

***BANK* ONE**

**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.



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# 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

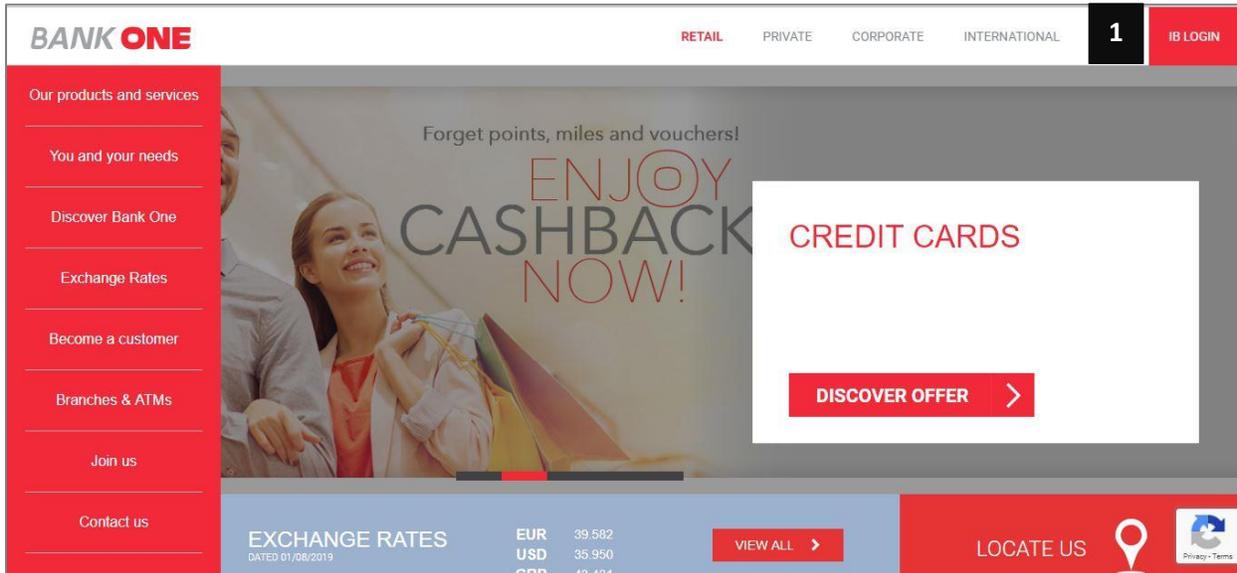
To assist you with your queries the Bank has set up a help centre on [www.bankone.mu/help-centre](http://www.bankone.mu/help-centre) with tutorial videos and FAQs. Alternatively, you may call the Contact Centre on **(+230) 202 9200** from 08:30 -17:00 on regular business days.



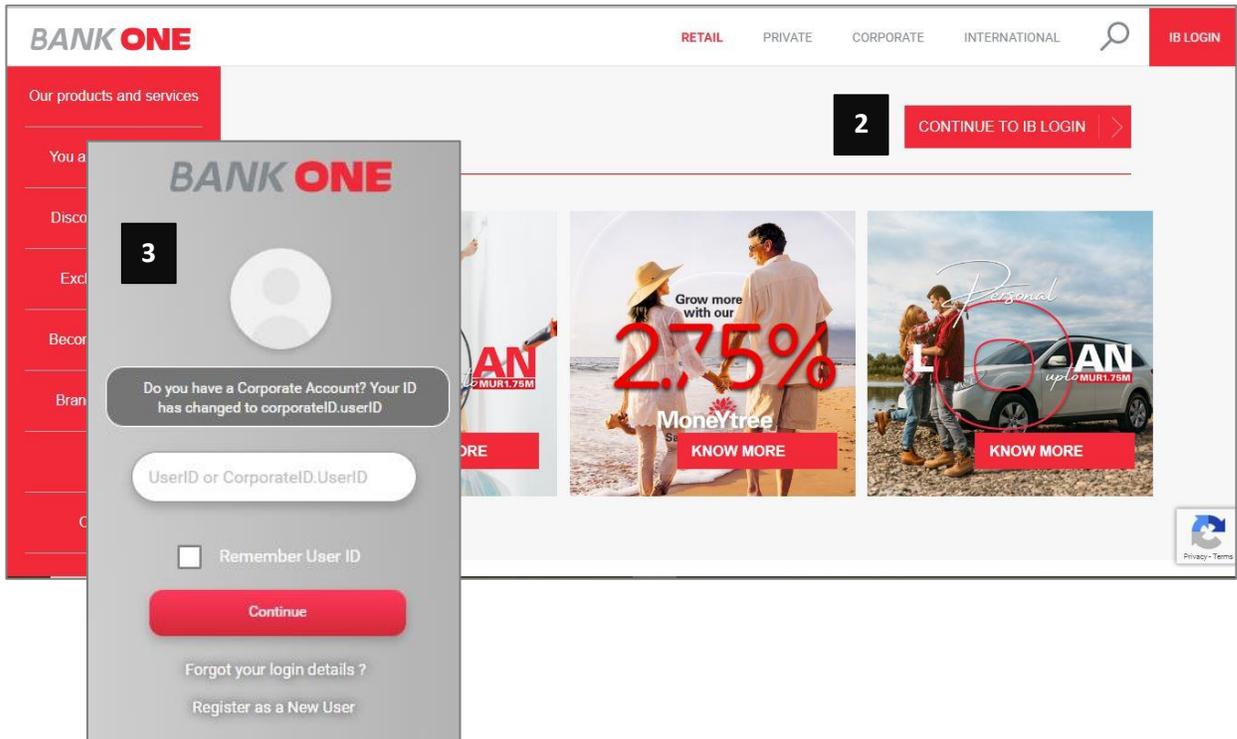
# LOG IN

Logging in to the Bank One online banking platform is very easy. Visit the Bank One Website on [www.bankone.mu](http://www.bankone.mu).

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

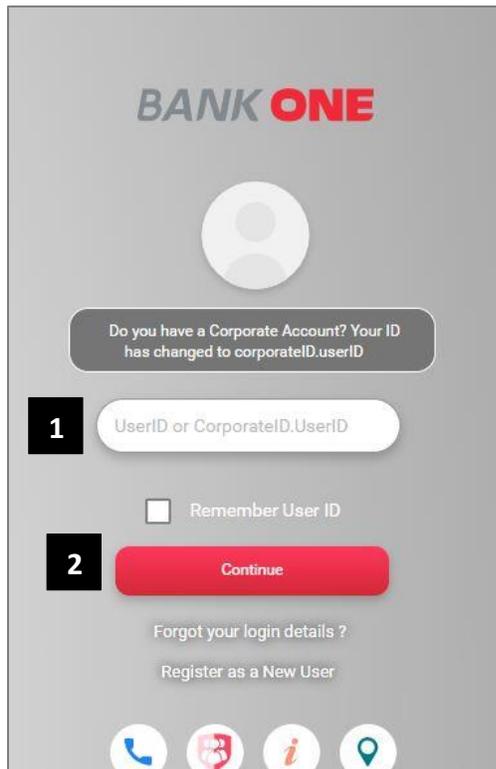


2. The below screen will be displayed click on the CONTINUE TO IB LOGIN button.
3. You will access the log in page



## 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.



**BANK ONE**

Do you have a Corporate Account? Your ID has changed to corporateID.userID

**1** UserID or CorporateID.UserID

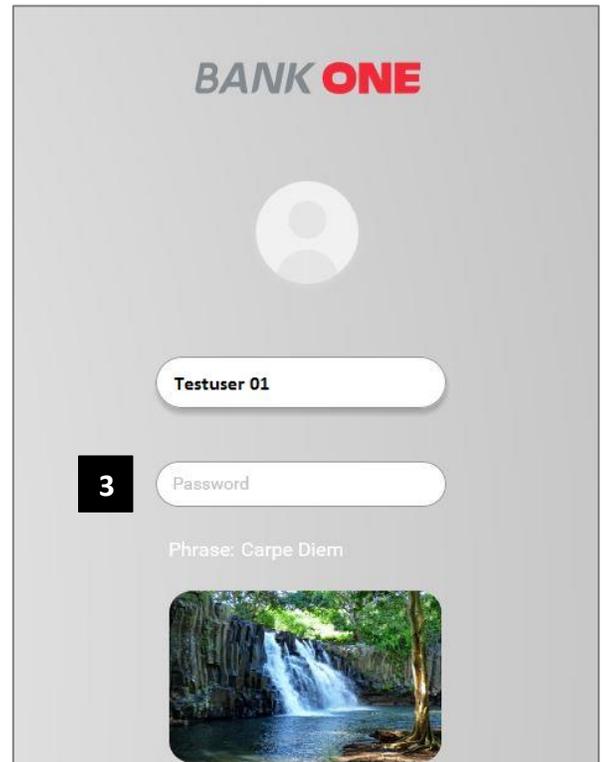
Remember User ID

**2** Continue

Forgot your login details ?

Register as a New User

Phone, Bank One logo, Information, Location icons



**BANK ONE**

Testuser 01

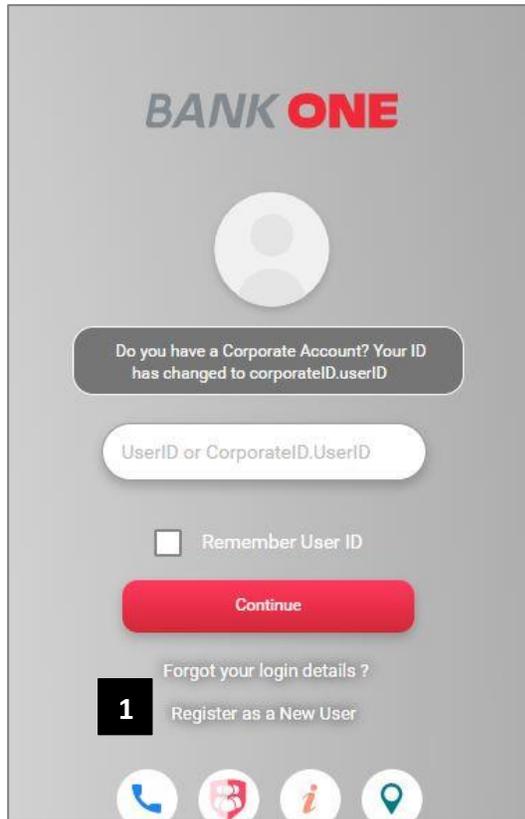
**3** Password

Phrase: Carpe Diem

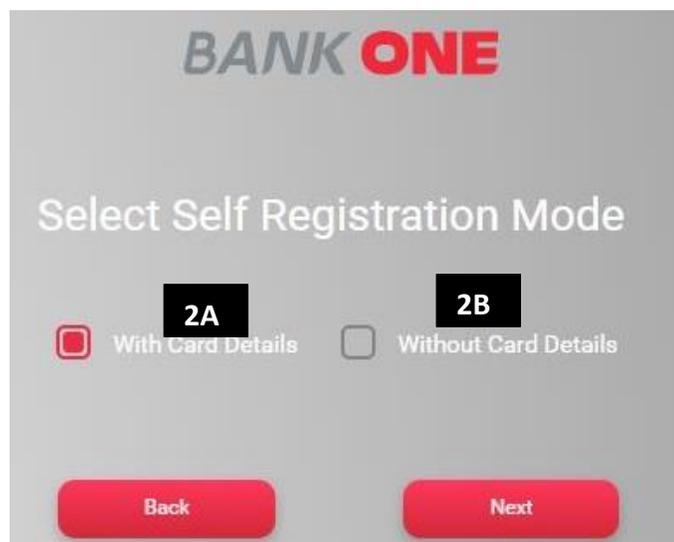


## LOG IN FOR NEW USER

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

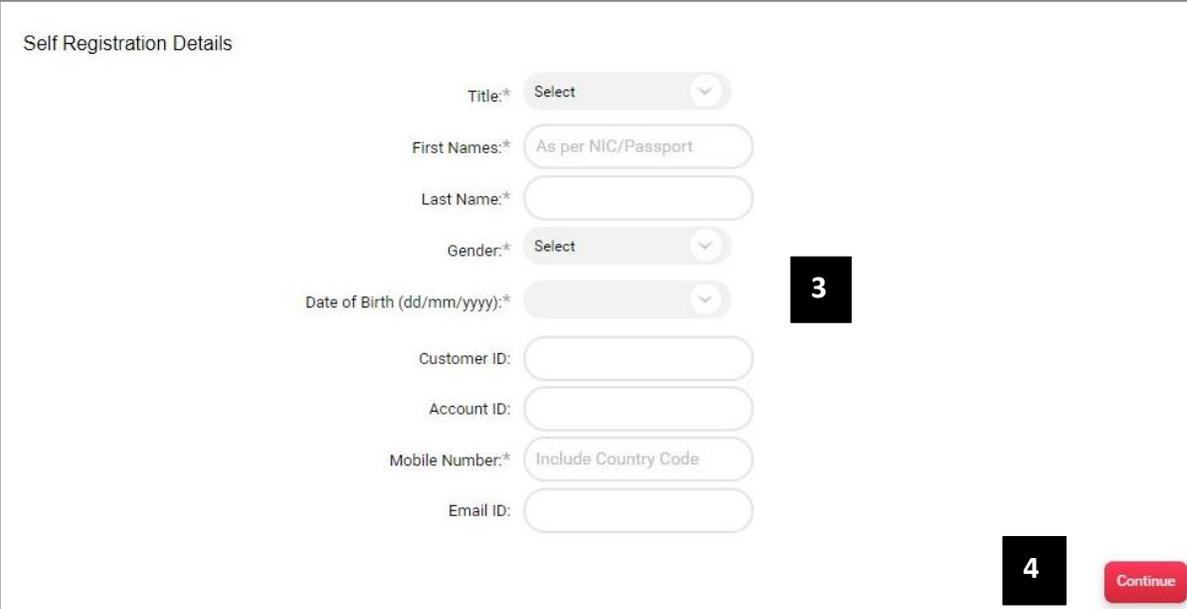
**Note:** You can register with your Credit Card, Prepaid card, Debit Card

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



The image shows a mobile app screen for Bank One. At the top, the 'BANK ONE' logo is displayed. Below it, the text 'Select Self Registration Mode' is centered. There are two radio button options: 'With Card Details' (which is selected and has a black box with the number '1' next to it) and 'Without Card Details'. At the bottom, there are two red buttons: 'Back' on the left and 'Next' on the right (with a black box and the number '2' next to it).

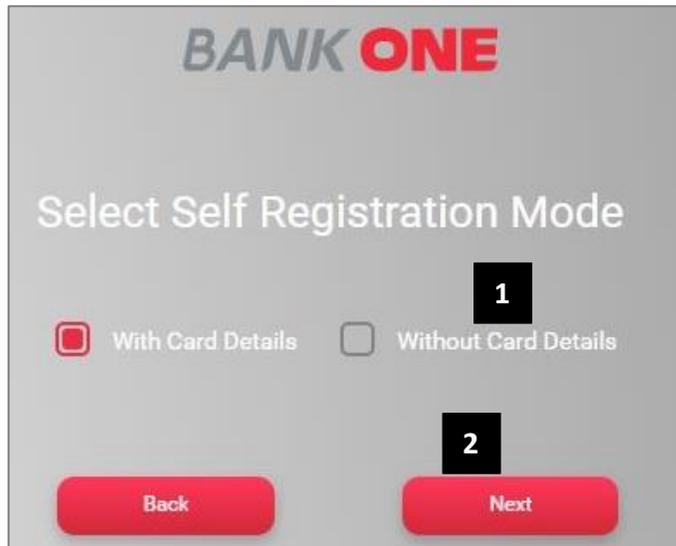
2. Click on the **Next** button to access the below screen.
3. Enter your details in all required fields.
4. Press **continue** button to complete the registration.



The image shows a 'Self Registration Details' form. It contains several input fields: 'Title:\*' (dropdown menu), 'First Names:\*' (text field with 'As per NIC/Passport' pre-filled), 'Last Name:\*' (text field), 'Gender:\*' (dropdown menu), 'Date of Birth (dd/mm/yyyy):\*' (dropdown menu), 'Customer ID:' (text field), 'Account ID:' (text field), 'Mobile Number:\*' (text field with 'Include Country Code' pre-filled), and 'Email ID:' (text field). A black box with the number '3' is positioned to the right of the 'Date of Birth' field. At the bottom right, there is a red 'Continue' button with a black box and the number '4' next to it.

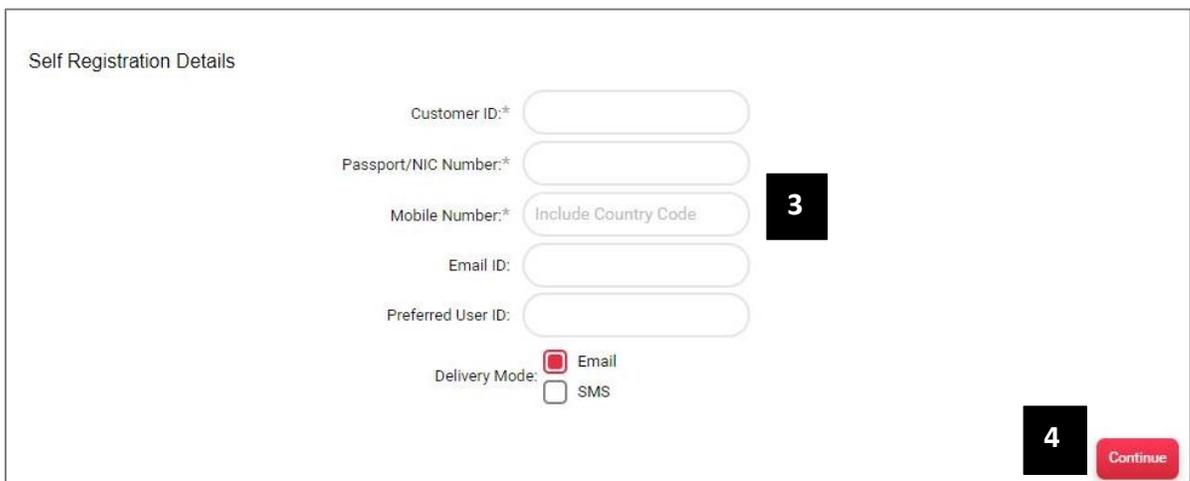
## REGISTERING WITHOUT CARD DETAILS

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



The screenshot shows the 'BANK ONE' logo at the top. Below it, the text 'Select Self Registration Mode' is displayed. There are two radio button options: 'With Card Details' (which is selected) and 'Without Card Details'. A black box with the number '1' is positioned above the 'Without Card Details' option. At the bottom, there are two red buttons: 'Back' on the left and 'Next' on the right. A black box with the number '2' is positioned above the 'Next' button.

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.



The screenshot shows the 'Self Registration Details' form. It contains several input fields: 'Customer ID:\*', 'Passport/NIC Number:\*', 'Mobile Number:\*' (with a sub-field for 'Include Country Code'), 'Email ID:', and 'Preferred User ID:'. Below these fields is the 'Delivery Mode:' section with two radio buttons: 'Email' (selected) and 'SMS'. A black box with the number '3' is positioned to the right of the 'Mobile Number:\*' field. At the bottom right, there is a red 'Continue' button. A black box with the number '4' is positioned above the 'Continue' button.

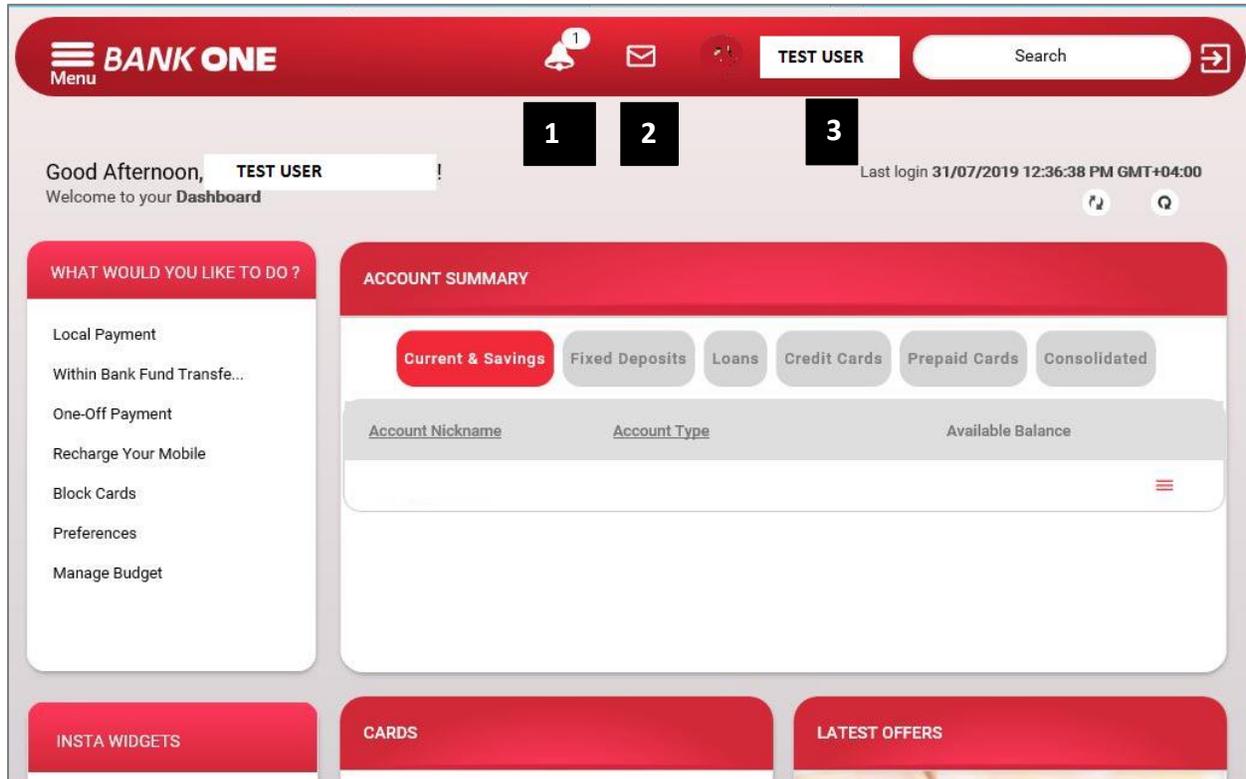
**Note: Once you have completed the registration you will have to enter your username and new password on the access page to be able to access the platform.**

# 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:

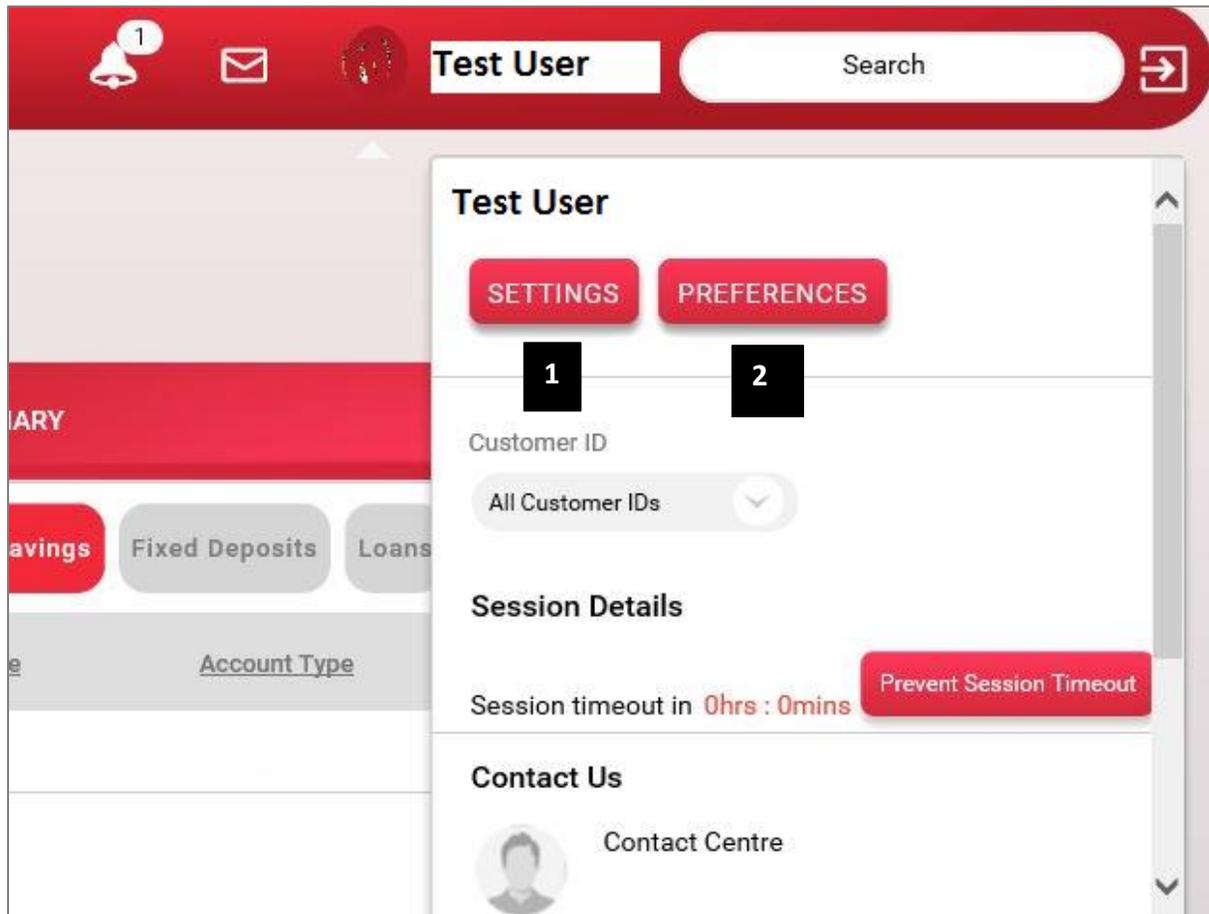
1. Notifications
2. Mails
3. My profile



## MY PROFILE

My profile allows you to

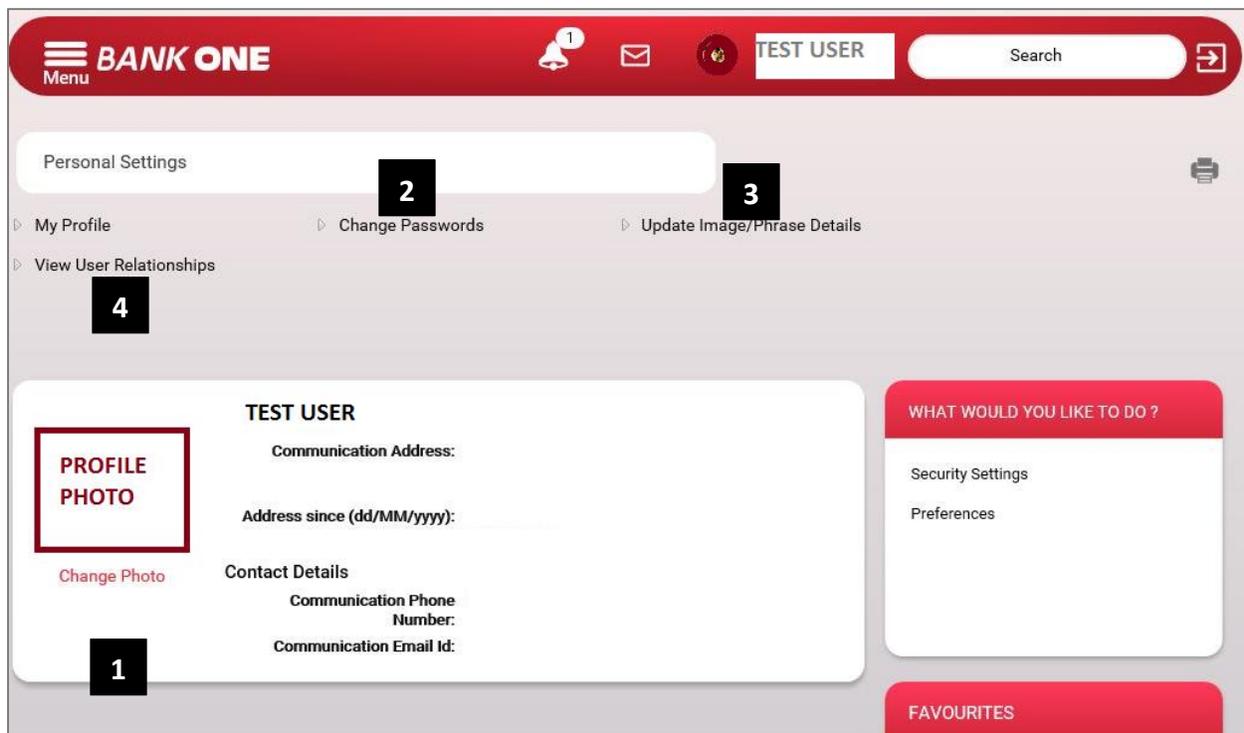
1. Manage the settings of the platform and,
2. Set your preferences.



## SETTINGS BUTTON

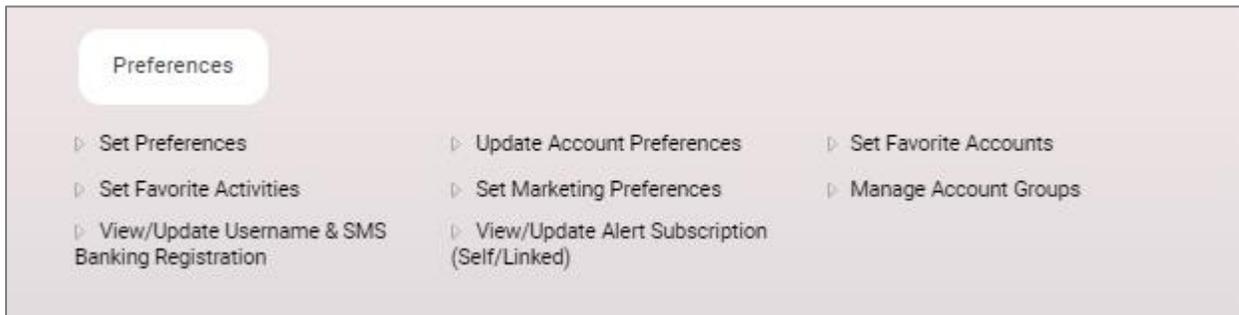
The **SETTINGS** button under **My Profile** have the below options:

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

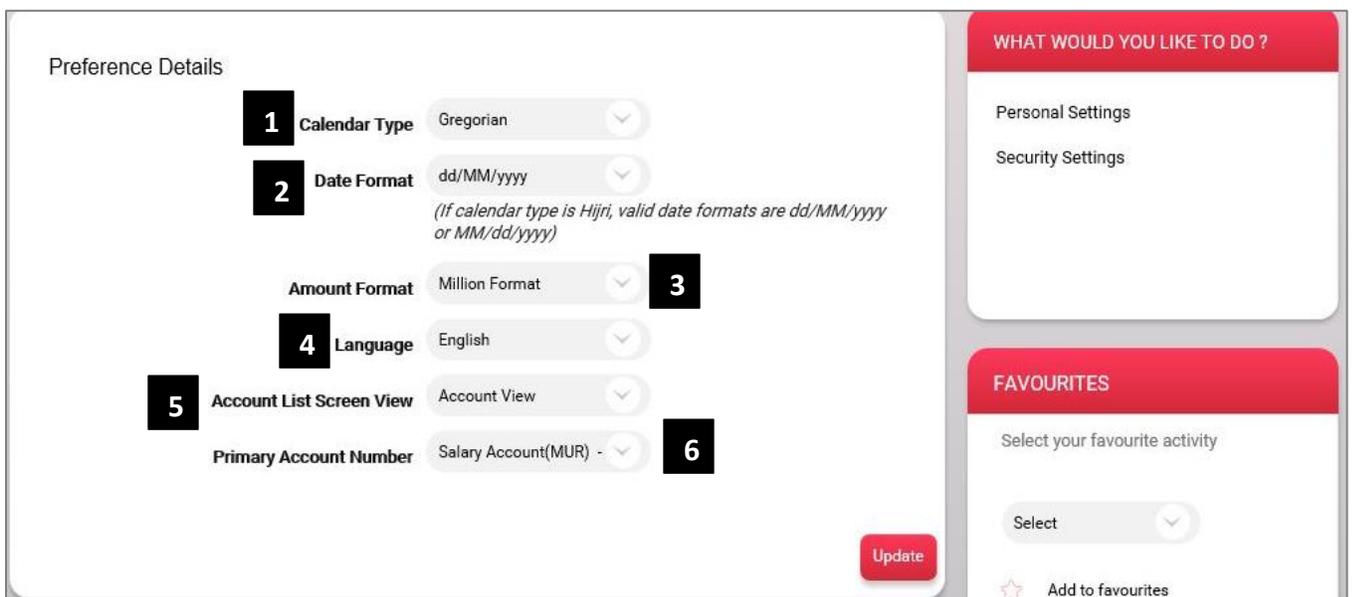
The Preferences option allows you to perform the below activities.



### SET PREFERENCES

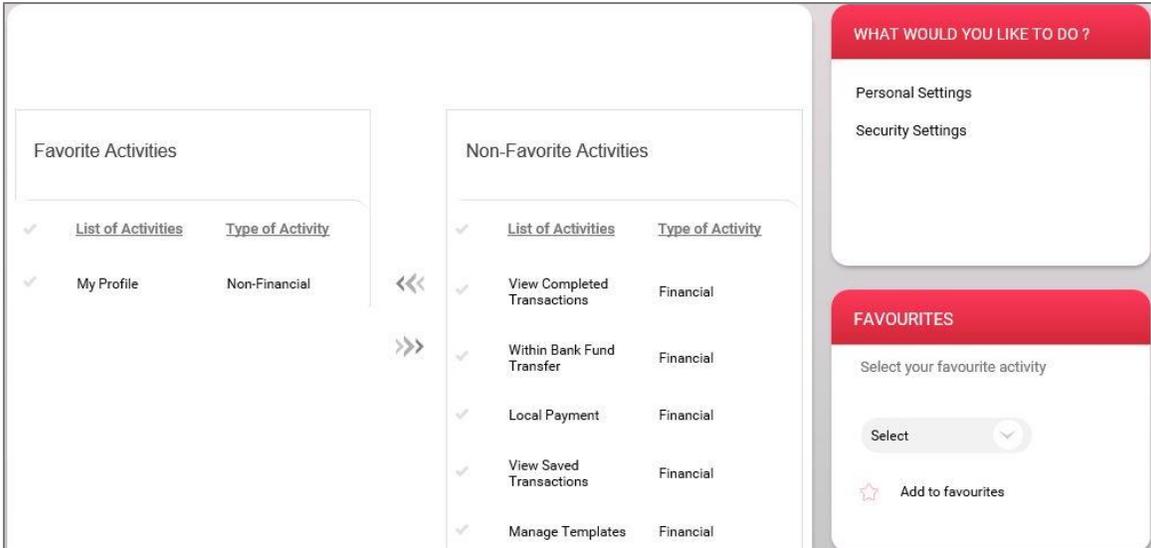
Under the **Set Preferences** option you can carry out the below activities

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

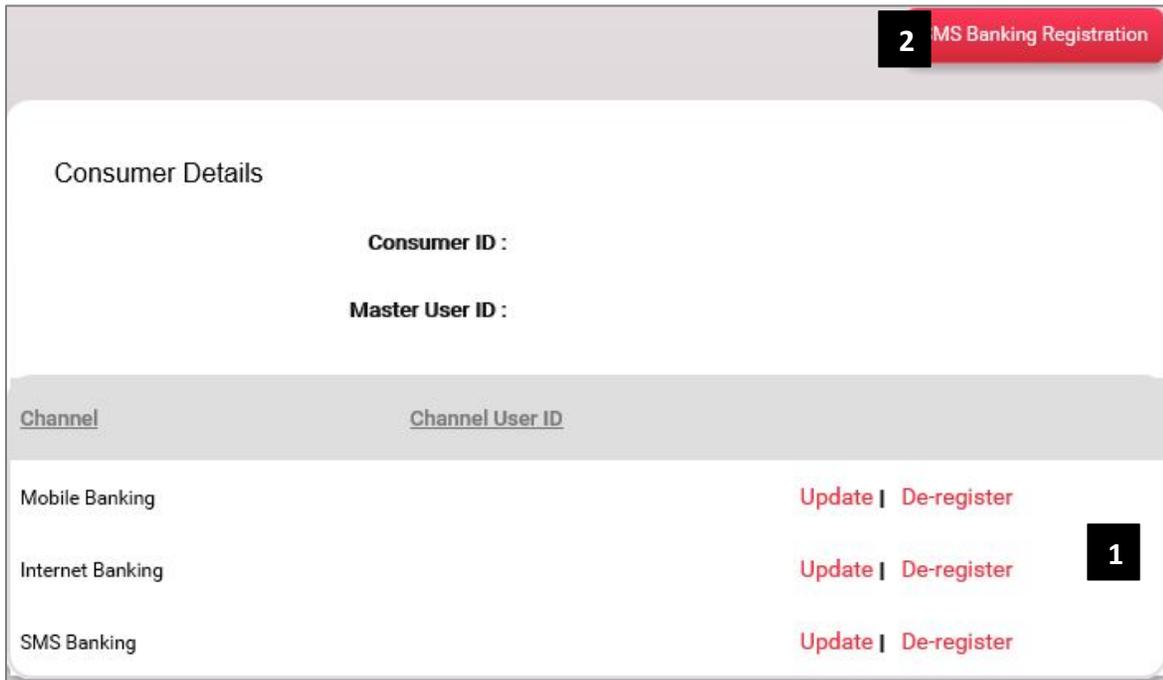
Set Favorite activities allows you to set your preferred activities which will appear on your **FAVORITES** widget on your dashboard.



## 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.

Channel	Channel User ID
Mobile Banking	Update   De-register
Internet Banking	Update   De-register
SMS Banking	Update   De-register

2. The user channel linkage details screen will appear.
3. Click on the Channel dropdown.

Master User ID: HO10688

Channel\* Select

Channel User ID\*

*Note: The channel user id will be same for Internet Banking, Mobile Banking, SMS Banking*

Back Continue

4. Select the channel.

The screenshot shows a form titled "User Channel Linkage Details" with the "Master User ID" set to "HO10688". There are two main input fields: "Channel\*" and "Channel User ID\*". The "Channel\*" field is a dropdown menu currently showing "Select". A black box with the number "4" is positioned to the left of this dropdown. A dark overlay menu is open over the dropdown, listing four options: "Select", "Internet Banking", "Mobile Banking", and "SMS Banking". To the right of the "Channel\*" field are two red buttons: "EDIT" and "CANCEL". Below the "Channel User ID\*" field is a note: "Note: The channel user id will be same for Internet Banking, Mobile Banking, SMS Banking". At the bottom right of the form are two red buttons: "Back" and "Continue".

5. Enter your user ID in the Channel User ID

6. Click on the Continue button to complete the process.

The screenshot shows the same "User Channel Linkage Details" form. The "Channel\*" dropdown is now closed and shows "Select". The "Channel User ID\*" field is now an empty text input box. A black box with the number "5" is positioned to the left of this input field. The "EDIT" and "CANCEL" buttons remain to the right. The note about channel user ID is still present. At the bottom right, the "Back" and "Continue" buttons are visible. A black box with the number "6" is positioned above the "Continue" button.

## 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.

<u>Customer ID</u>	<u>Account Number</u>	<u>Account Type</u>	<u>Account Nickname</u>
Test User		SAVING BANK A/C	Salary Account <b>1</b>

**2**  
Update Account Nickname

Multi-Record Actions

Select  *Select to allow multiselect*

## SET MARKETING PREFERENCES

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

**Information**

This page allows you to modify your marketing preferences.

You may choose one or more product types about which you wish to receive any information from the bank.

You can select the various channels through which you wish to receive such information. Also, you can indicate your preferred channel from among those selected using the appropriate drop down.

Select Products

<input type="checkbox"/> Credit Cards	<input type="checkbox"/> Current Accounts
<input type="checkbox"/> Demat Accounts	<input type="checkbox"/> Fixed Deposits
<input type="checkbox"/> <b>1</b> Loans	<input type="checkbox"/> Insurance Products
<input type="checkbox"/> Investment Portfolios	<input type="checkbox"/> Loans
<input type="checkbox"/> Mutual Funds	<input type="checkbox"/> Others
<input type="checkbox"/> Over Draft Accounts	<input type="checkbox"/> Package
<input type="checkbox"/> Savings Accounts	

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

Select Channels

<input type="checkbox"/> Direct Mailer	<input type="checkbox"/> Email
<input type="checkbox"/> <b>2</b> Mobi	<input type="checkbox"/> Other
<input type="checkbox"/> Phone	<input type="checkbox"/> SMS

Preferred Channel

Set Preferred Direct Mailer

**3**

## 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.

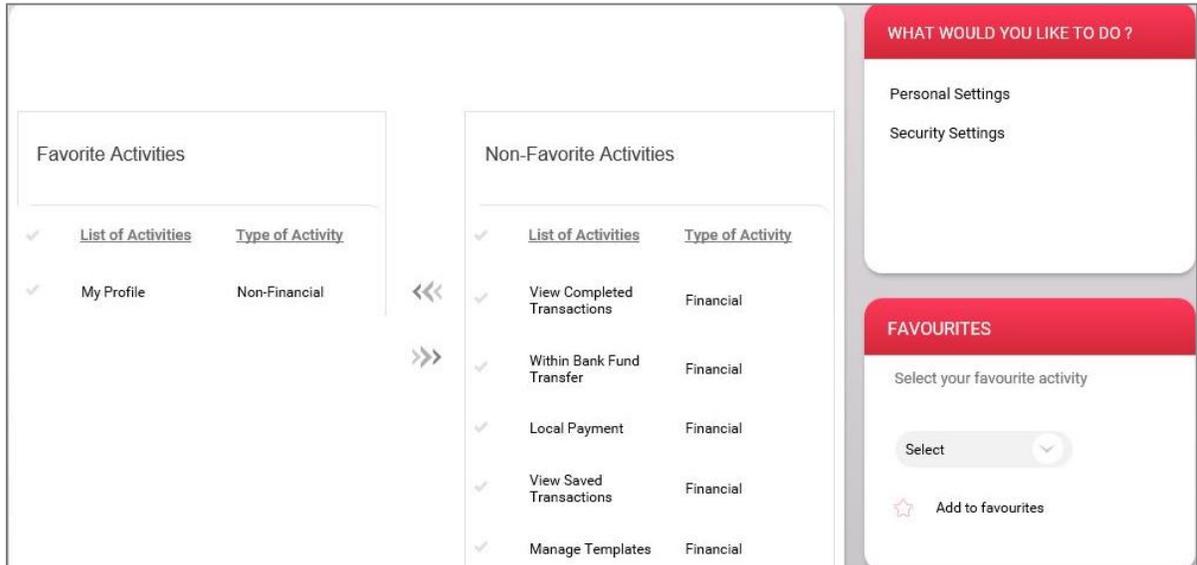
1. Choose **Yes Or No** in the Subscribed column
2. Once you have opted for the alerts click on the **Update link**.

Alerts							
Alert Description	Set Amount (Min/ Max)	Internet Banking	E-Mail	SMS	Frequency	Subscribed	
Stop Cheque			Yes	Yes	Daily	<input checked="" type="checkbox"/> <b>1</b> Yes <input type="checkbox"/> No	Update <b>2</b>
Deposit Matured			Yes	Yes	Daily	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Update
End of day balance			Yes	Yes		<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Update
Large Amount Transaction			Yes	Yes	Daily	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Update

## SET FAVORITE ACCOUNT

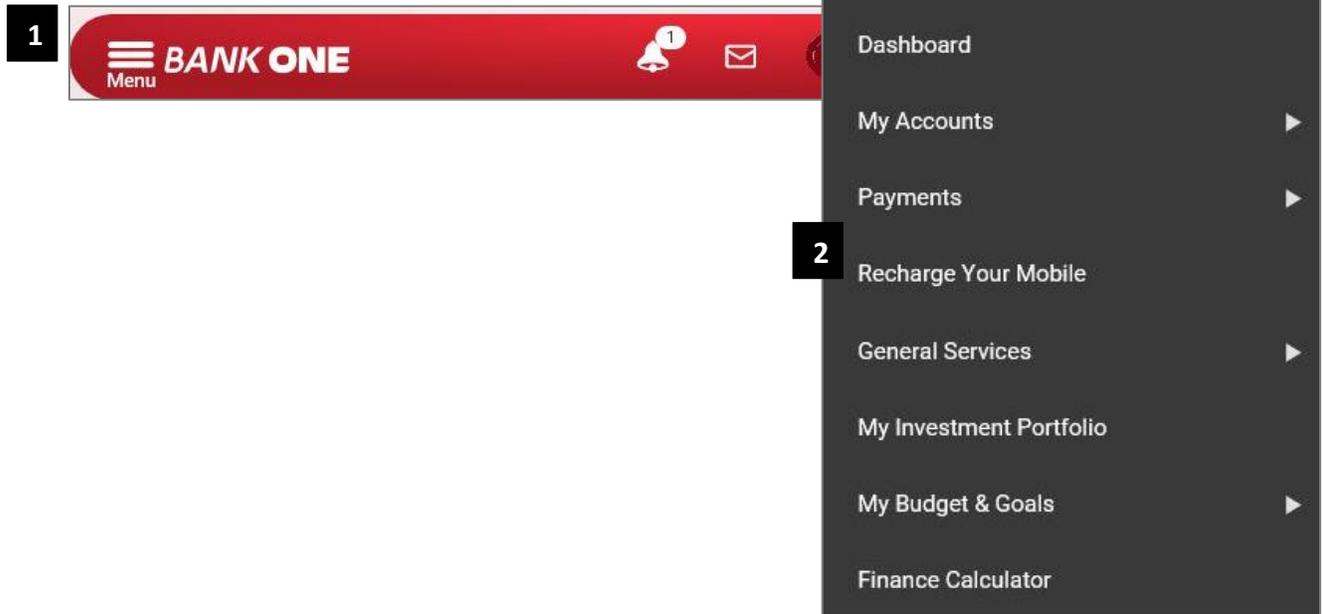
This option allows you to set your favorite account for transaction.

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

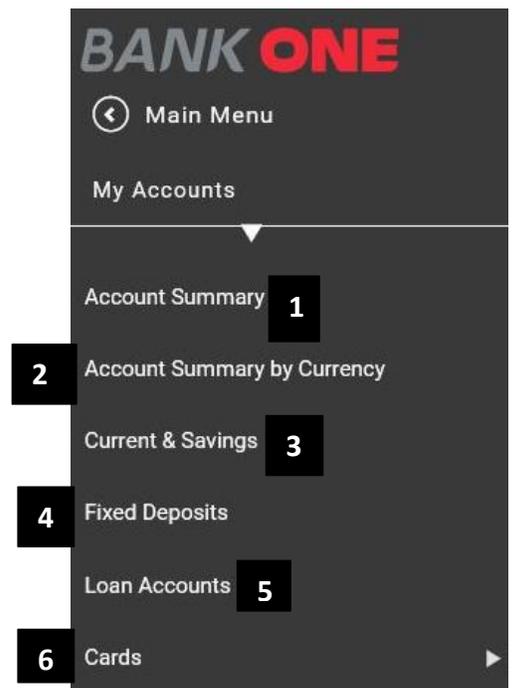
The burger menu opens a side screen which allows you to have additional options to navigate through your accounts, initiate payments and make other service requests.



## 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

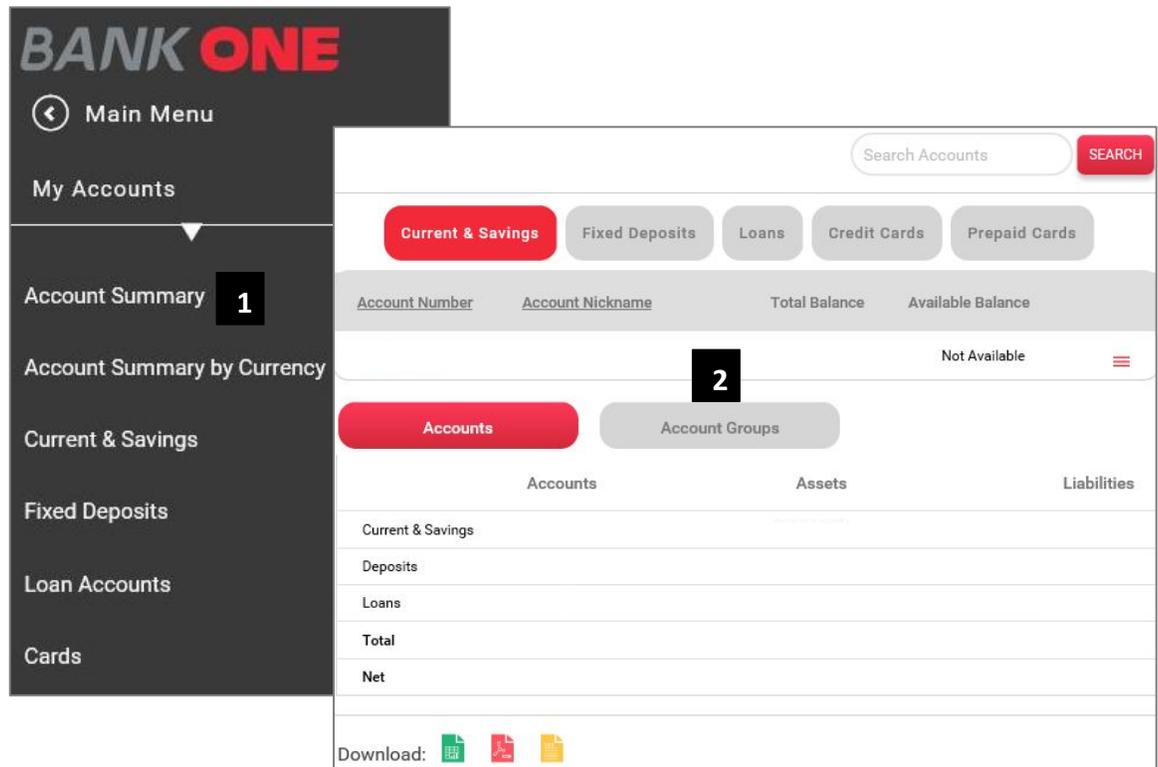
1. Current & Savings
2. Fixed Deposits
3. Loans
4. Credit Cards
5. Prepaid Cards

The screenshot displays the 'Account Summary' interface. At the top, there are five filter buttons: 'Current & Savings' (highlighted in red), 'Fixed Deposits', 'Loans', 'Credit Cards', and 'Prepaid Cards'. Above these buttons are numbered callouts 1 through 5. To the right is a search bar labeled 'Search Accounts' with a 'SEARCH' button. Below the filters is a table with the following columns: 'Account Number', 'Account Nickname', 'Total Balance', and 'Available Balance'. The table content is currently empty, with a 'Not Available' message and a hamburger menu icon on the right. Below the table are two tabs: 'Accounts' (active) and 'Account Groups'. Under the 'Accounts' tab, there are three sub-sections: 'Accounts', 'Assets', and 'Liabilities'. The 'Accounts' section contains a list of items: 'Current & Savings', 'Deposits', 'Loans', 'Total', and 'Net'. At the bottom left, there is a 'Download:' label followed by three icons representing different file formats: a spreadsheet, a PDF document, and a document.

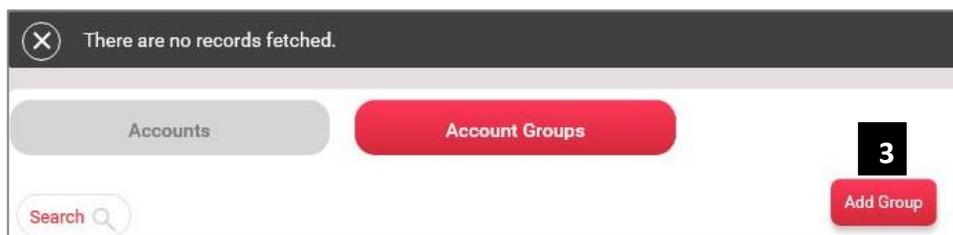
## ACCOUNT GROUPS

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.

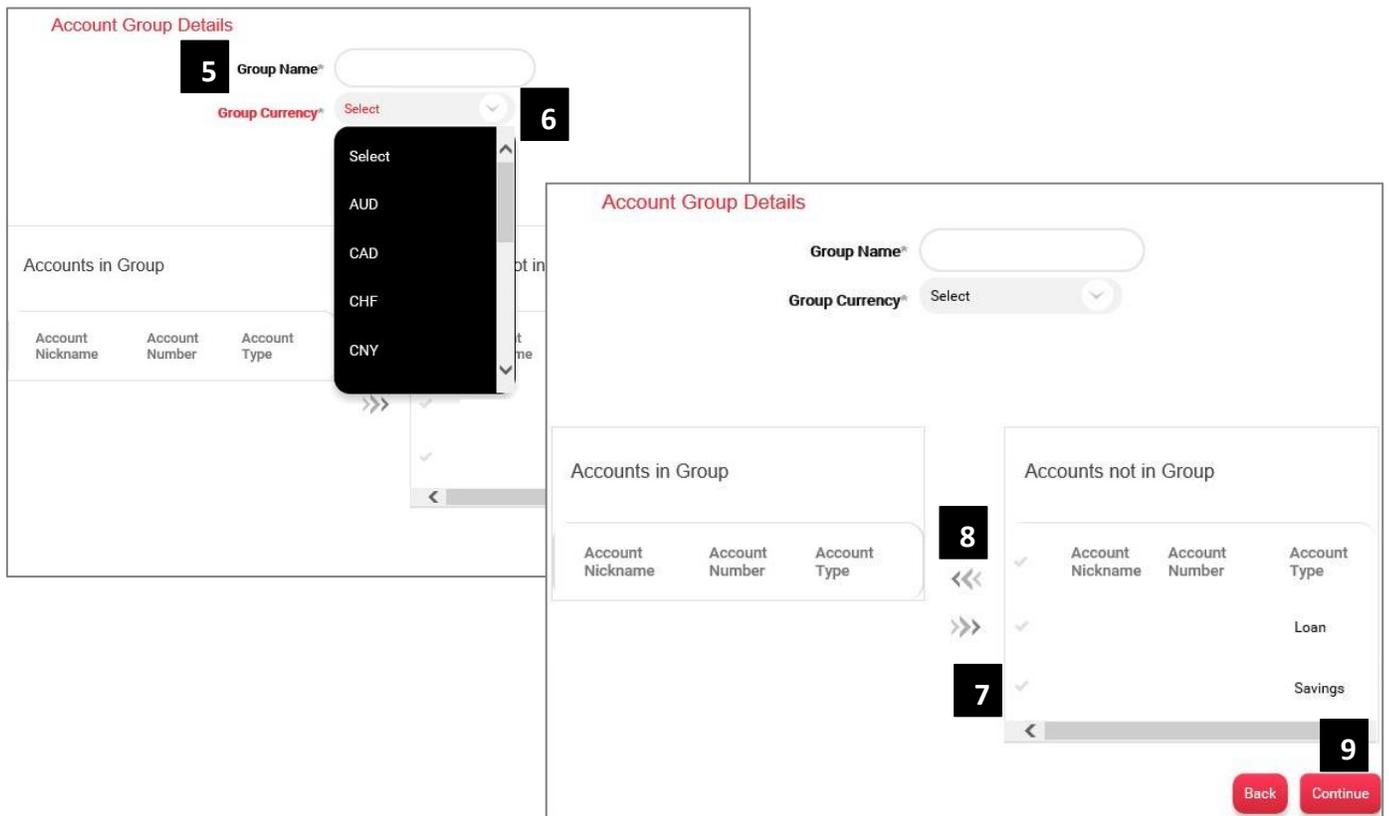
1. Click on Account Summary.



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 arrow sign to move the account to the Accounts in groups column.
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 Grouping Details**

Group Name: A      Group Currency: MUR

Account Number	Nickname	Account Type
	Salary Account	Savings

**Additional Details**

Remarks  **11**

*Enter your credentials to confirm the transaction*

**Confirmation Details**

**12** One Time Password (OTP)\*  **13** Resend OTP

Back Submit

## ACCOUNT SUMMARY BY CURRENCY

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

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

**BANK ONE**

← Main Menu

My Accounts

---

Account Summary **1**

Account Summary by Currency

Current & Savings

Fixed Deposits

Loan Accounts

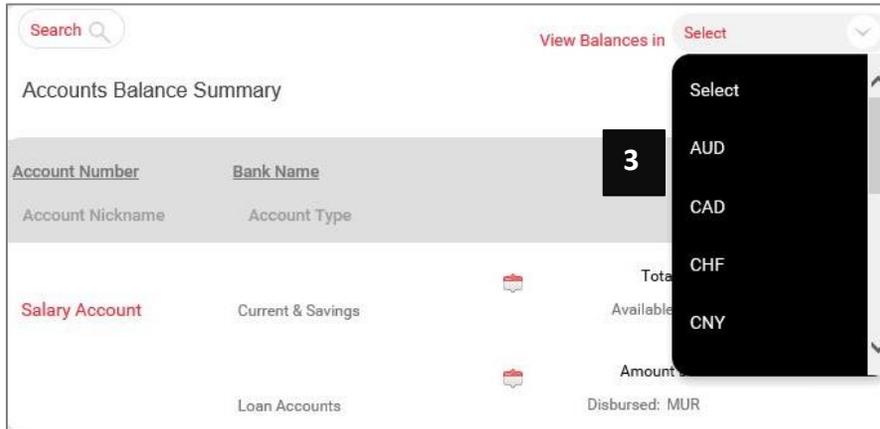
Cards

**2** View Balances in Select

Accounts Balance Summary

Account Number	Bank Name	Balance
Account Nickname	Account Type	
Salary Account	Current & Savings	<div style="text-align: right;">Total: MUR</div> <div style="text-align: right;">Available:</div>
	Loan Accounts	<div style="text-align: right;">Amount Due: MUR 0.00</div> <div style="text-align: right;">Disbursed: MUR</div>

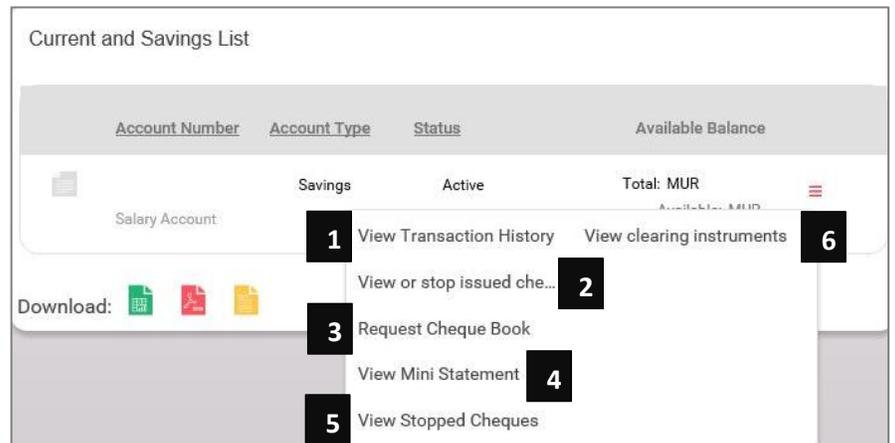
2. Click on **View Balances In** dropdown.
3. Select the currency required from the dropdown.
4. The accounts in the selected currency will be displayed.



## ***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:

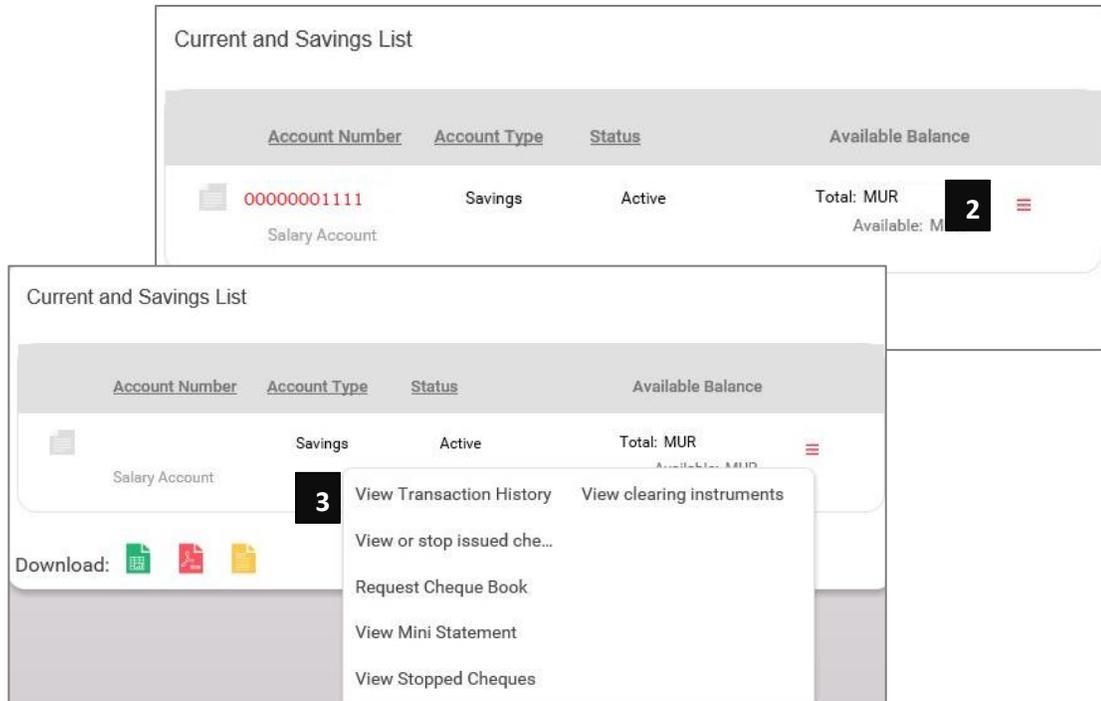
1. View Transaction history
2. View or stop issued cheque
3. Request Cheque Book
4. View Mini Statement
5. View Stopped Cheque
6. View Clearing instruments



## 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**

<b>Number:</b>	<b>Nickname:</b>
<b>IBAN:</b>	<b>Name:</b>
<b>Status:</b> Active	<b>Type:</b> Savings
<b>Currency:</b> MUR	<b>Open Date:</b> 15/03/2019
<b>Branch:</b> PORT LOUIS MAIN BRANCH	<b>Drawing Power:</b> MUR 0.00
<b>Debit Accrued Interest:</b> 0.00%	<b>Credit Accrued Interest:</b> 0.00%

**Balance Details**

**Available Balance:** MUR  
**Ledger Balance:** MUR  
**Unclear Balance:** MUR 0.00

**4**

**Date From (dd/MM/yyyy)**   **Date To (dd/MM/yyyy)**

**Transactions for**  
 **5**

**Last N Transactions** **Amount Type**

**Amount From**  **Amount To**

**Name:**  
**Type:** Savings  
**Open Date:** 15/03/2019  
**Drawing Power:** MUR 0.00  
**Accrued Interest:** 0.00%

**Total Balance:** MUR  
**Effective Available Balance:** MUR

**▼**

Transactions List - SBA -

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

**7** Rows per page:  1 - 5 of 15

Download Details As   **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.

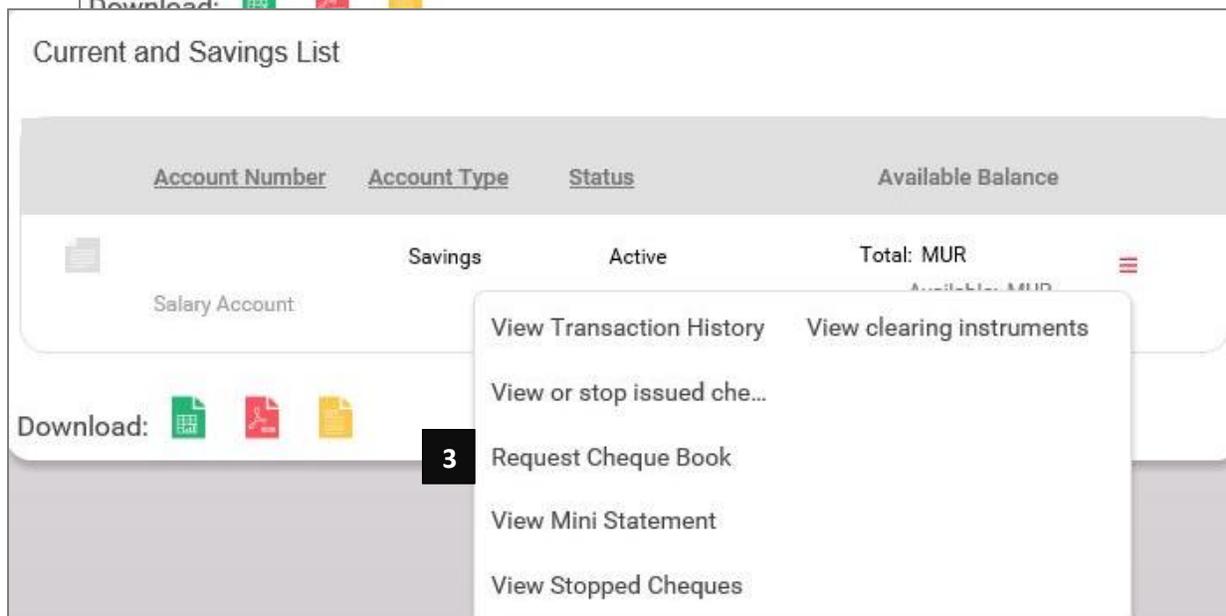
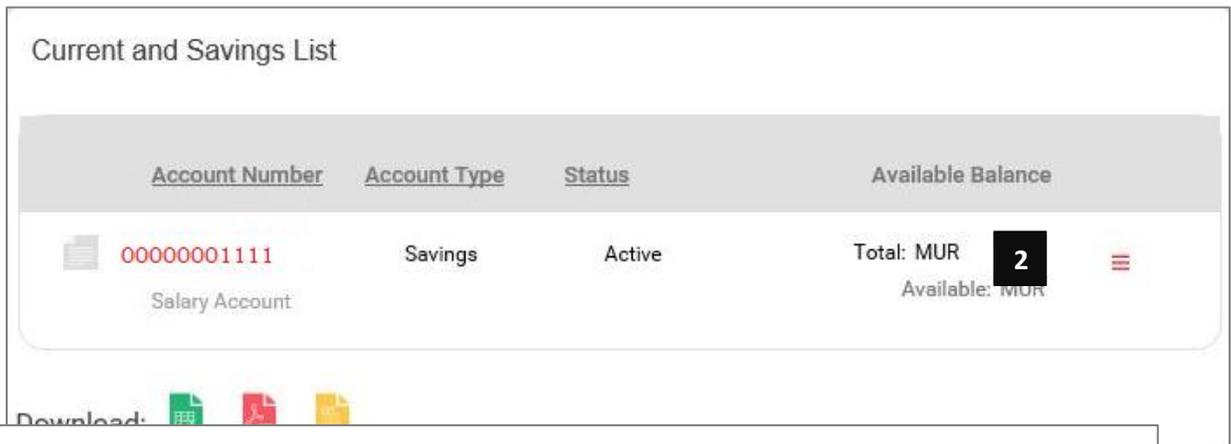
The image illustrates the process of viewing or stopping issued cheques through a web application interface, divided into three numbered steps:

- Step 1:** The user is on the 'Current and Savings List' page. A table lists accounts, including a 'Salary Account' with account number 00000001111, type 'Savings', and status 'Active'. The available balance is shown as 'Total: MUR' and 'Available: MUR'. A menu icon (three horizontal lines) is visible next to the balance information, highlighted with a black box containing the number 2.
- Step 2:** The user clicks the menu icon, opening a dropdown menu. The option 'View or stop issued che...' is highlighted, indicating the user's selection. Other options include 'View Transaction History', 'View clearing instruments', 'Request Cheque Book', and 'View Mini Statement'. A black box with the number 3 is placed over the 'Download' section below the table.
- Step 3:** The user is on the search criteria page. The 'Query on Cheque Book' option is selected. The search criteria include:
  - From Date (dd/MM/yyyy) and To Date (dd/MM/yyyy) dropdown menus.
  - Query on Issued Cheques (Query on 1 or more Criteria) option.
  - Cheque Number From and Cheque Number To input fields.
  - Cheque Status dropdown menu set to 'All'.
  - Buttons for 'Back', 'Clear', and 'Search'.A black box with the number 6 is placed over the 'Search' button.

## 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.

The screenshot displays a three-step process flow: **New Request Details** (marked with a green checkmark), **Preview and Confirm**, and **Summary**. A note indicates that an asterisk (\*) denotes mandatory fields.

**New Request**

- Account\***: Salary Account(MUR) - **4**
- Available Balance:MUR**
- Number of Cheques\***: Select - **5**
- Transaction Remarks**
- Debit Service Charge Account\***: Select - **6**

**Note:** You will be notified on your registered Mobile No. and Email Id when the Cheque Book is ready to collect. **7**

**Confirmation Details** **8**

- One Time Password (OTP)\***: [Input field]
- Resend OTP** button
- Submit** button **9**

**Back** and **Continue** buttons are also visible at the bottom right of the main form area.

## 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 Mini Statement			
<b>Balance Details</b>			
Available Balance: MUR		Effective Available Balance: MUR	
Ledger Balance: MUR		Unclear Balance: MUR 0.00	
Transactions List:	Account(MUR) -		
Date	Instrument ID	Amount (MUR)	Balance (MUR)
Description			
29/07/2019		-1,200.00	1,830.21
Test Purchase			

## 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.

The first screenshot shows a table titled "Current and Savings List" with columns: Account Number, Account Type, Status, and Available Balance. A row is highlighted with account number 00000001111, Savings account type, and Active status. A '2' is placed over the Actions button (three horizontal lines) on the right.

The second screenshot shows the same table with a dropdown menu open over the Actions button. The menu items are: View Transaction History, View clearing instruments, View or stop issued che..., Request Cheque Book, View Mini Statement, and View Stopped Cheques. A '3' is placed over the 'View Stopped Cheques' option.

The third screenshot shows a "Search Criteria" form. It has two radio buttons: "Query on Cheque Book" (selected) and "Query on Issued Cheques". Below are date pickers for "From Date (dd/MM/yyyy)" and "To Date (dd/MM/yyyy)". There are also input fields for "Cheque Number From" and "Cheque Number To", and a dropdown for "Cheque Status" set to "All". A '6' is placed over the "Search" button. At the bottom are "Back", "Clear", and "Search" buttons.

## 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.

The screenshot shows the 'Current and Savings List' interface. At the top, there is a table with columns: Account Number, Account Type, Status, and Available Balance. The first row shows account number 00000001111, Savings, Active, and Total: MUR. A black box with the number '2' highlights the Actions button (three horizontal lines) to the right of the account information.

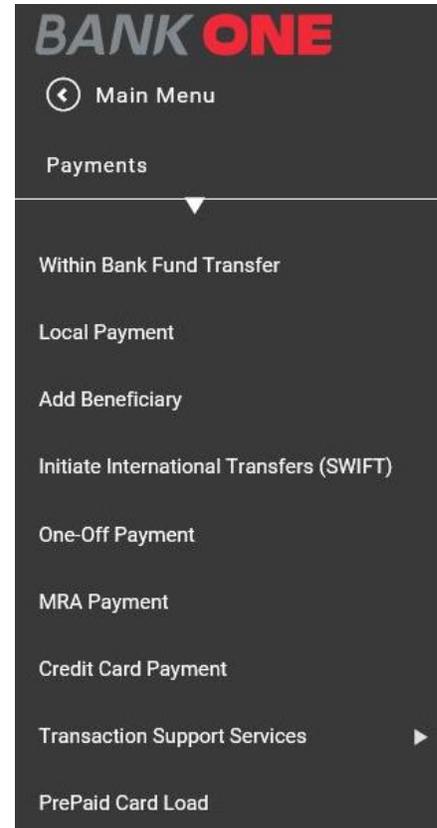
Below the table, there is a 'Salary Account' section. A dropdown menu is open, showing several options: 'View Transaction History', 'View clearing instruments', 'View or stop issued che...', 'Request Cheque Book', 'View Mini Statement', and 'View Stopped Cheques'. A black box with the number '3' highlights the 'View clearing instruments' option.

At the bottom of the interface, there are two date pickers: 'Value Date From (dd/MM/yyyy)' with the value '17/06/2019' and 'Value Date To (dd/MM/yyyy)' with the value '05/08/2019'. Below these is a 'Transaction Status' dropdown menu with the value 'All Status'. At the bottom, there are three buttons: 'Clear', 'Search', and a black box with the number '5' highlighting the 'Search' button.

## PAYMENTS

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

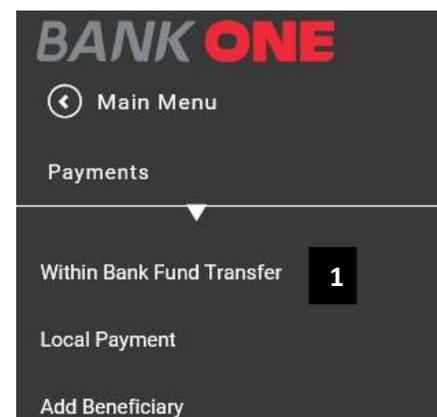
1. Within Bank Fund Transfer
2. Local Payment (Express and Standard payments)
3. Add Beneficiary
4. Initiate an International Transfer (SWIFT)
5. One Off Payment
6. MRA Payment
7. Credit Card Payment
8. Transaction Support Services
  - View Beneficiary Details
  - View Approval Queue
  - Manage Templates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



Transaction Details      Preview and Confirm      Summary

\* Indicates Mandatory Fields

**Set Transaction Date & Frequency**

Frequency Type\* One Time  **2**

**3** Transaction Date (dd/MM/yyyy)\* 05/08/2019

**Make a Transaction From**

From\* Select

**Set Transaction Date & Frequency**

**2** Frequency Type\* One Time

Transaction Date (dd/MM/yyyy)\*

One Time

Recurring

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

**Make a Transaction From**

**4** From\* Select

**Make a Transaction To**

**5** Beneficiary Type Select

Amount\* MUR

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\*

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)

The screenshot shows a form titled "Make a Transaction To". It features a "Beneficiary Type" dropdown menu with a "Select" button and a downward arrow. The dropdown menu is open, showing three options: "Select", "My Accounts in Home Bank", and "Personal Payees". To the left of the dropdown, there is a "Amount" field with a "6" entered. Below the dropdown, there is a "Use International Transfer" section with a "Check Counter Rate" button. The text below the button reads: "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."

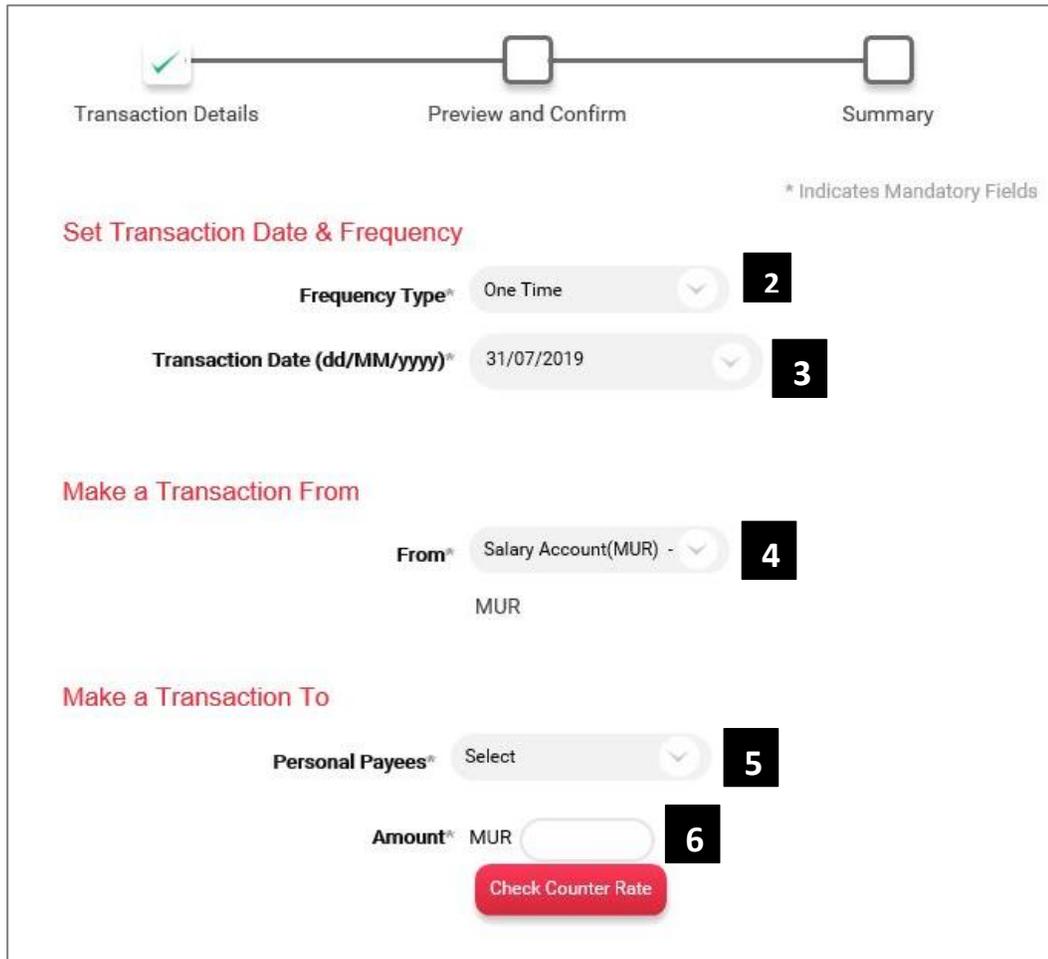
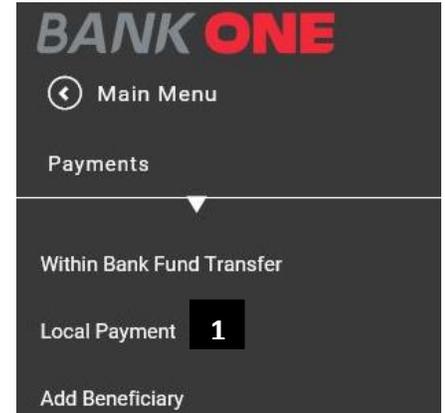
7. Enter the currency and amount you want to transfer.
8. Add any remarks in the **Remarks** field.
9. Click on the **Continue** button.
10. To confirm your transaction, enter the OTP sent to your mobile number and email address registered with the Bank.
11. Click on **Submit** button to complete transaction.

The screenshot shows a form titled "Make a Transaction From". It features a "From\*" dropdown menu with a "Select" button and a downward arrow. Below this, there is a "Make a Transaction To" section with a "Beneficiary Type" dropdown menu with a "Select" button and a downward arrow. To the left of the dropdown, there is a "7 Amount\*" field with "MUR" entered. Below the dropdown, there is a "Check Counter Rate" button. The text below the button reads: "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." At the bottom, there is an "Other Details" section with an "8 Remarks\*" field.

## 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.



Transaction Details      Preview and Confirm      Summary

\* Indicates Mandatory Fields

**Set Transaction Date & Frequency**

Frequency Type\* One Time **2**

Transaction Date (dd/MM/yyyy)\* 31/07/2019 **3**

**Make a Transaction From**

From\* Salary Account(MUR) - **4**

MUR

**Make a Transaction To**

Personal Payees\* Select **5**

Amount\* MUR **6**

Check Counter Rate

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.

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**

**Network**  **7**

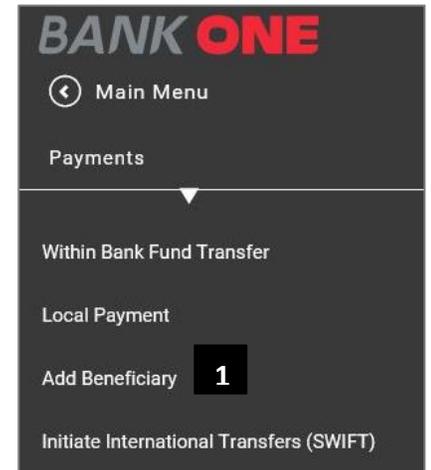
**8** **Remarks\***

**9**

## 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.



The screenshot shows the 'Beneficiary Details' form in the BANK ONE mobile app. The form is divided into three sections: 'Beneficiary Details', 'Account Details', and 'Summary'. The 'Beneficiary Details' section includes fields for 'Name\*' (marked with a red box and the number 2) and 'Nickname\*' (marked with a red box and the number 3). The 'Account Details' section includes fields for 'Account Number\*' (marked with a red box and the number 4), 'Confirm Account Number\*' (marked with a red box and the number 5), and 'Beneficiary Bank\*' (a dropdown menu marked with a red box and the number 6). A red box with the number 7 is placed over the 'Continue' button at the bottom right. A progress indicator at the top shows three steps: 'Beneficiary Details' (checked), 'Preview and Confirm' (unchecked), and 'Summary' (unchecked). A note '\* Indicates Mandatory Fields' is present in the top right corner.

## 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.

The screenshot shows the BANK ONE mobile app interface. On the left is a dark sidebar menu with the following items: Main Menu, Payments, Within Bank Fund Transfer, Local Payment, Add Beneficiary, Initiate International Transfers (SWIFT) (marked with a '1'), and One-Off Payment. The main content area shows a progress bar with three steps: Transaction Details (checked), Preview and Confirm, and Summary. Below the progress bar is a red heading 'Set Transaction Date & Frequency'. There are two dropdown menus: 'Frequency Type\*' with 'One Time' selected (marked with a '2') and 'Transaction Date (dd,MMM,yyyy)\*' with '07,Mar,2019' selected (marked with a '3'). A note '\* Indicates Mandatory Fields' is visible in the top right.

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)

The screenshot shows the 'Make a Transaction From' and 'Make a Transaction To' sections. The 'Make a Transaction From' section has a 'From\*' dropdown menu (marked with a '4'). The 'Make a Transaction To' section has a 'Beneficiary Type' dropdown menu (marked with a '5'). Below this are 'Charge Details' with radio buttons for 'OUR', 'SHA', and 'BEN' (where 'BEN' is selected). There is an 'Amount\*' field with a currency dropdown set to 'MUR' and a 'Check Counter Rate' button.

## 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.

The screenshot shows a form titled "Make a Transaction To" with the following fields and callouts:

- 1**: Beneficiary Type dropdown menu, currently set to "Ad hoc Personal Payee".
- 2**: Ad hoc Payee Name\* text input field.
- 3**: Account Number\* text input field.
- 4**: Confirm Account Number\* text input field.
- International Bank Account Number checkbox, with a note: "(Please select if IBAN is entered in the Account Number field)".
- 4**: Network and Bank Identifier section, containing a "SWI" text input field, an empty text input field, a red "LookUp" button, and a "Select" dropdown menu.
- 5**: Add to Personal Payee List checkbox.

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.

Charge Details  OUR  SHA  BEN **6**

Address (Line 1)

Address (Line 2)

Address (Line 3)  **7**

City

Zip Code

State  **LookUp**

Country  **8**

Amount\*   **9**

**Check Counter Rate**

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.

**Other Details**

Transaction Purpose\*  **10**

Intermediary Bank Search  **LookUp**

Intermediary Bank Name

Intermediary Branch

Address

City and Zip Code

Country

Bank Clearing Code

**11**

**Reset** **ACTIONS** **Continue**

## 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.

The screenshot shows the BANK ONE mobile app interface. On the right, a dark grey menu is open, displaying the 'Payments' section with a dropdown arrow. The menu items are: 'Main Menu', 'Payments', 'Within Bank Fund Transfer', 'Local Payment', 'Add Beneficiary', 'Initiate International Transfers (SWIFT)', and 'One-Off Payment' which is highlighted with a black box containing the number '1'. On the left, a progress bar shows three steps: 'Transaction Details' (checked), 'Preview and Confirm' (unchecked), and 'Summary' (unchecked). Below the progress bar, the text '\* Indicates Mandatory Fields' is visible. The main form area is titled 'Set Transaction Date & Frequency' in red. It contains two dropdown menus: 'Frequency Type\*' with 'One Time' selected (highlighted with a black box '2') and 'Transaction Date (dd,MMM,yyyy)\*' with '07,Mar,2019' selected (highlighted with a black box '3').

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

The screenshot shows the 'Make a Transaction To' form in the BANK ONE mobile app. The form has a red title 'Make a Transaction To'. It contains three input fields: 'Ad hoc Payee Name\*' (highlighted with a black box '4'), 'Account Number\*' (highlighted with a black box '5'), and 'Confirm Account Number\*' (highlighted with a black box '6').

7. Select the counterparty bank. (either Bank One or Another Bank)
8. Select the currency and enter the amount.

**Make a Transaction To**

Ad hoc Payee Name\*

Account Number\*

Confirm Account Number\*

International Bank Account Number   
(Please select if IBAN is entered in the Account Number field)

Counterparty Bank\*  **7**

Network and Bank Identifier

Account Type

Add to Personal Payee List

Amount\*   **8**

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.

**Other Details**

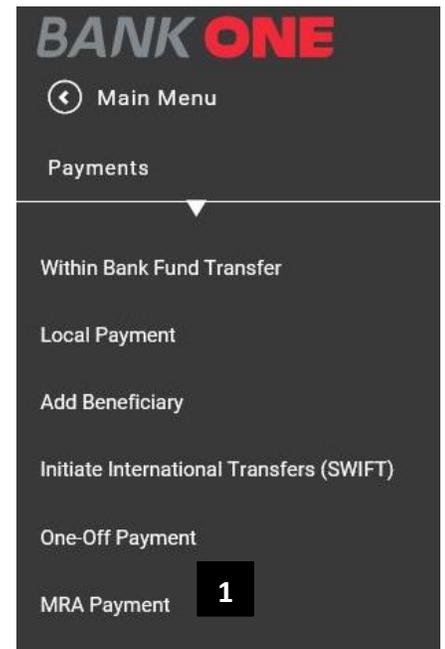
Network

Remarks\*

**9**

## 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.

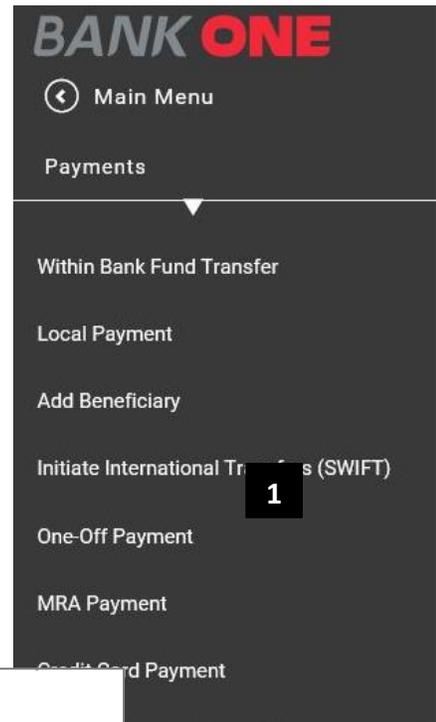


This screenshot shows the 'Transaction Details' step of the MRA Payment process. At the top, there is a progress bar with three stages: 'Transaction Details' (checked), 'Preview and Confirm', and 'Summary'. Below the progress bar, there is a red heading 'Set Transaction Date & Frequency' and a sub-heading '\* Indicates Mandatory Fields'. The 'Transaction Date (dd,MMM,yyyy)\*' field is set to '07,Mar,2019' and is highlighted with a black box containing the number '2'. Below this, there is a red heading 'Make a Transaction From' and a 'From\*' dropdown menu set to 'Select', highlighted with a black box containing the number '3'. At the bottom, there is a red heading 'Make a Transaction To' and an 'Unregistered Payee\*' text input field, highlighted with a black box containing the number '4'.

This screenshot shows the 'Preview and Confirm' step of the MRA Payment process. At the top, there is a red heading 'Amount\* MUR' and a text input field, highlighted with a black box containing the number '5'. Below this is a red button labeled 'Check Counter Rate'. In the middle, there is a red heading 'Tax Account Number' and a text input field, highlighted with a black box containing the number '6'. Below this is a note: '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.' At the bottom, there is a red heading 'Other Details' and a 'Remarks\*' text input field, highlighted with a black box containing the number '7'. At the bottom right, there are three buttons: 'Reset', 'ACTIONS' (with a dropdown arrow), and 'Continue', highlighted with a black box containing the number '8'.

## 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.



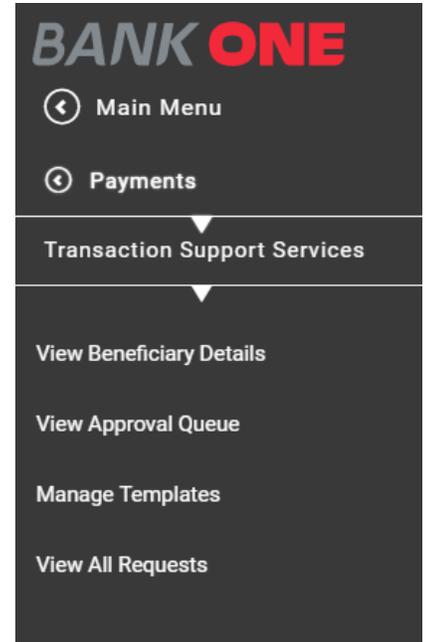
The screenshot shows a form titled 'Set Transaction Date & Frequency'. The form is divided into several sections:

- Set Transaction Date & Frequency:** A dropdown menu for 'Transaction Date (dd/MM/yyyy)\*' is set to '13/08/2019'. A black box with the number '2' is placed over the date field.
- Make a Transaction From:** A dropdown menu for 'From\*' is set to 'Select'. A black box with the number '3' is placed over the dropdown.
- Make a Transaction To:** A dropdown menu for 'Type of Card:' is set to 'Select'. A black box with the number '4' is placed over the dropdown.
- Amount\*:** A text input field is set to 'MUR'. A black box with the number '5' is placed over the input field. Below the input field is a red button labeled 'Check Counter Rate'.
- Other Details:** A text input field for 'Remarks\*' is empty. A black box with the number '6' is placed over the input field.
- Buttons:** At the bottom right, there are three buttons: 'Reset', 'ACTIONS' (with a dropdown arrow), and 'Continue'. A black box with the number '7' is placed over the 'Continue' button.

## **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.

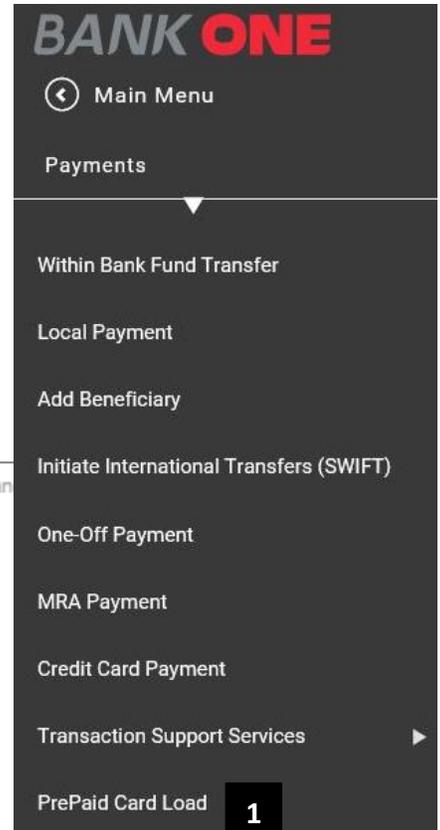


## **LOADING OF PREPAID CARD**

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.



\* Indicates Mandatory

**Set Transaction Date & Frequency**

**2** Transaction Date (dd/MM/yyyy)\*

**Make a Transaction From**

**3** From\*

**Make a Transaction To**

**4** Type of Card : Personal Card

**5** Card\*

**6** Amount\*

**LookUp**

Select  
Other Card  
Personal Card

**Other Details**

Remarks\*

**7**

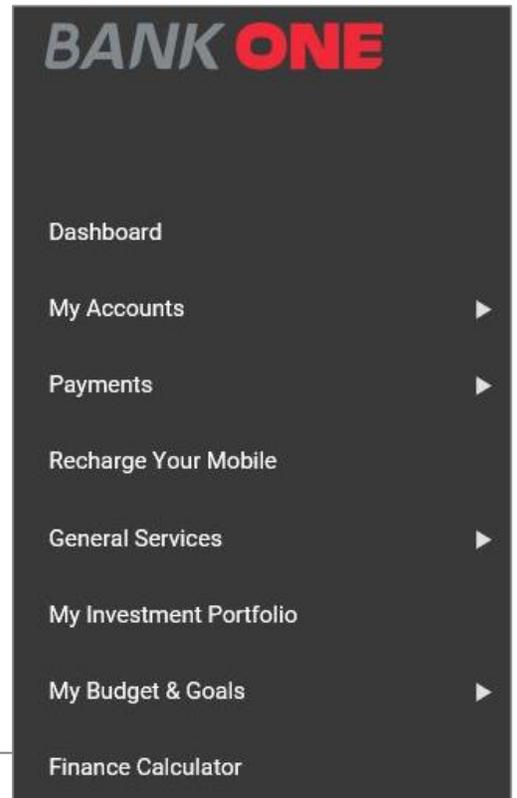
**8**

Reset    ACTIONS ▼    Continue

## 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.



**Prepaid Mobile Recharge**

2 Mobile Number\*

Service Provider\* Select  3

4 Recharge Mode\* Select

Amount\* MUR  5

6 Debit Account\* Salary Account(MUR) -

Available Balance : MUR

7

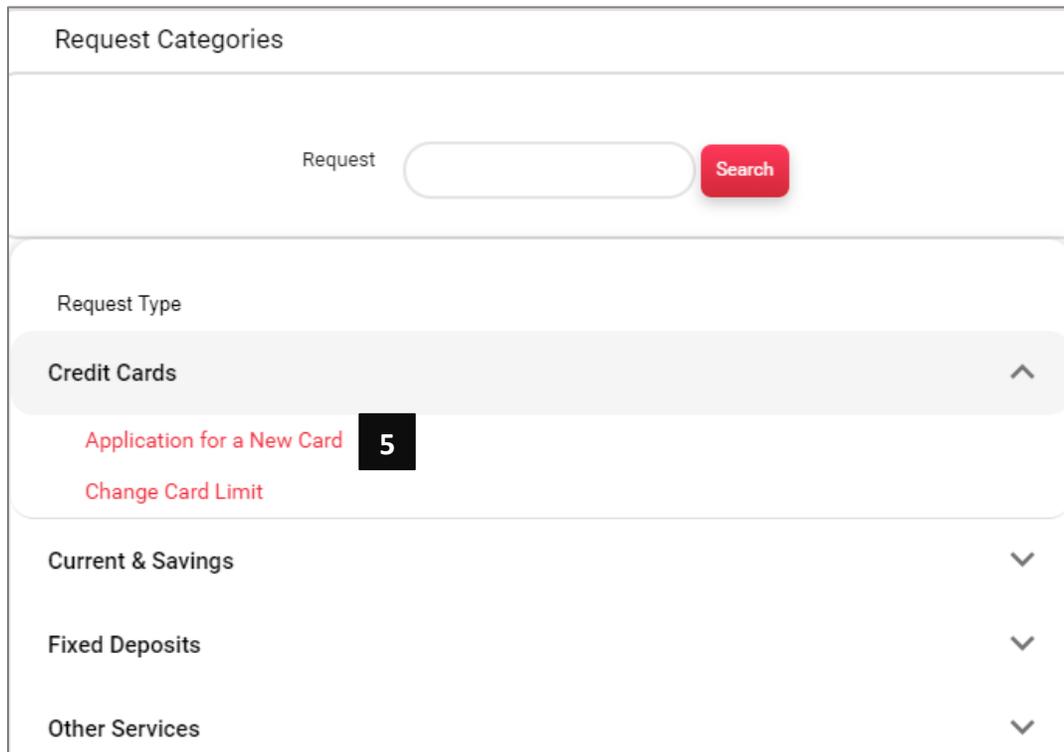
## **GENERAL SERVICES**

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.



The screenshot shows a 'Request Categories' interface. At the top, there is a search bar with the placeholder text 'Request' and a red 'Search' button. Below the search bar, the 'Request Type' section is expanded, showing a list of options. The 'Credit Cards' category is selected and highlighted in grey, with an upward-pointing chevron icon. Under 'Credit Cards', the option 'Application for a New Card' is highlighted in red and has a black square with the number '5' next to it. Other options under 'Credit Cards' include 'Change Card Limit'. Below the 'Credit Cards' section, there are three other categories: 'Current & Savings', 'Fixed Deposits', and 'Other Services', each with a downward-pointing chevron icon.

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.

**Application for a New Card**

First Name\*  **6**

Middle Name

Last Name\*  **7**

**8** Date of Birth (dd/MM/yyyy)\*

Mailing Address\*  **9**

Phone Number

Email Address

Income(Per Month)\*  Select **10**

Occupation\*  Select **11**

Type of Card\*  Visa Business **11**

**12** Embossed Name\*

Settlement in Percentage Monthly\*  Select **13**

Debit Service Charge Account\*  Select **14**

**15** Currency\*  MUR **16**

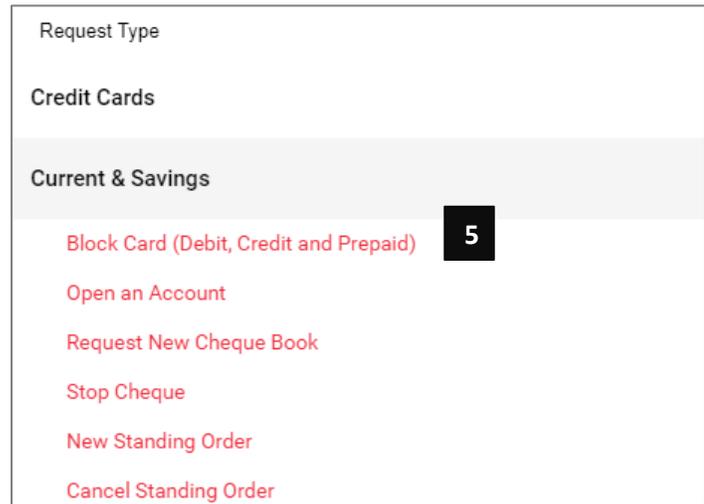
## **APPLY FOR A NEW CREDIT CARD LIMIT.**

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.

The image shows two overlapping screenshots of a web application interface. The top screenshot, titled 'Request Categories', shows a search bar with the text 'Request' and a red 'Search' button. Below it, under 'Request Type', the 'Credit Cards' category is selected. Two options are listed: 'Application for a New Card' and 'Change Card Limit', with a black box containing the number '5' next to the second option. The bottom screenshot, titled 'Change Card Limit', shows a form with the following fields: 'Customer ID :\*' with a dropdown menu and a black box '6' next to it; 'Card Number :\*' with a dropdown menu and a black box '7' next to it; 'Current Card Limit :'; 'New Card Limit :\*' with a text input field and a black box '8' next to it; and 'Type of Limit :\*' with a dropdown menu and a black box '9' next to it. At the bottom right of this form are two red buttons: 'Back' and 'Submit to Relationship Manager', with a black box '10' next to the latter.

## **BLOCK A CARD (DEBIT, CREDIT AND PREPAID)**

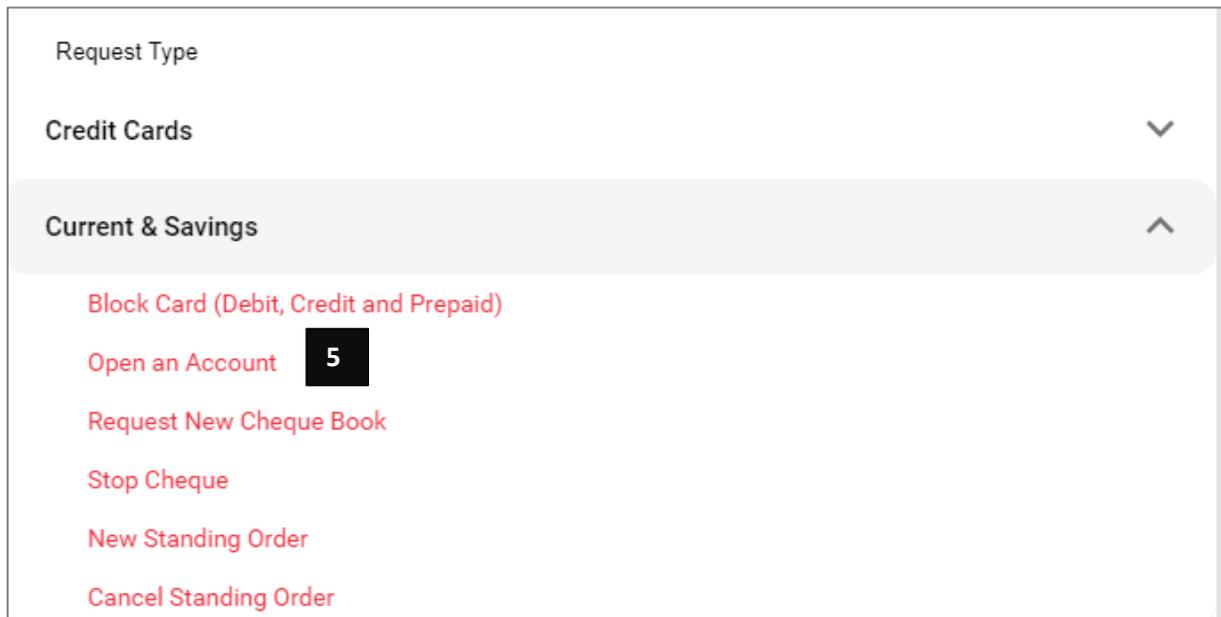
1. Under the Burger Menu click General Services.
2. Click on Services.
3. Select New Request.
4. Click on Current and Savings.
5. Select Block card (Debit, Credit and Prepaid).
6. Enter your customer Id.
7. Enter the Card Type required.
8. Enter your Card number.
9. Enter the reason for blocking the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



A screenshot of the 'Block Card' form. The title 'Block Card' is at the top left. There are four dropdown menus, each with a black box containing a number: 'Customer ID :\*' (6), 'Card Type :\*' (7), 'Card Number :\*' (8), and 'Reason for Blocking :\*' (9). At the bottom right, there are two red buttons: 'Back' and 'Continue' (10).

## **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.



Request Type

Credit Cards

**Current & Savings**

Block Card (Debit, Credit and Prepaid)

**Open an Account** 5

Request New Cheque Book

Stop Cheque

New Standing Order

Cancel Standing Order

## 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

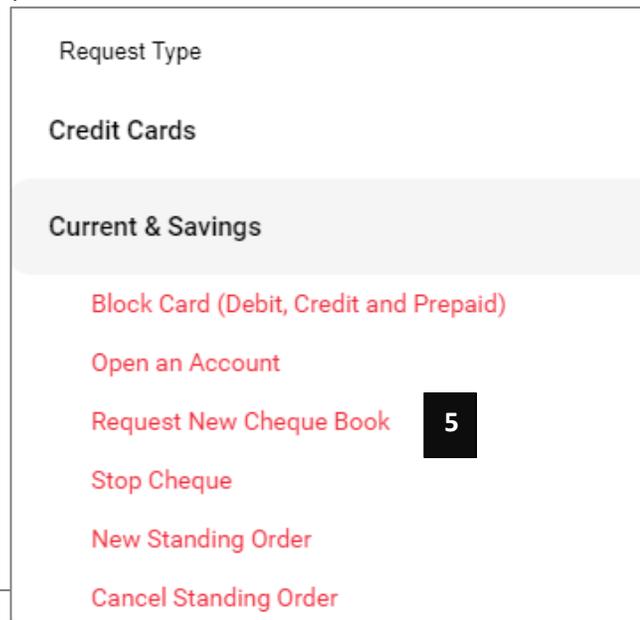
12

[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.

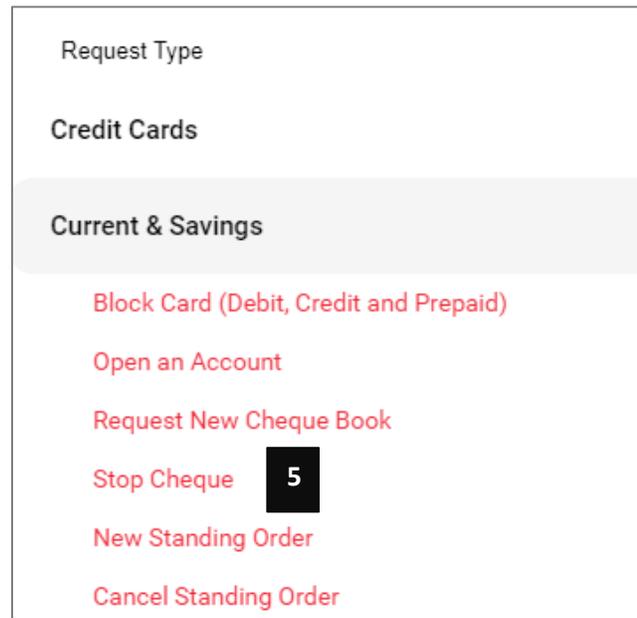


A screenshot of the 'New Request' form. The form has the following fields and elements:

- Account\***: A dropdown menu with 'Select' and a downward arrow. A black box with the number 6 is placed to its left.
- Number of Cheques\***: A dropdown menu with 'Select' and a downward arrow. A black box with the number 7 is placed to its right.
- Transaction Remarks**: A text input field.
- Debit Service Charge Account\***: A dropdown menu with 'Select' and a downward arrow. A black box with the number 8 is placed to its right.
- Note**: A grey box containing the text: 'You will be notified on your registered Mobile No. and Email Id when the Cheque Book is ready to collect.' A black box with the number 9 is placed to its right.
- Buttons**: Two red buttons at the bottom right, labeled 'Back' and 'Continue'.

## 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.

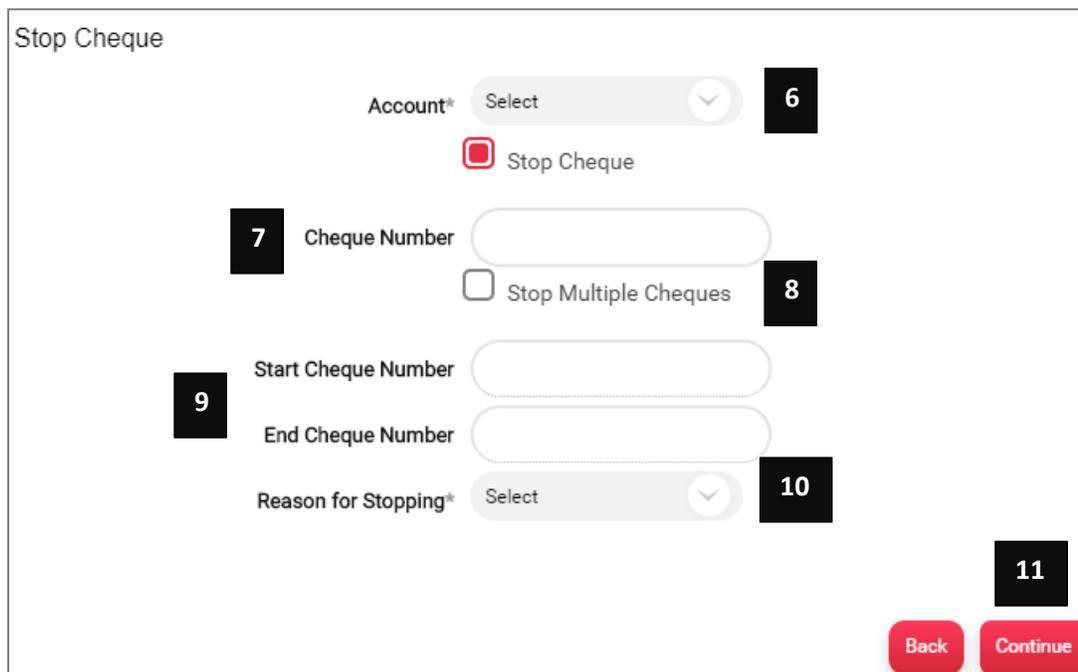


Request Type

Credit Cards

**Current & Savings**

- Block Card (Debit, Credit and Prepaid)
- Open an Account
- Request New Cheque Book
- Stop Cheque 5**
- New Standing Order
- Cancel Standing Order



Stop Cheque

Account\* Select **6**

Stop Cheque

**7** Cheque Number

Stop Multiple Cheques **8**

**9** Start Cheque Number

End Cheque Number

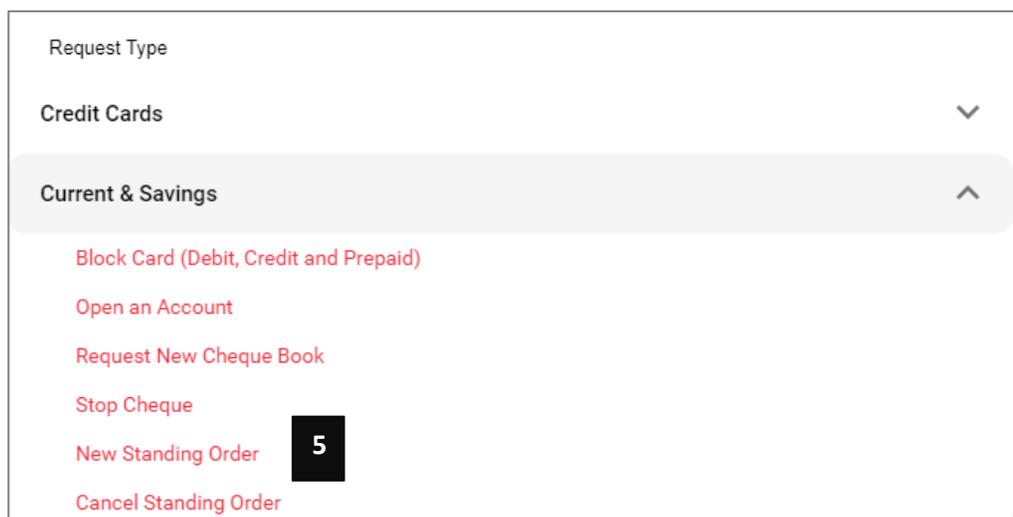
Reason for Stopping\* Select **10**

**11**

Back Continue

## **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.



Standing Instruction

Debit Account\*  6

7 Beneficiary Name\*

Beneficiary Account Number\*  8

9 Name of Beneficiarys Bank\*

Amount\*  10

11 Payment Start Date\*

Payment Frequency  12

13 Payment End Date\*  Until Further Notice

Purpose\*  14

15

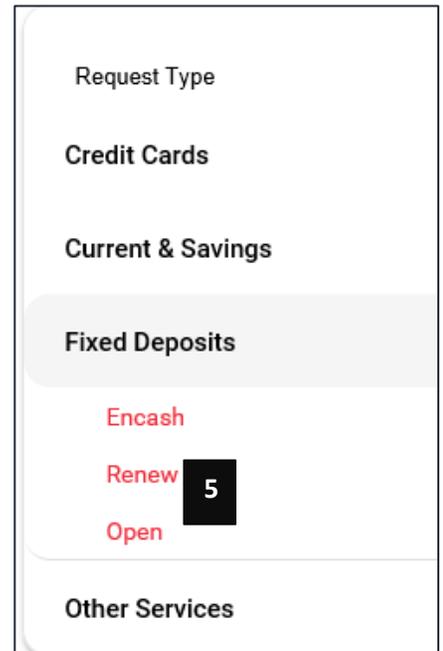
Back Continue

### ***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.



Request Type

Credit Cards

Current & Savings

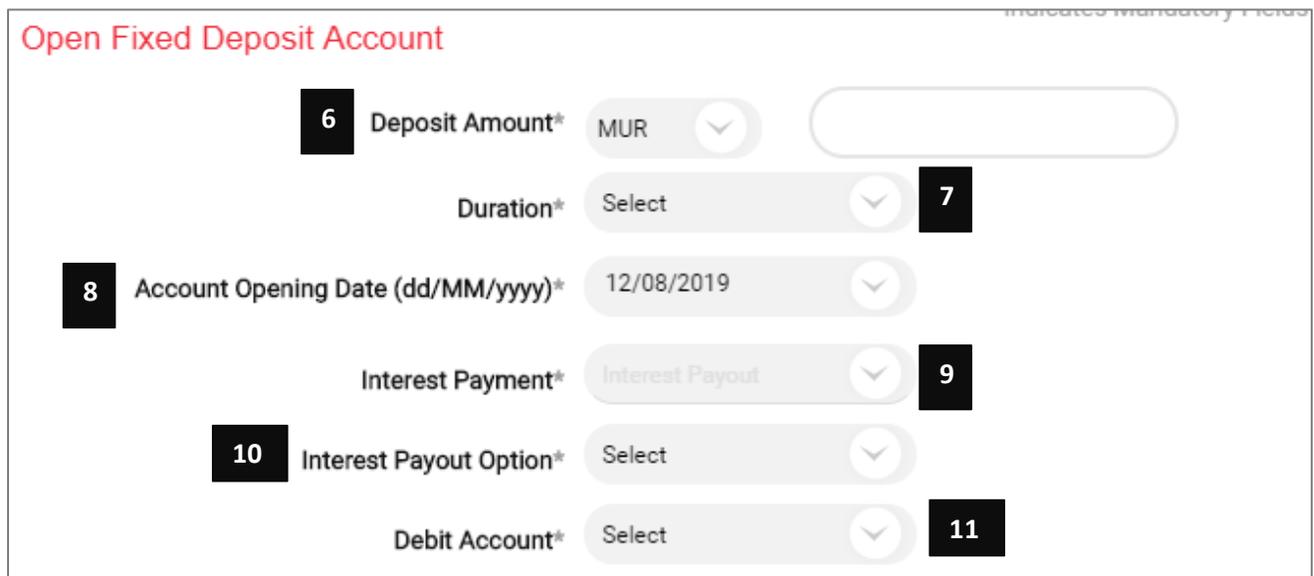
**Fixed Deposits**

Encash

Renew

**Open**

Other Services



Open Fixed Deposit Account

6 Deposit Amount\* MUR

Duration\* Select 7

8 Account Opening Date (dd/MM/yyyy)\* 12/08/2019

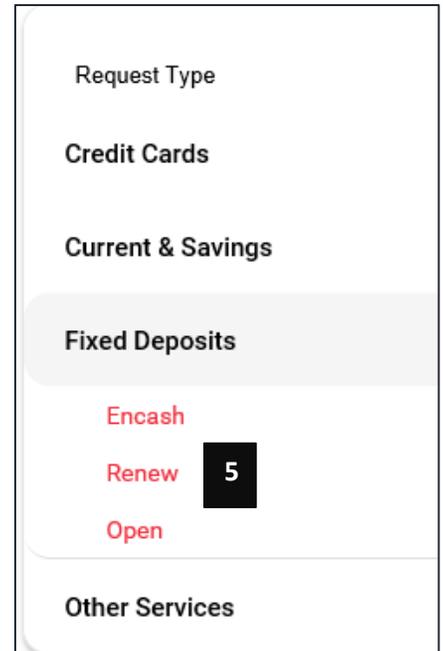
Interest Payment\* Interest Payout 9

10 Interest Payout Option\* Select

Debit Account\* Select 11

## 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.



A screenshot of the 'Renew Fixed Deposit' form in a mobile application. The form has a title 'Renew Fixed Deposit' in red. It contains several fields and buttons:

- 6** Deposit Account\*: A dropdown menu with 'Select' and a downward arrow. A red button 'View Details' is to its right.
- Renewal Instructions\*: A dropdown menu with 'Select' and a downward arrow.
- 7**: A black modal menu is open over the 'Renewal Instructions\*' dropdown, showing four options: 'Select', 'Contact Bank', 'Do Not Renew', and 'Renew'. A line connects the 'Renew' option to the '9' marker.
- 8** Fixed Deposit Renewal Period\*: A text input field.
- Remarks: A text input field.
- 9**: Two red buttons, 'Back' and 'Continue', are at the bottom right.

Indicates mandatory fields

## **ENCASH FIXED DEPOSIT**

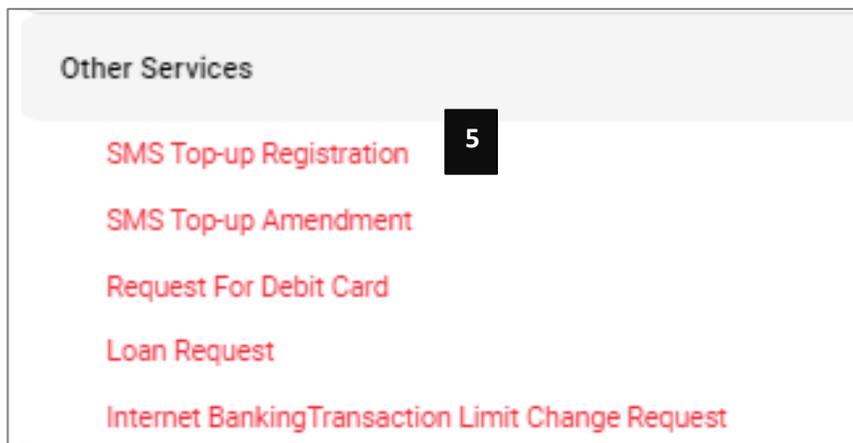
1. Under the Burger Menu click General Services.
2. Click on Services.
3. Select New Request.
4. Click on Fixed Deposit.
5. Select Encash.
6. Select the deposit account.
7. Enter the amount to be encashed.
8. Select the account to transfer the amount.
9. Click on the continue button.
10. To confirm your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

The screenshot shows a mobile application interface for an "Encash Fixed Deposit" transaction. The form is divided into two main sections: "Account Details" and "Breaking Details".

- Account Details:** A dropdown menu labeled "Deposit Account\*" is highlighted with a black box containing the number 6. To its right is a "View Details" button.
- Breaking Details:** A text input field for "Amount to be Broken\*" is highlighted with a black box containing the number 7. Below it, a dropdown menu for "Transfer Proceeds To" is highlighted with a black box containing the number 8.
- Transaction Remarks:** A large text area for "Transaction Remarks" is located below the dropdown menu.
- Navigation:** At the bottom right, there are two red buttons: "Back" and "Continue". The "Continue" button is highlighted with a black box containing the number 9.

## ***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.

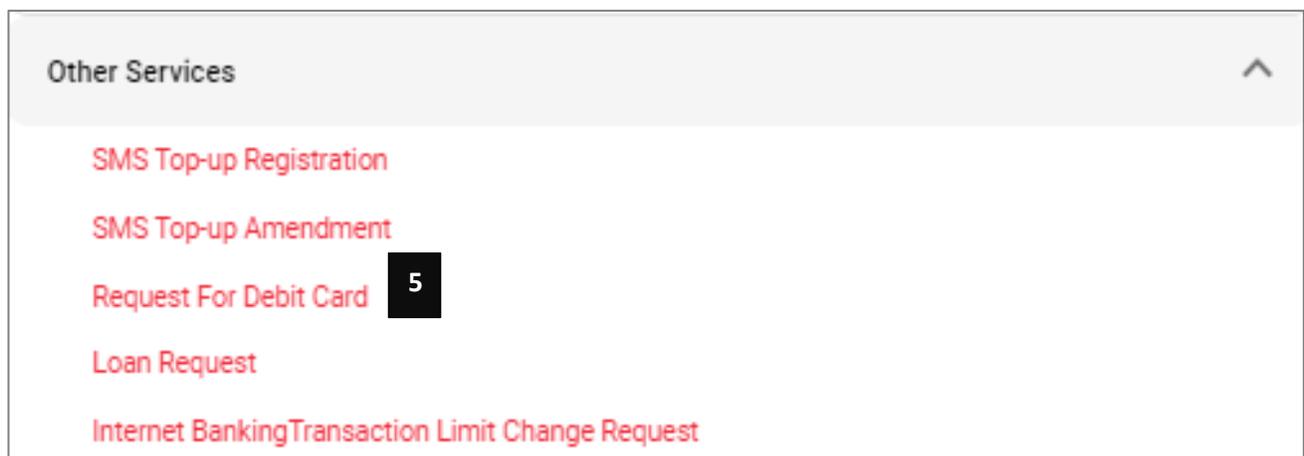
The image shows a screenshot of a mobile application interface. On the left, there is a menu titled 'Other Services' with several options: 'SMS Top-up Registration', 'SMS Top-up Amendment' (highlighted with a black box containing the number 5), 'Request For Debit Card', 'Loan Request', and 'Internet Banking Transaction Limit Change P'. On the right, there is a form titled 'SMS Top-up Amendment' with the following fields and buttons:

- Customer ID\*: Select (dropdown menu) [Populate Names button]
- Account Number\*: Select (dropdown menu) [Get Mobile No. button]
- Mobile Number\*: Select (dropdown menu) [Get Details button]
- Operator\*: Select (dropdown menu)
- First Name\* (text input field)
- Last Name\* (text input field)

A note at the top right of the form states '\* Indicates Mandatory Field'. A black box with the number 11 is positioned next to the 'Get Details' button.

## **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

Mobile Number\*  **12**

Account Number to 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**

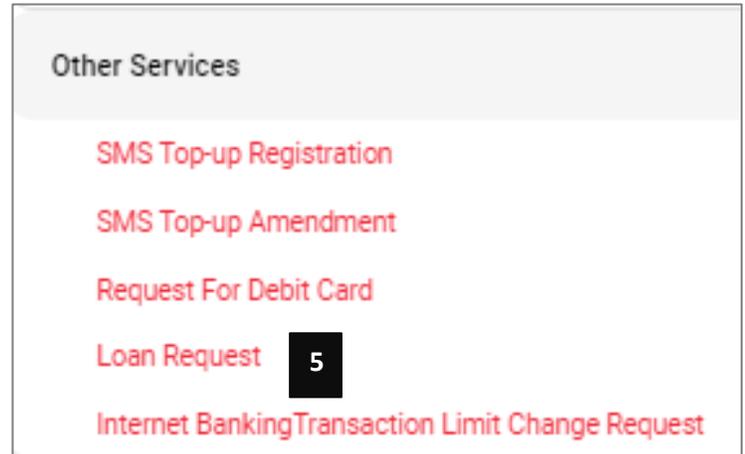
Joint Holder Communication City

Joint Holder Communication Country  Select

**17**

## **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   If others, please specify

Loan Amount\*  **7**

**8** Repayment Period\*

Repayment Terms\*   If **9**, please specify

Application ID **10** Residential Address

Residential City

Residential Country\*   **11**

Contact Details Office

Contact Details Home

Contact Details Mobile

Contact Details Fax

Email

**12** Marital Status\*

Employment Details\*   If others, please specify

**14** Present Occupation/position\*  **13**

Employers Name\*  **15**

**16** Monthly Income\*

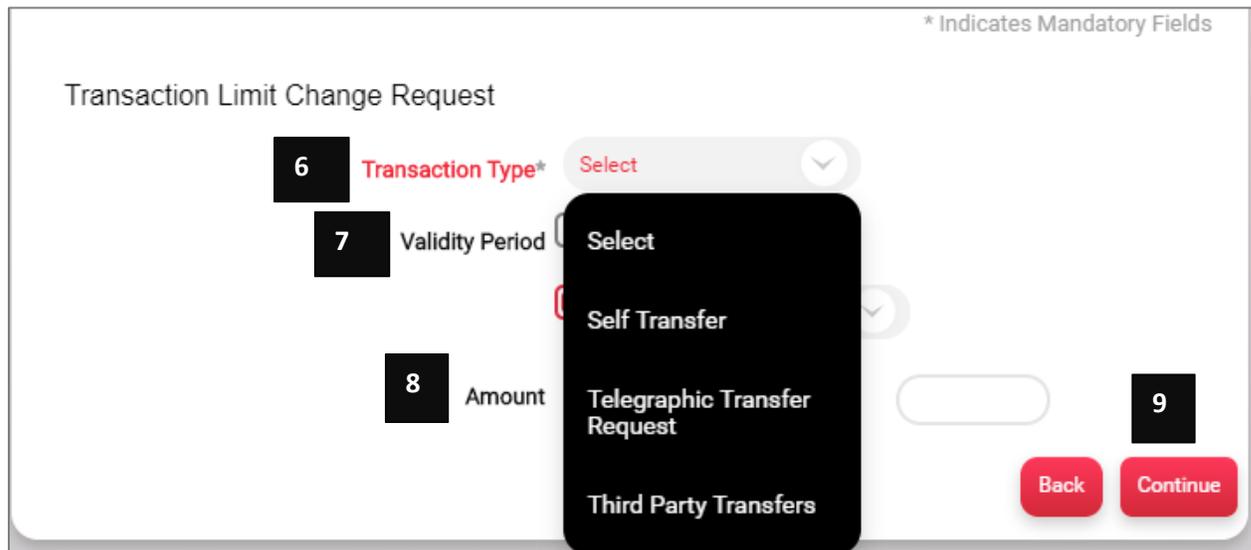
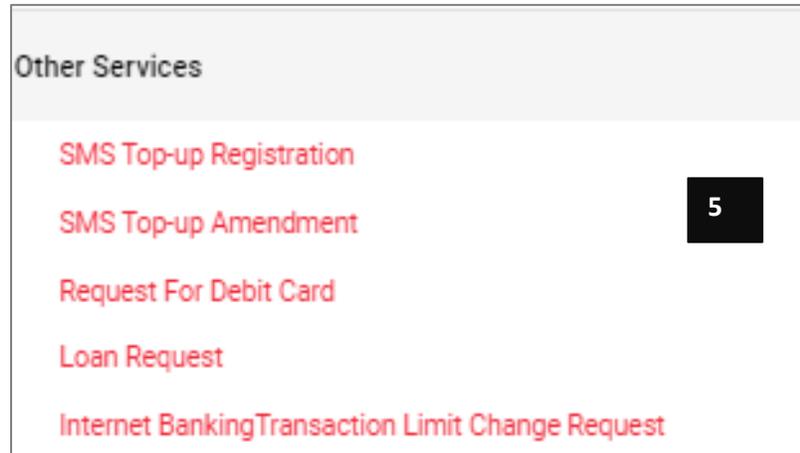
Other Revenue\*  **17**

**18** Salary/Income Credit Account  Bankone Limited  Others

**19**

## 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.

**Navigate to Custody Portal**

Get direct access to your portfolio statement through our online platform.

[Access your custody portal >](#) **2**

Thinking of investing with BankOne ?

Talk to us:

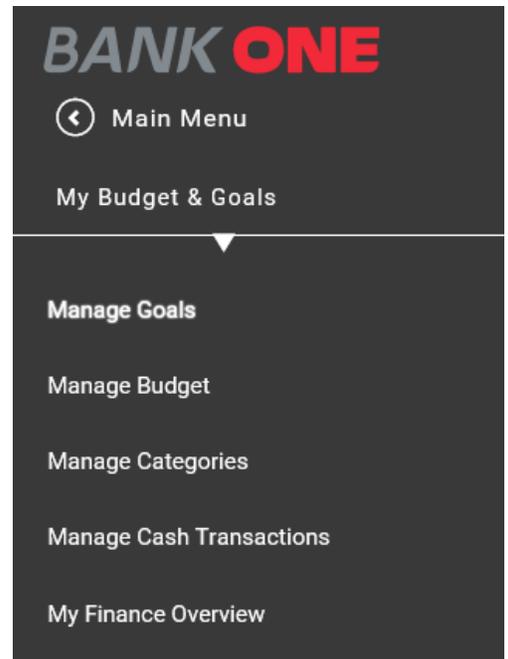
+230 202 9200

private-banking@bankone.mu

## 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



**BANK ONE**

← Main Menu

My Budget & Goals

▼

Manage Goals

Manage Budget

Manage Categories

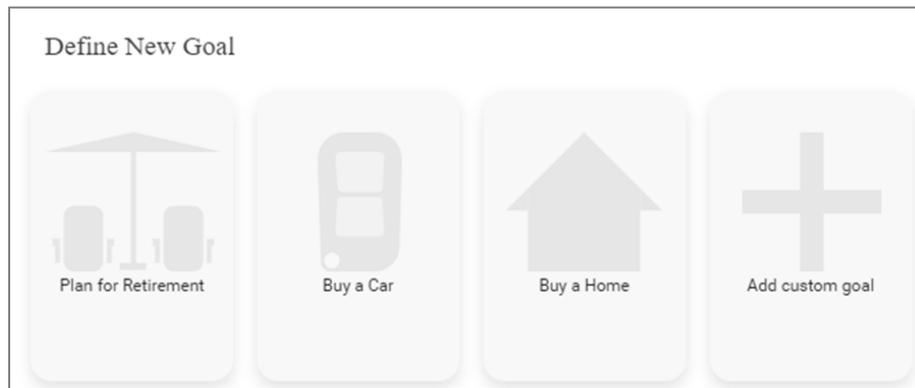
Manage Cash Transactions

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

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**

## 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.

### Default Categories

Category Name	Category Head	Keywords	Actions
ADVANCE TAX	Expense	ADVANCE TAX	<a href="#">Copy To My Categories</a>
APP. MAINT. FEE	Expense	APP. MAINT. FEE	<a href="#">Copy To My Categories</a>
ASSET SALE	Income	ASSET SALE	<a href="#">Copy To My Categories</a>
BANK CHARGES	Expense	BANK CHARGES	<a href="#">Copy To My Categories</a>
BONUS	Income	BONUS	<a href="#">Copy To My Categories</a>

1 - 5 of 72 < >

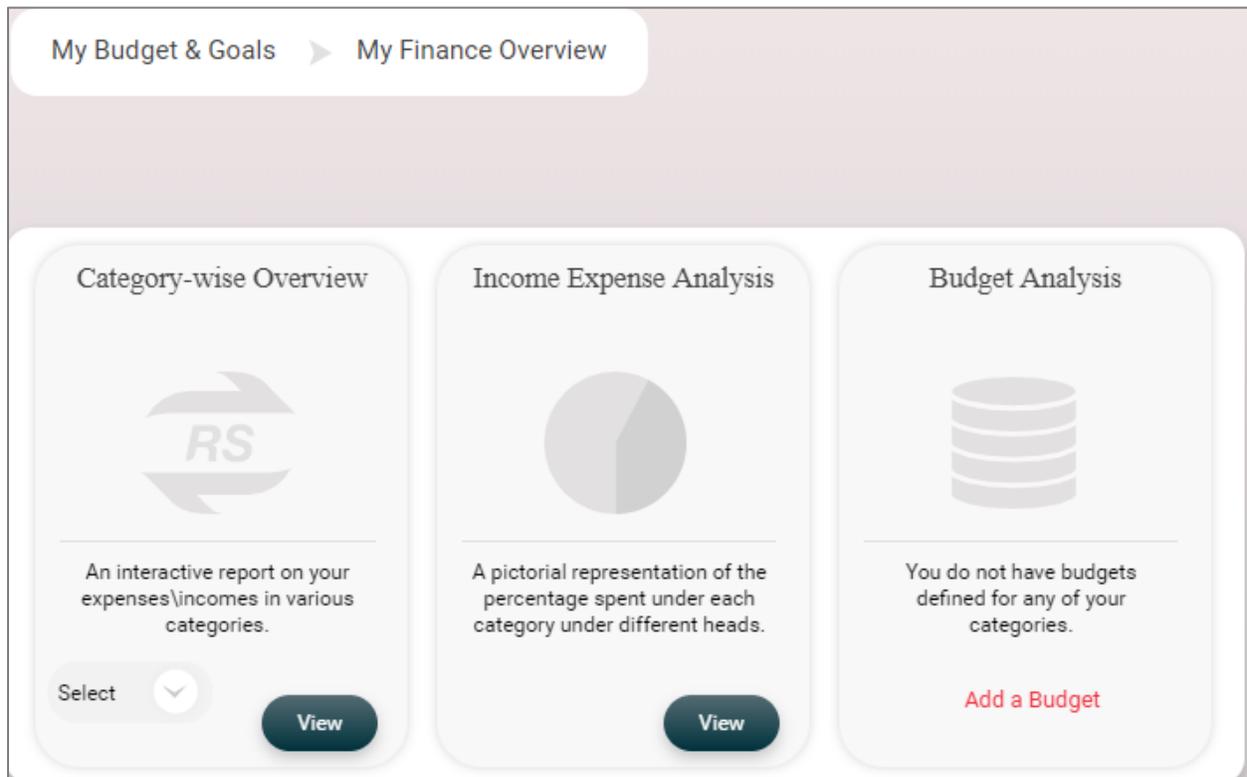
✕ You can either copy a category from default categories or add a new category.

### My Categories

## 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

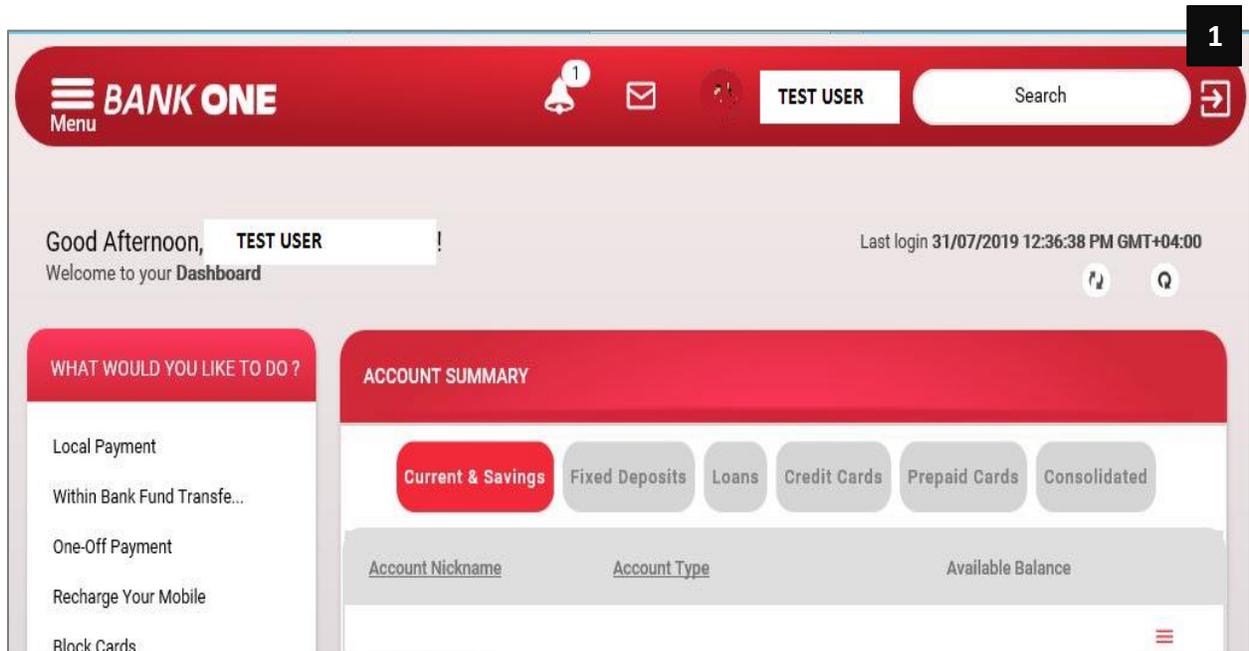
This option allows you to model a loan or a fixed deposit to have the monthly repayment for the loan or interest earned on a fixed deposit with the Bank.

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.

The screenshot displays the 'Finance Calculator' interface. At the top, there is a header with the title 'Finance Calculator'. Below the header, there are two main options: 'Loan Modelling' and 'Deposit Modelling'. The 'Loan Modelling' option is selected, and the 'Modelling Details' section is visible. This section contains two dropdown menus: 'Currency: \*' and 'Modelling Type: \*'. The 'Currency' dropdown is highlighted with a black box containing the number '4', and the 'Modelling Type' dropdown is highlighted with a black box containing the number '5'. Both dropdown menus show a 'Select' button and a downward arrow.

## 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.





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