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Retail Finance

Internet Banking Guide

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1 Functionality Overview

Administration Operations

The Internet Banking administration operations are the operations available to a bank agent to maintain customers, fees and delegate groups. The administration operations include: maintain customer details, maintain transaction fees and maintain delegate actor groups. An overview of each operation is provided below

Maintain Customer Details

The maintain customer details operations provides the bank agent with the facility to view, add and amend personal details that are held for a customer by the bank and to change the customer password.

Maintain Transaction Fees

The maintain transaction operations provide the bank agent with the facility to apply and maintain details of fees for transactions based on transaction type, account type and customer type.

By default all fees are charged to the account associated with the transaction, unless the customer chooses another account to deduct fees from. At the time of transaction confirmation, the customer is given the option of changing the default account by selecting an alternative account.

Fees can be generated for financial and non-financial transactions based on specified rules:

- Customer type
- Account Type
- Transaction Type (for example, Open Payments, Scheduling, Non-financial Transaction)

The transaction fee will not be applied until the user has fully confirmed the transaction and the fee amount. Fees can be calculated as a percentage or a fixed value. The processes are:

- Calculate fees
- Apply transaction fees

Transaction fees can be amended or new transaction fees can be added only by authorized users. The processes are:

- Retrieve all transaction fee details set up for a customer
- Amend transaction fee details

Maintain Delegate Actor Groups

The bank agent defines the delegate actor groups available to the customer. The customer assigns and un-assigns privileges to a delegate by using the predefined Delegate Actor Groups available to the customer. Each predefined Delegate Actor Group consists of predefined roles and privileges. The list of predefined Delegate Actor Groups available to a customer depends on the Customer Actor Group(s) to which the customer has been assigned. By assigning/un-assigning a Delegate Actor Group to a delegate a customer assigns/un-assigns the corresponding privileges to/from that delegate

The Delegate Actor Groups, and hence delegate privileges, available to Customer Actor Groups to assign to delegates are maintained by the bank agent. All Actor Groups (roles and privileges) which a particular Customer Actor Group encompasses are available to be assigned as Delegate Actor Groups

Customer Self-Service Operations

The customer self-service operations are the Internet Banking operations which are available to a customer over the web. The Internet Banking self-service operations include online registration, account enquiry, funds transfer operations, bill payment operations and service operations such as order a statement, order a chequebook and change Internet Banking password. An overview of each operation is provided below

Online Registration

Provides the bank customer with the facility to register online for Internet Banking. The customer is identified and then inputs preferences as to the configuration of their online banking profile. The customer sets up logon and password details. The system records the new online registration and adds the user to a default user group

Application Logon

A user logs on to the system by providing a userId and password. The system verifies the password and checks the user's profile before allowing the user access to the system. Once access has been provided, the application can request what privileges are authorized when necessary. Once a user is logged on they have access to all the privileges assigned to their roles.

The system disables a userId after a defined number of unsuccessful login attempts. It will remain disabled until an administrator resets it.

View Balance

For each account that the customer has online access to the system retrieves and displays the following: Account Number, Account Nickname, Account Type, Account Balance and Available Funds

Account History

Provides the customer with the facility to enquire on an account in relation to its movements. Movements on the account may be financial transactions such as deposits, withdrawals, direct debits, standing orders, payments, cheques drawn or charges. The Account History operations are as follows:

- The facility to do a quick search – search criteria can be the most recent transactions or all available
- The facility to search for account movements by a specified date range or a specified amount range
- To display details of each account movement and the running balance on the account which is calculated on a daily basis
- The facility to print the displayed account movements

Cheques

Provides the customer with the facility to enquire on cheques on their account and to place a stop on a cheque. The cheques operations are:

- The facility to search for a cheque on an account by cheque number, date range or cheque status, for example, in progress, cleared, stopped, unknown
- The facility to display details of each cheque, for example, cheque number, cheque status, posted date and amount
- The facility to place a stop on a cheque

No cheques that have been previously stopped or which have passed through the clearing system are permitted to be stopped.

Transfers

Provides the functionality to process the following types of transfers from an account held by a customer:

- Inter account transfer: a funds transfer between two accounts held by the same customer within the bank
- Internal funds transfer: a funds transfer between two accounts held by different customers within the bank
- External funds transfer: a funds transfer to an account in another bank

Transfers may be made to:

- Individuals or companies who have been registered in the customer's Account Address Book
- The collection of beneficiaries contained in the customer's Transfer Groups (for example, payroll)
- Beneficiaries whose details have been manually entered by the user at the front end

The Transfers operations are:

- The processing of an inter account or internal funds transfer including the checking of the user's daily limit and the account's available balance for the processing date, creating a journal entry for the transaction in the virtual branch's Electronic Journal, updating the balances on both the From and the To accounts and creating account movements in both the From and To accounts.
- The processing of an external funds transfer, including the checking of the user's daily limit and the account's available balance for the processing date, creating a journal entry for the transaction in the virtual branch's Electronic Journal, generating a request for the funds transfer to be made, updating the balance and creating an account movement on the 'From' account.

See also ‘Scheduled Transfers’

Maintain Account Address Book

Provides the customer with the facility to maintain beneficiary details in the customer’s Account Address Book. An account is a person/company to whom some form of payment will be made from a customer's account. Account Address Book details will be used in the setting up of standing orders or funds transfers for a customer. Once an account has been set up for a customer the details may be used for all accounts held by that customer. The Account Address Book operations are:

- Display a listing of all Account Address Book accounts that have been set up for a customer
- Record a new account and account details on the list for the customer
- Amend account details
- Delete an account and its details from the customer's list

Transfer Groups

Provides the customer with the facility to view, set up and maintain Transfer Groups. A Transfer Group is a collection of beneficiaries to whom some form of payment will be made from a customer's account. Once a transfer group has been set up for a customer the details may be used for all accounts held by that customer.

The Transfer Groups operations are:

- Display a listing of all transfer groups that have been set up for a customer
- Record a new transfer group and its member details on the list for the customer
- Amend member details
- Delete a transfer group and its member details from the customer's list
- Create a copy of an existing transfer group

Scheduled Transfers

Provides the customer with the facility to create and maintain the scheduled transfers on their account. A scheduled transfer can be created for each beneficiary of the customer. It contains either the details of the standing orders to be paid to the beneficiary or a future dated one-off transfer. If the scheduled transfer is to be set up using standing orders the details recorded may include the beneficiary account details, frequency for payment, start date, end date, amount and/or number of transactions required. If the scheduled transfer is to be a future one-off transfer the details recorded may include the beneficiary account details and effective date for the transaction. Transactions are then generated from the scheduled transfers so that payment can be made to the beneficiary. Transactions will be generated for the next scheduled transfer on the schedule, for example, when setting up scheduled transfers for standing orders the transaction will be set up for the first standing order request on the schedule.

Transfers may be made to:

- Individuals or companies who have been registered in the customer's Account Address Book
- The collection of beneficiaries contained in the customer's Transfer Groups (for example, payroll)

- Beneficiaries whose details have been manually entered by the user at the front end

This component also provides the user with the facility to view and search their scheduled transfers.

The Scheduled Transfers operations are:

- Display the summary of all scheduled transfers that have been set up on an account
- Record the details of the scheduled transfer to be paid to the beneficiary on the customer's account
- Amend the details of scheduled transfers to be paid to the beneficiary
- Suspend the scheduled transfers to be paid to the beneficiary until a specified date, or indefinitely
- Restart the suspended scheduled transfers to be paid to the beneficiary
- Delete the scheduled transfers to be paid to the beneficiary

Validations for both standing orders and future one off transfers are undertaken to ensure that it is permitted to undertake the setting up of the transaction type on the account and that the set up of the transaction will not exceed the daily user limit for withdrawal transactions.

Bill Payments

Provides the customer with the facility to pay utility bills. The customer sets up a personalised list of registered billers selected from the bank's database of registered billers. Once the biller is set up for the customer the details may be used for all accounts held by that customer. The payment method catered for is funds transfer from the customer's account. The processing of the bill payment includes the checking of user limits, creating a journal entry and account movement for the transaction and updating the account balance.

Maintain Billers

The Maintain Billers operations includes add new biller, list all billers set up for the customer and amend biller details

Scheduled Bill Payments

Provides the customer with the facility to create and maintain the scheduled utility bill payments. The user sets up a personalised list of registered billers selected from the bank's database of registered billers. Once the biller is set up for the customer the details may be used for all accounts held by that customer.

A scheduled bill payment can be created for each registered biller of the customer. It contains either the details of the standing orders to be paid to the utility company or a future dated one-off payment. The payment method catered for is funds transfer from the customer's account.

If the scheduled payment is set up using standing orders, the details recorded may include the biller's account details, frequency of payment, start date, end date, amount and/or number of transactions required.

If the scheduled payment is to be a future one-off transfer, the details recorded include the biller's account details and effective date for the transaction.

The Scheduled Bill Payment operations are:

- Set up a schedule of payments for a selected registered biller
- Display the summary of all scheduled bill payments that have been set up on an account
- Amend details of a schedule of payments
- Suspend the scheduled payments to be paid to the biller until a specified date, or indefinitely
- Restart the suspended scheduled payments to be paid to the biller
- Delete the scheduled payments to be paid to the biller

Validations for both standing orders and future one-off payments will be undertaken to ensure that it is permitted to undertake the setting up of the transaction type on the account and that the set up of these transactions will not exceed the daily user limit for withdrawal transactions.

Maintain Delegates

Provides the customer with the facility to maintain details for delegates. A delegate is a person to whom privileges are assigned so that they can perform a specified subset of transactions on behalf of the customer, for example, accountant etc

A customer has the ability to create a new delegate and assign certain predefined delegate roles to him/her. The list of predefined delegate roles available to a customer varies depending on the user group(s) of the customer. Once the delegate is created the customer can amend the delegate details and specify what account(s) the delegate has access to. The customer will only be able to choose from the accounts that have been registered to be used online.

After the assignment, the delegate will be able to logon as himself/herself and carry out the limited actions on the accounts that s/he has been granted privileges for.

A customer may add or remove the predefined delegate roles of an existing delegate and change the accounts the delegate has access to.

Order Statement

Provides the customer with service to order a Statement on an account and to set the method of Statement dispatch, for example, mail, email

Order Chequebook

Provides the customer with service to order a chequebook on the account. The customer selects an account, type of chequebook and method of dispatch and selects to order. The system verifies that a chequebook is permitted to be set up on the account type, if a chequebook facility has not already been set up on the account the system creates the Chequebook facility and obtains the chequebook number, records the chequebook type and sets up its method of dispatch

Maintain Personal Details

Provides the customer with the facility to view, add and amend the personal details that are held for the customer by the bank and to change the customer password. Details that can be amended by the customer include address, home phone number, work phone number, mobile phone number, fax number and email address.

Amend Account Nickname

Allows the customer to view and maintain the nicknames of their accounts. The operations are:

- Display a listing of all accounts and their associated nicknames that have been set up by the customer
- Amend the nickname of an account

Maintain Default Accounts

Allows the customer to view and maintain their default accounts. An account can be set as the default account for a particular task, for example, funds transfers, bill payments etc. The Default Account operations are:

- Display a listing of all tasks that have been assigned default accounts
- Amend the default account for a task

2 Administration Operations

Application Logon

Overview

A user logs on to the system by providing a userId and password. The system verifies the password and checks the user's profile before allowing the user access to the system. Once access has been provided, the application can request what privileges are authorized when necessary. Once a user is logged on they have access to all the privileges assigned to their roles.

The system disables a userId after a defined number of unsuccessful login attempts. It will remain disabled until an administrator resets it.

Submit Logon Request

When the application is launched the logon panel is displayed and the user is prompted for their User ID and Password. Once the User ID and Password are entered and the OK button is selected the system validates the credentials. The system verifies that the User ID exists, that the user is not already logged on and that the password entered matches that stored against the current user logon ID. The user is then logged on to the system. The system determines the role assigned to the user, sets the active role of the user's account to be the role of the user, sets the user logged on flag to on and retrieves the privileges for the user's role. The system then launches the navigation menu appropriate to the operations that the user has authorization for, for example, administrator operations or customer operations

Customer Maintenance

Overview

The customer maintenance operations provide the administrator with the facility to view, add and amend personal details that are held for a customer by the bank and to change the customer password. The following customer personal data can be amended: Address, Home No., Work No., Mobile No., Fax No., Email Address

Select Operations

After successful administrator logon select the following:

- Select **Customer Maintenance** from the top navigation menu

The **Customer Search** screen is then launched

Customer Search

On the Customer Search screen enter the search criteria to retrieve the customer record to be maintained:

- Select the radio button of the search criteria to be entered
- Enter customer **Branch Code** and **Account Number** or customer **First Name** and **Surname**
- Click **Submit**

The Administration – Customer Search Results panel is then launched

- Select the customer record to be maintained from the Customer Details table
- Click **Submit**

The amend customer details screen is then launched

Amend Customer Contact Details

The **Amend Customer Details** screen lists the customer address and contact details

The fields that can be amended are as follows: Address, Postal Code, Country, Home No., Work No., Mobile No., Fax No., Email Address

- Amend required field(s)
- Click **Update Details**

On successful update a message box is launched confirming amend of customer details

- Click Continue

Amend Customer Password

On the amend customer details screen select **User Logon Details**
The amend user password screen is then launched displaying the customer name, logon name, change password field and date user last logged in

- Enter new password in the **Change Password** field
- Click the **Change Password** button

A message box is then launched confirming ‘User Password Amend Completed Successfully’

- Click Continue

Fee Maintenance

Overview

The Fee maintenance operation provides the administrator with the facility to apply and maintain details of fees for Transactions based on transaction type, account type and customer type.

By default all fees are charged to the account associated with the transaction, unless the customer chooses another account to deduct fees from. At the time of transaction confirmation, the customer is given the option of changing the default account by selecting an alternative account.

Fees can be generated for financial and non-financial transactions based on specified rules:

- Customer type
- Account Type
- Transaction Type (for example, Open Payments, Scheduling, Non-financial Transaction)

The transaction fee will not be applied until the user has fully confirmed the transaction and the fee amount. Fees can be calculated as a percentage or a fixed value. The processes are:

- Calculate fees
- Apply transaction fees

Transaction fees can be amended or new transaction fees can be added only by authorised users. The processes are:

- Retrieve all transaction fee details set up for a customer
- Amend transaction fee details

Select Operation

- Select **Transaction Fees** from the top navigation menu

The **Fee Maintenance** screen is then launched

Amend Transaction Fee

On the **Fee Maintenance** screen select the following:

- Select **Transaction Type** from the drop-down menu
- Amend the required fields
- Click **Update**

On successful execution a message box is launched confirming ‘Transaction Fee Amend Completed Successfully’

- Click **OK**

Maintain Delegates

Overview

The customer assigns and un-assigns privileges to a delegate by using the predefined Delegate Actor Groups available to the customer. Each predefined Delegate Actor Group consists of predefined roles and privileges. The list of predefined Delegate Actor Groups available to a customer depends on the Customer Actor Group(s) to which the customer has been assigned. By assigning/un-assigning a Delegate Actor Group to a delegate a customer assigns/un-assigns the corresponding privileges to/from that delegate

The Delegate Actor Groups, and hence delegate privileges, available to Customer Actor Groups to assign to delegates are maintained by the administrator. All Actor Groups (roles and privileges) which a particular Customer Actor Group encompasses are available to be assigned as Delegate Actor Groups

Select Operations

After successful administrator logon select the following:

- Select **Maintain Delegate** from the top navigation menu

The system retrieves all customer actor groups and any delegate actor groups that have been assigned to each one. The **Maintain Predefined Delegate Actor Groups** screen is then launched

Maintain Predefined Delegate Actor Groups

Assign Delegate Actor Group to Customer Group

To make a Delegate Actor Group, and the corresponding privileges, available to a Customer Actor Group for assignment to their delegates select the following

- Select the **Customer Actor Group** that is to be assigned a delegate group from the drop-down menu
- Select a delegate actor group to assign to the customer group from the **All Actor Groups** list
- Click the right arrow button
- Repeat for each Delegate Actor Group to be assigned
- Click **Save**

Un-assign Delegate Actor Group from Customer Group

To make a Delegate Actor Group, and the corresponding privileges, unavailable to a Customer Actor Group for assignment to their delegates select the following

- Select the **Customer Actor Group** that is to be un-assigned a delegate group from the drop-down menu
- Select the delegate group to un-assign from the **Delegate Actor Groups** list
- Click the left arrow button
- Repeat for each Delegate Actor Group to be unassigned
- Click **Save**

3 Customer Self-Service Operations

Online Registration

Overview

The online registration operation provides the bank customer with the facility to register online for Internet Banking. The customer is identified and then inputs preferences as to the configuration of their online banking profile. The customer sets up logon and password details. The system records the new online registration and adds the user to a default user group

Select Online Registration Operation

Select **register** on the Internet Banking home page

The Internet Banking Customer Registration panel is then launched

Customer Identification

The Internet Banking **Customer Registration** panel is launched. Enter First Name, Surname and Account Number and select the Next button

The Customer Verification panel is then launched

Customer Verification

Enter the following details on the Customer Verification panel: Date of Birth, Card Number, PIN and Select the Next button

Terms and Conditions

The **Terms and Conditions** panel is then launched. To register agreement with the terms and conditions select the check-box (this field is required for online registration). Select the Next button. The User Preferences screen is then launched

User Preferences

On the User Preferences screen enter/select the following: enter e-mail address, select service subscription, (optional), select Level of Service, select default Transfer debit account from the drop-down menu, select default Payments debit account from the drop-down menu, select accounts to make available on the Internet Banking service, enter online name('Nickname') for each account, for example, current, savings. Select the Next button

The Nominate User Name and Password panel is then launched

Logon Details

The Nominate User Name and Password panel is then launched to nominate the username and password to be used for Internet Banking. Enter a User Name and Password for Internet Banking logon and select the Next button

A successful online registration confirmation screen is then launched:

Online Registration Confirmation

The successful registration screen is then launched confirming activation of online account(s) and username and password details. A link is displayed for login to the new online account

Click on the login link to access Internet Banking services:

Internet Banking Logon

The Internet Banking logon screen is then launched displaying user logon and password fields

View Balances

Overview

For each account that the customer has online access to the system retrieves and displays the following: Account Number, Account Nickname, Account Type, Account Balance and Available Funds

Select Operation

- Select **View Accounts** from the top navigation menu
- Select **Balances** from the left navigation menu

The system retrieves and displays all accounts that the customer has online access to. The **Balances** panel is launched

View Balances

The **Balances** screen displays the account number, nickname, type, currency, balance and available funds for each account registered for online access.

To view the most recent transactions for n account select the account number or nickname

Transaction Search

Overview

The transaction search operation provides the customer with the facility to enquire on an account in relation to its movements. Movements on the account may be financial transactions such as deposits, withdrawals, direct debits, standing orders, payments, cheques drawn or charges. The Account History operations are:

- The facility to do a quick search by the most recent transactions or all available
- The facility to search for account movements by a specified date range or a specified amount range
- To display details of each account movement and the running balance on the account which is calculated on a daily basis
- The facility to print the displayed account movements

Select Operation

- Select **View Accounts** from the top navigation menu
- Select **Transaction Search** from the left navigation menu

The **Transaction Search** panel is then launched

Quick Transaction Search

On the **Transaction Search** panel select the following:

- Select an account from the drop-down **Select Account** menu
- Click **Most Recent** or **All Available**

The **Transaction Details** screen is then launched displaying each transaction date, description, debit or credit details and subsequent balance

Detailed Transaction Search

A transaction search filter can be applied, for example, a date range or an amount range

- Click **Search Again** on the Transaction Details panel

On the **Transaction Search** panel select the following:

- Select an account from the drop-down **Select Account** menu
- Enter an **Amount** in the **From:** field and **To:** field or enter a **Date** in the **From** field and **To** field
- Click **Search**

The **Transaction Details** search result panel is then launched

Maintain Cheques

Overview

The maintain cheques operations provide the customer with the facility to enquire on cheques on their account and to place a stop on a cheque. The cheques operations are:

- The facility to search for a cheque on an account by cheque number, date range or cheque status, for example, in progress, cleared, stopped, unknown
- The facility to display details of each cheque, for example, cheque number, cheque status, posted date and cheque amount
- The facility to place a stop on a cheque

No cheques that have been previously stopped or which have passed through the clearing system are permitted to be stopped.

Select Operation

- Select **View Accounts** on the top navigation menu
- Select **Cheque search** on the left navigation menu

The Maintenance: Cheques: Cheque panel is then launched

Cheque Search

On the **Maintenance: Cheques: Cheque Search** panel enter/select the following:

- Select the **Account** from the drop-down menu
- Enter search criteria, enter cheque number, cheque number range, date range or cheque status
- Click **Display Cheques**

The search results are then displayed in the **Cheque Details** table at the bottom of the screen, including cheque number, status, posted date and amount

Cheque Stop

Prerequisites: a cheque search needs first to be executed, see above for information.

- Select the cheque record of the cheque to be stopped from the **Cheque Results** table
- Click **Stop**

The **Stop Cheque** screen is then launched

- Select the **Stoppage Reason** from the drop-down menu, for example, Lost, Stolen, Damaged or Account Closed
- Click **Submit**

Transfer Funds

Overview

The transfer funds operations provide the functionality to process the following types of transfers from an account held by a customer:

- Inter account transfer: a funds transfer between two accounts held by the same customer within the bank
- Internal funds transfer: a funds transfer between two accounts held by different customers within the bank
- External funds transfer: a funds transfer to an account in another bank

Transfers may be made to:

- Individuals or companies who have been registered in the customer's Account Address Book
- The collection of beneficiaries contained in the customer's Transfer Groups (for example, payroll)
- Beneficiaries whose details have been manually entered by the user at the front end

The Transfer operations are:

- The processing of an inter account or internal funds transfer including the checking of the user's daily limit and the account's available balance for the processing date, creating a journal entry for the transaction in the virtual branch's Electronic Journal, updating the balances on both the From and the To accounts and creating account movements in both the From and To accounts.
- The processing of an external funds transfer, including the checking of the user's daily limit and the account's available balance for the processing date, creating a journal entry for the transaction in the virtual branch's Electronic Journal, generating a request for the funds transfer to be made, updating the balance and creating an account movement on the 'From' account.

The scheduled transfers operation provides the customer with the facility to create scheduled transfers on their account. A scheduled transfer can be created for each beneficiary of the customer. It contains either the details of the standing orders to be paid to the beneficiary or a future dated one-off transfer. If the scheduled transfer is to be set up using standing orders the details recorded may include the beneficiary account details, frequency for payment, start date, end date, amount and/or number of transactions required. If the scheduled transfer is to be a future one-off transfer the details recorded may include the beneficiary account details and effective date for the transaction. Transactions are then generated from the scheduled transfers so that payment can be made to the beneficiary. Transactions will be generated for the next scheduled transfer on the schedule, for example, when setting up scheduled transfers for standing orders the transaction will be set up for the first standing order request on the schedule.

Transfers may be made to:

- Individuals or companies who have been registered in the customer's Account Address Book.
- The collection of beneficiaries contained in the customer's Transfer Groups (for example, payroll)
- Beneficiaries whose details have been manually entered by the user at the front end

This functionality also provides the user with the facility to view and search their scheduled transfers.

The Scheduled Transfers operations are:

- Record the details of the scheduled transfer to be paid to the beneficiary on the customer's account

Refer also to the Maintain Scheduled Transfers section

Select Operation

- Select **Transfer Money** from the top navigation menu
- Select **Transfer Between Accounts** from the left navigation menu

The system retrieves details of all accounts from which the user has the privilege to transfer funds and retrieves details of all the customer’s Account Address Book items and Transfer Groups. The **Transfer Between Accounts** panel is launched

Transfer Funds

On the **Transfer Between Accounts** panel select/enter the following:

- Select account to debit on the **From Account** drop-down menu
- Select beneficiary/group to credit on the **To Account or Transfer Group** drop-down menu or enter details of new beneficiary
- Enter **Amount** if not transferring to a transfer group
- Enter **Description**
- Click **Transfer Now**

A **Transfer Confirmation** panel is then launched detailing the ‘from account’, ‘to account’, ‘transaction total’ and ‘transaction fee’

- Click **OK** to confirm details and execute transfer

A **Transfer Receipt** panel is then displayed which includes the date, time and receipt number

- Select **Print** or save the receipt details
- Click **Continue**

The **Balances** panel is then launched with the updated balance

Schedule Transfer

On the **transfer between accounts** screen select the following:

- Select account to debit on the **From Account** drop-down menu
- Select beneficiary/group to credit on the **To Account or Transfer Group** drop-down menu or enter details of new beneficiary
- Enter **Amount** if not transferring to a transfer group
- Enter **Description**
- Click **Create Schedule Transfer**

The **Set Up Scheduled Transfer** screen is then launched:

- Enter/select scheduled transfer details: transfer frequency, first transfer date, total number of transfers and final transfer date
- Click Continue

The Scheduled Transfer Confirmation screen is then launched

- Click **OK** to confirm details and execute the scheduling of the transfer

The Scheduled Transfer Receipt screen is then launched

- Print receipt or paste details into a text editor
- Click OK

Maintain Account Address Book

Overview

The maintain account address book operations provide the customer with the facility to maintain beneficiary details in the customer’s Account Address Book. An account is a person/company to whom some form of payment will be made from a customer's account. Account Address Book details will be used in the setting up of standing orders or funds transfers for a customer. Once an account has been set up for a customer the details may be used for all accounts held by that customer. The Account Address Book operations are:

- Display a listing of all Account Address Book beneficiary accounts that have been set up for a customer
- Record a new account and account details on the list for the customer
- Amend account details
- Delete an account and its details from the customer's list

Select Address Book Operations

- Select **Transfer Money** from the top navigation menu
- Select **Account Address Book** from the left navigation menu

The **Account Address Book** panel is then launched

View Existing Beneficiaries

The **Account Address Book** panel displays the existing registered beneficiary details, including description, sort code and account number

Add New Beneficiary

On the **Account Address Book** panel enter the details of the account to credit:

- Enter the **Account Name** (the account holder)
- Enter the branch sort code in the **Sort Code** field
- Enter the **Account Number**
- Click **Add**

Msg Box: Confirm Create Beneficiary?

- Click **OK**

The Updated **Account Address Book** panel is then launched

Amend Beneficiary Details

On the **Account Address Book** panel select the following:

- Select an **Existing Accounts** radio-button corresponding to the beneficiary record to be amended
- Edit the **Description** field
- Click **Amend**

The Updated **Account Address Book** panel is then launched

Delete Beneficiary

On the **Account Address Book** panel select the following:

- Select an **Existing Accounts** radio-button corresponding to the beneficiary details to be deleted
- Click **Delete**

The Updated **Account Address Book** panel is then launched

Transfer Groups

Overview

The transfer groups operation provides the customer with the facility to view, set up and maintain Transfer Groups. A Transfer Group is a collection of beneficiaries to whom some form of payment will be made from a customer's account. Once a transfer group has been set up for a customer the details may be used for all accounts held by that customer.

The Transfer Groups operations are:

- Display a listing of all transfer groups that have been set up for a customer
- Record a new transfer group and its member details on the list for the customer
- Create a copy of an existing transfer group
- Amend member details
- Delete a transfer group and its member details from the customer's list

Select Transfer Groups Operation

- Select **Transfer Money** on the top navigation menu
- Select **Transfer Groups** on the left navigation menu

The **Transfer Groups** panel is then launched

Add Transfer Group

On the Transfer Groups panel enter/select the following:

- Enter the New Transfer Groups name
- Click Add

The **Transfer Group Members** screen is then launched

Add Member to Transfer Group

To add a member to a transfer group enter/select the following on the **Transfer Group Members** panel:

- Select a **New Group Member** from the drop-down list of account beneficiaries
- Enter a transfer **Amount**
- Click **Add**

Msg Box: Confirm Add Beneficiary Group Member?

- Click **OK**

The updated **Transfer Group Members** panel is then launched

- Repeat for each additional beneficiary to be added to the transfer group

Copy Transfer Group

To create a new Transfer Group by copying the member details of another Transfer Group select the following

- Select the Transfer Groups operation from the main menu

The **Transfer Groups** screen is then launched. Enter/select the following on the Transfer Groups screen:

- Select the group to copy from the **Current Groups** list
- Enter the name for the new group in the **Name** field
- Click **Copy**

Amend Transfer Group Member Details

On the **Transfer Group Members** panel enter/select the following:

- Amend any required fields in the **Current Members** table, the amendable fields are **Description** and **Amount**
- Click **Update All**

A Confirmation screen is then launched, detailing the updated total transfer amount for that group and the updated member details

- Click **Continue** to be returned to the **Transfer Groups** panel

Remove Transfer Group Member

On the **Transfer Groups** panel select the following:

- Select a Transfer Group from the **Current Groups**
- Select **Edit Selected Group**

The **Transfer Group Members** panel is then launched

- Click the **Remove** button next to the member record to be removed from the group

The updated **Transfer Group Members** panel is then launched

Delete Transfer Group

On the **Transfer Groups** panel select the following:

- Select a Transfer Group from the **Current Groups**
- Select **Delete Selected Group**

A deletion confirmation panel is then launched

- Click **OK** to execute transfer group deletion
- Click **Exit**

The updated **Transfer Groups** panel is then launched

Maintain Scheduled Transfers

Overview

The maintain scheduled transfers operations provide the customer with the facility to maintain the scheduled transfers on their account.

The Maintain Scheduled Transfers operations are:

- Display the summary of all scheduled transfers that have been set up on an account
- Amend the details of scheduled transfers to be paid to the beneficiary
- Suspend the scheduled transfers to be paid to the beneficiary until a specified date, or indefinitely
- Restart the suspended scheduled transfers to be paid to the beneficiary
- Delete the scheduled transfers to be paid to the beneficiary

Validations for both standing orders and future one off transfers are undertaken to ensure that it is permitted to undertake the setting up of the transaction type on the account and that the set up of the transaction will not exceed the daily user limit for withdrawal transactions.

Select Operation

- Select **Transfer Money** from the top navigation menu
- Select **Scheduled Transfers** from the left navigation menu

The **Scheduled Transfers** panel is then launched

View Scheduled Transfers

On the **Scheduled Transfers** screen select the account to view scheduled transfers for from the accounts drop-down menu

The scheduled transfers which have been set up on that account are then displayed

Amend Scheduled Transfer

To amend a scheduled transfer select the following on the **Scheduled Transfers** screen:

- Select the account on which the scheduled transfer to be maintained has been set up

The scheduled transfers on that account are then retrieved and displayed

- Select the scheduled transfer record which is to be maintained, it must have a status of ‘Active’
- Click **Amend**

The **Amend Scheduled Transfers** screen is then launched

The amendable fields are Total Number of Transfers, End date, Transfer date, Amount and Frequency.

- Amend required field(s)
- Click **Continue**

The Scheduled Transfer Confirmation screen is then launched

- Click **OK** to execute the amend

The Scheduled Transfer Receipt screen is then launched

- Click **OK** to be returned to the main Scheduled Transfers screen

Suspend Scheduled Transfer

To suspend a scheduled transfer enter/select the following on the **Scheduled Transfers** screen:

- Select the account on which the scheduled transfer to be suspended has been set up

The scheduled transfers on that account are then retrieved and displayed

- Select the scheduled transfer record which is to be suspended, it must have a status of 'Active'
- Click **Suspend**

The **Suspend Scheduled Transfers** screen is then launched

- Enter **Suspension Start Date**, **Suspension End Date** and select suspension **Reason**. The Suspension End Date field is optional
- Click **Continue.** The Scheduled Transfer Confirmation screen is then launched
- Click **OK** to execute the scheduled transfer suspension. The Scheduled Transfer Receipt screen is then launched
- Click **OK** to be returned to the Scheduled Transfers screen

Restart Scheduled Transfer

To restart a suspended scheduled transfer enter/select the following on the **Scheduled Transfers** screen:

- Select the account on which the scheduled transfer to be restarted has been set up. The scheduled transfers on that account are then retrieved and displayed
- Select the suspended scheduled transfer which is to be restarted
- Click **Restart**

The **Restart Scheduled Transfers** screen is then launched:

- Enter the restart date and select a restart reason from the drop-down menu
- Click **OK**

The Scheduled Transfer Confirmation screen is then displayed

- Click **OK** to restart the suspended scheduled transfer

The **Scheduled Transfer Receipt** screen is then launched:

- Click **OK** to be returned to the main Scheduled Transfers screen

Delete Scheduled Transfer

To delete all scheduled transfers or the next scheduled transfer enter/select the following on the **Scheduled Transfers** screen:

- Select the account on which the scheduled transfer to be deleted has been set up

The scheduled transfers on that account are then retrieved and displayed

- Select the scheduled transfer record which is to be deleted, it must have a status of 'Active'
- Click **Delete**

The **Delete Scheduled Transfers** screen is then launched:

- Enter **Cancellation Date**, this is an optional field
- Select **Cancellation Reason** from the drop-down menu: Paid in Full, Customer Request, Account Closed or Change in Amount
- Click **Continue**

The Scheduled Transfer Confirmation screen is then launched:

- Click **OK** to execute the scheduled transfer deletion

The **Scheduled Transfer Receipt** screen is then launched:

- Click **OK** to be returned to the main Scheduled Transfers screen

Pay Bill

Overview

The pay bill operation provides the customer with the facility to pay utility bills. The customer sets up a personalised list of registered billers selected from the bank's database of registered billers. Once the biller is set up for the customer the details may be used for all accounts held by that customer. The payment method catered for is funds transfer from the customer's account. The processing of the bill payment includes the checking of user limits, creating a journal entry and account movement for the transaction and updating the account balance.

Select Operation

- Select **Bills** from the top navigation menu
- Select **Pay Bill** from the left navigation menu

The Pay Bill panel is then launched

Pay Bill

On the **Pay Bill** panel enter/select the following:

- Select account to debit from the **Pay bill from account** drop-down menu
- Select a **biller**
- Enter the bill **Amount**
- Click **Pay Bill Now**

A **Payment Confirmation** panel is then launched. The account that the fee will be debited from can be changed at this stage if required. Select the account from the drop-down menu.

- Click **OK** to confirm payment details and transaction fee account and to execute payment

A **Payment Receipt** panel is then launched

- Click **Print** or copy & paste receipt details into a text editor
- Click **Continue**

The updated **Balances** panel is then launched

Schedule Bill Payment

On the **Pay Bill** panel enter the following:

- Select account to debit from the **Pay bill from account** drop-down menu
- Select a **biller**
- Enter the bill **Amount**

- Click **Schedule Bill Pay**

The **Scheduling Options** panel is then launched

- Select a payment **Frequency** from the drop-down menu, for example, once only, weekly, fortnightly, monthly, bi-monthly, annually
- Enter **First transfer on** date
- Enter **Total Number of Payments**
- Enter **Finish transfers on** date or select **No end date**
- Click **Continue**

A confirmation screen is launched

- Click **OK** to confirm scheduled bill payment details

A **Scheduled Payments Receipt** panel is then launched

- Click **Print** or copy and paste receipt details into a text editor

Add Biller

Overview

The Add Biller operation provides the customer with the facility to set up a new biller for their accounts by selecting the biller from the bank's predefined list of billers and entering the Customer Reference Number

Select Operation

- Select **Bills** from the top navigation menu
- Select **Add Biller** from the left navigation menu

The Add Biller panel is then launched. Enter/select the following on the add biller screen:

- Select a biller from the drop-down menu
- Enter **Customer Reference Number** (this is the reference number on your bill)
- Click **Add Biller**

Msg Box: Add Biller Completed Successfully

- Click Continue

The updated **Pay Bill** panel is then launched with the new biller details

Amend Biller Details

Overview

The Maintain Billers operations provide a customer with the functionality to view all billers set up for the customer and to amend biller details

Select Change Billers Operation

- Select **Bills** from the top navigation menu
- Select **Change Billers** from the left navigation menu

The **Change Billers** panel is then launched

Amend Biller Details

On the **Change Billers** panel enter/select the following:

- Select a biller to amend from the drop-down menu
- Enter new **Customer Reference Number**
- Click **Update**

Msg Box: Change Biller Completed Successfully

- Click Continue

The updated **Pay Bill** panel is then launched with the amended biller details

Maintain Scheduled Bill Payments

Overview

The maintain scheduled bill payments operation provides the customer with the facility to create and maintain the scheduled utility bill payments. The user sets up a personalised list of registered billers selected from the bank's database of registered billers. Once the biller is set up for the customer the details may be used for all accounts held by that customer.

A scheduled bill payment can be created for each registered biller of the customer. It contains either the details of the standing orders to be paid to the utility company or a future dated one-off payment. The payment method catered for is funds transfer from the customer's account.

If the scheduled payment is set up using standing orders, the details recorded may include the biller's account details, frequency of payment, start date, end date, amount and/or number of transactions required.

If the scheduled payment is to be a future one-off transfer, the details recorded include the biller's account details and effective date for the transaction.

The Scheduled Bill Payment operations are:

- Set up a schedule of payments for a selected registered biller
- Display the summary of all scheduled bill payments that have been set up on an account
- Amend details of a schedule of payments
- Suspend the scheduled payments to be paid to the biller until a specified date, or indefinitely
- Restart the suspended scheduled payments to be paid to the biller
- Cancel the scheduled payments to be paid to the biller

Validations for both standing orders and future one-off payments will be undertaken to ensure that it is permitted to undertake the setting up of the transaction type on the account and that the set up of these transactions will not exceed the daily user limit for withdrawal transactions.

Select Scheduled Payments Operation

- Select **Bills** from the top navigation menu
- Select **Scheduled Bill Payments** from the left navigation menu

The **Scheduled Bill Payments** screen is then launched

View Scheduled Payments

On the scheduled bill payments screen select the following:

- Select the account to view scheduled payments for from the accounts drop-down menu

The scheduled payments which have been set up on that account are then displayed

Amend Scheduled Payment

On the **Scheduled Bill Payments** panel select the following:

- Select a scheduled payment to amend, it must have a status of 'Active'
- Click **Amend**

The **Amend Scheduled Payment** panel is then launched. The amendable fields include total number of payments, end date, amount, frequency and next payment date.

- Amend the required fields
- Click **Continue**

A confirmation screen is then launched

- Click **OK** to execute the amendment

The Scheduled Payment Receipt screen is then launched:

- Click **Continue** to be returned to the main Scheduled Payments screen

Cancel Scheduled Payment

On the **Scheduled Bill Payments** panel select the following:

- Select the account of the scheduled payment
- Select the scheduled payment to delete, it must have a status of 'Active'
- Click **Delete**

The **Cancel Scheduled Payment** screen is then launched

On the Cancel Scheduled Payment screen enter/select the following:

- Enter the **Cancellation Date**
- Select the **Cancellation Reason** from the drop-down menu
- Click **Continue**

The Scheduled Payment confirmation screen is then launched

- Click **OK** to execute the schedule payment deletion

The scheduled payment receipt screen is then launched

- Click **Continue** to be returned to the main scheduled transfers screen

Suspend Scheduled Payment

On the **Scheduled Bill Payments** panel select the following:

- Select the account of the scheduled payment
- Select the scheduled payment to suspend, it must have a status of active
- Click **Suspend**

The **Suspend Scheduled Payment** screen is then launched

- Enter Suspension Start Date, Suspension End Date (optional) and select Suspension Reason
- Click Continue

A confirmation screen is then launched

- Click **OK** to execute the scheduled payment suspension

The scheduled payment receipt screen is then launched

- Click **Continue** to be returned to the Scheduled Payments screen

Restart Suspended Scheduled Payment

On the **Scheduled Bill Payments** panel select the following:

- Select the account of the scheduled payment
- Select the scheduled payment to restart
- Click **Restart**

The restart scheduled payment screen is then launched

On the **Restart Suspended Payment** screen select the following:

- Enter the Restart Date
- Select the Restart Reason from the drop-down menu
- Click Continue

The Scheduled Payment confirmation screen is then launched

- Click **OK** to restart the suspended payment

The Schedule Payment Receipt screen is then launched

- Click **Continue** to be returned to the main Scheduled Payment screen

Maintain Delegates

Overview

The maintain delegates operation provides the customer with the facility to maintain details for delegates. A delegate is a person to whom privileges are assigned so that they can perform a specified subset of transactions on behalf of the customer, for example, accountant etc

A customer has the ability to create a new delegate and assign certain predefined delegate roles to him/her. The list of predefined delegate roles available to a customer varies depending on the user group(s) of the customer. Once the delegate is created the customer can amend the delegate details and specify what account(s) the delegate has access to. The customer can only choose from the accounts that have been registered to be used online.

After the assignment, the delegate will be able to logon as himself/herself and carry out the limited actions on the accounts that s/he has been granted privileges for.

A customer may add or remove the predefined delegate roles of an existing delegate and change the accounts the delegate has access to.

Select Operation

- Select **Services** from the top navigation menu
- Select **Maintain Delegates** from the left navigation menu

The **Maintain Delegates** panel is then launched

Create Delegate

On the **Maintain Delegates** panel enter/select the following:

- Select Create Delegate
- Enter delegate Logon Name
- Enter delegate Full Name
- Enter delegate Password
- Re-enter password in Confirm Password field
- Click Create

The maintain delegate privileges screen is then launched:

Select the accounts and functions to make available to the specified delegate:

- Select the check-box next to each account to make available to the delegate
- Assign delegate privileges by selecting the Privilege(s) to assign from the **Available Privileges** list and clicking the right arrow button
- Click **Save**

Amend Delegate Details

On the **Maintain Delegates** panel enter/select the following:

- Select Amend Delegate
- Select the delegate to amend from the Existing Delegates drop-down menu

The delegate logon details are then displayed

- Click Amend Privileges

The **maintain delegate privileges** screen is then launched

- Amend delegate access to accounts and assign/un-assign delegate privileges as applicable
- Click **Save**

Order Statement

Overview

The order statement operation provides the customer with service to order a Statement on an account and to set the method of dispatch

Select Operation

- Select **Services** from the top navigation menu
- Select **Customer Services** from the left navigation menu

The **Customer Services** panel is then launched

Order Statement

The **Customer Services** panel is then launched:

On the **Customer Services** panel select the following:

- Select the **Account** from the drop-down menu for which to order a statement
- Select **Dispatch** method from drop-down menu, for example, Address, Collect, Email, Fax or Post
- Click **Order**

Msg Box: Confirm Order Statement?

- Click **OK**

Msg Box: Statement Ordered Successfully

- Click **Continue** to be returned to the Customer Services panel

Order Chequebook

Overview

The order chequebook operation provides the customer with service to order a chequebook on the account. The customer selects an account, type of chequebook and method of dispatch and selects to order. The system verifies that a chequebook is permitted to be set up on the account type, if a Chequebook facility has not already been set up on the account the system creates the Chequebook facility and obtains the chequebook number, records the chequebook type and sets up its method of dispatch

Select Operation

- Select **Services** from the top navigation menu
- Select **Customer Services** from the left navigation menu

The **Customer Services** panel is then launched

Order Chequebook

On the **Customer Services** panel select the following:

- Select the **Account** which a chequebook is to be ordered for from the drop-down menu
- Select **Chequebook Type** from the drop-down menu
- Select the **Dispatch** method from the drop-down menu, for example, Post or Collect at branch
- Click **Order**

Msg Box: Confirm Order Chequebook?

- Click **OK**

Msg Box: Chequebook Ordered Successfully

- Click **Continue** to be returned to the Customer Services panel

Maintain Personal Details

Overview

The maintain personal details operations provide the customer with the facility to view, add and amend the personal details that are held for the customer by the bank. Details that can be amended by the customer include address, home phone number, work phone number, mobile phone number, fax number and email address.

Select Operation

- Select **Services** from the top navigation menu
- Select **Amend Details** from the left navigation menu

The **Amend Details** panel is then launched

Amend Customer Details

On the amend customer details panel enter/select the following:

- Amend the required field(s). The following fields can be amended: home phone number, work phone number, mobile phone number, fax number and email address
- Click **Update Details**

Msg Box: User Details Amended Successfully

- Click **Continue** to be returned to the amend customer details field

Change Password

Overview

The change password operation provides a customer with the facility to change their Internet Banking password. The customer is required to enter their current password, a new password and to confirm the new password

Select Operation

- Select **Services** from the top navigation menu
- Select **Change Password** from the left navigation menu

The **Change Password** panel is then launched

Change Password

On the **Change Password** panel enter/select the following:

- Enter Current Password
- Enter New Password
- Re-enter new password in the Confirm Password field

Msg Box: Password Changed Successfully

- Click **Continue** to be returned to the Change Password panel

Maintain Account Nicknames

Overview

The maintain account nicknames operation allows a customer to view and maintain the online nicknames of their accounts. The operations are:

- Display a listing of all accounts and their associated nicknames that have been set up for online access
- Amend the nickname of an account

Select Operation

- Select **Services** from the top navigation menu
- Select **Nicknames** from the left navigation menu

The system retrieves all accounts associated with the customer which the customer has online access to. The **Account Nicknames** panel is launched

Amend Account Nicknames

On the **Account Nicknames** panel enter/select the following:

- Select account to amend
- Enter new **Account Nickname**, for example, Deposit, Savings A/C feeder etc
- Click **Amend**

Maintain Default Accounts

Overview

The maintain default accounts operation provides a customer with the facility to view and maintain the default accounts for particular tasks, for example, an account can be set as the default account for funds transfers, bill payments etc. The Default Account operations are:

- Display a listing of all tasks that have been assigned default accounts
- Amend the default account for a task

Select Operation

- Select **Services** from the top navigation menu
- Select **Default Accounts** from the left navigation menu

The system retrieves any default accounts that have already been set-up for tasks by the customer. The **Default Accounts** panel is launched

Amend Default Accounts

On the **Default Accounts** panel enter/select the following:

- Select a task for which to assign a default account, for example, funds transfer, bill payments
- Select a default account to assign for the task from the **Account Number** drop-down menu
- Click **Amend**