

Gibraltar International Bank

E-BANKING

**CORPORATE USER MANUAL
(DESKTOP)**



Gibraltar
INTERNATIONAL BANK

Contents

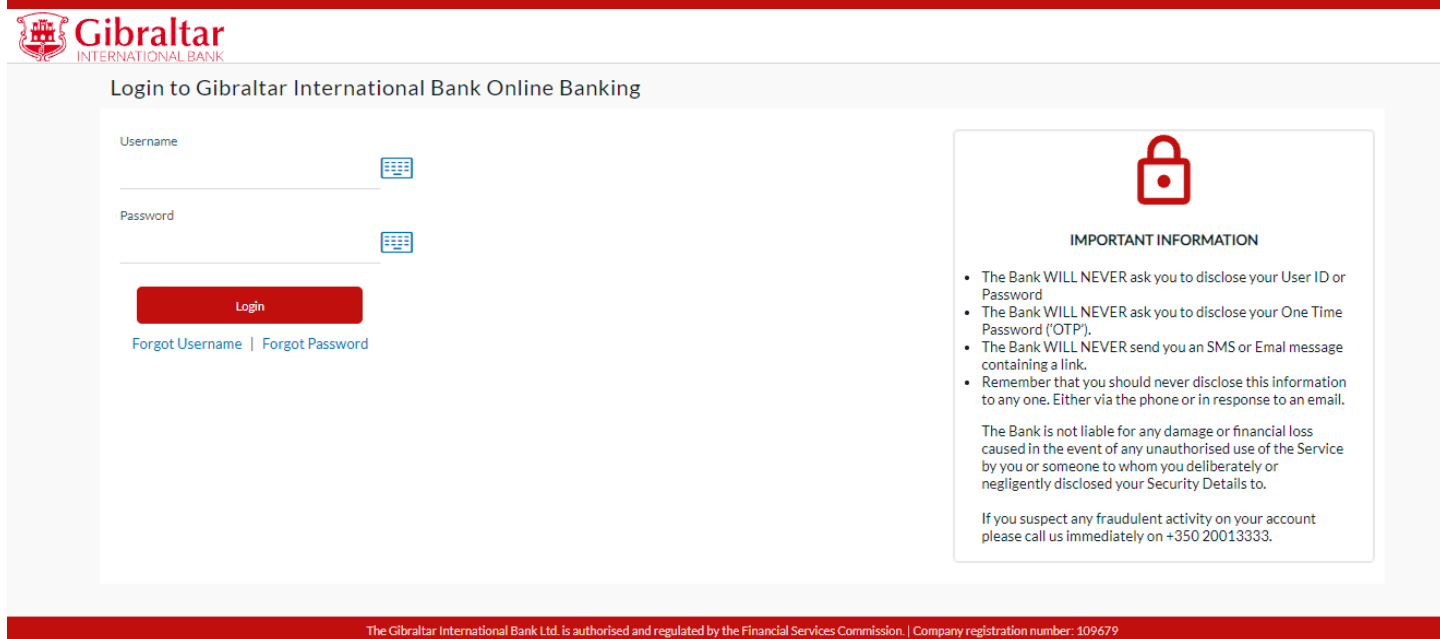
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1. How do I Login?

To visit online banking, go to <https://online.gibintbank.gi> Use the online banking **Username** and **Password** provided by bank to login.

If you have forgotten your password, click on **“Forgot Password?”** link to reset your password. A verification code will be sent to the registered email address and mobile number entered at the time of user account creation. Enter this code to login and receive a temporary password on the registered mobile number. Login with your username and this temporary password and then change to password of your choice.



The screenshot shows the login interface for Gibraltar International Bank. At the top left is the bank's logo. The main heading is "Login to Gibraltar International Bank Online Banking". Below this, there are two input fields: "Username" and "Password", each with a password icon to its right. A red "Login" button is positioned below the password field. Underneath the button are two links: "Forgot Username" and "Forgot Password". To the right of the login fields is a box titled "IMPORTANT INFORMATION" with a red padlock icon. This box contains a list of security policies and a disclaimer. At the bottom of the page, a red banner contains the text: "The Gibraltar International Bank Ltd. is authorised and regulated by the Financial Services Commission. | Company registration number: 109679".

Gibraltar INTERNATIONAL BANK

Login to Gibraltar International Bank Online Banking

Username

Password

Login

[Forgot Username](#) | [Forgot Password](#)

IMPORTANT INFORMATION

- The Bank WILL NEVER ask you to disclose your User ID or Password
- The Bank WILL NEVER ask you to disclose your One Time Password ('OTP').
- The Bank WILL NEVER send you an SMS or Email message containing a link.
- Remember that you should never disclose this information to any one. Either via the phone or in response to an email.

The Bank is not liable for any damage or financial loss caused in the event of any unauthorised use of the Service by you or someone to whom you deliberately or negligently disclosed your Security Details to.

If you suspect any fraudulent activity on your account please call us immediately on +350 20013333.

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Figure 1–1

2. What is Session Timeout?

Session timeout represents the event occurring when a user does not perform any action on online banking website during an interval of 10 minutes.

3. How do I reset password if I forget my Password?

As an E–Banking customer, you can create new Password if you forget your password through

- Online Banking platform via our website <https://online.gibintbank.gi>
- Mobile Banking application available for
 - iOS devices (iPhone and iPad)
 - Android devices
- This guide explains how to reset password via our website. You can reset Password through **Forgot Password Link**.


3.1 Reset Password through the *Forgot Password Link*


3.1.1 Go to the Login Page

Click on the **Forgot Password** Link


Gibraltar
INTERNATIONAL BANK


Login to Gibraltar International Bank Online Banking

Username 

Password 

Login

[Forgot Username](#) | [Forgot Password](#) 



IMPORTANT INFORMATION

- The Bank WILL NEVER ask you to disclose your User ID or Password
- The Bank WILL NEVER ask you to disclose your One Time Password ('OTP').
- The Bank WILL NEVER send you an SMS or Email message containing a link.
- Remember that you should never disclose this information to any one. Either via the phone or in response to an email.

The Bank is not liable for any damage or financial loss caused in the event of any unauthorised use of the Service by you or someone to whom you deliberately or negligently disclosed your Security




Figure 3.1–1

3.1.2 Enter details to Reset Password

Enter following details to **Reset Password**

- Username – Log in id provided by the bank
- Date of Birth – Your Date of Birth

Click **Submit** to **reset password** or click **Cancel** to go **back** to the login page.

Gibraltar
INTERNATIONAL BANK

Forgot Password

Okay, no problem. Just enter the details below.

Username

Date of Birth

Submit **Cancel**

Enter username and date of Birth

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Figure 3.1-2

3.1.3 Enter Verification Code

Verification Code is sent to the user on registered email address and mobile number

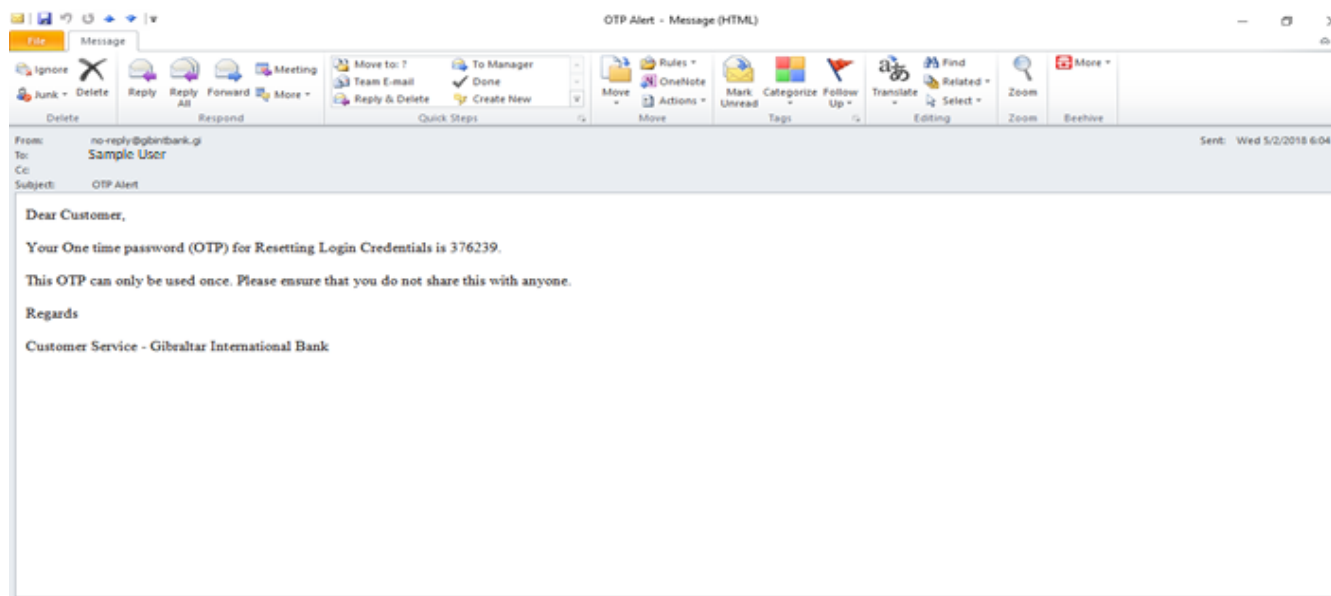


Figure 3.1-3

Enter the verification code in the following section displayed at the bottom of Forgot Password screen:

One Time Verification

A verification code has been sent to your registered mobile number. Please enter that code below to complete the process.

Verification Code

[Resend Code](#)

Attempts Left

4

Reference Number


39742

Submit

Cancel

Figure 3.1-4

Click **Submit** to receive an SMS containing a temporary password on the registered phone number.
. Click **Cancel** to go **back** to the login page.




Gibraltar
INTERNATIONAL BANK

Forgot Password

✓

SUCCESS

New password has been successfully sent on your mobile via SMS



[Login to your bank account.](#)

Figure 3.1-5

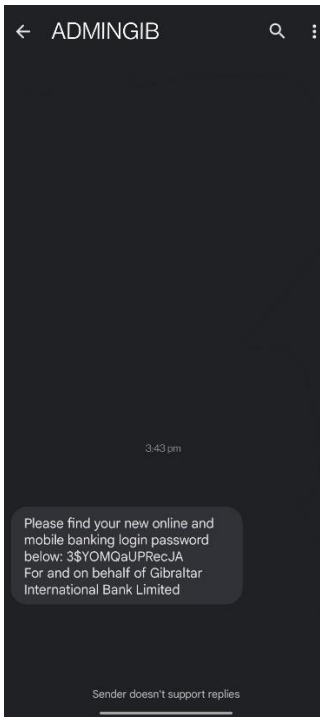


Figure 3.1-6

3.1.4 Go to Login Page

Enter your Username and the temporary password provided in the SMS.

Gibraltar
INTERNATIONAL BANK

Login to Gibraltar International Bank Online Banking

Username

Password

Login

[Forgot Username](#) | [Forgot Password](#)

IMPORTANT INFORMATION

- The Bank WILL NEVER ask you to disclose your User ID or Password
- The Bank WILL NEVER ask you to disclose your One Time Password ('OTP').
- The Bank WILL NEVER send you an SMS or Email message containing a link.
- Remember that you should never disclose this information to any one. Either via the phone or in response to an email.

The Bank is not liable for any damage or financial loss caused in the event of any unauthorised use of the Service by you or someone to whom you deliberately or negligently disclosed your Security

Figure 3.1-7

On Login, you will be taken to Change Password screen.

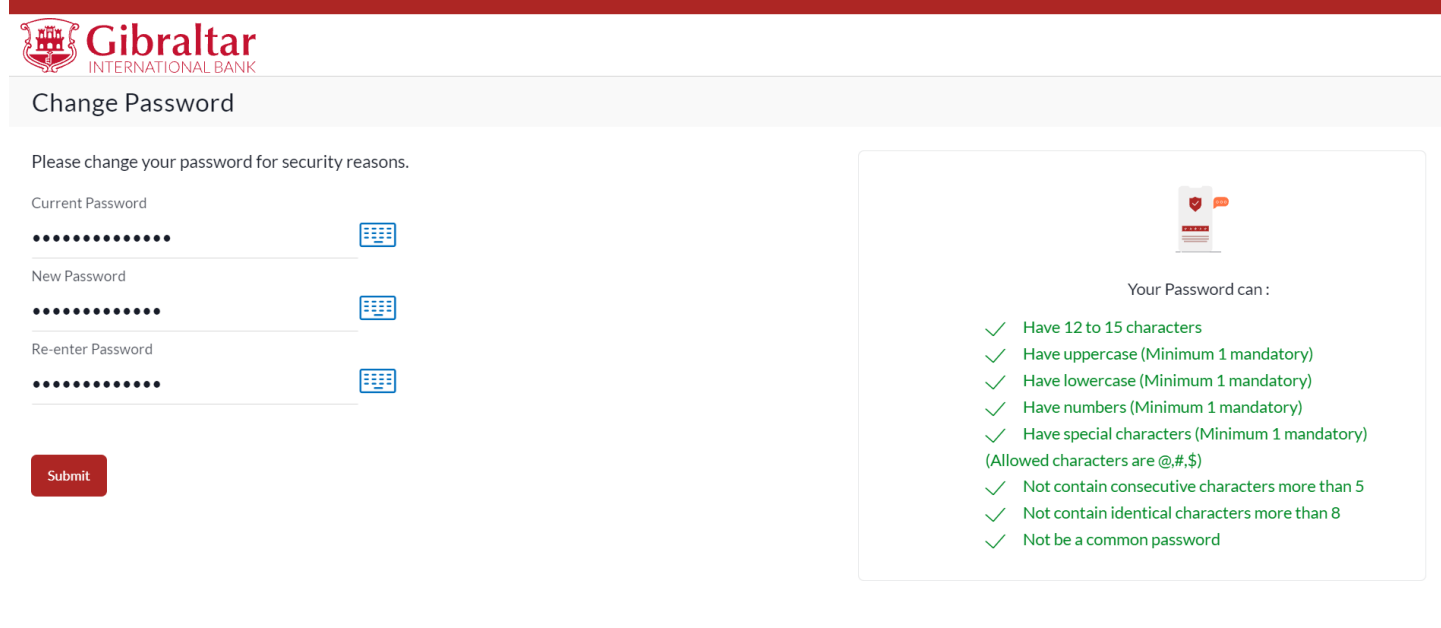
3.1.5 Enter New Password

Enter the temporary password as current password. Then enter **New Password** as per the password policy.

New password should contain the below:

- Have 12 to 15 characters
- Have uppercase (Minimum 1 mandatory)
- Have lowercase (Minimum 1 mandatory)
- Have numbers (Minimum 1 mandatory)
- Have special characters (Minimum 1 mandatory) (Allowed characters are @, #, \$)
- Not contain consecutive characters more than 2
- Not contain identical characters more than 2
- Not be a common password

Click **Submit** to **submit** new password or click **Cancel** to **cancel** the operation.



Gibraltar
INTERNATIONAL BANK

Change Password

Please change your password for security reasons.

Current Password
.....

New Password
.....

Re-enter Password
.....

Submit

Your Password can :

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

Figure 3.1–8

The success message of password reset appears. Click **Login** to **login**.



Please click below to login.



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Figure 3.1–9

4. How do I Change My Password and View My Profile Details?

- As an E–Banking customer, you can modify your account password and view your profile details.
- You can also set primary account number for your profile.
- This guide explains how to change password and view your profile details via our website. You can view your profile details through ***Menu above the Dashboard***.

4.1 Change Password

4.1.1 Go to Change Password

Main menu → Account Setting → Change Password

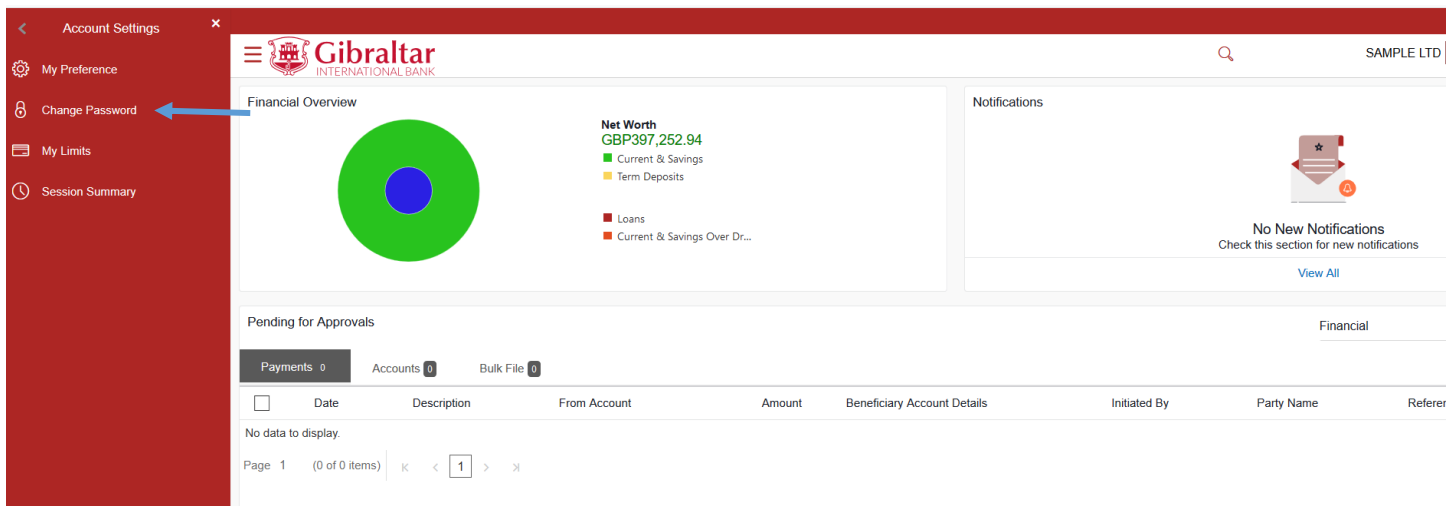


Figure 4.1–1

4.1.2 Enter New Password

The Change Password screen appears. You must enter current password and provide a new password as per the policy.

Password Policy will be displayed on the right-hand side of the page. New password should:

- Have 12 to 15 characters
- Have uppercase (Minimum 1 mandatory)
- Have lowercase (Minimum 1 mandatory)
- Have numbers (Minimum 1 mandatory)
- Have special characters (Minimum 1 mandatory) (Allowed characters are @, #, \$)
- Not contain consecutive characters more than 2
- Not contain identical characters more than 2
- Not be a common password

Click **Submit** to **submit** password change request or click **Cancel** to **cancel** the operation.

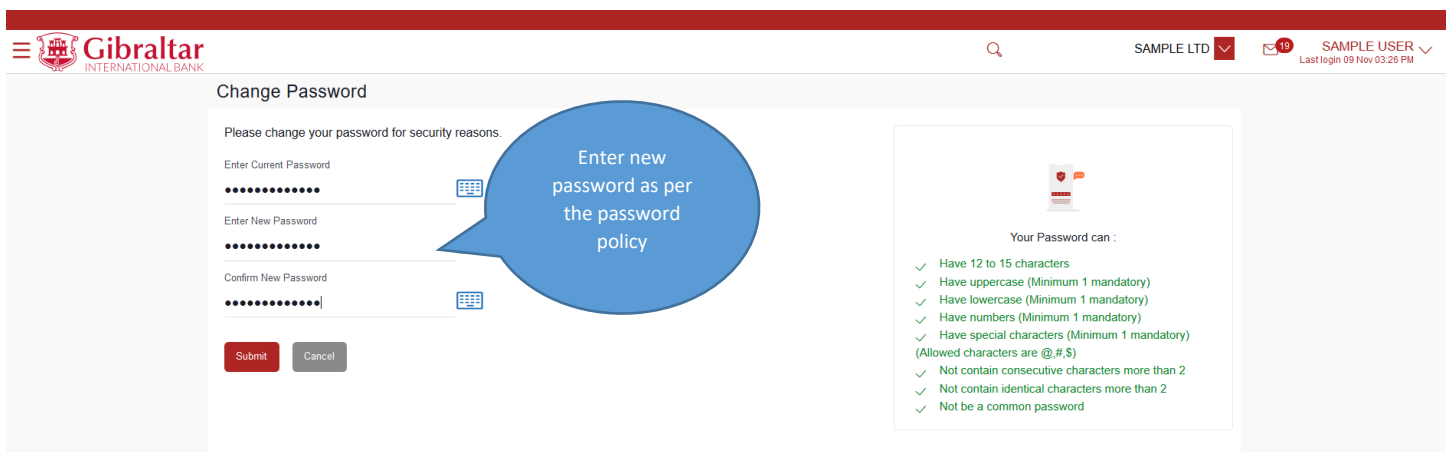
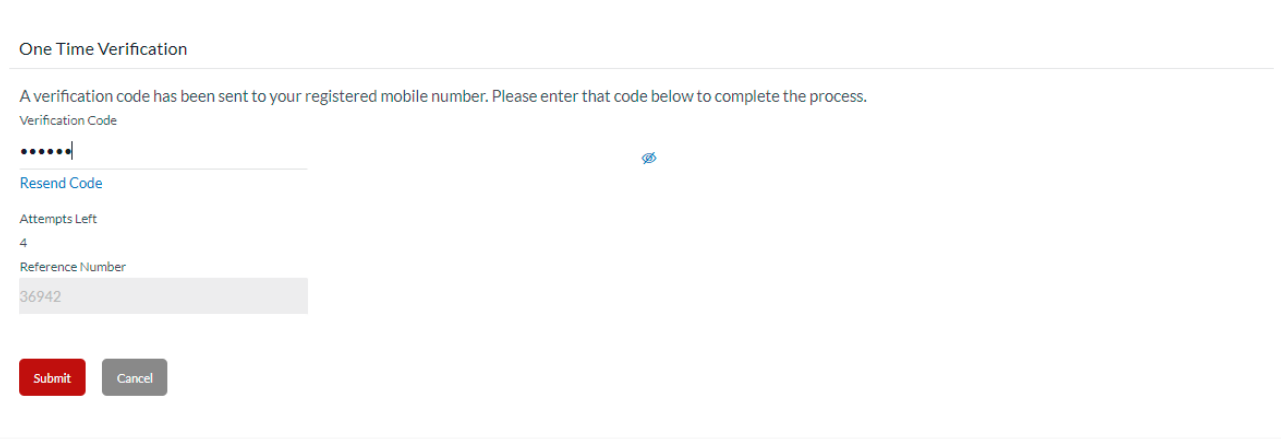


Figure 4.1–2

You will be challenged with OTP sent via SMS and email.



One Time Verification

A verification code has been sent to your registered mobile number. Please enter that code below to complete the process.

Verification Code

.....|

[Resend Code](#)

Attempts Left

4

Reference Number

36942

[Submit](#) [Cancel](#)

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Figure 4.1–3

The success message of changing the password appears. Click [Go to Dashboard](#) to *go to the dashboard page*.

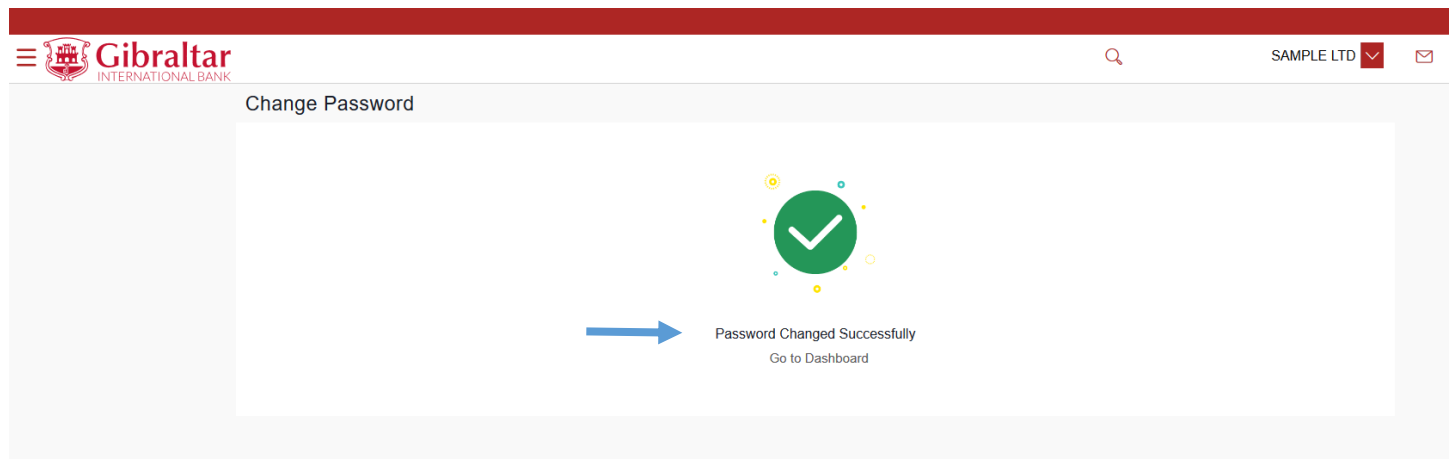


Figure 4.1–4

4.1.3 View Profile

Click on the [Username](#) and select [Profile](#) OR Click [Main Menu](#) → [Account Settings](#) → [My Preference](#) → [Profile](#)

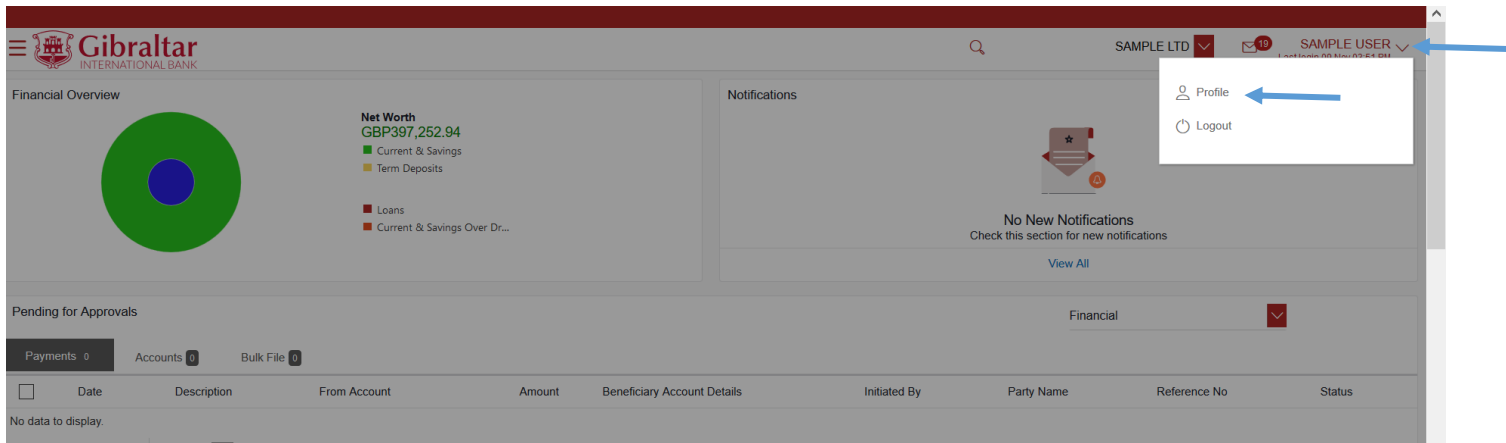


Figure 4.1–5

Profile details are displayed. Click [OK](#) to go back to the *dashboard*.

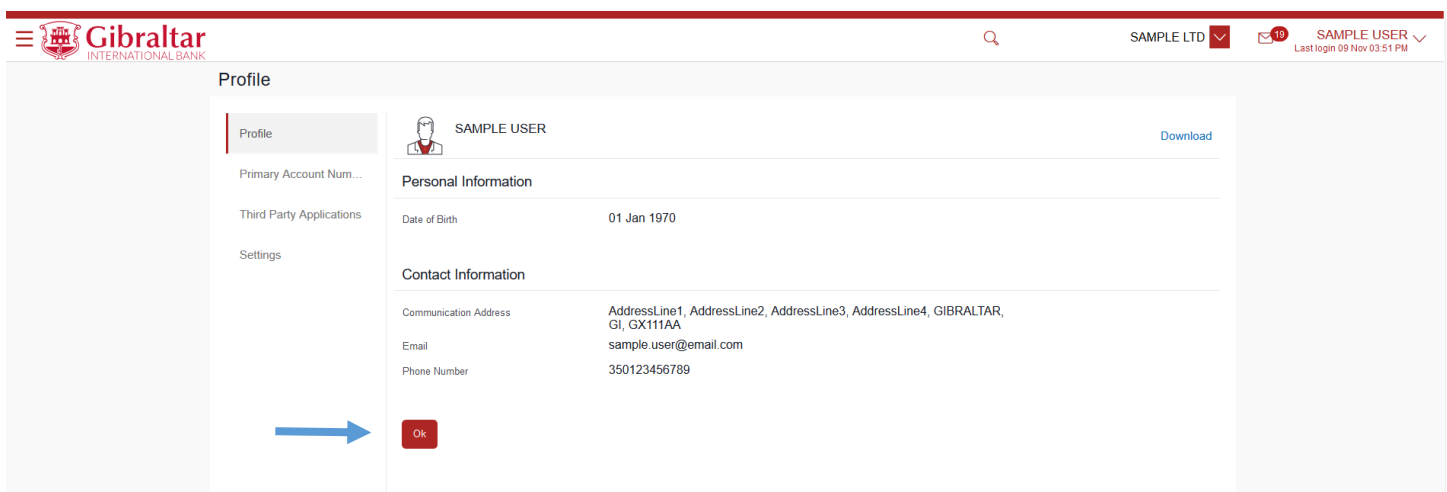


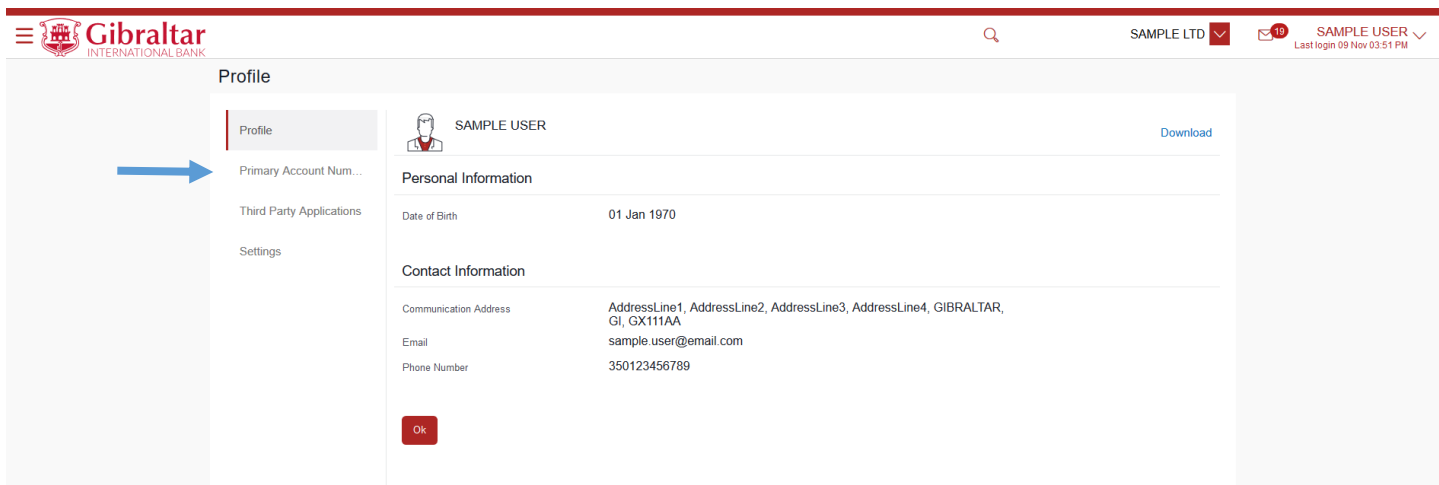
Figure 4.1–4

4.1.4 Set Primary Account Number

This option enables the user to define his primary account number.

Note: The account number selected in this screen will appear as a default account in all the account number selection fields (applicable for all existing and new transactions).

Click [Main Menu](#) → [Account Settings](#) → [My Preference](#) → [Primary Account Number](#)



Gibraltar
INTERNATIONAL BANK

SAMPLE LTD

SAMPLE USER
Last login 09 Nov 03:51 PM

Profile

Profile

Primary Account Num...

Third Party Applications

Settings

SAMPLE USER

Download

Personal Information

Date of Birth 01 Jan 1970

Contact Information

Communication Address AddressLine1, AddressLine2, AddressLine3, AddressLine4, GIBRALTAR, GI, GX111AA

Email sample.user@email.com

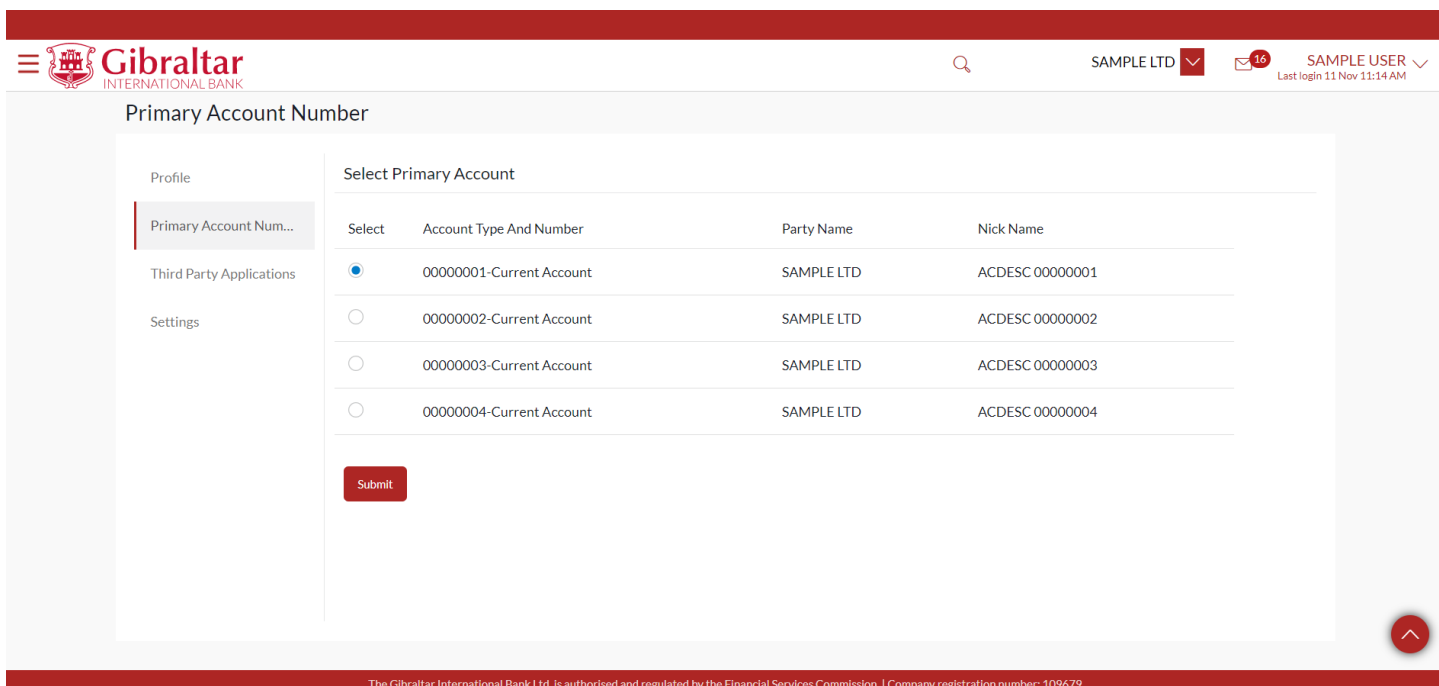
Phone Number 350123456789

Ok

Figure 4.1–6

All the user's account numbers with party name and nickname (if added) appear on the Primary Account Number screen. The following details are displayed –

- Select - The option to select any account number to be marked as primary account number.
- Account Type and Number - The account numbers (in masked format) and the type of accounts are displayed as records.
- Party Name - The party name of the account is displayed against the account record.
- Account Description - The description of the account.



Gibraltar
INTERNATIONAL BANK

SAMPLE LTD

SAMPLE USER
Last login 11 Nov 11:14 AM

Primary Account Number

Profile

Primary Account Num...

Third Party Applications

Settings

Select Primary Account

Select	Account Type And Number	Party Name	Nick Name
<input checked="" type="radio"/>	00000001-Current Account	SAMPLE LTD	ACDESC 00000001
<input type="radio"/>	00000002-Current Account	SAMPLE LTD	ACDESC 00000002
<input type="radio"/>	00000003-Current Account	SAMPLE LTD	ACDESC 00000003
<input type="radio"/>	00000004-Current Account	SAMPLE LTD	ACDESC 00000004

Submit

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Figure 4.1–7

In the Select field, select the account number to be marked as primary account number. Click [Submit](#). A message confirming definition of primary account number appears.

Primary Account Number

Confirmation
Primary account saved successfully !!

Profile

Primary Account Num...

Third Party Applications

Settings

Select Primary Account

Select	Account Type And Number	Party Name	Nick Name
<input checked="" type="radio"/>	00000001-Current Account	SAMPLE LTD	ACDESC 00000001
<input type="radio"/>	00000002-Current Account	SAMPLE LTD	ACDESC 00000002
<input type="radio"/>	00000003-Current Account	SAMPLE LTD	ACDESC 00000003
<input type="radio"/>	00000004-Current Account	SAMPLE LTD	ACDESC 00000004

Submit

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Figure 4.1–8

5. How do I get Username if I forget my Username?

As an E–Banking customer, you can create new Password if you forget your password through

- Online Banking platform via our website <https://online.gibintbank.gi>
- Mobile Banking application available for
 - iOS devices (iPhone and iPad)
 - Android devices
- This guide explains how to get Username via our website. You can get Username through **Forgot Username Link**.

5.1 Getting Username through the Forgot Username Link

5.1.1 Go to the Login Page

Click on the (1) **Forgot Username** Link

Login to Gibraltar International Bank Online Banking

Username

Password

[Forgot Username](#) | [Forgot Password](#)

[Login](#)



IMPORTANT INFORMATION

- The Bank WILL NEVER ask you to disclose your User ID or Password
- The Bank WILL NEVER ask you to disclose your One Time Password ("OTP").
- The Bank WILL NEVER send you an SMS or Email message containing a link.
- Remember that you should never disclose this information to any one. Either via the phone or in response to an email.

The Bank is not liable for any damage or financial loss caused in the event of any unauthorised use of the Service by you or someone to whom you deliberately or negligently disclosed your Security Details to.

If you suspect any fraudulent activity on your account please call us immediately on +350 20013333.

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Figure 5.1–1

5.1.2 Enter details to Get Username

Enter following details to **Get Username**

- Email – Log in id provided by the bank
- Date of Birth – Your Date of Birth

Click **Submit** to **get Username** or click **Cancel** to go **back** to the login page.

Forgot Username

To retrieve your Username, please enter your email address and date of birth registered in your bank account.

Email

Date of Birth

[Submit](#)

[Cancel](#)

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Figure 5.1–2

5.1.3 Enter Verification code

Verification Code is sent to the user on registered email address and mobile number

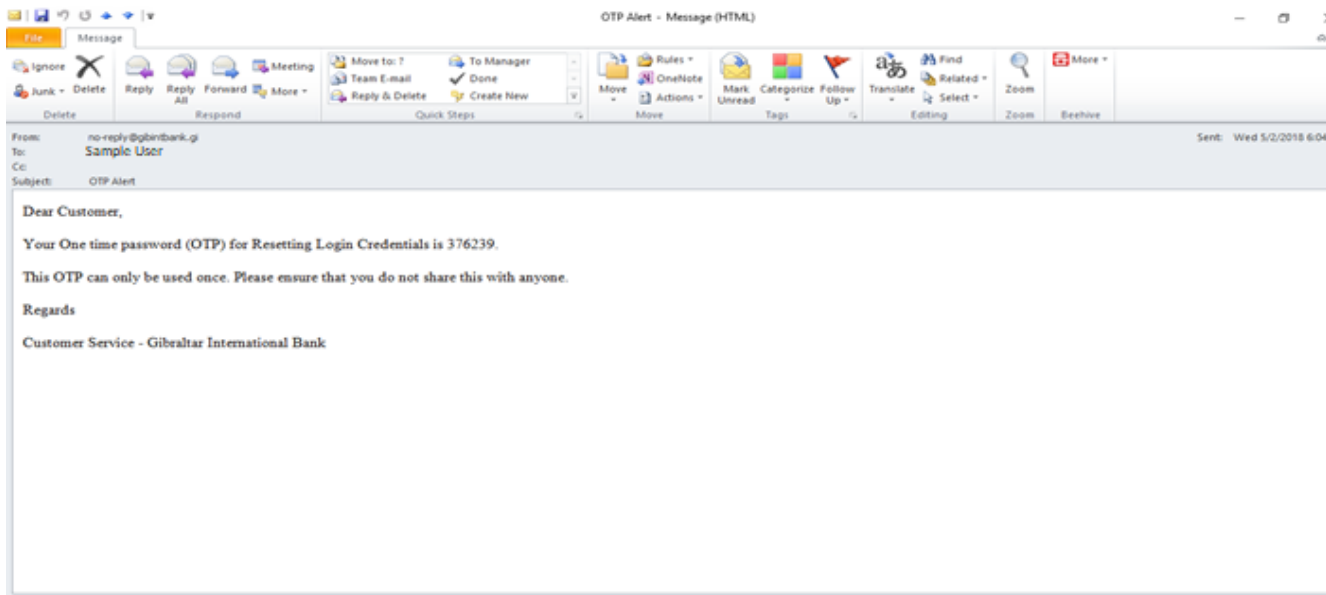


Figure 5.1-3

Enter the verification code in the following section displayed at the bottom of Forgot Username screen:

One Time Verification

A verification code has been sent to your registered mobile number. Please enter that code below to complete the process.

Verification Code

[Resend Code](#)

Attempts Left

4

Reference Number

39742

SubmitCancel

Figure 5.1-1

Click **Submit** to receive an email to registered email address containing the link to reset password. Click **Cancel** to go **back** to the login page.

Forgot Username



SUCCESSFUL

Username sent successfully on your email address / mobile number.



[Login to your bank account.](#)

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Figure 5.1–5

A success message is displayed. Username will be received on registered email. Click [Login to your bank account](#) to go to login page.

Please find your user name below. Please do not share this with anyone.

Username: **SAMPLEUSER1234**

Regards

Administrator

Figure 5.1–6

6. What Features are Supported in my Dashboard?

- As an E–Banking corporate customer, you can have a quick view of functions on your Dashboard.
- This guide explains how to have a quick view of functions for User – role combinations viz., Corporate Maker, Corporate Approver and Corporate Viewer, via our website. These roles

will be assigned to you based on your requirement. You can access this as per roles assigned to users.

6.1 Maker Dashboard

6.1.1 Login with Corporate user having Maker role

Details displayed on the dashboard under each section will be for the selected party unless specified otherwise.

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

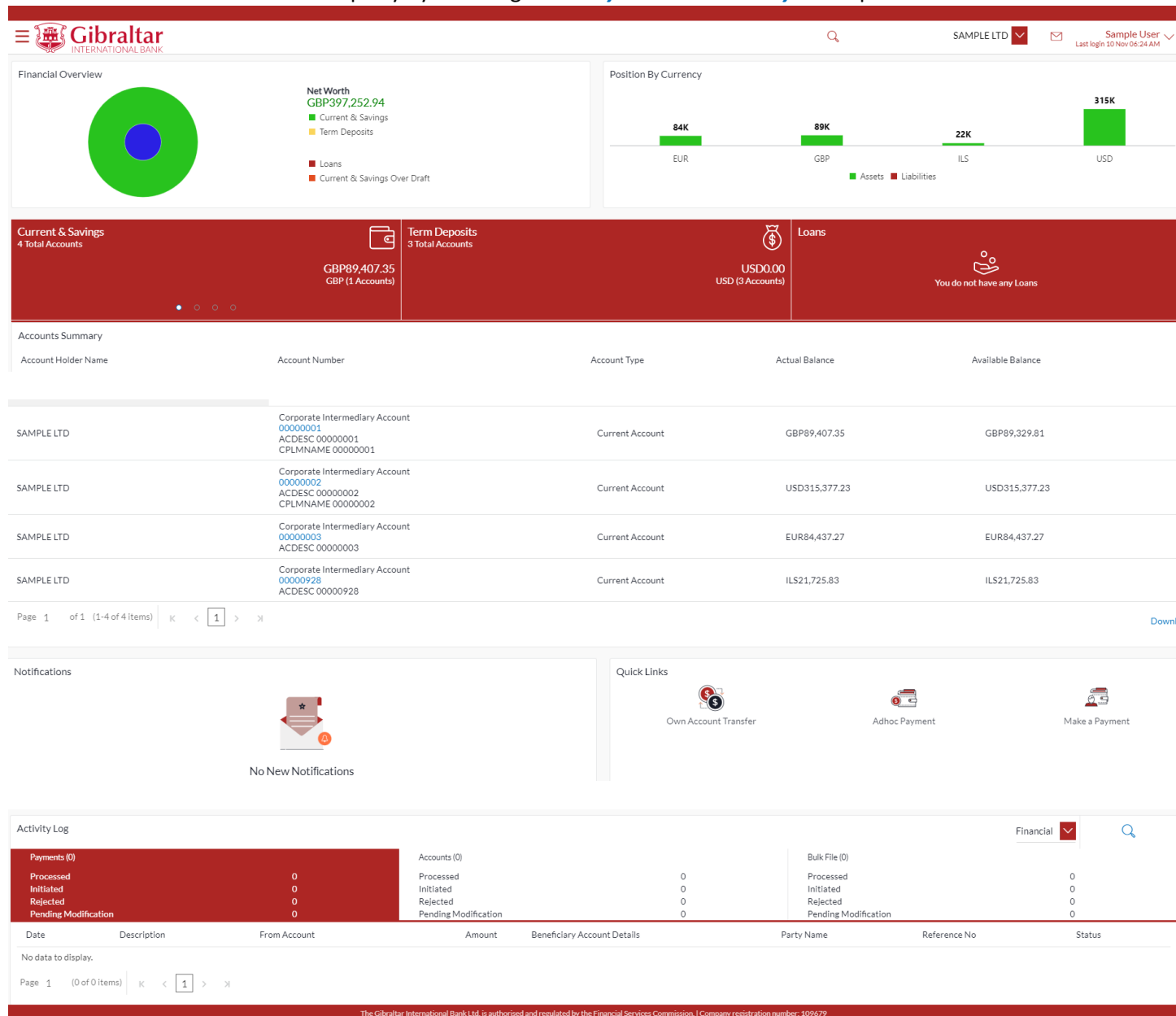


Figure 6.1–1

6.1.2 Financial Overview

Financial Overview section displays a pie chart showing the distribution of assets and liabilities across the CASA, TD & Loans accounts held with the bank. It also displays the total amount of assets and liabilities. Account types displayed in the section include CASA, term deposits, overdraft and loans.

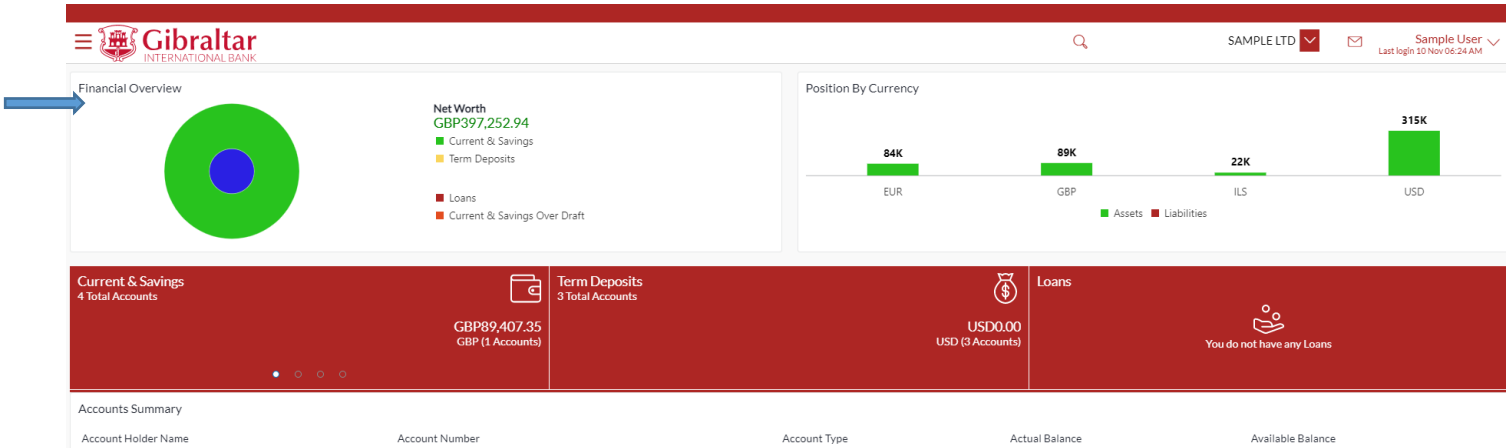


Figure 6.1–2

6.1.3 Position By Currency

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

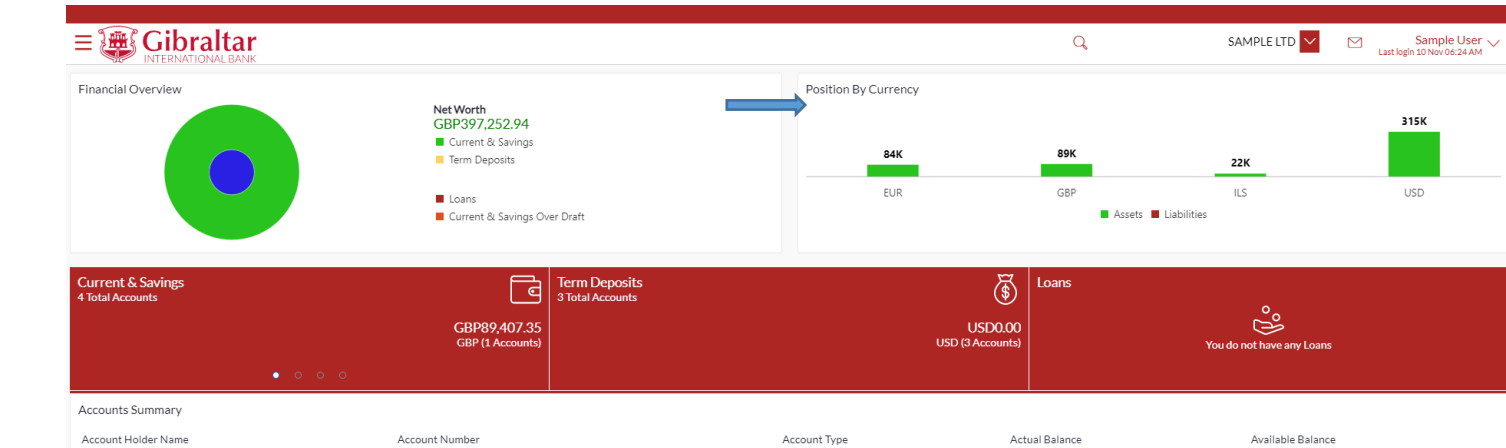


Figure 6.1–3

6.1.4 Notifications

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

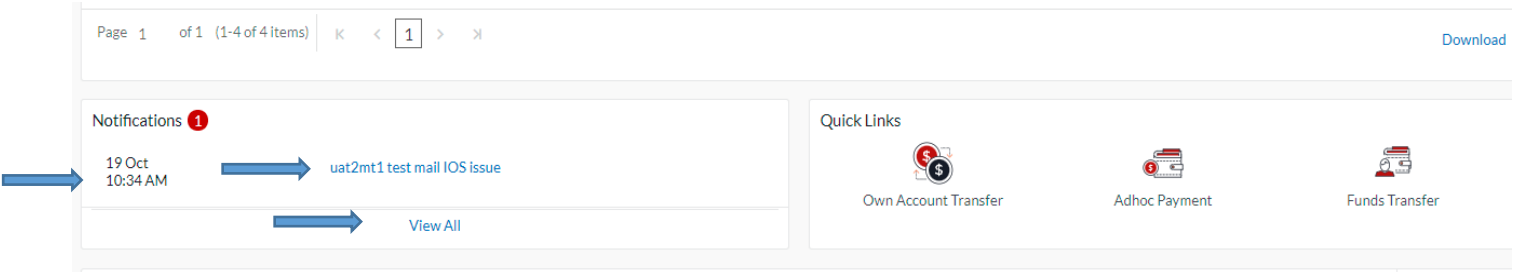


Figure 6.1–4

6.1.5 Quick Links

On the Dashboard scroll to the [Quick Links](#) section.

The following transactions can be initiated using these quick links:

- Own Account Transfer
- Fund Transfer
- Adhoc Payment

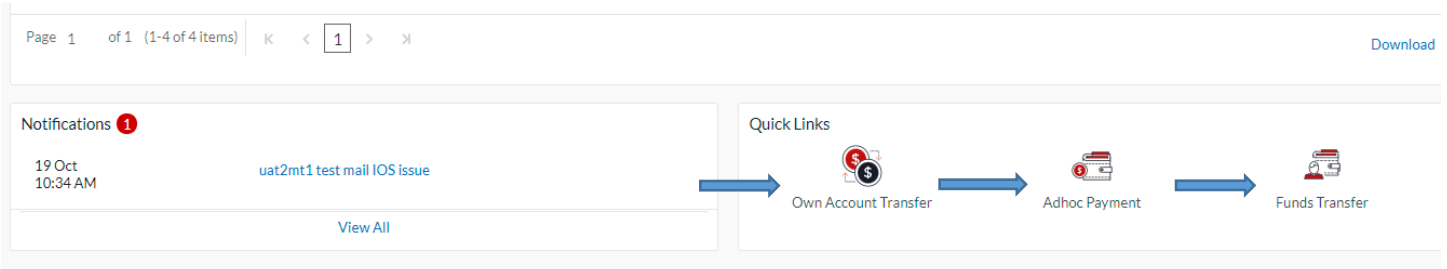




Figure 6.1–5


6.1.6 Current and Savings


Scroll to the [Current & Savings](#), [Deposits](#) and [Loans](#) section of the Dashboard to view summary of the accounts as per transaction currency, count of the accounts and total of available balance and Actual Balance of each account.

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

Current & Savings
 4 Total Accounts

GBP57.96
 GBP (3 Accounts)

Term Deposits

 You do not have any Term Deposit

Loans
 4 Total Accounts

-GBP1,401,225.10
 GBP (4 Accounts)

Loan Accounts Summary				
			Search...	 Download
Account Number	Account Holder Name	Outstanding Balance	Maturity Date	Interest Rate (Per Annum)
Core Market Commercial Loan 001AAAL000000008 SAMPLE LIMITED	SAMPLE LTD.	-GBP736,571.06	04 Jun 2028	1.85%
Core Market Commercial Loan 001AAAL000000006 SAMPLE LIMITED	SAMPLE LTD.	-GBP212,586.36	06 Jun 2028	1.85%
Core Market Commercial Loan 001AAAL000000004 SAMPLE LTD.	SAMPLE LTD.	-GBP359,394.53	06 Jun 2028	1.85%
Core Market Commercial Loan 001AAAL000000002 SAMPLE LIMITED	SAMPLE LTD.	-GBP92,673.15	06 Jun 2028	1.85%

Page 1 of 1 (1-4 of 4 items)

Figure 6.1–8

6.1.9 Activity Log

On the Dashboard, scroll to the **Activity Log** section.

By default, **Financial** will be selected in drop down to view the *all the financial transactions initiated today by users mapped to the party*.

The transactions are further categorized as below:

- Payments
- Non Accounts
- Accounts
- Bulk File

The Status of categorized Transactions will be displayed as below:

- Processed
- Initiated
- Rejected
- Pending Modification

Click the **Reference No** link to view the **Transaction Details**

Activity Log

Payments (11)

Processed8

Initiated3

Rejected0

Pending Modification0

Accounts (1)

Processed1

Initiated0

Rejected0

Pending Modification0

Bulk File (2)

Processed1

Initiated1

Rejected0

Pending Modification0

Financial

Date	Description	From Account	Amount	Beneficiary Account Details	Party Name	Reference No	Status
11 Nov 4:18 PM	Domestic Payment	00000001	GBP100.00	Sample Faster Bene 12345678	SAMPLE LTD	11116DEBF807	Processed
11 Nov 2:39 PM	Domestic Payment	00000001	GBP100.00	Sample Faster Bene 12345678	SAMPLE LTD	1111155B4AEE	Processed

Page 1 of 3 (1-2 of 2Items)

<

1

>

Page 1 of 3 (1-2 of 2 items)

Figure 6.1–9

Click on a transaction reference number to view the transaction details and transaction journey of any bulk file, payments, non accounts and accounts transactions. The current status of transaction whether it is Initiated, Approved or Processed is also displayed.

The Transaction Journey details are shown as below.

Gibraltar INTERNATIONAL BANK

Domestic Payment

Short Name
SF Sample Faster Shortname

Account Number to Credit
12345600

Beneficiary Type
Domestic

Beneficiary Account Name
Sample Faster Bene Name

Bank Details
000000

Transfer From
1234567

Payment Type
FASTER

Amount
GBP42.00

Transfer When
06 Dec 2021

Reference
sample reference

e-Receipt

Transaction Journey

```

graph LR
    Initiation[Initiation] --> Approval[Approval]
    Approval --> Completion[Completion]
    Initiation --> SampleUser[Sample User  
06 Dec 06:45 PM]
    Approval --> SampleUser2[Sample user  
06 Dec 06:46 PM]
    Completion --> Processed[Processed  
Reference No : 2134001067619000]
  
```

Back

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Figure 6.1–10

Select **Non Financial** from drop down to view the **all the non financial transactions initiated today by users mapped to the party**.

The transactions are further categorized as below:

- Accounts
- Beneficiary

Activity Log

Accounts (0)

Date	Description	Payee/Biller Name	Payee Type	Category	Reference No	Status
10 Nov 11:11 AM	FASTER	Sample Faster Bene short	BANKACCOUNT	Generic Domestic	101177B33001	Processed

Beneficiary (1)

Processed	Initiated	Rejected	Pending Modification
1	0	0	0

Non Fin... [Dropdown]

Figure 6.1–11

Click the **Reference No** link to view the **Transaction Journey**

The transaction details and transaction journey of any non financial Accounts and beneficiary transactions. It displays the current status of transaction whether it is Initiated, Approved or Processed.

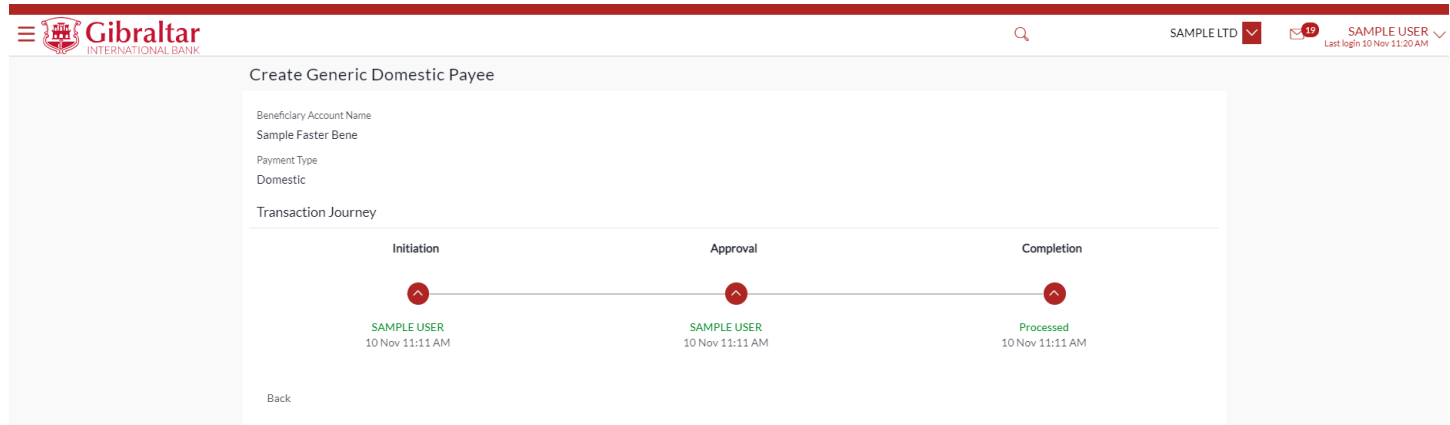


Figure 6.1–12

6.2 Approver Dashboard

6.2.1 Login with Corporate user having Checker role

Details displayed on the dashboard under each section will be for the selected party unless specified otherwise.

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

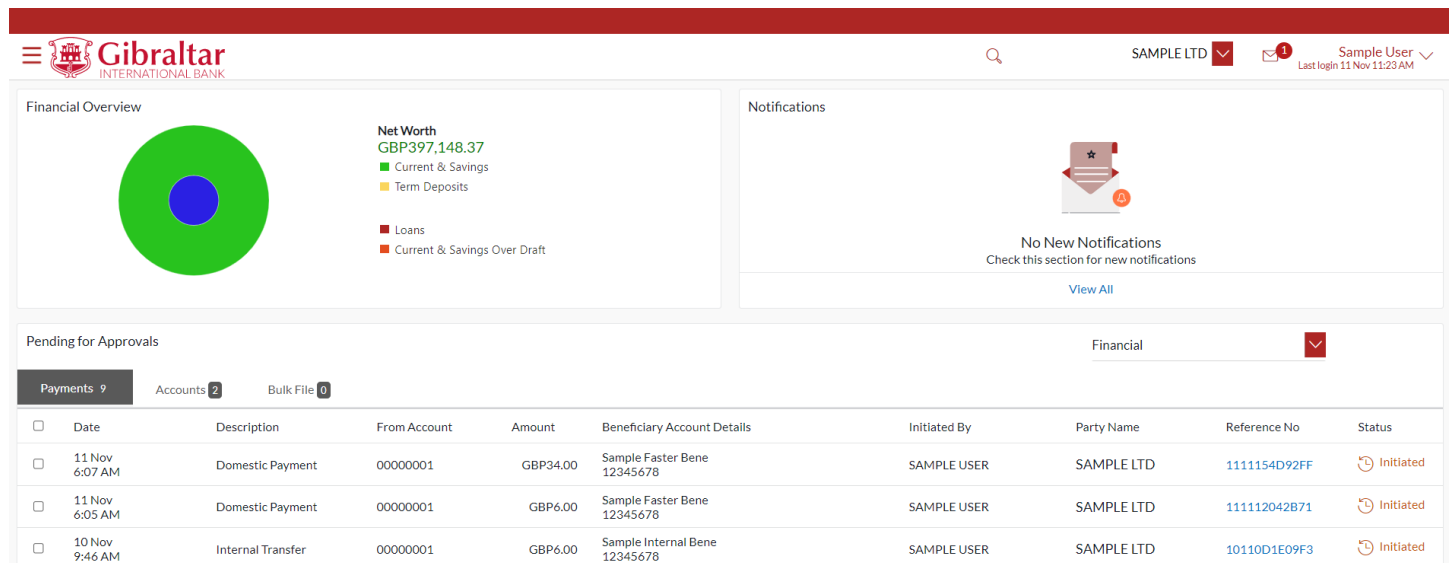


Figure 6.2–1

6.2.2 Financial Overview

Financial Overview section displays a pie chart showing the distribution of assets and liabilities across the CASA, TD & Loans accounts held with the bank. It also displays the total amount of assets and liabilities. Account types displayed in the section include CASA, term deposits, overdraft and loans.

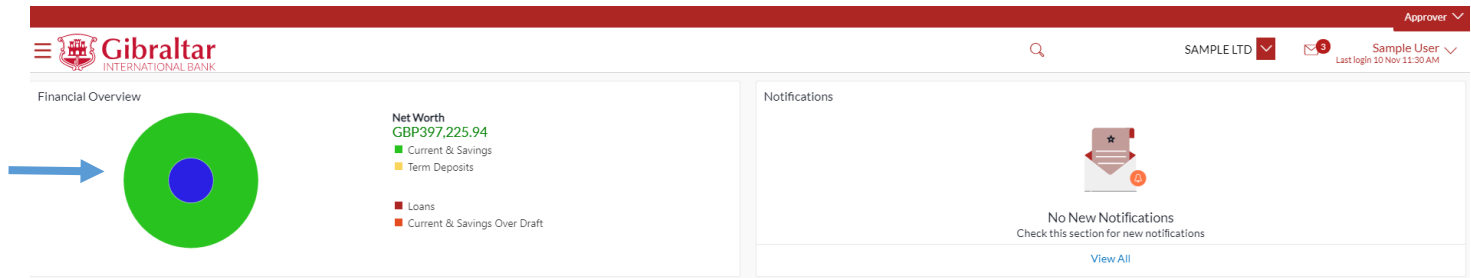


Figure 6.2–2

6.2.3 Quick Links

On the Dashboard scroll to the [Quick Links](#) section.

The following transactions can be initiated using these quick links:

- Own Account Transfer
- Fund Transfer
- Adhoc Payment

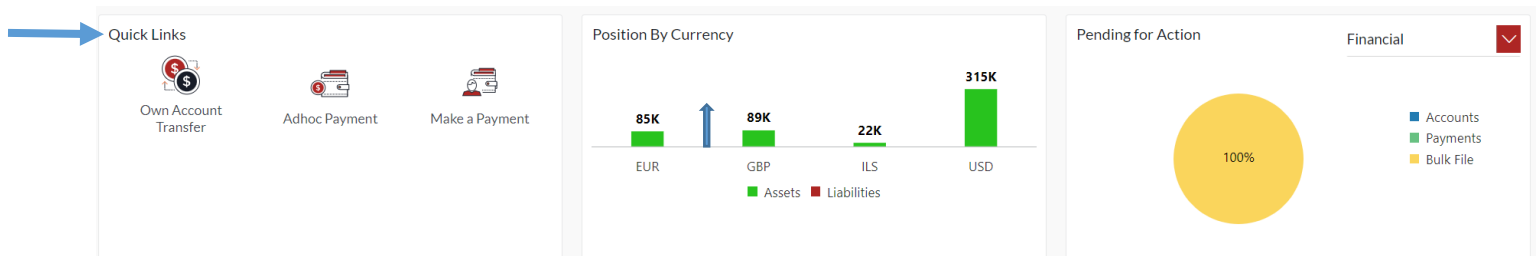


Figure 6.2–3

6.2.4 Position by Currency

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

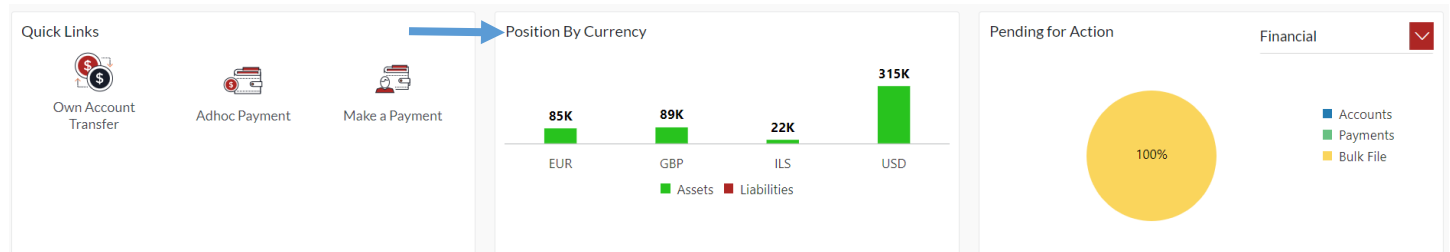


Figure 6.2–4

6.2.5 Pending for Action

Pending for Action section displays the summary of all the financial and non-financial transactions that are pending for approval by the corporate approver user in a graphical form.

- **Financial:**
 - Payments
 - Accounts
 - Bulk File
- **Non Financial:**
 - Accounts
 - Payee

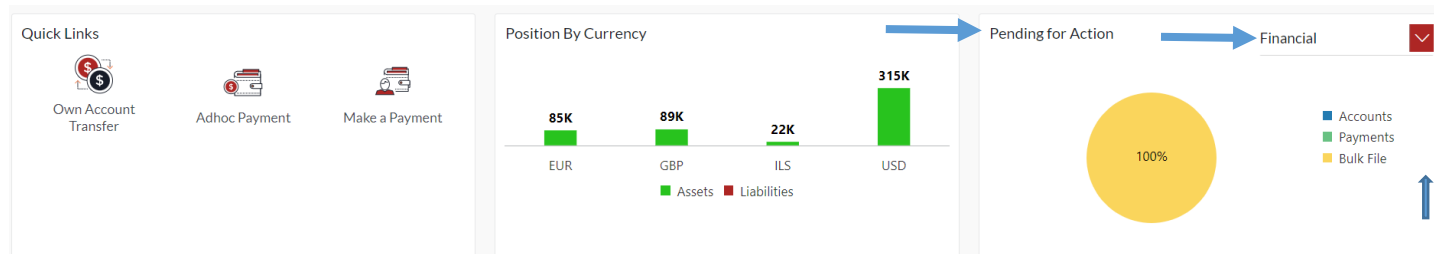


Figure 6.2–5

6.2.6 Pending for Approval

On the Dashboard scroll to the **Pending for Approvals** section. It will list down all the payments pending for approval across all the parties linked to your profile.

Select **Financial** or **Non – Financial** from drop down to view **Financial** transaction or **Non Financial** transaction that are initiated by the maker and are pending for approvals.

Click the **Reference Number** link to view, approve or reject the transaction.

If transaction does not belong to the selected party id then **Party Name** link should be clickable and Reference number should be disable. In this case Approver has to click on **Party Name** and then Reference number link will be enabled to click.



Click the **Reference No** link to view, approve, reject or send to modify the transaction. Approver can see the initiator of the Transaction in the Transaction Journey.

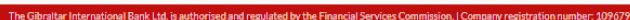
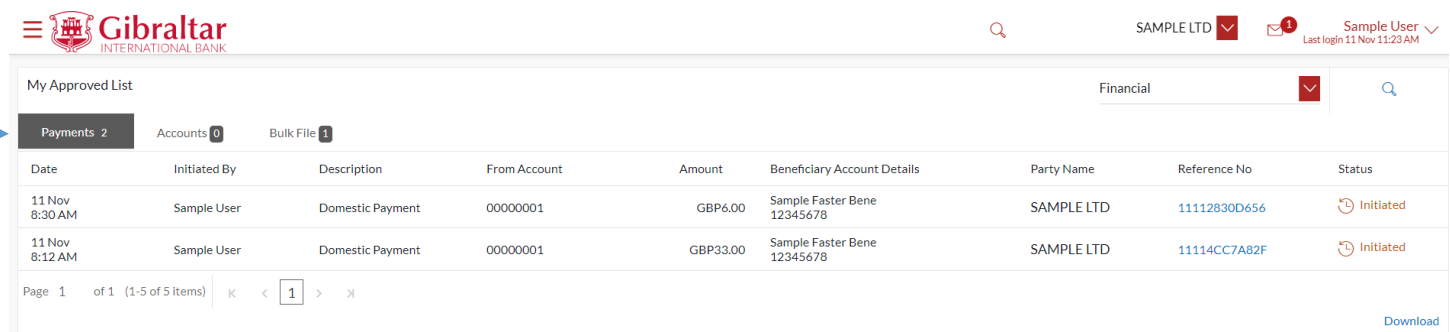


Figure 6.2–7

6.2.7 My Approved List

On the Dashboard scroll to the **My Approved List** section.

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

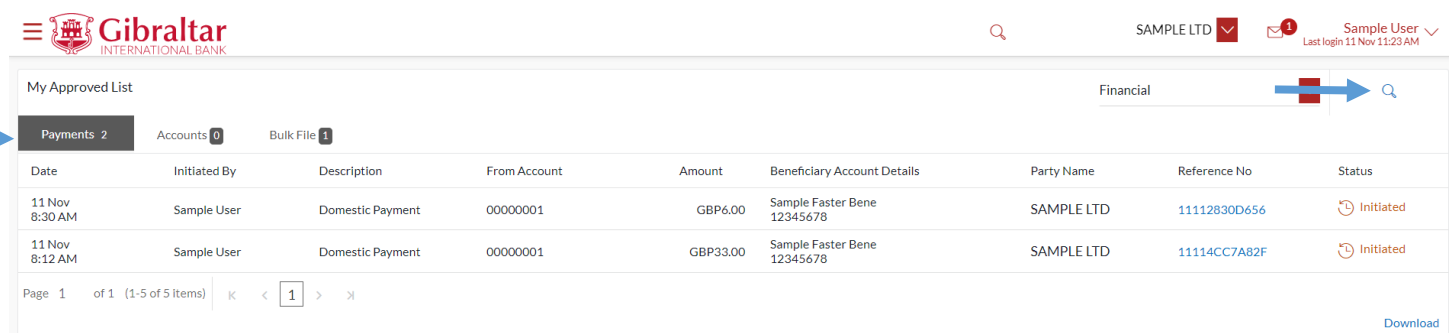


Date	Initiated By	Description	From Account	Amount	Beneficiary Account Details	Party Name	Reference No	Status
11 Nov 8:30 AM	Sample User	Domestic Payment	00000001	GBP6.00	Sample Faster Bene 12345678	SAMPLE LTD	11112830D656	Initiated
11 Nov 8:12 AM	Sample User	Domestic Payment	00000001	GBP33.00	Sample Faster Bene 12345678	SAMPLE LTD	11114CC7A82F	Initiated

Figure 6.2–8

Click on Search icon, which is right side in the My Approved list section, date fields search criteria will appear.

Approver user can search My approved Transaction by selecting From date and To date fields on Search.



Date	Initiated By	Description	From Account	Amount	Beneficiary Account Details	Party Name	Reference No	Status
11 Nov 8:30 AM	Sample User	Domestic Payment	00000001	GBP6.00	Sample Faster Bene 12345678	SAMPLE LTD	11112830D656	Initiated
11 Nov 8:12 AM	Sample User	Domestic Payment	00000001	GBP33.00	Sample Faster Bene 12345678	SAMPLE LTD	11114CC7A82F	Initiated

Figure 6.2–9

Click the **Reference Number** link to view the approved transaction. Approver can see the initiator of the Transaction in the Transaction Journey. Also, you can download the e-Receipt.

If transaction does not belong to the selected party id then **Party Name** link should be clickable and Reference number should be disable. In this case Approver has to click on **Party Name** and then Reference number link will be enabled to click.

Domestic Payment

Short Name

SF Sample Faster Shortname

Account Number to Credit

12345600

Beneficiary Type

Domestic

Beneficiary Account Name

Sample Faster Bene Name

Bank Details

000000

Transfer From

1234567

Payment Type

FASTER

Amount

GBP42.00

Transfer When

06 Dec 2021

Reference

sample rference

e-Receipt

Transaction Journey

Initiation


Sample User
06 Dec 06:45 PM

Approval


Sample user
06 Dec 06:46 PM

Completion


Processed
Reference No : 2134001067619000

Back

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Figure 6.2–10

6.2.8 Current and Savings

Scroll to the [Current & Savings](#), [Deposits](#) and [Loans](#) section of the Dashboard to view summary of the accounts as per transaction currency, count of the accounts and total of available balance and Actual Balance of each account.


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

Current & Savings
4 Total Accounts




GBP89,380.35
GBP (1 Accounts)

Term Deposits
3 Total Accounts



USD0.00
USD (3 Accounts)

Loans



You do not have any Loans

Accounts Summary

Account Holder Name	Account Number	Account Type	Actual Balance	Available Balance
SAMPLE LTD	Corporate Intermediary Account 00000001 ACDESC 00000001 CPLMNAME 00000001	Current Account	GBP89,380.35	GBP89,302.81
SAMPLE LTD	Corporate Intermediary Account 00000002 ACDESC 00000002 CPLMNAME 00000002	Current Account	USD315,377.23	USD315,377.23
SAMPLE LTD	Corporate Intermediary Account 00000003 ACDESC 00000003	Current Account	EUR84,437.27	EUR84,437.27

Figure 6.2–11

6.2.9 Term Deposits

Scroll to the [Current & Savings](#), [Deposits](#) and [Loans](#) section of the Dashboard. Click on [Term Deposits](#) section to view the summary of accounts as per transaction currency, count of the accounts and total of maturity balance.

List of your Term Deposit Accounts No along with the deposit details in each of your accounts will be displayed in Deposits Accounts Summary. Click on [Download](#) button to download the Accounts summary in PDF.

Gibraltar INTERNATIONAL BANK

SAMPLE LTD | Sample User | Last login 10 Nov 06:24 AM

Current & Savings 4 Total Accounts | **Term Deposits** 3 Total Accounts | **Loans**

GBP89,407.35 GBP (1 Accounts) | USD0.00 USD (3 Accounts) | You do not have any Loans

Fixed Term Deposit Accounts Summary

Account Holder Name	Deposit Account No	Interest Rate (Per Annum)	Maturity Date	Amount on deposit	Maturity Amount
SAMPLE LTD	TD 2 weeks 00000007 ACDESC 00000002	0.00%	22 Nov 2021	USD0.00	USD0.00
SAMPLE LTD	TD 2 weeks 00000006 ACDESC 00000002	0.00%	22 Nov 2021	USD0.00	USD0.00
SAMPLE LTD	TD 3 weeks 00000004 ACDESC 00000002	0.00%	17 Nov 2021	USD0.00	USD0.00

Page 1 of 1 (1-3 of 3 items) | < 1 > | Download

Figure 6.2–12

6.2.10 Loans

Scroll to the [Current & Savings](#), [Deposits](#) and [Loans](#) section of the Dashboard. Click on [Loans](#) section to view summary of accounts as per the transaction currency, count of the accounts and total of outstanding loan balance.

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

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

Gibraltar INTERNATIONAL BANK

SAMPLE LTD | SAMPLE USER | Last login 11 Nov 08:26 AM

Current & Savings 4 Total Accounts | **Term Deposits** | **Loans** 4 Total Accounts

GBP57.96 GBP (3 Accounts) | You do not have any Term Deposit | -GBP1,401,225.10 GBP (4 Accounts)

Loan Accounts Summary

Account Number	Account Holder Name	Outstanding Balance	Maturity Date	Interest Rate (Per Annum)
Core Market Commercial Loan 001AAAL000000008 SAMPLE LIMITED	SAMPLE LTD.	-GBP736,571.06	04 Jun 2028	1.85%
Core Market Commercial Loan 001AAAL000000006 SAMPLE LIMITED	SAMPLE LTD.	-GBP212,586.36	06 Jun 2028	1.85%
Core Market Commercial Loan 001AAAL000000004 SAMPLE LTD.	SAMPLE LTD.	-GBP359,394.53	06 Jun 2028	1.85%
Core Market Commercial Loan 001AAAL000000002 SAMPLE LIMITED	SAMPLE LTD.	-GBP92,673.15	06 Jun 2028	1.85%

Page 1 of 1 (1-4 of 4 items) | < 1 > | Search... | Download

Figure 6.2–13

6.2.11 Activity Log

On the Dashboard, scroll to the [Activity Log](#) section.

By default, [Financial](#) will be selected in drop down to view the ***all the financial transactions initiated today by users mapped to the party.***

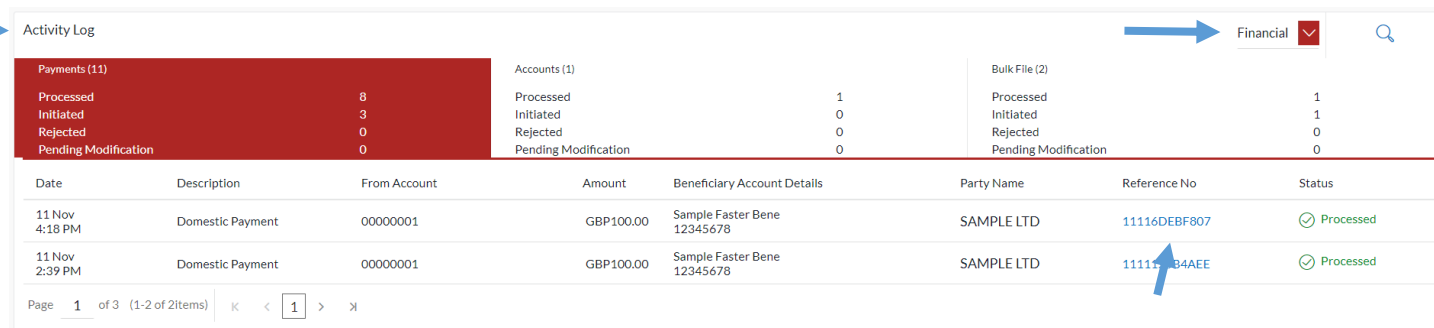
The transactions are further categorized as below:

- Payments
- Non Accounts
- Accounts
- Bulk File

The Status of categorized Transactions will be displayed as below :

- Processed
- Initiated
- Rejected
- Pending Modification

Click the [Reference No](#) link to view the ***Transaction Details***



Activity Log							Financial	
Payments (11)		Accounts (1)		Bulk File (2)				
Processed	8	Processed	1	Processed	1			
Initiated	3	Initiated	0	Initiated	1			
Rejected	0	Rejected	0	Rejected	0			
Pending Modification	0	Pending Modification	0	Pending Modification	0			
Date	Description	From Account	Amount	Beneficiary Account Details	Party Name	Reference No	Status	
11 Nov 4:18 PM	Domestic Payment	00000001	GBP100.00	Sample Faster Bene 12345678	SAMPLE LTD	11116DEBF807	Processed	
11 Nov 2:39 PM	Domestic Payment	00000001	GBP100.00	Sample Faster Bene 12345678	SAMPLE LTD	11116B4AEE	Processed	
Page 1 of 3 (1-2 of 2 items) < 1 >								

Figure 6.2–14

The transaction details and transaction journey of any financial, bulk file and payments transactions. The current status of transaction i.e. Initiated, Approved or Processed is displayed.

Click [E-Receipt to download](#) receipt of the transaction.

The Transaction Journey details are shown as below.

Domestic Payment

Short Name

SF Sample Faster Shortname

Account Number to Credit

12345600

Beneficiary Type

Domestic

Beneficiary Account Name

Sample Faster Bene Name

Bank Details

000000

Transfer From

1234567

Payment Type

FASTER

Amount

GBP42.00

Transfer When

06 Dec 2021

Reference

sample rference

 e-Receipt

Transaction Journey

Initiation


Sample User
06 Dec 06:45 PM

Approval


Sample user
06 Dec 06:46 PM

Completion


Processed
Reference No : 2134001067619000

Back

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Figure 6.2–15

Click on **Non Financial** to view the details of *all the non financial transactions initiated today by users mapped to the party*.

The transactions are further categorized as below:

- Accounts Non Financial
- Beneficiary

Activity Log

Accounts (1)

Beneficiary (1)

Processed1

Initiated0

Rejected0

Pending Modification0

Processed1

Initiated0

Rejected0

Pending Modification0

Date	Description	Payee/Biller Name	Payee Type	Category	Reference No	Status
28 Oct 11:08 AM	Create Internal Payee	28OCTIBENE	BANKACCOUNT	Internal	28100CA38637	Processed

Page 1 of 1 (1 of 1 items)

Figure 6.2–16

Click the [reference number](#) link to view the **Transaction Journey**

The transaction details and transaction journey of any non financial and beneficiary transactions. The current status of transaction i.e. Initiated, Approved or Processed is displayed.

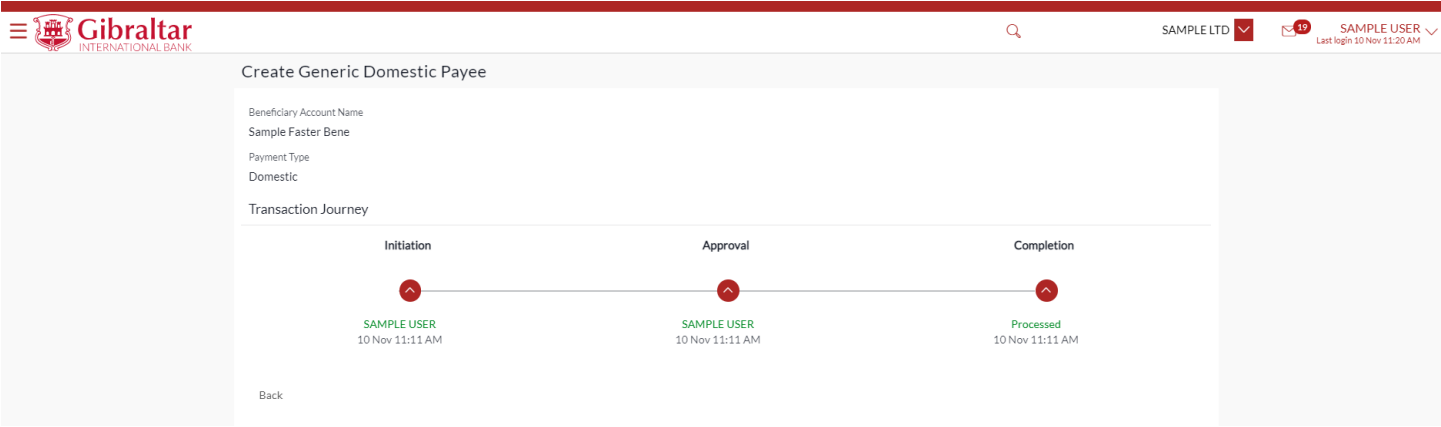


Figure 6.2–17

6.3 Viewer Dashboard

6.3.1 Login with Corporate User having Viewer Role.

Details displayed on the dashboard under each section will be for the selected party unless specified otherwise.

You can view details of each linked party by selecting the [Party ID](#) from the [party id](#) dropdown.

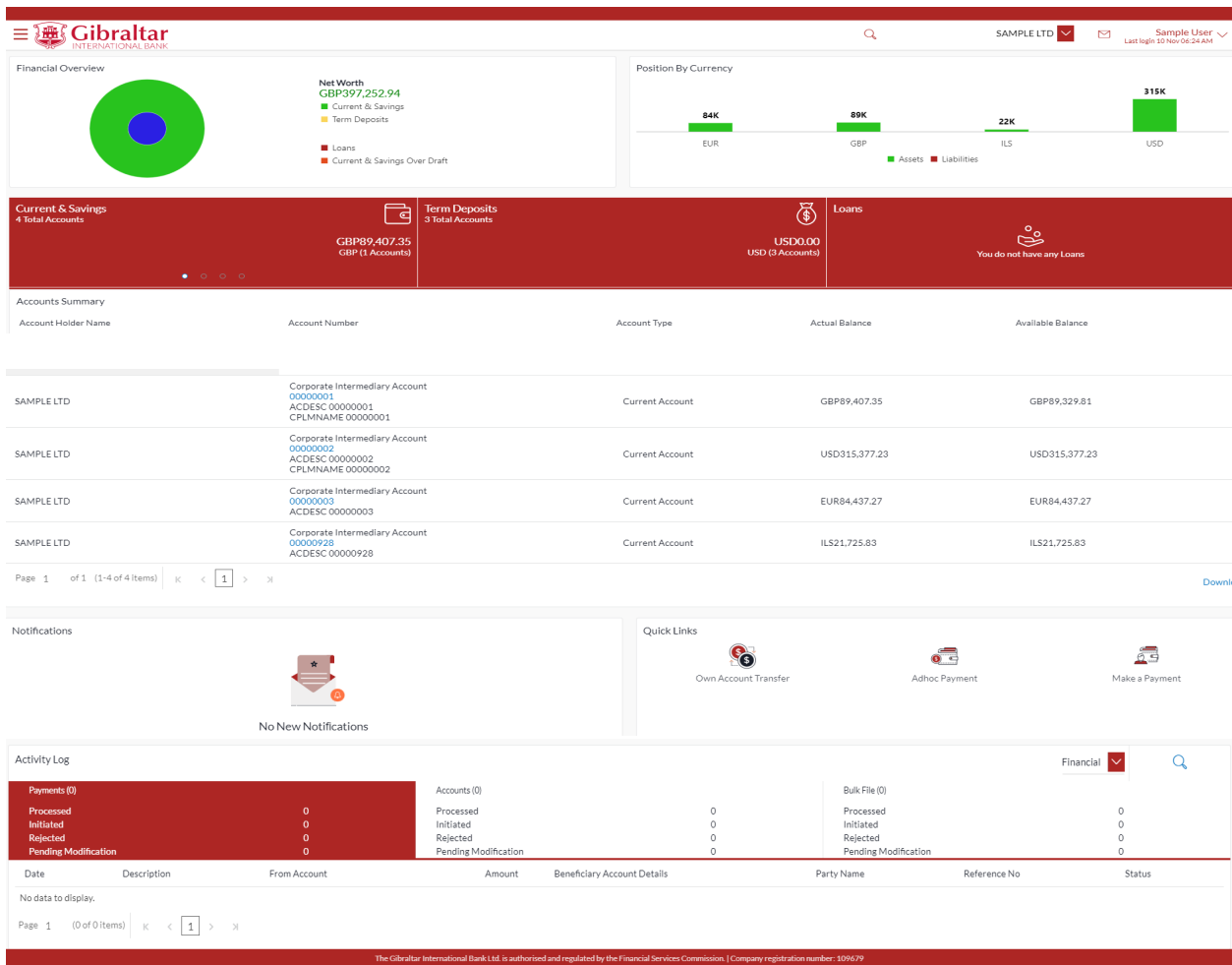


Figure 6.3–1

6.3.2 Financial Overview

Financial Overview section displays a pie chart showing the distribution of assets and liabilities across the CASA, TD & Loans accounts held with the bank. It also displays the total amount of assets and liabilities. Account types displayed in the section include CASA, term deposits, overdraft and loans.

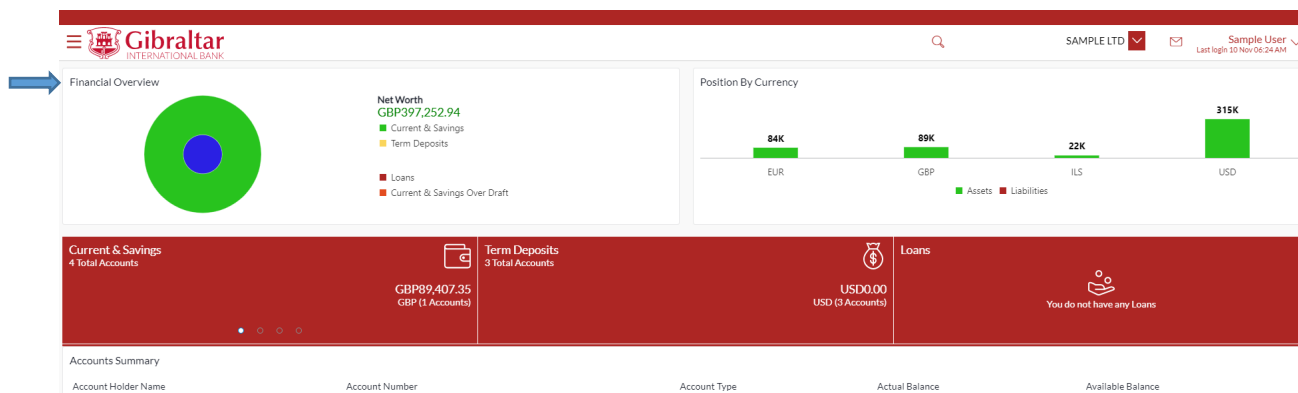


Figure 6.3–2

6.3.3 Position by Currency

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

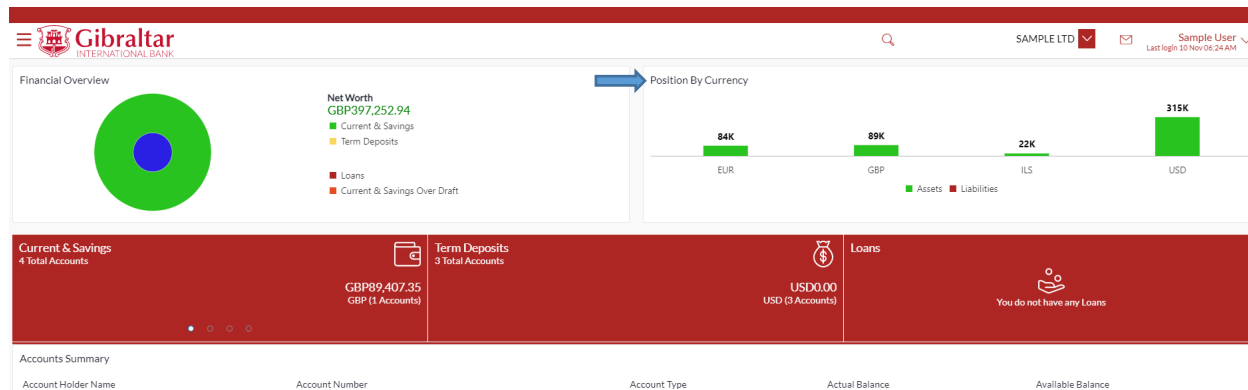


Figure 6.3–3

6.3.4 Current and Savings

Scroll to the **Current & Savings Accounts** section of the Dashboard; to view summary of the accounts as per transaction currency, count of the accounts and total of available balance and Actual Balance of each account.

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

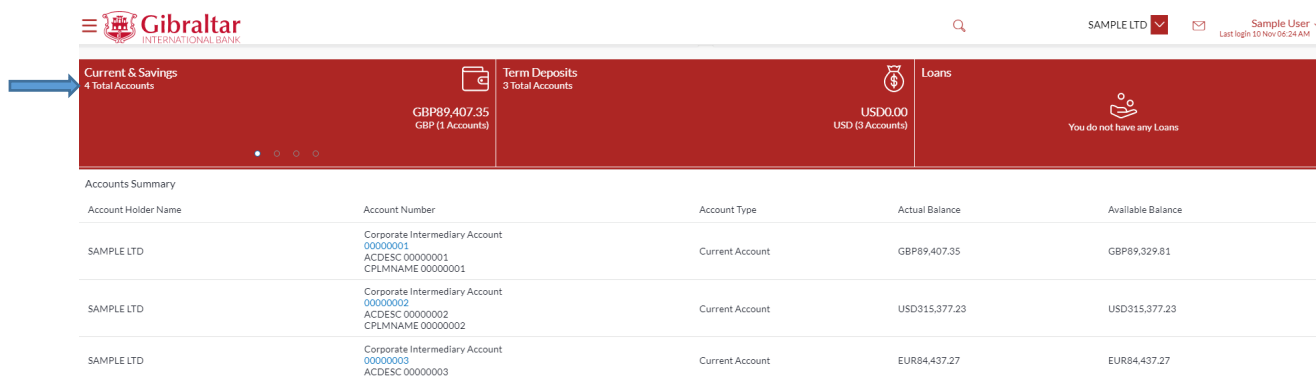


Figure 6.3–4

6.3.5 Term Deposits

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

List of your Deposit Accounts No along with the deposit details in each of your accounts will be displayed in Deposits Accounts Summary. Click on Download button to download the Accounts summary in PDF.

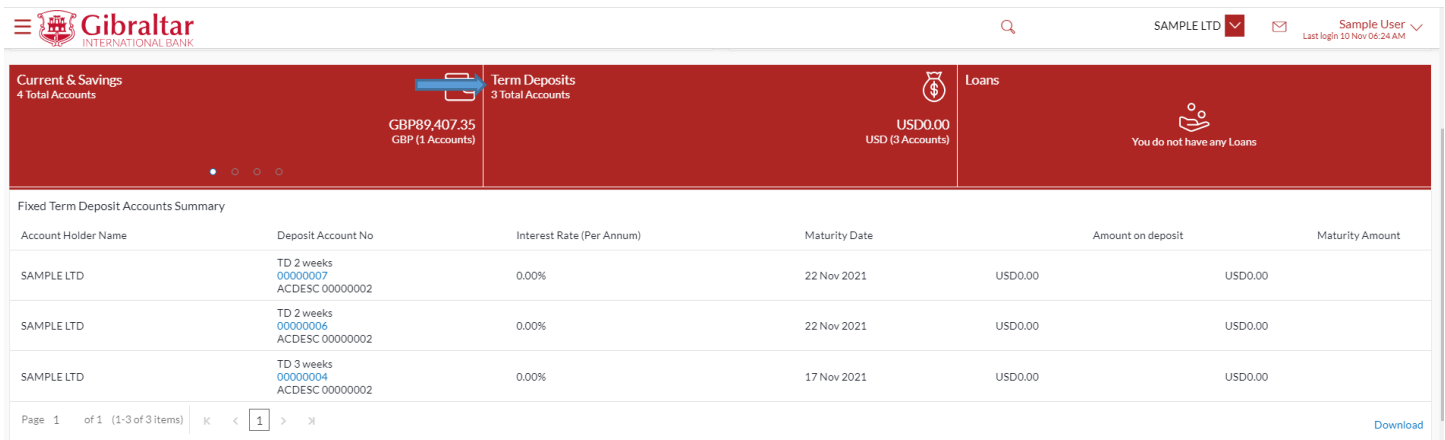


Figure 6.3–5

6.3.6 Loans

Scroll to the [Current & Savings](#), [Deposits](#) and [Loans](#) section of the Dashboard. Click on [Loans](#) section to view summary of accounts as per the transaction currency, count of the accounts and total of outstanding loan balance.

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

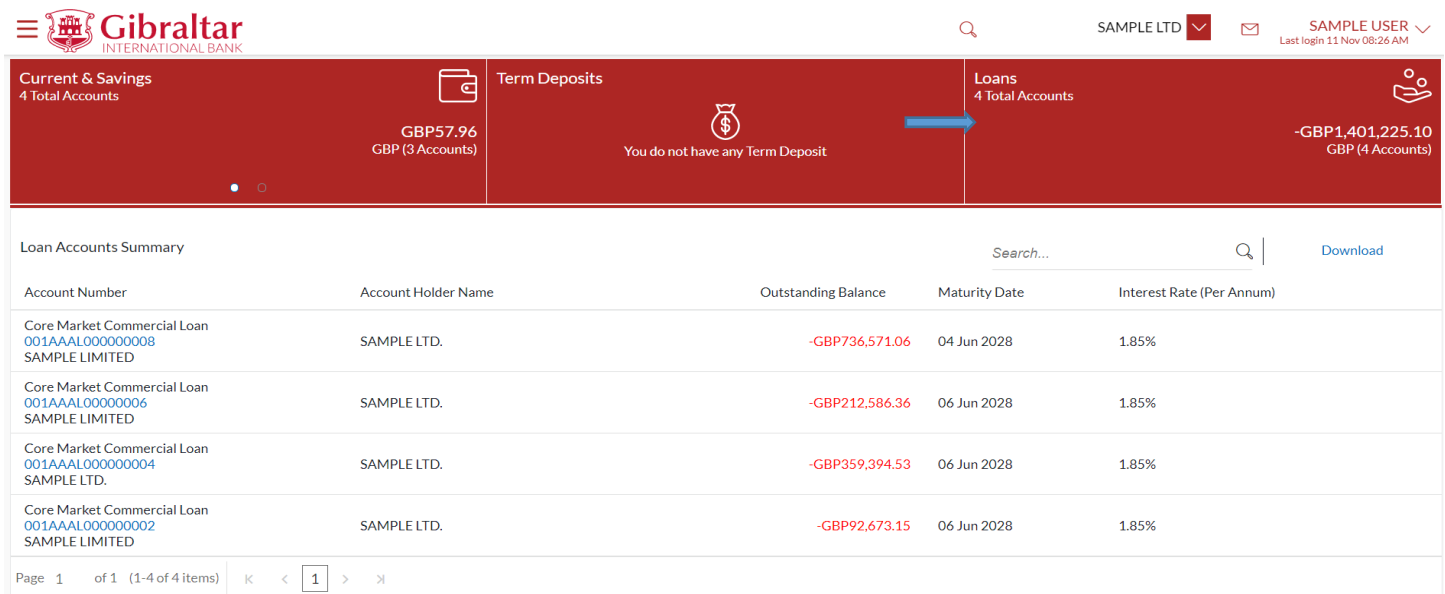


Figure 6.3–6

7. How do I view Details of my Current and Savings Account and transactions carried out on these accounts?

- As an E–Banking customer, you can overview your Current and Savings Account details and transaction carried out on these accounts
- This guide explains how to overview Current and Savings Account and transactions via our website. You can access your Account and transaction details (Mini statement and Detailed statement) through your **Dashboard** or the **Accounts Menu**.

7.1 Account Details through the Dashboard

7.1.1 On the Dashboard scroll to the Current & Savings Accounts section

In the [Current & Savings Accounts](#) section of the Dashboard, list of your Current and Savings Accounts with their respective details like Account Number, Account Balance etc. are displayed. Click on an [Account Number](#) to view Account Details. Refer Figure 6.3–4.


7.1.2 Account Details are displayed

The following **Account Details** are displayed:

Select Account drop down is displayed with the selected account from dashboard. You can select another account from the dropdown to view the details if required.

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

Account Details

Select Account
00000001 - GBP - ACDE... 
Available Balance : GBP89,302.81
Account Type
Corporate Intermediary Account

Basic

Sort Code
60-83-14
IBAN
GI97GIHK0000000000000001
Account Type
Current Account
Account Currency
GBP
Account Designation
CPLMNAME 00000001
Account Branch
Gibraltar International Bank Ltd PO Box 1375,
Inces House, 310 Main Street, GIBALTAR
Account Status
Active

Balances

Available Balance
GBP89,302.81
Actual Balance
GBP89,380.35

Limits

Overdraft Limit
GBP0.00


Figure 7.1–1

7.1.3 Transaction Statement

Click on the **Transaction Statement** quick link on the account details screen to view all activity for the selected account for the current month.

Following details are displayed:

- Opening Balance – this is the opening balance in the account
- Closing balance – this is the closing balance in the account
- Date – this is the Date on which the transaction was performed
- Value date - this is the Date on which the transaction got processed
- Description– this is the narrative/payment details of the transaction
- Reference Number – reference number for the transaction
- Amount – this is the transaction amount where debit amount is displayed in red and prefixed with a (–) ve sign. Credit amount are in positives and displayed in black.
- Balance – this is the running balance of the account
- MT103 – MT103 message only for outgoing Faster, CHAPS and International Swift Payments.



SAMPLE LTD
16
SAMPLE USER
Last login 12 Nov 06:16 AM

Transaction Statement

Account number
00000001 - GBP - ACDE...
Available Balance : GBP79,114.81

Opening Balance
GBP89,445.85

Closing Balance
GBP79,292.35

Download

View Options
Current Month
Transaction
All
Reference Number

Apply Filter

Reset

Back

Date	Value Date	Description	Reference Number	Amount	Balance	MT103*
10 Nov 2021	12 Nov 2021	Faster Payment Charge	2131601022617000	-GBP1.00	GBP79,292.35	
10 Nov 2021	12 Nov 2021	Faster Payment To SAMPLE FASTER BENE SAMPLE REFERENCE	2131601022617000	-GBP2.00	GBP79,293.35	View
10 Nov 2021	12 Nov 2021	Faster Payment Charge	2131601022616001	-GBP1.00	GBP79,295.35	
10 Nov 2021	12 Nov 2021	Faster Payment To SAMPLE FASTER BENE REID	2131601022616001	-GBP33.00	GBP79,296.35	View

Page 1 of 1 (1-4 of 4 items)

* MT103 is available only for outgoing Faster, CHAPS and International Swift Payments

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Figure 7.1–3

- Search by – filters to view the transactions of a specific period
 - Current Period
 - Previous Month
 - Previous Quarter
 - Select Date Range
- Reference Number – reference number for the transaction
- Transaction Type – filters to view the transactions based on Credits or Debits or All

Click on **Apply Filter** to **search** the result based on the input search criteria or click on **Back** to **return to** previous screen or click on **Reset** to **reset** the search criteria.

Click on **>** to go to next page or click on page number to go to that particular page.

Click on **Download** to download the statement in **.CSV** or **.PDF** format.



SAMPLE LTD
 ADDRESS1
 ADDRESS2
 ADDRESS3
 ADDRESS4
 GIBRALTAR
 GX11 1AA

Account Number: **12345678**

Opening Balance: **GBP89,445.85**

Statement Period: **01 Nov 2021 to 10 Nov 2021**

Closing Balance: **GBP89,380.35**

Transaction Statement					
Date	Value Date	Description	Operation Number	Amount	Balance
10 Nov 2021	10 Nov 2021	Internal Payment To ACDESC 12345677 sample reference	2131401040176000	-GBP2.00	GBP89,380.35
10 Nov 2021	10 Nov 2021	Internal Payment To ACDESC 12345677 test	2131401033236000	-GBP25.00	GBP89,382.35
05 Nov 2021	08 Nov 2021	Internal Payment EUR 44@1.142729 To ACDESC 23456789	2131201408895000	-GBP38.50	GBP89,407.35

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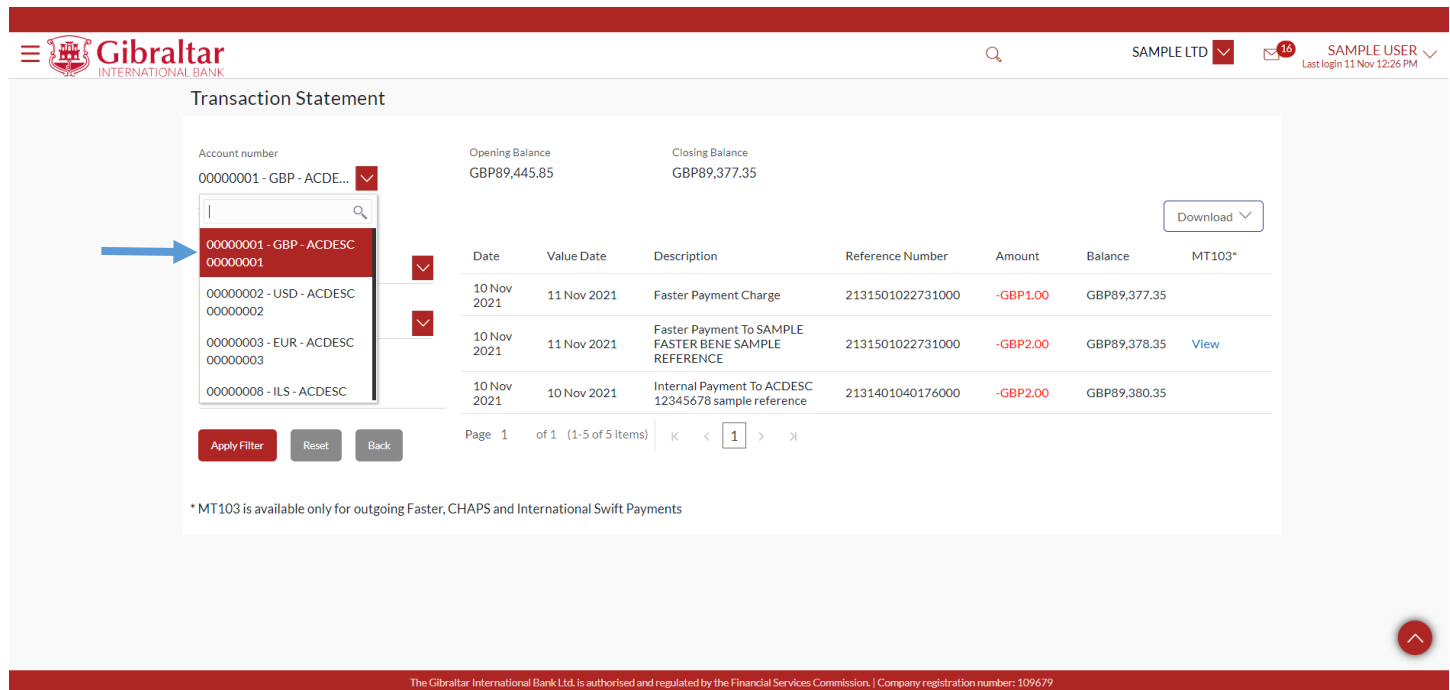
CSV :

Account Number: 00000001									
Name:	SAMPLE LTD								
Address:	ADDRESS1 00000001								
	ADDRESS2 00000001								
	ADDRESS3 00000001								
	ADDRESS4 00000001								
	GIBRALTAR								
	GX11 1AA								
Statement Period	From:01 Nov 2021								
	To:10 Nov 2021								
Opening Balance	GBP89445.85								
Closing Balance	GBP79292.35								
Date	Value Date	Description	Operation Number	Currency	Amount	Currency	Balance		
10-Nov-21	12-Nov-21	Faster Payment Charge	[2131601022617000]	GBP	-1	GBP	79292.35		
10-Nov-21	12-Nov-21	Faster Payment To SAMPLE FASTER BENE SAMPLE REFERENCE	[2131601022617000]	GBP	-2	GBP	79293.35		
10-Nov-21	12-Nov-21	Faster Payment Charge	[2131601022616001]	GBP	-1	GBP	79295.35		
10-Nov-21	12-Nov-21	Faster Payment To SAMPLE FASTER BENE REID	[2131601022616001]	GBP	-33	GBP	79296.35		

Figure 7.1–3

7.1.4 Check the account and transaction Statement of another Current or Savings Account through the Account number dropdown

You can view Statement details of another Current or Savings Account through the **Transaction Statement** screen by selecting the **Account Number** from the **Account Number** dropdown.



The screenshot displays the 'Transaction Statement' interface for Gibraltar International Bank. At the top, the account number dropdown is open, showing a list of accounts. A blue arrow points to the first option: '00000001 - GBP - ACDESC 00000001'. The table below shows transactions for this account, including a Faster Payment Charge and two Faster Payments.

Date	Value Date	Description	Reference Number	Amount	Balance	MT103*
10 Nov 2021	11 Nov 2021	Faster Payment Charge	2131501022731000	-GBP1.00	GBP89,377.35	
10 Nov 2021	11 Nov 2021	Faster Payment To SAMPLE FASTER BENE SAMPLE REFERENCE	2131501022731000	-GBP2.00	GBP89,378.35	View
10 Nov 2021	10 Nov 2021	Internal Payment To ACDESC 12345678 sample reference	2131401040176000	-GBP2.00	GBP89,380.35	

* MT103 is available only for outgoing Faster, CHAPS and International Swift Payments

Figure 7.1–4

7.2 Account Details through the Accounts Menu

7.2.1 Go to the Accounts Menu

Click on the (1) **Accounts** menu and select (2) **Current and Savings Accounts** and click on (3) **Overview**

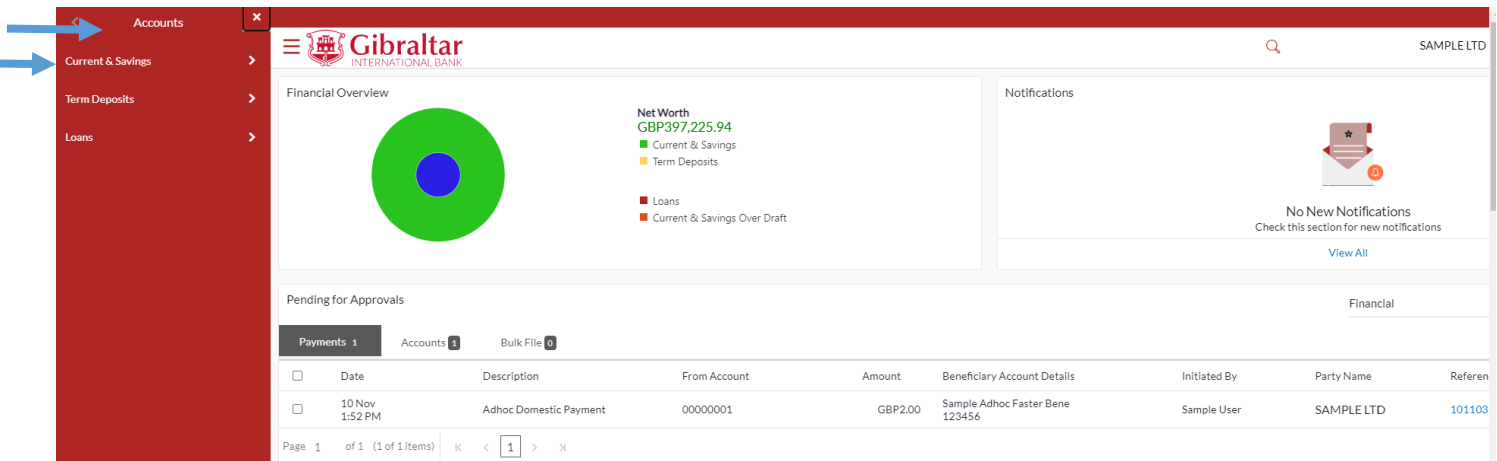


Figure 0–1

Account overview displays the **Total number of Accounts** and the sum of **Available Balance** in the accounts.

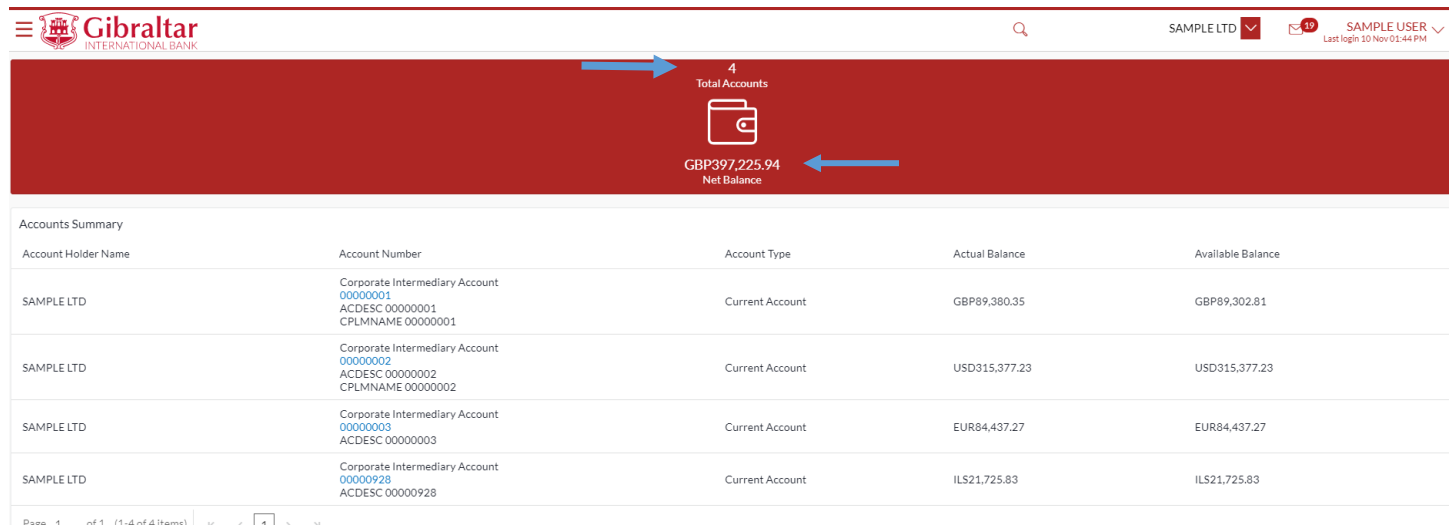


Figure 0–2

Refer steps 7.1.2, 7.1.3 and 7.1.4 to view the account details and related transactions for the selected account.

8. How do I view my Term Deposit Account details and transactions statement carried out on these accounts?

- As an E–Banking customer, you can overview your Term Deposit Account details and transaction statement carried out on these accounts
- This guide explains how to overview Term Deposit Account and transactions statement via our website. You can access your Account and transaction details through your ***Dashboard*** or the ***Accounts Menu***.

8.1 Deposit Details through the *Dashboard*

8.1.1 On the Dashboard scroll to the Deposits section

In the [Term Deposits](#) section of the Dashboard, -Click on the Term Deposits section to display list of your Deposit Accounts. Click on an [Account Number](#) to view Deposit Details. Refer Figure 6.3–5.

8.1.2 Term Deposit Details are displayed

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

Select Account drop down is displayed with the selected account from dashboard. You can select another account from the dropdown to view the details if required.

- Product Name – Name of the product of the Term Deposit
- Account Description – Description of the account.
- Amount on Deposit – The amount for which the deposit was opened
- Start Date – The deposit opening date
- Interest Rate (Per Annum) – The rate of interest applicable on the term deposit
- Deposit Branch – Branch name in which your account is held along with address
- Current Balance – The current principal amount is the revised principal amount after top–up / partial redemption, if done
- Deposit Term – The term for which the deposit is maintained/fixed.
- Maturity Amount – The value of the term deposit at the time of maturity
- Maturity Date – The date on which the term deposit will mature
- Maturity Instruction – Maturity instruction set by you for the specific term deposit at the time of opening the deposit
- Pay To – Account to which the amount will be paid on maturity

Click on [Edit Maturity Instruction](#) quick link to ***modify*** the maturity instruction

Term Deposit Details

Select Account
00000077 - USD - ACDE... ▼
Available Balance : USD0.00

Product name
TD 2 weeks

Account Description
ACDESC 00000002

Initial Deposit	Current Position	Maturity
Amount On Deposit USD0.00	Current Balance USD0.00	Maturity Amount USD0.00
Start Date 02 Aug 2021	Deposit Term 0 Years 0 Months 14 Days	Maturity Date 22 Nov 2021
Interest Rate (Per Annum) 0.0%		Maturity Instruction Renew Interest and Pay Out the Principal

Quick Links

→ Edit Maturity Instruction

The Gibraltar International Bank Ltd. is authorised and regulated by the Financial Services Commission. | Company registration number: 109679

Figure 8.1–1

Select the require Maturity Instruction from the dropdown and Click on **Submit** to submit the changes.

Edit Maturity Instruction

Account Description
ACDESC 00000002

Account Number
00000077

Available Balance : USD0.00

Maturity Instructions
Renew Interest and Payout the Pri... ▼

Submit **Cancel** Back

Figure 8.1–2

Review the changes made and click **Confirm** to **submit** the details.

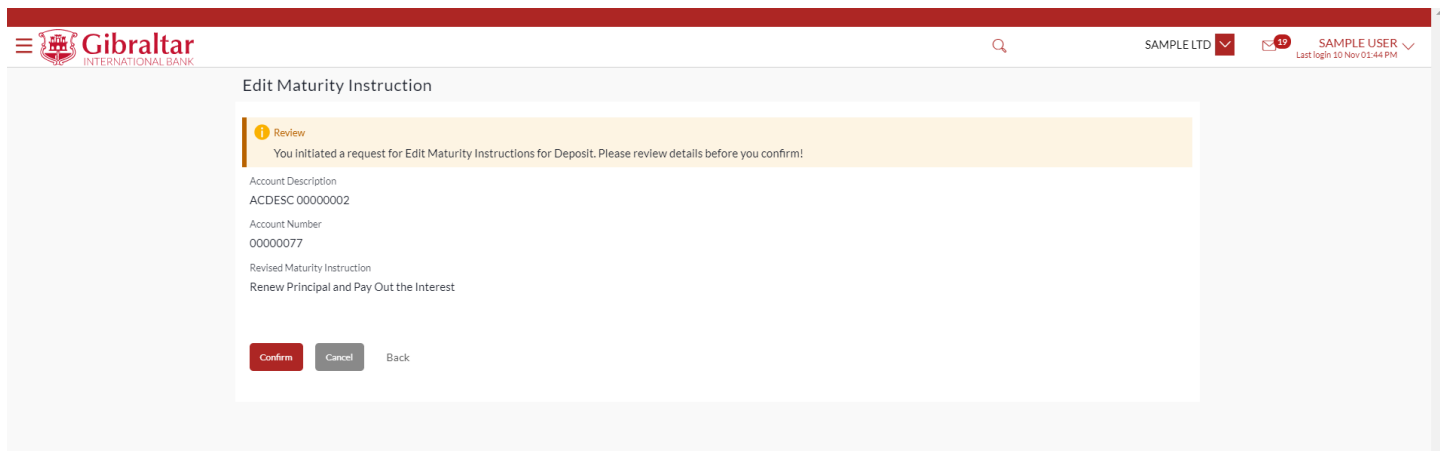


Figure 8.1–3

The confirm screen is displayed with a success message with revised maturity instruction. Click on [Go to Dashboard](#) to navigate back to **Dashboard**. Click [Go To Account Details](#) to navigate to Term Deposits Overview Dashboard

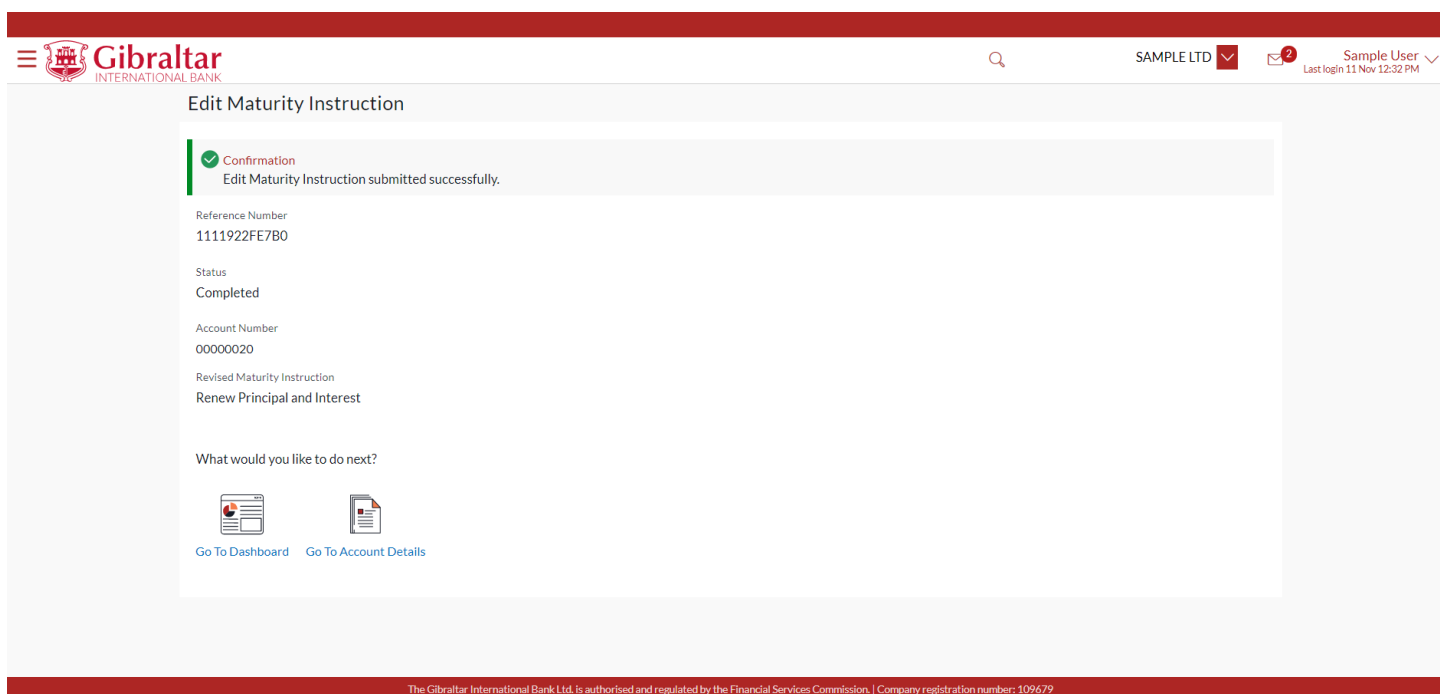


Figure 8.1–4

8.1.3 Transaction statement

Below the details of Transaction statement:

- Date – this is the Date on which the transaction was performed
- Value date -- this is the Date on which the transaction got processed
- Description– this is the short description of the transaction
- Reference Number – reference number for the transaction
- Amount – this is the transaction amount where debit amount is displayed in red and prefixed with a (–) ve sign. Credit amount are in positives and displayed in black.

Below the filter option to search:

- Search by – filters to view the transactions of a specific period
 - Current Period
 - Previous Month
 - Previous Quarter
 - Select Date Range
- Reference Number – reference number for the transaction
- Transaction Type – filters to view the transactions based on Credits or Debits or All

The screenshot displays the 'Transaction Statement' page of the Gibraltar International Bank. The sidebar on the left contains the following elements:

- Account number:** 00000077 - USD - ACDE... (with a dropdown arrow)
- Available Balance:** USD0.00
- View Options:**
 - Current Month:** (selected, with a dropdown arrow)
 - Transaction:** All (selected, with a dropdown arrow)
 - Reference Number:** (empty input field)
- Buttons:** Apply Filter (red), Reset (grey), Back (grey)

The main table displays the following data:

Date	Value Date	Description	Reference Number	Amount
08 Nov 2021	08 Nov 2021	Term Dep Mat 2 Wks A/C No. 00000077	001TD2W213120001	-USD23.00

Below the table, there is a pagination control showing 'Page 1 of 1 (1 of 1 items)' and navigation buttons: '<', '1', '>', and '>>'. A 'Download' button with a dropdown arrow is located in the top right corner of the table area.

Figure 8.1–5

Click on **Apply Filter** to **search** the result based on the input search criteria or click on **Back** to return to previous screen or click on **Reset** to **reset** the search criteria.

Click on **Download** to download the statement in **.CSV** or **.PDF** format.



SAMPLE LTD

ADDRESS1
ADDRESS2
ADDRESS5
GX11 1AA

Account Number: 12345678

Statement Period: 01.11.2021 to 10.11.2021

Term Deposit Transaction Statement				
Date	Value Date	Description	Reference Number	Amount
08 Nov 2021	08 Nov 2021	Term Dep Mat 2 Wks A/C No. 98765432	001TD2W213120001	USD23.00

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t +350 20013900 w gibintbank.gi

Company registration number: 109679

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Figure 8.1–6

8.1.4 Check the account and Transaction Statement details of another Term Deposit Account through the Account number dropdown

You can view details of another Term Deposit Account through the **Fixed Term Deposit Details** screen and View Statement by selecting the **Account Number** from the **Account number** dropdown.

Deposit Branch
Gibraltar International Bank Ltd PO Box 1375,
Inces House, 310 Main Street, GIBRALTAR

Renew Principal and Interest

8.2 Deposit Details through the *Accounts* Menu

8.2.1 Go to the Accounts Menu

Click on the (1) **Accounts** menu and select (2) **Term Deposits** and click on (3) **Fixed Term Deposit Overview** :

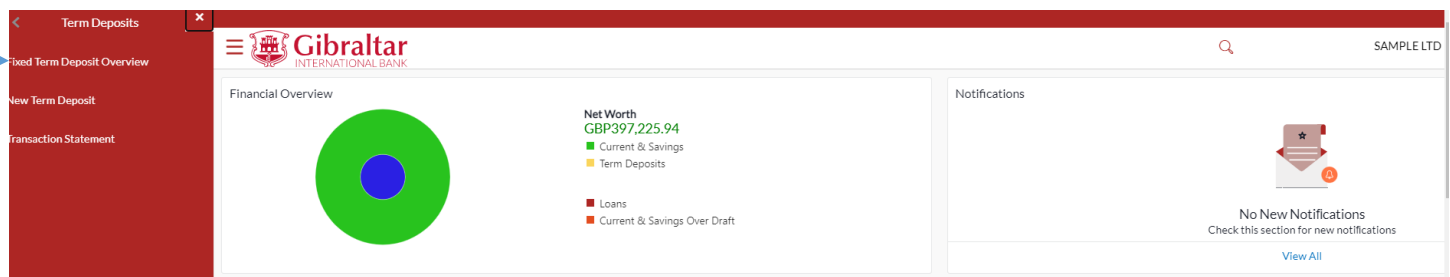
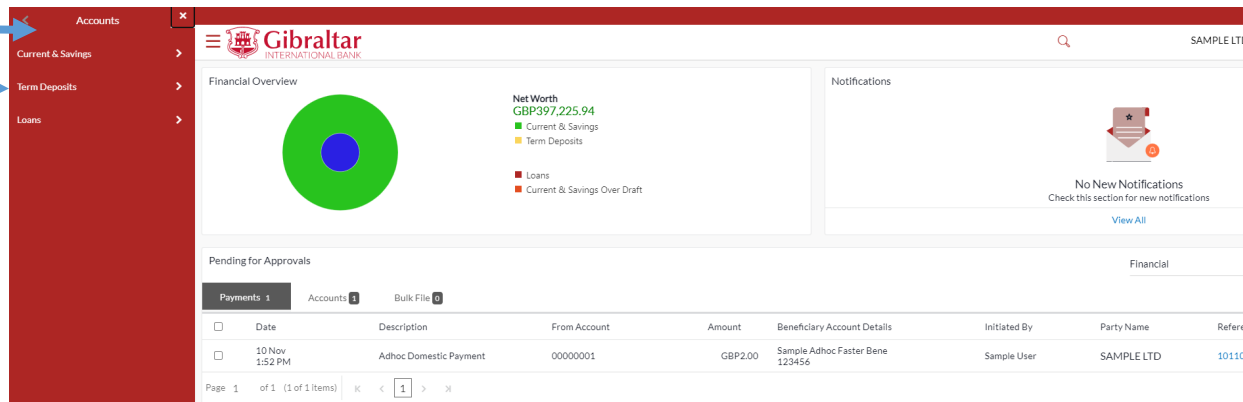


Figure 8.2–1

Term Deposit overview displays the following:

- Total Accounts – The total Accounts all the deposits
- Net Balance – The total net balance of all deposits Accounts.
- Current Position – Graphical presentation of the term deposit accounts
- Fixed Term Deposit Accounts Summary – Summary displays of all deposits Accounts. Below fields are displayed.
 - Account Holder Name
 - Deposit Account No
 - Interest Rate (Per Annum)
 - Maturity date
 - Amount on deposit
 - Maturity Amount

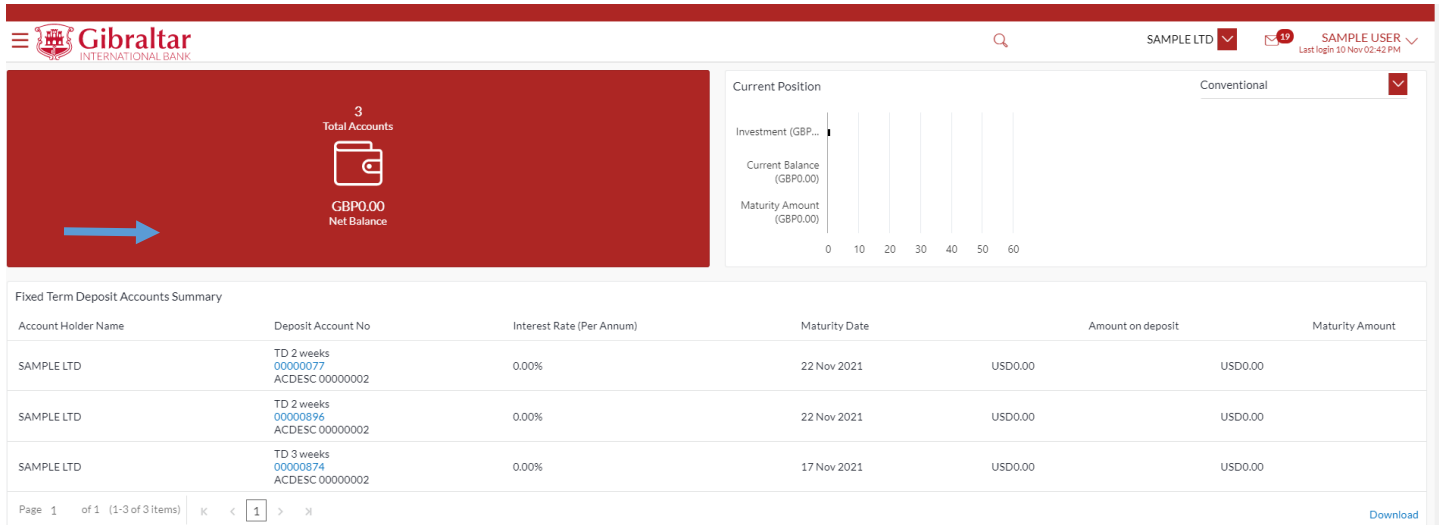


Figure 8.2–2

8.2.2 Click on an Account Number to view Deposit details

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

Fixed Term Deposit Accounts Summary					
Account Holder Name	Deposit Account No	Interest Rate (Per Annum)	Maturity Date	Amount on deposit	Maturity Amount
SAMPLE LTD	TD 2 weeks 00000077 ACDESC 00000002	0.00%	22 Nov 2021	USD0.00	USD0.00
SAMPLE LTD	TD 2 weeks 00000896 ACDESC 00000002	0.00%	22 Nov 2021	USD0.00	USD0.00
SAMPLE LTD	TD 3 weeks 00000874 ACDESC 00000002	0.00%	17 Nov 2021	USD0.00	USD0.00
Page 1 of 1 (1-3 of 3 items) < 1 > Download					

Figure 8.2–3

Refer steps 8.1.2, 8.1.3 and 8.1.3 to view the term deposit details.

9. How do I create New Term Deposit Account?

- As an E-Banking customer, you can create new Term Deposit Account
- This guide explains how to create New Term Deposit Account via our website. You can create your Term Deposit Account through **Accounts Menu**.

9.1 Create Term Deposit Account through the Accounts Menu

9.1.1 Go to the Accounts Menu

Click on the (1) **Accounts** menu and select (2) **Term Deposits** and click on (3) **New Term Deposit**

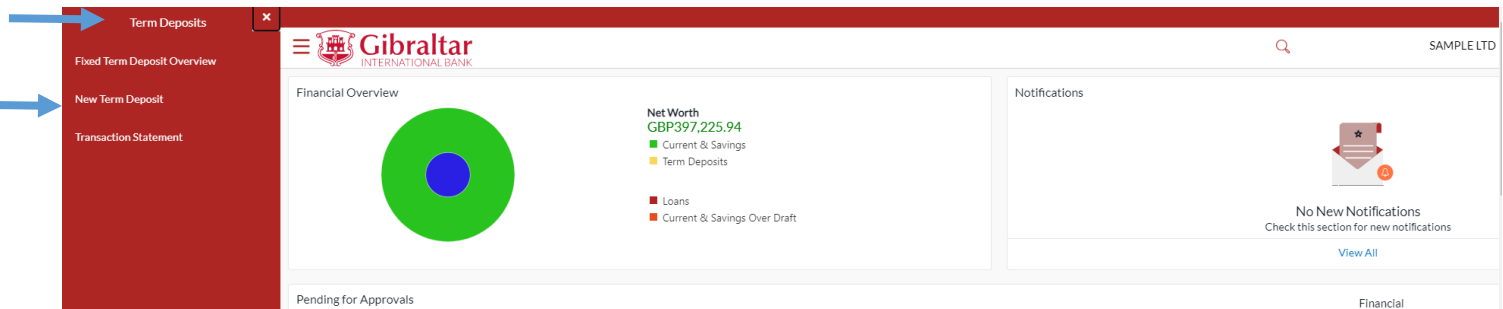


Figure 9.1–1

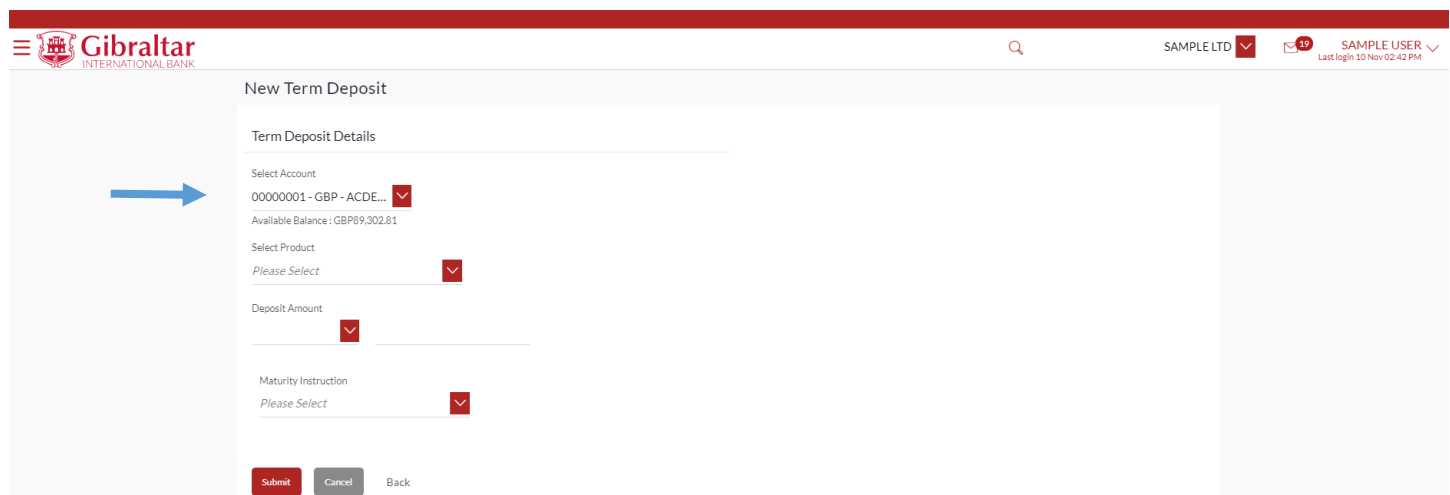


Figure 9.1–2

9.1.2 Enter details to create New Term Deposit

Enter following details to create **New Term Deposit**

- Select Source Account – select the current or savings account to be debited with the deposit amount
- Select Product – select the term deposit product from the list
- Deposit Amount – specify the amount for which the deposit is to be opened
- Maturity Instruction – set the Maturity instruction for the deposit account
 - Renew Principal and Pay Out the Interest
 - Renew Interest And Principal
 - Close on maturity
 - Renew Interest and Payout the Principal
 - Renew Special Amount and Pay Out the remaining amount

- Rollover Amount – The amount to be rolled over. This field is displayed if the Renew Special Amount and Payout the Remaining Amount option from the Maturity Instruction list

Click **Submit** to **create** the deposit, Click on **Cancel** to cancel the new Term deposit or click **Back** to go **back** to the pervious screen.

The screenshot shows the 'New Term Deposit' form on the Gibraltar International Bank website. The form is titled 'Term Deposit Details' and contains the following fields:

- Select Account:** 00000001 - GBP - ACDE... (dropdown menu)
- Available Balance:** GBP89,302.81
- Select Product:** TD 2 weeks (dropdown menu)
- Deposit Amount:** GBP 34.00 (text input)
- Maturity Instruction:** Close on maturity (dropdown menu)

At the bottom of the form, there are three buttons: **Submit** (red), **Cancel** (grey), and **Back** (grey). A blue arrow points to the **Submit** button. The top of the page shows the Gibraltar International Bank logo and user information: SAMPLE LTD, SAMPLE USER, Last login 10 Nov 02:42 PM.

Figure 9.1–3

9.1.3 Review and Confirm Deposit Details to Create Deposit

The following **Deposit Details** are displayed:

- Term Deposit Product – The term deposit product
- Source Account – The current or savings account to be debited to create the term deposit
- Opening Date – The deposit creation date
- Interest Rate (Per Annum) – The rate of interest applicable on the term deposit
- Deposit Amount – The principal amount of the term deposit
- Primary Account Holder– The ownership of the term deposit account
- Maturity Date – The date on which the term deposit will mature
- Maturity Amount – The value of the term deposit at the time of maturity
- Maturity Instruction – Maturity instruction set by you for the specific term deposit at the time of opening the deposit
- Roll Over Amount -- Roll over amount in case of Renew Special Amount and Pay Out the Remaining Amount Maturity instruction

Click **Confirm** to **create term deposit** or click **Cancel** to **cancel** the process or click **Back** to go **back** to the pervious screen.

New Term Deposit

Review
You initiated a request for New Term Deposit. Please review details before you confirm!

Term Deposit Details	Maturity Details
Term Deposit Product TD 2 weeks	Maturity Instruction Close on Maturity
Source Account 00000001	Maturity Date 24 Nov 2021
Deposit Amount GBP34.00	Maturity Amount GBP34.00
Deposit Tenure 0 Year(s), 0 Month(s), 14 Day(s)	
Opening Date 10 Nov 2021	
Primary Account Holder SAMPLE LTD	

[Confirm](#) [Cancel](#) [Back](#)

Figure 9.1–4

The confirm screen is displayed with status as ***pending approval*** because authorization is required. If no authorization is required, then a ***success*** message along with Reference Number is displayed. Click [Go to Dashboard](#) to go back to the ***Dashboard***. Click on [Go to Account details](#) button to see the Account details on Term deposits Dashboard.

New Term Deposit

Confirmation
New Term Deposit submitted successfully.

Reference Number
101190D1445F

Status
Pending for Approval

Deposit Tenure 0 Year(s), 0 Month(s), 14 Day(s)	Maturity Instruction Close on maturity
Deposit Amount GBP34.00	Maturity Amount GBP34.00
Maturity Date 24 Nov 2021	

What would you like to do next?

[Go To Dashboard](#) [Go To Account Details](#)

Figure 9.1–5

9.1.4 Authorize the transaction

On the Approver dashboard, scroll to the ***Pending for Approvals*** section.

Click on [Financial](#) to view ***Financial*** transaction that are initiated by the maker and are pending for approvals.

Click on Accounts Financial. Click the [Reference Number](#) link to view, approve or reject the transaction.

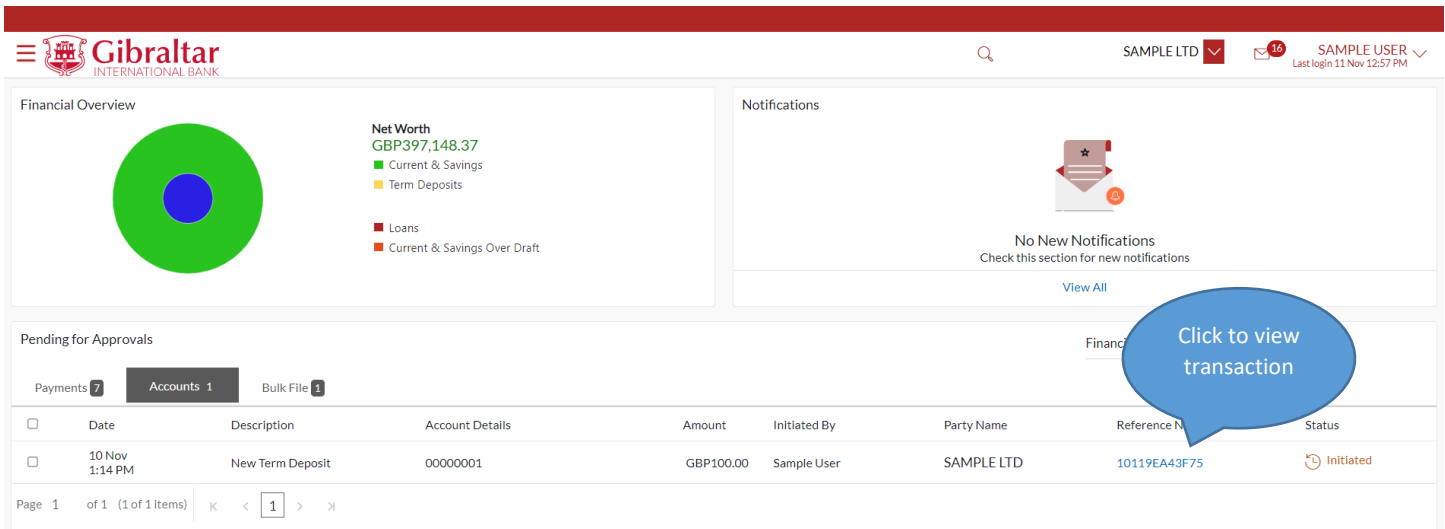


Figure 9.1–6

Click **Approve** to **approve** the Term Deposits transaction or click **Reject** to **reject** payment transaction or click **Back** to go back to the previous screen.

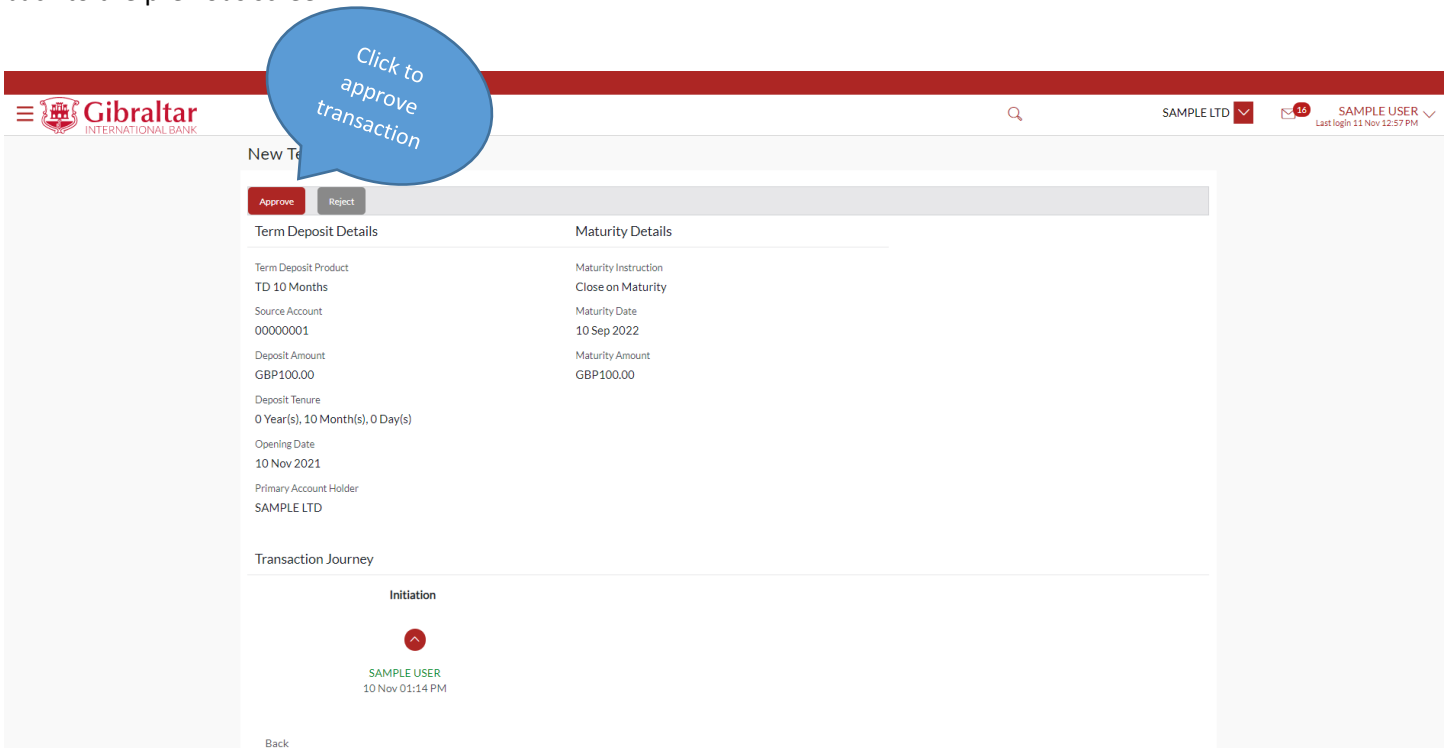


Figure 9.1–7

Enter remarks, if any. Click **Approve** to **approve** the Term Deposit transaction or click **Cancel** to go back to the previous screen.

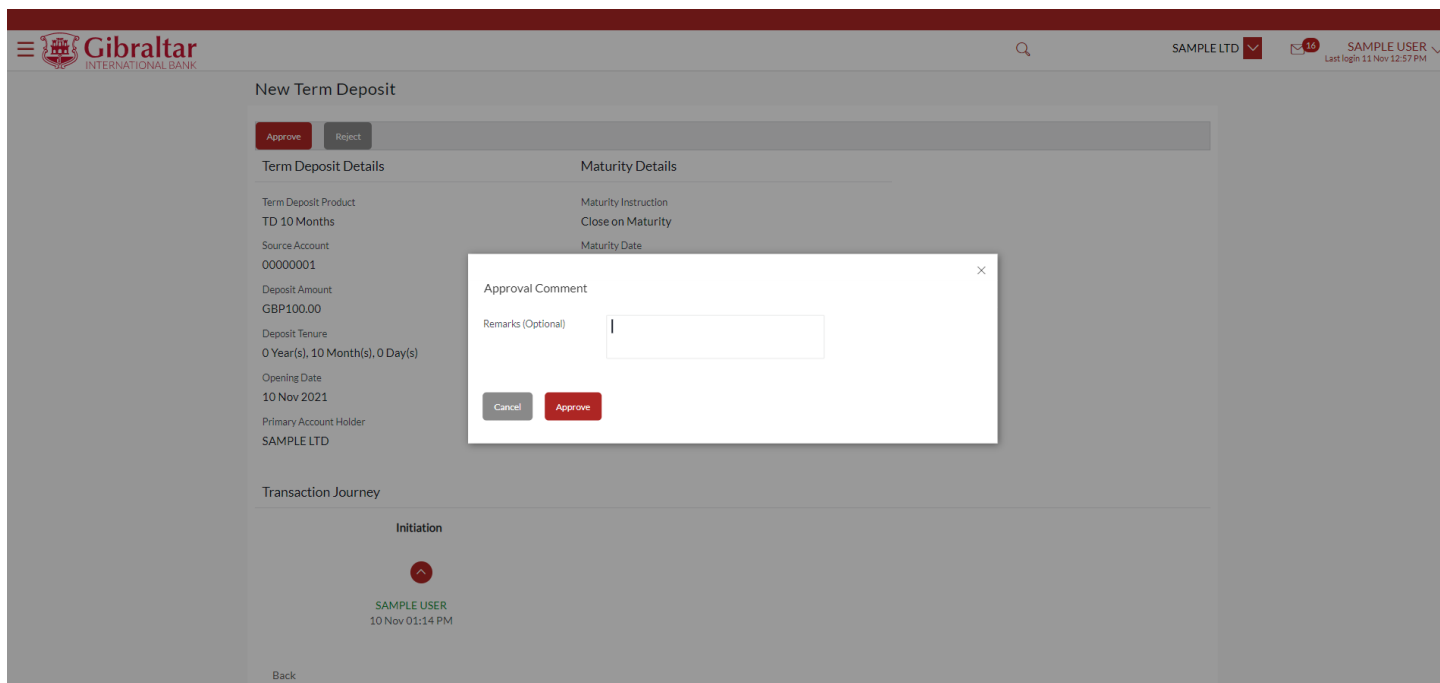


Figure 9.1–8

The confirm screen is displayed with a **success** message along with the reference number. Click on **OK** to navigate back to **Dashboard**.

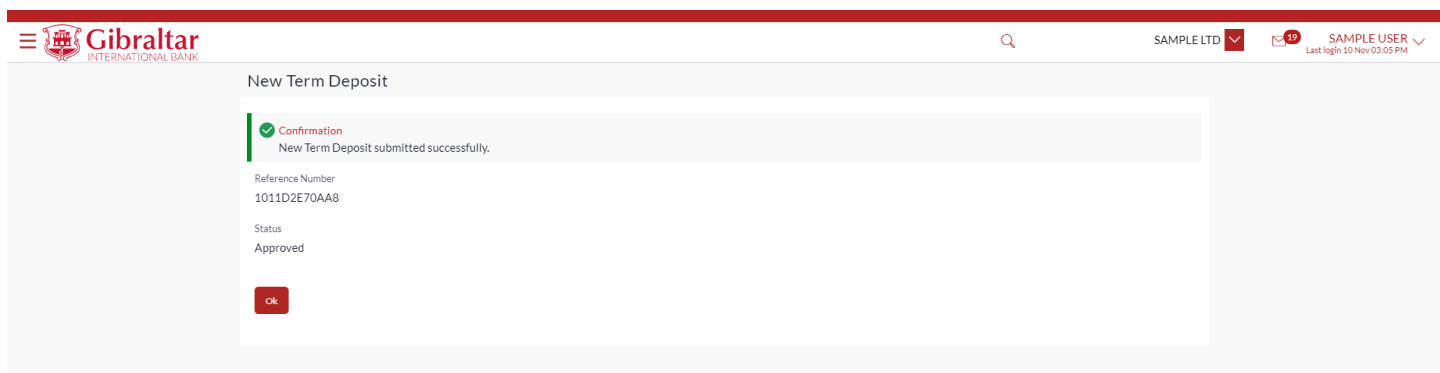


Figure 9.1–9

10. How do I overview my Loan Account details and transaction carried out on these accounts?

- As an E–Banking customer, you can overview your Loan Account details and transaction carried out on these accounts
- This guide explains how to overview Loan Account and transactions via our website. You can access your Account and transaction details through your ***Dashboard*** or the ***Accounts Menu***.

10.1 Loan Details through the *Dashboard*

10.1.1 On the Dashboard scroll to the Loans section

In the *Loans* section of the Dashboard, Click on loans to display all Loan Accounts. Click on an *Account Number* to view Loan Details. Refer Figure 6.3-6.

10.1.2 Loan Details are displayed

The following ***Loan Details*** are displayed:

Select Account drop down is displayed with the selected account from dashboard. You can select another account from the dropdown to view the details if required.

- Product name- The name of the loan product.

The section "Loan Account Details" will display the below fields

- Opening Date – The loan account opening date.
- Account Number – Loan Account number
- Account Description – Description for the loan.
- Alternate Account Number – Account Number. (Only in case of Migrated Loan Account)
- Maturity Date - The date on which the loan account will mature.
- Status - Status of your account e.g. Active or closed.
- Interest Rate (Per Annum) – The rate of interest applicable on the loan account.
- Loan Branch - Branch name in which your account is held along with address.

The section "Loan Amount Details" will display the below fields

- Original Approved Amount – The sanctioned loan amount to you. (Only in case of Migrated Loan Account)
- Approved Amount – The sanctioned loan amount to you. (Only in case of new Loan Account)
- Amount Drawdown - The actual amount of loan that the bank has given to you till date.
- Amount Paid To Date - The capital total amount paid in installments till date.
- Outstanding Balance - Outstanding loan amount i.e. Outstanding principal + Interest arrears if any.

The section "Repayment Details" will display the below fields

- Interest Frequency - Intervals at which the interest is to be paid.
- Capital Frequency - Intervals at which the principal is to be repaid.
- Late Payment Penalty - Late payment interest rate applicable if any on Product.
- Prepayment Penalty – Prepayment interest rate applicable if any on Product.

The section "Loan Instalment" will display the below fields

- Term - The duration for which the loan amount was sanctioned in terms of years/months/days.
- Total Instalments - The total number of scheduled payments made towards repaying the loan.
- Remaining Instalments - The number of scheduled payments remaining towards repaying the loan completely.
- Next Instalment Date - Date on which next instalment to be paid.
- Next Instalment Amount– Amount to be paid as next instalment.

The section "Arrears" will display the below fields

- Outstanding Capital Amount – The amount due on the loan principal after having missed one or more repayment installments i.e. Outstanding principal amount.
- Interest Arrears - The amount due towards loan interest payment in case of missed instalments.
- Late Payment Charges - The charges levied on any late payment of a loan instalment.
- Other Fees - Other/ miscellaneous fees applicable on the loan account.

Below Quick Links will be displayed for navigating to [“Loan Drawdown Enquiry”](#), [“Loan Schedule Enquiry”](#) and [“Transaction Statement”](#) screen.

Loan Details

Select Account
001AA000000001 - G... ▼

Product Name
Core Market Commercial Loan

Loan Account Details	Loan Amounts Details	Repayment Details	Loan Instalments	Arrears
Account Number 001AAAL0000000001	Original Approved Amount GBP1,000,000.00	Interest Frequency Monthly	Loan Term 116 months	Outstanding Capital Amount GBP0.00
Account Description SAMPLE LIMITED	Amount Drawdown GBP925,135.20	Capital Frequency Monthly	Total Instalments 110	Interest Arrears GBP5,486.80
Alternate Account Number 00000002	Amount Paid To Date GBP201,372.12	Late Payment Penalty 0.00%	Remaining Instalments 84	Late Payment Charges GBP0.00
Start Date 04 Oct 2018	Outstanding Balance -GBP736,571.06	Prepayment Penalty 0.00%	Next Instalment Date 04 Jul 2021	Other Fees GBP0.00
Maturity Date 04 Jun 2028			Next Instalment Amount GBP9,193.23	
Status Active				
Interest Rate (Per Annum) 1.85%				
Loan Branch Gibraltar International Bank Ltd				

Figure 10.1–1

10.1.3 Transaction Statement

Click on the quick link on the Loan Details screen to view the transaction statement. Below the fields are displayed on Loan Transaction statement.

- Date – this is the Date on which the transaction was performed
- Value Date – this is the Date on which the transaction was executed
- Description– this is the short description of the transaction
- Reference Number – reference number for the transaction
- Amount – this is the transaction amount

Gibraltar INTERNATIONAL BANK

Sample User | Last login 10 Nov 12:12 PM

Transaction Statement

Account number: 0010000100000028 - G... Download

View Options

Date Range: 01 Nov 2018 to 10 Nov 2021

Transaction: All

Reference Number

Apply Filter Reset Back

Date	Value Date	Description	Reference Number	Amount
11 Jun 2021	11 Jun 2021	Pay Capital and Interest in favour of Loan 04.05.2021 To 04.06.2021	001ZTRF21162005E	GBP8,043.39
04 Jun 2021	04 Jun 2021	Pay Capital and Interest in favour of Loan GBP 925135.2@1.85% 04.05.2021 To 04.06.2021	001ZTRF21155000M	GBP1,149.84
04 May 2021	04 May 2021	Pay Capital and Interest in favour of Loan	001ZTRF21124091R	GBP8,068.22
04 May 2021	04 May 2021	Pay Capital and Interest in favour of Loan	001ZTRF21124091R	GBP1,125.01
06 Apr 2021	04 Apr 2021	Pay Capital and Interest in favour of Loan	001ZTRF2109605TS	GBP8,018.12
06 Apr 2021	04 Apr 2021	Pay Capital and Interest in favour of Loan	001ZTRF2109605TS	GBP1,175.11
04 Mar 2021	04 Mar 2021	Pay Capital and Interest in favour of Loan	001ZTRF21063000O	GBP1,072.92
04 Mar 2021	04 Mar 2021	Pay Capital and Interest in favour of Loan	001ZTRF21063000O	GBP8,120.31
04 Feb 2021	04 Feb 2021	Pay Capital and Interest in favour of Loan	001ZTRF21035000M	GBP7,992.80

Figure 10.1–1

- Search by – filters to view the transactions of a specific period
 - Current Period
 - Previous Month
 - Previous Quarter
 - Select Date Range
- Reference Number – reference number for the transaction
- Transaction Type – filters to view the transactions based on Credits or Debits or All

Click on **Apply Filter** to **search** the result based on the input search criteria or click on **Back** to **return** to previous screen or click on **Reset** to **reset** the search criteria.

Click on **Download** to download the statement in **.CSV** or **.PDF** format



SAMPLE LTD
ADDRESS1, ADDRESS2, ADDRESS3, ADDRESS4
0102375, ADDRESS5 0102375, GI, GX11 1AA,

Account Number: 001MMM123456789

Statement Period: 01 Jul 2021 to 30 Sep 2021

Loan Account Statement				
Date	Value Date	Description	Reference Number	Amount
28 Jul 2021	28 Jul 2021	Pay Capital and Interest in favour of Loan GBP 40000@1.85% 28.06.2021 To 28.07.2021	001ZTRF212090T6B	GBP532.68

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

Figure 10.1–4

10.1.4 Check the account and Transaction Statement of another Loan Account through the Select Account dropdown

You can view details of another Loan Account through the **Loan Details** screen by selecting the **Account Number** from the **Select Account** dropdown.

SEARCH
SAMPLE LTD
Sample User
Last login 11 Nov 12:19 PM

Loan Details

Select Account

001AAA000000001 - G...

001AAAL000000001 - GBP - SAMPLE LIMITED

001AAAL000000006 - GBP - SAMPLE LIMITED

001AAAL000000004 - GBP - SAMPLE LIMITED

SAMPLE LIMITED

Alternate Account Number
00000002

Start Date
04 Oct 2018

Maturity Date
04 Jun 2028

Status
Active

Interest Rate (Per Annum)
1.85%

Loan Branch
Gibraltar International Bank Ltd

Loan Amounts Details

Original Approved Amount
GBP1,000,000.00

Amount Drawdown
GBP925,135.20

Amount Paid To Date
GBP201,372.12

Outstanding Balance
-GBP736,571.06

Repayment Details

Interest Frequency
Monthly

Capital Frequency
Monthly

Late Payment Penalty
0.00%

Prepayment Penalty
0.00%

Loan Instalments

Loan Term
116 months

Total Instalments
110

Remaining Instalments
84

Next Instalment Date
04 Jul 2021

Next Instalment Amount
GBP9,193.23

Arrears

Outstanding Capital Amount
GBP0.00

Interest Arrears
GBP5,486.80

Late Payment Charges
GBP0.00

Other Fees
GBP0.00

Figure 10.1–5

Transaction Statement:

SEARCH
SAMPLE LTD
Sample User
Last login 11 Nov 12:19 PM

Transaction Statement

Account number

001AAAL000000004 - ...

001AAAL000000008 - GBP - SAMPLE LIMITED

001AAAL000000006 - GBP - SAMPLE LIMITED

Reference Number

Download

Date	Value Date	Description	Reference Number	Amount
28 Jul 2021	28 Jul 2021	Pay Capital and Interest in favour of Loan GBP 400000@1.85% 28.06.2021 To 28.07.2021	001ZTRF212090T6B	GBP532.68

Page 1 of 1 (1 of 1 items) < 1 >

Apply Filter

Reset

Back

Figure 10.1–6

10.2 Loan Details through the *Accounts* Menu

10.2.1 Go to the Accounts Menu

Click on the (1) *Accounts* menu and select (2) *Loans* and click on (3) *Overview*

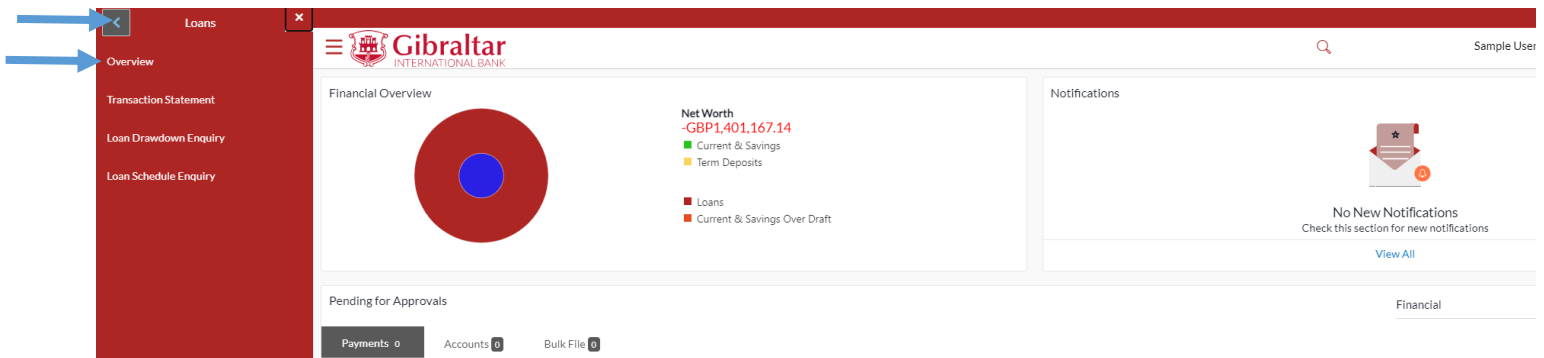


Figure 10.2–1

Loan account overview displays the following:

Loans Accounts Overview and Portfolio

- Total Borrowing – The total amount that you have borrowed from the bank
- Total Loans Financed: The total number of loans availed by the party.
- Amount Repaid: The total loan amount repaid
- Current Outstanding – The total outstanding amount on all the loan accounts

Installments Due

- Upcoming or Overdue installments across all the loan accounts

Quick Links

- Quick links for Loan Schedule Inquiry and Loan Drawdown Inquiry

Loan Accounts Summary

This section displays a summary of loan accounts, mapped to the logged in corporate user, along with related information of each account.

Details include:

- Account number: Loan account number with loan product name
- Account Holder Name: Name of the party under which the loan account is opened
- Outstanding Balance: Current outstanding loan amount in the loan account currency
- Maturity Date: Maturity date of the loan account
- Interest Rate (Per Annum): The rate of interest on the loan

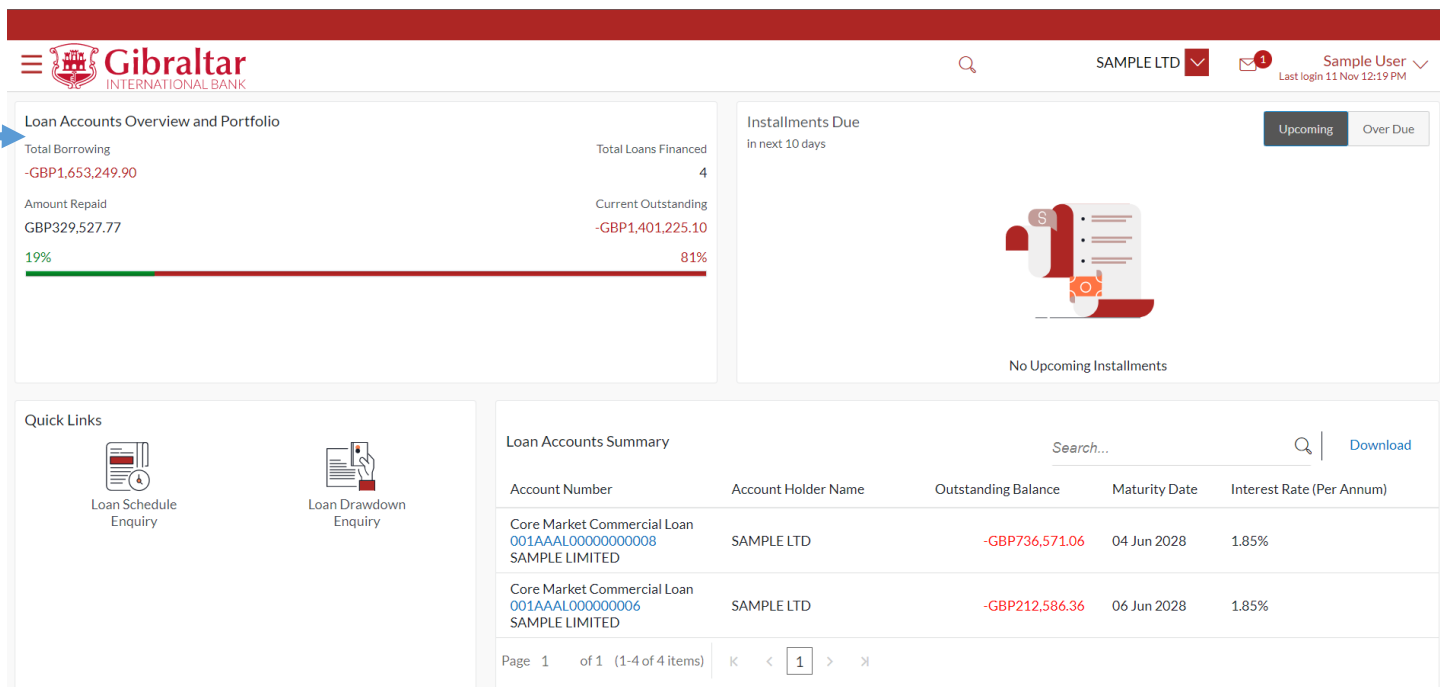


Figure 10.2–2

10.2.2 Click on an Account Number to view Loan details

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

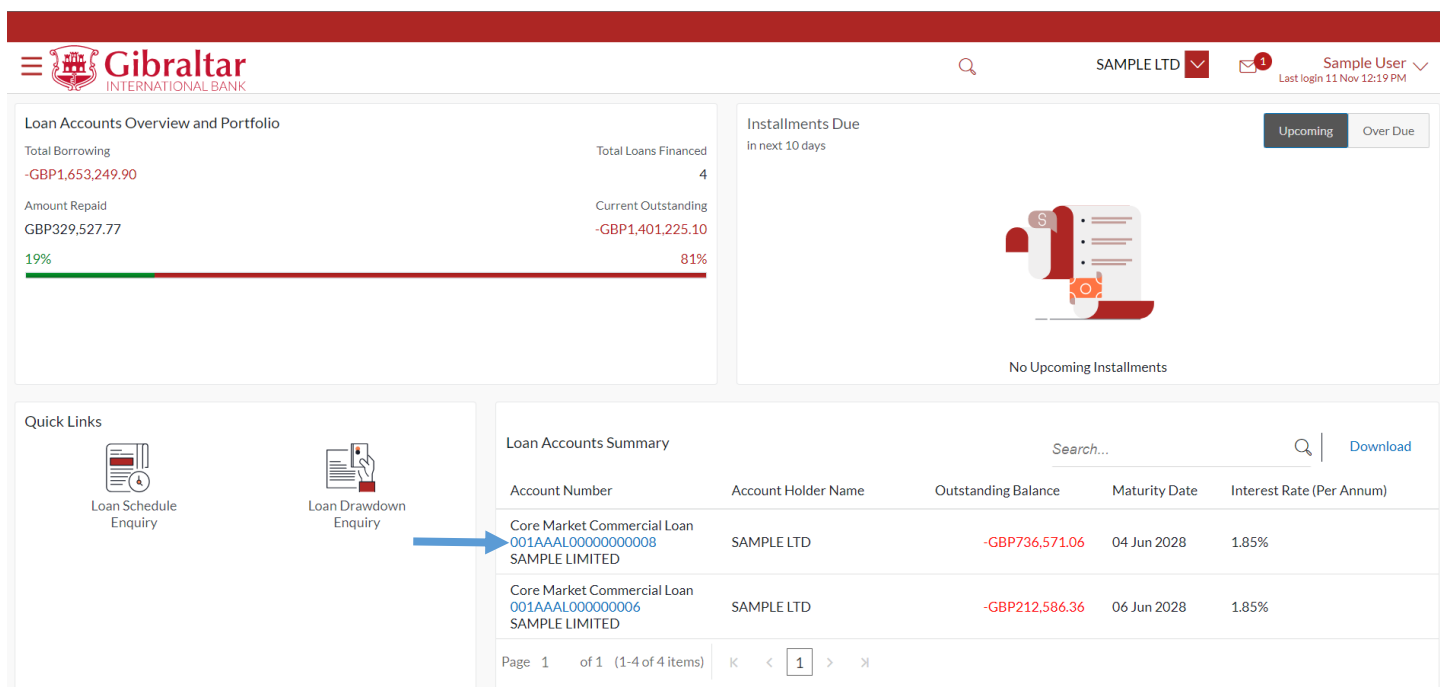


Figure 10.2–3

Refer steps 10.1.2, 10.1.3 and 10.1.4 to view loan details.

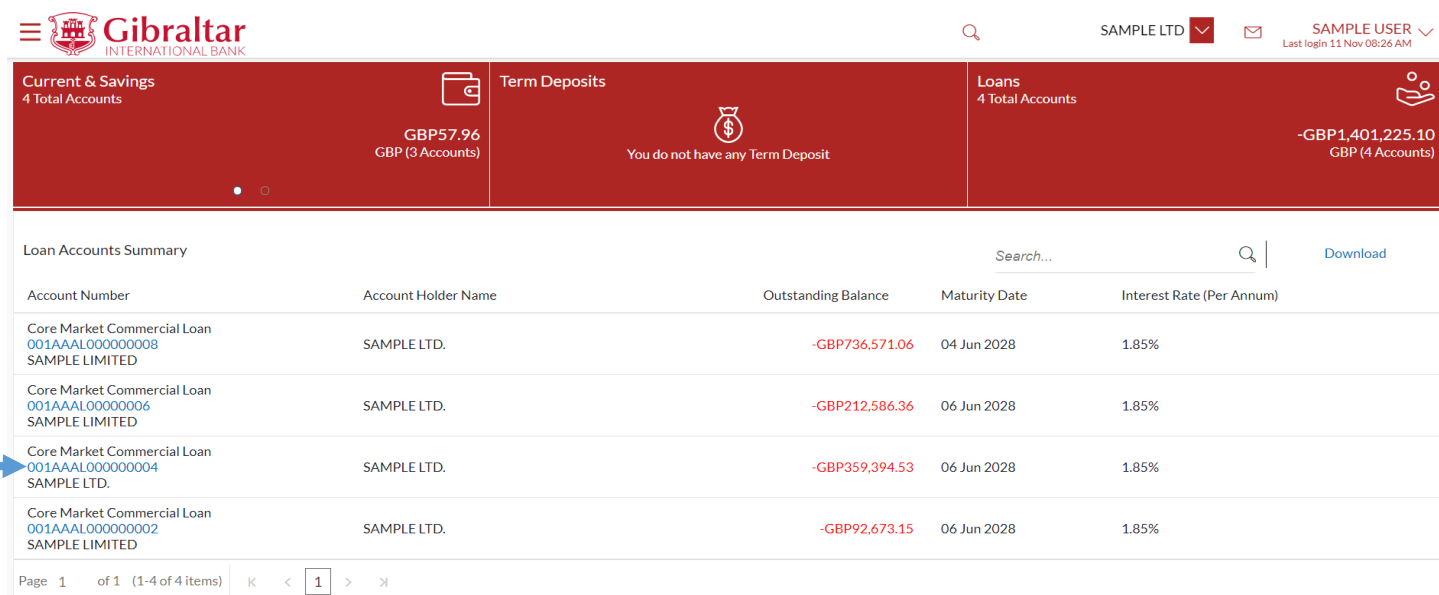
11. How do I do my Loan Drawdown Enquiry?

- As an E-Banking customer, you can do your Loan drawdown enquiry.
- Loan Drawdown enquiry feature allows the user to view the disbursement details such as disbursed amount, disbursal date and sanctioned amount. It helps him to analyze the current position of the loan account as to how much is disbursed and how much yet to be disbursed.
- This guide explains how to do Loan drawdown enquiry via our website. You can access your Loan Account drawdown enquiry through your ***Dashboard*** or the ***Accounts Menu***.

11.1 Loan Drawdown Enquiry through the Dashboard

11.1.1 On the Dashboard scroll to the Loans section

In the ***Loans*** section of the Dashboard, Click on Loans to display all Loan Accounts. Click on an ***Account Number*** to do Loan Drawdown Enquiry.



The screenshot shows the Gibraltar International Bank dashboard. The top navigation bar includes the bank logo, a search icon, and user information (SAMPLE LTD, SAMPLE USER, Last login 11 Nov 08:26 AM). The dashboard is divided into three main sections: Current & Savings (4 Total Accounts, GBP57.96), Term Deposits (You do not have any Term Deposit), and Loans (4 Total Accounts, -GBP1,401,225.10). Below these sections is a table titled 'Loan Accounts Summary' with columns: Account Number, Account Holder Name, Outstanding Balance, Maturity Date, and Interest Rate (Per Annum). The table lists four loan accounts, all for SAMPLE LTD. The third account, with account number 001AAAL000000004, is highlighted with a blue arrow. The bottom of the page shows pagination: Page 1 of 1 (1-4 of 4 items).

Account Number	Account Holder Name	Outstanding Balance	Maturity Date	Interest Rate (Per Annum)
Core Market Commercial Loan 001AAAL000000008 SAMPLE LIMITED	SAMPLE LTD.	-GBP736,571.06	04 Jun 2028	1.85%
Core Market Commercial Loan 001AAAL000000006 SAMPLE LIMITED	SAMPLE LTD.	-GBP212,586.36	06 Jun 2028	1.85%
Core Market Commercial Loan 001AAAL000000004 SAMPLE LTD.	SAMPLE LTD.	-GBP359,394.53	06 Jun 2028	1.85%
Core Market Commercial Loan 001AAAL000000002 SAMPLE LIMITED	SAMPLE LTD.	-GBP92,673.15	06 Jun 2028	1.85%

Figure 11.1-1

11.1.2 Loan Drawdown Details are displayed

In the [Quick Links](#) section, Click on [Drawdown Enquiry](#)

Gibraltar INTERNATIONAL BANK

Search icon | SAMPLE LTD | Sample User | Last login 11 Nov 12:19 PM

Loan Details

Select Account: 001AAAL00000008 - G... ▼

Product Name: Core Market Commercial Loan

Loan Account Details	Loan Amounts Details	Repayment Details	Loan Instalments	Arrears
Account Number 001AAAL000000008	Original Approved Amount GBP1,000,000.00	Interest Frequency Monthly	Loan Term 116 months	Outstanding Capital Amount GBP0.00
Account Description SAMPLE LIMITED	Amount Drawdown GBP925,135.20	Capital Frequency Monthly	Total Instalments 110	Interest Arrears GBP5,486.80
Alternate Account Number 00000002	Amount Paid To Date GBP201,372.12	Late Payment Penalty 0.00%	Remaining Instalments 84	Late Payment Charges GBP0.00
Start Date 04 Oct 2018	Outstanding Balance -GBP736,571.06	Prepayment Penalty 0.00%	Next Instalment Date 04 Jul 2021	Other Fees GBP0.00
Maturity Date 04 Jun 2028			Next Instalment Amount GBP9,193.23	
Status Active				
Interest Rate (Per Annum) 1.85%				
Loan Branch Gibraltar International Bank Ltd				

Quick Links

[Loan Schedule Enquiry](#)

[Loan Drawdown Enquiry](#)

[Transaction Statement](#)

[Back](#)

Figure 11.1-2

Below **Loan Drawdown Details** are displayed.

- Account Description – The name of the primary holder of the loan
- Account Number – Loan account number
- Approved Amount – The amount of loan approved
- Drawdown Amount – The amount of loan that the bank has given to you till date
- Date – The date on which the specific amount was disbursed

Click [Back](#) to go **back** to the previous screen

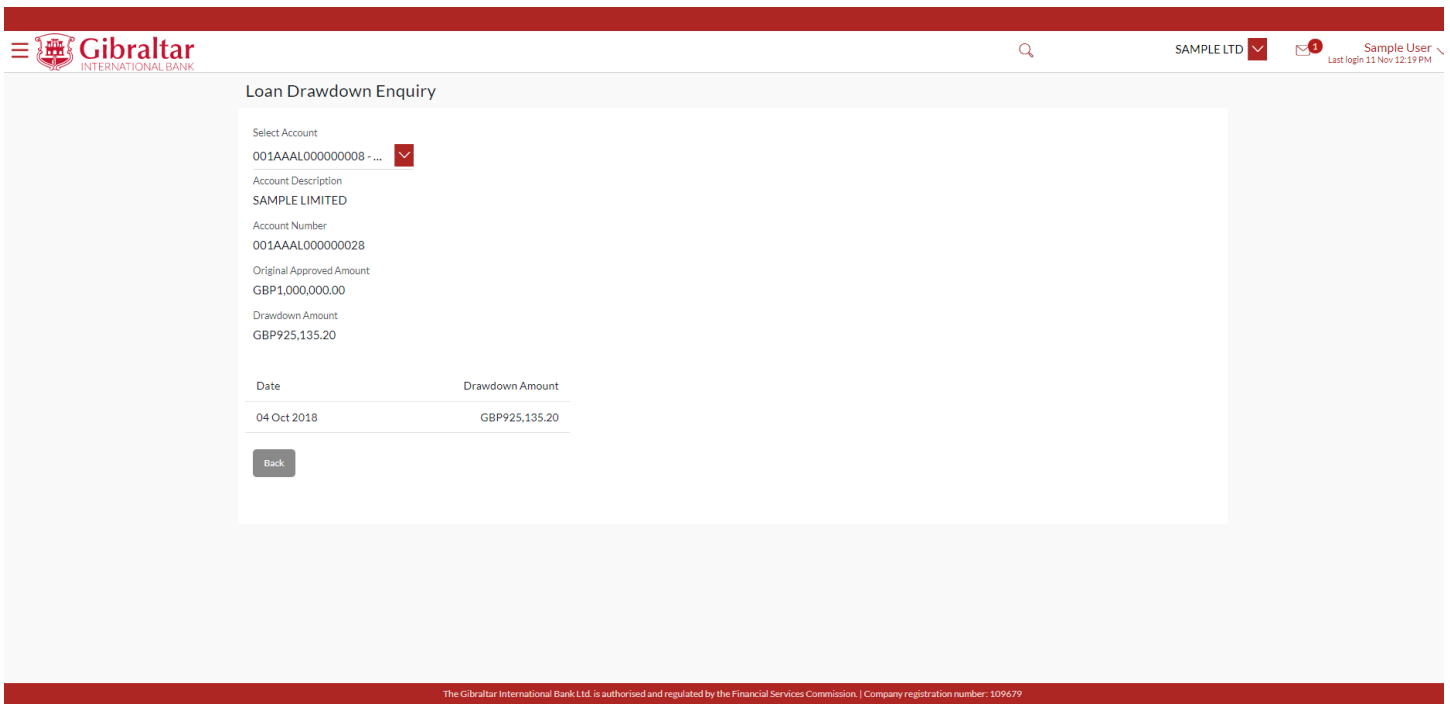


Figure 11.1–3

11.2 Loan Drawdown Enquiry through the *Accounts* Menu

11.2.1 Go to the Accounts Menu

Click on the (1) **Accounts** menu and select (2) **Loans** and click on (3) **Loan Drawdown Enquiry**

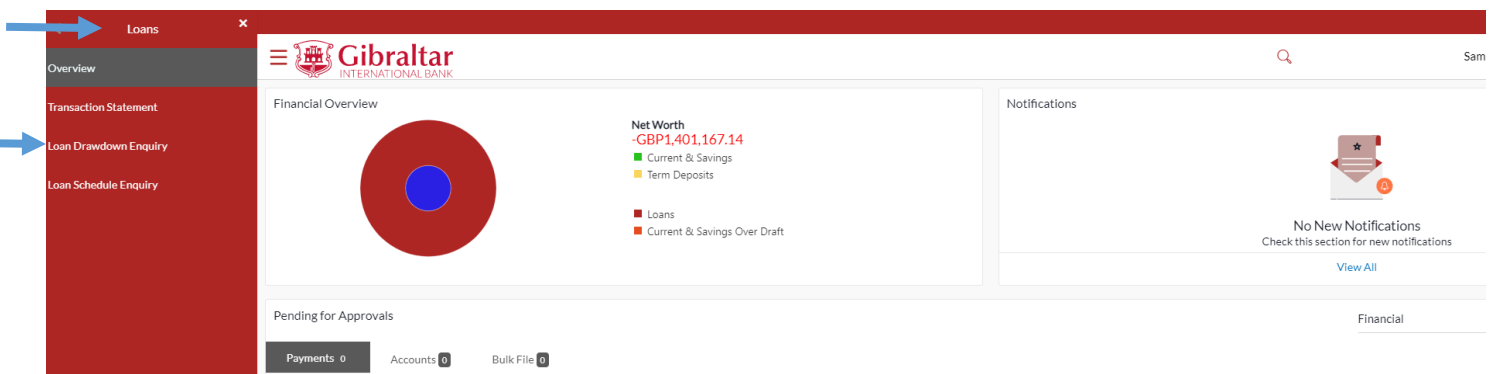


Figure 11.2–1

11.2.2 Select Account Number from the **Select Account** dropdown to do drawdown enquiry

Select the **Account Number** from the **Select Account** dropdown to do the drawdown inquiry

Gibraltar INTERNATIONAL BANK

Loan Drawdown Enquiry

Select Account
001AAAL000000008 - ...

Account Description
SAMPLE LIMITED

Account Number
001AAAL0000000028

Original Approved Amount
GBP1,000,000.00

Drawdown Amount
GBP925,135.20

Date	Drawdown Amount
04 Oct 2018	GBP925,135.20

Back

The Gibraltar International Bank Ltd. is authorised and regulated by the Financial Services Commission. | Company registration number: 109679

Figure 11.2–2

Refer step 11.1.2 to do loan drawdown enquiry.

12. How do I do my Loan Schedule Enquiry?

- As an E–Banking customer, you can do your Loan Schedule enquiry.
- Loan Schedule enquiry allows users to know loan schedule with respect to repayment of the loan. Repayment schedule helps to understand the frequency of repayment, the number of repayments, principal and interest part to be repaid across the loan tenure
- This guide explains how to do Loan Schedule enquiry via our website. You can access your Loan Account Schedule through your ***Dashboard*** or the ***Accounts Menu***.

12.1 Loan Schedule Enquiry through the *Dashboard*

12.1.1 On the Dashboard scroll to the Loans section

In the ***Loans*** section of the Dashboard, Click on Loans section to display all Loan Accounts. Click on an ***Account Number*** to do Loan Schedule Enquiry.

Current & Savings

4 Total Accounts

GBP57.96

GBP (3 Accounts)

Term Deposits

You do not have any Term Deposit

Loans

4 Total Accounts

-GBP1,401,225.10

GBP (4 Accounts)

Loan Accounts Summary

Search...

Download

Account Number	Account Holder Name	Outstanding Balance	Maturity Date	Interest Rate (Per Annum)
Core Market Commercial Loan 001AAAL000000008 SAMPLE LIMITED	SAMPLE LTD.	-GBP736,571.06	04 Jun 2028	1.85%
Core Market Commercial Loan 001AAAL000000006 SAMPLE LIMITED	SAMPLE LTD.	-GBP212,586.36	06 Jun 2028	1.85%
Core Market Commercial Loan 001AAAL000000004 SAMPLE LTD.	SAMPLE LTD.	-GBP359,394.53	06 Jun 2028	1.85%
Core Market Commercial Loan 001AAAL000000002 SAMPLE LIMITED	SAMPLE LTD.	-GBP92,673.15	06 Jun 2028	1.85%


Page 1 of 1 (1-4 of 4 items)


1

Figure 12.1-1

12.1.2 Loan Schedule Details are displayed

In the *Quick Links* section, Click on *Loan Schedule Enquiry*



SAMPLE LTD
 
 Sample User
 Last login 11 Nov 12:19 PM


Loan Details


Select Account
 001AAAL000000008 - G...


Product Name
 Core Market Commercial Loan

Loan Account Details	Loan Amounts Details	Repayment Details	Loan Instalments	Arrears
Account Number 001AAAL000000008 Account Description SAMPLE LIMITED Alternate Account Number 00000002 Start Date 04 Oct 2018 Maturity Date 04 Jun 2028 Status Active Interest Rate (Per Annum) 1.85% Loan Branch Gibraltar International Bank Ltd	Original Approved Amount GBP1,000,000.00 Amount Drawdown GBP925,135.20 Amount Paid To Date GBP201,372.12 Outstanding Balance -GBP736,571.06	Interest Frequency Monthly Capital Frequency Monthly Late Payment Penalty 0.00% Prepayment Penalty 0.00%	Loan Term 116 months Total Instalments 110 Remaining Instalments 84 Next Instalment Date 04 Jul 2021 Next Instalment Amount GBP9,193.23	Outstanding Capital Amount GBP0.00 Interest Arrears GBP5,486.80 Late Payment Charges GBP0.00 Other Fees GBP0.00

Quick Links


 Loan Schedule Enquiry


 Loan Drawdown Enquiry


 Transaction Statement

Back

Figure 12.1-2

Below *Loan Schedule Details* are displayed.

- Account Description– The name of the primary holder of the loan

- Account Number – Loan account number

Instalment Summary

- First Instalment – The date on which the first instalment payment is due on the loan
- Last Instalment – The date on which the last instalment payment is due on the loan
- Total Instalments – The total number of instalments of the loan
- Instalments Paid – The number of instalments paid till date
- Amount paid to date – The total amount paid in instalments till date

Payment Overview

- Graphical representation of loan schedule – The loan schedule is displayed in Graphical form
- Paid Amount – The amount paid till date
- Unpaid Amount – The amount which remains for pay
- Principal – the principal amount of paid or unpaid amount.
- Interest – the interest amount of paid or unpaid amount.

Loan Schedule Details

- Date Range – Select the period for which to view instalment details
- Sr. No. – Serial number of each installment is displayed against the instalment record
- Repayment Date – The date on which the specific instalment is due
- Principal – Principal amount that is due corresponding to the instalment date
- Interest – Interest amount that is due corresponding to the instalment date
- Instalment – Total installment 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

Click [Back](#) to go **back** to the previous screen

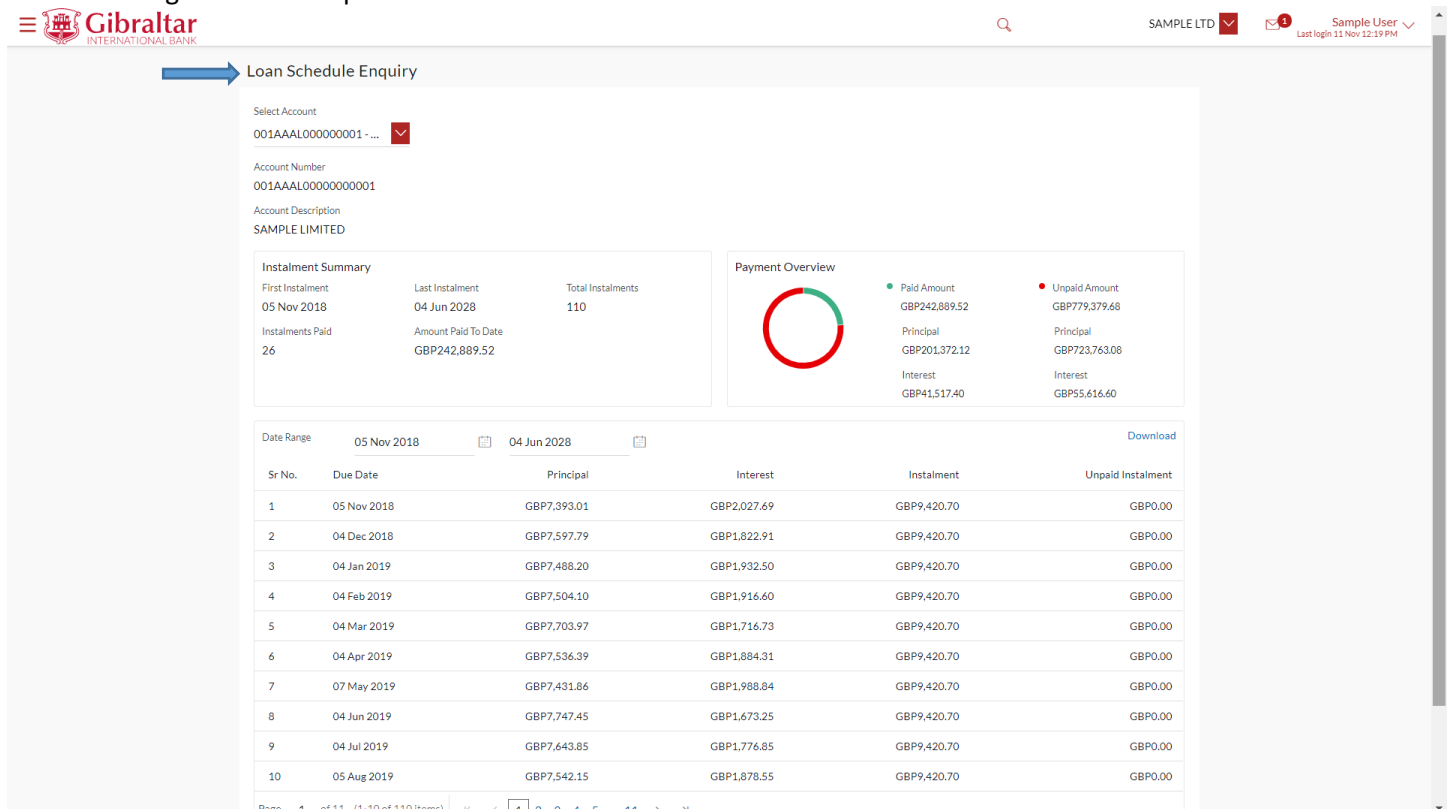


Figure 12.1-3

12.2 Loan Schedule Enquiry through the Accounts Menu

12.2.1 Go to the Accounts Menu

Click on the (1) **Accounts** menu and select (2) **Loans** and click on (3) **Loan Schedule Enquiry**

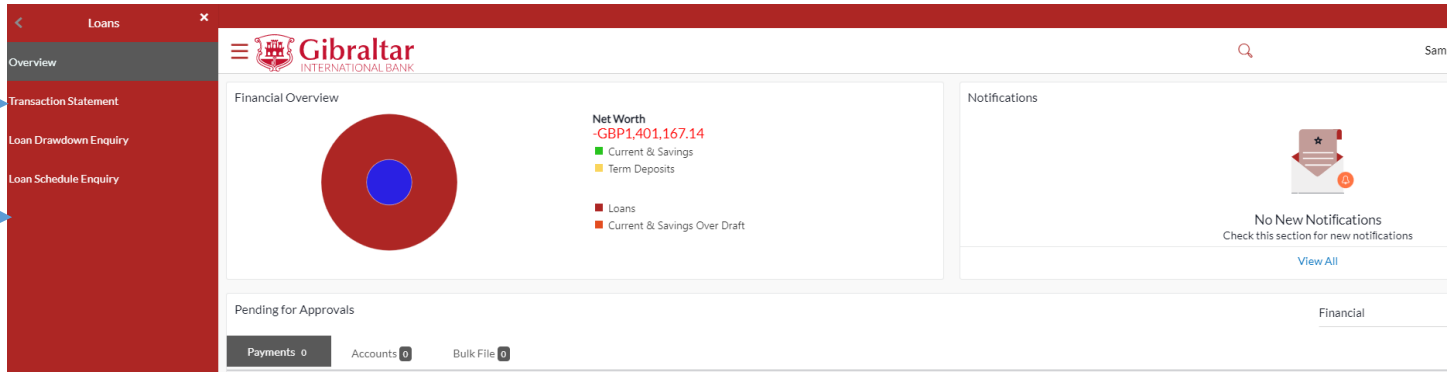


Figure 12.2-1

12.2.2 Select Account Number from the Select Account dropdown to do Schedule enquiry

Select the **Account Number** from the **Select Account** dropdown to do the Schedule inquiry

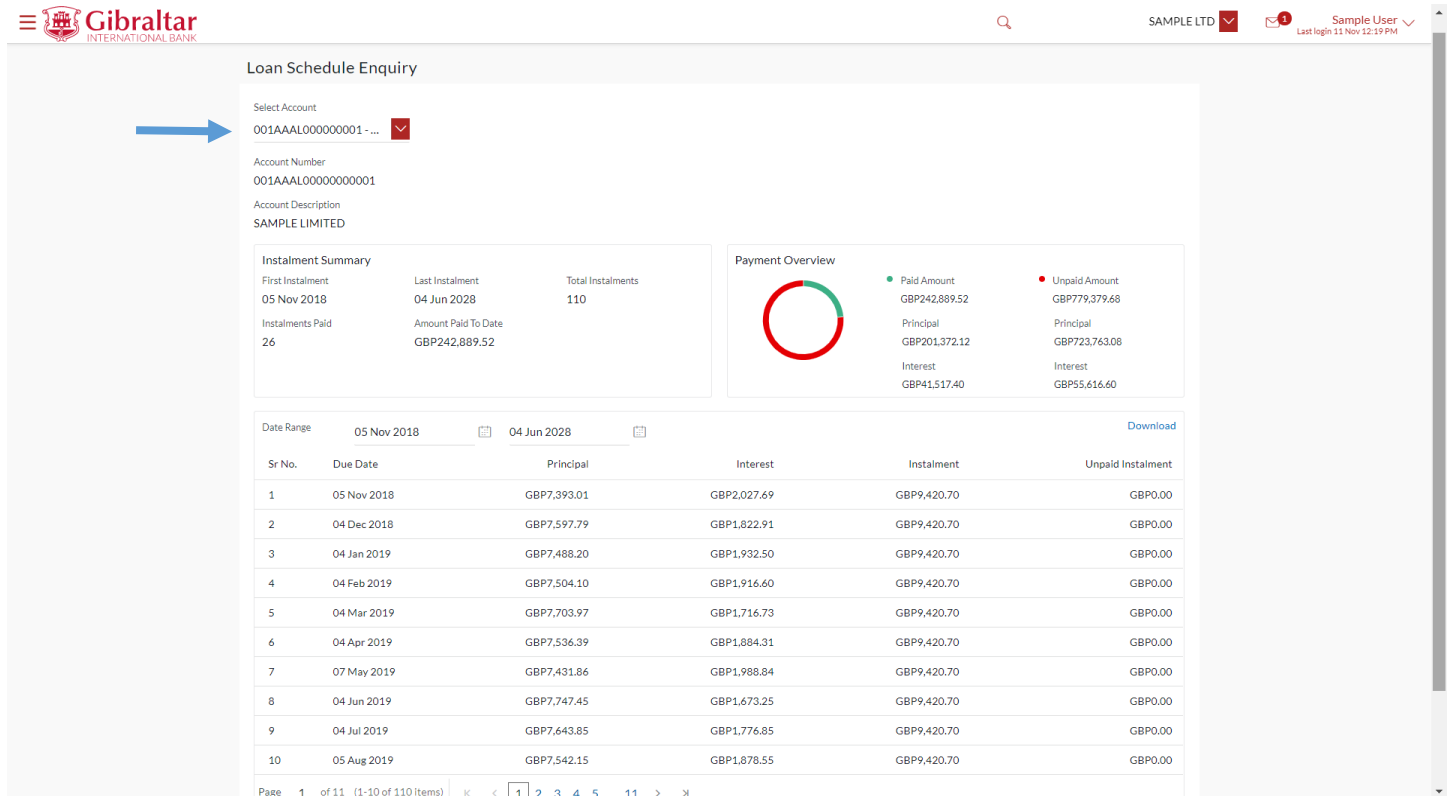


Figure 12.2-2

Refer step 12.1.1 to do loan schedule enquiry.

13. How do I Manage Beneficiaries?

- As an E-Banking customer, you can add, view, edit and delete beneficiaries
- A 'Beneficiary' is the final recipient of various types of payment transactions.
- This guide explains how to manage beneficiaries via our website. You can manage beneficiaries through **Payments Menu**.

13.1 Manage Beneficiaries through the Payments Menu

13.1.1 Go to the Payments Menu

Click on the (1) **Payments** menu and select (2) **Setups** and click on (3) **Manage Beneficiaries**

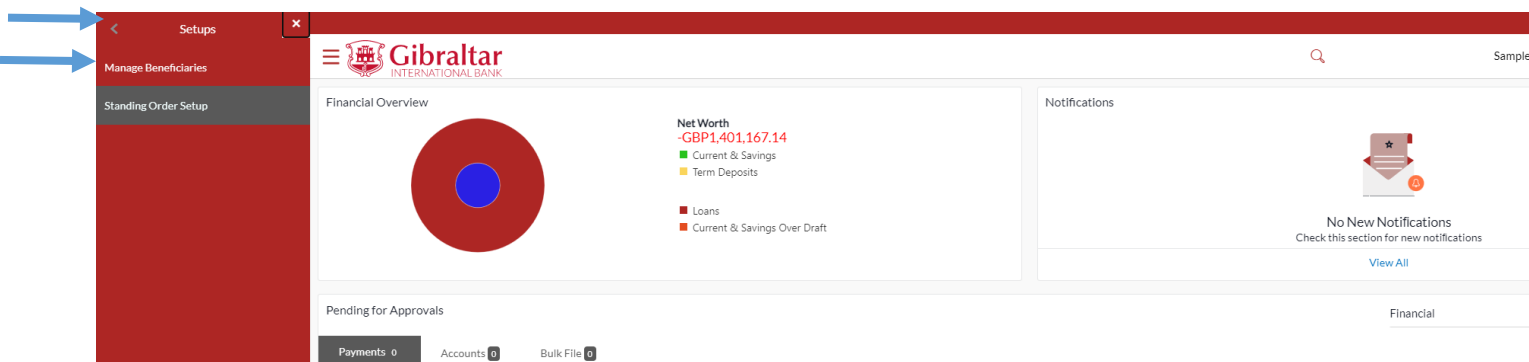
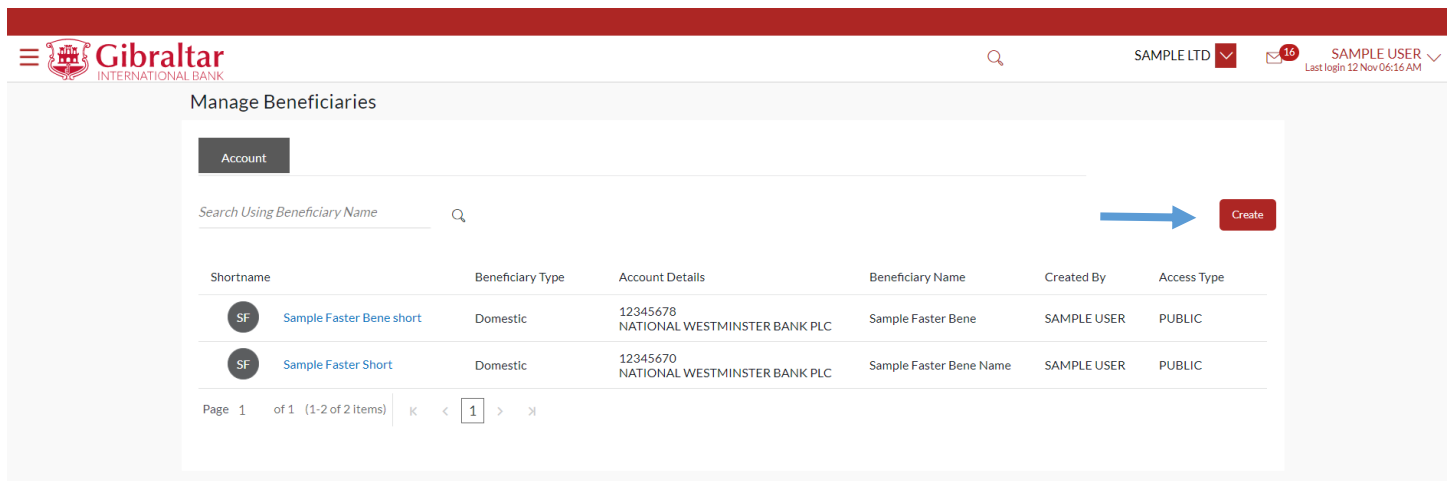


Figure 13.1–1

13.1.2 Create Beneficiary

Click **Create** to **create** beneficiary or enter beneficiary name and click on  to **Search** beneficiary.



The screenshot shows the 'Manage Beneficiaries' page. At the top, there's a search bar labeled 'Search Using Beneficiary Name' and a red 'Create' button. Below the search bar is a table with columns: Shortname, Beneficiary Type, Account Details, Beneficiary Name, Created By, and Access Type. There are two rows of data. A blue arrow points from the search bar to the 'Create' button.

Shortname	Beneficiary Type	Account Details	Beneficiary Name	Created By	Access Type
SF Sample Faster Bene short	Domestic	12345678 NATIONAL WESTMINSTER BANK PLC	Sample Faster Bene	SAMPLE USER	PUBLIC
SF Sample Faster Short	Domestic	12345670 NATIONAL WESTMINSTER BANK PLC	Sample Faster Bene Name	SAMPLE USER	PUBLIC

Page 1 of 1 (1-2 of 2 items) < 1 >

Figure 13.1–2

13.1.3 Enter Details to Add Beneficiary

Beneficiary is required for making payments. They can be created for the following types:

- Internal – For beneficiaries holding accounts within Gibraltar International Bank
- Faster/CHAPS/SEPA – For beneficiaries holding accounts within Europe. These are further categorized as below:
 - a. Faster/CHAPS – For beneficiaries holding accounts outside Gibraltar International Bank but within UK.
 - b. SEPA – For beneficiaries holding accounts outside UK but within Europe
- International – For Beneficiaries holding accounts outside UK across the world

Click on the tab to select the type of beneficiary to be created.

Enter following details to create Beneficiary

- Account Number to Credit – Re-enter the account number of the beneficiary
- Beneficiary Account Name – Name of the beneficiary in the bank account
- Short Name – Nickname to identify the payment account
- Network Type – Faster/CHAPS or SEPA CREDIT. This field appears when Faster/CHAPS/SEPA Beneficiary option is selected.
- Sort Code – Sort Code of the beneficiary's bank. This field appears while adding beneficiary for Faster/CHAPS
- Bank Code (BIC) – Bank Identifier code (BIC) of the beneficiary's bank. This field appears while adding beneficiary for SEPA
- Swift Code – Swift Code of the beneficiary's bank. This field appears while adding beneficiary for International Transfer/Payments
- Access Type – it always be Public.

Click **Create** to **create** beneficiary or click **Cancel** to cancel the operation or click **Back** to go **back** to the pervious screen.

Gibraltar
INTERNATIONAL BANK

QFULLNAME 0100726SAMPLE USER
Last login 10 Dec 12:34 PM

Add Beneficiary

Payment can only be made to a newly created payee one hour from the time of creation.

Internal

Faster/CHAPS/SEPA

International

Network Type

☒ Faster/CHAPS ☐ SEPA

Account Number to Credit

Confirm Account Number to Credit

Beneficiary Account Name

The beneficiary account name should be stated as per the beneficiary's bank details to avoid delays in processing the payment.

Sort Code

[Verify](#)

[Lookup Sort Code](#)

Short Name

Access Type

[Public](#)

→

Create

Cancel

Back

Figure 13.1–3

13.1.4 Review and Confirm Beneficiary Details to Add Beneficiary

Click **Confirm** to **Add Beneficiary** or click **Cancel** to **cancel** the process or click **Back** to **modify** Beneficiary details.

GibraltarINTERNATIONAL BANK

Q

SAMPLE LTD

Sample User
Last login 08 Dec 11:21 AM

Add Beneficiary

i Review

You have initiated a request to add Domestic Bank Account Beneficiary. Please review details before you confirm!

Beneficiary Account Name

Sample Faster Bene account name

Payment Type

Domestic

Network Type

FASTER/CHAPS

Account Number to Credit

123456

Sort Code

000000

Short Name

Sample Faster Bene

Beneficiary Access Type

Public

Confirm

Cancel

Back

Figure 13.1–4

On click of Confirm, you will be challenged with an OTP. A verification code will be sent to your registered email address and mobile number.

Enter the verification code in the following section displayed at the bottom of the screen:

Click on **Resend code** to receive new OTP.

Attempt left – Remaining number of invalid OTP’s attempts

Once you have provided valid OTP and clicked on **Submit** button, confirmation screen will be displayed.

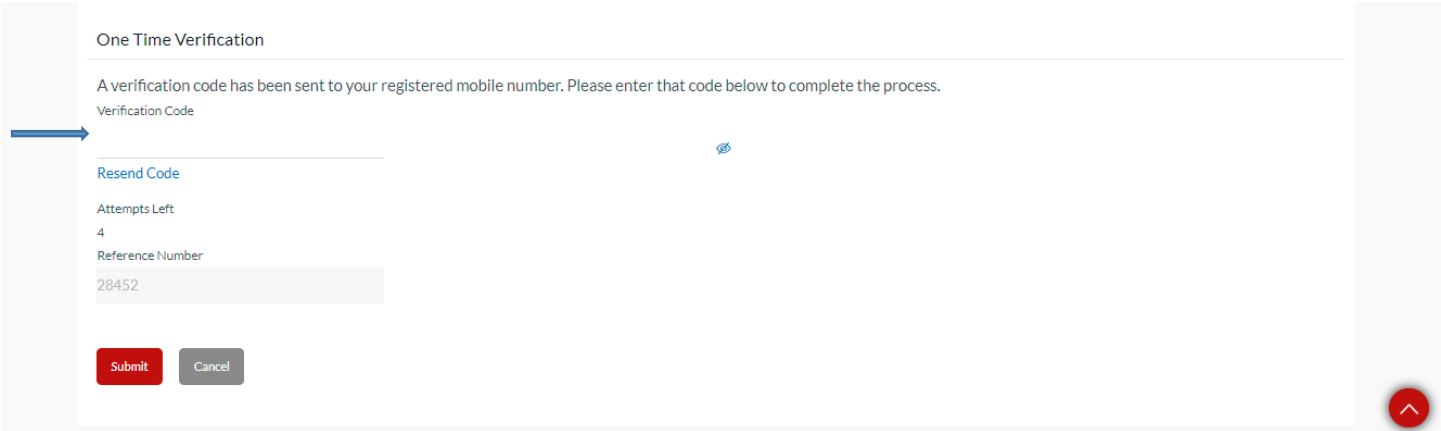


Figure 13.1–5

The confirm screen is displayed with a **success** message. Click **Pay Now** to **Make a Payment** to the newly added beneficiary or click **Go to Dashboard** to go back to the **Dashboard**.

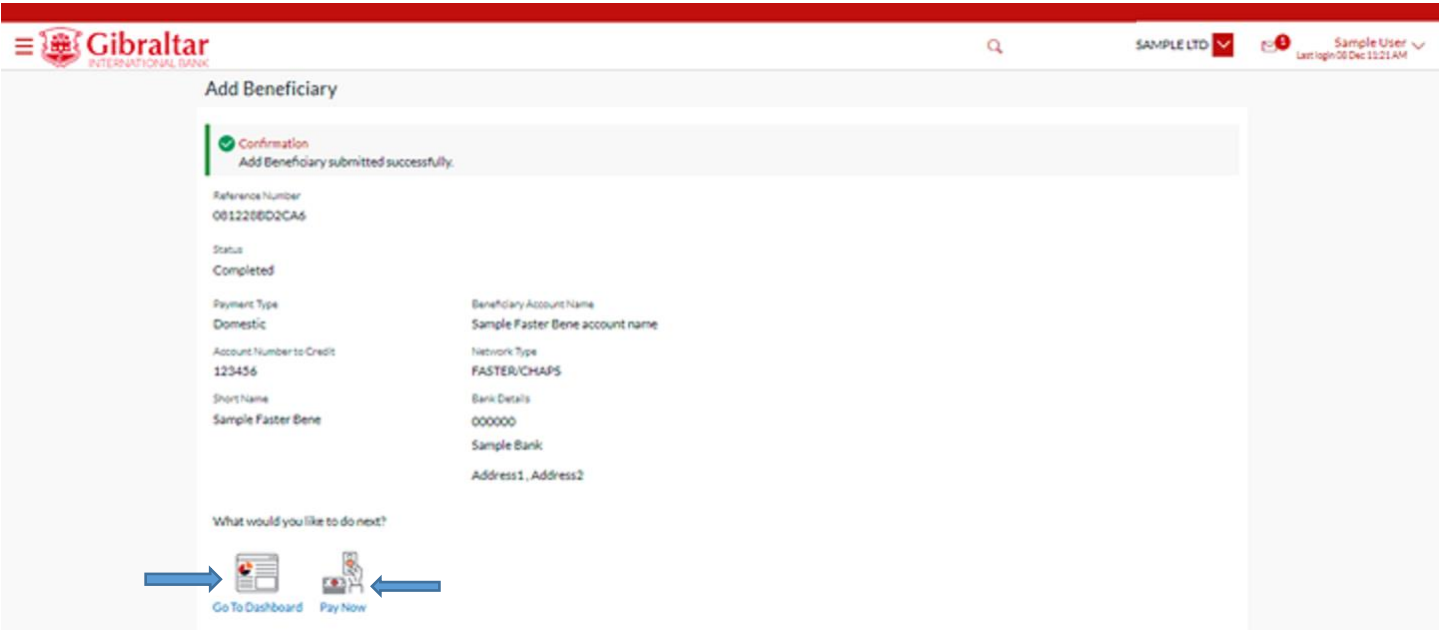


Figure 13.1–6

13.1.5 Delete Beneficiary Details

Click on the (1) *Payments* menu and select (2) *Setups* and click on (3) *Manage Beneficiaries*

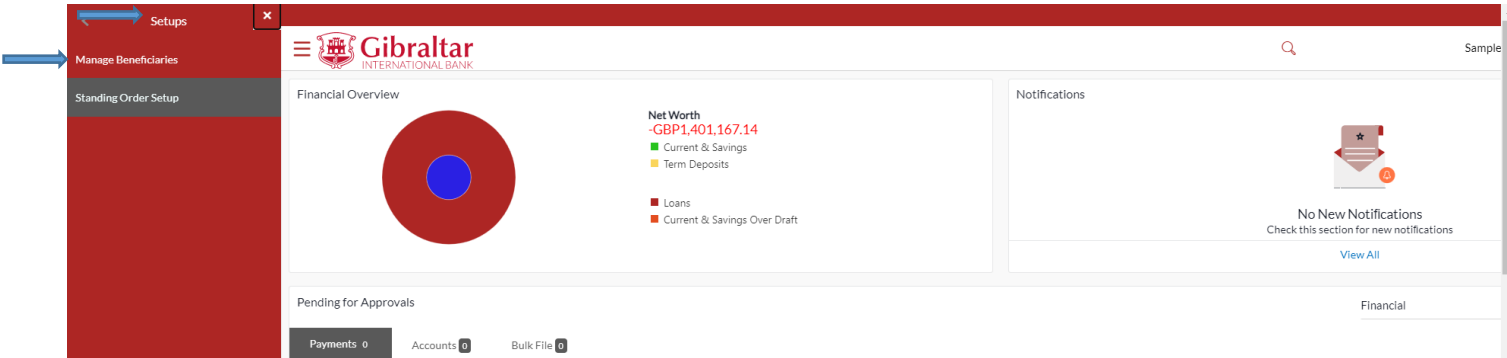



Figure 13.1–7

Enter Beneficiary name and click on  to *Search* beneficiary. Click on *Shortname* Hyperlink to *View* beneficiary details

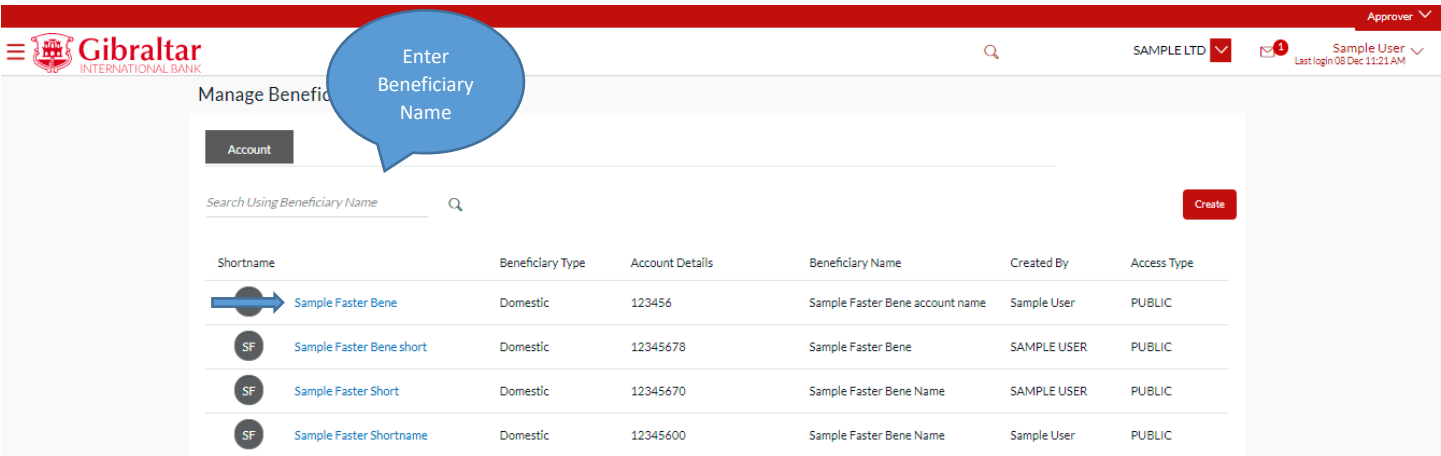


Figure 13.1–8

Click *Delete* to *delete* beneficiary or click *Back* to go *back* to the previous screen or click *Cancel* to *cancel* the process or click *Pay* to *Make a Payment* to the beneficiary

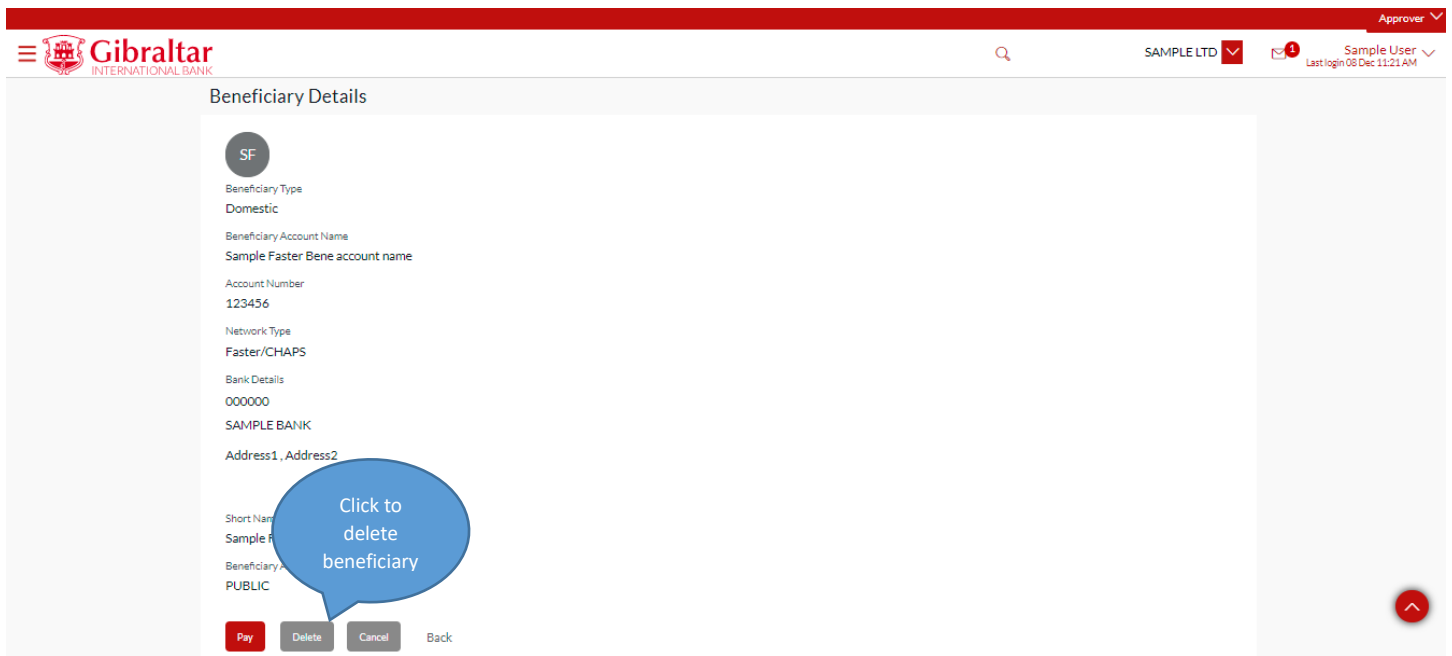


Figure 13.1–9

If you click on Delete, the Delete Beneficiary confirmation pop up appears. Click **Proceed** to **delete** beneficiary or click **Cancel** to **cancel** the process.

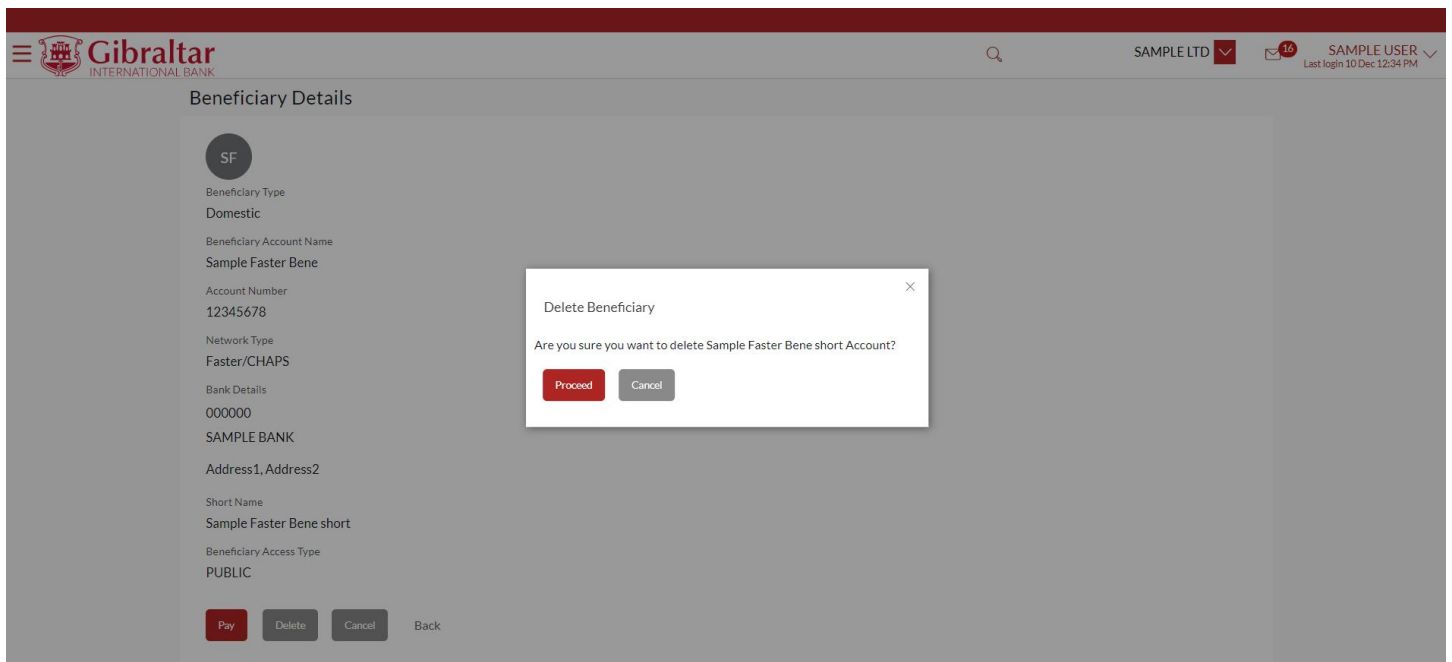


Figure 13.1–10

14. How do I Make a Payment?

- As an E–Banking customer, you can make a payment to existing beneficiaries or within your own accounts

- This guide explains how to make payment to existing beneficiaries or within your own accounts via our website. You can make payment through ***Dashboard*** and ***Payments Menu***.

14.1 Make a Payment through the *Dashboard– Own Account Transfer*

14.1.1 On the Dashboard scroll to the Quick Links section

In the *Quick Links* section of the Dashboard, the Own Account Transfer Payment menu is displayed

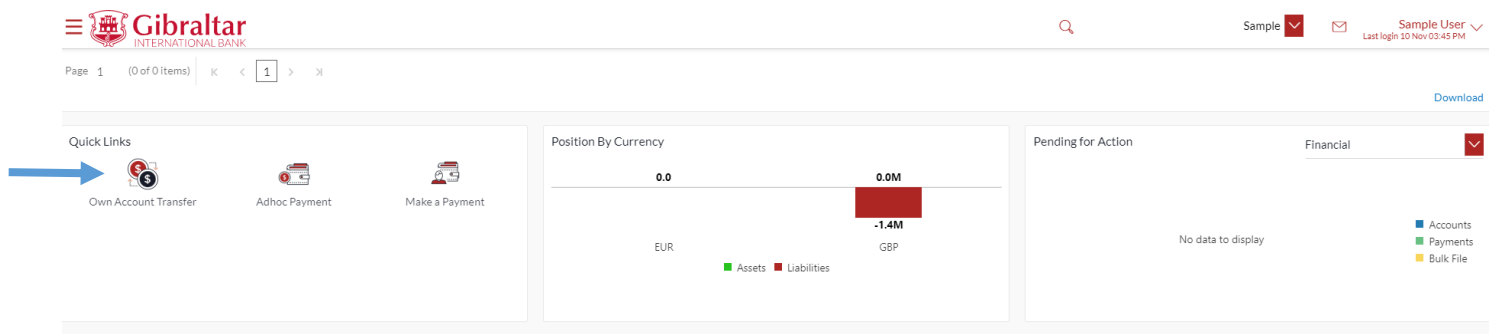


Figure 14.1–1

14.1.2 Click on Own account Transfer to initiate payment within own Accounts

Click on *Own account Transfer* to initiate payment within own Accounts.

Enter following details to initiate *Payment*

- Transfer Type – Select My accounts to make payment to accounts belonging to you. This can also be selected as Existing Beneficiary to make payment to an existing beneficiary
- Transfer From – Account Number from which fund transfer needs to be done
- Transfer To – Account Number to which fund transfer needs to be done.
- Amount – Amount to be debited. Currency dropdown before the amount field will have values based on the currency of selected Transfer From and Transfer To accounts. You will then have the option to select the required currency for the transfer. If the Transfer From account currency differs from the payment currency then the exchange rate will be displayed below the amount field.
- Transfer When – When payment needs to be done Pay now or Pay later
- Value Date – Value date of the transaction.
- Reference – Narrative of transfer

Click *View Limits* to view the allowed and utilized daily limits for this transfer.

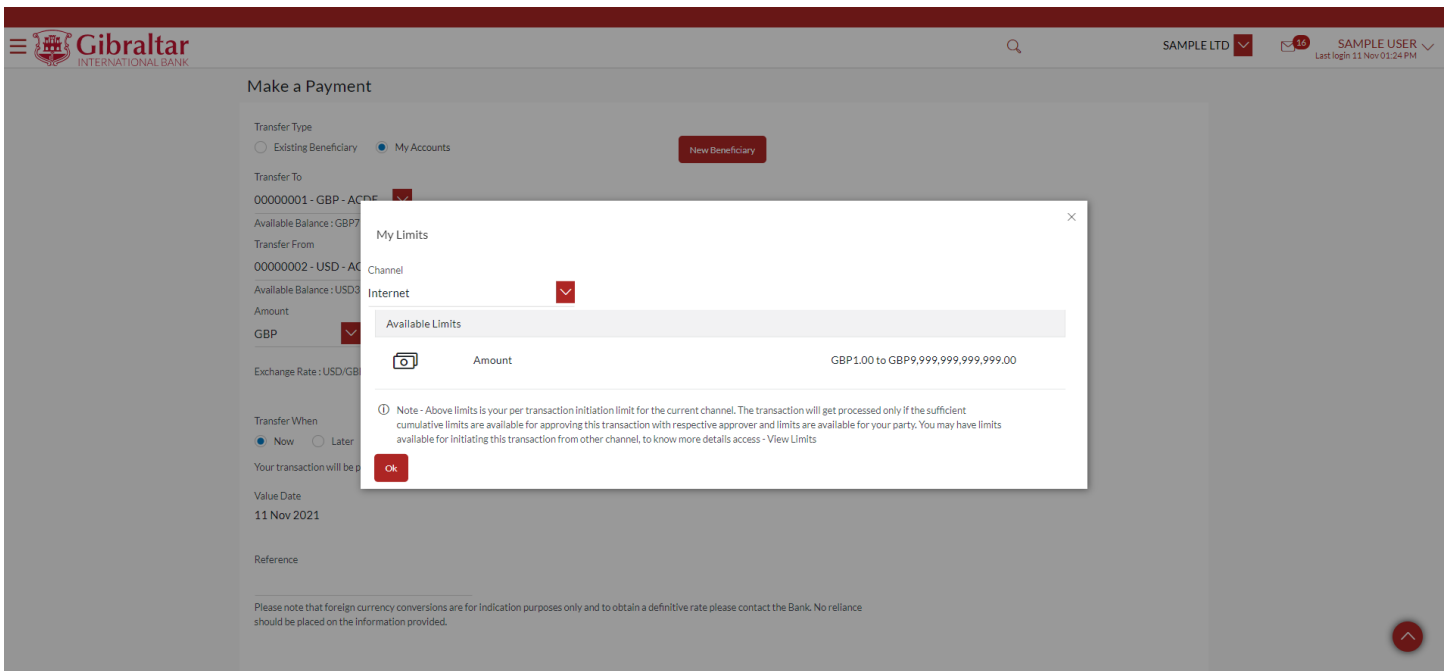


Figure 14.1–2

Click **Pay** to **process payment** or click **Cancel** to cancel the operation.

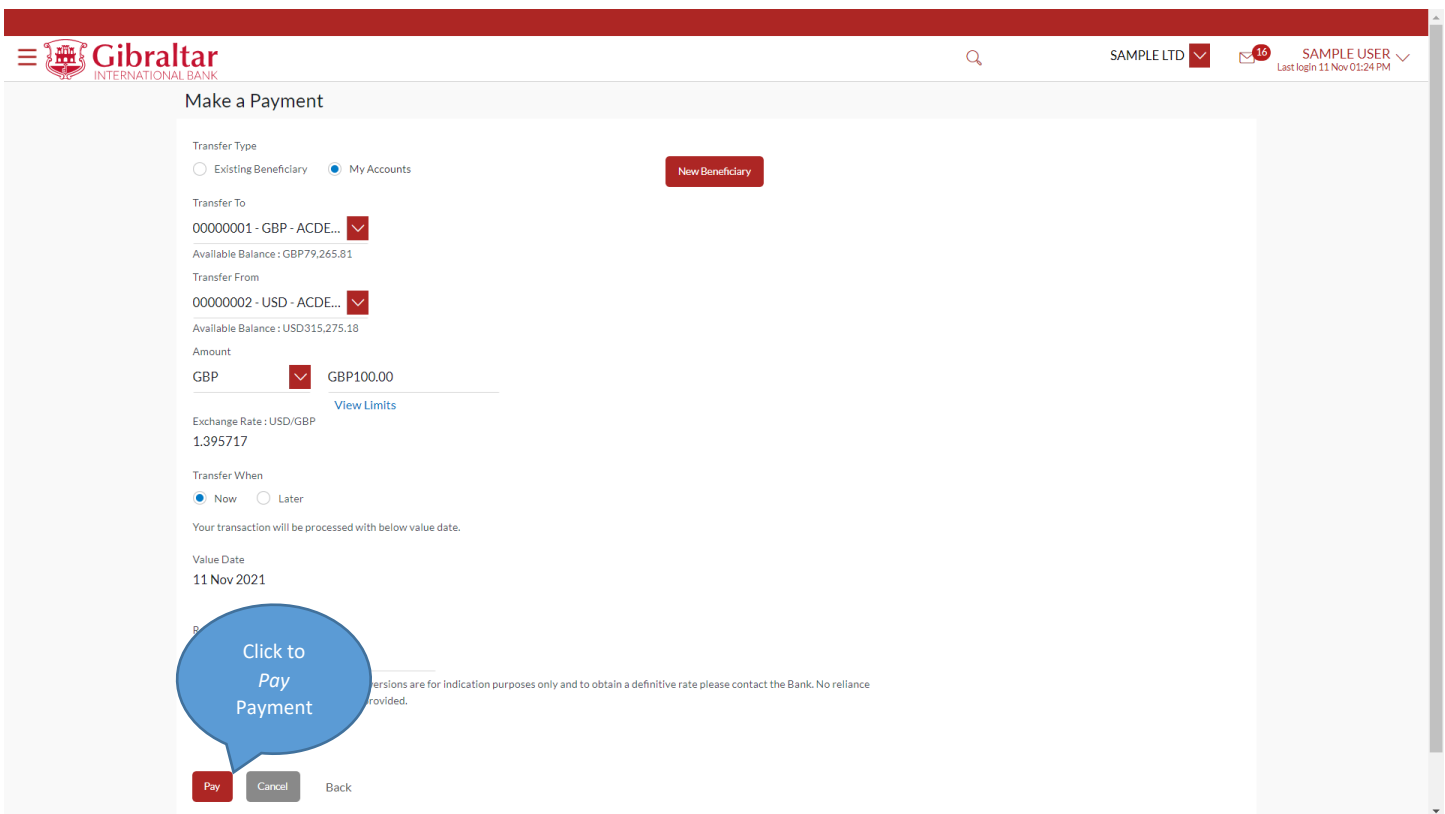


Figure 14.1–3

14.1.3 Review and Confirm Payment Details

Click **Confirm** to **make payment** or click **Back** to go **back** to the previous screen.

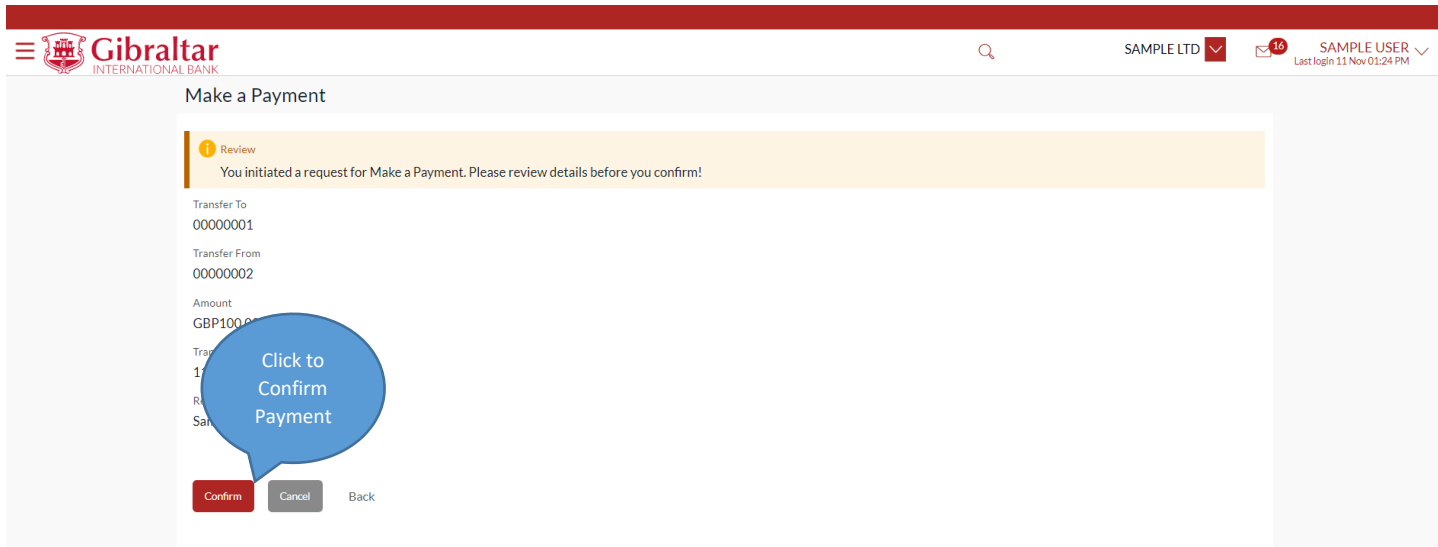


Figure 14.1–4

Having clicked on Confirm, the confirm screen is displayed with status as ***pending approval*** because authorization is required. If no authorization is required, then a ***success*** message along with Reference Number is displayed. Click on ***Add favorite*** to ***add*** the payment transaction to favorites to use it for future payments or click ***Create Standing Order*** to ***initiate Standing order*** transaction or click ***Go to Dashboard*** to go back to the ***Dashboard***.

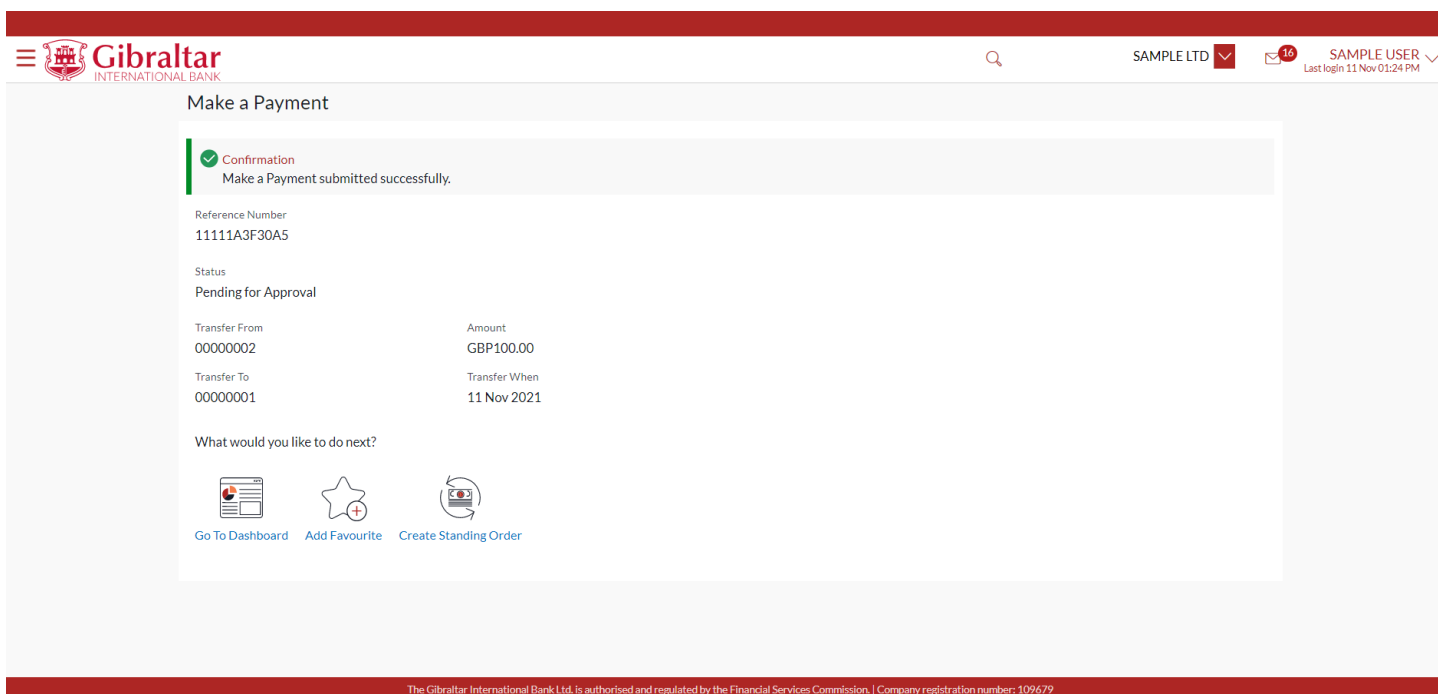


Figure 14.1–6

14.1.4 Authorize the transaction

On the Approver dashboard, scroll to the ***Pending for Approval*** section.

Transactions that are initiated by the maker and are pending for approvals are displayed under Pending for Approvals section.

Click the [Reference Number](#) link to view, approve or reject the transaction.

Activity Log

Financial

Payments (11)

Processed8
Initiated3
Rejected0
Pending Modification0

Accounts (1)

Processed1
Initiated0
Rejected0
Pending Modification0

Bulk File (2)

Processed
Initiated
Rejected
Pending Modification

Click to view transaction

Date	Description	From Account	Amount	Beneficiary Account Details	Party Name	Reference Number	Status
11 Nov 4:18 PM	Domestic Payment	00000001	GBP100.00	Sample Faster Bene 12345678	SAMPLE LTD	11116DE	Processed
11 Nov 2:39 PM	Domestic Payment	00000001	GBP100.00	Sample Faster Bene 12345678	SAMPLE LTD	1111155B4AEE	Processed

Page 1 of 3 (1-2 of 2 items) < 1 >

Figure 14.1–7

Click [Approve](#) to **approve** the payment transaction or click [Reject](#) to **reject** or click on [Send to Modify for modification](#) payment transaction.

Gibraltar INTERNATIONAL BANK

SAMPLE LTD

Sample User

Last login 11 Nov 01:12 PM

Own Account Transfer

Approve

Reject

Send to Modify

Transfer To

00000001

Transfer From

00000002

Amount

GBP100.00

Transfer When

11 Nov 2021

Reference

Sample Reference

Transaction Journey

Initiation

SAMPLE USER

11 Nov 02:22 PM

Back

Figure 14.1–8

Enter remarks, if any. Click [Approve](#) to **approve** the payment transaction or click [Cancel](#) to go back to the previous screen.

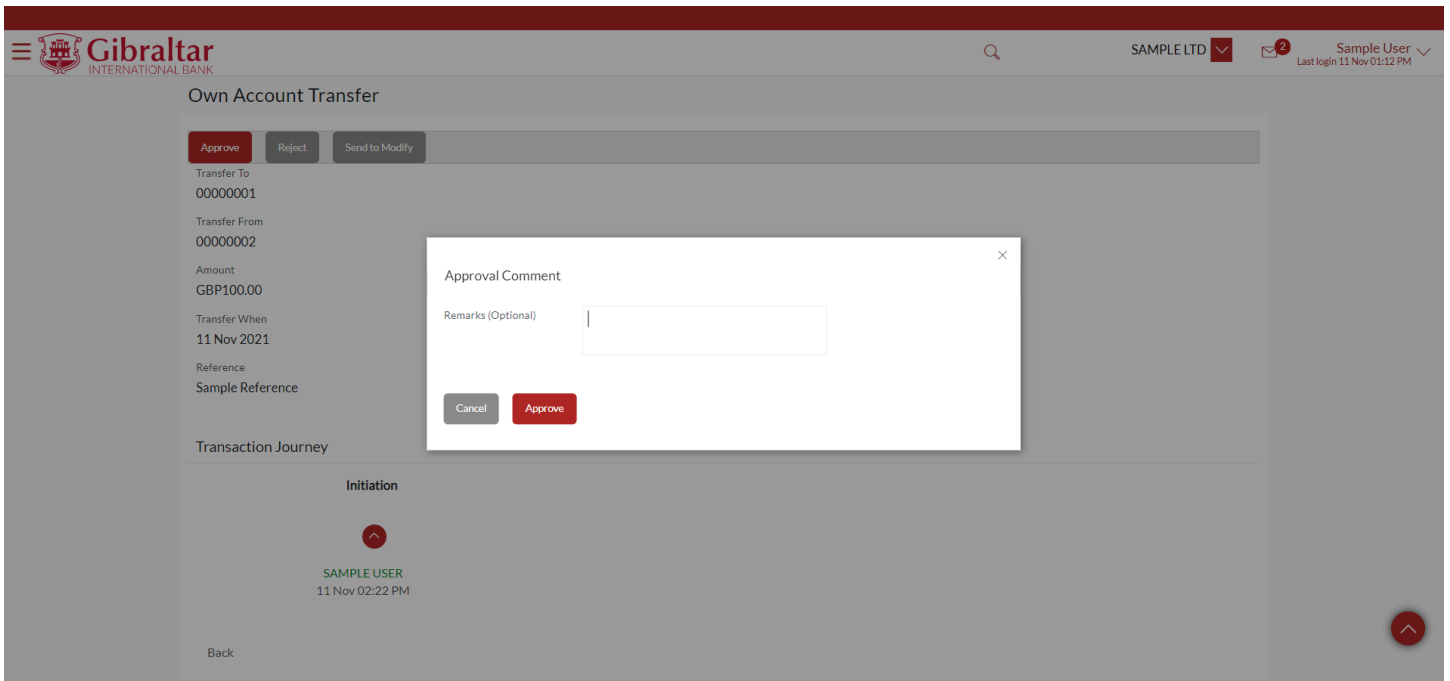


Figure 14.1–9

The confirm screen is displayed with a **success** message along with Reference Number. Click on [e-receipt](#) to **download** receipt of the payment transaction or click [Ok](#) to navigate back to the **Dashboard**.

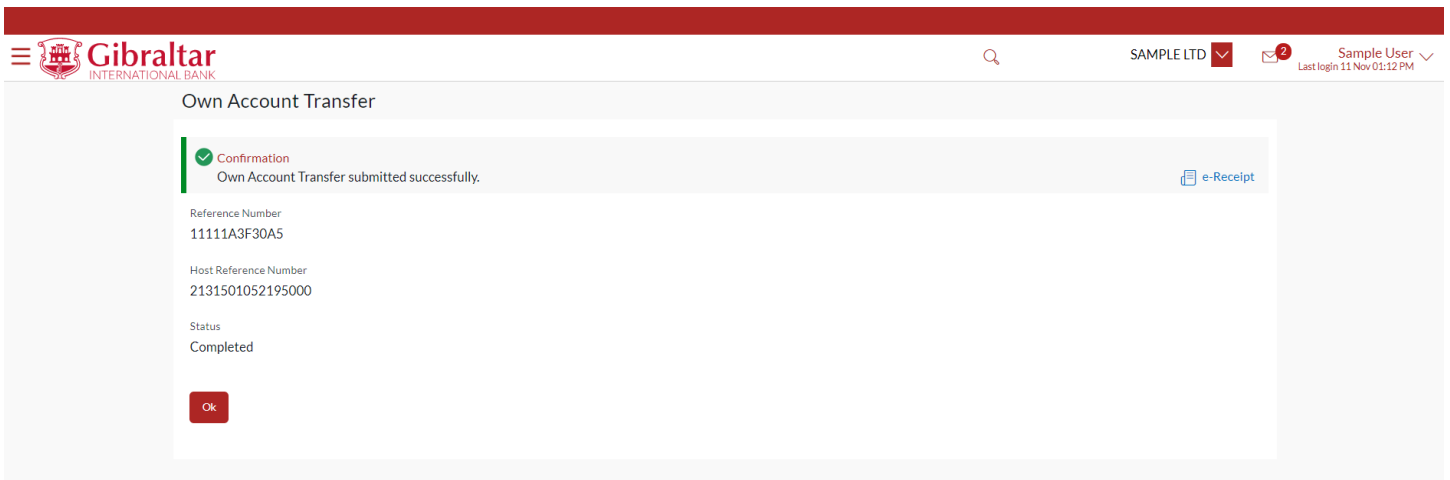


Figure 14.1–10

The receipt is downloaded in **.PDF** format.

SAMPLE LTD		11 Nov 2021 02:30:45
Own Account Fund Transfer		
Reference Number	2131501052195000	
Short Name	00000001	
Payment Type	Within Bank	
Transfer From	00000002	
Amount	GBP 100.00	
Transfer When	11 Nov 2021	
Reference	Sample Reference	
.....		
This is computer generated receipt no signature required.		
Electronic Receipt owns no official legal effect, You may go to branch to get the paper receipt.		

Figure 14.1–11

14.2 Make a Payment through the *Dashboard – Make a Payment*

14.2.1 On the Dashboard scroll to the Quick Links section

In the *Quick Links* section of the Dashboard, the *Make A Payment* menu is displayed

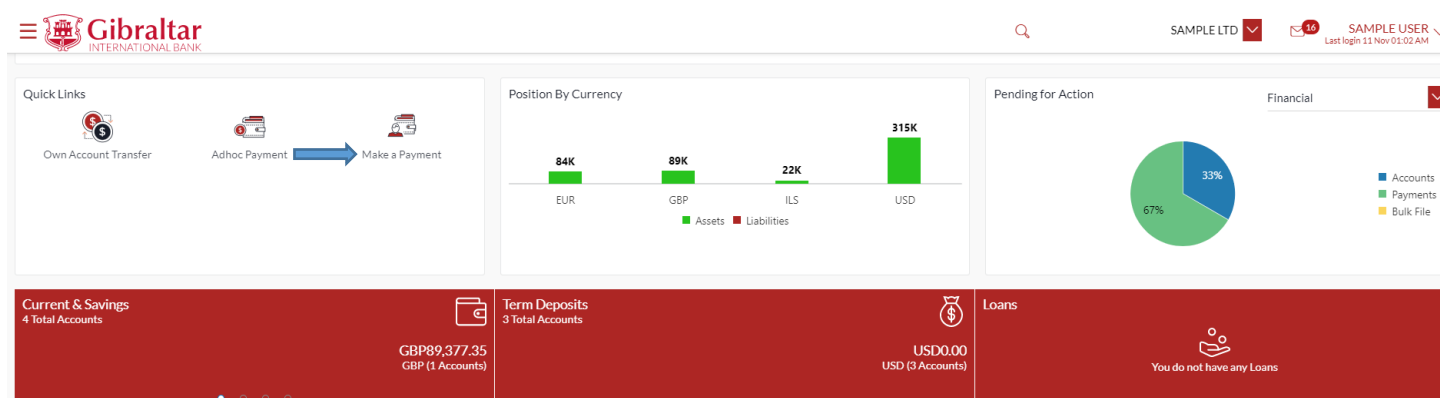


Figure 14.2–1

14.2.2 Click on Fund Transfer to initiate payment to existing beneficiary

Click on *Make A Payment* to initiate payment to existing beneficiary.

Enter following details to initiate *Payment*

- Transfer Type – Select existing beneficiary to make payment to an existing beneficiary. This can also be selected as my accounts to make payment to accounts belonging to you
- Beneficiary – Select the Beneficiary from the list of added beneficiaries. Details of the beneficiary will be displayed on selection. Payment type like Internal, International, etc. will be decided based on the type of the selected beneficiary. In case of Faster/CHAPS beneficiary, user will have the option to select the payment mode i.e. whether the payment should be treated as Faster Payment or CHAPS Payment.
- Transfer From – Account Number from which fund transfer needs to be done
- Amount – Amount to be debited. Currency dropdown will have values based on the payment type i.e. Faster/CHAPS payments can only be made in GBP. SEPA Payments can only be done in EUR. International Payments will have a list of supported currencies like USD, AUD, EUR etc. For Internal Payments, currency dropdown will have values based on the beneficiary currency and selected Transfer From currency. In case of difference in currency between Beneficiary and Transfer From account, exchange rate will be displayed below the amount field.
- Value Date – Value date of the transaction.
- Reference – Narrative of transfer
- Special Instructions: This field will be displayed for International Payment. You may enter special routing instructions if any, to carry out this payment.

Click *New Beneficiary* to Create new beneficiary from Make a Payment screen.

Click [View Limits](#) to view the allowed and utilized daily limits for this transfer.

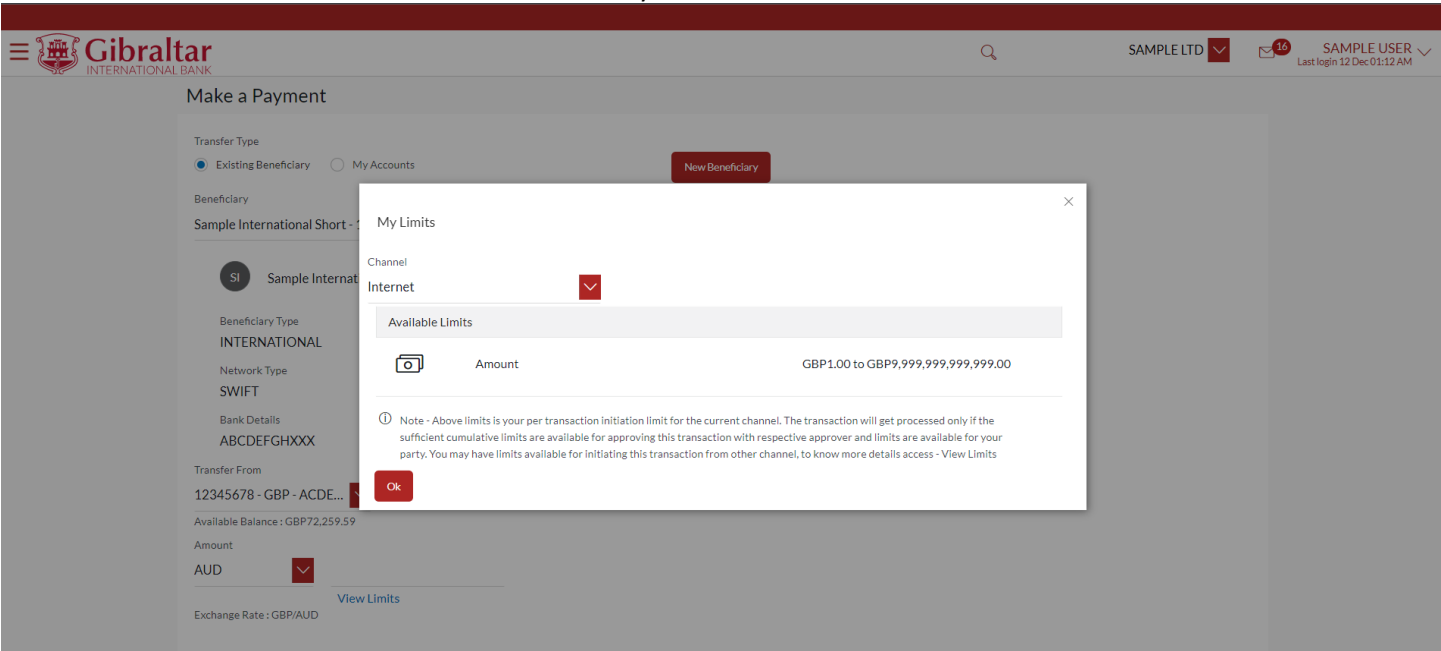


Figure 14.2–2

Click [Pay](#) to **make payment** or click [Cancel](#) to cancel the operation

Make a Payment

Transfer Type

☒ Existing Beneficiary ☐ My Accounts

[New Beneficiary](#)

Beneficiary

Sample Faster Short - 12345670 



Sample Faster Short

Beneficiary Type

DOMESTIC

Account Number

12345670

Account Name

Sample Faster Bene Name

Payment Type


CHAPS

Faster

Bank Details

000000

Transfer From

12345678 - GBP - ACDE... 

Available Balance : GBP72,259.59

Amount

GBP 

[View Limits](#)

Transfer When

☒ Now ☐ Later

Your transaction will be processed with below value date.

Value Date

12 Dec 2021

Payment Charges

1 GBP

The charge for this payment will be deducted from the payment account selected.

Reference

[Add Payment Details](#)

Please note that foreign currency conversions are for indication purposes only and to obtain a definitive rate please contact the Bank. No reliance should be placed on the information provided.

Pay

Cancel

Back



Figure 14.2-3

14.2.3 Review and Confirm Payment Details

Click **Confirm** to *make payment* or click **Back** to go *back* to the previous screen.

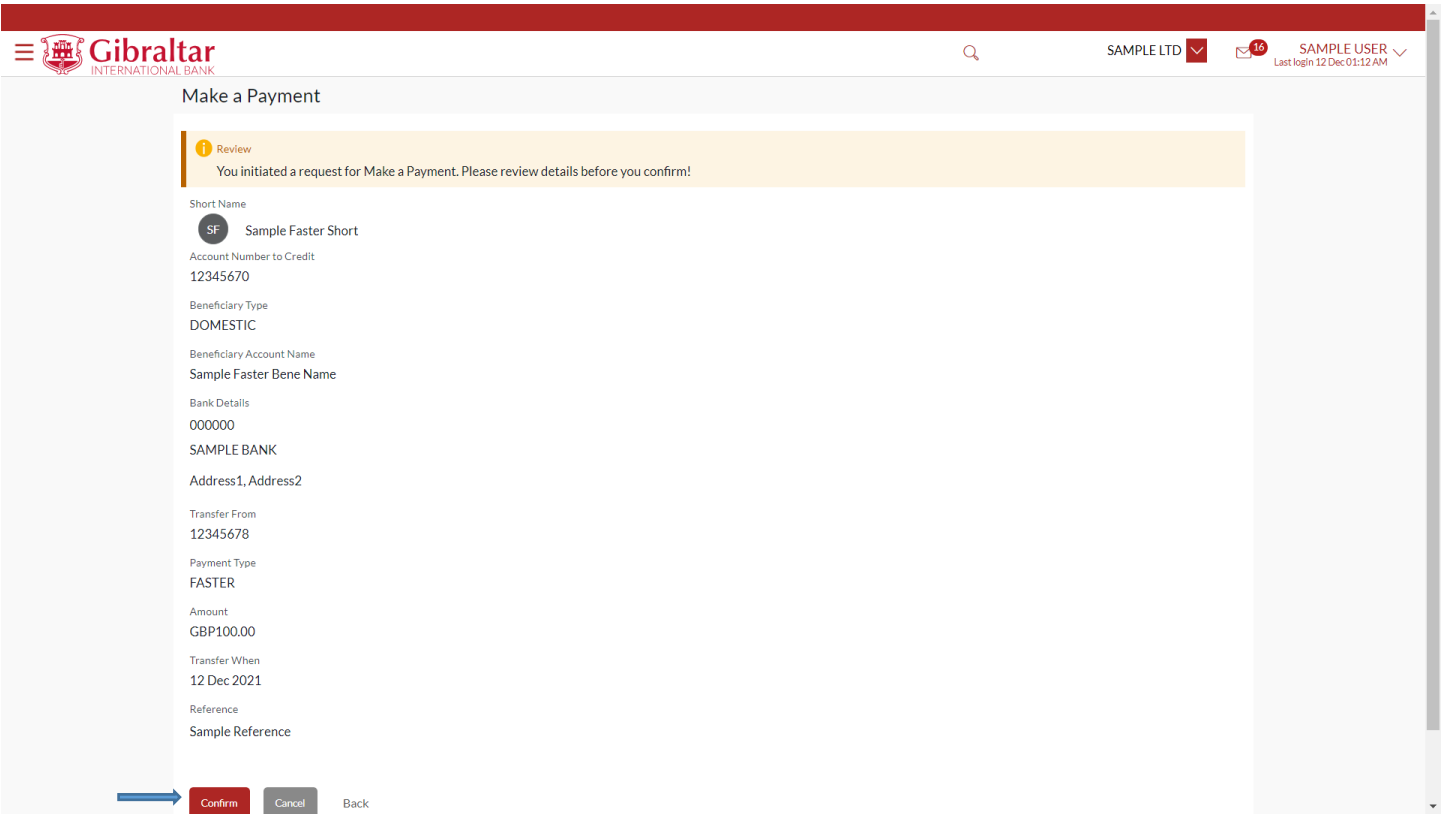


Figure 14.2–4

The confirm screen is displayed with a **success** message along with Reference Number. Click on **e- Receipt** to **download** receipt of the payment transaction. Click on **Add favorite** to **add** the payment transaction to favorites or click **Create Standing Order** to **Create standing order** transaction or click **Go To Dashboard** to go back to the **Dashboard**.

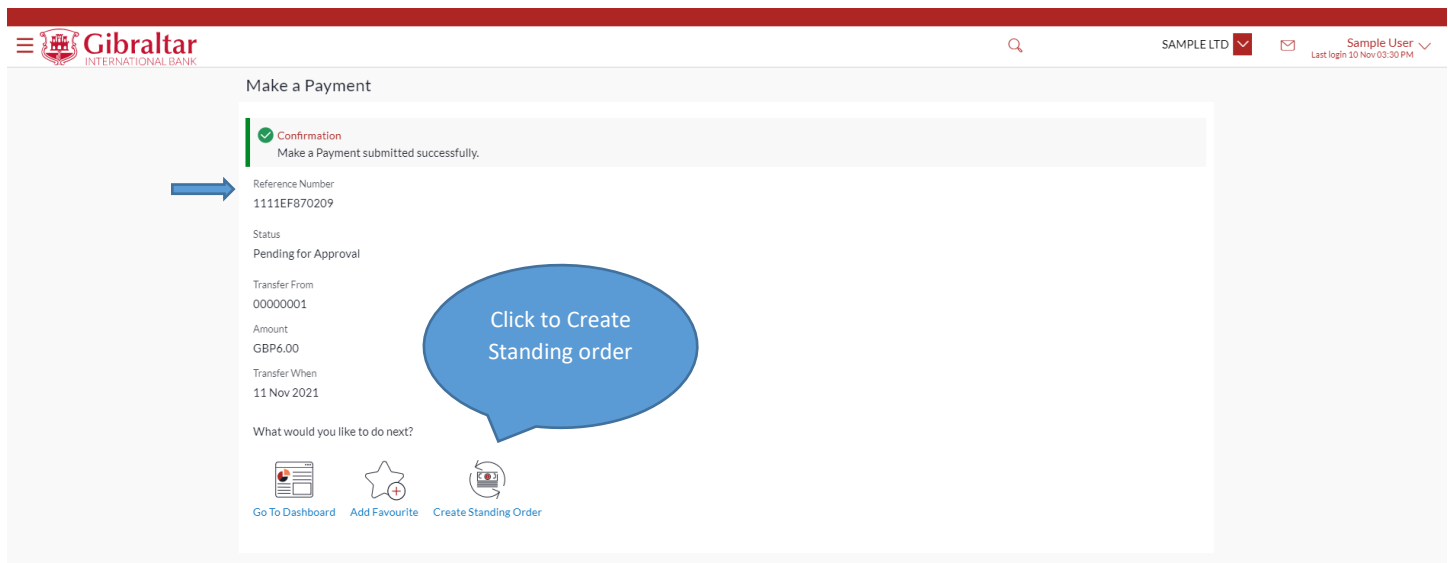


Figure 14.2–5

14.2.4 Authorize the transaction

On the Approver dashboard, scroll to the **Pending for Approval** section.

Transactions that are initiated by the maker and are pending for approvals are displayed under Pending for Approvals section.

Click the **Reference Number** link to view, approve or reject the transaction.

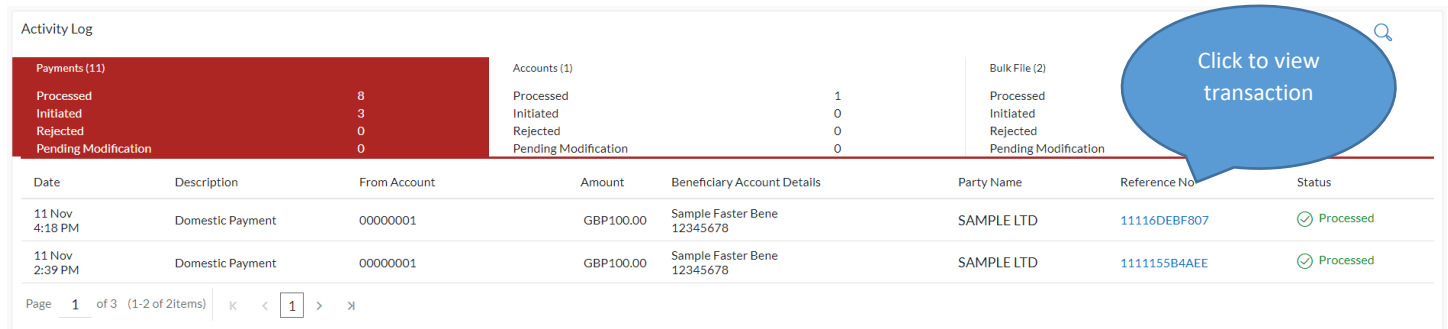


Figure 14.2–6

Click **Approve** to **approve** the payment transaction or click **Reject** to **reject** or Click on **Send to Modify** for **modification** payment transaction.

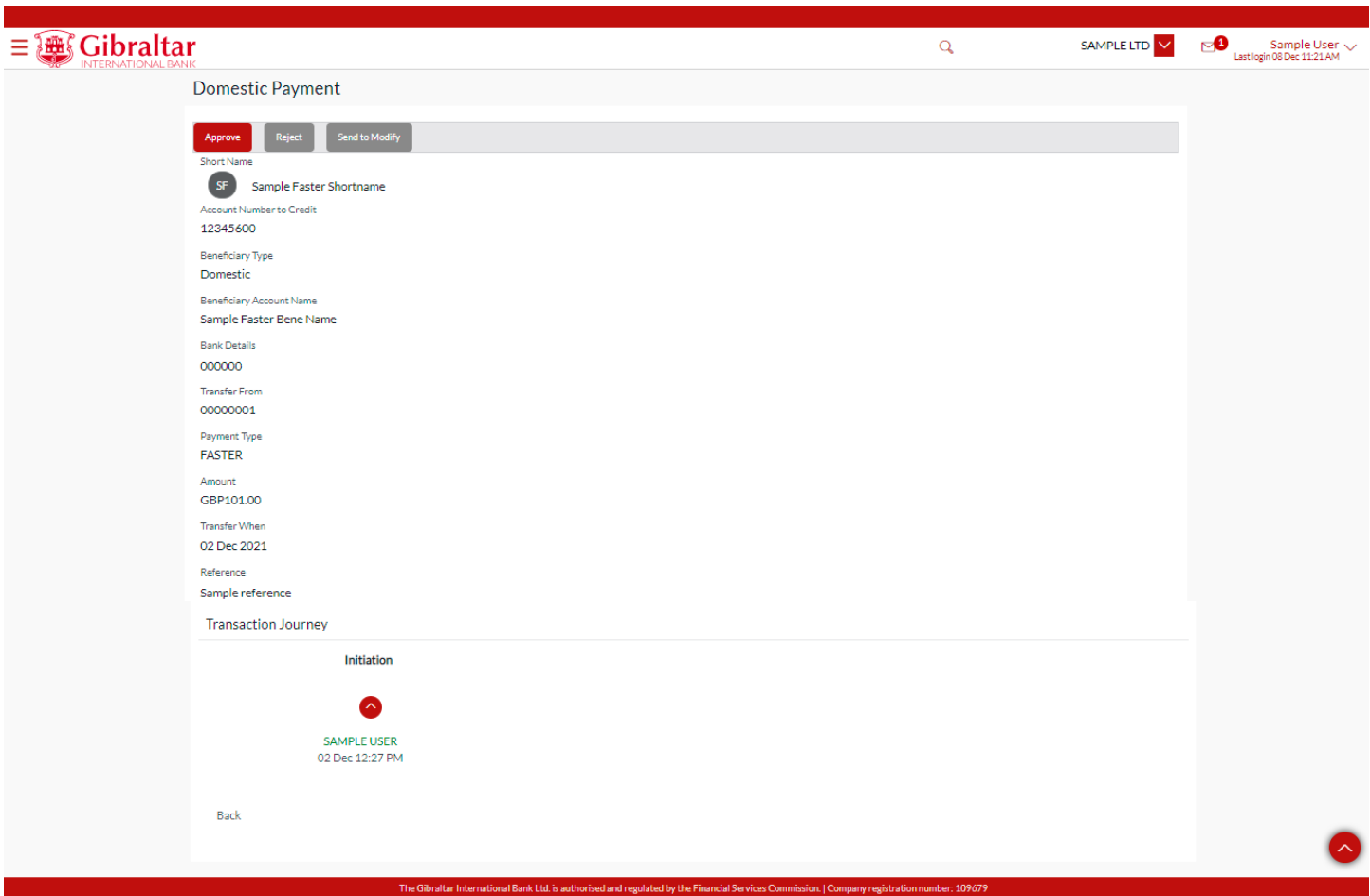


Figure 14.2–7

Enter remarks, if any. Click **Approve** to **approve** the payment transaction or click **Cancel** to go back to the previous screen.

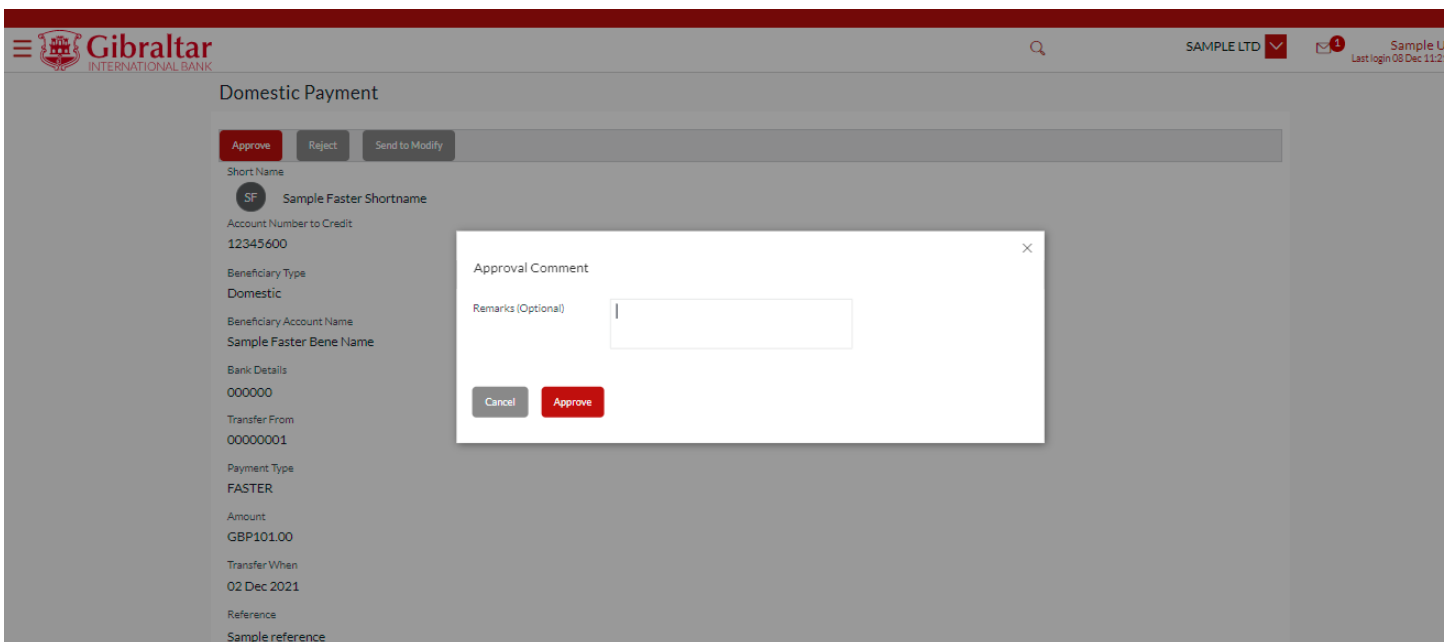




Figure 14.2–8

The confirm screen is displayed with a **success** message along with Reference Number. Click on [e-receipt](#) to **download** receipt of the payment transaction or click [Ok](#) to navigate back to the **Dashboard**.

 Confirmation

Own Account Transfer submitted successfully.

 e-Receipt

Reference Number
2708F20FB05A

Host Reference Number
2123901015702000

Status
Completed

Ok

Figure 14.2–9

The receipt is downloaded in **.PDF** format.

SAMPLE LTD

13 Dec 2021 12:31:05

Domestic Fund Transfer

Reference Number

2134301020164001

Short Name

Sample Faster Bene short

Payment Type

Domestic

Network Type

FASTER

Account Number

12345678

Account Name

Sample Faster Bene

Bank Details

000000

SAMPLE BANK

Address1, Address2

Transfer From

00000001

Amount

GBP100.00

Transfer When

24 Dec 2021

Reference

Sample Reference

This is computer generated receipt no signature required.

Electronic Receipt owns no official legal effect, You may go to branch to get the paper receipt.

Figure 14.2–10

14.3 Make a Payment through the Payments Menu

14.3.1 Go to the Payments Menu

Click on the (1) **Payments** menu and select (2) **Payments and Transfers** and click on (3) **Make a Payment**

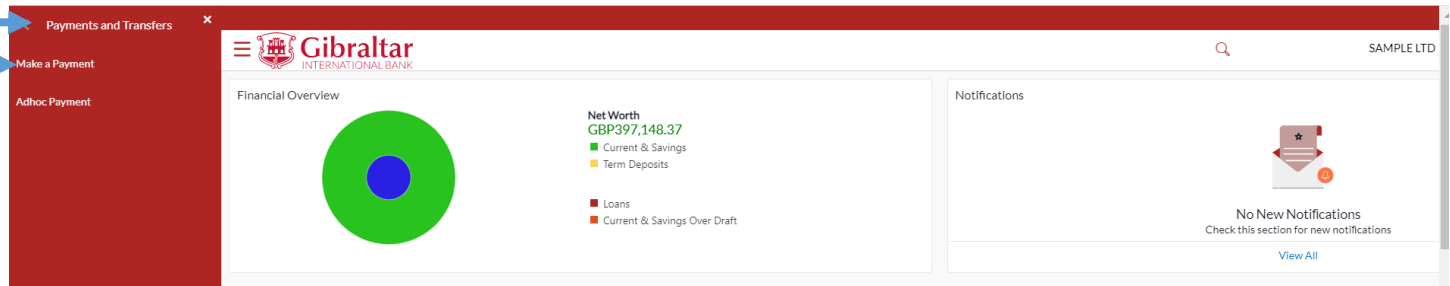


Figure 14.3–1

Refer steps 14.1.2, 14.1.3, 14.1.4, 14.2.2, 14.2.3 and 14.2.4 to make a payment.

15. How do I maintain Standing Order?

- As an E-Banking customer, you can add, modify and delete standing orders
- Standing order upfront reminds user about the payments which are due for payment in the coming seven days or the following 30 days
- This guide explains how to setup standing order via our website. You can maintain standing orders through **Payments Menu**.

15.1 Standing Order Setup through the *Payments Menu*

15.1.1 Go to the Payments Menu

Click on the (1) **Payments** menu and select (2) **Setups** and click on (3) **Standing Order Setup**

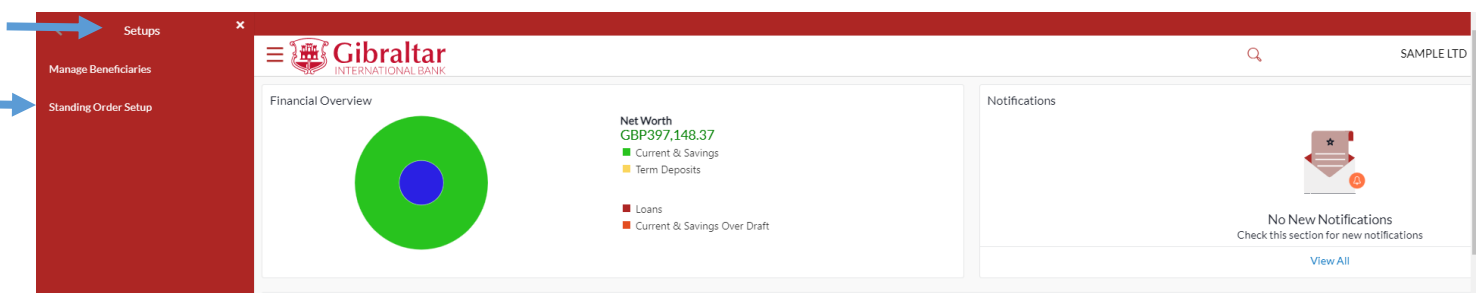


Figure 15.1–1

15.1.2 Create Standing Order

You can create a new standing order or search an existing standing order from this screen.

Click [Create Standing Order](#) to **Create** standing order

Payment Type : You can select SEPA , Internal , International or Faster/Chaps from drop down.

Status : Active/Closed

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

Click on [Search](#) to view Standing order after selecting above filter from drop down or click [Cancel](#) to **cancel** the operation or click [Reset](#) to reset the Search filter.

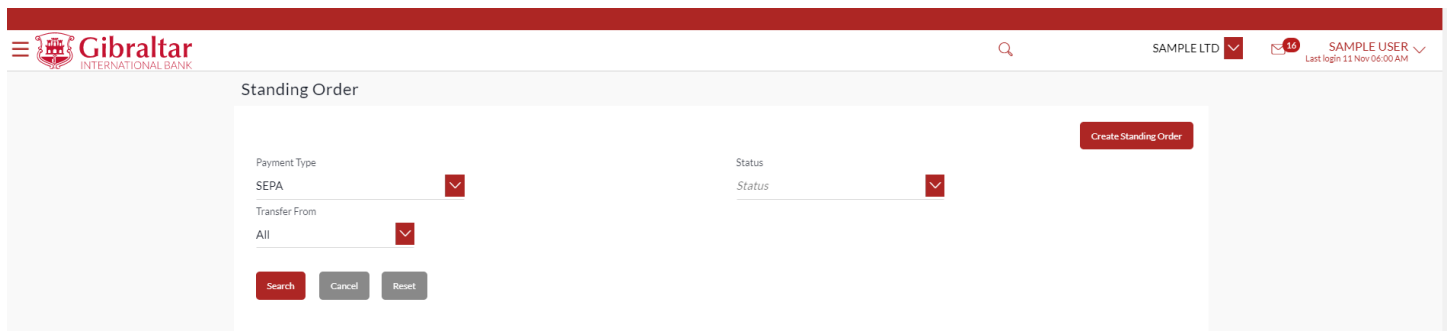
The screenshot shows the 'Standing Order' page of the Gibraltar International Bank. At the top, there's a red header bar with the bank's logo on the left and user information on the right, including 'SAMPLE LTD' and 'SAMPLE USER' with a last login time. Below the header, the page title 'Standing Order' is centered. On the left, there are two dropdown menus: 'Payment Type' with 'SEPA' selected and 'Transfer From' with 'All' selected. To the right of these is a red button labeled 'Create Standing Order'. Below the dropdowns are three buttons: 'Search' (red), 'Cancel' (grey), and 'Reset' (grey).

Figure 15.1–2

15.1.3 Enter Details to Create Standing Order

Enter following details to add [Standing Order](#)

- Payment To – Select Beneficiary for standing order setup
 - Existing Beneficiary – Select existing beneficiary to setup standing instructing for an existing beneficiary
 - My accounts – Select my accounts to setup standing order between your own accounts
 - New Beneficiary – Click this button to add a new beneficiary
- Beneficiary – Select the Beneficiary from the list of added beneficiaries. Details of the beneficiary will be displayed on selection. Payment type like Internal, International, etc. will be decided based on the type of the selected beneficiary. In case of Faster/CHAPS beneficiary, user will have the option to select the payment mode i.e. whether the payment should be treated as Faster Payment or CHAPS Payment.
- Transfer From – Account Number from which fund transfer needs to be done
- Transfer To – Account Number to which fund transfer needs to be done. This field appears while adding Standing instruction for my accounts
- Amount – Amount to be debited
- Payment Frequency – Frequency for the standing instruction to be executed
- Start Date – Date for the standing instruction to start executing. Start Date for a standing order should always be a future date.
- End Date – select 'on' to specify date when the standing instruction should stop executing or 'after' to specify the number of instances after which the standing instruction should stop executing or 'not specified' to create an open-ended standing order.
- Reference – Narrative of transfer. For Faster/CHAPS, SEPA and International Payments, you can enter narrative in 4 lines by clicking **Add Payment Details** link

- Special Instructions: This field will be displayed for International Standing Order. You may enter special routing instructions if any, to carry out this instruction/payment.

Click **Submit** to **submit** standing order details or click **Cancel** to cancel the operation or click **Back** to return on the Standing Order dashboard.

Create Standing Order

Payment To: ☒ Existing Beneficiary ☐ My Accounts [New Beneficiary](#)

Beneficiary: Sample Faster Bene short - 12345... [▼](#)

Payment Type: Domestic

Account Name: Sample Faster Bene

Account Number: 12345678

Bank Details: 000000, SAMPLE BANK, Address1,Address2

Network Type: [CHAPS](#) [Faster](#)

Transfer From: 00000001 - GBP - ACDE... [▼](#)

Available Balance: GBP72,428.59

Amount: GBP [▼](#) GBP100.00 [View Limits](#)

Payment Charges: 1 GBP

The charge for this payment will be deducted from the payment account selected.

Payment Frequency: Monthly [▼](#)

Start Date: 10 Dec 2021 [📅](#)

End Date: ☐ on ☐ not specified

Please note: These versions are for indication purposes only and to obtain a definitive rate please contact the bank. No reliance should be placed on the information provided.

[Submit](#) [Cancel](#) [Back](#)

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Figure 15.1–3

15.1.4 Review and Confirm Standing Order Details

Click [Confirm](#) to **Add Standing Order** or click [Back](#) to go **back** to the previous screen or click [Cancel](#) to cancel the operation.

Gibraltar INTERNATIONAL BANK

Search icon | SAMPLE LTD | Sample User | Last login 11 Nov 06:25 AM

Create Standing Order

Review
You initiated a request for Domestic Standing Order. Please review details before you confirm!

Short Name
Sample Faster Bene short

Payment Type
Domestic

Account Number
12345678

Account Name
Sample Faster Bene

Transfer From
00000001

Amount
GBP6.00

Network Type
FASTER

Frequency
Every month

Start Date
12 Nov 2021

End Date
18 Dec 2021

Reference
test

[Confirm](#) [Cancel](#) [Back](#)

Figure 15.1–4

Having clicked on Confirm, the confirm screen is displayed with status as **pending approval** because authorization is required. If no authorization is required, then a **success** message along with Reference Number is displayed. Click [Go to Dashboard](#) to go back to the **Dashboard**.

Gibraltar INTERNATIONAL BANK

Search icon | SAMPLE LTD | Sample User | Last login 11 Nov 06:25 AM

Create Standing Order

Confirmation
Create Standing Order submitted successfully.

Reference Number
11116CF54F04

Status
Pending for Approval

Short Name	Amount
Sample Faster Bene short	GBP6.00
Account Number	Payment Type
12345678	Domestic
From Account	Transfer Frequency
00000001	Every month
Start Date	End Date
12 Nov 2021	18 Dec 2021
Reference	Network Type
test	FASTER

What would you like to do next?

[Go To Dashboard](#)

Figure 15.1–6

15.1.5 Authorize the transaction

On the Approver dashboard, scroll to the **Pending for Approval** section.

Transactions that are initiated by the maker and are pending for approvals are displayed under Pending for Approvals section.

Click the [Reference Number](#) link to view, approve or reject the transaction.

The screenshot shows the Gibraltar International Bank dashboard. The top navigation bar includes the bank logo, a search icon, and user information for 'SAMPLE LTD' and 'Sample User'. The main content area is divided into sections: 'Financial Overview' with a donut chart and 'Net Worth' of GBP397,045.37; 'Notifications' with a 'Sample Notification'; and 'Pending for Approvals'. The 'Pending for Approvals' section has tabs for 'Payments 9', 'Accounts 0', and 'Bulk File 0'. Below the tabs is a table of pending transactions. A blue callout bubble points to the 'Reference Number' link in the table row.

<input type="checkbox"/>	Date	Description	From Account	Amount	Beneficiary Account Details	Initiated By	Party Name	Reference No	Status
<input type="checkbox"/>	11 Nov 6:07 AM	Domestic Payment	00000001	GBP34.00	Sample Faster Bene 12345678	SAMPLE USER	SAMPLE LTD	1111154D92FF	Initiated

Figure 15.1–7

Click [Approve](#) to **approve** the payment transaction or click [Reject](#) to **reject** the standing order.

The screenshot shows the 'Approve' modal for a standing order transaction. The modal has 'Approve' and 'Reject' buttons at the top. Below the buttons, the transaction details are displayed in a list format. A blue callout bubble points to the 'Approve' button.

Short Name
Sample Faster Bene short

Payment Type
Domestic

Account Number
12345678

Account Name
Sample Faster Bene

Transfer From
00000001

Amount
GBP6.00

Network Type
FASTER

Frequency
Every month

Start Date
12 Nov 2021

End Date
18 Dec 2021

Reference
test

Transaction Journey

Initiation

Sample User
11 Nov 07:00 AM

Back

Figure 15.1–8

Enter remarks, if any. Click **Approve** to **approve** the payment transaction or click **Cancel** to go back to the previous screen.

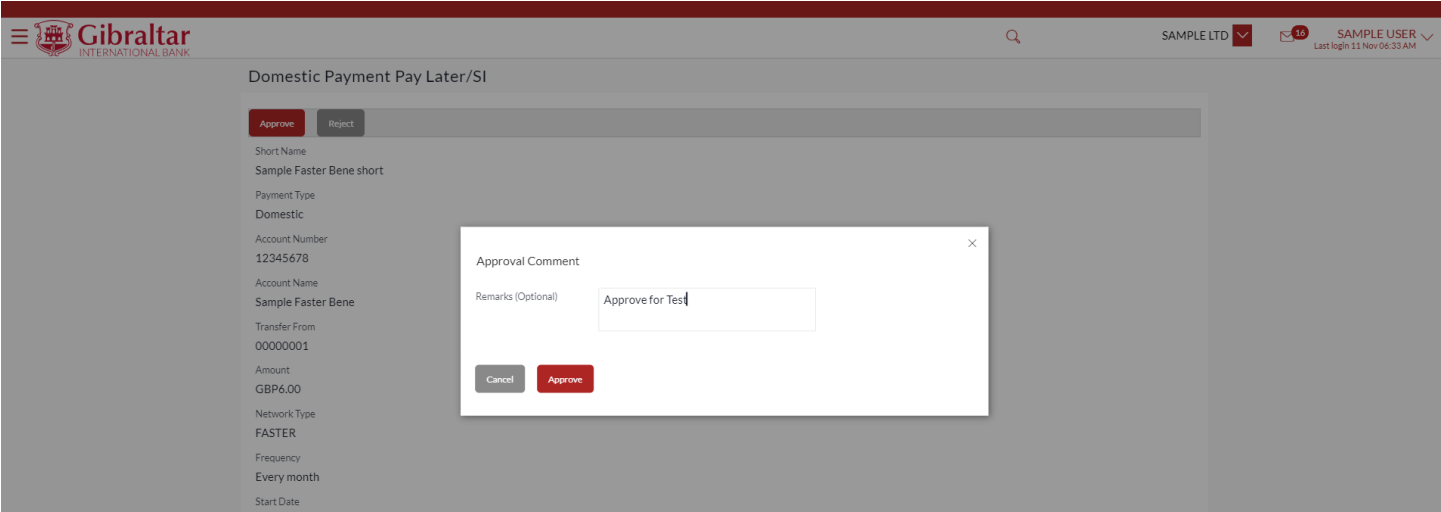


Figure 15.1–9

The confirm screen is displayed with a **success** message along with Reference Number. Click **OK** to go back to the **Dashboard**.

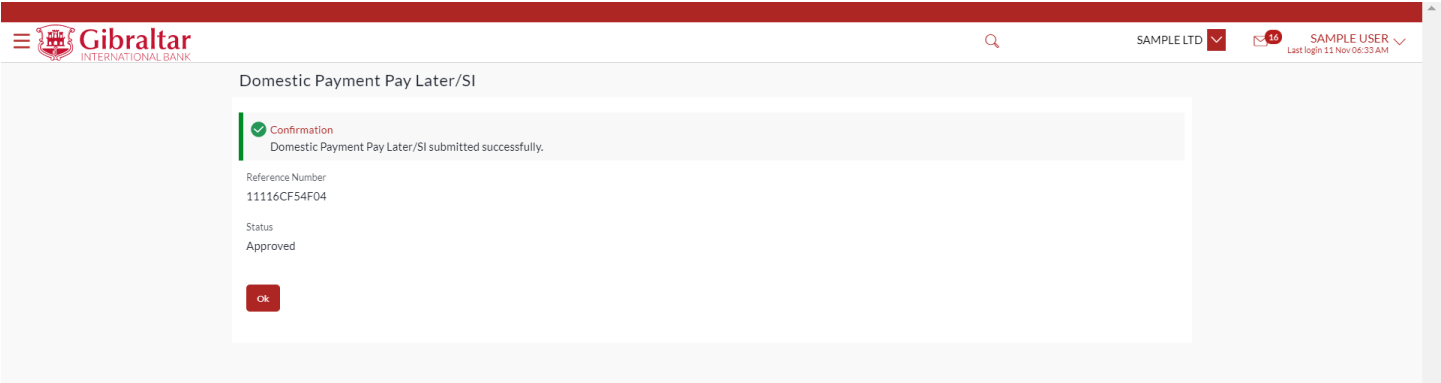


Figure 15.1–5

The receipt is downloaded in **.PDF** format.

SAMPLE LTD		13 Dec 2021 12:49:44
ADHOC DOMESTIC PAYMENT		
Reference Number	2134001068018000	
Payment Type	Domestic	
Network Type	FASTER	
Account Number	12345678	
Account Name	Sample Faster Bene Name	
Bank Details	000000 SAMPLE BANK Address1, Address2	
Transfer From	00000001	
Amount	GBP41.00	
Transfer When	06 Dec 2021	
Reference	Sample Reference	
<hr/>		
This is computer generated receipt no signature required. Electronic Receipt owns no official legal effect, You may go to branch to get the paper receipt.		

Figure 15.1–6

15.1.6 Modify Standing Order

Click on the (1) **Payments** menu and select (2) **Setups** and click on (3) **Standing Order Setup**

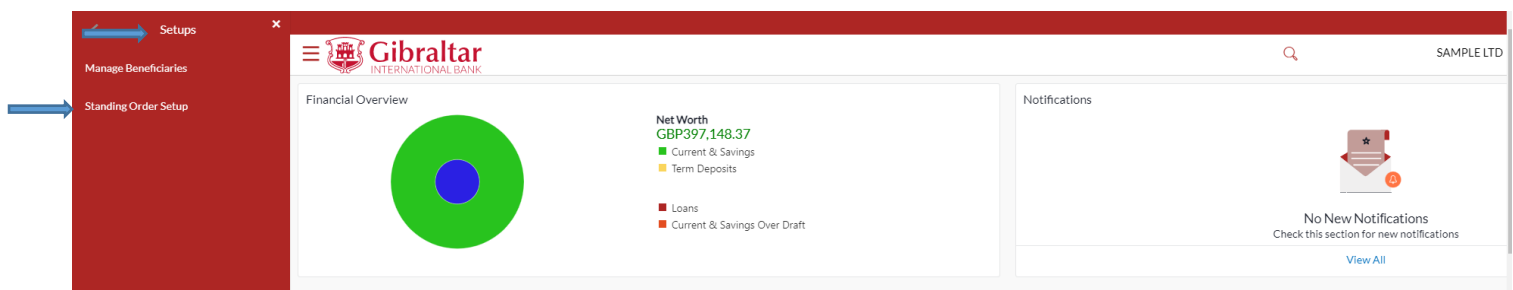


Figure 15.1–7

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

Figure 15.1–8

Standing Order details along with Payment History will be displayed. Click **Modify** to **modify** standing order or click **Back** to go **back** to the previous screen or click **Cancel Standing Order** to **delete** standing order.

View Standing Order

Standing Order

Beneficiary Name	From Account
chapsadhoc	1231234
Beneficiary Account Number	Amount
12345678	GBP65.00
Next Payment	References
31 Aug 2021	test
Payment Type	
FASTER/CHAPS	

Execution Details

Start Date
31 Aug 2021

End Date

25 Dec 2099

Transfer Frequency

Every 7 days

Payments History

Sr. No.	Execution Date	Status	Reason For Failure
---------	----------------	--------	--------------------

No data to display.

Page 1 (0 of 0 items)

Click to modify

Cancel Standing Order

Modify

Back

Figure 15.1–9

The Modify Standing Order screen appears. Click [Submit](#) to **modify** standing order or click [Back](#) to go **back** to the previous screen or click [Cancel](#) to Cancel the operation.

Following fields will be allowed to be modified:


- Amount
- Next Payment Date
- End Date

Modify Standing Order

Beneficiary Name
chapsadhoc


Account Number
12345678

From Account
1234567

Amount
GBP  GBP66.77

Transfer Frequency
Weekly

Start Date
31 Aug 2021

Next Payment Date
31 Aug 2021 

End Date
☐ on ☐ after ☒ not specified

Reference
test

What are the benefits?

No more waiting in queues , issuing cheques or late payment hassles.

Consolidated view of all billers and payment history.


Make all payments and recharges at one place.

Get SMS Alerts for bill presentments, payments etc.

Submit

Cancel

Back



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Figure 15.1–10

The Modify Standing Order confirmation screen appears. Click [Confirm](#) to **modify** standing order or click [Back](#) to go **back** to the previous screen or click [Cancel](#) to Cancel the operation.

Modify Standing Order

Review

You initiated a request for Modifying Standing Order. Please review details before you confirm!

Beneficiary Name

chapsadhoc

Account Number

12345678

From Account

1231231

Amount

GBP66.77

Transfer Frequency

Every 7 days

Start Date

31 Aug 2021

Next Payment Date

31 Aug 2021

End Date

25 Dec 2099

Reference

test

Confirm

Cancel

Back



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Figure 15.1–11

The confirm screen is displayed with status as ***pending approval*** because authorization is required. If no authorization is required, then a ***success*** message along with Reference Number is displayed. Click [Go to Dashboard](#) to go back to the ***Dashboard***.

Modify Standing Order



Confirmation

Modify Standing Order submitted successfully.

Reference Number

310896D51A7B

Status

Pending for Approval

Beneficiary Name

chapsadhoc

Amount

GBP66.77

Beneficiary Account Number

12345678

From Account

1231234

Transfer Frequency

Every 7 days

Start Date

31 Aug 2021

End Date

25 Dec 2099

Next Payment Date

31 Aug 2021

Reference

test

Network Type

FASTER

What would you like to do next?



[Go To Dashboard](#)



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Figure 15.1–16

Perform step [15.1.5 Authorize the transaction](#) to authorize the transaction.

15.1.7 Cancel Standing Order

Click on the (1) **Payments** menu and select (2) **Setups** and click on (3) **Standing Order Setup**

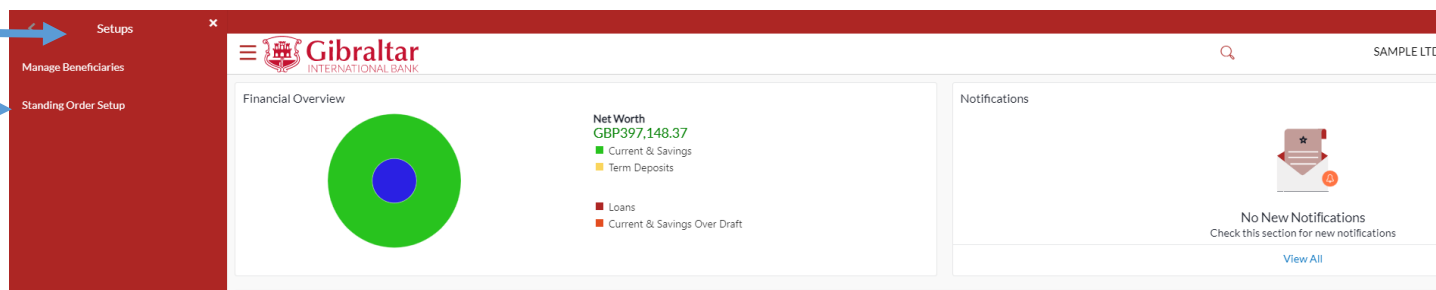


Figure 15.1–12

Payment Type : You can select SEPA , Internal , International or Faster/chaps from drop down.

Status : Active/Closed

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

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

Click on **Cancel** on three dots of the Standing order transaction.

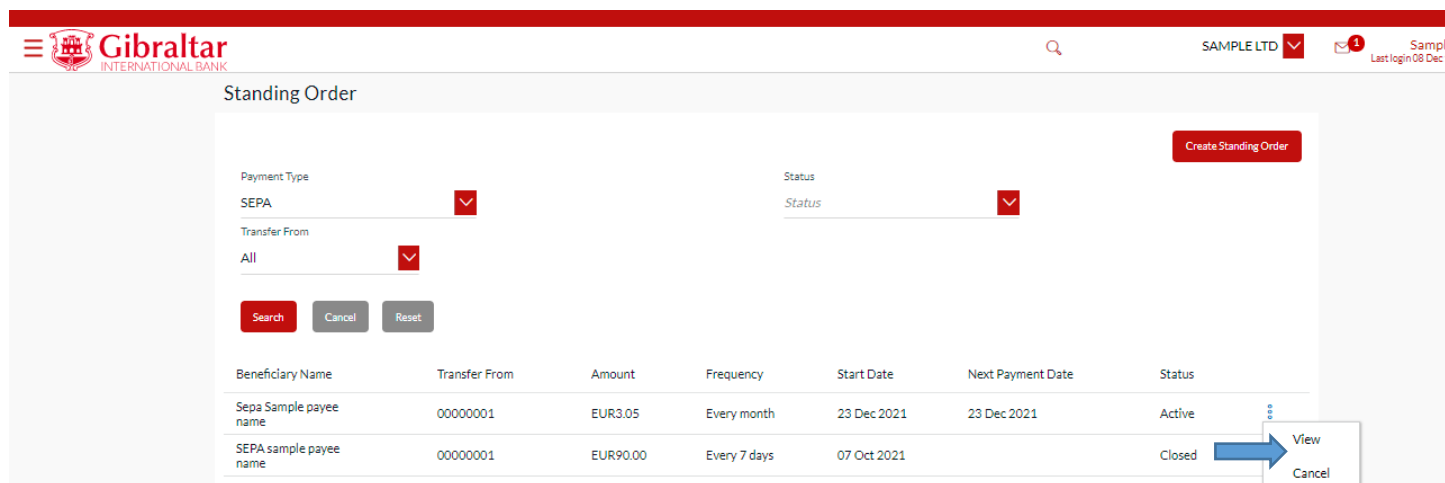







Figure 15.1–13

Click **Cancel Standing Order** to **Cancel** standing order or click **Modify** to **modify** standing instruction or click **Back** to go **back** to the previous screen



SAMPLE LTD  Sample User 
Last login 11 Nov 06:54 AM



View Standing Order

Standing Order

Beneficiary Name	From Account
chapsadhoc	1231234
Beneficiary Account Number	Amount
12345678	GBP65.00
Next Payment	References
31 Aug 2021	test
Payment Type	
FASTER/CHAPS	

Execution Details

Start Date
31 Aug 2021
End Date
25 Dec 2099
Transfer Frequency
Every 7 days

Payments History

Sr. No	Execution Date	Status	Reason For Failure
<div><div><</div><div>1</div><div>></div><div>>></div></div>			

Click to Cancel standing Order

Cancel Standing Order

Modify

Back




Figure 15.1–14

The Cancel Standing Order screen appears. Click [Cancel Standing Order](#) to **Cancel** standing order or click [Back](#) to go **back** to the previous screen.

Cancel Standing Order

Review
Are you sure you want to Cancel Standing Order?

Beneficiary Name
chapsadhoc

Beneficiary Account Number
12345678

From Account
12312312

Payment Type
FASTER/CHAPS

Next Payment
31 Aug 2021

Amount
GBP65.00

Transfer Frequency
Every 7 days

Start Date
31 Aug 2021

End Date
25 Dec 2099

References
test

[Cancel Standing Order](#) [Back](#)

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Figure 15.1–15

The confirm screen is displayed with status as **pending approval** because authorization is required. If no authorization is required, then a **success** message along with Reference Number is displayed. Click [Go to Dashboard](#) to go back to the **Dashboard**.

Cancelled Standing Order

Confirmation

Cancelled Standing Order submitted successfully.

Reference Number

3108B1A2B81F

Status

Pending for Approval

Beneficiary Name

chapsadhoc

Transfer From

12312312

Beneficiary Account Number

12345678

Amount

GBP65.00

Start Date

31 Aug 2021

End Date

25 Dec 2099

Next Payment

31 Aug 2021

Payment Type

FASTER/CHAPS

References

test

Transfer Frequency

Every 7 days

What would you like to do next?



[Go To Dashboard](#)



Figure 15.1–20

Perform step [15.1.5 Authorize the transaction](#) to authorize the transaction.

16. How do I mark a payment transaction as Favourite?

- As an E-Banking customer, you can mark a payment transaction as favorite
- Application enables you to mark the payment transaction as 'Favourite' which is frequently used.
- This guide explains how to mark and delete payment transaction as favorite via our website. You can mark transaction as favorite through **Payments Menu**.

16.1 Favourite setup through the *Payments Menu*

16.1.1 Go to the Payments Menu

Click on the (1) **Payments** menu and select (2) **Payments and Transfers** and click on (3) **Make a Payment**

To Make a payment refer section 14. How do I Make a Payment?

On the payment confirm screen, **success** message along with Reference Number is displayed. Click on **Add favourite** to **add** the payment transaction to favorites.

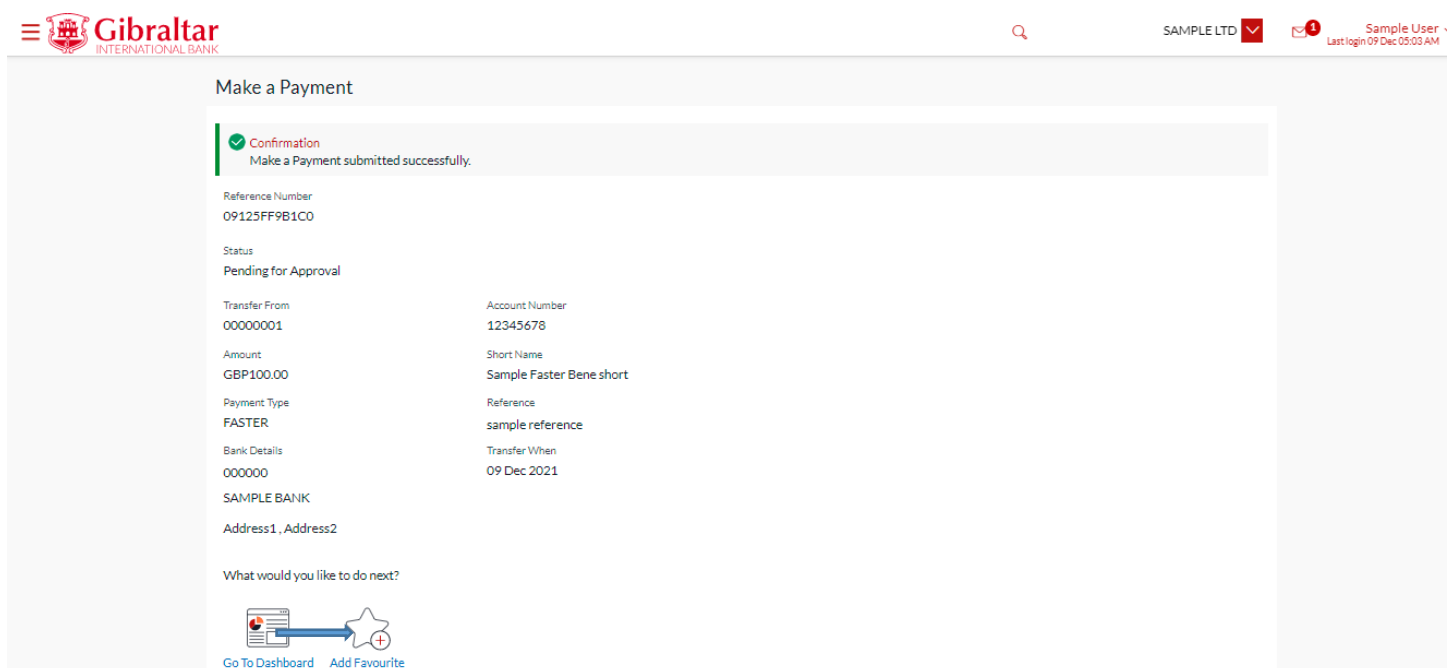


Figure 16.1–1

16.1.2 Confirm Favourite Payment Details

Click **OK** to **add** the payment transaction to favorites or click **Cancel** to **cancel** the process

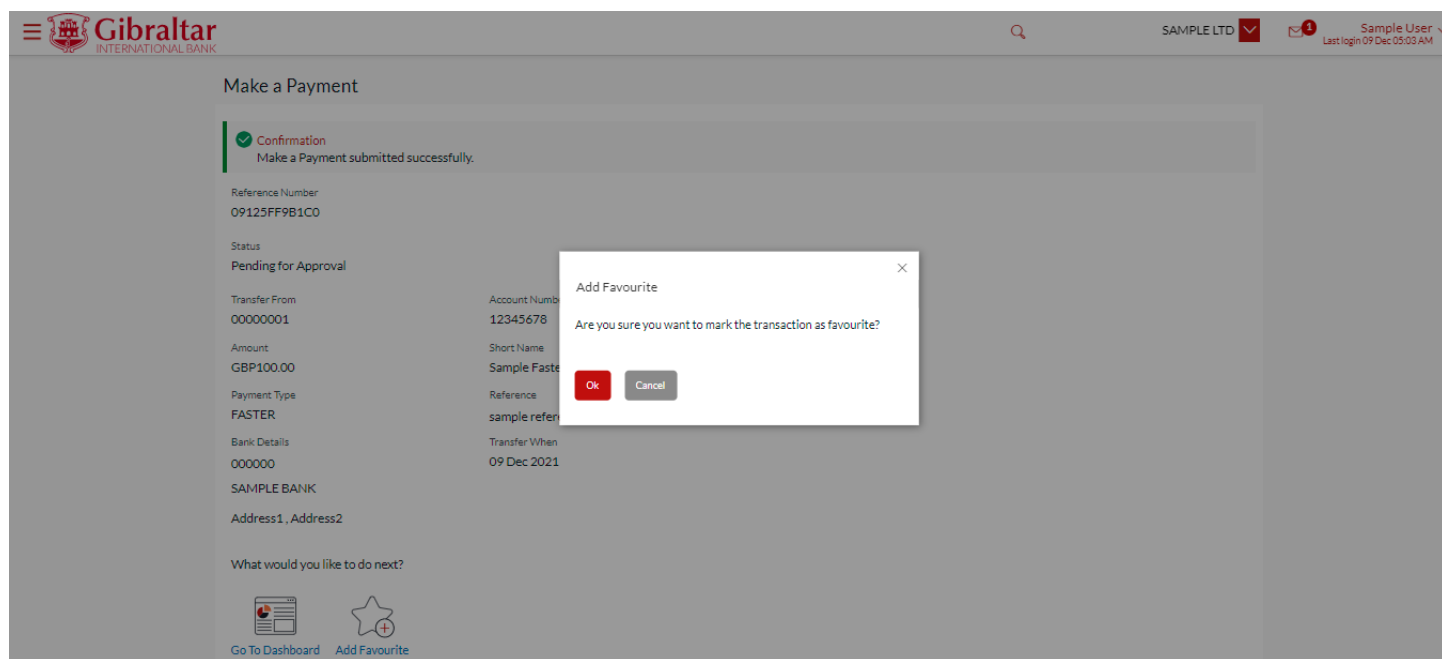


Figure 16.1–2

The screen is displayed with a **success** message. Click **Done** to go back to the **dashboard**

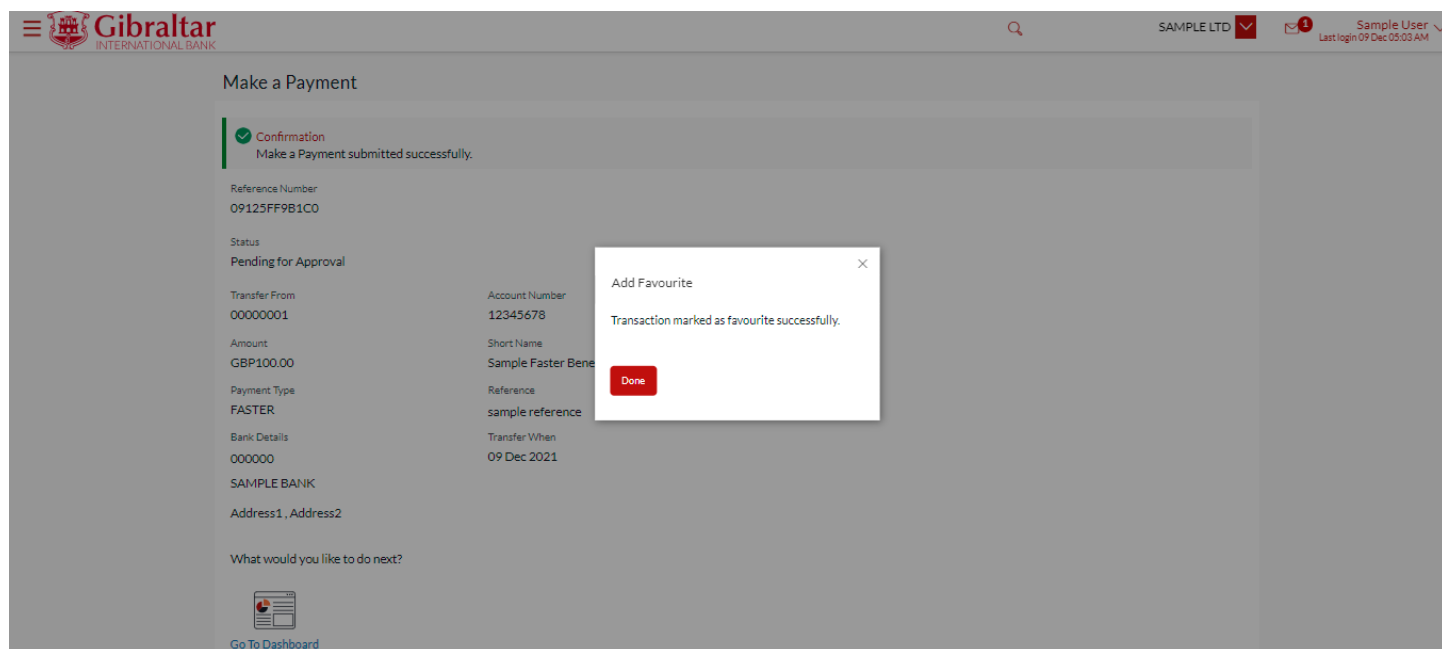


Figure 16.1–3

16.1.3 View Favourites

Click on the (1) **Payments** menu and select (2) **Favourites**

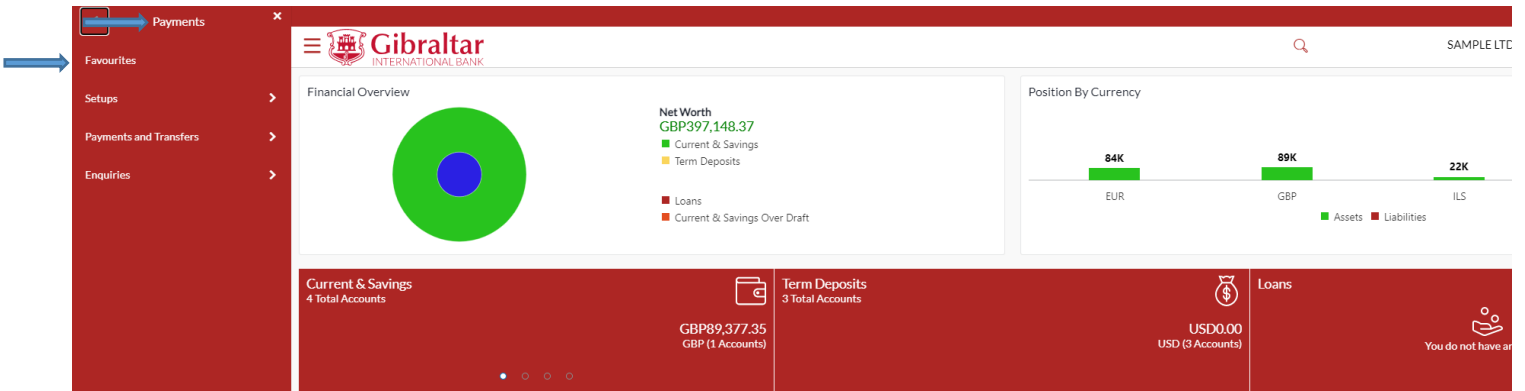




Figure 16.1–4

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

The screenshot shows the 'Favourites' section of the Gibraltar International Bank dashboard. A blue speech bubble points to the 'Search...' input field with the text 'Enter Beneficiary Name'. A blue arrow points to the 'SAMPLE1 LTD' entry in the table. The table has columns: Beneficiary Name, Payment Type, Account Details, Shortname, and Amount. There are two entries: 'SAMPLE1 LTD' (Internal Transfer, 00000002, SAMPLE1 LTD SHORT, GBP0.00) and 'SAMPLE2 LTD' (Domestic Transfer, 00000001, SAMPLE2 LTD SHORT, GBP0.00). Each entry has a trash icon to its right. At the bottom, there's a pagination bar showing 'Page 1 of 6 (1-10 of 54 items)' and a set of numbered links (1, 2, 3, 4, 5, 6).



Beneficiary Name	Payment Type	Account Details	Shortname	Amount
SAMPLE1 LTD	Internal Transfer	00000002	SAMPLE1 LTD SHORT	GBP0.00 
SAMPLE2 LTD	Domestic Transfer	00000001	SAMPLE2 LTD SHORT	GBP0.00 

Figure 16.1–5

16.1.4 Initiate Favourite Payment Transaction

Click **Pay** to **make a payment** or click **Back** to go **back** to the previous screen or click **Cancel** to **cancel** the process.

Gibraltar
INTERNATIONAL BANK

Make a Payment

Beneficiary
Sample Faster Bene short - 12345... ▼

SF Sample Faster Bene short

Beneficiary Type
DOMESTIC

Account Number
12345678

Account Name
Sample Faster Bene

Payment Type
CHAPS Faster

Transfer From
00000001 - GBP - ACDE... ▼

Available Balance : GBP89,299.81

Amount
GBP ▼ GBP33.00
[View Limits](#)

Transfer When
☒ Now ☐ Later
Your transaction will be processed with below value date.

Value Date
11 Nov 2021

Payment Charges
1 GBP

This charge will be deducted from the payment account selected.

Click Pay to make payment

Pay Cancel Back

Figure 16.1–6

The confirmation screen appears. Click [Confirm](#) to **confirm** payment request or click [Back](#) to go **back** to the previous screen or click [Cancel](#) to **cancel** the process.

Gibraltar INTERNATIONAL BANK

SAMPLE LTD

Sample User
Last login 09 Dec 05:03 AM

Make a Payment

Review
You initiated a request for Make a Payment. Please review details before you confirm!

Short Name
SF Sample Faster Bene short

Account Number to Credit
12345678

Beneficiary Type
DOMESTIC

Beneficiary Account Name
Sample Faster Bene

Bank Details
000000
SAMPLE BANK

Address1, Address2

Transfer From
00000001

Payment Type
FASTER

Amount
GBP100.00

Transfer When
09 Dec 2021

Reference
Sample Reference

[Confirm](#) [Cancel](#) [Back](#)

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Figure 16.1–6

Having clicked on Confirm, the confirm screen is displayed with a **success** message along with a Reference Number. Click on [Add Favourite](#) to **favorite Transaction** or click [Back to Dashboard](#) to go back to the **Dashboard**.

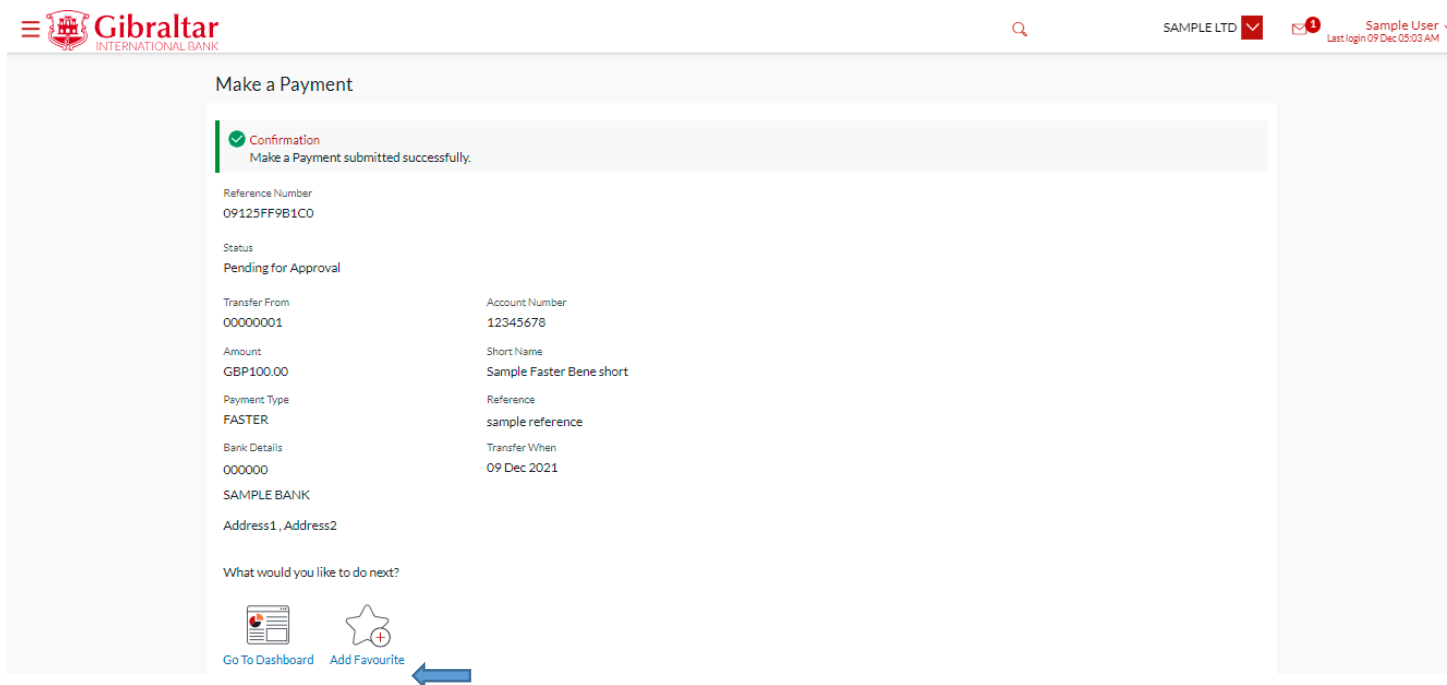


Figure 16.1–9

16.1.5 Delete Favourite Payment

Click on **Delete icon** to delete favourite transaction, Delete Favourite pop up will be displayed.

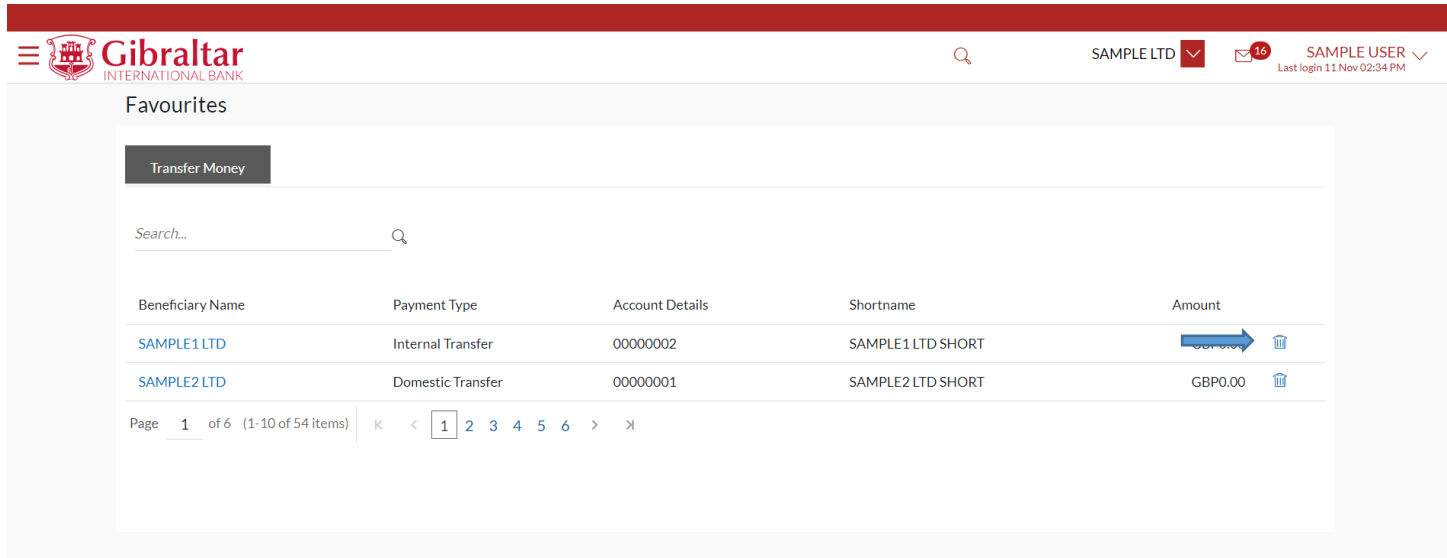


Figure 16.1–9

Click on **Proceed** to delete the favorite transaction or click on **Cancel** to cancel the operation.

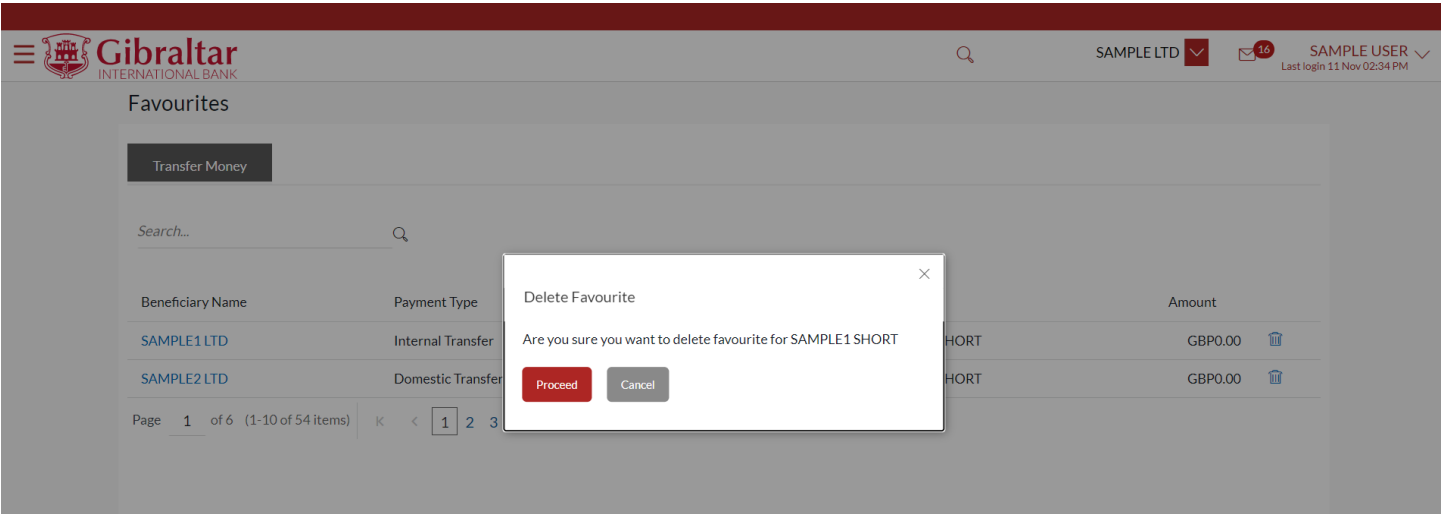


Figure 16.1–10

17. How do I View my Scheduled Payment Enquiry?

- As an E-Banking customer, you can view your Schedule Payment enquiry
- This guide explains how to view scheduled payment and cancel via our website. You can access your Scheduled Payment enquiry through your **Payments Menu**.

17.1 Scheduled Payment Enquiry through the Payments Menu

17.1.1 Go to the Accounts Menu

Click on the (1) **Payments** menu and select (2) **Enquiries** and click on (3) **Scheduled Payments Enquiry**

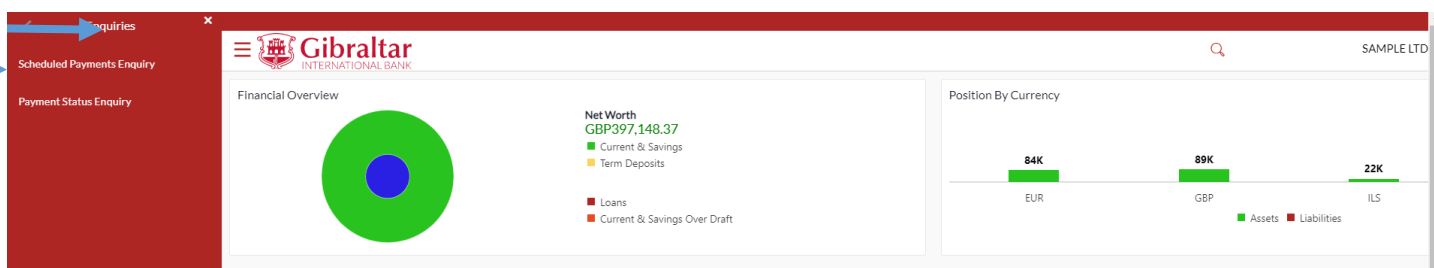


Figure 17.1-1

17.1.2 Scheduled Payments Details are displayed

Select the following details to search for scheduled payments.

- Account number: Account number from which the scheduled payment was initiated needs to be selected from down.
- Transfer Type: Transfer type to be selected as SEPA, Within bank , Faster/CHAPS or International from drop down
- Host Reference Number: Enter the host reference number to see the scheduled payment.

Click on **Search** to see the scheduled payment and click on **Reset** button to reset the search filter or click **Cancel** to **cancel** the process.

The screenshot shows the 'Scheduled Payments Enquiry' form. It includes fields for 'Account Number' (with a dropdown menu), 'Host Reference Number', and 'Transfer Type' (with a dropdown menu). Below the fields are 'Search', 'Reset', and 'Cancel' buttons.

Figure 17.1–2

Below **Scheduled Payment** Details are displayed.

- Date - Date of execution of transaction
- Host Reference Number - reference number for the transaction
- Beneficiary Name – Name of the beneficiary
- Transaction Type – Type of the transaction like Internal, Faster/CHAPS/SEPA, International
- Account Details – The beneficiary account to where funds will be credited
- Payment Type – Payment type of the transaction like Scheduled Single Payment.
- Amount – Amount to be debited to beneficiary
- Action – Select view/cancel to cancel the scheduled payment

Scheduled Payments Enquiry

Account Number
00000001 - GBP - ACDE...

Host Reference Number

Transfer Type
Faster/CHAPS

Search **Reset** **Cancel**

Date	Host Reference Number	Beneficiary Name	Transaction Type	Account Details	Payment Type	Amount	Action
23 Nov 2021	2131501058772000	SAMPLE FASTER BENE	Domestic Transfer	12345678	Scheduled Single Payment	GBP100.00	View/Cancel

Page 1 of 1 (1 of 1 items)

The Gibraltar International Bank Ltd. is authorised and regulated by the Financial Services Commission. | Company registration number: 109679

Figure 17.1–3

17.1.3 Click View/Cancel to Cancel Scheduled Payment

Click **View/Cancel** to Cancel **Scheduled Payment**.

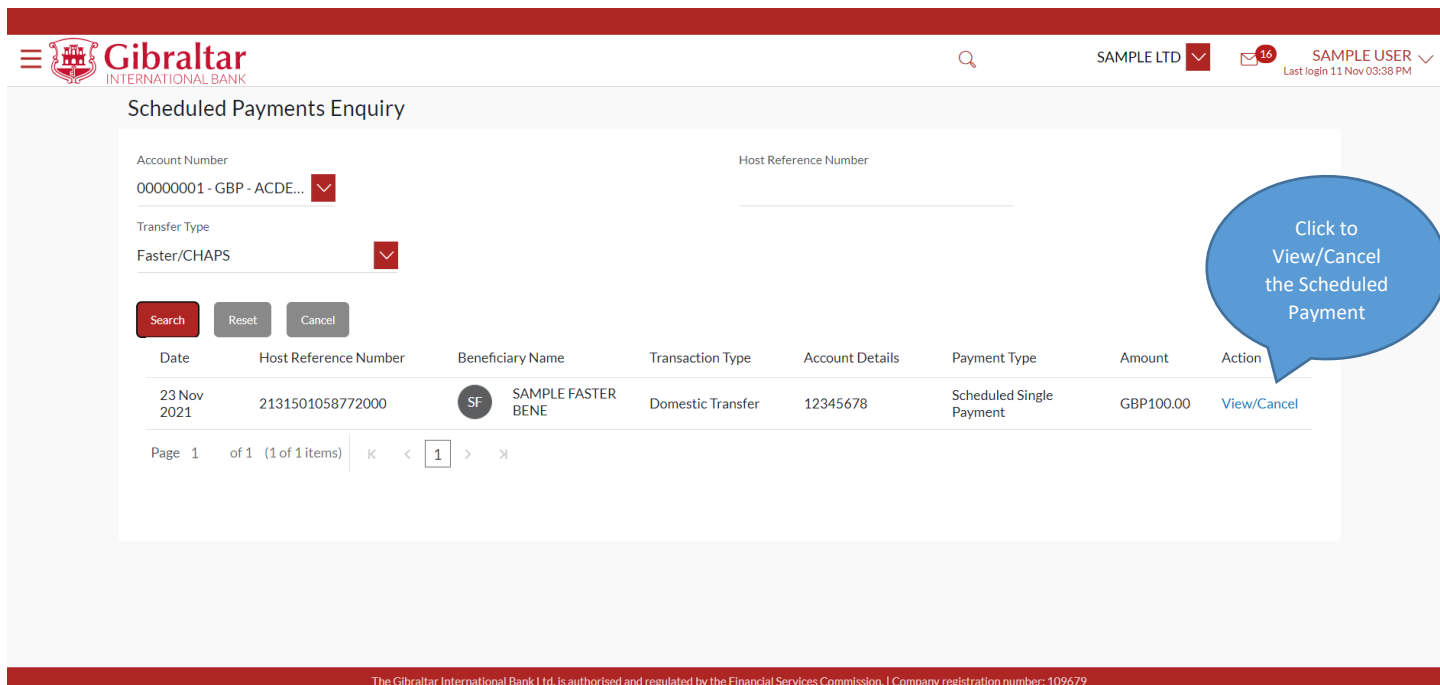


Figure 17.1–4

17.1.4 Review and Confirm Cancellation

Click **Confirm** to **cancel** the Scheduled Payment or click **Back** to go **back** to the previous screen or click **Cancel** to **cancel** the process.

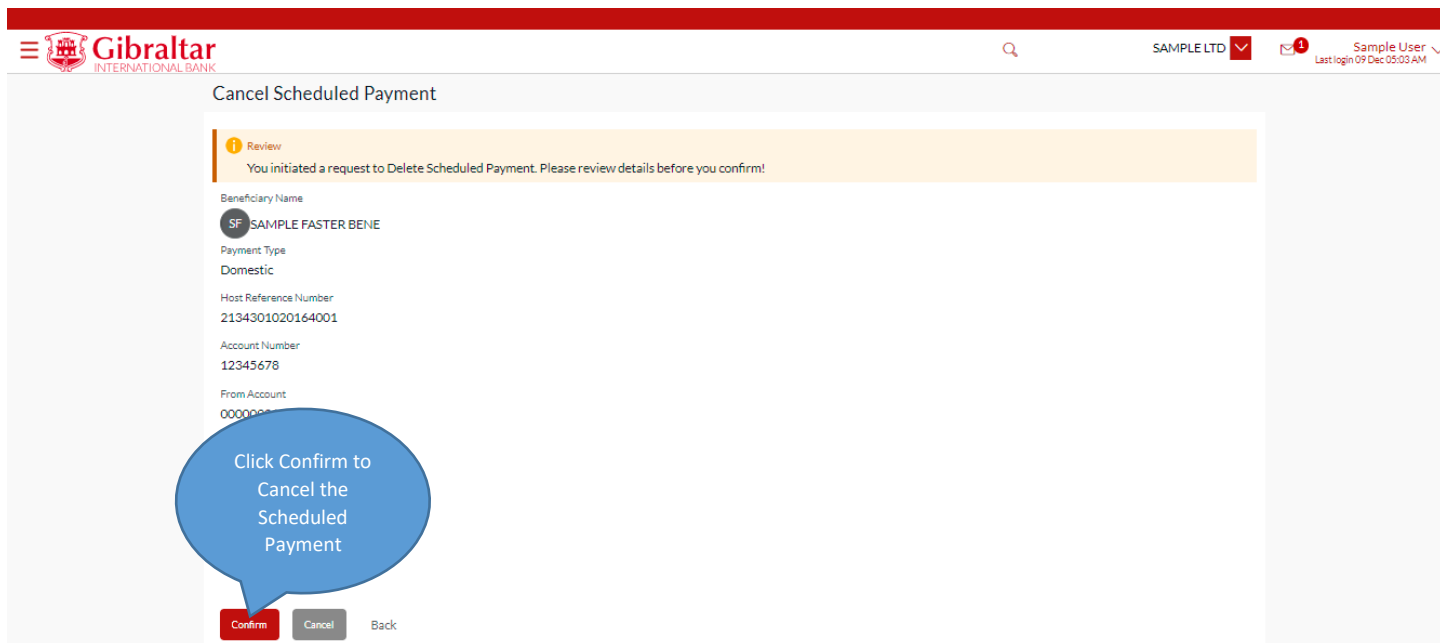


Figure 17.1–5

The confirm screen is displayed with status as **pending approval** because authorization is required. If no authorization is required, then a **success** message along with Reference Number is displayed. Click [Go to Dashboard](#) to go back to the **Dashboard**.

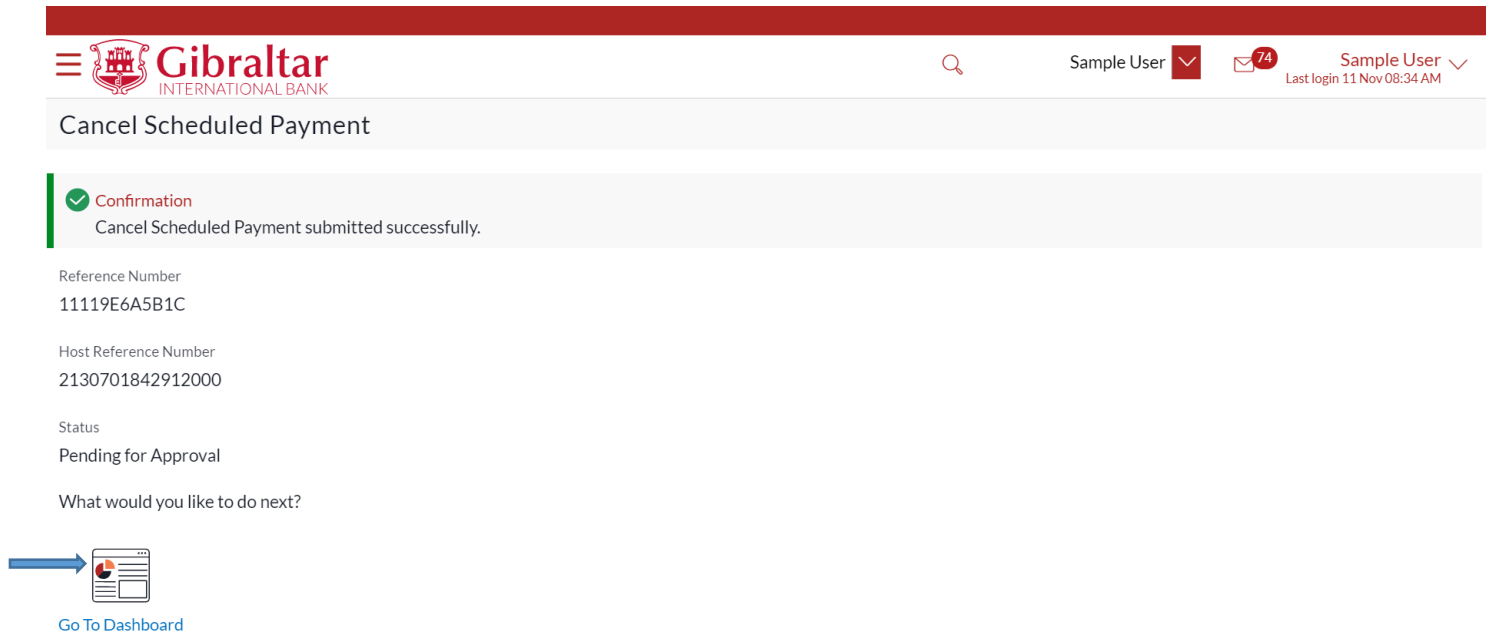




Figure 17.1–6

Perform step [15.1.5 Authorize the transaction](#) to authorize the transaction.


17.1.5 Check the Scheduled Payment details of another Account through the Account Number dropdown

You can view the Scheduled payment details of another Account through the **Scheduled Payments Enquiry** screen by selecting the **Account Number** from the **Account Number** dropdown.





SAMPLE LTD

16

SAMPLE USER

Last login 11 Nov 03:38 PM

Scheduled Payments Enquiry

Account Number

00000001 - GBP - ACDE...

00000001 - GBP - ACDESC
00000001

00000002 - USD - ACDESC
00000002

00000003 - EUR - ACDESC
00000003

Host Reference Number

Account Number	Beneficiary Name	Transaction Type	Account Details	Payment Type	Amount	Action
00000001 - GBP - ACDESC 00000001	SAMPLE FASTER BENE	Domestic Transfer	12345678	Scheduled Single Payment	GBP100.00	View/Cancel

Page 1 of 1 (1 of 1 items)

<

1

>

Figure 17.1–7

18. How do I Make an Ad hoc Payment?

- As an E-Banking corporate customer, you can make an ad hoc payment without creating beneficiaries.
- Ad hoc payment allows users to initiate payments without maintaining beneficiaries. User is expected to enter the payee details manually along with the payment details to initiate a payment
- This guide explains how to make ad hoc payment without creating beneficiaries via our website. You can make payment through ***Dashboard*** and ***Payments Menu***.

18.1 Ad hoc Payment through the *Dashboard– Quick Links*

18.1.1 On the Dashboard scroll to the Quick Links section

In the *Quick Links* section of the Dashboard, the *Adhoc Payment* link is displayed

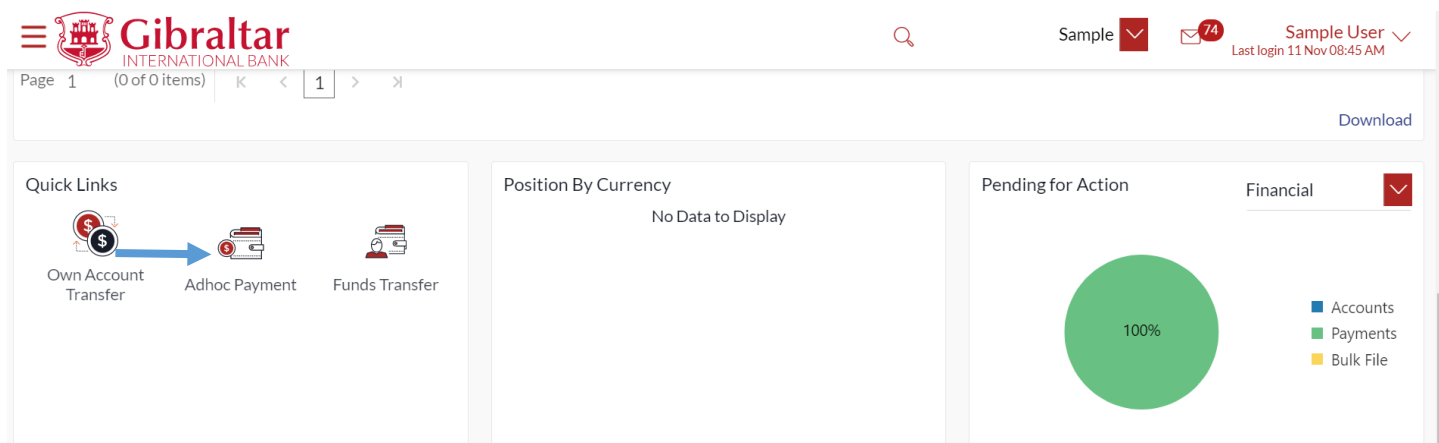


Figure 18.1–1

18.1.2 Click on Ad hoc Payment to initiate payment


Click on [Adhoc Payment](#) to initiate payment without creating Beneficiary.


Enter following details to initiate [Payment](#)


- Payment Type – Select Type of account to make payment
 - Internal – Payments between accounts within Gibraltar International Bank
 - Faster/CHAPS/SEPA – below network types are displayed under domestic payment type
 - Faster/CHAPS – Payments to beneficiary accounts in other banks within UK
 - SEPA – Payments to beneficiary accounts in other banks within Europe
 - International – Payments to beneficiary accounts in other banks across the world
- Account Number to Credit – Account number of the beneficiary
- Confirm Account Number to Credit – Confirm account number of the beneficiary
- Beneficiary Account Name – Name of the beneficiary in the bank account
- Transfer From – Account Number from which fund transfer needs to be done
- Amount – Amount to be debited. Currency dropdown will have values based on the payment type i.e. Faster/CHAPS payments can only be made in GBP. SEPA Payments can only be done in EUR. International Payments will have a list of supported currencies like USD, AUD, EUR etc. For Internal Payments, currency dropdown will have values based on the beneficiary account currency and selected Transfer From currency. In case of difference in currency between Beneficiary and Transfer From account, exchange rate will be displayed below the amount field.
- Transfer When – Select Now for making payment now or later to make payment on a specified date
- Sort Code – Sort Code of the beneficiary's bank. This field appears for Faster/CHAPS payments
- Swift Code – Swift Code of the beneficiary's bank. This field appears for International payments
- Bank Code (BIC) – Bank Identifier code (BIC) of the beneficiary's bank. This field appears for SEPA payments
- Verify –
- Corresponding Charges – This field appears while making payment for International payment. Select one of the following
 - Beneficiary – Charges to be deducted from Beneficiary account
 - Self – Charges to be deducted from Self account
 - Shared – Charges to be shared between self and beneficiary
- Reference – Narrative of transfer. For Faster/CHAPS, SEPA and International Payments, you can enter narrative in 4 lines by clicking **Add Payment Details** link
- Special Routing Instructions: This field will be displayed for International Payment. You may enter special routing instructions if any, to carry out this payment.



Click [Verify](#) to verify entered Sort Code or Swift code or Bank Code

Click [Pay](#) to **make payment** or click [Cancel](#) to cancel the operation or click on [Back](#) to previous screen.





SAMPLE LTD



Sample User


Last login 09 Dec 05:03 AM

Adhoc Domestic Payment

Payment Type

Internal
Faster/CHAPS/SEPA
International

Network Type

☒ Faster/CHAPS
☐ SEPA

Payment Type

CHAPS
Faster

Account Number to Credit

Confirm Account Number to Credit

123456

Beneficiary Account Name


sample Faster bene

The beneficiary account name should be stated as per the beneficiary's bank details to avoid delays in processing the payment.

Bank Details


000000
SAMPLE BANK
Address1
Address2
[Reset Sort Code](#)

Transfer From

00000001 - GBP - ACDE...


Available Balance : GBP72,327.59

Amount

GBP

GBP100.00

[View Limits](#)

Transfer When

☒ Now
☐ Later

Your transaction will be processed with below value date.

Value Date

09 Dec 2021

Payment Charges

1 GBP

The charge for this payment will be deducted from the payment account selected.


Reference

sample reference

[Add Payment Details](#)

Please note that foreign currency conversions are for indication purposes only and to obtain a definitive rate please contact the bank. No reliance should be placed on the information provided.

This Payment can be executed without creating beneficiary template.



Pay
Cancel
Back




Figure 18.1–2

18.1.3 Review and Confirm Payment Details

Click **Confirm** to **make payment** or click **Cancel** to go **cancel** the payment process or click on **Back** to navigate on previous screen.

Gibraltar
INTERNATIONAL BANK

Adhoc Domestic Payment

Review
You initiated a request for Adhoc Payment. Please review details before you confirm!

Payment Type
Domestic

Account Number to Credit
12345678

Beneficiary Account Name
Sample Faster Bene

Bank Details
000000
SAMPLE BANK

Address1, Address2

Network
FASTER

Amount
GBP100.00

Transfer When
15 Dec

Tr

Click to Confirm Payment

Confirm Cancel Back

Figure 18.1–3

Having clicked on Confirm, you will be challenged with an OTP. A verification code will be sent to your registered email address and mobile number.

Enter the verification code in the following section displayed at the bottom of the screen:

Click on **Resend code** to receive new OTP.

Attempt left – Number of invalid OTP’s attempts remaining

Once you have provided valid OTP and clicked on **Submit** button, confirmation screen will be displayed.

One Time Verification

A verification code has been sent to your registered mobile number. Please enter that code below to complete the process.

Verification Code

Resend Code

Attempts Left
4

Reference Number
28452

Submit Cancel

Figure 18.1–4

The confirm screen is displayed with status as **pending approval** because authorization is required. If no authorization is required, then a **success** message along with Reference Number is displayed. Click [Go to Dashboard](#) to go back to the **Dashboard** or click on [Add as Beneficiary](#) to add beneficiary with adhoc payment – bene details.

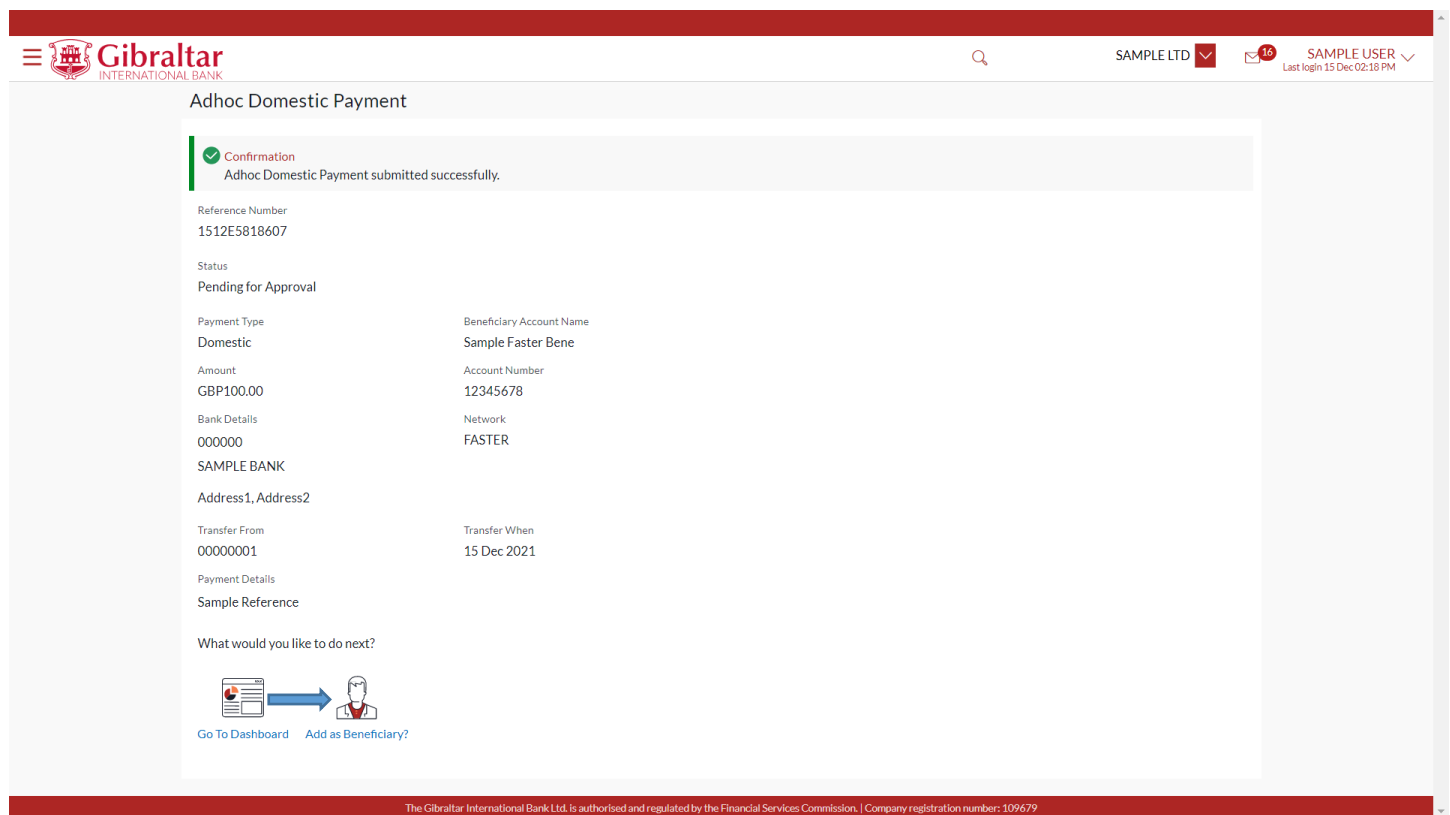


Figure 18.1–5

18.1.4 Authorize the transaction

On the Approver dashboard, scroll to the **Pending for Approval** section.

Transactions that are initiated by the maker and are pending for approvals are displayed under Pending for Approvals section.

Click the [Reference Number](#) link to view, approve or reject the transaction.

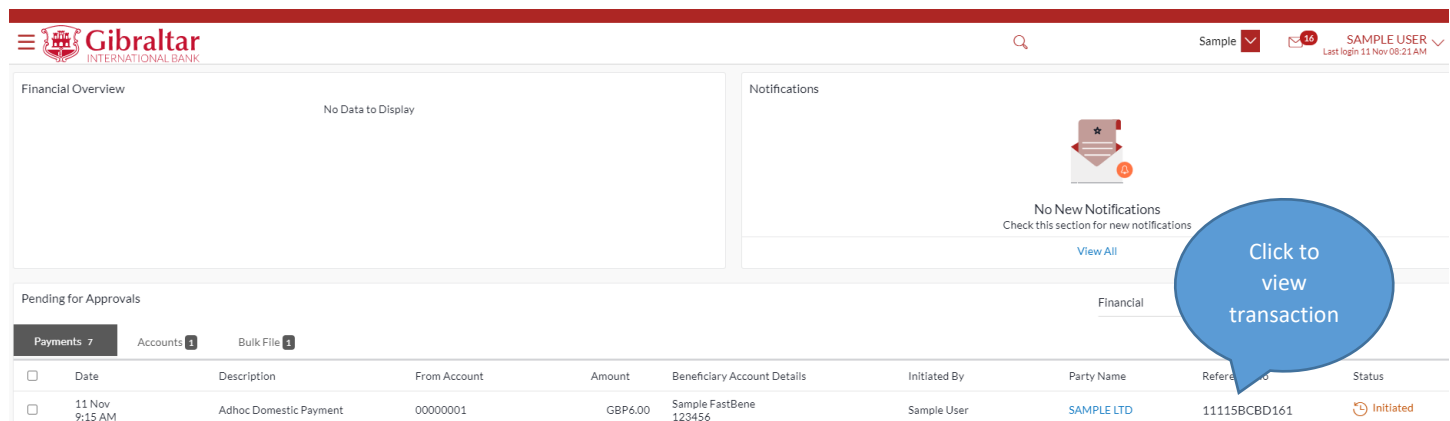


Figure 18.1–6

Click **Approve** to **approve** the payment transaction or click **Reject** to **reject** or Click on **Send to Modify** for **modification** payment transaction.

Gibraltar
INTERNATIONAL BANK

Adhoc Domestic Payment

Approve **Reject** **Send to Modify**

Payment Type
Domestic

Account Number to Credit
567

Beneficiary Account Name
Faster bene

Bank Details
000000

SAMPLE BANK, Address1, Address2

Network
FASTER

Amount
GBP12.00

Transfer When
11 Jan 2021

Transfer From
00000001

Reference
Sample reference

Transaction Journey

Initiation

Sample User
21 Sep 09:04 AM

Back

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Figure 18.1–7

Enter remarks, if any. Click **Approve** to **approve** the payment transaction or click **Cancel** to go back to the previous screen.

Gibraltar
INTERNATIONAL BANK

SAMPLE LTD

Sample User
Last login 08 Dec 04:16 PM

Adhoc Domestic Payment

[Approve](#)
[Reject](#)
[Send to Modify](#)

Payment Type
Domestic

Account Number to Credit
34567

Beneficiary Account Name
Sample Faster bene

Bank Details
000000
SAMPLE BANK, Address1, Address2

Network
FASTER

Amount
GBP12.00

Transfer When
11 Jan 2021

Transfer From
00000001

Reference
Sample reference

Approval Comment

Remarks (Optional)

[Cancel](#)
[Approve](#)

Figure 18.1–8

The confirm screen is displayed with a **success** message along with Reference Number. Click **OK** to go back to the **Dashboard**

Gibraltar
INTERNATIONAL BANK

SAMPLE LTD

Sample User
Last login 08 Dec 04:16 PM

Adhoc Domestic Payment

Confirmation
 Adhoc Domestic Payment submitted successfully.

[e-Receipt](#)

Reference Number
2109C18DFFBE

Host Reference Number
2134301018358000

Status
Completed

[Ok](#)

Figure 18.1–9

The receipt is downloaded in **.PDF** format.

**Gibraltar**
INTERNATIONAL BANK

FULLNAME 010209609 Dec 2021 06:07:36

ADHOC DOMESTIC PAYMENT

Reference Number	2134301018358000
Payment Type	Domestic
Network Type	FASTER
Account Number	34567
Account Name	faster sample bene
Bank Details	000000 Sample BANK LIMITED Address1, Address2
Transfer From	00000001
Amount	GBP12.00
Transfer When	11 Jan 2021
Reference	Sample Reference

This is computer-generated receipt no signature required.

Electronic Receipt owns no official legal effect; you may go to branch to get the paper receipt.

Figure 18.1–10

18.2 Ad hoc Payment through the *Payments* Menu

18.2.1 Go to the Payments Menu

Click on the (1) *Payments* menu and select (2) *Payments and Transfers* and click on (3) *Adhoc Payment*

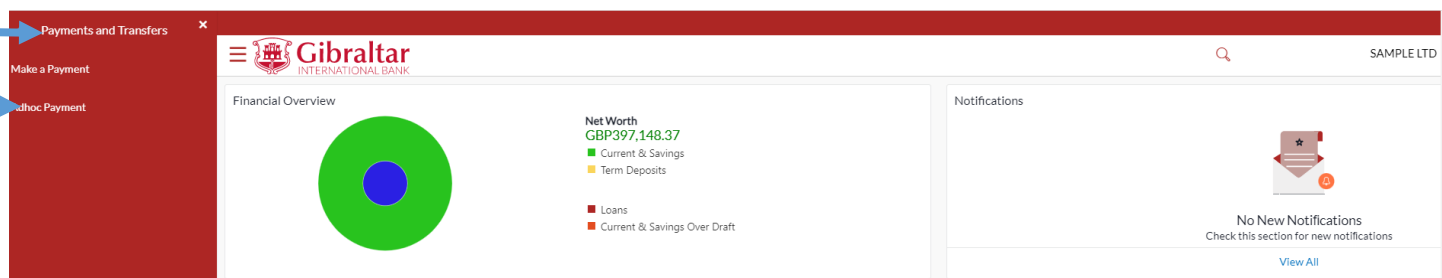


Figure 18.2–1

Refer steps 18.1.2, 18.1.3 and 18.1.4 to make ad hoc payment.

19. How do I Compose, View and Delete Emails?

- As an E-Banking customer, you can compose, view and delete emails communicated with the bank.
- You can also view alerts configured for various transactions like Payments, Beneficiaries etc.
- Any information shared by the Bank like maintenance activity, product information etc. can be viewed under Notifications.

19.1 Check Mailbox through the *Menu*

19.1.1 Go to Mailbox - Mails

Mailbox is a two-way communication channel between the bank administrator and the business user. Mailbox shows the list of messages to the user with date and time, message subject and content. Customers can send mail messages to the bank with specific predefined subjects for their queries/complaints/feedback, via the secured mailbox facility

Click on the (1) *Main Menu* and select (2) *Mailbox* and finally on (3) *Mails*

The screenshot displays the Gibraltar International Bank dashboard. On the left, a red sidebar menu is open, showing various options: Accounts, Payments, FX Forwards, File Upload, Account Settings, and Mail Box. A blue arrow points to the 'Mail Box' option. The main dashboard area features a 'Financial Overview' section with a donut chart showing 'Net Worth' of GBP397,151.37, broken down into 'Current & Savings' (green) and 'Term Deposits' (yellow). Below this, there's a 'Pending for Approvals' section with tabs for 'Payments' (9), 'Accounts' (2), and 'Bulk File' (0). The 'Payments' tab is active, showing a table of pending payments. The table has columns for Date, Description, From Account, Amount, Beneficiary Account Details, Initiated By, and Party Name. One payment is listed: 11 Nov 6:07 AM, Domestic Payment, 12345678, GBP34.00, Sample Faster Bene 12345678, SAMPLE USER, SAMPLE LT.

Date	Description	From Account	Amount	Beneficiary Account Details	Initiated By	Party Name
11 Nov 6:07 AM	Domestic Payment	12345678	GBP34.00	Sample Faster Bene 12345678	SAMPLE USER	SAMPLE LT

Figure 19.1-1

19.1.2 Click Compose Mail

Click **Compose Mail** to **create** new email.

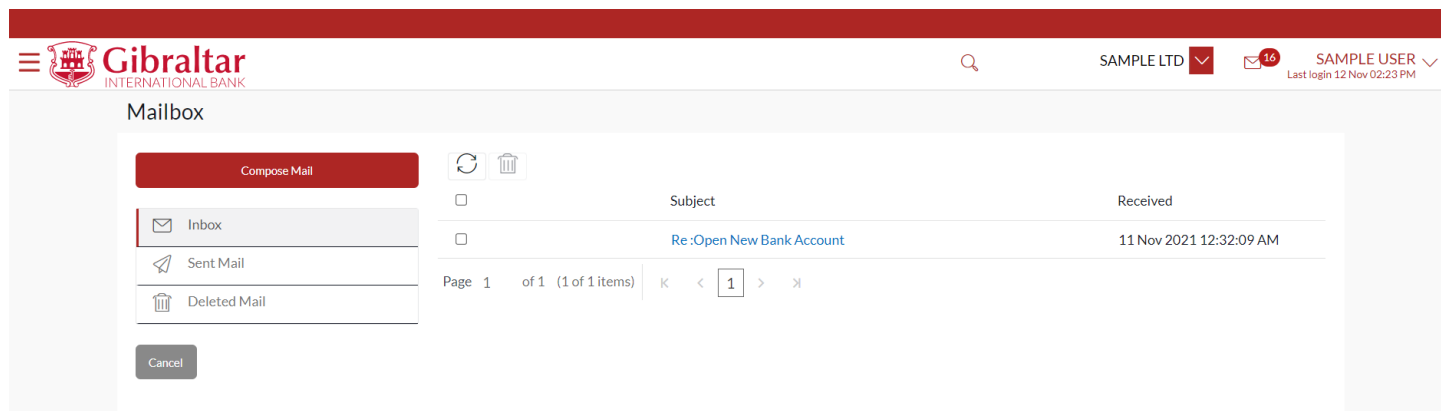


Figure 19.1–2

19.1.3 Compose Email

Enter following details to compose **Email**

- Subject – Select the subject related to which the message is to be sent.
- Message – The message to be sent
- Attach File – Select file Allowed file types: JPEG, PNG, DOC, PDF, TXT, ZIP from local system

Click **Send** to **send** mail or click **Cancel** to cancel the operation.

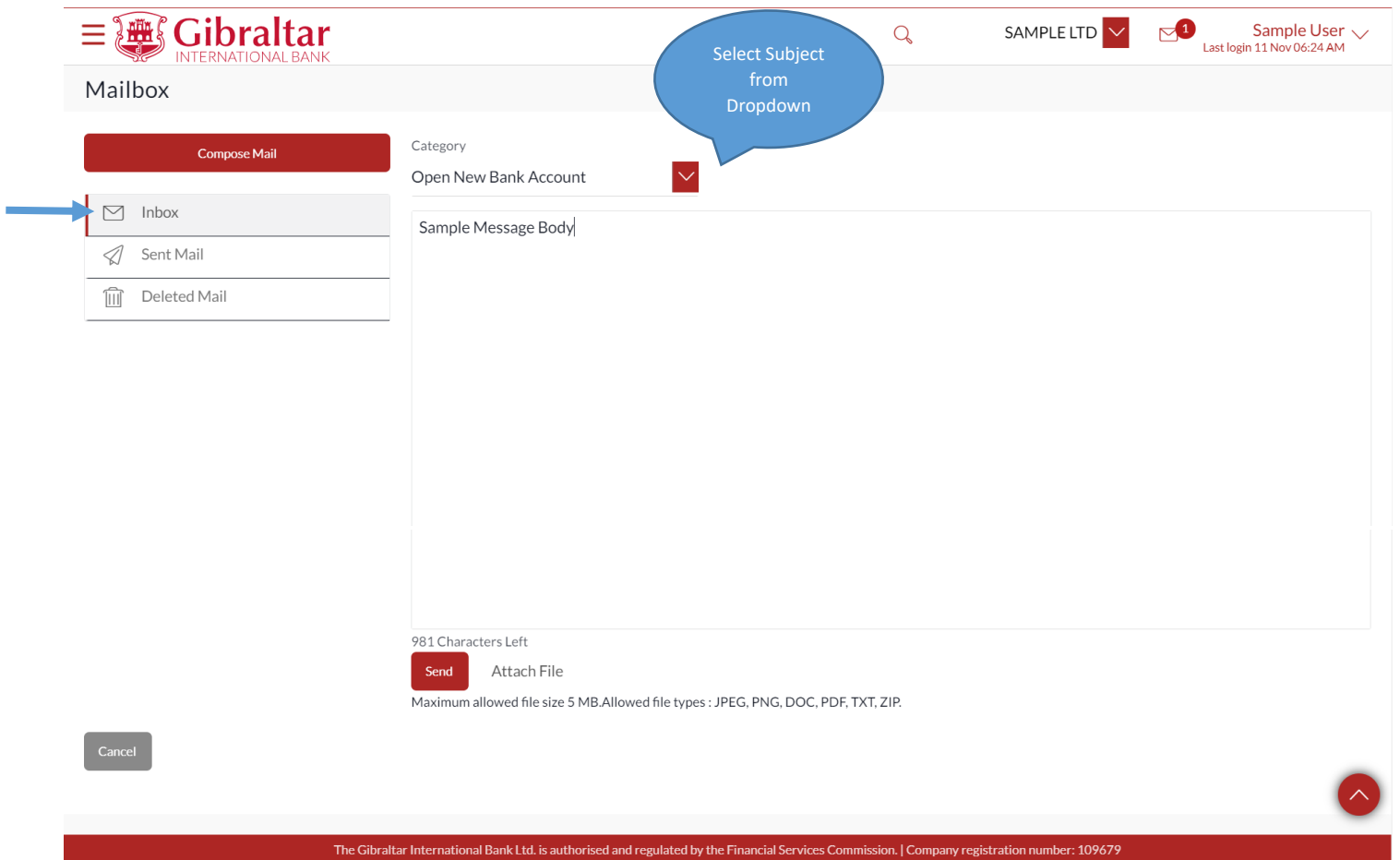


Figure 19.1–3

The success message of message sent appears. Click **OK** to go **back** to mailbox.

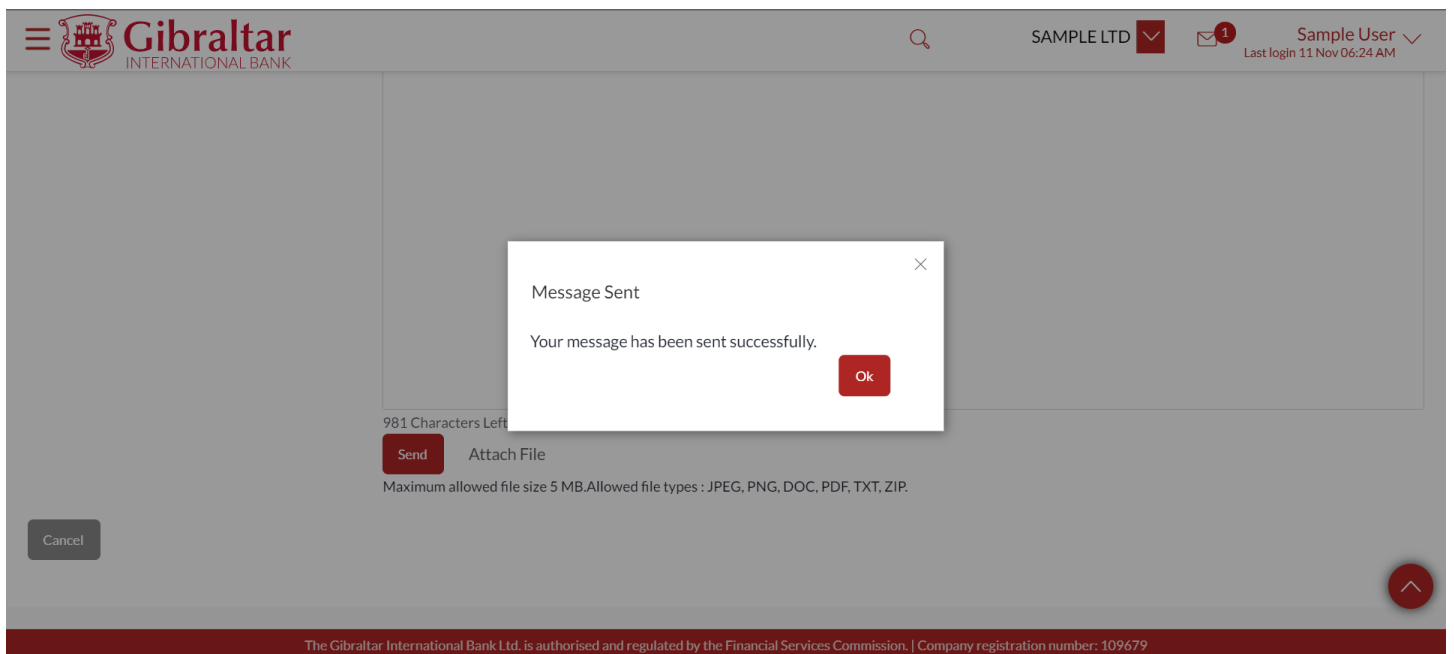



Figure 19.1–4

19.1.4 Click on Inbox

Click on **Inbox** to view received emails.

Click **Subject** hyperlink to **view** message. Click  to **delete** message

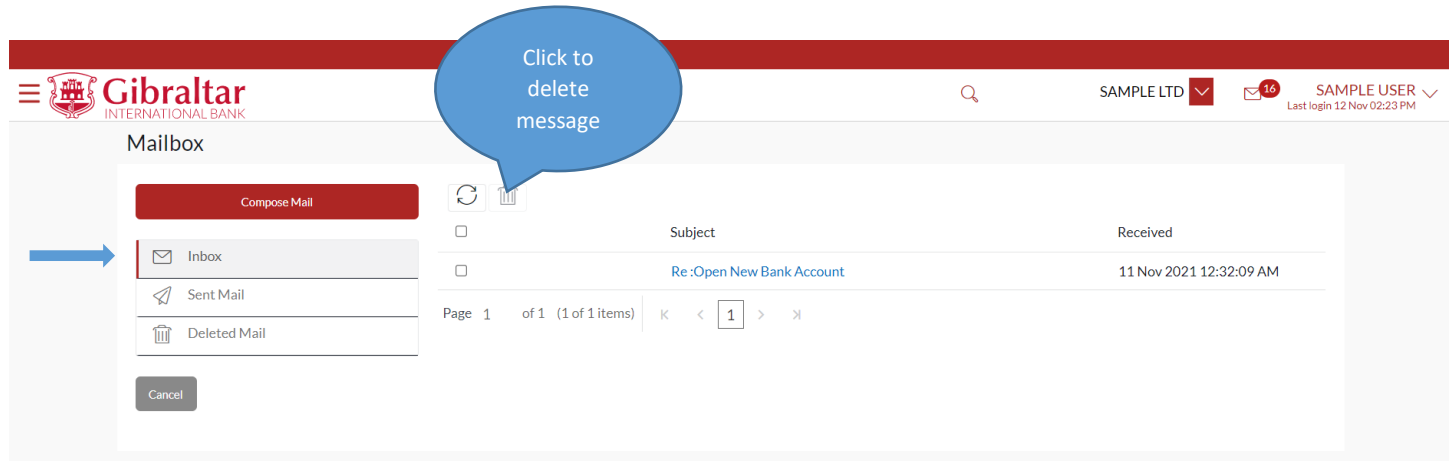


Figure 19.1–5

The message is displayed. Click **Reply** to **reply** to message or click **Delete** to **delete** message or click **Back** to go **back** to the Inbox folder.

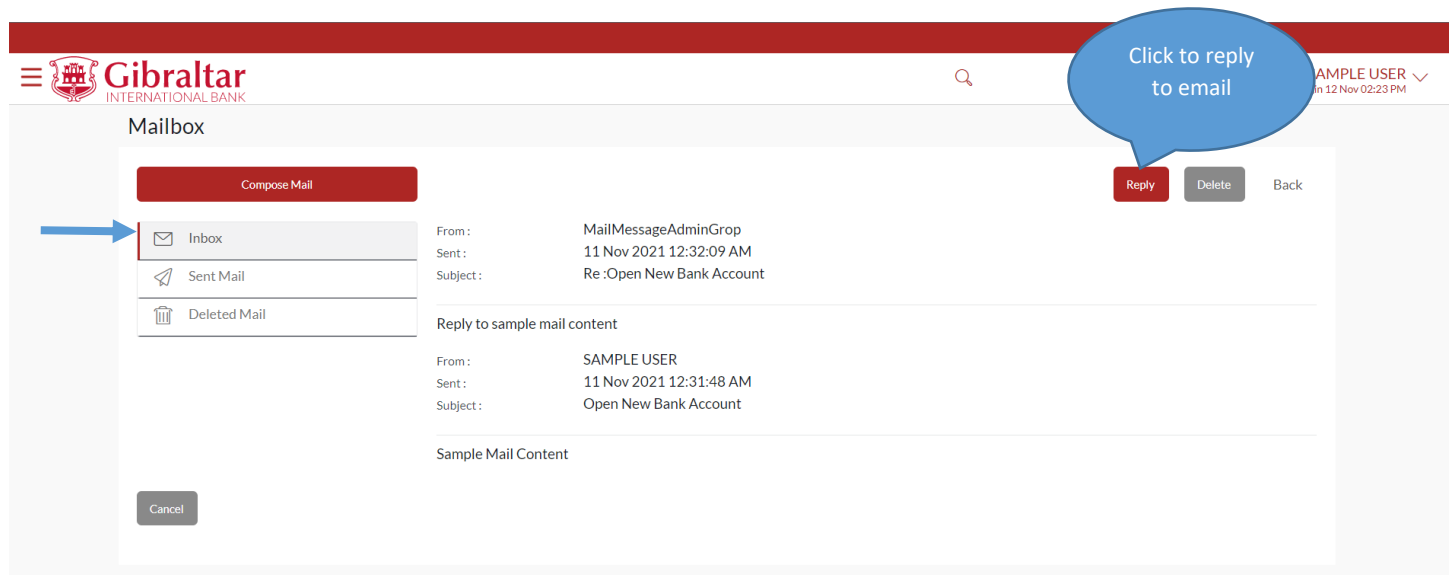


Figure 19.1–6

On click of **Reply**, the compose message screen appears. Click **Send** to **send** message.

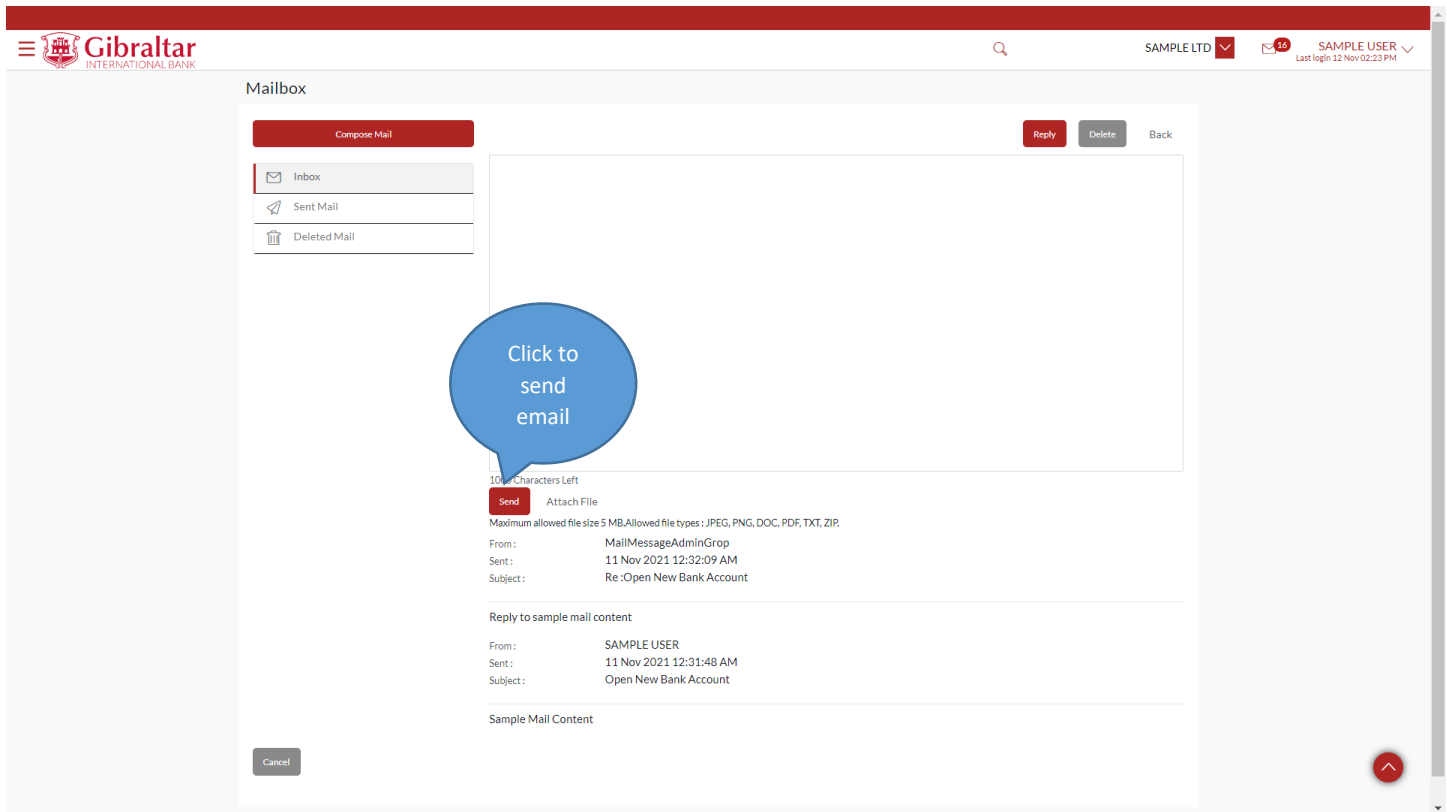


Figure 19.1–7

The success message of message sent appears. Click **OK** to go **back** to mailbox.

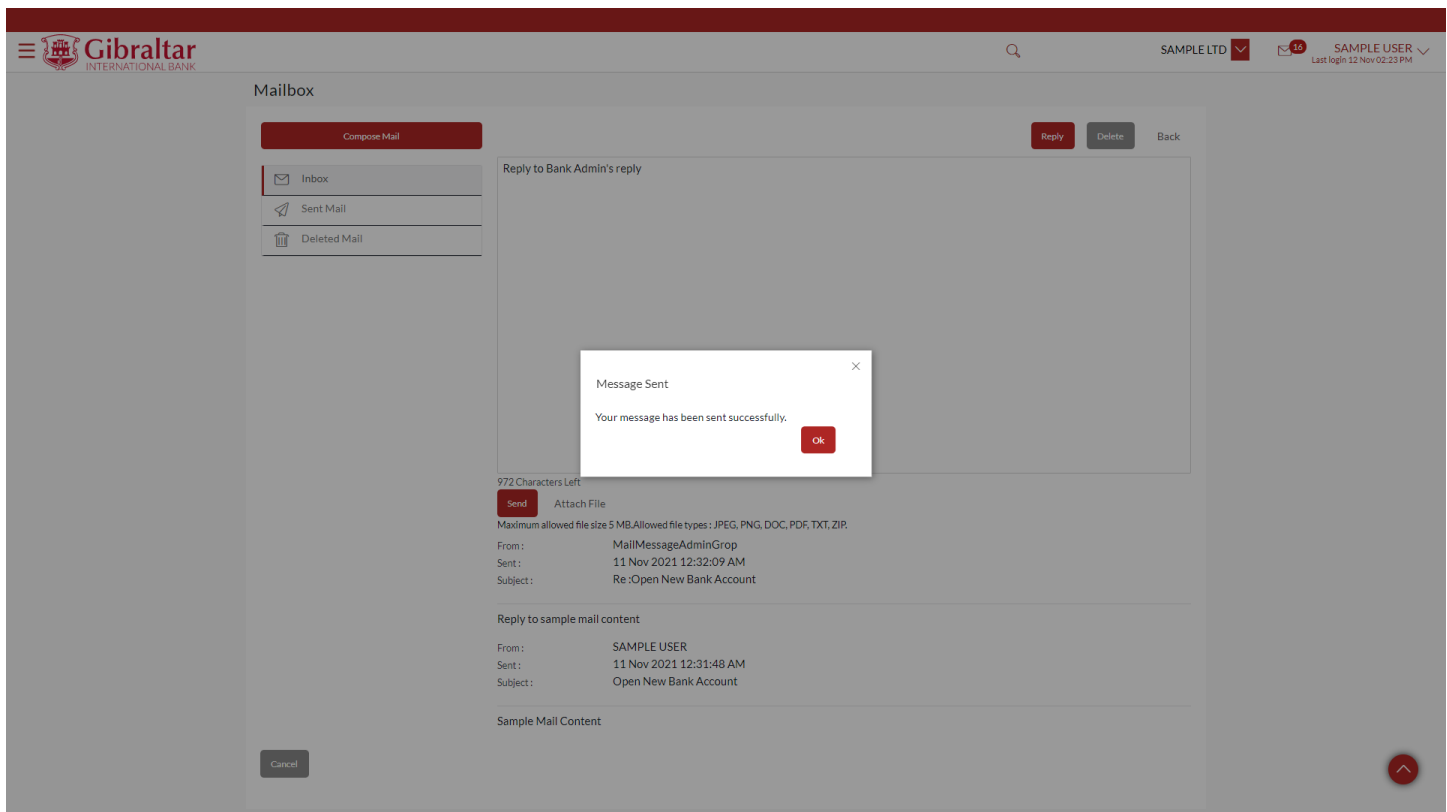



Figure 19.1–8

19.1.5 Click Sent Mail

Click on **Sent Mail** to view sent emails.

Click **Subject** hyperlink to **view** message. Click  to **delete** message

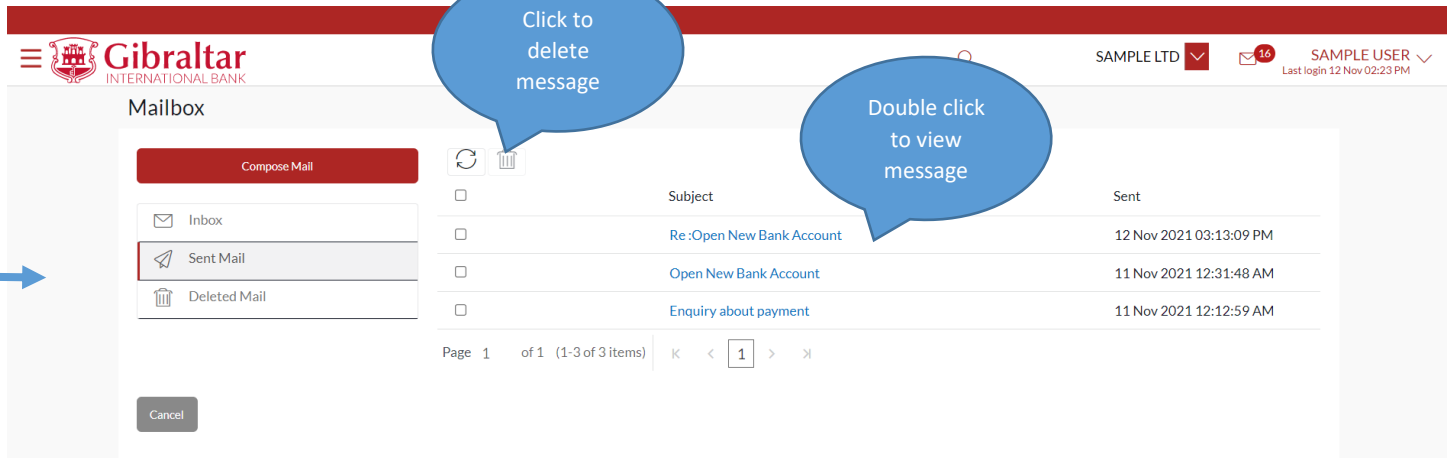


Figure 19.1–9

The message is displayed. Click **Reply** to **reply** to message or click **Delete** to **delete** message or click **Back** to go **back** to the Sent Mail folder.

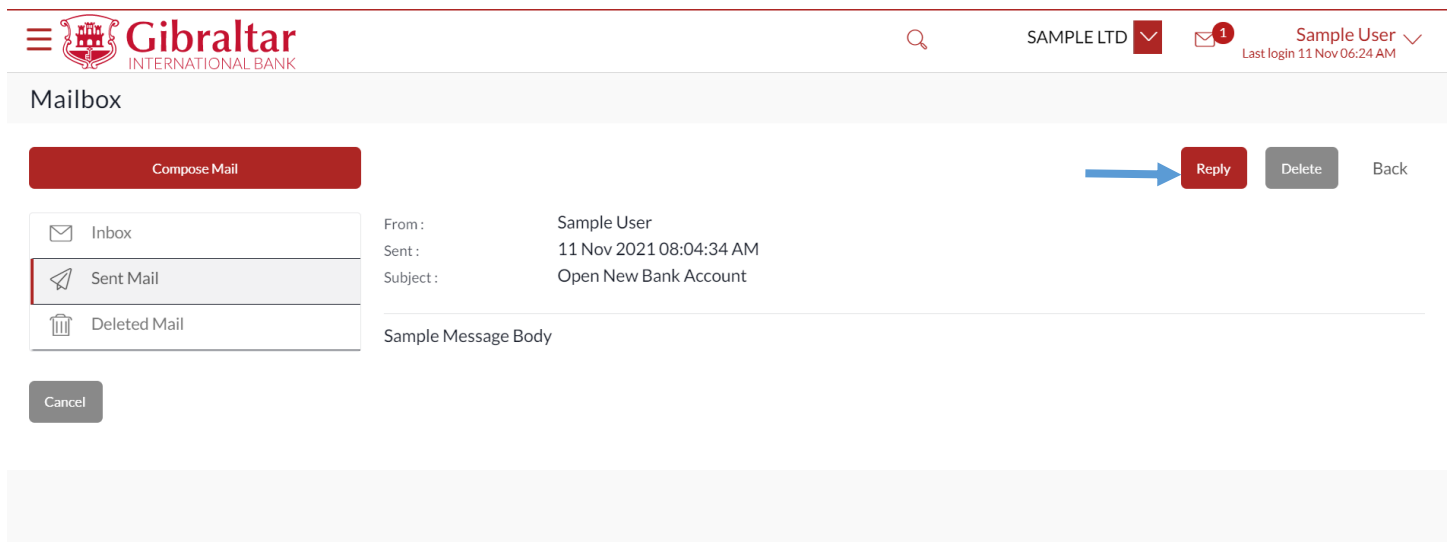


Figure 19.1–10

19.1.6 Click Delete Mail

Click on **Delete Mail** to view **deleted** emails.

Click **Subject** hyperlink to **view** message. Click  to **delete** message

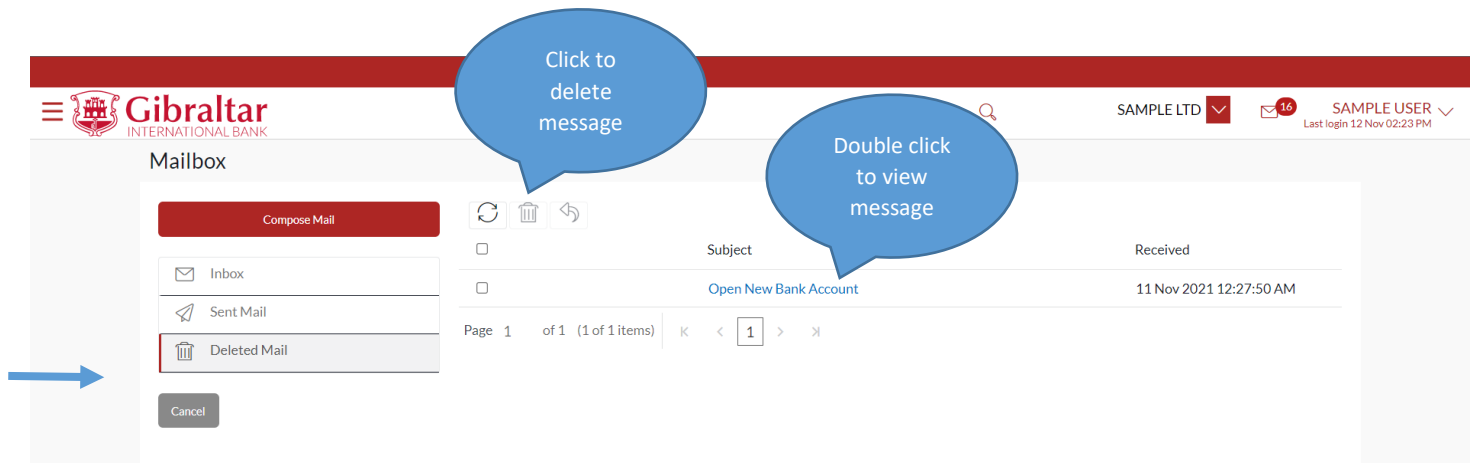


Figure 19.1–11

The message is displayed. Click **Delete** to permanently **delete** message or click **Back** to go **back** to the Deleted mail folder.

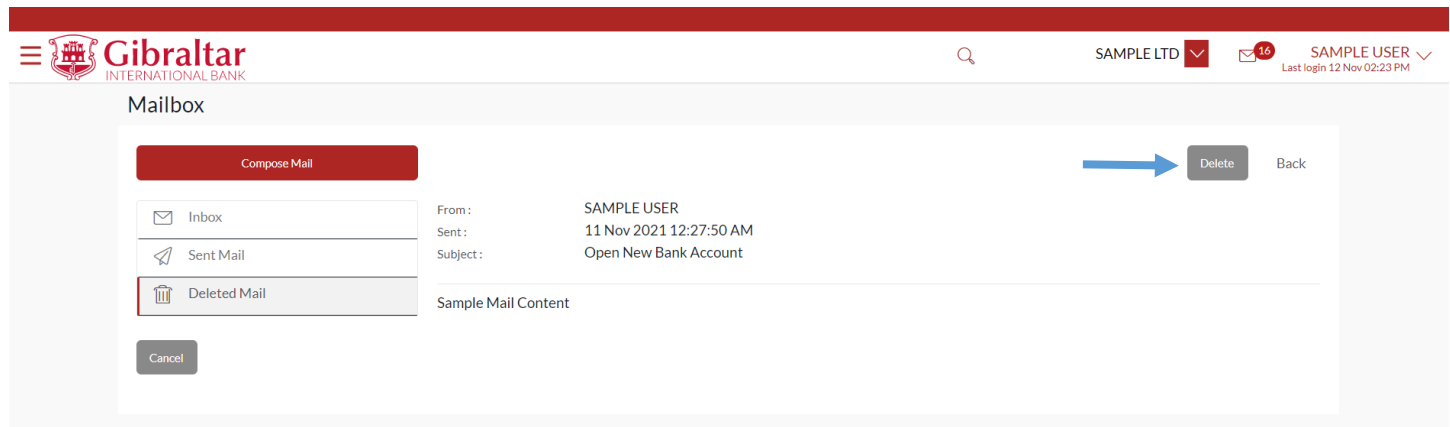


Figure 19.1–12

The confirmation message is displayed. Click **Confirm** to permanently **delete** message or click **Cancel** to go **back** to the message.

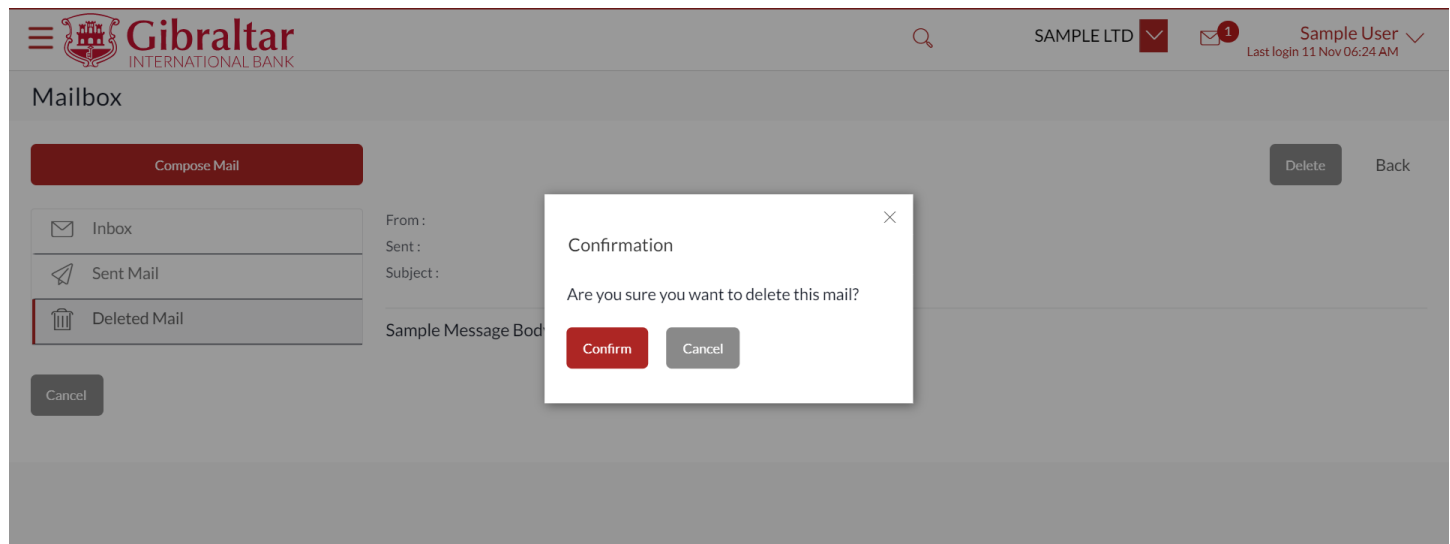


Figure 19.1–13

19.1.7 Click Alerts

Click on the (1) **Menu** and select (2) **Mailbox** (3) Click on **Alerts** to **view** alerts sent by Bank.

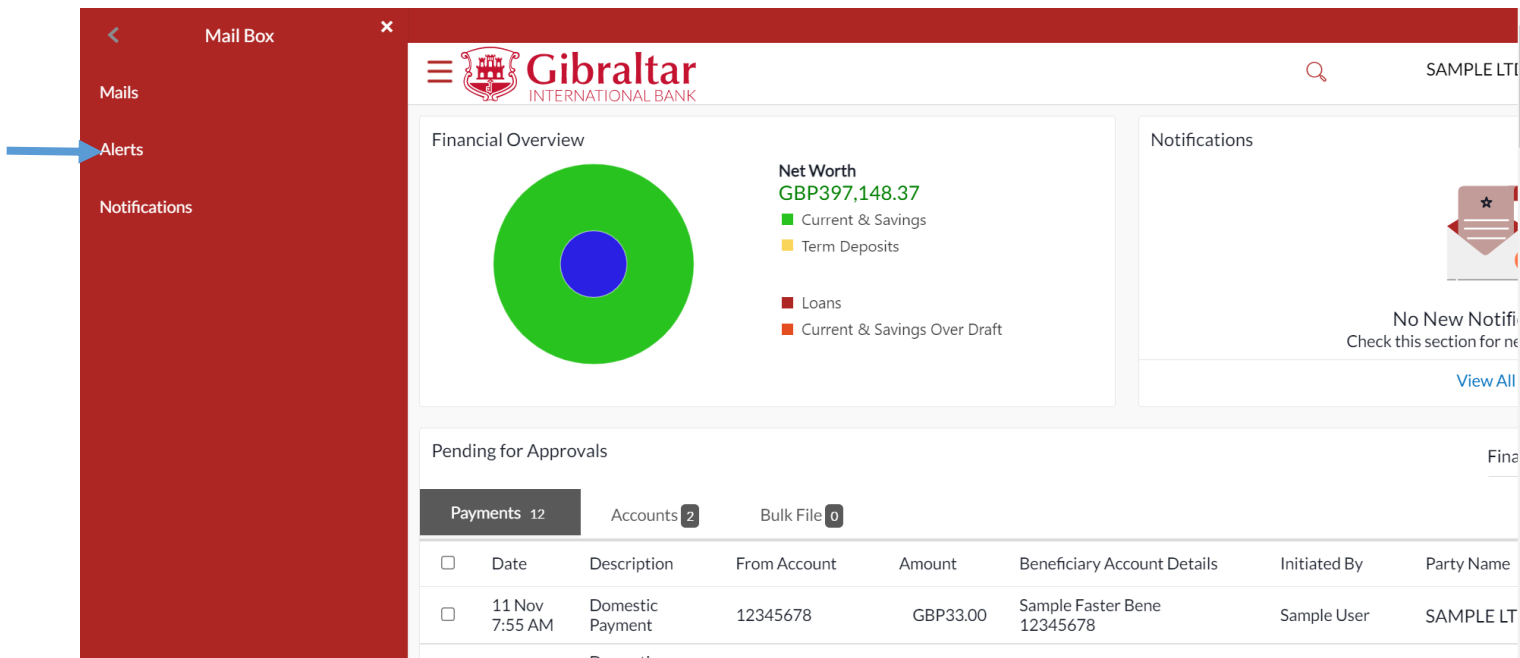



Figure 19.1–14

Click [Subject](#) hyperlink to **view** message. Click  to **delete** message

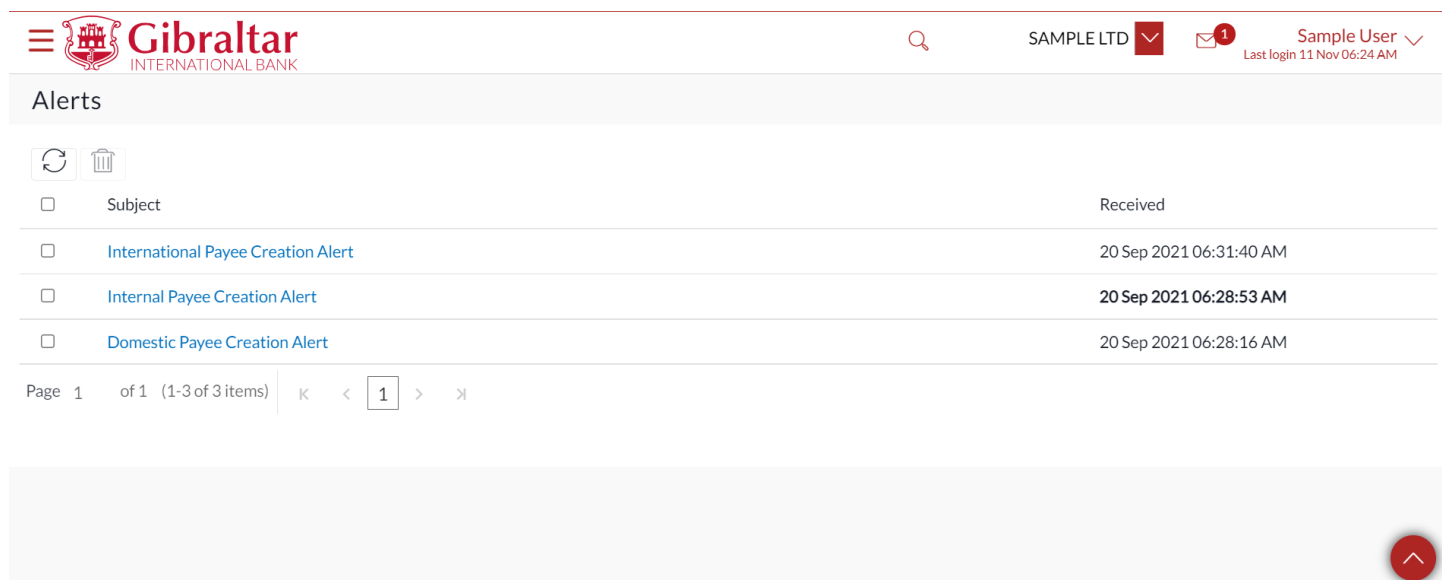


Figure 19.1–15

The alert message is displayed. Click [Delete](#) to **delete** alert or click [Back](#) to go **back** to the Alert folder.

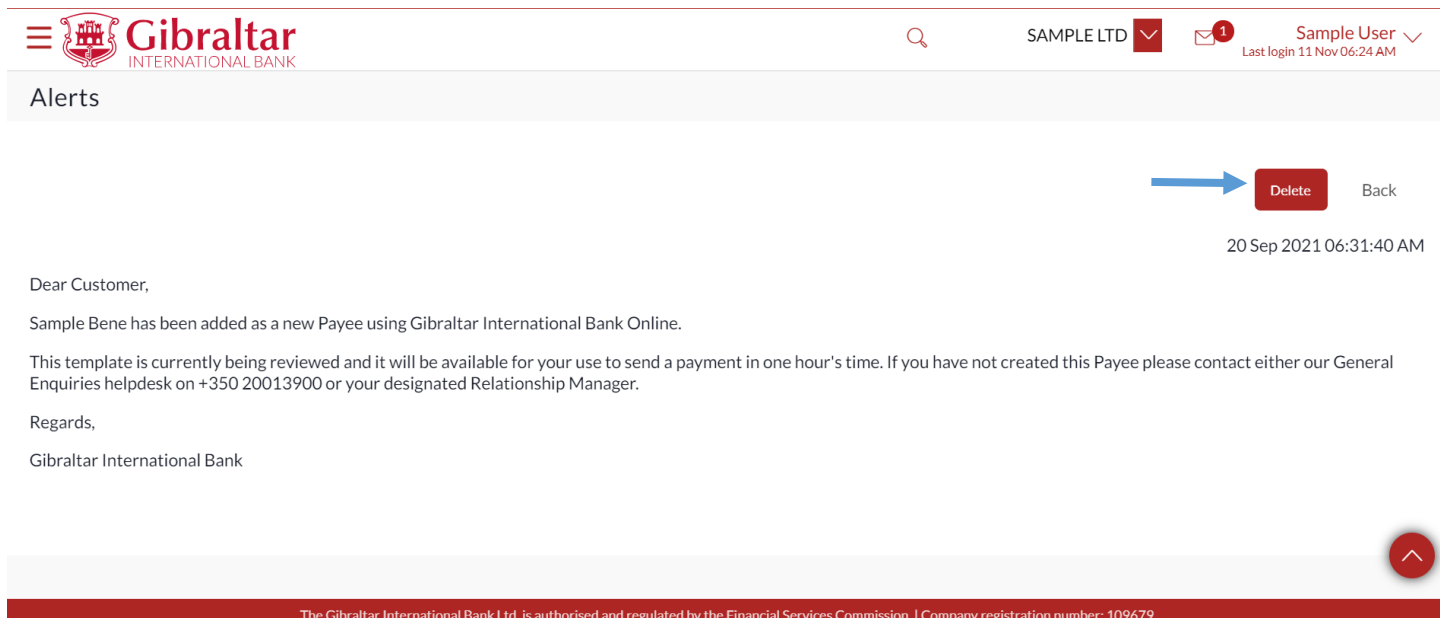


Figure 19.1–16

19.1.8 Click Notification

Click on the (1) **Menu** and select (2) **Mailbox** (3) Click on **Notification** to **view** notifications sent by Bank.

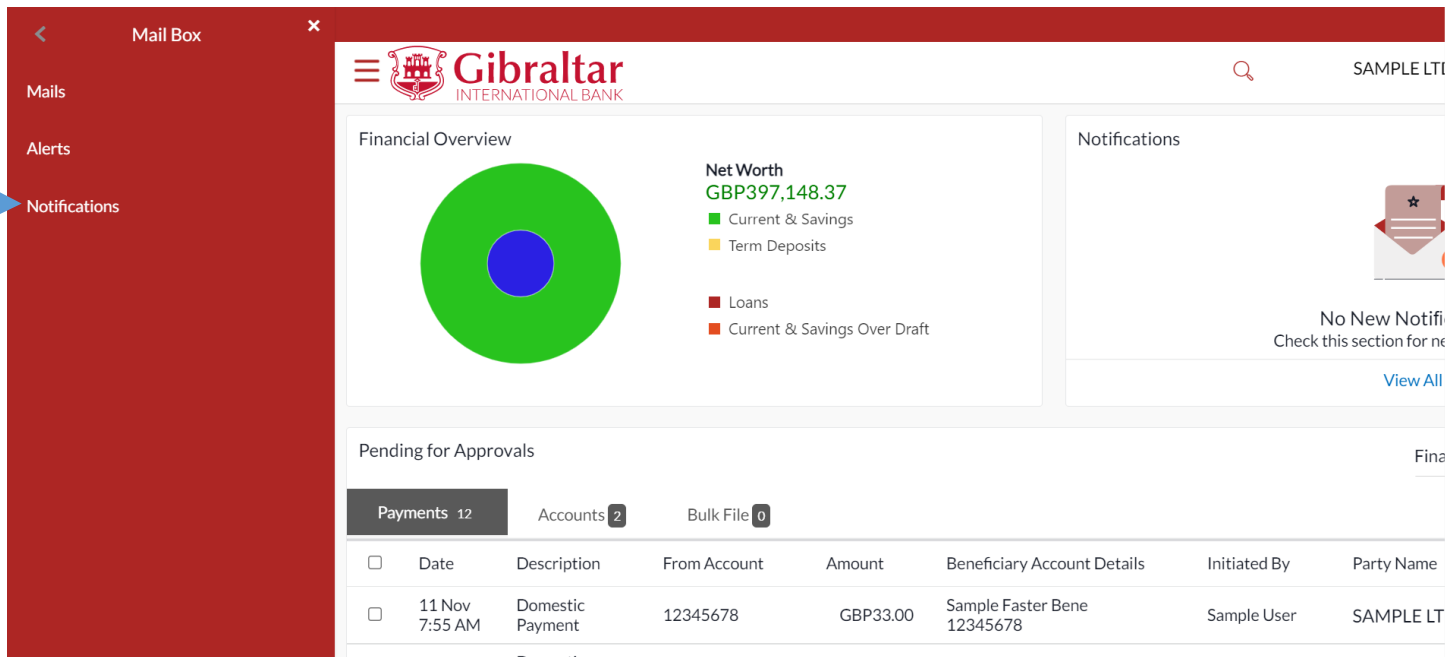



Figure 19.1–17

Click **Subject** hyperlink to **view** notification. Click  to **delete** notification.

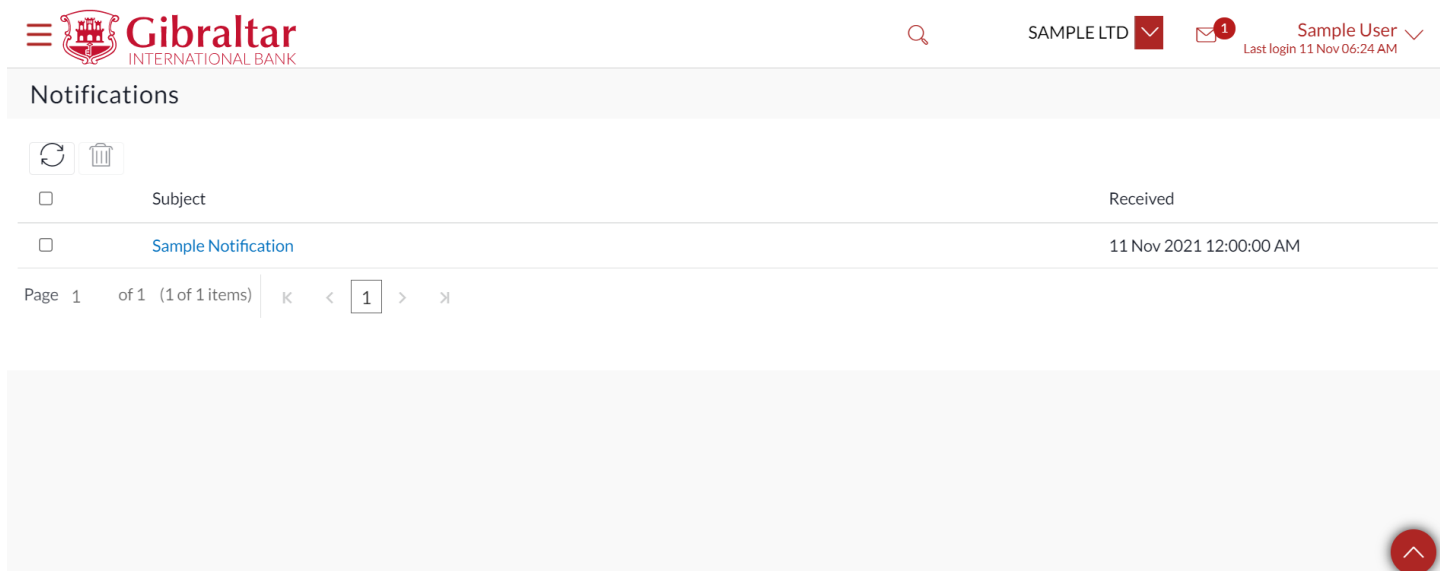


Figure 19.1–18

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

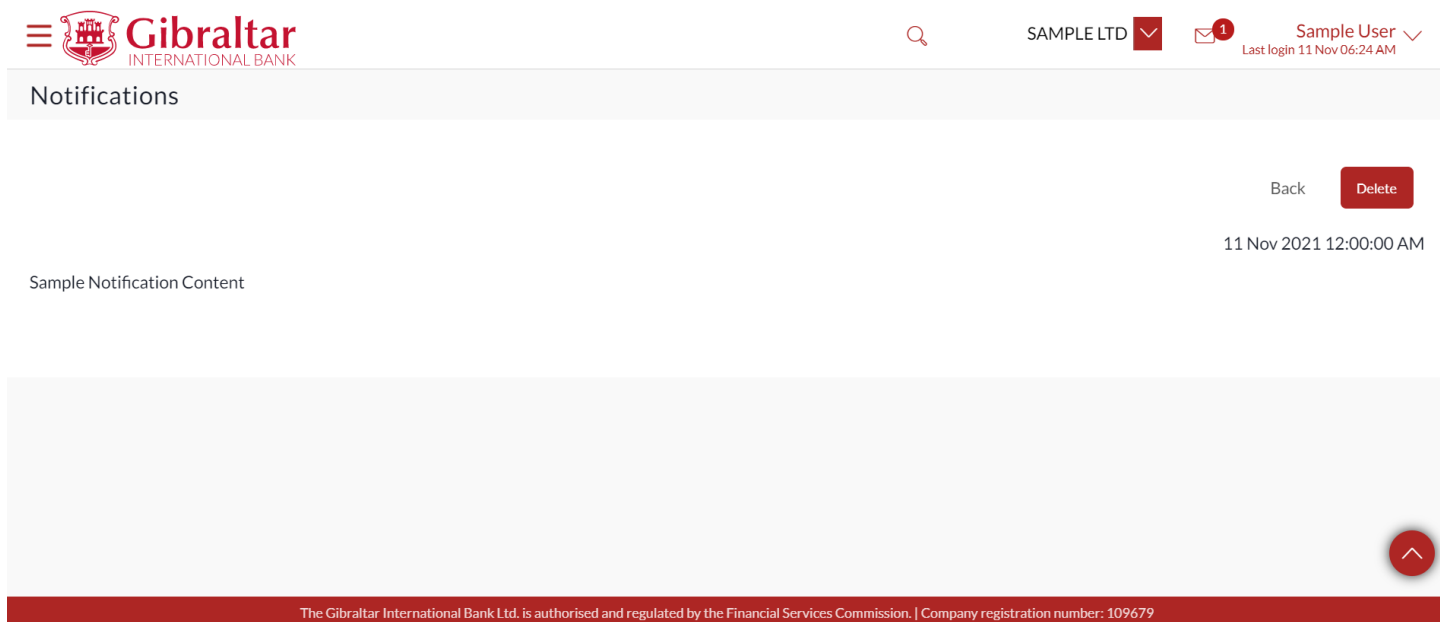


Figure 19.1–19

19.2 Check Mailbox through the *Dashboard*

19.2.1 Click on to go to Mailbox

Click on  to go to **Mailbox**. The **Number** displays No. of unread messages.

Click **View All** to go to **Mailbox**.

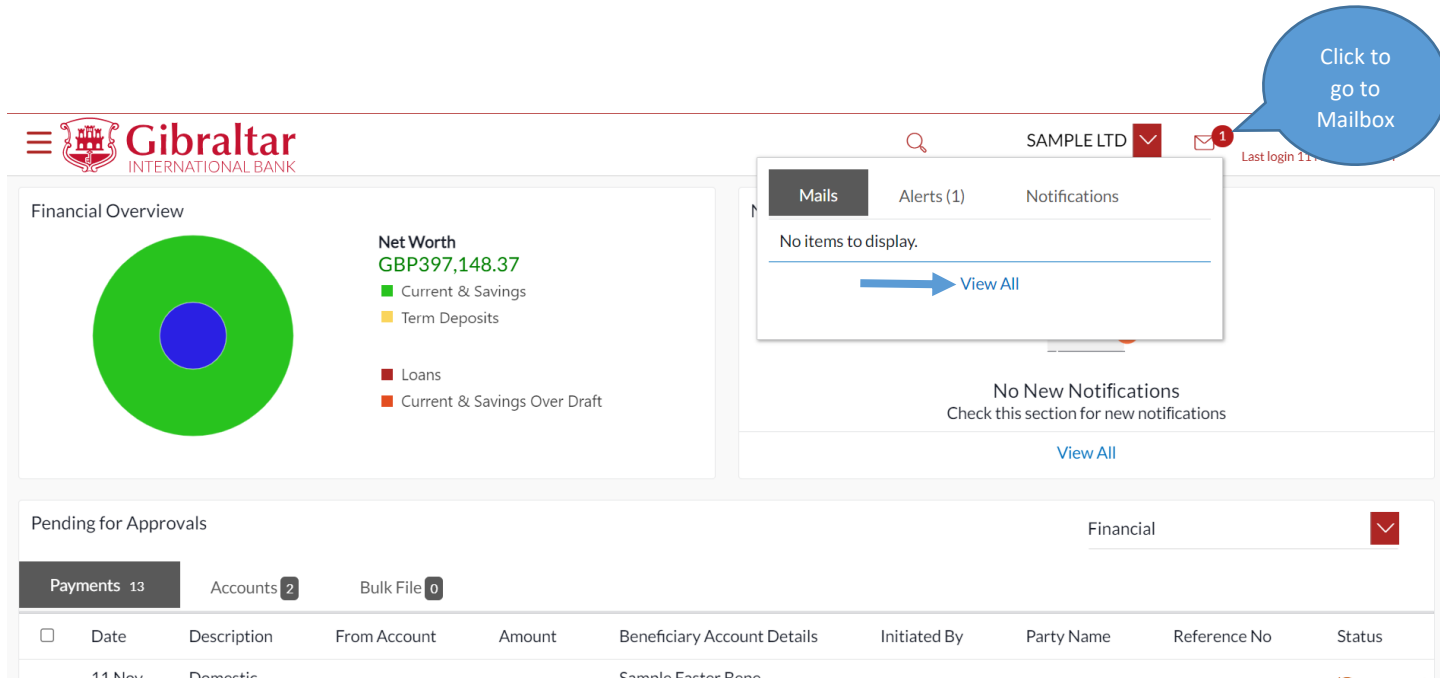


Figure 19.2–1

Mailbox screen is displayed.

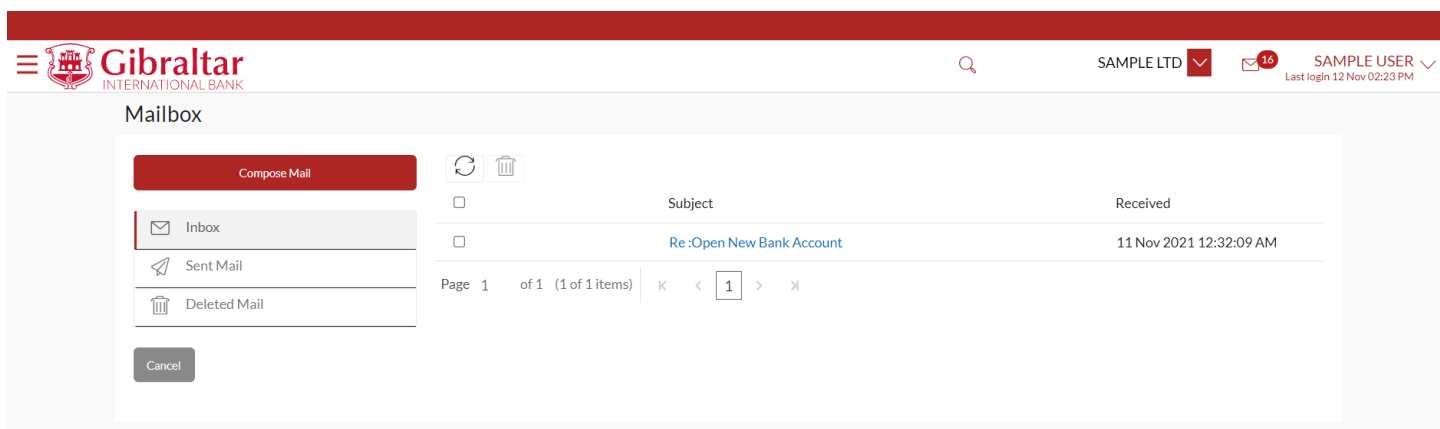


Figure 19.2–2

Refer steps 19.1.3 to 19.1.8 to view mailbox.

19.3 Check Notifications through the Dashboard

19.3.1 Go to Notifications widget on the dashboard

Any new notifications sent by the Bank that are unread will be available in the Notifications widget for a quick view.

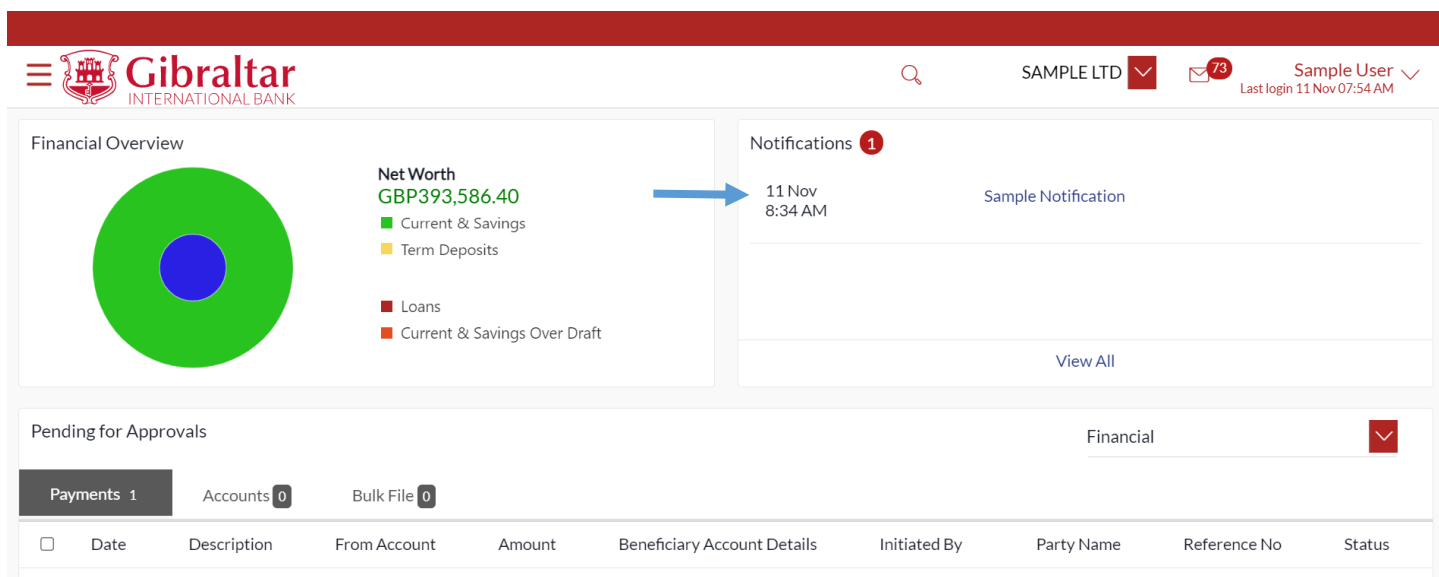


Figure 19.3-1

20. How do enquire on my FX Forwards contracts?

- As an E-Banking customer, you can view your FX Forwards enquiry
- This guide explains how to view forward contracts already booked via core banking system. You can access your FX Forwards enquiry through your **FX Forwards menu**.

20.1 FX Forwards Enquiry through the FX Forwards Menu

20.1.1 Go to the FX Forwards Menu

Click on **FX Forwards** under menu

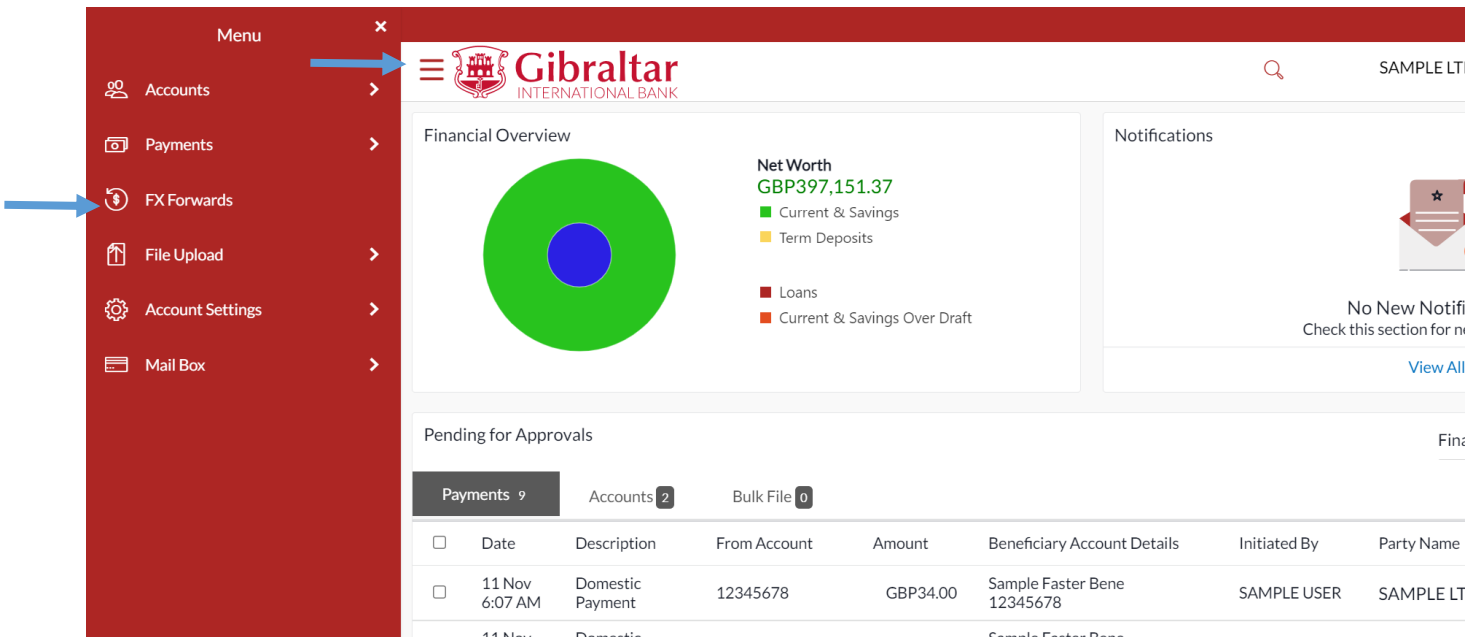


Figure 20.1–1

20.1.2 Forward Contract Details are displayed

Below **Forward Exchange** Details are displayed.

- Reference number – enter the deal number
- Deal type – Spot and forward values are displayed in Deal type drop down.
- Transaction Type – Buy and Sell values are displayed in Transaction type drop down.

Click on Search to **Search** the forward exchange or click on **Reset** to reset the above fields or Click **Cancel** to cancel the operation.


The screenshot shows the 'Forwards Exchange Enquiry' form in the Gibraltar International Bank system. The form has a header with the bank logo and a search icon. Below the header is a section titled 'Forwards Exchange Enquiry'. It contains three input fields: 'Reference Number', 'Deal Type', and 'Transaction Type'. To the right of these fields are three dropdown menus labeled 'Type Deal Number', 'Please Select', and 'Transaction Type'. Below the form are three buttons: 'Search' (highlighted with a blue arrow), 'Cancel', and 'Reset'. The 'Search' button is red, while 'Cancel' and 'Reset' are grey.


Figure 20.1–2


Below search details are displayed.


- Reference Number – Forward contract number


- Validity – Validity of the forward contract
- Sold Amount – Amount in sell currency
- Bought Amount – Amount in buy currency
- Rate – Currency interest rate
- Transaction Type – Buy and Sell
- Value Date – Value date of contract
- Maturity Date – Maturity date of contract





SAMPLE LTD 

 1


Sample User 
Last login 11 Nov 06:24 AM

Forwards Exchange Enquiry


Reference Number

Type Deal Number

Deal Type

Please Select 





Transaction Type

Transaction Type 

Search

Reset

Reference Number	Validity	Sold Amount	Bought Amount	Rate	Transaction Type	Value Date	Maturity Date
No data to display.							

Page 1 (0 of 0 items)   1  

Cancel

Figure 20.1–3

21. How do I View my Download Statement?

- As an E-Banking customer, you can search historical CASA statement download
- This guide explains how to view your CASA account statement download via our website.
You can access your download statement through your **Accounts menu**.

21.1 Download Statement through the Accounts Menu

21.1.1 Go to the Accounts Menu

Click on the (1) **Accounts** menu and select (2) **Current and Savings** and click on (3) **Statement Download**

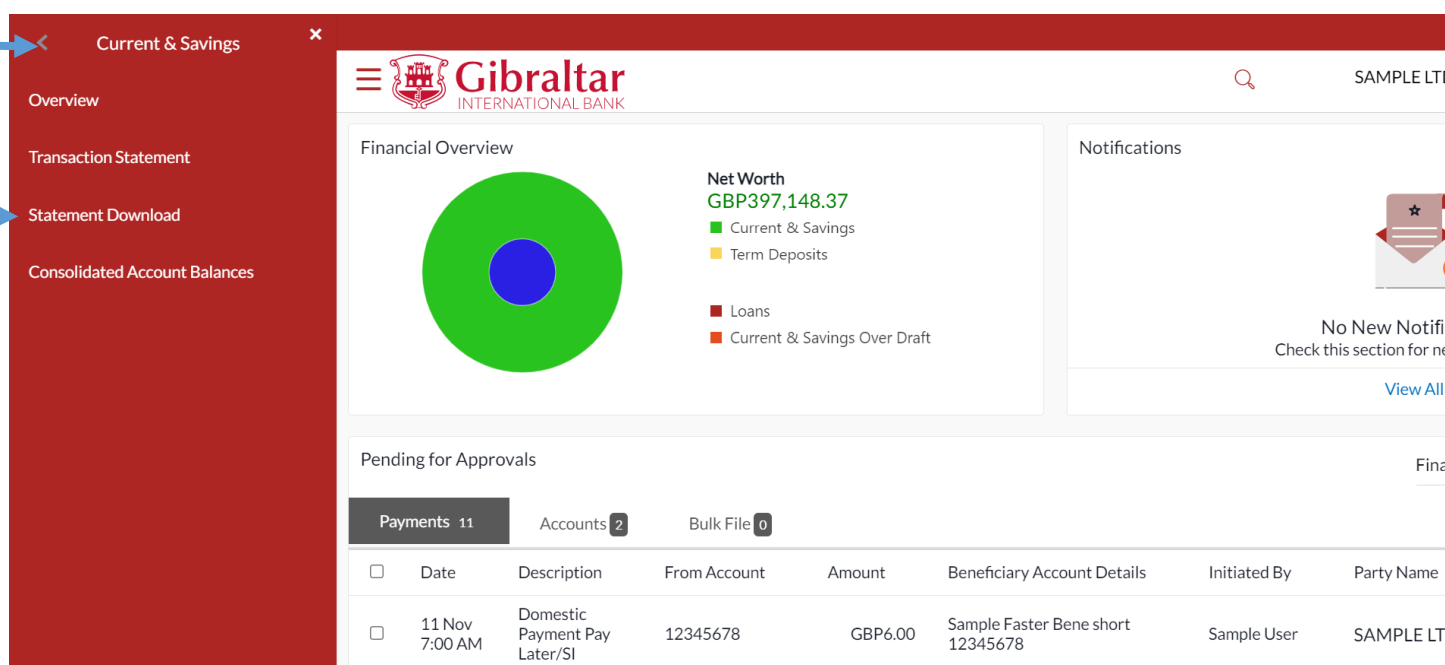


Figure 21.1–1

21.1.2 Select Account from dropdown

Account Number will be defaulted to the first account from the **Select Account** dropdown and **Statement Year** will be defaulted to **Current Year**. All statements generated for the selected account for the current year will be available for **view** and **download**. You can change the account and year as required and click Search to view periodic statements.

Click on **Search** to **search** the result based on the input search criteria.

Statement Download

Select Account

12345678 - GBP - Sampl... 

Available Balance : GBP109,095.82

Statement Year

2021  Search

Statement Dates

Figure 21.1–2

Click on **Statement Date** hyperlink to **download** statement

Statement Download

Select Account

12345678 - GBP - Sampl... 

Available Balance : GBP109,095.82

Statement Year

2021 

Search

Statement Dates

 30 Nov 2019-31 Dec 2019Page 1 of 1 |    

Figure 21.1–3

The statement is downloaded in .pdf format



The Directors
DUMMY EBANKING ACCOUNT
Inces House
Gibraltar
GX111AA

A/C HOLDER DUMMY EBANKING ACCOUNT

IBAN NUMBER GIBK0000000000000002
CURRENCY & TYPE GBP Current Account
BIC GIBKGIGI
SORT CODE 60-83-14

AVAILABLE BALANCE £0.00
ACTUAL BALANCE £0.00

STATEMENT PERIOD 30.11.2019 to 31.12.2019



STATEMENT OF ACCOUNT NO.:00000002

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



2741674/00013905/ 367513

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t +350 20013900 w gibraltarbank.gi
Company registration number: 109679

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E. & O. E.

Figure 21.1–4

22. How do I Access Multiple Entity/Company Accounts?

- As an E–Banking corporate customer, you can have multiple Party ID (company/entity) mapped and undertake a transaction on mapped party ID (company/entity) accounts.
- This guide explains how to access multi company accounts via our website. You can access your multiple company accounts through your ***Dashboard***.

22.1 Multiple Party Id Access through the Dashboard

22.1.1 Account Details of the Primary Party ID

The OBDX dashboard screen will provide a selection drop down in the top menu that lists all the company accounts that are mapped to the user.

By default, you are navigated to servicing screens that display the account details for the ***Primary Party ID***. You can proceed with all functionalities with the accounts belonging to the default party ID (company/entity).

Select any party id from party ID drop down, the dashboard and all relative screens will refresh to display the accounts mapped to the selected party ID.

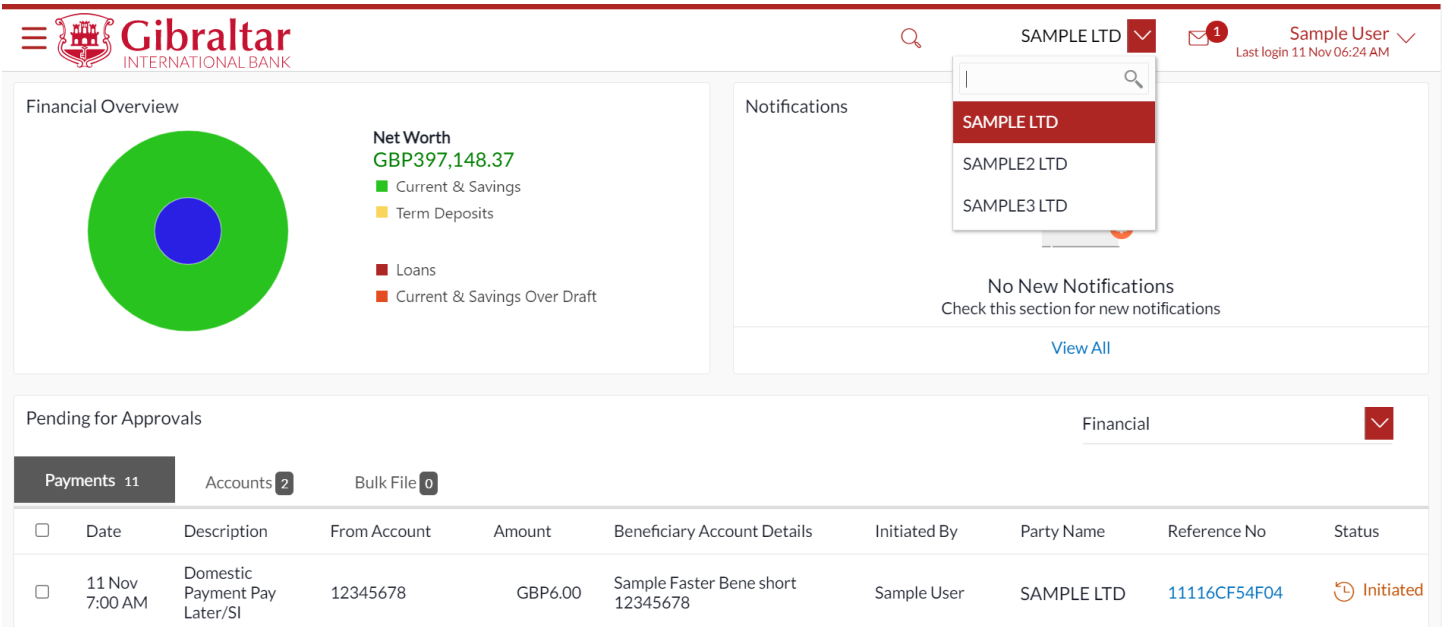
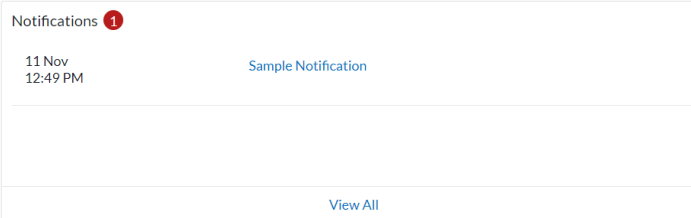


Figure 22.1–1

Example: As Sample User has primary party ID (company/entity) as “SAMPLE LTD”, the account details of “SAMPLE LTD” is defaulted after login.



My Approved List

Financial

Payments 1

Accounts 0

Bulk File 0

Date	Initiated By	Description	From Account	Amount	Beneficiary Account Details	Party Name	Reference No	Status
No data to display.								


Page 1

(0 of 0 items)


1

Download


Quick Links



Own Account Transfer




Adhoc Payment



Make a Payment


Position By Currency



Currency	Assets	Liabilities
EUR	84K	0
GBP	89K	0
ILS	22K	0
USD	315K	0

Pending for Action

Financial



Category	Percentage
Accounts	15%
Payments	85%

Accounts

Payments

Bulk File

Category	Value	Unit	Accounts
Current & Savings	GBP89,377.35	GBP	4 Total Accounts
Term Deposits	USD0.00	USD	3 Total Accounts
Loans	USD0.00	USD	3 Accounts
Hand Icon	-	-	-

Accounts Summary				
Account Holder Name	Account Number	Account Type	Actual Balance	Available Balance
SAMPLE LTD	Corporate Intermediary Account			
	00000001			
	ACDESC 00000001 CPLMNAME 00000001	Current Account	GBP79,342.35	GBP79,164.81
SAMPLE LTD	Corporate Intermediary Account			
	00000002			
	ACDESC 00000002 CPLMNAME 00000002	Current Account	USD315,135.61	USD315,135.61
Page 1 of 1 (1-4 of 4 items) « < 1 > »				

Activity Log										Financial	
Payments (11)				Accounts (1)			Bulk File (2)				
Processed	4			Processed	1		Processed	1			
Initiated	7			Initiated	0		Initiated	1			
Rejected	0			Rejected	0		Rejected	1			
Pending Modification	0			Pending Modification	0		Pending Modification	0			
Date	Description	From Account	Amount	Beneficiary Account Details			Party Name	Reference No	Status		
11 Nov 4:18 PM	Domestic Payment	00000001	GBP100.00	Sample Faster Bene	12345678		SAMPLE LTD	11116DEBF807	Processed		
11 Nov 2:39 PM	Domestic Payment	00000001	GBP100.00	Sample Faster Bene	12345678		SAMPLE LTD	1111155B4AEE	Processed		

Select the **Secondary party ID (company/entity)**. Upon selection, the dashboard screen will refresh to display the mapped accounts details of Secondary party Id.

Figure 22.1–3

As Sample User has primary party ID (company/entity) as “SAMPLE LTD”, all the sections on dashboard will reflect details of “SAMPLE LTD” accounts as he is defaulted after login.

Pending Approvals section will list down all transactions pending for approval and belonging to “SAMPLE LTD”, “SAMPLE2 LTD” and “SAMPLE3LTD”. But user will have option to approve transactions for all party IDs. Similarly, My Approved List will also display transactions for all corporate accounts mapped to logged in user. For other transactions, there will be a link on the Client Id, on click of which the selected party in the top menu will change. And selected party id will have option to approve/Reject Transactions for all party IDs.

22.1.3 Payment validation with respect to Multiple Company Accounts

Select the **Secondary party ID (company/entity)**. Upon selection, the dashboard screen will refresh to display the mapped accounts details of Secondary party Id.

The below two validations will be present during the payment initiation:

- The “View Limit” will show the applicable limits based on selected party id (company/entity).
- The transaction amount will be validated against the minimum and maximum transaction amount limit set for selected party id (company/entity).

As Sample User has primary party ID (company/entity) as “SAMPLE LTD”, the account details of “SAMPLE LTD” is defaulted after login. Two corporates i.e., “SAMPLE2 LTD” and “SAMPLE3 LTD” were mapped to Sample User. After successful login into Online banking, “Sample User” select the “SAMPLE2 LTD” party id from the dropdown list and goes to payment initiation screen.

For this specific case, the “View Limit” will show the applicable limits based on Oracle party id (company/entity) and the transaction amount will be validated against the minimum and maximum transaction amount limit set for Oracle party id (company/entity).

As shown in below screenshot, “Sample User” user selects the primary party ID(company/entity) i.e., “SAMPLE LTD”, view limits screen displays limits applicable to “SAMPLE LTD”

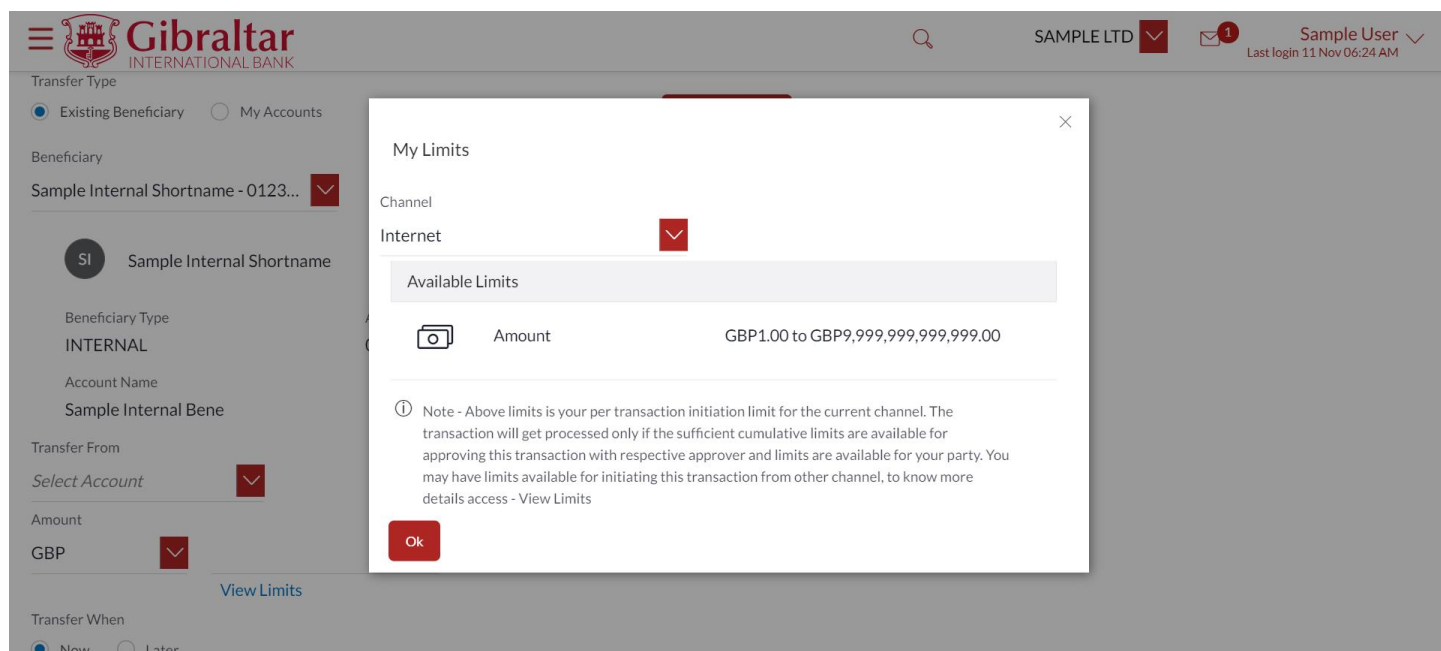


Figure 22.1–4

As shown in below screenshot, “Sample User” user selects the secondary party ID (company/entity) i.e., “SAMPLE2 LTD”, view limits screen displays limits applicable to “SAMPLE2 LTD”.

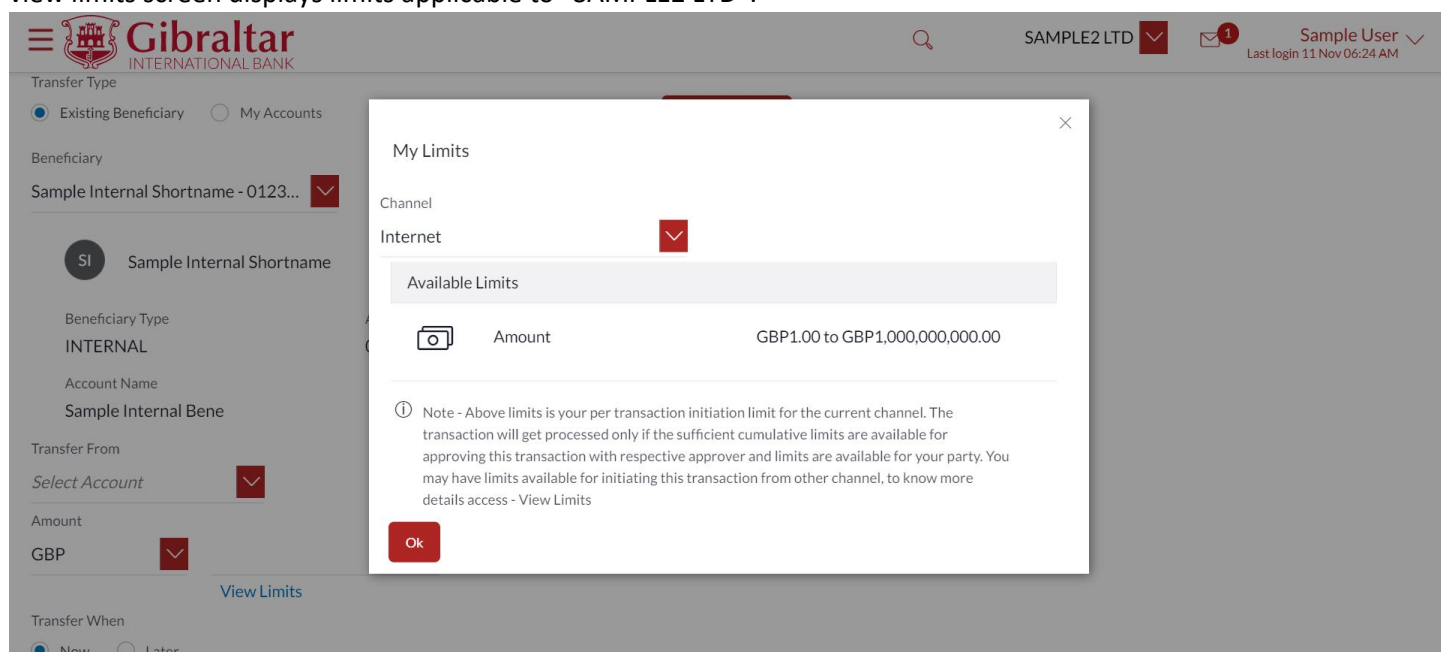


Figure 22.1–5

23. How do I View my Consolidated Account Balances?

- As an E-Banking customer, you can view consolidated position across parties.
- This guide explains how to view your consolidated account balances via our website. You can access it through the **Main Menu**.

23.1 Consolidated Account through the Main Menu

23.1.1 Go to the Main Menu

Click on the (1) **Main Menu** and click on (2) **Accounts** and select on (3) **Current and Savings** and finally (4) **Consolidated Account Balances**

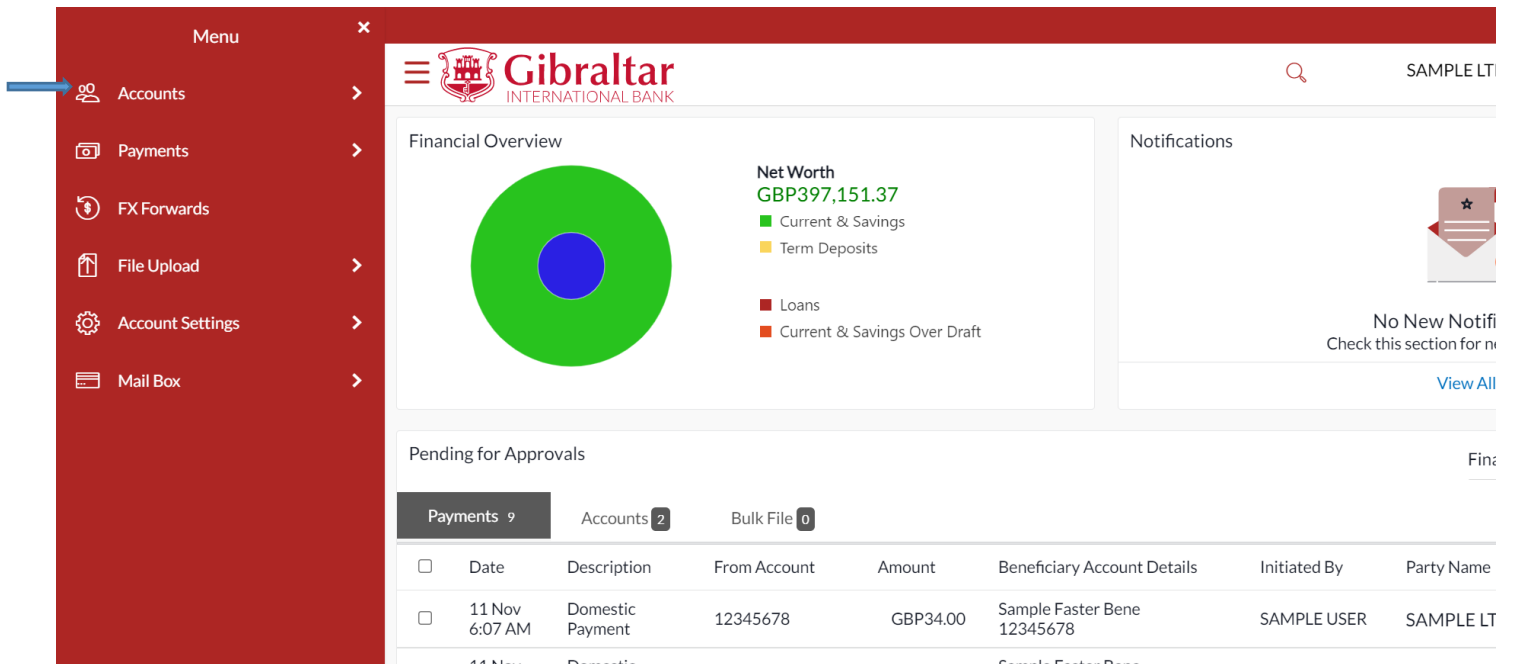


Figure 0-1

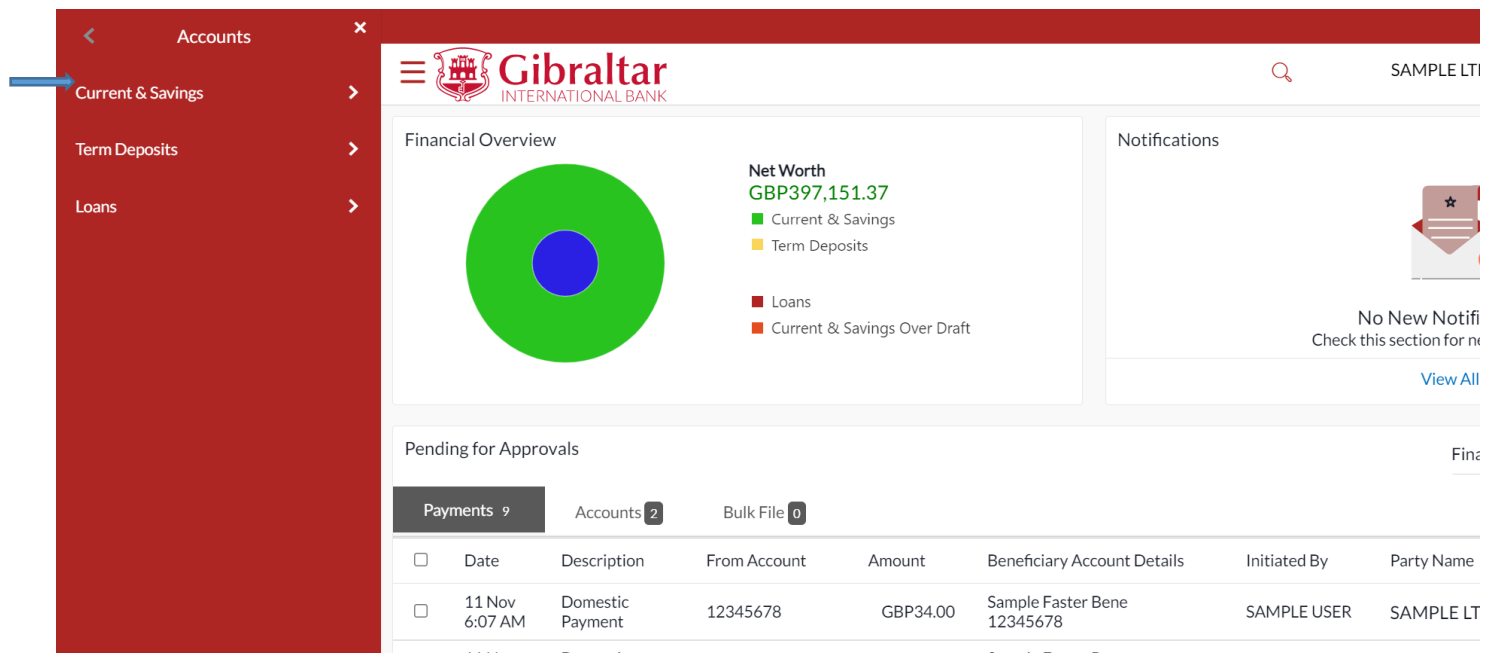


Figure 0-2

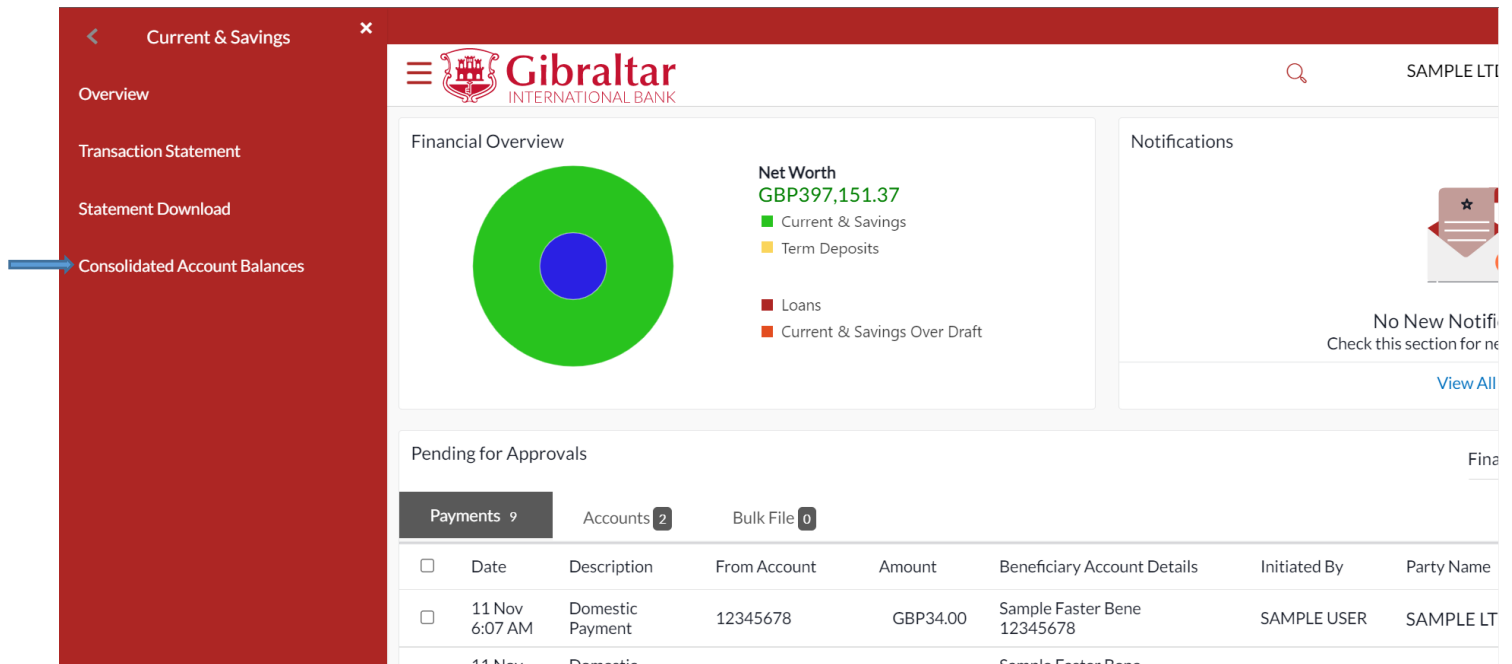


Figure 0-3


23.1.2 Consolidated Account Balances is displayed


The screenshot shows the 'Consolidated Account Balances' page. At the top, the bank's logo and name are displayed. Below this, the page title 'Consolidated Account Balances' is shown. The main content area has a light gray background. On the left, there is a search bar with the text 'Balance as on:' and a calendar icon. To the right of the search bar is a red 'Search' button. The main content area is empty, suggesting that the search results are not yet displayed. At the bottom of the page, there is a footer with the text 'The Gibraltar International Bank Ltd. is authorised and regulated by the Financial Services Commission. | Company registration number: 109679'.


Figure 0-4


Select a date by clicking on  and then click on **Search**.


Consolidated account balances across all parties are displayed currency wise. Balances displayed for a selected date will be derived from sum of Current Closing balance of all the mapped accounts for all the linked parties.





SAMPLE LTD





Sample User


Last login 11 Nov 05:45 AM








Consolidated Account Balances

Balance as on:


11 Nov 2021



Search


CAD	3 Accounts	CAD41,526.92	
CHF	2 Accounts	CHF71,218.18	
DKK	1 Account	-DKK0.72	
EUR	74 Accounts	EUR7,679,990.15	
GBP	108 Accounts	GBP16,649,845.88	
ILS	2 Accounts	ILS21,727.95	
USD	76 Accounts	USD8,790,463.42	


* Please note, data displayed is for all the parties. To view specific party details, kindly refer Overview screen.





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Figure 0–5


Click on the three dots  to check the corresponding account balances of that currency.





SAMPLE LTD




Sample User



Last login 11 Nov 05:45 AM

Consolidated Account Balances


CAD	3 Accounts	CAD41,526.92
-----	------------	--------------

Account Holder Name	Account Number	Actual Balance
Sample User	12345678	-CAD2.65
Sample User	98765432	CAD41,483.14
Sample User	34567890	CAD46.43

Page 1 of 1 (1-3 of 3 items)




1



Back

Download



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Figure 0–6

Click on **Download** to download the data as .csv file. Click on **Back** to go back to the previous page.

24. How do I View my Payment Status?

- As an E-Banking customer, you can view the status of each of your payment
- This guide explains how to view status of your payment. You can access **Payment Status Enquiry** through **Main Menu**.

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24.1 Payment Status Enquiry through Main Menu

24.1.1 Go to the Main Menu

Click on the (1) **Main Menu** and click on (2) **Payments** and select on (3) **Enquiries** and finally (4) **Payment Status Enquiry**

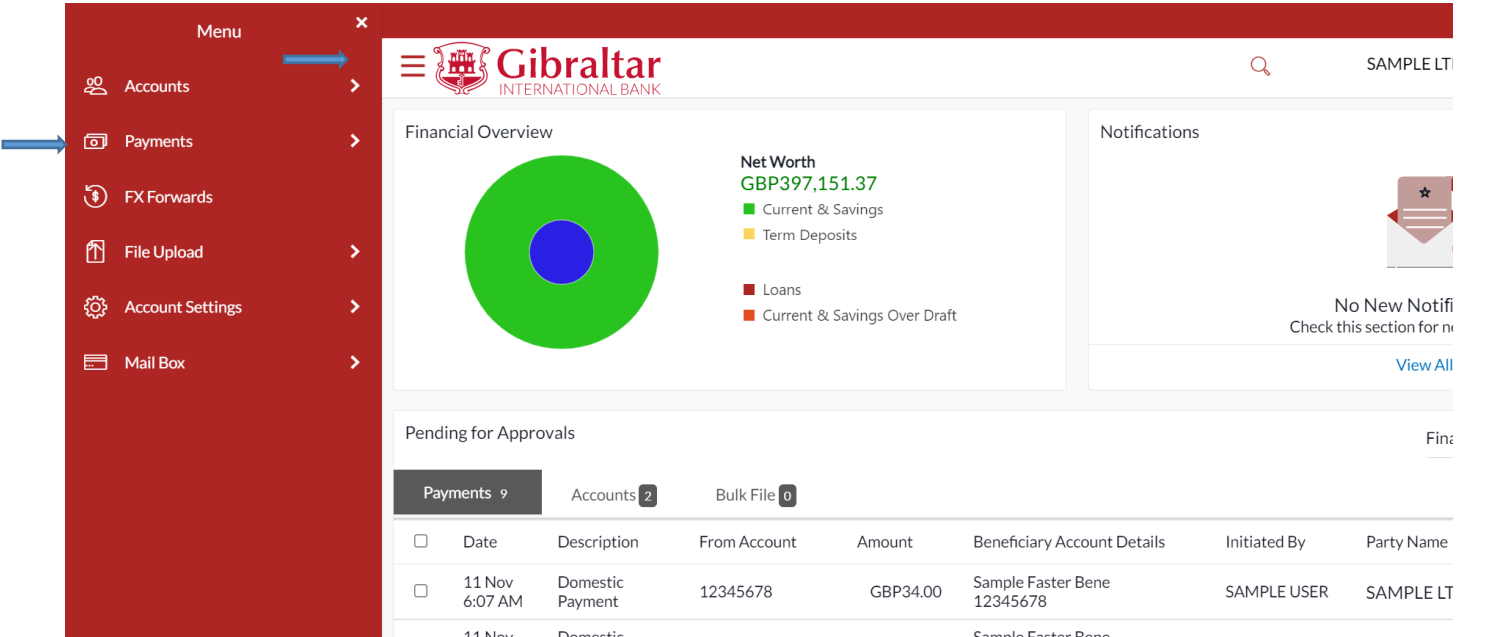


Figure 0-1

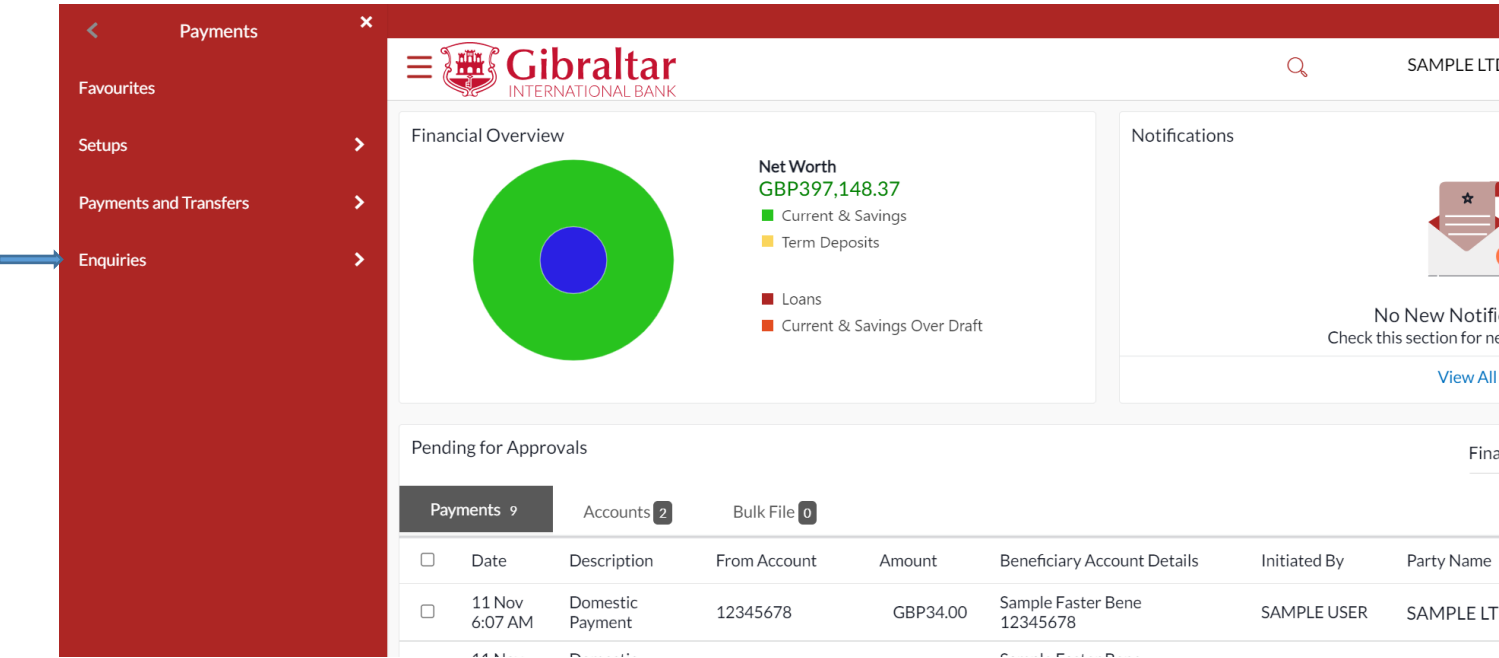


Figure 0-2

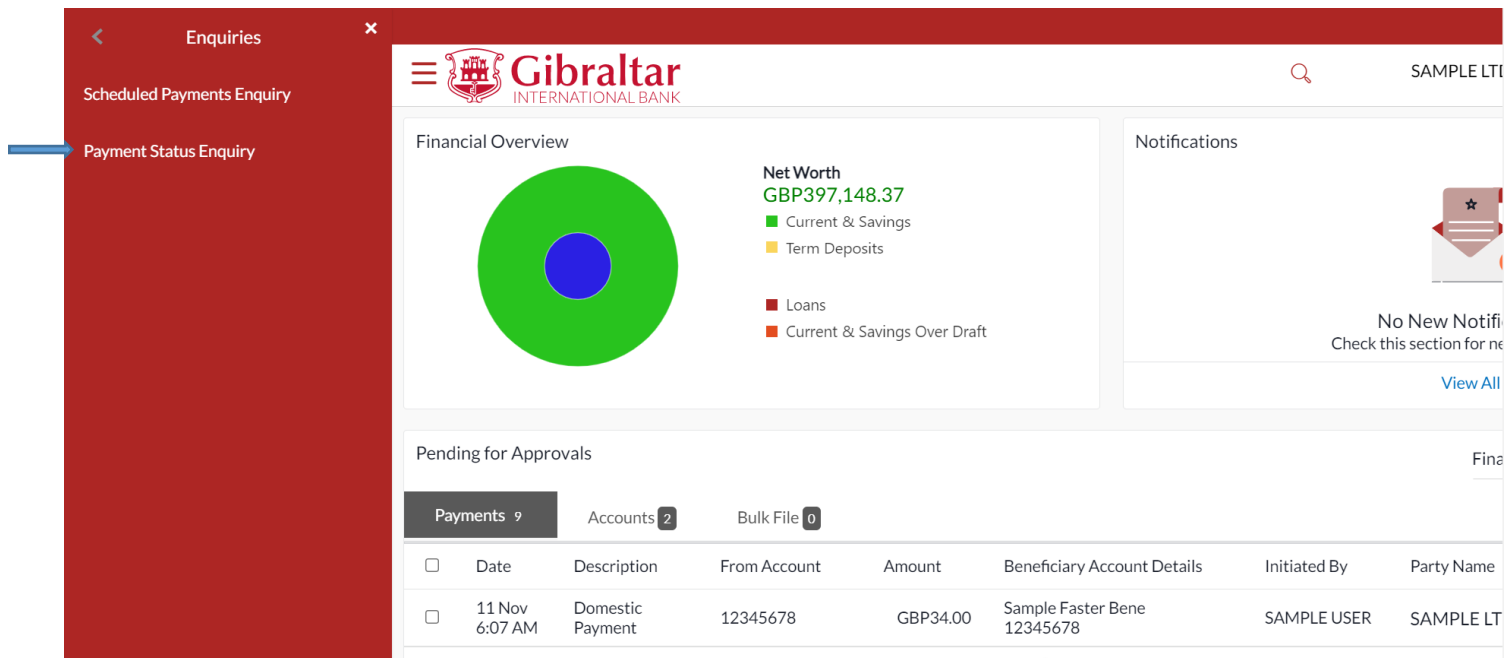


Figure 0-3

24.1.2 Payment Status Enquiry is displayed

Select an account from the dropdown and all transactions related to the account selected will be displayed.

Payment Status Enquiry

Host Reference Number
Host Reference Number

Initiation Date From

Account Number
Select Account

Initiation Date To

[More Search Option](#)

Search Cancel Reset

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Figure 0-4



The following details are displayed –

- Date – Transaction date
- Beneficiary Name – Name of the account credited
- Reference Number – Transaction reference number
- Payment Type – Type of payment that is Internal, Domestic or International
- Amount – Amount credited to the beneficiary

- Status – Status of the transaction – **Processed** – Payment is completed, **In Progress** – Payment is under Review, **Future Date** – Payment with value date in future, **Cancelled** – Payment is rejected.

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

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

You can also change the view from list view to table view or vice versa by clicking  

List View

Payment Status Enquiry

Host Reference Number

Host Reference Number

?

Initiation Date From

01 Nov 2021

Account Number

12345678 - GBP - Sampl...

Initiation Date To

11 Nov 2021

More Search Option

Search

Reset

11 Nov 2021

SAMPLE FASTER BENE
2131501022731000

Domestic Transfer

GBP2.00

Processed

10 Nov 2021

SAMPLE BENE
2131401040176000

Internal Transfer

GBP2.00

Processed

10 Nov 2021

SAMPLE BENE
2131401033236000

Internal Transfer

GBP25.00

Processed

08 Nov 2021

SAMPLE BENE
2131201408895000

Internal Transfer

EUR44.00

Processed

(Showing 4 out of 4 items)

Cancel

Back

Download All

Figure 0-5

Table View

Payment Status Enquiry

Host Reference Number

Host Reference Number



Initiation Date From

01 Nov 2021



Account Number

12345678 - GBP - Sampl...



Initiation Date To

11 Nov 2021



More Search Option

Search

Reset

Download All



Initiation Date	Reference Number	Recipient	Payment Type	Amount	Status
11 Nov 2021	2131501022731000	SAMPLE FASTER BENE	Domestic Transfer	GBP2.00	Processed
10 Nov 2021	2131401040176000	Sample Internal Bene	Internal Transfer	GBP2.00	Processed
10 Nov 2021	2131401033236000	Sample Internal Bene	Internal Transfer	GBP25.00	Processed
08 Nov 2021	2131201408895000	Sample Internal Bene	Internal Transfer	EUR44.00	Processed

Page 1 of 1 (1-4 of 4 items)



1



Cancel

Back

Figure 0-6

Click on the reference number to view transaction details.

You can download the E-Receipt by clicking on [Download E-Receipt](#) or click on [Back](#) button to go back to the Payment Status Enquiry screen.

Payment Status Enquiry

You are viewing details of transaction number 2131501022731000

Download E-Receipt

Status

Current Status

Processed

Date and Time as of current Status

11 Nov 2021 12:00:00 AM

Recipient Details

Account Name

SAMPLE FASTER BENE

Account Number

123456

Transaction Details

Reference Number

2131501022731000

Payment Type

Domestic

Transfer Network

FASTER

Transfer Amount

GBP2.00

Initiated On

11 Nov 2021

Transaction Date

11 Nov 2021

Payment Details

SAMPLE REFERENCE

Remitter Details

Source Account Number

12345678

Source Account Branch

001

Back

Download E-Receipt

Figure 0-7

25. File Upload

As an E-Banking customer, you can make multiple payments quickly and conveniently through a single file upload.

- File Upload module provides with an ability to the corporate customers to manage file uploads. Various financial type of files can be upload by the corporate using pre-defined templates resulting in saving the transaction processing time than entering single record for each transaction.
- You must upload the Bulk file payments via a Microsoft Excel Worksheet (.xlsx).

- The document needs to contain the same columns as in the sample doc provided below:

	A	B	C	D	E	F	G	H	I
1	F	11111111	3.00	GBP	99999990	608314	bulk file single 1	payment bulk single 1	U
2	F	11111111	3.01	GBP	99999991	608314	bulk file single 2	payment bulk single 2	U
3	F	11111111	3.02	GBP	99999992	608314	bulk file single 3	payment bulk single 3	U
4	F	11111111	3.03	GBP	99999993	608314	bulk file single 4	payment bulk single 4	U
5	F	11111111	3.04	GBP	99999994	608314	bulk file single 5	payment bulk single 5	U
6	F	11111111	3.05	GBP	99999995	608314	bulk file single 6	payment bulk single 6	U
7	F	11111111	3.06	GBP	99999996	608314	bulk file single 7	payment bulk single 7	U
8	F	11111111	3.07	GBP	99999997	608314	bulk file single 8	payment bulk single 8	U
9	F	11111111	3.08	GBP	99999998	608314	bulk file single 9	payment bulk single 9	U
10	F	11111111	3.09	GBP	99999999	608314	bulk file single 10	payment bulk single 10	U

- If the set up for the file upload is set to 100% any deviation of the above shown file set up will result in the file upload not progressing and you will be presented with an error report detailing why the file upload failed.
- The breakdown per column in the file is as follows:

A = Payment type (F - Faster, C - Chaps, I - Internal and T - International)

B = Debit Account Number (this can be different Accounts within the Entity uploading the Bulk file) Users that have access to multiple Entities (CIF's) need to ensure they use the correct accounts linked to the CIF in question.
IMPORTANT: Ensure the cells for this column are formatted in the Excel doc as Text, otherwise Excel might change the number format and the account number is not recognised

C = Transaction Amount

D = Currency (**Please be aware each file can only contain one currency, mixing currencies will fail the file upload**)
IMPORTANT: Currently only GBP, USD and EUR supported

E = Credit Account Number

F = Sort code or BIC code

G = Account Name

H = Payment reference

I = Payment Charges where applicable (O – Self, B – Beneficiary and U for Shared)

Additional Info to be aware of:

- The Excel file to upload the bulk payments can only contain 1 sheet.
- All rows must be filled in and no empty rows in between are allowed, otherwise the upload will fail.
- Do not add a header row to the Excel document to be uploaded.
- The file name needs to be unique e.g., if a file is named 'Company ABC Wages', and the data is changed for the following month, but the file name is not changed, the upload will fail.
- Payment approval limits within the organisation will be applied to the overall amount of the bulk file, rather than the individual payments contained within the file.

25.1 File Upload

25.1.1 Go to the Main Menu

Click on the (1) *Main Menu* and click on (2) *File Upload* and select on (3) *File Upload*

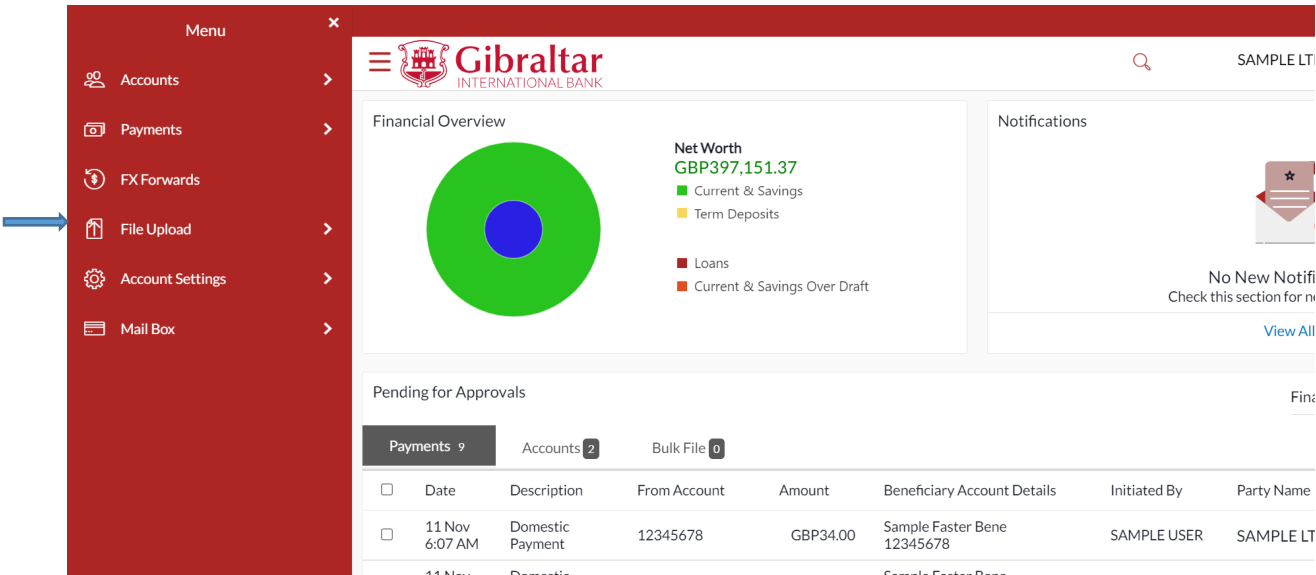


Figure 0-1

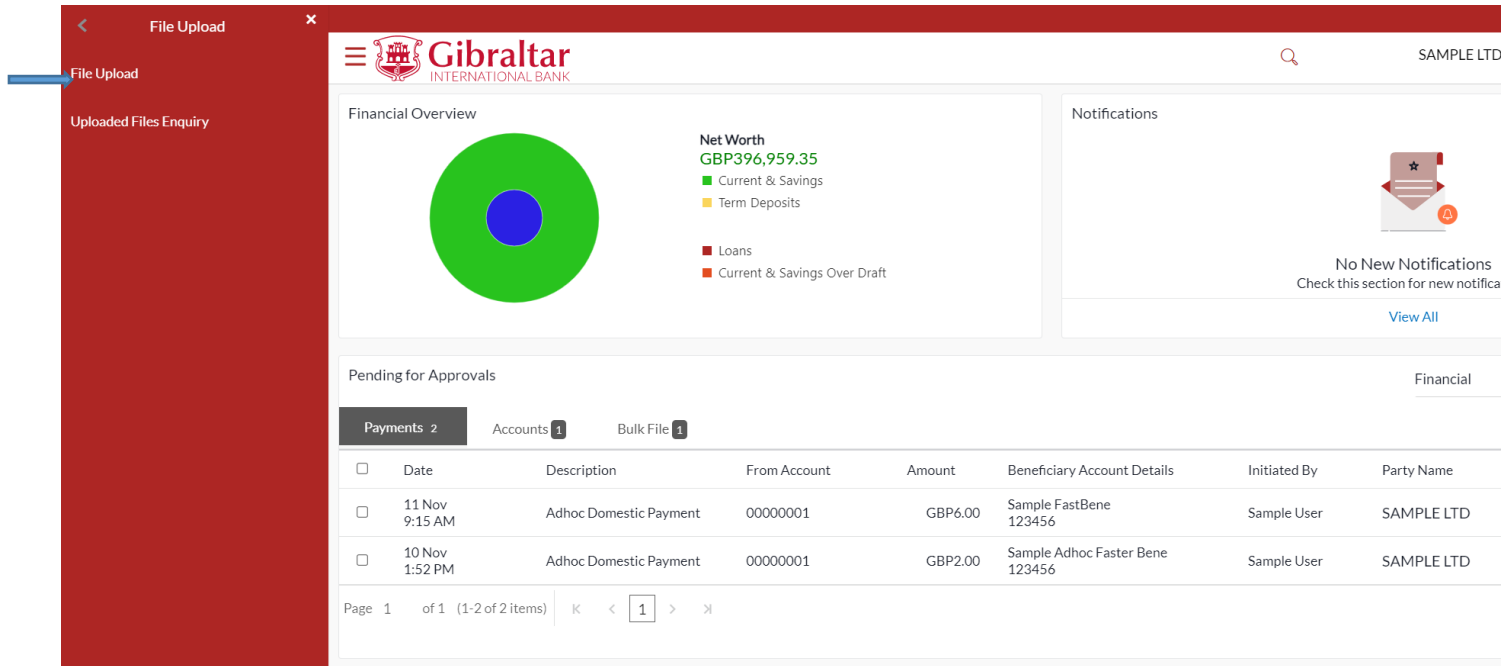


Figure 0-2

25.1.2 File Upload page is displayed

Gibraltar
INTERNATIONAL BANK

Search

SAMPLE LTD

Sample User
Last login 11 Nov 06:24 AM

File Upload

File Identifier
Select File Identifier

File Name

Choose file...

Upload Cancel

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Figure 0-3

To upload a file, from the **File Identifier** list, select the file identifier. The file identifier details appear. In the **File Name** field, select the file to be uploaded.

The following details are displayed:

- File Identifier - This will list the file identifiers assigned by the administrator user to the logged in user for handling of file uploads.
- Payment Type - Displays the transaction type of the file upload – Mixed Payments. This supports Internal, Faster, CHAPS, SEPA and International payments in a single file.
- File Format Type – Only XLSX file type is supported
- Approval Type - File Level: In a file type approval, the approver accepts or rejects the entire file, and all records are either processed or rejected.
- File Name - Browse and select the file to be uploaded.

Payment Type, File Format Type and Approval Type are as per parameters configured for the selected File Identifier.

File Upload

File Identifier

MP-Mixed Payments for SAMPLE L... 

Payment Type

Mixed Payments

File Format type

XLSX

Approval Type

FileLevel

File Name

 sampleFile.xlsx

Upload

Cancel

You are provided with the bulk file upload functionality as a corporate client of the Gibraltar International Bank. This functionality is available on the Bank's online banking platform - however it is not available on the mobile APP. All payments within the bulk file are required to have the same currency. The value date of the payments contained within the bulk file will be 12 Nov 2021 i.e. the next working date which the system will default to post the successful file upload. Our payment cut off times are advertised and updated on our website www.gibintbank.gi Payments will be charged at the prevailing rate for each payment channel - FASTER, CHAPS, SWIFT & SEPA - which are advertised in the Bank's Standard Fees and Tariff Guide which is available from our website and amended from time to time. Clients will have the ability to download the Response file which will provide details of the contracts created for the successful processing of payments. The Bank will process the payments per the instructions contained in the files. It will not be held responsible for errors included within these instructions.

Figure 0-4

Click **Upload** to proceed with the bulk file upload. Click **Cancel** to abort the file uploading process.

On click of Upload, you will be challenged with an OTP. A verification code will be sent to your registered email address and mobile number.

Enter the verification code in the following section displayed at the bottom of the screen:

One Time Verification

A verification code has been sent to your registered mobile number. Please enter that code below to complete the process.

Verification Code

Enter 1 or more characters, up to a maximum of 10.

|

[Resend Code](#)

Attempts Left

4

Reference Number

26376

Submit

Cancel

Figure 0-5

The success message along with the file reference ID and status of the transaction appears. Click **Go to Dashboard** to go to the dashboard. Click **the File Reference ID** to inquire about the uploaded file status.

File Upload

Confirmation

File Upload submitted successfully.

Reference Number

2021314002039556

Status

Completed

File Reference ID

463220851111

File Identifier

MP-Mixed Payments for Sample User

File Name

SampleFile.xlsx

Please proceed to the Uploaded Files Enquiry Screen to verify that the file has been uploaded successfully and that all payments have been verified.



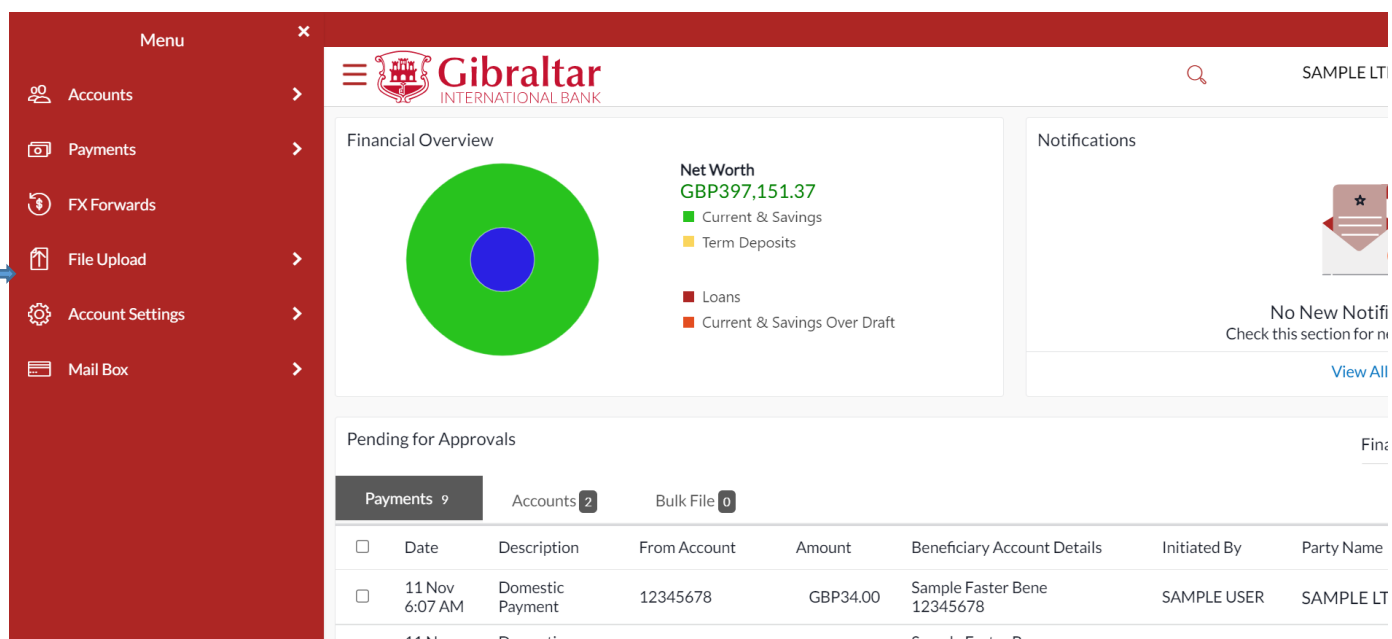
[Go To Dashboard](#)

Figure 0-6

25.2 Uploaded File Enquiry

25.2.1 Go to the Main Menu

Click on the (1) **Main Menu** and click on (2) **File Upload** and select on (3) **Uploaded Files Enquiry**



The screenshot shows the main menu on the left with the 'File Upload' option highlighted. The main content area displays the 'Financial Overview' section, which includes a donut chart showing 'Net Worth' of GBP397,151.37, broken down into 'Current & Savings' (green) and 'Term Deposits' (yellow). Below this, there is a 'Pending for Approvals' section with a table of payments.

Pending for Approvals							
	Date	Description	From Account	Amount	Beneficiary Account Details	Initiated By	Party Name
<input type="checkbox"/>	11 Nov 6:07 AM	Domestic Payment	12345678	GBP34.00	Sample Faster Bene 12345678	SAMPLE USER	SAMPLE LT
<input type="checkbox"/>	11 Nov	Domestic			Sample Faster Bene		

Figure 25.2-1

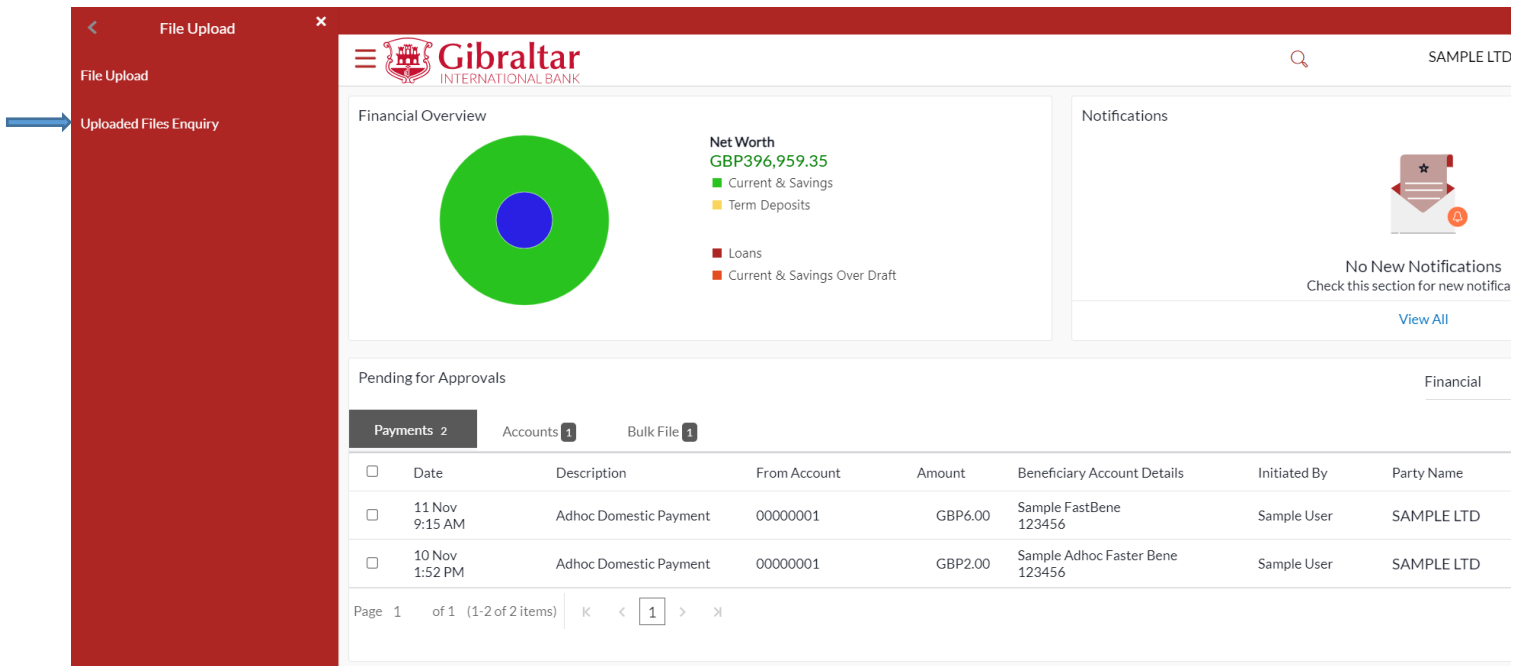


Figure 25.2-2

25.2.1 Uploaded File Enquiry is displayed

On accessing 'Uploaded File Inquiry' option from the menu, by default screen displays the summary of the files uploaded on that day with their respective status.

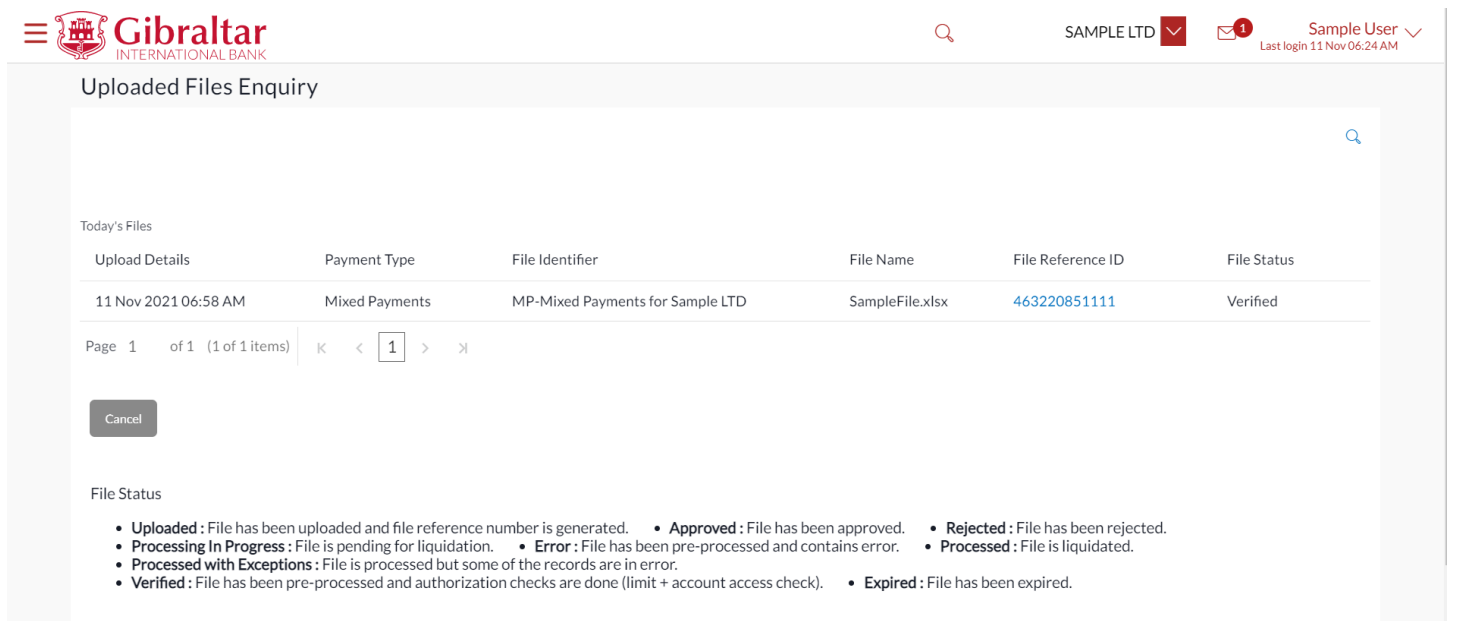



Figure 25.2-3

On clicking the  search filters get enabled on the screen, corporate users can search and view the files that are uploaded under a party with the file identifier, date range, transaction type, transaction reference ID and view the record details under the same.

The following search parameters are displayed –

- File Identifier - This will list the file identifiers assigned by the administrator user to the logged in user for handling of file uploads
- File Name - Search with the file name of the uploaded file.
- File Reference ID - Search with the file reference number which was generated while uploading the file.
- File Status - Search with the status of the file uploads.
 - a. Uploaded
 - b. Approved
 - c. Rejected
 - d. Processing In Progress
 - e. Error
 - f. Processed
 - g. Processed with Exceptions
 - h. Verified
 - i. Expired
- From Date - From Date, to search for an uploaded file, in the specified date range.
- To Date - To Date, to search for an uploaded file, in the specified date range.

The Search Results include –

- Upload Details - Displays the file upload date and time.
- Payment Type - Displays the transaction type of file uploaded
- File Identifier - Displays the file identifier selected while uploading the file.
- File Name - Displays the name of the uploaded file.
- File Reference ID - Displays the file reference number generated after the file was uploaded.
- File Status - Displays the status of the uploaded file. The file status could be:
 - a. Uploaded: File Uploaded and file reference number is generated.
 - b. Verified: File has been pre-processed and authorization checks done (limit + account access check). File is now Pending Approval.
 - c. Error: File has been pre-processed and contains error. The end of the life cycle of the file (File Level). The user can download the error file at this stage.
 - d. Processing in Progress: File is not yet liquidated.
 - e. Rejected: File has been rejected (File level). The end of the life cycle of the file.
 - f. Approved: File has been fully approved.
 - g. Processed: File is completely liquidated. The user can download a response file at this stage.
 - h. Processed with exception: File is partially liquidated – i.e. while some records are processed, others are not.
 - i. Expired: File has expired.

Uploaded Files Enquiry

 Search

 File Identifier

 File Name

 File Reference ID

File Status

Select File Status

From Date

To Date

Search

Cancel

Clear

Upload Details	Payment Type	File Identifier	File Name	File Reference ID	File Status
02 Nov 2021 12:31 PM	Mixed Payments	MP-Mixed Payments for Sample User	SampleFile.xlsx	529915890211	Error
02 Nov 2021 12:29 PM	Mixed Payments	MP-Mixed Payments for Sample User	SampleFile2.xlsx	382688520211	Approved

Page 1 of 1 (1-2 of 2 items)

Cancel

Figure 25.2-4

Click the [File Reference ID](#) link to view the details. The Uploaded File Inquiry - File Details screen appears.

The following details are displayed –

- File Name - File name of the uploaded file. User can even download the file by clicking in the icon available besides the file name.
- Payment Type - Displays the transaction type associated with the file.
- File Reference ID - Displays the file reference number, which was generated while uploading the file
- Number of Records - Displays the total number of records uploaded as a part of the file.
- File Status - Displays the status of the file uploads.
- Error Report - Shows an icon to download the error file in case the uploaded file failed validations.
- Response File Download - Shows an icon to download the response file once the payments are processed.
- Transaction Reference ID - The transaction reference number, which was generated at the time of transaction execution.
- File Workflow - Flow displaying various stages and status of file upload.
- Value Date - The date on which the file was uploaded.
- Debit Account No - Debit account number of the transaction. Clicking on the link available on the account number, user is shown the transaction details.
- Amount - Transaction amount.
- Credit Account Details - Credit account details.
- Type - Transaction type of the file uploaded
- Record Status - Status of the records of the uploaded file.

Uploaded Files Enquiry

File Details

File Name	sampleFile.xlsx	Payment Type	Mixed Payments
File Reference ID	382688520211	Number of Records	3
File Status	Approved	Transaction Reference ID	ABCD12345678

File Workflow



<input type="checkbox"/>	Value Date	Debit Account No	Amount	Credit Account Details	Type	Record Status
<input type="checkbox"/>	03 Nov 2021	12345678	EUR41.00	Sample Internal Bene 23456789	Internal Funds Transfer	Approved
<input type="checkbox"/>	03 Nov 2021	98765432	EUR43.00	Sample SEPA Bene 123456789012345	Domestic Funds Transfer	Approved
<input type="checkbox"/>	03 Nov 2021	34567890	EUR44.00	Sample Faster Bene 123456	International Funds Transfer	Approved

Page 1 of 1 (1-3 of 3 items)

< 1 >

Download as

Back

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Figure 25.2-5

Click on [Download](#) to download the data as CSV or PDF. Click on [Back](#) to go back to the previous page.

26. How do I View my Limit?

- As an E-Banking customer, you can view your daily limit.
- This guide explains how to view your daily limit via our website. You can access your daily limit through **Menu above the Dashboard**.

26.1 View Limit through the Main Menu

26.1.1 Go to My Limits

Click on the (1) [Main Menu](#) and click on (2) [Account Settings](#) and select (3) [My Limits](#)

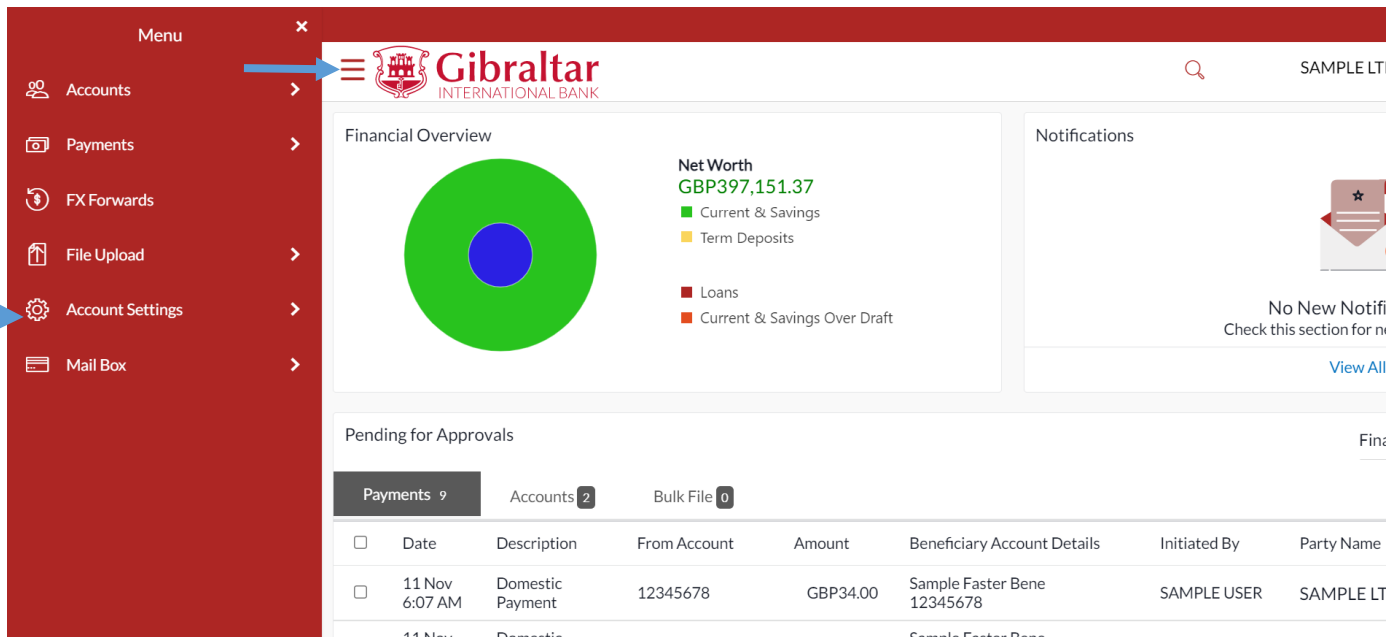


Figure 0-1

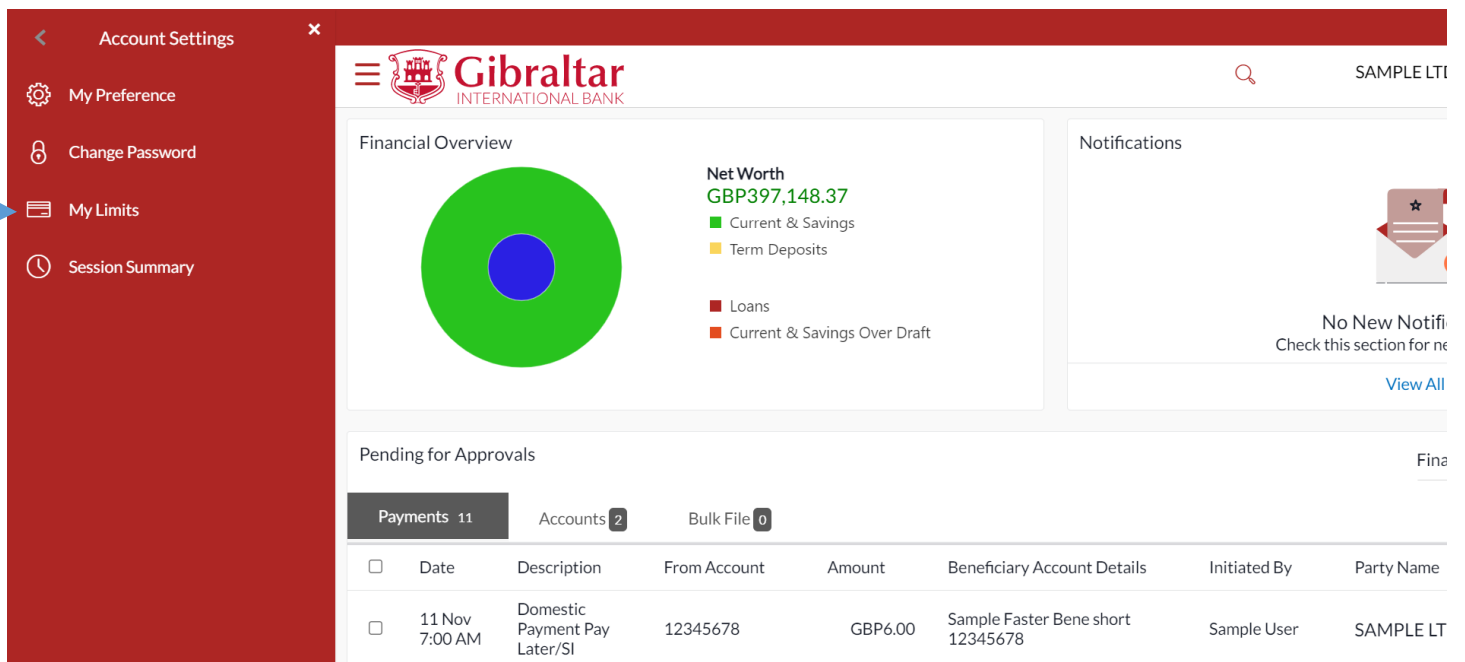


Figure 0-2

Select the channel and transactions from the dropdown and then select consolidated limits. Limits displayed are as per the selected party.

The following details are displayed for Daily and Monthly Limits as maintained:

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

- Available - Daily/Monthly utilized limits for the selected transaction
- Total - Daily/Monthly utilized limits for the selected transaction

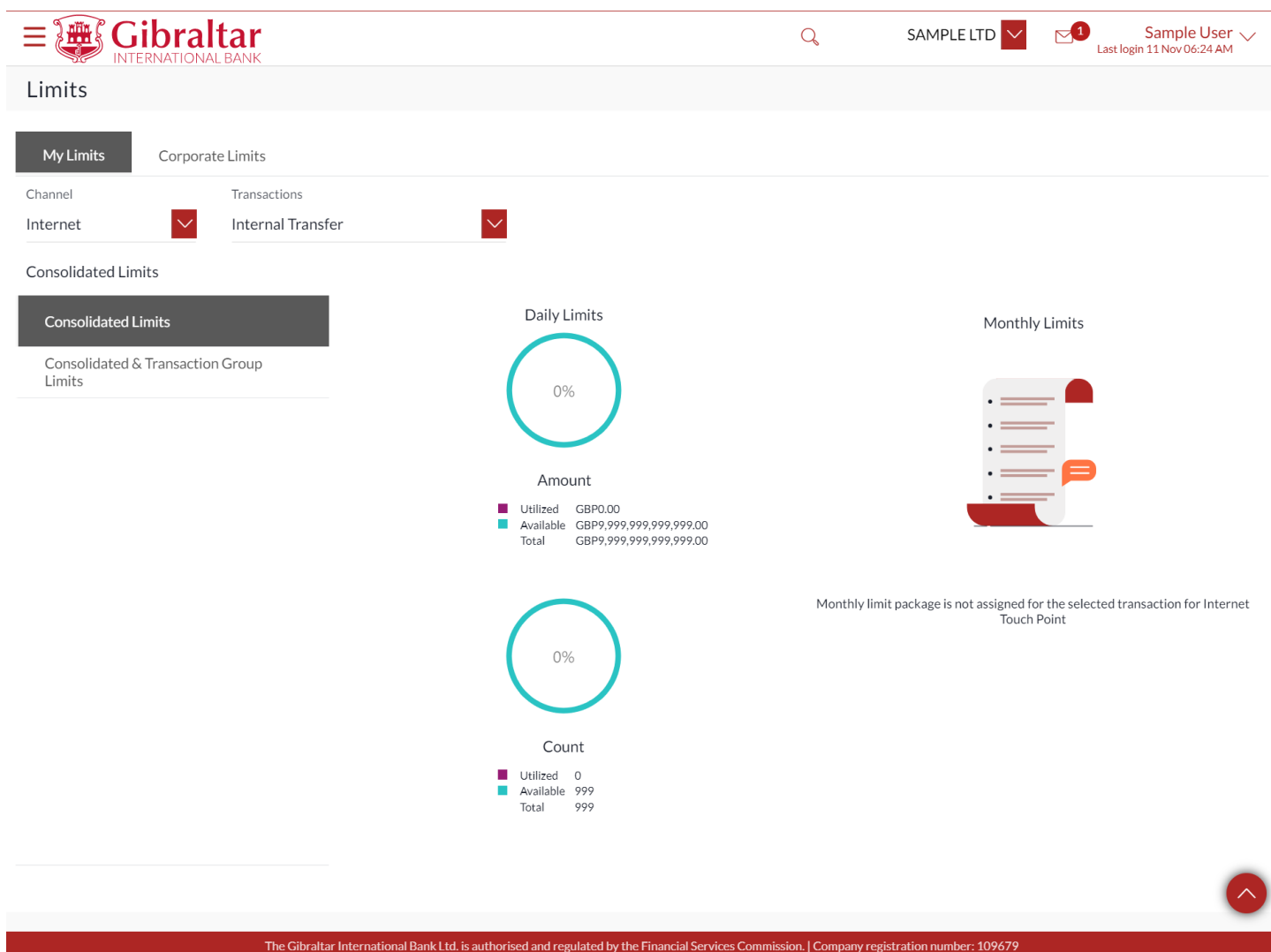


Figure 0-3

27. How do I View my Session Summary?

- As an E-Banking customer, you can view log of transactions and login details for the previous five logins.
- This guide explains how to view your session summary via our website. You can access session summary through the **Main Menu**.

27.1 Session Summary through the Main Menu

27.1.1 Go to Session Summary

Click on the (1) *Main menu* and click on (2) *Account Settings* and then click on (3) *Session Summary*

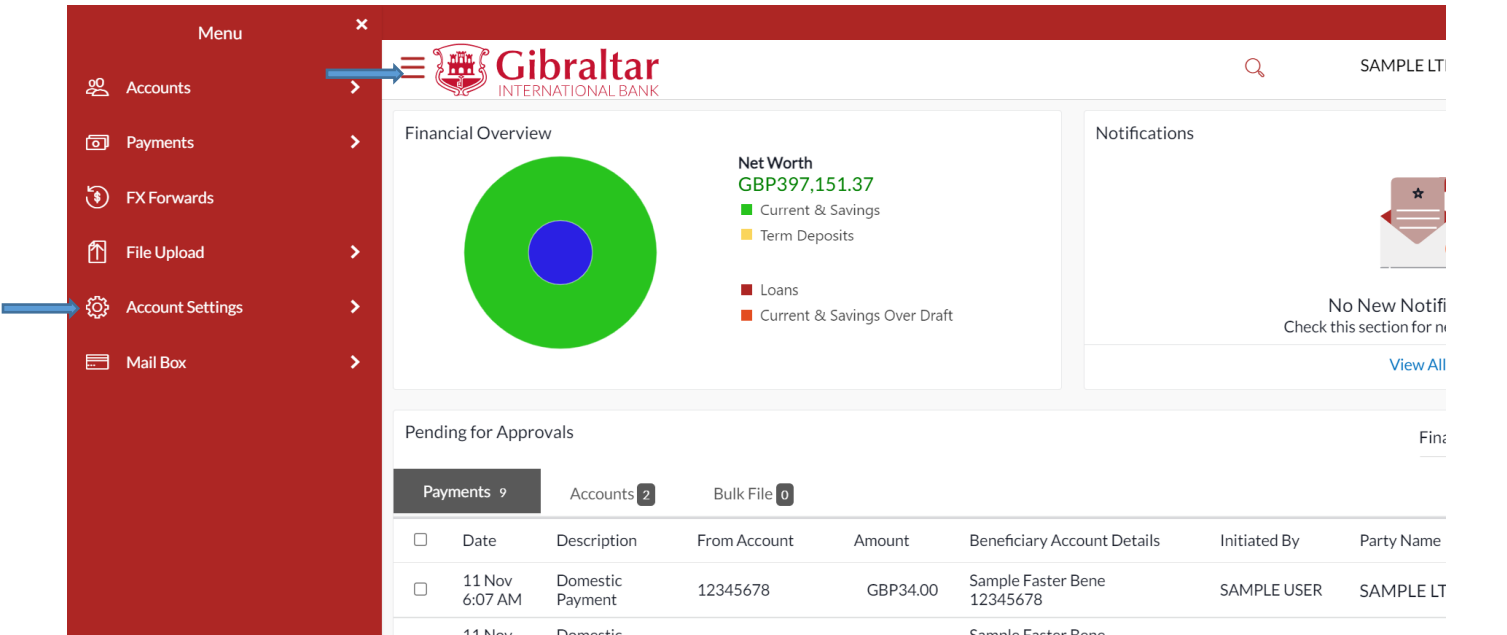


Figure 0-1

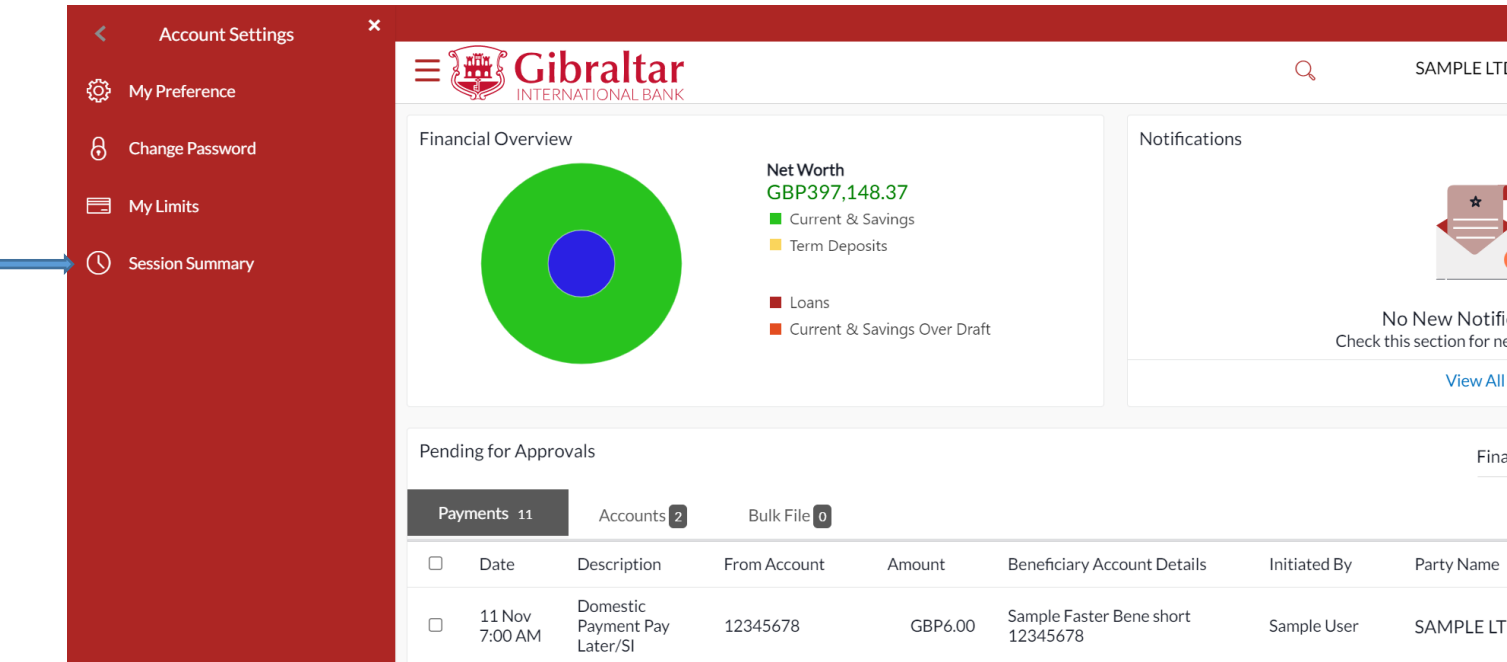


Figure 0-2

27.1.2 Session Summary is Displayed

The following details are displayed –

- Start Date & Time - The date and time at which the particular session was started.
- End Date & Time - The date and time at which the particular session was ended.
- Channel - The channel of access for the session (Internet/ Mobile Browser / Mobile Application)
- IP Address - The IP address of the channel.










  SAMPLE LTD   Sample User  <small>Last login 11 Nov 06:24 AM</small>			
Session Summary			
Start Date & Time	End Date & Time	Channel	IP Address
▶ 11 Nov 2021 06:49:09 AM	11 Nov 2021 06:49:09 AM	Internet	10.10.10.10, 10.10.10.10
▶ 11 Nov 2021 06:24:12 AM	11 Nov 2021 06:43:50 AM	Internet	10.10.10.10, 10.10.10.10
▶ 11 Nov 2021 06:22:26 AM	11 Nov 2021 06:22:26 AM	Internet	10.10.10.10, 10.10.10.10
▶ 11 Nov 2021 06:17:35 AM	11 Nov 2021 06:17:35 AM	Internet	10.10.10.10, 10.10.10.10
▶ 11 Nov 2021 05:45:37 AM	11 Nov 2021 06:14:29 AM	Mobile (Responsive)	10.10.10.10, 10.10.10.10
Page 1 of 1 (1-5 of 5 items)   1  			
Ok Cancel			

Figure 0-3

Click ▶ against a specific record to view the details of that session. The session details appear or click **Ok** to navigate to the Dashboard or click **Cancel** to cancel the operation and navigate back to 'Dashboard'.





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

- Transaction - Name The name of the transaction that was performed during the session.
- Status - The status of the transaction.
- Transaction Date & Time - The date and time at which the transaction was performed.

Click **Ok** to navigate to the Dashboard or click **Cancel** to cancel the operation and navigate back to 'Dashboard'.

Session Summary

Start Date & Time	End Date & Time	Channel	IP Address
11 Nov 2021 06:49:09 AM	11 Nov 2021 06:49:09 AM	Internet	10.10.10.10, 10.10.10.10
Transaction Name		Status	Transaction Date & Time
File Upload		SUCCESS	11 Nov 2021 06:58:15 AM
11 Nov 2021 06:24:12 AM	11 Nov 2021 06:43:50 AM	Internet	10.10.10.10, 10.10.10.10
11 Nov 2021 06:22:26 AM	11 Nov 2021 06:22:26 AM	Internet	10.10.10.10, 10.10.10.10
11 Nov 2021 06:17:35 AM	11 Nov 2021 06:17:35 AM	Internet	10.10.10.10, 10.10.10.10
11 Nov 2021 05:45:37 AM	11 Nov 2021 06:14:29 AM	Mobile (Responsive)	10.10.10.10, 10.10.10.10

Page 1 of 1 (1-6 of 6 items)   1  

Ok

Cancel

Figure 0-4