Gibraltar International Bank

E-BANKING

CORPORATE USER GUIDE
APPLE

Gibraltar
INTERNATIONAL BANK

Contents

1 Getting started: how do I install the app?

In order to install the Gibraltar International Bank's iOS app on your phone, you will need the following:

- A Gibraltar International Bank account.
- An activated E-Banking account with us.
- An iOS smartphone.
- Internet access.
- Access to your E-Banking account: your E-Banking username and password.

STEP 1:	STEP 2:
search bar to locate the app. Select the app and click on GET. 	

If you have any issues with the Mobile Banking app installation process, please don't hesitate to contact us.

Telephone : +350 200 13900

Email : gibraltar@gibintbank.gi

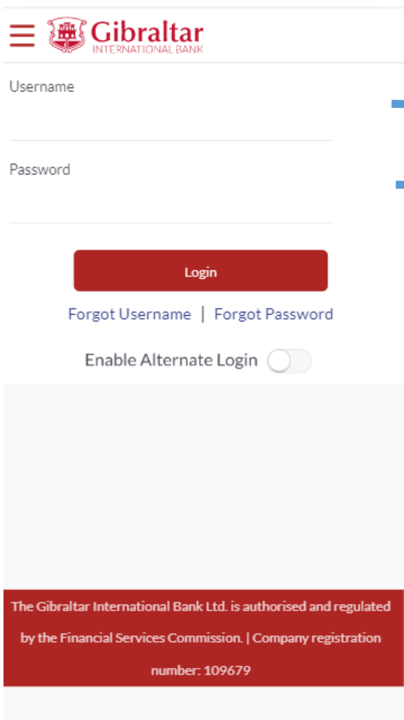
Protection of your privacy and the security of your personal information are very important to us.
All information provided by you is protected by us, please refer to our Privacy Policy for more details.

2 Getting started: how do I login?

To access the features of Gibraltar International Bank's iOS app, you must first login using your E-Banking account username and password.
Launch the Gibraltar International Bank's iOS app. Use your E-banking account Username and Password provided by us to login.

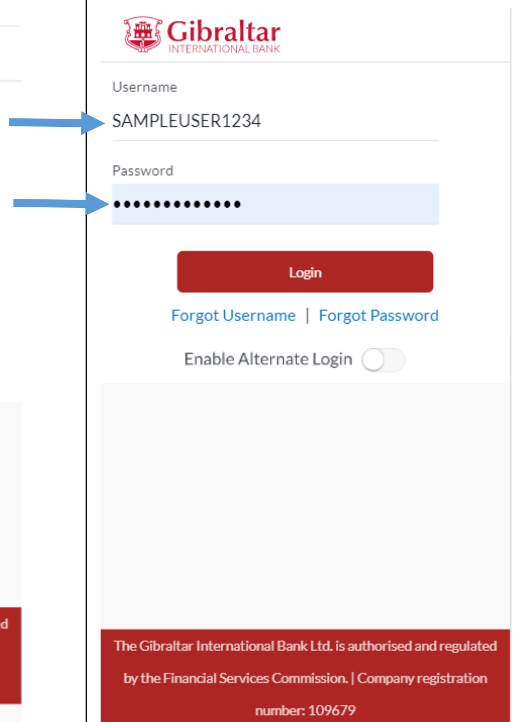
STEP 1:

Launch the app on your smartphone.



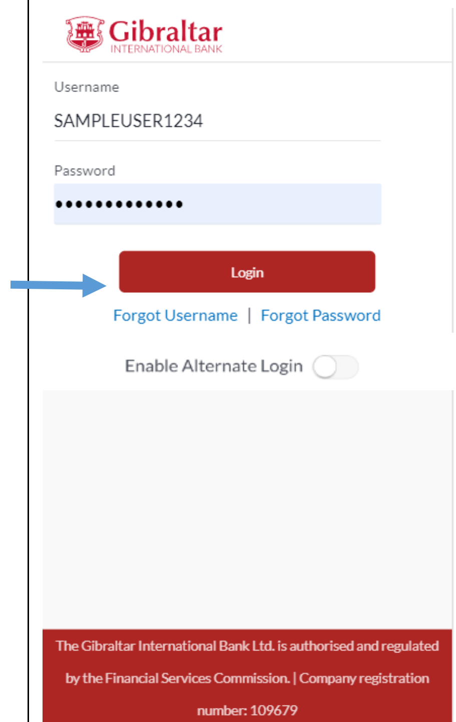
STEP 2:

Enter your E-banking account *Username* and *password.*



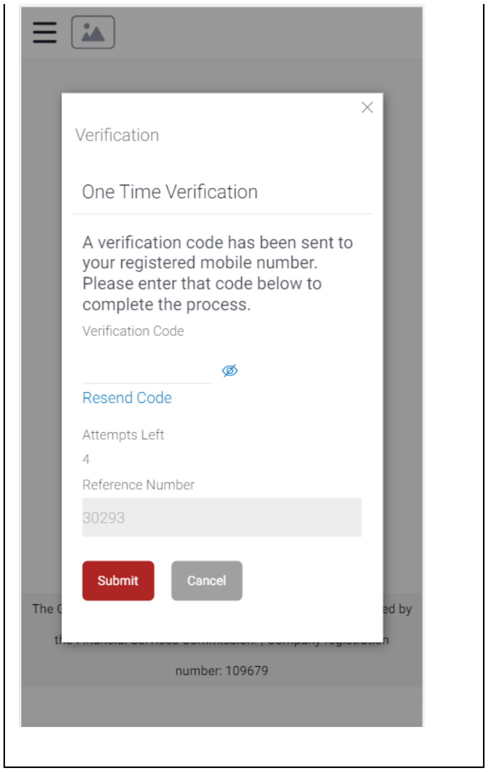
STEP 2:

Click on *Login*.



STEP 4:

You will receive a One Time Password (OTP) on your registered email and mobile number, enter this code into the *Verification Code* field & click on *Submit*



If you have forgotten your username; please click on 'Forgot Username. Refer to Section 6 for detailed instructions.

If you have forgotten your password; please click on 'Forgot Password'. Refer to Section 7 for detailed instructions.

3 Alternate Login

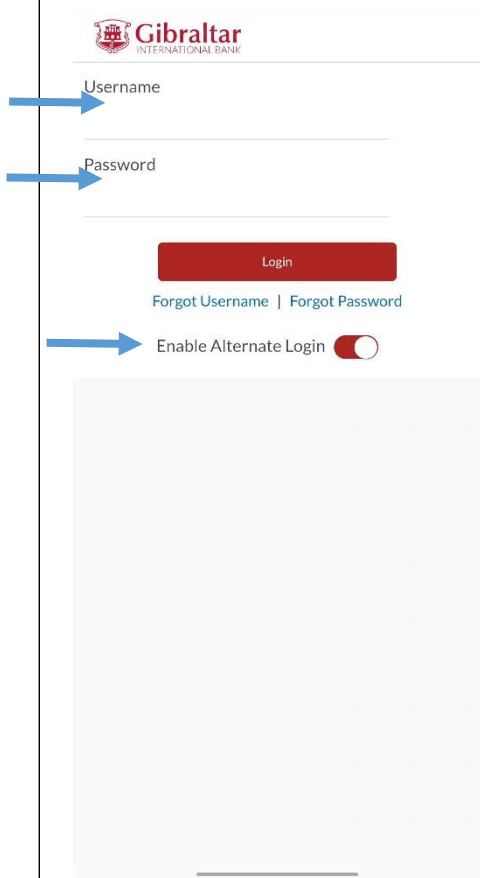
You can also setup alternate login i.e., biometric login by checking the Enable Alternate Login button. Enter your credentials and click on login. You will be challenged with an OTP. On successful OTP validation, you will be asked which login method, select Face ID. A message will be prompted for the application to store your Face ID. Press on Allow. You will get a screen where you are asked to scan your face. On successful verification you will be taken to the dashboard.

Once alternate login is registered, next time when you open the application, you have the option to login with credentials or with biometric. To login with biometric, click on Login with Face ID, scan your Face ID, on successful verification you will be taken to the dashboard.

3.1 Face ID Registration

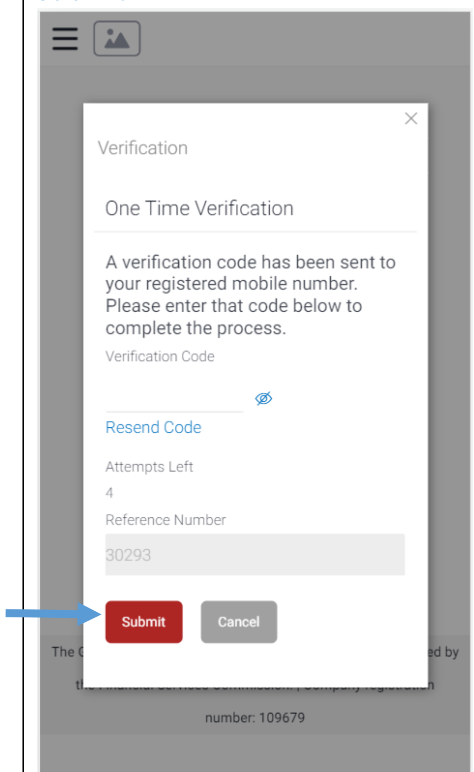
STEP 1:

Enter your username and password and enable the Alternate Login button.



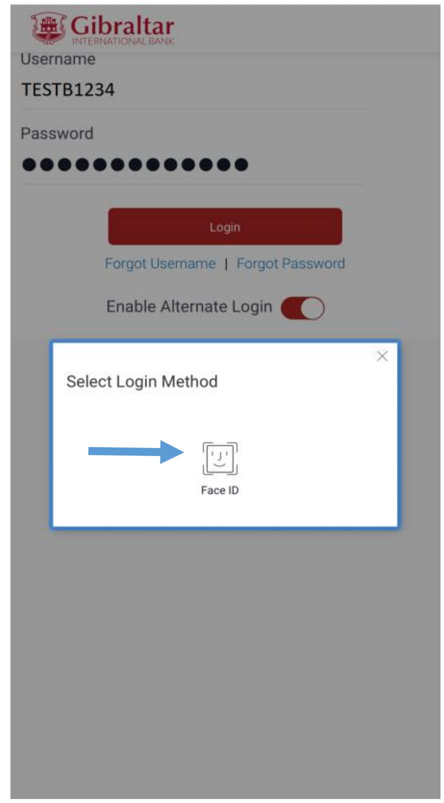
STEP 2:

You will receive a One Time Password (OTP) on your registered email and mobile number, enter this code into the *Verification Code* field & click on *Submit*



STEP 3:

Select Face ID from the select Login Method.

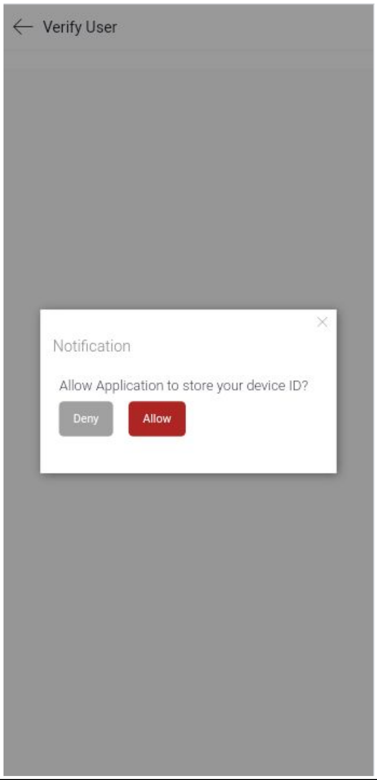


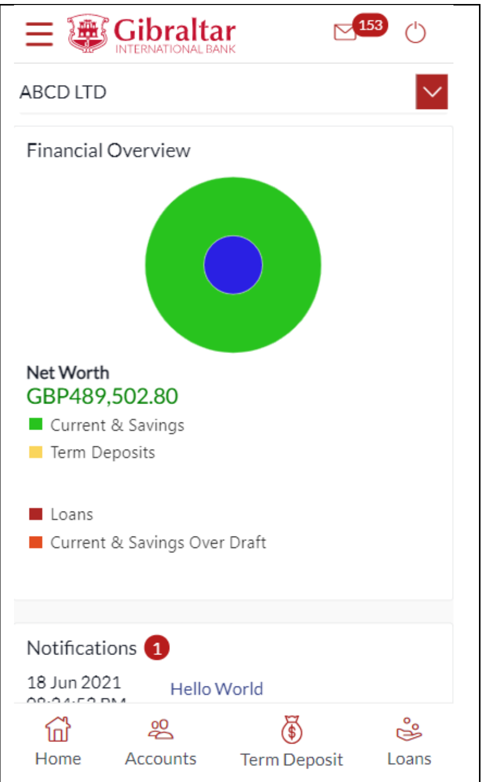
STEP 4:

A message will be prompted to allow the application to store your device ID. Click on Allow.

STEP 5:

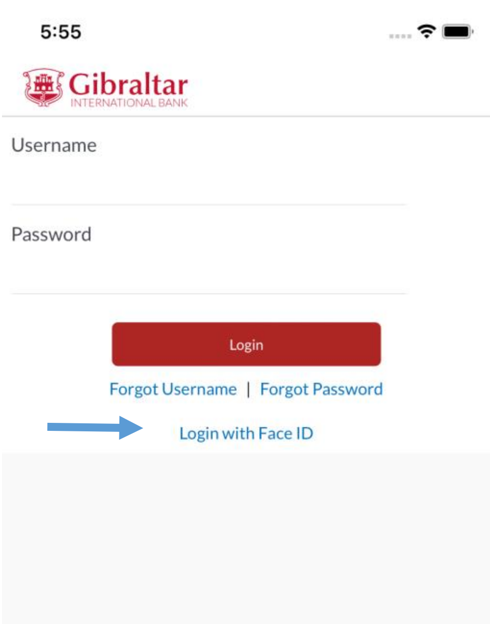
Scan your Face ID when prompted. On successful verification you will be taken to the dashboard.

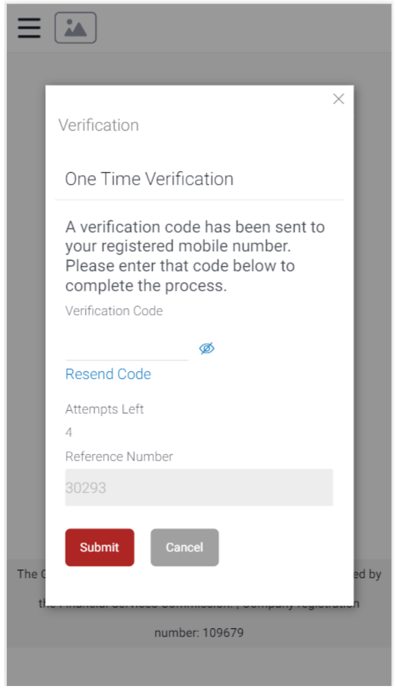


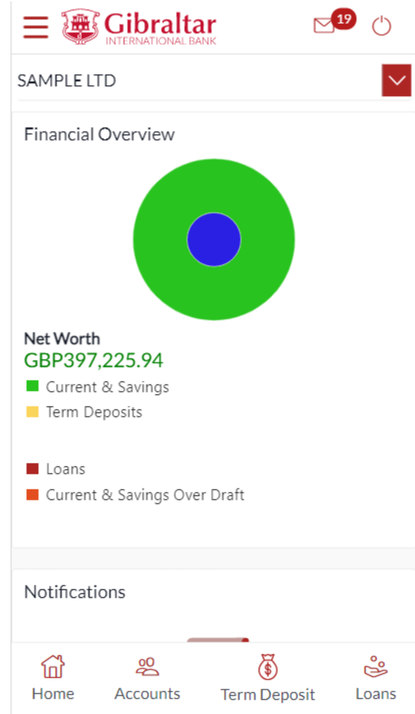


3.2 Login with Face Id

STEP 1:	STEP 2:	STEP 3:
Click on Login with Face ID	Scan your Face ID when prompted. On successful recognition You will receive a One Time Password (OTP) on your registered email and mobile number, enter this code into the *Verification Code* field & click on *Submit*	On successful verification you will be taken to the dashboard.







4 What is session timeout?

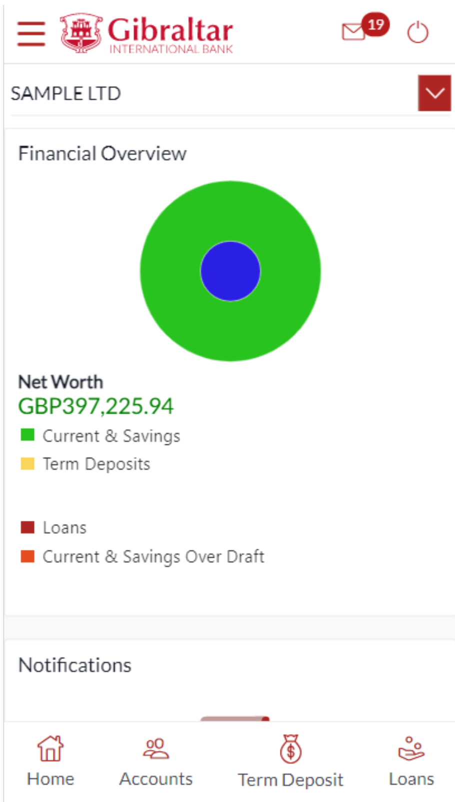
Session timeout occurs when you do not perform any action on the GIB app for 10 minutes. If you are inactive for 10 minutes, to protect your account, the app will log you off. If you wish to continue to transact on the app, please login again.

5 Logging out

Once you are done transacting on the GIB app, we recommend you log out and not leave you login idle.

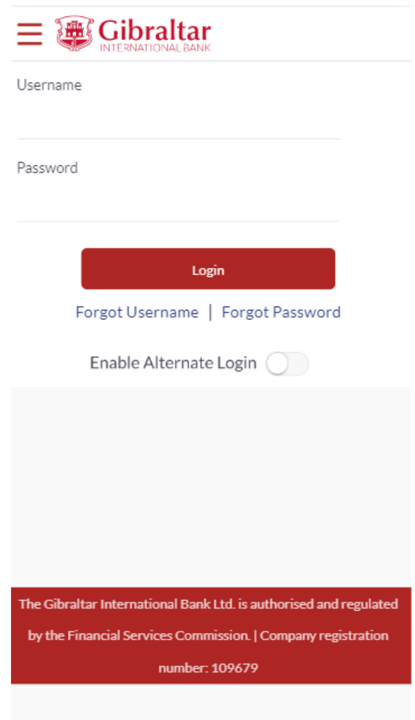
STEP 1:

Click on



STEP 2:

On successful log out, you will be returned to the Login page.

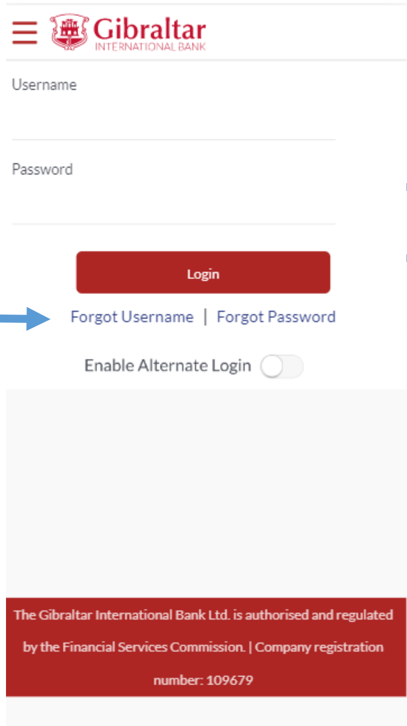


6 What do I do if I forgot my Username?

You can retrieve your username if you have forgotten by following below steps.

STEP 1:

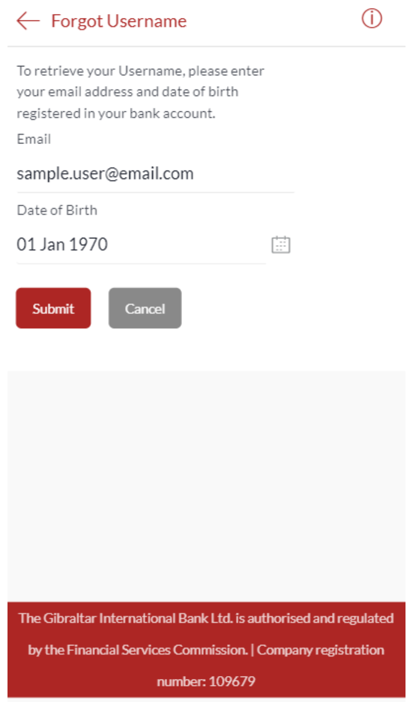
Launch the app on your smartphone. Click on *Forgot Username?*



STEP 2:

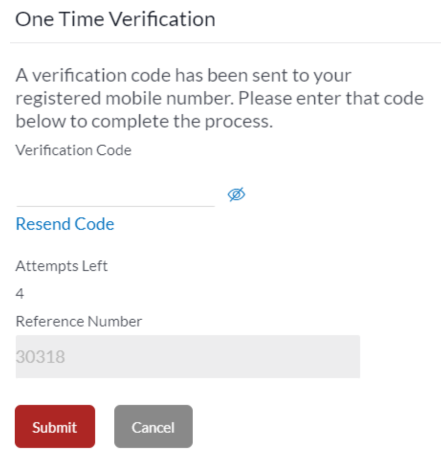
Enter your E-banking account *Email* and your *Date of Birth.*

Click on *Submit.*



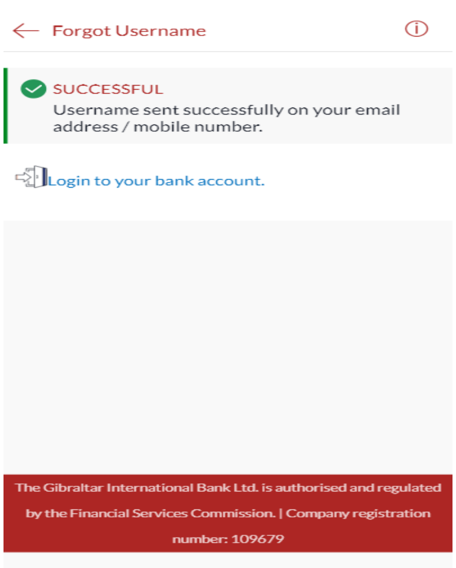
Step 3:

You will receive a One Time Password (OTP) on your registered email and mobile number, enter this code into the *Verification Code* field & click on *Submit*



STEP 4:

Your Username will be sent to your registered email account.

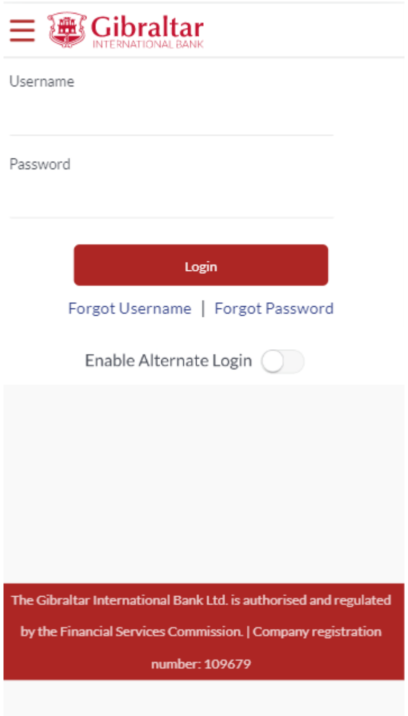


7 What do I do if I forgot my password? (reset password)

You can reset your password if you forget your password.

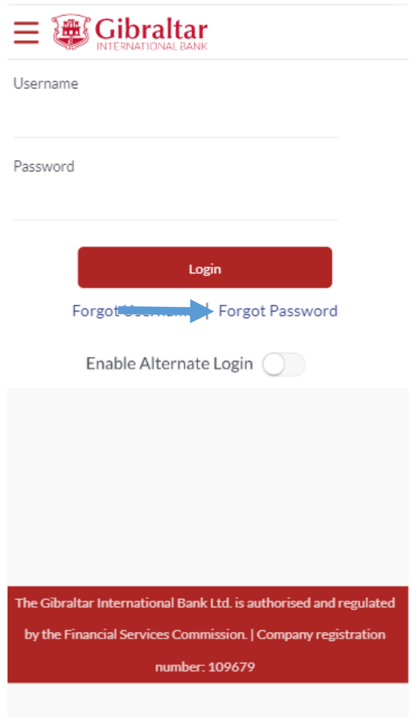
STEP 1:

Launch the app on your smartphone.



STEP 2:

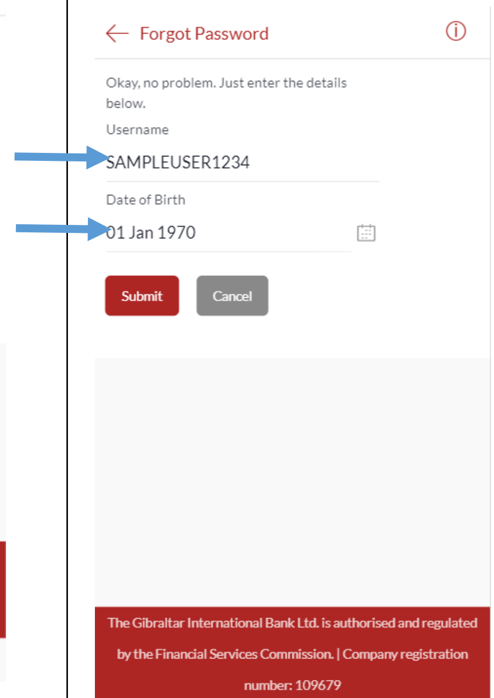
Click on *Forgot Password?*



Step 3:

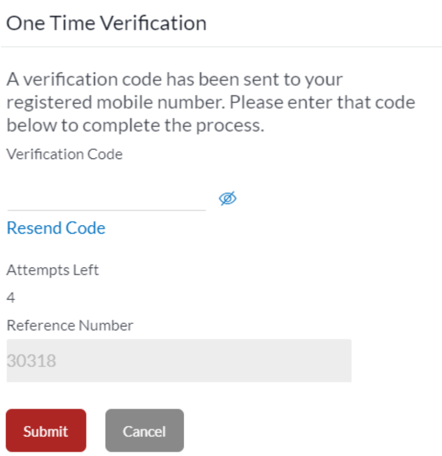
Enter your E-banking account *Username* and your *Date of Birth.*

Click on *Submit.*



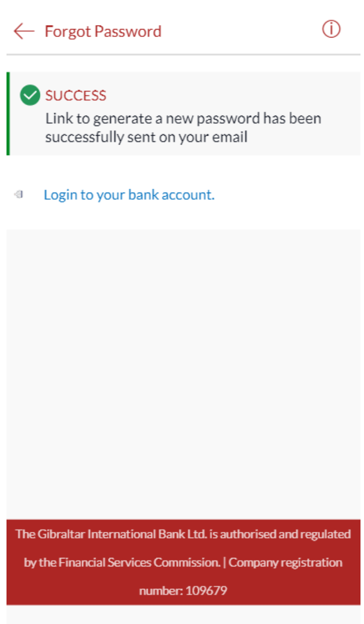
STEP 4:

A One Time Password (OTP) is sent to your registered email ID & mobile number.



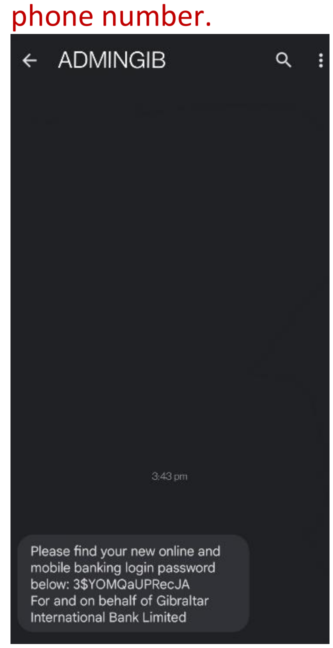
Step 5:

Enter the OTP in the *Verification Code* field & click on *Submit.*



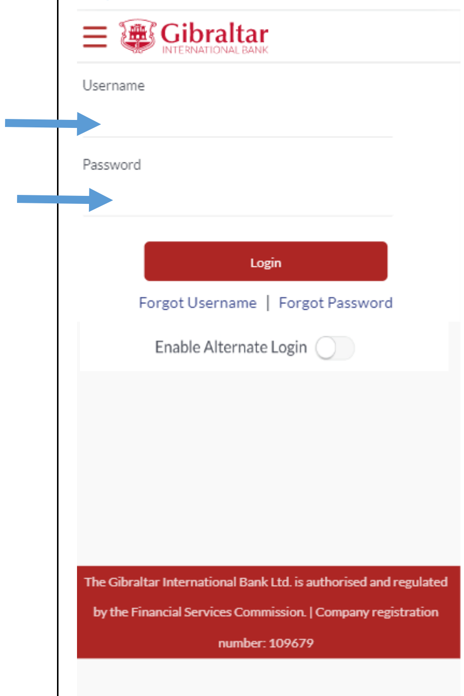
Step 6:

A temporary password will be sent on the users registered phone number.



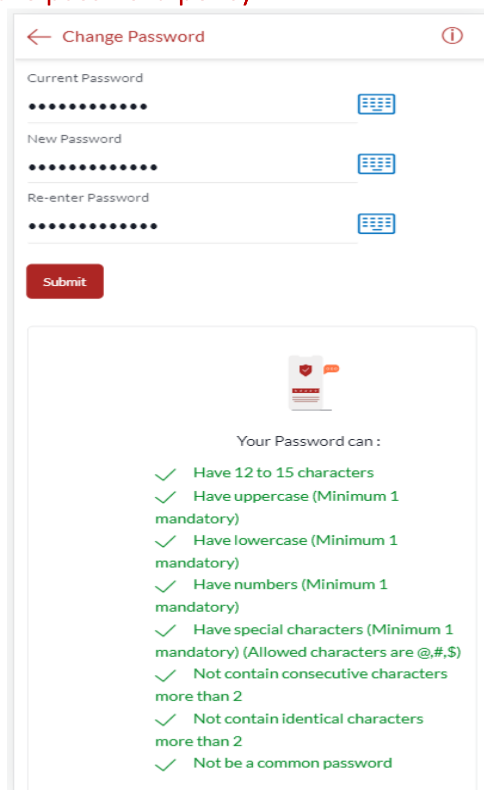
STEP 7:

Enter your *Username* and *Temporary Password*. Click on *Login*



STEP 8:

Enter the temporary password as current password. Enter new password according to the password policy.



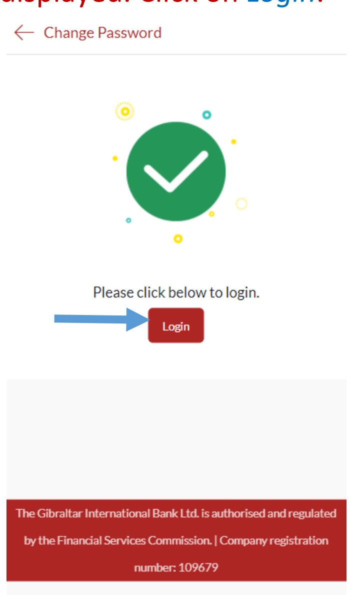
Password requirements:

To ensure your account is secured by a strong password, your password must

1) Have 12 to 15 characters
2) Have uppercase (Minimum 1 mandatory)
3) Have lowercase (Minimum 1 mandatory)
4) Have numbers (Minimum 1 mandatory)
5) Have special characters (Minimum 1 mandatory) (Allowed characters are @,#,$)
6) Not contain consecutive characters more than 2
7) Not contain identical characters more than 2
8) Not be a common password

Confirmation:

If your password is successfully reset, a confirmation message is displayed. Click on *Login*.

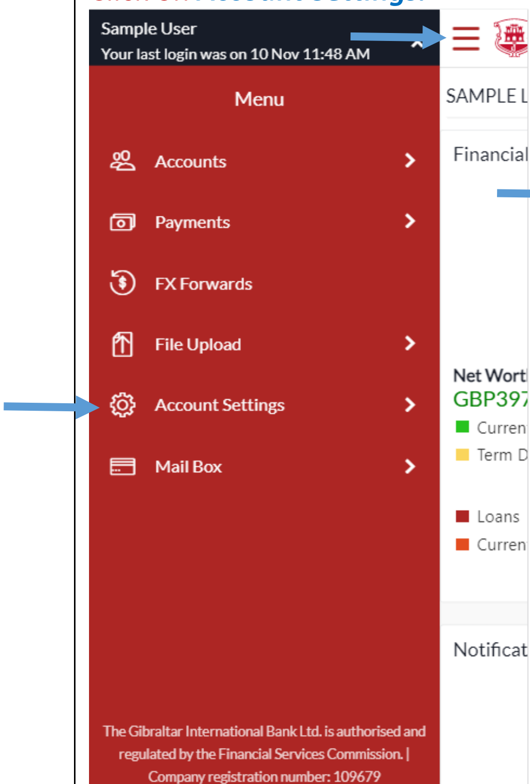


8 How do I change my password after I login?

To keep your GIB account secure, we recommend you change your password at regular intervals. You can change your password through the app. Login to the app and carry out the following:

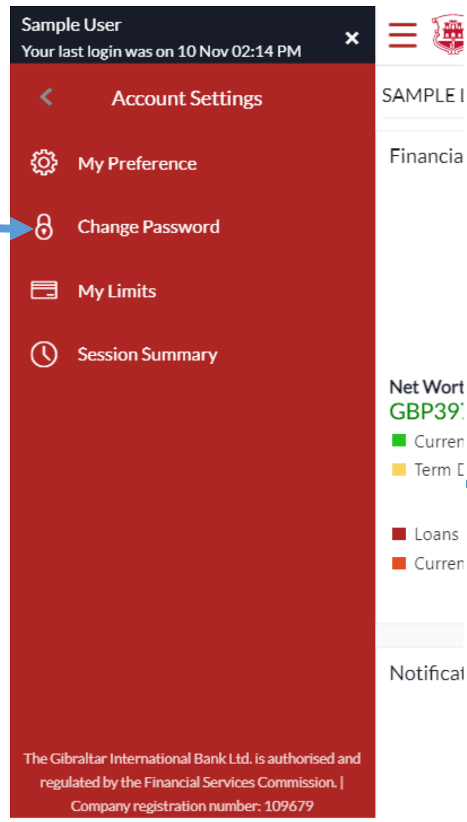
STEP 1:

Click on the ☰ icon.
Click on ***Account Settings.***



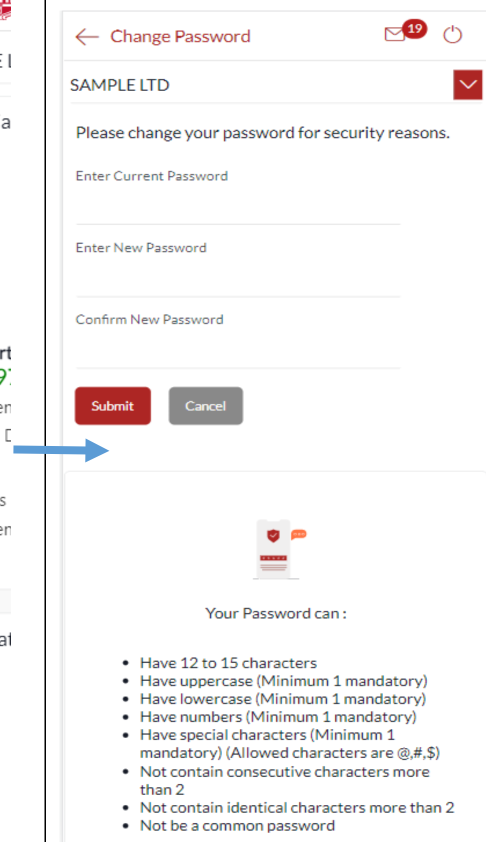
STEP 2:

Select ***Change Password***



Step 3:

Enter a *New Password* and *Confirm New Password*. Click on *Submit.*



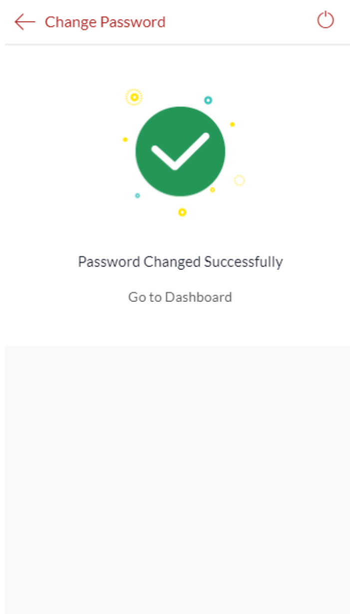
Password requirements:

To ensure your account is secured by a strong password, your password must

1) Have 12 to 15 characters
2) Have uppercase (Minimum 1 mandatory)
3) Have lowercase (Minimum 1 mandatory)
4) Have numbers (Minimum 1 mandatory)
5) Have special characters (Minimum 1 mandatory) (Allowed characters are @,#,$)
6) Not contain consecutive characters more than 2

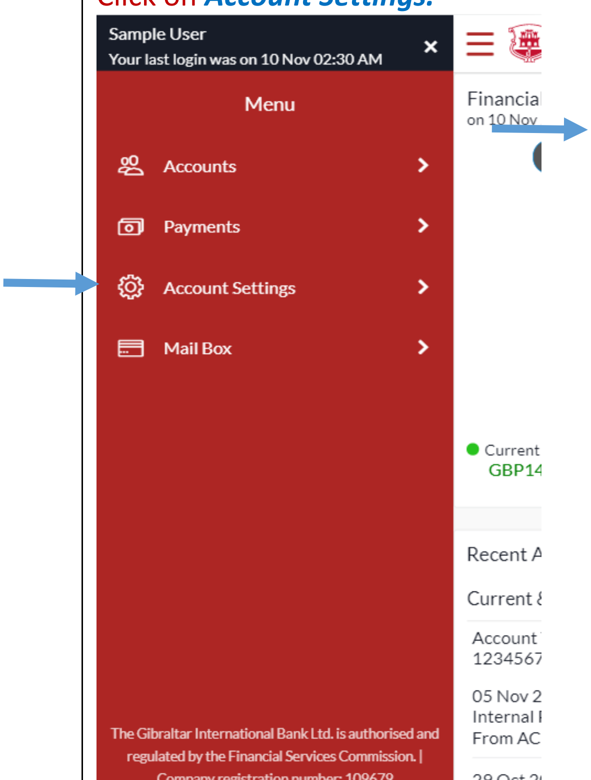
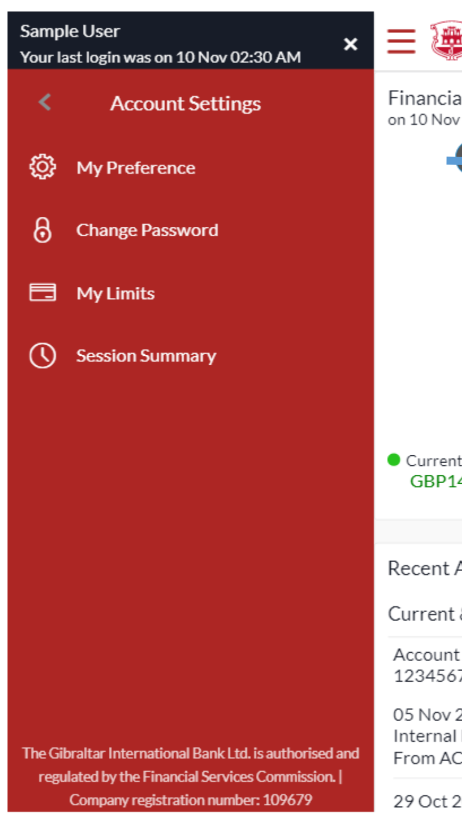
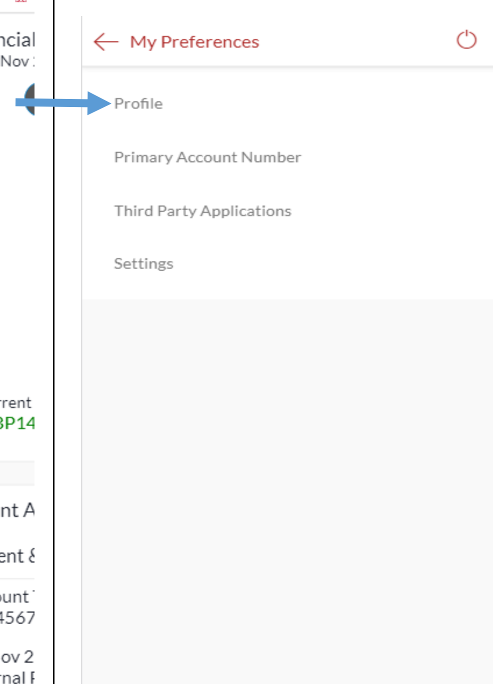
Confirmation:

If your password is successfully reset, a confirmation message is displayed. Click on *Go to Dashboard*.

7) Not contain identical characters more than 2 8) Not be a common password	

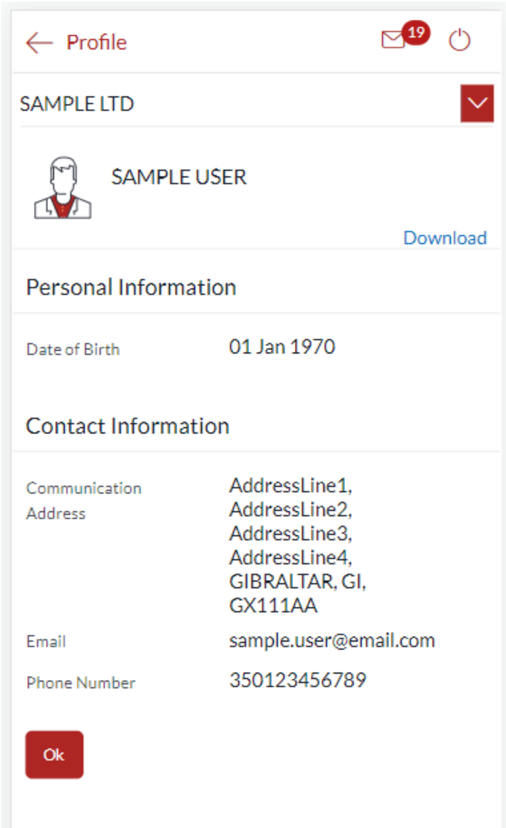
9 How do I view my profile details?

You can view your E-Banking profile and other information through the app.

STEP 1:	STEP 2:	STEP 2:
Click on the ☰ icon. Click on ***Account Settings.***	Click on ***My Preference.***	Click on ***Profile.***
		

STEP 4:

Your Online Banking profile details are displayed.

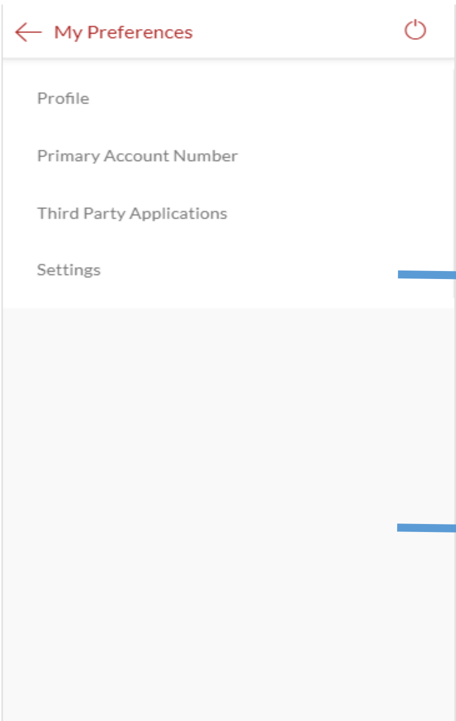


10 How do I set my Primary Account Number?

You can set your primary account number through the app.

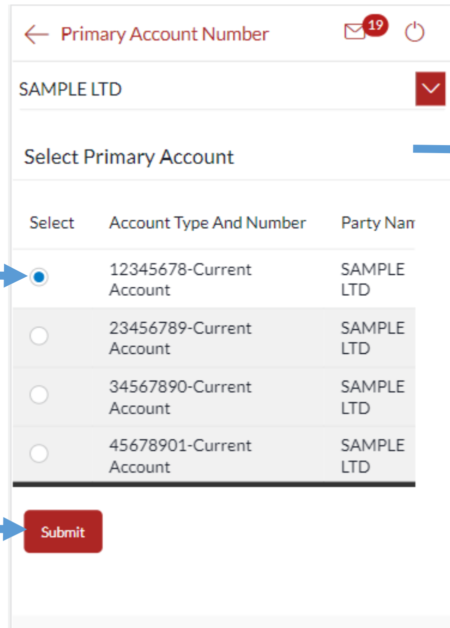
STEP 1:

Go to ***My Preferences*** and click on ***Primary Account Number.***



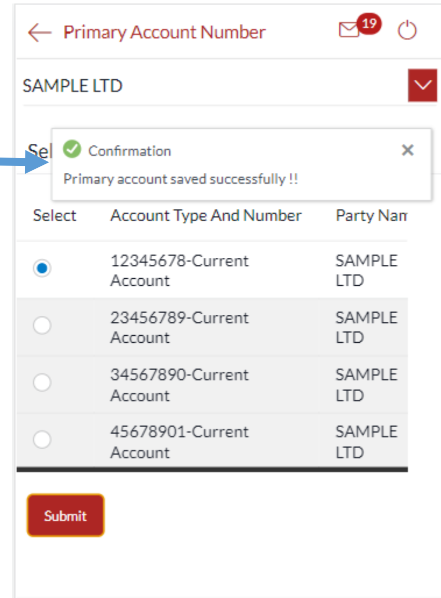
STEP 2:

Select an account number and click on ***Submit.***



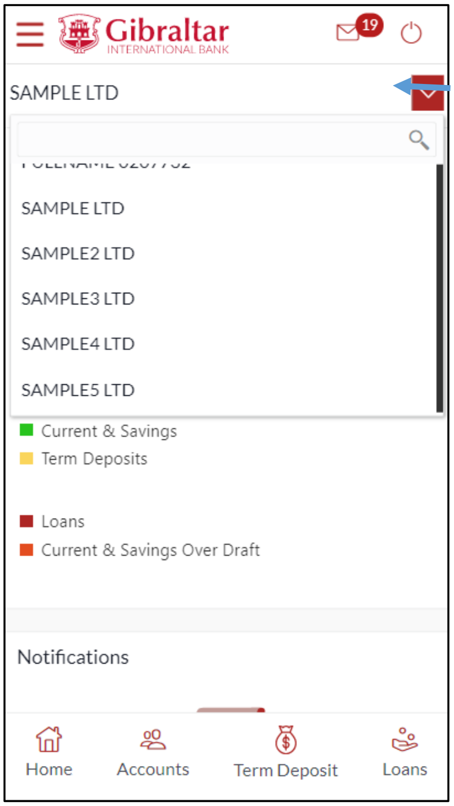
STEP 3:

On submit you will get a confirmation message



11 How do I transact on multiple Customer IDs?

If you have more than one Customer mapped to your E-banking account; you can switch from one *Customer* to another using the Customer drop-down on the dashboard.



12 What are the features of the Approver Dashboard?

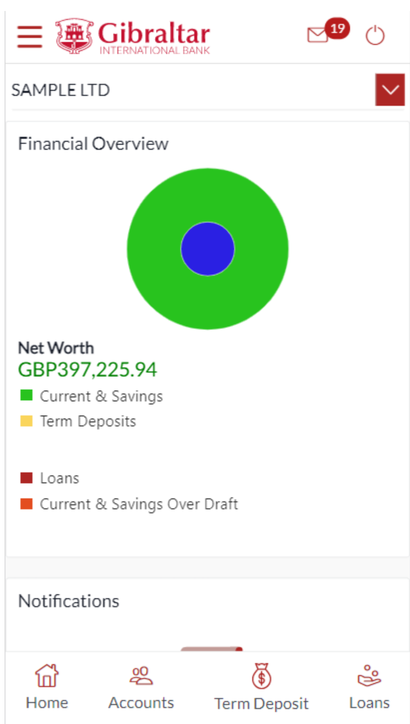
The Dashboard provides you with an overview of your transactions, account balances and quick access to frequently used features.

Dashboard displays data as per role assigned to the logged in user. Details displayed on the dashboard under each section will be for the selected party unless specified otherwise.

You can view details of each linked party by selecting the ***Party*** from the ***Party*** dropdown.

12.1 View Financial Overview

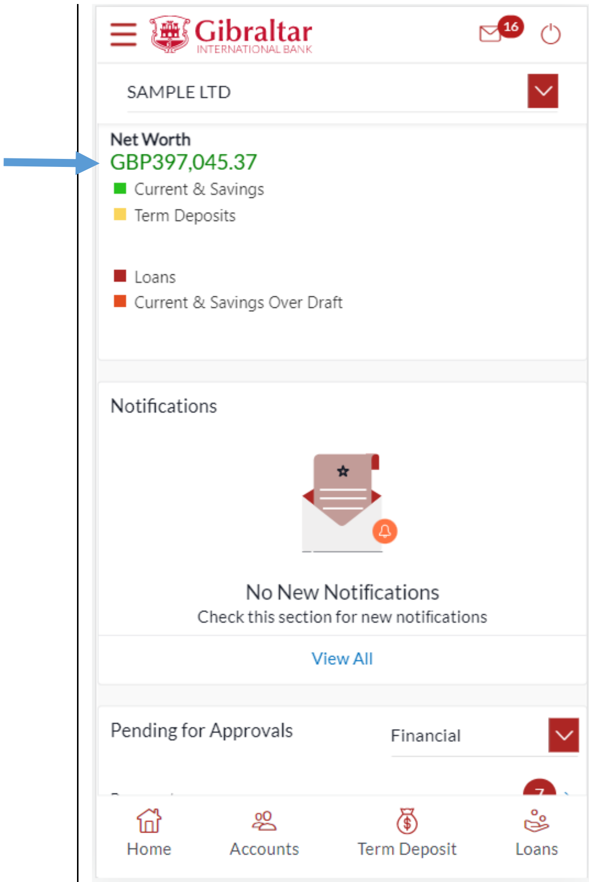
Financial Overview section displays a pie chart showing the distribution of assets and liabilities across the CASA, TD & Loans accounts held with the bank.

Financial Overview	
	• Financial displays the total amount of assets and liabilities. • Account types displayed in the section include CASA, term deposits, overdraft and loans.

12.2 Notifications

Any information, broadcast messaged sent by the bank will be available under Notifications.

Notifications	
On the Dashboard, scroll to *Notifications* sections to view notifications sent by the Bank.	• Only new notifications will be displayed. Click on the *Subject link* to view the details of corresponding notification.

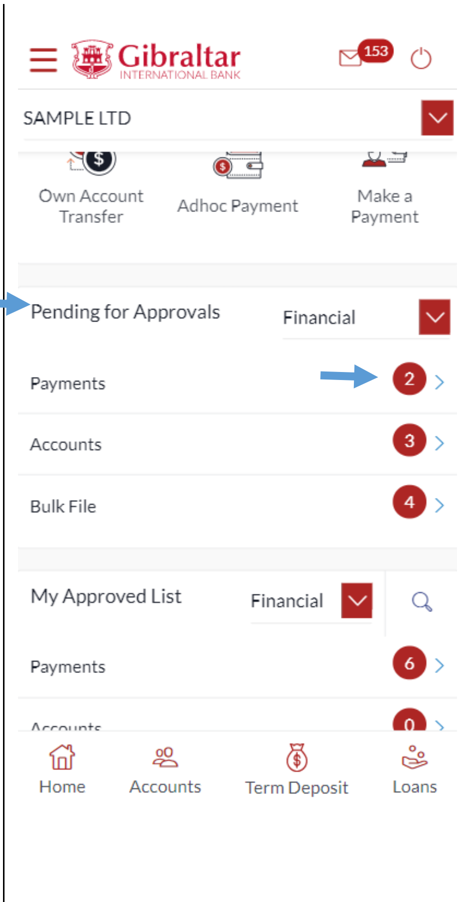
	• Click *View All* to view all notification received so far.

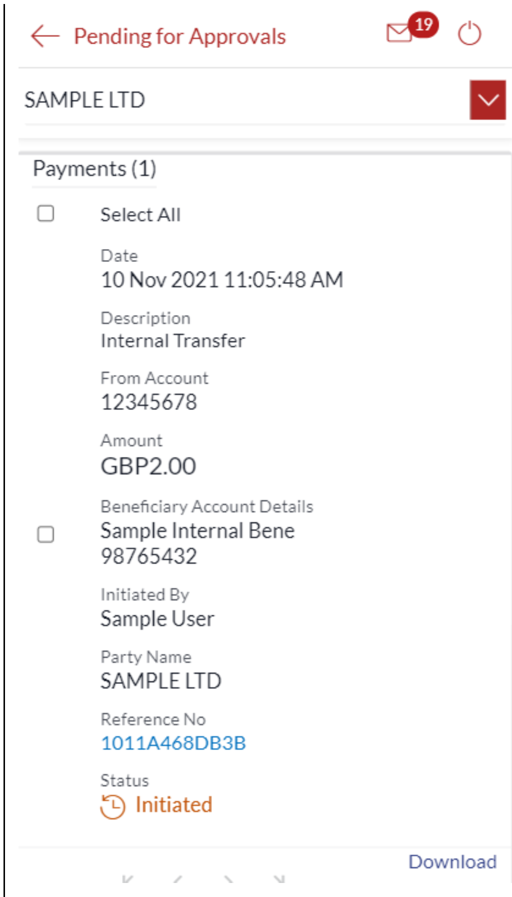
12.3 Pending for Approvals

The Financial and Non Financial transactions in your queue pending for approval.

If transaction is does not belong to the selected party id then party Name link should be clickable and reference number link will not be available. In this case Approver has to click on party name to change the party and enable the reference link.

Step 1:	Step 2:
Select ***Financial*** or ***Non – Financial*** from drop down to view ***Financial*** transactions or ***Non Financial*** transactions that are initiated by the maker and are pending for approvals. Click on *number of transactions* against required transaction type to access the transactions list.	If there are multiple transactions pending approval, use the navigation keys < > to scroll between records. Click the *Reference Number* link to view, approve or reject the transaction





Step 3 (Approve Transaction):

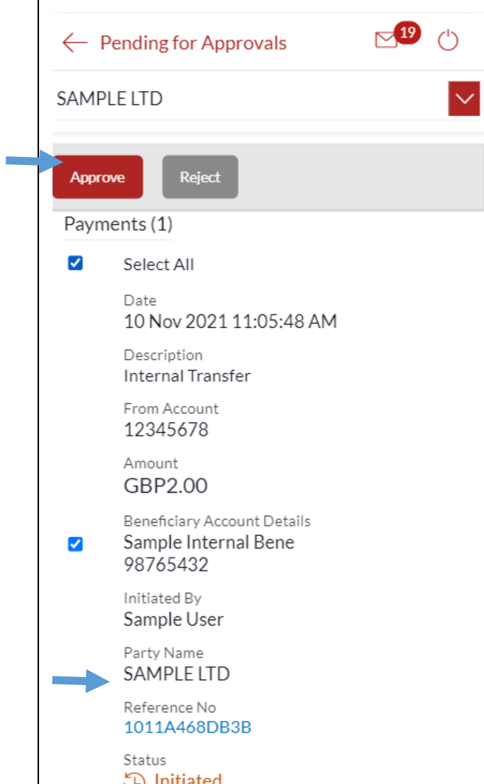
Select the record to be processed.
Review the details entered.
If the transaction is valid and entered correctly, click on *Approve*. or on *click Reference* number and review the details, click on *Approve*.

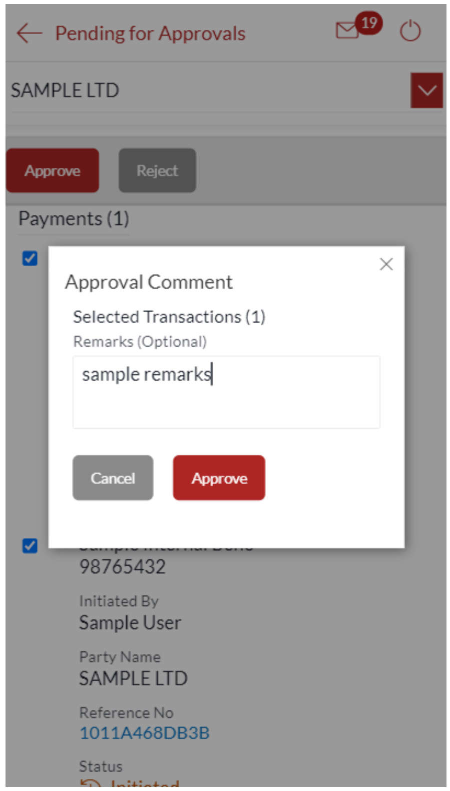
Step 4 (Approve Transaction):

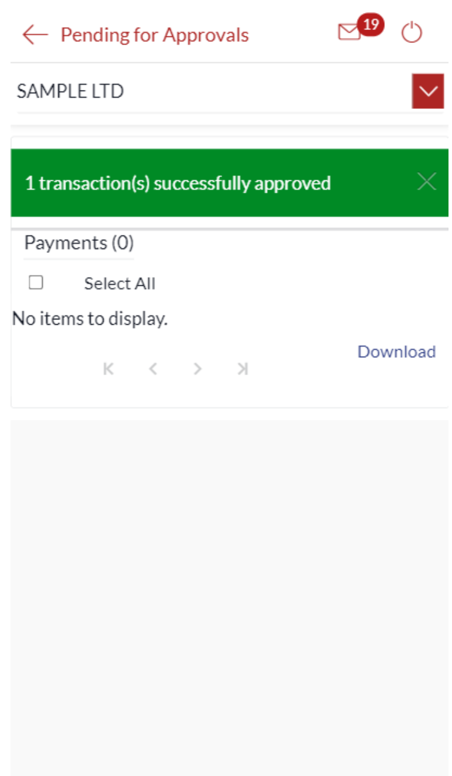
Enter remarks (if any) for the transaction approval decision. Click on *Approve*.

Confirmation

A confirmation is displayed.

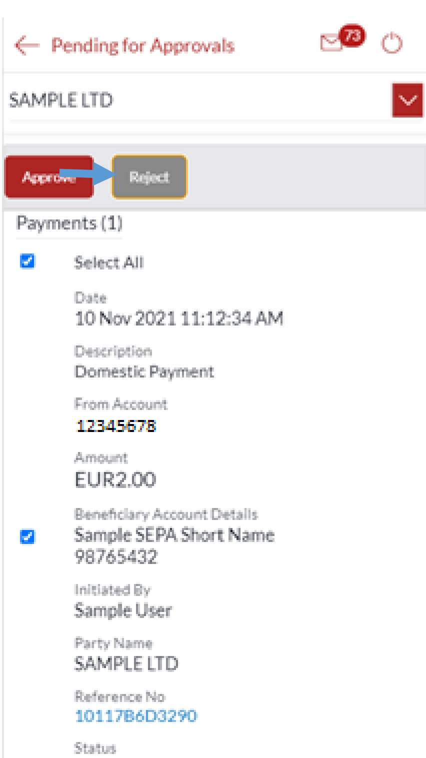






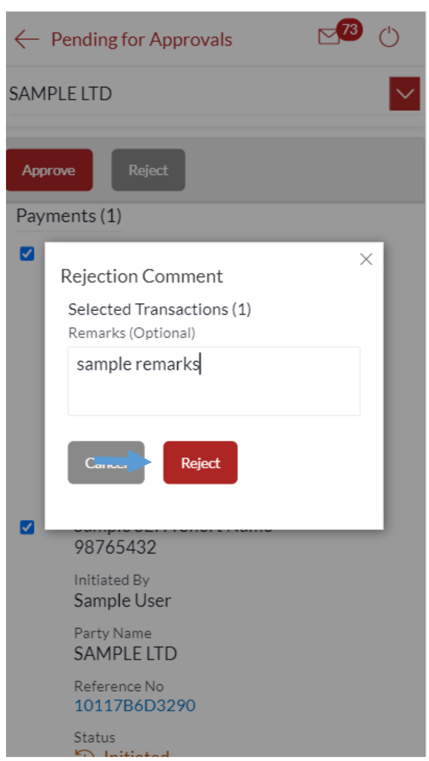
Step 3 (Reject Transaction):

Select the record to be processed.
Review the details entered.
If the transaction is invalid or details entered incorrectly, click on *Reject*.



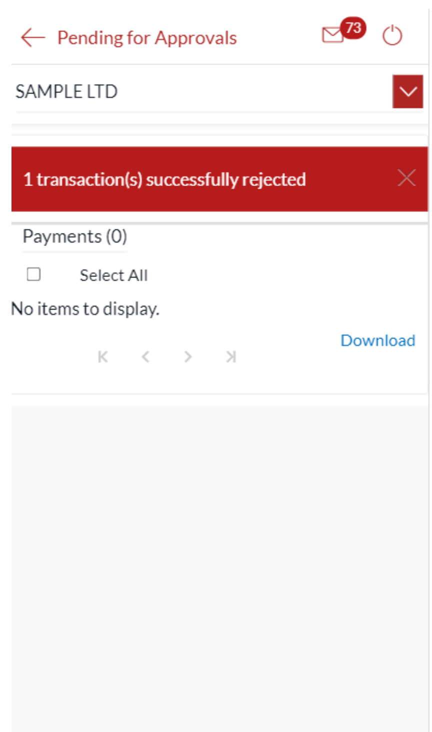
Step 4 (Reject Transaction):

Enter remarks (if any) for the transaction approval decision. Click on *Reject*.



Confirmation

A confirmation is displayed.



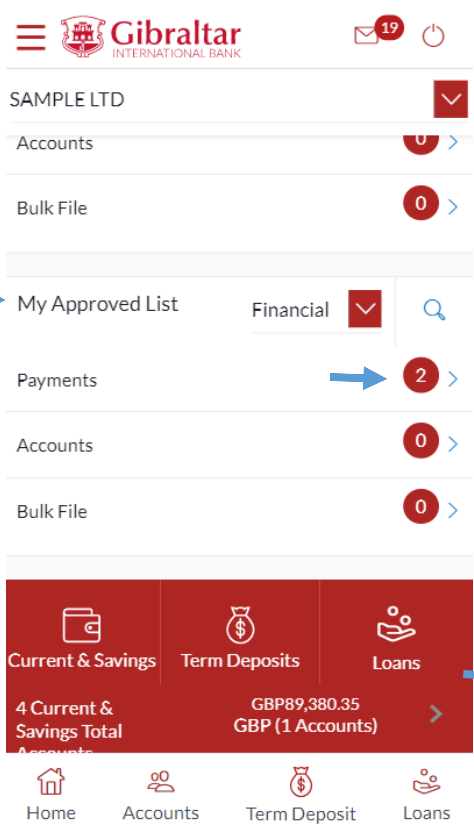
12.4 My Approved List

Select ***Financial*** or ***Non – Financial*** from drop down to view ***Financial*** transactions or ***Non Financial*** transactions that are approved by the approver.

<table>
<tr><th>My Approved List</th><th>Transaction Details</th></tr>
<tr>
<td>

Select ***Financial*** or ***Non – Financial*** from drop down to view ***Financial*** transactions or ***Non Financial*** transactions that are approved by the logged in user.

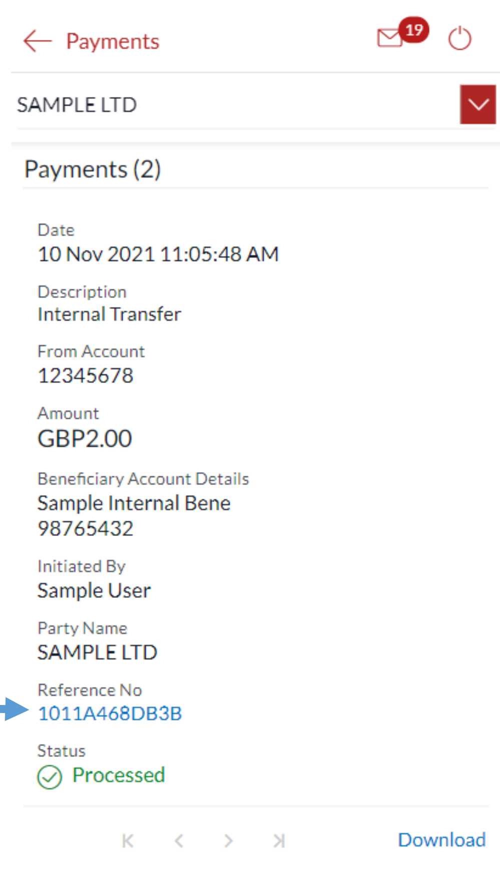
Click on *number of transactions* against required transaction type to access the transactions list.



</td>
<td>

If there are multiple transactions, use the navigation keys < > to scroll between transaction details.

Click the *Reference Number* link to view the transaction details

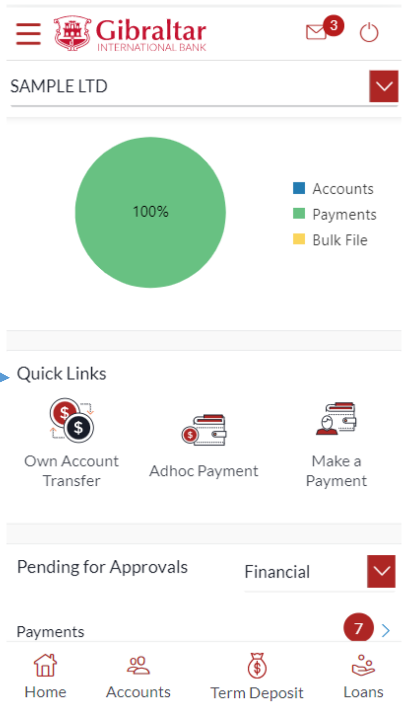


</td>
</tr>
</table>

12.5 Quick Links

Quick Links:

Scroll to the *Quick Links* sections.

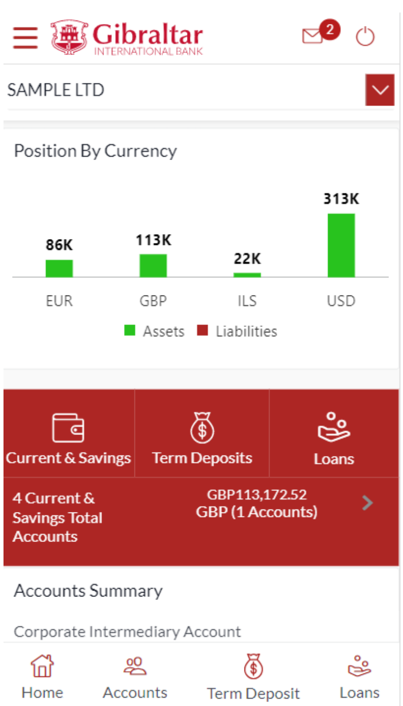


You can access the following transactions through *Quick Links* section:

- Own Account Transfer
- Make A Payment
- Adhoc Payments

12.6 Position by Currency

Position by Currency

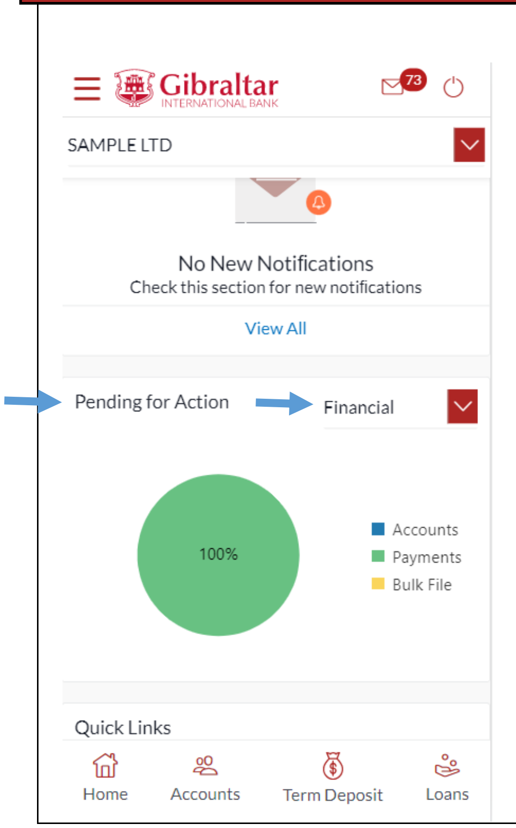


The following details are displayed:

- Position By Currency section displays currency wise position of user's assets and liabilities in the form of a bar graph. Each bar represents one currency.

12.7 Pending for Action

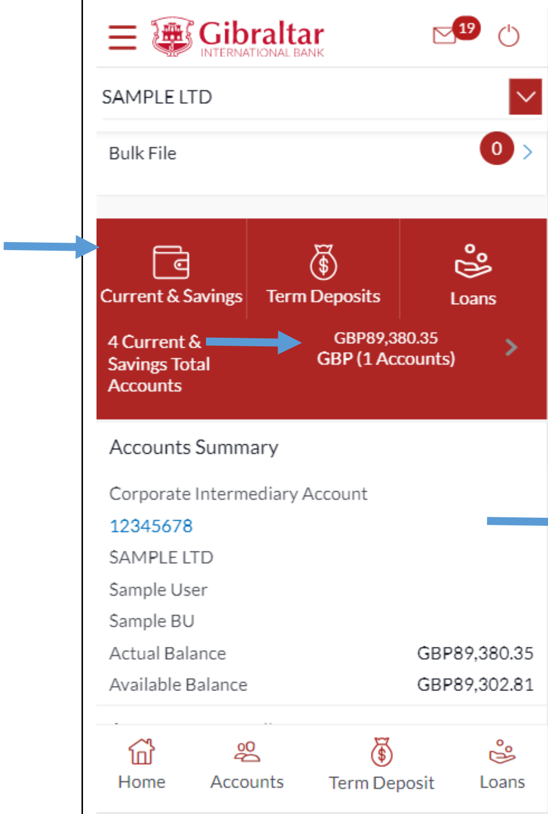
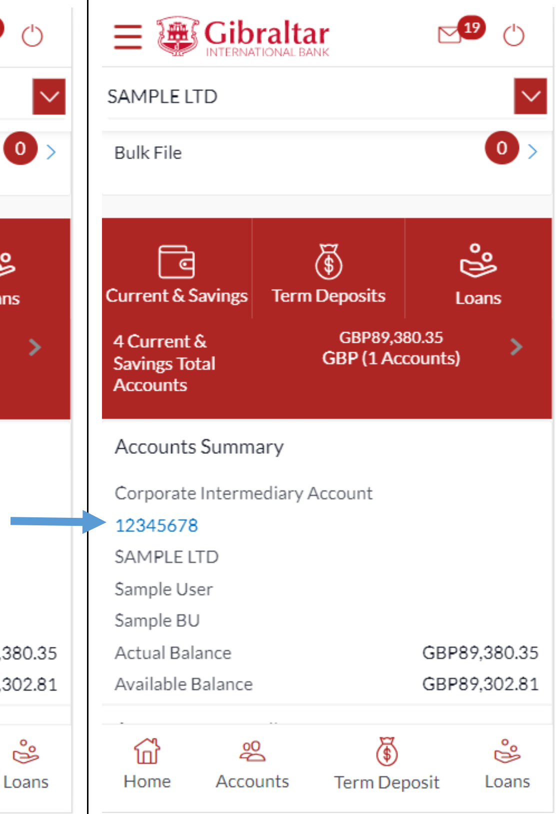
Pending for Action	

	• Pending for Action section displays the summary of all the financial and non-financial transactions that are pending for approval by the corporate approver user in a graphical form
	
	• **Financial**:
	  ○ Payments
	  ○ Accounts
	  ○ Bulk File
	• **Non Financial:**
	  ○ Accounts
	  ○ Payee

12.8 Current & Savings Accounts

Scroll to the *Current & Savings Accounts* section of the Dashboard to view summary of the accounts as per transaction currency, number of accounts and total of available balance and Actual Balance of each account. Click on Download button to download the Accounts summary in PDF.

1) Summary	2) Account Details	Account Details
Click on to view details of accounts.	Click on an account number to view account details.	The following details are displayed: • Type of account (product) • Account number • Name of the account holders • Available balance and Actual balance of each account

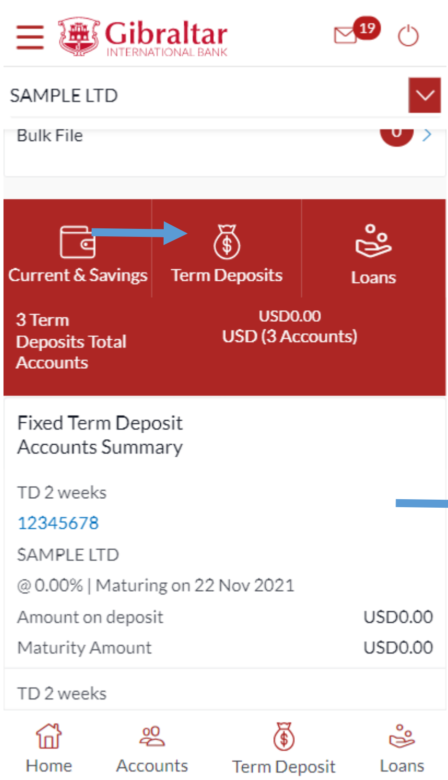
12.9 Term Deposits

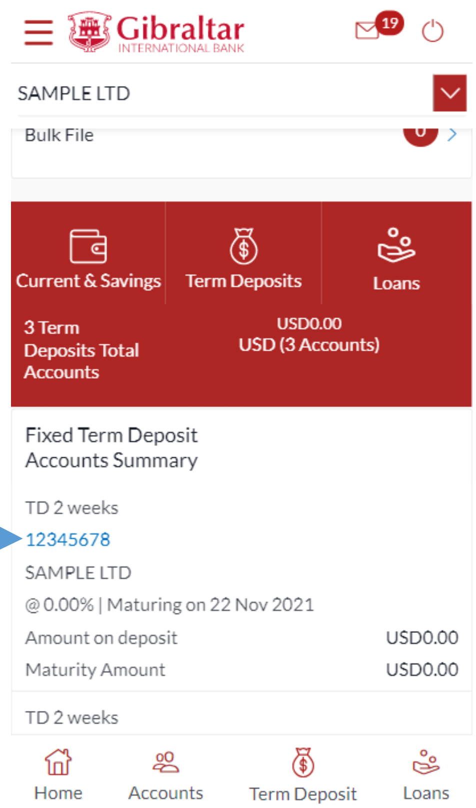
Scroll to the *Current & Savings*, *Term Deposits* and *Loans* section of the Dashboard. Click on Term Deposits section to view the summary of accounts as per transaction currency, number of accounts and total of maturity balance.

List of your Deposit Accounts numbers along with the deposit details in each of your accounts will be displayed in Deposits Accounts Summary.

Click on Download button to download the Accounts summary in PDF.

1) Summary	2) Account Details	Account Details
Click on to view details of accounts.	Click on an account number to view account details.	The following details are displayed: • Type of account (product) • Deposit Account number • Interest rate payable on the deposit • Maturity date • Amount on Deposit • Maturity amount





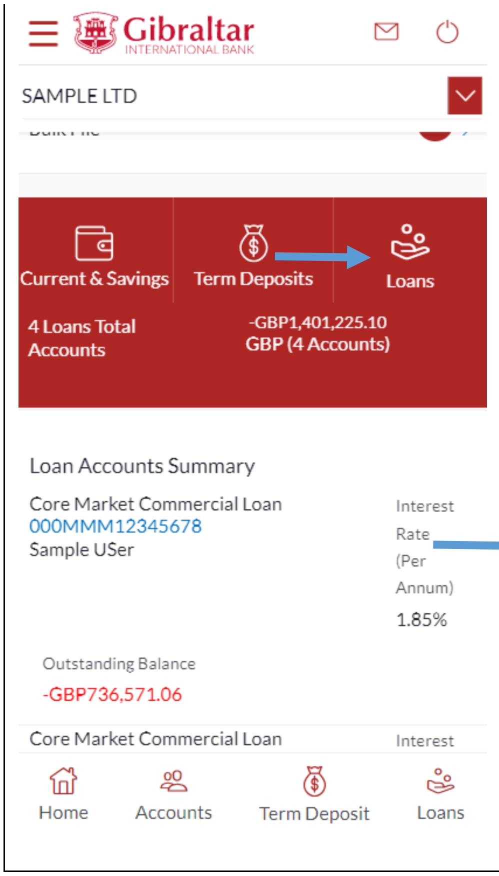
12.10 Loans

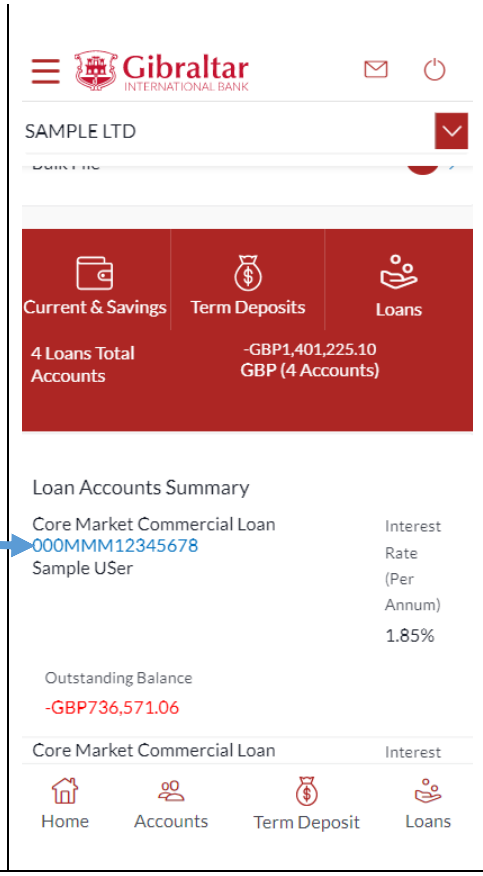
Scroll to the *Current & Savings*, *Deposits* and *Loans* section of the Dashboard. Click on Loans section to view summary of accounts as per the transaction currency, number of accounts and total of outstanding loan balance.

List of your Loan Accounts along with the loan details in each of your accounts will be displayed in the Loan Accounts Summary.

Click on Download button to download the Accounts summary in PDF.

1) Summary	2) Account Details	Account Details
Click on Loans to view details of accounts.	Click on an account number to view account details.	The following details are displayed: • Interest rate (per annum) • Account number • Name of the account holders • Outstanding loan balance of each account

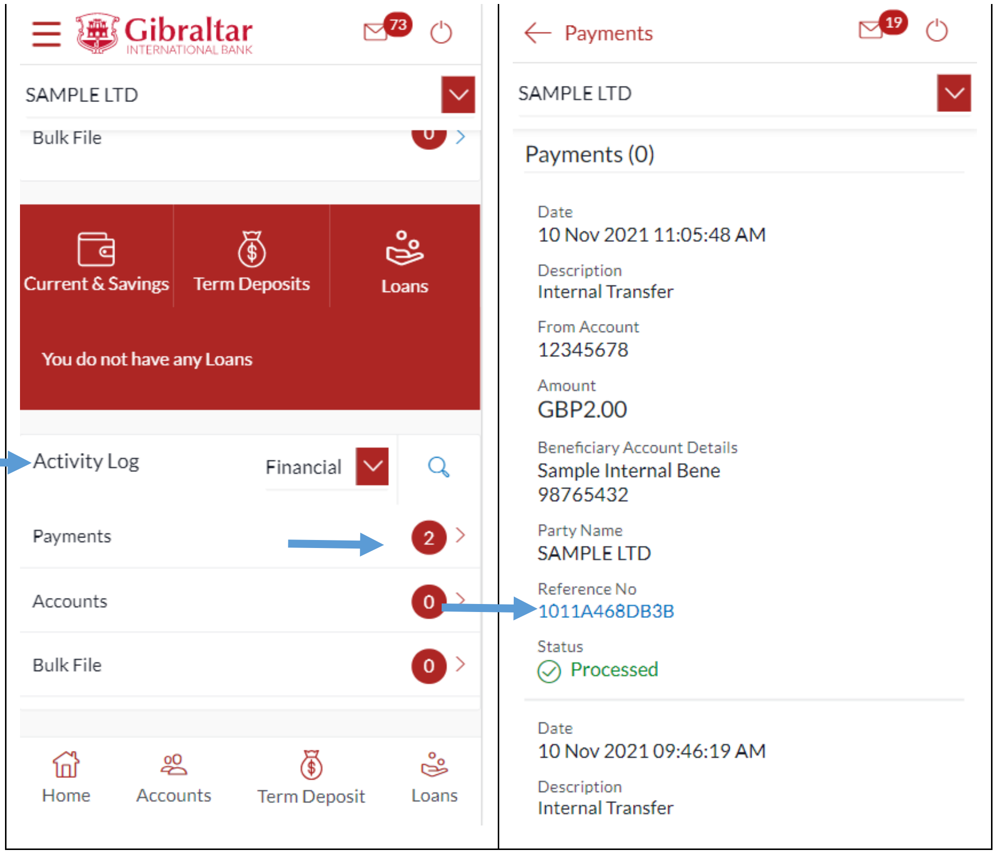




12.11 Activity Log

Scroll to the *Activity Log* section for a list of initiated Financial and Non Financial transactions.

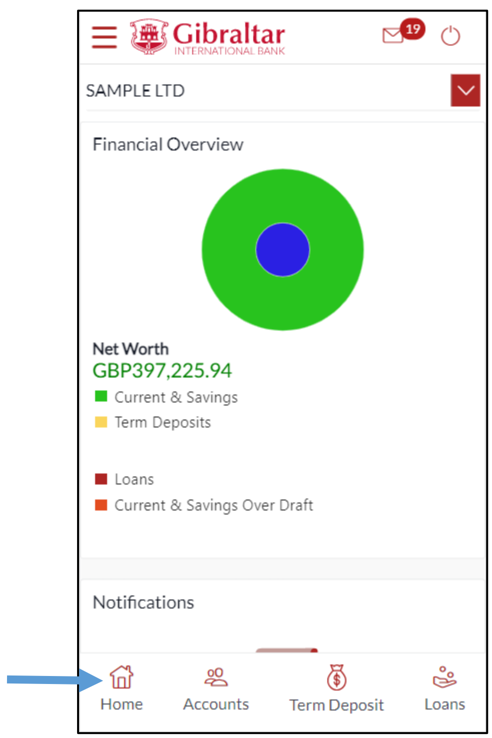
Activity Log	
Select ***Financial*** or ***Non – Financial*** from drop down to view ***Financial*** transactions or ***Non Financial*** transactions that are approved by the logged in user. Click on *number of transactions* against required transaction type to access the transactions list	If there are multiple transactions, use the navigation keys < > to scroll between transaction details. Click the *Reference Number* link to view the transaction details.



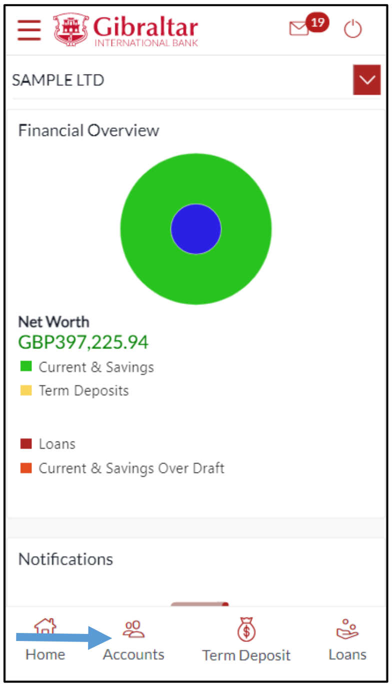
12.12 Quick Access

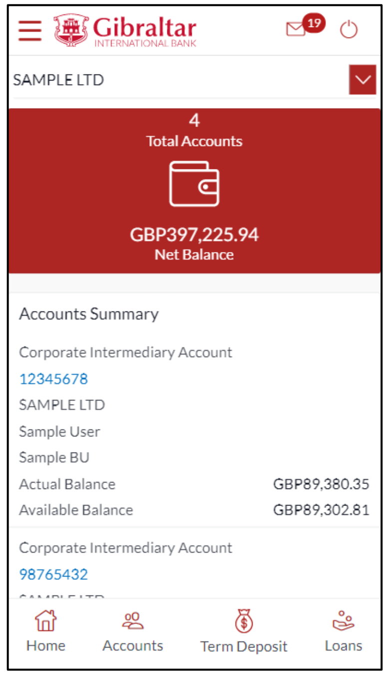
There are 4 quick link buttons at the button of the dashboard.

On clicking Home, the dashboard will reload, and you will be taken to the start of the dashboard page.

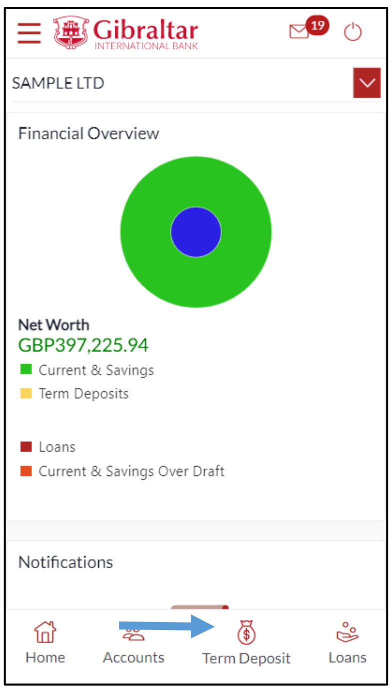


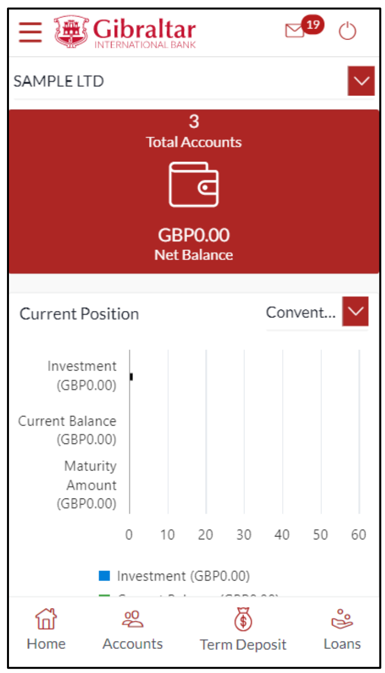
On clicking Accounts, you will be taken to Currents and Savings Account Overview page.



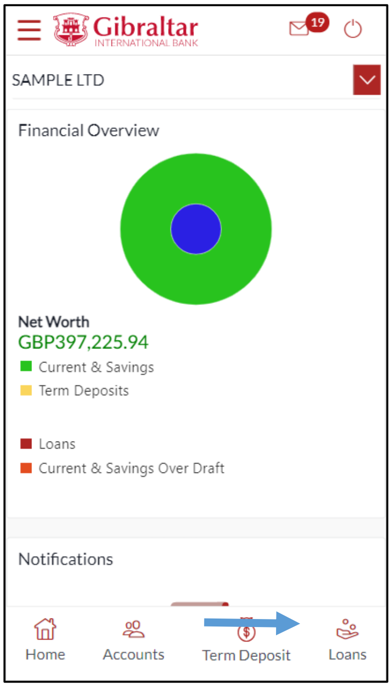


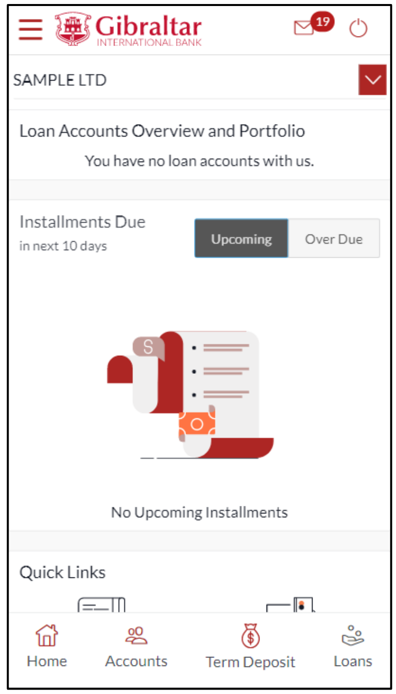
On clicking Term Deposit, you will be taken to Term Deposit Overview page.





On clicking Loans, you will be taken to Loan Overview page.





13 What are the features of the Maker Dashboard?

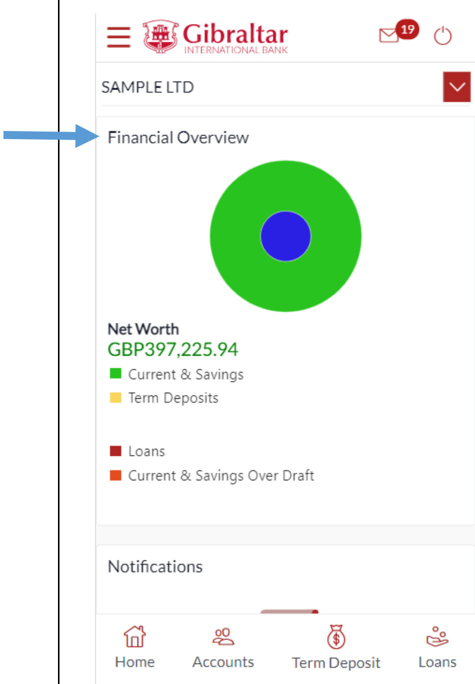
The Dashboard provides you with an overview of your transactions, account balances and quick access to frequently used features.

Dashboard displays data as per role assigned to the logged in user. Details displayed on the dashboard under each section will be for the selected party unless specified otherwise.

You can view details of each linked party by selecting the ***Party*** from the ***Party*** dropdown.

13.1 Financial Overview

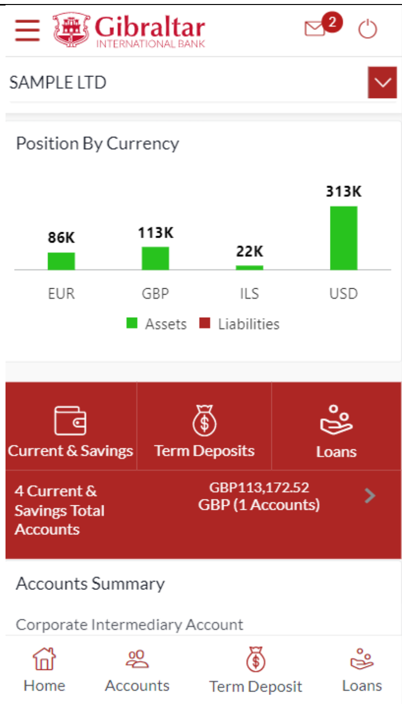
Financial Overview section displays a pie chart showing the distribution of assets and liabilities across the CASA, TD & Loan accounts held with the bank.

<table>
<tr><th colspan="2">Financial Overview</th></tr>
<tr><td>


</td><td>The following details are displayed:
• the total amount of assets and liabilities. Account types displayed in the section include CASA, term deposits, overdraft and loans.</td></tr>
</table>

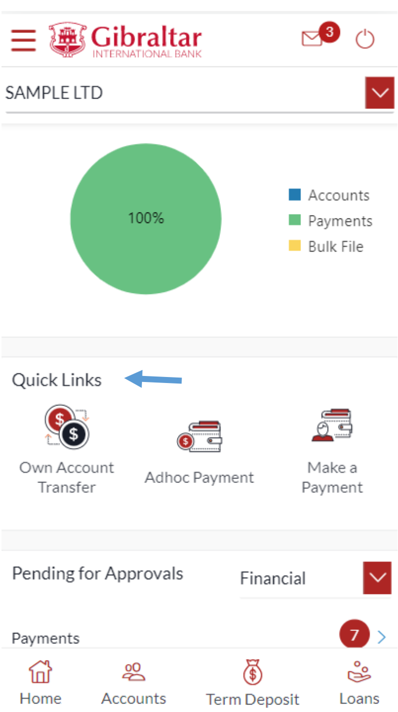
13.2 Position by Currency

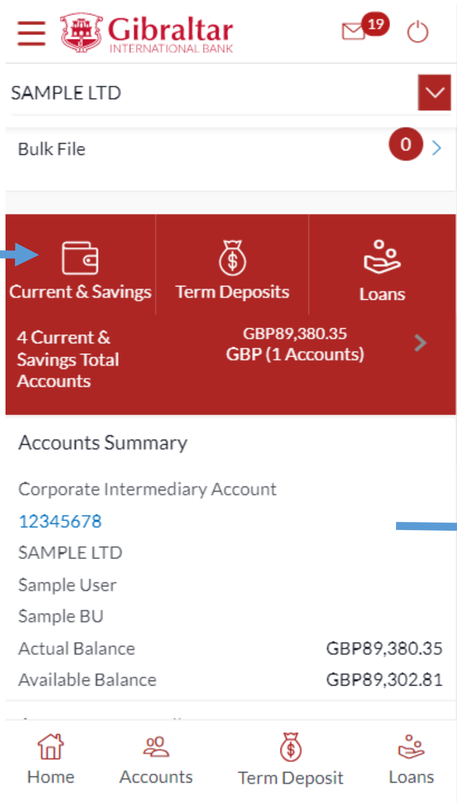
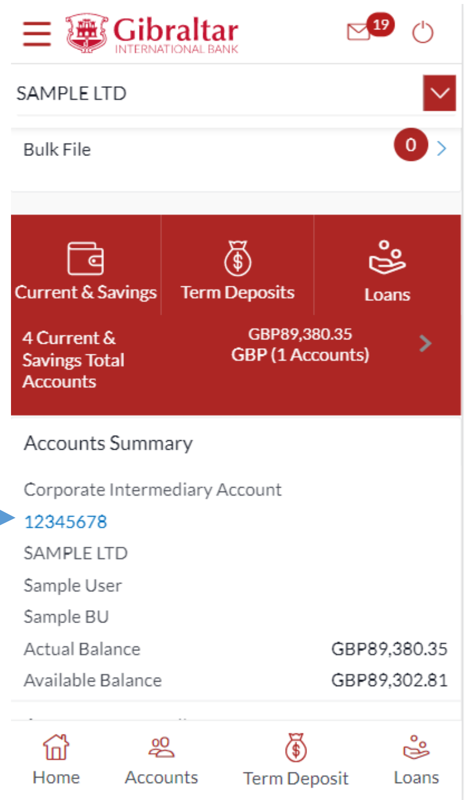
<table>
<tr><th colspan="2">Position by Currency</th></tr>
<tr><td></td><td>The following details are displayed:
• Position By Currency section displays currency wise position of user’s assets and liabilities in the form of a bar graph. Each bar represents one currency.</td></tr>
</table>



13.3 Quick Links

You can quickly initiate payment transactions through the *Quick Links* section.

Quick Links:	
Scroll to the *Quick Links* sections. 	You can access the following transactions through *Quick Links* section: • Own Account Transfer • Make a Payment • Adhoc Payments

<table>
<tr><th>1) Summary</th><th>2) Account Details</th><th>Account Details</th></tr>
<tr>
<td>Click on to view details of accounts.

</td>
<td>Click on an account number to view account details.

</td>
<td>The following details are displayed:
• Type of account (product)
• Account number
• Name of the account holders
• Available balance and Actual balance of each account</td>
</tr>
</table>

13.4 Term Deposits

Scroll to the *Current & Savings*, *Term Deposits* and *Loans* section of the Dashboard. Click on Term Deposits section to view the summary of accounts as per transaction currency, number of accounts and total of maturity balance.

List of your Deposit Accounts numbers along with the deposit details in each of your accounts will be displayed in Deposits Accounts Summary.

Click on Download button to download the Accounts summary in PDF.

<table>
<tr><th>1) Summary</th><th>2) Account Details</th><th>Account Details</th></tr>
<tr>
<td>Click on to view details of accounts.</td>
<td>Click on an account number to view account details.</td>
<td>The following details are displayed:
• Type of account (product)
• Deposit Account number
• Interest rate payable on the deposit
• Maturity date
• Amount on Deposit
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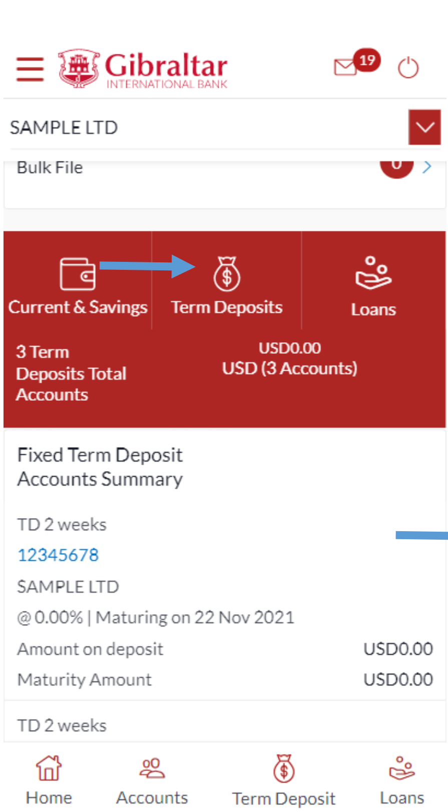
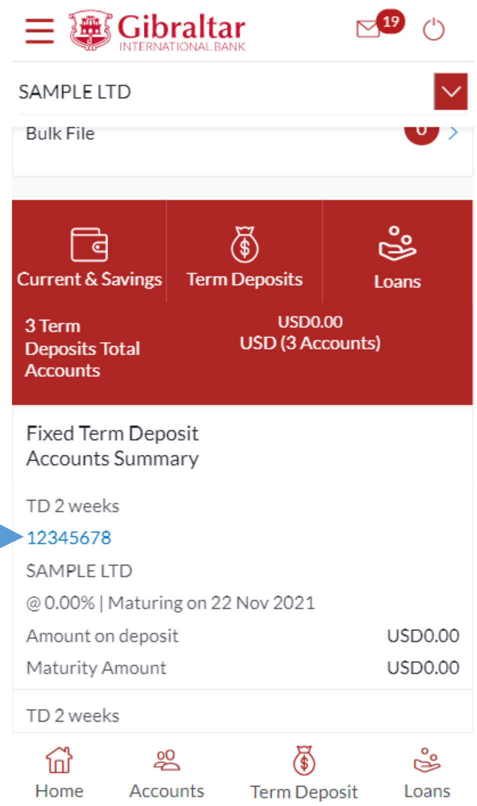
</tr>
</table>

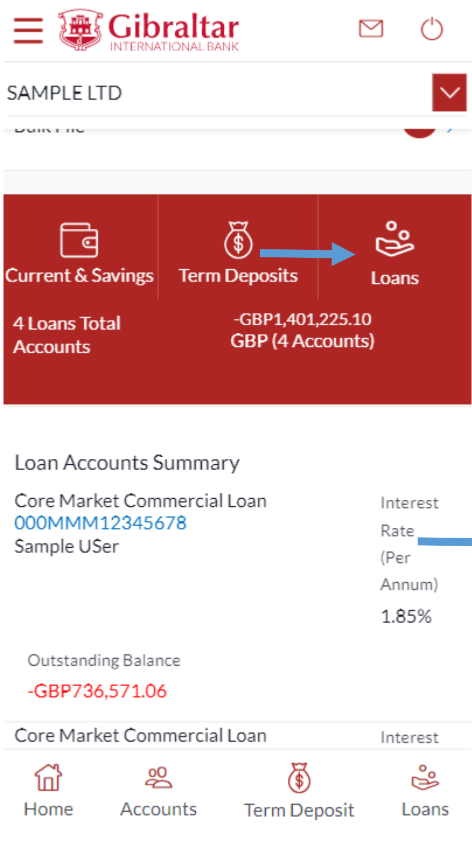
13.5 Loans

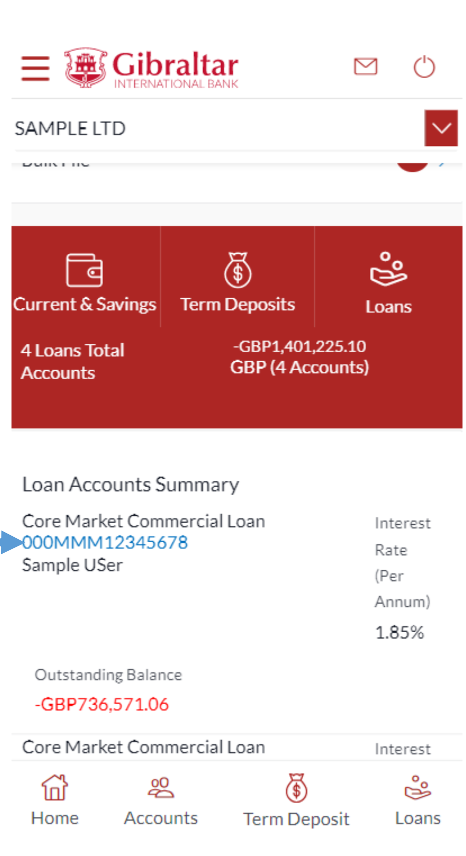
Scroll to the *Current & Savings*, *Deposits* and *Loans* section of the Dashboard. Click on Loans section to view summary of accounts as per the transaction currency, number of accounts and total of outstanding loan balance.

List of your Loan Accounts along with the loan details in each of your accounts will be displayed in the Loan Accounts Summary.

Click on Download button to download the Accounts summary in PDF.

1) Summary	2) Account Details	Account Details
Click on Loans to view details of accounts.	Click on an account number to view account details.	The following details are displayed: • Interest rate (per annum) • Account number • Name of the account holders • Outstanding loan balance of each account

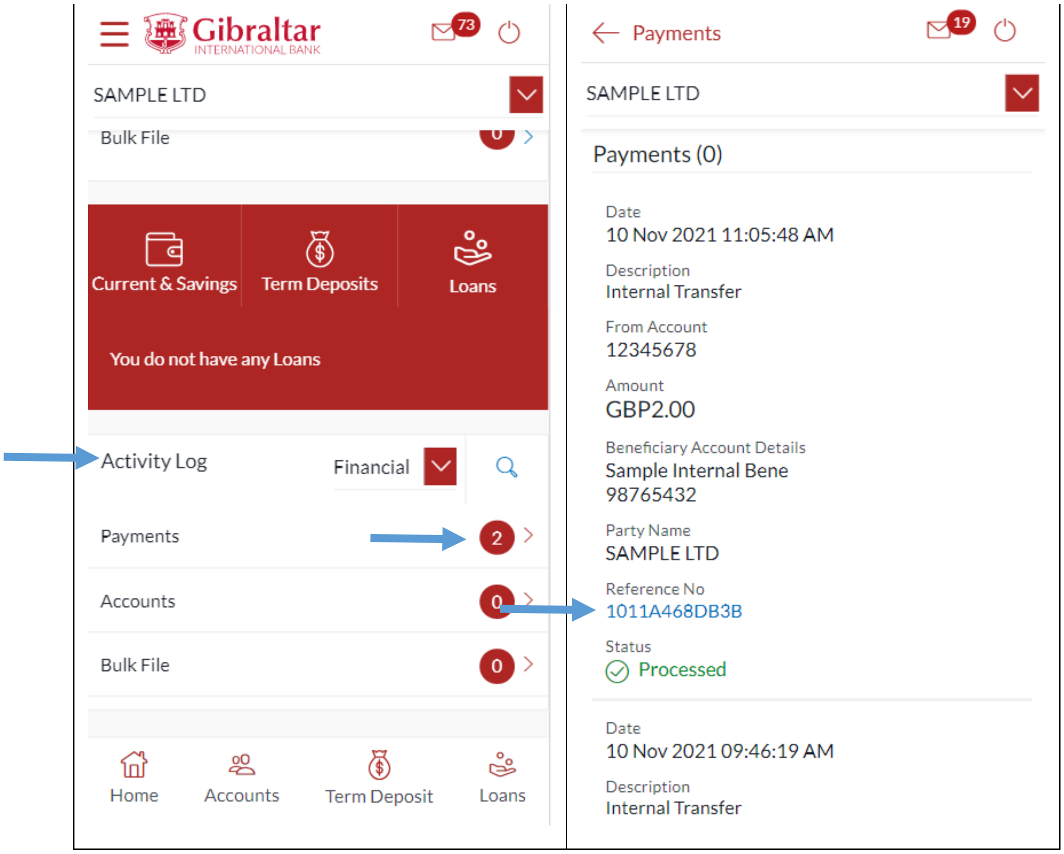




13.6 Activity Log

Scroll to the *Activity Log* section for a list of initiated Financial and Non Financial transactions.

Activity Log	
Select ***Financial*** or ***Non – Financial*** from drop down to view ***Financial*** transactions or ***Non Financial*** transactions that are approved by the logged in user. Click on *number of transactions* against required transaction type to access the transactions list	If there are multiple transactions, use the navigation keys < > to scroll between transaction details. Click the *Reference Number* link to view the transaction details.



13.7 Quick Access

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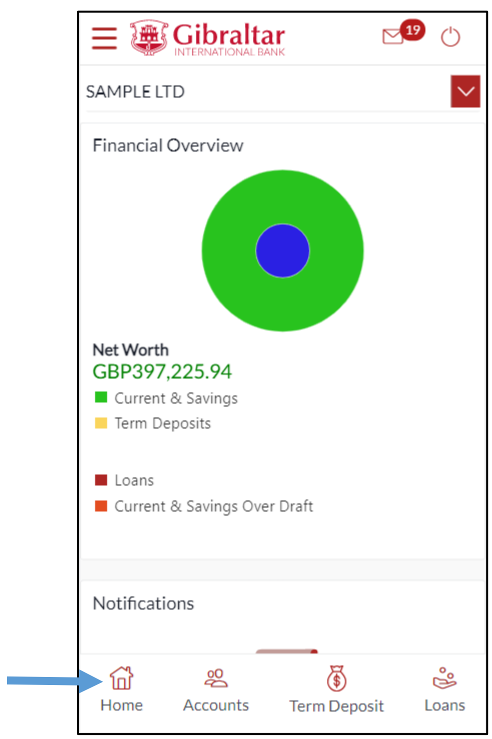
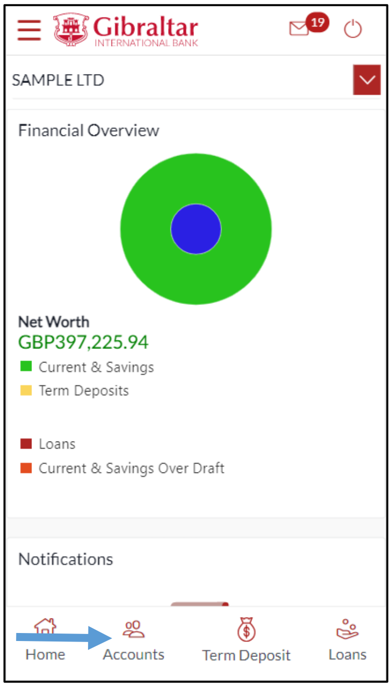
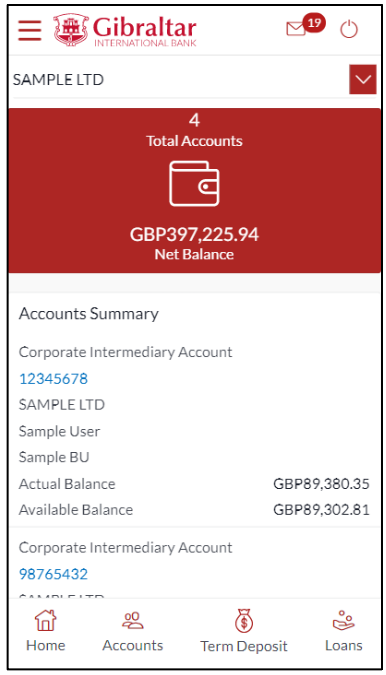
On clicking Home, the dashboard will reload, and you will be taken to the start of the dashboard page.

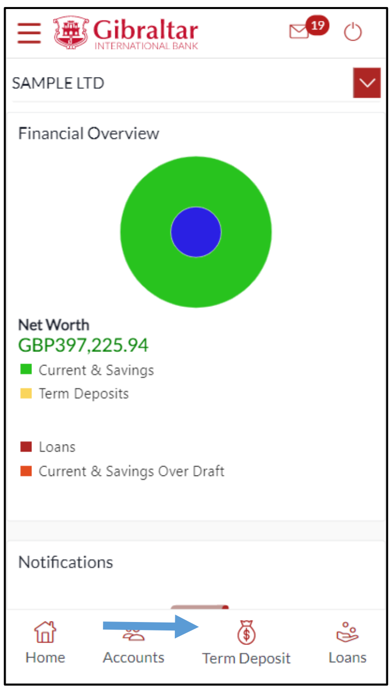


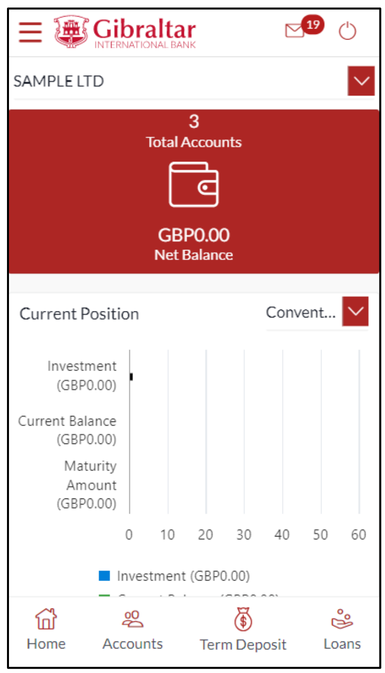
On clicking Accounts, you will be taken to Currents and Savings Account Overview page.



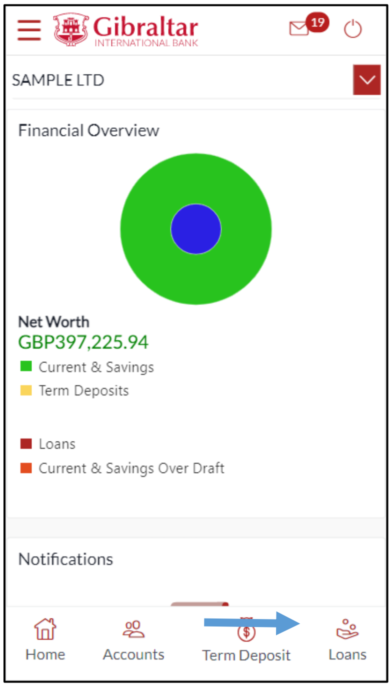


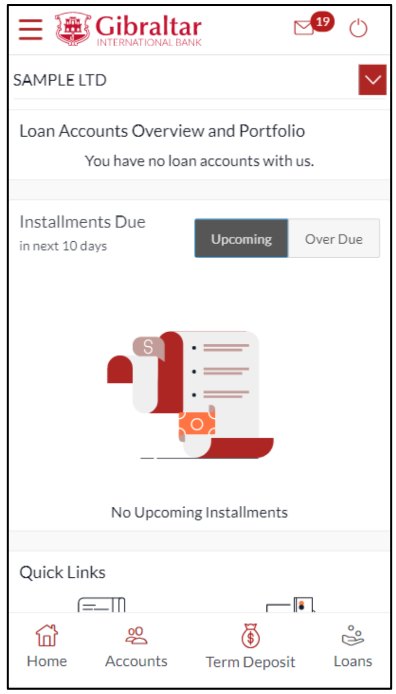
On clicking Term Deposit, you will be taken to Term Deposit Overview page.





On clicking Loans, you will be taken to Loan Overview page.





14 What are the features of the Viewer Dashboard?

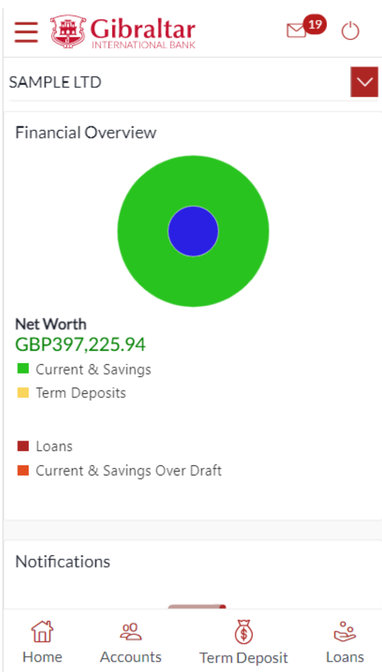
The Dashboard provides you with an overview of your transactions, account balances and quick access to frequently used features.

The Dashboard displays data as per role assigned to the logged in user. Details displayed on the dashboard under each section will be for the selected party unless specified otherwise.

You can view details of each linked party by selecting the ***Party*** from the ***Party*** dropdown.

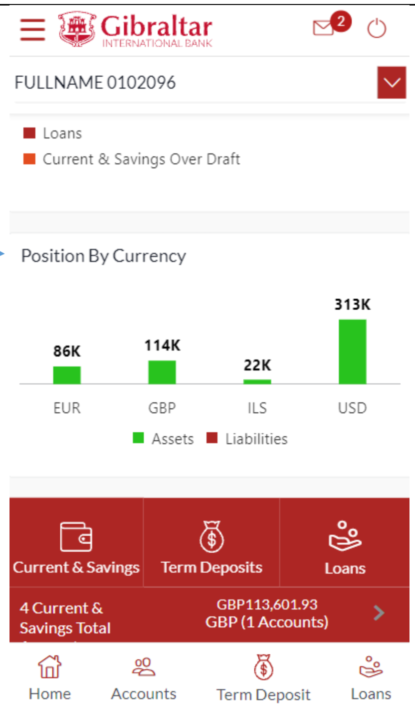
14.1 Financial Overview

Financial Overview section displays a pie chart showing the distribution of assets and liabilities across the CASA, TD & Loan accounts held with the bank.

Financial Overview	
	The following details are displayed: • the total amount of assets and liabilities. Account types displayed in the section include CASA, term deposits, overdraft and loans.

14.2 Position by Currency

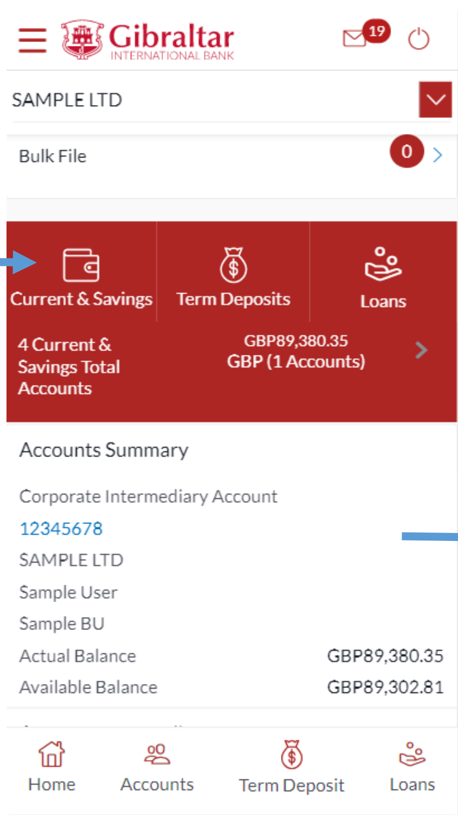
Position by Currency	
	The following details are displayed: • Position By Currency section displays currency wise position of user's assets and liabilities in the form of a bar graph.



Each bar represents one currency.

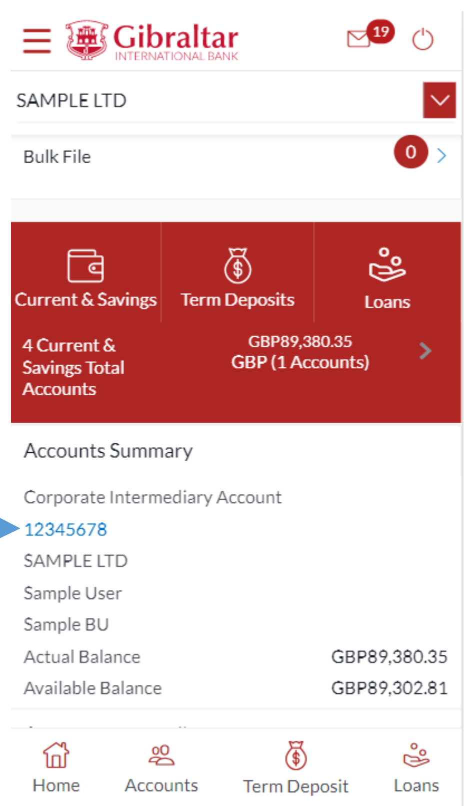
1) Summary

Click on [icon] to view details of accounts.



2) Account Details

Click on an account number to view account details.



Account Details

The following details are displayed:

- Type of account (product)
- Account number
- Name of the account holders
- Available balance and Actual balance of each account

14.3 Term Deposits

Scroll to the *Current & Savings*, *Term Deposits* and *Loans* section of the Dashboard. Click on Term Deposits section to view the summary of accounts as per transaction currency, number of accounts and total of maturity balance.

List of your Deposit Accounts numbers along with the deposit details in each of your accounts will be displayed in Deposits Accounts Summary.

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<table>
<tr><th>1) Summary</th><th>2) Account Details</th><th>Account Details</th></tr>
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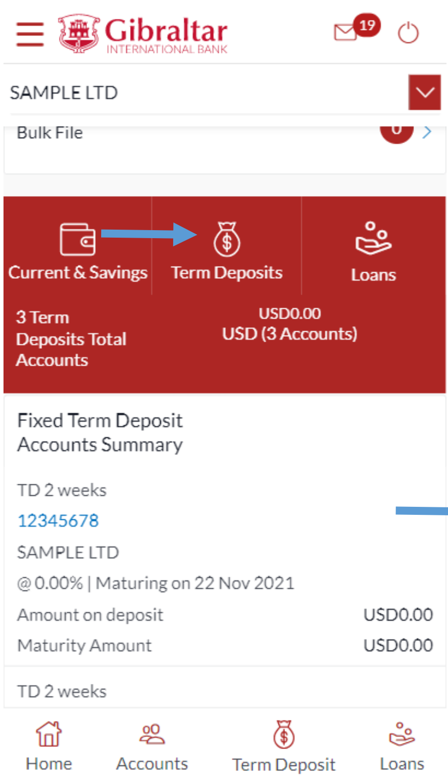
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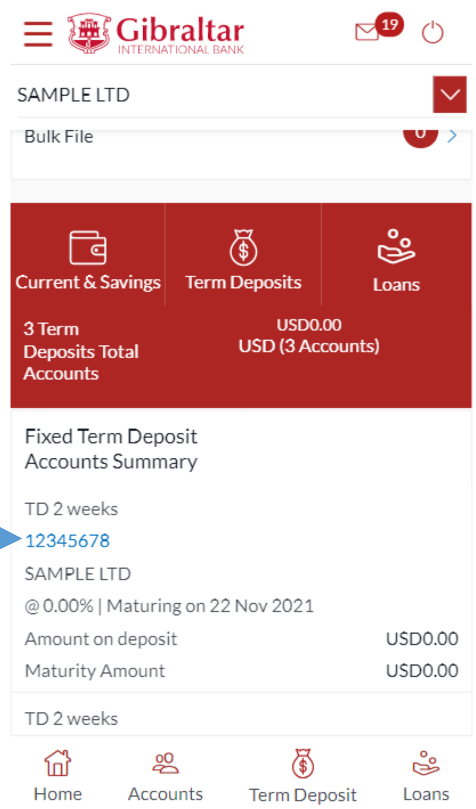
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• Maturity amount</td>
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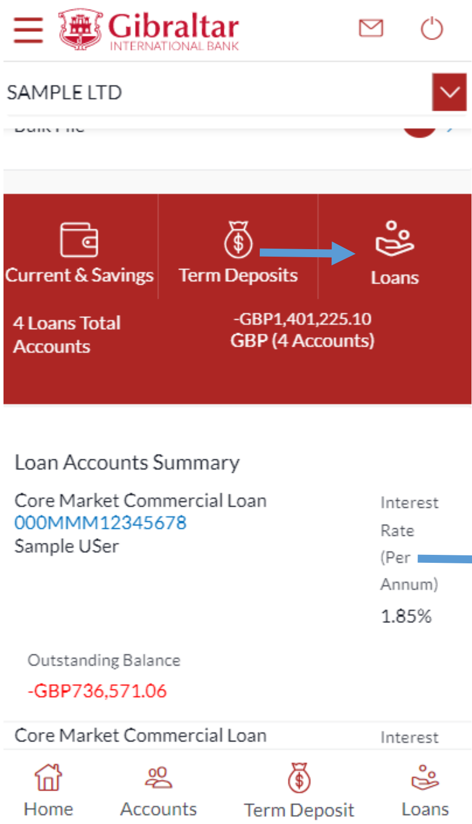
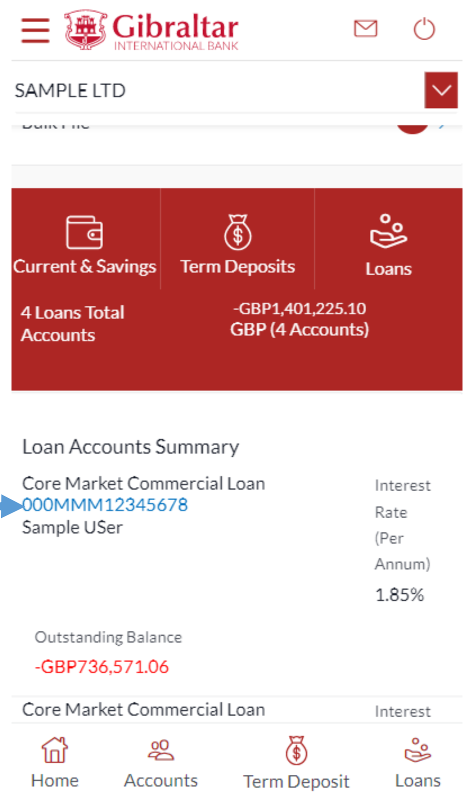
14.4 Loans

Scroll to the *Current & Savings*, *Deposits* and *Loans* section of the Dashboard. Click on Loans section to view summary of accounts as per the transaction currency, number of accounts and total of outstanding loan balance.

List of your Loan Accounts along with the loan details in each of your accounts will be displayed in the Loan Accounts Summary.

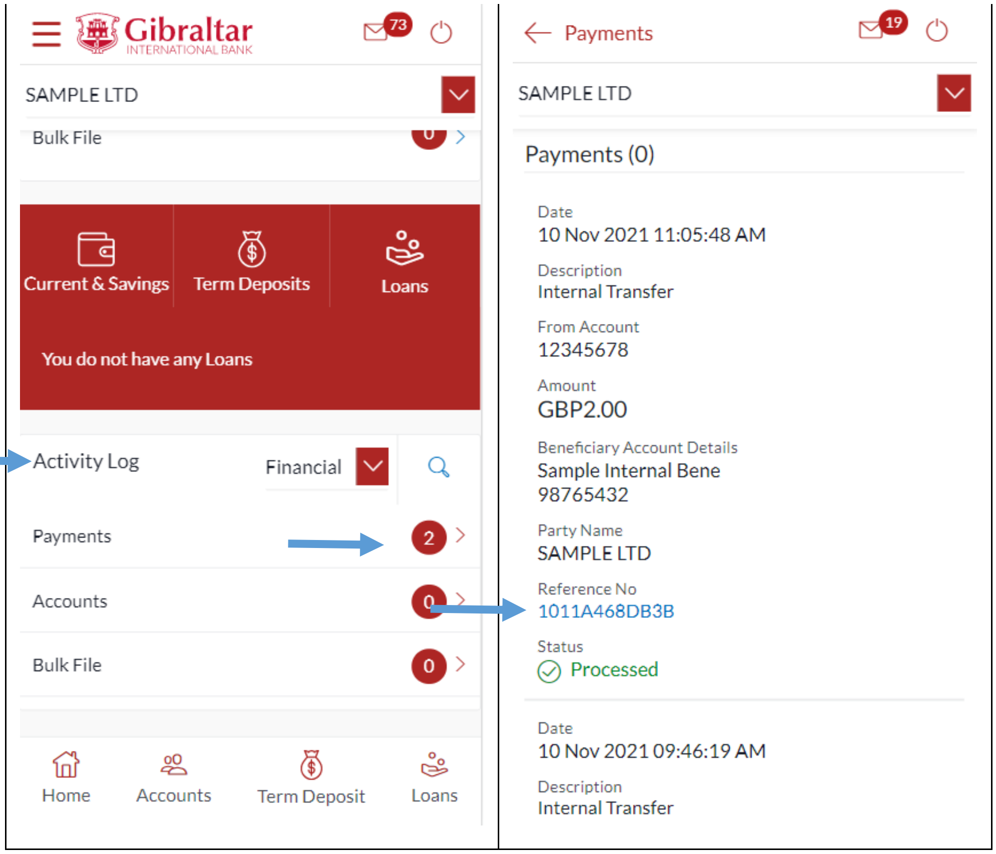
Click on Download button to download the Accounts summary in PDF.

1) Summary	2) Account Details	Account Details
Click on Loans to view details of accounts. 	Click on an account number to view account details. 	The following details are displayed: • Interest rate (per annum) • Account number • Name of the account holders • Outstanding loan balance of each account

14.5 Activity Log

Scroll to the *Activity Log* section for a list of initiated Financial and Non Financial transactions.

Activity Log	
Select ***Financial*** or ***Non – Financial*** from drop down to view ***Financial*** transactions or ***Non Financial*** transactions that are approved by the logged in user. Click on *number of transactions* against required transaction type to access the transactions list	If there are multiple transactions, use the navigation keys < > to scroll between transaction details. Click the *Reference Number* link to view the transaction details.



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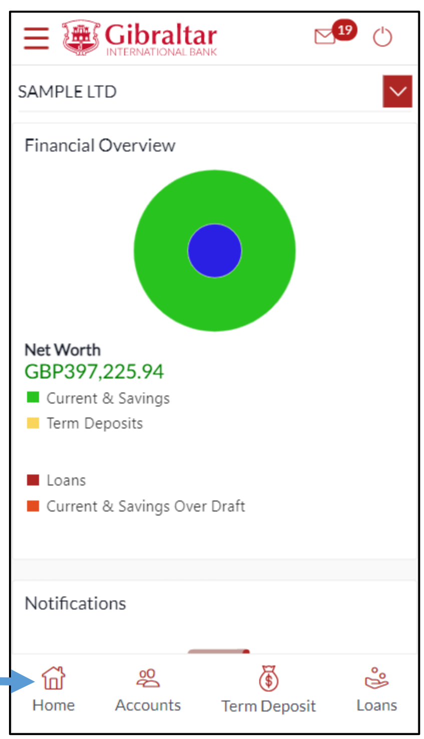
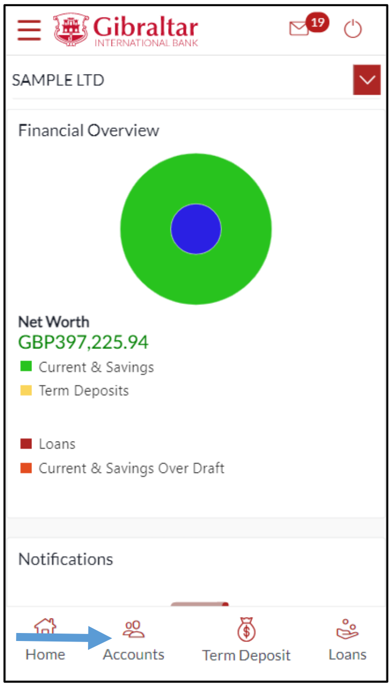
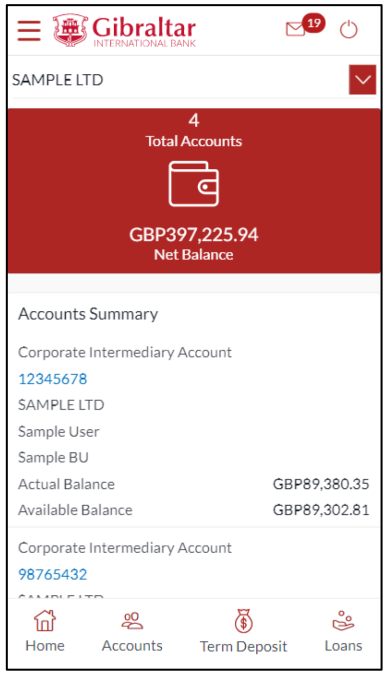
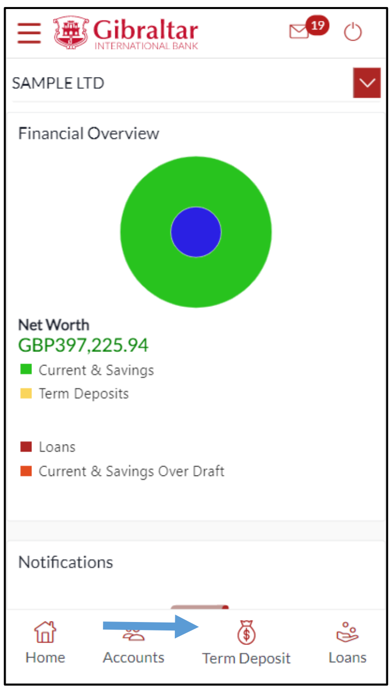


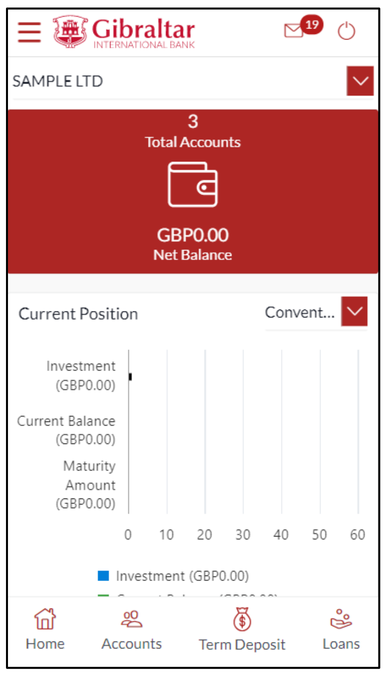
On clicking Accounts, you will be taken to Currents and Savings Account Overview page.



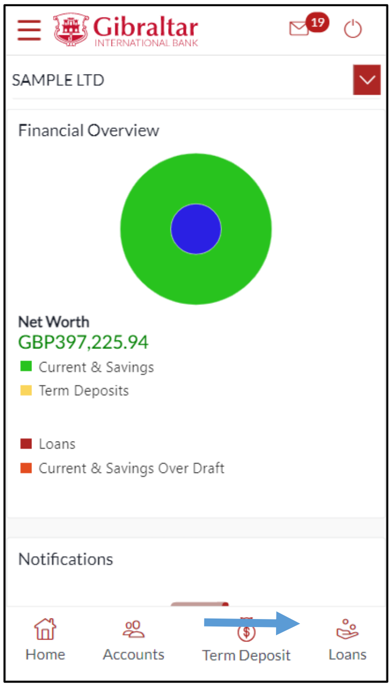


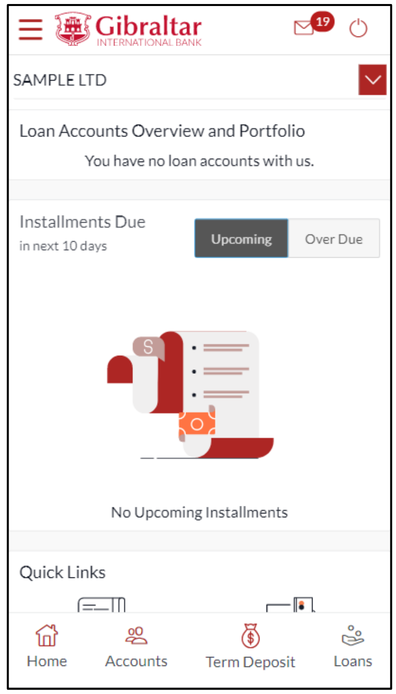
On clicking Term Deposit, you will be taken to Term Deposit Overview page.





On clicking Loans, you will be taken to Loan Overview page.

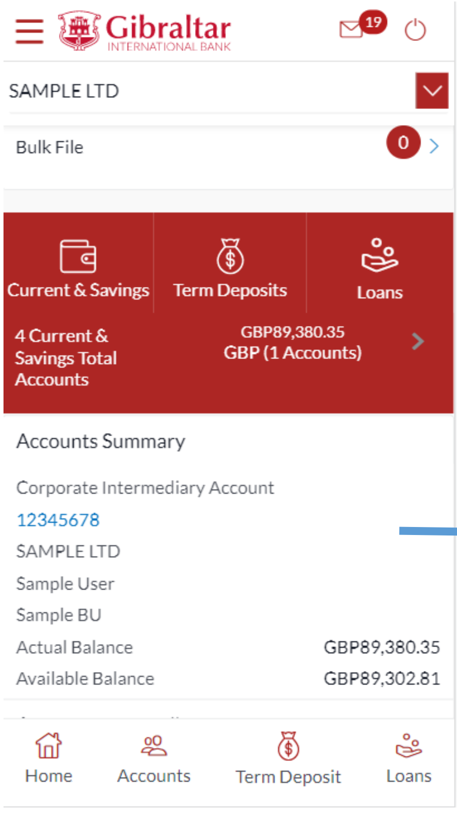
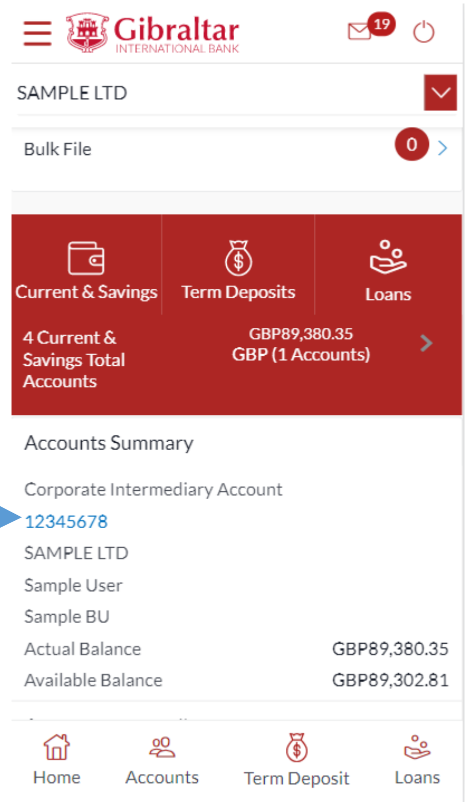




15 How do I view details of my Current and Savings Accounts?

15.1 Account Details through the *Dashboard*

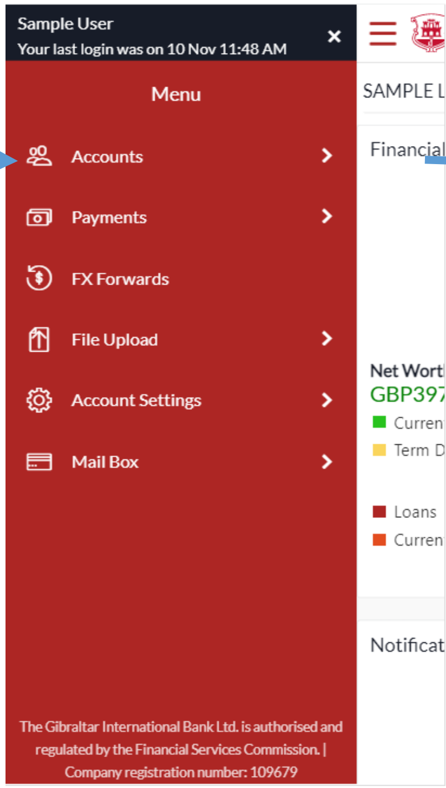
You can access your Current and Savings Accounts details through the Dashboard.

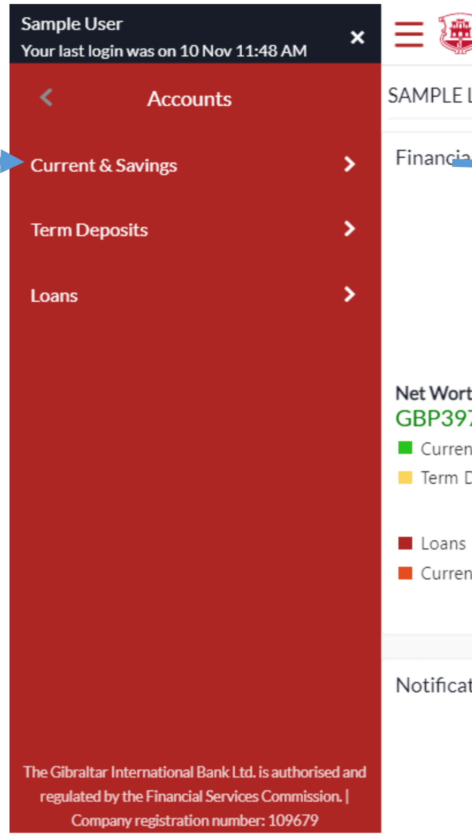
Dashboard	
Scroll to the Current & Savings Accounts Section Click on to view details of accounts.	Click on an account number to view account details.
	

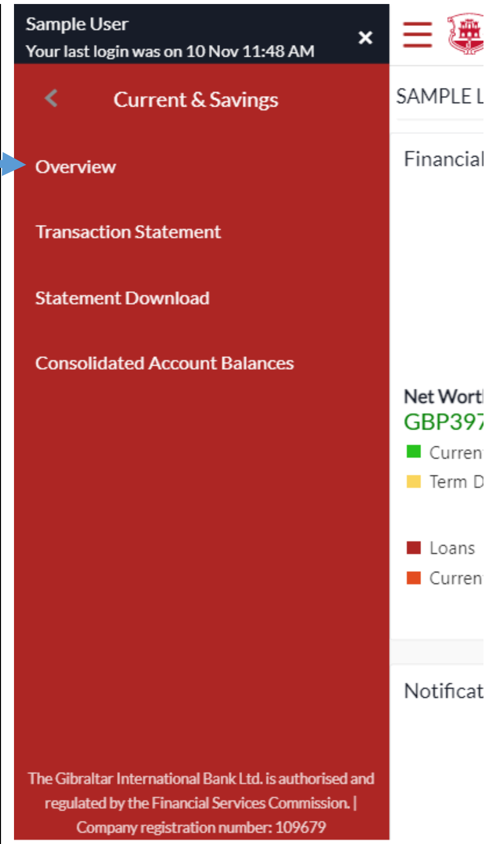
15.2 Account Details through the *Accounts Menu*

You can access your Savings and Current Account details through the Accounts Menu.

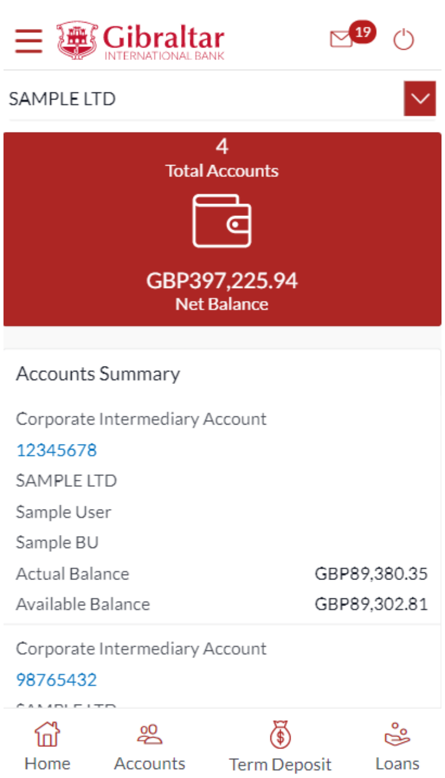
Step 1:	Step 2:	Step 3:
Access *Accounts menu* by clicking on from anywhere in the app. Click on *Accounts.*	Click on *Current and Savings*	Click *Overview*.







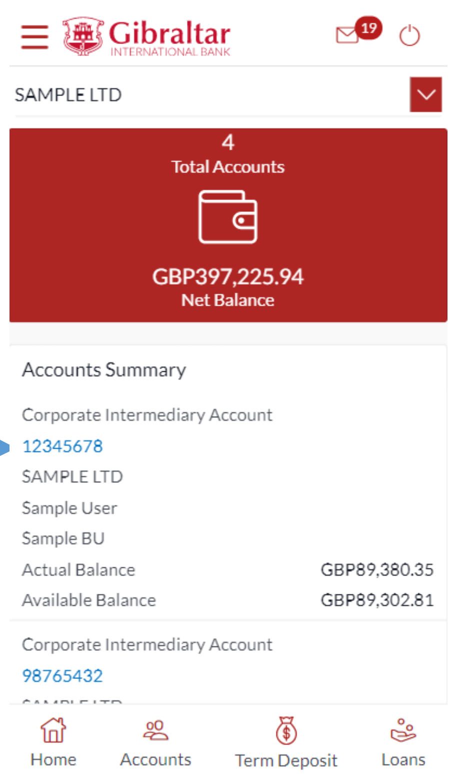
Accounts Overview



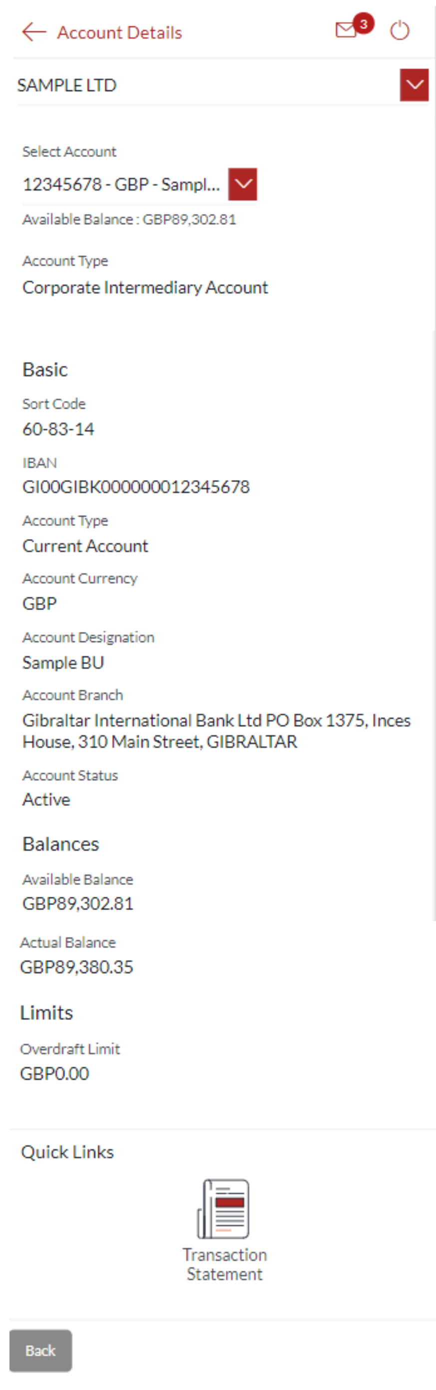
15.3 Account Details

Account Details

Click on an *Account Number* to view account details.



Account Details



Account Details

The following account details are displayed:

- IBAN No – Your international bank account no
- Account Type – This displays Savings/Current account
- Account Currency – Currency of your account
- Account Branch – Branch name in which your account is held along with address
- Account Status – Status of your account e.g. Active or Closed
- Actual Balance – This is the current balance of your account and may include transactions that are still being processed.
- Available Balance – This is the amount available to withdraw, including any agreed overdraft limit.
- Overdraft Limit – This is your agreed overdraft limit for this account.
- Sort Code
- Quick Links – View Statement

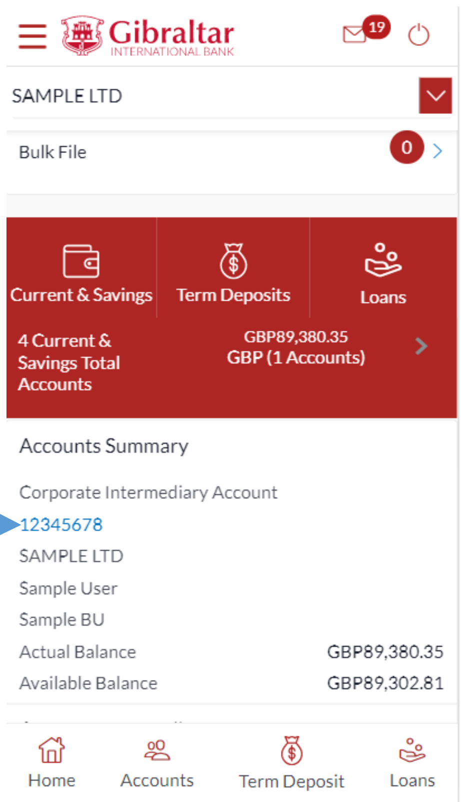
16 How do I view and download my Current & Savings Account statement?

16.1 Current & Savings Account Statement through the *Dashboard*

You can view and download your account statements in PDF & CSV (comma-separated values) format.

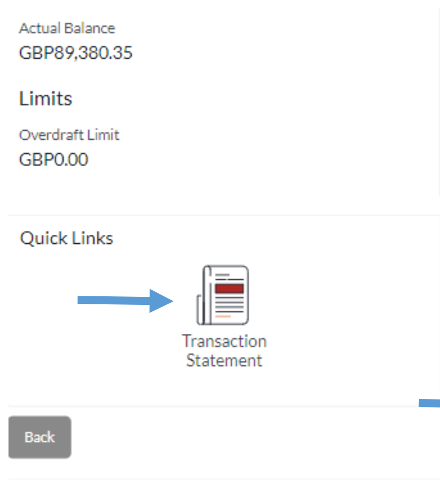
Step 1:

Click on an *Account Number* to view Account Details.



Step 2:

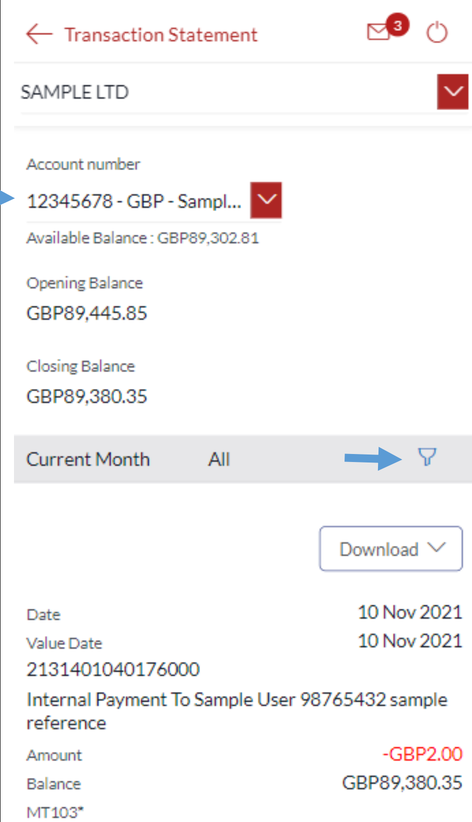
Click on Transaction Statement link on Account Details screen



Step 3:

Search by – filters to view the transactions of a specific period

- Reference Number – reference number for the transaction
- Transaction Type – filters to view the transactions based on Credits or Debits or All



Step 4:

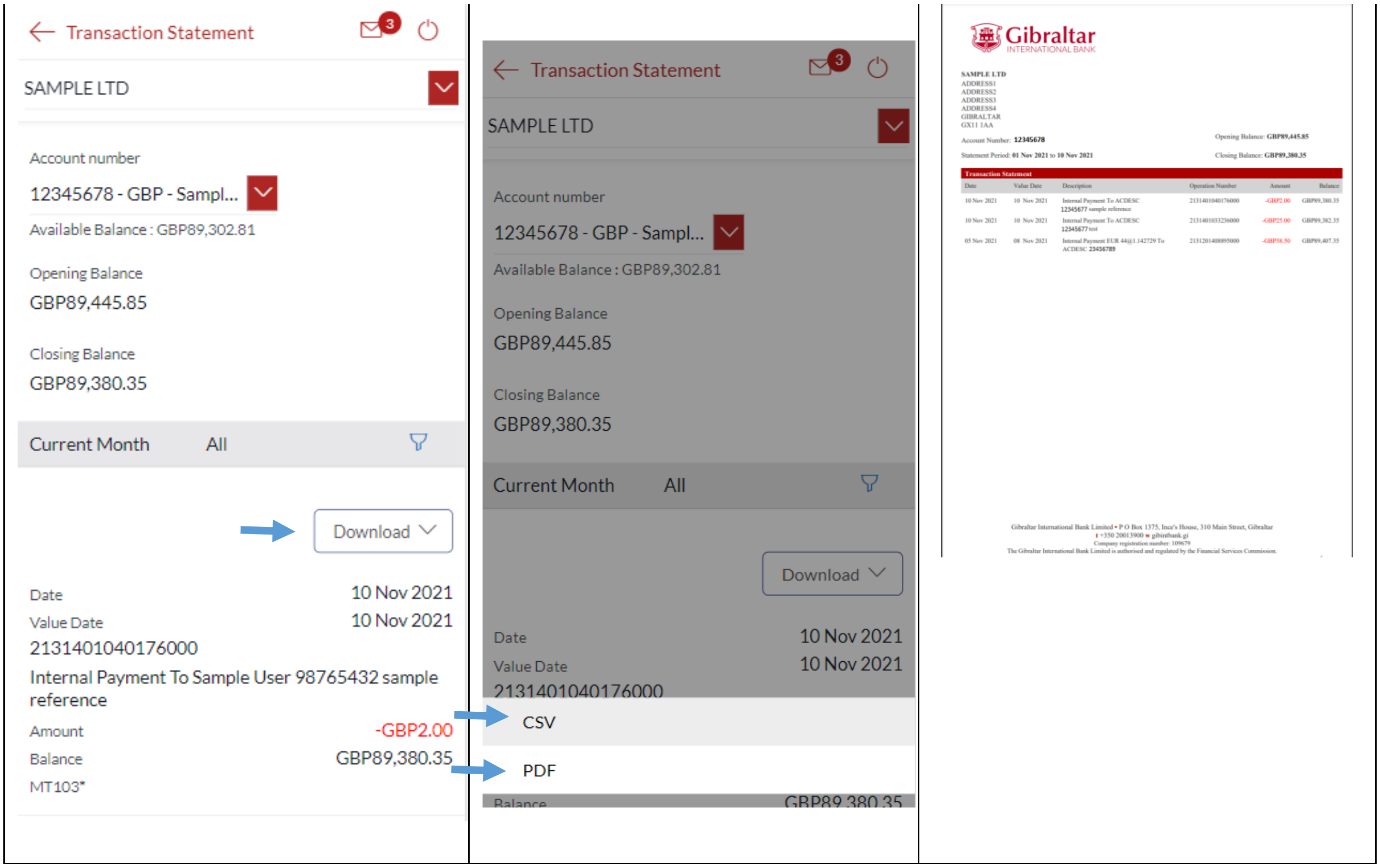
Scroll to the bottom of Account Details and click on *Download*.

Step 5:

Click on *Download* to select the file format.
Select the file format (*csv* or *pdf*).

Step 6:

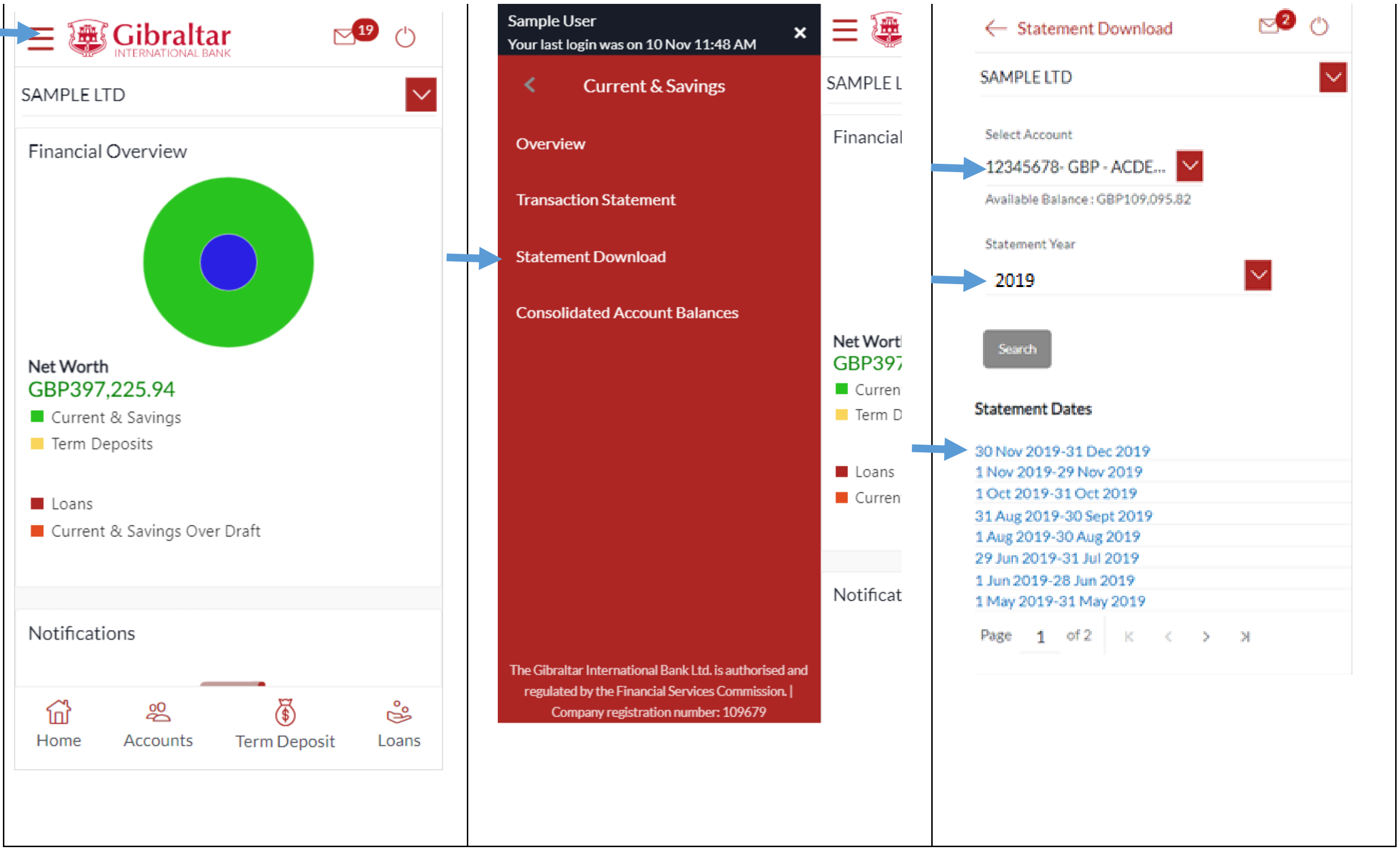
The account statement in the selected format is displayed and can be saved.



16.2 Current & Savings Accounts Statement through the *Accounts Menu*

You can download your historical periodic account statements in PDF format through the Accounts menu.

Step 1:	Step 2:	Step 3:
Access *Accounts menu* by clicking on ≡ from anywhere in the app	Click on *Accounts* → *Current and Savings Accounts* → *Statement Download*	*Account Number* will be defaulted to the selected account from Dashboard and *Statement Year* will be defaulted to *Current Year.* All statements generated for the selected account for the current year will be available for *view* and *download.* You can select the *Account Number, Statement Year* and Click on *Search to view statement for a different account or year.*



Step 4:

A hyperlink with the date will appear on the screen, click on the date to download the statement.


Gibraltar
INTERNATIONAL BANK

SAMPLE USER
SAMPLE LTD
ADDRESS1
ADDRESS2
ADDRESS3

A/C HOLDER SAMPLE ACCOUNT

IBAN NUMBER GIBK000000000000002
CURRENCY & TYPE GBP Current Account
BIC GIBKGIGI
SORT CODE 60-83-14

AVAILABLE BALANCE £0.00
ACTUAL BALANCE £0.00

STATEMENT PERIOD 30.11.2019 to 31.12.2019

STATEMENT OF ACCOUNT NO::00000002

DATE	VALUE DATE	DESCRIPTION	OPERATION NUMBER	DEBIT	CREDIT	BALANCE
30.11.2019		OPENING BALANCE				£0.00
		BALANCE AS OF 31.12.2019 IN YOUR FAVOUR				£0.00

Gibraltar International Bank Limited • PO Box 1375, Ince's House, 310 Main Street, Gibraltar
t +350 20013900 w gibintbank.gi
Company registration number: 109679
The Gibraltar International Bank is authorised and regulated by the Gibraltar Financial Services Commission E. & O. E.
X
2741674/00013935/ 367513

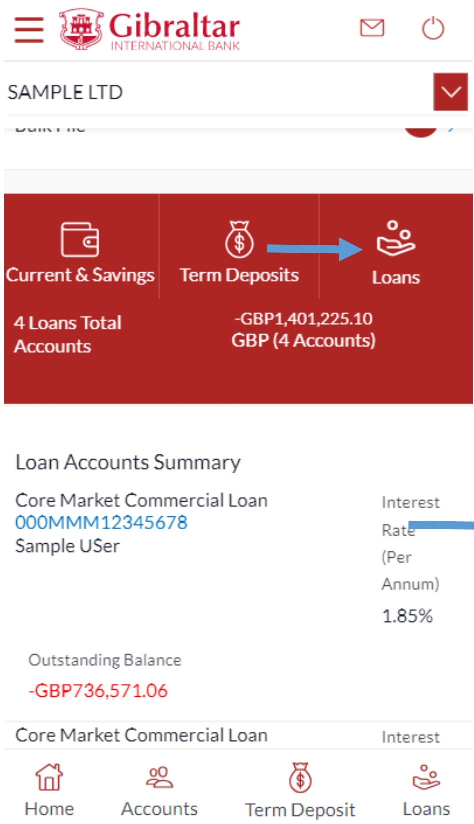
17 How do I view details of my Loan Accounts?

17.1 Loan Account Details through the *Dashboard*

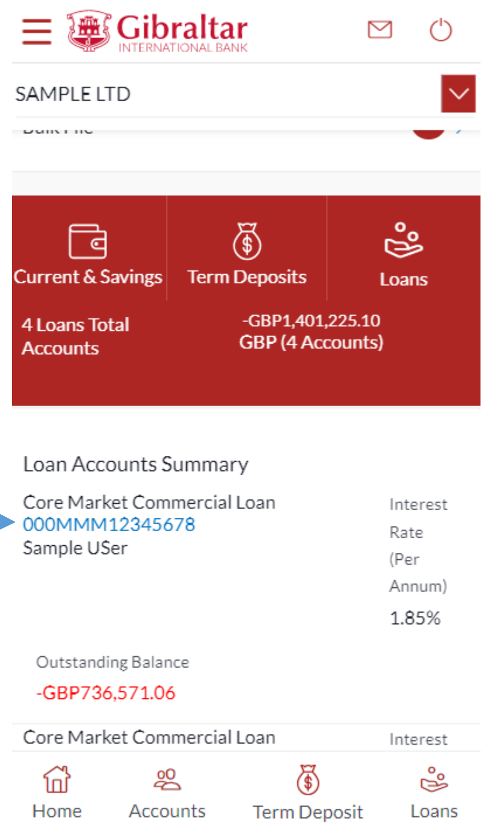
You can access your Loan Accounts details through the Dashboard.

Dashboard

Scroll to the Loans Section
Click on Loans to view details of accounts.



Click on an account number to view account details.

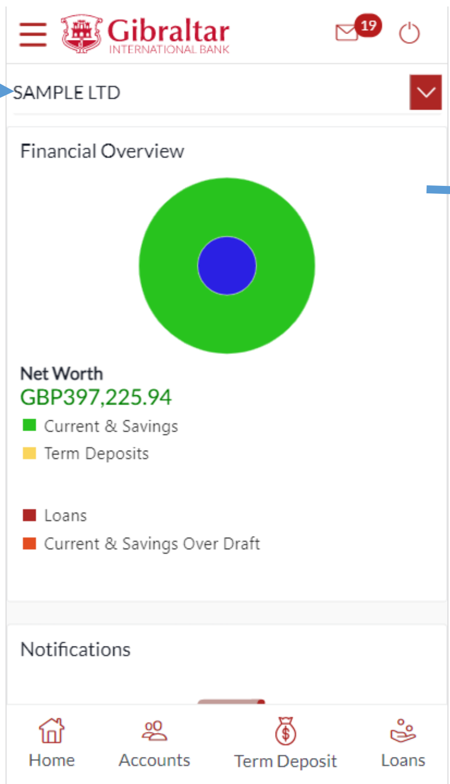


17.2 Loan Account Details through the *Accounts Menu*

You can access your Loan Account through the Accounts Menu.

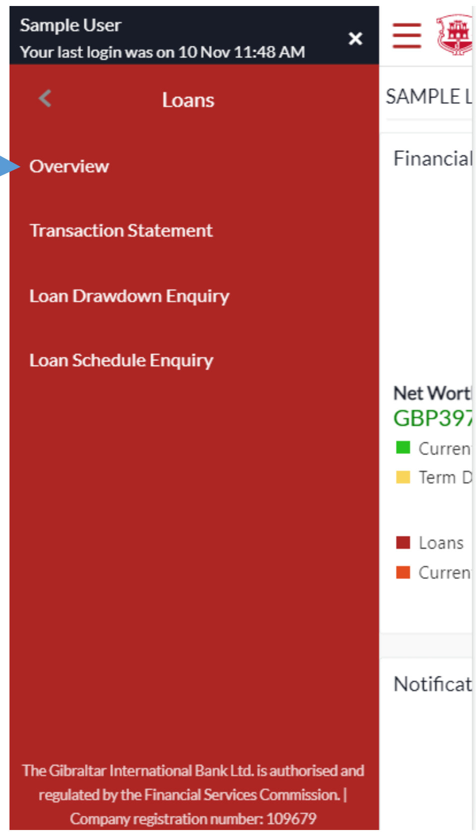
Step 1:

Access *Accounts menu* by clicking on ☰



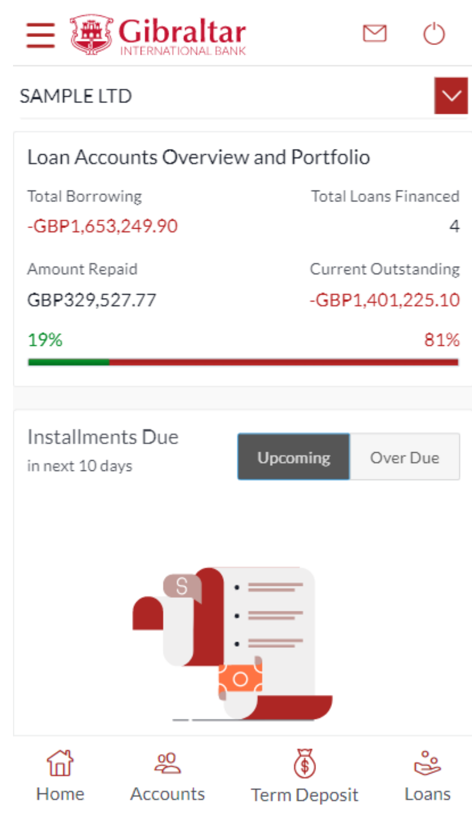
Step 2:

Click on *Accounts* → *Loans* → *Overview*



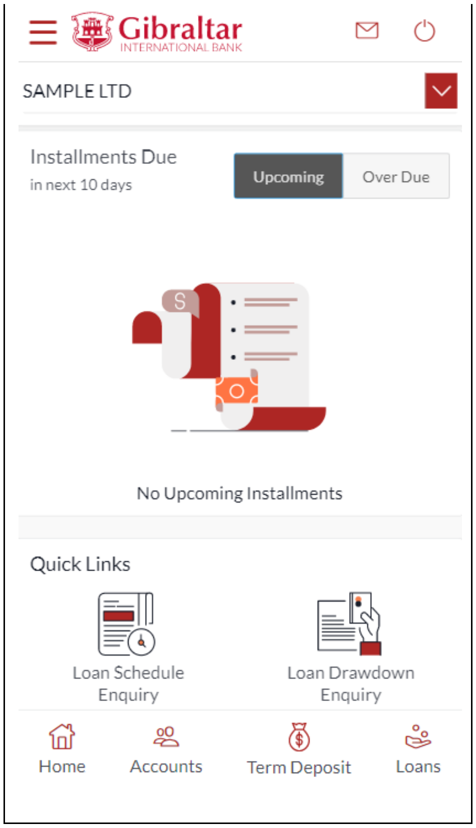
Loan Accounts Overview

The *Total Borrowing* and the *Current Outstanding* are displayed.



Accounts Overview

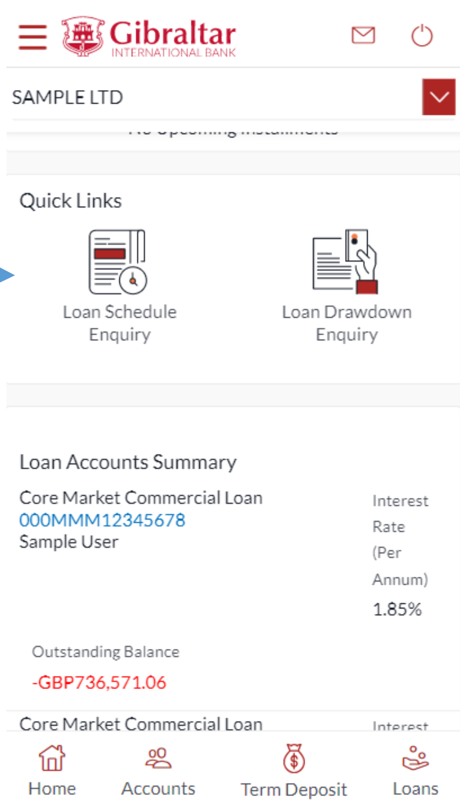
The *Instalments due* and *Quick links* are displayed


Gibraltar
INTERNATIONAL BANK
SAMPLE LTD
Installments Due
in next 10 days
Upcoming
Over Due
No Upcoming Installments
Quick Links
Loan Schedule Enquiry
Loan Drawdown Enquiry
Home
Accounts
Term Deposit
Loans

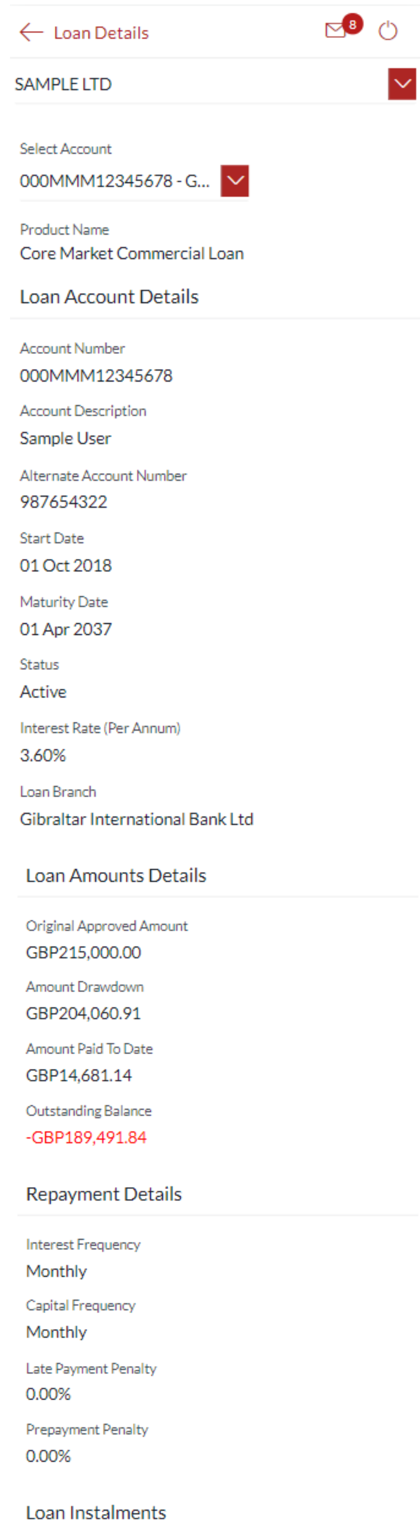
17.3 Loan Account Details

Loan Account Details

Scroll to the *Loan Accounts* Summary section and click on a *Loan Account Number* to view loan account details.



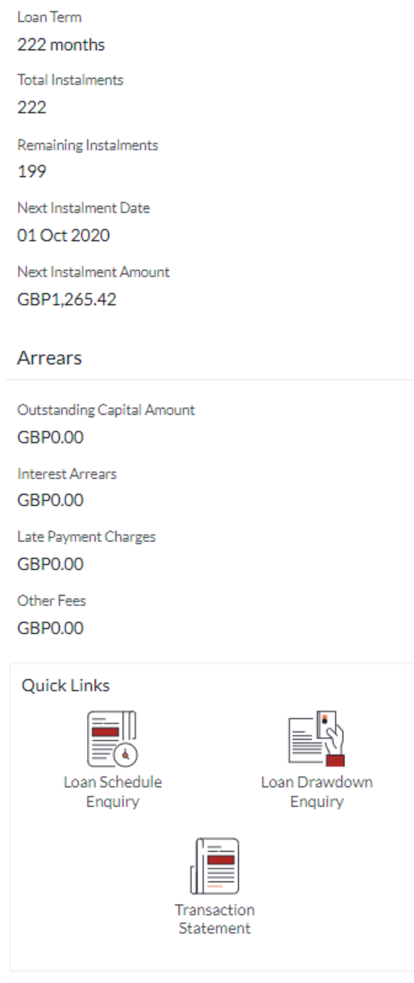
Loan Account Details



Loan Account Details

The following Loan Account Details are displayed:

- Product name
- Opening Date – The loan account opening date.
- Account Number
- Account Description
- Alternate Account Number – Account Number. (Only in case of Migrated Loan Account
- Maturity Date - The date on which the loan account will mature.
- Status - Status of your account e.g. Active or closed.
- Interest Rate (Per Annum) – The rate of interest applicable on the loan account.
- Loan Branch - Branch name in which your account is held along with address
- Original Approved Amount – The sanctioned loan amount to you. (Only in case of Migrated Loan Account)
- Approved Amount – The sanctioned loan amount to you. (Only in case of new Loan Account)
- Amount Drawdown - The actual amount of loan that the bank has given to you till date.
- Amount Paid To Date - The capital total amount paid in instalments till date.
- Outstanding Balance - Outstanding loan amount i.e. Outstanding principal + Interest arrears if any.
- Interest Frequency - Intervals at which the interest is to be paid.
- Capital Frequency - Intervals at which the principal is to be repaid.

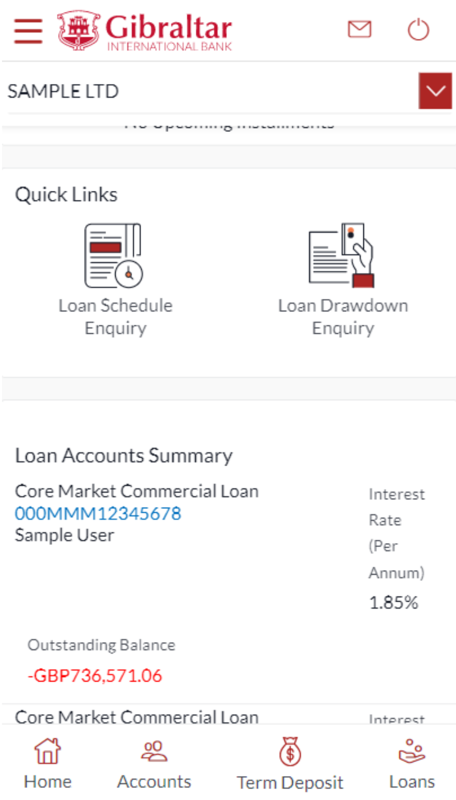
	 	• Late Payment Penalty - Late payment interest rate applicable if any on Product. • Prepayment Penalty – Prepayment interest rate applicable if any on Product. • Term - The duration for which the loan amount was sanctioned in terms of years/months/days. • Total Instalments - The total number of scheduled payments made towards repaying the loan. • Remaining Instalments - The number of scheduled payments remaining towards repaying the loan completely. • Next Instalment Date - Date on which next instalment to be paid. • Next Instalment Amount– Amount to be paid as next instalment. • Outstanding Capital Amount – The amount due on the loan principal after having missed one or more repayment instalments i.e. Outstanding principal amount. • Interest Arrears - The amount due towards loan interest payment in case of missed instalments. • Late Payment Charges - The charges levied on any late payment of a loan instalment. • Other Fees - Other/ miscellaneous fees applicable on the loan account. • Quick links “Loan Drawdown Enquiry”, “Loan Schedule Enquiry” and “ View Statement”

18 How do I view and download my Loan Account statement?

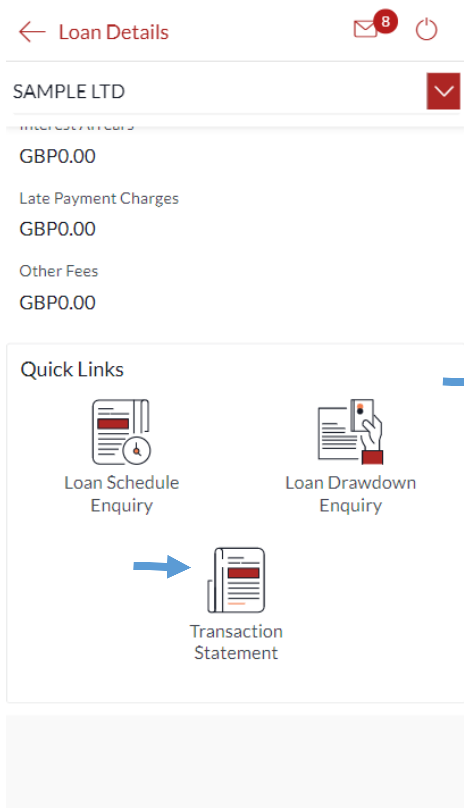
You can view and download your loan account statement. Account statement can be downloaded in PDF & CSV (comma-separated values) format.

Step 1:	Step 2:	Step 3:

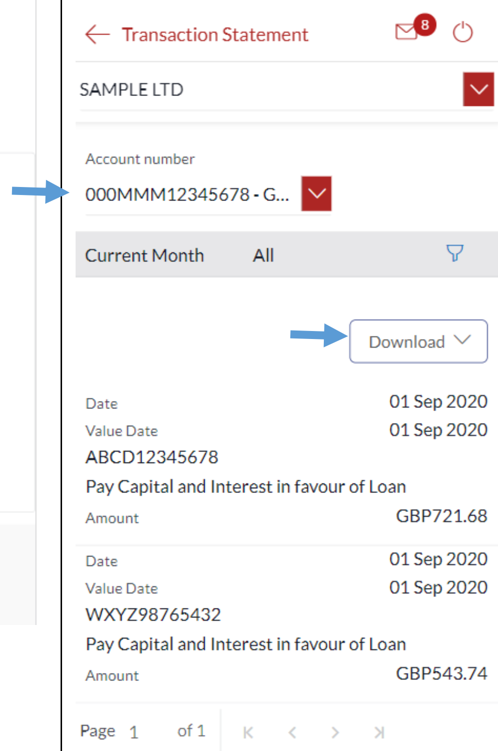
Access the *Loans Details* page (refer Section 14).
Scroll down to the *Loan Accounts Summary* section and click on Click on Account Number



Click on *Transaction Statement* under Quick Links on *Loan details*



Apply filter to search the transactions. Your account statement is displayed on the screen.
Click on *Download* to select the file format.

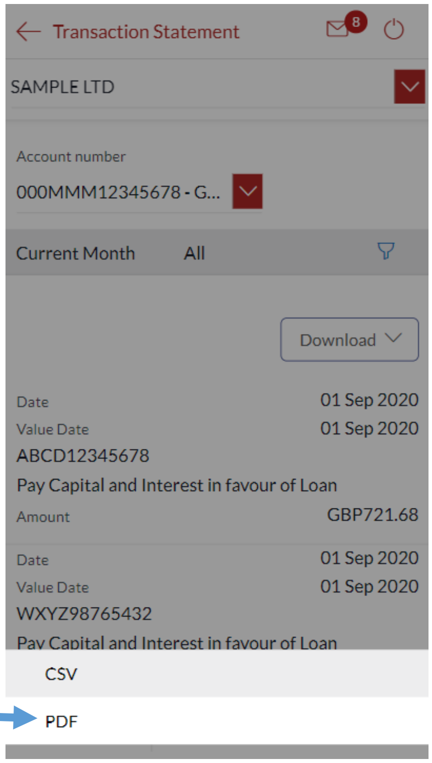


Step 4:

Select the file format (*csv* or *pdf*).

Step 5:

The account statement in the selected format is displayed and can be saved.

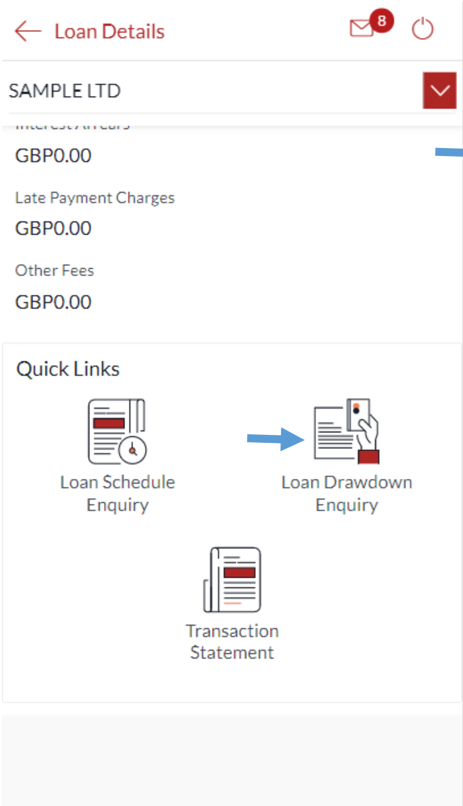


19 How do I view the amount of loan I have utilized (loan drawdown)?

19.1 Loan Account Drawdown through *Loan Details*

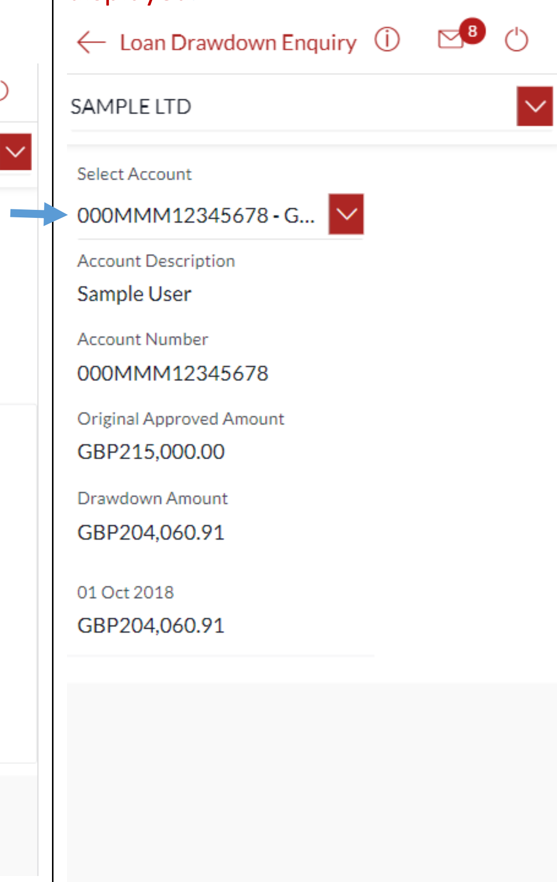
Step 1:

Scroll to the *Quick Links* section on the *Loan Details page*. Click on *Drowdown Enquiry*.



Step 2:

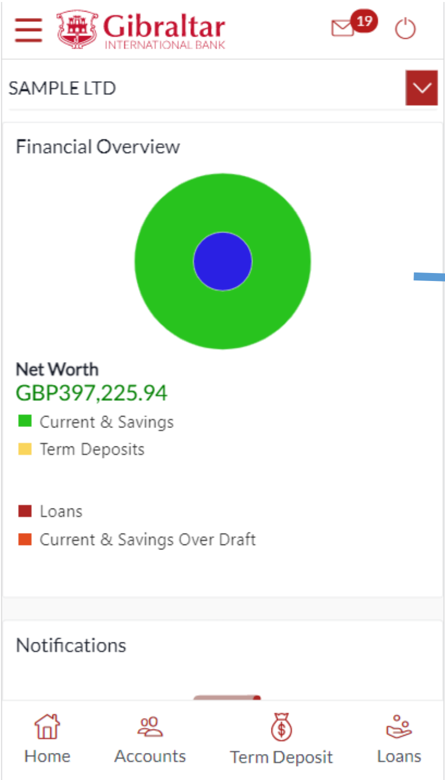
The Loan Drawdown details are displayed.



19.2 Loan Account Drawdown through the *Accounts Menu*

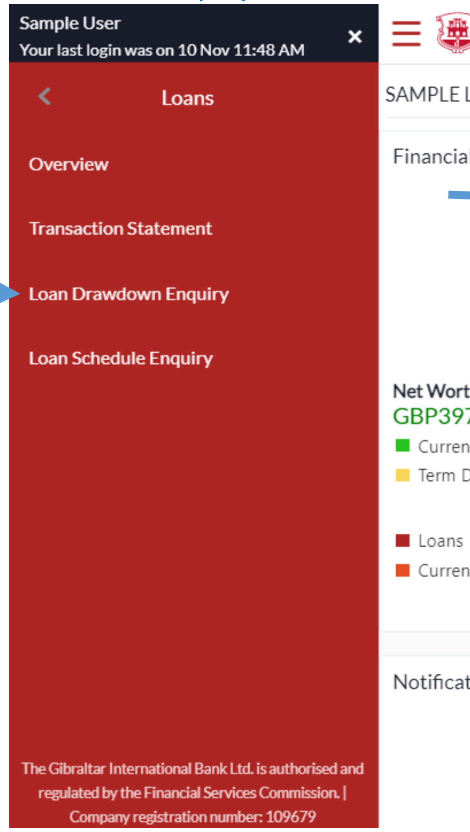
Step 1:

Access *Accounts menu* by clicking on ☰ from anywhere in the app.



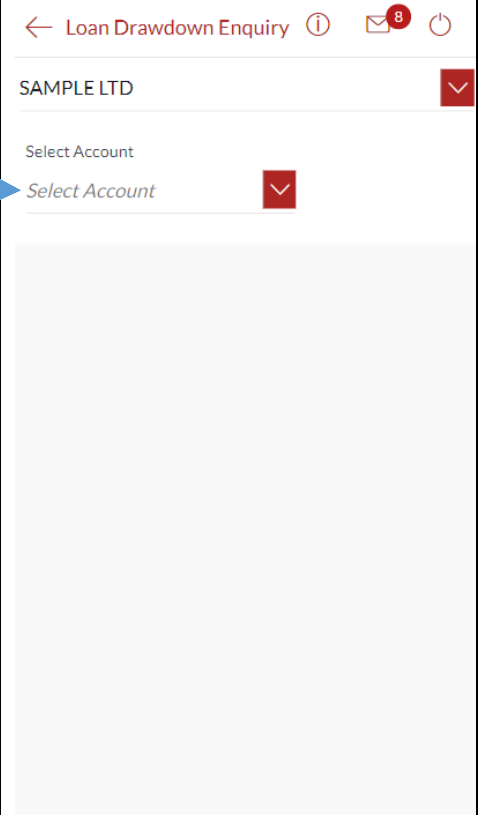
Step 2:

Click on *Accounts* → *Loans* → *Loan Drawdown Enquiry.*



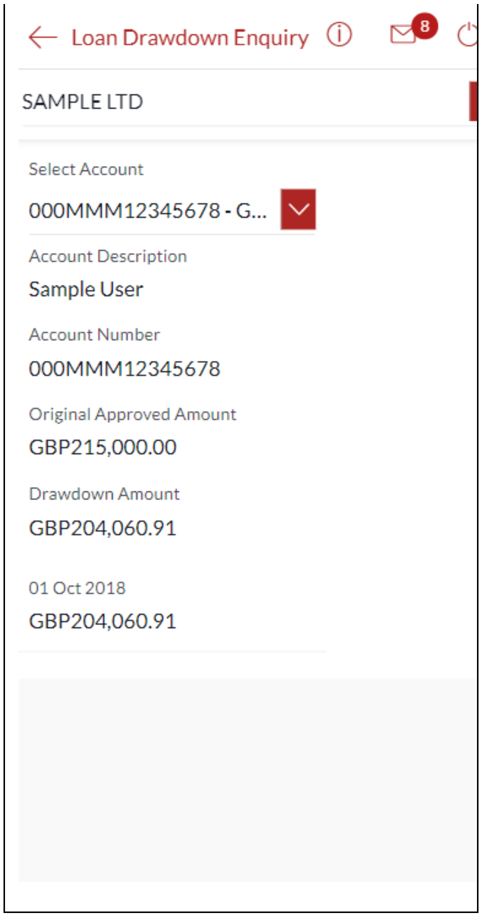
Step 3:

Select Loan Account from dropdown.



Step 4:

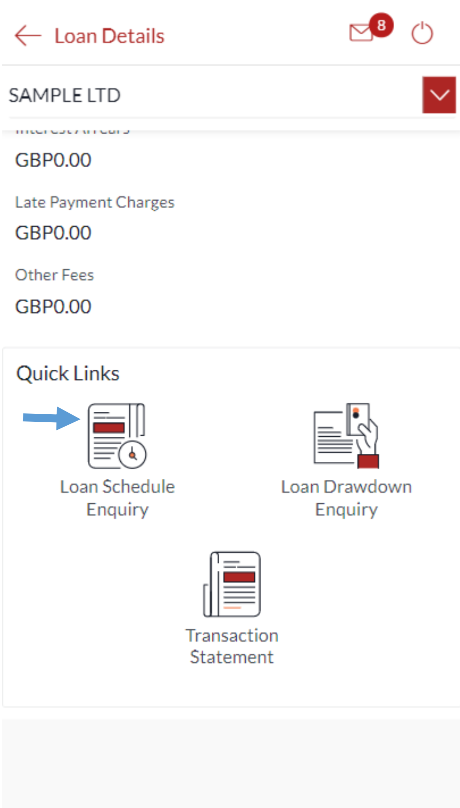
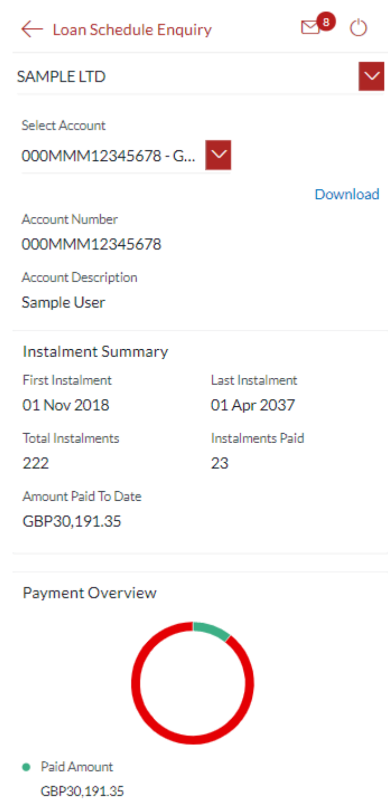
Loan Drawdown Details are displayed.

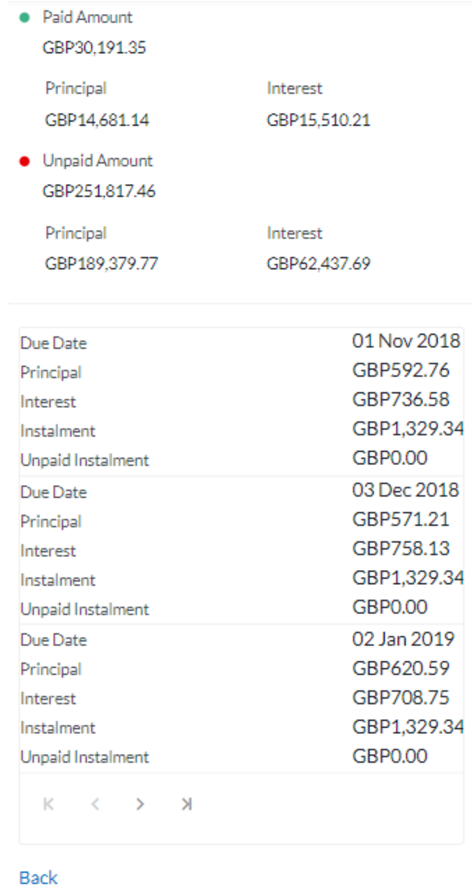

Loan Drawdown Enquiry
8
SAMPLE LTD
Select Account
000MMM12345678 - G...
Account Description
Sample User
Account Number
000MMM12345678
Original Approved Amount
GBP215,000.00
Drawdown Amount
GBP204,060.91
01 Oct 2018
GBP204,060.91

20 How do I view the Loan Schedule (Loan Schedule Enquiry)?

Loan Schedule provides the repayment schedule for the loan.

20.1 Loan Account Schedule Enquiry through *Loan Details*

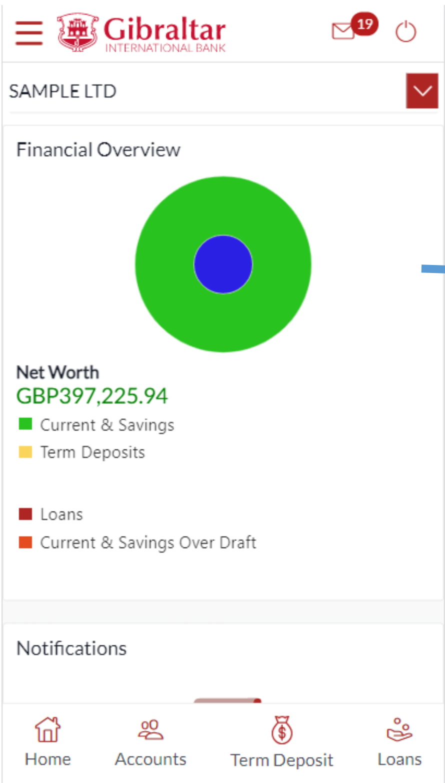
Step 1:	Step 2:
Scroll to the *Quick Links* section on the *Loan Details page*. Click on *Schedule Enquiry*. 	The Loan Schedule is displayed. 


Paid Amount
GBP30,191.35
Principal
GBP14,681.14
Interest
GBP15,510.21
Unpaid Amount
GBP251,817.46
Principal
GBP189,379.77
Interest
GBP62,437.69
Due Date
01 Nov 2018
Principal
GBP592.76
Interest
GBP736.58
Instalment
GBP1,329.34
Unpaid Instalment
GBP0.00
Due Date
03 Dec 2018
Principal
GBP571.21
Interest
GBP758.13
Instalment
GBP1,329.34
Unpaid Instalment
GBP0.00
Due Date
02 Jan 2019
Principal
GBP620.59
Interest
GBP708.75
Instalment
GBP1,329.34
Unpaid Instalment
GBP0.00
Back

20.2 Loan Schedule Enquiry through the *Accounts Menu*

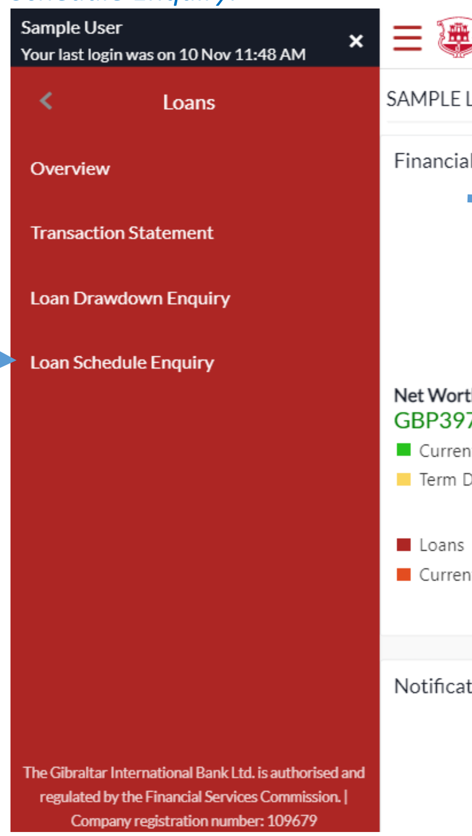
Step 1:

Access *Accounts menu* by clicking on ☰ from anywhere in the app.



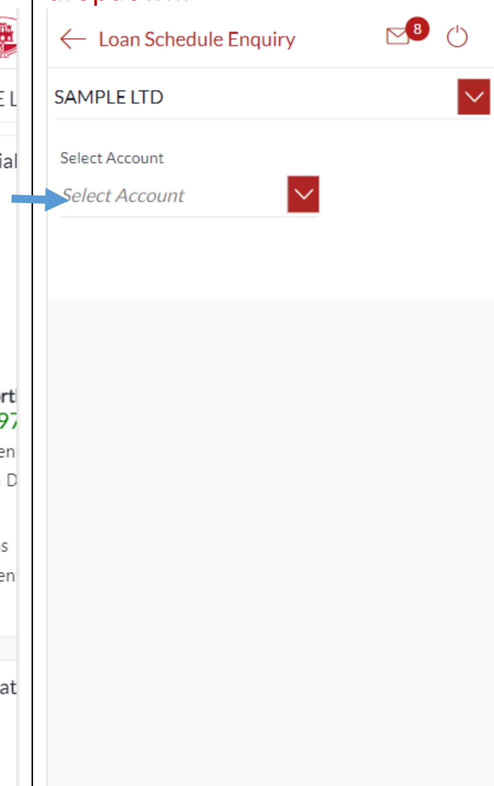
Step 2:

Click on *Accounts* → *Loans* → *Loan Schedule Enquiry.*



Step 3:

Select Loan Account from dropdown.



20.3 Loan Schedule Details

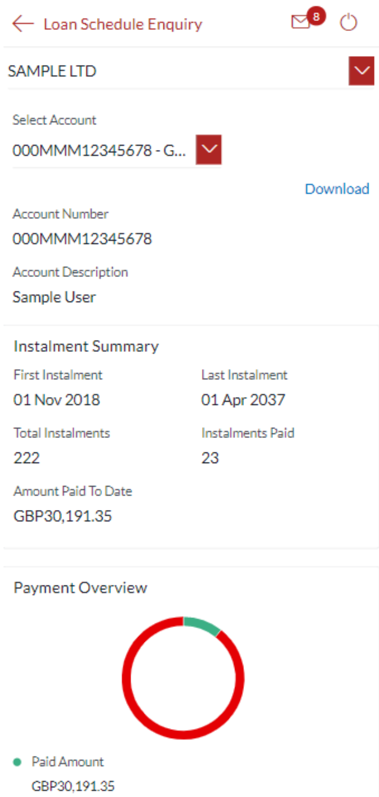
Loan Schedule Details

Loan Schedule Details are displayed.

Loan Schedule Details

The following Loan Schedule Details are displayed:

- Account Description – name of the primary holder of the loan
- Account Number – Loan account number
- First Instalment – date on which the first instalment is due



- Last Instalment – date on which the last instalment is due
- Total Instalments – total number of instalments
- Instalments Paid – number of instalments paid till date
- Amount paid till date – total amount paid till date
- Repayment Date – date on which the specific instalment is due
- Principal – principal amount that is due corresponding to the instalment date
- Interest – interest amount that is due corresponding to the instalment date
- Instalment – total instalment amount that is due corresponding to the instalment date
- Unpaid Instalment – amount that is to be paid, if at all, on the specific instalment date

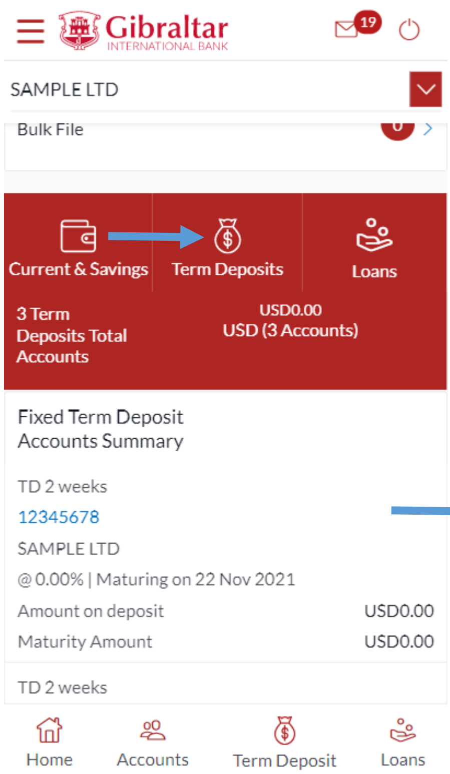
21 How do I view details of my Term Deposit Accounts?

21.1 Term Deposit Details through the *Dashboard*

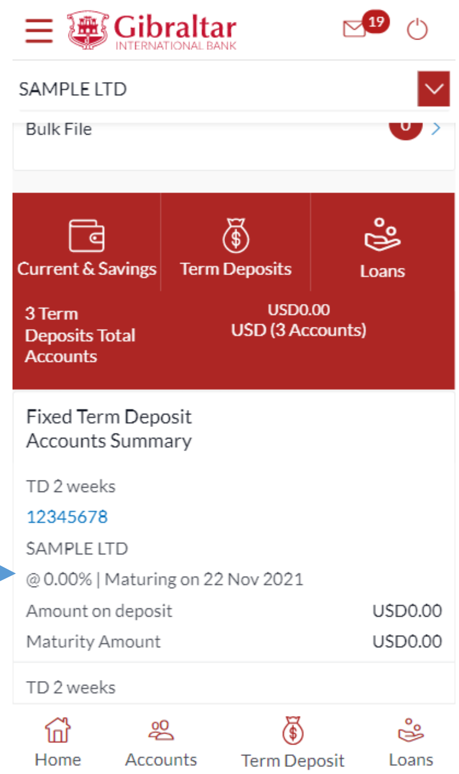
You can access your Current and Savings Accounts details through the Dashboard.

Dashboard

Scroll down to CASA, Term Deposits and Loans section. Click on Term Deposits to view details of accounts.



Click on an account number to view account details.

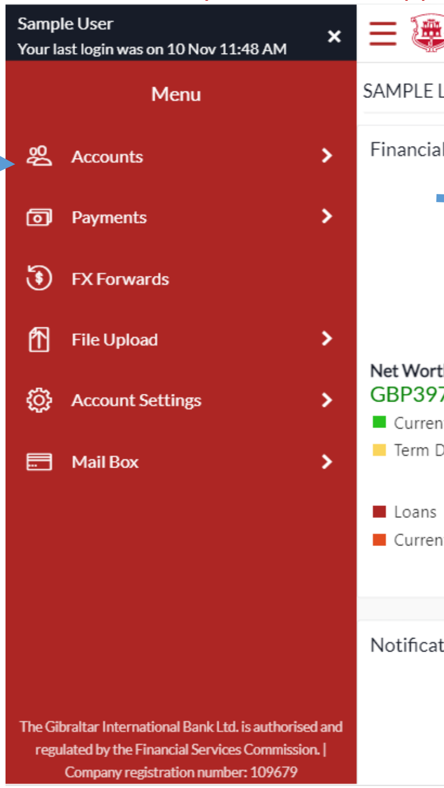


21.2 Term Deposit Details through the *Accounts Menu*

You can access your Term Deposit account details through the *Menu*.

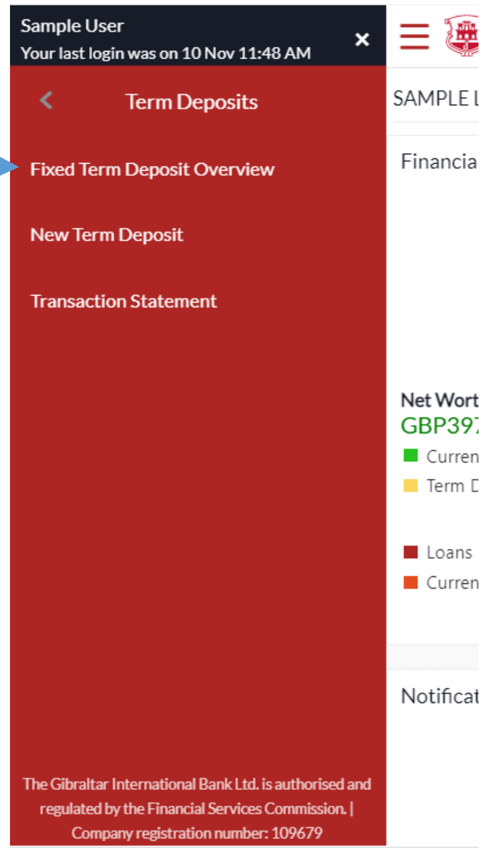
Step 1:

Access *Accounts menu* by clicking on ☰ from anywhere in the app.



Step 2:

Click on *Accounts* → *Term Deposits* → *Fixed Term Deposit Overview.*

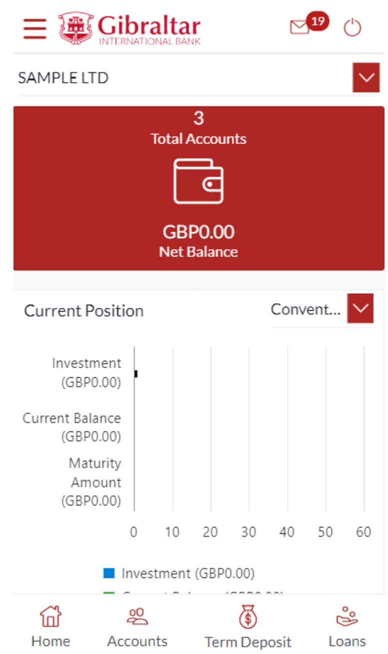


Step 3:

Total Accounts – The total Accounts all the deposits

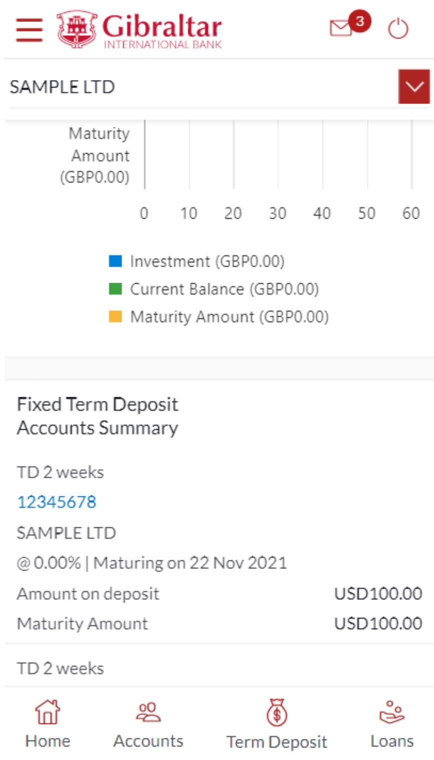
Net Balance – The total net balance of all deposits Accounts.

Fixed Term Deposit Accounts Summary – Summary displays list of all deposits Accounts with their respective details

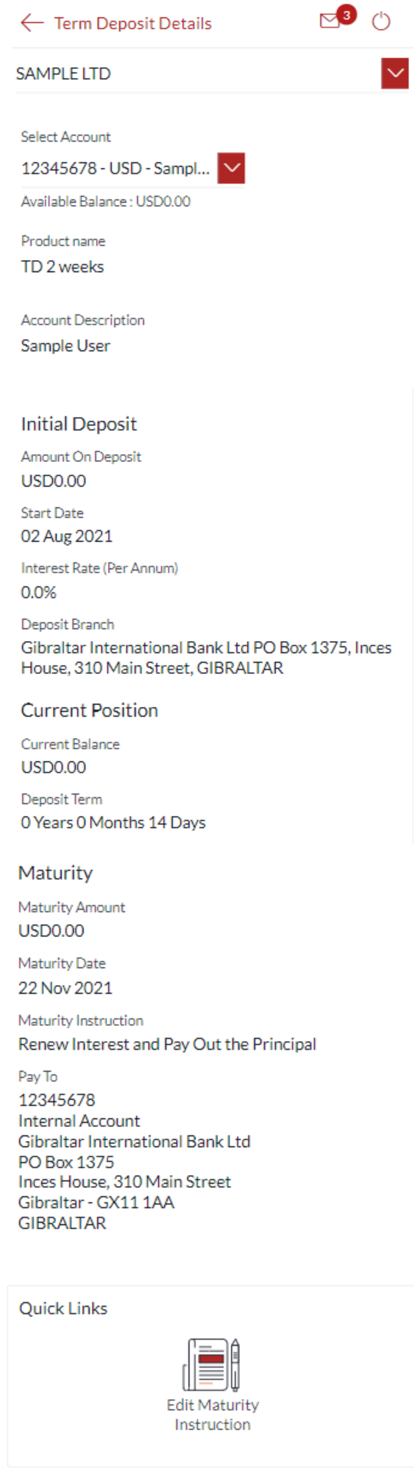


Term Deposit Account Details

Click on an *Account Number* to view Term Deposit account details.



Term Deposit Account Details



Term Deposit Account Details

The following ***Term Deposit Details*** are displayed:

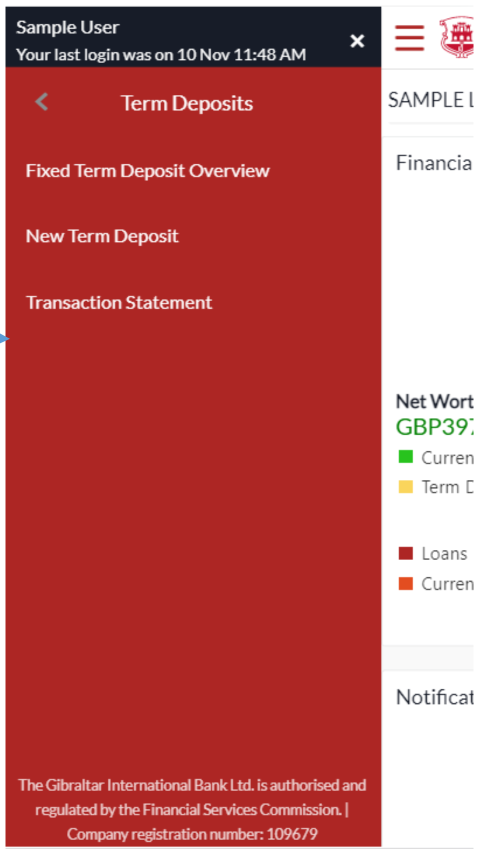
- Amount on Deposit – The amount for which the deposit was opened
- Account Description – name of the account holder
- Status – status of your account e.g. active or closed
- Amount on Deposit – amount for which the deposit was opened
- Interest Rate (Per Annum) – rate of interest
- Current Deposit Balance – current principal amount is the revised principal amount after top-up/partial redemption, if any
- Start Date – deposit opening date
- Deposit Term – term/period for which the deposit is maintained
- Maturity Date – date on which the term deposit will mature
- Maturity Amount – value of the term deposit at the time of maturity
- Maturity Instruction – maturity instruction for the deposit
- Pay to – account number to which the deposit amount will be transferred on maturity
- Edit Maturity instruction link

21.3 View and download Term Deposit statement

To view and download term deposit statement, go to term deposit details as described in Section 21.2 above.

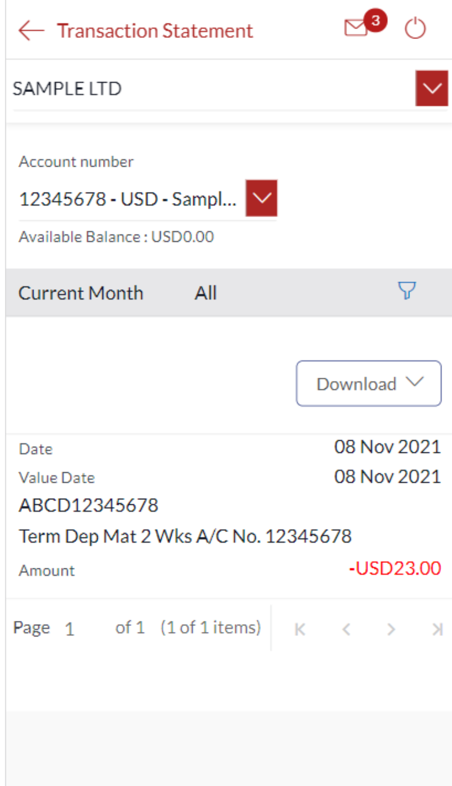
Step 1:

Click on *Accounts* → *Term Deposits* → *Transaction Statement*



Step 2:

Click on *Download* and Select the file format (*csv* or *pdf*).



Step 3:

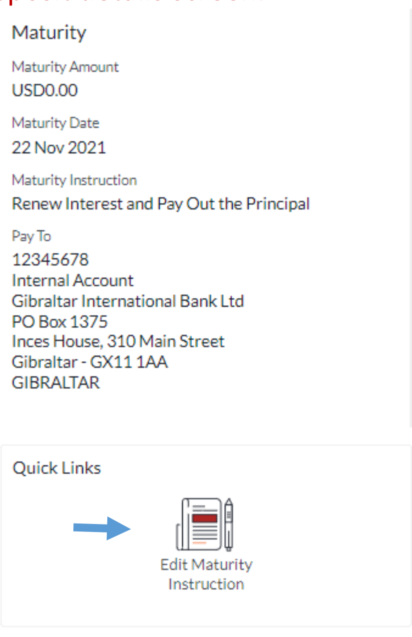
The account statement in the selected format is displayed and can be saved.

22 How do I change my Term Deposit maturity instructions?

You can change the term deposit maturity instructions through the Term Deposit details page. Navigate to the Term Deposit details page as described in Section 19 above.

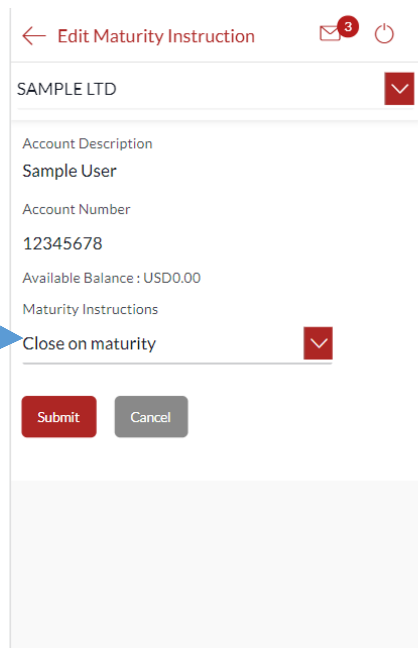
Step 1:

Scroll to Quick Links and click on *Edit Maturity Instruction* on Deposit details screen.



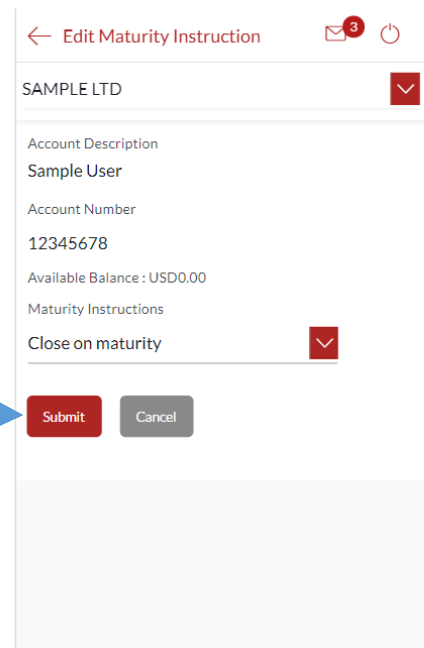
Step 2:

Select the *Maturity Instruction* from the drop down.



Step 3:

Enter *Roll-over Amount* if you wish to change the same. Click on *Submit*.

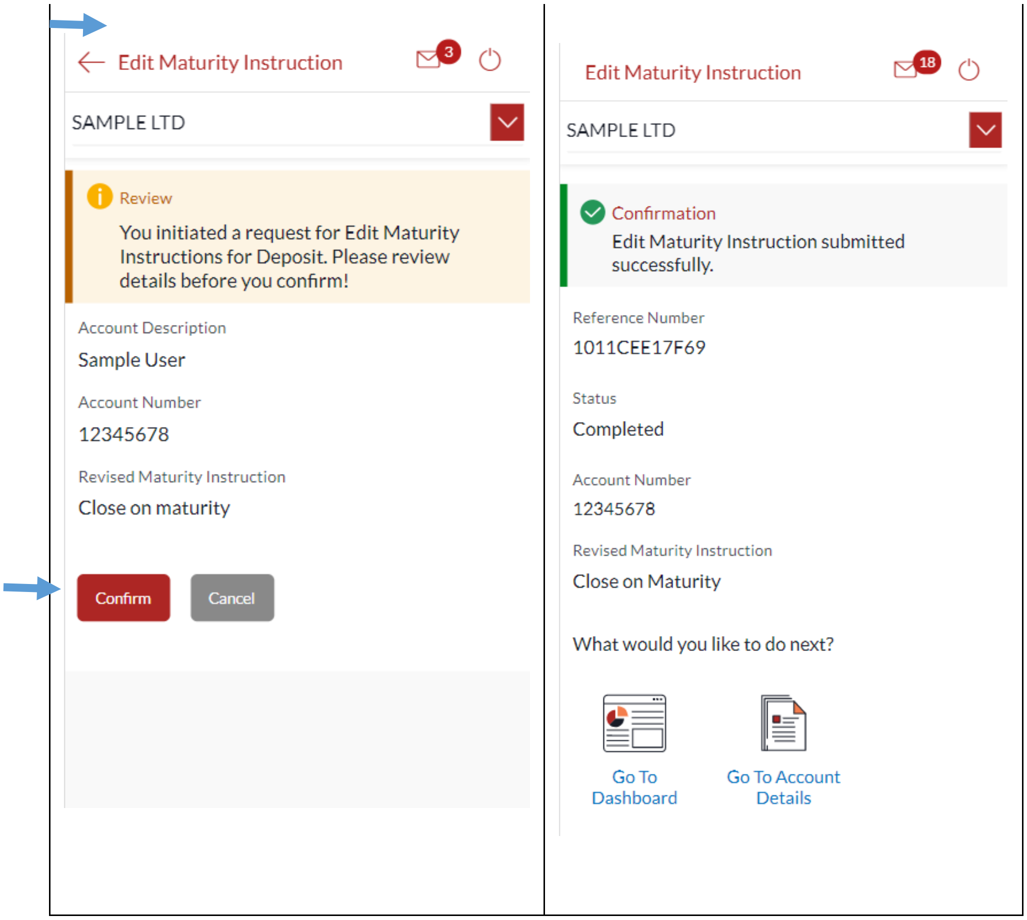


Step 4:

Review the *Revised Maturity Instruction* & Click on *Confirm* if correct. Click ← to Back on edit screen.

Confirmation

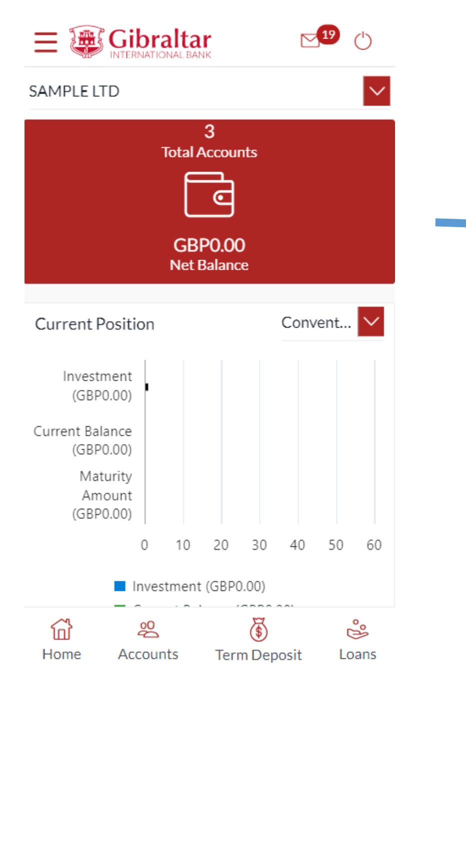
The confirmation screen is displayed with Reference Number

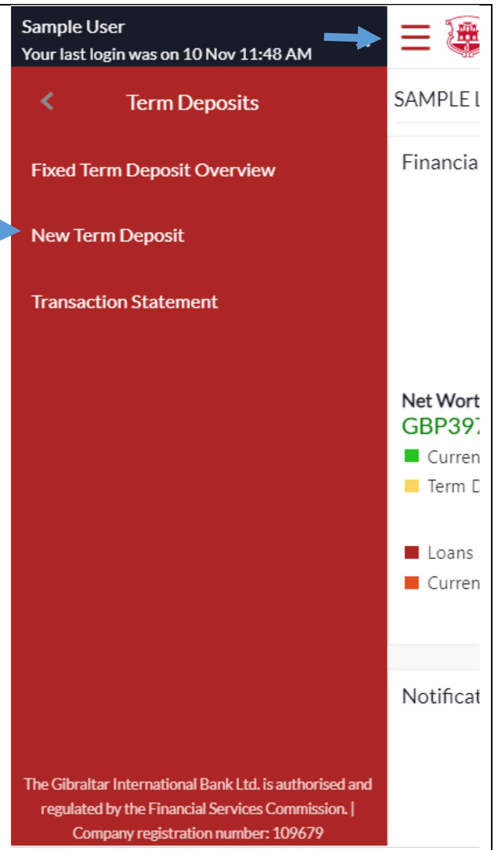


23 How do I book a new Term Deposit?

You can book a new term deposit by debit to your Current or Savings account through the app.

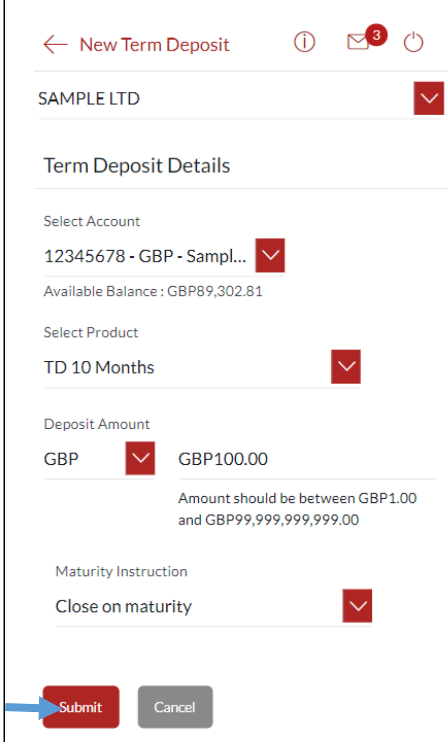
Step 1:	Step 2:
Access *Accounts menu* by clicking on ☰ from anywhere in the app.	Click on *Accounts* → *Term Deposits* → *New Term Deposit.*





Step 3:

Enter details required to open a new term deposit.



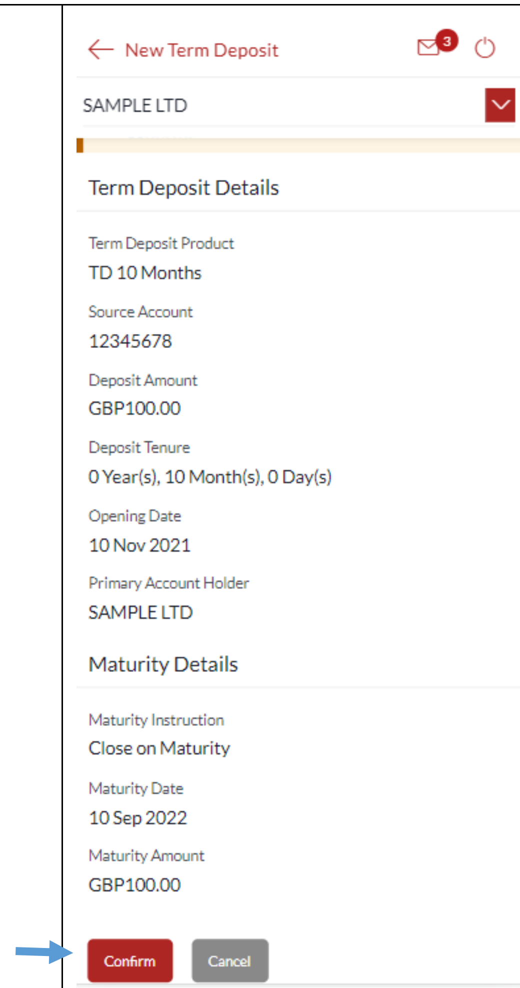
The following ***Deposit Details*** must be entered:

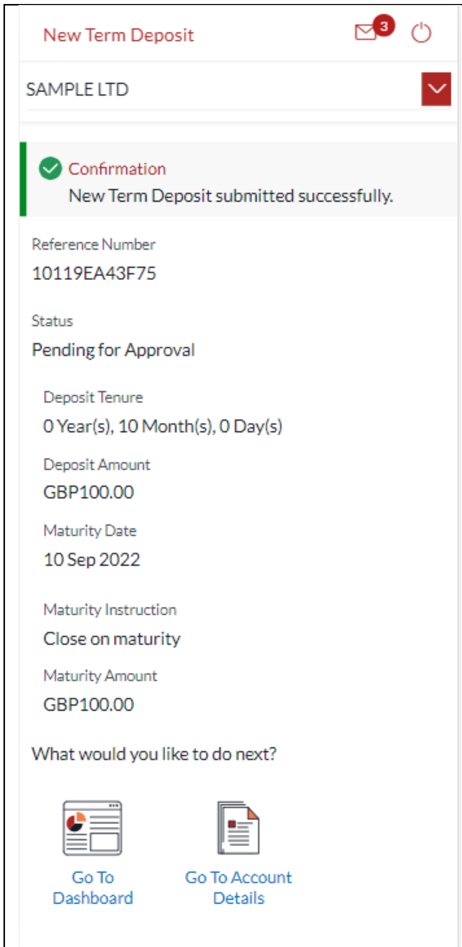
- *Select Product* from a drop down
- *Select Account* to be debited to fund the new term deposit
- Enter the *Deposit Amount*
- Select *Maturity Instruction*; payout of interest &/or principle are credited to the account selected in *Select Account* above
- Enter *Rollover Amount* if you wish to rollover only part of the maturity amount

Click on *Submit*.

Step 4:

Review the *Deposit Details* and click on *Confirm* if correct. Click *Cancel* to cancel the operation or click ← to edit.

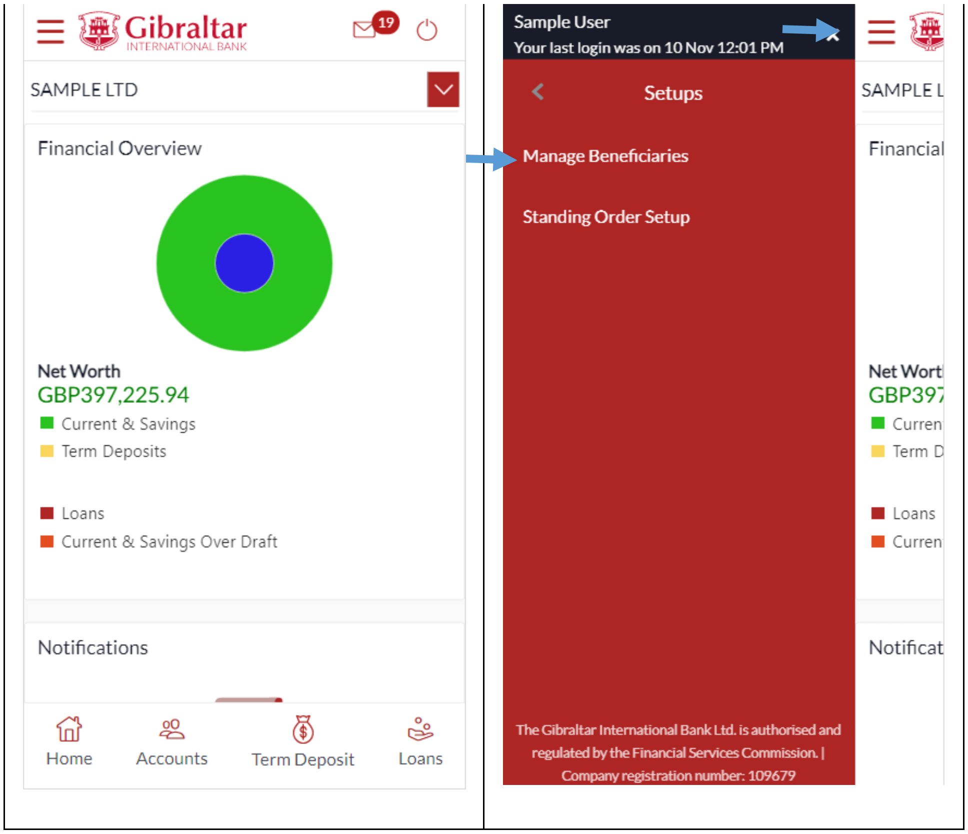
		
Transactions, which do not require approval: If the transaction does not require approval A success message is displayed with a payment reference number.	**Transactions, which require approval:** If the transaction requires approval (by an Approver profile); the transaction is sent to approvers. [Section 12.3: Pending for Approvals](#)	



24 How do I add a Beneficiary?

24.1 Add a new Beneficiary

Step 1:	Step 2:
Access *Accounts menu* by clicking on ☰ from anywhere in the app.	Click on *Payments* → *Setups* → *Manage Beneficiaries.*

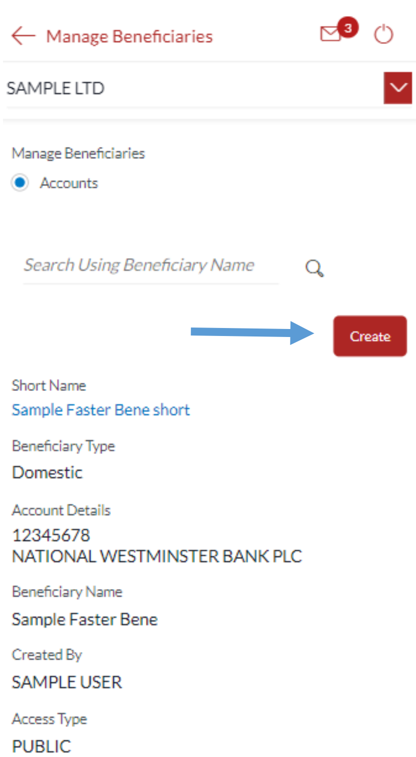


24.2 New Beneficiary (Internal)

Internal – create beneficiaries holding accounts within Gibraltar International Bank.

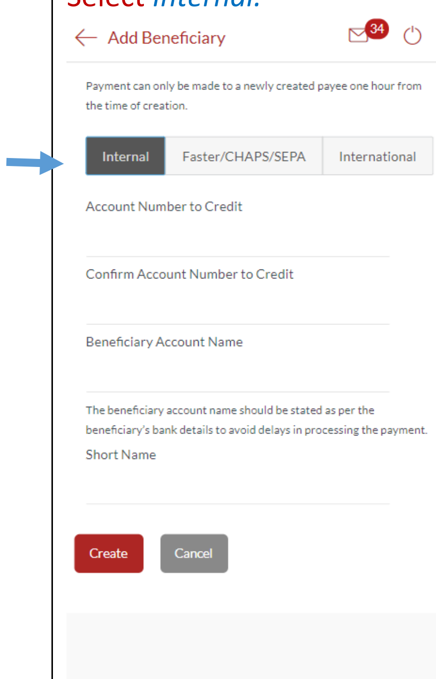
Step 1:

Click on *Create New Beneficiary.*



Step 2:

Select *Internal.*



Enter Benefiicary Details

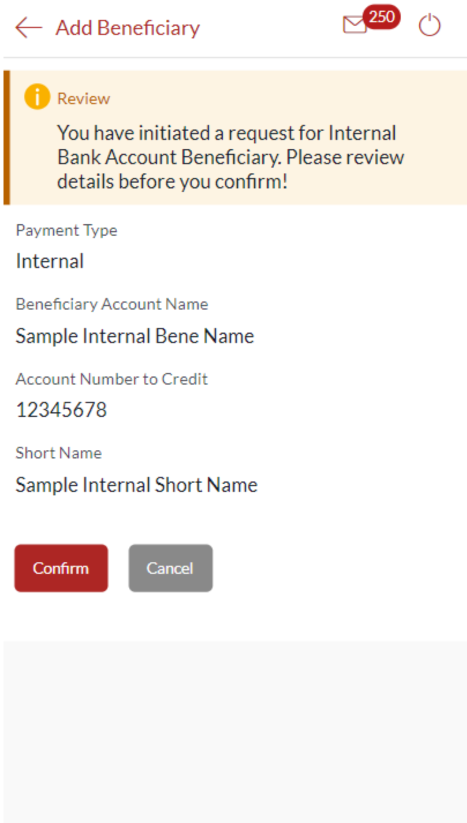
Enter:

- Account Number to Credit
- Re-enter Account Number to Credit for confirmation
- Beneficiary Account Name
- Short name to identify the beneficiary

Click on *Create.*

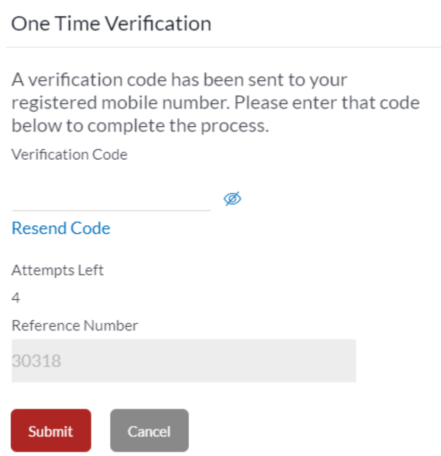
Step 3:

Review the information entered and click *Confirm* to accept, click ← to go back to previous screen to modify.



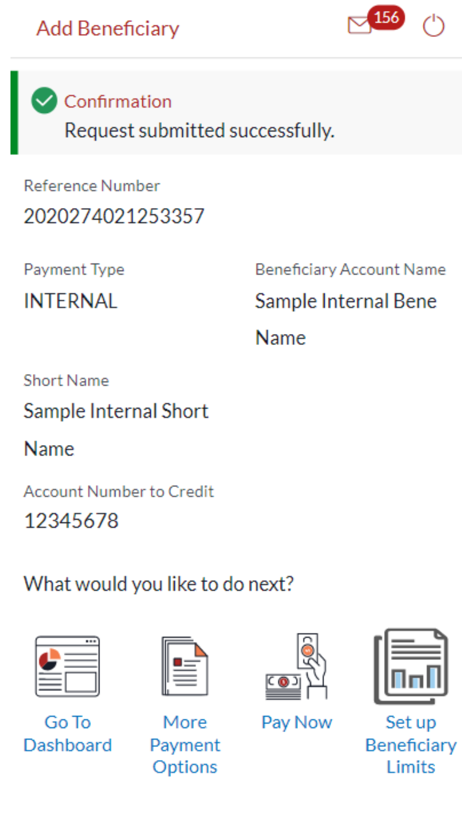
Step 4:

A One Time Password (OTP) is sent to your registered email ID & mobile number. Enter the OTP in the *Verification Code* field & click on *Submit.*



Confirmation

A success message is displayed if the beneficiary creation is successful.

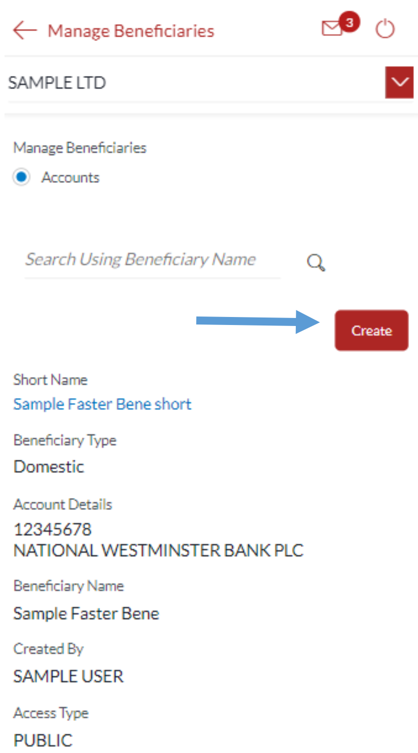


24.3 New Beneficiary (Faster/CHAPS)

Faster/CHAPS – create beneficiaries holding accounts within the U.K. outside Gibraltar International Bank.

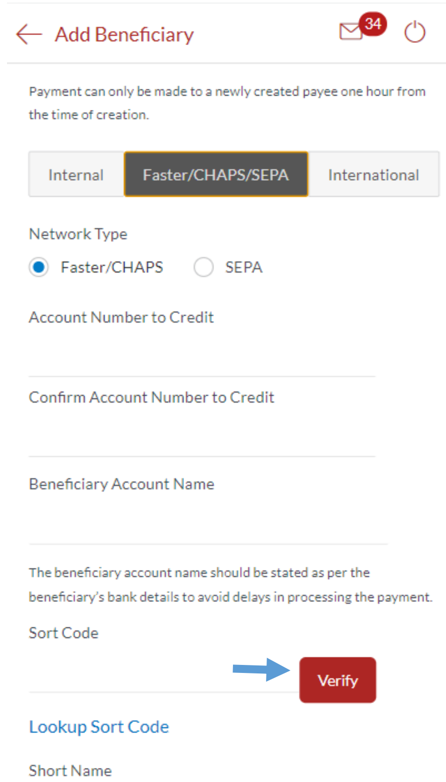
Step 1:

Click on *Create New Beneficiary.*



Step 2:

Select *Faster/CHAPS/SEPA*



Enter Benefiicary Details

Enter:

- Select Network Type – Faster/CHAPS
- Account Number to Credit
- Re-enter Account Number to Credit for confirmation
- Beneficiary Account Name
- Sort Code & click on *Verify* to validate sort Code
  OR
- Click on *Lookup Sort Code* if you do not know the beneficiary bank's Sort Code
- Short name to identify the beneficiary

Click on *Create*.

Step 3:

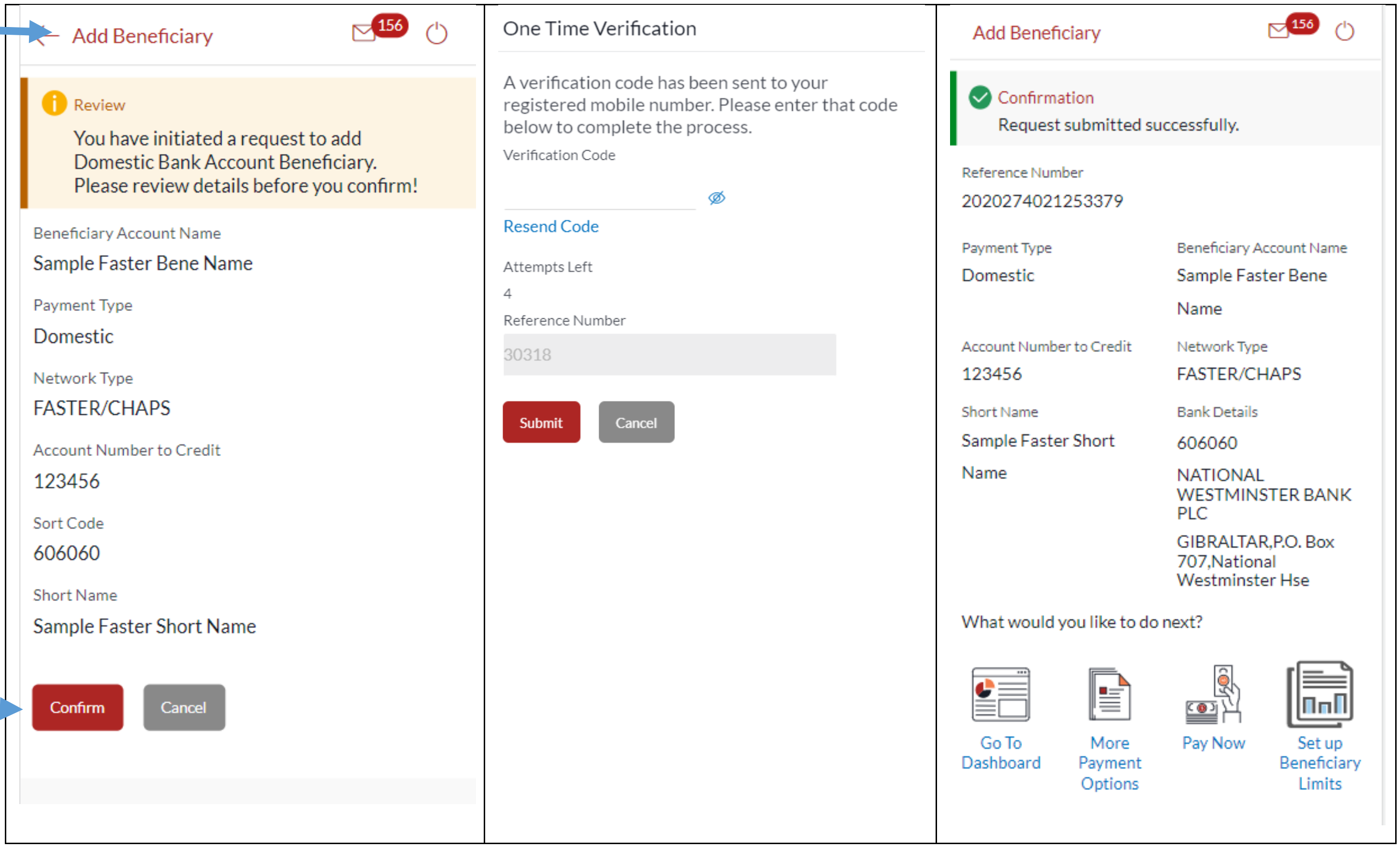
Review the information entered and click *Confirm* to accept, click ← to go back to previous screen to modify.

Step 4:

A One Time Password (OTP) is sent to your registered email ID & mobile number. Enter the OTP in the *Verification Code* field & click on *Submit.*

Confirmation

A success message is displayed if the beneficiary creation is successful.

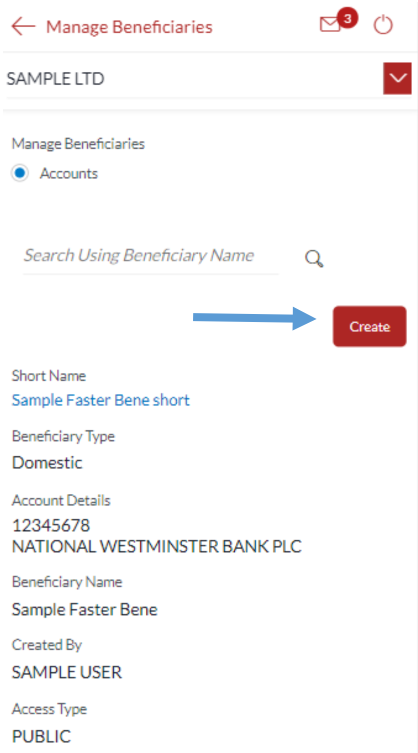

Add Beneficiary
156
Review
You have initiated a request to add Domestic Bank Account Beneficiary. Please review details before you confirm!
Beneficiary Account Name
Sample Faster Bene Name
Payment Type
Domestic
Network Type
FASTER/CHAPS
Account Number to Credit
123456
Sort Code
606060
Short Name
Sample Faster Short Name
Confirm
Cancel
One Time Verification
A verification code has been sent to your registered mobile number. Please enter that code below to complete the process.
Verification Code
Resend Code
Attempts Left
4
Reference Number
30318
Submit
Cancel
Add Beneficiary
156
Confirmation
Request submitted successfully.
Reference Number
2020274021253379
Payment Type
Domestic
Beneficiary Account Name
Sample Faster Bene Name
Account Number to Credit
123456
Network Type
FASTER/CHAPS
Short Name
Sample Faster Short Name
Bank Details
606060
NATIONAL WESTMINSTER BANK PLC
GIBRALTAR,P.O. Box 707,National Westminster Hse
What would you like to do next?
Go To Dashboard
More Payment Options
Pay Now
Set up Beneficiary Limits

24.4 New Beneficiary (International)

International – for beneficiaries holding accounts outside the U.K. and outside SEPA countries.

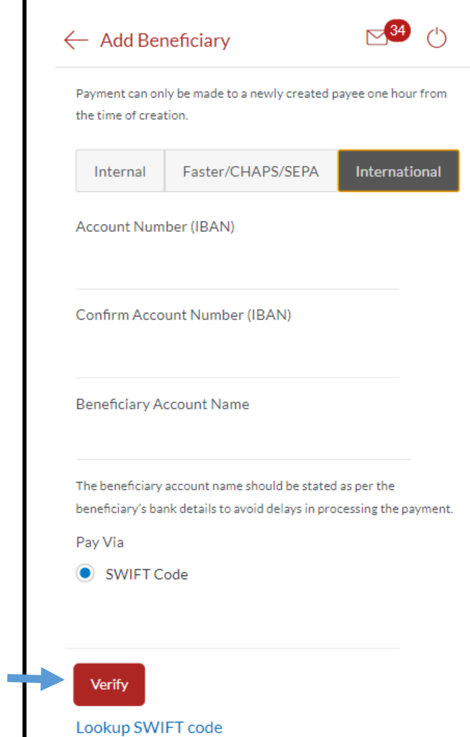
Step 1:

Click on *Create New Beneficiary*



Step 2:

Select *International*.



Enter Benefiicary Details

Enter the following details:

- Account Number (IBAN)
- Re-enter Account Number to Credit for confirmation
- Beneficiary Account Name
- SWIFT Code & click on *Verify* to validate sort Code

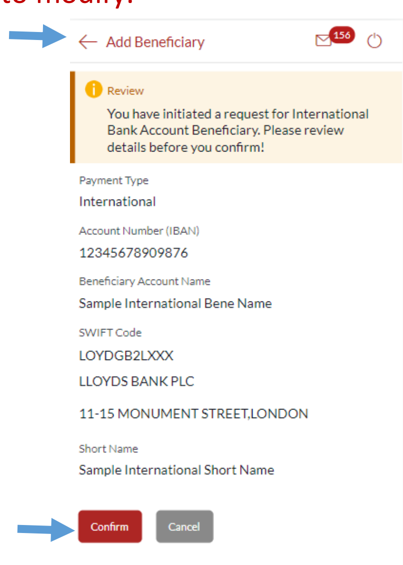
OR

- Click on *Lookup SWIFT Code* if you do not know the beneficiary bank's SWIFT Code
- Short name to identify the beneficiary

Click on *Create*.

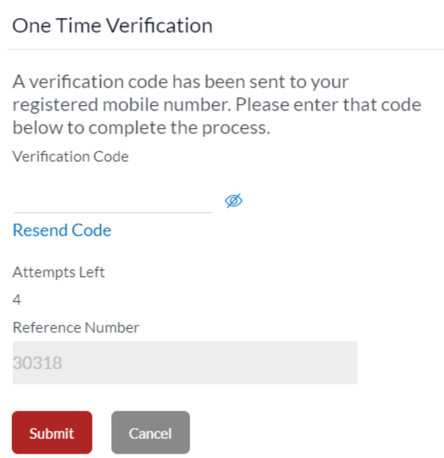
Step 3:

Review the information entered and click *Confirm* to accept, click ← to go back to previous screen to modify.



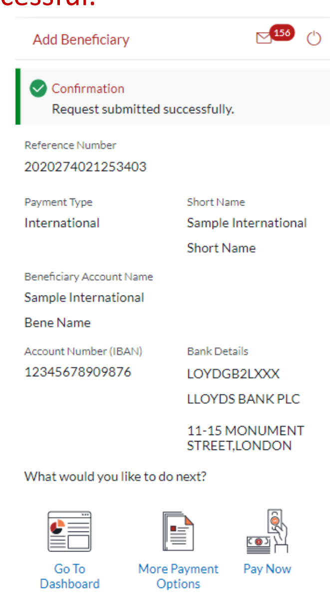
Step 4:

A One Time Password (OTP) is sent to your registered email ID & mobile number. Enter the OTP in the *Verification Code* field & click on *Submit*.



Confirmation

A success message is displayed if the beneficiary creation is successful.

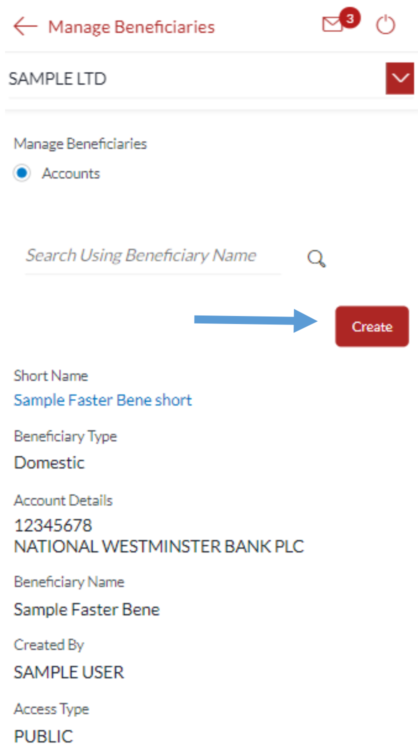


24.5 New Beneficiary (SEPA)

SEPA – create beneficiaries holding accounts within SEPA zone outside Gibraltar International Bank.

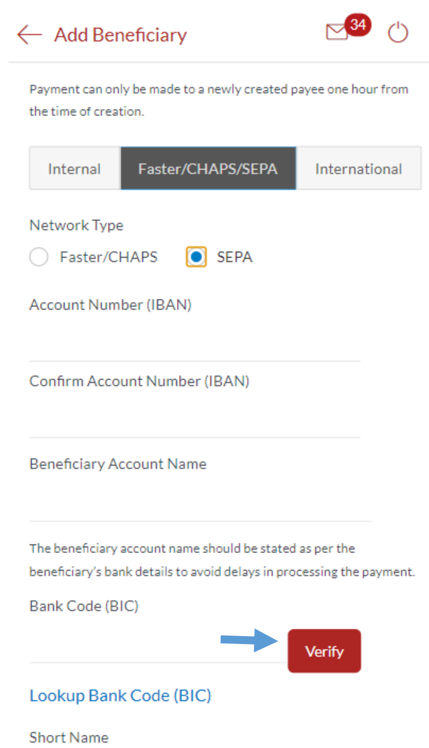
Step 1:

Click on *Create New Beneficiary.*



Step 2:

Select *Faster/CHAPS/SEPA.*



Enter Benefiicary Details

Enter:

- Select Network Type – SEPA CREDIT
- Account Number to Credit
- Re-enter Account Number to Credit for confirmation
- Beneficiary Account Name
- Bank Code(BIC) & click on *Verify* to validate Bank Code (BIC)
  OR
- Click on *Lookup Bank Code (BIC)* if you do not know the beneficiary bank's Bank Code (BIC)
- Short name to identify the beneficiary

Click on *Create.*

Step 3:

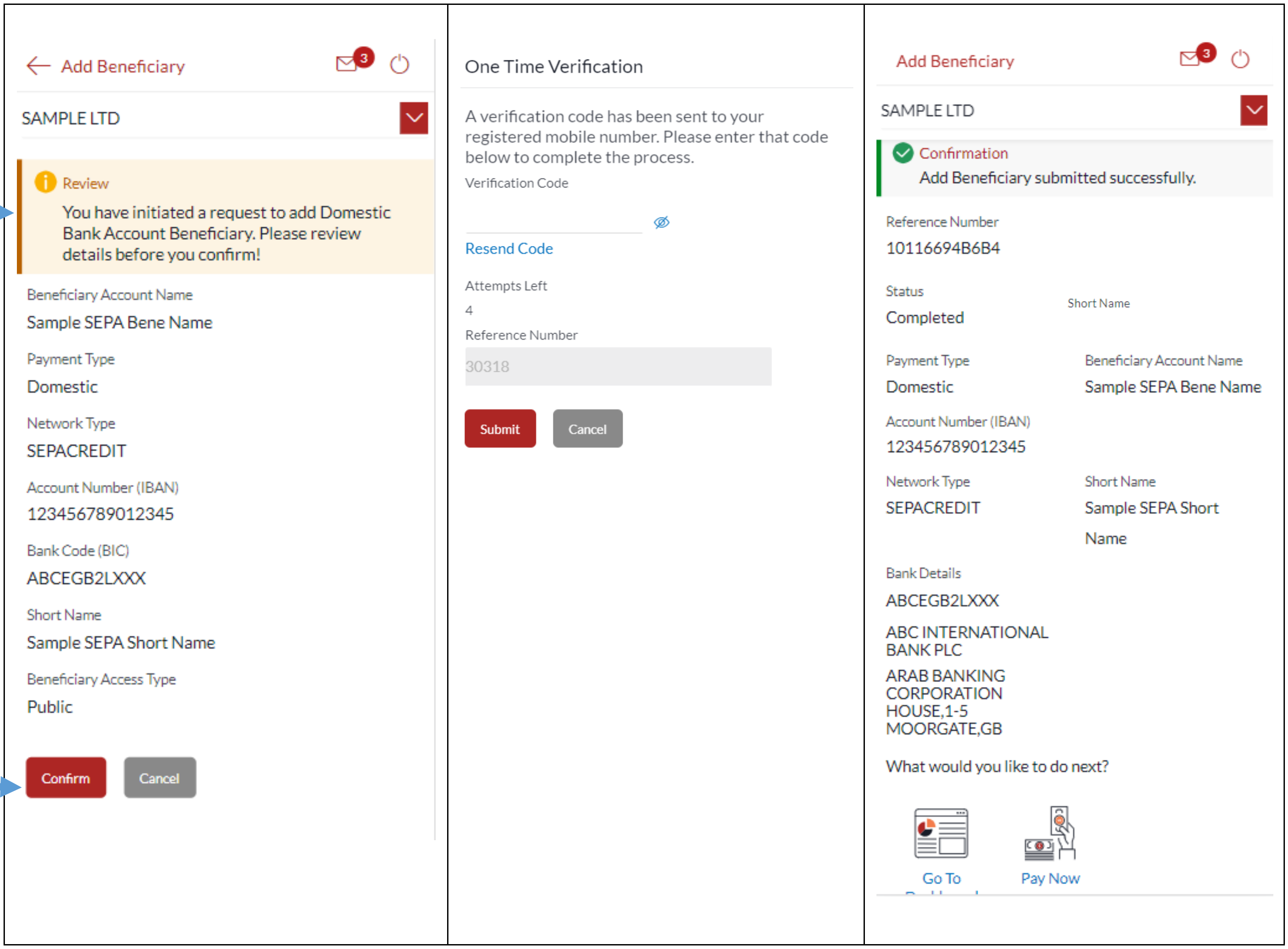
Review the information entered and click *Confirm* to accept, click ← to go back to previous screen to modify.

Step 4:

A One Time Password (OTP) is sent to your registered email ID & mobile number. Enter the OTP in the *Verification Code* field & click on *Submit.*

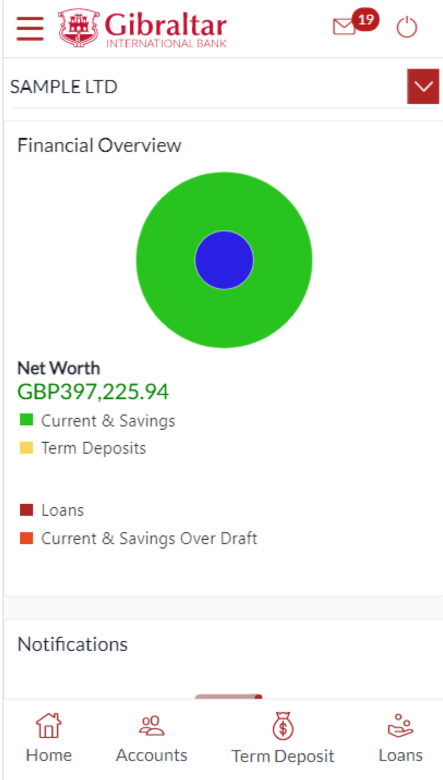
Confirmation

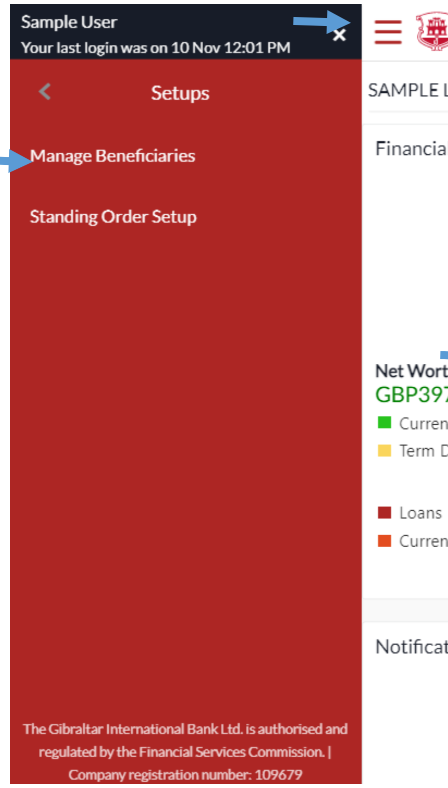
A success message is displayed if the beneficiary creation is successful.

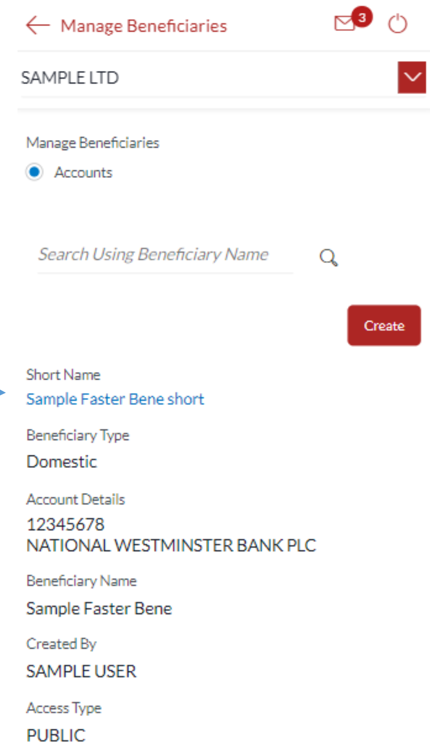


25 How do I delete an existing Beneficiary?

Step 1:	Step 2:	Step 3:
Access *Accounts menu* by clicking on ☰ from anywhere in the app.	Click on *Payments* → *Setup* → *Manage Beneficiaries.*	Click on the *Short Name* of beneficiary to be deleted.

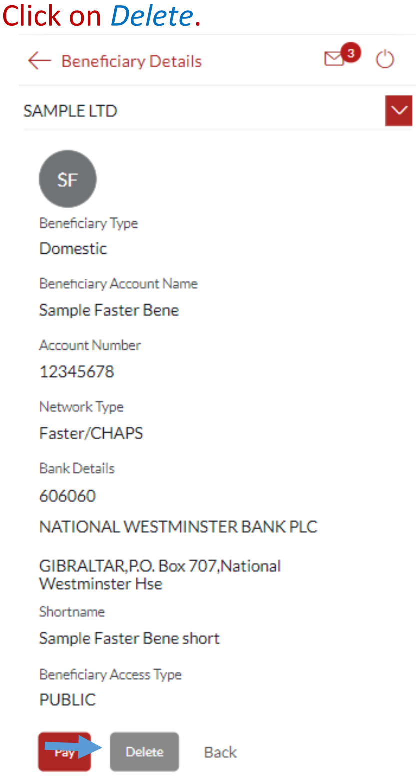






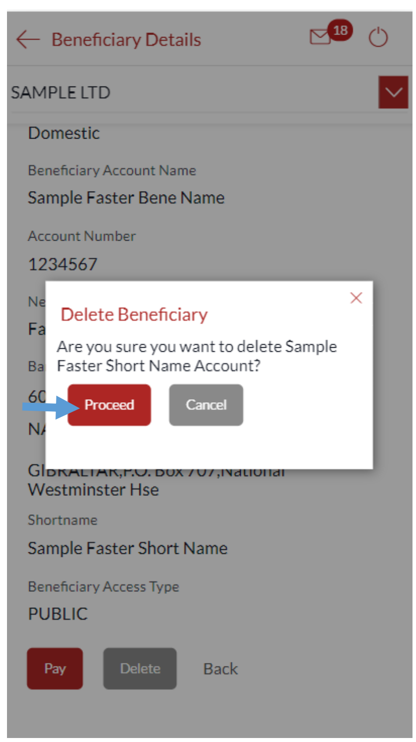
Step 4:

Beneficiary details are displayed. Click on *Delete*.



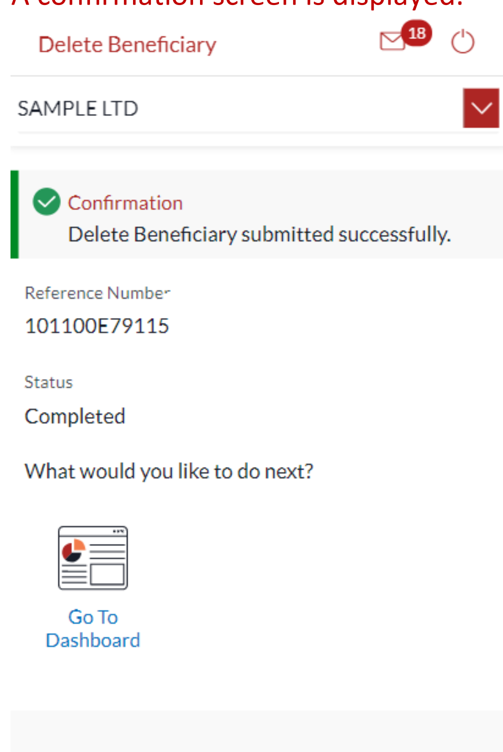
Step 5:

Click *Proceed* to confirm deletion or Click *Cancel* to Cancel the operation.



Confirmation

A confirmation screen is displayed.



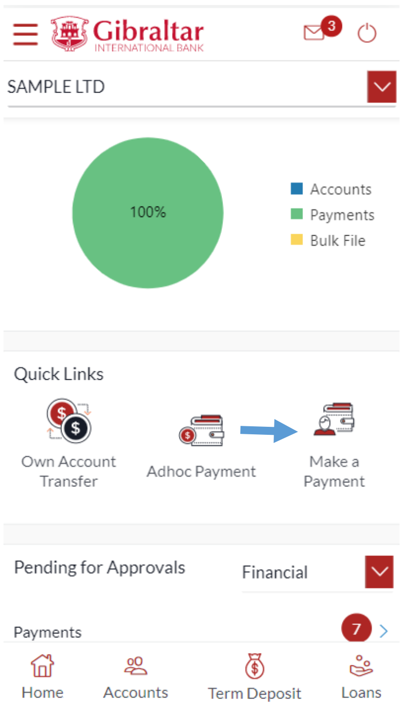
26 How do I Make a Payment to a registered beneficiary?

You can make a payment through the *Dashboard* and *Payments Menu*.

26.1 Make a Payment through *Dashboard*

Step 1:

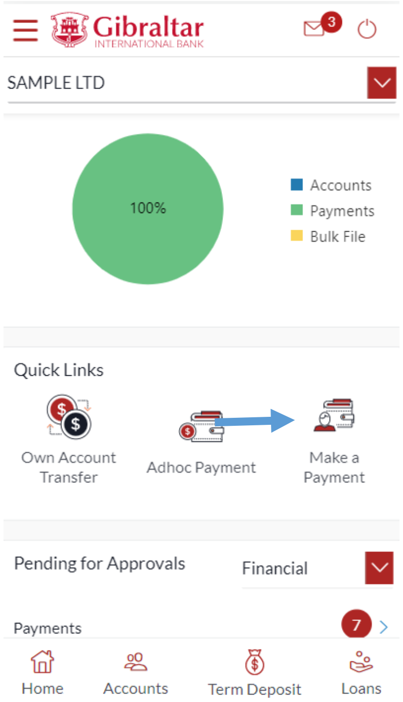
Scroll to the *Quick Links* section of the dashboard. Click on *Make a Payment*.



26.2 Make a Payment through *Payments Menu*

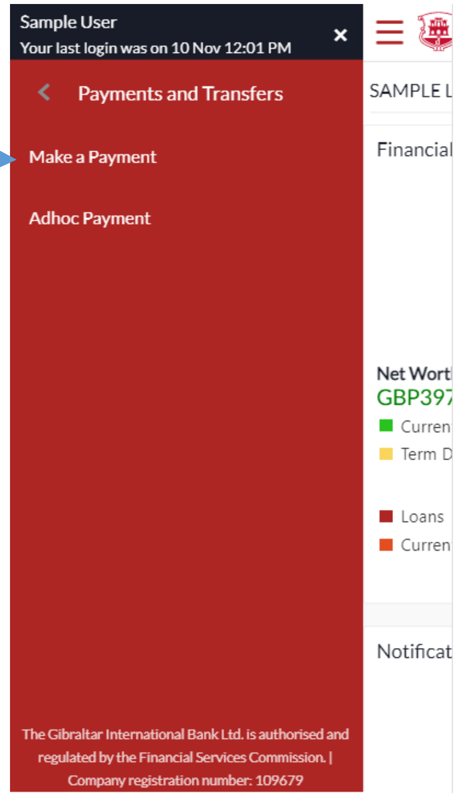
Step 1:

Access *Payments menu* by clicking on ☰ from anywhere in the app.



Step 2:

Click on *Payments* → *Payments and Transfers* → *Make a Payment.*



26.3 Make a Payment

Step 1:

Click on *Existing Beneficiary* to initiate a payment.

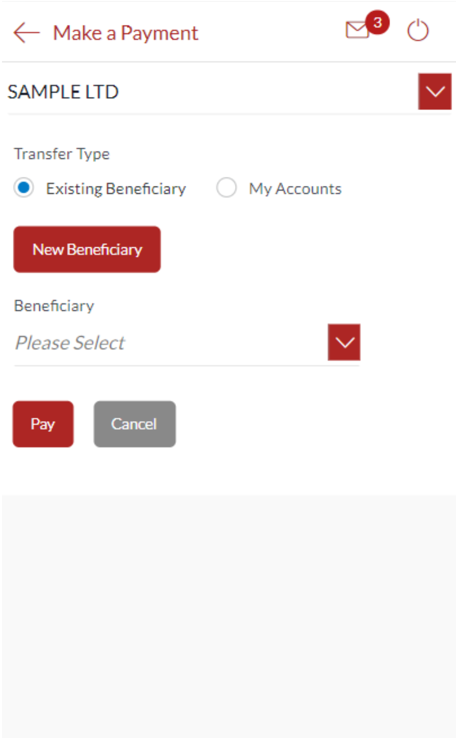
Step 2:

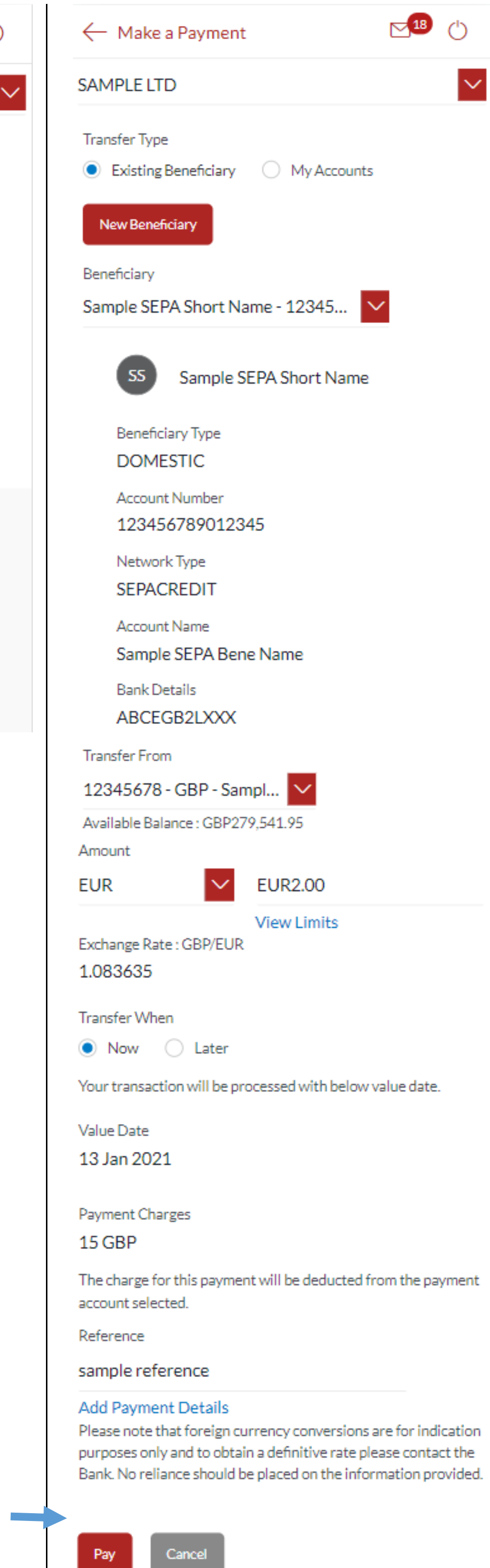
Capture Payment Details.

Payment Details

Capture the following details:

- Select beneficiary type:
  - Existing Beneficiary
  - My Accounts
  - New Beneficiary
- Select *Beneficiary* from drop down
- Select *Payment Type (CHAPS/Faster)* in case of Faster Payments
- Select *Transfer From* – the account to be debited from the drop down
- Select payment currency from the drop down



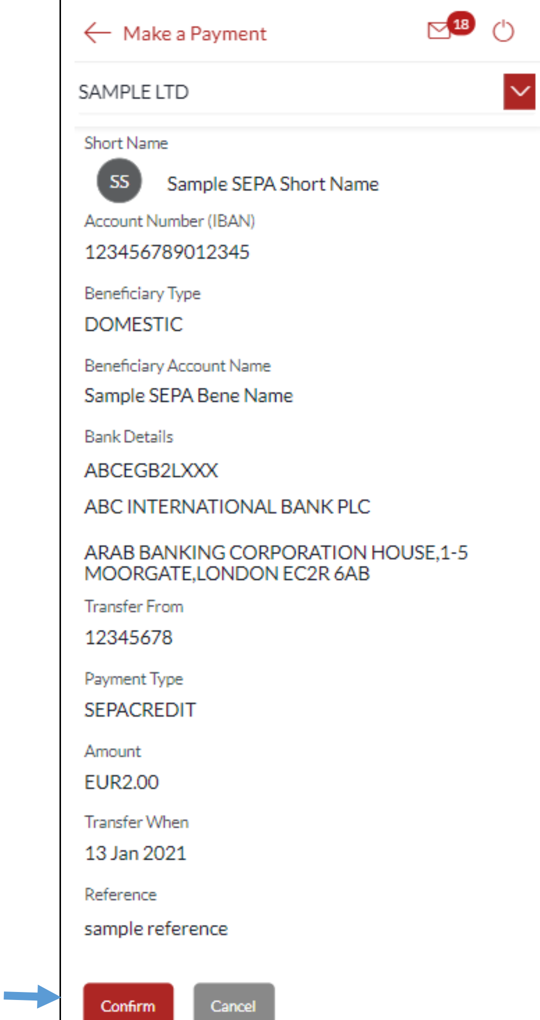


- Enter payment amount
- Click *View Limits* to view beneficiary limits
- Select *Value Date* – *Now* to initiate the payment on the same day, *Later* to initiate a future dated payment
- The applicable *Payment Charges* are displayed
- Enter *Reference* to help you identify the payment. For Faster/CHAPS, SEPA and International Payments, you can enter narrative in 4 lines by clicking **Add Payment Details** link
- Enter *Special Routing Instructions* to provide instructions for International Payments.

Click on *Pay*.

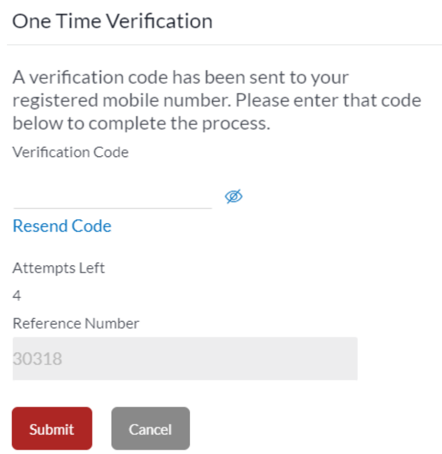
Step 3:

Review the information entered and click *Confirm* to accept, Click on *Cancel* to cancel the operation.



Step 4:

A One Time Password (OTP) is sent to your registered email ID & mobile number. Enter the OTP in the *Verification Code* field & click on *Submit.*

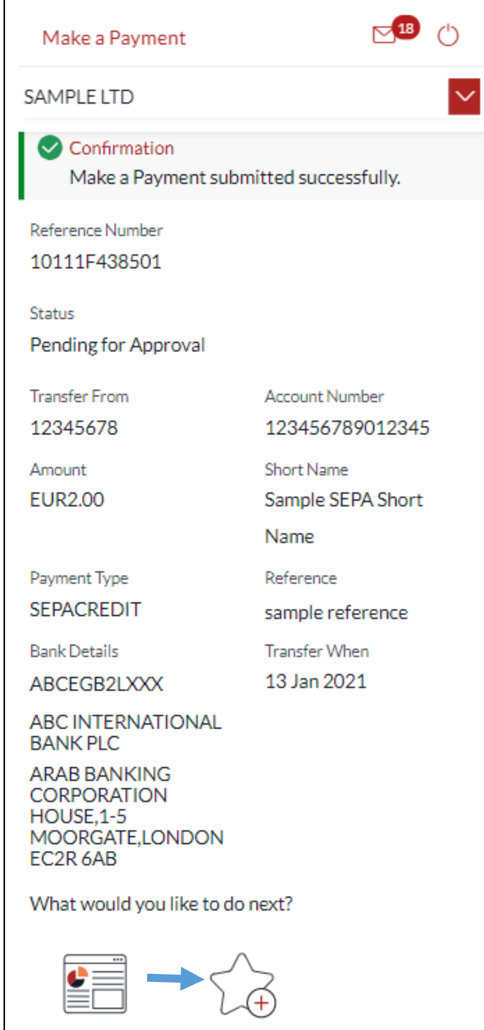


Transactions which do not require approval:

If the transaction does not require approval A success message is displayed with a payment reference number.

Click on *e-Receipt* to download e-receipt for the transaction.

To quickly access this payment in the future, click on *Add Favourite*.



<table>
<tr><th>Transactions, which require approval:</th><th>E-Receipt Download:</th></tr>
<tr><td>If the transaction requires approval (by an Approver profile); the transaction is sent to approvers.

To quickly access this payment in the future, click on Add Favourite

Refer Section 12.3: Pending for Approvals</td><td>An e-receipt for the transaction is generated and displayed on the screen. The same can be saved for future reference.

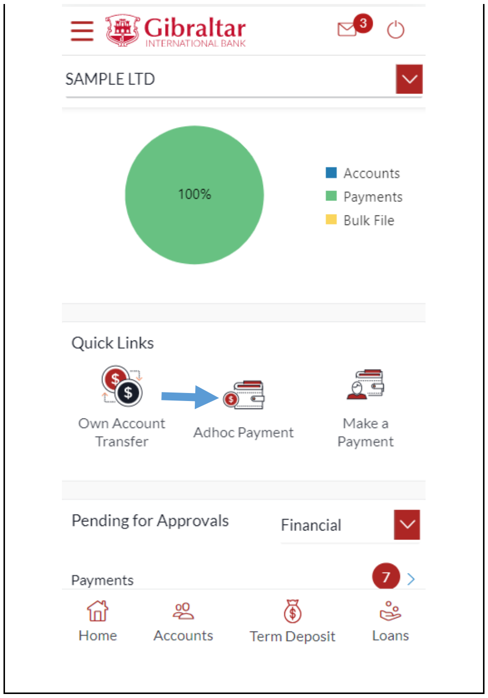

SAMPLE LTD 10 Nov 2021 10:14:34
DOMESTIC PAYMENT PAY LATER/SI
Reference Number 2129901325330007
Short Name Sample SEPA Bene
Payment Type Domestic
Network Type SEPACREDIT
Account Number 1234567890123456
Account Name sepa acc
Transfer From 12345678
Amount EUR65.00
Transfer Frequency Weekly
Start Date 28 Oct 2021
Instances 7
Bank Details JYBAGIGIXXX
TRUSTED NOVUS BANK LIMITED
76 MAIN STREET,GI
Reference sepa si
This is computer generated receipt no signature required.
Electronic Receipt owns no official legal effect, You may go to branch to get the paper receipt.</td></tr>
</table>

27 How do I make an Adhoc Payment?

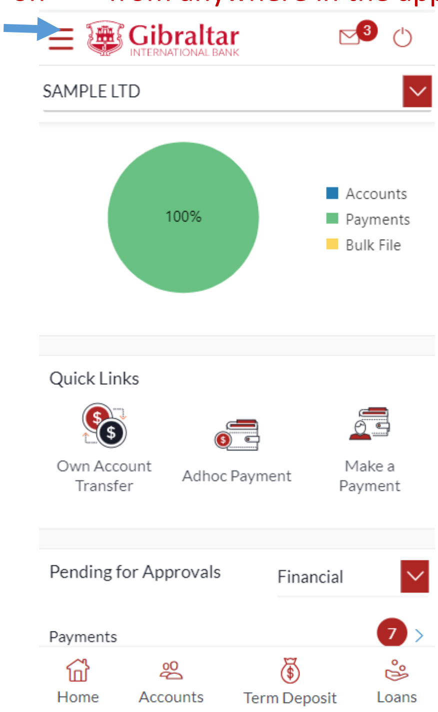
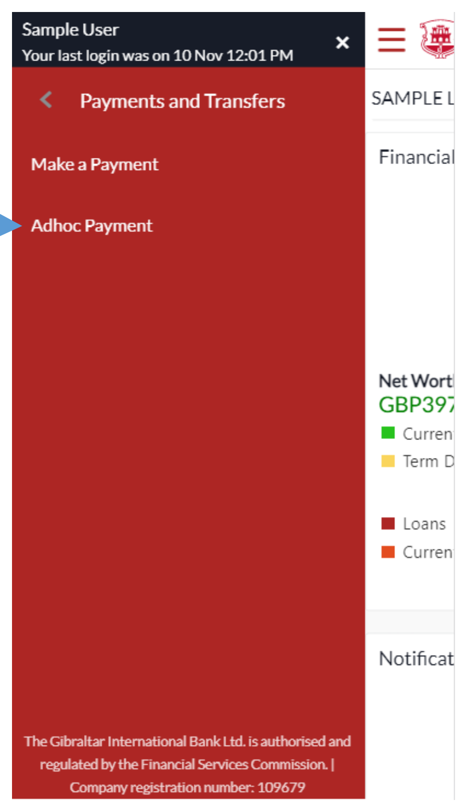
You can make a payment through the *Dashboard* and *Payments Menu*.

27.1 Make a Payment through *Dashboard*

Step 1:
Scroll to the *Quick Links* section of the dashboard. Click on *Adhoc Payment*.



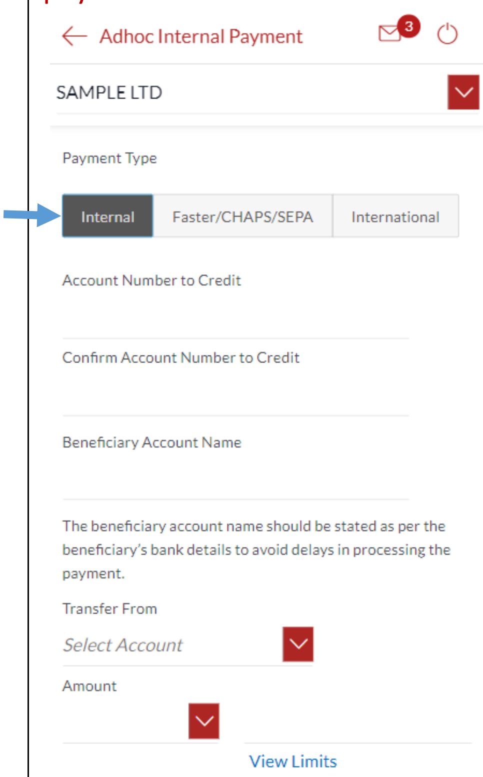
27.2 Make an Adhoc Payment through *Payments Menu*

Step 1:	Step 2:
Access *Payments menu* by clicking on ☰ from anywhere in the app.	Click on *Payments* → *Payments and Transfers* → *Adhoc Payment.*
	

27.3 Make an Adhoc Payment

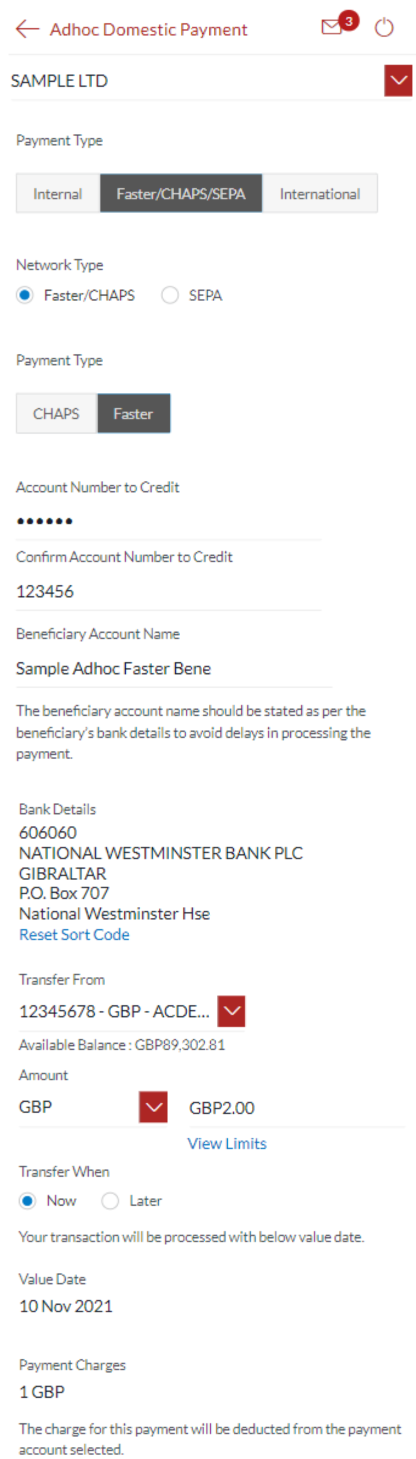
Step 1:

Click on *Payment Type* to initiate a payment.



Step 2:

Capture Payment Details.

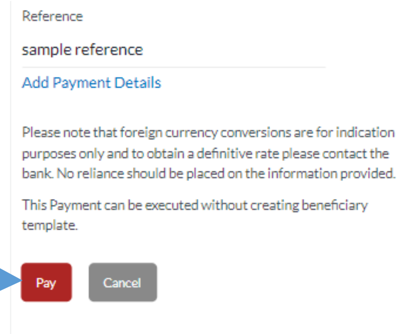


Payment Details

Capture the following details:

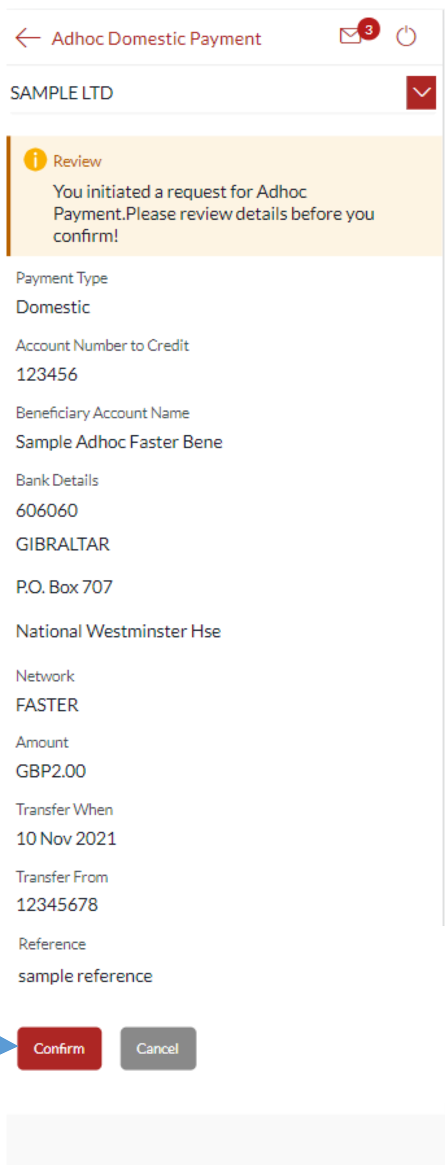
- Select *Payment Type*
- Enter the *Account Number (IBAN)* – beneficiary's account number
- Enter *Beneficiary Account Name*
- Depending on the type of payment, enter/lookup *Sort Code Bank Code (BIC)* or *SWIFT Code*
- Select *Transfer From* – the account to be debited from the drop down
- *Amount* – select payment currency from the drop down
- Enter payment *amount*
- For international payments, the GBP exchange rate is displayed
- Click *View Limits* to view beneficiary limits
- Select *Value Date* – *Today* to initiate the payment on the same day, *Later* to initiate effect a future dated payment
- For SWIFT payments select if *Correspondence Charges* will be paid by you (Self), the Beneficiary or Shared.
- The applicable *Payment Charges* are displayed
- Enter a *Payment Details* to help you identify the payment

Click on *Pay*.



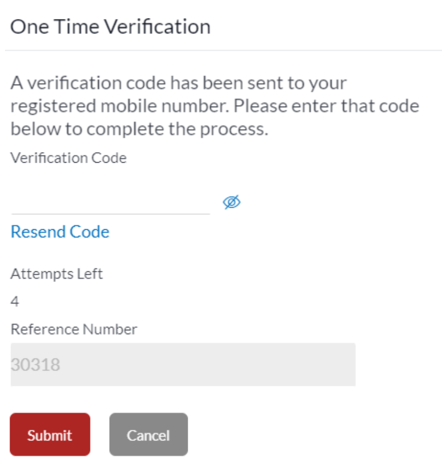
Step 3:

Review the information entered and click *Confirm* to accept, *Cancel* to cancel the operation.



Step 4:

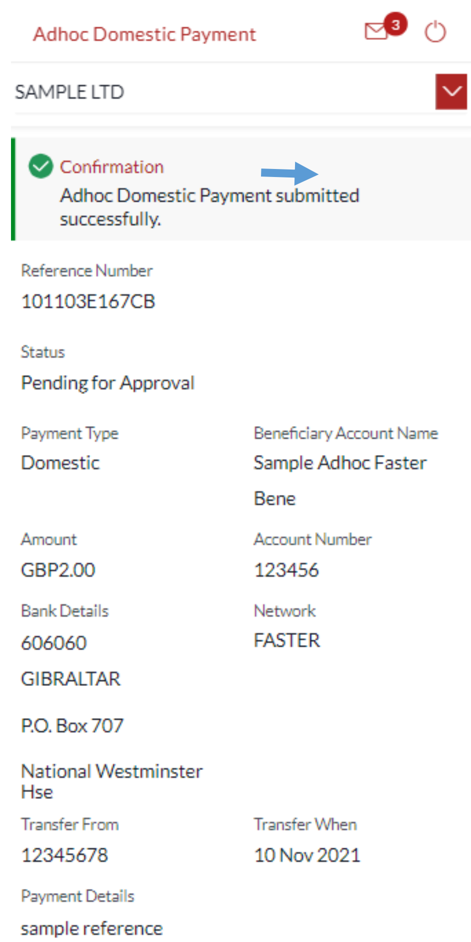
A One Time Password (OTP) is sent to your registered email ID & mobile number. Enter the OTP in the *Verification Code* field & click on *Submit.*

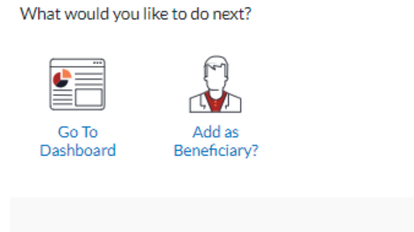


Transactions, which do not require approval:

If the transaction does not require approval A success message is displayed with a payment reference number.

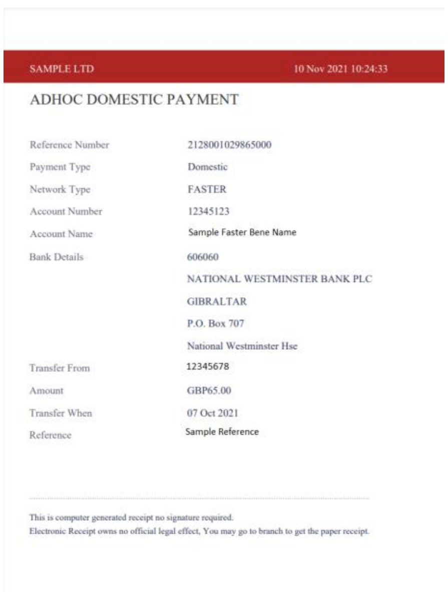
Click on *e-Receipt* to download e-receipt for the transaction.





E-Receipt Download:

An e-receipt for the transaction is generated and displayed on the screen. The same can be saved for future reference.


SAMPLE LTD 10 Nov 2021 10:24:33

ADHOC DOMESTIC PAYMENT

Reference Number	2128001029865000
Payment Type	Domestic
Network Type	FASTER
Account Number	12345123
Account Name	Sample Faster Bene Name
Bank Details	606060 NATIONAL WESTMINSTER BANK PLC GIBRALTAR P.O. Box 707 National Westminster Hse
Transfer From	12345678
Amount	GBP65.00
Transfer When	07 Oct 2021
Reference	Sample Reference

This is computer generated receipt no signature required.
Electronic Receipt owns no official legal effect, You may go to branch to get the paper receipt.

Transactions which require approval:

If the transaction requires approval (by an Approver profile); the transaction is sent to approvers.

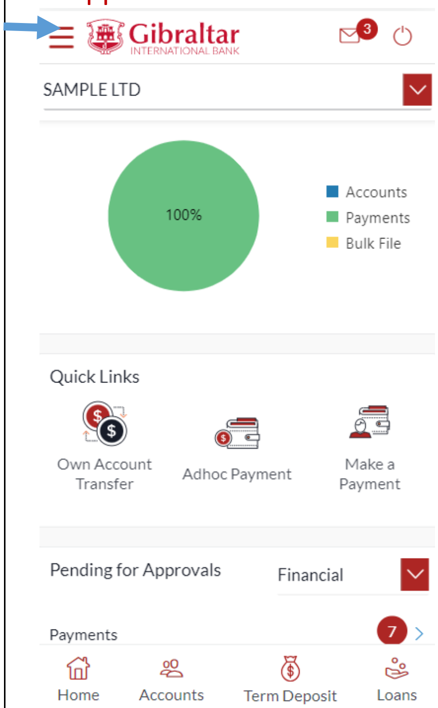
Refer to Section 12.3 Pending for Approvals.

28 How do I set up a Standing Order?

You can set up a repetitive payment instruction (a Standing Order).

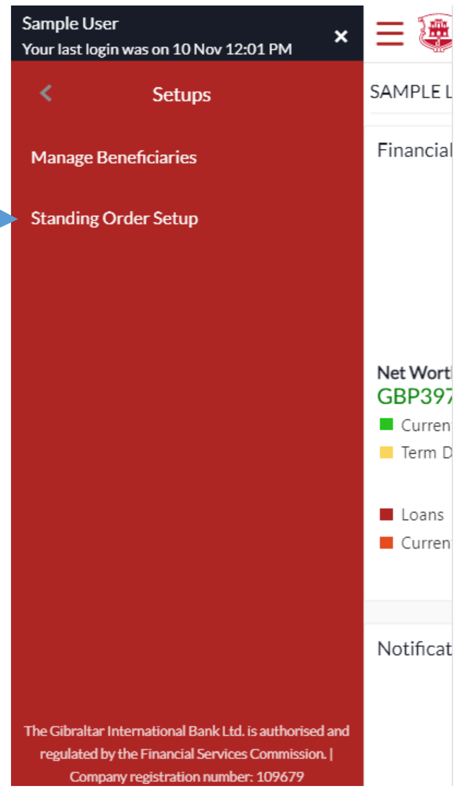
Step 1:

Access *Payments menu* by clicking on ☰ from anywhere in the app.



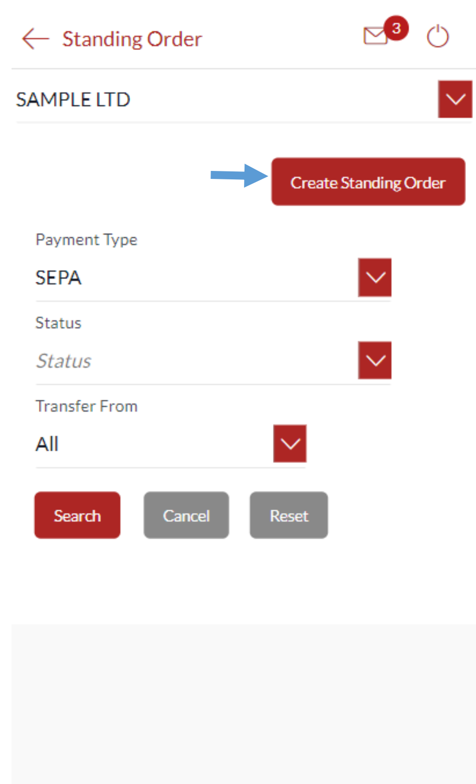
Step 2:

Click on *Payments* → *Setups* → *Standing Order Setup.*



Step 3:

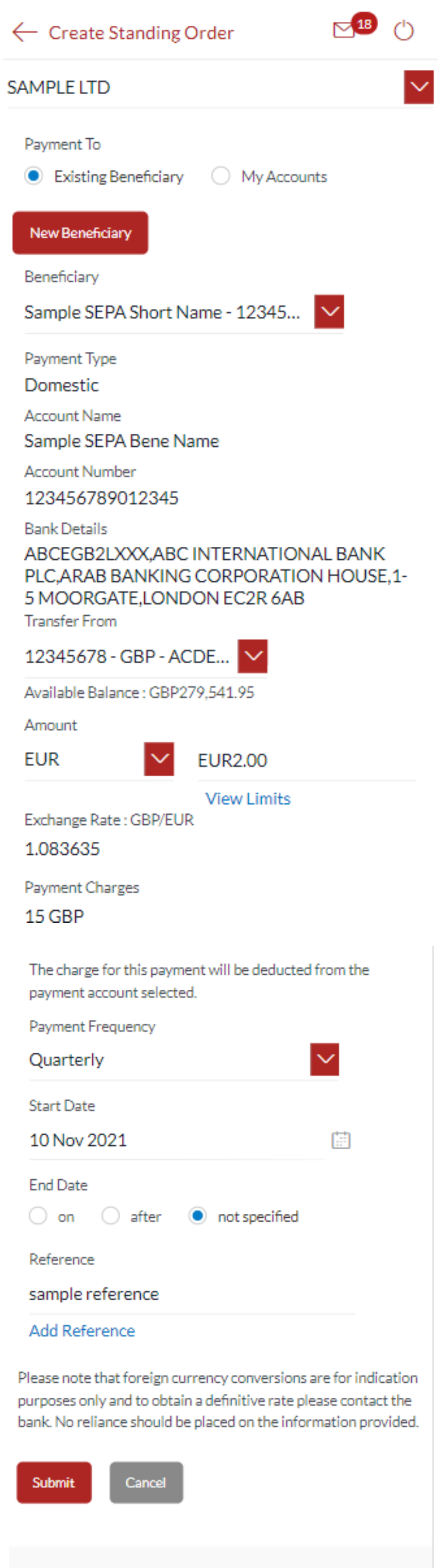
Click on *Create Standing Order*.



28.1 Set up a Standing Order

Step 1:

Capture Standing Order details



Standing Order Details:

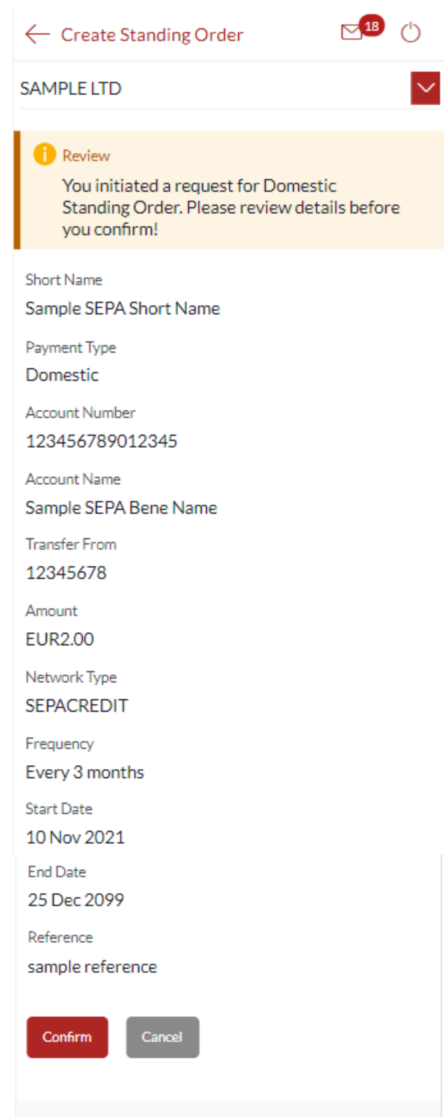
Capture the following details:

- Select beneficiary type:
  - Existing Beneficiary
  - My Accounts
  - New Beneficiary
- Select *Beneficiary* from drop down
- Select *Payment Type*
- Select *Transfer From* – the account to be debited from the drop down
- Select payment currency from the drop down
- Enter payment *Amount*
- Click *View Limits* to view beneficiary limits
- Select *Payment Frequency* (e.g. Daily, Weekly, Monthly, etc.) from the drop down
- Enter the Standing Order *Start Date*
- Enter the *End Date* for the Standing Order, select *Not Specified,* if there is no end date
- The applicable *Payment Charges* are displayed
- Enter *Reference* to help you identify the payment
- Enter *Special Routing Instructions* in case of International Payments to provide instructions for routing.

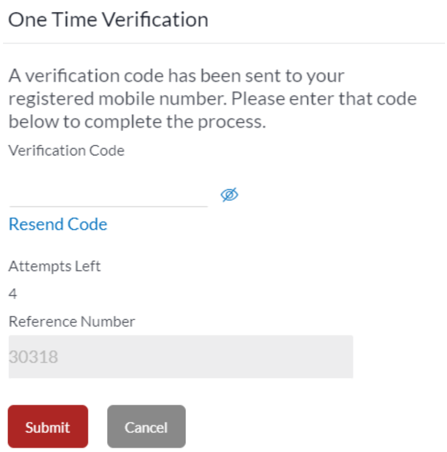
Click on *Submit*.

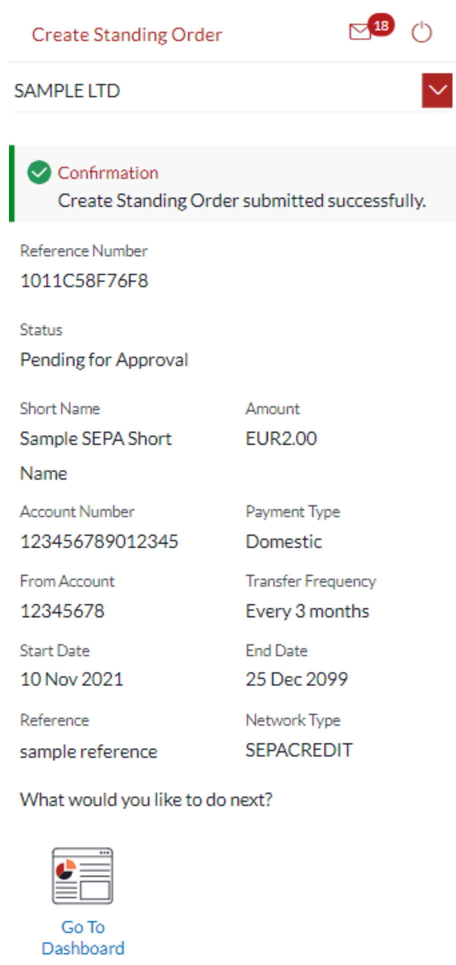
Step 3:

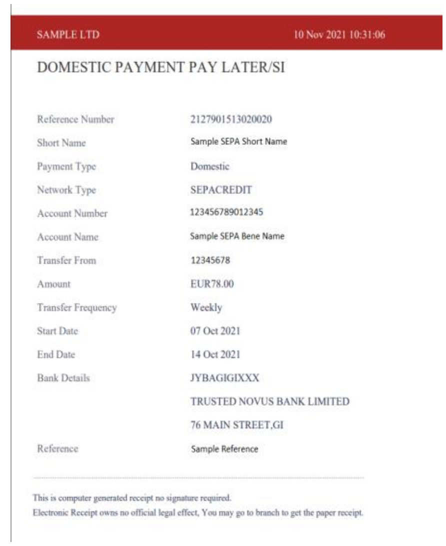
Review the information entered and click *Confirm* to accept, Click ← to modify and click on *Cancel* to cancel the operation.



Step 4:	Transactions, which do not require approval:	Transactions, which require approval:
A One Time Password (OTP) is sent to your registered email ID & mobile number. Enter the OTP in the *Verification Code* field & click on *Submit.*	If the transaction does not require approval A success message is displayed with a payment reference number. Click on *e-Receipt* to download e-receipt for the transaction.	If the transaction requires approval (by an Approver profile); the transaction is sent to approvers. [Section 12.3: Pending for Approvals] An e-receipt for the transaction is generated and displayed on the screen. The same can be saved for future reference.







SAMPLE LTD 10 Nov 2021 10:31:06

DOMESTIC PAYMENT PAY LATER/SI

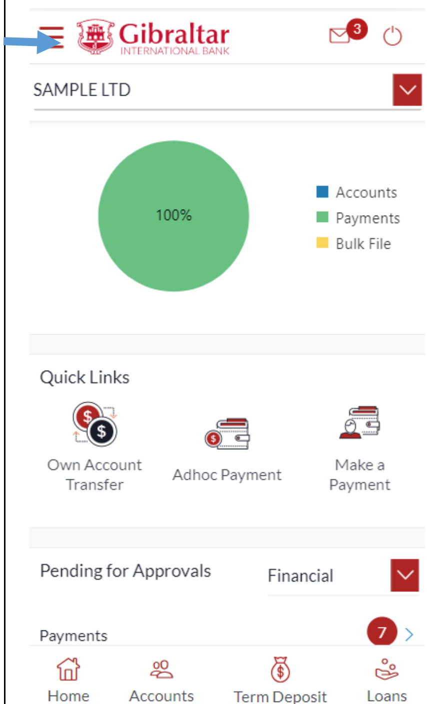
Reference Number	2127901513020020
Short Name	Sample SEPA Short Name
Payment Type	Domestic
Network Type	SEPACREDIT
Account Number	123456789012345
Account Name	Sample SEPA Bene Name
Transfer From	12345678
Amount	EUR78.00
Transfer Frequency	Weekly
Start Date	07 Oct 2021
End Date	14 Oct 2021
Bank Details	JYBAGIGIXXX TRUSTED NOVUS BANK LIMITED 76 MAIN STREET,GI
Reference	Sample Reference

This is computer generated receipt no signature required.
Electronic Receipt owns no official legal effect, You may go to branch to get the paper receipt.

29 How do I modify a Standing Order?

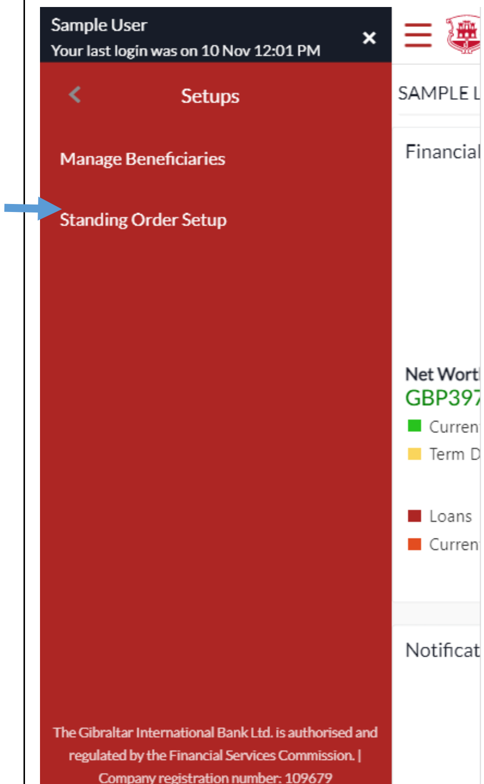
Step 1:

Access *Payments menu* by clicking on ☰ from anywhere in the app.



Step 2:

Click on *Payments* → *Setups* → *Standing Order Setup.*



Step 3:

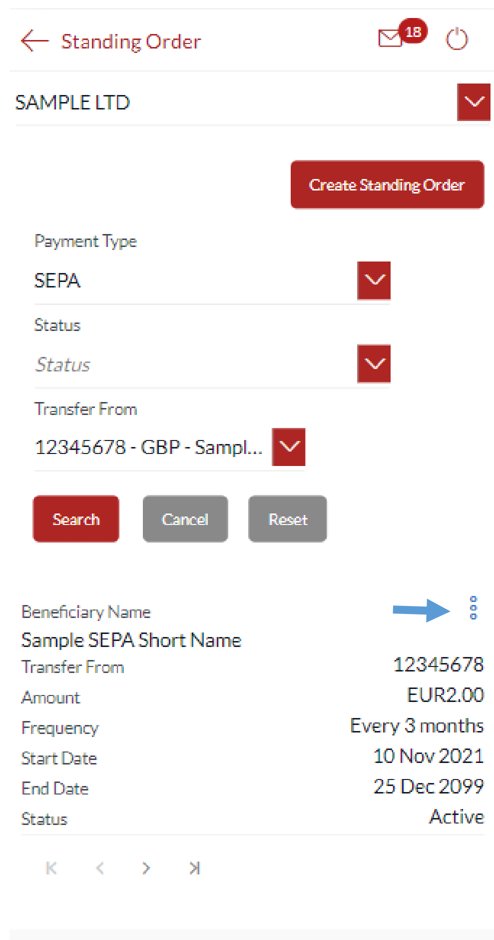
Payment Type : You can select any Standing Order SEPA , Internal , International and Faster/chaps from drop down.

Status : Active/Closed

Transfer from : You can select 'All' or any particular Accounts from drop down.

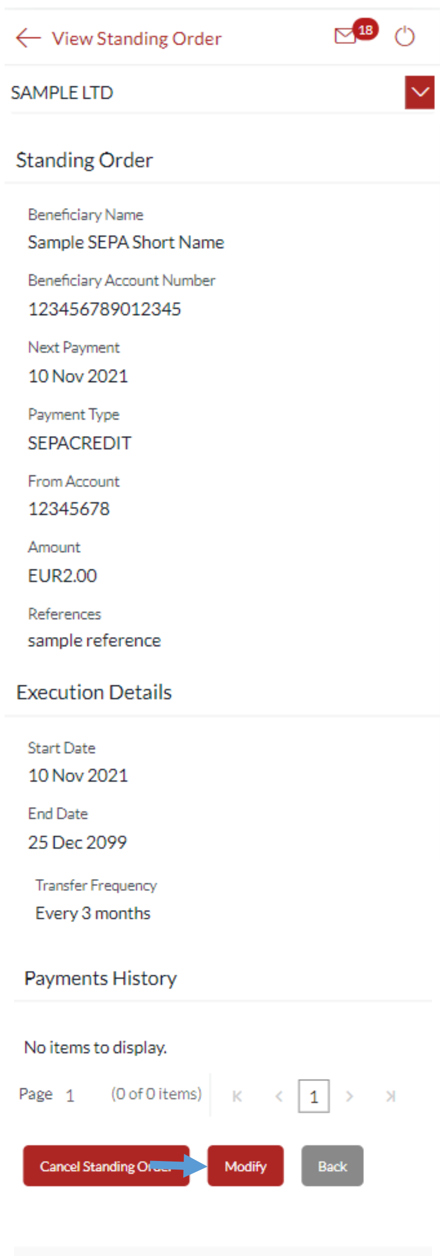
Click on ***Search*** to view Standing order after selecting above filter from drop down.

Click on ***View*** on three dots ⋮ of the Standing order transaction.



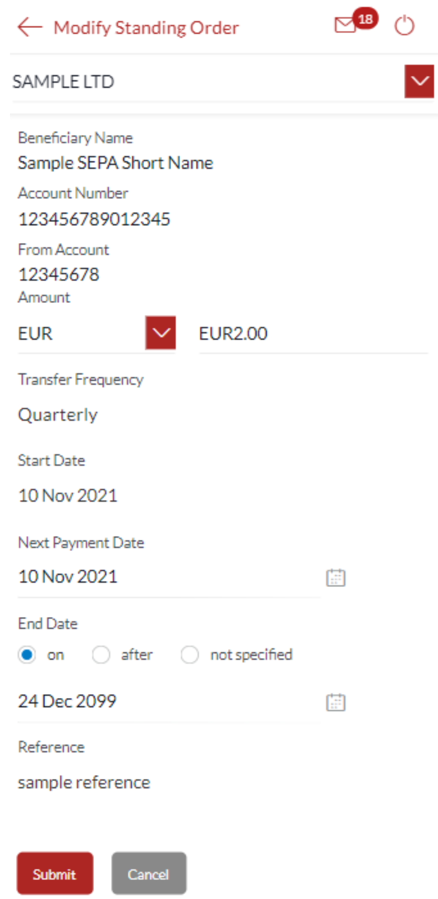
Step 4:

Click on *Modify.*



Step 5:

Update the Standing Order



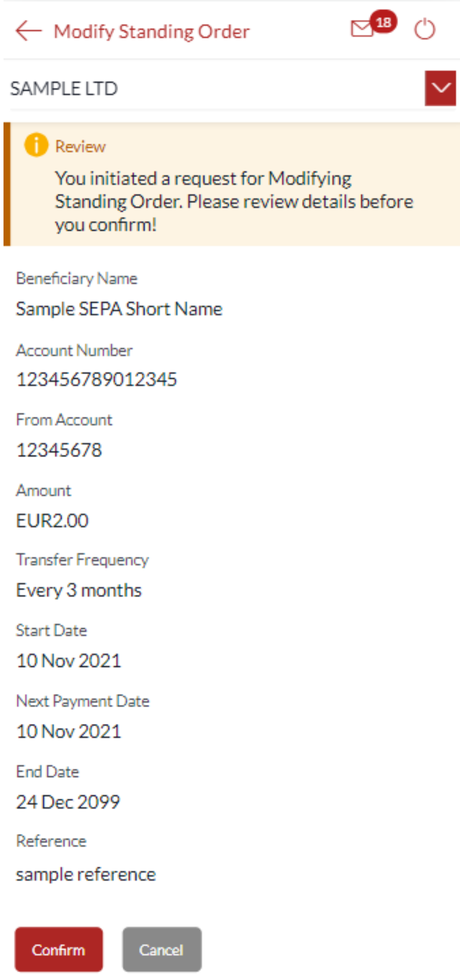
Step 6:

The following details can be edited:

- Payment *Amount*
- *Next Payment Date*
- Enter the *End Date* for the Standing Order, select O*n* , *after* or *not specified t*o set end date

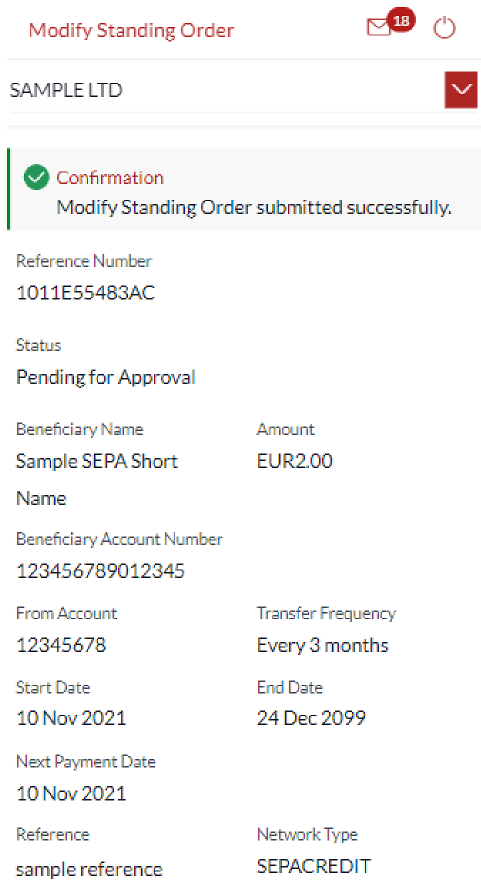
Click on *Submit.*

<table>
<tr><th>Transactions, which do not require approval:</th><th>Transactions, which require approval:</th></tr>
<tr><td>
If the transaction does not require approval, a success message is displayed with a payment reference number.



</td><td>
If the transaction requires approval (by an Approver profile); the transaction is sent to approvers.

Section 12.3: Pending for Approvals

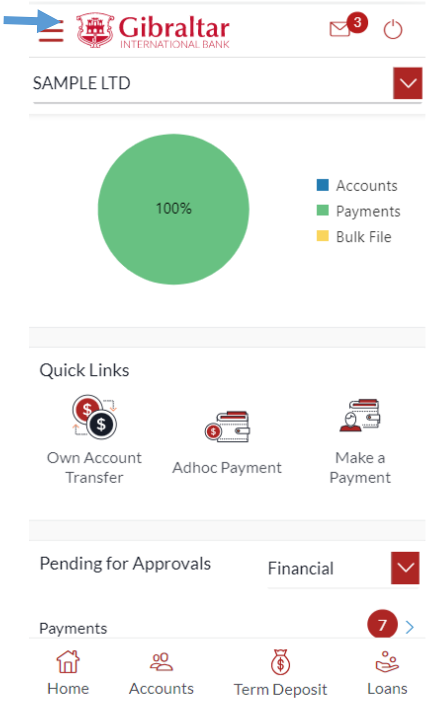


</td></tr>
</table>

30 How do I delete or Cancel a Standing Order?

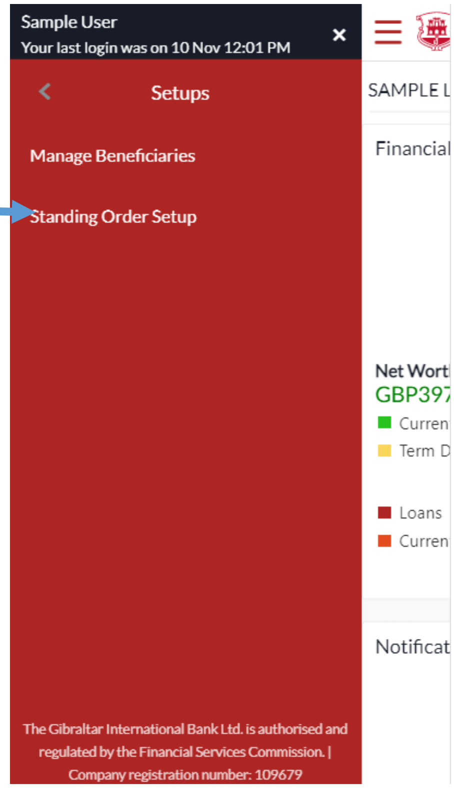
Step 1:

Access *Payments menu* by clicking on ☰ from anywhere in the app.



Step 2:

Click on *Payments* → *Setups* → *Standing Order Setup.*



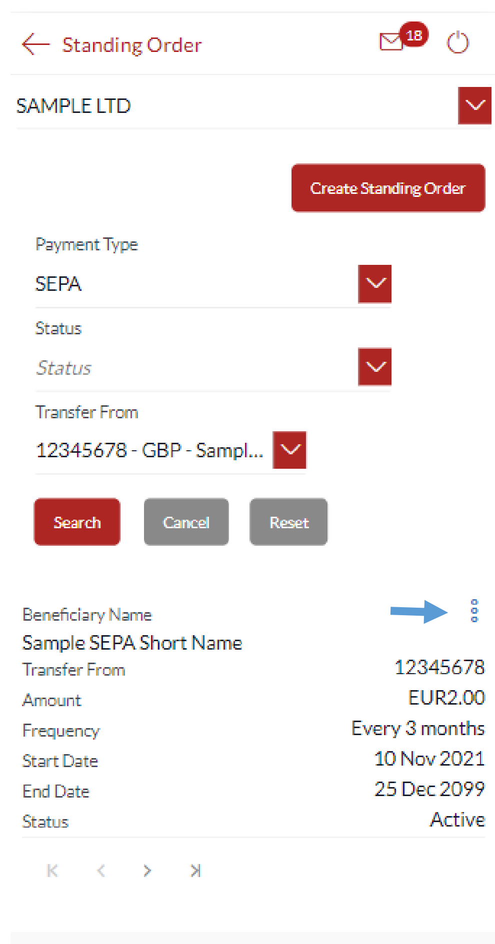
Step 3:

Payment Type : You can select any Standing Order SEPA , Internal , International and Faster/chaps from drop down.

Transfer from : You can select 'All' or any particular Accounts from drop down.

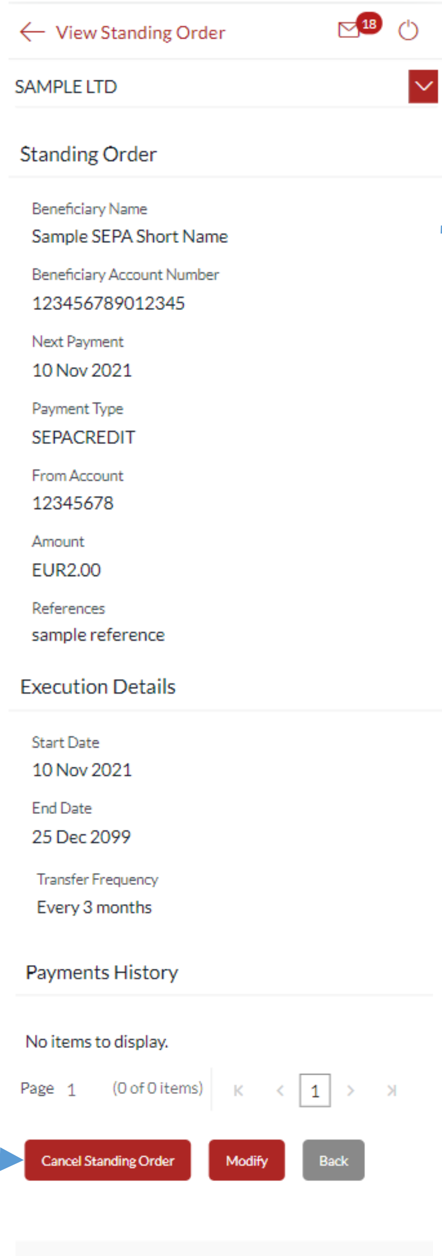
Click on ***Search*** to view Standing order after selecting above filter from drop down.

Click on ***Cancel*** on three dots ⋮ of the Standing order transaction or Click on ***View*** on three dots ⋮



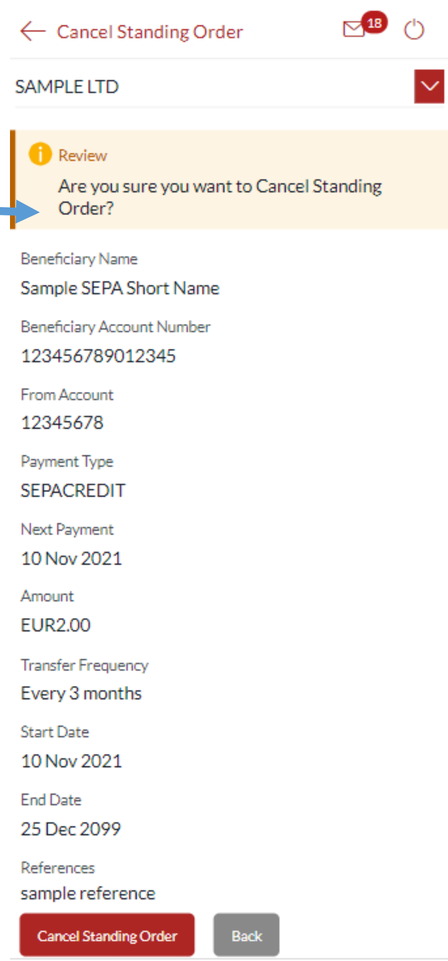
Step 4:

Click on *Cancel Standing Order.*



Step 5:

Click *Cancel Standing Order* to delete the Standing Order.

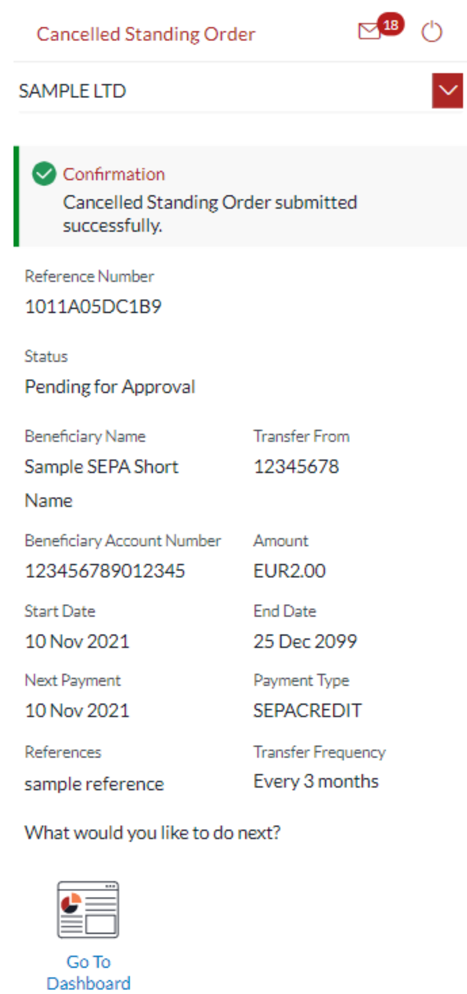


Confirmation

A success message is displayed once the standing order is deleted if the transaction does not require approval.

If the transaction requires approval (by an Approver profile); the transaction is sent to approvers.

[Section 12.3: Pending for Approvals]



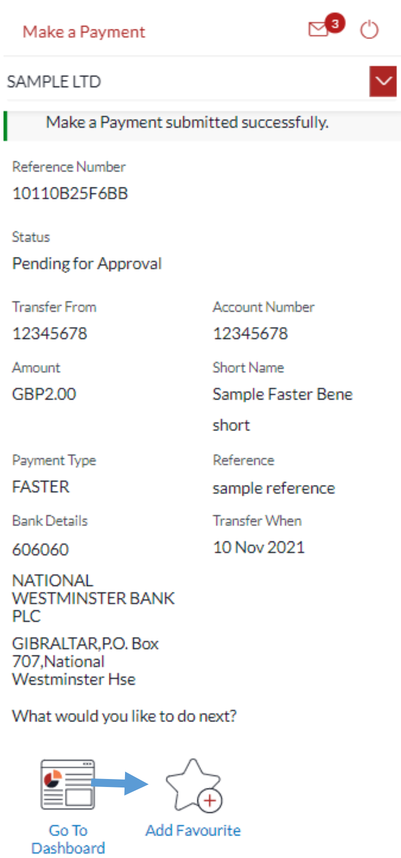
31 Favourite Transactions

You can mark a transaction as a ‘Favourite’ transaction to quickly repeat the transaction.

31.1 Mark a transaction as Favourite

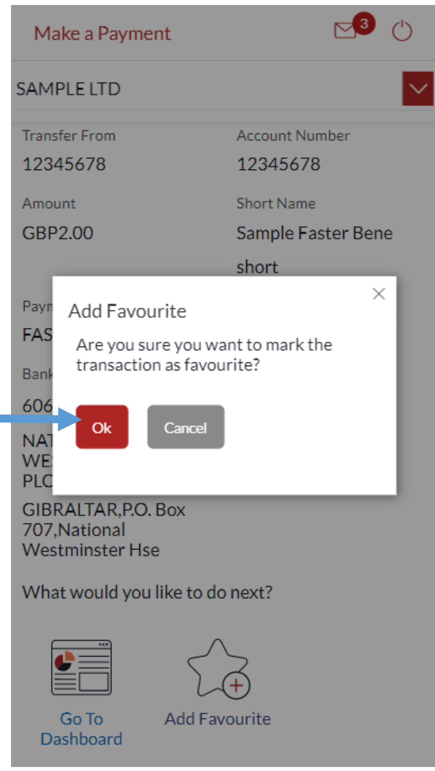
Step 1:

On the payment confirmation screen click on *Add Favourite*.



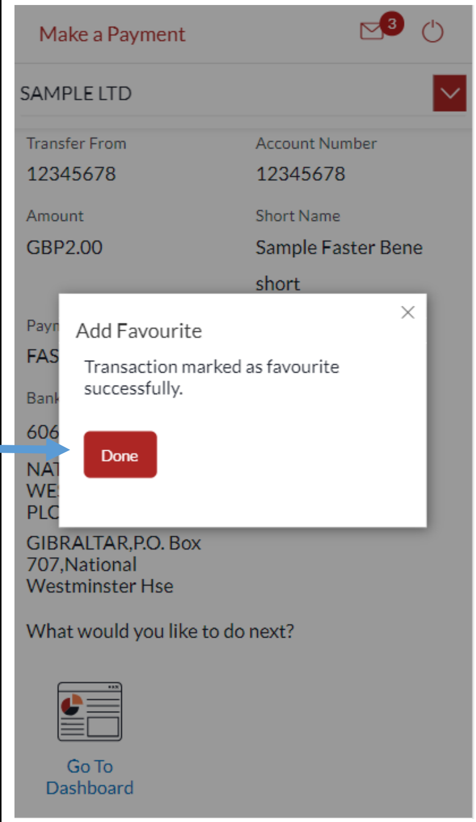
Step 2:

Click on *OK* to add the transaction as a Favourite.



Confirmation

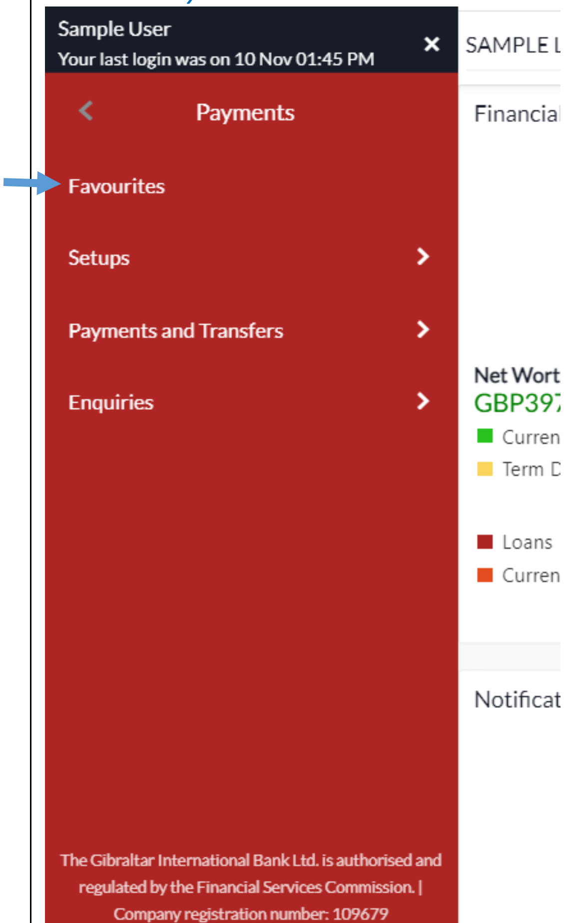
A confirmation screen is displayed with *Done* button.



31.2 View Favourites and initiate a Favourite Transaction

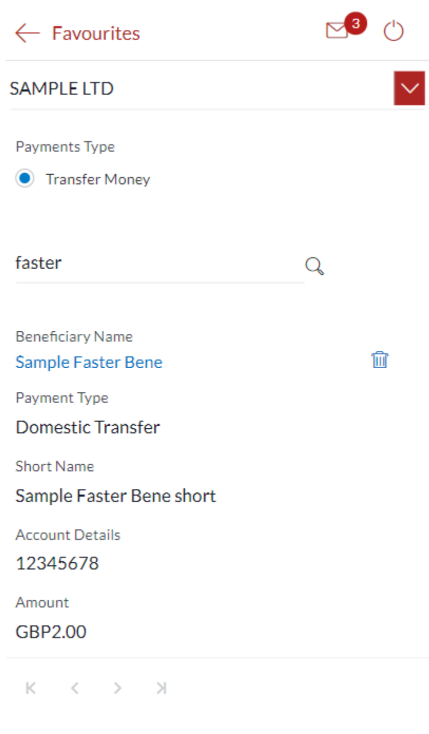
Step 1:

Access *Payments menu* by clicking on ☰ from anywhere in the app. Click on *Payments* → *Favourites.*



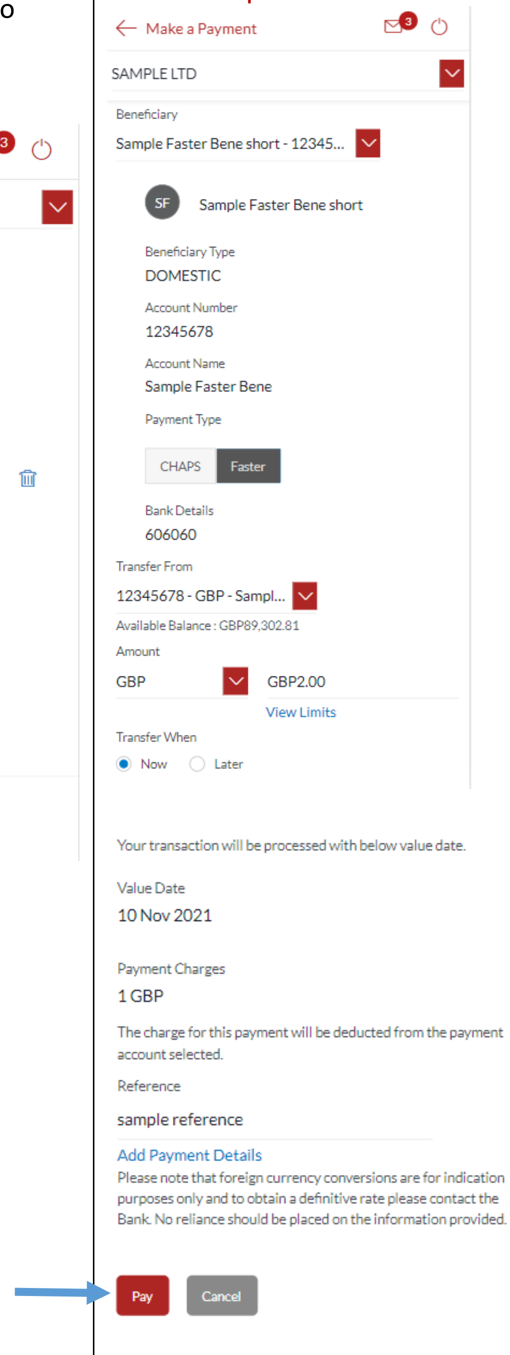
Step 2:

Enter Beneficiary name and click on to ***Search*** beneficiary. Click on to ***Beneficiary name*** hyperlink to ***View*** details or click on to delete Favourite transaction.



Step 3:

Payment details will be populated with the saved details. You can change any value if required.



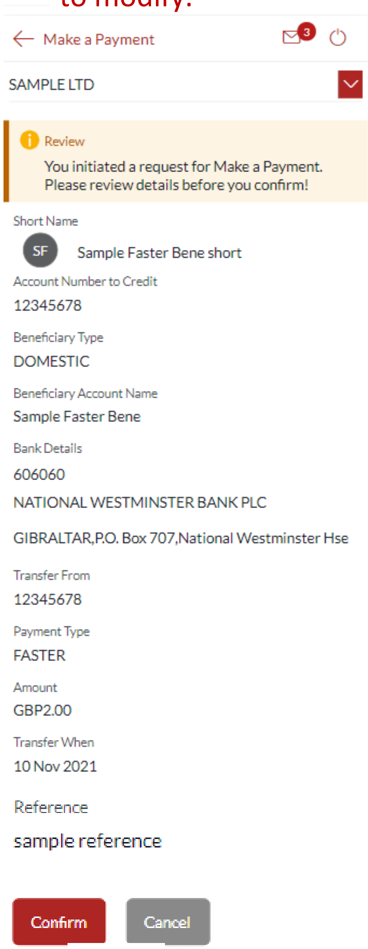
Following details will displayed:

- Select *Transfer From* – the account to be debited from the drop down

		• Select payment currency from the drop down • Enter payment *Amount* • Click *View Limits* to view beneficiary limits • Select *Value Date* – *Today* to initiate the payment on the same day, *Later* to initiate effect a future dated payment • The applicable *Payment Charges* are displayed • Enter a *Reference* to help you identify the payment Click on *Pay*.

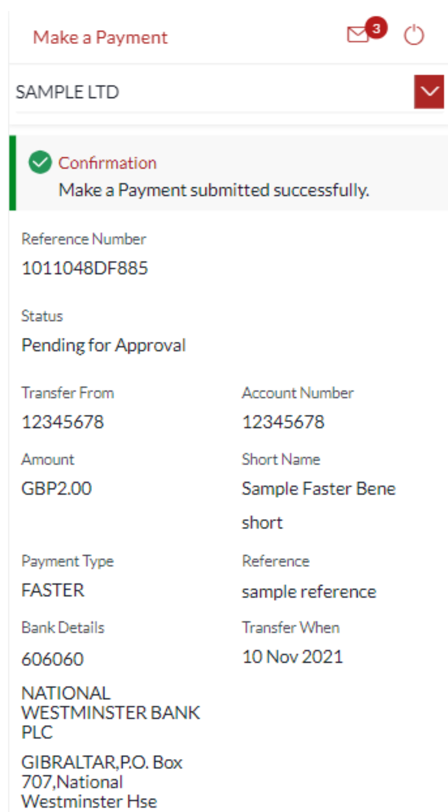
Step 4:

Review the information entered and click *Confirm* to accept, *Cancel* to cancel the operation and click on ← to modify.



Step 5:

A success message is displayed with a payment reference number if the payment is initiated successfully.
Click on *e-Receipt* to download e-receipt.
future click on *Add Favourite*.



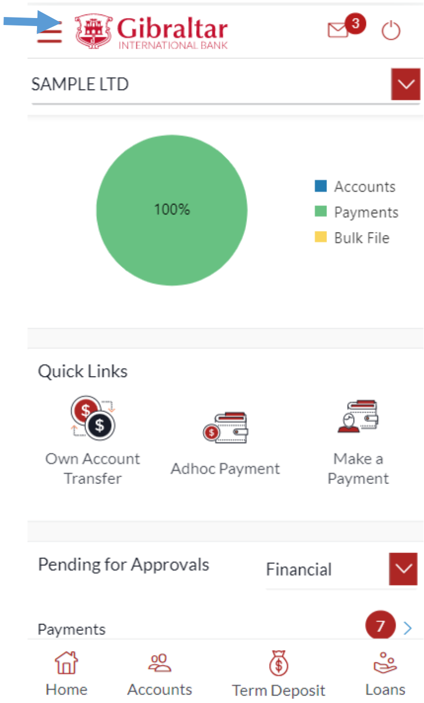
E-receipt

An e-receipt for the transaction is generated and displayed on the screen. The same can be saved for future reference.

31.3 Remove a Transaction from the Favourites List

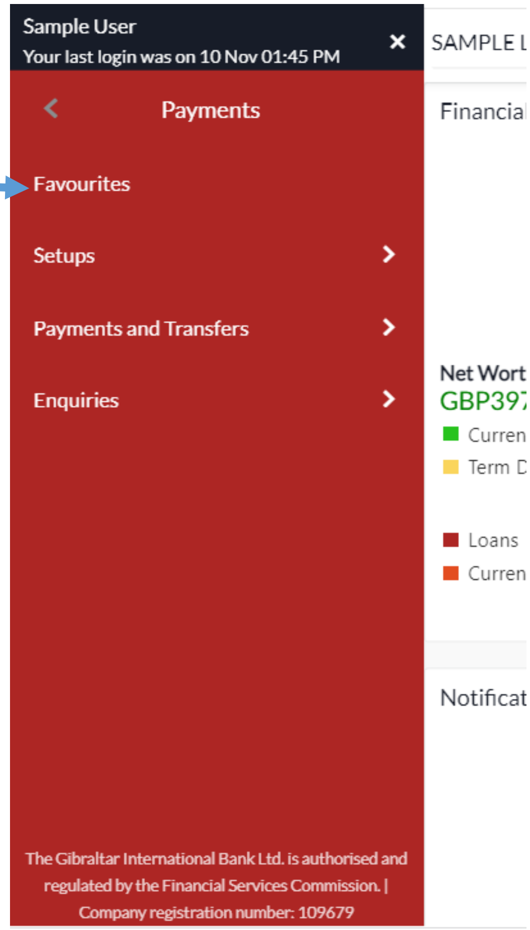
Step 1:

Access *Payments menu* by clicking on ≡ from anywhere in the app.



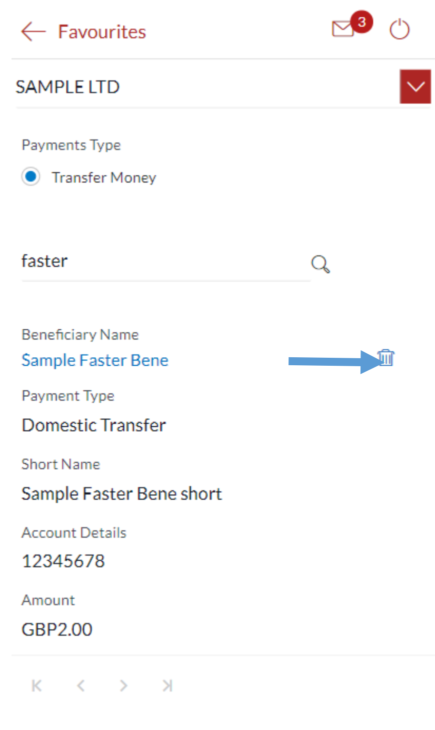
Step 2:

Click on *Payments* → *Favourites.*



Step 3:

Click on to delete Favourite transaction.

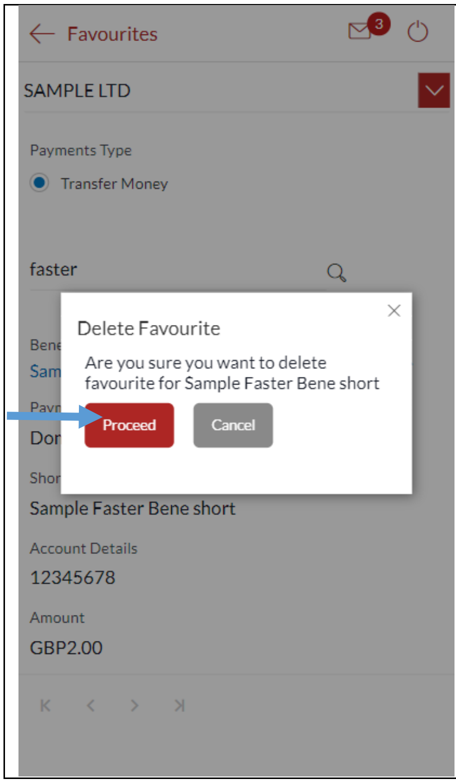


Step 4:

Click on *Proceed*.

Confirmation

Favourite transaction will get deleted from the list.

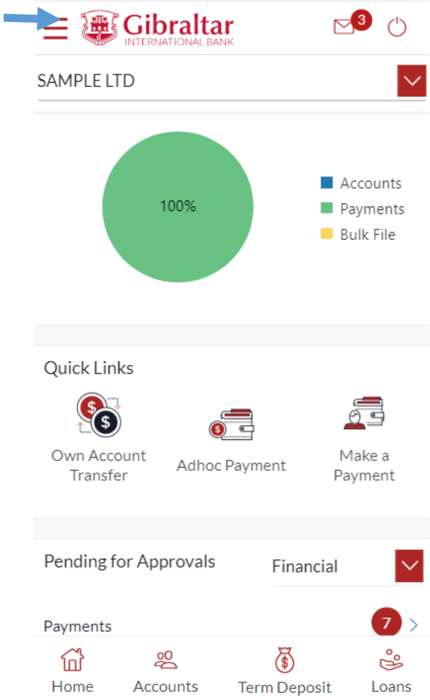
		

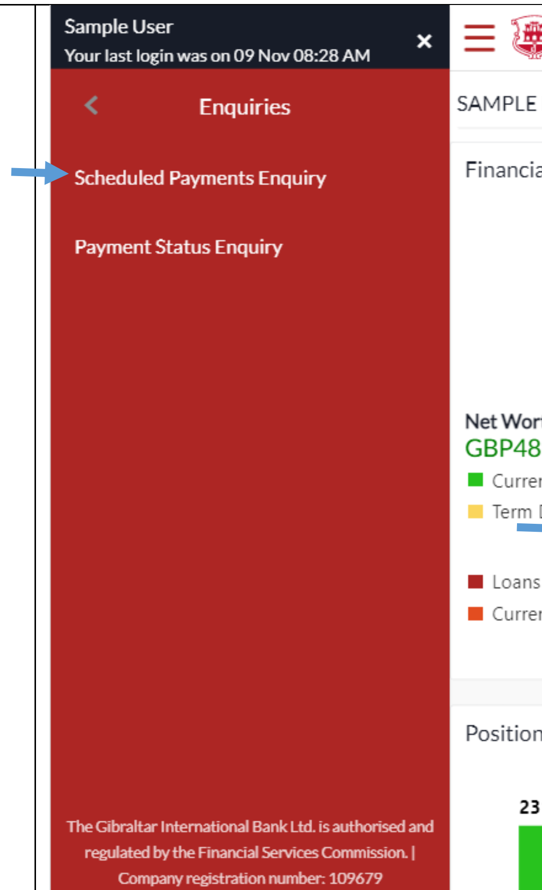
32 How do I view and cancel Scheduled Payments?

You can view and maintain payments which are scheduled to be processed from your account. Scheduled payments are one-time payments set with a (future) value date.

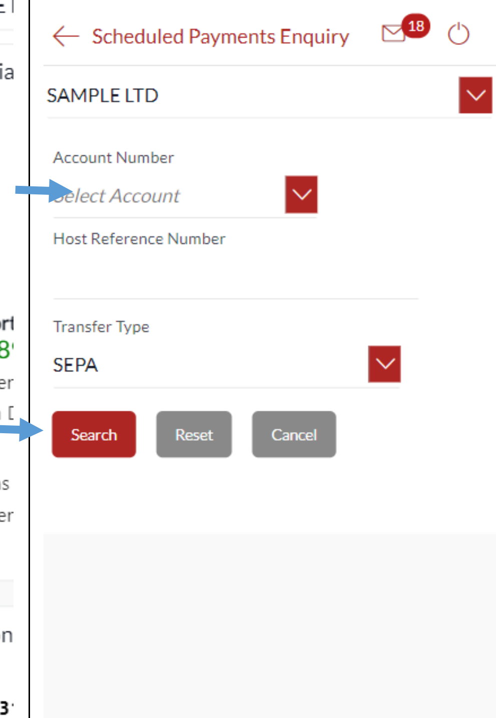
32.1 Scheduled Payments through *Payment Menu.*

Step 1:	Step 2:	Step 3:
Access *Payments menu* by clicking on ☰ from anywhere in the app.	Click on *Payments* →*Enquiries* →*Scheduled Payments Enquiry.*	• **Account number** drop down: Account number needs to be selected from drop down. • **Transfer Type**: Transfer type to be selected as SEPA CREDIT, Within bank, Faster/CHAPS or International from drop down • **Host Reference Number**: Enter the host reference number to see the scheduled payment. • Click on *Search* to see the scheduled payment and click on *Reset* button to reset the





search filter or click *Cancel* to cancel the process.



Step 4:

Click *View/Cancel* to view details of a scheduled payment.

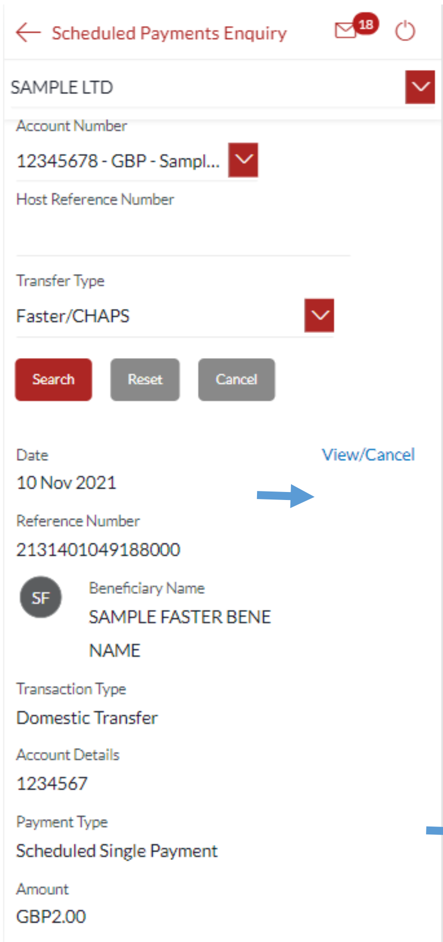
Step 5:

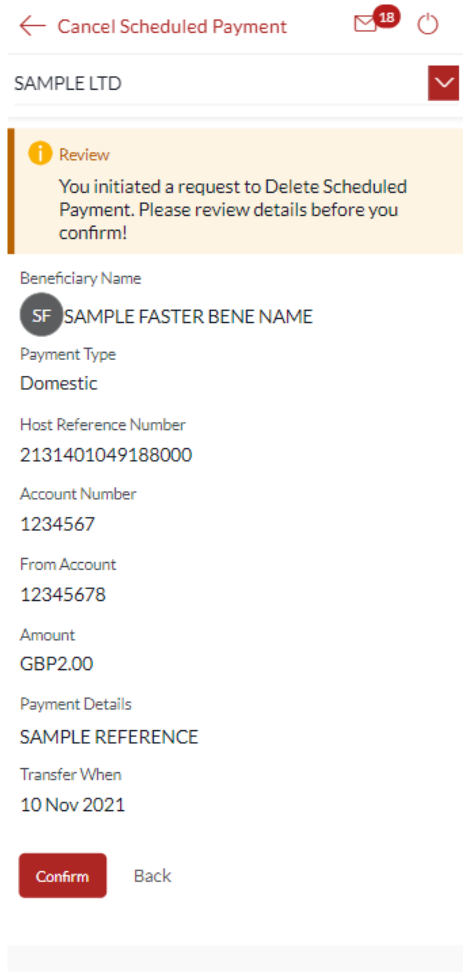
Click *Confirm* to proceed with the cancellation.

Confirmation

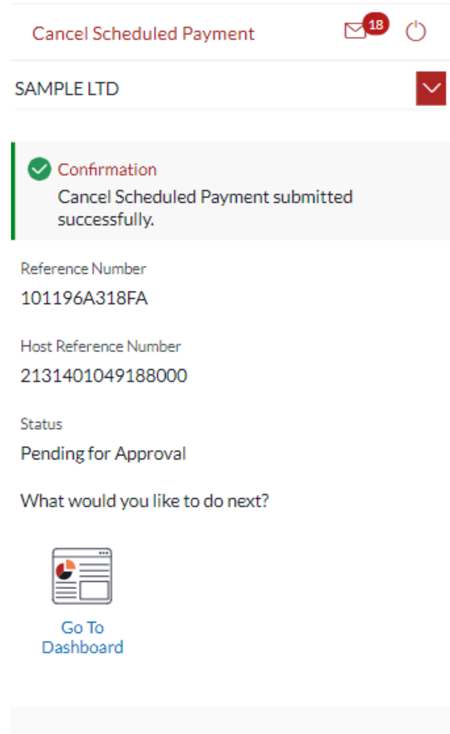
A success message is displayed. If the transaction does not require approval.

If the transaction requires approval (by an Approver profile); then the transaction is sent to an approver.





[Section 12.3: Pending for Approvals]

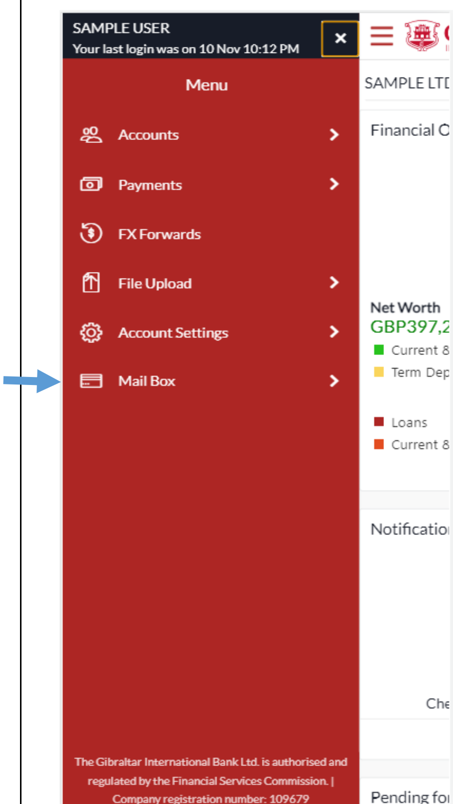


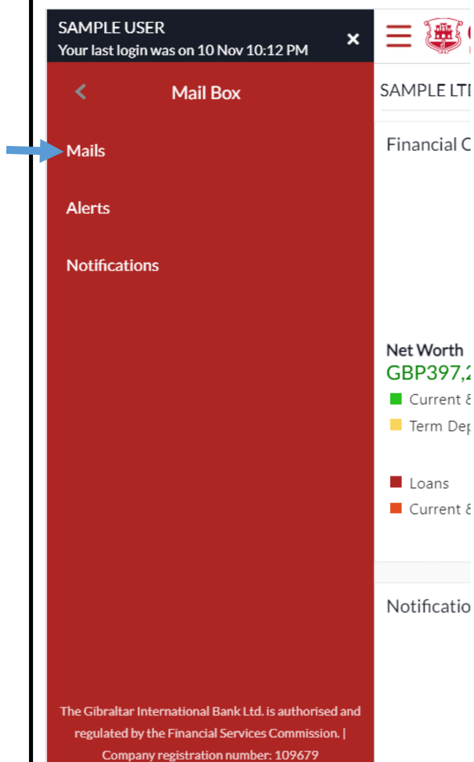
33 How do I Communicate with the Bank Using Secure Mail?

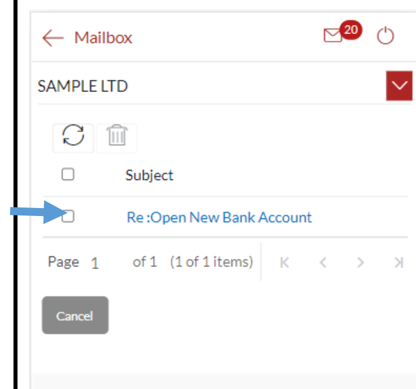
You can send and receive mails and view alerts and notifications from the bank.

33.1 Mailbox through the *Main Menu*

Step 1:	Step 2:	Step 3:
Access *Main menu* by clicking on ≡ and click on *Mailbox.*	Click on *Mails.*	Inbox is displayed.

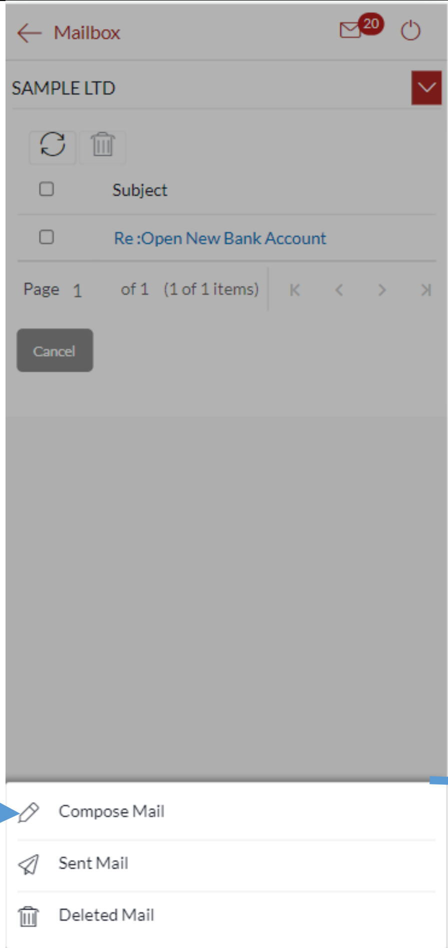


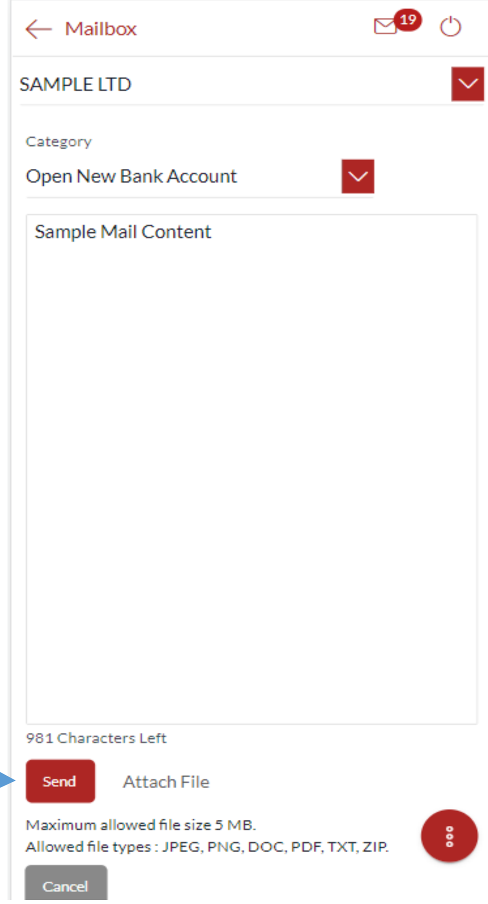


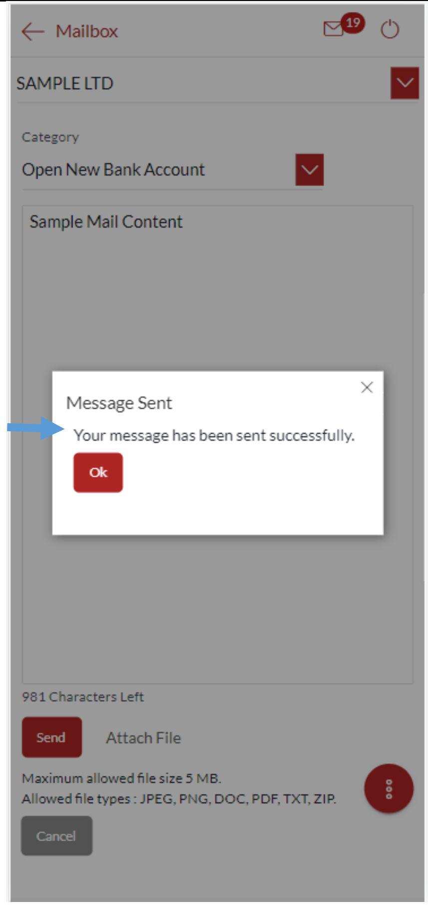


33.2 Compose Mail

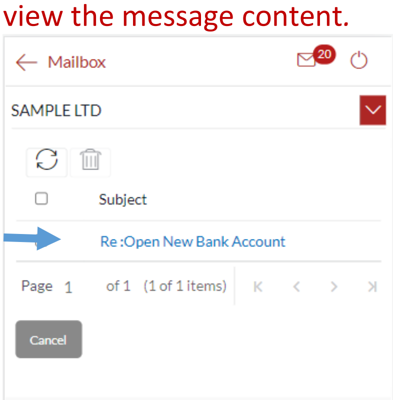
Step 1:	Step 2:	Step 3:
Click on the three dots at the bottom of the screen and select *Compose Mail.*	Select a subject from the drop down. Type the content of the message, attach files if required and click on *Send*.	Confirmation is displayed. Click on *Ok*.

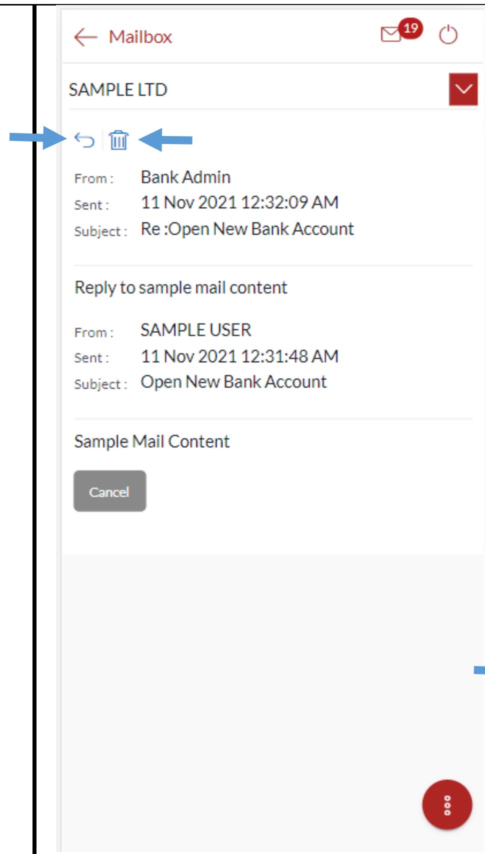


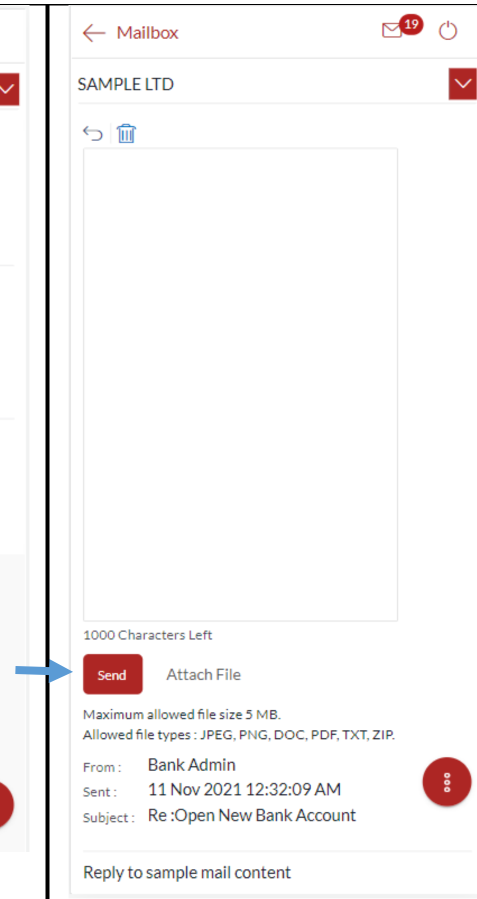




33.3 View Inbox

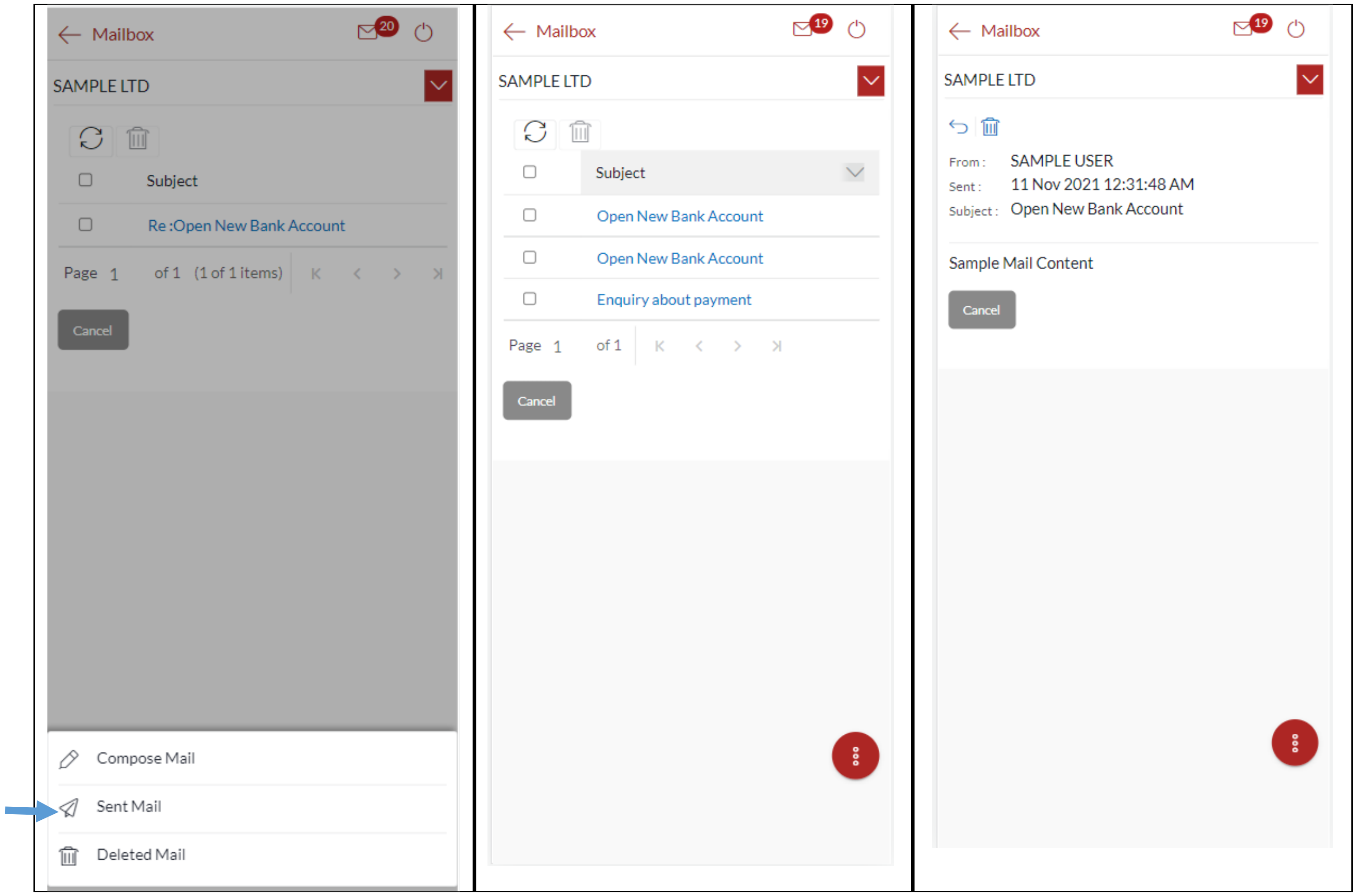
Step 1:	Step 2:	Step 3:
In mailbox, click on message to view the message content.  	Click *Reply* to reply to the message or click *Delete* to delete the message.	Click on *Send* to reply.





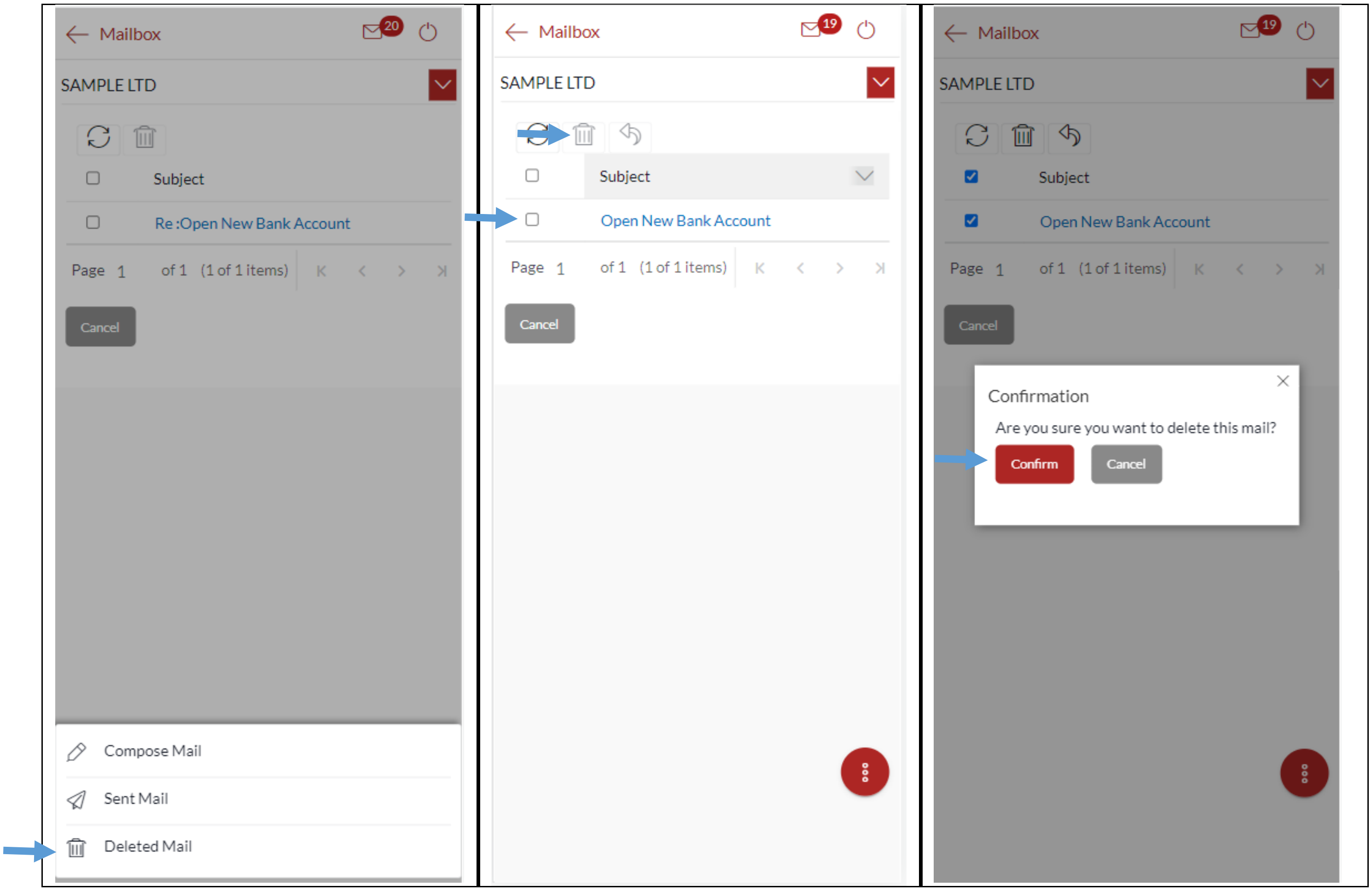
33.4 View Sent Mail

Step 1:	Step 2:	Step 3:
Click on the three dots at the bottom of the screen and select *Sent Mail*.	Click on the message to view the message content.	Click on *back* to go back.



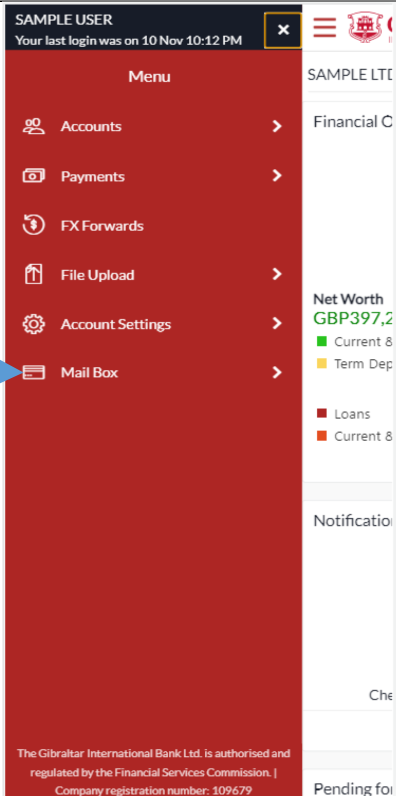
33.5 Delete a Mail

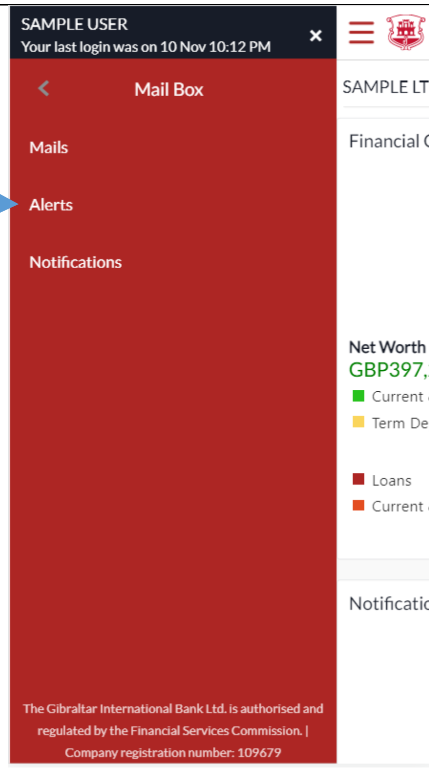
Step 1:	Step 2:	Step 3:
Click on the three dots at the bottom of the screen and select *Deleted Mail*.	Click on the box to select the message then click on the delete symbol to delete.	Click on *Confirm* to delete the message.

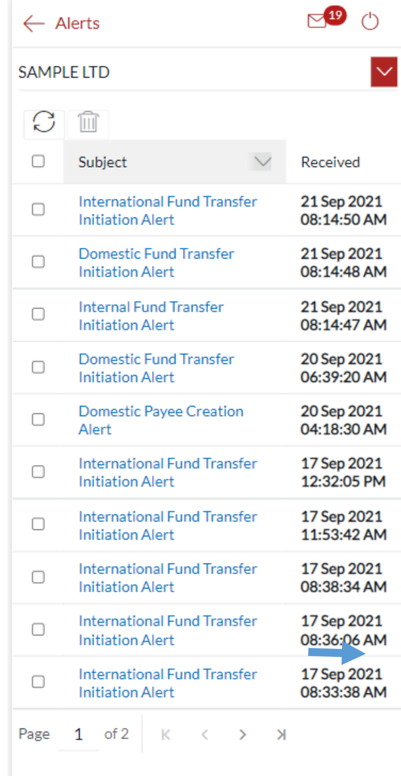


33.6 View Alerts

Step 1:	Step 2:	Step 3:
Access *Main menu* by clicking on ☰ and click on *Mailbox.*	Click on *Alerts.*	Alerts are displayed. Click on an alert to view alert message.

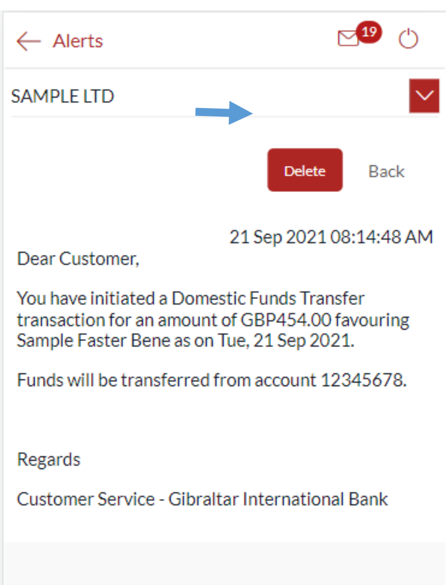






Step 4:

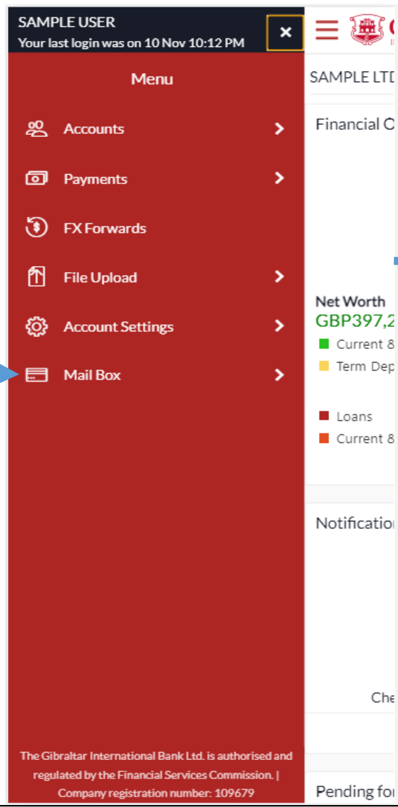
The alert message is displayed. Click ***Delete*** to ***delete*** alert or click ***Go Back*** to go ***back*** to the Alert folder.



33.7 View Notifications

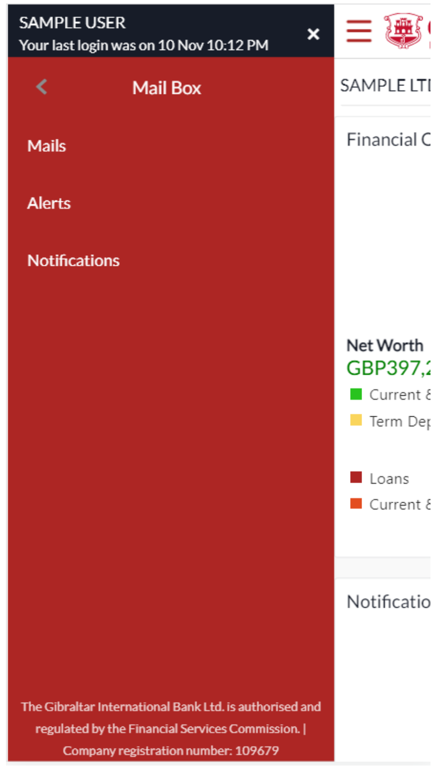
Step 1:

Access *Main menu* by clicking on ☰ and click on *Mailbox.*



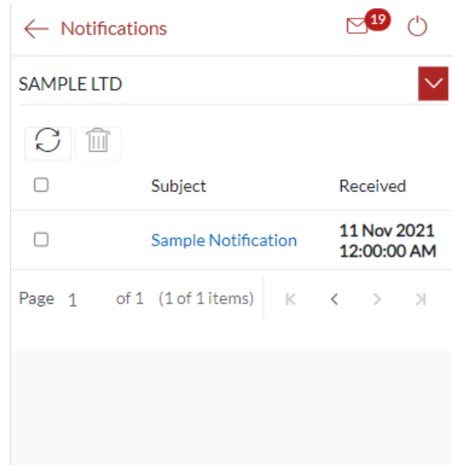
Step 2:

Click on *Notifications.*



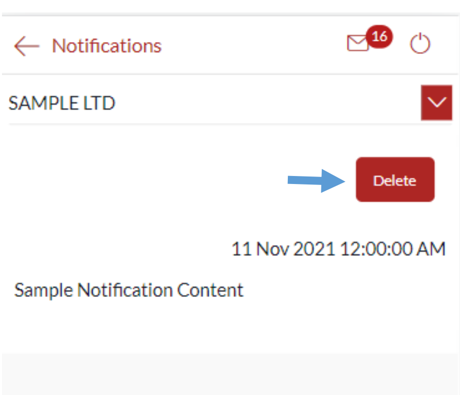
Step 3:

Notifications are displayed. Click on a notification to view the message.



Step 4:

The notification message is displayed. Click ***Delete*** to ***delete*** notification.

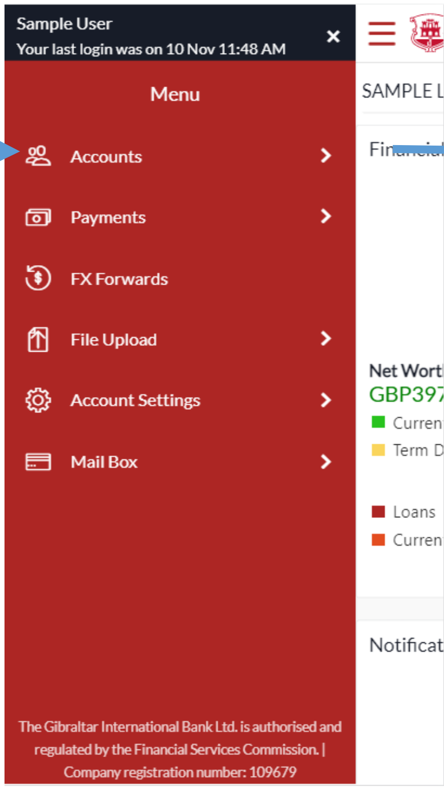


34 How do I View My Consolidated Account Balances?

You can view consolidated account balances across all mapped parties.

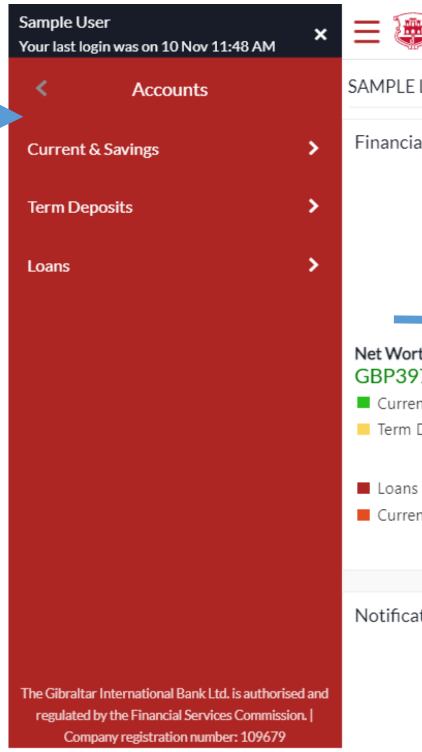
STEP 1:

Click on the ☰ icon.
Click on ***Accounts.***



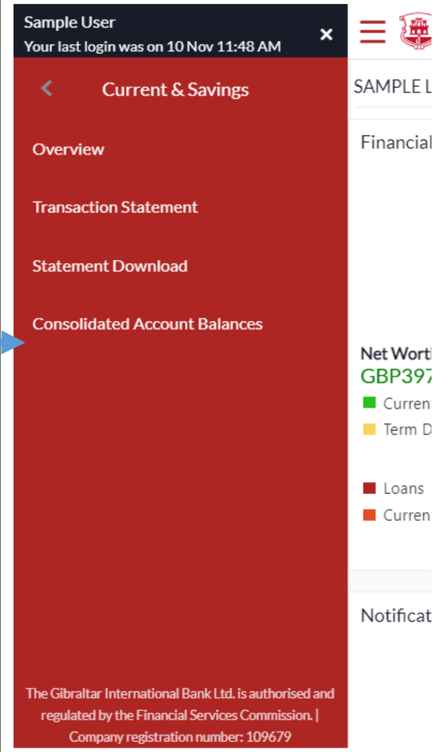
STEP 2:

Click on ***Current and Savings.***



STEP 3:

Click on ***Consolidated Account Balances.***



STEP 4:

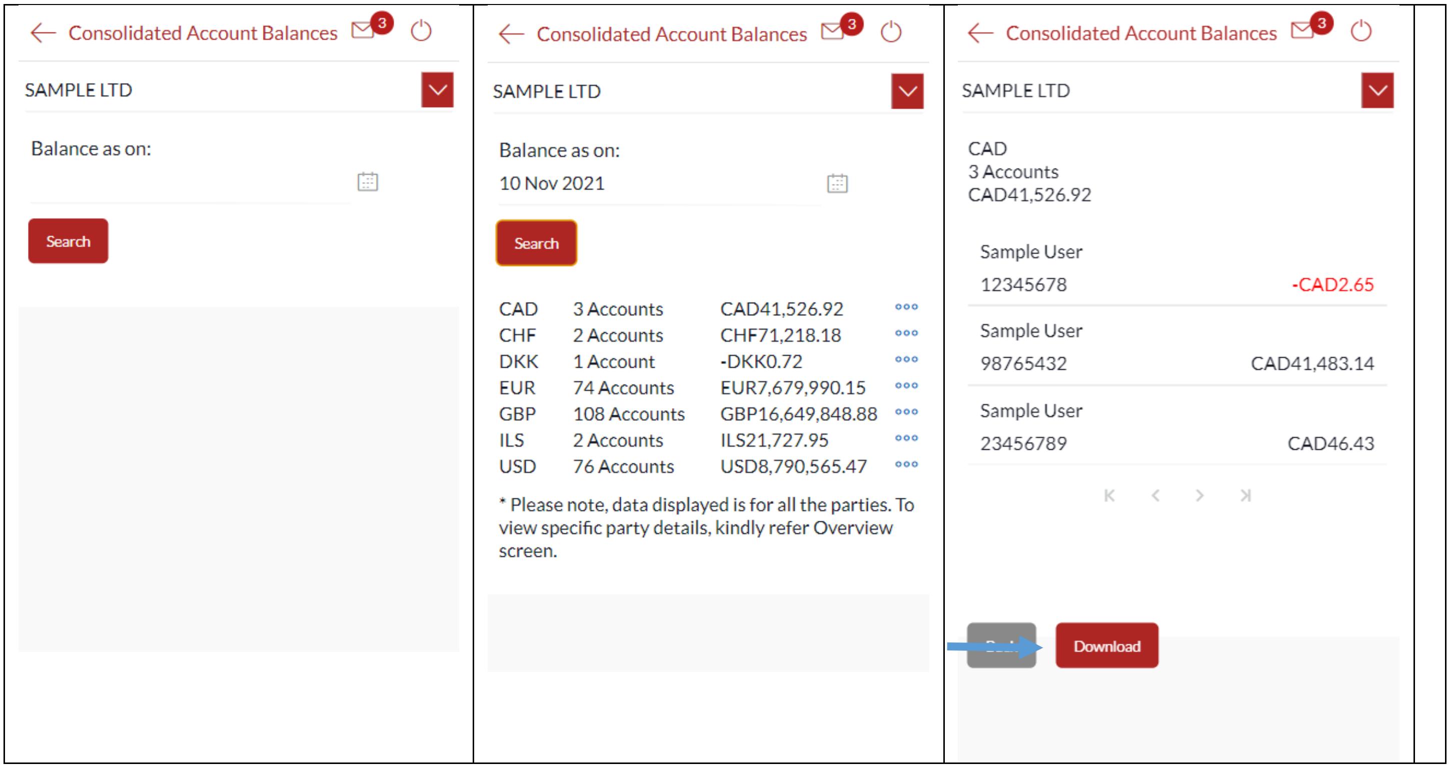
Consolidated Account Balance page is displayed. Select a date and click on ***Search***.

STEP 5:

Consolidated Account balances are displayed across all party currency wise. Click on the ***three dots*** to check corresponding account balances under that currency.

STEP 6:

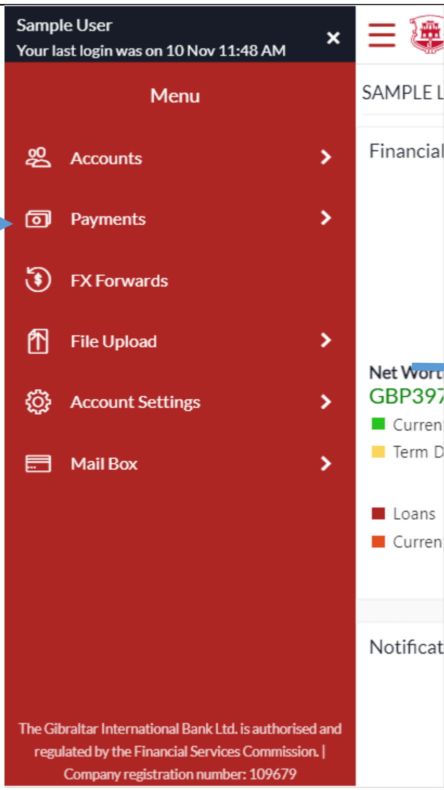
Click on ***Download*** to download the data as CSV or PDF. Click on ***Back*** to go back to previous page.



35 How do I View My Payment Status Enquiry?

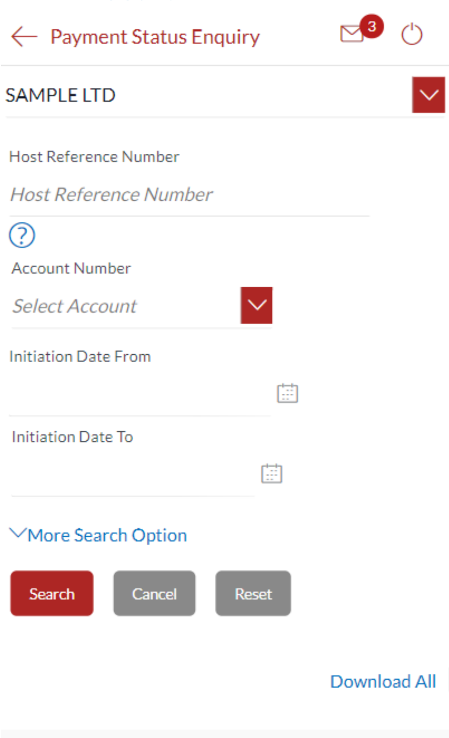
You can view the current status of your payments through payment status enquiry.

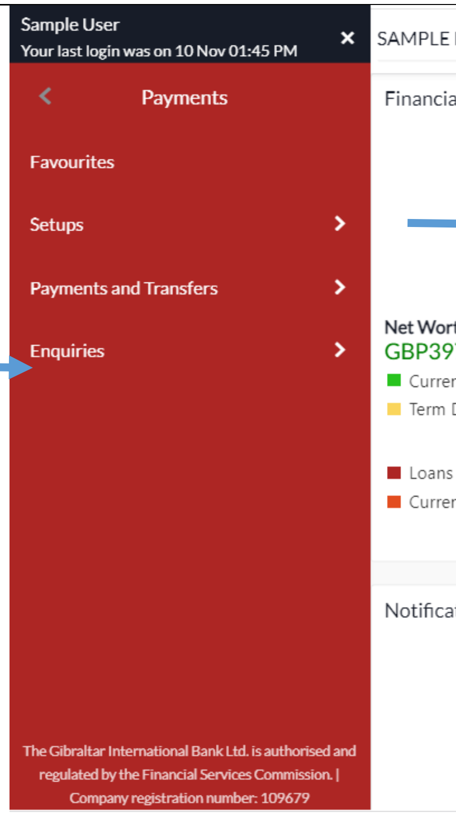
STEP 1:	STEP 2:	STEP 3:
Click on the ☰ icon. Click on ***Payments.***	Click on ***Enquiries.***	Click on ***Payment Status Enquiry.***



STEP 4:

Payment Status Enquiry page is displayed. Select an account and click on ***Search***.





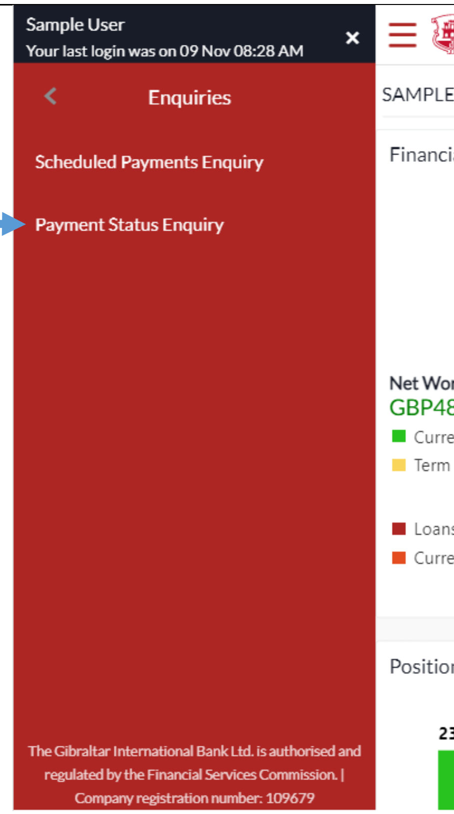
STEP 5:

The following details are displayed –

- Date – Transaction date
- Beneficiary Name – Name of the account credited
- Reference Number – Transaction reference number
- Payment Type – Type of payment that is Internal, Faster/CHAPS/SEPA or International
- Amount – Amount credited to the beneficiary
- Status – Status of the transaction – **Processed** – Payment is completed, **In Progress** – Payment is under Review, **Future Date** – Payment with value date in future, **Cancelled** – Payment is rejected.

You can also search a transaction by entering the reference number in the search box and clicking on search. Filters can be applied using the filter icon. The filters available are –

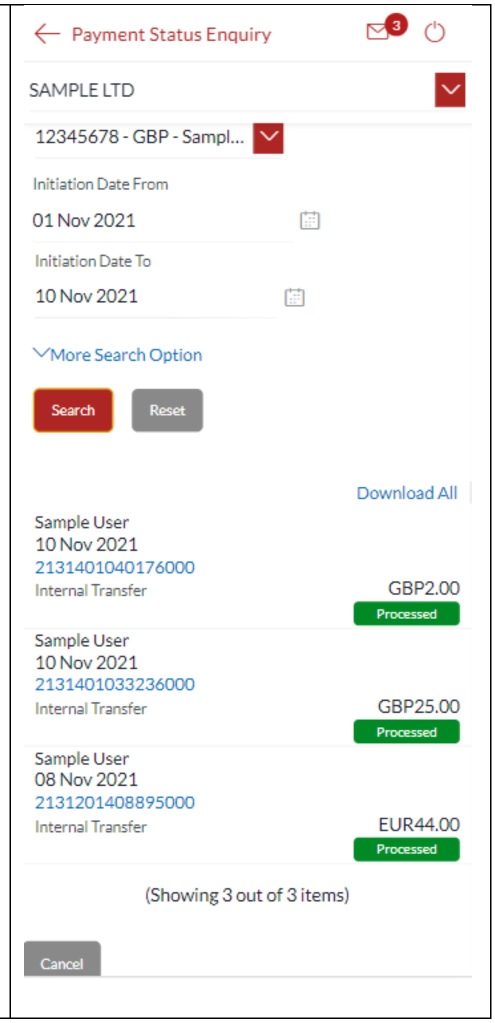
- Reference Number



STEP 6:

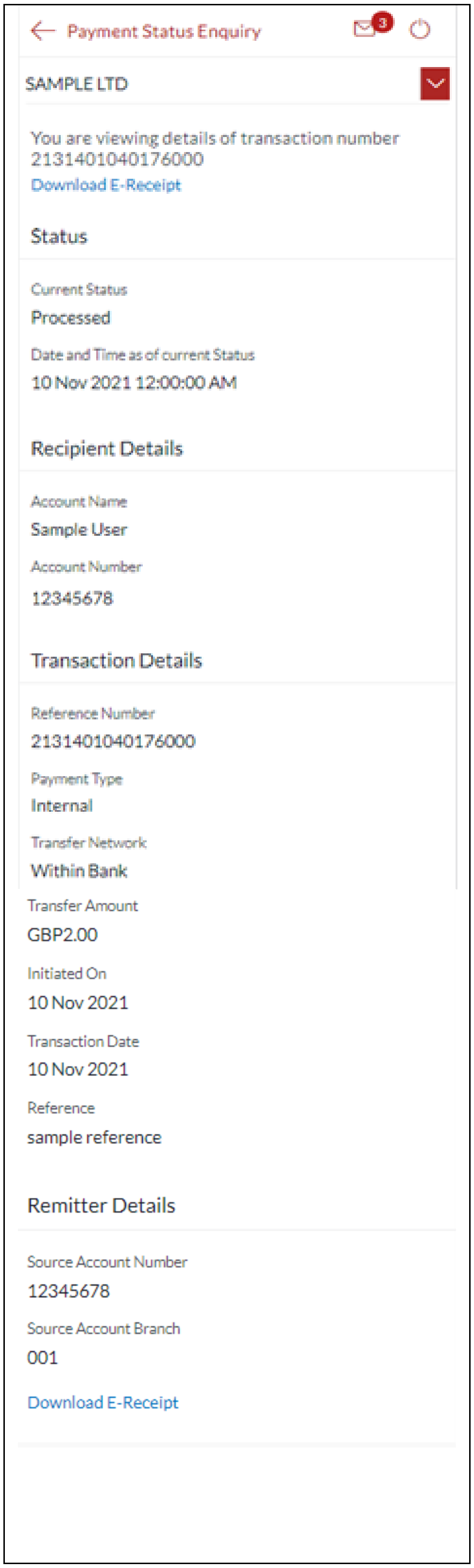
List of payments as per the entered search criteria are displayed.

- Initiation Date from
- Initiation Date to
- From Amount
- To Amount



STEP 7:

Click on the reference number to view transaction details. Transaction Details are displayed. You can download the E-Receipt by clicking on ***Download E-Receipt***



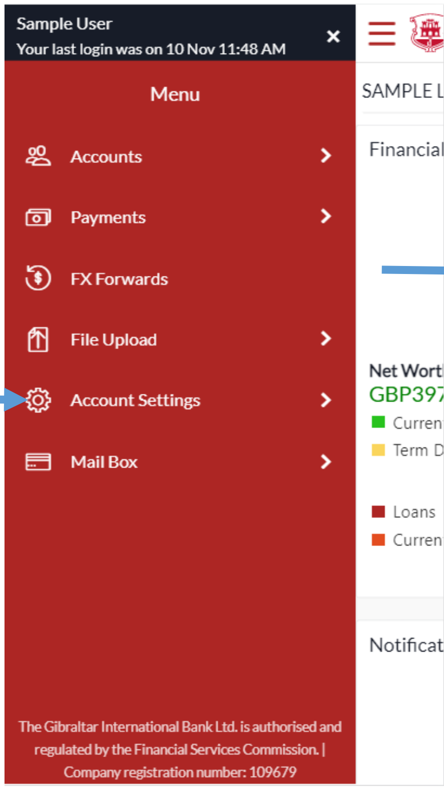
36 How do I View My Limits?

You can view your daily and cumulative limits.

STEP 1: STEP 2: STEP 3:

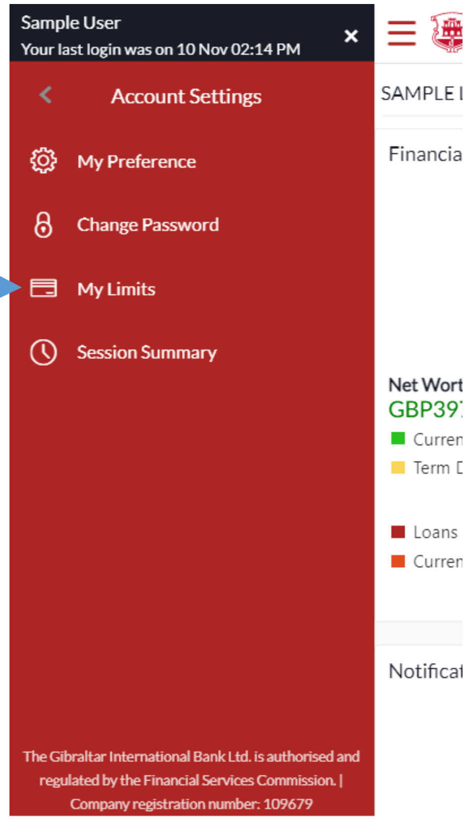
<table>
<tr>
<td>

Click on the ☰ icon.
Click on ***Account Settings.***



</td>
<td>

Click on ***My Limits.***

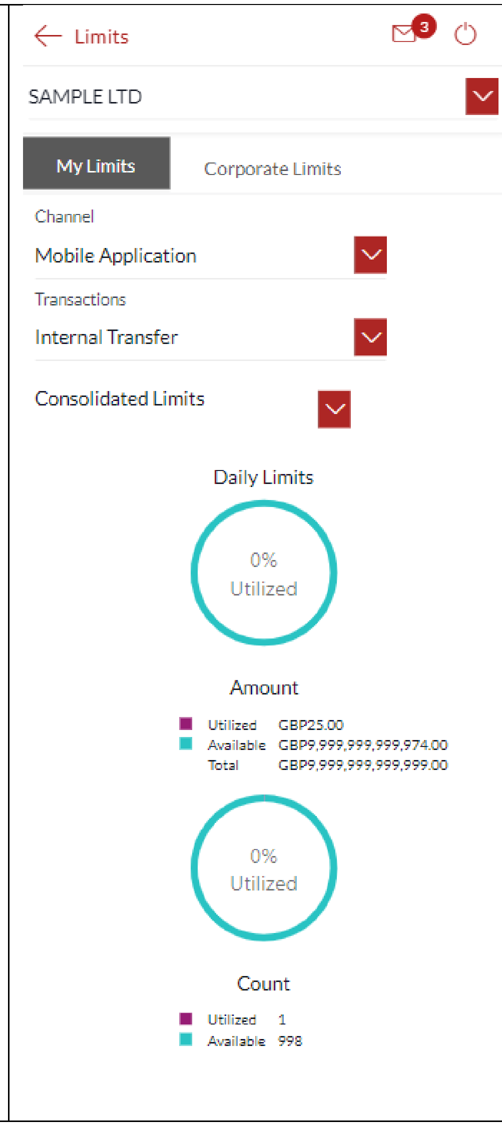


</td>
<td>

Select the channel and transactions from the dropdown and then select consolidated limits.
The following details are displayed:

- **Amount**
  - Utilized – Daily/Monthly utilized limits for the selected transaction
  - Available – Daily/Monthly available limits for the selected transaction
  - Total – Daily/Monthly total limits for the selected transaction
- **Count**
  - Utilized - Daily/Monthly utilized limits for the selected transaction
  - Available - Daily/Monthly utilized limits for the selected transaction
  - Total - Daily/Monthly utilized limits for the selected transaction

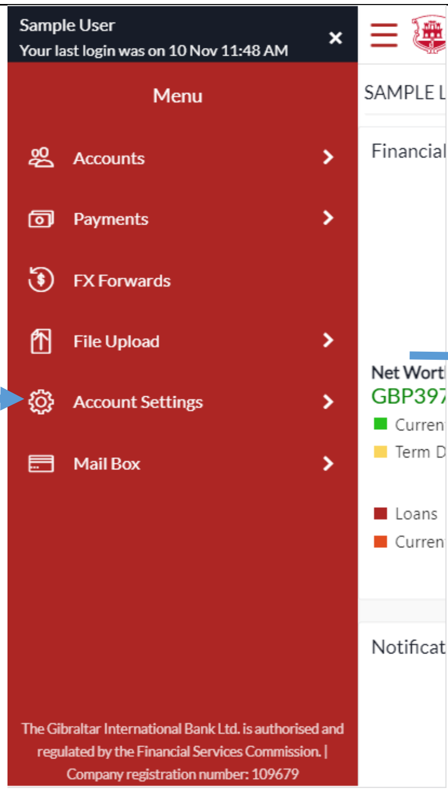
</td>
</tr>
</table>

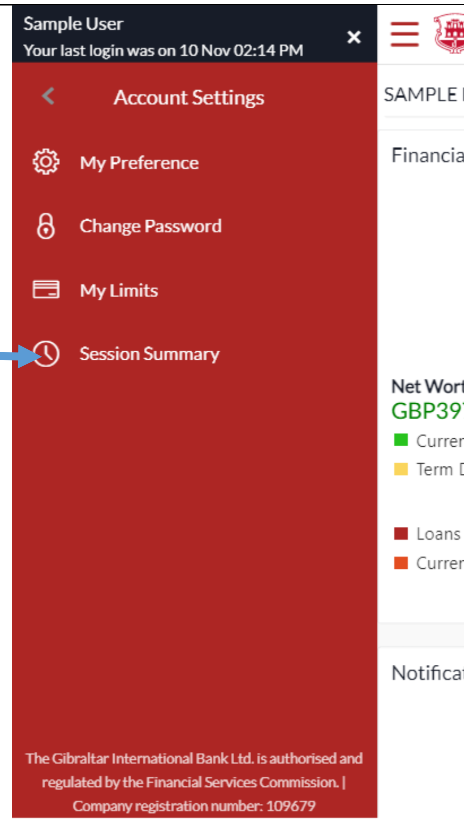
		

37 How do I View My Session Summary?

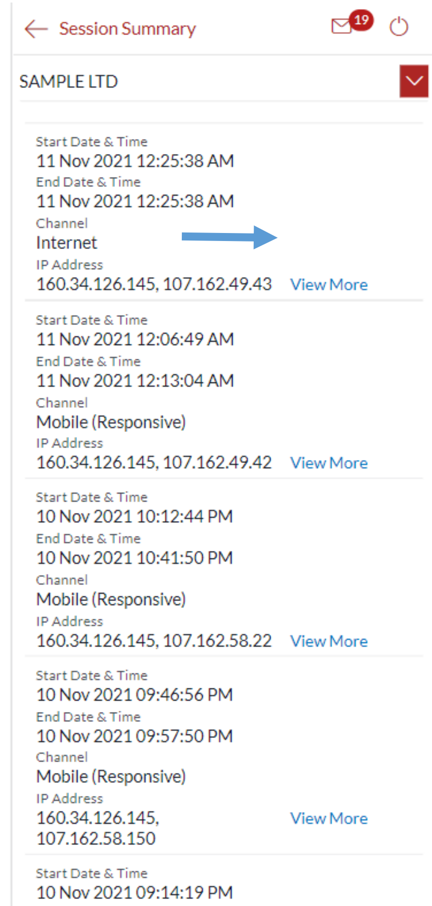
You can view log of transactions and login details for the previous five logins.

STEP 1:	STEP 2:	STEP 3:
Click on the ☰ icon. Click on ***Account Settings.***	Click on ***Session Summary.***	The following details are displayed– • Start Date & Time - The date and time at which the particular session was started. • End Date & Time - The date and time at which the particular session was ended. • Channel - The channel of access for the session (Desktop Browser / Mobile / Application etc.)





- IP Address - The IP address of the channel.



STEP 4:

Click ***View More*** against a specific record to view the details of that session. The session details appear.

All the transactions initiated during the selected session are listed down one below the other. The fields documented below form part of a transaction record. The following details are displayed –

- Transaction - Name The name of the transaction that was performed during the session.
- Status - The status of the transaction.

- Transaction Date & Time - The date and time at which the transaction was performed.