BOBNET

Internet Banking User Manual

BANK OF BHUTAN

Internet Banking Division

Head Office, Phuentsholing

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1. About This Document

1.1. Purpose and Audience

This Document is the part of Bank of Bhutan Internet Banking customer user manual. Internet Banking Users are the intended audience for this manual.

1.2. Scope of This Document

The customer user manual provides the detailed banking activities which are integrated in the Internet Banking module.

1.3. Acronyms

BTN – Bhutanese Currency
USD – US dollar
INR – Indian Currency
JPY – Japanese Currency
EUR – European Currency
DD/MM/YY – Day/Month/Year
SI – Standing Instruction

1.4. Warning

Cross currency is not allowed in fund transfer.

2. Introduction

Welcome to BOBNET – Internet Banking from Bank of Bhutan. BOBNET brings the banking experience to the comforts of your desktop. Avail the anytime, anywhere banking facilities at the click of mouse. Following are the features available under BOBNET.

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3. Requirements

In order to access the BOBNET, following are prerequisites:

3.1.1. Internet banking User ID, Password and Pin provided by the Bank

3.1.2. A PC or Laptop with Internet Connection

3.1.3. One of the following as your browser

a. Internet Explorer version 6.0 or above
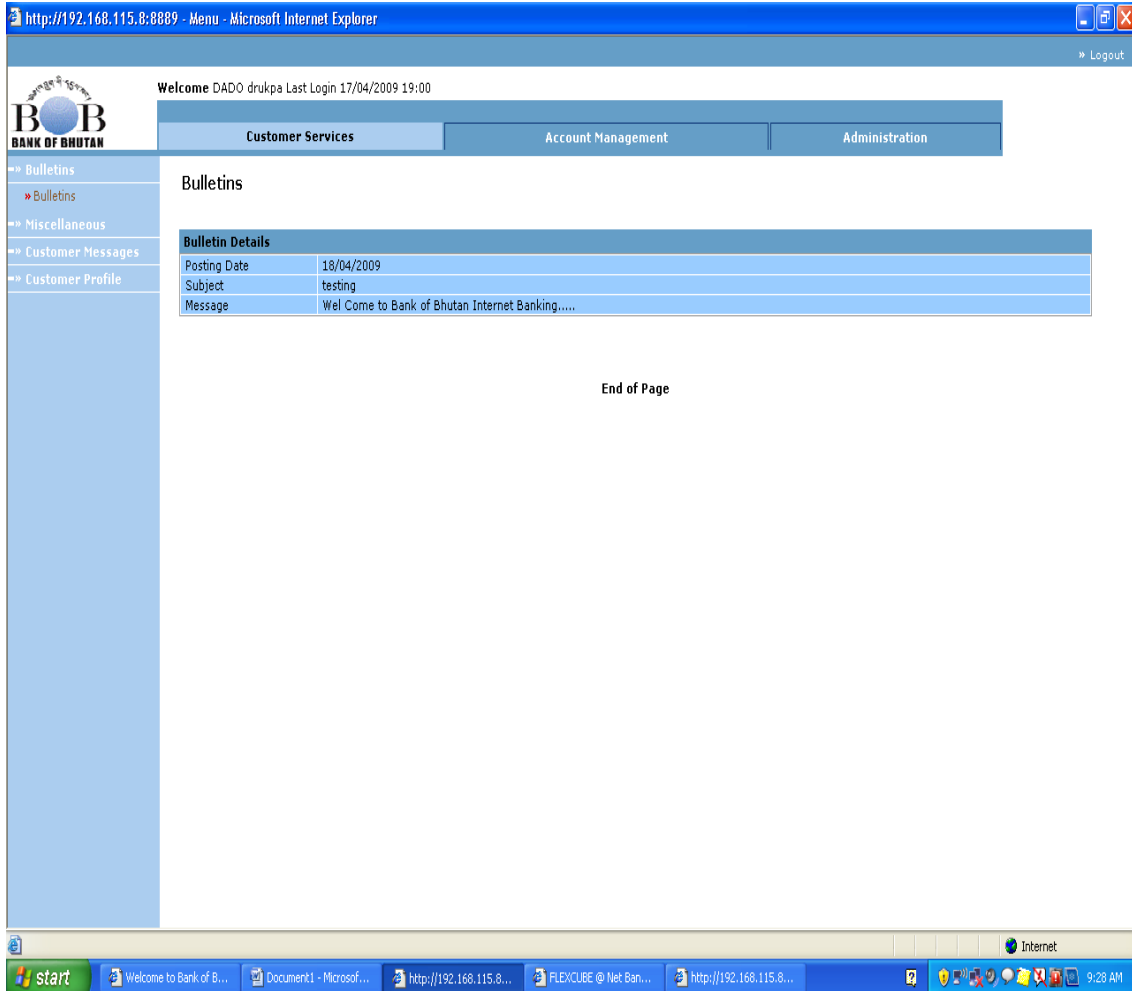**b. Netscape Navigator   c. Mozilla Firefox**

4. Login

Visit our website www.bob.bt and click on BOBNET to access the login page. Enter your User ID and Login password to begin the Internet Banking session. In order to use your Internet Banking facility more securely, it is suggested to use the Virtual keyboard provided on the screen for entering your password. The tick on the check box present on the screen implies that the normal keyboard is disabled for the password and virtual keyboard is to be used.
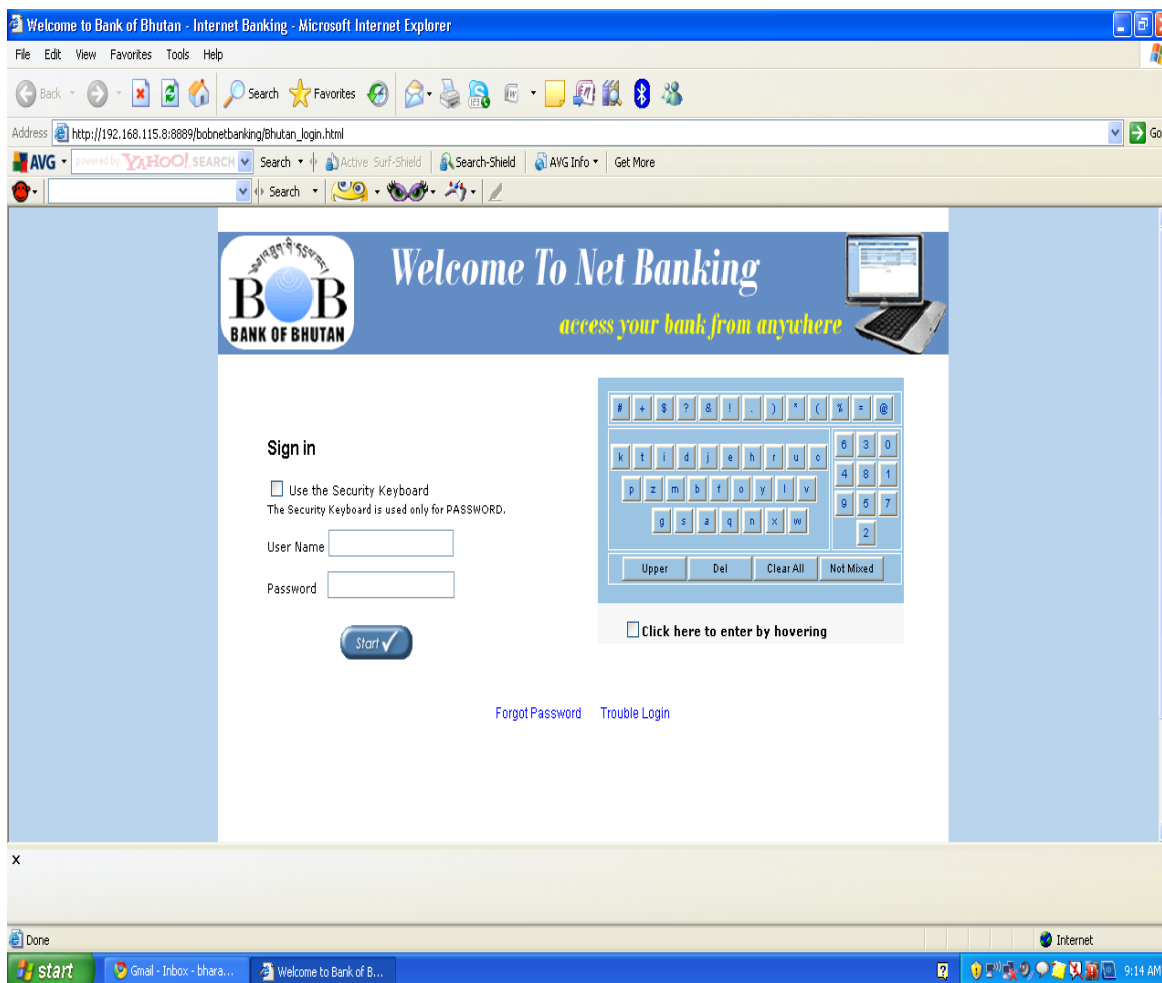
5. Customer Service

5.1. Bulletins

It is a broadcast message sent by Net banking Administrator to the customers (Eg: Bank of Bhutan promotional message, Customer announcements, etc..)

5.2. Miscellaneous

Forex rate inquiry includes foreign exchange rates that are applicable in the Bank of Bhutan.

5.3. Customer Message

User can send and receive mail to/from Net banking Administrator through this mail box. Any inquiries/requests or problems can be escalated to the administrator through this menu.

5.4. Customer Profile

Displays the customer's personal details as per the bank's record

6. Account Management

6.1. Accounts

6.1.1. Account Summary

It is a summarized account details. All the accounts with net available balance are displayed under this option. There is also a facility of view the indicative balance of each account in foreign currencies.

6.1.2. Account Information

All the details of the account are displayed.

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6.1.3. Account Activity

Displays the detailed account statement. You can view, download or print the account statement through this option. The statement can be between range of dates and range of amounts. It can be further filtered into only debits/credits or ascending/descending order. A maximum of 50 transactions can be retrieved in one search.

6.1.4. Account Balance Inquiry

Account number wise balance inquiry. Select the account No. and Click go.

6.2. Cheques

6.2.1. Cheque Book Request

You can request for the Cheque Book through this option. A request confirmation number is displayed. The cheque book is to be collected from your branch after 24 hours. To place the requests select the account No. against which you want to request cheque book and nos. of leaf. (25 for saving account, 50 and 100 for current account)
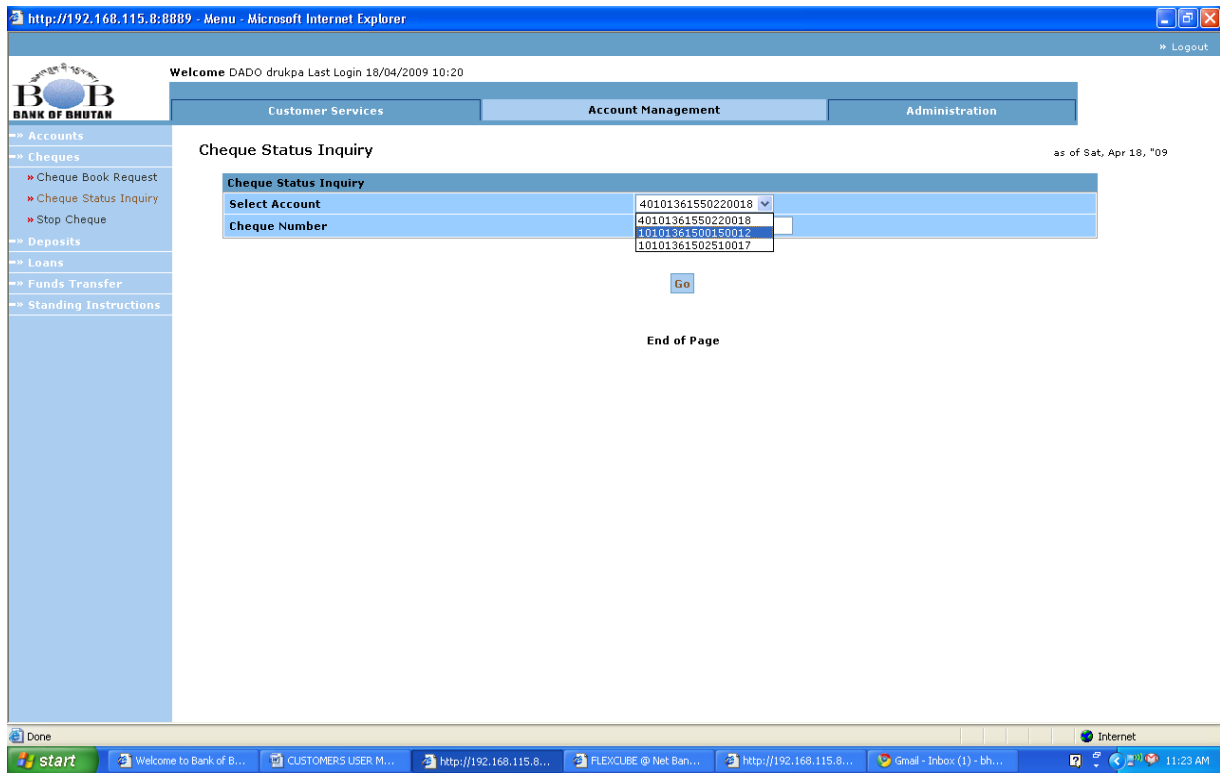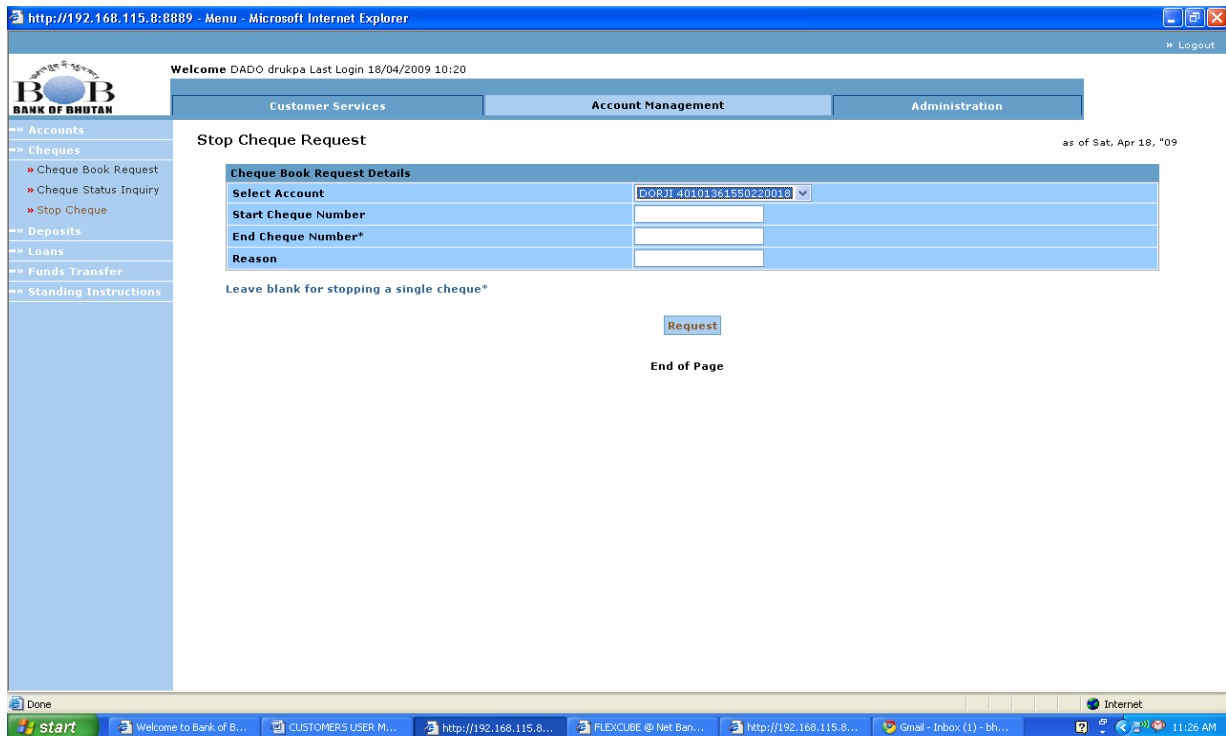
6.2.2. Cheque Status Inquiry

Select Account No. followed by the Cheque No. for Cheque Status Inquiry. The status of the cheque is displayed as Used, not Used or Stopped.

6.2.3. Stop Cheque

Enter Account No. followed by the Cheque no to Stop the Cheque Payment. The cheque is stopped for payment instantaneously.
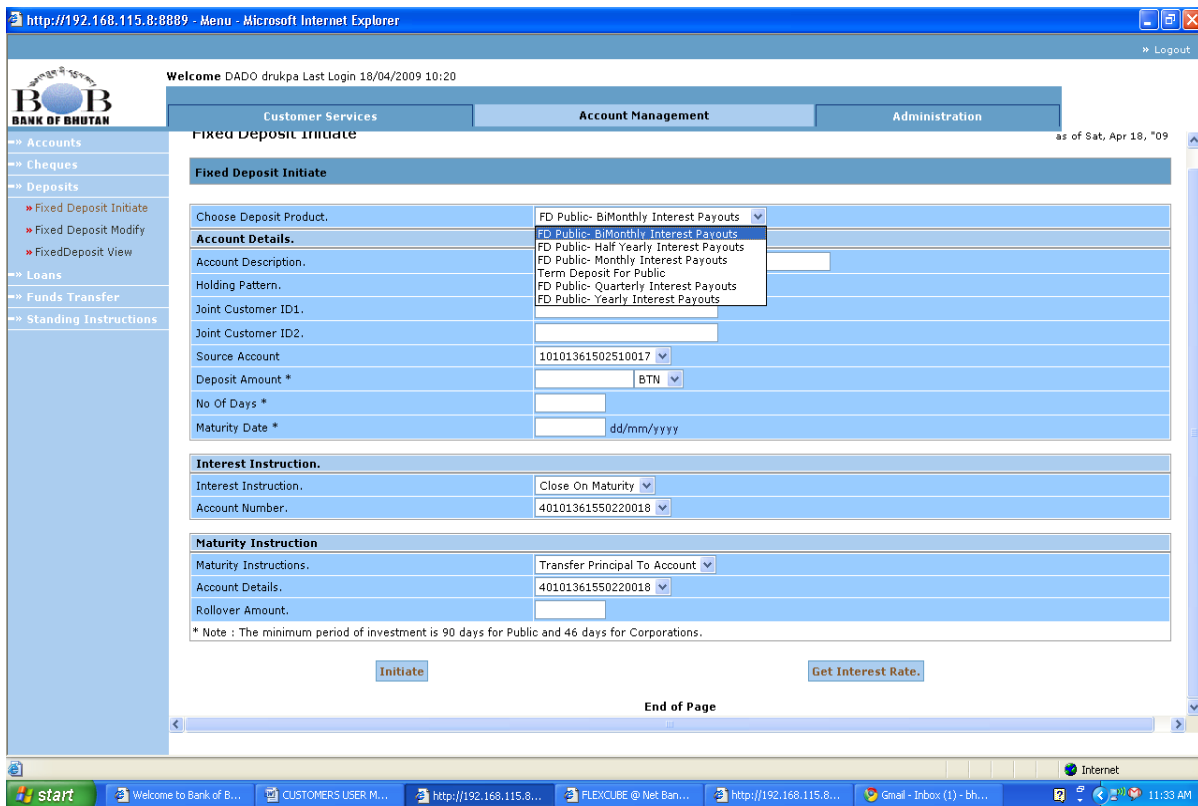
6.3. Deposit

6.3.1. Fixed Deposit Initiation

Select Deposit Product type, Source account, Enter the amount, Nos. of days (tenure), and maturity instructions to initiate the FD. The deposit is created instantly. You can create the deposit with instructions to renew automatically or to close at maturity and credit your accounts.

In the next screen enter the Pin code and Click on submit. Then confirm the Fixed deposit by Clicking on confirm.

The print of Deposit cyber receipt can be taken from the Fixed Deposit View option.

6.3.2. Fixed Deposit Modify

Gives the facility to modify and reinitiate the FD account requests that are rejected by the Host (Bank).

6.3.3. Fixed Deposit View

There are two options: 1. Under Process – Displays the FD rejected by the Host and Sent to Host (in the process of getting created), 2. From Host – FD that are accepted by the Host (created successfully) and can be printed out for the evidence (cyber receipt).

(Under Process)

(
F

Click on the Deposit account number to display the cyber receipt with all the details. There is an option to print or download the cyber receipt.

6.4. Loans

6.4.1. View Consumer Loan Account

Select the Customer ID and Click search to view the loan accounts..

Click on the Consumer Loan Account No

Click on co-Applicant to view the guarantor detail.

To view the interest detail click on interest detail

Click on linkages to view the security details

Click on charges to view the charges details.

For Payment Details click on Payment Schedule

6.4.2. Loan Repayment

Select the customer and Click search. Click on the loan account No. to view the loan payment details.

Loan Payment detail – Enter the Monthly Installment and the Debit (Source) Account and initiate the payment by Clicking initiate.

Enter the Pin code and Click initiate.

Click confirm to complete the transaction

6.4.3. Modify Loan Repayment

User can modify the loan payment that are rejected by the Host (Bank) and initiate for the payment. Click on user Reference No.

Click on repay

6.4.4. Loan Repayment Inquiry

Facilitates view of previously initiated loan payment details

Click on Loan Account No

6.4.5. Consumer Loan Rate Inquiry

Loan Rates detail

6.4.6. Loan Application

This option can be used to request for a Loan facility to your branch. Based on your request, the branch officials might contact you for processing the facility.

Enter the reference number, select your account number, the branch from where you want to avail the loan, the loan type, amount, tenure and down payment. Enter the details of co applicant and click initiate.

Click on confirm to send the request to the bank.

6.4.7. Loan Application Status

The status of the loan application submitted can be viewed from this option. The Status is 'Authorized' after the same is initiated by the user. Once the application is reviewed by the Bank Administrator, the status is changed to 'Opened'. The User can contact the branch with the relevant documents for the Loan.

Menu - Microsoft Internet Explorer

Welcome DADO drukpa Last Login 18/05/2009 13:24

| Customer Services | Account Management | Administration |

View Loan Application List as of Mon, May 18, "09

Search Criteria

User Reference No	Product Type	Loan Product
	All	All

Loan Amount	Initiation Date From(dd/mm/yyyy)	Initiation Date To (dd/mm/yyyy)
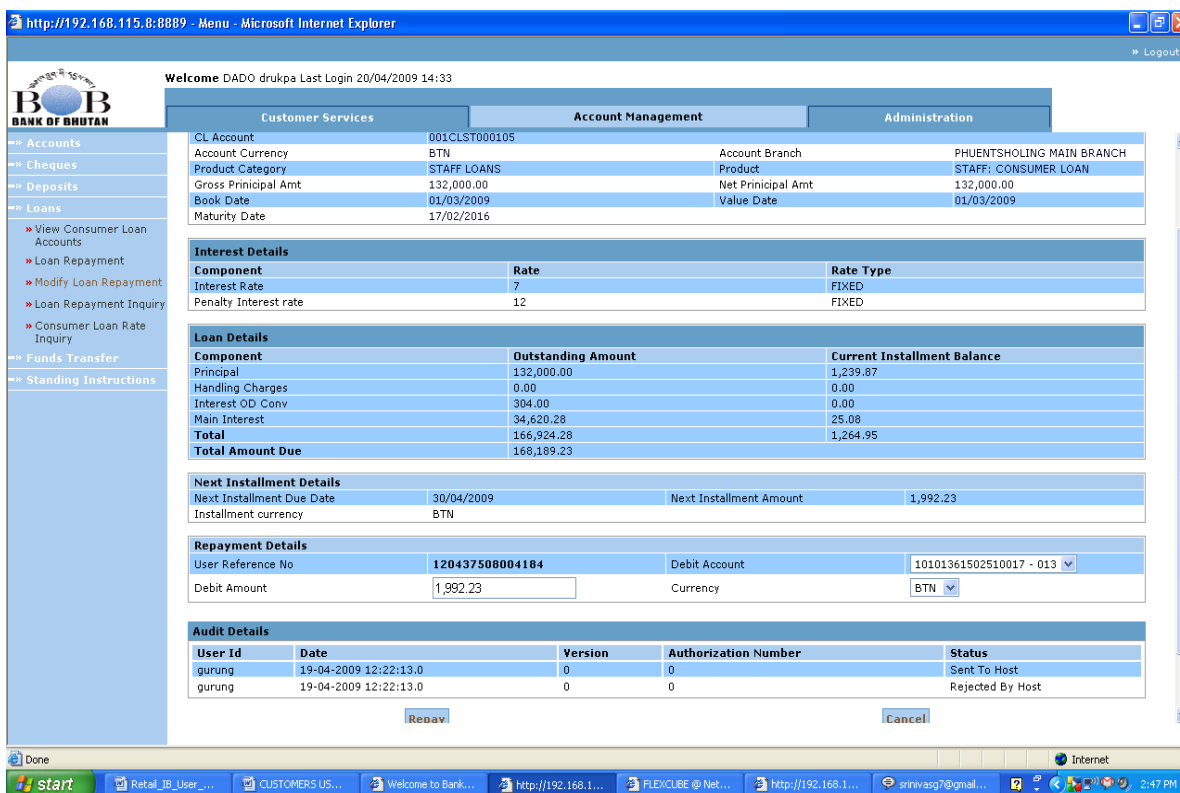
Status
All

Search   Clear

Available Loan Applications

User Reference No	Product Type	Loan Product	Loan Amount	Source Account Details	Status
bharat	PERSONAL/OTHER LOAN	CONSUMER LOAN	100,000.00 BTN	10100110071240101	Opened
145046246005043	PERSONAL/OTHER LOAN	CONSUMER LOAN	100,000.00 BTN	10100110071240101	Opened
binod	PERSONAL/OTHER LOAN	CONSUMER LOAN	15,000.00 BTN	10100110071240101	Opened
214314824005142	HOME LOANS	HOME LOANS- NEW CONSTRUCTION	500,000.00 BTN	10100110071240101	Opened
test	BUSINESS LOAN	BUSINESS LOAN: EXPORT FINANCE	250,000.00 BTN	10100110062470107	Opened
cfgt	HOME LOANS	HOME LOANS- NEW CONSTRUCTION	3,000,000.00 BTN	40101361550220018	Authorized
1234	BUSINESS LOAN	EDP LOANS	200,000.00 BTN	10100110062470107	Authorized

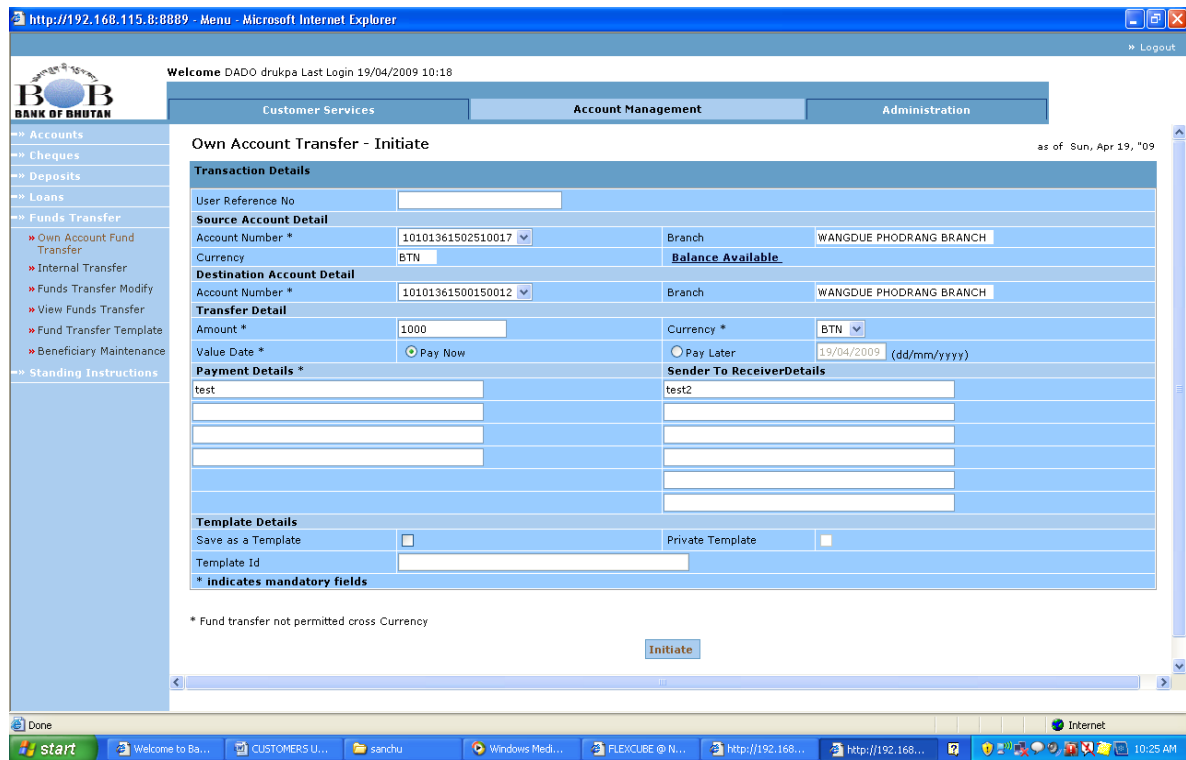**End of Page**

Done   Trusted sites
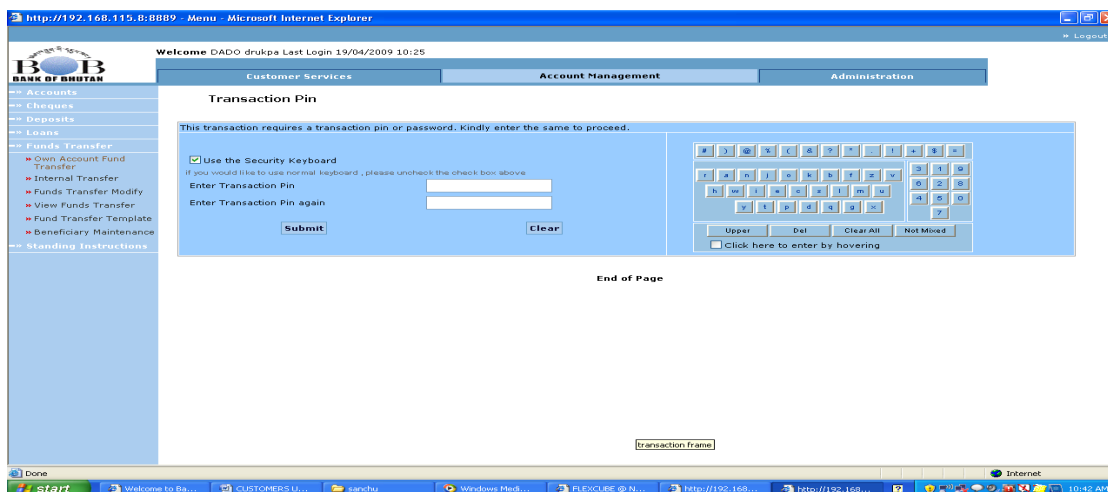
6.5. Funds Transfers

6.5.1. Own Account Fund Transfer

It is for transferring of fund from one account to another account of the same customer. Select the source (Dr.) account No, destination (Cr.) account No and Amount. Enter the payment details (for your own reference) and Sender to Receiver details (for beneficiary reference). Click initiate.

Enter the Pin code to verify the transaction and Click submit. Then click confirm in the next screen to confirm the transaction.
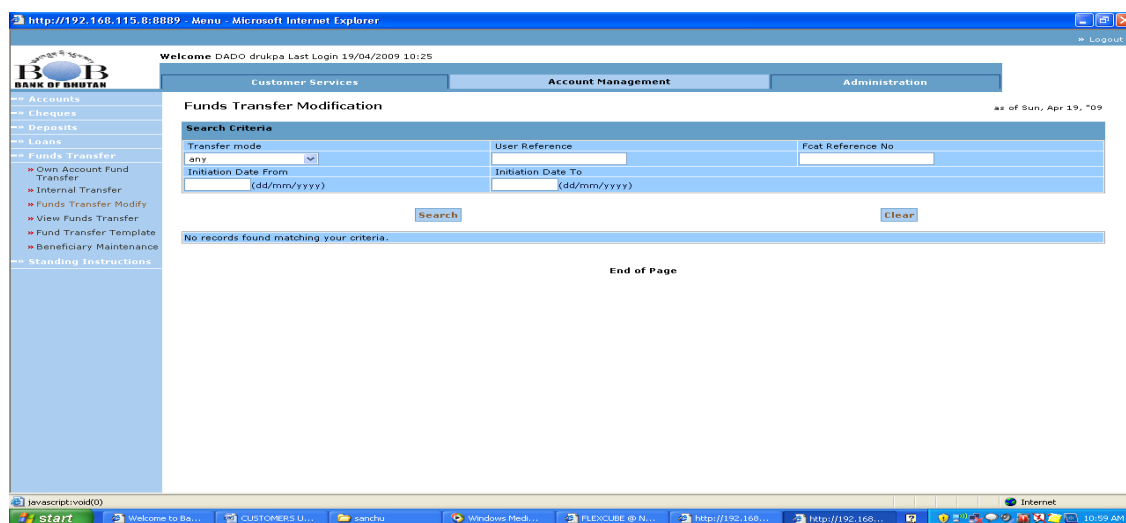
6.5.2. Internal Fund Transfer

It is transferring of funds from your own account to the third party account (account of other customer within the core banking system of the Bank). It is processed same as Own account fund transfer but the Destination Account No. is the account number of the other customer who is the beneficiary. Also, the branch of beneficiary account must be selected.

6.5.3. Fund Transfer Modify

Previous transaction rejected by host can be modified and reinitiated for the transaction.

6.5.4. View Fund Transfer

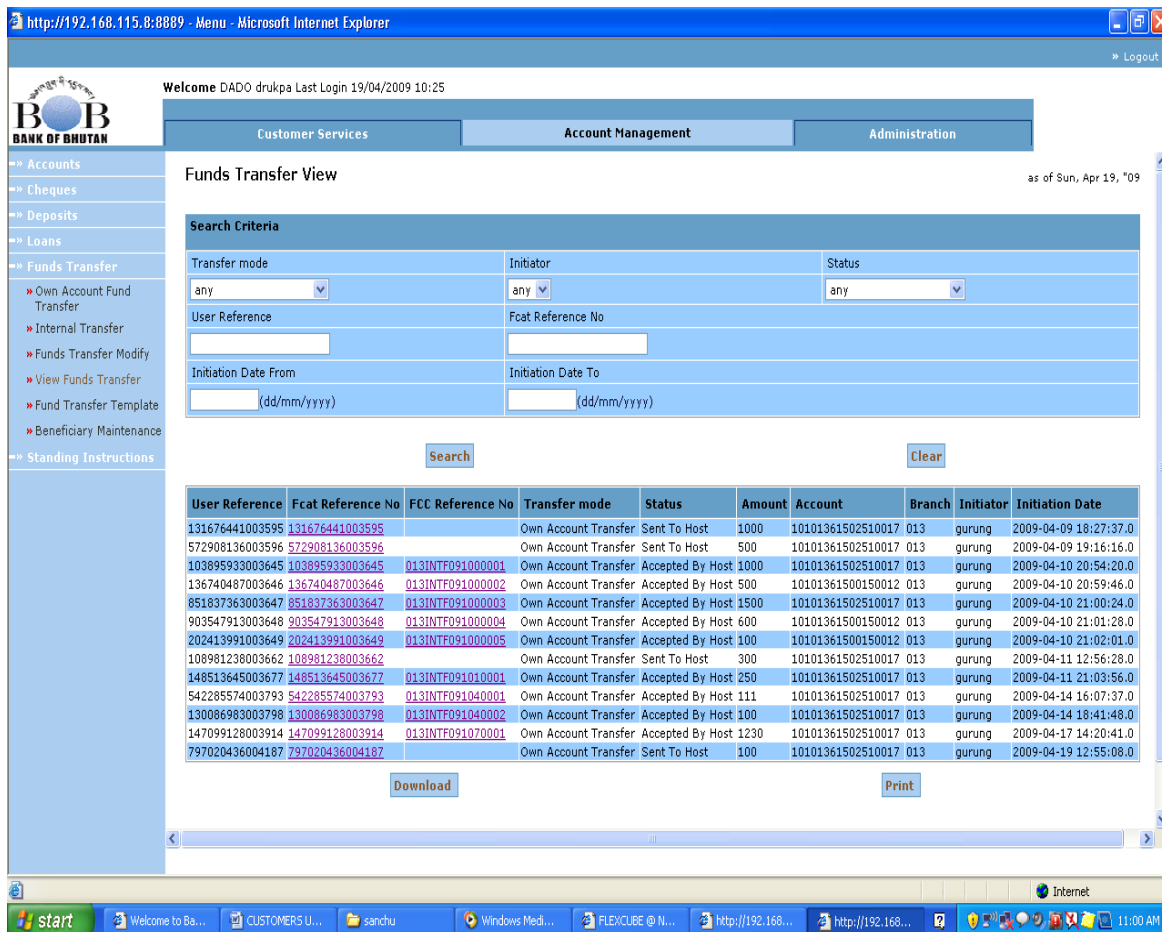Transaction initiated through Fund Transfers can be viewed in detail. It also displays the status of fund transfers like **"Sent to Host"** (under process), **"Accepted by Host"** (transaction is through) and **"Rejected by Host"** (transaction is rejected).

6.5.5. Fund Transfer Template

Fund Transfer Template can be used time and again once it is created. (Eg. Suppose Mr. A has to sent stipulated amount of money to Mr. B weekly or monthly, than Mr. A can create a Fund Transfer Template and he can use the same template every time when he send the money to Mr. B)
Enter the Template ID and select the payment type (own account fund transfer or Internal fund transfer) then click add template.

Enter the details like source account number, amount, payment details, beneficiary details and Click Add.

Check the detail that are entered and click confirm.

How to use the Fund Transfer Template?

Go to Fund Transfer Template menu

Enter the Template ID/Name that was created and click search or just click on search.

Click on copy to initiate the fund transfer and follow the fund transfer steps.

6.5.6. Beneficiary Maintenance

This option is used to maintain the details of the third party beneficiary. This ensures that in case the payment are to be made regularly, the details like account number and name need not to be entered every time.

Enter the Beneficiary ID and Click Add Beneficiary.
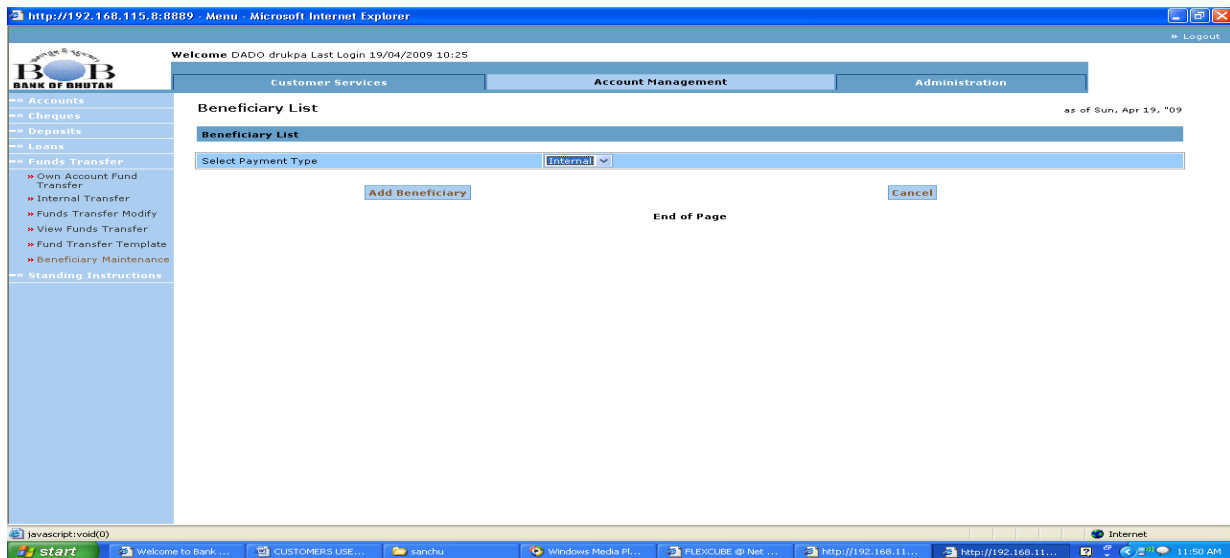
Select Payment Type (internal) and Click Add Beneficiary

Enter the details like Beneficiary ID, Name, Branch name, Limit and Click Add Beneficiary.

Click Confirm

How to use Beneficiary Maintenance?

Go to Internal Fund Transfer and select the Beneficiary ID from the list of Beneficiary list.

6.6.   Standing Instruction

6.6.1. Initiate Own Account Standing Instruction

Own Account Standing (SI) Instruction is an instruction to the system to execute the desired transaction at a notified frequency.

Enter the start date (greater than current date), end date (SI will execute till the end date), Frequency (yearly, monthly or daily. If you enter 1 in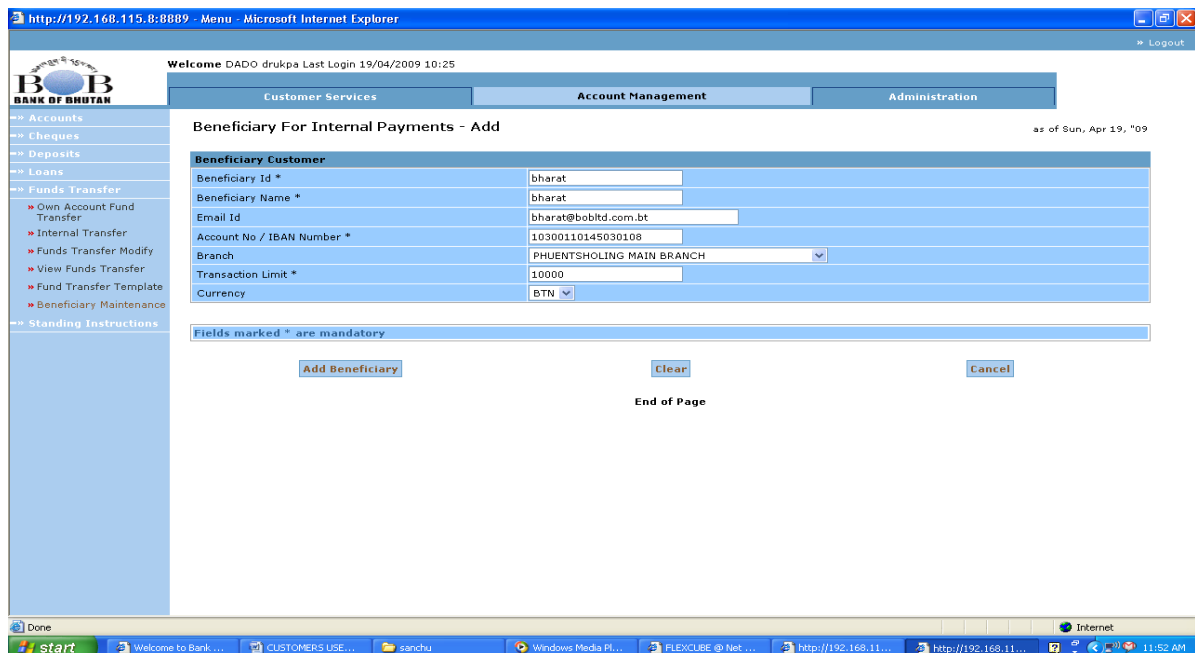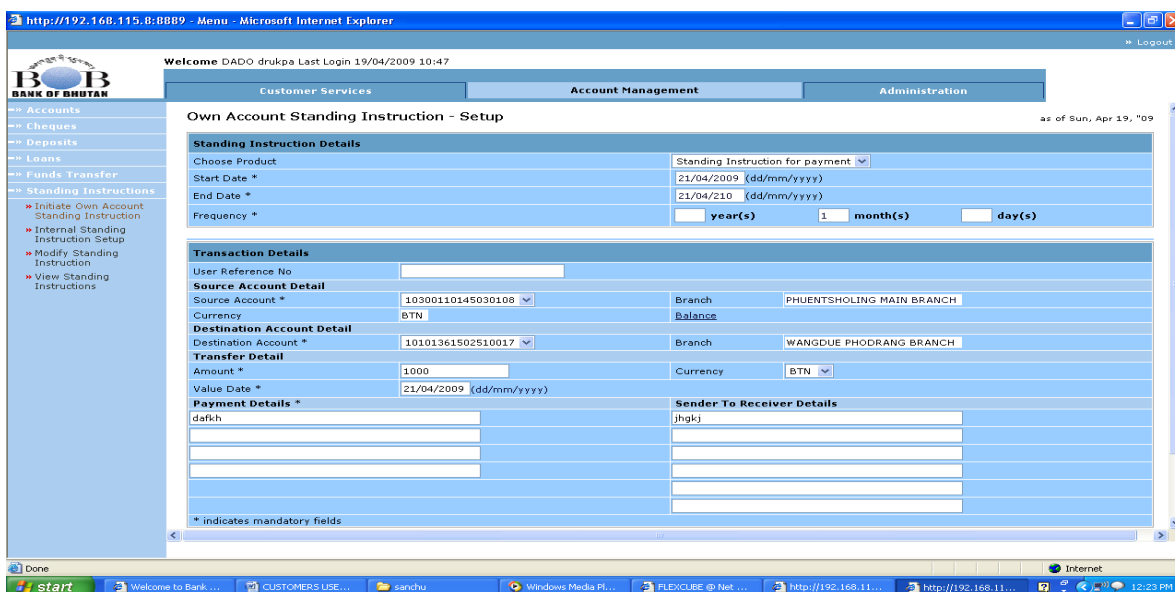 the frequency check box then SI will execute every one year, month or daily, if it is 2 then every two year, month or day, and so on..), Source Account No, Destination Account No, Amount, Value Date (the SI start its execution from the Value date) and Payment and Sender to Receiver detail. Click Initiate.

Enter the Pin Code and submit

click confirm after rechecking the details

6.6.2. Internal Standing Instruction Setup

Internal Standing Instruction is same as Initiate Own account SI, except that the destination account is the third party account.

Select the Destination Account Branch Name and enter the Beneficiary Name.

6.6.3. Modify Standing Instruction

Modification is Possible for only those SI reject by the Host (Bank) (Bank)

6.6.4. View Standing Instruction

Detailed information on SI initiated earlier irrespective of transaction status.

6.6.5. Cancel SI Request

Use this option to send a request to the bank for the cancellation of the Standing Instruction that is already initiated. The option takes you to the mail message box. Click on compose to get the below screen.

Enter your request in the message with relevant details like Source and destination account number, amount, user reference number, initiation date, etc and click on send to submit the request. The bank administrator will forward your request to the concerned branch for processing.

7. DD Request
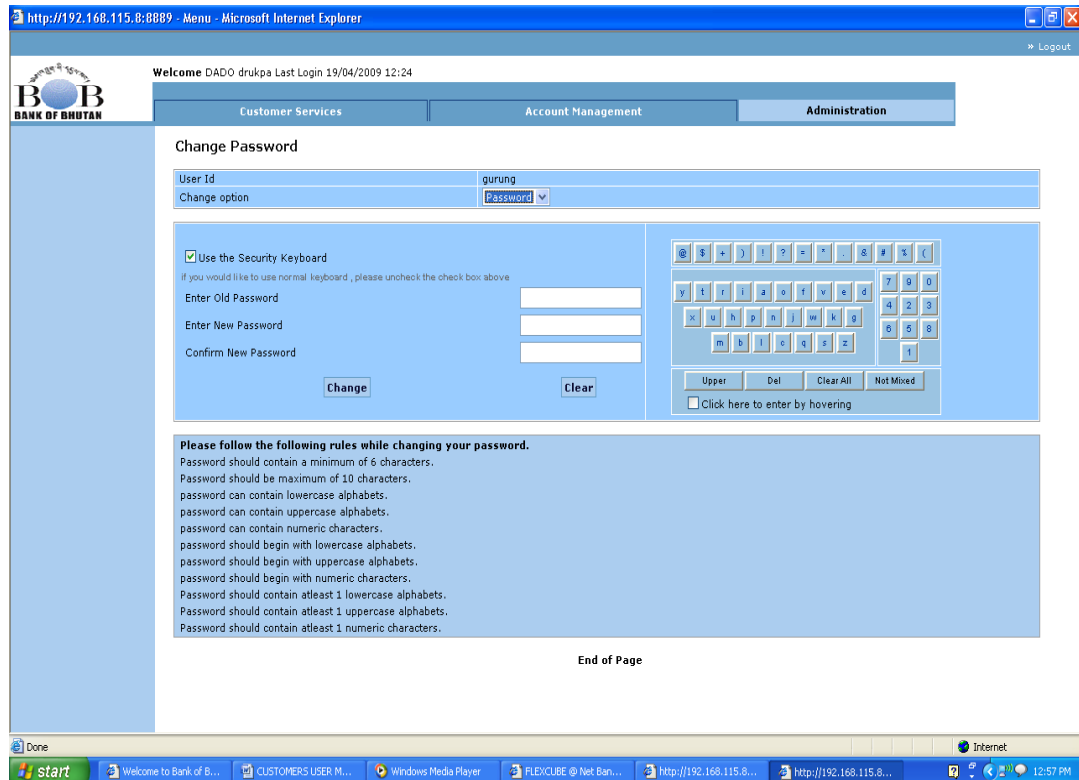
You can request for Demand Drafts through this option of Internet Banking. The option takes you to the mail message box. Click on compose to get the below screen

Enter your DD request in the message body with the relevant details like the debit account number, Demand draft amount, drawee branch, beneficiary name, etc and click on send to submit the request to the bank administrator. The administrator will forward the request to the concerned branch for processing. The Demand Draft can be collected from the concerned branch next working day.

8. Administration

You can change your existing password through this option. Enter the existing password under Old password field and then the new password twice to change the same. Please note the password policy listed below on the same page. The new password must comply with those guidelines.

9. Corporate User

The concept of maker and checker exists in Internet banking for Corporate Users. One user can be assigned the role of Initiator (maker) while the other Authorizer (Checker).

Initiator initiates the transaction such as fund transfers/loan repayment/Standing Instruction that is send to the Authorizer for authorization. The Authorizer checks/verifies and then either authorizes or rejects the transaction.

In case of Authorizer, an additional tab -Pending Authorizations is added. Click on the Pending Authorizations will show all the transactions initiated by the Initiator.
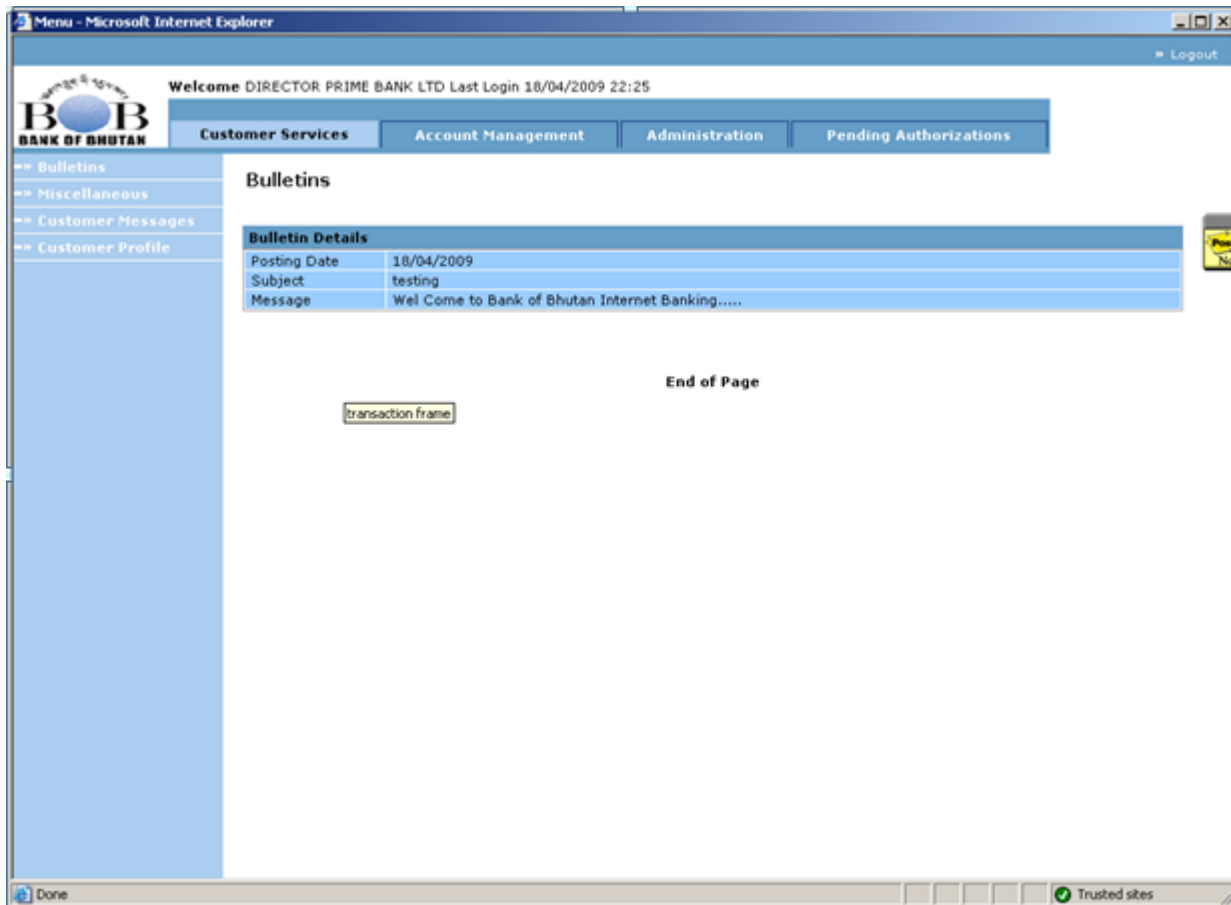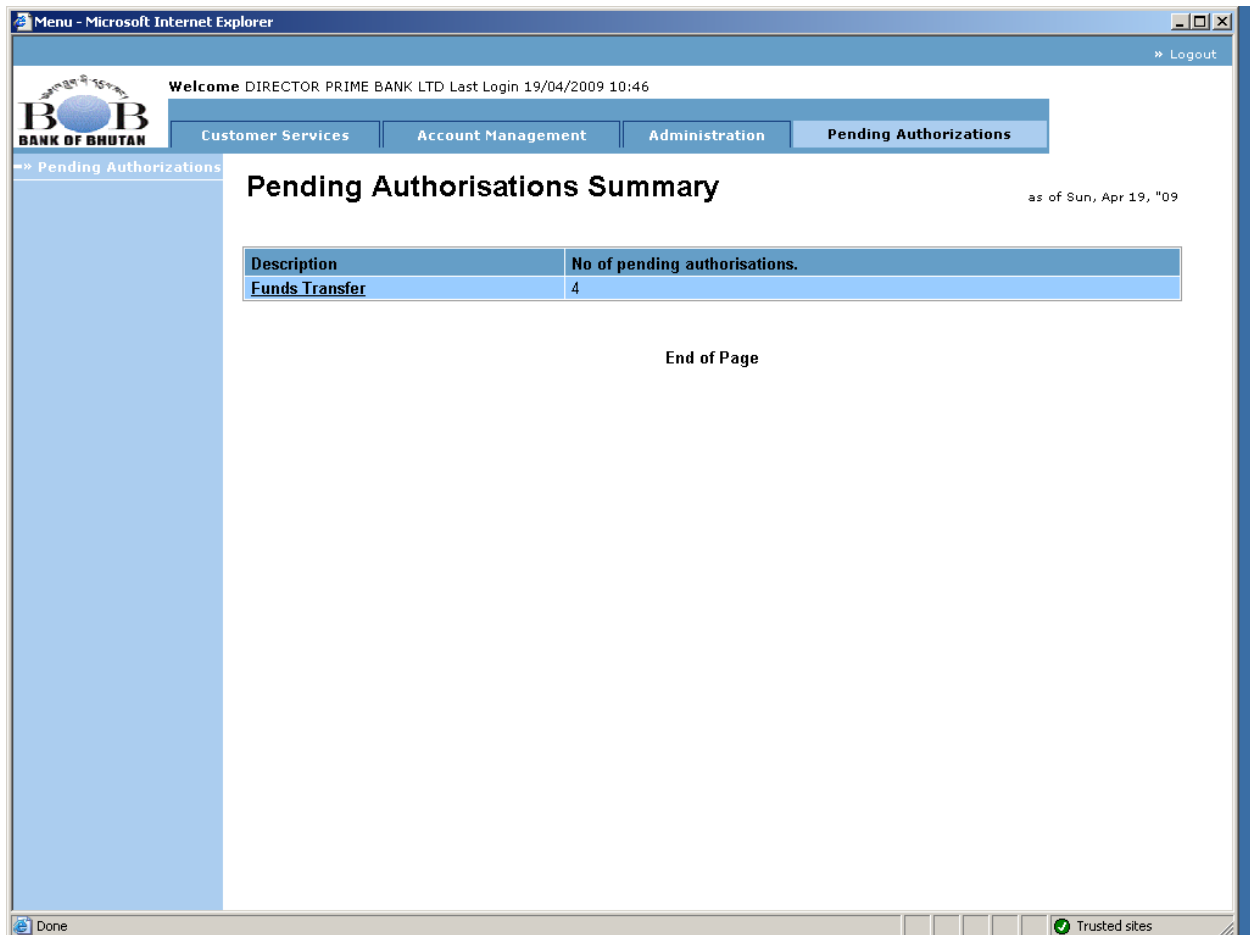

Fig: 1.0

Screen below depicts the pending transactions initiated by Initiator and now requires Authorizer to authorizer it.

Fig: 1.1

Details on the pending transaction can be view by clicking on the transaction listed below Description (e.g. Funds Transfer in the above screen shot). Details are as shown below.

Click on Fcat reference No to view the details of the transaction.
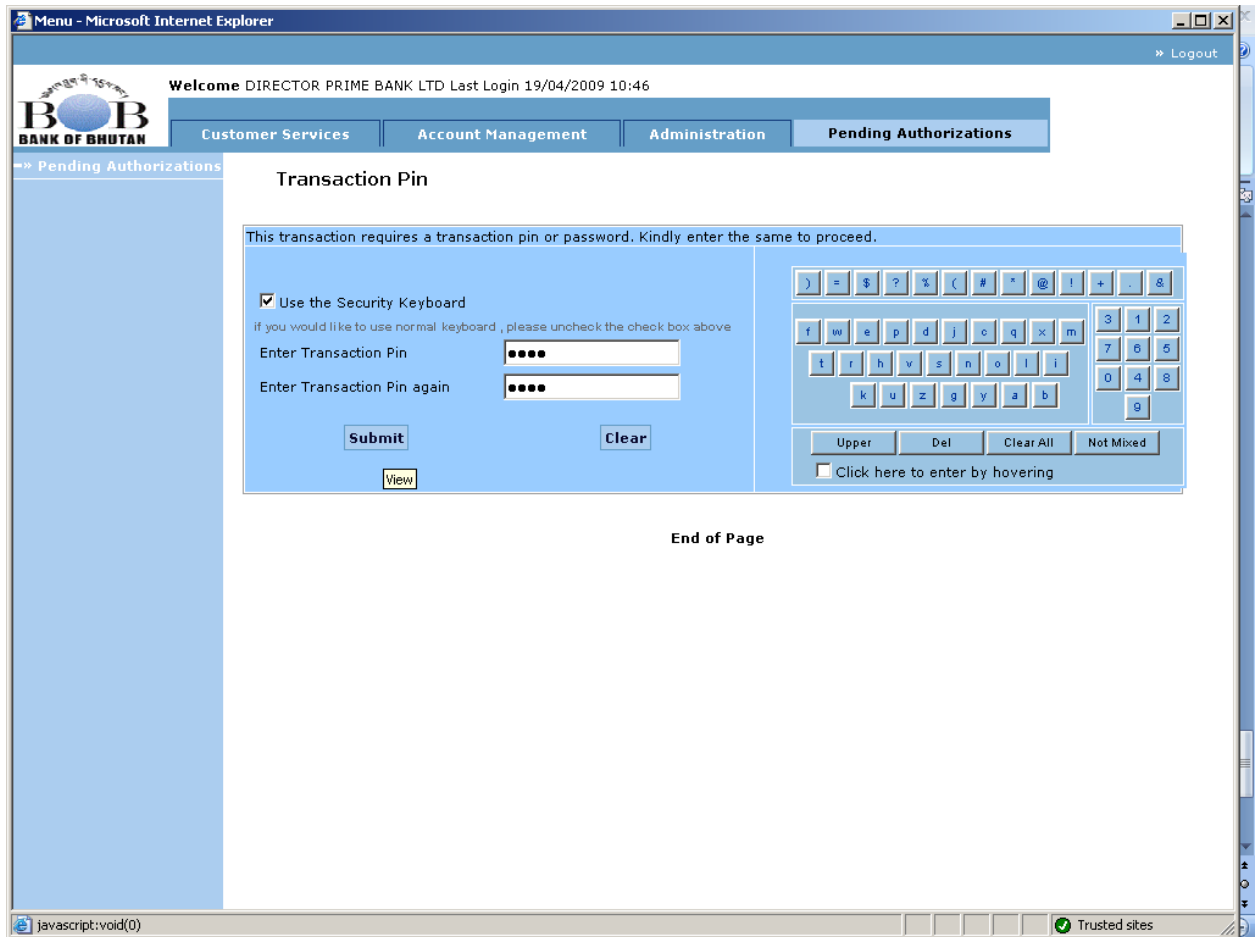
Screen below depicts the details on particular pending transaction.

Fig: 1.2

The transaction can be authorized on clicking the **Authorize** button. And upon specifying the "**Reason for rejection**" the transaction can be rejected by clicking on the **Reject** button.

On clicking the **Authorize** button the screen to enter PIN will be displayed. The screen is as shown below. Enter the PIN to authorize the record.

Fig: 1.3