BANK ONE

INTERNET BANKING

USER GUIDE

FOR CORPORATE CUSTOMERS

WELCOME NOTE

Bank One Internet Banking platform is a sophisticated online system 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. Don't share 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, please ensure that your email address and mobile number is correctly registered with the Bank.

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

You will subsequently be prompted to create your own PIN.

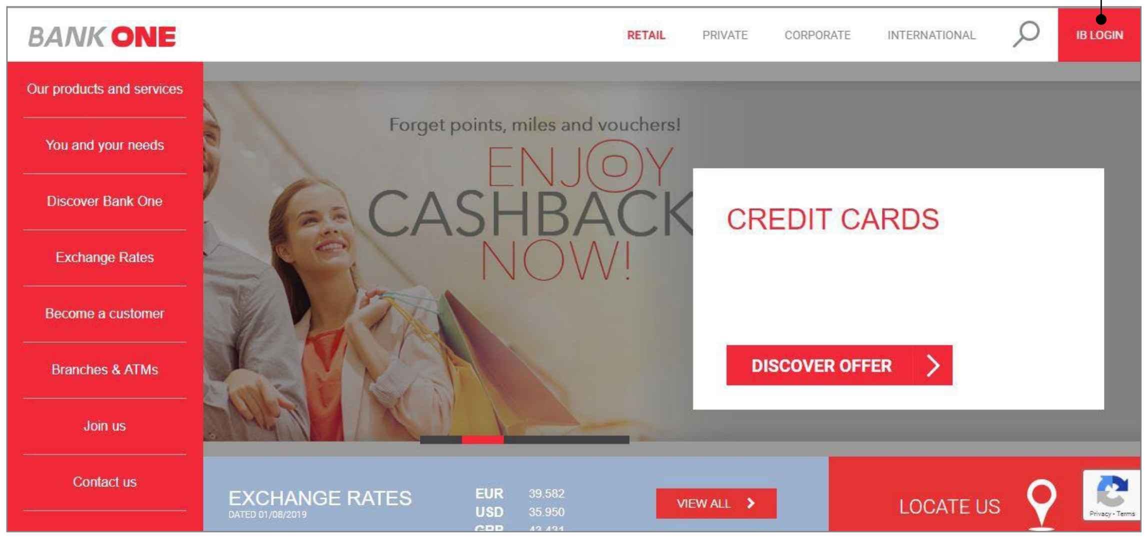
BANK ONE CUSTOMER SUPPORT

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 business days.

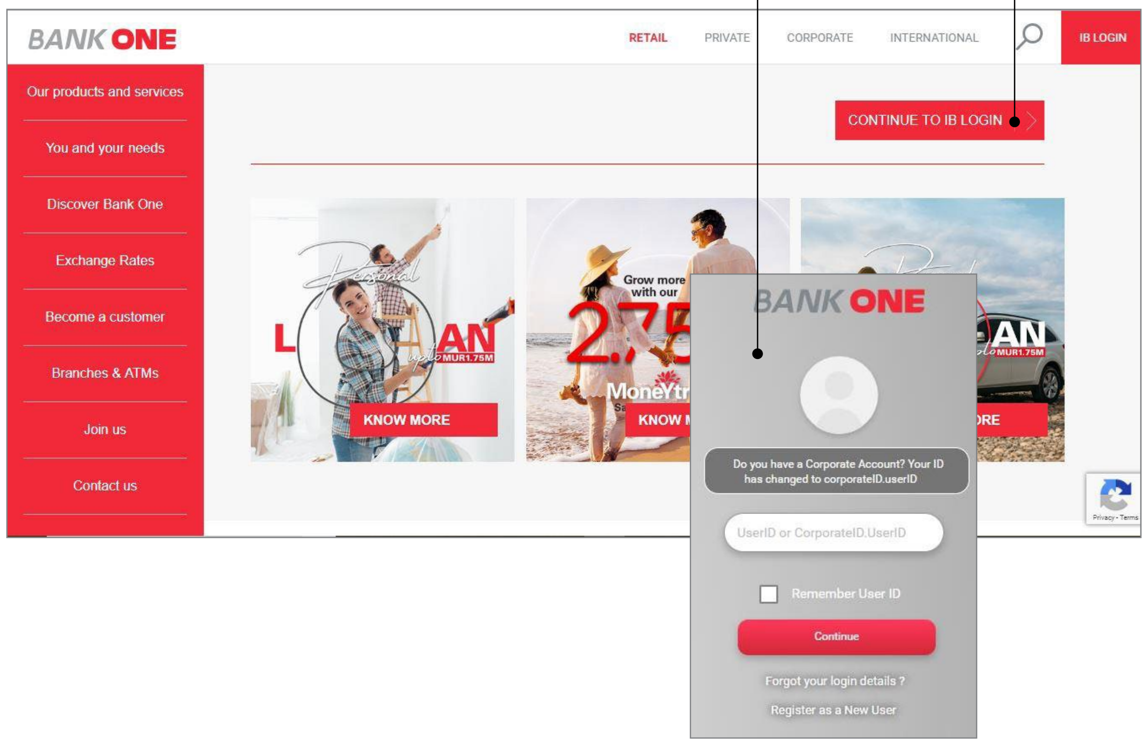
LOG IN

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

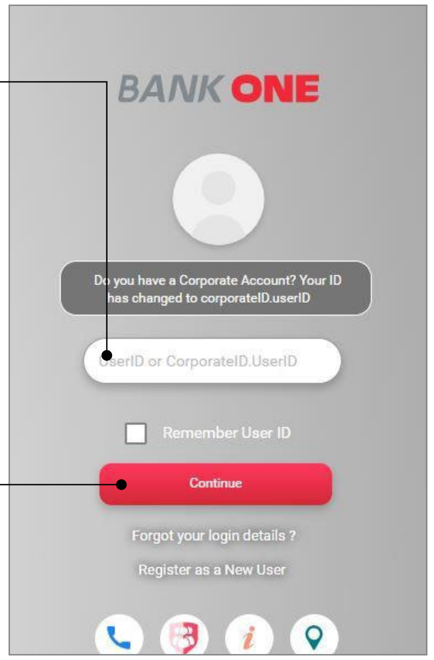


LOG IN FOR NEW USER

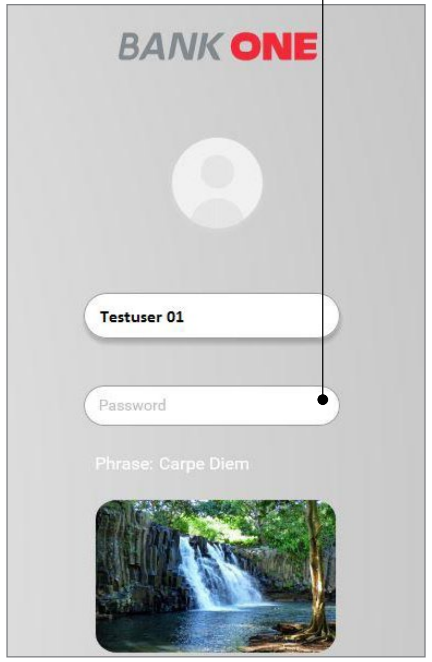
1. The user will receive an email and SMS from the bank
2. Enter your user id in the User ID field
   (User ID example: CorporateID.UserID)
3. Click on the **Continue** button
4. Enter your password
5. You will be prompted to choose an image and set a phrase
6. Click on **Continue** button
7. You will be prompted to change password
8. On changing password, you will be redirected to dashboard

LOG IN FOR EXISTING USER

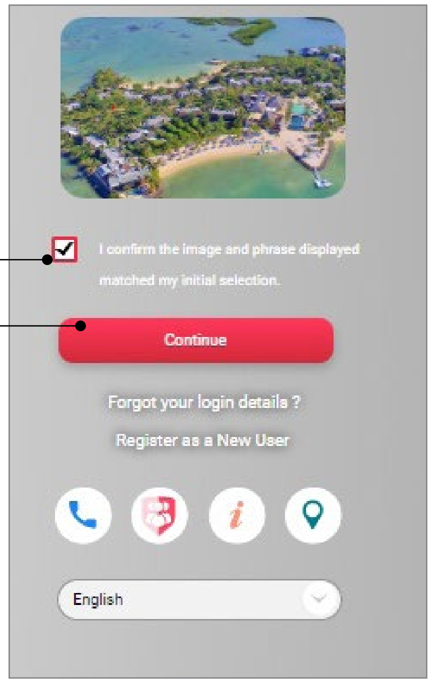
1. Enter your user id in the User ID field.
   (User ID example: CorporateID.UserID)
2. Click on the **Continue** button



3. Enter your password



4. Tick box for **"I confirm the image and Phrase displayed matched my initial selection"**
5. Press **Continue** to access the platform

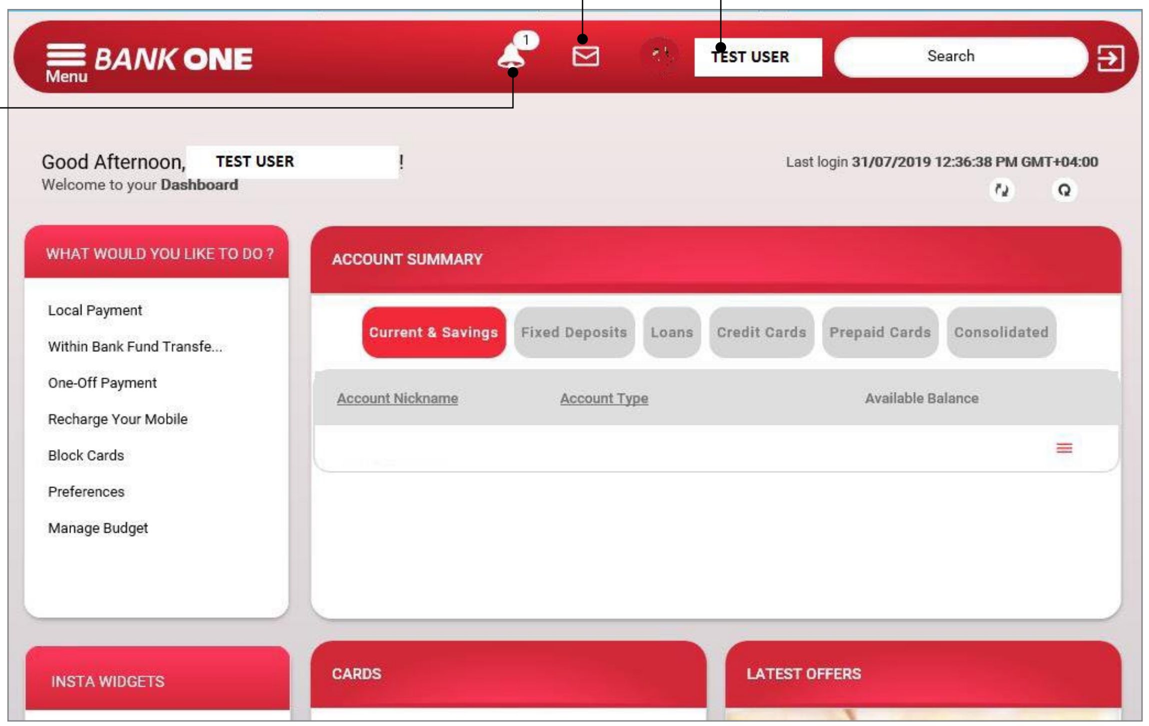


THE DASHBOARD

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



NOTIFICATIONS

Under this option, you will have information with respect to

- Next Login expiry date
- Transaction pending for approval

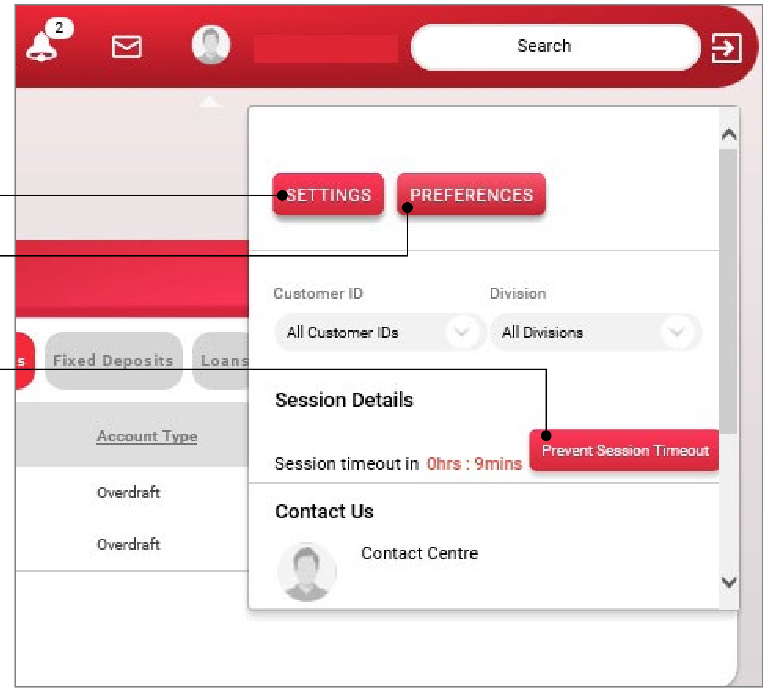
MAILS

This option allows you to send email to your RM directly through a secured platform

MY PROFILE

My Profile allows you to

1. Manage the settings of the platform
2. Set your preferences
3. Prevent Session Timeout



SETTINGS BUTTON

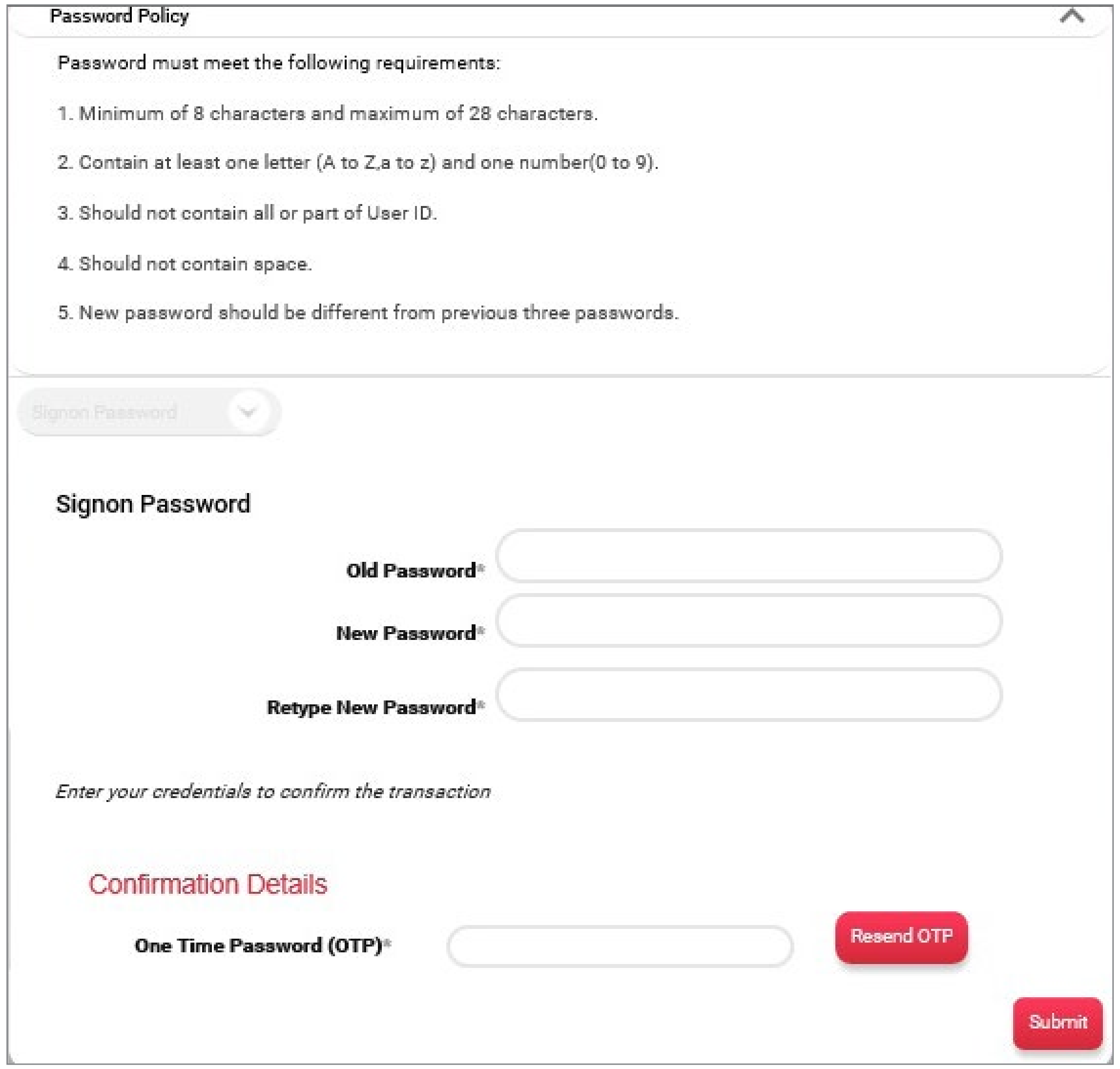
The SETTINGS button under My Profile have the below options:

1. **My Profile**

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

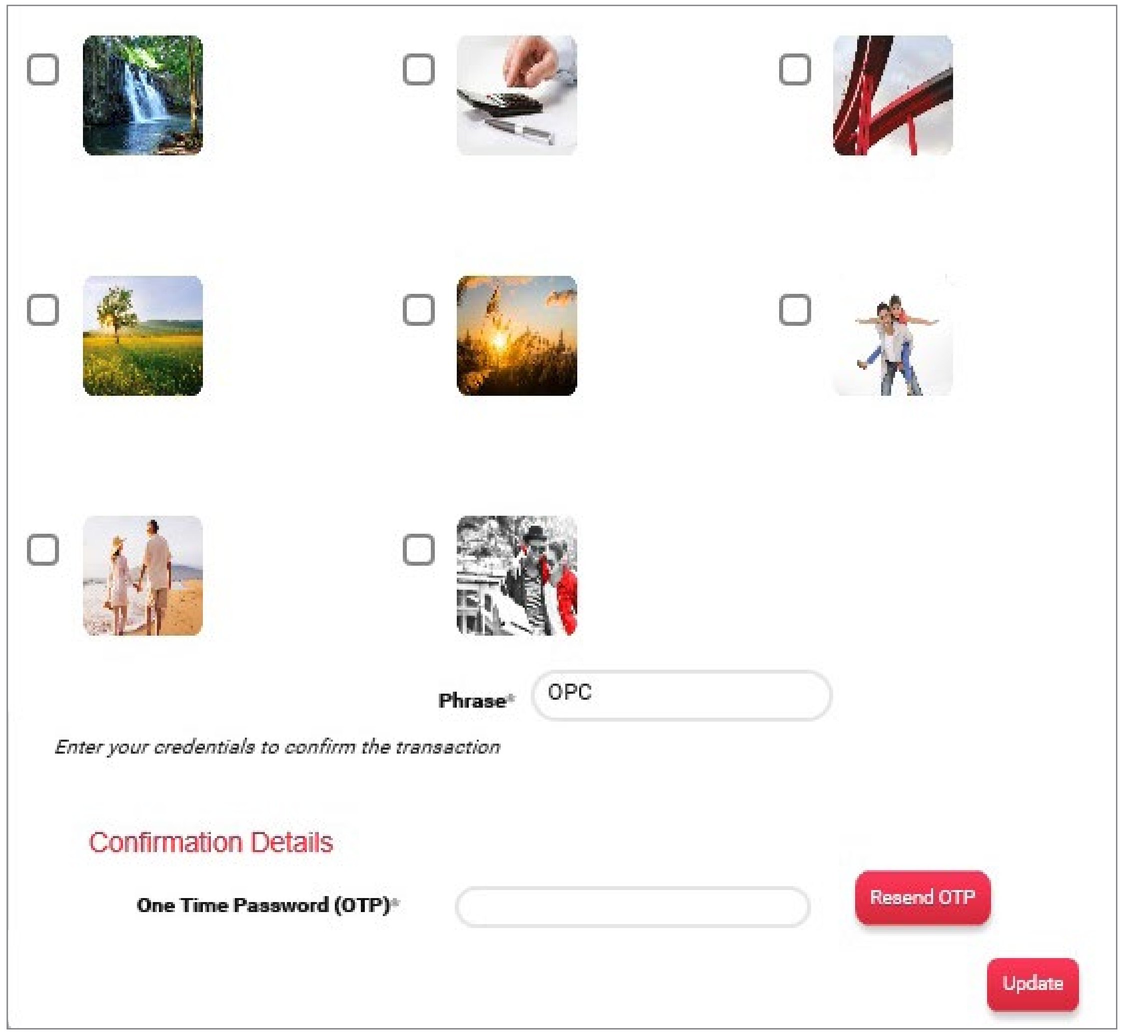
2. **Change Password**

   This option allows you to change your password.



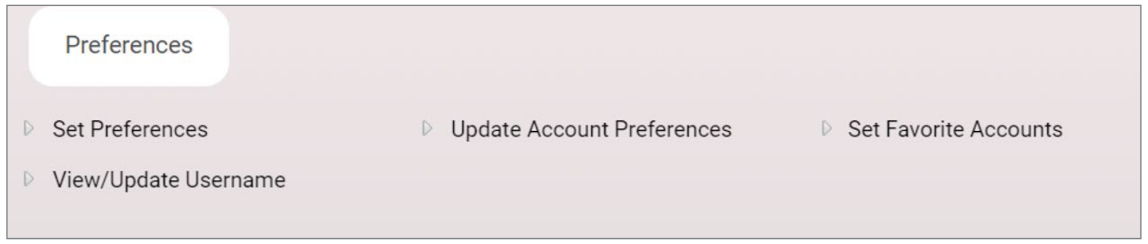
3. **Update Image/Phrase details**

   You can update the image appearing on your IB login screen.



PREFERENCES

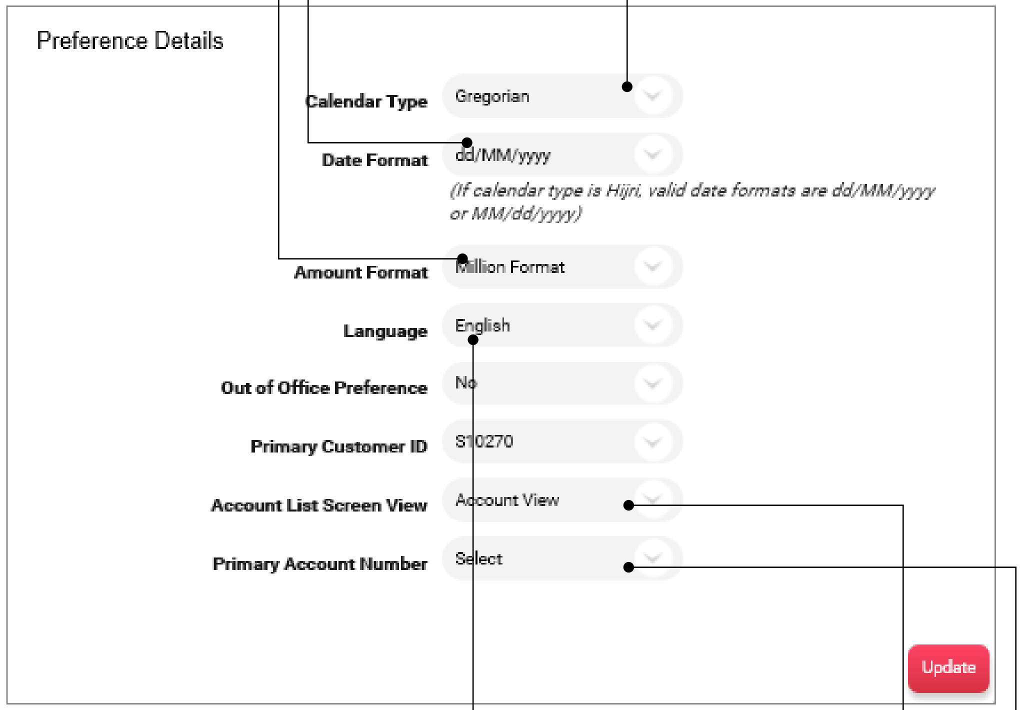
Under **My Profile**, click on **Preferences** option which allows you to perform the activities below.



SET PREFERENCES

Under the **Set Preferences** option, you can perform the activities below

1. Set your **Calendar Type** (Gregorian Calendar)
2. Set the **Date Format**
3. Set the **Amount Format**

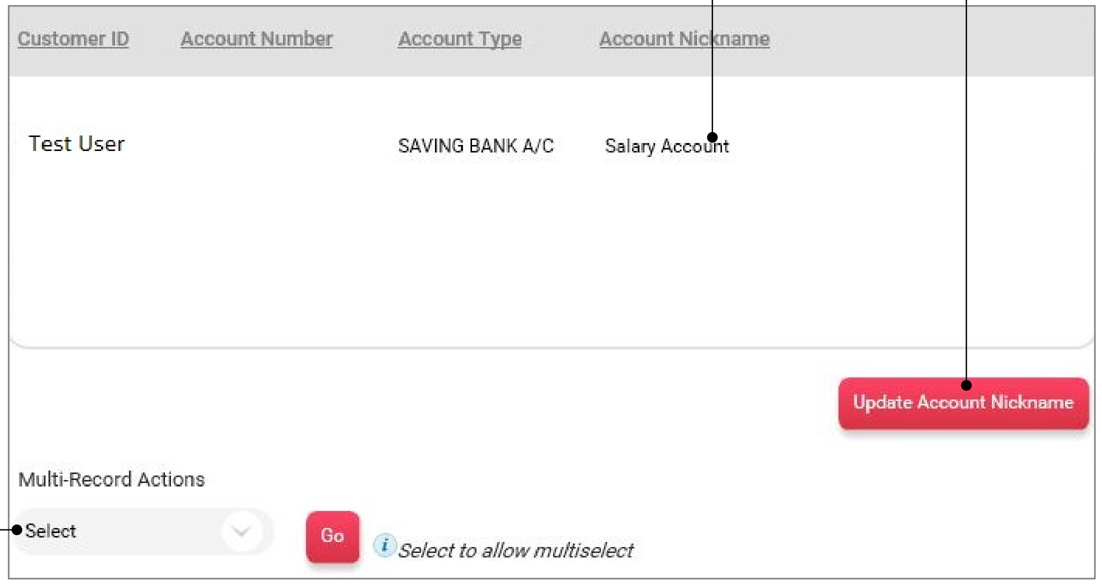


4. Set your preferred **Language**
5. Choose the preferred view from the **Account List Screen View**
6. Set your **Primary Account Number**

UPDATE ACCOUNT PREFERENCES

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

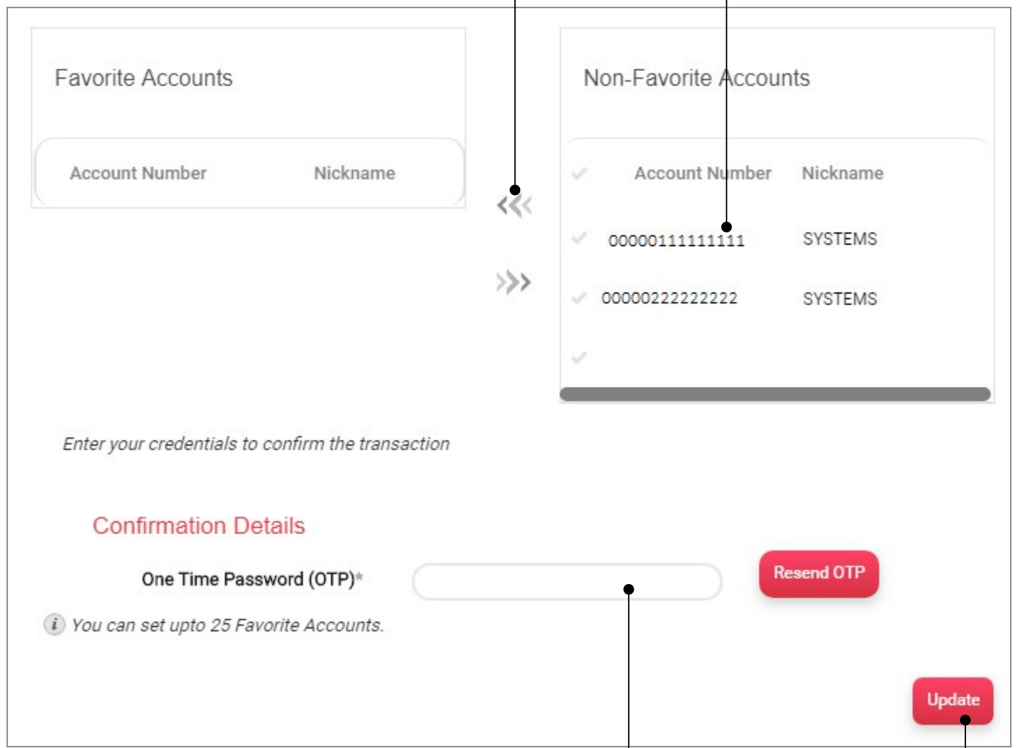
1. Click on the **Update Account Nickname** button
2. Click on the **Account Nickname** (example: Salary Account) to edit same
3. Select **Update** and click **Go**



SET FAVORITE ACCOUNTS

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

1. Select the account number
2. Click the **Left Arrow** sign to move the selected account under Favorite Accounts
3. A One Time Password (OTP) will be sent to your email and registered mobile number

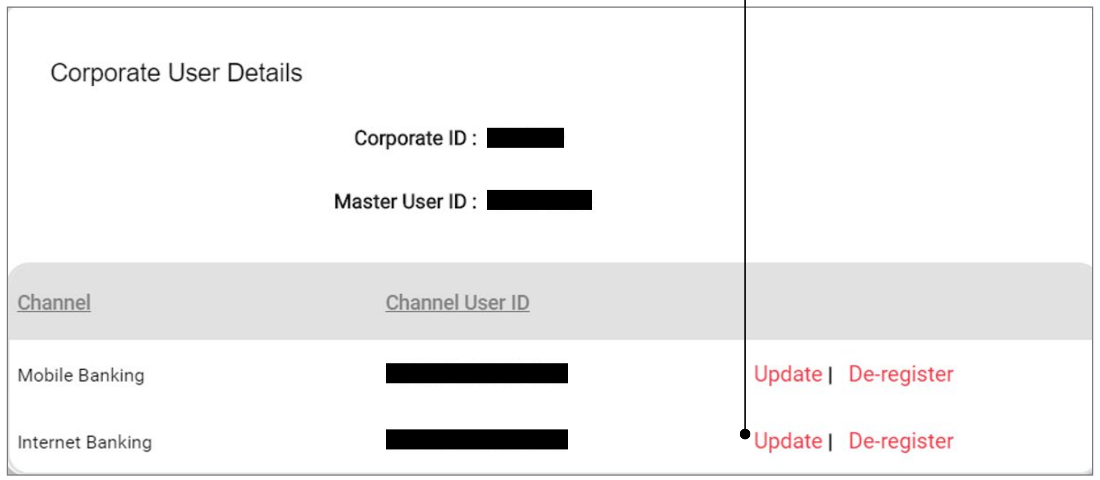


4. Enter the OTP in the **One Time Password** field
5. Click on the **Update** button to complete the process

VIEW/UPDATE USERNAME

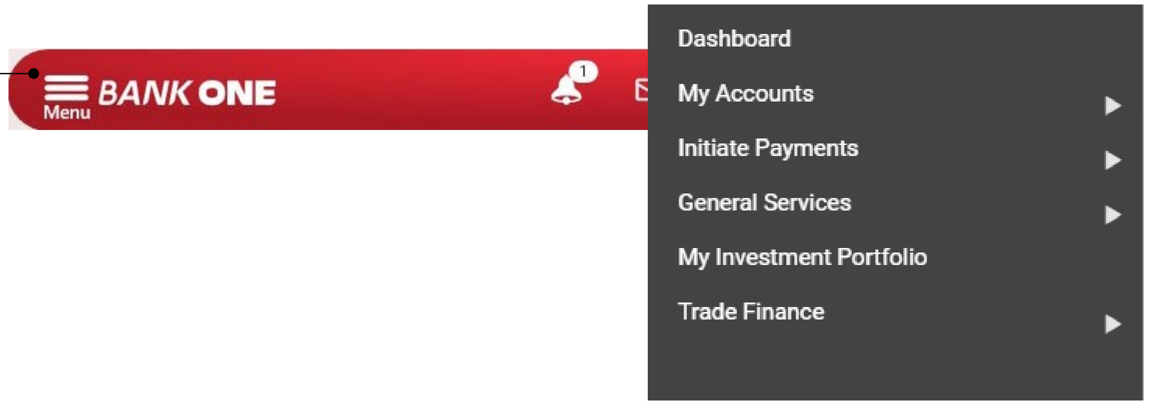
Under this option you can perform the following activities

1. Update your Internet Banking Username and also unregister for the service



BURGER MENU

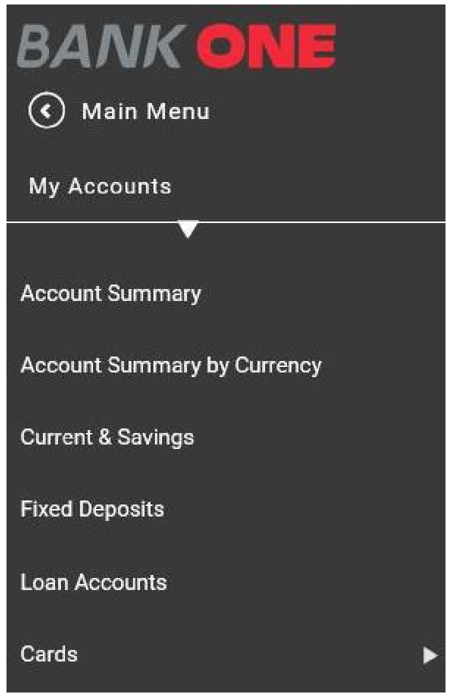
The **Burger Menu** opens a side screen which allows you to have additional options to navigate through your accounts, initiate payments and make other service requests.



MY ACCOUNTS

My Accounts allows you to perform the activities below:

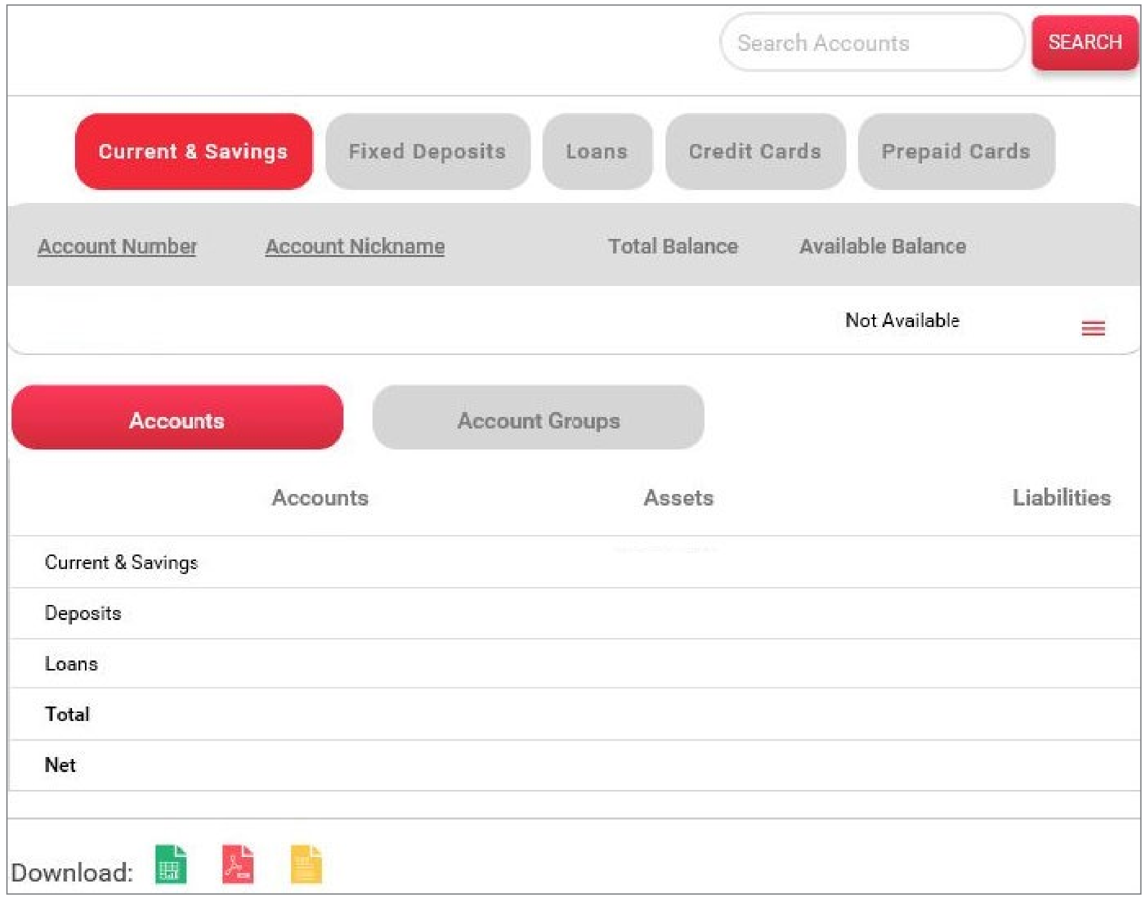
1. Account Summary
2. Account Summary by Currency
3. Current & Savings
4. Fixed Deposits
5. Loan Accounts
6. Cards



ACCOUNT SUMMARY

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

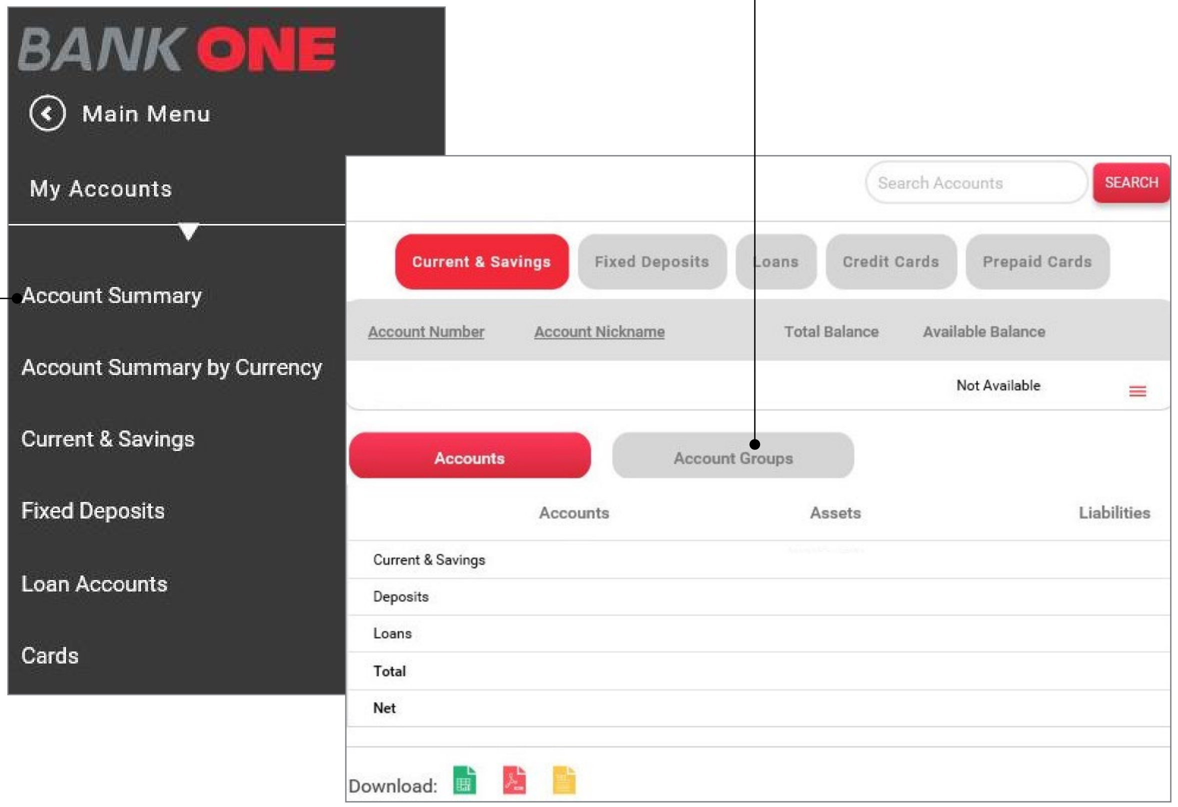
1. Current & Savings
2. Fixed Deposits
3. Loans
4. Credit Cards
5. Prepaid Cards (Will be discontinued as from 31st December 2020)
6. **Download** allows you download your account summary in different formats



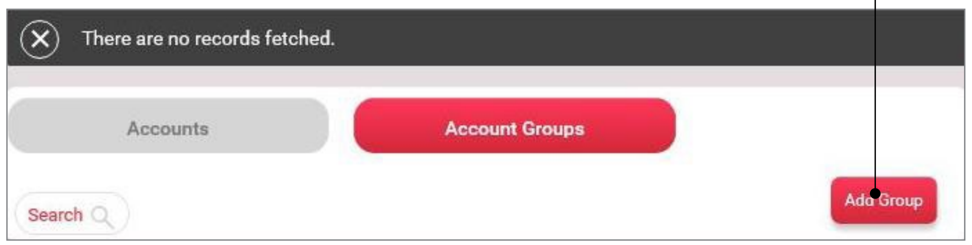
ACCOUNT GROUPS

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.

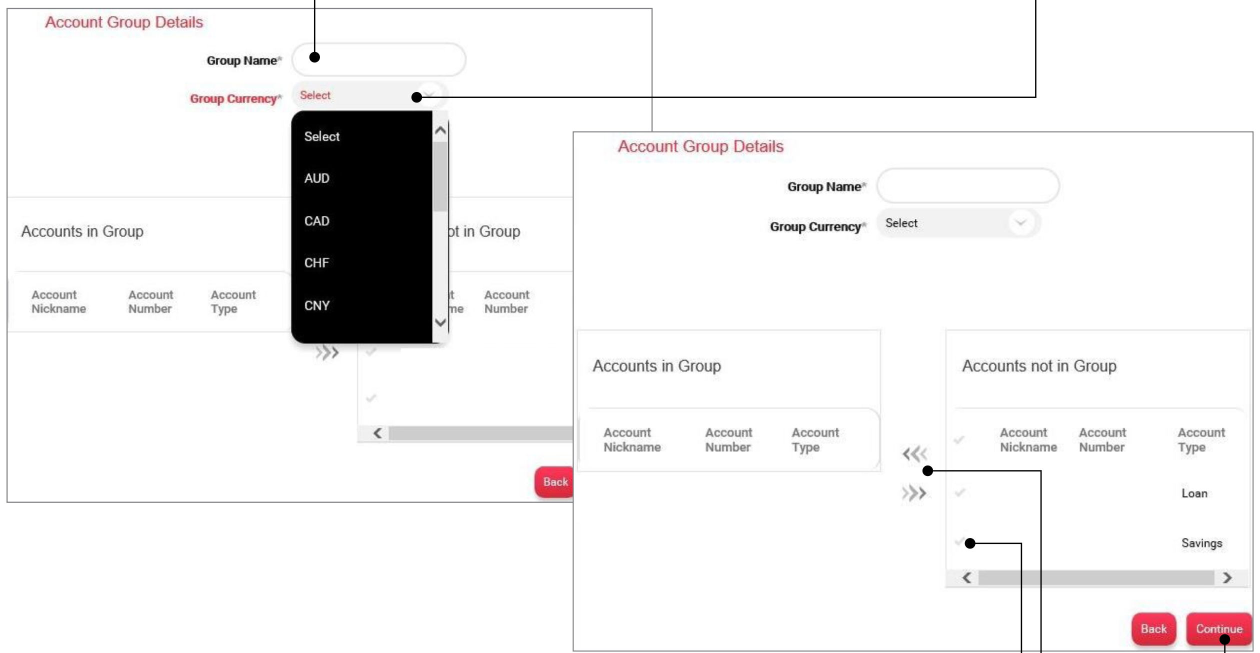
1. Click on **Account Summary**
2. Click on **Account Groups** button



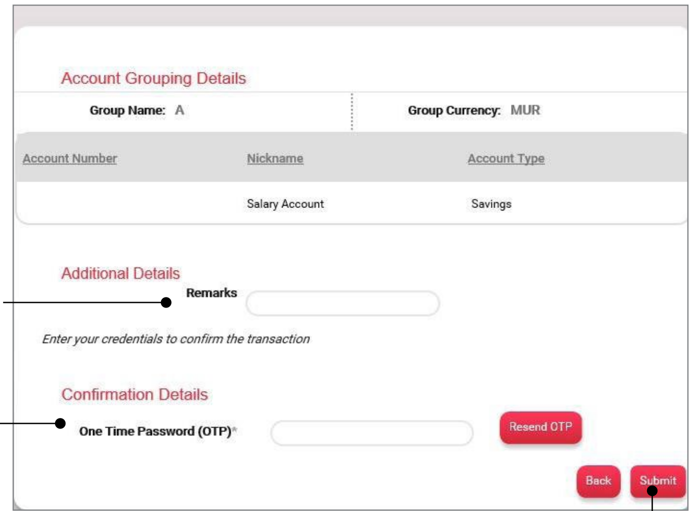
3. Click on **Add Group** button



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



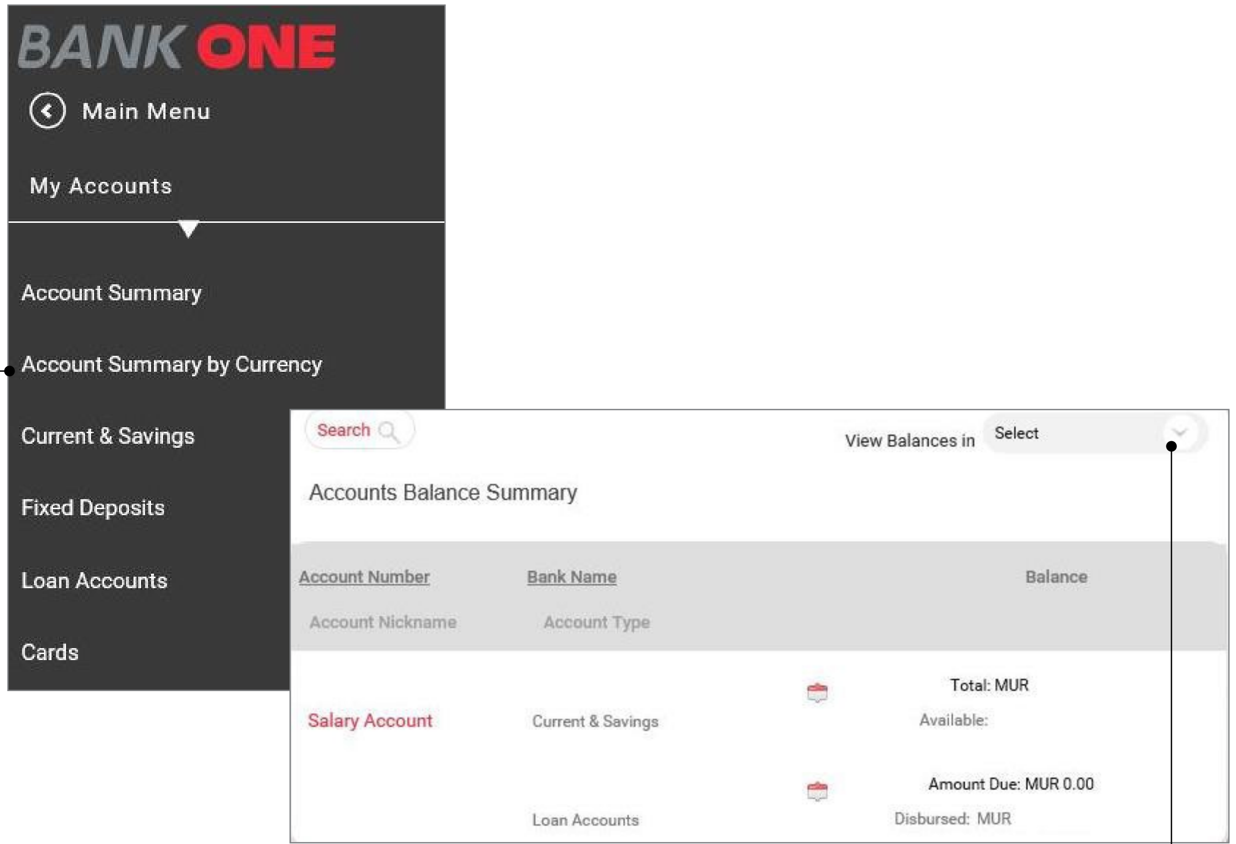
7. Click on the **Tick** mark next to the **Account Nickname**
8. Click on the arrow sign to move the account to the **Accounts in Group** column
9. Click on **Continue** button
10. An OTP will be generated and sent by SMS to your mobile number or to your email address registered with the Bank
11. Add any remarks in the **Additional Details** field (Optional)
12. Insert the OTP in the **One Time Password** field
13. Click on **Submit** button to complete the process



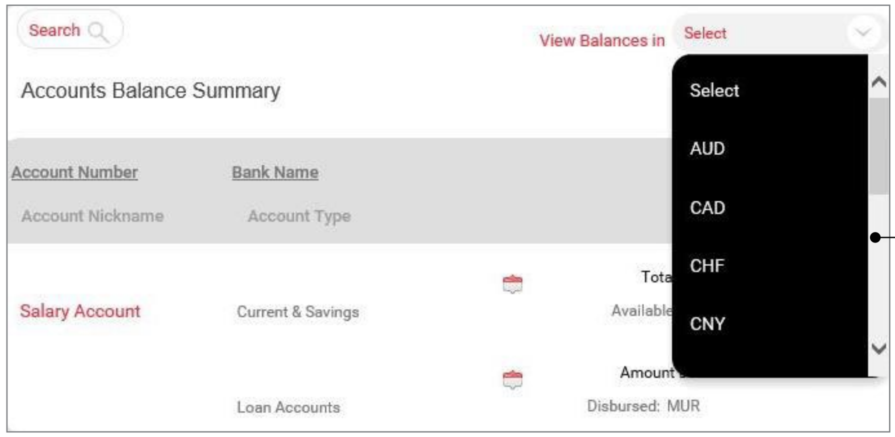
ACCOUNT SUMMARY BY CURRENCY

Account Summary by Currency allows you to view all your accounts in foreign currencies.

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



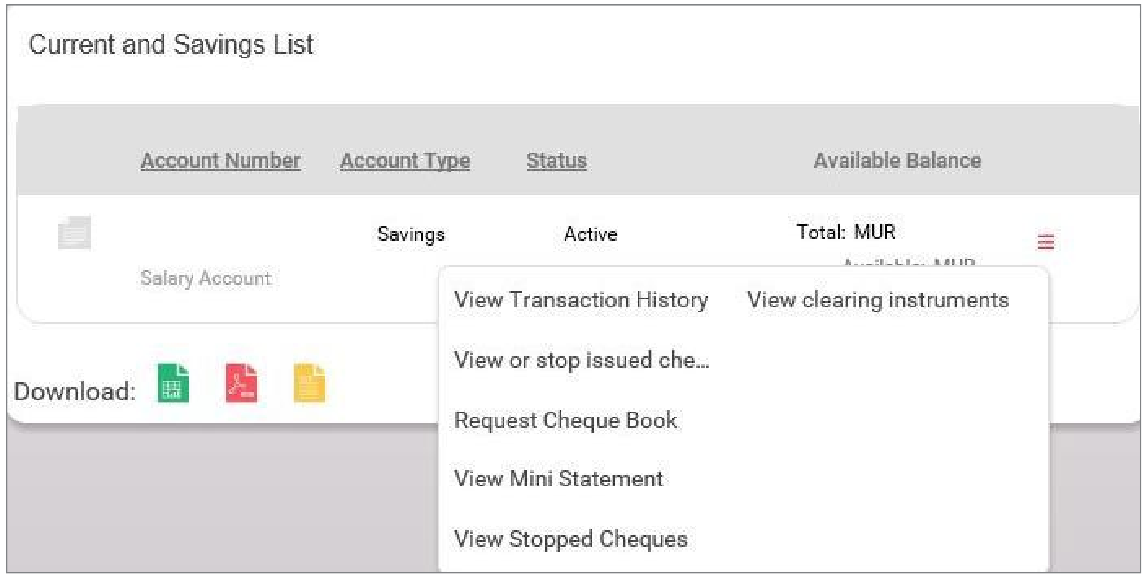
2. Click on **View Balances in**
3. Select the currency required from the dropdown
4. The accounts in the selected currency will be displayed



CURRENT & SAVINGS LIST

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

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

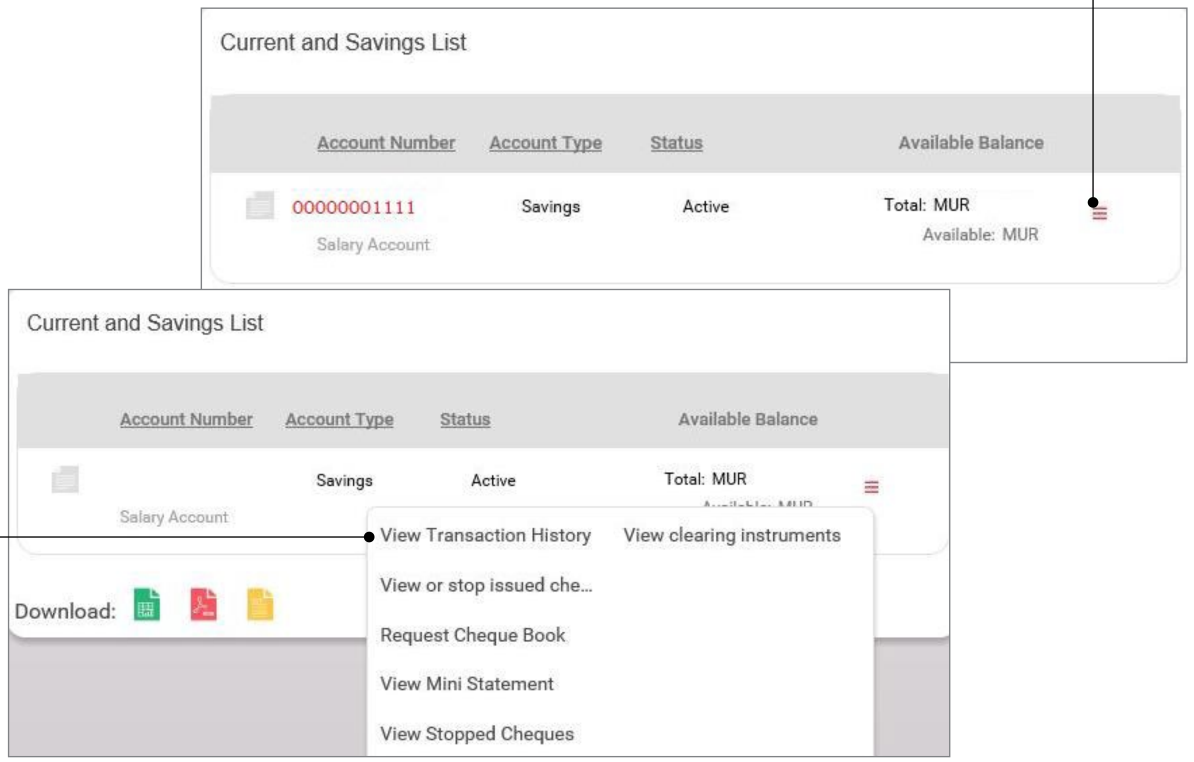


VIEW TRANSACTION HISTORY

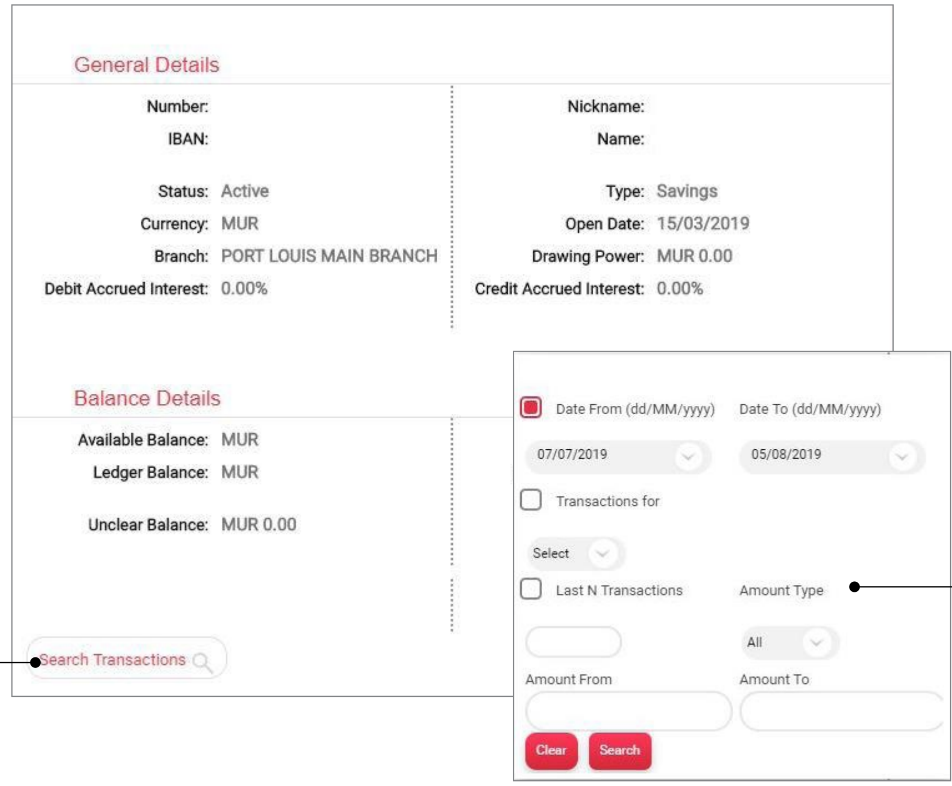
View Transaction History allows you to view all your transactions over a selected period.

(Transactions since account opening can be viewed in batch of 90 days)

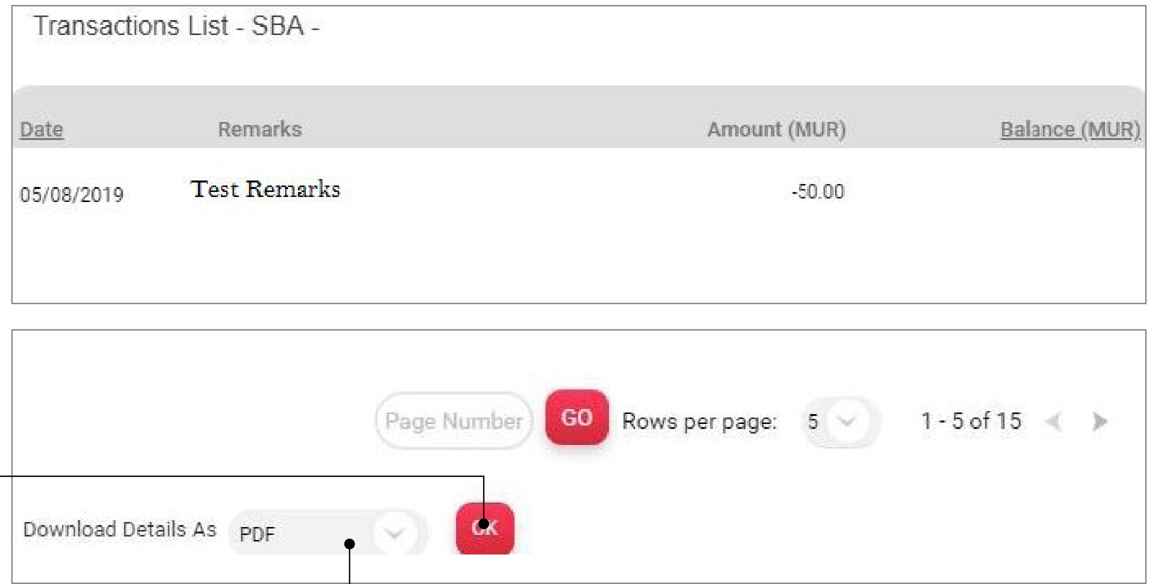
1. Under **My Accounts** click on **Current & Savings Lists**
2. Click the **More Actions** button
3. Select **View Transaction History**



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



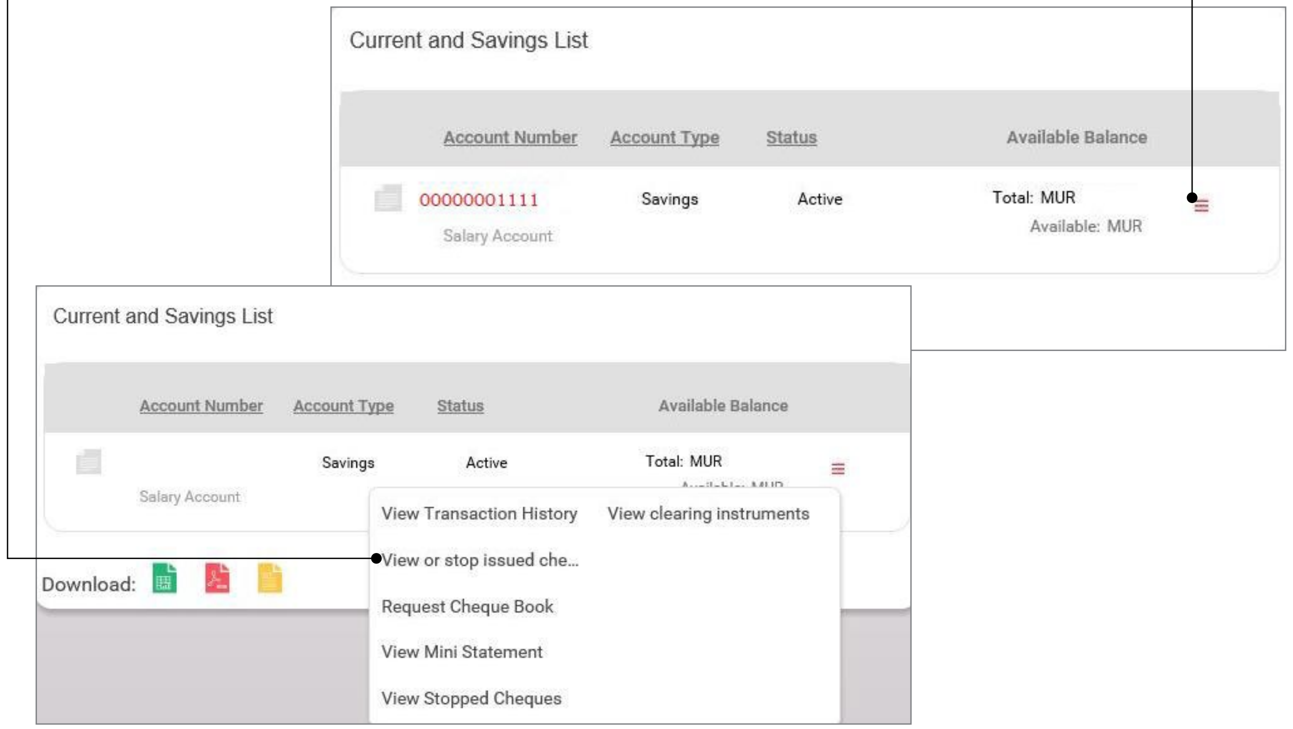
6. Click on the **Download Details as** button
7. Choose the file format
8. Click on **OK** button to complete the download



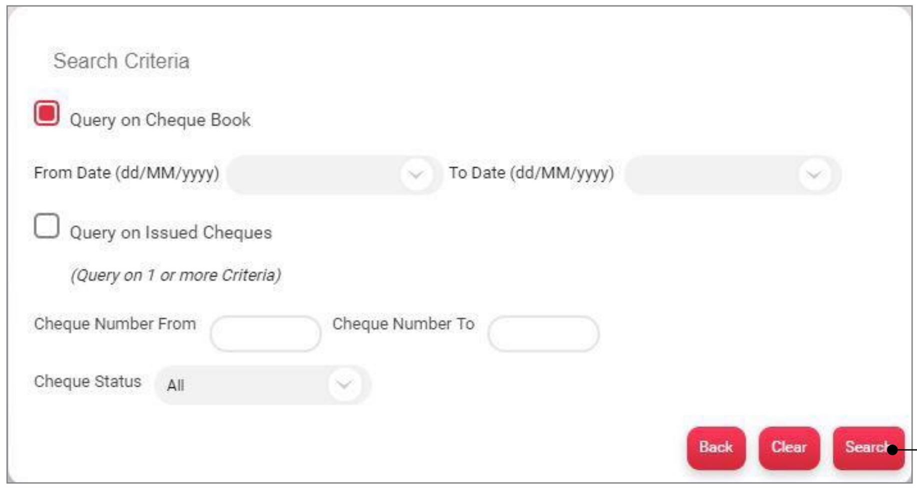
VIEW OR STOP ISSUED CHEQUE

The **View or stop issued cheque** allows you to view status on cheques that you have already issued.

1. Under **My Accounts** click on **Current & Savings List**
2. Click the **More Actions** button
3. Select **View or stop issued cheque** option



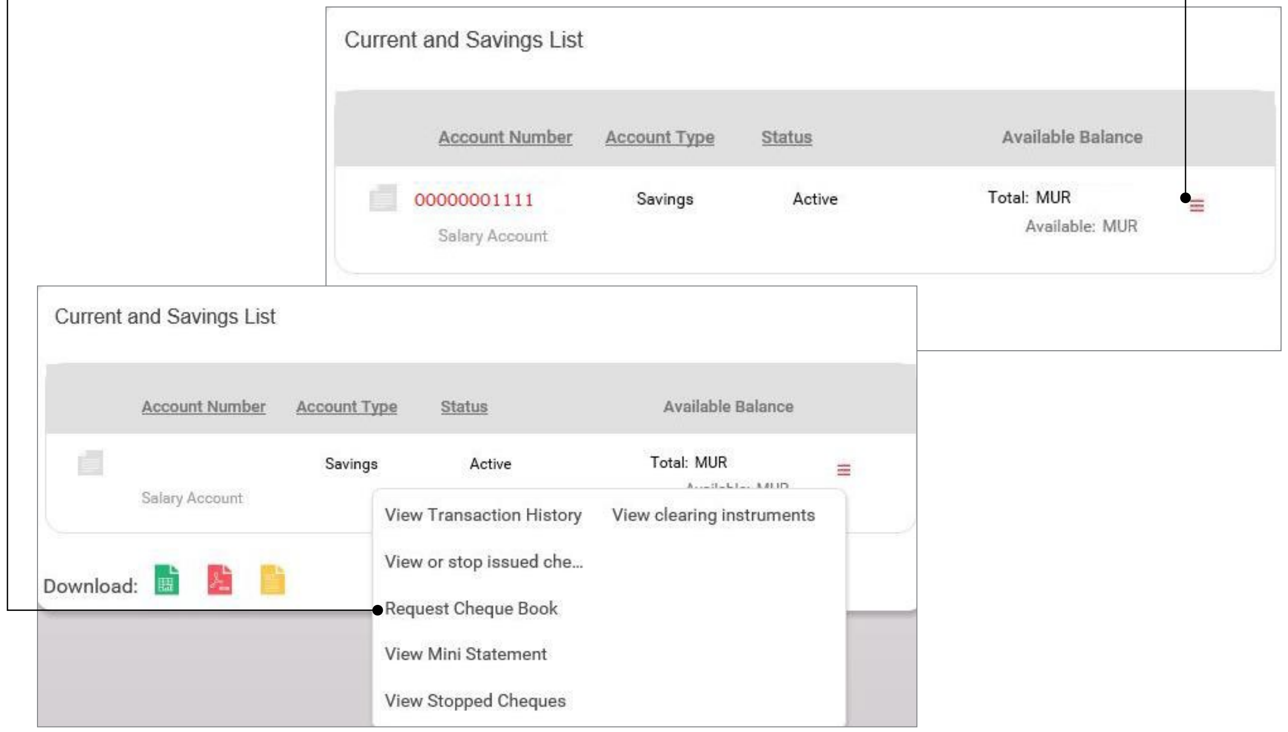
4. You can either search by **Query on Cheque Book** or **Query on Issued Cheque**
5. You need to fill in required information
6. Click on **Search** button to display the requested information



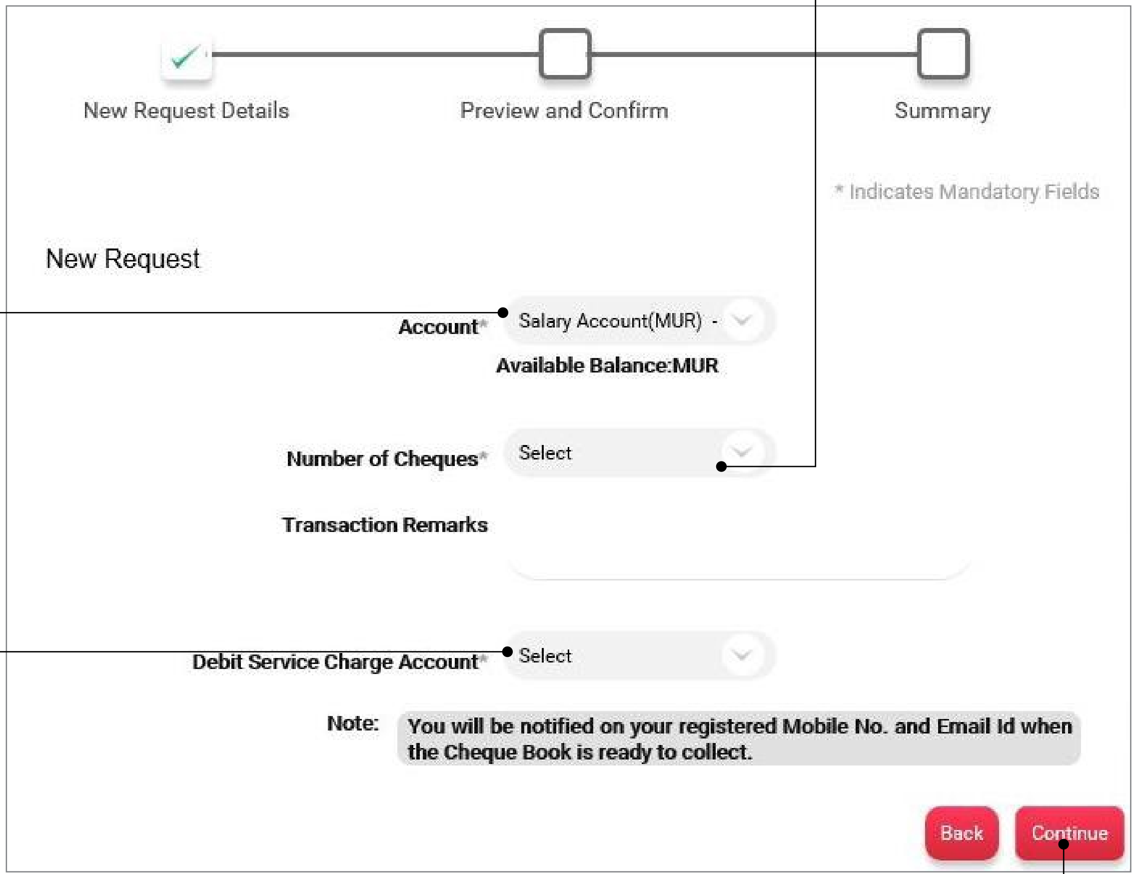
REQUEST CHEQUE BOOK

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

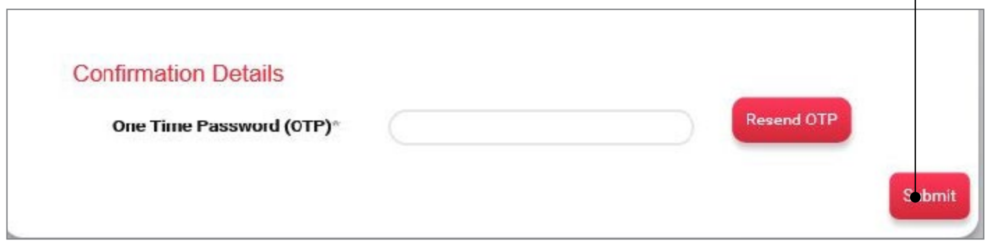
1. Under **My Accounts** click on **Current & Savings List**
2. Click the **More Actions** button
3. Select **Request Cheque Book** option



4. You need to select the account for which you are requesting a cheque book
5. Choose the **Number of Cheques** required



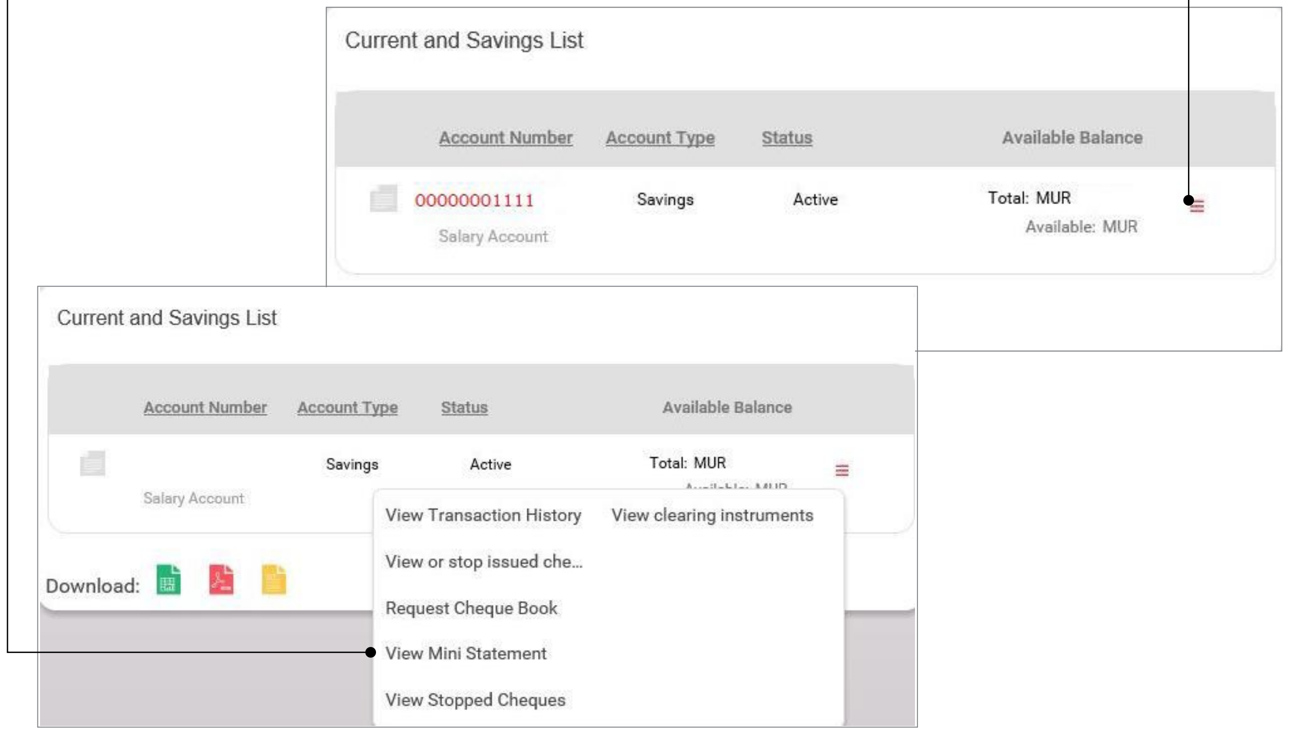
6. You need to select the account from which the service charge will be debited
7. Click on the **Continue** button
8. Enter the OTP sent to your mobile and email address registered with the Bank
9. Click on **Submit** button



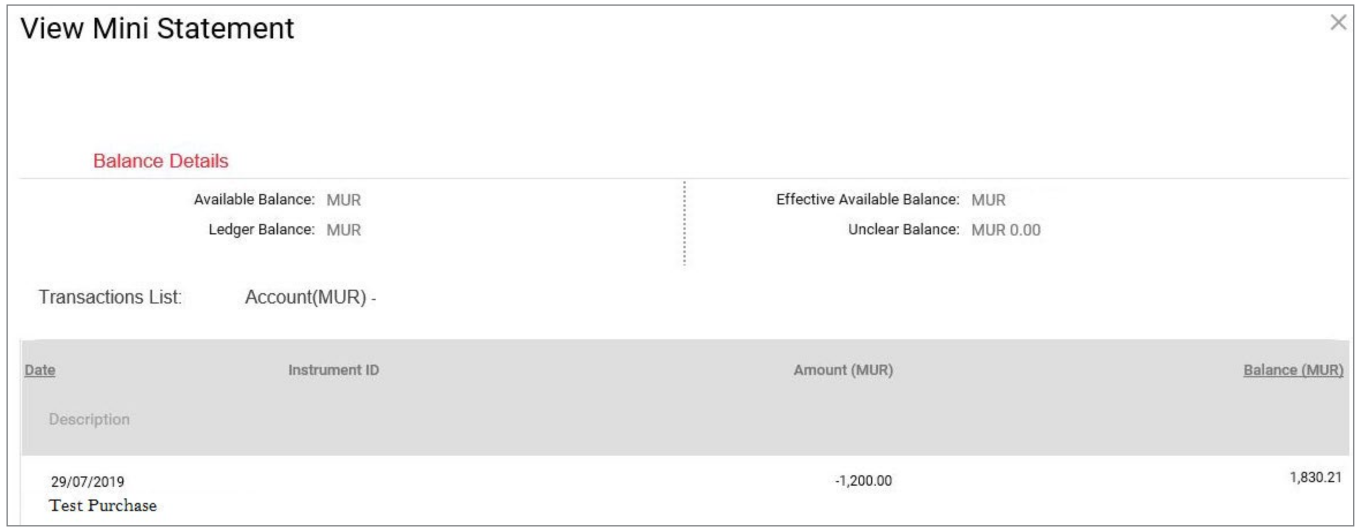
VIEW MINI STATEMENT

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

1. Under **My Accounts** click on **Current & Savings List**
2. Click the **More Actions** button
3. Select **View Mini Statement** option



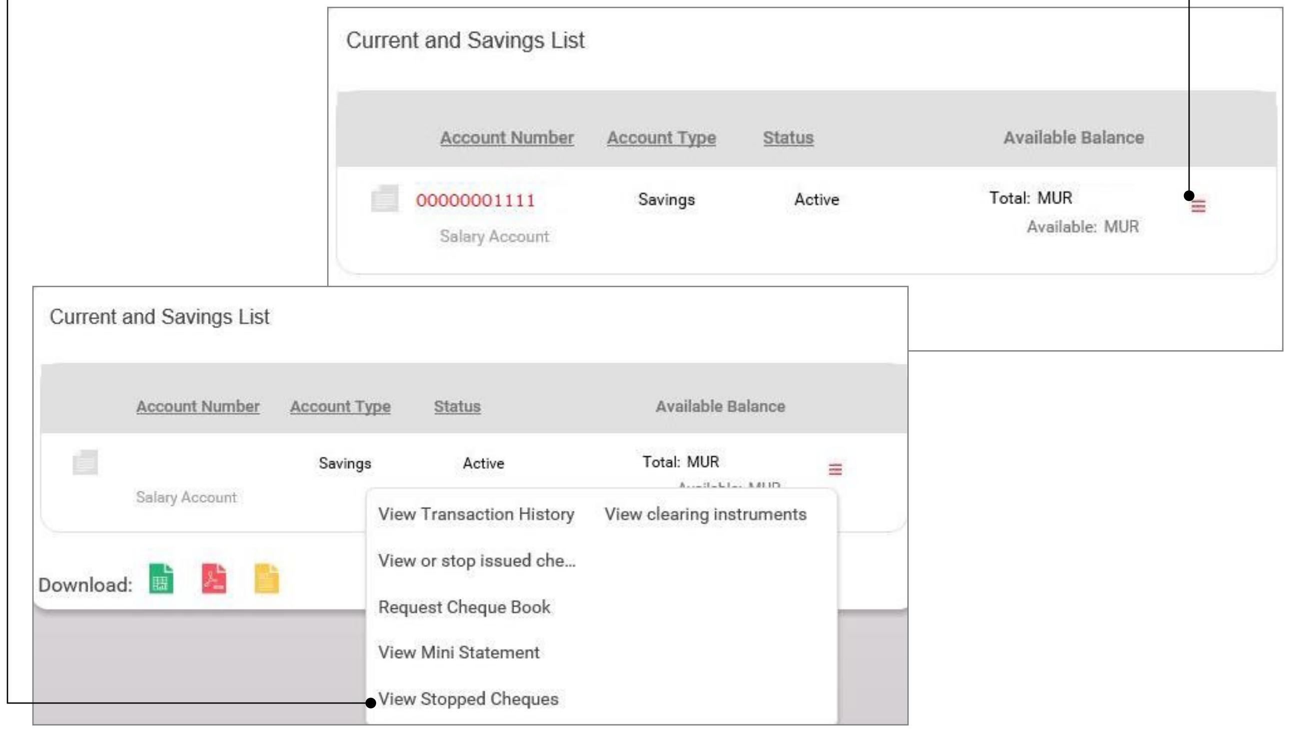
4. The last 5 transactions on your account will be displayed on the screen



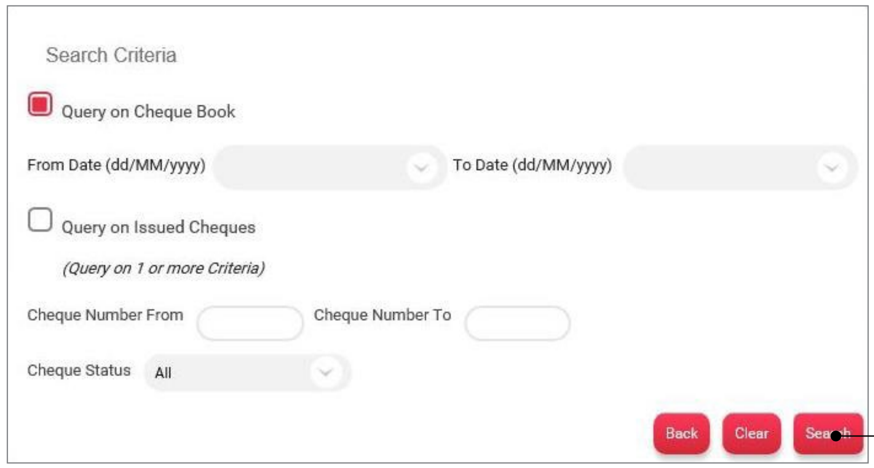
VIEW STOPPED CHEQUES

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

1. Under **My Accounts** click on **Current & Savings List**
2. Click the **More Actions** button
3. Select **View Stopped Cheques** option



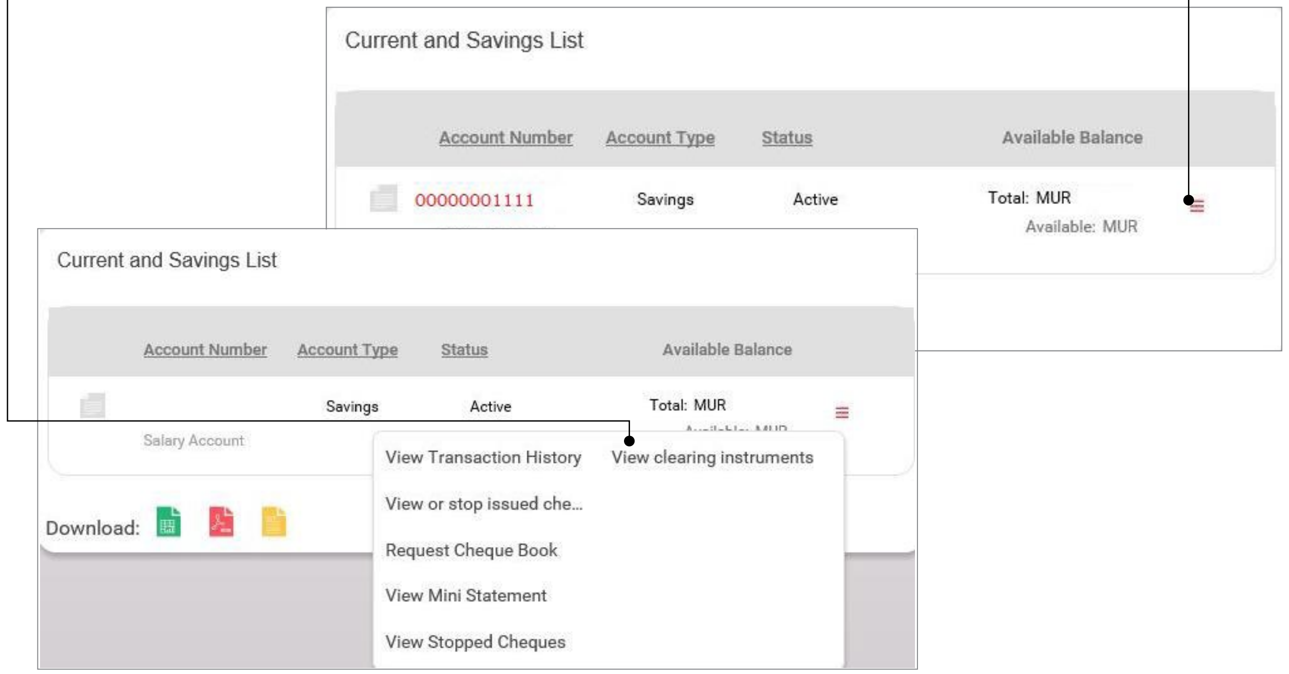
4. You can either search by **Query on Cheque Book** or **Query on Issued Cheques**
5. You need to fill in required information
6. Click on **Search** button to display the requested information



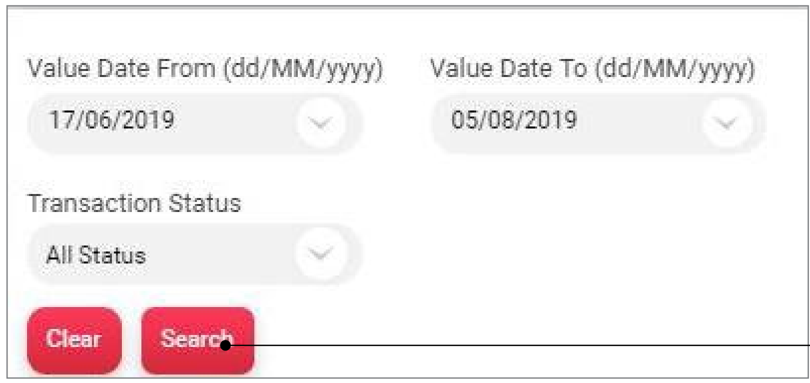
VIEW CLEARING INSTRUMENTS

The **View clearing instruments** option allows you to view all the cheques that are in clearance.

1. Under **My Accounts** click on **Current & Savings List**
2. Click the **More Actions** button
3. Select **View clearing instruments** option



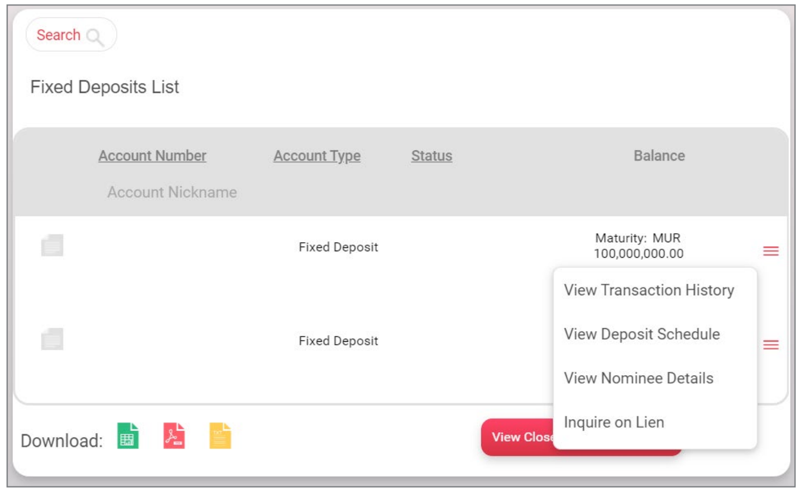
4. You need to fill in required information
5. Click on **Search** button to display the requested information



FIXED DEPOSIT

The **Fixed Deposits List** options allows you to view all your fixed deposit details and allows you to perform the activities below.

1. View Transaction History
2. View Deposit Schedule
3. View Nominee Details
4. Inquire on Lien

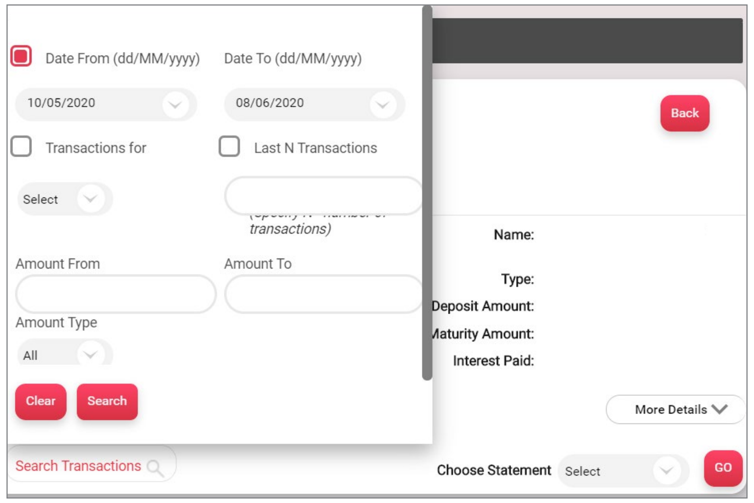


VIEW TRANSACTION HISTORY

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

1. Under **My Accounts** click on **Fixed Deposits**
2. Click the **More Actions** button
3. Select **View Transaction History**
4. Account number displayed in the drop down can be changed

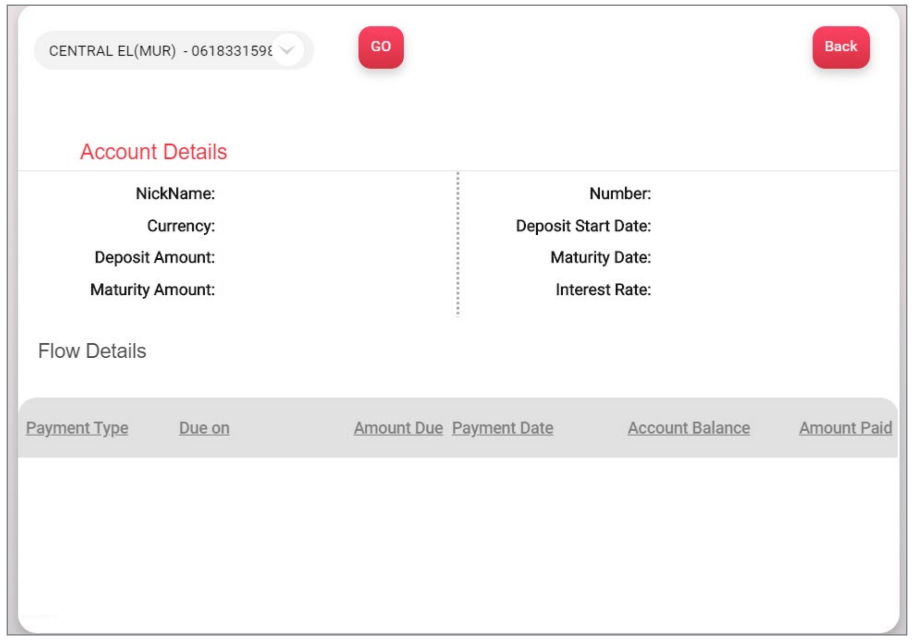
5. Click on the **Search Transactions** button to set the transaction period to be generated
6. Set the parameters to display the transactions you want to view



VIEW DEPOSIT SCHEDULE

View deposit schedule allows you to view the interest pay out details.

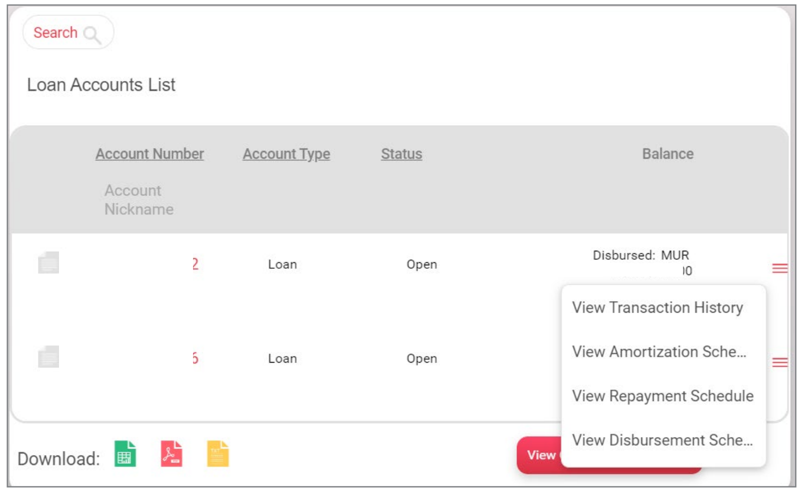
1. Under **My Accounts** click on **Fixed deposits**
2. Click the **More Actions** button
3. Select **View Deposit Schedule**
4. You can change the deposit account being viewed



LOAN ACCOUNT

The **Loan Accounts List** option gives you the list of all your loans and allows you to perform the activities below:

1. View Transaction History
2. View Amortization Schedule
3. View Repayment Schedule
4. View Disbursement Schedule

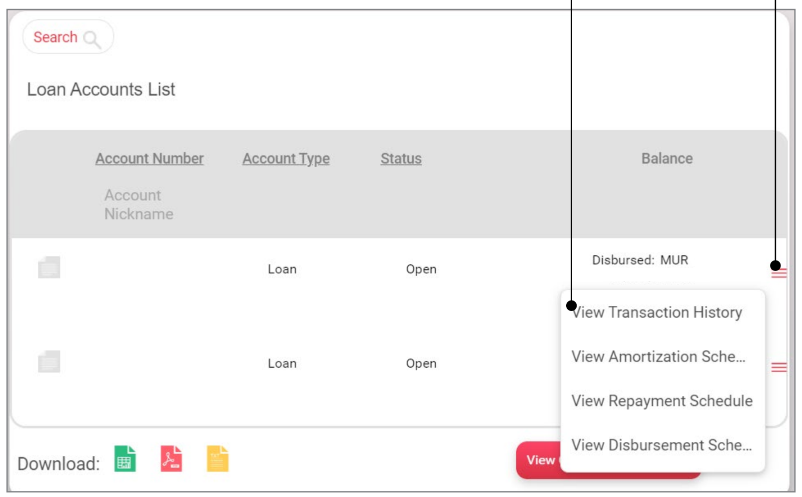


VIEW TRANSACTION HISTORY

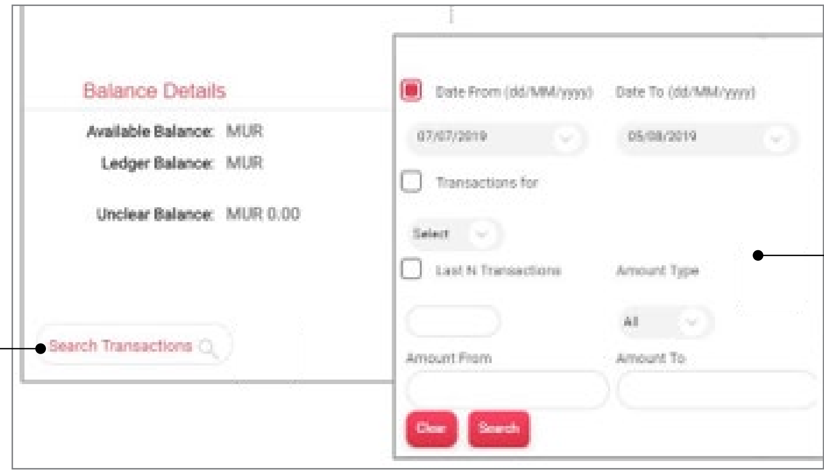
View Transaction History allows you to view all your transactions over a selected period.

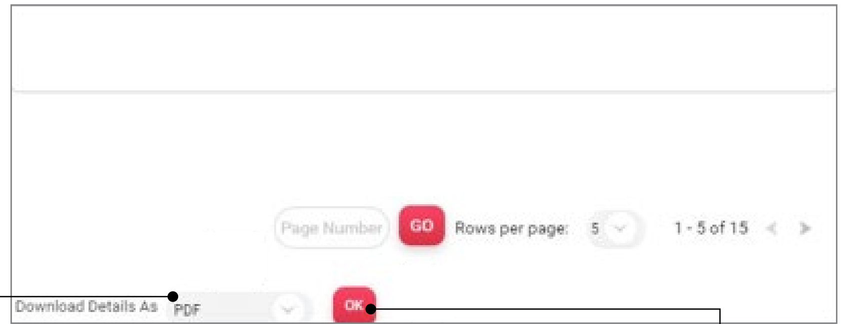
(Transactions since account opening can be viewed in batch of 90 days)

1. Under **My Accounts** click on **Loan Accounts List**
2. Click the **More 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



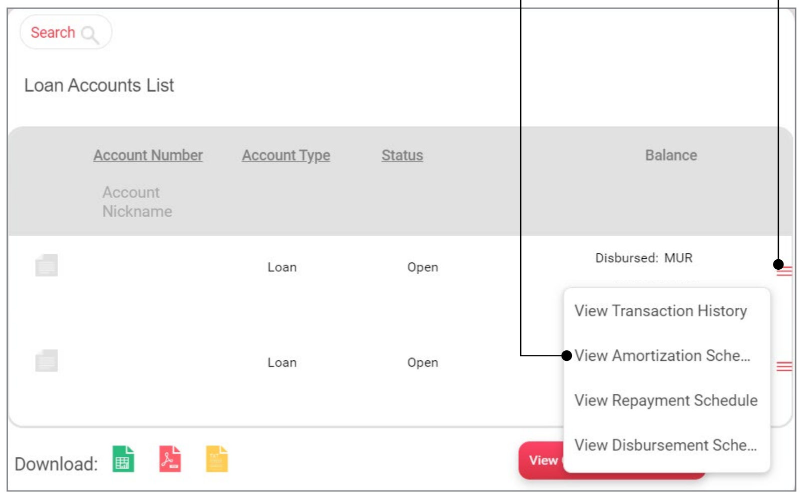


6. Click on the **Download Details As** button
7. Choose the file format
8. Click on **OK** button to complete the download

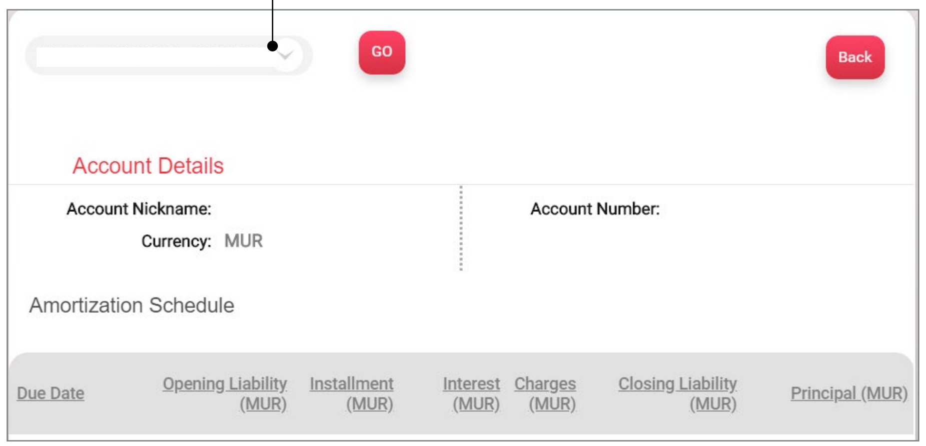
VIEW AMORTIZATION SCHEDULE

View Amortization Schedule allows you to view the detailed breakdown of each installment.

1. Under **My Accounts** click on **Loan Accounts List**
2. Click the **More Actions** button
3. Select **View Amortization Schedule**



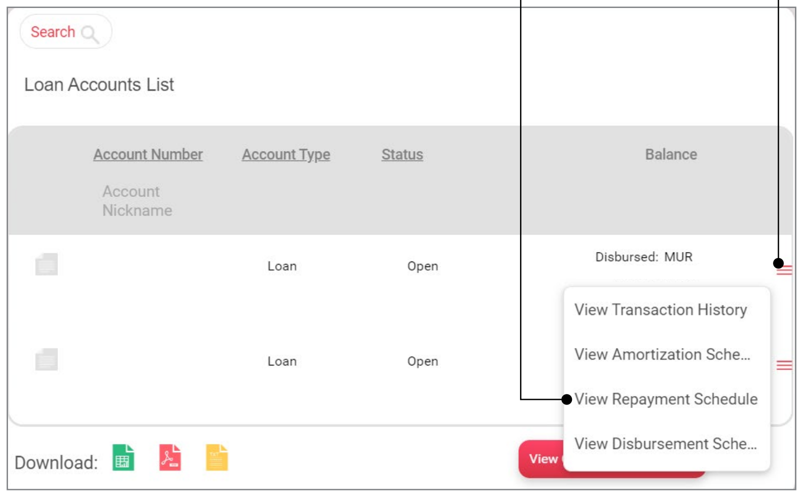
4. You can change the loan account being displayed
5. Click on arrow to view next page



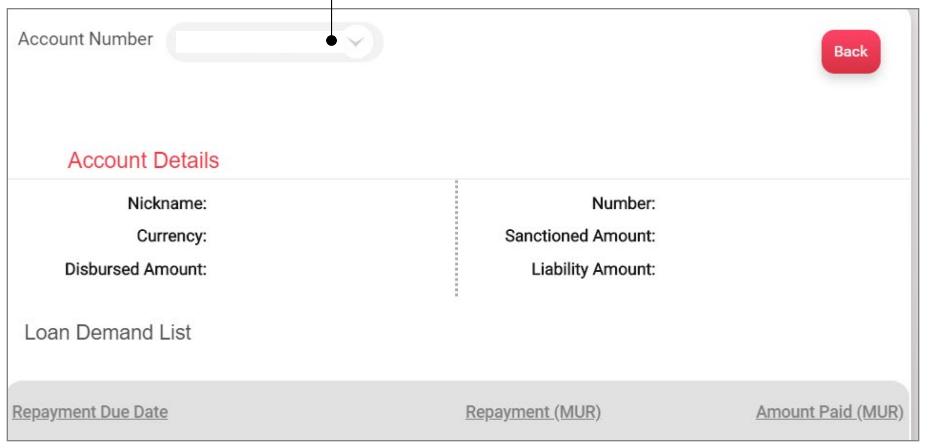
VIEW REPAYMENT SCHEDULE

View Repayment Schedule allows you to view the repayment plan.

1. Under **My Accounts** click on **Loan Accounts List**
2. Click the **More Actions** button
3. Select **View Repayment Schedule**



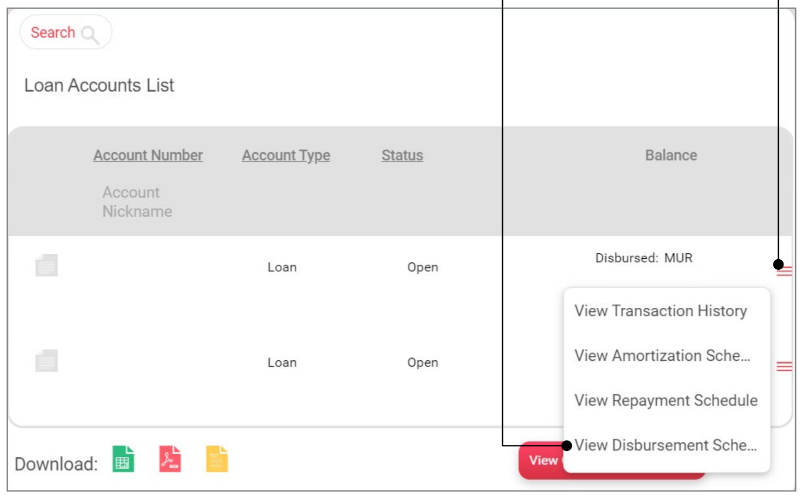
4. You can change the loan account being displayed
5. Click on arrow to view next page



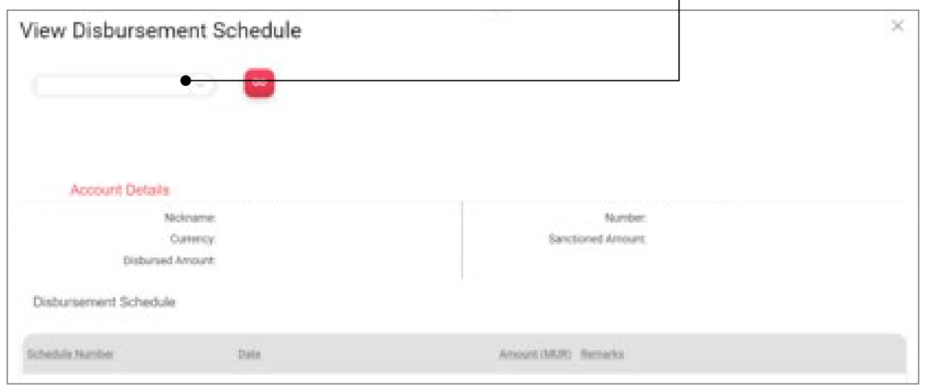
VIEW DISBURSEMENT SCHEDULE

View Disbursement Schedule shows details of all disbursed or partial disbursement done from a specific loan account.

1. Under **My Accounts** click on **Loan Accounts List**
2. Click the **More Actions** button
3. Select **View Disbursement Schedule**



4. You can change the loan account being displayed

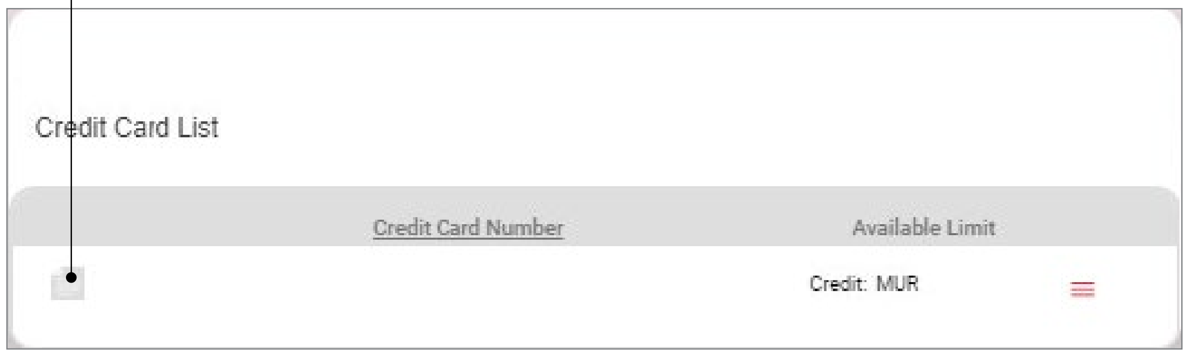


CARDS

The **Cards** option gives you the access to all your credit and prepaid cards and allows you to perform the below

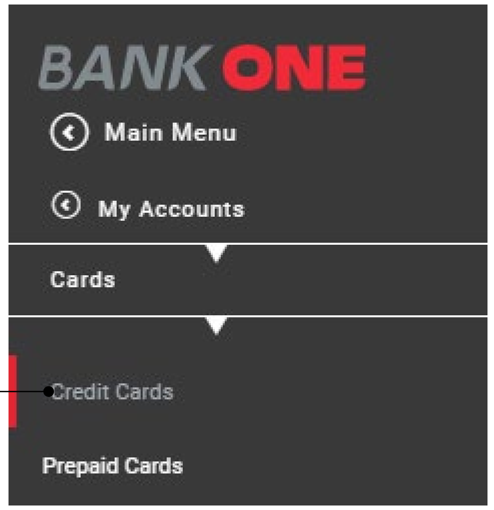
VIEW TRANSACTION HISTORY

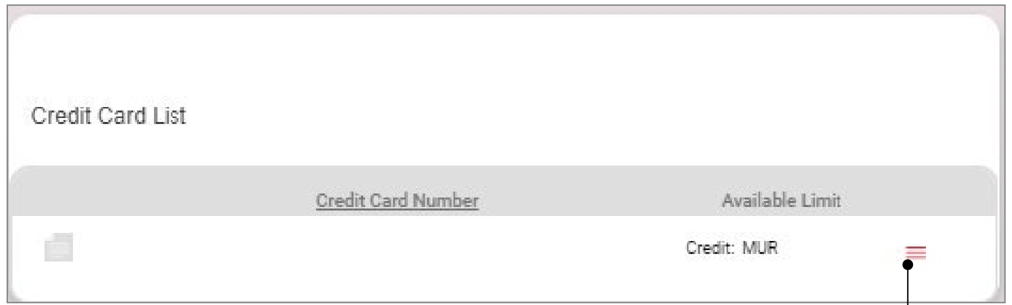
To view the transaction history of the card you need to click on the **View Transaction History** button on the left.



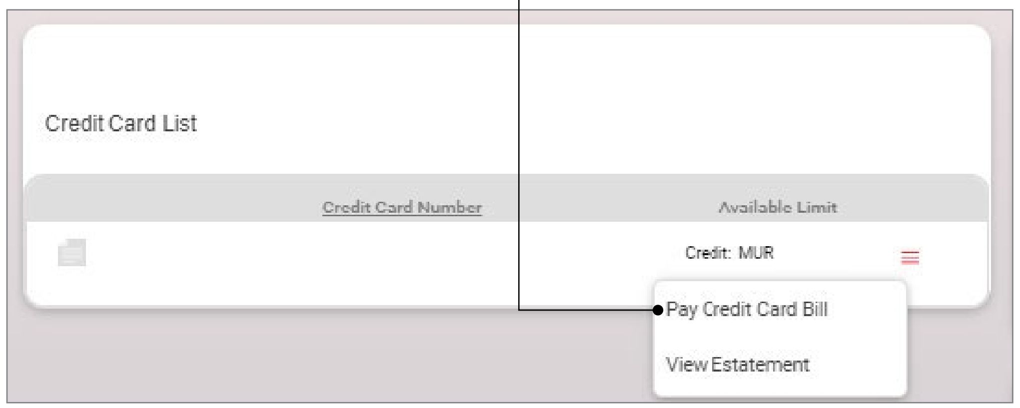
PAY CREDIT CARD BILL

1. Under **My Accounts** click on **Cards**
2. Click on **Credit Cards** option

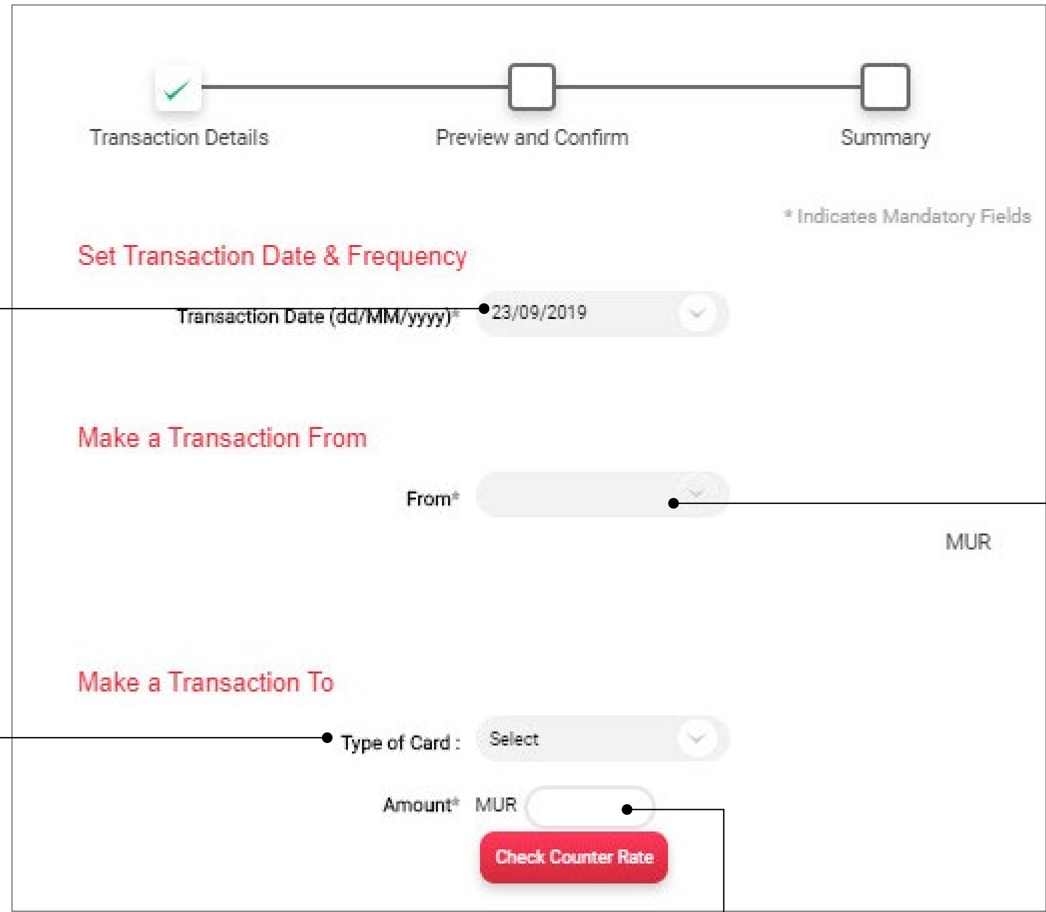




3. Click on the **More Actions** button
4. Select **Pay Credit Card Bill** option



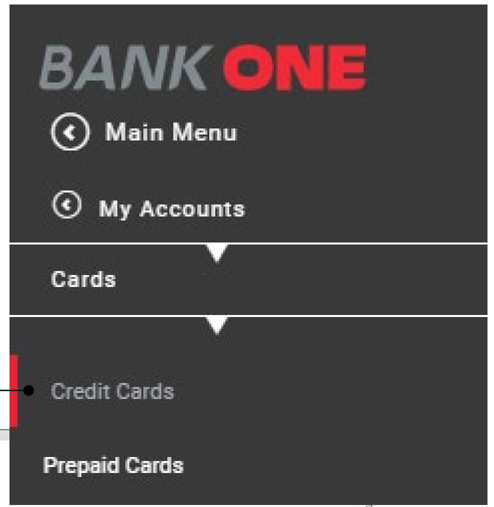
5. Select the **Transaction Date**
6. Select the account from which you want to make the payment

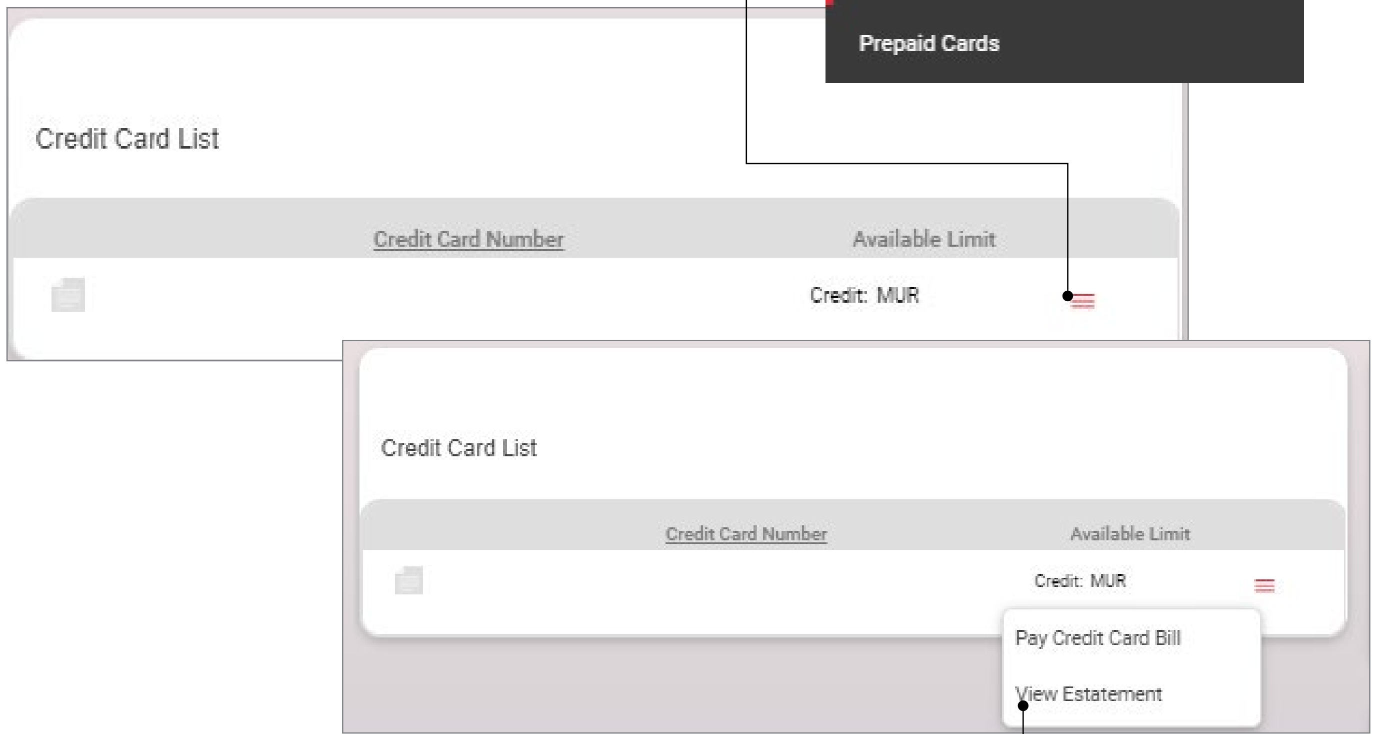


7. Select the **Type of Card**
8. Enter the **Amount**
9. Click on the **Continue** button
10. Enter the OTP sent to your mobile and email address registered with the Bank
11. Click on **Submit** button

VIEW ESTATEMENT

1. Under **My Accounts** click on **Cards**
2. Click on **Credit Cards** option
3. Click on the **More Actions** button



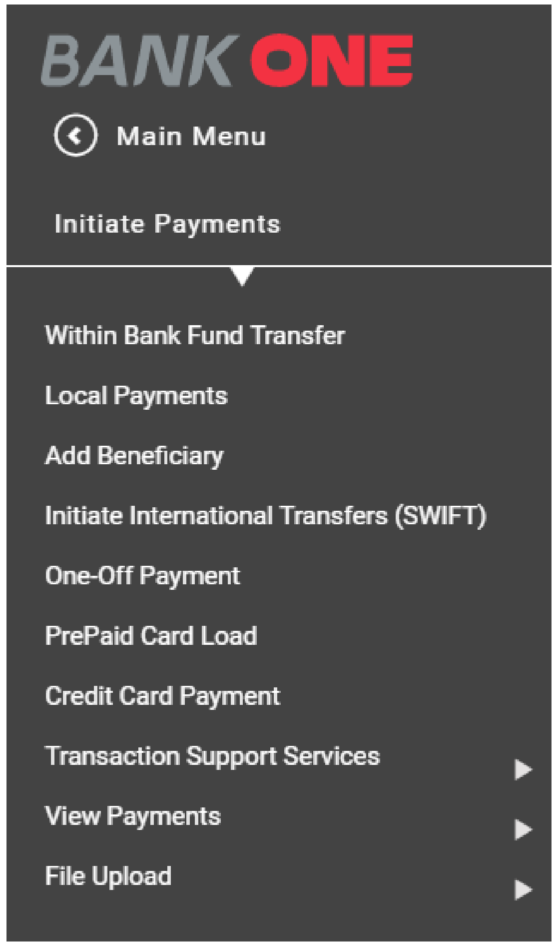


4. Select **View Estatement** option
5. A list of transaction in the selected period will be displayed
6. Select the format in which you want to download the statement

INITIATE PAYMENTS

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

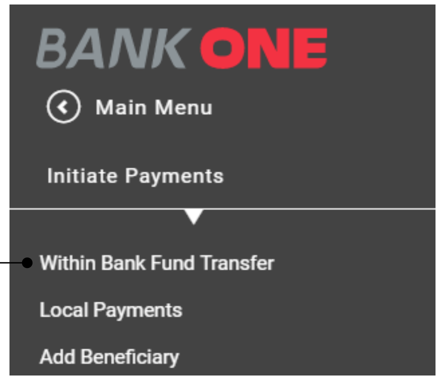
1. Within Bank Fund Transfer
2. Local Payments (Express and Standard payments)
3. Add Beneficiary
4. Initiate International Transfer (SWIFT)
5. One-Off Payment
6. PrePaid Card Load
7. Credit Card Payment
8. Transaction Support Services
   - View Beneficiary Details
   - View Approval Queue
   - Manage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



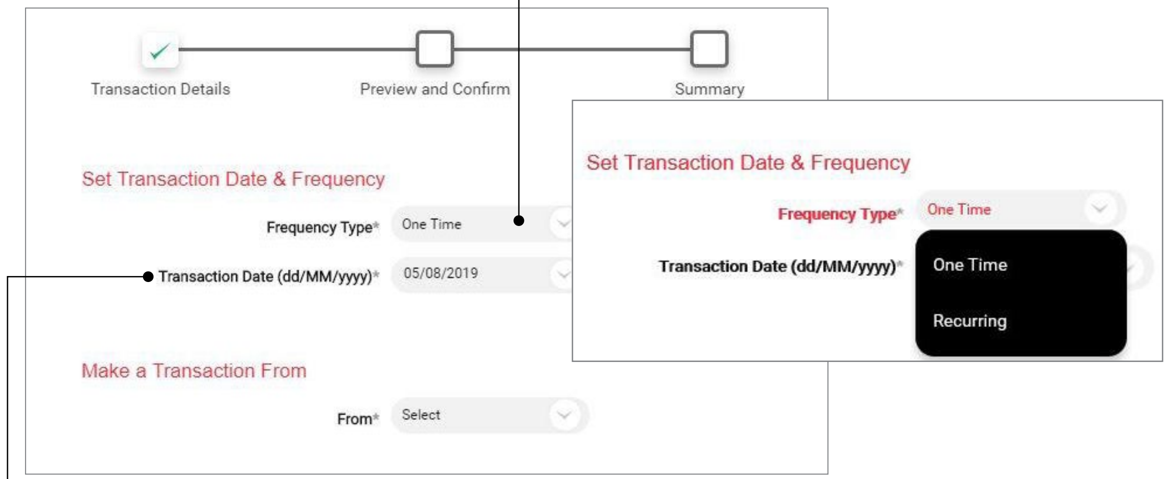
WITHIN BANK FUND TRANSFER

The **Within Bank Fund 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.

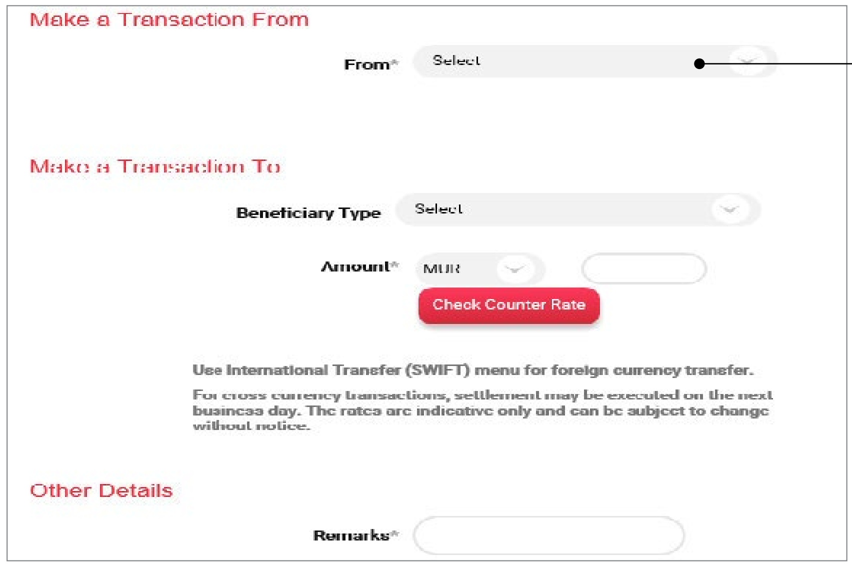
1. Under **Initiate Payments** click on **Within Bank Fund Transfer**



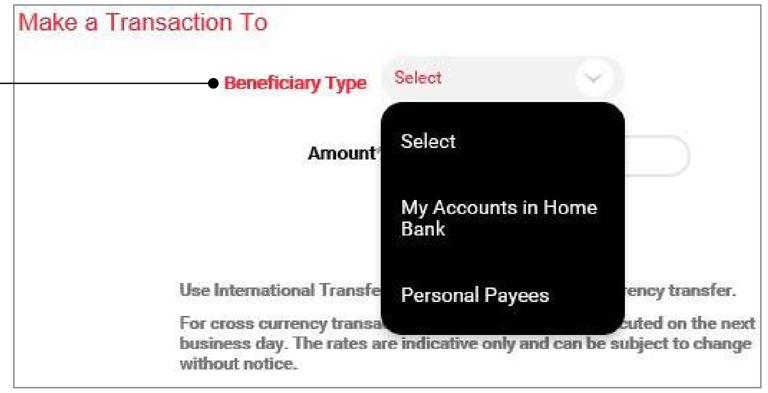
2. Select the frequency of the payment from the **Frequency Type** dropdown (either One Time or Recurring)



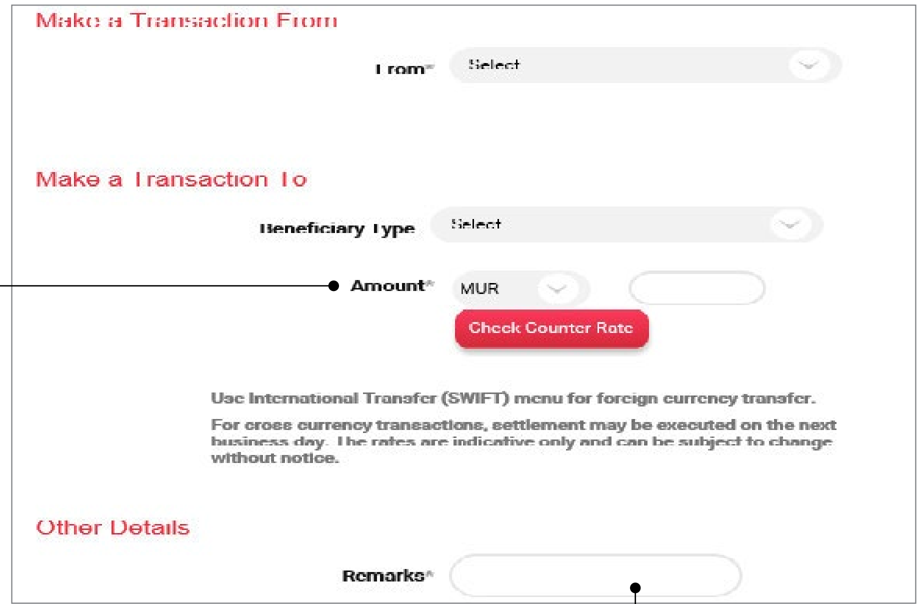
3. Select the date from the **Transaction Date** field
4. Choose the account from which you want to make the transfer



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

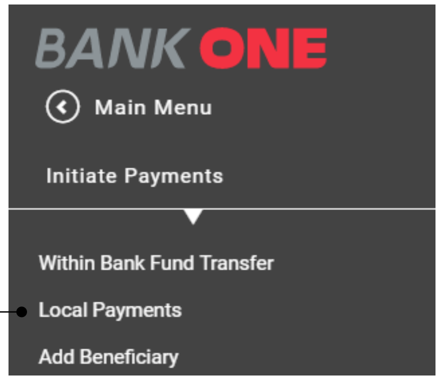


8. Add any remarks in the **Remarks** field
9. Click on the **Continue** button
10. Select the **Approver User ID**
11. To confirm your transaction, enter the OTP sent to your mobile number and email address registered with the Bank
12. Click on **Submit** button to complete transaction

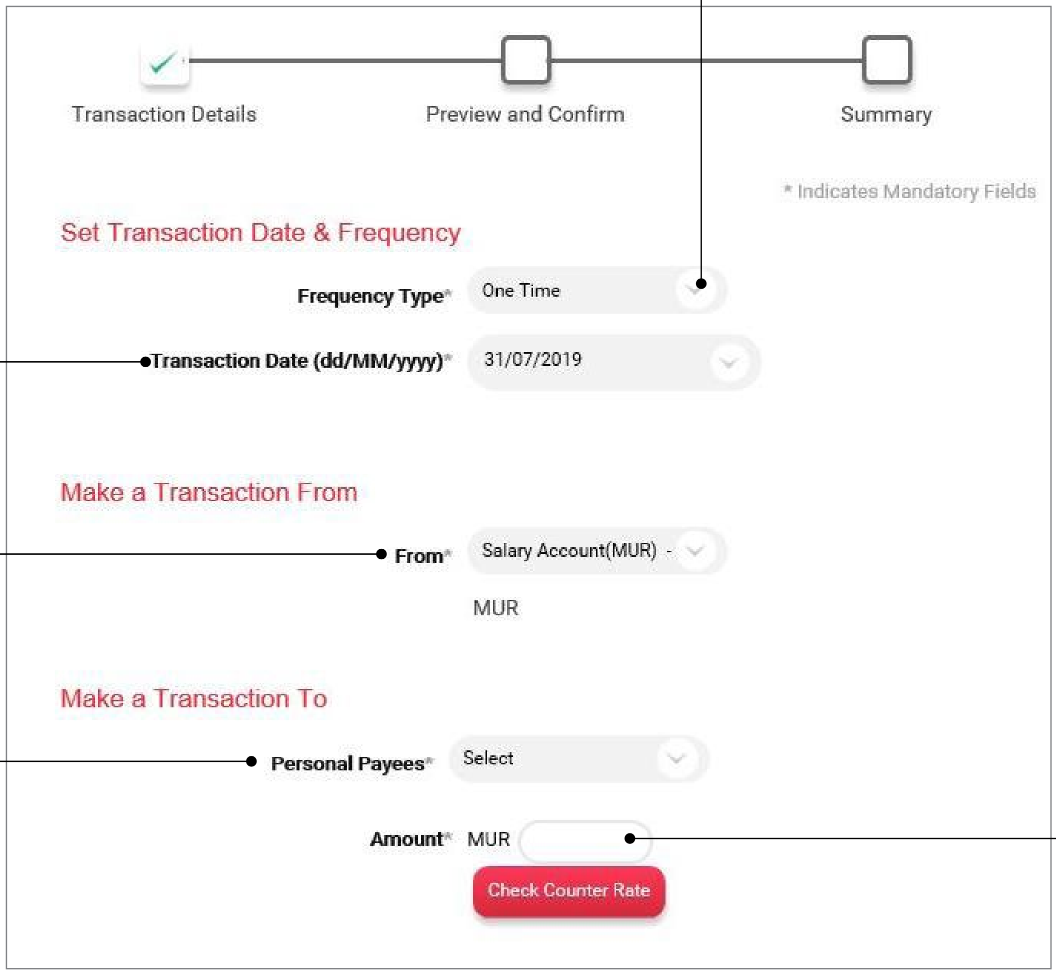
LOCAL PAYMENTS

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

1. Under **Initiate Payments** click on **Local Payments**

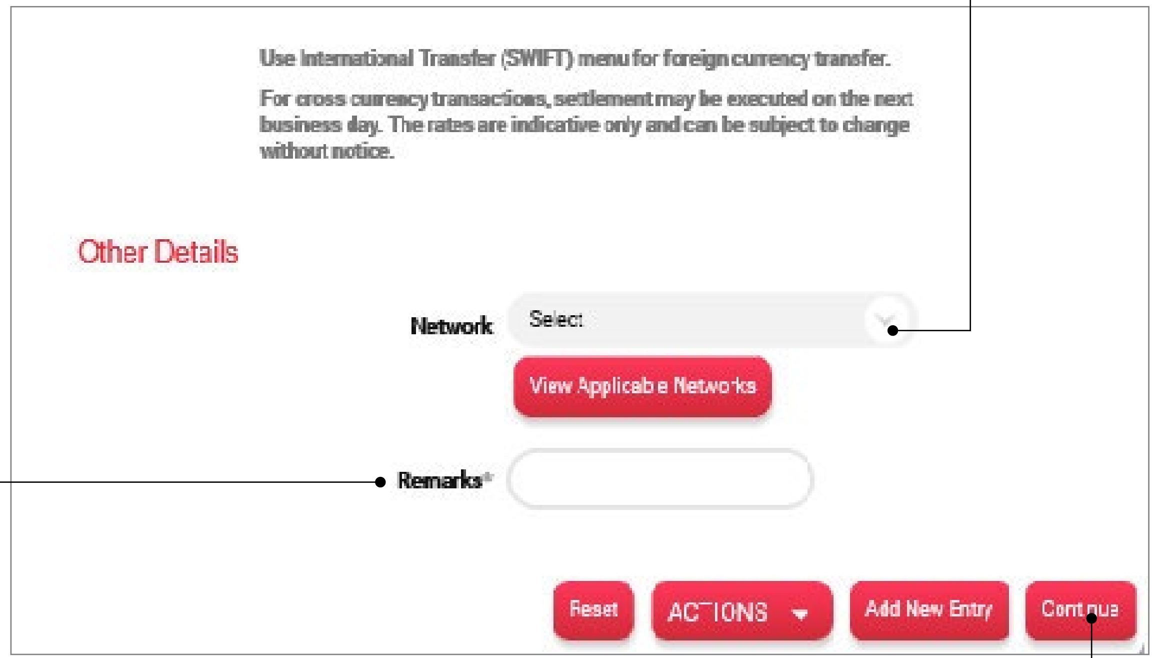


2. Select the frequency of the payment from the **Frequency Type** dropdown (either One Time or Recurring)
3. Select the date from the **Transaction Date** field



4. Choose the account from which you want to make the transfer
5. Select the payee from the **Personal Payees** 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

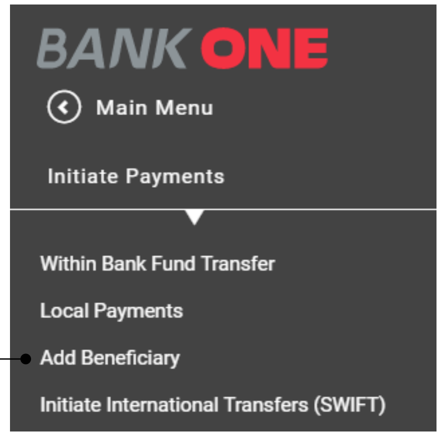


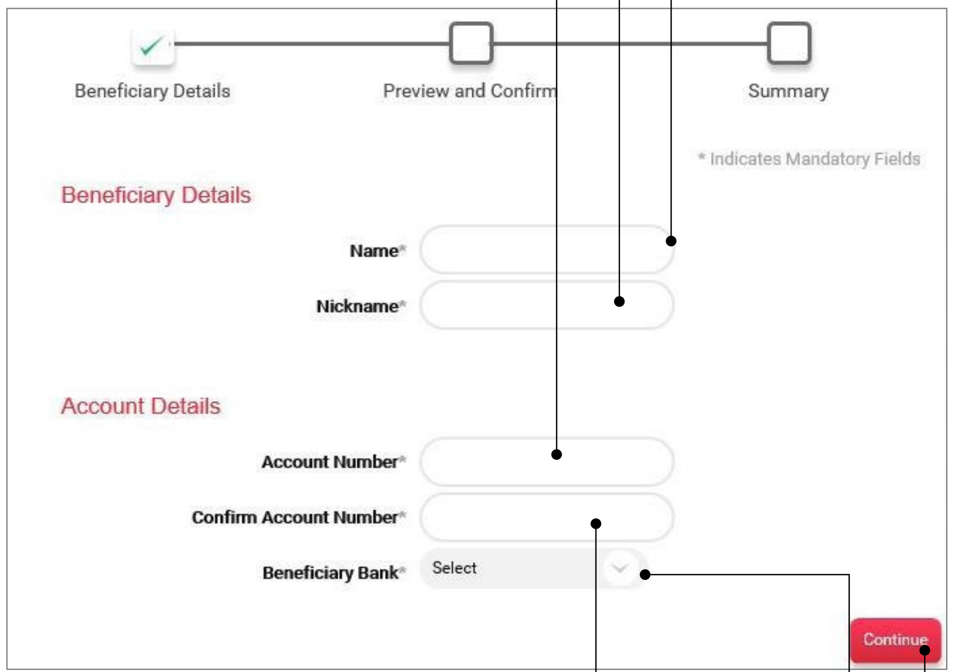
9. Click on the **Continue** button
10. Select the **Approver User ID**
11. To confirm your transaction enter the OTP sent to your mobile number and email address registered with the Bank
12. Click on **Submit** button to complete transaction

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 **Initiate Payments** click on **Add Beneficiary**
2. Enter the **Name** of the payee
3. Enter the **Nickname** of the payee
4. Enter the **Account Number**

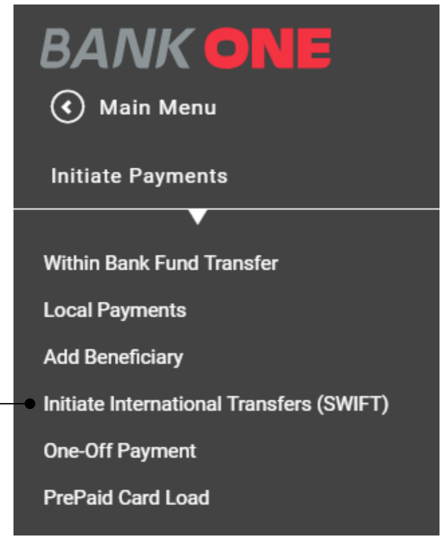


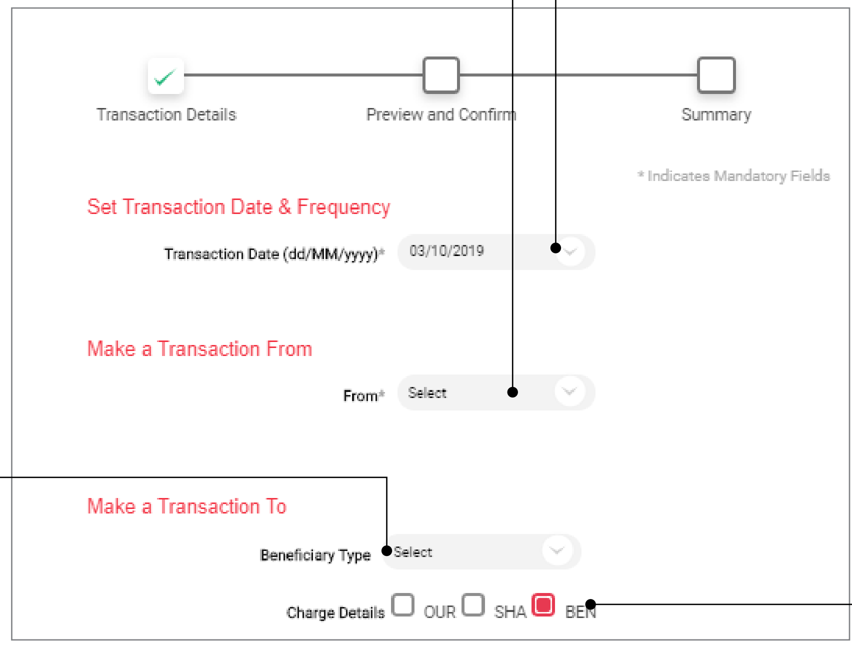


5. Confirm the account number
6. Select the **Beneficiary Bank** from the dropdown
7. Click on the **Continue** button
8. Select the **Approver User ID**
9. To confirm your transaction enter the OTP sent to your mobile number and email address registered with the Bank
10. Click on **Submit** button to complete transaction

INITIATE INTERNATIONAL TRANSFERS (SWIFT)

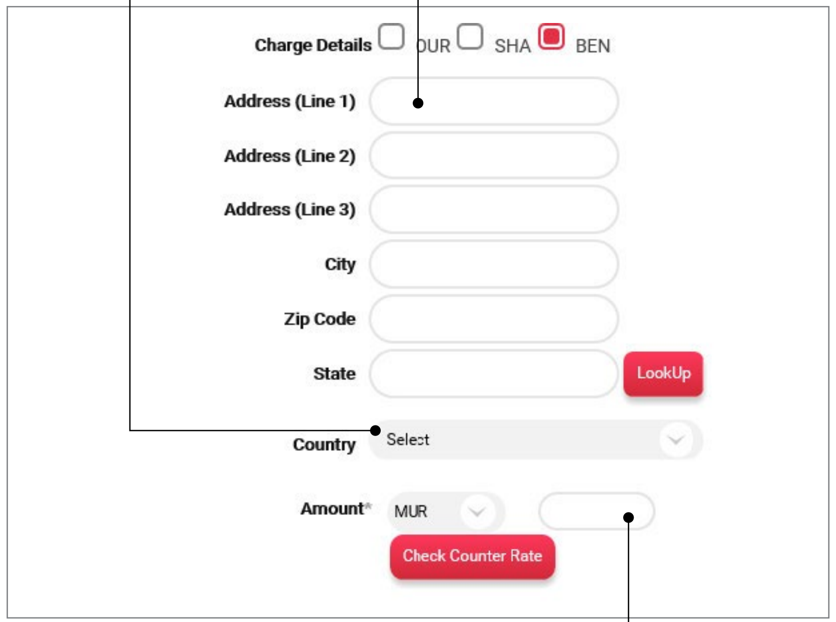
1. Under **Initiate Payments** click on **Initiate International Transfers (SWIFT)**
2. Select the date from the **Transaction Date** field
3. Select the account number from which you will do the transfer
4. Select **Beneficiary Type** (Beneficiary can either be an Ad hoc personal Payee or a personal payee)



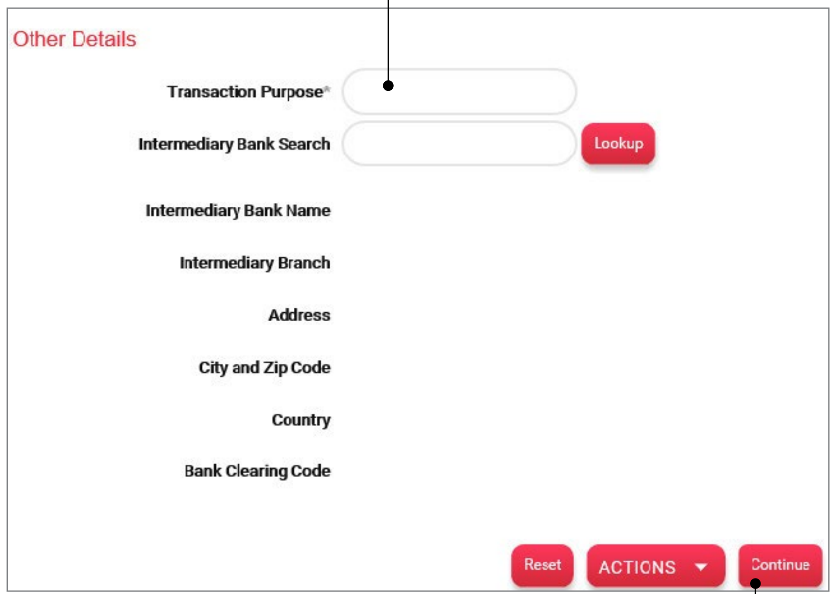


5. After choosing the **Beneficiary Type**, choose the **Charge Details** (OUR – you bear the charges; SHA – you and the Beneficiary share the charges; BEN – the beneficiary share the charges)

6. Enter the **Address** of the beneficiary
7. Choose the **Country**



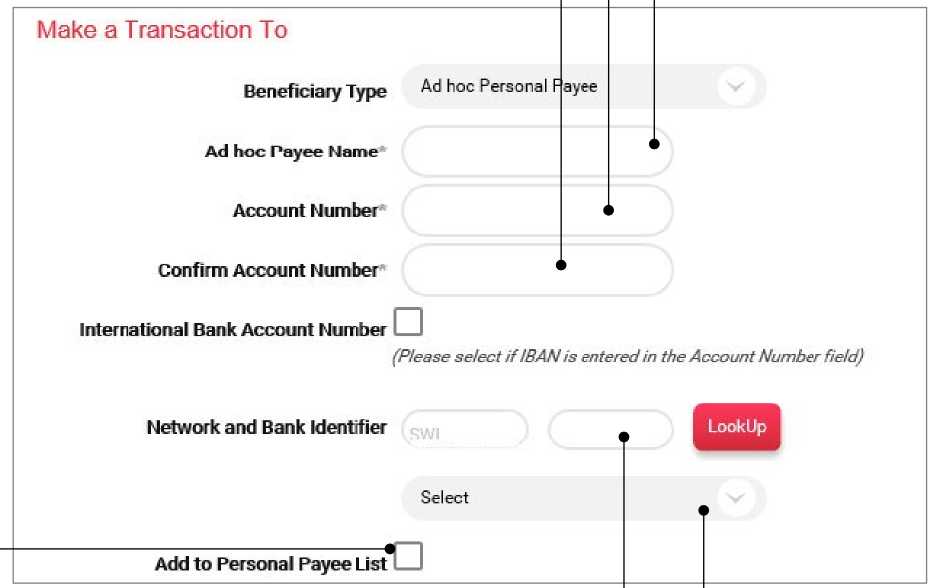
8. Select the **Currency** and enter the **Amount**
9. Enter the **Transaction Purpose**



10. Click on the **Continue** button
11. Select the **Approver User ID**
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

SELECTING AD HOC PERSONAL PAYEE

1. Enter the **Ad hoc Payee Name**
2. Enter the **Account Number**
3. Confirm the Account Number

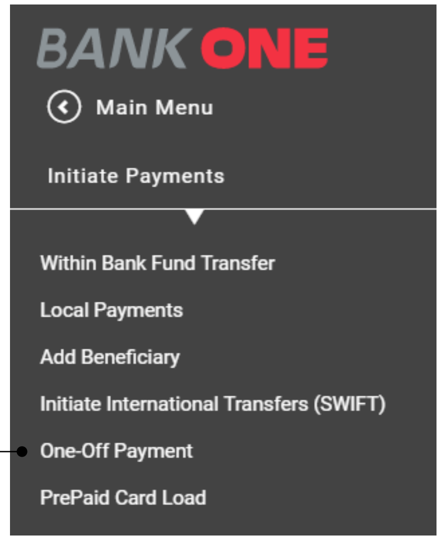


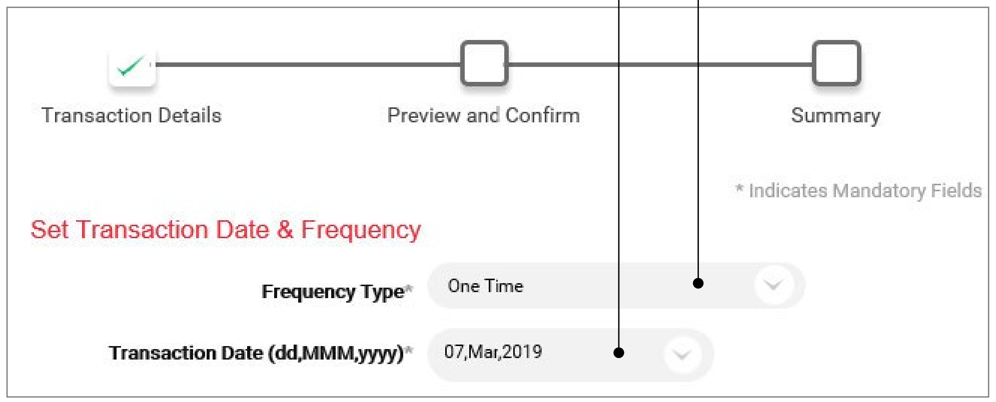
4. Select the **Network and Bank Identifier**
5. Select the **Account type**
6. Tick the **Add to Personal Payee List** checkbox if you want to add the beneficiary in your personal payee list for future transactions

ONE-OFF PAYMENT

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

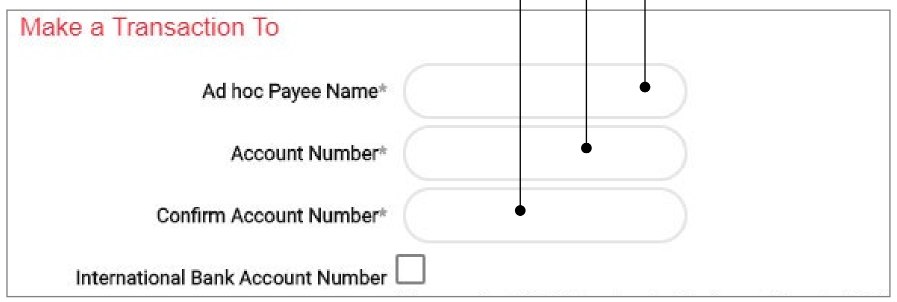
1. Under **Initiate Payments** click on **One-Off Payment**
2. Select the frequency of the payment from the **Frequency Type** dropdown (either One Time or Recurring)
3. Select the date from the **Transaction Date** field

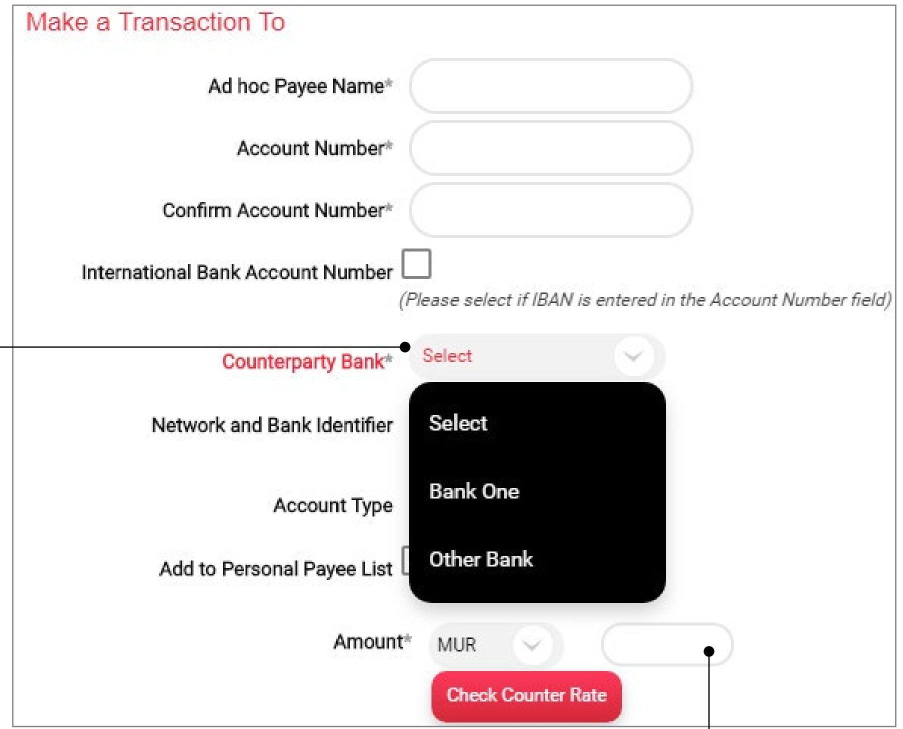




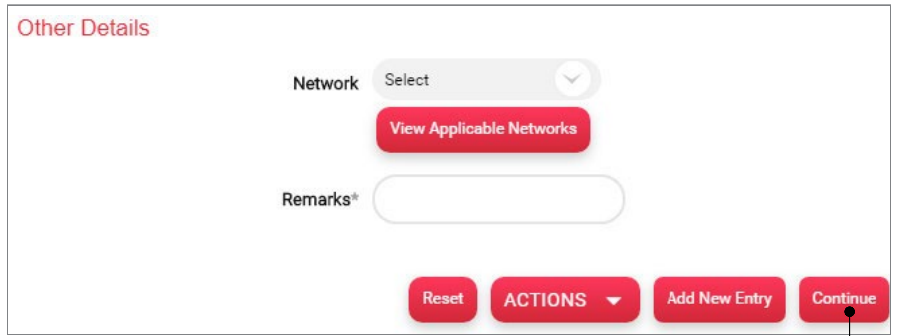
4. Select the debit account number from the **Make a Transaction From** field

5. Enter the **Ad hoc Payee Name**
6. Enter the **Account Number**
7. Confirm the account number





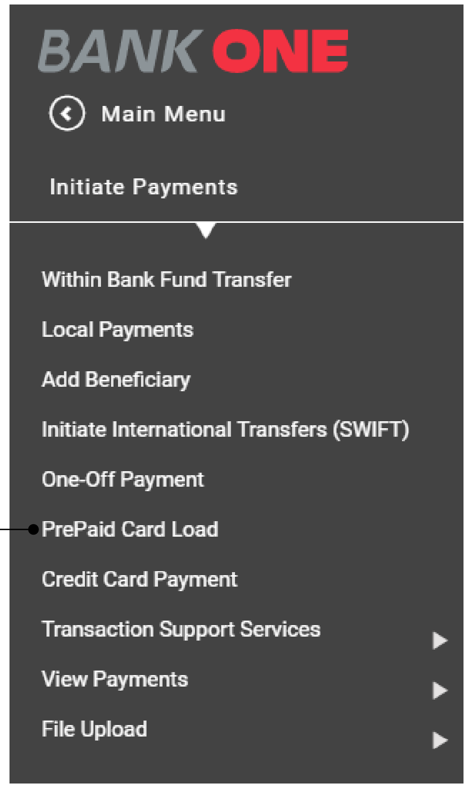
8. Select the **Counterparty Bank** (either Bank One or Another Bank)
9. Select the **Currency** and enter the **Amount**



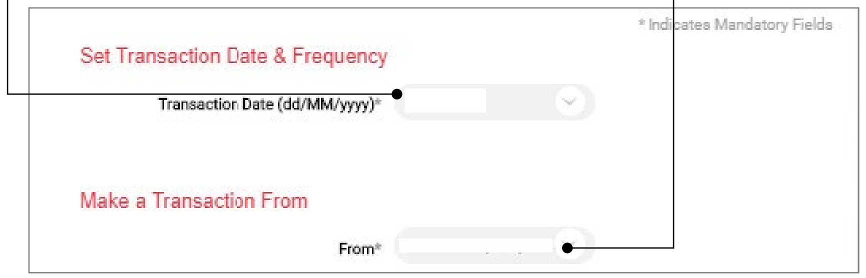
10. Click on the **Continue** button
11. Select the **Approver User ID**
12. To confirm your transaction, enter the OTP sent to your mobile number and email address registered with the Bank
13. Click on **Submit** button to complete transaction

PREPAID CARD LOAD

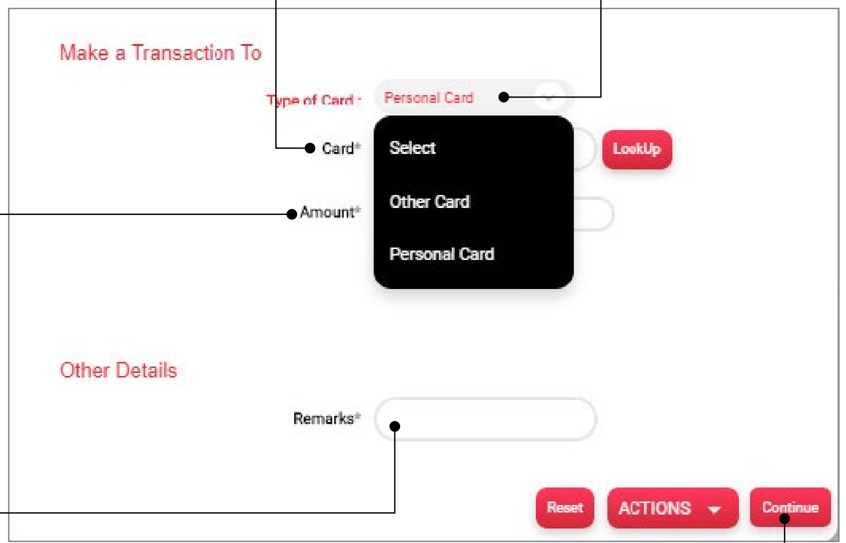
This option allows you to load your prepaid card.



1. Under Initiate 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

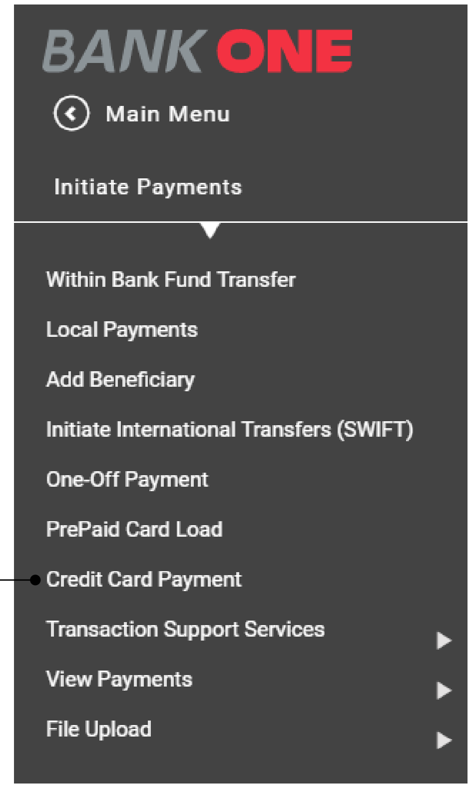


4. Select the **Type of Card**
   (**Other Card** option allows you to pay for a third-party Bank One credit card; **Personal Card** allows you to make payment to your own credit card)
5. Enter the card number in the **Card** field

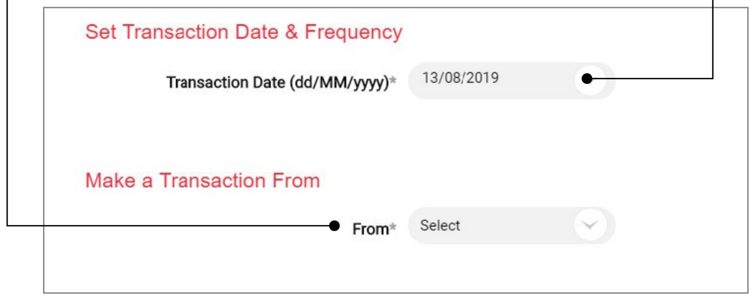


6. Enter the **Amount**
7. Enter the **Remarks**
8. Click on the **Continue** button
9. Enter the **Approver User ID**
10. To confirm your transaction, enter the OTP sent to your mobile number and email address registered with the Bank
11. Click on **Submit** button to complete transaction

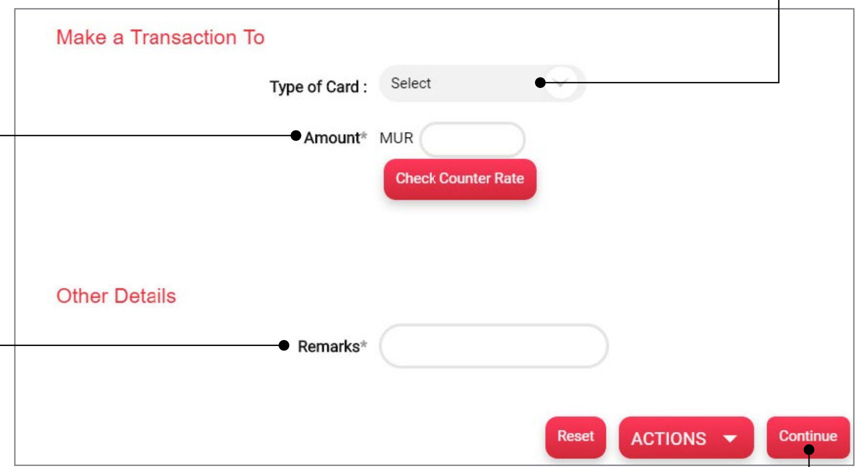
CREDIT CARD PAYMENT



1. Under Initiate 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 to your own credit card)
5. Enter the **Amount**

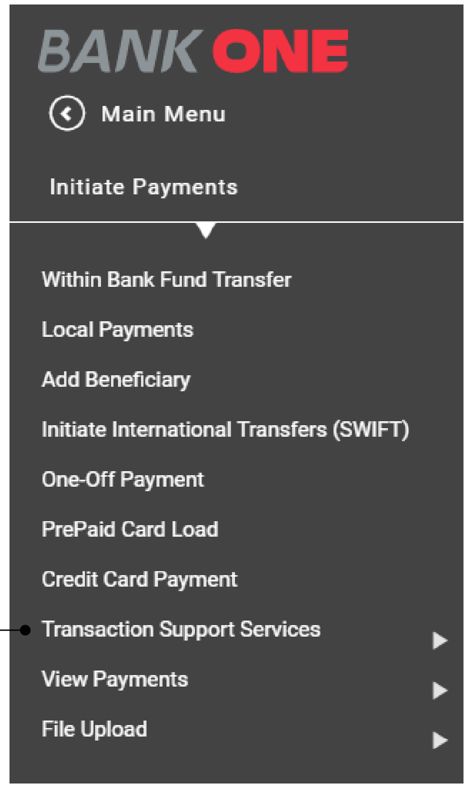


6. Enter the **Remarks**
7. Click on the **Continue** button
8. Select the **Approver User ID**
9. To confirm your transaction, enter the OTP sent to your mobile number and email address registered with the Bank
10. Click on **Submit** button to complete transaction

TRANSACTION SUPPORT SERVICES

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

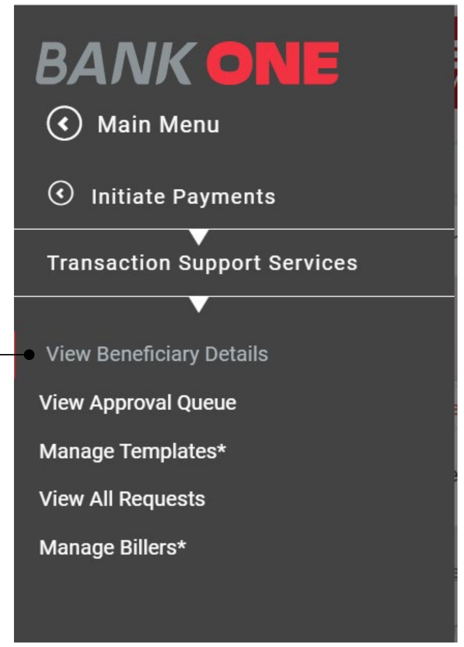
1. Under **Initiate Payments** click on **Transaction Support Services**
2. You can perform below activities:
   - **View Beneficiary Details** - allows you to view the detail of all your beneficiaries
   - **View Approval Queue** - allows you to view the approval status of payments
   - **Manage Templates***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

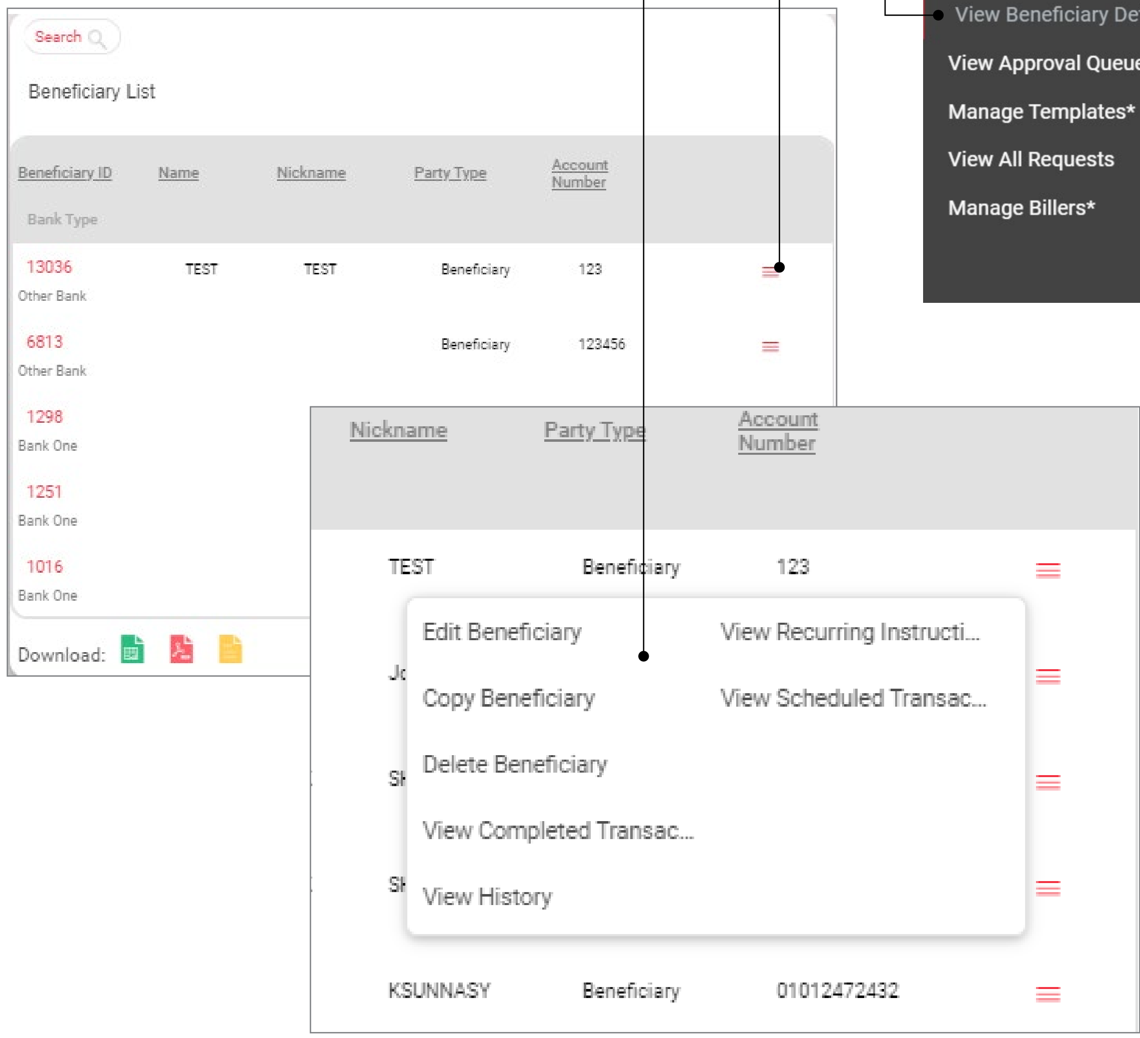


View Beneficiary Details

This Option allows you to manage your beneficiaries

1. Under **Initiate Payments** click on **Transaction Support Services**
2. Select **View Beneficiary Details**
3. Click on **More Actions** button
4. Choose from list of actions

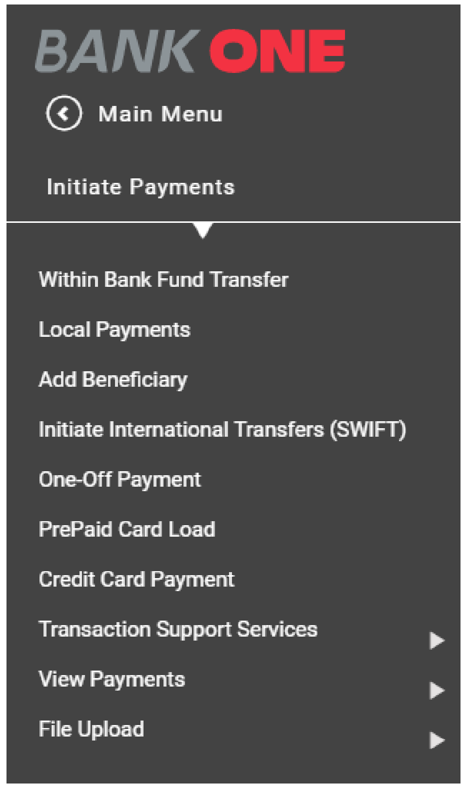




VIEW PAYMENTS

View Payments allows you to perform below actions

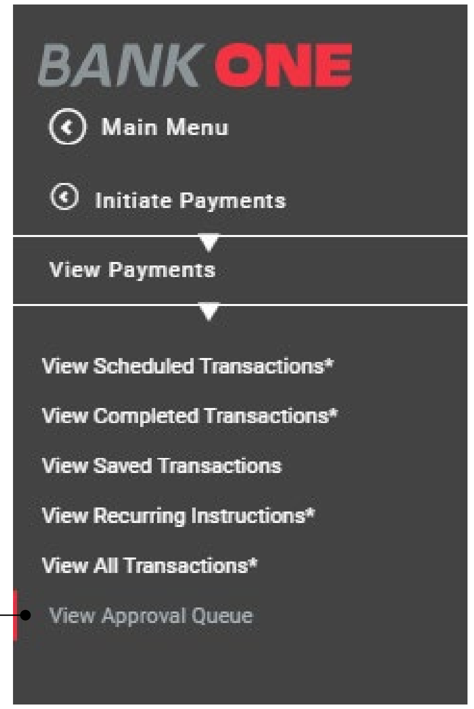
1. View Scheduled Transactions*
2. View Completed Transactions*
3. View Saved Transactions
4. View Recurring Instructions*
5. View All Transactions*
6. View Approval Queue



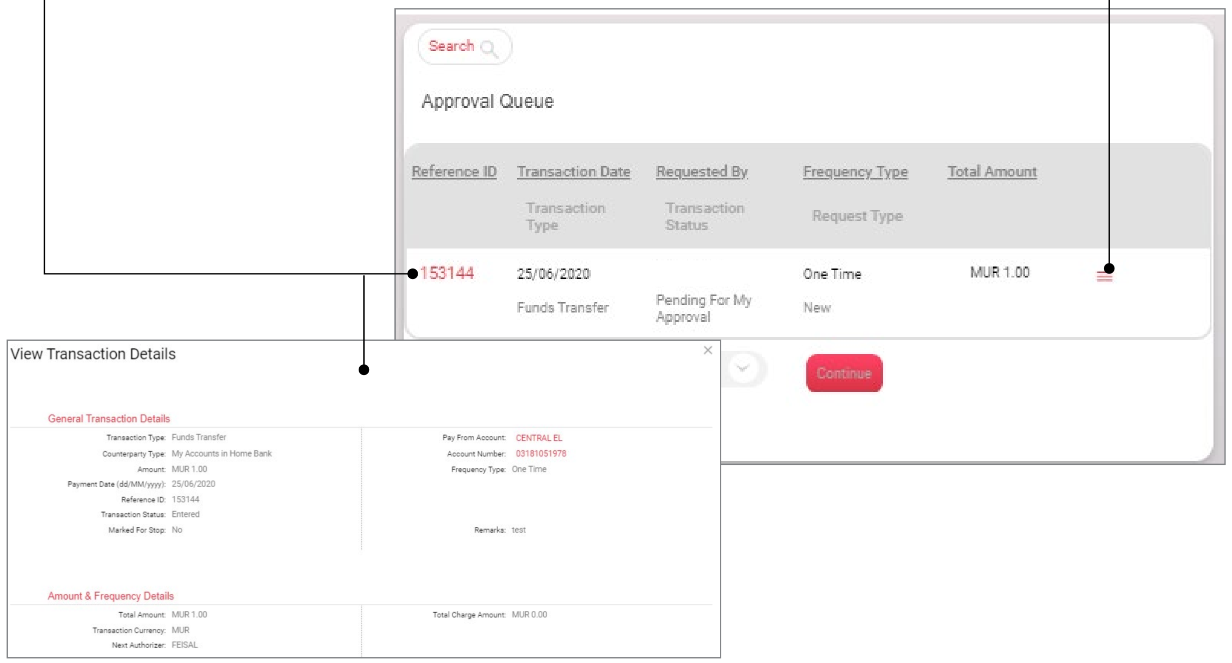
View Approval Queue

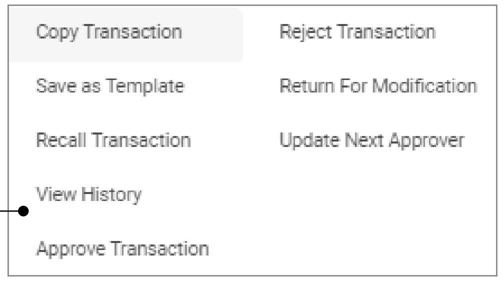
This option is applicable for the authorizer and can be accessed by either clicking on the Notification link or from the Menu

1. Under **Initiate Payments** click on **View Payments**
2. Select **View Approval Queue**

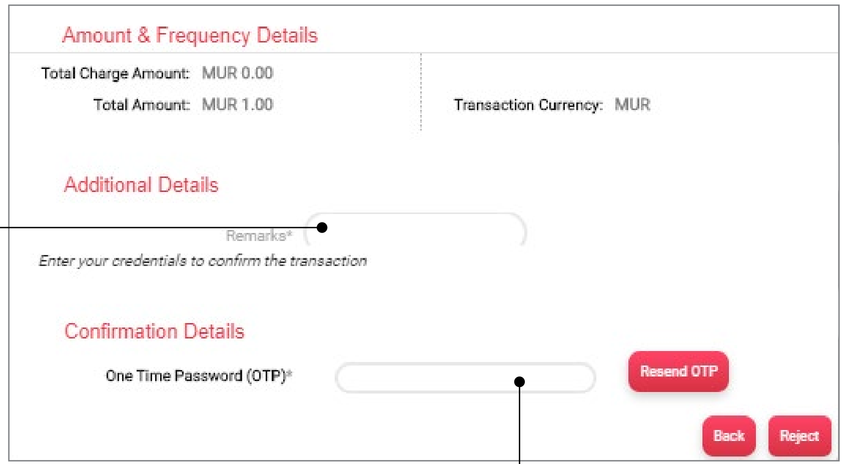


3. Click on reference ID to View Details
4. Choose the **More Actions** button on the Right





5. Select action
6. Enter **Remarks**



7. To confirm your action, enter the OTP sent to your mobile number and email address registered with the Bank
8. Click on **Submit** button to confirm the action

GENERAL SERVICES

This option allows you to request for services such as

Inquiry Facility

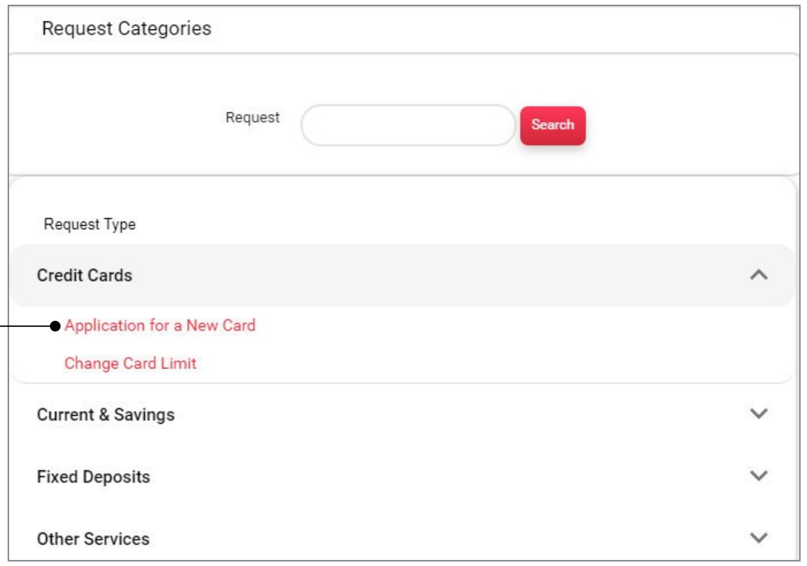
- Detailed Activity Inquiry
- Transaction Limit Inquiry

Services

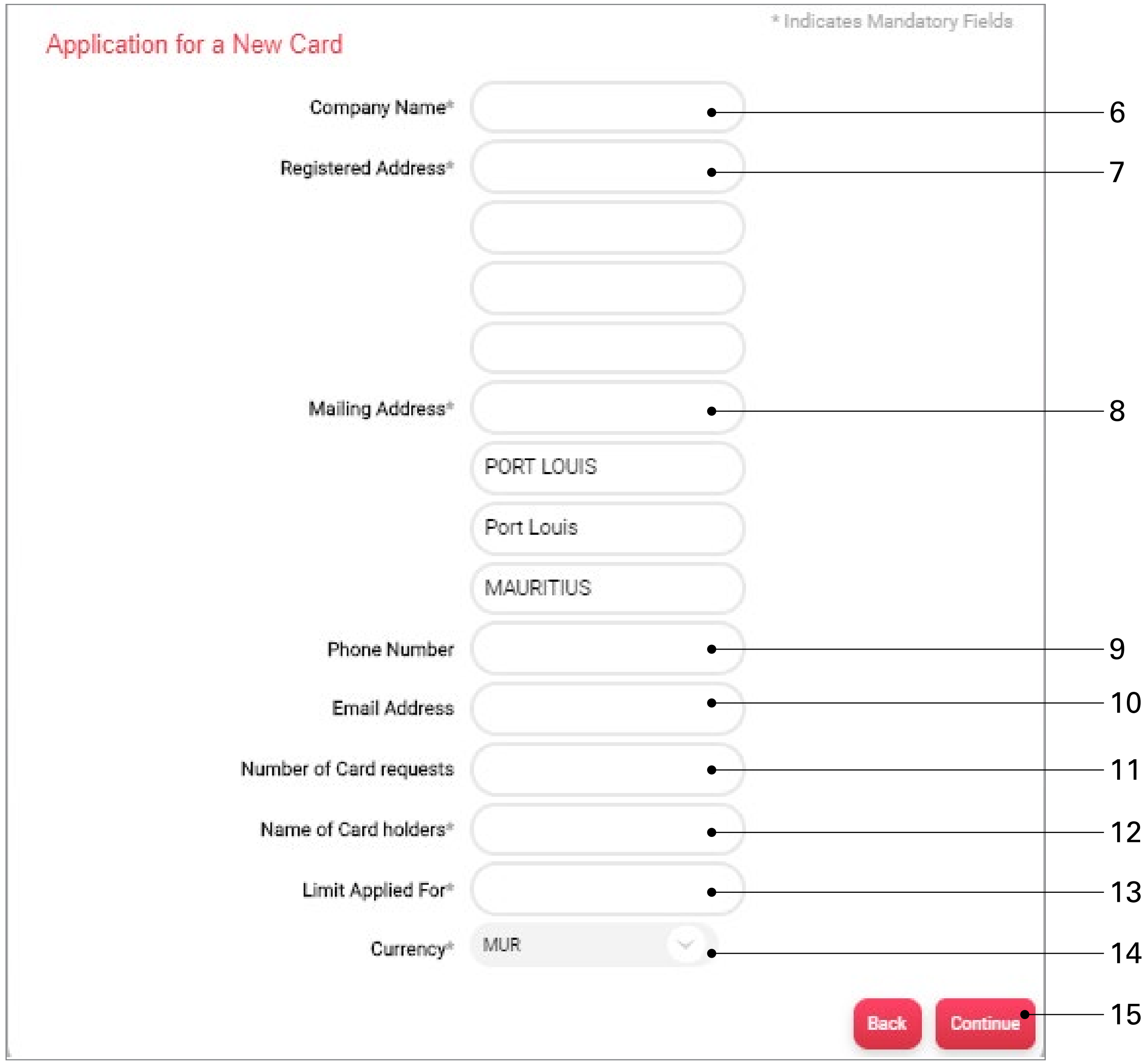
- New Request
  - » Credit cards
    - Apply for a New Credit Card
    - Change the Credit Card Limit
  - » Current and Savings
    - Block card (Debit, Credit and Prepaid)
    - Request for a New Chequebook
    - Stop a Cheque
    - New Standing Order
    - Cancel Standing Order
  - » Fixed Deposits
    - Encash a fixed deposit
    - Renew a fixed deposit
    - Open a new Fixed deposit
  - » Other Services
    - Request for a change in Internet Banking Transaction Limit
- My Requests
- Recall Requests

APPLICATION FOR A NEW CREDIT CARD

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

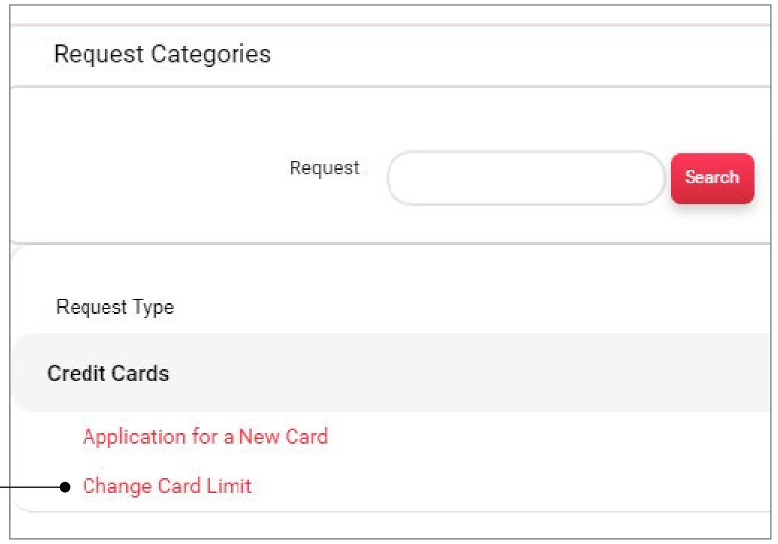


6. Enter your **Company Name**
7. Enter your **Registered Address**
8. Enter your **Mailing Address**
9. Enter your **Phone Number**
10. Enter your **Email Address**
11. Enter the **Number of Cards requests**
12. Enter the **Name of Card holders**
13. Enter the **Limit Applied For**
14. Select the **Currency**
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

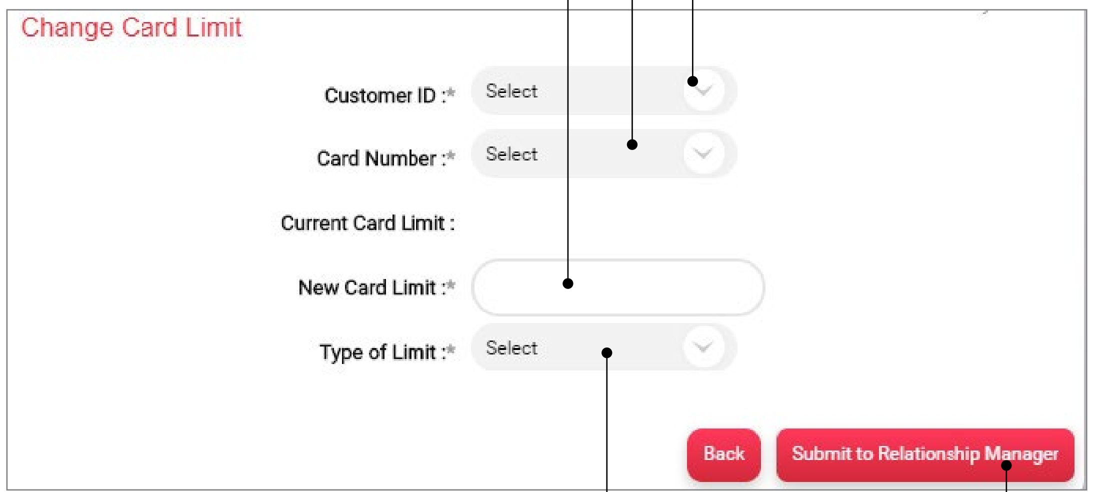


APPLY FOR A NEW CREDIT CARD LIMIT

1. Under the **Burger Menu** select **General Services**
2. Click on **Services**
3. Select **New Request**
4. Click on **Credit Cards**
5. Select the option
   Change Card limit



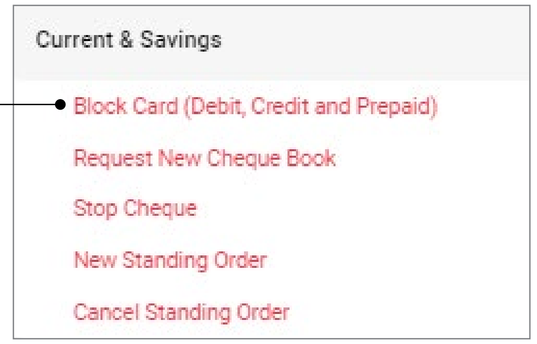
6. Enter your **Customer ID**
7. Enter your **Card Number**
8. Enter the **New Card Limit**

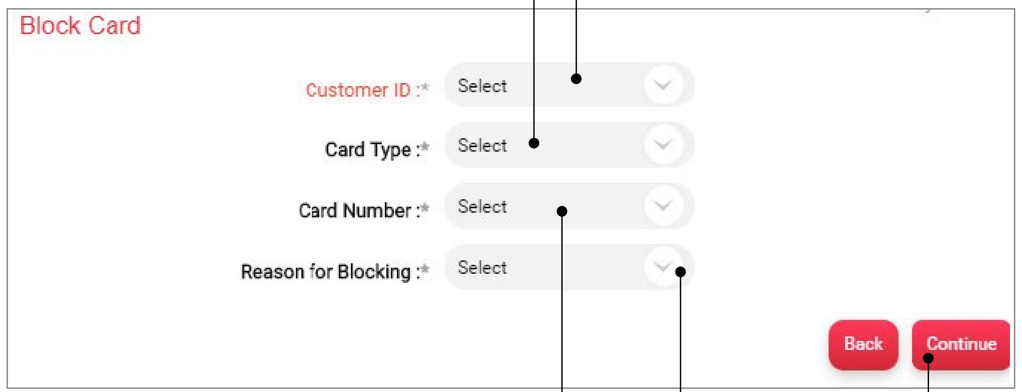


9. Select the **Type of Limit**
10. Click on the **Submit to Relationship Manager** button to complete the process

BLOCK A CARD (DEBIT, CREDIT AND PREPAID)

1. Under the **Burger Menu** select **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

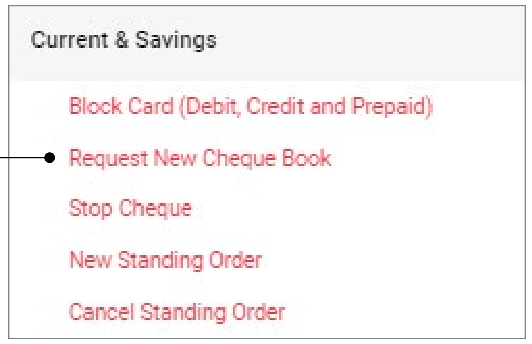


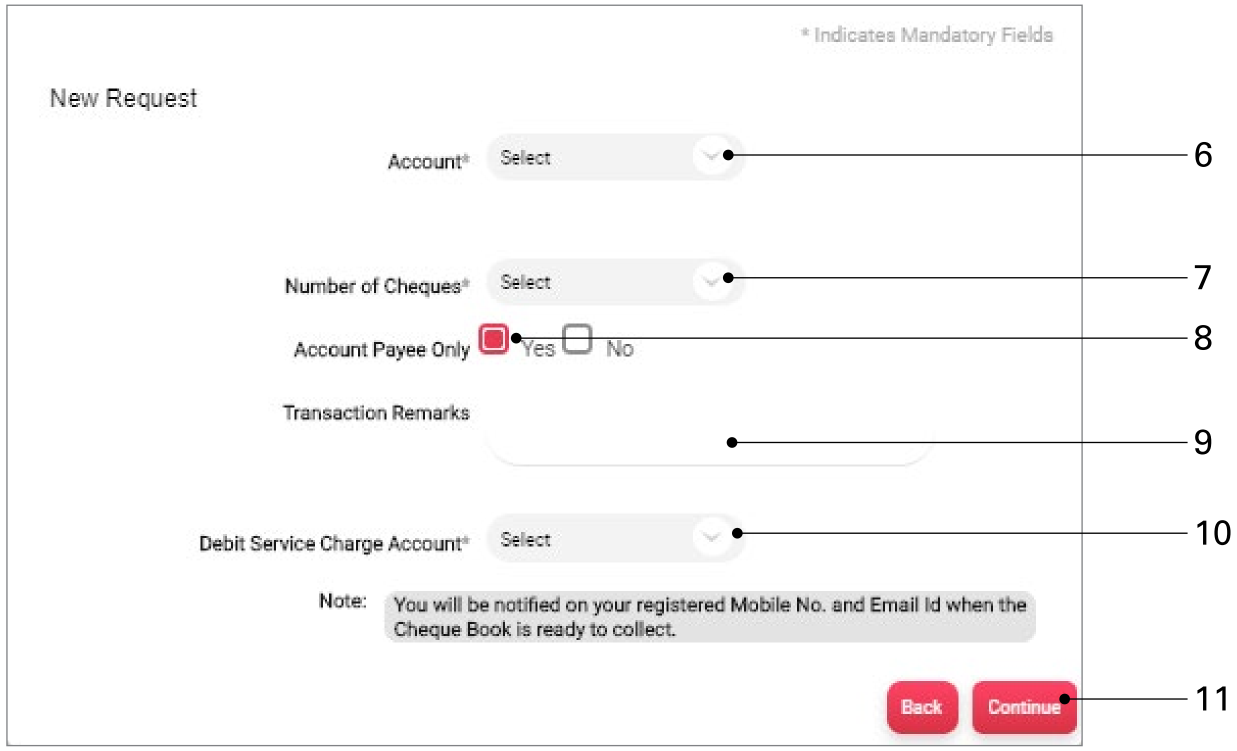


8. Enter your **Card Number**
9. Enter the **Reason for Blocking** the card
10. Click on the **Continue** button
11. To confirm your transaction, enter the OTP sent to your mobile number and email address registered with the Bank
12. Click on **Submit** button to complete transaction

REQUEST NEW CHEQUE BOOK

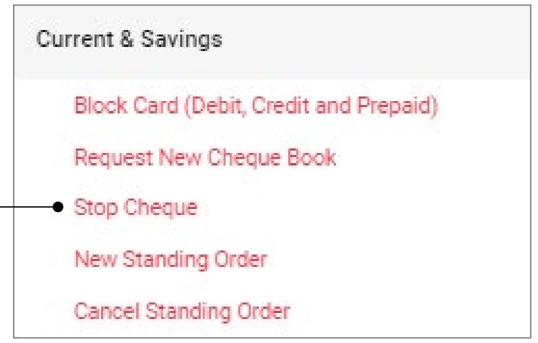
1. Under the **Burger Menu** select **General Services**
2. Click on **Services**
3. Select **New Request**
4. Click on **Current and Savings**
5. Select **Request New Cheque Book**
6. Select the **Account** for which you wish to have a cheque book
7. Select the **Number of Cheques**
8. Tick the checkbox **Account Payee Only**
9. Enter **Transaction Remarks**
10. Select the account from which you wish to debit the charges
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

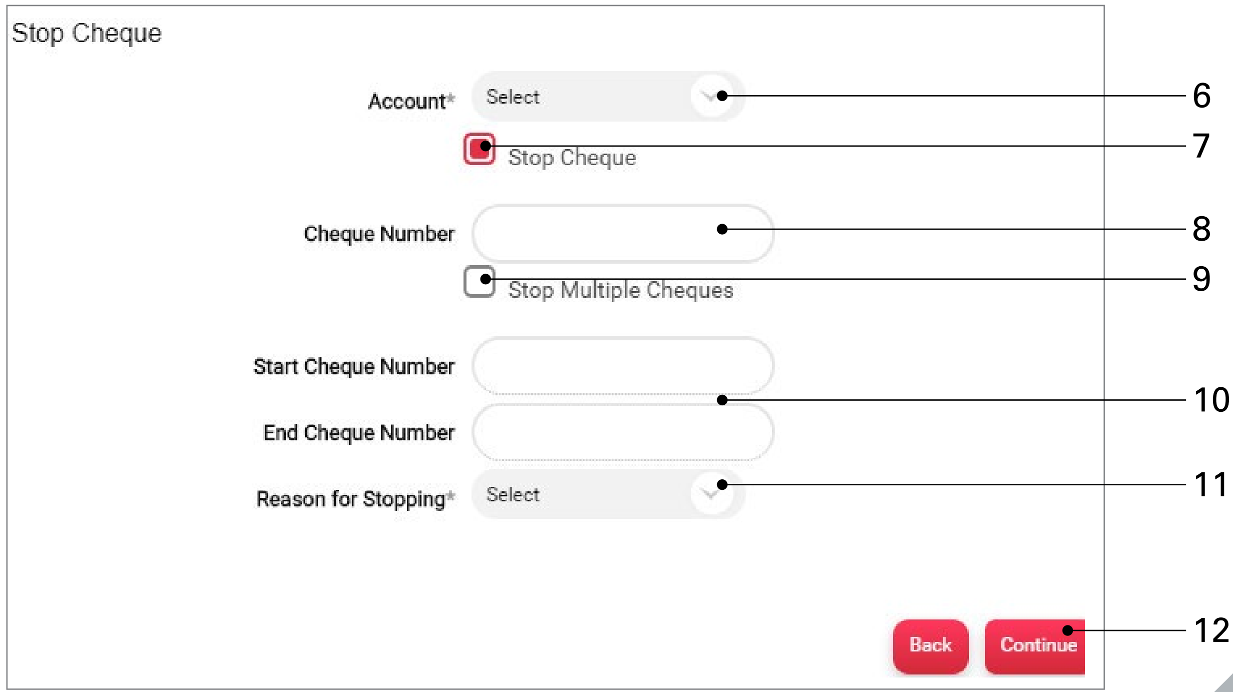




STOP CHEQUE

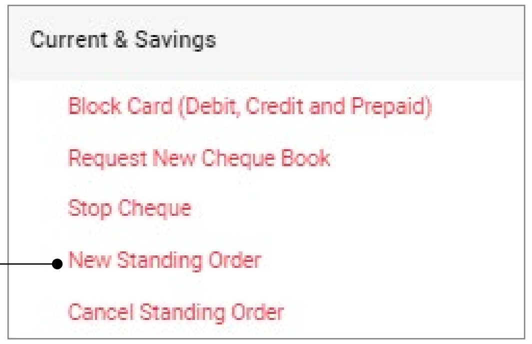
1. Under the **Burger Menu** select **General Services**
2. Click on **Services**
3. Select **New Request**
4. Click on **Current and Savings**
5. Select **Stop Cheque**
6. Select your account number from the **Account*** field
7. Tick the checkbox **Stop Cheque** if you want to cancel one cheque and enter the cheque number
8. Enter the **Cheque Number**
9. Tick the checkbox **Stop Mutiple Cheques** if you want to cancel several cheque
10. Enter the **Start Cheque Number** and **End Cheque Number**
11. Enter the **Reason for Stopping**
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

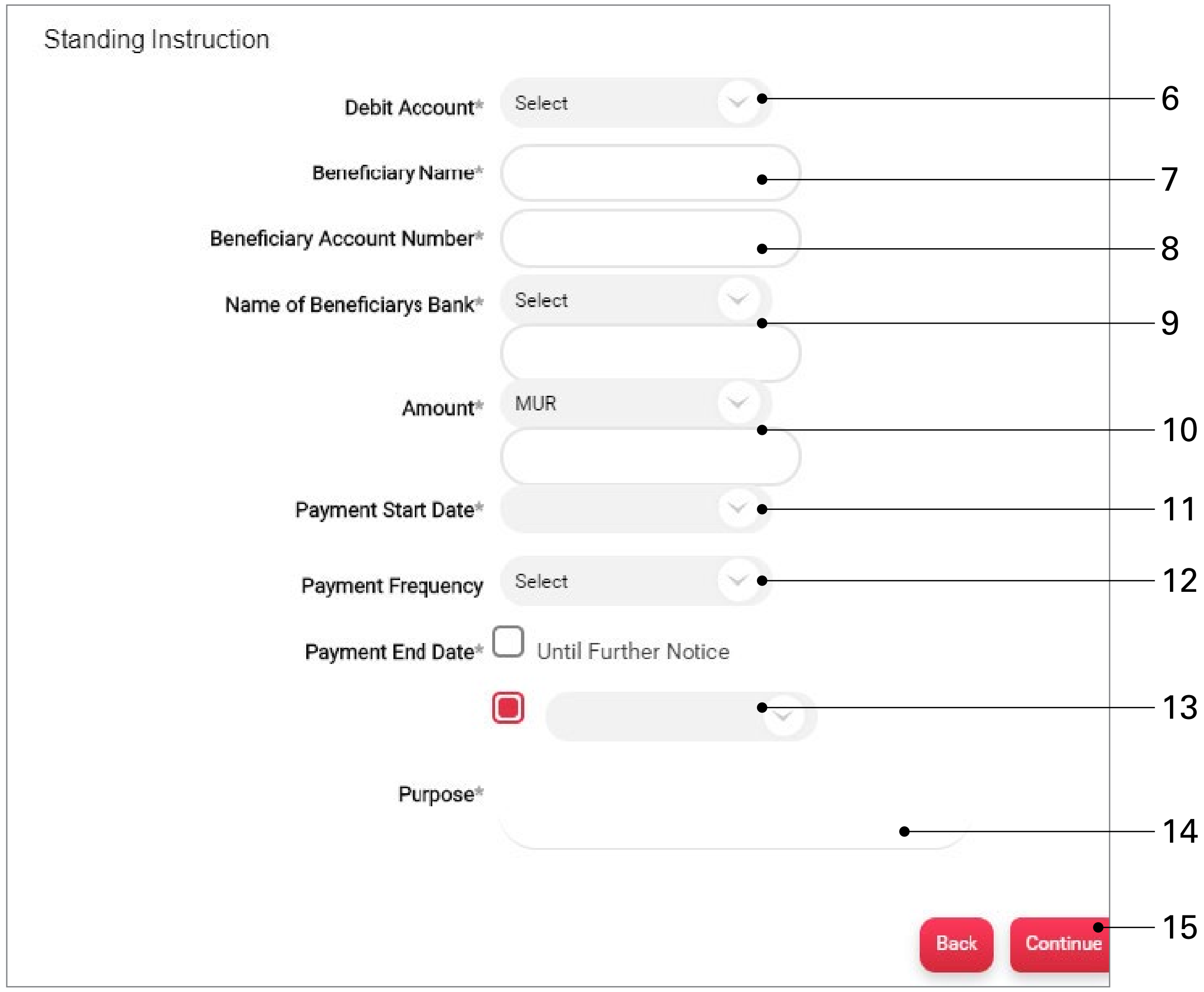




NEW STANDING ORDER

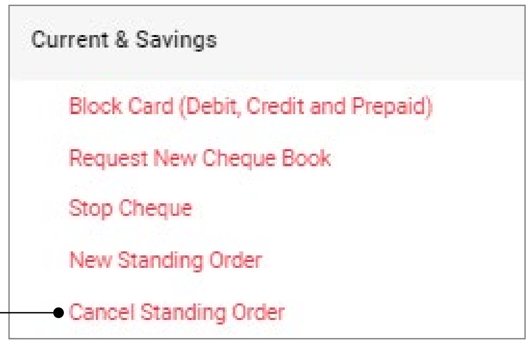
1. Under the **Burger Menu** select **General Services**
2. Click on **Services**
3. Select **New Request**
4. Click on **Current and Savings**
5. Select **New Standing Order**
6. Select your **Debit Account** number
7. Enter the **Beneficiary Name**
8. Enter the **Beneficiary Account Number**
9. Select **Name of Beneficiarys 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

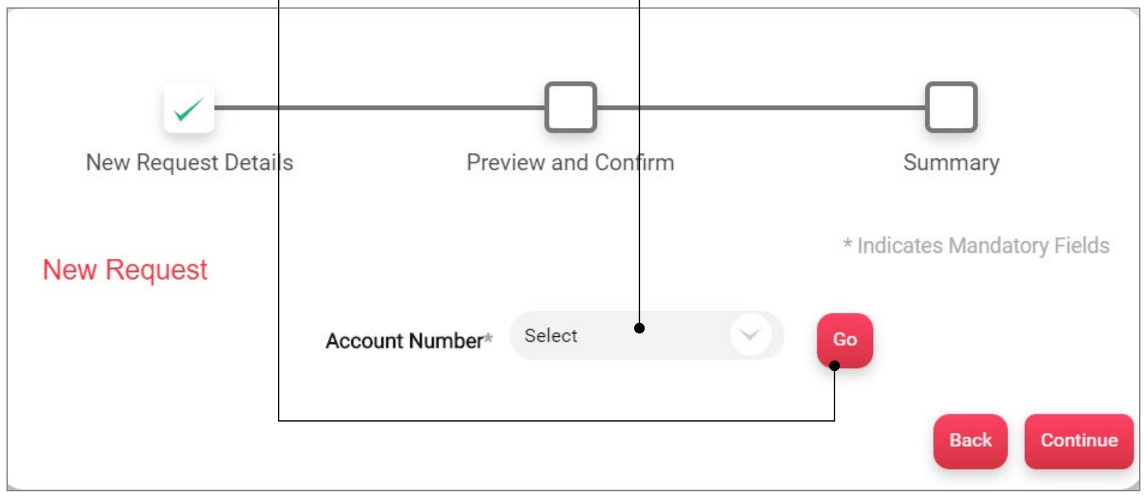


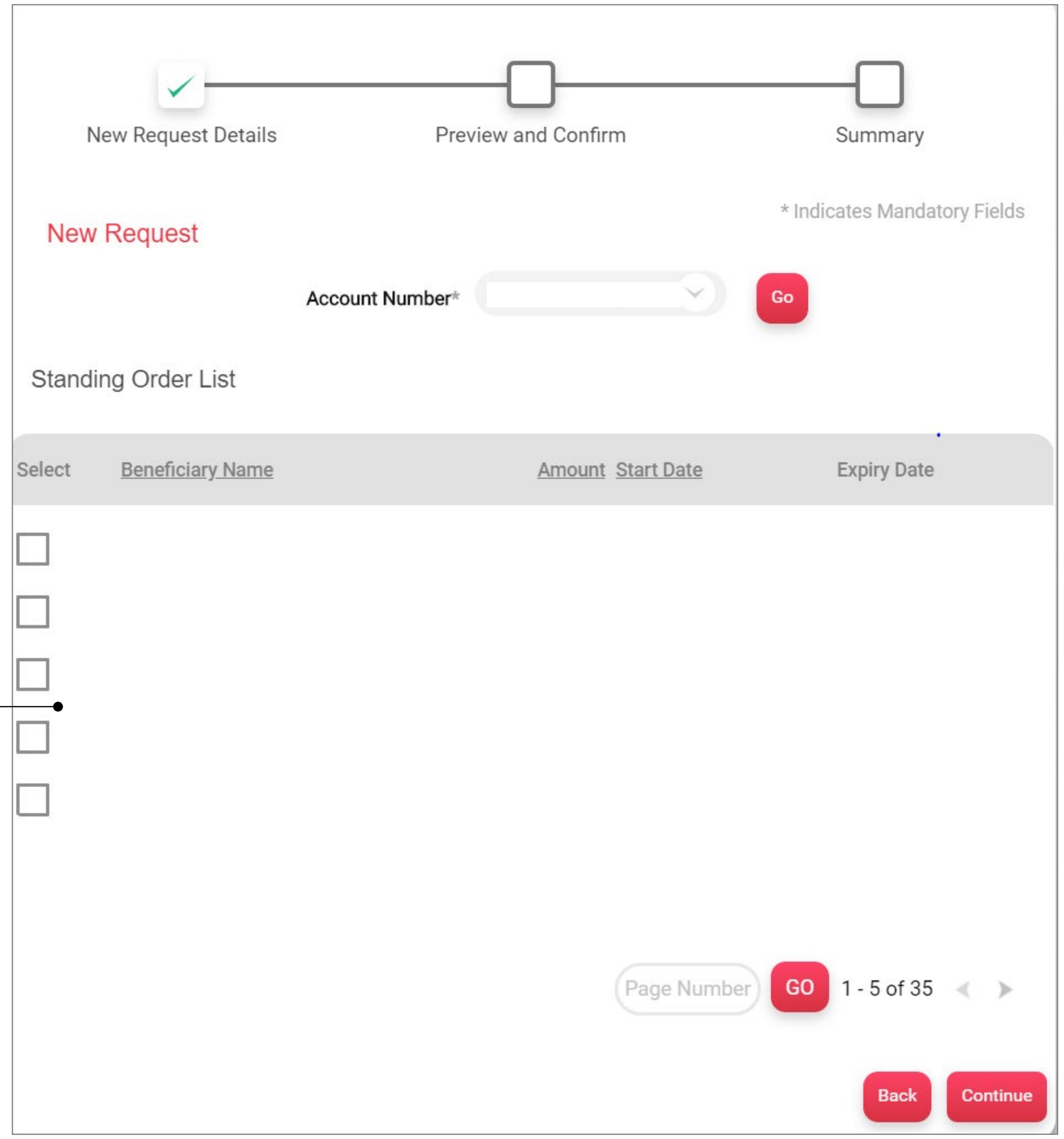


CANCEL STANDING ORDER

1. Under the **Burger Menu** select **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. Click on **Go**



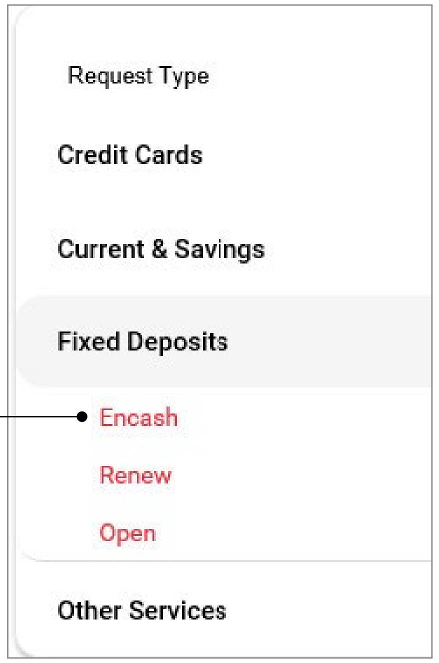


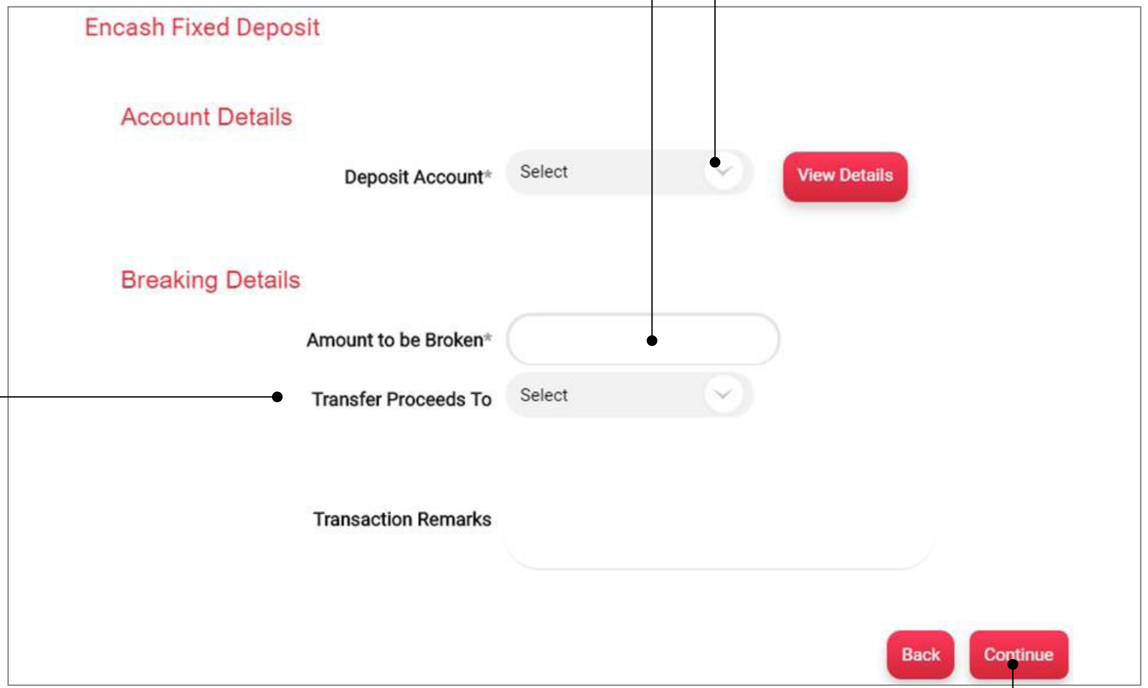


8. Under the **Standing Order List** select the standing order to be cancelled by checking the tick box on the left hand side
9. Click on **Continue**
10. Enter the OTP sent to your registered mobile number and email address
11. Click on **Submit** to complete the transaction

ENCASH FIXED DEPOSIT

1. Under the **Burger Menu** select **General Services**
2. Click on **Services**
3. Select **New Request**
4. Click on **Fixed Deposits**
5. Select **Encash**
6. Select **Deposit Account**
7. Enter the amount to be encashed

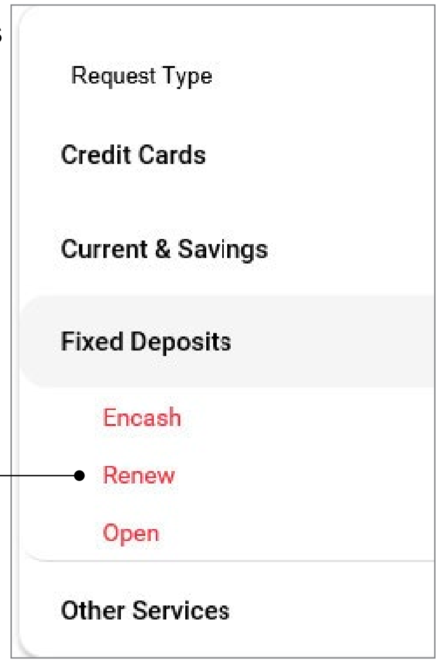


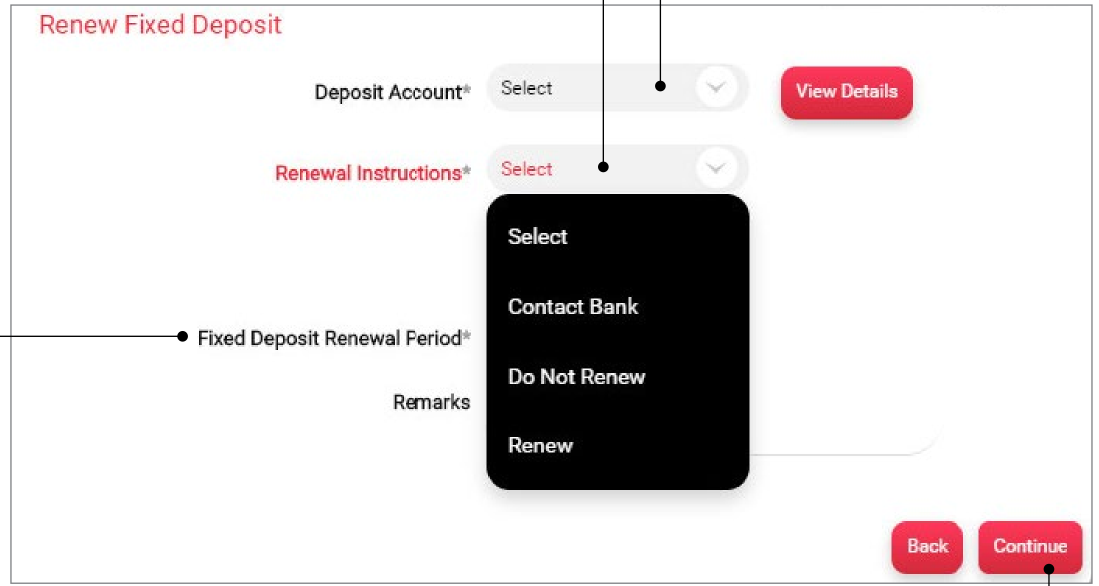


8. Select the account to transfer the amount
9. Click on the **Continue** button
10. To confirm your transaction, enter the OTP sent to your mobile number and email address registered with the Bank
11. Click on **Submit** button to complete transaction

RENEW FIXED DEPOSIT

1. Under the **Burger Menu** select **General Services**
2. Click on **Services**
3. Select **New Request**
4. Click on **Fixed Deposits**
5. Select **Renew**
6. Select **Deposit Account**
7. Select **Renewal Instructions**

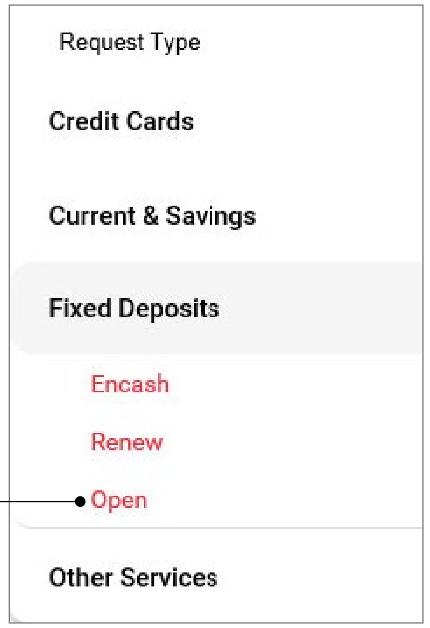


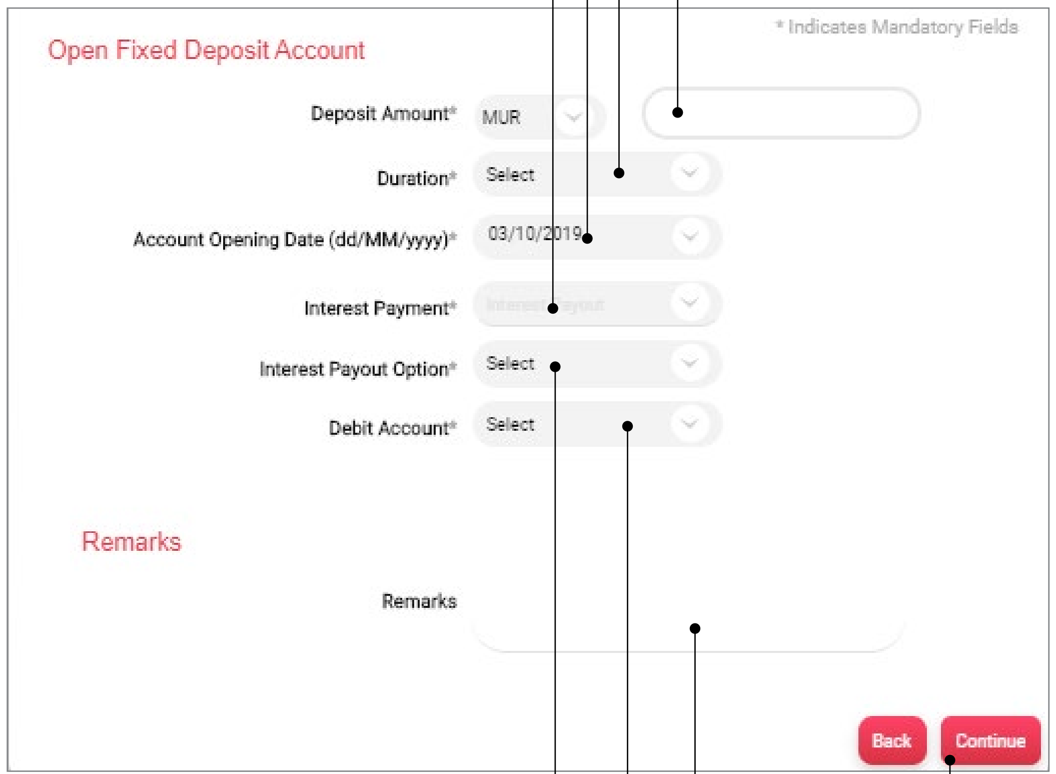


8. Enter the **Fixed Deposit Renewal Period**
9. Click on the **Continue** button
10. To confirm your transaction, enter the OTP sent to your mobile number and email address registered with the Bank
11. Click on **Submit** button to complete transaction

OPEN NEW FIXED DEPOSIT

1. Under the **Burger Menu** select **General Services**
2. Click on **Services**
3. Select **New Request**
4. Click on **Fixed Deposits**
5. Select **Open**
6. Enter the **Deposit Amount**
7. Enter the **Duration**
8. Select the **Account Opening Date**
9. Select the **Interest Payment** option

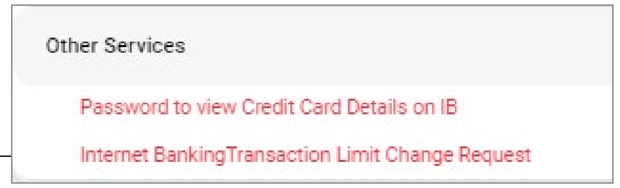


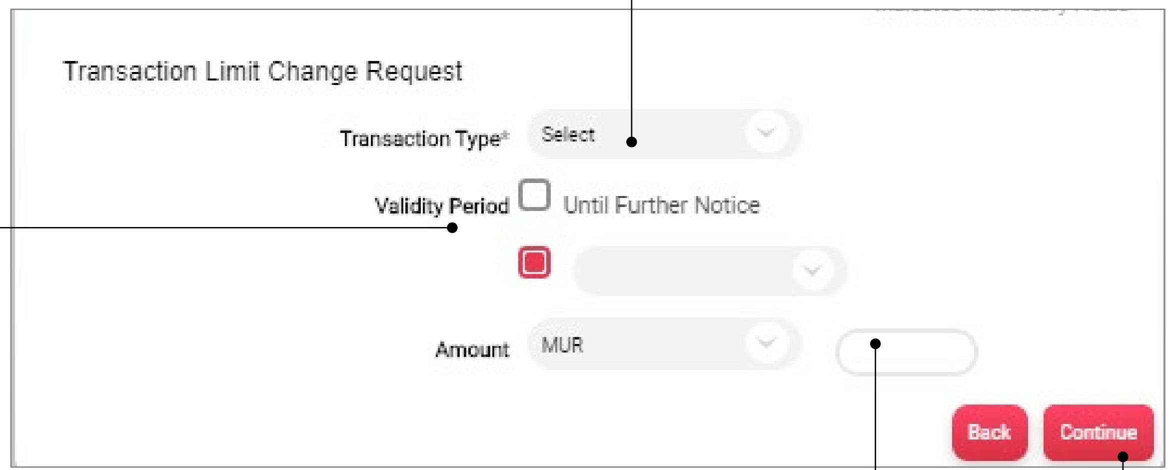


10. Select the **Interest Payout Option**
11. Select the **Debit Account**
12. Enter any remarks in the **Remarks** field
13. Click on the **Continue** button
14. To confirm your transaction, enter the OTP sent to your mobile number and email address registered with the Bank
15. Click on **Submit** button to complete transaction

REQUEST TO CHANGE INTERNET BANKING TRANSACTION LIMIT

1. Under the **Burger Menu** select **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**



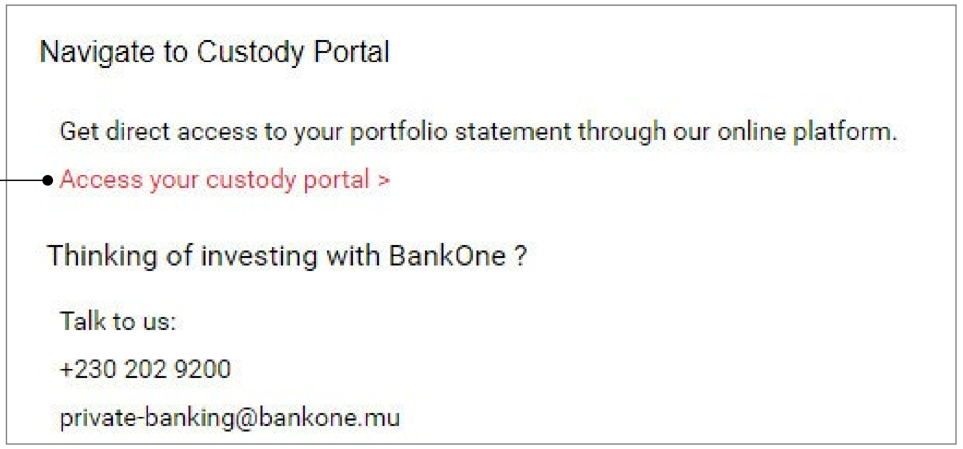


8. Enter the **Amount**
9. Click on the **Continue** button
10. To confirm your transaction, enter the OTP sent to your mobile number and email address registered with the Bank
11. Click on **Submit** button to complete transaction

MY INVESTMENT PORTFOLIO

This option allows you to access directly your Investment portal.

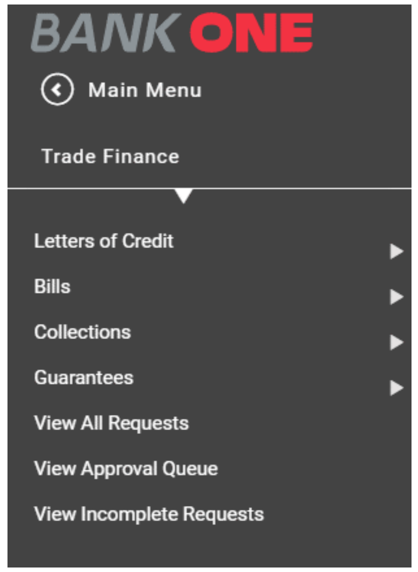
1. Under the **Burger Menu**, click on **My Investment Portfolio**
2. Click on the **Access your custody portal** link to access your Bank One Custody Platform



TRADE FINANCE MODULE

This option allows you to view all **Trade Finance** products that your company hold with the bank.

Trade Finance option allows you to perform below activities:



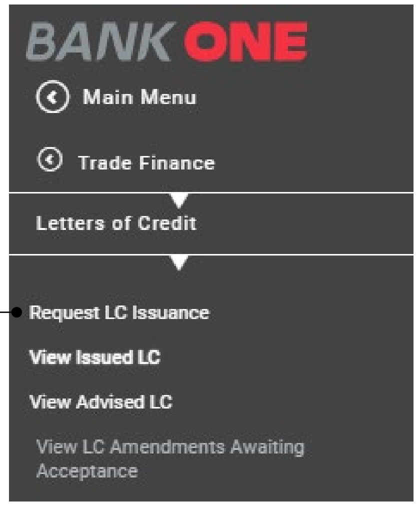
- **Letters of Credit**
  1. Request LC issuance
  2. View Issued LC
  3. View Advised LC
  4. View LC Amendments Awaiting Acceptance
- **Bills**
  1. Lodge Export Bill
  2. View Bills Awaiting Acceptance
  3. View Lodged Export Bills
  4. View Advised Import Bills
- **Collections**
  1. View Import Collections
  2. Request Collections
  3. View Collections Awaiting Acceptance
  4. View Export Collections
- **Guarantees**
  1. Request Bank Guarantee Issuance
  2. View Issued Guarantees
  3. View Advised Guarantees

LETTER OF CREDIT

REQUEST LC ISSUANCE

This option allows you to request a Letter of Credit from the Bank.

1. Under **Trade Finance**, click on **Letters of Credit**
2. Click on **Request LC Issuance**
3. Enter required details under the **General Details** tab
   (You need to enter all necessary information before proceeding to the next tab)
4. Under the **Parties** tab enter the Beneficiary details and advising bank details
5. Under the **Payment Terms** tab enter the drawee details, change details and margin details

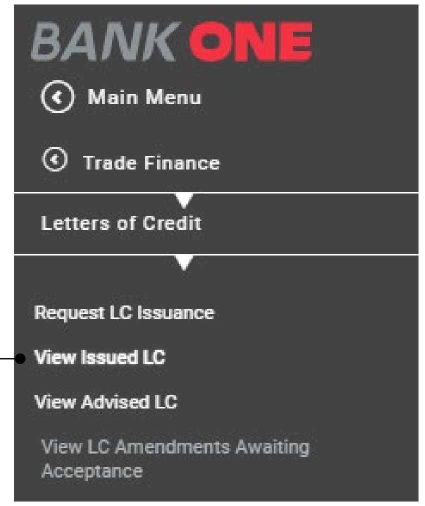


6. Fill in all shipment information under the **Shipment Details** tab
7. Enter additional details and upload documents in the **Documents And Additional Details** tab
8. Click on the icon at the bottom of the page to download the request for the letter of credit in Excel, PDF or text format
9. Click on the **Continue** button
10. Select the **Approver User ID**
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

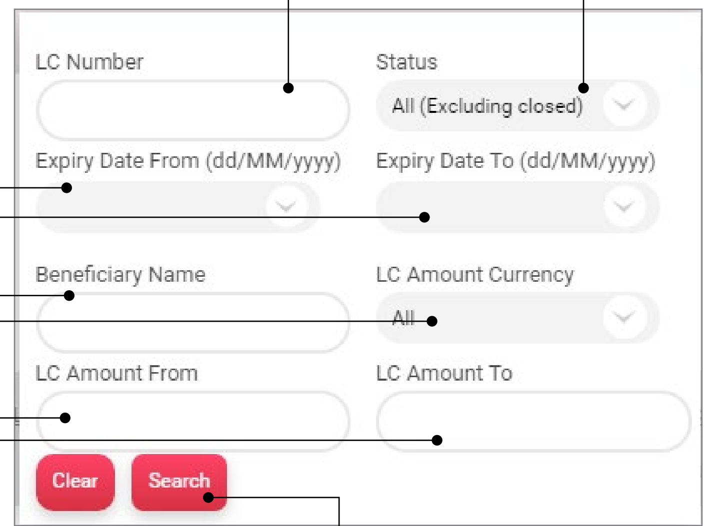
VIEW ISSUED LC

This option allows you to view Letter of Credit that has already been issued.

1. Under **Trade Finance**, click on **Letters of Credit**
2. Click on **View Issued LC**
3. Click on the **Search** button



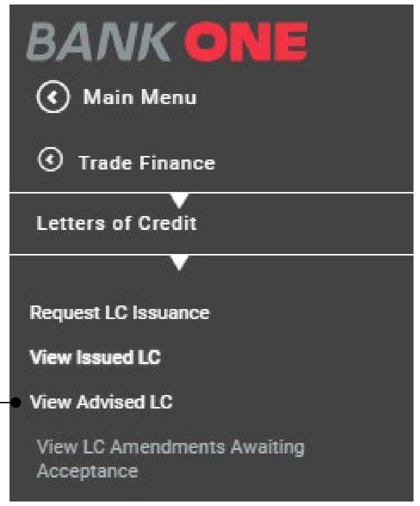
4. Enter the **LC Number**
5. Select the **Status**
6. Select the **Expiry Date From**
7. Select the **Expiry Date To**
8. Enter the **Beneficiary Name**
9. Select the **LC Amount Currency**
10. Enter the **LC Amount From**
11. Enter the **LC Amount To**
12. Click on **Search** button to display the information



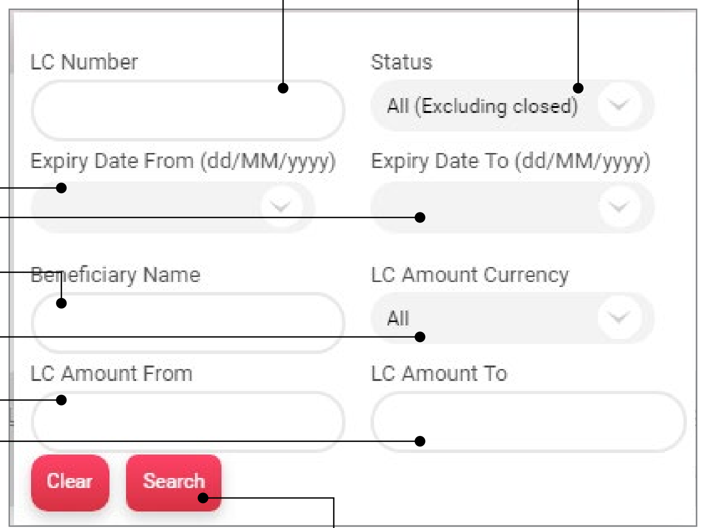
VIEW ADVISED LC

This option allows you to view Letter of Credit that has already been advised.

1. Under **Trade Finance**, click on **Letters of Credit**
2. Click on **View Advised LC**
3. Click on the **Search** button



4. Enter the **LC Number**
5. Select the **Status**
6. Select the **Expiry Date From**
7. Select the **Expiry Date To**
8. Enter **Beneficiary Name**
9. Select the **LC Amount Currency**
10. Enter the **LC Amount From**
11. Enter the **LC Amount To**

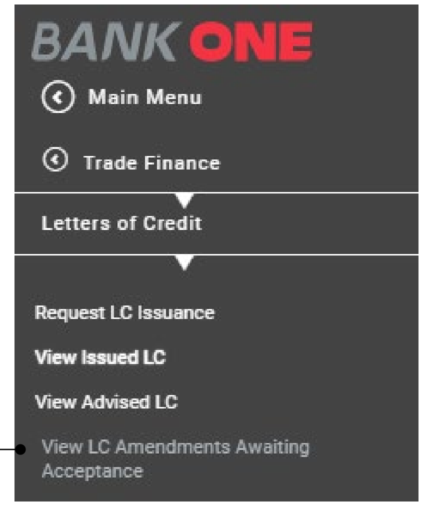


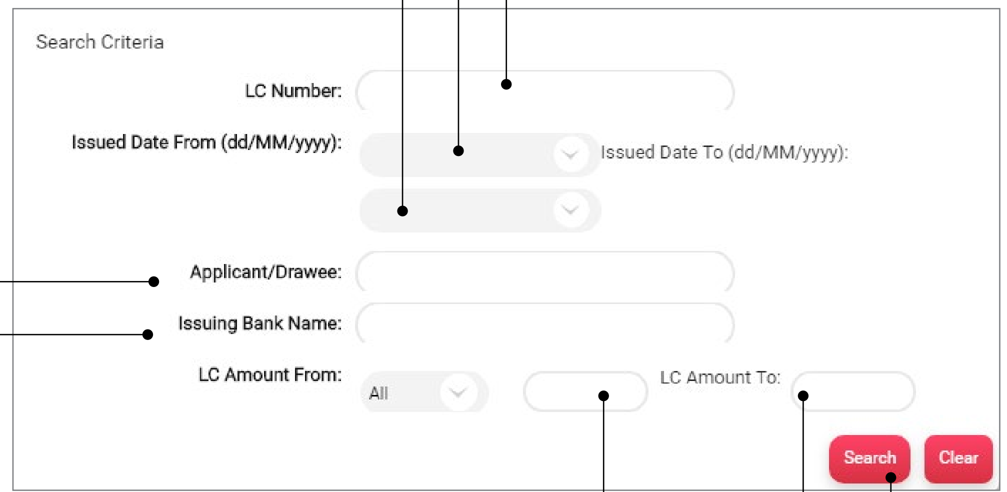
12. Click on **Search** button to display the information

VIEW LC AMENDMENTS AWAITING ACCEPTANCE

This option allows you to view Letter of Credit that has been amended and awaiting acceptance.

1. Under **Trade Finance**, click on **Letters of Credit**
2. Click on **View LC Amendments Awaiting Acceptance**
3. Enter the **LC Number**
4. Select the **Issued Date From**
5. Select the **Issued Date To**





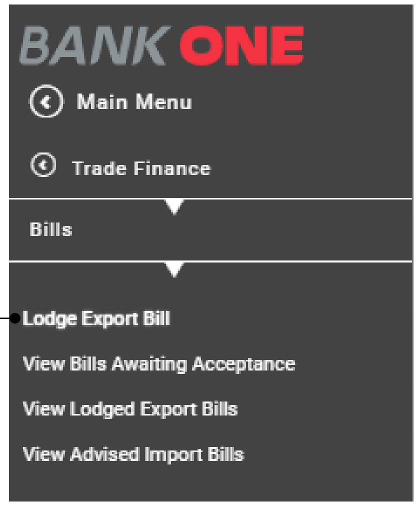
6. Enter the drawee name in the **Applicant/Drawee** field
7. Enter the **Issuing Bank Name**
8. Enter the **LC Amount From**
9. Enter the **LC Amount To**
10. Click on **Search** button to display the information

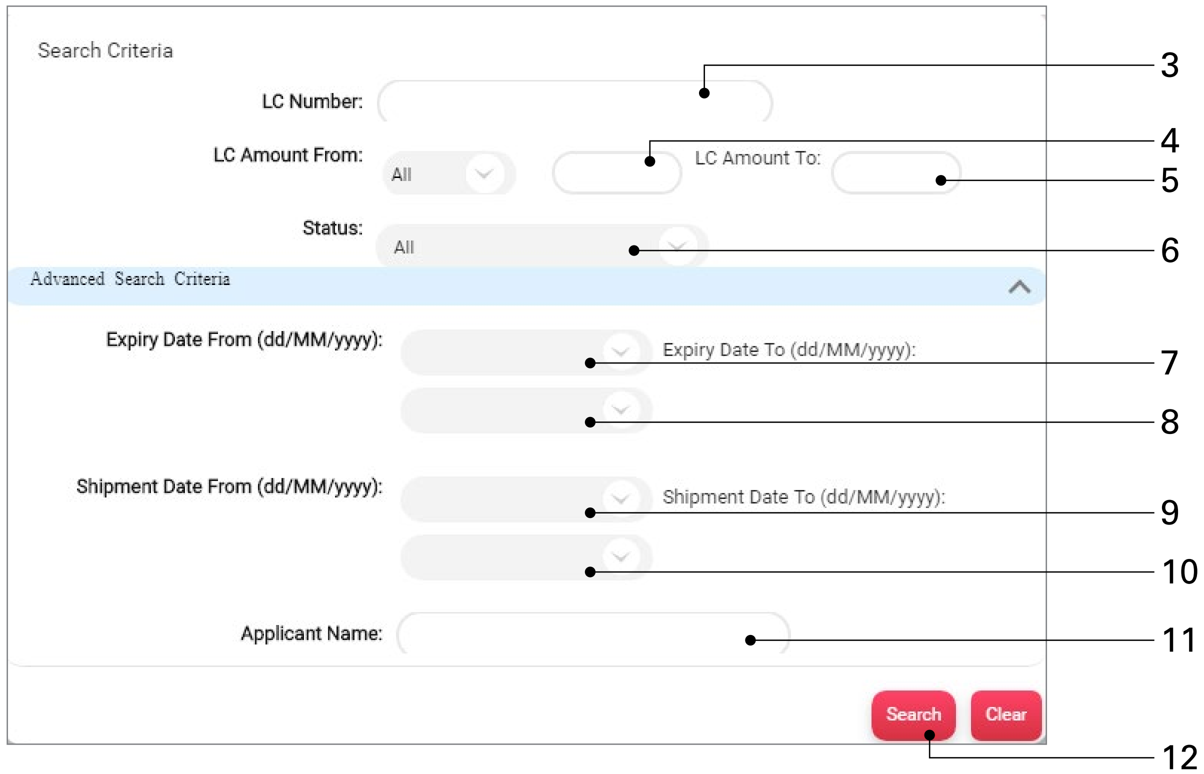
BILLS

LODGE EXPORT BILL

This option allows you to register export bills.

1. Under **Trade Finance**, click on **Bills**
2. Click on **Lodge Export Bill**
3. Enter the **LC Number**
4. Enter the **LC Amount From**
5. Enter the **LC Amount To**
6. Select the **Status**
7. Select the **Expiry Date From**
8. Select the **Expiry Date To**
9. Select the **Shipment Date From**
10. Select the **Shipment Date To**
11. Enter the **Applicant Name**
12. Click on **Search** button to display the information

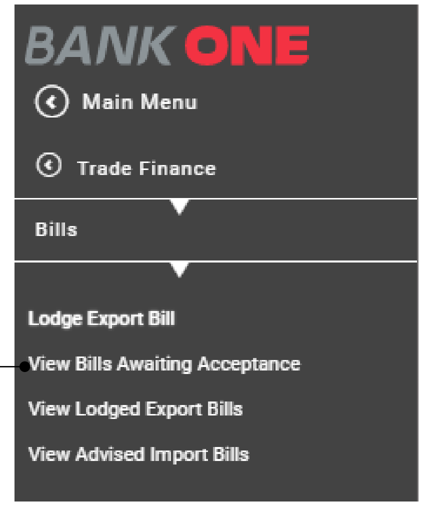


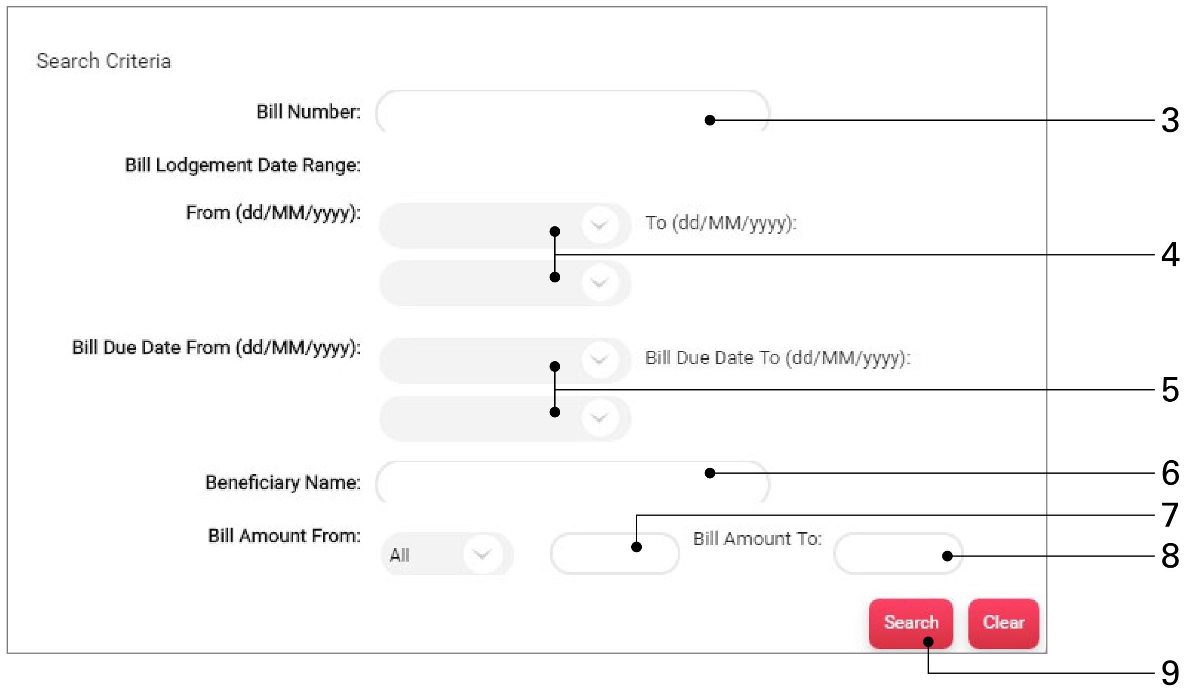


AWAITING ACCEPTANCE

This option allows you to view bills that are awaiting to be accepted.

1. Under **Trade Finance**, click on **Bills**
2. Click on **View Bills Awaiting Acceptance**
3. Enter the **Bill Number**
4. Select the **Bill Lodgement Date Range: From and To**
5. Select the **Bill Due Date: From and To**
6. Enter the **Beneficiary Name**
7. Enter the **Bill Amount From**
8. Enter the **Bill Amount To**
9. Click on **Search** button to display the information

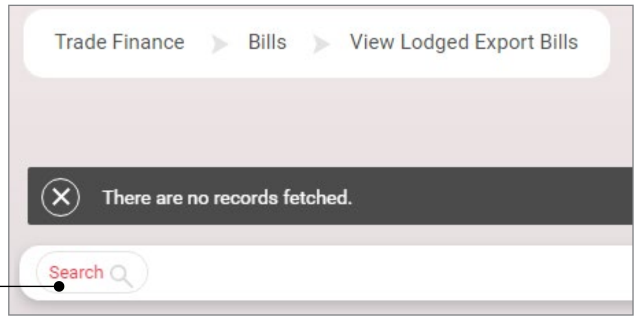


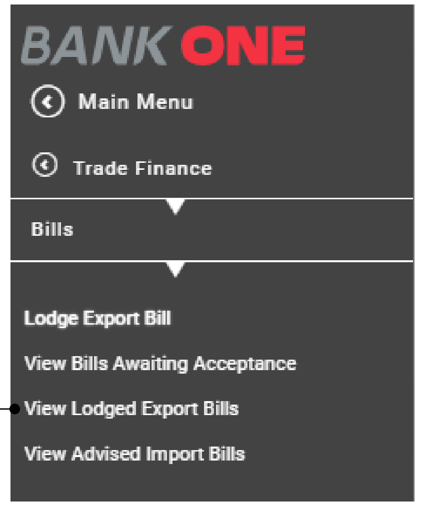


VIEW LODGED EXPORT BILLS

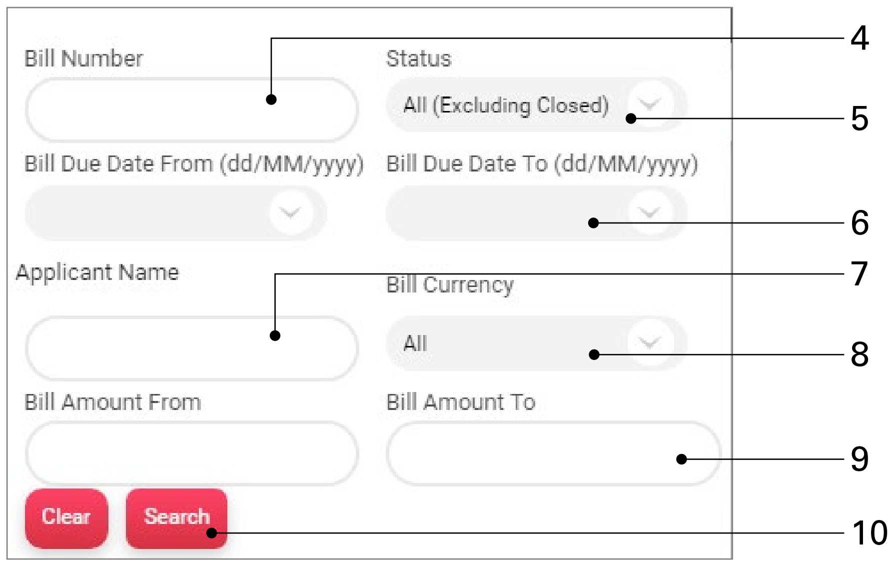
This option allows you to view **View Lodged Export Bills**.

1. Under **Trade Finance**, click on **Bills**
2. Click on **View Lodged Export Bills**
3. Click on the **Search** button





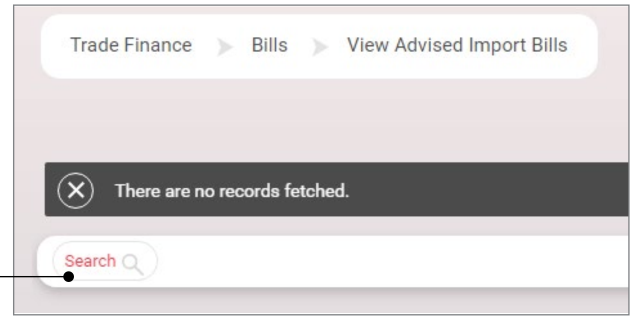
4. Enter the **Bill Number**
5. Select the **Status**
6. Select the **Bill Due Date: From and To**
7. Enter the **Applicant Name**
8. Select the **Bill Currency**
9. Enter the **Bill Amount: From and To**
10. Click on **Search** button to display the information

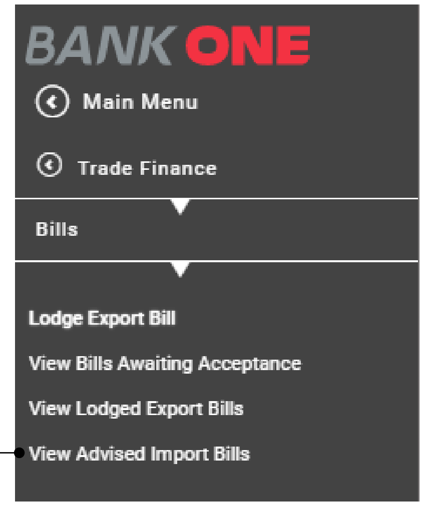


VIEW ADVISED IMPORT BILLS

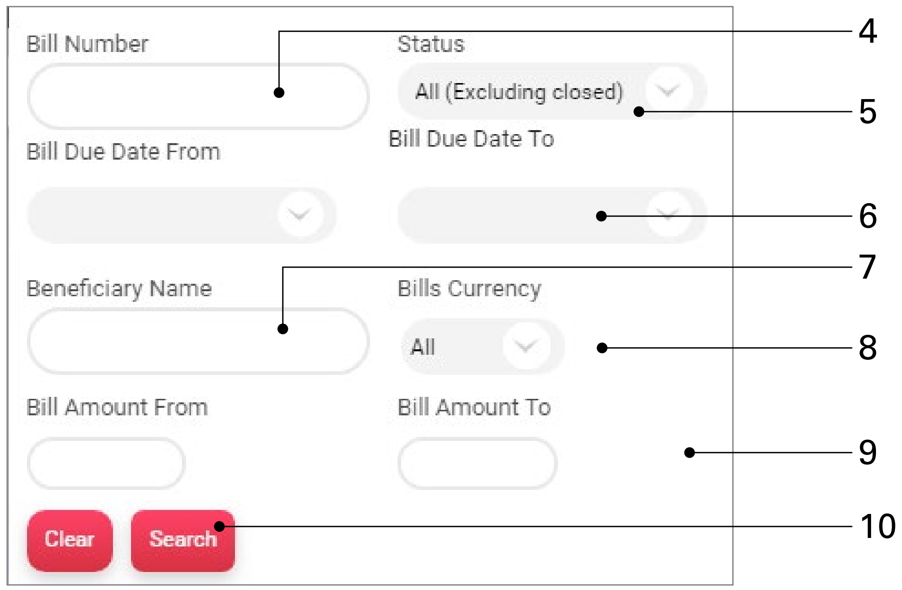
This option allows you to view **View Advised Import Bills**.

1. Under **Trade Finance**, click on **Bills**
2. Click on **View Advised Import Bills**
3. Click on the **Search** button





4. Enter the **Bill Number**
5. Select the **Status**
6. Select the **Bill Due Date: From and To**
7. Enter the **Beneficiary Name**
8. Select the **Bill Currency**
9. Enter the **Bill Amount: From and To**
10. Click on **Search** button to display the information

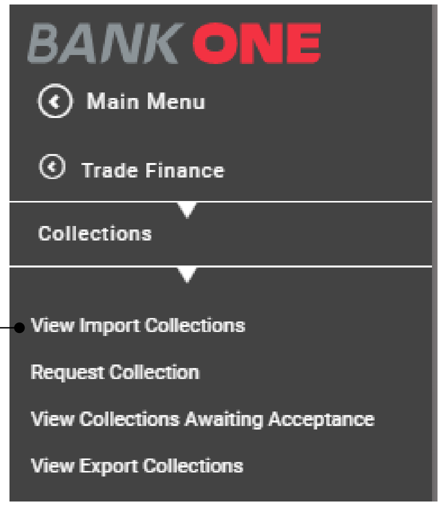


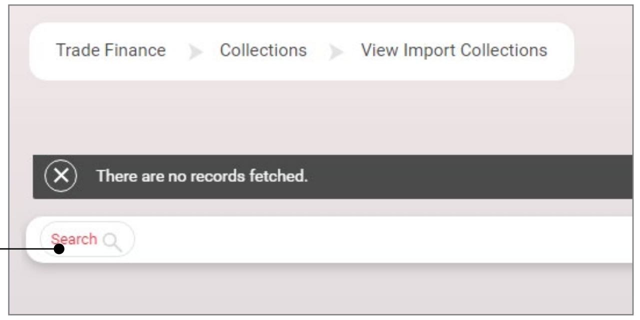
COLLECTIONS

VIEW IMPORT COLLECTIONS

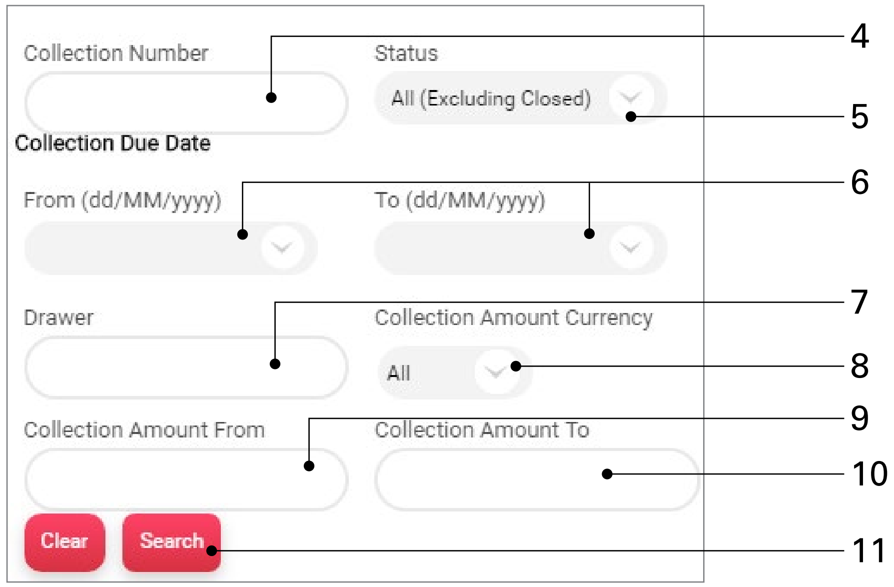
This option allows you to **View Import Collections**.

1. Under **Trade Finance**, click on **Collections**
2. Click on **View Import Collections**
3. Click on the **Search** button





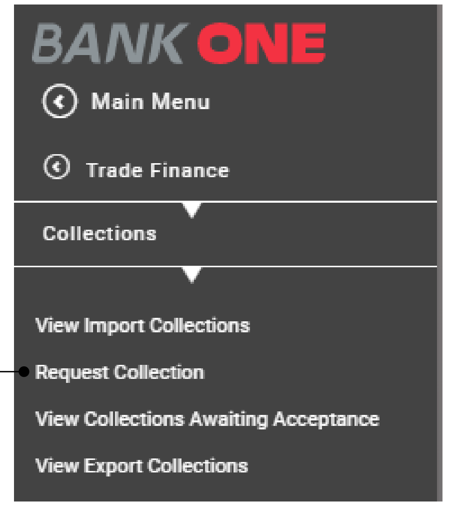
4. Enter the **Collection Number**
5. Select the **Status**
6. Select the **Collection Due Date: From and To**
7. Enter the **Drawer** name
8. Select the **Collection Amount Currency**
9. Enter the **Collection Amount From**
10. Enter the **Collection Amount To**
11. Click on **Search** button to display the information

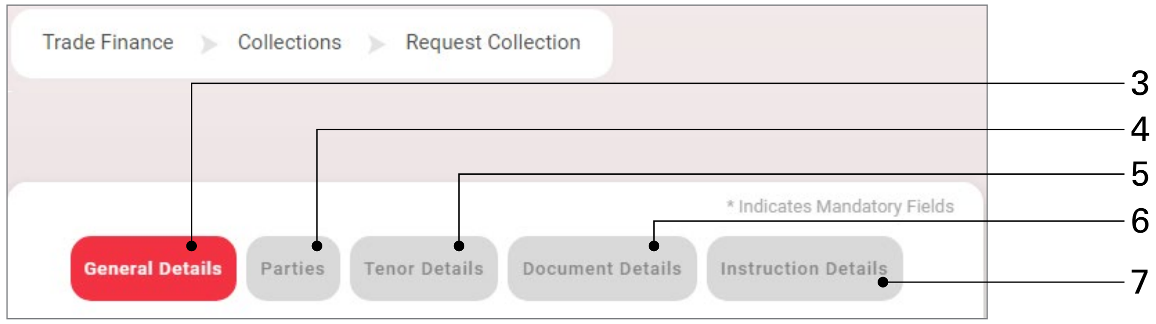


REQUEST COLLECTION

This option allows you to **Request Collection**.

1. Under **Trade Finance**, click on **Collections**
2. Click on **Request Collection**
3. Enter required details under the **General Details** tab. (You need to enter all necessary information before proceeding to the next tab)
4. Under the **Parties** tab enter the Beneficiary details and advising bank details
5. Under the **Tenor Details** tab enter appropriate details
6. Upload required documents under the **Document Details** tab
7. Enter required data in the **Instruction Details**
8. Click on the icon at the bottom of the page to download the request for the letter of credit in Excel, PDF or text format
9. Click on the **Continue** button
10. Select the **Approver User ID**
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



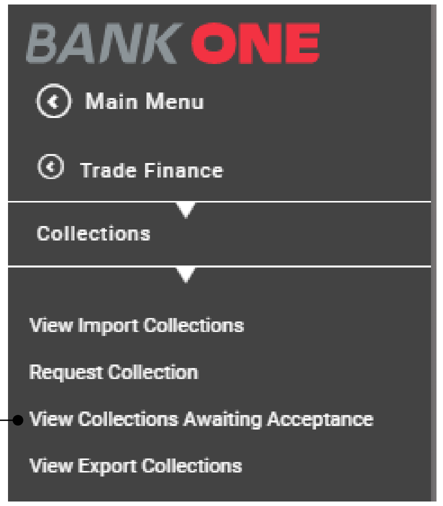


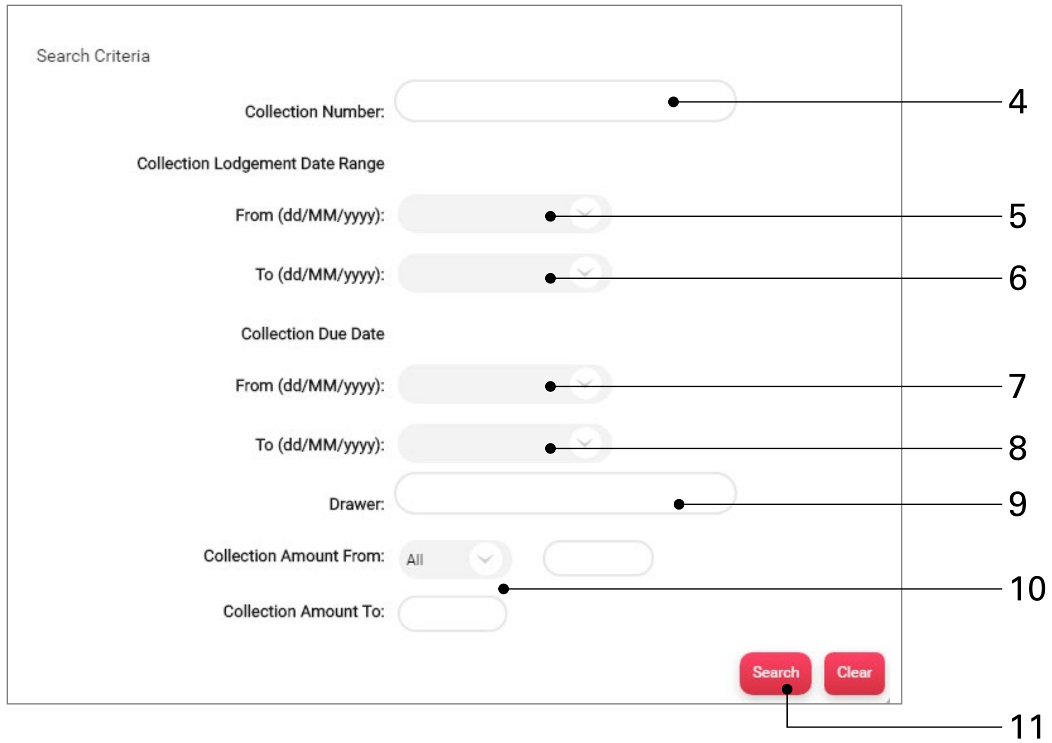
Note: Click on each tab to navigate.
(Do not click on the **Continue** button to switch to another tab)

VIEW COLLECTIONS AWAITING ACCEPTANCE

This option allows you to view collections awaiting to be approved.

1. Under **Trade Finance**, click on **Collections**
2. Click on **View Collections Awaiting Acceptance**
3. Click on the **Search** button
4. Enter the **Collection Number**
5. Select the **Collection Lodgement Date Range: From**
6. Select the **Collection Lodgement Date Range: To**
7. Select the **Collection Due date: From**
8. Select the **Collection Due date: To**
9. Enter the **Drawer**
10. Enter the **Collection Amount: From and To**
11. Click on **Search** button to display the information

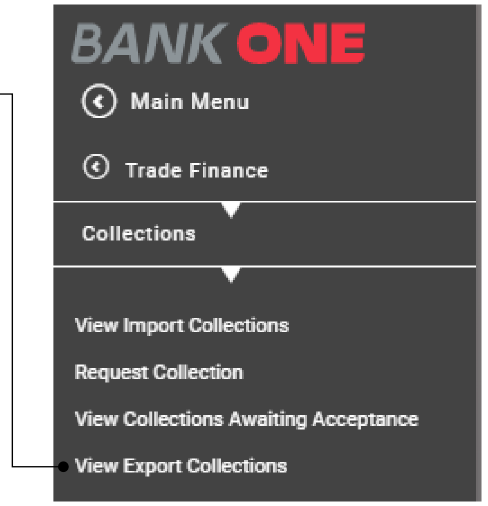




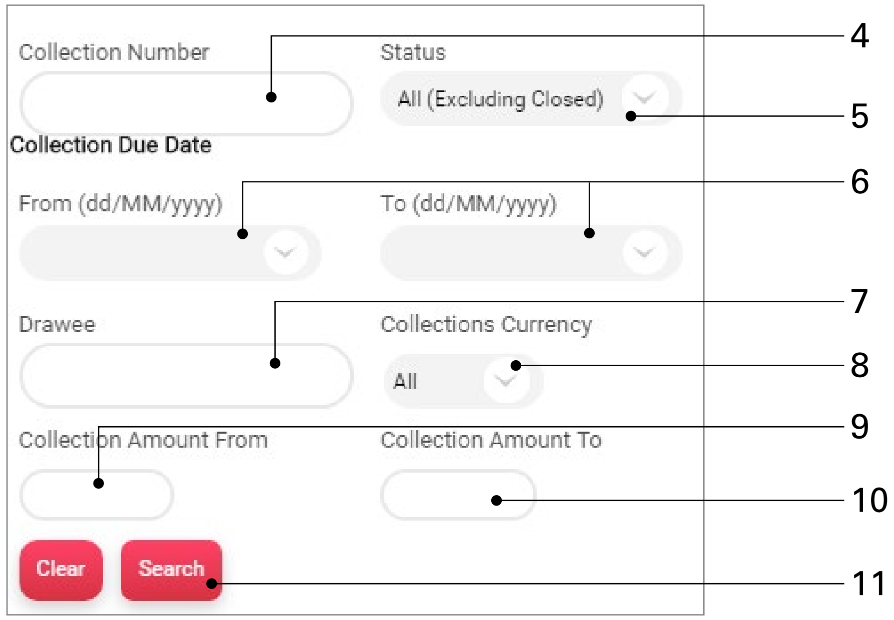
VIEW EXPORT COLLECTIONS

This option allows you to view export collections that has been already been done.

1. Under **Trade Finance**, click on **Collections**
2. Click on **View Export Collections**
3. Click on the **Search** button



4. Enter the **Collection Number**
5. Select the **Status**
6. Select the **Collection Due Date: From and To**
7. Enter the **Drawee**
8. Select the **Collections Currency**
9. Enter the **Collection Amount From**
10. Enter the **Collection Amount To**
11. Click on **Search** button to display the information

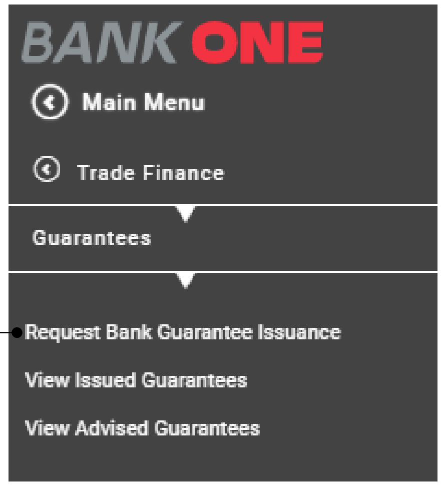


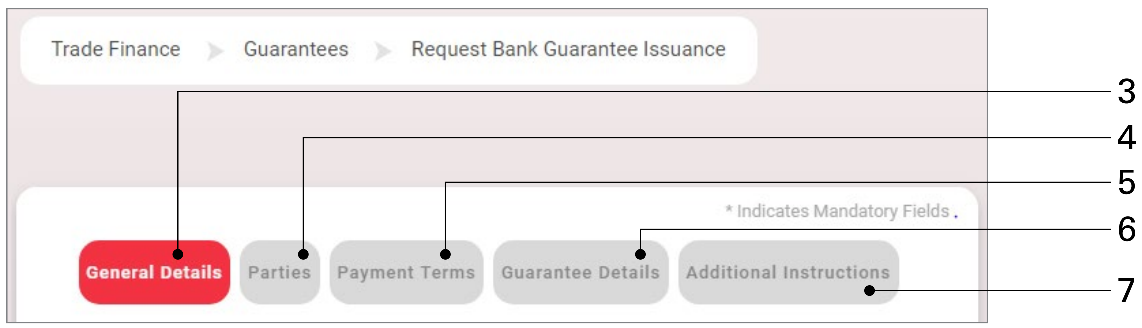
GUARANTEES

REQUEST BANK GUARANTEE ISSUANCE

This option allows you to request for a bank guarantee.

1. Under **Trade Finance**, click on **Guarantees**
2. Click on **Request Bank Guarantees Issuance**
3. Enter required details under the **General Details** tab. (You need to enter all necessary information before proceeding to the next tab)
4. Under the **Parties** tab enter the Beneficiary details and advising bank details
5. Under the **Payment Terms** tab enter appropriate details
6. Enter required details in the **Guarantee Details** tab
7. Under **Additional Instructions** tab enter appropriate details
8. Click on the icon at the bottom of the page to download the request for the letter of credit in Excel, PDF or text format
9. Click on the **Continue** button
10. Select the **Approver User ID**
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



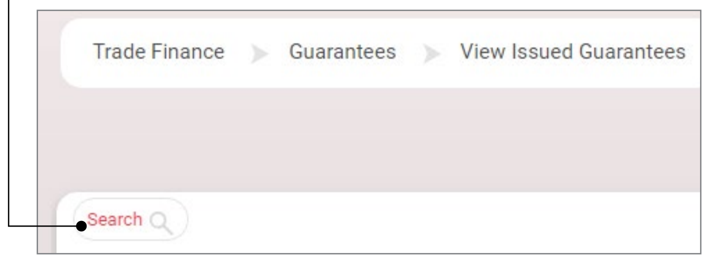


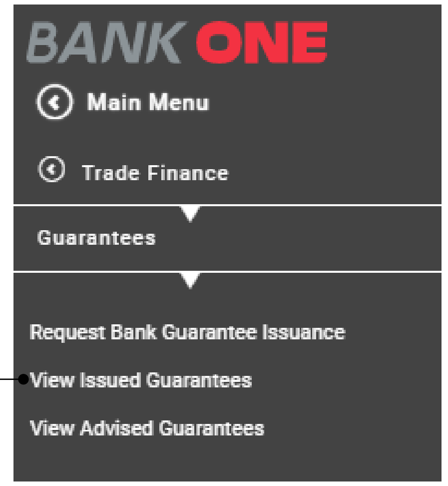
Note: Click on each tab to navigate.
(Do not click on the **Continue** button to switch to another tab)

VIEW ISSUED GUARANTEES

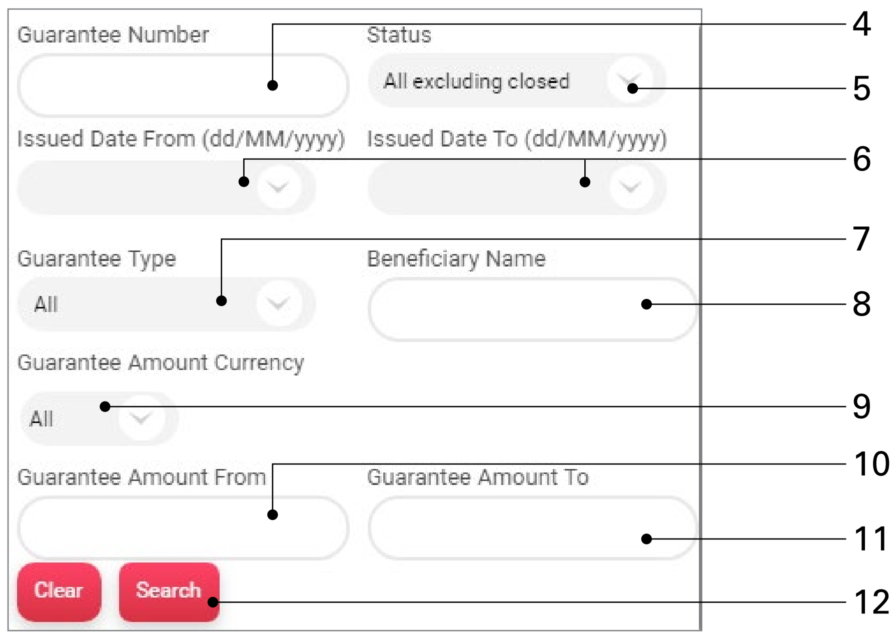
This option allows you to **View Bank Guarantees** that has been issued.

1. Under **Trade Finance**, click on **Guarantees**
2. Click on **View Issued Guarantees**
3. Click on the **Search** button





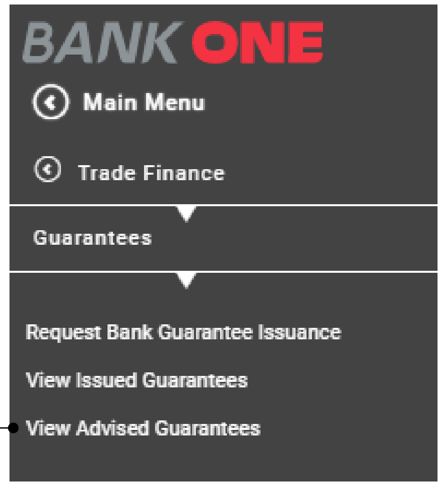
4. Enter the **Guarantee Number**
5. Select the **Status**
6. Select the **Issued Date: From and To**
7. Select the **Guarantee Type**
8. Enter the **Beneficiary Name**
9. Select the **Guarantee Amount Currency**
10. Enter the **Guarantee Amount From**
11. Enter the **Guarantee Amount To**
12. Click on **Search** button to display the information



VIEW ADVISED GUARANTEES

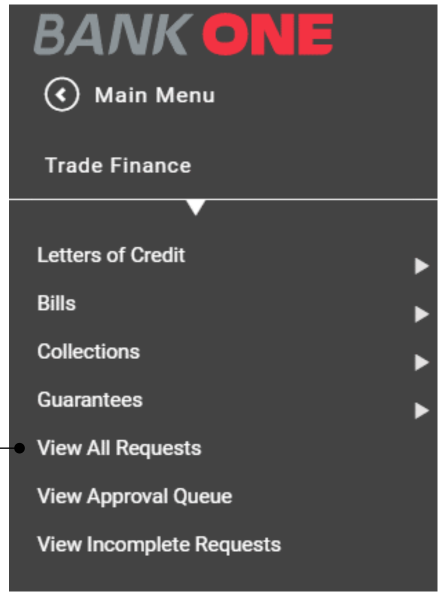
This option allows you to view advised guarantees.

1. Under **Trade Finance**, click on **Guarantees**
2. Click on **View Advised Guarantees**
3. Click on the **Search** button
4. Enter the **Guarantee Number**
5. Select the **Issued Date From**
6. Select the **Issued Date To**
7. Select the **Guarantee Type**
8. Select the **Status**
9. Enter the **Applicant Name**
10. Select the **Effective Date From**
11. Select the **Effective Date To**
12. Select the **Expiry Date From**
13. Select the **Expiry Date To**
14. Enter the **Issuing Bank Name**
15. Enter the **Guarantee Amount From**
16. Enter the **Guarantee Amount To**
17. Enter the **Outstanding Amount From**
18. Enter the **Outstanding Amount To**
19. Click on **Search** button to display the information

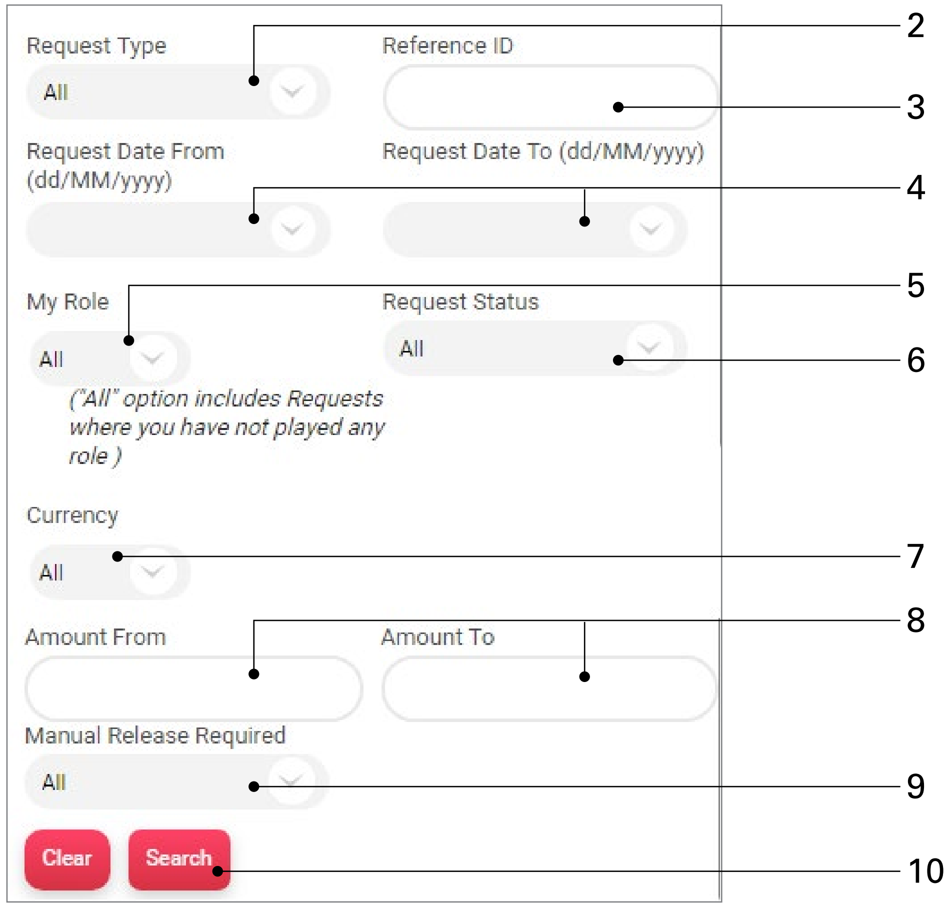


VIEW ALL REQUESTS

This option allows you to request for **Bank Guarantee**.

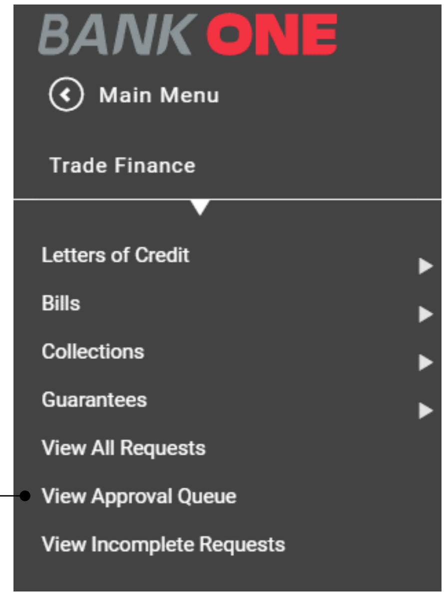


1. Under **Trade Finance**, click on **View All Request**
2. Select the **Request Type**
3. Enter the **Reference ID**
4. Select the **Request Date: From and To**
5. Select an option in **My Role** field
6. Select the **Request Status**
7. Select the **Currency**
8. Enter the **Amount: From and To**
9. Select **Manual Release Required**
10. Click on the **Search** button to the display information

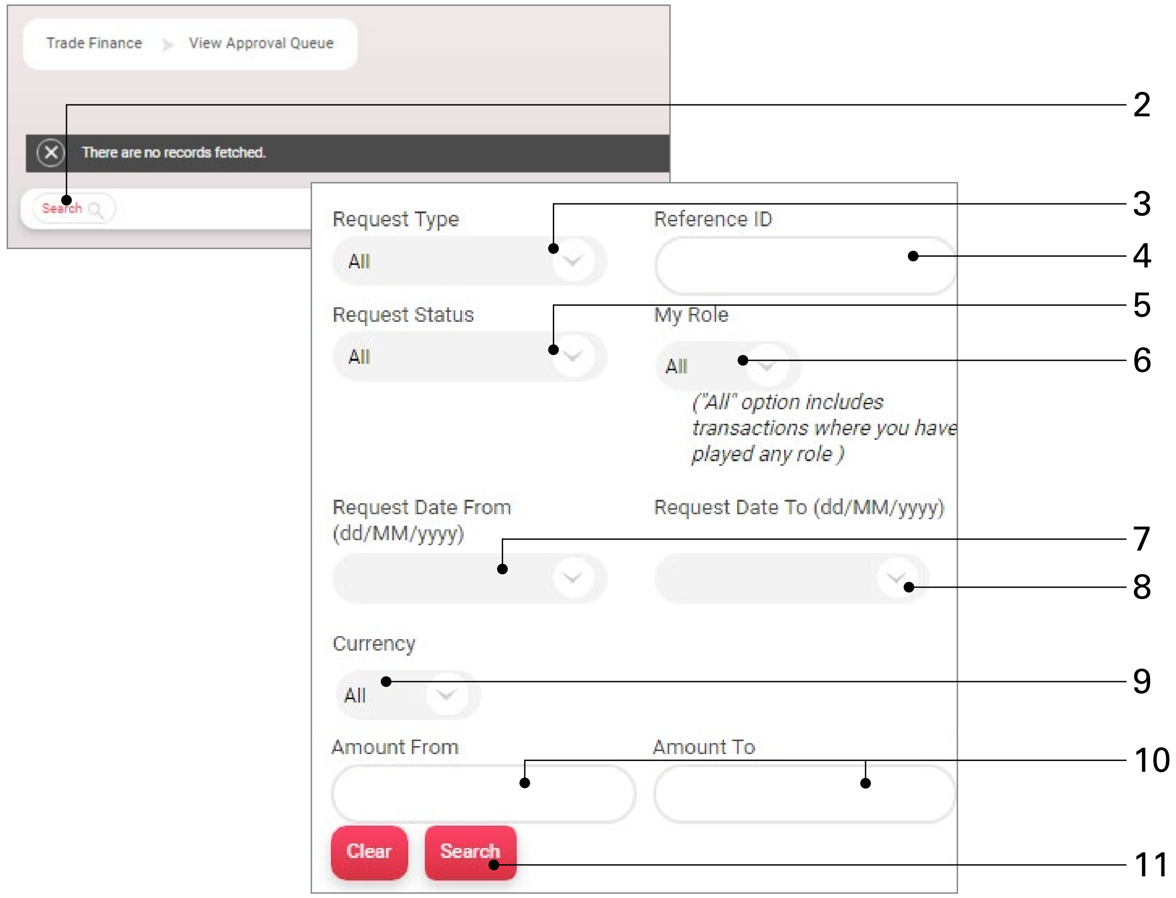


VIEW APPROVAL QUEUE

This option allows you to view items that are awaiting approval.



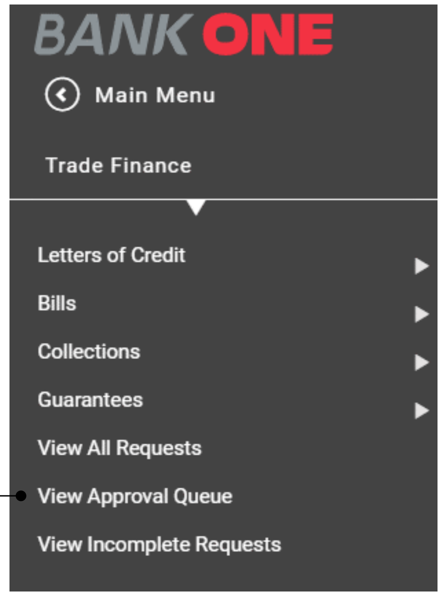
1. Under **Trade Finance**, click on **View Approval Queue**
2. Click on the **Search** button
3. Select the **Request Type**
4. Enter the **Reference ID**
5. Select the **Request Status**
6. Select an option in **My Role** field
7. Select the **Request Date From**
8. Select the **Request Date To**
9. Select the **Currency**
10. Enter the **Amount: From and To**
11. Click on the **Search** button to the display information

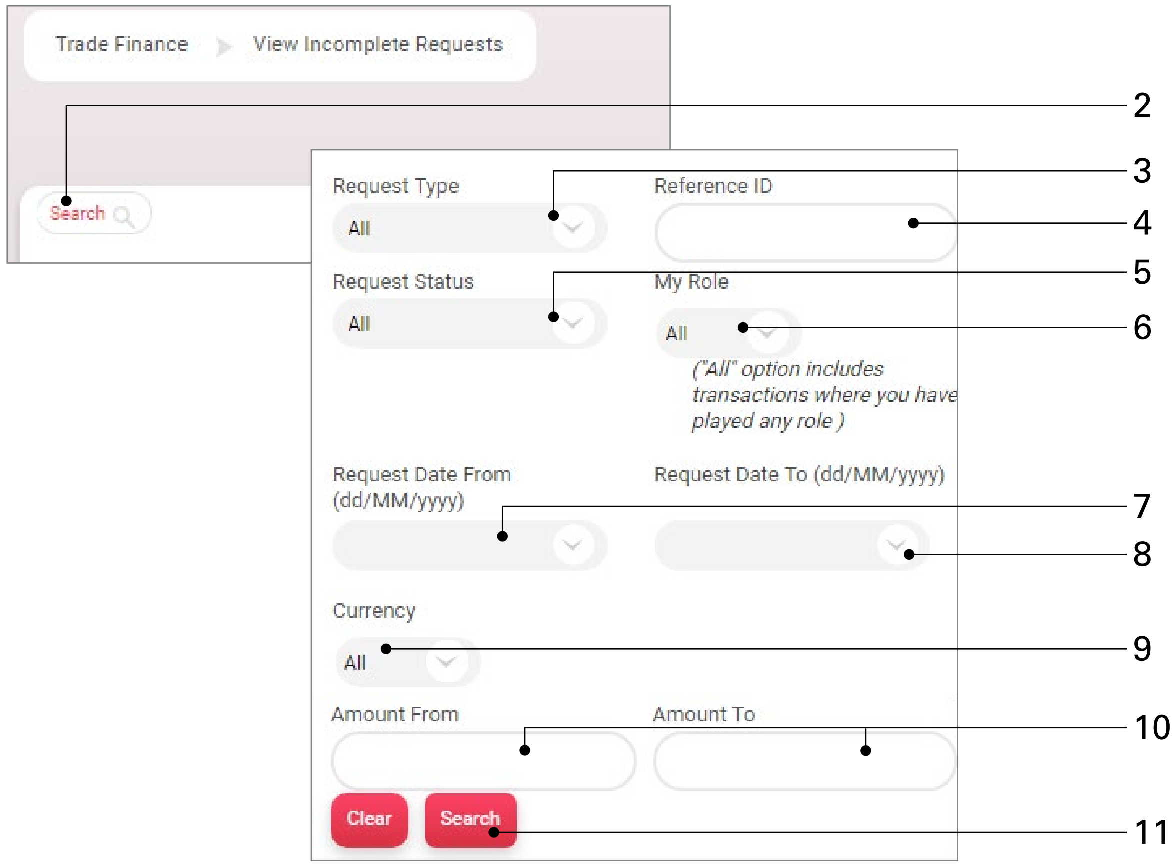


VIEW INCOMPLETE REQUESTS

This option allows you to view a list of incomplete request.

1. Under **Trade Finance**, click on **View Incomplete Requests**
2. Click on the **Search** button
3. Select the **Request Type**
4. Enter the **Reference ID**
5. Select the **Request Status**
6. Select an option in **My Role** field
7. Select the **Request Date From**
8. Select the **Request Date To**
9. Select the **Currency**
10. Enter the **Amount: From and To**
11. Click on the **Search** button to the display information





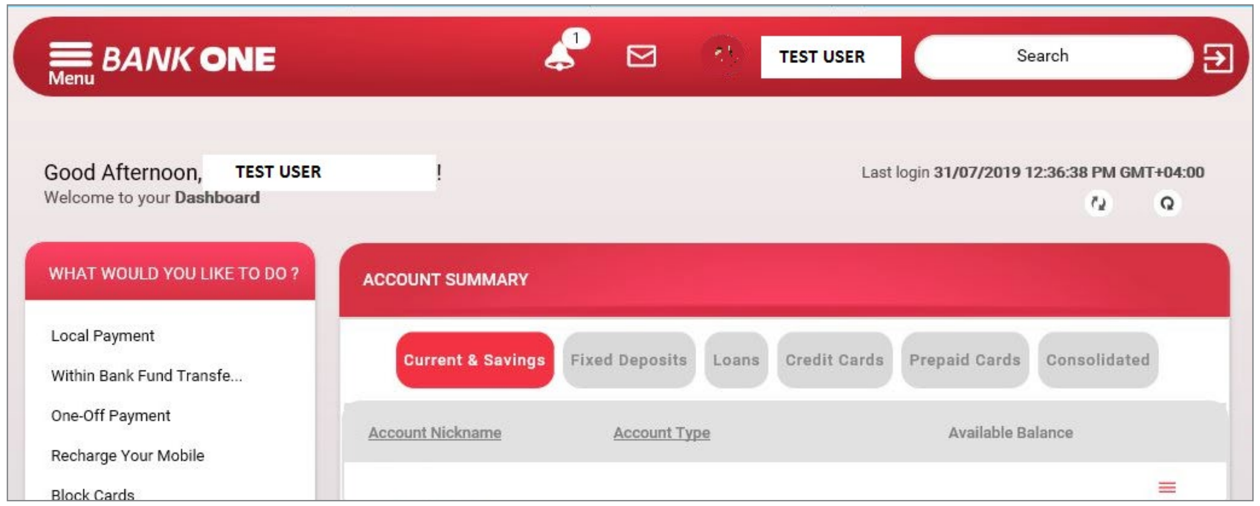
On the right of each record displayed the ***More Actions*** *button allows you to Copy Record, View Record History, Modify Record and Delete Record.*

HOW TO LOG OUT?

To end the session click on the log out button which is located on the right-hand side. The platform will prompt you with the following message: Are you sure you want to log out? You will have the option to select either 'Yes' or 'No'.

Upon selecting 'Yes' you will be successfully logged out of your session and if "No" is selected you will be redirected to your dashboard.

Logging out helps prevent other users from accessing your account details.



BANK ONE

INTERNET BANKING

USER GUIDE

FOR CORPORATE CUSTOMERS