Dashboard & Accounts

Simplified Process For Customers

1.DASHBOARD AND ACCOUNTS

Simplified Process for Customers

1. LOGIN

Retail and Corporate Users: Use your User ID and Password to log in to the online or mobile banking application.

Remember Me: Option available to save user details for future logins.

Forgot Password: Option available to retrieve your password.

2. DASHBOARD

Retail Users:

My Portfolio: View total assets and liabilities.

Recent Transactions: See the last 5 transactions.

Quick Links: Access mobile payments, bill payments, and transfers.

My Actions: Dynamic field for required actions.

Corporate Users:

Payables and Receivables: Summary of all payables.

Payment Approvals: View pending payment approvals.

Currency-wise Positions: Display currency-wise positions.

3. MY PROFILE

Retail Users:

Edit Profile: Change profile picture, update user ID.

Summary: View number of operative, loan, and deposit accounts.

Settings: Change password, register channels.

Corporate Users:

Edit Profile: Change profile picture, update user ID.

- **Primary Account:** Change primary account.
- **Settings:** Change password, register channels.

4. ACCOUNTS MANAGEMENT

Operative Accounts:

- **View Balance:** Check balance for current, savings, and overdraft accounts.
- **Account Statement:** View/download/share account statements.
- More Actions: Add funds, view clearing instruments, apply for a debit card.

Deposit Accounts:

- **View Balance:** Check balance for term, recurring, and flexi deposit accounts.
- **Account Statement:** View/download/share account statements.
- **More Actions:** Auto renew, cancel auto renew, break deposit.

Loan Accounts:

- **View Balance:** Check balance for term, recurring, and flexi deposit accounts.
- **Account Statement:** View/download/share account statements.
- **More Actions:** Auto renew, cancel auto renew, break deposit.

5. PRODUCT SIMULATORS

- **Loan Modelling Calculator:** Calculate loan repayment with or without balloon payment.
- **Term Deposit Calculator:** Calculate returns on deposit schemes.
- **Savings Deposit Calculator:** Calculate savings with regular monthly deposits.
- **Loan Eligibility Calculator:** Determine loan eligibility based on income and expenses.

6. CORPORATE CASH MANAGEMENT

- **Cash Position:** View all accounts, categorized by account type and currency.
- **Account Details:** View detailed account information, including balances and transactions.

7.PENDING APPROVALS (CORPORATE USERS)

- **Financial Approvals:** Approve financial transactions.
- **Non-Financial Approvals:** Approve service requests and counterparty approvals.

2. BENEFICIARY MAINTENANCE

Simplified Process for Beneficiary Management

1. Add Beneficiary

- Within Bank Beneficiaries:
  - Navigation: Beneficiaries > Add New Beneficiary > Select Beneficiary Type > Within Bank Beneficiary.
  - Steps:
    - Enter and confirm the account number.
    - System auto-populates the account name.
    - Enter a nickname for the beneficiary.
    - Continue and authorize with OTP.
    - Success or failure message displayed.
- Local Payment Beneficiaries:
  - Navigation: Beneficiaries > Add New Beneficiary > Select Beneficiary Type > Local Payments.
  - Steps:
    1. Select the beneficiary bank from the dropdown.
    2. Enter and confirm the account number.
    3. Enter the account name and nickname.
    4. Enter the beneficiary address (mandatory for Uganda).
    5. Continue and authorize with OTP.
    6. Success or failure message displayed.

- Mobile Money Beneficiaries:

  - Navigation: Beneficiaries > Add New Beneficiary > Select Beneficiary Type > Mobile Money.

  - Steps

    1. Select the mobile money network.
    2. Enter and validate the mobile number.
    3. System auto-populates the account name.
    4. Enter a nickname for the beneficiary.
    5. Continue and authorize with OTP.
    6. Success or failure message displayed.

- International Beneficiaries:

  - Navigation: Beneficiaries > Add New Beneficiary > Select Beneficiary Type > International.

  - Steps:

    1. Enter the account name and nickname.
    2. Enter and confirm the account number or IBAN.
    3. Select the beneficiary country.
    4. Enter the routing number and address.
    5. Continue and authorize with OTP.
    6. Success or failure message displayed.

2. VIEW BENEFICIARIES

Retail Users:

- Navigation: Dashboard > Main Menu > Beneficiaries.

- Features:

  1. View recurring/scheduled transactions.
  2. Initiate ad hoc payments.
  3. View list of beneficiaries with options to edit, delete, or pay.
  4. Add new beneficiaries.

Corporate Users:

- Navigation : Main Menu > Beneficiaries > Search Criteria > View Beneficiary List.

- Features:

1. Search beneficiaries by name, nickname, or account number.
2. View list of beneficiaries with options to edit, delete, or pay.

3. EDIT BENEFICIARY

- Navigation: Main Menu > Beneficiaries > List view > Select Beneficiary > More actions > Edit Beneficiary.

- Steps:
  - Retail Users: Edit the nickname of the beneficiary.
  - Corporate Users: Edit the nickname and beneficiary access type (Global/Local).

4. DELETE BENEFICIARY

- Navigation: Main Menu > Beneficiaries > List view > Select Beneficiary > More actions > Delete Beneficiary.

- Steps:

  1. Select the beneficiary to delete.
  2. Confirm deletion (logical delete).
  3. Note: Deletion is not allowed if there are pending or scheduled transactions.

5. BILL PAYMENT PROCESS

Simplified Process for Bill Payments

1. REGISTER BILLER

Retail Users:

- Navigation: Bills > View Billers > Plus Icon > Select Biller Category > Select Biller.

- Steps:

  1. Enter a nickname for the biller.
  2. Save and authorize with OTP.
  3. Success or failure message displayed.

Corporate Users:

- Navigation: Payment > Billers > Register Biller.

- Steps:

  1. Select the biller from the dropdown.
  2. Enter a nickname and identification number (e.g., mobile number, meter number).
  3. Proceed and authorize with OTP.
  4. Success or failure message displayed

2. VIEW BILLERS

Retail Users:

- Navigation : Bills > View Billers.

- Features:

  1. View list of registered billers with options to edit or pay.
  2. Search billers by name or nickname.
  3. Register new billers using the Plus Icon.

Corporate Users:

- Navigation : Payment > Billers > Search.

- Features:

  1. View list of registered billers with options to modify, pay, or view payment history.
  2. Search billers by name or nickname.
  3. Register new billers using the Register Button.

3. EDIT BILLER

Retail Users:

- Navigation : Bills > View Billers > More Actions of Biller > Edit.

- Steps:

  1. Edit the nickname of the biller.
  2. Save and authorize with OTP.

Corporate Users:

- Navigation : Payment > Billers > View Billers > More Actions of Biller > Modify.
- Steps:
  1. Edit the nickname of the biller.
  2. Proceed and authorize with OTP.

4. PAY A BILL

Registered Biller:

Retail Users:

- Navigation : Bills > Select the Registered Billers from Suggested tab or View Billers > Click on Pay on Registered Biller Card.
- Steps:
  1. Select the account to pay from.
  2. Enter the amount.
  3. Optionally, enter remarks.
  4. Pay and authorize with OTP.

Corporate Users:

- Navigation : Payment > Billers > Select the Registered Biller > Pay.
- Steps:
  1. Select the account to pay from.
  2. Enter the amount.
  3. Optionally, enter remarks.
  4. Proceed and authorize with OTP.

Adhoc Payment:

Retail Users:

- Steps:
    1. Enter the identification ID.
    2. Select the account to pay from.
    3. Enter the amount.
    4. Optionally, enter remarks.
    5. Pay and authorize with OTP.

Corporate Users:

- Navigation : Payment > New Payment > Select Initiate Bill Payment from Payment Type dropdown.

- Steps:
    1. Select the biller from the dropdown.
    2. Enter the identification number and nickname.
    3. Select the account to pay from.
    4. Enter the amount.
    5. Optionally, enter remarks.
    6. Proceed and authorize with OTP.

4. GOVERNMENT PAYMENTS PROCESS

Simplified Process for Government Payments

1. INITIATE GOVERNMENT TAX PAYMENT

Retail Users:

- Navigation: Main Menu > Payments > Initiate Govt. Tax Payment.

Corporate Users:

- Navigation: Main Menu > Payment > Overview > Select Government Payments.

2. ENTER PAYMENT DETAILS

- Steps:

1. **ID Number:** Enter the ID/Reference Number.
2. **Validate:** Click the validate button to fetch and display tax details.
3. **Tax Payment Details:** Review the fetched details such as taxpayer name, total amount, payment date, etc.
4. **Amount:** The amount will be fetched from the back-end and defaulted.
5. **Currency:** The currency will be fetched from the back-end and non-editable.
6. **Pay from Account:** Select the debit account from the dropdown list of home currency operative accounts.
7. **Remarks:** Optionally, enter remarks for the transaction.
8. **I Agree:** Check the "I Agree" box to confirm details are correct
9. **Continue:** Click to proceed (validations will run for corporates).
10. **Page:** Review details and charges (only for corporates).
11. **Submit:** Authorize with OTP and submit the transaction.

3. RECEIVE ACKNOWLEDGEMENT

- **Success:** A success message with a reference ID will be displayed.
- **Notifications:** Email and SMS notifications will be sent on successful transactions.
- **Receipt:** Download the payment receipt/acknowledgement.

4. SPECIFIC GOVERNMENT PAYMENTS

Rwanda

RRA Payments:

- **Document ID:** Validate to fetch company, RRA origin, amount due, etc.
- **Currency:** RWF.
- **Payment:** Partial or full payment allowed based on tax type.

RSSB Payments:

- **Payment Number:** Validate to fetch payment type, description, amount due, etc.
- **Currency:** RWF.
- **Payment:** Partial or full payment allowed based on tax type.

- **RURA Payments:**
    - **Document ID:** Validate to fetch individual name, payer name, type of license, etc.
    - **Currency:** Defaulted.
    - **Payment:** Only full payment allowed.

- **Irembo Payments:**
    - **Document ID:** Validate to fetch individual name, payer name, type of license, etc.
    - **Currency:** Defaulted(USD and RFW)
    - **Payment:** Only full payment allowed

Additional Features

View Approval Queue (Corporate Users)

- Navigation: Corporate User Login > Pending Approvals > Pending with Me > Payments.

- Features:
    - Approve or reject transactions pending for approval.
    - Approve/reject multiple items at once.

Inquire Government Payments

- Navigation:
    - Retail Users: Main Menu > Payments > Inquire Govt Payments.
    - Corporate Users: Main Menu > Payment > Overview > Search Criteria > Select Transaction Type as Government Payments > Click on Search.

- Features:
    - View previous government payments.
    - Search by criteria such as payment type, status, transaction status, date range, reference number, etc.
    - Download payment acknowledgment or receipt.

5. PAYMENTS PROCESS

Simplified Process for Transfers and other payments

1. Funds Transfer Within Own Accounts

- Navigation:
  - **Retail Users:** Payments > Select Own Accounts.
  - **Corporate Users:** Payments > Payment Overview > New Payment > Select Request type > Funds Transfer Within Own Accounts.

- Steps:

  1. Select "Funds Transfer within Own Accounts".
  2. Enter transfer amount and select currency.
  3. Select debit and credit accounts.
  4. Optionally, enter remarks.
  5. Choose schedule (Once or Recurring).
  6. Authorize with OTP and submit.

2. Funds Transfer to I&M Bank Beneficiaries

- Navigation:
  - Retail Users: Beneficiaries > Select Beneficiary > Make Payment or Payments > Make Payment to Home Bank Beneficiaries.
  - Corporate Users: Payments > Payment Overview > New Payment > Select Request type > Funds Transfer to I&M Bank Beneficiaries.

- Steps:

  1.Select "Funds Transfer to I&M Bank Beneficiaries".
  2. Choose a registered beneficiary or enter details for an ad hoc beneficiary.
  3. Enter transfer amount and select currency.
  4. Select debit account.
  5. Optionally, enter remarks.
  6. Choose schedule (Once or Recurring).
  7. Authorize with OTP and submit.

3. Payment to Other Bank Beneficiaries using Local Networks

- Navigation:
  - **Retail Users:** Beneficiaries > Select Local Beneficiary > Make Payment or Payments > Make Local Payment.
  - **Corporate Users:** Payments > Payment Overview > New Payment > Select Request type > Local Payment.
- Steps:

1. Select "Local Payment".
2. Choose a registered beneficiary or enter details for an ad hoc beneficiary.
3. Enter transfer amount and select currency.
4. Select debit account.
5. Optionally, enter remarks.
6. Choose schedule (Once or Recurring).
7. Authorize with OTP and submit.

4. Payment to Mobile Money Beneficiary

- Navigation:
  - **Retail Users:** Beneficiaries > Select Mobile Money Beneficiary > Make Payment or Payments > Make Mobile Money Transfer.
  - **Corporate Users:** Payments > Payment Overview > New Payment > Select Request type > Payment to Mobile Money Beneficiary.
- Steps:

1. Select "Mobile Money Payment".
2. Choose a registered beneficiary or enter details for an ad hoc beneficiary.
3. Enter transfer amount and select currency.
4. Select debit account.
5. Optionally, enter remarks.
6. Authorize with OTP and submit.

5. International Payments

- Navigation:
  - **Retail Users:** Beneficiaries > Select International Beneficiary > Make Payment or Payments > Make International Payment.
  - **Corporate Users:** Payments > Payment Overview > New Payment > Select Request type > International Payment.

- Steps:

1. Select "International Payment".
2. Choose a registered beneficiary or enter details for an ad hoc beneficiary.
3. Enter transfer amount and select currency.
4. Select debit account.
5. Optionally, enter remarks and upload supporting documents.
6. Authorize with OTP and submit.

6. Credit Card Payment

- Navigation:
  - **Retail Users:** My Portfolio > Liabilities > Cards > Pay or Payments > Credit Card Payment.
  - **Corporate Users:** Cards > Credit Cards > Select Credit Card > Pay.

- Steps:

1. Select credit card and amount (minimum, total due, or other).
2. Select debit account.
3. Optionally, enter remarks.
4. Authorize with OTP and submit.

7. Load Prepaid Card

- Navigation:
  - **Retail Users:** My Portfolio > Liabilities > Prepaid Cards > Load Prepaid Card or Payments > Load Prepaid Card.
  - **Corporate Users:** Cards > Prepaid Cards > Select Prepaid Card > Load Prepaid Card.

- Steps:

1. Select prepaid card and amount.
2. Select debit account.
3. Optionally, enter remarks.
4. Authorize with OTP and submit.

8. Prepaid Card to Card Payment

- Navigation:
  - **Retail Users:** My Portfolio > Liabilities > Prepaid Cards > Prepaid Card to Card Payment or Payments > Prepaid Card to Prepaid Card Payment.
  - **Corporate Users:** Cards > Prepaid Cards > Prepaid Card to Card Payment.
- Steps:

  1. Select source and beneficiary cards.
  2. Enter transfer amount and select currency.
  3. Optionally, enter remarks.
  4. Authorize with OTP and submit.

Transaction Inquiries

- Navigation:
  - **Retail Users:** Payments > Search Criteria > Search.
  - **Corporate Users:** Payments > Payment Overview > Search Criteria > Search.
- Features:

  1. Search transactions by date range, status, amount range, etc.
  2. View transaction details, stop, or modify future-dated transactions.
  3. Download or share transaction advice.

6. SERVICE REQUESTS PROCESS

Simplified Process for Service Requests

1. Request for Paper Statement

- **Navigation:** Main Menu > Service Requests > Accounts > Request for Paper Statement.
- **Steps:**

  1. Select the account.

  2. Choose the date range for the statement.

  3. Select the pick-up branch.

4. Choose "Self" or "Others" for collection. If "Others", enter the collector's details.

5. Submit the request with OTP authorization.

2. Open Savings or Current Account

- **Navigation:** Main Menu > Service Requests > Accounts > Open Savings or Current Account.
- **Steps:**

1. Select account type (Savings or Current).

2. Choose the product type.

3. Select the currency.

4. Choose the account opening branch.

5. Accept T&C, privacy policy, and consent form.

6. Submit the request with OTP authorization.

3. Request for Cheque Book

- **Navigation:** Main Menu > Service Requests > Accounts > Request for Cheque Book.
- **Steps:**

1. Select the pick-up branch.

2. Choose "Self" or "Others" for collection. If "Others", enter the collector's details.

3. Submit the request with OTP authorization.

4. View Cheque Status

- **Navigation:** Main Menu > Service Requests > Accounts > View Cheque Status.
- **Steps:**

1. Select the account.

2. Choose "Single Cheque" or "Multiple Cheques".

3. Enter the cheque number(s).

4. Submit the request with OTP authorization.

5. View the status of the cheque(s).

5. Stop Cheque

- **Navigation:** Main Menu > Service Requests > Accounts > Stop Cheque.
- **Steps:**

1. Select the account.

2. Choose "Single Cheque" or "Multiple Cheques".

3. Enter the cheque number(s).

4. Select the reason for stopping the cheque.

5. Submit the request with OTP authorization.

6. Open a Term Deposit Account

- **Navigation:** Main Menu > Service Requests > Deposit Accounts > Open Term Deposit Account.
- **Steps:**

1. Select the type of deposit.

2. Enter the deposit amount and select the currency.

3. Choose the debit account

4. Enter the deposit duration.

5. Select the interest payment option.

6. Choose the renewal instruction.

7. Optionally, enter transaction remarks.

8. Submit the request with OTP authorization.

7. Liquidate Term Deposit

- **Navigation:** Main Menu > Service Requests > Deposit Accounts > Liquidate Term Deposit.

- **Steps:**

  1. Select the deposit account.

  2. Enter the amount to withdraw (full or partial).

  3. Choose the credit account.

  4. Optionally, select the debit service charge account and enter remarks.

  5. Submit the request with OTP authorization.

8. Apply for Loan

- **Navigation:** Main Menu > Service Requests > Accounts > Apply for Loan.

- **Steps:**

  1. Select the type of loan.

  2. Enter the loan amount and select the currency.

  3. Enter the purpose of the loan.

  4. Choose the repayment source.

  5. Optionally, upload supporting documents.

  6. Submit the request.

9. Request New Debit Card

- **Navigation:** Main Menu > Service Requests > Cards > Apply New Debit Card.

- **Steps:**

  1. Select the account.

  2. Enter the name to be displayed on the card.

3. Choose the card variant.

4. Select the branch for collection.

5. Choose "Self" or "Others" for collection. If "Others", enter the collector's details.

6. Submit the request with OTP authorization.

10. Apply New Credit Card

- **Navigation:** Main Menu > Service Requests > Cards > Apply for New Credit Card.
- **Steps:**

1. Enter the display name on the card.

2. Select the card type.

3. Enter net income details.

4. Submit the request with OTP authorization.

11. Request for Supplement Card

- **Navigation:** Main Menu > Service Requests > Cards > Request for Supplement Card.
- **Steps:**

1. Select the card type (Credit or Debit).

2. Choose the card number.

3. Enter the display name on the card.

4. Select the branch for collection.

5. Choose "Self" or "Others" for collection. If "Others", enter the collector's details.

6. Submit the request with OTP authorization.

12. Block / Unblock Card

- **Navigation:** Main Menu > Service Requests > Cards > Block / Unblock Card.
- **Steps:**

1. Select the card type (Debit, Credit, or Prepaid).
2. Choose the card number.
3. Select the action (Block or Unblock).
4. Enter the reason for the action.
5. Submit the request with OTP authorization.

13. Request for Replace Card

- **Navigation:** Main Menu > Service Requests > Cards > Request for Replace Card.
- **Steps:**

1. Select the card type (Debit, Credit, or Prepaid).
2. Choose the card number.
3. Select the branch for collection.
4. Choose "Self" or "Others" for collection. If "Others", enter the collector's details.
5. Submit the request with OTP authorization.

14. Activate New Card

- **Navigation:** Main Menu > Service Requests > Cards > Activate New Card.
- **Steps:**

1. Select the card type (Debit, Credit, or Prepaid).
2. Choose the card to activate.
3. Submit the request with OTP authorization.

15. Reset PIN

- **Navigation:** Main Menu > Service Requests > Cards > Reset PIN.

- **Steps:**

  1. Select the card type (Debit, Credit, or Prepaid).

  2. Choose the card to reset PIN.

  3. Enter the current PIN (if known) or provide additional details (DOB, expiry date, CVV) if the current PIN is not known.

  4. Enter and confirm the new PIN.

  5. Submit the request with OTP authorization.

16. Mark Lost Card

- **Navigation:** Main Menu > Service Requests > Cards > Mark Lost Card.
- **Steps:**

  1. Select the card type (Debit, Credit, or Prepaid).

  2. Choose the card.

  3. Enter the reason for marking the card as lost.

  4.Submit the request with OTP authorization.

17. Raise Dispute

- **Navigation:** Main Menu > Service Requests > Others > Raise Dispute.
- **Steps:**

  1. Select the dispute category (e.g., Prepaid card, Debit card, Credit card, etc.).

  2. Choose the account or card number.

  3. Select the dispute transaction channel.

  4. Enter the date of the transaction.

  5. Select the reason for the dispute.

  6. Optionally, enter a description and upload supporting documents.

  7. Submit the request with OTP authorization.

18. View My Requests (Retail Users)

- **Navigation:** Main Menu > Service Requests > My Requests.
- **Features:**

  1. View the list of service requests with details such as request type, reference number, date, and status.

  2. Filter requests by ID, status, and date range.

  3. View detailed information for each request.

19.Pending Approvals (Corporate Users)

- **Navigation:** Main Menu > Pending Approvals > Pending With Me > Service Requests Tab.
- **Features:**

  1. View the list of service requests pending approval.

  2. Approve or reject requests.

  3. View details of each request.

5. CARDS MANAGEMENT PROCESS

Simplified Process for Managing Cards

1. View Credit Cards

- **Navigation:** Cards > Credit Cards.
- **Steps:**

  1. View a summary of all credit cards, including card type, masked card number, available limit, minimum due, due date, and cardholder's name.

  2. Click on a card to see more details and actions such as:

     - Block/Unblock Card
     - Replace Card
     - Mark Lost
     - Change and Reset PIN
     - Manage Limit
     - Activate Card

- Request for Supplementary Card
- Pay

3. View transaction history and unbilled transactions.

4. Download statements in PDF or XLS format.

2. View Prepaid Cards

- **Navigation:** Cards > Prepaid Cards.
- **Steps:**

1. Go to the "Prepaid Cards" section.

2. View a summary of all prepaid cards, including card type, masked card number, available balance, and cardholder's name.

3. Click on a card to see more details and actions such as:

   - View Statement
   - Block/Unblock Card
   - Replace Card
   - Mark Lost
   - Change and Reset PIN

4. View transaction history and download statements in PDF or XLS format.

3. View Multicurrency Prepaid Cards

- **Navigation:** Cards > Multicurrency Prepaid Cards.
- **Steps:**

1. Go to the "Multicurrency Prepaid Cards" section.

2. View a summary of all multicurrency prepaid cards, including card type, masked card number, and cardholder's name.

3. Click on a card to see more details, including available wallet balances.

4. Perform actions such as:

   - View Statement

- Block/Unblock Card
- Replace Card
- Mark Lost
- Change and Reset PIN
- Wallet Creation
- Change Wallet Priority

5. View transaction history and download statements in PDF or XLS format.

4. View Debit Cards (Retail Users only)

- **Navigation:** Cards > Debit Cards.

- **Steps:**

1. Go to the "Debit Cards" section.

2. View a summary of all debit cards, including card type and masked card number.

3. Click on a card to see more details and actions such as:
   - Block/Unblock Card
   - Replace Card
   - Mark Lost
   - Change and Reset PIN
   - Activate Card
   - Apply for a New Debit Card

5. Manage Cards Menu

- **Navigation:**
  - **Retail Users:** Dashboard > Cards.
  - **Corporate Users:** Cash Management > Cash Position > Cards.

- **Features:**

1. Credit Cards Tab: View and manage all credit cards.

2. Prepaid Cards Tab: View and manage all prepaid and multicurrency prepaid cards.

3. Debit Cards Tab: View and manage all debit cards (Retail Users only).

Additional Features

- **Transaction History:** Filter and view transaction history for all card types.
- **Statements:** View and download monthly statements for all card types.
- **More Actions:** Perform various actions such as blocking/unblocking cards, replacing cards, marking cards as lost, changing/resetting PINs, managing limits, and more.