Global Online Corporate Internet Banking Normal User Manual

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1. Logging In for the First Time:

(This is only applicable for a new user who receives Corporate Internet Banking normal user login credentials from corporate admin and then logs into Global Online for the first time. Users who are already using Global Online do not need to read this section “**Logging in for the first Time**”).

- Go to Global Online login page.
- Type User ID and Password and click Login.
- When the user has logged into Global Online for the first time, the user will be required to accept Terms and Conditions. Click Accept to accept Terms and Conditions.
- The user will then be required to change login password.
- After login password is successfully changed, the user will be logged out.
- Now, the user can login to Global Online and begin using internet banking.

1.1. Security Measures and Features:

The following security measures are used by Global Online.

- **HTTPS protocol:** Global Online uses HTTPS which is a secured HTTP protocol for online data transmission.
- **Disabling concurrent login:** When a user is logged in, another person cannot login to Global Online with the same username and password.
- **User account blocked after five consecutive failed login attempts:** In order to prevent hackers from logging into Global Online, a user account will be blocked when there are five consecutive failed login attempts. **The Corporate Normal user must contact Corporate Admin to unblock his/her user account.**
- **Inactive session timed out:** When a user has an inactive session for 3 to 5 minutes, the system forcefully logs out the user.
- **VeriSign® certified:** Global Online user VeriSign® certificate which encrypts the data transmitted during online activity, which identifies the certificate owner, and which was given to Global Bank after Verisign, Inc. trusted the bank. (**VeriSign is a registered trademark of VeriSign, Inc. USA**)
- **Login and transaction password requirement:** Global Online has two passwords for a user account. The login password is required to login to Global Online and the transaction password is required to do transactions. Keeping

these two passwords separate reduces the chances of unauthorized user accessing Global Online and doing transactions.

- **User still logged-in in case of abnormal logout:** If the user does not logout by clicking on Logout button but closes the browser window, it as a case of abnormal logout. In this case, when the user attempts to login again, the user will see a message "**You are already logged in**". This is because until the user presses Logout button, the system keeps the user as logged in. Eventually the user session is timed out and the user can login again. Or if the user attempts to login with a different username/password, the user will see this message "**Another session of iBanking running in this browser**". Therefore, the user must wait for 3 to 5 minutes and login again.
- **Does not allow multiple Global Online sessions from the same browser:** For added security measures Global Online does not allow two or more sessions (with different login credentials) to be used from the same browser in the same computer. The user when attempts to login with a different Global Online username/password from the same browser where this user is already logged in, this user will see a message ""**Another session of iBanking running in this browser".**
- **Periodic login password change requirements:** Global Online requires periodic password changes to add more security to online banking. The login password expires once every three months. However, the transaction password never expires.

1.2. Menu Access:

These are the menus available to a corporate normal user. The menus visible to this user will be based on what menu items are assigned by corporate admin.

Account
Fund Transfer
Request
Utility Payment
Message
Setting
History

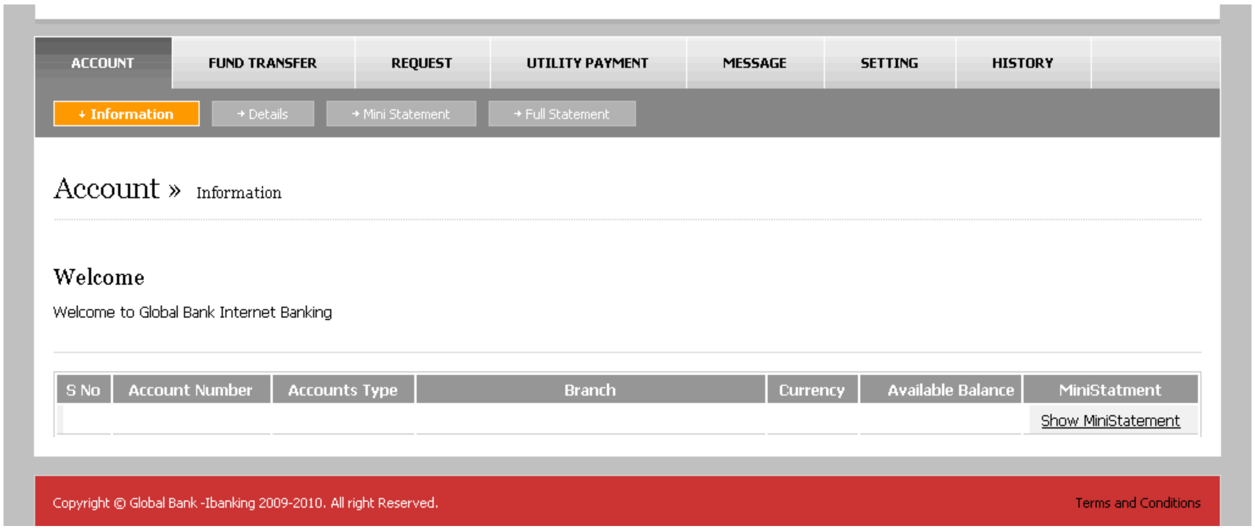
1.3. Accounts and Transactions:

In Global Online, one corporate customer can have multiple bank accounts. For example, a corporate customer has one savings account and one loan account. All accounts that a customer has can be displayed in Global Online. However, transactions are limited to Operative Account(s). An **Operative Account** in Global Online is a saving or current account opened in local currency, which is in Nepalese Rupees.

2. Account:

In this section the user can see information of corporate accounts and also account details.

For example, if a Global Bank corporate customer holds one or more accounts, a single Global Online normal user account can access all these accounts information.



2.1. Account - > Information:

The user can see a snapshot of all accounts.

Here,

S. No: If there is only one account for this customer, then S. No. is 1. If the customer has multiple accounts, these accounts will be listed in the order 2, 3, 4, and so on.

Account Number: The actual account number.

Account Type: The type of account.

Branch: The Global Bank branch where the account was opened at.

Currency: The currency in which the account was opened at.

Available Balance: The actual available balance of the account.

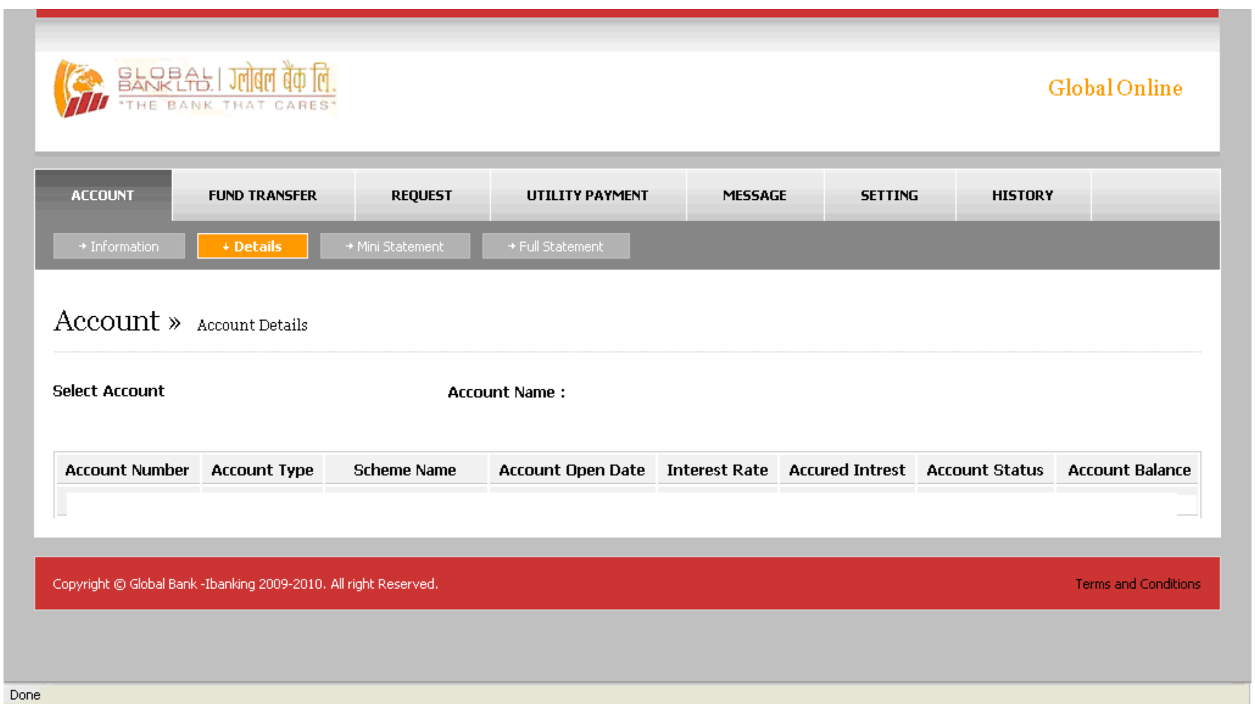
MiniStatement: A link called **Show MiniStatement** when clicked displays a mini statement of the specified account.

2.2. Account - > Details:

In this section, the user can select corporate accounts from the list and get information each such account.

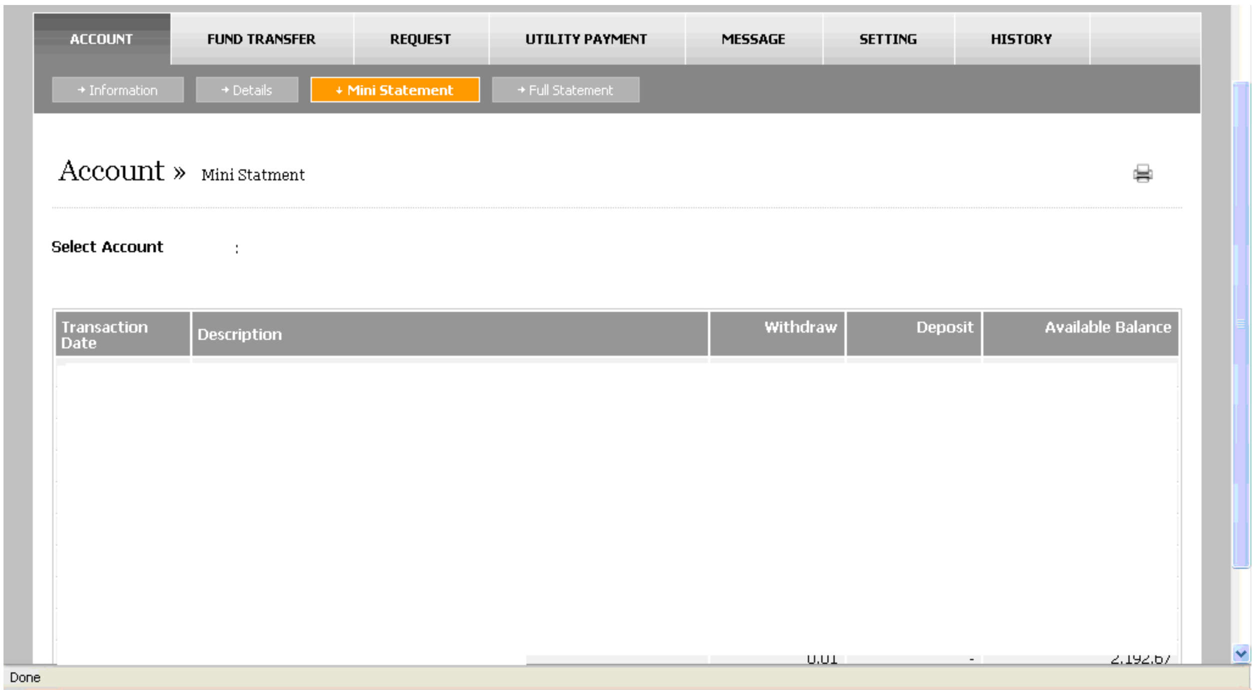
Here,

Account Name:	The name of the account.
Account Number:	The account number.
Account Type:	The type of account.
Account Open Date:	The date in which the account was opened.
Interest Rate:	The interest to be given if the account is a deposit account or the interest charged if the account is a loan account.
Accured Interest:	The interest payable to / receivable from this account depending on the type of account.
Account Status:	The status of account whether it is active, dormant, etc.
Account Balance:	The actual account balance.



2.3. Account - > Mini Statement:

The user must select an account from the list and the last ten transactions for this selected account will be displayed. However, this feature is available for deposit account(s) only.

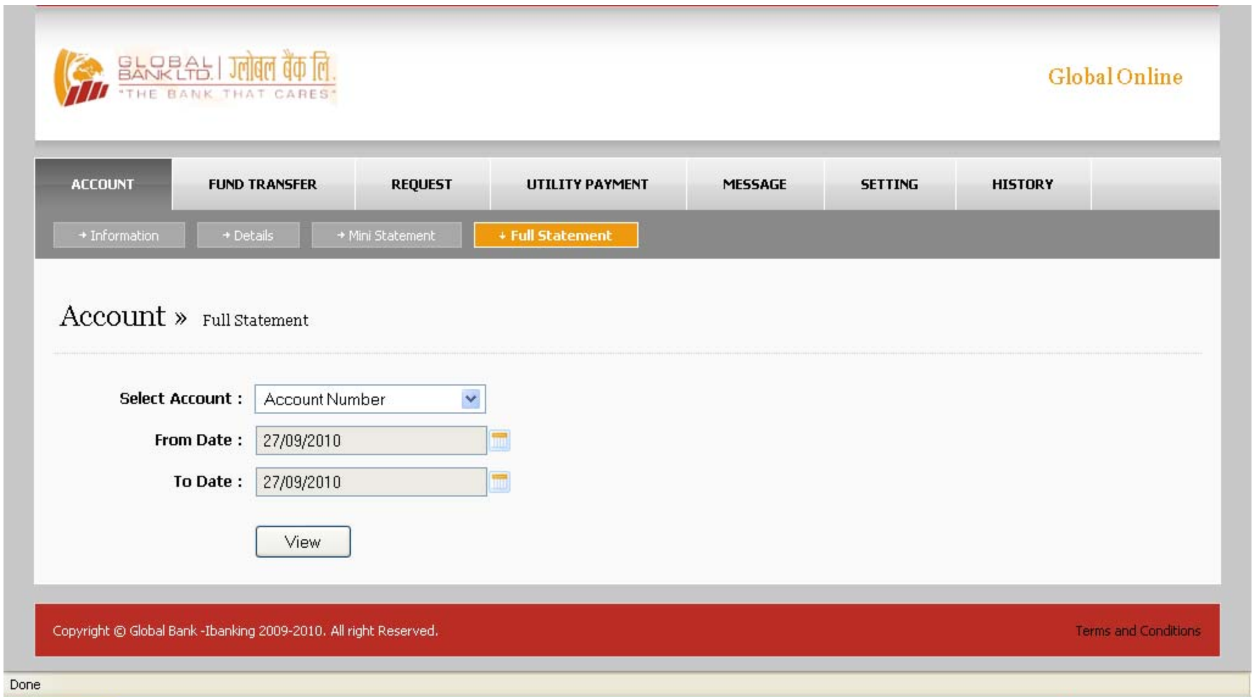


Here,

Transaction Date: The date of the given transaction.
Description: The transaction description.
Withdraw: The amount withdrawn from the account for this transaction.
Deposit: The amount deposited from the account for this transaction.
Available Balance: The balance of this account after the transaction has committed.

2.4. Account - > Full Statement:

The user can see a report of account statement for a particular account by selecting from and to dates.



Here,

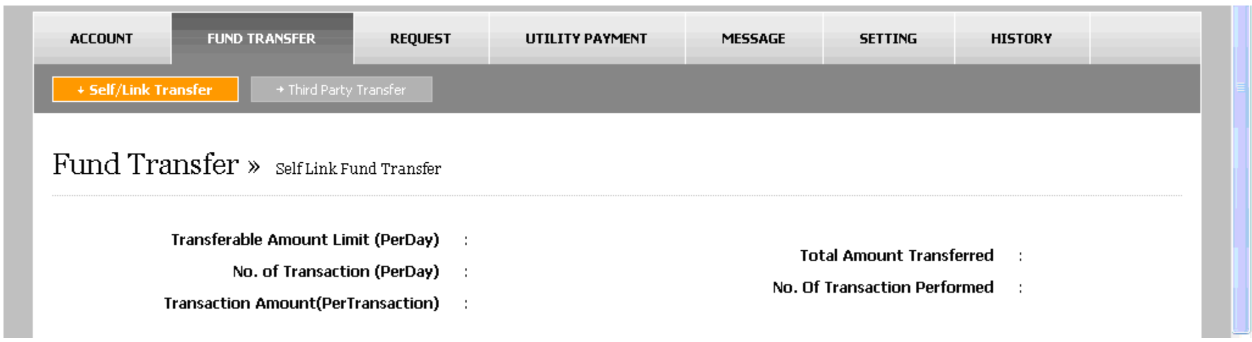
Select Account: Select an account from the list.
From Date: Select the date from which the account statement is to be seen.
To Date: Select the date till which the account statement is to he seen.
View: Click on View to see the account statement.

Note:
In From Date and To Date, the user can click the calendar icons he user can select a date from the calendar and it will be displayed on From Date or To Date.

3. Fund Transfer:

This menu allows the user to do fund transfer to other Global Banks deposit accounts. There are two menus here: **Self/Link Transfer** and **Third Party Transfer**.

In this page, the user can also see the transaction amount limit set by Global Online administrator and also view the number of transactions and amount transferred today.



Here,

Transferable Amount Limit (PerDay): The total amount limit that can be transferred in a day.

No. of Transaction (PerDay): The total number of transactions that can be done in a day.

Transaction Amount (Per Transaction): The maximum amount that can be transferred in a transaction.

In addition, the user can see the following that exhibit how many transactions were done today and how much amount was transferred today.

Total Amount Transferred: The total amount (in all transactions done today) that has been transferred today.

No. of Transaction Performed: The number of transactions that have been done today.

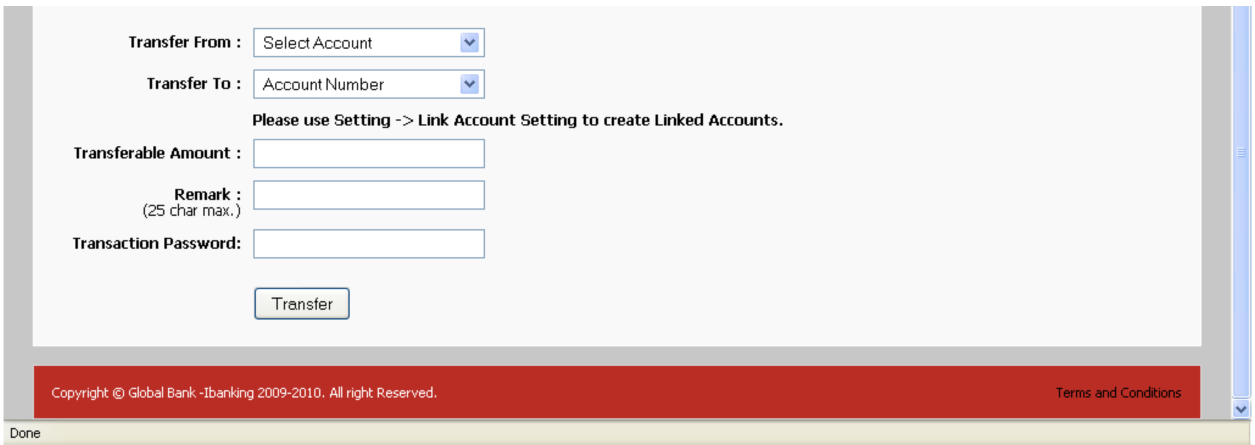
Note:

Fund transfer is not possible between the same accounts. Also, fund transfer can be done to a saving or current account only.

3.1. Fund Transfer - > Self / Link Transfer:

This is a menu where the user can transfer funds from one account to another account. In order to user this menu, the user must have created a list of accounts where the funds are to be transferred to. The accounts in this list are called linked accounts.

The user must use **Setting - > Link Transfer Setting** to create at least one linked account before using this **Self Link Fund Transfer** menu.



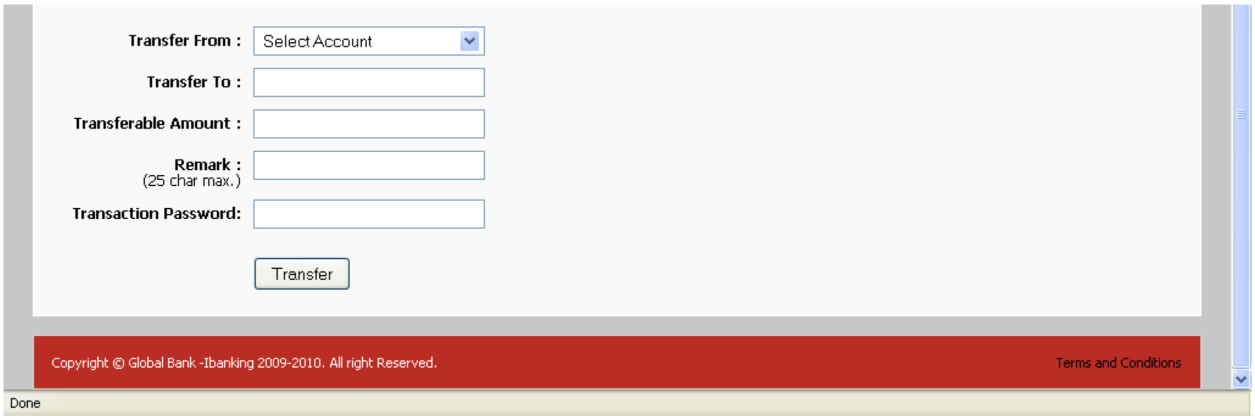
Here,

Transfer From:	Select the account from which fund is to be transferred.
Transfer To:	Select the account to which fund is to be transferred.
Transferable Amount:	Enter amount to be transferred.
Remarks:	Enter transaction remarks which should be of 25 characters maximum.
Transaction Password:	Enter the transaction password.

Click on **Transfer** to transfer fund and a pop-up shows up, click **OK** to confirm fund transfer.

3.2. Fund Transfer - > Third Party Transfer:

Unlike Self Link Transfer, this menu can be used to transfer fund to an account that does not exist in Linked Account list. In this menu, the user can transfer fund to any saving or current account. Like Self Link Fund Transfer, the user cannot transfer funds from the same account to the same account.



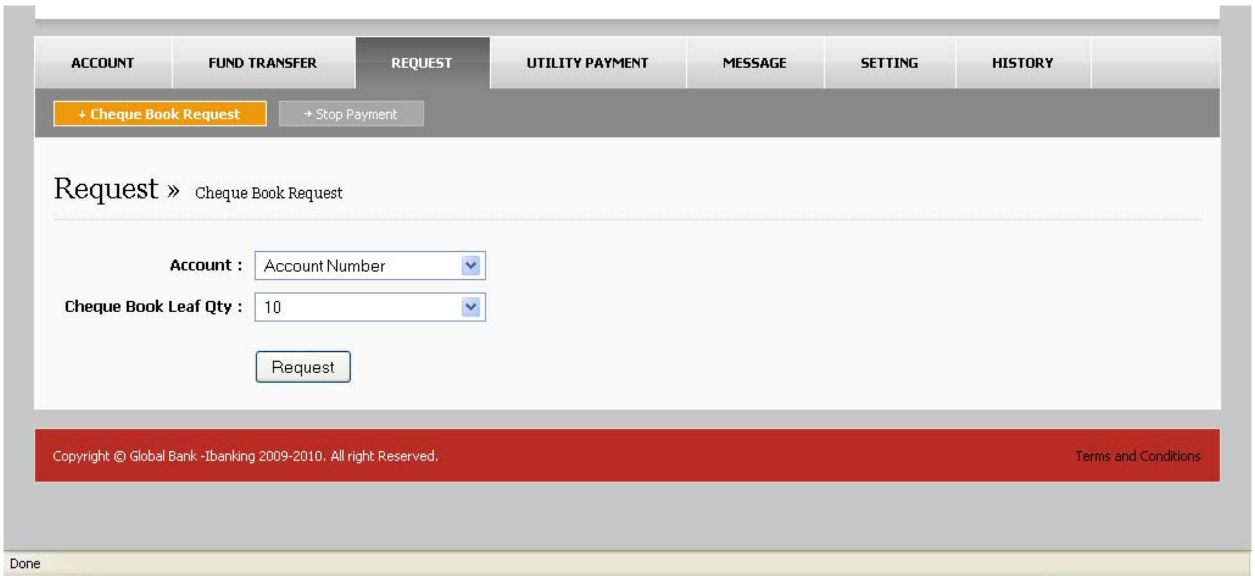
Here,

Transfer From:	Select the account from where the fund is to be transferred.
Transfer To:	Enter the account number to which the fund is to be transferred.
Transferable Amount:	Enter the amount to be transferred.
Remarks:	Enter the transaction remarks which should be 25 characters or less.
Transaction Password:	Enter the transaction password.

Click on **Transfer** to transfer fund and a pop-up shows up, click **OK** to confirm fund transfer.

4. Request:
In this menu, the user can make two types of requests.

4.1. Request - > Cheque Book Request:
The user can request cheque book for a selected account.



Here,

Account: Select the account number for which the cheque book is to be requested for.
Cheque Book Leaf Qty: Select the appropriate quantity from this list.

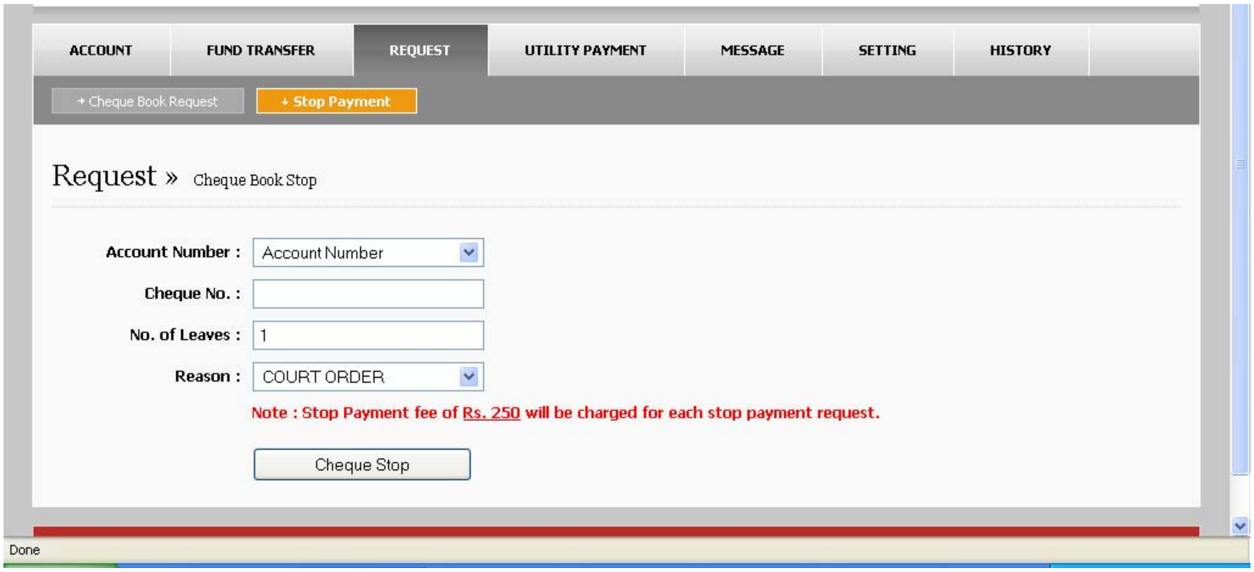
Click on **Request** to confirm request for cheque book.

4.2. Request - > Stop Payment:

The user can also request to stop payment for a certain cheque.

Note:

The bank charges certain fees for each stop payment request. Appropriate charge is displayed in the Stop Payment page.



Here,

Account Number: Select the account whose cheque payment is to be stopped.
Cheque No: Enter the actual cheque number whose payment is to be stopped.
No. of Leaves: Enter the number of leaves for this cheque.
Reason: Select the appropriate reason from the list why the cheque payment is to be stopped.

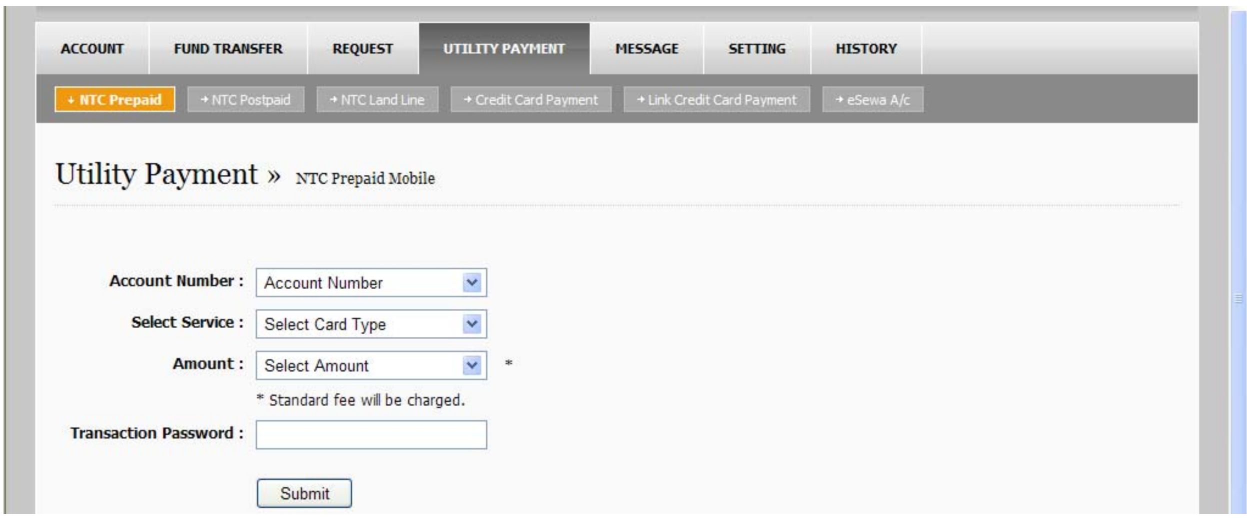
Click on **Cheque Stop** the stop payment for the specified cheque.

5. Utility Payment:

This menu allows users to pay their bills to NTC. In addition, this menu allows payment to online payment service e-Sewa and payment to a Global Bank credit card.

5.1. Utility Payment - > NTC Prepaid:

This menu is used to pay for NTC prepaid mobile. Upon successful payment, the user will see a pin number that can be used to recharge an NTC GSMA or CDMA mobile phone.



Here,

Account Number: Select the account number from where the fund is to be deducted for this transaction.

Select Service: Select either CDMA or GSM service fro the list.

Amount: Select an amount from the list. When the transaction is successful, the user will receive an NTC prepaid mobile pin for this amount.

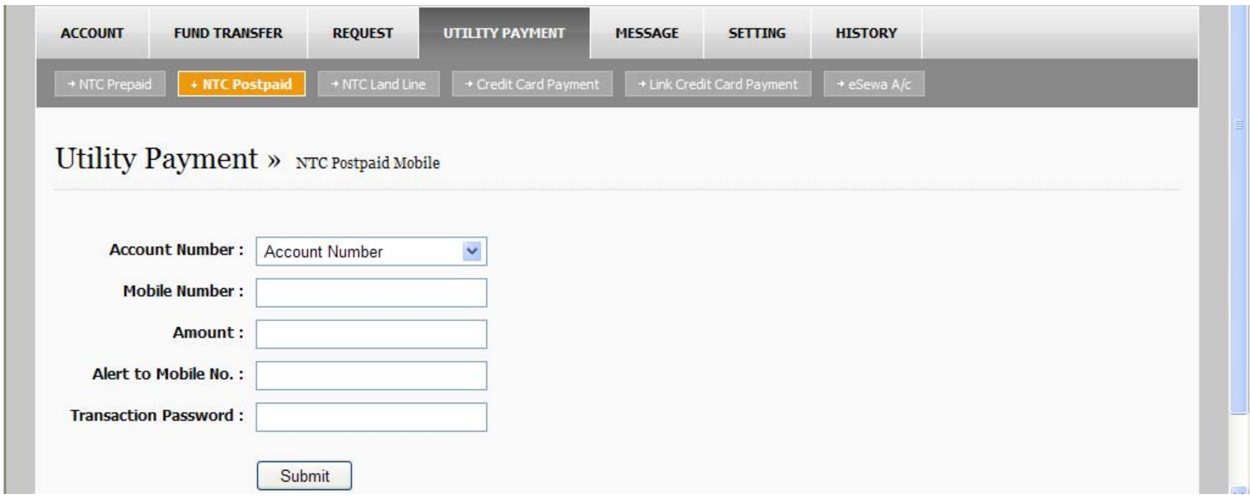
Transaction Password: Enter the transaction password.

Click on **Submit;** click **OK** to confirm the transaction**.** If the pin is available, the user will see the NTC Prepaid Mobile pin in this page.

Note:

Standard fee will be charged for this transaction.

5.2. Utility Payment - > NTC Postpaid:
In this menu, the user can pay bills to NTC post paid mobile.



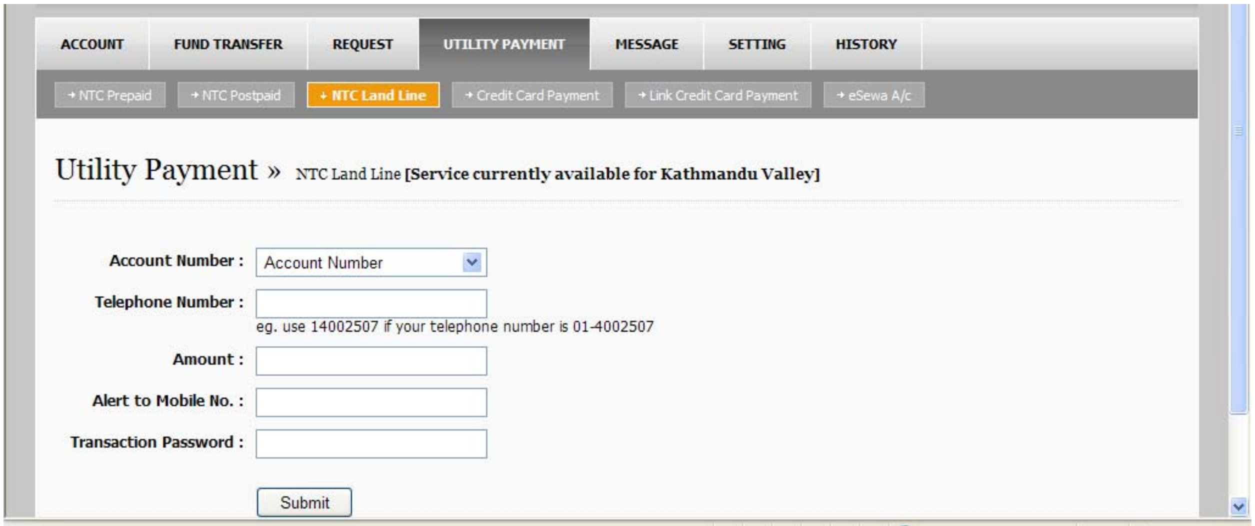
Here,

Account Number:	Select the account from where the amount is to be deducted for this transaction.
Mobile Number:	Enter the mobile number whose bill is to be paid. This must be a valid NTC postpaid mobile number.
Amount:	Enter the amount which is to be paid.
Alert to Mobile No.:	Enter the NTC mobile number which should get this transaction alert.
Transaction Password:	Enter the transaction password.

Then press **Submit**, press **OK** to confirm, and when the transaction commits, the user will see a receipt of payment.

5.3. Utility Payment - > NTC Land Line:

User can also make payment to NTC land line phone. However, this service is currently available to NTC land line telephones inside Kathmandu valley.

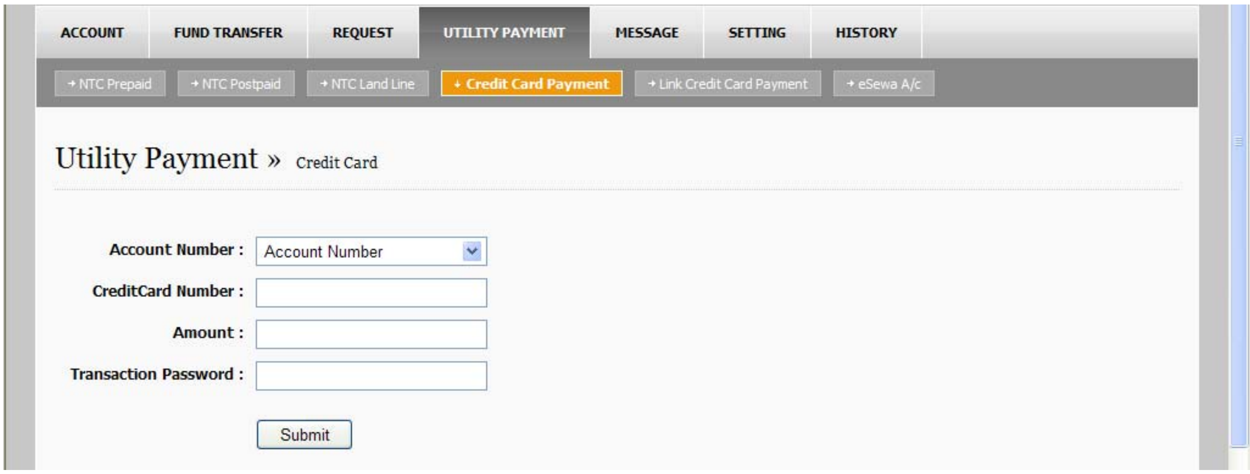


Account Number:	Select the account number from which the fund is to be deducted from.
Telephone Number:	Enter the NTC land line telephone number whose bill is to be paid.
Amount:	Enter the amount which is to be paid.
Alert to Mobile No.:	Enter the NTC mobile number that should receive alert for this transaction.
Transaction Password:	Enter the transaction password.

Then press **Submit**, press **OK** to confirm, and when the transaction commits, the user will see a receipt t confirming that payment was accepted.

5.4. Utility Payment - > Credit Card Payment:

Using this menu, the user can also make payment to a Global Bank credit card.



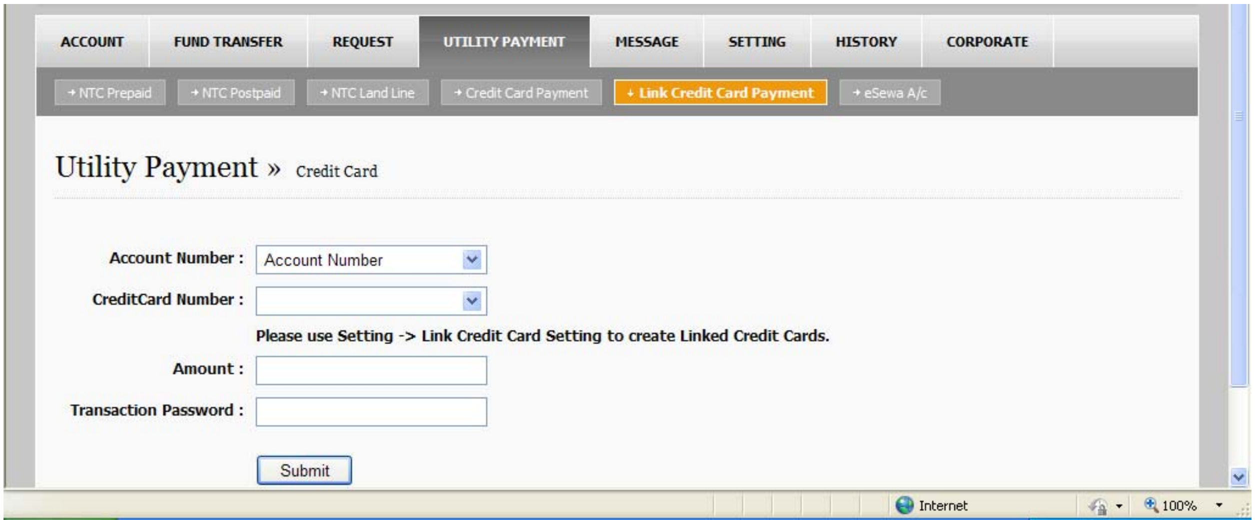
Here,

Account Number:	Select the account from where the credit card payment is to be made.
CreditCard Number:	Enter the credit card number for which the payment is to be made.
Amount:	Enter the amount which is to be paid to the specified credit card.
Transaction Password:	Enter the transaction password.

Then press **Submit**, press **OK** to confirm.

5.5. Utility Payment - > Link Credit Card Payment:

Unlike Credit Card Payment menu, this menu can be used only if the user has created a list of linked credit card(s) using **Setting - > Link Credit Card** menu. Link Credit Card Payment menu is used to pay to a credit card number which has already been created on the list. If the user does not want to type the credit card number every time, this menu can be used to pay to a credit card that is on the list.



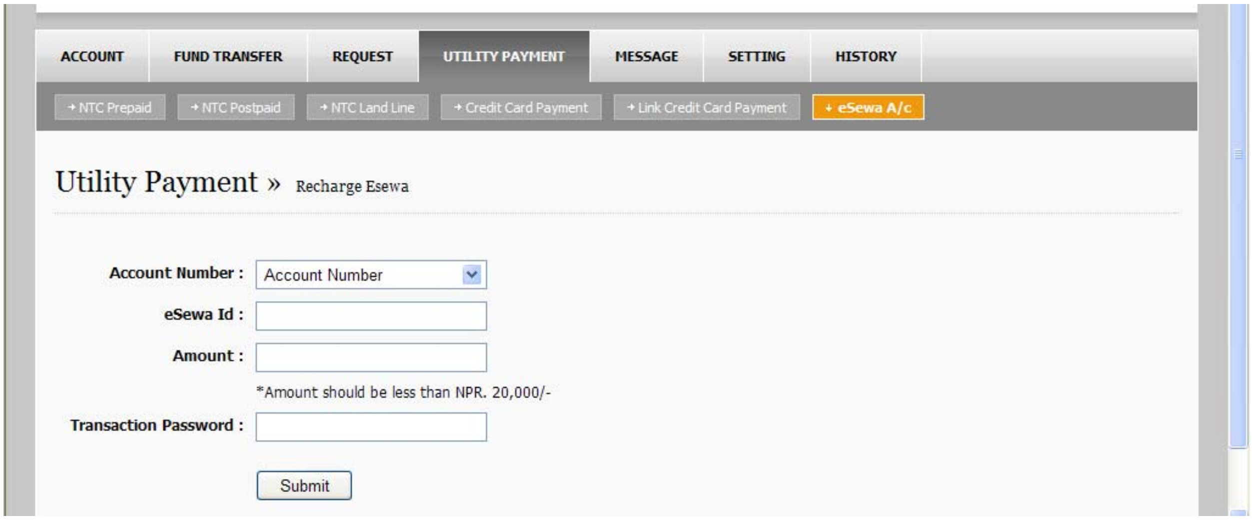
Here,

Account Number:	Select the account number from where the credit card payment is to be made.
CreditCard Number:	Select the credit card number from the list.
Amount:	Enter the amount which is to be paid to the specified credit card.
Transaction Password:	Enter the transaction password.

Then click on **Submit.** Then a pop-up dialog box appears. Click **OK** to confirm it. Then another pop-up appears which verifies the payment made. Click **OK** to close this pop up.

5.6. Utility Payment - > eSewa A/c:

The user can also recharge an eSewa account.



Here,

Account Number:	Select the account from where eSewa account is to be recharged.
eSewa Id:	Enter a valid eSewa Id.
Amount:	Enter the amount to be recharged to eSewa.
Transaction Password:	Enter the transaction password.

Press **Submit**. Then a pop up window displays to confirm recharge, click **OK**. Another popup window displays that says the specified eSewa account has been recharged. Click **OK** to close the popup window.

6. Message:

Under this menu, the user can send/receive messages to/from corporate admin.

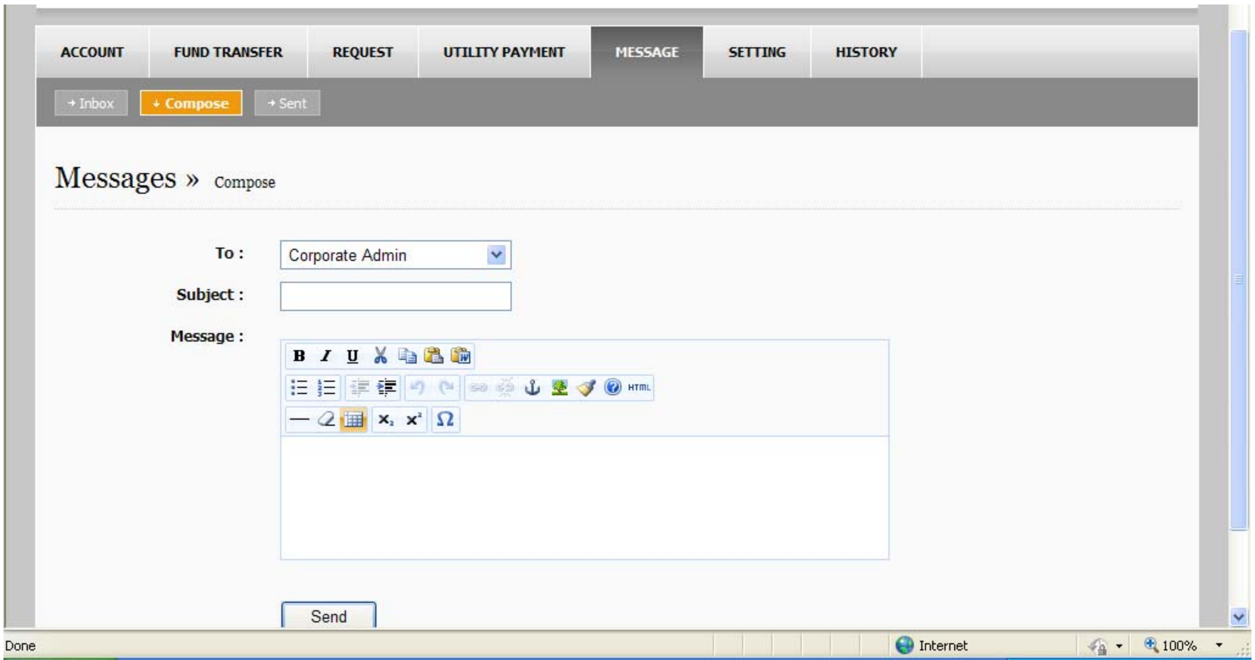
6.1. Message - > Inbox:

In **Inbox** menu, the user can see a list of message sent to him/her by corporate admin.

If the user has received messages from corporate admin, such messages can be viewed here. The user can click on "**Delete**" link next to a message to remove this message from inbox.

6.2. Message - > Compose:

In **Compose** menu, the user can compose and send messages to the corporate admin.



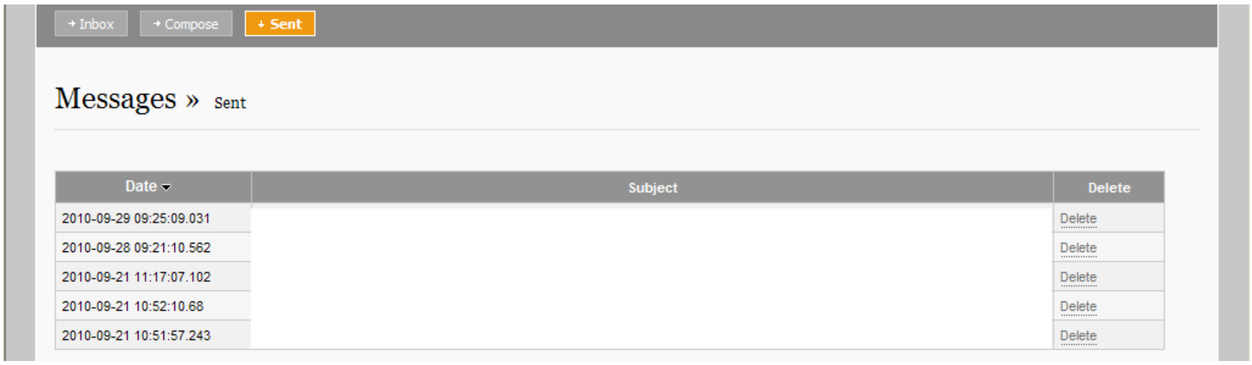
Here,

To: The recipient of this message will always be corporate admin.
Subject: Please type the subject of the message.
Message: In the message box, please type the message itself.

Then click on **Send** to send the message.

6.3. Message - > Sent:

In **Sent** menu, the user can see a list of messages sent to corporate admin.

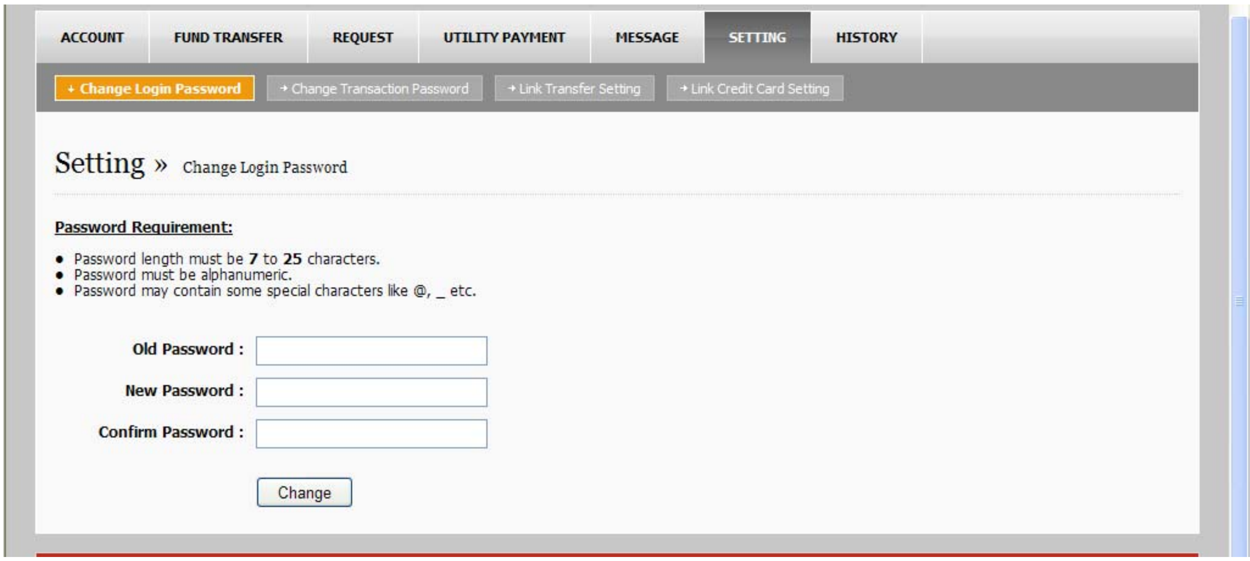


If the user has sent messages to corporate admin, such messages can be viewed here. The user can click on "**Delete**" link next to a message to remove this message from the list of sent messages.

7. Setting:

There are four items in this menu. The first two deal with changing login and transaction password. The third and the fourth deal with setting up linked accounts and linked credit card numbers to facilitate transfer of funds.

7.1. Setting - > Change Login Password:



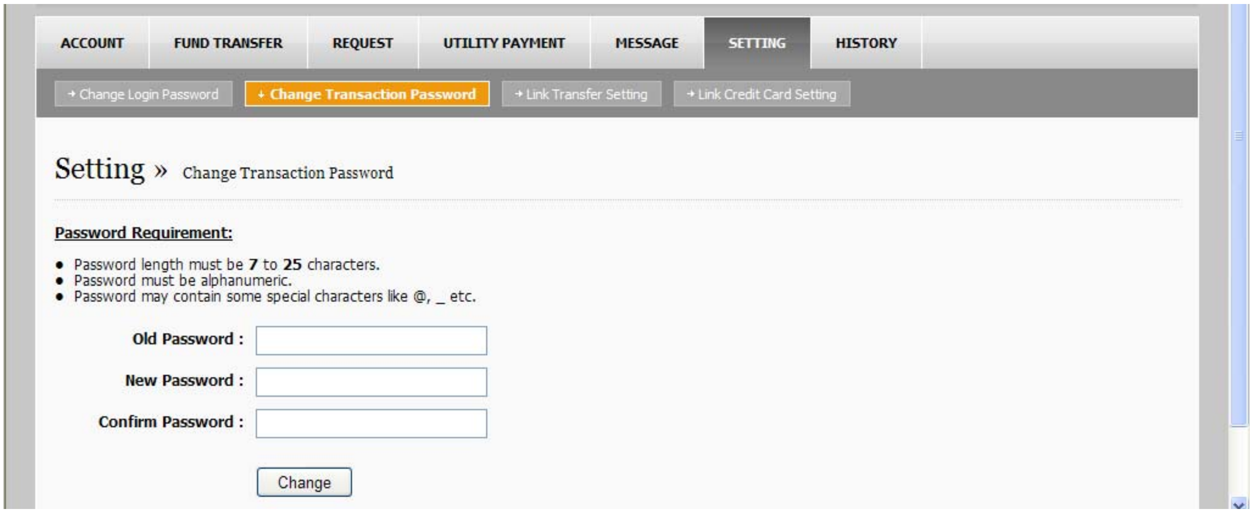
To change either login or transaction password, click Change Login Password or click Change Transaction Password.

Here,

Old Password: Type the current login password.
New Password: Type the new login password.
Confirm Password: Type the new login password again to confirm.

Then click on **Change** to change the login password.

7.2. Setting - > Change Transaction Password:

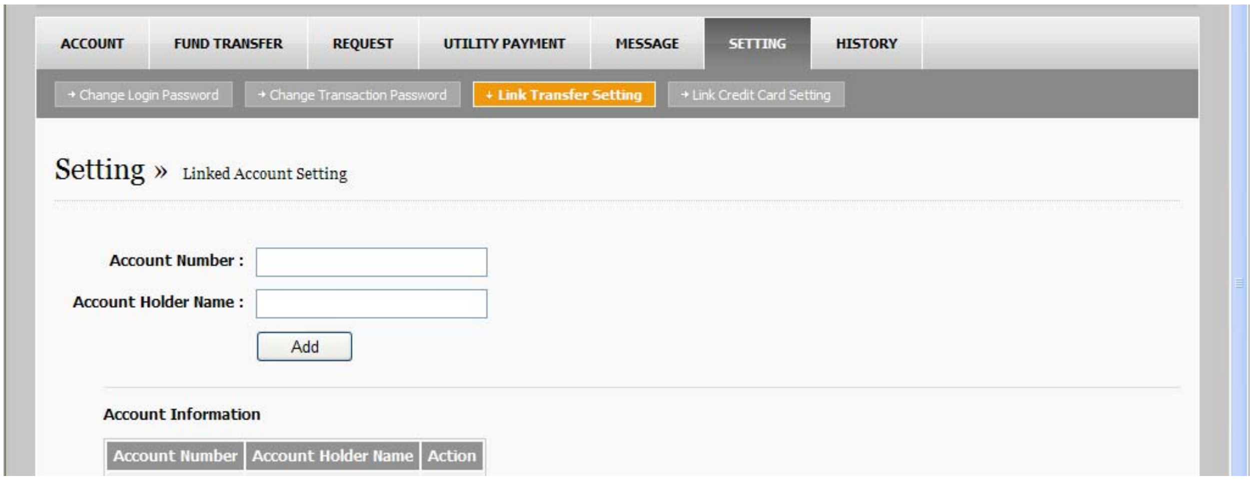


Here,
Old Password: Type the current transaction password.
New Password: Type the new transaction password.
Confirm Password: Type the new transaction password again to confirm.

Then click on **Change** to change the transaction password.

7.3. Setting - > Link Transfer Setting:

In this menu, the user can add accounts to a list called Linked Accounts. By creating linked account or accounts here, the user does not have to type the account number every time the user does fund transfer through **Fund Transfer -> Self/Link Transfer**.



Here,

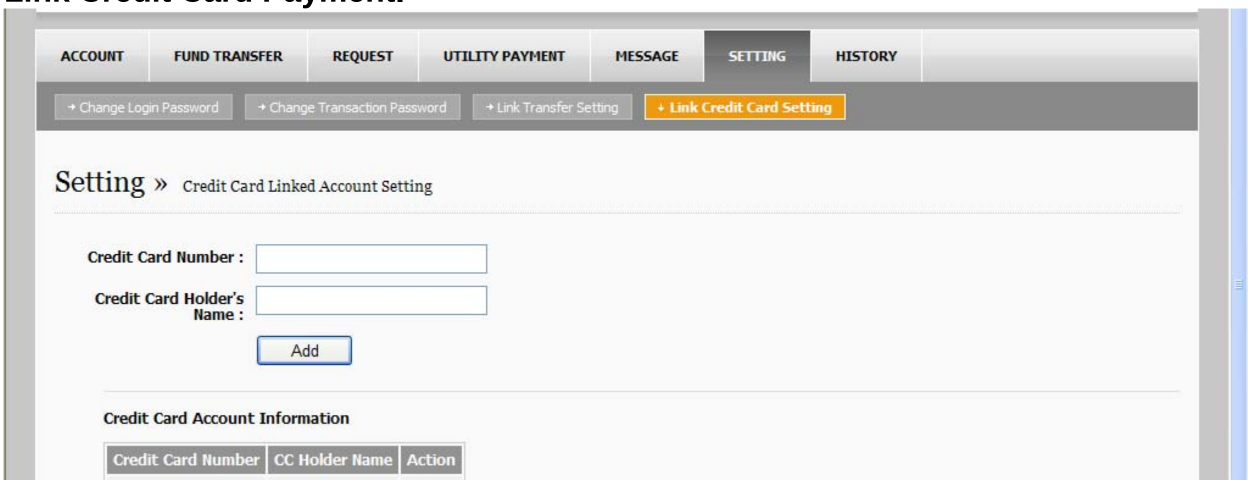
Account Number: The account number that is to be added to the list.
Account Holder Name: The account holder's name.

Click on Add to add this account information to the list.

If the user has already added account numbers to the list, such information will be displayed under **Account Information** list. The user can click on **Delete** link to remove an existing account number from the list.

7.4. Setting - > Link Credit Card Setting:

In this menu, the user can add credit cards to a list called Credit Card Linked Account. By creating linked credit card or cards here, the user does not have to type the credit card number every time the user pays to the credit card through **Utility Payment - > Link Credit Card Payment.**



Here,

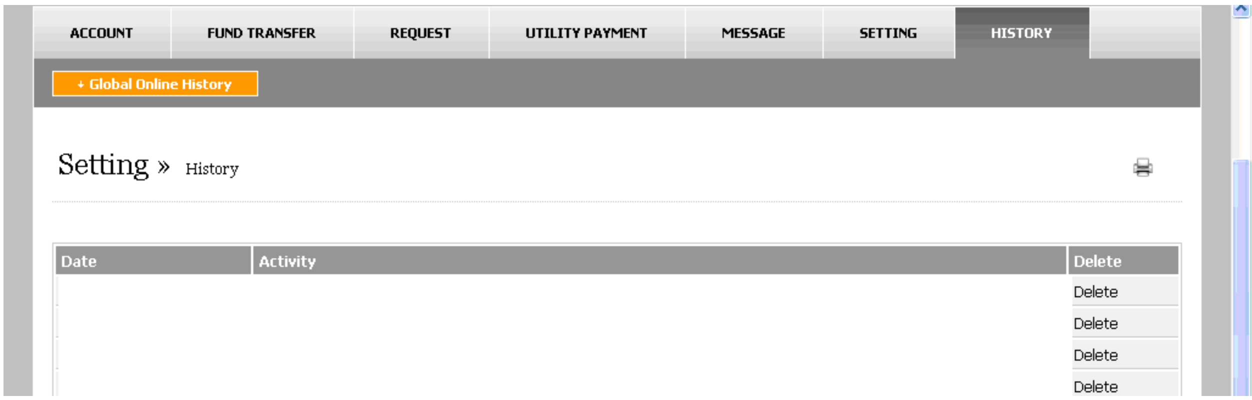
Credit Card Number: The credit card number that is to be added to the list.
Account Holder Name: The credit card holder's name.

Click on **Add** to add this credit card to the list.

If the user has already added credit card numbers to the list, such information will be displayed under **Credit Card Account Information** list. The user can click on **Delete** link to remove an existing credit card number from the list.

8. History - > Global Online History:

This menu keeps track of the user's recent activities. The activities are sorted in the order newest on top.



Here,

Date: The exact date and time of a certain online activity.

Activity: Description of the activity.

Delete: By clicking on **Delete** link, the specified online activity can be removed from Global Online history.