Finabank Retail Online Banking

Manual

FinaBank

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Chapter 1. Introduction

This manual provides the instruction on how to use Finabank Online Retail Banking. The goal of this manual is to provide clear instructions on how to navigate and use Finabank Online Retail Banking.

Before you can use Finabank Online Retail Banking you need to request a **USER ID** if you are not an Online Banking user yet. If you are an Online Banking user, you can use your existing USER ID to log in.

After the USER ID is requested, you will receive your USER ID via e-mail.

Tools needed:

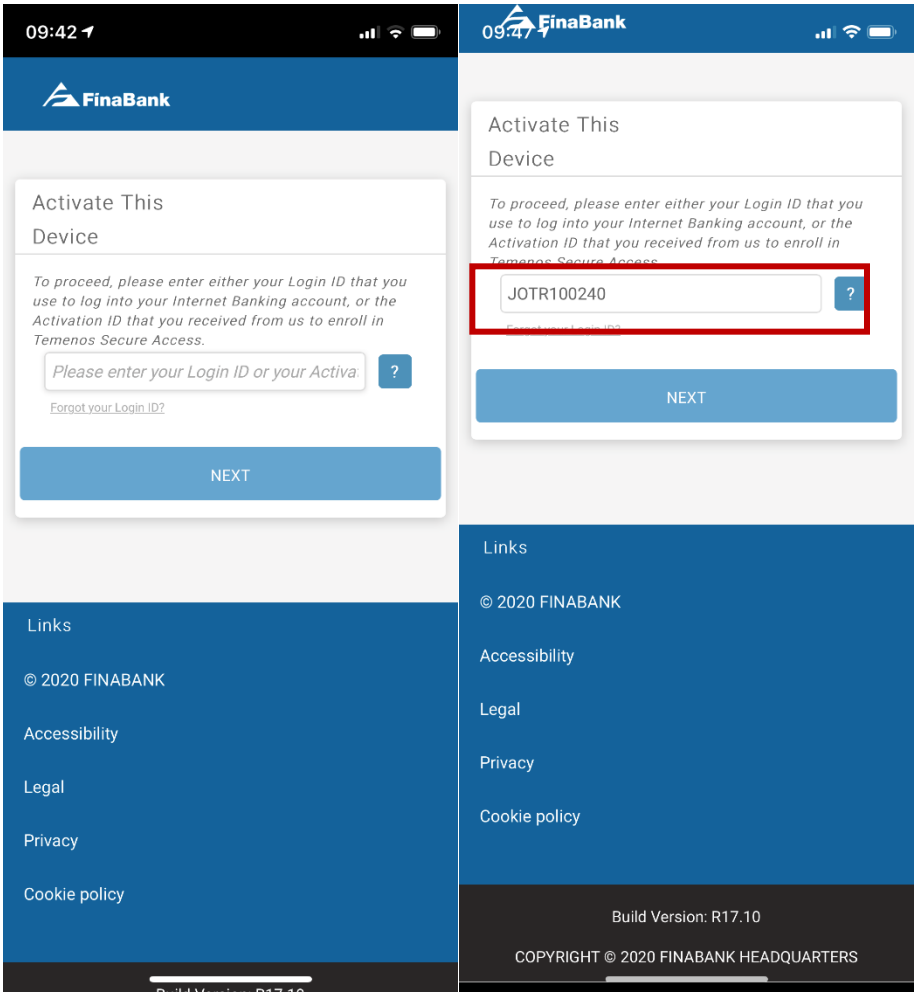
- E-mail address to receive USER ID and authentication code mail;
- Smartphone to download the Finabank Retail Mobile Banking application;
- Laptop or computer to connect to the website, if you would like to use Finabank Retail Online Banking.

Chapter 2. Finabank Retail Mobile Banking application

Go to the Google Playstore or iOS Store and download the Finabank Retail Application.

After download is finished, complete the following steps:

1) Open the application 'Finabank Retail'
2) Fill in the USER ID and press submit
3) Check e-mail for Online Banking authentication code
4) Fill in authentication code and press submit
5) After being processed, verify National ID # and press submit
6) If you have a phone security set up, the application will automatically make us of that security option. (Face ID, fingerprint, Pattern or code). If not, the application will request you to set up a security option of choice
7) After finalization log in is complete and the application is ready for use


09:42
FinaBank
Activate This Device
To proceed, please enter either your Login ID that you use to log into your Internet Banking account, or the Activation ID that you received from us to enroll in Temenos Secure Access.
Please enter your Login ID or your Activa
?
Forgot your Login ID?
NEXT
Links
© 2020 FINABANK
Accessibility
Legal
Privacy
Cookie policy
09:47
FinaBank
Activate This Device
To proceed, please enter either your Login ID that you use to log into your Internet Banking account, or the Activation ID that you received from us to enroll in Temenos Secure Access.
JOTR100240
?
NEXT
Links
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Accessibility
Legal
Privacy
Cookie policy
Build Version: R17.10
COPYRIGHT © 2020 FINABANK HEADQUARTERS

FinaBank Mobile banking: Activation Credentials

Onlinebanking
To Lindsay Mac Donald

Dear User, Your Activation Code for Finabank Retail IOS is 'gfaaeq' and it will expire on 2020-02-01 10:01:49 SRT Best regards / Met vriendelijke groet,

Onlinebanking

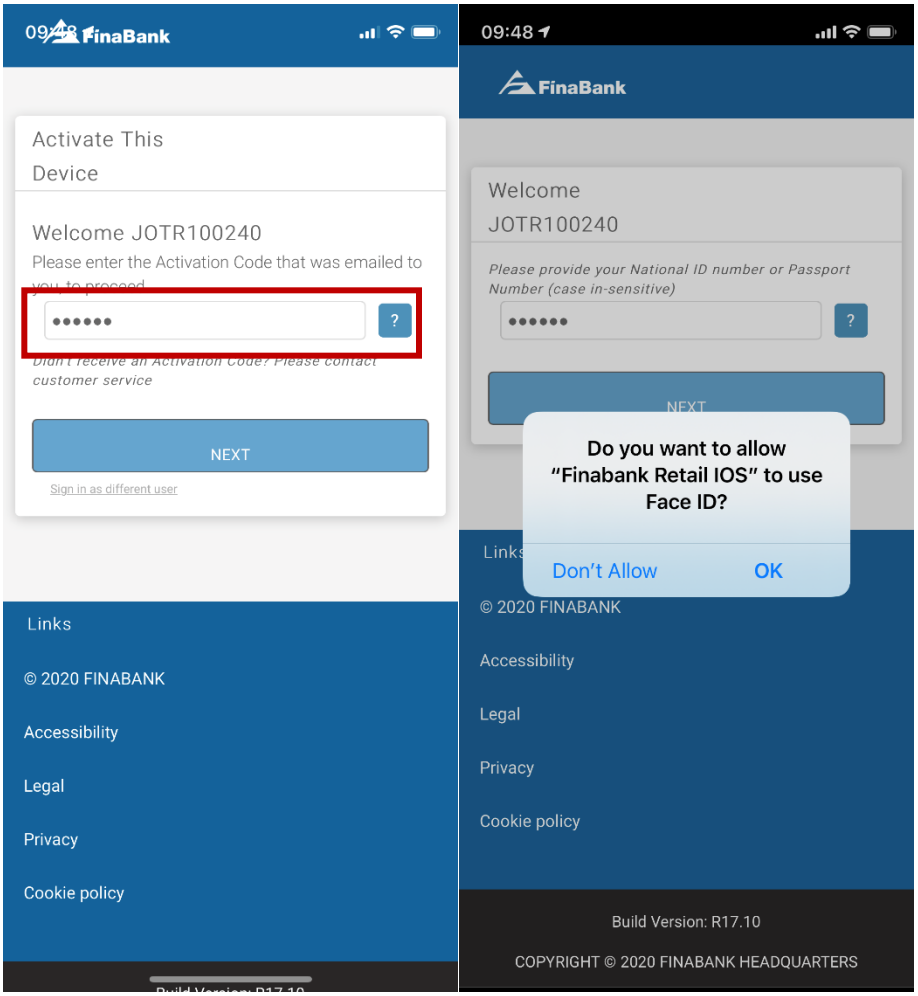
Dr.Sophie Redmondstraat 59-61

(597) 472266
(597) 422672

onlinebanking@finabanknv.com

http://www.finabanknv.com

FinaBank

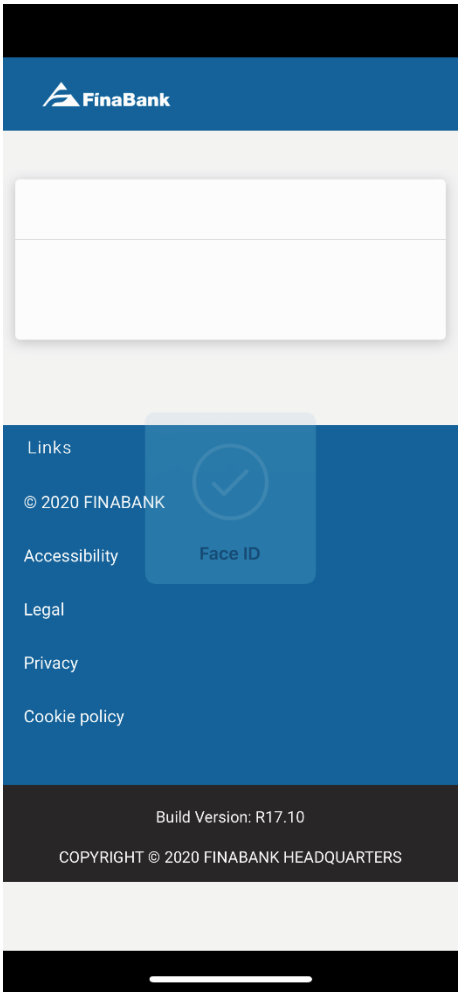


Chapter 3. Log in to Finabank Retail Online Banking

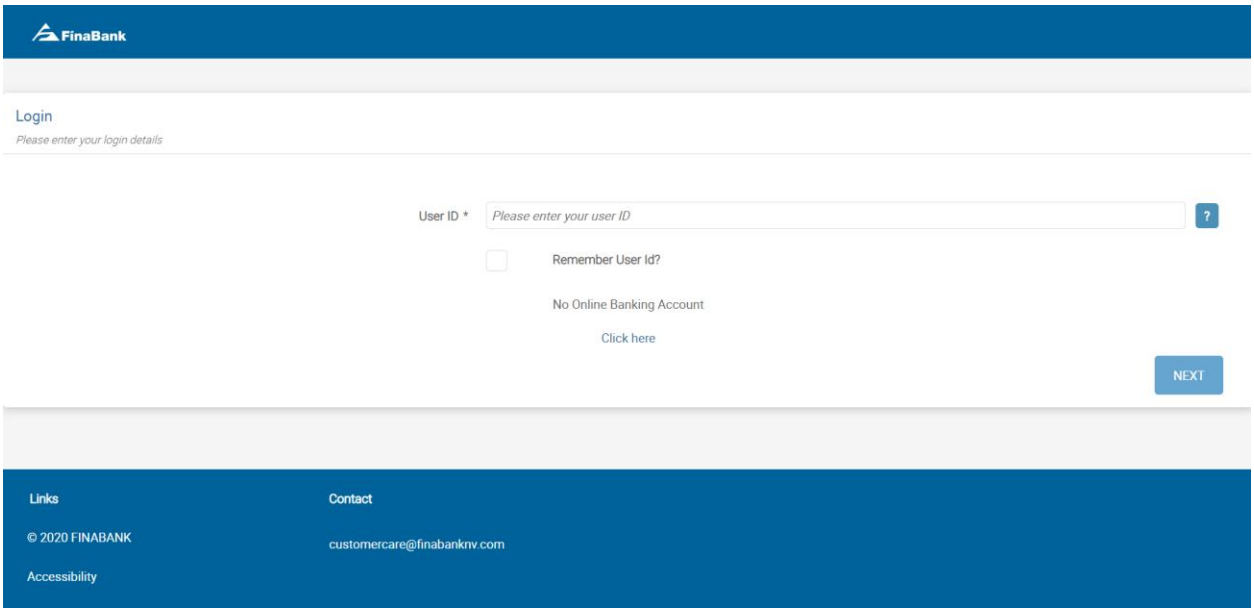
The link to the website of Finabank Retail Online Banking, is published on https://www.finabanknv.com/online-banking/.

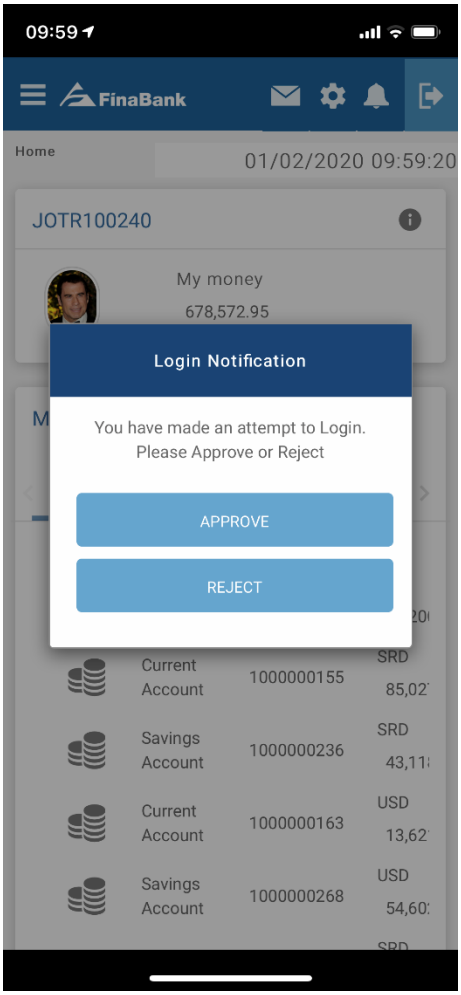
To access the link, complete the following steps:

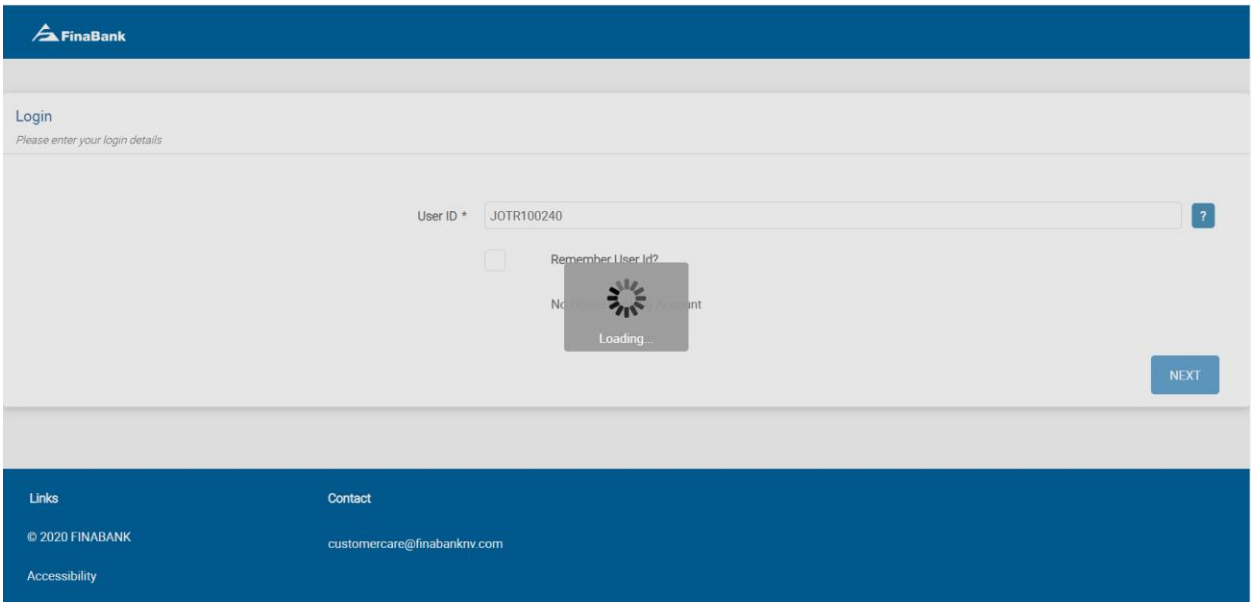
- Log in to the Finabank Retail Mobile Banking application by
  1) Opening the Finabank Retail Mobile Banking application
  2) Use Fingerprint, Face ID, pattern or pin to login to the application



- Open the link in preferred web browser (Google or Explorer)
  1) Fill in the USER ID in CAPSLOCK and press continue
  2) A request for authorization will be received on mobile application
  3) After approval, log in is successful


FinaBank
Login
Please enter your login details
User ID *
Please enter your user ID
Remember User Id?
No Online Banking Account
Click here
NEXT
Links
© 2020 FINABANK
Accessibility
Contact
customercare@finabanknv.com


09:59
FinaBank
Home
01/02/2020 09:59:20
JOTR100240
My money
678,572.95
Login Notification
You have made an attempt to Login.
Please Approve or Reject
APPROVE
REJECT
Current Account
1000000155
Savings Account
1000000236
Current Account
1000000163
Savings Account
1000000268

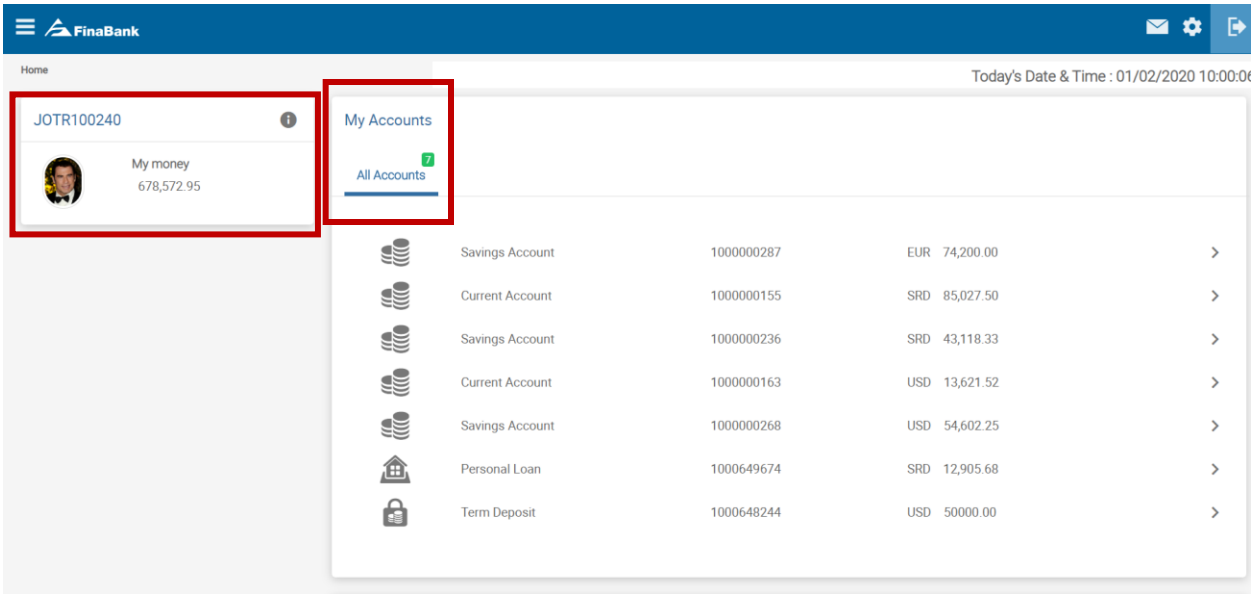


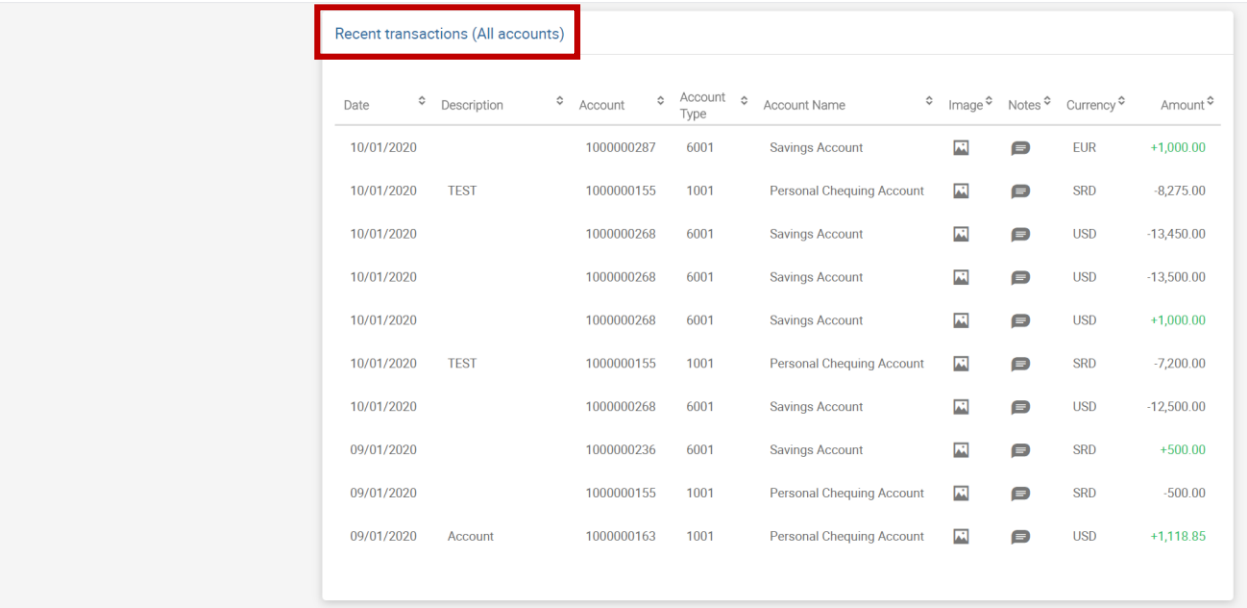
Chapter 4. Browsing Finabank Online Retail Banking

When logged in, the home screen will be visible with the following details (if applicable):

- My money*
- All accounts
- All loans
- All term deposits
- Recent transactions

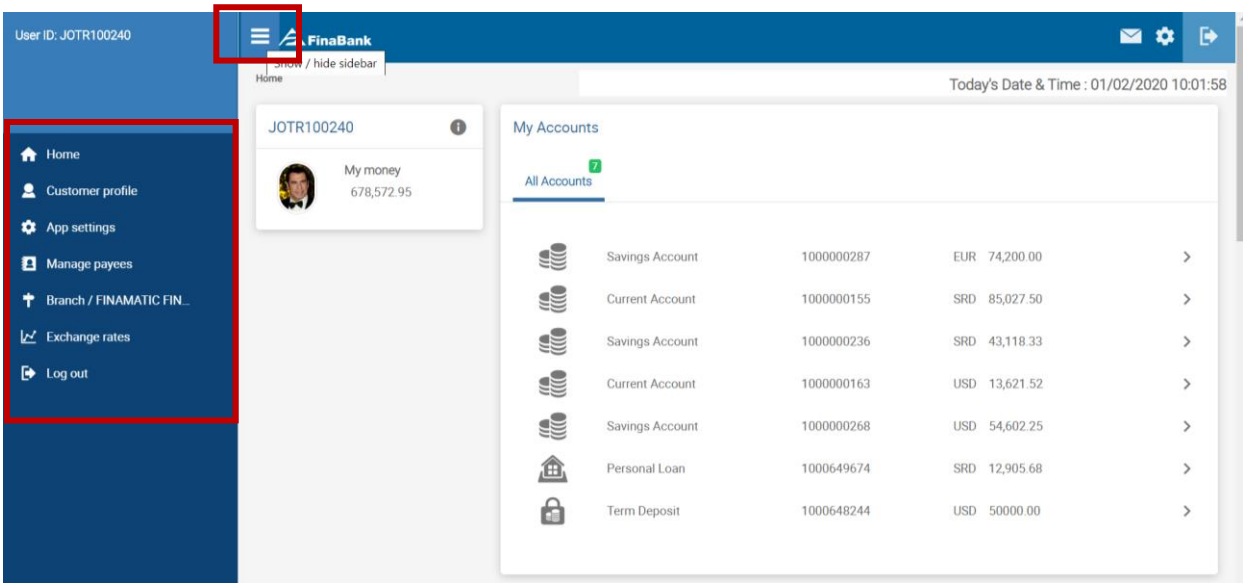
*My money: All account balances combined in Suriname Dollars





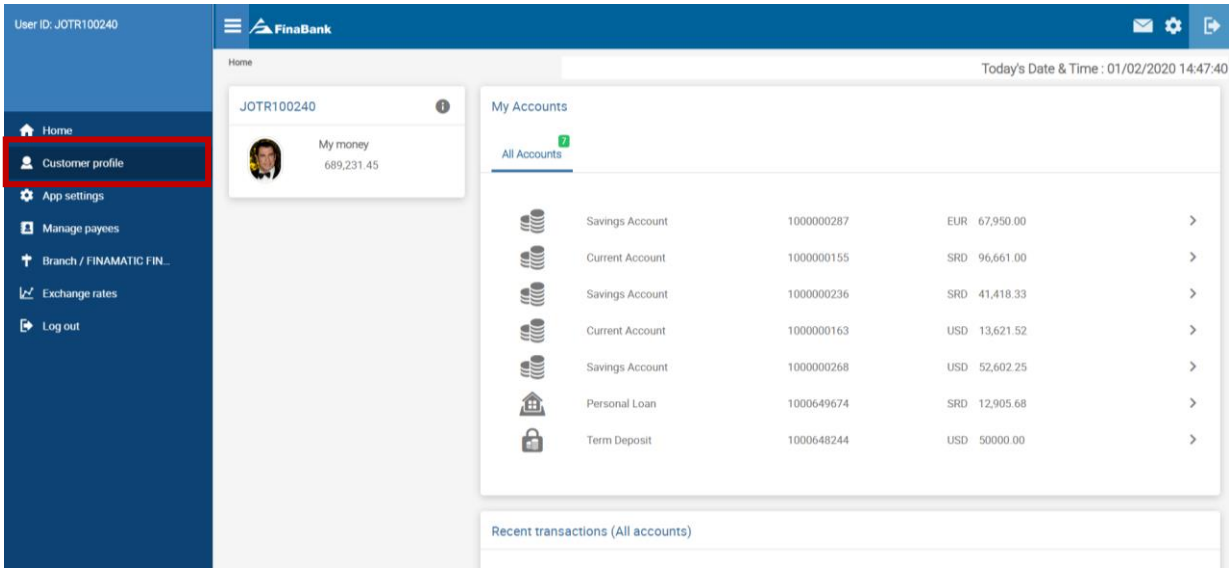
Click to view the side bar, where the following can be viewed/selected:

- Home
- Customer profile
- App settings
- Manage payees
- Branch/Finamatic finder
- Exchange Rates
- Log out

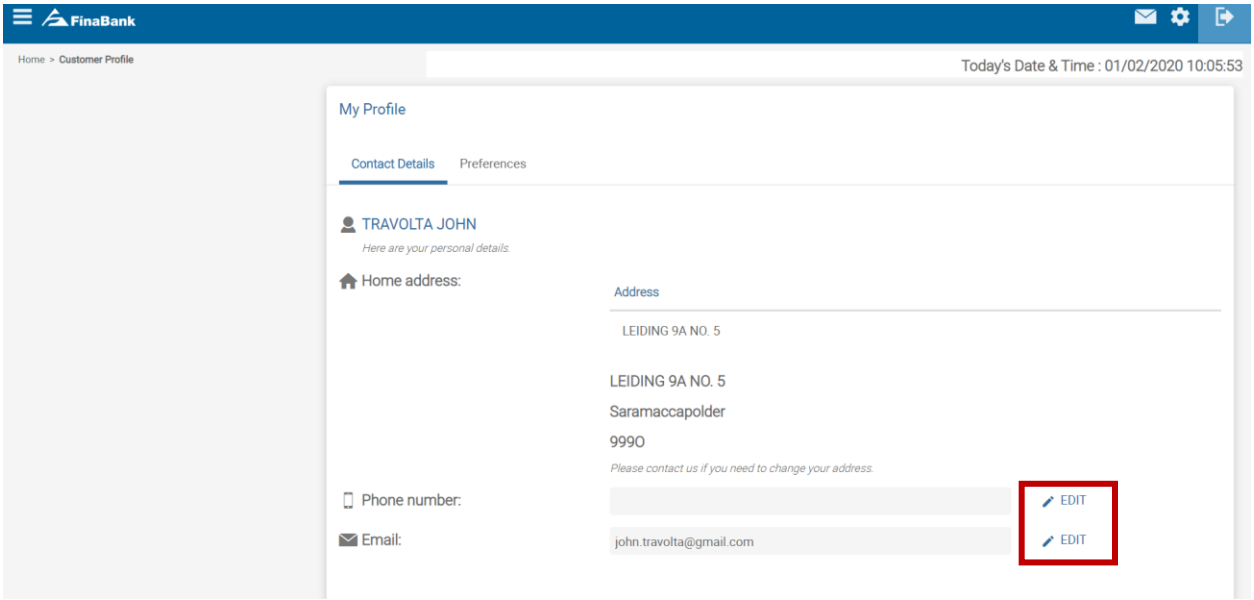


Customer profile

To view details, click on ‘Customer profile’.

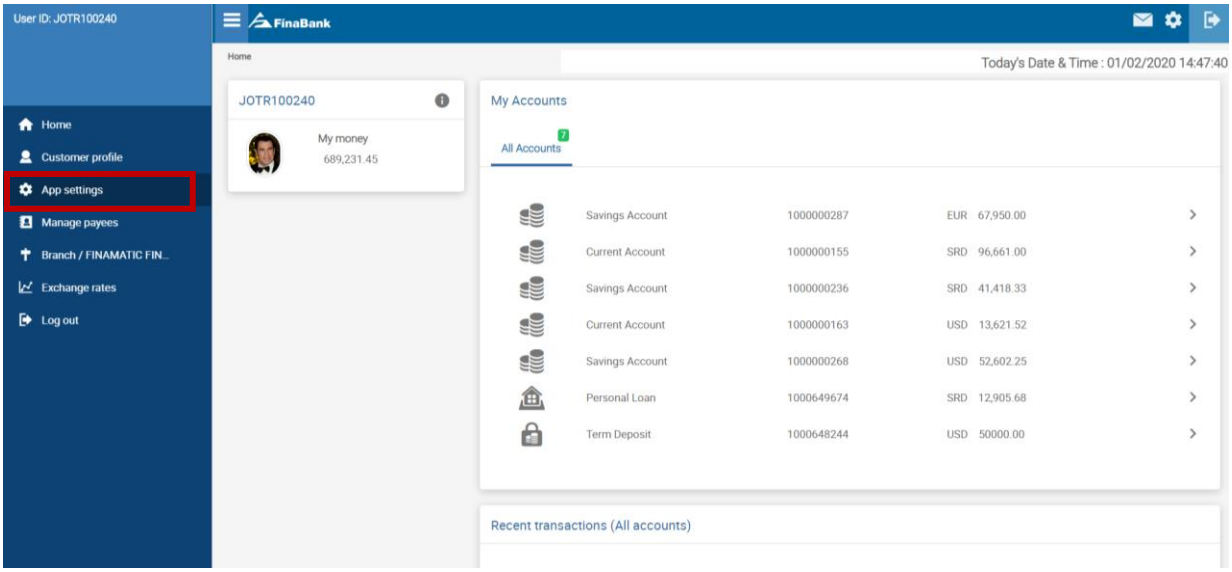


Change phone number and e-mail address here. If the address is incorrect, please contact the bank via bankmail.

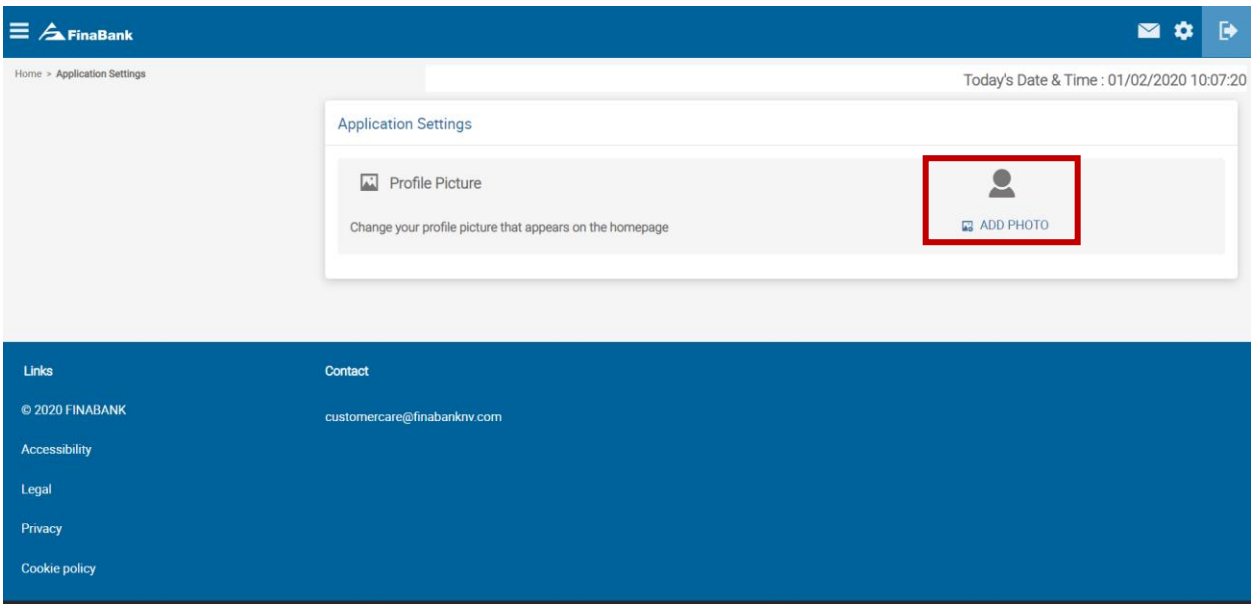


App settings

To view settings, click on ‘App settings’.

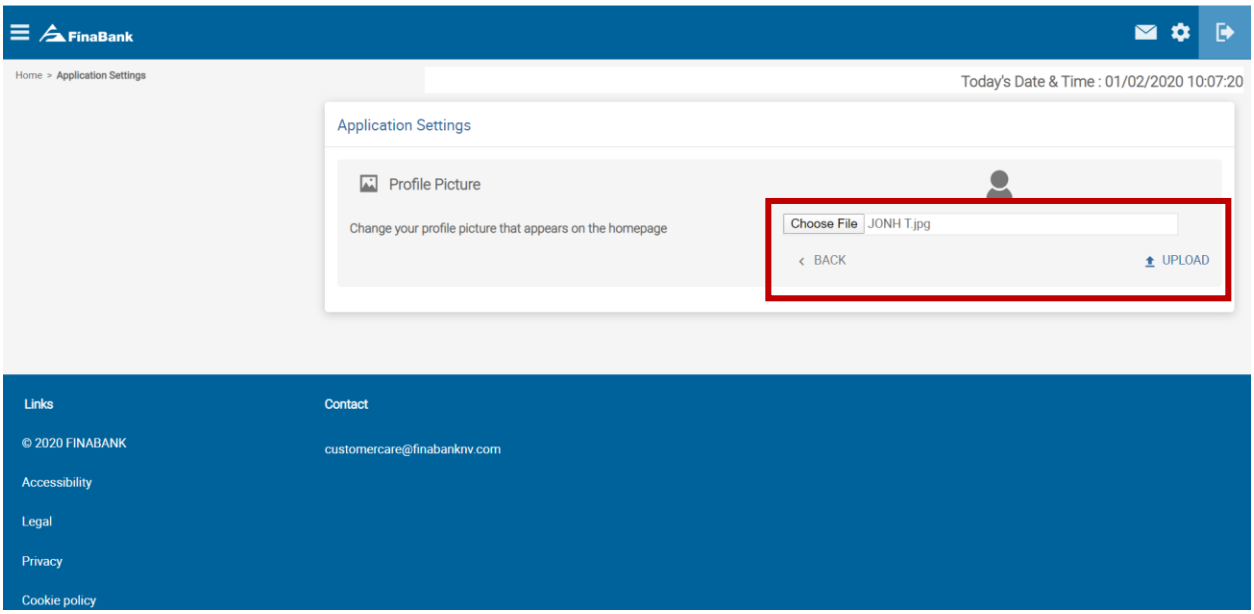


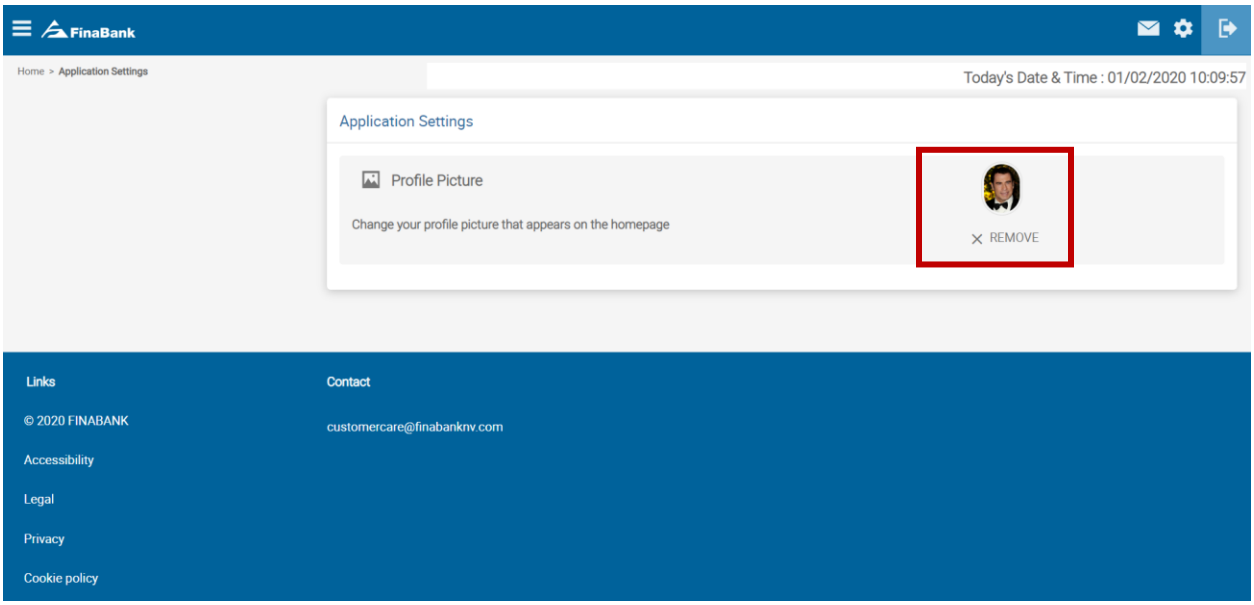
Here a profile photo can be added, removed or changed.



Add photo:

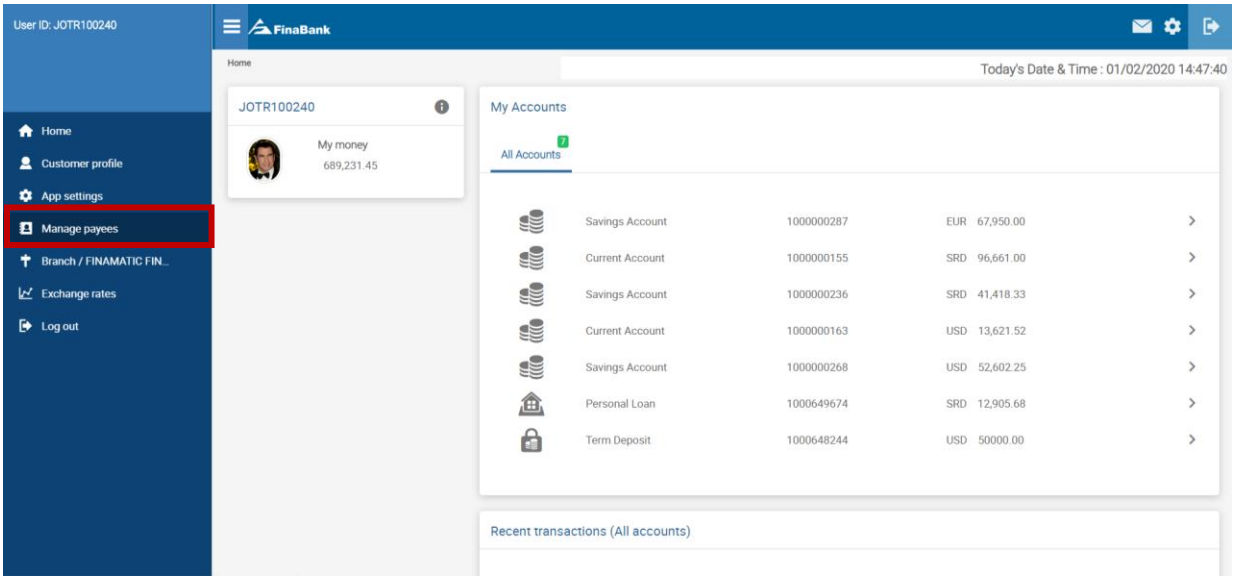
Select a photo (JPG or PNG) from computer folder and select ‘upload’.



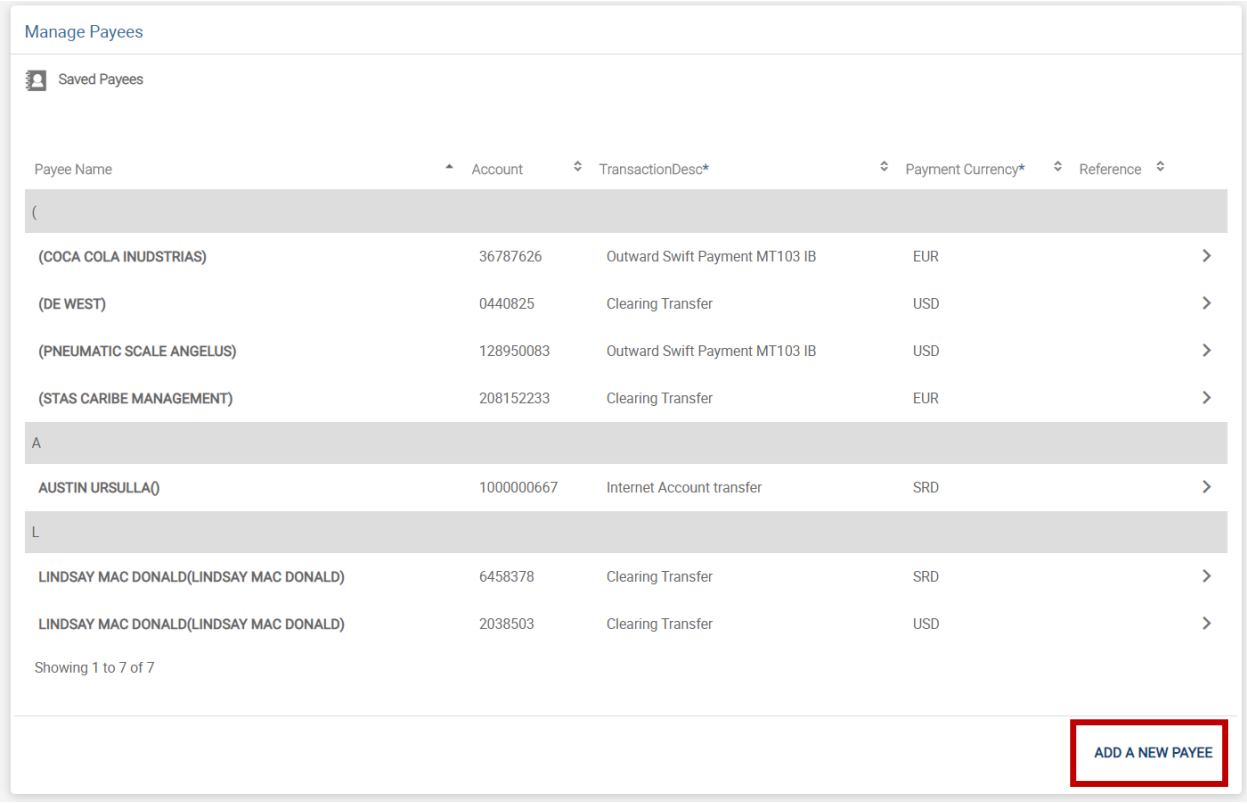


Manage Payees

To view or manage saved payees, select ‘Manage payees’.



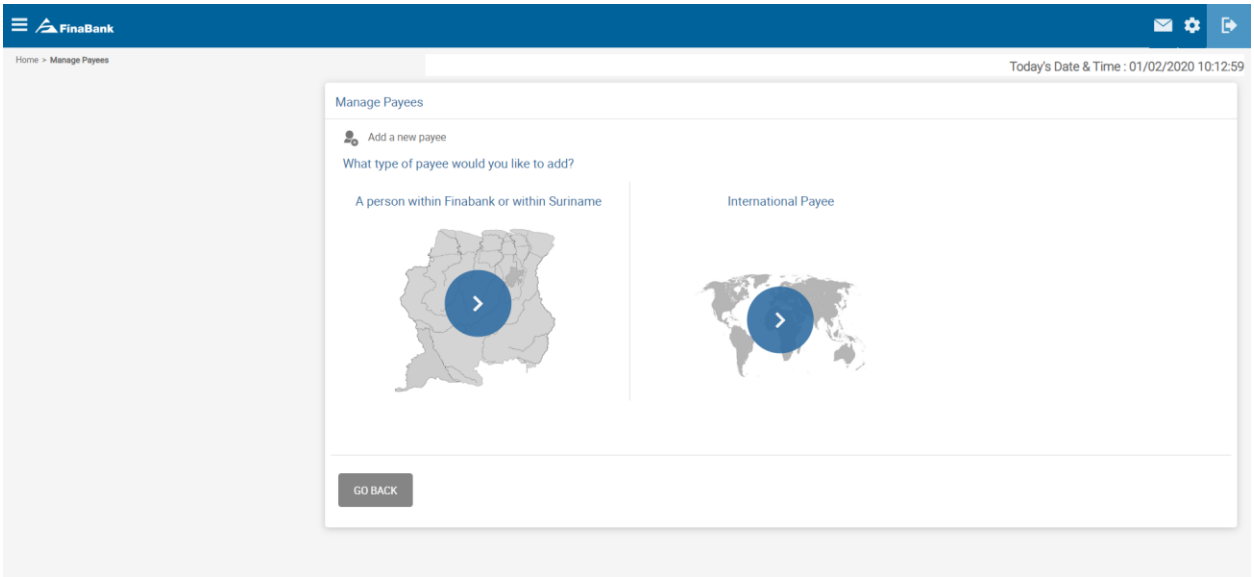
All saved payees will be visible here.



Add a new payee

To add a new payee, click on 'ADD A NEW PAYEE' and select:

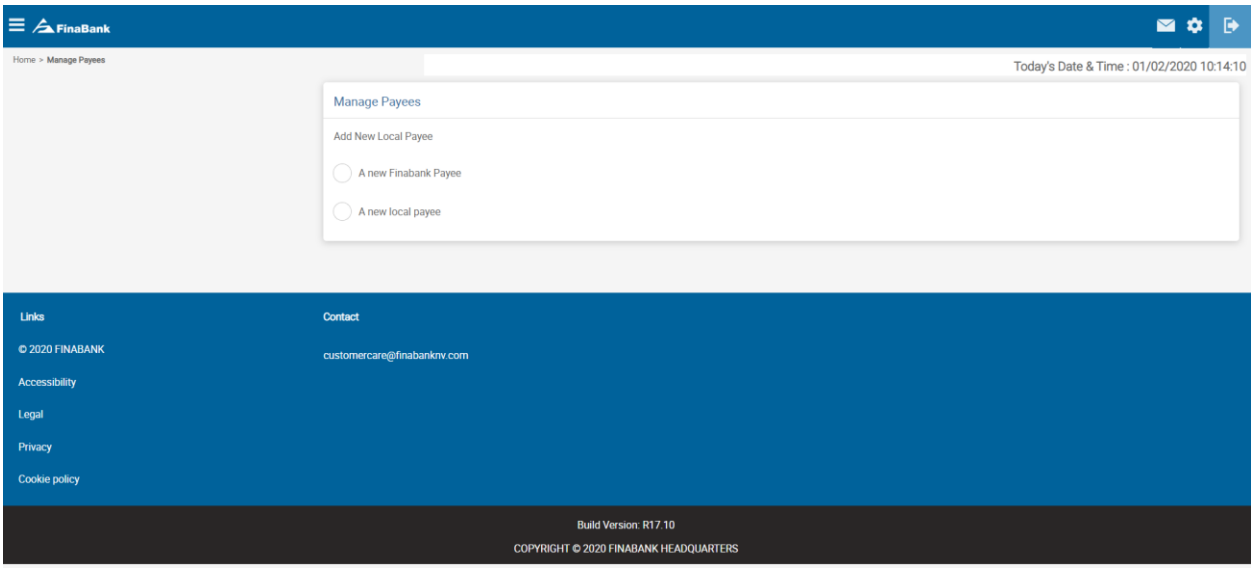
- A person within Finabank or within Suriname, or
- International Payee



A person within Finabank or within Suriname

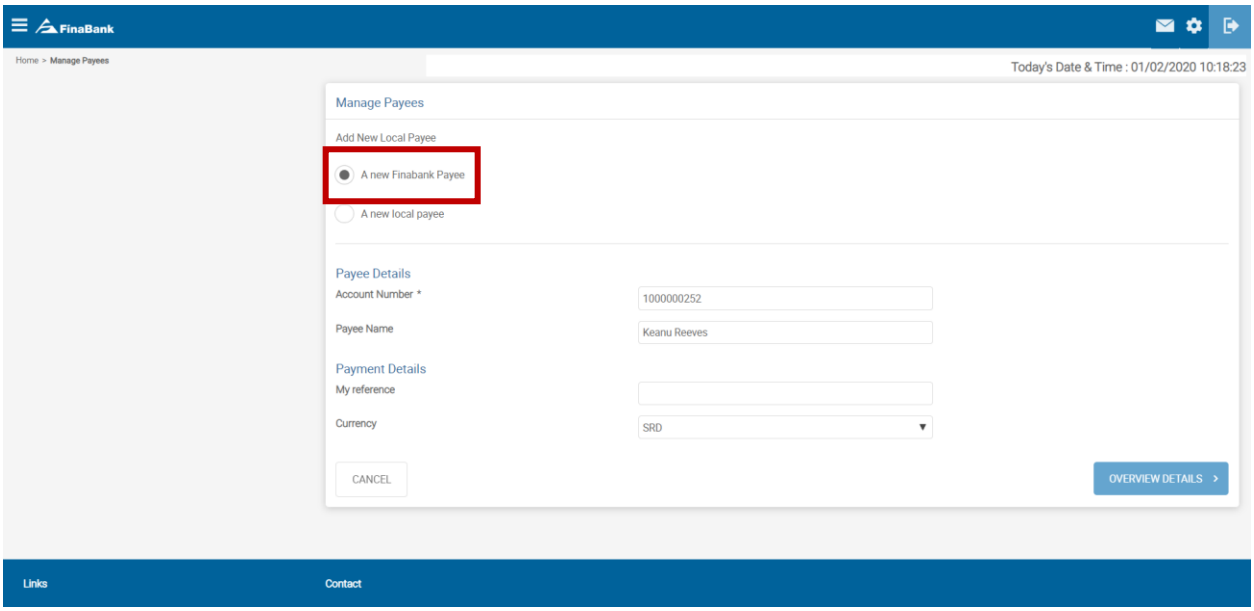
Select:

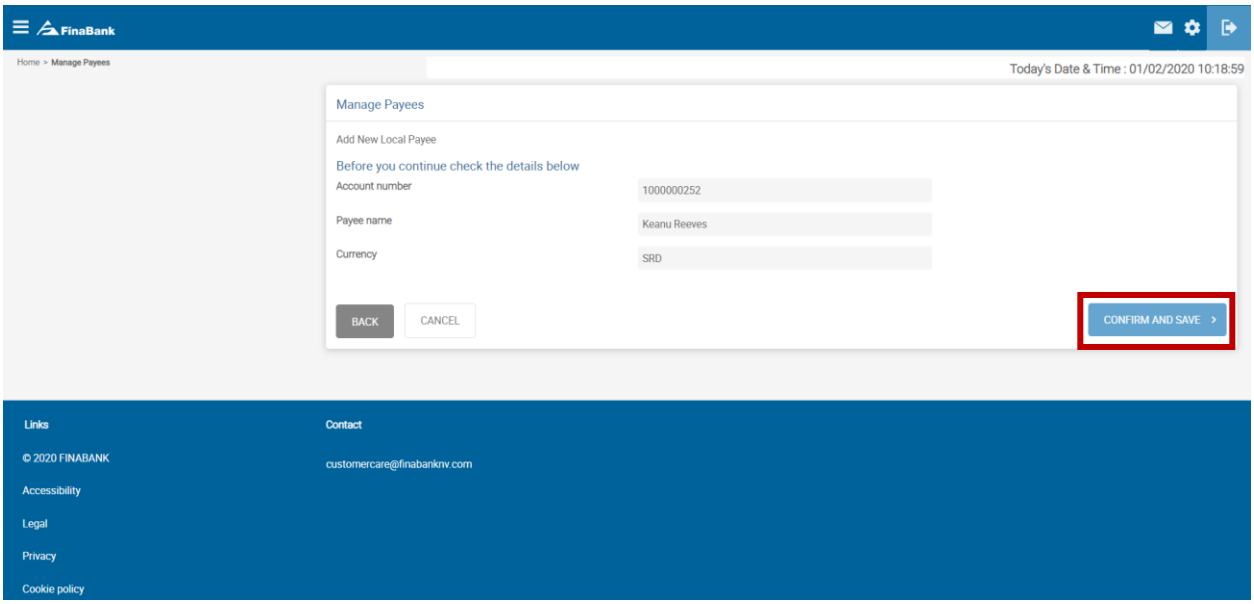
- A new Finabank Payee: to create a payee with a Finabank account number
- A new local payee: to create a payee with an account number of any other local bank in Suriname



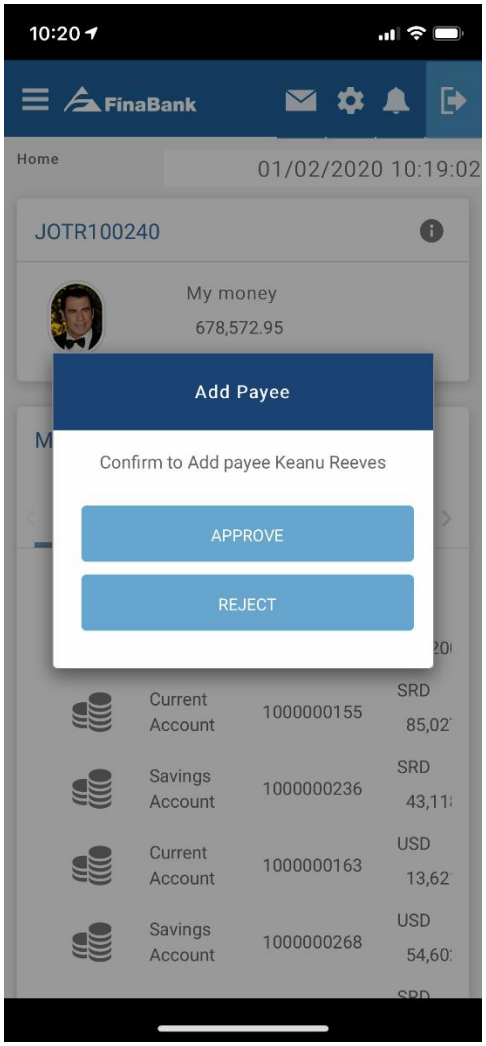
A new Finabank payee

Select ‘A new Finabank payee’ and fill in all requested details. After all details are filled in, click ‘Overview Details’.

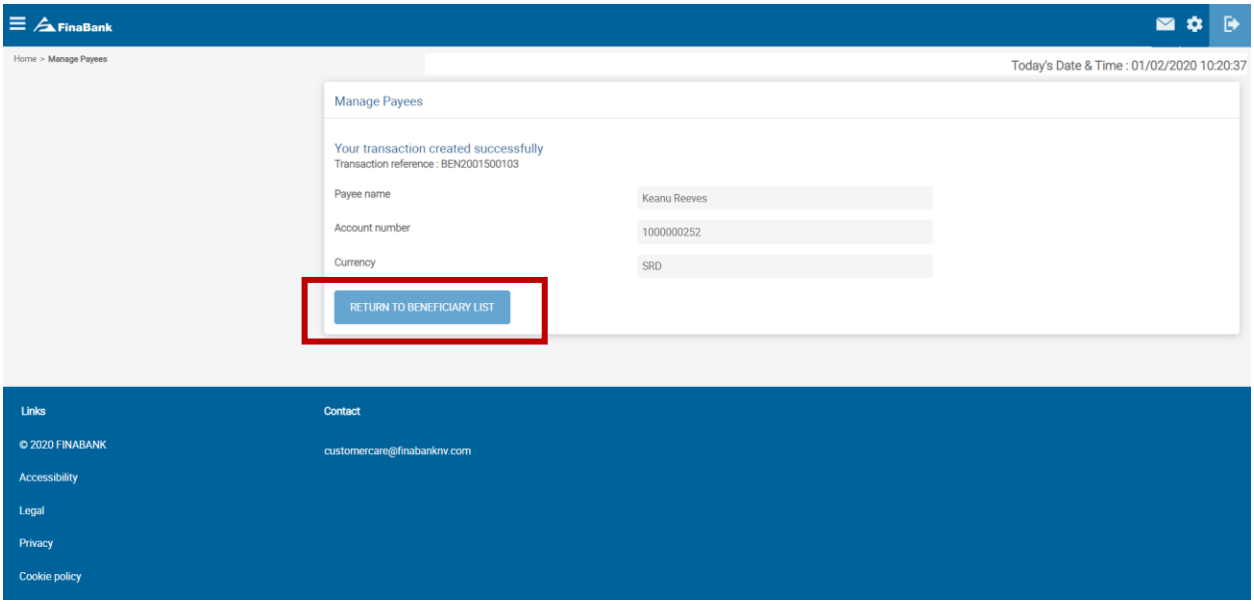




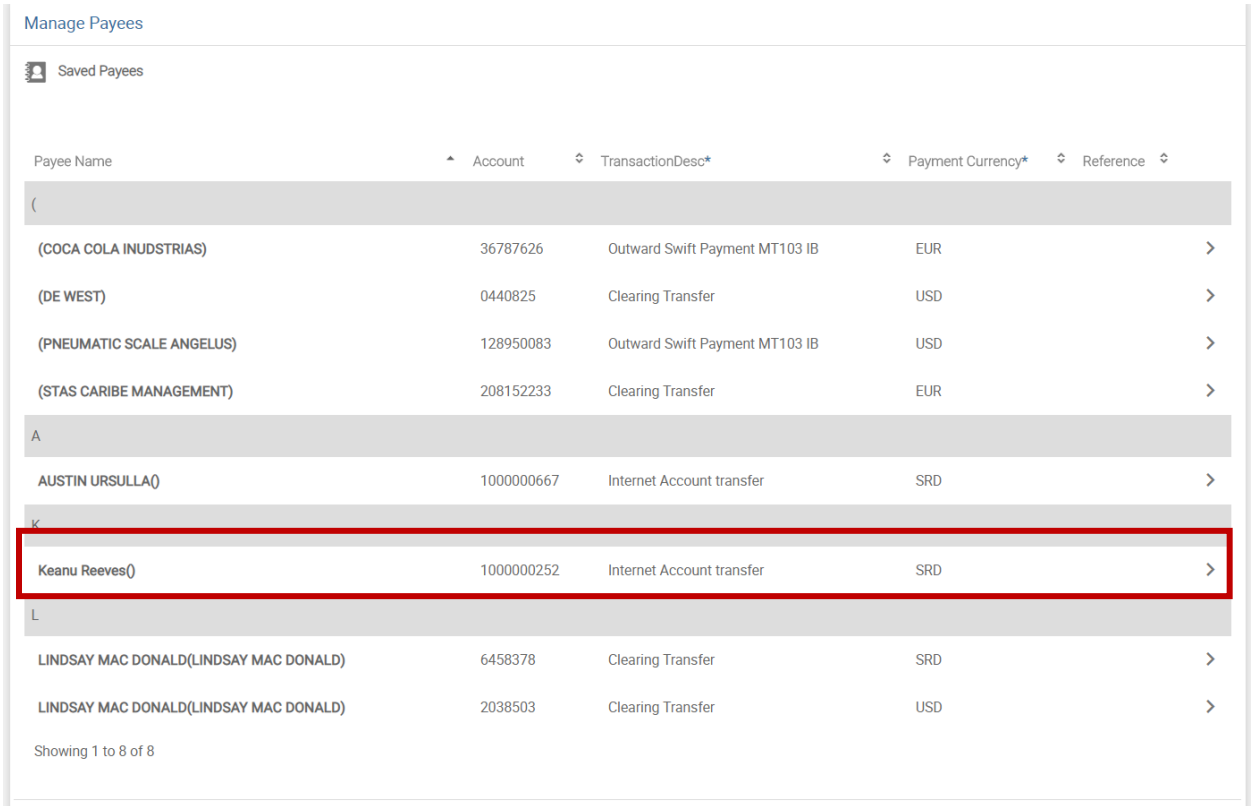
After all details are reviewed, click ‘Confirm and Save’. A request for authorization is received on Finabank Retail mobile application. Click ‘Accept’ or ‘Reject’.



After accepting, the payee is successfully created.

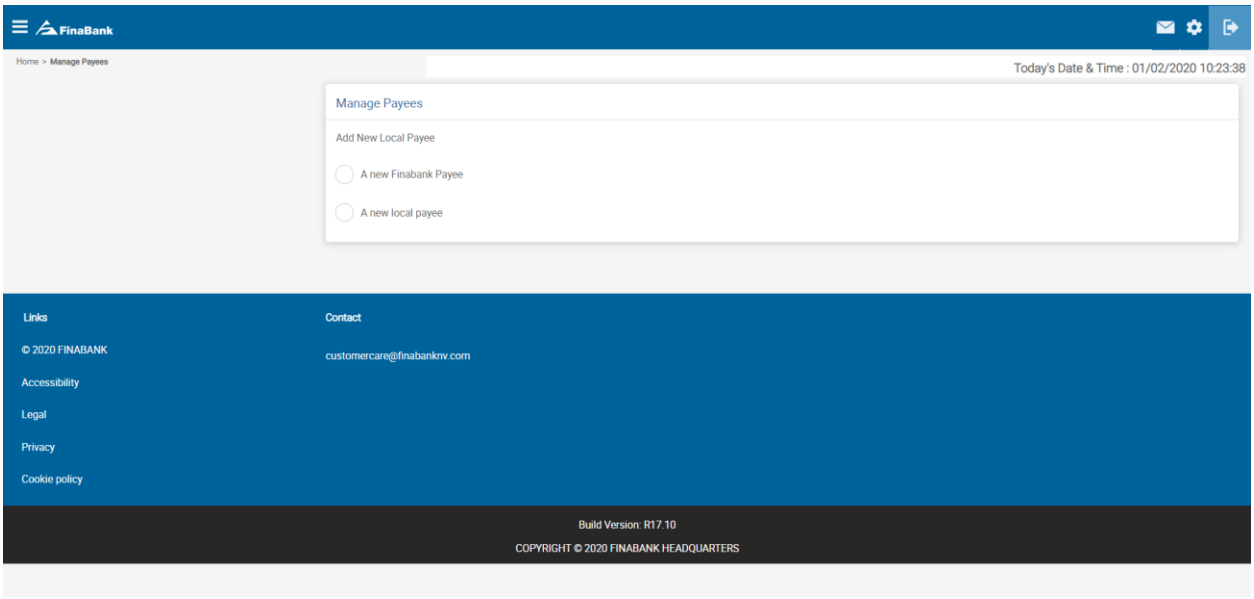


Return to beneficiary list, to view your newly created payee.

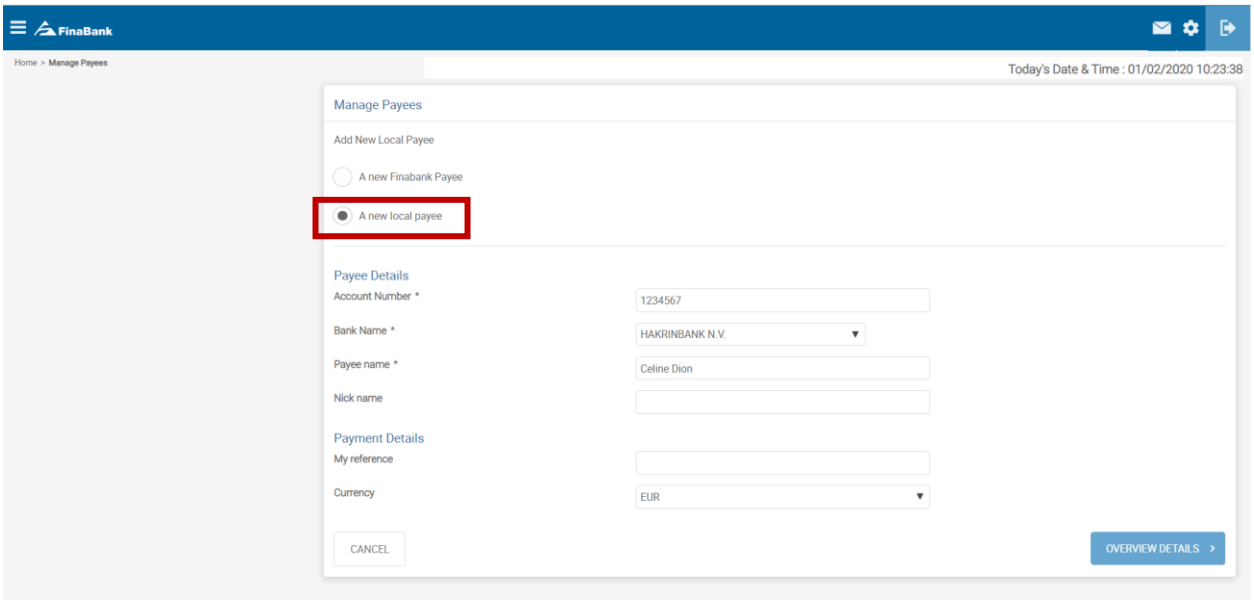


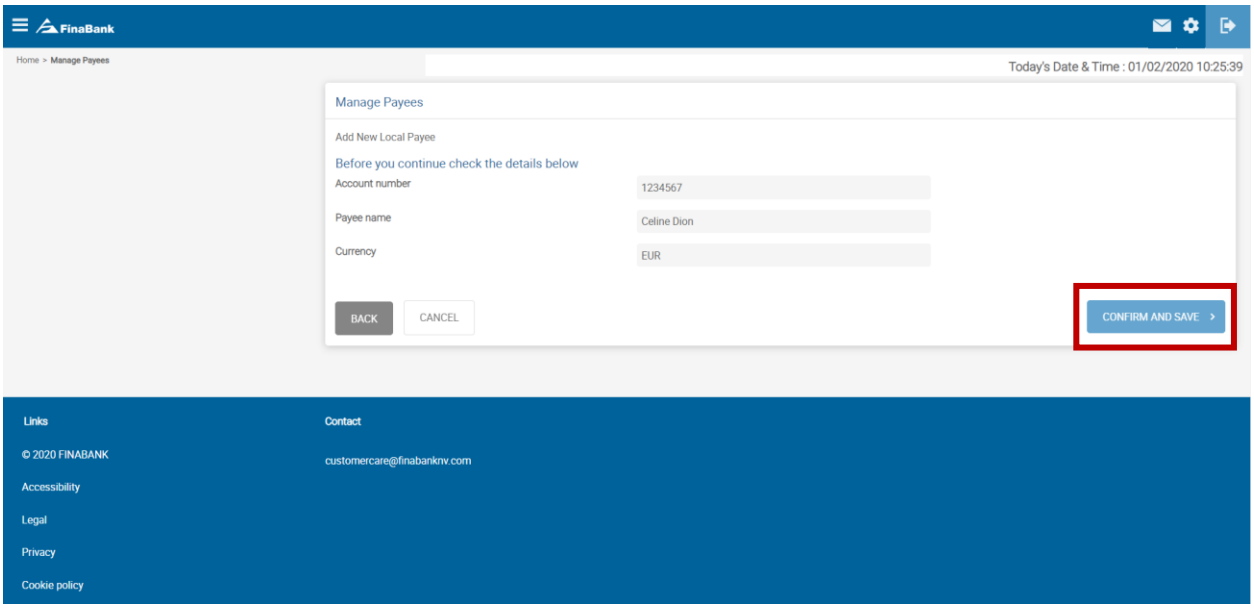
A new local payee

To add a new local payee, select ‘a new local payee’.

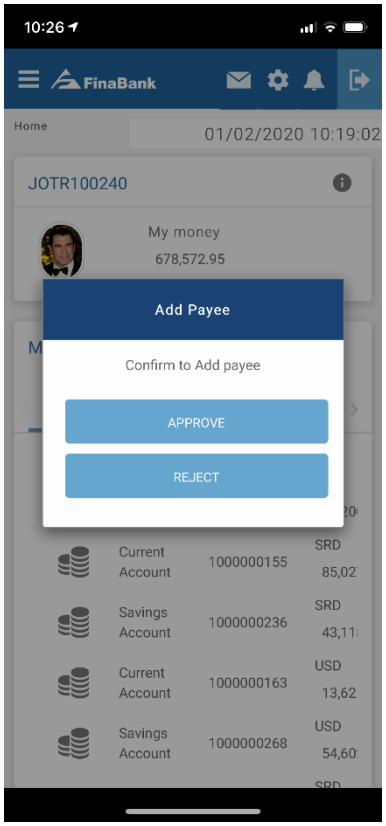


Fill in all requested details. After all details are filled in, click ‘Overview Details’.

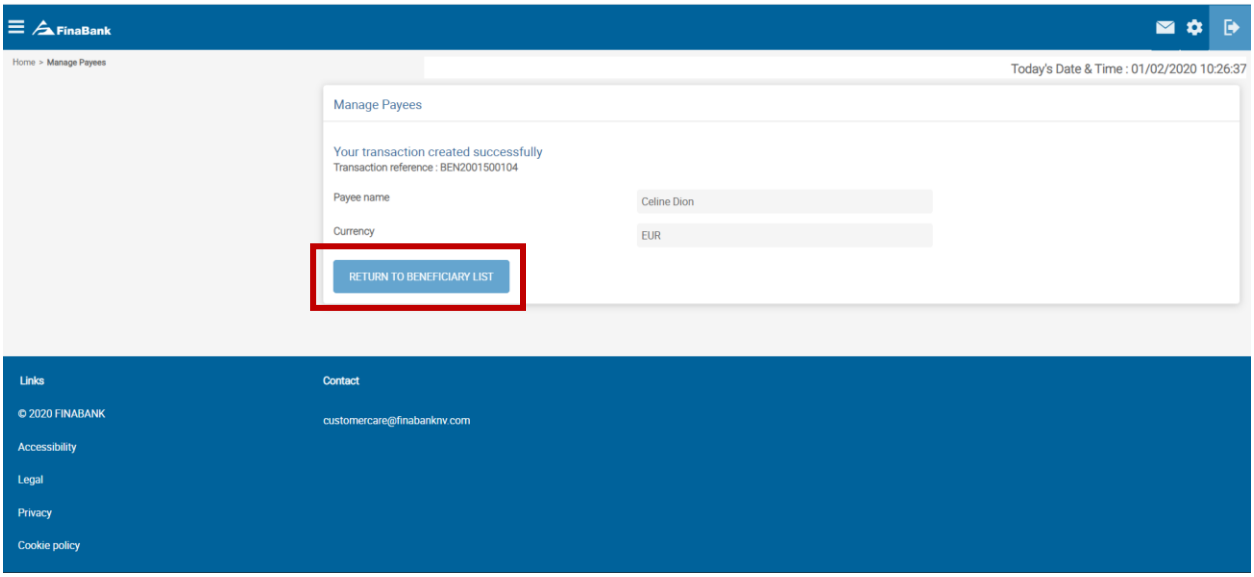




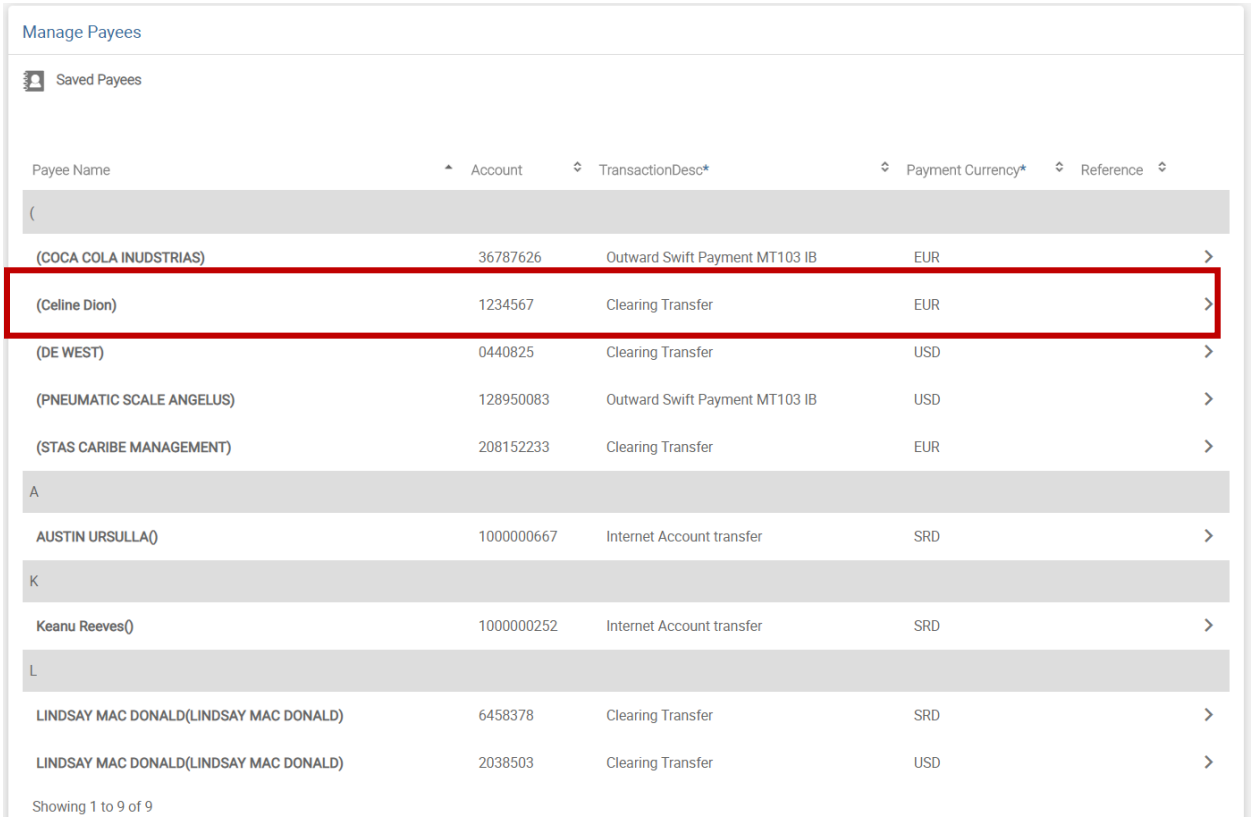
After all details are reviewed, click 'Confirm and Save'. A request for authorization is received on Finabank Retail mobile application. Click 'Accept' or 'Reject'.



After accepting, the payee is successfully created.

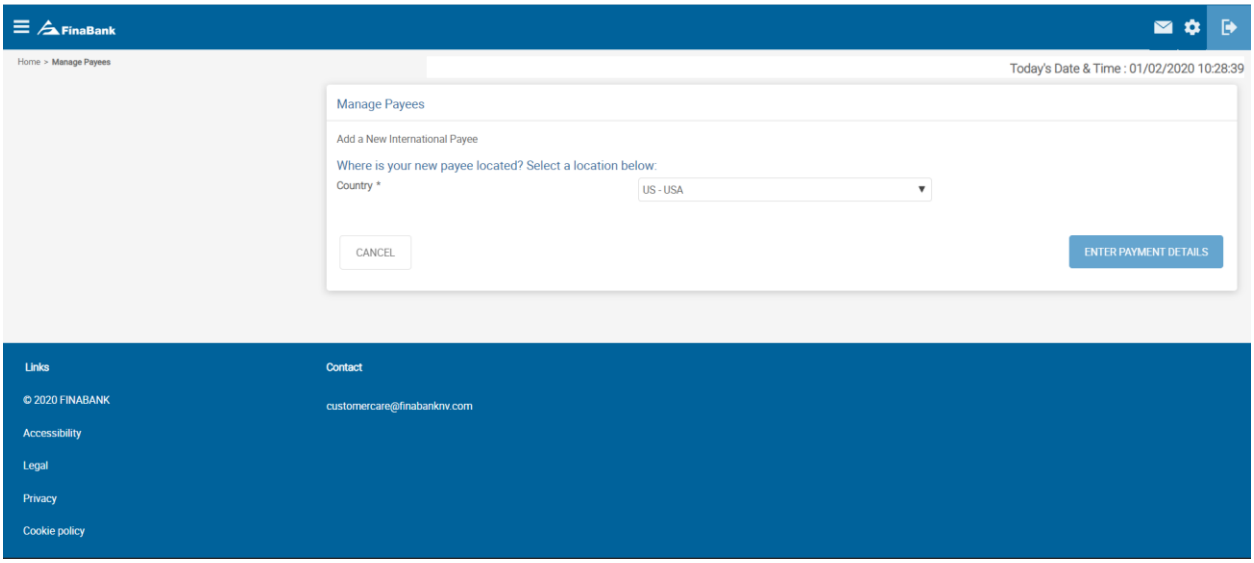


Return to beneficiary list, to view your newly created payee.

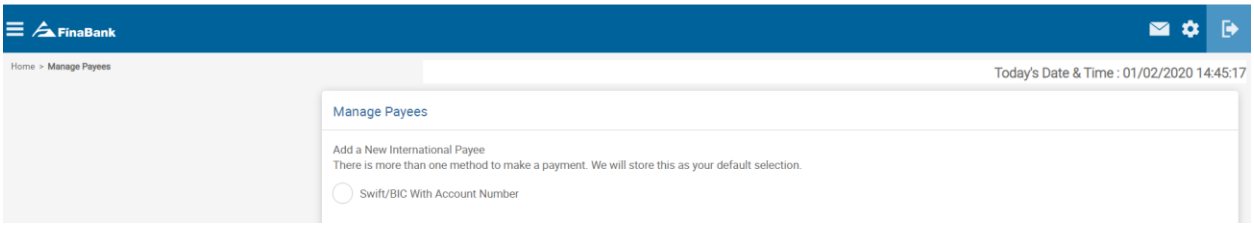


A new international payee

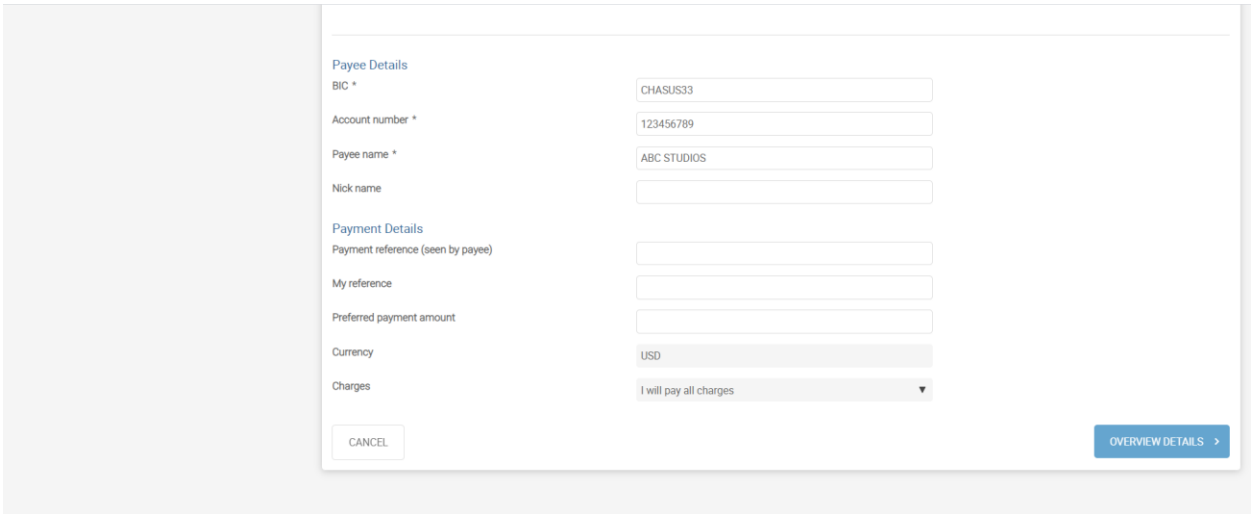
To add a new international payee, select ‘a new international payee’. Select the country from the dropdown list and click on ‘enter payment details’



Select SWIFT/BIC with account number.

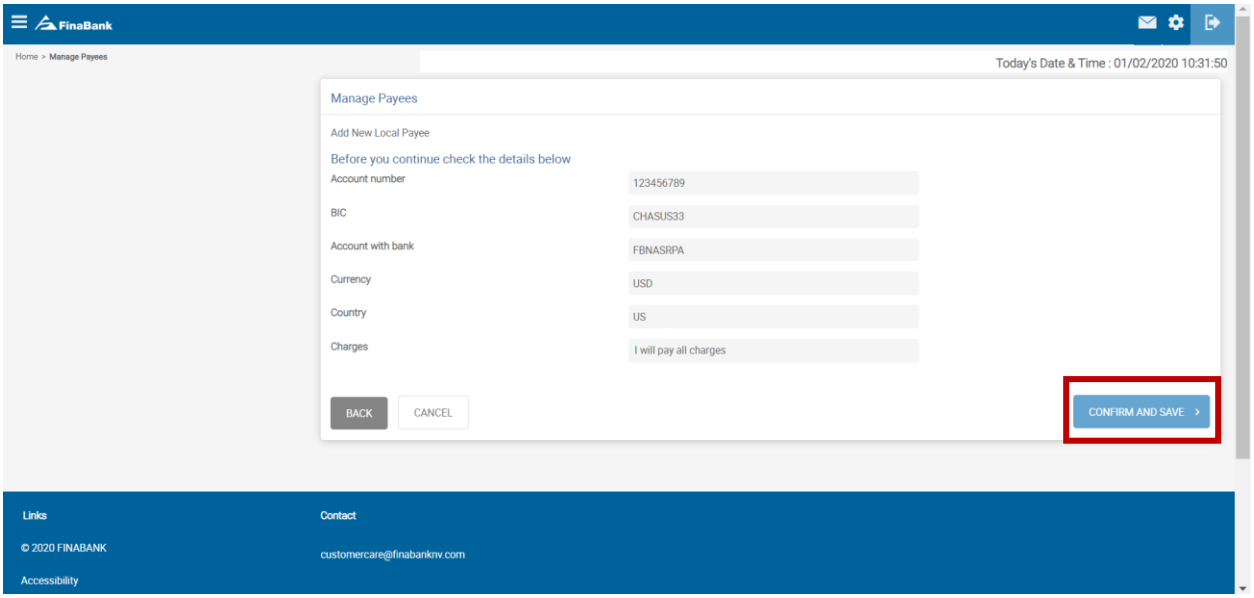


Fill in all requested details.

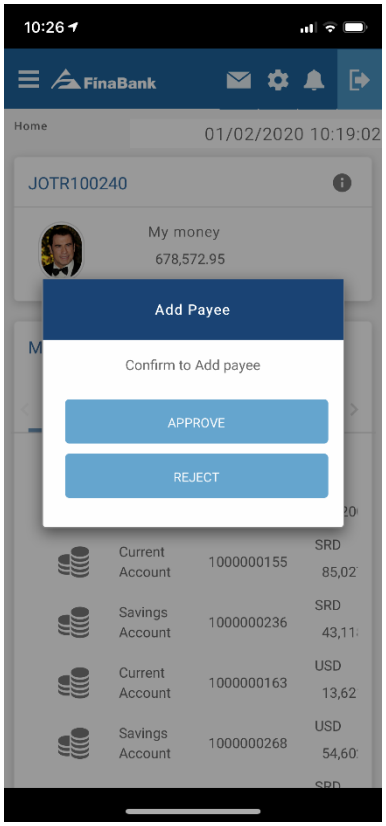


After all details are filled in, click ‘Overview Details’.

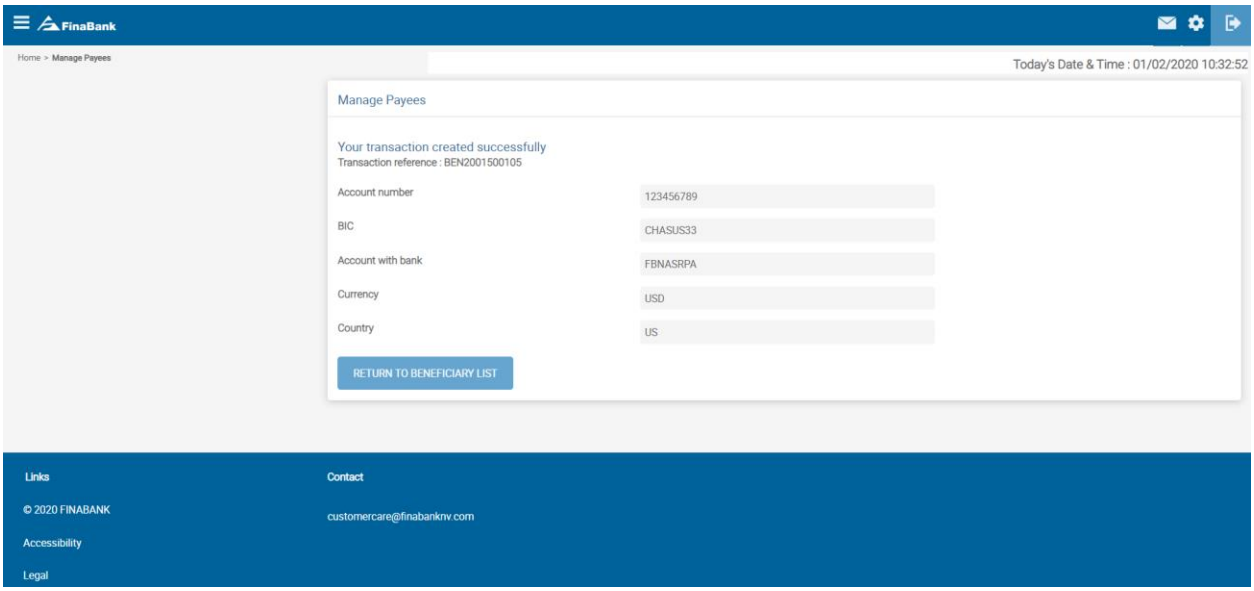
After all details are reviewed, click ‘Confirm and Save’.



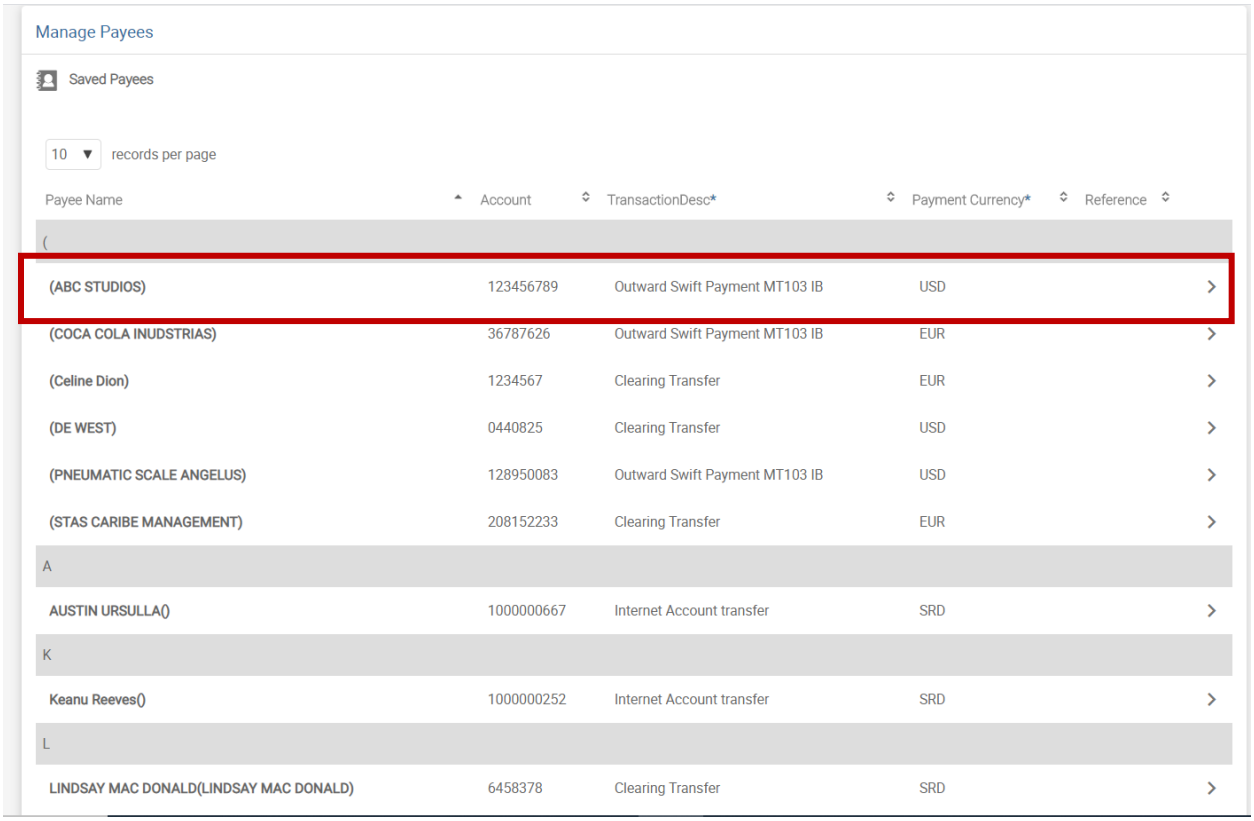
A request for authorization is received on Finabank Retail mobile application. Click ‘Accept’ or ‘Reject’.



After accepting, the payee is successfully created.



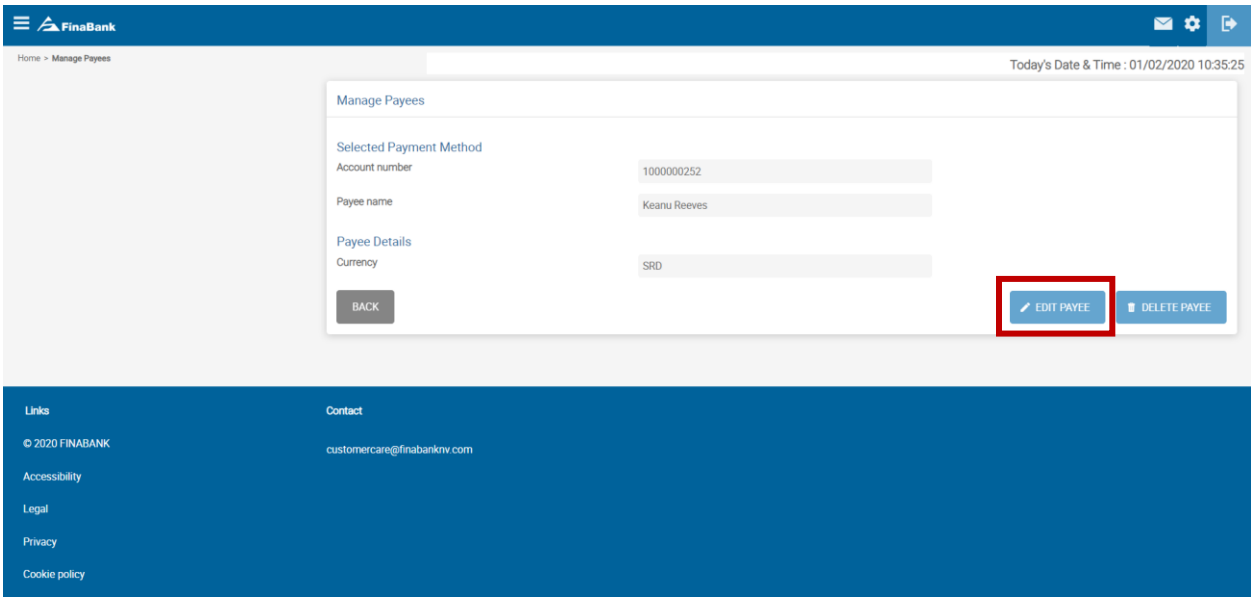
Return to beneficiary list, to view newly created payee.



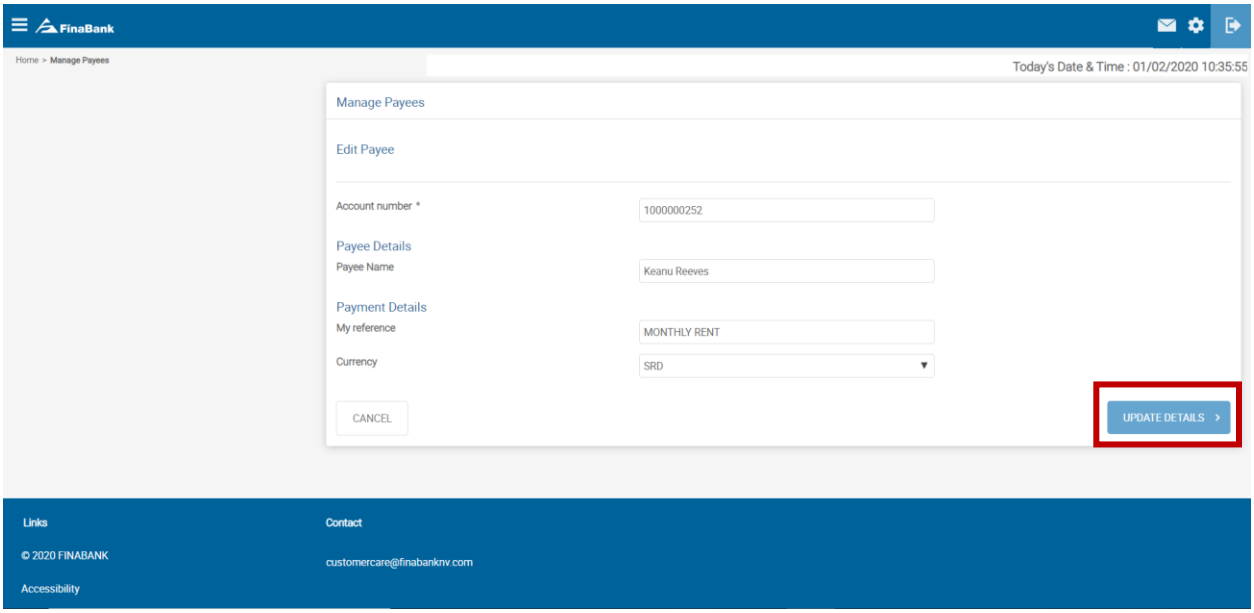
Edit or delete a saved payee

Select the payee to amend or delete.

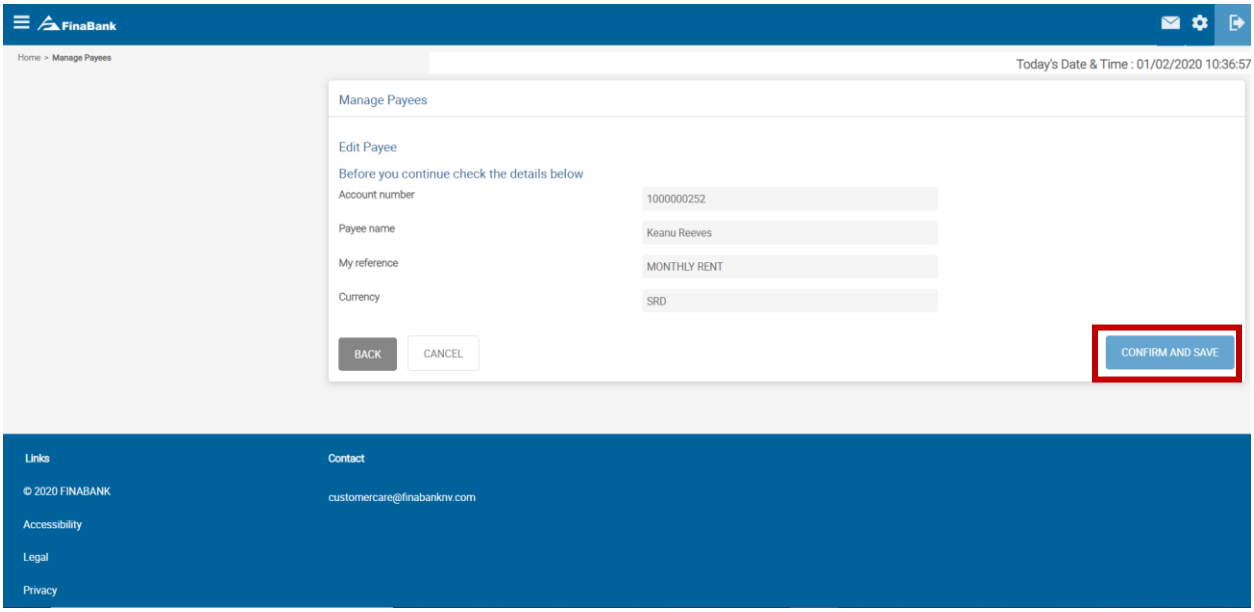
Edit saved payee



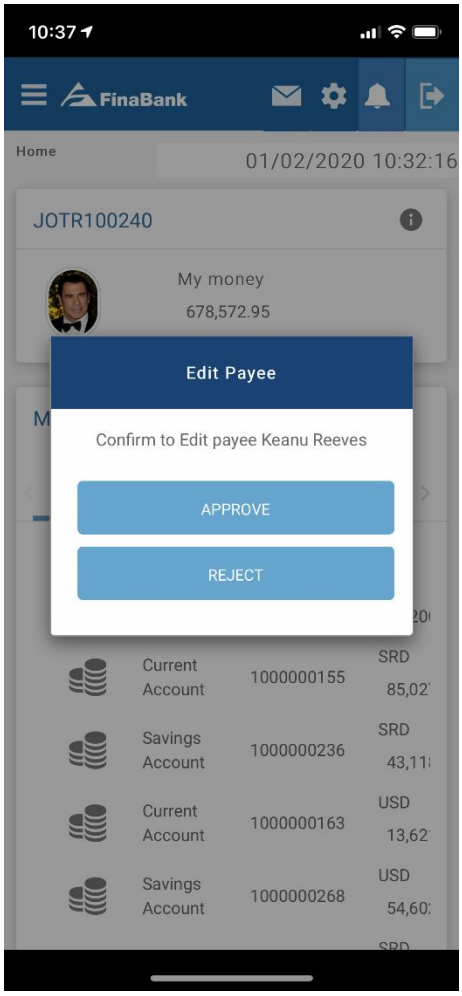
Select 'Edit payee' to edit payee details



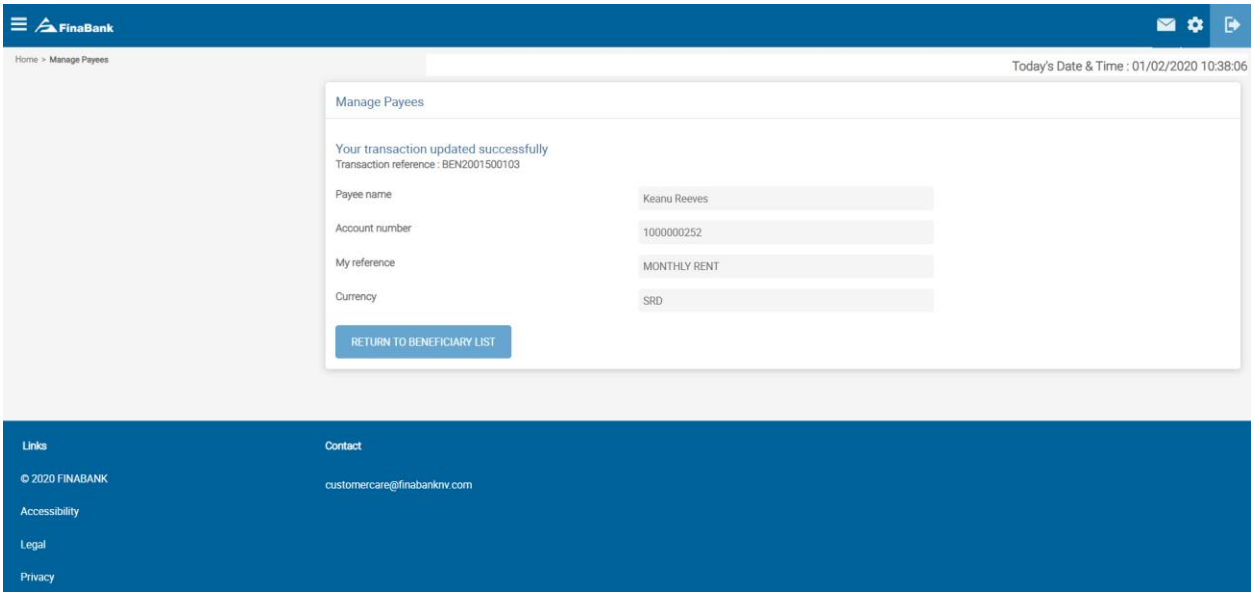
Select 'Update details' to overview details. After all details are reviewed, click 'Confirm and Save'.



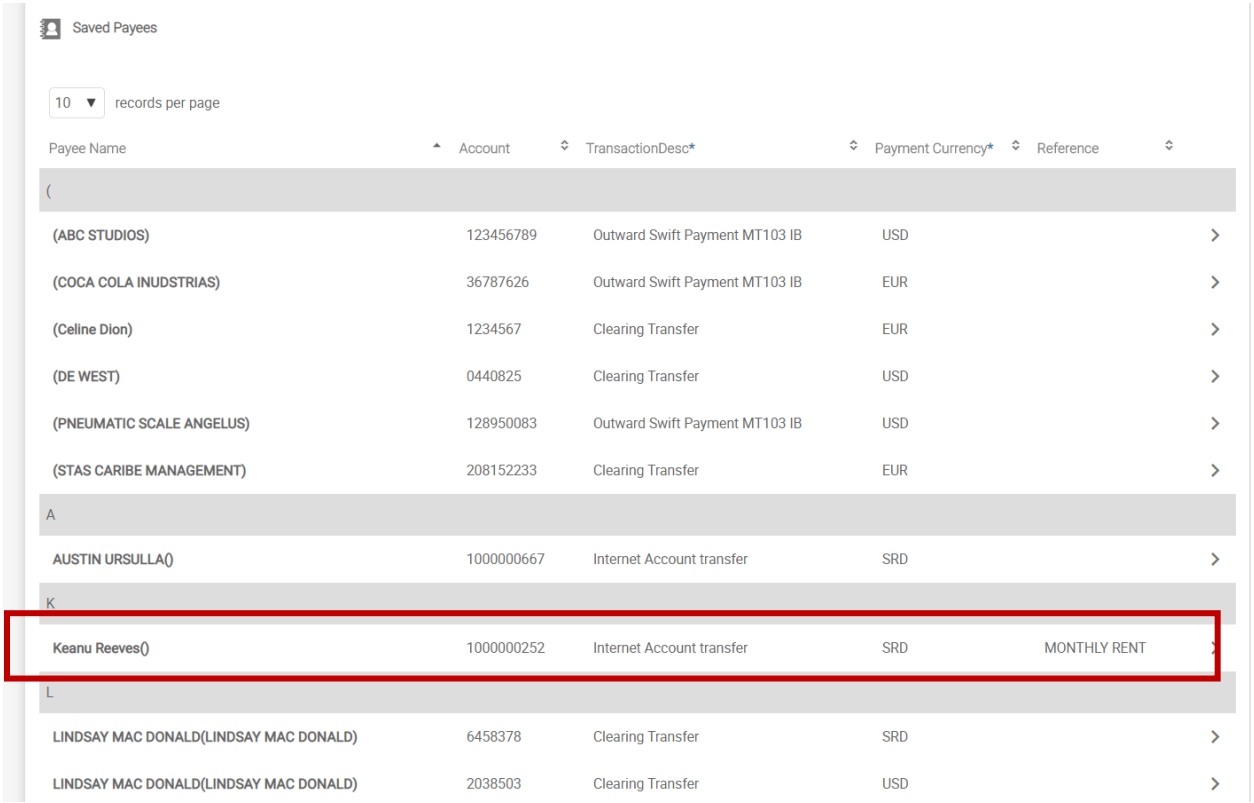
A request for authorization is received on Finabank Retail mobile application. Click 'Accept' or 'Reject'.



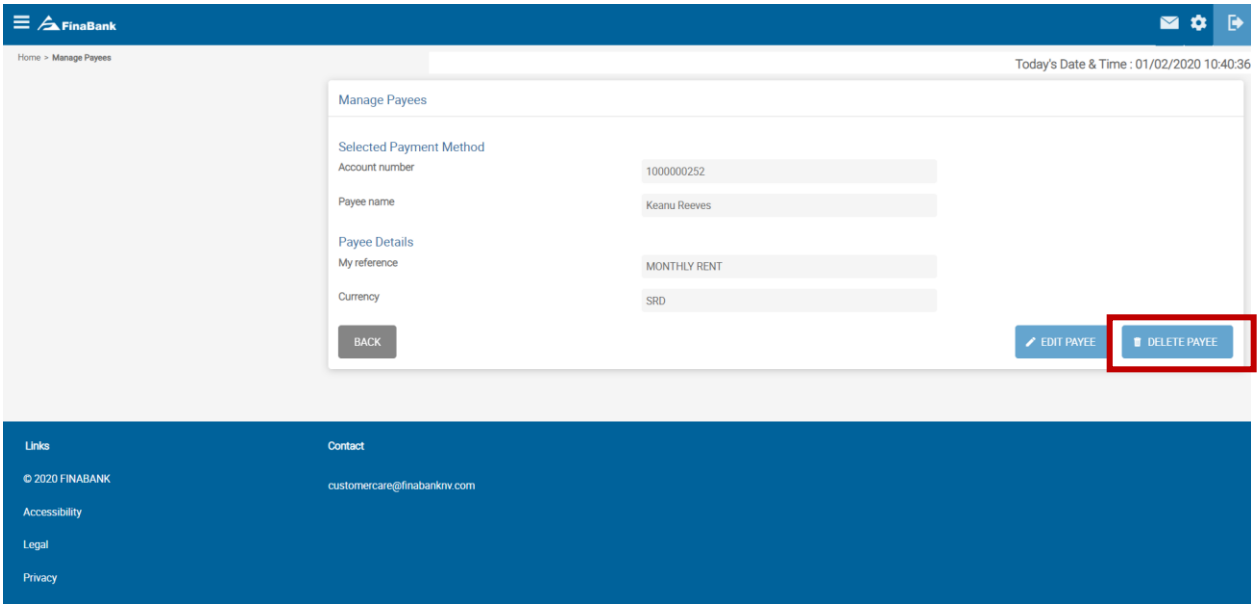
After accepting, the payee is successfully edited.



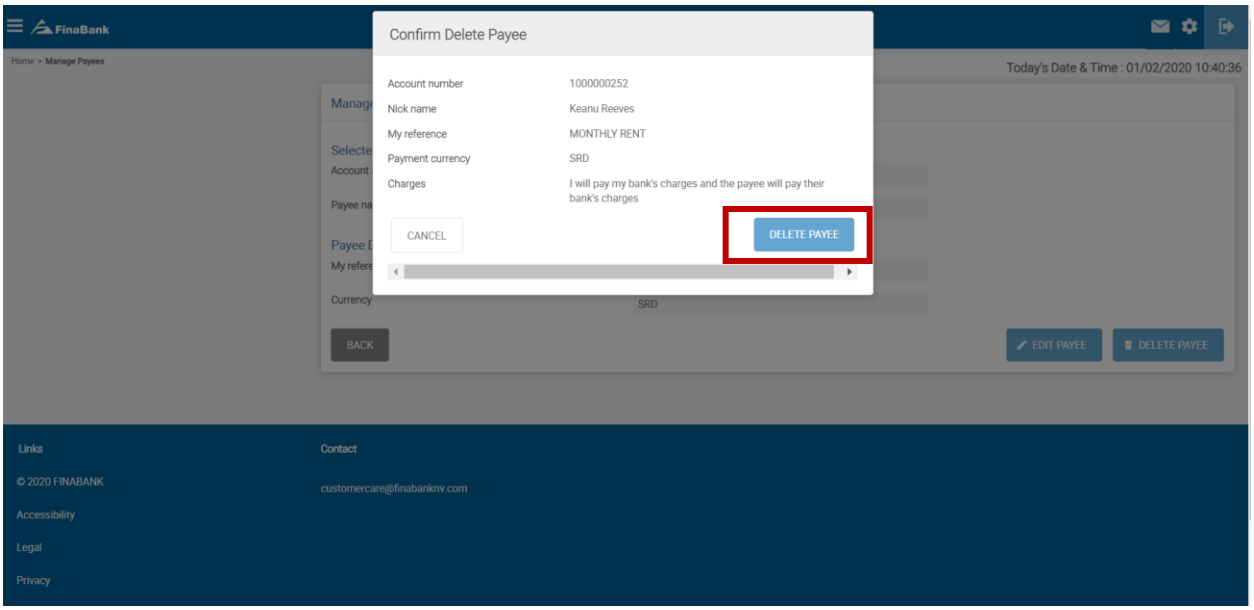
Return to beneficiary list, to view edited payee.



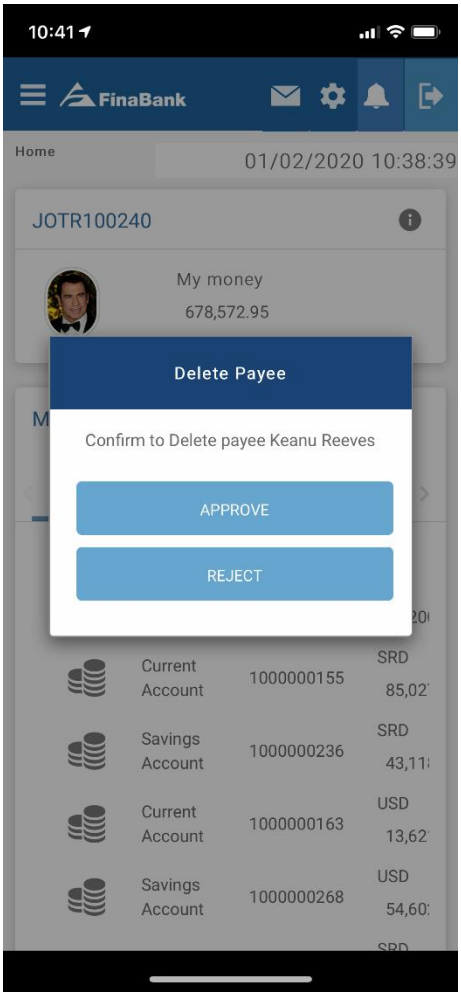
Delete a saved payee



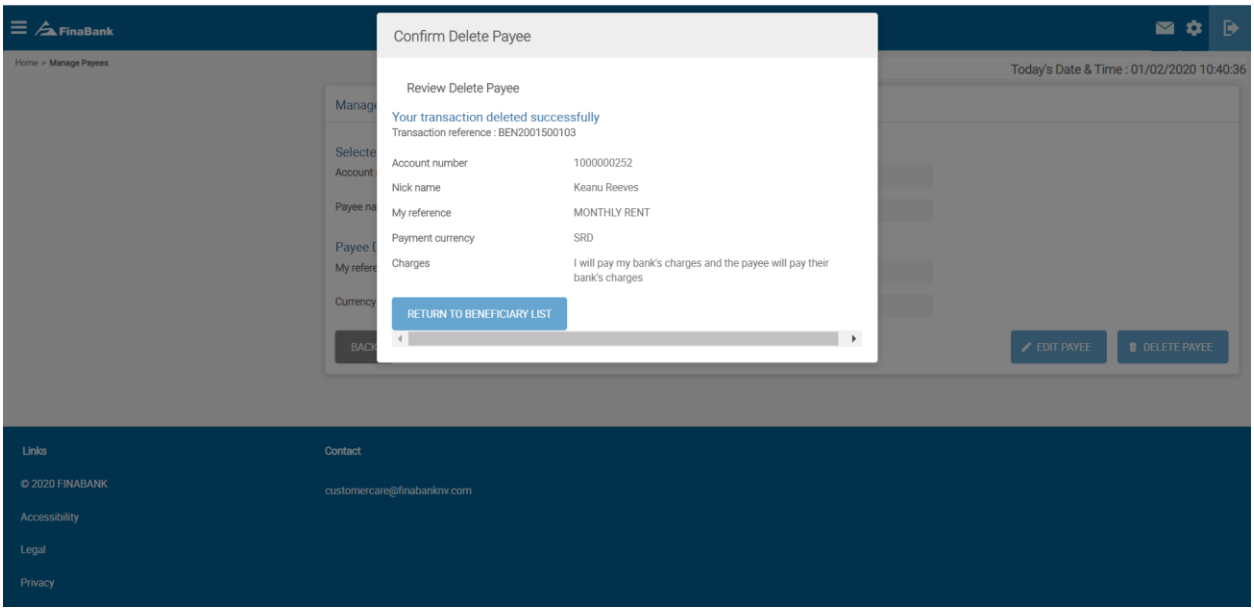
Select 'Delete payee' to delete the saved payee



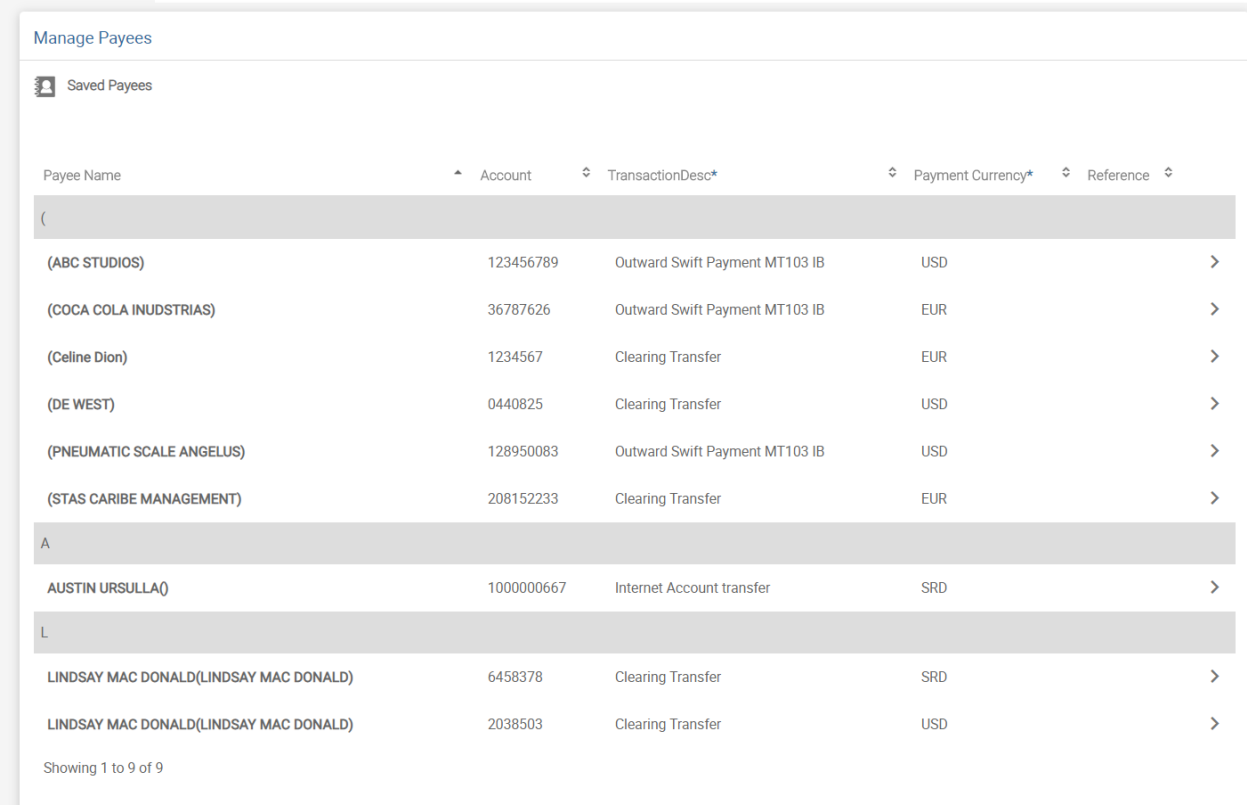
Confirm to delete the payee. A request for authorization is received on Finabank Retail mobile application. Click 'Accept' or 'Reject'.



After accepting, the payee is successfully deleted.

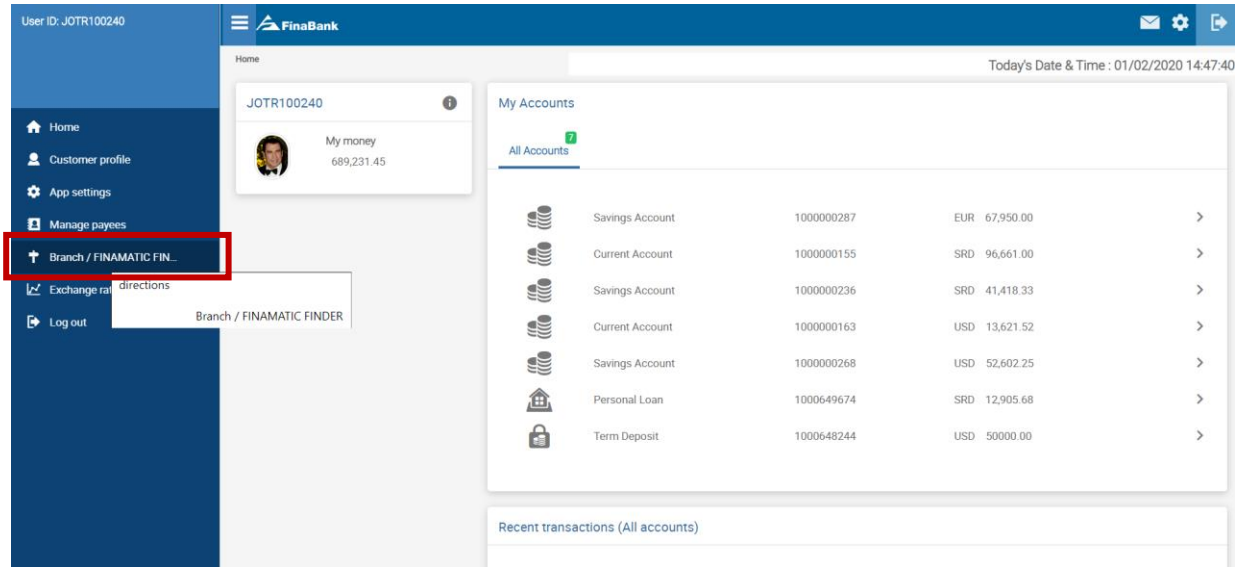


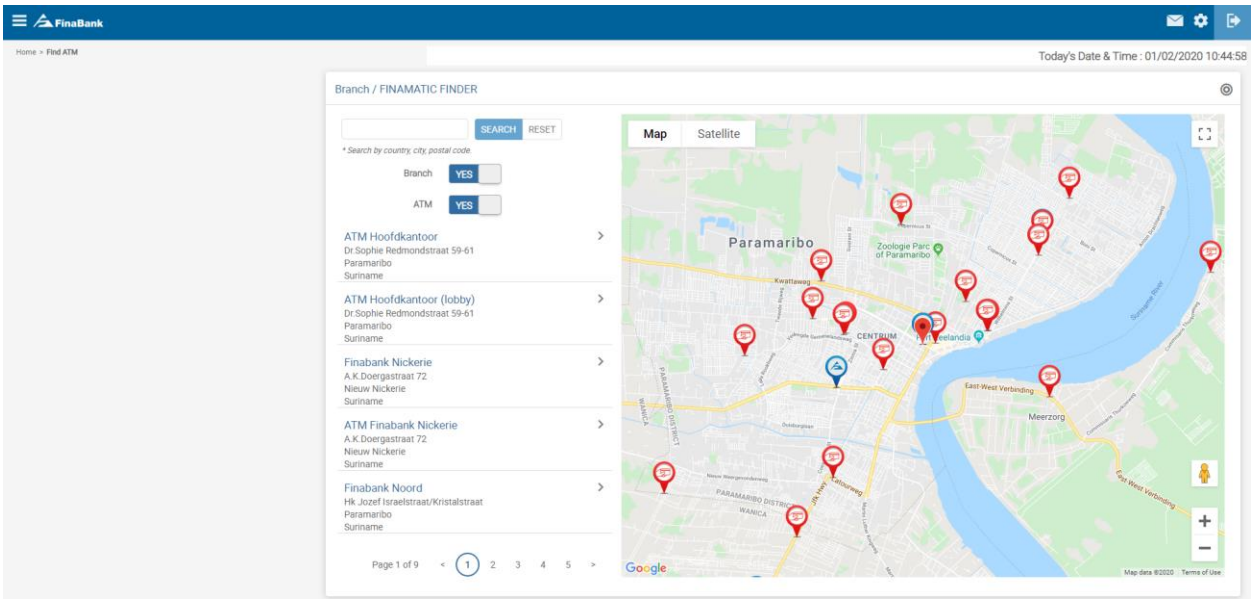
Return to beneficiary list, to view updated payee.



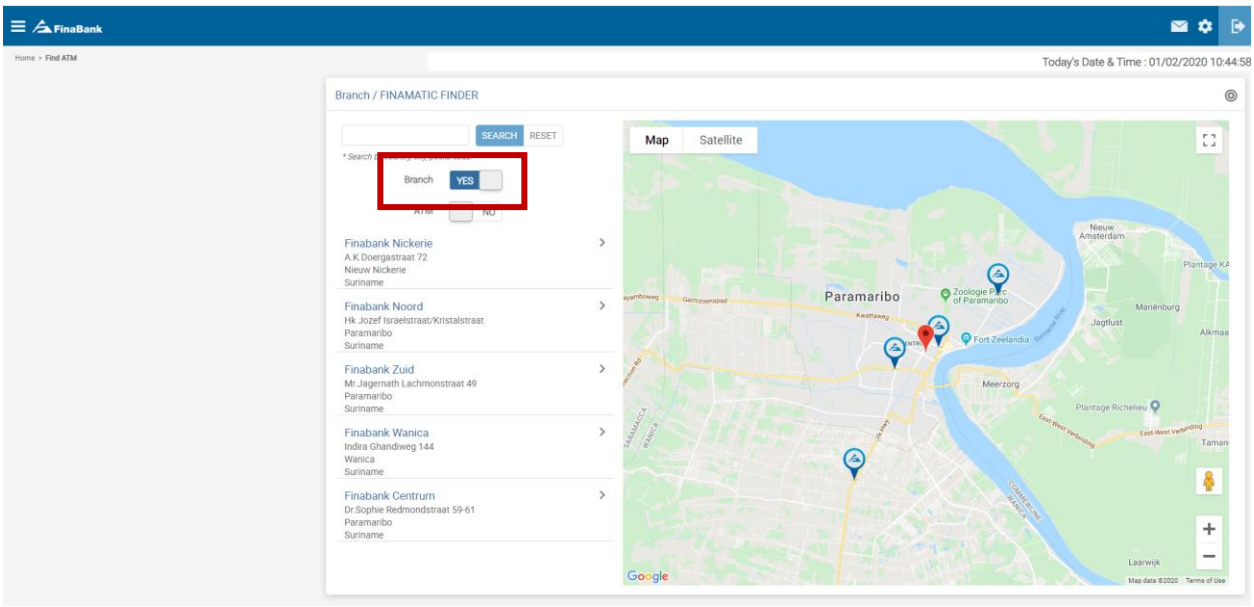
Branch/Finamatic finder

To find a nearby Finabank branch or Finamatic (ATM), select ‘Branch/Finamatic finder’.

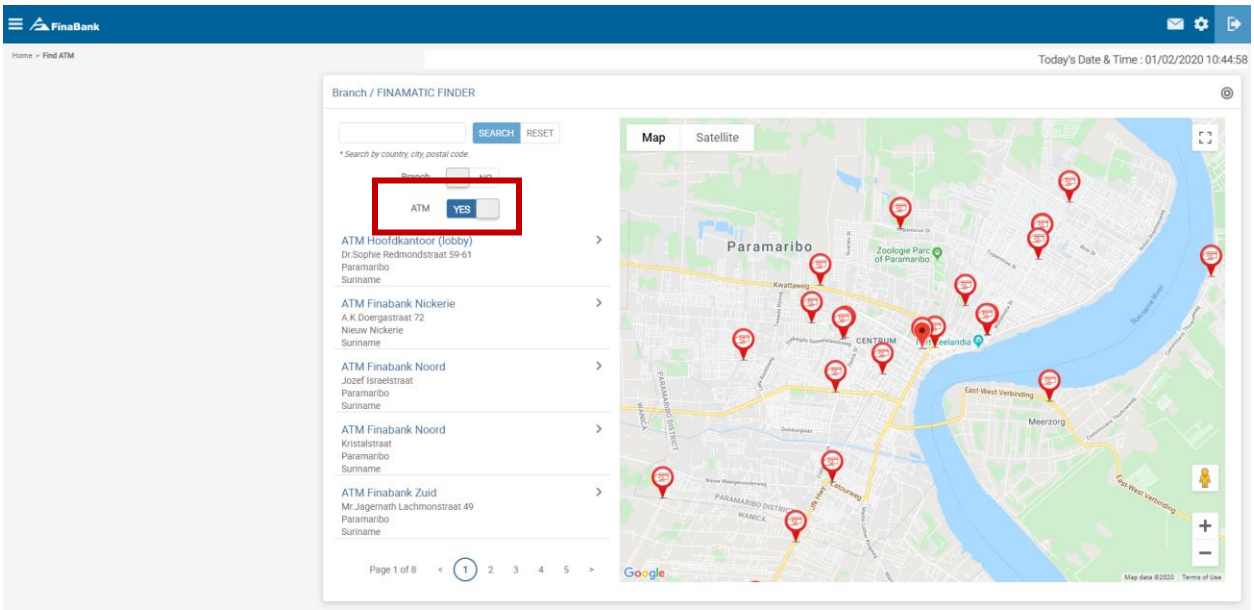




To view branches only, switch ‘Yes’ to ‘No’

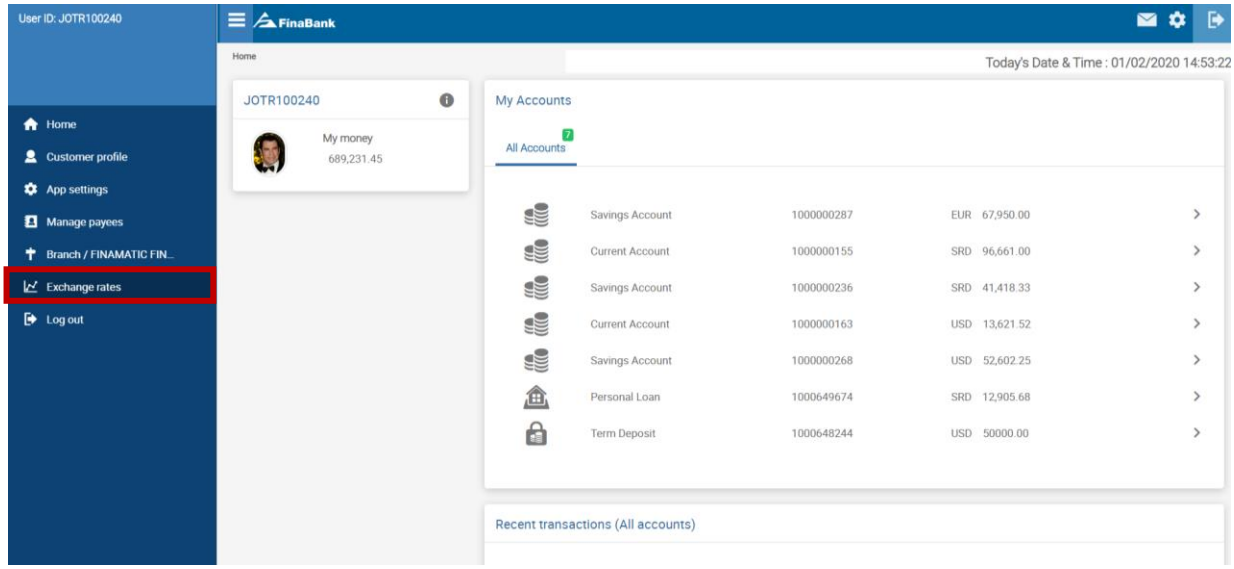


To view Finamatics only, switch 'Yes' to 'No'

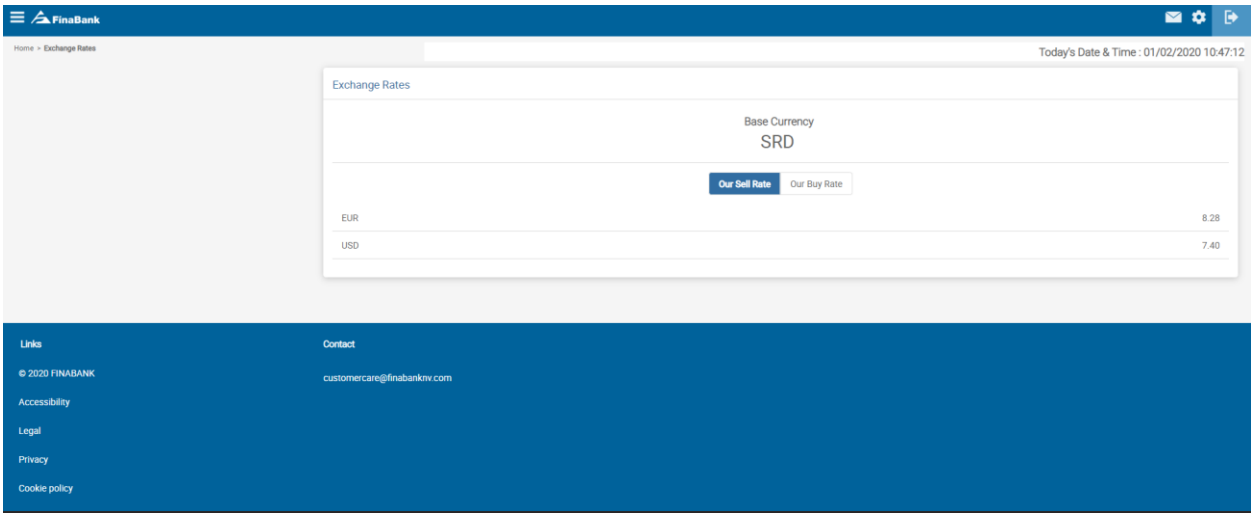


Exchange Rates

To view the current exchange rates, select ‘Exchange Rates’.

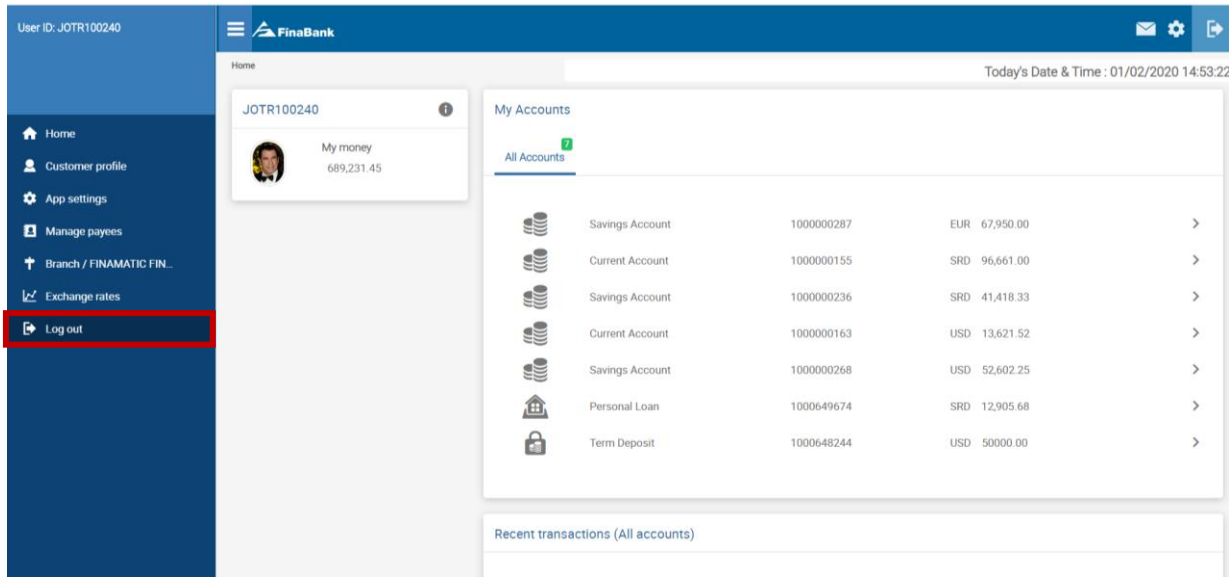


Exchange rates (sell/buy) for USD and EUR are visible.

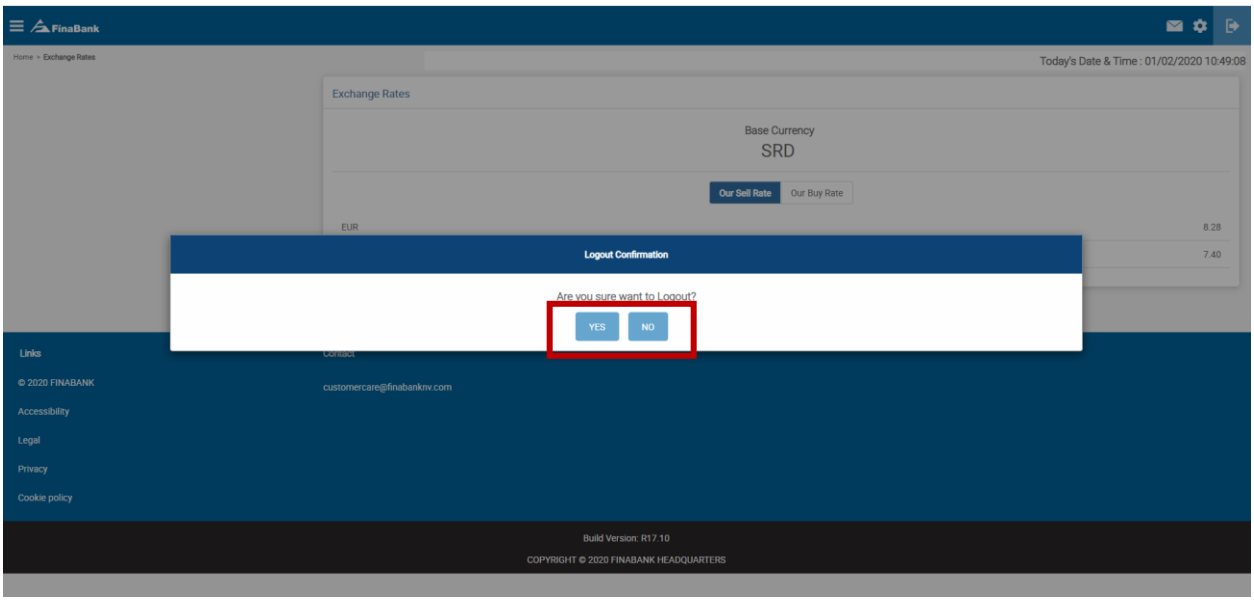


Log out

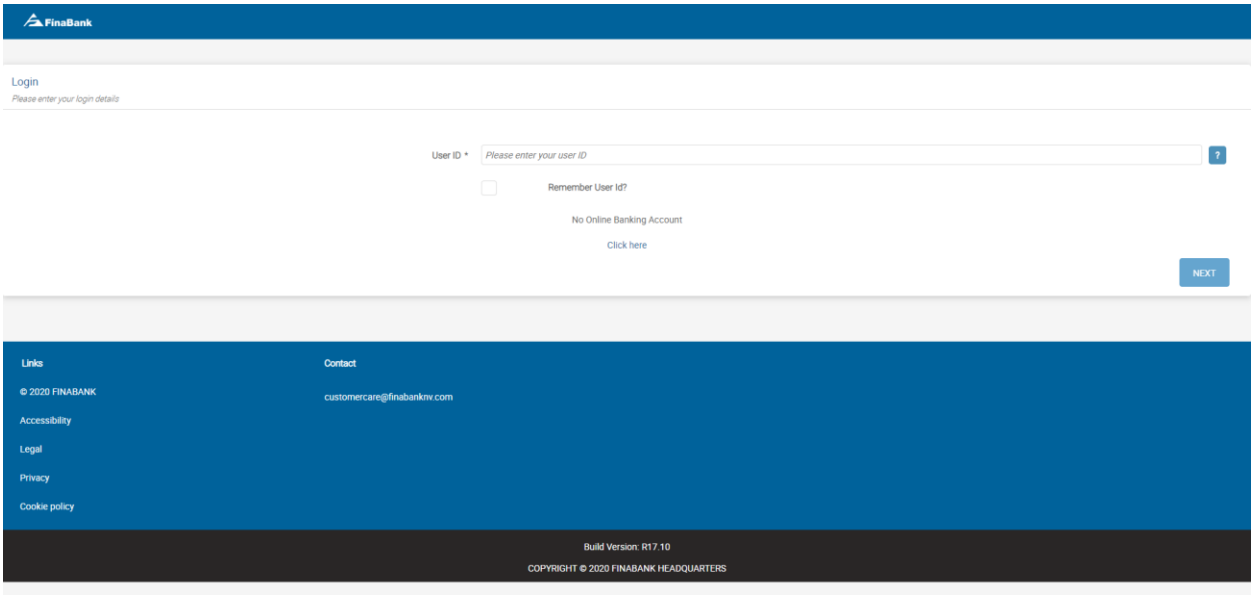
To log out of Finabank Retail Online Banking, select ‘log out’.



Select ‘Yes’ or ‘No’ to confirm.

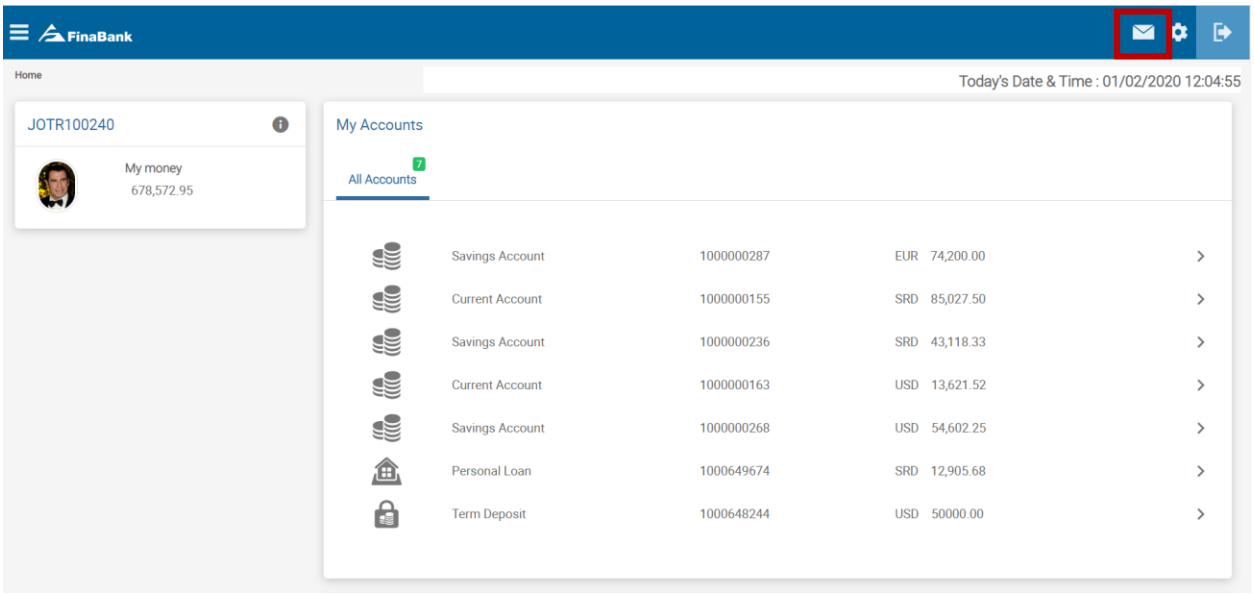


After selecting ‘Yes’, you will return to the log in page.



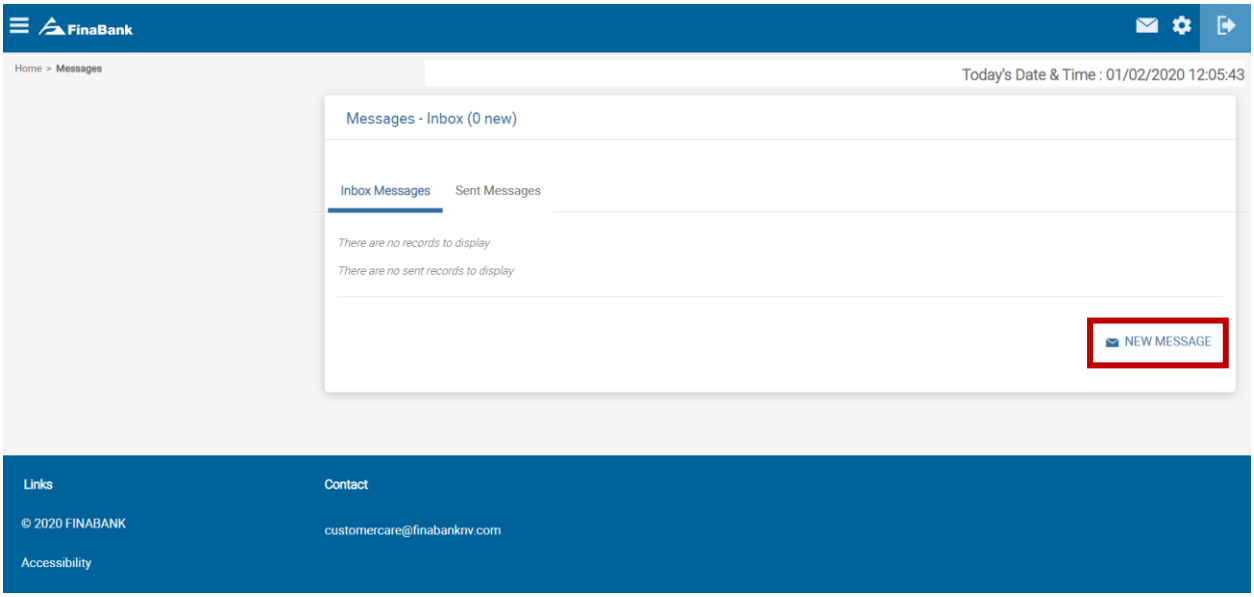
Messages

To view or send a message (bankmail), select the ‘envelope’ icon.

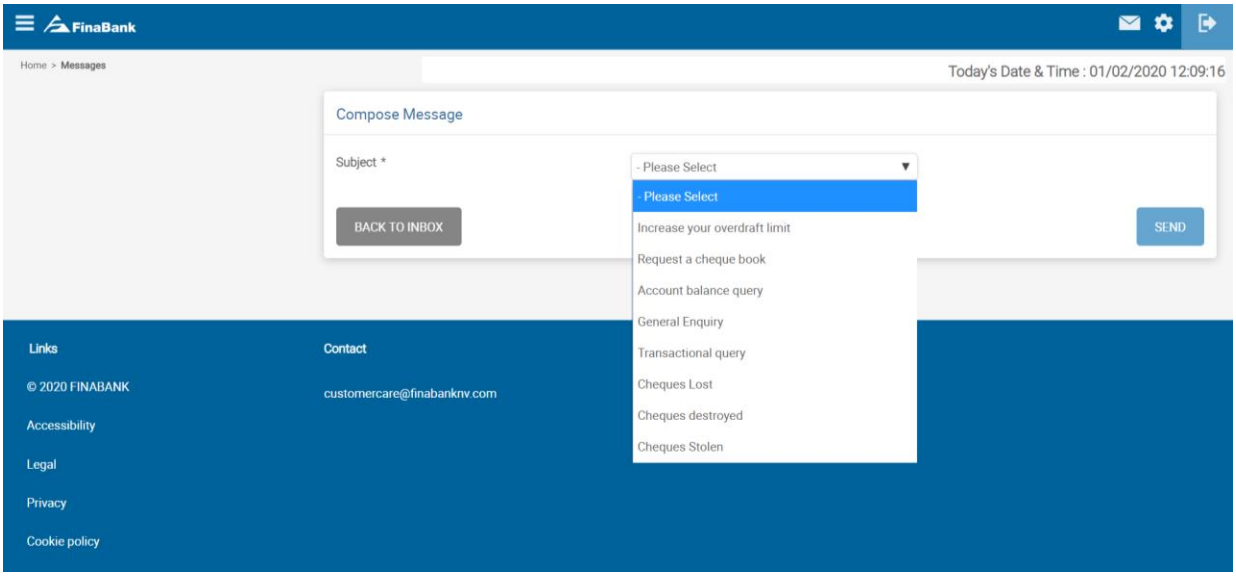


In inbox, all messages received from the bank will be visible. In Sent Messages, all messages sent to the bank will be visible.

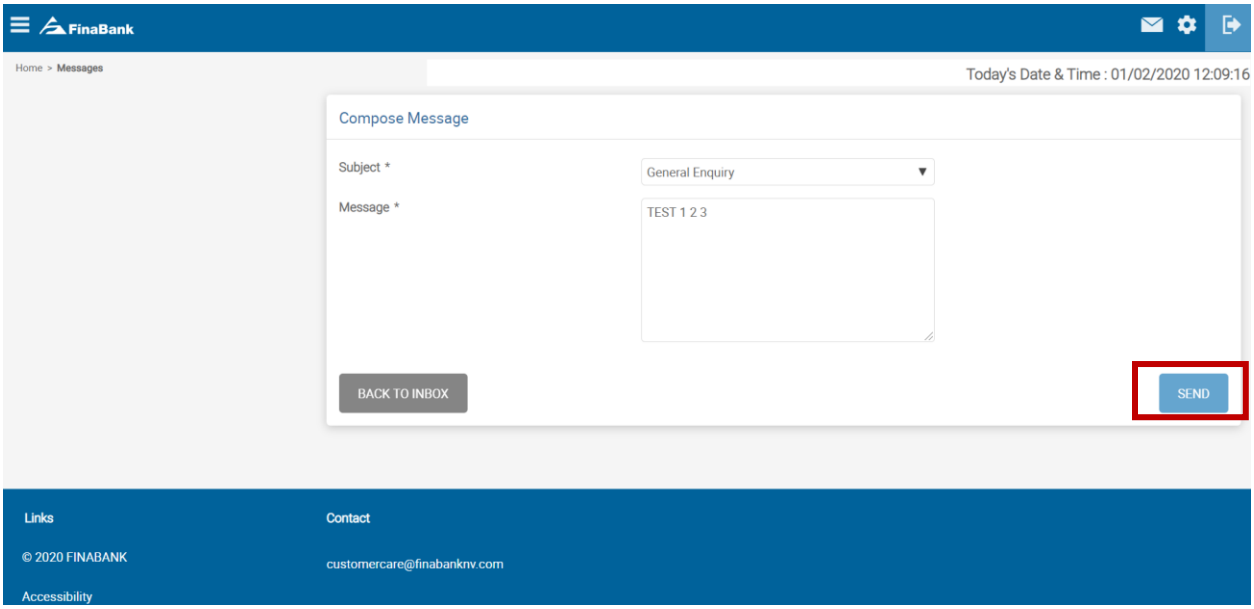
To send a new message, click ‘New Message’.



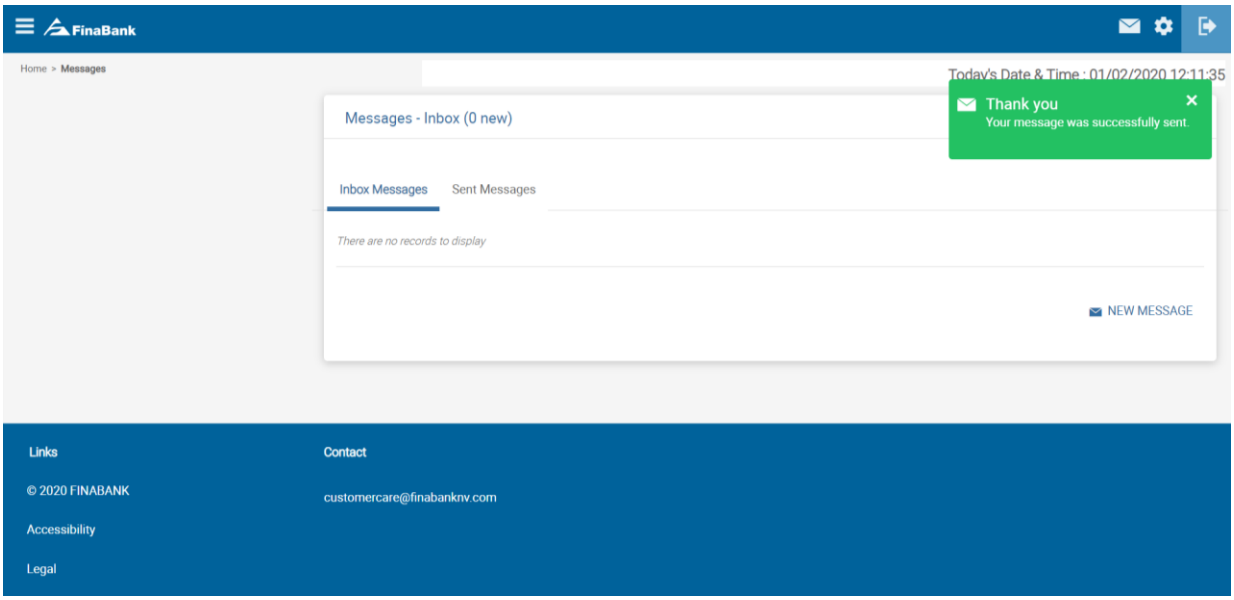
Select ‘subject’ from the dropdown list.



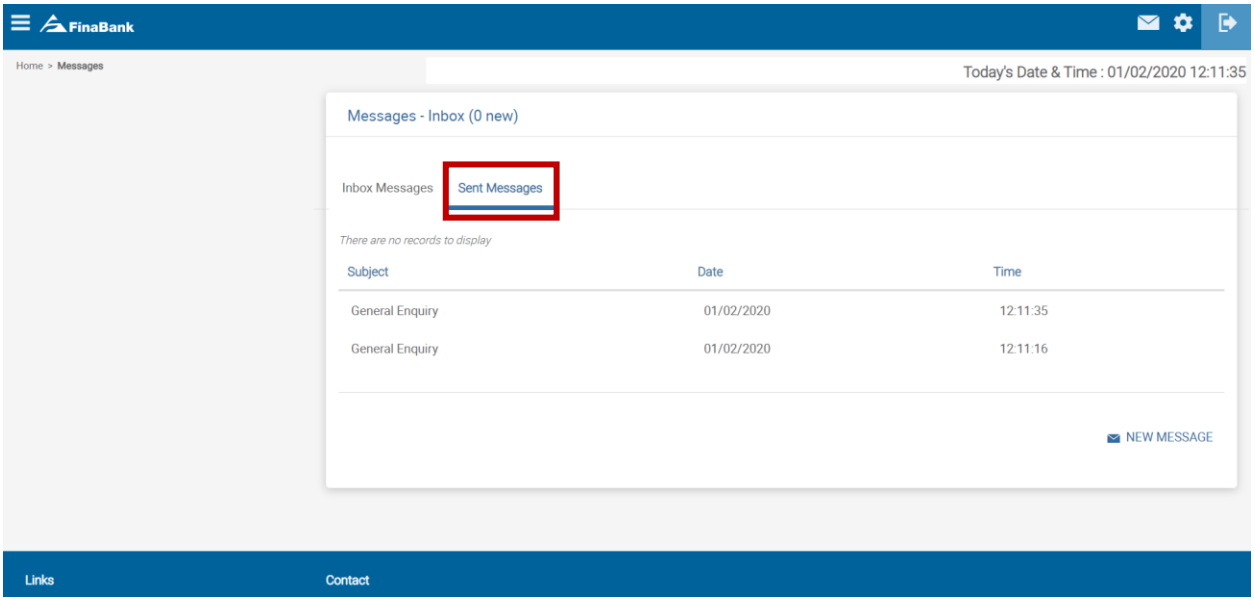
After selecting a subject, write message and click ‘send’.



Pop-up with ‘Thank You’ will be displayed

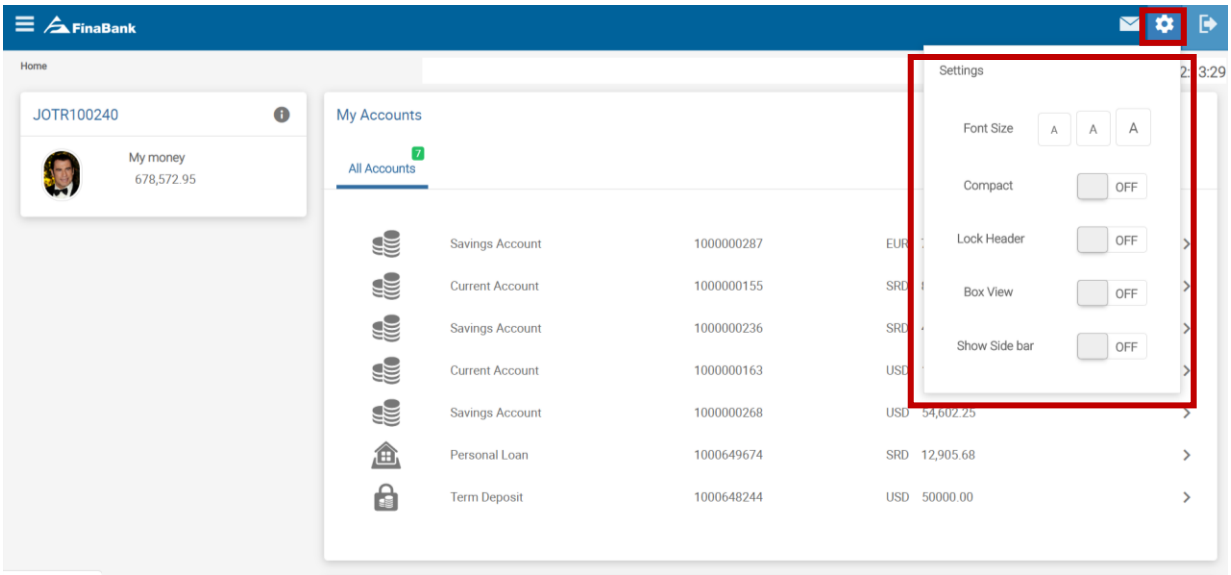


To view the sent message, click on ‘Sent Messages’



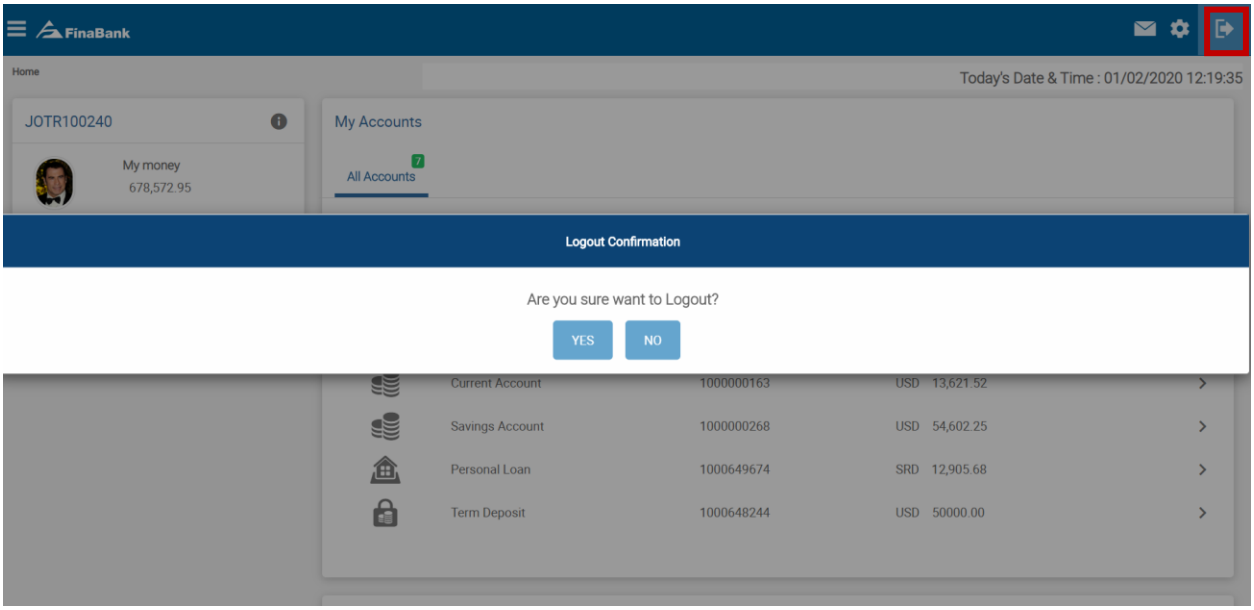
Settings

Click on ‘Settings’ icon, to view or change settings. Change the settings as preferred.



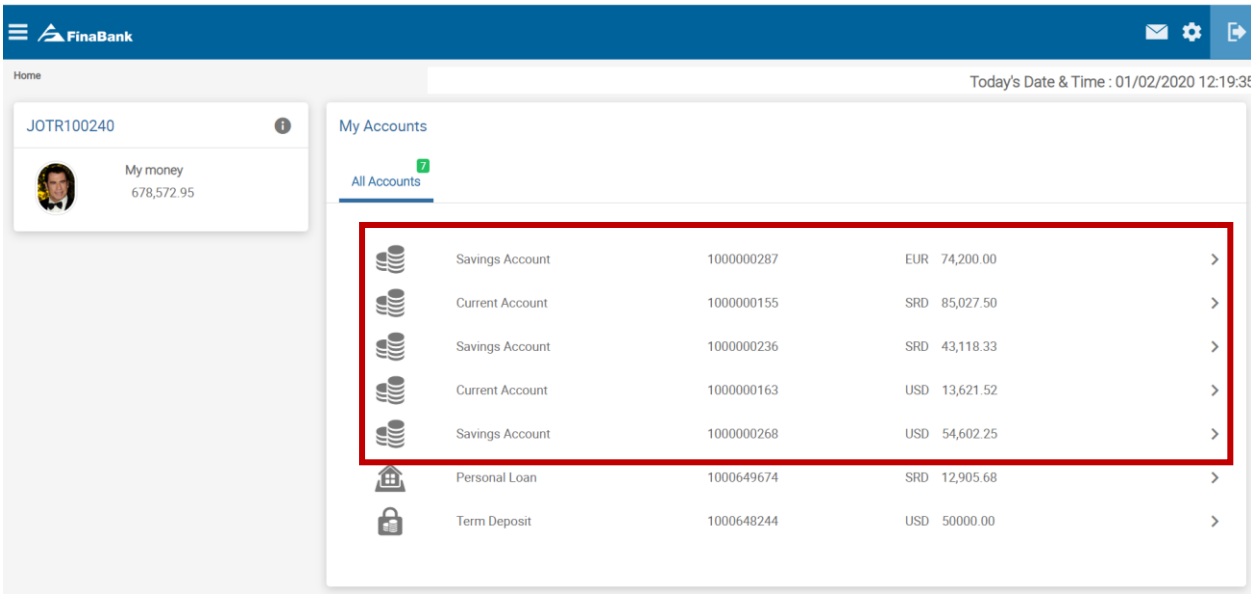
Log out

Click on ‘log out’ icon to log out of Finabank Retail Online Banking. Click ‘Yes’ or ‘No’.



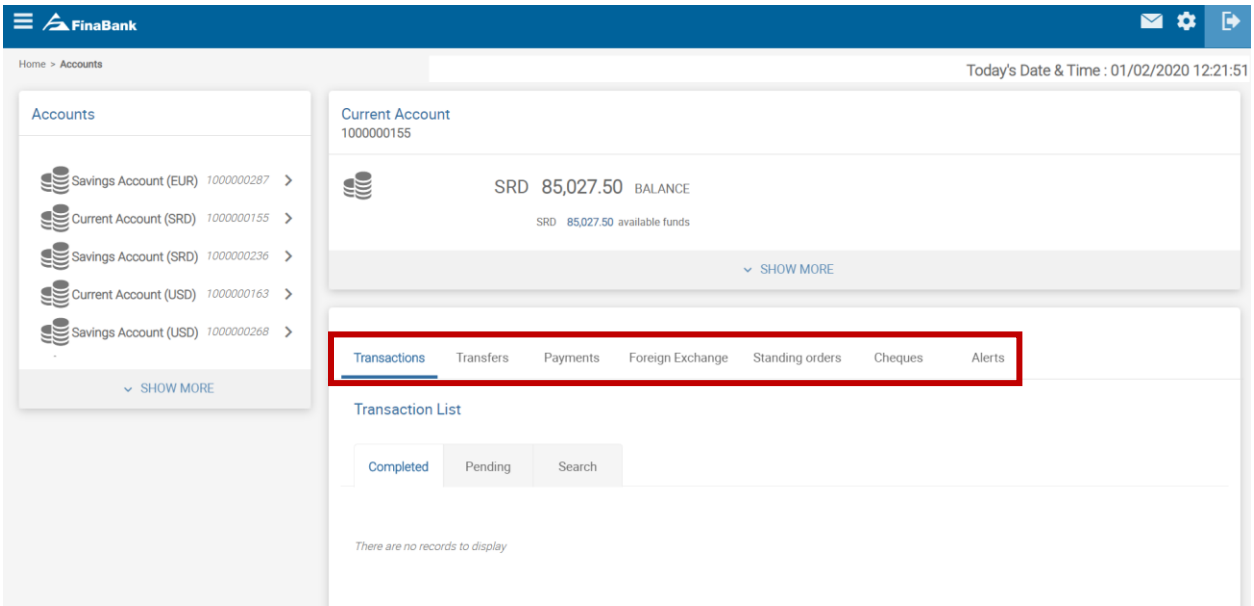
Chapter 3: Payments

To make a payment or transfer, select an account (Current, Savings)



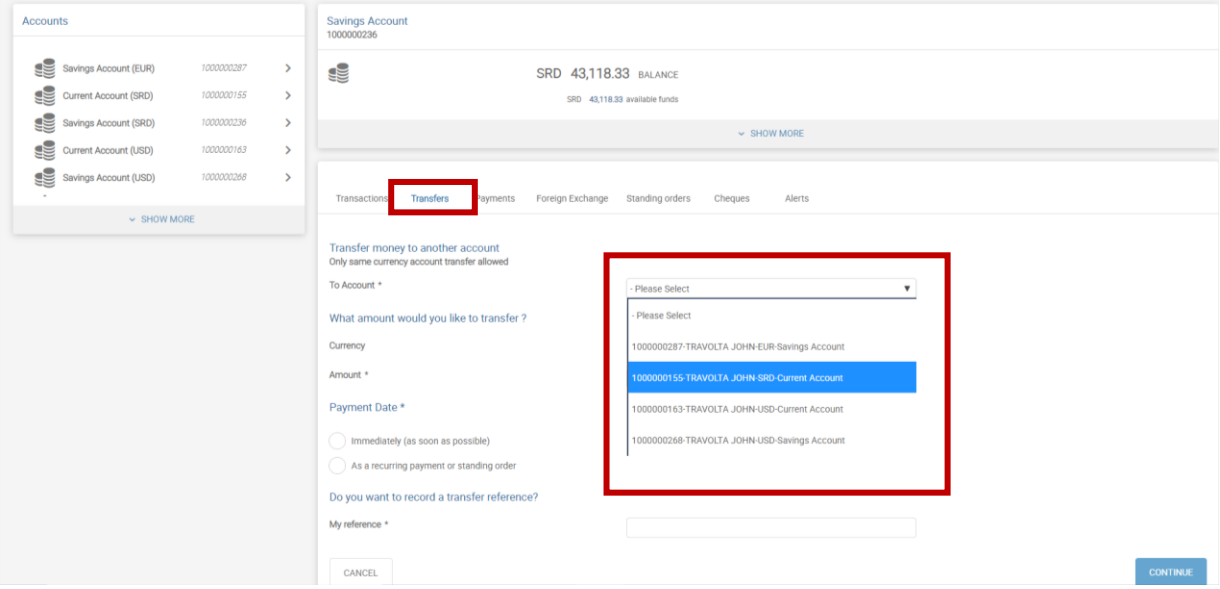
Select:

- **Transfers**: to make a transfer to own account
- **Payments:** to make a payment to a local payee or international payee
- **Foreign Exchange:** to convert currencies between own accounts
- **Standing orders:** to view all standing orders for the account
- **Cheques:** to view cheques or request a cheque book for the selected account

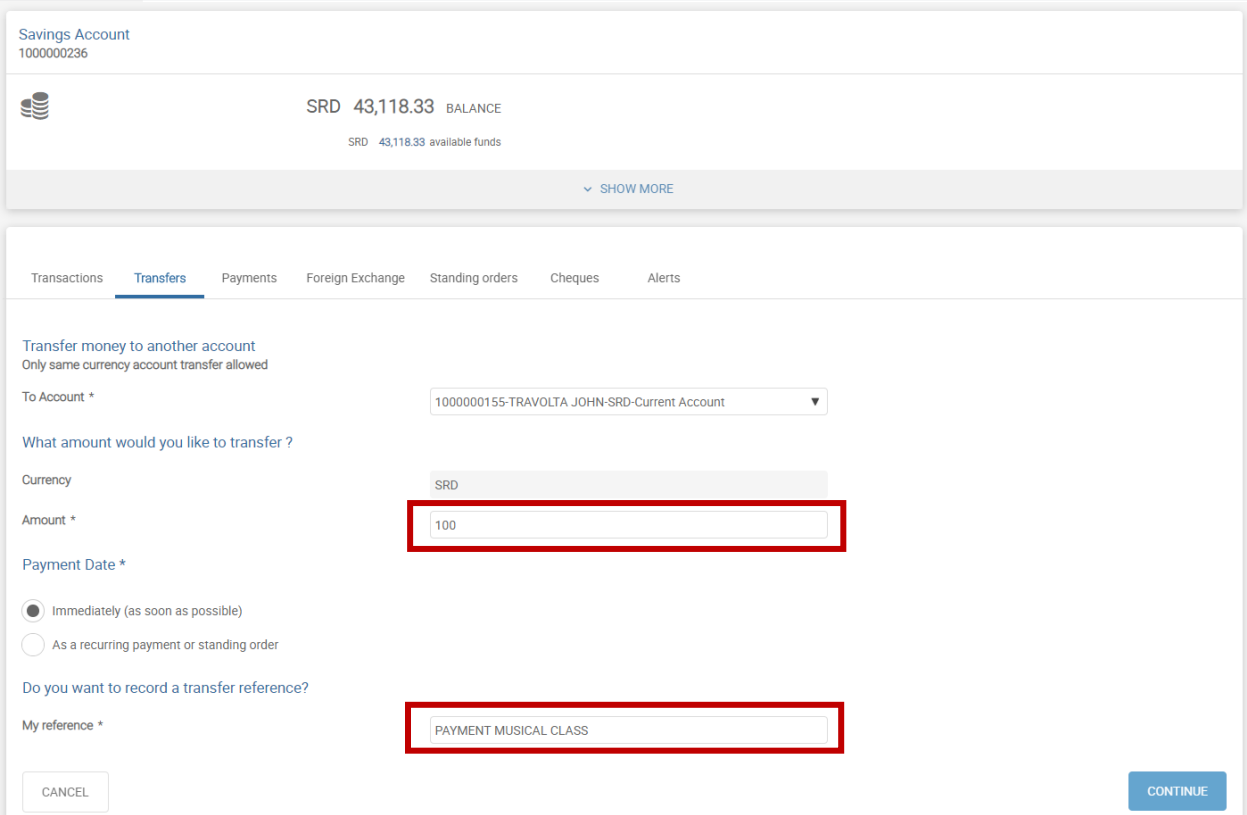


Transfers: to make a transfer to own account

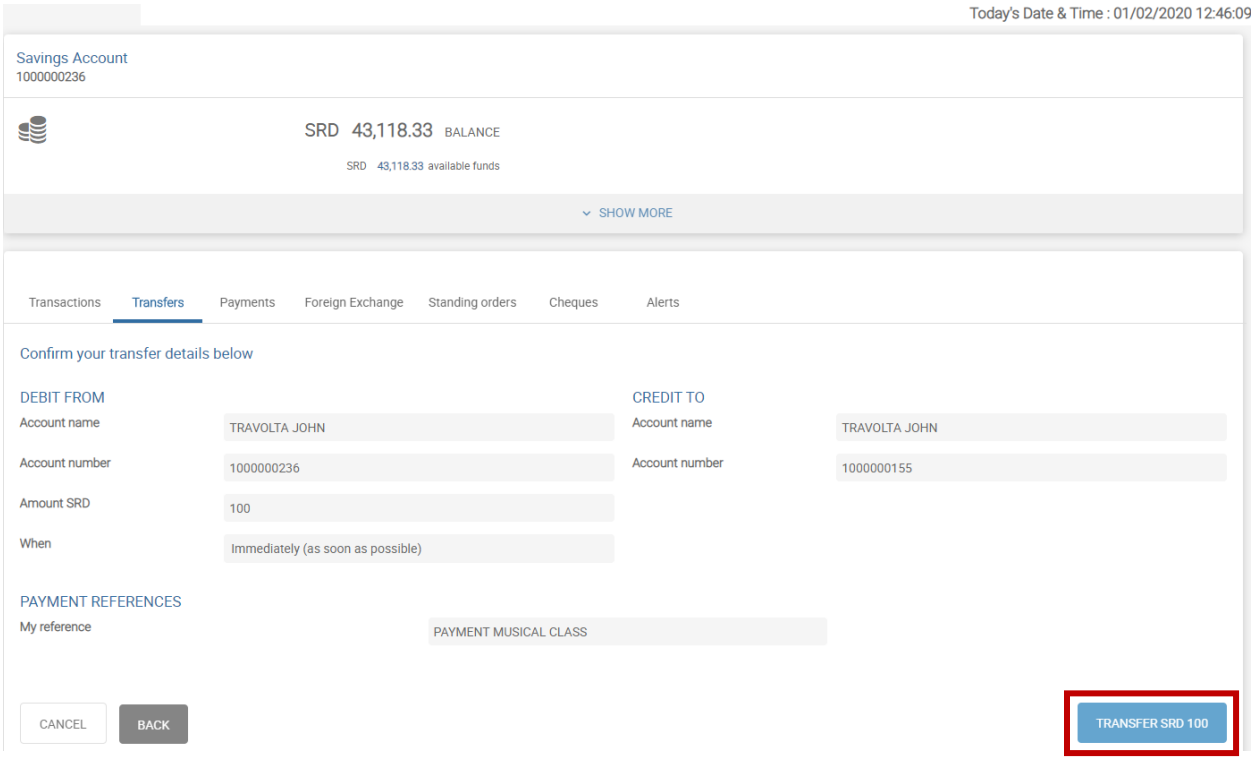
Select 'Transfers' and select account to make the transfer to. Only **same currency** transfers are allowed.



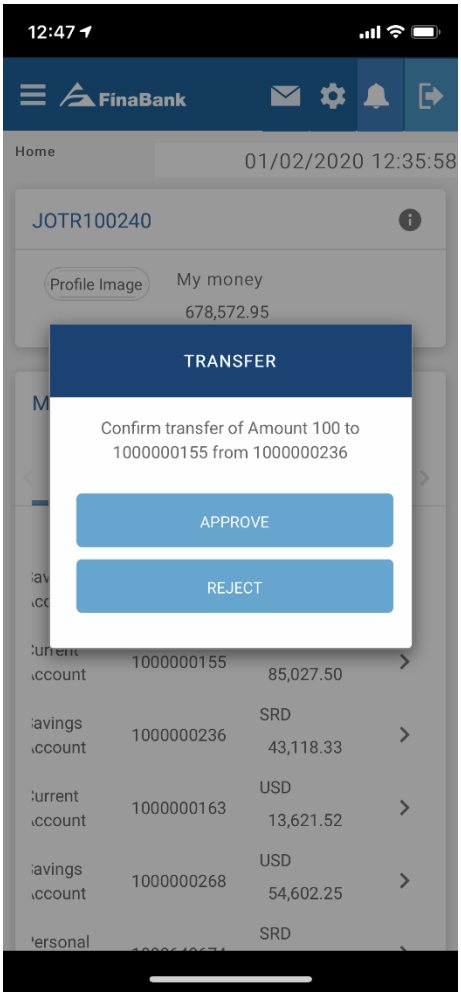
Fill in all requested details:



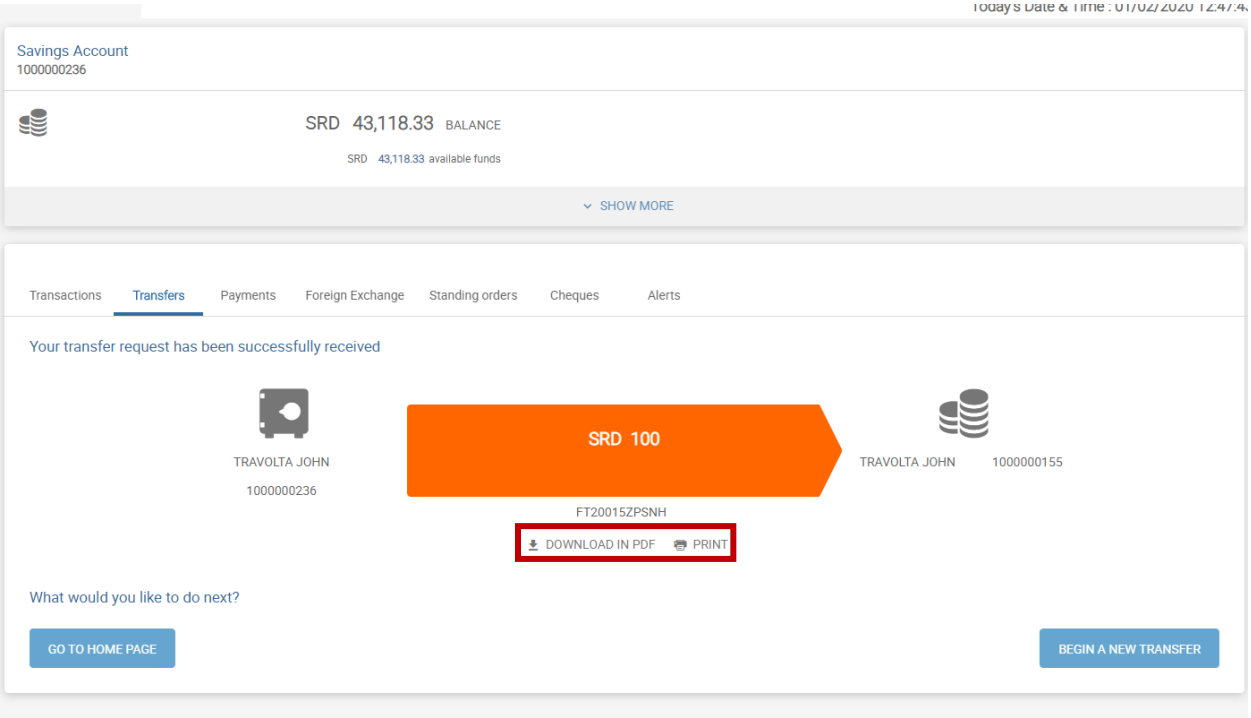
Click ‘Continue’ to for an overview of all payment details



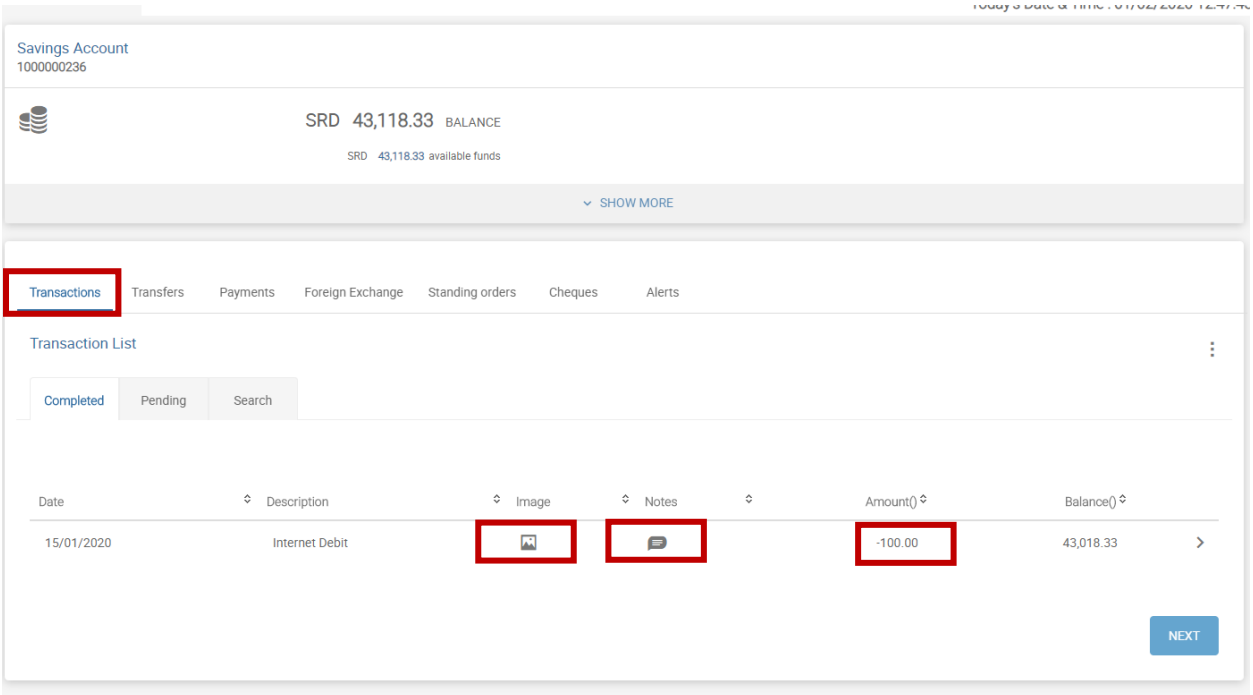
Click ‘transfer SRD 100’. A request for authorization is received on Finabank Retail mobile application. Click ‘Accept’ or ‘Reject’.


12:47
FinaBank
Home
01/02/2020 12:35:58
JOTR100240
Profile Image
My money
678,572.95
TRANSFER
Confirm transfer of Amount 100 to 1000000155 from 1000000236
APPROVE
REJECT
1000000155
85,027.50
SRD
1000000236
43,118.33
USD
1000000163
13,621.52
USD
1000000268
54,602.25
SRD

After approval, an overview of the transfer is received. Click ‘download in pdf’ or ‘print” to download or print the transaction.



Select ‘Transaction’ to view the recent transfer



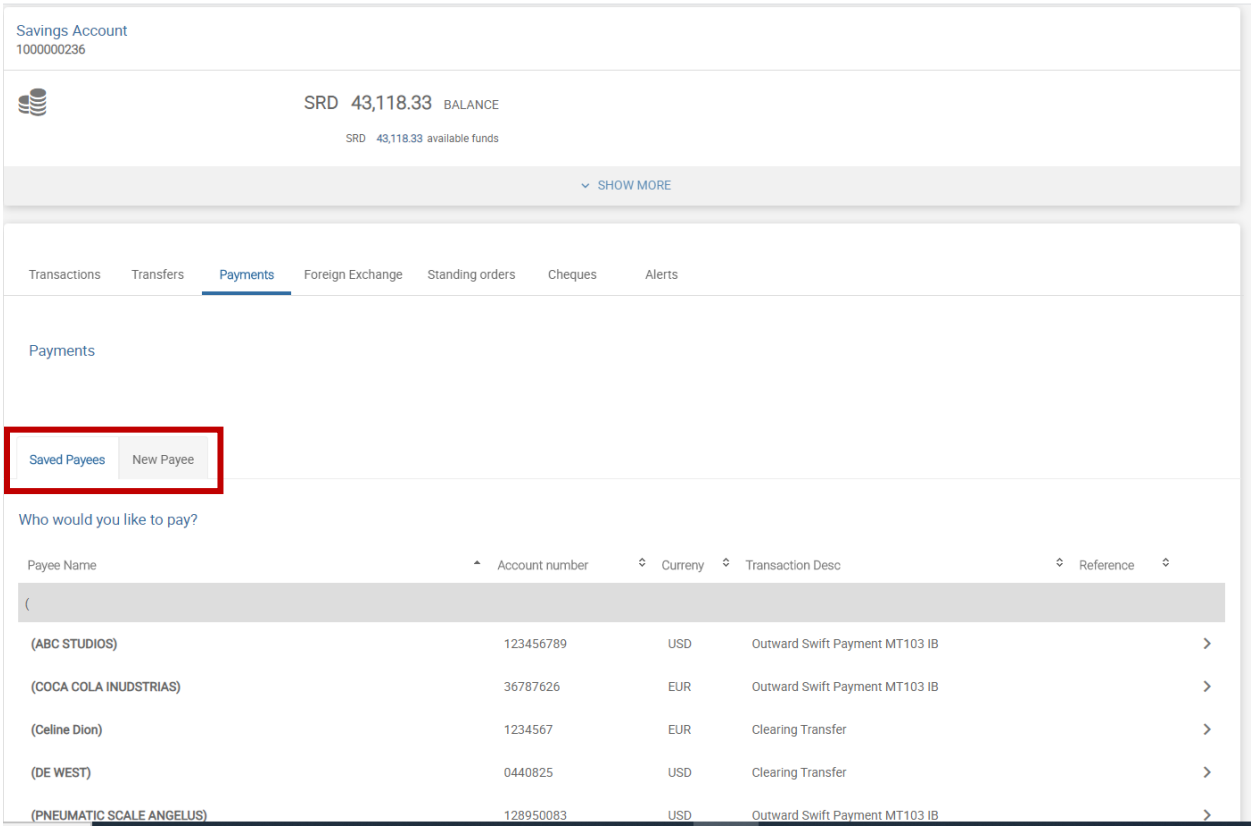
Select ‘image icon’ to add a picture to the transaction or select ‘note icon’ to add a note to the transaction.

Payments: to make a payment to a local payee or international payee

Local payee

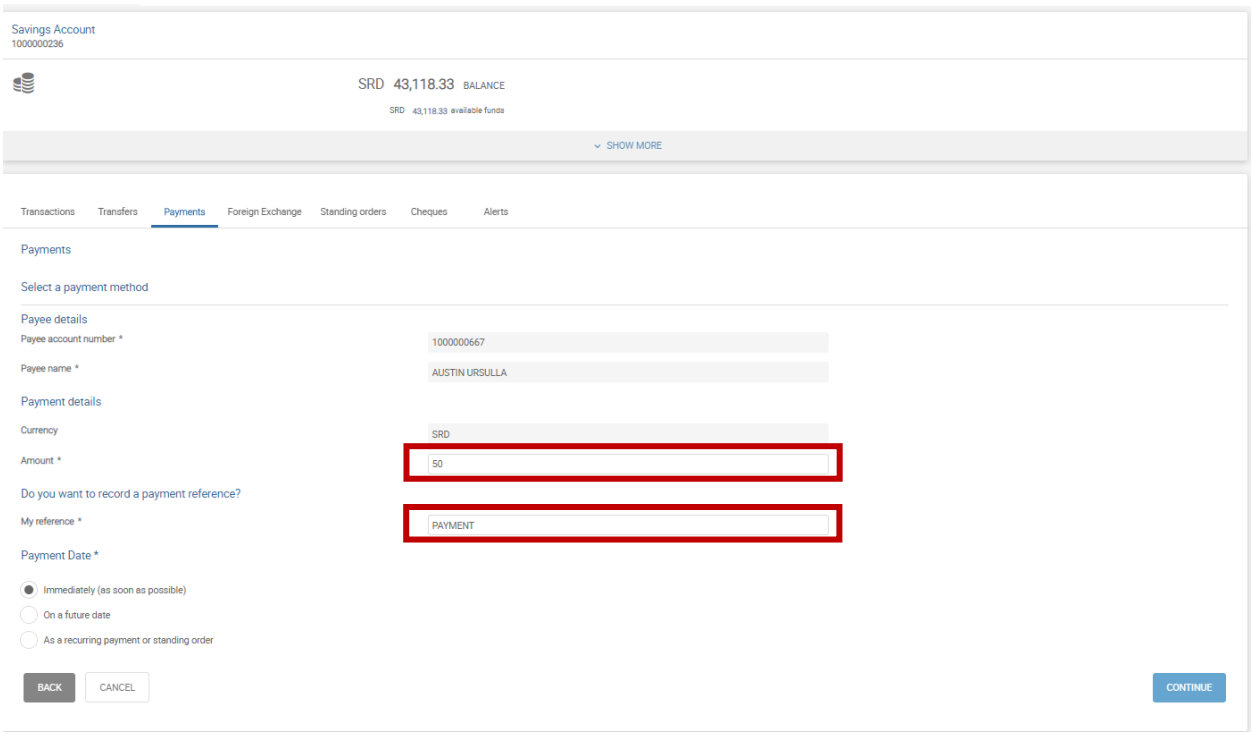
Select account to make payment from and select ‘Payments’.
Select:

- Saved Payees: to make a payment to a saved payee
- New Payee: to make a payment to a new local payee

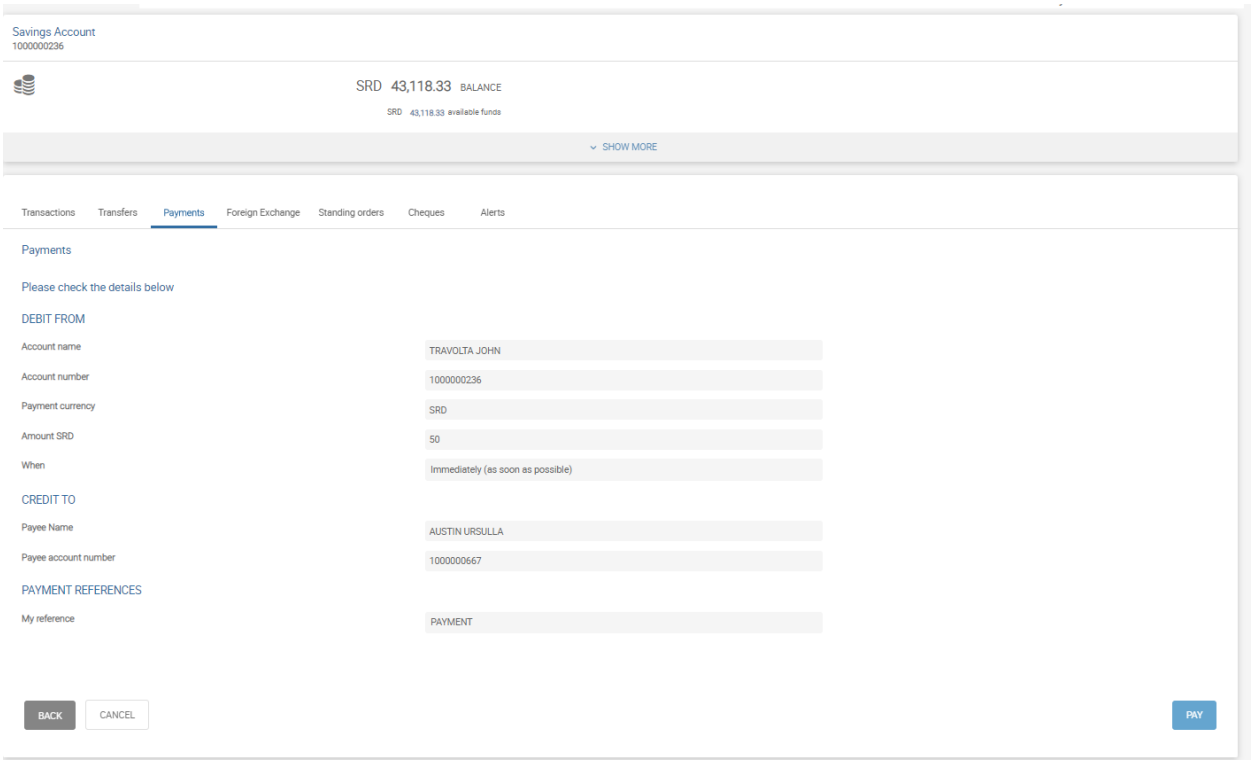


To make a payment from ‘Saved Payees’, select the saved payee and fill in the payment details:

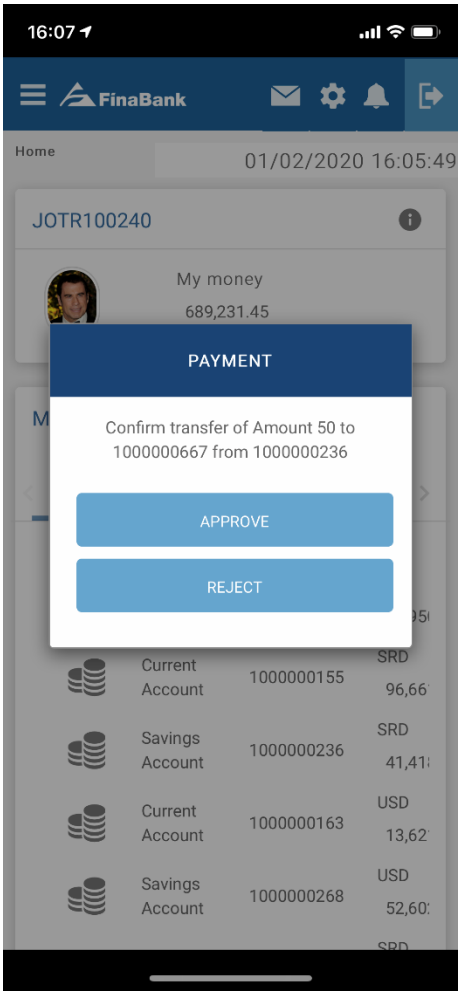
- Amount
- My reference
- Payment Date



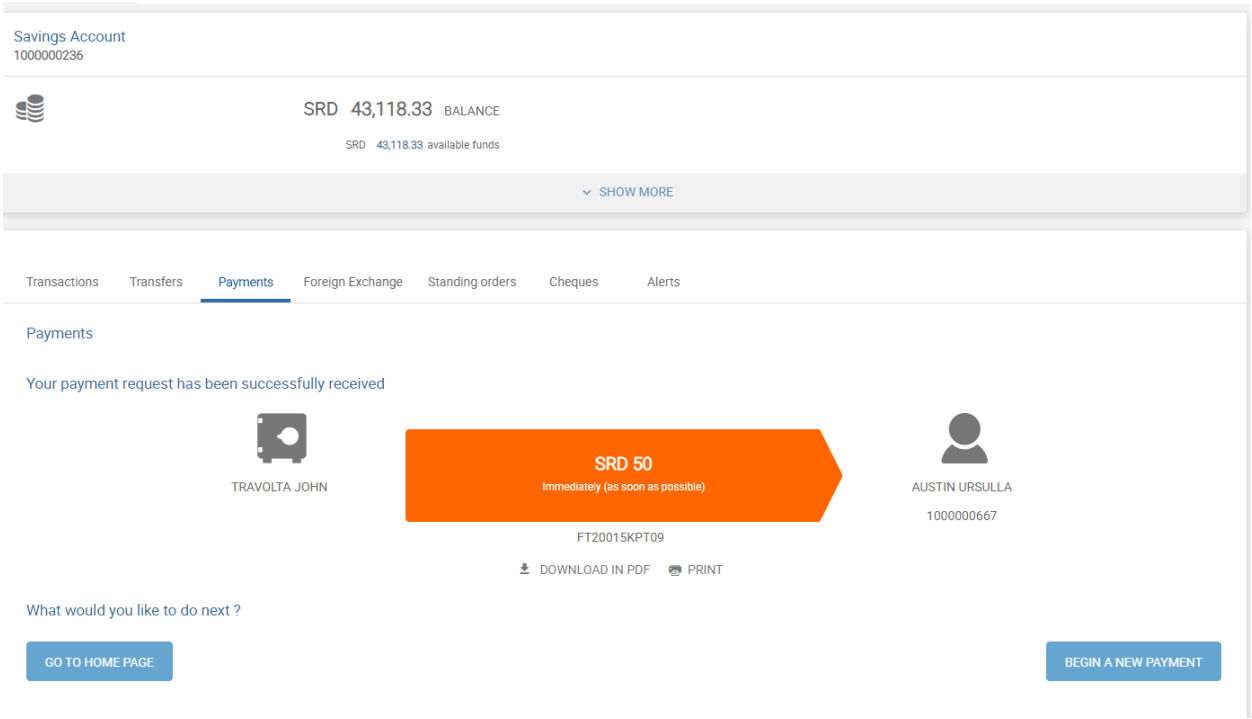
Click 'Continue' to for an overview of all payment details



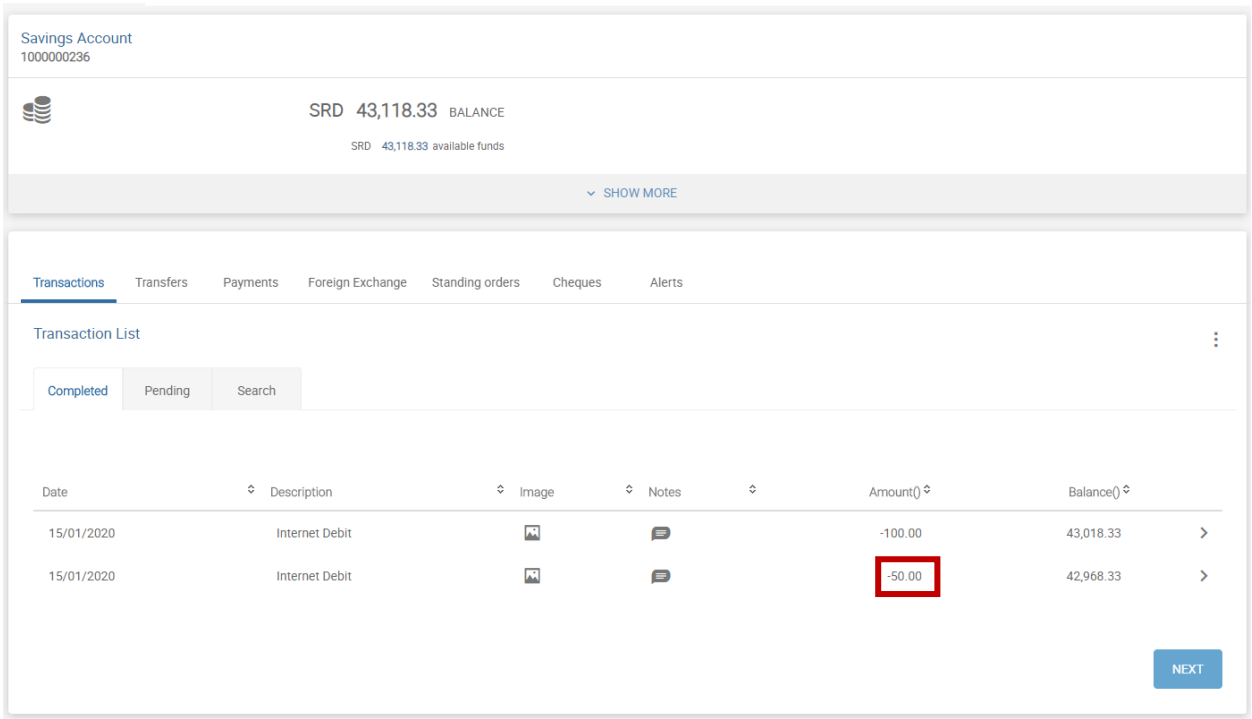
Click ‘Pay’. A request for authorization is received on Finabank Retail mobile application. Click ‘Accept’ or ‘Reject’.



After approval, an overview of transfer is received. Click ‘download in pdf’ or ‘print” to download or print the transaction.

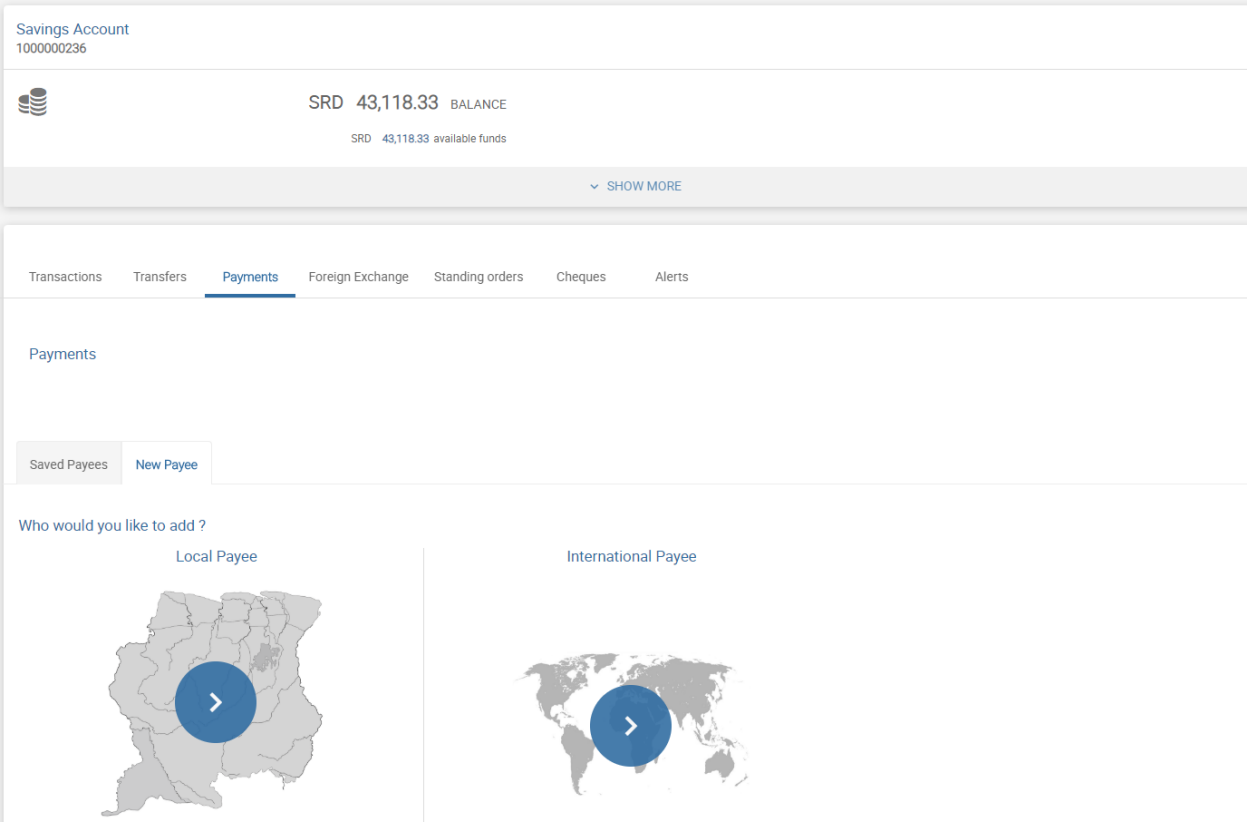


Select ‘Transaction’ to view the recent payment



To make a payment to a ‘New Payee’, select new payee and select:

- Local Payee
- International payee

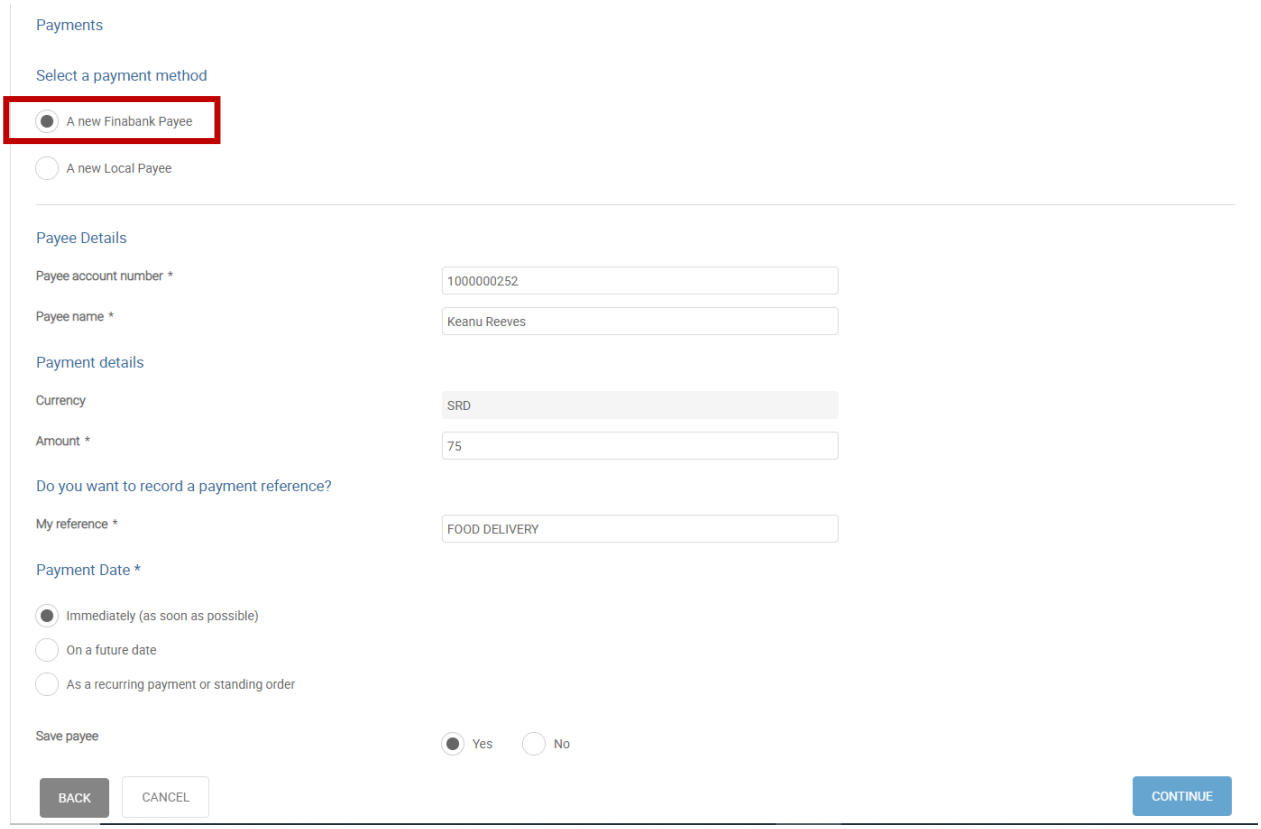


After selecting ‘Local Payee’, select:

- A new Finabank Payee
- A new local payee

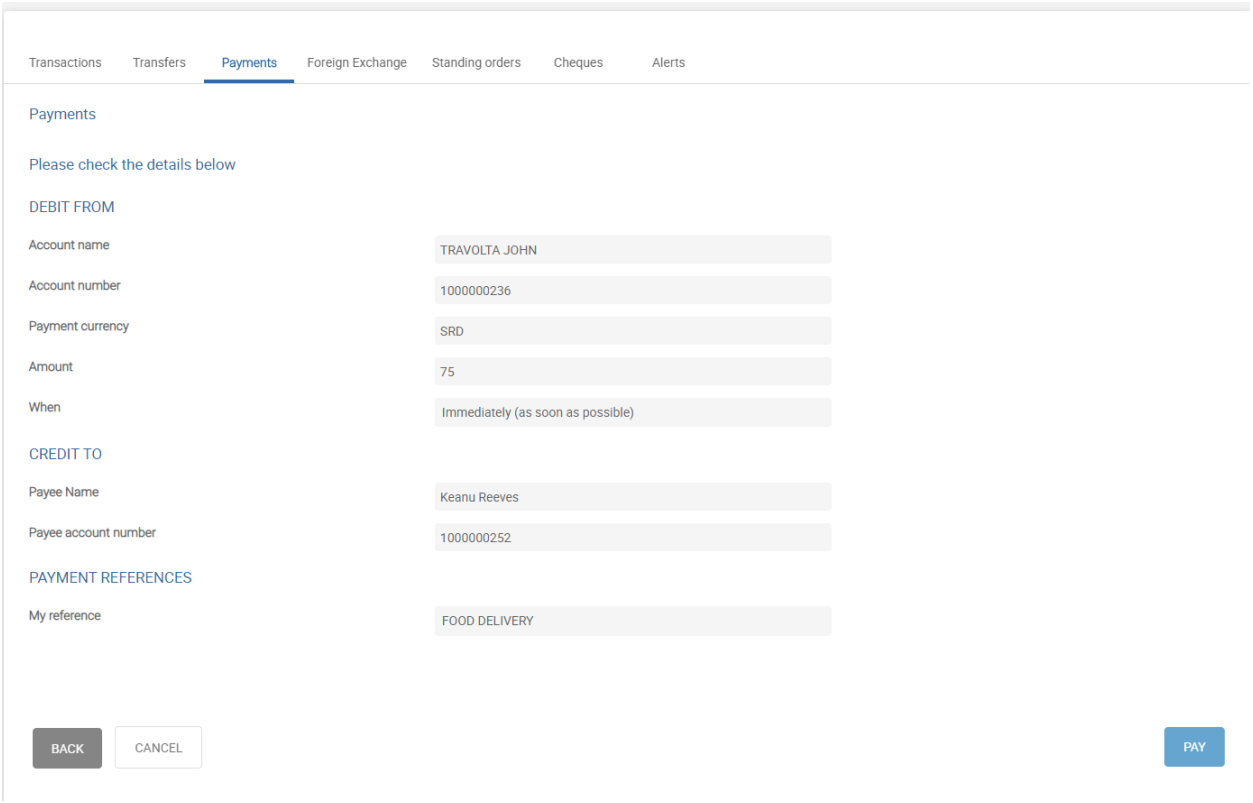
A new Finabank Payee

Select a new Finabank Payee and fill in all details as requested:

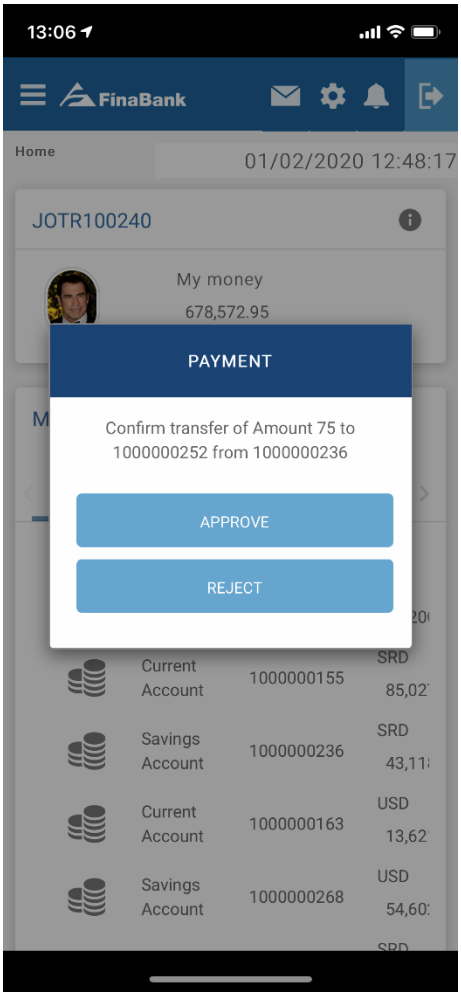


*Optional to save payee

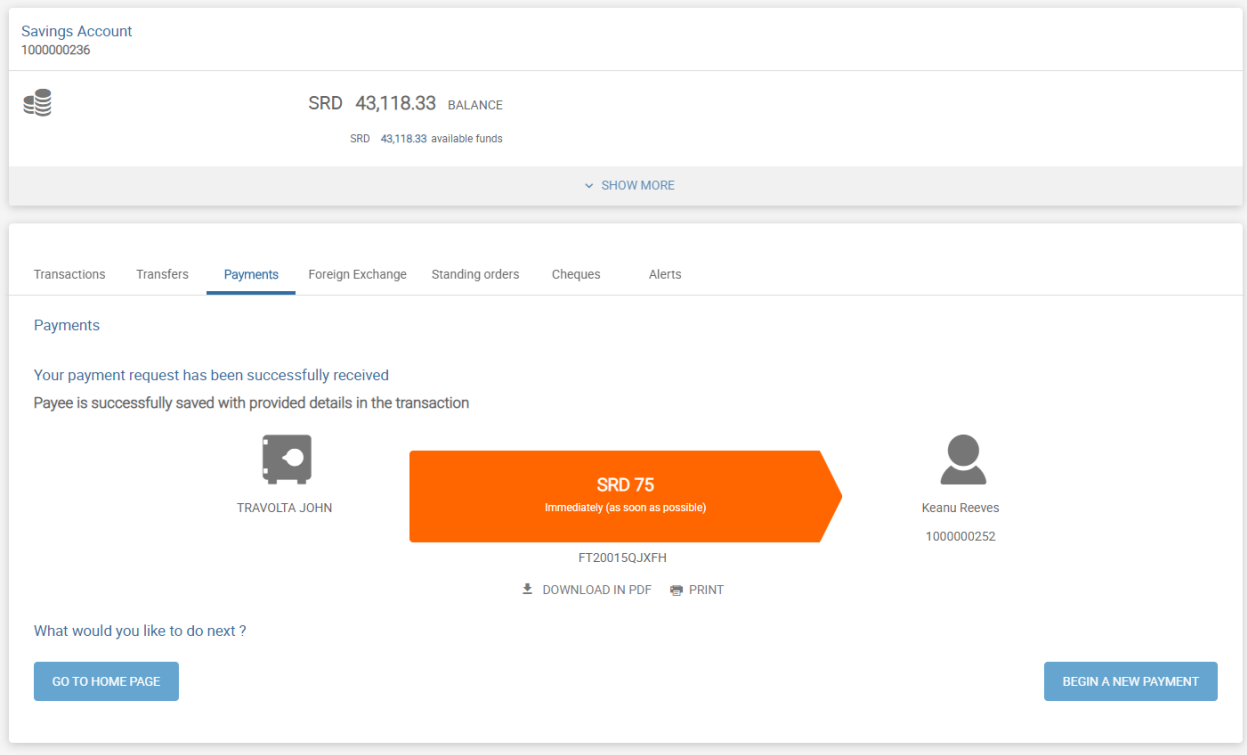
Click ‘Continue’ for an overview of all payment details



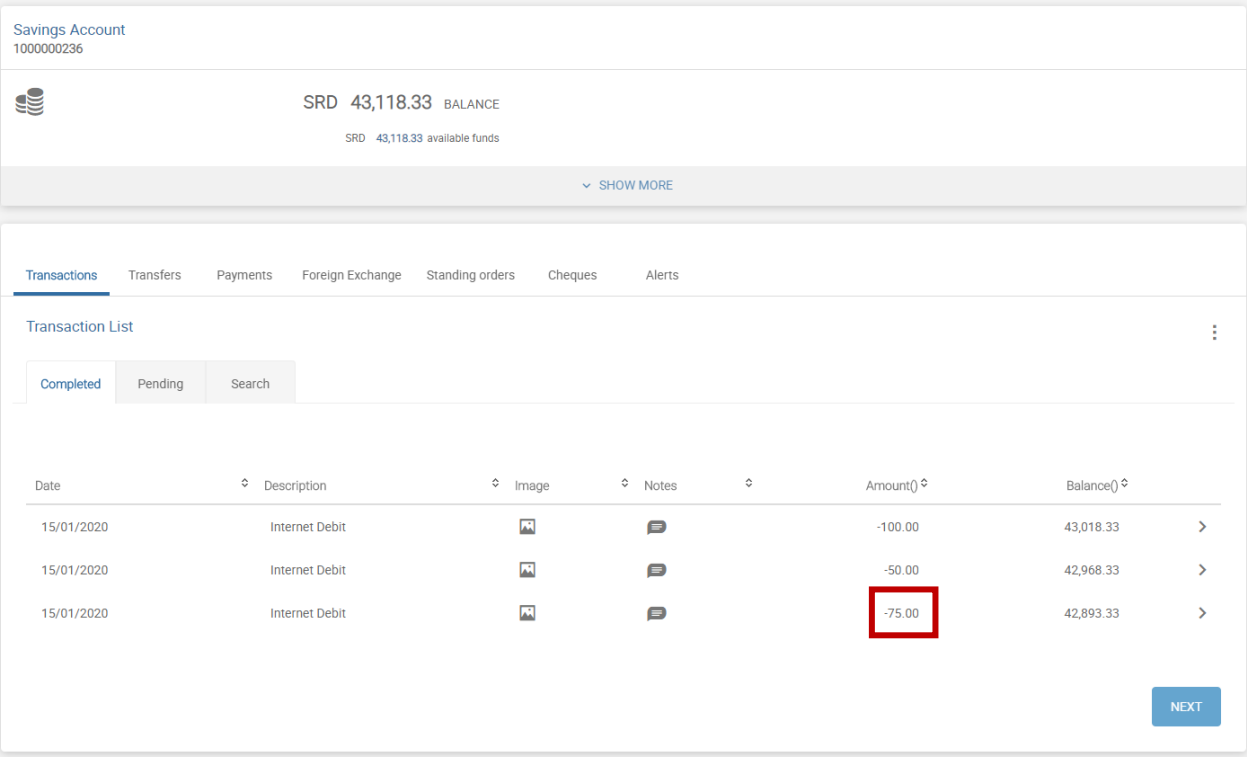
Click ‘Pay’. A request for authorization is received on Finabank Retail mobile application. Click ‘Accept’ or ‘Reject’.


13:06
FinaBank
Home
01/02/2020 12:48:17
JOTR100240
My money
678,572.95
PAYMENT
Confirm transfer of Amount 75 to 1000000252 from 1000000236
APPROVE
REJECT
Current Account
1000000155
SRD
Savings Account
1000000236
SRD
Current Account
1000000163
USD
Savings Account
1000000268
USD

After approval, an overview of the payment is received. Click ‘download in pdf’ or ‘print” to download or print the transaction.

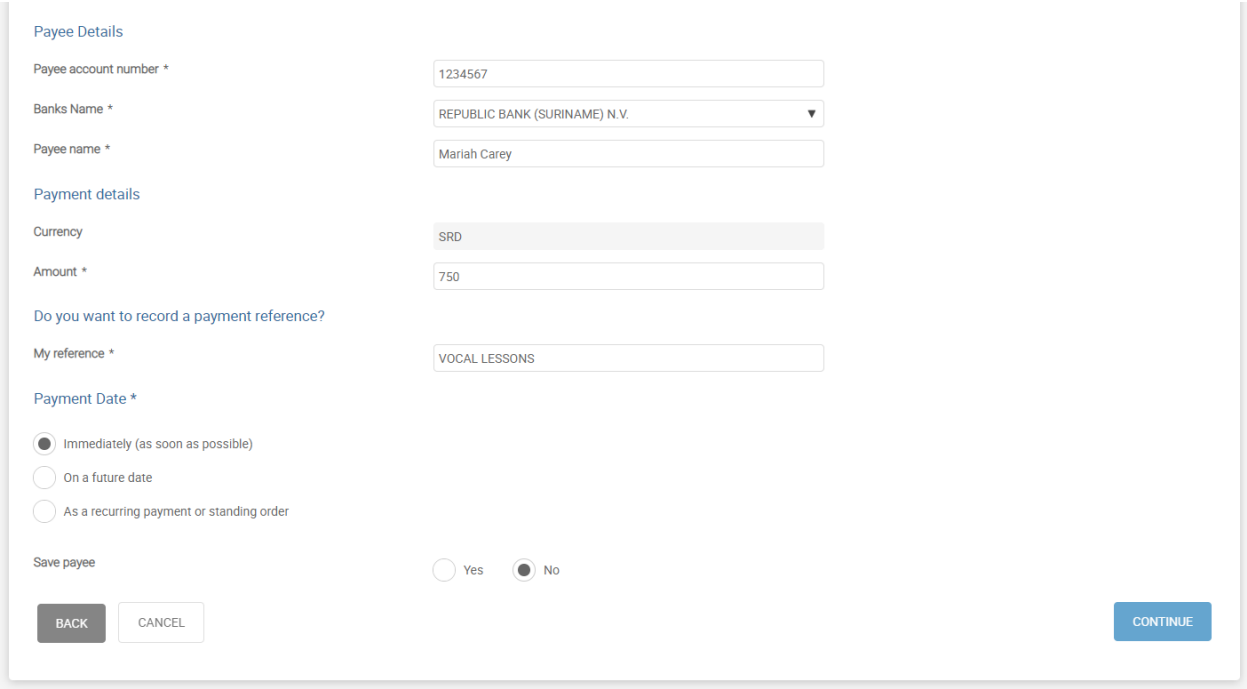


Click ‘Transaction’ to view the recent payment



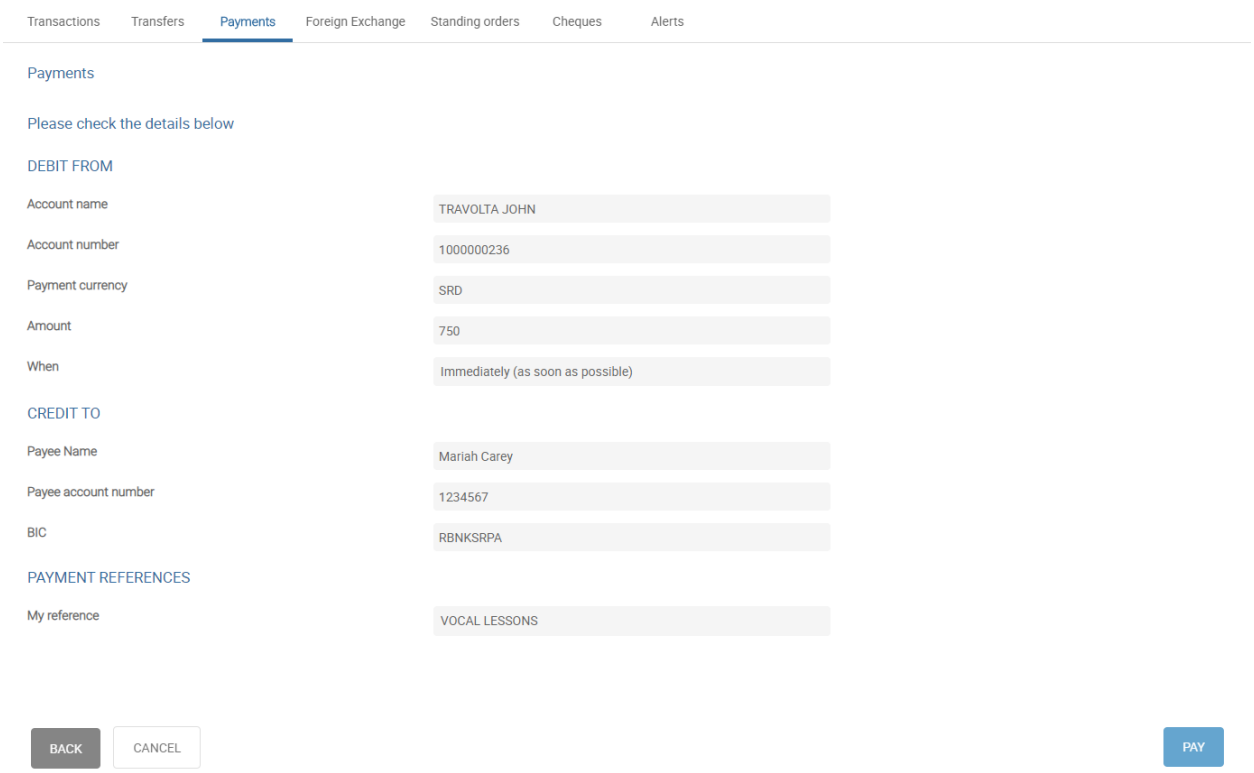
A new local payee

Select a new local Payee and fill in all details as requested:

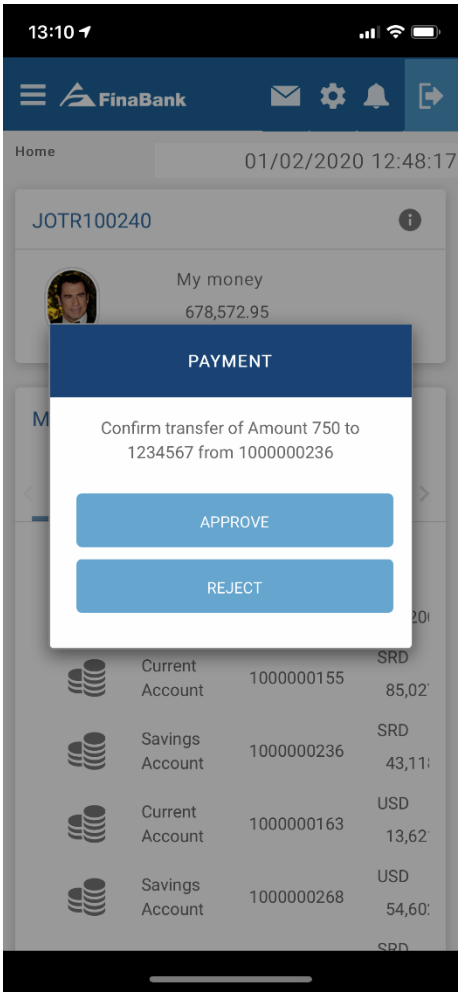


*Optional to save payee

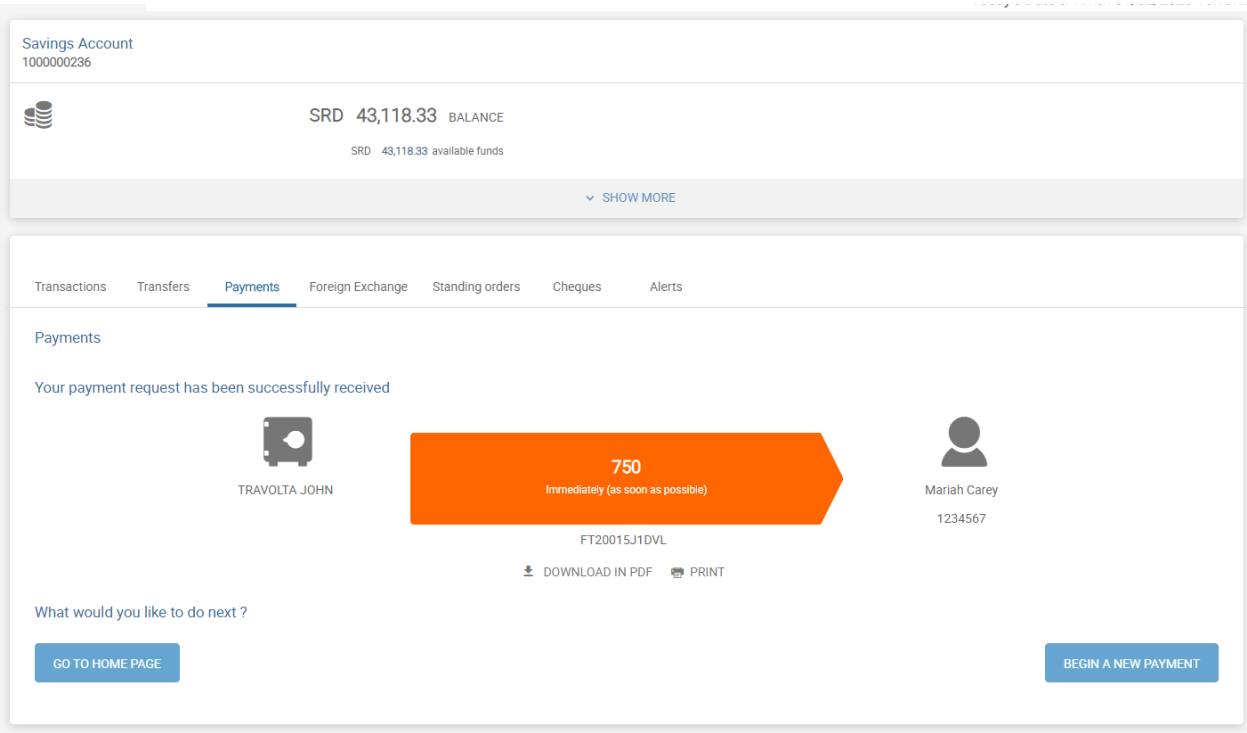
Click ‘Continue’ to for an overview of all payment details



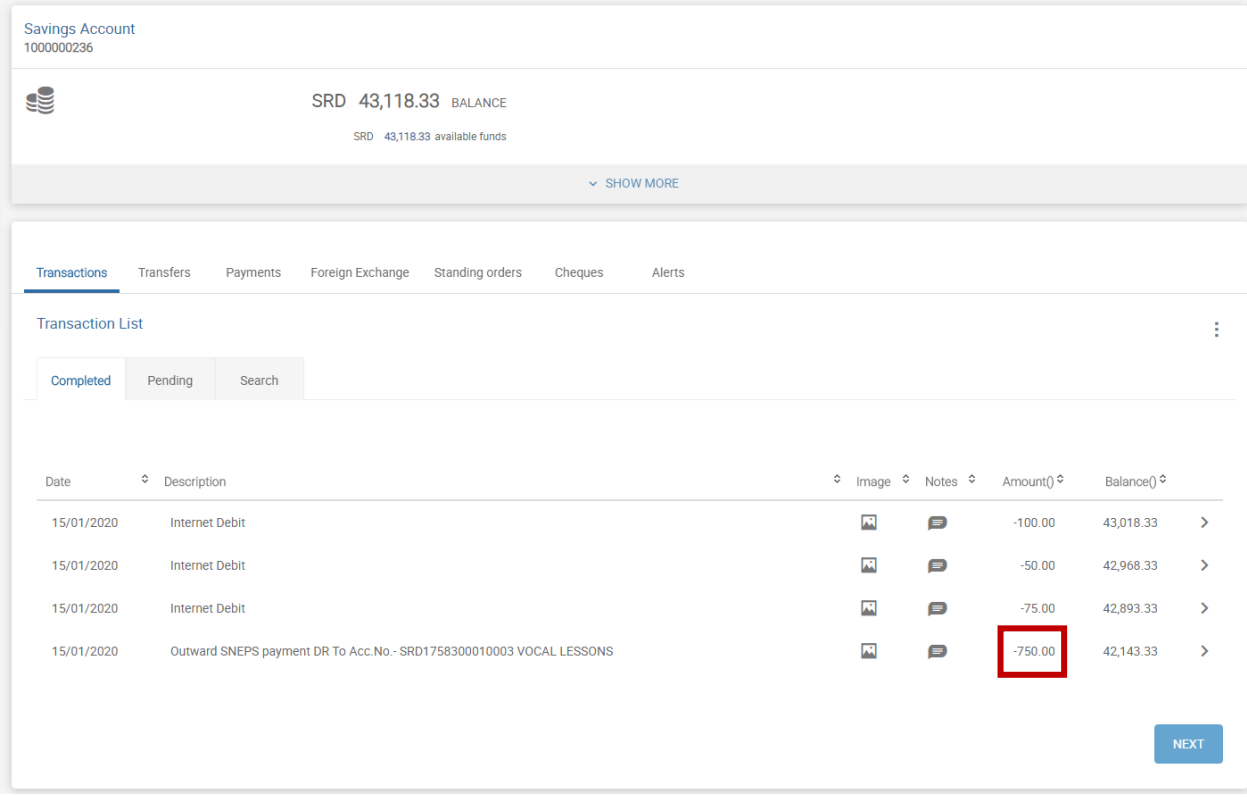
Click ‘Pay’. A request for authorization is received on Finabank Retail mobile application. Click ‘Accept’ or ‘Reject’.


13:10
FinaBank
Home
01/02/2020 12:48:17
JOTR100240
My money
678,572.95
PAYMENT
Confirm transfer of Amount 750 to 1234567 from 1000000236
APPROVE
REJECT
Current Account
1000000155
SRD
Savings Account
1000000236
SRD
Current Account
1000000163
USD
Savings Account
1000000268
USD

After approval, an overview of the payment is received. Click ‘download in pdf’ or ‘print” to download or print the transaction.



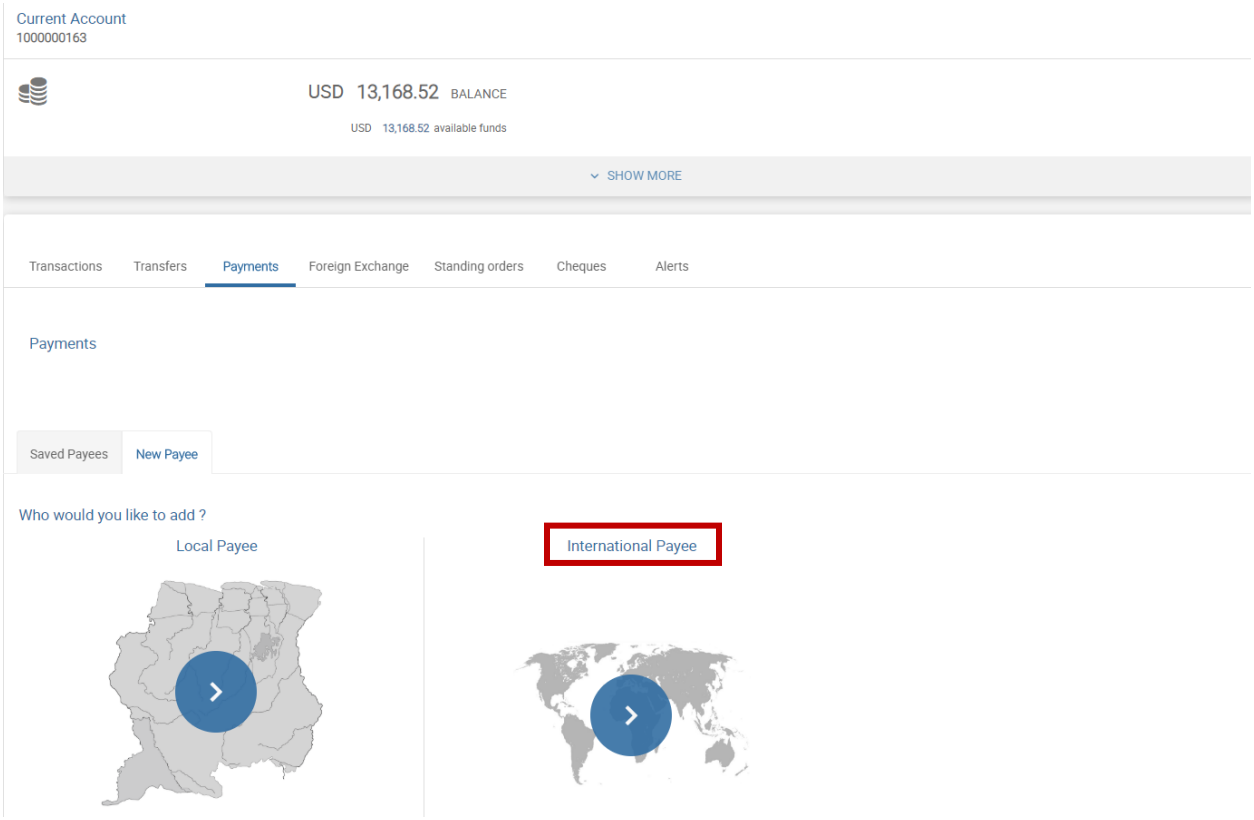
Click ‘Transaction’ to view the recent payment



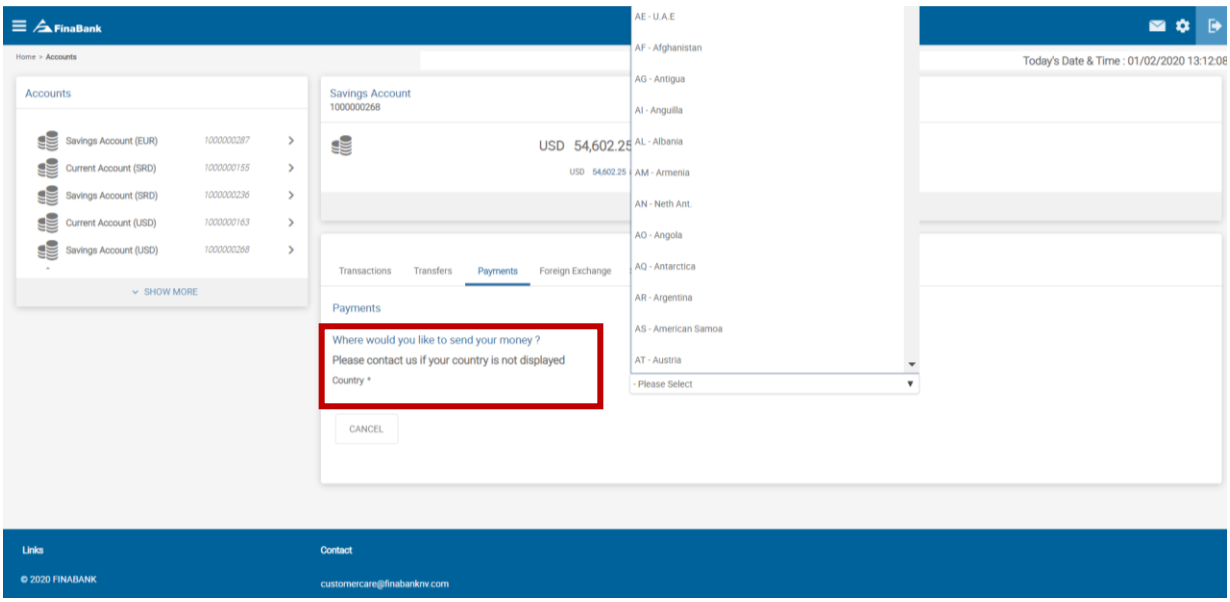
International payee

Select EUR or USD account to make payment.

Select payment to new international payee.



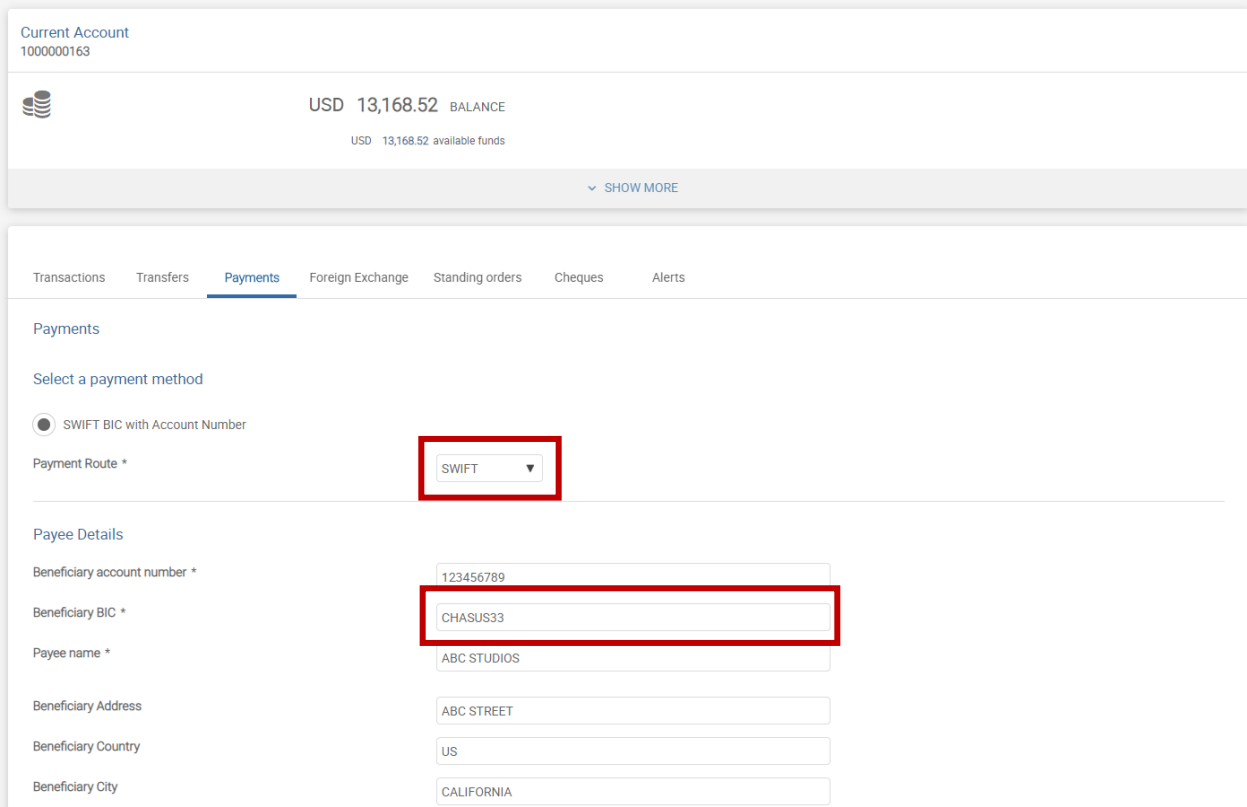
Select country from dropdown list.



Click ‘enter payment details’ and fill in all requested details

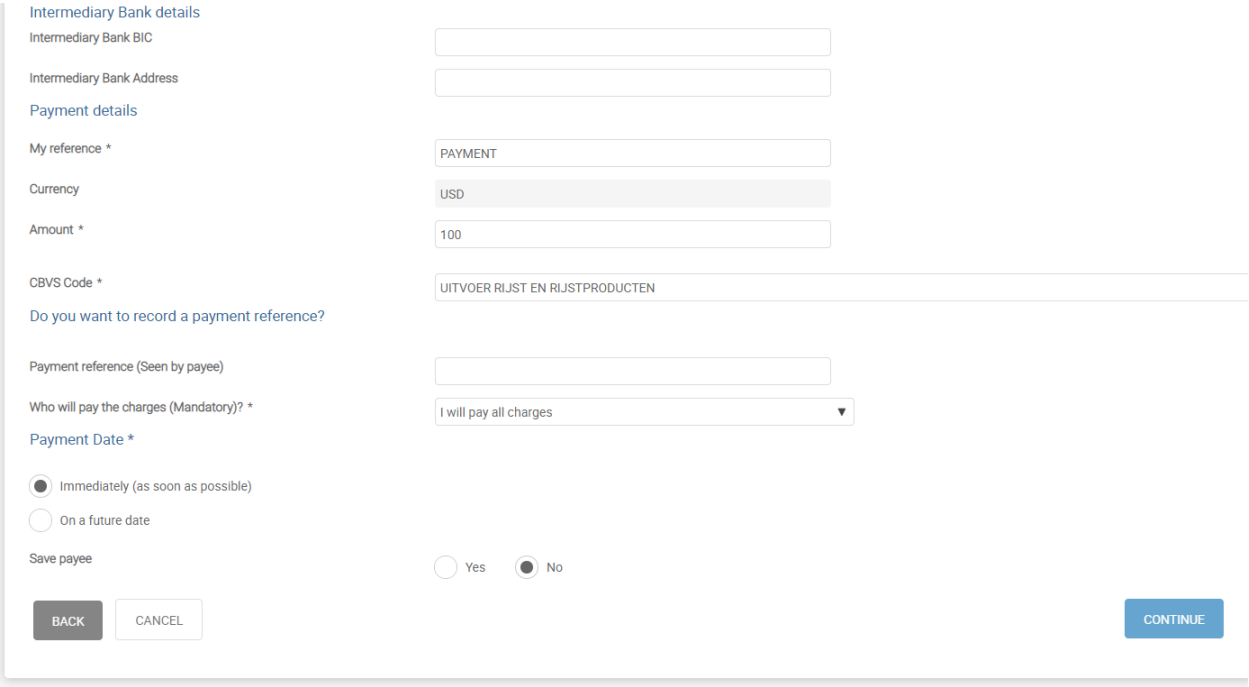
Swift Payment

Select ‘Swift’ and fill in all details as requested

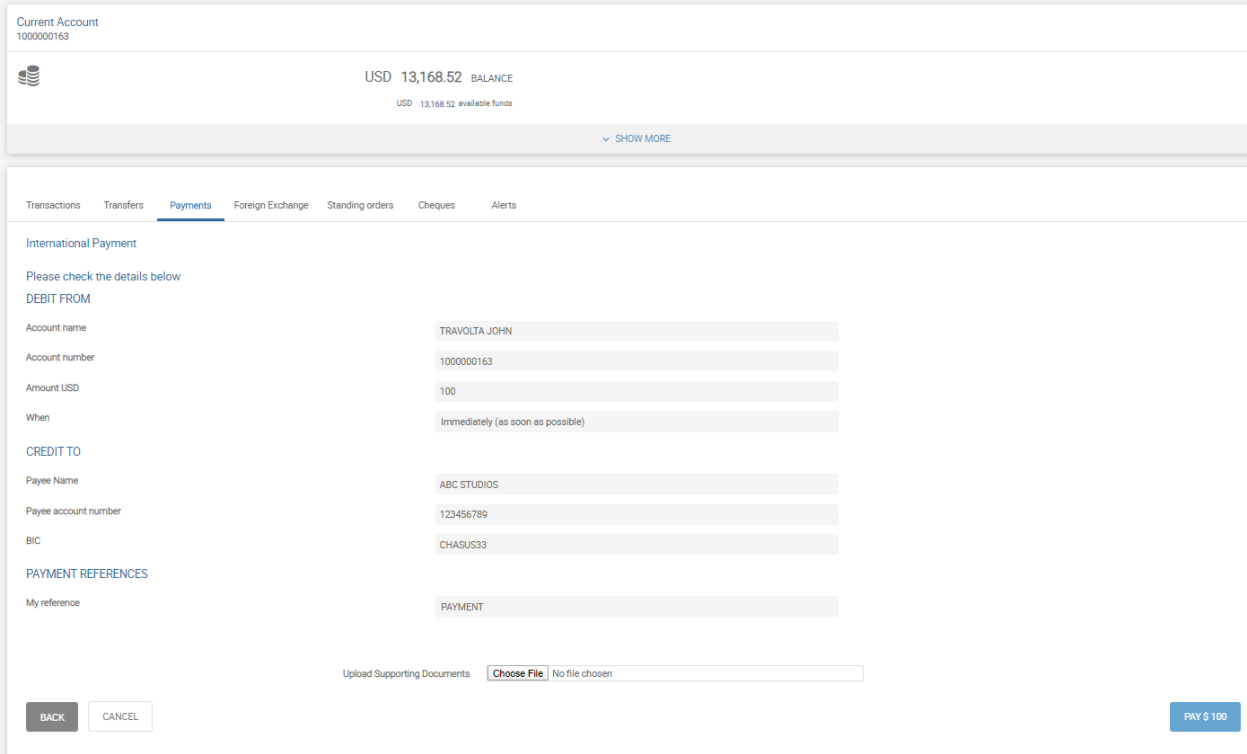


If applicable, fill in all intermediate bank details. Select from the dropdown list, the CBvS code and select how the bank charges will be paid. Optional to save the payee. When done, click ‘continue’.

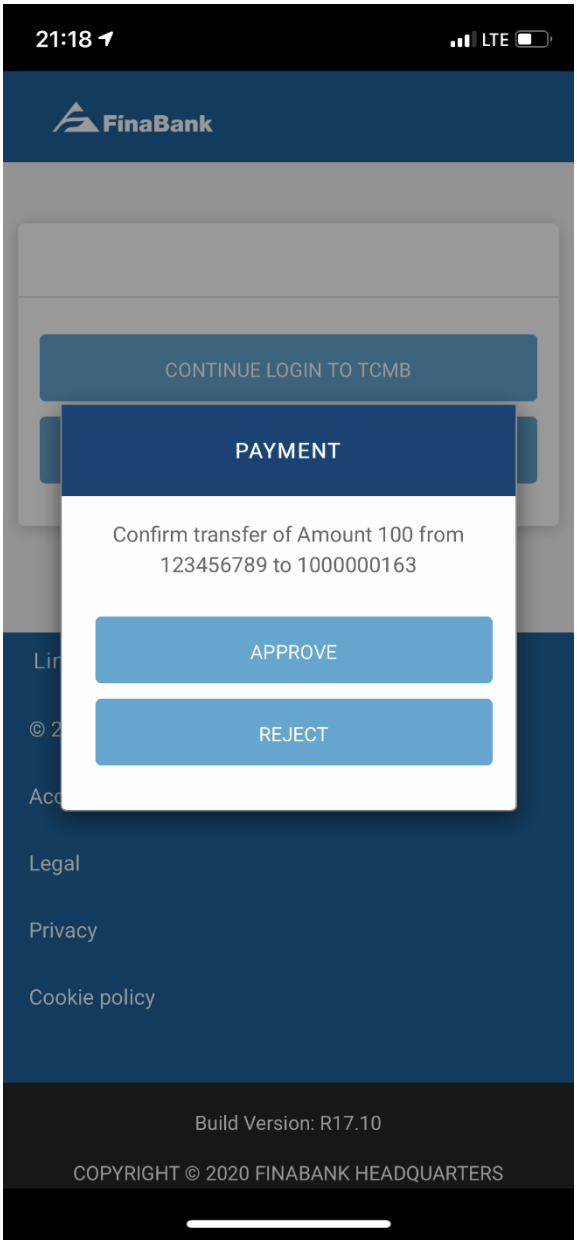
Bank charges: I will pay all charges | I will pay my bank’s charges and the payee will | The payee will pay all charges



Click ‘Continue’ to for an overview of all payment details. If needed, a PDF document can be uploaded. (for example, an invoice)



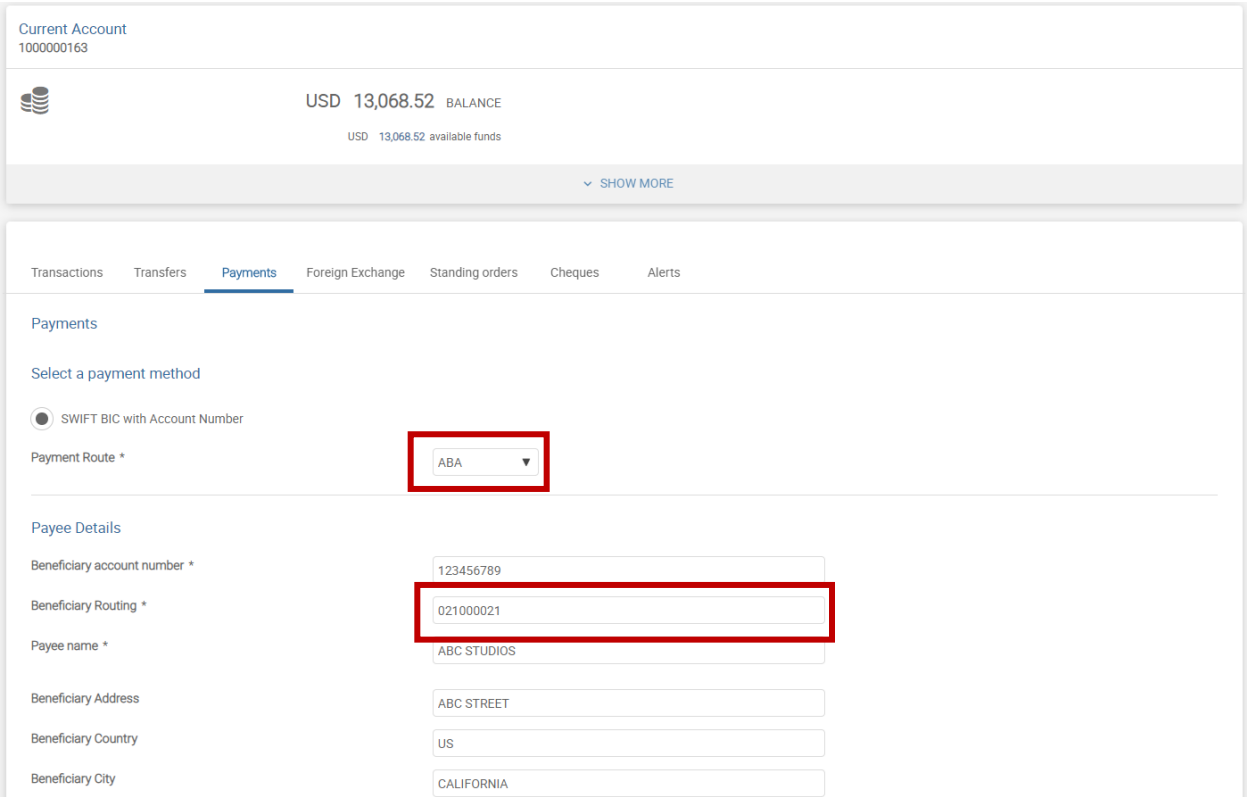
Click ‘Pay’. A request for authorization is received on Finabank Retail mobile application. Click ‘Accept’ or ‘Reject’.



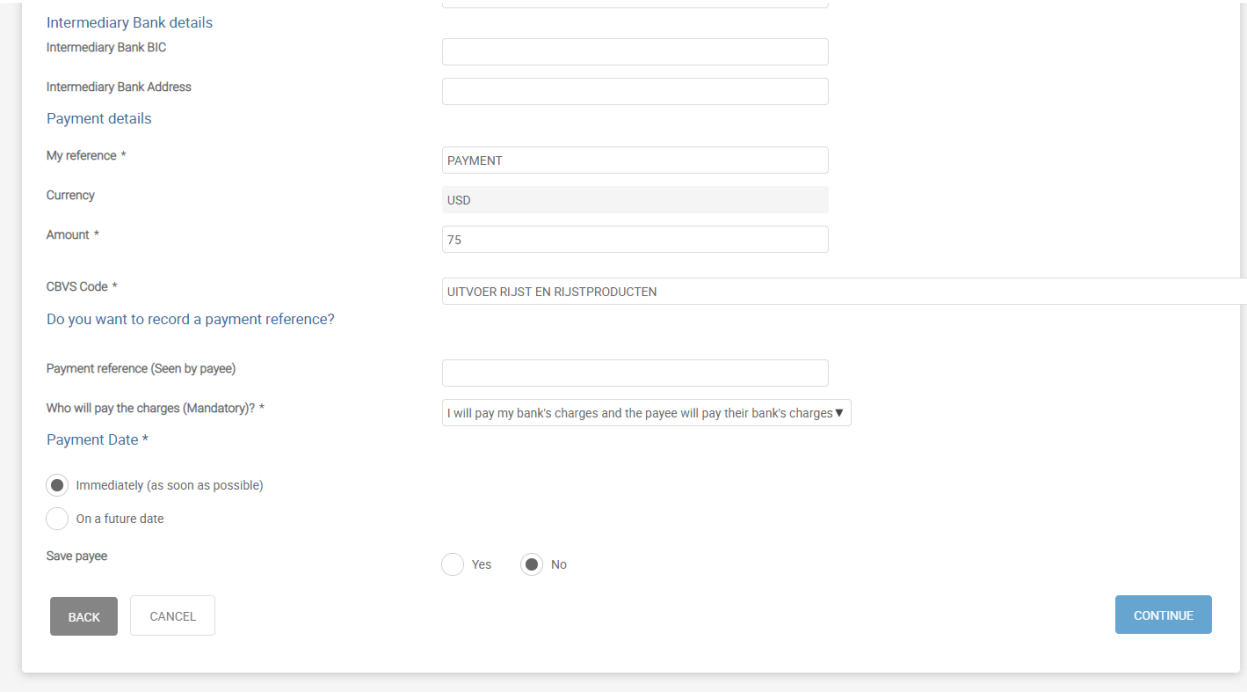
After approval, an overview of transfer is received. Payment will be processed after authorization by Transfers.

ABA Payment

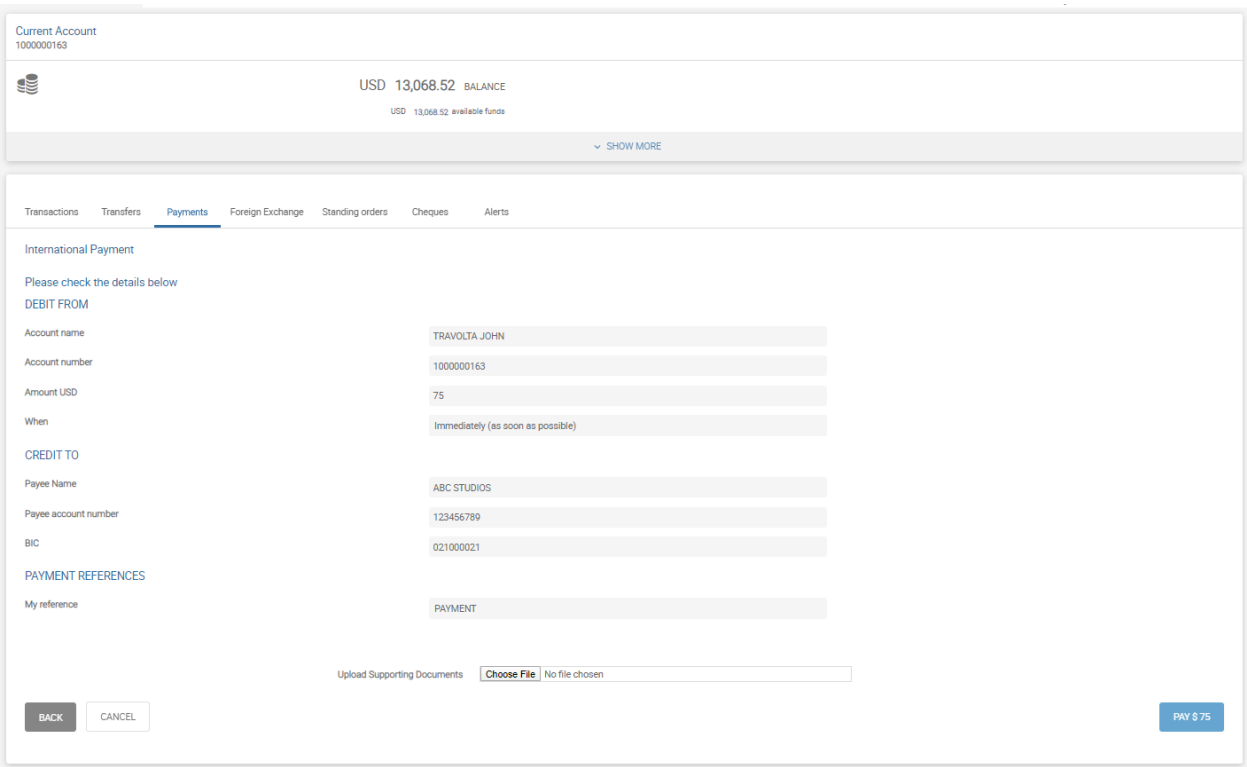
Select ‘ABA’ and fill in all details as requested



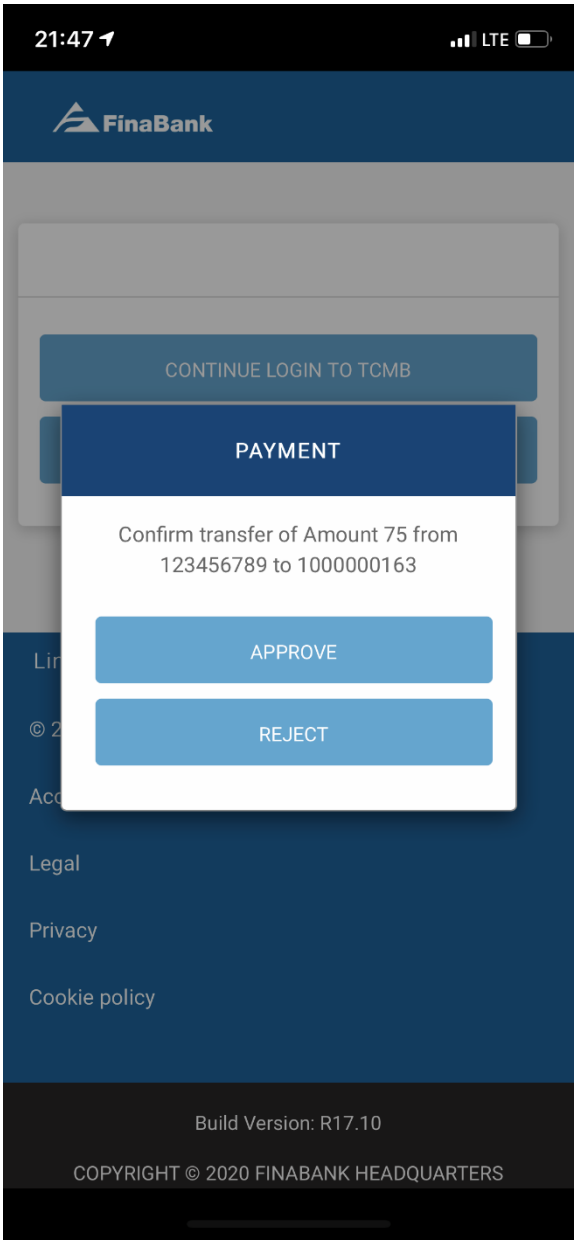
If applicable, fill in all intermediate bank details. Select from the dropdown list, the CBvS code and the payment of the bank charges. Optional to save the payee. When done, click ‘continue’.



Click ‘Continue’ to for an overview of all payment details. If needed, a PDF document can be uploaded. (for example, an invoice)



Click ‘Pay’. A request for authorization is received on Finabank Retail mobile application. Click ‘Accept’ or ‘Reject’.



After approval, an overview of transfer is received. Payment will be processed after authorization by Transfers.

Foreign Exchange: to convert currencies between own accounts

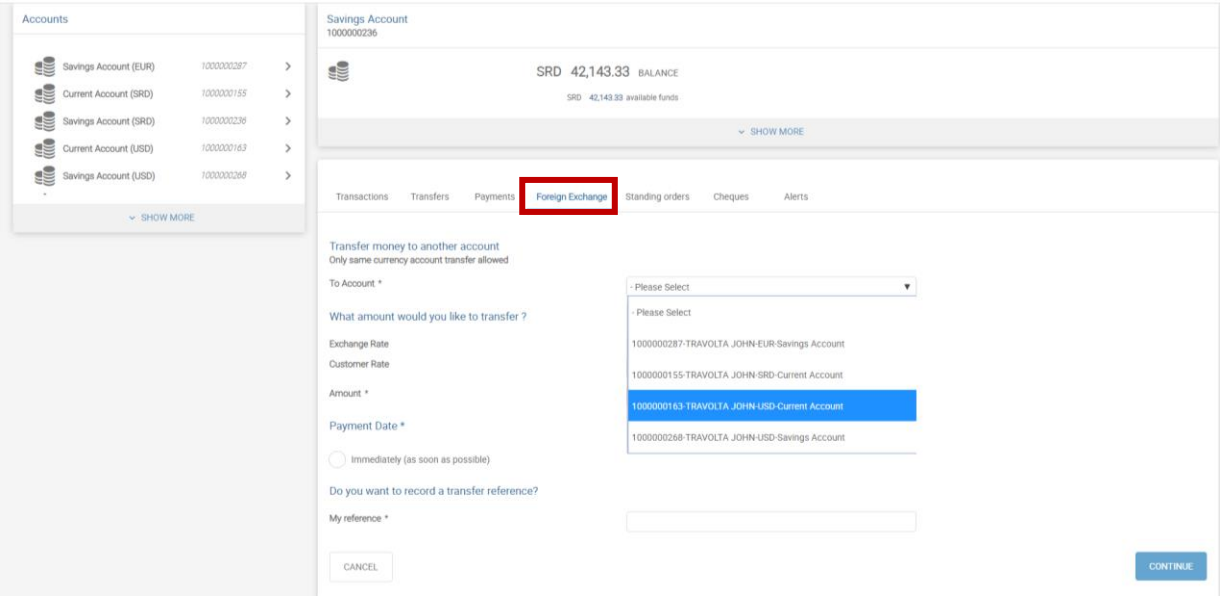
To do a foreign exchange conversion between own accounts, select ‘Foreign Exchange’

Possible conversions:

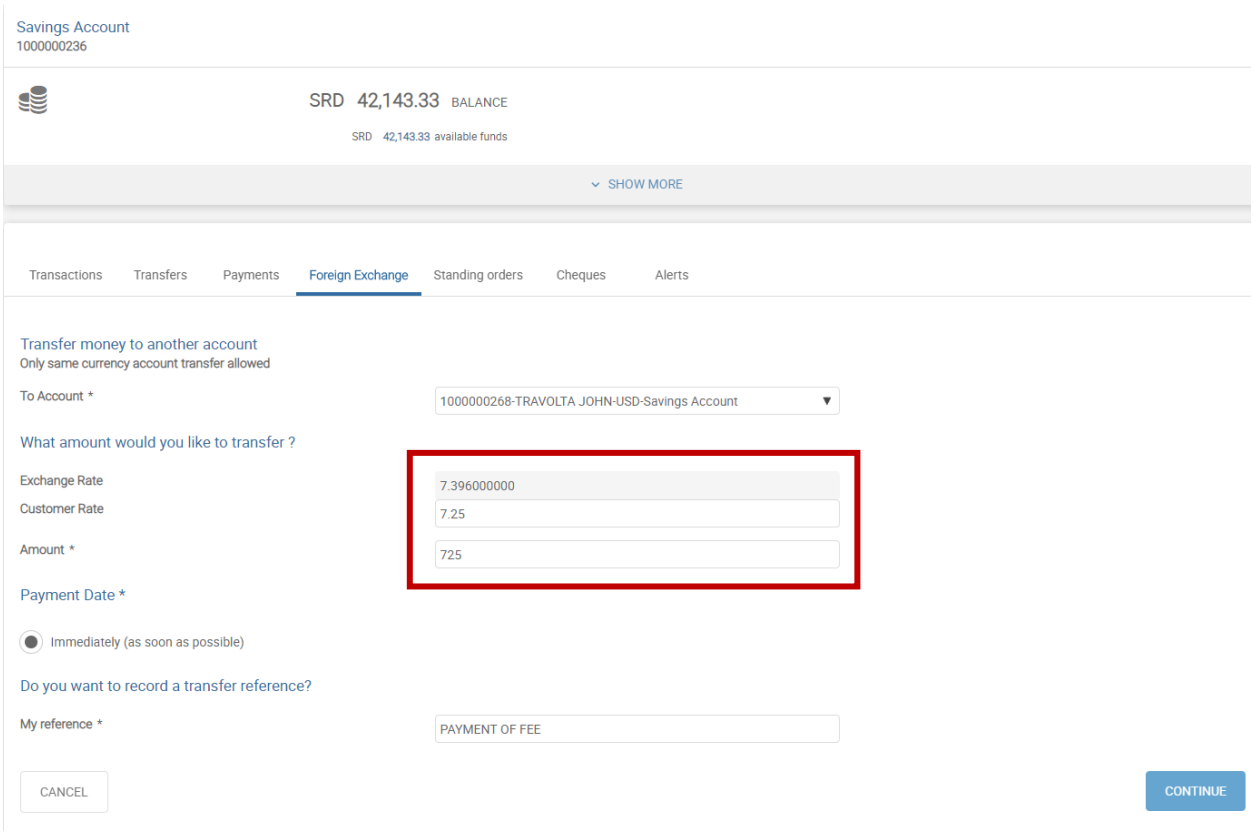
- SRD to USD or EUR
- USD to SRD or EUR
- EUR to SRD or USD

SRD to USD or EUR

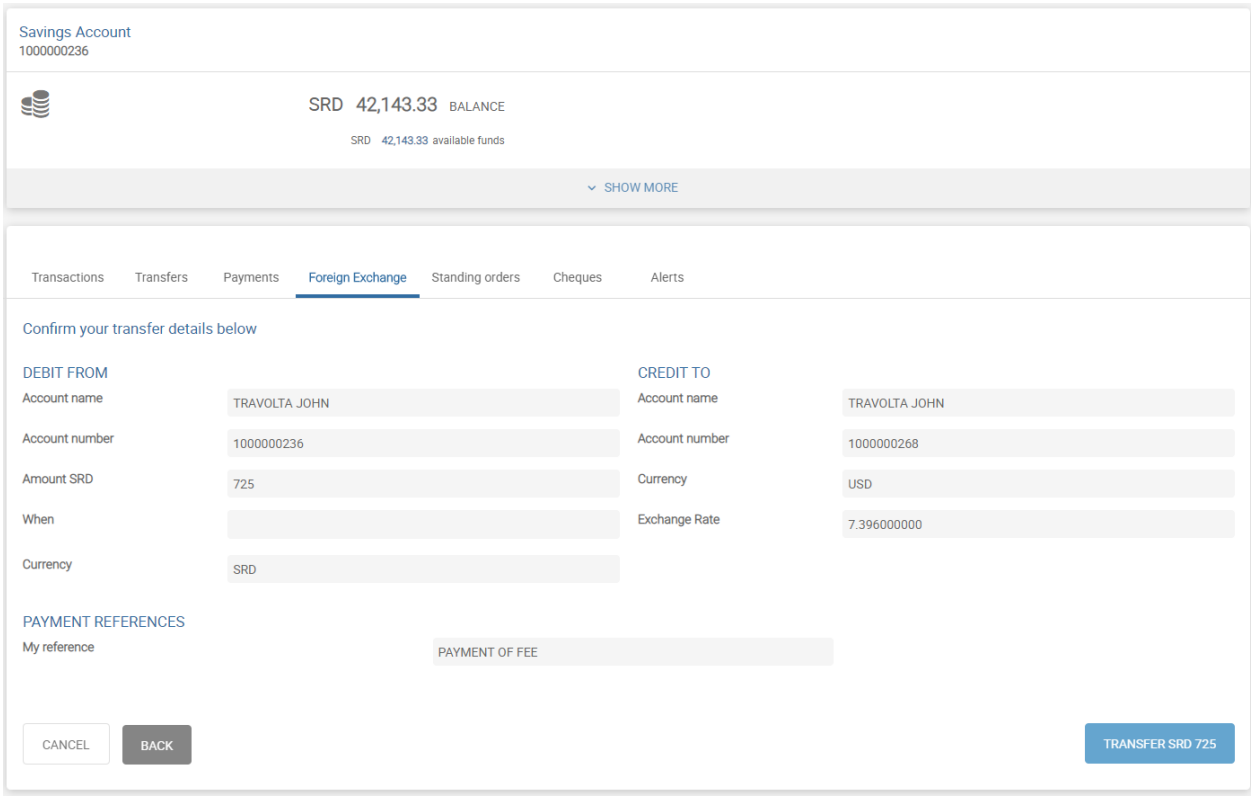
Select the account to make conversion to



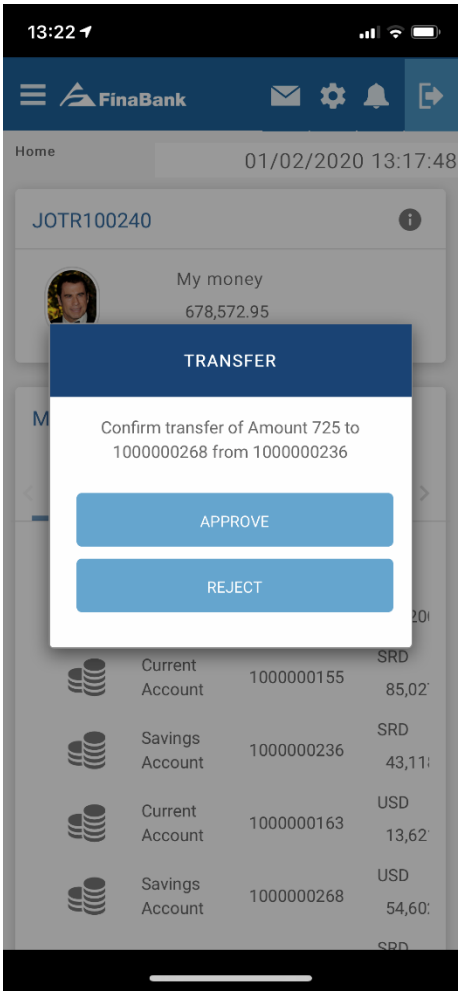
After the USD or EUR account is selected, the ‘Exchange Rate’ will automatically be displayed. Customer can fill in own rate in ‘Customer Rate’. Fill in all other details as required.



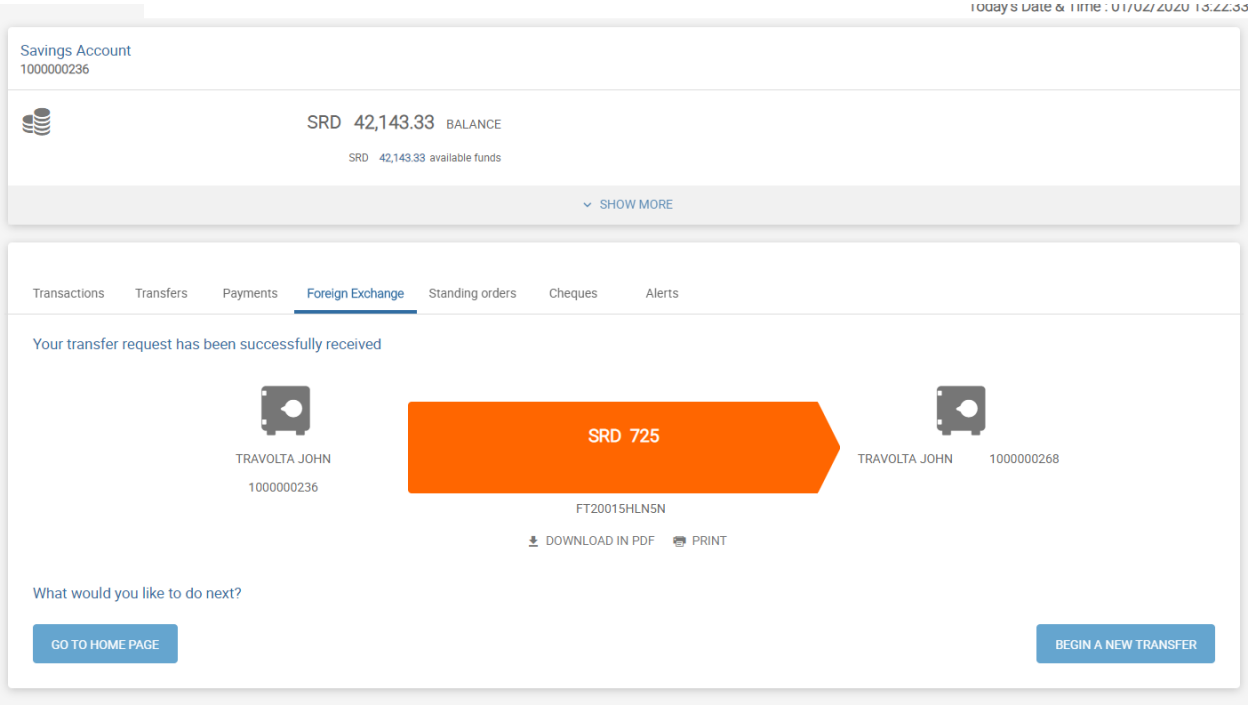
Click 'Continue' to for an overview of all details



Click ‘transfer SRD 725’. A request for authorization is received on Finabank Retail mobile application. Click ‘Accept’ or ‘Reject’.



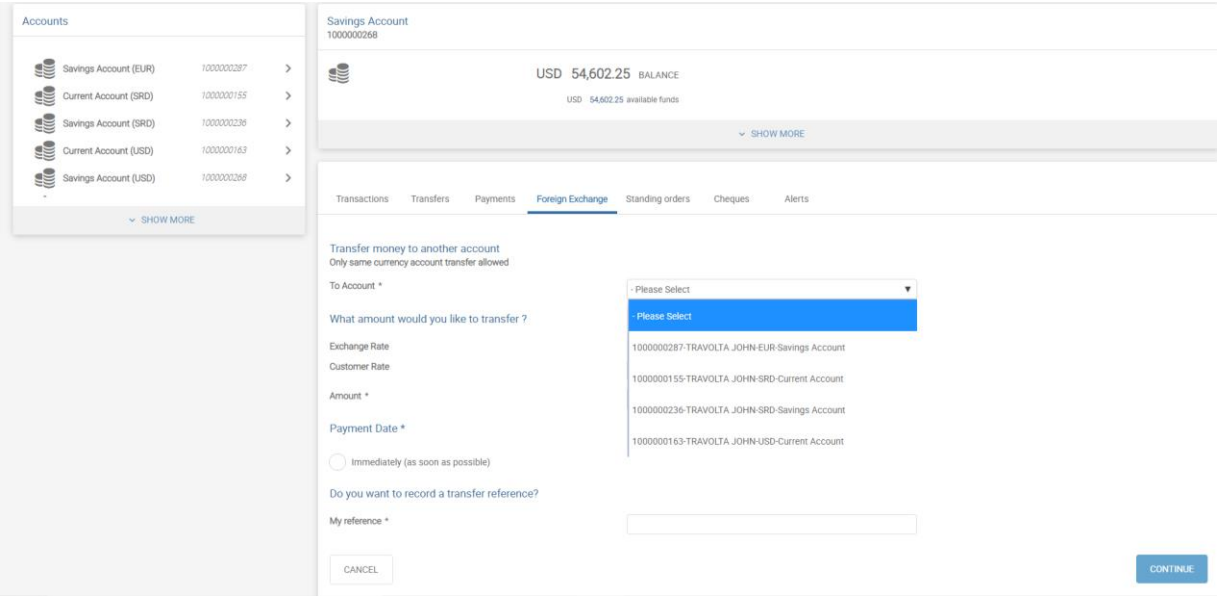
After conversion request is received, an overview of the request can be downloaded in PDF or printed.



If the 'Foreign Exchange' request is approved by Treasury, the accounts will be debited and/or credited accordingly.

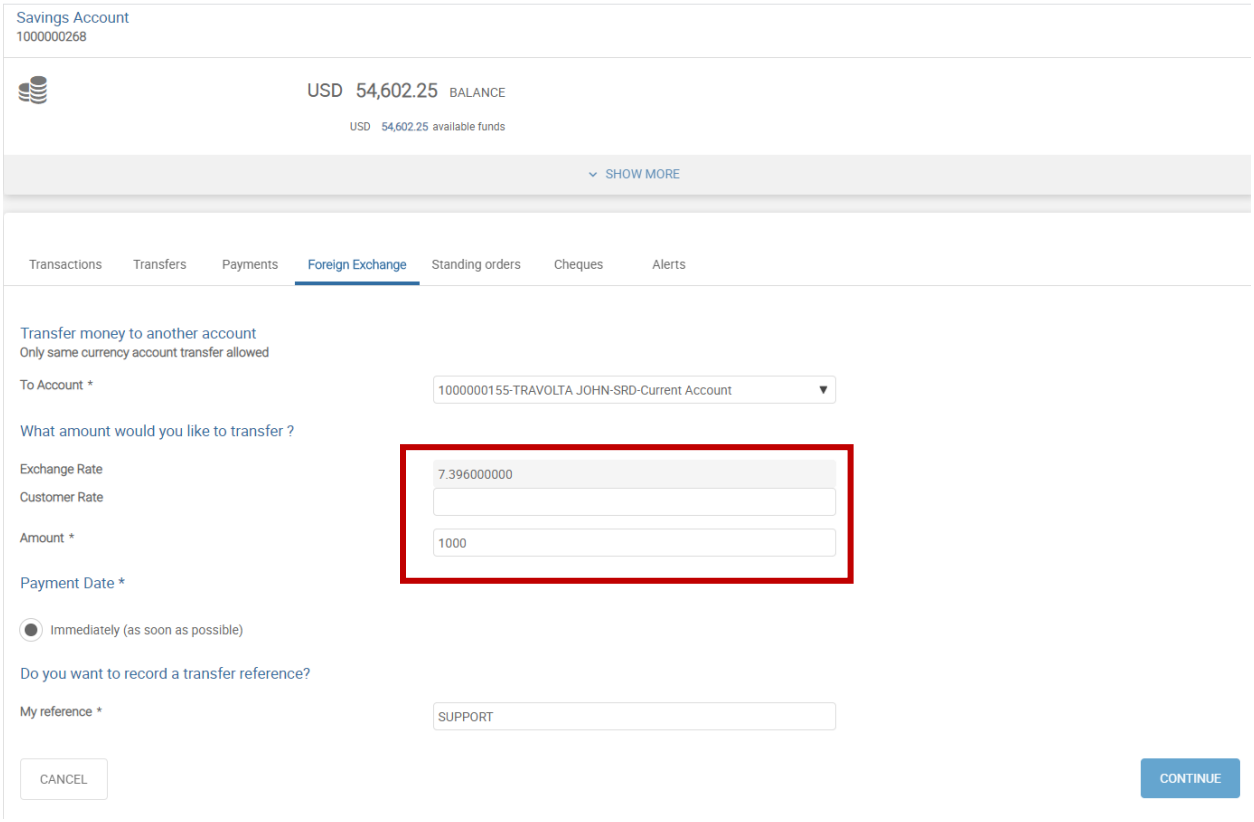
USD to SRD or EUR

Select the account to make conversion to

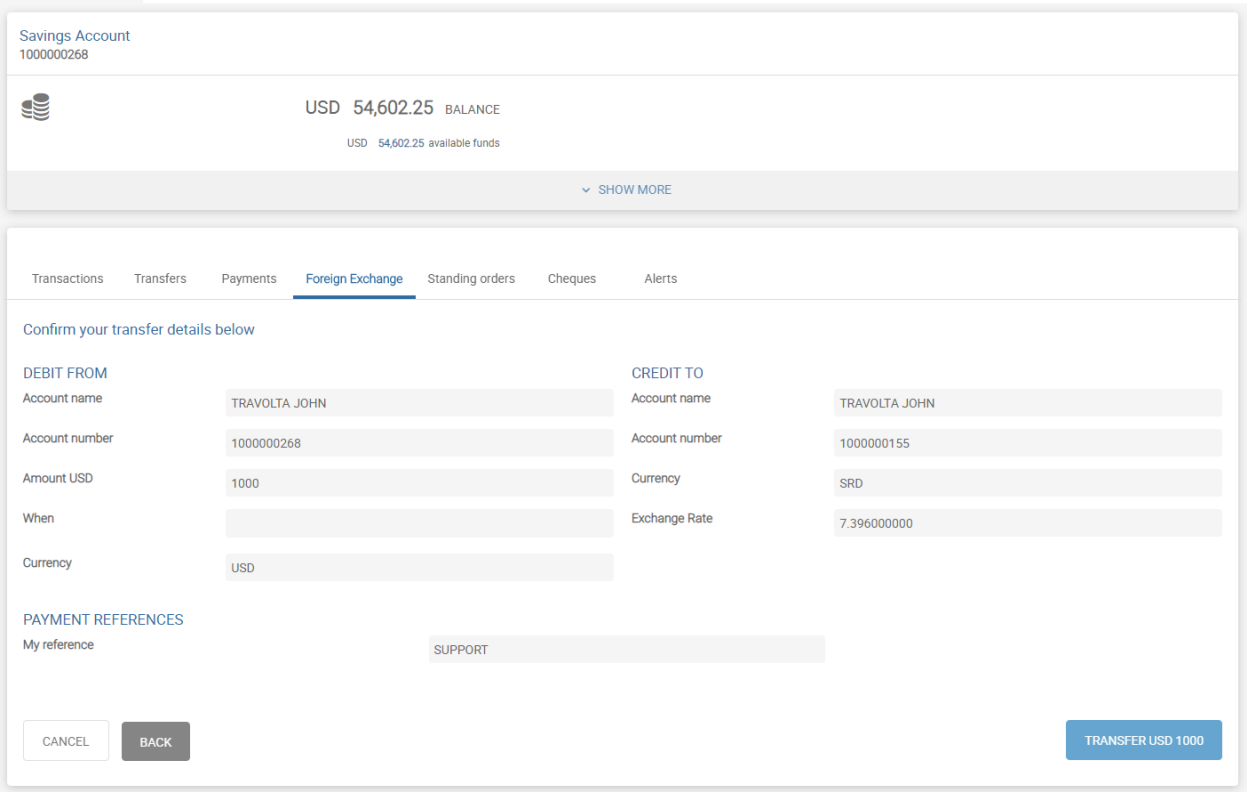


To SRD

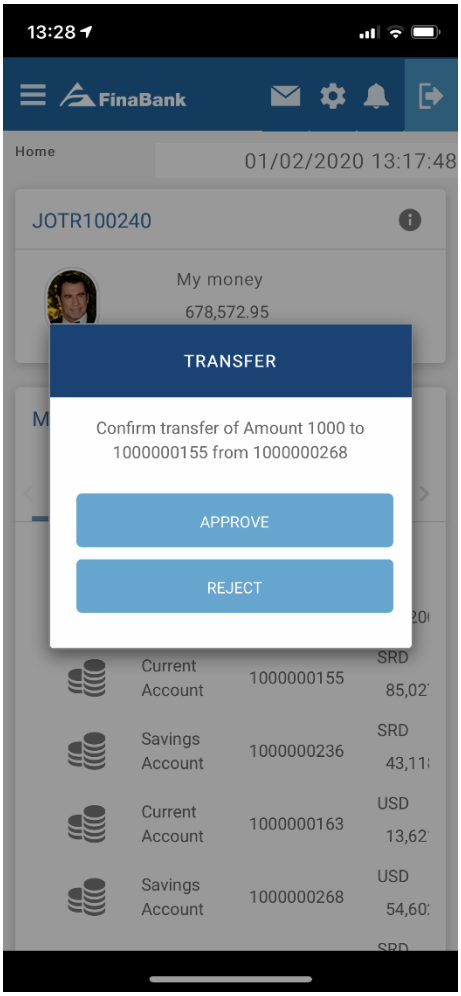
After the SRD account is selected, the ‘Exchange Rate’ will automatically be displayed. Customer can fill in own rate in ‘Customer Rate’. Fill in all other details as required.



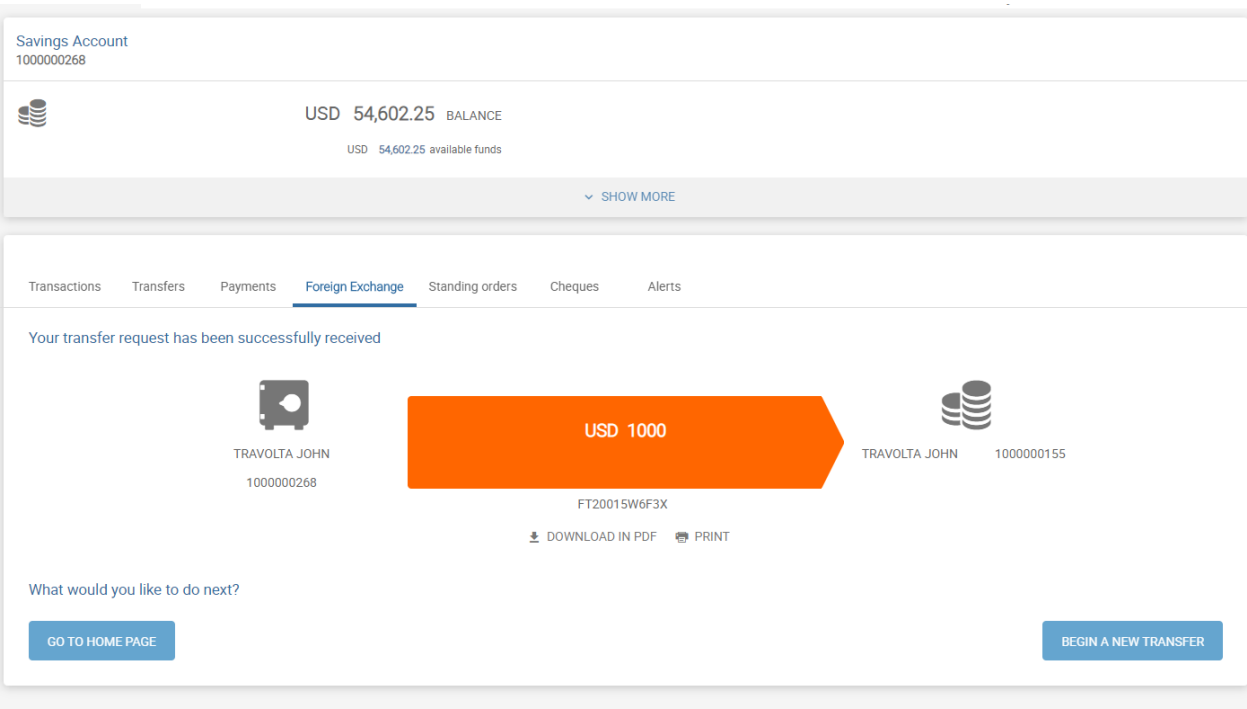
Click ‘Continue’ to for an overview of all details



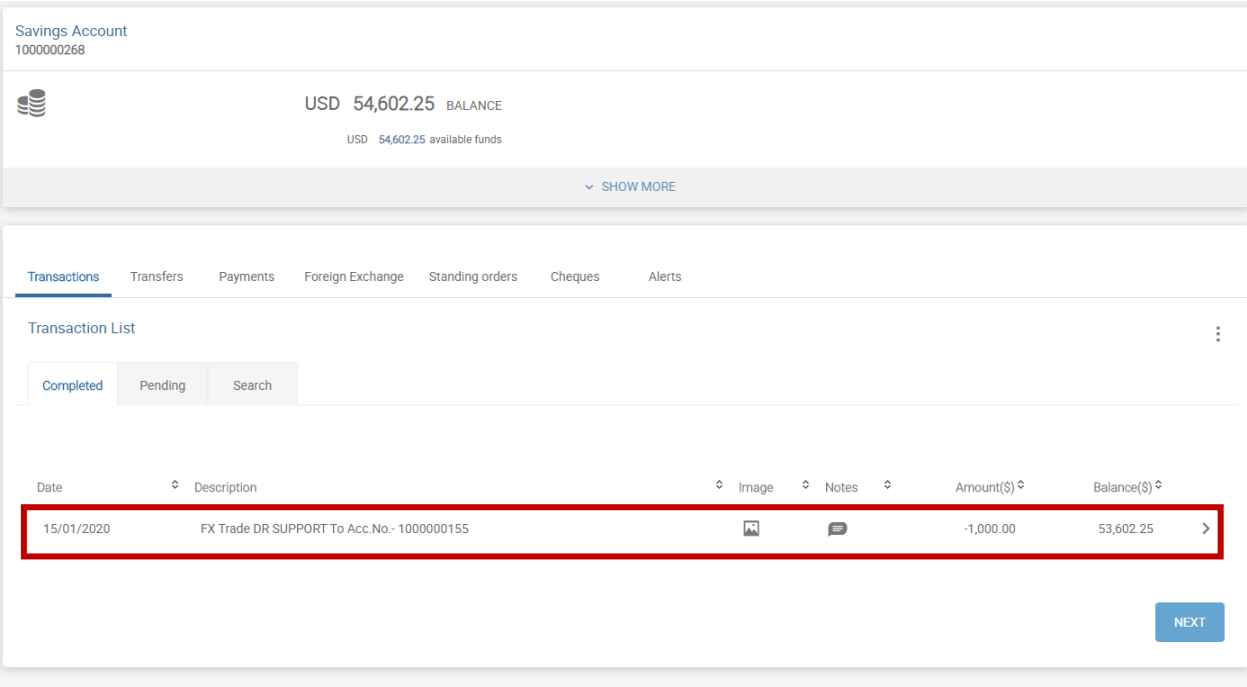
Click ‘transfer USD 1000’. A request for authorization is received on Finabank Retail mobile application. Click ‘Accept’ or ‘Reject’.

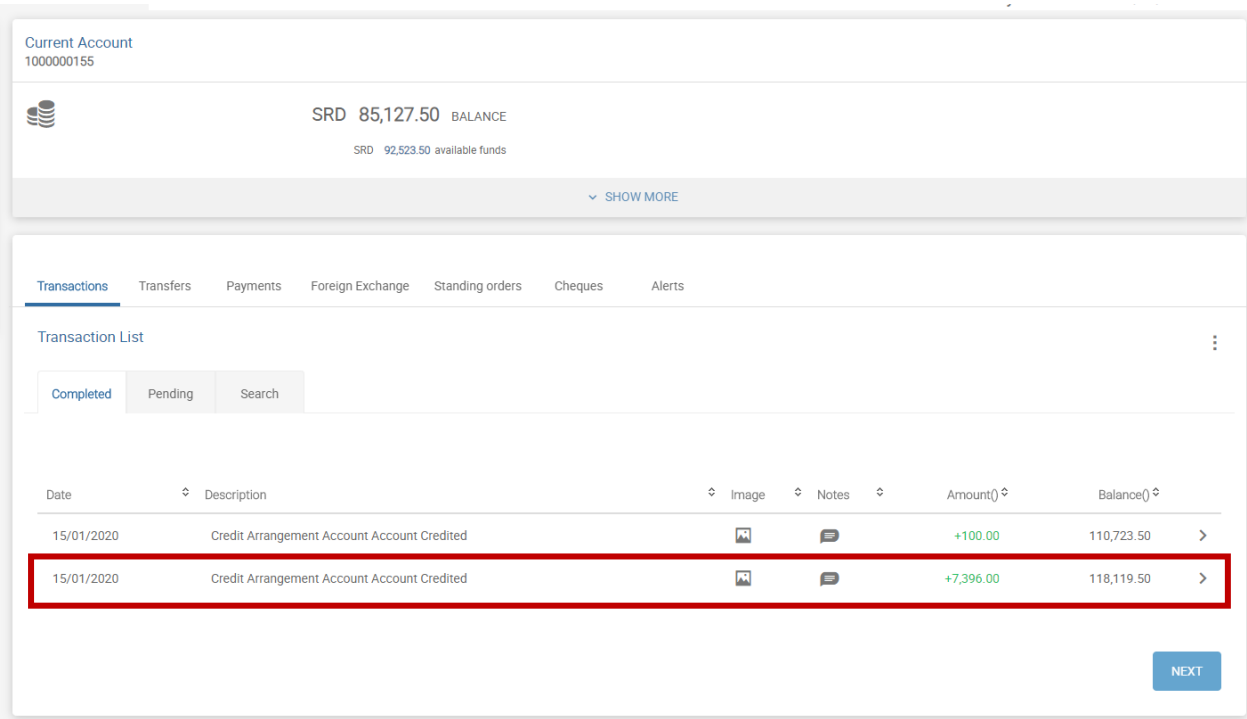

13:28
FinaBank
Home
01/02/2020 13:17:48
JOTR100240
My money
678,572.95
TRANSFER
Confirm transfer of Amount 1000 to 1000000155 from 1000000268
APPROVE
REJECT
Current Account
1000000155
SRD
Savings Account
1000000236
SRD
Current Account
1000000163
USD
Savings Account
1000000268
USD

After conversion request is received, an overview of the request can be downloaded in PDF or printed.



If the customer accepts the 'Exchange Rate' of the bank, the conversion is immediately processed, and the accounts will be debited/credited accordingly. Click transaction to see the recent conversion.

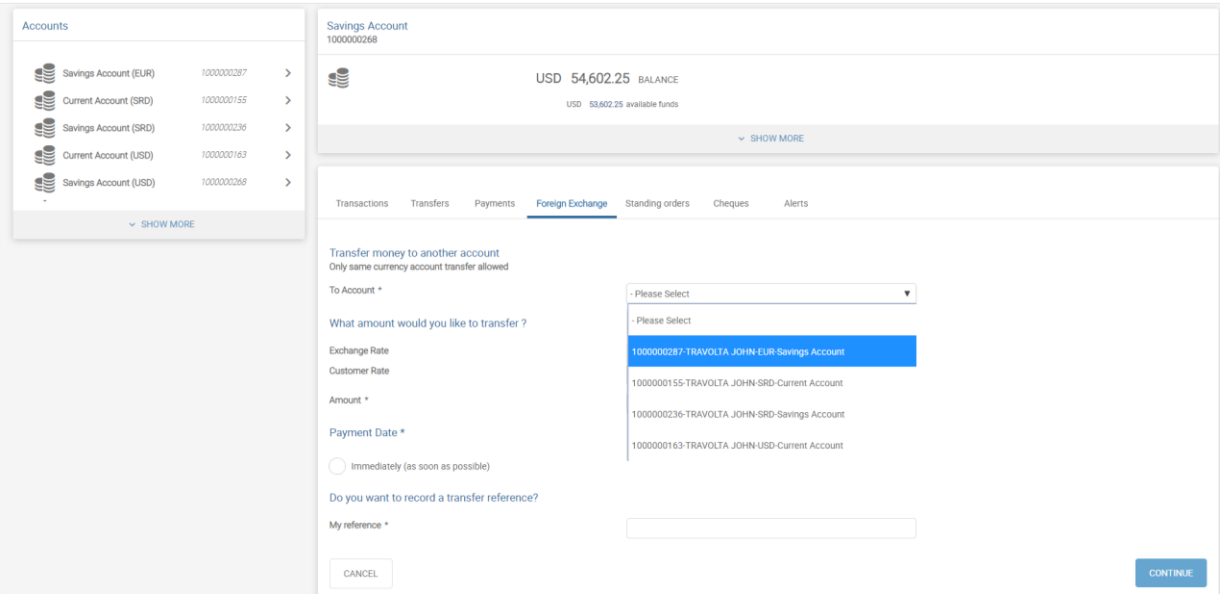




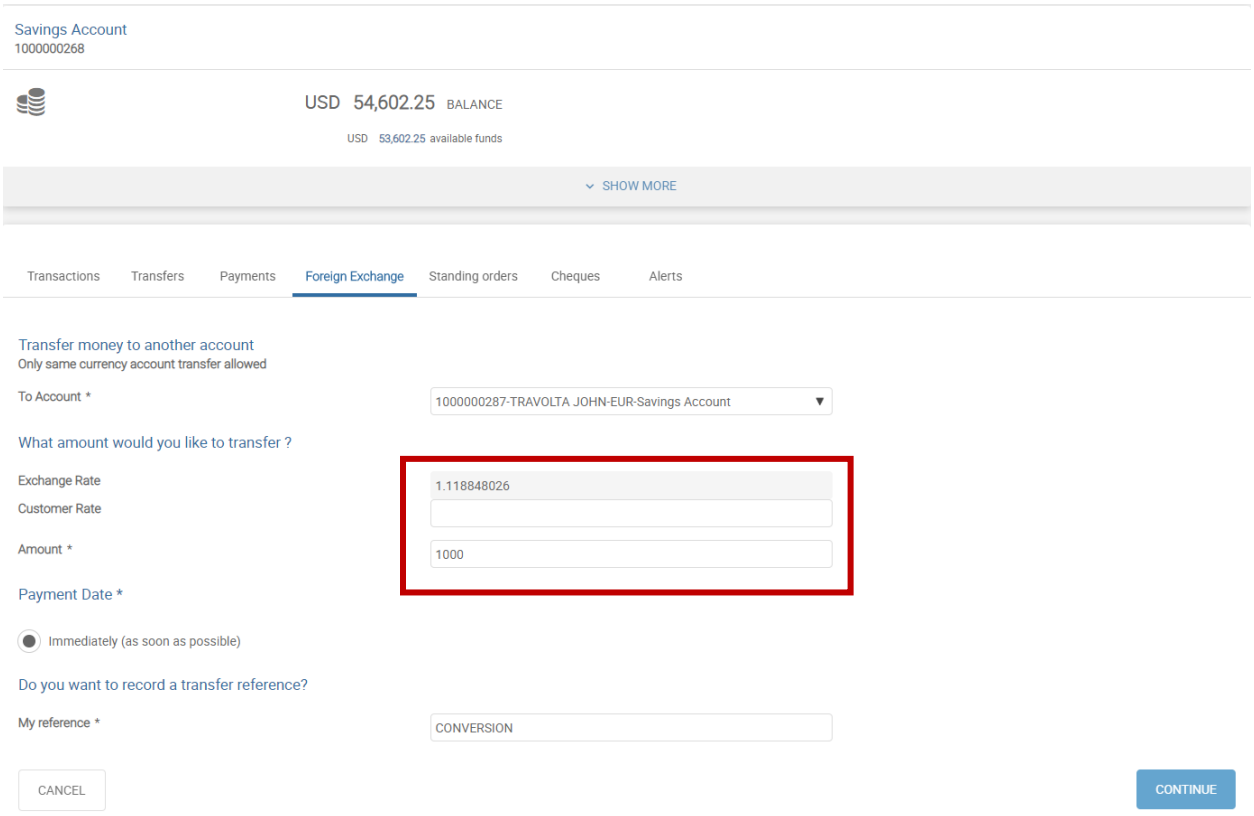
If the customer fills in 'customer rate', the request for the 'Foreign Exchange' needs to be approved by Treasury. If the 'Foreign Exchange' request is approved, the accounts will be debited and/or credited accordingly.

To EUR

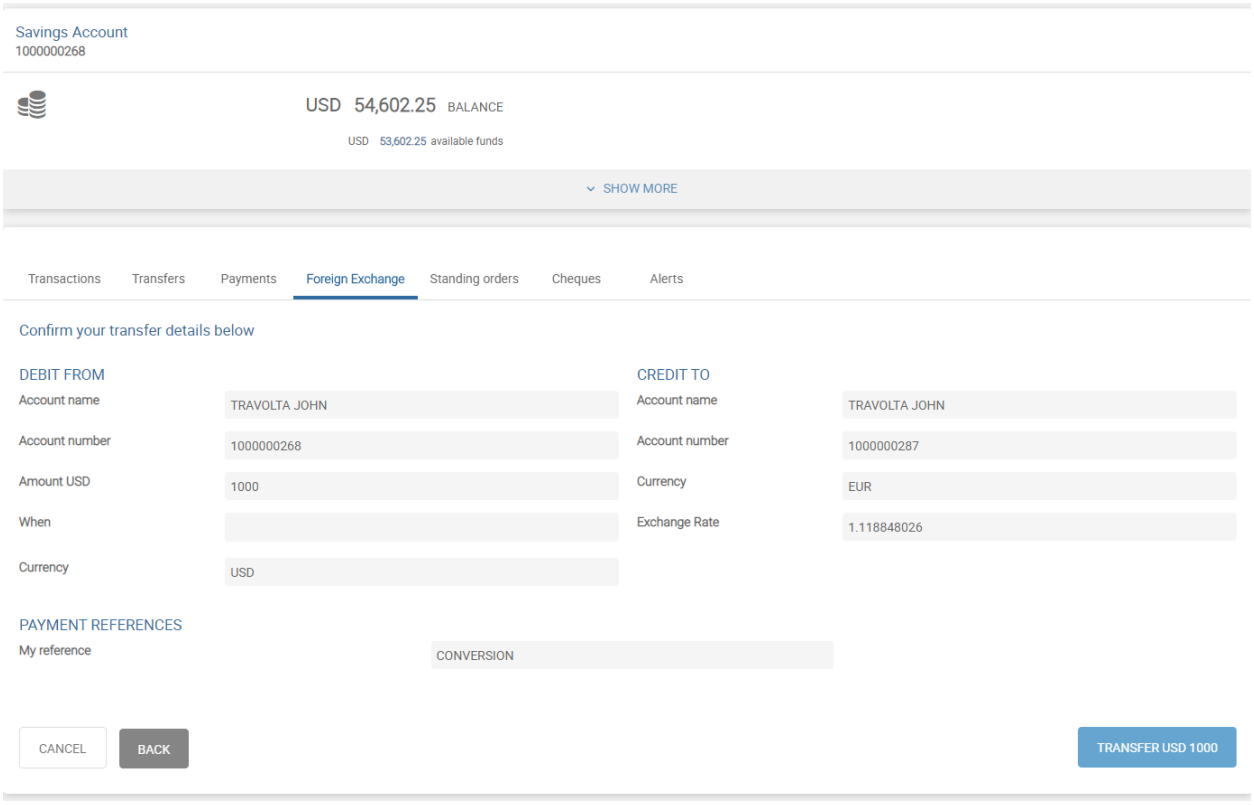
Select the account to make conversion to.



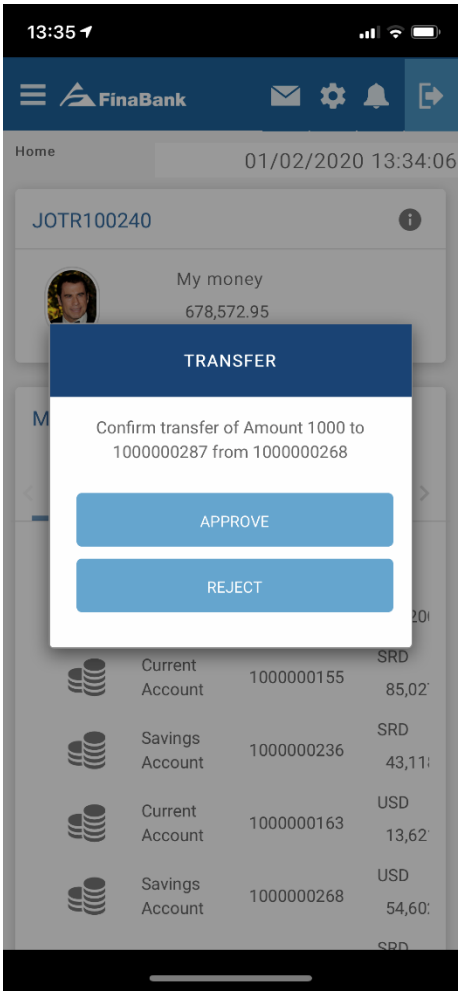
After the EUR account is selected, the 'Exchange Rate' will automatically be displayed. Customer can fill in own rate in 'Customer Rate'. Fill in all other details as required.



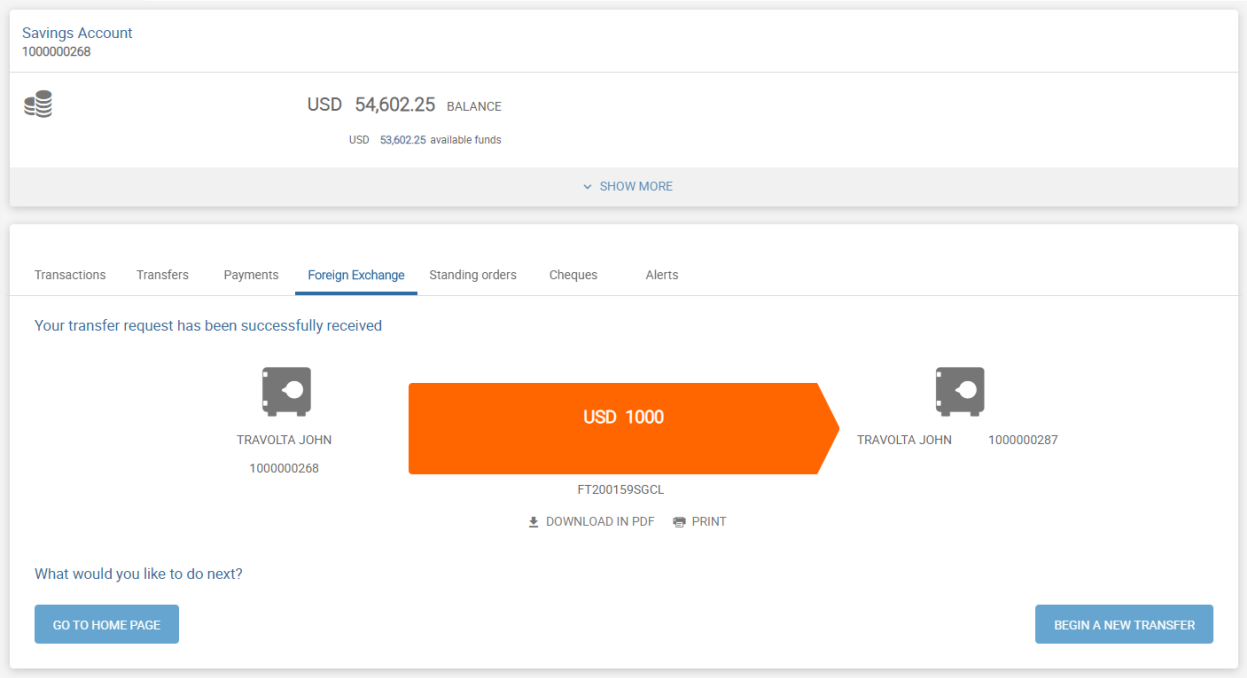
Click 'Continue' to for an overview of all details



Click ‘transfer USD 1000’. A request for authorization is received on Finabank Retail mobile application. Click ‘Accept’ or ‘Reject’.



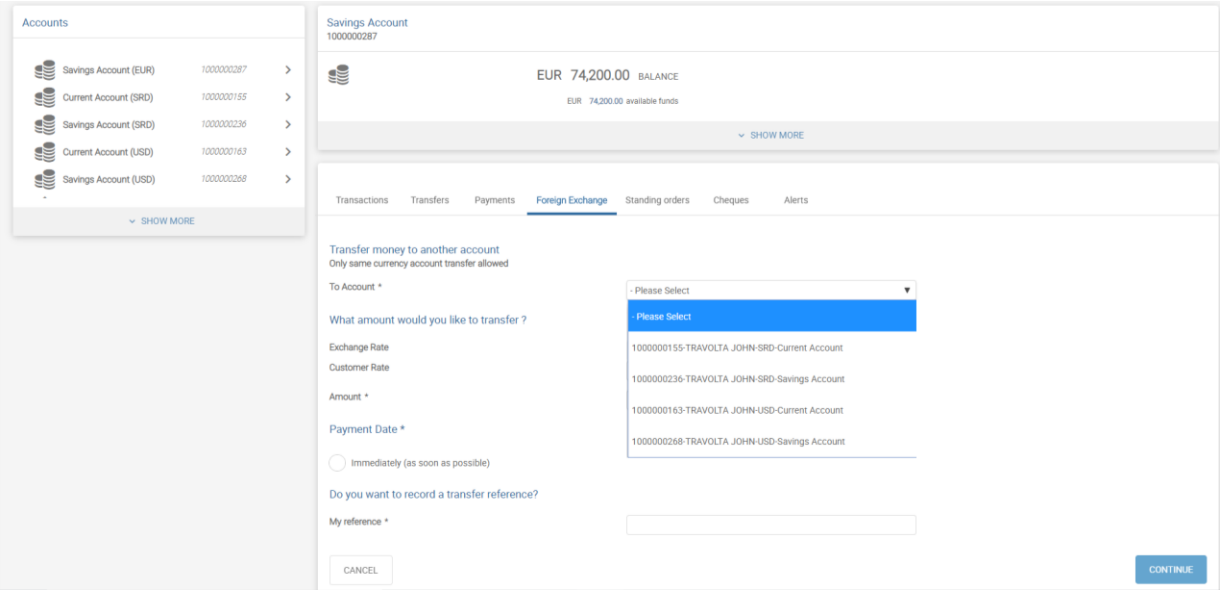
After conversion request is received, an overview of the request can be downloaded in PDF or printed.



If the 'Foreign Exchange' request is approved, the accounts will be debited and/or credited accordingly.

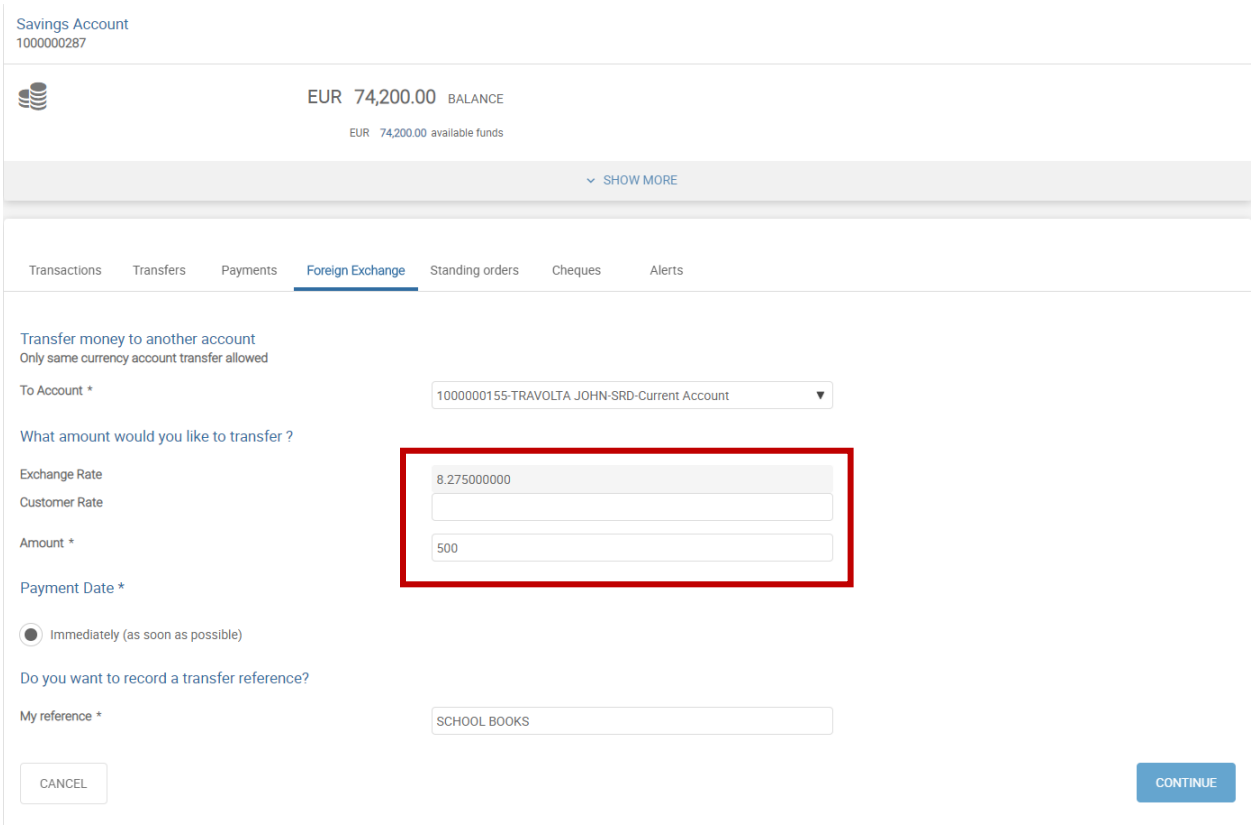
EUR to SRD to USD

Select the account to make conversion to

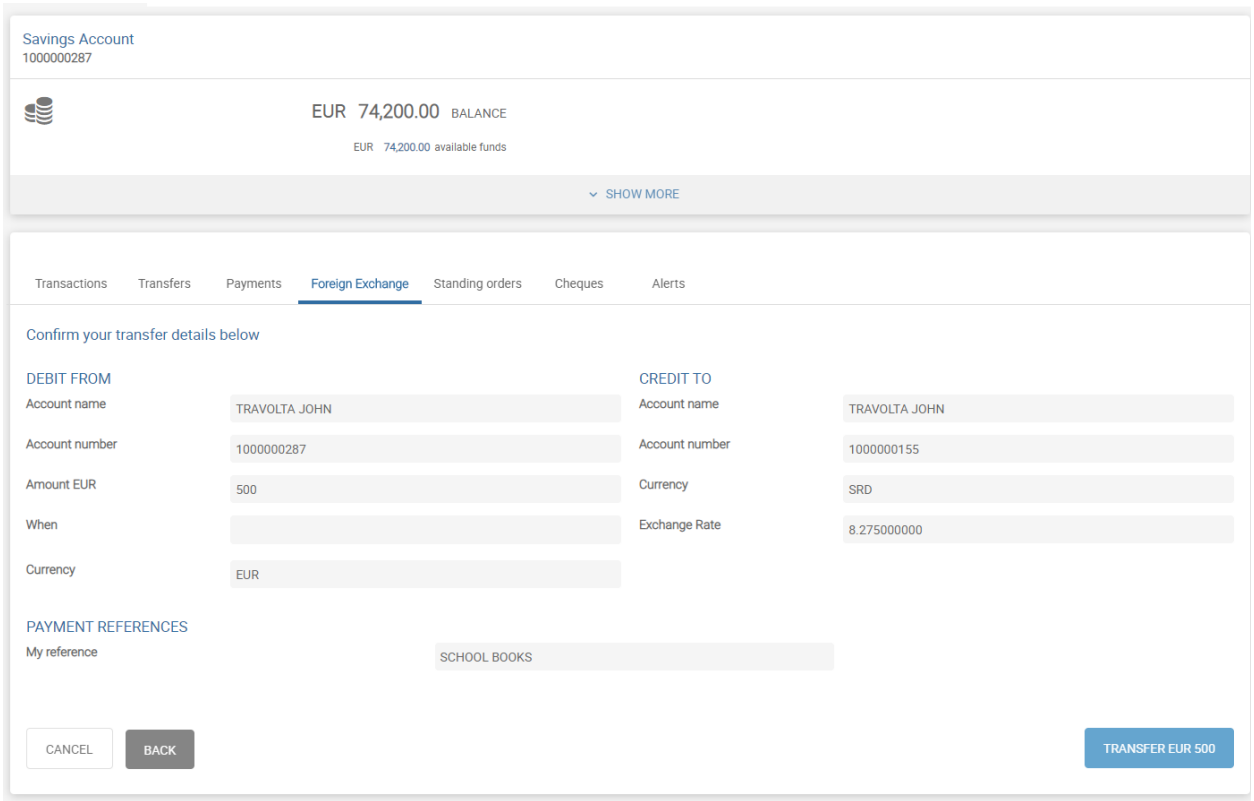


To SRD

After the SRD account is selected, the 'Exchange Rate' will automatically be displayed. Customer can fill in own rate in 'Customer Rate'. Fill in all other details as required.

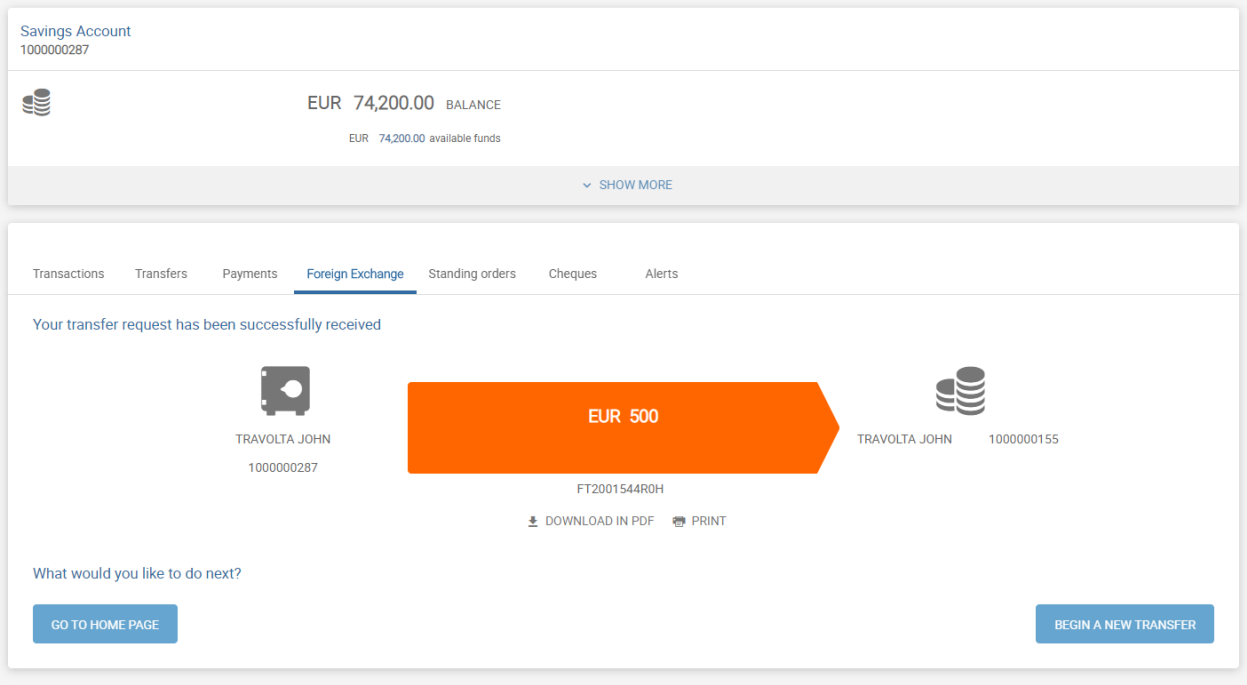


Click ‘Continue’ to for an overview of all details

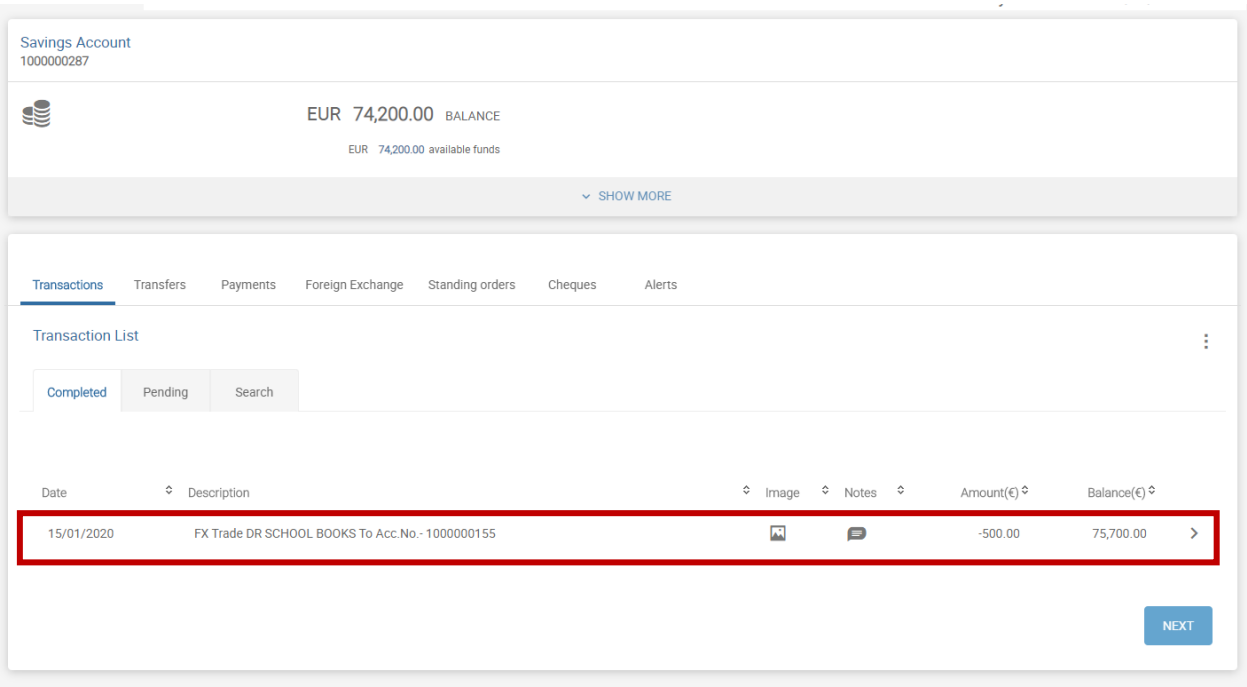


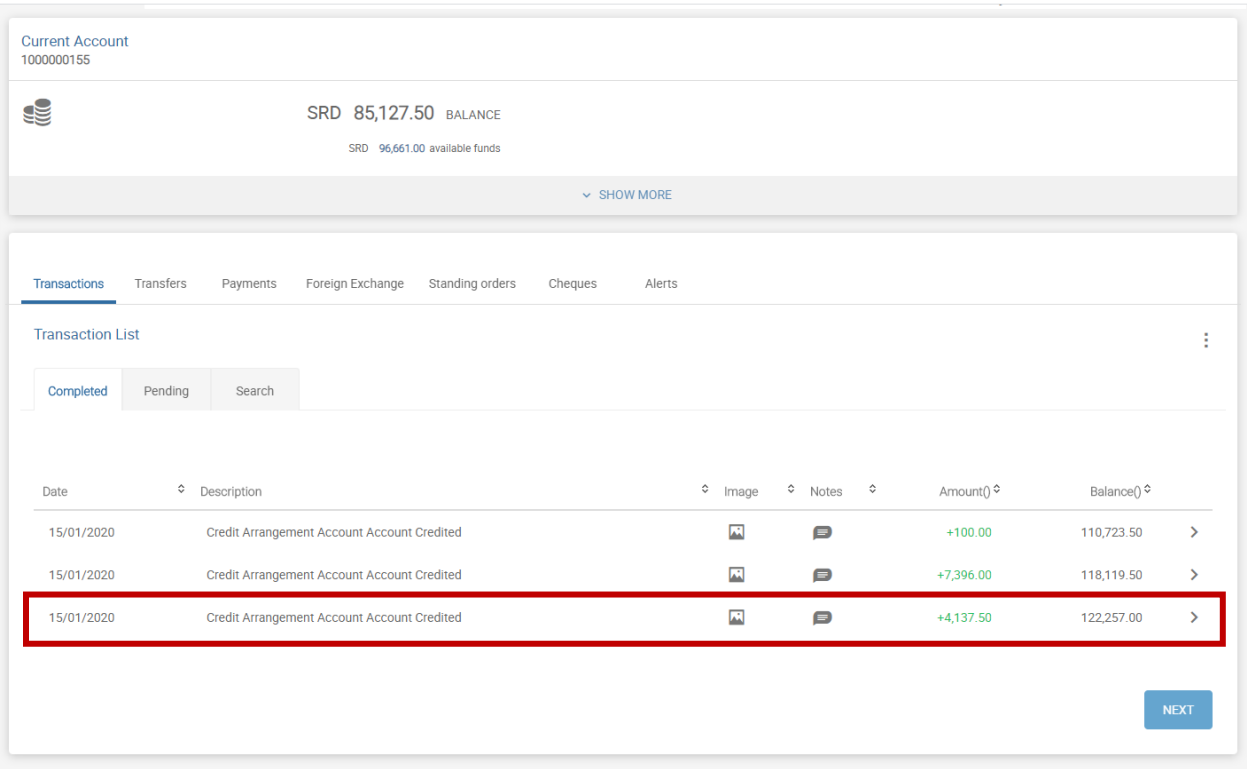
Click ‘transfer EUR 500. A request for authorization is received on Finabank Retail mobile application. Click ‘Accept’ or ‘Reject’.

After conversion request is received, an overview of the request can be downloaded in PDF or printed.



If the customer accepts the ‘Exchange Rate’ of the bank, the conversion is immediately processed, and the accounts will be debited/credited accordingly. Click transaction to see the recent conversion.

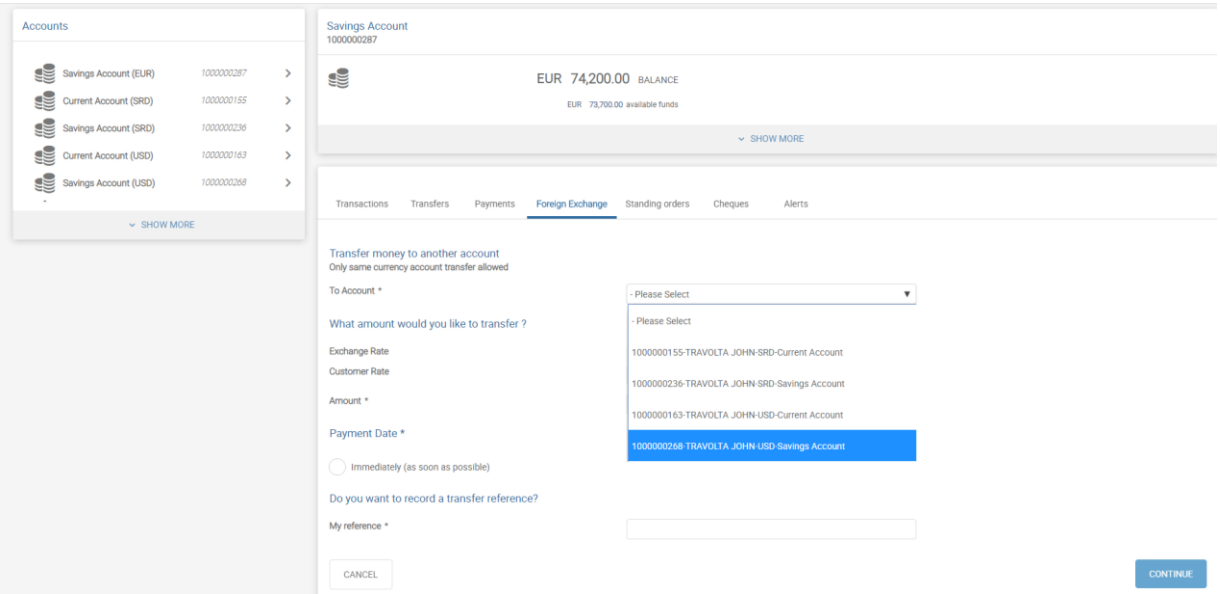




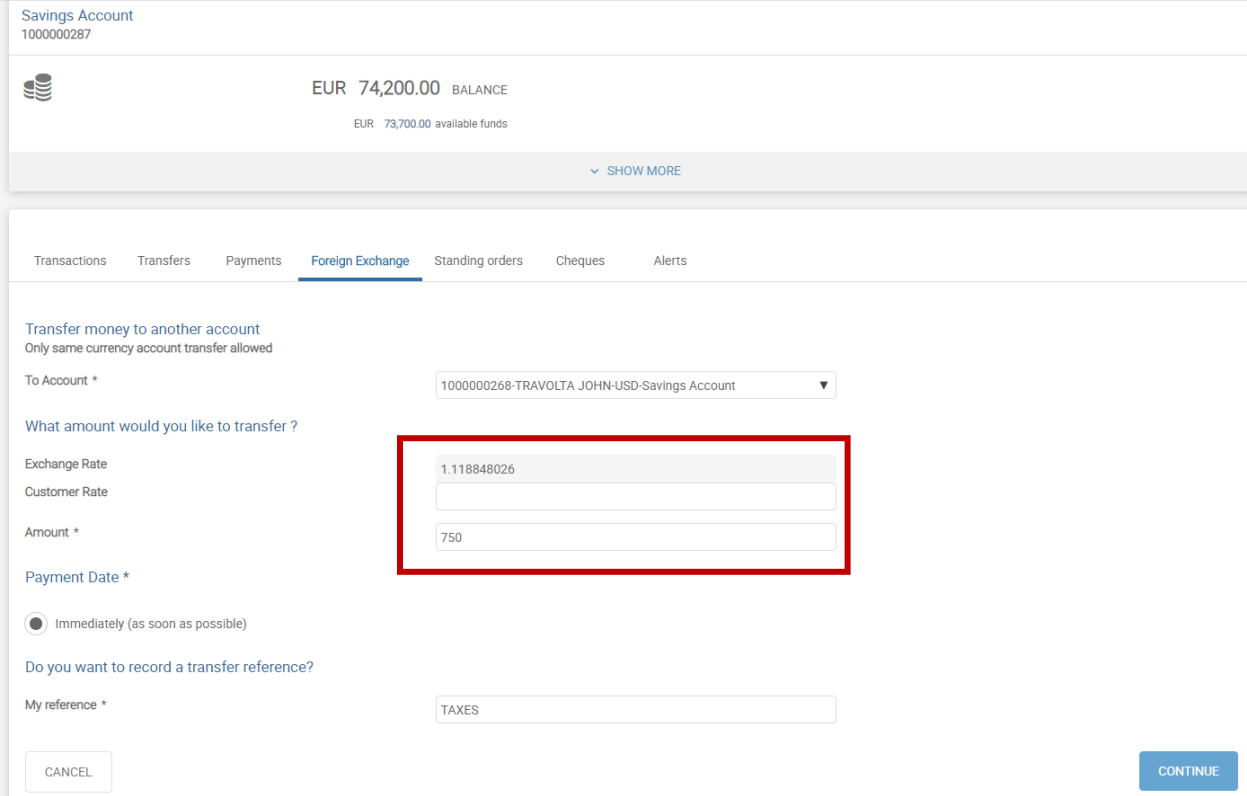
If the customer fills in 'customer rate', the request for the 'Foreign Exchange' needs to be approved by Treasury. If the 'Foreign Exchange' request is approved, the accounts will be debited and/or credited accordingly.

To USD

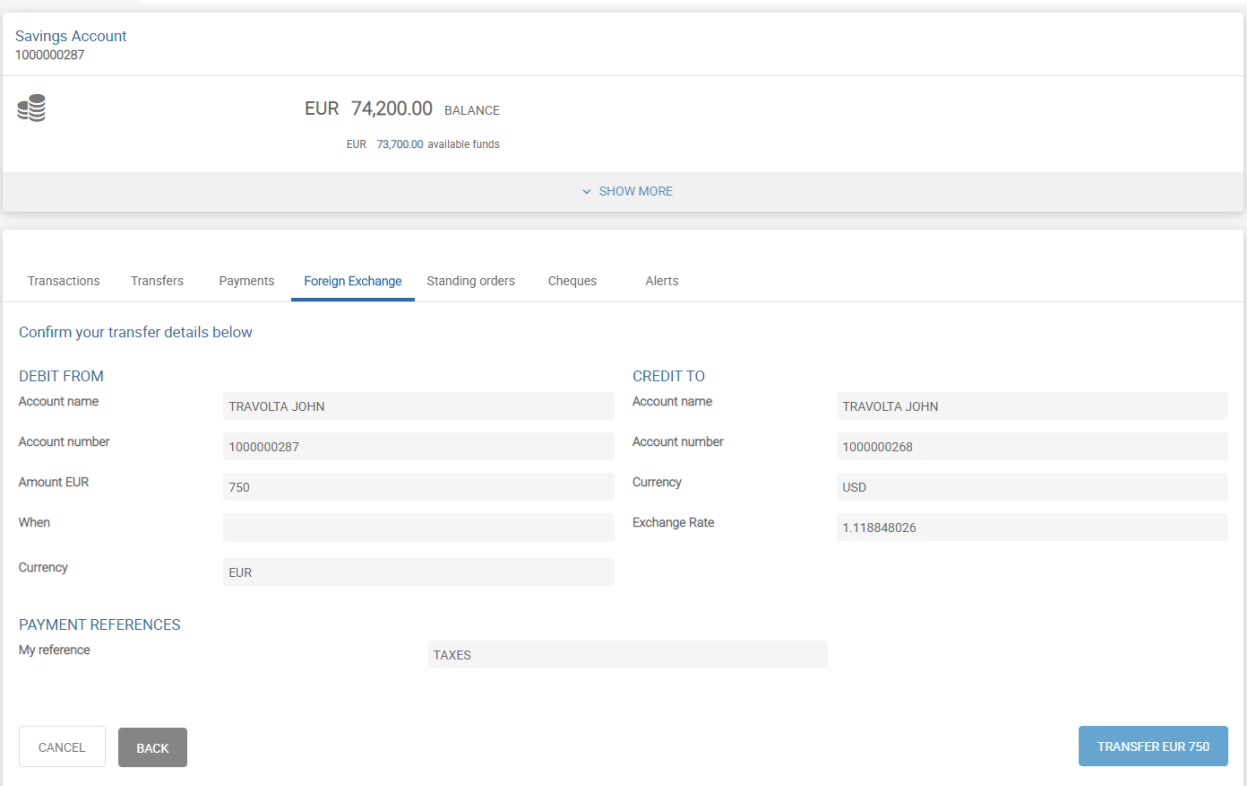
Select the account to make conversion to.



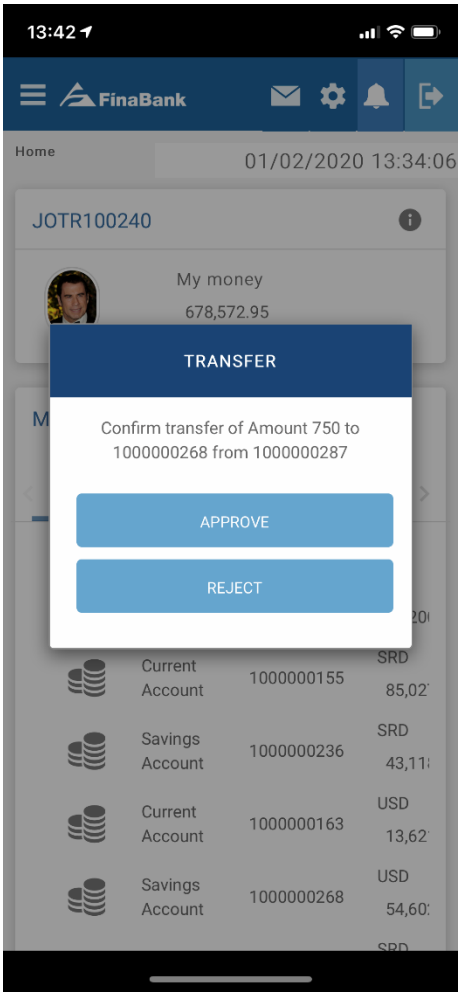
After the USD account is selected, the ‘Exchange Rate’ will automatically be displayed. Customer can fill in own rate in ‘Customer Rate’. Fill in all other details as required.



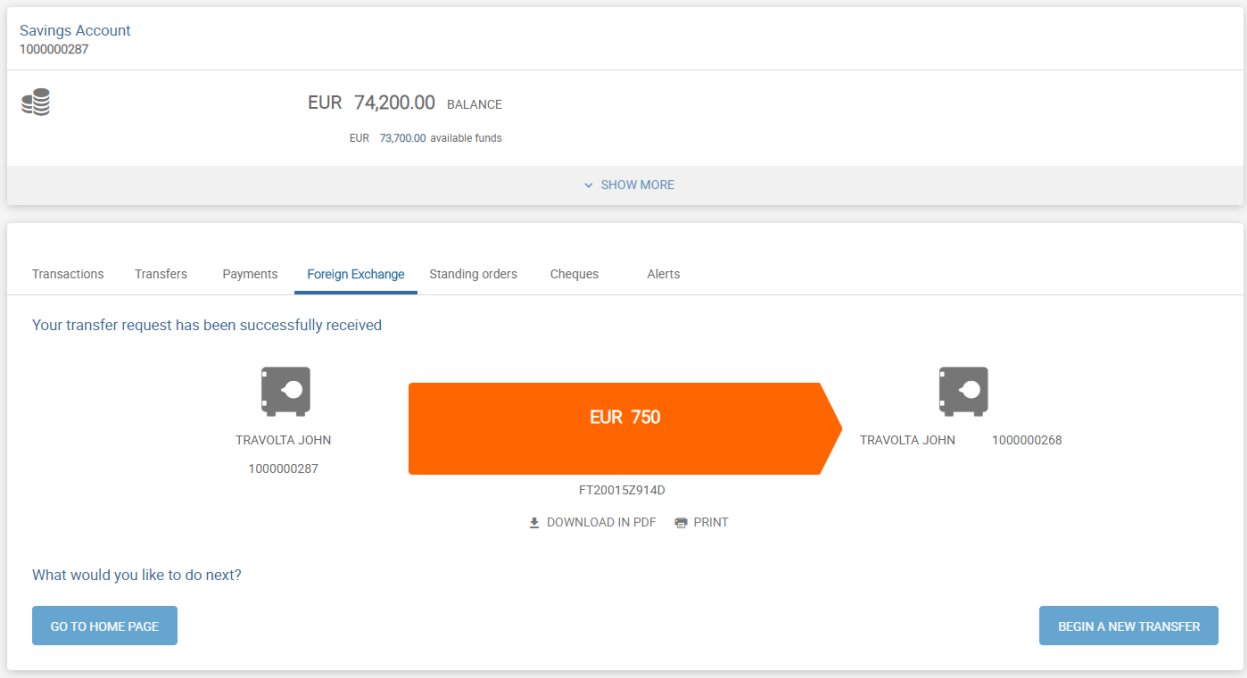
Click ‘Continue’ for an overview of all details



Click ‘transfer EUR 750. A request for authorization is received on Finabank Retail mobile application. Click ‘Accept’ or ‘Reject’.


13:42
FinaBank
Home
01/02/2020 13:34:06
JOTR100240
My money
678,572.95
TRANSFER
Confirm transfer of Amount 750 to 1000000268 from 1000000287
APPROVE
REJECT
Current Account
1000000155
SRD
Savings Account
1000000236
SRD
Current Account
1000000163
USD
Savings Account
1000000268
USD

After conversion request is received, an overview of the request can be downloaded in PDF or printed.



If the 'Foreign Exchange' request is approved, the accounts will be debited and/or credited accordingly.

Standing Orders

To create a standing order, select an account (SRD, USD or EUR).

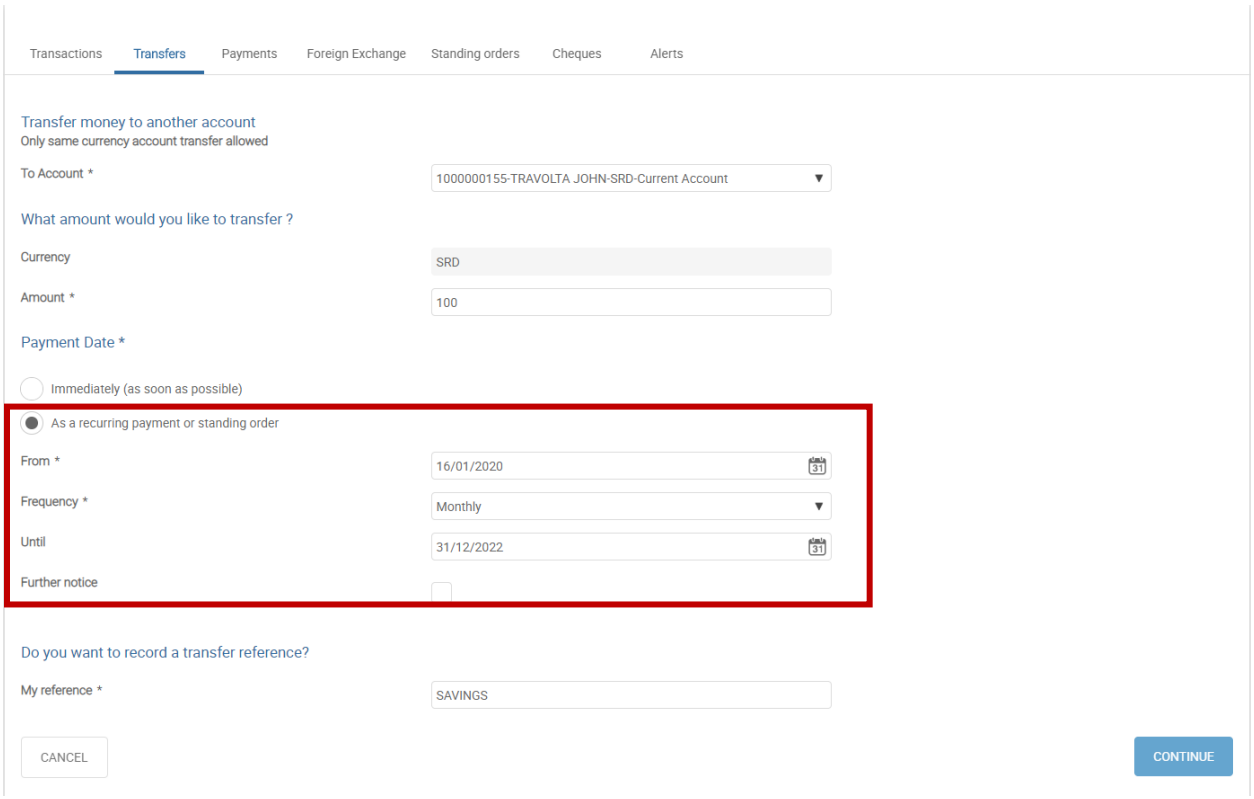
Own account standing order

Select 'transfers' and 'select account' from dropdown list'. Fill in all requested details.

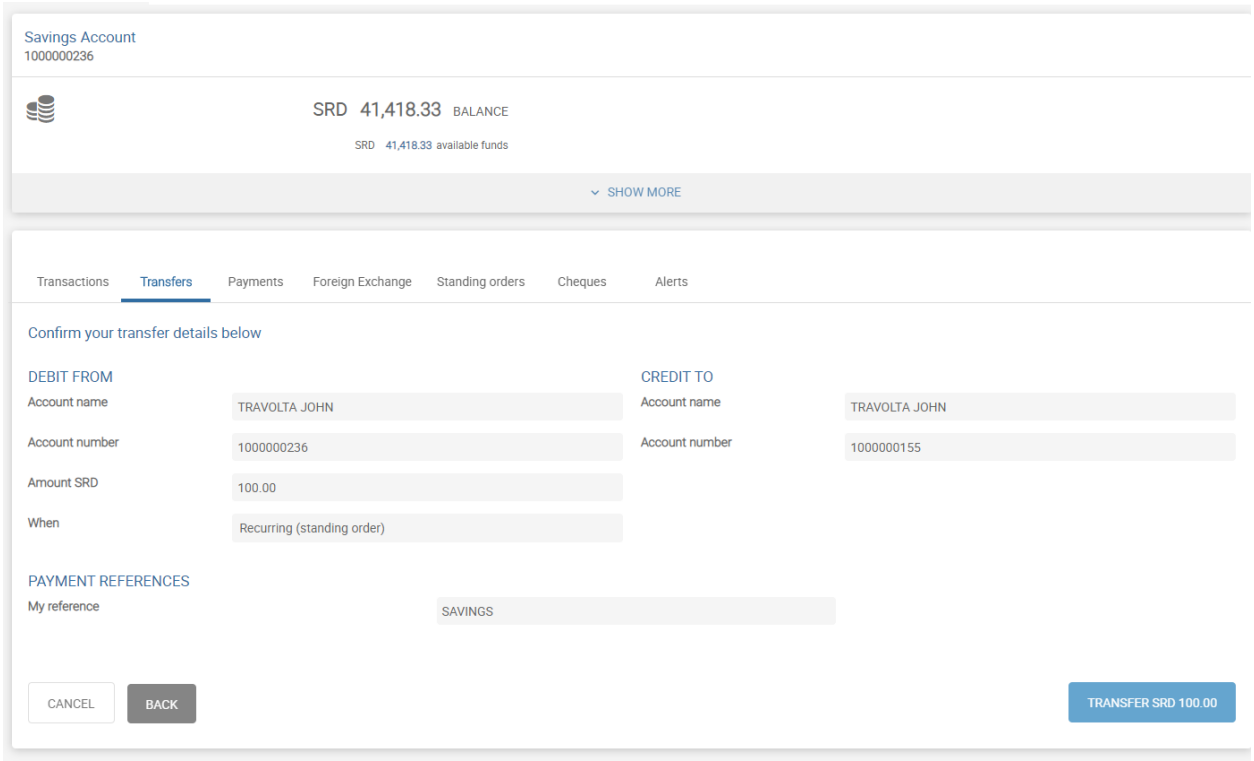
For payment details, select 'As a recurring payment or standing order'.

Fill in:

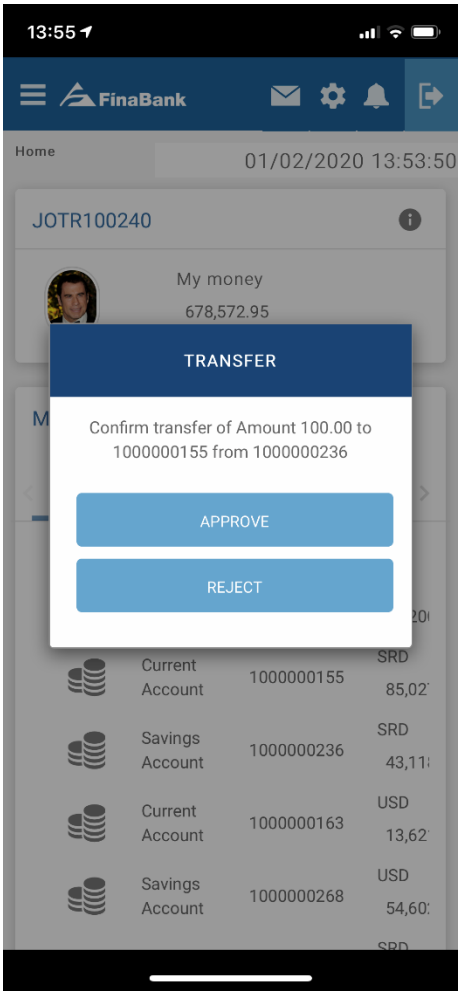
- From: select in calendar
- Frequency: select from dropdown list
- Until: select in calendar or select Further notice'



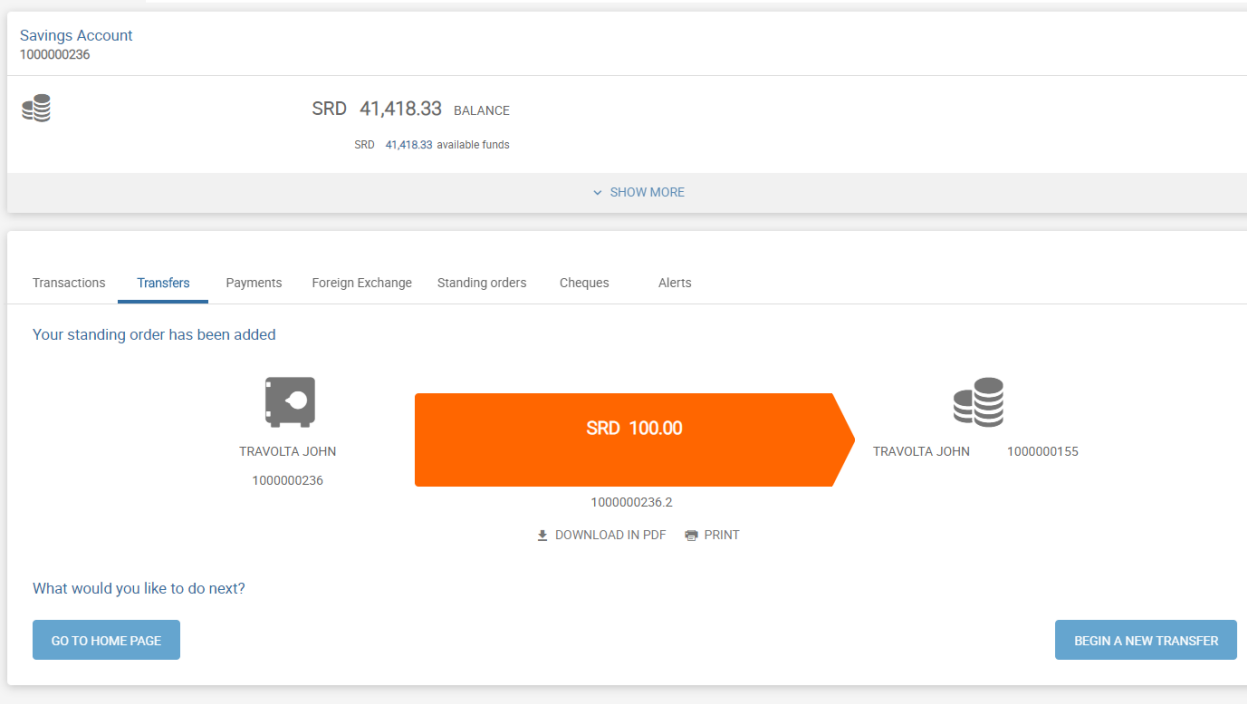
Click ‘Continue’ for an overview of all details



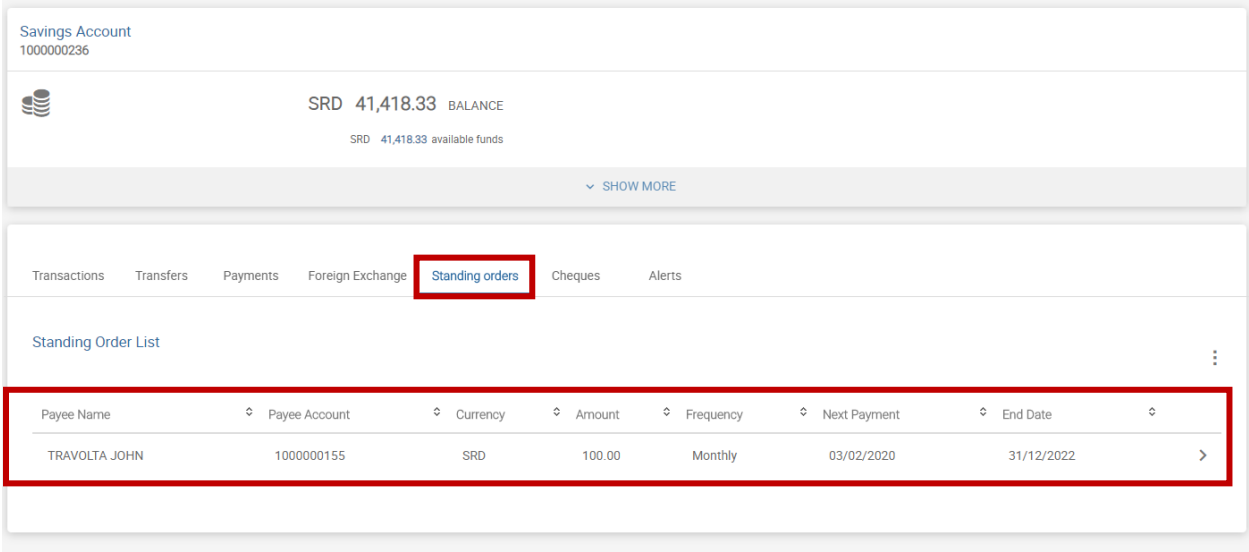
Click ‘transfer SRD 100’. A request for authorization is received on Finabank Retail mobile application. Click ‘Accept’ or ‘Reject’.



After approval, ‘standing order has been added’ and overview is received and can be downloaded in PDF or printed.



To view newly created standing order, click ‘standing orders’. All standing orders will be displayed



Local standing order

To create a standing order, select an account (SRD, USD or EUR).

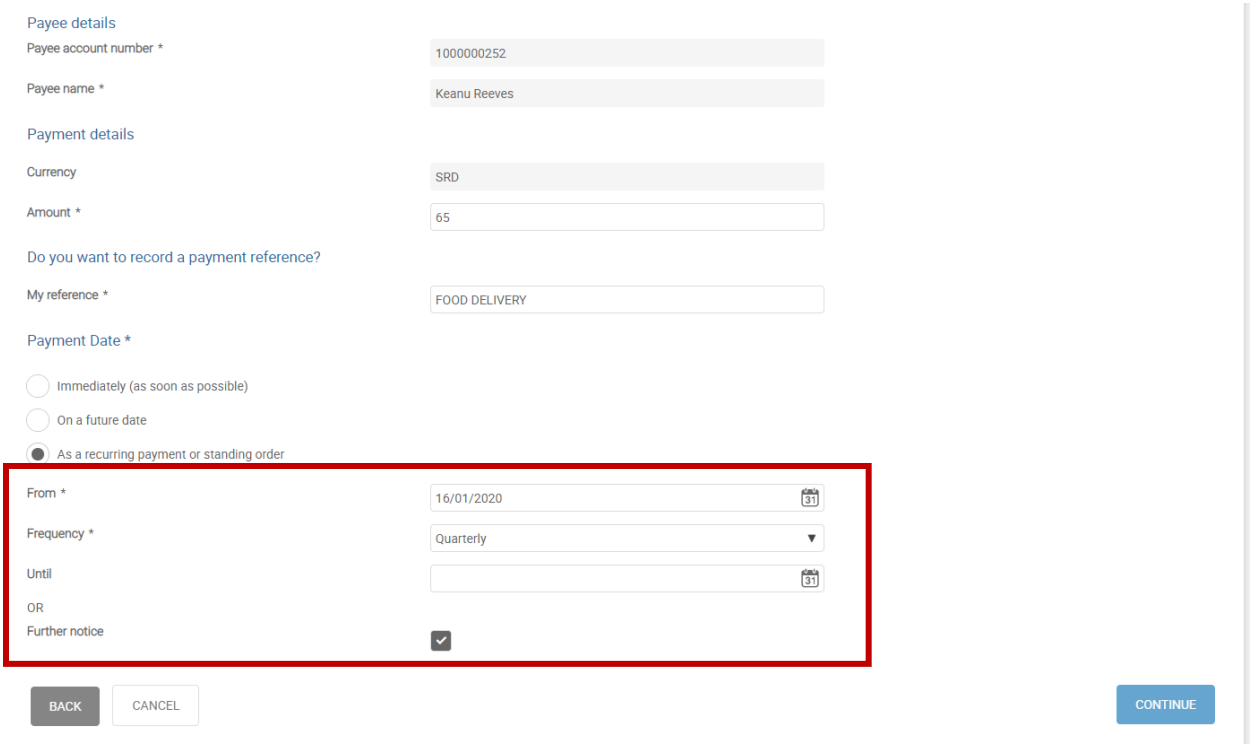
Finabank payee

Select ‘payment’ and select ‘saved (Finabank) payee’ or ‘new (Finabank) payee’. Fill in all details as required.

For payment details, select ‘As a recurring payment or standing order’.

Fill in:

- From: select in calendar
- Frequency: select from dropdown list
- Until: select in calendar or select Further notice’



Click ‘Continue’ for an overview of all details

Please check the details below

DEBIT FROM

Account name	TRAVOLTA JOHN
Account number	1000000236
Payment currency	SRD
Amount SRD	65.00
When	As a recurring payment or standing order
Start date	20200116
Frequency	Quarterly
Until notice further	Until further notice

CREDIT TO

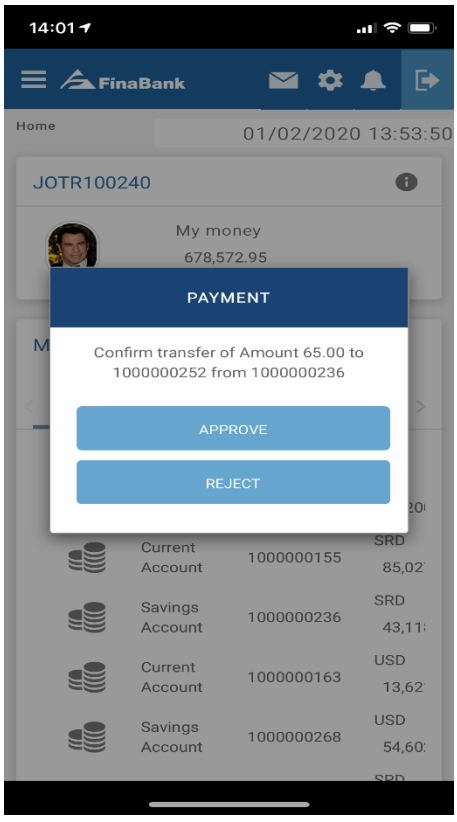
Payee Name	Keanu Reeves
Payee account number	1000000252

PAYMENT REFERENCES

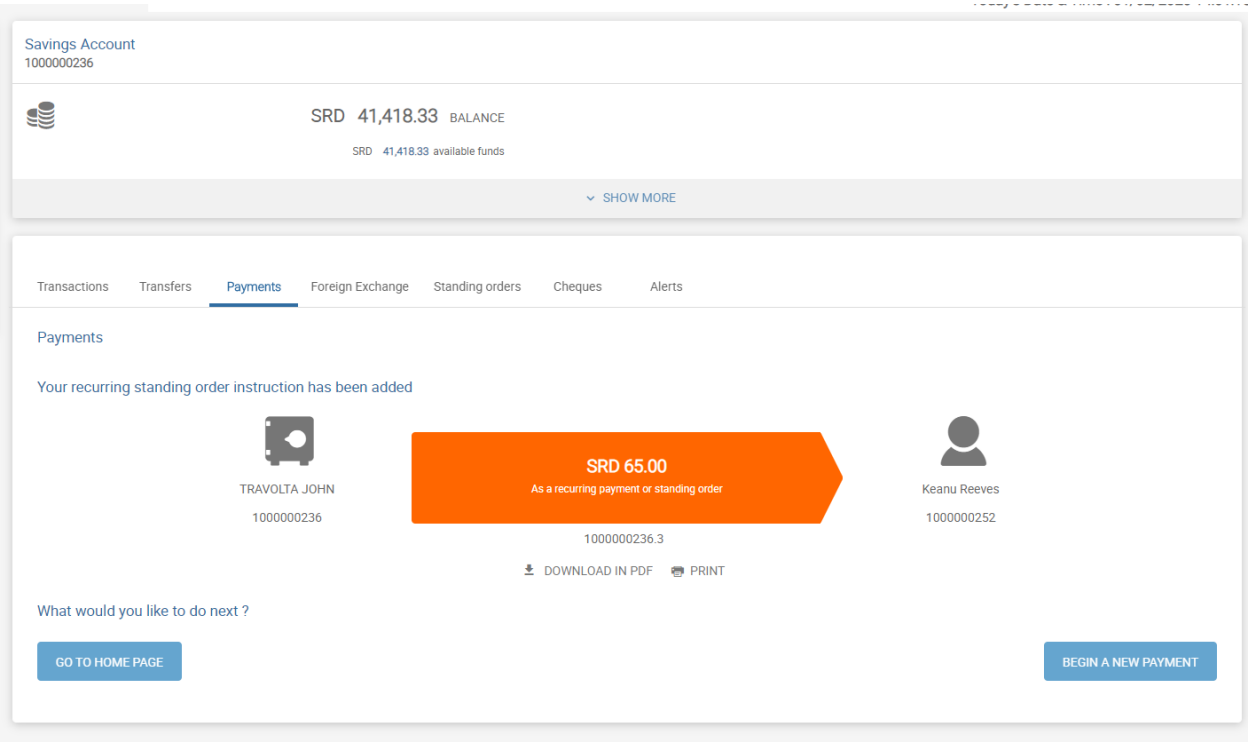
My reference	FOOD DELIVERY

BACK CANCEL PAY

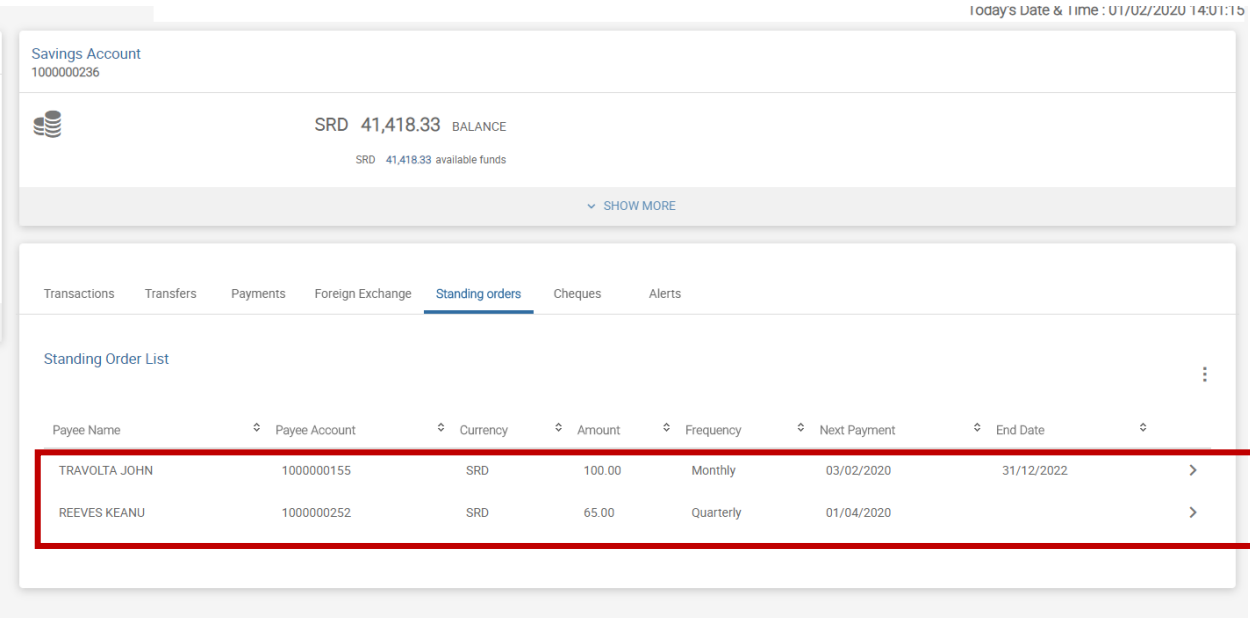
Click ‘pay’. A request for authorization is received on Finabank Retail mobile application. Click ‘Accept’ or ‘Reject’.



After approval, ‘standing order has been added’ and overview is received and can be downloaded in PDF or printed.



To view newly created standing order, click ‘standing orders’. All standing orders will be displayed



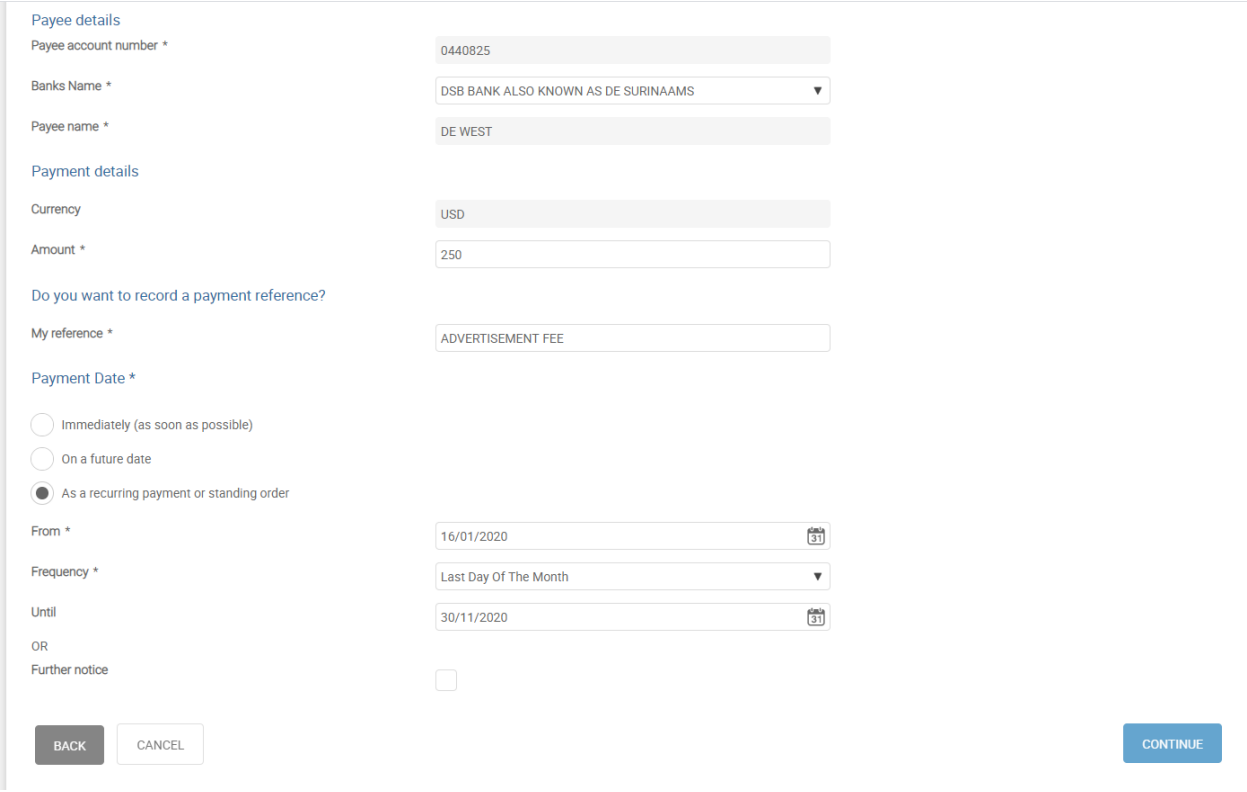
Local Payee

Select ‘payment’ and select ‘saved (local) payee’ or ‘new (local) payee’. Fill in all details as required.

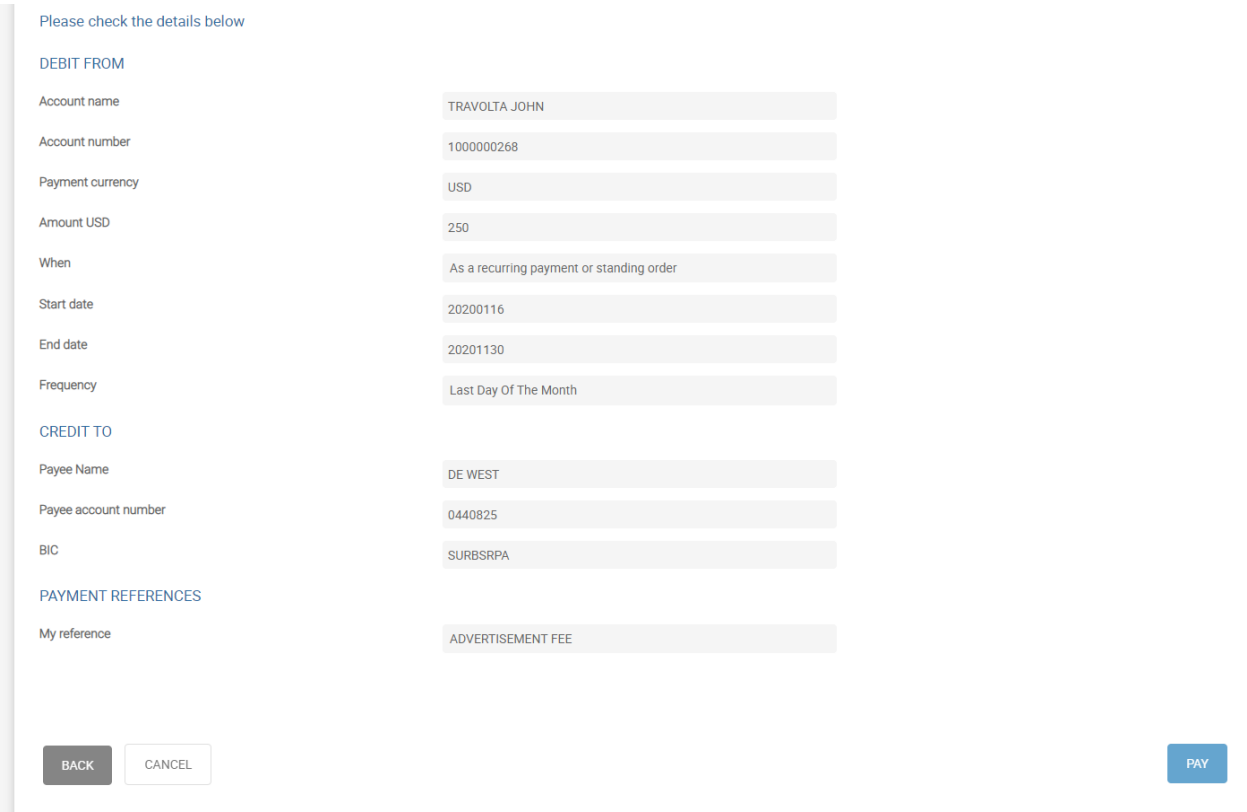
For payment details, select ‘As a recurring payment or standing order’.

Fill in:

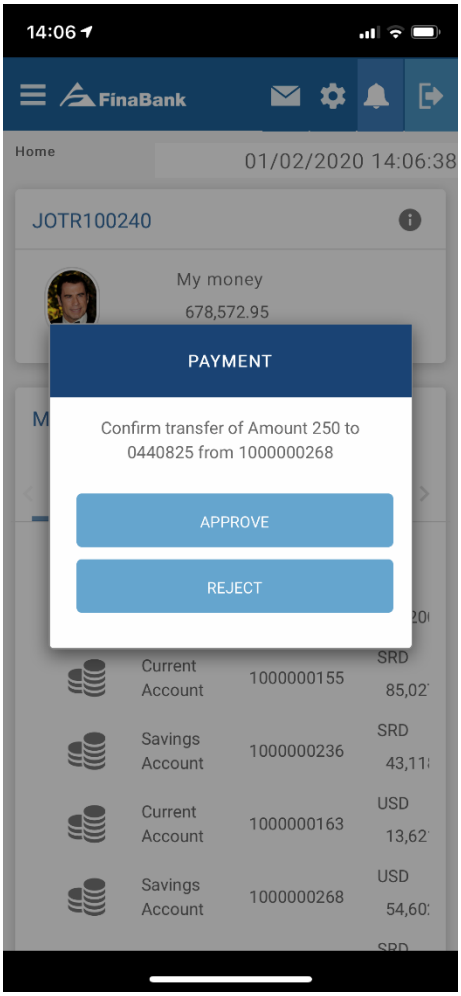
- From: select in calendar
- Frequency: select from dropdown list
- Until: select in calendar or select Further notice’



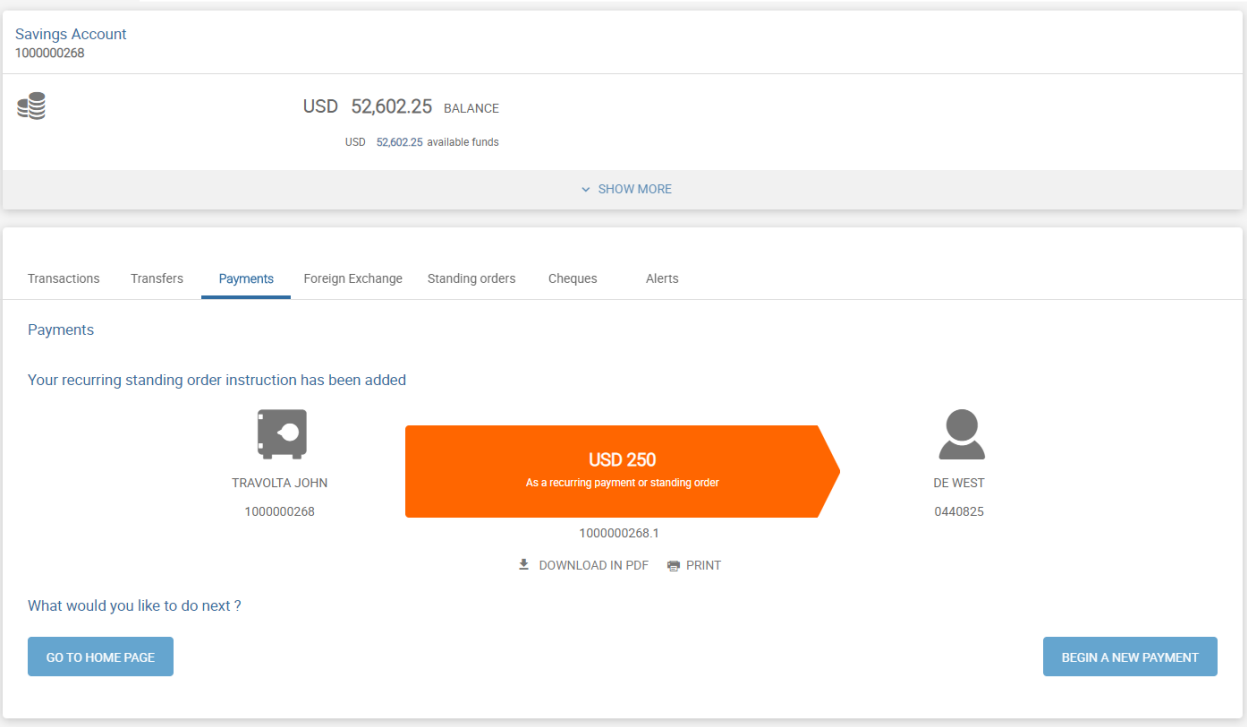
Click ‘Continue’ for an overview of all details



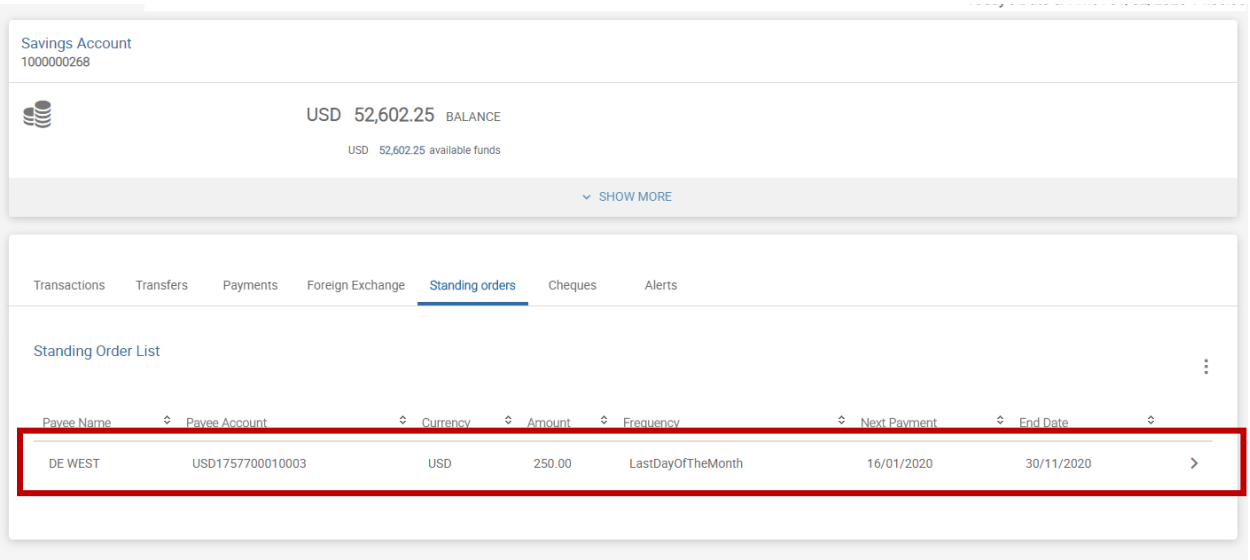
Click ‘pay’. A request for authorization is received on Finabank Retail mobile application. Click ‘Accept’ or ‘Reject’.


14:06
FinaBank
Home
01/02/2020 14:06:38
JOTR100240
My money
678,572.95
PAYMENT
Confirm transfer of Amount 250 to 0440825 from 1000000268
APPROVE
REJECT
Current Account
1000000155
SRD
Savings Account
1000000236
SRD
Current Account
1000000163
USD
Savings Account
1000000268
USD

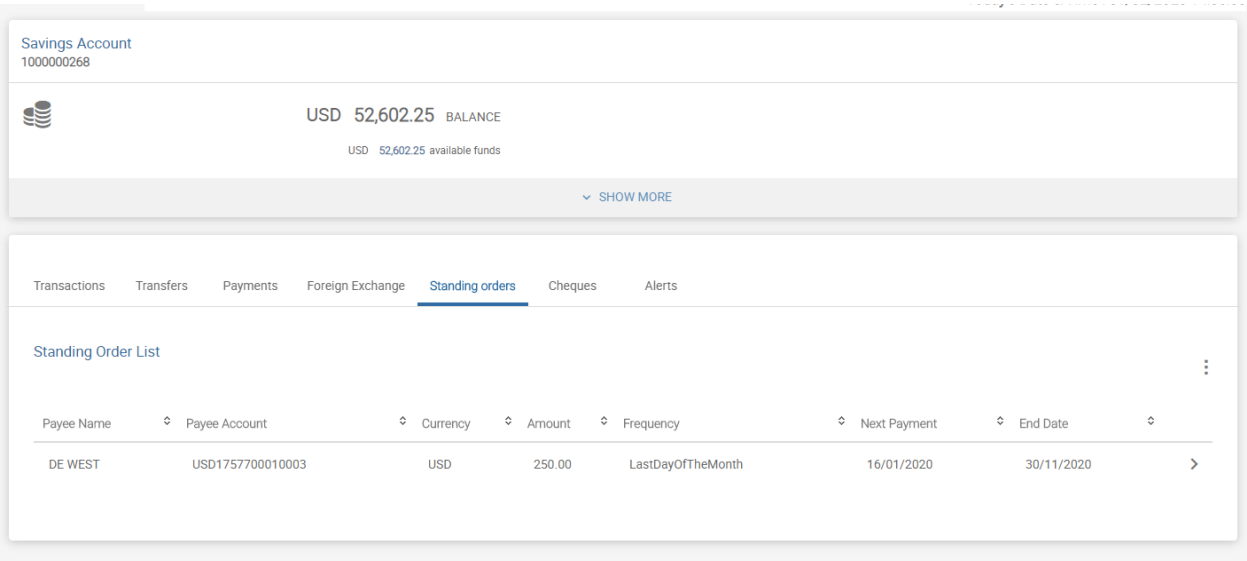
After approval, ‘standing order has been added’ and overview is received and can be downloaded in PDF or printed.



To view newly created standing order, click ‘standing orders’. All standing orders will be displayed

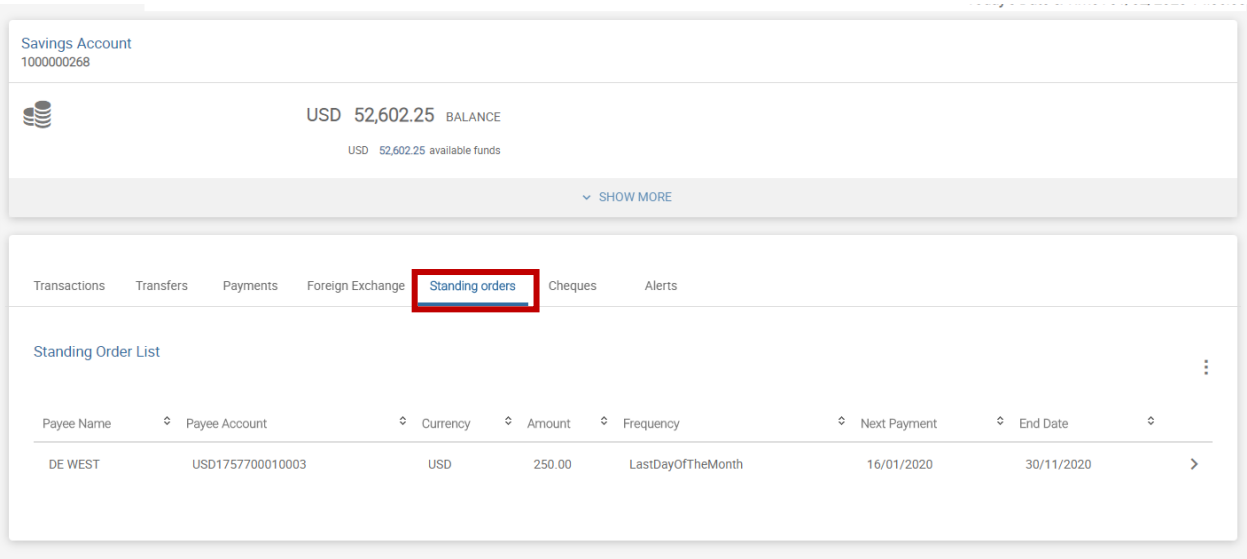


To print or download ‘standing orders’ in CSV or PDF, click on the ‘dots’

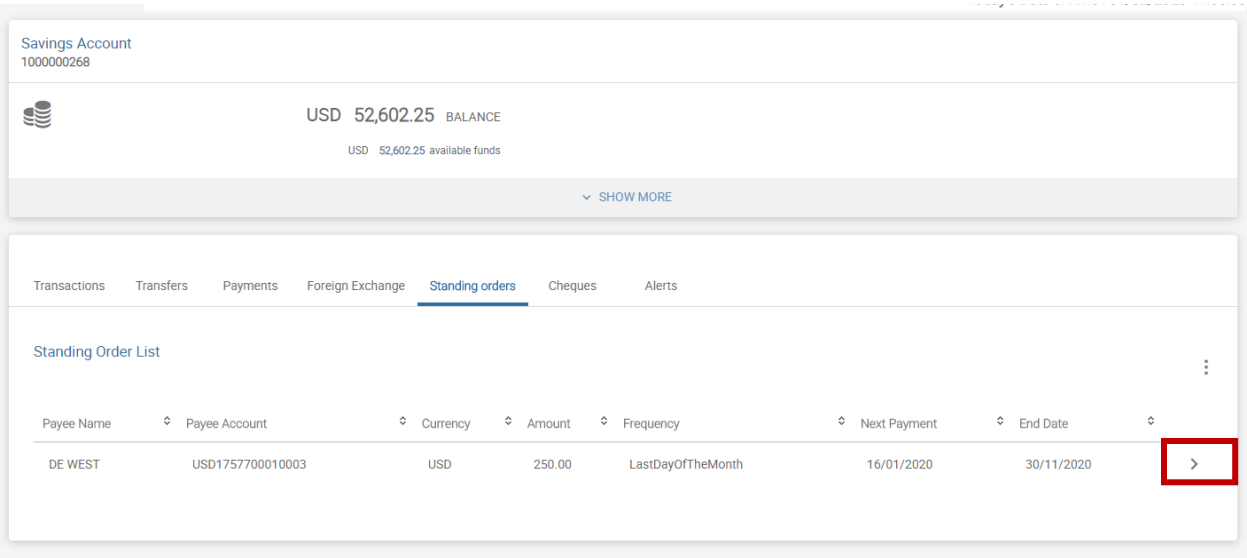


View or amend standing orders

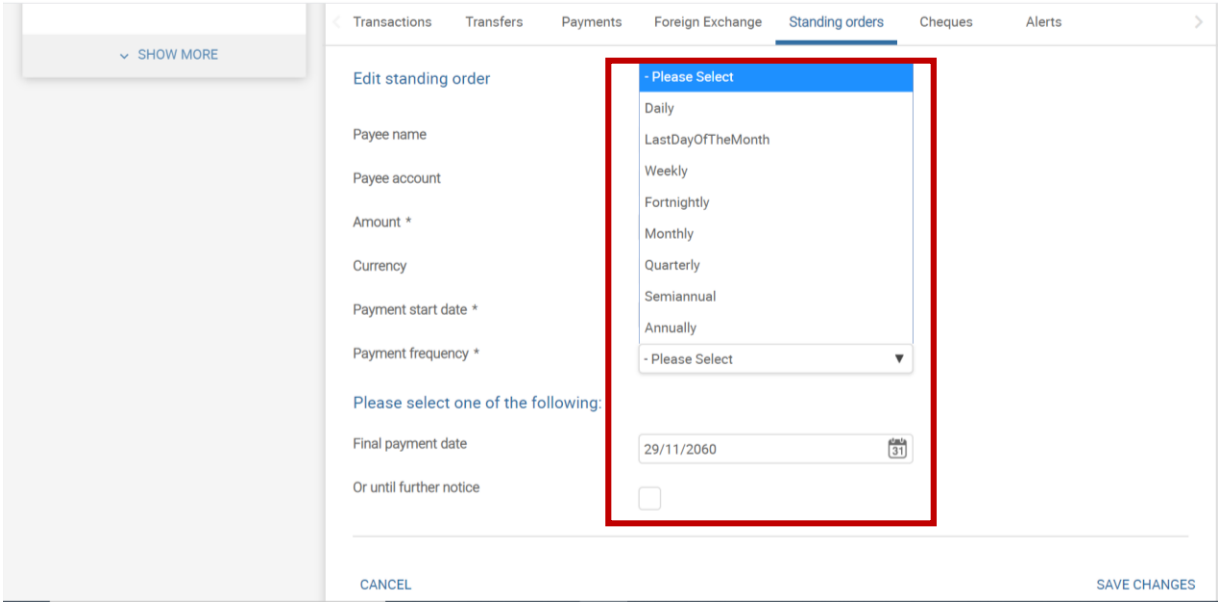
Select account and click on ‘Standing Orders’

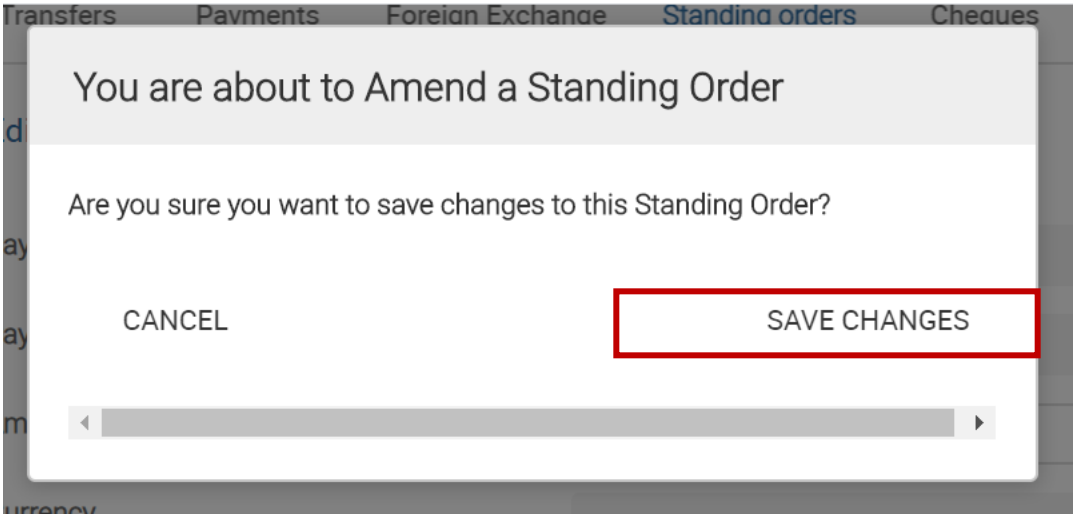


To view or amend Standing Order, select the standing order



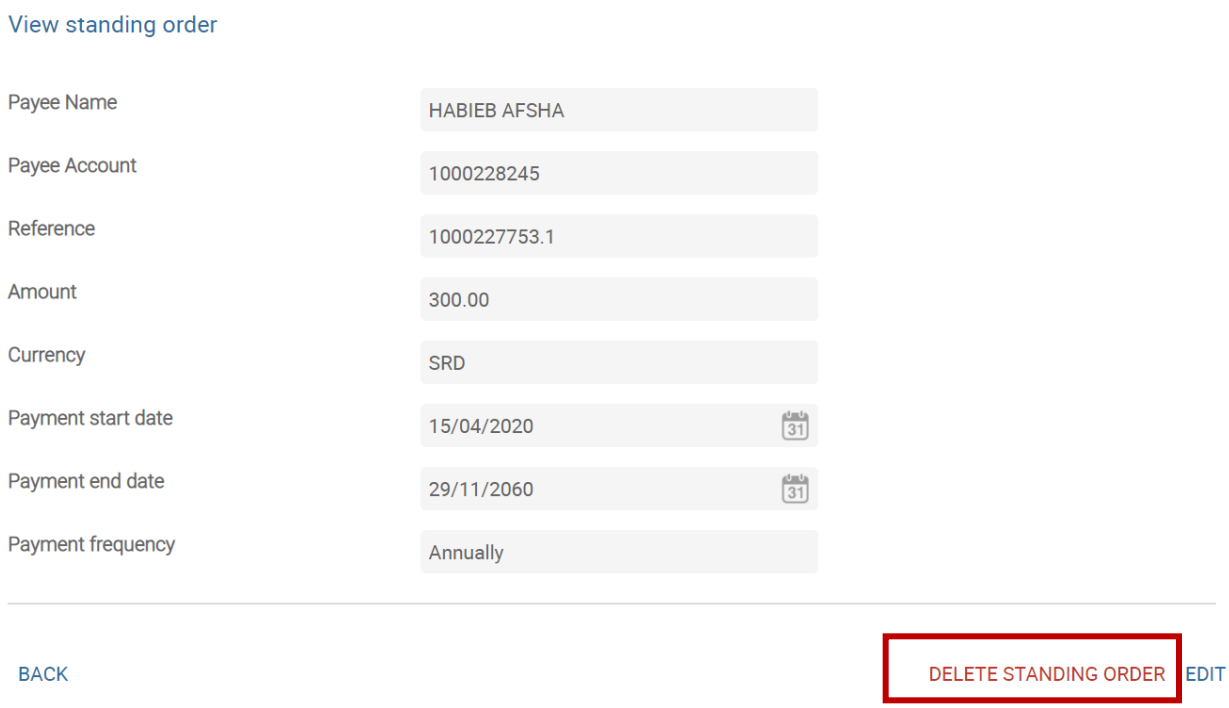
Select ‘Edit’ to edit the Standing Order details. Fill in all details and click ‘Save Changes’.



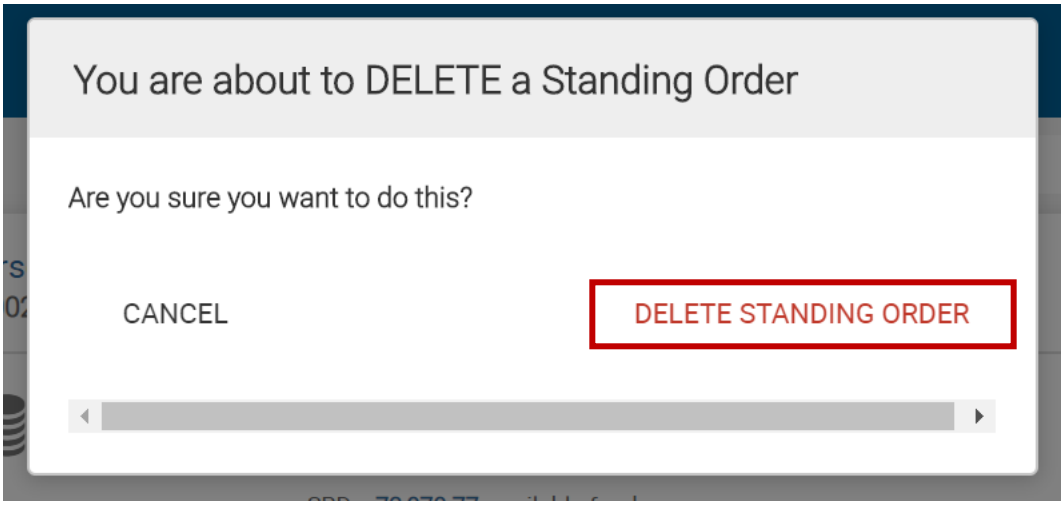


After changes are saved, the Standing Order has been successfully amended.

To delete a Standing Order, select 'Delete'.

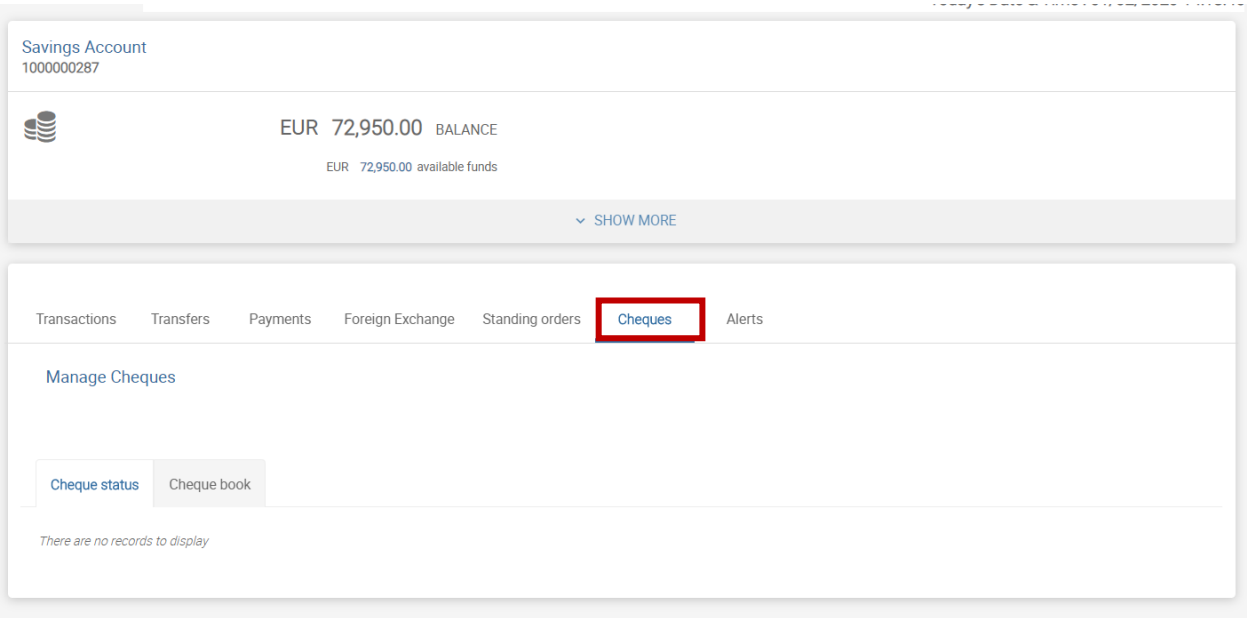


Confirm by clicking on ‘Delete Standing Order’

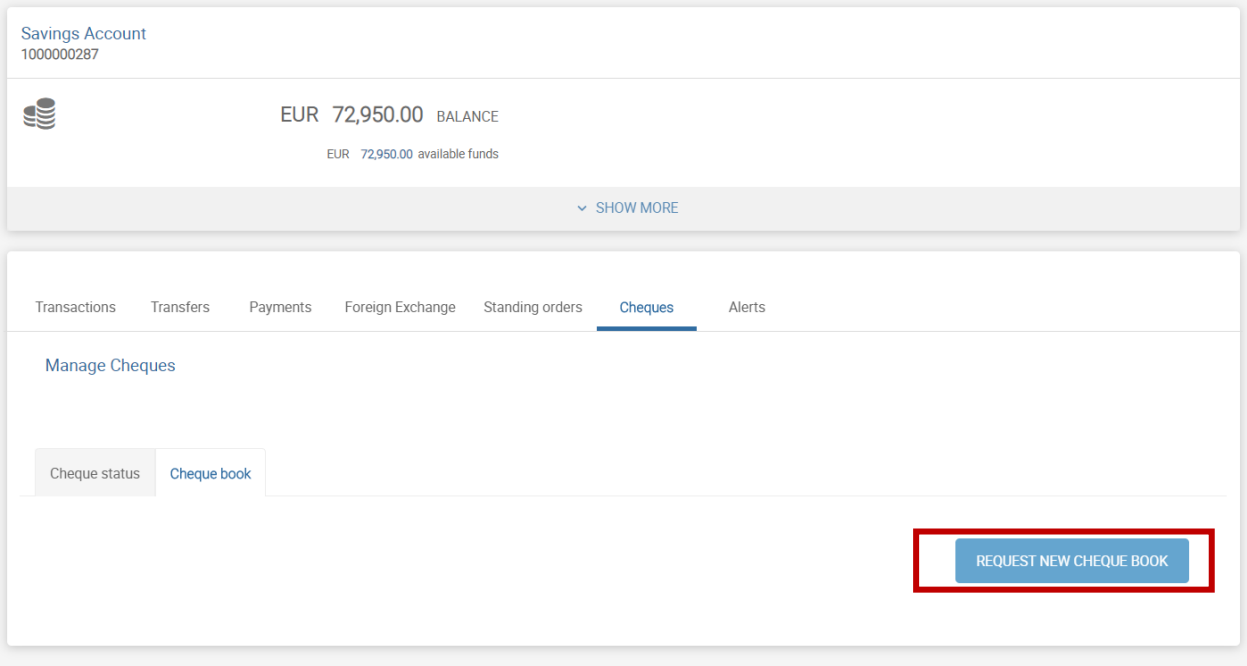


Cheques: to view cheque status or request cheque book for the selected account

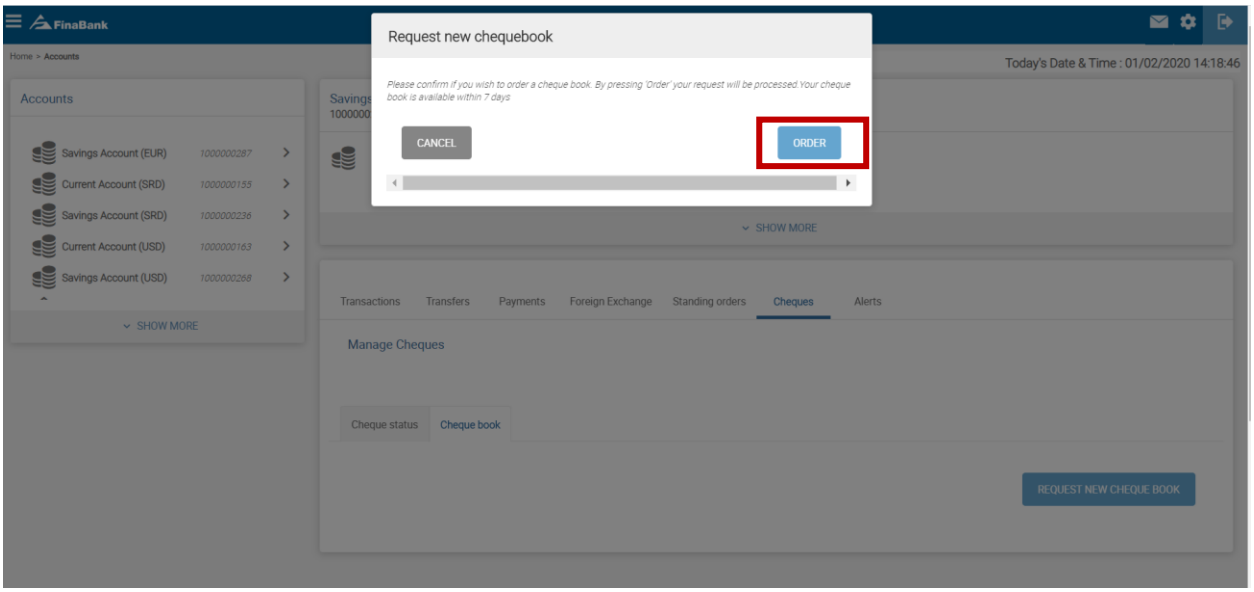
Select account and click on ‘Cheques’.

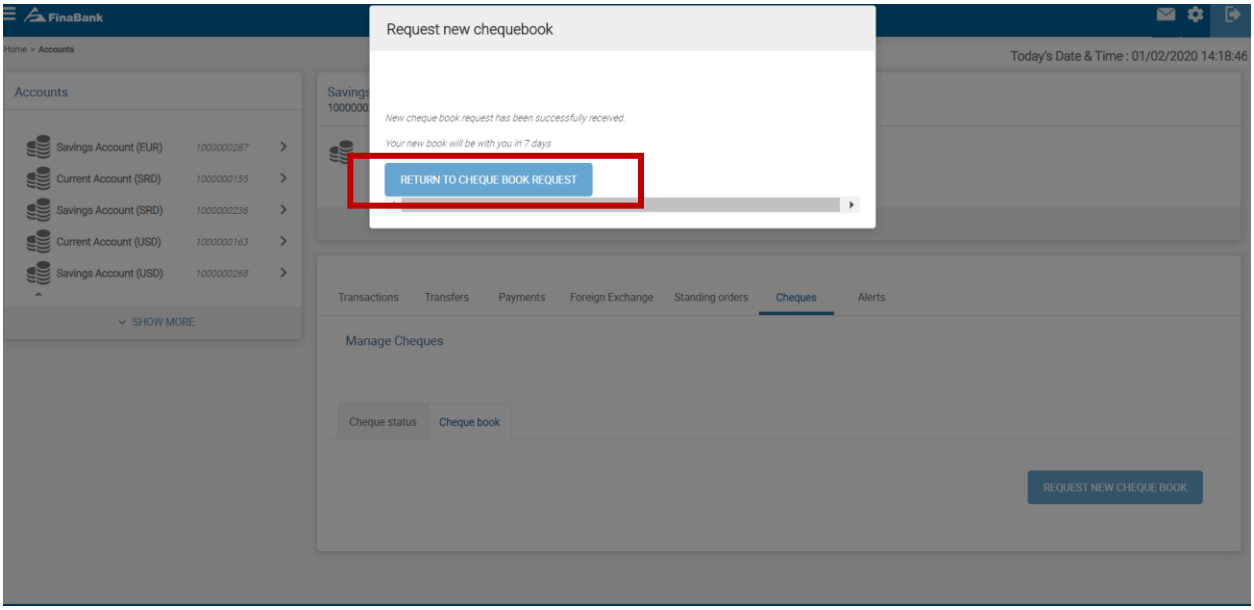


Request a new cheque book



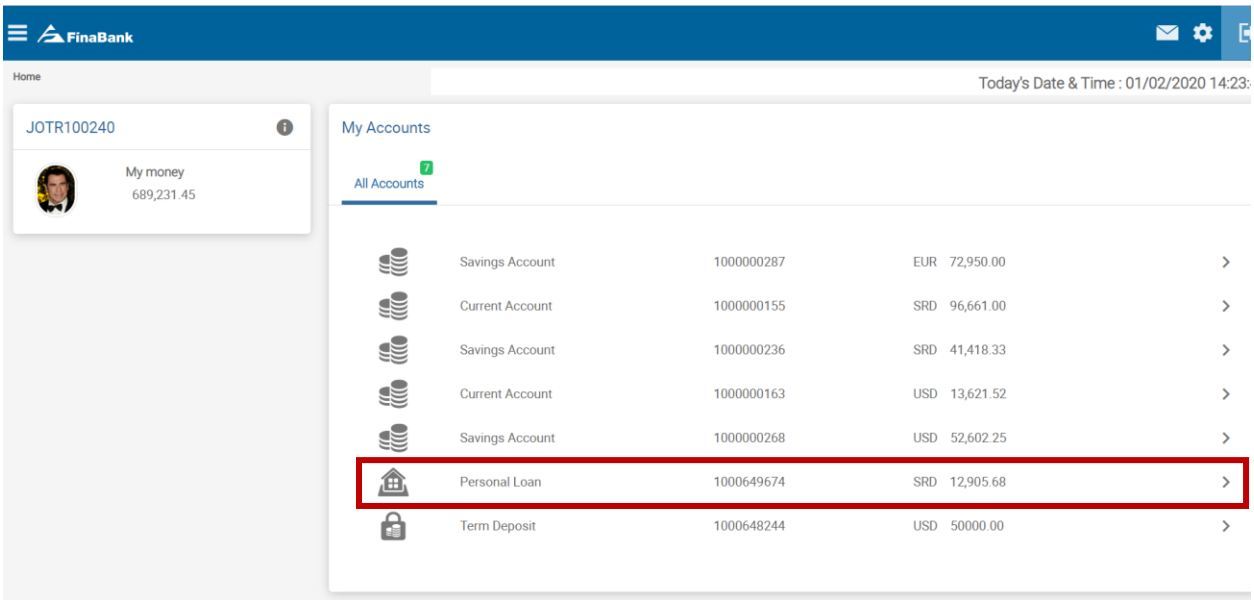
Click on 'order' to complete request



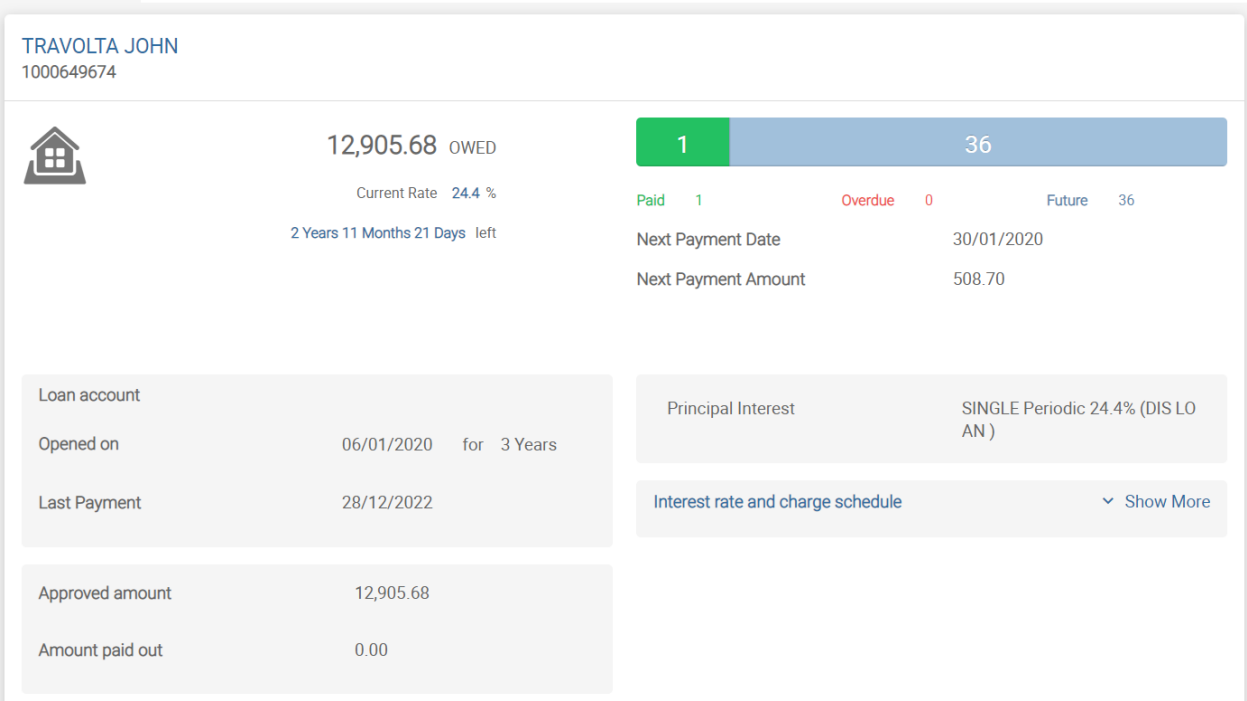


Loans

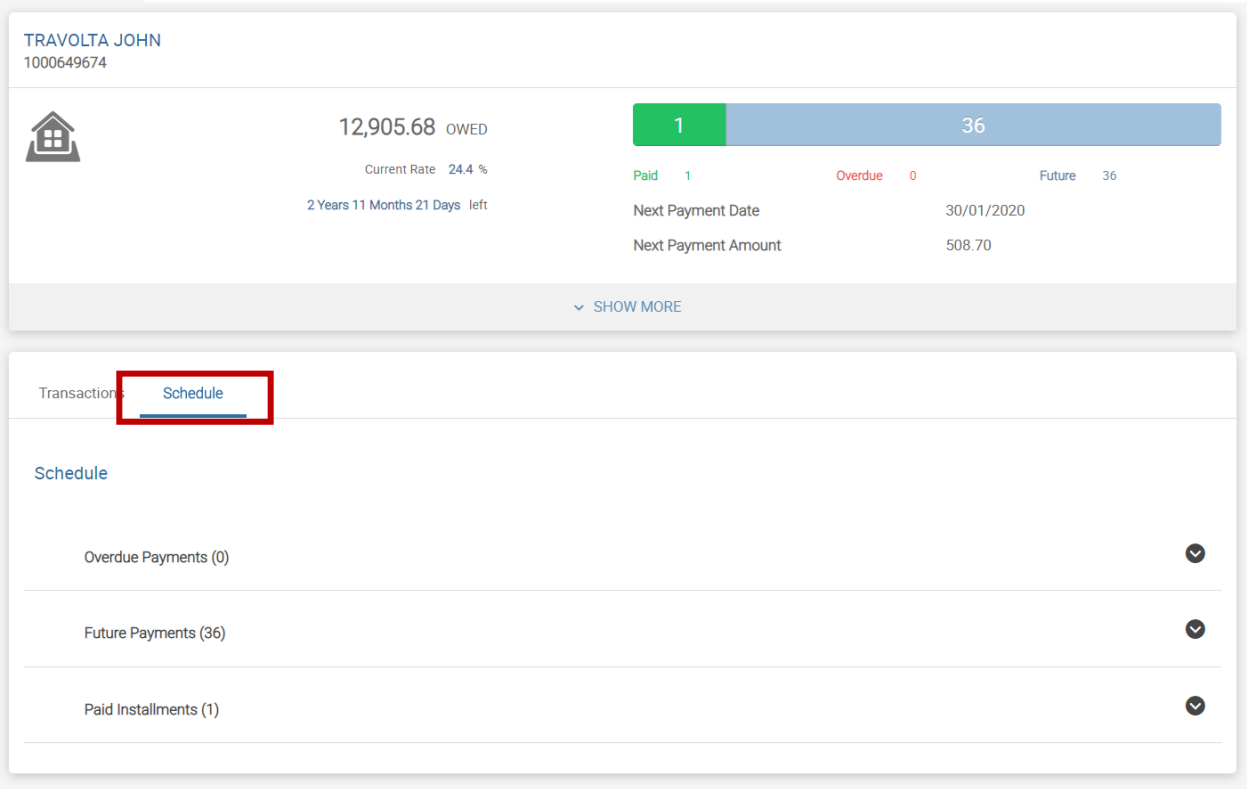
All loans are visible in the account overview



To view loan details, select loan

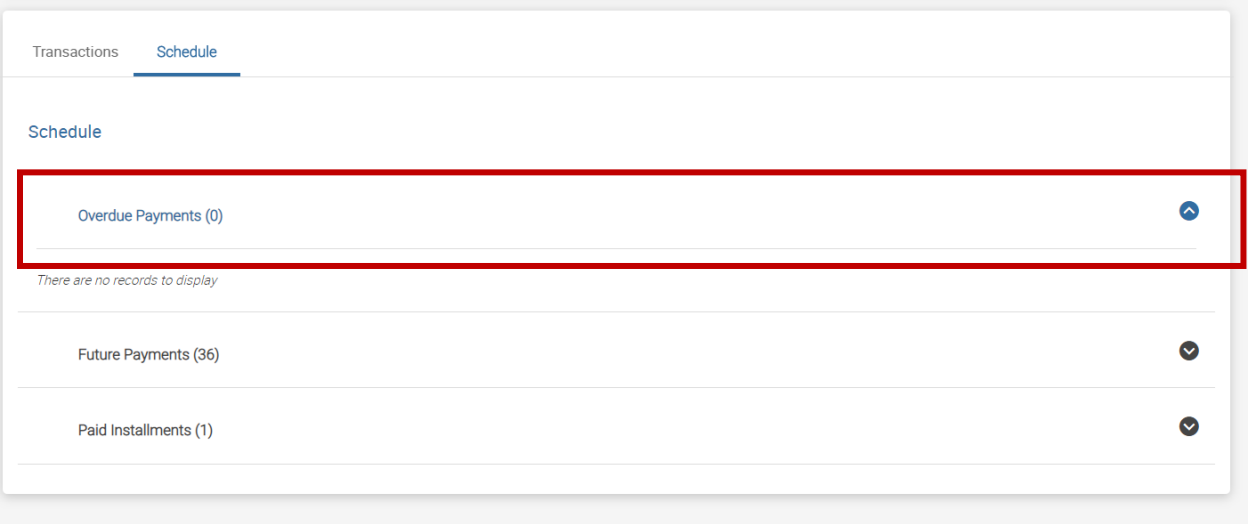


To view loan schedule, click on ‘schedule’

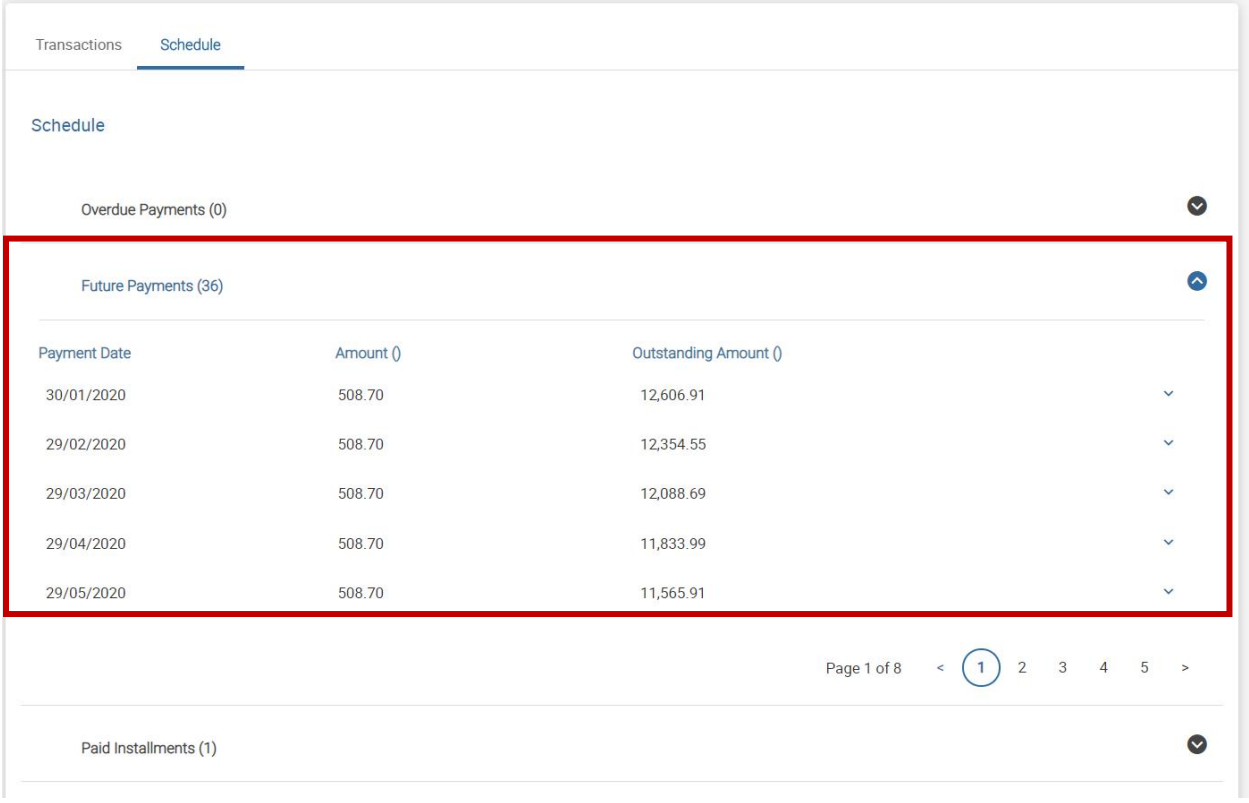


Select:

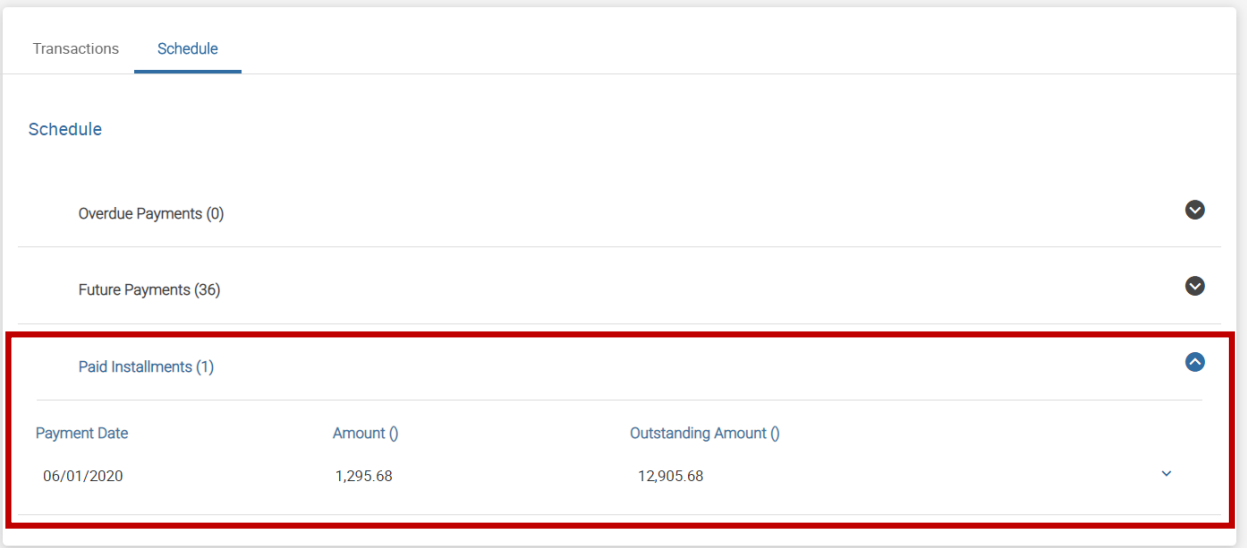
Overdue Payments



Future Payments

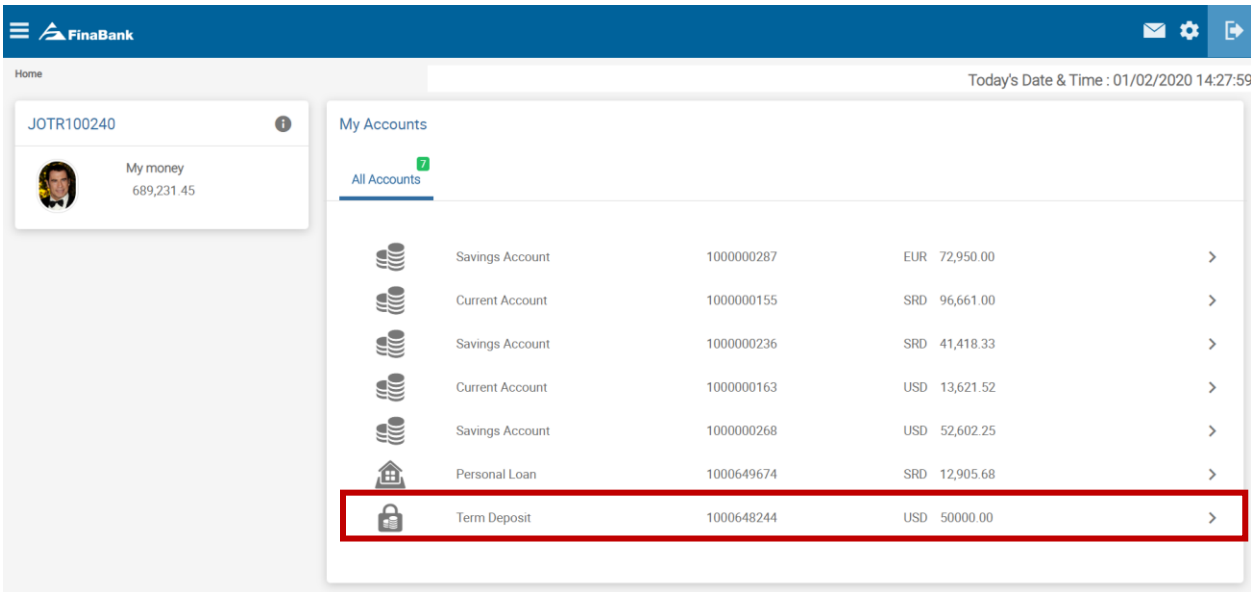


Paid installments

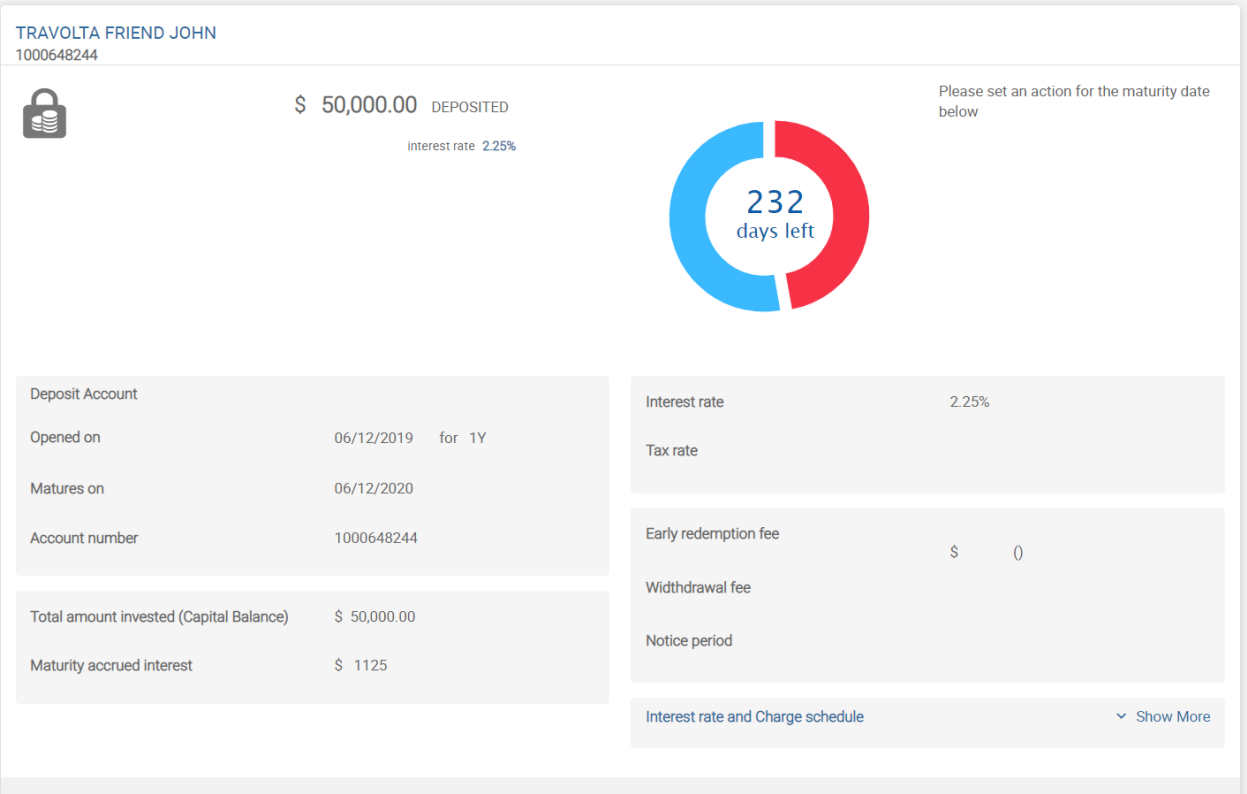


Term Deposits

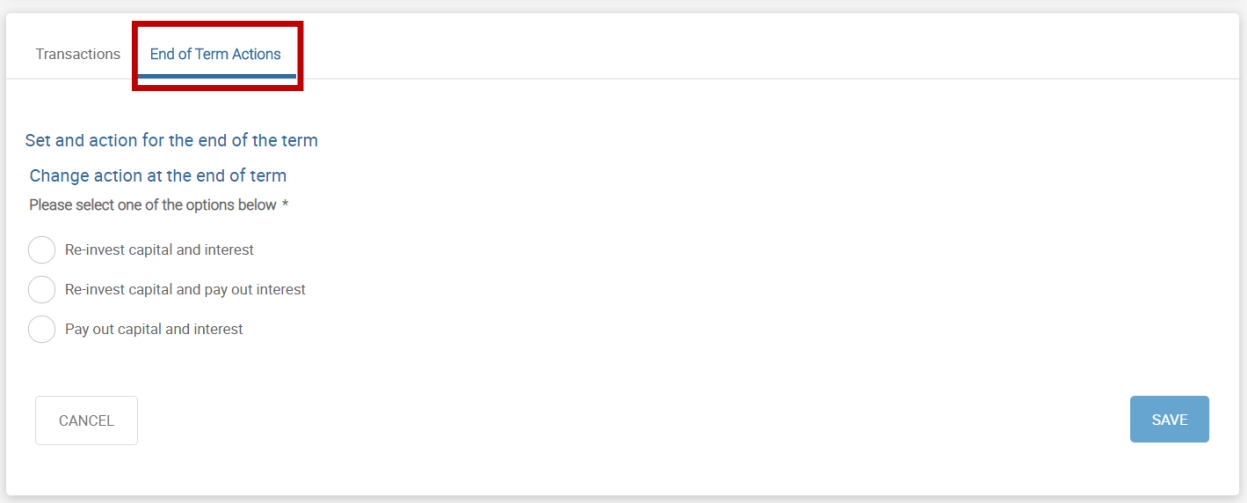
All term deposits are visible in the account overview



To view term deposit details, select term deposit

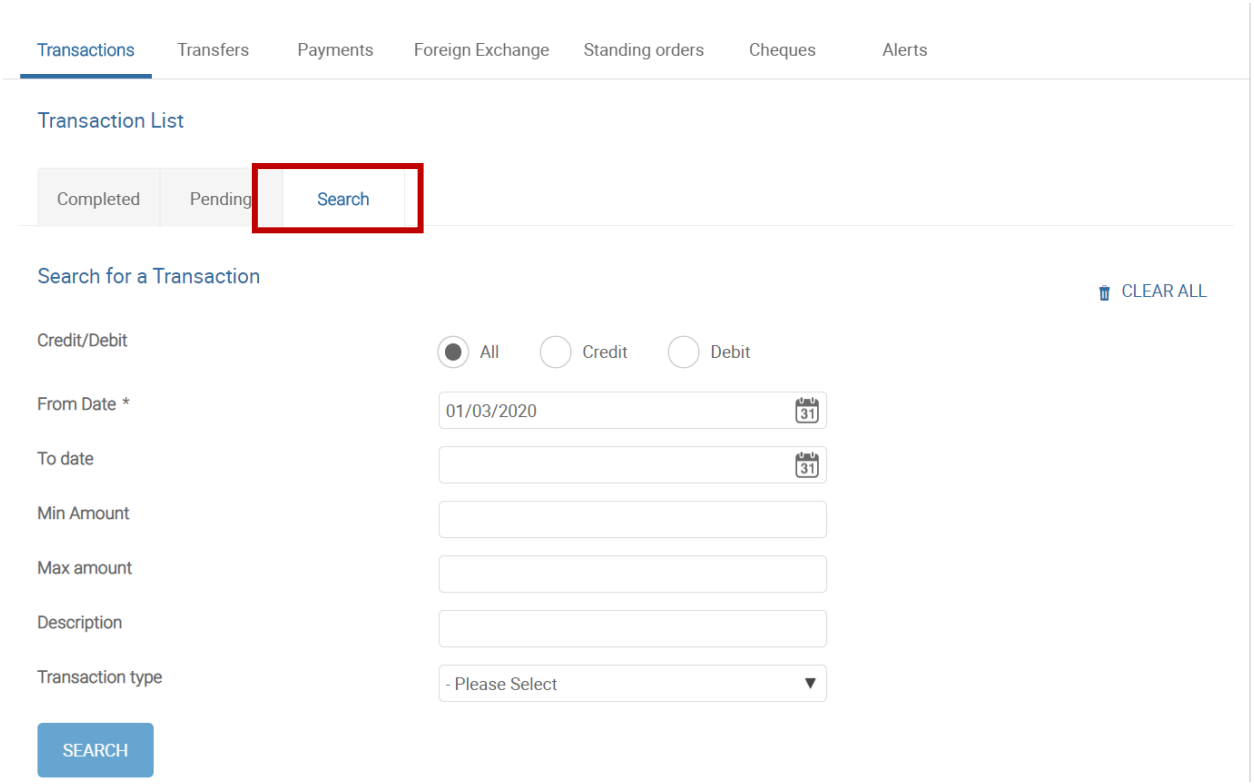


To edit term transactions, select ‘End of Term’ actions, select option and save

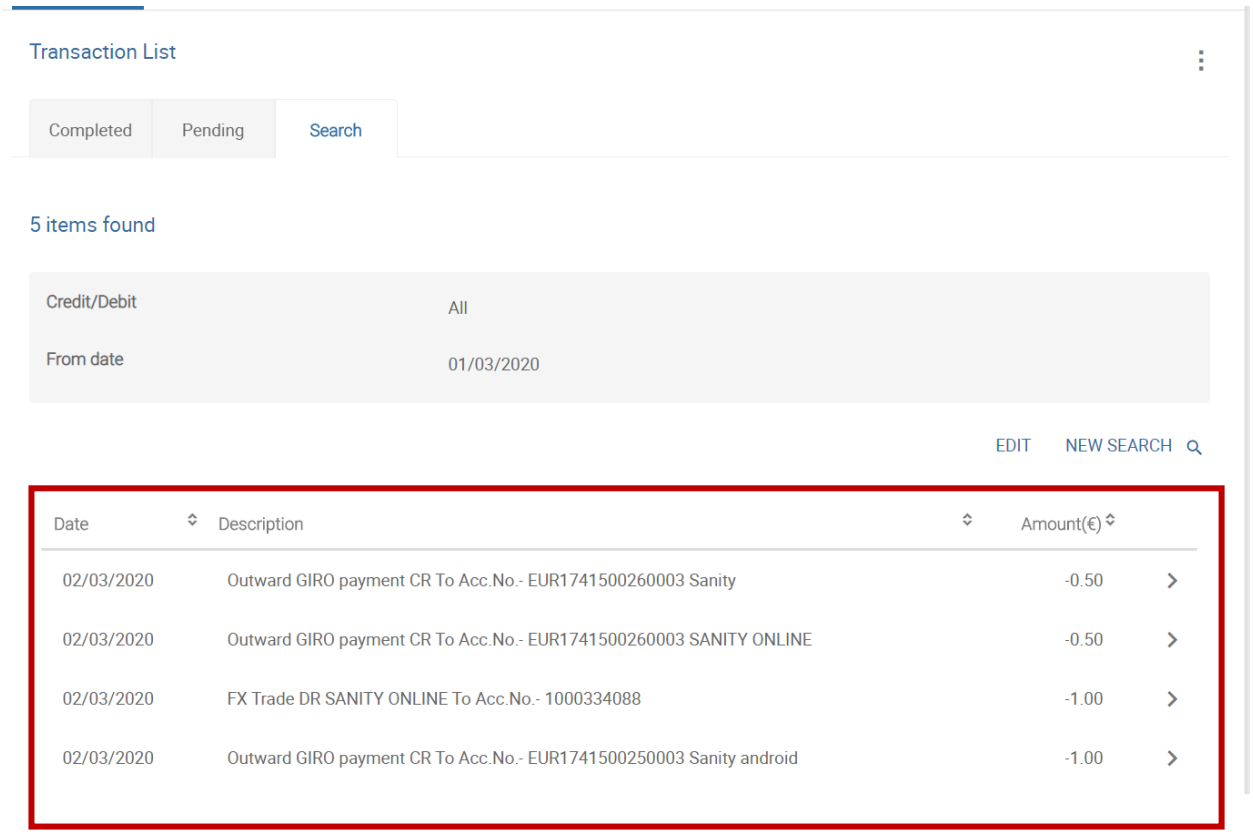


Transactions

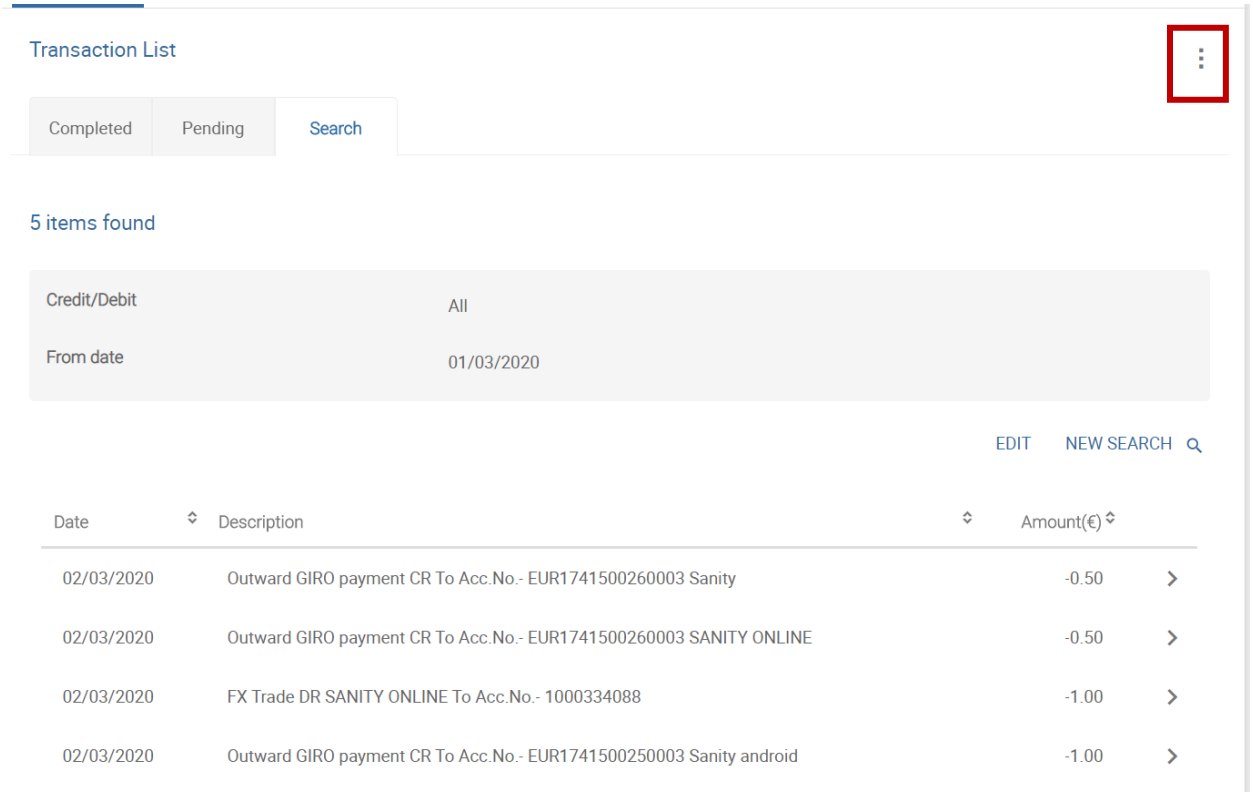
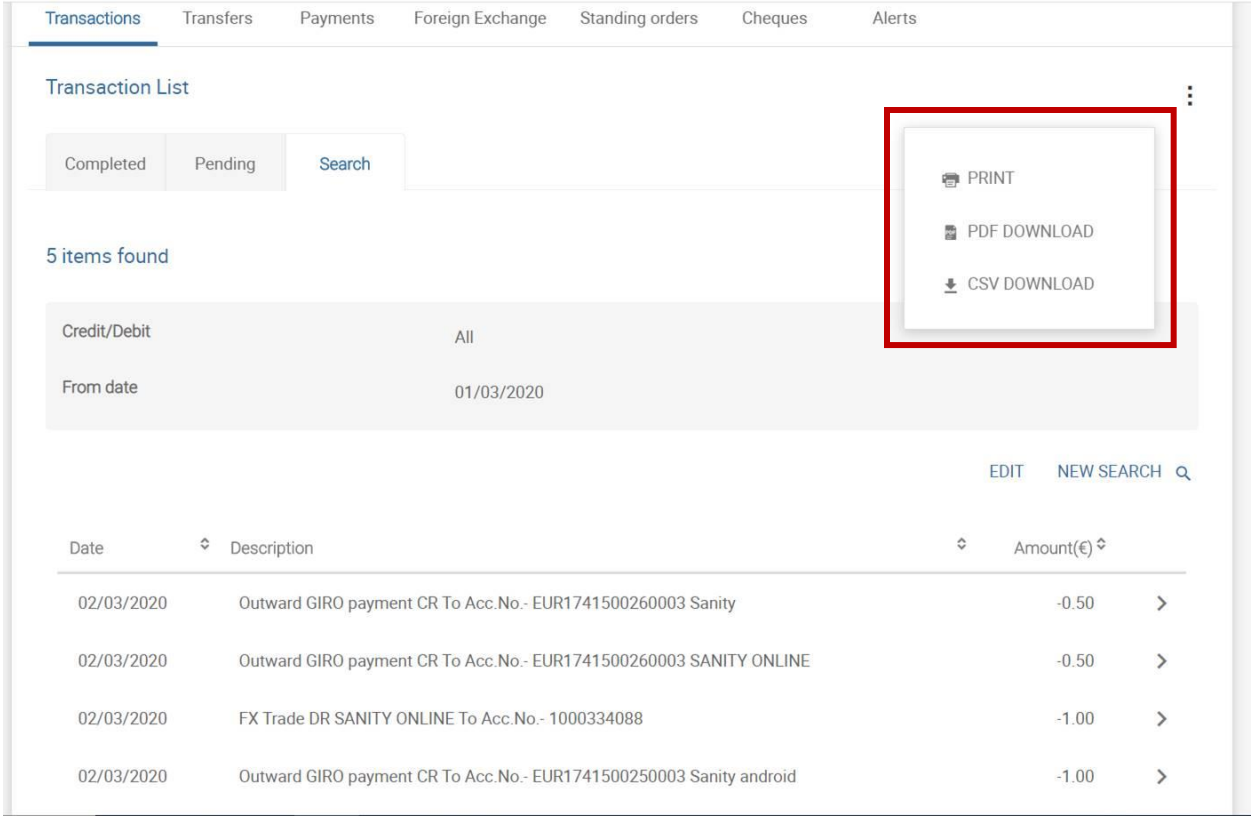
To view transactions, first select the account. After the account is selected, click on ‘transactions’. Click on ‘search’ and fill in the ‘from date’.



All transactions for the selected period will be displayed.



To print or download the transaction list in CSV or PDF select the 3 dots.



A pop-up will be displayed.