


# **INTERNET BANKING PRO**

## **FAQs**

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## General information

### 1. What is Internet Banking (IB) Pro?

The Bank has invested in a new omnichannel solution to benefit from an aligned customer experience support across all segments (Individual, Business Banking and Corporate).

Internet Banking Pro is the new internet banking platform for non-individual customers (Corporates, Business Banking, SMEs, Associations and Foundations) to view their accounts, transact securely and more.

### 2. What's in it for me?

At MCB, our mission is to provide our customers with the best banking experiences and enhancing your IB journey is part of the process. Accessing the new IB platform is one step to discovering the enhancements and opportunities that Internet Banking Pro will offer.

### 3. What can I do through the new Internet Banking (IB) Pro?

- Check your account(s)
- Transact between your MCB accounts, to other local banks and internationally
- View and download your statements and advices
- Approve multiple transactions in one go via the "Bulk approval" menu
- View cards and transfer to your own and other MCB credit cards
- Initiate bulk payment and direct debit via the " Batches" menu

### 4. Is Internet Banking Pro mobile-friendly?

Internet Banking Pro is web responsive, but for the best user experience, we recommend that you use it on your desktop or laptop.

### 5. Which browsers and versions should be used for Internet Banking Pro?

We recommend using the latest browsers and versions (Chrome, Edge, Firefox and Safari).

### 6. I need help using Internet Banking Pro? Who should I call?

For technical assistance on how to register and use Internet Banking Pro, please contact us on 2026060. For all other queries, please reach out to your dedicated Relationship Manager or CSR.

## Registration as an existing user

### 7. Can I log in to the new platform with my existing credentials?

The registration process, starting with your existing IB credentials, is a mandatory step prior to log in on Internet Banking Pro.

### 8. What must I have handy to seamlessly complete the registration process?

| Customers               | Basic user   | Signatory user   |
|-------------------------|--|--|
| Local Customers         | <p>A unique email address and a unique mobile phone number*</p> <p>Mobile phone (OTP will be sent via SMS to confirm email address and mobile number)</p>        | <p>A unique email address and a unique mobile phone number*</p> <p>Physical or soft token to confirm credentials</p> |
| International Customers | <p>A unique email address and unique mobile phone number*</p> <p>Mobile phone (OTP will be sent via SMS/WhatsApp to confirm email address and mobile number)</p> |  |

\* Your email address and mobile phone number will be used as a **unique identifier** for login on IB Pro. The email address and mobile number should therefore be unique to you and not be used by any other third parties (For examples: child, proxy or parent) for banking purposes.

### 9. Is the registration a one-time process?

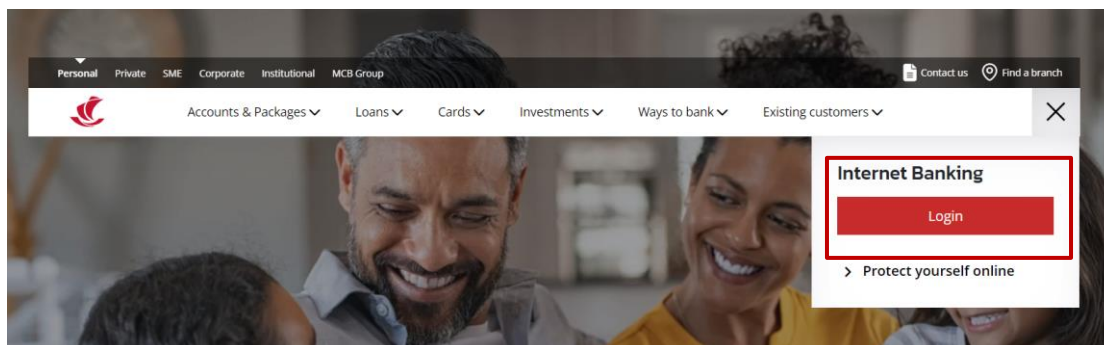
Yes, you will only need to complete the registration once.

Once you have registered, as and when other companies to which you are linked to, are migrated to IB Pro, you will see them on the new platform.

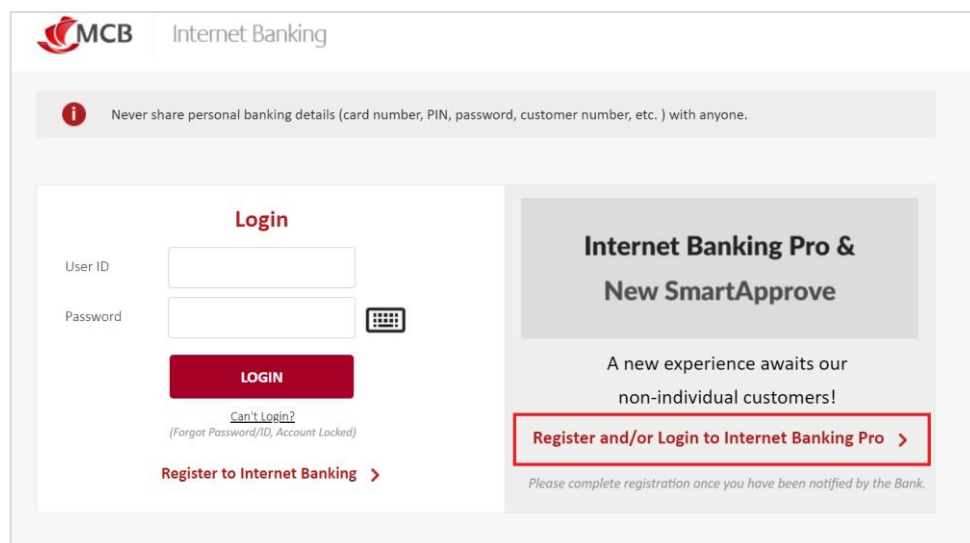
## 10. Can I log in to the new platform with my existing IB credentials?

Register with your existing IB credentials is a mandatory step prior to log in on Internet Banking Pro.

**Step 1:** Go on MCB's website and click on Internet Banking:



**Step 2:** Click on Register and/or Login to Internet Banking Pro:



## 11. What should I do if I forget my existing credentials?

You should contact your CSR or Relationship Manager.

## 12. What should I do if my token is locked?

You should contact your CSR or Relationship Manager.

## 13. What should I do if my token has run out of battery?

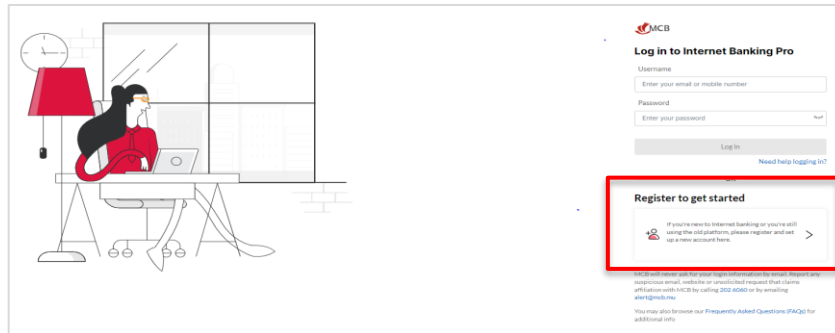
You should contact your CSR or Relationship Manager.

## 14. What should I do if my token is lost?

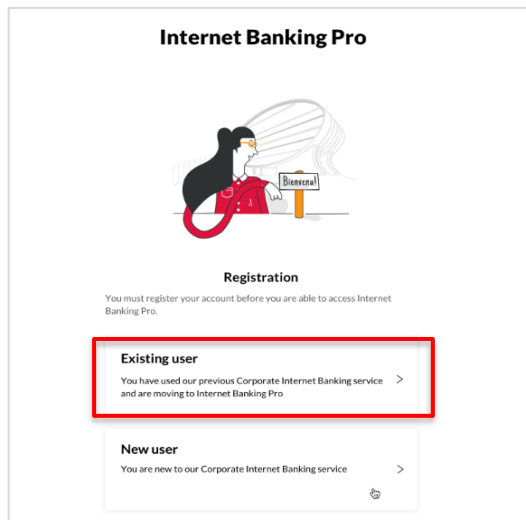
You should contact your CSR or Relationship Manager.

## 15. How do I register to the new platform?

**Step 1:** Click on register to get started:



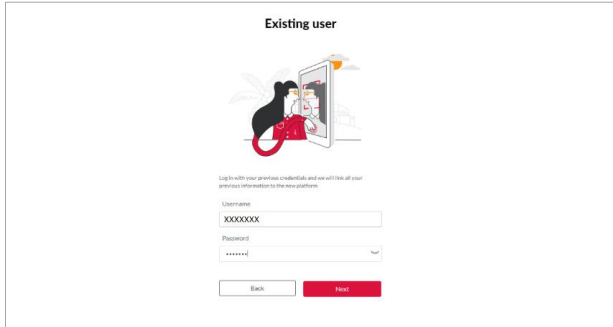
**Step 2:** Select existing user:



**Step 3:** Insert your existing IB credentials (username and password)

Note: An *existing user*, whether basic or signatory, is a user that has:

- Existing IB credentials (e.g. ABCD2911G) on the previous IB
- And previously successfully logged in to the old IB platform



**Existing user**

Log in with your previous credentials and we will take all your previous information to the new platform

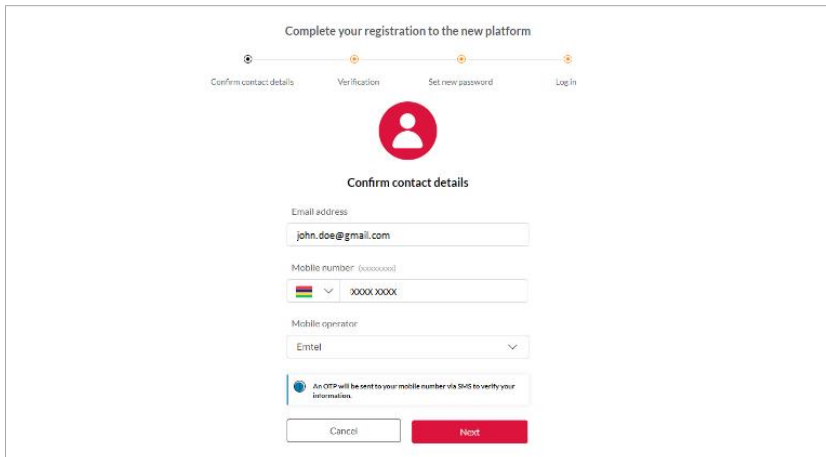
Username  
XXXXXXXX

Password  
\*\*\*\*\*

**Step 4:** Confirm or update contact details:

- For local users – email address, mobile number, country code and mobile operator
- For international users – email address, mobile number and country code

Upon validation, your email address or mobile number will be your new login details on the new platform.



**Complete your registration to the new platform**

Confirm contact details   Verification   Set new password   Log in

**Confirm contact details**

Email address  
john.doe@gmail.com

Mobile number (xxxxxxxx)  
[Flag] XXXX.XXXX

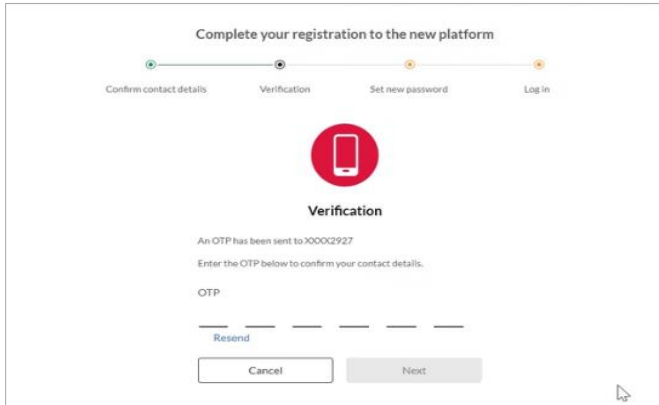
Mobile operator  
Entel

An OTP will be sent to your mobile number via SMS to verify your information.

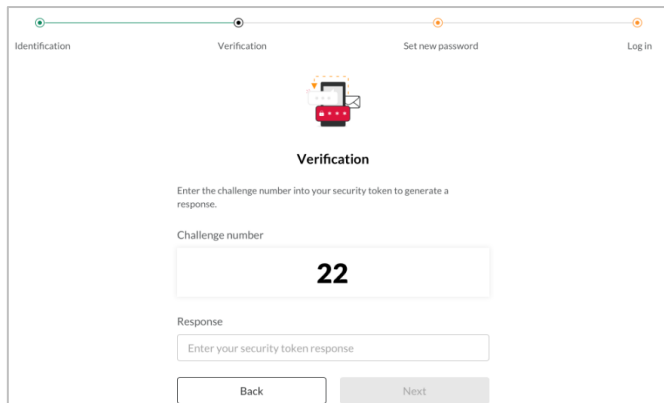


**Step 5: Validate contact details:**

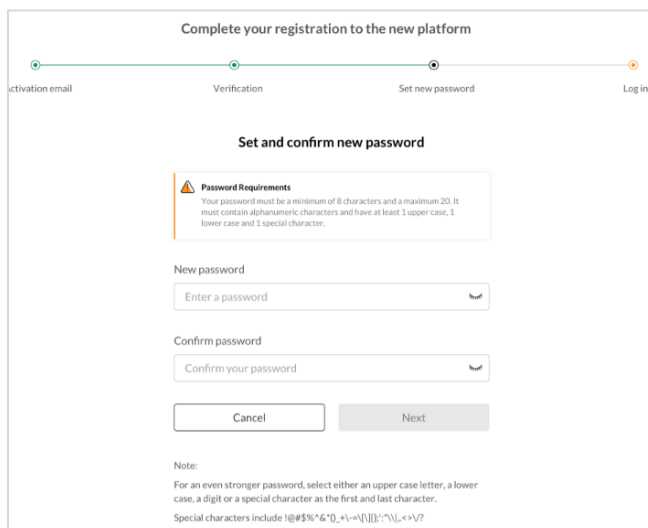
- a. For Basic users – input OTP sent via SMS (local users)/WhatsApp (for international users) to your registered mobile number



For signatory users – input the challenge response code displayed on your physical or soft token



**Step 6: Create and confirm a new password**



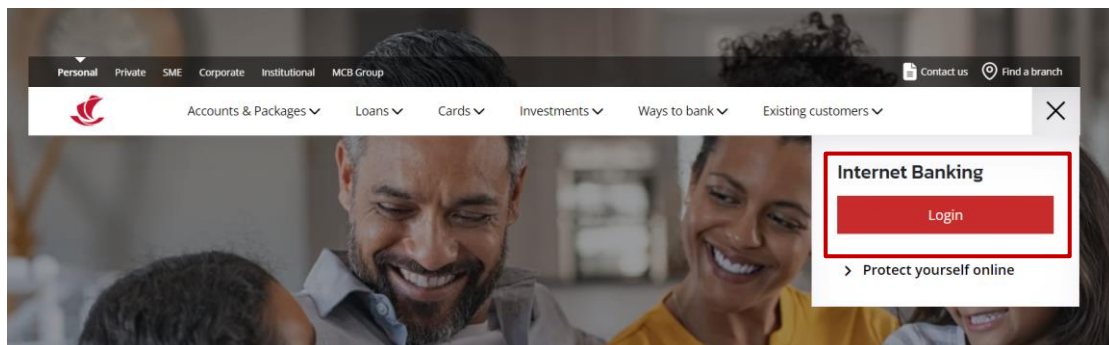


SUCCESS BEYOND NUMBERS

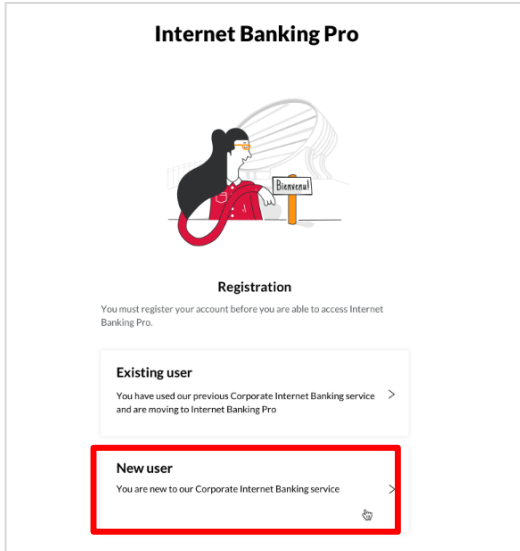
**Step 7:** Click on continue. You can now log in with your new credentials on Internet Banking Pro.

## Registration as a new user to Internet Banking


**Step 1:** Go on MCB's website and click on Internet Banking



**Step 2:** Click on Register to Internet Banking Pro.

**Step 3: Select new user:**

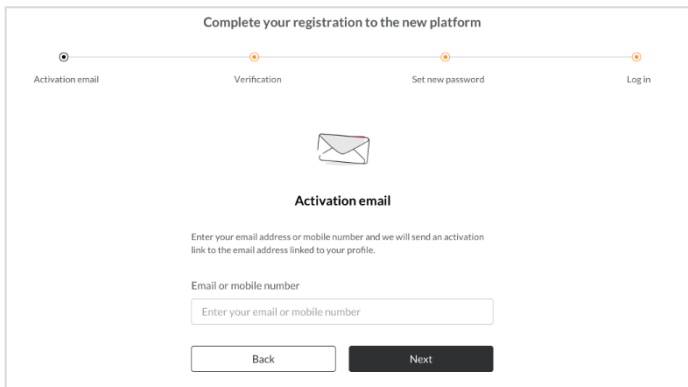
**Internet Banking Pro**



**Registration**  
You must register your account before you are able to access Internet Banking Pro.


**Existing user**  
You have used our previous Corporate Internet Banking service and are moving to Internet Banking Pro >

**New user**  
You are new to our Corporate Internet Banking service >

**Step 4: Insert your email address and mobile number provided on the application form:**

Complete your registration to the new platform

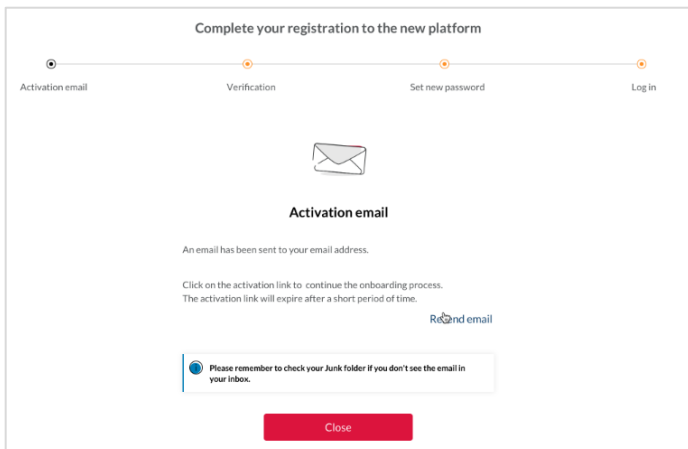
Activation email Verification Set new password Log in



**Activation email**


Enter your email address or mobile number and we will send an activation link to the email address linked to your profile.

Email or mobile number

**Step 5: Check your mailbox for activation of your account (remember to check your junk mail)**

Complete your registration to the new platform

Activation email Verification Set new password Log in




**Activation email**

An email has been sent to your email address.

Click on the activation link to continue the onboarding process.  
The activation link will expire after a short period of time.

[Resend email](#)

 Please remember to check your Junk folder if you don't see the email in your inbox.

**Step 6:** Upon validation of email, input OTP sent via SMS (local users) and/or WhatsApp (for international users) to your registered mobile number

Complete your registration to the new platform

Activation email      Verification      Set new password      Log in

**Verification**

An OTP has been sent to \*\*\*\* \* 1234.

Enter your OTP

1   2   3   4   5   6

[Resend](#)

### Step 7: Create and confirm password

Complete your registration to the new platform

activation email

Verification

Set new password

Log in

Set and confirm new password

**Password Requirements**  
Your password must be a minimum of 8 characters and a maximum 20. It must contain alphanumeric characters and have at least 1 upper case, 1 lower case and 1 special character.

New password

Confirm password

Cancel

Next

Note:  
For an even stronger password, select either an upper case letter, a lower case, a digit or a special character as the first and last character.  
Special characters include !@#\$%^&\*~\_+{}-~[]|;:'"\.,<>?/`

**Step 8:** Click on continue


Complete your registration to the new platform

Activation email

Verification

Set new password

Log in




### Log in

We have duly confirmed your email and mobile number and you have now completed your registration to the new internet banking platform.

Use your email address or mobile number and new password to log in to the new Corporate Internet Banking platform

Email address

Mobile number (xxxxxxxx)

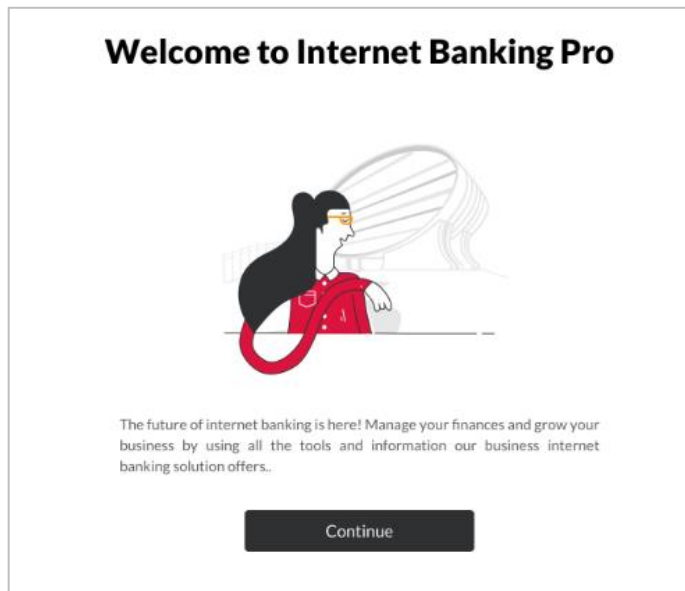
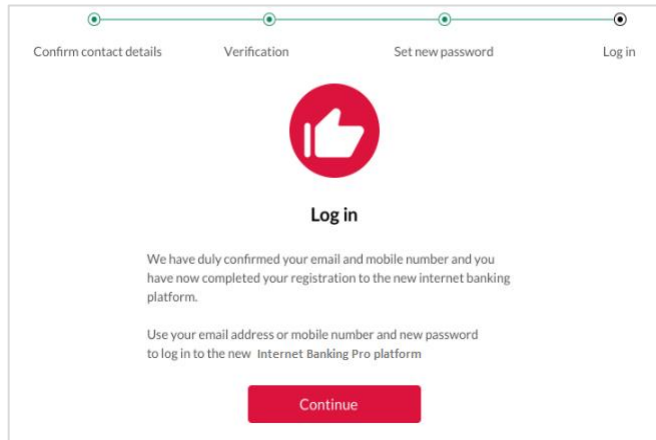
 ▾ XXXX XXXX

Mobile operator

▾

Continue

You can now log in with your new credentials on Internet Banking Pro.



## Log in

### 16. Which credentials should I use to log in to the new platform?

You should log in to Internet Banking Pro using either your work email or work mobile number set up previously.

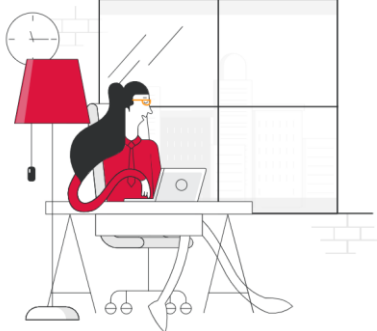
### 17. Why can't I see all my companies on Internet Banking Pro?



Companies are progressively being migrated to the new platform, and you will soon be able to view details and transact for all your companies. In the meantime, please use the previous Internet Banking platform with your previous credentials.

## Self-service

### 18. My Internet Banking Pro account has been locked. How do I reset my password?


Select need help logging in and choose my account is locked.



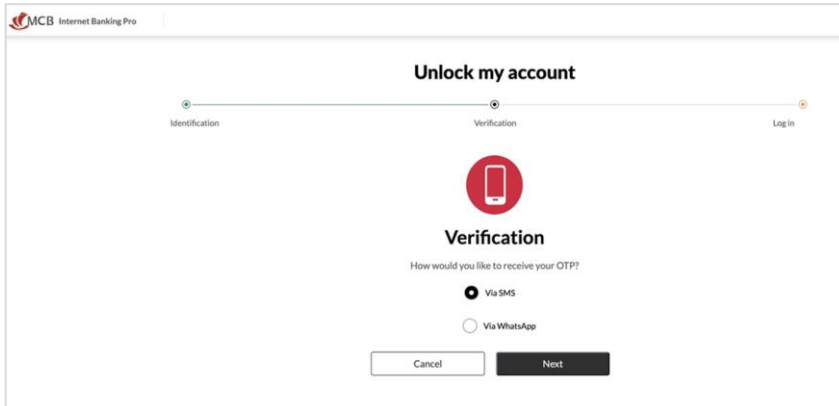
**Log in to Internet Banking Pro**  
Username  
  
Enter your email or mobile number  
Password  
  
Enter your password  
   
OR  
**Register to get started**  
 If you're new to Internet banking or you're still using the old platform, please register and set up a new account here.  
MCB will never ask for your login information by email. Report any suspicious email, website or unsolicited request that claims affiliation with MCB by calling 202 6060 or by emailing [ab@mcbsmu.mu](mailto:ab@mcbsmu.mu).  
You may also browse our [Frequently Asked Questions \(FAQs\)](#) for additional info.

### 19. What should I do in case I have forgotten my password?

Select can't login and choose "I have forgotten my password"

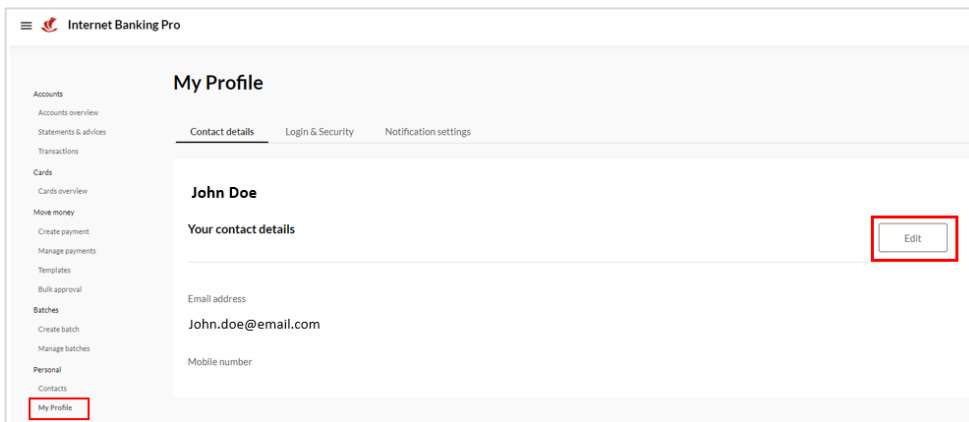
**Can't log in**  
  
**Need help logging in**  
Which issue are you experiencing while trying to log in?  
☒ I have forgotten my password  
☐ My account is locked

Option to receive OTP via either SMS (local users) and/or WhatsApp (International users):



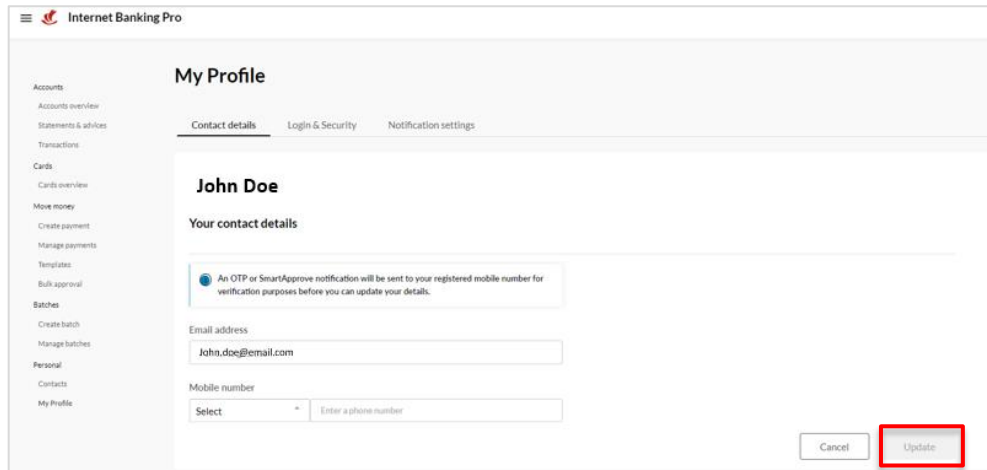
## 20. What should I do in case I want to change my log in credentials?

You can have only 1 email and 1 mobile as credentials. If you want to amend your log in credentials, please go to "My Profile" >> contact details and click on edit:



Amend the required information and click on update. You will be requested to authenticate yourself:

1. Through an OTP via SMS (local basic users), WhatsApp (international basic users)
- Or
2. Through SmartApprove for signatory users



**Internet Banking Pro**

**My Profile**

Accounts overview | Statements & advice | Transactions

**John Doe**

**Your contact details**

An OTP or SmartApprove notification will be sent to your registered mobile number for verification purposes before you can update your details.

Email address  
John.doe@email.com

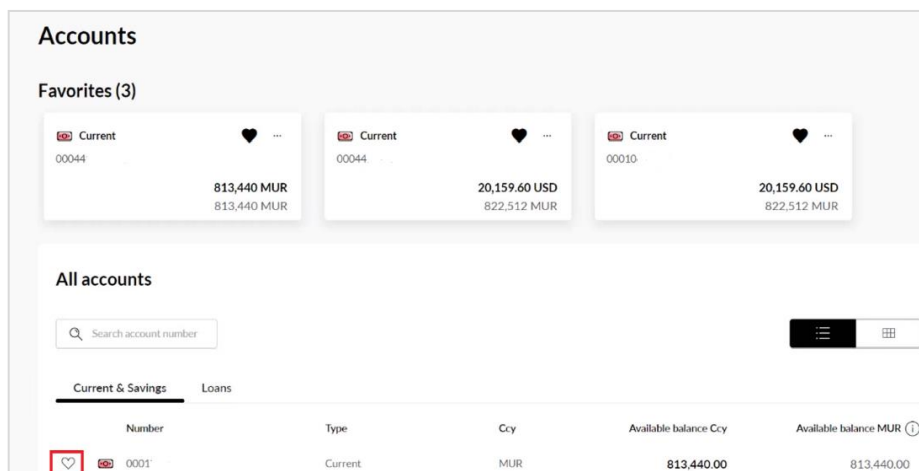
Mobile number  
Select \* Enter a phone number

Cancel Update

## Using Internet Banking Pro

### 21. Why is there a heart next to my accounts?

Clicking on the heart enables you to designate an account as a 'favourite'. You can then access these accounts faster as they are pinned at the top of the accounts overview page.



**Accounts**

**Favorites (3)**

|  |  |  |
|--|--|--|
| Current<br>00044<br>813,440 MUR<br>813,440 MUR | Current<br>00044<br>20,159.60 USD<br>822,512 MUR | Current<br>00010<br>20,159.60 USD<br>822,512 MUR |
|--|--|--|

**All accounts**

Search account number

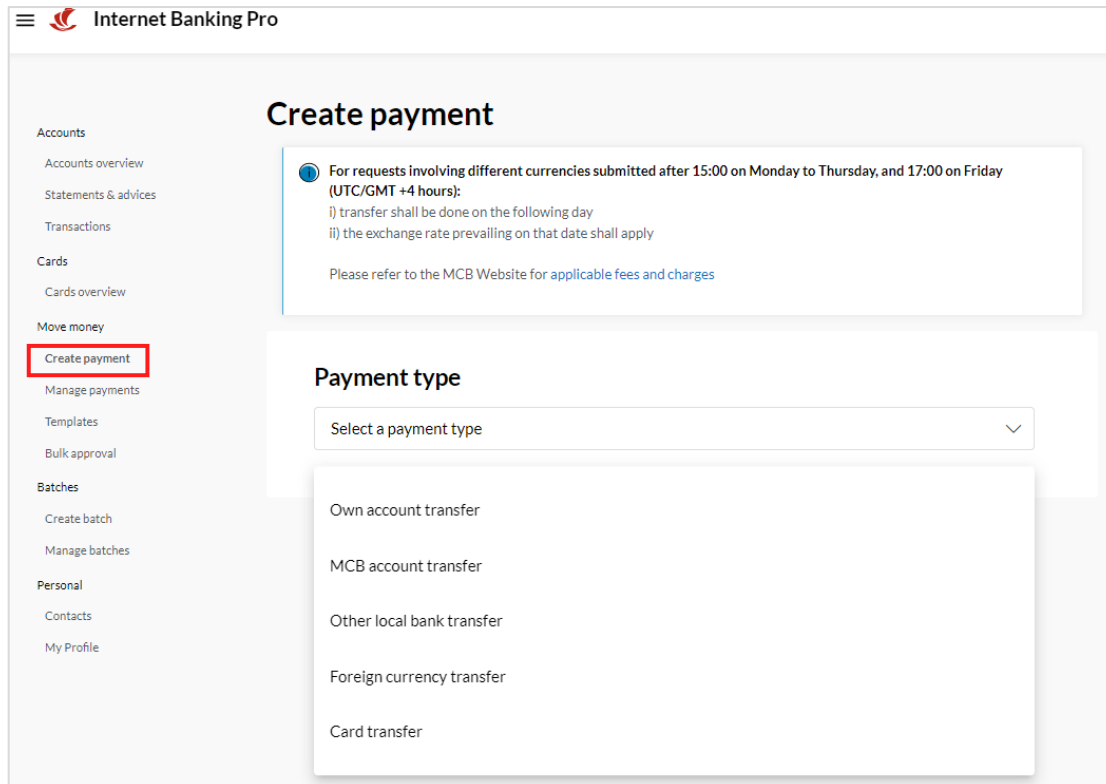
Current & Savings | Loans

| Number | Type    | Ccy | Available balance Ccy | Available balance MUR ⓘ |
|--------|---------|-----|-----------------------|-------------------------|
| ♥ 0001 | Current | MUR | 813,440.00            | 813,440.00              |



## 22. How do I initiate a transaction on Internet Banking Pro?

Click on “create payment”, select the required payment type, and fill in the details:



**Internet Banking Pro**

**Create payment**

For requests involving different currencies submitted after 15:00 on Monday to Thursday, and 17:00 on Friday (UTC/GMT +4 hours):  
 i) transfer shall be done on the following day  
 ii) the exchange rate prevailing on that date shall apply

Please refer to the MCB Website for [applicable fees and charges](#)

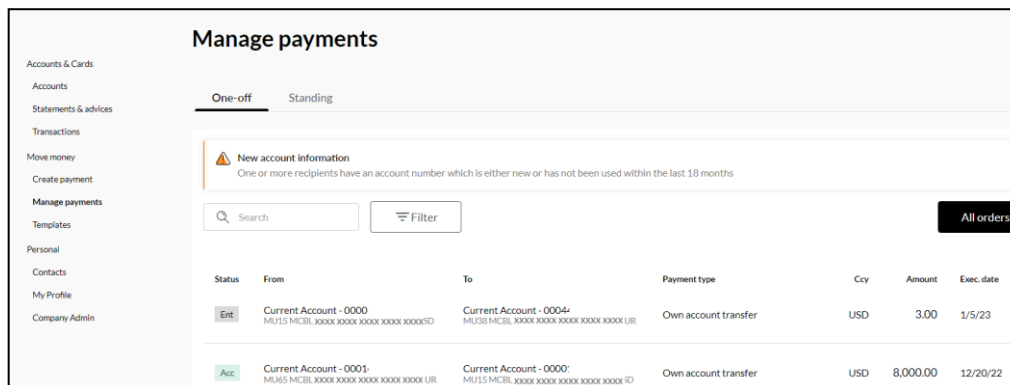
**Payment type**

Select a payment type

- Own account transfer
- MCB account transfer
- Other local bank transfer
- Foreign currency transfer
- Card transfer

Review, confirm your payment and submit for approval (according to the approval policies of your company)

Your newly created payment can be found under the ‘Manage payments’ dashboard on status ENT (Entered).



**Manage payments**

One-off Standing

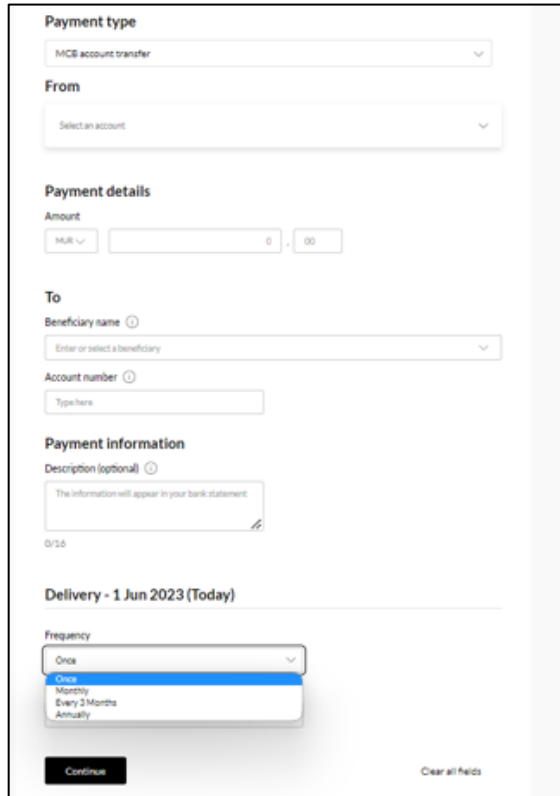
**New account information**  
 One or more recipients have an account number which is either new or has not been used within the last 18 months

Search Filter All orders

| Status | From   | To   | Payment type         | Ccy | Amount   | Exec. date |
|--------|--|--|----------------------|-----|----------|------------|
| Ent    | Current Account - 0000<br>MU15 MCBL XXXX XXXX XXXX XXXX SD | Current Account - 0004<br>MU15 MCBL XXXX XXXX XXXX XXXX UR | Own account transfer | USD | 3.00     | 1/5/23     |
| Acc    | Current Account - 0001<br>MU15 MCBL XXXX XXXX XXXX XXXX UR | Current Account - 0000<br>MU15 MCBL XXXX XXXX XXXX XXXX SD | Own account transfer | USD | 8,000.00 | 12/20/22   |

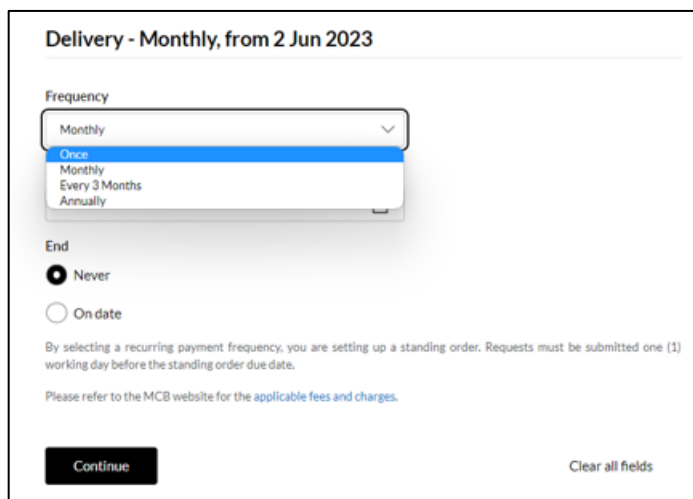
## 23. How to set up a standing order?

**Step 1:** Select the payment type and define the frequency:



The screenshot shows the 'Payment type' dropdown set to 'MCB account transfer'. The 'From' dropdown is set to 'Select an account'. The 'Payment details' section includes an 'Amount' field with a currency selector set to 'MUR' and a value of '0.00'. The 'To' section has a 'Beneficiary name' dropdown set to 'Enter or select a beneficiary' and an 'Account number' field set to 'Type here'. The 'Payment information' section has a 'Description (optional)' field with the placeholder text 'The information will appear in your bank statement'. The 'Delivery - 1 Jun 2023 (Today)' section has a 'Frequency' dropdown set to 'Once'. The 'Continue' button is visible at the bottom left, and the 'Clear all fields' link is at the bottom right.

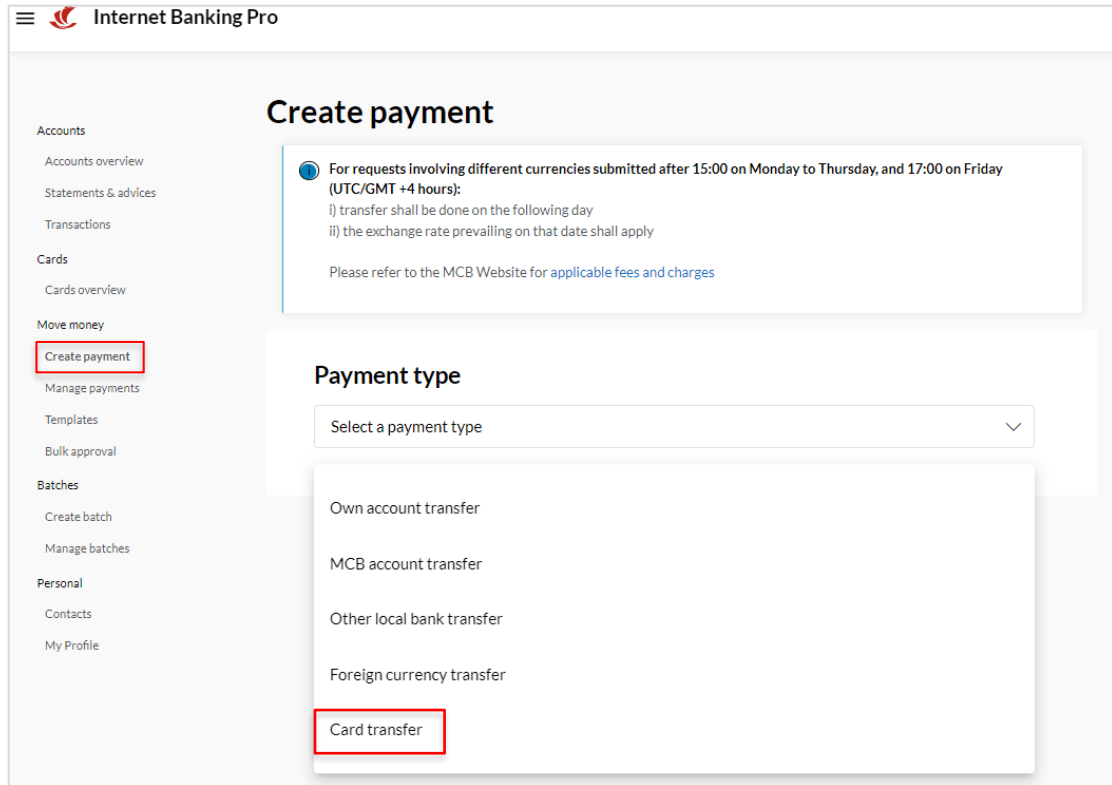
**Step 2:** Select the required frequency and end date (if applicable):



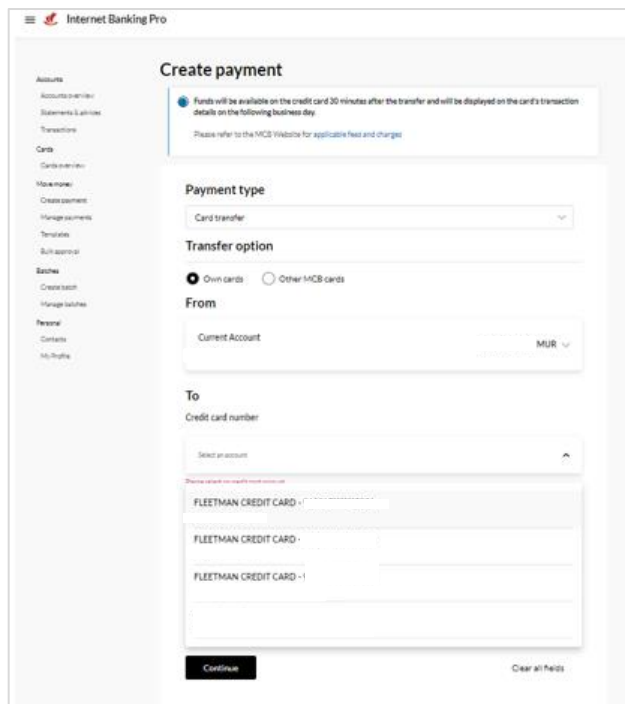
The screenshot shows the 'Delivery - Monthly, from 2 Jun 2023' section. The 'Frequency' dropdown is set to 'Monthly'. The 'End' section has two radio buttons: 'Never' (selected) and 'On date'. Below the radio buttons, there is a note: 'By selecting a recurring payment frequency, you are setting up a standing order. Requests must be submitted one (1) working day before the standing order due date.' and a link: 'Please refer to the MCB website for the applicable fees and charges.' The 'Continue' button is visible at the bottom left, and the 'Clear all fields' link is at the bottom right.

## 24. How to initiate a transfer to your own or third party MCB credit card?

**Step 1:** Click on create payment and select payment type “Card transfer”:

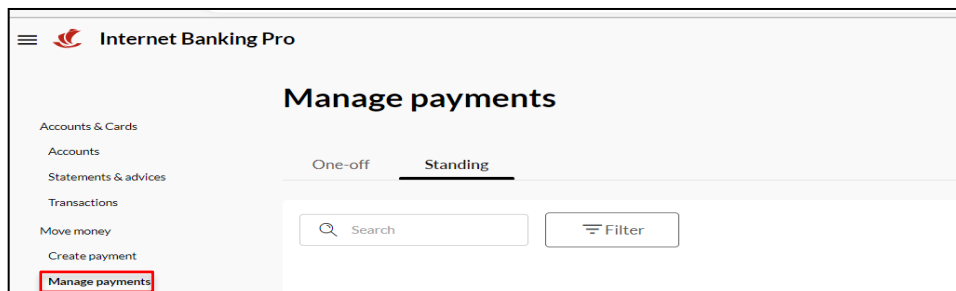


You will be able to transfer to your own card or other MCB credit cards:

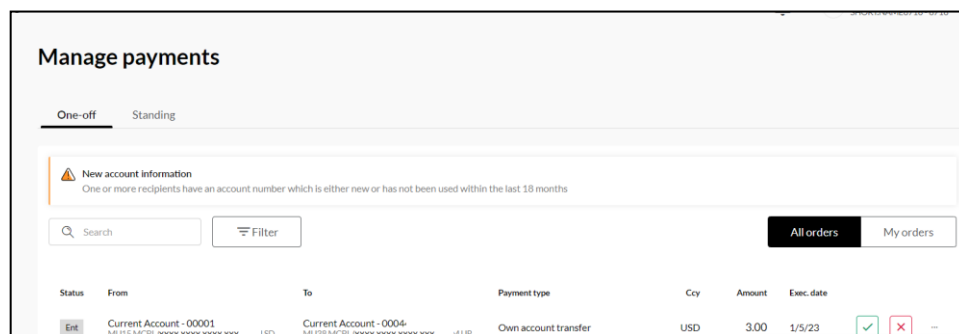


## 25. How do I approve or reject my transactions on Internet Banking Pro?

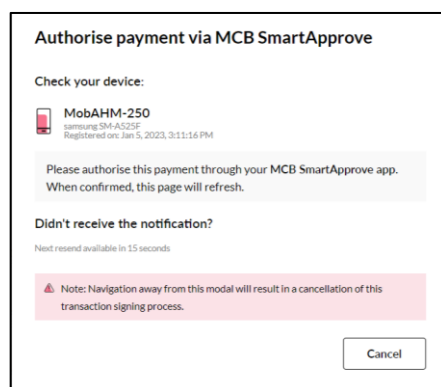
**Step 1:** Go to Manage payments dashboard, click on the relevant tab as per the type of payment initiated; one-off or standing



**Step 2:** Next to your payment, click on the 'tick' or 'cross' icon to approve or reject your payment





**Step 3:** As part of our 2-factor authentication, you will need to authorise this payment via SmartApprove (more details on SmartApprove)



## 26. Why was my transaction rejected by the bank?

The rejection reason will be displayed on the Payment Order:

 CPTY.ACCT.NO:1:1-NO ACCOUNT EXISTS

| From   | To   |
|--|--|
| <br><b>Current Account -</b><br><b>00044</b><br>MUR6 M<br>000M UR | TC<br>→ <b>Test STO cancel</b><br>122232222212 |
| <b>Amount</b><br>10.00 MUR   |  |
| <b>Start on</b><br>January 13, 2023  | <b>Frequency</b><br>Monthly                    |
| <b>End on</b><br>February 13, 2023   |  |
| <b>Internet Banking Pro reference number</b><br>BBa569   |  |

## 27. How do I create a beneficiary (contact) on Internet Banking Pro?

On the new Internet Banking platform, any user can create a beneficiary. However, for enhanced security measures, signatories must now approve the creation of new beneficiaries.

**Step 1:** When initiating any payment, you can save the beneficiary details as a new contact

Accounts & Cards  
 Accounts  
 Statements & advices  
 Transactions  
 Move money  
 Create payment  
 Manage payments  
 Templates  
 Personal  
 Contacts

### Payment details

**Amount**

MUR ▾
 
 .

**To**

Beneficiary name ⓘ

Enter or select a beneficiary
 ▾

☐ Save as a new contact

**Step 2:** Once a contact is created, it will appear under My Requests. This contact cannot be used until it is approved.

| Contacts   |             |                              |             |                         |
|--|-------------|------------------------------|-------------|-------------------------|
| <ul style="list-style-type: none"> <li>Accounts &amp; Cards</li> <li>Accounts</li> <li>Statements &amp; advices</li> <li>Transactions</li> <li>Move money</li> <li>Create payment</li> <li>Manage payments</li> <li>Templates</li> <li>Personal</li> <li>Contacts</li> <li>My Profile</li> </ul> | My requests |                              |             |                         |
|  | Search      |                              |             |                         |
|  | Status      | Name                         | Request     | Creation date           |
|  | Ent         | ABC COMPANY LTD<br>1 account | New contact | Dec 30, 2022 at 7:46 PM |
|  | Ent         | TEST CONTACT<br>1 account    | New contact | Today at 12:52 PM       |

**Step 3:** Approving or rejecting a contact.

Only signatories can approve the creation of a contact.

Go to Contact > Pending approvals and click on the 'tick' or 'cross' icon.

| Contacts   |                   |                              |             |                         |
|--|-------------------|------------------------------|-------------|-------------------------|
| <ul style="list-style-type: none"> <li>Accounts &amp; Cards</li> <li>Accounts</li> <li>Statements &amp; advices</li> <li>Transactions</li> <li>Move money</li> <li>Create payment</li> <li>Manage payments</li> <li>Templates</li> <li>Personal</li> <li>Contacts</li> </ul> | Pending approvals |                              |             |                         |
|  | Status            | Name                         | Request     | Creation date           |
|  | Ent               | ABC COMPANY LTD<br>1 account | New contact | Dec 30, 2022 at 7:46 PM |
|  | Ent               | TEST CONTACT<br>1 account    | New contact | Today at 12:52 PM       |

### Accept contact creation?

Are you sure you want to accept this contact creation? This action cannot be undone.

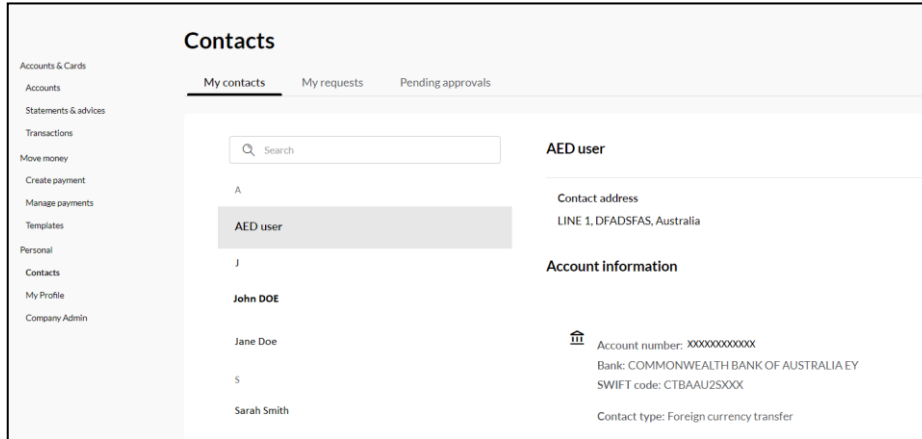
Not now

Accept

**Step 4:** Once a contact is approved fully, it will appear under “My Contacts”.

This contact will also be displayed on the drop down list of beneficiaries under the relevant payment form.

You can use this upon initiation of any new payment



**Contacts**

Accounts & Cards  
Accounts  
Statements & advices  
Transactions  
Move money  
Create payment  
Manage payments  
Templates  
Personal  
Contacts  
My Profile  
Company Admin

**My contacts** | My requests | Pending approvals

Search

**AED user**

**Contact address**  
LINE 1, DFADSFAS, Australia

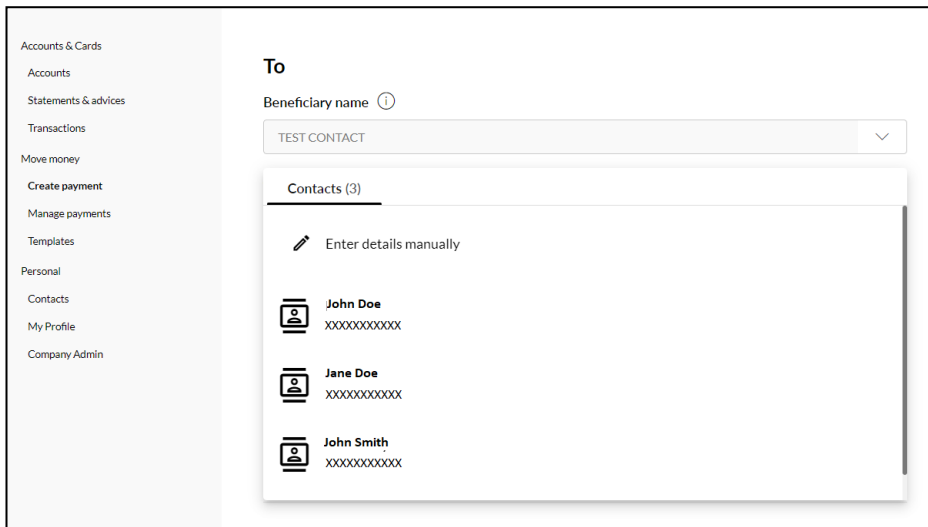
**Account information**

Account number: XXXXXXXXXX  
Bank: COMMONWEALTH BANK OF AUSTRALIA EY  
SWIFT code: CTBAU2SXXX  
Contact type: Foreign currency transfer

**John DOE**

Jane Doe

Sarah Smith



**To**

Beneficiary name ⓘ

TEST CONTACT

**Contacts (3)**

Enter details manually

**John Doe**  
XXXXXXXXXX

**Jane Doe**  
XXXXXXXXXX

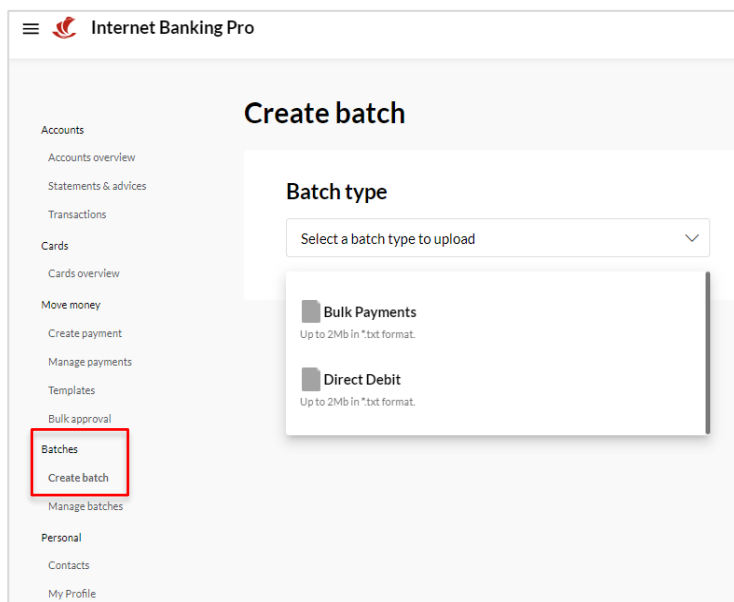
**John Smith**  
XXXXXXXXXX

If you were an existing MCB Internet Banking customer, your previous beneficiaries will be migrated to the new system.

**Note:** Only existing valid contacts will be migrated onto the new platform.

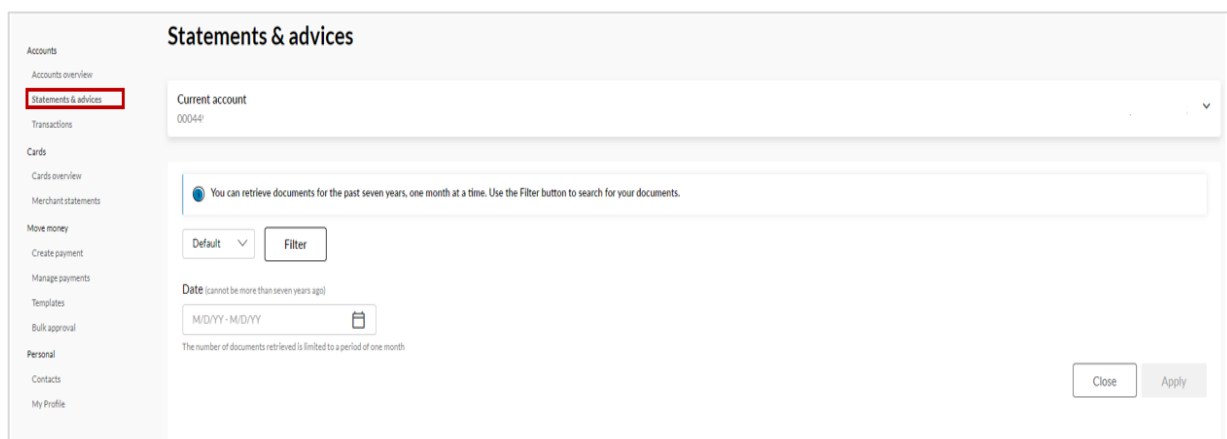
## 28. Where to find the bulk payment and direct debit features?

Bulk payment and direct debit are now available under the “Batches” menu >> create batch:



## 29. How to download statement and advices?

You should go on Statement and advices, select the relevant account:

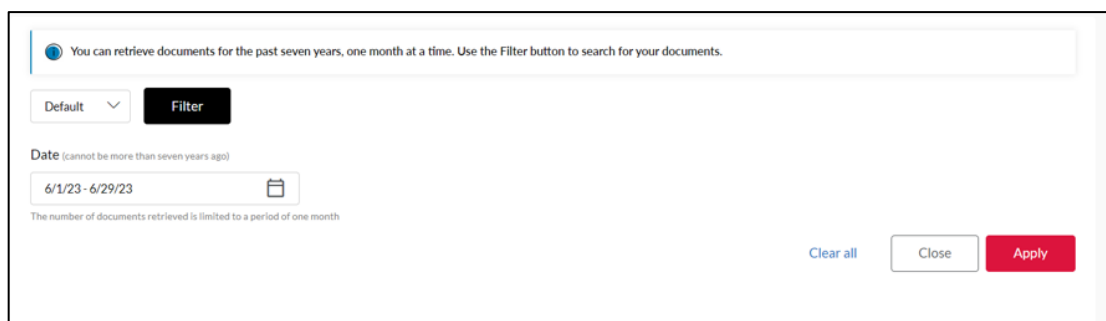




By default the platform will display documents for the last 30 days.

For documents that are older than 30 days, you will need to search based on the date the statement was generated (not the transaction dates).

Select filter, search for the date range (within 1 month period) and click on apply



You can retrieve documents for the past seven years, one month at a time. Use the Filter button to search for your documents.

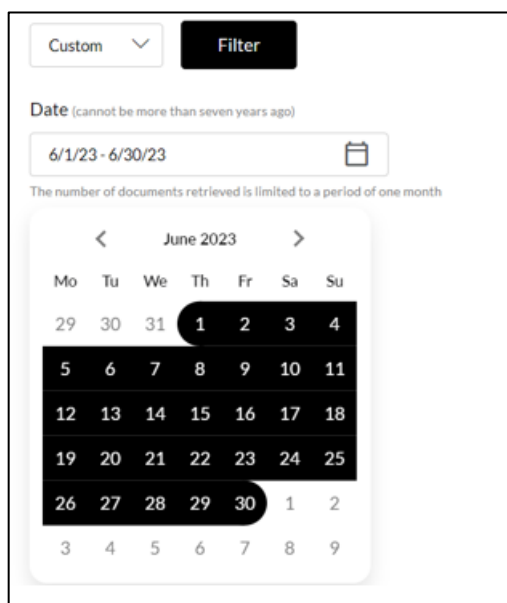
Default

Date (cannot be more than seven years ago)  
6/1/23 - 6/29/23

The number of documents retrieved is limited to a period of one month

[Clear all](#)

For example, if the statement is generated at the end of June to cover the period January to June, the search should be between 01/06/2023 and 30/06/2023:



Custom

Date (cannot be more than seven years ago)  
6/1/23 - 6/30/23

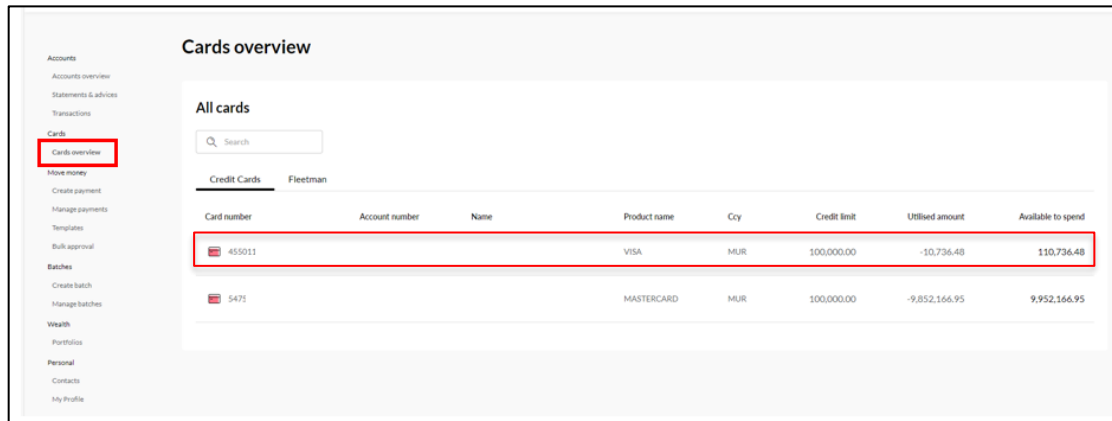
The number of documents retrieved is limited to a period of one month

| June 2023 |    |    |    |    |    |    |
|-----------|----|----|----|----|----|----|
| Mo        | Tu | We | Th | Fr | Sa | Su |
| 29        | 30 | 31 | 1  | 2  | 3  | 4  |
| 5         | 6  | 7  | 8  | 9  | 10 | 11 |
| 12        | 13 | 14 | 15 | 16 | 17 | 18 |
| 19        | 20 | 21 | 22 | 23 | 24 | 25 |
| 26        | 27 | 28 | 29 | 30 | 1  | 2  |
| 3         | 4  | 5  | 6  | 7  | 8  | 9  |

### 30. How to access your cards statements?

Select “cards overview” from the menu and click on the relative card to access further details such as:

- Transactions
- Statement and advice
- Card Info

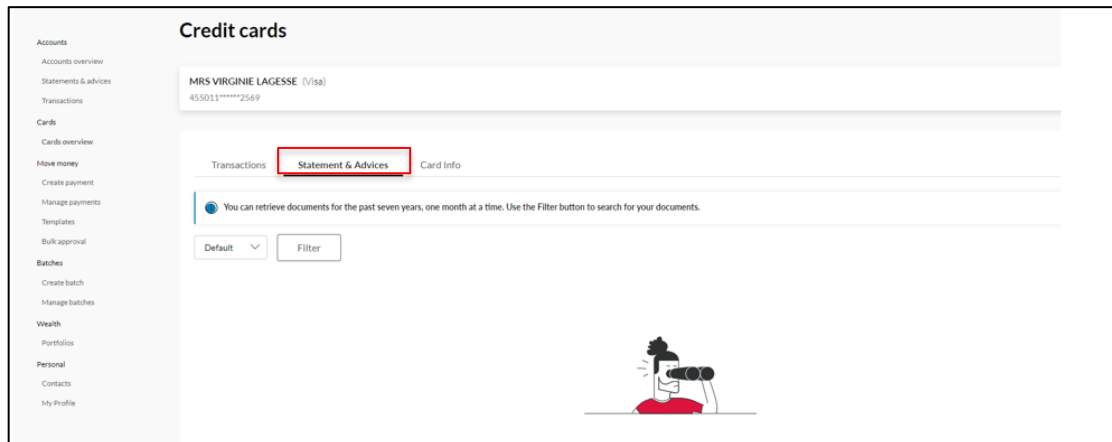


**Cards overview**

All cards

Search

| Card number | Account number | Name | Product name | Ccy | Credit limit | Utilised amount | Available to spend |
|-------------|----------------|------|--------------|-----|--------------|-----------------|--------------------|
| 455011      |                |      | VISA         | MUR | 100,000.00   | -10,736.48      | 110,736.48         |
| 5475        |                |      | MASTERCARD   | MUR | 100,000.00   | -9,852,166.95   | 9,952,166.95       |



**Credit cards**


MRS VIRGINIE LAGESSE (Visa)

455011 \*\*\*\* \*2569

Transactions **Statement & Advices** Card Info

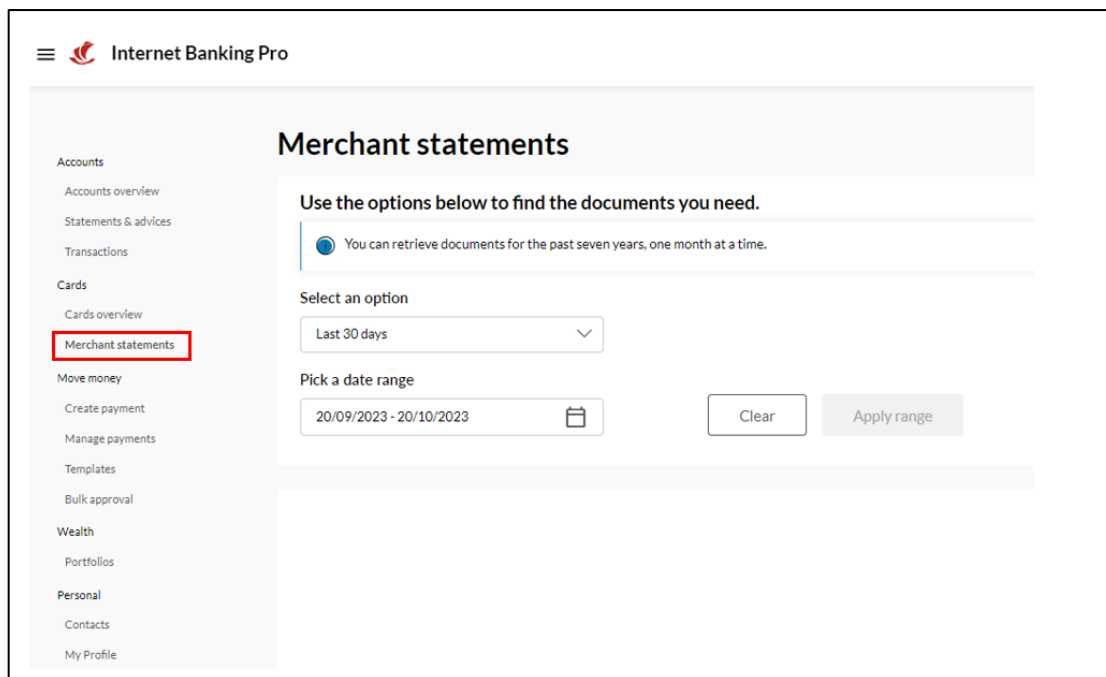
You can retrieve documents for the past seven years, one month at a time. Use the Filter button to search for your documents.

Default Filter



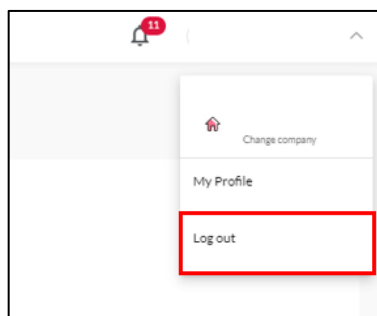
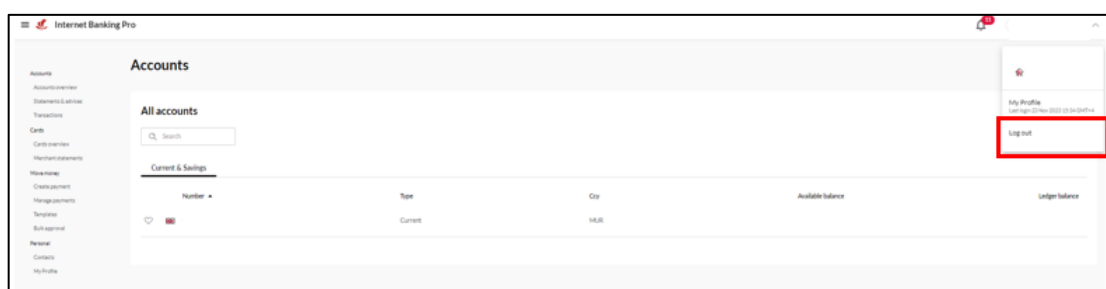
## 31. How to download merchant statements?

Select “merchant statements” on the menu and select the relevant option:

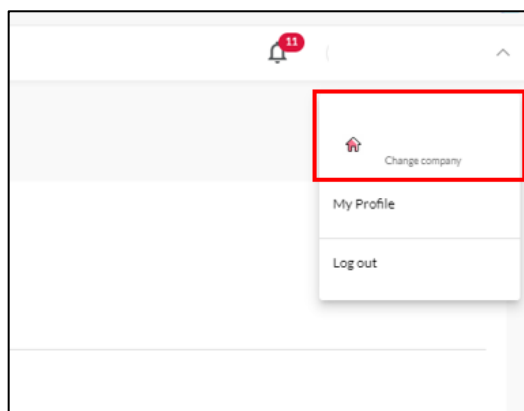


## 32. How to log out and switch to another company on IB Pro?

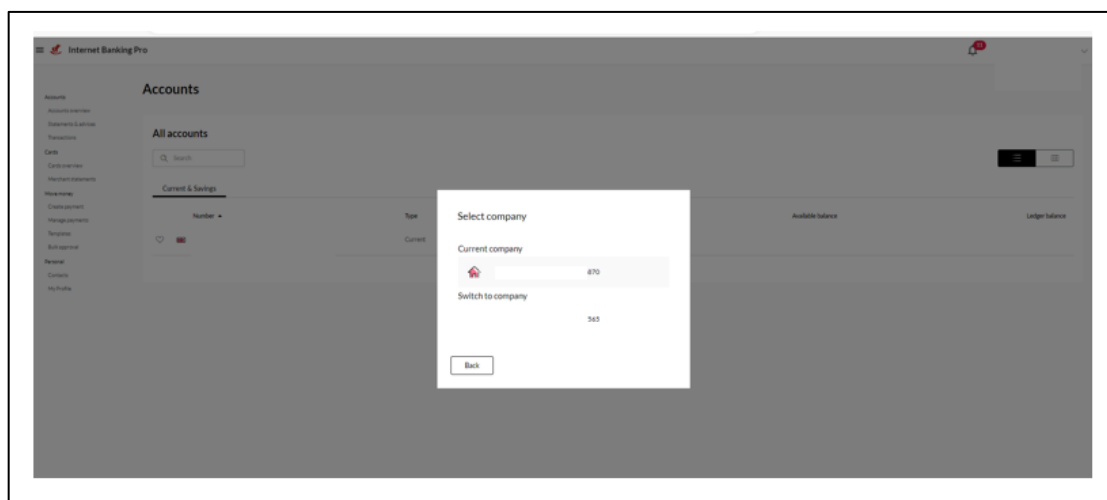
You should go on the right hand side of the page and click on the drop down arrow to open the additional menu:



To switch to another company, you need to click on “Change Company”:



And select the appropriate company:



## Security

### 33. Is Internet Banking Pro secure?

We have ensured that Internet Banking Pro has the highest level of security to keep your accounts safe. It also features an enhanced security layer for the creation of new beneficiaries, which now requires the approval of signatories.

### 34. How do I ensure that my accounts are safe while transacting online?

It is imperative that you safe-keep your password and never share it with anyone. As a preventive measure, change your password frequently. Report any suspicious messages or emails to [alert@mcb.mu](mailto:alert@mcb.mu). When using IB in a public place, use the virtual keyboard to log in. More information on our [security centre](#).

## SmartApprove

### 35. What is SmartApprove?

SmartApprove is a mobile application to be used by signatories to approve transactions.

Features of SmartApprove are as follows:

- 24/7 access to all your pending transactions
  - View a summary of pending transactions per company
  - **View status of your transactions**
  - Approve your transactions seamlessly
  - Multiple selection and approval of transactions
- Dashboard
  - Provide updated status of your transactions
  - Allow filtering by transaction type and status
- Added security
  - Secure Socket Layer (SSL Security) for fraud prevention
  - Receive notifications when making a payment to a new beneficiary, an existing one with new account details, or a beneficiary to whom payments have not been made during the last 18 months
  - Set up or disable biometrics option
- No need to validate the transactions on Internet Banking Pro. You can do it directly on SmartApprove

### 36. How do I access SmartApprove?

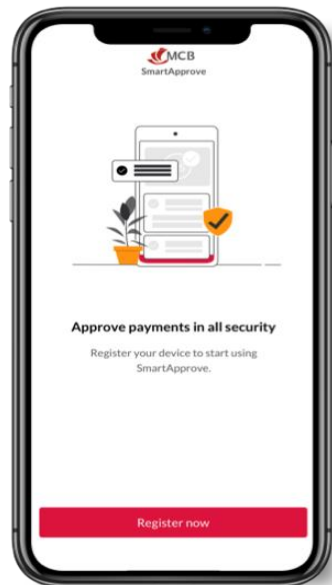
SmartApprove can be downloaded from App Store, Google Play and Huawei App Gallery):



Once you have completed the registration process to Internet Banking Pro, use the same new credentials to access SmartApprove with the possibility to receive your OTP via SMS or email.

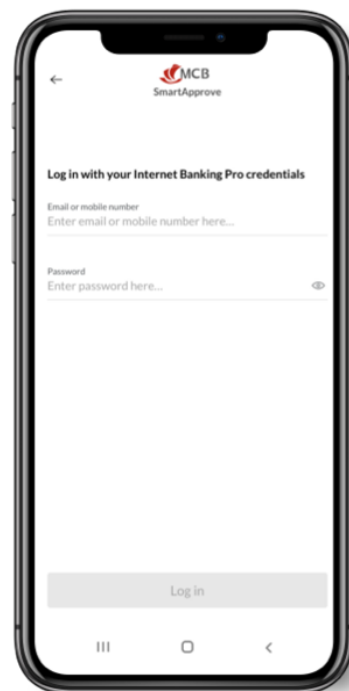
## 37. How to register on SmartApprove?

**Step1:** Tap Register now

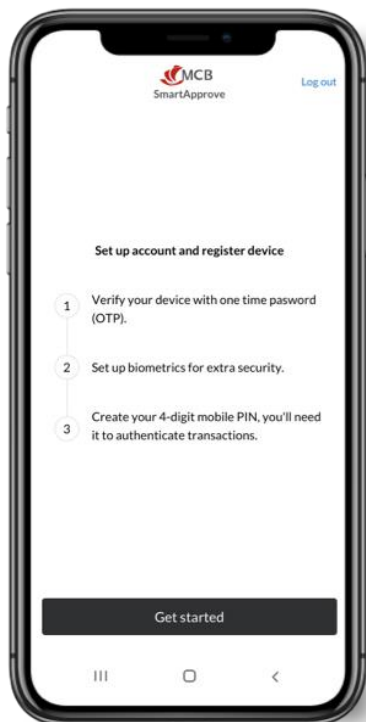


**Step 2:** Insert your Internet Banking Pro credentials (email or mobile number)

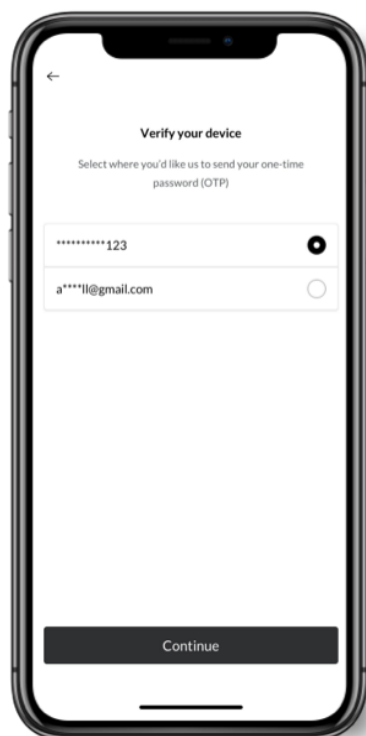
- If mobile number, it should include the + sign and the country code (ex: +230...)



**Step 3:** Click on Get started



- Click on the field where the masked mobile number is displayed to activate the Continue button



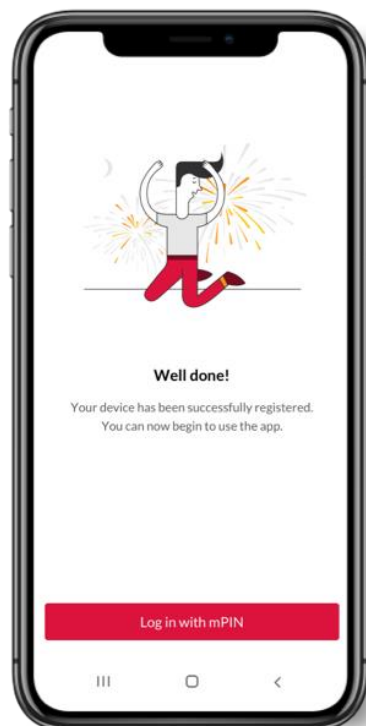
**Step 4:** Click on Continue so that the screen to insert the OTP is displayed

**Step 5:** Insert OTP received on mobile number



**Step 6:** Add extra layer of security (biometric)

**Step 7:** Create and confirm mPIN





### 38. Which operating system (OS) versions are compatible with SmartApprove?


SmartApprove will be compatible with iOS14 and above for iPhone users and Android 6 and above for Android users.

### 39. Can I still use my token to approve my transactions?

SmartApprove is a unique tool to seamlessly approve transactions initiated on Internet Banking Pro.

### 40. How do I authorise a transaction with the new SmartApprove?

Please follow these steps:

- Log in on SmartApprove with the same IB credentials created on Internet Banking Pro (either email or mobile number).
- Click on the  icon to view the list of transactions to be approved.

### 41. What is the alert icon display next to foreign currency transactions?

This alert icon will be visible only for payments to a new beneficiary, an existing one with new account details, or a beneficiary to whom payments have not been made during the last 18 months.

### 42. How secure is SmartApprove?

The industry-standard security measures have been used to ensure that your transactions and personal information are protected when transmitted online.

SSL (Secure Socket Layer '128-bit encryption') is used to protect the information being transferred over the Internet.

### 43. When will you be notified via your mobile phone?

When you will be required to use SmartApprove to approve a transaction.

### 44. How much time do I have to authorise a transaction?

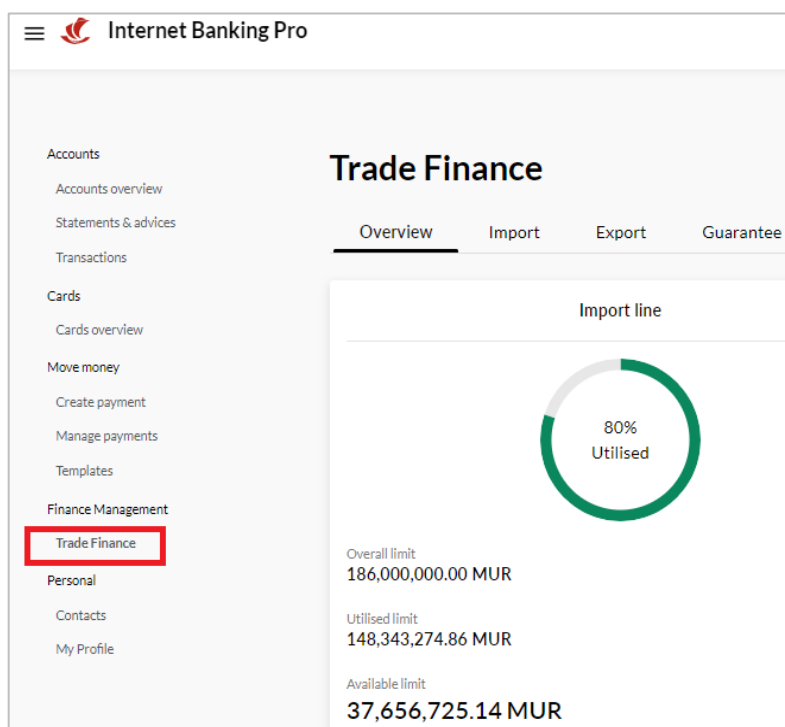
You will have 7 calendar days.

## Trade Finance on Internet Banking Pro

### 45. How do I access the Trade Finance menu?

**Step 1:** Log on to Internet Banking (IB) Pro

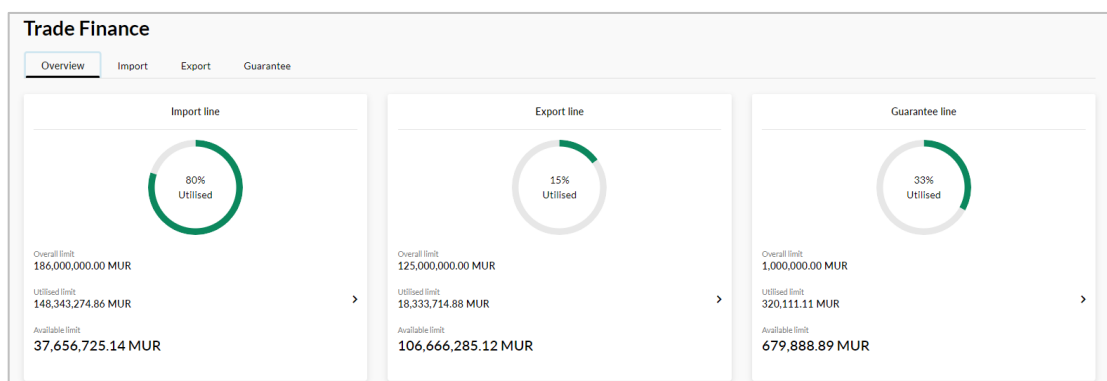
**Step 2:** Select 'Trade finance' under Finance management



### 46. How do I check my Trade Finance limits?

**Step 1:** Click on 'Trade Finance'

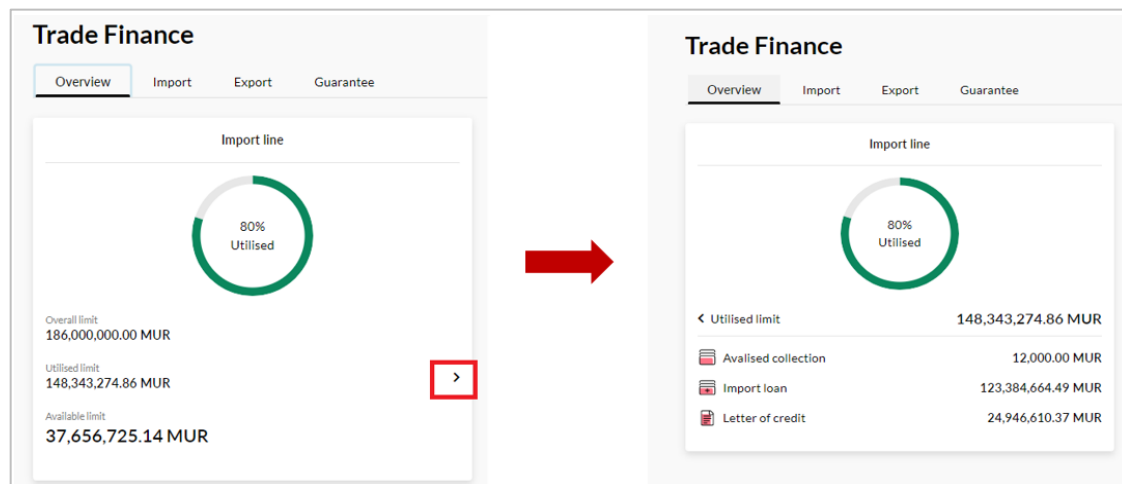
**Step 2:** Select the 'Overview' tab to see the Overall, Used and Available limits in the currency of the relevant facility.



## 47. Where do I view a breakdown of my used Trade Finance sublimit(s)?

**Step 1:** Click on 'Trade Finance'

**Step 2:** Under the 'Overview' tab, click on the left arrow next to 'Used limit' for the facility line you wish to view



## 48. What do the green and red border on the facility line indicate?

- The Green border means that the utilisation of the facility is within the limits granted
- The red border indicates that the facility limits are currently over used.

## 49. What information is displayed when I either select the Import, Export or Guarantee tab?

- (i) Under the 'Import' tab, you can view all the outstanding transactions under Letter of credit, Drawings, Standby LCs, Collection, Shipping guarantee and Import loan.

| Trade finance                    |          |           |             |               |          |     |
|----------------------------------|----------|-----------|-------------|---------------|----------|-----|
| Overview Import Export Guarantee |          |           |             |               |          |     |
| Letter of credit                 |          |           |             |               |          |     |
| Drawings                         |          |           |             |               |          |     |
| Our bank reference               | Currency | Amount    | Beneficiary | Maturity date | Accepted |     |
| DBE73011AMR12345                 | MUR      | 38,334.00 | ACXXXXXX    | 20/05/2022    | Yes      | ... |
| LCB73011AMR12345                 | MUR      | 38,334.00 | ACXXXXXX    | 20/05/2022    | No       | ... |
| Standby LC's                     |          |           |             |               |          |     |
| Collection                       |          |           |             |               |          |     |
| Shipping guarantee               |          |           |             |               |          |     |
| Import loan                      |          |           |             |               |          |     |

- (ii) Under the 'Export' tab, you can view all the outstanding transactions under Letter of credit, Drawings, Standby LC's, Collection and Export loan.

| Trade finance                    |             |           |         |               |                  |          |                     |                   |     |
|----------------------------------|-------------|-----------|---------|---------------|------------------|----------|---------------------|-------------------|-----|
| Overview Import Export Guarantee |             |           |         |               |                  |          |                     |                   |     |
| Letter of credit                 |             |           |         |               |                  |          |                     |                   |     |
| Drawings                         |             |           |         |               |                  |          |                     |                   |     |
| Standby LC's                     |             |           |         |               |                  |          |                     |                   |     |
| Collection                       |             |           |         |               |                  |          |                     |                   |     |
| Export loan                      |             |           |         |               |                  |          |                     |                   |     |
| Our bank reference               | LD currency | LD amount | Drawee  | LD start date | LD Maturity date | Accepted | Acceptance due date | Related reference |     |
| LCB73011AMR12345                 | MUR         | 38,334.00 | ACXXXXX | 20/05/2022    | 20/05/2022       | Yes      | 23/09/22            | LCB73011AMR12345  | ... |
| LCB73011AMR12345                 | MUR         | 38,334.00 | ACXXXXX | 20/05/2022    | 20/05/2022       | No       | 23/09/22            | LCB73011AMR12345  | ... |

- (iii) Under the 'Guarantee' tab you can view all the outstanding transactions under Bid bond, Performance guarantee, Advance payment guarantee, Customs guarantee, Miscellaneous guarantee, Retention money bond, Cheque guarantee, Loan guarantee, Expatriate guarantee, Payment guarantee, and Inward Guarantees

| Trade finance |                           |
|---------------|---------------------------|
| Overview      | Import                    |
| Export        | Guarantee                 |
| ⌵             | Bid bond                  |
| ⌵             | Performance guarantee     |
| ⌵             | Advance payment guarantee |
| ⌵             | Customs guarantee         |
| ⌵             | Miscellaneous guarantee   |
| ⌵             | Retention money bond      |
| ⌵             | Cheque guarantee          |
| ⌵             | Loan guarantee            |
| ⌵             | Expatriate guarantee      |
| ⌵             | Payment guarantee         |

## 50. What should I see when I click on the ellipsis menu next to a transaction under any tab?

You will be able to view additional details pertaining to that particular transaction.

| Trade finance      |                  |
|--------------------|------------------|
| Overview           | Import           |
| Export             | Guarantee        |
| ⌵                  | Letter of credit |
| ⌵                  | Drawings         |
| Our bank reference | Currency         |
| Amount             | Beneficiary      |
| Maturity date      | Accepted         |
| DR873011AMR12345   | MUR              |
| 38,334.00          | ACXXXXXX         |
| 20/05/2022         | Yes              |
| LC873011AMR12345   | MUR              |
| 38,334.00          | ACXXXXXX         |
| 20/05/2022         | No               |

## 51. Can I download the list of outstanding items under Import, Export and Guarantee Tab?

Yes, by clicking on the download button on the right hand side, you will be able to download the list in an 'Excel format'.

**Trade finance**

Overview Import Export Guarantee

Letter of credit

| Our bank reference | Currency | Amount              | Unutilised Amount | Beneficiary | Issue date | Shipment date | Expiry date | Tenor        |     |
|--------------------|----------|---------------------|-------------------|-------------|------------|---------------|-------------|--------------|-----|
| LC873011AMR12345   | MUR      | 100,000,000,000...  | 200,000.00        | ACXXXXXX    | 20/05/2022 | 20/05/2022    | 20/05/2022  | xxxxxxxx     | ... |
| LC873011AMR12345   | USD      | 5,380,900,67,334... | 200,000.00        | ACXXXXXX    | 20/05/2022 | 20/05/2022    | 20/05/2022  | xxxxxxxx     | ... |
| LC873011AMR12345   | MUR      | 38,334.00           | 200,000.00        | ACXXXXXX    | 20/05/2022 | 20/05/2022    | 20/05/2022  | xxxxxxxxxxxx | ... |
| LC873011AMR12345   | MUR      | 38,334.00           | 200,000.00        | ACXXXXXX    | 20/05/2022 | 20/05/2022    | 20/05/2022  | xxxxxxxxxxxx | ... |

## 52. How to download Trade Finance advices?

You need to select "advices" under the Trade Finance menu and filter as required:

Internet Banking Pro

Accounts  
Accounts overview  
Statements & advices  
Transactions

Cards  
Cards overview  
Merchant statements

Move money  
Create payment  
Manage payments  
Templates

Bulk approval

Batches  
Create batch  
Manage batches

Finance Management  
Trade Finance  
**Advices**

Personal  
Contacts  
My Profile

**Advices**

Search or apply filters to find the document you need

You can retrieve documents one month at a time, not older than seven years

Search  
Search by transaction reference

Select a document category  
All documents  
Import  
Export  
Guarantee  
Other  
All documents

Select an option  
Last 30 days

Pick a date range  
M/D/YY - M/D/YY

Clear all Apply filter

No Trade finance advices found

Try adjusting your search or filter to find what you are looking for.

## New Terminologies on Internet Banking Pro

| New Terminologies                       | Description  |
|---|--|
| Contacts                                | The recipient/beneficiaries of funds when doing a transfer   |
| Standing                                | Standing order   |
| Batches                                 | Relates to bulk payment  |
| Entered (ENT)                           | A transaction initiated and waiting for approval on the dashboard  |
| Processed (PRO)                         | A transaction that has been authorized and full processed  |
| Accepted (ACC)                          | A transaction that has been approved and pending further processing or checks by the bank  |
| Ready (REA)                             | A transaction that has failed to be processed by the bank. If you see such a status, please check your list of transactions to determine the status of your transfer before re-initiating same |
| Expired (EXP)                           | A transaction that has expired 7 business days after creation date and not yet approved.   |
| Rejected (REJ)                          | This will mean that an initiated transaction has been rejected   |
| Acknowledge (ACK)<br>(for batches only) | File is being transferred to our Core Banking system for processing  |
| Basic User                              | User that can initiate transactions, view and download statements and advices  |
| Signatory user                          | User that can view accounts, validate new beneficiaries and authorise transactions   |
| OTP                                     | One time password sent via SMS or email  |

## New details of status on SmartApprove

| New status | Description                        |
|------------|------------------------------------|
| Entered    | Transaction to be approved         |
| Pending    | Transaction pending to be approved |
| Processed  | Transaction duly approved          |