

Next Expiry: This field enables you to select the date of your next standing order payment.

Final Maturity: In this last field you should select the date in which you would like the standing order to end. In the case that you do not have an end date for the standing order, leave this field blank.

E-DOCUMENTS

You are able to access various documents connected to your account(s) on the E-Documents tab. You will be able to access the following records:

Advices - allows you to view your individual transaction advices.

Statements - allows you access to your accounts dating back to when your account was first opened.

Portfolio Valuation - allows you to view a valuation of your assets.

Mailing - view any correspondence sent to you by the Bank.

To view historic documents click on the specific document type and adjust the date range to view the desired document.

The screenshot shows the Gibraltar International Bank eDocuments interface. At the top, there is a navigation bar with the bank's logo and name, and a menu with options like Portfolio, Payment order, eDocuments, Secure message, and Market. The main content area is titled 'VIEW OF NEW DOCUMENTS' and includes a section for 'CHOOSE RELATIONSHIP AND DOCUMENT TYPE' with two dropdown menus. Below this is a table of transactions with columns for Date, Relation, Operation type, Transaction number, and Group. The table contains five rows of transaction data.

	Date	Relation	Operation type	Transaction number	Group
<input type="checkbox"/>	04.11.2016		TRANSFER	1AV	
<input type="checkbox"/>	04.11.2016		TRANSFER	1AV	
<input type="checkbox"/>	04.11.2016		PAYMENT ORDER	1AV	
<input type="checkbox"/>	04.11.2016		OPERATION	1AV	
<input type="checkbox"/>	02.11.2016		TRANSFER	1AV	

SECURE MESSAGE

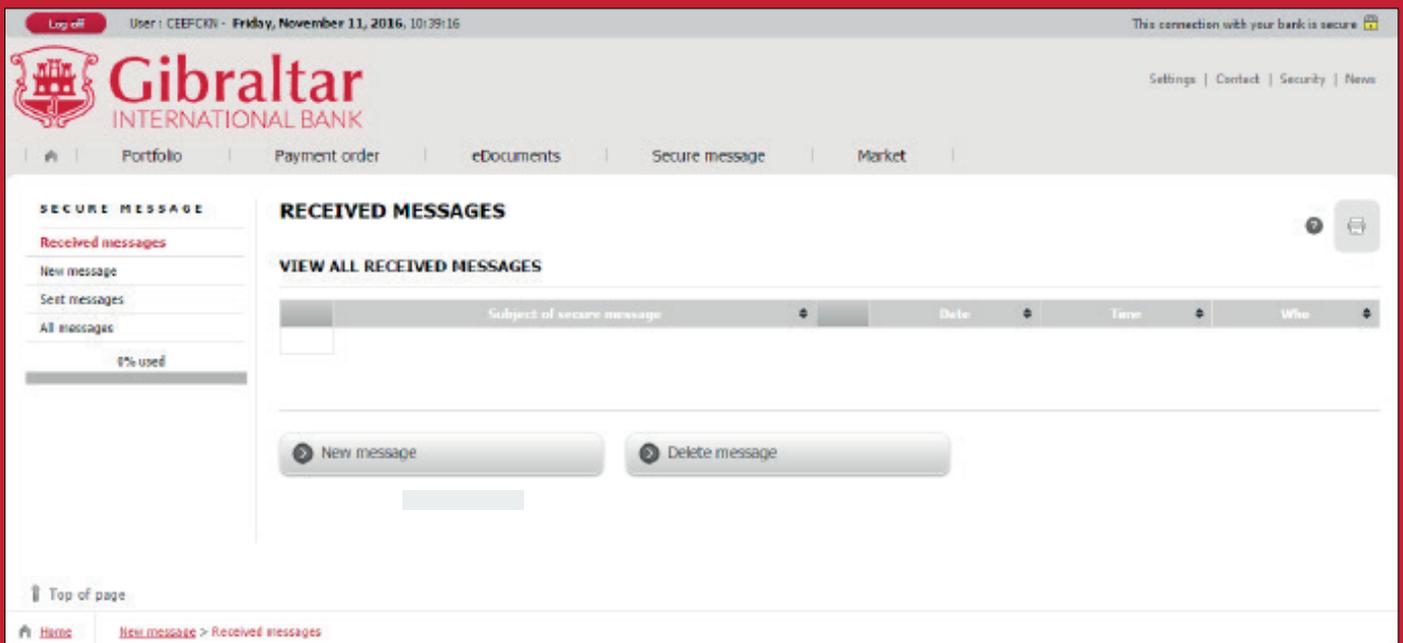
Our E-Banking site includes a secure messaging system with high security levels. This functionality facilitates communications between our clients and ourselves. The following views are available in this section:

[Sent messages](#)

[Received Messages](#)

[All messages](#)

[Saved messages](#)



TROUBLESHOOTING

Should you encounter any difficulties please refer to our troubleshooting guide below or contact our help desk on +350 (200) 13990.

Access problems

I am encountering problems accessing the Online Banking website. When I try to access the page I keep getting a message saying 'The requested URL couldn't be retrieved' - what is causing this error message?

Please check that you have entered the correct website details i.e. www.gibintbank.gi. Also check that you can access other websites. Check your firewall settings and that you are connected to the internet. If you still encounter problems please contact us.

My PIN is not being accepted when I try to log in. Why is this happening?

PINs and passwords are case sensitive - please ensure you are entering the correct details. You should also see if you are getting any other error messages from your browser as the PIN error could be connected to another problem with your operating system. Please see an example of codes that may appear when trying to log in:

Error C10: This error will appear when the details the client has inputted into the system are incorrect.

Error C30: This error message will appear when the client has blocked themselves out of their E-banking platform as they may have inputted the details incorrectly three times. In this case the client will need to phone the Bank on **+350 (200) 13900** to request a reset and a new password which will enable the client to access their E-banking platform once again.

My digital key seems to be faulty, how can I sort this out?

If you encounter any problems when attempting to log on and using your digital key please proceed to contact us.

The page I am trying to view seems to be too 'big' for the screen - I cannot find the scroll bar, what can I do?

When this occurs it is likely due to the resolution settings on your PC. In order to view your screen properly you will need to amend your resolution to 1024 x 768 pixels. To be able to change the settings, go to the Start Menu in Windows, select Control Panel then Display. From the top menu within Display select Settings and in the Screen Area box amend the resolution from 800 x 600 pixels to 1024 x 768 pixels.

CONTACT US

If you have any queries or encounter any difficulties, please do not hesitate to contact our helpdesk on **+350 (200) 13990** or via email on **ebanking@gibintbank.gi**

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