



بنك فلسطين
BANK OF PALESTINE

User Manual **Business Digital Suite**

Table of Contents

02 Digital business suite details

04 Operations details through internet banking

04 Initiator operations

04 Account management

05 clients information

05 Currencies

06 Messages

06 Cards

07 Bill payment

07 Transfers

08 Corporate

09 Salaries and payments

14 In case the wrong password is entered and user account closed

15 Reviewer / Authorizer account

15 Corporate

15 Admin users

17 Admin maker

Admin checker

Business digital suite

Online and mobile banking channels used by Bank of Palestine corporate customers (Individuals for business purposes, small and medium size enterprise, companies), whereby corporate customers obtain a username and password to implement various banking transactions using digital channels, based on an authorization from their companies.

The suite involves the following digital functions and features:

- Multilevel administrative authorizations system (up to 4 levels): the company may choose an unlimited number of users to take charge of managing company accounts through the bundle, whereby financial and non-financial authorizations are identified for all users, based on the company's by-laws, and the flow of authorizations among these users are defined: one user conducts a financial banking transaction, another user checks it, another issues it for approval, and another provides final approval on the transaction.
- Accounts management: viewing accounts, account balances, and merging company accounts (even when account numbers are different) using the company's username, without the need to establish different users to manage each account separately.
- Cheques management: requesting chequebooks and inquiring about cheques receivable.
- All types of transfers: between accounts or within and outside Palestine, with the function of identifying beneficiaries accounts.
- Bill payments, credit cards and cash cards settlement
- Uploading and executing salaries payment
- Multiple payments

Every company has two levels :

Administration level users:

- Admin maker
- Admin checker

Creating users at the administrative level is "optional" if the company wishes to directly manage transaction users without the need to consult with the bank.

Operational Level Users

- Initiator
- Reviewer
- Authorizer
- Releaser



What does the business digital suite include?

- Online business banking with new and updated services.
- Mobile banking for business

General notes:

- If the company is composed of a single employee, it shall be treated as an individual and not as a company with an operational plan, and the user is granted all the desired functions.

- Every company needs to establish main users at the administrative level.

- **Admin maker**
- **Admin checker**

○ To take charge of the following functions:

- Administer all company users (create users, activate, amend information, add authorizations, reset password).
- Create matrixes for implementing financial operations.
- Adding a customer to the group.
- Resetting the number of account accesses.

Workflow Plan:

- Financial operations in all companies are conducted using a plan of operation that consists of four levels of processing, as a maximum (creation – review – authorization – release).
- The plan of operation should consist of at least two levels (creation – authorization).
- The review and release functions are optional and not obligatory.

Based on their nature, operations undergo a sequence of approvals defined by the company upon registration in the service (minimum two levels and maximum four levels).

The company may own more than one initiator with defined functions for each to be determined upon registration.

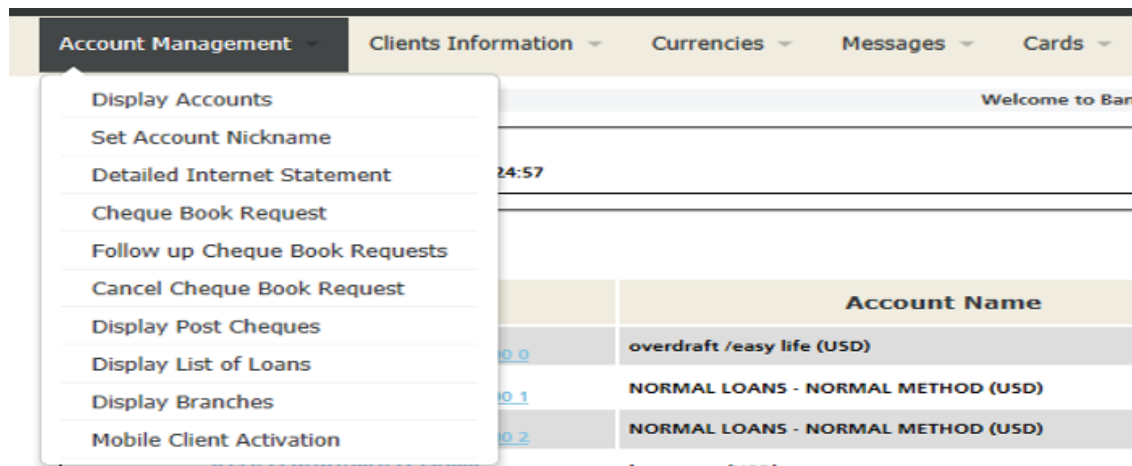
Transactions are visible to users, whereby the authorized user types “display pending customer transactions” under “companies” to obtain the approval.

Operations details through internet banking

The initiator implements all operations related to the account, include PalPay payments, card services, and corporate services. These operations undergo a sequence of company approvals.

Initiator operations:

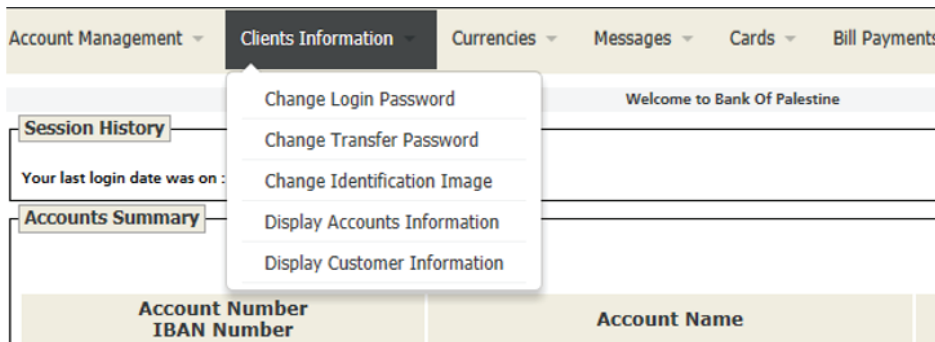
Account Management



- Display company accounts and authorized signatory
- Set account nickname
- Detailed internet statement
- Chequebook request
 - Chequebook request made using this function passes through a series of defined approvals.
 - The bank receives a notification indicating the chequebook request submitted by the company.
- Follow up on chequebook requests: the screen allows you to follow up on the request status and know whether the request is being printed or ready for delivery.
- Cancelling chequebook requests: this function allows you to cancel the submitted request after being approved and entered into the banking system.
- Display post cheques: displays of all cheques deposited in your account.
- Display list of loans: displays all your loans and commitments.
- Display branches
- Mobile client activation

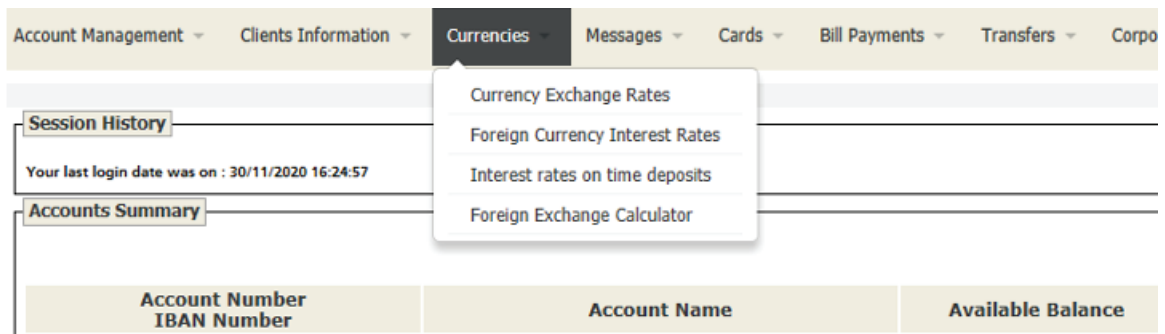
All the above mentioned functions will appear based on the authorizations granted to each user.

clients Information



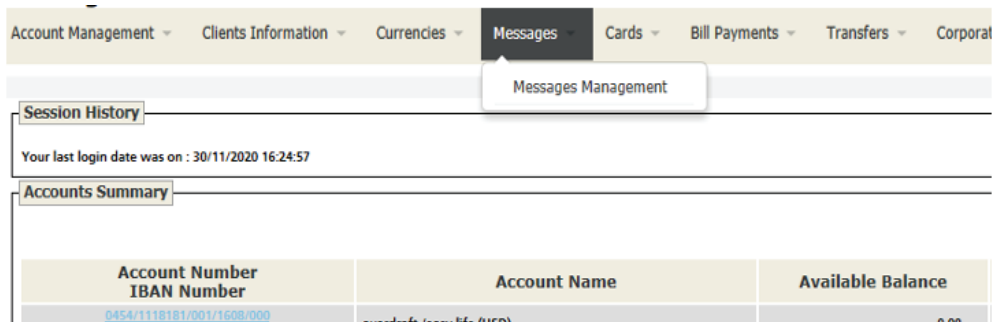
- Change login password: request to reset the password of any user.
- Change transfer password: the user should determine the password to be used for operations / internal transfers between accounts.
- Change identification image required for accessing the account.
- Display account information and account IBAN.
- Display customer information including, address, email, and phone number, based on the account data available on the bank system.

Currencies



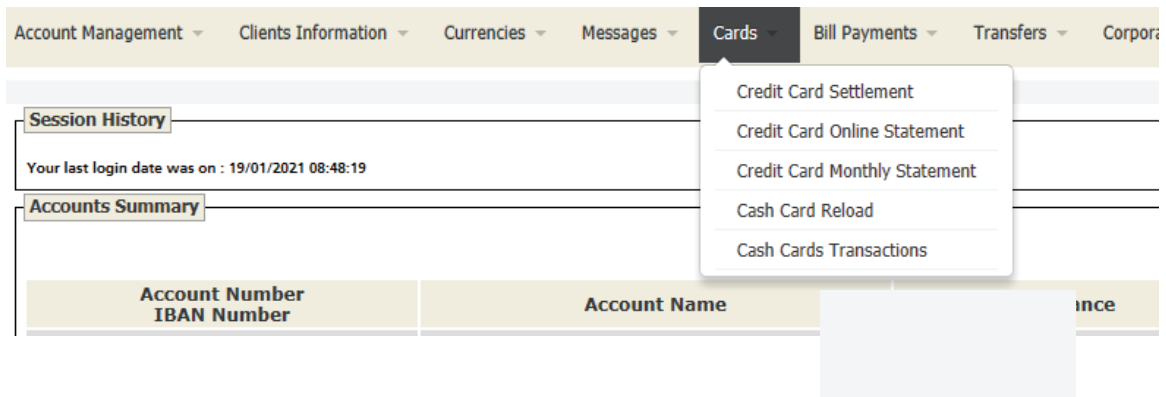
- Currency exchange rates are continuously updated.
- Foreign Currency interest rates compared with local currency are continuously updated by the bank.
- Interest rates on time deposits: displays monthly, quarterly, biannual and annual rates.
- foreign exchange calculator allows you to calculate the exchange rate based on the daily rate provided by the bank.

Messages

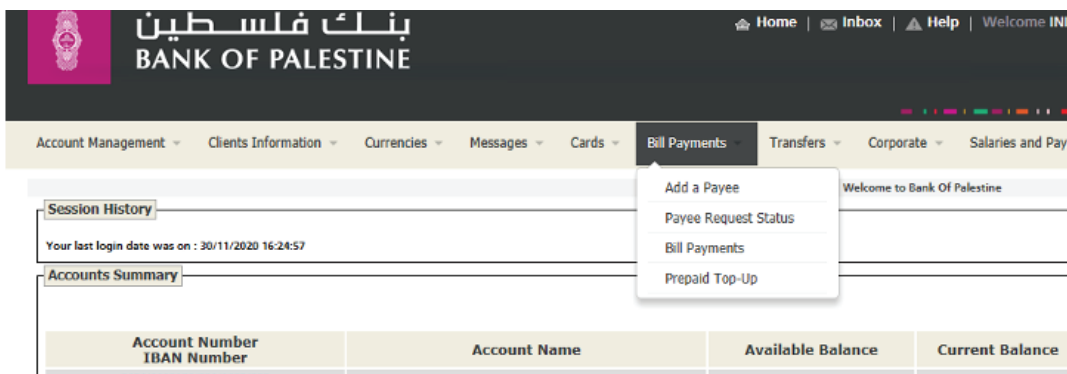


Manage all user incoming and outgoing messages.

Cards

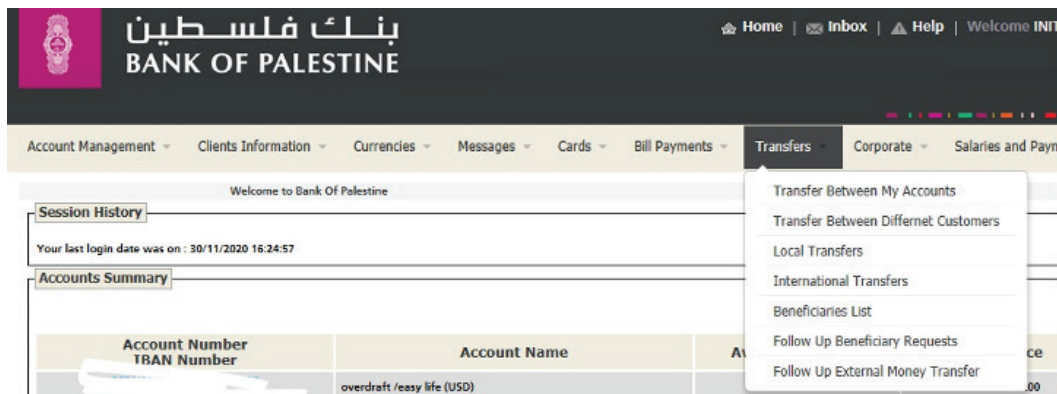


- Credit card settlement: choose the credit card you wish to settle and choose the currency. Cards are settled in all currencies and then converted to the card's main currency (USD).
- credit card online statement: a statement is issued for all transactions on the card during a specified period of time.
- Credit card Monthly statement: a statement is issued for all transactions on the card during a specified month.
- Cash Card RELOAD
- Cash card transaction: transactions executed on the card during a specified period of time.



- Add a Payee to allow recharge and bill payment using internet banking/mobile banking. The bank contacts the authorized person to confirm the added number, and upon receiving approval, the number is used for recharge/payment at any time.
- Payee request status: the screen displays the status of submitted requests (approved or not approved).
- Bill payment: settle due bills that appear after choosing "inquire". The process undergoes a series of predefined approvals.
- Prepaid top-up for predefined numbers.

Transfers



Transfer between my accounts

the process goes through a sequence of predefined administrative approvals.

Transfer between two different accounts:

- Transfer between different accounts within the bank for beneficiaries that you added under "manage beneficiaries."
- When the initiator requests a transfer, he/she receives a one-time-use code to the number provided for the internet banking service.
- The request undergoes a series of predefined company internal approvals.
- Internal transfers are executed within Bank of Palestine.

Local transfers:

- Used for making transfers between different accounts within Palestine, under the "Manage Beneficiaries" command.
- The initiator receives a one-time-use code to his/her mobile number that was provided for the internet banking service.
- The request undergoes a series of predefined company internal approvals.
- The request is received by the bank for processing.

International transfers:

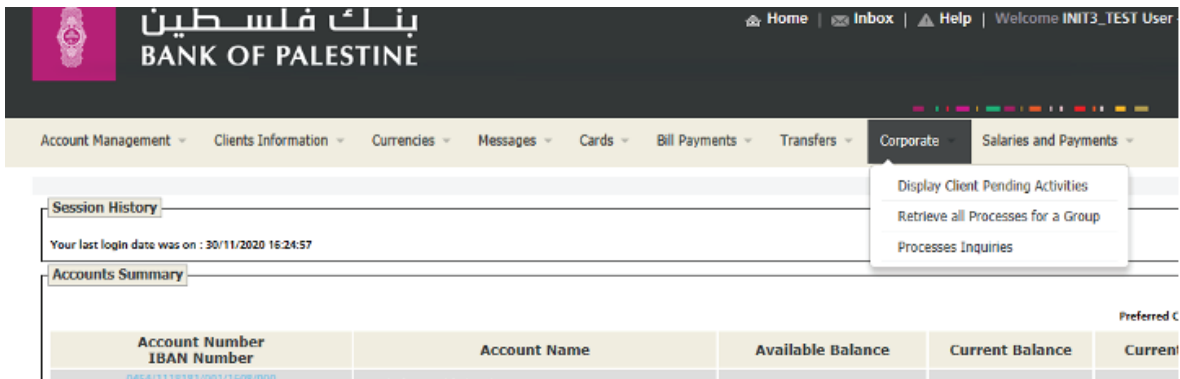
- Used for making transfers between different accounts outside Palestine, under the "Manage Beneficiaries" command.
- The initiator receives a one-time-use code to his/her mobile number that was provided for the internet banking service.
- The request undergoes a series of predefined company internal approvals.
- The request is received by the bank for processing.

Follow Up External money Transfers:

Pending center approval: within the bank, pending approval.

Processed at the center: within the bank, pending approval.

Corporates



Display client pending activities

allows the user to delete, amend or view processed operations or add notes.

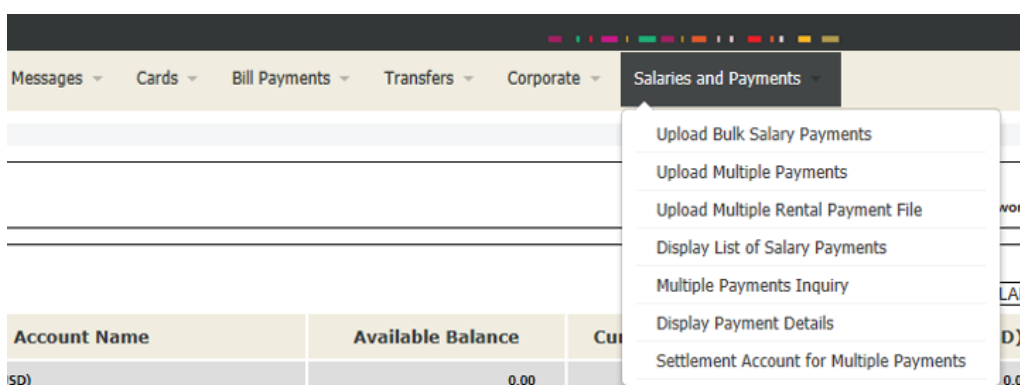
Retrieve all processes for a group

displays group transaction user details.

Processes inquires:

display a specific requests / specific request date / specific request initiator.

Salaries and Payments



Upload Bulk salary payments

- The file should be in CSV format provided by the RM.
- All salaries on file should be in the same currency.

- Beneficiary bank SWIFT: obligatory if the payment method is LBANK / FBANK.
- Commission paid by: obligatory (F: Company, B: Beneficiary), unless the payment method is LBANK or FBANK.
- Beneficiary IBAN: obligatory only when payment method is LBANK/ FBANK.
- Beneficiary mobile number: obligatory.
- Transfer purpose: enter the transfer purpose code in accordance with the following table:

CODE	Description
10	WAGES AND SALARIES
11	RETIREMENTS WAGES AND SALARIES
12	END OF SERVICE COMPENSATION
13	FAMILY AID OR FAMILY ASSISTANCE
14	INHERITANCE
15	TRAVEL AND TOURISM
16	EDUCATIONAL EXPENSES
17	TREATMENT EXPENSES
18	INVOICE PAYMENT AND MERCHANDIZE PURCHASES
19	ELECTRICITY BILL PAYMENT
20	WATER BILL PAYMENT
21	(.UTILITY BILL PAYMENT (PHONE, INTERNET, ETC
22	PREPAID CARDS RECHARGING
23	CREDIT CARD PAYMENT
24	SCIENTIFIC RESEARCH SUPPORT
25	LAND PURCHASEA
26	LAND SALEA
27	REAL ESTATE PURCHASES
28	REAL ESTATE SALES
29	REAL ESTATE CONSTRUCTION FINANCING
30	BUY SHARES
31	SELL SHARES
32	BUY BONDS
33	SELL BONDS
34	IMPORTS
35	EXPORTS
36	SUSTAINING ACCOUNTS
37	COMMISSIONS
38	TAXES

39	RENT EXPENSES
40	INVESTMENT RETURNS OR REVENUES
41	(BROKRAGE (FINANCIAL MARKETS
42	FINANCIAL SERVICES
43	CONSULTING SERVICES
44	CONSTRUCTION SERVICES
45	MAINTENANCE SERVICES
46	ADVERTISING AND MARKETING SERVICES
47	COMMUNICATIONS SERVICES
48	MEDICAL AND HEALTH SERVICES
49	MINING SERVICES
50	LAND FREIGHT
51	AIR FREIGHT
52	MARITIME FREIGHT
53	INSURANCE INSTALLMENTS
54	INSURANCE COMPENSATIONS
55	SUBSCRIPTIONS IN ASSOCIATIONS OR UNIONS
56	SUBSCRIPTIONS IN PENSION FUNDS
57	SUBSCRIPTION AND MEMBERSHIP FEES
58	BUYING OR SELLING BID INVITATIONS
59	GRANTS AND DONATIONS
60	AID AND SUBSIDIES
61	RELIGIOUS COMMUNITIES AID
62	INTERNATIONAL COMMUNITIES AID
63	CHARITABLE COMMUNITIES AID
64	UN AID
65	GOVERNMENTAL DELEGATIONS
66	GOVERNMENTAL EDUCATION
67	AID FOR BUDGET SUPPORT
68	FUNDING FOR CAPITAL PROJECTS
69	DIPLOMATIC MISSIONS
70	REMITTANCES FROM EMBASSIES AND REPRESENTATIVE OFFICES
71	CONTRIBUTION TO INTERNATIONAL CAPITAL
72	FUNDING FOR CLUBS AND ASSOCIATIONS

73	LOANS
74	LOAN INSTALLMENTS
75	FUNDING FOR MUNICIPALITIES AND COUNCILS
76	REROUTING
77	FINES AND VIOLATIONS
78	CULTURAL , EDUCATIONAL AND ENTERTAINMENT SERVICES
79	INFORMATION TECHNOLOGY SERVICES
80	OTHER
81	USED CARS DEALERSHIP
82	GOVERMENT PAYMETS

- Beneficiary ID number: obligatory, unless the payment method is LBANK or FBANK.
- Beneficiary language code: obligatory (1: foreign, 2: Arabic). If the payment method is LBANK or FBANK, the language code is "1".
- Beneficiary relationship: the code is entered based on the following table:

ID	English Description
1	SON/DAUGHTER
2	Other
3	SISTER
4	MOTHER
5	GRANDFATHER
6	GRANDMOTHER
7	FATHER/MOTHER IN LAW
8	FIANCE
9	FIANCEE
10	HUSBAND/WIFE
11	PARTNER
12	FRIEND
13	COMMUNICATION OFFICER
14	MARITAL RELATIONSHIP
15	UNCLE
16	AUNT
17	RELATIVE
18	LEGAL REPRESENTATIVE
19	FATHER
20	GUARDIAN
21	REPRESENTATIVE ON BEHALF OF
22	CUSTODIAN
23	AUTHORIZED
25	BROTHER

After the bank approves the beneficiaries, the file is uploaded in the attached format.

- The beneficiary receives a one-time-use code on the internet banking service.
- Deduction is made from the accounts identified.
- The process undergoes a sequence of predefined internal approvals.
- The request arrives to the bank for processing.
- Internal transfers at Bank of Palestine are processed directly.
- In this function, each transaction requires a separate approval.

Upload multiple rental payments

The file go for the approval as one, not record by record. Only the sum and number of records are appear

Display salary payments:

this function displays salary payments executed on a specific date.

Display list of salary payment:

- Uncollected payments
- Collected payments

Multiple payment inquiries:

displays payments made within 6 months from the statement date.

Display payment details:

enter the company's reference number.

Settlement account for multiple payments:

define accounts from which payments will be deducted.

After the initiator implements the operations, the transaction undergoes a series of approvals (based on the defined roles of authority). Select "display outstanding customer transactions."

In case the wrong password is entered and the user account closed:

If any of the user accounts is closed, the following steps should be taken:

- Contact and inform the Admin Maker.
- Reset access attempts by selecting the function "reset customer access attempts."
- Select username and select agree.

In case you forgot your password:

- Contact and inform the Admin Maker.
- Request customer password change by selecting the function "request customer password change."
- Select username and select agree.

In case the Admin account is closed

the authorizer should contact and notify the RM.

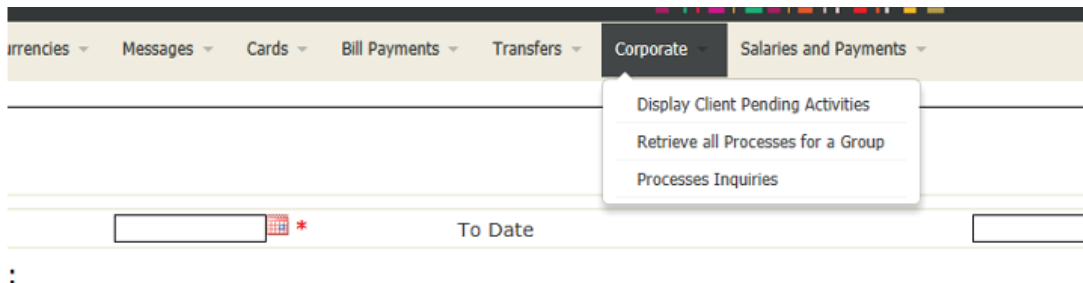
- You may reset access attempts to the system portal to zero.
- Select username and select agree.

In case the Admin forget the password

- Contact and notify the RM.
- Request customer password change by selecting the function "request customer password change."
- Select username and select agree.

Reviewer /Authorizer Account

This user used to approve initiators transactions depending on the company workflow approvals



Corporate

Display client pending activities
allows the user to delete, amend or view processed operations or add notes.

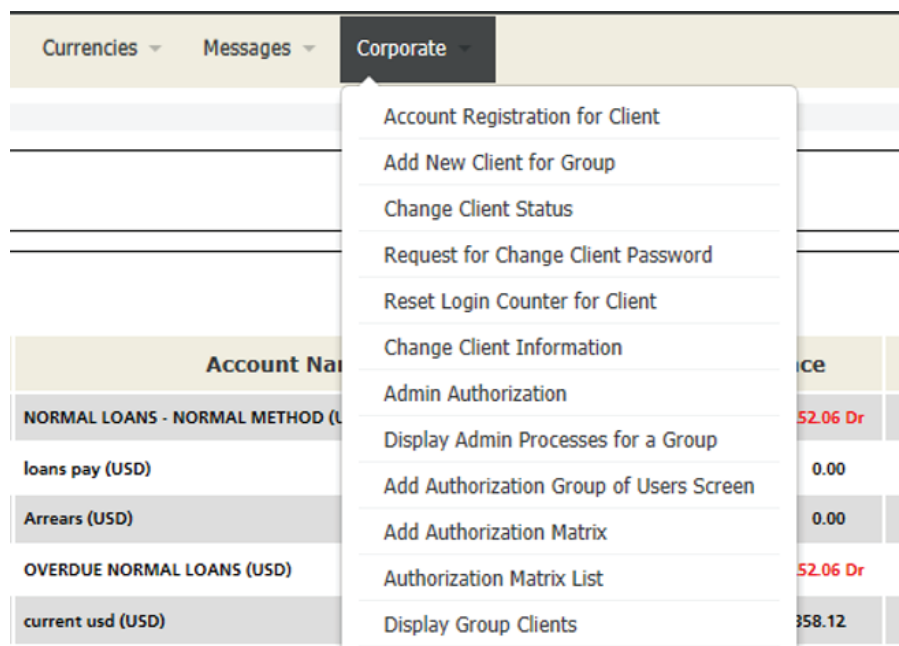
Retrieve all processes for a group
displays group transaction user details.

Processes inquiries :
display a specific requests / specific request date / specific request initiator.

Admin user Accounts

Admin Maker

- Includes several functions different from those of the initiator, authorizer and issuer.
- The Admin Initiator allows you to control and manage initiator accounts and operational accounts without the need to consult with the bank. The following services are provided:



Account registration for client:

- A list of registered and unregistered customer accounts will appear, and the Admin Checker can add any of the accounts to any of the users to be able to review them and execute transactions.
- When an account is added, the transaction undergoes a process of approval from the admin and Admin Checker.

Add new client for a group:

This function is used to register or add a new user to a group without the need to consult with the bank. The registered user is then granted a new username.

Enter the following data:

- User number
- Username
- User's virtual function (the function to be granted to the initiator, issuer, authorizer, checker). Companies should visit the bank
- if they wish to create users with new and different functions.
- Mobile number
- Email
- Validation date
- One-time password status

The newly registered user needs to implement the following steps before being able to access the system:

- Obtain approval from the Admin Checker.
- Activate user by the Admin Checker.
- Send the new user number / password and create a new password.

Change client status

This function is used to amend a customer's status or if the Admin Checker wishes to stop or cancel the user permanently from the services and prevent him/her from accessing the online banking system.

Request customer password change

This function is used to add a request for user's password change in case any user forgets his/her password.

Reset log in counter for client

This function is used to reset attempts to zero, or when the number of attempts to enter username or password reach the maximum limit (6 attempts).

Change client information

This function is used to amend user information (mobile number and/or email to which notifications are sent).

The following data shall be added to the function:

- User number
- Username
- User's virtual function
- Mobile number
- Email
- Validation

Admin authorization

This function is used to add authorizations to a new or existing group of users. You may also amend the group by adding or deleting users. The list of users may be retrieved by selecting the function “retrieve group name and list of customers.”

Adding an authorization matrix

This function is used to add a new matrix for authorizations, and the following information shall be added for the new authorizations:

- Account number
- From amount
- To amount
- Authorization matrix

Authorization matrix list

Used to display the existing matrix of authorizations for your group.

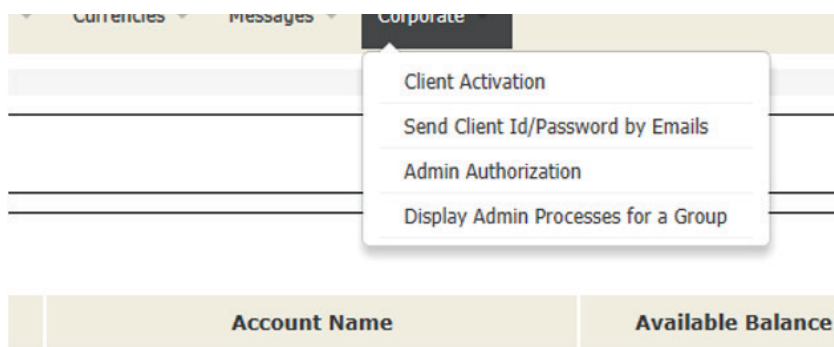
Display group of clients

Displays all customers within the group.

- User number
- Username
- Status
- Start date
- User role

Admin Checker authorization

Displays transactions implemented by the Admin Checker pending approval.



Display admin process for a group

(all transactions implemented by the group through admin checkers).

لمزيد من المعلومات يمكنكم التواصل معنا من خلال:

1700 150 150

BOP WhatsApp
00970 593 666 666



BankofPalestine