iBANKING – Corporate

Quick Reference Guide
Global Transaction Banking

Table of Contents

Welcome to NBAD iBANKING

NBAD is proud to present you with iBANKING, a revolutionary financial management system at your fingertips. NBAD iBANKING is designed to give you more control and precision over your online banking transactions, from any part of the globe.

Key Features:

Account services

- Account summary and details
- Transaction summary downloads
- SWIFT advice and MT 940 reports

Payments

- Own Fund Transfer
- Transfer Within NBAD
- Domestic Fund Transfer (ACH / RTGS)
- International Fund Transfer (Cross Border Fund Transfer)
- NBAD Credit Card Bill Payment
- Bulk Payments
- Salary Payments

Security Note

NBAD takes extreme measures to ensure security and confidentiality in our Corporate Internet Banking systems and infrastructure. However, we would also encourage you to take some key actions to ensure your security when using the Internet for banking services.

Please read the following internet security information for your safety while making transactions over the internet.

How to protect yourself:

To protect your privacy and counter the threat of any look-alike fraudulent website set up to deceive you and obtain your user ID and login password, we advise you to be cautious and observe the following before entering your internet banking User ID and password.

Check if the address in the address bar of your browser starts with:www.nbad.com

Ensure the site is running in secure mode prior to inputting any sensitive information; look out for this yellow padlock symbol at the bottom right. Double click the padlock to ensure that the site certificate belongs to service provider/company that you are visiting.

Install antivirus software with a personal firewall and antispyware. Ensure that your operating system and antivirus software is updated regularly.

Change your password regularly and do not share it. Never use the same password for other web based services such as email, internet shopping and other internet subscriptions.

Others:

- Do not perform your internet banking from public PC or cyber café.

- Check your accounts and transaction history details regularly.

- The bank will never contact you to ask for your password.

- If you receive an email that appears to be suspicious, do not reply to it or click on any links it provides. If you suspect that you have become a victim of fraudulent e-mails, immediately report the matter to us either by calling or forwarding the e-mail to us. If you have already divulged some sensitive information, please contact us immediately.

System Requirement

Operating Systems	Browser Versions
Windows 7.0 / XP	Mozilla Firefox 17-24
MAC OS Lion 10.6.8	Internet Explorer 8-9
	Safari 5.1.4.
	Chrome 19-26

Module 1 - Access to NBAD iBANKING

Prior to access NBAD iBANKING please ensure below

- Access Corporate Internet Banking through **http://www.nbad.com/**
- Click on **LOGIN** link
- Choose **NBAD iBANKING** and click **GO**. You will be directed to **NBAD iBANKING** page for login

a) First Time Access

After receiving notification email from NBAD, user needs to follow below steps to access the system for first time.

1. **Click on First Time Access button.**

2. **Enter your Corporate ID, User ID, Mobile number, Email ID, RSA Token Serial Number and RSA token rolling number.**

3. **Click on Submit button to submit the details.**

4. **Enter your New Password and Confirm Password.**

   Note:- Password length should be 8 – 16 characters consisting of at least one alphabet and numeric character. Please refer to the **Password Policies** for more details.

5. **Click on Submit to confirm the password.**

Once successful, you will be directed to confirmation screen with link to login page.

LOG IN

Click here to know more about security
* Indicates a required field

Corporate ID*	ⓘ
User ID*	ⓘ
Password*	ⓘ
RSA Token*	ⓘ

NBAD
iBANKING

Login   Forgot Password   First Time Access   **1**

LOG IN

To activate your access first time please enter the below details

Click here to know more about security
* Indicates a required field

Corporate ID:*	ⓘ
User ID:*	ⓘ
Mobile Number [9715XXXXXXXX]:*	ⓘ
Email ID:*	ⓘ
RSA Token Serial Number:*	ⓘ
RSA Token Rolling Number:*	ⓘ

NBAD
iBANKING   **2**

3   Submit   Close

LOG IN

New Password:*	
Confirm Password:*	

4

Password Policies   **5**   Submit   Cancel

b) Login to NBAD iBANKING

NBAD iBANKING users need to follow below steps to login to iBANKING

1. **Enter your Corporate ID, User ID, Password and RSA Token rolling number.**

2. **Click on Login to access the NBAD iBANKING.**

3. **Once successful, you will be directed to NBAD iBANKING landing page.**

c) Password Retrieval

NBAD iBANKING users can set a new password if they forgot the password following the below steps

1. Click on **Forgot Password** button.

2. Enter your **Corporate ID, User ID, Mobile number, Email ID, RSA Token Serial Number and RSA token** rolling number.

3. Click on **Submit** button to submit the details.

4. Enter your **New Password** and **Confirm Password**.

   Note:- Password length should be 8 – 16 characters consisting of at least one alphabet and numeric character. Please refer to the **Password Policies** for more details

5. Click on **Submit** to confirm the password.

Once successful, you will be directed to confirmation screen with link to login page.

Module 2 – Account Services and Reporting

Account Services is a Dashboard that is available in the NBAD iBANKING that facilitates consolidated view of account, deposit, loan and card related details.

    a)   Account Summary

    b)   Account Transaction Details

    c)   External Account Transaction Details

    d)   Cheque Book Request

a) Account Summary

This section offers a simple view in to the data associated with your profile including account information.

1. **Account summary** tab displays all the Internal accounts, External (Other Bank) accounts, Cards, Deposits and their details registered under your profile.

2. **Loan summary** tab displays all the loan detail registered under your profile.

3. **Quick Launch** provides user with option to use the shortcut to various payment types.

4. User can export the respective summary screen details in required formats (PDF, Excel, CSV).

5. All minimized services will be available in docket layer and can be restored at any point of time.

6. **Context Menu** – Click on **Actions** menu or Right click to view the context menu. Provides shortcuts to perform functions based on user profile settings

7. **Sign off** – to log out from the application

b) Account Transaction Details

Account details section allows you to view the transactions for your account and print or export them to different formats.

1. **Account Information** area displays basic details of account including IBAN number.

2. **Balance Information** area displays respective account balance information.

3. Account details and transaction information can be printed or exported in PDF format.

4. User can choose the date range when searching for transaction.

5. User can export the transaction details in various formats (Excel, PDF, CSV, MT940 SWIFT).

6. Click on Actions menu to view more details of transaction or obtain copy of **SWIFT Advice.**

Account Details

Account Information

Account Number	Account Name	
6.XXXXXXXX	E8030039441	
Currency	Bank Name	Branch
OMR	NBAD OMAN	CORPORATE BRANCH
IBAN	BIC	Account Type
--	--	CALL ACCOUNT

Balance Information

Previous Day Balance	Current Balance
7,117.241	7,117.241
Available Balance	Frozen Amount
7,117.241	0.000
Overdraft Limit	
0.000	

View Statement

Payment Date ⊙ Current Month ▾ ○ From 01-04-2016 To 20-04-2016 Go Reset

Transaction Summary

Actions	Transaction Dat...	Payment Date	Narrative	Transaction Ref...	Debit	Credit	Running Bala...
🔍	15-04-2016	17-04-2016	AC TO AC INTER ...	C714150416172004	12.999	0.000	7,117.241

Close

c) External Account Transaction Details

External Account Details section allows you to view the transactions for your accounts held at other banks and to print or export these details in a variety of formats.

1. **Account Information** area displays basic details of account.

2. **Balance Information** area displays respective account balance information.

3. Account details and transaction information can be printed or exported in PDF format.

4. User can choose the date range when searching for transaction.

5. User can print transaction details and/or export the transaction details in various formats (Excel, PDF & CSV).

6. Click on Actions menu (🔍) to view more details of particular transaction.

d) Cheque Book Request

User can request for cheque book for the current account maintained with NBAD.

1. Choose the Account Number by clicking on the Lookup (Magnifier Icon) button.

2. Choose the Cheque Book Size.

3. Select the Number of Cheque Books required.

4. Choose the Number of cheque Leaves Required.

5. Click on Submit button to submit the cheque book request.

Cheque Book Request Form

Account Details

Account Number*
6XXXXXXXX

Currency
OMR

Account Type
CURRENT ACCOUNT

Account Name
O8650003909

Account Nick Name
--

Cheque Book Details

Cheque Book Size*
Large

Leaves Required*
50

You can request maximum of 3 cheque books
Delivery Mode*
At Branch

Cheque Books Required*

Collection Branch
CORPORATE BRANCH

Cheque book can be collected after 3 working days.

Submit   Clear   Cancel

Module 3 - Transaction Initiation

NBAD iBANKING Payment module offers the following types of payments:

a. Own Account Transfer
b. Transfer within NBAD
c. Domestic Fund Transfer (ACH / RTGS)
d. International Fund Transfer
e. Card Payment

a) Own Account Transfer

Own Account Transfer is an electronic fund transfer service that allows you to transfer funds within your NBAD accounts.

1. Select the **Debit Account Number** by clicking on the Lookup (Magnifier Icon) button.

2. Select the **Beneficiary Account Number** to where funds are to be transferred to by clicking on the Lookup (Magnifier Icon) option.

3. Enter **Debit** or **Payment** Amount.

   If **Debit Amount** is selected, iBANKING will show equivalent amount in Payment Currency in **Payment Amount** field and vice versa.

4. Click on the calendar icon to choose the **Payment Date**.

5. User can set the payment as **Standing Instruction** for future repetitive payment (if required).

6. Click on **Submit** button to send the payment for approval.

b) Transfer within NBAD

Transfer within NBAD is an electronic fund transfer service that allows you to transfer funds from your NBAD account to another NBAD account holder instantly.

1. Select the Debit Account Number by clicking on the Lookup (Magnifier Icon) button.

2. Select the Beneficiary Type Existing or New.

   If Existing is selected, choose the Beneficiary Account Number from the Lookup (Magnifier Icon) option.

3. If New is selected, enter the Beneficiary Account Number and Beneficiary Name.

4. Select Yes or No to confirm on the beneficiary registration

5. Enter Debit or Payment Amount

   If Debit Amount is selected, iBANKING will show equivalent amount in Payment Currency in Payment Amount field and vice versa.

6. Click on the calendar icon to choose the Payment Date.

7. User can set the payment as Standing Instruction for future repetitive payment (if required).

8. Click on Submit button to send the payment for approval.

c) Domestic Fund Transfer (ACH / RTGS)

Domestic Fund Transfer is an electronic fund transfer service that allows you to transfer funds to other Bank accounts within OMAN in local currency (OMR) only.

1. Select the **Debit Account Number** by clicking on the Lookup (Magnifier Icon) button.

2. Select the **Beneficiary Type Existing** or **New.**

   If **New** is selected, enter the **Beneficiary Account Number** and **Beneficiary Name** Select **Yes** or **No** to confirm on the beneficiary registration

3. If **Existing** is selected**,** choose the **Beneficiary Account Number** from the Lookup (Magnifier Icon) option.

4. You can select either ACH or RTGS as Mode of Payment of transaction from drop down.

5. Enter **Debit** or **Payment** Amount

   If **Debit Amount** is selected, iBANKING will populate the equivalent amount in **Payment Amount** field & vice versa.

6. Click on the calendar icon to choose the **Payment Date.**

7. User can set the payment as **Standing Instruction** for future repetitive payment (if required).

8. Click on the drop down list of **Charge To** – to determine who pays the correspondent bank charges.

9. Select the **Payment Type** from the drop down list to describe the nature of payments

10. Enter the **Payment Details** and **Customer Reference** *(if require).*

11. Click on **Submit** button to send the payment for approval.

d) International Fund Transfer

International Fund Transfer is an electronic fund transfer service that allows you to transfer funds from your NBAD account to any Bank account globally.

1. Select the **Debit Account Number** by clicking on the Lookup (Magnifier Icon) button.

2. Select the **Beneficiary Type Existing** or **New.**

   If **New** is selected, enter the beneficiary account details, e.g. **Beneficiary Account Number, Currency** (*referring to the transfer amount currency*), **Beneficiary Name and Nick Name** (*if any*), **Bank Name, SWIFT Address, Country, Branch Name and City.** Once done, select **Yes** or **No** to confirm on the beneficiary registration

3. If Existing is selected, choose the Beneficiary Account Number from the Lookup (Magnifier Icon) option.

4. Enter **Debit** or **Payment** Amount

   If the **Debit Amount** is selected, iBANKING will populate the equivalent amount in Payment Currency in **Payment Amount** field & vice versa.

5. Click on the calendar icon to choose the **Payment Date**.

6. User can set the payment as **Standing Instruction** for future repetitive payment (*if required*).

7. Click on the drop down list of **Charge To** – to determine who pays the correspondent bank charges.

8. Select the **Reason for Transfer** from the drop down list to describe the nature of payments.

9. Enter the **Payment Details** and **Customer Reference** (*if required*).

10. Click on **Submit** button to send the payment for approval.

e) Card Payment

This is an electronic service that allows you to settle your NBAD Credit card payment.

1. Select the **Debit Account Number** by clicking on the Lookup (Magnifier Icon) button.

2. Select the **Credit Card** by clicking on the Lookup (Magnifier Icon) for the bill to pay.

3. Enter **Payment** Amount

4. Click on the calendar icon to choose the **Payment Date**.

5. Click on **Submit** button to send the payment for approval.

Module 4 – Transaction Authorisation and Release Functions

Payment Authorisation Steps

To authorise the payment, go to Payment module on the home page and select Pending Activities tab.

1. Click the Pending Authorization tab at the top.

2. Select the Transaction Reference number to authorise.

3. Click the Authorize button to proceed with transaction authorisation.

Note: For self-authorization setup, authorizer can proceed directly to release the payment.

Payment Release Steps

To release the payment, go to Payment module on the home page and select Pending Activities tab.

1. Click the Ready For Release tab at the top.

2. Select the Transaction Reference number to release.

3. Click the Release button to release the transaction to bank for further processing.

Module 5 – File Uploads

NBAD iBANKING Payment module offers the following types of file uploads:

    a. Bulk Payments

    b. Salary Payments

a) Bulk Payment

Bulk Payment allows user to upload a file in pre-defined format into iBANKING to make a group of payments together.

File Upload Steps

1. Select the **Transaction Type** as **Bulk Payments** by clicking on the Drop down button.

2. Select the **Template Name** by clicking on the drop down button.

3. Click the **Add** button to select and add the file to be uploaded.

4. Click on **Submit** button to send the payment for approval.

File Verification Steps

Next step is to verify the file uploaded. Go to **Payment** module on the home page and select **Pending Activities** tab.

5. Click **File Upload** section on the left.

6. Click **File Verification** tab on the top.

7. Select the **File Reference** number of the Bulk Payment file to verify by checking the box.

8. Click the **Accept** button to proceed with file verification process. Once done, the file will be routed to the Authorizer(s) to approve the payment.

Bulk Payment Authorisation Steps

To authorise the payment, go to **Payment** module on the home page and select **Pending Activities** tab.

9. Click **File Upload** tab on the left.

10. Click **File Authorisation** tab on the top.

11. Select the **File Reference** number of the Bulk Payment file to authorise by checking the box.

12. Click on **Authorize** button to proceed with file authorisation.
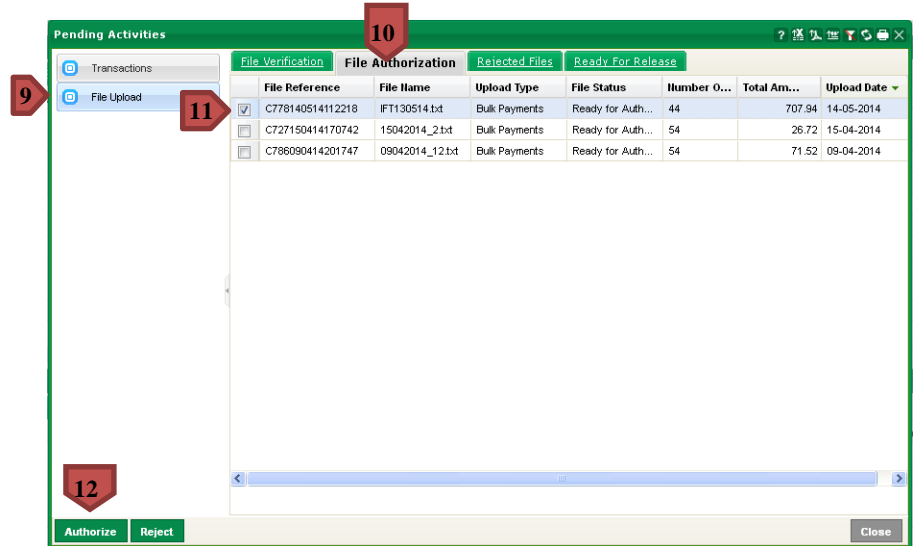
Payment Release Steps

Once the payment is authorised, the file needs to be released to the bank for processing.

13. Click the **Ready For Release** tab.

14. Select the **File Reference** number of the Bulk Payment file to release by checking the box.

15. Click the **Release** button to release the file to bank for processing.
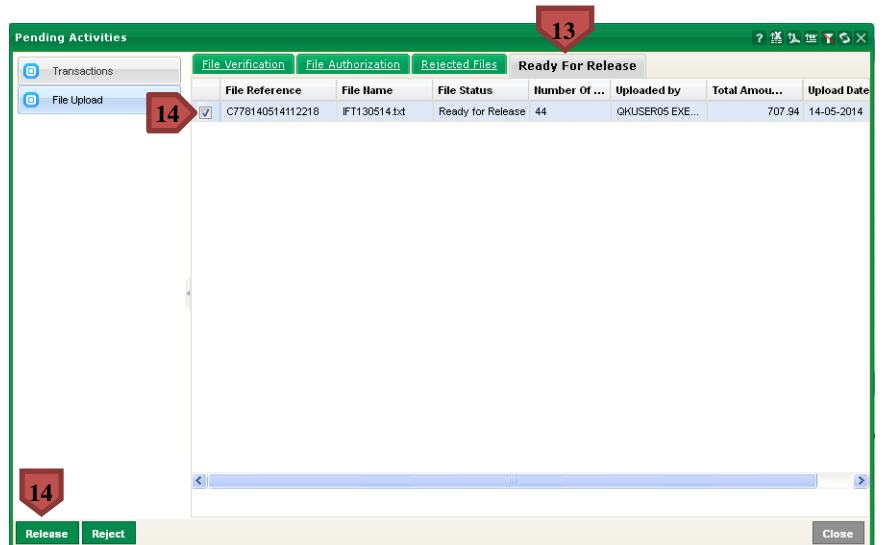
Bulk Payment File Generator Tool

To create the bulk payment file, please use the Excel File titled:

- NBAD iBANKING-Bulk Payment Tool

  Note: For definitions for the fields required in the Excel File: NBAD Bulk Payments Tool, please refer to Appendix A, within this document.

  For a soft copy of this Excel File, please contact your NBAD representative

b) Salary Payment

Salary Payment allows user to upload a file in pre-defined format into iBANKING to make a salary payment to a group of employees.

Salary File Upload Steps

Click on Initiate, Payroll Services, and select Salary Payment.

1. In **Transaction Type**, **Salary Payments** will be selected by default.

2. Select the **Template Name** by clicking on the drop down button.

3. Click the **Add** button to select and add the file to be uploaded.

4. **Debit Type** will be chosen as 'Single'.

5. Click on **Submit** button to send the payment for verification.
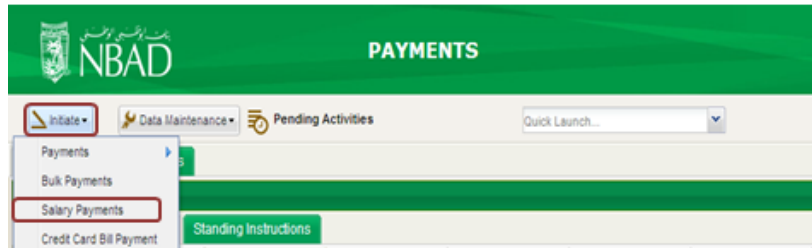
File Verification Steps

Next step is to verify the file uploaded. Go to **Payment** module on the home page and select **Pending Activities** tab.

6. Click **File Upload** section on the left.

7. Click **File Verification** tab on the top.

8. Select the **File Reference** number of the Salary Payment file to verify by checking the box.

9. Click the **Accept** button to proceed with file verification process. Once done, the file will be routed to the Authorizer(s) to approve the payment.

Salary Payment Authorisation Steps

To authorise the payment, go to **Payment** module on the home page and select **Pending Activities** tab.

10. Click **File Upload** tab on the left.

11. Click **File Authorisation** tab on the top.

12. Select the **File Reference** number of the Salary Payment file to authorise by checking the box.

13. Click on **Authorize** button to proceed with file authorisation.
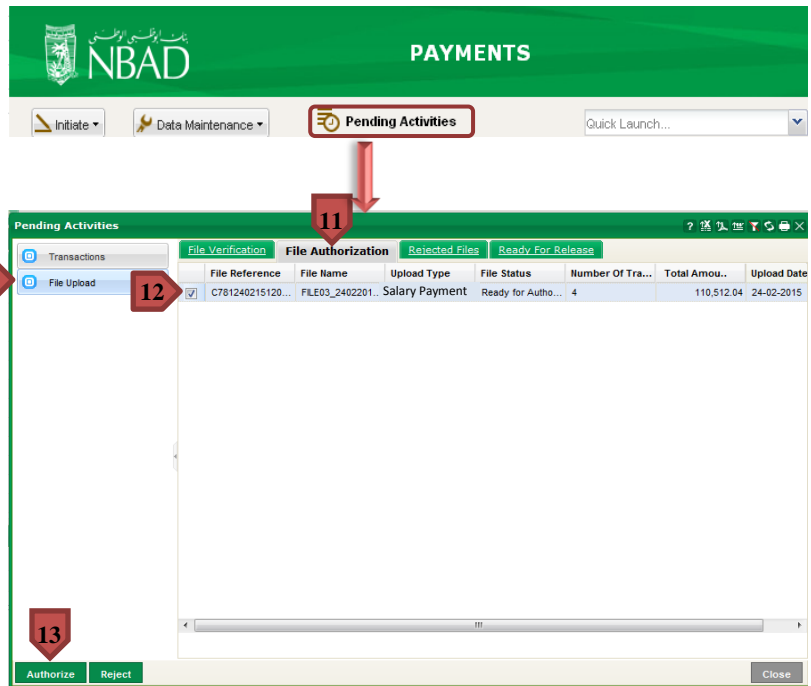
Payment Release Steps

Once the payment is authorised, the file needs to be released to the bank for processing.

14. Click the **Ready For Release** tab.

15. Select the **File Reference** number of the Salary Payment file to release by checking the box.

16. Click the **Release** button to release the file to bank for processing.
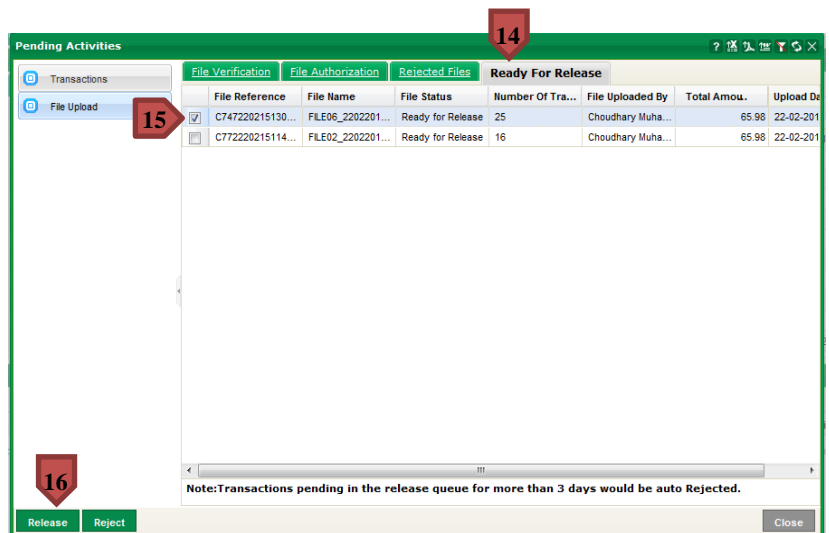
Salary Payment File Generator Tool

To create the Salary Payment file, please use the Excel File titled:

- NBAD iBANKING-Bulk Payments Tool

[Note: for a soft copy of this Excel File, please contact your NBAD representative]

Appendix A: Template for generating Bulk Payment and Salary Payment

The following table outlines the definitions for the fields required in the Excel File: NBAD Bulk Payments Tool.

Sr. No	Field Name	Use	Data Type	Length	Description/Remarks
1	Product Code	M	CHAR	3	BT – Bank Transfer (NBAD Transactions). LBT – Domestic Fund Transfer. TT – International Fund Transfer.
2	Debit Account Number	M	CHAR	34	Debit Account number
3	Beneficiary Nick Name	O	CHAR	35	If Beneficiary Nick Name is provided then existing beneficiary details will be used for transaction & other beneficiary details (if provided in file) will be ignored. Other Beneficiary details are not required if Beneficiary Nick Name is provided.
4	Beneficiary Account/IBAN No.	CM	CHAR	34	
5	Beneficiary Name	CM	CHAR	35	
6	Beneficiary Address Line 1	CM	CHAR	35	
7	Beneficiary Address Line 2	O	CHAR	35	
8	Beneficiary Bank Name	CM	CHAR	35	
9	Beneficiary Bank Country	CM	CHAR	2	ISO country code
10	Beneficiary Bank Location	CM	CHAR	35	
11	Beneficiary Bank Address	CM	CHAR	35	
12	Beneficiary Bank Code	CM	CHAR	11	8 or 11 character Beneficiary Bank Code
13	Clearing Code	CM	CHAR	11	This is Beneficiary Bank's routing code. It required only for International Fund Transfers depending on beneficiary bank country regulations.
14	Payment Date	M	CHAR	-	This is Transaction Date (dd/mm/yyyy)
15	Payment Currency	M	CHAR	3	This is transaction currency. BT - Debit or Beneficiary Account Currency. LBT - Only OMR TT - Debit or Beneficiary Account Currency.
16	Payment Amount	M	NUM	12,3	
17	Charge Type	CM	CHAR	3	Possible values are – OUR & SHA.
18	Purpose Code*	M	CHAR	3	It required for Domestic & International fund transfers.
19	Purpose of Payment	CM	CHAR	100	'Payment Details' - Mandatory for Domestic & International fund transfer
20	Customer Reference	O	CHAR	16	
21	Intermediate Bank Swift Code	O	CHAR	11	It can be left blank or 8 or 11 characters Correspondent Bank Swift Code.

Legends: M – Mandatory, O – Optional, CM – Conditional Mandatory

* List of Purpose Codes

Sr. No	Code	Description	Sr. No	Code	Description
1	001	Alimonies	21	021	Loan Repayments
2	002	Allowances	22	022	Market Shares Payment
3	003	Bills payment to vendors/companies	23	023	Membership
4	004	Corporate to Corporate Payments	24	024	Mortgage Payment
5	005	Corporate to Customer Payment	25**	025	Monthly Salary
6	006	Court Order	26**	026	Advance/Leave Salary
7	007	Credit Card Payment	27**	027	Overtime Payment
8	008	Custodian/Nominees	28	028	End of the Service Benefits
9	009	Custom Duties	29	029	Pension Payments
10	010	Customer to Corporate Payments	30**	030	Bonus
11	011	Customer to Customer Payment	31	031	Rent or Lease
12	012	Deposit Operations	32	032	Reversal of Credit/Debit transfer
13	013	Dividends	33	033	Savings
14	014	Foreign Currency Payments	34	034	Schools Fees
15	015	Government Payments	35	035	Service Payments
16	016	Insurance Payments	36	036	Social Payments
17	017	Interest Payments	37	037	Tax Payments
18	018	IPO	38	038	Utility Payments
19	019	IPO Refund	39	039	Others
20	020	Loan Disbursement			

** Purpose codes are applicable only for Salary Payments and not for Bulk Payments.