INTERNET BANKING
USER GUIDE FOR INDIVIDUAL CUSTOMERS

Welcome note

Bank One Internet Banking
is an online platform that has been
redesigned to suit your banking
needs. This guide will help you
navigate the system more easily
and understand the different
features to enhance your
interaction with the platform
while giving you the advantage of
reducing the amount of time
you will spend requesting for services
via traditional banking means.

Contents

SECURITY

Depend on us for security

There is nothing more important to us than ascertaining that your online financial transactions are private and secure. Bank One Internet Banking platform is a fully secured system. The Bank has a set of Privacy Policy which can be viewed on https://Bank One.mu/en/privacy-notice/. This policy is a legal requirement to protect your privacy.

Confidentiality

Keep your login data and all accounts confidential. We strongly advise you to refrain from sharing your password with anyone and never include your account number or specific details in an unsecured email.

Passwords

Use strong password containing both alpha and numeric characters as login data. You should avoid using personal data such as your birth date in your password.

Log Out

Ensure that you log out from your session to safeguard your account data even if you move away from your PC or laptop for a short moment.

IMPORTANT NOTE BEFORE YOU START

To start using the Bank One Internet Banking platform, you need to have at hand either your debit, credit or prepaid card with the PIN.

Also, please ensure that your email address and mobile number is correctly registered with the Bank.

A temporary login credentials (username and password) will be sent separately by SMS and email for security reasons.

You will subsequently be prompted to determine your own PIN.

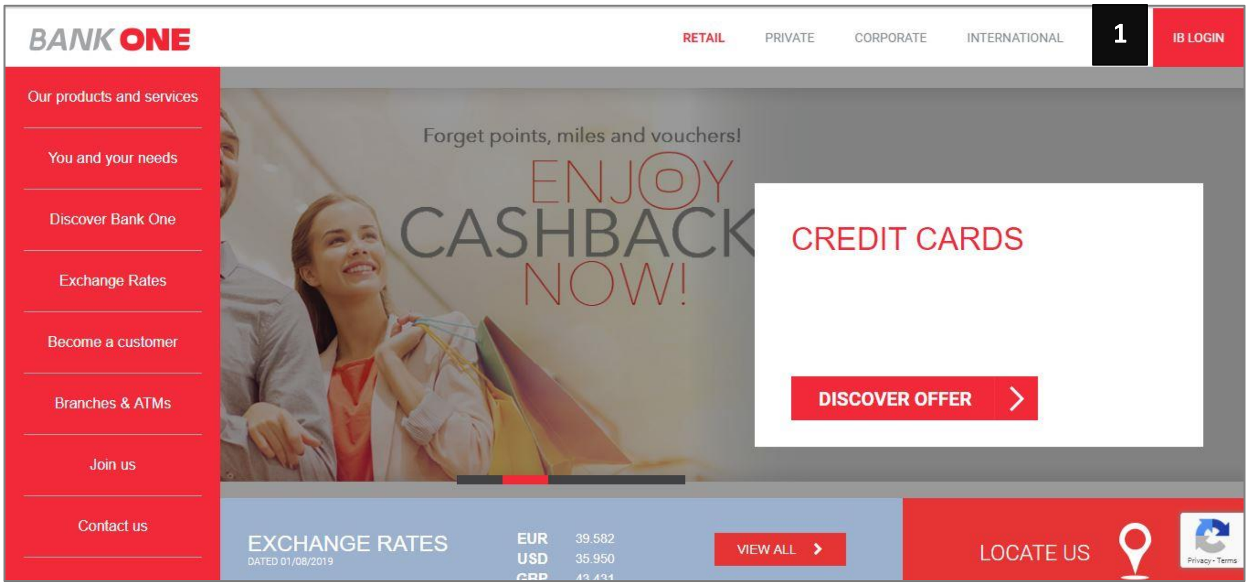
BANK ONE CUSTOMER SUPPORT

To assist you with your queries the Bank has set up a help centre on www.bankone.mu/help-centre with tutorial videos and FAQs. Alternatively, you may call the Contact Centre on **(+230) 202 9200)** from 08:30 -17:00 on regular business days.

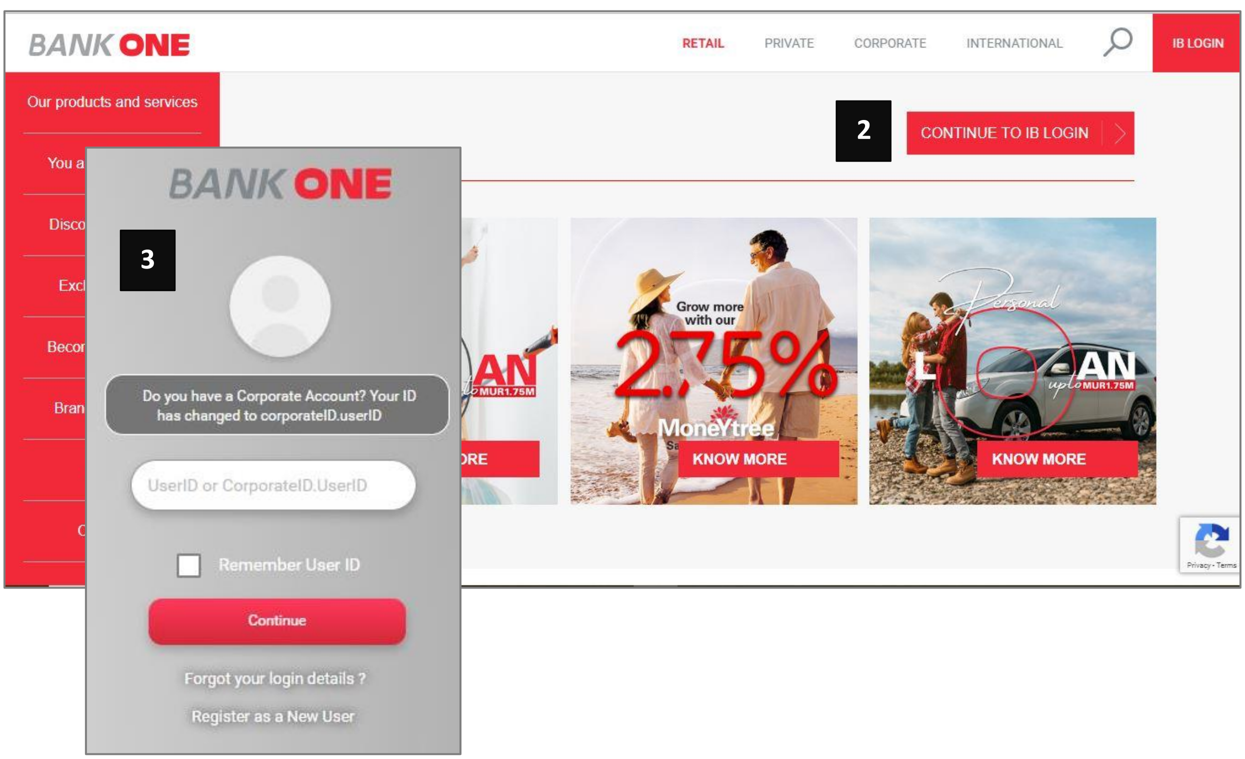
LOG IN

Logging in to the Bank One online banking platform is very easy. Visit the Bank One Website on www.bankone.mu.

1. Click on the **IB Login** Button

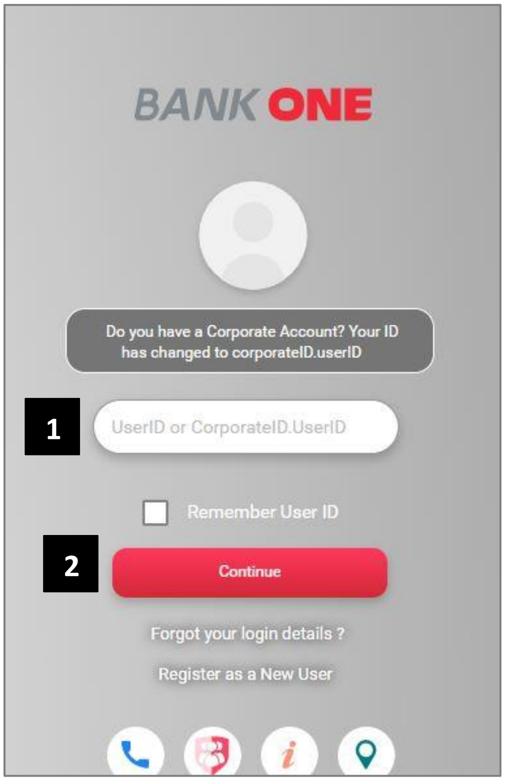


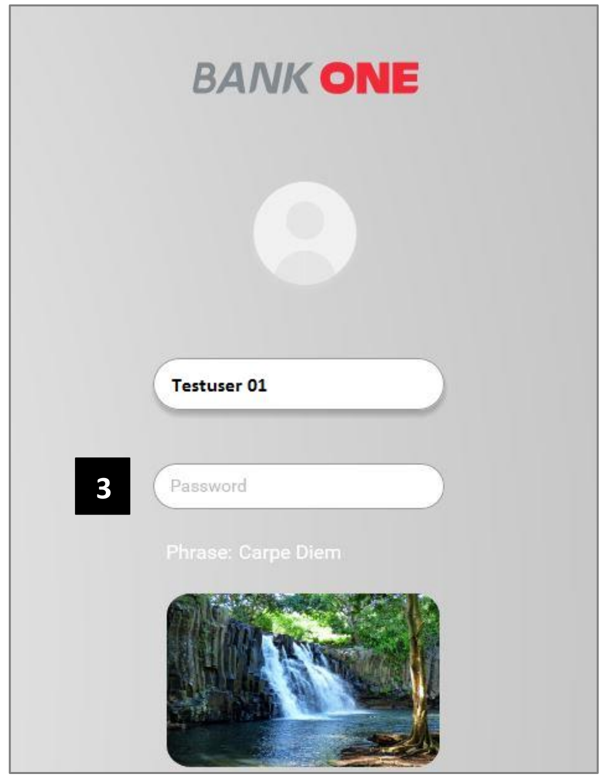
2. The below screen will be displayed click on the CONTINUE TO IB LOGIN button.
3. You will access the log in page



LOG IN FOR EXISTING USER

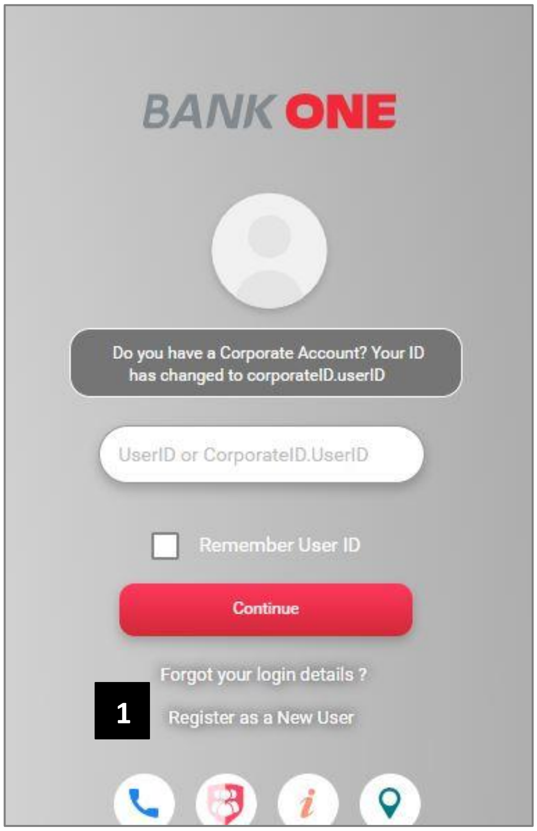
1. Enter your user id in the User ID field.
2. Click on the continue button.
3. Enter your password and press enter to access the platform.



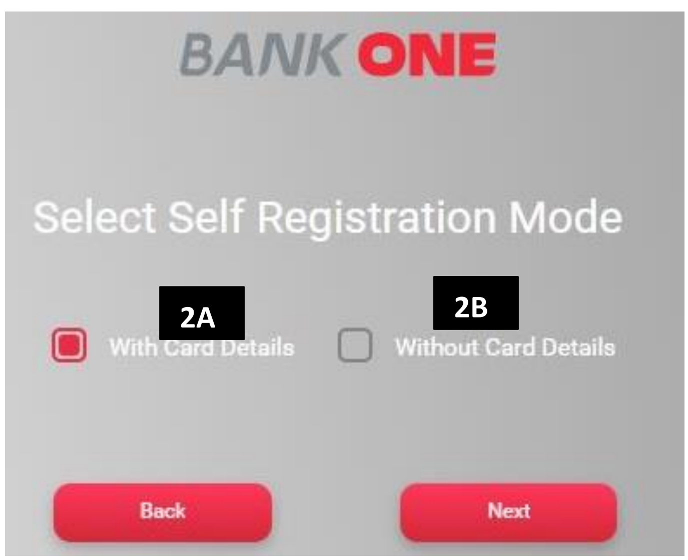


LOG IN FOR NEW USER

1. Click on the **Register as a New User** link.



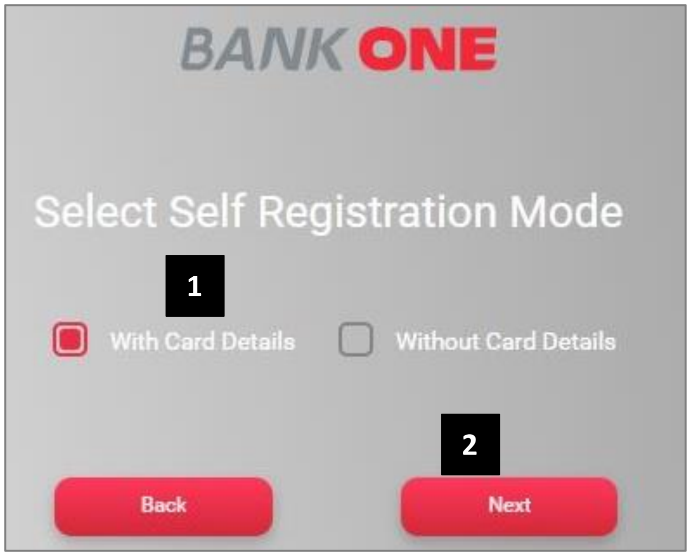
2. The self-registration screen will be displayed with two options to register
   - **A. With Card Details (Credit Card, Prepaid Card, Debit Card)**
   - **B. Without Card Details**



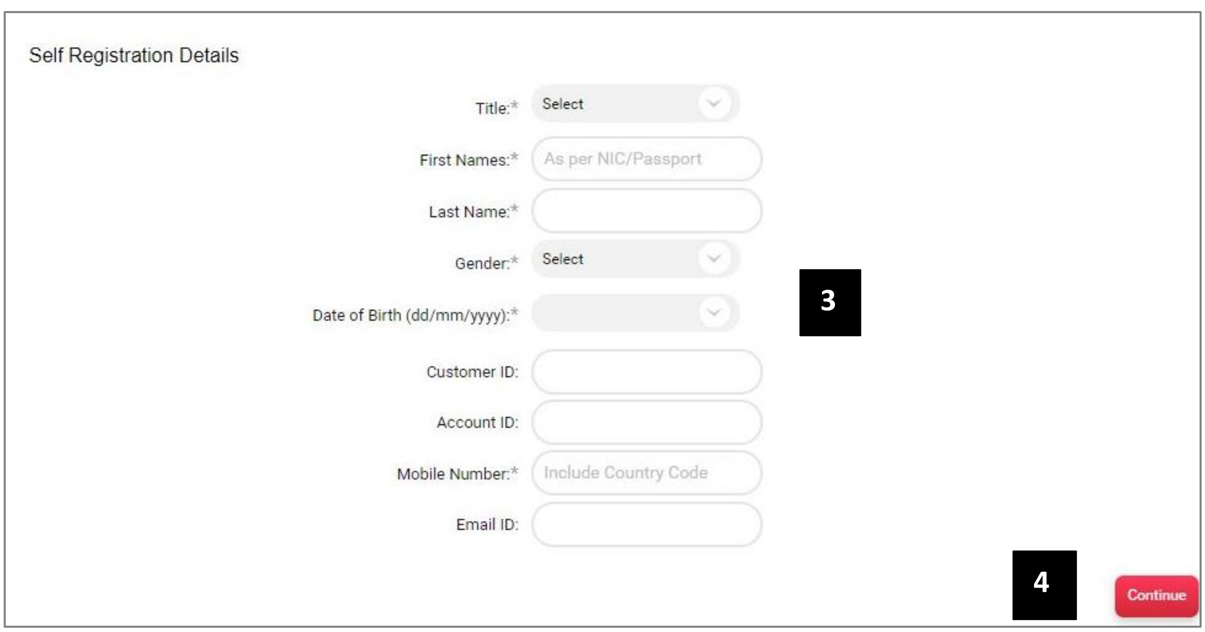
REGISTERING WITH CARD DETAILS

Note: You can register with your Credit Card, Prepaid card, Debit Card

1. Choose the option **With cards Details** on the Self registering screen

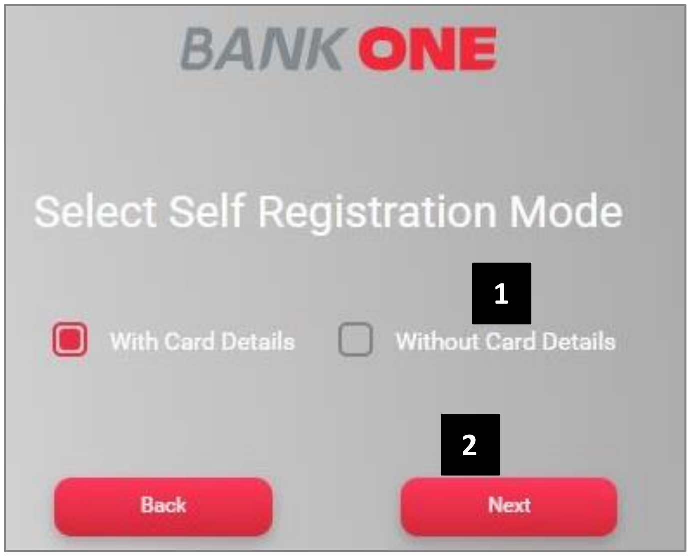


2. Click on the **Next** button to access the below screen.
3. Enter your details in all required fields.
4. Press **continue** button to complete the registration.

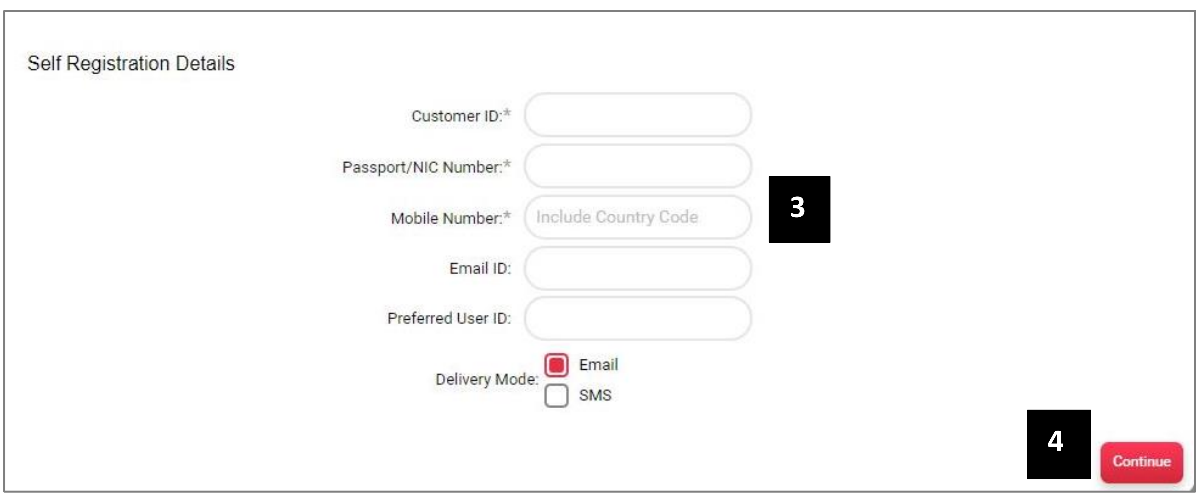


REGISTERING WITHOUT CARD DETAILS

1. Choose the option With cards Details on the Self registering screen



2. Click on the Next button to access the below screen.
3. Enter your details in all required fields.
4. Press **continue** button to complete the registration.



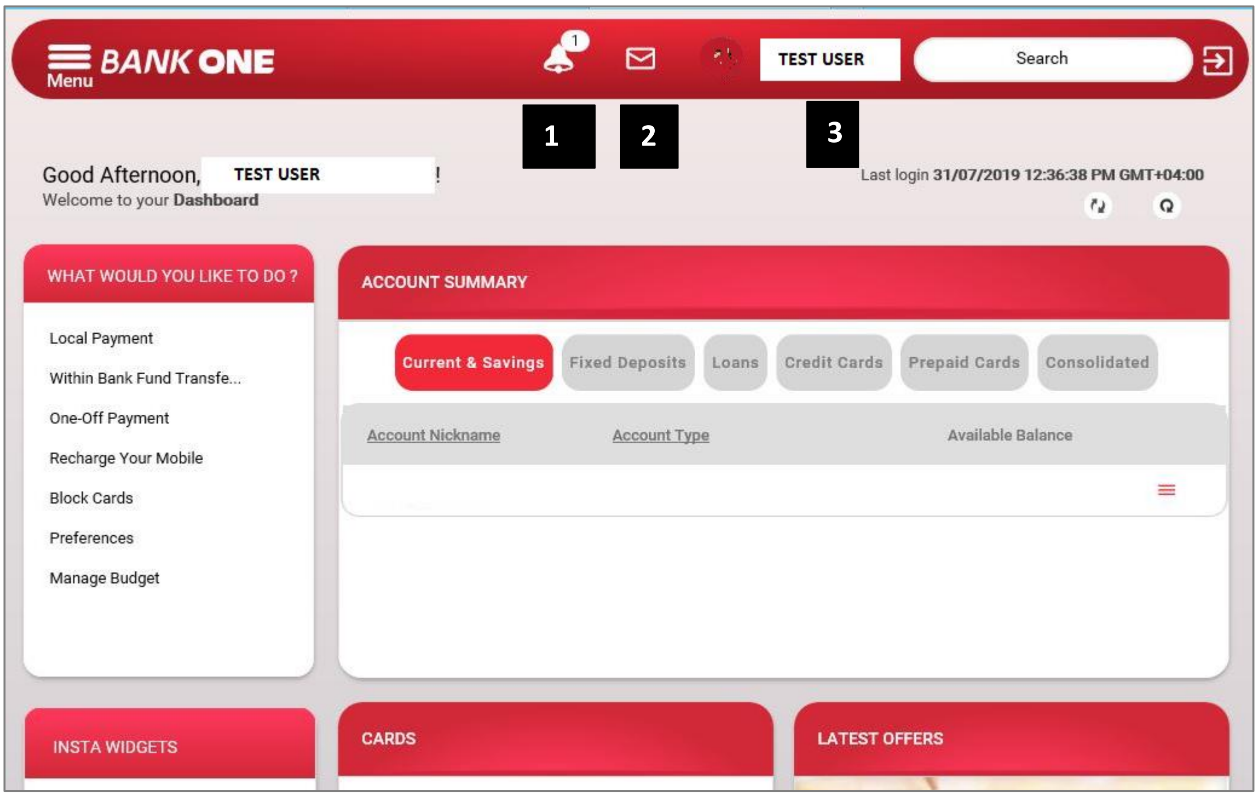
Note: Once you have completed the registration you will have to enter your username and new password on the access page to be able to access the platform.

THE DASHBOARD

The dashboard allows you to view all your accounts and preferred activities on a single page.

The following options are available on the dashboard:

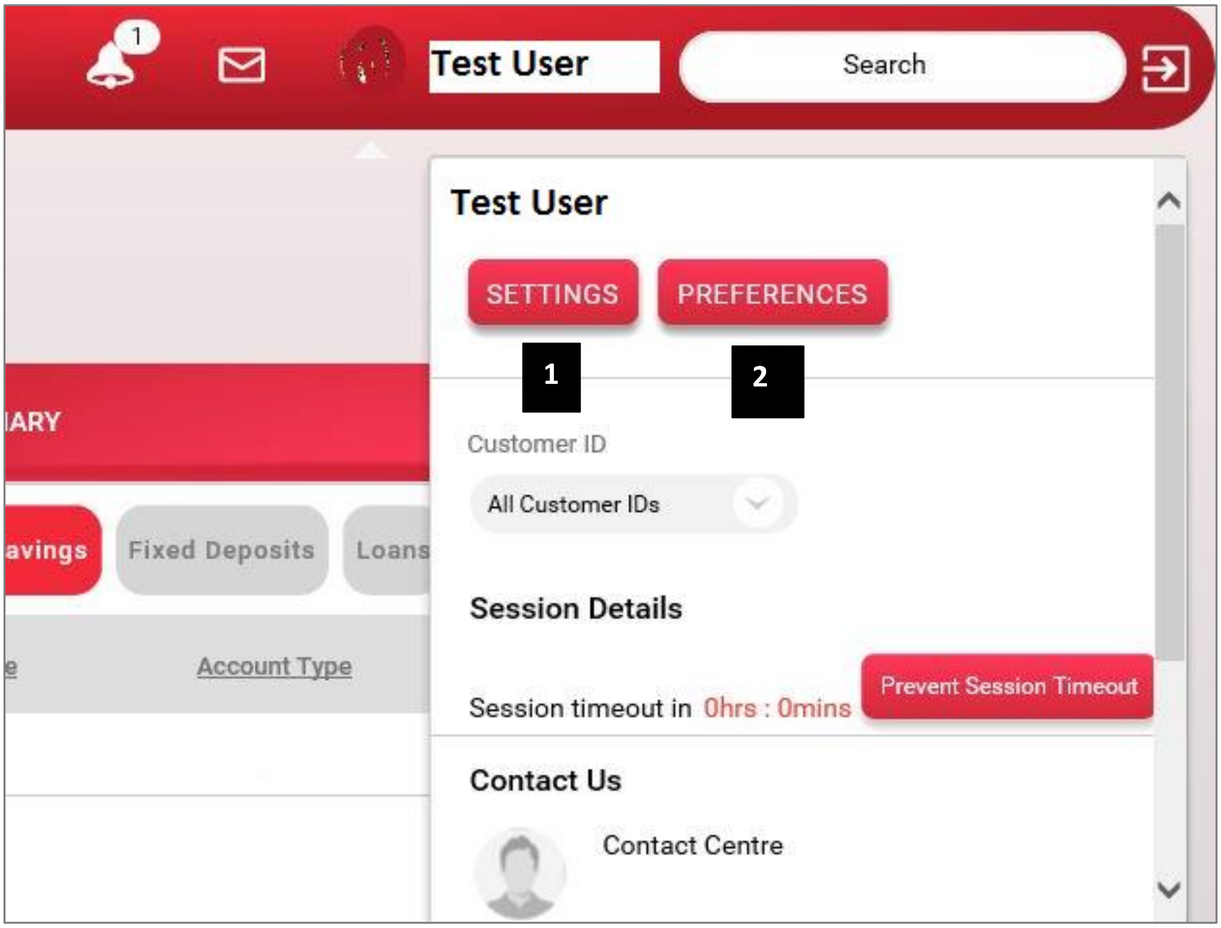
1. Notifications
2. Mails
3. My profile



MY PROFILE

My profile allows you to

1. Manage the settings of the platform and,
2. Set your preferences.



SETTINGS BUTTON

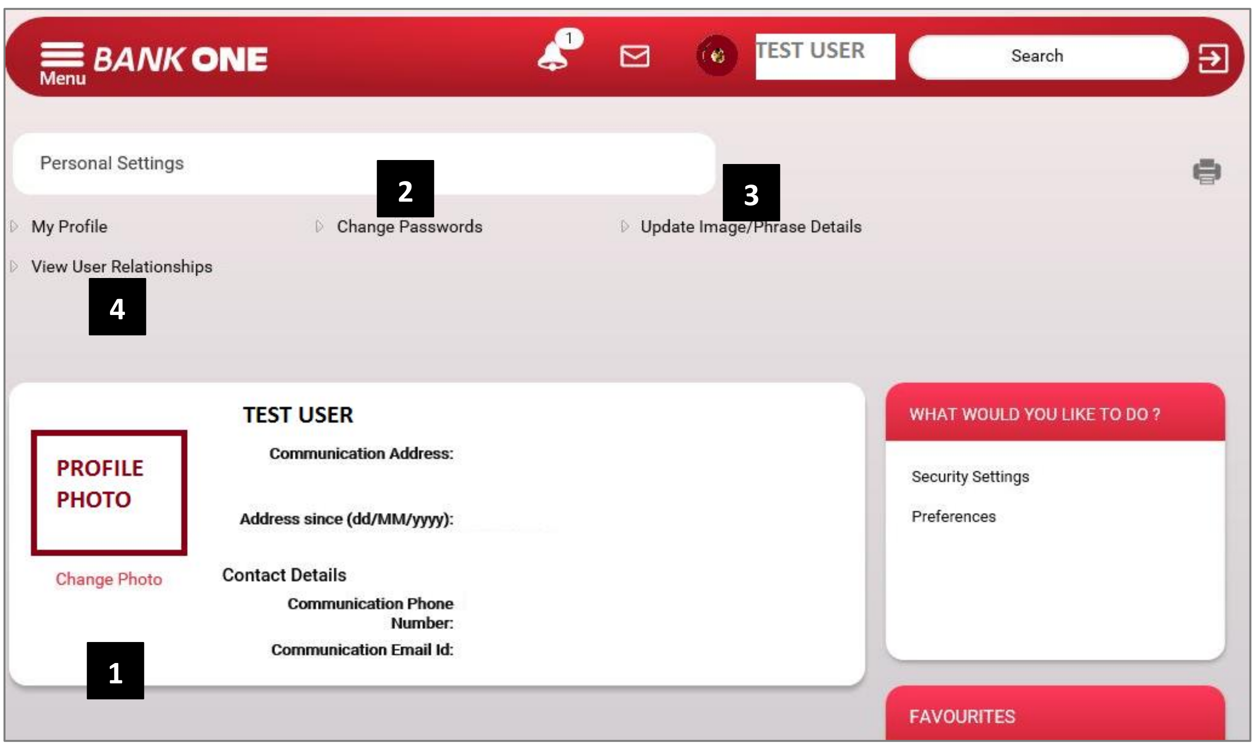
The **SETTINGS button** under **My Profile** have the below options:

1. My Profile
   My profile allows you to view your contact details and to change your profile photo.

2. Change Password
   This option allows you to change your password.

3. Update Image/Phrase details
   You can update the image appearing on your IB login screen.

4. View User Relationship
   You can view all the accounts you have with the Bank.



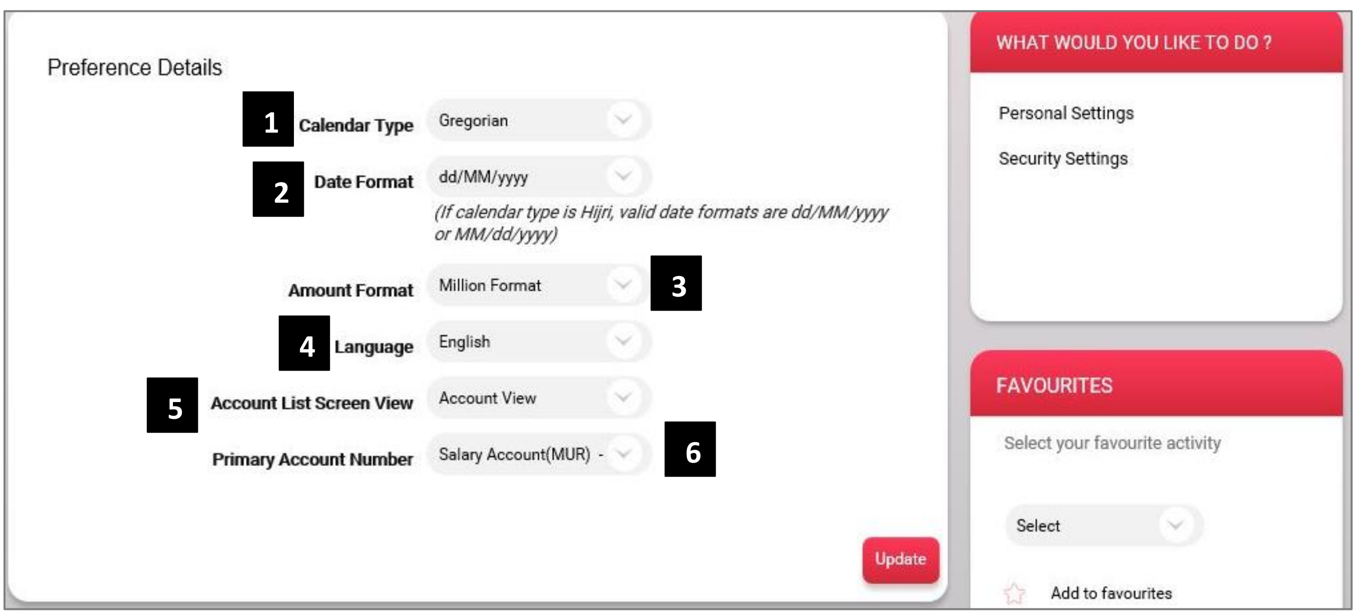
PREFERENCES

The Preferences option allows you to perform the below activities.

SET PREFERENCES

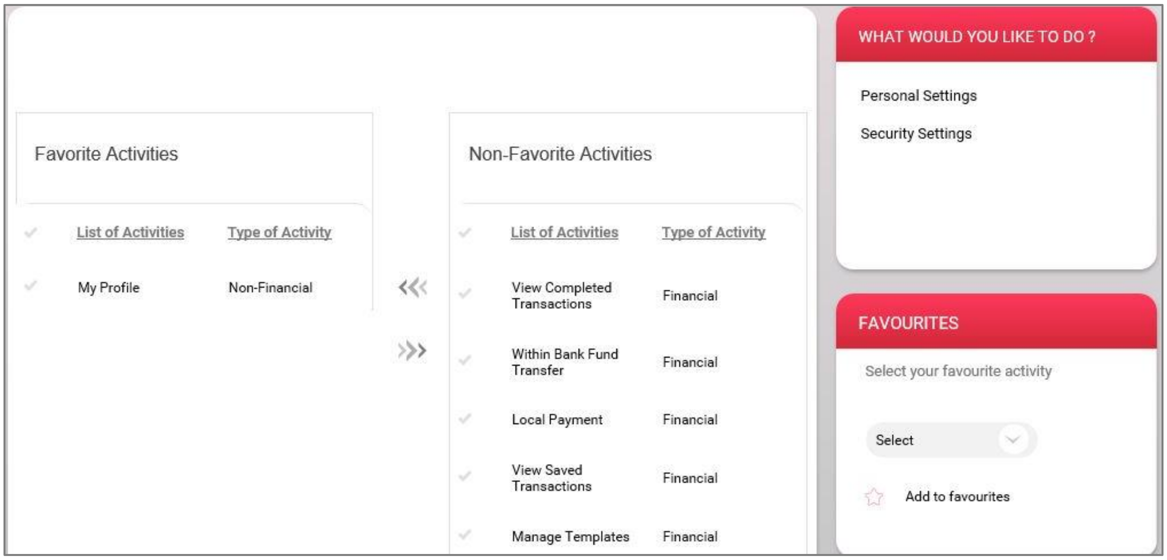
Under the **Set Preferences** option you can carry out the below activities

1. Set your calendar type,
2. Set the date format,
3. Set the amount format
4. Set your preferred language
5. Set the style of your account list screen
6. Set your primary account number.



SET FAVORITE ACTIVITIES

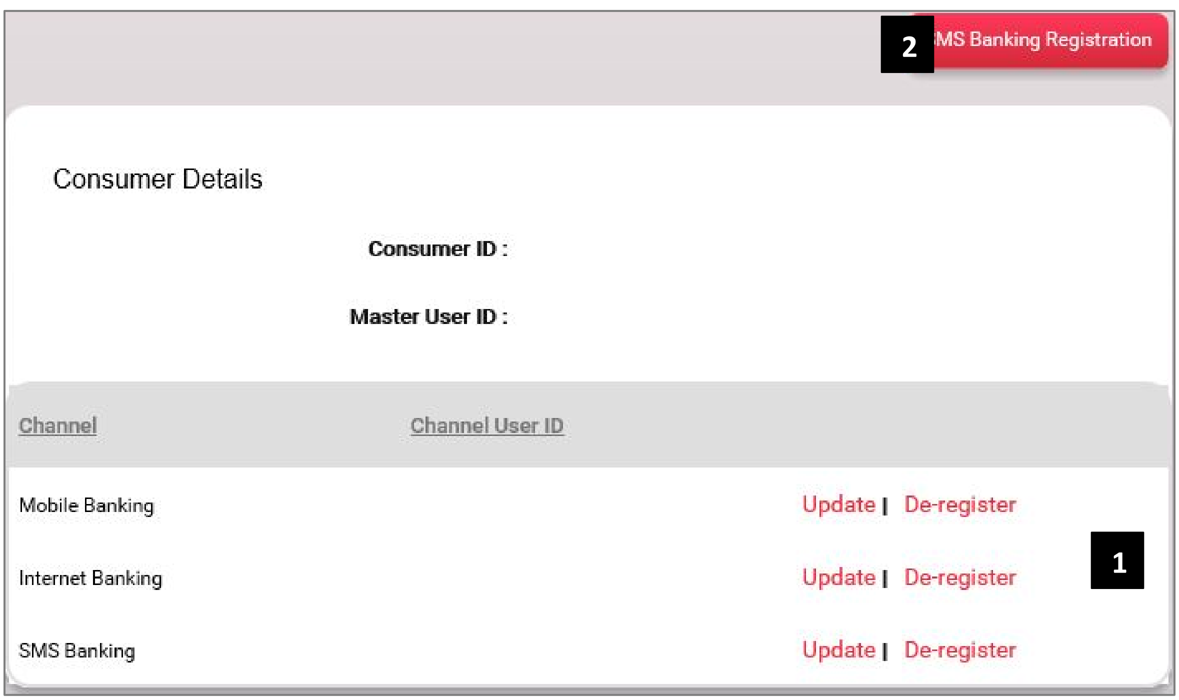
Set Favorite activities allows you to set your preferred activities which will appear on your **FAVORITES** widget on your dashboard.



VIEW/UPDATE USERNAME & SMS BANKING REGISTRATION

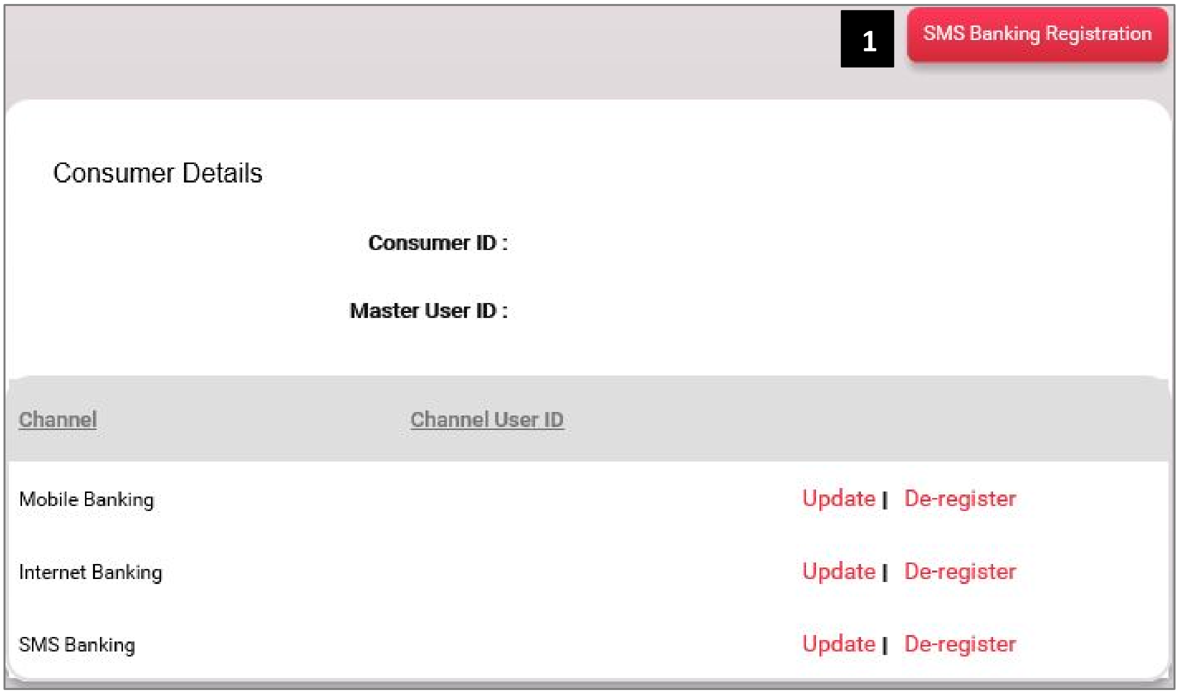
Under this option you can perform the following activities

1. Update your Internet Banking Username and also deregister for the service.
2. Register to the Bank One SMS Banking Services.



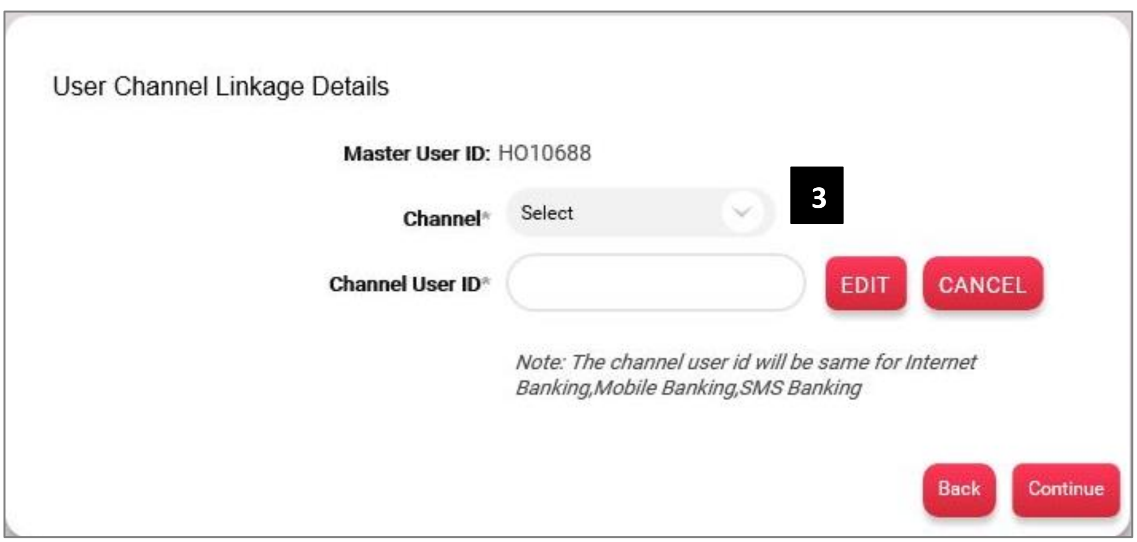
REGISTERING FOR THE SMS BANKING REGISTRATION.

1. Click on the SMS Banking Registration button.

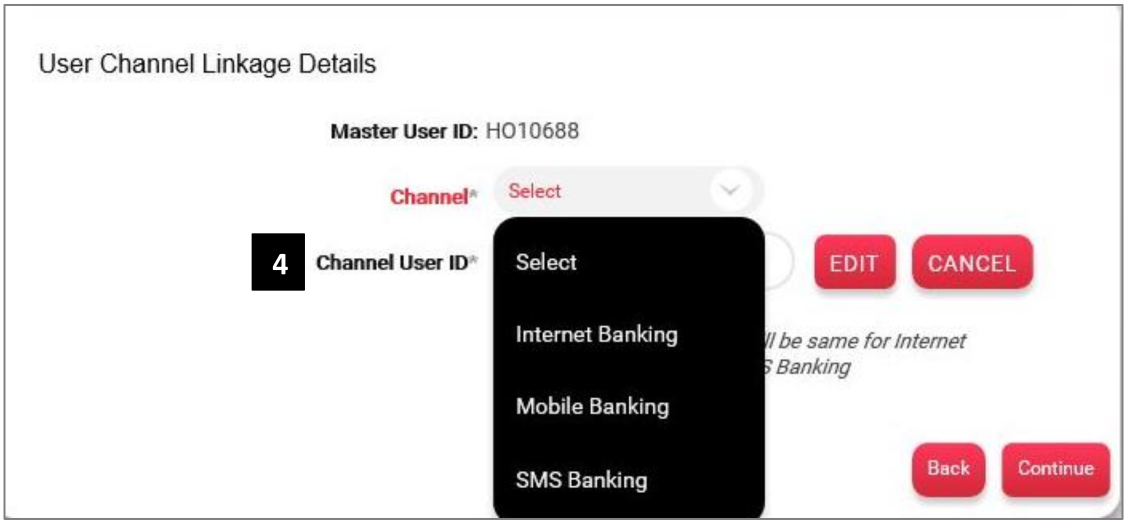


2. The user channel linkage details screen will appear.

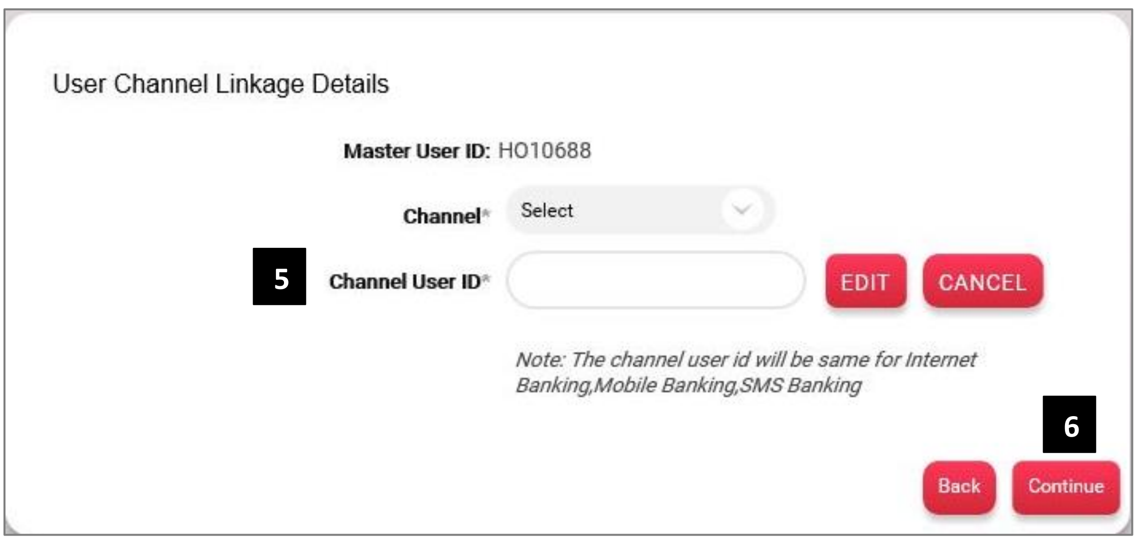
3. Click on the Channel dropdown.



4. Select the channel.



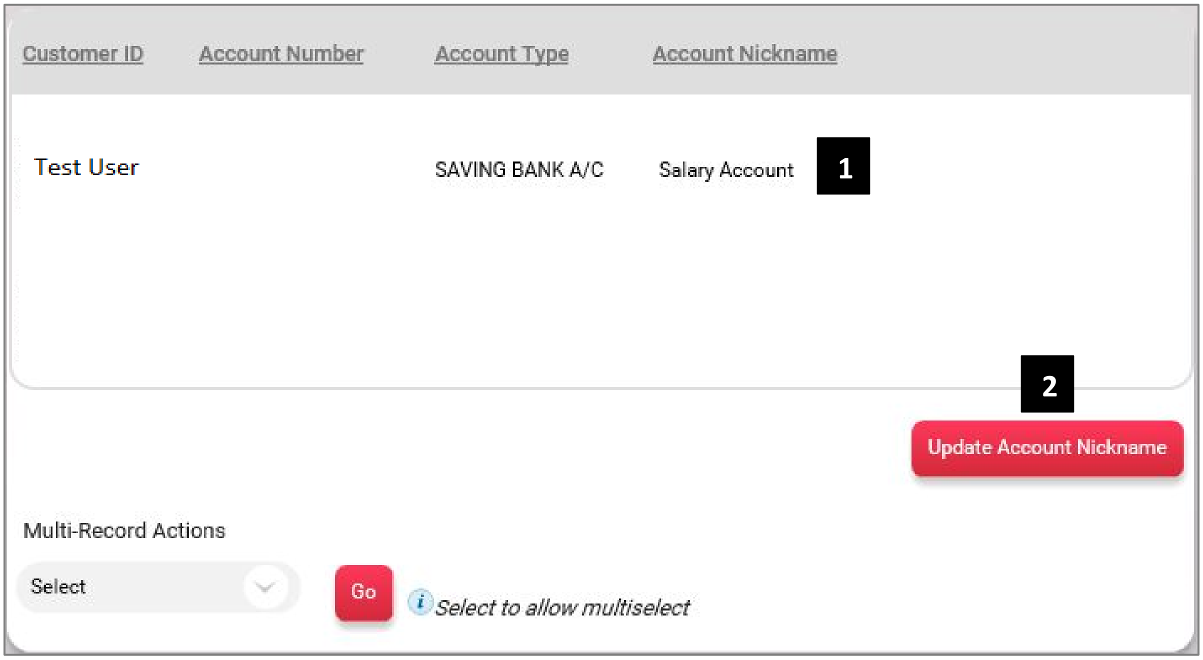
5. Enter your user ID in the Channel User ID
6. Click on the Continue button to complete the process.



UPDATE ACCOUNT PREFERENCES

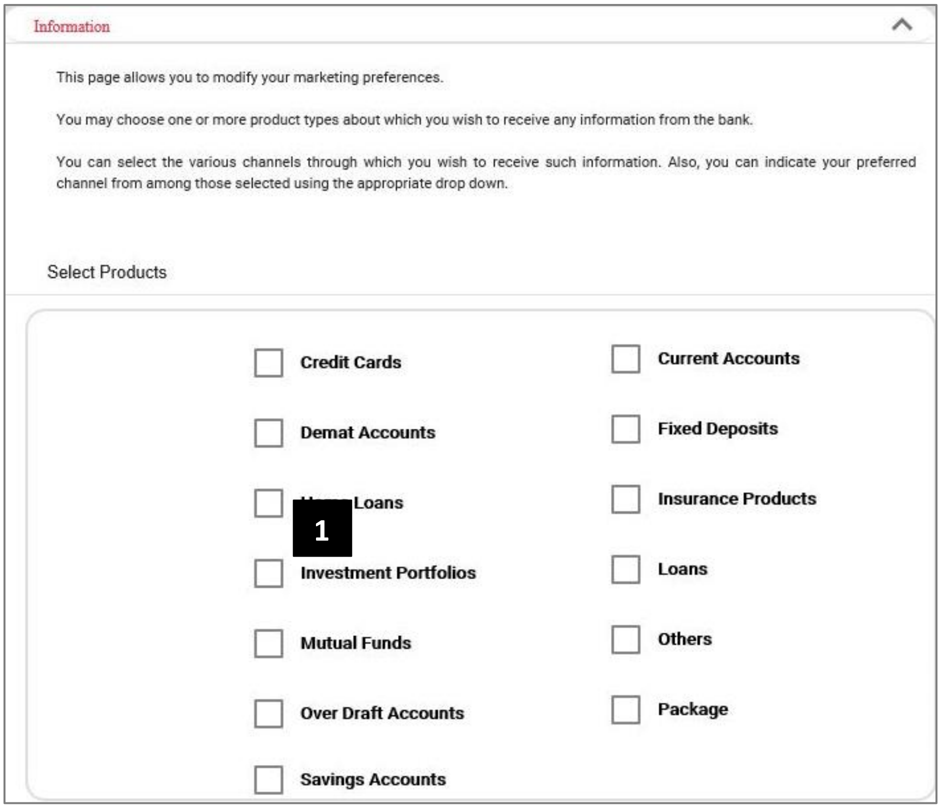
This allows you to change the account name and you can select your preferred account.

1. Click on the Account nick name (example: Salary Account) to edit it.
2. Click on the Update Account Nickname button.

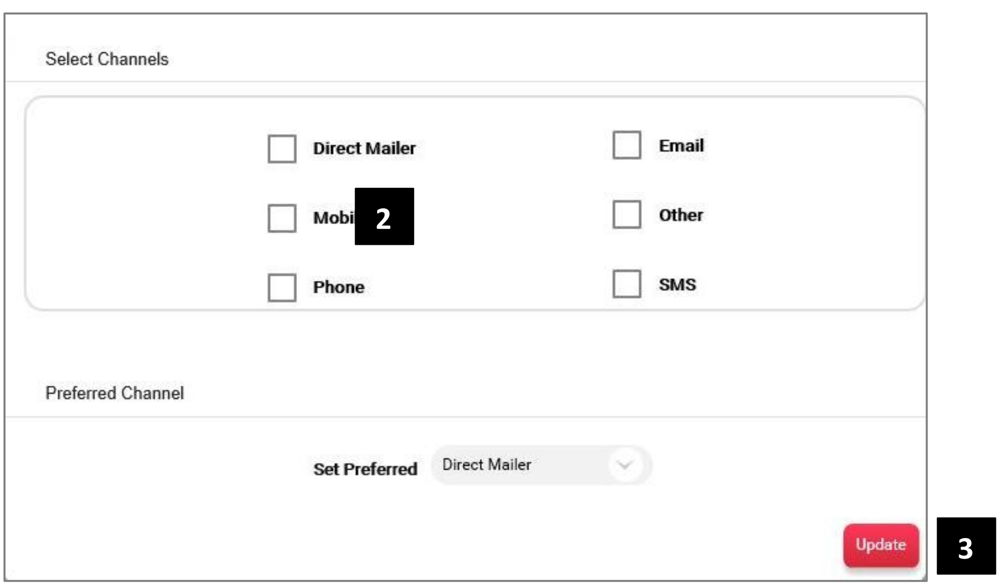


SET MARKETING PREFERENCES

1. Choose one or more product type about which you wish to receive marketing materials from the bank.



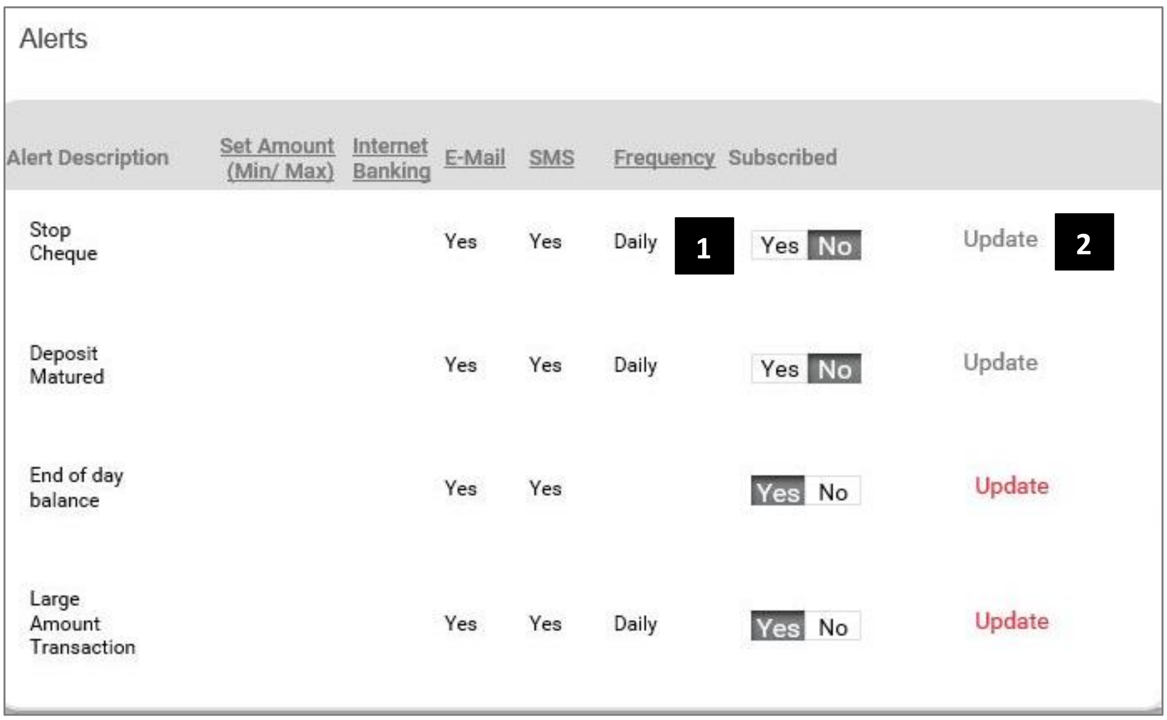
2. Choose the Channel you wish to have the information.
3. Click on the Update button



VIEW/UPDATE ALERT SUBSCRIPTION

This option allows you to choose and subscribe to alerts such Stop Cheque, Deposit Matured, end of day balance and Large Amount Transaction.

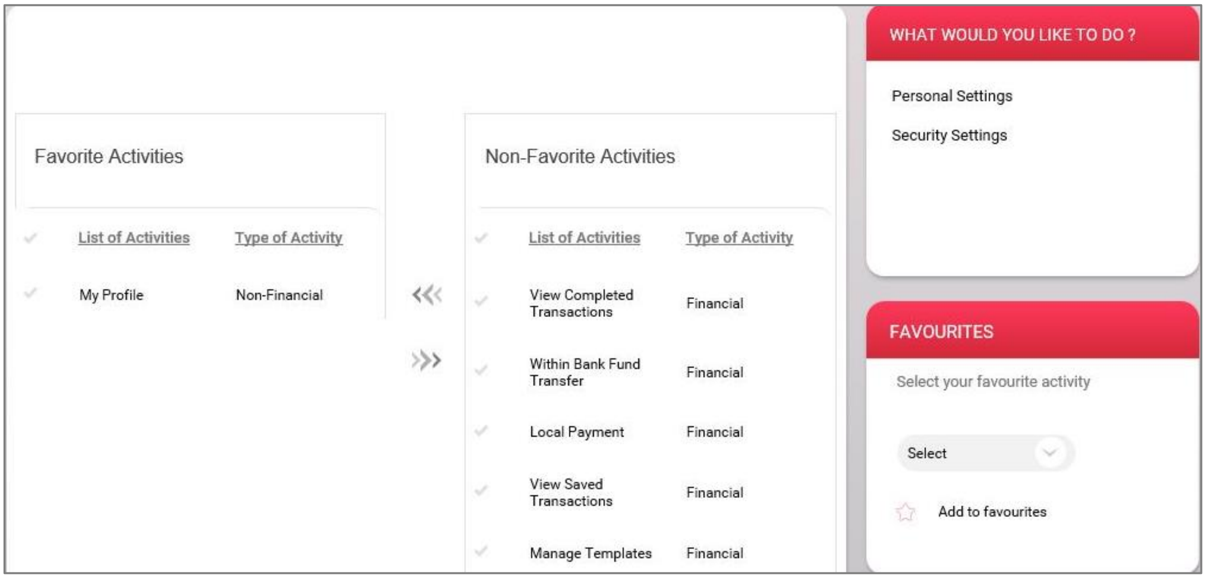
1. Choose **Yes Or No** in the Subscribed column
2. Once you have opted for the alerts click on the **Update link**.



SET FAVORITE ACCOUNT

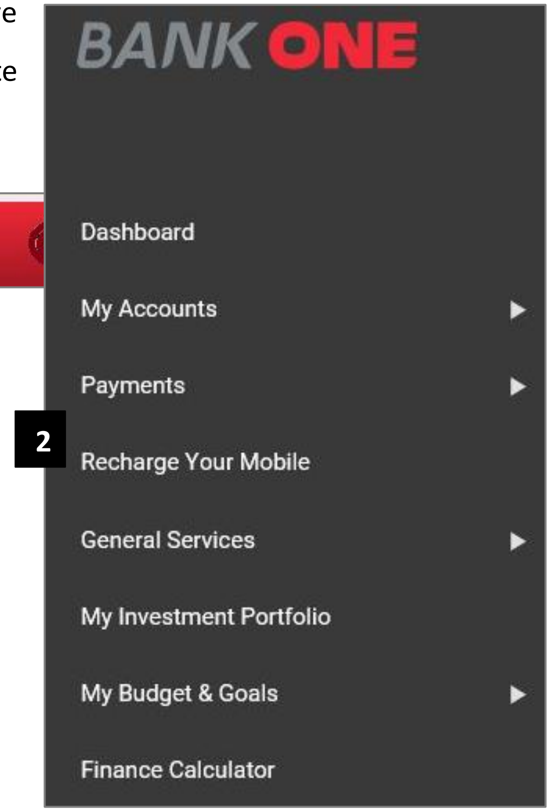
This option allows you to set your favorite account for transaction.

You will receive an OTP by SMS / email, which need to be entered in the One Time Password (OTP) field. Then click on update button.



BURGER MENU

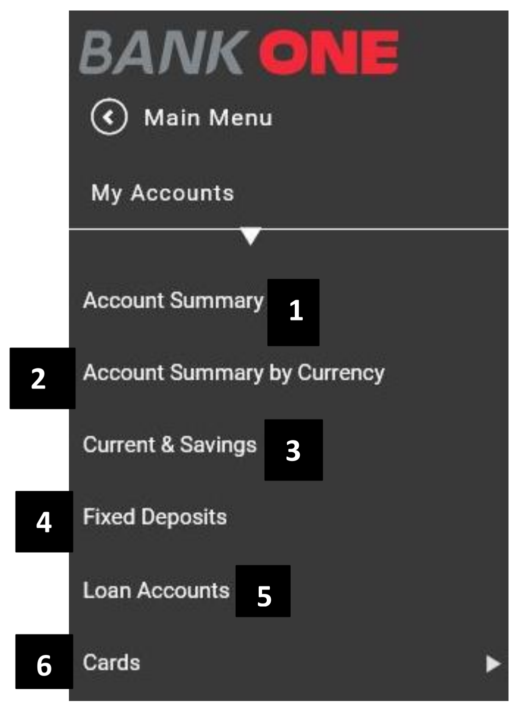
The burger menu opens a side screen which allows you to have additional options to navigate through your accounts, initiate payments and make other service requests.



MY ACCOUNTS

My account allows you to perform below activities:

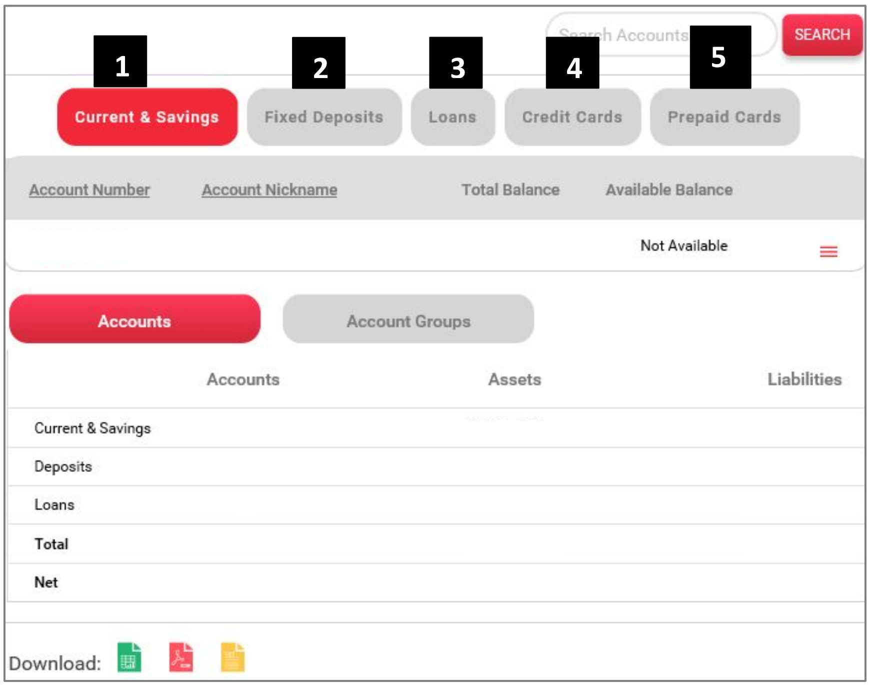
1. Account summary
2. Account Summary by Currency
3. Current & Savings
4. Fixed Deposit
5. Loan Account
6. Cards



ACCOUNT SUMMARY

Account summary allows you to have a view on the status of your

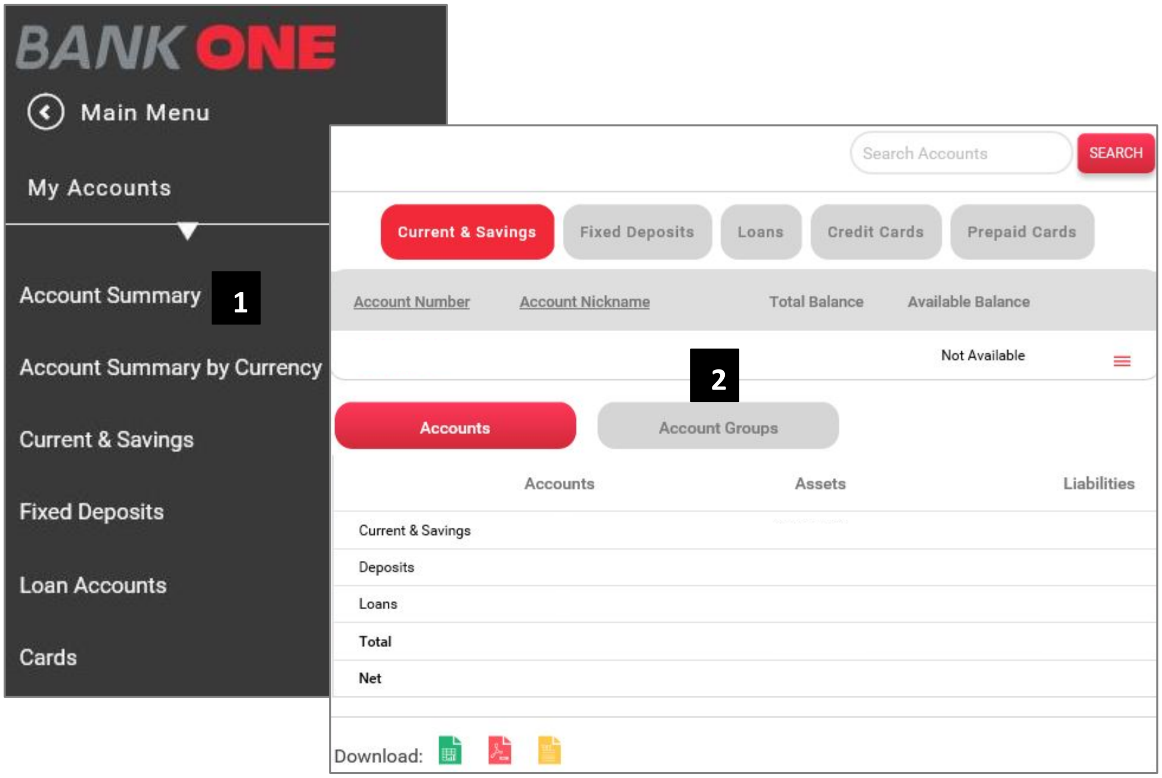
1. Current & Savings
2. Fixed Deposits
3. Loans
4. Credit Cards
5. Prepaid Cards



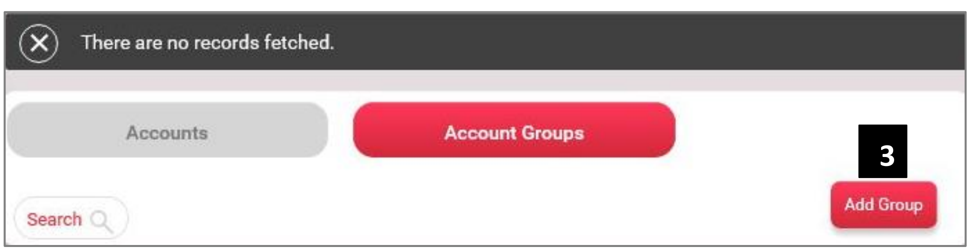
ACCOUNT GROUPS

Account groups under Account Summary allows you create group of accounts pertaining to one activity (E.g. Investment). Upon creation of a group of accounts you will be able to have an overview of all accounts created for a specific activity.

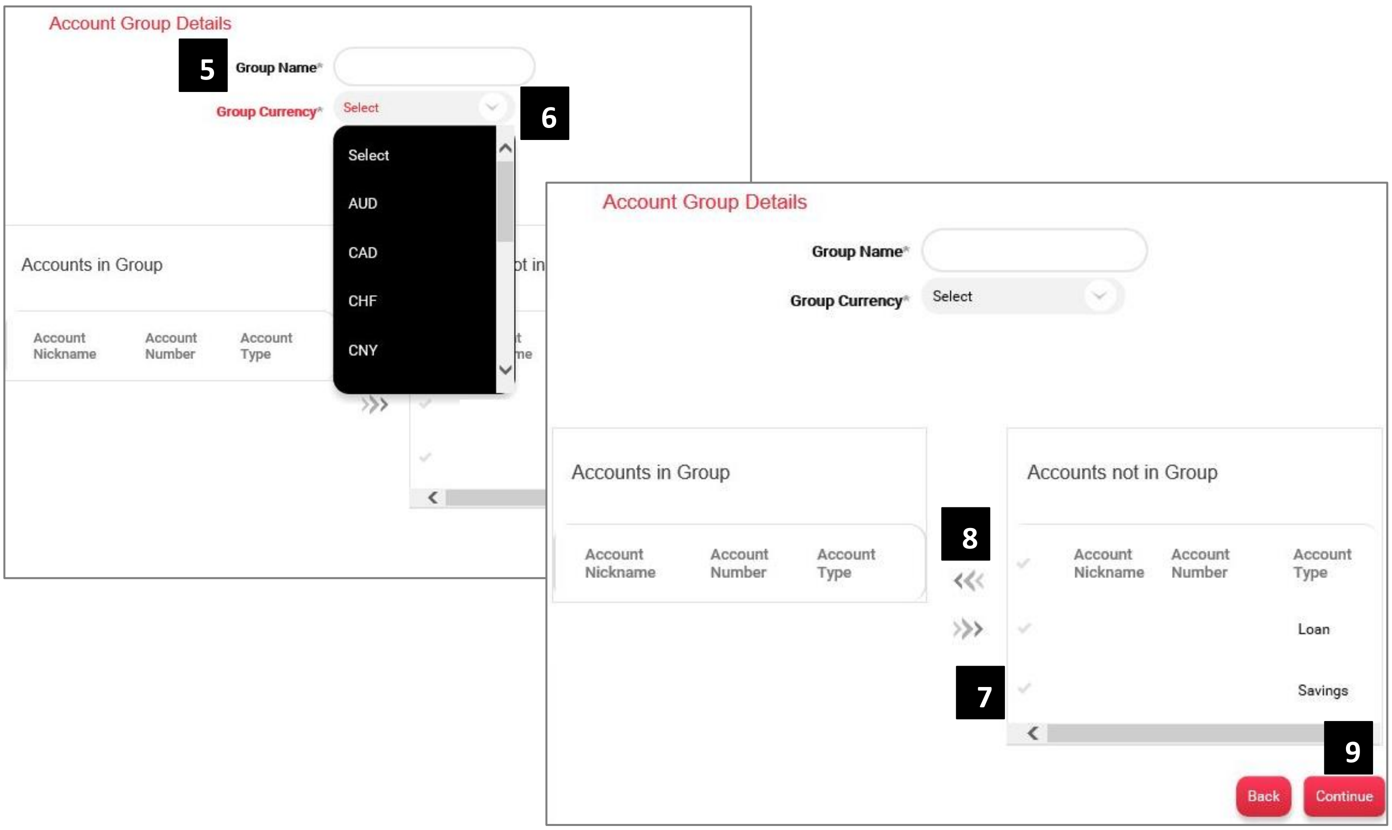
1. Click on Account Summary.



2. Click on **Account Groups** button.
3. Click on **Add Group** Button

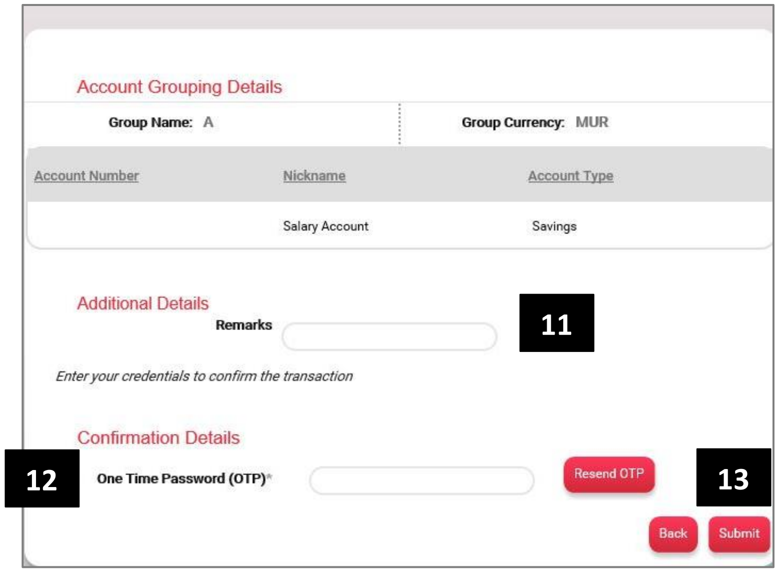


4. The Account Group Details screen will be displayed.
5. Enter the name of the group in the **Group Name** field.
6. Select the Currency in the **Group Currency** Dropdown.
7. Click on the **Tick** sign by the account name.
8. Click on the arrouw sign to move the account to the Accounts in groups colum.
9. Click on **Continue Button**.



10. An OTP will be generated and sent by SMS to your mobile number or to your email address registered with the Bank.

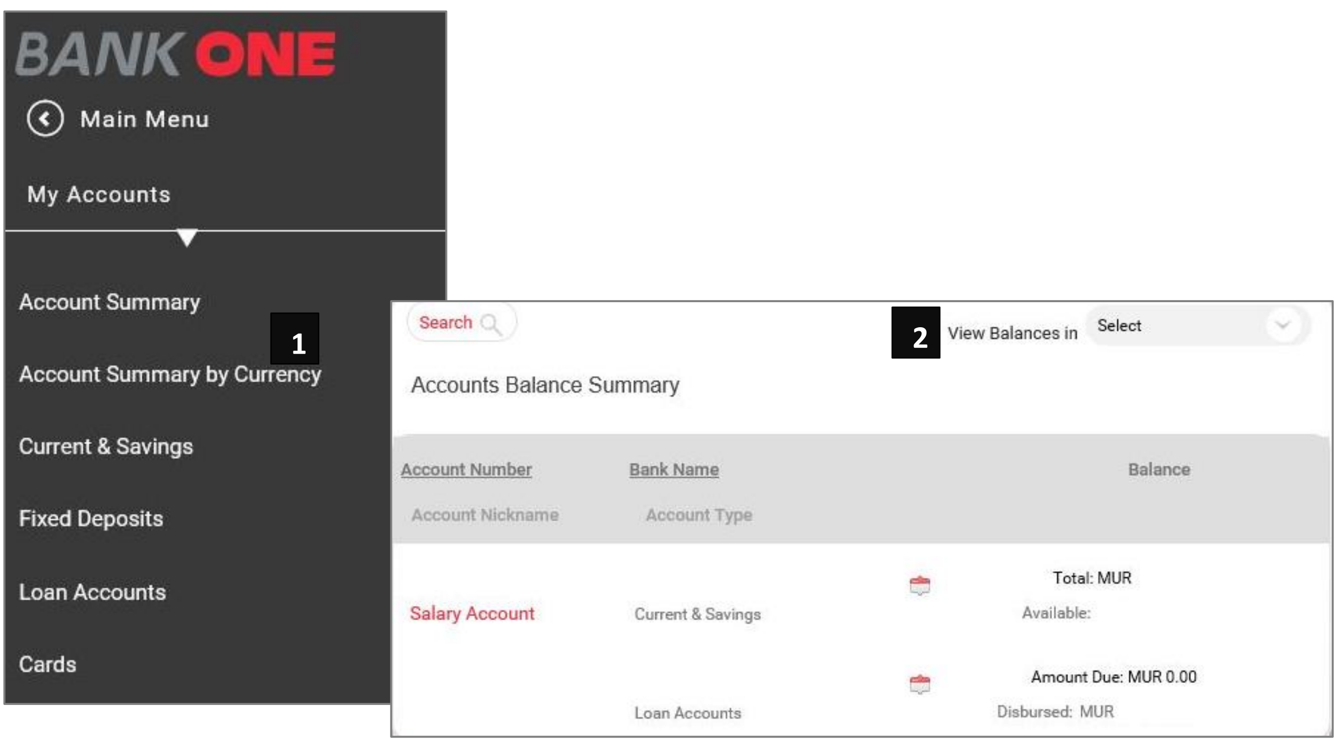
11. Add any remarks in the Additional remarks field. (Optional)
12. Insert the OTP in the One Time Password field.
13. Click on Submit button to complete process.



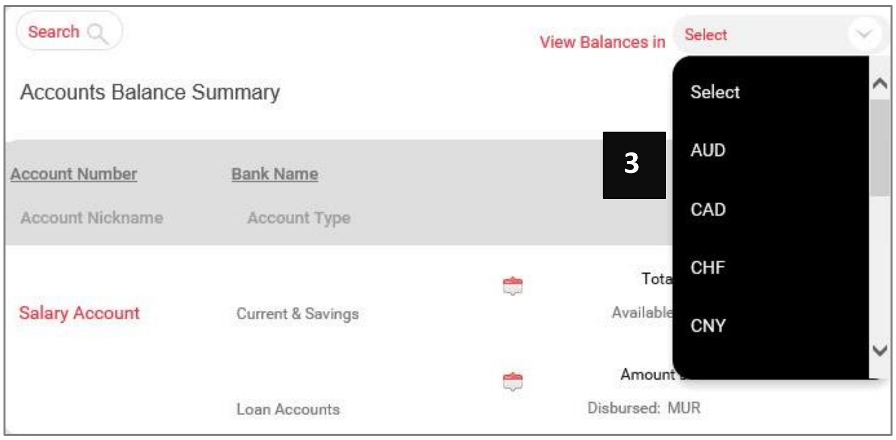
ACCOUNT SUMMARY BY CURRENCY

Account Summary by Currency allows you to have a summary of all your accounts in foreign currencies.

1. Under **My Accounts** click on **Account Summary by Currency.**



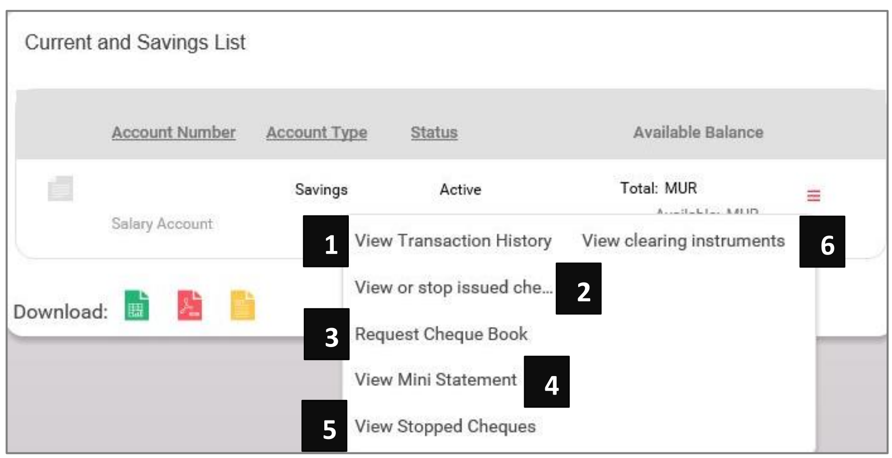
2. Click on **View Balances In** dropdown.
3. Select the currency required from the dropdown.
4. The accounts in the selected currency will be displayed.



CURRENT & SAVINGS

The Current & Savings option gives you the list of all your current and savings accounts and allows you to perform the below activities:

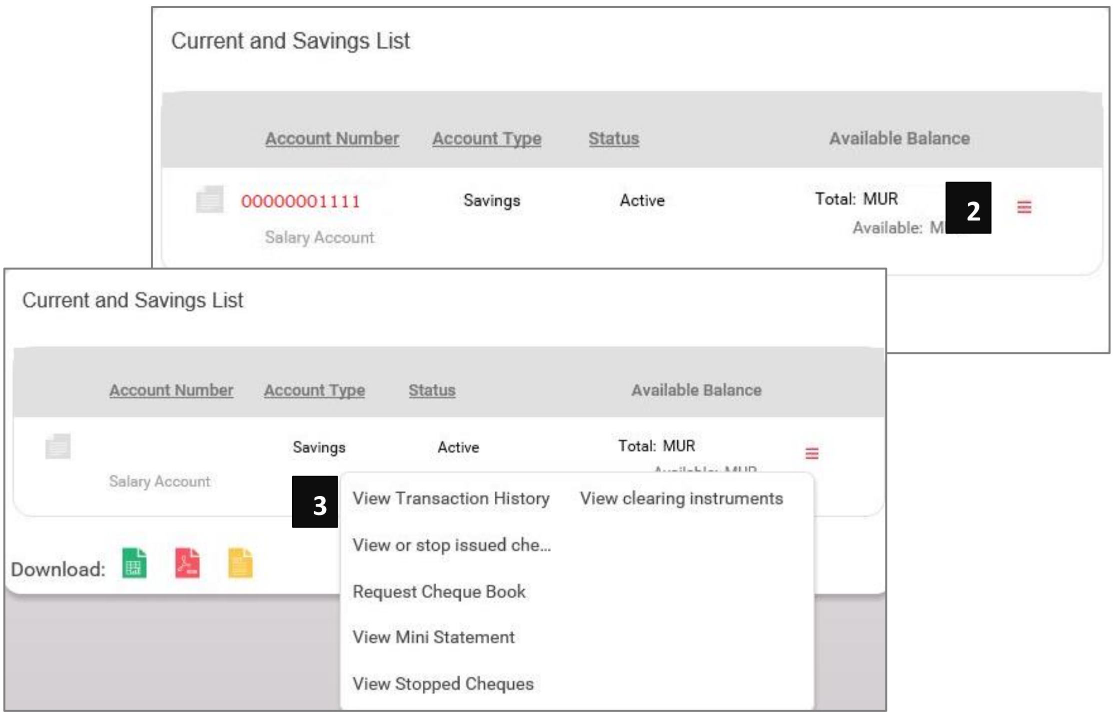
1. View Transaction history
2. View or stop issued cheque
3. Request Cheque Book
4. View Mini Statement
5. View Stopped Cheque
6. View Clearing instruments



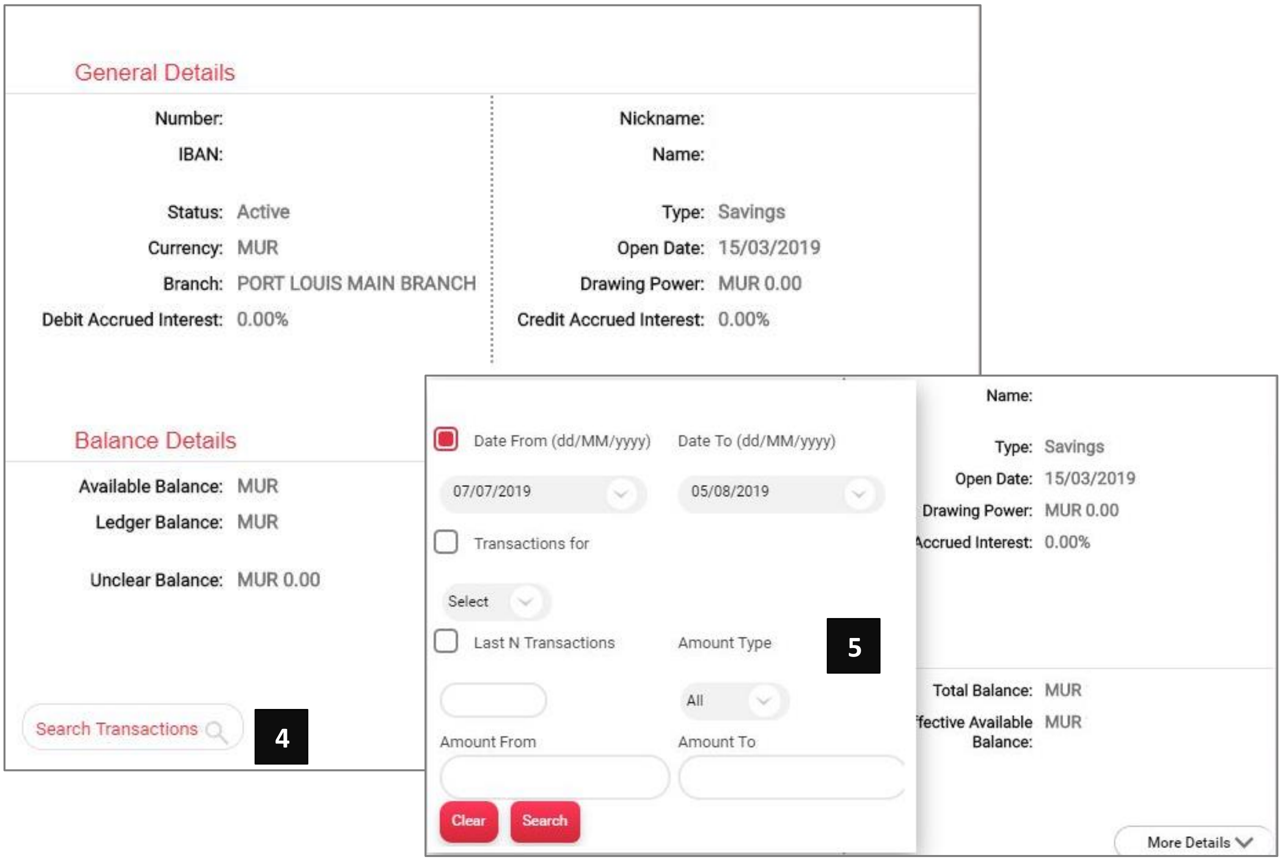
VIEW TRANSACTION HISTORY

View Transaction History allows you to view all your transactions over a selected period.

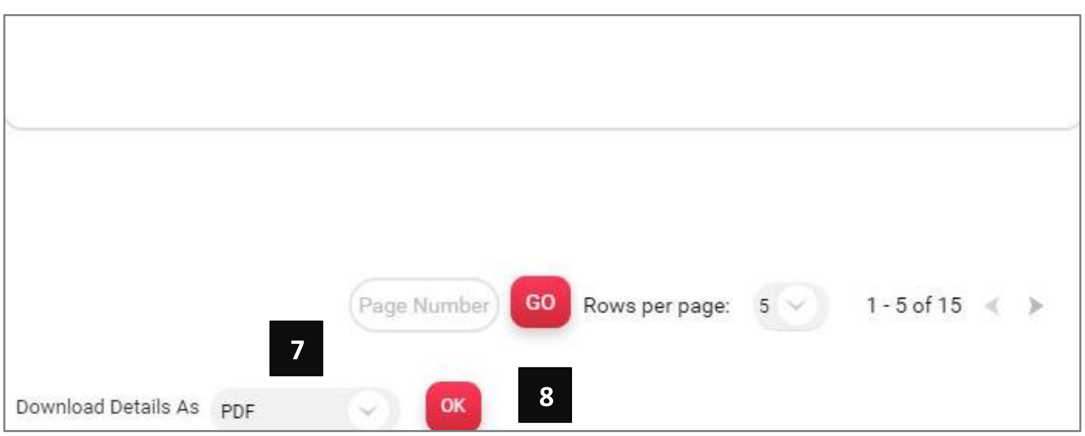
1. Under **My Accounts** click on **Current & Savings.**
2. Click the **Actions** button.
3. Select **View Transaction History.**



4. Click on the **Search Transactions** button to set the transaction period you would generate.
5. Set the parameters to display the transactions you want to view.
6. Click on the **Download Details as** button.
7. Choose the file format.
8. Click on **OK** button to complete the download.


General Details
Number:
IBAN:
Status: Active
Currency: MUR
Branch: PORT LOUIS MAIN BRANCH
Debit Accrued Interest: 0.00%
Nickname:
Name:
Type: Savings
Open Date: 15/03/2019
Drawing Power: MUR 0.00
Credit Accrued Interest: 0.00%
Balance Details
Available Balance: MUR
Ledger Balance: MUR
Unclear Balance: MUR 0.00
Search Transactions
4
Date From (dd/MM/yyyy)
Date To (dd/MM/yyyy)
07/07/2019
05/08/2019
Transactions for
Select
Last N Transactions
Amount Type
5
All
Amount From
Amount To
Clear
Search
Name:
Type: Savings
Open Date: 15/03/2019
Drawing Power: MUR 0.00
Accrued Interest: 0.00%
Total Balance: MUR
fective Available Balance: MUR
More Details

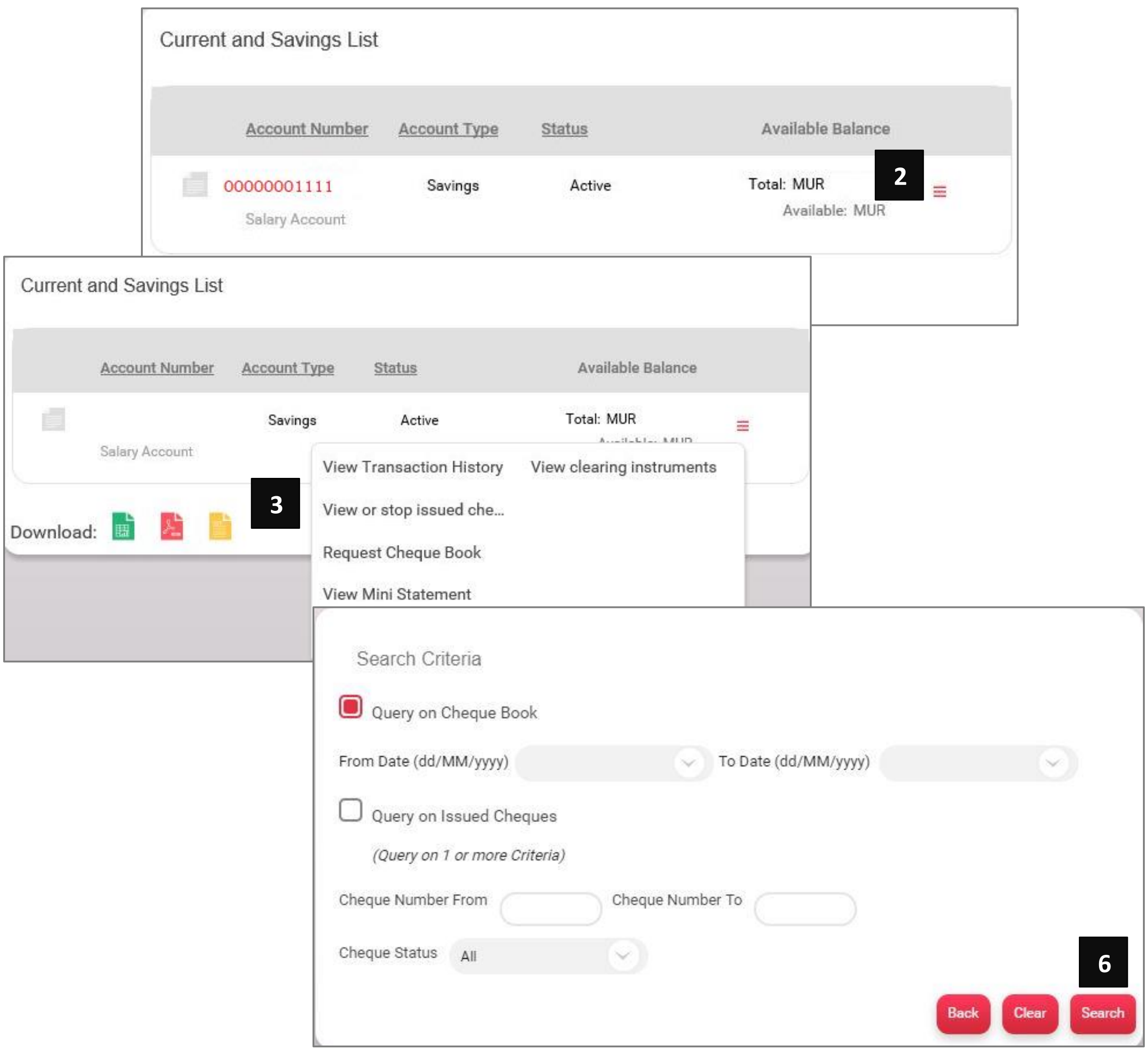

Transactions List - SBA -
Date
Remarks
Amount (MUR)
Balance (MUR)
05/08/2019
Test Remarks
-50.00


Page Number
GO
Rows per page:
5
1 - 5 of 15
7
Download Details As
PDF
OK
8

VIEW OR STOP ISSUED CHEQUE

The view or Stop Cheque allows you to view status on Cheques that you have already issued.

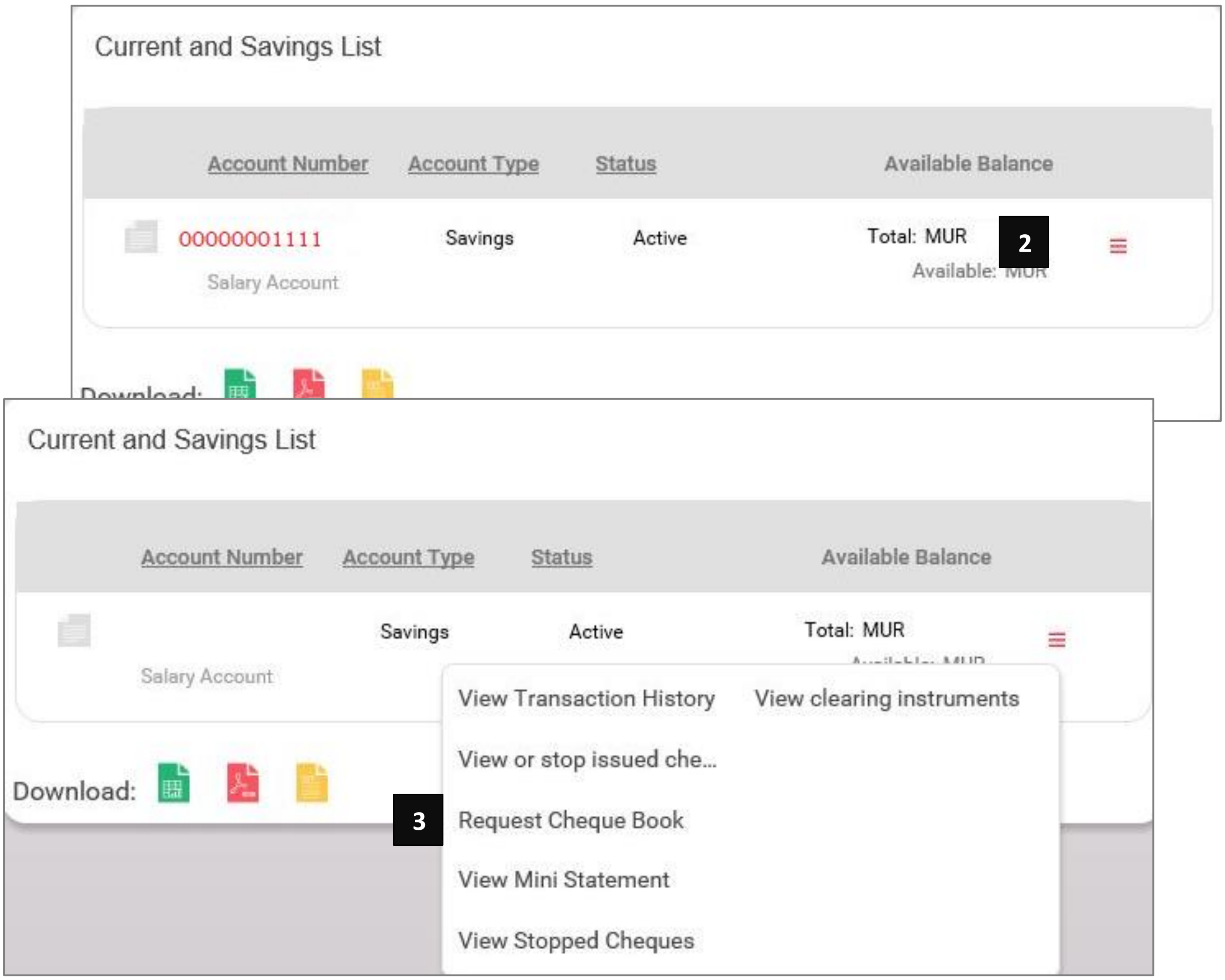
1. Under **My Accounts** click on **Current & Savings.**
2. Click the **Actions** button.
3. Select **View or stop issued cheque** option**.**
4. You can either search by **query on a Cheque Book** or **Query on issued Cheques**.
5. You need to fill in required information.
6. Click on **Search** button to display the requested information.



REQUEST CHEQUE BOOK

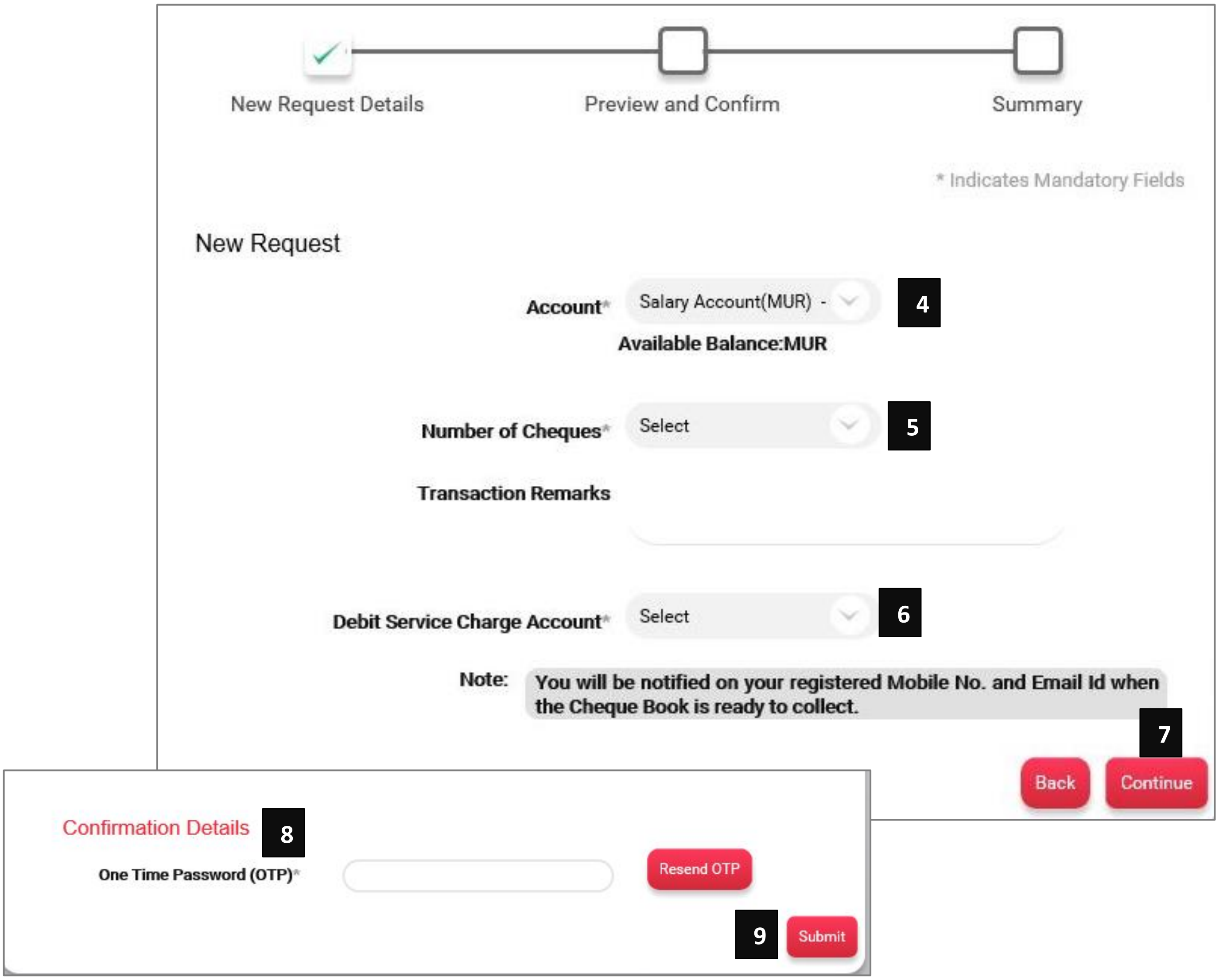
Request Cheque Book option allows you to request for a Cheque Book online.

1. Under **My Accounts** click on **Current & Savings.**
2. Click the **Actions** button.
3. Select **Request Cheque Book** option**.**



4. You need to select the account for which you are requesting a Cheque Book
5. Choose the number of Cheques required.
6. You need to select the account from which the service charge will be debited.

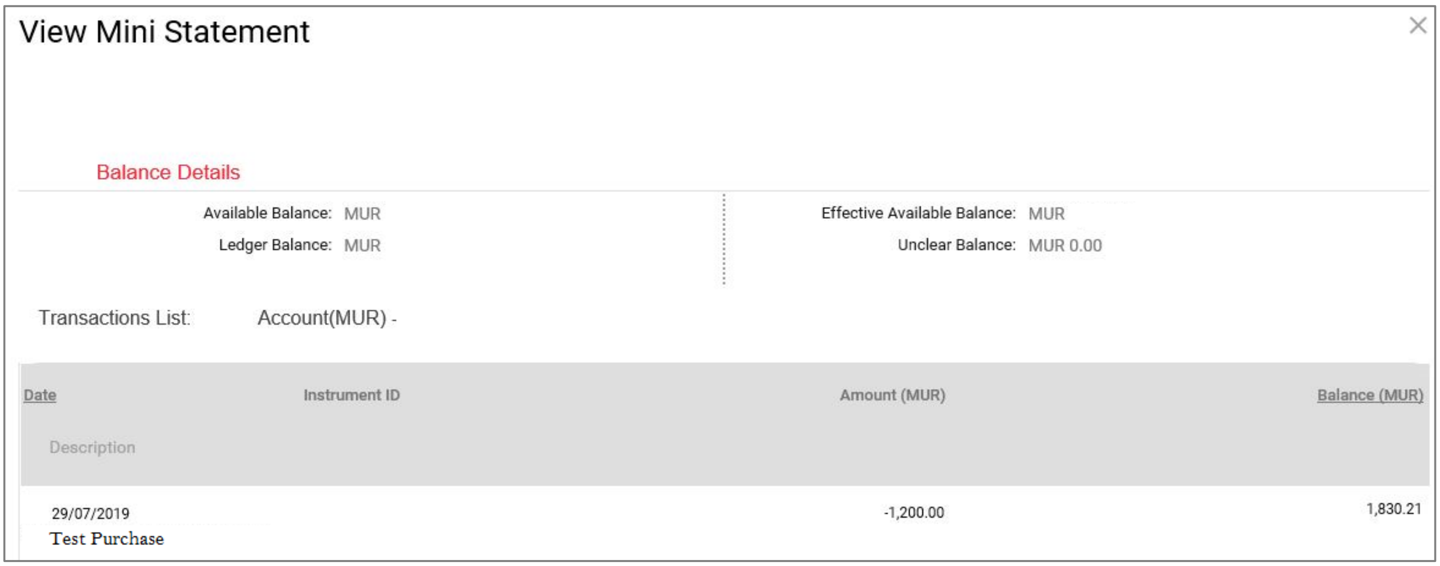
7. Click on the **Continue** button.
8. Enter the OTP sent to your mobile and email address registered with the Bank.
9. Click on **Submit** button.



VIEW MINI STATEMENT

The View Mini Statement option allows you to view the last 5 transactions on your account.

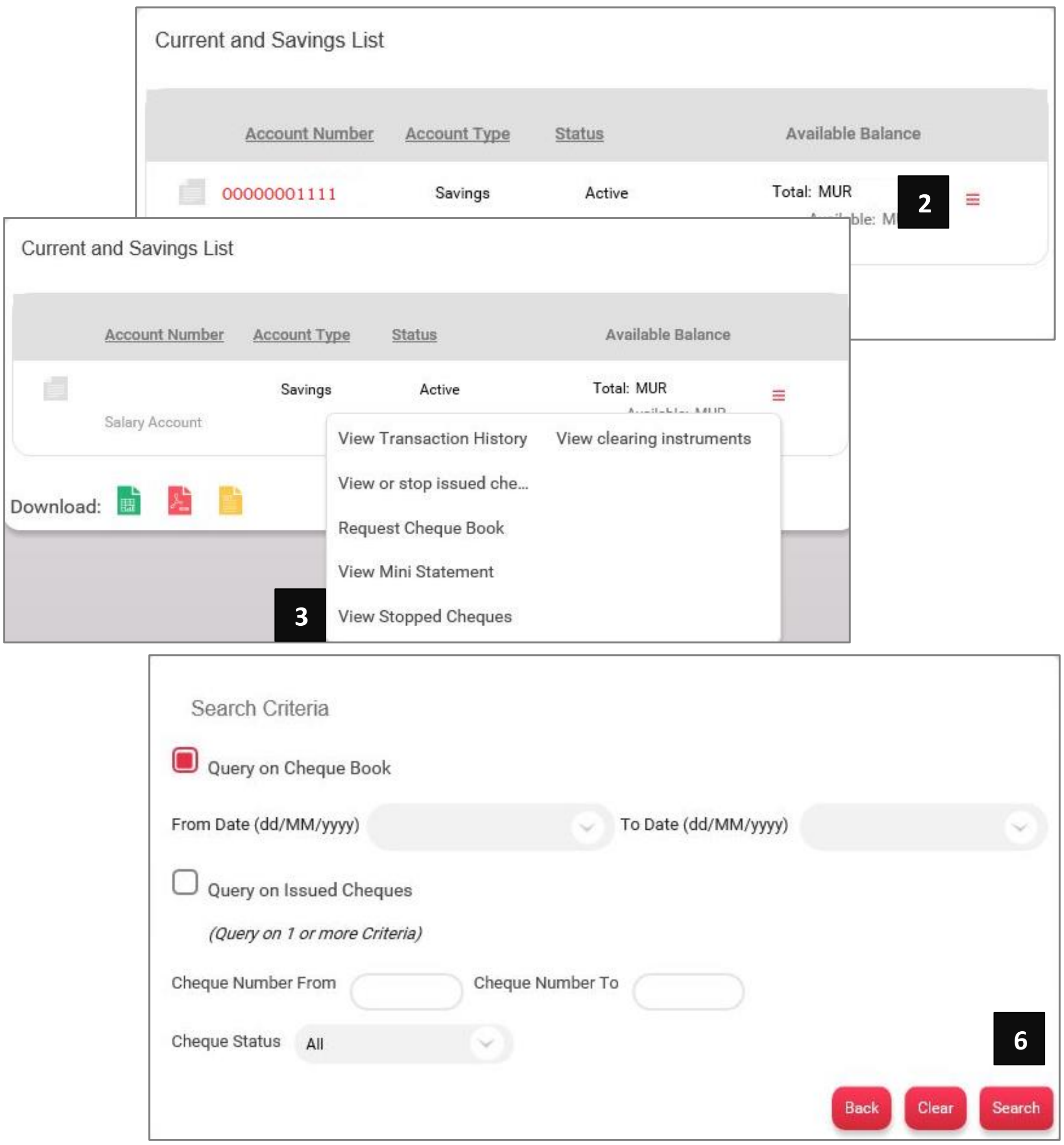
1. Under **My Accounts** click on **Current & Savings.**
2. Click the **Actions** button.
3. Select **View Mini Statement** option**.**
4. The last 5 transactions on your account will be displayed on the screen.



VIEW STOPPED CHEQUE

The View Stopped cheque option allows you to view the Cheques that have been stopped or cancelled.

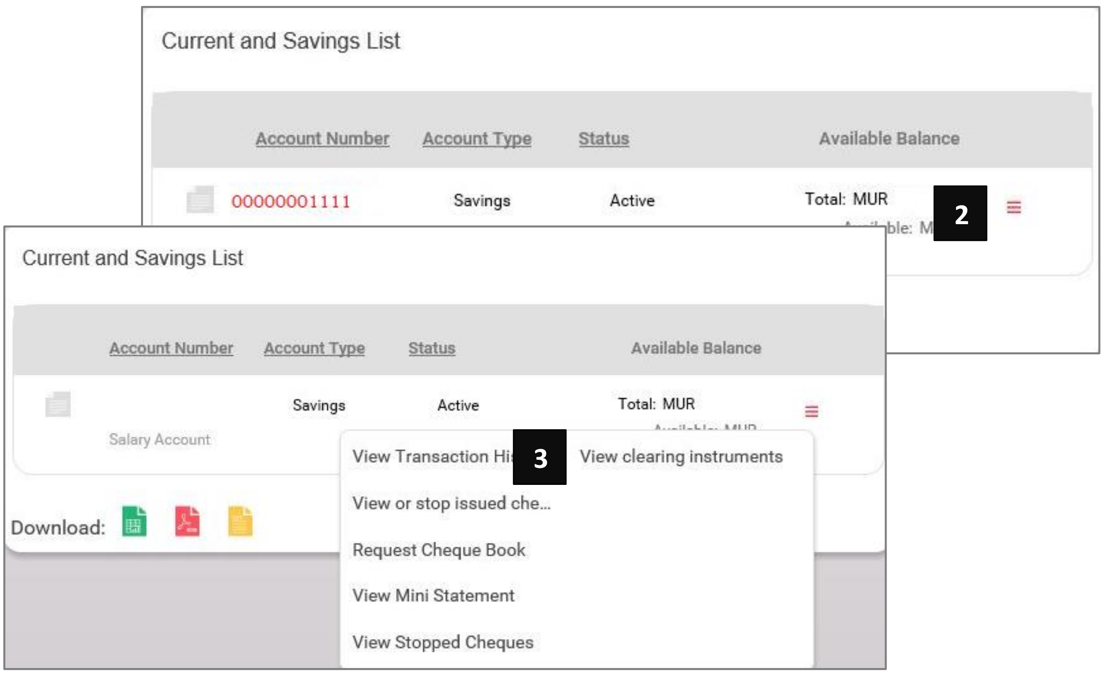
1. Under **My Accounts** click on **Current & Savings.**
2. Click the **Actions** button.
3. Select **View Stopped Cheque** option**.**
4. You can either search by **query on a Cheque Book** or **Query on issued Cheques**.
5. You need to fill in required information.
6. Click on **Search** button to display the requested information.

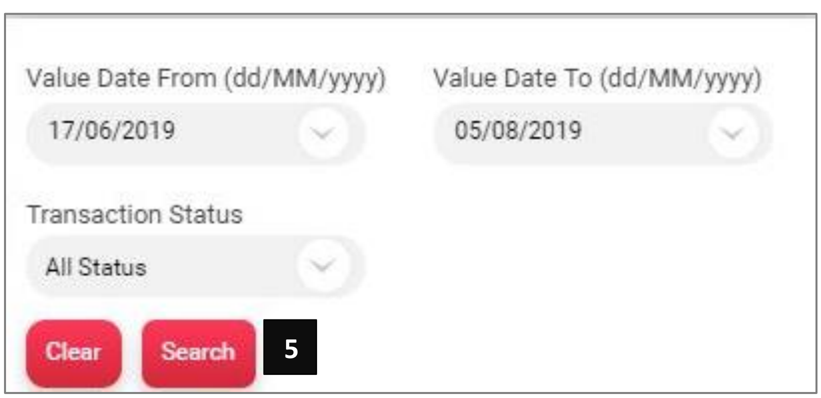


VIEW CLEARING INSTRUMENTS

The View Clearing instruments option allows you to view all the Cheques that are in clearance.

1. Under **My Accounts** click on **Current & Savings.**
2. Click the **Actions** button.
3. Select **View clearing instruments** option**.**
4. You need to fill in required information.
5. Click on **Search** button to display the requested information.

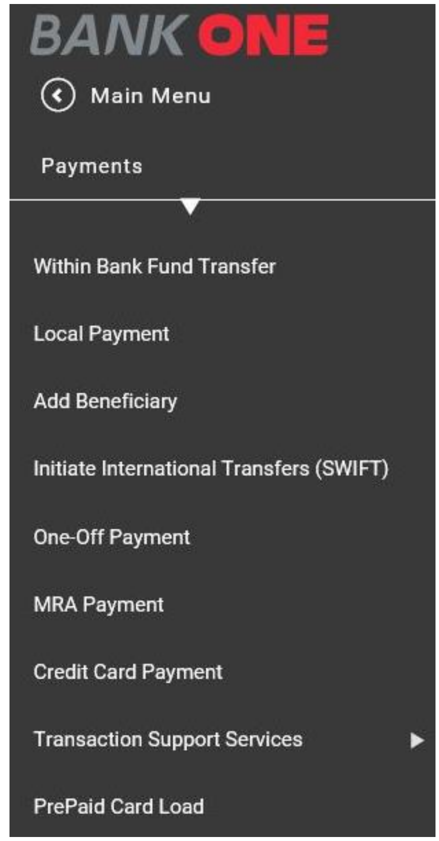




PAYMENTS

Payments allows you to do both local and international payments and access the below functionalities:

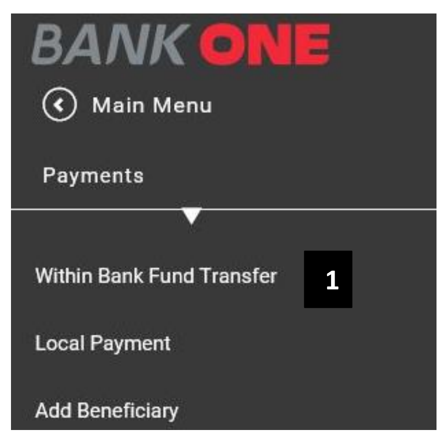
1. Within Bank Fund Transfer
2. Local Payment (Express and Standard payments)
3. Add Beneficiary
4. Initiate an International Transfer (SWIFT)
5. One Off Payment
6. MRA Payment
7. Credit Card Payment
8. Transaction Support Services
    - View Beneficiary Details
    - View Approval Queue
    - Manage Templates
    - View All Requests
9. Prepaid Card Loading

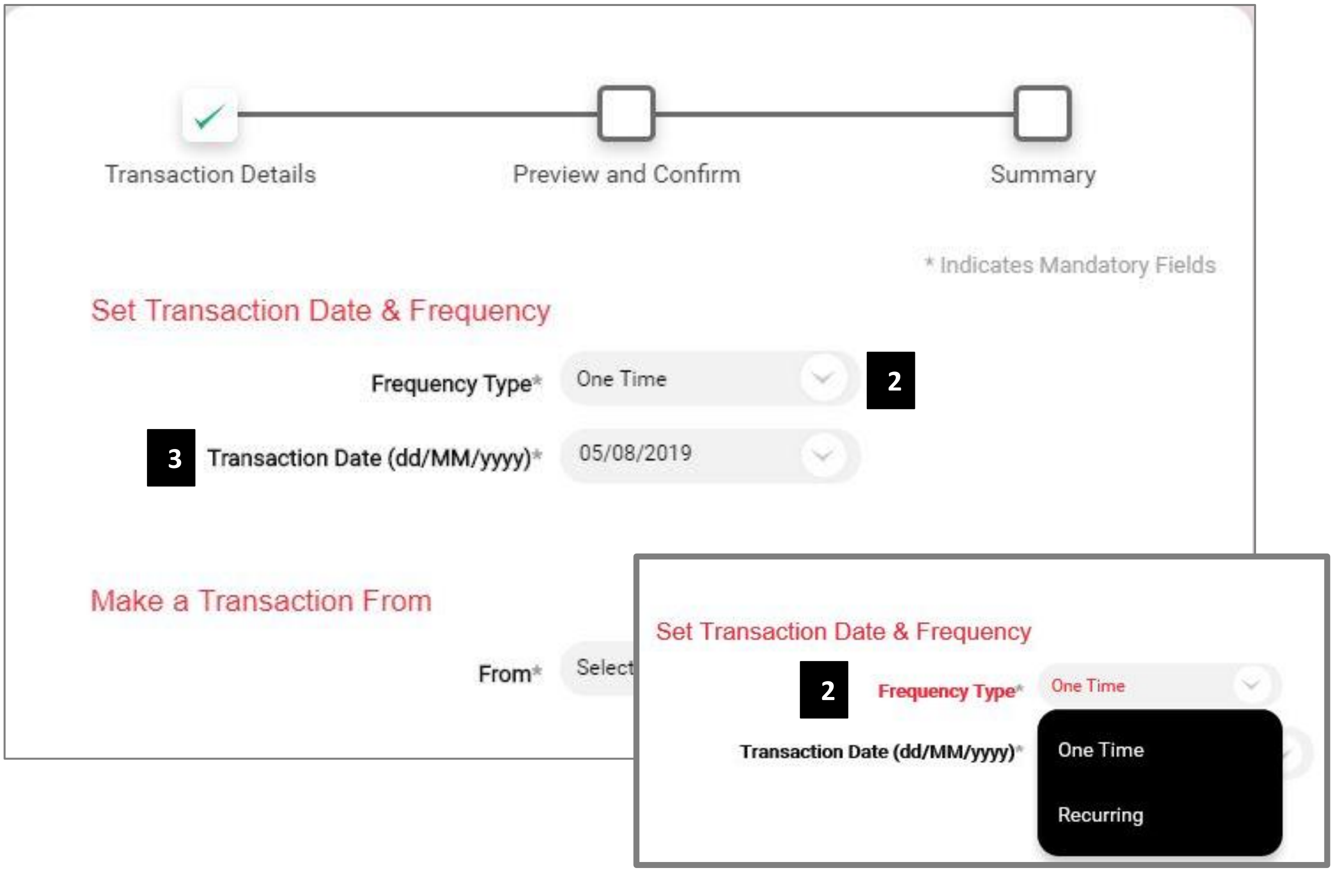


WITHIN BANK FUND TRANSFER

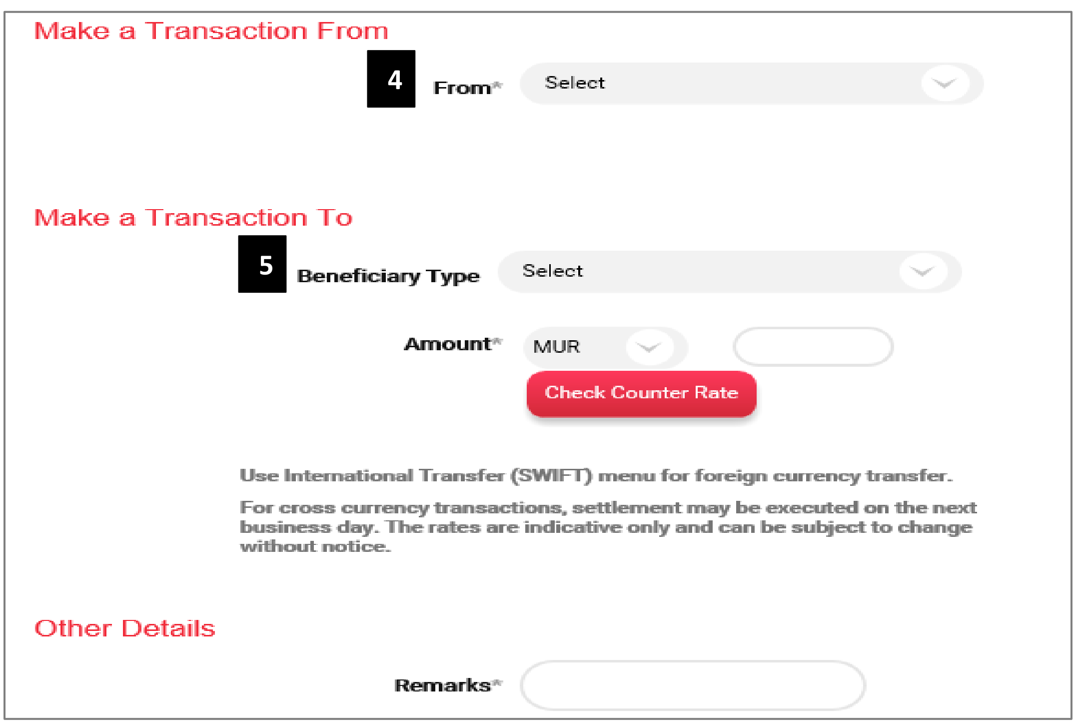
The “Within Bank Transfer” option allows you to initiate an instant transfer between any of your Bank One accounts as well as a third party account held at the bank.

1. Under **Payments** click on **Within Bank Fund Transfer.**
2. Select the frequency of the payment from **the frequency type** dropdown. *(either One Time or Recurring)*
3. Select the date from the Transaction date field.

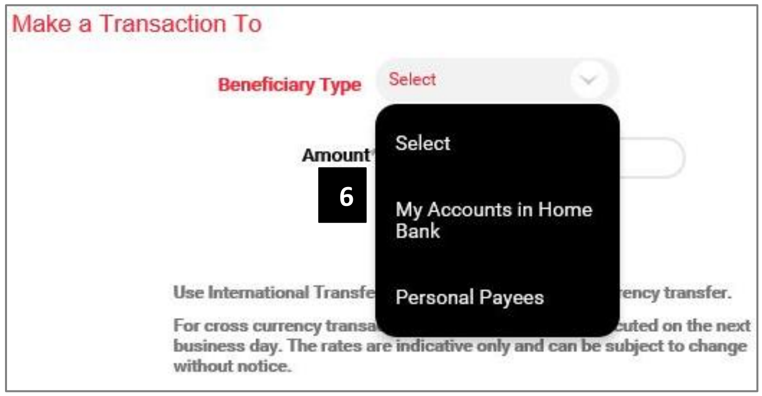




4. Choose the account from which you want to make the transfer.
5. Select the beneficiary from the **Beneficiary Type** dropdown.

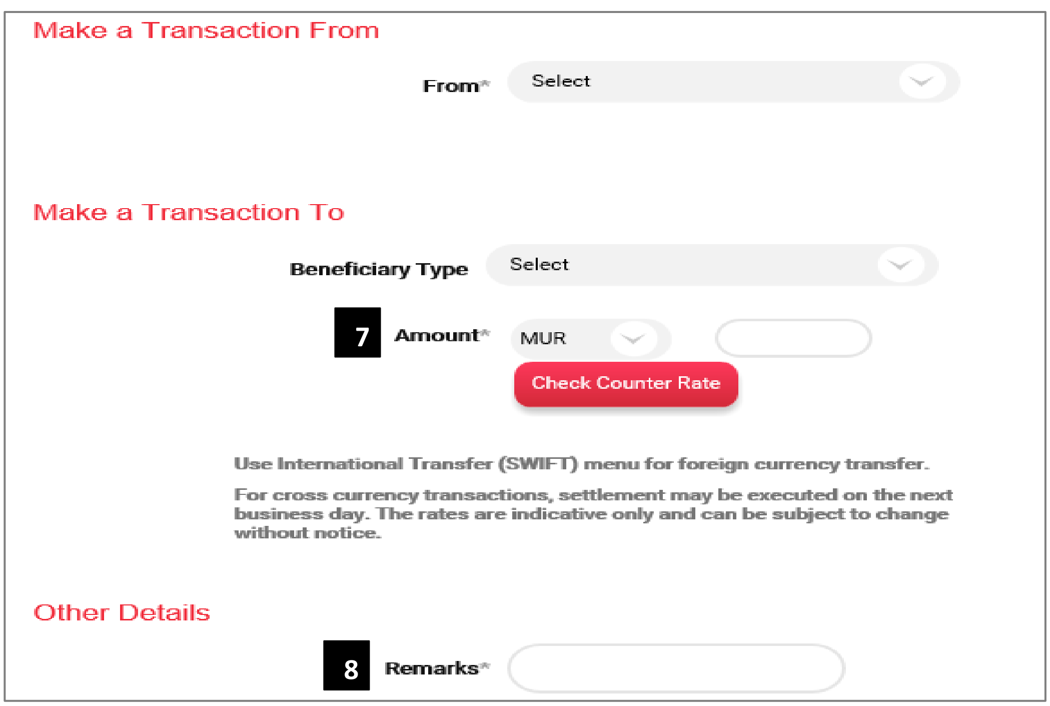


6. Select either **My Accounts in Home Bank** or **Personal Payees** from the **Beneficiary Type** dropdown. *(Note: My Accounts in Home Bank are your accounts at Bank One. Personal Payees need to be registered in Add Beneficiary sub module)*



7. Enter the currency and amount you want to transfer.
8. Add any remarks in the **Remarks** field.
9. Click on the **Continue** button.
10. To confirm your transaction, enter the OTP sent to your mobile number and email address registered with the Bank.

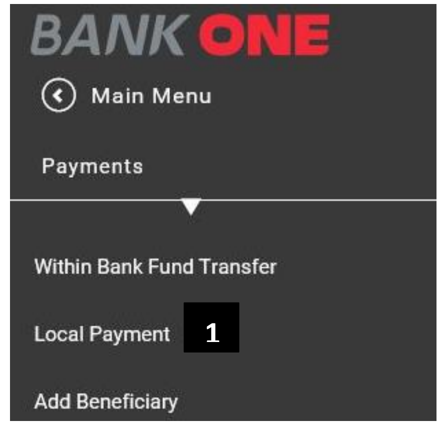
11. Click on **Submit** button to complete transaction.

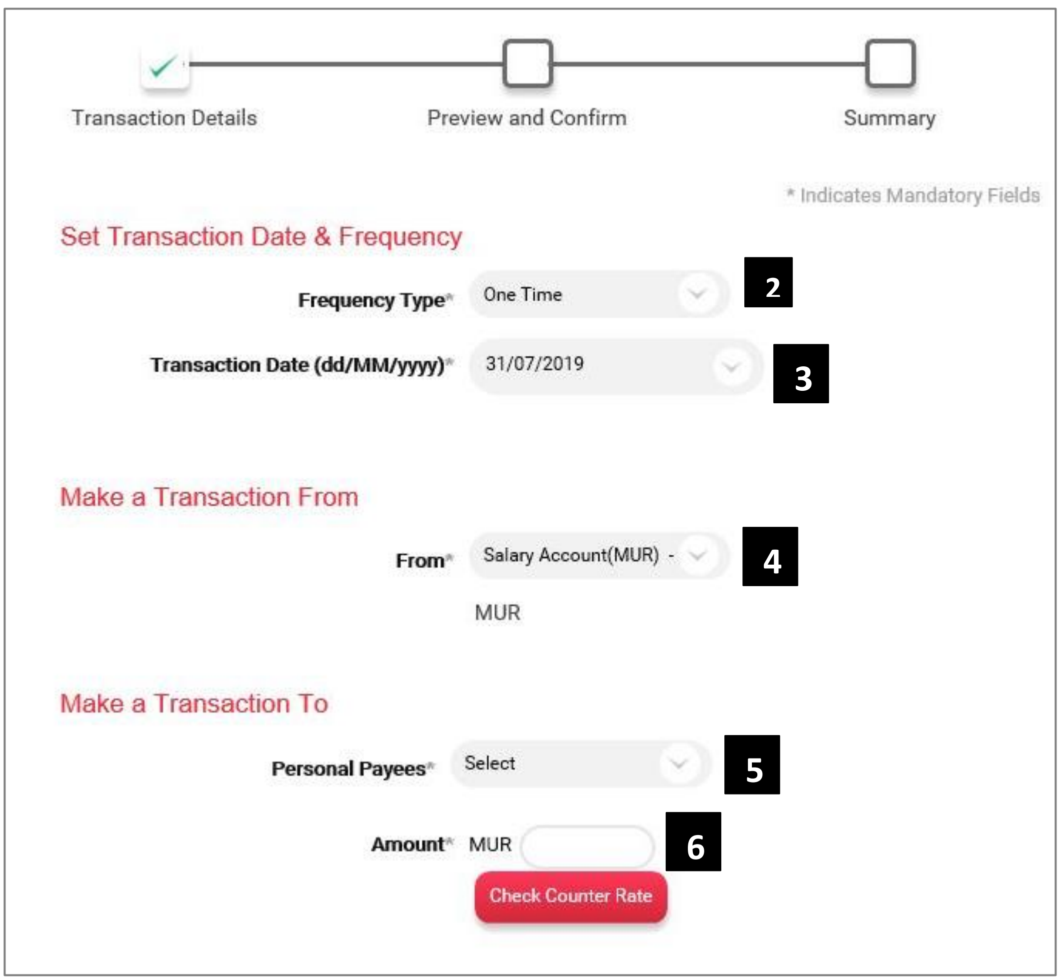


LOCAL PAYMENT

Local Payment option allows you to make payments to any local bank.

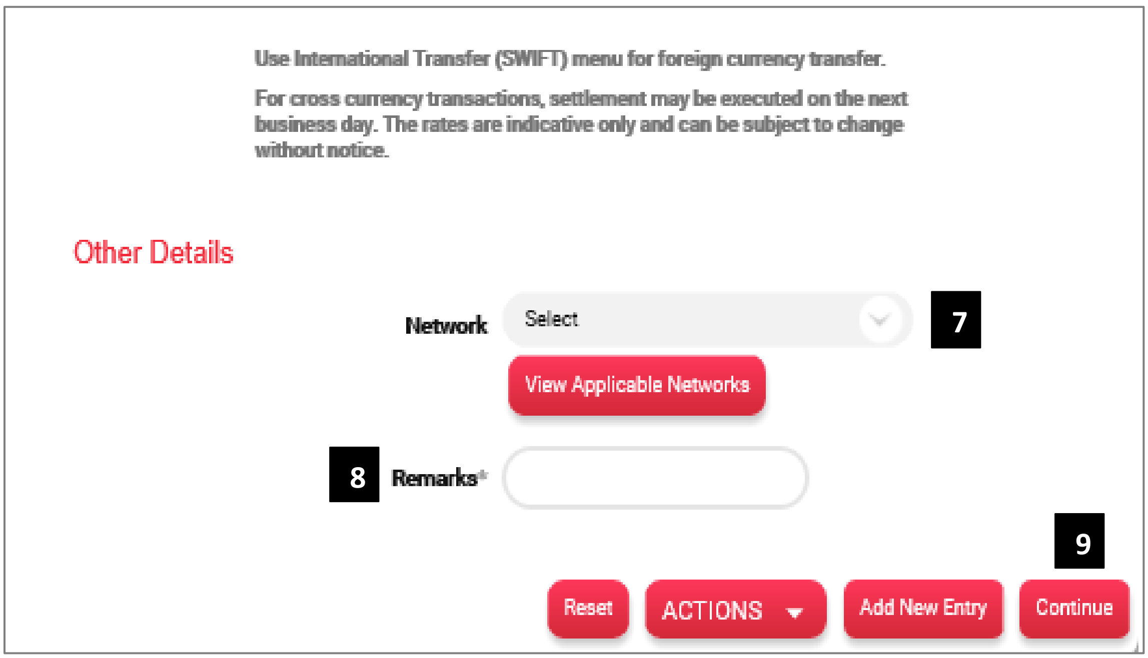
1. Under **Payments** click on **Local Payment.**
2. Select the frequency of the payment from **the frequency type** dropdown. *(either One Time or Recurring)*
3. Select the date from the Transaction date field.
4. Choose the account from which you want to make the transfer.
5. Select the payee from the **Personal Payee** dropdown. (*Personal Payees need to be registered in Add Beneficiary sub module)*
6. Enter the amount you want to transfer.





7. Select the type of network for the transaction. *(either Express or Standard)*
8. Add any remarks in the **Remarks** field.
9. Click on the Continue button.
10. To confirm your transaction enter the OTP sent to your mobile number and email address registered with the Bank.

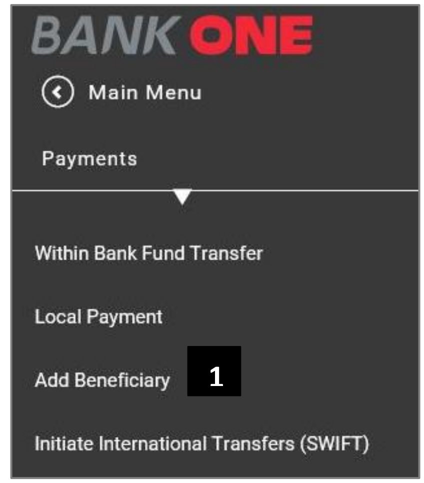
11. Click on **Submit** button to complete transaction.

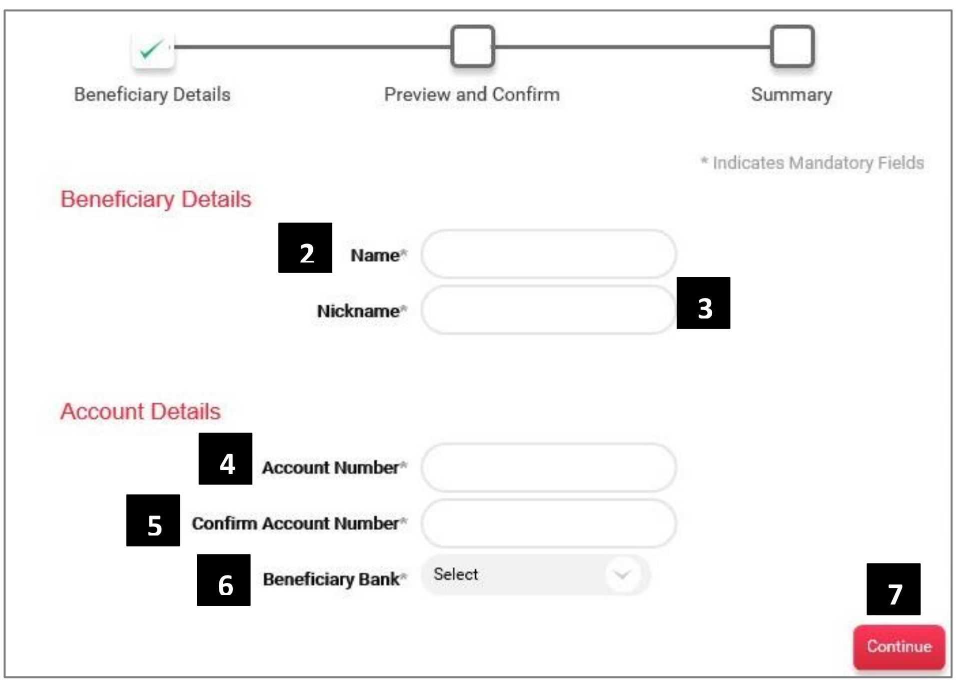


ADD BENEFICIARY

The Add Beneficiary option allows you to create personal payees. Personal payees need to be created prior effecting transactions to local banks.

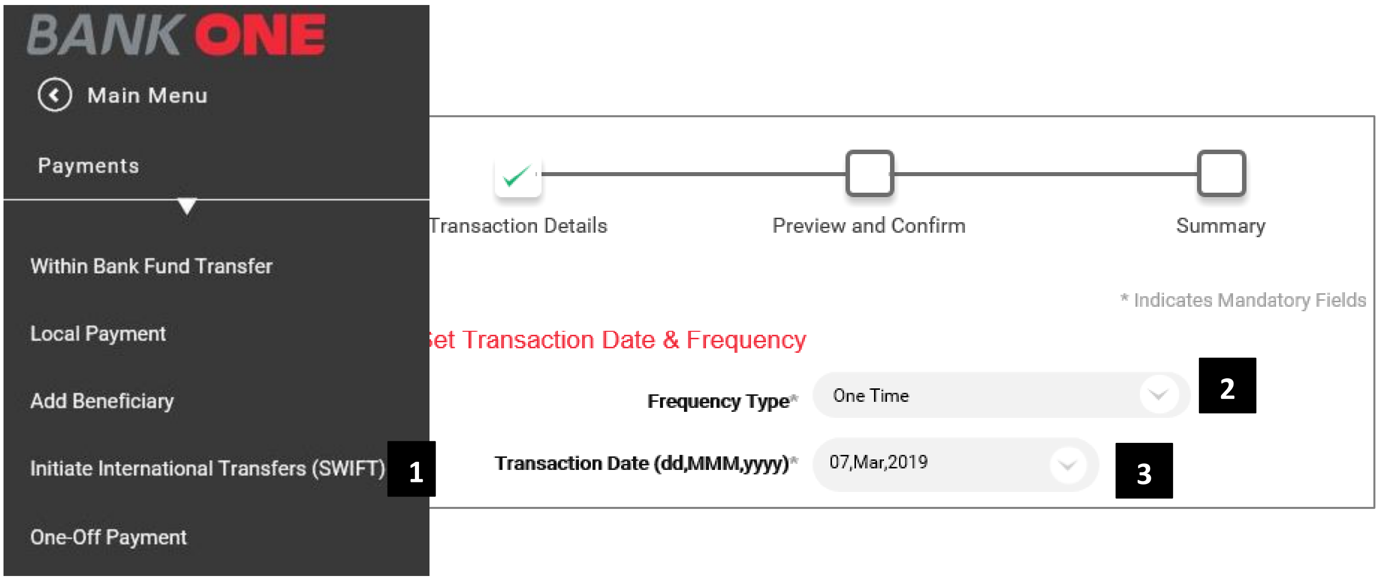
1. Under Payments click on **Add Beneficiary**.
2. Enter the name of the payee.
3. Enter the nickname of the payee.
4. Enter the account number.
5. Confirm the account number.
6. Select the beneficiary bank form the dropdown.
7. Click on the continue button.
8. To confirm your transaction enter the OTP sent to your mobile number and email address registered with the Bank.
9. Click on **Submit** button to complete transaction.



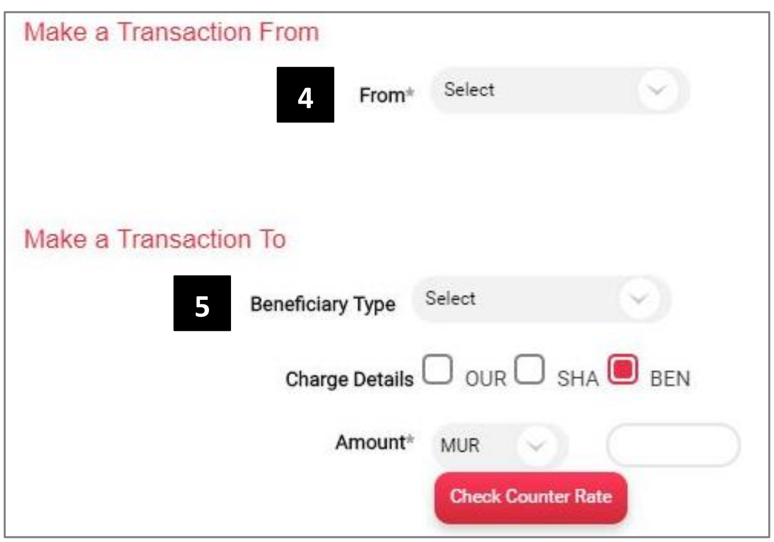


INITIATE INTERNATIONAL TRANSFERS (SWIFT)

1. Under Payments click on Initiate International Transfers (SWIFT).
2. Select the frequency of the payment from **the frequency type** dropdown. *(either One Time or Recurring)*
3. Select the date from the Transaction date field.



4. Select the account number from which you will do the transfer.
5. Select Beneficiary Type. *(Beneficiary can either be an Ad hoc personal Payee or a personal payee)*



SELECTING AD HOC PERSONAL PAYEE

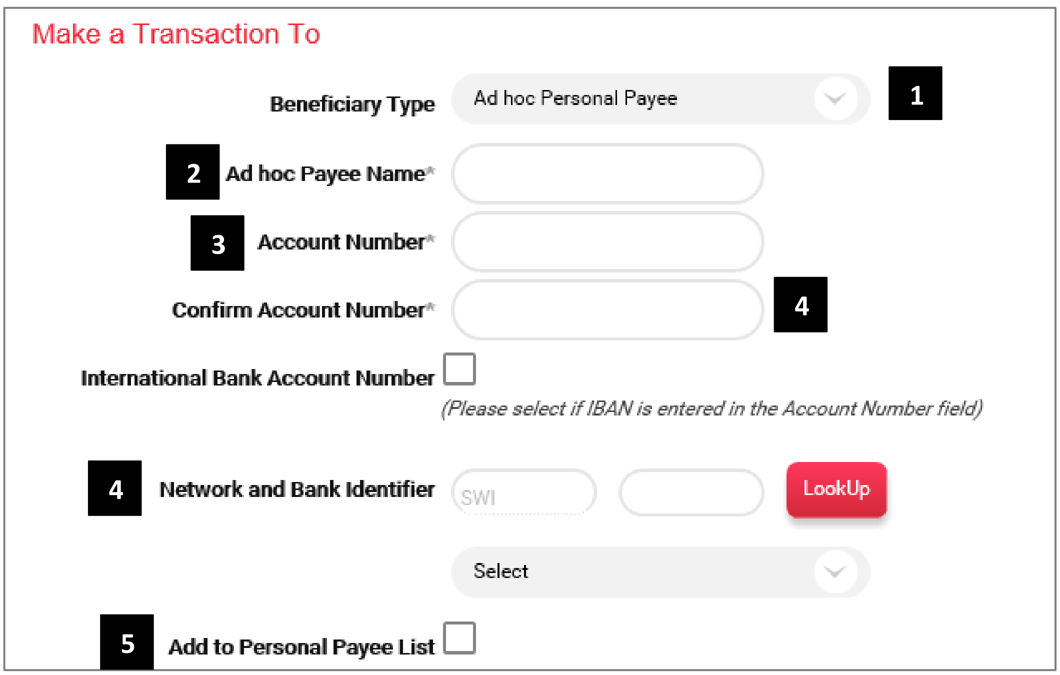
Enter the Ad hoc Payee Name.

Enter the Account Number.

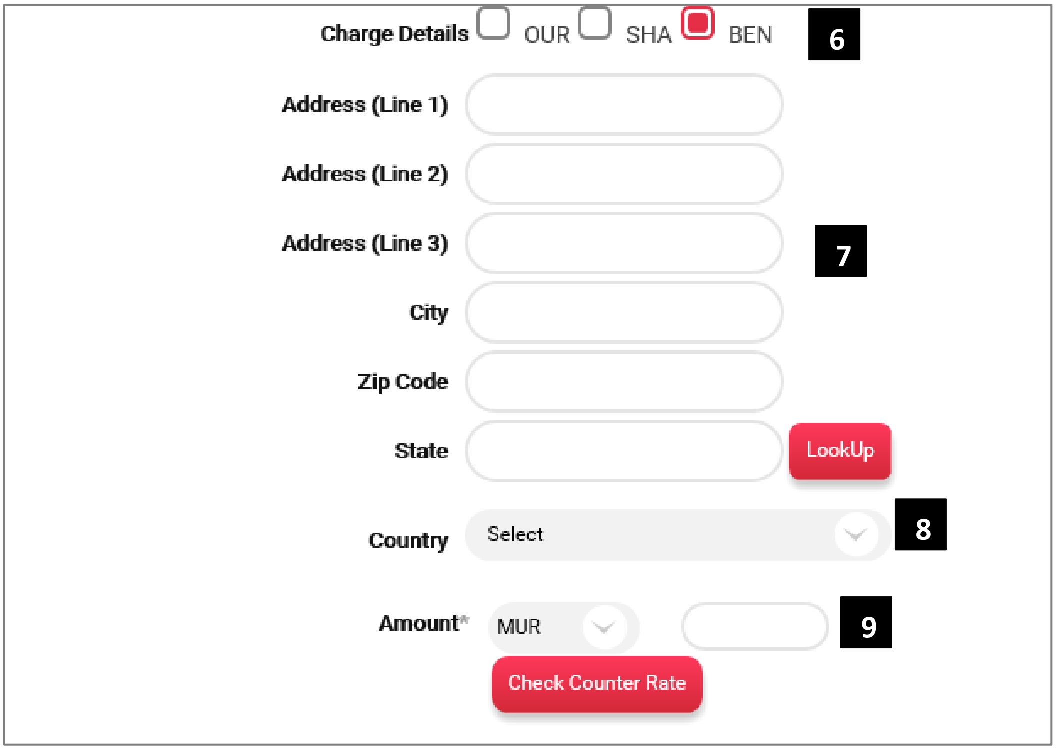
Confirm the Account Number.

Select the Network and Bank Identifier.

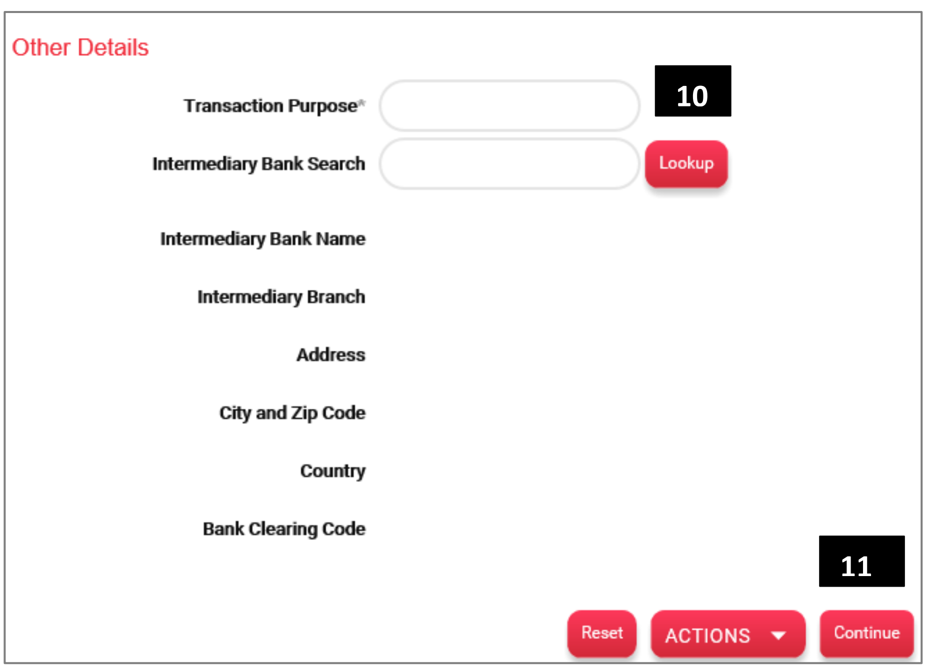
Tick the Add to personal payee List checkbox if you want to add the beneficiary in your personal payee list for future transactions.



6. After choosing the beneficiary type, choose the charge details. *(OUR – you bear the charges; SHA – you and the Beneficiary share the charges; BEN – the beneficiary share the charges)*
7. Enter the address of the beneficiary.
8. Choose the country.
9. Select the currency and enter the amount.



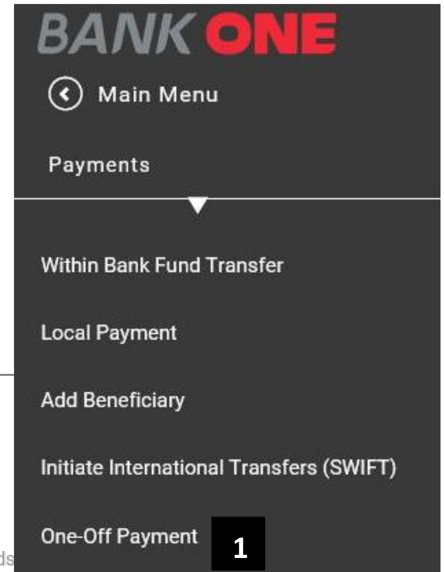
10. Enter the transaction purpose.
11. Click on the continue button.
12. To confirm your transaction enter the OTP sent to your mobile number and email address registered with the Bank.
13. Click on **Submit** button to complete transaction.

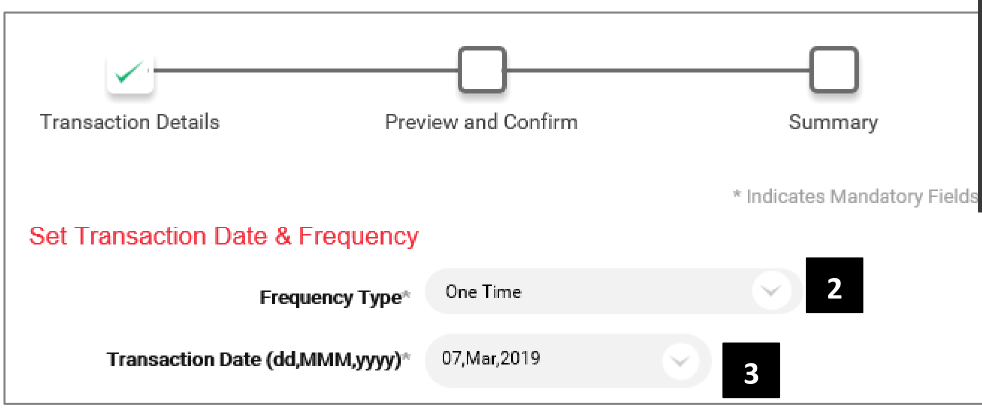


ONE-OFF PAYMENT

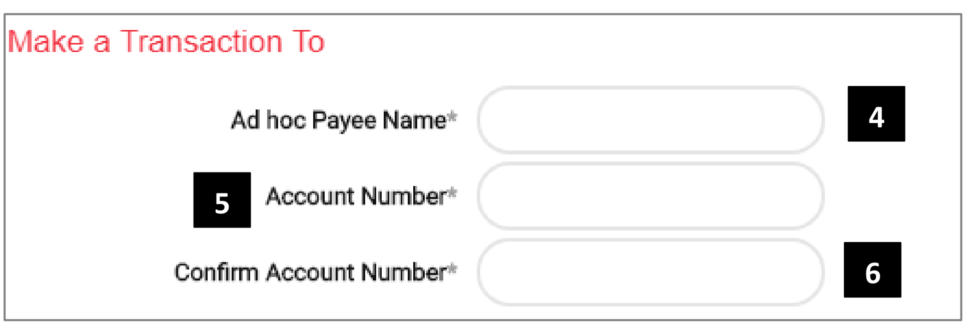
This option allows you to effect a payment to someone not on your beneficiary list.

1. Under Payments click on One – Off Payment.
2. Select the frequency of the payment from **the frequency type** dropdown. *(either One Time or Recurring)*
3. Select the date from the Transaction date field.



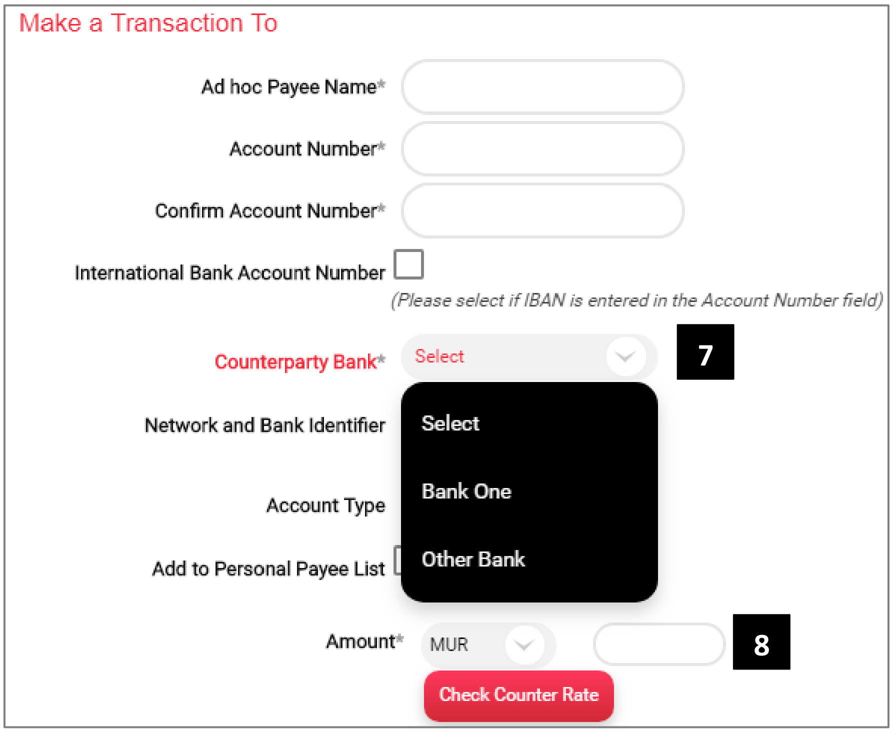


4. Enter the Ad hoc Payee Name.
5. Enter the account number.
6. Confirm the account number.



7. Select the counterparty bank. *(either Bank One or Another Bank)*

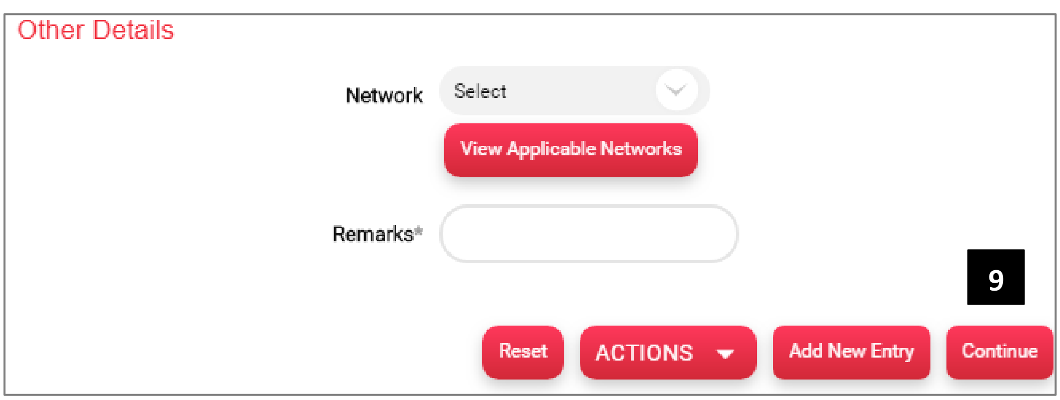
8. Select the currency and enter the amount.



9. Click on the continue button.

10. To confirm your transaction, enter the OTP sent to your mobile number and email address registered with the Bank.

11. Click on **Submit** button to complete transaction.

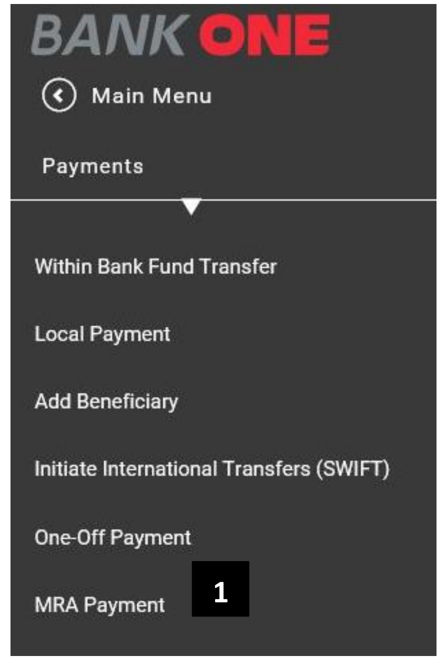


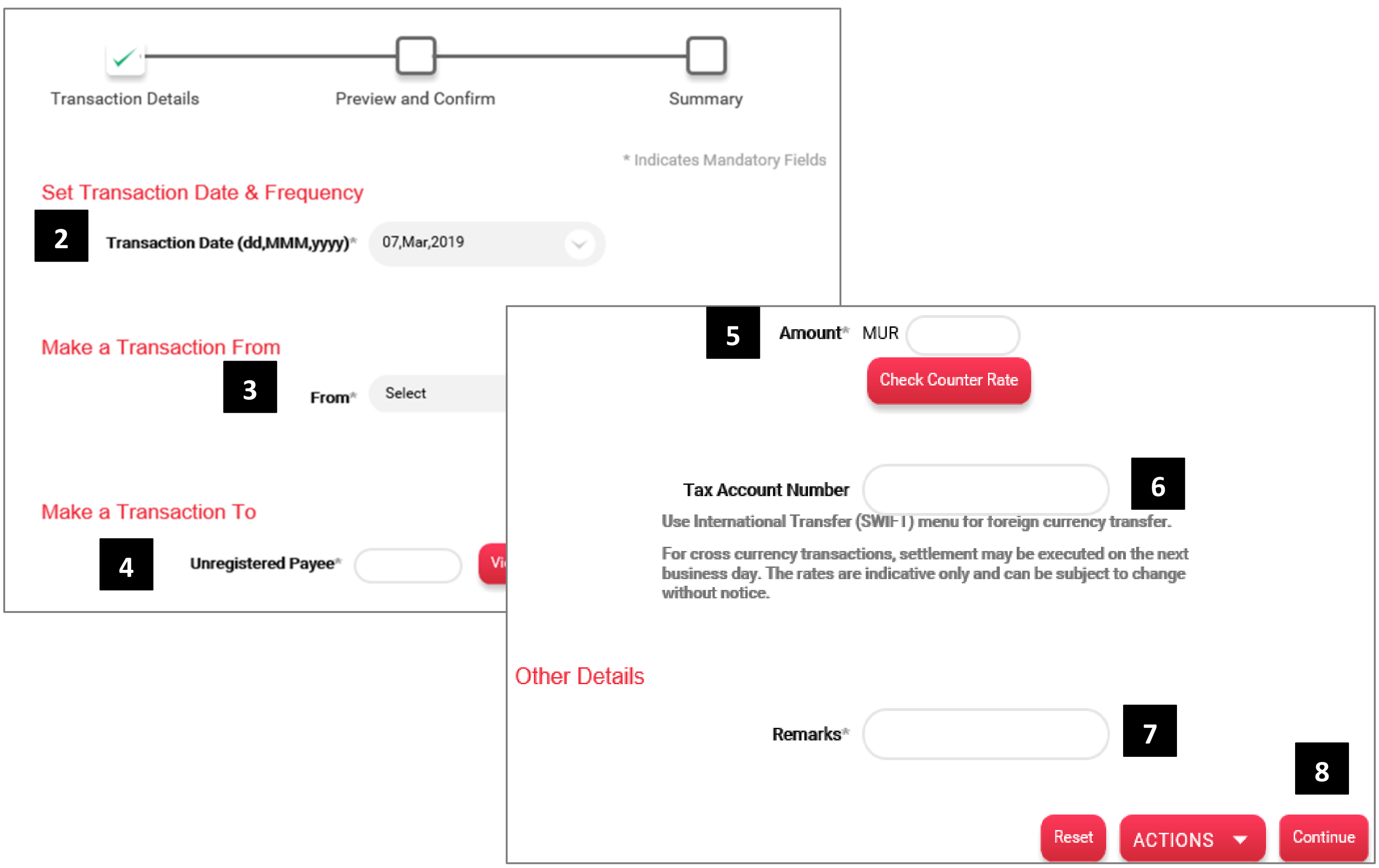
MRA PAYMENT

1. Under Payments click MRA Payment.

2. Select the date from the Transaction date field.
3. Choose the account from which you want to make the transfer.
4. Enter the unregistered Payee.
5. Enter the amount
6. Enter the Tax Account number.
7. Enter the remarks.
8. Click on the continue button.
9. To confirm your transaction, enter the OTP sent to your mobile number and email address registered with the Bank.

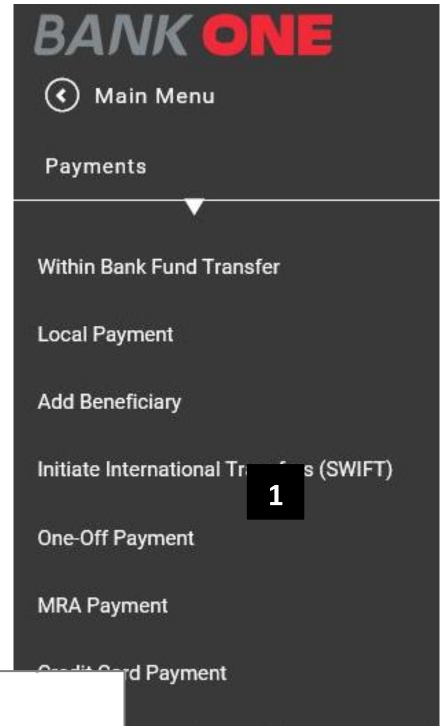
10. Click on **Submit** button to complete transaction.

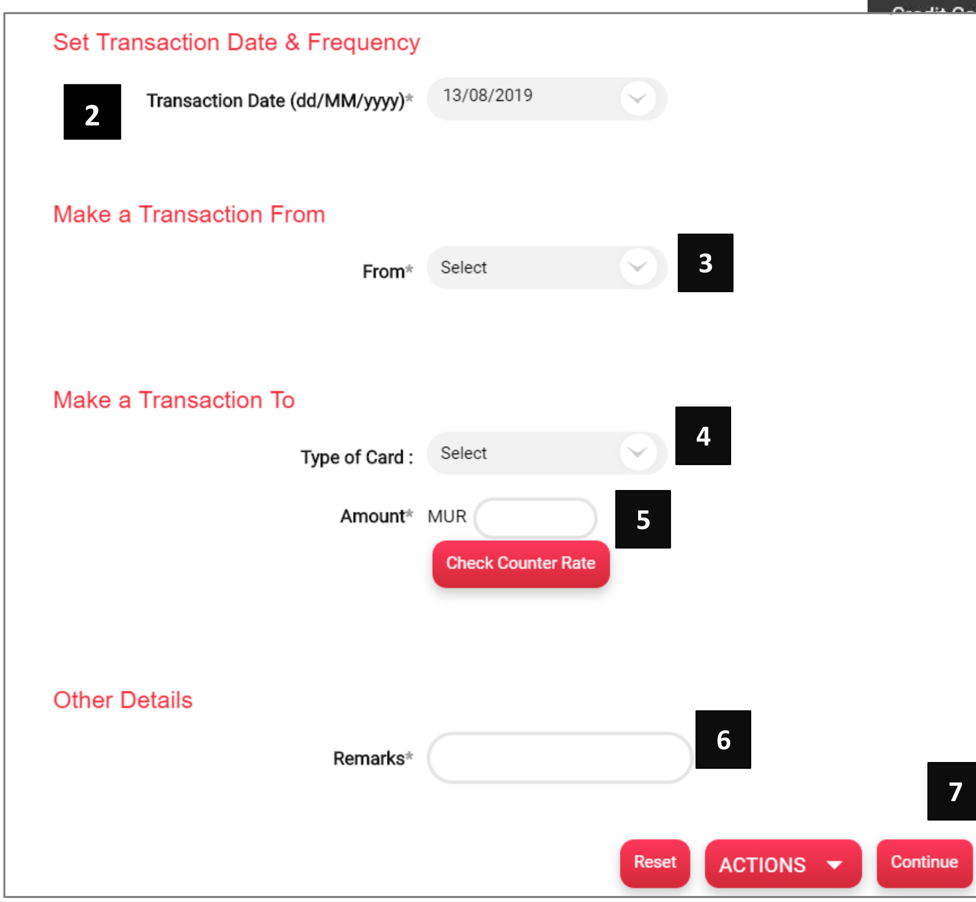




CREDIT CARD PAYMENT

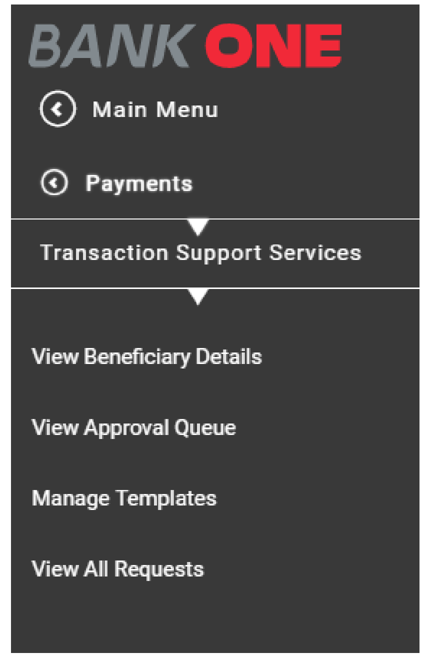
1. Under Payments click on Credit Card Payment.
2. Select the date from the Transaction date field.
3. Choose the account from which you want to make the transfer.
4. Select the type of card. *(other card option allows you to pay for a third-party Bank One credit card; personal card allows you to make payment on your own credit card)*
5. Enter the amount.
6. Enter the remarks.
7. Click on the continue button.
8. To confirm your transaction, enter the OTP sent to your mobile number and email address registered with the Bank.
9. Click on **Submit** button to complete transaction.





TRANSACTION SUPPORT SERVICES

This option allows you to establish payment templates and maintain beneficiaries.



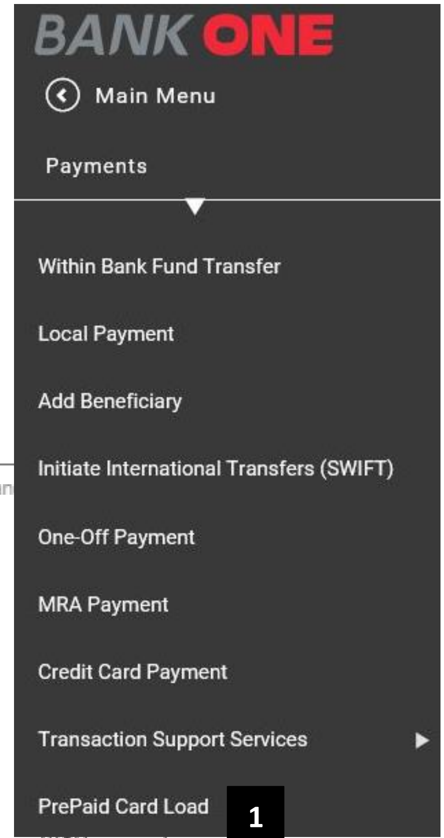
1. Under Payments click on Transaction Support Services.
2. You can perform below activities;
   - **View Beneficiary Details** - *allows you to view the detail of all your beneficiaries.*
   - **View Approval Queue** –*allows you to view the approval status of payments mainly for joint account holder.*
   - **Manage Templates** - *allows you to edit or delete any template created for a particular transaction*.
   - **View All Requests** -*display all the payment transactions already effected.*

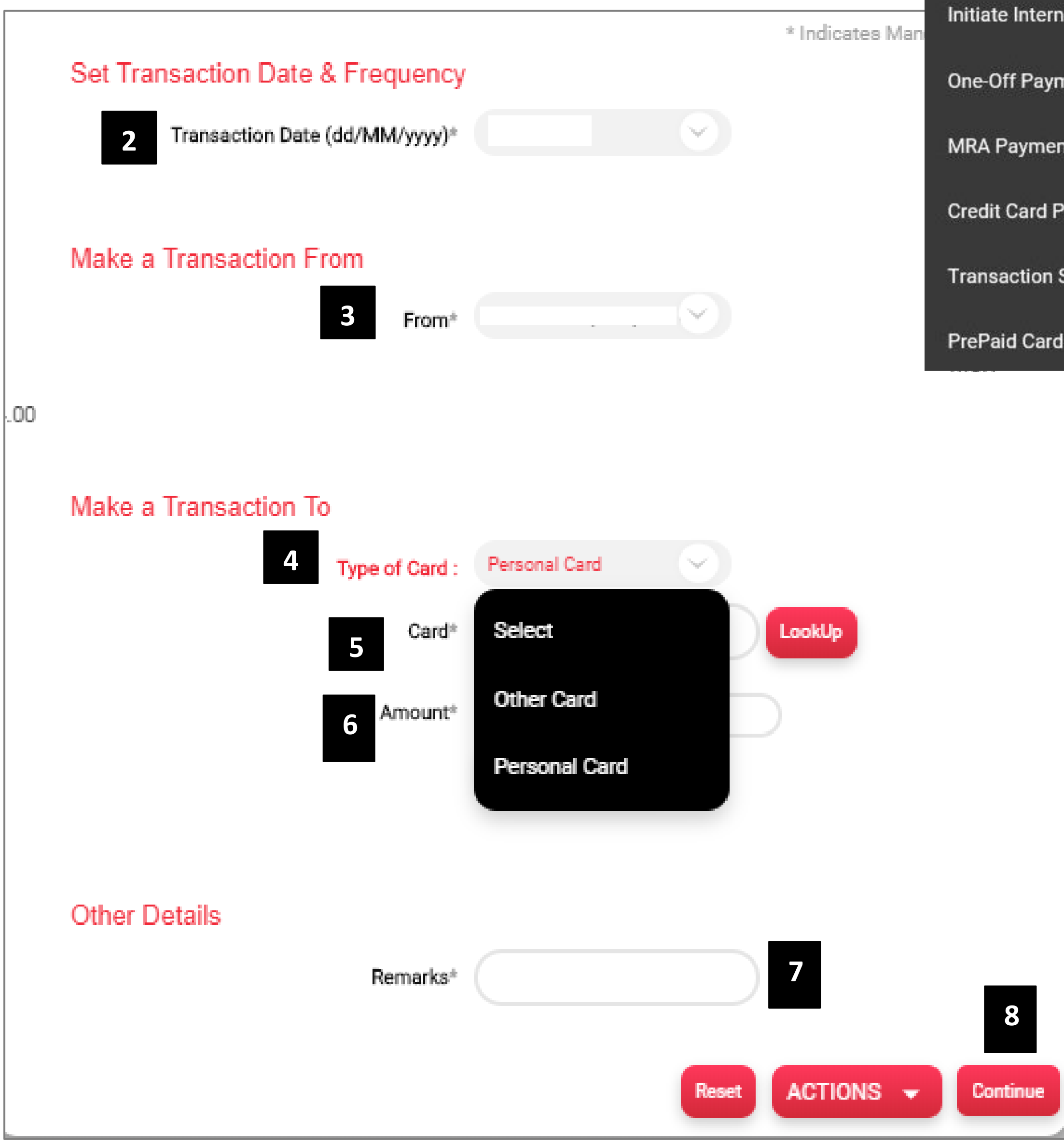
LOADING OF PREPAID CARD

This option allows you to load your prepaid card.

1. Under Payments click Prepaid Card Load.
2. Select the date from the Transaction date field.
3. Choose the account from which you want to make the transfer.
4. Select the type of card. *(other card option allows you to pay for a third-party Bank One credit card; personal card allows you to make payment on your own credit card)*
5. Enter the card number in the card field.
6. Enter the amount.
7. Enter the remarks.

8. Click on the continue button.
9. To confirm your transaction, enter the OTP sent to your mobile number and email address registered with the Bank.
10. Click on **Submit** button to complete transaction.

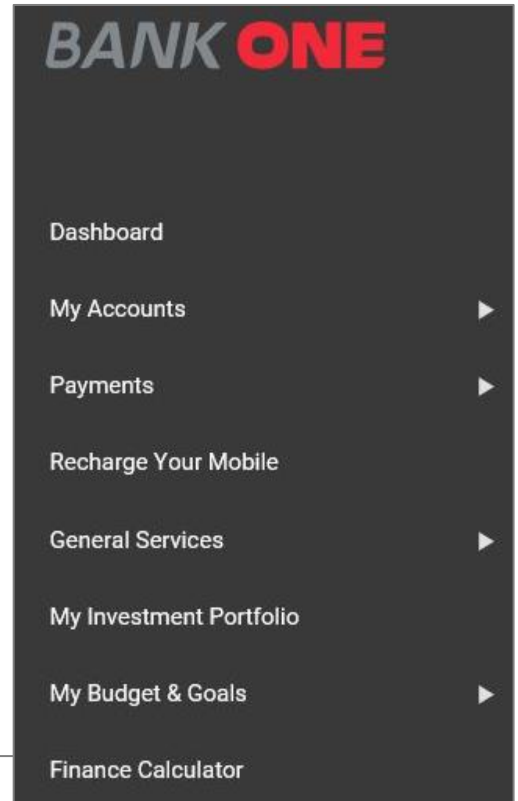


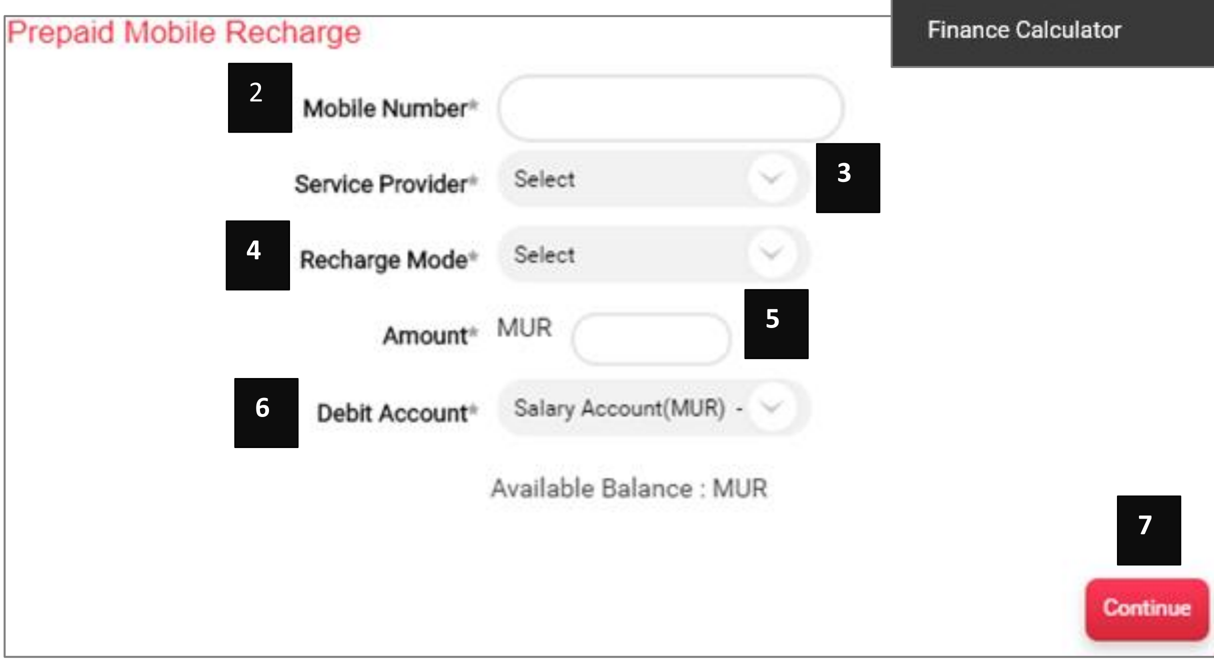


RECHARGE YOUR MOBILE

This option allows you to recharge your mobile instantly.

1. Under the burger menu click on Recharge your Mobile.
2. Enter the mobile number.
3. Choose the service provider from the dropdown.
4. Choose the recharge mode.
5. Enter the amount
6. Choose the account from which you want to make the transaction
7. Click on the continue button.
8. To confirm your transaction, enter the OTP sent to your mobile number and email address registered with the Bank.
9. Click on **Submit** button to complete transaction.





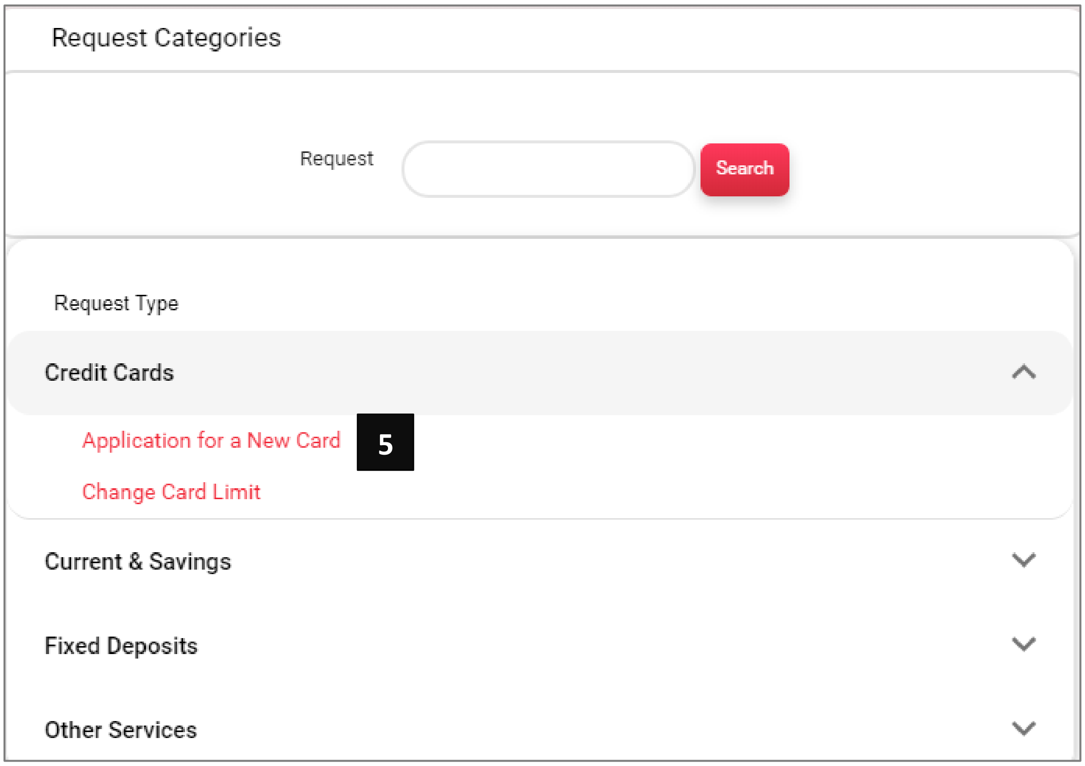
GENERAL SERVICES

This option allows you to request for services such as

1. Apply for a New Credit Card
2. Change the Credit Card Limit
3. Block card (Debit, Credit and Prepaid)
4. Open an account
5. Request for a New Chequebook
6. Stop a Cheque
7. Request for a new Standing Order
8. Cancel a Standing Order
9. Open a new Fixed deposit
10. Renew a fixed deposit
11. SMS Top-up Registration
12. SMS Top-up Amendment
13. Request for a Debit Card
14. Make a loan request
15. Request for a change in Internet Banking Transaction Limit

APPLY FOR A NEW CREDIT CARD

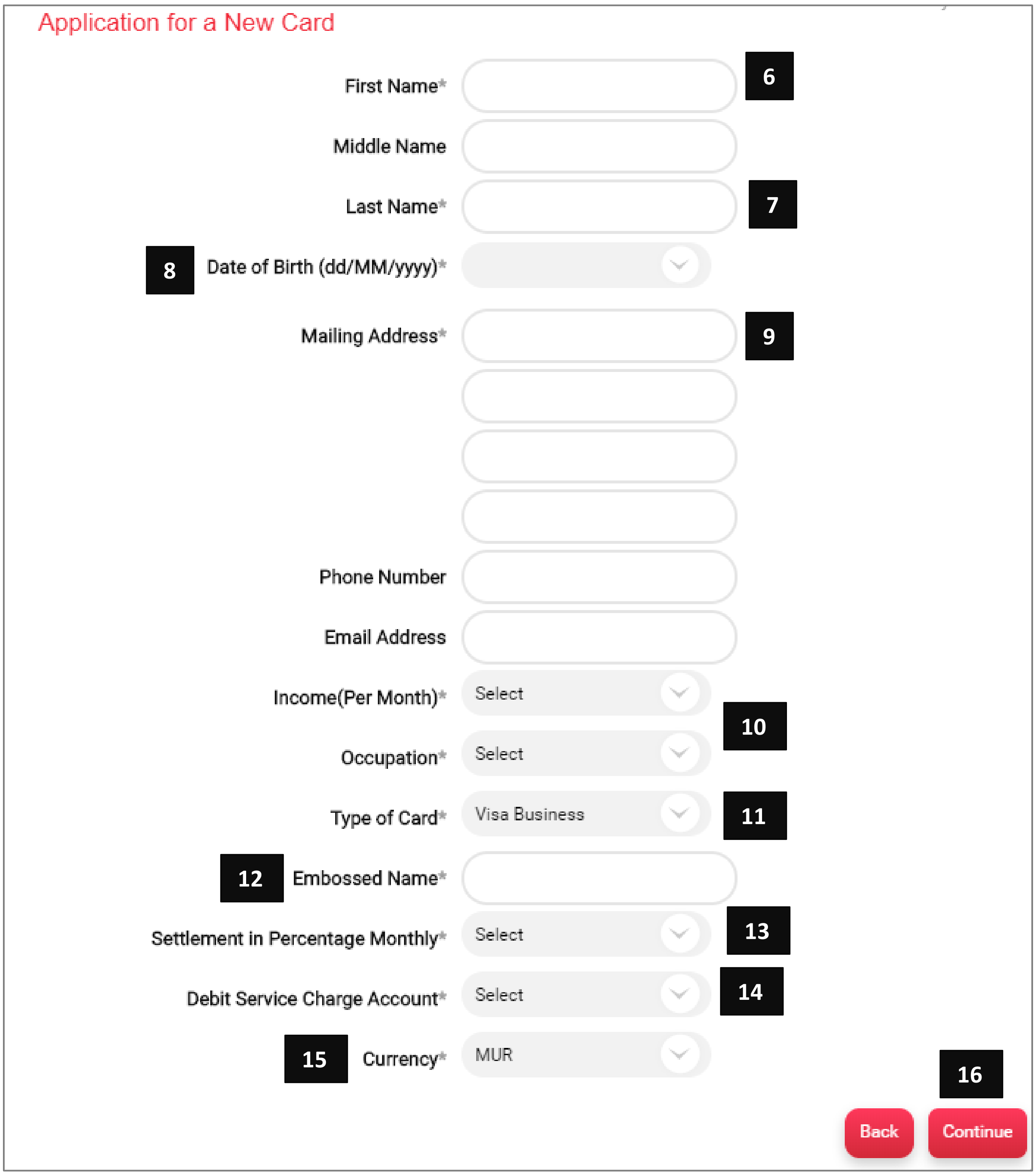
1. Under the Burger Menu click General Services.
2. Click on Services.
3. Select New Request.
4. Click on Credit Cards.
5. Select the option Application for a New Card.



6. Enter your first name.
7. Enter your last name.
8. Enter your date of birth.
9. Enter your mailing address.
10. Enter your income per month and occupation.
11. Choose the type of card you want.
12. Enter the name you want to emboss on the card.
13. Set your settlement percentage.
14. Select the account to debit the service charge.

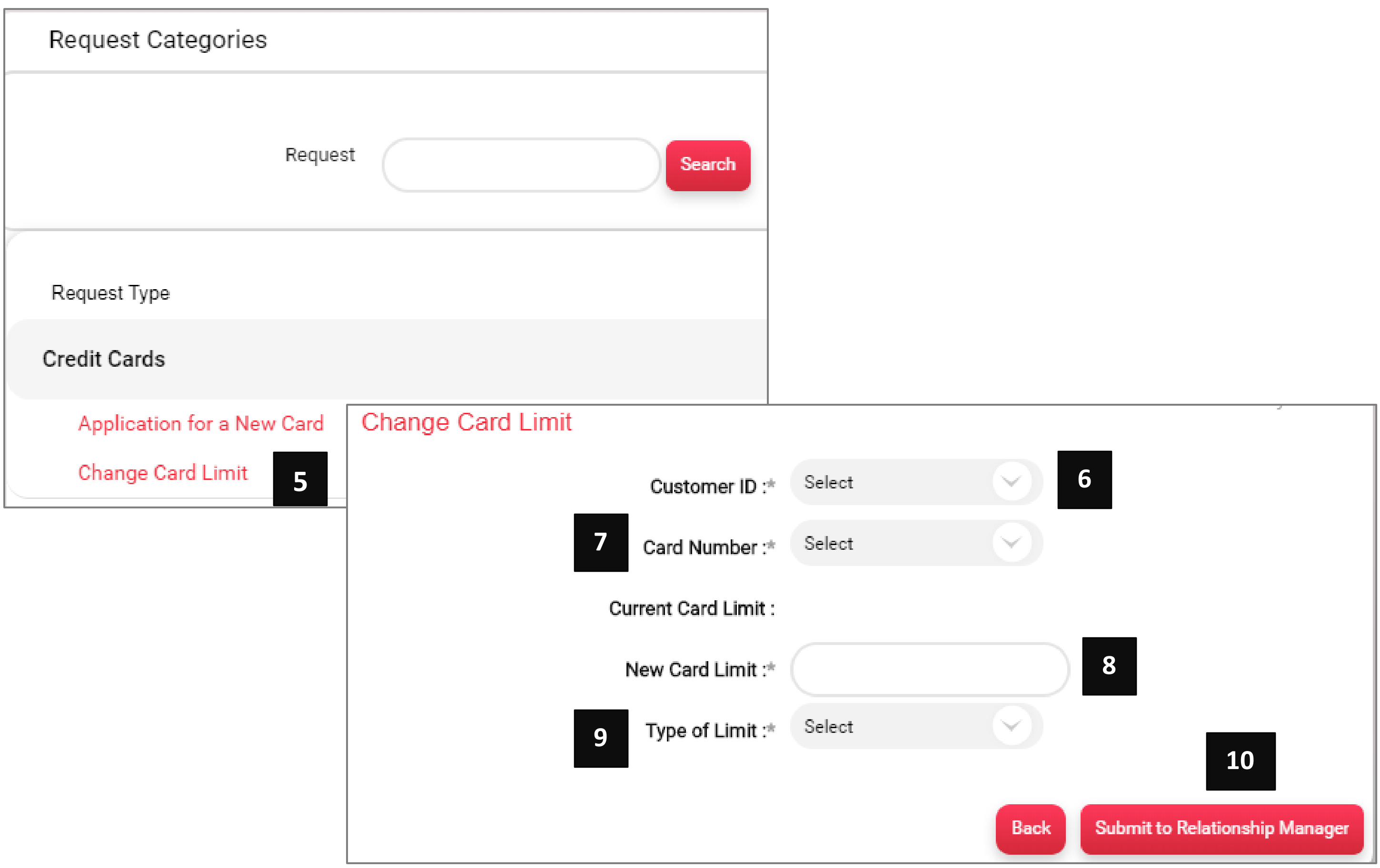
15. Select the currency.
16. Click on the continue button.
17. To confirm your transaction, enter the OTP sent to your mobile number and email address registered with the Bank.

18. Click on **Submit** button to complete transaction.



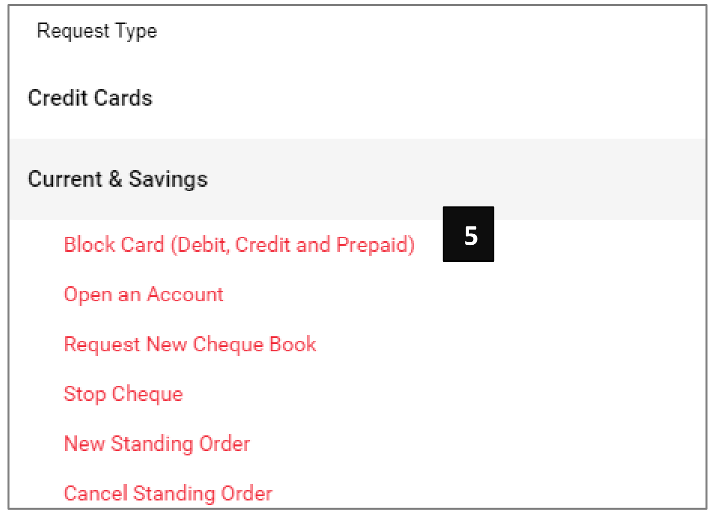
APPLY FOR A NEW CREDIT CARD LIMIT.

1. Under the Burger Menu click General Services.
2. Click on Services.
3. Select New Request.
4. Click on Credit Cards.
5. Select the option Change Card limit.
6. Enter your customer ID.
7. Enter your card number.
8. Enter the new card limit.
9. Select the type of limit.
10. Click on the Submit to Relationship Manager button to complete the process.



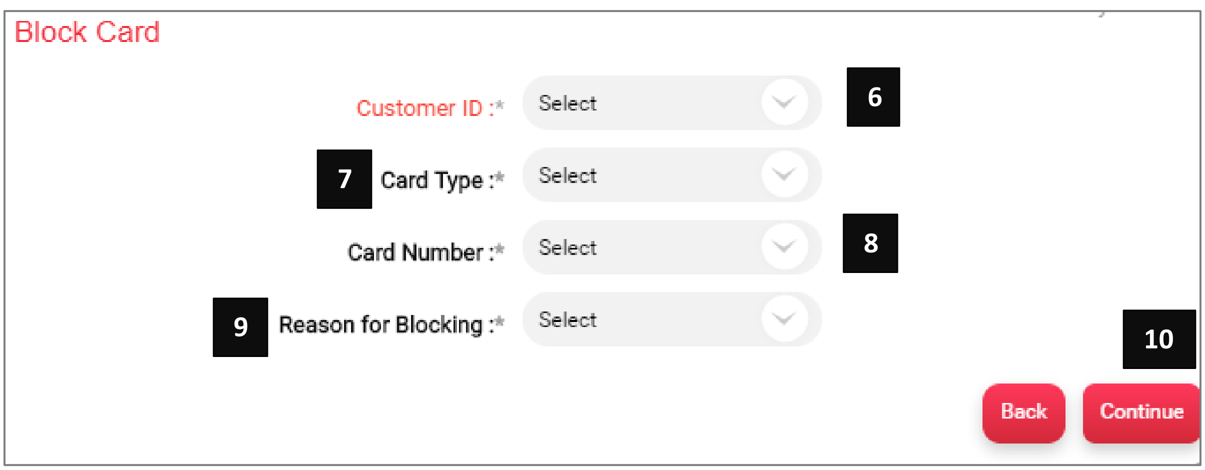
BLOCK A CARD (DEBIT, CREDIT AND PREPAID)

1. Under the Burger Menu click General Services.
2. Click on Services.
3. Select New Request.
4. Click on Current and Savings.
5. Select Block card (Debit, Credit and Prepaid).
6. Enter your customer Id.
7. Enter the Card Type required.
8. Enter your Card number.
9. Enter the reason for blocking the card.
10. Click on the continue button.



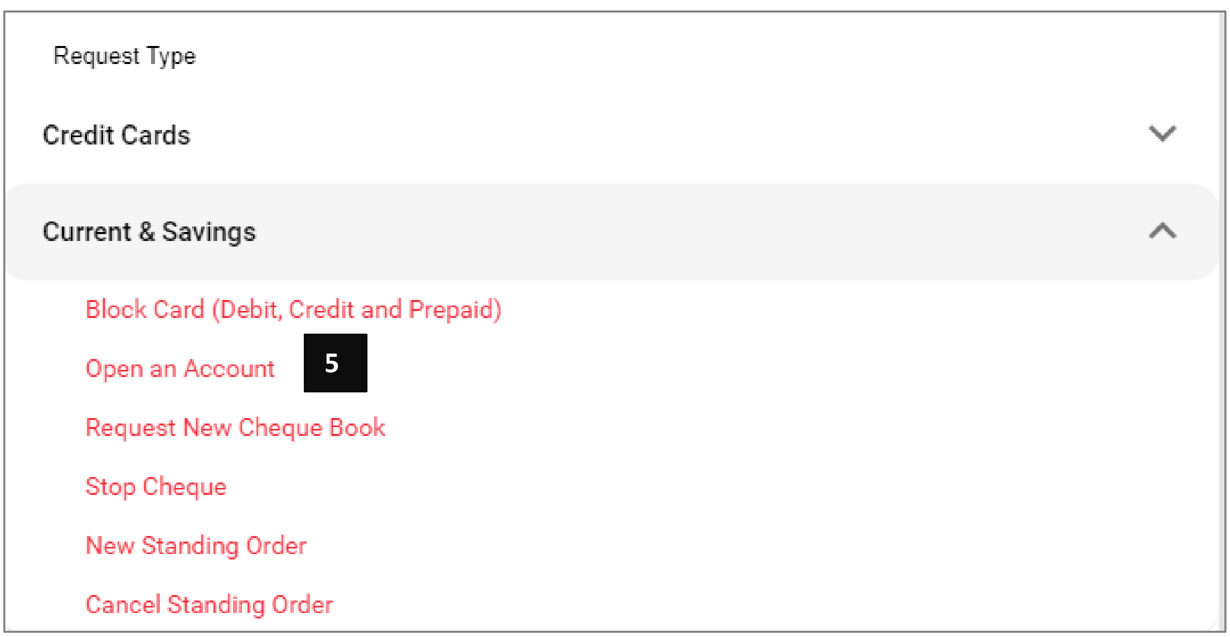
11. To confirm your transaction, enter the OTP sent to your mobile number and email address registered with the Bank.

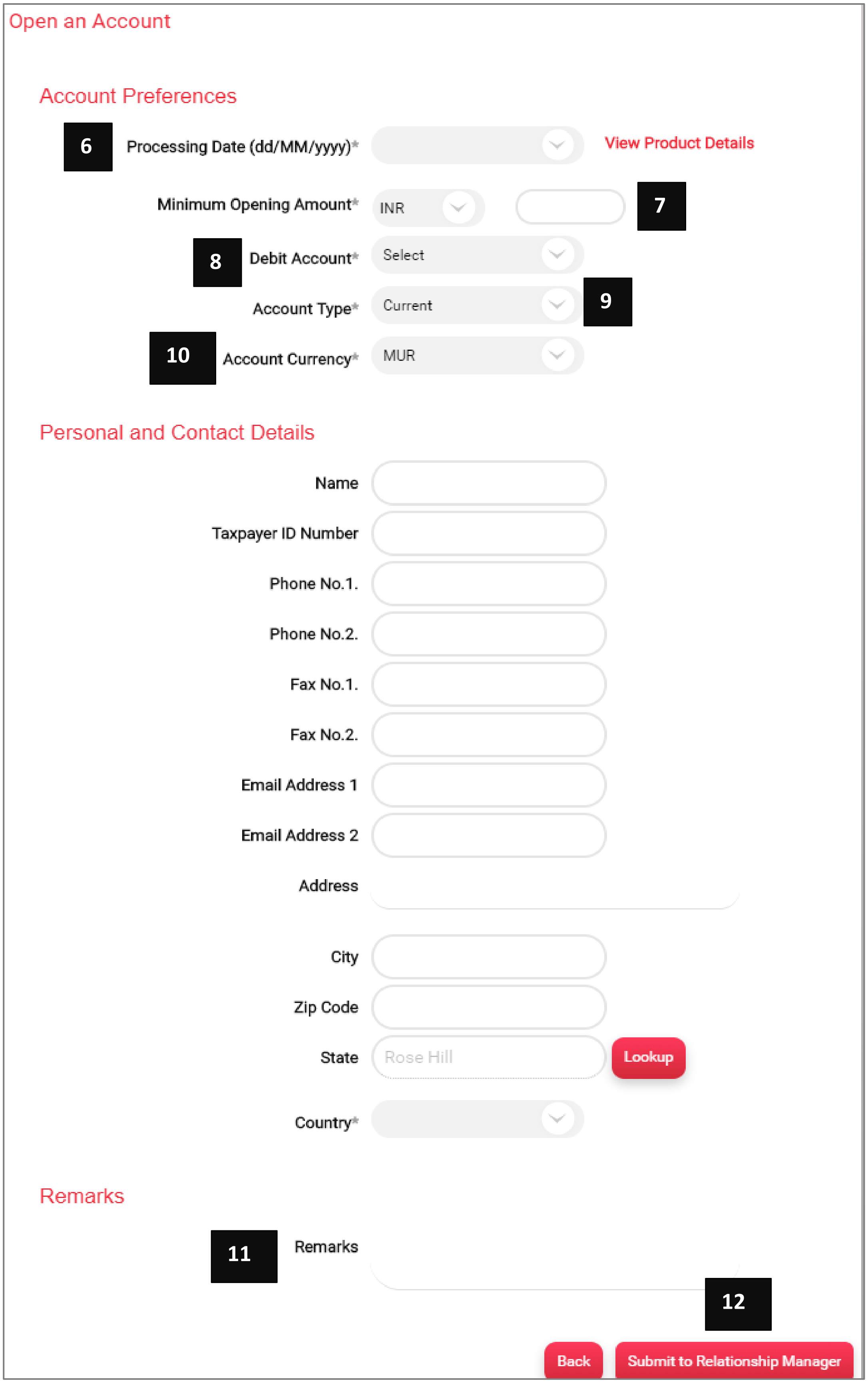
12. Click on **Submit** button to complete transaction.



OPEN AN ACCOUNT

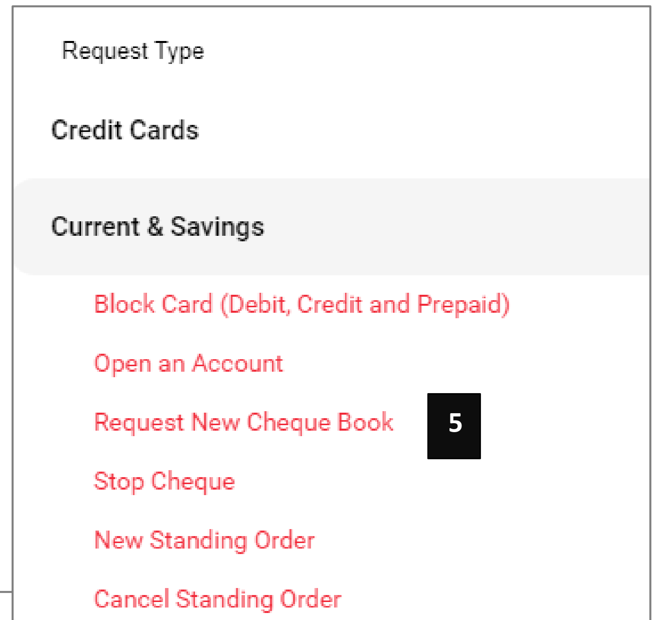
1. Under the Burger Menu click General Services.
2. Click on Services.
3. Select New Request.
4. Click on Current and Savings.
5. Select open an account.
6. Enter the Processing date.
7. Set the minimum opening amount.
8. Select the debit account.
9. Select the account type.
10. Select the account currency.
11. Enter any remarks in the remarks field.
12. Click on the Submit to relationship Manager button to complete the process.

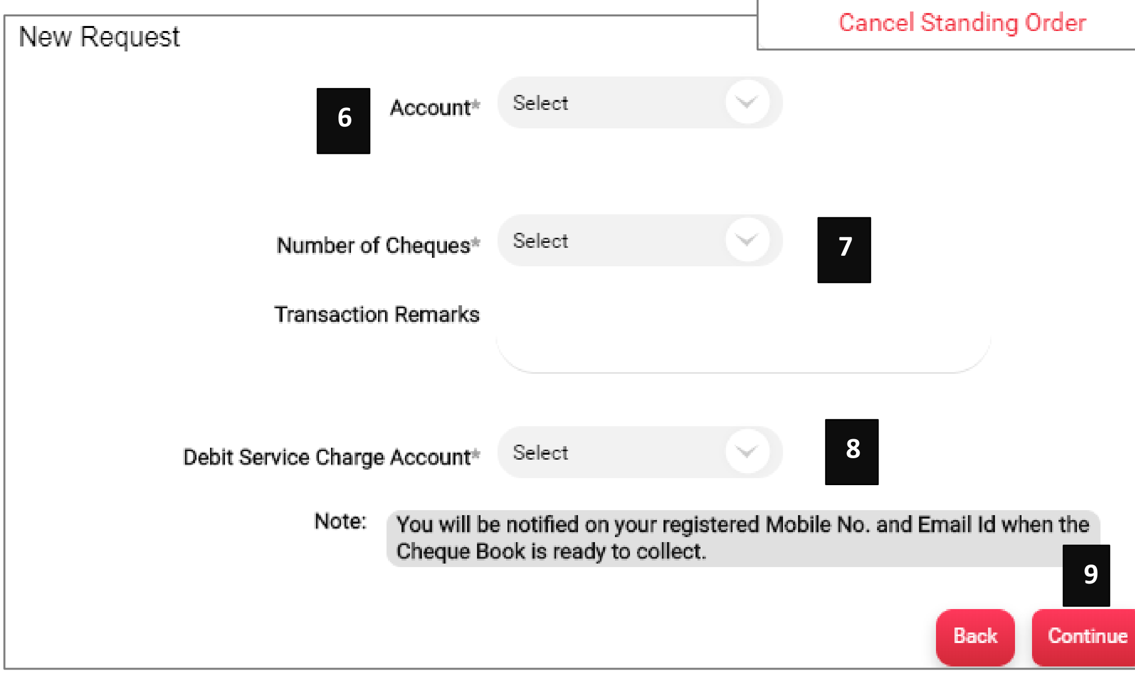



Open an Account
Account Preferences
6
Processing Date (dd/MM/yyyy)*
View Product Details
Minimum Opening Amount*
INR
7
8
Debit Account*
Select
Account Type*
Current
9
10
Account Currency*
MUR
Personal and Contact Details
Name
Taxpayer ID Number
Phone No.1.
Phone No.2.
Fax No.1.
Fax No.2.
Email Address 1
Email Address 2
Address
City
Zip Code
State
Rose Hill
Lookup
Country*
Remarks
11
Remarks
12
Back
Submit to Relationship Manager

REQUEST NEW CHEQUE BOOK

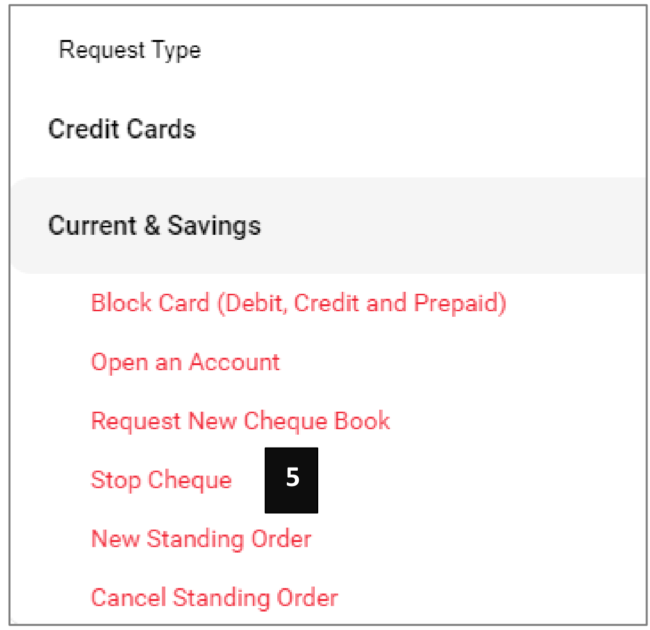
1. Under the Burger Menu click General Services.
2. Click on Services.
3. Select New Request.
4. Click on Current and Savings.
5. Select Request New Cheque Book.
6. Select the account for which you wish to have a cheque book.
7. Select the number of Cheques.
8. Select the account from which you wish to debit the charges.
9. Click on the continue button.
10. To confirm your transaction, enter the OTP sent to your mobile number and email address registered with the Bank.
11. Click on **Submit** button to complete transaction.

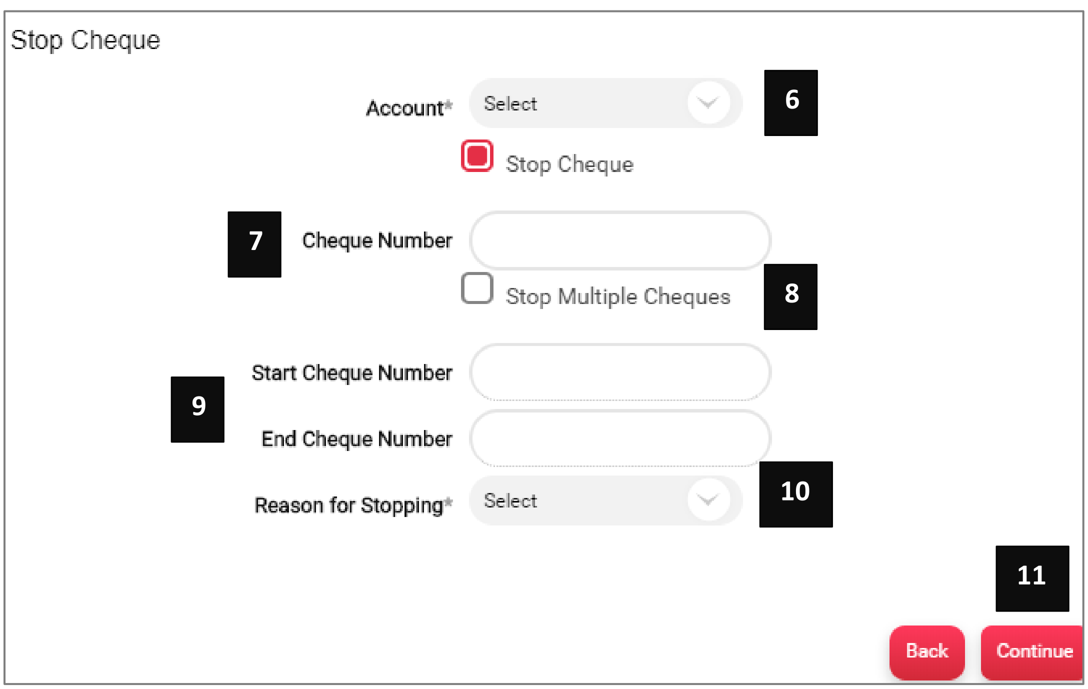




STOP CHEQUE

1. Under the Burger Menu click General Services.
2. Click on Services.
3. Select New Request.
4. Click on Current and Savings.
5. Select Stop Cheque.
6. Tick the checkbox Stop Cheque if you want to cancel one cheque and select your account number.
7. Enter the cheque number.
8. Tick the checkbox Stop Multiple cheque if you want to cancel several cheque.
9. Enter the start and end cheque number.
10. Enter the reason for stopping.
11. Click on the continue button.
12. To confirm your transaction, enter the OTP sent to your mobile number and email address registered with the Bank.
13. Click on **Submit** button to complete transaction.

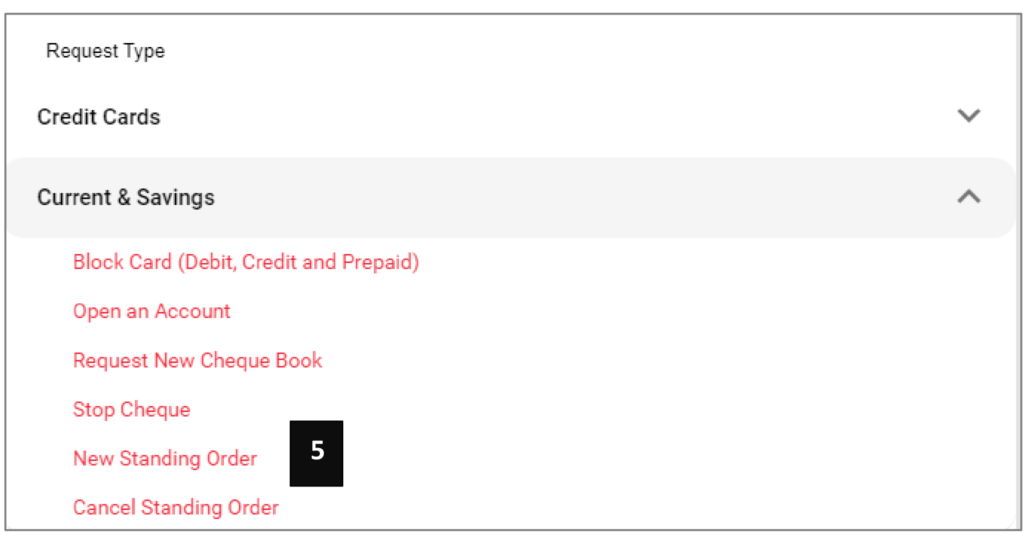


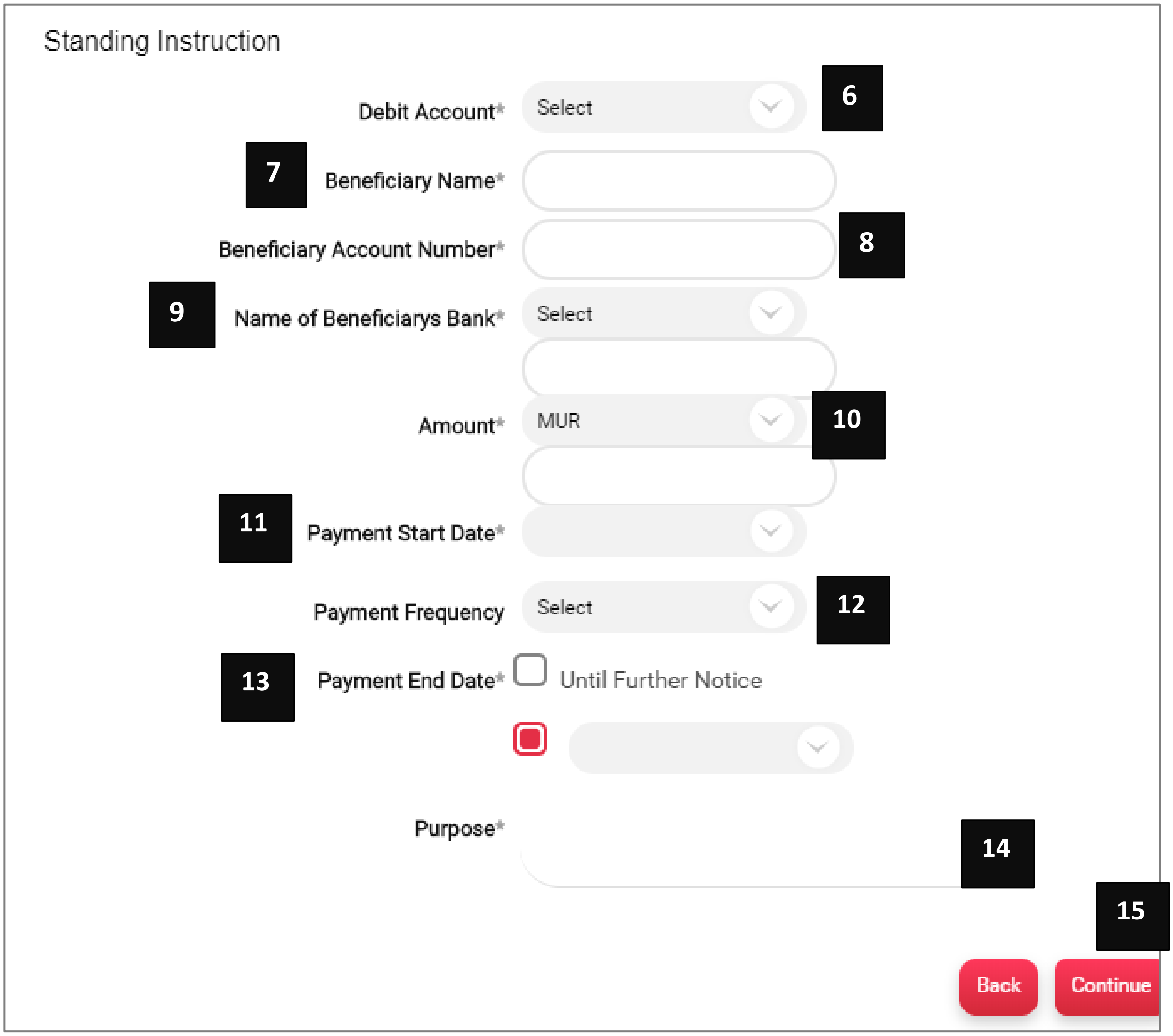


NEW STANDING ORDER

1. Under the Burger Menu click General Services.
2. Click on Services.
3. Select New Request.
4. Click on Current and Savings.
5. Select New Standing order.
6. Select your debit account number.
7. Enter the beneficiary name.
8. Enter the beneficiary account number.
9. Select the Beneficiary bank.
10. Select the currency and enter the amount.
11. Enter the payment start date.
12. Enter the payment frequency.
13. Enter the payment end date.
14. Enter the purpose.
15. Click on the continue button.
16. To confirm your transaction, enter the OTP sent to your mobile number and email address registered with the Bank.

17. Click on **Submit** button to complete transaction.

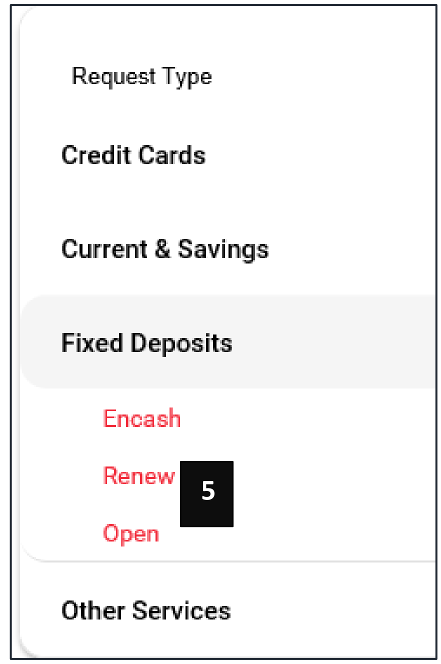




CANCEL STANDING ORDER

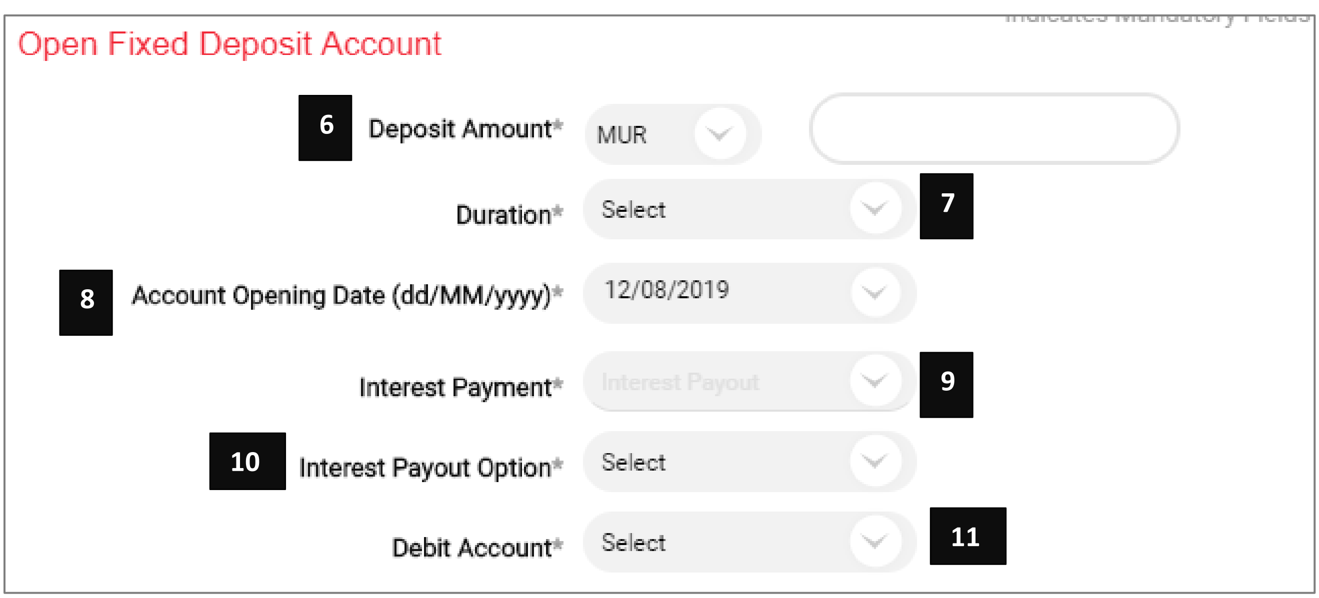
1. Under the Burger Menu click General Services.
2. Click on Services.
3. Select New Request.
4. Click on Current and Savings.
5. Select Cancel Standing order.
6. Select the account number.
7. Enter the OTP sent to your registered mobile number and email address.
8. Click on continue button to complete the transaction.

OPEN NEW FIXED DEPOSIT



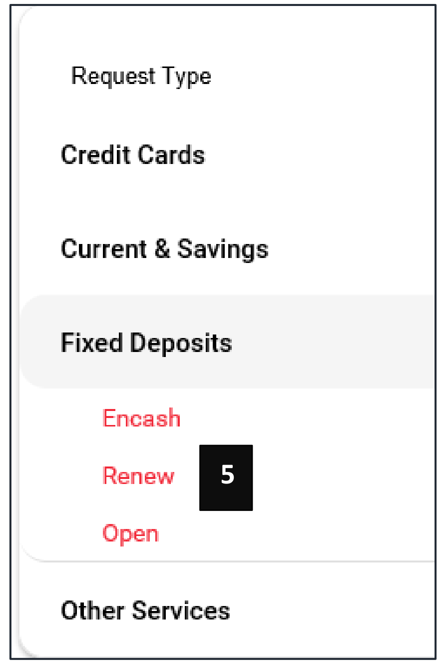
1. Under the Burger Menu click General Services.
2. Click on Services.
3. Select New Request.
4. Click on Fixed Deposit.
5. Select Open.
6. Enter the Deposit amount.
7. Enter the duration.
8. Select the account opening date.
9. Select the interest payment option.
10. Select the interest payout option.
11. Select the debit account.
12. Click on the continue button.
13. To confirm your transaction, enter the OTP sent to your mobile number and email address registered with the Bank.

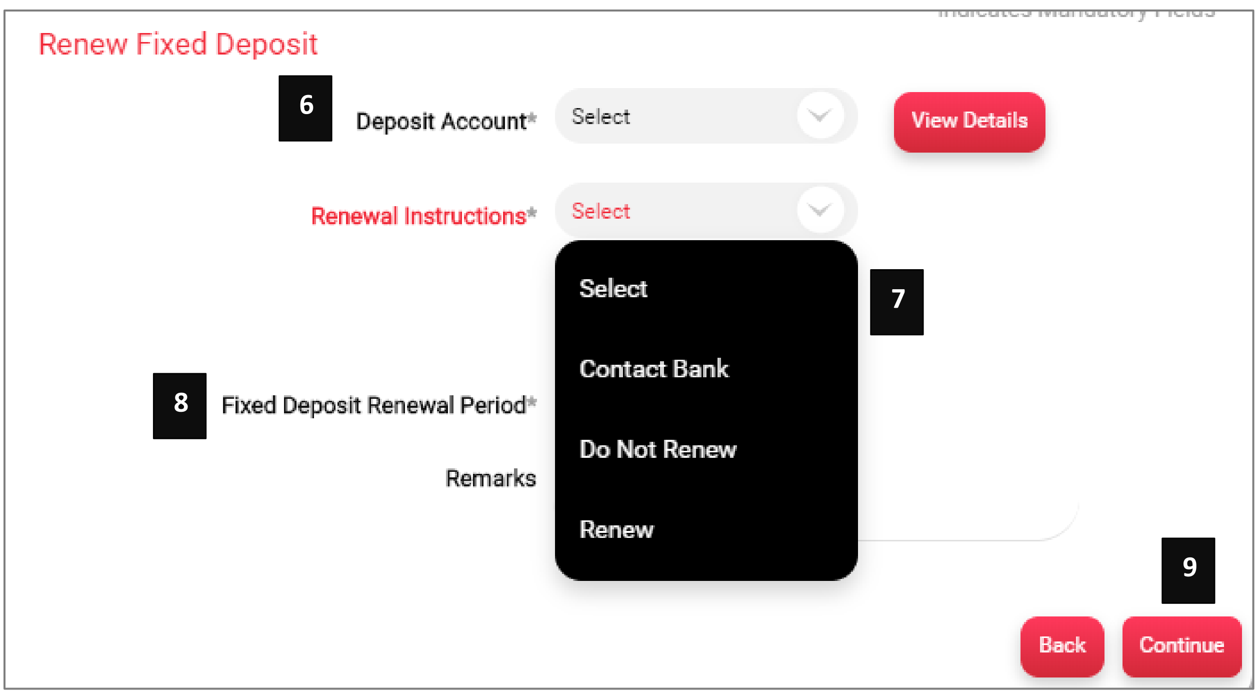
14. Click on **Submit** button to complete transaction.



RENEW FIXED DEPOSIT

1. Under the Burger Menu click General Services.
2. Click on Services.
3. Select New Request.
4. Click on Fixed Deposit.
5. Select Renew.
6. Select the deposit account.
7. Select the renewal instructions
8. Enter the fixed deposit renewal period.
9. Click on the continue button.
10. To confirm your transaction, enter the OTP sent to your mobile number and email address registered with the Bank.
11. Click on **Submit** button to complete transaction.

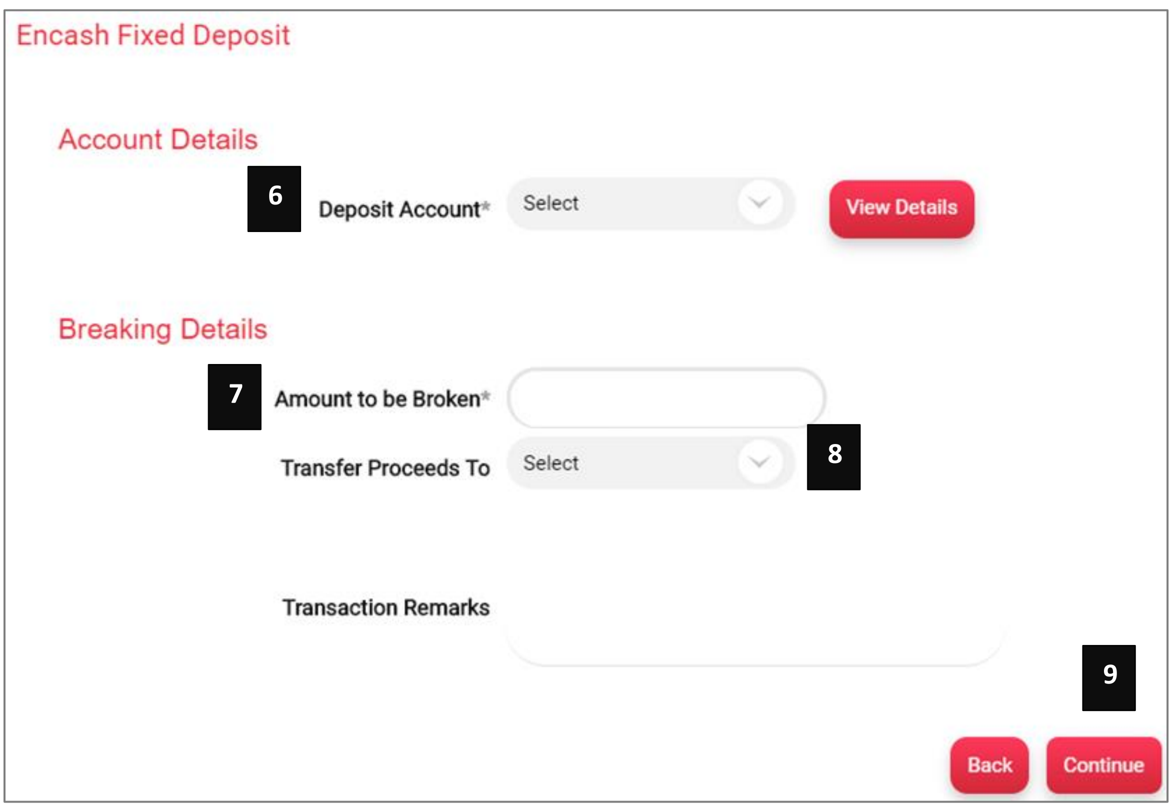




ENCASH FIXED DEPOSIT

1. Under the Burger Menu click General Services.
2. Click on Services.
3. Select New Request.
4. Click on Fixed Deposit.
5. Select Encash.
6. Select the deposit account.
7. Enter the amount to be encashed.
8. Select the account to transfer the amount.
9. Click on the continue button.
10. To confirm your transaction, enter the OTP sent to your mobile number and email address registered with the Bank.

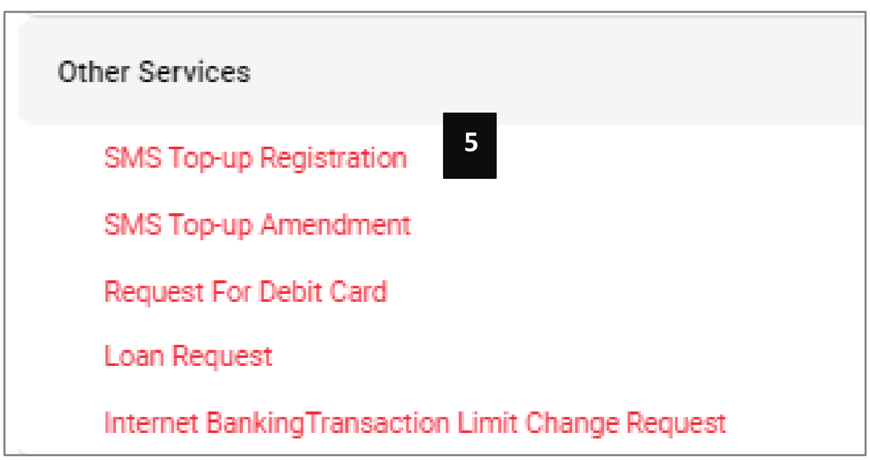
11. Click on **Submit** button to complete transaction.

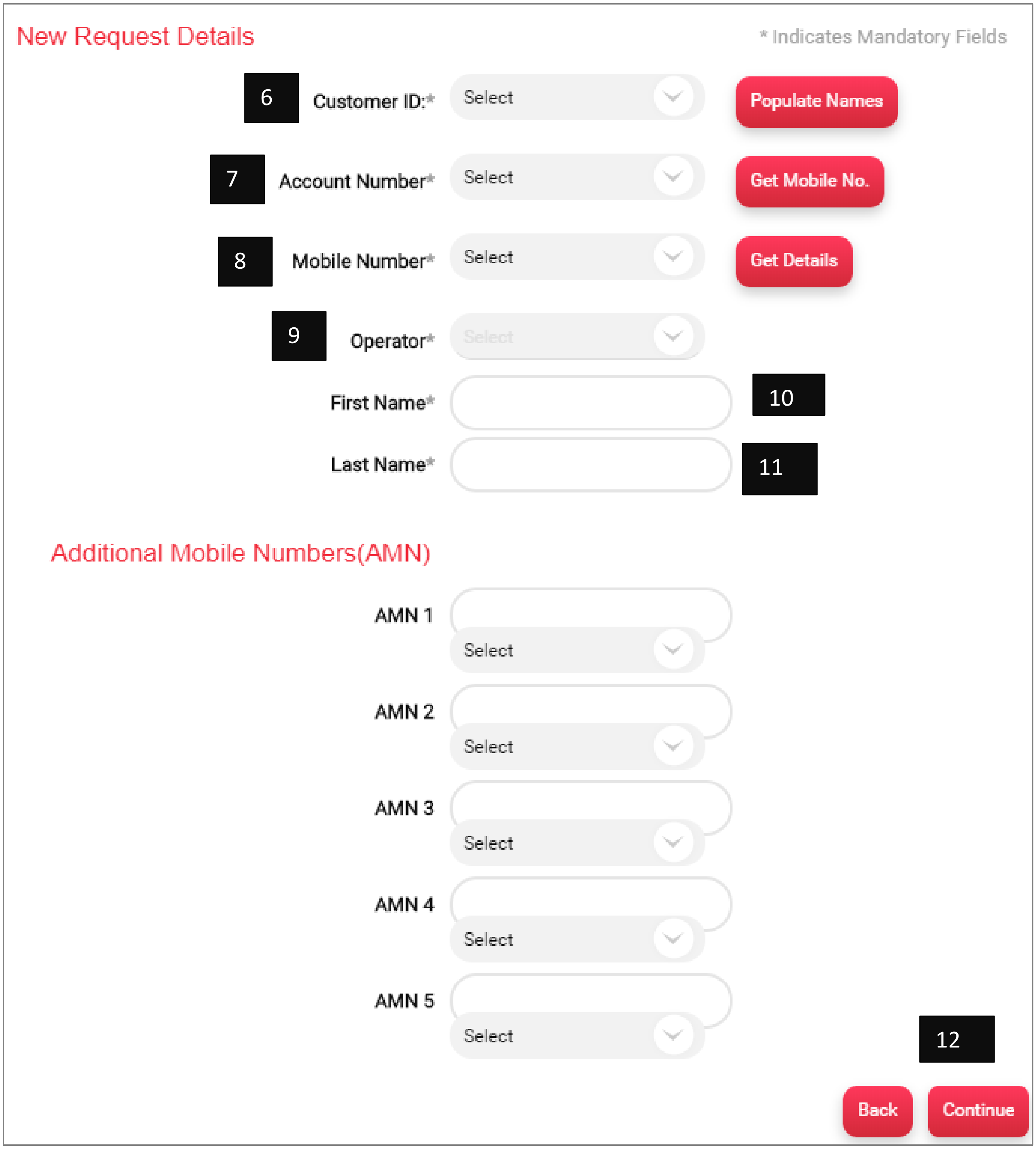


SMS TOP – UP REGISTRATION

1. Under the Burger Menu click General Services.
2. Click on Services.
3. Select New Request.
4. Click on other services.
5. Select SMS Top – UP Registration.
6. Enter your Customer ID.
7. Enter your account number.
8. Enter your mobile number.
9. Select the operator.
10. Enter your first name.
11. Enter your last name.
12. Click on the continue button.
13. To confirm your transaction, enter the OTP sent to your mobile number and email address registered with the Bank.

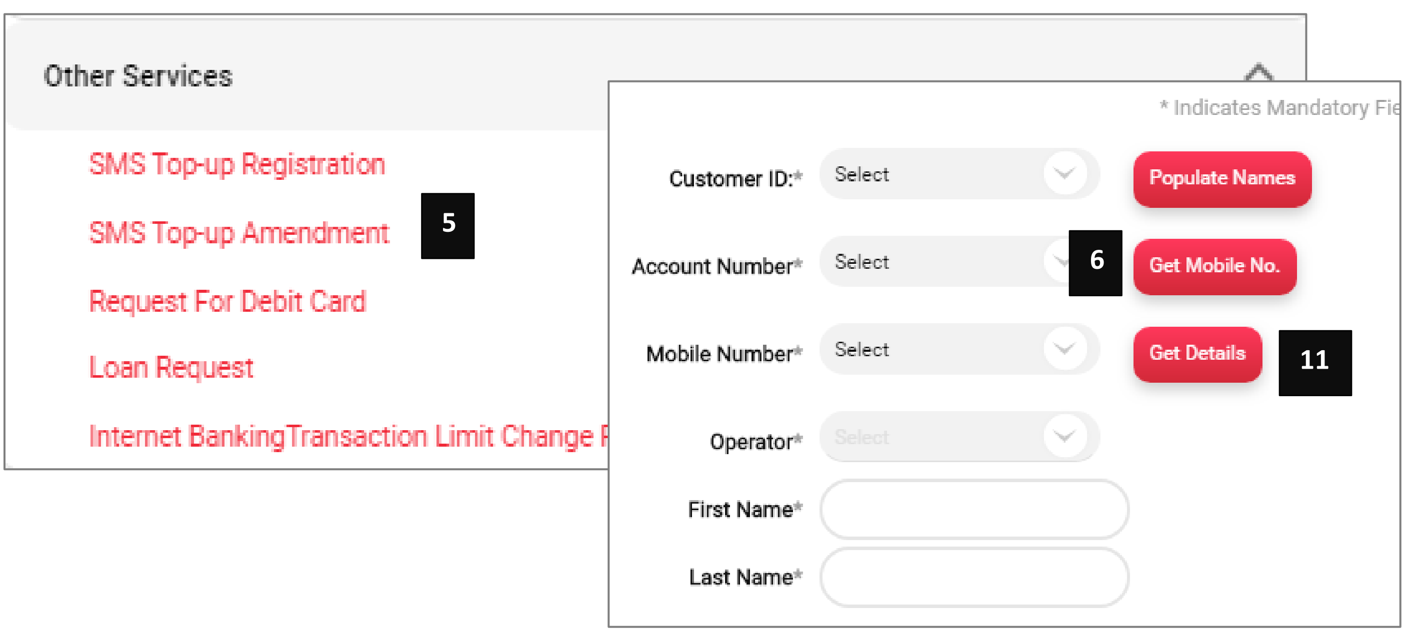
14. Click on **Submit** button to complete transaction.




New Request Details
* Indicates Mandatory Fields
6
Customer ID:*
Select
Populate Names
7
Account Number*
Select
Get Mobile No.
8
Mobile Number*
Select
Get Details
9
Operator*
Select
First Name*
10
Last Name*
11
Additional Mobile Numbers(AMN)
AMN 1
Select
AMN 2
Select
AMN 3
Select
AMN 4
Select
AMN 5
Select
12
Back
Continue

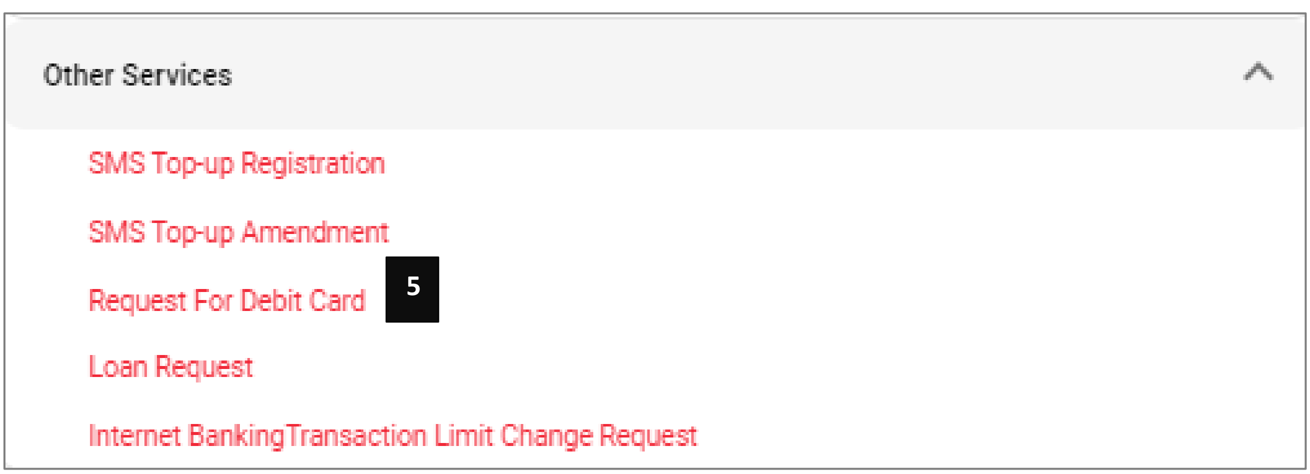
SMS TOP-UP AMENDMENT

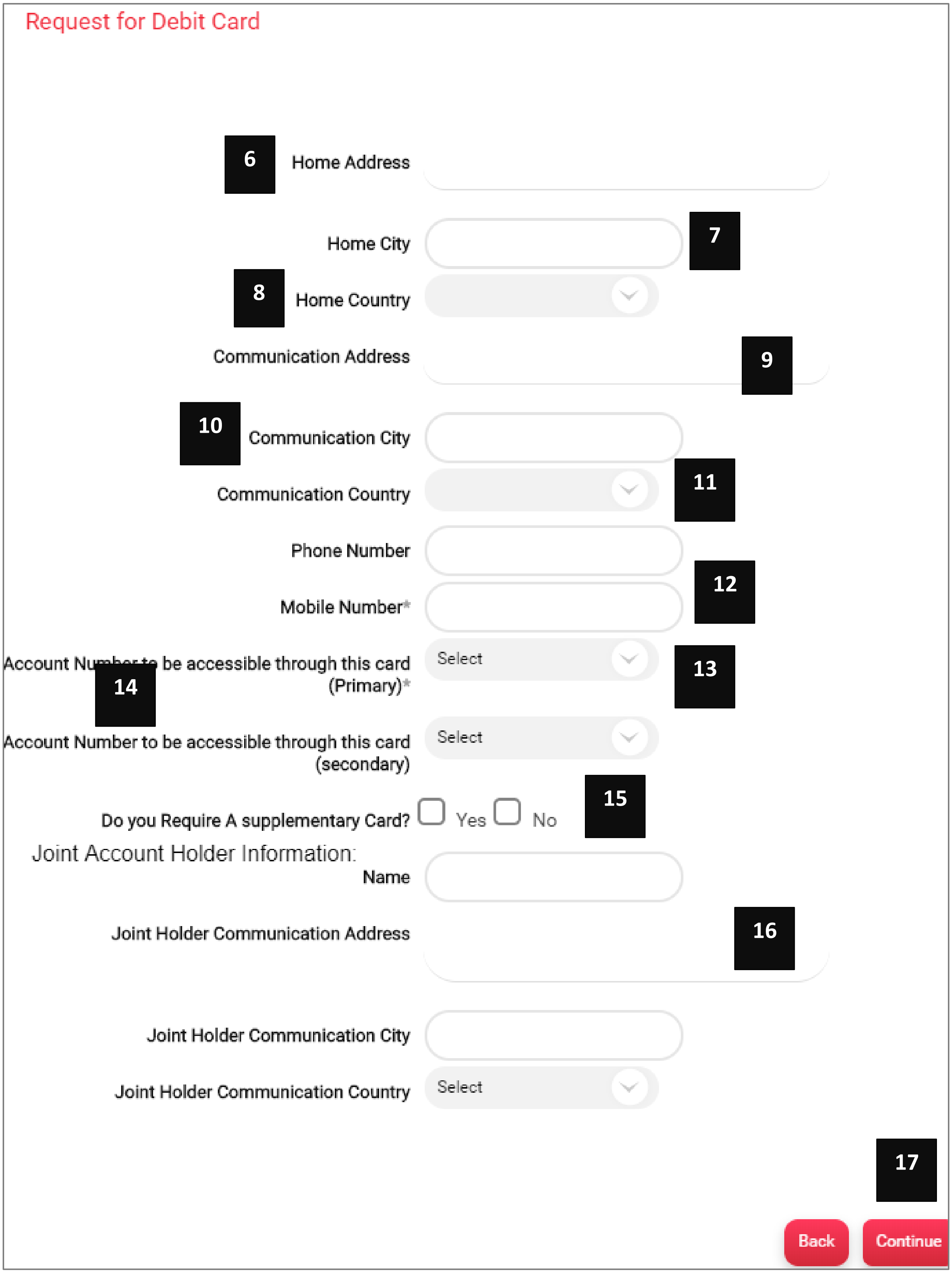
1. Under the Burger Menu click General Services.
2. Click on Services.
3. Select New Request.
4. Click on other services.
5. Select SMS Top – UP Amendment.
6. Enter your Customer ID.
7. Enter your account number.
8. Click on Get mobile no button.
9. Select your preferred mobile number.
10. Select the operator. **operator will automatically selected*
11. Click on get details (it will populate your first name, last name and list of phone numbers registered on SMS-top up.)
12. Amend the phone number/s accordingly
13. Click on the continue button.
14. To confirm your transaction, enter the OTP sent to your mobile number and email address registered with the Bank.
15. Click on Amend button to complete transaction.



REQUEST FOR DEBIT CARD

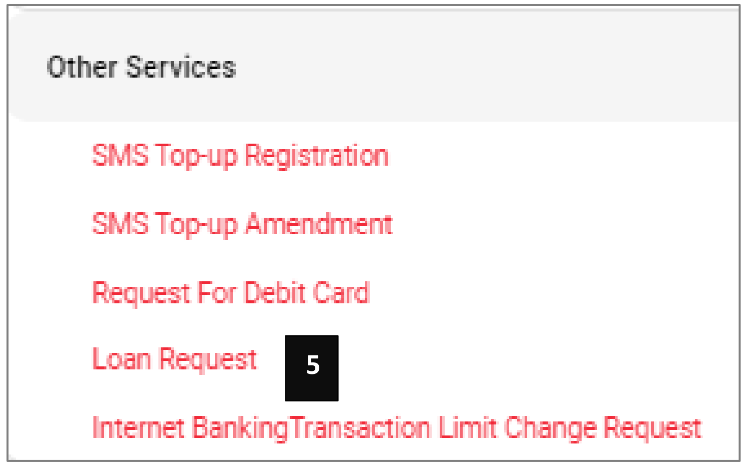
1. Under the Burger Menu click General Services.
2. Click on Services.
3. Select New Request.
4. Click on other services.
5. Select request for Debit card.
6. Enter the home address.
7. Enter your home city.
8. Enter your home country.
9. Enter your communication address.
10. Enter your communication city.
11. Select your communication country.
12. Enter your mobile number.
13. Select your primary account number to link to the card.
14. Select your secondary account number to link to the card.
15. Tick the checkbox supplementary card if you wish to have a supplementary card.
16. Enter all necessary information of joint account holder.
17. Click on the continue button.
18. To confirm your transaction, enter the OTP sent to your mobile number and email address registered with the Bank.
19. Click on **Submit** button to complete transaction.

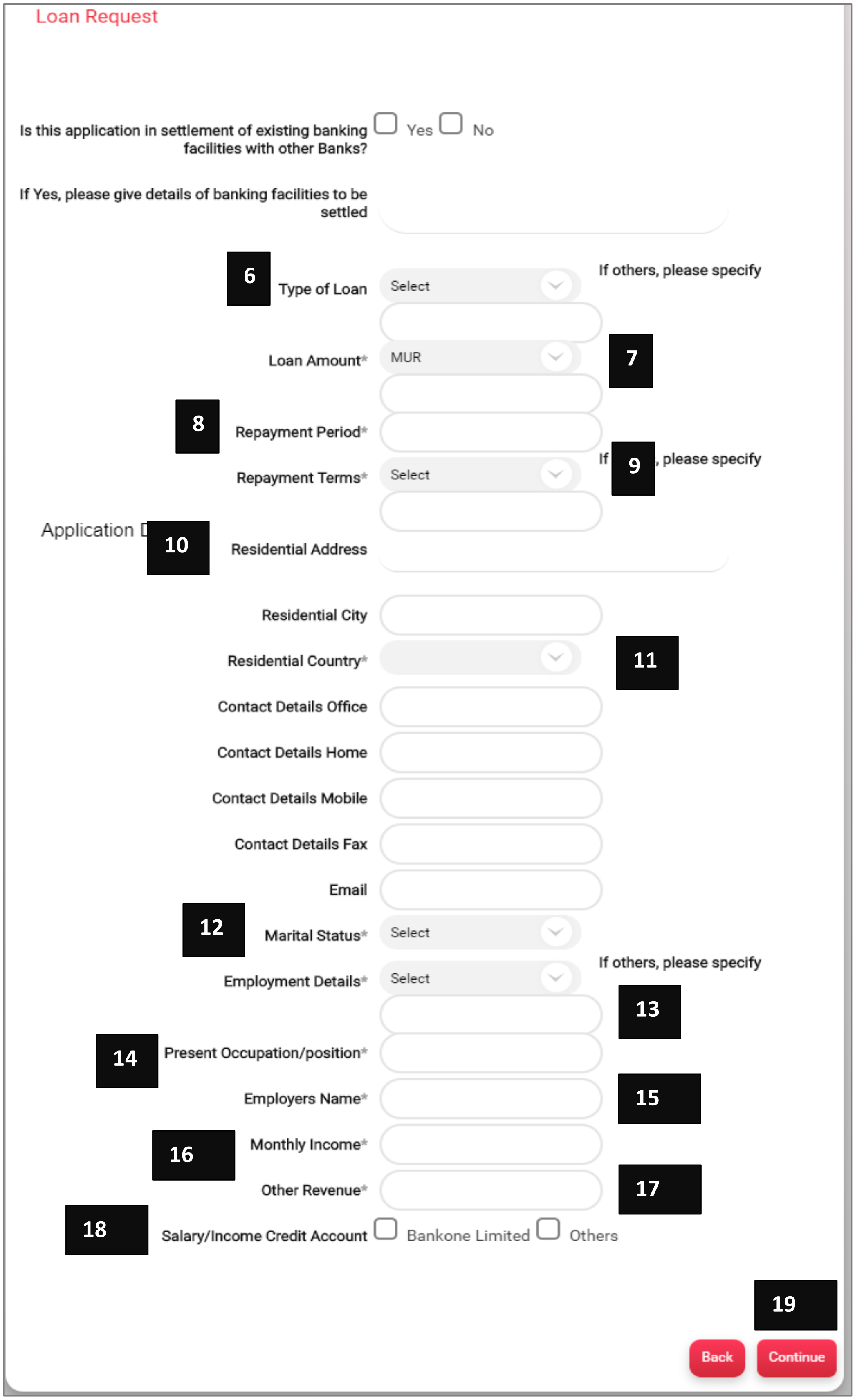



Request for Debit Card
6
Home Address
Home City
7
8
Home Country
Communication Address
9
10
Communication City
Communication Country
11
Phone Number
12
Mobile Number*
Account Nu be accessible through this card (Primary)*
Select
13
14
Account Number to be accessible through this card (secondary)
Select
Do you Require A supplementary Card?
Yes
No
15
Joint Account Holder Information:
Name
Joint Holder Communication Address
16
Joint Holder Communication City
Joint Holder Communication Country
Select
17
Back
Continue

REQUEST FOR LOAN

1. Under the Burger Menu click General Services.
2. Click on Services.
3. Select New Request.
4. Click on other services.
5. Select Loan Request.
6. Select the type of loan.
7. Enter the loan amount.
8. Enter the repayment method.
9. Select the repayment terms.
10. Enter the residential address.
11. Select the residential country.
12. Select the marital status.
13. Select the employment details.
14. Select the present occupation/position.
15. Enter the employer name.
16. Enter the monthly income.
17. Enter other revenue.
18. Select whether salary is credited to Bank one or other bank.
19. Click on the continue button.
20. To confirm your transaction, enter the OTP sent to your mobile number and email address registered with the Bank.
21. Click on Submit button to complete transaction.




Loan Request

Is this application in settlement of existing banking facilities with other Banks? ☐ Yes ☐ No

If Yes, please give details of banking facilities to be settled

6 Type of Loan: Select — If others, please specify

Loan Amount*: MUR — 7

8 Repayment Period*

Repayment Terms*: Select — If 9, please specify

Application D 10 Residential Address

Residential City

Residential Country* — 11

Contact Details Office

Contact Details Home

Contact Details Mobile

Contact Details Fax

Email

12 Marital Status*: Select

Employment Details*: Select — If others, please specify — 13

14 Present Occupation/position*

Employers Name* — 15

16 Monthly Income*

Other Revenue* — 17

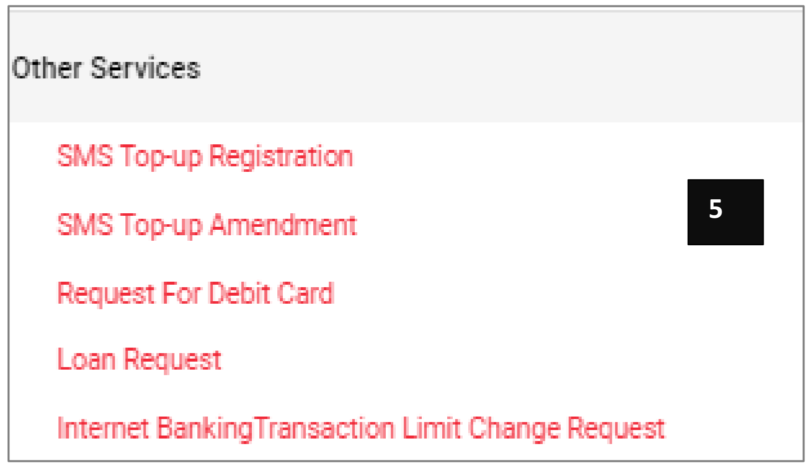
18 Salary/Income Credit Account ☐ Bankone Limited ☐ Others

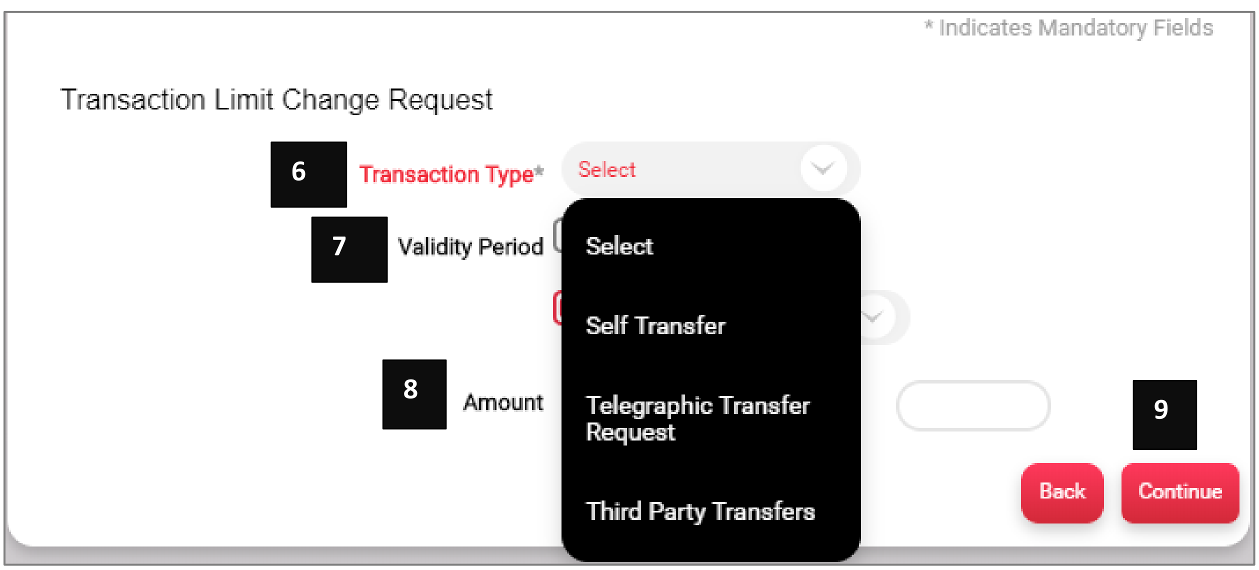
19

Back Continue

REQUEST TO CHANGE INTERNET BANKING TRANSACTION LIMIT

1. Under the Burger Menu click General Services.
2. Click on Services.
3. Select New Request.
4. Click on other services.
5. Select Internet Banking Transaction Limit Change Request.
6. Select the transaction type.
7. Select the validity period.
8. Enter the amount.
9. Click on the continue button.
10. To confirm your transaction, enter the OTP sent to your mobile number and email address registered with the Bank.
11. Click on Submit button to complete transaction.

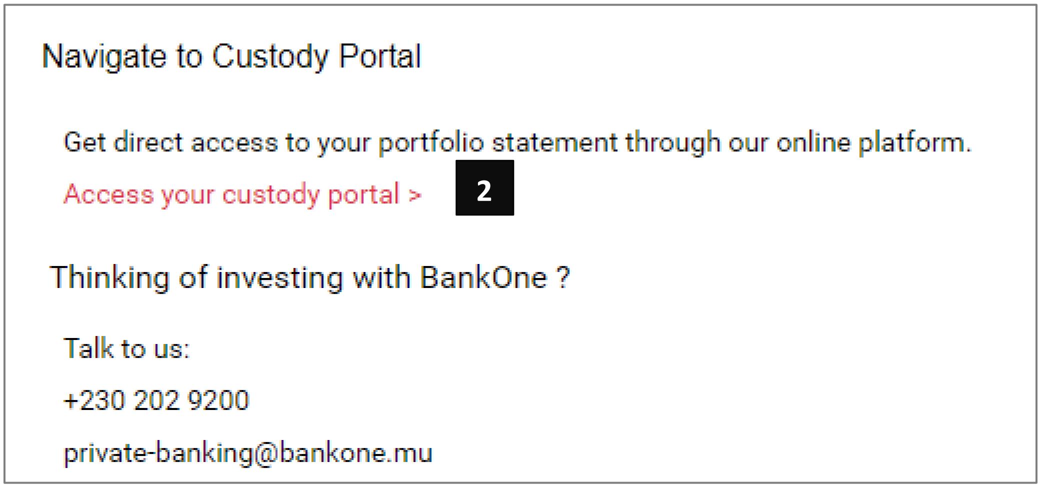




MY INVESTMENT PORTFOLIO

This option allows you to access directly your Investment portal.

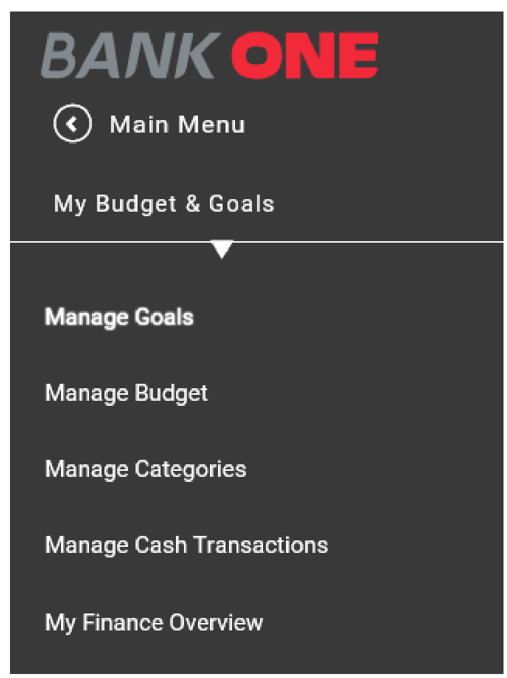
1. Under the Burger Menu, click on My Investment Portfolio.
2. Click on the Access custody portal link to access your Bank One Custody Platform.



MY BUDGET & GOALS

This option under the Burger Menu allows you perform the below activities;

1. Manage Goals
2. Manage Budget
3. Manage Categories
4. My Finance Overview

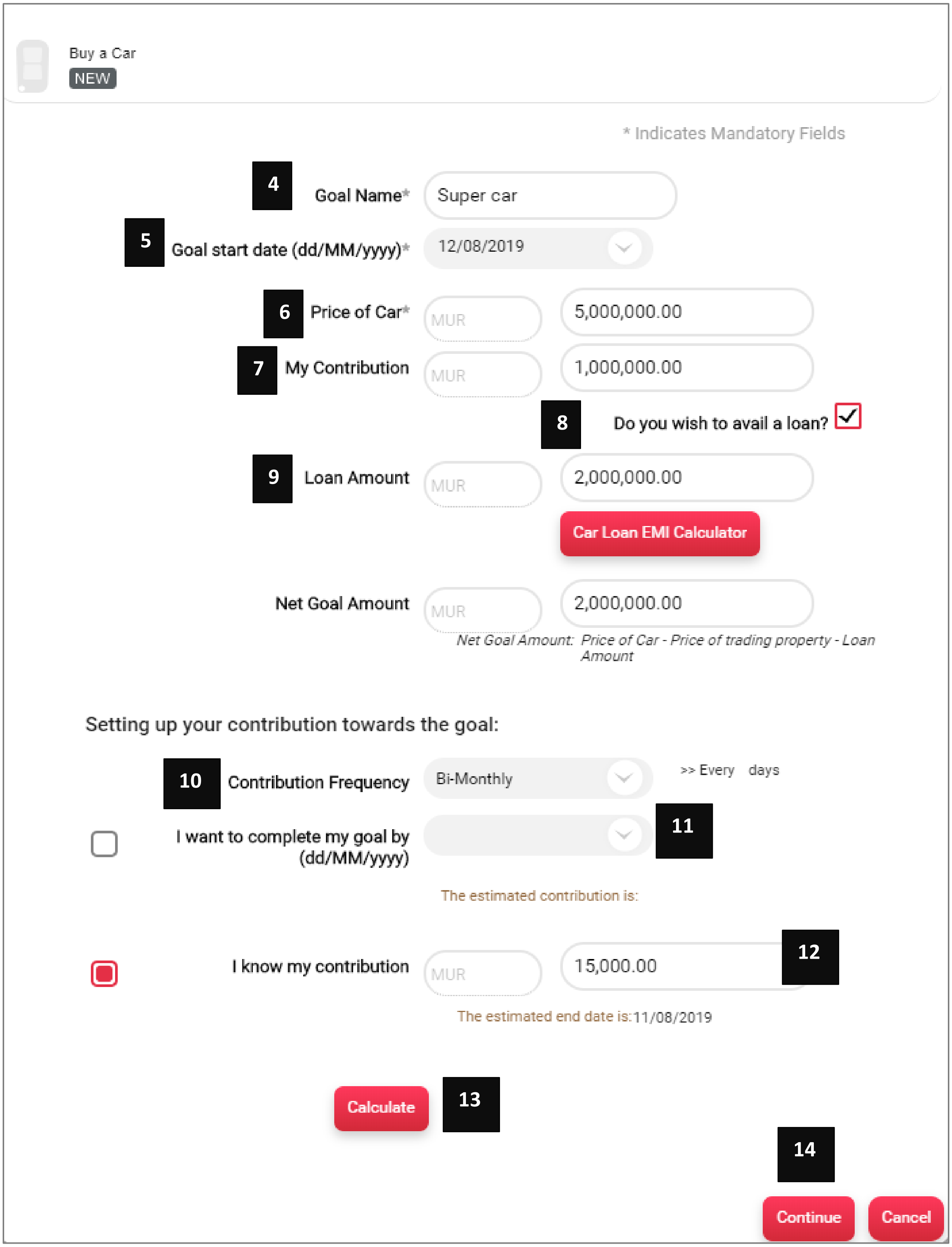


MANAGE GOALS

This option allows you to set a specific goal and the contribution need to achieve it.

1. Under My Budget & Goals, Click on Manage Goals.
2. Choose a goal from the set options.
3. Click on the Add custom goal button if you want to create a new type of goal. (optional)

4. Enter the Goal Name.
5. Set the date you want to start your goal.
6. Enter the amount need for your goal.
7. Enter your contribution.
8. To have loan facilities to accomplish your loan tick the Do you wish to avail a loan checkbox. (optional)
9. Enter the loan amount. (optional)
10. Set the contribution frequency.
11. Choose the date you want to complete your goal and the estimated contribution will be automatically calculated for you. (you may choose either step 11 or step 12)
12. Enter your contribution and the estimated end date will be automatically calculated giving you an indication by when you will achieve your goals. (you may choose either step 11 or step 12)
13. Click on calculate button to get the data.
14. Click on Continue button to save your goal.

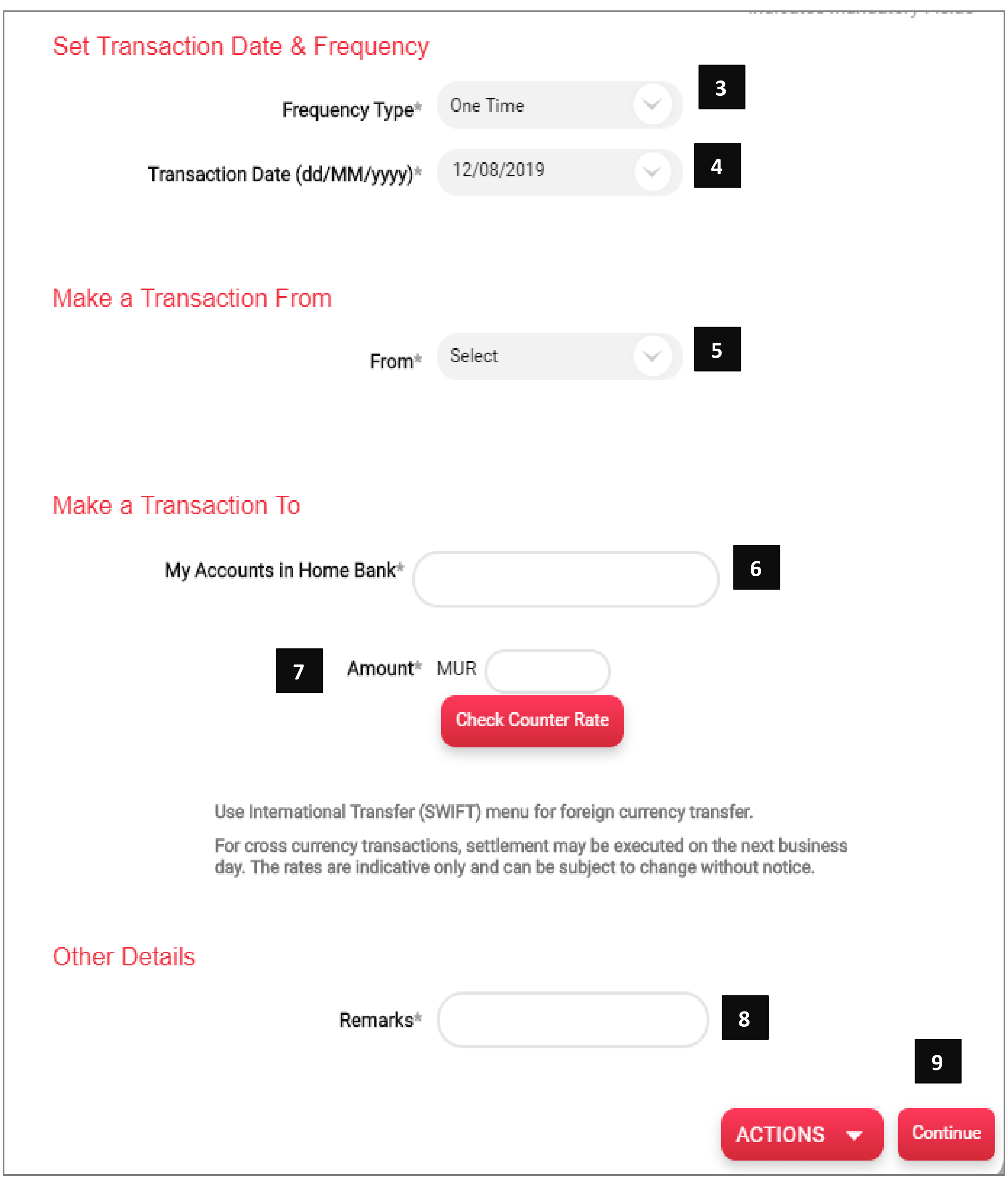


Buy a Car
NEW
* Indicates Mandatory Fields
4
Goal Name*
Super car
5
Goal start date (dd/MM/yyyy)*
12/08/2019
6
Price of Car*
MUR
5,000,000.00
7
My Contribution
MUR
1,000,000.00
8
Do you wish to avail a loan?
9
Loan Amount
MUR
2,000,000.00
Car Loan EMI Calculator
Net Goal Amount
MUR
2,000,000.00
Net Goal Amount: Price of Car - Price of trading property - Loan Amount
Setting up your contribution towards the goal:
10
Contribution Frequency
Bi-Monthly
>> Every days
I want to complete my goal by (dd/MM/yyyy)
11
The estimated contribution is:
I know my contribution
MUR
15,000.00
12
The estimated end date is: 11/08/2019
Calculate
13
14
Continue
Cancel

MANAGE BUDGET.

This option allows you to define your income and expenses in order to be able to manage your budget.

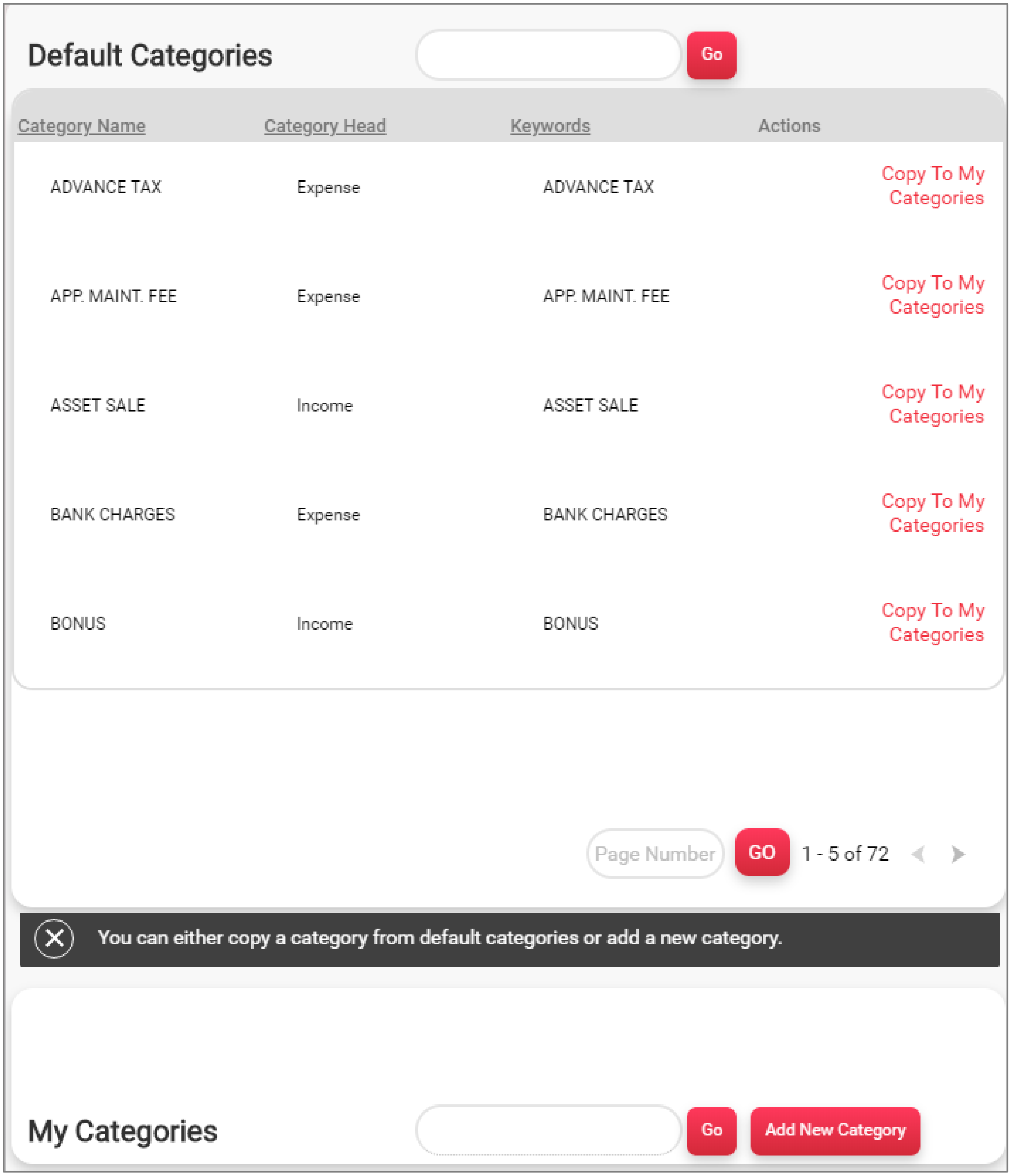
1. Under the Burger Menu, Click on My Budget & Goals.
2. Choose Manage Goals option.
3. Select the frequency type.
4. Select the transaction date.
5. Select the account from which you want to make the transaction.
6. Enter your account in which you want to make the transfer.
7. Enter the amount.
8. Enter the remarks.
9. Click on the continue button.
10. To confirm your transaction, enter the OTP sent to your mobile number and email address registered with the Bank.
11. Click on Submit button to complete transaction.


Set Transaction Date & Frequency
Frequency Type*
One Time
3
Transaction Date (dd/MM/yyyy)*
12/08/2019
4
Make a Transaction From
From*
Select
5
Make a Transaction To
My Accounts in Home Bank*
6
7
Amount*
MUR
Check Counter Rate
Use International Transfer (SWIFT) menu for foreign currency transfer.
For cross currency transactions, settlement may be executed on the next business day. The rates are indicative only and can be subject to change without notice.
Other Details
Remarks*
8
9
ACTIONS
Continue

MANAGE CATEGORIES

This option allows you to have an overview of all your categories and create new category.

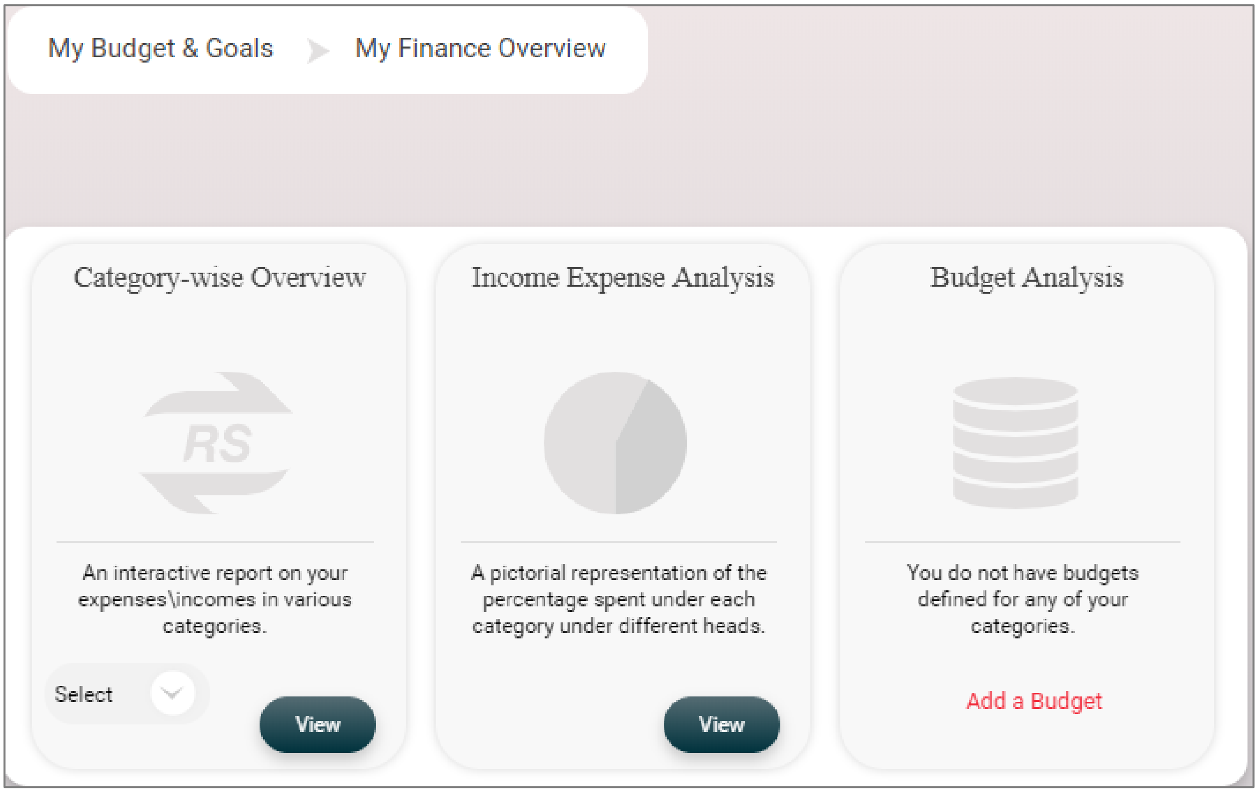
1. Under the Burger Menu, Click on My Budget & Goals.
2. Choose Manage Categories option.



MY FINANCE OVERVIEW

This option allows you to have an indication of your expenses, income and budgets. These indications are in form of

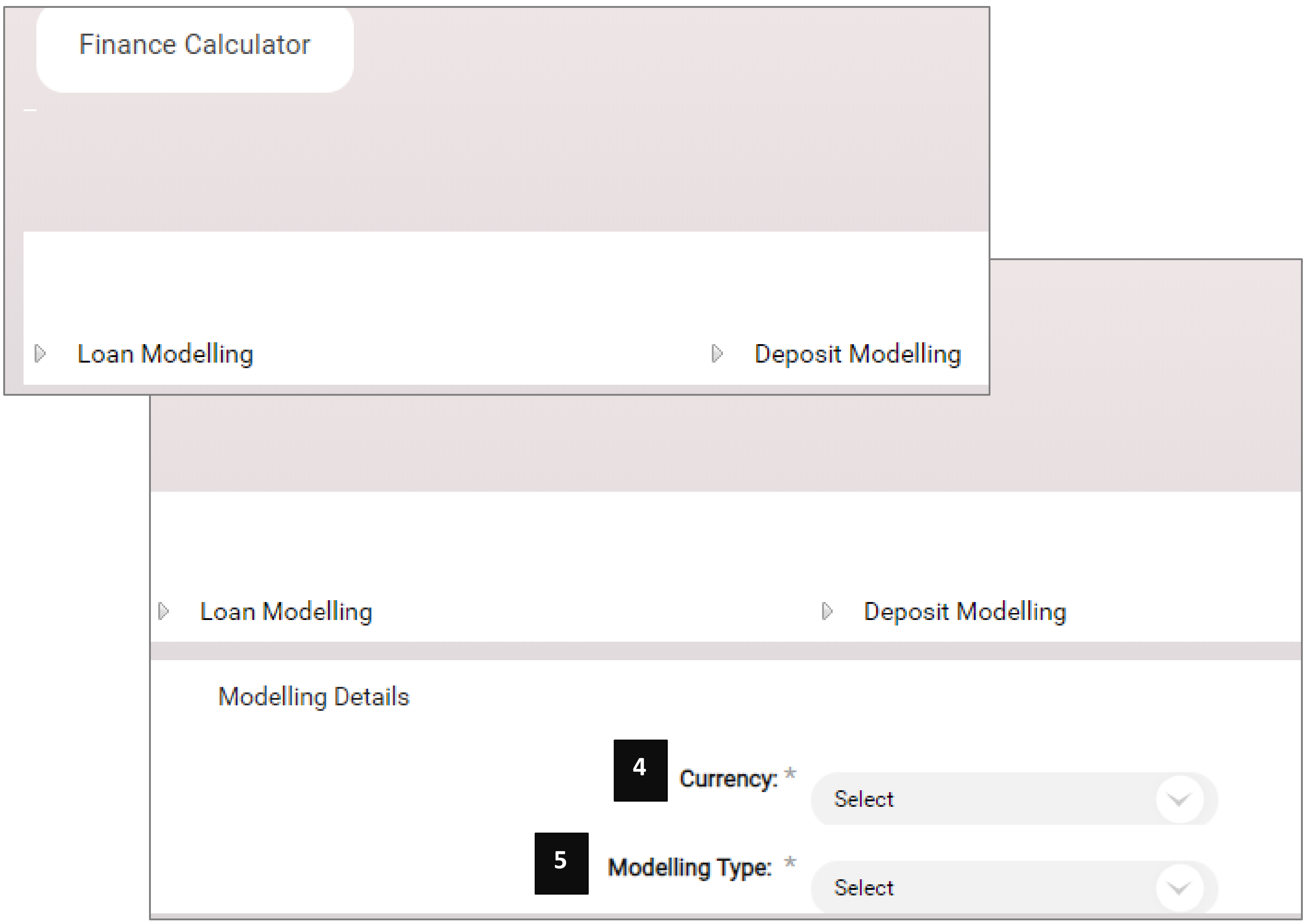
1. Interactive report depending on your expense/income.
2. A pictorial representation of percentage spent for each set category.
3. A budget analysis.



FINANCE CALCULATOR

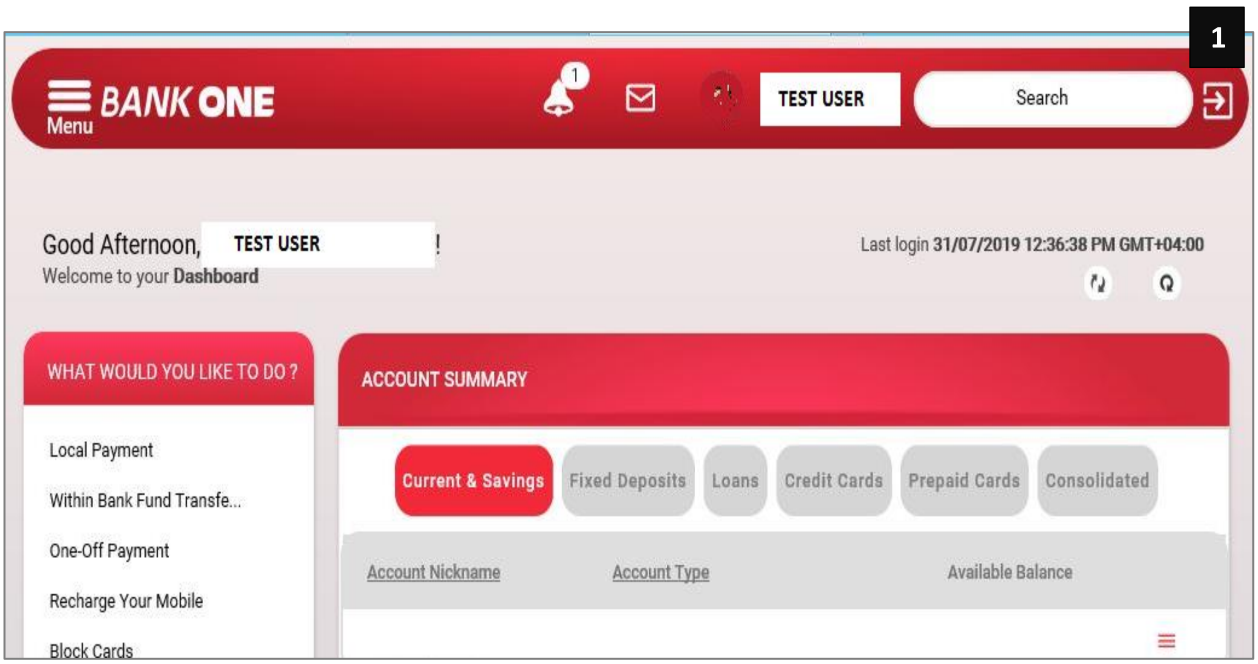
This option allows you to model a loan or a fixed deposit to have the monthly repayment for the loan or interest earned on a fixed deposit with the Bank.

1. Under the Burger Menu, click on Finance Calculator.
2. To simulate a loan, choose option Loan Modelling.
3. To simulate a deposit, choose option Deposit Modelling.
4. Select the currency.
5. Select the Modelling Type.
6. Click on continue button to have the data required.



HOW TO LOG OUT?

To end your login session you need to click on the log out button which is located on the right side of the platform. The platform automatically log out a user if the login session is inactive for a certain period. The automatic log out helps to prevent other users from accessing the platform.



INTERNET BANKING
RETAIL USER GUIDE