

Corporate Online Banking



February 2017

Table of Contents

Page 3

- Home Page

Page 5

- Account Services

Page 7

- Fund Transfer

Page 10

- Remittance

Page 15

- Fixed Deposits

Page 17

- Cheque Services

Page 19

- Bulk Upload

Page 22

- Bill Payments

Page 25

- Correspondence

Page 27

- Requests

Page 29

- General Services



Home Page

1. The "Home" page displays your previous login date /time.
2. Please review your previous login date and time to ensure no unauthorized users have attempted to gain access to your account.
3. Icons listed below will be displayed on the top right hand corner of the home page screen as well as on the main menu.

Notifications

Displays notifications/announcements sent to you from the bank.

User Profile

Provides information on your personal details held with the bank.

Settings

You can change the following settings.

Preference

Allows you to set your online banking background screen/Wall paper.

Tiles

Select the Tiles of your choice to be displayed on the home page

- Select the functions from the pop up window.
- Click on the send arrow on top of the screen to proceed.

Help

Provides step by step guidance on using CBI online banking.

Log Out

Enables you to log you out from online banking.

- A pop up window will be displayed along with the log out summary.
- Click on "See All Activities" tab to view activities performed.
- Click on "Login" tab to login to online banking.



Account Services

Account Services allows you to obtain the complete details of your accounts and be able to view/save or print the statements.

Account Summary

- Account Summary" provides a consolidated view of the following accounts (if applicable):
 - Current and Call Accounts
 - Fixed Deposit Groups
 - Loan Accounts
- Click on (... "More" ...) to access quick links for additional functions.
- Select "Account Details" to view additional account information and to view transactions.
- Local equivalent displayed is only an indicative amount only.
- The "X" sign on the Account window will redirect you back to the Account Services page.

Account Details

This function allows you to view the additional details of your account. Scroll down the page to view the Account Transaction history.

- **Last 05 Transactions**

Default view displays "Last 5 Transactions" of your account.

- **Last 20 Days**

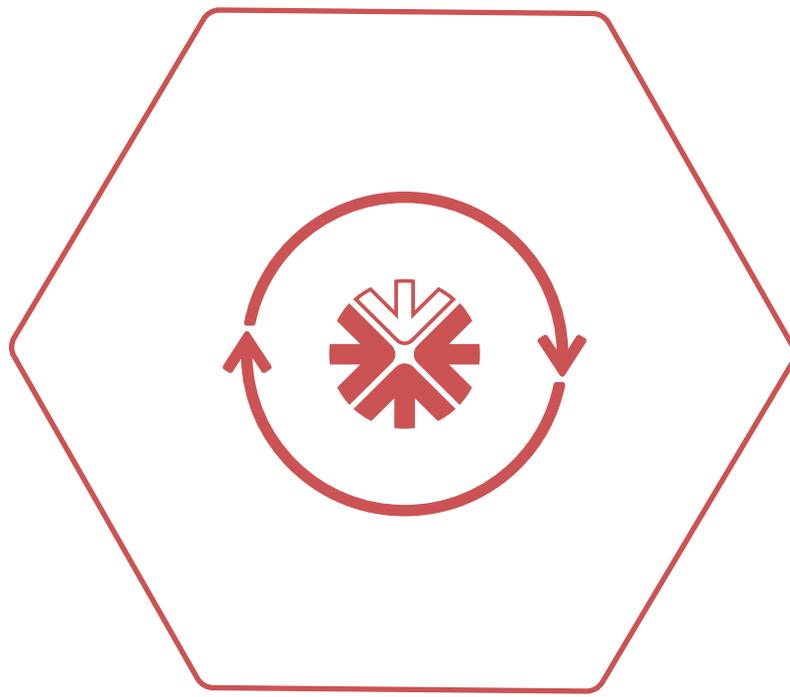
View last 20 days transactions of your account.

- **Date Range**

- Click on "Date Range" tab.
- Select the transaction history "From" and "To" date. (You are allowed to view transaction history of your account, limited to 90 days at a time)
- The requested transaction history details will be displayed on the screen.
- To download the transaction history statement click on the "download" icon. (Statements can be download in Excel, CSV and PDF file formats)
- Select the details form the drop down list and confirm.

Transaction History

Downloaded statements will be available under the "Transaction History" function in the main menu.



Funds Transfer

1. Funds Transfer will allow you to make funds transfers between Own Accounts and 3rd Party CBI Accounts.
2. Transfers can be performed according to your transaction limit eligibility and the Transaction Limits can be viewed under "My Transaction Limits" function.

Menu will display as follows:

Transfer within CBI

A. Existing Favorite Recipient

Transfer funds to a previously saved Beneficiary.

1. Select the "Existing Favorite Recipient" option from the Transaction Type dropdown.
2. Select the recipient from the saved Beneficiary listing dropdown.
3. Select the Account to be debited (From) and mention the Currency and the Amount you wish to transfer.
4. Click on the info button, to view the available balance of your account and the Exchange Rate if the transaction involves foreign currency.
 - Transfer date selected as current date - Funds will be transferred immediately
 - Transfer date selected as a future date - Funds will be transferred on the scheduled date
 - Transfer selected as Recurring "YES" - Funds will be transferred on the scheduled frequency and dates set up at the time of the transaction.
 - If funds are not available in the Debit account on the scheduled transaction date, the transaction will be re-attempted for 3 consecutive days and failing which the recurring transfer will be suspended.
 - Select the recurring frequency of the Recurring transfer
 - Set the Transfer From and the Till date
5. To proceed with the transfer, click on the right arrow on the top of the task bar.
6. Check the transaction details are accurate before proceeding.
7. Input the "Security Token Code" to confirm the transaction. (Maker ONLY)
8. Click the arrow icon on the top of the task bar to confirm the transaction
9. Click on the print icon to print the Confirmation receipt.
10. Transaction will be routed to the Approver's Group Task to Approve or Reject.

B. Open Transfer

Transfer funds to an Open/Unsaved recipient as a one-off transaction.

1. Select the "Open Transfer" option from the Transaction type dropdown.
2. Input the beneficiary account number inside the "To" field. (Check the Account Number against the Account Name prior to confirm)
3. Follow the steps 3 to 10 above.

C. Within Own Accounts

Transfer funds between the Own Accounts.

1. Select the "Within Own Account" option from the Transaction type dropdown.
2. Select the "To" account from the Account Listing dropdown.
3. Follow the steps 3 to 10 above.

Beneficiary Maintenance

The users can save the recurring Beneficiaries for the upcoming payments.

Standing Instruction Service

- Recurring Transfers which were set up through Internet Banking, will be listed as Standing Orders.
- Amendments made to the existing standing instructions will be effective from the next Business day.
- Only the active standing order instructions will be displayed
 - Select the Standing order which you wish to maintain (Edit/Delete).
 - Make the necessary changes as required.
 - Click the forward arrow icon on top of the task bar.
 - Check the accuracy of the details on the standing Order.
 - Input the “Security Token Code” to confirm the transaction. (Maker ONLY).
 - Click the arrow icon on the top of the task bar to confirm the transaction
 - Click on the print icon to print the Confirmation receipt.



Remittance

1. This function will allow you to make different types of funds transfers outside CBI which can be performed through online banking service.
2. Transfers can be performed according to your transaction limit eligibility.
3. Transaction limits can be viewed under "My Transaction Limits" function.

Menu will display as follows:

Transfer Within UAE

This function enables you to make funds transfers to the banks within UAE.

1. Select the Account to be debited from the account drop down list
2. Click on the info button, to view the available balance of your account.
3. If the Favorite Beneficiary is selected, use the appropriate favorite beneficiary from the dropdown list. The details saved will auto populate to use.
If the favorite beneficiary is not listed in the drop own list, click on + sign on the task bar, to add a new beneficiary.
4. If you select the New Beneficiary option, input the name of the beneficiary and then select the correct account option. If the remittance is made to an account, you should enter the correct IBAN. The system will populate the correct bank details as per the IBAN.
If the Credit Card option is selected a valid Credit Card number should be entered and the Bank should be selected from the dropdown list.
5. Input the Transfer Date in the "Transfer On" field.
 - Transfer date selected as current date - Funds will be transferred immediately
 - Transfer date selected for a future date - Funds will be transferred on the scheduled date
 - Transfer selected as Recurring "YES" - Funds will be transferred on the scheduled frequency and dates set up at the time of the transaction.
 - If funds are not available in the in the Debit account on the scheduled transaction date, the transaction will be re-attempted for 3 consecutive days and failing which the recurring transfer will be suspended.
 - Select the recurring frequency of the Recurring transfer
 - Set the Transfer on date and the Transfer till date
6. Input the amount you wish to transfer.
7. Click on the Info button next to the Demit Amount field to check the Exchange Rate if the Debit Account is a non AED account.
8. Please select the charges Code as follows:
 - SHA** - CBI charges will be borne by the remitter. Beneficiary will bear the correspondent bank charges.
 - BEN** - All charges to be borne by the beneficiary.
 - OUR** - All charges to be borne by the Remitter.
9. Select the Purpose of the payment from the drop down list.
10. Enter details/reference related to the transfer on the remarks field.
11. Click the arrow icon on the top of the task bar to confirm the transaction.
12. Check the transaction details and charges applied are accurate before proceeding.
13. Input the "Security Token Code" to confirm the transaction. (Maker ONLY)
14. Click the arrow icon on the top of the task bar to confirm the transaction

15. Click on the print icon to print the Confirmation receipt.
16. Transaction will be routed to the Approver's Group Task to Approve or Reject.

NOTE

Please note the value date for online transfers:

- (i) Before the cut off time (during the day)
 - Remittance amount would be debited from debiting account and transferred on the same day. (Visit the Bank website for the transaction cut-off times)
- (ii) After the cut off time
 - Remittance amount would be debited from debiting account immediately.
 - Transactions executed after cut- off time on weekdays and non-business days will be processed on the next working day.

International Transfer

This function enables you to make remittances outside UAE (Overseas Bank accounts)

1. Select the Account to be debited from the account drop down list
2. Click on the info button, to view the available balance of your account.
3. If the Favorite Beneficiary is selected, use the appropriate favorite beneficiary from the dropdown list. The details saved will auto populate to use.
If the favorite beneficiary is not listed in the drop own list, click on + sign on the task bar, to add a new beneficiary.
4. If you select the New Beneficiary option, input the name of the beneficiary and then select the beneficiary's country from the dropdown list.
Then select the Account type and input the correct account/IBAN or Credit Card number.
Select the correct beneficiary bank from the dropdown list and the system will populate the correct bank details as per your selection.
5. Input the Transfer Date in the "Transfer On" field.
 - Transfer date selected as current date - Funds will be transferred immediately
 - Transfer date selected for a future date - Funds will be transferred on the scheduled date
 - Transfer selected as Recurring "YES" - Funds will be transferred on the scheduled frequency and dates set up at the time of the transaction.
 - If funds are not available in the in the Debit account on the scheduled transaction date, the transaction will be re-attempted for 3 consecutive days and failing which the recurring transfer will be suspended.
 - Select the recurring frequency of the Recurring transfer
 - Set the Transfer on date and the Transfer till date
6. Input the amount you wish to transfer in the "Remittance Amount" field.
7. Click on the Info button next to the Demit Amount field to check the Exchange Rate.
8. Please select the charges Code as follows:
 - SHA** - CBI charges will be borne by the remitter. Beneficiary will bear the correspondent bank charges.
 - BEN** - All charges to be borne by the beneficiary.
 - OUR** - All charges to be borne by the Remitter.

9. Select the Purpose of the payment from the drop down list.
10. Enter details/reference related to the transfer on the remarks field.
11. Click the arrow icon on the top of the task bar to confirm the transaction.
12. Check the transaction details and charges applied are accurate before proceeding.
13. Input the "Security Token Code" to confirm the transaction. (Maker ONLY)
14. Click the arrow icon on the top of the task bar to confirm the transaction
15. Click on the print icon to print the Confirmation receipt.
16. Transaction will be routed to the Approver's Group Task to Approve or Reject.

NOTE

Please note the value date for online transfers:-

- (i) Before the cut off time (during the day)
 - Remittance amount would be debited from debiting account and transferred on the same day. (Visit the Bank website for the transaction cut-off times)
- (ii) After the cut off time
 - Remittance amount would be debited from debiting account immediately.
 - Transactions executed after cut- off time on weekdays and non-business days will be processed on the next working day.

Demand Draft

- This function will enable you to request for the issuance of a draft in the currency of your choice.
- The Demand draft will be issued subject to availability of balance and accuracy of details.
- Requests made after banking hours and on non-business days will be processed on the next working day.
- To collect the Demand Draft, please visit your selected branch within branch working hours
- The favourite payee/recipient should be added to your list before performing any type of transaction.
 - Select the Name of the recipient from the drop down menu
 - Input the amount and the Branch for collection

NOTE

Valid identification along with the transaction confirmation are required at the time of collection.

Managers' Cheque

- This function will enable you to request for the issuance of a Managers Cheque.
(Issued in AED only)
- The Managers Cheque will be issued subject to availability of balance and accuracy of details.
- Requests made after banking hours and on non-business days will be processed on the next working day.
- To collect the Managers Cheque, please visit your selected branch within branch working hours
- The favorite payee/recipient should be added to your list before performing any type of transaction.

- Select the favorite recipient from the drop down menu
- Input the Amount and Select the branch for collection

NOTE

Valid identification along with the transaction confirmation are required at the time of collection.

Beneficiary Maintenance

You will be able to add a Beneficiary that has not been listed in the Beneficiary list (1st time payment) or to maintain an existing Beneficiary in the list through this option.

- Select the Remittance type from the dropdown.
- Click Search option on the right hand side of the window to inquire/amend the already added beneficiaries.
- Click the + sign on the right hand side of the window to Add a new beneficiary.
- Please check the right product is selected before you input the details of the beneficiary.
- Check the details are accurate before proceeding.
- Input the “Security Token Code” to confirm the transaction.
- Click the arrow icon on the top of the task bar to confirm the transaction
- Click on the print icon to print the Confirmation receipt.
- Beneficiary will be added to the individual list of beneficiaries under the appropriate product.

Standing Instruction Service

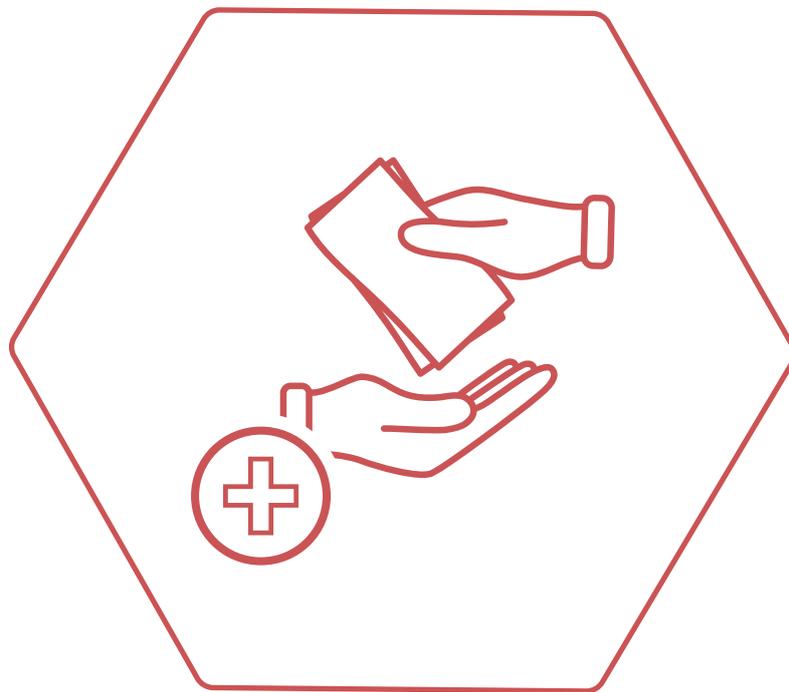
- Recurring Transfers which were set up through CBI Online Banking will be listed as Standing Orders for below functionalities.
- Amendments made to the existing standing instructions will be effective from the next Business day.
- Only the active standing order instructions will be displayed.
 - Select the Standing order which you wish to maintain (Edit/Delete)
 - Make the necessary changes as required
 - Click the forward arrow icon on top of the task bar
 - Check the accuracy of the details on the standing Order
 - Select how you would like to receive One Time Password (OTP)
 - Click on the link “Send OTP/Resend OTP”
 - Enter the OTP received on the OTP input box
 - Click the arrow icon on the top of the task bar to confirm the Standing Order maintenance

Telegraphic Transfer History

This function enables you to inquire about transfers made to banks within UAE and Overseas. All transfers made from your account will be available for viewing.

Transfer history can be viewed up to 3 months from the current date.

- Select the transaction Type from the drop down menu
- Select the period of view from the “From date” and “To date” from the calendar
- Click on Search button to proceed further
- Click on the print icon to print the confirmation receipt.



Fixed Deposits

This function allows you to perform Fixed Deposit (FD) related transactions. The Fixed Deposit limits and the interest rates are as per the bank's product policy.

Fixed Deposit Placement

1. Select the Account to be debited for Fixed Deposit placement
2. Select the relevant data fields according to your placement of deposit.
3. To proceed, click on the right forward arrow on top of the task bar.
4. Check the transaction details are accurate before proceeding.
5. Input the "Security Token Code" to confirm the transaction. (Maker ONLY)
6. Click the arrow icon on the top of the task bar to confirm the transaction
7. Click on the print icon to print the Confirmation receipt.
8. Ensure to retain the printed confirmation receipt for the Fixed Deposit placement.
9. Transaction will be routed to the Approver's Group Task to Approve or Reject.
10. The Users should make a request to the Bank to link Fixed Deposits to their profiles.

Fixed Deposit Maintenance

This function allows you to maintain fixed deposits through Online Banking.

1. Select the Fixed Deposit account you wish to maintain.
2. Amend the Credit instructions from the drop down menus.
3. Follow the steps 3 to 9 above.

Fixed Deposit Withdrawal

This function will allow you to withdraw only the fixed deposits listed on the drop down. Premature withdrawals are subject to a penalty interest. You may check the penalty interest amount prior to make a withdrawal.

1. Select the Fixed Deposit, you wish to withdraw.
2. Provide Credit instructions (Credit to Account) along with the withdrawal reason.
3. Follow the steps 3 to 9 above.



Cheque Services

This function enables you to request for Cheque Books and obtain the details of the Cheques deposited into your account as well as issued from your account.

Menu will display as follows:

Cheque Book Request

This function enables you to request a new cheque book through online banking.

- Select the Account number from the drop down menu.
- Select the number of Cheque Books required.
- Select the number of leaves required in a Cheque Book.
- Check the transaction details are accurate before proceeding.
- Input the "Security Token Code" to confirm the transaction. (Maker ONLY)
- Click the arrow icon on the top of the task bar to confirm the transaction
- Click on the print icon to print the Confirmation receipt.
- Transaction will be routed to the Approver's Group Task to Approve or Reject.

Cheque Clearing Inquiry

This function allows you to check the status of the Cheques deposited to your account, which are pending for clearance.

- Select the account number from the drop down menu and click on the search tab.
- Details of all the Cheques pending for clearance will be displayed.

Cheque Status Inquiry

This function allows you to check status of the cheques issued by you. The cheque status will display as Presented, Not Presented or Stopped

- The Mode of the cheque status are available as two options
 - Single cheque
 - To inquire a single cheque status, input the exact cheque number
 - Range of cheques
 - To view multiple cheque range status, input the range of cheque numbers
- Click on the search tab to get results.
- Click on the print icon to print the Confirmation receipt.



Bulk Upload

This function will allow you to upload a file with multiple records as per the format agreed with the bank.

Menu will display as follows:

Transfer within CBI/Bill Payment

A file containing multiple transfers to CBI accounts as well as multiple Utility Bill payments can be uploaded for processing through this option.

1. Select the "Upload a File" function under Transfer with CBI/Bill Payment option.
2. Select the File Format assign by the bank.
3. Browse the file from the saved location and attach the same.
4. Select the Account to be debited for the transaction.
5. Mention the Effective Date of the transaction by using the calendar.
 - Effective date mentioned as current date – Transactions will be processed immediately
 - Effective date mentioned as a future date - Transactions will be processed on the scheduled date
6. To proceed with the transfer, click on the right arrow on the top of the task bar.
7. Check the transaction details are accurate before proceeding.
8. Input the "Security Token Code" to confirm the transaction. (Maker ONLY)
9. Click the arrow icon on the top of the task bar to confirm the transaction
10. Click on the print icon to print the Confirmation receipt.
11. Transaction will be routed to the Approver's Group Task to Approve or Reject.
12. Visit the "Transaction Inquiry" to check the status of the file/transactions processed.

Payroll (WPS)

This option will allow you to upload a file to the Wages Protection System (WPS) as per the format agreed with the bank.

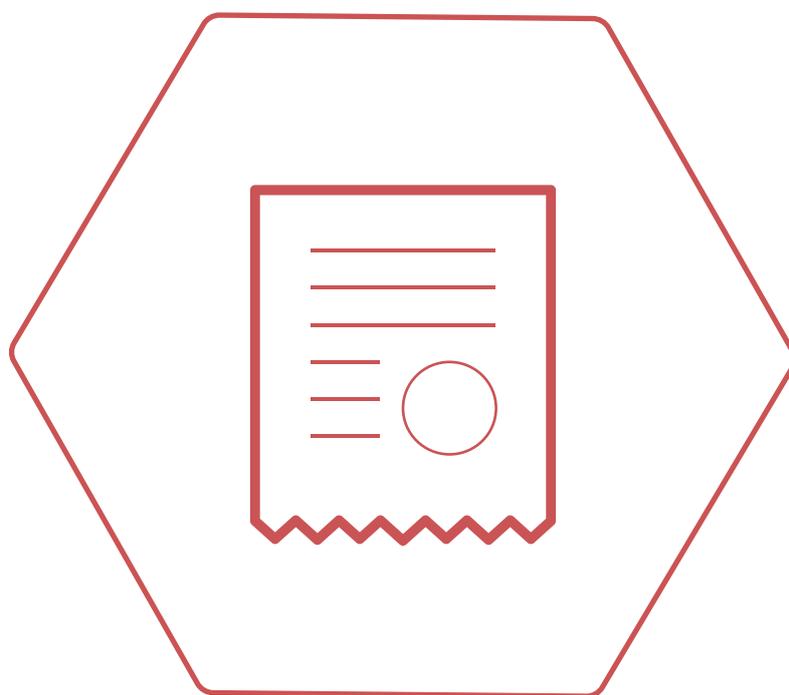
Note that the prior registration with the bank is required to use this option.

1. Select the "Upload a File" function under Payroll (WPS) option.
2. Select the Month of the salary file.
3. Select the Year of the salary file.
4. Select the File Format assign by the bank.
 - a. Browse the file from the saved location and attach the same.
 - b. Mention the Effective Date of the transaction by using the calendar.
 - Transfer date selected as current date – Transactions will be processed immediately
 - Transfer date selected as a future date - Transactions will be processed on the scheduled date
5. Select the Account to be debited for the transaction. Please make sure to select the account registered with the bank for WPS processing.
6. To proceed with the transfer, click on the right arrow on the top of the task bar.
7. Check the transaction details are accurate before proceeding.
8. Input the "Security Token Code" to confirm the transaction. (Maker ONLY)
9. Click the arrow icon on the top of the task bar to confirm the transaction
10. Click on the print icon to print the Confirmation receipt.
11. Transaction will be routed to the Approver's Group Task to Approve or Reject.
12. Visit the "Transaction Inquiry" to check the status of the file/transactions processed.

Transfer within UAE

This option will allow you to upload a file containing multiple transfers to other banks within UAE (In AED only).

1. Select the "Upload a File" function under Transfer with CBI/Bill Payment option.
2. Select the File Format assign by the bank.
3. Browse the file from the saved location and attach the same.
4. Select the Account to be debited for the transaction.
5. Mention the Effective Date of the transaction by using the calendar.
 - Transfer date selected as current date – Transactions will be processed immediately
 - Transfer date selected as a future date - Transactions will be processed on the scheduled date
6. To proceed with the transfer, click on the right arrow on the top of the task bar.
7. Check the transaction details are accurate before proceeding.
8. Input the "Security Token Code" to confirm the transaction. (Maker ONLY)
9. Click the arrow icon on the top of the task bar to confirm the transaction
10. Click on the print icon to print the Confirmation receipt.
11. Transaction will be routed to the Approver's Group Task to Approve or Reject.
12. Visit the "Transaction Inquiry" to check the status of the file/transactions processed.



Bill Payments

This function allows you to pay bills to the registered Utility/payee companies with CBI Online Banking.

All the payee organizations registered with CBI will be listed in the payee list.

The favorite bill payee should be added to your beneficiary list before making bill payments to any service type.

Menu will display as follows:

Pay a Bill

1. Select the service bill type from the drop down menu.
2. If the favorite payee is not listed in the drop own list, click on + sign on the task bar, to add a new beneficiary
3. Select the debiting account from which the payment needs to be processed.
4. Select Full payment or partial payment.
5. Enter the date when the payment needs to be processed on.
 - Transfer date selected as current date - Funds will be transferred immediately
 - Transfer date selected as a future date - Funds will be transferred on the scheduled date
 - Transfer selected as Recurring "YES" - Funds will be transferred on the scheduled frequency and dates set up at the time of the transaction.
 - If funds are not available in the Debit account on the scheduled transaction date, the transaction will be re-attempted for 3 consecutive days and failing which the recurring payment will be suspended.
 - Select the recurring frequency of the Recurring transfer
 - Set the payment on date and the payment till date
6. To proceed with the transfer, click on the right arrow on the top of the task bar.
7. Check the transaction details are accurate before proceeding.
8. Input the "Security Token Code" to confirm the transaction. (Maker ONLY)
9. Click the arrow icon on the top of the task bar to confirm the transaction
10. Click on the print icon to print the Confirmation receipt.

Auto Bill Payment

This option allow you to check the recurring utility Bill Payments setup in the under your profile.

Bill Payment History

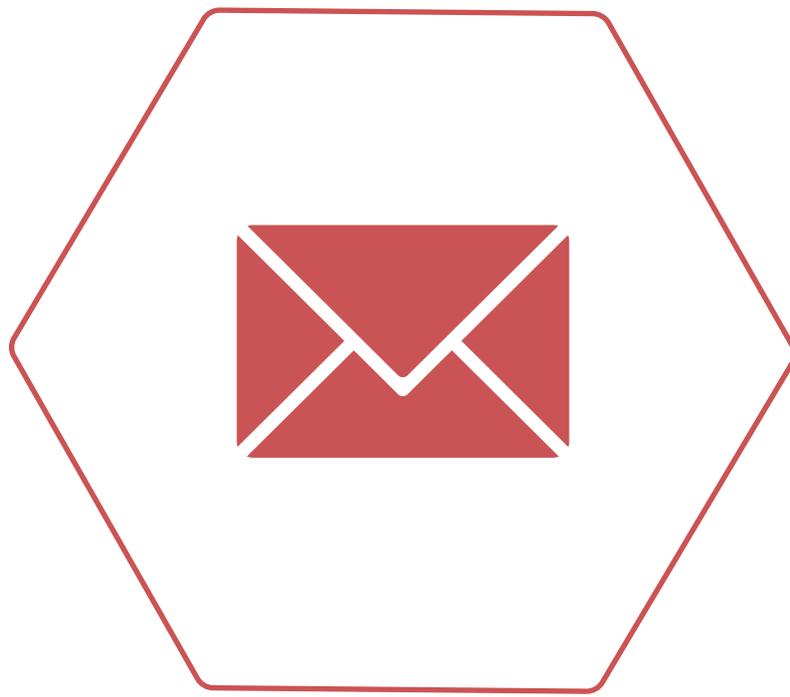
This function allows you to inquire history of all bill payments made from your account. Bill payment history is available for last 20 days and 60 days. Only successful bill payments will be displayed.

- Select 'Payee' from the payee drop down list.
- Select the Service type from the drop down list.
- Select the Transaction history period from the drop down list.
- Click on Search button to proceed.
- Click on the print icon to print the Confirmation receipt.

Beneficiary Maintenance

If the payment is to a payee company that has not been listed in the favourite payee list, (1st time payment)

- Click on the  Sign to add new payee.
- Select the Payee from the drop down list
- Select the Services Type from the drop down list
- Enter the Customer Account Number (with no spaces or special characters)
- To proceed with the transfer, click on the  right arrow on the top of the task bar.
- Check the transaction details are accurate before proceeding.
- Input the "Security Token Code" to confirm the transaction.
- Click the arrow icon on the top of the task bar to confirm the transaction
- Click on the print icon to print the Confirmation receipt.



Correspondence

My Inbox

Messages received from the Bank

Compose

To send a message to the Bank

Sent

View messages sent to the Bank



Requests

This function will allow you to request the following confirmations online.
The dropdown will contain the following request types.

- Balance Confirmation
- Liability Letter
- Statement Requests
 - These documents will be issued at the discretion of the bank.
 - The bank has the right to decline the issuance of any such confirmation.
 - The bank may contact the user for clarifications if required.
 - All requests are chargeable as per the bank's prevailing tariff of charges.



General Services

Menu will display as follows:

Foreign Exchange Rate Inquiry

This function allows you to check the daily Foreign exchange rate on different currencies

Transaction Inquiry

This function allows you to inquire/print the status of the financial transactions done through CBI online Banking.

- Select the Transaction type.
- Select the Status.
- Enter the "From" and "To Date".
- Click on the Search button.
- Transactions can be searched by providing the appropriate transaction Reference Numbers.

Activity Inquiry

This function allows you to inquire/print the status of the financial and non-financial transactions done through CBI online Banking.

- Select the Transaction type.
- Select the Status.
- Enter the "From" and "To Date".
- Click on the Search button.

My Transaction Limits

This function will allow you to view the transaction limit eligibility through CBI Onlinet Banking for all your transaction types.

The transaction limits are displayed according to the Functionality and the Category (Corporate or Account) level.

- Select the Functionality from the dropdown list.
- Select the Category from the drop down.
- Click search tab and proceed.

Change Password

This function allows you to change your online password option.

Kindly follow the Internet Banking password guidelines before setting up the password.

- Enter your old password.
- Enter the desired new password.
- Re-Enter new password in the new password confirm box.
- Click the forward arrow icon to proceed.

NOTE

Passwords must be a minimum of 8 characters in length and should include one uppercase letter, one lowercase letter, and one number. Special characters (%#\$) are not permitted.

**Thank you for banking
with CBI.**

