IsiNet Banking

User Manual

Table of Contents

1 Introduction and overview

The purpose of this manual is to explain and illustrate how the Isi Net – Internet Banking application's menus and options work, as well as outline some of the processes involved in using the Isi Net system.

1.1 Isi Net User Types

There are 4 main types of users who can be registered with the Isi Net system and access its services, as follows:

1. **NBV customer –personal user** – any individual having previously registered with NBV as a customer and having therefore been assigned a unique Customer ID (which is automatically generated by the core banking system Abacus).

2. **NBV customer –business user** – any legal entity –business, company, school, etc., having previously registered with NBV as a customer and having therefore been assigned a unique Customer ID (which is automatically generated by the core banking system Abacus).

3. **Authorized user** - any individual registered with the Isi Net system by an active NBV business customer. The Authorized user is granted access to the customer's accounts (or some of them). In general the Authorized user may not be NBV customer.

4. **NBV staff users** – NBV staff users can be either system administrators or bank staff.

   As a general rule, the system administrator has access to the full administrative functionality, while other bank staff users will be mainly concerned with managing various customer requests.

This manual documents the options available only for **NBV customers** and **Authorized users**. Administrative operations and functionality performed by the NBV staff users are not covered by this document.

Note that the menus and options available in Isi Net after login are different according to the user type.

1.2 Accessing the Isi Net service

All users - NBV customers and Authorized users can access the Isi Net service from NBV's website http://www.nbv.vu, by clicking on the **Isi Net Login** button situated in the right-hand pane, as shown below.

Note that the Isi Net login page can also be accessed by directly typing the following URL in the browser's address bar: https://online.nbv.vu.

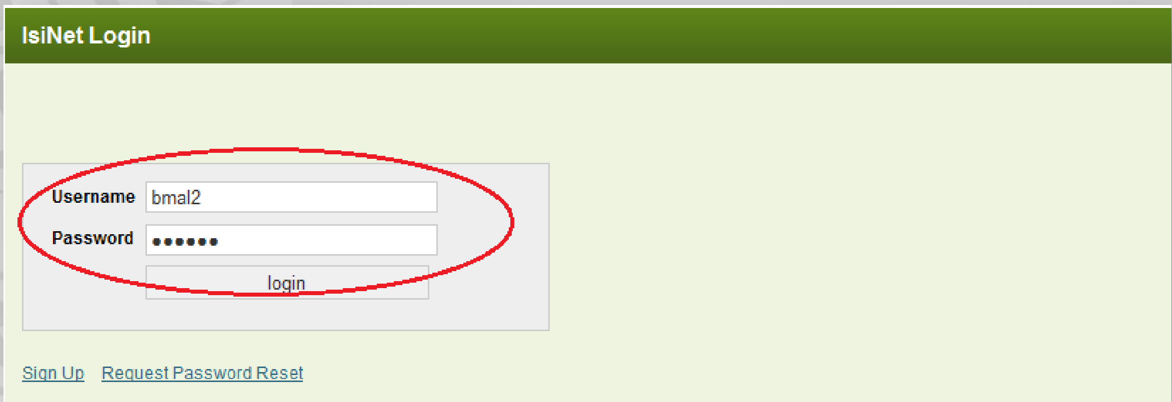
1.2.1 User Login

Only registered users with an active Isi Net user account or Authorized users can log into the Isi Net system.

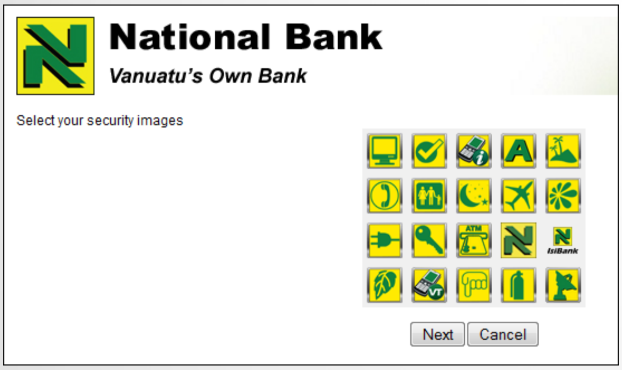
NBV customers – individuals and business can request registration to the service via the **Sign-up** active link on the main Isi Net page (described in the Customer sign-up section).

Authorized users should be registered in the system only by an active NBV customer business user *Note that on their first login to the system, authorized users are submitted to additional security process. You can find more about described in* *Chapter 2.2. First login for activated Authorized users*.

To access their Isi Net accounts, NBV customers and Authorized users should fill out the login form as follows:



1. Enter **Username** –the username is the one assigned when the user profile was created.
2. Enter **Password** – the password (minimum 6 digits) chosen by the customer when he/she requested to be signed-up for the Isi Net service or by the system administrator if the user has requested a password reset;
3. Click on **Login** button – will open the second security level verification page.



Select the 3 images you have chosen throughout the sign-up process.

Note: The exact order does not matter.

4. Click on **Next** button – if the verification succeeds this will log the user in and will open the Isi Net home page, giving access to the Isi Net user or Authorized user specific functionality.

Important notice

The Isi Net system only allows 3 login attempts with incorrect password input. After 3 incorrect attempts, the system will lock the user's Isi Net account, preventing any further access.

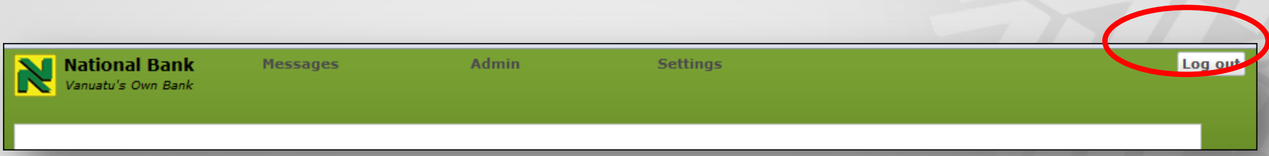
To unlock the account, the users can either:

a. Request the system administrator to reactivate their Isi Net user account (keeping the old password); OR

b. *Reset the password from the Isi Net interface (see details in the [Request Password Reset] section below).*

1.2.2 User Logout

To log out of the Isi Net services, click on the **Log out** button visible in the top right-hand corner on any page, as shown below:

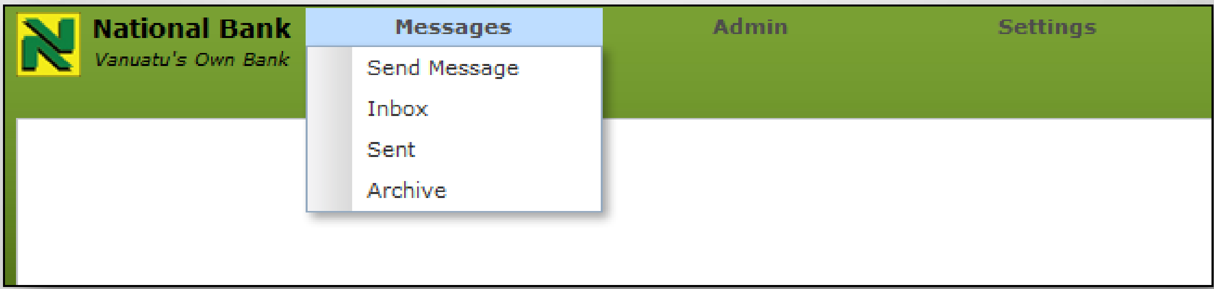


Note that the system will automatically log the user out if inactive for more than 5 minutes.

1.3 User Interface

1.3.1 Menus

Different pages can be accessed for operating the Isi Net system via the main menu and its submenus (if available)



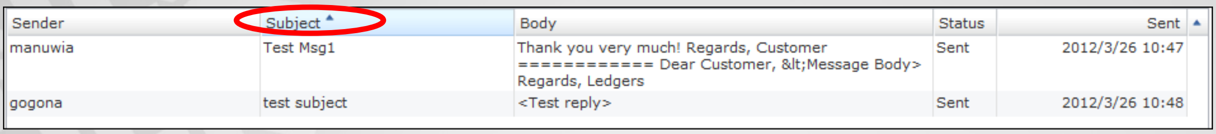
1.3.2 Buttons

The following are the standard buttons for operating the system:

Refresh – reloads the page so you can review changes made by you and/or other users
Close – closes dialog boxes and pages
Save – saves the entered information into the system
OK – confirms system messages and notes

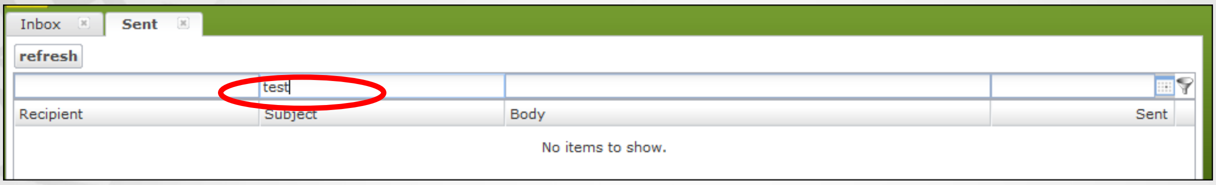
1.3.3 Arranging lists

In pages containing lists you can arrange the displayed details to your preferences for easier use. Use the drop-down arrow that appears on top of each column to sort information ascending or descending.



1.3.4 Data filters

Use the search box (if available) at the top of any column to quickly find a particular record.



1.4 Site Map

(Click on the links to go to the more detailed descriptions of each menu or option)

HOME PAGE (LOGIN)

- User Login
- Customer Sign-up
- Request Password Reset

CUSTOMER FUNCTIONALITY

MESSAGES

- Send message
- Inbox
- Sent
- Archive

ACCOUNTS

- List of Accounts
- Account Transactions

TRANSACTIONS

- Linked Accounts
- External Accounts

SETTINGS

- Change Password
- Change Security Images
- Change Security Answers
- Change Details
- Manage authorized users

2 Isi Net Customer Functionality

2.1 Customer Sign-up for Isi Net services

To be able to access Isi Net services, NBV customers – individuals and business are required to register as Isi Net users first. The customer registration (or sign-up) process consists of two main stages:

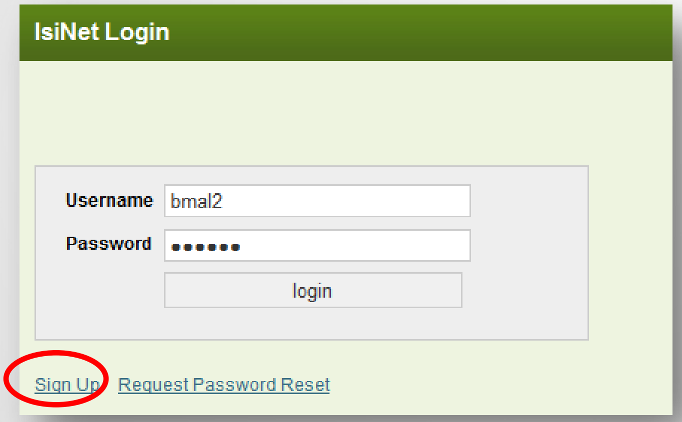
Step 1: The customer submits a registration request via the Idi Net interface (see this process detailed step-by-step) below.

Step 2: The customer's registration request is reviewed and accepted (or rejected) by an authorized NBV employee. Once the request is processed you will receive a response by e-mail.

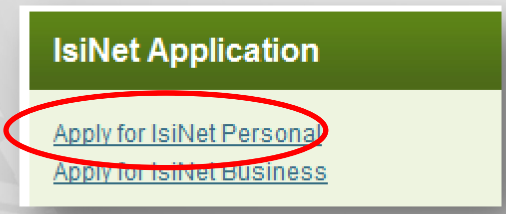
2.1.1 For individual customers

If you are individual and you want to apply for Isi Net personal user registration, you have to go through the following process:

1. Click on the **Sign Up** active link at the bottom of the Isi Net Login form, as shown below:

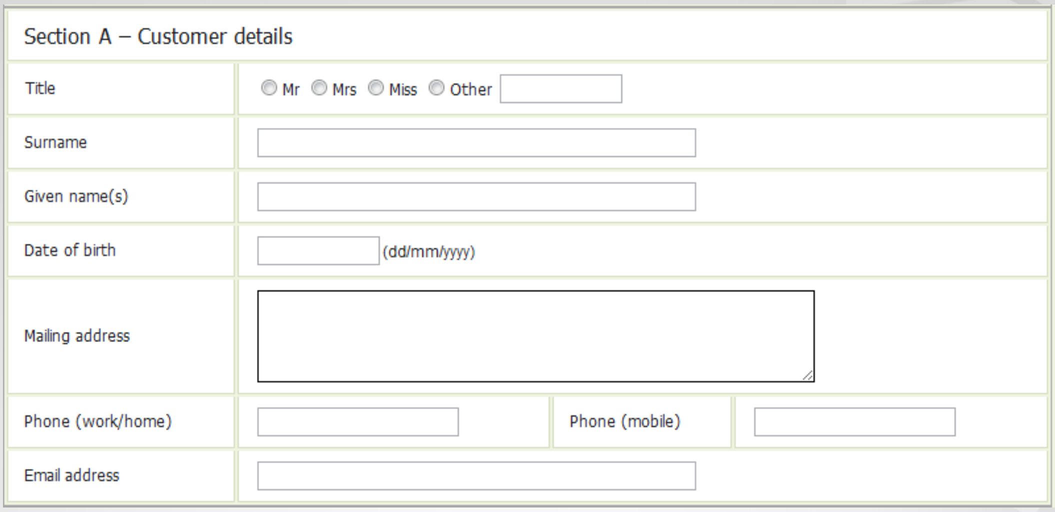


2. Select the Apply for **Isi NetPersonal** active link:



This will load an application form for personal users.

3. Fill out the **Isi Net Personal APPLICATION form**:

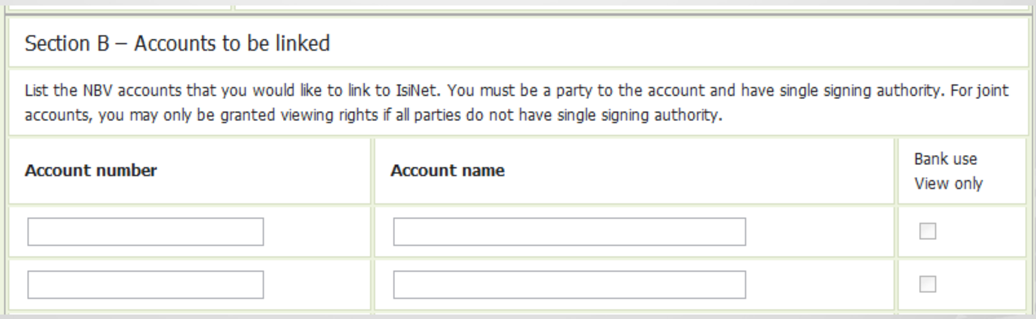


Section A – Customer details			
Title	Mr Mrs Miss Other		
Surname			
Given name(s)			
Date of birth	(dd/mm/yyyy)		
Mailing address			
Phone (work/home)		Phone (mobile)	
Email address			

- In **section A** – specify your personal details. *All fields are required*.
- **Title** – if you select 'Other' you should specify the title in the text box.
- **Surname** – fill out your last name.
- **Given Name(s) –** fill out your first name(s).
- **Date of birth –** fill out in format dd/mm/yyyy
- **Mailing address –** fill out your postal address
- **Phone (work/home)**
- **Phone (mobile)**
- **Email address**

Note that this personal information section has to be filled out as correctly and truthfully as possible, as it will be verified later against the customer's records with NBV. If the information doesn't match, NBV can reject the Isi Net registration request.

- In **section B** – specify the accounts you want to link to Isi Net. *Fields are not required as the list could be revised and edited at any moment later by NBV EB department*

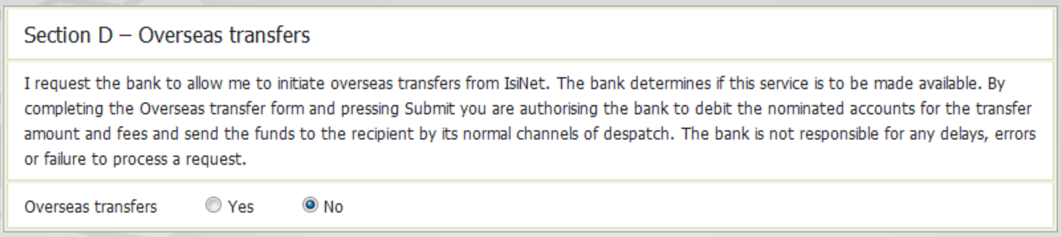


Section B – Accounts to be linked

List the NBV accounts that you would like to link to IsiNet. You must be a party to the account and have single signing authority. For joint accounts, you may only be granted viewing rights if all parties do not have single signing authority.

Account number	Account name	Bank use View only

- In **section D** – specify if you want to be allowed to initiate overseas transfers from Isi Net. By default the choice is set to "No". *The section is optional as the choice could be made later.*


Section D – Overseas transfers

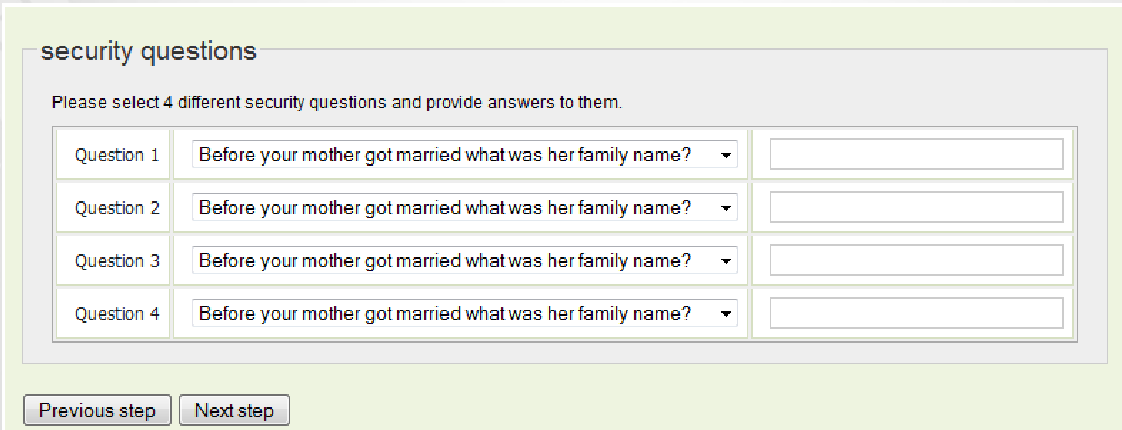
I request the bank to allow me to initiate overseas transfers from IsiNet. The bank determines if this service is to be made available. By completing the Overseas transfer form and pressing Submit you are authorising the bank to debit the nominated accounts for the transfer amount and fees and send the funds to the recipient by its normal channels of despatch. The bank is not responsible for any delays, errors or failure to process a request.

Overseas transfers ○ Yes ◉ No

4. Click on the **Next step** button **-** this button submits the personal information. If any of the information entered in the form is incorrect or the fields are incomplete, a warning message is displayed. After you correct all the errors you can submit the registration form by pressing the **Next step** button again.

Upon successful personal details registration you will be redirected to the next form – **Security questions**.

5. Select **security questions:**


security questions

Please select 4 different security questions and provide answers to them.

Question 1	Before your mother got married what was her family name?	
Question 2	Before your mother got married what was her family name?	
Question 3	Before your mother got married what was her family name?	
Question 4	Before your mother got married what was her family name?	

Previous step | Next step

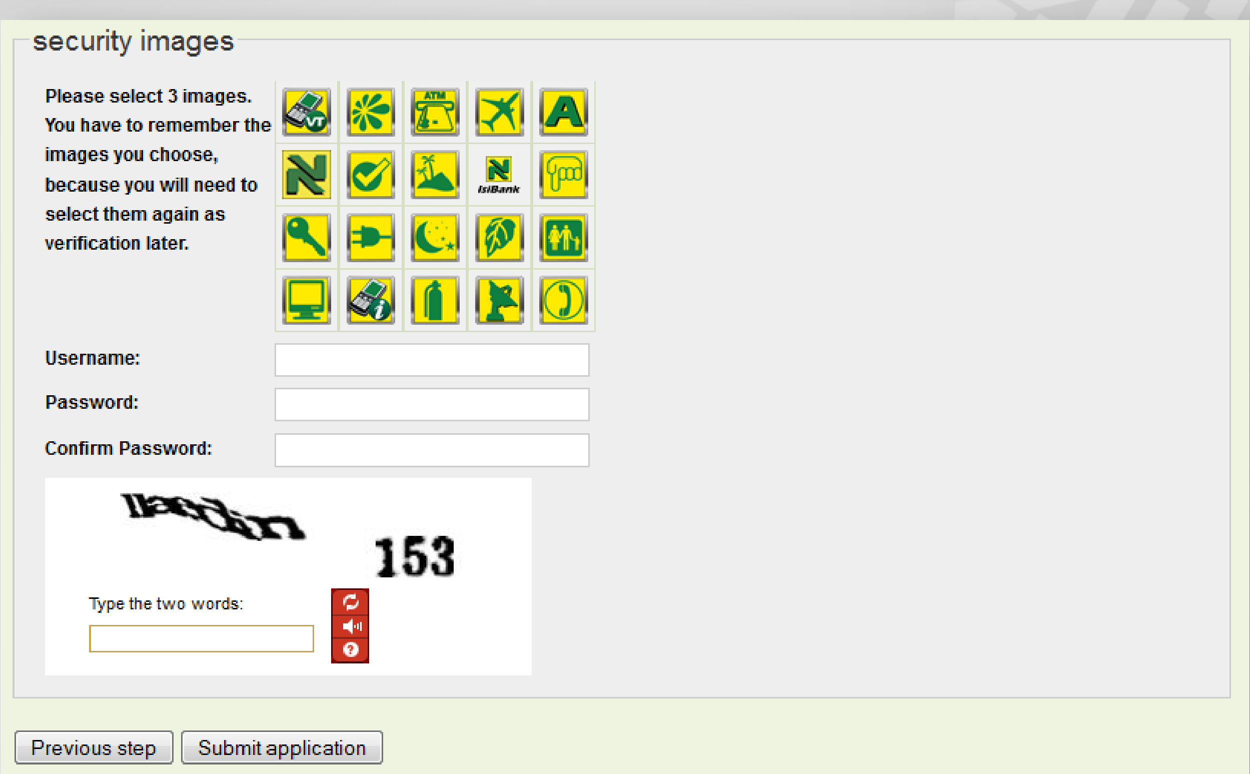
You should select four different questions from the dropdown list and fill out the answer in the corresponding text box. For each question an answer is required.

These questions will be used for additional user verification when in case you contact NBV EB department with queries.

6. Click on the **Next step** button **-** this button verifies the entered data and submits it for further processing. If data in the form is incorrect or the fields are incomplete, a warning message is displayed. After you correct all the errors you can submit the form by pressing the **Next step** button again.
In case you want to review and/or edit data entered on the previous step, click on the **Previous step** button and you'll be redirected back to the previous form.

Upon successful data registration you will be redirected to the next form – **Authentication details**.

7. Select the **authentication details** as follows:



- Select second-level **authentication images**

This form displays a pool of twenty images. You have to select 3 images from the grid (by clicking on them).

Note that the order they are selected is meaningless for the login process. You have to remember only the right images you had selected.

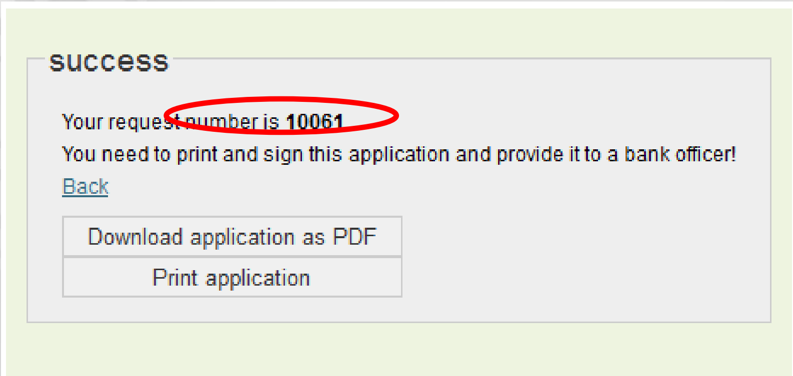
- **Username** – Unique name you will be identified by as a user for logging in the system
- **Password** – Type the password to be used for accessing the Isi Net system in the future; minimum password length is 6 digits.
- **Confirm password** – Enter the same value as in the "Password" field; this is used for password verification.
- Fill out **CAPTCHA** text box – in addition to the second-level authentication images, a CAPTCHA is generated. This is an additional security step: you have to complete it by typing the CAPTCHA generated text in the CAPTCHA text box.

All fields are required.

8. Click on the **Submit application** button **-** this button verifies the entered data and if correct submits the complete application form for further processing by NBV EB department.
If data in the form is incorrect or the fields are incomplete, a warning message is displayed. After you correct all the errors you can submit the form by pressing the **Submit application** button again.

In case you want to review and/or edit data entered on the previous step, click on the **Previous step** button and you'll be redirected back to the previous form.

The system notifies you about the successful submission of the registration request by returning a request number, as follows:



An email confirming the successful registration is sent to the e-mail address communicated during the application process. The completed form is attached to the mail.

9. Your individual customer's registration for Isi Net services is now complete, but your Isi Net account will be activated only upon approval by NBV EB department. You have the following options:
- Click on the **Download application as PDF** button if you want to download and save the application form as PDF file with the reference number completed. Thus it can be printed later. Or
- Click on **Print application** button if you want to send the application form to the printer right now.

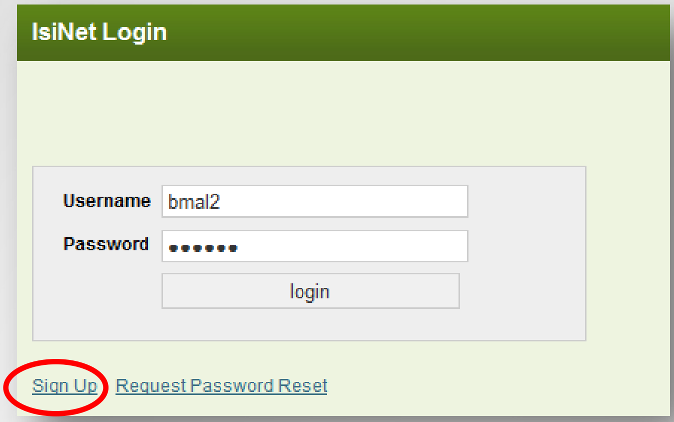
10. Exit the form and go back to the main Login page by following the **Back** active link.

Note that you will be notified by e-mail whether your application is accepted or rejected.

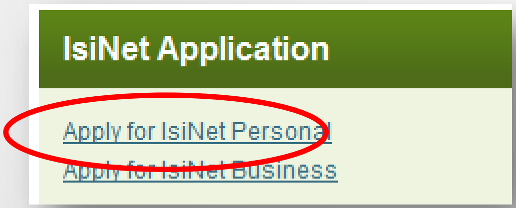
2.1.2 For business customers

If you are business representative of a legal entity and you want to apply for Isi Net business user registration, you have to go through the following process:

1. Click on the **Sign Up** active link at the bottom of the Isi Net Login form, as shown below:

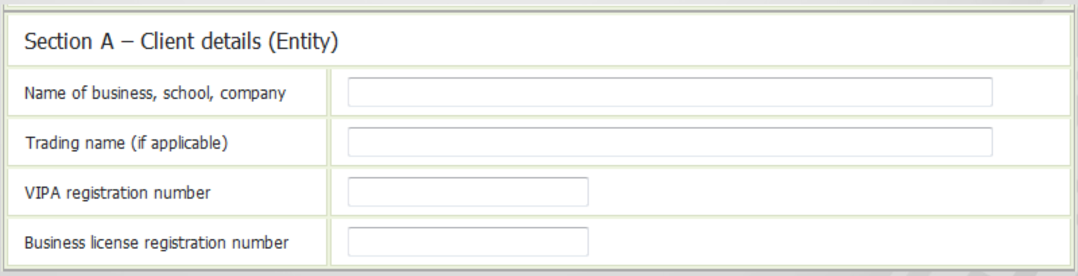


2. Select the Apply for **IsiNet Business** active link:



This will load an application form for personal users.

3. Fill out the **Isi Net Business APPLICATION form**:
   - In **section A** – specify your Entity's details. *All fields are required*.



Section A – Client details (Entity)	
Name of business, school, company	
Trading name (if applicable)	
VIPA registration number	
Business license registration number	

- **Name of business, school, company** – fill out the legal entity's name.

- **Trading Name (if applicable) –** fill out entity's trading name. If not applicable, fill out its legal name
- **VIPA registration number**
- **Business license registration number**

- In **section B** – specify your personal details as a business representative.

Section B – Initial authorised user details			
Master user	☐ Check if applicant is first user to register		
Title	◯ Mr ◯ Mrs ◉ Miss ◯ Other		
Surname			
Given name(s)			
Date of birth	(dd/mm/yyyy)		
Mailing address			
Phone (work/home)		Phone (mobile)	
Email address			

- **Master user** – tick the check box if you are the first user to register within Isi Net as representative of this legal entity. By default the box is not checked.
  All fields related to personal details are required
- **Title** – if you select 'Other' you should specify the title in the text box.
- **Surname** – fill out your last name.
- **Given Name(s) –** fill out your first name(s).
- **Date of birth –** fill out in format dd/mm/yyyy
- **Mailing address –** fill out your postal address
- **Phone (work/home)**
- **Phone (mobile)**
- **Email address**

Note that this personal information section has to be filled out as correctly and truthfully as possible, as it will be verified later against the customer's records with NBV. If the information doesn't match, NBV can reject the Isi Net registration request.

- In section C – specify the accounts you want to link to Isi Net. *The section is optional and fields are not required as the list could be revised and edited at any moment later by NBV EB department*

Do you have an existing personal account with NBV ?	
◯ Yes	Account number
◯ No	Complete Customer Identification and/or Acceptable Referee form and submit to bank with documents to complete identification process.

Section C – Accounts to be linked		
List the NBV accounts that you would like to link to IsiNet.		
Account number	**Account name**	**Signatories to auth a trn***
Note: The number of signatories required in terms of your account operating authority will not automatically be reflected in IsiNet. Specify your requirements above. The maximum is 3. If no number is nominated then the default is one. These can only be changed by submitting a fully authorised IsiNet Business Amendment form.		

- In section D - specify an account for fees and charges debit. *The section is optional.*

Section D – Fee debiting information	
Nominate an account to which IsiNet fees and charges can be debited if applicable.	
Account number	

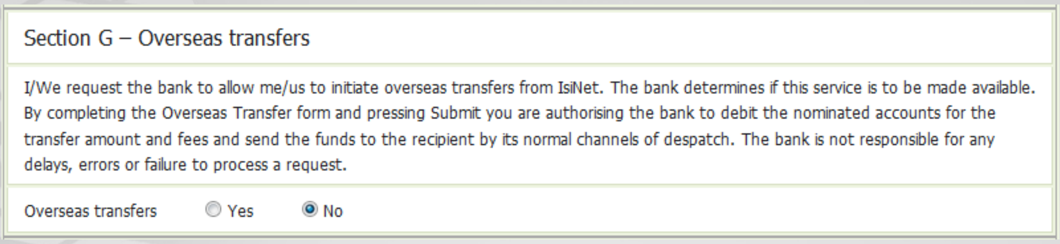
- In section E – specify global daily limits for transactions. *The section is optional.*

Section E – Global daily limits
This is the maximum total value of transactions for all transaction types (excluding internal transfers*) within a 24 hour period. The default Global daily limit is Vt15,000,000. Increase or decrease the global daily limit to Vt Requests for limits above the default are subject to NBV approval. *Internal transfers are transfers between accounts in Section C.

- In section F – specify your limits as per transaction type. *The section is optional.*

Section F – Transaction limits		
The maximum transaction authorisation limits in Vatu for any user are:		
Transaction type	**Transaction limit**	**Daily limit**
External transfers		
Multiple transfers		
Overseas transfers		
These limits can only be changed by submitting a fully authorised IsiNet Business Amendment form.		

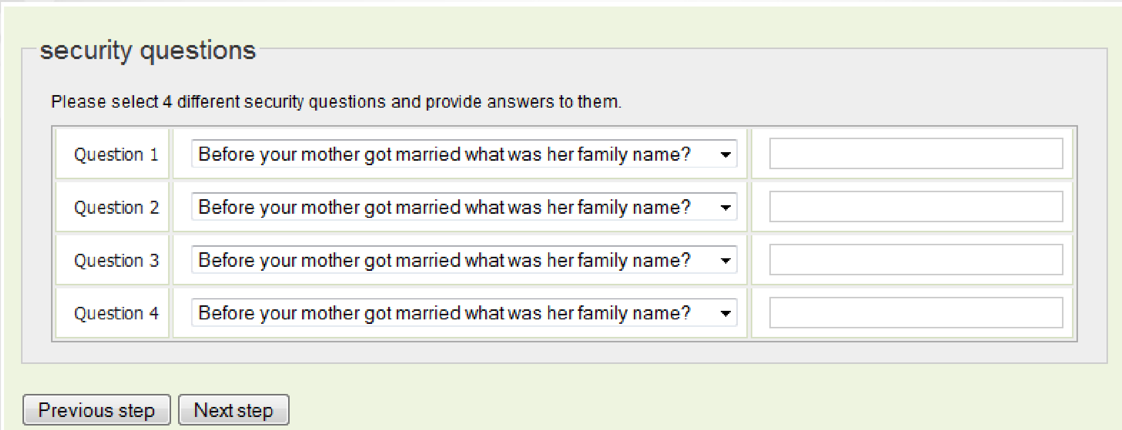
- In section G – specify if you want to be allowed to initiate overseas transfers from Isi Net. By default the choice is set to “No”. *The section is optional as the choice could be made later.*



4. Click on the **Next step** button **-** this button submits the personal information. If any of the information entered in the form is incorrect or the fields are incomplete, a warning message is displayed. After you correct all the errors you can submit the registration form by pressing the **Next step** button again.

   Upon successful personal details registration you will be redirected to the next form – **Security questions**.

5. Select **security questions:**



   You should select four different questions from the dropdown list and fill out the answer in the corresponding text box. For each question an answer is required.

   These questions will be used for additional user verification when in case you contact NBV EB department with queries.

6. Click on the **Next step** button **-** this button verifies the entered data and submits it for further processing. If data in the form is incorrect or the fields are incomplete, a warning message is displayed. After you correct all the errors you can submit the form by pressing the **Next step** button again.
   In case you want to review and/or edit data entered on the previous step, click on the **Previous step** button and you'll be redirected back to the previous form.

   Upon successful data registration you will be redirected to the next form – **Authentication details**.

7. Select the **authentication details** as follows:

- Select second-level **authentication images**

This form displays a pool of twenty images. You have to select 3 images from the grid (by clicking on them).

Note that the order they are selected is meaningless for the login process. You have to remember only the right images you had selected.

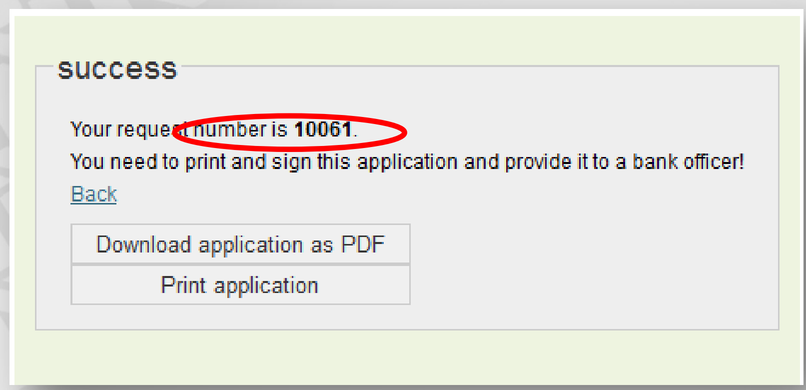
- **Username** – Unique name you will be identified by as a user for logging in the system
- **Password** – Type the password to be used for accessing the Isi Net system in the future; minimum password length is 6 digits.
- **Confirm password** – Enter the same value as in the “Password” field; this is used for password verification.
- Fill out **CAPTCHA** text box – in addition to the second-level authentication images, a CAPTCHA is generated. This is an additional security step: you have to complete it by typing the CAPTCHA generated text in the CAPTCHA text box.

All fields are required.

8. Click on the **Submit application** button **-** this button verifies the entered data and if correct submits the complete application form for further processing by NBV EB department.
If data in the form is incorrect or the fields are incomplete, a warning message is displayed. After you correct all the errors you can submit the form by pressing the **Submit application** button again.

In case you want to review and/or edit data entered on the previous step, click on the **Previous step** button and you'll be redirected back to the previous form.

The system notifies you about the successful submission of the registration request by returning a request number, as follows:



An email confirming the successful registration is sent to the e-mail address communicated during the application process. The completed form is attached to the mail.

9. Your individual customer's registration for Isi Net services is now complete, but your Isi Net account will be activated only upon approval by NBV EB department. You have the following options:

- Click on the **Download application as PDF** button if you want to download and save the application form as PDF file with the reference number completed. Thus it can be printed later. Or
- Click on **Print application** button if you want to send the application form to the printer right now.

10. Exit the form and go back to the main Login page by following the **Back** active link.

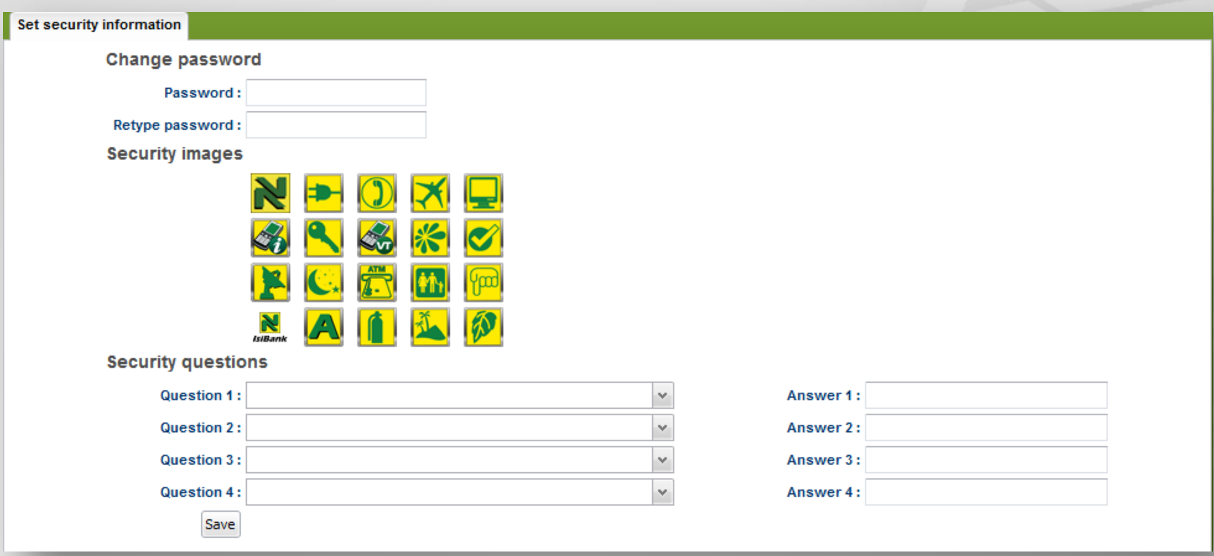
Note that you will be notified by e-mail whether your application is accepted or rejected.

2.2 First login for activated Authorized users

To be able to access Isi Net services, authorized users should be registered as Isi Net users first by a business representative IsiNet user and activated within the system.

Note: More about authorized user's registration process is described in [Chapter 2.8.1 Create Authorized usrers](#).

As registered authorized user, once you are notified by an e-mail that your profile is already activated, you have to follow the steps described below on your first log into *IsiNet* system:



- Change your initial temporary **password**:
  Type your new password to be used for accessing the Isi Net system in the futurein the **Password** field. Note that minimum password length is 6 digits.
  Then retype the same string in the **Retype password** field to confirm.

- Select second-level authentication **security images**:

  This section displays a pool of twenty images. You have to select 3 images from the grid (by clicking on them).

  Note that the order they are selected is meaningless for the login process. You have to remember only the right images you had selected.

- Select security questions and answers:

  You should select four different questions from the dropdown list and fill out the answer in the corresponding text box. For each question an answer is required.
  These questions will be used for additional user verification when in case you contact NBV EB department with queries.

Click on the **Save** to record data.

2.3 Request Password Reset

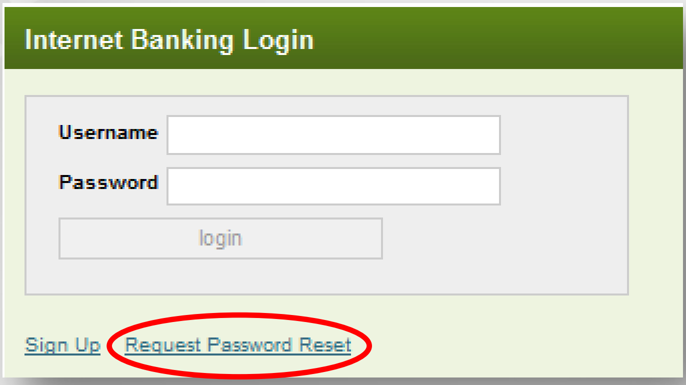
This functionality allows the NBV customer to send a request for their Isi Net user password to be reset. The customer password reset process consists of two main stages:

Step 1: The customer submits a password reset request via the Isi Net interface (see this process detailed step-by-step) below.

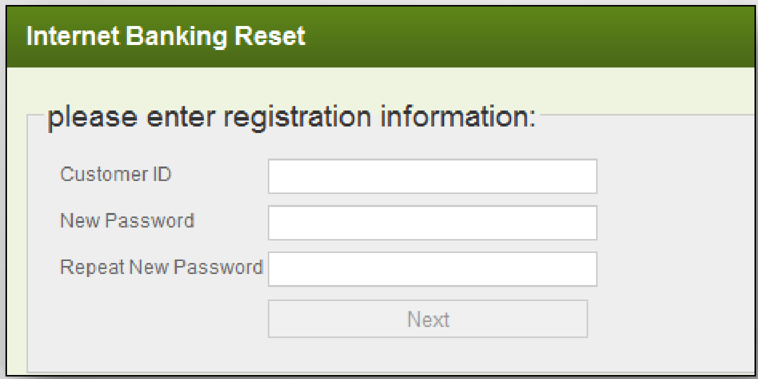
Step 2: The customer's password reset request is reviewed and accepted (or rejected) by an authorized NBV employee.

To send a request for password reset to the Isi Net services, you have to go through the following process:

1. Click on the **Request Password Reset** link at the bottom of the Isi Net Login page, as shown below:



2. Fill out the password reset form as follows:



Notes: all three fields are compulsory, new password has to be typed in twice for confirmation.

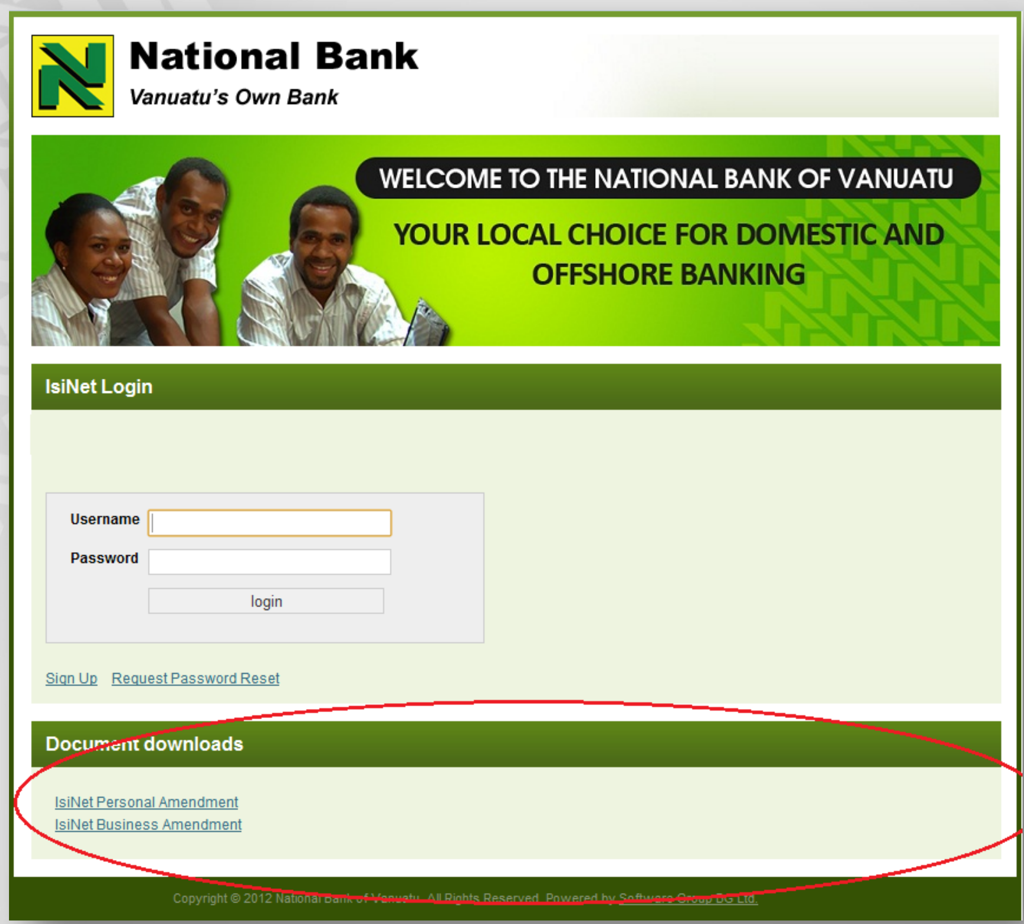
The next steps are identical to the ones described above for customer signup:

3. Click on the **Next** button to submit the new password information.
4. Select the second-level authentication images.
5. Click on the **Next** button again to complete the reset password request.
6. The system returns a registration number as confirmation that the request was successfully registered.
7. The process is now complete, but the new selected password will become active only after the password reset request is reviewed and approved by authorized NBV staff.

Note that the Reset Password functionality is only available for NBV customers and not for authorized users

2.4 Documents Download

In case the user needs to declare changes of any details stated originally in the application form (personal details, linked to Isi Net accounts, limits, specific rights, etc) an Amendment Form should be completed and submitted to NBV front office .
These documents are in DOC format and are available for download from the public section of the IsiNet site.

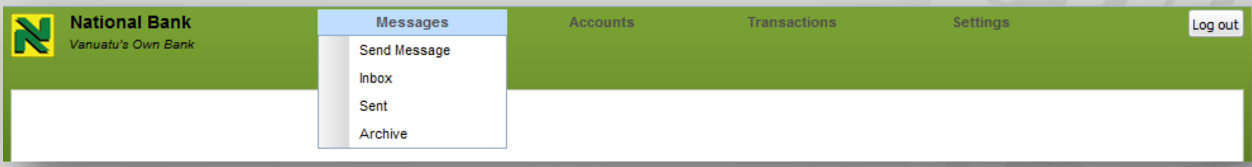


If you are a Personal user – follow the **IsiNet Personal Amendment** link.
If you are a Business user – follow the **IsiNet Business Amendment** link.

2.5 Message Services

Each subscribing customer has a secure mailbox within the Isi Net service. The main purpose of this mailbox is to allow secured and quick communication between the Bank and its customers for various notifications, requests, etc.

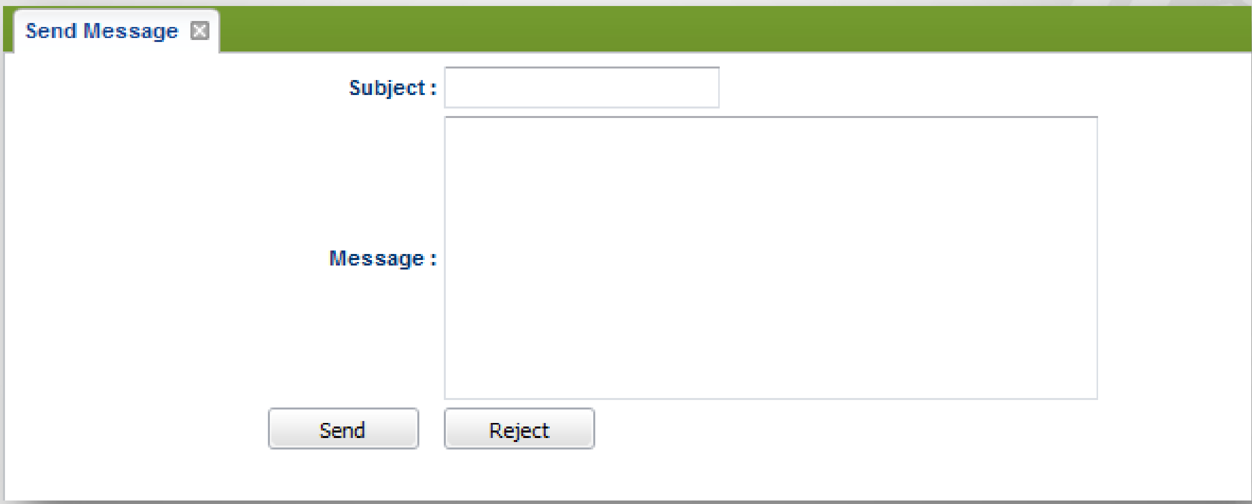
The Message service works like a classical mail service.
To use its options go to **Messages** menu:



2.5.1 Send Message

Go to **Messages** -> **Send Message** menu.

Allows creating and sending a message to NBV EB department, as shown below:



- **Subject** - specify message subject
- **Message** – text message

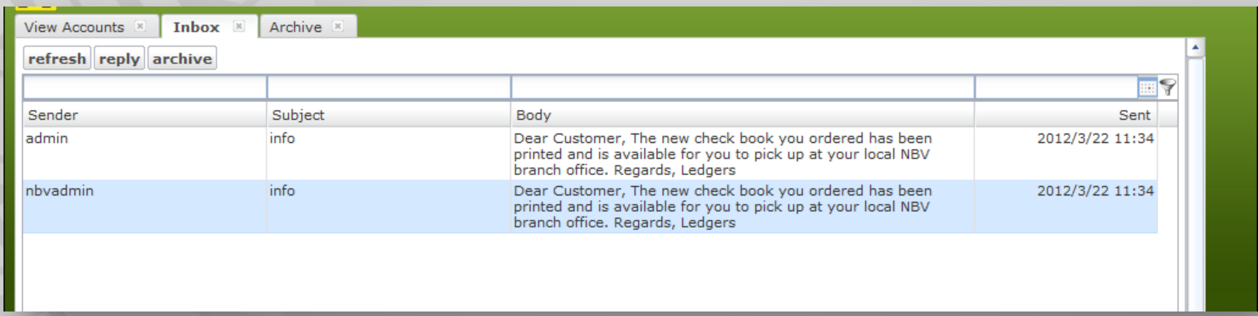
Available options are the following:

- **Reject** – discards the message, not sending it and not saving it in any folder
- **Send** – sends the message to the specified recipient

2.5.2 Inbox

Go to **Messages** -> **Inbox** menu.

The page loads a list of all the messages received by the user, as shown below:



Users can search all messages in their Inbox by typing the searched text in the data filter box on top of the screen.

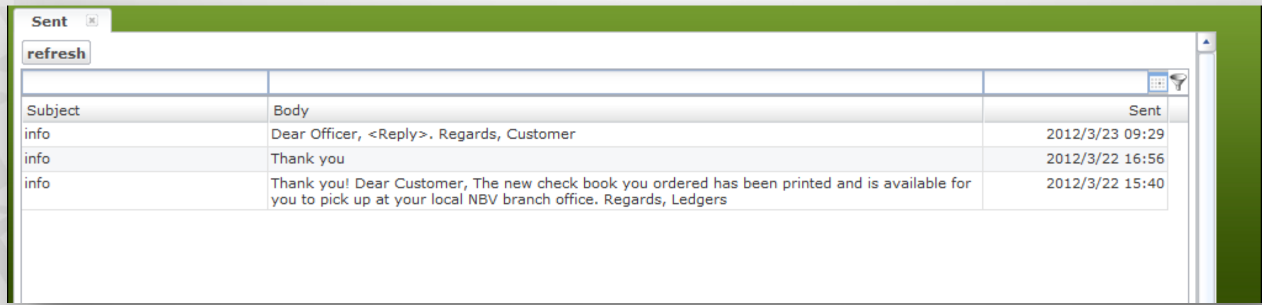
Additional options available here are:

- **Refresh** – Refresh the page checking for new messages. If any received, they are displayed in the list
- **Reply** – opens a new **Create Message** tab, replying to the selected message from Inbox
- **Archive** – Archive the message, sending it to the **Archive** folder

2.5.3 Sent

Go to **Messages** -> **Sent** menu.

The page loads a list of all the messages sent by the user, as shown below:



Users can search all messages **Sent** by typing the searched text in the data filter box on top of the screen.

Additional options available here are:

- **Refresh** – Refresh the page checking for new messages. If any received, they are displayed in the list

2.5.4 Archive

To review all the messages that were archived from the Inbox folder go to **Messages** -> **Archive** menu.

Users can search all messages in their **Archive** by typing the searched text in the data filter box on top of the screen.

Additional options available here are:

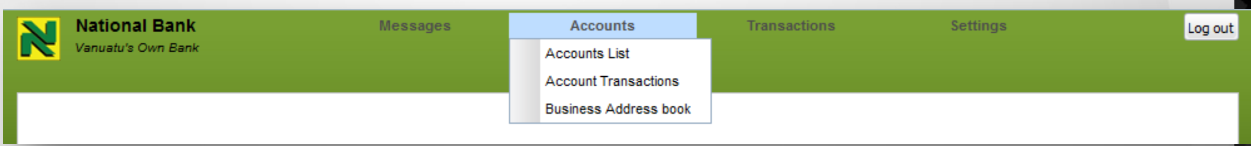
- **Refresh** – Refresh the page checking for new messages. If any received, they are displayed in the list

2.6 Accounts

This menu regroups all the options and functionality related to a customer's accounts with NBV, such as:

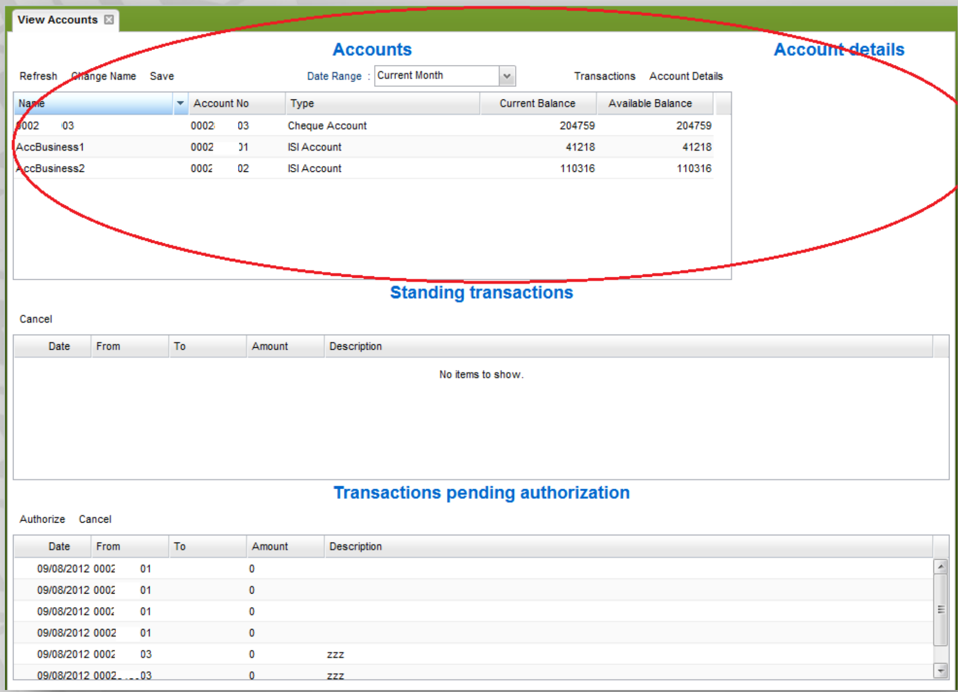
- viewing all active accounts;
- checking detailed information about each account's terms and conditions;
- viewing all transactions posted in an account over a specified period (and exporting the account transactions as an Excel file)
- reviewing and cancel all standing transactions
- reviewing and authorizing all pending transactions
- Maintain an Address Book

To access this menu go to **Accounts**



2.6.1 List of accounts

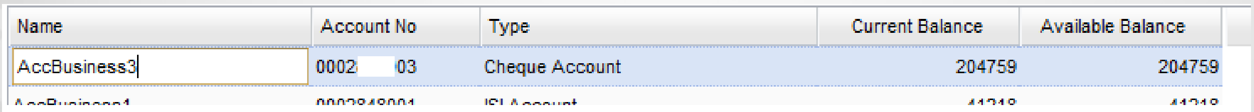
To access this menu go to **Accounts ->Accounts List**
Note: After user login, the page is loaded by default.



List of all customer's **ACTIVE** and linked to IsiNet accounts is loaded in the upper section of the page. Each record is specified by:

- **Name** – in this field, the customer can assign different names to his/her accounts in order to easily identify them in the Isi Net system. By default at subscription, the account name filed is identical to the account number.

  You can change this name by selecting the account and clicking on the **Change Name** button or double clicking on the account record. The field becomes editable:



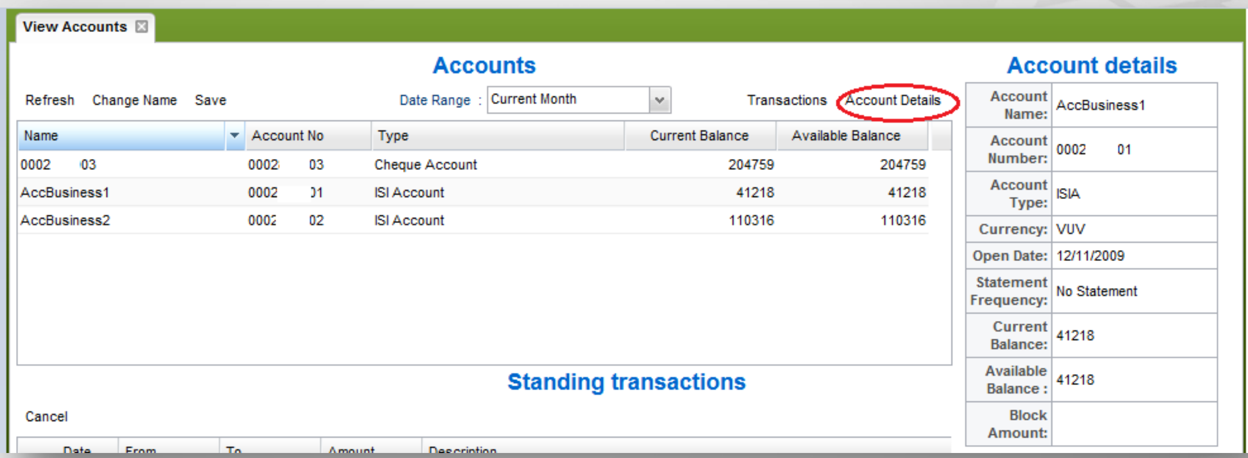
  To save changes click on the **Save button** and click on **Refresh** button for reviewing. To cancel the name edit, select any other record.

- **Account No.** – is the number of the account in NBV's system.
- **Type** – designates product in which the account was opened.
- **Current Balance** – is the total account's balance as of the viewing date and time. Note that loan or overdraft accounts balances (debit) are displayed as negative amounts, while savings and current accounts balances (credit) are displayed as positive amounts.
- **Available Balance** – depending on the product, the "available balance" is equal to the current balance minus any blocked or frozen amounts, minus cheques pending clearing.

- **Change Name –** allows the user to change the name of the account
- **Save** – saves changes to the account's name
- **Transactions –** allows viewing transactions posted on a specific account; explained in more detail below
- **Account Details –** allows viewing an account's terms and conditions; explained in more detail below

2.6.2 Account details

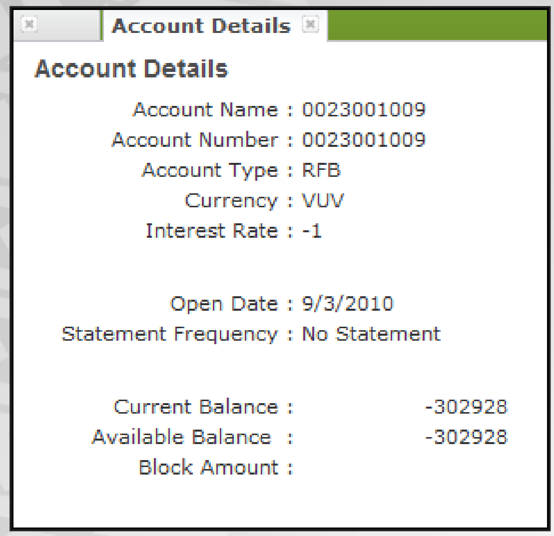
From the main accounts list, you can easily navigate to check other details related to any of your accounts. To view more detailed information about a specific account, select its corresponding record from the Account list and click on the **Account Details** button:

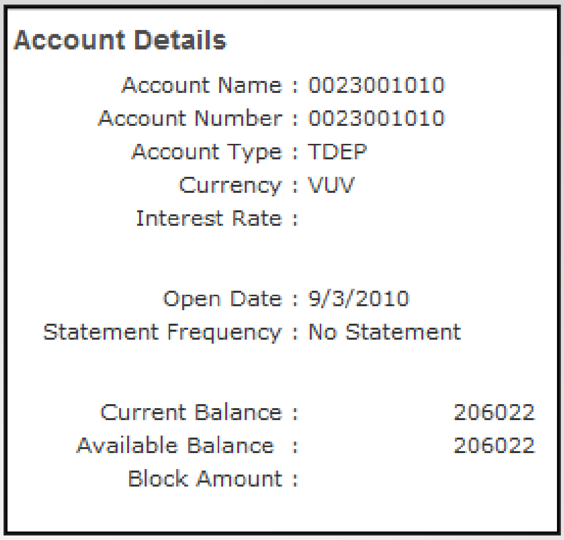


This will open a separate ***Account Details*** tab next to the account list grid displaying all the additional information about the selected account,

LOAN ACCOUNT

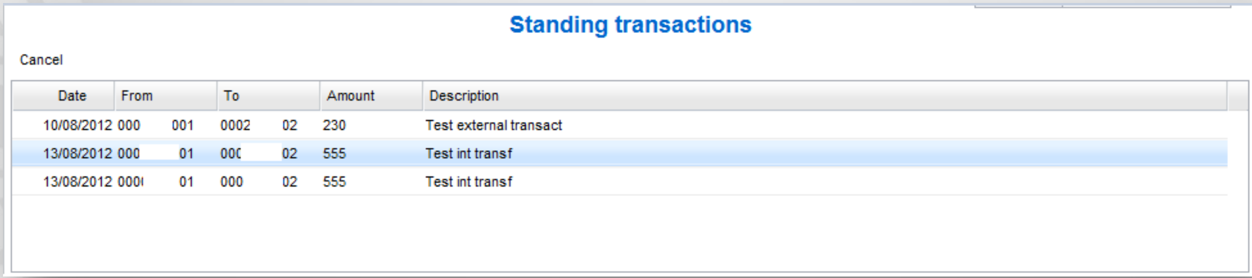
SAVINGS ACCCOUNT:





2.6.3 Standing Transactions

A list of all standing transaction is loaded in the middle section of the page:


Standing transactions

Cancel

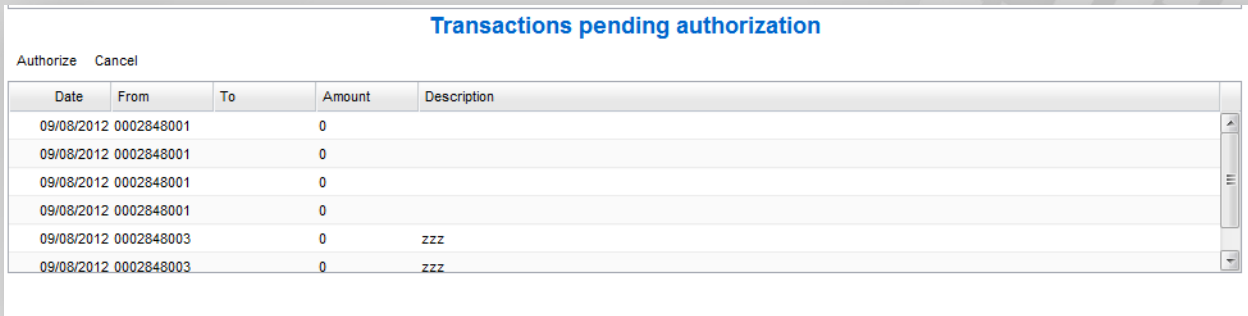
Date	From		To		Amount	Description
10/08/2012	000	001	0002	02	230	Test external transact
13/08/2012	000	01	00(	02	555	Test int transf
13/08/2012	000(	01	000	02	555	Test int transf

The list displays the last 10 transfers scheduled to be posted in the following days if any.
The transfers are ordered by date when they should be posted and time of creation.

To cancel a standing transfer transaction select its corresponding record from the list and click on the **Cancel** button.

2.6.4 Transactions Pending Authorization

A list of all pending and waiting authorization transaction is loaded in the bottom section of the page (the section is available for business users only):



Available options are the following:

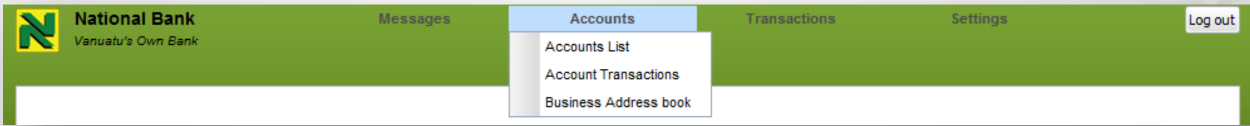
- **Authorize** – authorize the pending transaction
- **Cancel –** cancel the pending transaction

2.6.5 Account Transactions Review

This option allows the customer to enquire their account(s) transactions for a specified period and either review the results on screen or print or export them to Excel.

There are two ways to access this menu:

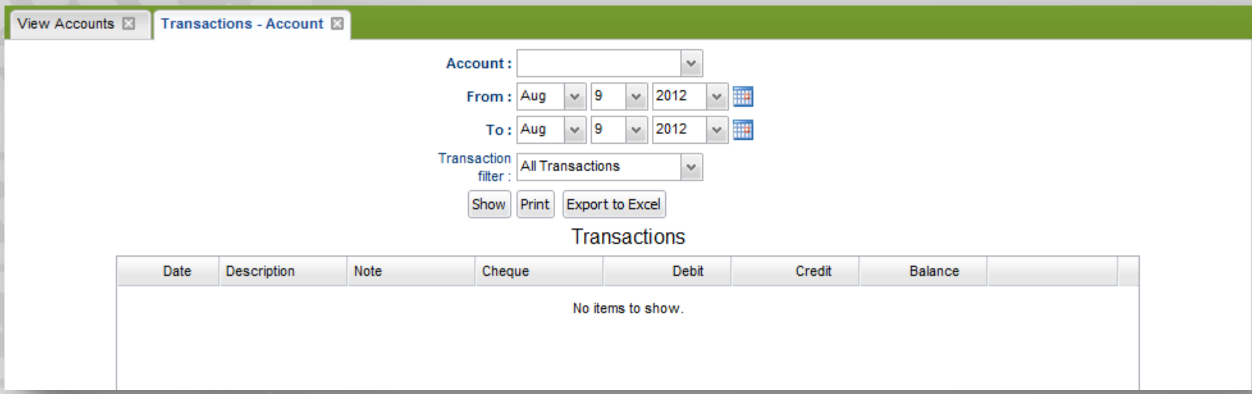
- Following **Accounts ->Account Transactions** menu



or

- From the main **Accounts list** where you can easily navigate to check detailed transactions posted on any of these accounts.

In case the **Accounts ->Account Transactions** menu is followed, this will open the Transactions – Account page.

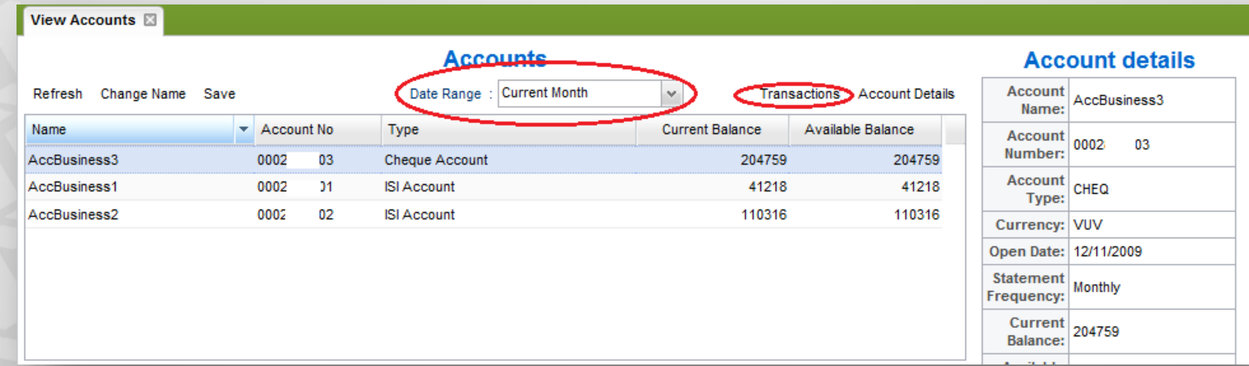


1. The user has to specify:

- **Account** –select from the dropdown list where all customer's accounts are available. *This field is mandatory.*
- Date **From** and date **To** – date range determining the period for transactions to be included in the report. Selecting a period you should observe that the report is limited to no more than 90 days period.
    - *By default the last month is loaded.*
- Transaction filter – the following options are available: All Transactions, Deposits only, Withdrawals Only, Transaction Amount.
    - *By default "All Transactions" is loaded.*

2. Click on the **Show** button.

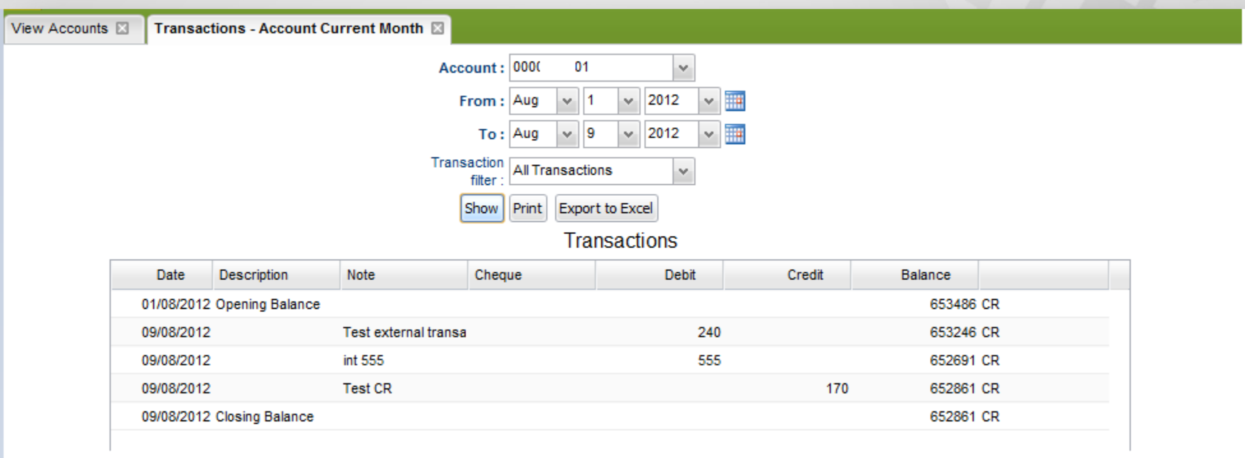
If the second way is followed, to view the account transactions report, the user should follow these steps:



1. Select an account from ***Accounts list***.

2. Select a **Date Range** from the dropdown- this will determine the period for transactions to be included in the report. Available options: Today, 7 Days, 14 Days, Current Month, Previous Month, User Defined
3. Click on the **Transactions** button.

Regardless the access way hereinafter the functionality is the same.
This will load the list of transactions posted on the selected account in the specified period, as shown below:

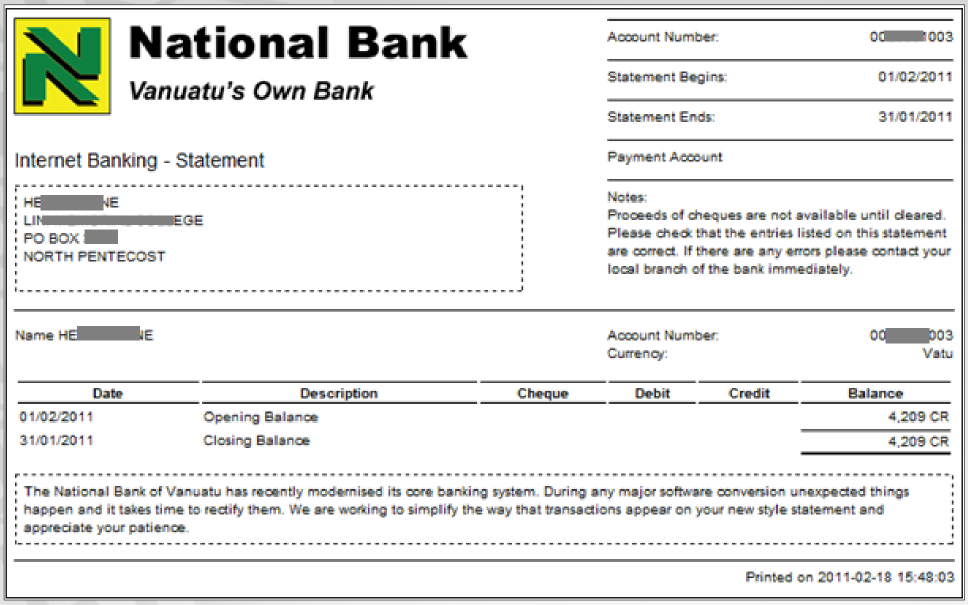


Note that if there are no transactions on the account, the system will only display the opening and closing balances as of the specified start and end date of the transactions query.

The user can continue exploring transactions in this tab by selecting a different account, different dates and filtering transactions by selecting a type from the **Transaction filter** dropdown list.

Other buttons available in this page are the following:

- **Show –** displays the list of transactions that match the selected dates and other parameters in the Isi Net Account Transactions screen, just below the parameters section (like in the above screenshot).
- **Print –** opens the printable format of the transactions report in a separate browser tab. From here, the customer can choose to print the statement by using the browser's printing functionality.



National Bank
Vanuatu's Own Bank

Internet Banking - Statement

HE[redacted]NE
LIN[redacted]EGE
PO BOX [redacted]
NORTH PENTECOST

Account Number:	00[redacted]003
Statement Begins:	01/02/2011
Statement Ends:	31/01/2011
Payment Account	

Notes:
Proceeds of cheques are not available until cleared. Please check that the entries listed on this statement are correct. If there are any errors please contact your local branch of the bank immediately.

Name HE[redacted]NE

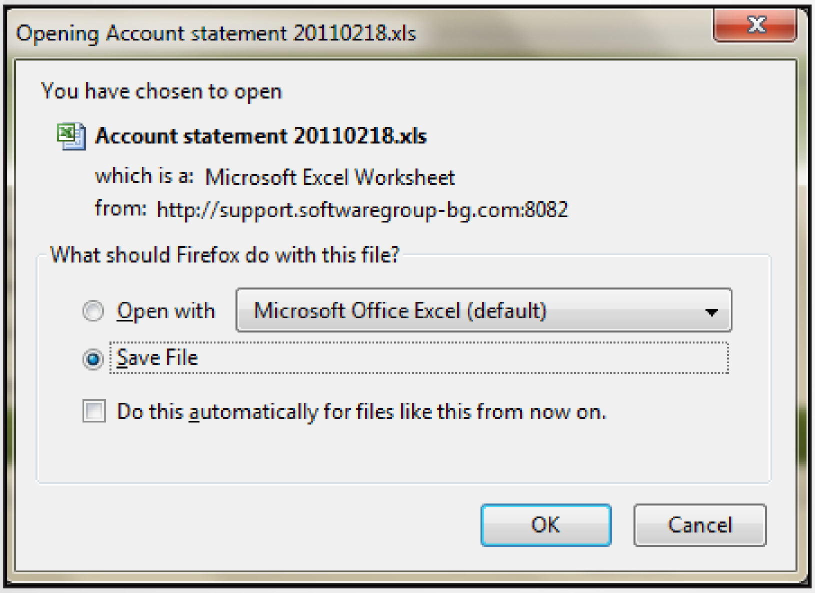
Account Number: 00[redacted]003
Currency: Vatu

Date	Description	Cheque	Debit	Credit	Balance
01/02/2011	Opening Balance				4,209 CR
31/01/2011	Closing Balance				4,209 CR

The National Bank of Vanuatu has recently modernised its core banking system. During any major software conversion unexpected things happen and it takes time to rectify them. We are working to simplify the way that transactions appear on your new style statement and appreciate your patience.

Printed on 2011-02-18 15:48:03

- **Export to Excel –** opens a dialogue box with the following options:



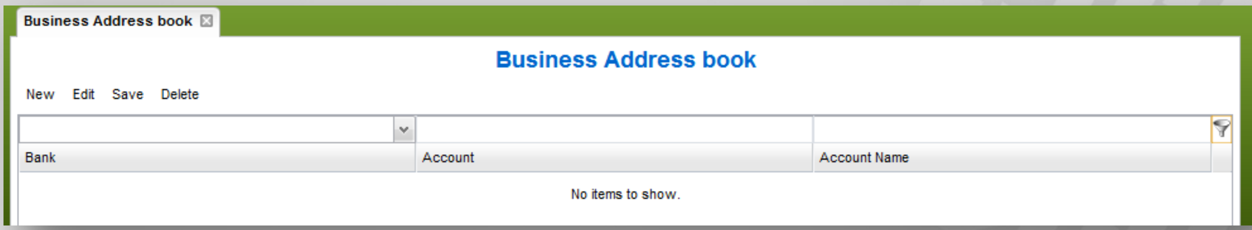
a) **Open with –** will open the transactions report file with Excel (as a temporary file) OR

b) **Save file –** will save the transactions report as an Excel file in a specified location. Note that by default the file will be named “***Account statement <date>.***xls”; the user can choose to keep this file name or rename it.

2.6.6 Business Address Book

The option allows the customer to maintain an Address book – a list of saved accounts which are frequently used as destination accounts in creating external and multiple transfers.

To access this menu go to **Accounts ->Business Address Book**



Originally the list is empty and records can be created only by the user.
Each record is specified by: **Bank**, **Account** and **Account Name**.

For easier search in the list you can use data filter functionality.

The options are the following:

- **New –** creates a new record
- **Edit –** enables the edit mode for selected record
- **Save –** saves any changes if made
- **Delete –** delete selected record from the list

2.7 Transactions

This menu regroups all the options and functionality related to fund transfers and payment operations, such as:

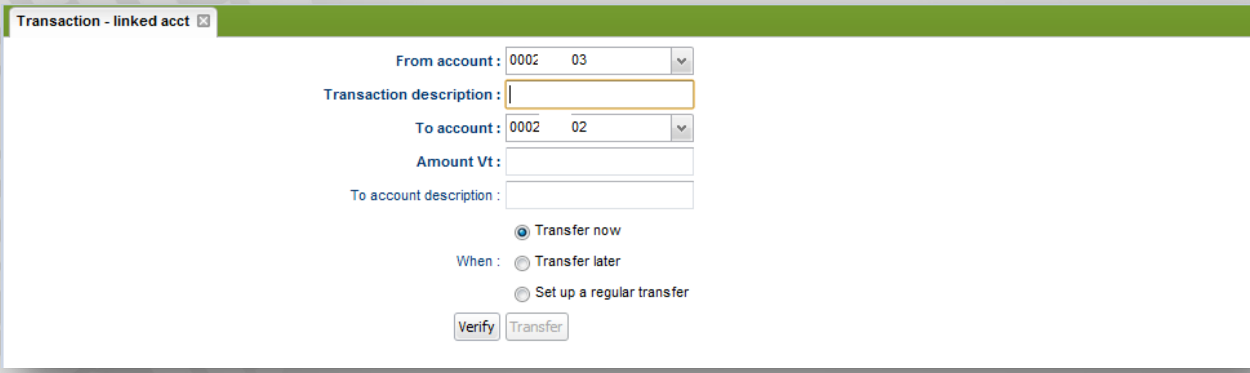
- Transactions between customer's linked accounts;
- Transactions to external accounts;
- Overseas transfer (International money transfer)
- Multiple transfers (mass payments)

To access this menu go to **Transactions**

2.7.1 Between linked accounts

This menu is used for transactions between own accounts.

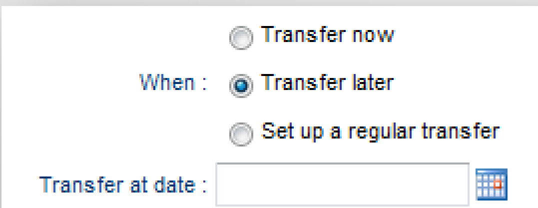
To access this menu go to **Transactions ->Transaction – linked accounts**



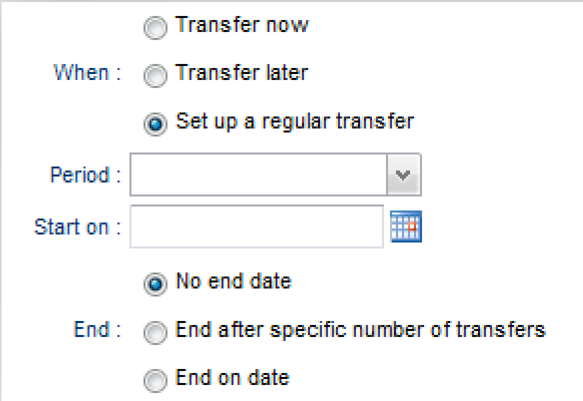
This operation is applicable only for a specified range of products

1. The user has to specify:

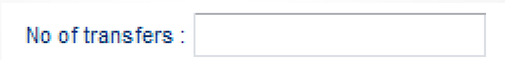
- **From Account** – select from the dropdown list where all permitted customer's accounts are available. The account number and the available balance of linked accounts are displayed. *This field is mandatory.*
- **Transaction description –** Enter a free text. This text will be displayed on the statement. *This field is mandatory.*
- **To Account** –select from the dropdown list where all permitted customer's accounts are available. *This field is mandatory.*
- **Amount Vt –** Enter the transaction amount. *This field is mandatory.*
- **To account description –** Enter a free text. This text will be displayed on the receiving account statement.
- **When –** you have to choose within the following options:
  - *Transfer now* – to execute the transaction right now
  - *Transfer later* – to execute the transaction later. If you select this option, you should specify exact transfer date:



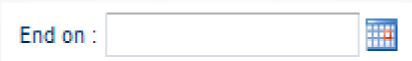
  - *Set up a regular transfer* – to set up regular standing transactions. If you select this options you have to specify the regular transfer's parameters:



- Period – select from drop down list. Available options are: Daily, Weekly, Monthly, Yearly.
- Start on – select the start date of the period.
- End – select within the following options:
  - No end date
  - End after specific number of transfers. If you choose this option, a field **No of transfers** will be enabled for entering the number of transactions to be executed.

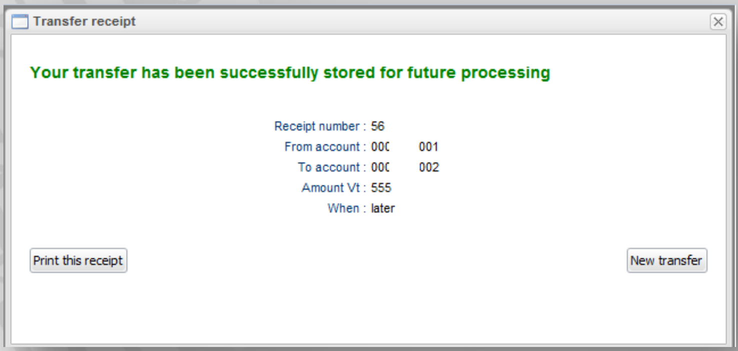
    

  - End of date. If you choose this option, a field **End on** will be enabled for entering date until the regular transfers should be executed.

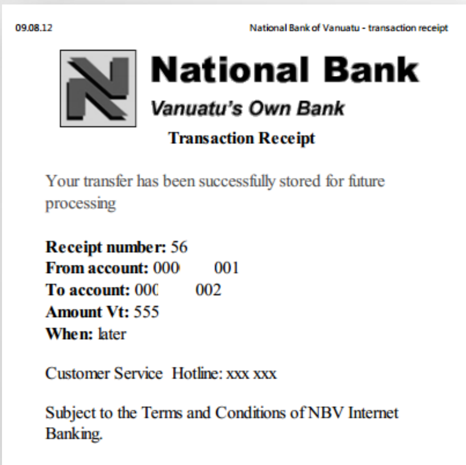
2. Click on the **Verify** button. This button verifies the entered data and enables the Transfer button. If any of the information entered in the form is incorrect or the fields are incomplete, a warning message is displayed. After you correct all the errors you can precede further form by pressing the **Verify** button again.

3. Click on the **Transfer** button if you confirm the transaction. A confirmation message is displayed upon successful operation and a transaction receipt is generated by the system:



If you have selected to execute transfer now, a record for the transaction will be created in the Account Transactions list.
If you have selected to transfer later or set up a regular transfer, a record for pending transaction will be created in Standing Transactions list.

4. The following options are available:
   - **Print this receipt** – a receipt will be loaded as document file and can be saved and/or printed


09.08.12 National Bank of Vanuatu - transaction receipt

National Bank
Vanuatu's Own Bank
Transaction Receipt

Your transfer has been successfully stored for future processing

Receipt number: 56
From account: 000 001
To account: 00(002
Amount Vt: 555
When: later

Customer Service Hotline: xxx xxx

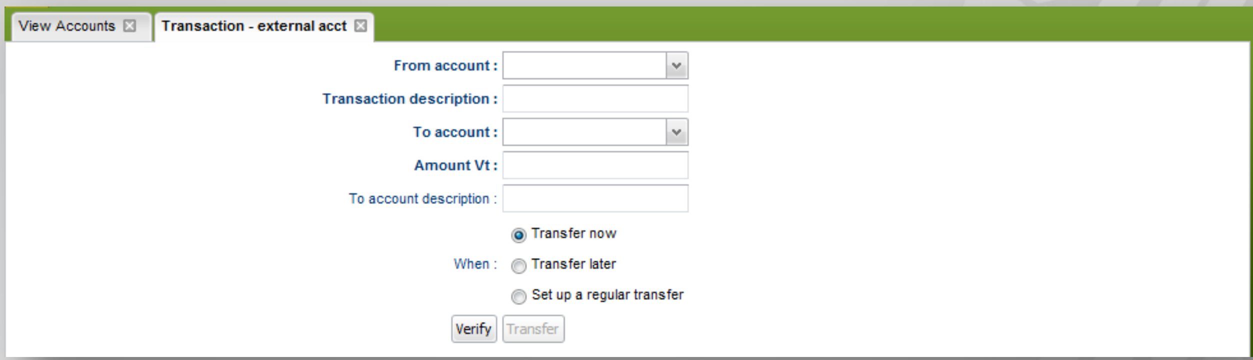
Subject to the Terms and Conditions of NBV Internet Banking.

   - New transfer – choose this option if you want to create new transfer between your accounts.
   - Close

2.7.2 To external accounts

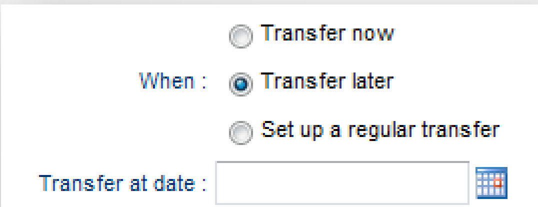
This menu is used for transactions to external accounts.

To access this menu go to **Transactions ->Transaction – external accounts**

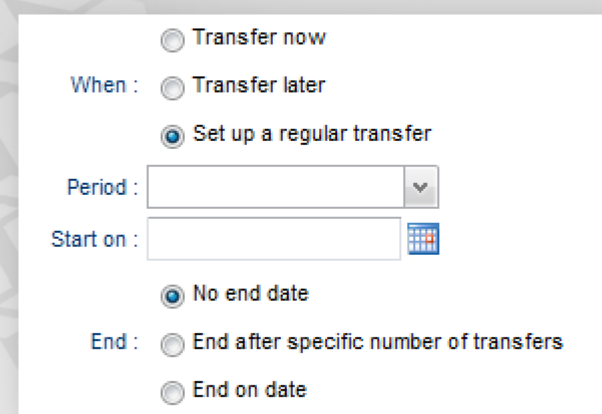


1. The user has to specify:

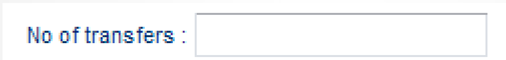
- **From Account** – select from the dropdown list where all permitted customer's accounts are available. The account number and the available balance of linked accounts are displayed. *This field is mandatory.*
- **Transaction description –** Enter a free text. This text will be displayed on the statement. *This field is mandatory.*
- **To Account** – Select from a dropdown list. Only accounts saved in Business Address Book will be available. *This field is mandatory.*
- **Amount Vt –** Enter the transaction amount. *This field is mandatory.*
- **To account description –** Enter a free text. This text will be displayed on the receiving account statement.
- **When –** you have to choose within the following options:
    - *Transfer now* – to execute the transaction right now
    - *Transfer later* – to execute the transaction later. If you select this option, you should specify exact transfer date:



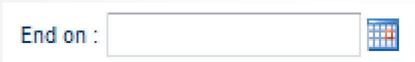
    - *Set up a regular transfer* – to set up regular standing transactions. If you select this options you have to specify the regular transfer's parameters:



- Period – select from drop down list. Available options are: Daily, Weekly, Monthly, Yearly.
- Start on – select the start date of the period.
- End – select within the following options:
    - No end date
    - End after specific number of transfers. If you choose this option, a field **No of transfers** will be enabled for entering the number of transactions to be executed.

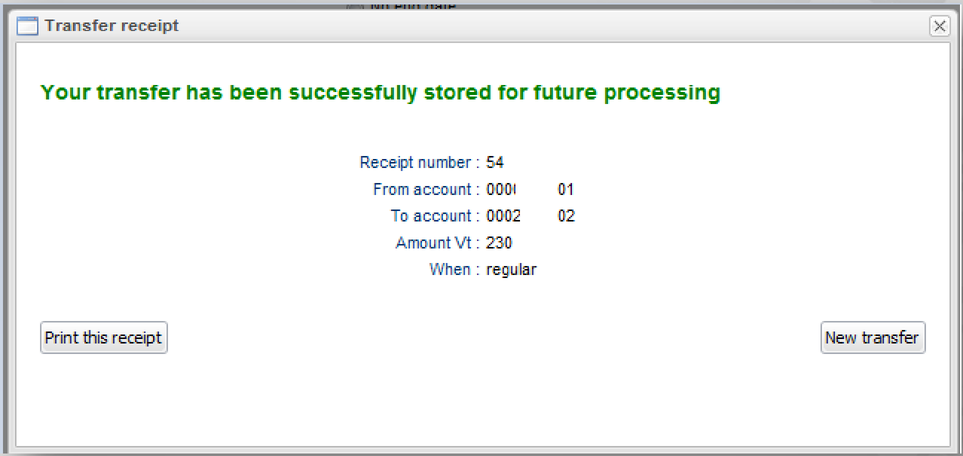
      

    - End of date. If you choose this option, a field **End on** will be enabled for entering date until the regular transfers should be executed.

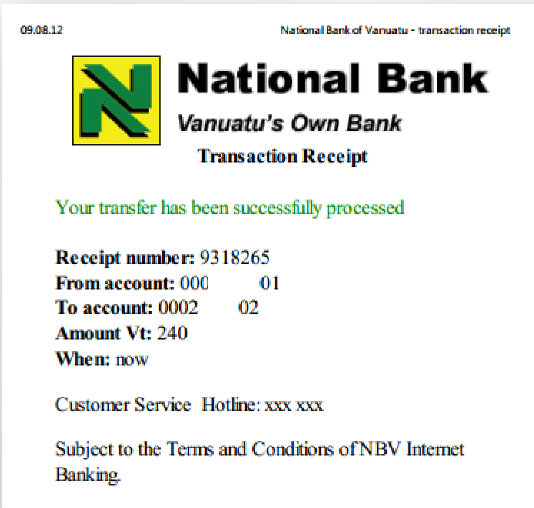
5. Click on the **Verify** button. This button verifies the entered data and enables the Transfer button. If any of the information entered in the form is incorrect or the fields are incomplete, a warning message is displayed. After you correct all the errors you can proceed further form by pressing the **Verify** button again.

6. Click on the **Transfer** button if you confirm the transaction. A confirmation message is displayed upon successful operation and a transaction receipt is generated by the system:



If you have selected to execute transfer now, a record for the transaction will be created in the Account Transactions list.
If you have selected to transfer later or set up a regular transfer, a record for pending transaction will be created in Standing Transactions list.

7. The following options are available:
    - **Print this receipt** – a receipt will be loaded as document file and can be saved and/or printed



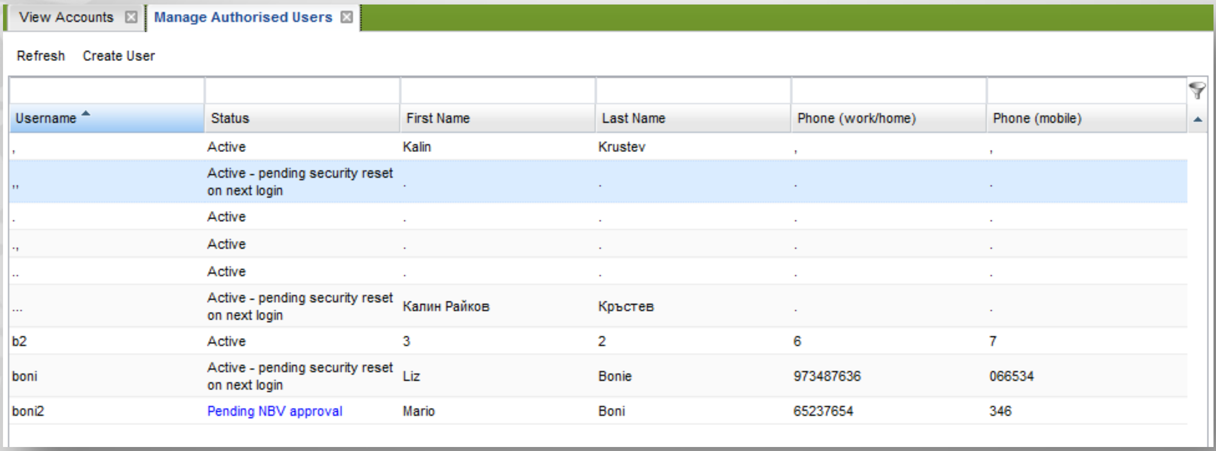
    - New transfer – choose this option if you want to create new transfer
    - Close

2.8 Authorized users

The functionality allows the user who is an NBV Customer to delegate rights for access to their own accounts (or some of them) to other persons who may not be NBV customers in general.
That means an IsiNet Business user with rights to manage users can manage additional authorized users for his organization, but not having access to his own profile directly.
A screen with all registered users assigned to his organization irrelevant of who created or approved them is available for this user. From this screen the user can select an existing user and change his rights or create a new user associated with his organization.

To access this screen go to **Settings -> Authorized users**

Note that the menu is accessible only for Business users with rights to manage authorized users.



Username	Status	First Name	Last Name	Phone (work/home)	Phone (mobile)
,	Active	Kalin	Krustev	,	,
,,	Active - pending security reset on next login	.	.	.	.
.	Active	.	.	.	.
.,	Active	.	.	.	.
..	Active	.	.	.	.
...	Active - pending security reset on next login	Калин Райков	Кръстев	.	.
b2	Active	3	2	6	7
boni	Active - pending security reset on next login	Liz	Bonie	973487636	066534
boni2	Pending NBV approval	Mario	Boni	65237654	346

List of authorized users

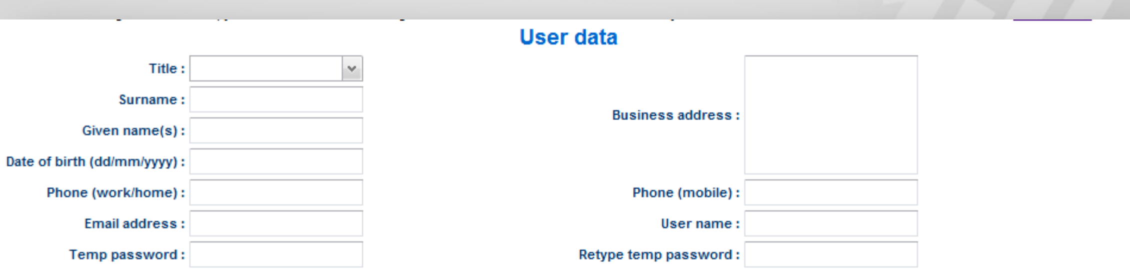
A list of all authorized users assigned to your organization (regardless you or another user with appropriate rights has granted access) is loaded.

2.8.1 Create authorised user

To assign an authorised user to your organization, click on the Create User button on the top of the list. A new form consisting43 sections – **General information**, **User Data and Linked Accounts, Transaction rights for user** is loaded.

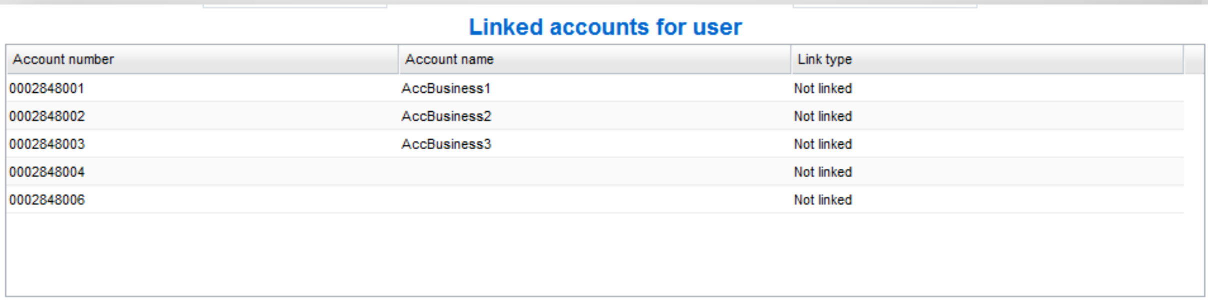
Fill out the new form as follows:

- In **User Data** section– specify user's personal details. *All fields are required*.



- **Title** – select from the drop-down list
- **Surname** – fill out user's last name.
- **Given Name(s) –** fill out user's first name(s).
- **Date of birth –** fill out in format dd/mm/yyyy
- **Phone (work/home)**
- **Business address**
- **Phone (mobile)**
- **Email address-** user's email for contacts and notification
- **User Name-** Enter unique name the authorized user will be identified by as a user for logging in the system.
- **Temp password -** Enter initial password for login. The password will be verbally announced to him. Later, upon successful first login, the user will change it
- **Retype temp password -** Enter the same value as in the "Password" field; this is used for password verification

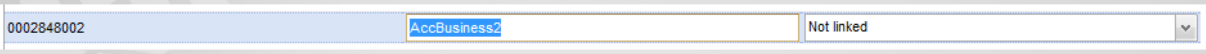
- In **Linked accounts for user** section– This section lists all active business user's account. Specify accounts to be linked to the authorized user


Linked accounts for user

Account number	Account name	Link type
0002848001	AccBusiness1	Not linked
0002848002	AccBusiness2	Not linked
0002848003	AccBusiness3	Not linked
0002848004		Not linked
0002848006		Not linked

Note : All accounts listed in this section are checked for existence, if these are active and if belong to the customer upon adding and if authorization settings for them exists in IsiNet database. If the accounts are not initially assigned for IsiNet use, an amendment form *should be printed from the documents and sent to NBV, but that's not related to the IsiNet functionality. IsiNet just does not allow giving access to account that is not yet set for that customer.*

- To specify an account as linked to the authorized user, click on the corresponding account record in the list. **Account name** and **Link type** are set in edit mode:



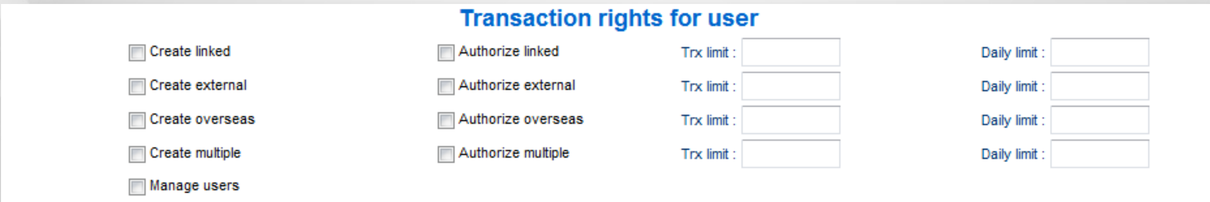
Select from the **Link Type** drop-down list, the type of the access to the account the user will be granted to. Possible values are:

Not linked – the user will not have access to this account

View only – the user can review this account within IsiNet, but will not be allowed to perform transactions

Allow transactions – user is allowed to perform transactions.

- In **Transaction rights for user** section– In this section you can configure transaction rights and limits at user level – i.e. set rights and limits applied only to this user regarding transactions.



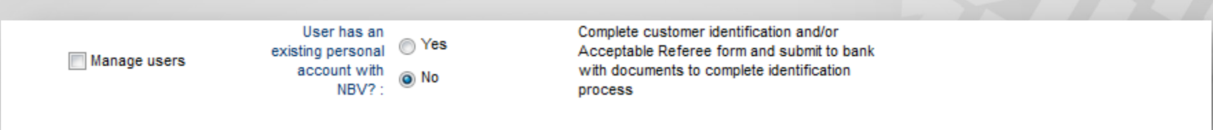
- To specify a specific right as granted, tick the corresponding check box, and set limits in the corresponding field

Linked transfers:
Create linked – thick the check box if allowed
Authorize linked- thick the check box if allowed
Set limit amount per transaction in **Trx. Limit** field and daily limit amount in **Daily limit** field.

External transfers:
Create external - thick the check box if allowed
Authorize external - thick the check box if allowed
Set limit amount per transaction in **Trx. Limit** field and daily limit amount in **Daily limit** field.

Overseas transfers:
Create overseas - thick the check box if allowed
Authorize overseas – thick the check box if allowed
Set limit amount per transaction in **Trx. Limit** field and daily limit amount in **Daily limit** field.
Multiple transfers:
Create multiple - thick the check box if allowed
Authorize multiple – thick the check box if allowed
Set limit amount per transaction in **Trx. Limit** field and daily limit amount in **Daily limit** field.

If the user is granted rights for any authorization, additional fields are loaded:



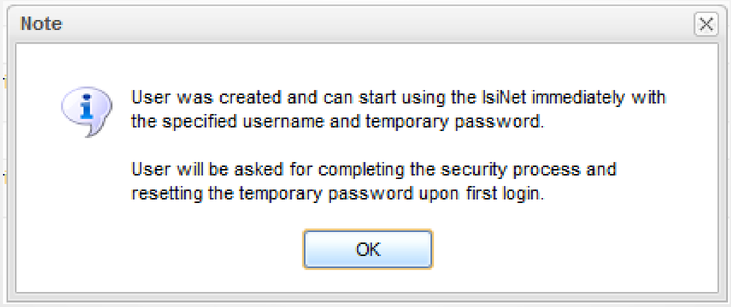
Manage users check-box – tick if the user is allowed to manage other authorized users
Option **User has an existing personal account with NBV?** – select *Yes* or *No*

When you finish, click on the **Submit** button **-** this button verifies the entered data and if correct submits the complete application form for further processing.
If data in the form is incorrect or the fields are incomplete, a warning message is displayed. After you correct all the errors you can submit the form by pressing the **Submit** button again.

Further authorized user's processing respect the following rules:

1. If a new user is created with rights to only create transfers or manage users (without rights to authorize transfers) the user is created and activated immediately, but the passed AML setting for him are not set yet.

A confirmation massage is displayed upon successful user activation and a notification mail containing information for the accounts they have access to and their user rights and limits is sent to his e-mail address (as specified in ***User Data*** section):

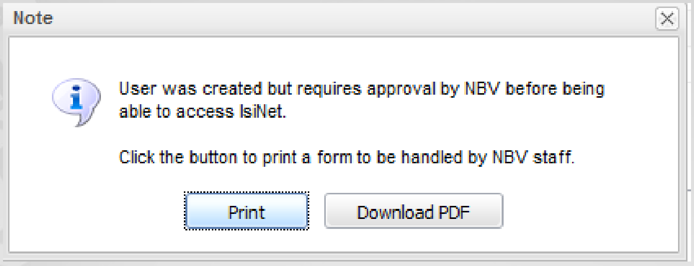


A record for this user is added to the Authorized users list with status ***Active – pending security reset on next login***

2. If a new user with authorization right is created a user request is saved in the system (for further processing by EB department) and the managing user is given with a form to be printed and handled to NBV branch staff together with additional documents, which will be included in the public download section, for standard processing.

This form is e-mailed as an attachment to the managing user in case he can't print it at the moment. This user's application form should be approved by a NBV EB staff member within *IsiNet* system.

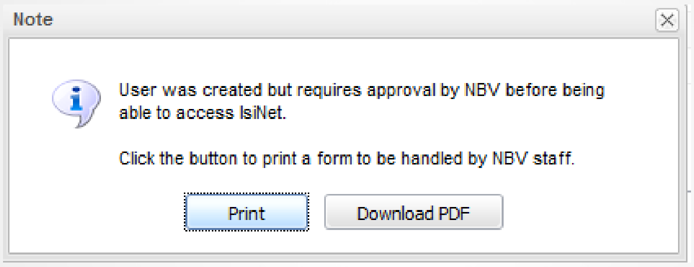
A confirmation massage is displayed upon successful user registration:



A record for this user is added to the Authorized users list with status ***Active – NBV approval.***

3. If an existing user who hasn't passed AML (according to NBV rules) and authorization rights are given to him, all user's data is recorded into the system, but his authorization rights. These are to be only filled in an amendment form, which will be loaded on managing user screen for printing and e-mailed to him. This is handled to NBV Branch staff, accompanied with all relevant documents and processed through the NBV AML procedure. All changes then are entered by NBV EB staff member into the user's profile within *IsiNet* system.

A confirmation massage is displayed upon successful user registration:



A record for this user is added to the Authorized users list with status ***Active – pending NBV approval.***

2.9 Settings

This menu regroups all the options and functionality related to a user's profile configuration, such as:

- Changing password;
- Changing security images;
- Changing personal details
- Manage authorized users (you can find more about in the previous chapter);

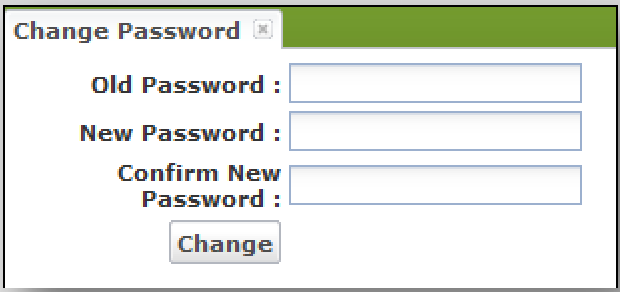
To access this menu go to **Settings:**

2.9.1 Change Password

This option allows users (either NBV customers or delegate users) to directly change their password on the Isi Net system without requesting it from the system administrator.
To change their Isi Net password, the user should follow the steps below:

1. Go to **Settings -> Change Password**

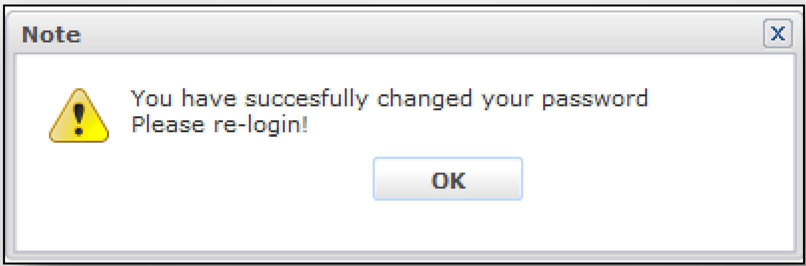
2. Fill out the **Change Password** form as follows:



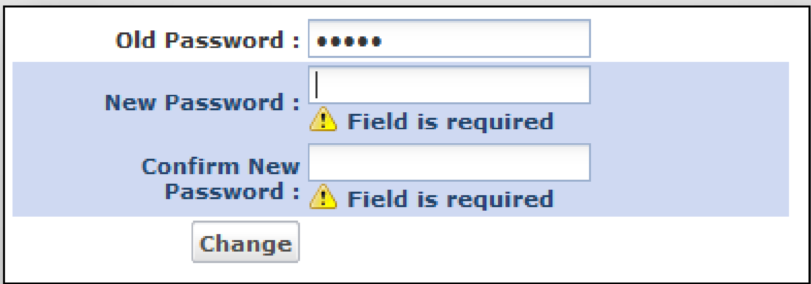
Process:

- Enter old password
- Enter new password
- Confirm new password by re-typing it

3. Click on **Change** button
4. If all the fields in the form are correctly filled out, the system will return a password change confirmation message as shown below:



If there are any mistakes in the change password form, the system will highlight the errors, as shown below:

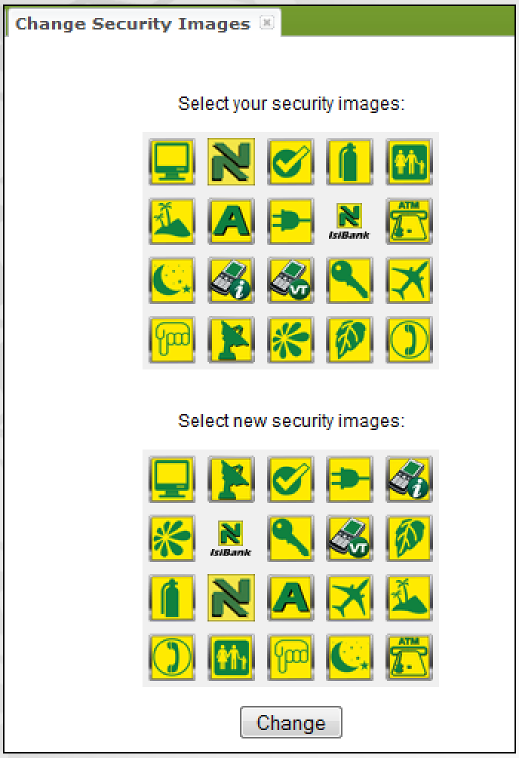


2.9.2 Change security images

This option allows users (either NBV customers or authorized users) to change their second level security authentication images.

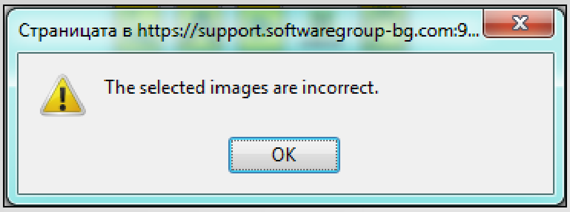
Go to **Settings** -> **Change Security Images**

This will load two pools of images:



1. From the first pool (the upper one), select the current three images.
2. From the second pool, select new images that you will use on your next log-in into the system.
3. Click on the **Change** button.
4. If all the fields in the form are correctly filled out, the system will return a security images change confirmation message as shown below:

If the first selected images do not correspond to the current ones, an error message is displayed:

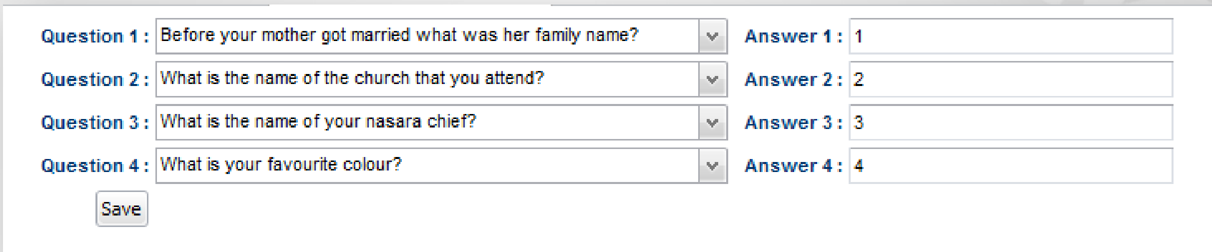


2.9.3 Change security questions

This option allows users to change their second level security authentication questions and answers.

Go to **Settings** -> **Change Security Answers**

This will load a list of 4 security questions and corresponding list of answers:



You should select four different questions from the dropdown list and fill out the answer in the corresponding text box. For each question an answer is required.

Click on **Save** button to record any changes.

2.9.4 Change details

This option allows users (either NBV customers or authorized users) to change their personal details
Go to **Settings** -> **Change details**

This will load the personal details form where in header the user's name is displayed:

The user is allowed to specify:

- **Date of Birth** – can be either filled directly in the field or picked up from the calendar. *This field is mandatory*
- **Email** – email address. *This field dis mandatory*
- **Phone 1**- *This field dis mandatory*
- **Phone 2**
- **Phone 3**

Click the **Save** button to save your changes.

National Bank

Vanuatu's Own Bank