Gibraltar
INTERNATIONAL BANK

MOBILE BANKING RETAIL USER MANUAL

APPLE

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1 Getting started: how do I install the app?

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

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

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

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

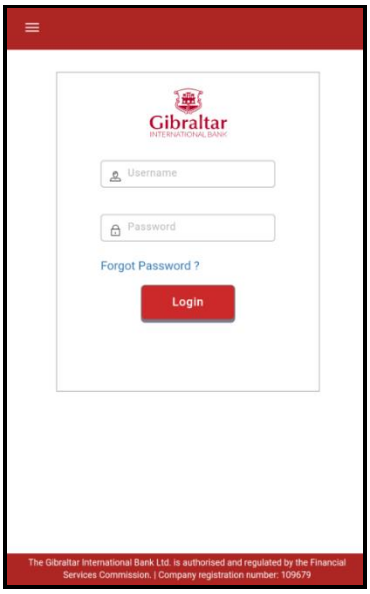
Protection of your privacy and the security of your personal information are very important to us.
All information provided by you is protected by us, please refer to our Privacy Policy for more details.

2 Getting started: how do I login?

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

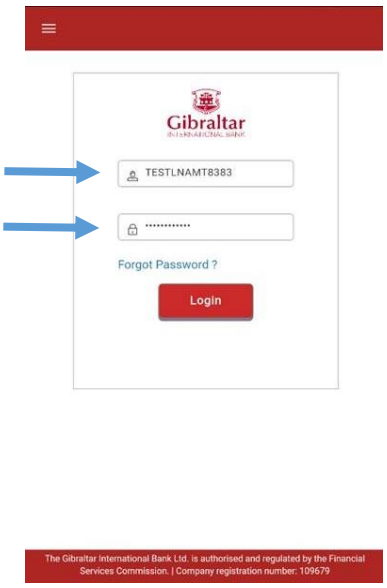
STEP 1:

Launch the app on your smartphone.



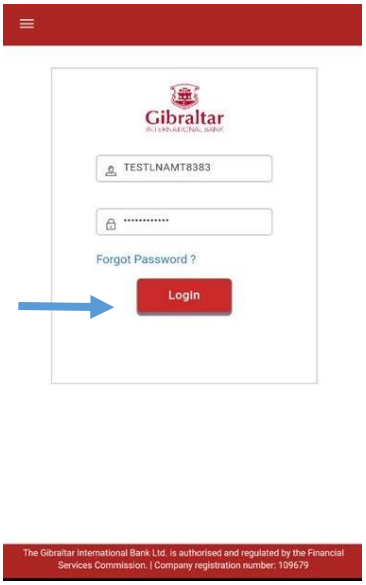
STEP 2:

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



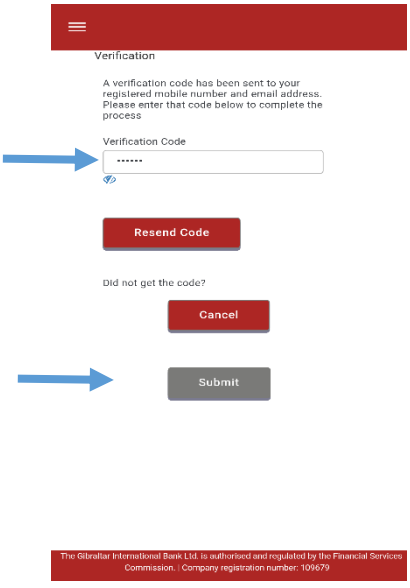
STEP 3:

Click on *Login*.



STEP 4:

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



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

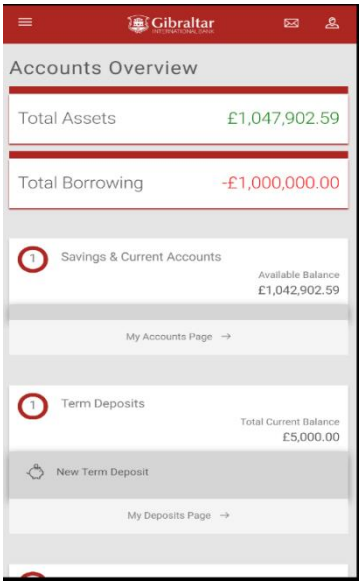
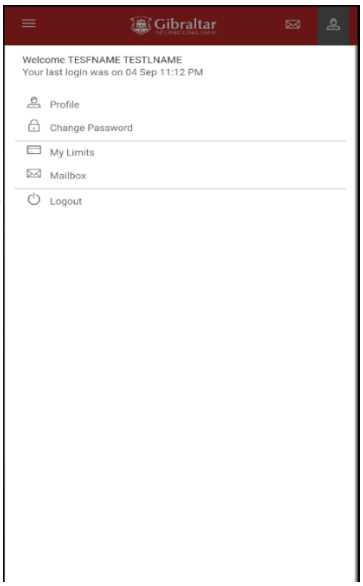
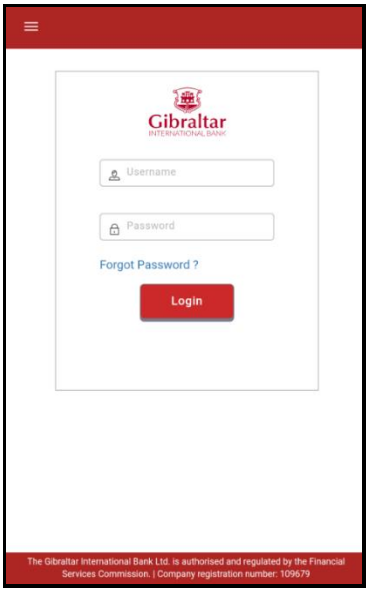
Refer to Section 5 for detailed instructions.

3 What is session timeout?

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

4 Logging out

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

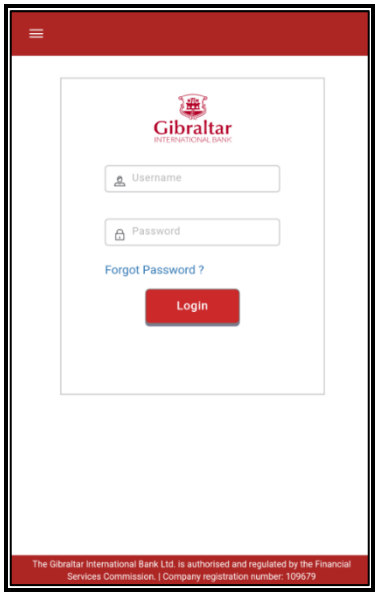
STEP 1:	STEP 2:	STEP 3:
Click on	Click on *Logout.*	Once you log out successfully, you will be returned to the Login page.
		

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

You can reset your password if you forget your password.

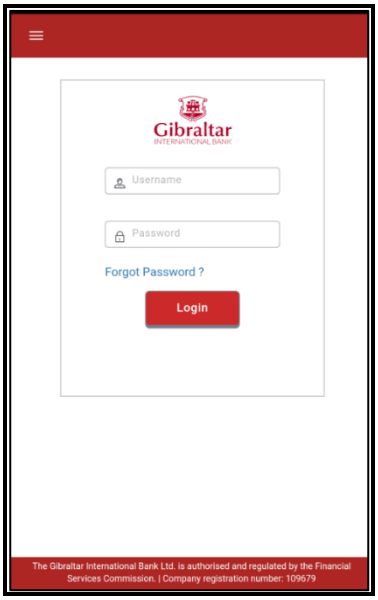
STEP 1:

Launch the app on your smartphone.



STEP 2:

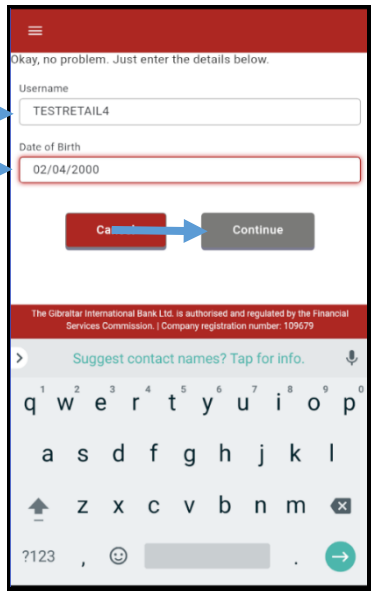
Click on *Forgot Password?*



Step 3:

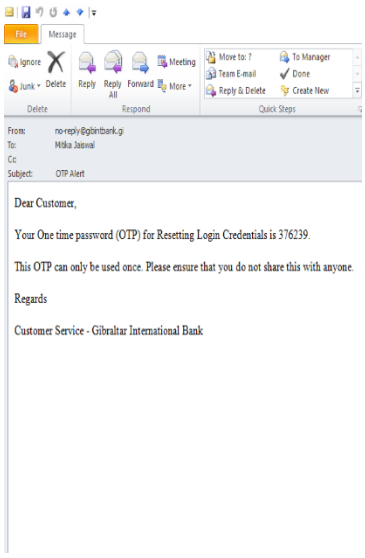
Enter your Online Banking account *Username* and your *Date of Birth.*

Click on *Continue.*



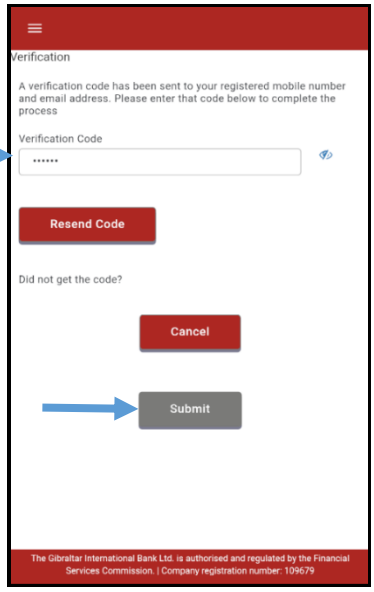
STEP 4:

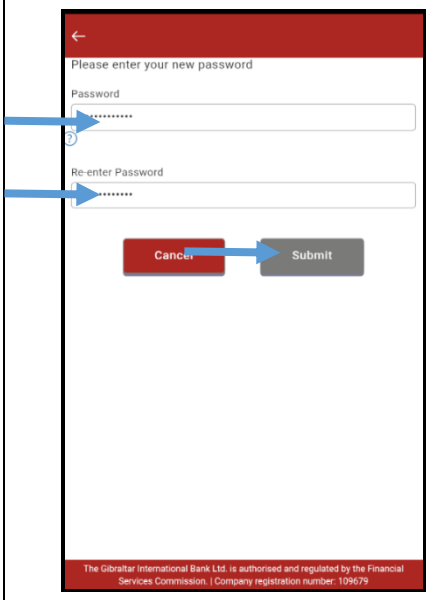
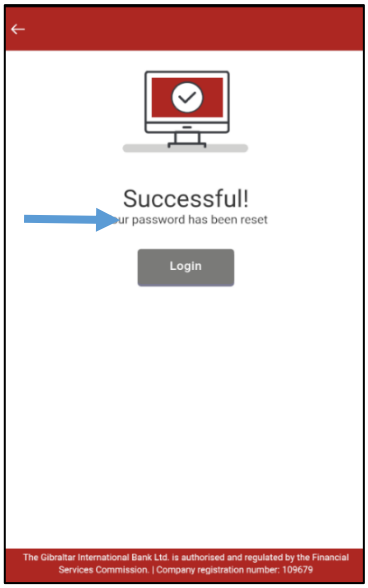
A One Time Password (OTP) is sent to your registered email ID & mobile number.



Step 5:

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



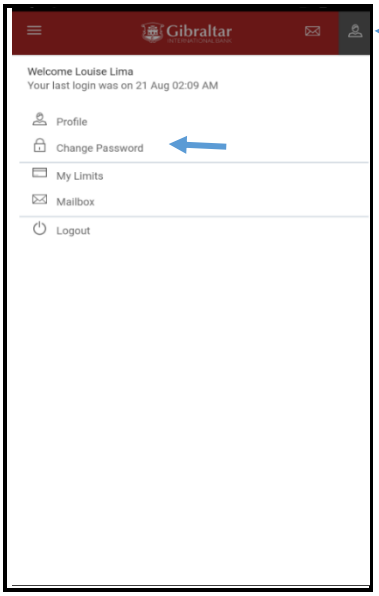
STEP 6:	Password requirements:	Confirmation:
Select a new *Password* and *Re-enter Password*. Click on *Submit*. 	To ensure your account is secured by a strong password, your password must contain the following: 1) Your password should be 8 to 16 characters in length. 2) Your Password should contain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

6 How do I change my password after I login?

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

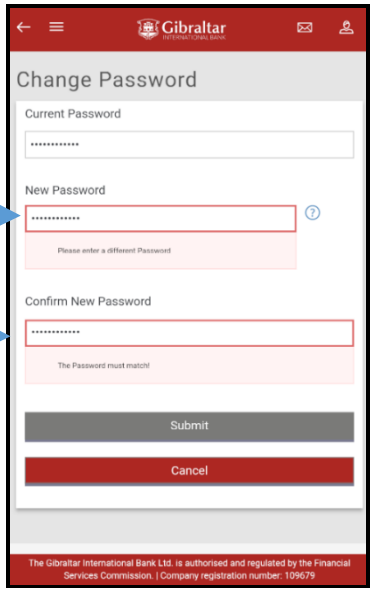
STEP 1:

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



STEP 2:

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



Password requirements:

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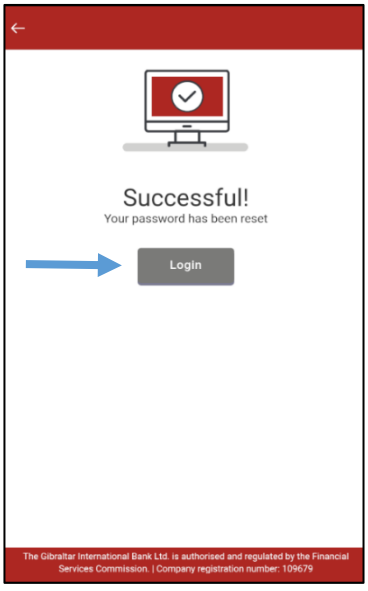
   1 special character.
3) the special characters allowed in the password are @#$

Confirmation:

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

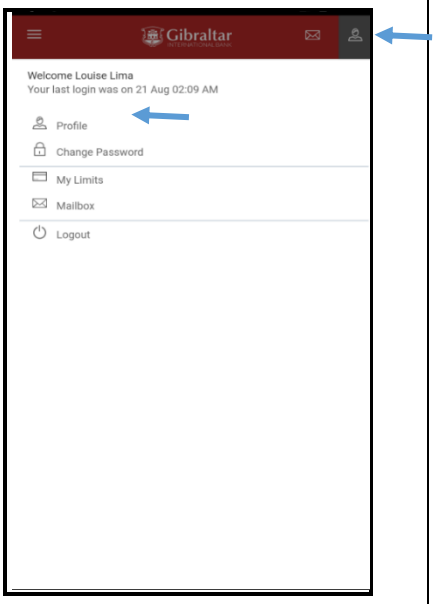


7 How do I view my profile details?

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

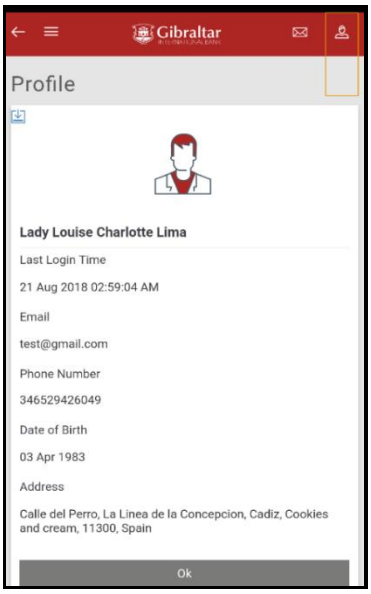
STEP 1:

Click on the icon.
Click on *Profile.*



STEP 2:

Your Online Banking profile details are displayed.



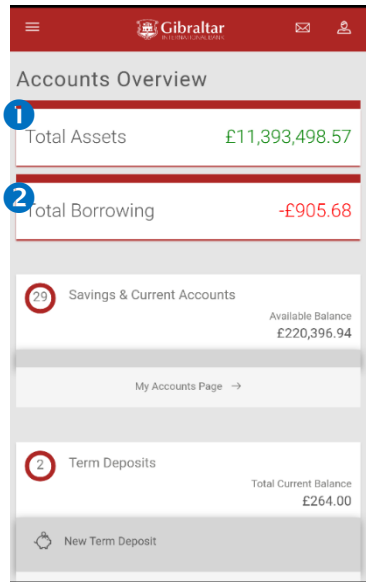
8 What are the features of the Dashboard?

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

8.1 Accounts Overview

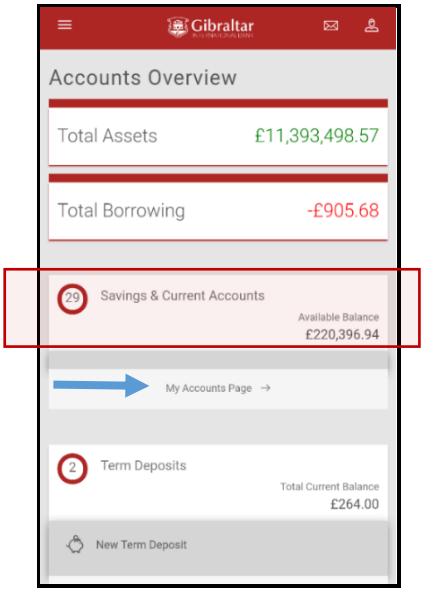
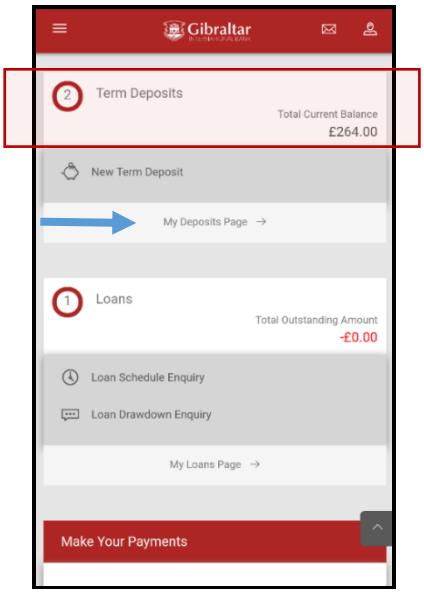
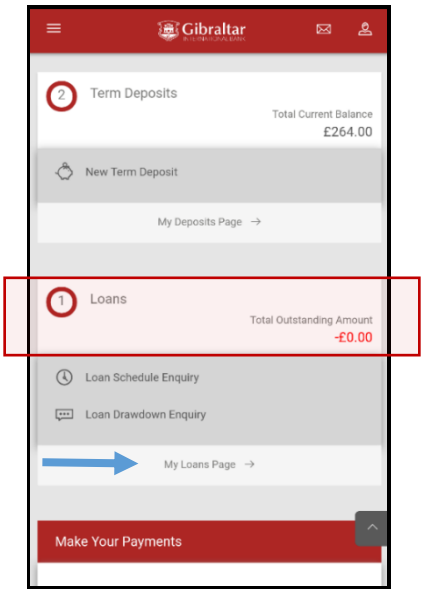
The *Accounts Overview* section displays:

1) The total available balance across all your current accounts, savings accounts and term deposits as total assets.
2) The total negative balance across all your current and savings accounts and outstanding balance in loan accounts as total borrowings.



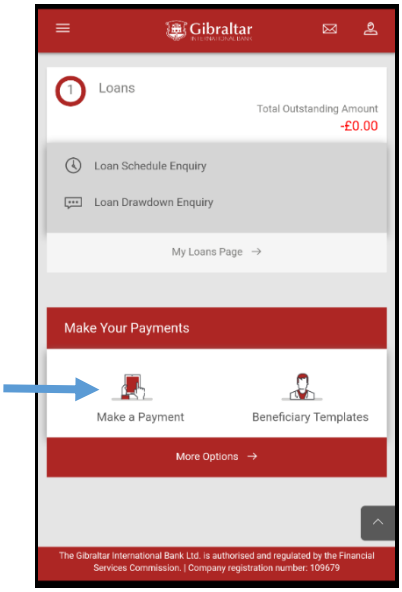
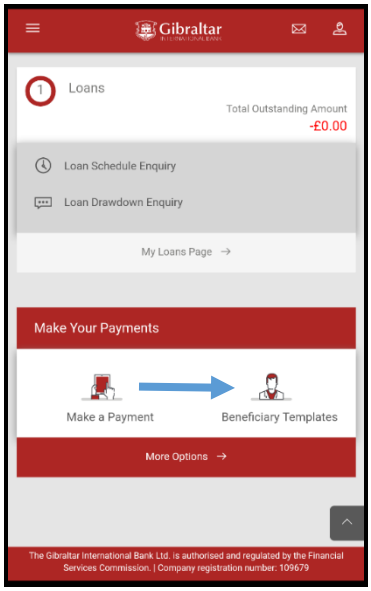
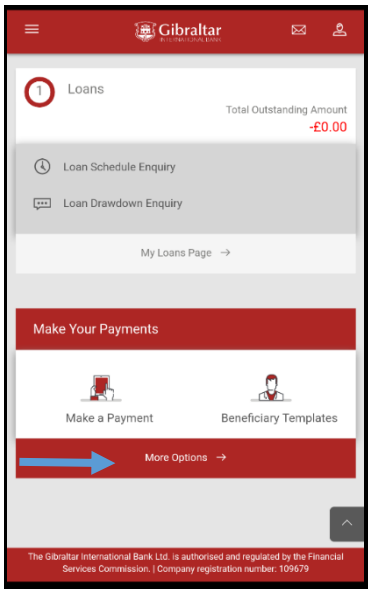
8.2 Savings & Current Accounts, Term Deposits, Loans details through the Dashboard

1) **Savings & Current Accounts:** scroll to the *Savings & Current Accounts* section for a count of accounts and total available balance across all accounts (displayed in GBP).
2) **Term Deposits (TD):** scroll to the *Term Deposits* section for a count of active term deposit accounts and total balance across all accounts (displayed in GBP).
3) **Loans**: scroll to the *Loans* section for the count of active loan accounts section and total outstanding balance across all loan accounts (displayed in GBP).

1) Savings & Current Accounts	2) Term Deposits	3) Loans
Click on *My Accounts Page* to view a list of your Savings and Current Accounts along with the available balance.	Click on *My Deposits Page* to view a list of your active Term Deposits along with the available balance.	Click on *My Loans Page* to view a list of your active Loan Accounts along with the loan outstanding.
		

8.3 Make your Payments

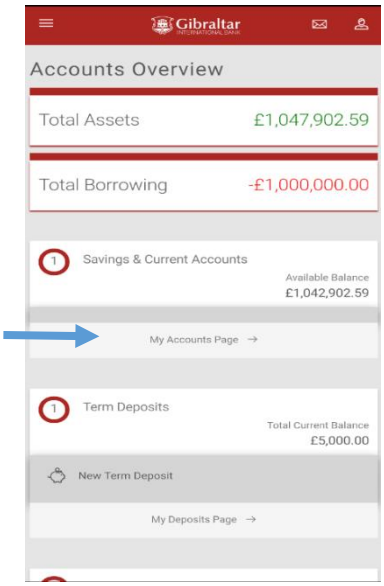
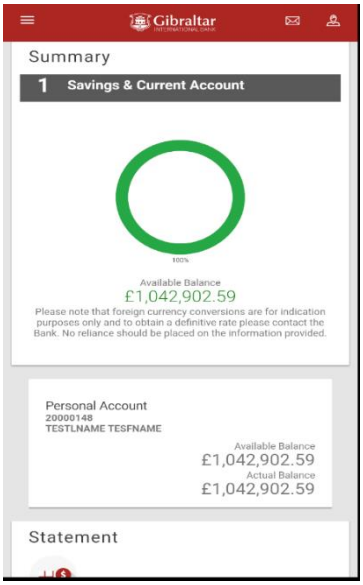
The *Make your Payments* section on the dashboard allows you to initiate payment transactions, manage beneficiaries, view payment history, etc.

Make a Payment	Beneficiary Templates	More Options
Click on *Make a Payment* to initiate a payment transaction.	Click on *Beneficiary Templates* to manage payment beneficiaries.	Click on *More Options* to view scheduled payments, favorite payments, etc.
		

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

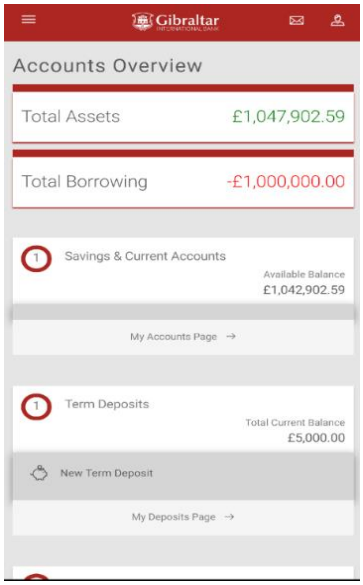
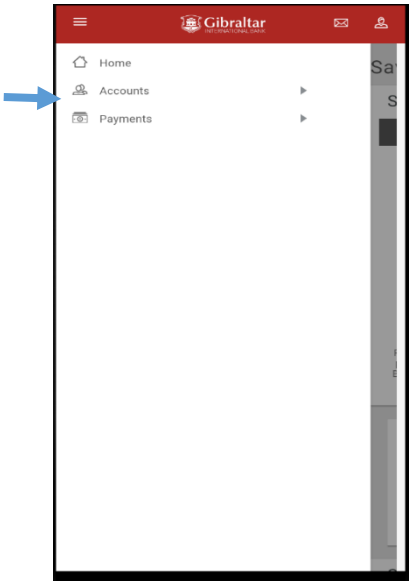
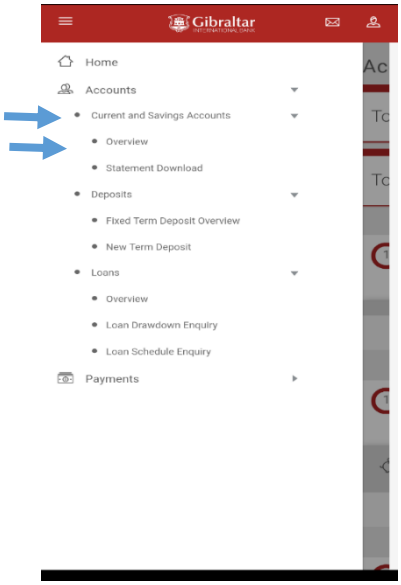
9.1 Account Details through the *Dashboard*

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

Dashboard	Summary
Scroll to the *Savings & Current Accounts* section. Click on *My Accounts Page*. 	The *Summary* section displays the total net balance available across all your savings & current accounts. It also displays, in graphical form, the percentage that each account makes up of the total net balance. 

9.2 Account Details through the *Accounts Menu*

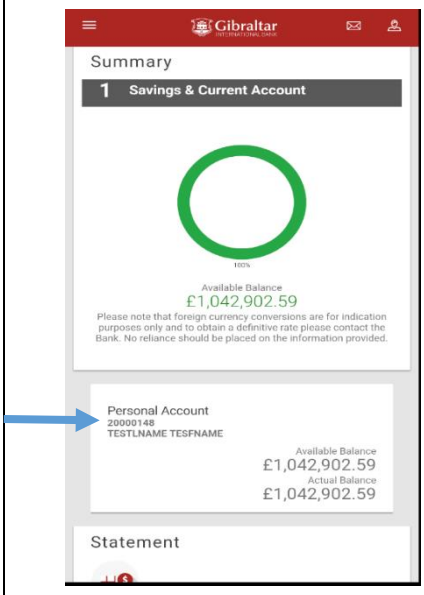
You can access your Savings and Current Account details through the Accounts Menu.

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

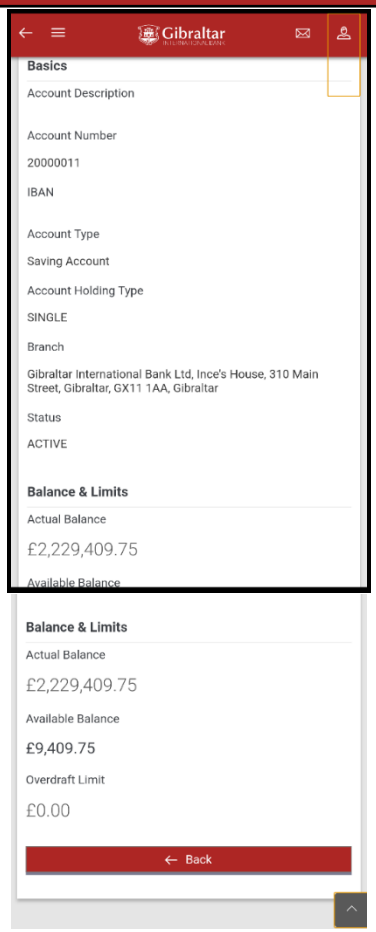
9.3 Account Details

Account Details

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



Account Details



Account Details

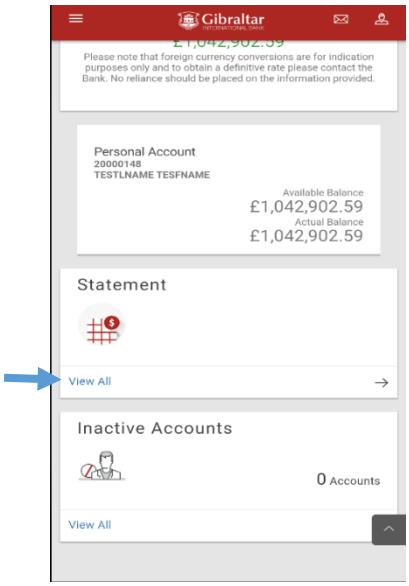
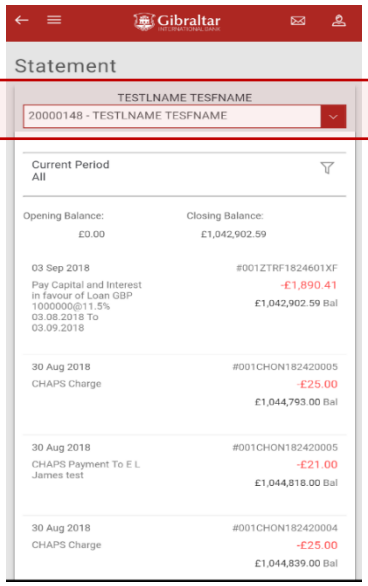
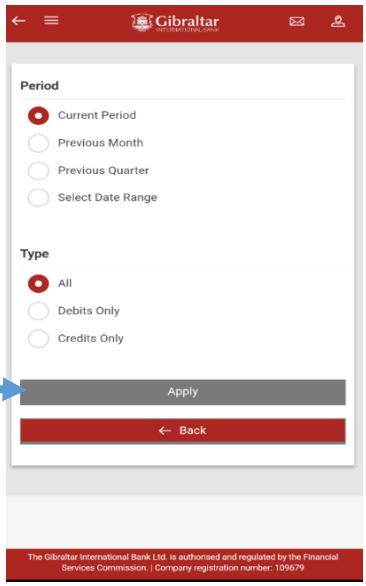
The following account details are displayed:

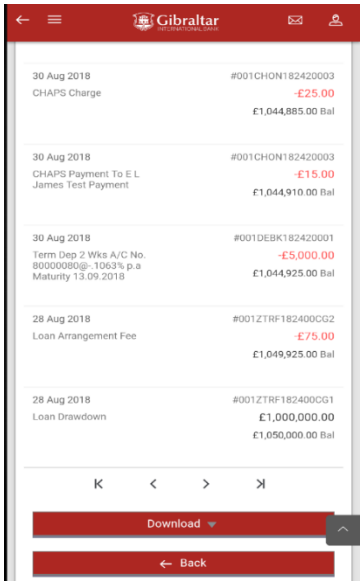
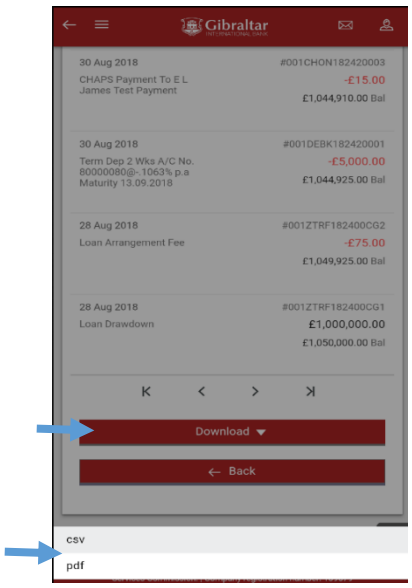
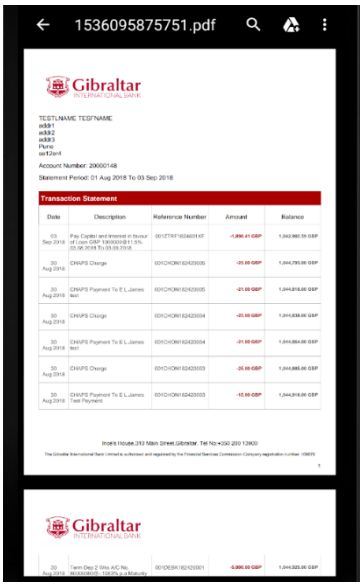
- Account Description – names of the account holder.
- IBAN – your international bank account number.
- Account Type – type of account.
- Account Holding Type – holding pattern of the account i.e. single or joint.
- Branch – branch name in which your account is held along with branch address.
- Status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

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

10.1 Current & Savings Account Statement through the *Dashboard*

You can view and download your account statements for the current period, previous month, previous quarter or a date range. Account statements can be downloaded in PDF & CSV (comma-separated values) format.

Step 1:	Step 2:	Step 3:
On the Dashboard click on *My Accounts* to access the 'Savings & Current Accounts' summary page. Scroll down to the Statement section and click on *View All.*	Select the *Account Number* from the drop down. Click on to select the statement period.	Select the *Period* for which you require the account statement. Select the *Type* of transactions (All, Debit or Credit) Click on *Apply.*
		

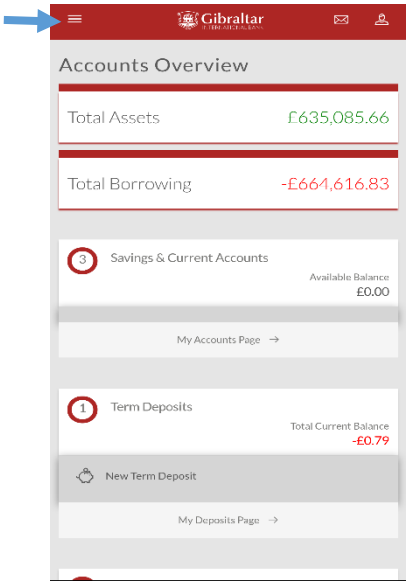
Step 4:	Step 5:	Step 6:
Your account statement is displayed on the screen. Scroll down to the end of the statement to Download.	Click on *Download* to select the file format. Select the file format (*csv* or *pdf*).	The account statement in the selected format is displayed and can be saved.
		

10.2 Current & Savings Account Statement through the *Accounts Menu*

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

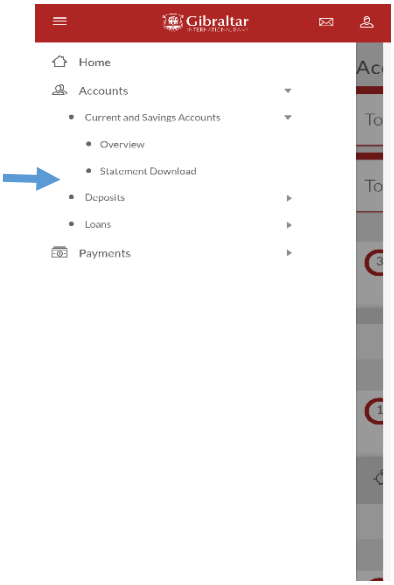
Step 1:

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



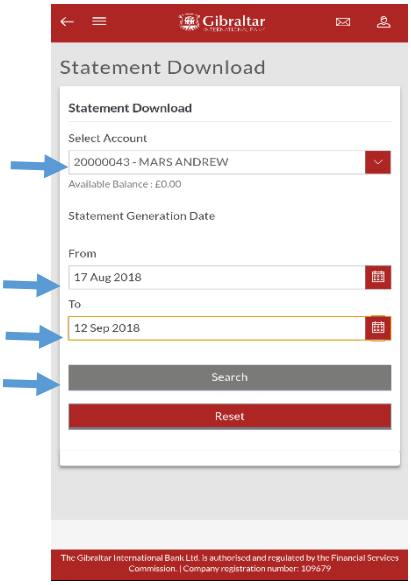
Step 2:

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



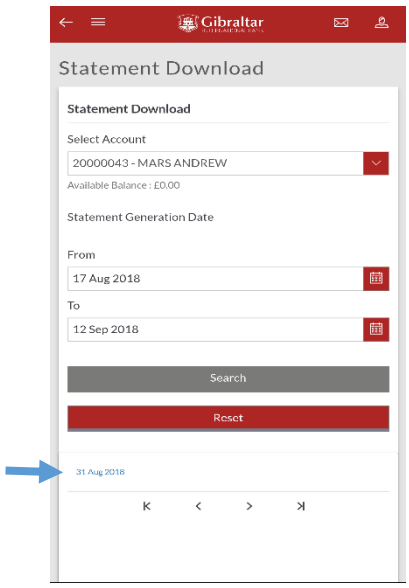
Step 3:

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



Step 4:

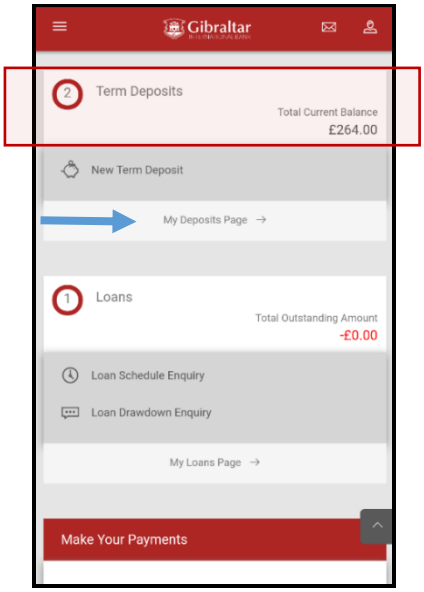
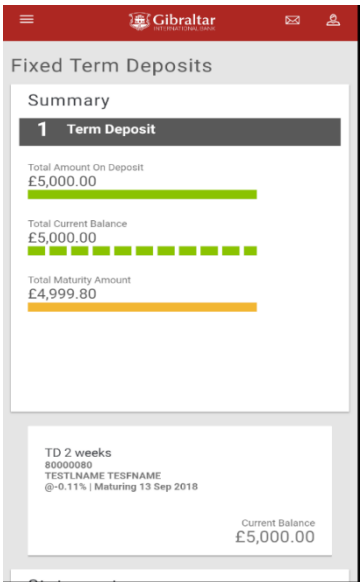
A hyperlink with the date will appear on the screen, click on the date to download the statement.



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

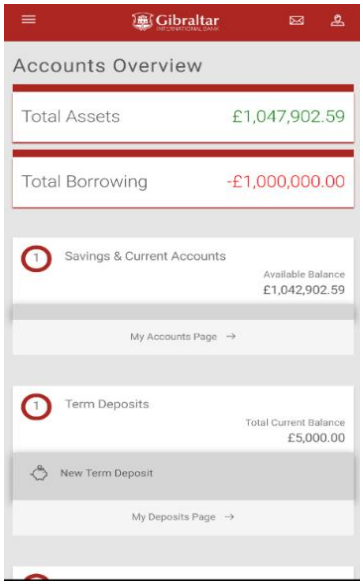
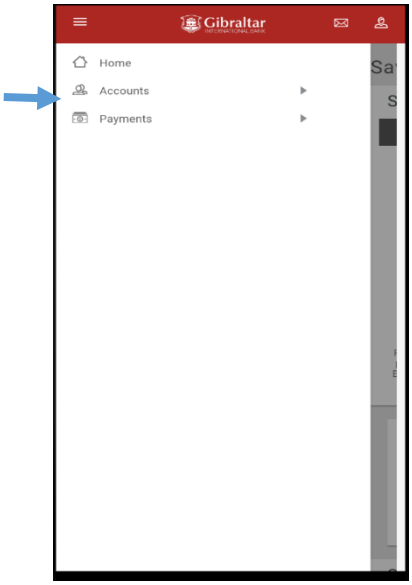
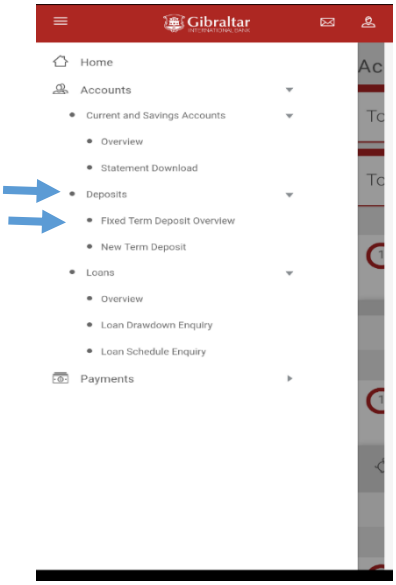
11.1 Term Deposit details through the *Dashboard*

You can access your Term Deposit account details through the Dashboard.

Dashboard	Summary:
Click on *My Deposits Page* to view a list of your active Term Deposits along with the available balance.	The *Summary* section displays the total balance available across all your term deposit accounts, the total current balance and the total balance payable on maturity.
	

11.2 Term Deposit details through the *Accounts Menu*

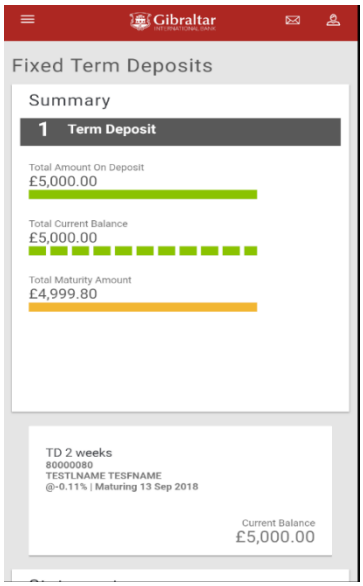
You can access your Term Deposit account details through the *Accounts Menu*.

Step 1:	Step 2:	Step 3:
Access *Accounts menu* by clicking on ☰ from anywhere in the app.	Click on *Accounts.*	Click on *Deposits* → *Fixed Term Deposit Overview*
		

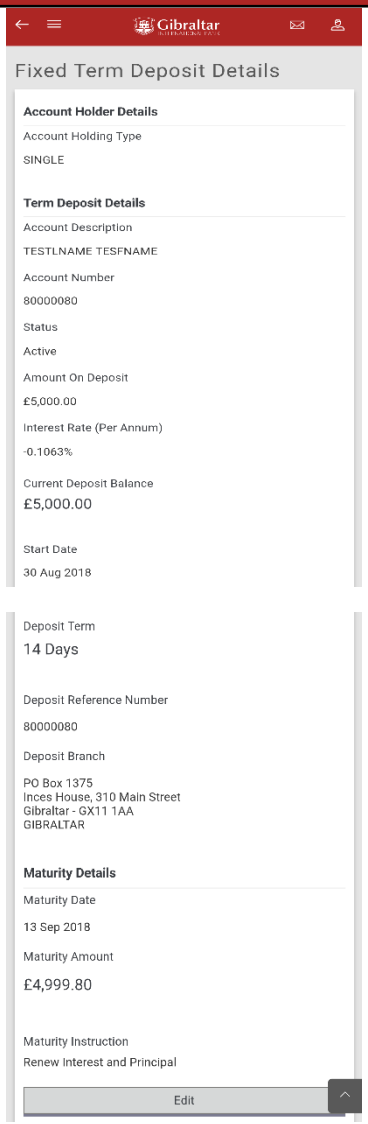
11.3 Term Deposit details

Term Deposit Account Details

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



Term Deposit Account Details



Term Deposit Account Details

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

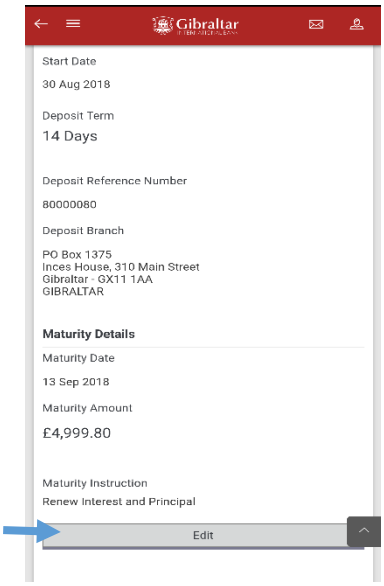
- Account Holding Type – holding pattern of the term deposit e.g. single or joint.
- Account Description – name of the account holder.
- Status – status of your account e.g. active or closed.
- Amount on Deposit – amount for which the deposit was opened.
- Interest Rate (Per Annum) – rate of interest.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

12 How do I change my Term Deposit maturity instructions?

You can change the term deposit maturity instructions through the Term Deposit details page. Navigate to the Term Deposit details page as described in Section 11.3 above.

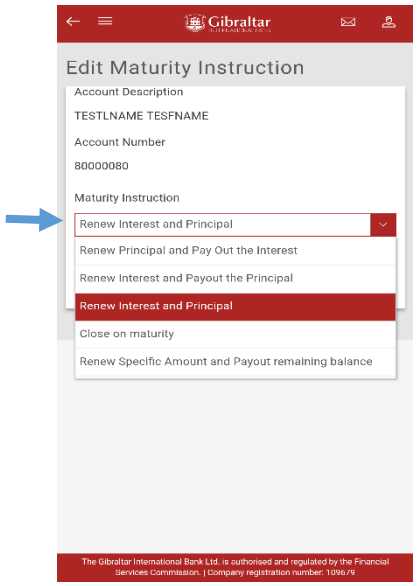
Step 1:

Scroll to the bottom of the details screen and click on *Edit*.



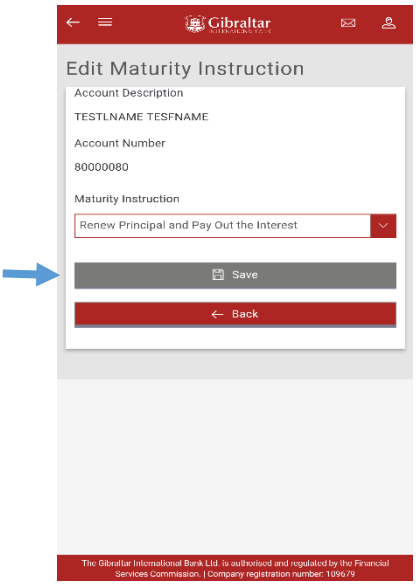
Step 2:

Select the *Maturity Instruction* from the drop down.



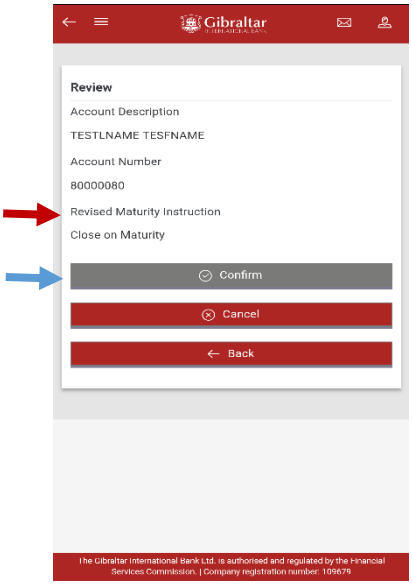
Step 3:

Click on *Save*.



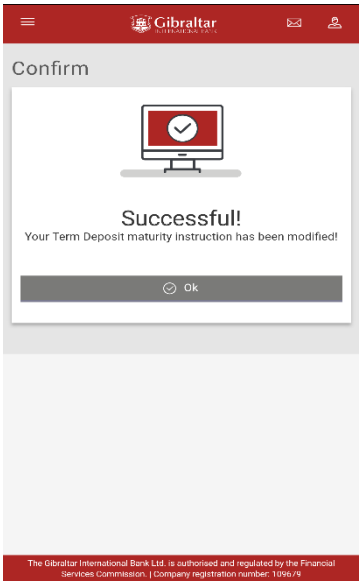
Step 4:

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



Confirmation

The confirmation screen is displayed.

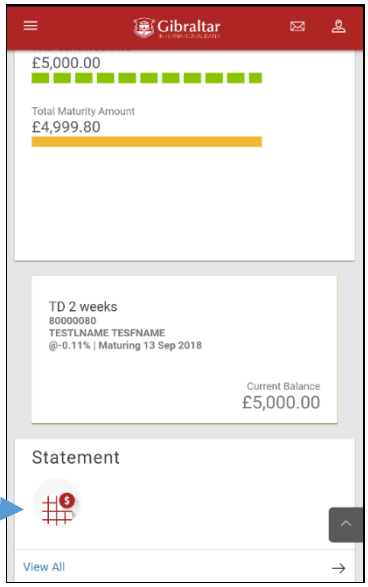


13 How do I view and download my Term Deposit Account statement?

You can view and download your Term Deposit statements for the current period, previous month, previous quarter or a date range. Account statement can be downloaded in PDF & CSV (comma-separated values) format.

Step 1:

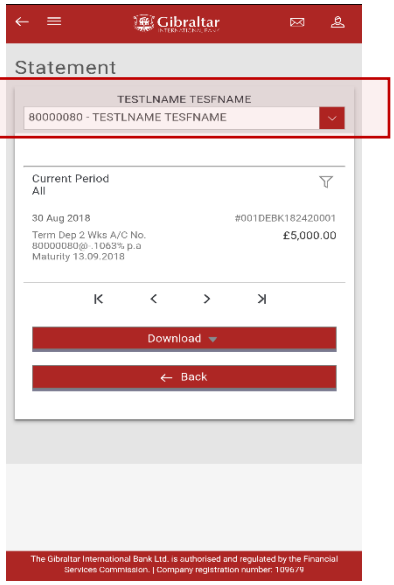
Access the 'Fixed Term Deposits' details page (refer Section 11).
Scroll down to the Statement section and click on *View All.*



Step 2:

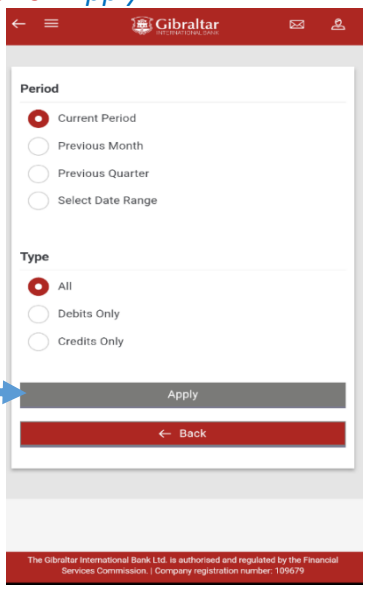
Select the account number from the drop down.

Click on to select the statement period.



Step 3:

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

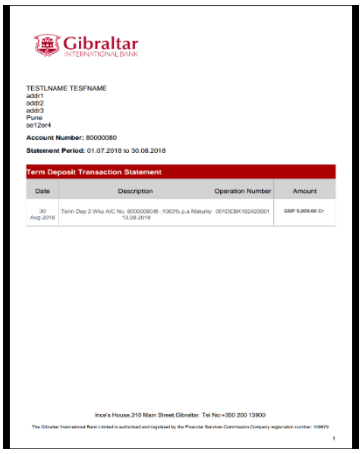


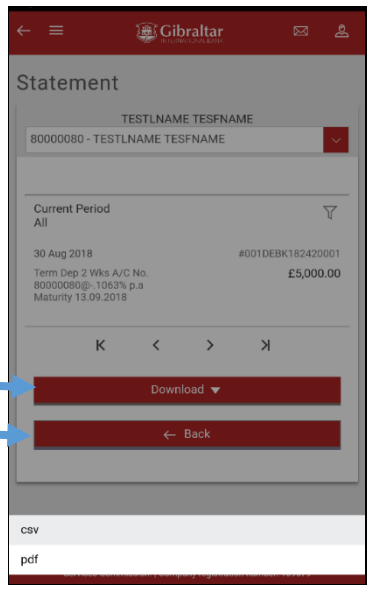
Step 4:

Your account statement is displayed on the screen.
Click on *Download* to select the file format.
Select the file format (*csv* or *pdf*).

Step 5:

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





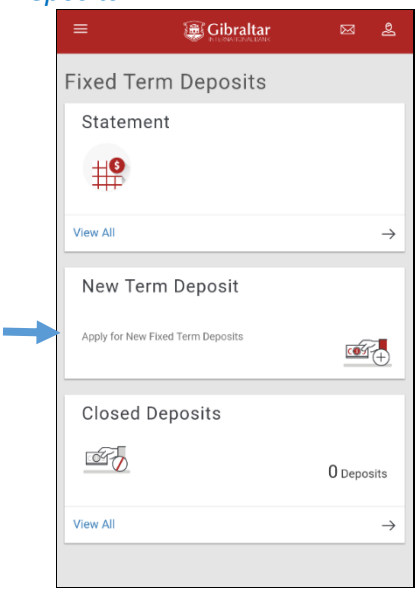
14 How do I book a new Term Deposit?

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

14.1 Book a new Term Deposit through the *Dashboard*

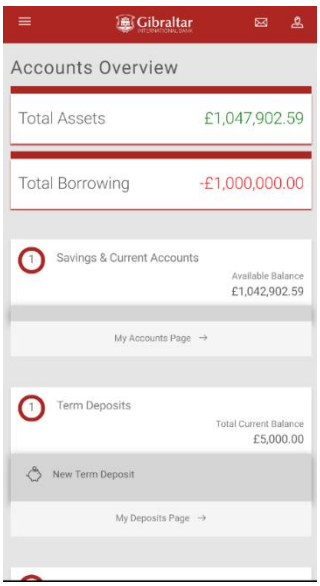
Dashboard

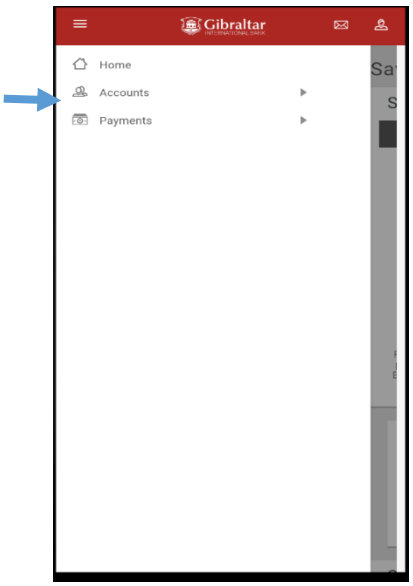
Scroll down to Term Deposits section, click *Apply for Fixed Term Deposits*.

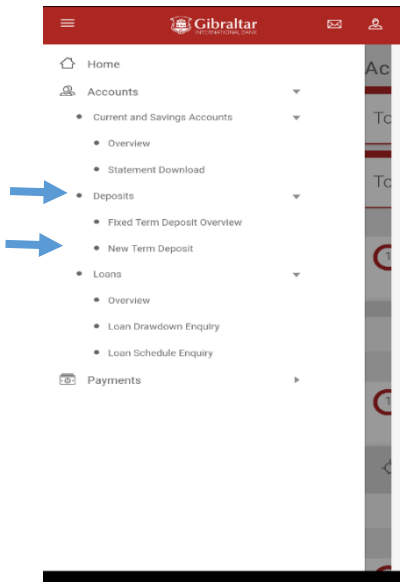


14.2 Book a new Term Deposit through the *Accounts Menu*

Step 1:	Step 2:	Step 3:
Access *Accounts menu* by clicking on ≡ from anywhere in the app.	Click on *Accounts.*	Click on *Deposits* → *New Term Deposit.*



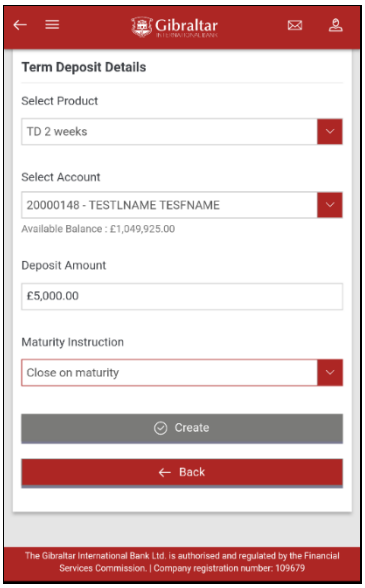




14.3 Book a new Term Deposit

Step 1:

Enter details required to open a new term deposit.

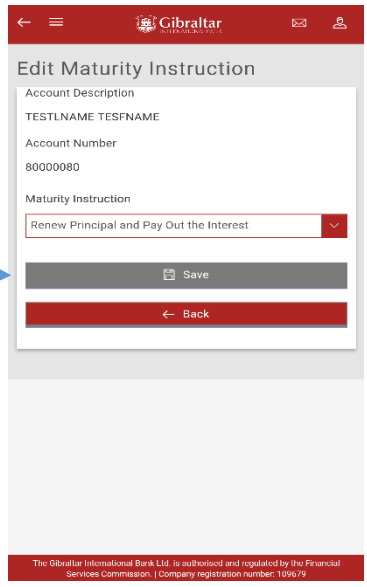


The following ***Deposit Details*** must be entered:

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

Step 2:

Click on *Save*.

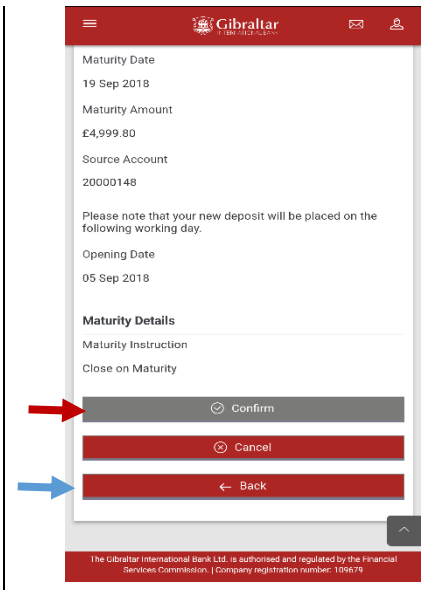


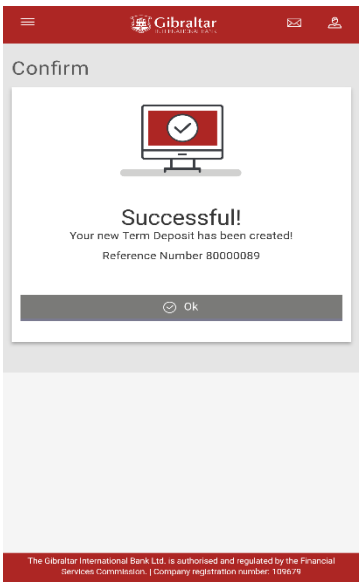
Step 3:

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

Confirmation

The confirmation screen is displayed along with the new Term Deposit account number.

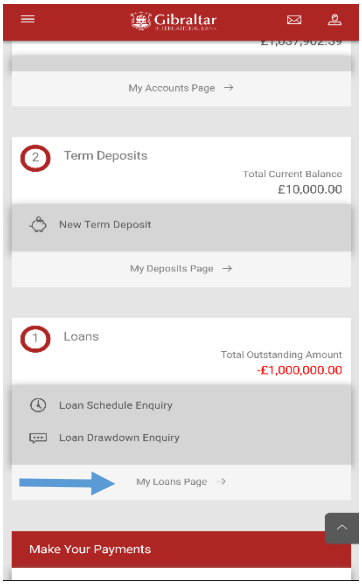
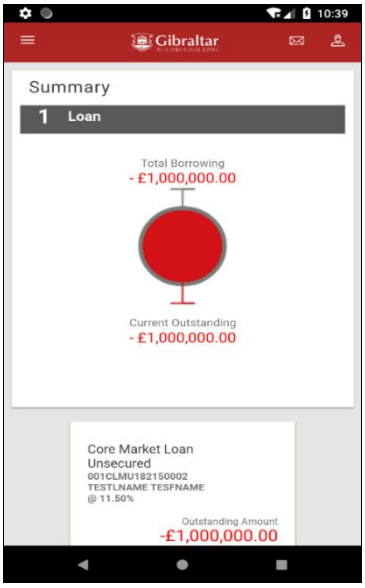

Gibraltar
Maturity Date
19 Sep 2018
Maturity Amount
£4,999.80
Source Account
20000148
Please note that your new deposit will be placed on the following working day.
Opening Date
05 Sep 2018
Maturity Details
Maturity Instruction
Close on Maturity
Confirm
Cancel
Back
The Gibraltar International Bank Ltd. is authorised and regulated by the Financial Services Commission. | Company registration number: 109679


Gibraltar
Confirm
Successful!
Your new Term Deposit has been created!
Reference Number 80000089
Ok
The Gibraltar International Bank Ltd. is authorised and regulated by the Financial Services Commission. | Company registration number: 109679

15 How do I view details of my Loan Accounts?

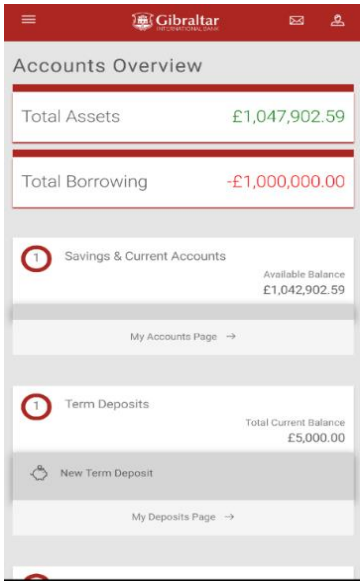
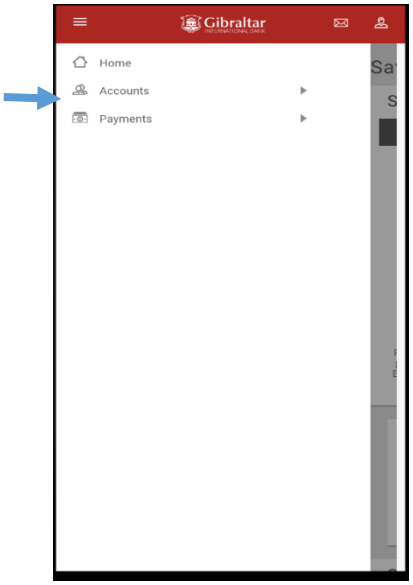
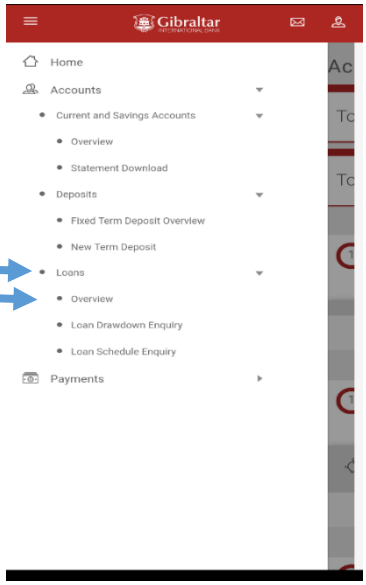
15.1 Loan Account Details through the *Dashboard*

You can access your Loan Accounts details through the Dashboard.

Dashboard	Summary
Scroll to the *Loan* section. Click on *My Loans Page*. 	The *Summary* section displays the total borrowing across all your loan accounts. It also displays, in graphical form, the percentage that each account makes up of the total borrowing. 

15.2 Loan Account Details through the *Accounts Menu*

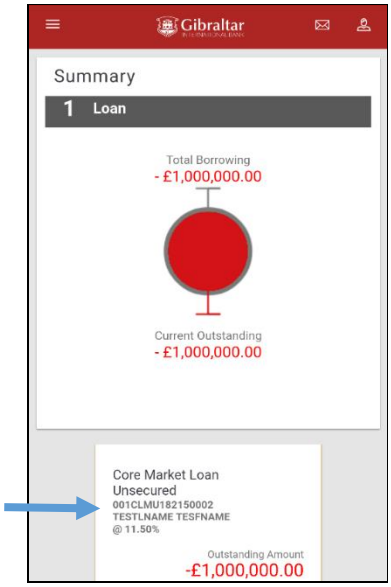
You can access your Loan Account through the Accounts Menu.

Step 1:	Step 2:	Step 3:
Access *Accounts menu* by clicking on ≡ from anywhere in the app.	Click on *Accounts.*	Click on *Loans* → *Overview*.
		

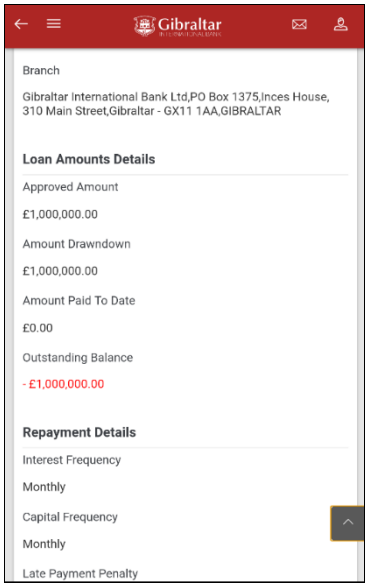
15.3 Loan Account Details

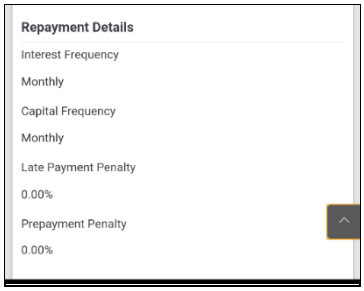
Loan Account Details

Click on a *Loan Account Number* to view loan account details.



Loan Account Details





The following Loan Account Details are displayed:

- Account Description – names of the account holder.
- Start Date – loan account opening date.
- Maturity Date – date on which the loan account will mature.
- Status – status of your account e.g. active or closed.
- Interest Rate (Per Annum) – rate of interest payable.
- Loan Original Approved Amount – sanctioned loan amount.
- Amount Drawdown – the amount drawn down (loan amount utilised).
- Amount Paid To Date – capital amount paid till date.

Loan Account Details

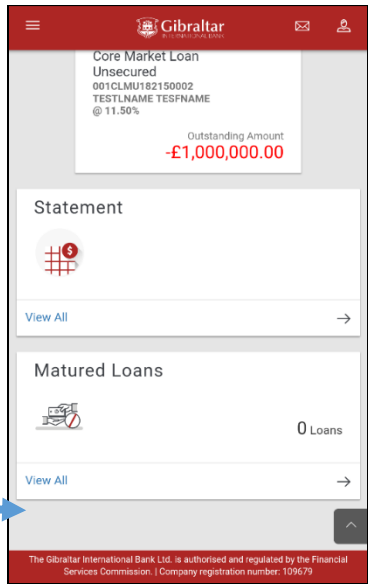
- Outstanding Balance – outstanding principal + interest arrears, if any.
- Interest Frequency – interval at which the interest is to be paid.
- Capital Frequency – interval at which the principal is to be repaid.
- Late Payment Penalty – late payment interest rate applicable, if any on the loan.
- Prepayment Penalty – prepayment interest rate applicable, if any on the loan.
- Term – duration for which the loan amount was sanctioned in terms of years/months/days.
- Total Instalments – total number of scheduled payments made towards repaying the loan.
- Remaining Instalments – number of scheduled payments remaining before the loan is repaid completely.
- Next Instalment Date – date on which next instalment is due.
- Next Instalment Amount – amount to be paid as next instalment.
- Outstanding Capital Amount – amount due on the loan principal after having missed one or more repayment installments i.e. Outstanding principal amount.
- Interest Arrears – amount due towards loan interest payment in case of missed instalments.
- Late Payment Charges – charges levied on any late payment of a loan instalment.
- Other Fees – miscellaneous fees applicable on the loan account.

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

You can view and download your loan statements for the current period, previous month, previous quarter or a date range. Account statement can be downloaded in PDF & CSV (comma-separated values) format.

Step 1:

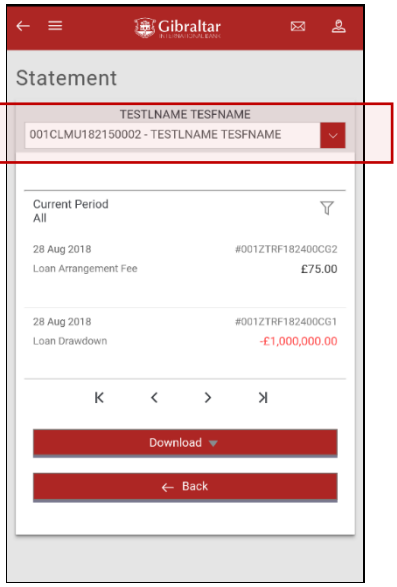
Access the Loans 'Summary' details page (refer Section 15).
Scroll down to the Statement section and click on *View All.*



Step 2:

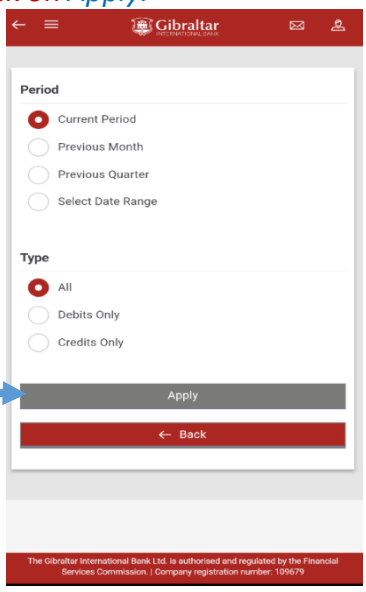
Select the account number from the drop down.

Click on ▽ to select the statement period.



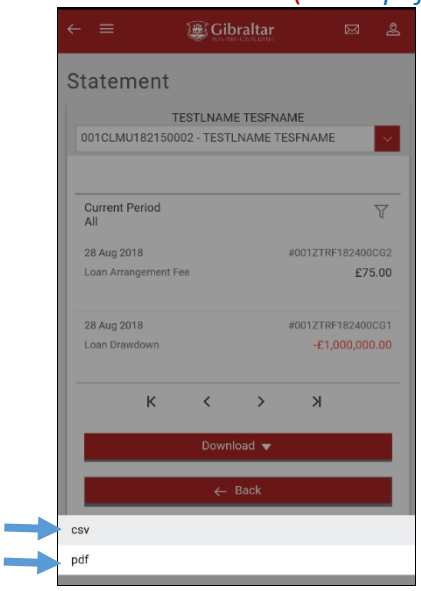
Step 3:

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



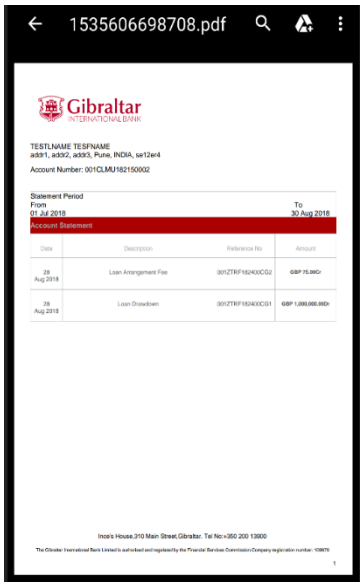
Step 4:

Your account statement is displayed on the screen.
Click on *Download* to select the file format.
Select the file format (*csv* or *pdf*).



Step 5:

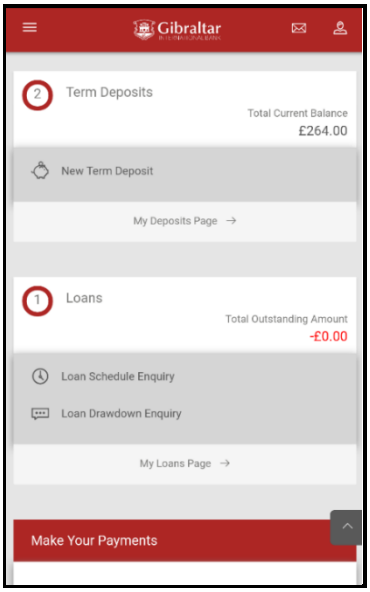
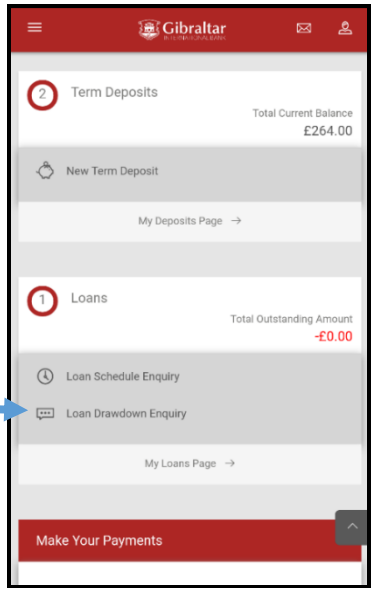
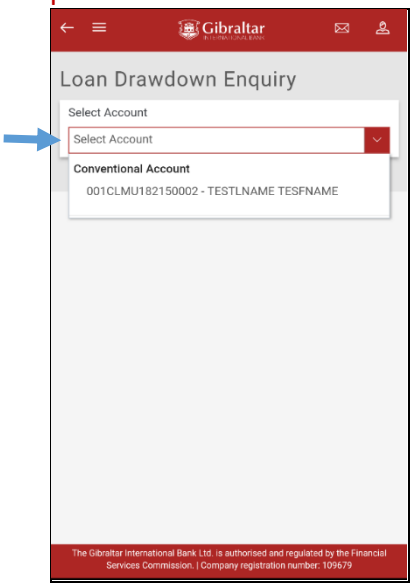
The account statement in the selected format is displayed and can be saved.



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

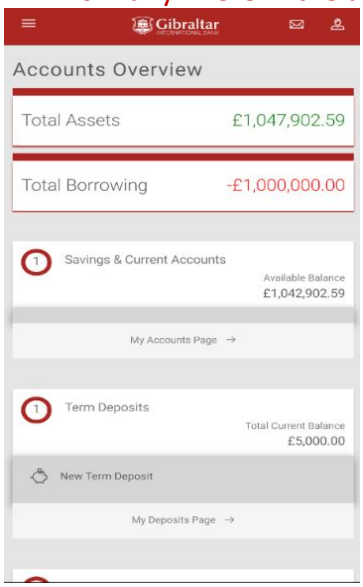
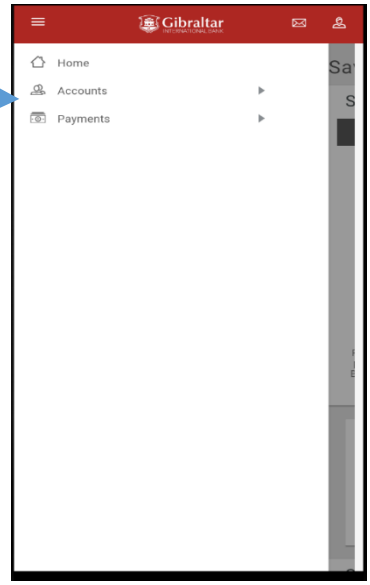
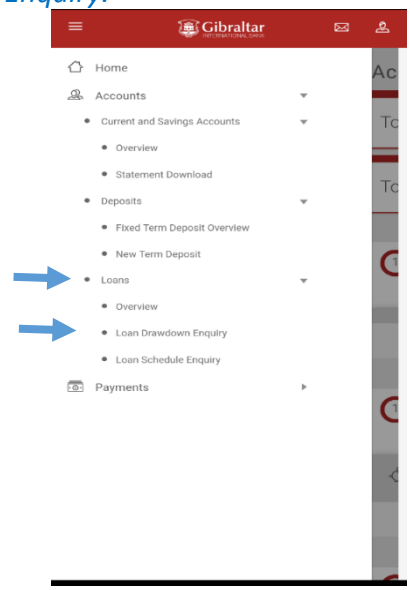
17.1 Loan Account Drawdown through *Dashboard*

You can view the Loan account drawdown (amount of loan utilized) from the Dashboard.

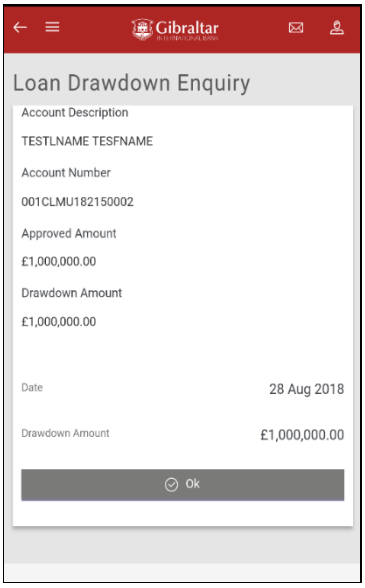
Step 1:	Step 2:	Step 3:
Scroll to the *Loans* section of the Dashboard.	Click on *Loan Drawdown Enquiry.*	*Select Account* from the dropdown.
		

17.2 Loan Account Drawdown through the *Accounts Menu*

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

Step 1:	Step 2:	Step 3:
Access *Accounts menu* by clicking on ≡ from anywhere in the app.	Click on *Accounts.*	Click on *Loans* → *Loan Drawdown Enquiry.*
		

17.3 Loan Account Drawdown Details

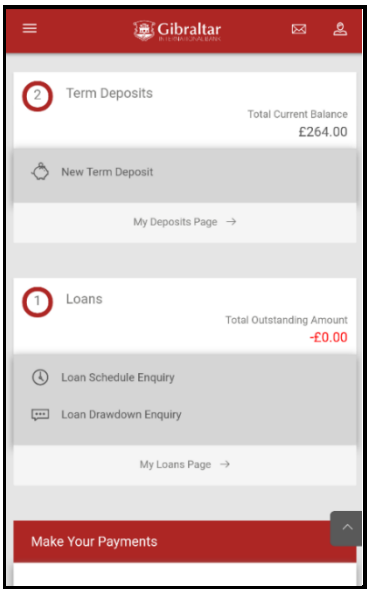
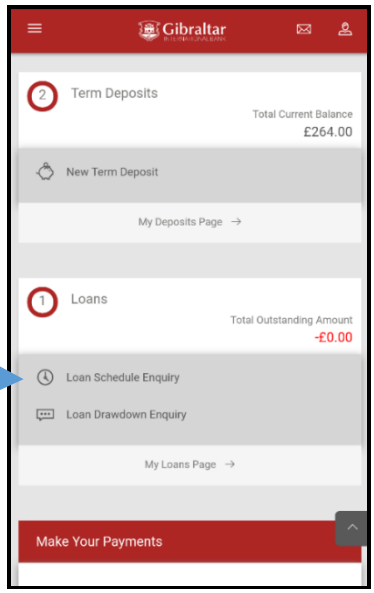
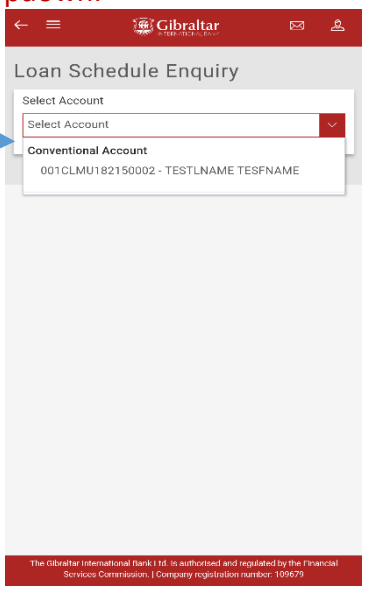
Loan Drawdown Details	Loan Drawdown Details
Loan Drawdown Details are displayed. 	The following Loan Drawdown Details are displayed: • Account Description – name of the primary holder of the loan. • Account Number – Loan account number. • Approved Amount – amount of loan approved. • Drawdown Amount – amount of loan given to you till date (utilised). • Date – date on which the specific amount was disbursed.

18 How do I view the Loan Schedule?

Loan Schedule provides the repayment schedule for the loan.

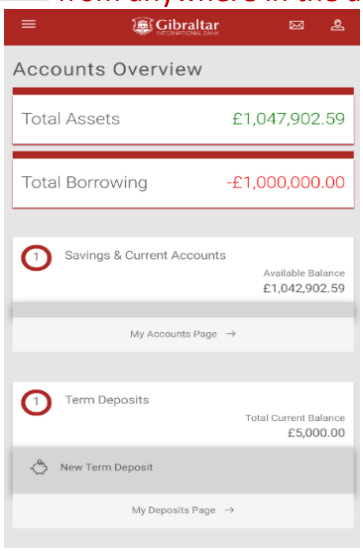
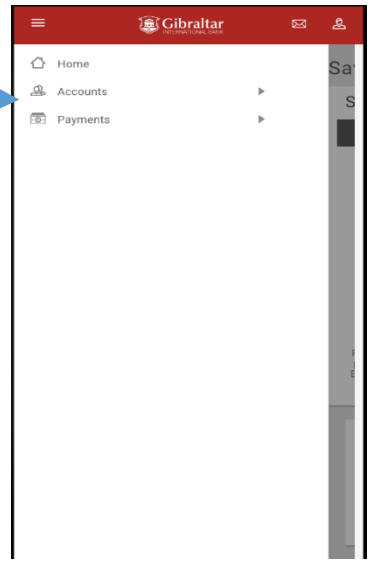
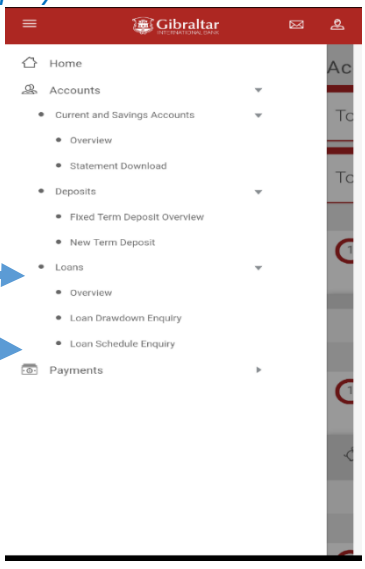
18.1 Loan Account Drawdown through *Dashboard*

You can view the Loan schedule from the Dashboard.

Step 1:	Step 2:	Step 3:
Scroll to the *Loans* section of the Dashboard.	Click on *Loan Schedule Enquiry.*	*Select Account* from the dropdown.
		

18.2 Loan Account Drawdown through the *Accounts Menu*

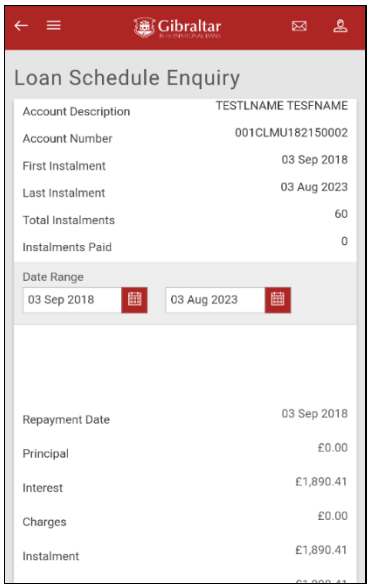
You can view the amount of loan utilised (loan drawdown) details through the Accounts Menu.

Step 1:	Step 2:	Step 3:
Access *Accounts menu* by clicking on ≡ from anywhere in the app.	Click on *Accounts.*	Click on *Loans* → *Loan Schedule Enquiry.*
		

18.3 Loan Schedule Details

Loan Schedule Details

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



Loan Schedule Details

The following Loan Schedule Details are displayed:

- Account Description – name of the primary holder of the loan.
- Account Number – Loan account number.
- First Instalment – date on which the first instalment is due.
- Last Instalment – date on which the last instalment is due.
- Total Instalments – total number of instalments.
- Instalments Paid – number of instalments paid till date.
- Amount paid till date – total amount paid till date.
- Sr. No. – Serial number of each instalment is displayed against the instalment record.
- Repayment Date – date on which the specific instalment is due.
- Principal – principal amount that is due corresponding to the instalment date.
- Interest – interest amount that is due corresponding to the instalment date.
- Charges – charges due corresponding to the installment date.
- Instalment – total instalment amount that is due corresponding to the instalment date.
- Unpaid Instalment – amount that is to be paid, if at all, on the specific instalment date.

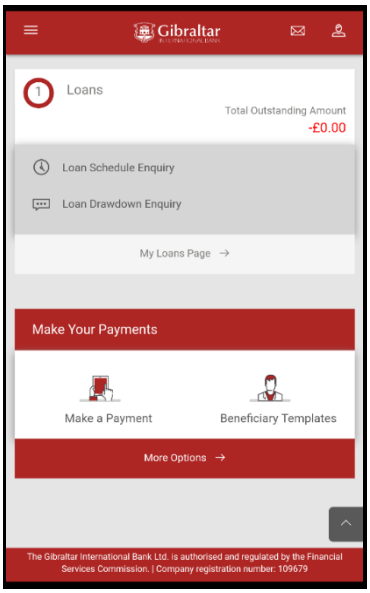
19 How do I add a Beneficiary?

You can add beneficiaries through the *Dashboard* and *Payments Menu*.

19.1 Add a new Beneficiary through *Dashboard*

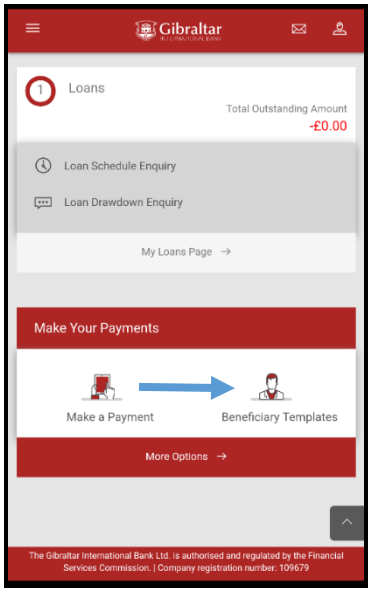
Step 1:

Scroll to the *Payments* section of the Dashboard.



Step 2:

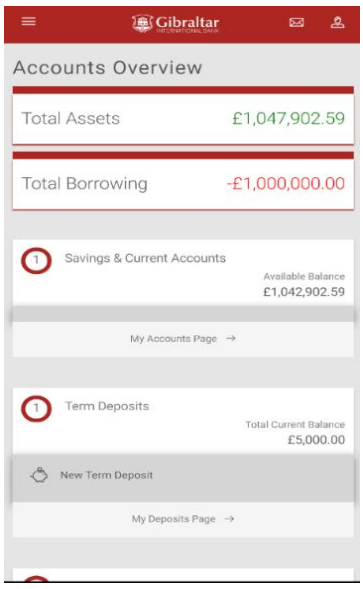
Click on *Beneficiary Templates* to add a beneficiary.



19.2 Add a new Beneficiary through *Payments Menu*

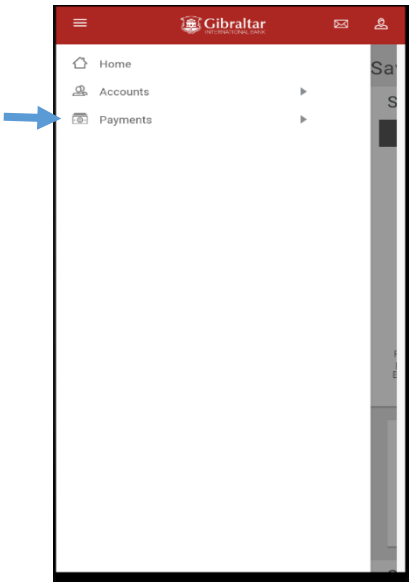
Step 1:

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



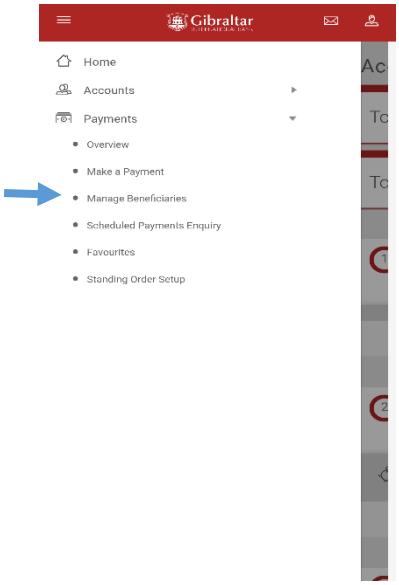
Step 2:

Click on *Payments.*



Step 3:

Click on *Manage Beneficiaries.*

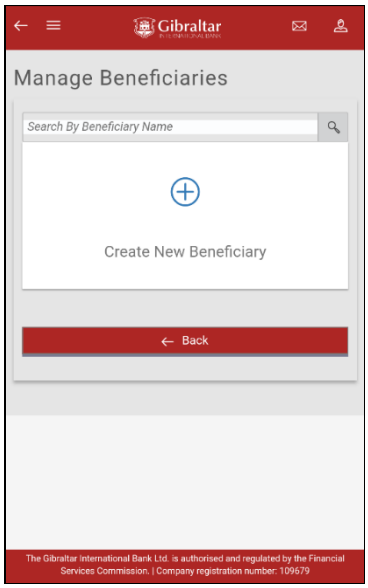


19.3 New Beneficiary (Internal)

Internal – create beneficiaries holding accounts within Gibraltar International Bank.

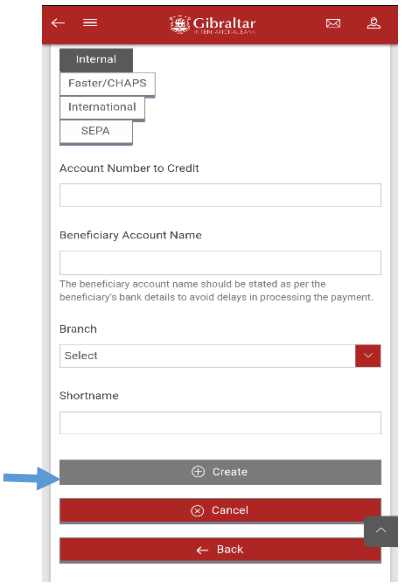
Step 1:

Click on *Create New Beneficiary.*



Step 2:

Select *Internal.*



Enter Beneficiary Details

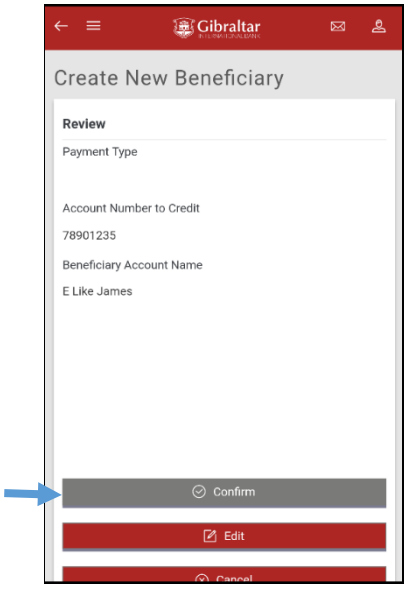
Enter:

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

Click on *Create.*

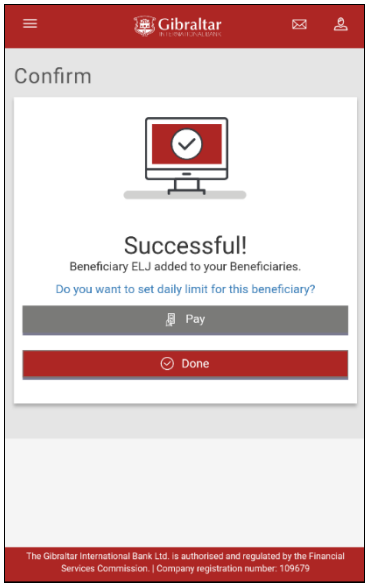
Step 3:

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



Confirmation

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

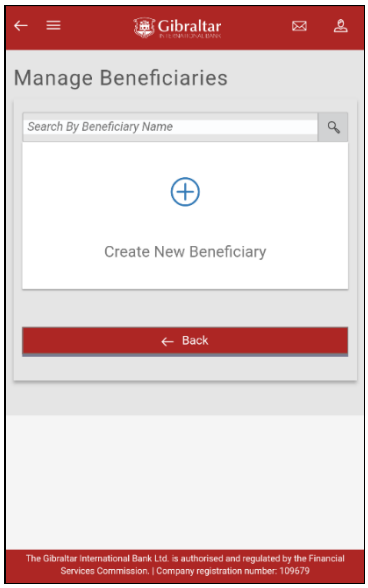


19.4 New Beneficiary (Faster/CHAPS)

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

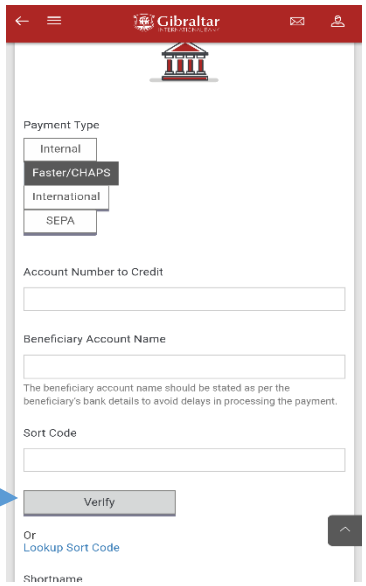
Step 1:

Click on *Create New Beneficiary.*



Step 2:

Select *Faster/CHAPS.*



Enter Beneficiary Details

Enter:

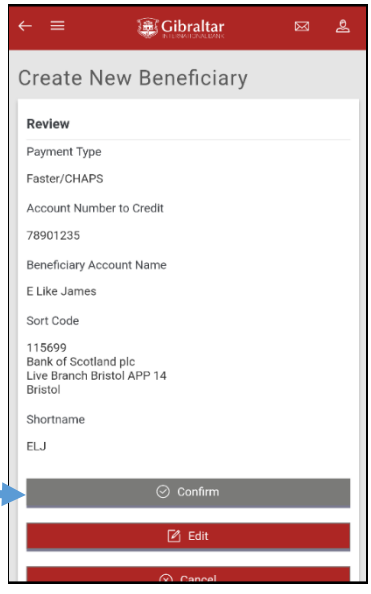
- Account Number to Credit.
- Beneficiary Account Name.
- Sort Code & click on *Verify* to validate sort Code.

  OR
- Click on *Lookup Sort Code* if you do not know the beneficiary bank's Sort Code.

Click on *Create*.

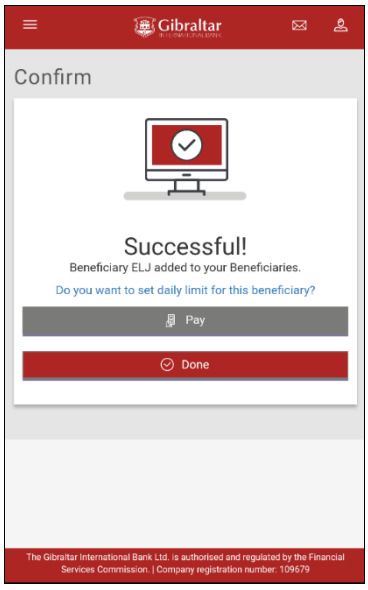
Step 3:

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



Confirmation

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

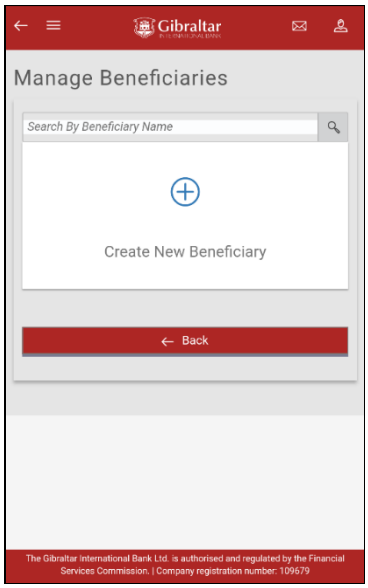


19.5 New Beneficiary (International)

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

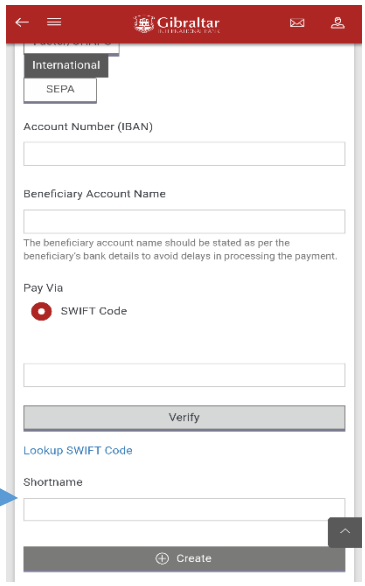
Step 1:

Click on *Create New Beneficiary.*



Step 2:

Select *International.*



Enter Beneficiary Details

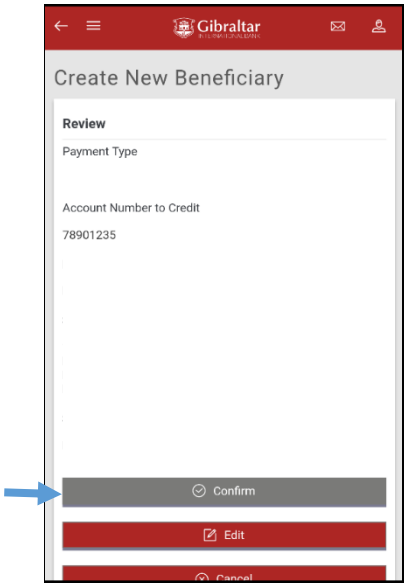
Enter the following details:

- Account Number (IBAN).
- Beneficiary Account Name.
- SWIFT Code & click on *Verify* to validate sort Code.
  OR
- Click on *Lookup SWIFT Code* if you do not know the beneficiary bank's SWIFT Code.

Click on *Create*.

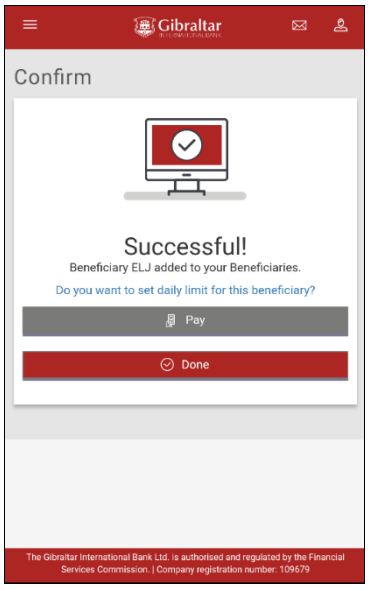
Step 3:

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



Confirmation

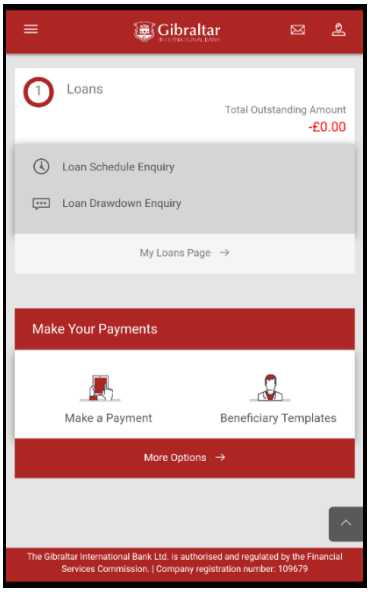
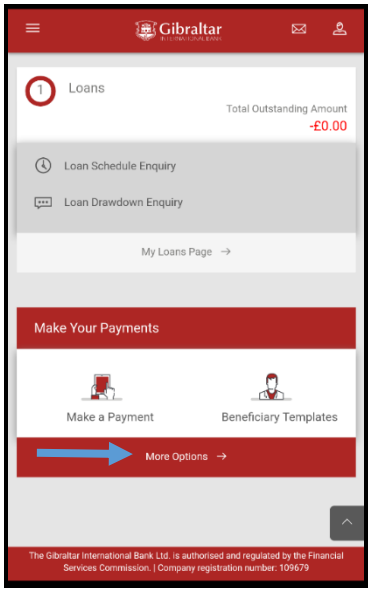
A success message is displayed if the beneficiary creation is successful.



20 How do I edit an existing Beneficiary?

You can edit an existing beneficiary (i.e. update the daily transaction limit) through the Dashboard and Payments Menu.

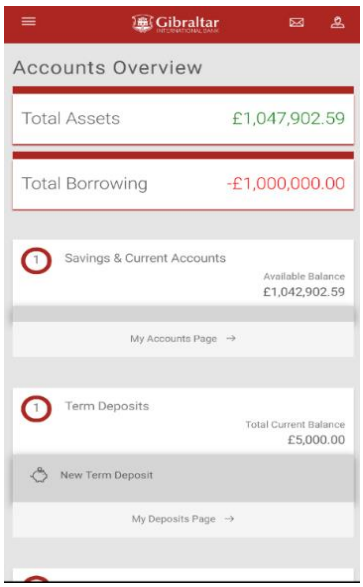
20.1 Edit an existing beneficiary through *Dashboard*

Step 1:	Step 2:
Scroll to the *Payments* section of the Dashboard.	Click on *More Options* to manage payment beneficiaries.
	

20.2 Edit an existing Beneficiary through *Payments Menu*

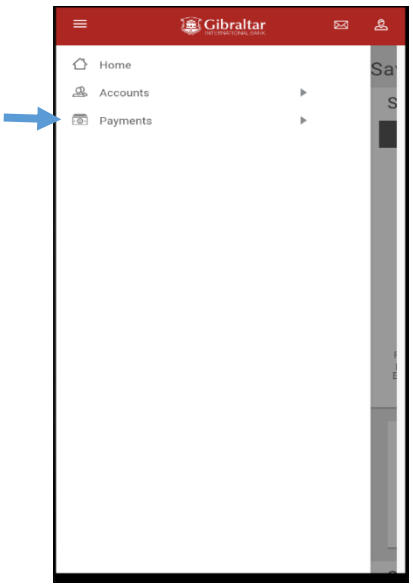
Step 1:

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



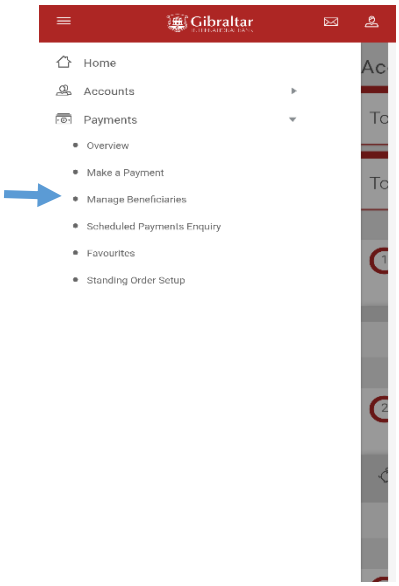
Step 2:

Click on *Payments.*



Step 3:

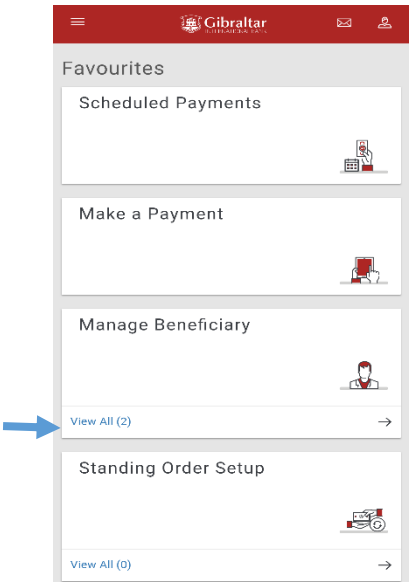
Click on *Manage Beneficiaries.*



20.3 Edit Beneficiary (update daily transaction limit)

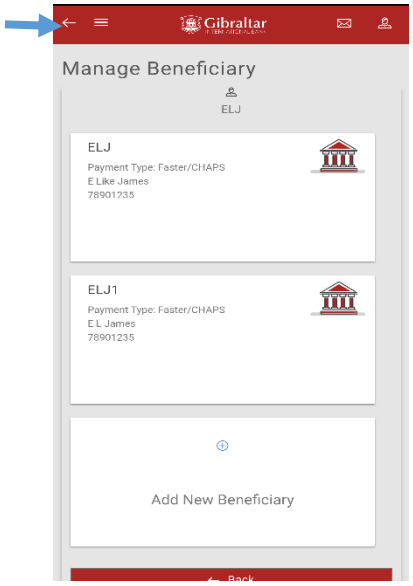
Step 1:

Click on *View All* in *Manage Beneficiary* section.



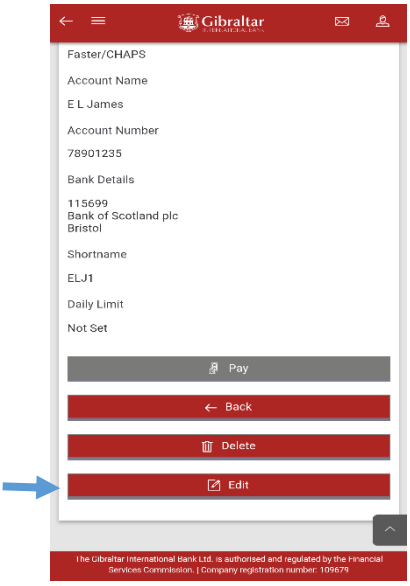
Step 2:

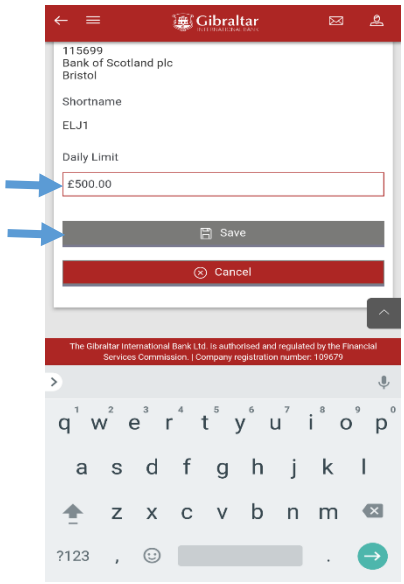
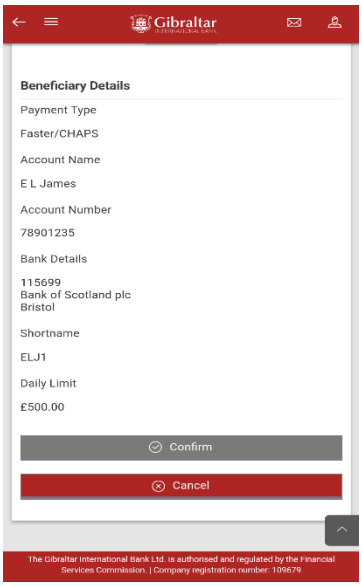
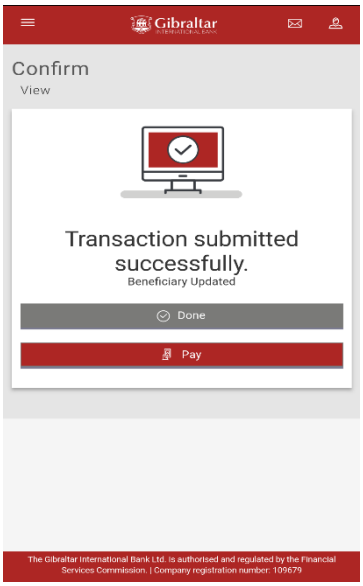
Your Beneficiaries will be listed; click on the Beneficiary you wish to edit.



Step 3:

Scroll to the bottom of the Beneficiary details screen. Click on *Edit*.



Step 4:	Step 5:	Confirmation
Enter the *Daily Limit* for the Beneficiary. Click on *Save*.	Check the details entered, a click on *Confirm* if correct.	A success message is displayed if the update is successful.
		

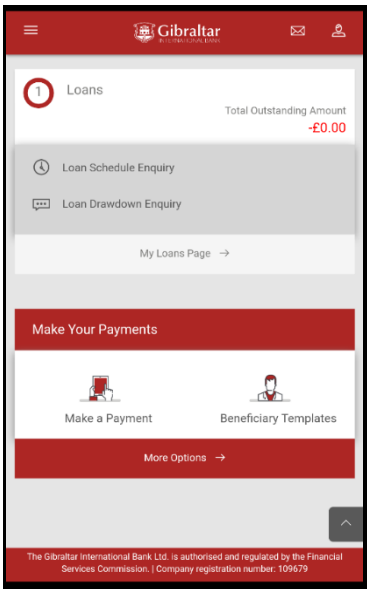
21 How do I delete an existing Beneficiary?

You can delete an existing beneficiary through the *Dashboard* and *Payments Menu*.

21.1 Delete an existing beneficiary through *Dashboard*

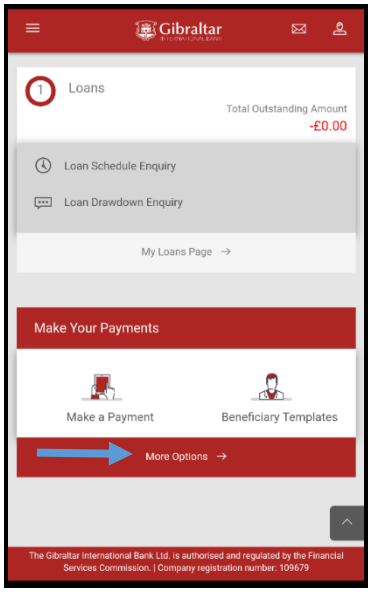
Step 1:

Scroll to the *Payments* section of the Dashboard.



Step 2:

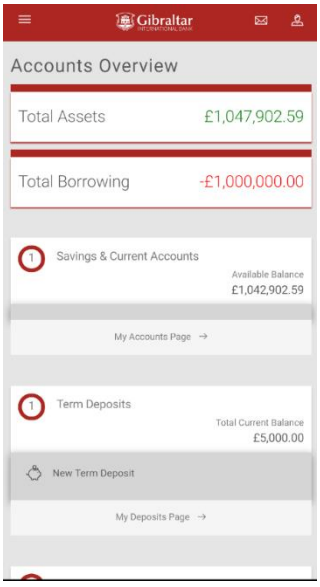
Click on *More Options* to manage payment beneficiaries.



21.2 Delete an existing Beneficiary through *Payments Menu*

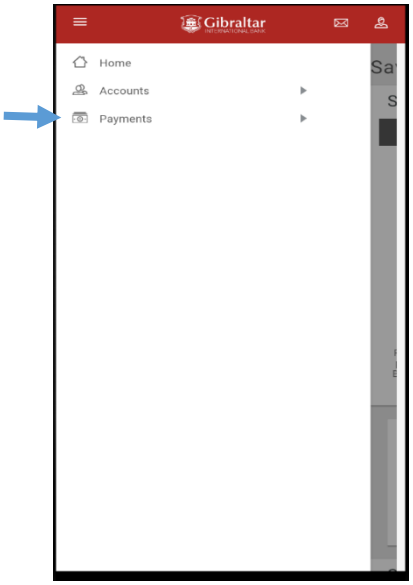
Step 1:

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



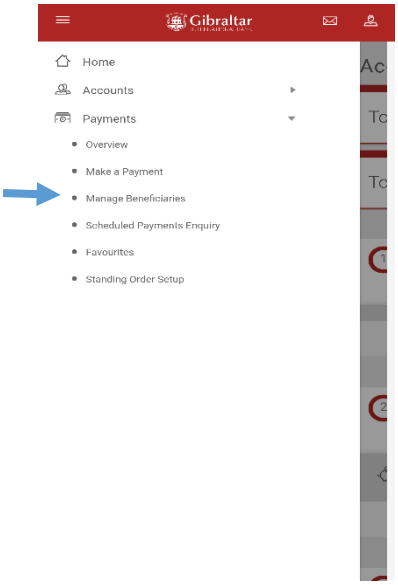
Step 2:

Click on *Payments.*



Step 3:

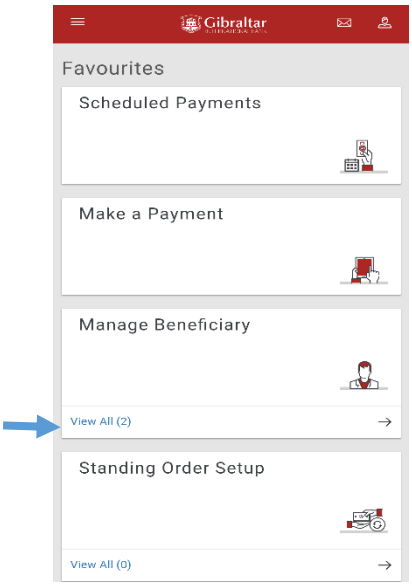
Click on *Manage Beneficiaries.*



21.3 Delete Beneficiary (update daily transaction limit)

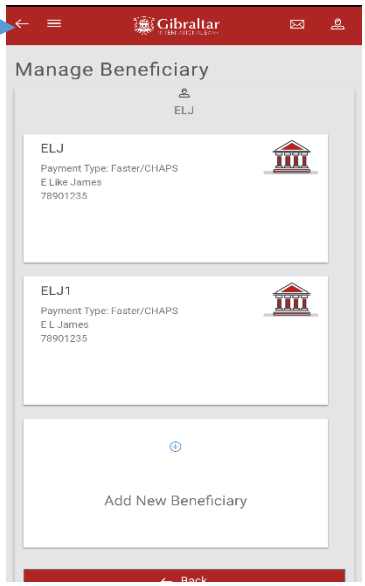
Step 1:

Click on *View All* in *Manage Beneficiary* section.



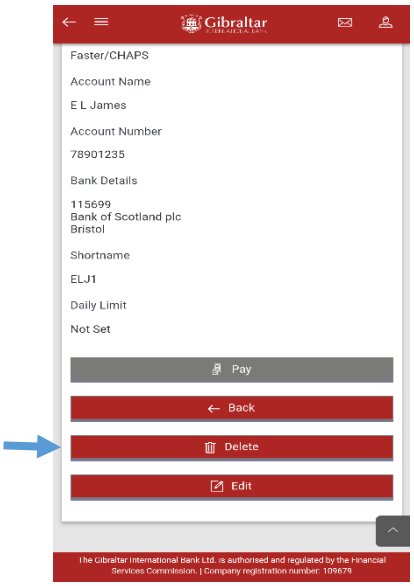
Step 2:

Your Beneficiaries will be listed; click on the Beneficiary you wish to edit.



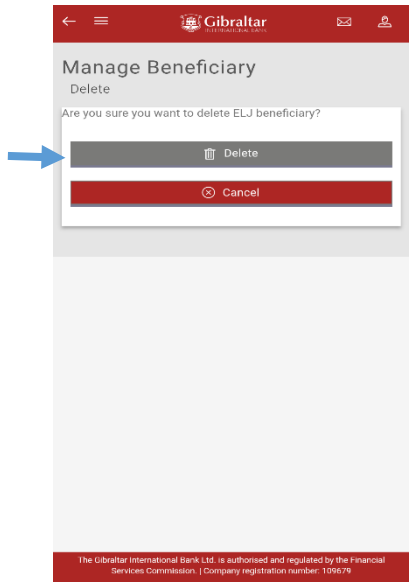
Step 3:

Scroll to the bottom of the Beneficiary details screen. Click on *Delete*.



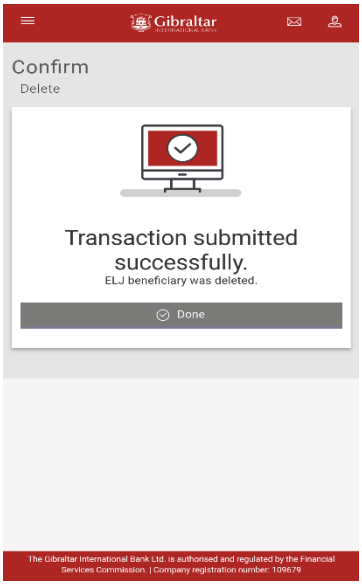
Step 4:

Click *Delete* to delete the Beneficiary.



Confirmation

A success message is displayed if the deletion is successful.



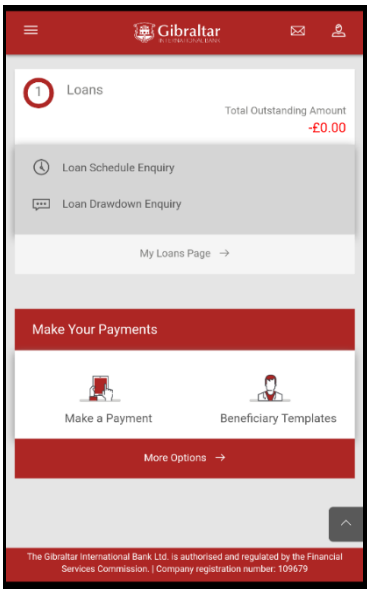
22 How do I make a Payment?

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

22.1 Make a Payment through *Dashboard*

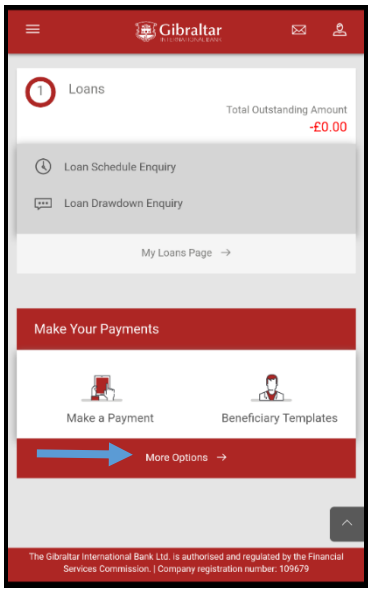
Step 1:

Scroll to the *Payments* section of the Dashboard.



Step 2:

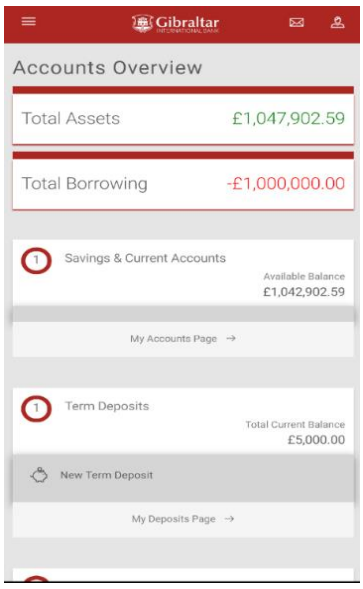
Click on *Make a Payment*.



22.2 Make a Payment through *Payments Menu*

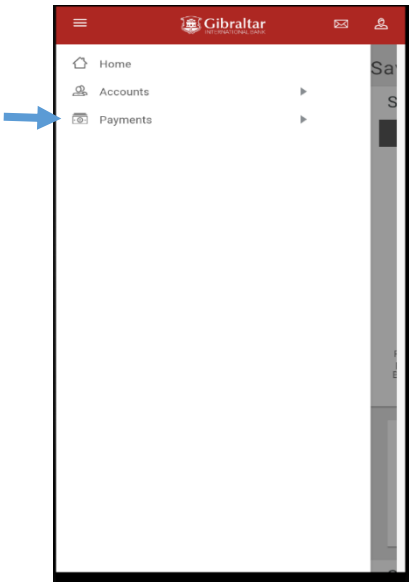
Step 1:

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



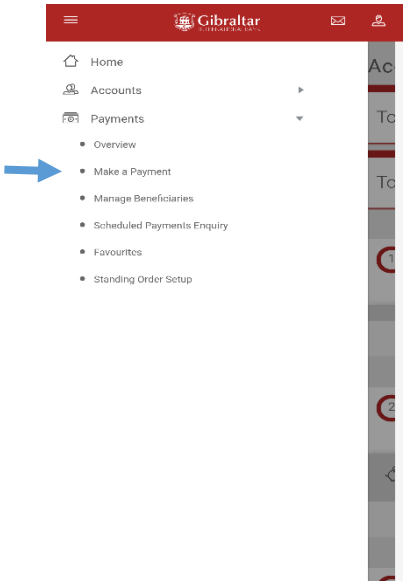
Step 2:

Click on *Payments.*



Step 3:

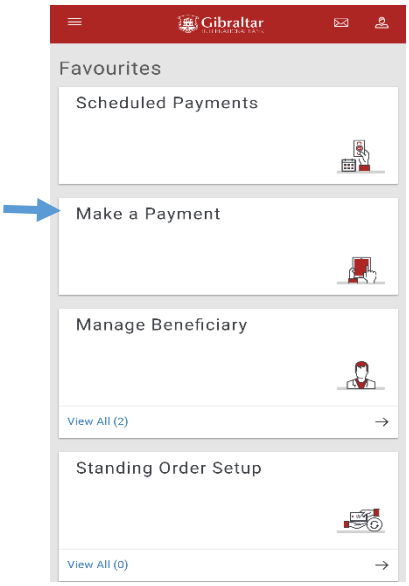
Click on *Make a Payment.*



22.3 Make a Payment

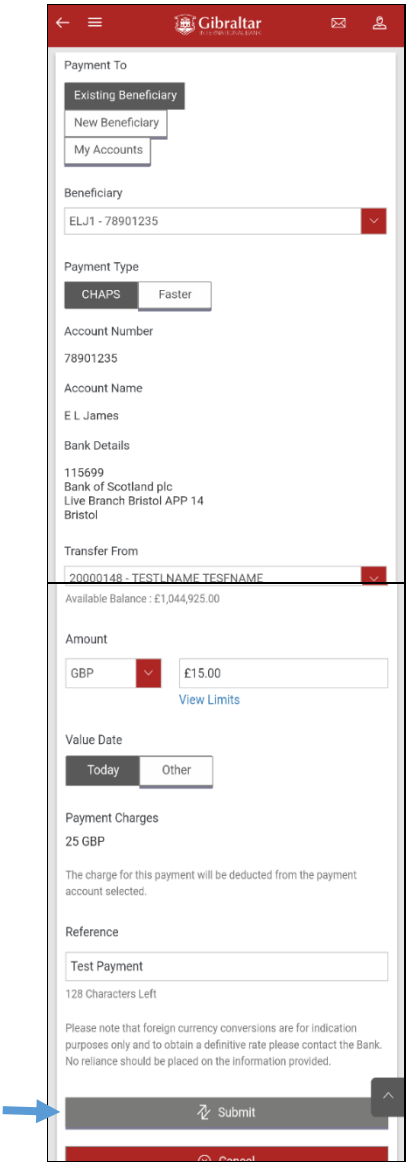
Step 1:

Click on *Make a Payment* to initiate a payment.



Step 2:

Capture Payment Details.



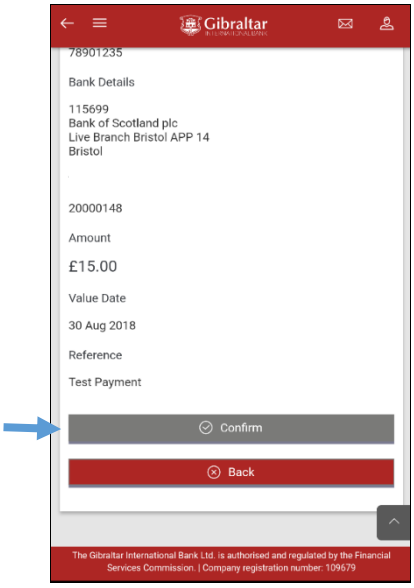
Payment Details

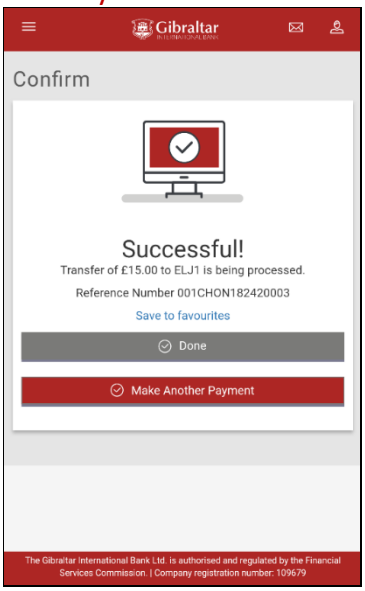
Capture the following details:

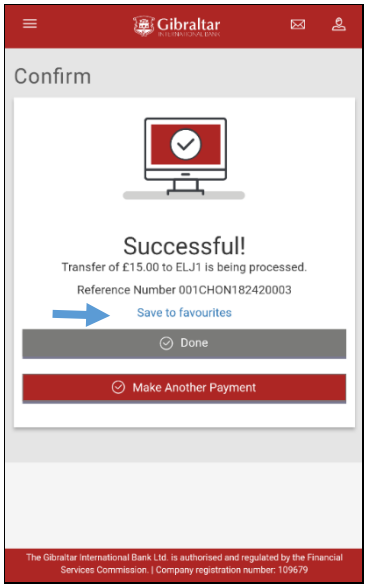
- Select beneficiary type:
  - Existing Beneficiary.
  - New Beneficiary.
  - My Accounts.
- Select *Beneficiary* from drop down.
- Select *Payment Type.*
- Select *Transfer From* – the account to be debited from the drop down.
- *Amount* – select payment currency from the drop down.
- Enter payment *amount.*
- Click *View Limits* to view beneficiary limits.
- Select *Value Date* – *Today* to initiate the payment on the same day, *Other* to initiate effect a future dated payment.
- The applicable *Payment Charges* are displayed.
- Enter a *Reference* to help you identify the payment.

Click on *Submit*.

Step 3:	Confirmation	Mark as Favourite
Review the information entered and click *Confirm* to accept, *Back* to modify.	A success message is displayed with a payment reference number if the payment is initiated successfully.	To quickly access this payment in the future click on *Save to Favourites*.







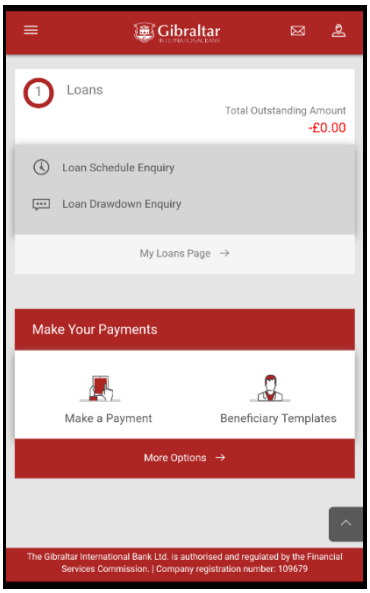
23 How do I setup a Standing Order?

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

23.1 Setup a Standing Order through *Dashboard*

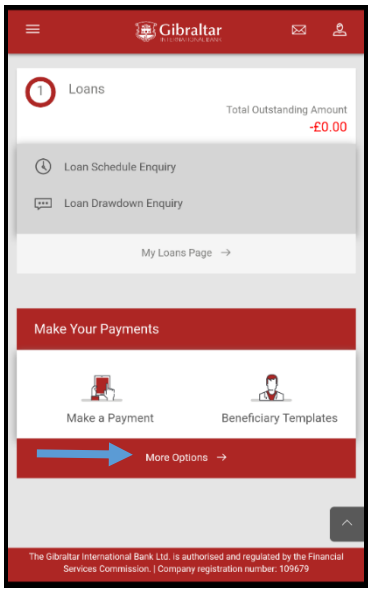
Step 1:

Scroll to the *Payments* section of the Dashboard.



Step 2:

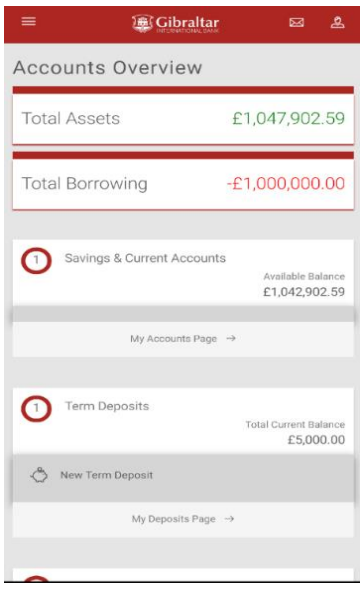
Click on *More Options*.



23.2 Setup a Standing Order through *Payments Menu*

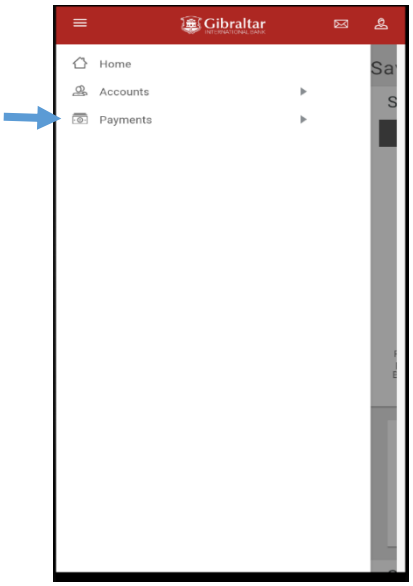
Step 1:

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



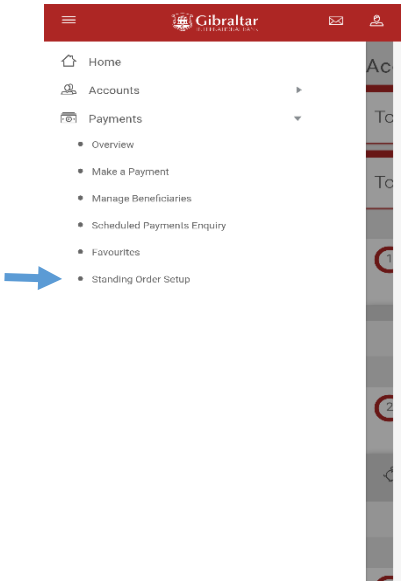
Step 2:

Click on *Payments.*



Step 3:

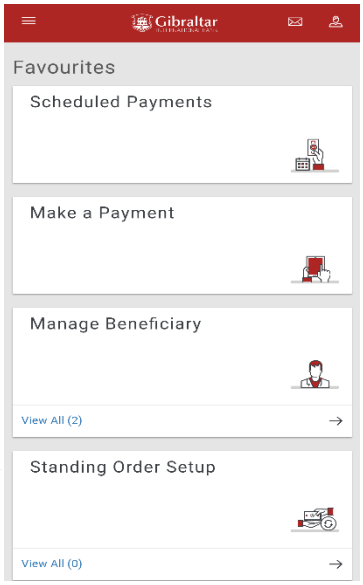
Click on *Standing Order Setup.*



23.3 Setup a Standing Order

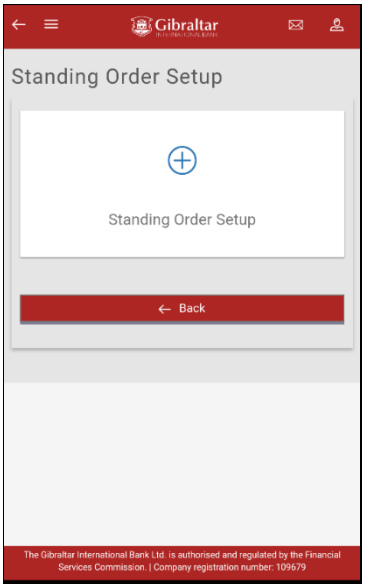
Step 1:

Click on *Standing Order Setup*.



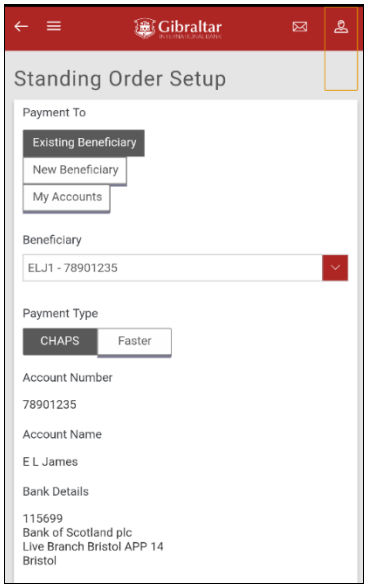
Step 2:

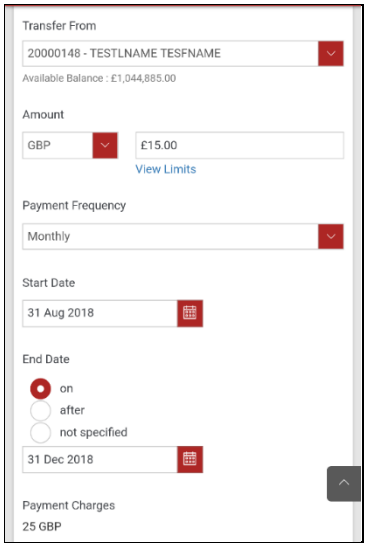
Click on ⊕ *Standing Order Setup*.

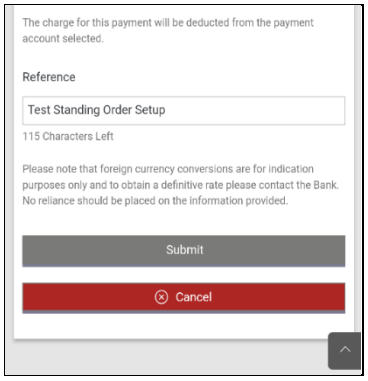


Step 3:

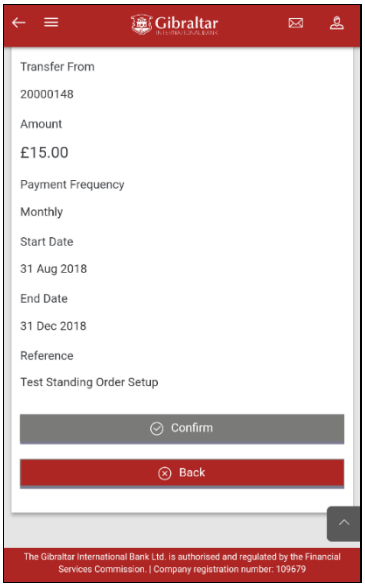
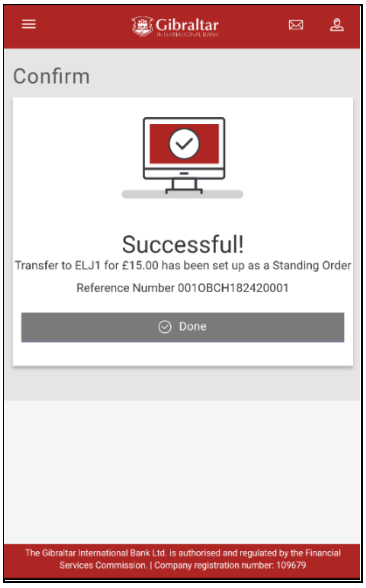
Capture Standing Order details.







Standing Order Details	Step 4:	Confirmation

Capture the following details:
• Select beneficiary type:
  ○ Existing Beneficiary.
  ○ New Beneficiary.
  ○ My Accounts.
• Select *Beneficiary* from drop down.
• Select *Payment Type.*
• Select *Transfer From* – the account to be debited from the drop down.
• Select payment currency from the drop down.
• Enter payment *Amount.*
• Click *View Limits* to view beneficiary limits.
• Select *Payment Frequency* (e.g. daily, Weekly, Monthly, etc.) from the drop down.
• Enter the Standing Order *Start Date.*
• Enter the *End Date* for the Standing Order, select *Unspecified* to set no end date.
• The applicable *Payment Charges* are displayed.
• Enter a *Reference* to help you identify the Standing Order.
 	
Click on *Submit.*
	Review the information entered and click *Confirm* to accept, *Back* to modify.
	
	 
		A successful message is displayed with a reference number if the Standing Order is setup successfully.
		
		 

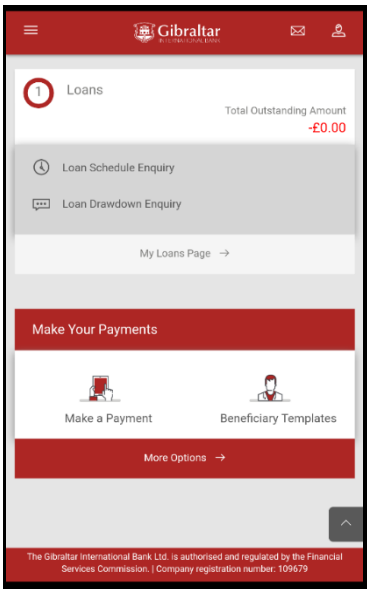
24 How do I modify a Standing Order?

You can modify a Standing Order through the *Dashboard* and *Payments Menu*.

24.1 Modify a Standing Order through *Dashboard*

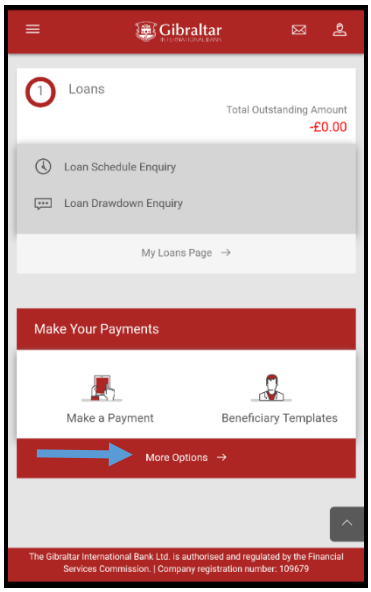
Step 1:

Scroll to the *Payments* section of the Dashboard.



Step 2:

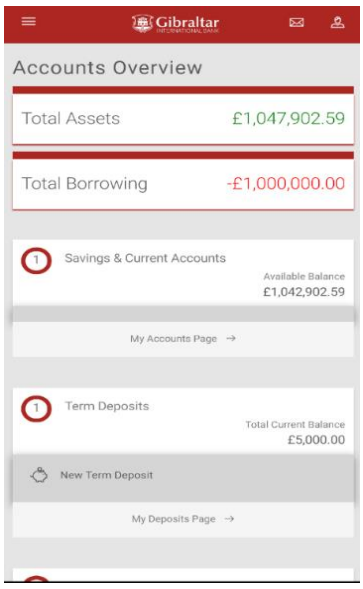
Click on *More Options*.



24.2 Modify a Standing Order through *Payments Menu*

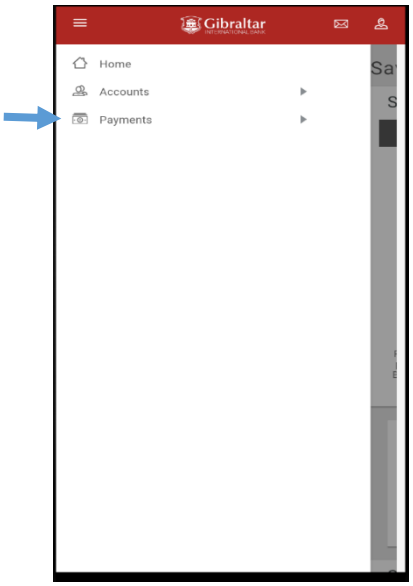
Step 1:

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



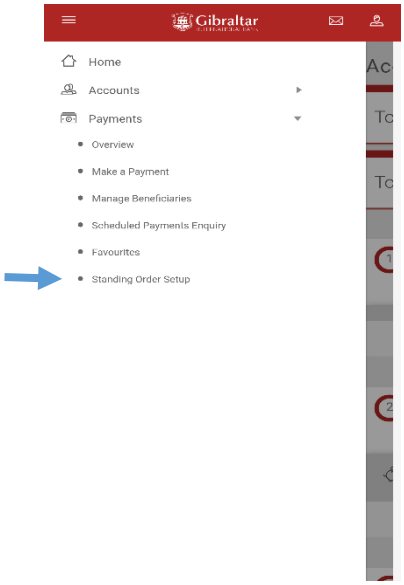
Step 2:

Click on *Payments.*



Step 3:

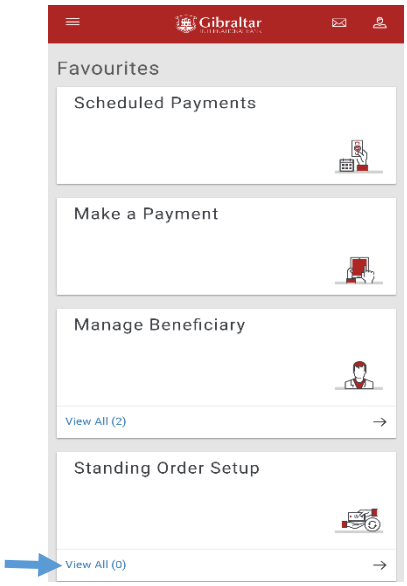
Click on *Standing Order Setup.*



24.3 Modify a Standing Order

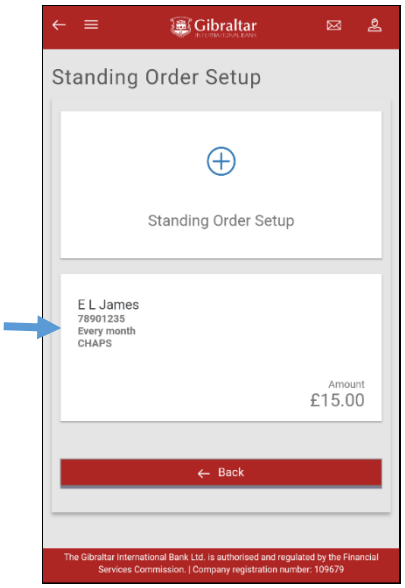
Step 1:

Scroll to *Standing Order Setup* to click on *View All.*



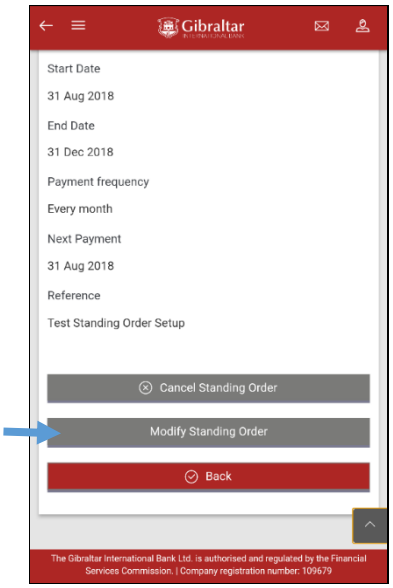
Step 2:

Click on *Beneficiary Name* to View standing instruction details.



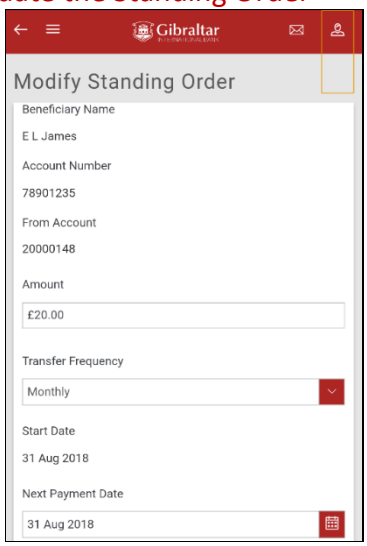
Step 3:

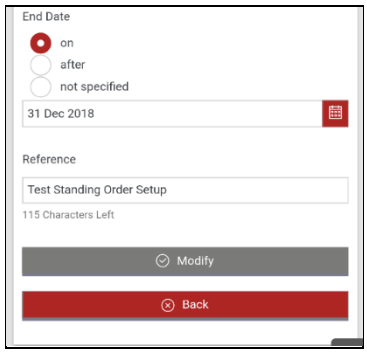
Click on *Modify Standing Order.*



Step 4:

Update the Standing Order





Standing Order Details

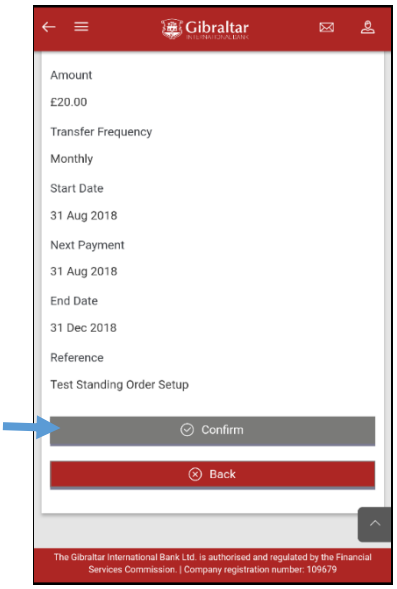
The following details can be edited:

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

Click on *Modify*.

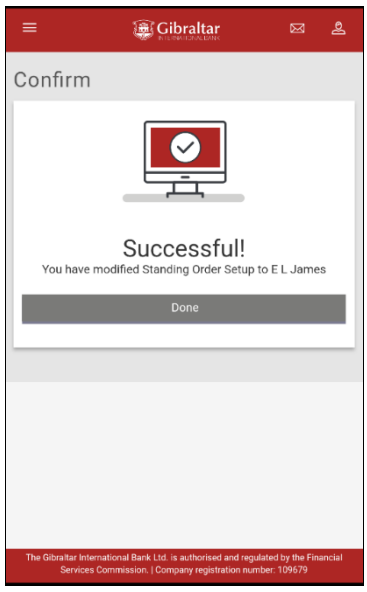
Step 5:

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



Confirmation

A successful message is displayed if the Standing Order is modified successfully.



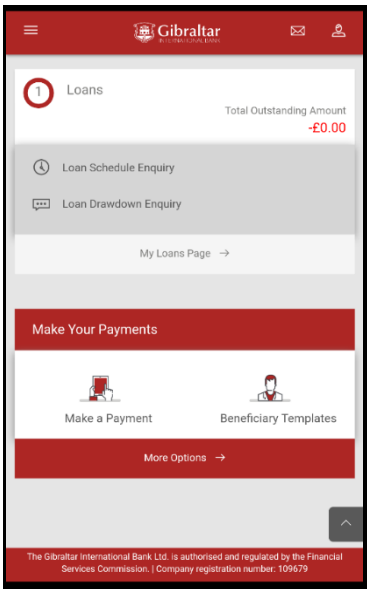
25 How do I delete a Standing Order?

You can delete a Standing Order through the *Dashboard* and *Payments Menu*.

25.1 Delete a Standing Order through *Dashboard*

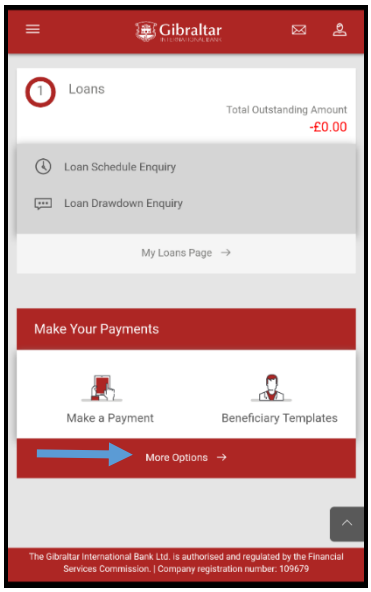
Step 1:

Scroll to the *Payments* section of the Dashboard.



Step 2:

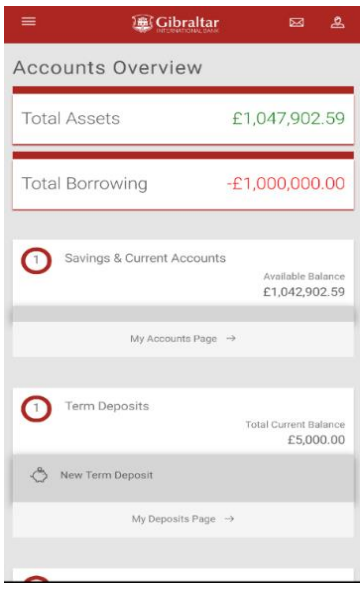
Click on *More Options*.



25.2 Delete a Standing Order through *Payments Menu*

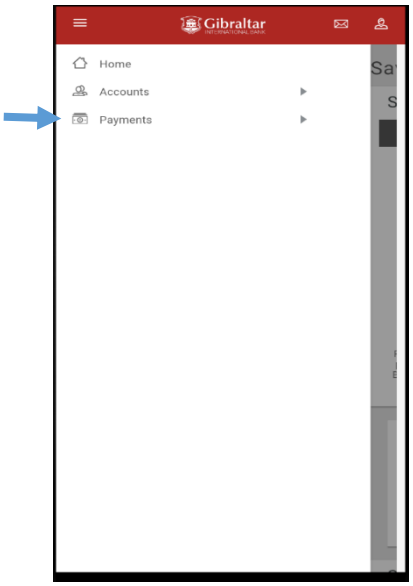
Step 1:

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



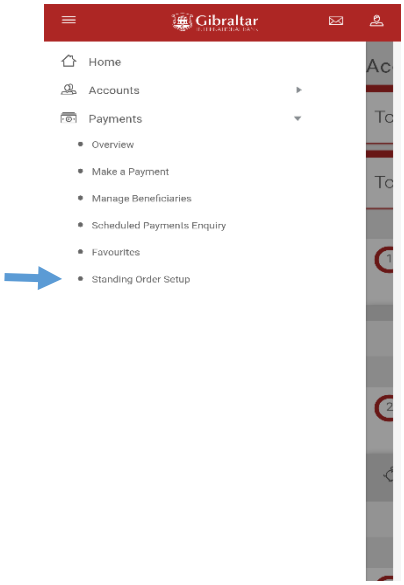
Step 2:

Click on *Payments.*



Step 3:

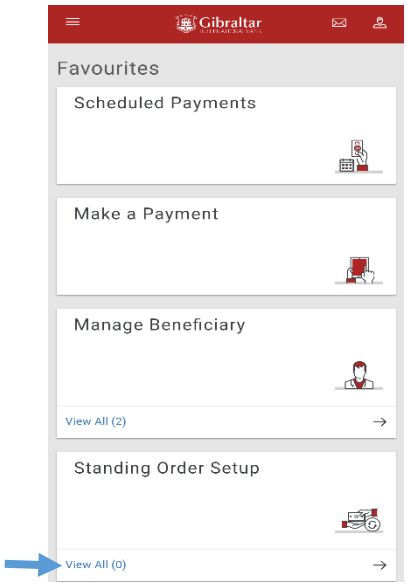
Click on *Standing Order Setup.*



25.3 Delete a Standing Order

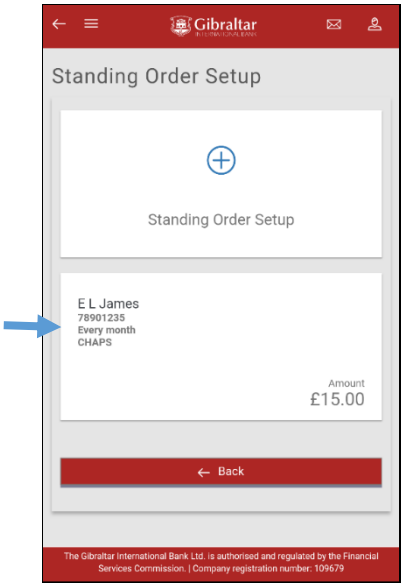
Step 1:

Scroll to *Standing Order Setup* to click on *View All.*



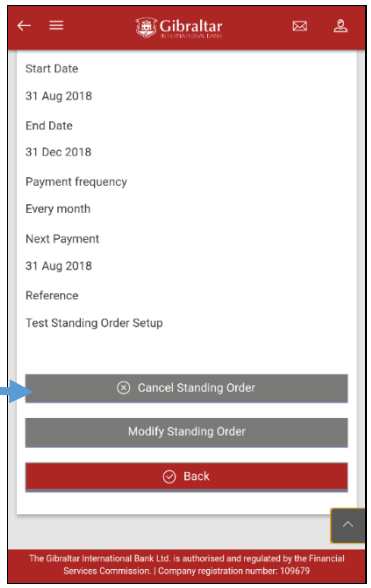
Step 2:

Click on *Beneficiary Name* to View standing instruction details.



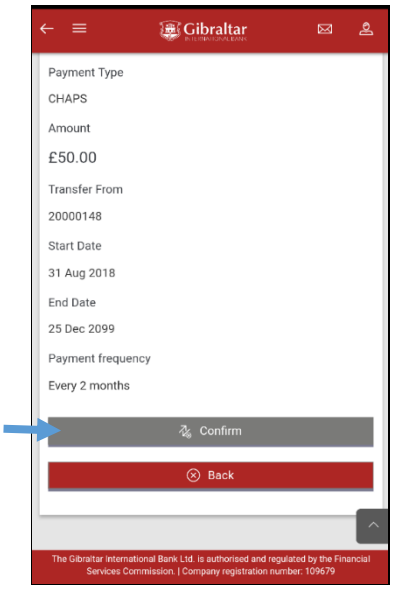
Step 3:

Click on *Cancel Standing Order.*



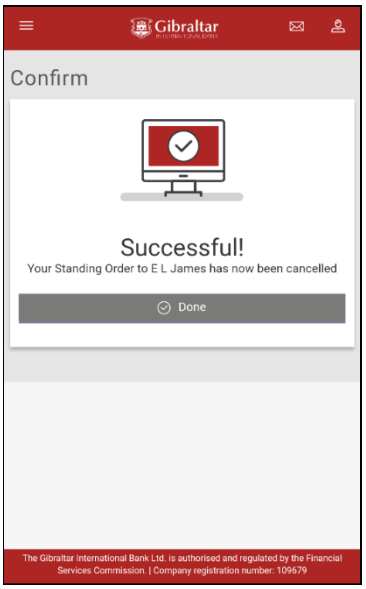
Step 4:

Click *Confirm* to delete the Standing Order.



Confirmation

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



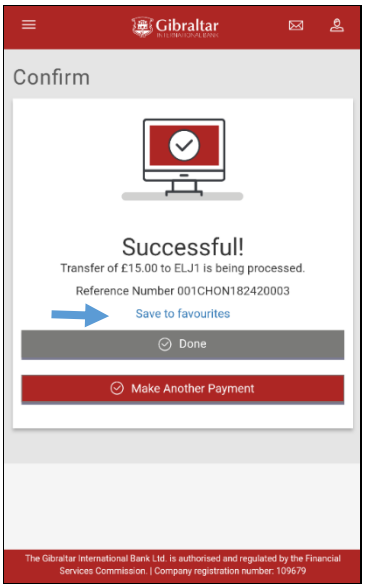
26 Favourite Transactions

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

26.1 Mark a transaction as Favourite

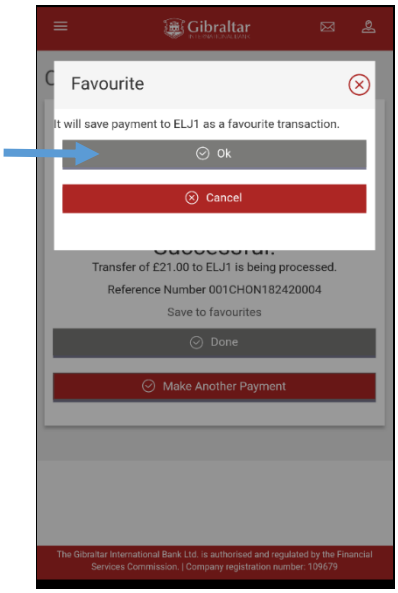
Step 1:

On the payment confirmation screen click on *Save to Favourites*.



Step 2:

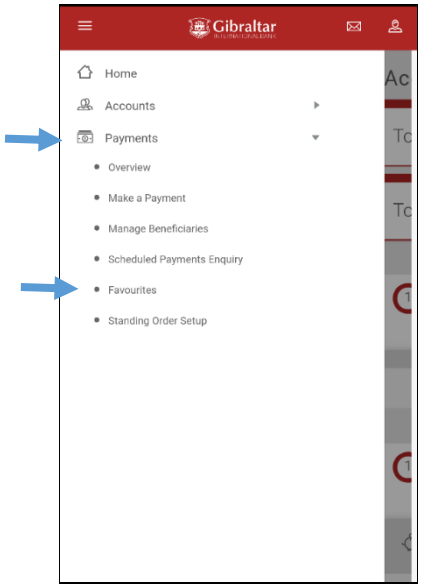
Click on *OK* to add the transaction as a Favourite.



26.2 View Favourites and initiate a Favourite Transaction

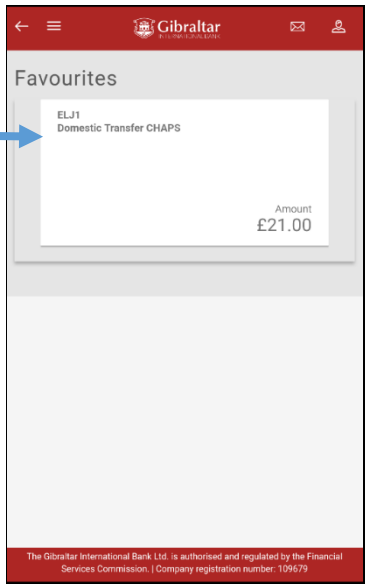
Step 1:

Click on *Payments Menu* → *Favourites.*



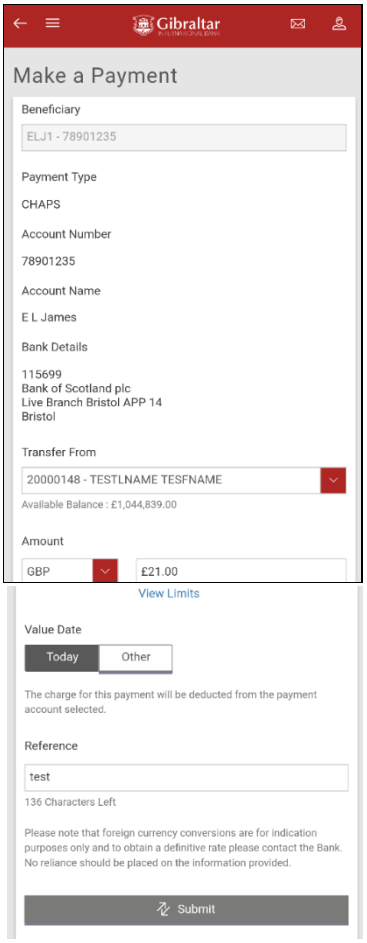
Step 2:

Click on *Beneficiary Name*.



Step 3:

Capture Payment details.

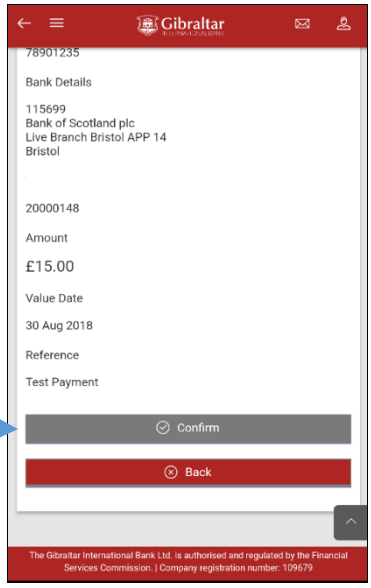


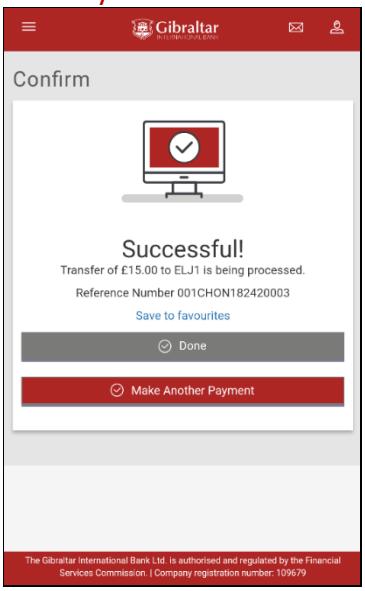
Capture the following details:

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

Click on *Submit*.

Step 4:	Confirmation
Review the information entered and click *Confirm* to accept, *Back* to modify.	A successful message is displayed with a payment reference number if the payment is initiated successfully.

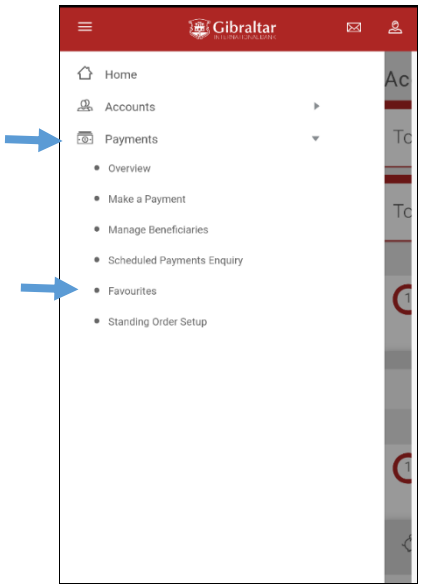




26.3 Remove a Transaction from the Favourites List

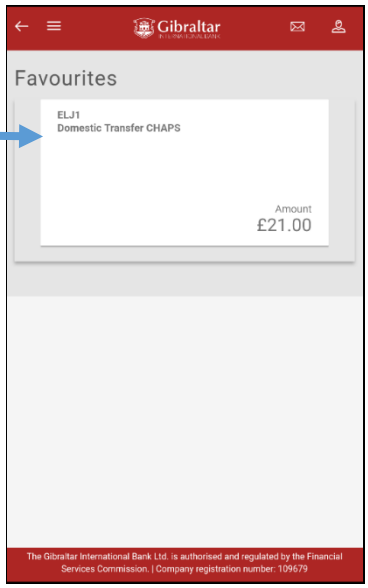
Step 1:

Click on *Payments Menu* → *Favourites.*



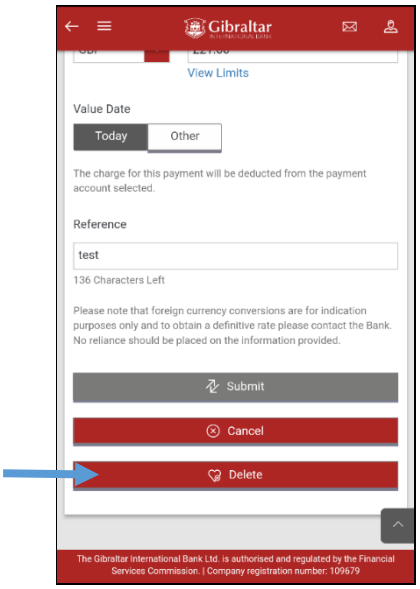
Step 2:

Click on *Beneficiary Name*.



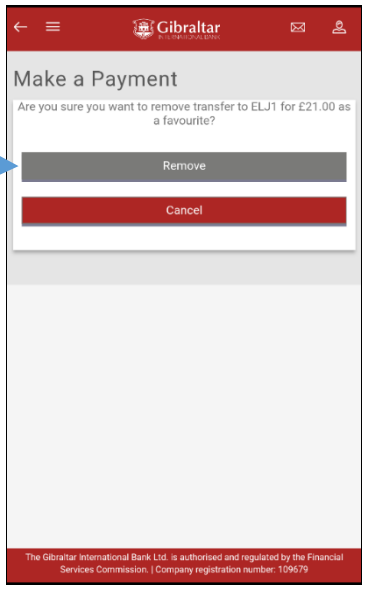
Step 3:

Click *Delete* to remove the transaction from the favourites list.



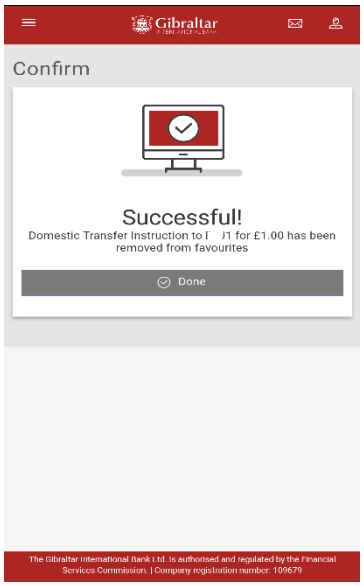
Step 4:

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



Confirmation

A successful message is displayed.



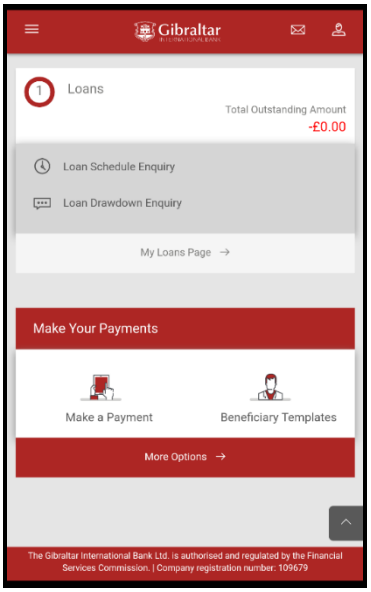
27 How do I view and cancel Scheduled Payments?

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

27.1 Scheduled Payments through *Dashboard*

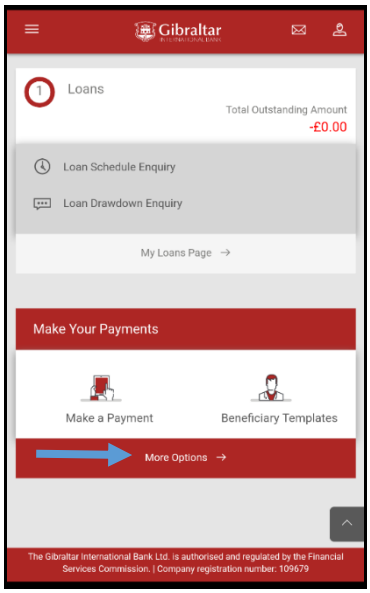
Step 1:

Scroll to the *Payments* section of the Dashboard.



Step 2:

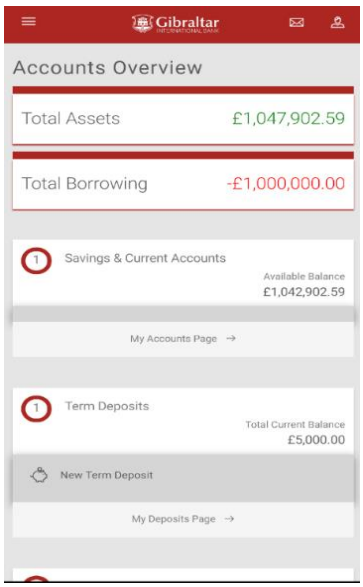
Click on *More Options*.



27.2 Scheduled Payments through *Payments Menu*

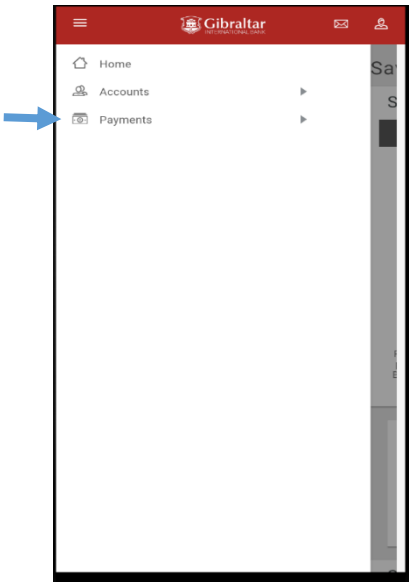
Step 1:

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



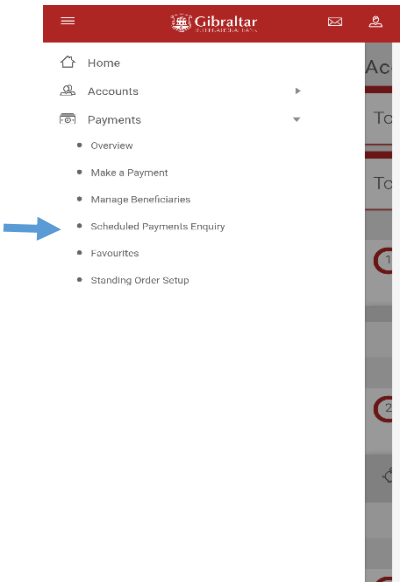
Step 2:

Click on *Payments.*



Step 3:

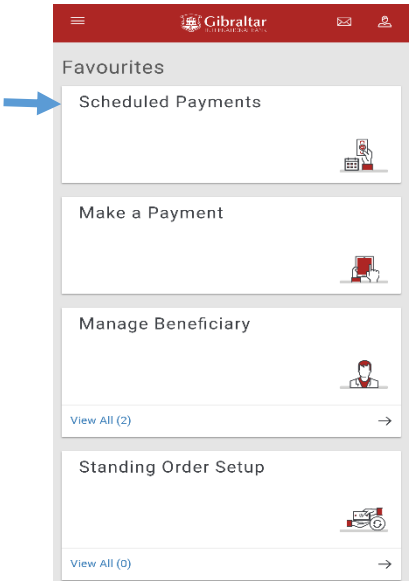
Click on *Scheduled Payments Enquiry.*



27.3 View and Maintain Scheduled Payments

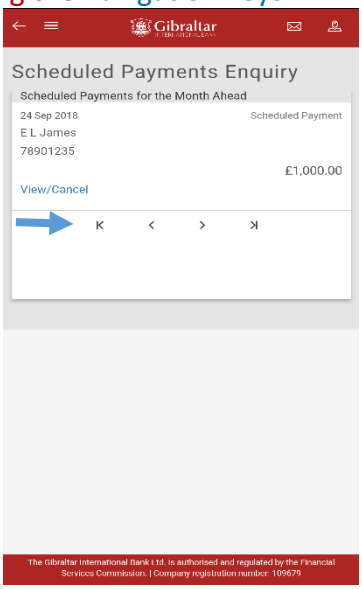
Step 1:

Click *Scheduled Payments.*



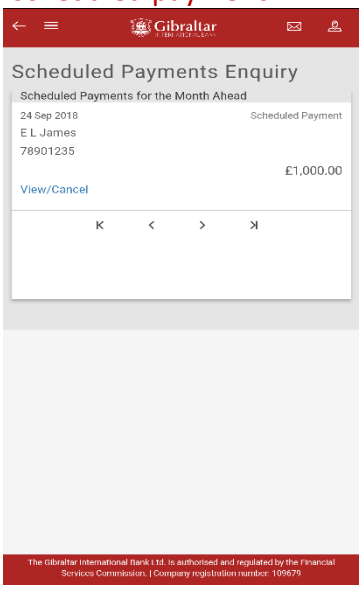
Step 2:

Scroll through the list of payments using the navigation keys.



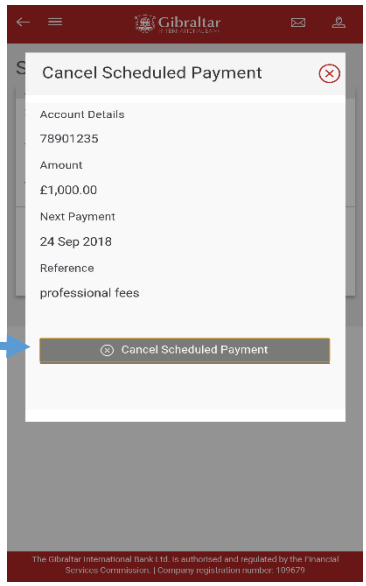
Step 3:

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



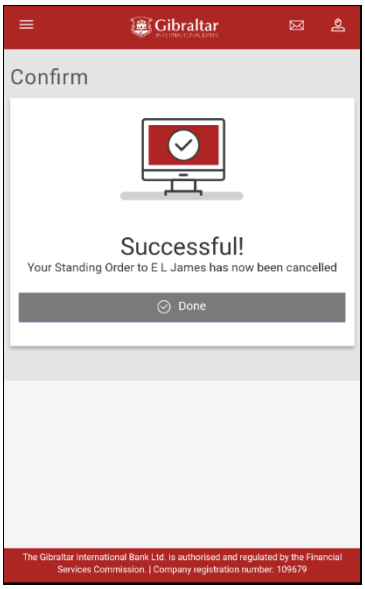
Step 4:

If you wish to stop execution of the payment, click *Cancel Scheduled Payment.*



Confirmation

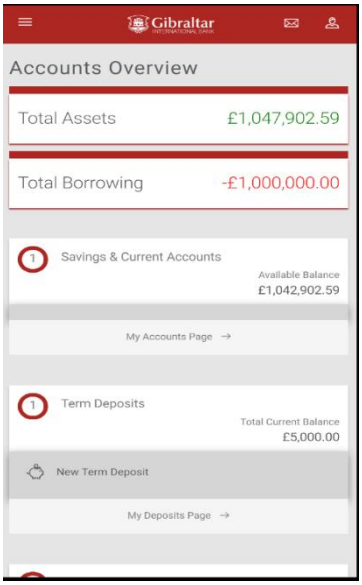
A successful message is displayed.



28 How do I view & change daily transaction limits for my Online Banking account?

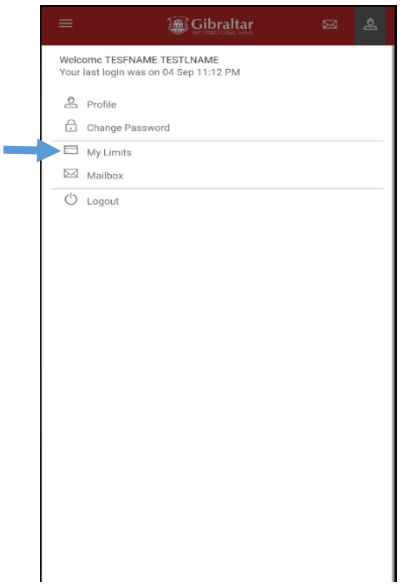
STEP 1:

Click on .



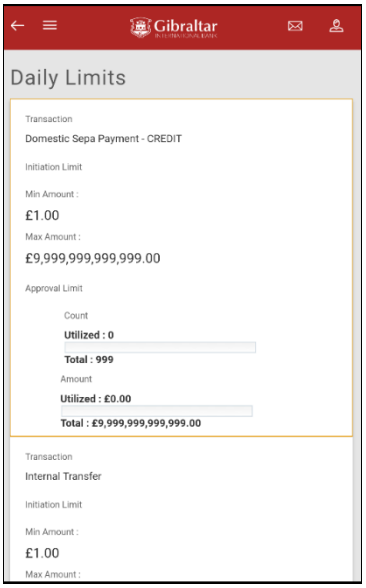
STEP 2:

Click on *My Limits.*



STEP 3:

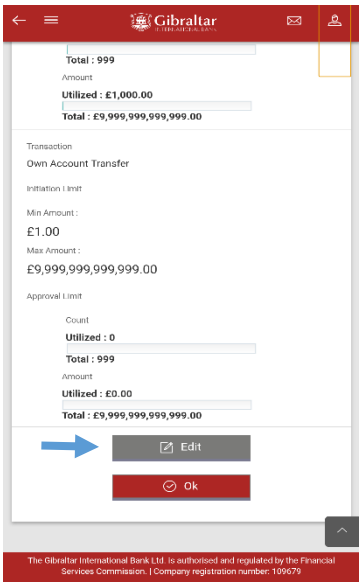
The daily limits for various types of transactions are displayed.



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

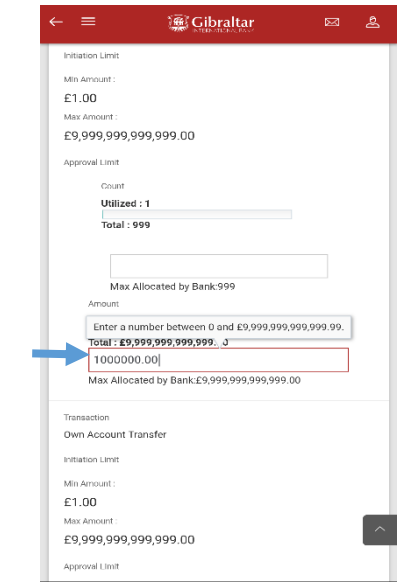
STEP 4:

To change transaction limits, click on *Edit*.



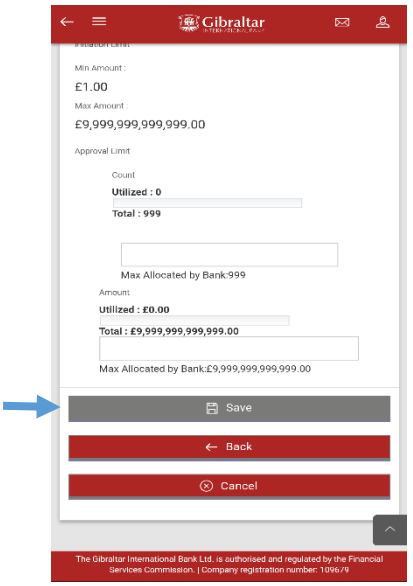
STEP 5:

Scroll to the transaction type and enter the new limit *Amount*.



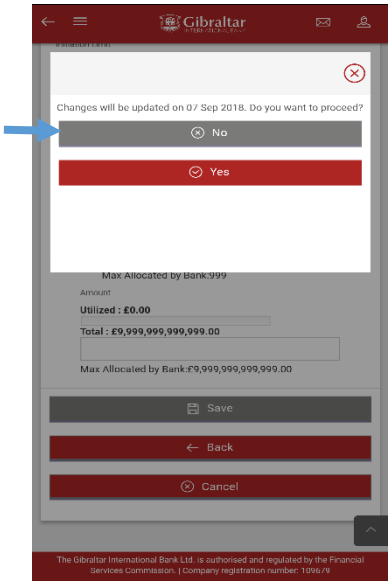
STEP 6:

Click on *Save*.



STEP 6:

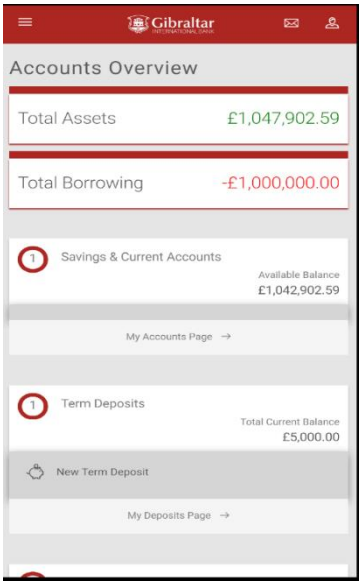
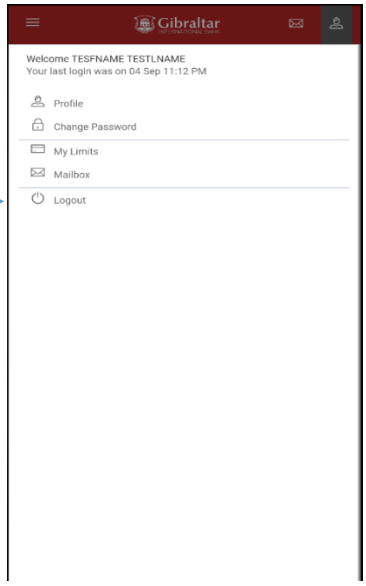
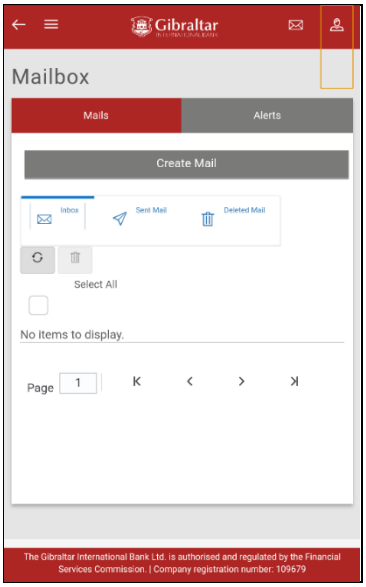
The date from which the limit change will be effective is displayed. Click *Yes* to accept.



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

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

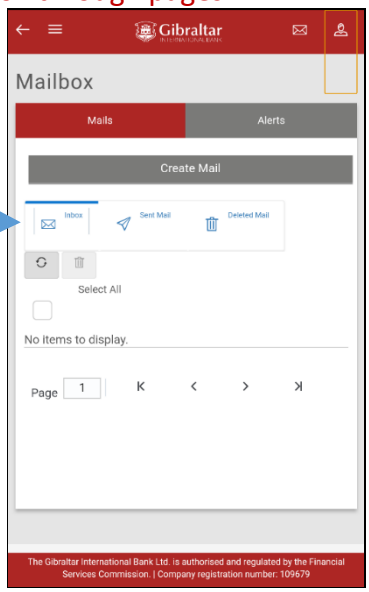
29.1 Access the Secure Mailbox

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

29.2 Check inbox

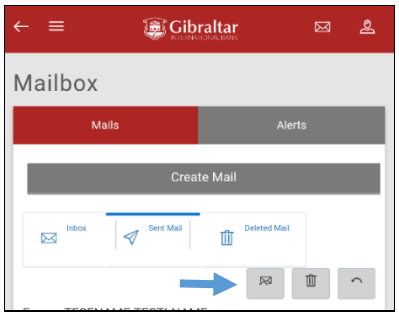
STEP 1:

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



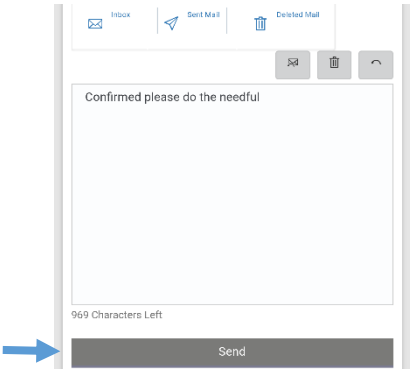
STEP 2:

Click on to reply to the mail.

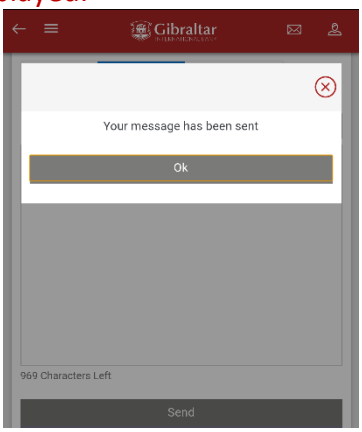


STEP 3 (Reply):

Type your reply and click on *Send*.

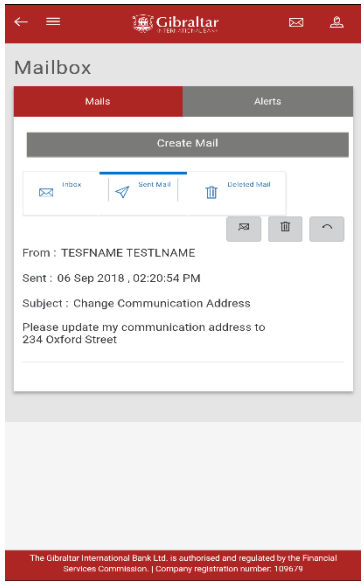


A confirmation message is displayed.

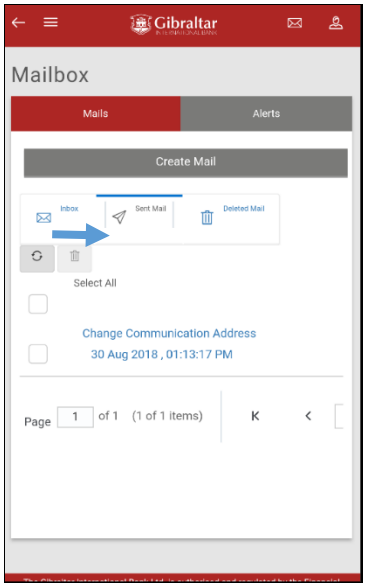
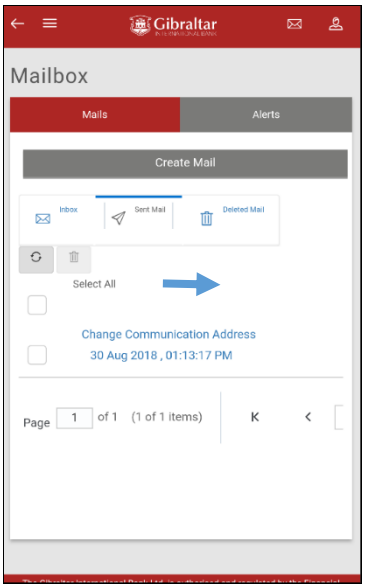
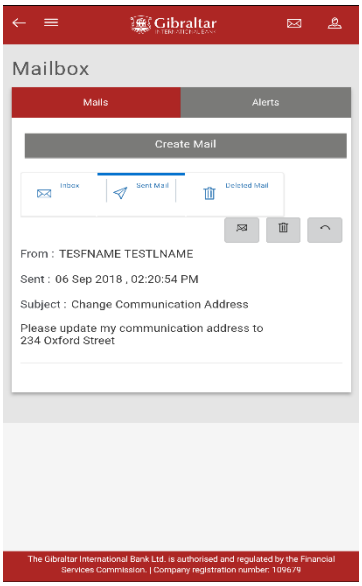


Delete Mail

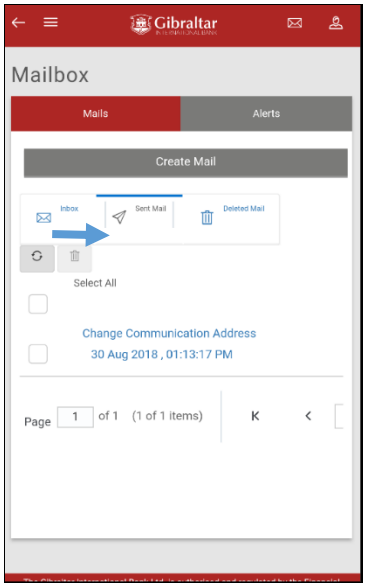
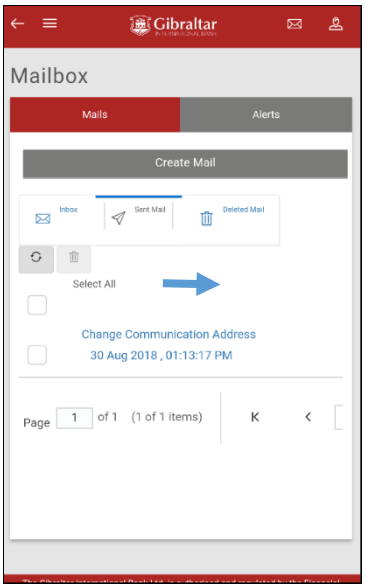
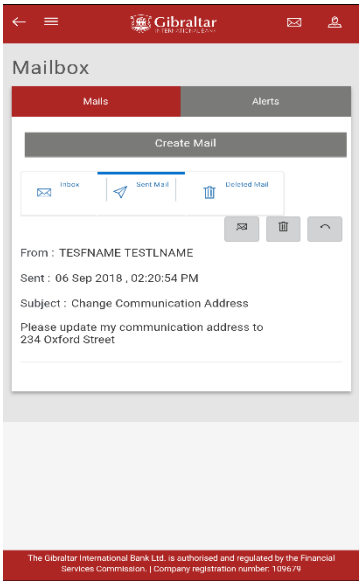
Click on to delete a mail.



29.3 Check Sent Mail

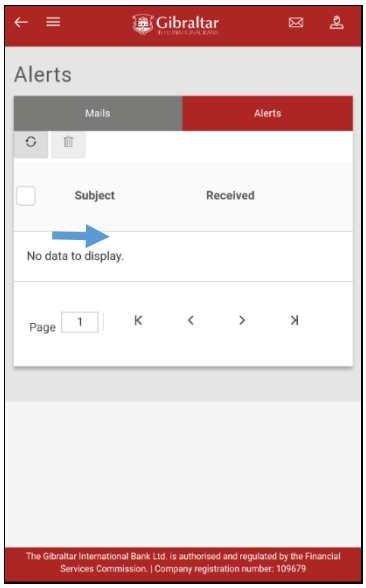
STEP 1:	STEP 2:	Delete Mail
Click on *Sent Mail* to read mails sent by you.	Click on a mail to read a mail.	Click on to delete a mail.
		

29.4 Check Deleted Mail

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

29.5 Check Alerts

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

STEP 1:

Click on *Alerts.*
A list of alerts sent on your account is displayed. Click on an alert to read the alert.