DTB DIAMOND TRUST BANK

i24/7 USER GUIDE

i24/7

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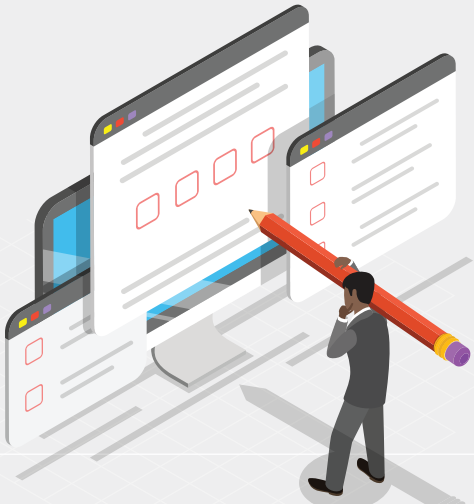
INTRODUCTION

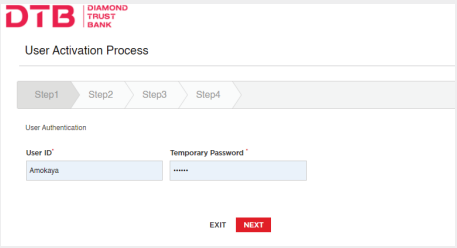
Welcome to i-24/7;our revamped online banking platform. The next pages will guide you on how to easily transact on the portal. Should you have any further queries, get in touch with our 24/7 contact centre via phone (+254 719 031 888, +254 732 121 888) or via email (contactcentre@dtbafrica.com). #AchieveMore.



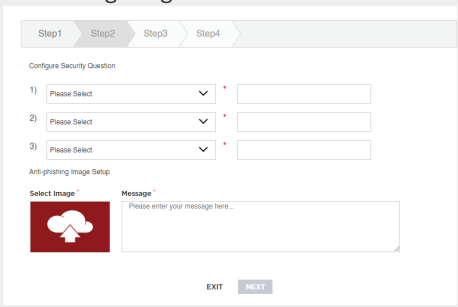
USER ACTIVATION PROCESS

On corporate user authorization, corporate user receives mail which contains the user id and a temporary password, along with the URL. This is a one-time registration process which needs to be done by the user before logging on the Customer Front End.

1. On clicking the URL, below screen will be displayed wherein user needs to enter the User Id and temporary password.
   The system will validate the password on clicking the 'Next' button.



2. On clicking the 'Next' button (if the username and/or password entered is correct) then below screen will be displayed, to select the Security Questions Answers and Phishing Image.



3. There will be a set of questions available in the system from which the user needs to select a choice of questions.

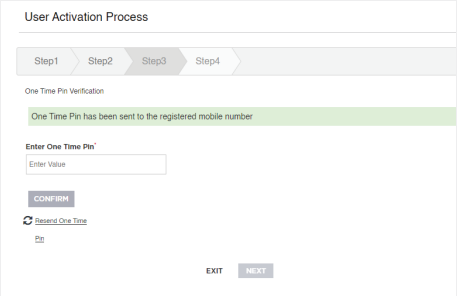
4. User needs to select at least 2 Questions from the list of available Questions.
   In the answer box, user can enter the text up to 50 characters.

5. In Phishing Image Set up field, on clicking 'Select Image' box, light box will be displayed to select the image (as shown below):

6. On selecting image and clicking 'OK', system will display the selected image in Select Image. The user can enter a message for security purpose, which will be displayed along with the image.

7. On clicking the 'Cancel' button light box will be closed.

8. On clicking 'Next' button, system will send OTP to the user's registered mobile number and below screen will be displayed to enter OTP.

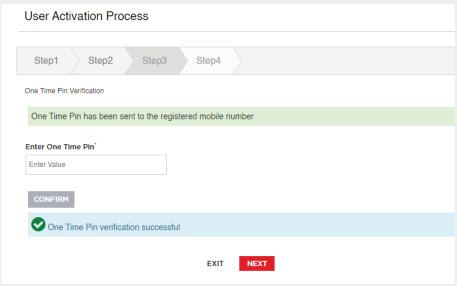


9. Message 'OTP has been sent to the registered mobile number' will be displayed wherein the OTP is sent to the user's registered mobile number.

10. Resend OTP option allows the user to receive the OTP again from the system, if not received within the given time.

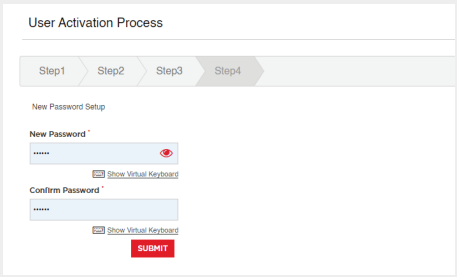
Note: Unless OTP is entered, 'Next' button will not be enabled. 'Exit' button will always be enabled. On clicking the Exit button, the activation process will be terminated.

11. The system will validate the OTP entered on clicking 'Confirm' button. In case of correct OTP, system will display message 'OTP verification successful'.



12. In case of invalid OTP, error message will be displayed as 'Please enter correct OTP' in the box.

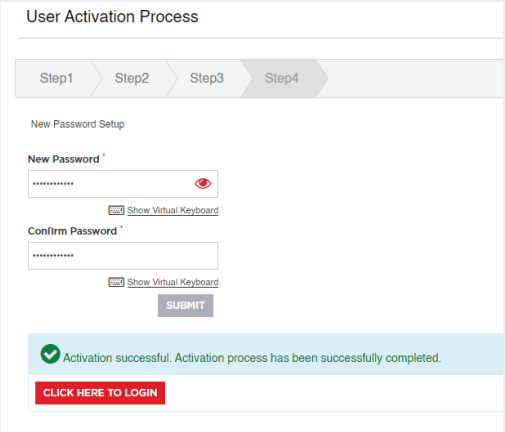
13. On clicking the 'Next' button (if OTP verification is successful), below is the screen to set new password. There will be 'New Password' and 'Confirm New Password' boxes. On clicking the information icon, password related parameters will be displayed.



14. On clicking 'Show Virtual keyboard' link, a virtual keyboard will be displayed.

15. Until both the fields are entered, 'Submit' button will not be enabled

16. On clicking the 'Submit' button, system will display the message stating the successful registration and the registration process is complete.

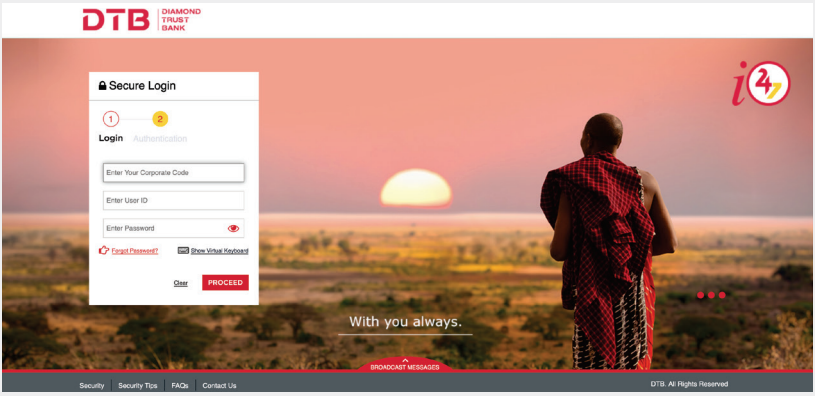


- On clicking 'CLICK HERE TO LOGIN' button, the user would be redirected to the Customer Front End login portal.

LOGIN

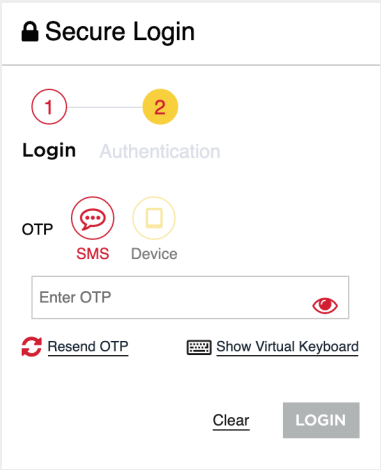
A user should be connected to internet, for using the Bank's portal.

• The Login Page of the Bank's portal appears as shown below:



• Enter the corporate code and appropriate Username as provided. Before entering Password, a Phishing image appears on screen. The user needs to click on the checkbox below the Phishing image, after verifying the image and the message.

• Click on PROCEED. If the username and password are correct, an Authentication page appears as shown.



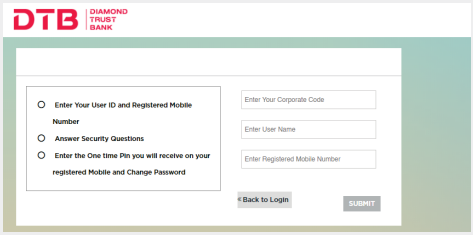
• An SMS OTP is sent to the Registered Mobile number of user. The user needs to enter the code and click on login. If the code is correct, user would be directed to the Customer Frond End Home page.

• User can login as a group by clicking on icon before submitting the OTP. User can then select the group from the dropdown and click on login to direct to the Customer Frond End Home page as a group user.

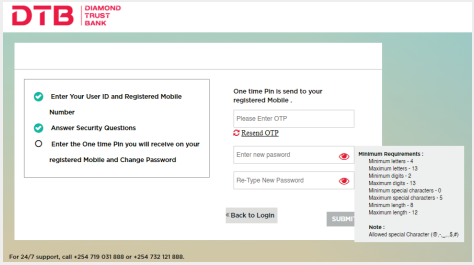
FORGOT PASSWORD

Forgot Password helps to retrieve the Password in case the user forgets it.
The below screen will appear on clicking Forgot Password. User needs to enter the Corporate code, Username and the registered Mobile Number.

- On clicking of **SUBMIT**, user is displayed a screen containing the Security questions set at the time of activation process.
  Note: On clicking 'Back to Login', the user is redirected back on the Bank's Login Page.

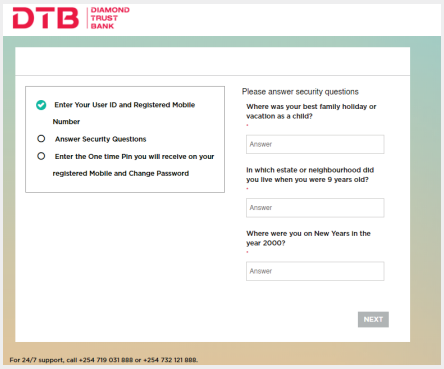


- On clicking '**Next**' button (if validation is vsuccessful), OTP will be sent to the registered mobile number.



- User needs to enter password in both New Password and Retype New Password field according to the Password related parameters displayed.

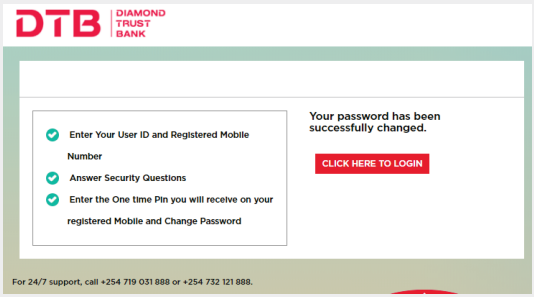
- The user needs to provide answers to all the questions. If the answer matches to the questions, user will receive an OTP on his registered mobile number.
  Note: 'Next' button will not be enabled until all the fields are entered.



- OTP entered will be validated on clicking 'Submit' button.

- On clicking 'Resend OTP', system will resend OTP to the user's registered mobile number.

- If the OTP entered is validated, and the password set as per the parameters, the password will be changed successfully and the user will be displayed a login link.



- On clicking CLICK HERE TO LOGIN button, the system will direct the user on Customer Front End login page. User can now login using the updated Password.

SECURITY

Role

Role Master is used to define various roles to provide access rights to the corporate users. Roles are created in this master to provide access to the respective modules. These roles are then attached while creating corporate users. The users will then have access to the modules based on the roles assigned to them.

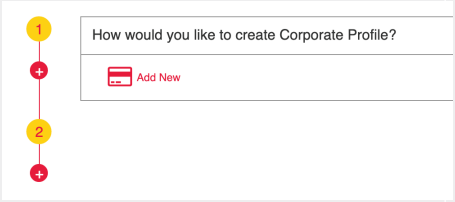
Corporate Profile

Corporate Profile master is used to define corporate profiles in order to categorize the corporate users as Officer Level Users, Managerial Users, Senior Managerial Users etc.

Initiate

To add a new Corporate Profile Navigation:
Setup>>Security>>Corporate Profile>>Initiate

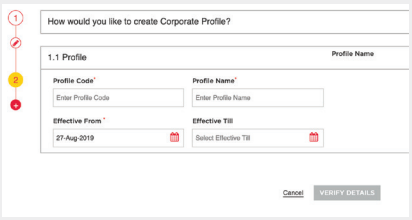
1. Click on **Add New**. The corporate Profile Initiate screen is provided below for reference purpose:



2. Enter profile details in the respective fields. Field level description is provided in below table.

Field	Description
Profile Code	Specify a unique code to identify the profile.
Profile Name	Specify the name of the profile.
Effective From	Specify the date from which the record would be active. Default value is the system date.
Effective Till	Specify the date till which the record would be active.

3. **Verify Details** tab gets enabled on completion of each field. Clicking on Verify Details tab directs the user on Review details and confirm page. The user can modify the details or can click on SUBMIT button.



4. Click on SUBMIT. The record would be listed in the Pending Authorization tab of the Corporate Profile Master where the authorizer can approve or reject the record.

Pending Authorization List

For reference purpose, Pending Authorization is already defined in Own Account Transfer section. The functions are common to this module.

Review List

For reference purpose, Review List is already defined in Role Master section. The functions are common to this module.

Rejected List

For reference purpose, Rejected List is already defined in Own Account Transfer section. The functions are common to this module.

Disabled List

For reference purpose, Disabled List is already defined in SI Management section. The functions are common to this module.

Corporate User

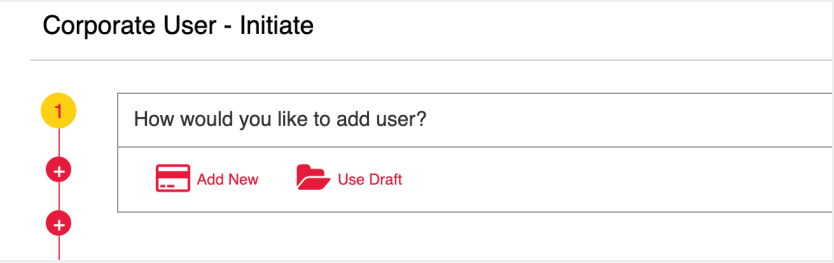
Corporate User master is used to create corporate users. Roles can be attached to the users as per the profile to provide access rights permissible to them.

Pre-requisites for adding a corporate user:

- Roles should be defined in Role master.
- Corporate profiles should be defined in the Corporate Profile master.

Initiate

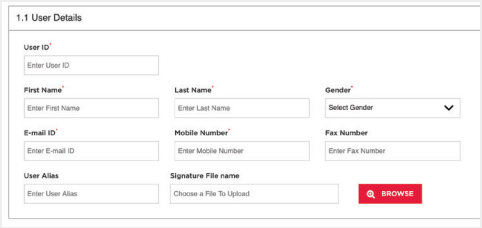
To add a new Corporate User:
Navigation: *Setup>>Security>> Corporate User>>Initiate*



There are two ways available, where the user can initiate the corporate authorization matrix. **Add New** and **User Draft**.

A. Add New

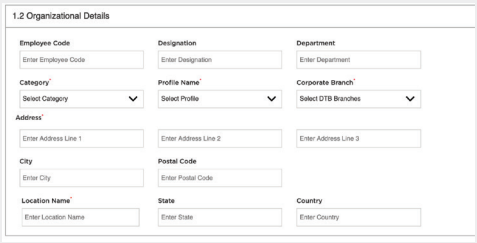
1. Click on **Add New** Corporate User, the following screen would appear:



2. Enter user details in the respective fields. Field level description is provided for user details and organization details in below table.

Field	Description
User ID	Enter a unique User ID for the corporate user to Log into the application.
First Name	Enter the first name of the user.
Last Name	Enter the last name of the user.
Gender	Select an option from the drop-down to specify whether the user is a Male or a Female.
Email-id	Enter the email-id for the user.
Mobile Number	Enter the mobile number of the user.
Fax Number	Enter the Fax number of the user.
User Alias	Enter a user alias or nickname of the user.
Signature File Name	Click on **Browse** to attach the signature file.

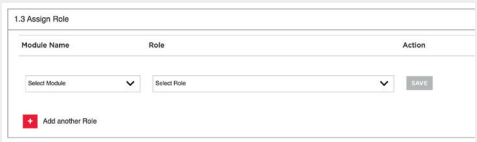
3. Once the user details are entered, click on Organizational Details, the following accordion would appear:



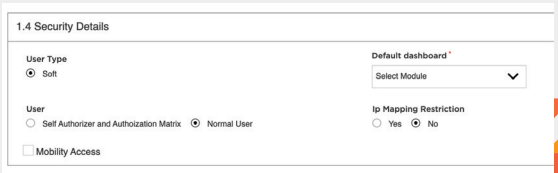
4. Enter organizational details in the respective fields. Field level description is provided in below table:

Field	Description
Employee code	Enter the employee code for the user.
Designation	Enter the designation of the user.
Department	Enter the department to which the user belongs.
Category	Select the category of the user. All the categories are available while clicking the dropdown menu.
Profile Name	Select the profile of the corporate user being created. This selected profile would be mapped to the particular user. All authorized corporate profiles defined in the Corporate Profile master would flow in this drop-down.
Corporate Branch	Select the corporate branch to which the user belongs. All branches created in Corporate Branch master would be available in the dropdown menu.
Address Details Section	Enter address details of the corporate user in the respective fields.

5. Click on Assign Role accordion to assign the selected roles to the corporate user, which are already defined in the Role Master. Select the Module and assign the Role defined under that particular module, and click on Save.



6. This accordion provides the security details for the user. Please find the below screen for reference:



7. By default, the user type will be selected as **Soft Token** as per the login requirement.

8. Specify the default dashboard from the dropdown.

9. If the user wants the functionality to be a maker and checker role, select **Normal User**.

10. For a single user, select **Self Authorize and Authorization Matrix** checkbox. The same user can now create as well as Authorize records. User can assign **Master Self-Authorizer role, Self-Service Request - Self Authorizer, Transaction Self-Authorizer** (all together also).

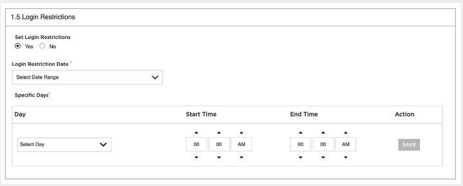
11. Clicking on **Transaction Self-Authorizer** checkbox opens a list of Account-wise Authorization limit. User needs to map the account and set an authorization limit.

12. The **IP mapping** restriction will be set as **No** by default.

13. Specify whether the corporate user requires Mobility Access. By default, it will be unchecked.

14. From the **Login Restrictions** accordion, On Selecting **Yes**, it will restrict the Login time for the user. The specific days and time for the user Login activity can be defined under this section. User can now Login only on the particular days and time as allowed during the creation of user.

15. On selecting **No**, user can login anytime without any Login restriction.



16. The **VERIFY DETAILS** tab gets enabled on completion of each field. Clicking on **VERIFY DETAILS** tab directs the user on Review details and confirm page. The user can modify the details or can click on **SUBMIT** button.

17. Click on SUBMIT. The record would be listed in the Pending Authorization tab of the Corporate User Master where the authorizer can approve or reject the record.

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Disabled List

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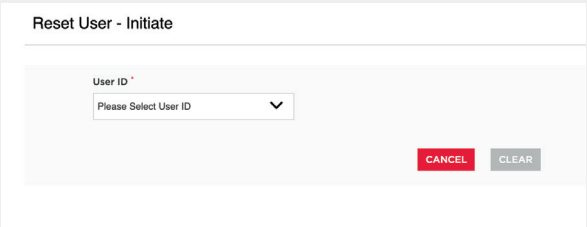
Reset user

Reset User option is used to reset a user id which is locked due to consecutive bad login attempts made by the user. The No. of Bad login attempts permitted is defined by the bank. Once the user ID is reset, the user would be able to log into the system with the same User ID.

Initiate

To reset a user:

Navigation: *Setup>>Security>>Reset User>>Initiate*



1. Select a user id that needs to be reset. The user ids of the corporate which is locked due to consecutive bad login attempts made by the user would appear in this drop-down.
2. Click on RESET. The selected user id gets reset and the user can re-login with the same user id.

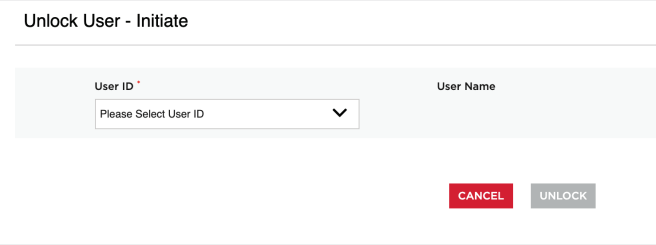
Unlock user

Unlock user option is used to change the state of a user from Logged in to Logged Out. This is mainly done when the application is abnormally closed and the user id is still in the Logged in state and the user is not able to re-login into the application.

Initiate

To unlock a user:

Navigation: *Setup>>Security>>Unlock User>>Initiate*



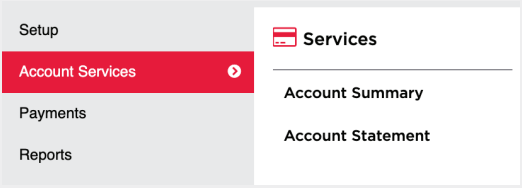
1. Select a user id from the drop-down that needs to be unlocked. The Username of the selected user would be populated in the User Name box.
2. Click on UNLOCK. The selected user id gets unlocked and the user can re-login with the same user id.

ACCOUNT SERVICES

The Account Services section contains various services related to the Corporate User's accounts. The Corporate user can get all the transaction information of its accounts in this section. This section is divided into two modules Services and Cheque Services.

Services

The corporate user will get all the information of the transactions of its accounts under this Module.
To open Services.
Navigation: *Account Services>>Services.*
The Services module contains various sub-modules.

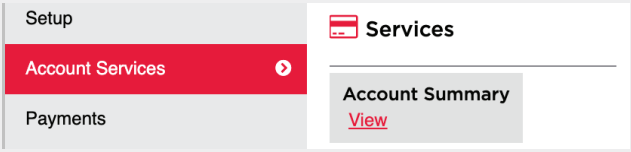


Account Summary

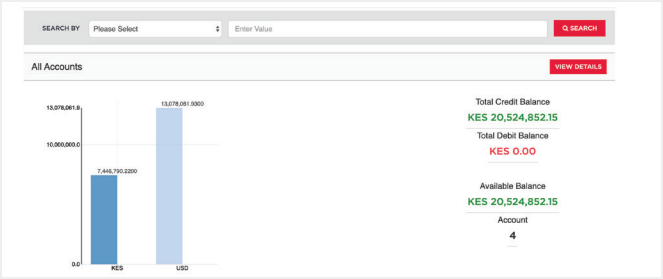
The Account Summary sub-module gives detailed information of all the accounts of the Corporate user. Corporate user gets a glimpse of all its related accounts and the available balance.

View Summary

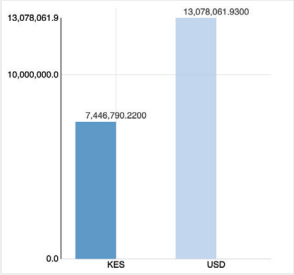
To open Account Summary
Navigation: *Account Services>>Services>>Account Summary>>View*



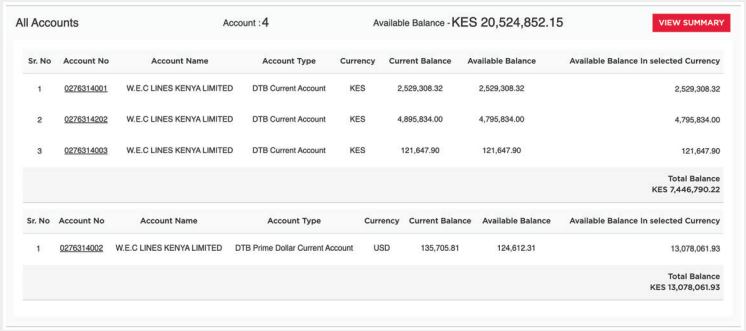
The corporate User has following tabs available in the Account Summary - View section.



- **Search by**: Corporate user can search any of its Accounts using the Search by option, which has the drop-down menu consisting Account No/Account Type/Currency.
- **Currency**: Various currencies are listed in this menu. User can click on a particular currency using a drop-down menu and get the Available Balance in the selected currency.
- **Refresh**: Clicking on Refresh button will refresh the screen.
- **Total Credit Balance:**
  For CASA accounts, the Total Credit Balance is the total balance of all the accounts of the corporate users. (**Note**: The total amount shown is in KES currency. In the case of account currency other than KES, exchange rate will be used to convert into KES currency amount.)
- **Total Debit Balance:**
  For CASA accounts, the overdraft amount will be displayed in debit balance.
- **Currency wise balance:**
  a. For CASA accounts, the graph will display the currency wise account balance in percentage (calculated after converting all amounts into KES). On mouse hover, account balance in the respective currency and the equivalent amount in KES will be displayed.



- **Available Balance:**
  For CASA accounts, the available balance is the difference of Total Credit Balance and Total Debit Balance accounts of a Corporate User.
- **Account:**
  For CASA accounts, number of CASA accounts present in account summary will be displayed. Clicking on **VIEW DETAILS** button for Casa Conventional will navigate you to the following screen:


All Accounts — Account : 4 — Available Balance - KES 20,524,852.15 — VIEW SUMMARY

Sr. No	Account No	Account Name	Account Type	Currency	Current Balance	Available Balance	Available Balance in selected Currency
1	0276314001	W.E.C LINES KENYA LIMITED	DTB Current Account	KES	2,529,308.32	2,529,308.32	2,529,308.32
2	0276314202	W.E.C LINES KENYA LIMITED	DTB Current Account	KES	4,895,834.00	4,795,834.00	4,795,834.00
3	0276314003	W.E.C LINES KENYA LIMITED	DTB Current Account	KES	121,647.90	121,647.90	121,647.90
							Total Balance KES 7,446,790.22

Sr. No	Account No	Account Name	Account Type	Currency	Current Balance	Available Balance	Available Balance in selected Currency
1	0276314002	W.E.C LINES KENYA LIMITED	DTB Prime Dollar Current Account	USD	135,705.81	124,612.31	13,078,061.93
							Total Balance KES 13,078,061.93

On clicking the **account number**, a mini-statement can be viewed on the same screen as shown below

Sr. No	Account No	Account Name	Account Type	Currency	Current Balance	Available Balance	Available Balance In selected Currency
1	0276314001	W.E.C LINES KENYA LIMITED	DTB Current Account	KES	2,529,308.32	2,529,308.32	2,529,308.32

Mini Statement - Latest 10 transactions in last 30 Days

VIEW ACCOUNT STATEMENT

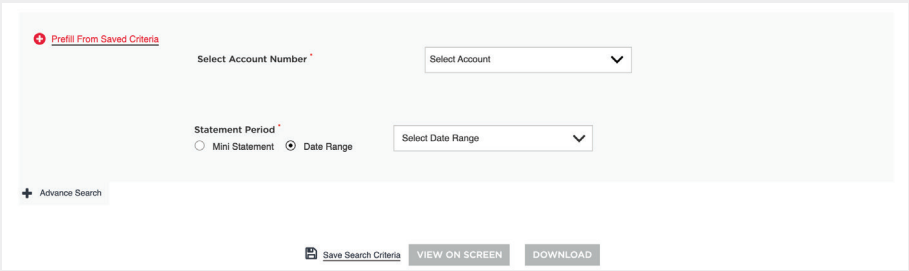
Value Date	Reference No.	Debit Amount	Credit Amount
2019-08-27	ELECTRONIC FUNDS TRANSFER	26,400.00	
2019-08-27	REVERSAL OF ENTRY		24,920.00
2019-08-27	ONLINE INTERNAL FUNDS TRANSFER	24,920.00	
2019-08-27	ELECTRONIC FUNDS TRANSFER	431,703.75	
2019-08-27	ONLINE MOBILE MONEY TRANSFER	2,500.00	
2019-08-27	ONLINE MOBILE MONEY TRANSFER	2,500.00	
2019-08-27	ONLINE MOBILE MONEY TRANSFER	1,500.00	
2019-08-24	ELECTRONIC FUNDS TRANSFER	45,478.00	
2019-04-01	OUTGOING CUSTOMER WIRE TRANSFER	101.05	
2019-04-01	OUTGOING CUSTOMER WIRE TRANSFER	24.00	

Account Statement Download

Corporate User can download the Account Statement of any of its Account using the Account statement module.

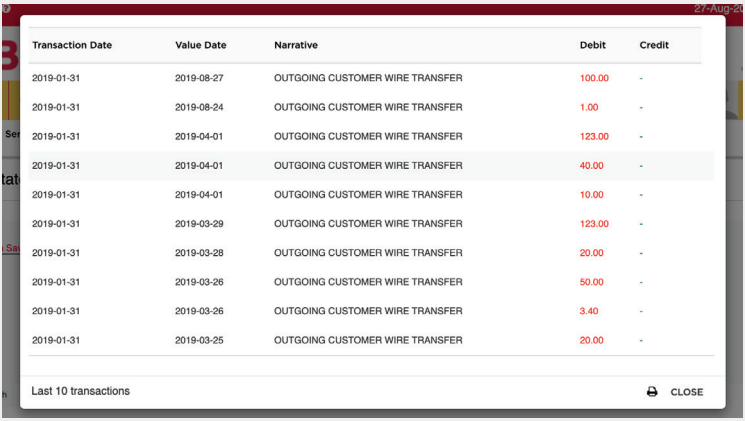
View Statement

To open Account Statement:
Navigation: *Account Services >> Services >> Account statement download >> View Statement*



- Corporate User needs to select the account number from the drop-down menu consisting list of its accounts.

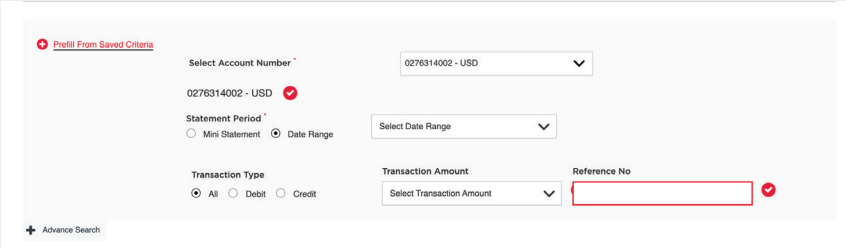
- There are two checkboxes available in the Statement period. Clicking on **Mini Statement** will open a light box which will display the details of last 10 transactions.



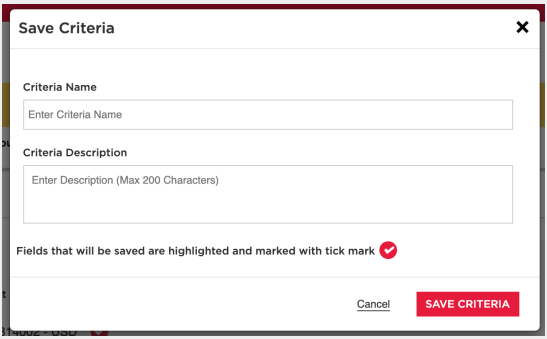
Transaction Date	Value Date	Narrative	Debit	Credit
2019-01-31	2019-08-27	OUTGOING CUSTOMER WIRE TRANSFER	100.00	-
2019-01-31	2019-08-24	OUTGOING CUSTOMER WIRE TRANSFER	1.00	-
2019-01-31	2019-04-01	OUTGOING CUSTOMER WIRE TRANSFER	123.00	-
2019-01-31	2019-04-01	OUTGOING CUSTOMER WIRE TRANSFER	40.00	-
2019-01-31	2019-04-01	OUTGOING CUSTOMER WIRE TRANSFER	10.00	-
2019-01-31	2019-03-29	OUTGOING CUSTOMER WIRE TRANSFER	123.00	-
2019-01-31	2019-03-28	OUTGOING CUSTOMER WIRE TRANSFER	20.00	-
2019-01-31	2019-03-26	OUTGOING CUSTOMER WIRE TRANSFER	50.00	-
2019-01-31	2019-03-26	OUTGOING CUSTOMER WIRE TRANSFER	3.40	-
2019-01-31	2019-03-25	OUTGOING CUSTOMER WIRE TRANSFER	20.00	-

Last 10 transactions CLOSE

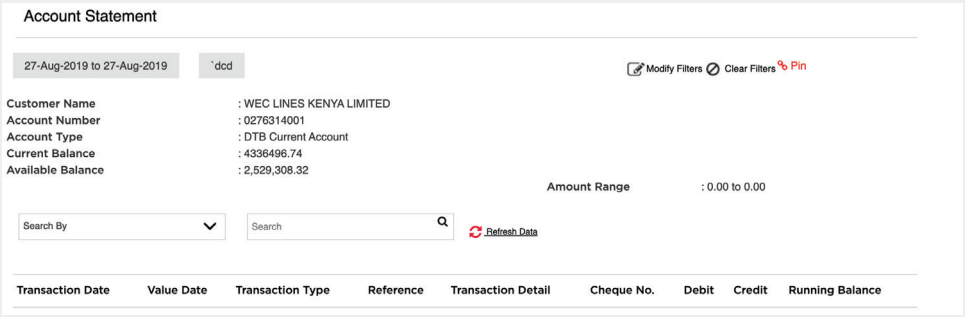
- Clicking on date range will allow the user to select the date range for which the statement is required.
- **Advance Search** tab is used to filter the statement as per the Corporate user's requirement.
  - Clicking on Advance Search will open the tabs which will filter the statement as per the user's selected options.



  - Corporate User can either Select all the transactions, or only Debit/Credit transactions using the given checkbox.
  - In transaction Amount, user can select the minimum and maximum value of the transactions. The statement will display the transactions related only to the given amount.
  - User can also give the Reference Number in the given field to display the specific record in the statement.
  - User can save the search criteria for its further reference by clicking on 'Save Search Criteria'.
  - On clicking, a light box opens where the user needs to enter the search criteria name and the Criteria Description. Click on Save Criteria.



- Clicking on **VIEW ON SCREEN** button will display the Account statement of the user for the specified search criteria given by the Corporate User.



- Clicking on **Modify Filters** will redirect the user on the previous screen and the user can modify the fields in the search criteria.
- Clicking on **Clear Filters** will clear the search criteria and redirect the user back to the Account statement screen with all the default fields.

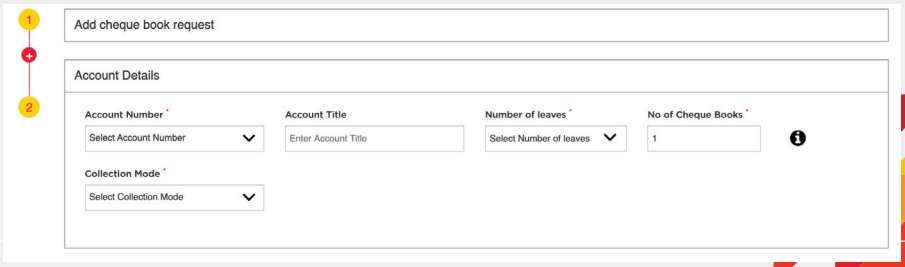
Cheque Services

Cheque Book Request

Cheque Book Request module is used to add a request to the bank for issuing cheque books for an account.

Initiate

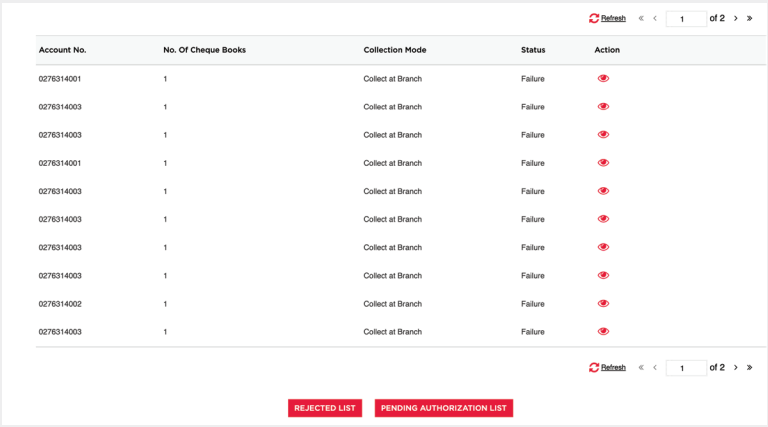
To open Cheque Book Request
Navigation: *Account Services>>Cheque Services>>Cheque Book Request>>Initiate*



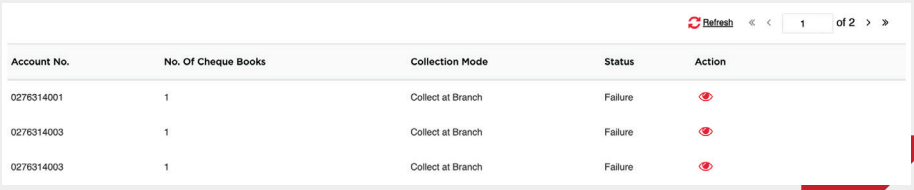
1. From the Account Details accordion, select the account number from the Account Number field. The account name will be displayed in the Account Tile field.
2. Select the number of leaves from the Number of Leaves field.
3. The number of cheque books will be by default selected as 1.
4. The Collection Mode will always be "Collect at Branch" by default.
5. Specify the branch type whether it is a home branch or other branch.
6. Based on the selection of branch type, user need to specify the DTB branch.
7. Click on Submit. The record would be listed in the Pending Authorization tab of the Cheque Book Request master where the authorizer can approve or reject the record.

Review

To open Review List:
Navigation: *Account Services>>Cheque Services>>Cheque Book Request>>Review*



- Search by' functionality is available where the corporate user can search the account from the search related parameters. (Account number in this case). Select the option from the dropdown menu and click on 'search'.
  The record is displayed as shown.
- Corporate user can perform following actions by clicking on respective icons.
  - On click of (View) icon, a light box will open which will display the details of the request:



Pending List

For reference purpose, Pending Authorization is already defined in Own Account Transfer section. The functions are common to this module.

Pending List

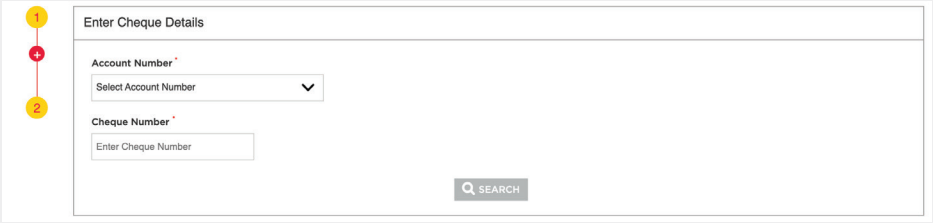
For reference purpose, Rejected List is already defined in Own Account Transfer section. The functions are common to this module.

Cheque Status Inquiry

Query

To view the cheque status:

Navigation: *Account Services>>Cheque Services>>Cheque Status Inquiry>>Query*



1. From the Account Number dropdown, select the account number on which, the status needs to be displayed.
2. In the Cheque Number field, enter the cheque number whose status needs to displayed.
3. Click on **Search**. The Cheque Details would appear which displays cheque no, transaction date, amount, cheque status as shown in the following screen:

PAYMENTS

The Account Services section contains various services related to the Corporate User's accounts. The Corporate user can get all the transaction information of its accounts in this section. This section is divided into two modules Services and Cheque Services.

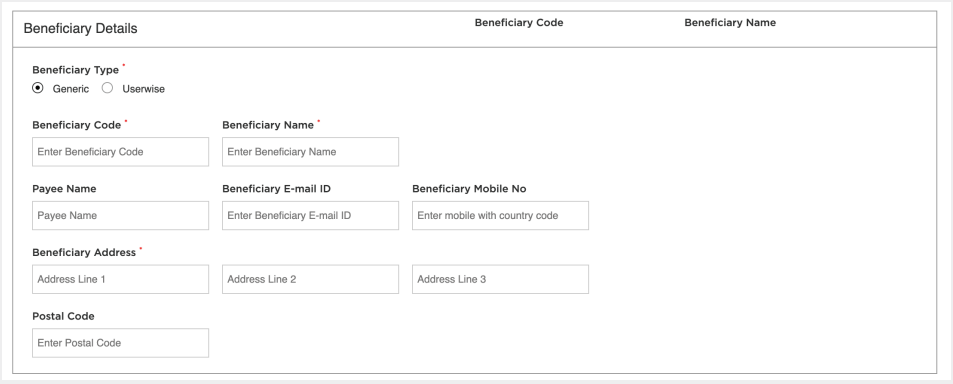
Beneficiary

In the Beneficiary Master, user can add the Beneficiary to which the corporate will make the payment. Once the beneficiary is added, user can make the payment directly without entering all the details again and again.

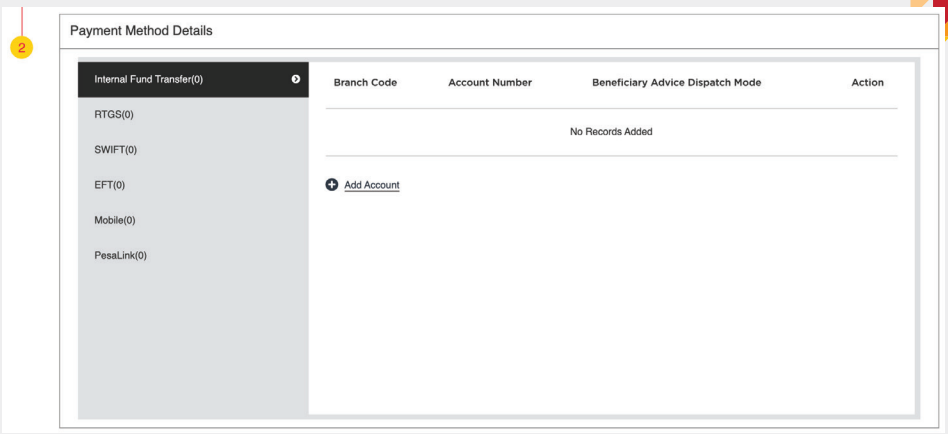
Initiate

To add a new beneficiary:
Navigation: *Payments>>Masters>>Beneficiary>>Initiate*

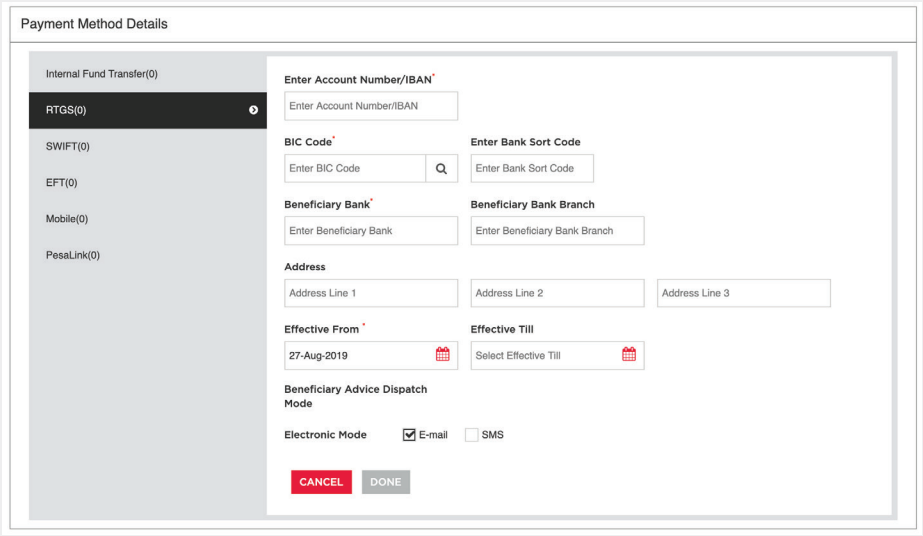
- Clicking on **Add Individual** will open a Beneficiary details accordion where the user has to fill the relative fields for creating a new Beneficiary.



- The beneficiary Type can be Generic or User wise. Clicking on Generic checkbox will provide the payment access to all the users under that corporate. Clicking on User wise checkbox will add the beneficiary only for the user who has logged in the system.
- After filling all the Beneficiary details, user need to enter the Payment Method details.



- There are various Payment Methods available on the left. User need to select a Payment Method through which the payment will be made to the beneficiary.
- On selecting a particular payment method, the relevant details of the beneficiary account holder should be entered on the right side.
- For example, If the user wants to make the payment to the beneficiary through RTGS payment method, user need to click on the **Add Account** tab where the user will have to enter the Account details of the beneficiary.



- There are two modes available for the Beneficiary advice dispatch. User need to tick the desired checkbox through which the dispatch will be done.
- Clicking on **Done** will add the account of beneficiary, with RTGS as the payment method. User can edit the record or delete the record.

- User can add another account clicking on the **Add Account** tab. The authorized accounts will appear as a list one by one below where the user can select the account to which the payment needs to be made.
- Similarly, there are other payment methods where the user can click and fill the relevant details of the beneficiary.
- **VERIFY DETAILS** tab gets enabled on completion of each field. Clicking on Verify Details tab directs the user on Review details and confirm page. The user can Modify the details or can click on Submit button.
- Click on **SUBMIT**. The record would be listed in the Pending Authorization tab of the Beneficiary Master where the authorizer can approve or reject the record.

Review List
For reference purpose, Review List is already defined in Role Master section. The functions are common to this module.

Pending Authorization
For reference purpose, Pending Authorization is already defined in Own Account Transfer section. The functions are common to this module.

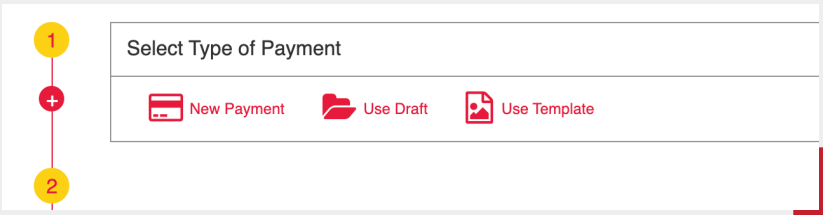
Rejected List
For reference purpose, Rejected List is already defined in Own Account Transfer section. The functions are common to this module.

Disabled List
For reference purpose, Disabled List is already defined in SI Management section. The functions are common to this module.

Transactions
Various options are available in the payments Module where the user can perform many transactions on its account. Based on the roles assigned, user can perform the transactions

Own Account Transfer
When the user wants to transfer funds from its own account to another account.

Initiate
Navigation: *Payments>>Own Account Transfer>>Initiate*

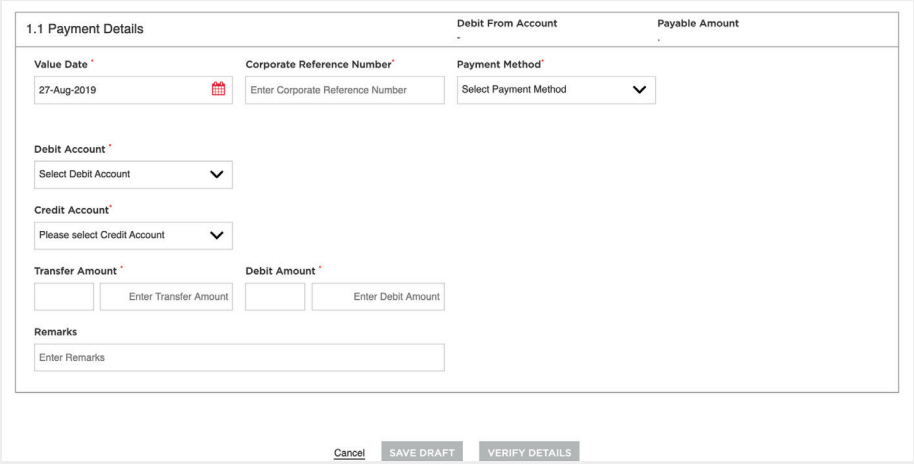


There are three ways available where the user can initiate the own account transfer. **New Payment**, **Use Draft**, and **Use Template**

1. New Payment

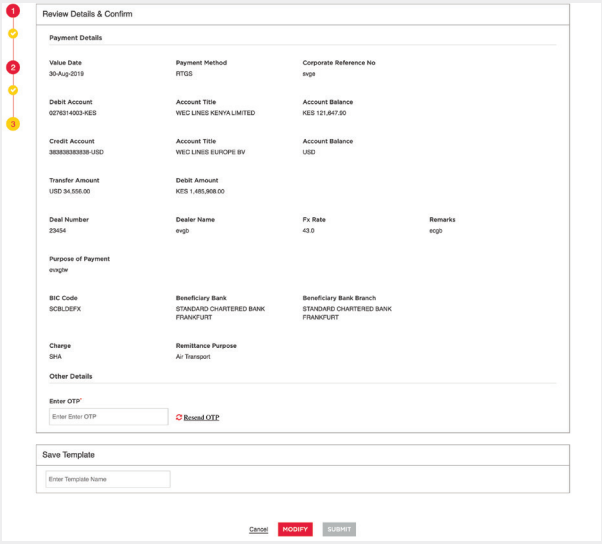
User needs to click on New Payment. There are various fields in the accordion which needs to be filled.

- **Value Date**: This is the default date of the system.
- **Corporate Reference Number**: User needs to enter the corporate reference number for keeping a track of the transaction.
- **Payment Method**: User need to select the payment method from the dropdown.
- **Debit Account**: User needs to select the debit account from which the funds should be debited for the particular transaction, from the list of the available accounts by clicking on the dropdown menu.
- **Credit Account**: User needs to select the credit account to which the funds should be credited for the particular transaction, from the list of the available accounts by clicking on the dropdown menu.
- User need to enter the amount to be transferred.
- If the user wants to enter any remark, it can be written in the Remark box.

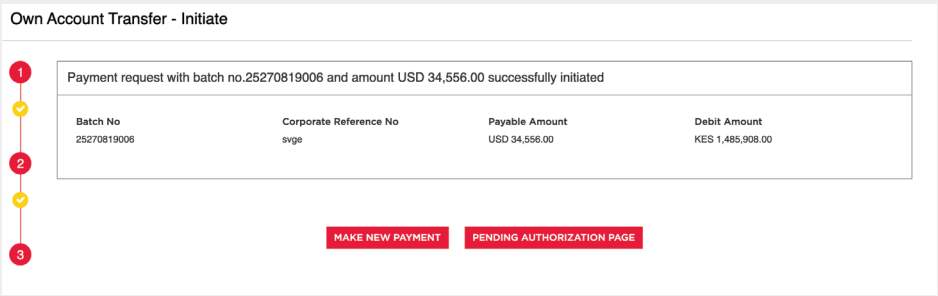


Note: Until all the details in the accordions are filled, the Verify Details tab does not get enabled.

- On click of **Cancel**, the transaction will terminate and the user will be navigated to the landing page of the Bank's portal.
- On click of **VERIFY DETAILS**, the next screen appears of Review Details and confirm.



- User can edit the details by clicking on **MODIFY**.
- If all the details are correct, user need to click on the **SUBMIT** button.



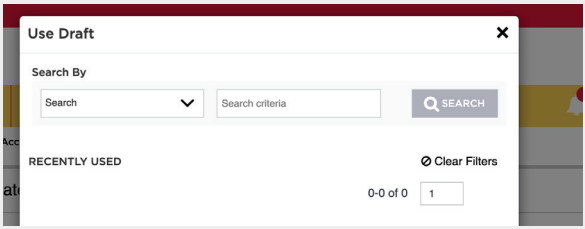
- On click of SUBMIT button the payment will initiate and the record will move to Pending Authorization.

Note: When the user wants to make a new payment, click on the 'Make New Payment' tab.

- On click of **PENDING AUTHORIZATION PAGE** tab the record will be displayed which is pending to approve.

2. Use Draft

Clicking on the **Use Draft** button will open a 'Use Draft' window containing all the drafts which is been saved by the different users.



As shown in the preceding screenshot, the following options will be available to the user:

- **Search By**: This functionality is available where the user can search the draft based on certain parameters available in the dropdown menu (Batch No, Beneficiary Name). Select a certain parameter, enter the value in the box and click on Search. The desired draft will be displayed.
- **(Remove)**: Clicking on this icon will remove the draft.
- **USE THIS**: User can select the desired draft, and clicking on USE THIS button will open that particular draft containing all the details, which user had filled earlier.
  The following are the modules, which specifies the identifiers for the **Use Draft** functionality:

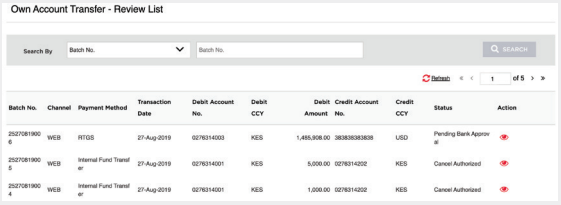
Module Name	Identifier
Own Account Transfer	Batch No: Channel: Debit Account No
Single Payment Request	Batch No: Channel: Payment Method Name
SI Management	Debit Account No: Payment Method
Corporate User	User ID: First Name Last Name
Authmatrix	Module Type

3. Use Template

Clicking on Use Template will open a white box of Payment methods. Selecting a particular payment method from the dropdown menu will display the template, which was previously used by the user for that payment method. Clicking on 'Use This' button will auto-populate all the fields related to the selected payment method.

Review List

The following screen is the list of the own account transfer records available for the user. Only those records which are authorized would be visible under this category.

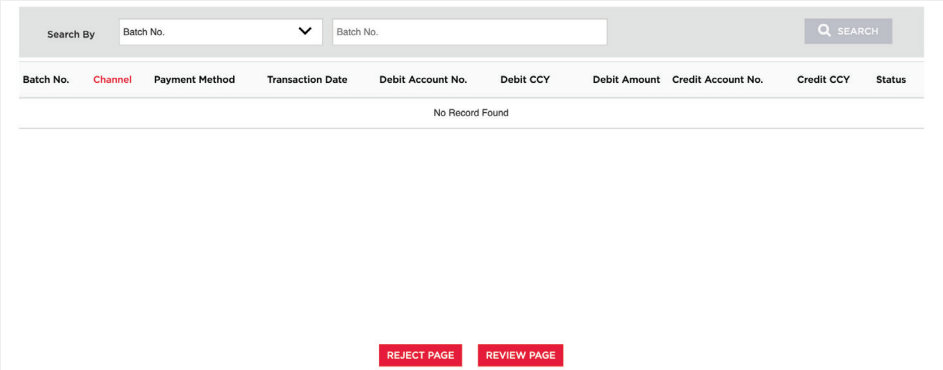


The following options are available for the user.

Field	Description
Search	User can search any record using the search functionality. The dropdown menu contains the fields, which helps to make the search easy. For Example, If the Batch No. is known to the user, select it from the dropdown menu and enter the No. The applicable record is displayed below.
	On click of this icon, user will be able to view a particular record.
	On click of this icon, a next authorizer screen would be displayed.
Reject Page	On click of this button, user will be navigated on the **Rejected List screen.**
Pending Authorization Page	On click of this button, user will be navigated back to the pending authorization list page.

Pending Authorization List

All the records which are created/edited would be listed in the Pending Authorization grid within the screen. The authorizer (any user other than the one who has created/edited) can authorize or reject a record by clicking the Authorize or Reject icon next to the record. The Authorize/Reject icon would be displayed to the authorizer only if Authorization right for that transaction (Own Account Transfer in this case).
The maker of the record can view, edit or delete the record before the authorization. The Pending authorization screen for the checker looks like this:



- If there are multiple records, and the authorizer wants to take action on all of them on a single click, a check box enables Authorize All and Reject All button.
- On Click of **Authorize All**, all the transactions will be authorized.
- On Click of **Reject All**, all the transactions will be rejected.
- The authorizer has the following options in case of each record:
- ✔ : On Click of this tick mark, an OTP would be sent to the registered mobile number of authorizer. On authentication, the record gets authorized by the checker.

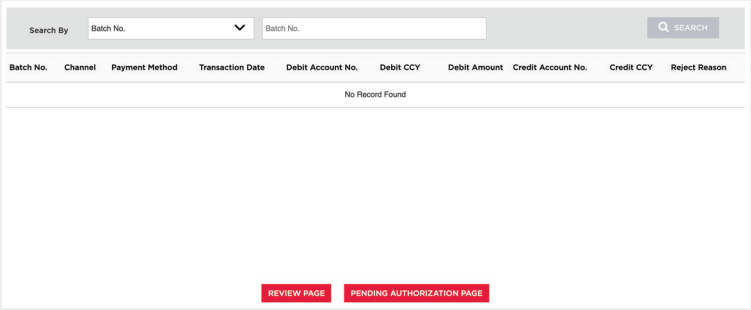
- On authentication of the OTP, the record gets authorized by the checker and moves to the review list.
- ✖: On click of this icon, user will be able to reject the record. The following dialog box pops-up on clicking the Reject icon.
- Enter the reason for rejection in the **Reject Reason** box and **SUBMIT**. The record is moved to the **Rejected List** tab.
- ⋮: There are two options available for the icon. One is **View**. On click of view, user will be able to view the details of the particular record.
- **Refresh**: Click on this button to refresh the list of records.
- **Reject Page** button navigates the user on the Rejected List screen.
- **Review Page** button navigates the user on Review List screen.

Rejected List

To open Rejected List

Navigation: *Payments >> Transactions >> Own Account Transfer >> Rejected List*

All the records which are rejected during authorization would be listed in the Rejected List grid within the screen. The maker of the record (user who has created/edited the record) can either accept the rejection or resubmit the record.



The following options are available for the user for performing action on the record.

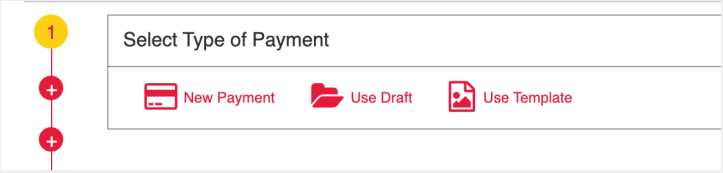
Fields/Icon	Description
👁	On click of this icon, user will be able to view a particular record.
Resubmit	On click of this link, user will be able Resubmit the record by changing the record details in the Edit Entry screen of that master. Click on **VERIFY DETAILS** to send it for authorization.
⋮ (Accept Rejection)	There is one option available for the icon. That is **AcceptRejection**. Clicking on Accept Rejection allows the user to accept the rejection. The record is moved to the respective list based on the criteria mentioned below: •! If a newly created record is rejected by the authorizer, then on Accept Rejection, the record would not be reflected in the application any more. •! If an existing record is modified but is rejected by the authorizer, then on Accept Rejection, the record with the previous values would be displayed in the authorized list.

Single Payment Request

The corporate user can use the Single Payment Request for initiating the Single Payments for the customers.

Initiate

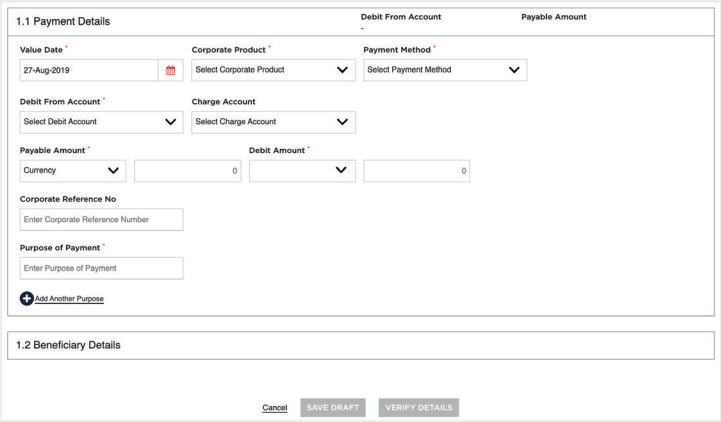
To open the Single Payment:
Navigation: *Payments>>Transactions>>Single Payment Request>>Initiate*



There are three ways available where the user can initiate the payment. New Payment, Use Draft, and Use Template.

1. New Payment

When the user is initiating the payment for the first time, click on New Payment. The payment details accordion opens which contains various fields:

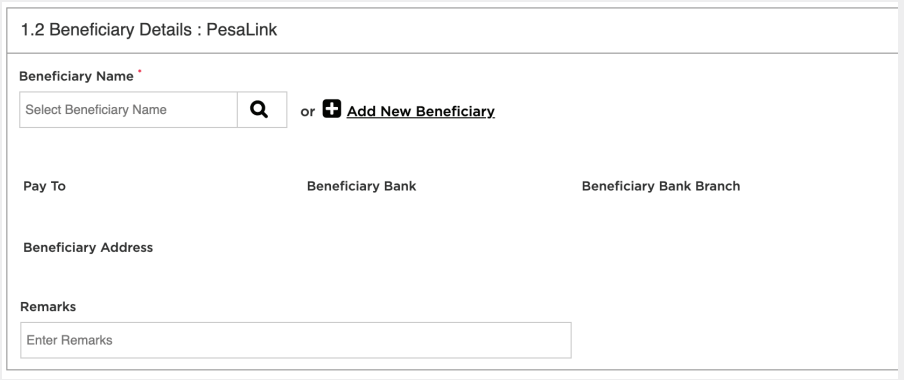


The following grid explains the various fields in the payment details:

The following grid explains the various fields in the payment details:

Field Name	Description
Value Date	Select the date for the transaction.
Corporate Product	Select an option to specify the corporate product from the dropdown. All the corporate products defined in the Corporate Product master at BBE would flow in this dropdown.
Payment Method	Based on the selection of corporate product, select a payment method from the dropdown menu.
Debit from Account	Select a debit account for payment.
Charge Account	Select a charge account for payment.
Payable Amount	Select the currency for payment from the dropdown menu. Enter the payable amount.
Deal Number	If cross currency transaction, deal number needs to be entered
Dealer Name	Enter dealer name
Fx Rate	Enter exchange rate for that deal number
Corporate Reference Number	Enter the Corporate Reference Number for the transaction.
Payment Instructions	Enter the payment Instructions for the transactions.
Add Another Instruction	User can add another instruction (maximum of 3) by clicking on **Add Another Instruction** link.

After filling the payment details, the next accordion is of Beneficiary details.

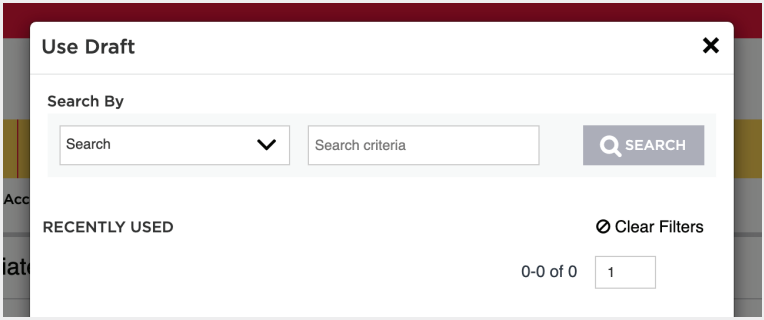


The following fields which needs to be entered by the user are:

- **Beneficiary Name**: User can select the beneficiary by clicking on the search icon. Using the search criteria, beneficiary can be selected. 'Show All' button will display all the beneficiaries which are set in the Beneficiary Master. Selecting a beneficiary will auto populate all the fields.
- Clicking on '**Add new Beneficiary**' will open a white box, where the user needs to fill all the relevant details for adding a new beneficiary.
- **Remarks**: User can add any remarks for the transaction.
- **SAVE DRAFT**: Clicking on this button will save the entries filled by the user as a draft.
- **VERIFY DETAILS** tab gets enabled on completion of each field. Clicking on Verify Details tab directs the user on Review details and confirm page. The user can Modify the details or can click on Submit button.
- The corporate user can save this template for further reference. A box is available to enter the name for the template.
- Click on **SUBMIT**. The record would be listed in the Pending Authorization tab of the Single Payment Request where the authorizer can approve or reject the record.

2. Use Draft

Clicking on this button will open a Use Draft window containing all the drafts which is been saved by the different users.



As shown in the preceding screenshot, the following options will be available to the user:

- **Search By**: This functionality is available where the user can search the draft based on certain parameters available in the dropdown menu (Batch No, Beneficiary Name). Select a certain parameter, enter the value in the box and click on Search. The desired draft will be displayed.
- (Remove): Clicking on this icon will remove the draft.
- **USE THIS**: User can select the desired draft, and clicking on USE THIS button will open that particular draft containing all the details, which user had filled earlier.

The following are the modules, which specifies the identifiers for the **Use Draft** functionality:

Module Name	Identifier
Own Account Transfer	Batch No: Channel: Debit Account No
Single Payment Request	Batch No: Channel: Payment Method Name
SI Management	Debit Account No: Payment Method
Corporate User	User ID: First Name Last Name
Authmatrix	Module Type

3. Use Template

Clicking on U**se Template** will open a white box of Payment methods. Selecting a particular payment method from the dropdown menu will display the template, which was previously used by the user for that payment method. Clicking on 'Use This' button will auto-populate all the fields related to the selected payment method.

Review List

Review List is already defined in Own Account Transfer section. The functions are common to this module.

Pending Authorization List

For reference purpose, Pending Authorization is already defined in Own Account Transfer section. The functions are common to this module.

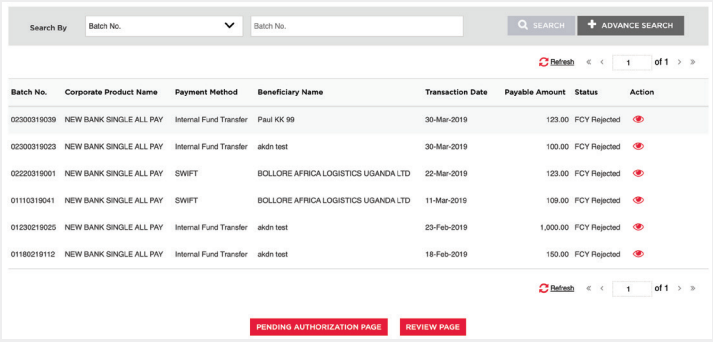
Rejected List

For reference purpose, Rejected List is already defined in Own Account Transfer section. The functions are common to this module.

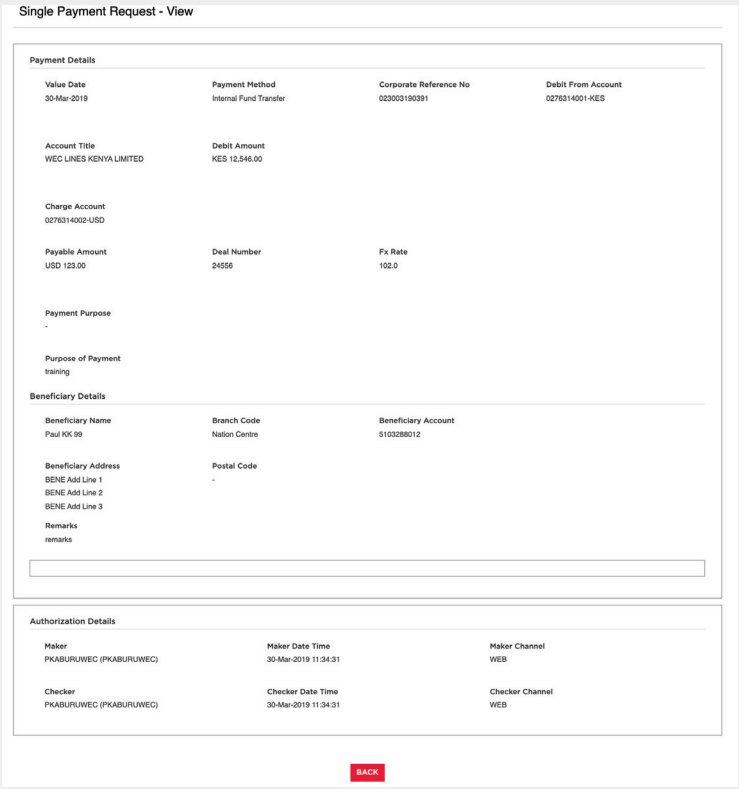
Bank Rejected List

When a transaction is initiated by the corporate user, it can be rejected by Bank. The transaction, after getting rejected in the BBE, will appear in the Bank Rejected List.

Please see the below screen:



- On click of icon, a view details screen opens where the user can only view the details of the transaction.



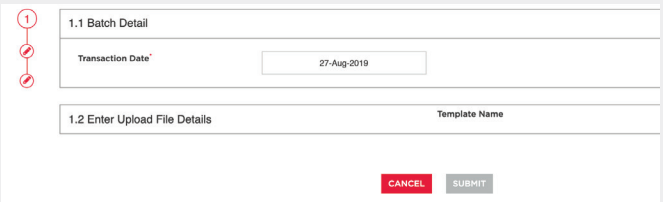
- On click of **BACK** icon, a view details screen opens where the user can only view the details of the transaction.

Bulk Payment Request

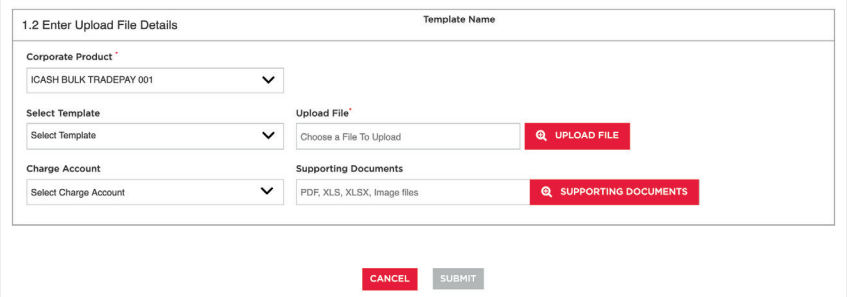
The corporate user can use the Bulk Payment Request for initiating the bulk transactions. The user need to create a file format, based on the template parameters in the BBE and then upload the file to initiate the Bulk transaction.

Initiate

To open the Bulk Payment Request:
Navigation: *Payments>>Transactions>>Bulk Payment Request>>Initiate*



- On clicking **Initiate**, an accordion of **Batch detail** opens. User needs to select the date of the transaction to be initiated.
- The next accordion is **Enter Upload File Details**:



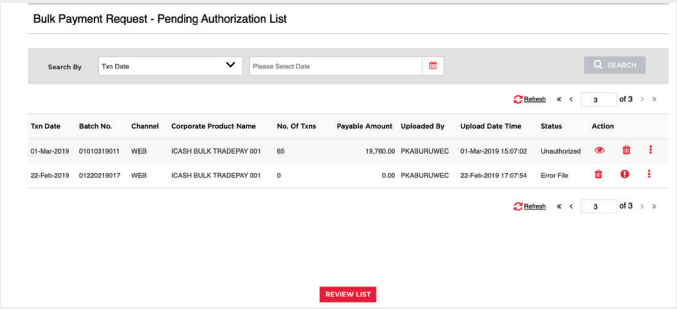
- Select an option to specify the corporate product from the dropdown. All the corporate products defined in the Corporate Product master at BBE would flow in this dropdown.
- Select a Template from the available list of templates in the dropdown menu. The templates are created in the BBE.
- Upload a file corresponding to the template.
- Select the charge account from the dropdown.
- User can upload supporting documents for bulk file.
- Clicking on View Sample Data Layout opens a data layout details light box.
- Click on **SUBMIT**. The record will appear in the Pending Authorization list where the authorizer can accept or reject the record. On successful authorization, Bulk Payment details are uploaded.

Review List

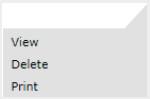
Review List is already defined in Own Account Transfer section. The functions are common to this module.

Pending Authorization List

All the records which are created/edited would be listed in the Pending Authorization grid within the screen. The authorizer (any user other than the one who has created/edited) can authorize or reject a record by clicking the Authorize or Reject icon next to the record.



For reference purpose, Rejected List is already defined in Own Account Transfer section. The functions are common to this module.

Field	Description
	Clicking on this icon will send the request to bank.
	Click this icon to reject the record.
	More options will be displayed after clicking on this icon. i.e. 
View	Clicking on this option will allow the authorizer to view all the details of the record.
Delete	Clicking on this option will allow the authorizer to delete the record.
Print	Clicking on this icon will download the PDF file containing all the transactions of the record. The same will be available for printing.
Review List	Clicking on **Review List** button redirects the user on **Review List screen.**

Rejected List

For reference purpose, Rejected List is already defined in Own Account Transfer section. The functions are common to this module.

Bank Rejected List

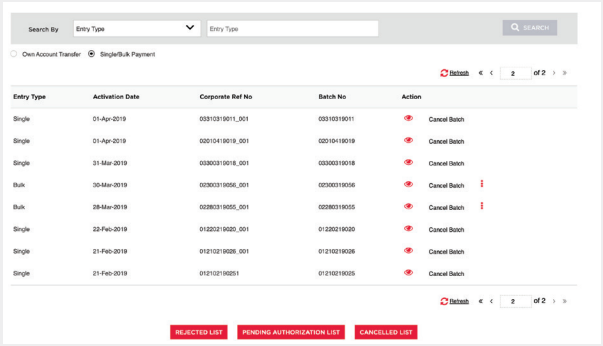
Bank Rejected List is already defined in Single Payment Request section. The functions are common to this module.

Cancel Payment Request

Once a payment request is initiated (single or bulk), corporate user can cancel it using this option. The user can cancel the whole batch, or a particular transaction in the batch using this option.

Review List

To open Cancel Payment request:
Navigation: *Payments>>Transactions>>Cancel Payment Request>>Review*



The following screen opens when user clicks on Review List. There are various Payment Requests available where the user can perform the following actions:

- 'Search By' functionality is available where the user can search the request based on certain parameters available in the dropdown menu (Entry Type, Activation Date and Batch number in this case). Select a certain parameter, enter the value in the box and click on Search. The desired request is displayed.

When a transaction is displayed, user can take the following actions.

- On click of eye icon, user will be able to view the details of the transaction.
- On click of Cancel Batch, user can cancel the selected batch of payment request. A white box is displayed for confirmation, clicking on Yes will cancel the Batch.
- On click of ellipse icon, user will be able to cancel a request/requests from the Batch. All the requests in the Batch will be displayed. User can select the requests by clicking on the checkbox provided.
- On click of Cancel Request, the selected payment request will be cancelled and will appear in the pending authorization list. On authorization of this request, the batch will contain the remaining transactions.

Pending Authorization List

For reference purpose, Pending Authorization is already defined in Own Account Transfer section. The functions are common to this module.

Cancelled List

Cancelled records will be displayed in this list.

Rejected List

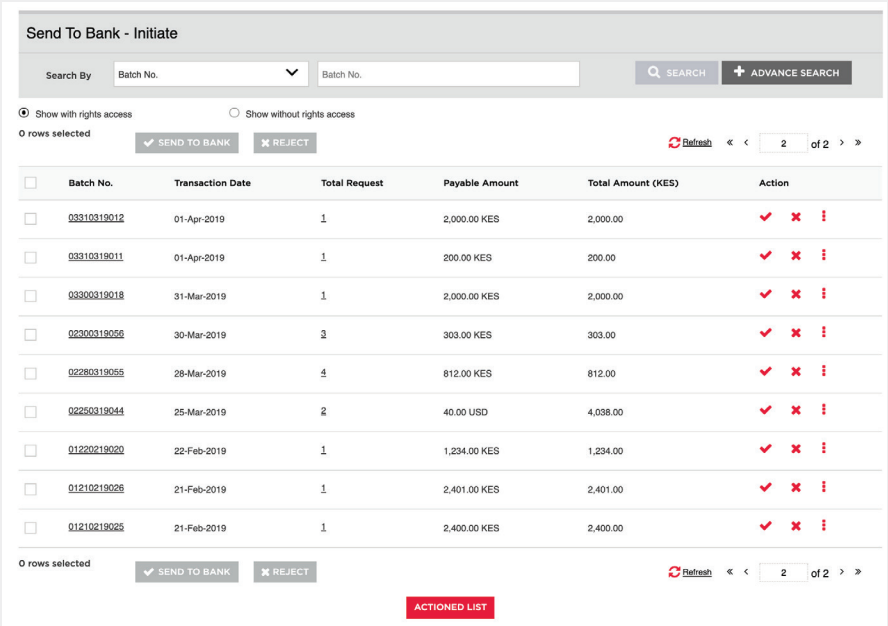
For reference purpose, Rejected List is already defined in Own Account Transfer section. The functions are common to this module.

Send to Bank

Send to bank is the next level of authorization after checker. When the maker initiates a record, it can be authorized by the checker. But for some transactions, 'Send to Bank' is given for an extra level of authentication by the corporate user.

Initiate

To open the Bulk Payment Request:
Navigation: *Payments>>Transactions>>Bulk Payment Request>>Initiate*



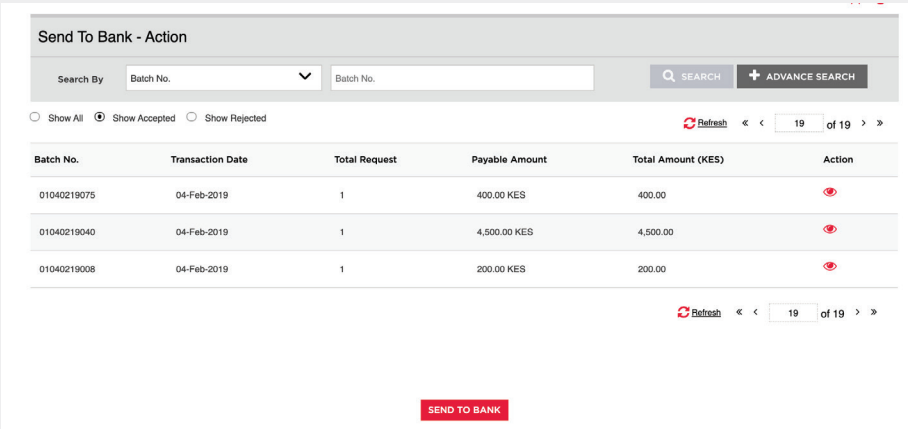
- 'Search By' functionality is available to allow the user to search the transaction according to the specified parameter (Batch no in this case).
- Clicking on 'Advance Search' button opens various search related parameters. Select any parameter and click on Search. The transaction will be displayed.
- Clicking on 'Show with rights access' radio button will display the transaction which has the access rights for the user. Clicking on 'Show without access rights' will display the transactions which does not have the access rights for the user.
- If there are multiple transactions, user can Select all the transactions with the checkbox provided and perform the action either for all the transactions at once or one by one.
- User can perform the following actions in case of each record:

Icon	Description
✔	Clicking on this tick mark will send the request to bank.
✖	Click this icon to reject the record.
⋮	Clicking on this icon will allow the authorizer to view all the details of the record.

- On click of 'Actioned List' button, user will be navigated to Actioned List page.

Action

Clicking on 'Action' listing page will open a screen where User need to select the type of the module to view all the transactions on which user has already performed any action:
Navigation: *Payments>>Transactions>>Send to Bank>>Action*



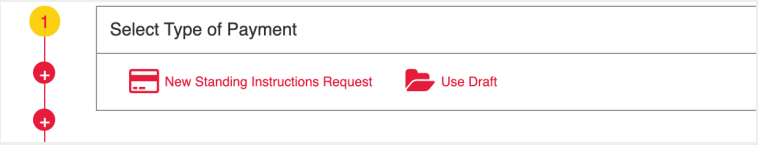
- User can segregate the transactions using the parameters provided (Show All, Show Accepted, Show Rejected in this case).
- On click of 'eye' icon, user can view the details of the selected transaction.

SI Management

The corporate user can use the SI (Standing Instruction) module when it needs to make payments to a beneficiary at regular intervals.

Initiate

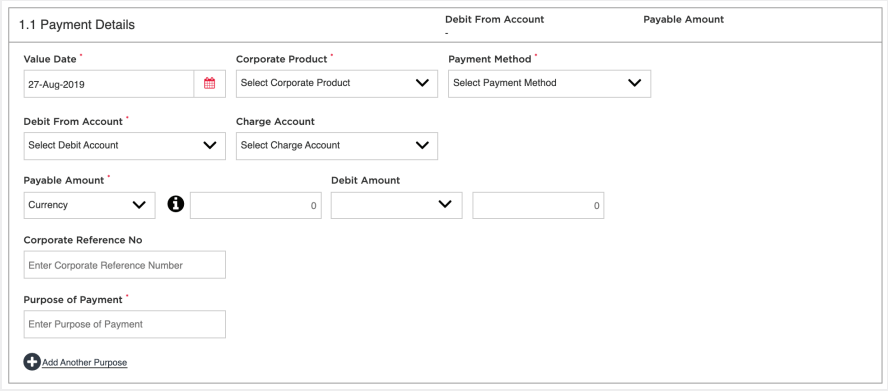
To open SI management:
Navigation: Payments>>Transactions>>SI Management>>Initiate



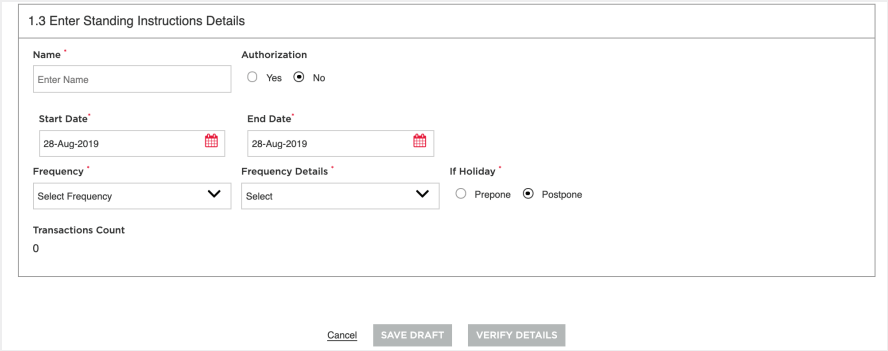
There are two ways where user can initiate the standing instruction management, that are New Standing Instruction Request and User Draft.

The **User Draft** is already defined in Own Account Transfer section. The functions are common to this module.

Click on **New Standing Instruction Request**, the Payment Details accordion would open as shown in the following screen:



- In the first accordion, user needs to enter payment details in the respective fields. SI can be supported for amounts (Cr or Dr) in KES only
- In the second accordion, user needs to enter the beneficiary details. User can either select the beneficiary from the list of beneficiaries created in beneficiary master, or user can add a new beneficiary.
- In the next accordion, user need to enter the SI details.



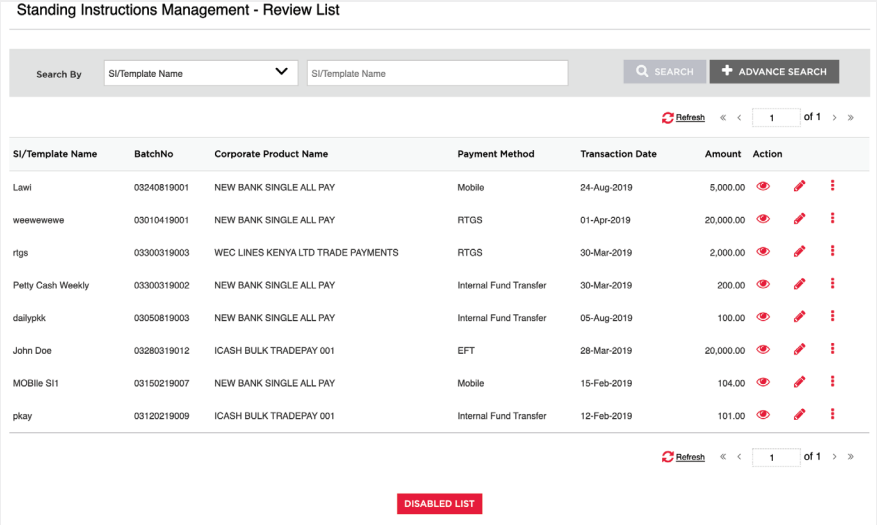
- User need to provide a name for the SI.
- For Authorization purpose, two radio buttons are available. Clicking on 'yes', the transaction will appear in Pending Authorization list where the authorizer can approve or reject the record. Clicking on 'no' will initiate the transaction.
- User need to enter the start and end date for the SI.
- User need to select the frequency for SI from the available options in the dropdown menu (daily, weekly, fortnightly, monthly, quarterly, half yearly, yearly in this case).
- User need to select the frequency details from the available options in the dropdown menu.

Note: Frequency details parameter is based on frequency parameter.
For Example, If the user selects 'Weekly' in frequency, list of days gets displayed.

- If holiday falls on the particular day when the SI is to be debited, user can either prepone or postpone the date by clicking on respective radio button.
- VERIFY DETAILS tab gets enabled on completion of each field. Clicking on Verify Details tab directs the user on Review details and confirm page. The user can Modify the details or can click on Submit button.
- Click on SUBMIT. The record would be listed in the Pending Authorization tab of the SI Management where the authorizer can approve or reject the record.

Review List

Records which are authorized by the checker would be visible under this category. The Review List screen for SI Management Master is shown in the following screen:



As shown in the preceding screen, the following options are available for the user:

Field	Description
Search By	User can search any record using the Search by functionality. The dropdown menu contains various field, which helps to make the search easy. For Example, If the corporate Batch number is known to the user, select it from the dropdown menu and enter the name. The applicable record is displayed below.
Refresh	On Click on this Button, the list of records will refresh.
	On Click of this icon, user will be able to view details of a particular record.
	On Click of this icon, user will be able to edit a particular record.
	On Click of this icon, there will be additional links available. In this case, Disable & View authorizer link is available. ·! On click of **Disable** link, user will be able to disable the record. ·! On click of **View Authorizer**, user will be able to view the authorizer's details.
Disabled List	On Click of this button, user will be navigated on the Disabled List.

Pending Authorization List

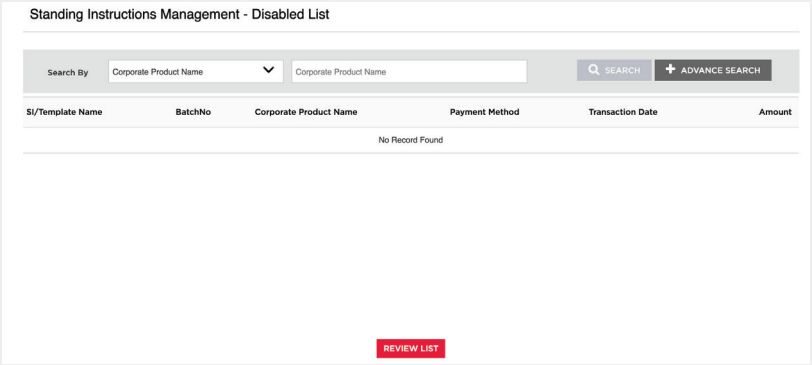
For reference purpose, Pending Authorization is already defined in Own Account Transfer section. The functions are common to this module.

Rejected List

For reference purpose, Rejected List is already defined in Own Account Transfer section. The functions are common to this module.

Disabled List

The records which are disabled by the user will be displayed in the disabled list.
Navigation: *Payments >> Transactions >> SI Management >> Disabled List*



User can search the record by using the Search By functionality. The search parameters are SI/Template Name and Batch No. Give a value in the box and click on 'search' button.

User can perform two actions for a particular record.

- On click of the (View) icon, user can view the details for the selected record.
- On click of the Enable link, a confirmation box appears. Clicking on 'Submit' button, the record will appear in the pending authorization list where the authorizer can approve or reject the record.

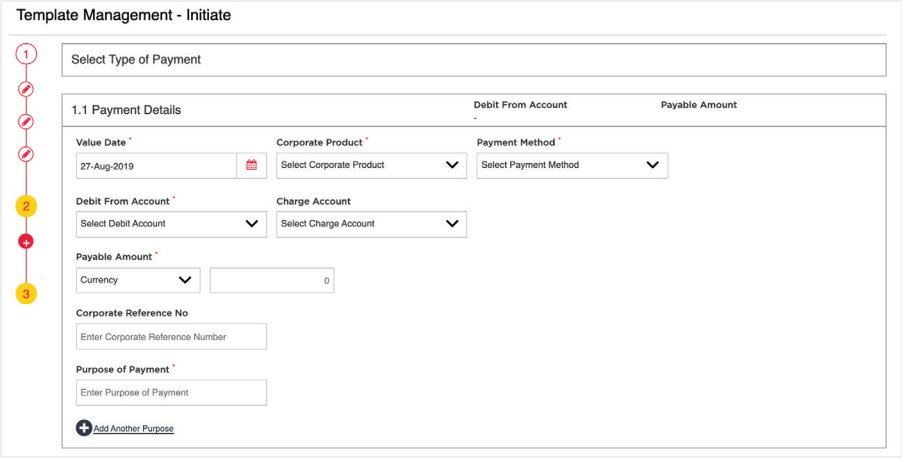
Template Management

In template management, corporate user can create a template for payments to beneficiary. Once a template is created, the record will move to Pending Authorization List, where the authorizer can approve or reject the Template. After successful authorization, the corporate user can use that template for initiating Single Payment request.

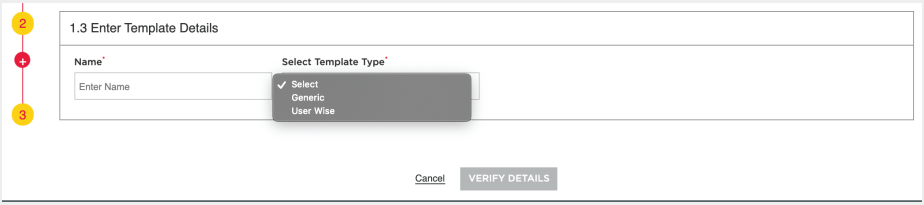
Initiate

To open Template Management
Navigation: Payments >> Transactions >> Template Management >> Initiate

Click on New Template, the following accordion would appear:



- In the first accordion, user needs to enter payment details in the respective fields.
- In the second accordion, user needs to enter the beneficiary details. User can either select the beneficiary from the list of beneficiaries created in beneficiary master, or can add a new beneficiary.
- In the next accordion, corporate user need to enter the Template details.



- User need to enter a name for the Template.
- Template Type can be Generic or User wise. Selecting Generic checkbox will provide the template access to all the users under that corporate. Selecting User wise will provide the Template access only for the user who has logged in the system.
- VERIFY DETAILS tab gets enabled on completion of each field. Clicking on Verify Details tab directs the user on Review details and confirm page. The user can Modify the details or can click on Submit button.
- Click on SUBMIT. The record would be authorized and would appear in the Review list.

Review List

For reference purpose, Review List is already defined in Role Master section. The functions are common to this module. Click here for further understanding.

Pending Authorization List

For reference purpose, Pending Authorization is already defined in Own Account Transfer section. The functions are common to this module. Click here for further understanding.

Disabled List

For reference purpose, Disabled List is already defined in SI Management section. The functions are common to this module. Click here for further understanding.

Template Management

In template management, corporate user can create a template for payments to beneficiary. Once a template is created, the record will move to Pending Authorization List, where the authorizer can approve or reject the Template. After successful authorization, the corporate user can use that template for initiating Single Payment request.

Initiate

To open Template Management
Navigation: Payments >> Transactions >> Template Management >> Initiate

Process

Transaction Query

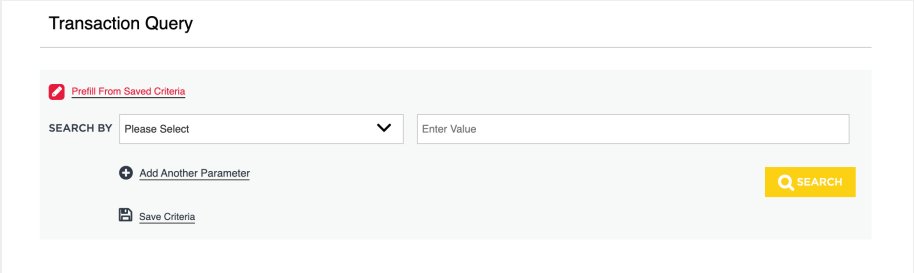
The corporate user can enquire details about any transaction in this module.

Query

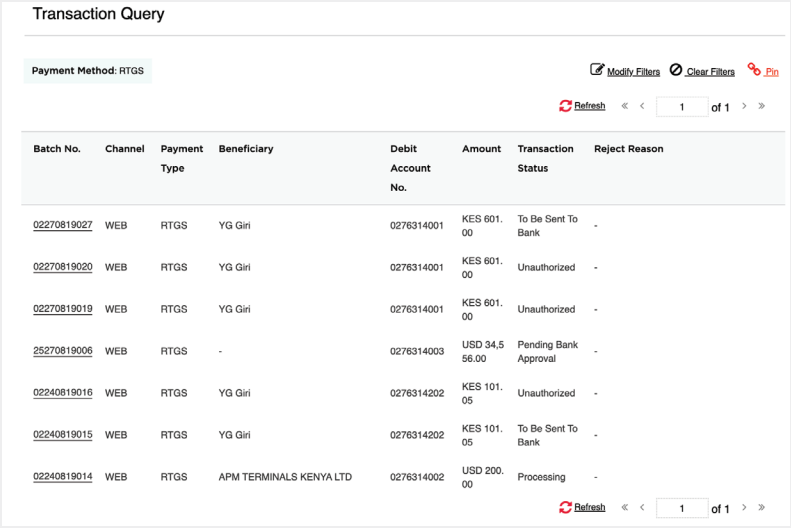
The corporate user can enquire about any transaction in this module by giving the search parameter.

To open Transaction Query:

Navigation: *Payments>>Process>>Transaction Query>>Query*



- 'Search By' functionality is available where the user can search the transaction from the list of search related parameters. Select a parameter, enter the value corresponding to that parameter and click on **SEARCH**. User can add another parameter by clicking on **Add Another Parameter** link.
- User can save the search criteria by clicking on **Save Search Criteria**. A light box gets displayed where the user need to enter the search criteria name and the description.
- The transaction will be displayed as below:



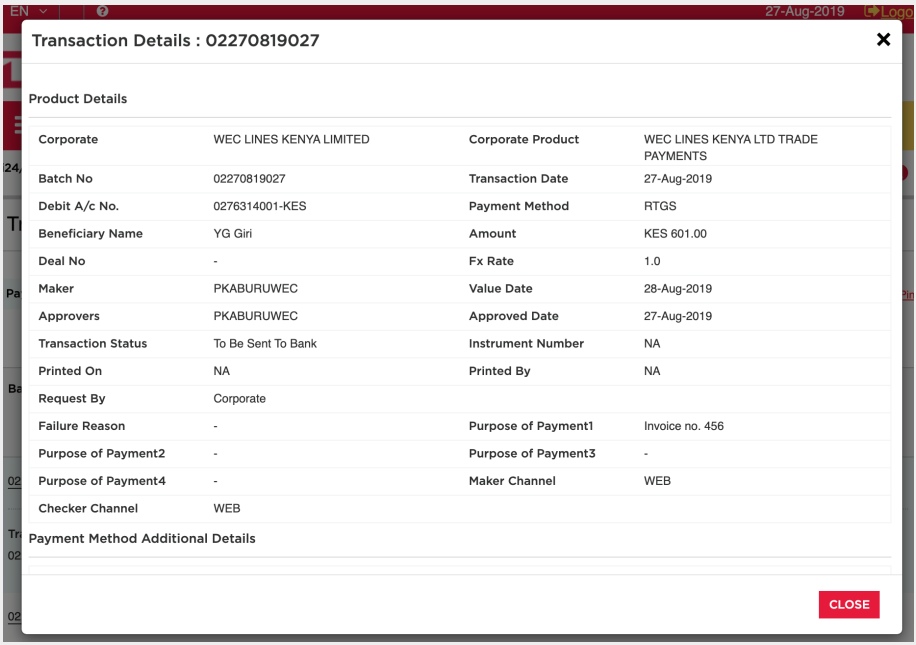
Batch No.	Channel	Payment Type	Beneficiary	Debit Account No.	Amount	Transaction Status	Reject Reason
02270819027	WEB	RTGS	YG Giri	0276314001	KES 601.00	To Be Sent To Bank	-
02270819020	WEB	RTGS	YG Giri	0276314001	KES 601.00	Unauthorized	-
02270819019	WEB	RTGS	YG Giri	0276314001	KES 601.00	Unauthorized	-
25270819006	WEB	RTGS	-	0276314003	USD 34,556.00	Pending Bank Approval	-
02240819016	WEB	RTGS	YG Giri	0276314202	KES 101.05	Unauthorized	-
02240819015	WEB	RTGS	YG Giri	0276314202	KES 101.05	To Be Sent To Bank	-
02240819014	WEB	RTGS	APM TERMINALS KENYA LTD	0276314002	USD 200.00	Processing	-

- Clicking on the Batch No, the user can view the details of the particular transaction by c licking on View Details link:

Batch No.	Channel	Payment Type	Beneficiary	Debit Account No.	Amount	Transaction Status	Reject Reason
02270819027	WEB	RTGS	YG Giri	0276314001	KES 601.00	To Be Sent To Bank	-

Transaction reference Number	Payment Method	Channel	View Details
02270819027	RTGS	WEB	

- A light box opens when the user clicks on View Details, which displays the details of the selected transaction:

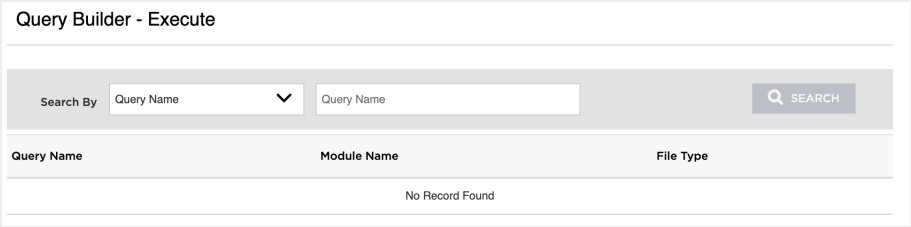


Query Builder

In the query builder module, bank configures the customized payments reports for the corporate. The corporate can search and execute the report using the query builder.

Execute

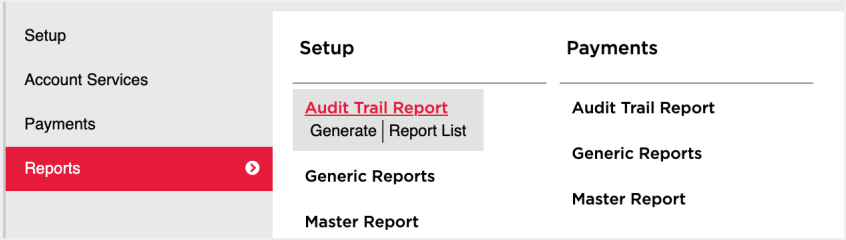
To open Query Builder:
Navigation: *Payments >> Process >> Query Builder >> Execute*



- 'Search By' functionality is available where the corporate user can search the record using the search related parameters (Query Name and Module Name in this case).
- A button is available under the Action column for each record. Report entry screen opens on clicking of the button.
- User need to enter the payable amount.
- Corporate user can select the output format by clicking on respective checkbox.
- User need to select the Date range from the dropdown menu.
- On click of Execute, the report is downloaded as per the specified parameters.
- On click of Cancel, the Report screen will close.

REPORTS SETUP

There are various reports available in Setup and Payments. The corporate user can download reports from this section.

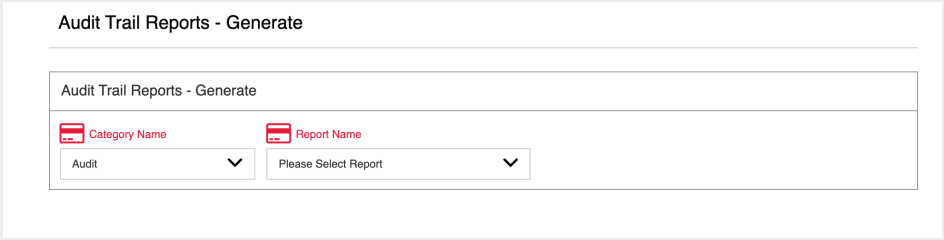


Audit Trail Report

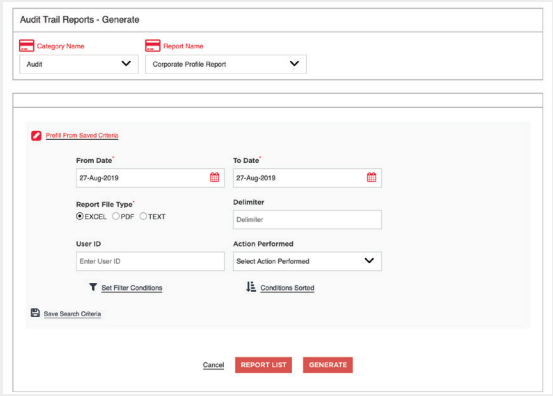
Corporate user can download Audit Trail Reports for commons Master from this module.

Generate

To open Audit Trail Report:
Navigation: *Reports >> Setup >> Audit Trail report >> Generate*

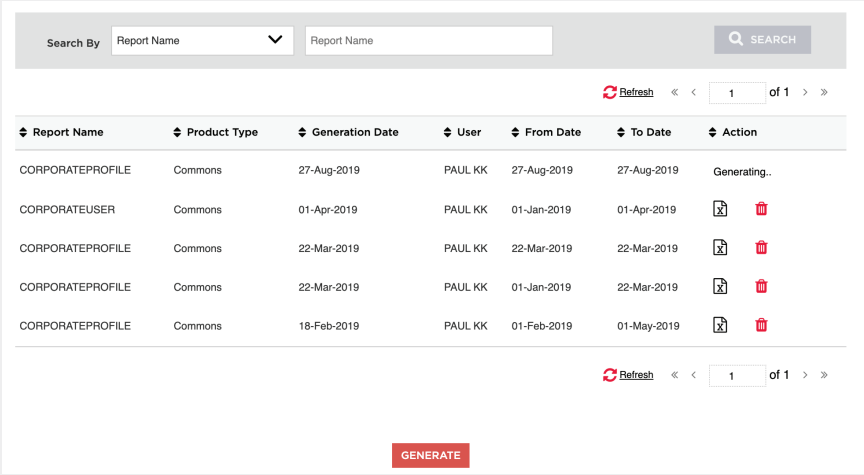


In the Report Name field, user need to select the report from the dropdown that needs to be generated, and the following fields will be shown to the user:



Corporate user need to enter all the fields for generating the report. The **Generate** button gets enabled after completion of all fields.

On click of Generate, various reports which are generated will be displayed:

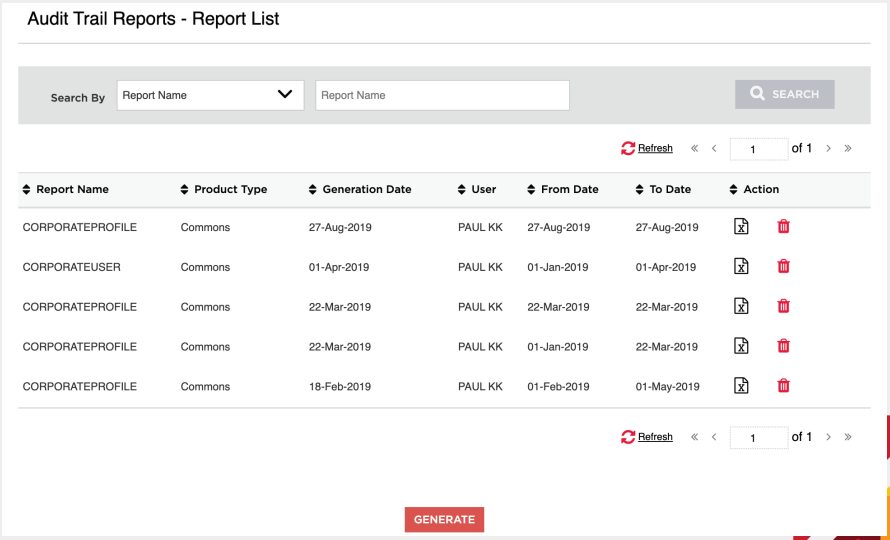


There are two actions available for user:

- : On click of this icon, the report will download.
- : On click of this icon, the report will be deleted.

Report List

The Report List contains a list of Reports which are generated by the corporate user. user can download the report or delete the report by clicking on respective icons:



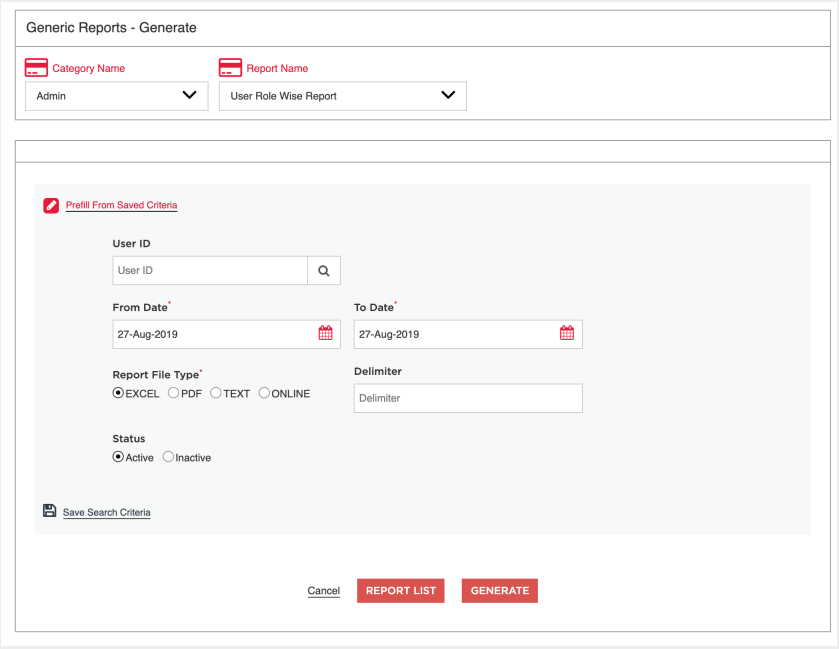
Generic Reports

In Generic Reports, user can generate reports which are available in the dropdown menu.

Generate

From the Category Name field, select the generic report category from the dropdown. Based on this, user need to select the report from the Report Name field. The following screen shows the different types of generic report categories:
Navigation: *Reports >> Setup>> Generic report >> Generate*

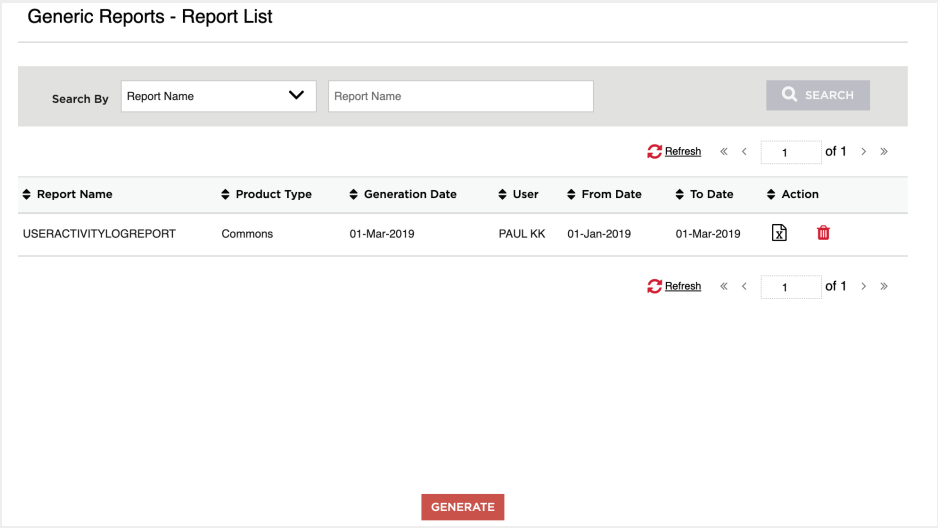
After selecting a report name, an accordion will open, where the user need to enter the fields for generating the report:



Clicking on **GENERATE** will generate the report where the user can download the report or delete the report.

Report List

The Report List contains a list of Reports which are generated by the corporate user. user can download the report or delete the report by clicking on respective icons:



CONTACT US

Call + 254 719 031 888, +254 732 121 888
or email contactcentre@dtbafrica.com
www.dtbafrica.com
@DTBduo DTB_duo DTB duo