DIB Bank Kenya

A subsidiary of Dubai Islamic Bank PJSC

DIB CONNECT – PAYMENTS MODULE

User Manual

https://onlinebanking.dibkenya.co.ke

For any queries, please contact the Bank through:

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Email: contactus@dibkenya.co.ke

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INTRODUCTION

Payment Module ensures smooth transfer of funds Within Bank, Within Country, and Cross Border Payment (International transfers)

Payment Module also helps in Maintaining Beneficiaries, Viewing Draft Details, Viewing Pending Transfers, and Viewing Limit Utilization.

BENEFICIARY MAINTENANCE

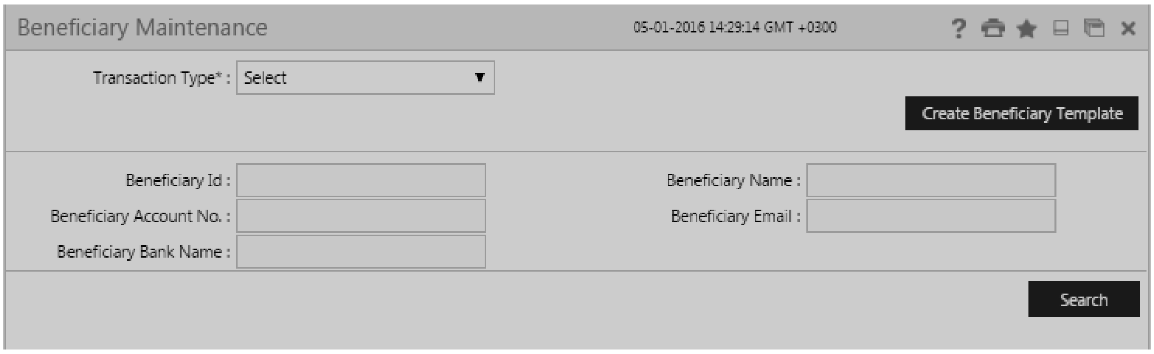
The Beneficiary Maintenance is supported for following Transactions:

- Internal Transfer
- Domestic Transfer
- International Transfer

NOTE: For all the above mentioned transfers, a beneficiary MUST be MAINTAINED first before the transfer can be initiated.

Beneficiary Maintenance Create

1. Navigate through the menus to Payments > Beneficiary Maintenance. Beneficiary Maintenance

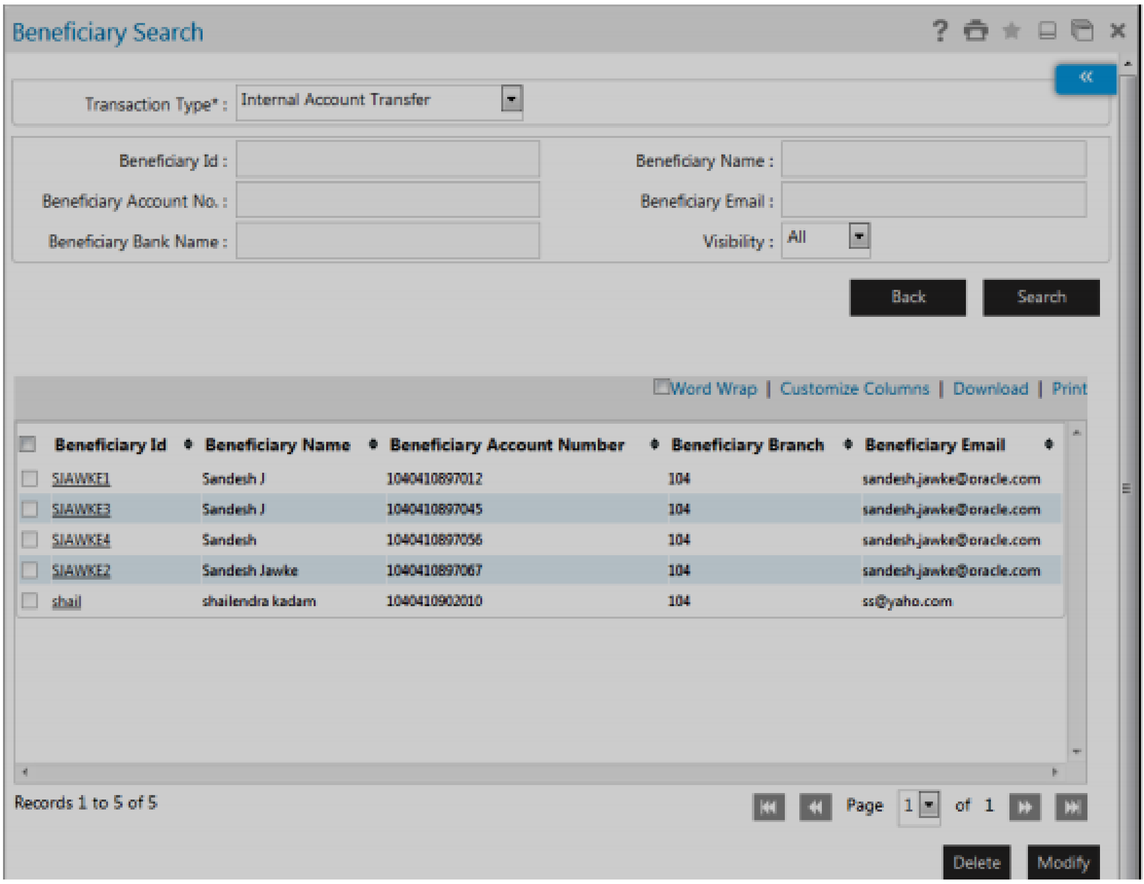


Note: You can create new beneficiaries template for various transaction types, by selecting any transaction type and clicking the Create Beneficiary Template button. Refer to the section Beneficiary Maintenance – Internal Transfer onwards for beneficiary creation.

2. Select the Transaction Type from the drop-down list.

3. Click the Search button. The system displays the Beneficiary Maintenance screen with exiting templates that can be viewed, deleted, or modified.

Beneficiary Maintenance - Search

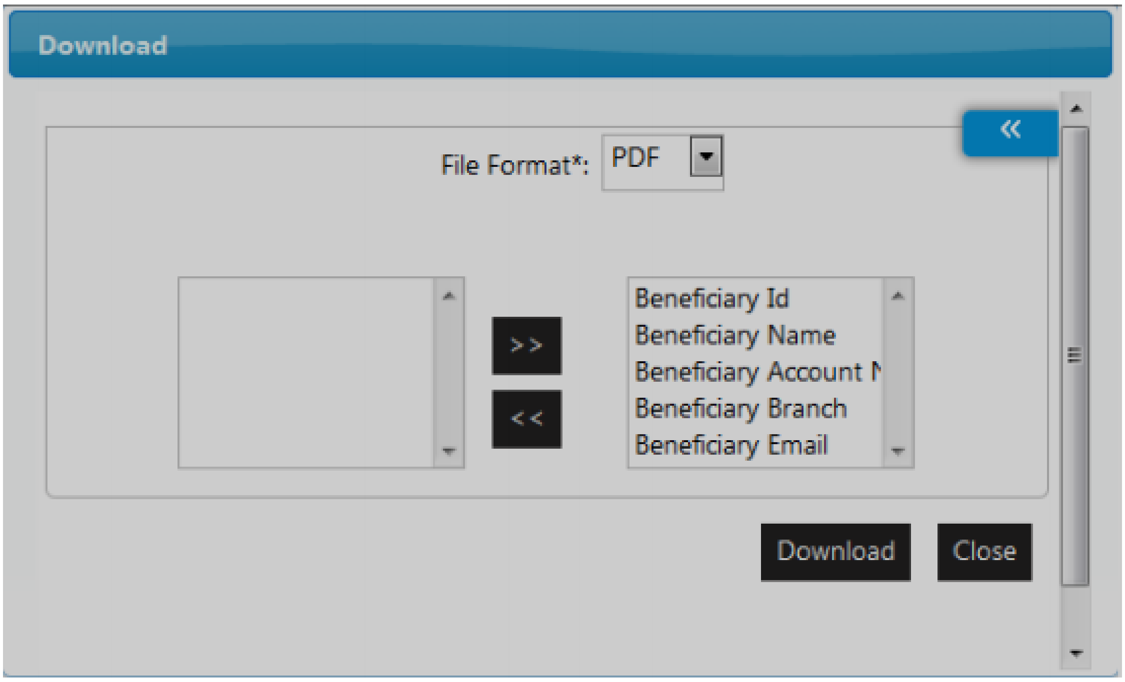


4. Click or to navigate to the next or previous page in the list, respectively.
5. Click or to navigate to the first or last page in the list, respectively.
6. Select a record and click the Download button to download the complete statement.

   The system displays the Beneficiary Maintenance Download screen dialog screen.

7. Click Reorder to reorder the columns or select the columns that appear in the list.
8. Click Print to print the data.
9. Click Edit column to edit the number of columns

Beneficiary Maintenance - Download



1. Select the Download Type and File Format from the drop-down list.
2. Click the button to exclude the option from downloading.
3. Click the button to be included the option for downloading. All the fields are, by default, included.
4. Click Download. The system displays the File Download Message Box.
5. OR
6. Click Close to close the downloading.
7. Click Save File to save the file on your file system.
8. Click Open with to open the file.

   OR

   Click Cancel to close the Download complete dialog box and to view the file later.

Beneficiary Maintenance - Modify

- Select a Beneficiary ID by selecting the respective checkbox from the Beneficiary Maintenance Search screen.
- Click Modify to modify the selected Beneficiary Template. The system displays the Modify Beneficiary screen.

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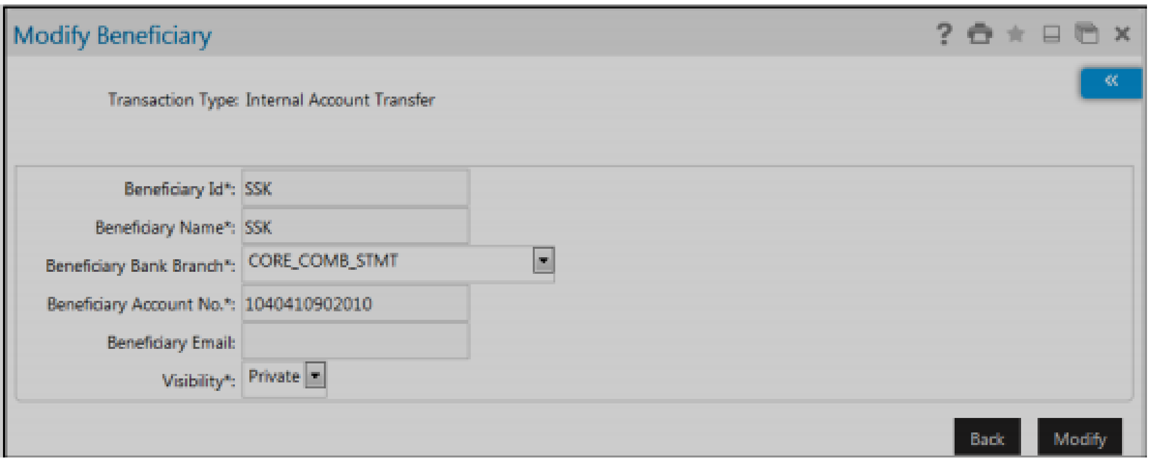
Modify Beneficiary

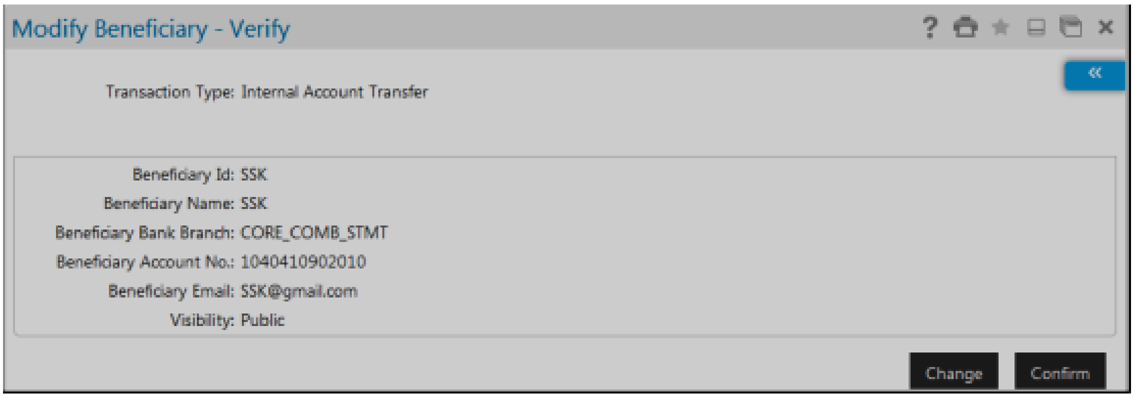


- Enter the details to modify the Beneficiary Template.
- Click Modify to modify the selected Beneficiary Template. The system displays the Modify Beneficiary - Verify screen.

  OR

  Click Back to navigate to the previous screen.

Modify Beneficiary – Verify

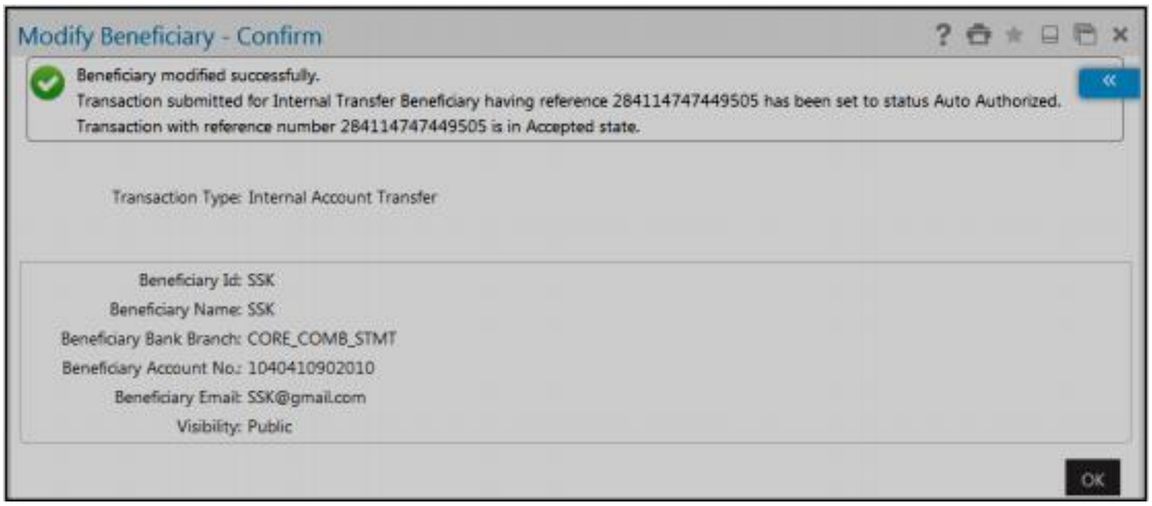


- Click Confirm. The system displays the Modify Beneficiary - Confirm screen.

  OR

  Click Change to change the details.

Modify Beneficiary - Confirm



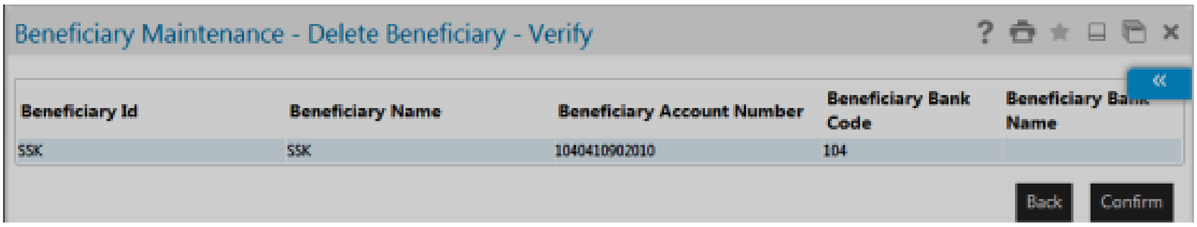
- Click OK. The system displays the initial Beneficiary Maintenance screen.

Deleting a Beneficiary:

Click **Delete** in the Beneficiary Maintenance screen with the search result.

The system displays **the Beneficiary Maintenance - Delete Beneficiary - Verify screen**.

Beneficiary Maintenance - Delete Beneficiary - Verify



Click OK. The system displays the initial Beneficiary Maintenance screen.

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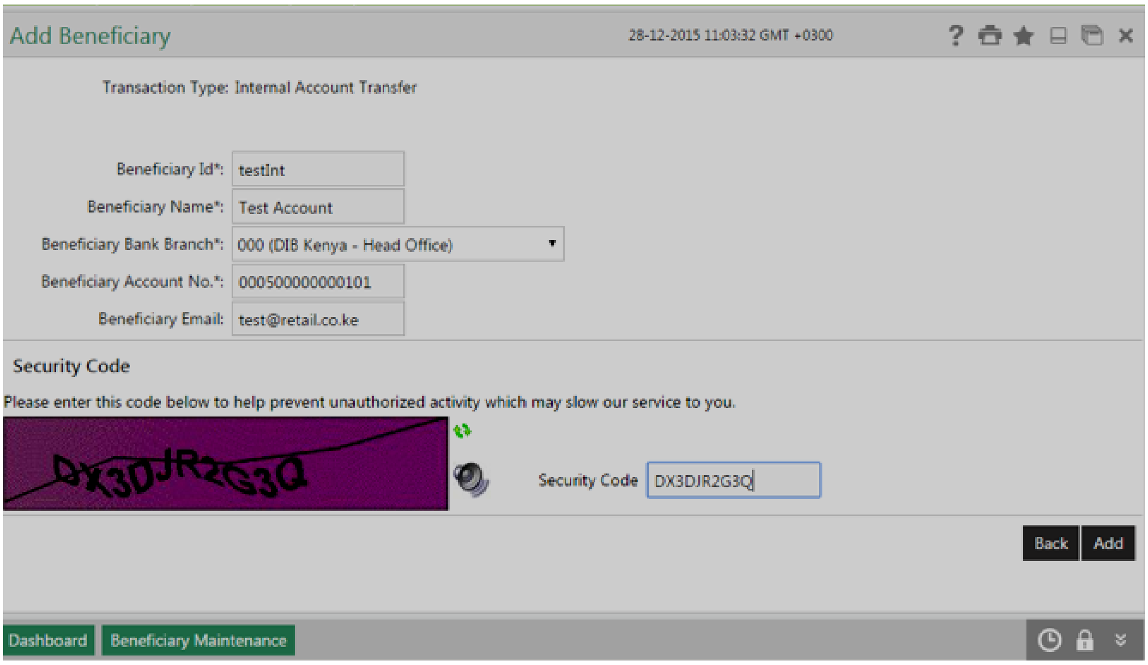
BENEFICIARY MAINTENANCE - INTERNAL ACCOUNT TRANSFER

To maintain a beneficiary for internal account transfer

1. Select the Internal Account Transfers option from the Transaction Type drop-down list from the Beneficiary Maintenance screen.
2. Click Create Beneficiary Template. The system displays the Beneficiary Maintenance - Add Beneficiary screen.

Beneficiary Maintenance - Internal Account Transfer Add Beneficiary

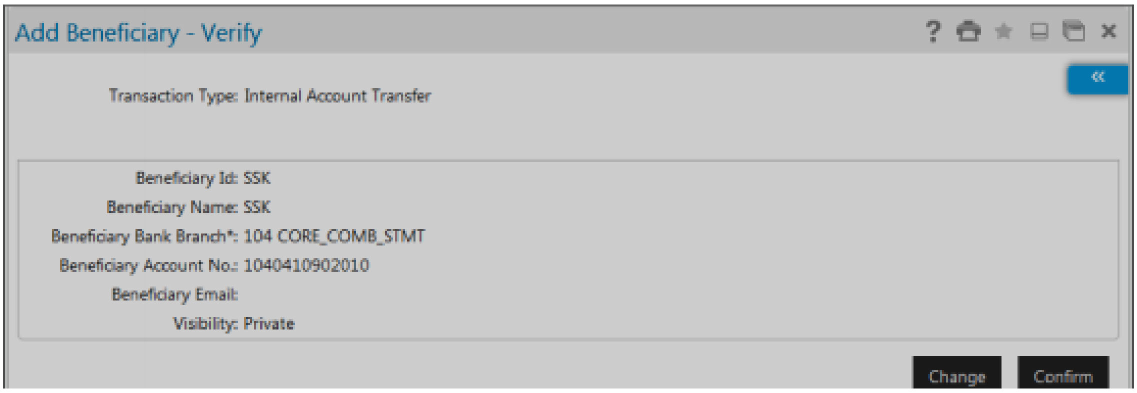


3. Enter the relevant information.
4. Click Back. The system displays the Beneficiary Maintenance screen.

OR

Click Add.

The system displays the Beneficiary **Maintenance - Add Beneficiary - Verify screen.**



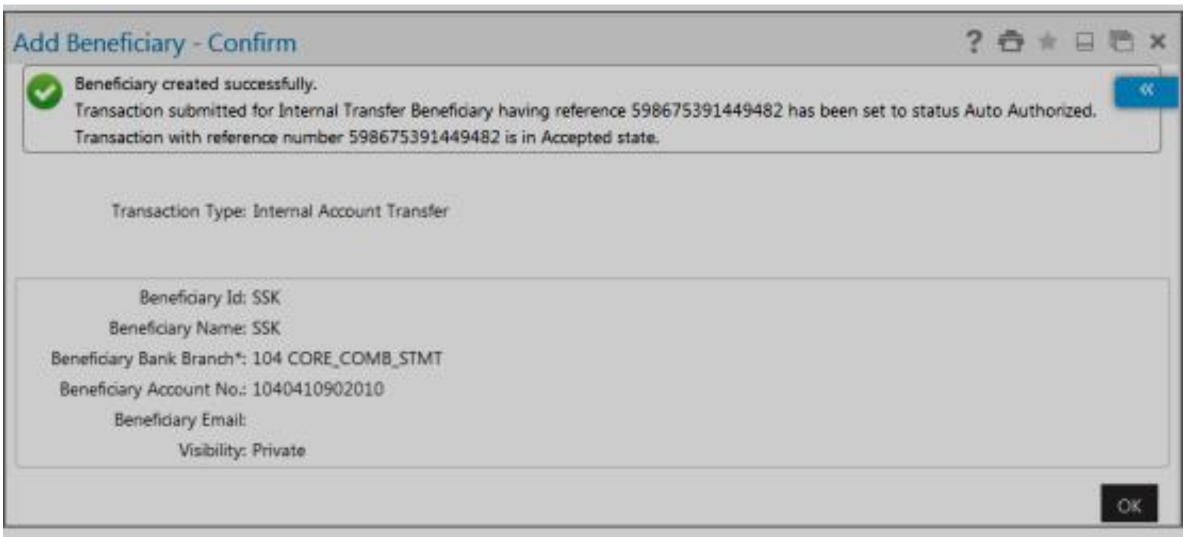
5. Click Change. The system displays the Beneficiary Maintenance - Add Beneficiary screen.

OR

Click Confirm to create a beneficiary.

The system displays the Beneficiary Maintenance - Add Beneficiary - Confirm screen with the status message.

Beneficiary Maintenance - Add Beneficiary-Internal Account Transfer- Confirm

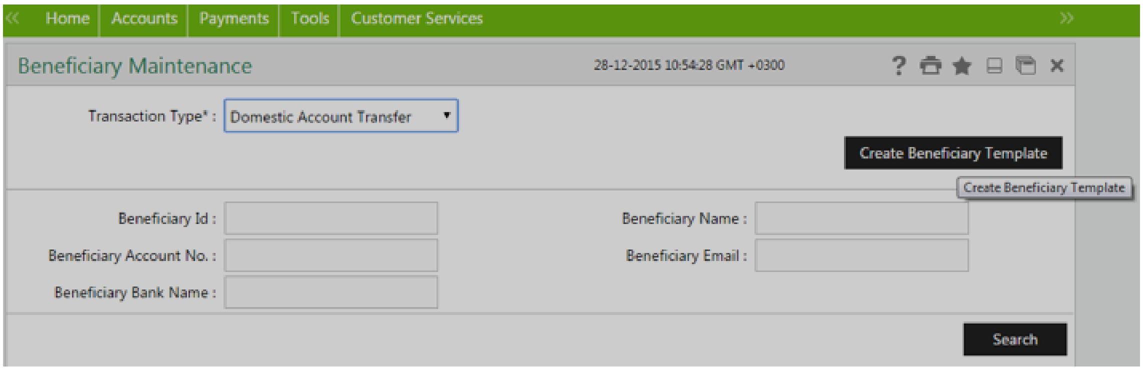


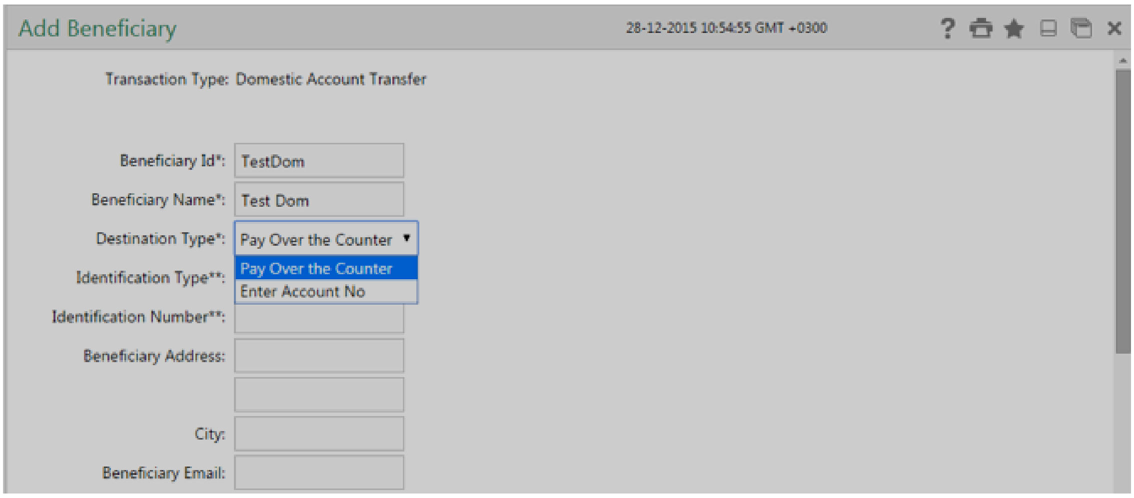
BENEFICIARY MAINTENANCE - DOMESTIC ACCOUNT TRANSFER (EFT / RTGS)

To maintain a beneficiary for Domestic Transfer:

1. Select the Domestic Account Transfer option from the Transaction Type drop-down list from the Beneficiary Maintenance screen.
2. Click Create Beneficiary Template. The system displays the Beneficiary Maintenance – Create beneficiary template screen.

Beneficiary Maintenance – Domestic Account Transfer-Add Beneficiary





3. Select the Destination type as 'Enter Account Number'
4. Enter Beneficiary bank details and select the processing mode (EFT / RTGS)
5. Click the Look Up icon on *Bank code* to search the beneficiary bank/branch code

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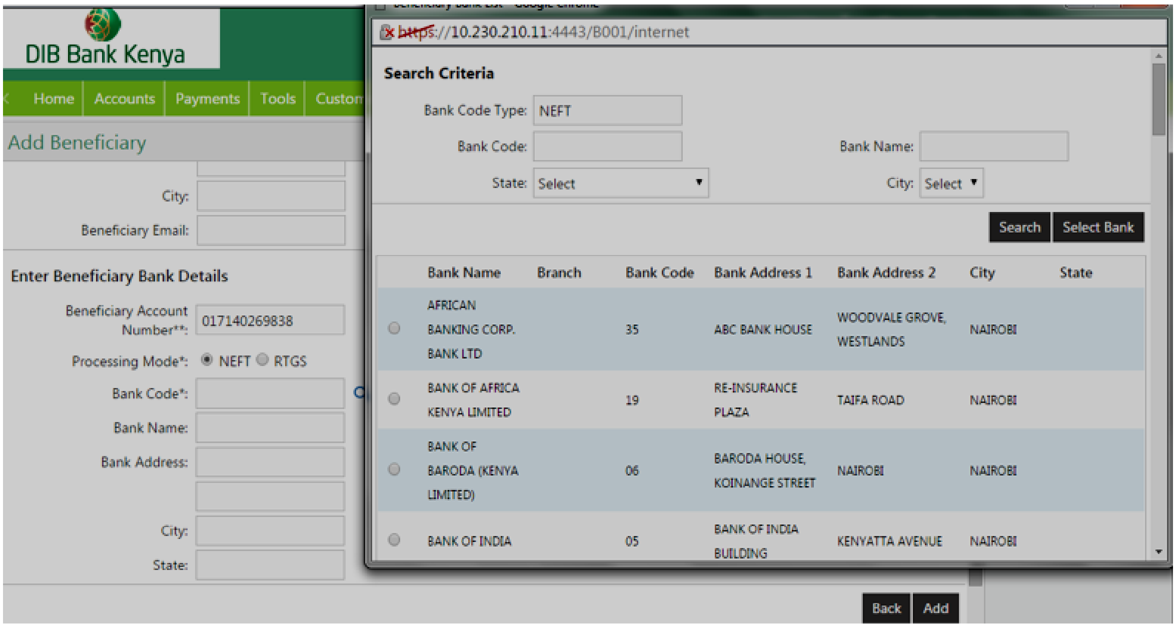
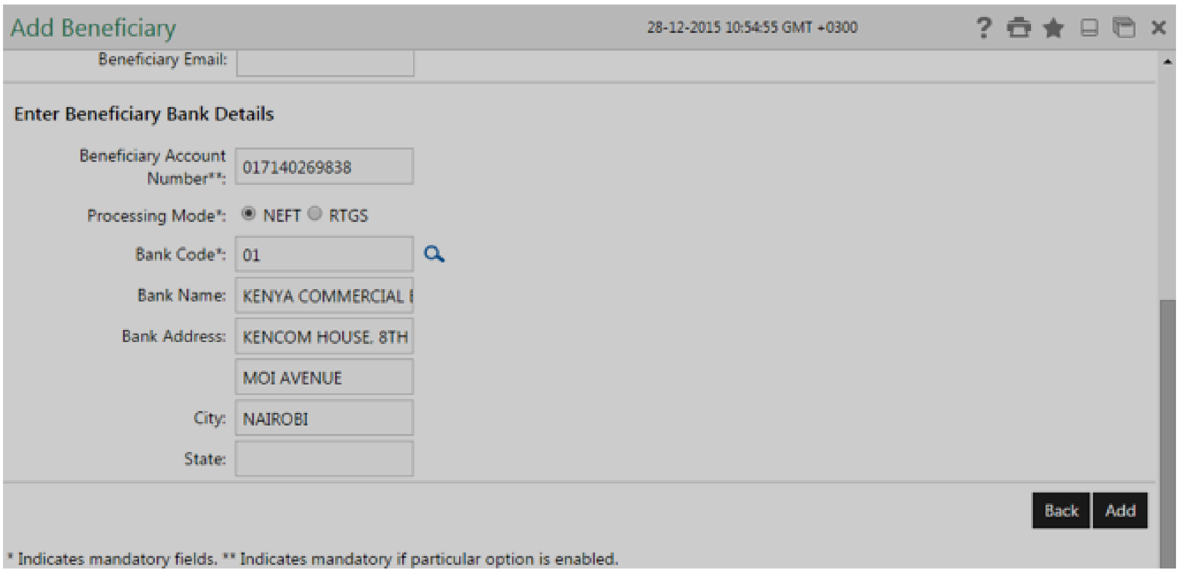




6. Click Add to create a beneficiary. The system displays the Beneficiary Maintenance - Add Beneficiary - Verify screen.

Beneficiary Maintenance - Add Beneficiary - Domestic Account Transfer – Verify

7. Click **Change**. The system displays the Beneficiary Maintenance - Add Beneficiary screen.

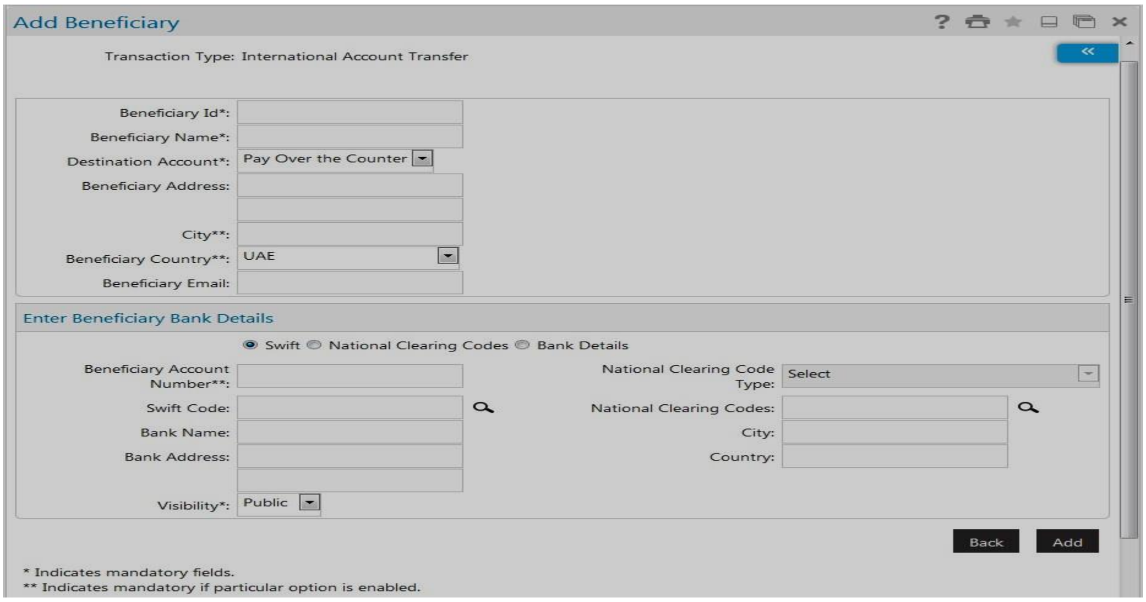
   OR

   Click **Confirm** to create a beneficiary. The system displays the Beneficiary Maintenance - Add Beneficiary - Confirm screen with the status message.

BENEFICIARY MAINTENANCE - INTERNATIONAL ACCOUNT TRANSFER

To maintain a beneficiary for International Account Transfer:

1. Select Transaction Type as International Account Transfer.
2. Click Create Beneficiary Template. The system displays the Beneficiary Maintenance - Add Beneficiary screen.



Field Description:

Field Name	Description
Transaction Type	[Display] This field displays the **Type of Transaction**.
Beneficiary Id	[Mandatory, Alphanumeric] Type the **Beneficiary ID**.
Beneficiary Name	[Mandatory, Alphanumeric] Type the **Beneficiary Name.**
Destination Account	[Mandatory, Drop-Down] Select the destination Account Type. The options are: Pay Over Counter / Account Number
Beneficiary Address	[Optional, Alphanumeric] Type the **Beneficiary Address**.
City	[Optional, Alphanumeric] Type the **Beneficiary City**.
Beneficiary Country	[Mandatory, Drop-Down]

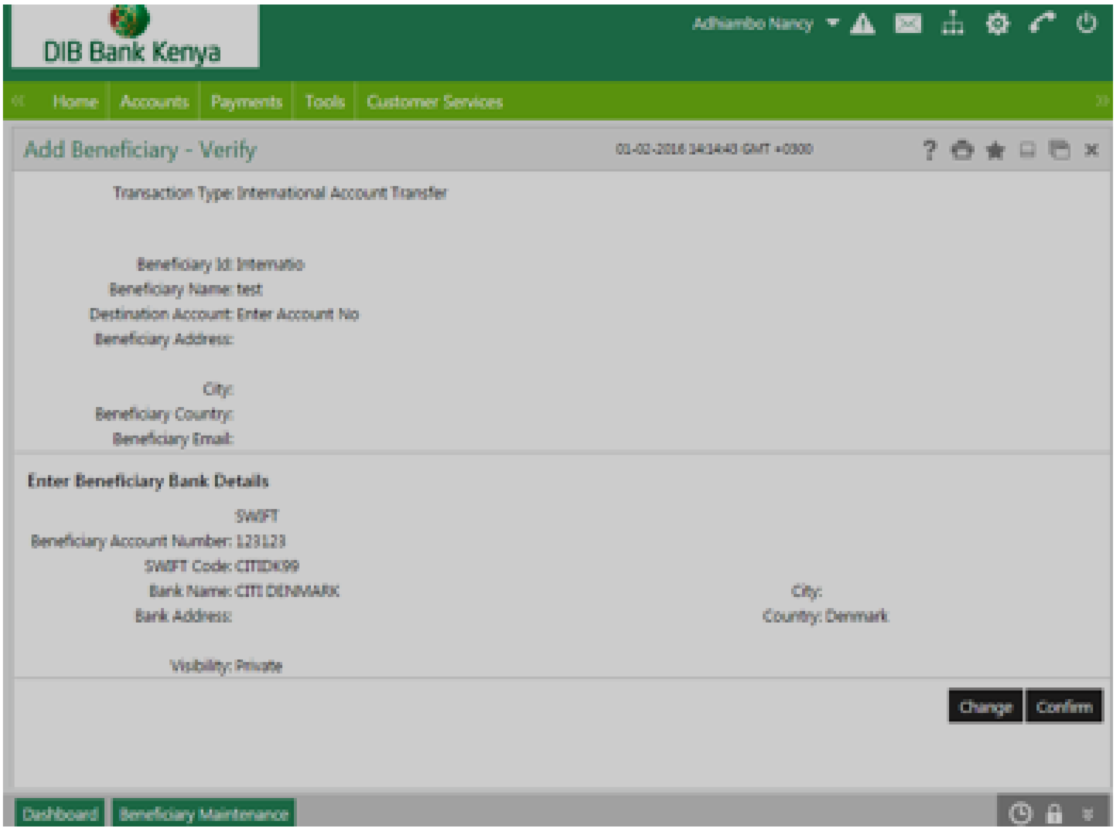
Field Name	Description
	Select the **Beneficiary Country** name from the drop-down list.
Beneficiary Email	[Optional, Alphanumeric] Type the **Beneficiary Email Address**.
Beneficiary Bank Details	
Transfer option	[Optional, Radio Button] Select the radio button through which the transfer is to be made. The options are: Swift / National Clearing Code / Bank Details
Beneficiary Account Number	[Mandatory, Numeric] Type the **Beneficiary Account Number**.
SWIFT Code	[Optional, Search, Lookup] Click the **Look Up** icon to search the *SWIFT ID*.
National Clearing Code Type	[Mandatory, Drop Down] Select the **National Clearing Code Type** from the drop-down list.
National Clearing Codes	[Optional, Search, Lookup] Click the **Look Up** icon to search the **Beneficiary Bank/Branch Code**.
Bank Name	[Display] This field displays the selected **Bank Name**.
Bank Address	[Display] This field displays the selected **Beneficiary Bank/Branch Address**.
City	[Display] This field displays the selected **City**.
Country	[Display] This field displays the selected bank **Country**.
Visibility	[Mandatory, Drop-Down] Select the *Beneficiary Access Level* from the drop-down list. The options are: Public /Private

3. Enter the relevant information.
4. Click **Back**. The system displays the **Beneficiary Maintenance** screen.

   OR

   Click **Add** to create a beneficiary. The system displays the **Beneficiary Maintenance - Add Beneficiary - Verify** screen.

Beneficiary Maintenance - Add Beneficiary- International Account Transfer - Verify



5. Click **Change**. The system displays the **Beneficiary Maintenance - Add Beneficiary** screen.

   OR
   Click **Confirm** to create a beneficiary. The system displays the **Beneficiary Maintenance - Add Beneficiary - Confirm** screen with the status message.

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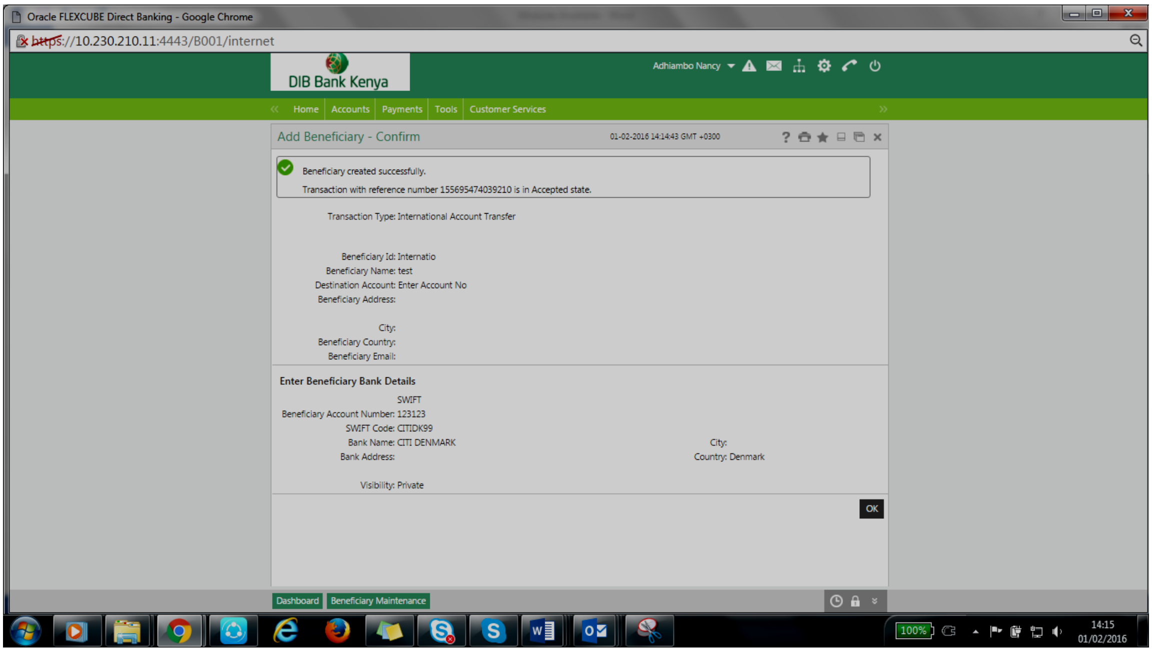
Beneficiary Maintenance - Add Beneficiary- International Account Transfer - Confirm



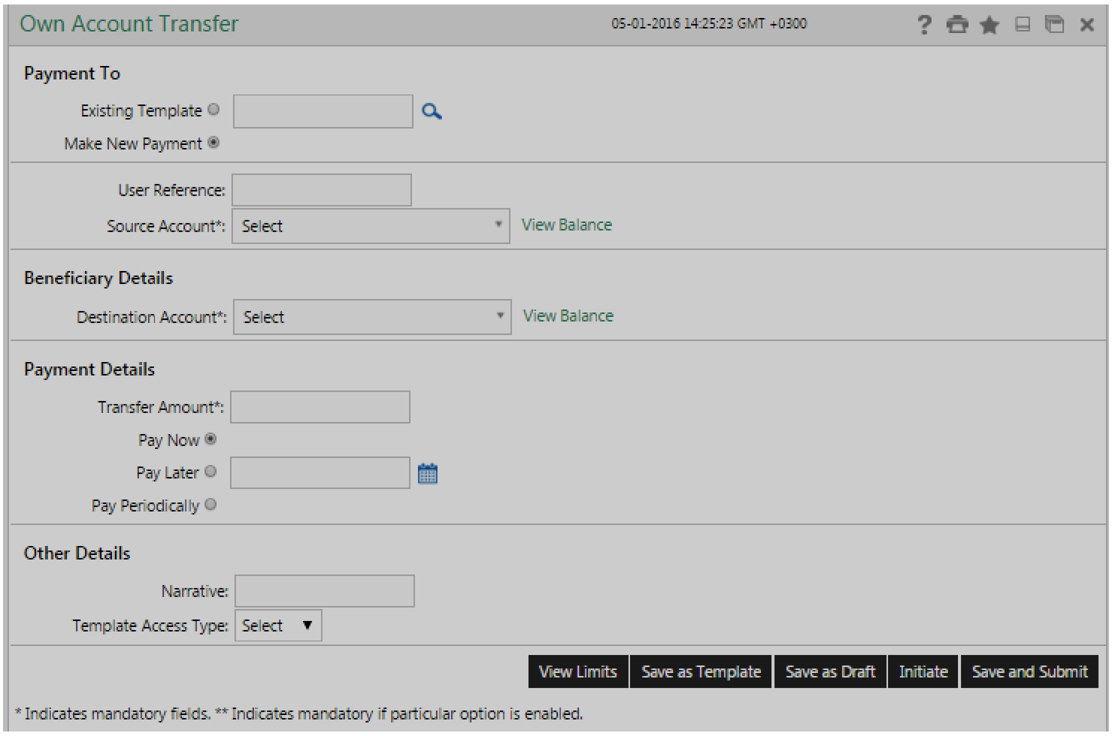
OWN ACCOUNT TRANSFER

Using the Own Account Transfer option, funds transfer can be initiated between any of user's accounts, i.e. the accounts that are under the customer IDs mapped to the user. Such transfer can be done either by making a new payment transaction or by using the Existing template to make the payment.

The payment can be processed immediately, or on a specific future date, or you can set recurring instructions (Standing Instruction) with the bank.

1. Navigate through the menus to ***Payments > Within Bank > Own Account Transfer***.

The system displays the Own Account Transfer screen.



Field Description

Field Name	Description
Existing Template	[Mandatory, Drop-Down] Select **Existing Template** radio button to select the existing payment template for funds transfer.
Make New Payment	[Optional, Radio Button] Select **Make New Payment** option button to make a new funds transfer entry. The transfer can be done either by using the *Existing Payment Template* or *Make New Payment*.

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Field Name	Description
User Reference	[Optional, Alphanumeric] Type the *User Reference Number* that you want to use to identify this transaction.
Source Account	[Mandatory, Drop-Down] Select the *Source Account Number* from the drop-down. Click the button. The system will automatically fetch and display the available balance for the selected account
Destination Account	[Mandatory, Drop-Down] Select the *Destination Account* from the drop-down. Click the button. The system will automatically fetch and display the available balance for the selected destination account
Transfer Amount	[Mandatory, Numeric] Type the amount to be transferred.
Pay Now	[Optional, Radio Button] Select the **Pay now** radio button to process the funds transfer immediately. The transfer can be done in any of the three modes: • Pay Now • Pay Later • Setup Standing Instruction **Pay Later** [Optional, Radio Button] Select the *Pay Later* radio button to make the funds transfer on a future date. **Setup Standing Instruction** [Optional, Radio Button] Select *Setup Standing Instruction* to setup standing instructions for funds transfer for a period. The system auto transfers the fund on the specified date and frequency. **Note**: The *Transfer Date* to be selected should lie between the *Start Date* and the End *Date*. Start Date - Current Date + No of days (1 to 20) End Date - Current Date + 365 Days If the *Transfer Date* happens to be a non-working day or a holiday, then transaction is processed on the next working day.
SI Execution Frequency	[Conditional, Pick List] Select the standing instruction execution frequency for the funds transfer from the drop-down list.

Field Name	Description
	The options are: • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Half -Yearly • Yearly This field is displayed if you select the **Setup Standing Instruction** option.
First Execution Date	[Conditional, Pick List] Select the execution date for the first standing instruction from the Calendar pick list. This field is displayed if you select the **Setup Standing Instruction** option.
Expiry Date	[Conditional, Pick List] Select the standing instruction **Expiry Date** from the **Calendar** pick list. This field is displayed if you select the **Setup Standing Instruction** option.
Narrative	[Optional, Alphanumeric] Type the **Narrative**.
Template Access Type	[Optional, Drop-Down] Select **Template Access Type** from the drop-down list. For Retail Users, template access type will be Private.
View Limits	[Action Button] Click the button to check limits for the transfer.
Save as [Action Button]	
Template	Click the button to save the details as a template for future reference.
Save as Draft	[Action Button] Click the button to save the details as a draft.
Initiate	[Action Button] Click the button to initiate with the transaction process.
Save and Submit	[Action Button] Click the button to save and submit the details.

2. Click Initiate. The system displays the **Own Account Transfer - Verify screen**.

Own Account Transfer - Verify

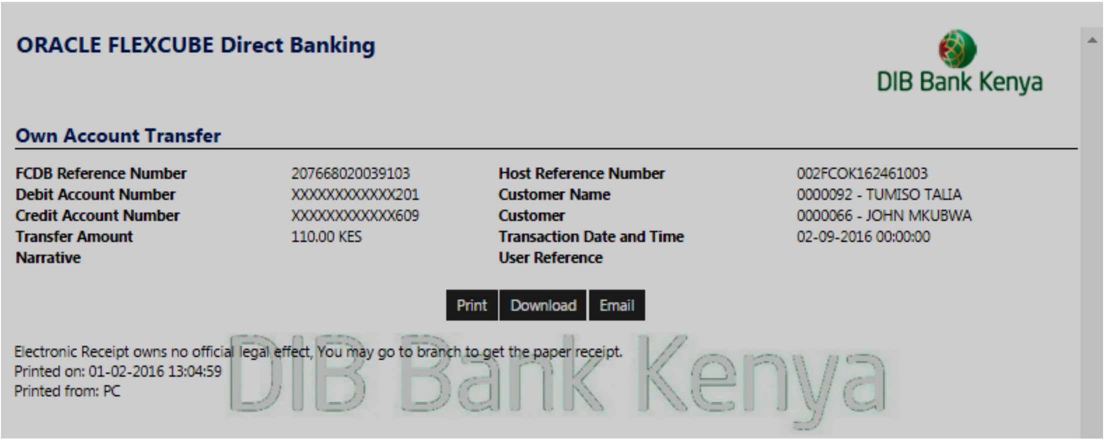
3. Click **Confirm**. The system displays the **Own Account Transfer - Confirm** screen with the status message.
   OR

   Click **Change** to navigate to the previous screen.

Own Account Transfer - Confirm

4. Click **E-Receipt** to generate an e-receipt for the completed transaction.

Own Account Transfer – e-receipt



ORACLE FLEXCUBE Direct Banking

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Own Account Transfer

FCDB Reference Number	207668020039103	Host Reference Number	002FCOK162461003
Debit Account Number	XXXXXXXXXXXX201	Customer Name	0000092 - TUMISO TALIA
Credit Account Number	XXXXXXXXXXXX609	Customer	0000066 - JOHN MKUBWA
Transfer Amount	110.00 KES	Transaction Date and Time	02-09-2016 00:00:00
Narrative		User Reference	

Print Download Email

Electronic Receipt owns no official legal effect, You may go to branch to get the paper receipt.
Printed on: 01-02-2016 13:04:59
Printed from: PC

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5. Click **OK**. The system displays the **Own Account Transfer** screen.

INTERNAL ACCOUNT TRANSFER

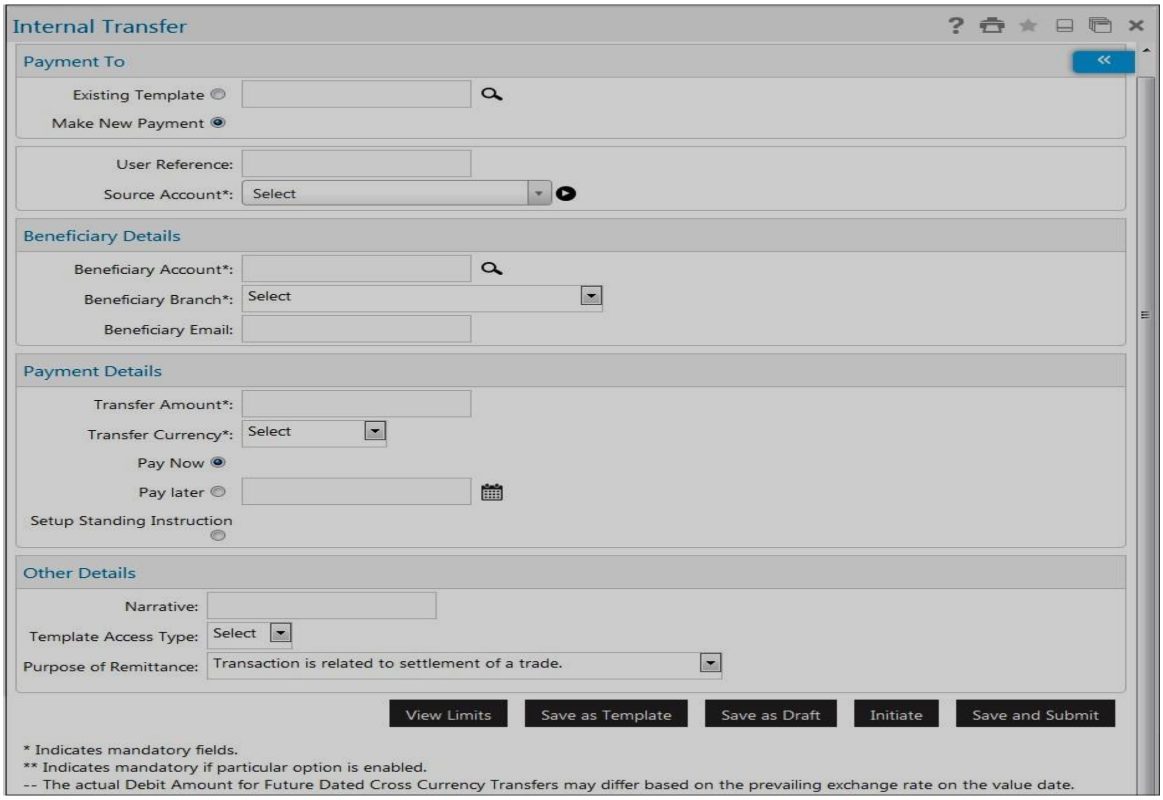
Using the Internal Transfer option, you can transfer funds within the bank, i.e. you can transfer funds to any accounts of the same bank.

You can also create and save payment templates to be used later for funds transfer. Such transfer can be done either by making a new payment transaction or using the existing beneficiary details (i.e. templates) to make the payment. The payment can be processed immediately or on a specific future date, or you can set recurring instructions with the bank.

To view Internal Account Transfer:

1. Navigate through the menus to **Payments > Within Bank > Internal Account Transfer**.

The system displays the **Internal Account Transfer screen.**



Field Description

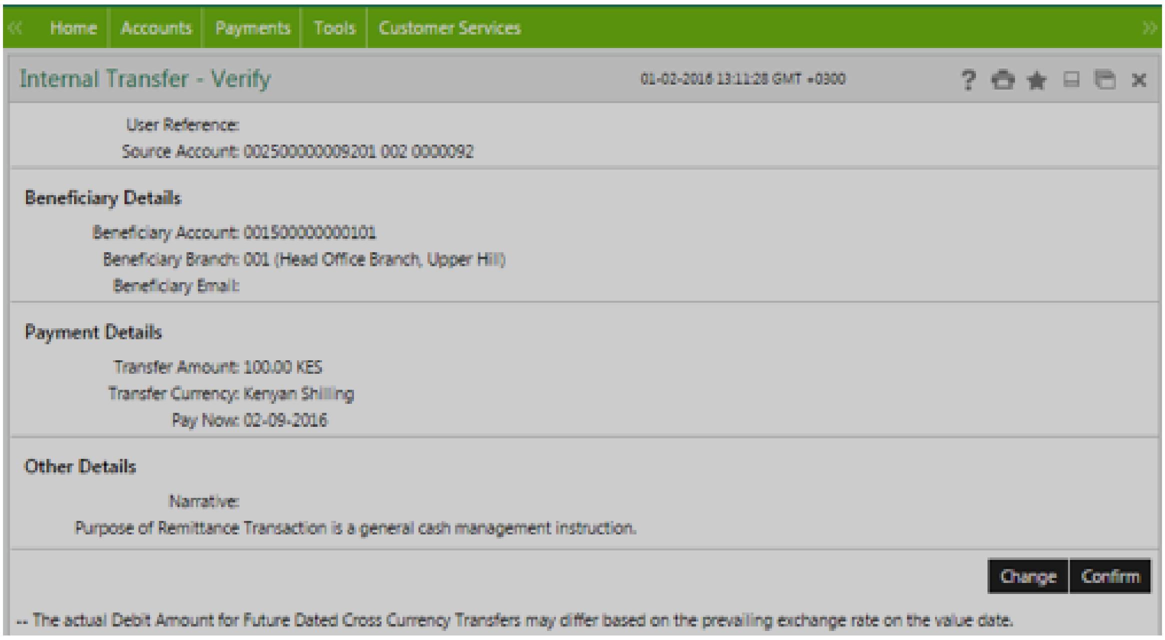
Field Name	Description
Existing Template	[Optional, Drop-Down] Select the **Existing Template** radio button option button to select the existing Payment template for the funds transfer.
Make New Payment	[Optional, Radio Button] Select the **Make New Payment** radio button to make a new funds transfer entry. The transfer can be done either by using the Existing Payment Template or Make New Payment.
User Reference	[Optional, Alphanumeric, 40] Type the User Reference Number that you want to use to identify this transaction.
Source Account	[Mandatory, Drop-Down] Select the **Source Account** number/nickname for the Internal Transfer from the drop-down list. Click the button. The system will automatically fetch and display the available balance for the selected account
Beneficiary Account	[Mandatory, Lookup] Click the **Lookup** button to select any beneficiary. The account of that selected beneficiary will get displayed here.
Beneficiary Branch	[Display] The beneficiary branch will get automatically populated here after the selection of Beneficiary Account.
Beneficiary Email	[Display] The beneficiary email will get automatically populated here after the selection of beneficiary account.
Transfer Amount	[Mandatory, Numeric, 15] Type the transfer amount for the internal transfer.
Transfer Currency	[Mandatory, Drop-Down] Select the transfer currency for the internal transfer from the drop-down list.
Pay Now	[Optional, Radio Button] Select **Pay Now** to process the internal transfer immediately. The transfer can be done in any of the three modes: • Pay Now • Pay Later • Setup Standing Instruction

Field Name	Description
Pay Later	[Optional, Radio Button] Select pay later to make the internal transfer on a future date.
Note: The transfer date to be selected should lie between the *Start Date* and *End Date*. Start Date - Current Date + No of days (1 to 20) End Date - Current Date + 365 Days If the *Transfer Date* happens to be a non-working day or a holiday, then transaction is processed on the next working day.	
Deal Details	[Optional, Radio button] Select deal details by selecting appropriate radio button Options are: • Pre booked • Online • Bank
Note: The *Deal Options* are available to you only if the deal is allowed for your user.	
Setup Standing Instruction	[Optional, Radio button] Select setup standing instruction to set standing instructions for the internal transfer for a period. The system auto transfers the fund on the specified date and frequency.
SI Execution Frequency	[Conditional, Pick List] Select the standing instruction execution frequency for the funds transfer from the drop-down list. The options are: • Daily • Weekly • Fortnightly • Monthly • Bi-Monthly • Quarterly • Half -Yearly • Yearly This field is displayed if you select the **Setup Standing Instruction** option.
First Execution Date	[Conditional, Pick List] Select the execution date for the first standing instruction from the Calendar pick list. This field is displayed if you select the **Setup Standing Instruction** option.
Expiry Date	[Conditional, Pick List] Select the standing instruction **Expiry Date** from the **Calendar** pick list. This field is displayed if you select the **Setup Standing Instruction** option.
Narrative	[Optional, Alphanumeric] Type the **Narrative**.
Template Access Type	[Optional, Drop-Down] Select **Template Access Type** from the drop-down list. For Retail Users, template access type will be Private.

Field Name	Description
View Limits	[Action Button] Click the button to check limits for the transfer.
Save as [Action Button]	
Template	Click the button to save the details as a template for future reference.
Save as Draft	[Action Button] Click the button to save the details as a draft.
Initiate	[Action Button] Click the button to initiate with the transaction process.
Save and Submit	[Action Button] Click the button to save and submit the details.

2. Click **Initiate**. The system displays the **Internal Transfer - Verify** screen.

Internal Transfer - Verify

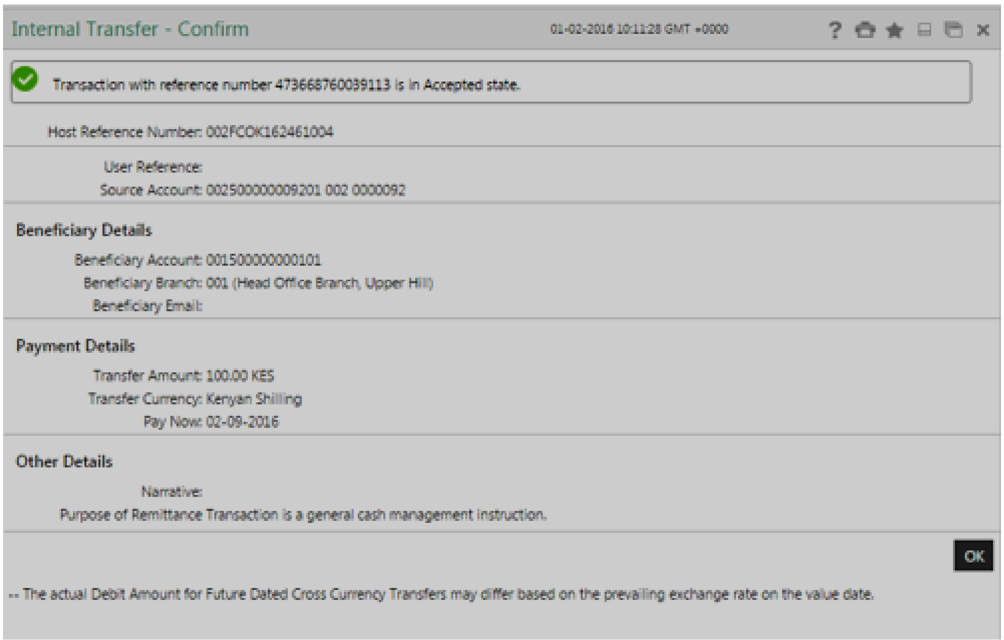


3. Enter the **One Time Password** to confirm the transaction (This will be sent through your registered email address and telephone number)

4. Click **Submit**. The system displays the **Internal Transfer - Confirm** screen with the status message.

   OR
   Click **Cancel** to cancel the funds transfer.

Internal Transfer Confirm



5. Click **OK**. The system displays the **Internal Transfer screen**.

DOMESTIC FUNDS TRANSFER

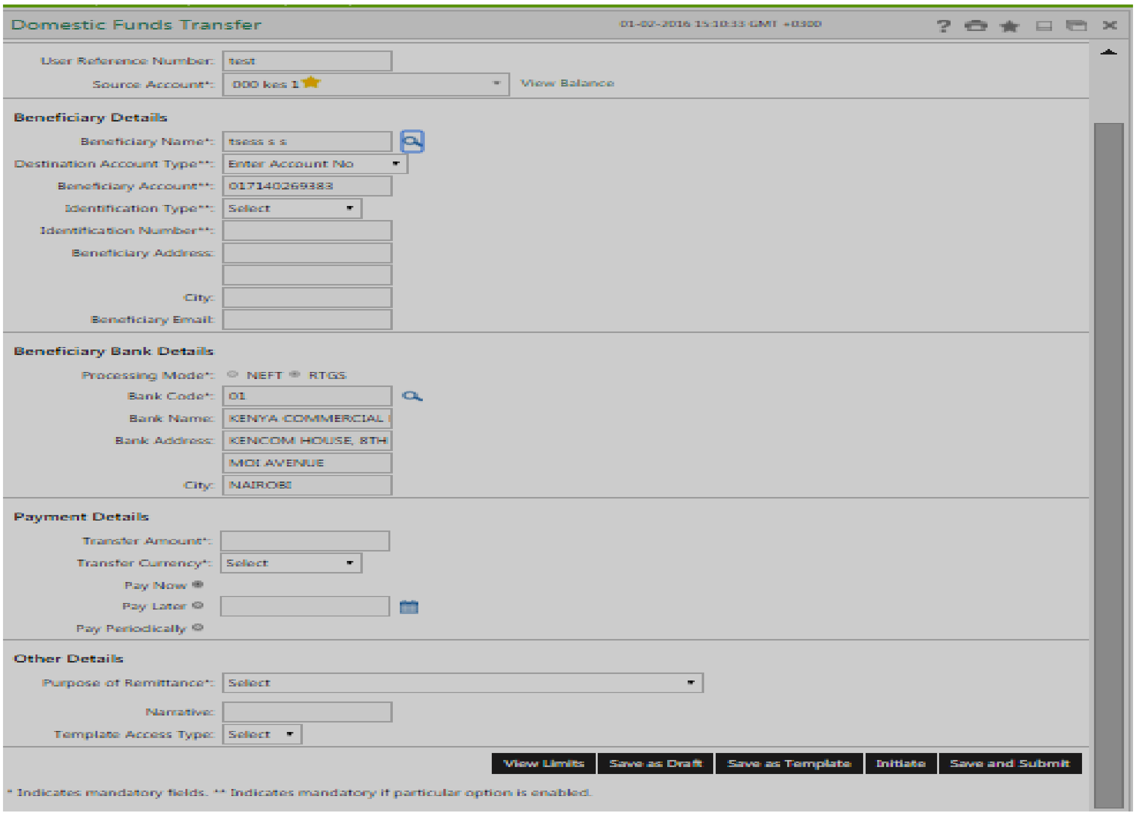
Using the **Domestic Account Transfer** option, you can transfer funds to any account in another bank within the country.

The transfer is usually made through the local payments network (**Real Time Gross Settlement – RTGS OR Electronic Funds Transfer -EFT**). The payment can be processed immediately, or on a specific future date, or you can set recurring instructions with the bank.

To view Domestic Funds Transfer:

1. Navigate through the menus to **Payments > Within Country > Domestic Account Transfer**.

Domestic Funds Transfer



Field Description

Field	Description
Payment To	
Existing Template	[Optional, Radio Button] Select **Existing Template** option button to select the existing Payment Template *for* Funds Transfer.
Make New Payment	[Optional, Radio Button] Select **Make New Payment** option button to make a new funds transfer entry. The transfer can be done either by using Existing Payment Template or Make New Payment.
User Reference Number	[Optional, Alphanumeric, 40] Type the **User Reference Number** that you want to use to identify this transaction If a payment template is selected from the Payment Template, this field displays the User Reference Number of the selected payment template.
Source Account	[Mandatory, Drop-Down] Select the **Source Account Number** from the drop-down list. Click the button. The system will automatically fetch and display the available balance for the selected source account.
Beneficiary Name	[Mandatory, Lookup] Click the **Lookup** button to select any beneficiary. The name of that selected beneficiary will get displayed here.
Destination Account	[Mandatory, Drop Down] Select the **Destination Account Type** from the drop-down list. The options are: Account No / Pay Over Counter
Beneficiary Account	[Display] The **Beneficiary Account Number** will be automatically populated here after the selection of the *Beneficiary Name*.
Identification Type	[Dropdown] Select the desired value from the dropdown.
Identification Reference Number	[Optional, Input Box] Enter the respective Identification Reference Number, for the selected Identification Type.

Field	Description
Beneficiary Address	[Display] The Beneficiary Address will be automatically populated here after the selection of Beneficiary Name.
City	[Display] The Beneficiary City will be automatically populated here after the selection of Beneficiary Name.
Beneficiary Email	[Display] The Beneficiary E-mail will be automatically populated here after the selection of Beneficiary Name.
Beneficiary Bank Details	
Processing Mode	[Optional, Radio Button] Select the desired Processing Mode.
SWIFT / Bank Code	[Optional, Lookup] Click the **Search** button to select the appropriate Swift/Bank Code.
Bank Name	[Display] Type the name of the Beneficiary Bank. This field is enabled if you select the Bank Details option. If you select National Clearing Codes option then bank name will get automatically populated here.
Bank Address	[Display] Type the address of the beneficiary bank. This field is enabled if you select the Bank Details option. If you select National Clearing Codes option then the Bank Address will get automatically populated here.
City	[Display] Type the city of the Beneficiary Bank. This field is enabled if you select the Bank Details option. If you select the National Clearing Codes option then Bank City will get automatically populated here.
Payment Details	
Transfer Amount	[Mandatory, Numeric] Type the **Transfer Amount** for the **Domestic Transfer**.
Transfer Currency	[Mandatory, Drop-Down] Select the **Transfer Currency for the Domestic Transfer** from the drop-down list.
Pay Now	[Optional, Radio Button] Select **Pay Now** to process the transaction immediately. The transfer can be done in any of the three modes:

<table>
<tr><th>Field</th><th>Description</th></tr>
<tr><td></td><td>Pay Now
Pay Later
Setup Standing Instruction
Pay Later

[Optional, Radio Button]

Select Pay Later to make the payment on future date.

Setup Standing Instruction

[Optional, Radio Button]

Select Setup Standing Instruction to set standing instructions for the Domestic Transfer for a period. The system auto transfers the fund on the specified date and frequency.</td></tr>
<tr><td colspan="2">Note: The Transfer Date to be selected should lie between the Start Date and the End Date.

Start Date - Current Date + No of days (1 to 20)

End Date - Current Date + 365 Days

If the Transfer Date happens to be a non-working day or a holiday, then transaction is processed on the next working day.</td></tr>
<tr><td>SI Execution Frequency</td><td>[Conditional, Drop-Down]

Select the standing instruction execution frequency for the Domestic Transfer from the drop-down list.

The options are:
Daily
Weekly
Fortnightly
Monthly
Bi-Monthly
Quarterly
Half -Yearly
Yearly
This field is displayed if you select the Setup Standing Instruction option.</td></tr>
<tr><td>First Execution Date</td><td>[Conditional, Pick List]

Select the Execution Date for the first Standing Instruction from the Calendar pick list.

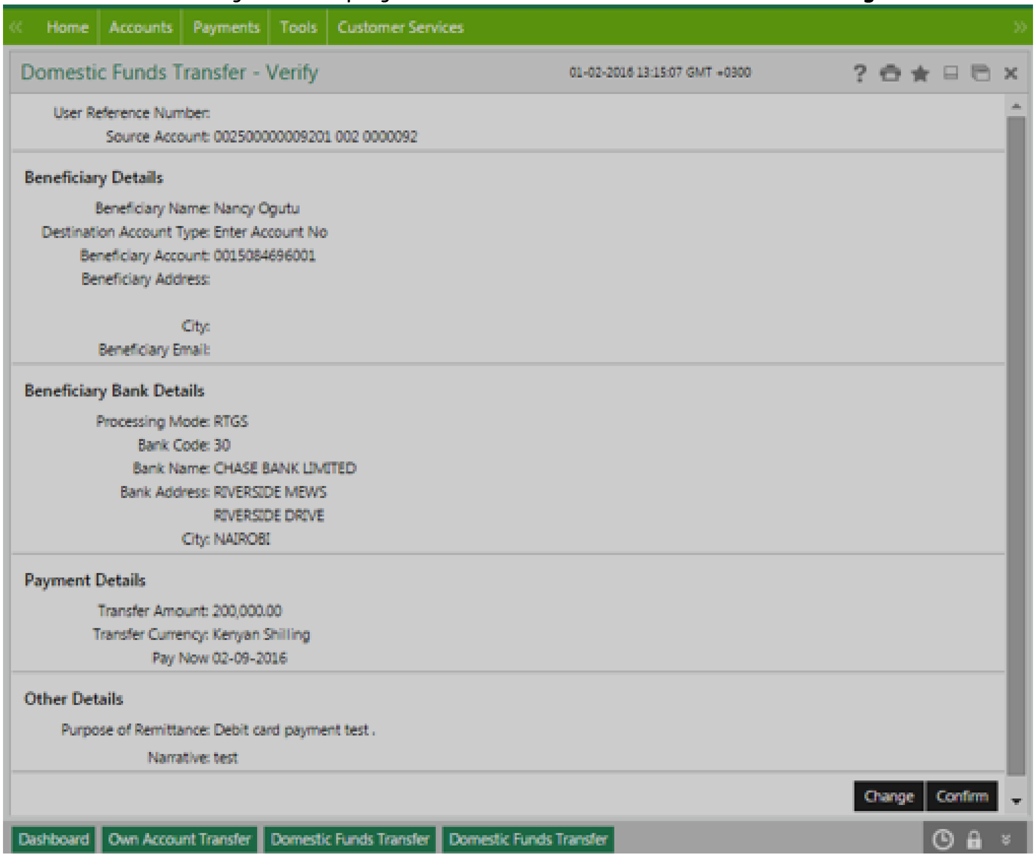
This field is displayed if you select the Setup Standing Instruction option.</td></tr>
<tr><td>Expiry Date</td><td>[Conditional, Pick List]

Select the standing instruction Expiry Date from the Calendar pick list.

This field is displayed if you select the Setup Standing Instruction option.</td></tr>
<tr><td colspan="2">Other Details</td></tr>
<tr><td>Purpose of</td><td>[Optional, Drop-Down]</td></tr>
</table>

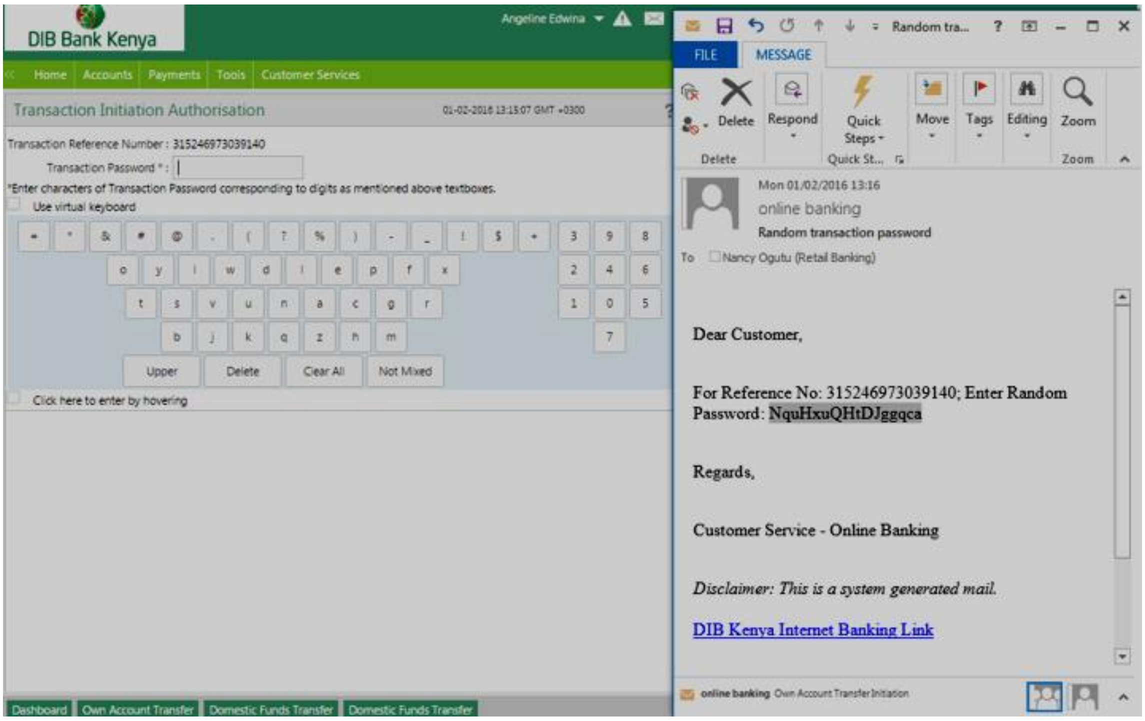
Field	Description
Remittance	Select the **Purpose of Remittance** from the drop-down list.
Narrative	[Optional, Alphanumeric] Type the Narrative.
Template Access Type	[Optional, Drop-Down] Select template access type from the drop-down list. The options are: Public / Private

2. Click **Initiate**. The system displays the **Domestic Funds Transfer - Verify** screen.



3. Click **Confirm**. The system displays the **Transaction Initiation Authorization** screen

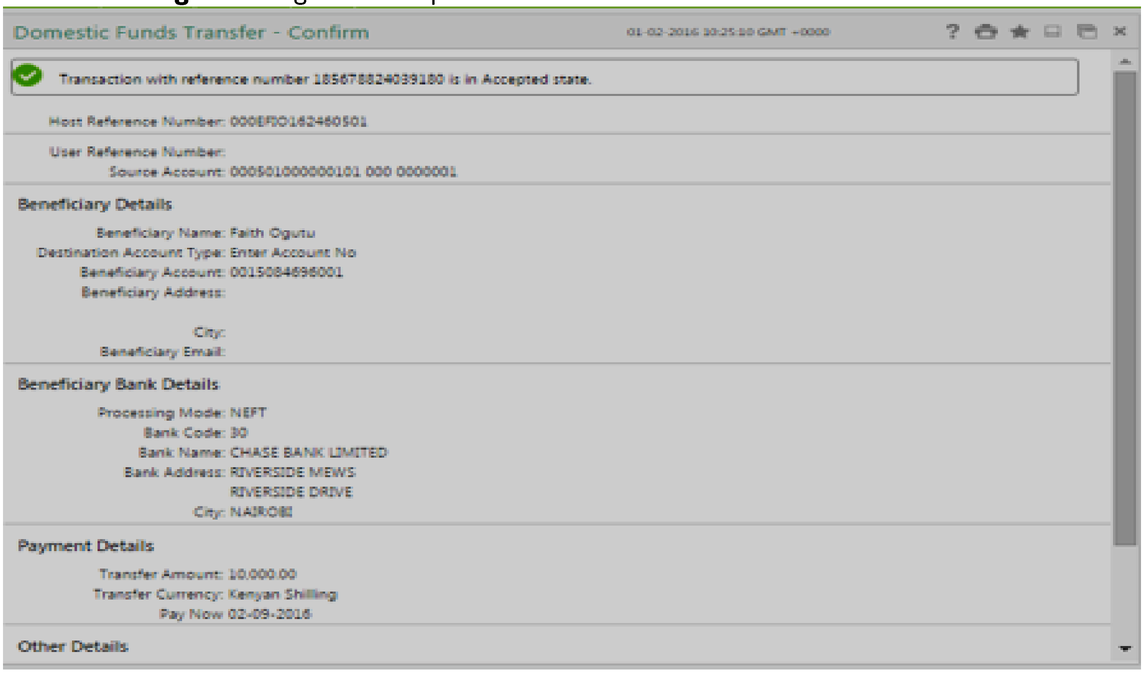
4. Enter the **Random Password** as received in your registered email / mobile and **Submit**



5. Click **Submit**. The system displays the **Domestic Funds Transfer - Confirm** screen with the status message.

   OR

   Click **Change** to navigate to the previous screen.



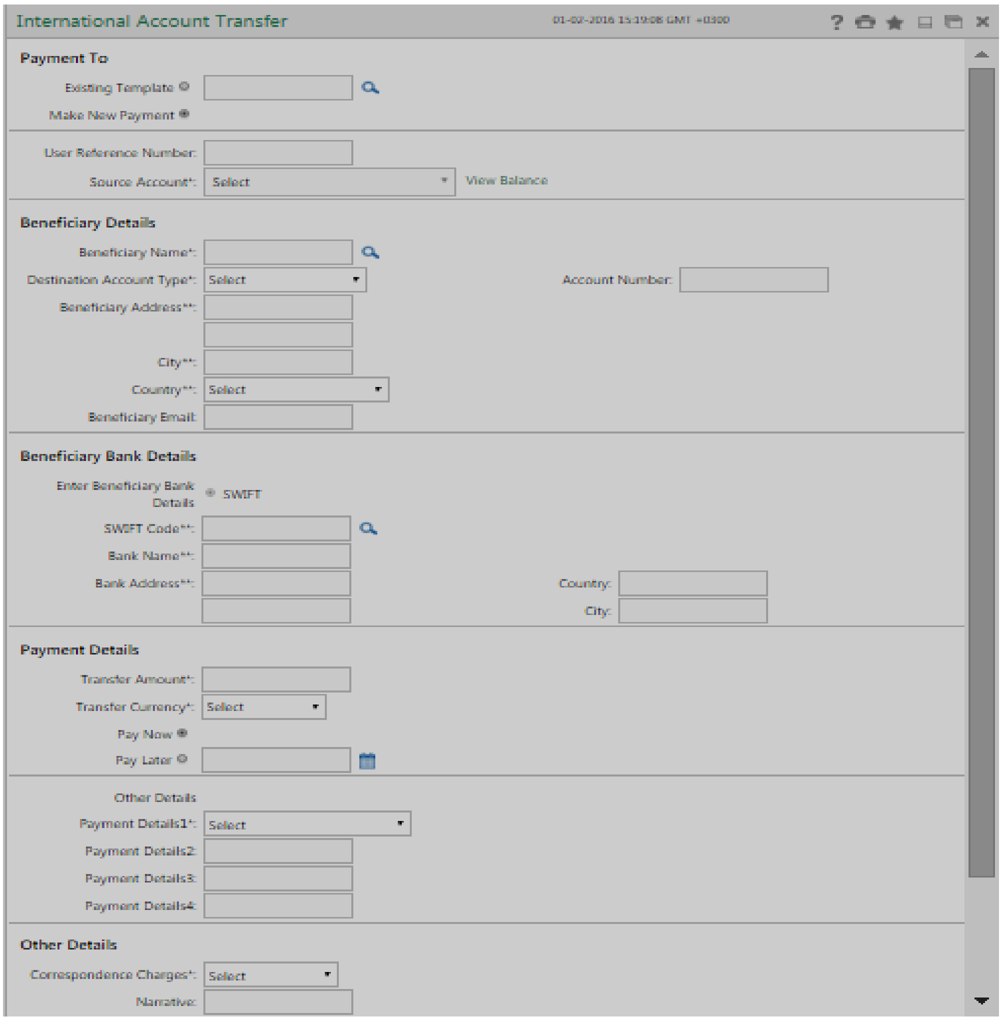
INTERNATIONAL TRANSFER

Using the international transfer option, you can transfer funds globally, i.e., you can transfer funds to any account in any bank across the globe. Such transfer can be made either by using an existing template or as a new payment transaction. The payment can be processed immediately, or on a specific future date, or as per your standing instructions with the bank.

To view International Account Transfer:

1. Navigate through the menus to **Payments > Cross Border > International Account Transfer**.

International Account Transfer



Field Description

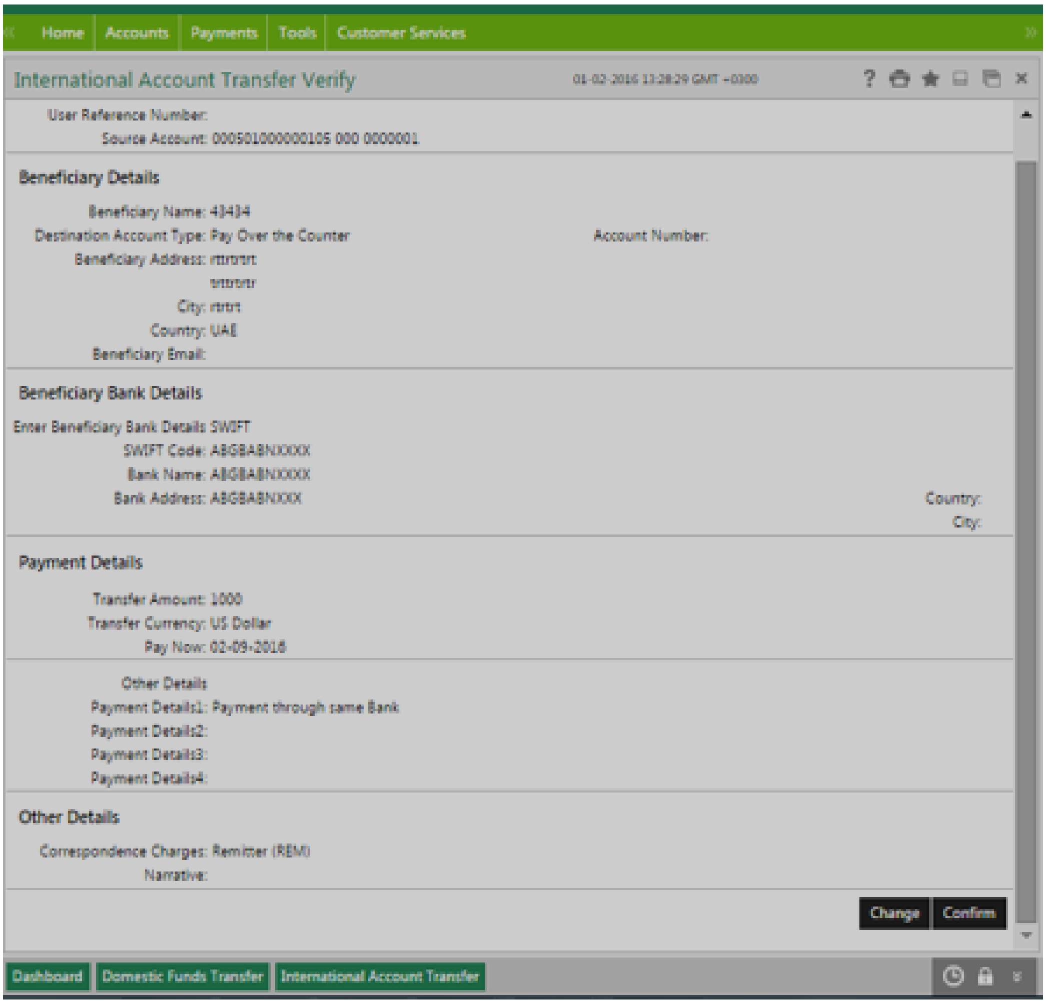
Field Name	Description
Payment To	
Existing Template	[Optional, Radio Button] Select **Existing Template** option button to select the **Existing Payment Template** for funds transfer.
Make New Payment	[Optional, Radio Button] Select **Make New Payment** option button to make a new funds transfer entry. The transfer can be done either by using existing payment template *or* make new payment.
User Reference Number	[Optional, Alphanumeric, 20] Type the user reference number as per your choice.
Source Account	[Mandatory, Drop-Down] Select the source account from the drop-down list. Click the button. The system will automatically fetch and display the available balance for the selected source account.
Beneficiary Details	
Beneficiary Name	[Mandatory, Alphanumeric Lookup] Click the **Look-up** button to select any beneficiary. Name of that selected beneficiary will get displayed here.
Destination Account Type	[Conditional, Drop-Down] Select the destination account from the drop-down list. The options are as follows: • Enter Account No • Pay Over The Counter
Beneficiary Address	[Conditional, Alphanumeric] The beneficiary address will get automatically populated here after the selection of beneficiary name. This field is editable when you select the pay over the counter option from the destination account type dropdown.
City	[Conditional, Alphanumeric] The beneficiary city will get automatically populated here after the selection of the beneficiary name. This field is enabled when you select the pay over the counter option from the destination account type dropdown.
Country	[Conditional, Drop-Down] Select the country *of the* beneficiary from the drop-down list. This field is enabled when you select the pay over the counter option from the destination account type dropdown.
Beneficiary Email	[Conditional, Alphanumeric, 40] Type the beneficiary email address. This field is enabled if you select the make new payment option.

Field Name	Description
Account Number	[Conditional, Alphanumeric, 34] Type the beneficiary account number. This field is enabled when you select the account no option from the **Destination Account Type** dropdown.
Beneficiary Bank Details	
Enter Beneficiary Bank Details	[Optional, Radio Button] Select the option to enter the beneficiary bank details. The options are follows: • SWIFT • National Clearing Codes • Bank Details
SWIFT Code	[Conditional, Lookup] Click the **Lookup** button to select the swift code.
Bank Name	[Display] The beneficiary bank name will get automatically populated here after the selection of swift code. This field is enabled if the bank details option is selected from the 'enter beneficiary bank details'
Bank Address	[Conditional, Alphanumeric] Type the bank address. This field is enabled if the bank details option is selected from the 'enter beneficiary bank details'. If you select the swift code then this field will get automatically populated.
National Clearing Code	[Search, Lookup] Click the **Search** button to select the beneficiary bank code.
National Clearing Code Type	[Mandatory, Drop-Down] Select the national clearing code type from drop-down list.
Country	[Conditional, Alphanumeric] Type the country name. This field is enabled if the bank details option is selected from the 'enter beneficiary bank details'. If you select the swift code then this field will get automatically populated.
City	[Conditional, Alphanumeric] Type the city of the beneficiary. This field is enabled if the bank details option is selected from the 'enter beneficiary bank details'. If you select the swift code then this field will get automatically populated.
Intermediary Bank Details	[Conditional, Radio button] Select from the radio button : • Swift Code • Bank Details
Note: If you select Swift Code radio button, then after selecting any swift code through search option at Swift Code field, remaining details will get auto populated. If you select Bank details radio button then you will have to	

Field Name	Description
enter remaining details.	
Payment Details	
Transfer Amount	[Mandatory, Numeric] Type the transfer amount. If a payment template is selected from the payment template drop-down list, this field displays the transfer amount of the selected payment template.
Transfer Currency	[Mandatory, Drop-Down] Select the transfer currency for the international transfer from the drop-down list.
Pay Now	[Optional, Radio Button] Select pay now to process the transaction immediately.
Pay Later	[Optional, Radio Button] Select pay later to make the payment on future date.
Note: The *Transfer Date* to be selected should lie between the *Start Date* and the *End Date*. *Start Date* - Current Date + No of days (1 to 20) *End Date* - Current Date + 365 Days If the *Transfer Date* happens to be a non-working day or a holiday, then transaction is processed on the next working day.	
Other Details	
Payment Details 1	[Mandatory, Drop-Down] Select the payment details from the drop-down list.
Payment Details	[Optional, Alphanumeric] Type the description for payment details.
Correspondence Charges	[Mandatory, Drop-Down] Select the correspondence charges from the drop-down list.
Narrative	[Optional, Alphanumeric] Type the narrative.
Template Access Type	[Optional, Drop-Down] Select the template access type from the drop-down list. Options are: Public / Private

2. Click the **Initiate** button. The system displays the **Internal Account Transfer Verify** screen.

International Account Transfer - Verify

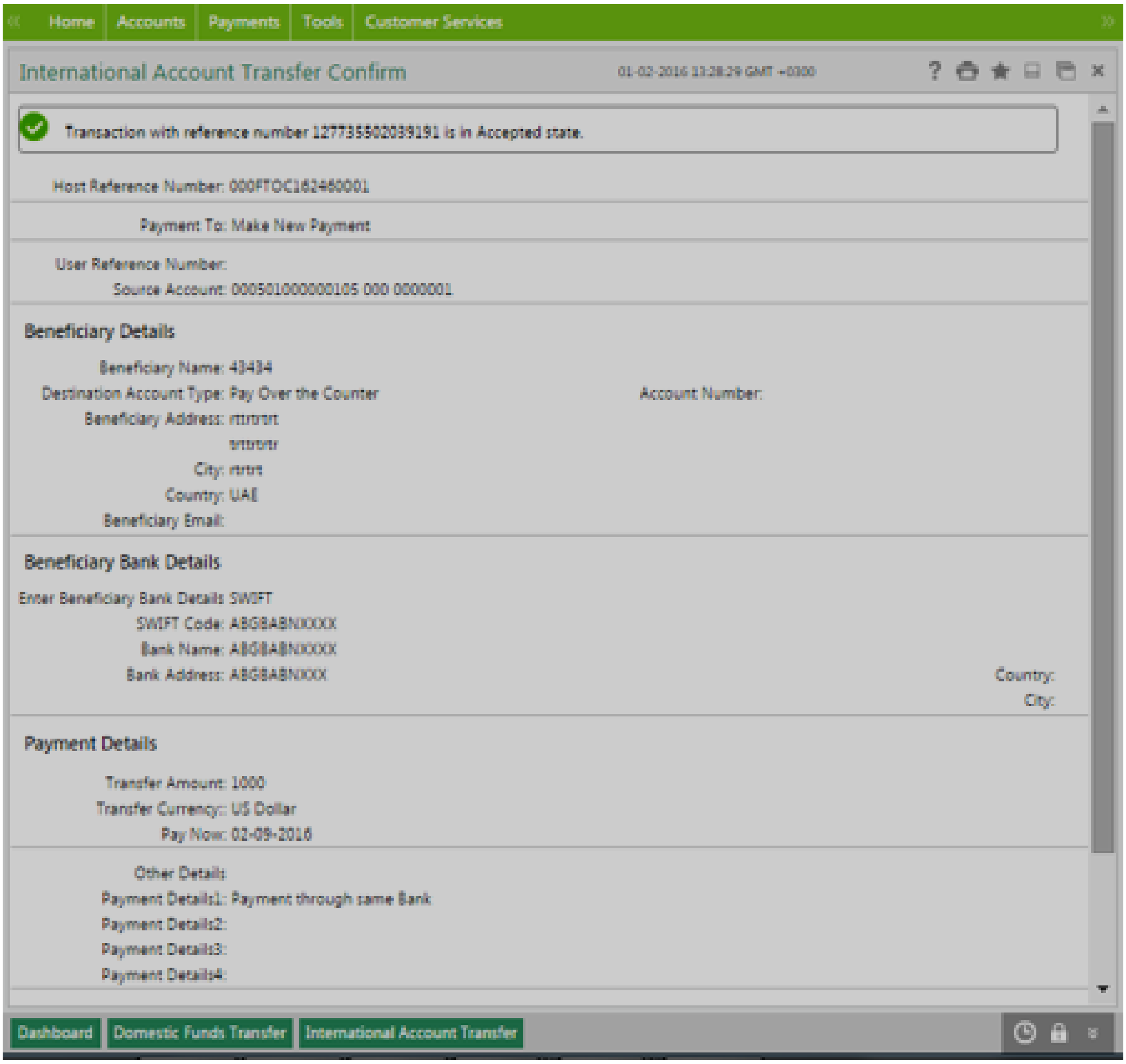


3. Click **Confirm**. The system displays the **International Account Transfer Confirm** screen.
   OR
   Click **Change** to navigate to the previous screen.

DIB Bank Kenya

A subsidiary of Dubai Islamic Bank PJSC

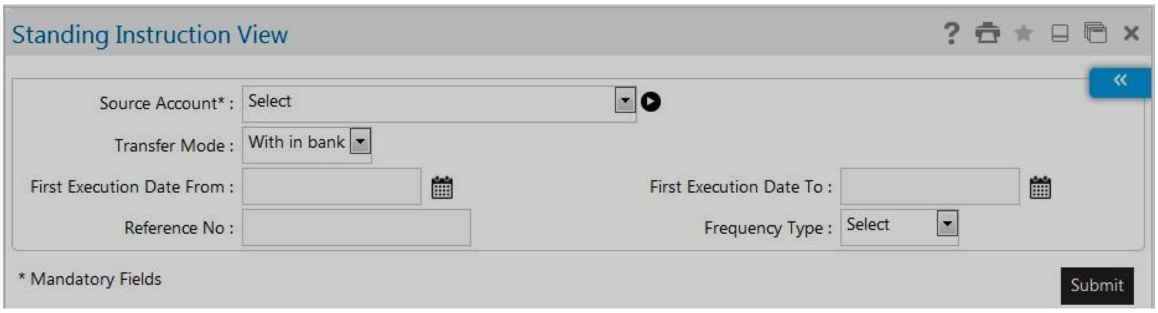
International Account Transfer Confirm



VIEW STANDING INSTRUCTION

The Standing Instruction facility allows you to intimate the bank in advance to transfer funds between your current and savings accounts in the bank periodically. Whenever these kind of periodic transactions are to be affected, you can instruct the bank to do the same by setting up a standing instruction (SI). This section enables to view and cancel the standing instruction.

1. Navigate through the menus to **Payments > Recurring Transfer and Payments > View Standing Instructions**.

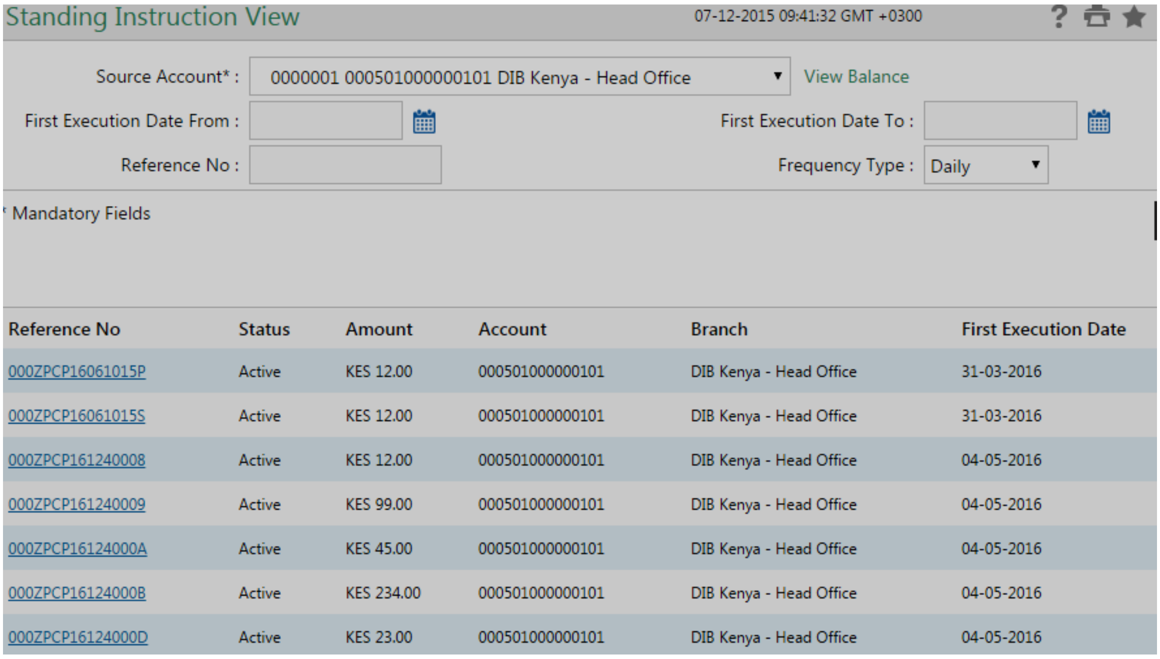


Field Description

Field Name	Description
Source Account	[Mandatory, Drop-Down] Select the desired source account from which funds are transferred.
Transfer Mode	[Optional, Drop-Down] Select the type of transfer from the drop-down list.
First Execution Date From	[Optional, Pick list] Select the start date for the standing instruction from the pick list.
First Execution Date To	[Optional, Pick list] Select the end date for the standing instruction from the pick list.
Reference No	[Optional, Numeric] Type the standing instruction reference number.
Frequency Type	[Optional, Drop-Down] Select the appropriate execution SI frequency from the drop down list.

2. Click **Submit**. The system displays the **Standing Instructions View** screen with the details.

Standing Instruction View:



Standing Instruction View

07-12-2015 09:41:32 GMT +0300

Source Account* : 0000001 000501000000101 DIB Kenya - Head Office View Balance

First Execution Date From :

First Execution Date To :

Reference No :

Frequency Type : Daily

* Mandatory Fields

Reference No	Status	Amount	Account	Branch	First Execution Date
000ZPCP16061015P	Active	KES 12.00	000501000000101	DIB Kenya - Head Office	31-03-2016
000ZPCP16061015S	Active	KES 12.00	000501000000101	DIB Kenya - Head Office	31-03-2016
000ZPCP161240008	Active	KES 12.00	000501000000101	DIB Kenya - Head Office	04-05-2016
000ZPCP161240009	Active	KES 99.00	000501000000101	DIB Kenya - Head Office	04-05-2016
000ZPCP16124000A	Active	KES 45.00	000501000000101	DIB Kenya - Head Office	04-05-2016
000ZPCP16124000B	Active	KES 234.00	000501000000101	DIB Kenya - Head Office	04-05-2016
000ZPCP16124000D	Active	KES 23.00	000501000000101	DIB Kenya - Head Office	04-05-2016

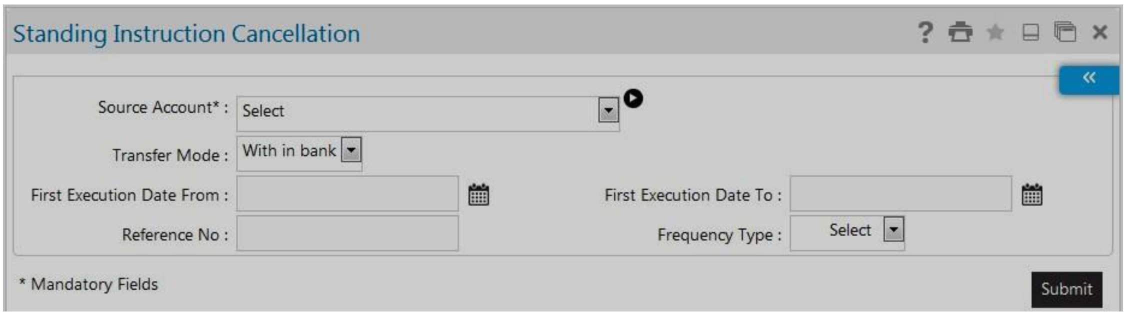
DIB Bank Kenya
A subsidiary of Dubai Islamic Bank PJSC

STANDING INSTRUCTION CANCELLATION

To cancel standing instruction

1. Navigate through the menus to **Payments > Recurring Transfer and Payments > Standing Instruction Cancellation**. The system displays the **Standing Instruction Cancellation** screen.

Standing Instruction Cancellation



Field Description

Field Name	Description
Source Account	[Mandatory, Drop-Down] Select the desired source account from which funds are to be transferred
Transfer Mode	[Optional, Drop-Down] Select the type of transfer.
First Execution Date From	[Optional, Pick list] Select the first execution date from which the search should Begin from the pick list.
First Execution Date To	[Optional, Pick list] Select the end date for the first execution from the pick list.
Reference No	[Optional, Numeric] Type the standing instruction reference number.
Frequency Type	[Optional, Drop-Down] Select the execution SI frequency from drop down list.

2. Click **Submit.** The system displays the **Standing Instructions for cancellation** in the **Standing Instruction Cancellation** screen.

Standing Instruction Cancellation-Confirm 07-12-2015 09:43:08

Transaction with reference number 203935672027032 is in Accepted state.

Reference No : 000ZPCP1601500DX

Standing Instruction Details

Start Date : 30-01-2016 End Date :

Frequency : 0 Year 0 Month 0 Days

Transaction Details

Source Account : 0000001 000501000000101 DIB Kenya - Head Office

Destination Account : 123456

Transfer Amount : 10.00

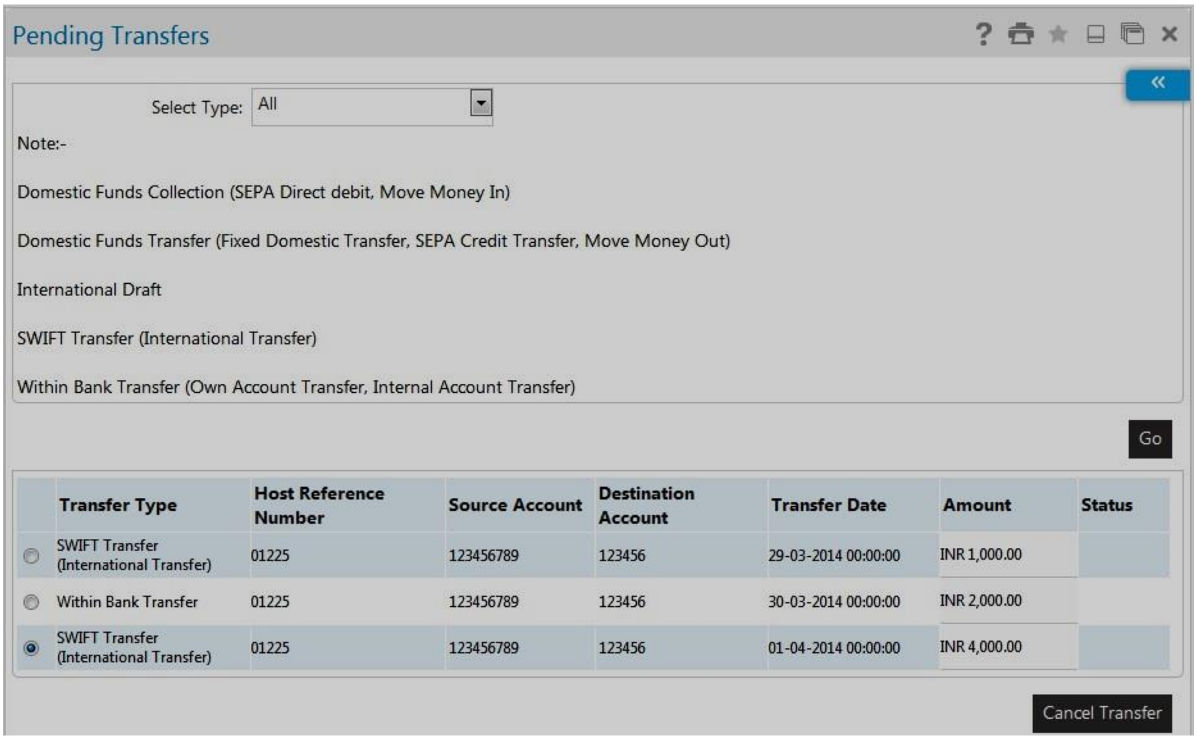
Currency : KES

PENDING TRANSFERS

This section enables the customers to view the pending transfers whether it is move money in or move money out and group them for clarity purpose. It also allows cancelling any pending transfers from the system.

1. Navigate through the menus to **Payments > Pending Transfer**.

Pending Transfers



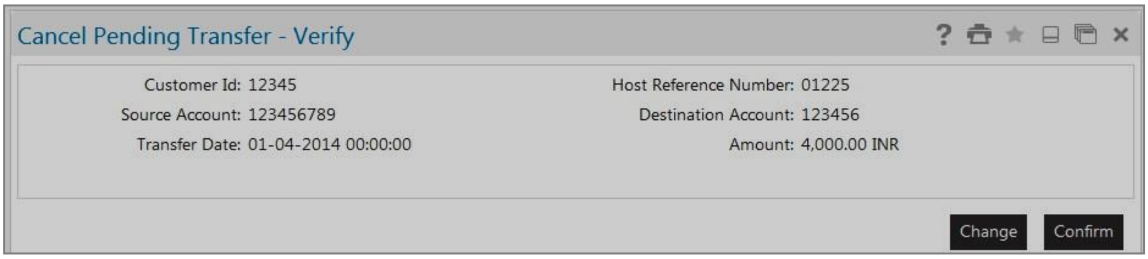
Field Description

Field Name	Description
Transfer Type	[Display] This column displays the type of transfer.
Host Reference Number	[Display] This column displays the host reference number.
Source Account	[Display] This column displays the desired source account for the transaction.
Destination Account	[Display] This column displays the destination account for the transaction.
Transfer Date	[Display] This column displays the transfer date for the transaction.
Amount	[Display] This column displays the amount of the transaction.

Field Name	Description
Status	[Display] This column displays the reason due to which the transfer is pending.

2. Select any of the **Transfer Type** radio button of which the transfer is to be cancelled.
3. Click **Cancel Transfer**. The system displays the **Cancel Pending Transfer - Verify** screen.

Pending Transfers View – Cancel Verify



4. Click **Confirm**. The system displays the **Pending Transfer - Cancel - Confirm** screen.

   OR

   Click **Change** to change the entered details.

Pending Transfers - Cancel - Confirm

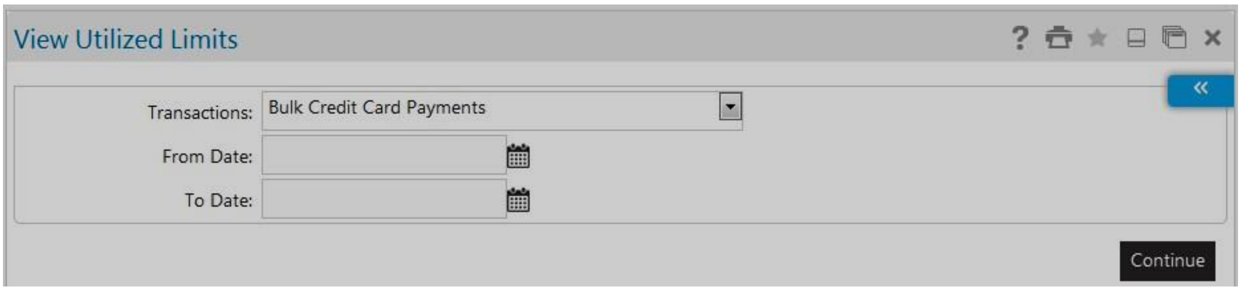
5. Click **OK**. The system displays the **Pending Transfer** screen.

VIEW LIMITS UTILIZATION

Using this option, you can view the limits utilized.

1. Navigate through the menus to **Payments > View Limit Utilization**.

Select Transaction

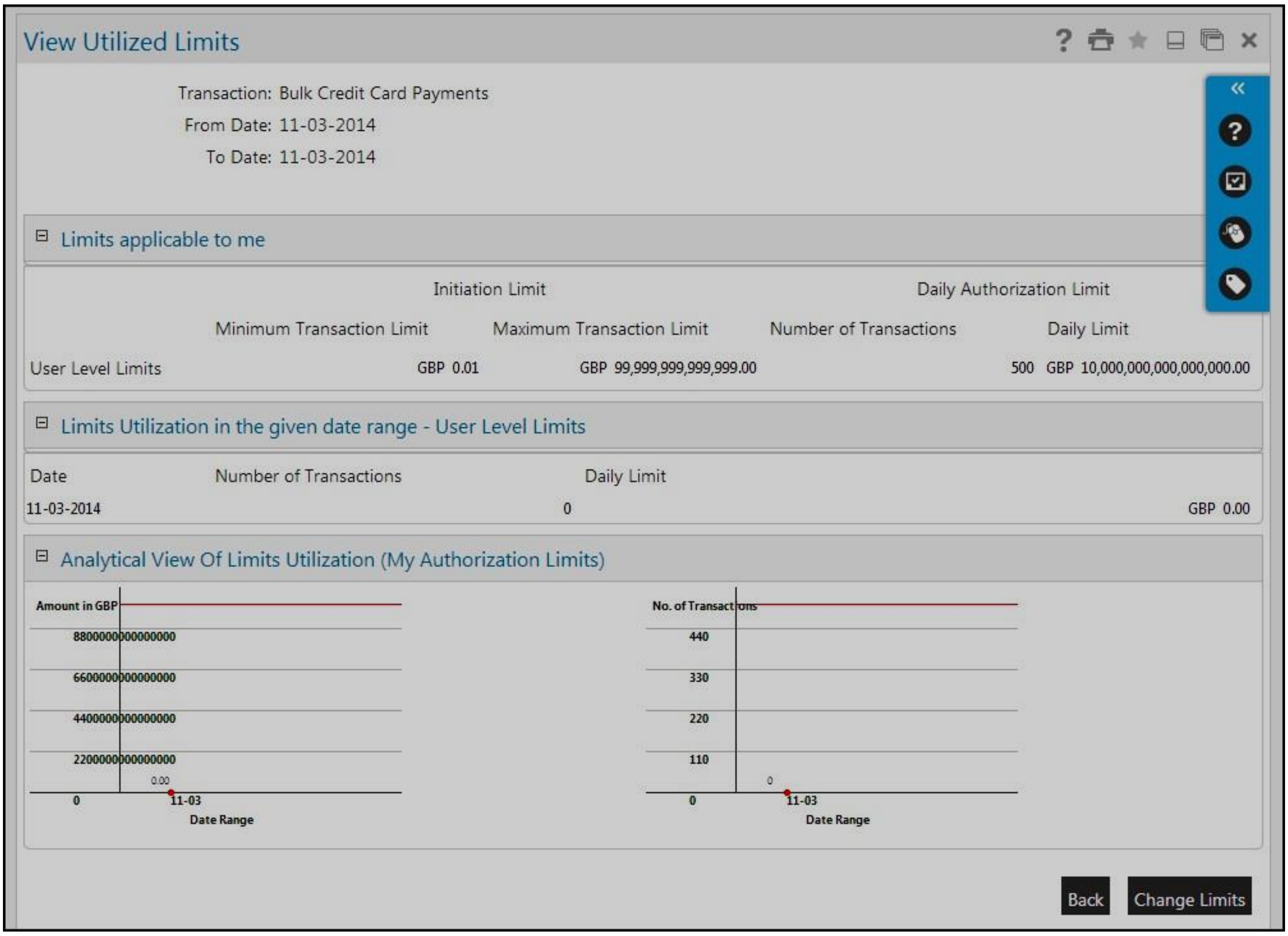


Field Description

Field Name	Description
Transaction	[Mandatory, Drop-Down] Select the transaction from the drop-down list.
From Date	[Mandatory, Drop-Down] Select the transaction from the drop-down list.
To Date	[Conditional, Pick List] Select the specific duration of the date from the drop-down list.

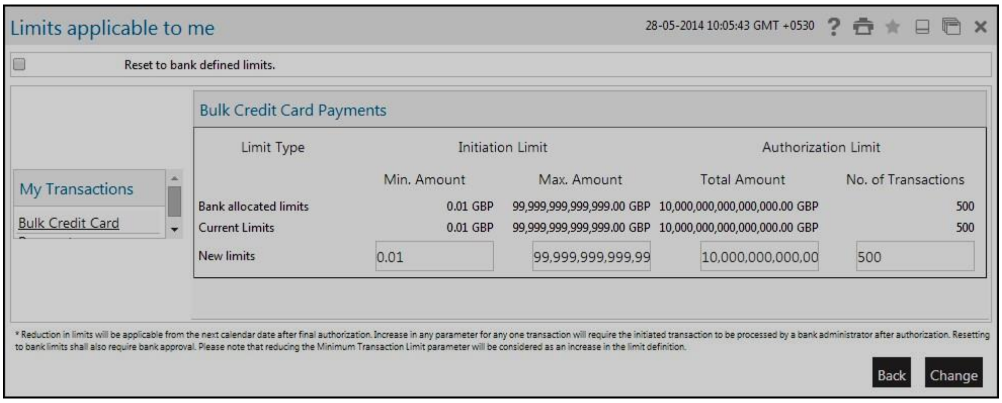
2. Click **Continue**. The system displays the **View Utilized Limits** screen.
3. The Initiation and Authorization limits for the limits allocated to you at User Level and Customer Level are displayed.

View Utilized Limits



4. Click **Change Limits** to modify the limits. The system displays the **Change Limits** screen for the transaction selected.
5. Click **Back** to go to the previous screen.

Limits Applicable to me



Field Description

Field Name	Description
Initiation limit:	
Minimum Transaction Amount	[Optional, Numeric] Type the new Minimum Transaction Amount.
Maximum Transaction Amount	[Optional, Numeric] Type the new Maximum Transaction Amount.
Daily Authorization Limit	[Optional, Numeric] Type the new Total Authorization Amount.
Total Amount	[Optional, Numeric] Type the new Total Authorization Amount.
Number of Transactions	[Optional, Numeric] Type the new total transactions for authorization.

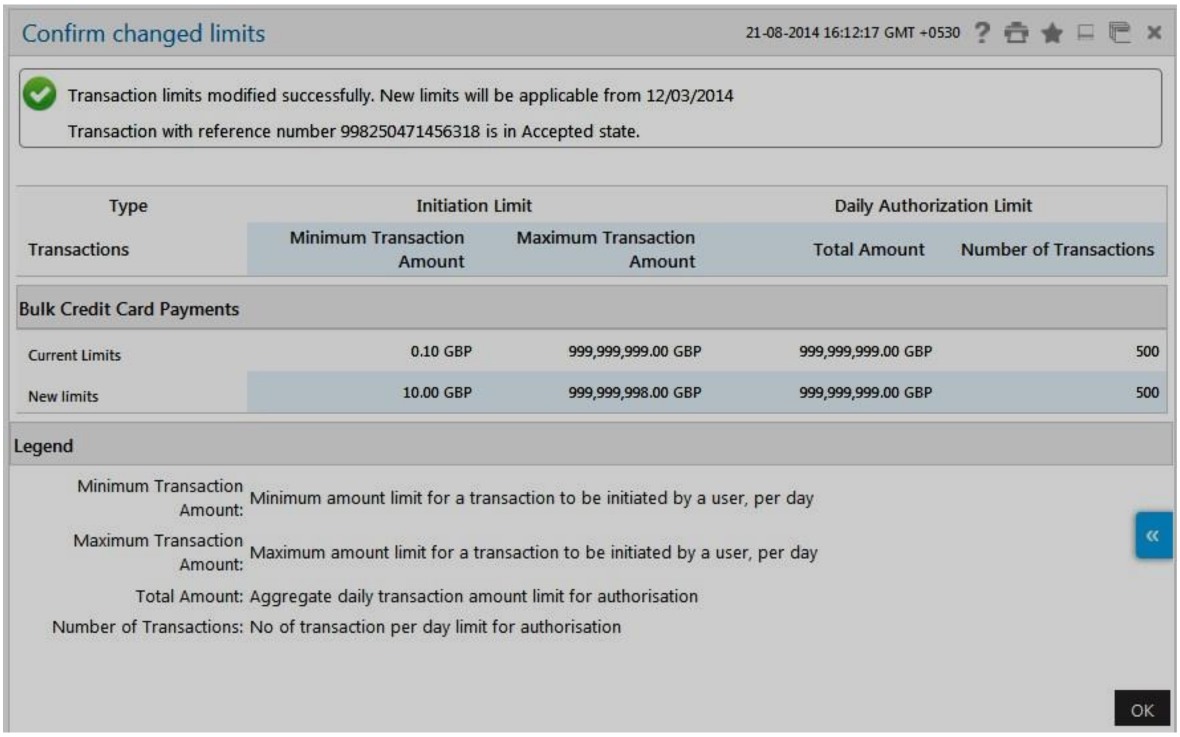
6. Click **Change**. The system displays the **Change Limits Verify** screen.

   OR

   Click **Back** to return to the previous screen.

7. Click **Change**. The system displays the **Change Limits Confirm** screen.
   OR
   Click **Back** to return to the previous screen.

Confirm Changed Limits

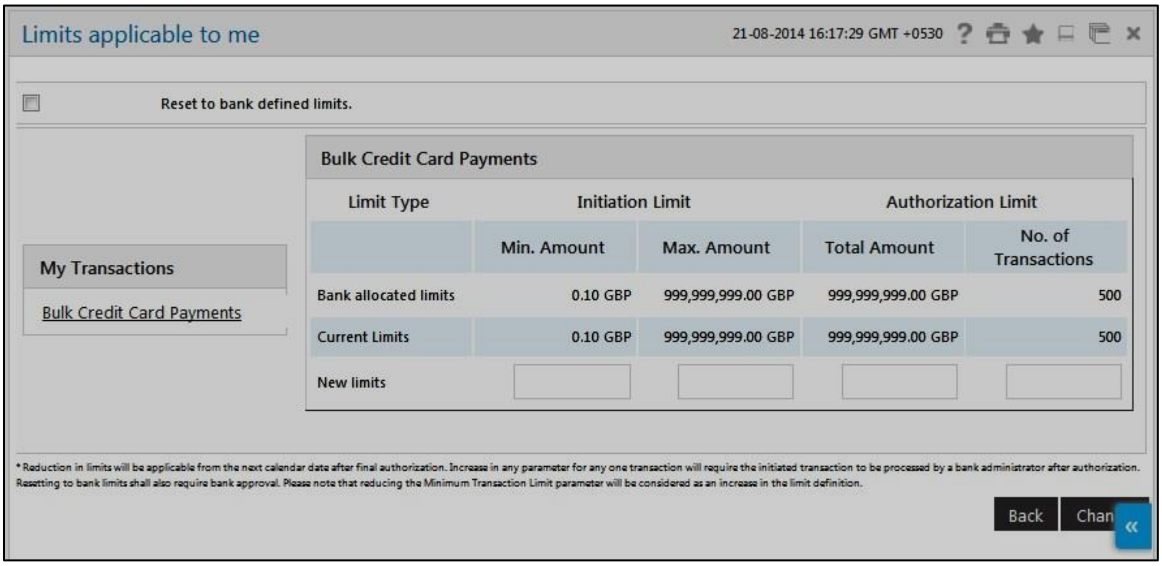


8. Click **OK** to return to the **View Utilized Limits**.

CHANGE USERS LIMITS

Using this option, you can change the user's limits.

Limits Applicable To Me



1. Click the **Own Account Transfer** link to select the transaction for changing the limits of that transaction.
2. Click **Change**. The system displays the **Verify Changed Limits** screen.

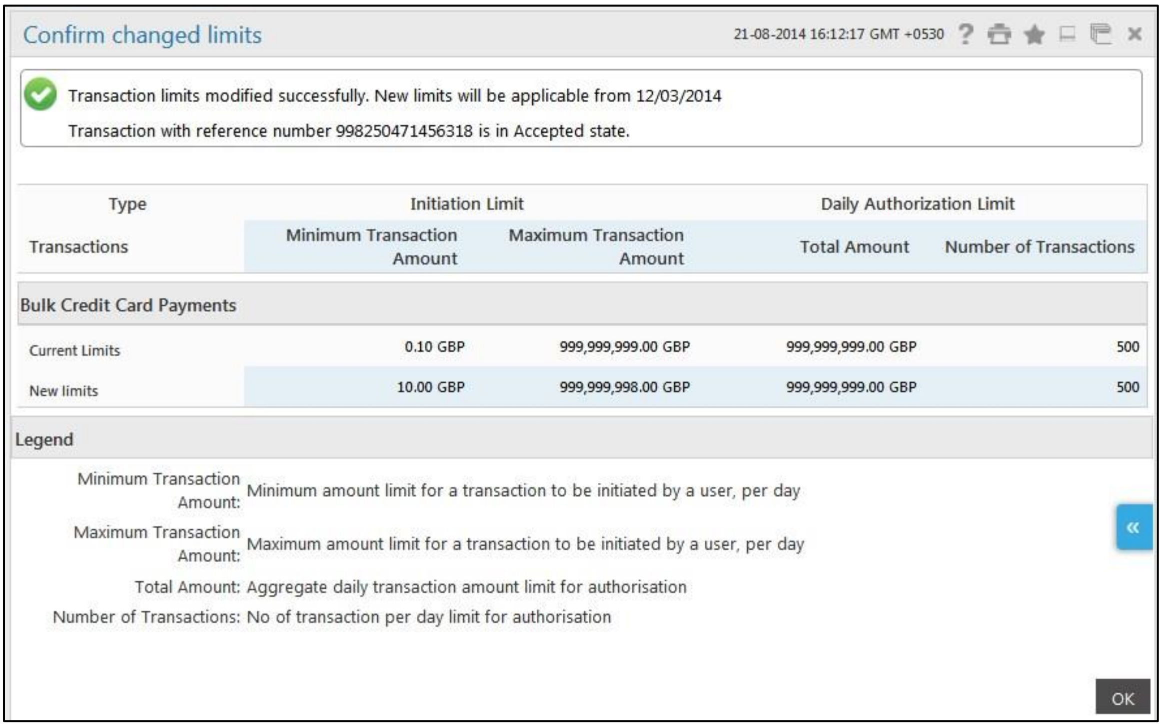
OR
Click **Back** to return to the previous screen.

Change Limits Verify

3. Click **Change**. The system displays the **Confirm Changed Limits** screen. OR

   Click **Back** to return to the previous screen.

Confirm Changed Limits



4. Click **OK** to return to the change **User's Limits** screen.