

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.

2.1. Customer Services

- 2.1.1. Bulletins**
- 2.1.2. Miscellaneous**
- 2.1.3. Customer Messages**
- 2.1.4. Customer Profile**

2.2. Accounts

- 2.2.1. Account Balances**
- 2.2.2. Account Information**
- 2.2.3. Print/Download the account statement**

2.3. Cheques

- 2.3.1. Cheque Status Inquiry**
- 2.3.2. Cheque Book request**
- 2.3.3. Stop Cheque Payment**

2.4. Fixed Deposit

- 2.4.1. View Fixed Deposit**
- 2.4.2. Open/Modify new Fixed Deposit**

2.5. Loans

- 2.5.1. View Loan Accounts**
- 2.5.2. Make/View/Modify Loan Repayments**
- 2.5.3. View Loan Application Status**
- 2.5.4. Loan Application**
- 2.5.5. Loan Rates Inquiry**

2.6. Funds Transfer

2.6.1. Funds Transfer between your own accounts

2.6.2. Funds Transfer to third party account

2.6.3. View Funds transfer

2.6.4. Create Funds transfer template

2.6.5. Create beneficiary for funds transfer

2.7. Standing instructions

2.7.1. Create Standing instructions between your own accounts

2.7.2. Create Standing instructions between your account and third party account

2.7.3. View Standing Instructions

2.7.4. Cancel SI request

2.8. DD Request

2.9. Change Login Password

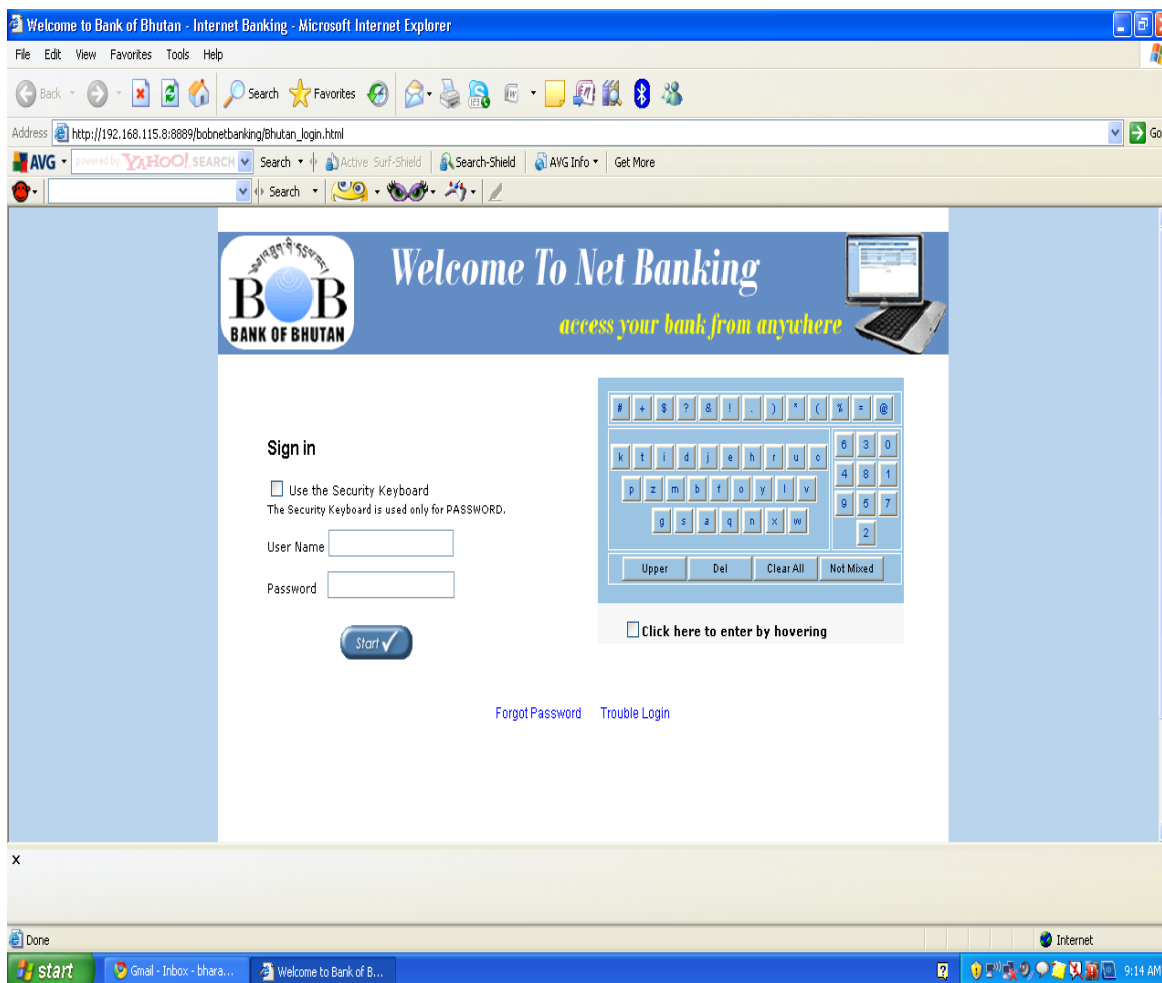
3. Requirements

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

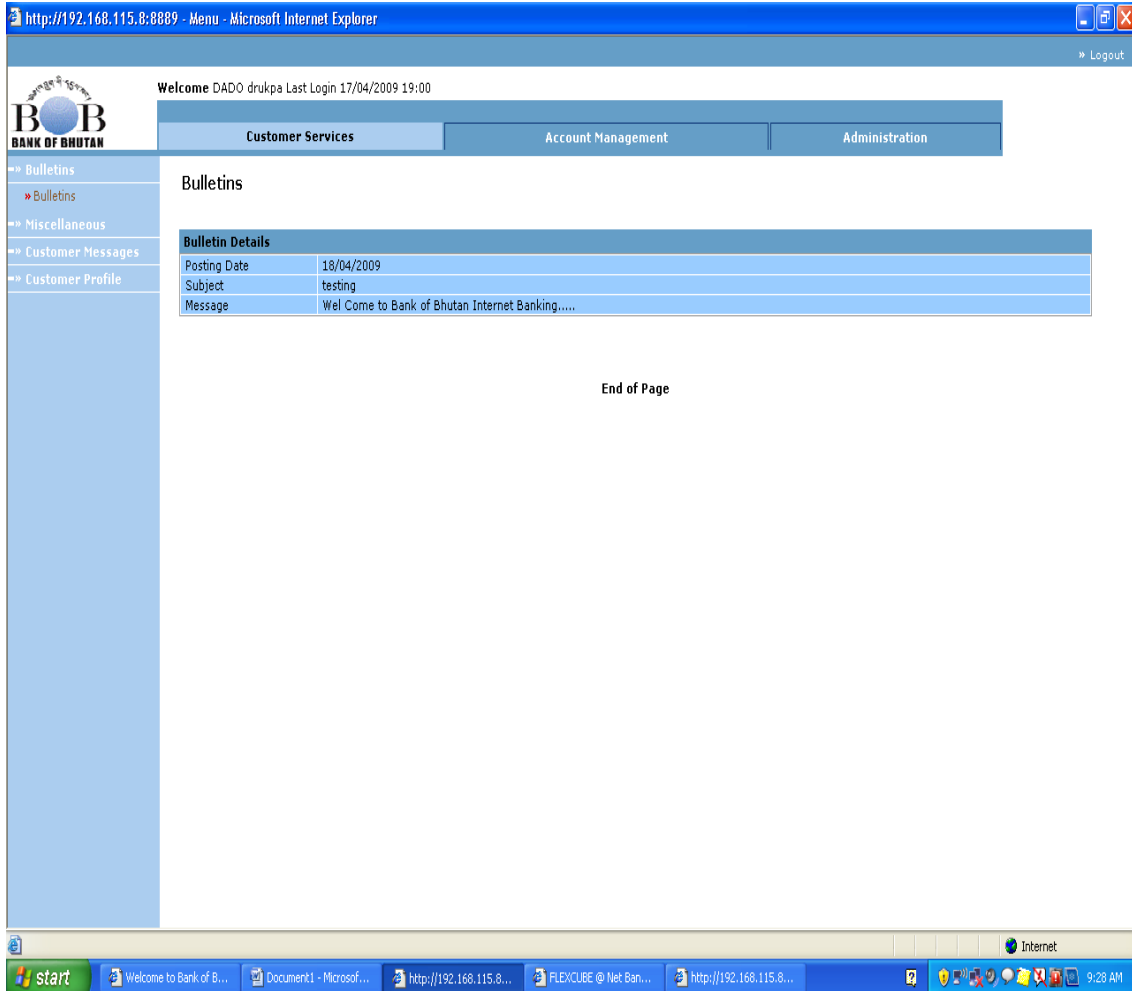
Visit our website www.bob.bt and click on BOBNET to access the login page. Enter your User ID and Login password to begin the Internet Banking session. In order to use your Internet Banking facility more securely, it is suggested to use the Virtual keyboard provided on the screen for entering your password. 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..)



The screenshot shows a web browser window with the URL <http://192.168.115.8:8889>. The page displays the Bank of Bhutan logo and a welcome message: "Welcome DADO drukpa Last Login 17/04/2009 19:00". The navigation menu includes "Customer Services", "Account Management", and "Administration". The "Customer Services" section is active, showing a "Bulletins" link in the left sidebar. The main content area displays a "Bulletin Details" table with the following information:

Bulletin Details	
Posting Date	18/04/2009
Subject	testing
Message	Wel Come to Bank of Bhutan Internet Banking.....

Below the table, the text "End of Page" is displayed. The Windows taskbar at the bottom shows the Start button and several open applications, including "Welcome to Bank of B...", "Document1 - Microsof...", and "FLEXCUBE @ Net Ban...". The system clock indicates 9:28 AM on 4/22/2009.

5.2. Miscellaneous

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

http://192.168.115.8:8889 - Menu - Microsoft Internet Explorer

Welcome DADO drukpa Last Login 17/04/2009 19:00

Customer Services | Account Management | Administration

» Bulletins
» Miscellaneous
» **Forex Rates Inquiry**
» Customer Messages
» Customer Profile

Exchange Rate Inquiry as of Sat, Apr 18, '09

Exchange Rate inquiry Details

Currency: Rate Type: Latest Date: (dd/mm/yyyy)

Rate as of 18/04/2009

Currency (1 Unit)	Pair	Rate Type	Mid Rate	Buy Rate	Sell Rate	Units
AUD	BTN	STANDARD	32.1700	32.1700	32.1700	1
CAD	BTN	STANDARD	39.7500	39.7500	39.7500	1
CHF	BTN	STANDARD	42.1500	42.1000	42.2000	1
DKK	BTN	STANDARD	8.6400	8.6400	8.6400	1
EUR	HKD	STANDARD	0.0000	0.0000	0.0000	1
EUR	BTN	STANDARD	63.2700	63.2700	63.2700	1
EUR	GBP	STANDARD	0.0000	0.0000	0.0000	1
GBP	BTN	STANDARD	72.0700	72.0700	72.0700	1
HKD	BTN	STANDARD	7.0000	6.9300	7.0700	1
INR	BTN	STANDARD	1.0000	1.0000	1.0000	1
JPY	BTN	STANDARD	52.2200	52.2200	52.2200	1
NOK	BTN	STANDARD	7.1000	7.1000	7.1000	1
SEK	BTN	STANDARD	5.5500	5.5500	5.5500	1
SGD	BTN	STANDARD	32.5500	32.5500	32.5500	1
USD	BTN	STANDARD	49.7200	49.7200	49.7200	1

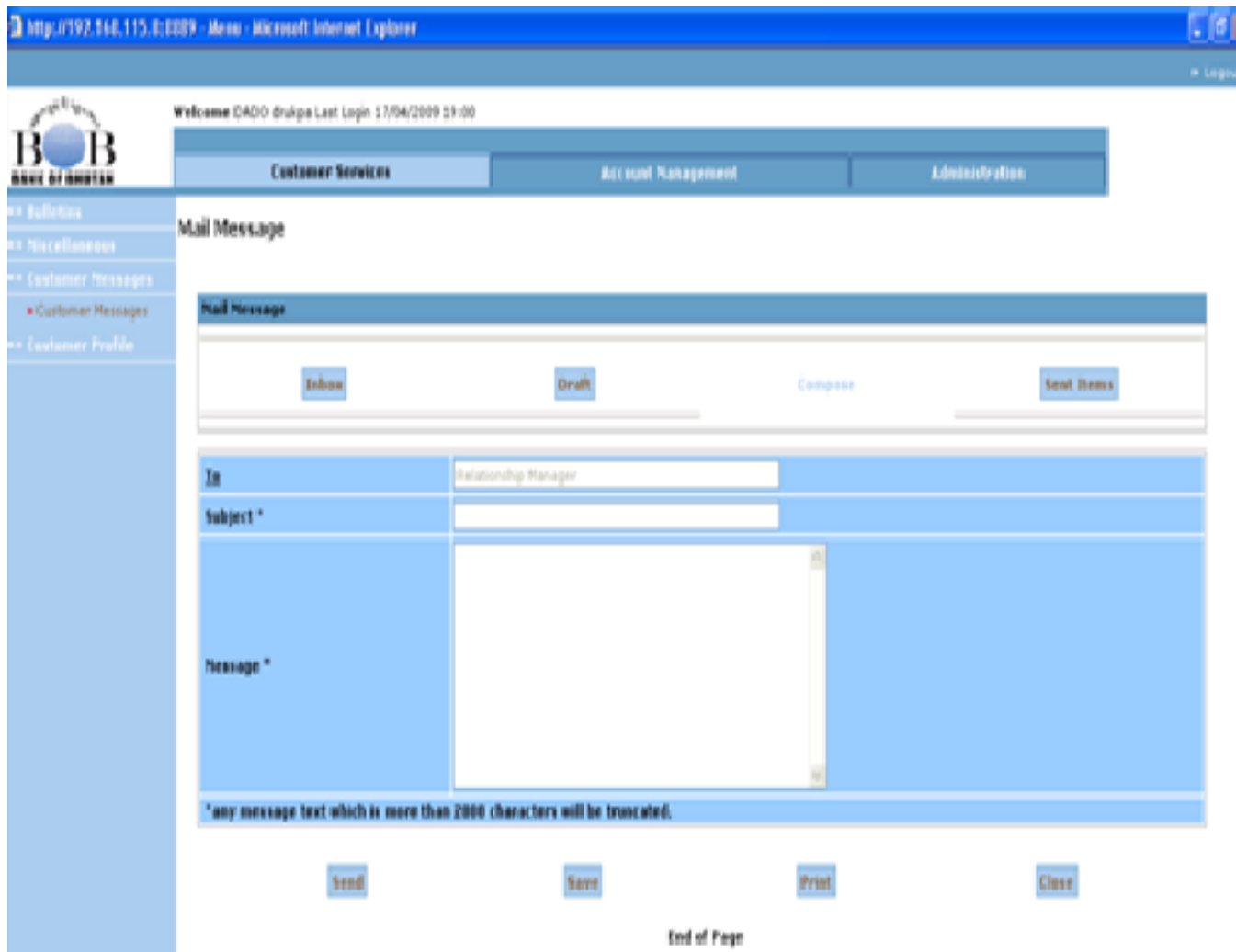
End of Page

javascript:void(0)

start | Welcome to Bank of B... | Document1 - Microsof... | http://192.168.115.8... | FLEXCLUBE @ Net Ban... | http://192.168.115.8... | 9:24 AM

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.



http://192.168.115.0:8089 - Menu - Microsoft Internet Explorer

Welcome DADO drupke Last Login 17/04/2009 23:00

Customer Services Account Management Administration

Mail Message

Mail Message

Inbox Draft Compose Sent Items

To Relationship Manager

Subject *

Message *

*any message text which is more than 2000 characters will be truncated.

Send Save Print Close

End of Page

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

http://192.168.0.115:8080/ - Home - Microsoft Internet Explorer

BOB
BANK OF BOSTON

Welcome DADO drupka Last Login 11/04/2009 09:23

Customer Services Account Management Administration

User Details

Information For Mr.DADO drupka

Description	Value
Name	Mr.DADO drupka
Correspondence Address	FWO BRISQCHJ
City	plmg
Date of Birth	09/07/1990
E-mail	dad@BWB.com
Phone Number	245367

End of Page

6. Account Management

http://192.168.115.8:8889 - Menu - Microsoft Internet Explorer

» Log

BANK OF BHUTAN

Welcome DADO drukpa Last Login 18/04/2009 09:23

Customer Services **Account Management** Administration

» Accounts
 » Cheques
 » Deposits
 » Loans
 » Funds Transfer
 » Standing Instructions

Accounts Summary

as of Sat. Apr 18, 2009

Account Number	Last Updated On	Current Balance	Indicative Current Balance In
			BIN ▾
Current Accounts			
4010136150220018	01/02/2009	-1,579.00	-1,579.00
Total Current Accounts BTN Equivalent			-1,579.00
Saving Accounts			
10101361500150012	17/01/2009	221.00	221.00
10101361502510017	17/04/2009	5,000.00	5,000.00
Total Saving Accounts BTN Equivalent			6,211.00
Term Deposit Accounts			
50501361502510001		5,000.00	5,000.00
50101361500150000		1,500.00	1,500.00
50301361502510003		1,000.00	1,000.00
50601361500150006		500.00	500.00
Total Term Deposit Accounts BTN Equivalent			8,000.00

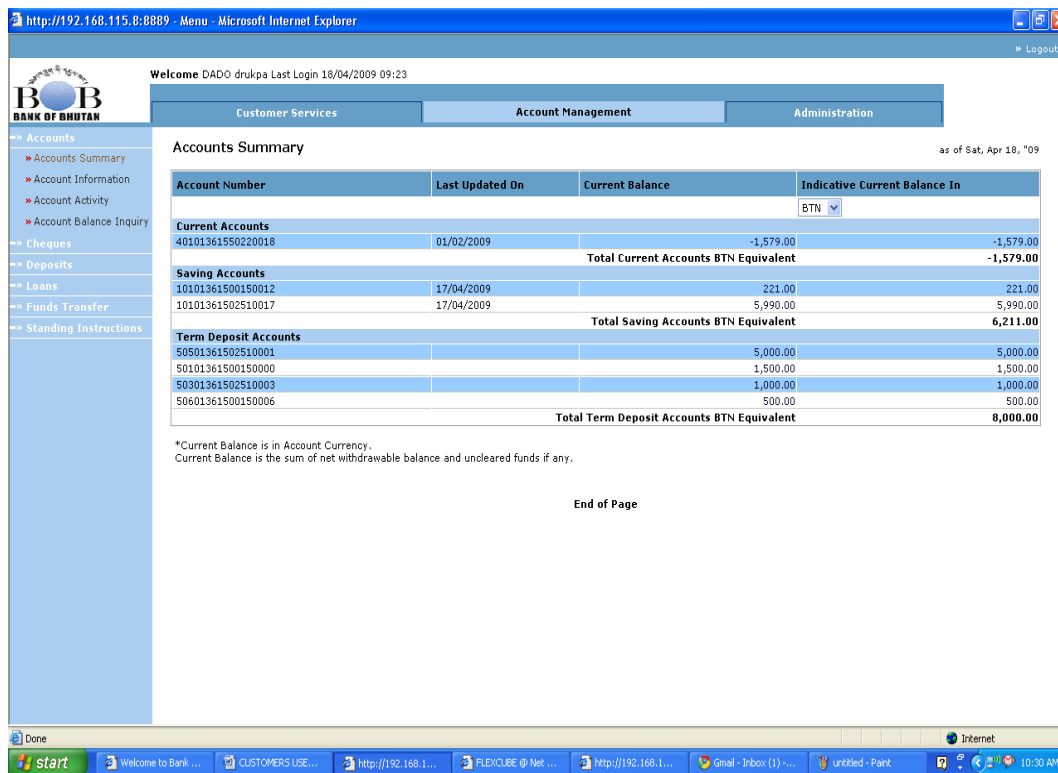
*Current Balance is in Account Currency.
 Current Balance is the sum of net withdrawable balance and unearned funds if any.

End of Page

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.



The screenshot shows the 'Accounts Summary' page in the Bank of Bhutan internet banking interface. The page is titled 'Accounts Summary' and includes a 'Welcome DADO drukpa Last Login 18/04/2009 09:23' message. The left sidebar contains a menu with options like 'Accounts Summary', 'Account Information', 'Account Activity', 'Account Balance Inquiry', 'Cheques', 'Deposits', 'Loans', 'Funds Transfer', and 'Standing Instructions'. The main content area displays a table of account details, categorized into Current Accounts, Saving Accounts, and Term Deposit Accounts. Each category shows individual account balances and a total for that category. A 'BTN' dropdown menu is visible next to the 'Indicative Current Balance In' header. The table data is as follows:

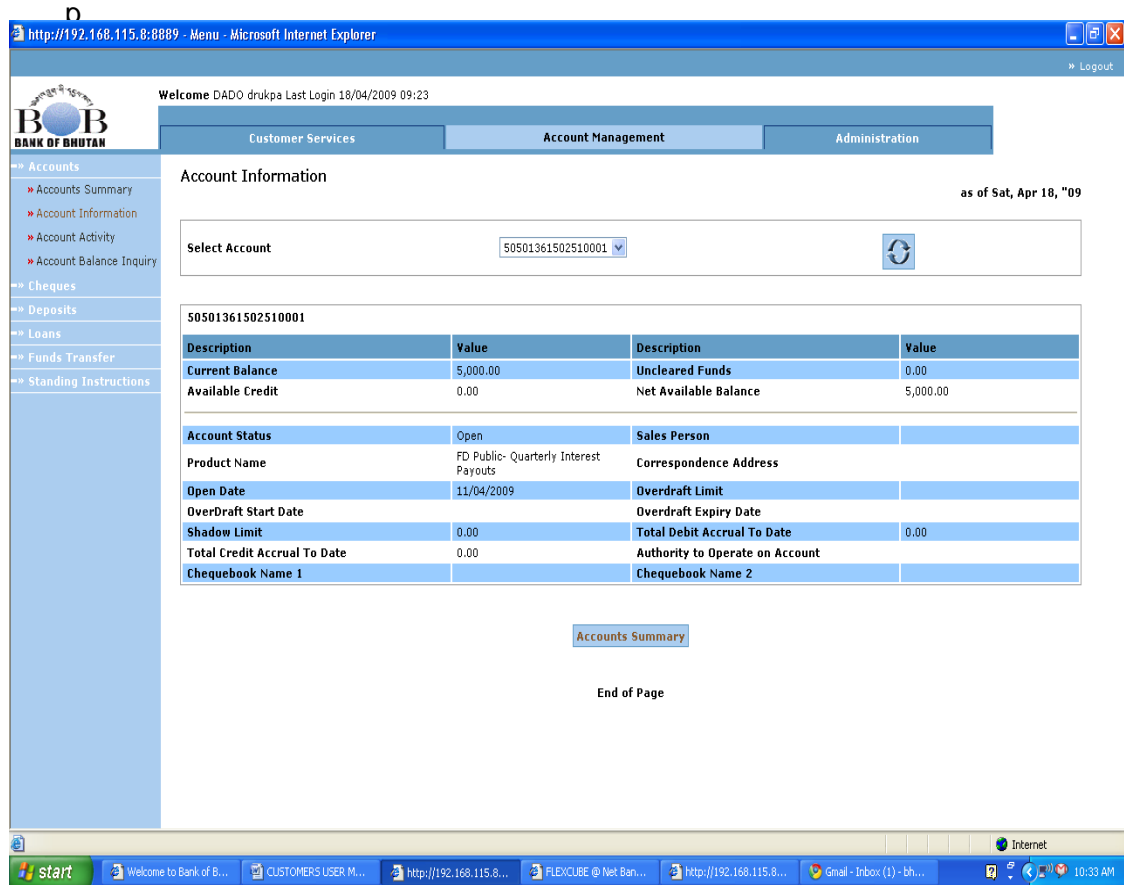
Account Number	Last Updated On	Current Balance	Indicative Current Balance In
Current Accounts			
40101361550220018	01/02/2009	-1,579.00	-1,579.00
		Total Current Accounts BTN Equivalent	-1,579.00
Saving Accounts			
10101361500150012	17/04/2009	221.00	221.00
10101361502510017	17/04/2009	5,990.00	5,990.00
		Total Saving Accounts BTN Equivalent	6,211.00
Term Deposit Accounts			
50501361502510001		5,000.00	5,000.00
50101361500150000		1,500.00	1,500.00
50301361502510003		1,000.00	1,000.00
50601361500150006		500.00	500.00
		Total Term Deposit Accounts BTN Equivalent	8,000.00

*Current Balance is in Account Currency.
Current Balance is the sum of net withdrawable balance and uncleared funds if any.

End of Page

6.1.2. Account Information

All the details of the account are displayed.



The screenshot shows the Bank of Bhutan Internet Banking interface in Microsoft Internet Explorer. The browser address bar displays "http://192.168.115.8:8889 - Menu - Microsoft Internet Explorer". The page header includes the Bank of Bhutan logo and a welcome message: "Welcome DADO drukpa Last Login 18/04/2009 09:23". A navigation bar contains three tabs: "Customer Services", "Account Management" (selected), and "Administration". A "Logout" link is in the top right corner.

On the left, a sidebar menu lists various services under "Accounts", "Cheques", "Deposits", "Loans", "Funds Transfer", and "Standing Instructions". The "Accounts" section is expanded, showing "Accounts Summary", "Account Information" (selected), "Account Activity", and "Account Balance Inquiry".

The main content area is titled "Account Information" and includes a date "as of Sat, Apr 18, '09". It features a "Select Account" dropdown menu with the value "50501361502510001" and a refresh button. Below this, a table displays account details for account number "50501361502510001".

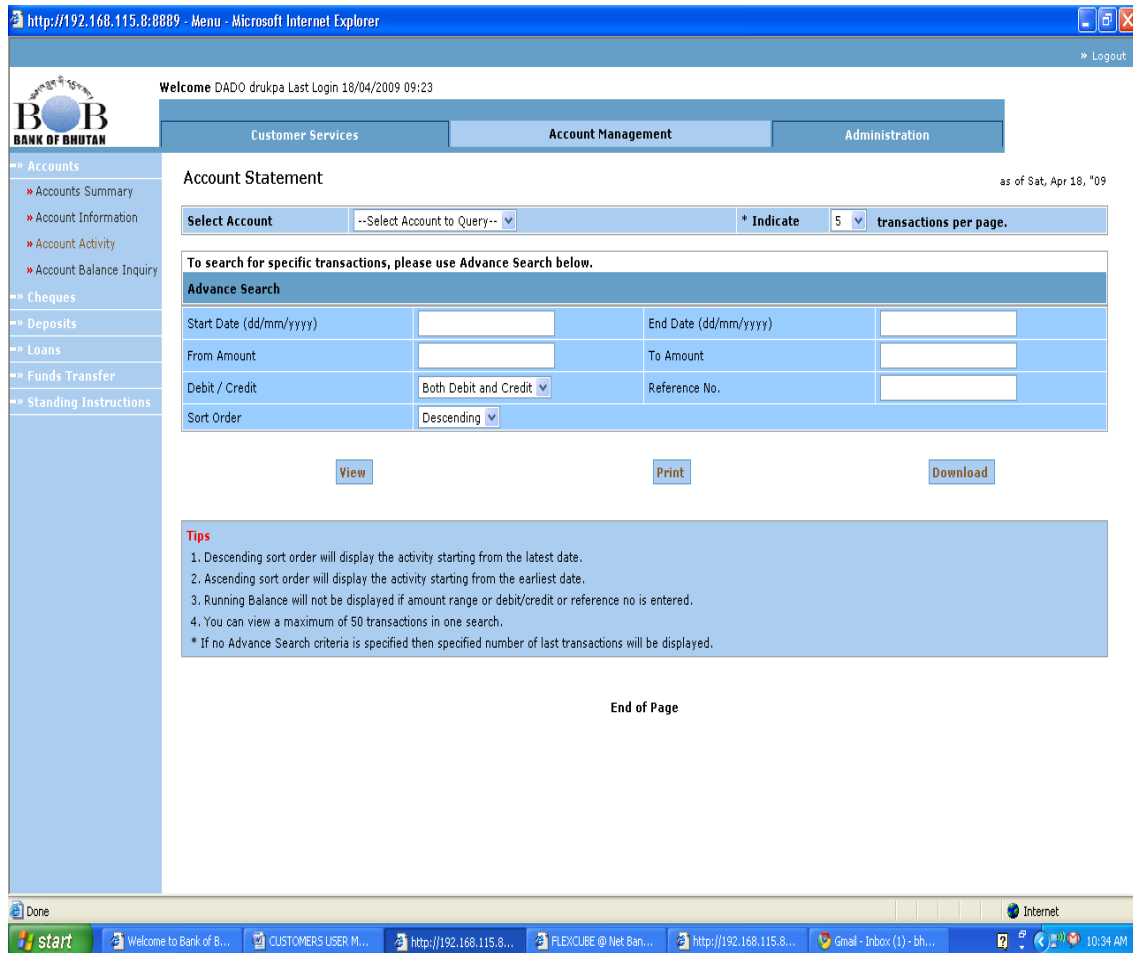
Description	Value	Description	Value
Current Balance	5,000.00	Uncleared Funds	0.00
Available Credit	0.00	Net Available Balance	5,000.00

Below the table, a section titled "Account Status" shows "Open". Other details include "Product Name" (FD Public- Quarterly Interest Payouts), "Open Date" (11/04/2009), "OverDraft Start Date", "Shadow Limit" (0.00), "Total Credit Accrual To Date" (0.00), "Chequebook Name 1", "Sales Person", "Correspondence Address", "Overdraft Limit", "Overdraft Expiry Date", "Total Debit Accrual To Date" (0.00), "Authority to Operate on Account", and "Chequebook Name 2".

At the bottom of the main content area, there is a button labeled "Accounts Summary" and the text "End of Page". The Windows taskbar at the bottom shows the start button and several open applications, including "Welcome to Bank of B...", "CUSTOMERS USER M...", "http://192.168.115.8...", "PLEXCUBE @ Net Ban...", "http://192.168.115.8...", "Gmail - Inbox (1) - bh...", and "Internet". The system clock shows "10:33 AM".

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.



The screenshot shows the 'Account Statement' page in the Bank of Bhutan internet banking system. The page is accessed via a Microsoft Internet Explorer browser at the URL http://192.168.115.8:8889. The user is logged in as DADO drukpa, with a last login on 18/04/2009 at 09:23. The page has a navigation menu on the left with options like Accounts, Cheques, Deposits, Loans, Funds Transfer, and Standing Instructions. The main content area shows the 'Account Statement' for a selected account, with a date of Saturday, April 18, 2009. It includes a search bar for 'Select Account' and a dropdown for 'Indicate' set to 5 transactions per page. Below this is an 'Advance Search' section with fields for Start Date, End Date, From Amount, To Amount, Debit / Credit (set to Both Debit and Credit), and Sort Order (set to Descending). There are buttons for 'View', 'Print', and 'Download'. A 'Tips' section at the bottom provides instructions on sorting and searching. The page ends with 'End of Page'.

6.1.4. Account Balance Inquiry

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

http://192.168.115.8:8889 - Menu - Microsoft Internet Explorer

Welcome DADO drukpa Last Login 18/04/2009 10:20

Logout

Customer Services **Account Management** **Administration**

Account Balance Inquiry as of Sat, Apr 18, '09

Select Account: 50501361502510001 013

50501361502510001 013
40101361550220018 013
10101361500150012 013
50101361500150000 013
10101361502510017 013
50301361502510003 013
50601361500150006 013

Details For 50501361502510001 013 - Currency Code -

Description	Value	Description	Value
Current Balance	5,000.00	Uncleared Funds	0.00
Available Credit	0.00	Net Available Balance	5,000.00

[Accounts Summary](#)

End of Page

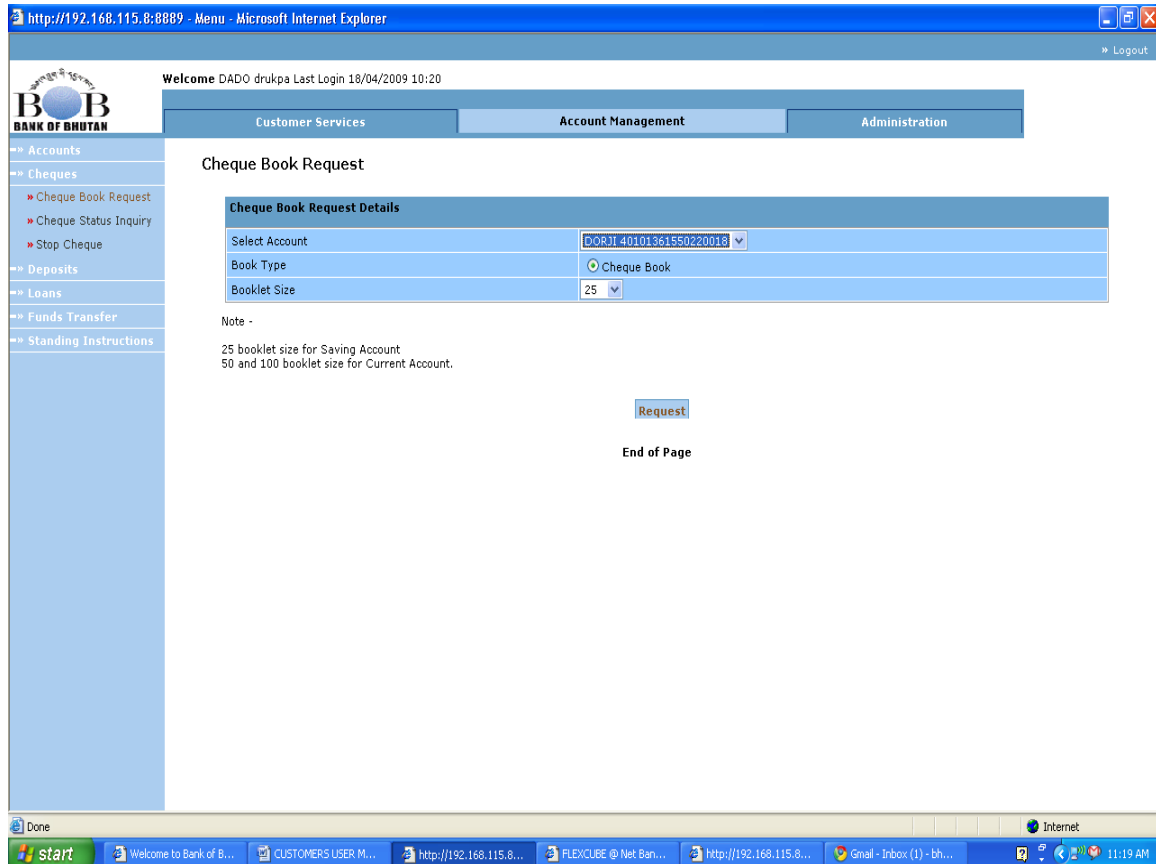
Done

start | Welcome to Bank of B... | CUSTOMERS USER M... | http://192.168.115.8... | FLEXCUBE @ Net Ban... | http://192.168.115.8... | Gmail - Inbox (1) - bh... | 11:17 AM

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)



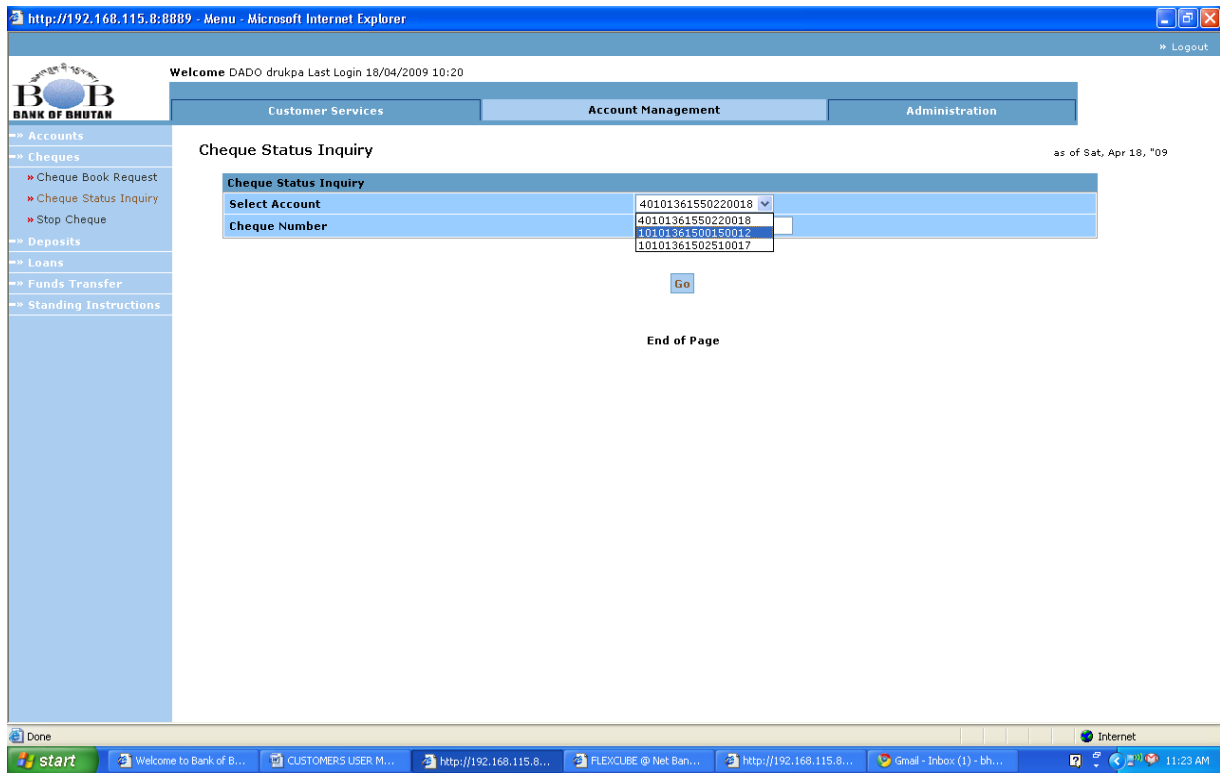
The screenshot shows the Bank of Bhutan Internet Banking interface. The browser address bar displays "http://192.168.115.8:8889 - Menu - Microsoft Internet Explorer". The page header includes the Bank of Bhutan logo and a welcome message: "Welcome DADO drukpa Last Login 18/04/2009 10:20". The navigation menu on the left lists "Accounts", "Cheques", "Deposits", "Loans", "Funds Transfer", and "Standing Instructions". The "Cheques" section is expanded, showing "Cheque Book Request", "Cheque Status Inquiry", and "Stop Cheque". The "Cheque Book Request" option is selected, leading to the "Cheque Book Request Details" form. The form contains the following fields:

Cheque Book Request Details	
Select Account	DORJI 40101361550220018
Book Type	<input checked="" type="radio"/> Cheque Book
Booklet Size	25

Below the form, a note states: "Note - 25 booklet size for Saving Account 50 and 100 booklet size for Current Account." A "Request" button is located below the note. The page ends with "End of Page". The Windows taskbar at the bottom shows the start button, several open applications, and the system clock displaying "11:19 AM".

6.2.2. Cheque Status Inquiry

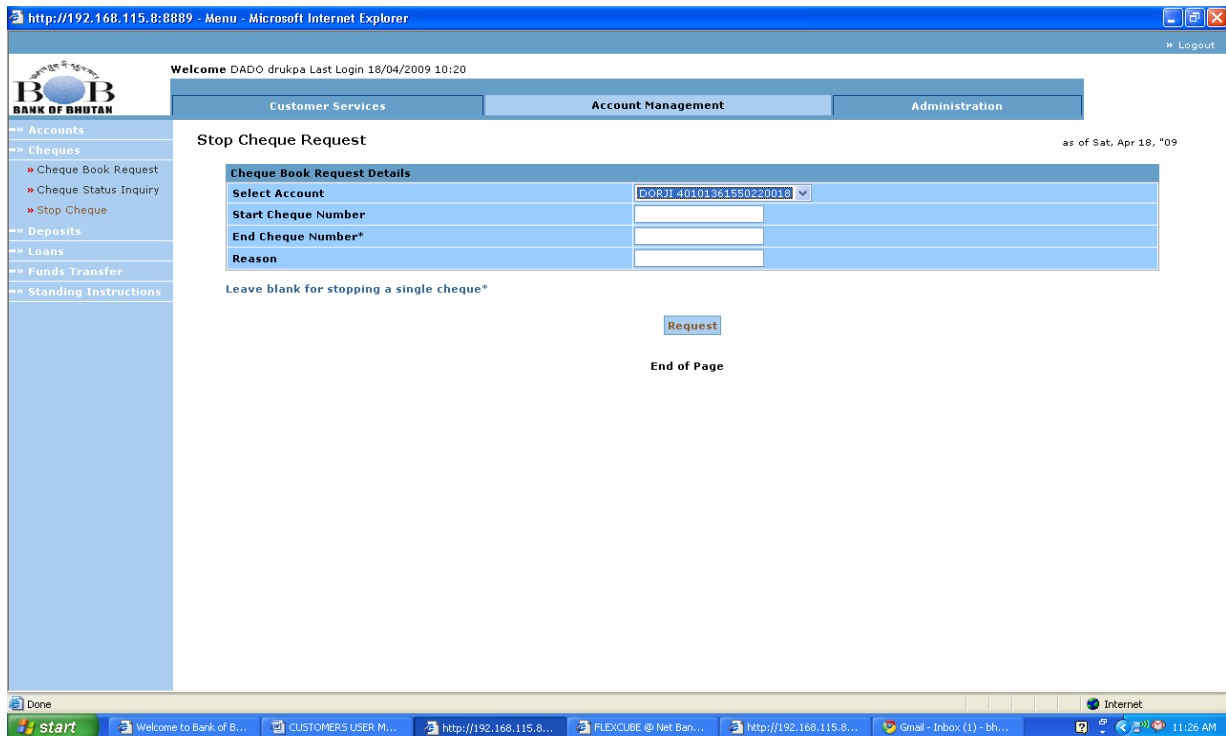
Select Account No. followed by the Cheque No. for Cheque Status Inquiry. The status of the cheque is displayed as Used, not Used or Stopped.



The screenshot shows a web browser window with the URL <http://192.168.115.8:8889>. The page title is "Menu - Microsoft Internet Explorer". The main content area displays the "Cheque Status Inquiry" page. The page includes a welcome message: "Welcome DADO drupka Last Login 18/04/2009 10:20". The navigation menu on the left lists "Accounts", "Cheques", "Deposits", "Loans", "Funds Transfer", and "Standing Instructions". The "Cheques" section is expanded, showing "Cheque Book Request", "Cheque Status Inquiry", and "Stop Cheque". The "Cheque Status Inquiry" page has a "Select Account" dropdown menu with the value "40101361550220018" and a "Cheque Number" input field with the value "40101361550220018". A "Go" button is located below the input field. The page also displays "as of Sat, Apr 18, '09" and "End of Page".

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.



The screenshot shows a web browser window with the URL <http://192.168.115.8:8889>. The page title is "Menu - Microsoft Internet Explorer". The Bank of Bhutan logo is in the top left. A welcome message reads: "Welcome DADO drukpa Last Login 18/04/2009 10:20". There is a "Logout" link in the top right. A navigation bar contains three tabs: "Customer Services", "Account Management", and "Administration". A left sidebar menu lists: "Accounts", "Cheques" (with sub-items "Cheque Book Request", "Cheque Status Inquiry", and "Stop Cheque"), "Deposits", "Loans", "Funds Transfer", and "Standing Instructions". The main content area is titled "Stop Cheque Request" and includes a timestamp "as of Sat, Apr 18, '09". Below this is a "Cheque Book Request Details" form with the following fields: "Select Account" (a dropdown menu showing "DORJI 40101361550220018"), "Start Cheque Number" (an empty text box), "End Cheque Number*" (an empty text box), and "Reason" (an empty text box). Below the form is the instruction "Leave blank for stopping a single cheque*". A "Request" button is located below the form. At the bottom of the form area, it says "End of Page". The Windows taskbar at the bottom shows the Start button, several open applications, and the system clock displaying "11:26 AM".

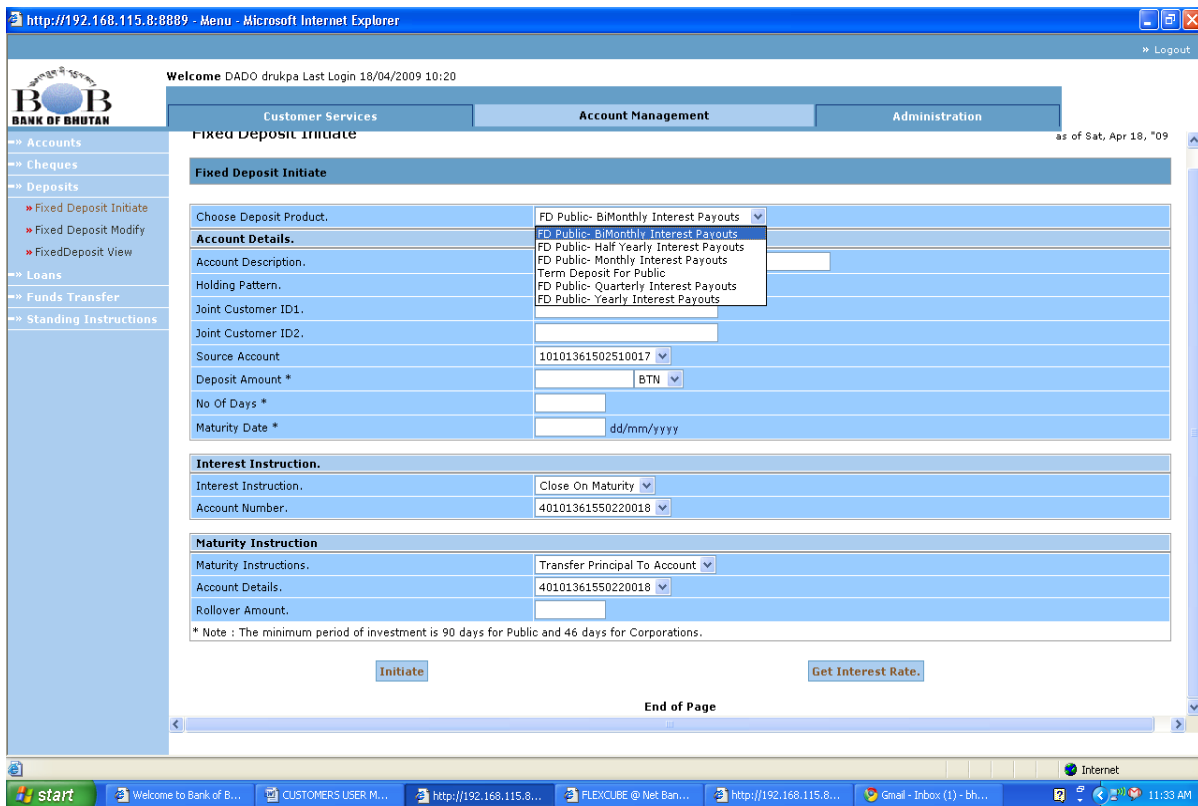
6.3. Deposit

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).

http://192.168.115.8:8889 - Menu - Microsoft Internet Explorer

Welcome DADO drukpa Last Login 18/04/2009 10:20

Logout

Customer Services | **Account Management** | **Administration**

Fixed Deposit Modify as of Sat, Apr 18, '09

Fixed Deposit Modify

Under Process: DADO 6150251

Status	User Reference	Issue Date From	Issue Date To
All			

Search Clear

Term Deposit Details

Fcat Reference No	User Reference No	Amount	Currency	Status
516965862003812	516965862003812	1,000.00	BTN	Rejected By Host
142340921003842	142340921003842	1,002.00	BTN	Rejected By Host
187855806003843	187855806003843	1,001.00	BTN	Rejected By Host
172740424003872	172740424003872	1,500.00	BTN	Rejected By Host
186143979004002	186143979004002	501.00	BTN	Rejected By Host

Download Print

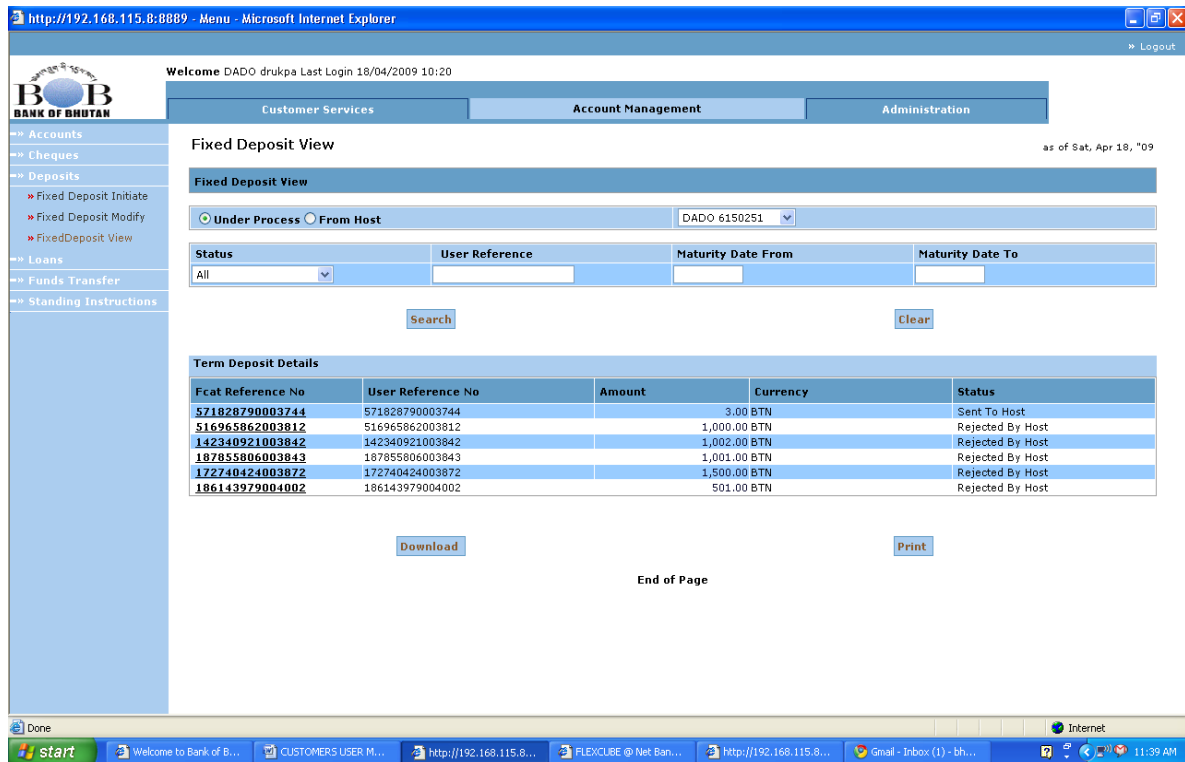
End of Page

start | Welcome to Bank of B... | CUSTOMERS USER M... | http://192.168.115.8... | FLEXCUBE @ Net Ban... | http://192.168.115.8... | Gmail - Inbox (1) - bh... | 11:37 AM

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)



http://192.168.115.8:8889 - Menu - Microsoft Internet Explorer

Welcome DADO drukpa Last Login 18/04/2009 10:20

Customer Services Account Management Administration

Fixed Deposit View as of Sat, Apr 18, '09

Fixed Deposit View

☒ Under Process ☐ From Host DADO 6150251

Status User Reference Maturity Date From Maturity Date To

All

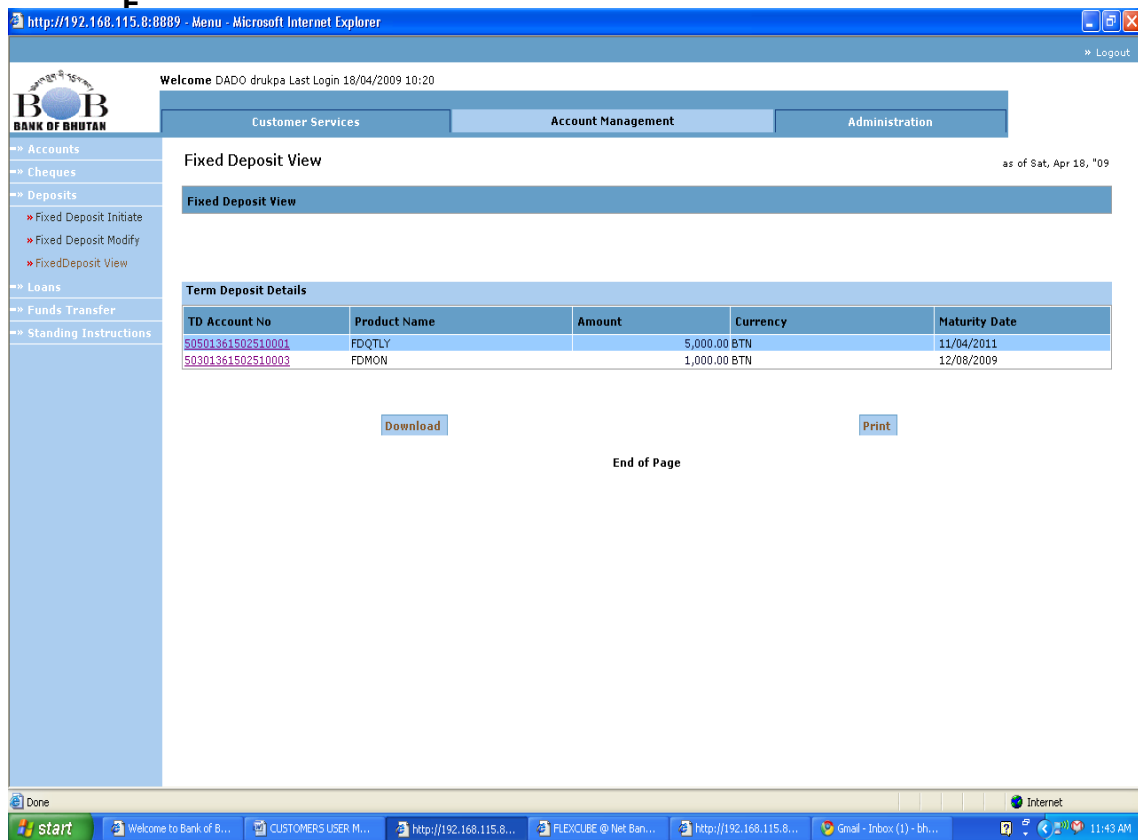
Search Clear

Term Deposit Details

Fcat Reference No	User Reference No	Amount	Currency	Status
571828790003744	571828790003744	3.00	BTN	Sent To Host
516965862003812	516965862003812	1,000.00	BTN	Rejected By Host
142340921003842	142340921003842	1,002.00	BTN	Rejected By Host
187855806003843	187855806003843	1,001.00	BTN	Rejected By Host
172740424003872	172740424003872	1,500.00	BTN	Rejected By Host
186143979004002	186143979004002	501.00	BTN	Rejected By Host

Download Print

End of Page



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..

http://192.168.115.8:8889 - Menu - Microsoft Internet Explorer

Welcome DADO drukpa Last Login 18/04/2009 11:23

Logout

BOB
BANK OF BHUTAN

Customer Services | Account Management | Administration

» Accounts
» Cheques
» Deposits
» Loans
 » View Consumer Loan Accounts
 » Loan Repayment
 » Modify Loan Repayment
 » Loan Repayment Inquiry
 » Consumer Loan Rate Inquiry
» Funds Transfer
» Standing Instructions

View Consumer Loan Accounts - Search

as of Sat, Apr 18, '09

View Consumer Loan Accounts

Corporate Id: BHARAT GURUNG 1004243

Account Number.	Product Type	Product
	All	All
Maturity Date From (dd/mm/yyyy)	Maturity Date To (dd/mm/yyyy)	Status
		All

Search Clear

Consumer LoanDetails

Consumer Loan Account Number.	Account Branch	Currency	User Reference No	Product	Loan Amount	Maturity Date	Status
001PLST000062-001-BTN	PHUENTSHOLING MAIN BRANCH	BTN	001GE/1058	STAFF: PERSONAL LOAN	60,000.00	11/12/2015	Active

End of Page

start | Welcome to Bank ... | CUSTOMERS USE ... | FLEXCUBE @ Net ... | http://192.168.1... | Oracle FLEXCUBE ... | USER: 001 000... | http://192.168.11... | 12:57 PM

Click on the Consumer Loan Account No

http://192.168.115.8:8889 - Menu - Microsoft Internet Explorer

Welcome DADO drukpa Last Login 18/04/2009 11:23

Logout

Customer Services **Account Management** **Administration**

Consumer Loan - Account Details as of Sat, Apr 18, '09

Account Details			
Consumer Loan Account No.	001PLST000062- 001- BTN		
Account Currency	BTN	Account Branch	PHUENTSHOLING MAIN BRANCH
Product Category	STAFF LOANS	Product	STAFF: PERSONAL LOAN
Gross Principal Amt	60,000.00	Net Principal Amt	60,000.00
Booking Date	01/03/2009	Value Date	01/03/2009
Maturity Date	11/12/2015	Original Start Date	11/12/2008
Main Applicant Name	BHARAT GURUNG		
Account Status	Active	User Defined Account Status	Normal Status
Settlement Account No.	100011060	Settlement Account Branch	PHUENTSHOLING MAIN BRANCH
Outstanding Interest Balance	11,639.16		

Interest Details	
Current Interest Type	FIXED
Base Interest Rate	0%
Actual Interest Rate	6%
Interest Margin	6
Accrued Interest Till Date	8.74

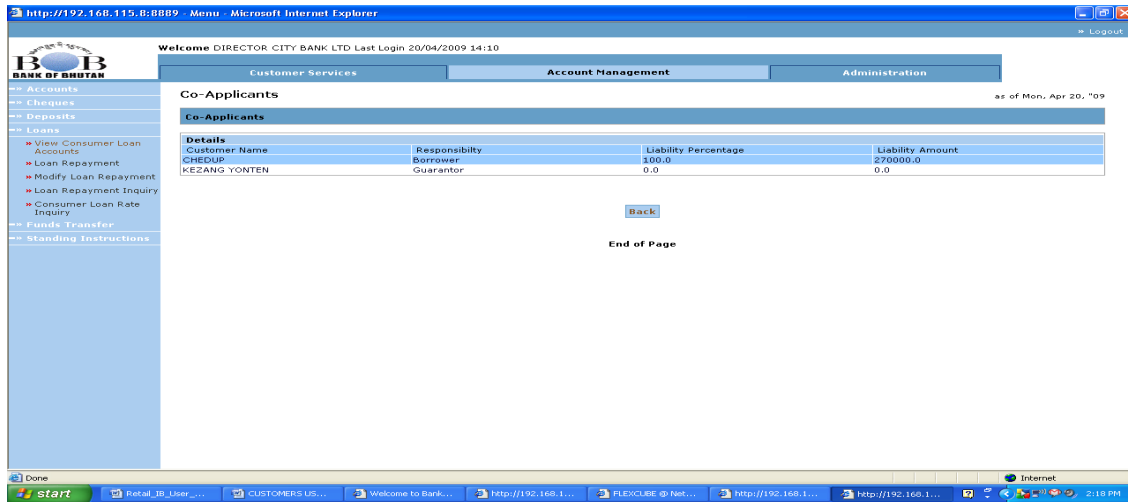
[Co-Applicants](#)
[Interest Details](#)
[Linkages](#)
[Charges](#)
[Repayment Schedule](#)
[Back](#)

End of Page

Done

start Welcome to Bank ... CUSTOMERS USE ... FLEXCUBE @ Net ... http://192.168.1... Oracle FLEXCUBE ... USER: 001 000... http://192.168.11... 12:57 PM

Click on co-Applicant to view the guarantor detail.



http://192.168.115.8:8889 - Menu - Microsoft Internet Explorer

Welcome DIRECTOR CITY BANK LTD Last Login 20/04/2009 14:10

Customer Services | Account Management | Administration

Co-Applicants

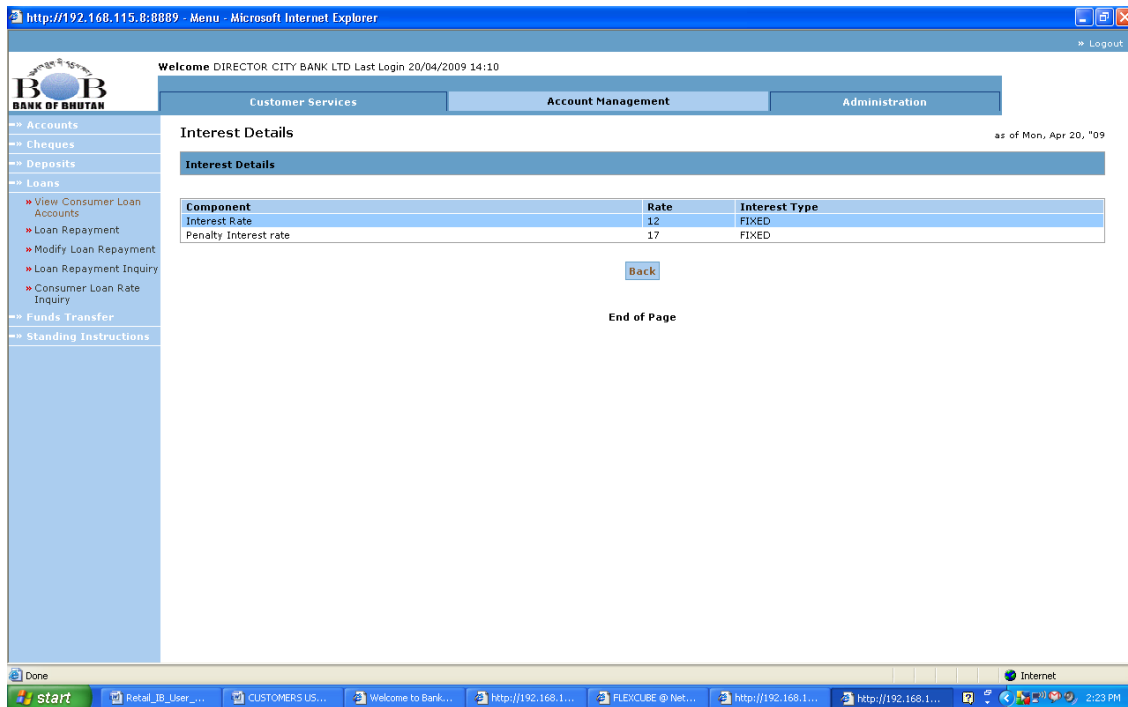
as of Mon, Apr 20, '09

Details	Customer Name	Responsibility	Liability Percentage	Liability Amount
	CHEDUP	Borrower	100.0	270000.0
	KEZANG YONTEN	Guarantor	0.0	0.0

Back

End of Page

To view the interest detail click on interest detail



http://192.168.115.8:8889 - Menu - Microsoft Internet Explorer

Welcome DIRECTOR CITY BANK LTD Last Login 20/04/2009 14:10

Customer Services | Account Management | Administration

Interest Details

as of Mon, Apr 20, '09

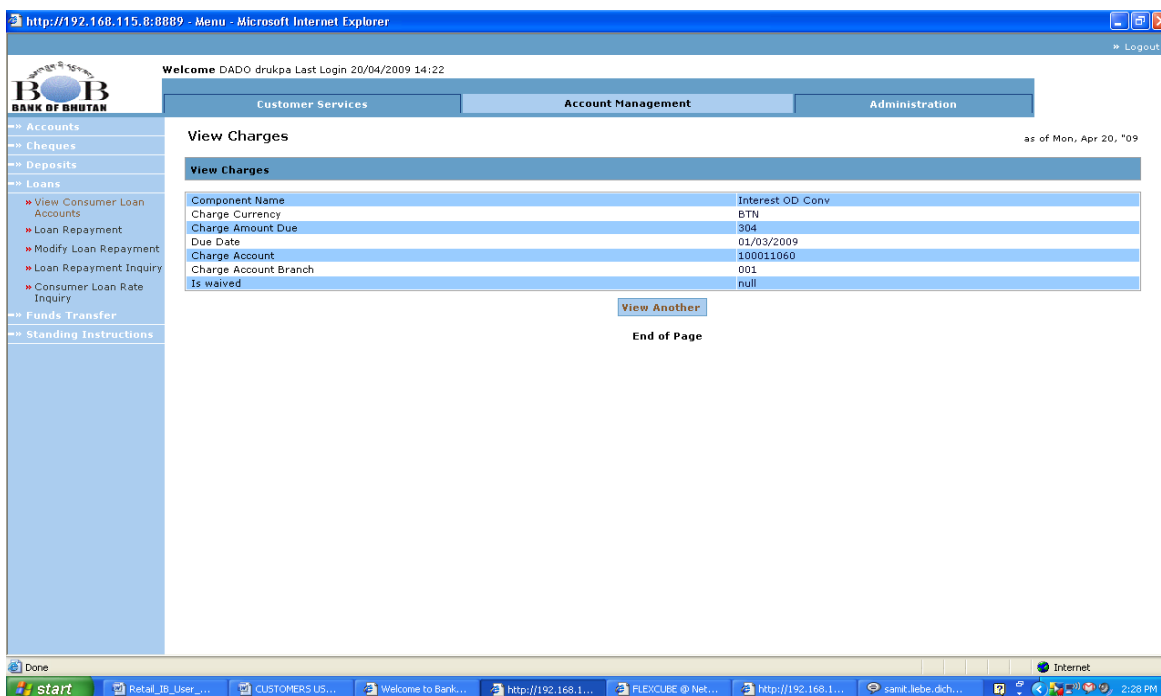
Component	Rate	Interest Type
Interest Rate	12	FIXED
Penalty Interest rate	17	FIXED

Back

End of Page

Click on linkages to view the security details

Click on charges to view the charges details.



http://192.168.115.8:8889 - Menu - Microsoft Internet Explorer

Welcome DADO drukpa Last Login 20/04/2009 14:22

Customer Services | **Account Management** | Administration

View Charges as of Mon, Apr 20, '09

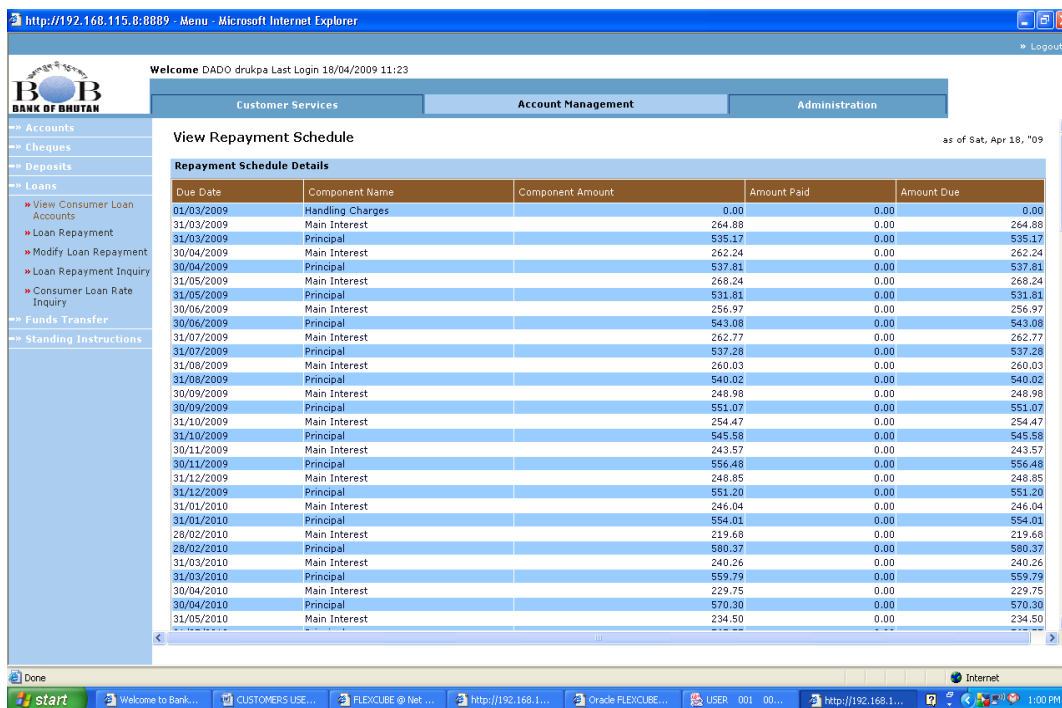
View Charges

Component Name	Interest OD Conv
Charge Currency	BTN
Charge Amount Due	304
Due Date	01/03/2009
Charge Account	100011060
Charge Account Branch	001
Is waived	null

[View Another](#)

End of Page

For Payment Details click on Payment Schedule



http://192.168.115.8:8889 - Menu - Microsoft Internet Explorer

Welcome DADO drukpa Last Login 18/04/2009 11:23

Customer Services | **Account Management** | Administration

View Repayment Schedule as of Sat, Apr 18, '09

Repayment Schedule Details

Due Date	Component Name	Component Amount	Amount Paid	Amount Due
01/03/2009	Handling Charges	0.00	0.00	0.00
31/03/2009	Main Interest	264.88	0.00	264.88
31/03/2009	Principal	535.17	0.00	535.17
30/04/2009	Main Interest	262.24	0.00	262.24
30/04/2009	Principal	537.81	0.00	537.81
31/05/2009	Main Interest	268.24	0.00	268.24
31/05/2009	Principal	531.81	0.00	531.81
30/06/2009	Main Interest	256.97	0.00	256.97
30/06/2009	Principal	543.08	0.00	543.08
31/07/2009	Main Interest	262.77	0.00	262.77
31/07/2009	Principal	537.28	0.00	537.28
31/08/2009	Main Interest	260.03	0.00	260.03
31/08/2009	Principal	540.02	0.00	540.02
30/09/2009	Main Interest	248.98	0.00	248.98
30/09/2009	Principal	551.07	0.00	551.07
31/10/2009	Main Interest	254.47	0.00	254.47
31/10/2009	Principal	545.58	0.00	545.58
30/11/2009	Main Interest	243.57	0.00	243.57
30/11/2009	Principal	556.48	0.00	556.48
31/12/2009	Main Interest	248.85	0.00	248.85
31/12/2009	Principal	551.20	0.00	551.20
31/01/2010	Main Interest	246.04	0.00	246.04
31/01/2010	Principal	554.01	0.00	554.01
28/02/2010	Main Interest	219.68	0.00	219.68
28/02/2010	Principal	580.37	0.00	580.37
31/03/2010	Main Interest	240.26	0.00	240.26
31/03/2010	Principal	559.79	0.00	559.79
30/04/2010	Main Interest	229.75	0.00	229.75
30/04/2010	Principal	570.30	0.00	570.30
31/05/2010	Main Interest	234.50	0.00	234.50

6.4.2. Loan Repayment

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

http://192.168.115.8:8889 - Menu - Microsoft Internet Explorer

Welcome DADO drukpa Last Login 18/04/2009 11:23

Logout

Customer Services **Account Management** **Administration**

List Loans For Repayment as of Sat, Apr 18, '09

List Loans for Repayment

Select Customer: BHARAT GURUNG (1004243)

Account No.	Product Type	Product
	All	All
Maturity Date From (dd/mm/yyyy)	Maturity Date To (dd/mm/yyyy)	Status
		All

Search Clear

CL Account Details

CL Account	Account Branch	User Reference No	Product	Loan Amount	Maturity Date	Status
001PLST000062	PHUENTSHOLING MAIN BRANCH	001GE/1058	STAFF: PERSONAL LOAN	60,000.00 BTN	11/12/2015	Active

End of Page

start Welcome to Bank... CUSTOMERS USE... FLEXCUBE @ Net ... http://192.168.1... Oracle FLEXCUBE... USER 001 00... http://192.168.1... 1:03 PM

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

http://192.168.115.8:8889 - Menu - Microsoft Internet Explorer

Welcome DADO drukpa Last Login 18/04/2009 11:23

Logout

Customer Services **Account Management** **Administration**

Accounts

- Accounts
- Cheques
- Deposits
- Loans
 - View Consumer Loan Accounts
 - Loan Repayment
 - Modify Loan Repayment
 - Loan Repayment Inquiry
 - Consumer Loan Rate Inquiry
- Funds Transfer
- Standing Instructions

Loan Details

CL Account	001PLST000062	Account Branch	PHUENTSHOLING MAIN BRANCH
Account Currency	BTN	Product	STAFF: PERSONAL LOAN
Gross Principal Amt	60,000.00	Net Principal Amt	60,000.00
Book Date	01/03/2009	Value Date	01/03/2009
Maturity Date	11/12/2015		

Interest Details

Component	Rate	Rate Type
Interest Rate	6	FIXED
Penalty Interest rate	11	FIXED

Loan Details

Component	Outstanding Amount	Current Installment Balance
Main Interest	11,639.16	8.74
Handling Charges	0.00	0.00
Principal	53,712.00	537.81
Interest OD Conv	253.00	0.00
Total	65,604.16	546.55
Total Amount Due	66,150.71	

Next Installment Details

Next Installment Due Date	30/04/2009	Next Installment Amount	800.05
Installment currency	BTN		

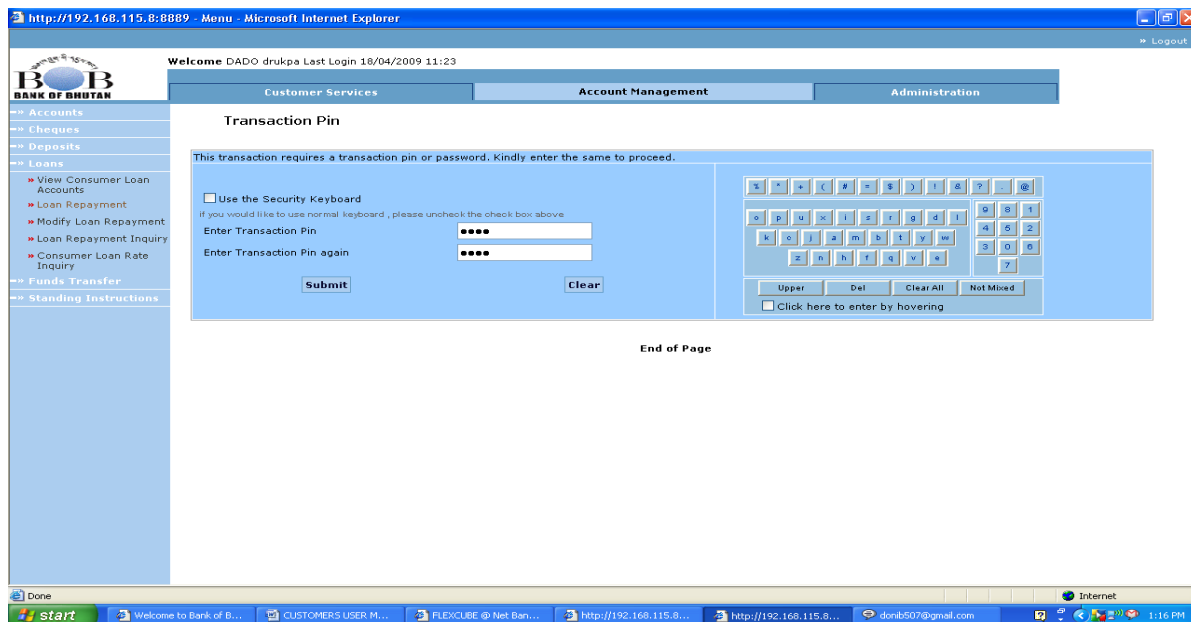
Repayment Details

User Reference No		Debit Account	10101361502510017 - 013
Debit Amount	800.05	Currency	BTN

Initiate **Cancel**

start Welcome to Bank of B... CUSTOMERS USER M... FLEX/CUBE @ Net Ban... http://192.168.115.8... http://192.168.115.8... donib507@gmail.com 1:12 PM

Enter the Pin code and Click initiate.



http://192.168.115.8:8889 - Menu - Microsoft Internet Explorer

Welcome DADO drukpa Last Login 18/04/2009 11:23

Customer Services | **Account Management** | Administration

Transaction Pin

This transaction requires a transaction pin or password. Kindly enter the same to proceed.

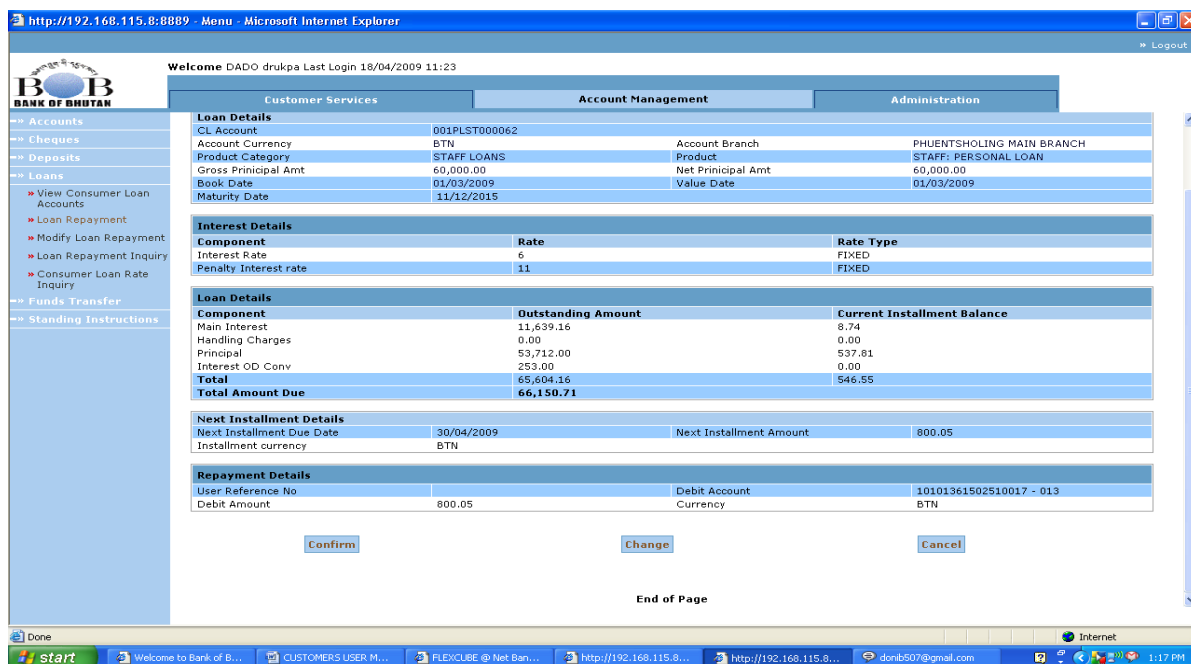
☐ Use the Security Keyboard
If you would like to use normal keyboard, please uncheck the check box above

Enter Transaction Pin:

Enter Transaction Pin again:

End of Page

Click confirm to complete the transaction



http://192.168.115.8:8889 - Menu - Microsoft Internet Explorer

Welcome DADO drukpa Last Login 18/04/2009 11:23

Customer Services | **Account Management** | Administration

Loan Details

CL Account	001PLST000062	Account Branch	PHUENTSHOLING MAIN BRANCH
Account Currency	BTN	Product	STAFF: PERSONAL LOAN
Product Category	STAFF LOANS	Gross Principal Amt	60,000.00
Book Date	01/03/2009	Net Principal Amt	60,000.00
Maturity Date	11/12/2015	Value Date	01/03/2009

Interest Details

Component	Rate	Rate Type
Interest Rate	6	FIXED
Penalty Interest rate	11	FIXED

Loan Details

Component	Outstanding Amount	Current Installment Balance
Main Interest	11,639.16	8.74
Handling Charges	0.00	0.00
Principal	53,712.00	537.81
Interest OD Conv	253.00	0.00
Total	65,604.16	546.55
Total Amount Due	66,150.71	

Next Installment Details

Next Installment Due Date	30/04/2009	Next Installment Amount	800.05
Installment currency	BTN		

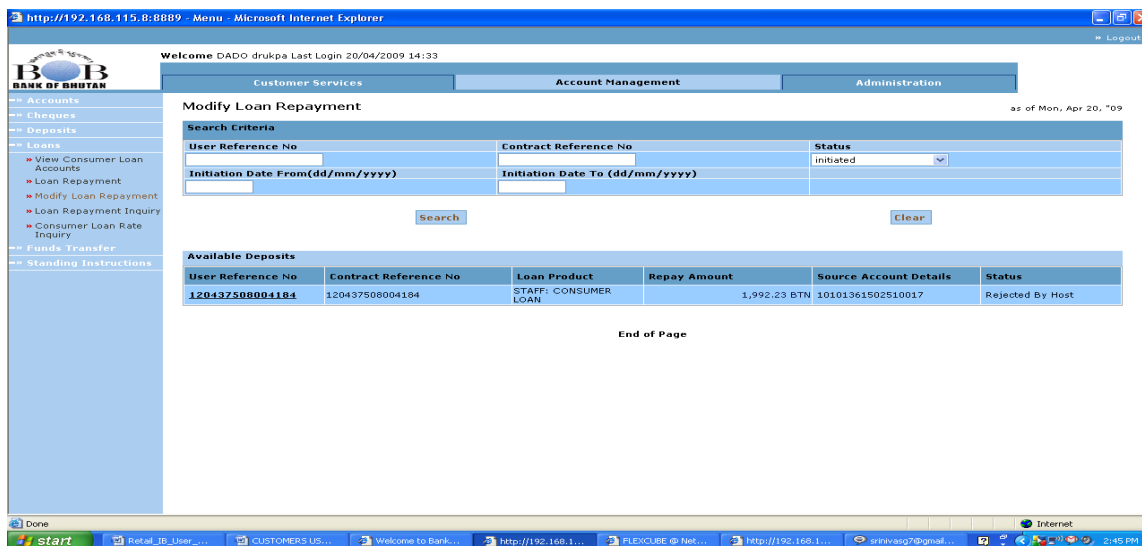
Repayment Details

User Reference No		Debit Account	10101361502510017 - 013
Debit Amount	800.05	Currency	BTN

End of Page

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.



http://192.168.115.8:8889 - Menu - Microsoft Internet Explorer

Welcome DADO drukpa Last Login 20/04/2009 14:33

Customer Services Account Management Administration

Modify Loan Repayment

Search Criteria

User Reference No	Contract Reference No	Status
		initiated
Initiation Date From(dd/mm/yyyy)	Initiation Date To (dd/mm/yyyy)	

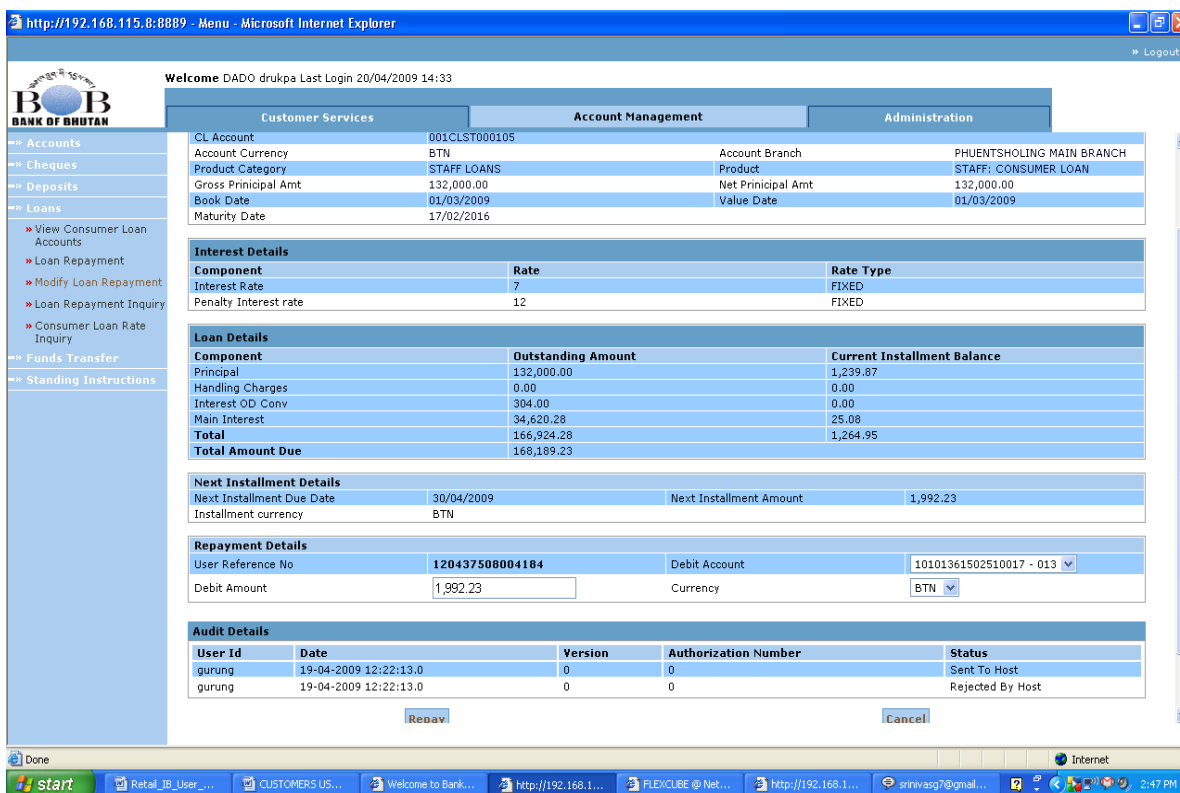
Search Clear

Available Deposits

User Reference No	Contract Reference No	Loan Product	Repay Amount	Source Account Details	Status
120437508004184	120437508004184	STAFF: CONSUMER LOAN	1,992.23 BTN	10101361502510017	Rejected By Host

End of Page

Click on repay



http://192.168.115.8:8889 - Menu - Microsoft Internet Explorer

Welcome DADO drukpa Last Login 20/04/2009 14:33

Customer Services Account Management Administration

CL Account 001CLST000105

Account Currency BTN Account Branch PHUENTSHOLING MAIN BRANCH

Product Category STAFF LOANS Product STAFF: CONSUMER LOAN

Gross Principal Amt 132,000.00 Net Principal Amt 132,000.00

Book Date 01/03/2009 Value Date 01/03/2009

Maturity Date 17/02/2016

Interest Details

Component	Rate	Rate Type
Interest Rate	7	FIXED
Penalty Interest rate	12	FIXED

Loan Details

Component	Outstanding Amount	Current Installment Balance
Principal	132,000.00	1,239.87
Handling Charges	0.00	0.00
Interest OD Conv	304.00	0.00
Main Interest	34,620.28	25.08
Total	166,924.28	1,264.95
Total Amount Due	168,189.23	

Next Installment Details

Next Installment Due Date	Next Installment Amount
30/04/2009	1,992.23
Installment currency	BTN

Repayment Details

User Reference No	Debit Account
120437508004184	10101361502510017 - 013
Debit Amount	Currency
1,992.23	BTN

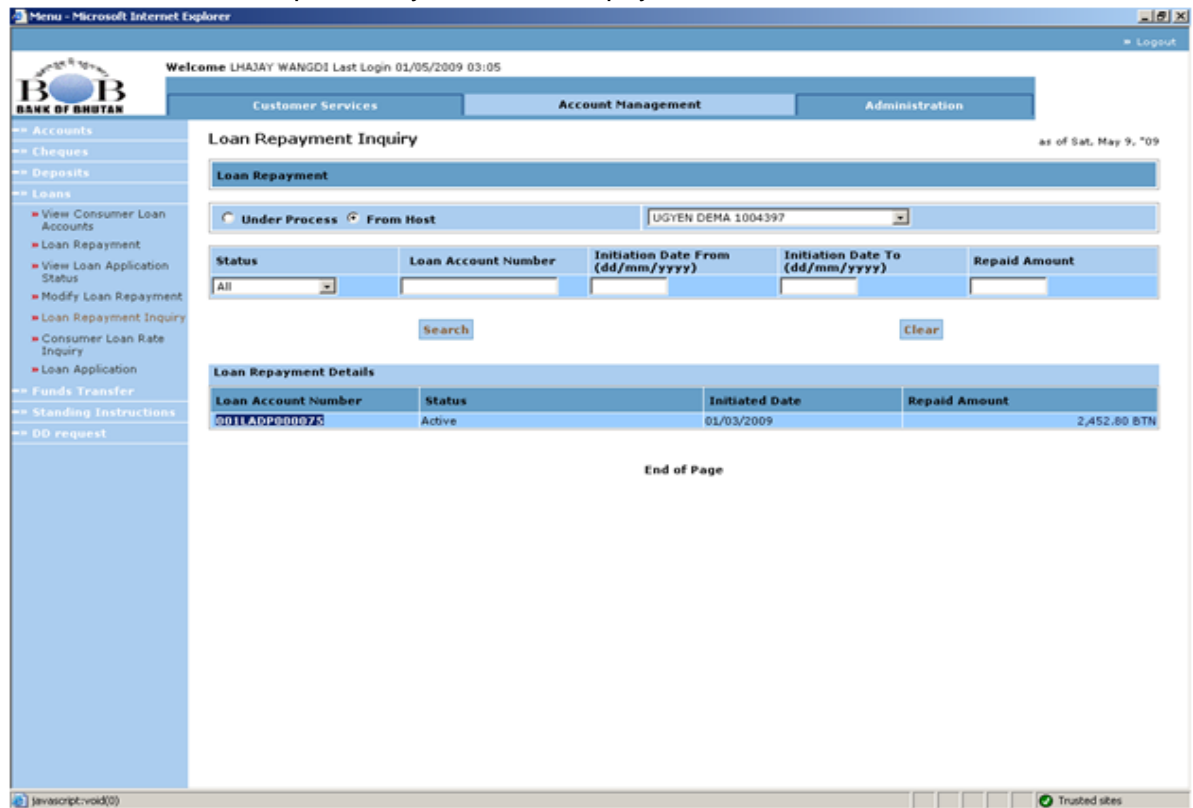
Audit Details

User Id	Date	Version	Authorization Number	Status
guring	19-04-2009 12:22:13.0	0	0	Sent To Host
guring	19-04-2009 12:22:13.0	0	0	Rejected By Host

Repay Cancel

6.4.4. Loan Repayment Inquiry

Facilitates view of previously initiated loan payment details



Menu - Microsoft Internet Explorer

Welcome LHAJAY WANGDI Last Login 01/05/2009 03:05

Customer Services Account Management Administration

Loan Repayment Inquiry as of Sat, May 9, '09

Loan Repayment

☐ Under Process ☒ From Host UGYEN DEMA 1004397

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

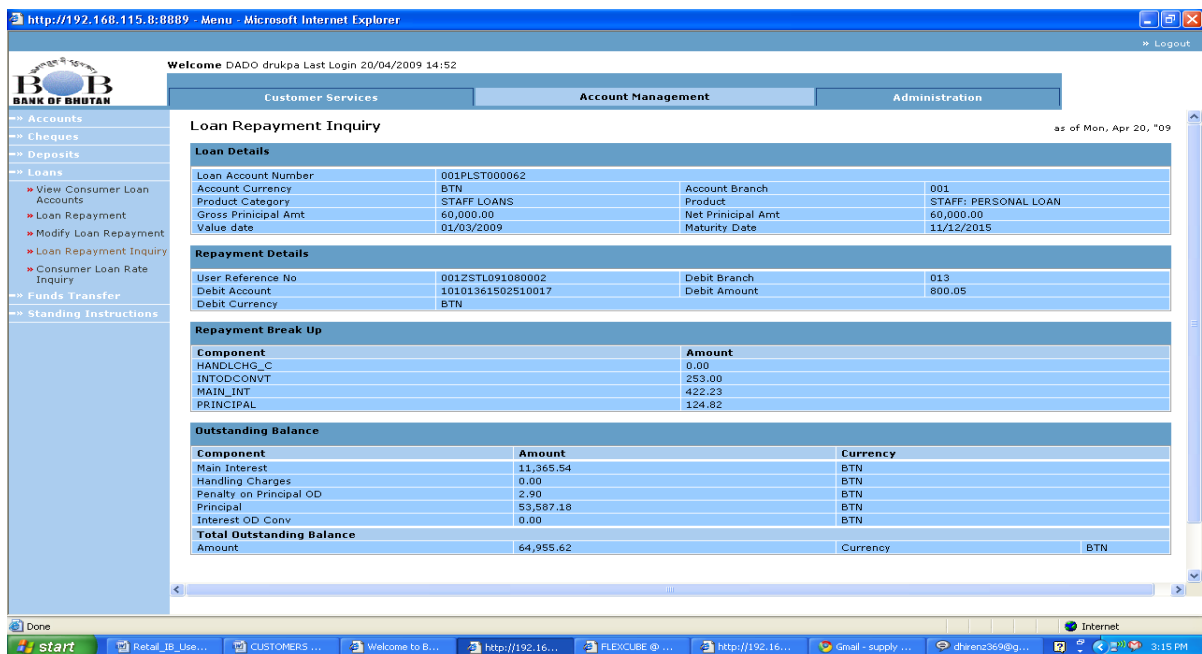
Search Clear

Loan Repayment Details

Loan Account Number	Status	Initiated Date	Repaid Amount
0011ADP000075	Active	01/03/2009	2,452.80 BTN

End of Page

Click on Loan Account No



http://192.168.115.8:8089 - Menu - Microsoft Internet Explorer

Welcome DADO drukpa Last Login 20/04/2009 14:52

Customer Services Account Management Administration

Loan Repayment Inquiry as of Mon, Apr 20, '09

Loan Details

Loan Account Number	001PLST000062	Account Branch	001
Account Currency	BTN	Product	STAFF: PERSONAL LOAN
Gross Principal Amt	60,000.00	Net Principal Amt	
Value date	01/03/2009	Maturity Date	11/12/2015

Repayment Details

User Reference No	0012STL091080002	Debit Branch	013
Debit Account	10101361502510017	Debit Amount	800.05
Debit Currency	BTN		

Repayment Break Up

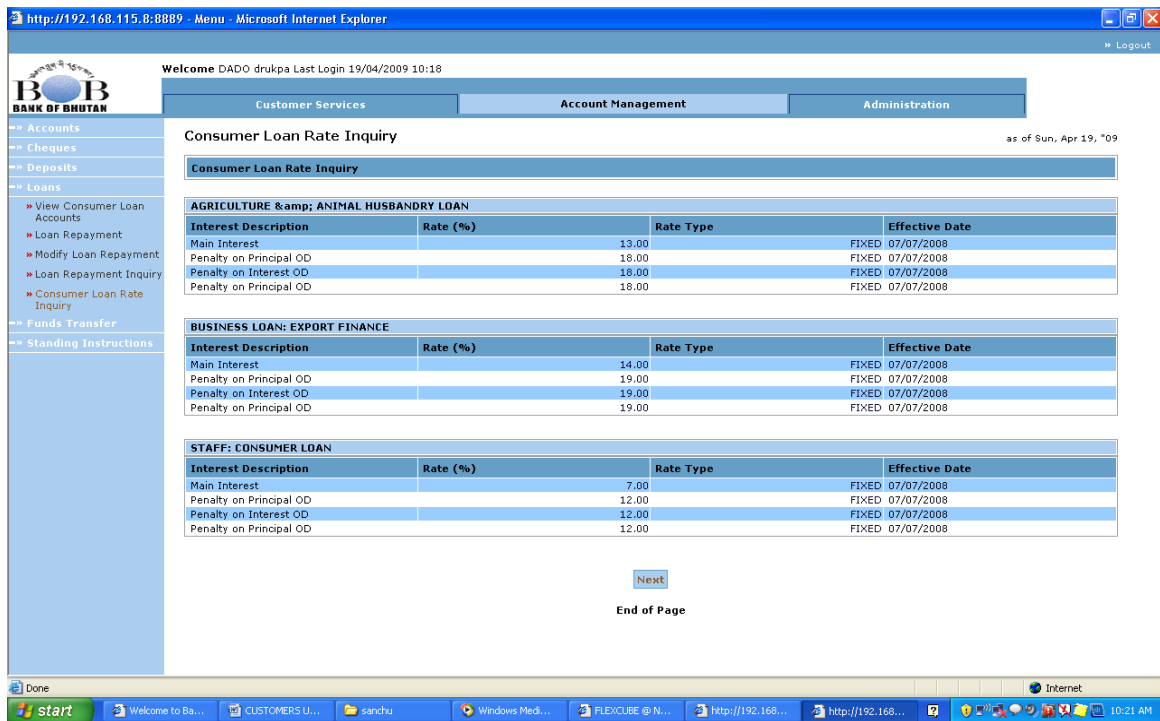
Component	Amount
HANDLCHG_C	0.00
INTODCONVT	253.00
MAIN_INT	422.23
PRINCIPAL	124.82

Outstanding Balance

Component	Amount	Currency
Main Interest	11,365.54	BTN
Handling Charges	0.00	BTN
Penalty on Principal OD	2.90	BTN
Principal	53,587.18	BTN
Interest OD Conv	0.00	BTN
Total Outstanding Balance	64,955.62	BTN

6.4.5. Consumer Loan Rate Inquiry

Loan Rates detail



The screenshot shows the Bank of Bhutan Internet Banking interface. The user is logged in as DADO drukpa. The main menu includes Accounts, Cheques, Deposits, Loans, Funds Transfer, and Standing Instructions. The 'Loans' section is expanded, showing options like View Consumer Loan Accounts, Loan Repayment, Modify Loan Repayment, Loan Repayment Inquiry, and Consumer Loan Rate Inquiry. The 'Consumer Loan Rate Inquiry' page displays three tables of loan rates as of Sun, Apr 19, '09.

AGRICULTURE & ANIMAL HUSBANDRY LOAN			
Interest Description	Rate (%)	Rate Type	Effective Date
Main Interest	13.00	FIXED	07/07/2008
Penalty on Principal OD	18.00	FIXED	07/07/2008
Penalty on Interest OD	18.00	FIXED	07/07/2008
Penalty on Principal OD	18.00	FIXED	07/07/2008

BUSINESS LOAN: EXPORT FINANCE			
Interest Description	Rate (%)	Rate Type	Effective Date
Main Interest	14.00	FIXED	07/07/2008
Penalty on Principal OD	19.00	FIXED	07/07/2008
Penalty on Interest OD	19.00	FIXED	07/07/2008
Penalty on Principal OD	19.00	FIXED	07/07/2008

STAFF: CONSUMER LOAN			
Interest Description	Rate (%)	Rate Type	Effective Date
Main Interest	7.00	FIXED	07/07/2008
Penalty on Principal OD	12.00	FIXED	07/07/2008
Penalty on Interest OD	12.00	FIXED	07/07/2008
Penalty on Principal OD	12.00	FIXED	07/07/2008

Next
End of Page

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.

Menu - Microsoft Internet Explorer

Welcome DADO drukpa Last Login 16/05/2009 13:55

Customer Services Account Management Administration

Loan Application as of Sat, May 16, '09

Loan Application

Loan Details

User Reference No	
Account Number	10100110071240101-PHUEUNSHOLING MAIN BRANCH
Desired Account Servicing Branch	CURRENCY CHEST GELEPHU BRANCH BRANCH
Product Type	BUSINESS LOAN
Product	EDP LOANS
Loan Amount	
Loan Currency	BTN
Tenure Range	1 Month To 360 Months
Tenure	Months
Down Payment	

Other Applicants

Responsibility	Authorized Signatory	Customer ID	
Liability Percentage		Liability Amount	

Accept

Initiate

End of Page

Done Trusted sites

Click on confirm to send the request to the bank.

Menu - Microsoft Internet Explorer

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

Customer Services Account Management Administration

Loan Application-Verify as of Mon, May 18, '09

Loan Application

Loan Details

User Reference No	1234
Account No.	10100110062470107
Account Branch	PHUEUNSHOLING MAIN BRANCH
Desired Account Servicing Branch	THIMPHU MAIN BRANCH
Product Type	BUSINESS LOAN
Loan Product	EDP LOANS
Loan Amount	200,000.00
Loan Currency	BTN
Tenure	120 Months
Down Payment	200,000.00

Other Applicants

Responsibility	Customer ID	Liability Percentage	Liability Amount
Authorized Signatory	1234567	50 %	100,000.00

Confirm Change

End of Page

Done Trusted sites

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

BOB
BANK OF BHUTAN

Customer Services | Account Management | Administration

»» Accounts
»» Cheques
»» Deposits
»» Loans
 » View Consumer Loan Accounts
 » Loan Repayment
 » View Loan Application Status
 » Modify Loan Repayment
 » Loan Repayment Inquiry
 » Consumer Loan Rate Inquiry
 » Loan Application
»» Funds Transfer
»» Standing Instructions
»» DD request

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

Search Criteria

User Reference No	Product Type	Loan Product
<input type="text"/>	All	All
Loan Amount	Initiation Date From(dd/mm/yyyy)	Initiation Date To (dd/mm/yyyy)
<input type="text"/>	<input type="text"/>	<input type="text"/>
Status		
All		

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
cfqt	HOME LOANS	HOME LOANS- NEW CONSTRUCTION	3,000,000.00 BTN	40101361550220018	Authorized
1234	BUSINESS LOAN	EDP LOANS	200,000.00 BTN	10100110062470107	Authorized

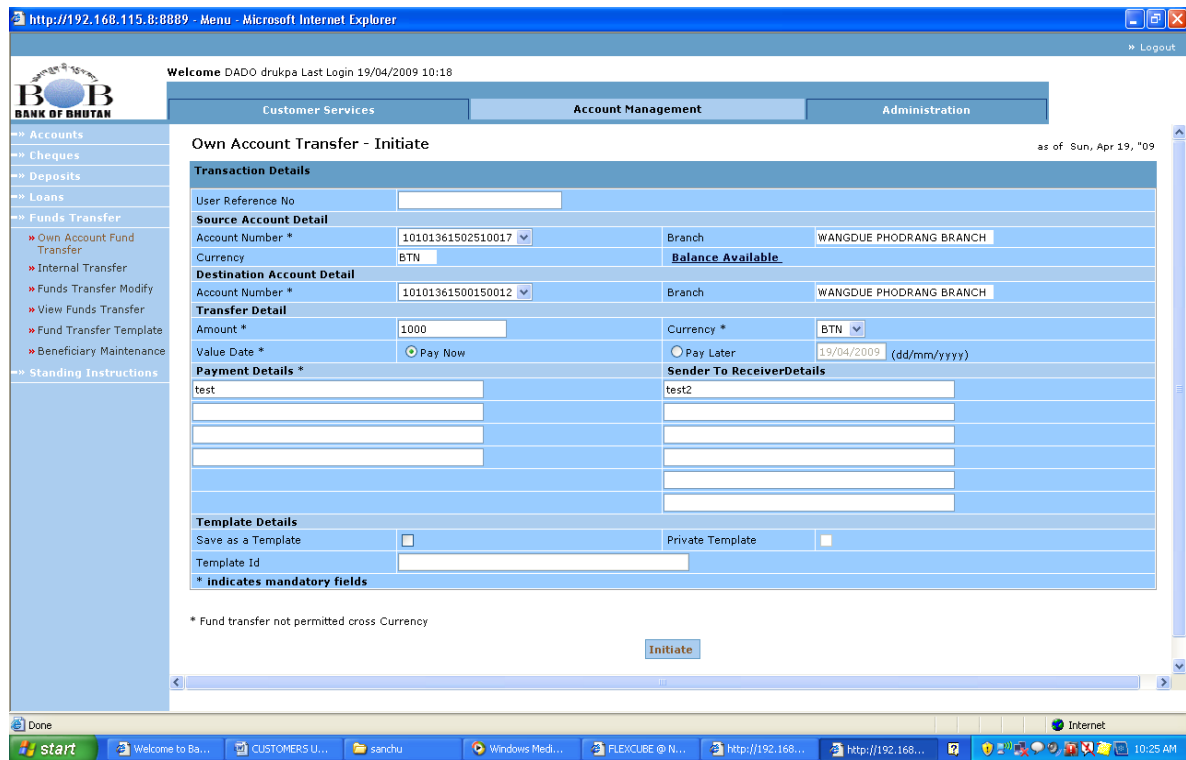
End of Page

Done Trusted sites

6.5. Funds Transfers

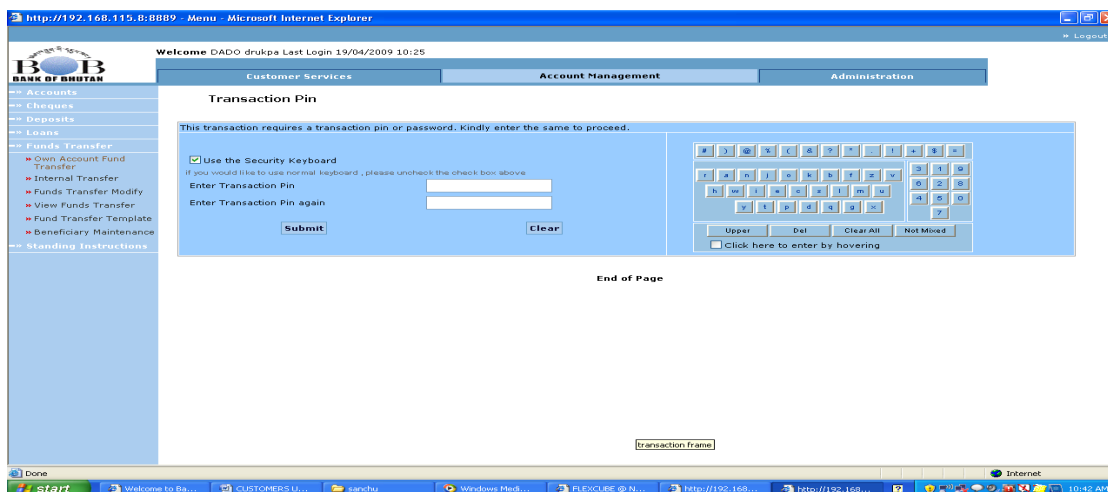
6.5.1. Own Account Fund Transfer

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.



The screenshot shows the 'Own Account Transfer - Initiate' page in a web browser. The page has a left sidebar with a menu including Accounts, Cheques, Deposits, Loans, Funds Transfer (selected), and Standing Instructions. The main content area is titled 'Own Account Transfer - Initiate' and contains several sections: Transaction Details, Source Account Detail, Destination Account Detail, Transfer Detail, Payment Details, and Sender To Receiver Details. The Source Account Detail section shows 'Account Number *' as 10101361502510017 and 'Branch' as WANGDUE PHODRANG BRANCH. The Destination Account Detail section shows 'Account Number *' as 10101361500150012 and 'Branch' as WANGDUE PHODRANG BRANCH. The Transfer Detail section shows 'Amount *' as 1000 and 'Currency *' as BTN. The Payment Details section shows 'Value Date *' as 19/04/2009 and 'Pay Now' selected. The Sender To Receiver Details section has fields for 'test' and 'test2'. There is a 'Template Details' section with 'Save as a Template' and 'Private Template' checkboxes. A note at the bottom states '* Fund transfer not permitted cross Currency'. An 'Initiate' button is at the bottom right.

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

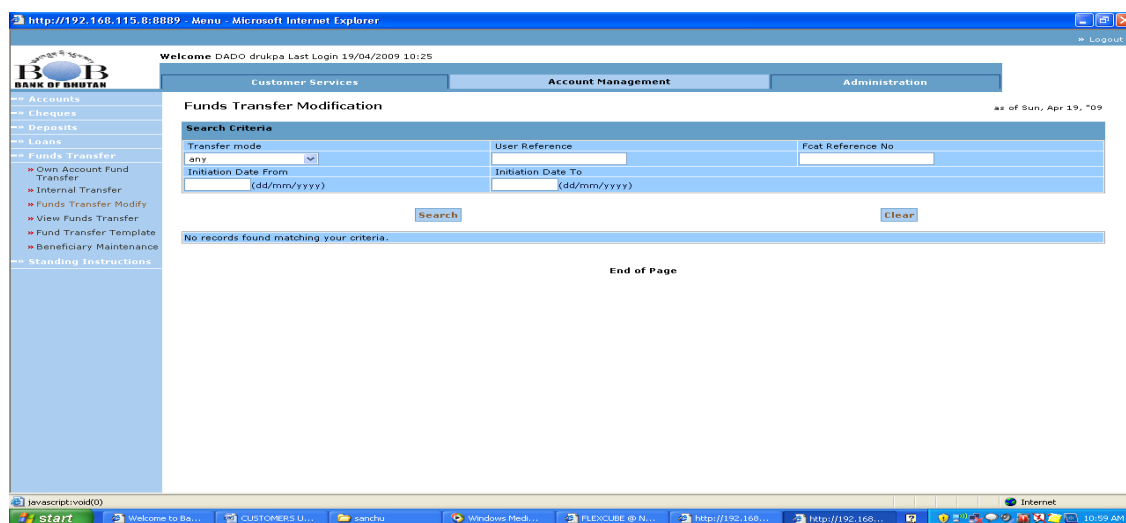


6.5.2. Internal Fund Transfer

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.

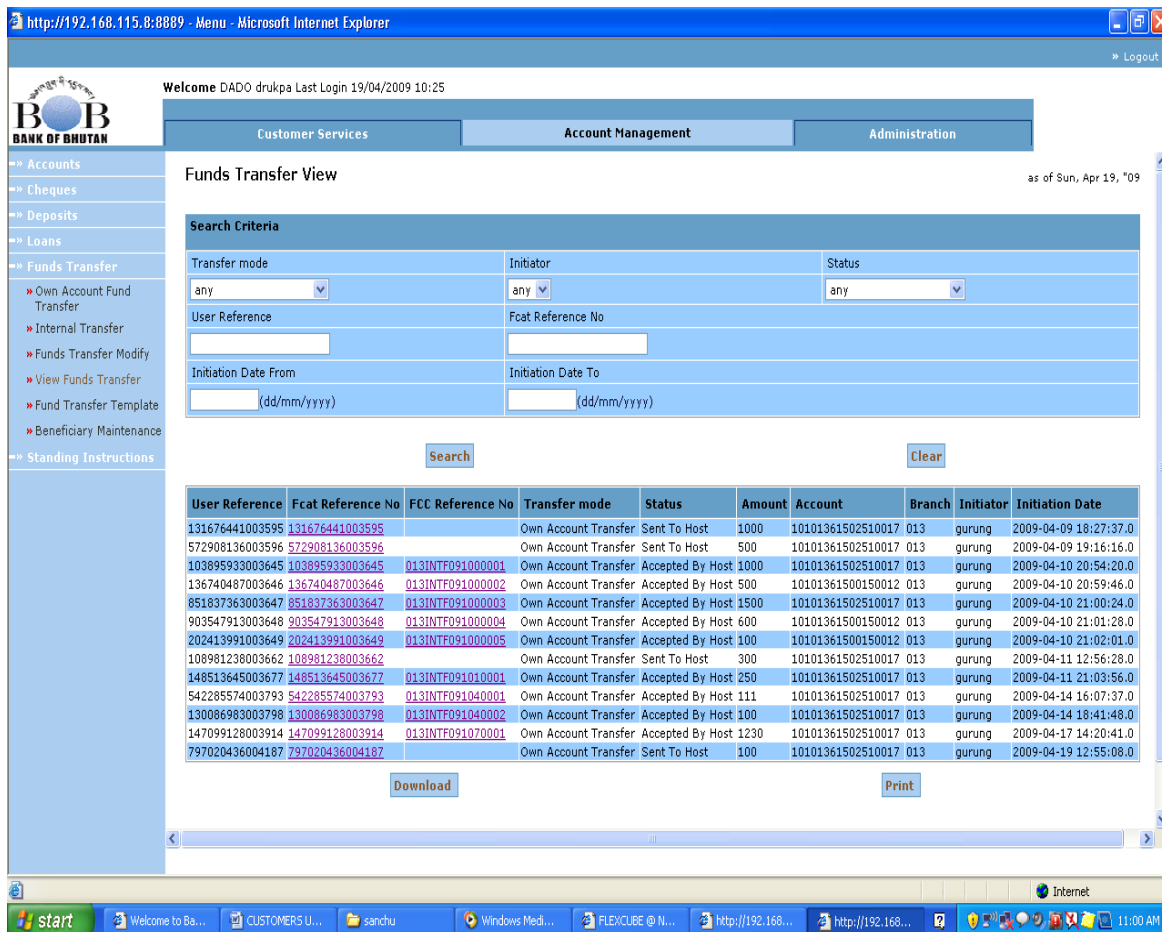
6.5.3. Fund Transfer Modify

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).



http://192.168.115.8:8889 - Menu - Microsoft Internet Explorer

Welcome DADO drukpa Last Login 19/04/2009 10:25

Customer Services Account Management Administration

Funds Transfer View as of Sun, Apr 19, '09

Search Criteria

Transfer mode	Initiator	Status
any	any	any
User Reference	Fcat Reference No	
Initiation Date From	Initiation Date To	
(dd/mm/yyyy)	(dd/mm/yyyy)	

Search Clear

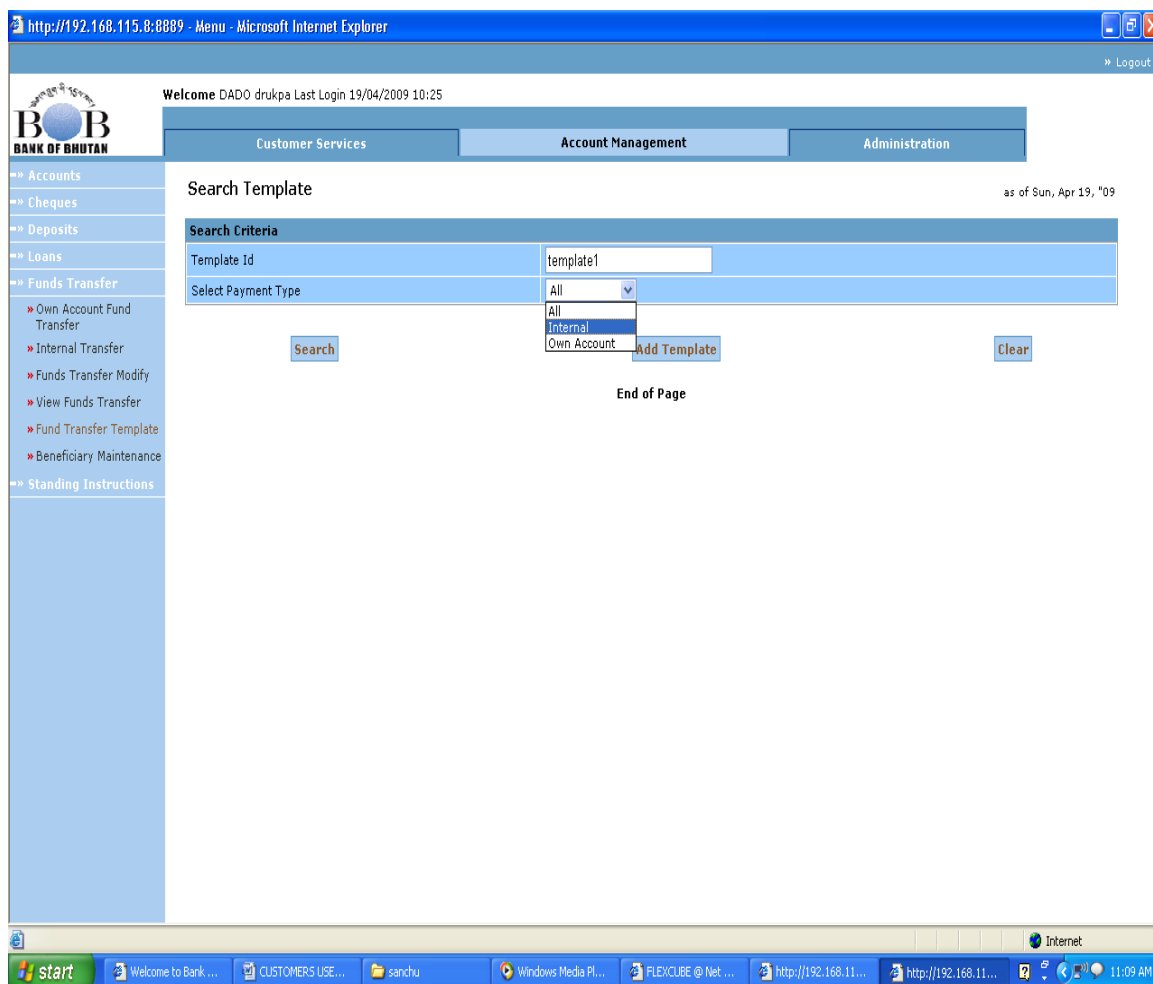
User Reference	Fcat Reference No	FCC Reference No	Transfer mode	Status	Amount	Account	Branch	Initiator	Initiation Date
131676441003595	131676441003595		Own Account Transfer	Sent To Host	1000	10101361502510017	013	gurung	2009-04-09 18:27:37.0
572908136003596	572908136003596		Own Account Transfer	Sent To Host	500	10101361502510017	013	gurung	2009-04-09 19:16:16.0
103895933003645	103895933003645	013INTF091000001	Own Account Transfer	Accepted By Host	1000	10101361502510017	013	gurung	2009-04-10 20:54:20.0
136740487003646	136740487003646	013INTF091000002	Own Account Transfer	Accepted By Host	500	10101361500150012	013	gurung	2009-04-10 20:59:46.0
851837363003647	851837363003647	013INTF091000003	Own Account Transfer	Accepted By Host	1500	10101361502510017	013	gurung	2009-04-10 21:00:24.0
903547913003648	903547913003648	013INTF091000004	Own Account Transfer	Accepted By Host	600	10101361500150012	013	gurung	2009-04-10 21:01:28.0
202413991003649	202413991003649	013INTF091000005	Own Account Transfer	Accepted By Host	100	10101361500150012	013	gurung	2009-04-10 21:02:01.0
108981238003662	108981238003662		Own Account Transfer	Sent To Host	300	10101361502510017	013	gurung	2009-04-11 12:56:28.0
148513645003677	148513645003677	013INTF091010001	Own Account Transfer	Accepted By Host	250	10101361502510017	013	gurung	2009-04-11 21:03:56.0
542285574003793	542285574003793	013INTF091040001	Own Account Transfer	Accepted By Host	111	10101361502510017	013	gurung	2009-04-14 16:07:37.0
130086983003798	130086983003798	013INTF091040002	Own Account Transfer	Accepted By Host	100	10101361502510017	013	gurung	2009-04-14 18:41:48.0
147099128003914	147099128003914	013INTF091070001	Own Account Transfer	Accepted By Host	1230	10101361502510017	013	gurung	2009-04-17 14:20:41.0
797020436004187	797020436004187		Own Account Transfer	Sent To Host	100	10101361502510017	013	gurung	2009-04-19 12:55:08.0

Download Print

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.



http://192.168.115.8:8889 - Menu - Microsoft Internet Explorer

Welcome DADO drukpa Last Login 19/04/2009 10:25

Logout

BOB
BANK OF BHUTAN

Customer Services | **Account Management** | Administration

Search Template as of Sun, Apr 19, '09

Search Criteria	
Template Id	template1
Select Payment Type	All

Search Add Template Clear

End of Page

start | Welcome to Bank ... | CUSTOMERS USE... | sanchu | Windows Media Pl... | FLEXCUBE @ Net ... | http://192.168.11... | http://192.168.11... | Internet | 11:09 AM

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

http://192.168.115.8:8889 - Menu - Microsoft Internet Explorer

Welcome DADO drukpa Last Login 19/04/2009 10:25

Logout

BOB
BANK OF BHUTAN

Customer Services | **Account Management** | Administration

»» Accounts
»» Cheques
»» Deposits
»» Loans
»» Funds Transfer
»» Own Account Fund Transfer
»» Internal Transfer
»» Funds Transfer Modify
»» View Funds Transfer
»» Fund Transfer Template
»» Beneficiary Maintenance
»» Standing Instructions

Internal Template - Add as of Sun, Apr 19, '09

Template Details			
Customer Id	6150251	Template Id *	fund transfer
Private Template	<input type="checkbox"/>		
Source Account Detail			
Account Number *	10101361502510017	Branch	WANGDUE PHODRANG BRANCH
Transfer Detail			
Amount *	100	Currency *	BTN
Payment Details *		Sender To ReceiverDetails	
bills for the month		bharat guerng	

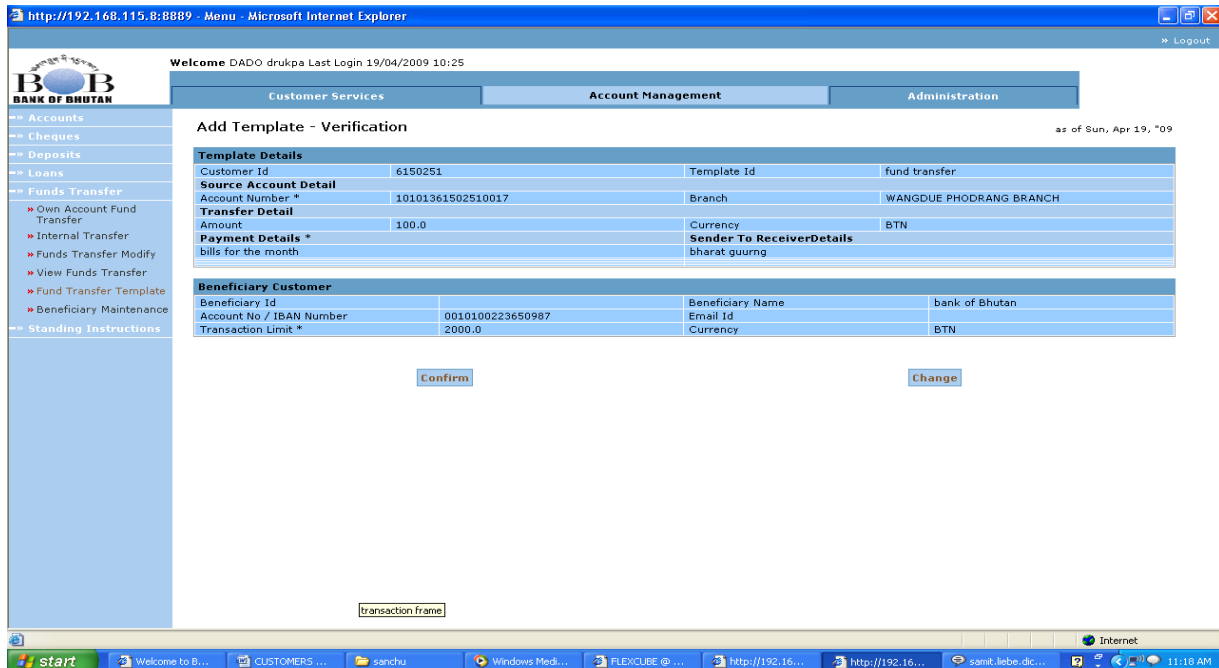
Beneficiary Customer	
Beneficiary Id	<input type="button" value="Fetch Beneficiary Details"/>
Beneficiary Name *	bank of Bhutan
Account No / IBAN Number *	0010100223650987
Transaction Limit *	2000
Currency	BTN

Fields marked * are mandatory

Error on page.

start | Welcome to B... | CUSTOMERS ... | sanchu | Windows Medi... | FLEXCLUE @ ... | http://192.16... | http://192.16... | samit.liebe.dic... | Internet | 11:17 AM

Check the detail that are entered and click confirm.



http://192.168.115.8:8889 - Menu - Microsoft Internet Explorer

Welcome DADO drukpa Last Login 19/04/2009 10:25

Logout

Customer Services Account Management Administration

as of Sun, Apr 19, '09

Add Template - Verification

Template Details			
Customer Id	6150251	Template Id	fund transfer
Source Account Detail		Transfer Detail	
Account Number *	10101361502510017	Branch	WANGDUE PHODRANG BRANCH
Amount	100.0	Currency	BTN
Payment Details *		Sender To ReceiverDetails	
bills for the month		bharat guerng	

Beneficiary Customer			
Beneficiary Id	0010100223650987	Beneficiary Name	bank of Bhutan
Account No / IBAN Number	2000.0	Email Id	
Transaction Limit *		Currency	BTN

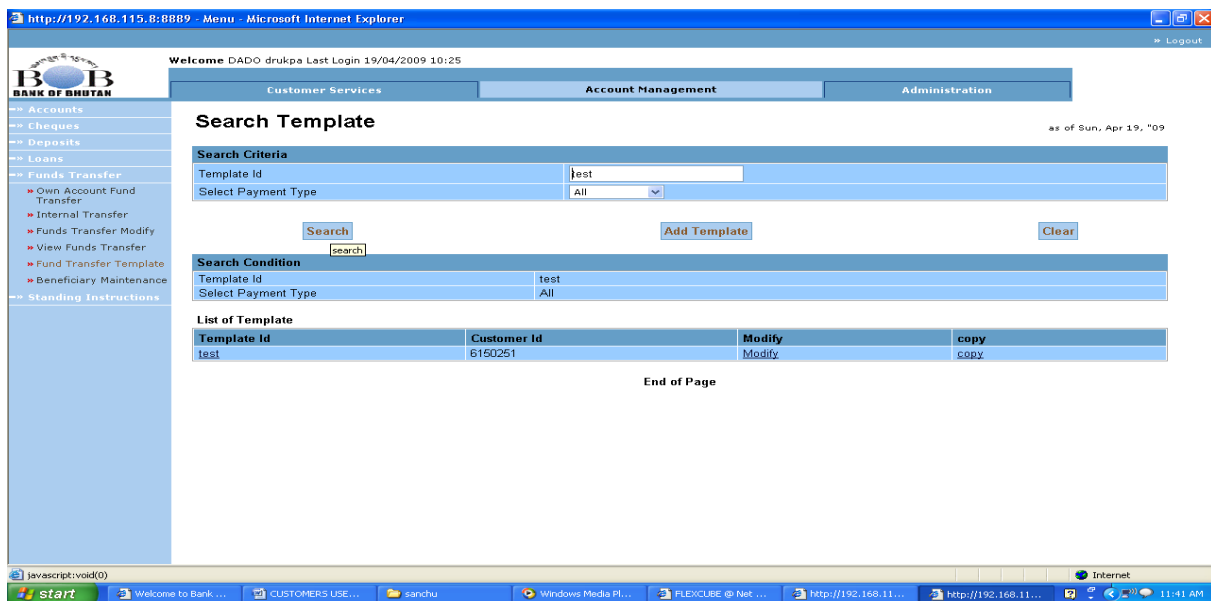
Confirm Change

transaction frame

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.



http://192.168.115.8:8889 - Menu - Microsoft Internet Explorer

Welcome DADO drukpa Last Login 19/04/2009 10:25

Logout

Customer Services Account Management Administration

as of Sun, Apr 19, '09

Search Template

Search Criteria	
Template Id	test
Select Payment Type	All

Search Add Template Clear

Search Condition	
Template Id	test
Select Payment Type	All

search

List of Template			
Template Id	Customer Id	Modify	copy
test	6150251	Modify	copy

End of Page

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

http://192.168.115.8:8889 - Menu - Microsoft Internet Explorer

Welcome DADO drukpa Last Login 19/04/2009 10:25

Customer Services Account Management Administration

Internal Account Transfer - Initiate

as of Sun, Apr 19, '09

Transaction Details

User Reference No

Source Account Detail

Account Number * 10101361500150012 Branch WANGDUE PHODRANG BRANCH

Currency BTN Balance Available

Beneficiary Details

Beneficiary List others... Name * test user

Account Number * 10101361500150012 Branch BANK OF BHUTAN

Transfer Detail

Amount * 500.0 Currency * BTN

Value Date * Pay Now Pay Later 19/04/2009 (dd/mm/yyyy)

Payment Details *

tewwt

Sender To ReceiverDetails

rwfew

Template Details

Save as a Template Private Template

Template Id

* indicates mandatory fields

* Fund transfer not permitted cross Currency

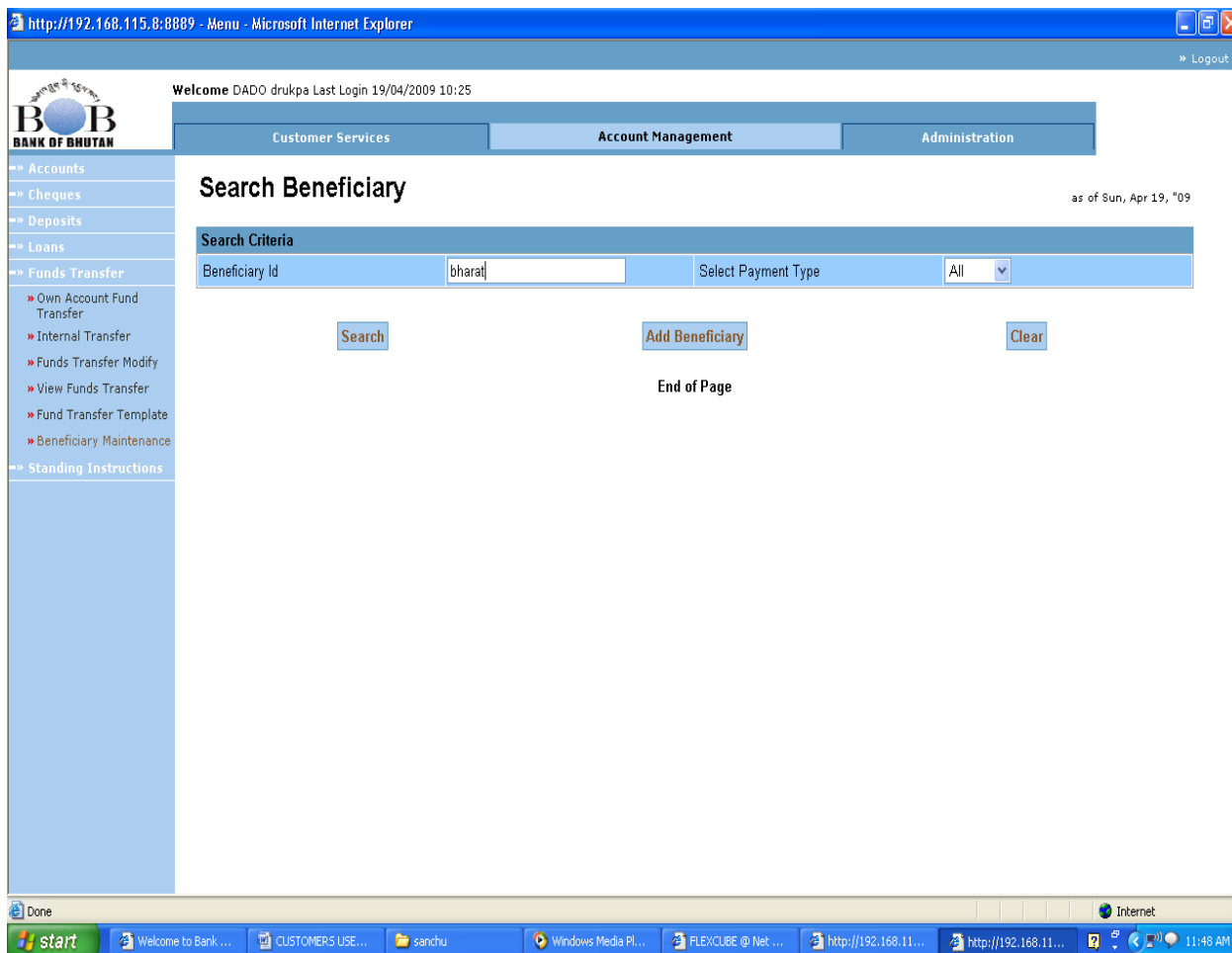
Done CUSTOMERS USER MANUAL - Microsoft Word

start Welcome to Bank ... CUSTOMERS USE... sanchu Windows Media Pl... FLEXCUBE @ Net ... http://192.168.11... http://192.168.11... 11:43 AM

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.



http://192.168.115.8:8889 - Menu - Microsoft Internet Explorer

Welcome DADO drukpa Last Login 19/04/2009 10:25

Customer Services Account Management Administration

Search Beneficiary as of Sun, Apr 19, '09

Search Criteria

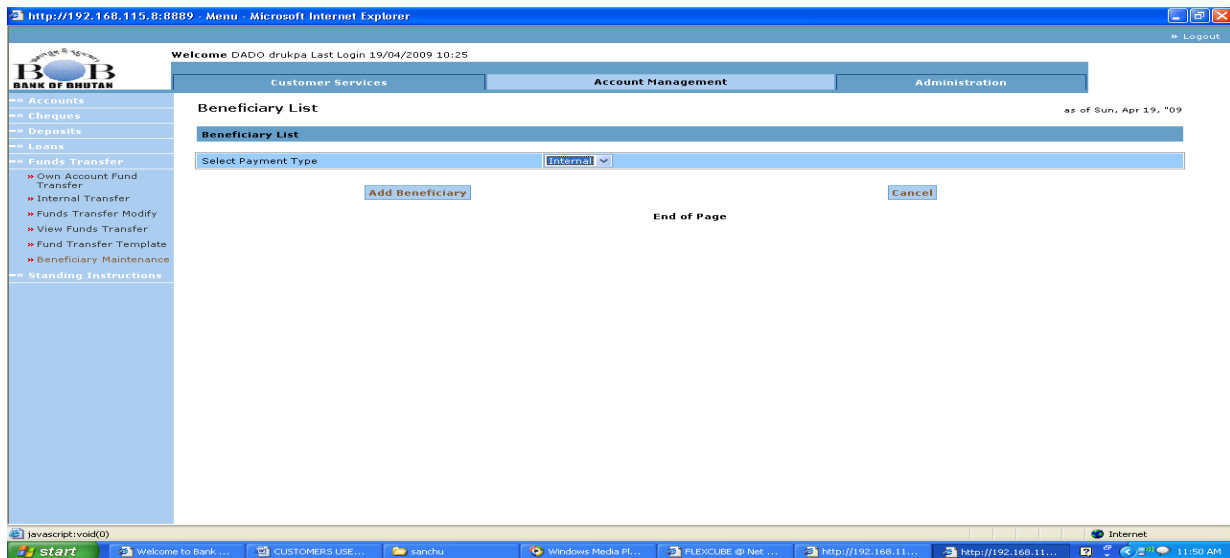
Beneficiary Id Select Payment Type

End of Page

Done

start Welcome to Bank ... CUSTOMERS USE... sanchu Windows Media Pl... FLEXCUBE @ Net ... http://192.168.11... http://192.168.11... 11:48 AM

Select Payment Type (internal) and Click Add Beneficiary



http://192.168.115.8:8889 - Menu - Microsoft Internet Explorer

Welcome DADO drupka Last Login 19/04/2009 10:25

Customer Services Account Management Administration

Beneficiary List as of Sun, Apr 19, '09

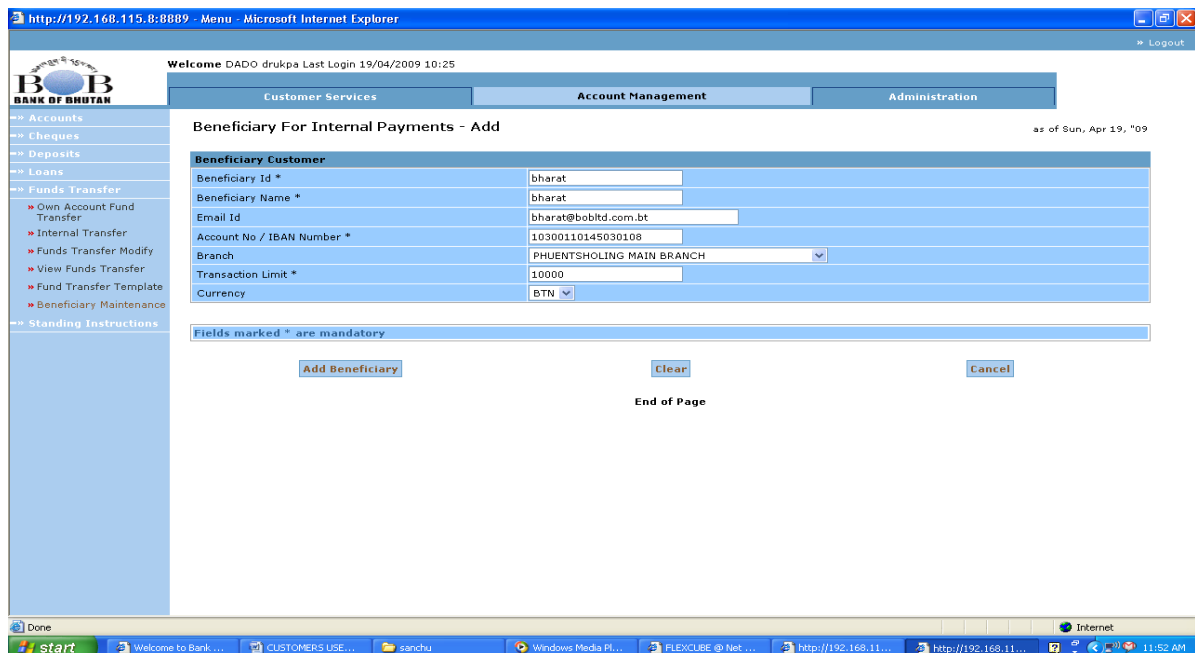
Beneficiary List

Select Payment Type Internal

Add Beneficiary Cancel

End of Page

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



http://192.168.115.8:8889 - Menu - Microsoft Internet Explorer

Welcome DADO drupka Last Login 19/04/2009 10:25

Customer Services Account Management Administration

Beneficiary For Internal Payments - Add as of Sun, Apr 19, '09

Beneficiary Customer

Beneficiary Id * bharat

Beneficiary Name * bharat

Email Id bharat@bobtd.com.bt

Account No / IBAN Number * 10300110145030108

Branch PHUENTSHOLING MAIN BRANCH

Transaction Limit * 10000

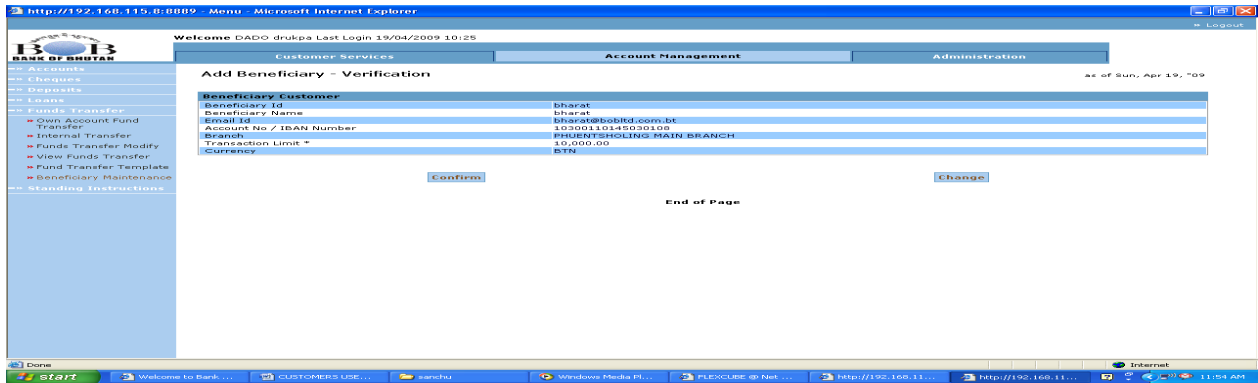
Currency BTN

Fields marked * are mandatory

Add Beneficiary Clear Cancel

End of Page

Click Confirm



How to use Beneficiary Maintenance?

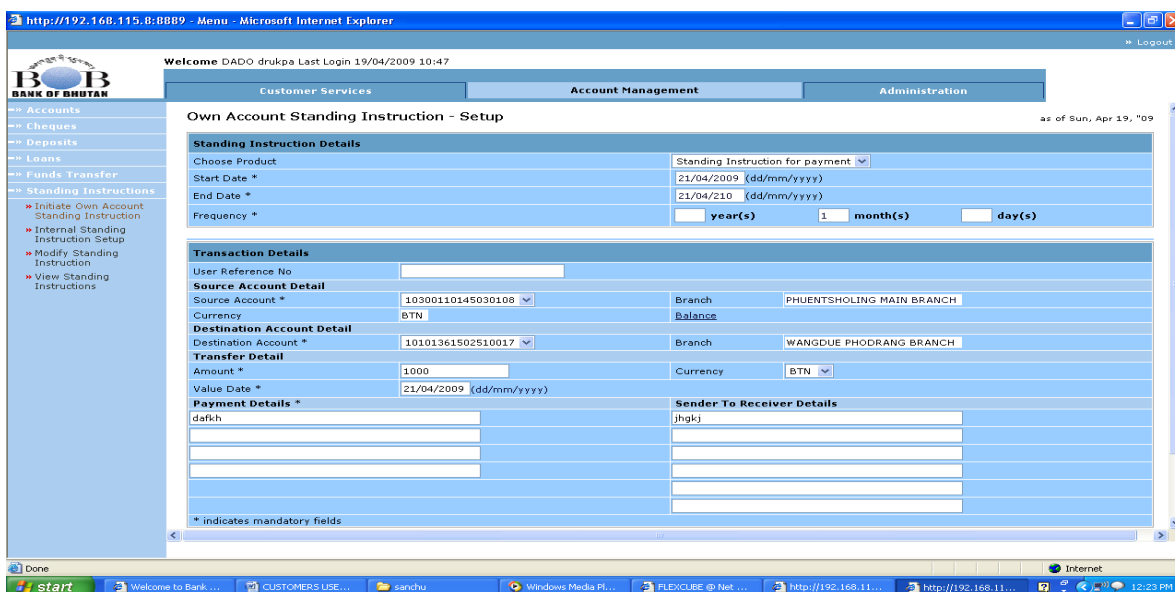
Go to Internal Fund Transfer and select the Beneficiary ID from the list of Beneficiary list.

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.



http://192.168.115.8:8889 - Menu - Microsoft Internet Explorer

Welcome DADO drupka Last Login 19/04/2009 10:47

Customer Services Account Management Administration

Own Account Standing Instruction - Setup

Standing Instruction Details

Choose Product: Standing Instruction for payment

Start Date *: 21/04/2009 (dd/mm/yyyy)

End Date *: 21/04/210 (dd/mm/yyyy)

Frequency *: 1 year(s) 1 month(s) 1 day(s)

Transaction Details

User Reference No: [Empty]

Source Account Detail

Source Account *: 10300110145030108

Currency: BTN

Branch: PHUENTSHOLING MAIN BRANCH

Balance

Destination Account Detail

Destination Account *: 10101361502510017

Branch: WANGDUE PHODRANG BRANCH

Transfer Detail

Amount *: 1000

Value Date *: 21/04/2009 (dd/mm/yyyy)

Currency: BTN

Payment Details *

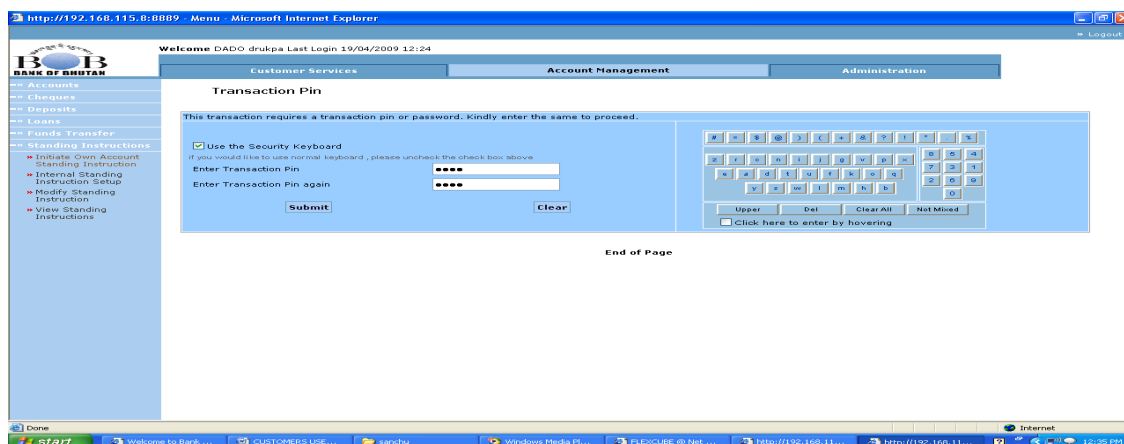
dafkh

Sender To Receiver Details

jhgkj

* indicates mandatory fields

Enter the Pin Code and submit



http://192.168.115.8:8889 - Menu - Microsoft Internet Explorer

Welcome DADO drupka Last Login 19/04/2009 12:24

Customer Services Account Management Administration

Transaction Pin

This transaction requires a transaction pin or password. Kindly enter the same to proceed.

☒ Use the Security Keyboard

if you would like to use normal keyboard, please uncheck the check box above

Enter Transaction Pin: [Masked]

Enter Transaction Pin again: [Masked]

Submit Clear

Security Keyboard

Upper Del Clear All Not Mixed

Click here to enter by hovering

End of Page

click confirm after rechecking the details

http://192.168.115.8:8889 - Menu - Microsoft Internet Explorer

Welcome DADO drukpa Last Login 19/04/2009 12:24

Customer Services Account Management Administration

Own Account Standing Instruction - Verification

as of Sun, Apr 19, '09

Standing Instruction Details			
Product	Standing Instruction for payment		
Start Date	21/04/2009		
End Date	21/04/2010		
Frequency	1 month(s)		

Transaction Details			
Source Account Detail			
Source Account	10300110145030108	Currency	BTN
Destination Account Detail			
Destination Account	10101361502510017	Branch	013
Transfer Detail			
Transfer Amount	1000	Currency	BTN
Value Date	21/04/2009		
Payment Details *		Sender To Receiver Details	
testing		test	

Confirm Change Cancel

End of Page

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.

http://192.168.115.8:8889 - Menu - Microsoft Internet Explorer

Welcome DADO drukpa Last Login 19/04/2009 12:24

Customer Services Account Management Administration

Internal Standing Instruction - Setup

as of Sun, Apr 19, '09

Standing Instruction Details			
Choose Product	Standing Instruction for payment		
Start Date *	21/04/2009 (dd/mm/yyyy)		
End Date *	21/04/2010 (dd/mm/yyyy)		
Frequency *	year(s)	1 month(s)	day(s)

Transaction Details			
User Reference No			
Source Account Detail			
Source Account *	10300110145030108	Branch	PHUENTSHOLING MAIN BRANCH
Currency	BTN	Balance	
Beneficiary Details			
Beneficiary List	others...	Beneficiary Name *	
Destination Account Detail			
Destination Account *	10101361502510017	Branch	WANGDUE PHODRANG BRANCH
Transfer Detail			
Amount *	200	Currency	BTN
Value Date *	21/04/2009 (dd/mm/yyyy)		
Payment Details *		Sender To Receiver Details	
payment		bharat	

6.6.3. Modify Standing Instruction

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

http://192.168.115.8:8889 - Menu - Microsoft Internet Explorer

Welcome DADO drukpa Last Login 19/04/2009 12:24

Customer Services Account Management Administration

»» Accounts
»» Cheques
»» Deposits
»» Loans
»» Funds Transfer
»» Standing Instructions
»» Initiate Own Account Standing Instruction
»» Internal Standing Instruction Setup
»» Modify Standing Instruction
»» View Standing Instructions

Standing Instruction Modification as of Sun, Apr 19, '09

Search Criteria

Transfer mode	Status
any	any
User Reference	Fcat Reference No
Initiation Date From	Initiation Date To
(dd/mm/yyyy)	(dd/mm/yyyy)

Search Clear

User Reference	Fcat Reference No	Transfer mode	Status	Amount	Currency	Account	Branch	Initiator	Initiation Date
208965473003882	208965473003882	Internal Transfer	Rejected By Host	1,500.00	BTN	10101361502510017	013	gurung	16/04/2009
293709760003883	293709760003883	Internal Transfer	Rejected By Host	501.00	BTN	40101361550220018	013	gurung	16/04/2009

End of Page

javascript:void(0)

start Welcome to Bank ... CUSTOMERS USE... sanchu Windows Media Pl... FLEXCUBE @ Net ... http://192.168.11... http://192.168.11... 12:51 PM

6.6.4. View Standing Instruction

Detailed information on SI initiated earlier irrespective of transaction status.

http://192.168.115.8:8889 - Menu - Microsoft Internet Explorer

Welcome DADO drupka Last Login 19/04/2009 12:24

Logout

Customer Services **Account Management** **Administration**

Standing Instruction View as of Sun, Apr 19, '09

Search Criteria

Transfer mode	Initiator	Status
any	any	any

User Reference **Fcat Reference No**

Initiation Date From **Initiation Date To**

(dd/mm/yyyy) (dd/mm/yyyy)

Search **Clear**

User Reference	Fcat Reference No	Transfer mode	Status	Amount	Account	Branch	Initiator	Initiation Date(dd/mm/yyyy)
193804015003919	193804015003919	Own Account Transfer	Accepted By Host	501.00	10101361502510017	013	gurung	17/04/2009
194026273004189	194026273004189	Own Account Transfer	Sent To Host	1,000.00	10300110145030108	001	gurung	19/04/2009
177187559003745	177187559003745	Internal Transfer	Sent To Host	20.00	10101361502510017	013	gurung	12/04/2009
208965473003882	208965473003882	Internal Transfer	Rejected By Host	1,500.00	10101361502510017	013	gurung	16/04/2009
293709760003883	293709760003883	Internal Transfer	Rejected By Host	501.00	40101361550220018	013	gurung	16/04/2009
583767065004191	583767065004191	Internal Transfer	Sent To Host	200.00	10300110145030108	001	gurung	19/04/2009

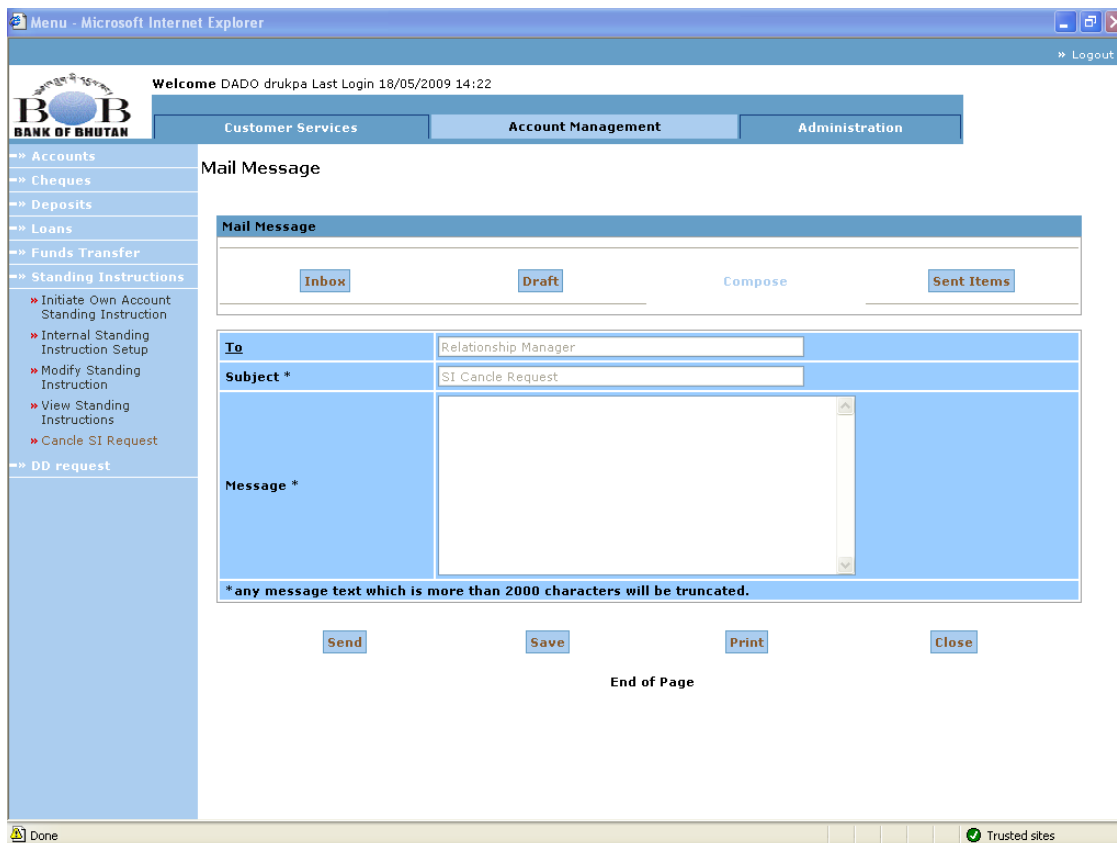
End of Page

Done

start Welcome to Bank... CUSTOMERS USE... sandhu Windows Media Pl... FLEXCLUE @ Net... http://192.168.11... http://192.168.11... 12:53 PM

6.6.5. Cancel SI Request

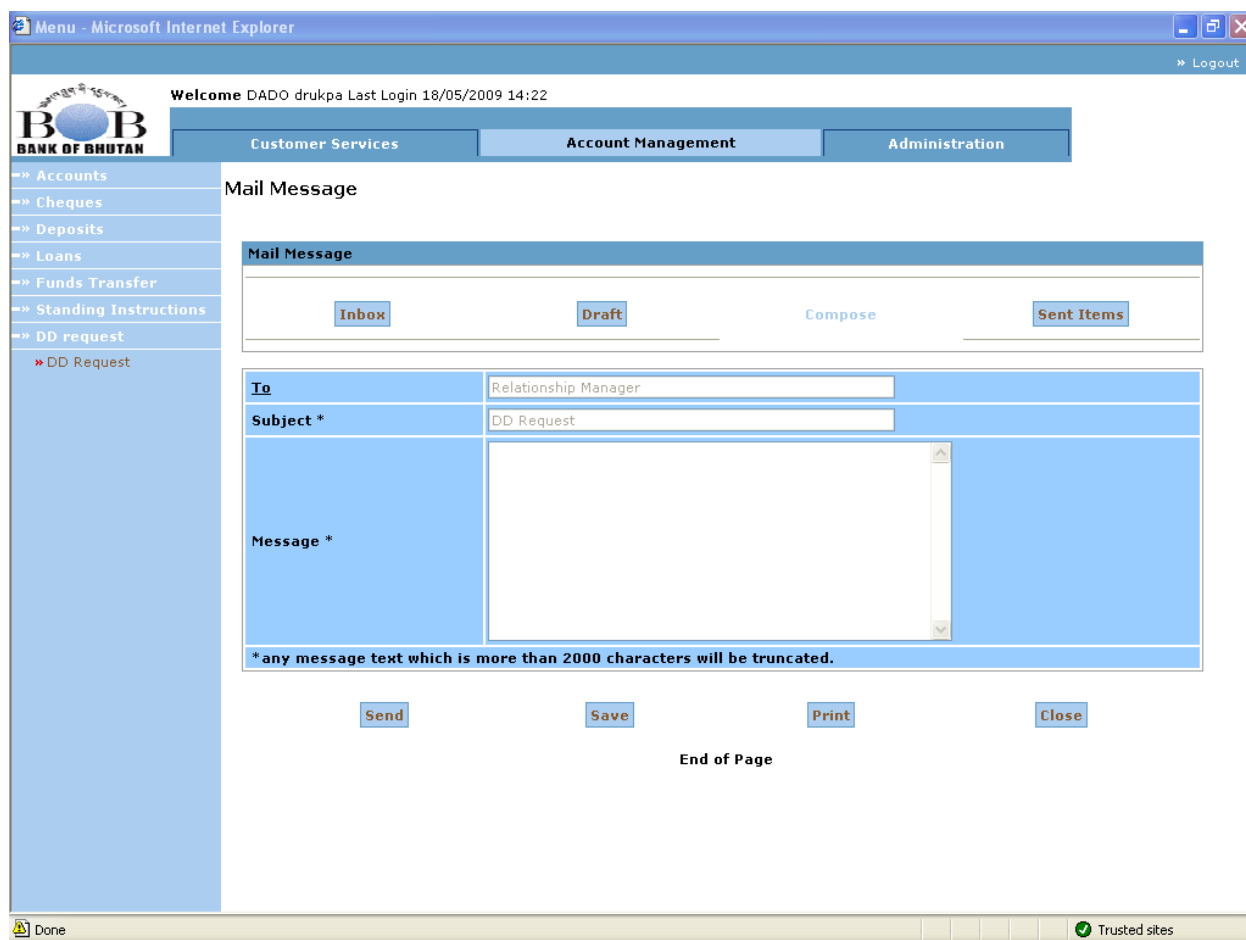
Use this option to send a request to the bank for the cancellation of the Standing Instruction that is already initiated. The option takes you to the mail message box. Click on compose to get the below screen.



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

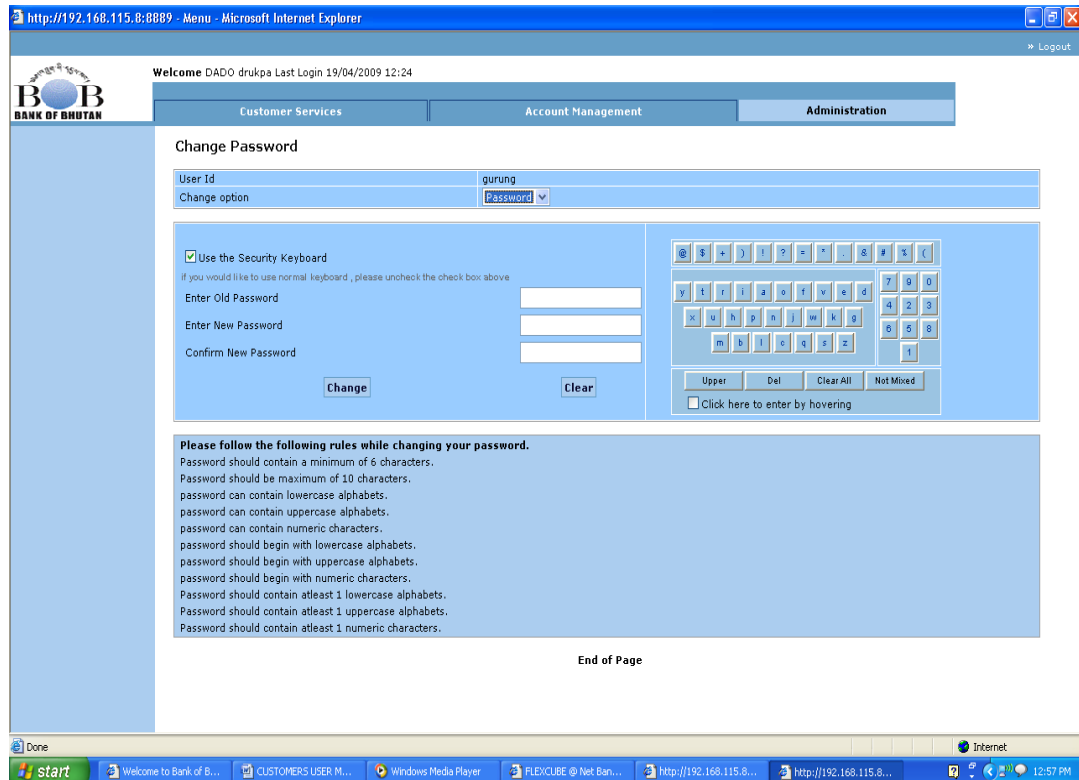
You can request for Demand Drafts through this option of Internet Banking. The option takes you to the mail message box. Click on compose to get the below screen



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.



The screenshot shows the 'Change Password' page in the Bank of Bhutan Internet Banking Administration section. The page includes a navigation bar with 'Customer Services', 'Account Management', and 'Administration'. The 'Change Password' form has a 'User Id' field with the value 'gurung' and a 'Change option' dropdown set to 'Password'. Below this, there is a checkbox for 'Use the Security Keyboard' which is checked. The form also has fields for 'Enter Old Password', 'Enter New Password', and 'Confirm New Password', along with 'Change' and 'Clear' buttons. A security keyboard is displayed on the right side of the form. Below the form, there is a section titled 'Please follow the following rules while changing your password.' which lists several password requirements. The page ends with 'End of Page'.

Change Password

User Id: gurung

Change option: Password

☒ Use the Security Keyboard

If you would like to use normal keyboard, please uncheck the check box above

Enter Old Password: []

Enter New Password: []

Confirm New Password: []

Please follow the following rules while changing your password.

- Password should contain a minimum of 6 characters.
- Password should be maximum of 10 characters.
- password can contain lowercase alphabets.
- password can contain uppercase alphabets.
- password can contain numeric characters.
- password should begin with lowercase alphabets.
- password should begin with uppercase alphabets.
- password should begin with numeric characters.
- Password should contain atleast 1 lowercase alphabets.
- Password should contain atleast 1 uppercase alphabets.
- Password should contain atleast 1 numeric characters.

End of Page

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.

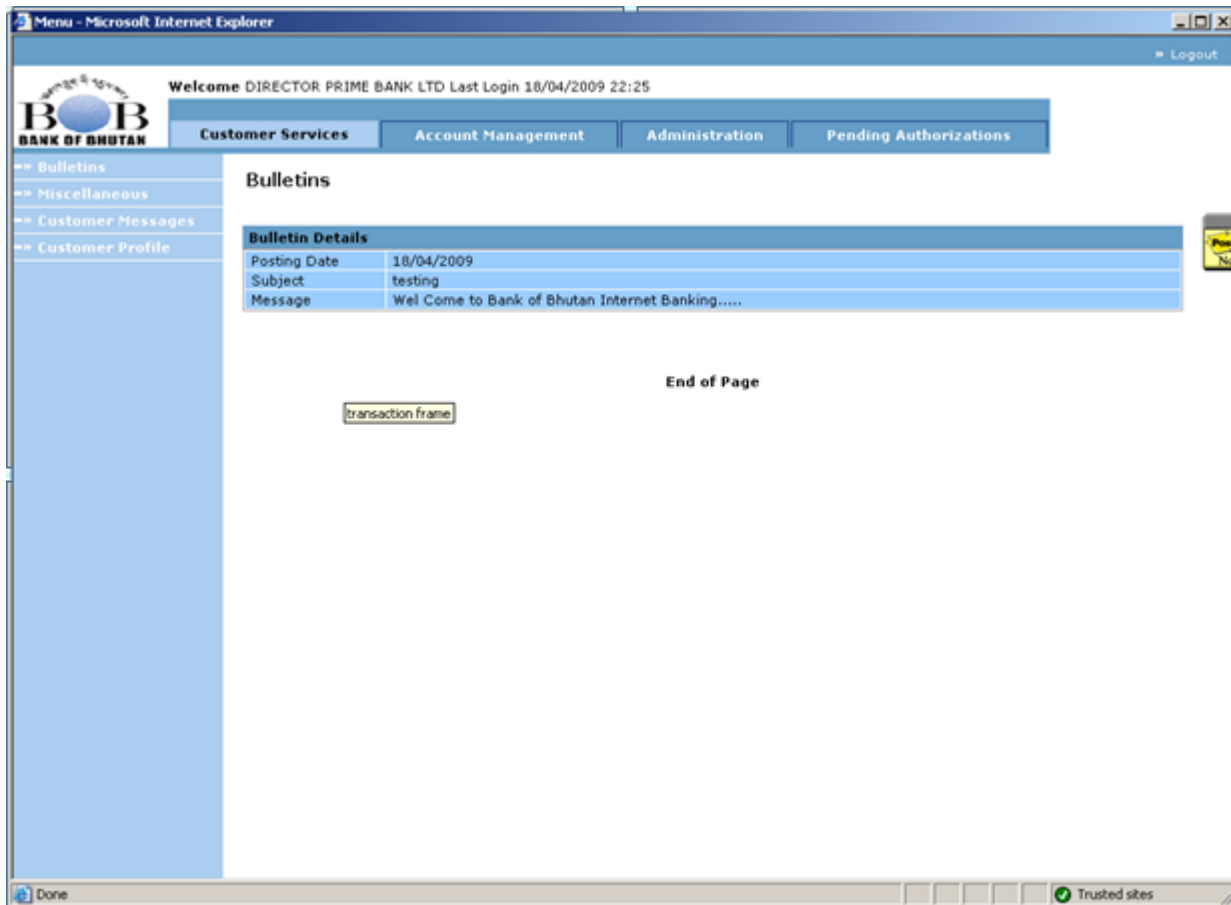
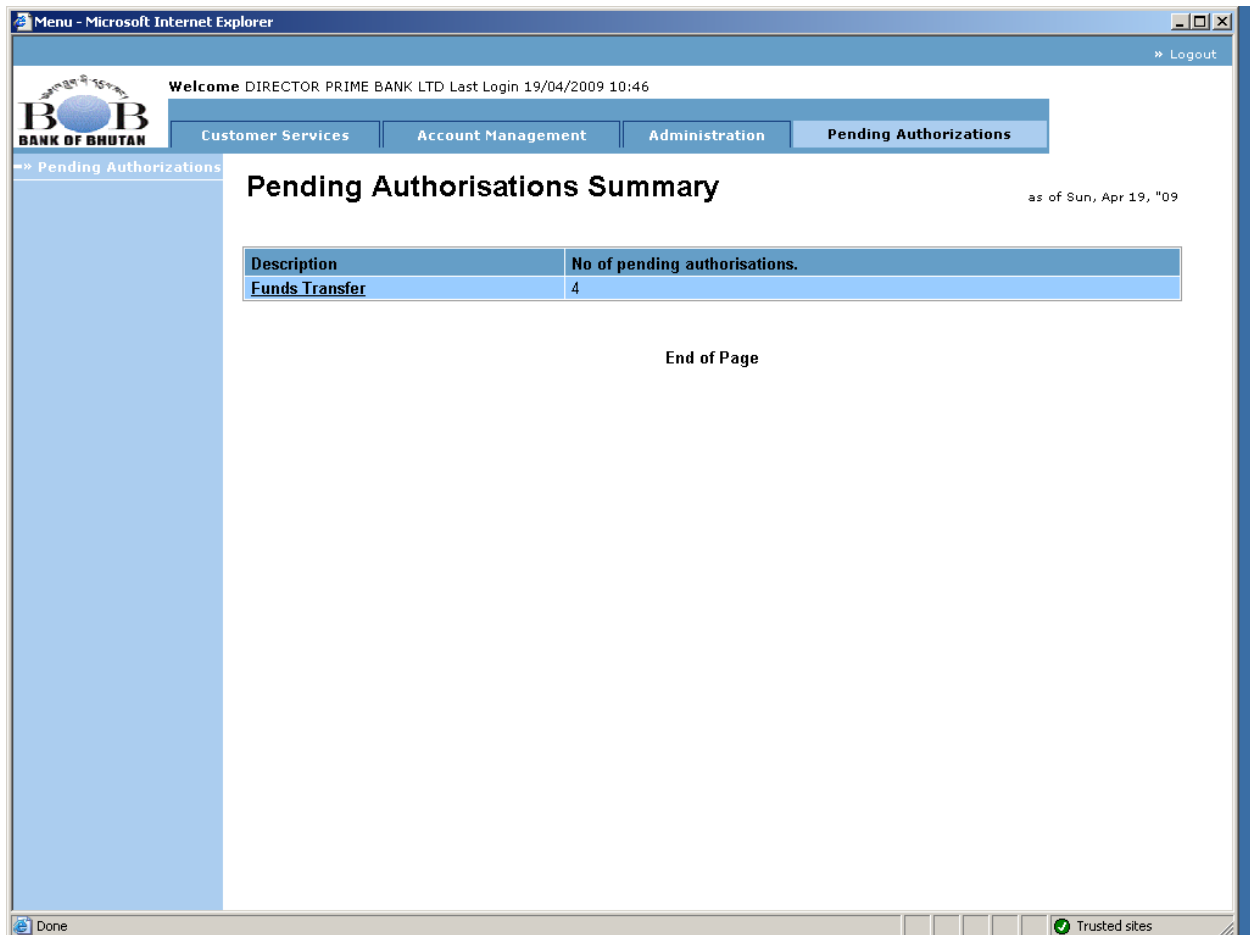


Fig: 1.0

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

Menu - Microsoft Internet Explorer

Welcome DIRECTOR PRIME BANK LTD Last Login 19/04/2009 10:46

Customer Services Account Management Administration Pending Authorizations

» Pending Authorizations

Pending Authorisation Transaction List

Own Account Transfer as of Sun, Apr 19, '09

Search Criteria

User Reference	Initiator	Status
	any	any
Fcat Reference No	Initiation Date From	Initiation Date To

Search Clear

<input type="checkbox"/>	User Reference	Fcat Reference No	Status	Amount	Account	Branch	Initiator	Initiation Date
<input type="checkbox"/>	186406687002252	186406687002252	Initiated	101	10101361500010013	013	INITPBL	23-03-2009 14:39:05.0
<input type="checkbox"/>	583401519002253	583401519002253	Initiated	200	10101361500230019	013	INITPBL	23-03-2009 14:39:41.0
<input type="checkbox"/>	903252326002277	903252326002277	Initiated	1011	10101361500010013	013	INITPBL	23-03-2009 15:23:04.0
<input type="checkbox"/>	DDDDDD	155959421004183	Initiated	100	10101361500230019	013	INITPBL	19-04-2009 00:34:58.0

Reason for rejection

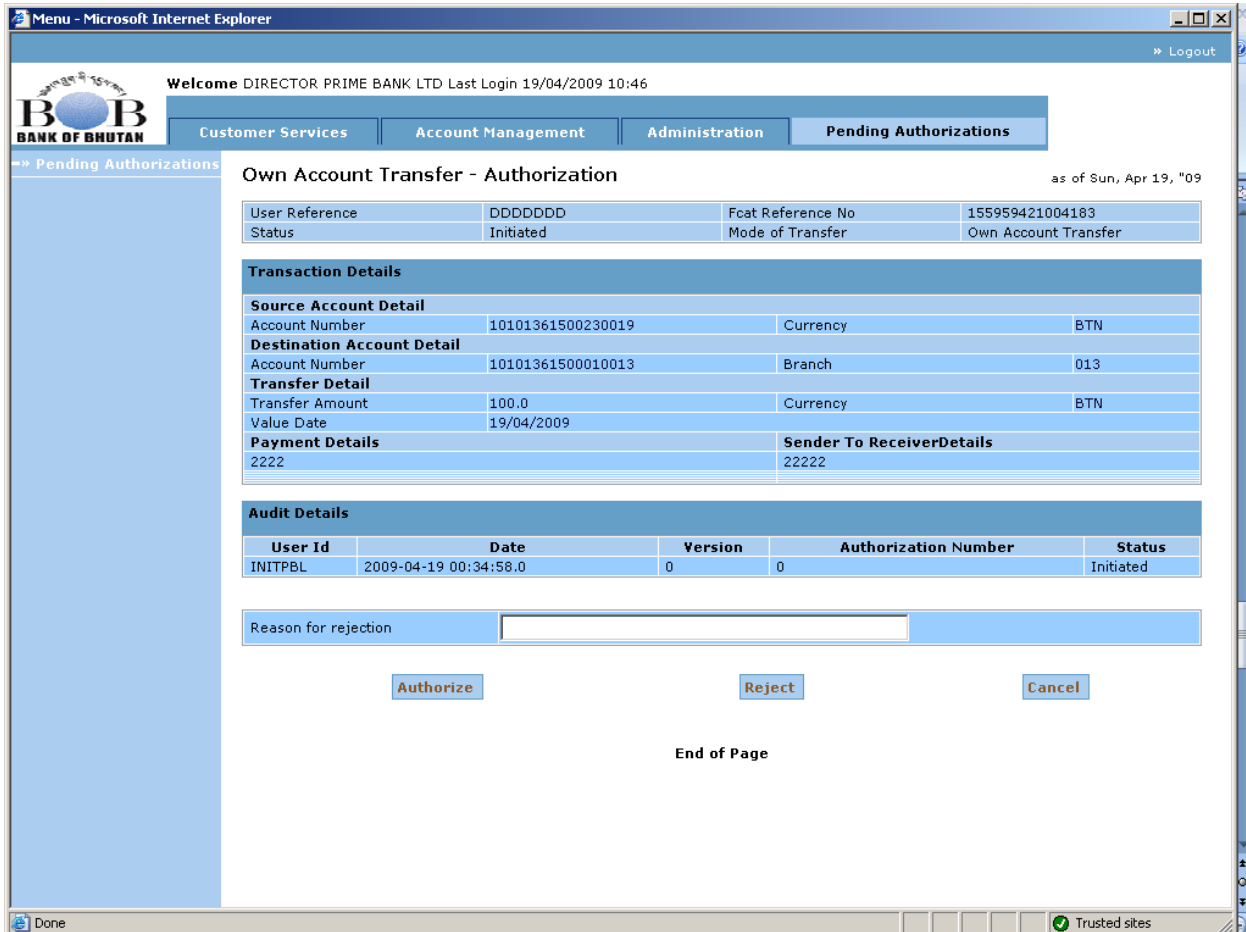
Authorize Selected Reject Selected

End of Page

Trusted sites

Click on Fcat reference No to view the details of the transaction.

Screen below depicts the details on particular pending transaction.



Menu - Microsoft Internet Explorer

Welcome DIRECTOR PRIME BANK LTD Last Login 19/04/2009 10:46

Customer Services | Account Management | Administration | Pending Authorizations

» Pending Authorizations

Own Account Transfer - Authorization

as of Sun, Apr 19, '09

User Reference	DDDDDDD	Fcat Reference No	155959421004183
Status	Initiated	Mode of Transfer	Own Account Transfer

Transaction Details

Source Account Detail	
Account Number	10101361500230019
Currency	BTN
Destination Account Detail	
Account Number	10101361500010013
Branch	013
Transfer Detail	
Transfer Amount	100.0
Currency	BTN
Value Date	19/04/2009
Payment Details	Sender To ReceiverDetails
2222	22222

Audit Details

User Id	Date	Version	Authorization Number	Status
INITPBL	2009-04-19 00:34:58.0	0	0	Initiated

Reason for rejection

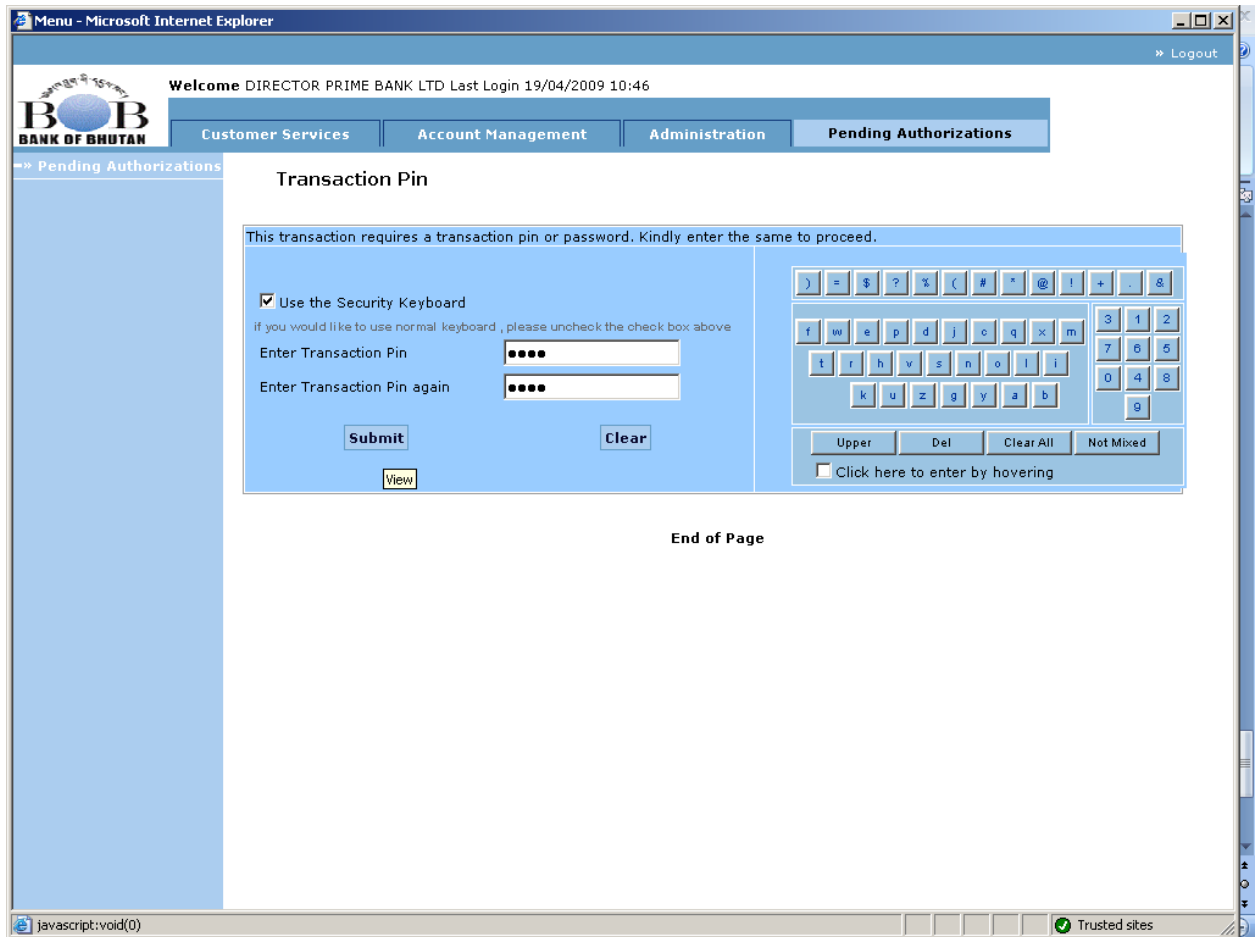
End of Page

Done Trusted sites

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.



Menu - Microsoft Internet Explorer

Welcome DIRECTOR PRIME BANK LTD Last Login 19/04/2009 10:46

Customer Services | Account Management | Administration | Pending Authorizations

» Pending Authorizations

Transaction Pin

This transaction requires a transaction pin or password. Kindly enter the same to proceed.

☒ Use the Security Keyboard
If you would like to use normal keyboard, please uncheck the check box above

Enter Transaction Pin:

Enter Transaction Pin again:

☐ Click here to enter by hovering

End of Page

javascript:void(0) Trusted sites

Fig: 1.3