Gibraltar
INTERNATIONAL BANK

MOBILE BANKING CORPORATE USER MANUAL

APPLE

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1 Getting started: how do I install the app?

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

- A Gibraltar International Bank account.
- An activated Online Banking account with us.
- An Apple iPhone smartphone.
- Internet access.
- Access to your Online Banking account: your Online Banking user name and password.

STEP 1:	STEP 2:
Go to the App Store and type 'Gibraltar International Bank' into the search bar to locate the app. Select the app and click on GET.	Click on INSTALL.

If you have any issues with the Mobile Banking app installation process please don't hesitate to contact us on:
Telephone : +350 200 13900
Email : gibraltar@gibintbank.gi

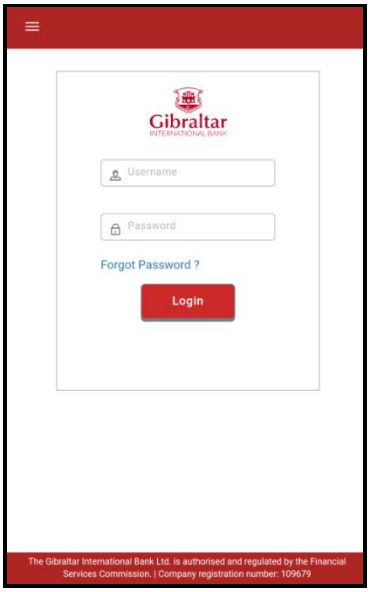
Protection of your privacy and the security of your personal information are very important to us.
All information provided by you is protected by us, please refer to our Privacy Policy for more details.

2 Getting started: how do I login?

To access the features of Gibraltar International Bank's app, you must first login using your Online Banking account username and password.

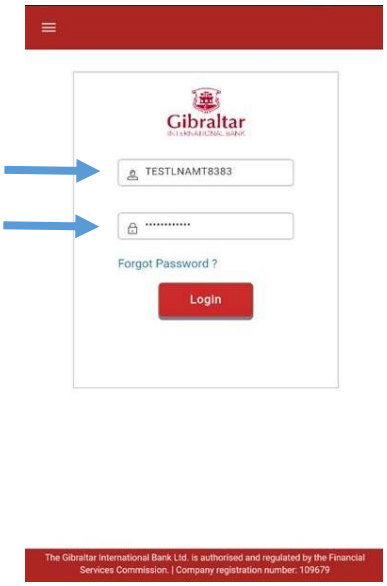
STEP 1:

Launch the app on your smartphone.



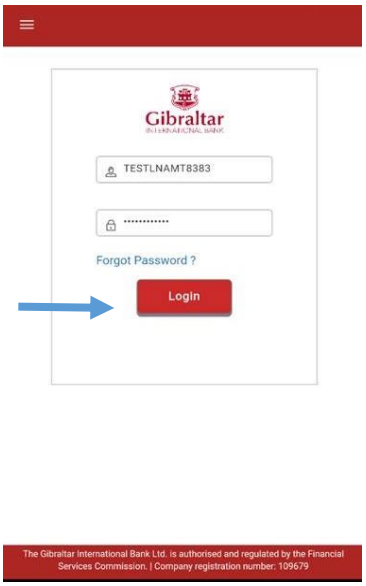
STEP 2:

Enter your Online Banking *Username* and *password.*



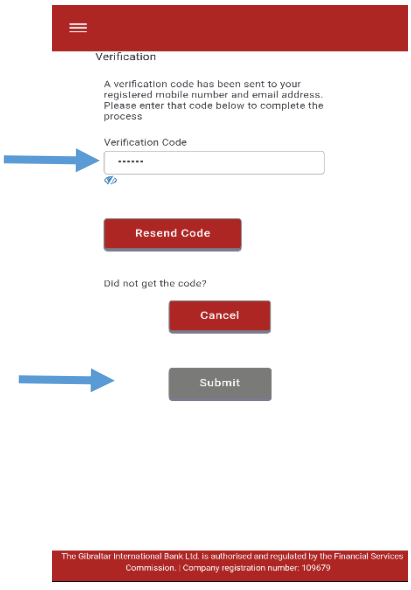
STEP 3:

Click on *Login*.



STEP 4:

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



If you have forgotten your password; please click on 'Forgot Password'.

Refer to Section 5 for detailed instructions.

3 What is session timeout?

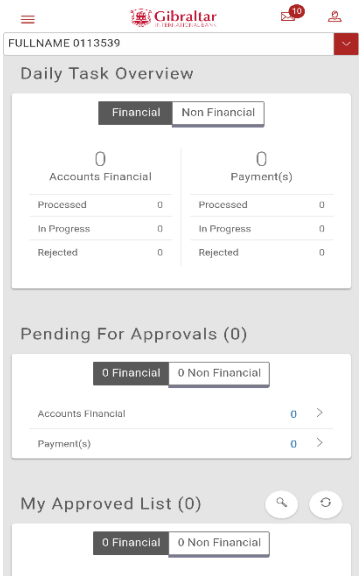
Session timeout occurs when you do not perform any action on the GIB mobile app for 4 minutes. If you are inactive for 4 minutes, to protect your account, the app will log you off.
If you wish to continue to transact on the app, please login again.

4 Logging out

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

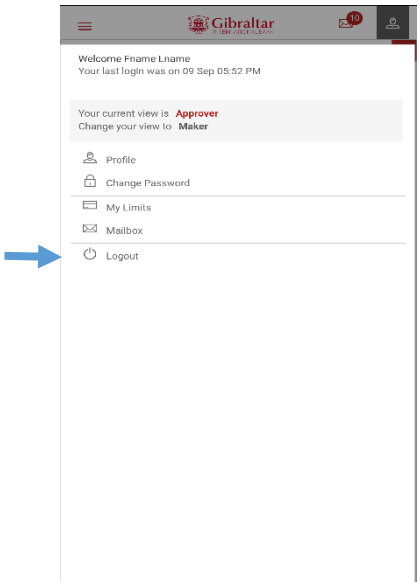
STEP 1:

Click on



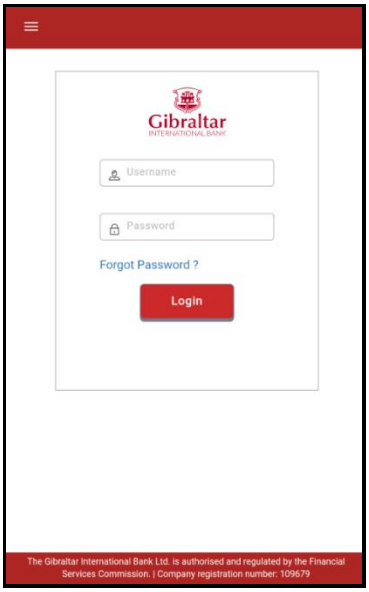
STEP 2:

Click on *Logout.*



STEP 3:

Once you log out successfully, you will be returned to the Login page.

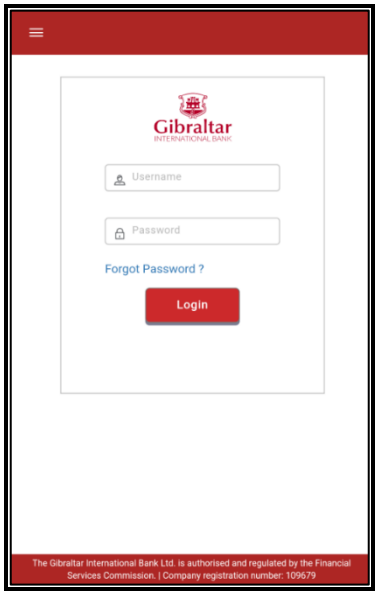


5 What do I do if I forget my password? (reset password)

You can reset your password if you forget your password.

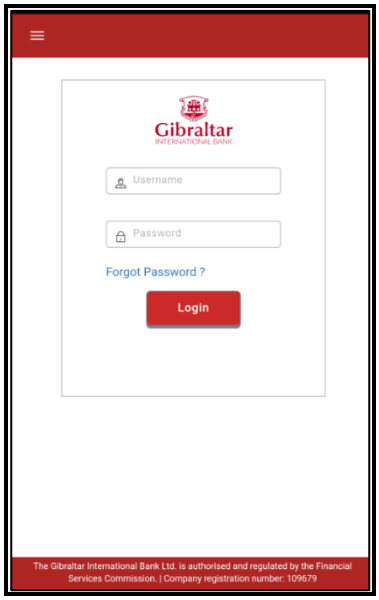
STEP 1:

Launch the app on your smartphone.



STEP 2:

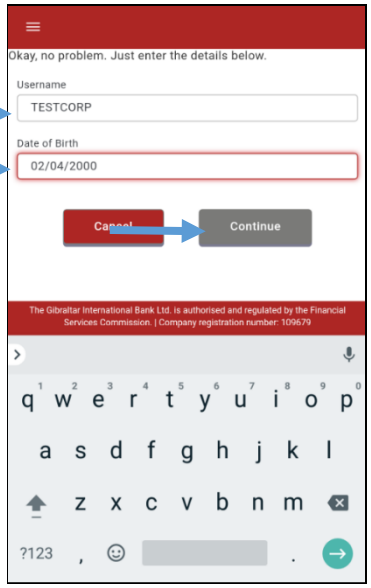
Click on *Forgot Password?*



Step 3:

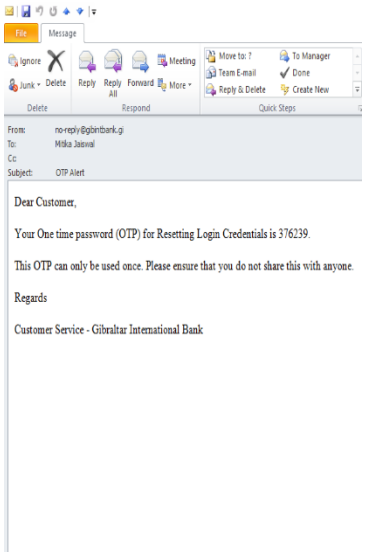
Enter your Online Banking account *Username* and your *Date of Birth.*

Click on *Continue.*



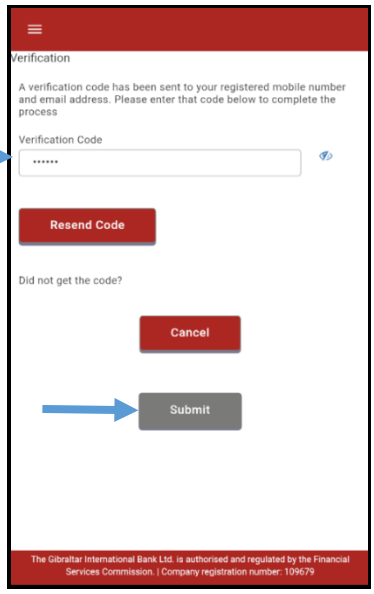
STEP 4:

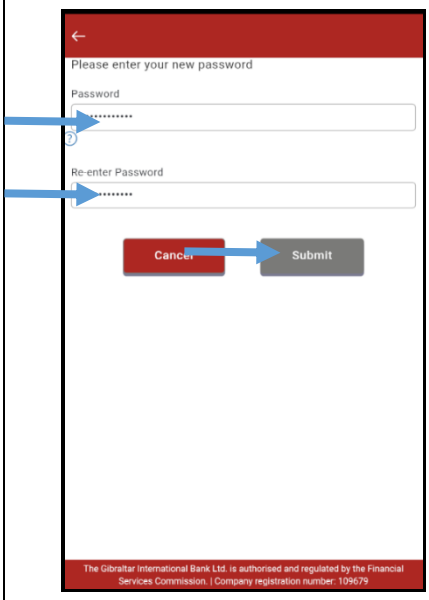
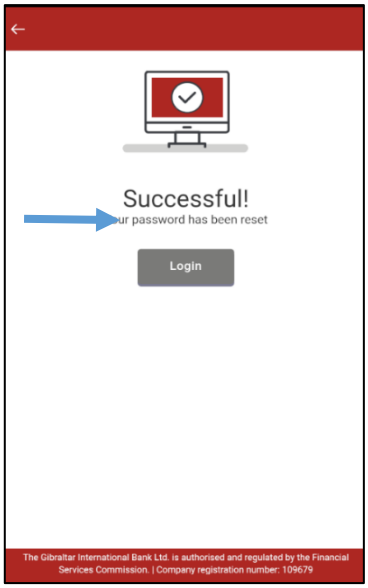
A One Time Password (OTP) is sent to your registered email ID & mobile number.



Step 5:

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



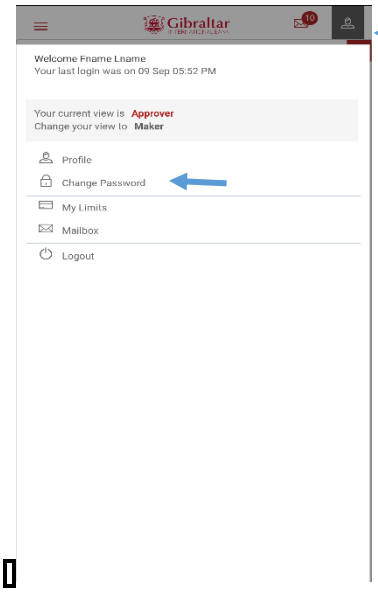
STEP 6:	Password requirements:	Confirmation:
Select a new *Password* and *Re-enter Password*. Click on *Submit*. 	To ensure your account is secured by a strong password, your password must contain the following: 1) Your password should be 8 to 16 characters in length. 2) Your Password should contain at least 1 number, 1 uppercase letter, 1 lowercase letter and 1 special character. 3) The special characters allowed in the password are @#$	If your password is successfully reset, a confirmation message is displayed. Click on *Login* to login to your account. 

6 How do I change my password after I login?

To keep your GIB account secure, we recommend that you change your password at regular intervals. You can change your password through the app.

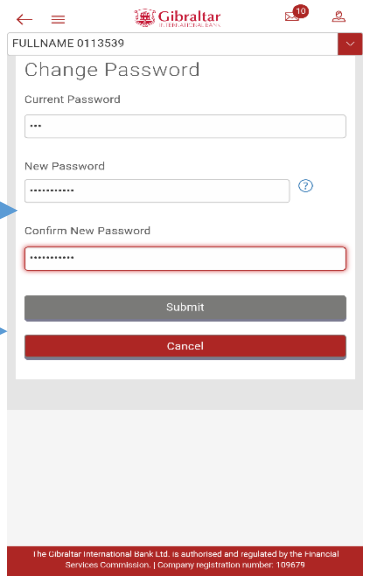
STEP 1:

Click on the icon.
Click on ***Change Password.***



STEP 2:

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



Password requirements:

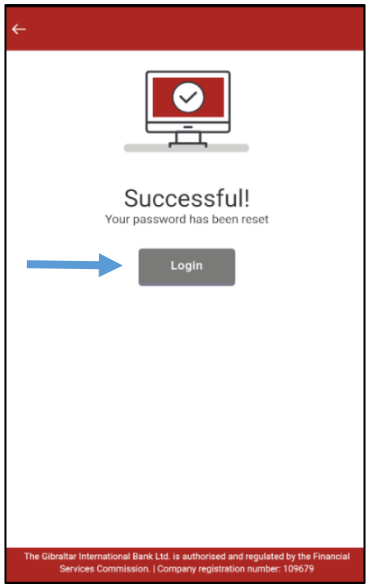
To ensure your account is secured by a strong password, your password must contain the following:

4) Your password should be 8 to 16 characters in length.
5) Your Password should contain at least 1 number,
   1 uppercase letter,
   1 lowercase letter and
   1 special character.

1) The special characters allowed in the password are @#$

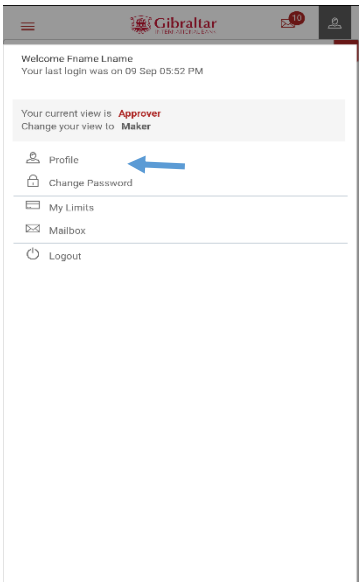
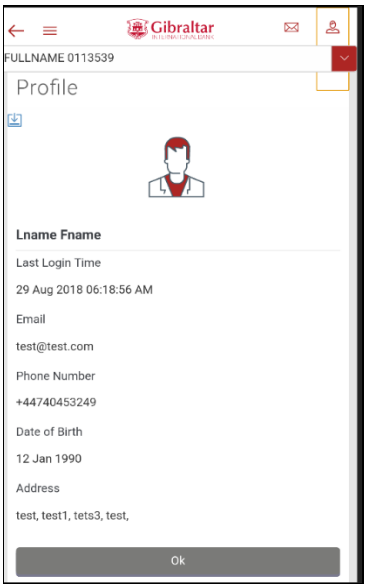
Confirmation:

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



7 How do I view my profile details?

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

STEP 1:	STEP 2:
Click on the icon. Click on ***Profile.***	Your Online Banking profile details are displayed.
	

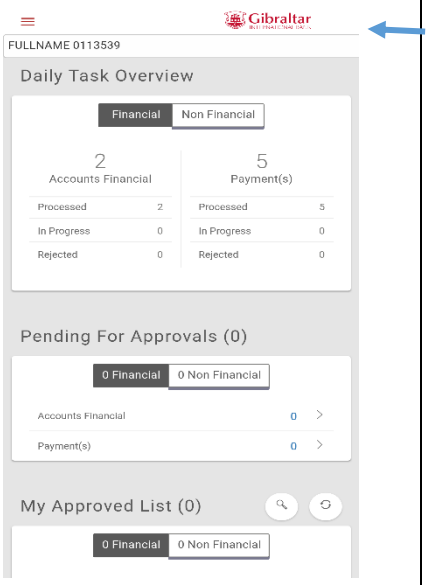
8 How do I change my role?

You can have one or more roles granted to you. If you have more than one role, you can toggle between the roles to carry out different operations.

1) Viewer: you can view balances, transactions, etc. in your account(s).
2) Maker: as a maker you can initiate transactions on your account(s).
3) Approver: as an approver you can approve transactions initiated by a maker.
   If you are an approver who also has a maker profile, you cannot approve transactions initiated by you as a maker.

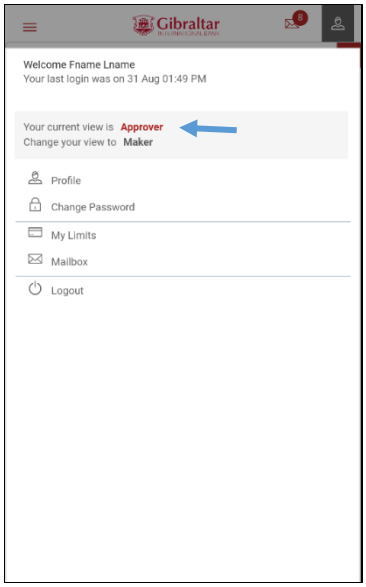
STEP 1:

Click on the icon.



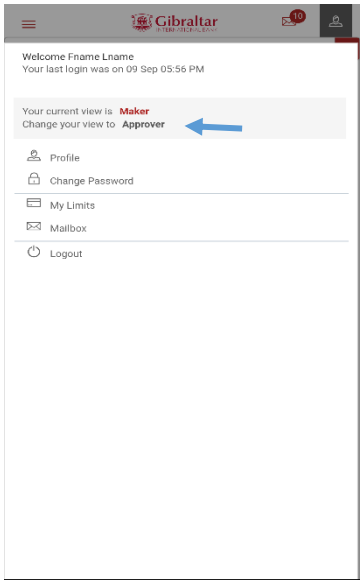
Change to Maker Role

Click on *Maker*.



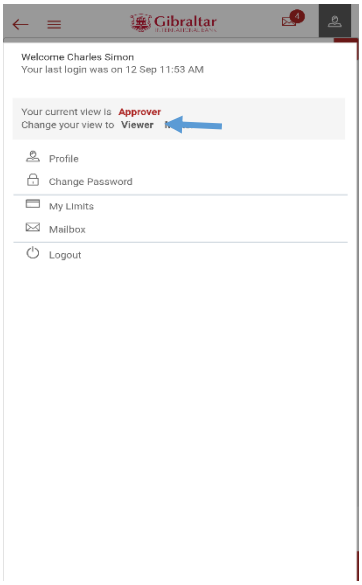
Change to Approver Role

Click on *Approver*.



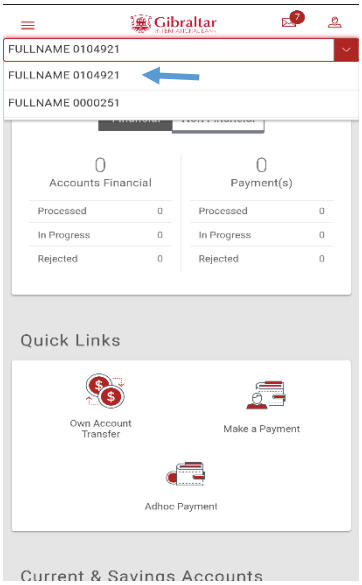
Change to Viewer Role

Click on *Viewer*.



9 How do I transact on multiple Customer IDs?

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



10 What are the features of the Approver Dashboard?

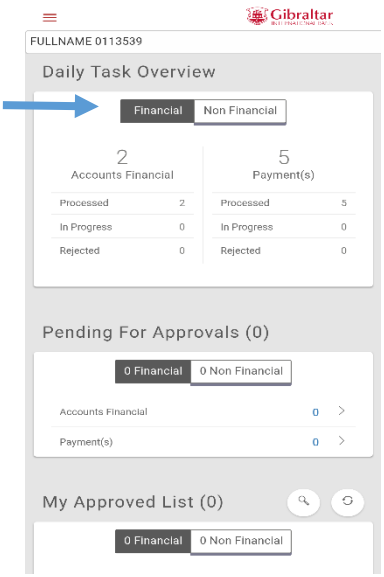
The Dashboard provides you with an overview of your transactions, account balances and quick access to frequently used features.

10.1 Daily Task Overview

The daily task overview provides a summary of the status of financial and non financial transactions.

Financial

Click on *Financial*.

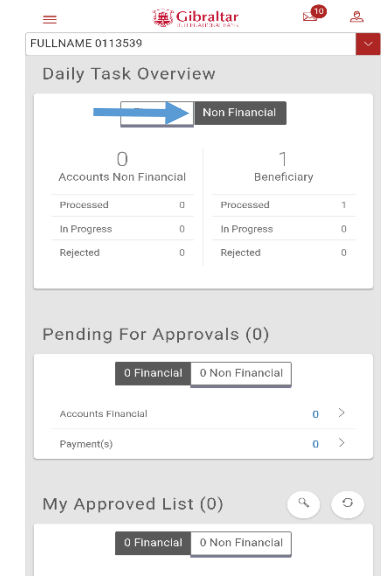


The following details are displayed:

- The number of financial transactions which have been processed, in progress and rejected on the date.
- The number of payment transactions which have been processed, in progress and rejected on the date.

Non Financial

Click on *Non Financial*.



The following details are displayed:

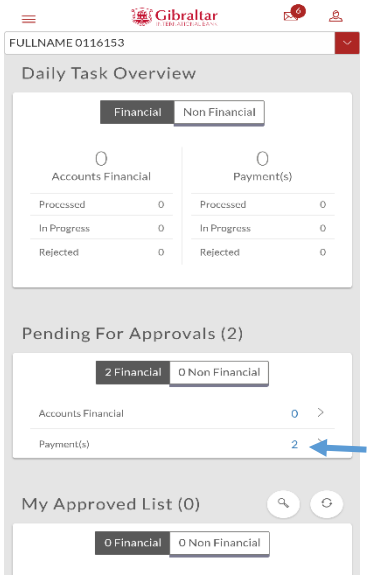
- The number of non financial transactions which have been processed, in progress and rejected on the date.
- The number of beneficiary creation which have been processed, in progress and rejected on the date.

10.2 Pending for Approvals

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

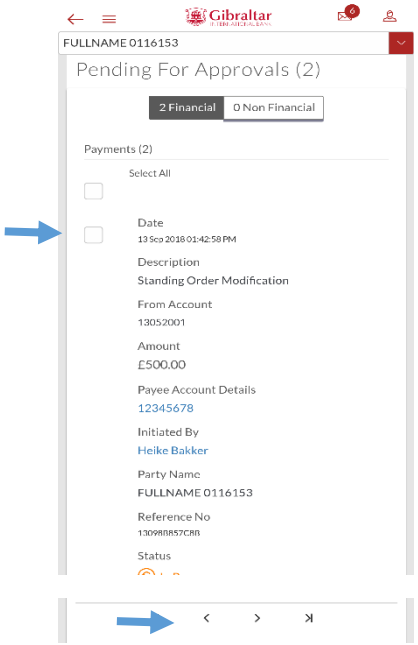
Step 1:

Click on the number of transactions to access transaction details.



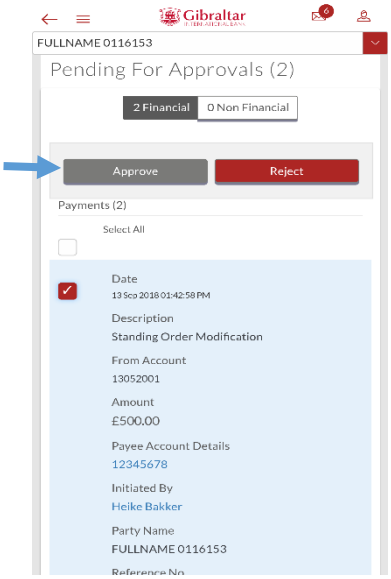
Step 2:

If there are multiple transactions pending approval, use the navigation keys < > to scroll between records.



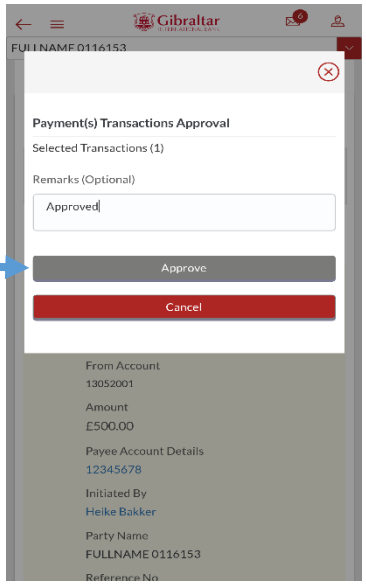
Step 3 (Approve Transaction):

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



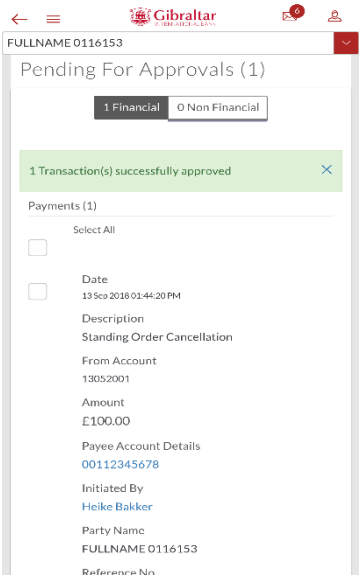
Step 4 (Approve Transaction):

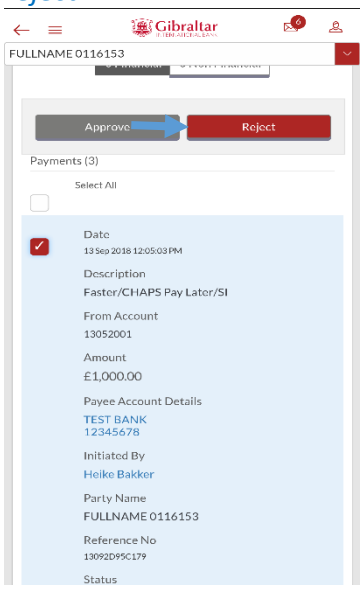
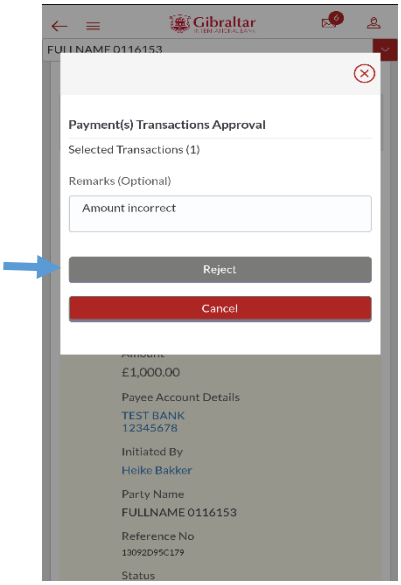
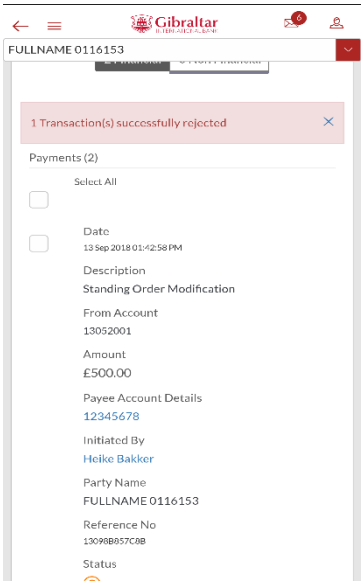
Enter remarks (if any) for the transaction approval decision.
Click on *Approve*.



Confirmation

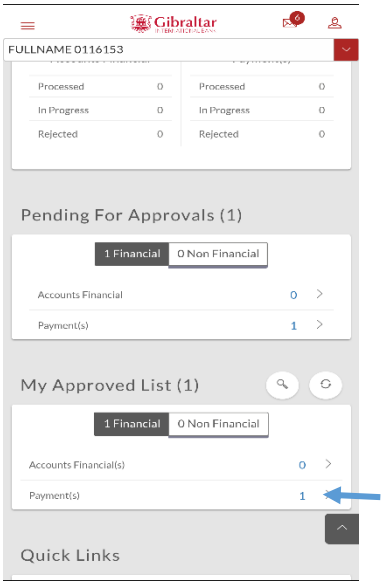
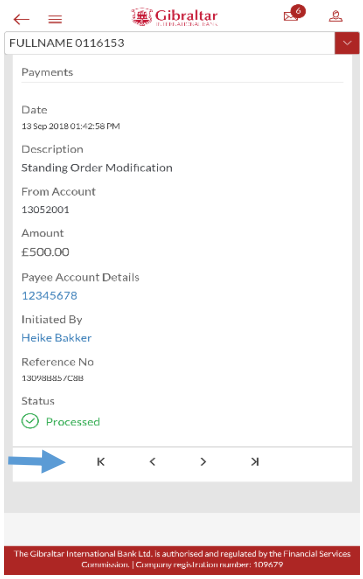
A confirmation is displayed.



Step 3 (Reject Transaction):	Step 4 (Reject Transaction):	Confirmation
Select the record to be processed. Review the details entered. If the transaction is invalid or details entered incorrectly, click on *Reject*. 	Enter remarks (if any) for the transaction approval decision. Click on *Reject*. 	A confirmation is displayed. 

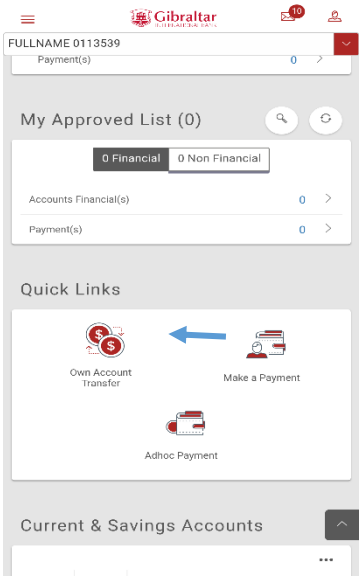
10.3 My Approved List

The Financial and Non Financial transactions approved by you.

My Approved List	Transaction Details
Click on the number of transactions to access transaction details.	If there are multiple transactions, use the navigation keys < > to scroll between transaction details.
	

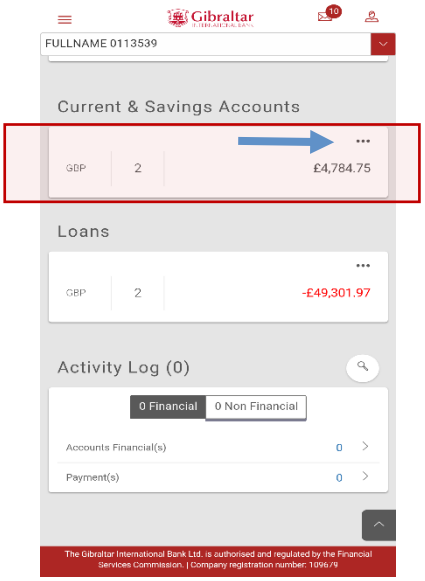
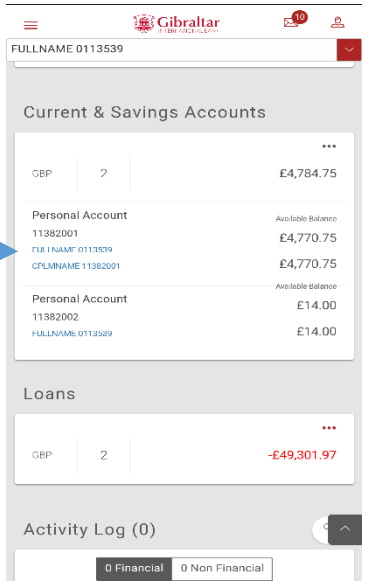
10.4 Quick Links

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
	

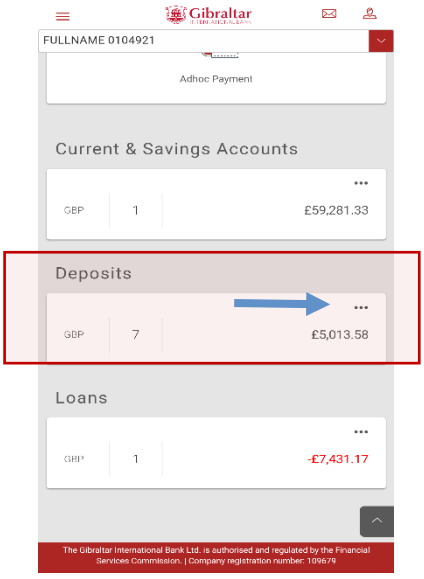
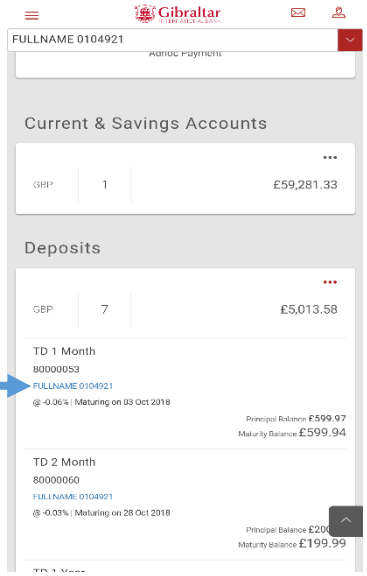
10.5 Current & Savings Accounts

Scroll to the *Current & Savings Accounts* section for a count of accounts and total available balance across all accounts (displayed in GBP).

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 of each account.

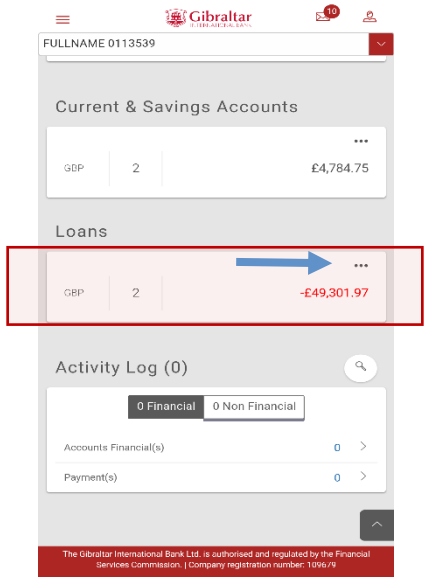
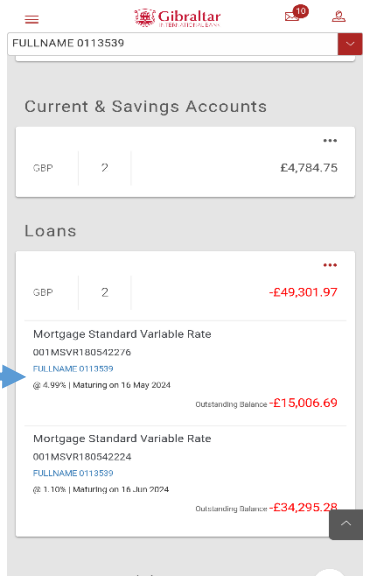
10.6 Deposits

Scroll to the *Deposits* section for a count of fixed term deposit accounts and total balance across all fixed term deposit accounts (displayed in GBP).

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. • Interest rate payable on the deposit. • Maturity date. • Principal balance. • Maturity balance.
		

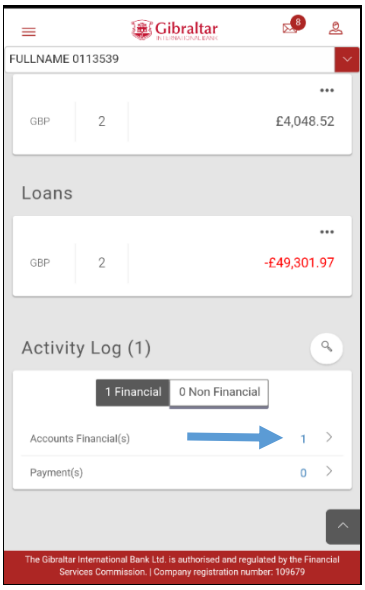
10.7 Loans

Scroll to the *Loan Accounts* section for a count of loan accounts and total outstanding balance across all loan accounts (displayed in GBP).

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. • Outstanding loan balance of each account.
		

10.8 Activity Log

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

Activity Log	
Click on a transaction to view transaction details and transaction journey. 	The transaction details and transaction journey of any financial, bulk file, bulk record and payments transactions is displayed.

11 What are the features of the Maker Dashboard?

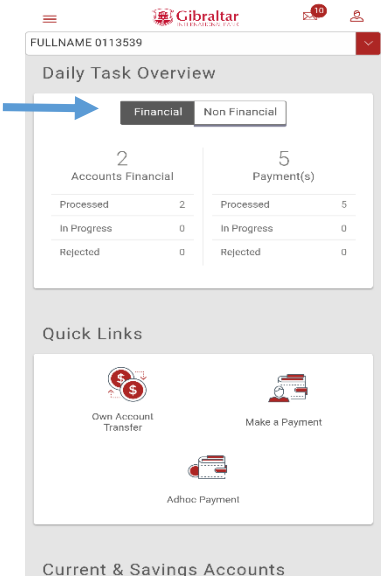
The Dashboard provides you with an overview of your transactions, transactions pending for approvals account balances and quick access to frequently used features.

11.1 Daily Task Overview

The daily task overview provides a summary of the status of financial and non-financial transactions.

Financial

Click on *Financial*.

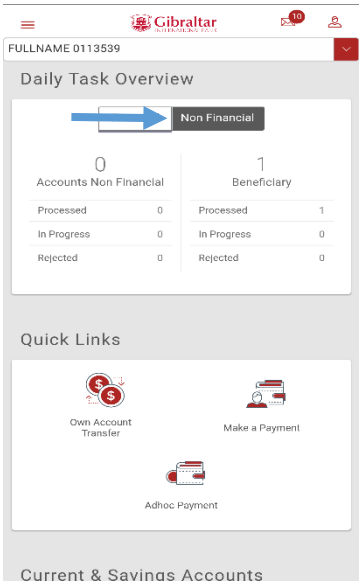


The following details are displayed:

- The number of financial transactions which have been processed, in progress and rejected on the date.
- The number of payment transactions which have been processed, in progress and rejected on the date.

Non Financial

Click on *Non Financial*.

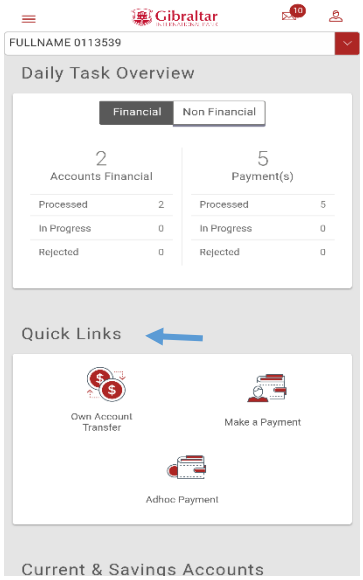


The following details are displayed:

- The number of non financial transactions which have been processed, in progress and rejected on the date.
- The number of beneficiary creation which have been processed, in progress and rejected on the date.

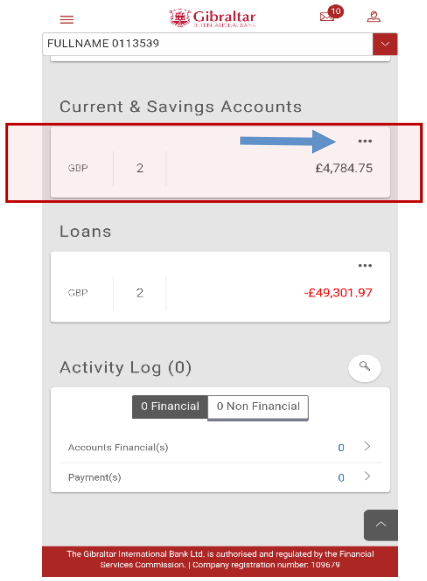
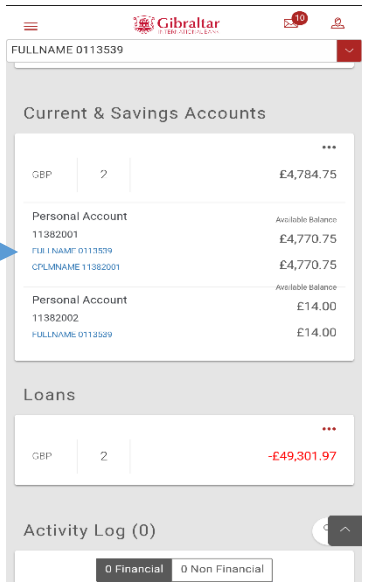
11.2 Quick Links

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.

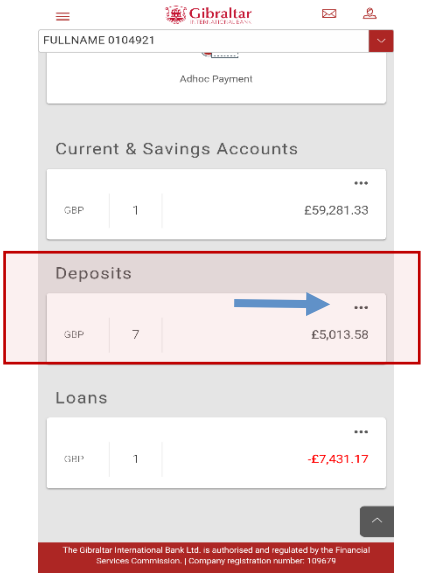
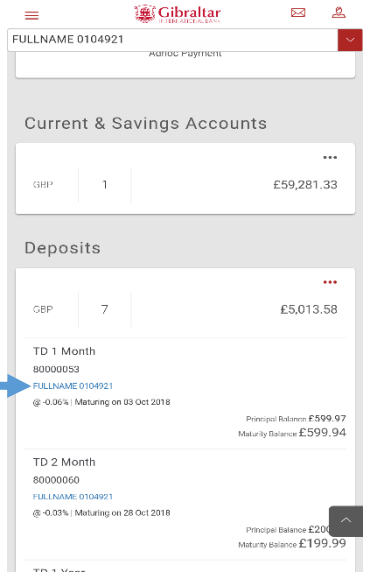
11.3 Current & Savings Accounts

Scroll to the *Current & Savings Accounts* section for a count of accounts and total available balance across all accounts (displayed in GBP).

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 of each account.

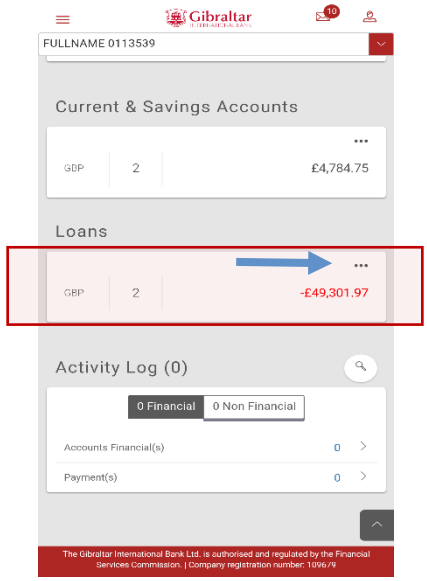
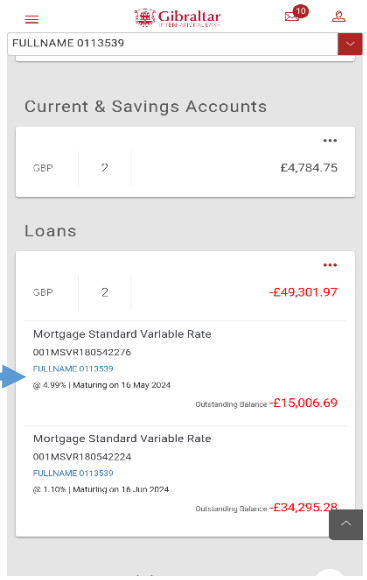
11.4 Deposits

Scroll to the *Deposits* section for a count of fixed term deposit accounts and total balance across all fixed term deposit accounts (displayed in GBP).

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. • Interest rate payable on the deposit. • Maturity date. • Principal balance. • Maturity balance.
		

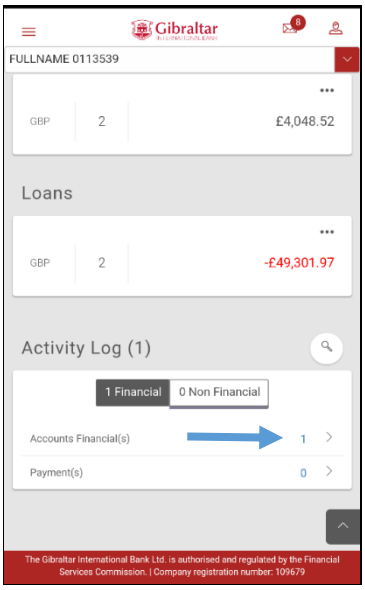
11.5 Loans

Scroll to the *Loan Accounts* section for a count of loan accounts and total outstanding balance across all loan accounts (displayed in GBP).

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. • Outstanding loan balance of each account.
		

11.6 Activity Log

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

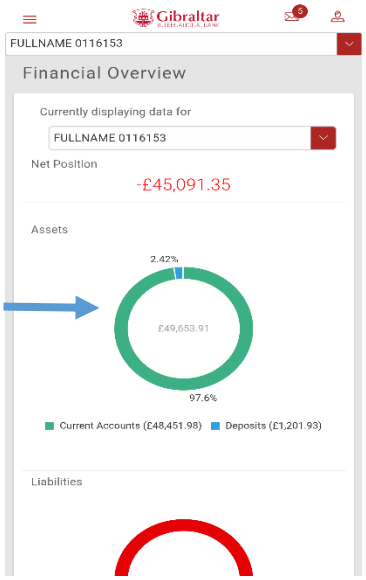
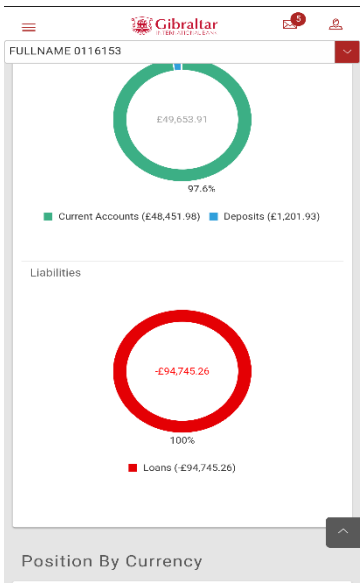
Activity Log	
Click on a *transaction* to view transaction details and transaction journey. 	The transaction details and transaction journey of any financial, bulk file, bulk record and payments transactions is displayed.

12 What are the features of the Viewer Dashboard?

The Dashboard provides you with an overview of your accounts.

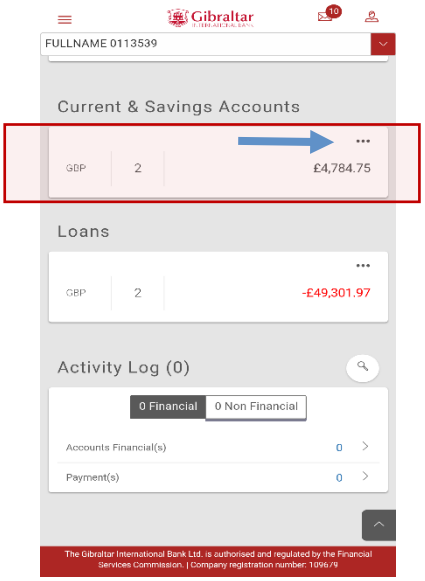
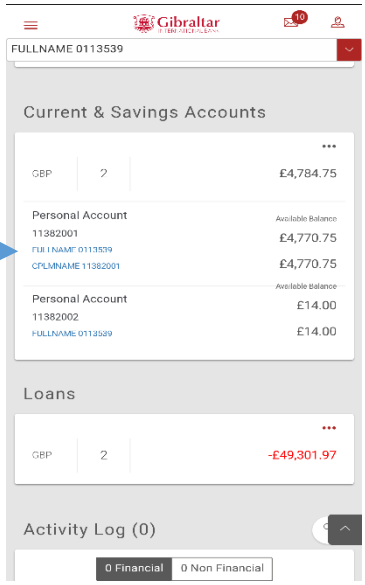
12.1 Financial Overview

The financial overview section provides the net position of Assets and Liabilities.

Financial Overview	
The *Net Position* is net of your assets (current accounts, deposits) and liabilities (loans).	Your total Assets (with the breakup between current account and deposits) and Liabilities (loan outstanding) is displayed.
	

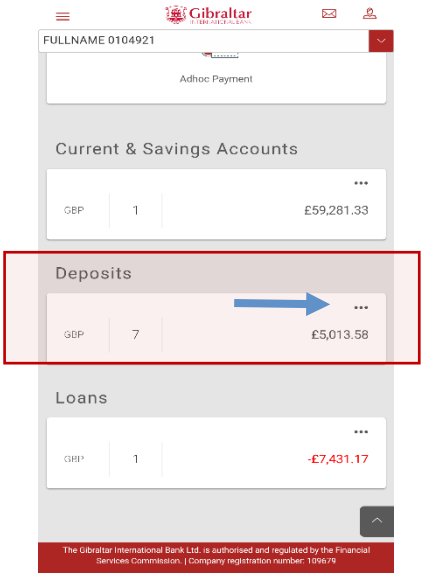
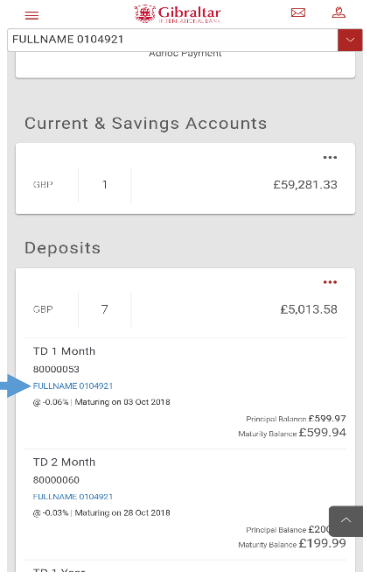
12.2 Current & Savings Accounts

Scroll to the *Current & Savings Accounts* section for a count of accounts and total available balance across all accounts (displayed in GBP).

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 of each account.

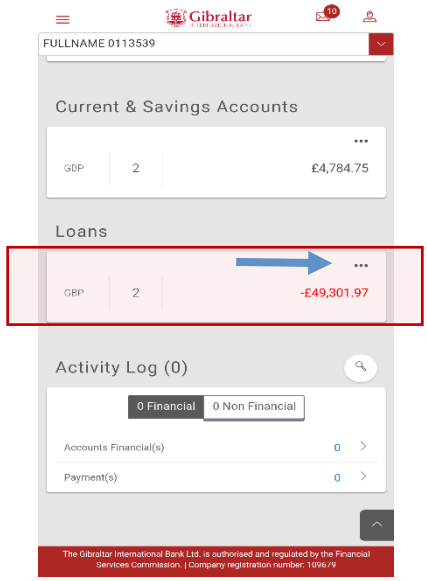
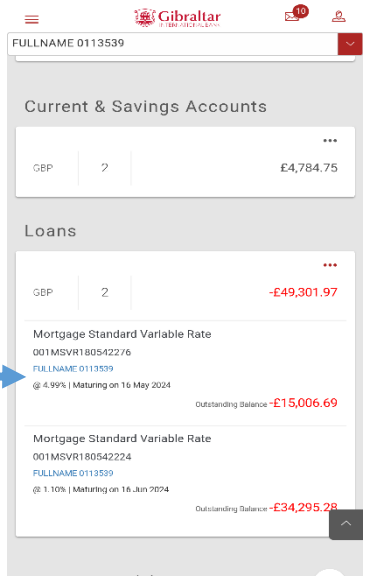
12.3 Deposits

Scroll to the *Deposits* section for a count of fixed term deposit accounts and total balance across all fixed term deposit accounts (displayed in GBP).

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. • Interest rate payable on the deposit. • Maturity date. • Principal balance. • Maturity balance.
		

12.4 Loans

Scroll to the *Loan Accounts* section for a count of loan accounts and total outstanding balance across all loan accounts (displayed in GBP).

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. • Outstanding loan balance of each account.
		

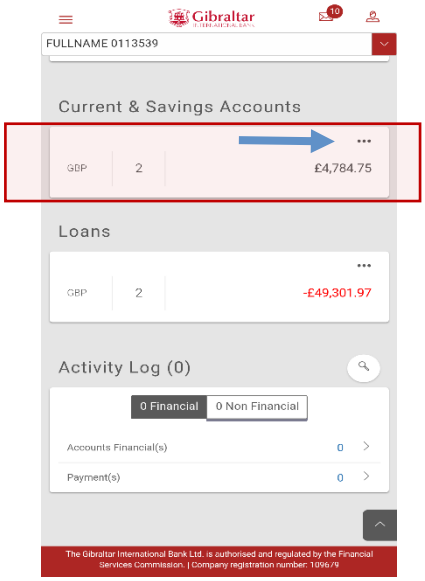
13 How do I view details of my Current and Savings Accounts?

13.1 Account Details through the *Dashboard*

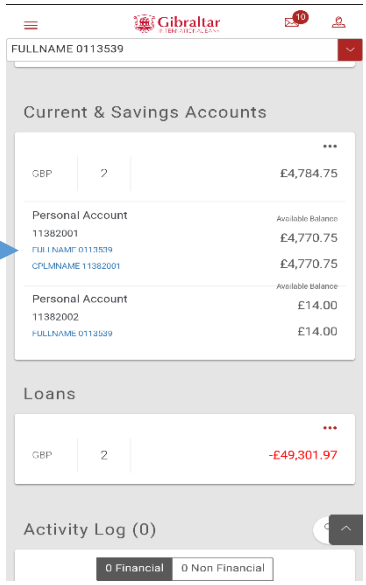
You can access your Current and Savings Accounts details through the Dashboard.

Dashboard

Scroll to the Current & Savings Accounts Section
Click on ··· to view details of accounts.



Click on an account number to view account details.

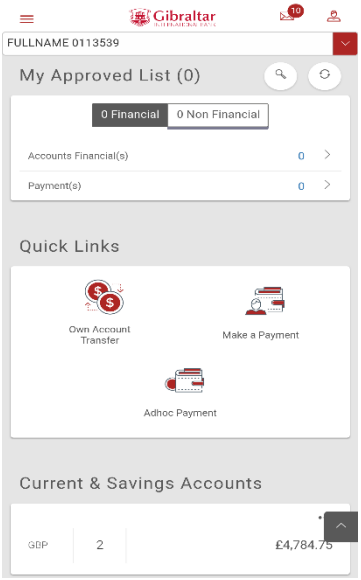


13.2 Account Details through the *Accounts Menu*

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

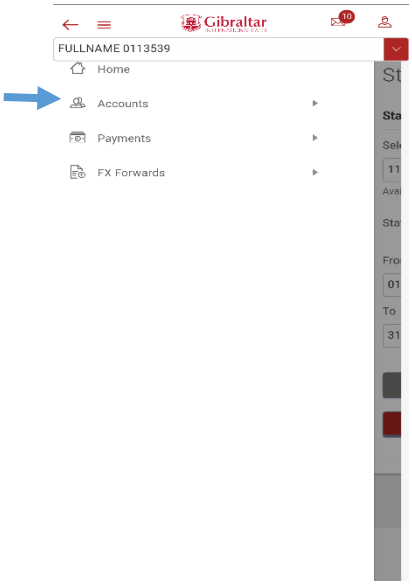
Step 1:

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



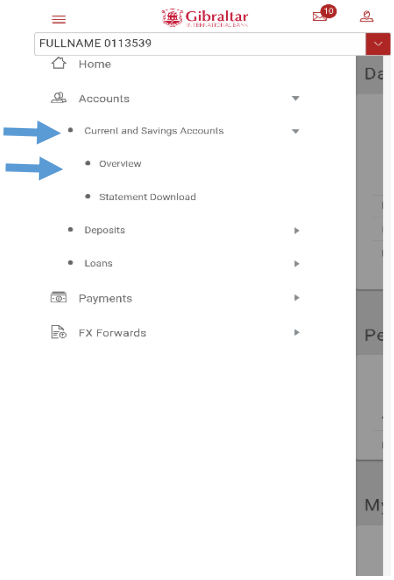
Step 2:

Click on *Accounts.*

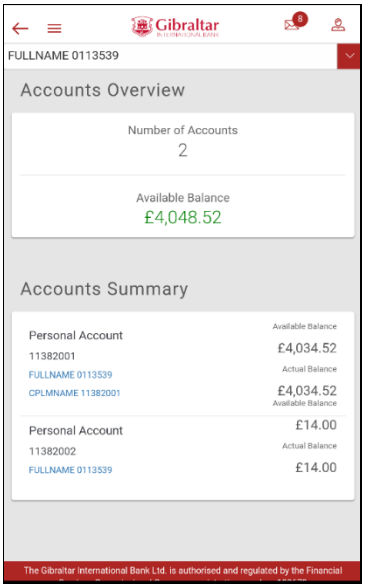


Step 3:

Click on *Current and Savings Accounts* → *Overview*.



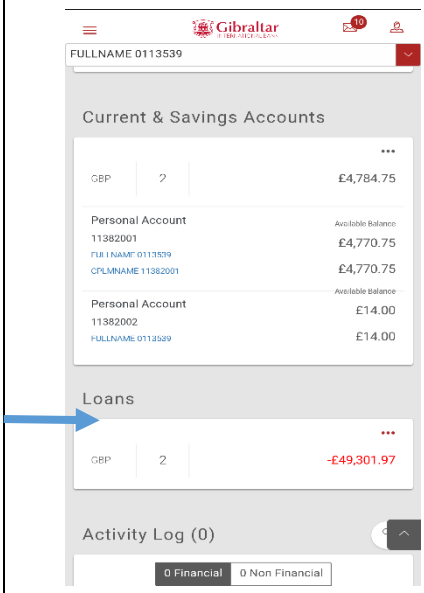
Accounts Overview



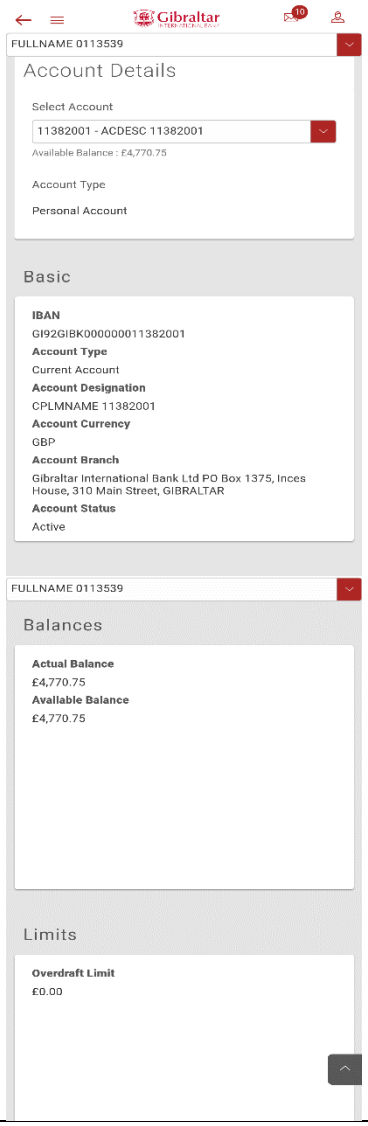
13.3 Account Details

Account Details

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



Account Details



Account Details

The following account details are displayed:

- Account Type – type of account.
- IBAN – your international bank account number.
- Account Holding Type – holding pattern of the account i.e. single or joint.
- Branch – branch name in which your account is held along with branch address.
- Status – status of your account e.g. active or closed.
- Account Currency.
- Actual Balance – This is the current balance of your account and does not include transactions that are still being processed.
- Available Balance – This is the amount available to withdraw, it includes any in-flight transactions including any agreed overdraft limit.
- Overdraft Limit – the overdraft limit for this account.

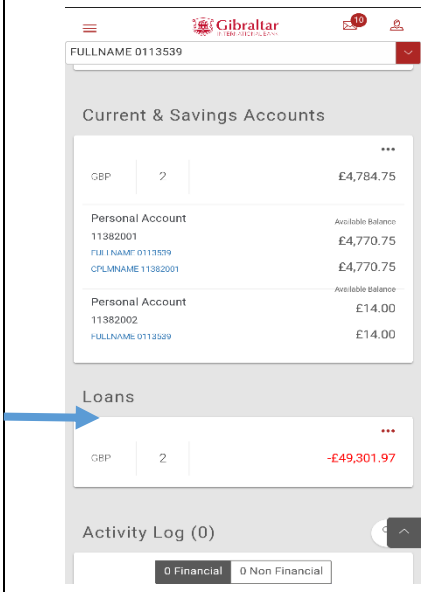
14 How do I view and download my Current & Savings Account statement?

14.1 Current & Savings Account Statement through the *Dashboard*

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

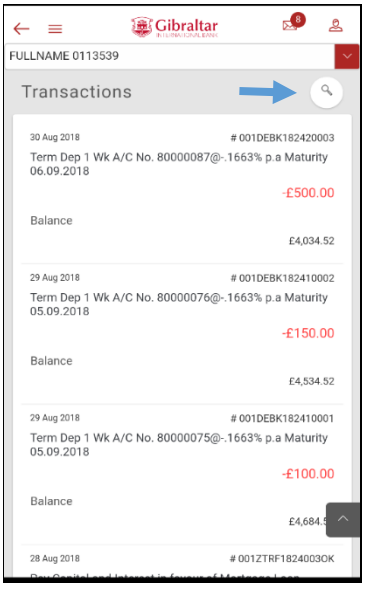
Step 1:

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



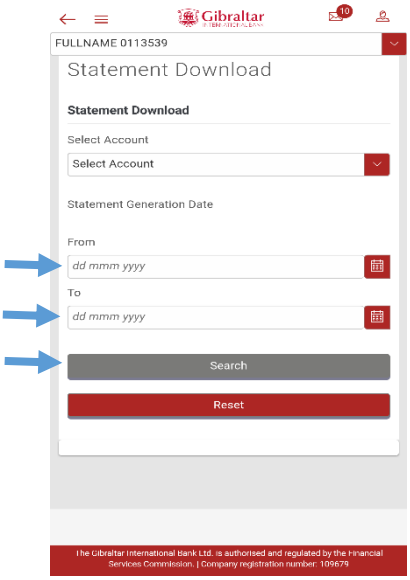
Step 2:

Scroll to Transactions. Click on to change the period.



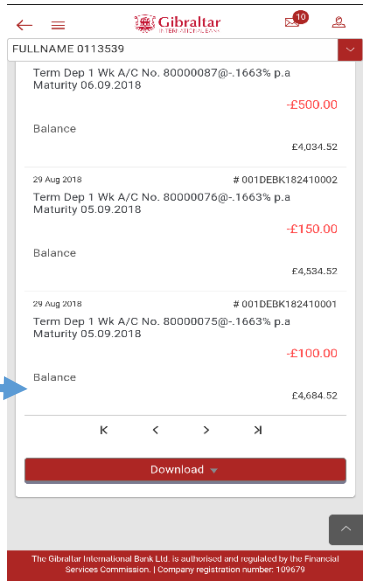
Step 3:

Select the *From* and *To* Date. Click on *Search*.



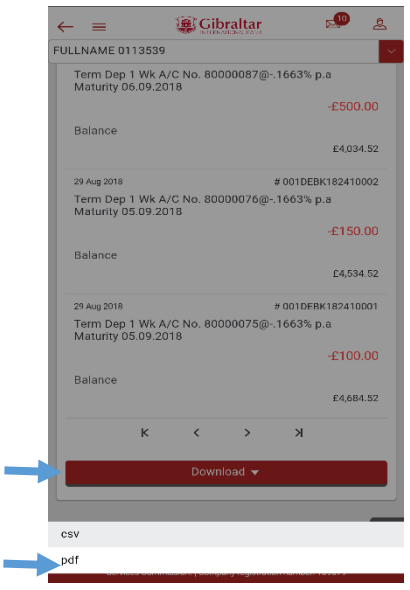
Step 4:

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



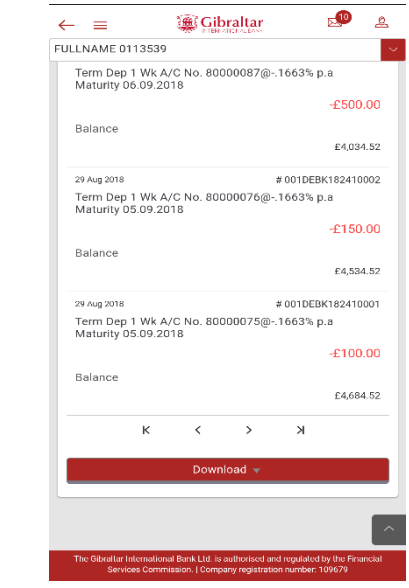
Step 5:

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



Step 6:

Click on *Download* to download the statement in the selected file format.



Step 7:

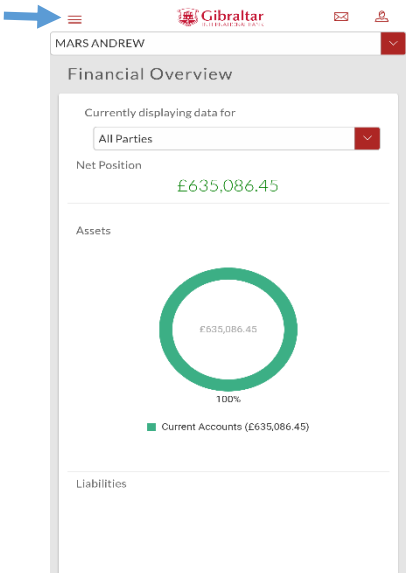
The account statement in the selected format is displayed and can be saved.

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

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

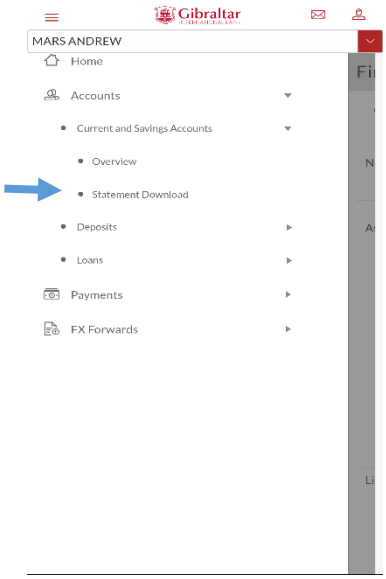
Step 1:

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



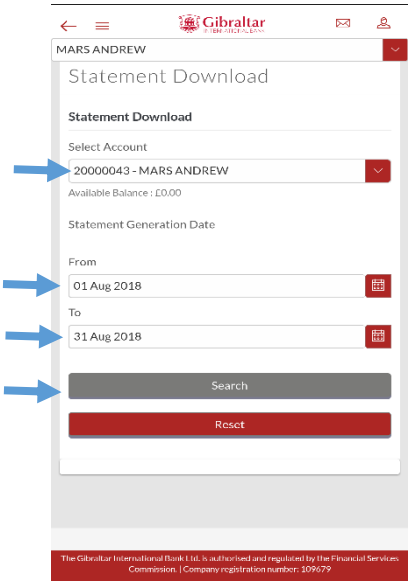
Step 2:

Click on *Accounts* → *Current and Savings Accounts* → *Statement Download*



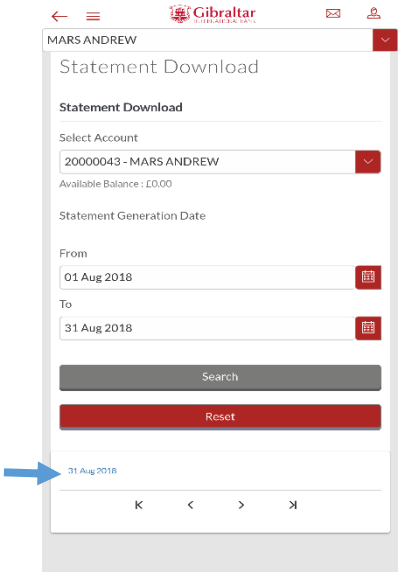
Step 3:

Select the *Account Number, From* and *To* Date. Select.
Click on *Search*.



Step 4:

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



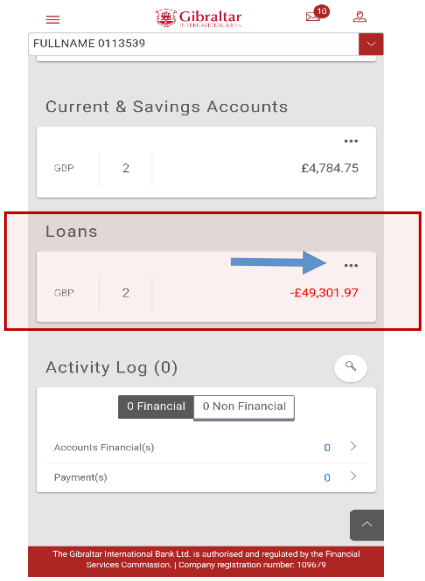
15 How do I view details of my Loan Accounts?

15.1 Loan Account Details through the *Dashboard*

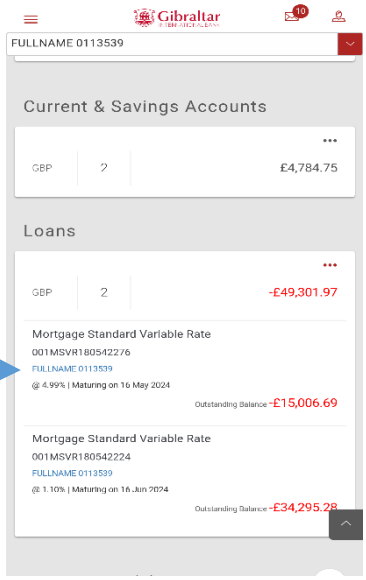
You can access your Loan Accounts details through the Dashboard.

Dashboard

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



Click on an account number to view account details.

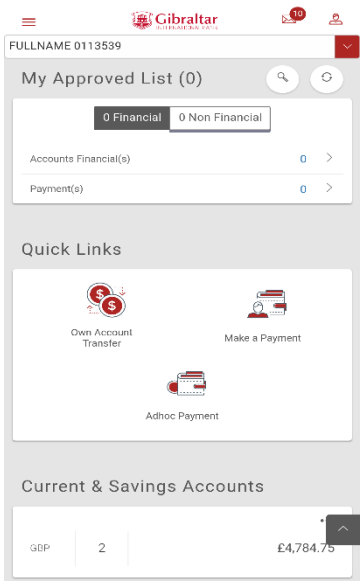


15.2 Loan Account Details through the *Accounts Menu*

You can access your Loan Account through the Accounts Menu.

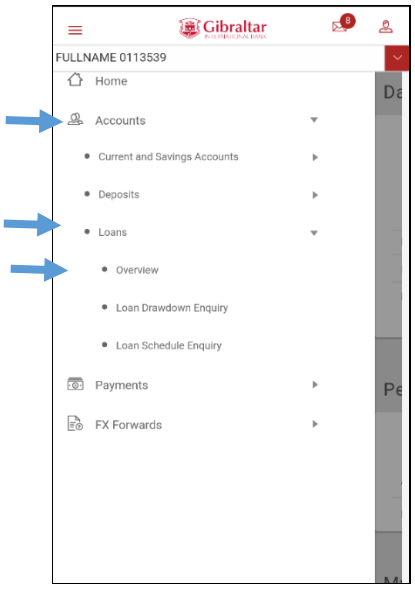
Step 1:

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



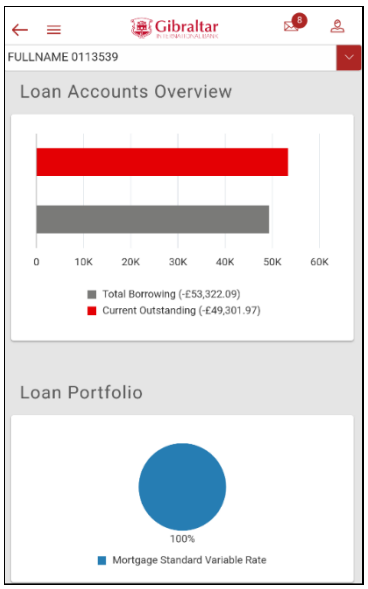
Step 2:

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



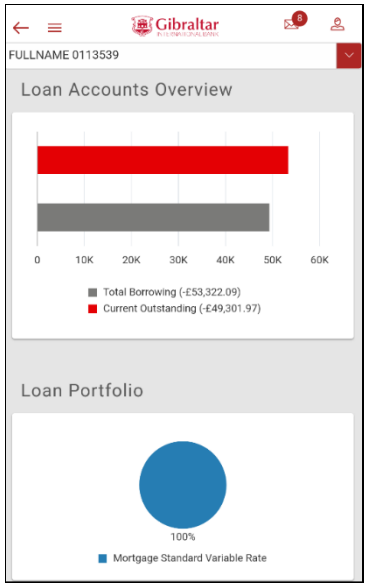
Loan Accounts Overview

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



Accounts Overview

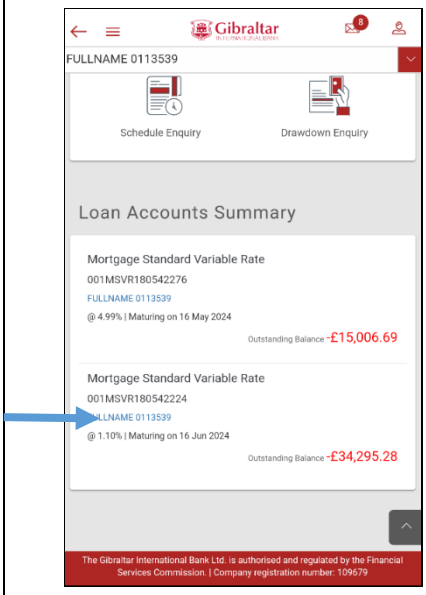
The *Loan Portfolio* displays a break-up of various loan products.



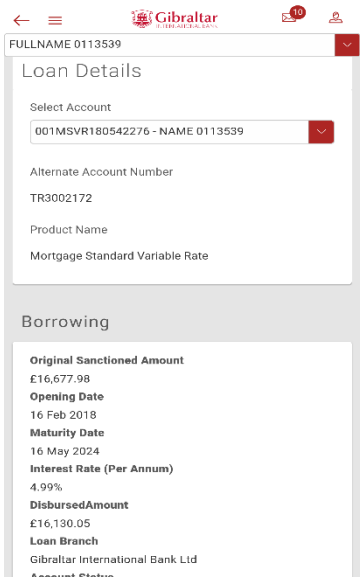
15.3 Loan Account Details

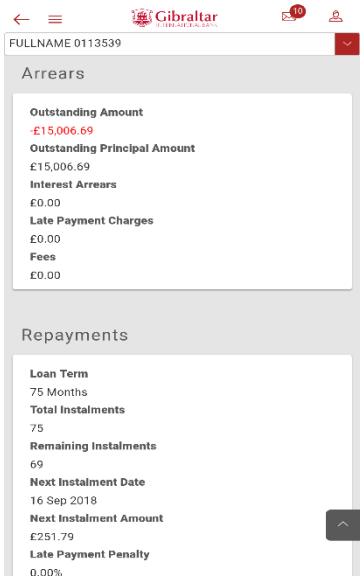
Loan Account Details

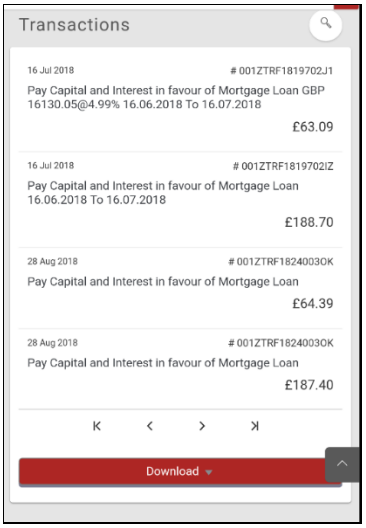
Scroll to the *Loan Accounts* Summary section and click on a *Loan Account Number* to view loan account details.



Loan Account Details







Loan Account Details

The following Loan Account Details are displayed:

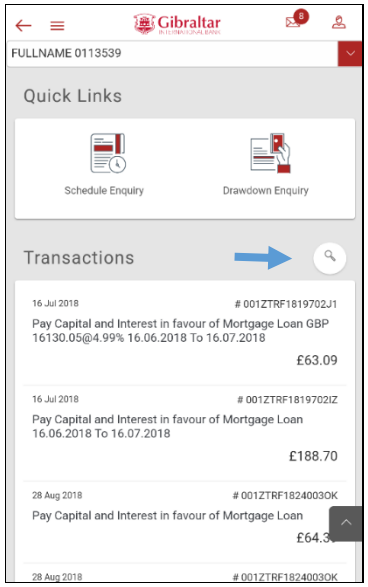
- Product name.
- Sanctioned Amount.
- Opening Date .
- Maturity Date – date on which the loan account will mature.
- Interest Rate (Per Annum) – rate of interest payable.
- Disbursed Amount.
- Status – status of your account e.g. active or closed.
- Outstanding Amount – outstanding principal + interest arrears, if any.
- Outstanding Principal Amount.
- Late Payment Charges if any.
- Fees applicable on the loan.
- Loan Term (tenor).
- Total Instalments – number of instalments to repay loan.
- Remaining Instalments – number of instalments left to repay loan.
- Next Instalment Date.
- Next Instalment Amount.
- Late Payment Penalty – late payment interest rate applicable, if any on the loan.
- Transactions – transactions on the loan are displayed.

16 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.

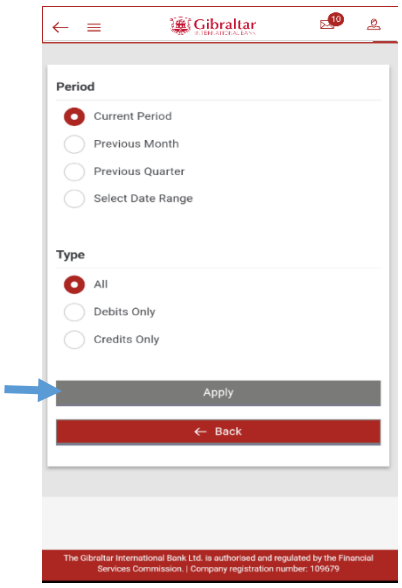
Step 1:

Access the *Loans Details* page (refer Section 13).
Scroll down to the *Transactions* section and click on Click on to change the period.



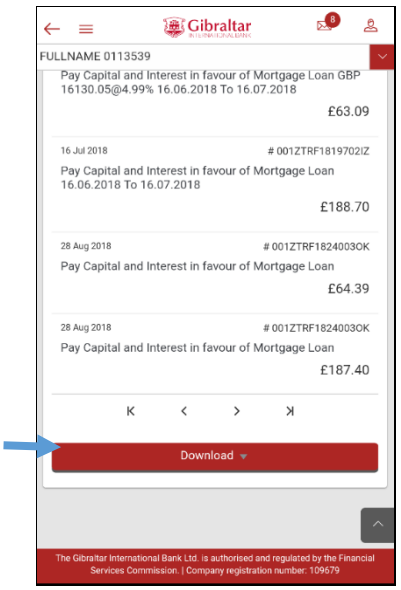
Step 2:

Select the *Period* for which you require the account statement.
Select the *Type* of transactions (All, Debit or Credit)
Click on *Apply.*



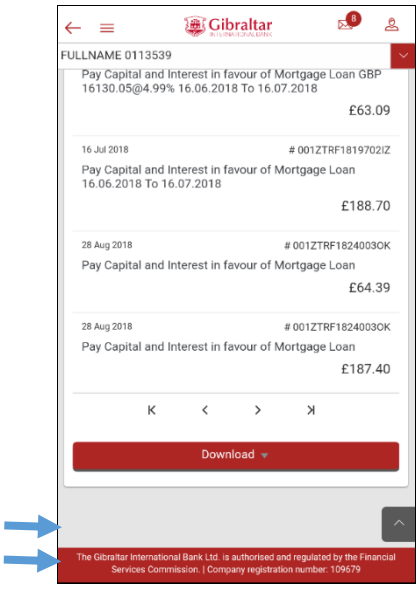
Step 3:

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:

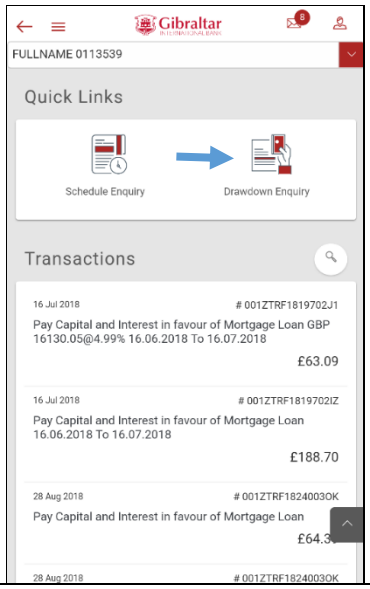
The account statement in the selected format is displayed and can be saved.

17 How do I view the amount of loan I have utilised (loan drawdown)?

17.1 Loan Account Drawdown through *Loan Details*

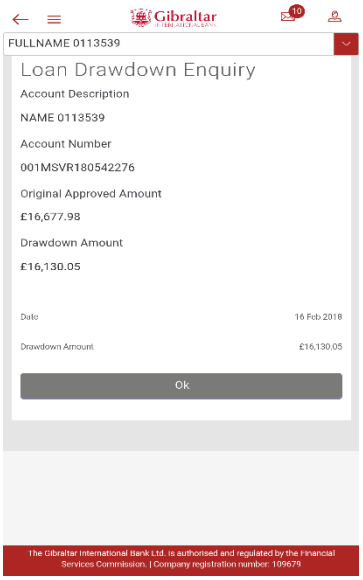
Step 1:

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



Step 2:

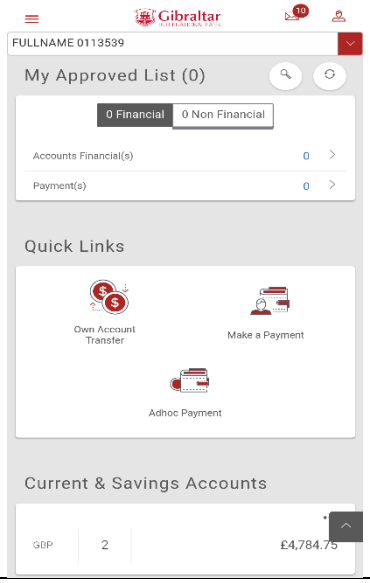
The Loan Drawdown details are displayed.



17.2 Loan Account Drawdown through the *Accounts Menu*

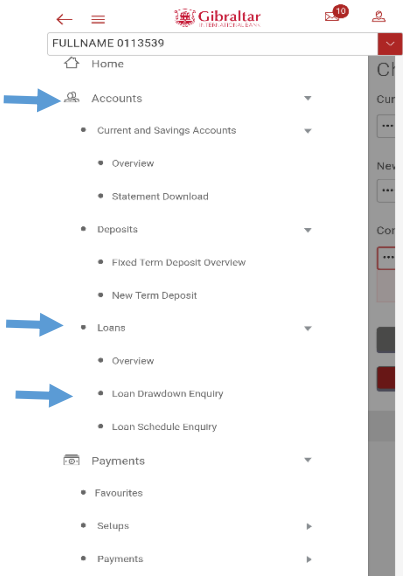
Step 1:

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



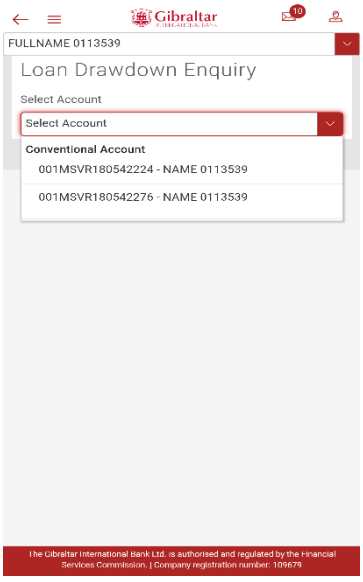
Step 2:

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



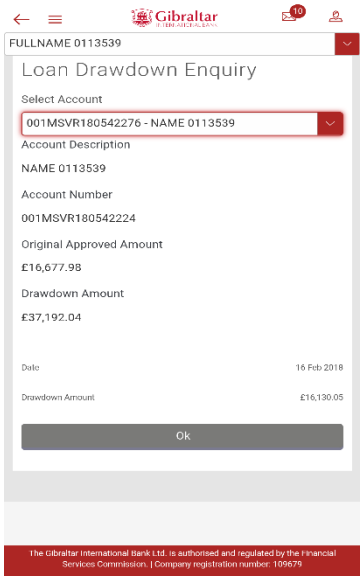
Step 3:

Select Loan Account from dropdown.



Step 4:

Loan Drawdown Details are displayed.



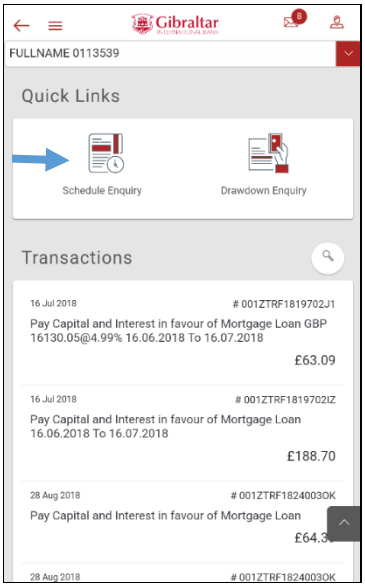
18 How do I view the Loan Schedule (Loan Schedule Enquiry)?

Loan Schedule provides the repayment schedule for the loan.

18.1 Loan Account Schedule Enquiry through *Loan Details*

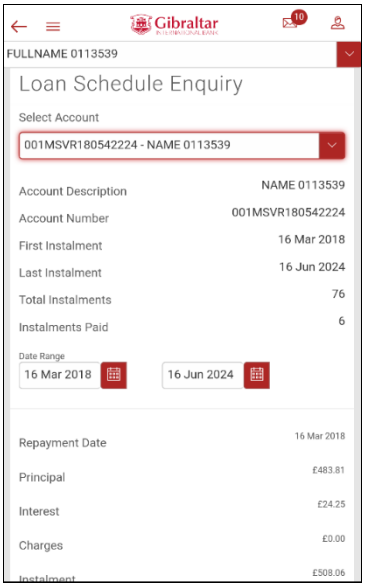
Step 1:

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



Step 2:

The Loan Schedule is displayed.

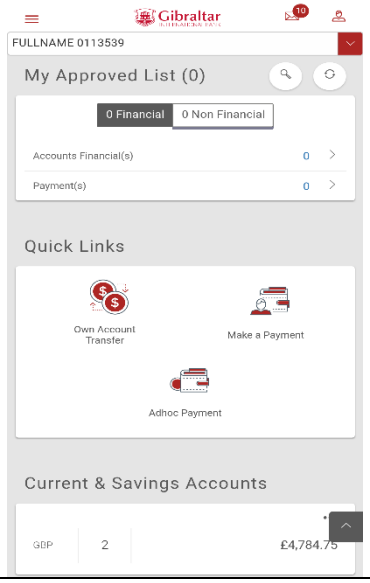


18.2 Loan Account Schedule Enquiry through the *Accounts Menu*

You can view the amount of loan utilised (loan drawdown) details through the Accounts Menu

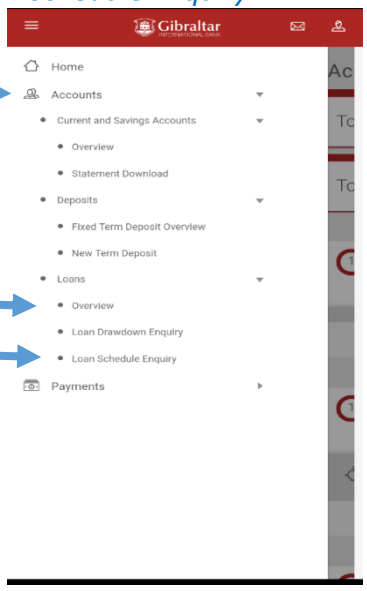
Step 1:

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



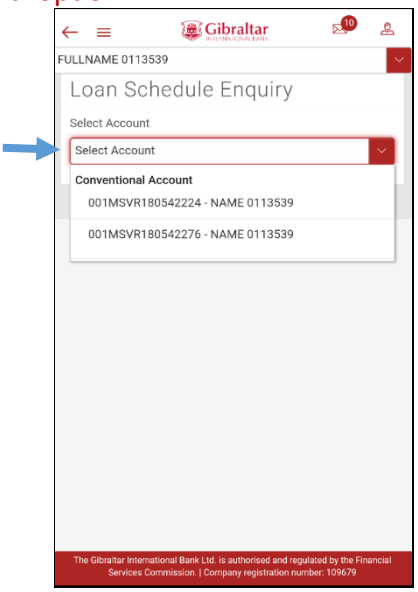
Step 2:

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



Step 3:

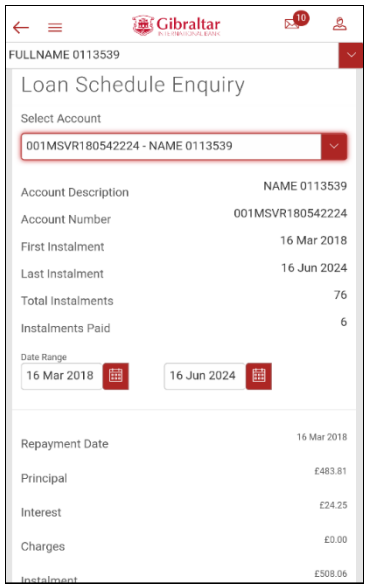
Select Loan Account from dropdown.



18.3 Loan Schedule Details

Loan Schedule Details

Loan Schedule Details are displayed. You can select the appropriate *Date Range*.



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.
- Sr. No. – Serial number of each instalment is displayed against the instalment record.
- 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.
- Charges – charges due corresponding to the installment 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.

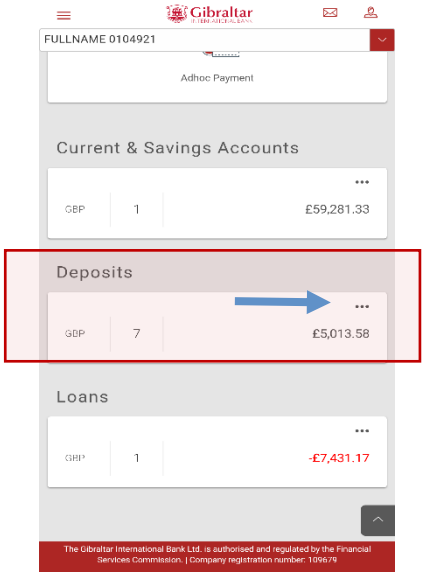
19 How do I view details of my Term Deposit Accounts?

19.1 Term Deposit Details through the *Dashboard*

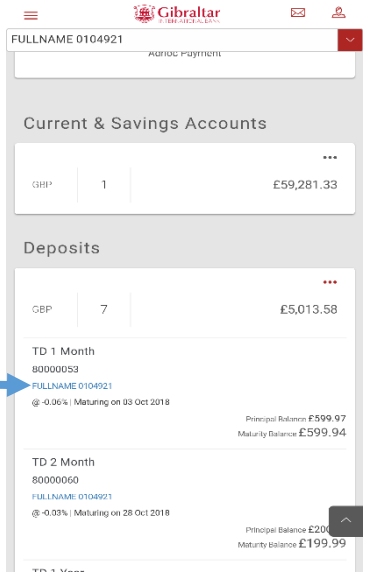
You can access your Current and Savings Accounts details through the Dashboard.

Dashboard

Click on ··· to view details of accounts.

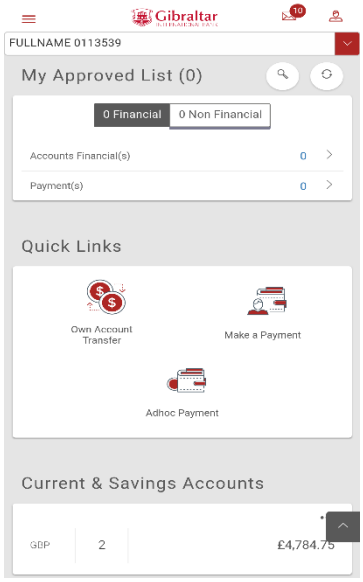
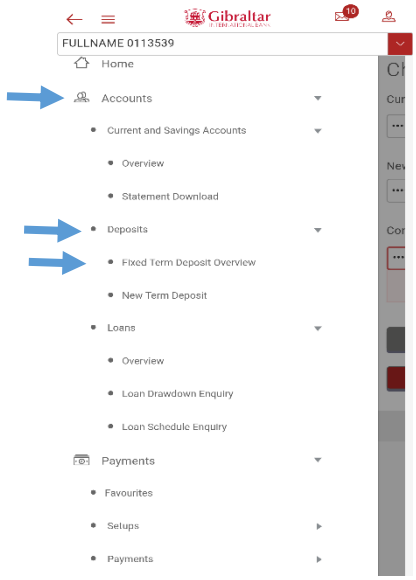
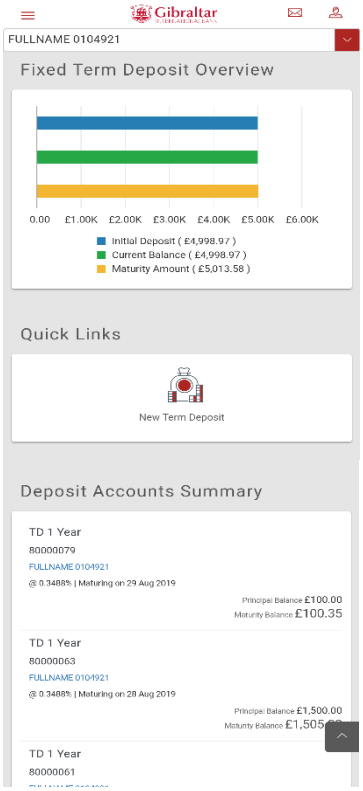


Click on an account number to view account details.



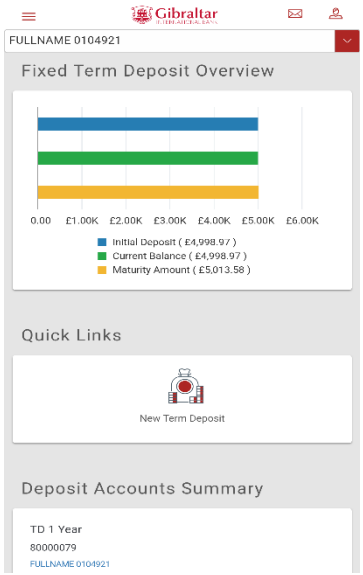
19.2 Account Details through the *Accounts Menu*

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

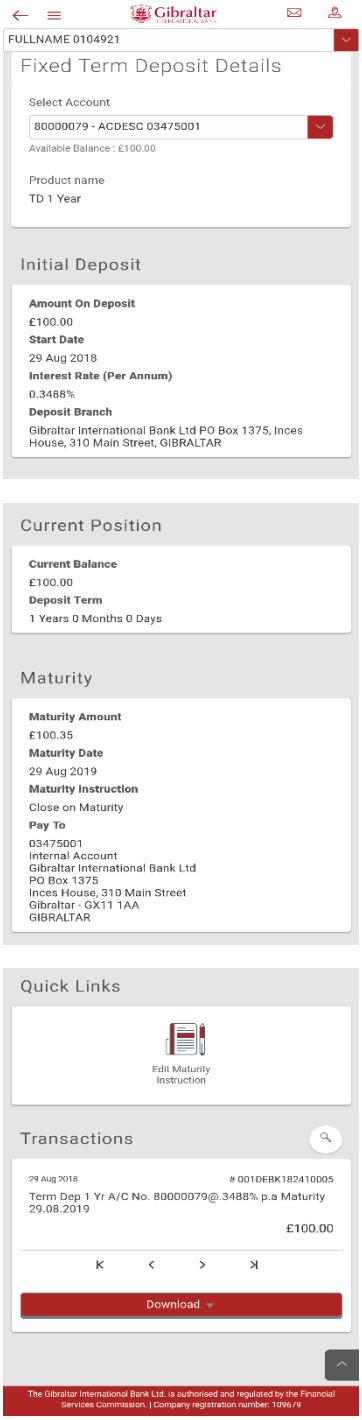
Step 1:	Step 2:	Step 3:
Access *Accounts menu* by clicking on ☰ from anywhere in the app.	Click on *Accounts* → *Deposits* → *Fixed Term Deposit Overview.*	The *Summary* section displays the total balance available across all your term deposit accounts, the total current balance and the total balance payable on maturity.
		

Term Deposit Account Details

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



Term Deposit Account Details



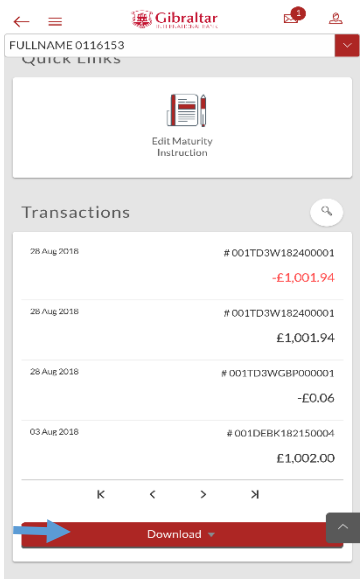
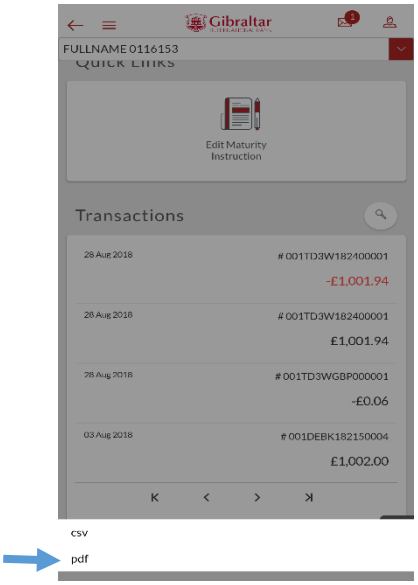
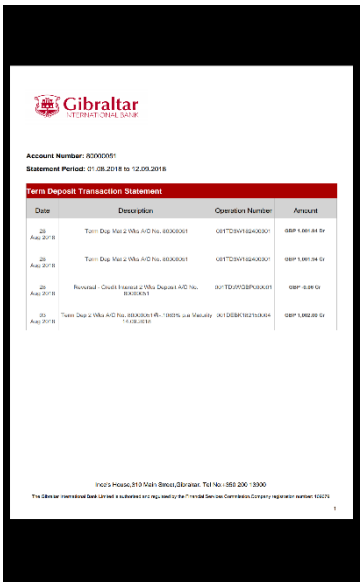
Term Deposit Account Details

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

- Account Holding Type – holding pattern of the term deposit e.g. single or joint.
- 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.
- Deposit Reference number – unique number for the term deposit.
- 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.

19.3 View and download Term Deposit statement

To view and download term deposit statement, go to term deposit details as described in Section 19.2 above.

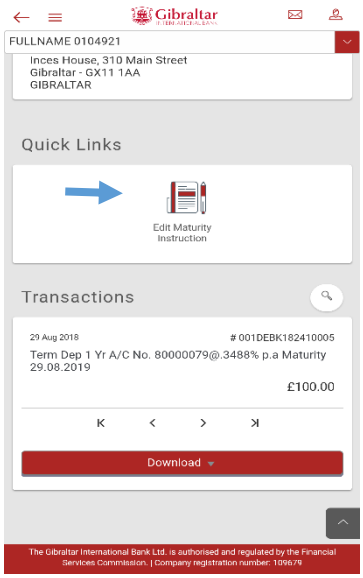
Step 1:	Step 2:	Step 3:
Scroll to *Transactions* and click on *Download*.	Select the file format (*csv* or *pdf*).	The account statement in the selected format is displayed and can be saved.
		

20 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 17 above.

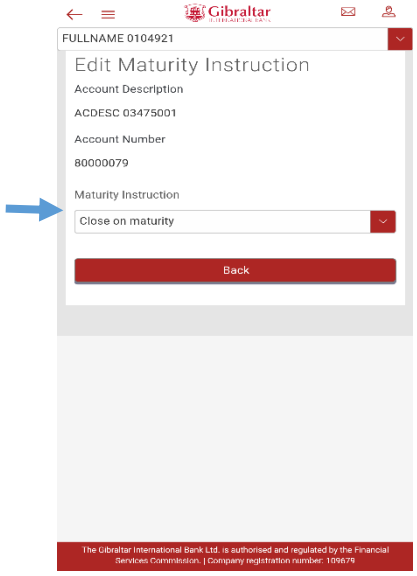
Step 1:

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



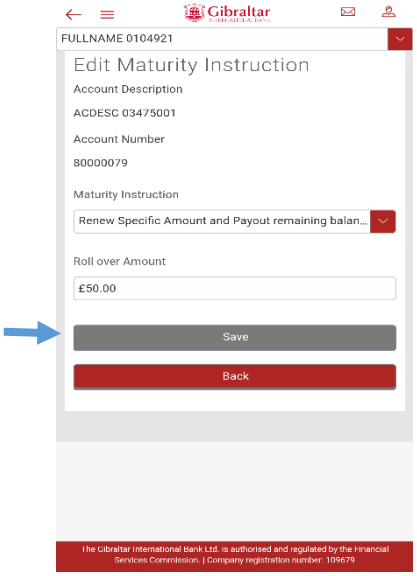
Step 2:

Select the *Maturity Instruction* from the drop down.



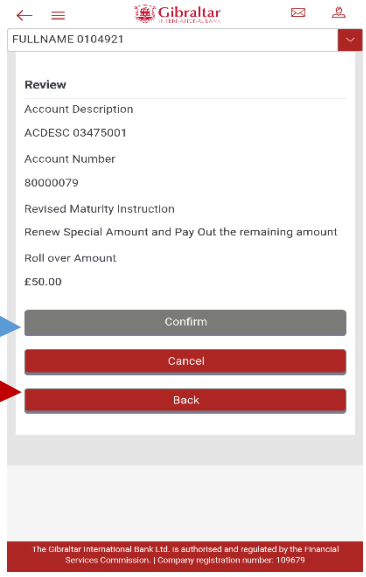
Step 3:

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



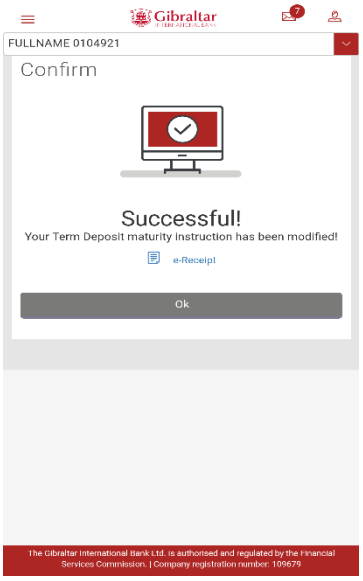
Step 4:

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



Confirmation

The confirmation screen is displayed.
Click on *e-receipt* to download term deposit receipt.

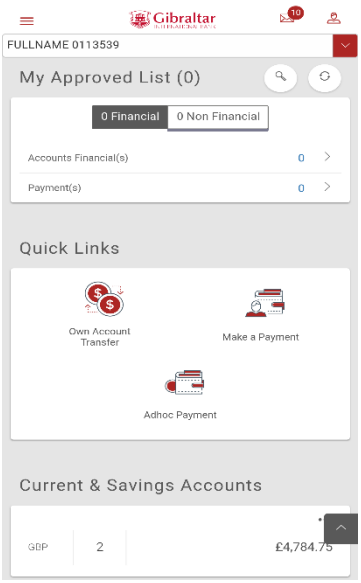


21 How do I book a new Term Deposit?

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

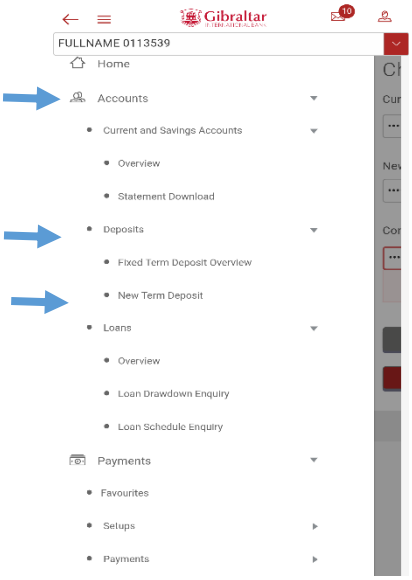
Step 1:

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



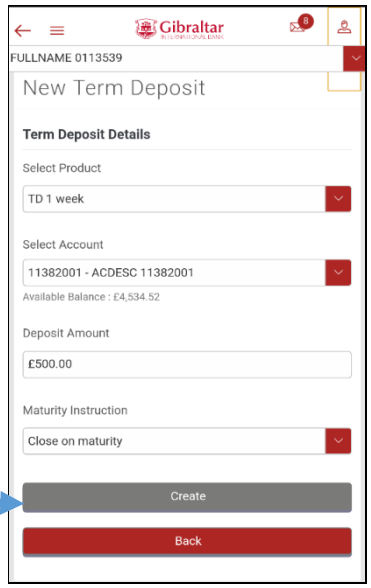
Step 2:

Click on *Accounts* → *Deposits* → *New Term Deposit.*



Step 3:

Enter details required to open a new term deposit.



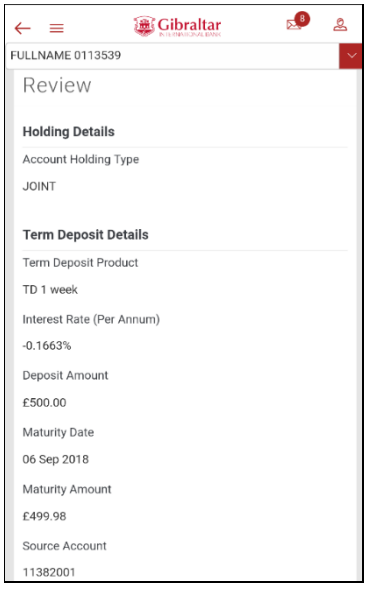
The following ***Deposit Details*** must be entered:

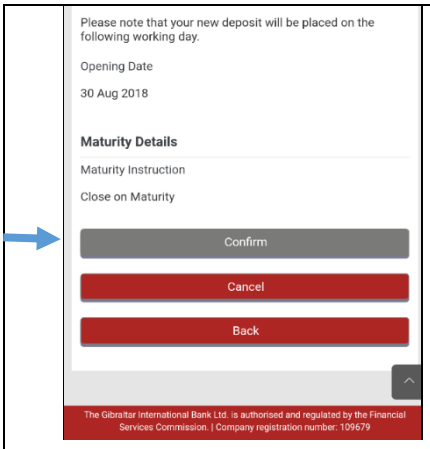
- *Select Product* from a drop down.
- *Select Account* to be debited to fund the new term deposit.
- Enter the *Deposit Amount.*
- Select *Maturity Instruction*; payout of interest &/or principle are credited to the account selected in *Select Account* above.
- Enter *Rollover Amount* if you wish to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

Click on *Create*.

Step 4:

Review the *Deposit Details* and click on *Confirm* if correct. Click *Back* to edit.

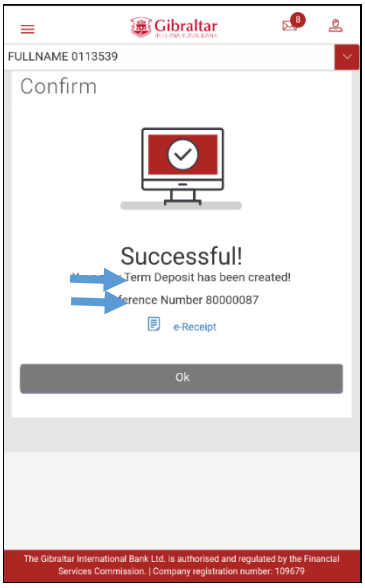




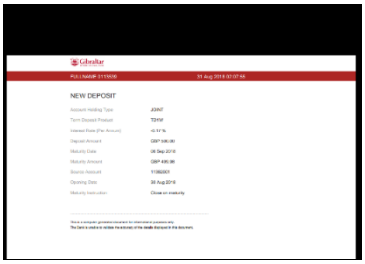
Transactions, which do not require approval:

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

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



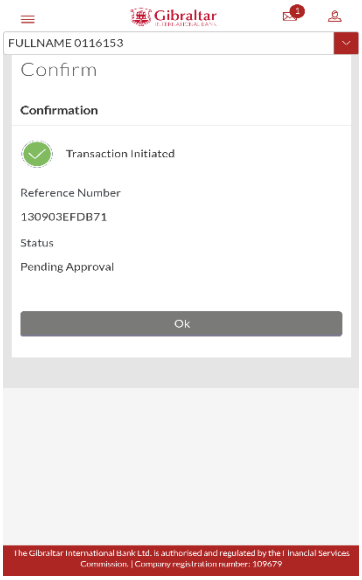
An e-receipt for the transaction is generated and displayed on the screen. The same can be saved for future reference.



Transactions, which require approval:

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

Section 10.2: Pending for Approvals

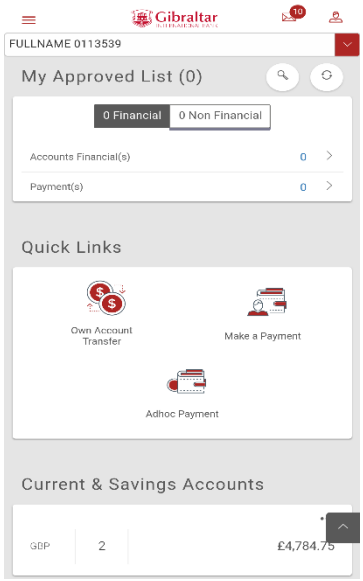


22 How do I add a Beneficiary?

22.1 Add a new Beneficiary

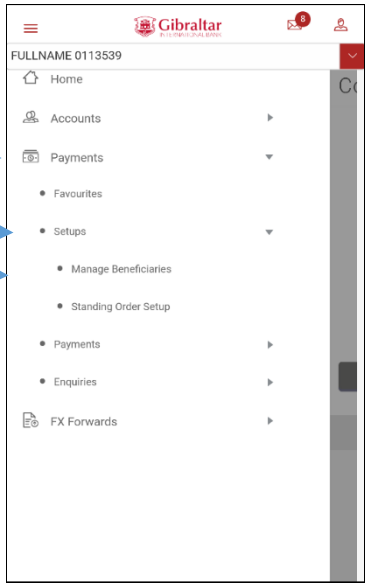
Step 1:

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



Step 2:

Click on *Payments* → *Setup* → *Manage Beneficiaries.*

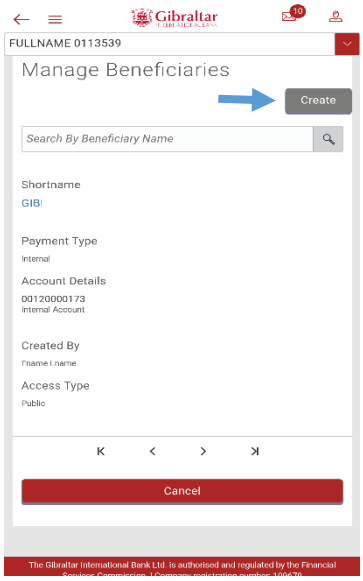


22.2 New Beneficiary (Internal)

Internal – create beneficiaries holding accounts within Gibraltar International Bank.

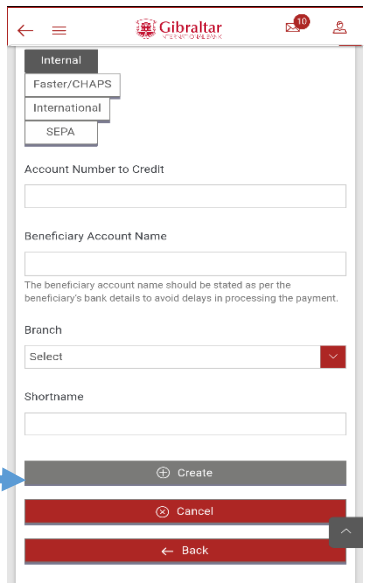
Step 1:

Click on *Create.*



Step 2:

Select *Internal.*

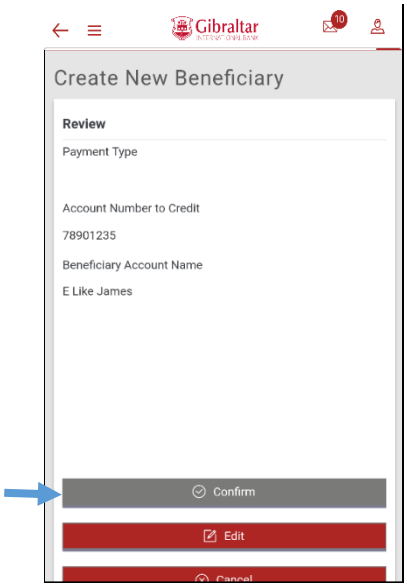
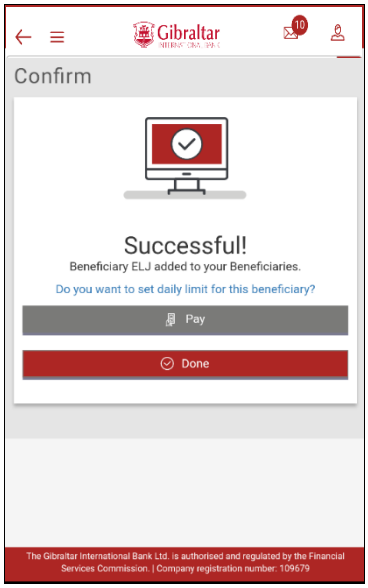


Enter Beneficiary Details

Enter:

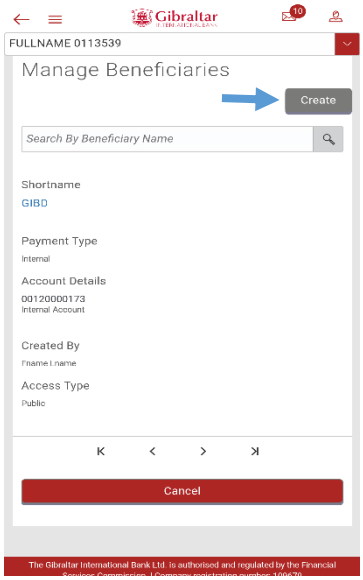
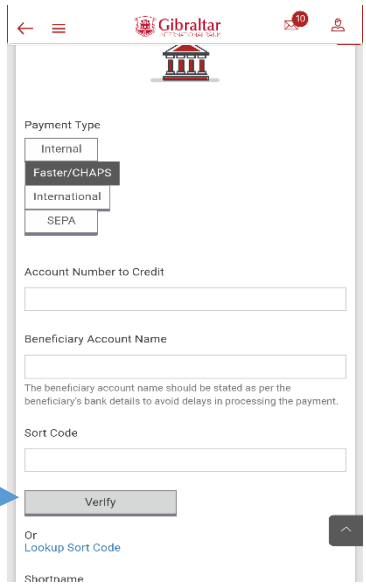
- Account Number to Credit.
- Beneficiary Account Name.
- Select *Branch* from drop down.
- Enter a short name to identify the beneficiary.

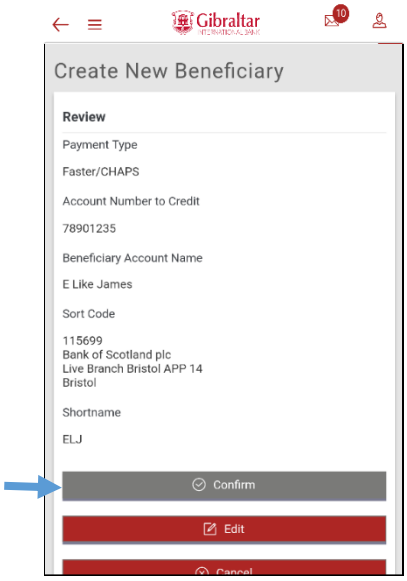
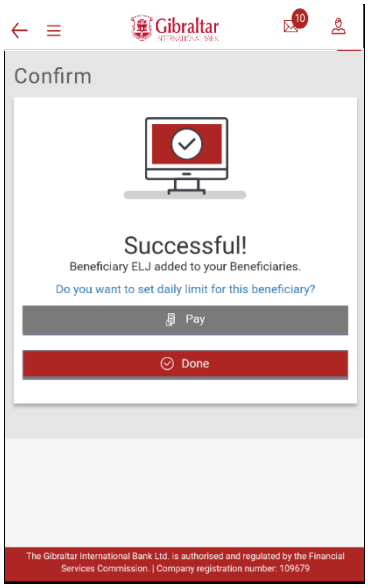
Click on *Create*.

Step 3:	Confirmation
Review the information entered and click *Confirm* to accept, *Edit* to modify.	A success message is displayed if the beneficiary creation is successful.
	

22.3 New Beneficiary (Faster/CHAPS)

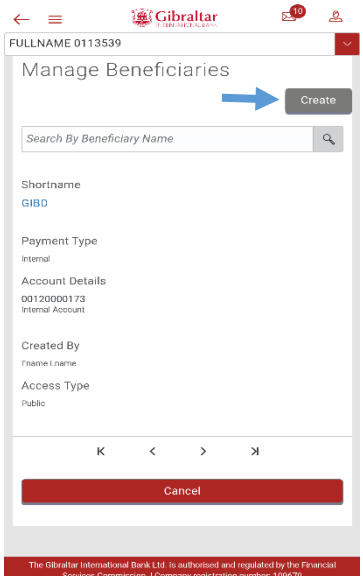
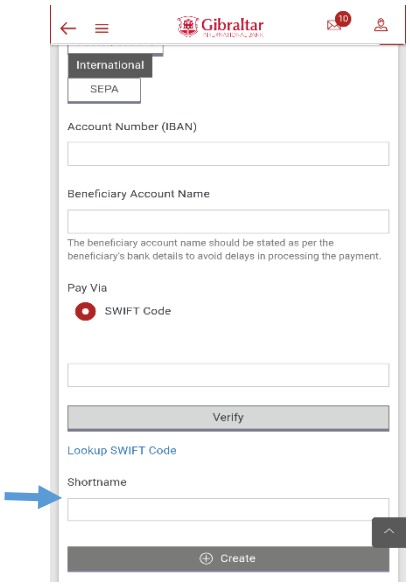
Faster/CHAPS – create beneficiaries holding accounts within the U.K. outside Gibraltar International Bank.

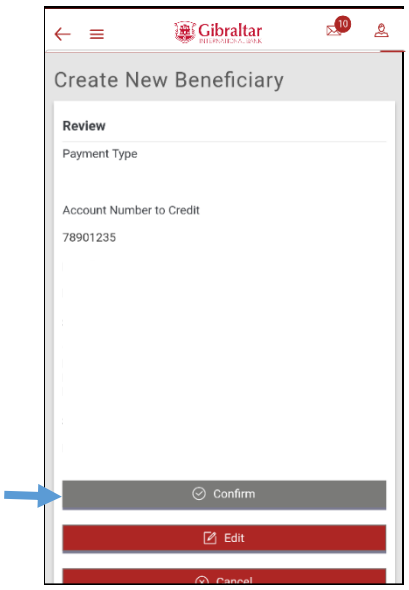
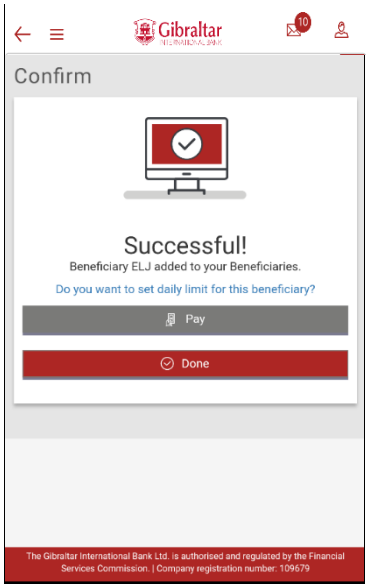
Step 1:	Step 2:	Enter Benefiicary Details
Click on *Create.*	Select *Faster/CHAPS.*	**Enter:** • Account Number to Credit. • Beneficiary Account Name. • Sort Code & click on *Verify* to validate sort Code. **OR** • Click on *Lookup Sort Code* if you do not know the beneficiary bank's Sort Code. Click on *Create*.
		

Step 3:	Confirmation
Review the information entered and click *Confirm* to accept, *Edit* to modify.	A success message is displayed if the beneficiary creation is successful.
	

22.4 New Beneficiary (International)

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

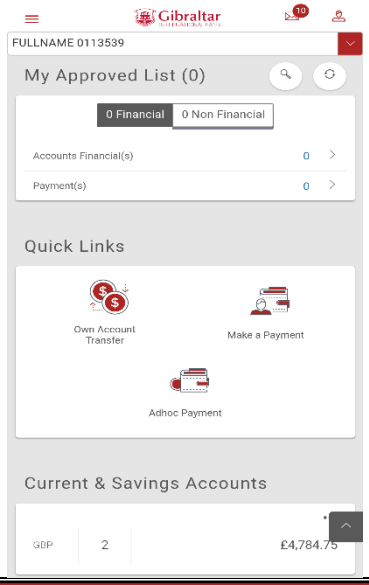
Step 1:	Step 2:	Enter Beneficiary Details
Click on *Create.*	Select *International*.	**Enter the following details:** • Account Number (IBAN). • Beneficiary Account Name. • SWIFT Code & click on *Verify* to validate SWIFT Code. **OR** • Click on *Lookup SWIFT Code* if you do not know the beneficiary bank's SWIFT Code. Click on *Create*.
		

Step 3:	Confirmation
Review the information entered and click *Confirm* to accept, *Edit* to modify. 	A success message is displayed if the beneficiary creation is successful. 

23 How do I delete an existing Beneficiary?

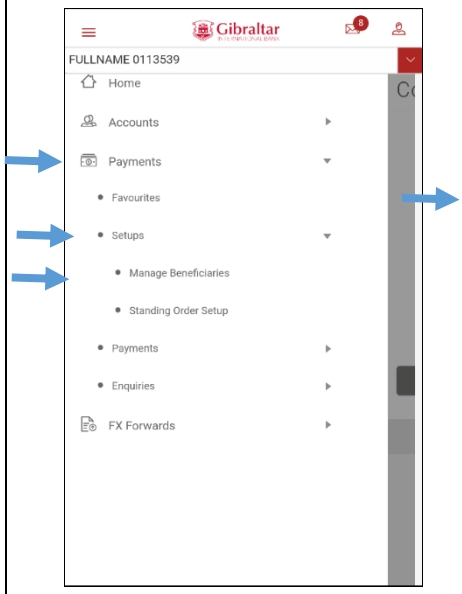
Step 1:

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



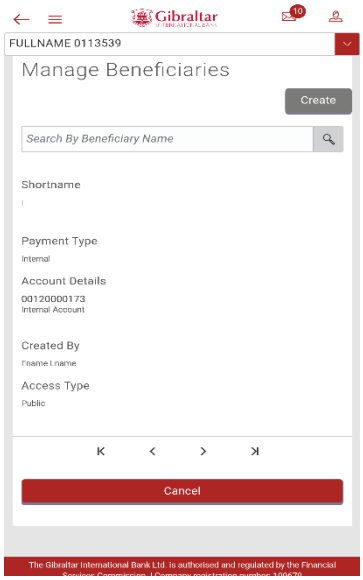
Step 2:

Click on *Payments* → *Setup* → *Manage Beneficiaries.*



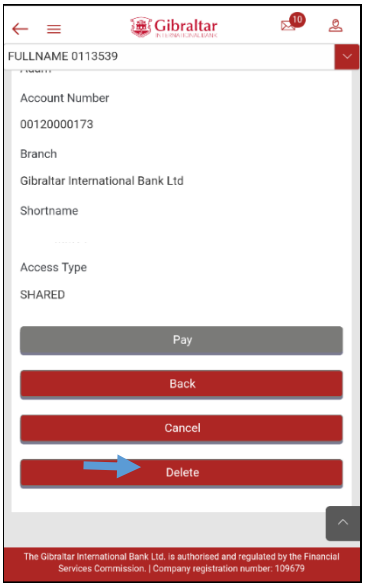
Step 3:

Click on the *Beneficiary* to be deleted.



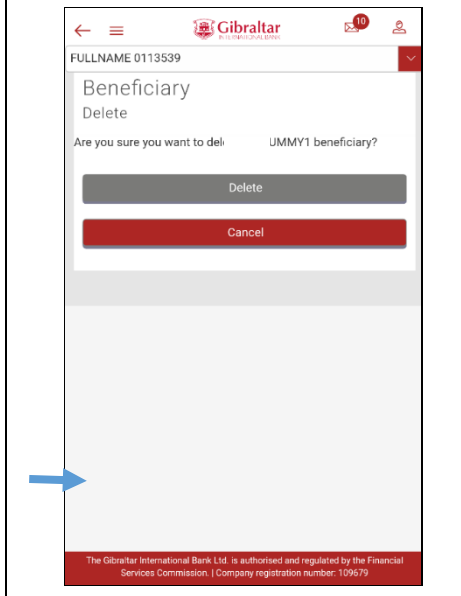
Step 4:

Beneficiary details are displayed. Click on *Delete*.



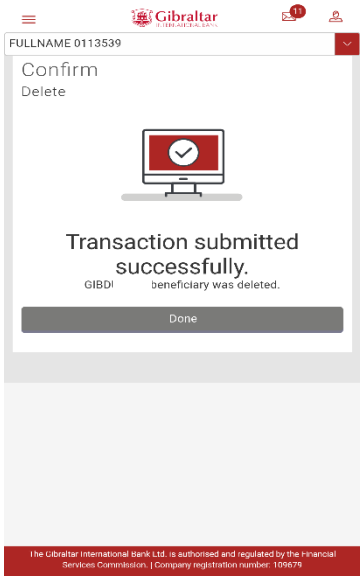
Step 5:

Select *Delete* to confirm deletion.



Confirmation

A confirmation screen is displayed.



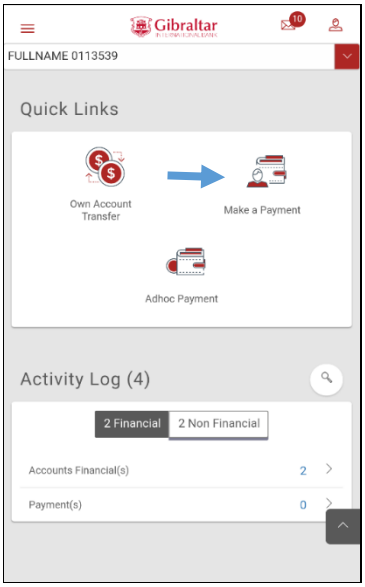
24 How do I Make a Payment to a registered beneficiary?

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

24.1 Make a Payment through *Dashboard*

Step 1:

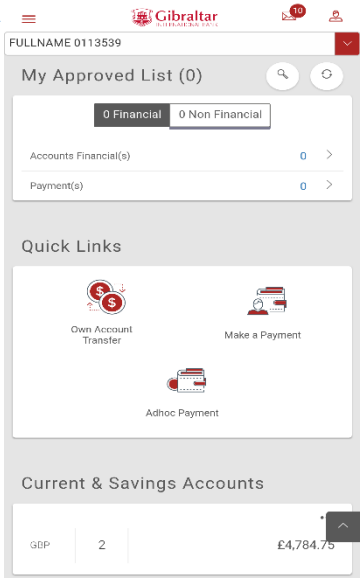
Scroll to the *Quick Links* section of the dashboard. Click on *Make a Payment.*



24.2 Make a Payment through *Payments Menu*

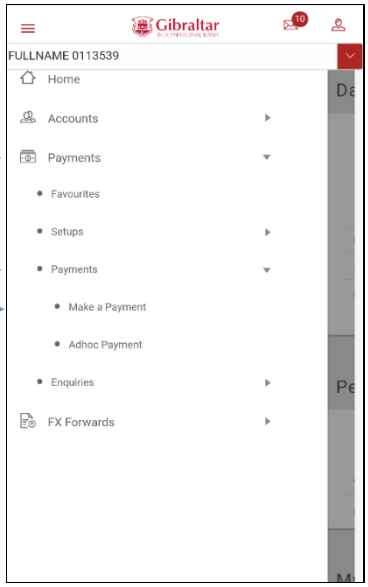
Step 1:

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



Step 2:

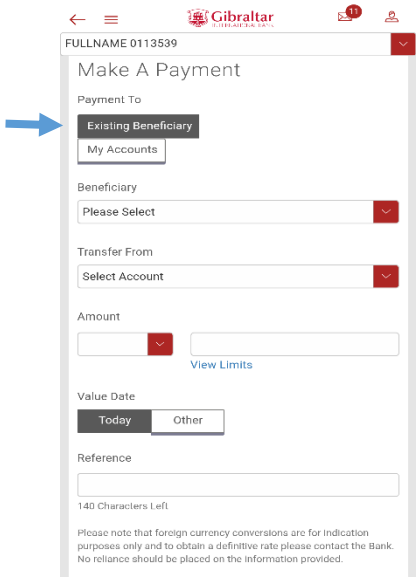
Click on *Payments* → *Payments* → *Make a Payment.*



24.3 Make a Payment

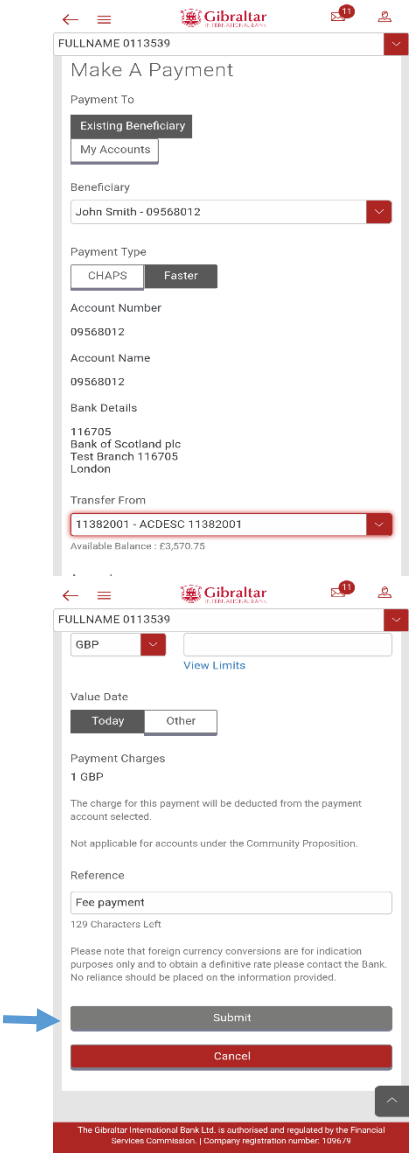
Step 1:

Click on *Existing Beneficiary* to initiate a payment.



Step 2:

Capture Payment Details.

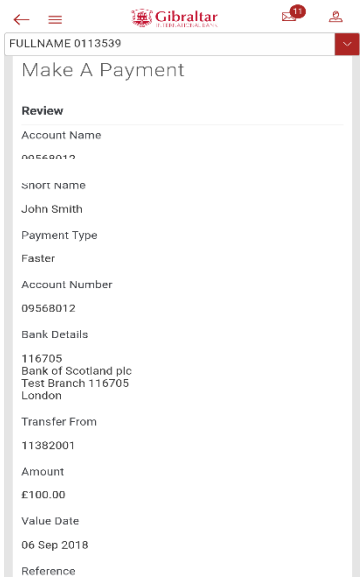
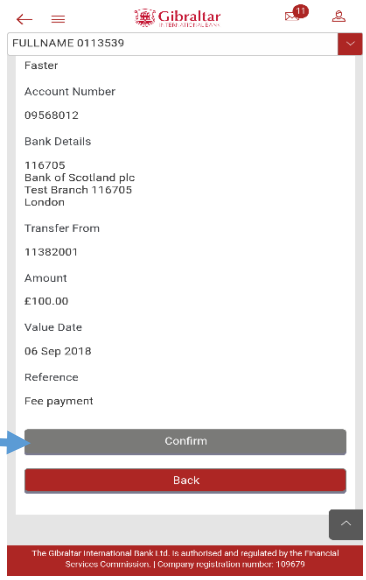
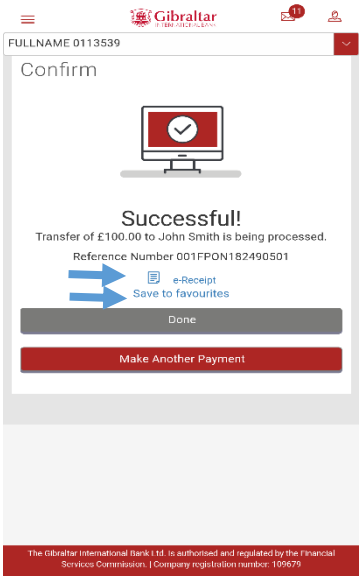
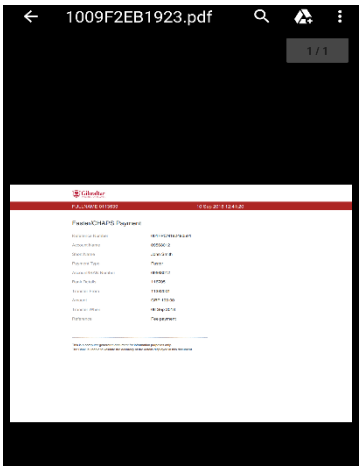
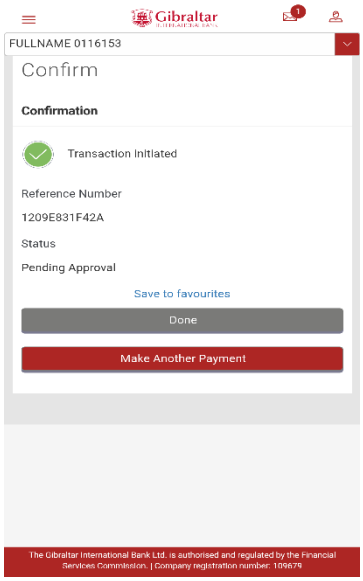


Payment Details

Capture the following details:

- Select *Payment Type.*
- Select *Transfer From* – the account to be debited from the drop down.
- *Amount* – 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, *Other* to initiate effect a future dated payment.
- The applicable *Payment Charges* are displayed.
- Enter a *Reference* to help you identify the payment.

Click on *Submit*.

Step 3:	Transactions, which do not require approval:	Transactions, which require approval:
Review the information entered and click *Confirm* to accept, *Back* to modify.   	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 *Save to Favourites*.  An e-receipt for the transaction is generated and displayed on the screen. The same can be saved for future reference.  	If the transaction requires approval (by an Approver profile); the transaction is sent to an approvers. To quickly access this payment in the future click on *Save to Favourites*. Refer to section XX for Approval. 

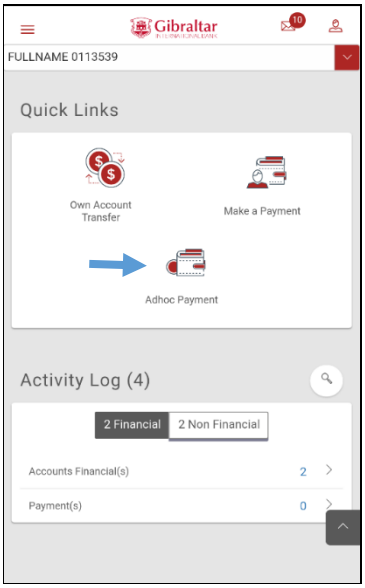
25 How do I make an Adhoc Payment?

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

25.1 Make a Payment through *Dashboard*

Step 1:

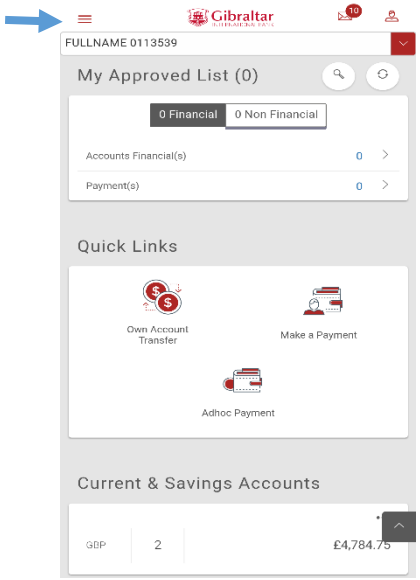
Scroll to the *Quick Links* section of the dashboard. Click on *Adhoc Payment*.



25.2 Make a Payment through *Payments Menu*

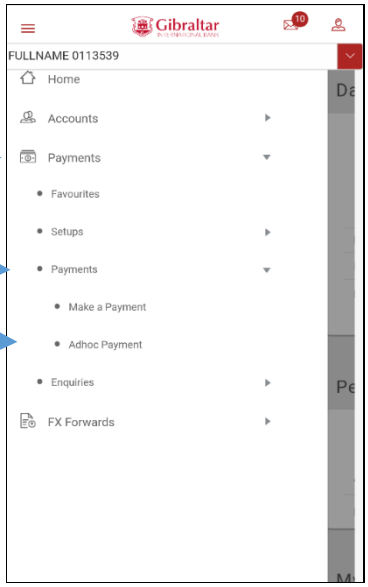
Step 1:

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



Step 2:

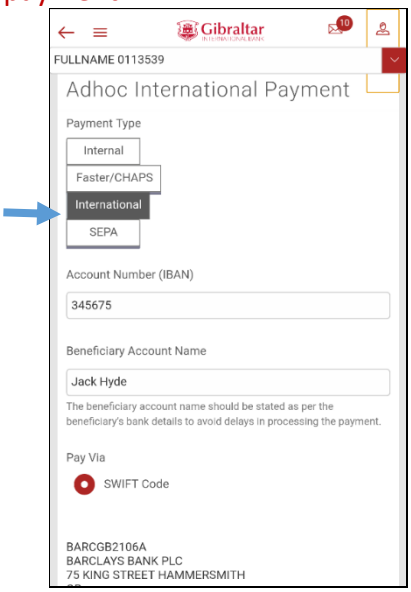
Click on *Payments* → *Payments* → *Make a Payment.*



25.3 Make a Payment

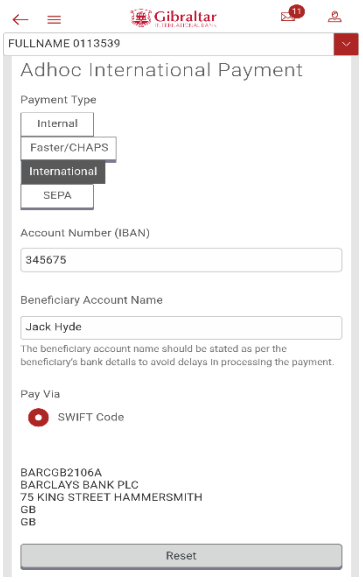
Step 1:

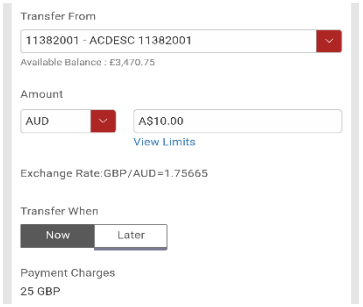
Click on *Payment Type* to initiate a payment.

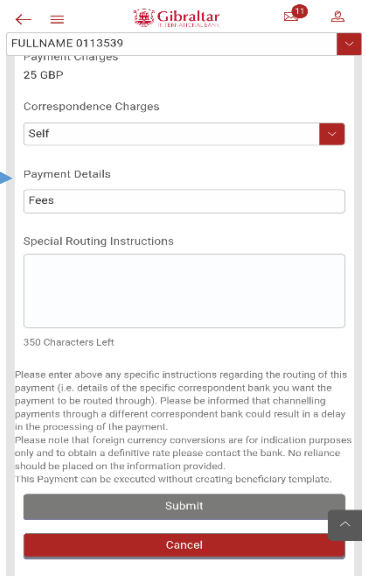


Step 2:

Capture Payment Details.







Payment Details

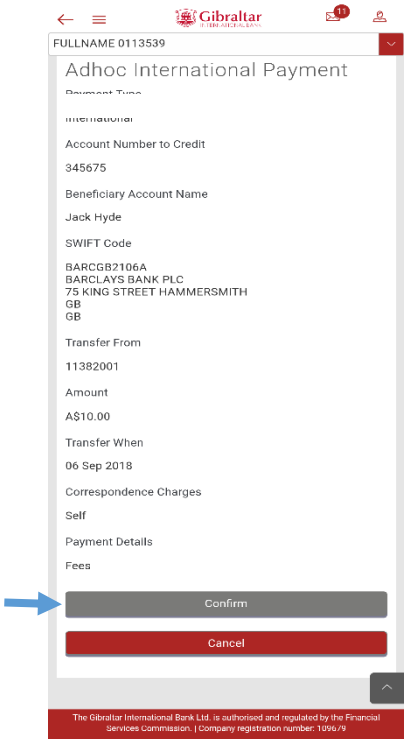
Capture the following details:

- 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* 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, *Other* 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 *Reference* to help you identify the payment.

Click on *Submit*.

Step 3:

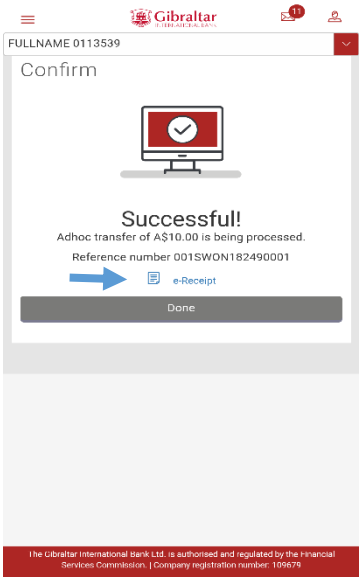
Review the information entered and click *Confirm* to accept, *Back* to modify.



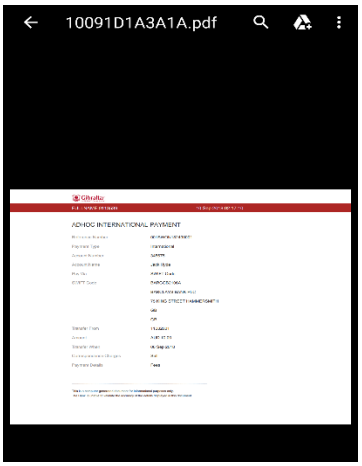
Transactions, which do not require approval:

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.



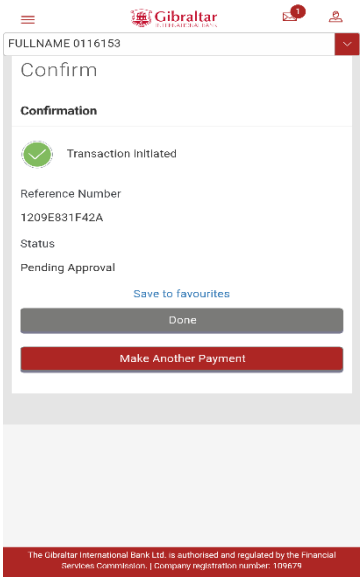
An e-receipt for the transaction is generated and displayed on the screen. The same can be saved for future reference.



Transactions, which require approval:

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

Refer to Section 10.2: Pending for Approvals.

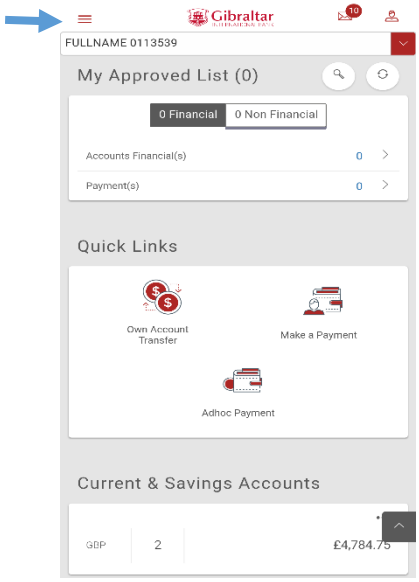


26 How do I setup a Standing Order?

You can setup a repetitive payment instruction (a Standing Order).

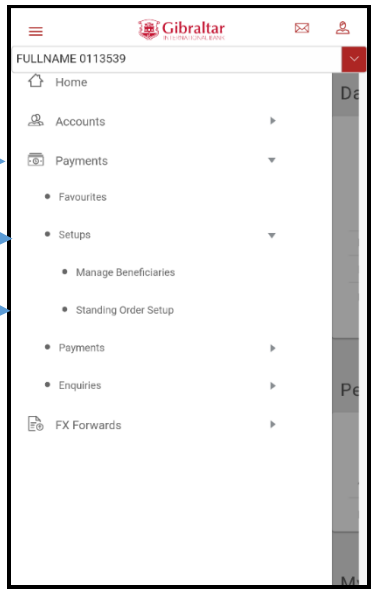
Step 1:

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



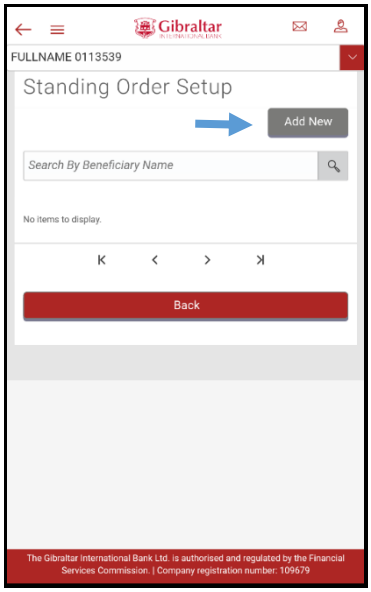
Step 2:

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



Step 2:

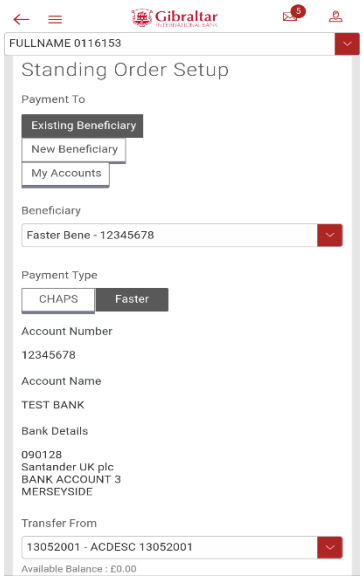
Click on *Add New*.

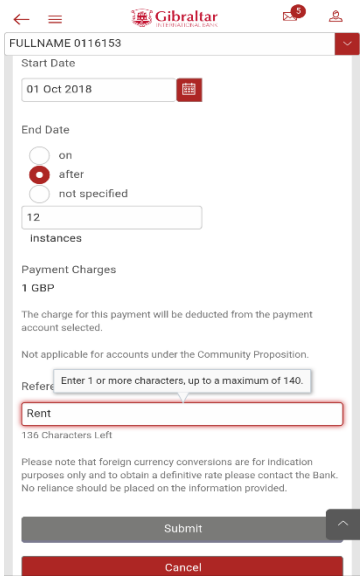


26.1 Setup a Standing Order

Step 1:

Capture Standing Order details





Standing Order Details:

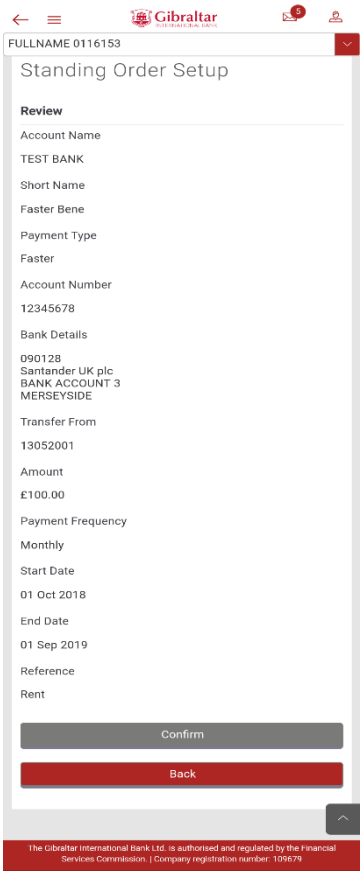
Capture the following details:

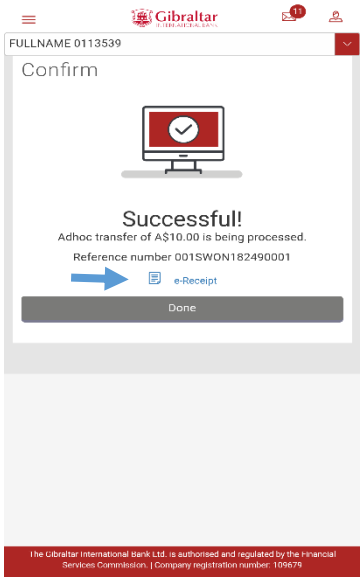
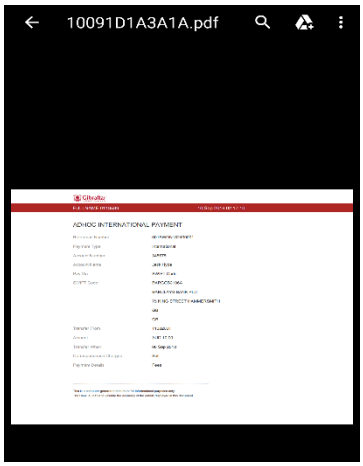
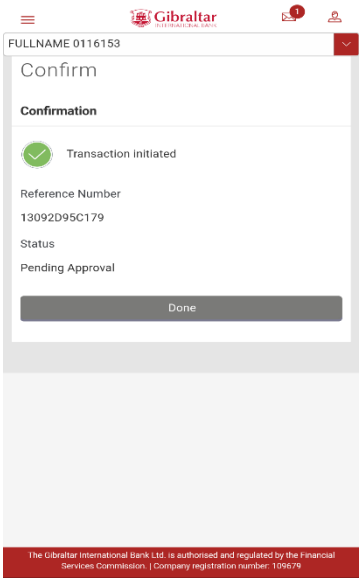
- Select beneficiary type:
  - Existing Beneficiary
  - New Beneficiary
  - My Accounts
- Select *Beneficiary* from drop down.
- Select *Payment Type.*
- Select *Transfer From* – the account to be debited from the drop down.
- Select payment currency from the drop down.
- Enter payment *Amount.*
- Click *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 *Unspecified* to set no end date.
- The applicable *Payment Charges* are displayed.
- Enter a *Reference* to help you identify the Standing Order.

Click on *Submit.*

Step 3:

Review the information entered and click *Confirm* to accept, *Back* to modify.

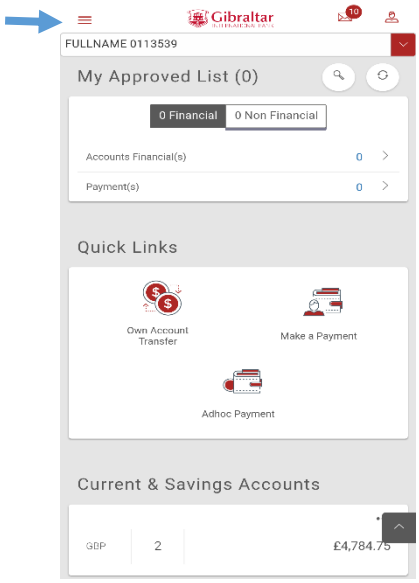


Transactions, which do not require approval:	Transactions, which require approval:
If the transaction does not require approval A success message is displayed with a payment reference number. Click on *e-Receipt* to download e-receipt for the transaction.  An e-receipt for the transaction is generated and displayed on the screen. The same can be saved for future reference.  	If the transaction requires approval (by an Approver profile); the transaction is sent to an approvers. Section 10.2: Pending for Approvals 

27 How do I modify a Standing Order?

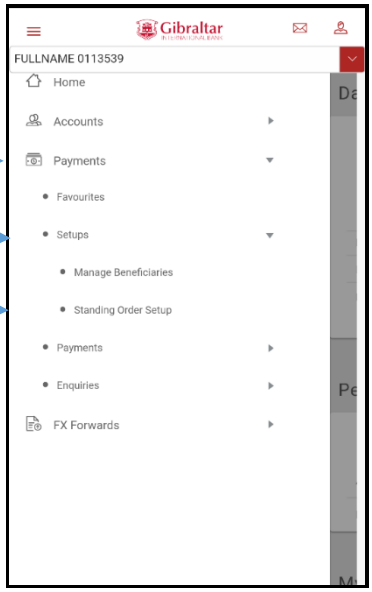
Step 1:

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



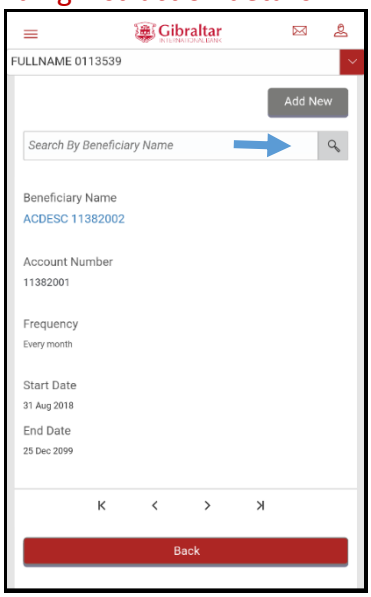
Step 2:

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



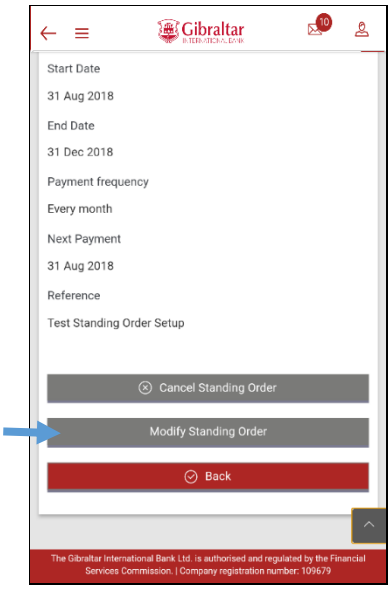
Step 3:

Enter Beneficiary name and click on 🔍 to ***Search*** beneficiary. Click on ***Beneficiary Name*** to ***View*** standing instruction details.



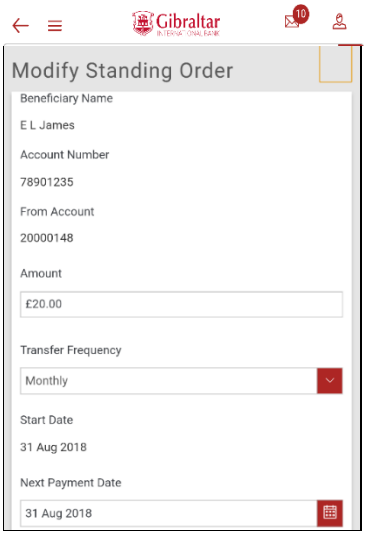
Step 4:

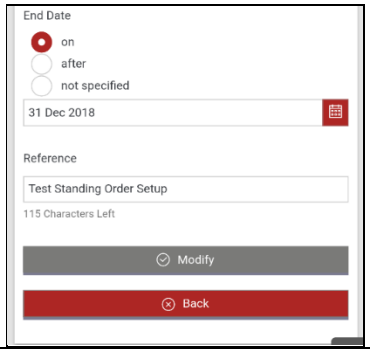
Click on *Modify Standing Order.*



Step 5:

Update the Standing Order



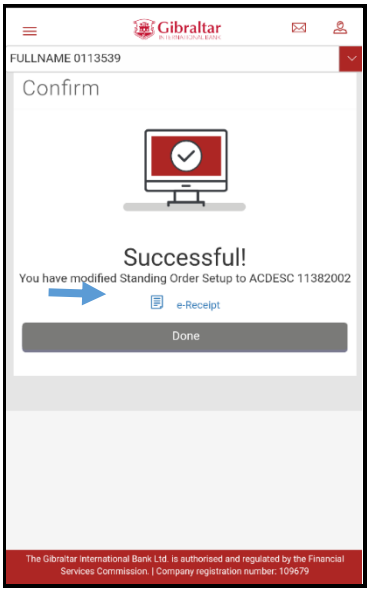
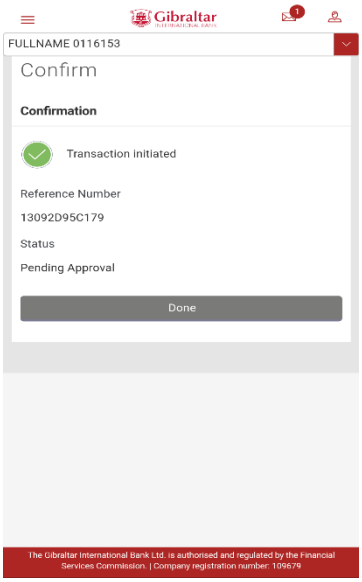


Step 6:

The following details can be edited:

- Payment *Amount.*
- Select *Payment Frequency* (e.g. daily, Weekly, Monthly, etc.) from the drop down.
- *Next Payment Date.*
- Enter the *End Date* for the Standing Order, select *Unspecified* so set no end date.
- Enter a *Reference* to help you identify the payment.

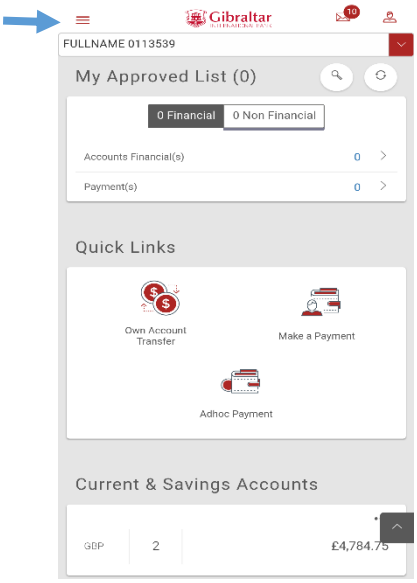
Click on *Modify*.

Transactions, which do not require approval:	Transactions, which 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. 	If the transaction requires approval (by an Approver profile); the transaction is sent to an approvers. Section 10.2: Pending for Approvals 

28 How do I delete a Standing Order?

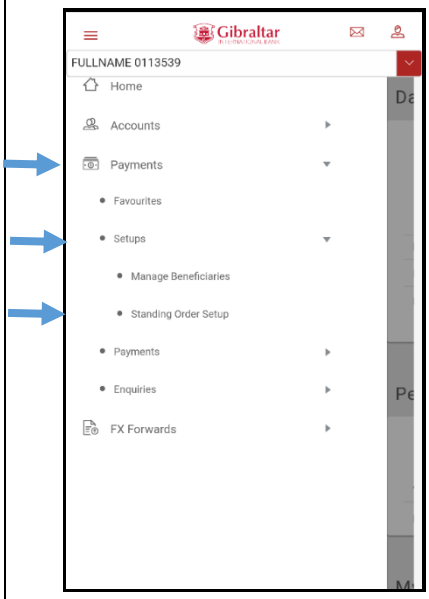
Step 1:

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



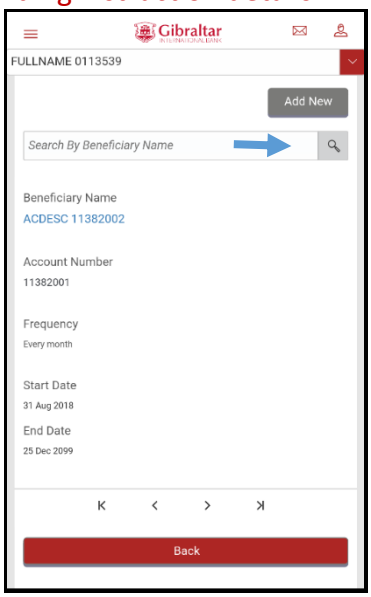
Step 2:

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



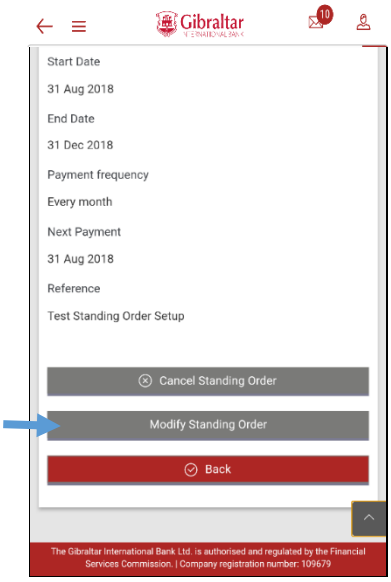
Step 3:

Enter Beneficiary name and click on 🔍 to *Search* beneficiary. Click on *Beneficiary Name* to *View* standing instruction details.



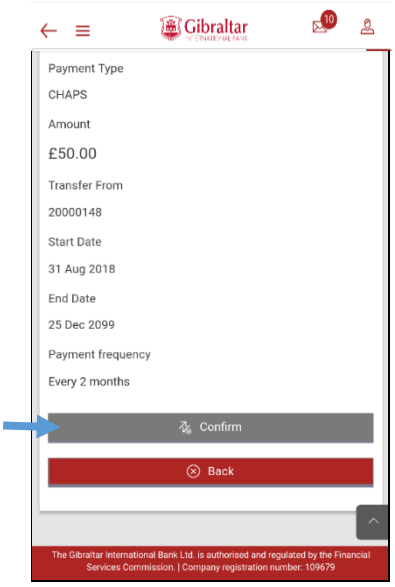
Step 4:

Click on *Cancel Standing Order.*



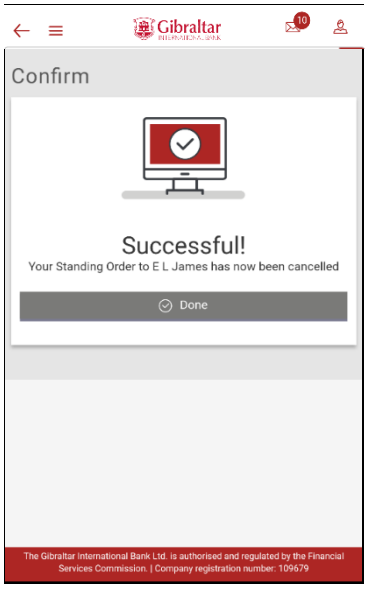
Step 5:

Click *Confirm* to delete the Standing Order.



Confirmation

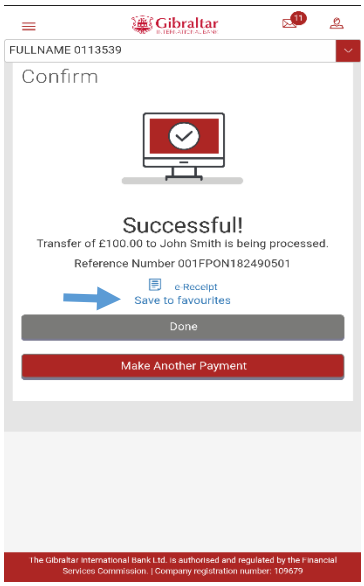
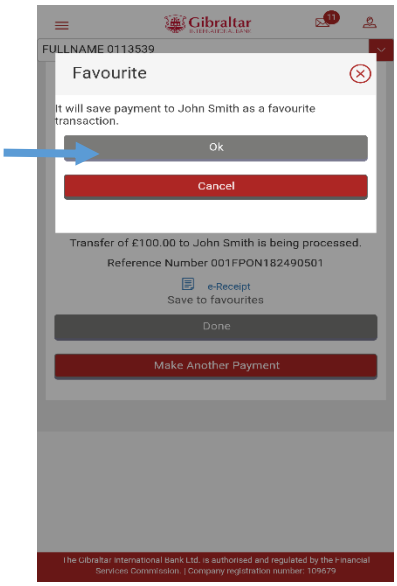
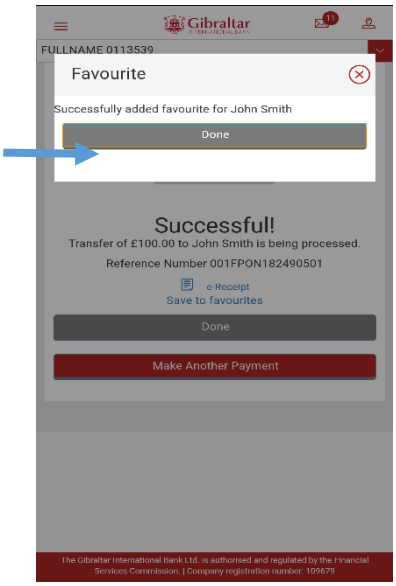
A success message is displayed if the Standing Order is deleted.



29 Favourite Transactions

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

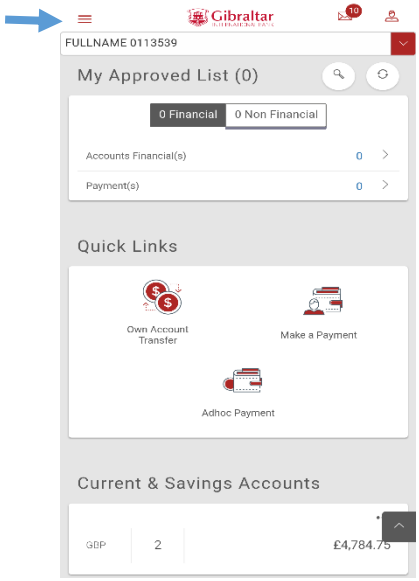
29.1 Mark a transaction as Favourite

Step 1:	Step 2:	Confirmation
On the payment confirmation screen click on *Save to Favourites*.	Click on *OK* to add the transaction as a Favourite.	A confirmation screen is displayed.
		

29.2 View Favourites and initiate a Favourite Transaction

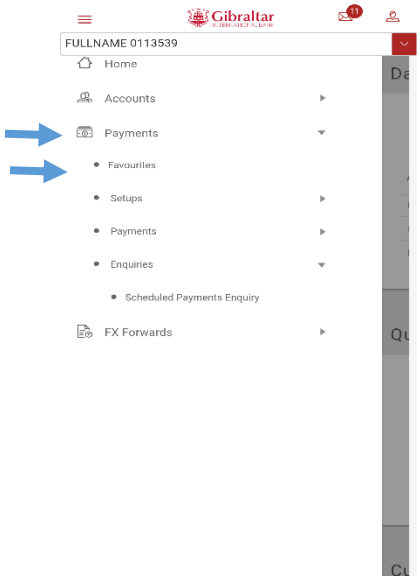
Step 1:

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



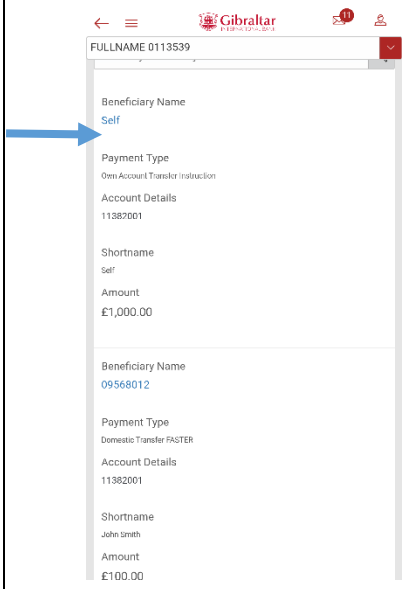
Step 2:

Click on *Payments* → *Favorites.*



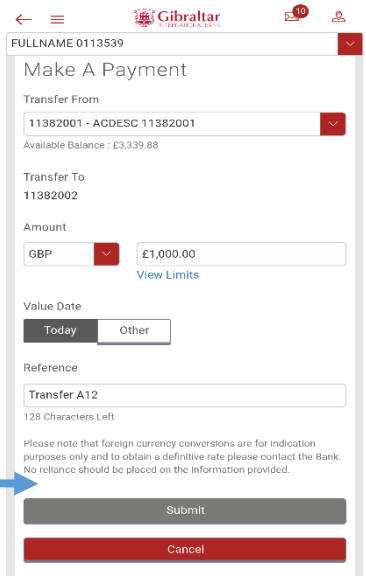
Step 3:

Click on *Beneficiary Name*.



Step 4:

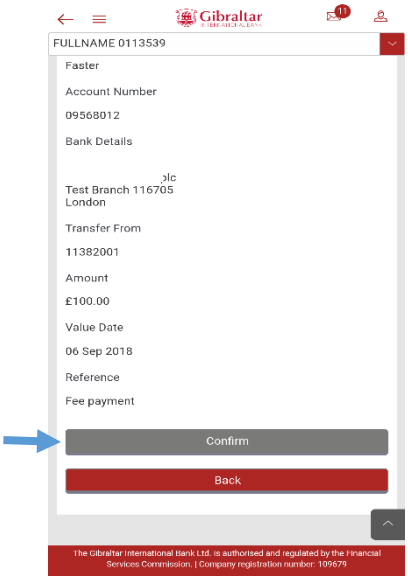
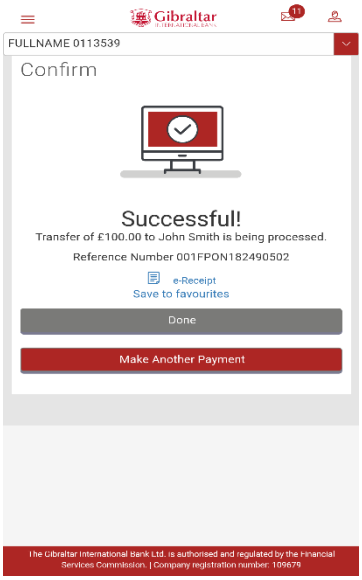
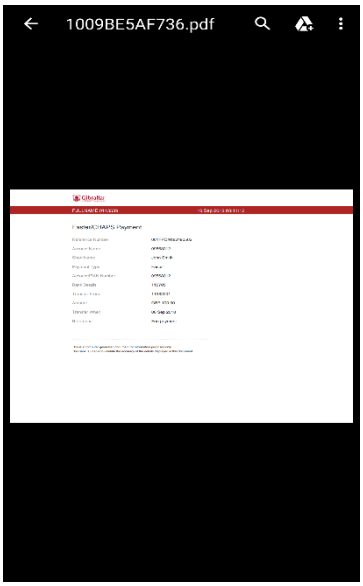
Capture Payment details.



Capture the following details:

- 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, *Other* to initiate effect a future dated payment.
- The applicable *Payment Charges* are displayed.
- Enter a *Reference* to help you identify the payment.

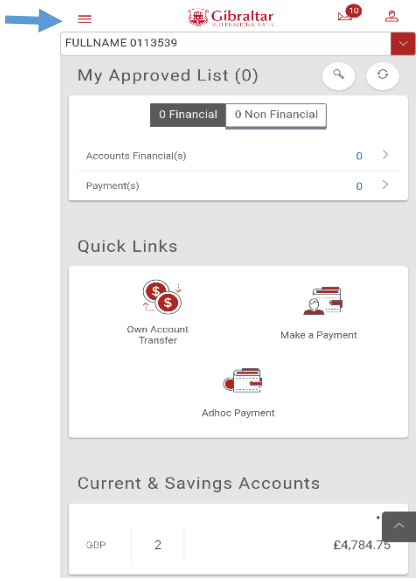
Click on *Submit*.

Step 4:	Confirmation	e-receipt
Review the information entered and click *Confirm* to accept, *Back* to modify. 	A success message is displayed with a payment reference number if the payment is initiated successfully. Click on *e-Receipt* to download e-receipt. 	An e-receipt for the transaction is generated and displayed on the screen. The same can be saved for future reference. 

29.3 Remove a Transaction from the Favourites List

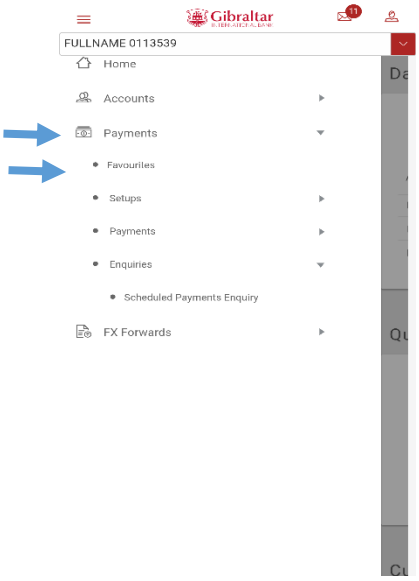
Step 1:

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



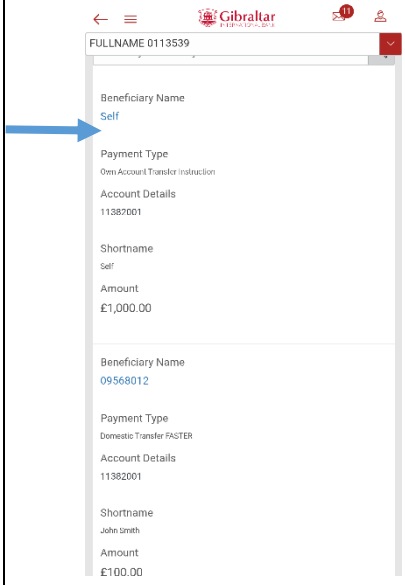
Step 2:

Click on *Payments* → *Favorites.*



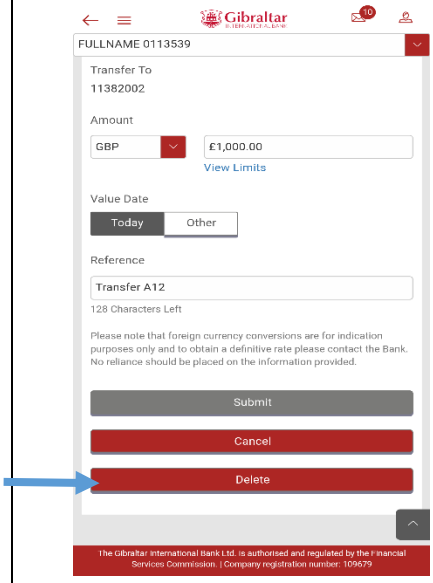
Step 3:

Click on *Beneficiary Name*.



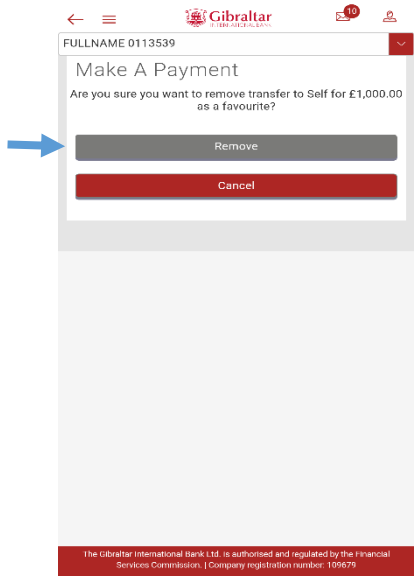
Step 4:

Click on *Delete*.



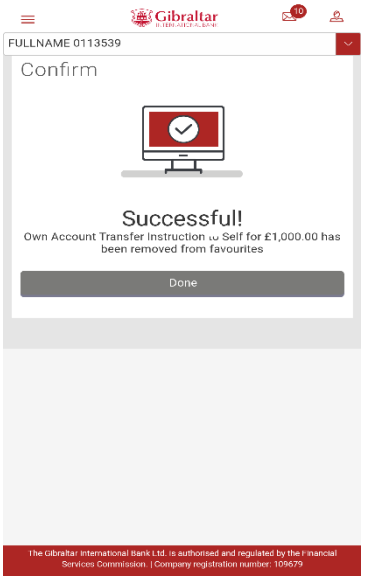
Step 5:

Click *Remove* to remove the payment from the favourites list.



Confirmation

A success message is displayed.



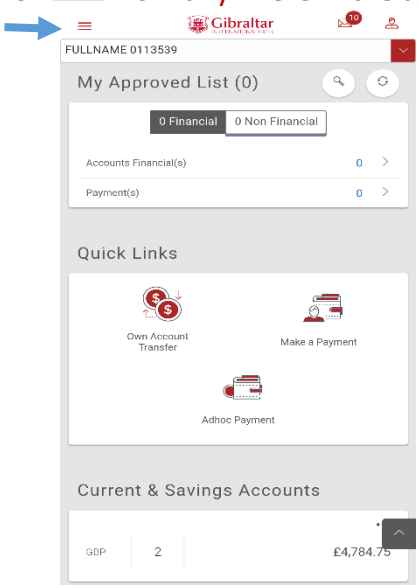
30 How do I view and cancel Scheduled Payments?

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

30.1 Scheduled Payments through *Dashboard*

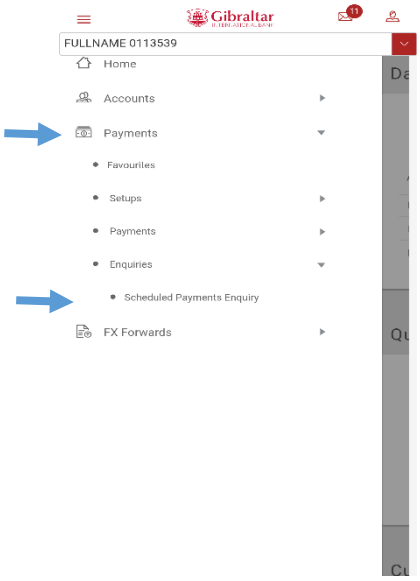
Step 1:

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



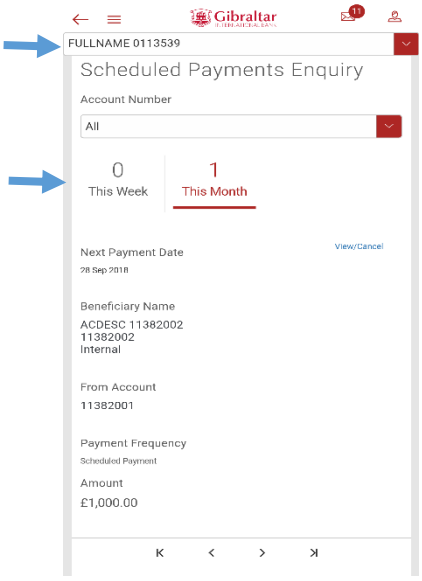
Step 2:

Click on *Payments* → *Scheduled Payments Enquiry.*



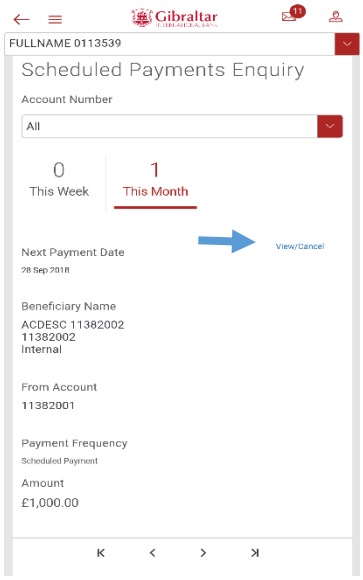
Step 3:

Select the *Account Number* and period (*This Week* or *This Month*).



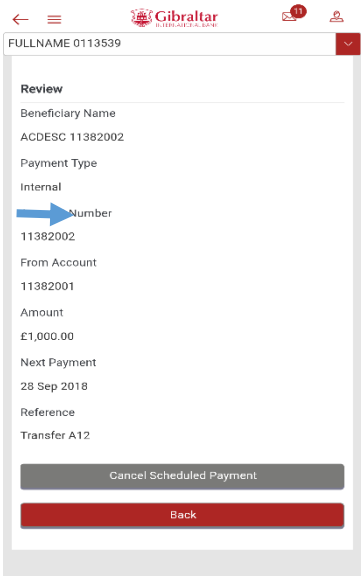
Step 4:

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



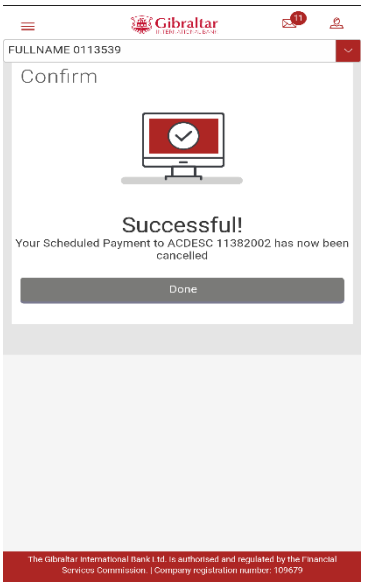
Step 5:

Click *Cancel Scheduled Payment*.

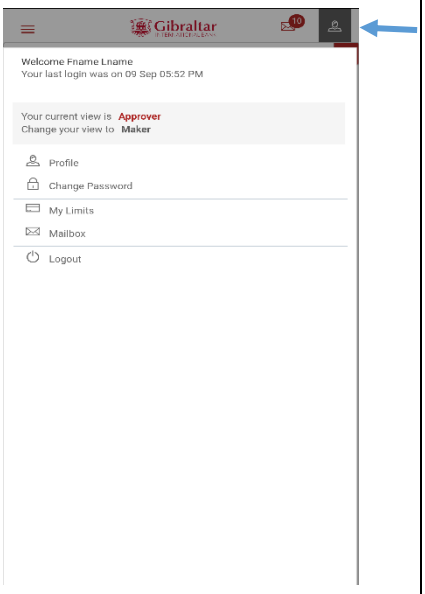
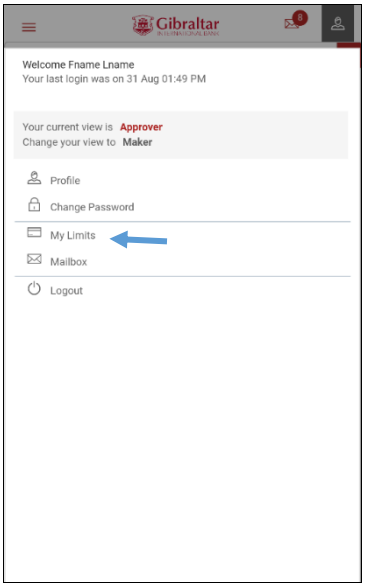
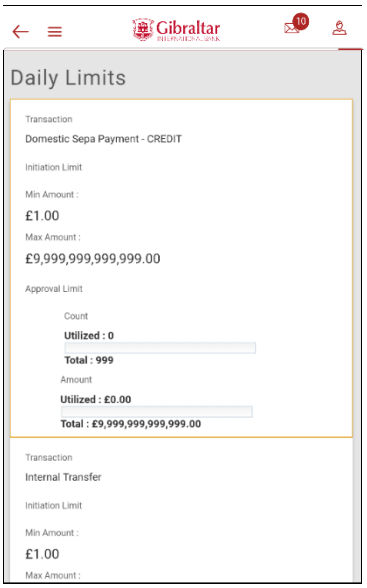


Confirmation

A success message is displayed.



31 How do I view my daily transaction limits for my Online Banking account?

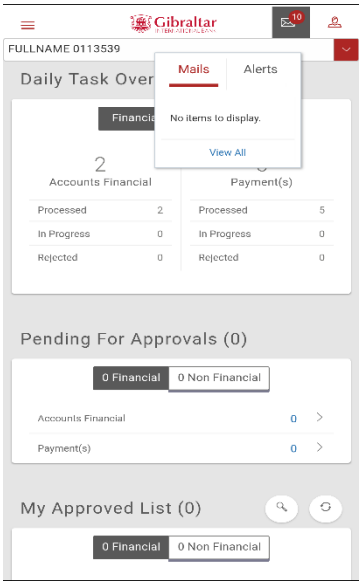
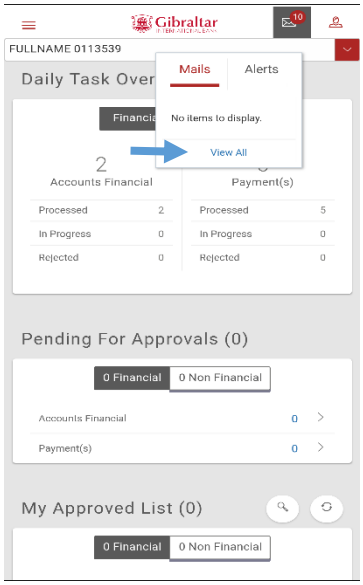
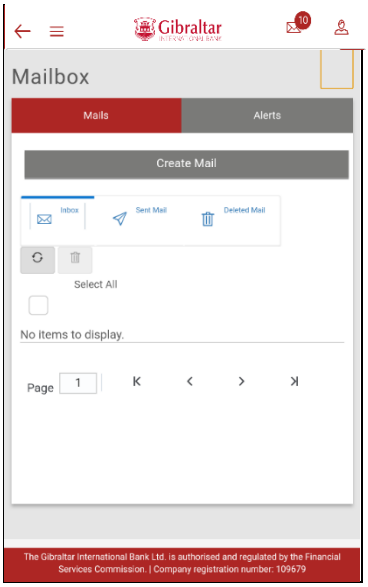
STEP 1:	STEP 2:	STEP 3:
Click on the icon.	Click on *My Limits*.	The daily limits for various types of transactions are displayed.
		

Daily transaction limits for SEPA, International Payments, Internal Transfers (to other GIB accounts), Domestic (U.K.) Payments and Own Account Transfers is displayed along with the amount utilised.

32 How do I Communicate with the Bank using Secure email?

The secure email feature allows you to communicate with us in a secure way.

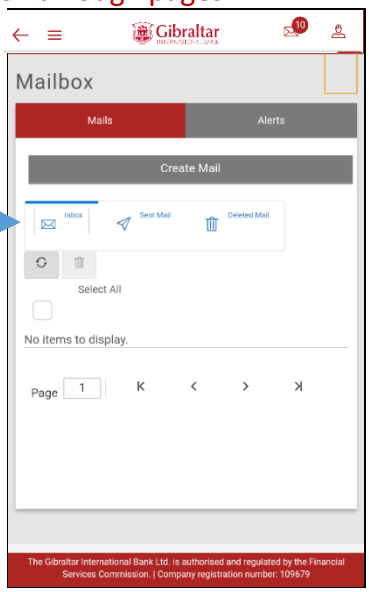
32.1 Access the Secure Mailbox

STEP 1:	STEP 2:	Secure Mailbox
Click on .	Click on *View All.*	The mailbox is displayed.
		

32.2 Check inbox

STEP 1:

Click on *Inbox*. Mails sent by the bank will appear here. Use navigation keys at the bottom to scroll through pages.

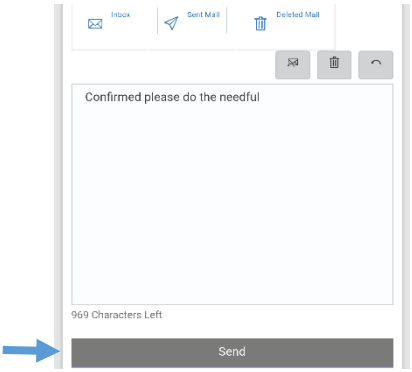


STEP 2:

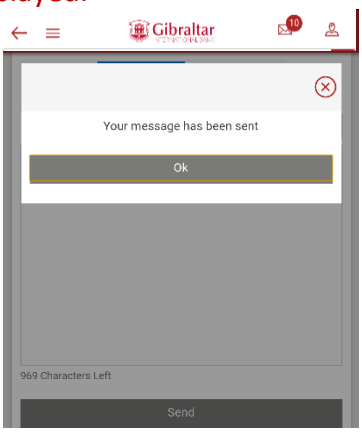
Click on to reply to the mail.

STEP 3 (Reply):

Type your reply and click on *Send*.

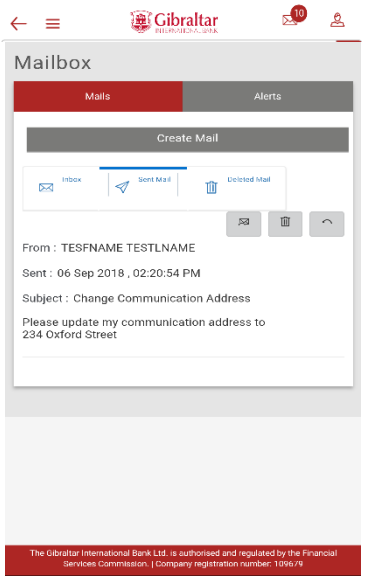


A confirmation message is displayed.

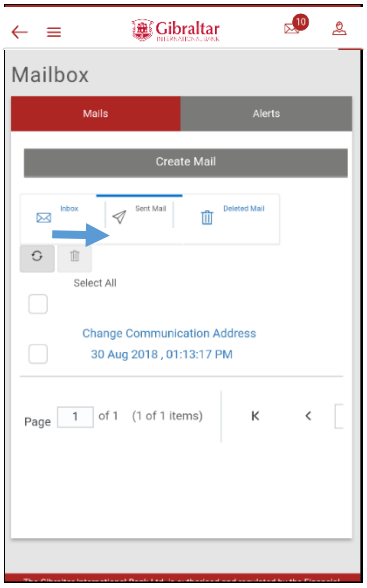
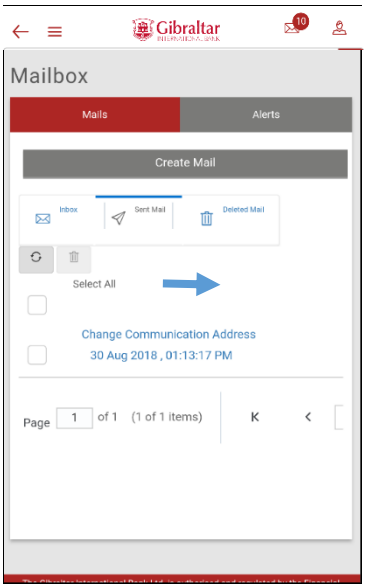
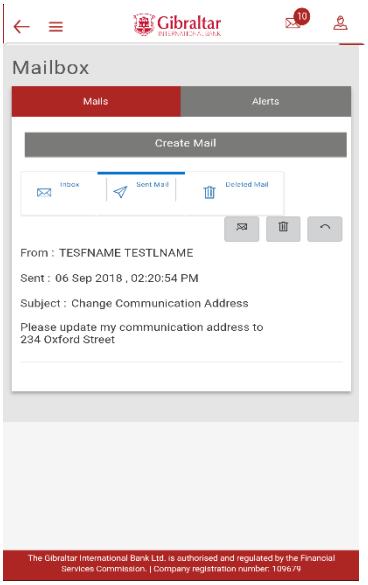


Delete Mail

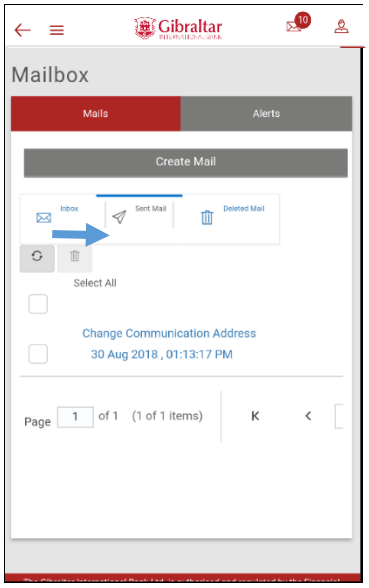
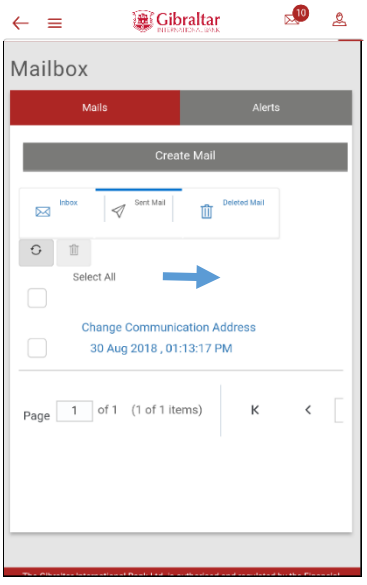
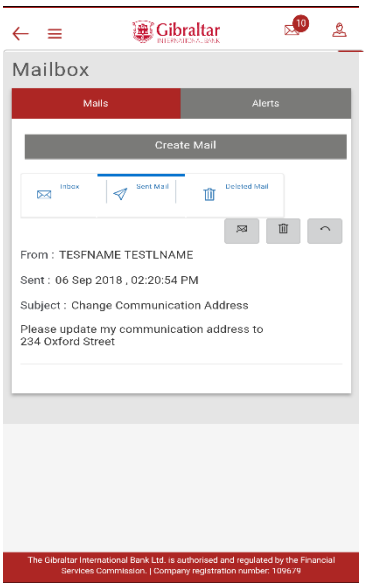
Click on to delete a mail.



32.3 Check Sent Mail

STEP 1:	STEP 2:	Delete Mail
Click on *Sent Mail* to read mails sent by you.	Click on a mail to read a mail.	Click on to delete a mail
		

32.4 Check Deleted Mail

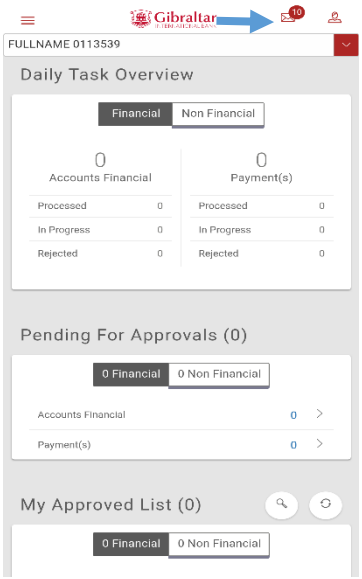
STEP 1:	STEP 2:	Delete Mail
Click on *Deleted Mail* to read mails sent by you.	Click on a mail to read a mail.	Click on to delete a mail permanently.
		

32.5 Check Alerts

You can check any alerts on your account through the alerts.

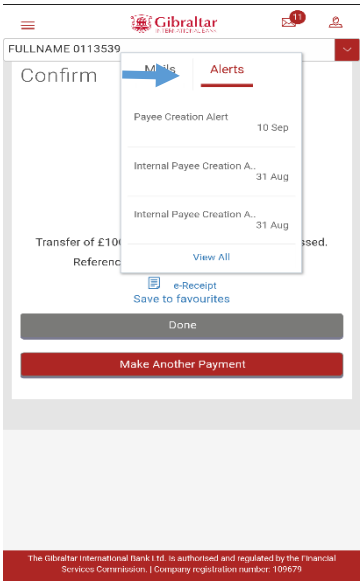
STEP 1:

Click on .



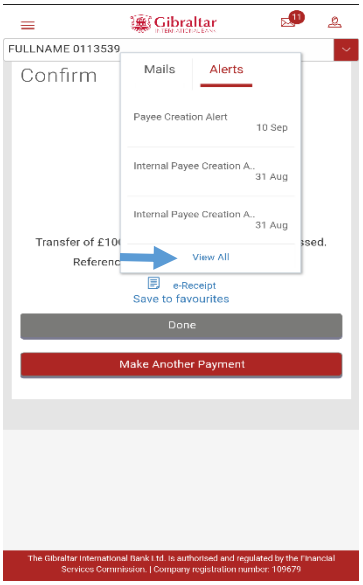
STEP 2:

Click on *Alerts* to see a list of most recent alerts.



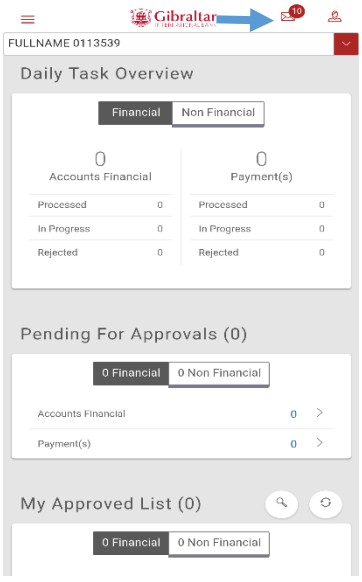
STEP 3:

Click on *View All* to see detailed alerts.



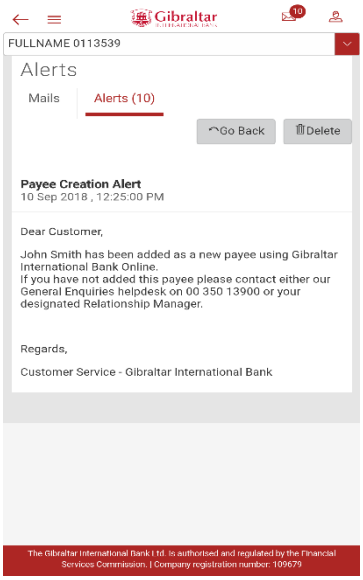
STEP 1:

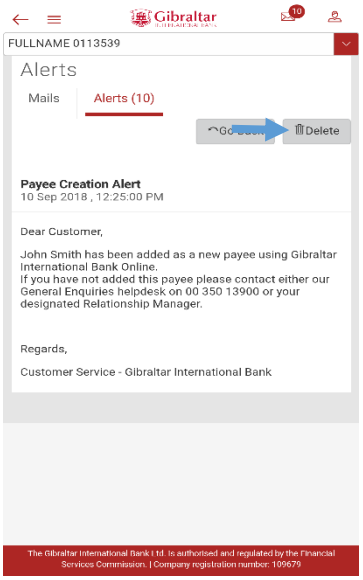
The details of the alert is displayed.



STEP 1:

Click on *Alerts* to see a list of most recent alerts.



Delete Alert

Click on *Delete* to see detailed alerts.