

User Manual Business Digital Suite

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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

O 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

Account Management C	lients Information 👻	Currencies -	Messages 👻	Cards 👻
Display Accounts			w	elcome to Ban
Set Account Nickname				
Detailed Internet Statemen	t 24:57			
Cheque Book Request				
Follow up Cheque Book Red	quests			
Cancel Cheque Book Reque	st		Account Na	me
Display Post Cheques				
Display List of Loans	0.0	overdraft /easy life	(USD)	
Display Branches	<u>10 1</u>	NORMAL LOANS - N	ORMAL METHOD (USD)
Mobile Client Activation	<u>10 2</u>	NORMAL LOANS - N	ORMAL METHOD (USD)
		1 (1150)		

- 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

Account Management 👻	Clients Information	Currencies 👻	Messages 👻	Cards 👻	Bill Payments			
	Change Login Passwo	ord	Welcome to Bank Of Palestine					
Session History	Change Transfer Pas	sword						
Your last login date was on :	Change Identification	Image						
Accounts Summary	Display Accounts Info	ormation						
	Display Customer Inf	ormation						
Account IBAN N			Account Na	me				

- 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

Account Management – Clients Information –	Currencies - Messages - Cards -	Bill Payments - Transfers - Corpo
Session History	Currency Exchange Rates	
Your last login date was on : 30/11/2020 16:24:57	Foreign Currency Interest Rates Interest rates on time deposits	
Accounts Summary	Foreign Exchange Calculator	
Account Number		
IBAN Number	Account Name	Available Balance

- 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

_								
Account Management 👻 Clients Information 👻	Currencies 👻	Messages	Cards 👻	Bill Payments	Transfers -	Corporat		
Session History		Messages M	anagement					
Your last login date was on : 30/11/2020 16:24:57				_				
Accounts Summary								
Account Number IBAN Number		Account Na	me		Available Balance			
0454/1118181/001/1608/000	overdraft /eary life	(1100)				0.00		

Manage all user incoming and outgoing messages.

Cards

Account Management \neg Clients Information \neg	Currencies -	Messages 👻	Cards -	Bill Payments 👻	Transfers 👻	Corpor
			Credit Ca	ard Settlement		
Session History			Credit Ca	ard Online Statemen	t	
Your last login date was on : 19/01/2021 08:48:19			Credit Ca	ard Monthly Stateme	ent	
Accounts Summary			Cash Car	rd Reload		
			Cash Car	rds Transactions		
Account Number IBAN Number		Account Na	me			ince

- Credit card settelemtn: 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.

ئ فلسـطين BANK OF PALES	•		습 H	lome 📾	Inbox 🛕	Help	Welcome INI
Account Management \vee Clients Information \vee	Currencies – Messages – Cards –	Bill Paymer	nts	Transfers	Corporal		Salaries and Pay
Session History Your last login date was on : 30/11/2020 16:24:57 Accounts Summary		Bill Payı	Request St	tatus	Welcome to B	ank Of Pale	estine
Account Number IBAN Number	Account Name		Ava	ailable Ba	lance	Curre	ent Balance

- 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

ئ فلسطين BANK OF PALES		솚 He	ome 📾 li	nbox 🛕 Help	
Account Management v Clients Information v		ill Payments 👻	Transfers	Corporate 👻	Salaries and Pay
Welcome to Bank Of Session History Your last login date was on : 30/11/2020 16:24:57	Palestine			etween My Accounts etween Differnet Cu sfers	100.00.000 C
Accounts Summary			Beneficiari		
Account Number TBAN Number	Account Name	A		Beneficiary Request External Money Trar	ce

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

ک فلسـطین BANK OF PALES	•		💩 Home 📾 Inb	iox 🛕 Help	Welcome INIT3,	_TEST User ·
Account Management $ earrow Clients Information earrow$	Currencies - Messages - Cards	 Bill Payments 	 Transfers - 	Corporate	Salaries and Payme	nts 👻
				Display Clier	nt Pending Activities	
Session History				Retrieve all	Processes for a Group	_
Your last login date was on : 30/11/2020 16:24:57				Processes In	muiries	
Accounts Summary					iquires.	_
Hereard Community						
						Preferred C
Account Number IBAN Number	Account Name		Available Balan	ce Cu	rrent Balance	Current
0454/1118181/001/1608/000						

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

				-	••=		
Messages – Cards	- Bill Paym	ents 👻	Transfers -	Corporat	e –	Salaries and Payments	
						Upload Bulk Salary Payments	
					-	Upload Multiple Payments	F
						Upload Multiple Rental Payment File	vor
					-	Display List of Salary Payments	F
						Multiple Payments Inquiry	LAI
Account Name		Δ.	vailable Balar	100	Cui	Display Payment Details	D)
SD)		-		0.00	Cu	Settlement Account for Multiple Payments	0.0

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.

The file should contain the following:

Company Name			XYZ Company			
Company IBAN			PS11XXXX1111111111111111111111111111111			
Remarks			Salaries for 02/2017			
Details List						
Sequence	Benficiary Name	Beneficiary ID	Beneficiary IBAN	Sum	Currency	Remarks
1	test1	410174601	PS24PALS045411181810993000000	100	ILS	test remark
2	test2	802068775	PS24PALS046002704790993000000	200	ILS	test remark2
3	test3	802068775	PS67PALS046002704790993000002	400	ILS	test remark3

Each file should contain the following items:

- Company name
- Company IBAN
- Month of salary transfer
- Sequence 1,2,3.....
- Name of beneficiary (salary recipient)
- Beneficiary ID
- Beneficiary IBAN
- Salary amount
- Currency
- Company notes
 - The company uploads the salary file through internet banking and selects the account from which the salary will be deducted (same currency).
 - After the file is uploaded and undergoes the necessary approvals, it is automatically sent to the bank to complete the relevant procedures.

Upload multiple payments

- This function allows for uploading transfers made to different beneficiaries (identified in the "manage beneficiaries" command) all at once.
- The file make include transfers in various currencies.
- Accounts from which the salaries will be deducted should be defined.
- The company should add/amend beneficiaries using the "manage beneficiaries" command, and define the types of beneficiaries: within the bank, local transfer beneficiary, external transfer beneficiary.
- The file should be formatted as follows:

Beneficiar y bank branch	Beneficiary account numb		e payment method code	payment amoun	payment currency code	value date	Beneficiary Bank swift code		Benefic iary languag e Code		IBAN/BBAN number	Beneficiar y Mobile Number			expiry date	benefici rem ary type info	remark s
8	0454210 33000000		1 ACC	10	USD				2				11			1	r1
1	04541118 0000		2 ACC	20	JOD				1				10			2	
3	0460027	:	3 ACC	30	ILS								61			3	
412	PS71PIN 24044300	0031000	LBANK	5020	USD	20190422	PINVPS22	F	1	2	PS71PINV0 30031000	597629601	11	123123		4 well	

Beneficiary name

- Beneficiary bank name (obligatory if the payment was made using IBAN or FBNAK).
- LBANK (for local banks), FBANK (for international banks).
- Beneficiary bank branch obligatory, if the payee was LBANK or FBANK.
- Beneficiary account number obligatory if the payment method was ACC.
- Transfer sequence "1,2,3..." and should not be recurring.
- Payment method: LBANK / FBANK /ACC.
- Payment amount: obligatory, and should be entered in numerical format.
- Currency: enter as USD, ILS, EUR, JOD, etc.
- Date: entered in the order ddmmyyyy.

- 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	48 MEDICAL AND HEALTH SERVICES					
49	MINING SERVICES					
50	LAND FREIGHT					
51	AIR FREIGHT					
52 MARITIME FREIGHT						
53	INSURANCE INSTALLMENTS					
54	54 INSURANCE COMPENSATIONS					
55	55 SUBSCRIPTIONS IN ASSOCIATIONS OR UNIONS					
56	SUBSCRIPTIONS IN PENSION FUNDS					
57	57 SUBSCRIPTION AND MEMBERSHIP FEES					
58	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	GOVERMENTAL 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	12	FRIEND
		13	COMMUNICATION OFFICER
1	SON/DAUGHTER	14	MARITAL RELATIONSHIP
2	Other	15	UNCLE
3	SISTER	16	AUNT
4	MOTHER	17	RELATIVE
5	GRANDFATHER	18	
6	GRANDMOTHER	19	FATHER
7	FATHER/MOTHER IN LAW	20	GUARDIAN
8	FIANCE		
9	FIANCEE	21	REPRESENTATIVE ON BEHALF OF
10		22	CUSTODIAN
	HUSBAND/WIFE	23	AUTHORIZED
11	PARTNER	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

						-		
irrencies 👻	Messages 👻	Cards 👻	Bill Payments	Transfers	v	Corporate	Salaries and Payments	Ŧ
						Display Client Pending Activities		
						biopidy circl	it i orong ricerities	
						Retrieve all	Processes for a Group	
						Processes Ir	nquiries	
		*		To Date				

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:

Currencies – Messages –	Corporate	
	Account Registration for Client	
	Add New Client for Group	
	Change Client Status	
	Request for Change Client Password	
	Reset Login Counter for Client	
Account Na	Change Client Information	ce
NORMAL LOANS - NORMAL METHOD (L	Admin Authorization	52.06 Dr
	Display Admin Processes for a Group	
loans pay (USD)	Add Authorization Group of Users Screen	0.00
Arrears (USD)	Add Authorization Matrix	0.00
OVERDUE NORMAL LOANS (USD)	Authorization Matrix List	52.06 Dr
current usd (USD)	Display Group Clients	358.12

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 be 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.

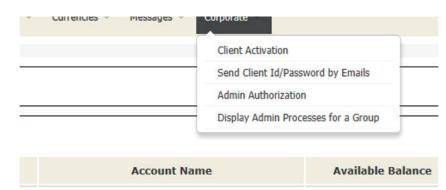
Display group of clients

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).

