



# Internet Banking User Guide



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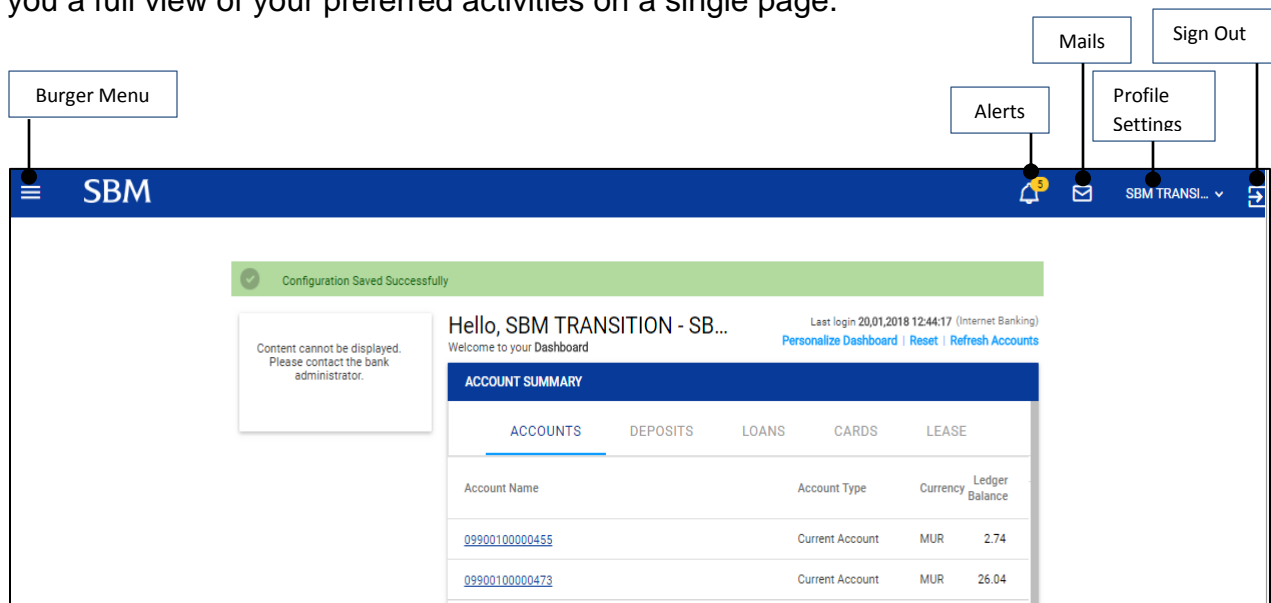
# 1. Overview and Summary of functions

The SBM Internet Banking platform – SBMNET has been redesigned to offer you a more convenient, friendly and safer online banking experience. While the platform still operates on an online and real time basis, this enhanced version comes with some additional features for your ease of use.

## 1.1 Features of the new application

### **Dashboard**

Your new internet banking platform is loaded with a customisable dashboard to offer you a full view of your preferred activities on a single page.



### **Profile Settings**

The personal profile menu enables you to change your login/transaction passwords, update your login image and define your preferred activities/accounts for a quicker access.

### **Burger Menu**

The burger menu opens up a side menu with a selection of additional options to allow you to navigate over your accounts, perform a transaction, upload a file and much more.

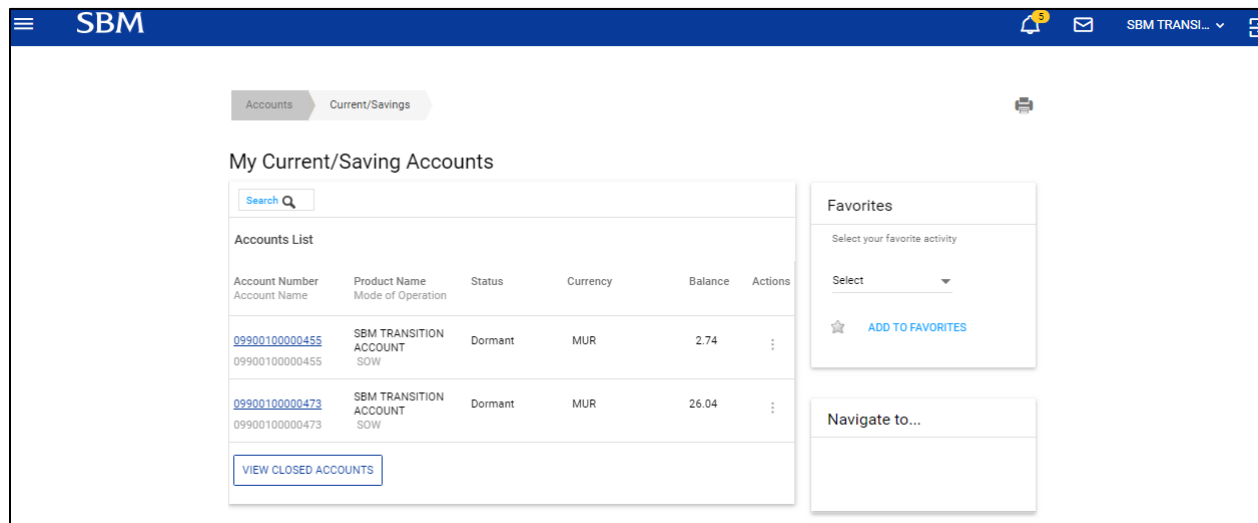
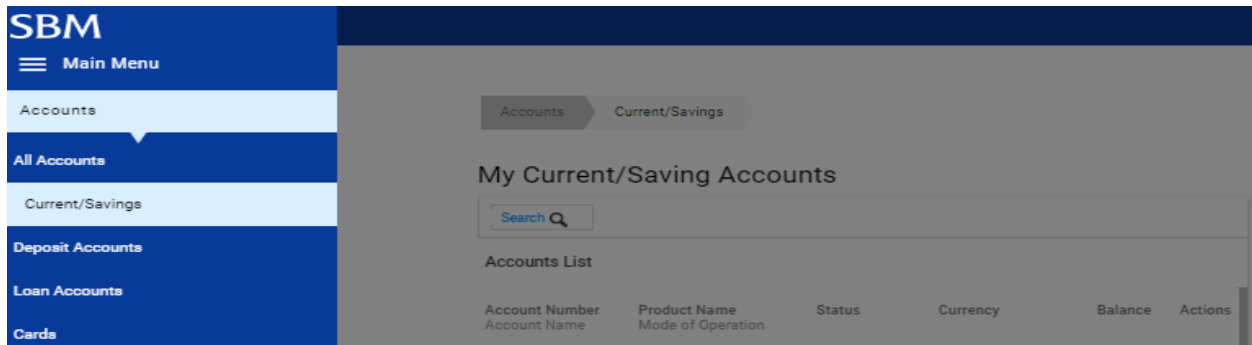
## Accounts

The account menu opens up the following sub menus:

- All accounts
- Current /Savings accounts
- Deposit accounts
- Loans accounts
- Cards
- Lease accounts

Below is the path to navigate to your Current/Savings account

**Main Menu > All Accounts > Current/Savings accounts > Actions**

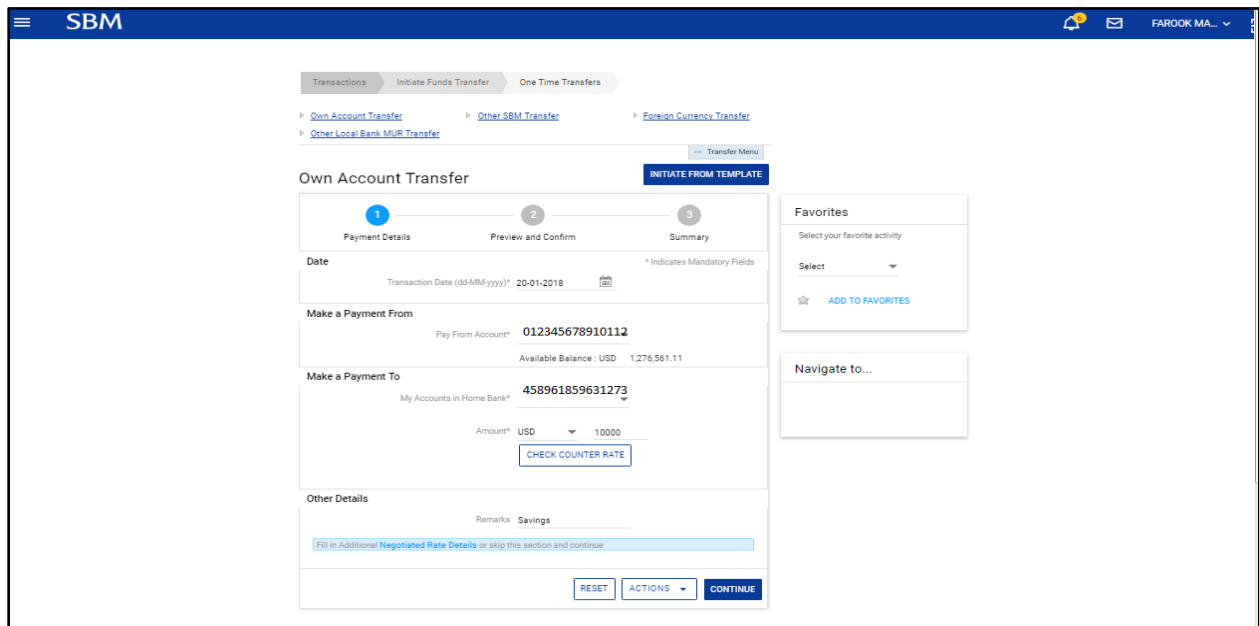
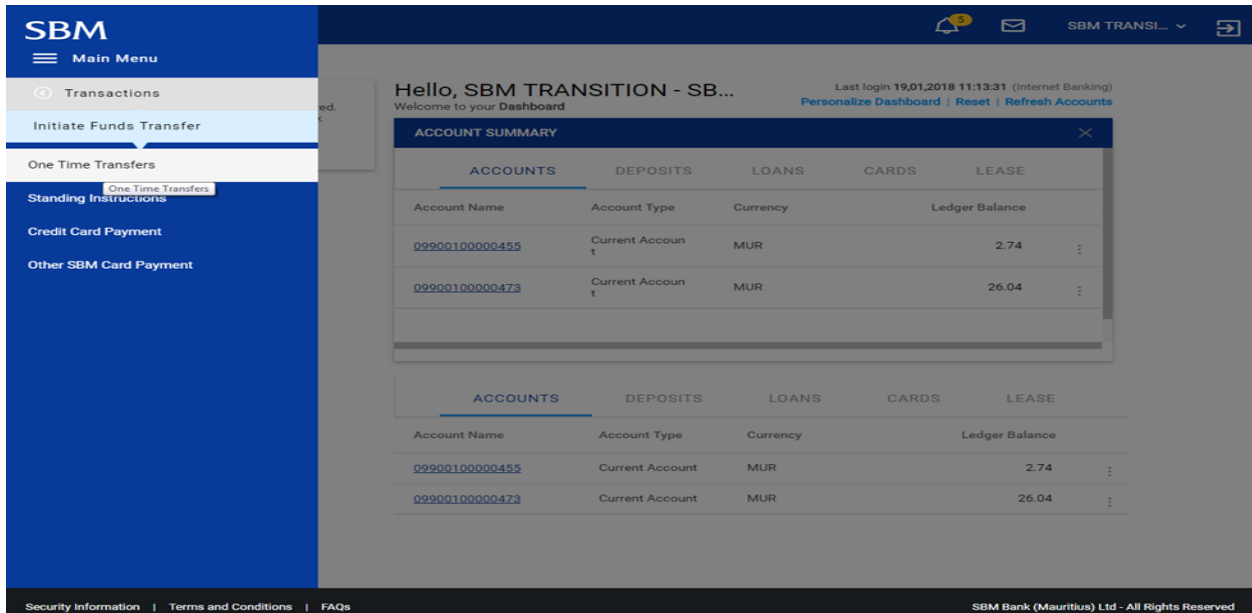


The account statements for each of the above products are downloadable in your preferred format.

## Transactions

The Transactions side menu provides an easy way to perform a One Time payment or a Standing order for any of the types of transactions below:

- Own Account Transfer
- Other SBM Transfer
- Foreign Currency Transfer
- Other Local Bank MUR Transfer
- Payment of utility bills
- Credit Card Payment

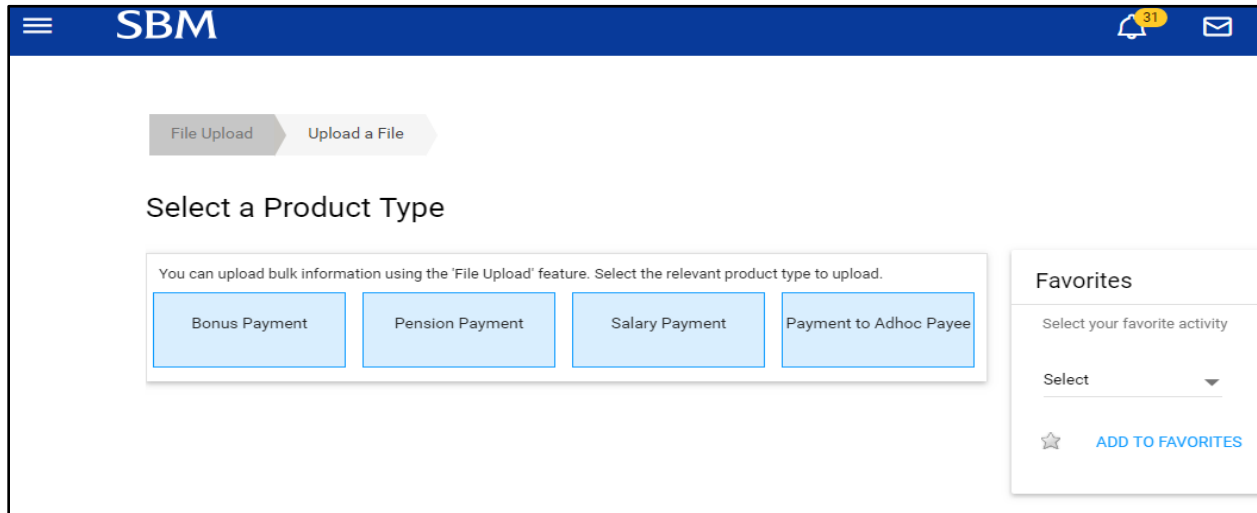


### ***File Upload facility***

If you are a corporate user, the SBM Internet Banking platform provides for bulk payments through the File Upload menu.

The following product types are available under this menu:

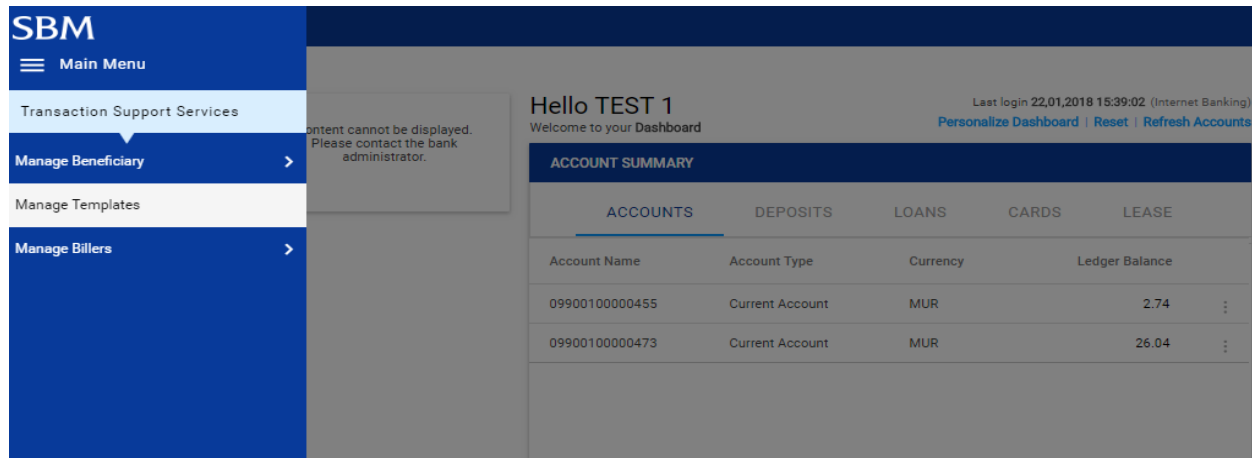
- Bonus Payment
- Pension Payment
- Salary Payment
- Bulk (Adhoc) Payment



## 1.2 Transaction Support Services

The Transaction Support Services menu is a facilitator tool which allows you to establish payment templates, maintain beneficiaries and manage your billers to ease any kind of future/subsequent remittances. Services under the menu are as follows:

- Manage Beneficiary
- Manage Templates
- Manage Billers



The screenshot displays the SBM internet banking interface. On the left, a blue sidebar contains the 'Main Menu' with 'Transaction Support Services' expanded to show 'Manage Beneficiary', 'Manage Templates', and 'Manage Billers'. The main content area shows a 'Hello TEST 1' greeting, a 'Welcome to your Dashboard' message, and a table titled 'ACCOUNT SUMMARY'. The table has tabs for 'ACCOUNTS', 'DEPOSITS', 'LOANS', 'CARDS', and 'LEASE', with 'ACCOUNTS' selected. The table lists two current accounts with their respective ledger balances.

Account Name	Account Type	Currency	Ledger Balance
09900100000455	Current Account	MUR	2.74
09900100000473	Current Account	MUR	26.04

## 1.3 Trade Finance Module

The Trade Finance module allows users to view all Trade Finance products that the company maintains with the Bank.

The services available are:

- View Import and Export bills.
- View Import and Export Letters of credit.
- View Outstanding Summary of all Trade products.

The path for navigating to the Trade Finance module is as follows:

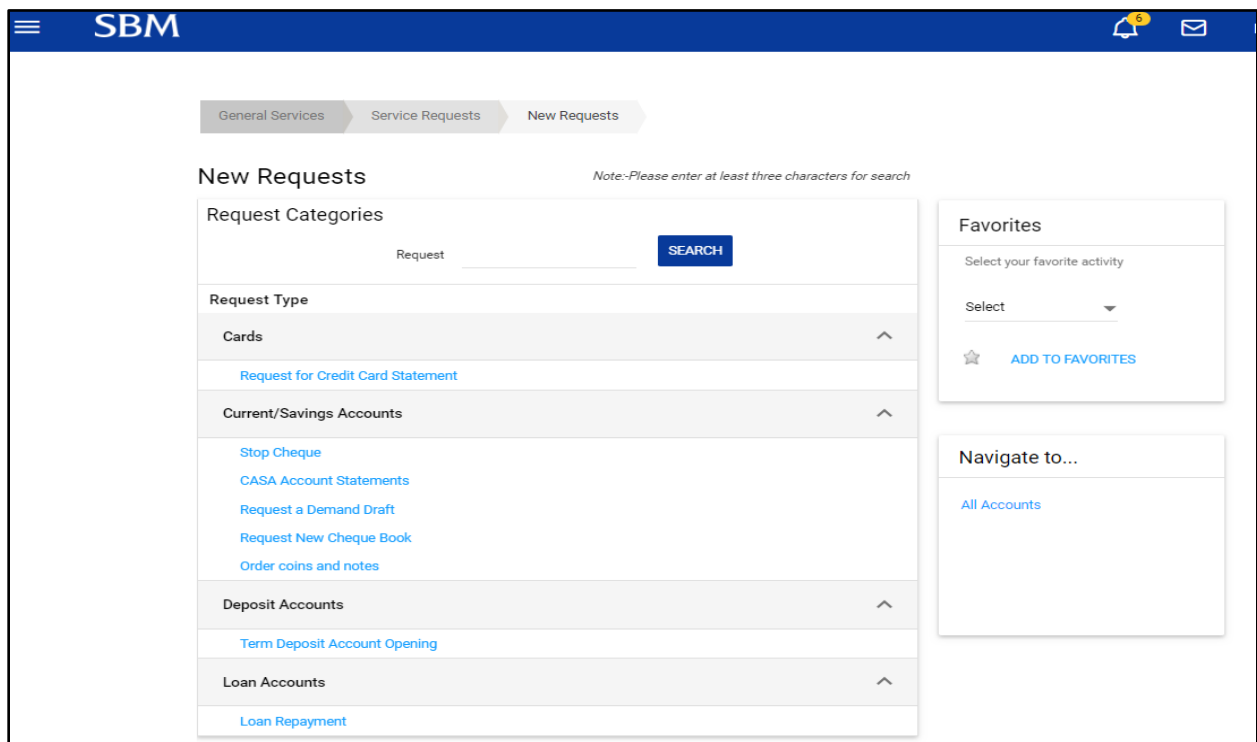
**Main Menu > More > Trade Finance**

## 1.4 General Services- Service Requests

This module allows you to perform a wide range of online service request including:

- Credit card statement
- Stop cheque
- Current account statement
- Request for Demand Draft
- New Cheque book
- Open Term Deposit
- Loan repayment





## 1.5 How to embark on this new online experience?

The user's access to the company's accounts is granted by the Bank as per your company's policy. User's rights to payments initiation and approval are defined as per the corporate client's requirements.

Corporates managing different companies having accounts with SBM can access all their accounts with one log ID instead of various IDs for each individual company.

The application can be accessed via the [www.sbmgroup.mu](http://www.sbmgroup.mu) over any of the following web browsers:

- Internet Explorer
- Netscape - versions
- Google Chrome
- Mozilla Firefox
- Safari

No special software is required to access Internet Banking.

## **1.6 Security features of SBM INTERNET BANKING**

At SBM, we are committed to make your online banking experience as secure as possible. We have adopted several measures and security standards to enhance the security of your funds and protection of your account. SBM uses 256-bit SSL (Secure Sockets Layer) encryption which is the highest level of encryption for information currently available for internet banking. Moreover, each user has a unique User ID and passwords (login and Transaction passwords).

As an additional security measure, you will automatically be logged out if your session remains inactive for 15 minutes. You should always close your Internet Banking session when you have finished.

For more info on security tips please click on

[http://www.sbmgroup.mu/downloads/products/sbmnet\\_security\\_tips.pdf](http://www.sbmgroup.mu/downloads/products/sbmnet_security_tips.pdf)

## **1.7 Data protection while being transmitted to the Bank**

SBM Bank (Mauritius) Ltd. uses Secured Sockets Layer (SSL) for secured transmissions. SSL applies encryption between two communicating applications, such as your PC and our Internet server. When your data is transmitted over the Internet, it is encrypted at the sending end and then decrypted at the receiving end. We use 256-bit encryption, since this is the best technology available currently on the market.

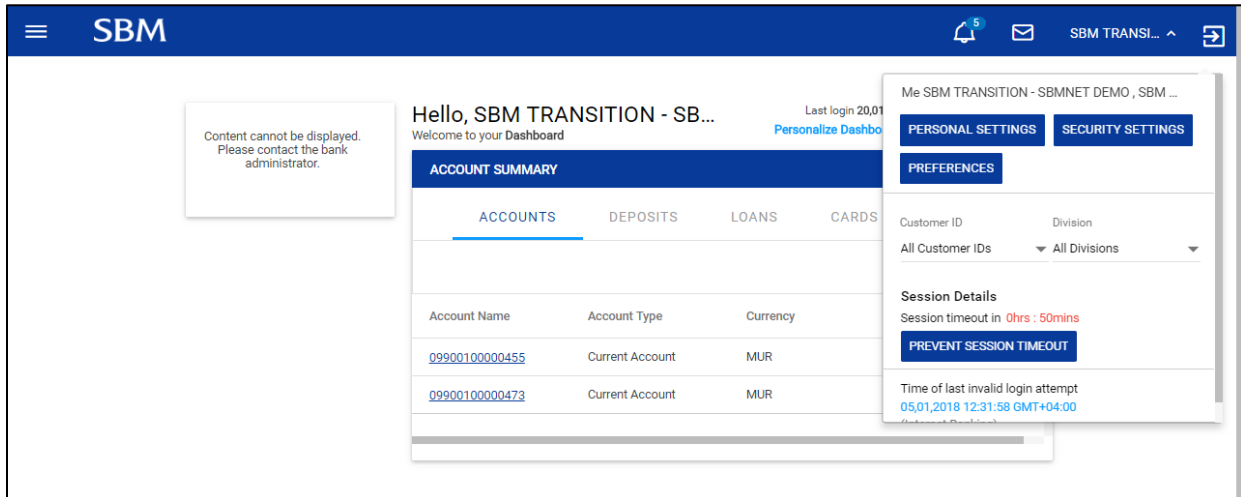
## **1.8 Customer Support**

For any query and support, please phone our Internet Support Department on +230 2023472 or +230 2021476.

## 2. Change Password

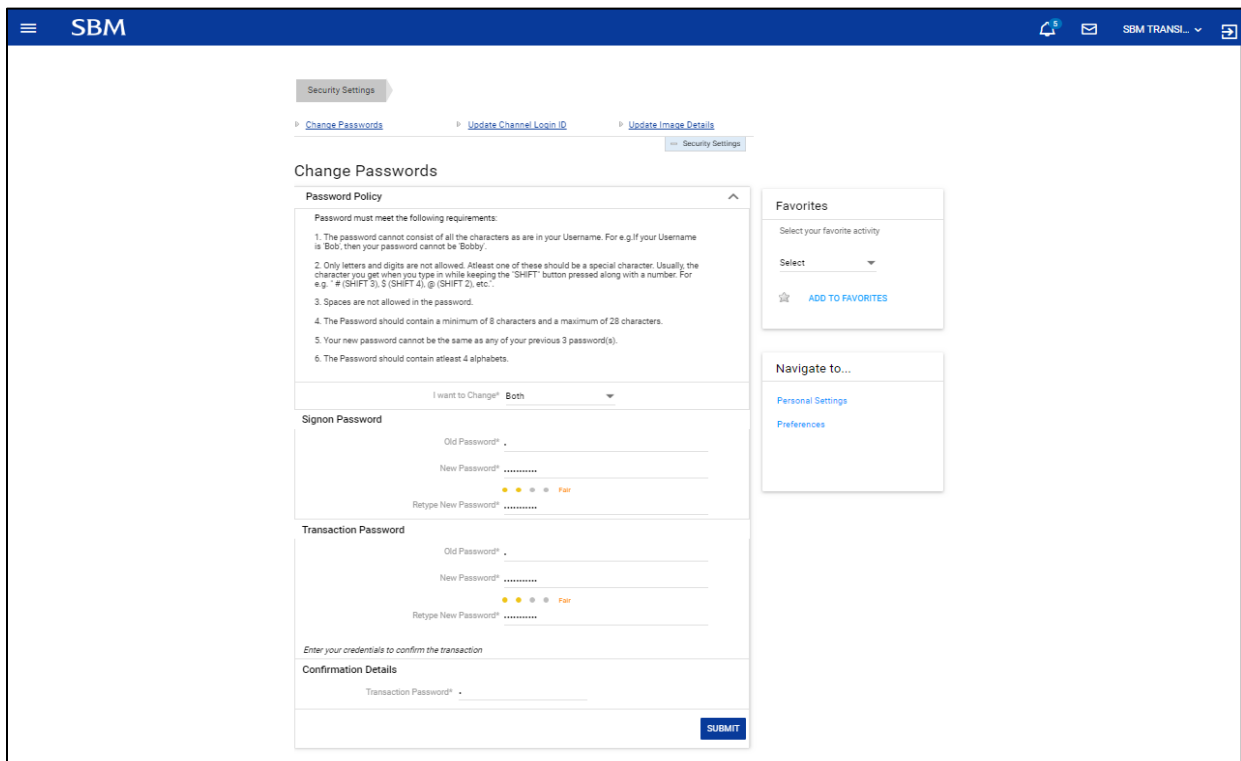
### 2.1 Steps to change passwords.

1. Log in Internet Banking>Click on My Profile>Security Settings.



Users may change both Login and Transaction passwords or either one of them. All changes have to be validated with your current/existing Transaction password.

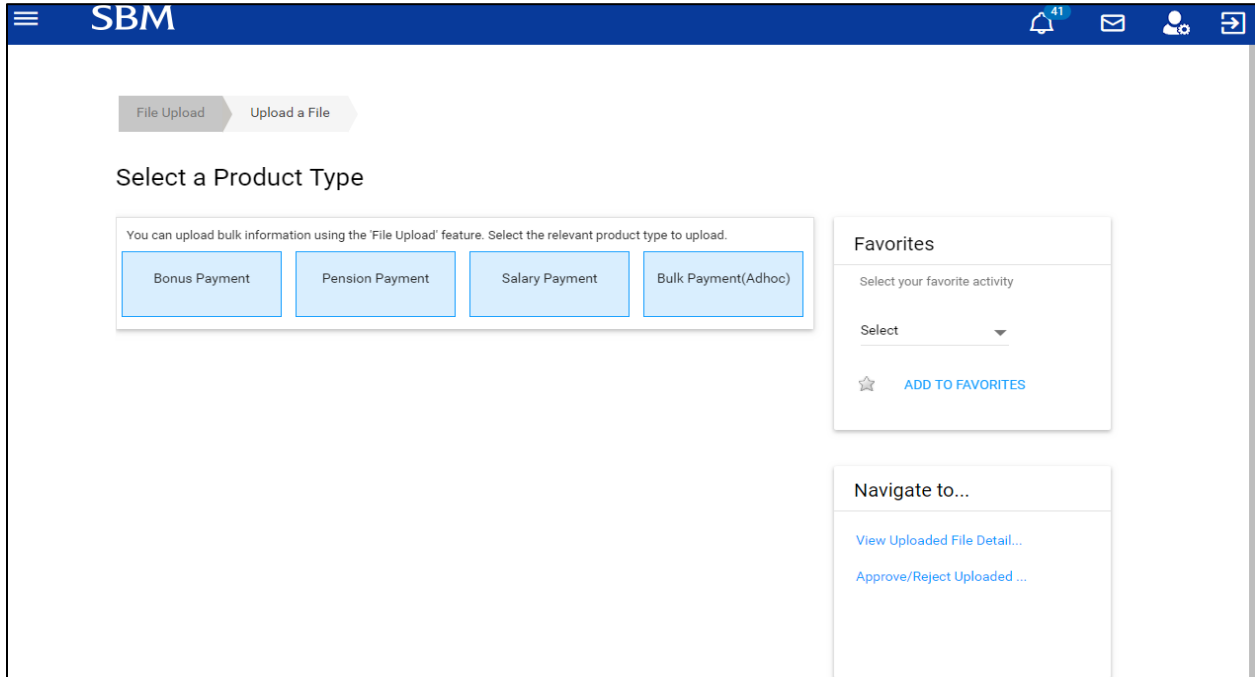
Please read all the password policies before changing your passwords.



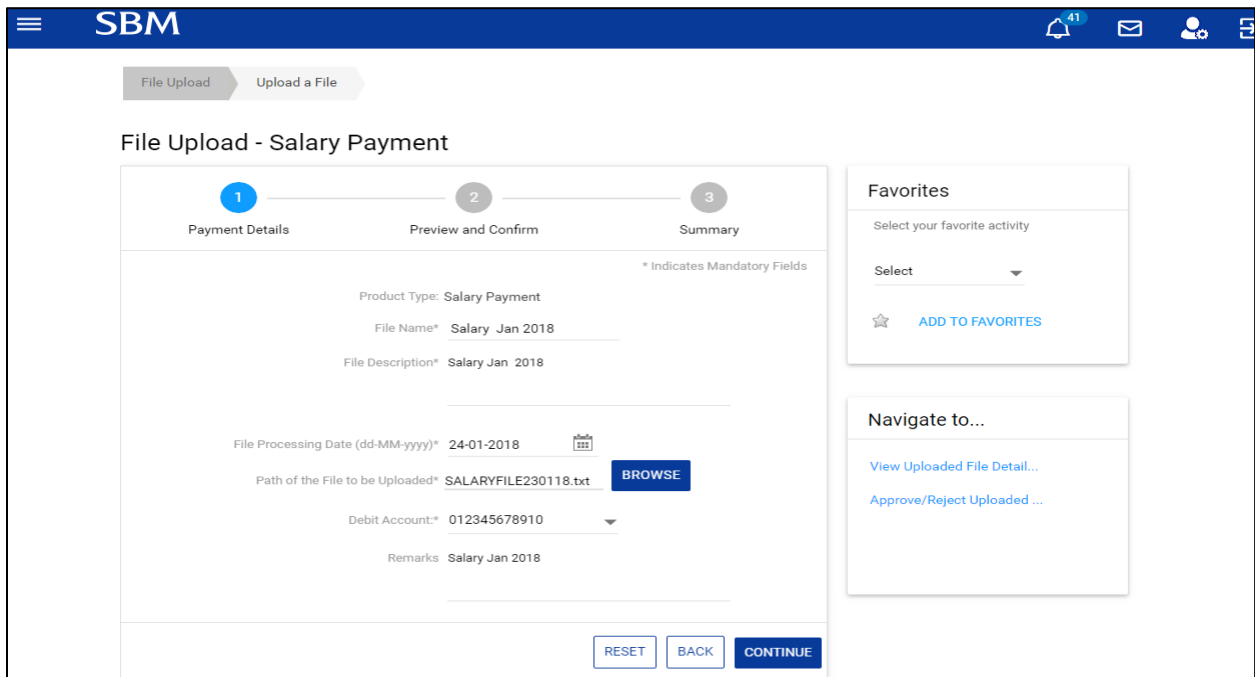
### 3. File Upload

1. Main Menu>File Upload>Upload a file
2. Select a product type from below options.

**Note: Special characters are not allowed in any file.**



3. Fill in the details, attach the Text file and click on 'Continue' button.



4. Input your Transaction password and click on 'Submit'.

The screenshot shows the SBM 'Preview Confirmation Page' for a file upload transaction. The page is titled 'Preview Confirmation Page' and includes a progress indicator with three steps: 'Payment Details' (completed), 'Preview and Confirm' (current step), and 'Summary'. Two green checkmarks indicate successful file attachment and a valid value date for payment.

**File Upload Details**

Product Type: Salary Payment	File Name: Test
File Description: test	Total Amount: MUR 270.06
File Processing Date (dd-MM-yyyy): 24-01-2018	Path of the File to be Uploaded: SALARYFILE230118lienB.txt
Remarks:	
Total Number of Records in file: 6	

**Additional Details**

Rule ID	Authority	Follow Hierarchy
24512	1 Approver Role 1	No

**Select Approver**

Select User:  **LOOKUP**

Remarks:

Enter your credentials to confirm the transaction

**Confirmation Details**

Transaction Password\*

**Navigation and Favorites**

**Favorites**

Select your favorite activity

Select

[ADD TO FAVORITES](#)

**Navigate to...**

[View Uploaded File Detail...](#)

[Approve/Reject Uploaded ...](#)

Security Information | Terms and Conditions | FAQs

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## 4. Accounts

### 4.1 Accounts Statement (View/Download)

1. Go to Main menu>Accounts
2. Select Current/Savings - to view account details and generate statements
3. Click on the Account Number to view the account statement or the 'Actions' button and select 'View Transaction History'

The screenshot displays the SBM mobile banking interface. At the top, there is a blue header with the SBM logo, a menu icon, and notification icons. Below the header, there are tabs for 'Accounts' and 'Current/Savings'. The main content area is titled 'My Current/Saving Accounts' and features a search bar and a table of accounts. The table has columns for Account Number, Product Name, Status, Currency, Balance, and Actions. Two accounts are listed: one with account number 09900100000455 and another with 09900100000473. A dropdown menu is open for the first account, showing options like 'View Transaction History', 'View clearing instruments', 'View or stop issued cheq...', 'Inquire on lien', 'View Mini Statement', 'Inquire on Temporary Ov...', and 'Request cheque book'. To the right of the table, there are sections for 'Favorites' and 'Navigate to...'. The footer contains 'Security Information | Terms and Conditions | FAQs' and 'SBM Bank (Mauritius) Ltd - All Rights Reserved'.

Account Number	Product Name	Status	Currency	Balance	Actions
09900100000455	SBM TRANSITION ACCOUNT	Dormant	MUR	2.74	...
09900100000473	SBM TRANSITION ACCOUNT				...

4. Click on the 'Search Transactions' Button to define the period for which you want the statement to be generated

- To download statement, click on the 'Download Details As' button, select the file format and click on 'OK'.

The screenshot shows the 'Account Details' page for account number 0990010000473(MUR). The page is divided into several sections:

- General Details:**
  - Number: 0990010000473
  - IBAN: (blank)
  - Status: Dormant
  - Currency: MUR
  - Branch: OPERATIONS CENTER(OPC)
  - Debit Accrued Interest: 0.00%
  - Name: 1536455
  - Type: Current Account
  - Open Date: 28,11,2007
  - Credit Accrued Interest: 0.00%
- Balance Details:**
  - Available Balance: MUR 26.04
  - Ledger Balance: MUR 26.04
  - Unclear Balance: MUR 0.00
  - Float Balance: MUR 0.00
  - Effective Available Balance: MUR 26.04
  - Lien Balance: MUR 0.00
- Navigation and Search:**
  - Search Transactions: [Search Icon]
  - Choose Statement: [Select] [GO]
  - More Details: [More Details v]
- Side Panel:**
  - Favorites:** Select your favorite activity, [Select v], [ADD TO FAVORITES]
  - Navigate to...:** [Open an Operative Account]

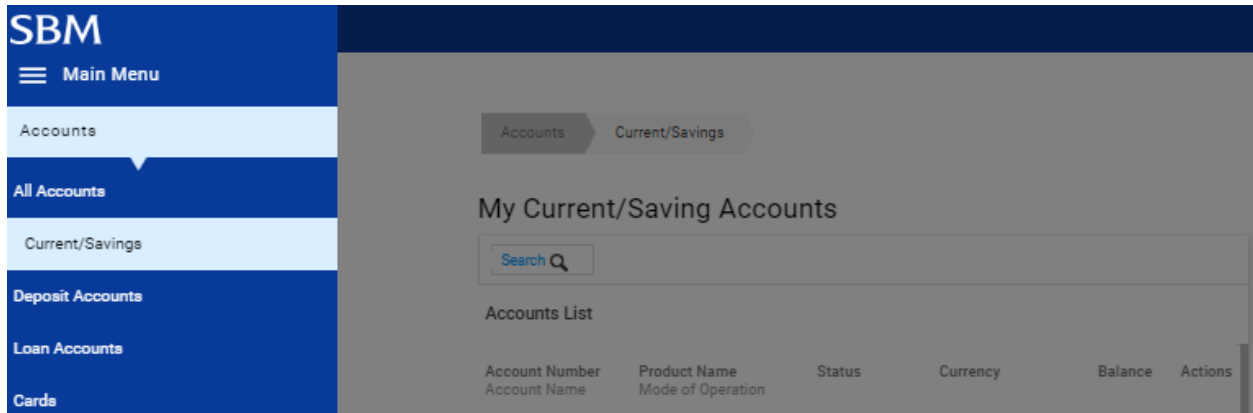
Transaction Date Instrument ID	Remarks Value Date	Branch Code	Debit Amount	Credit Amount	Balance
14-12-2017	12-01-2018	INTERNET BANKING	30.06		1,276,571.11
14-12-2017	12-01-2018	INTERNET BANKING	29.15		1,276,601.17
14-12-2017	<a href="#">asss</a> 11-01-2018	INTERNET BANKING	29.15		1,276,630.32
14-12-2017	<a href="#">Dr. for PORD Payment :000000002579</a> 14-12-2017	OPERATIONS CENTER(OPC)	34,300.00		1,276,659.47
14-12-2017	<a href="#">Charges for PORD Customer Payment :000000002579</a> 14-12-2017	INTERNET BANKING	2.19		1,310,959.47

Page Number [GO] Rows per page: 5 1 - 5 of 6 < >

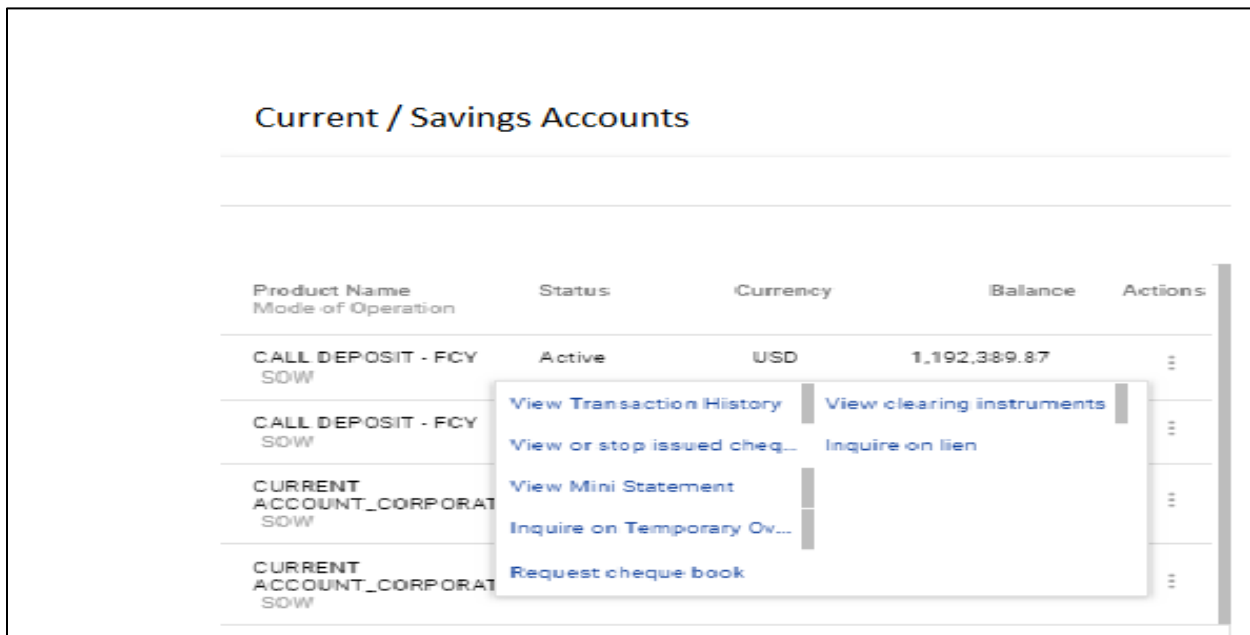
Download Details As PDF file [OK]

## 4.2 Current/Savings Accounts - Other functionalities

1. Go to Main Menu > All Accounts > Current/Savings accounts > Actions



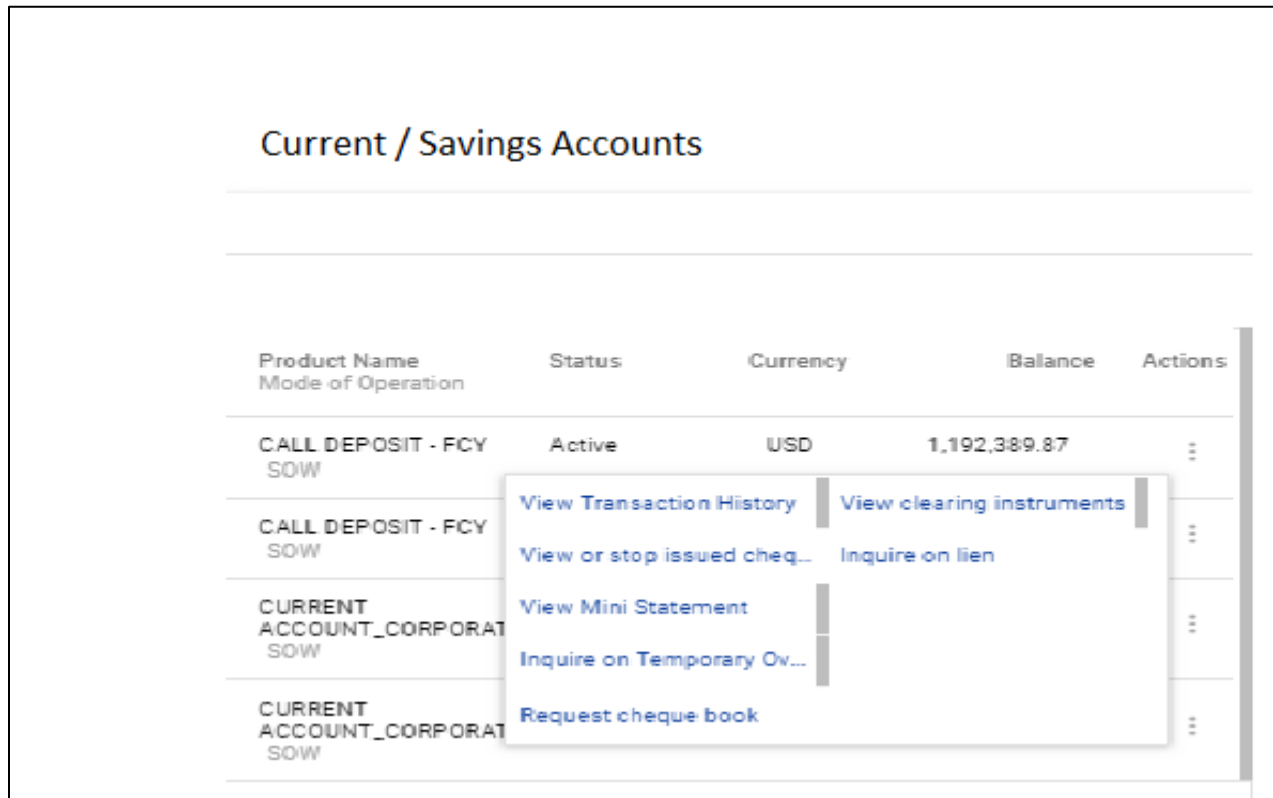
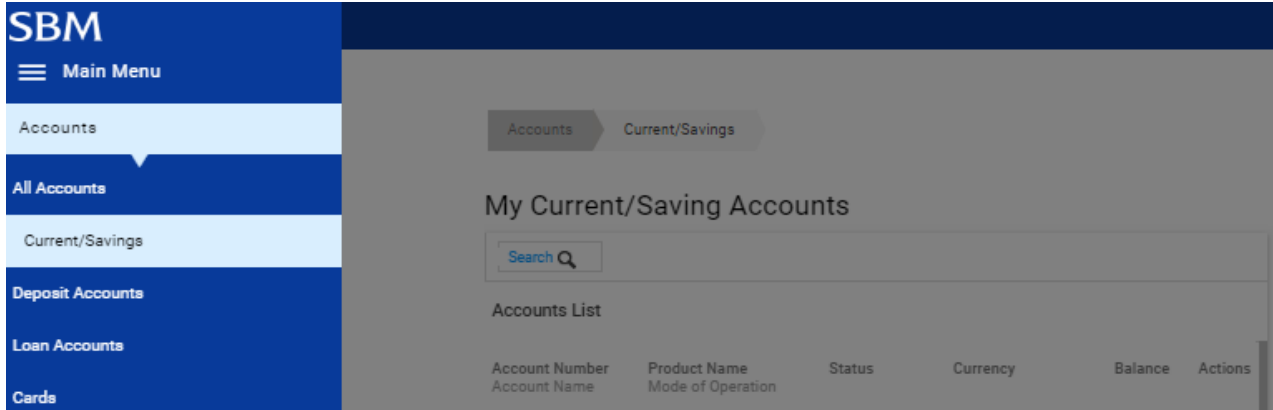
2. Select required option from list as displayed in below screenshot.





### 4.3 View/Stop Issued cheques

1. Go to Main Menu > All Accounts > Current/Savings accounts > Actions > View/Stop Issued Cheque



2. Select option either by date or by Issued cheque number



3. Click on 'Search' and details will be displayed accordingly

Accounts > Current/Savings

### View or Stop Issued Cheques


Search Criteria

Query on Cheque Book

From Date (dd-MM-yyyy) 01-01-2017  To Date (dd-MM-yyyy) 31-12-2017 

Query on Issued Cheques  
*(Query on 1 or more Criteria)*

Cheque Number From \_\_\_\_\_ Cheque Number To \_\_\_\_\_

Cheque Status All 

[BACK](#) [CLEAR](#) [SEARCH](#)

## 5. Transactions

### 5.1 Own Account Transfer

1. Go to Main menu>Transactions>Initiate Funds Transfer>One Time Transfers>Own Account Transfer.

SBM

□

Transactions > Initiate Funds Transfer > One Time Transfers

▶ [Own Account Transfer](#) ▶ [Other SBM Transfer](#) ▶ [Foreign Currency Transfer](#)  
▶ [Other Local Bank MUR Transfer](#)

— Transfer Menu

### Own Account Transfer

**INITIATE FROM TEMPLATE**

1 ————— 2 ————— 3  
Payment Details Preview and Confirm Summary

Date \* Indicates Mandatory Fields  
Transaction Date (dd,MM,yyyy)\* 19,01,2018

Make a Payment From  
Pay From Account\* Select

Make a Payment To  
Beneficiary Type\* Select  
Amount\* MUR  
**CHECK COUNTER RATE**

Other Details

2. Select the Debit and Credit a/c Nos from the drop down lists, input the transfer amount and click on 'Continue'.

**SBM** Own Account Transfer INITIATE FROM TEMPLATE

1 Payment Details 2 Preview and Confirm 3 Summary

**Date** Transaction Date (dd-MM-yyyy)\* 19-01-2018 \* Indicates Mandatory Fields

**Make a Payment From** Pay From Account\* 61026200013663 Available Balance : EUR 51,931.93

**Make a Payment To** My Accounts in Home Bank\* 61030100044543 Amount\* EUR 1000 CHECK COUNTER RATE

**Other Details** Remarks

Fill in Additional [Negotiated Rate Details](#) or skip this section and continue

RESET ACTIONS CONTINUE

**Favorites** Select your favorite activity Select ADD TO FAVORITES

**Navigate to...**

**BIG SAVINGS** LOAN AGAINST PROPERTY Get this deal today!

3. Input your Transaction password and click on 'Submit'.

**SBM** Transactions Initiate Funds Transfer One Time Transfers

Own Account Transfer Other SBM Transfer Foreign Currency Transfer  
Other Local Bank MUR Transfer

Transfer Menu

**Own Account Transfer - Preview**

1 Payment Details 2 Preview and Confirm 3 Summary

**Confirm the details before submission**

**General Transaction Details**

Transaction Type: My Own SBM Account	Pay From Account: 12345678910126
Beneficiary Type: To Account	Pay to Account: 01235678911345
Amount: EUR 1,000.00	Frequency Type: One Time
Payment Date (dd-MM-yyyy): 19-01-2018	
Remarks:	

**Amount & Frequency Details**

Total Amount: EUR 1,000.00
Transaction Currency: EUR

BACK TO EDIT

**Additional Details** Remarks

Enter your credentials to confirm the transaction



Transactions

Initiate Funds Transfer

One Time Transfers

Own Account Transfer

Other SBM Transfer

Foreign Currency Transfer

Other Local Bank MUR Transfer

Transfer Menu

### Own Account Transfer - Confirmation

Transaction with reference id 568409 submitted successfully for processing.



Payment Details



Preview and Confirm



Summary

#### Payment Details

##### General Transaction Details

Reference ID: 568409	Transaction Type: My Own SBM Account
Pay From Account: 12345678910126	Beneficiary Type: To Account
Pay to Account: 01235678911345	Frequency Type: One Time
Amount: EUR 1,000.00	
Payment Date (dd-MM-yyyy): 19-01-2018	
Remarks:	
Transaction Status: Sent For Processing	

##### Amount & Frequency Details

Total Amount: EUR 1,000.00
Transaction Currency: EUR

Download:

## 5.2 Other SBM Transfer

1. Main menu>Transactions>Initiate Funds Transfer>One Time Transfers> Other SBM Transfer.

The screenshot shows the 'Other SBM Transfer' form in the SBM system. The breadcrumb trail is: Transactions > Initiate Funds Transfer > One Time Transfers > Other SBM Transfer. The form is titled 'Other SBM Transfer' and has an 'INITIATE FROM TEMPLATE' button. It is divided into three steps: 1. Payment Details, 2. Preview and Confirm, and 3. Summary. The 'Date' field is set to '19-01-2018'. The 'Make a Payment From' section has a 'Pay From Account' dropdown set to 'Select'. The 'Make a Payment To' section has a 'Beneficiary Type' dropdown set to 'Select', an 'Amount' dropdown set to 'MUR', and a 'CHECK COUNTER RATE' button. The 'Other Details' section has a 'Remarks' field. At the bottom, there are 'RESET', 'ACTIONS', and 'CONTINUE' buttons. On the right side, there are 'Favorites' and 'Navigate to...' sections, and a promotional banner for 'BIG SAVINGS' and 'LOAN AGAINST PROPERTY'.

2. Fill in the payment details and click on 'Continue' button to proceed.

**Note: No special character is to be used when initiating a transfer**

The screenshot shows the 'Other SBM Transfer' form in the SBM system, with the 'Payment Details' step filled out. The breadcrumb trail is: Transactions > Initiate Funds Transfer > One Time Transfers > Other SBM Transfer. The form is titled 'Other SBM Transfer' and has an 'INITIATE FROM TEMPLATE' button. The 'Date' field is set to '19-01-2018'. The 'Make a Payment From' section has a 'Pay From Account' dropdown set to '61030100001904' and an 'Available Balance : MUR 662,933.72' displayed below it. The 'Make a Payment To' section has a 'Beneficiary Type' dropdown set to 'New Beneficiary', a 'Beneficiary Name' field set to 'Test Co Ltd', an 'Account Number' field set to '61030100000070', an 'International Bank Account Number' field, and an 'Add to Beneficiary List' checkbox. The 'Amount' dropdown is set to 'MUR' and the amount is '15000'. There is a 'CHECK COUNTER RATE' button. The 'Other Details' section has a 'Remarks' field set to 'Import'. At the bottom, there are 'RESET', 'SAVE', and 'CONTINUE' buttons. On the right side, there are 'Favorites' and 'Navigate to...' sections, and a promotional banner for 'BIG SAVINGS' and 'LOAN AGAINST PROPERTY'.

3. Input your Transaction password and click on the 'Submit' button.

Transfer Menu

### Other SBM Transfer - Preview

✓ ————— 2 ————— 3  
Payment Details                      Preview and Confirm                      Summary

**Confirm the details before submission**

**General Transaction Details**

Transaction Type: Other SBM	Pay From Account: <b>12345678910126</b>
Beneficiary Type: New Beneficiary	Pay to Account: <b>0123578911345</b>
Beneficiary Name: Test Co Ltd	Beneficiary Bank Name: STATE BANK OF MAURITIUS LTD
Beneficiary Bank Branch: PORT LOUIS	Bank Identifier: STCBMUMUXXX
Amount: MUR 15,000.00	Frequency Type: One Time
Payment Date (dd-MM-yyyy): 19-01-2018	
Remarks: Import	

**Amount & Frequency Details**

Total Amount: MUR 15,000.00
Transaction Currency: MUR

[BACK TO EDIT](#)

**Additional Details**

Remarks \_\_\_\_\_

*Enter your credentials to confirm the transaction*

**Confirmation Details**

Transaction Password\* |

g	r	@	z	x	v	-	u	l	d	←
s	k	f	a	i	j	y	q	p	h	.
Shift	_	c	n	o	w	t	b	e	m	
.7123					Accept					

**SUBMIT**

4. The below confirmation note will be displayed in case of successful transfer

**SBM**

Transactions    Initiate Funds Transfer    One Time Transfers

▶ [Own Account Transfer](#)    ▶ [Other SBM Transfer](#)    ▶ [Foreign Currency Transfer](#)  
▶ [Other Local Bank MUR Transfer](#)

Transfer Menu

### Other SBM Transfer - Confirmation

Transaction with reference 568420 processed successfully.

✓    ✓    3

Payment Details    Preview and Confirm    Summary

#### Payment Details

**General Transaction Details**

Reference ID: 568420	Transaction Type: Other SBM
Pay From Account: <b>12345678910126</b>	Beneficiary Type: New Beneficiary
Pay to Account: <b>01235678911345</b>	
Beneficiary Name: Test Co Ltd	Beneficiary Bank Name: STATE BANK OF MAURITIUS LTD
Beneficiary Bank Branch: PORT LOUIS	Bank Identifier: STCBMUMUXXX
Amount: MUR 15,000.00	Frequency Type: One Time
Payment Date (dd-MM-yyyy): 19-01-2018	
Remarks: Import	
Transaction Status: Failure	

**Amount & Frequency Details**

Total Amount: MUR 15,000.00
Transaction Currency: MUR

Download:



## 5.3 Foreign Currency Transfer

1. Go to Main menu>Transactions>Initiate Funds Transfer>One Time Transfers>Foreign Currency Transfer.

The screenshot shows the SBM (Standard Bank of Mauritius) web interface for initiating a Foreign Currency Transfer. The breadcrumb trail is: Transactions > Initiate Funds Transfer > One Time Transfers > Foreign Currency Transfer. The page title is "Foreign Currency Transfer" with an "INITIATE FROM TEMPLATE" button. The process is divided into three steps: 1. Payment Details, 2. Preview and Confirm, and 3. Summary. The "Date" field is set to "19-01-2018". Under "Make a Payment From", the "Pay From Account" is set to "Select". Under "Make a Payment To", the "Beneficiary Type" is set to "Select" and the "Amount" is set to "MUR". A "CHECK COUNTER RATE" button is visible. The "Additional Beneficiary Details" section includes fields for "Intermediary Bank Search" (with a "LOOKUP" button), "Intermediary Bank Name", "Intermediary Branch", "Address", "City and Zip Code", "Country", and "Bank Clearing Code". On the right side, there are "Favorites" and "Navigate to..." sections, and a promotional banner for "BIG SAVINGS" and "LOAN AGAINST PROPERTY".

2. Click on the 'Lookup' button to select the beneficiary's bank details.
3. Insert the dealer's reference as provided by the Bank for negotiated exchange rate in the Negotiated Rates detail field:

**Note: No special character is to be used when initiating a transfer**

4. Click on 'Continue' button to proceed.

SBM

Transactions    Initiate Funds Transfer    One Time Transfers

[Own Account Transfer](#)    [Other SBM Transfer](#)    [Foreign Currency Transfer](#)  
[Other Local Bank MUR Transfer](#)

Transfer Menu

## Foreign Currency Transfer

**INITIATE FROM TEMPLATE**

1    2    3  
**Payment Details**    **Preview and Confirm**    **Summary**

**Date** \* Indicates Mandatory Fields

Transaction Date (dd-MM-yyyy)\* 19-01-2018

**Make a Payment From**

Pay From Account\* 01235678911345

Available Balance : USD 1,276,561.11

**Make a Payment To**

Beneficiary Type\* New Beneficiary

Beneficiary Name\* Test Co Ltd

Account Number\* 12345678910126

Beneficiary Address (Line 1)\* Royal Road Kowloon

Beneficiary Address (Line 2) Hong Kong

Beneficiary Country\* HONG KONG

International Bank Account Number

(Please select if IBAN is entered in the Account Number field)

SBM

FAROOK MA...

Beneficiary Bank Address (Line 3)

Beneficiary Bank City\*

Beneficiary Bank Zip Code 000000

Beneficiary Bank Country\* HONG KONG

Bank/Swift Code

Add to Beneficiary List

Amount\* USD 15,000.00

**CHECK COUNTER RATE**

**Additional Beneficiary Details**

Intermediary Bank Search  **LOOKUP**

Intermediary Bank Name

Intermediary Branch

Address

City and Zip Code

Country

Bank Clearing Code

**Other Details**

Purpose of Payment\*

Charges Paid By\* Party receiving funds

Sender's Preferred Correspondent Bank Details

**Negotiated rate details**

Dealer Reference 001  **GET RATE**

Negotiated Rate 1.00 USD = MUR

**RESET    SAVE    CONTINUE**

Security Information | Terms and Conditions | FAQs

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5. Insert your Transaction password and click on 'Submit' button.

### Foreign Currency Transfer - Preview

✓ 2 3

**Payment Details                      Preview and Confirm                      Summary**

---

**Confirm the details before submission**

#### General Transaction Details

Transaction Type: Other Local/FCY Payment	Pay From Account: <b>01235678911345</b>
Beneficiary Type: New Beneficiary	Pay to Account: 12345678910126
Beneficiary Name: Test Co Ltd	Beneficiary Bank Name: PUTNAM CORPORATION SHEUNG WAN
Beneficiary Bank Branch: HONG KONG	Bank Identifier: PCSWHKH1XXX
Amount: USD 15,000.00	Frequency Type: One Time
Payment Date (dd-MM-yyyy): 19-01-2018	Network: SWIFT
Purpose of Payment: Import	Sender's Preferred Correspondent Bank Details:
Charges Paid By: Party receiving funds	

[Charges](#)

---

#### Amount & Frequency Details

Total Amount: USD 15,000.00	
Transaction Currency: USD	

---

#### Negotiated Rate Details

Negotiated Rate: 1.00 USD Justification 0.00 MUR	Dealer Reference:
--	-------------------

[BACK TO EDIT](#)

---

#### Additional Details

Remarks \_\_\_\_\_

*Enter your credentials to confirm the transaction*

---


#### Confirmation Details


Transaction Password\* \_\_\_\_\_


6. The below confirmation note will be displayed in case of successful transfer

## Foreign Currency Transfer - Confirmation

Transaction with reference 568416 submitted successfully to Bank for processing.

  
Payment Details

  
Preview and Confirm

  
Summary

### Payment Details

#### General Transaction Details

Reference ID: 568416 Pay From Account: <b>01235678911345</b> Pay to Account: 12345678910126 Beneficiary Name: Test Co Ltd Beneficiary Bank Branch: HONG KONG Amount: USD 15,000.00 Payment Date (dd-MM-yyyy): 19-01-2018 Purpose of Payment: Import Transaction Status: Waiting For RM Approval Charges Paid By: Party receiving funds	Transaction Type: Other Local/FCY Payment Beneficiary Type: New Beneficiary Beneficiary Bank Name: PUTNAM CORPORATION SHEUNG WAN Bank Identifier: PCSWHKH1XXX Frequency Type: One Time Network: SWIFT Sender's Preferred Correspondent Bank Details:
---	--




[Charges](#)

#### Amount & Frequency Details

Total Amount: USD 15,000.00 Transaction Currency: USD Next Authorizer: SBM BANK (MAURITIUS) LTD	
---	--

#### Negotiated Rate Details

Negotiated Rate: 1.00 USD Justification 0.00 MUR	Dealer Reference:
--	-------------------

Download:   

## 5.4 Other Local Bank MUR Transfer

1. Go to Main menu>Transactions>Initiate Funds Transfer>One Time Transfers>Other Local Bank MUR Transfer.

The screenshot shows the SBM web interface for initiating a funds transfer. The breadcrumb trail is: Transactions > Initiate Funds Transfer > One Time Transfers. The main menu includes: Own Account Transfer, Other SBM Transfer, Foreign Currency Transfer, and Other Local Bank MUR Transfer. The current page is titled 'Other Local Bank MUR Transfer' and features an 'INITIATE FROM TEMPLATE' button. The form is divided into three steps: 1. Payment Details, 2. Preview and Confirm, and 3. Summary. The 'Payment Details' section includes: Date (Transaction Date (dd-MM-yyyy)\* 19-01-2018), Make a Payment From (Network\* MACSS, Pay From Account\* Select), Make a Payment To (Beneficiary Type\* Select, Amount\* MUR), and Other Details (Remarks\*). A blue banner at the bottom of the form reads: 'Fill in Additional Negotiated Rate Details or skip this section and continue'. At the bottom right of the form are buttons for 'RESET', 'ACTIONS', and 'CONTINUE'. On the right side of the page, there is a 'Favorites' section with a 'Select your favorite activity' dropdown and an 'ADD TO FAVORITES' button. Below that is a 'Navigate to...' section. At the bottom right, there is a promotional banner for 'BIG SAVINGS' and 'LOAN AGAINST PROPERTY' with the text 'Get this deal today!'. The footer of the page contains 'Security Information', 'Terms and Conditions', 'FAQs', and 'SBM Bank (Mauritius) Ltd - All Rights Reserved'.

2. Select either MACCS or Normal and input required payment details.
3. Click on the 'Lookup' button to select the beneficiary's bank details.

**SBM** Other Local Bank MUR Transfer Transfer Menu

**INITIATE FROM TEMPLATE**

1 Payment Details      2 Preview and Confirm      3 Summary

**Date** \* Indicates Mandatory Fields

Transaction Date (dd-MM-yyyy)\* 19-01-2018

---

**Make a Payment From**

Network\* MACSS

Pay From Account\* 01235678911345

Available Balance : EUR 50,931.93

---

**Make a Payment To**

Beneficiary Type\* New Beneficiary

Beneficiary Name\* Test Co Ltd

Account Number\* 12345678910126

International Bank Account Number

(Please select if IBAN is entered in the Account Number field)

Bank Identifier\*  **LOOKUP**

Add to Beneficiary List

Amount\* MUR 10000

**Other Details**

**SBM** FAROOK MA...

Other Local Bank MUR Transfer Transfer Menu

**INITIATE FROM TEMPLATE**

1 Payment Details      2 Preview and Confirm      3 Summary

**Date** \* Indicates Mandatory Fields

Transaction Date (dd-MM-yyyy)\* 19-01-2018

---

**Make a Payment From**

**Favorites**

Select your favorite activity

Select

**ADD TO FAVORITES**

**Find Bank Details** X

List of Bank Details

Bank Name Branch	Address City & Zip Code	Country	Network	Bank/Swift Code
ABC BANKING CORPORATION LTD PORT LOUIS	PORT LOUIS,ABC CENTRE .000000	MAURITIUS	MACSS	ABCKMUMJXXX <a href="#">Select</a>
AFRASIA BANK LIMITED PORT LOUIS	PORT LOUIS,IBL BUILDING .000000	MAURITIUS	MACSS	AFBLMUMJXXX <a href="#">Select</a>
BANK OF BARODA PORT LOUIS	PORT LOUIS,SIR WILLIAM NEWTON STREET .000000	MAURITIUS	MACSS	BARBMUMJXXX <a href="#">Select</a>
BANK OF MAURITIUS PORT LOUIS	PORT LOUIS,SIR WILLIAM NEWTON STREET .000000	MAURITIUS	MACSS	BOMMMUPLXXX <a href="#">Select</a>
BANK ONE LTD PORT LOUIS	PORT LOUIS,16 SIR WILLIAM NEWTON STREET .000000	MAURITIUS	MACSS	BKONMUMJXXX <a href="#">Select</a>

Page Number  Rows per page: 5 1 - 5 of 17 < >

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4. Click on Continue button to proceed.

**Note: No special character is to be used when initiating a transfer**

5. Input your Transaction Password and click on 'Submit'.

### Other Local Bank MUR Transfer - Preview

✓ 2 3  
Payment Details Preview and Confirm Summary

Confirm the details before submission

#### General Transaction Details

Transaction Type: Other Local/FCY Payment	Pay From Account: <b>01235678911345</b>
Beneficiary Type: New Beneficiary	Pay to Account: 12345678910126
Beneficiary Name: Test Co Ltd	Beneficiary Bank Name: AFRASIA BANK LIMITED
Beneficiary Bank Branch: PORT LOUIS	Bank Identifier: AFBLMUMUXXX
Amount: MUR 10,000.00	Frequency Type: One Time
Payment Date (dd-MM-yyyy): 19-01-2018	Network: MACSS
Remarks: imports	

[Charges](#)

#### Amount & Frequency Details

Total Amount: MUR 10,000.00
Transaction Currency: MUR

[BACK TO EDIT](#)

#### Additional Details

Remarks \_\_\_\_\_

*Enter your credentials to confirm the transaction*

#### Confirmation Details

Transaction Password\* \_\_\_\_\_


[SUBMIT](#)




6. The below confirmation note will be displayed in case of successful transfer

[Own Account Transfer](#)    [Other SBM Transfer](#)    [Foreign Currency Transfer](#)  
[Other Local Bank MUR Transfer](#)

-- Transfer Menu

## Other Local Bank MUR Transfer - Confirmation

 Transaction with reference 568410 submitted successfully to Bank for processing.

Payment Details                                  Preview and Confirm                                  Summary

### Payment Details




#### General Transaction Details

Reference ID: 568410	Transaction Type: Other Local/FCY Payment
Pay From Account: <b>01235678911345</b>	Beneficiary Type: New Beneficiary
Pay to Account: 12345678910126	Beneficiary Bank Name: AFRASIA BANK LIMITED
Beneficiary Name: Test Co Ltd	Bank Identifier: AFBLMUMUXXX
Beneficiary Bank Branch: PORT LOUIS	Frequency Type: One Time
Amount: MUR 10,000.00	Network: MACSS
Payment Date (dd-MM-yyyy): 19-01-2018	
Remarks: imports	
Transaction Status: <b>Success</b>	

[Charges](#)

#### Amount & Frequency Details

Total Amount: MUR 10,000.00
Transaction Currency: MUR

Download:   



## 5.5 Initiate Standing Instruction

1. Go to Main Menu>Transactions>Initiate Funds Transfer> Standing Instructions.

The screenshot shows the SBM web interface for initiating a standing instruction. The breadcrumb trail is Transactions > Initiate Funds Transfer > Standing Instructions. There are three main menu options: Own Account Transfer, Other SBM Transfer, and Foreign Currency Transfer. Below these is a sub-menu with Other Local Bank MUR Transfer selected. A 'Transfer Menu' button is visible. The main heading is 'Other Local Bank MUR Transfer' with an 'INITIATE FROM TEMPLATE' button. The form is divided into three steps: 1. Payment Details (highlighted with a blue circle), 2. Preview and Confirm, and 3. Summary. The 'Date' section includes: Frequency\* (Monthly), Recurring Date (dd-MM-yyyy)\* (31-01-2018), Number of Installments (12), and End Date (dd-MM-yyyy). The 'Make a Payment From' section includes: Network\* (MACSS), Pay From Account\* (0011010000000070), and Available Balance : USD (1,192,389.87). The 'Make a Payment To' section includes: Beneficiary Type\* (New Beneficiary), Beneficiary Name\* (Paul Smith), and Account Number/ IBAN Number\* (1452789633). A note '\* Indicates Mandatory Fields' is present.

2. Select your required type of transfer - Own Account Transfer, Other SBM Transfer, Foreign Currency Transfer or Other Local Bank MUR Transfer.

This screenshot is identical to the one above, showing the 'Other Local Bank MUR Transfer' form. In this view, the 'Preview and Confirm' step (2) is highlighted with a grey circle, while the 'Payment Details' step (1) is now greyed out. All other form fields and values remain the same.

**Note: No special character is to be used.**

### Make a Payment To

Beneficiary Type\* **New Beneficiary** ▼

Beneficiary Name\* **Paul Smith**

Account Number/ IBAN Number\* **1452789633**

International Bank Account Number   
*(Please select if IBAN is entered in the Account Number field)*

Bank Identifier\* **SBICMUMUXXX** **LOOKUP**

Add to Beneficiary List

Amount\* **MUR** ▼ **10,000.00**

---

### Other Details

Remarks\* **Consultancy Fees**

Fill in Additional [Negotiated Rate Details](#) or skip this section and continue

**RESET** **SAVE** **CONTINUE**

3. Input all details and click on 'Continue'.

Transactions    Initiate Funds Transfer    Standing Instructions

Own Account Transfer    Other SBM Transfer    Foreign Currency Transfer  
Other Local Bank MUR Transfer

Transfer Menu

### Other Local Bank MUR Transfer - Preview

1  Payment Details    2  Preview and Confirm    3  Summary

Confirm the details before submission

#### General Transaction Details

Transaction Type: Other Local/FCY Payment	Pay From Account: <b>0011010000000070</b>
Beneficiary Type: New Beneficiary	Pay to Account: 1452789633
Beneficiary Name: Paul Smith	Beneficiary Bank Name: STANDARD BANK (MAURITIUS) LTD
Beneficiary Bank Branch: PORT LOUIS	Bank Identifier: SBICMUMUXXX
Amount: MUR 10,000.00	Frequency Type: Recurring
Remarks: Consultancy Fees	Network: MACSS

[Charges](#)

#### Amount & Frequency Details

Frequency: Monthly	Recurring Date (dd-MM-yyyy): 31-01-2018
Number of Installments: 12	Total Amount: MUR 10,000.00
End Date (dd-MM-yyyy):	
Transaction Currency: MUR	

[BACK TO EDIT](#)

#### Additional Details

Enter your credentials

Confirmation Details: .7123    Accept

Transaction Password\* .....

4. The below confirmation note will be displayed in case of successful transfer

SBM

Transactions > Initiate Funds Transfer > Standing Instructions

[Own Account Transfer](#) [Other SBM Transfer](#) [Foreign Currency Transfer](#)  
[Other Local Bank MUR Transfer](#)

Transfer Menu

### Other Local Bank MUR Transfer - Confirmation

Transaction with reference id 568690 submitted successfully for processing.

Payment Details    Preview and Confirm    3 Summary

#### Payment Details

##### General Transaction Details

Reference ID: 568690	Transaction Type: Other Local/FCY Payment
Pay From Account: 0011010000000070	Beneficiary Type: New Beneficiary
Pay to Account: 1452789633	Beneficiary Bank Name: STANDARD BANK (MAURITIUS) LTD
Beneficiary Name: Paul Smith	Bank Identifier: SBICMUMUXXX
Beneficiary Bank Branch: PORT LOUIS	Frequency Type: Recurring
Amount: MUR 10,000.00	Network: MACSS
Remarks: Consultancy Fees	
Transaction Status: Sent For Processing	

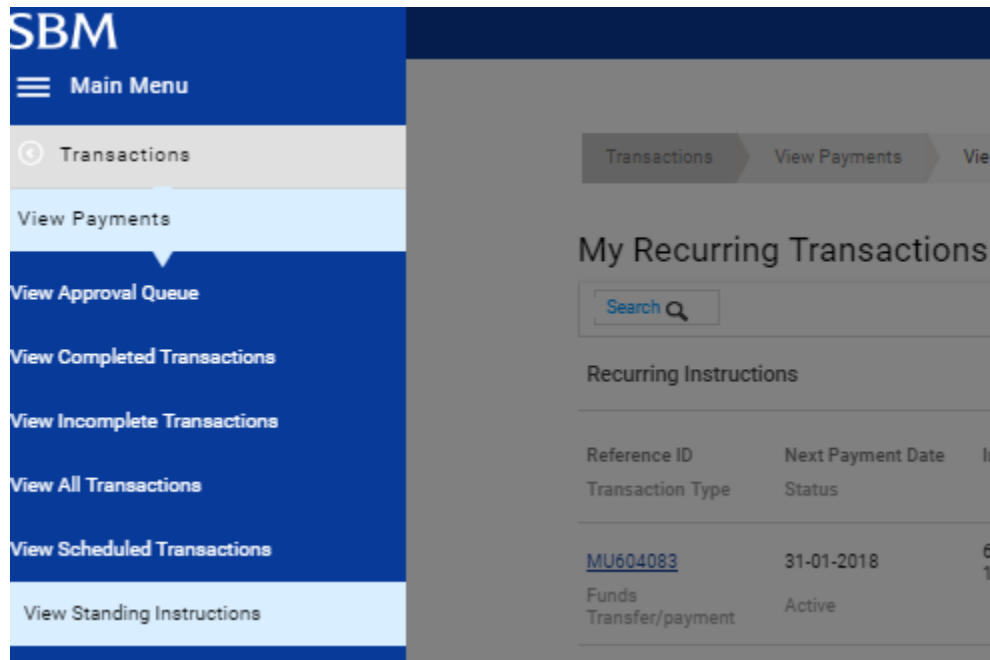
[Charges](#)

##### Amount & Frequency Details

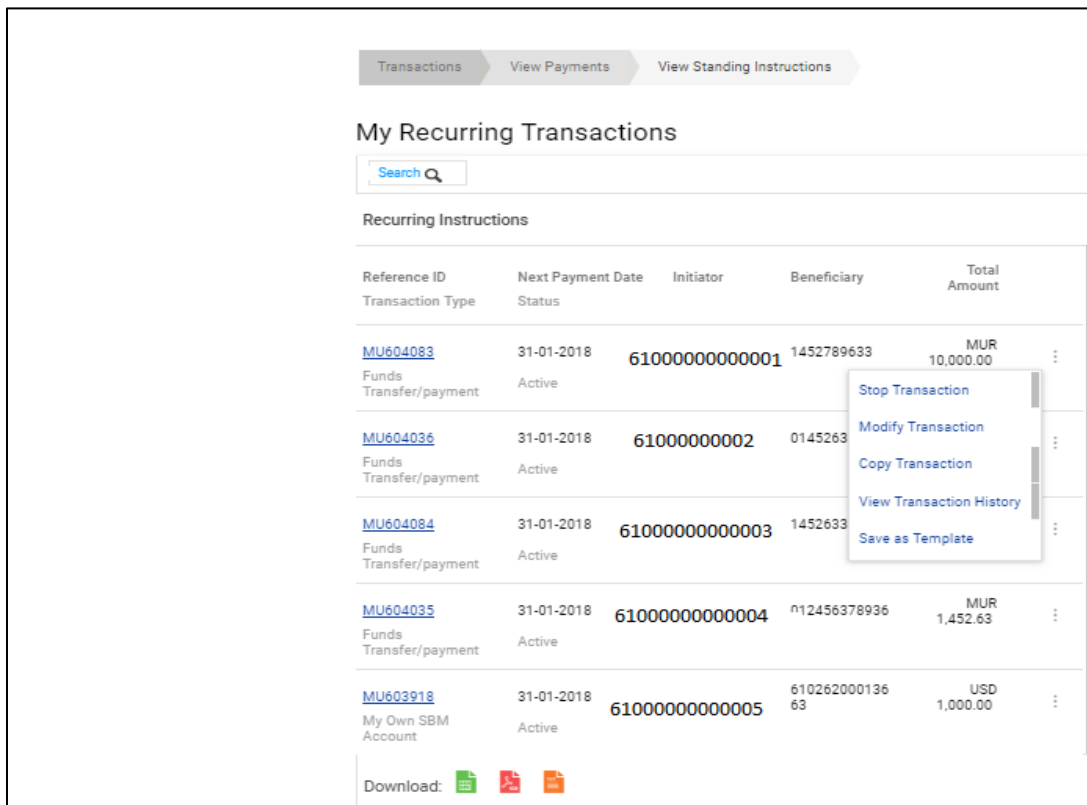
Frequency: Monthly	Recurring Date (dd-MM-yyyy): 31-01-2018
Number of Installments: 12	Total Amount: MUR 10,000.00
End Date (dd-MM-yyyy):	
Transaction Currency: MUR	

## 5.6 Standing Instructions (MUR/FCY) – View/Stop/Modify

1. Go to Main Menu > Transactions > View Payments > View Standing Instructions



2. Click on 'More Action' button (on the right) and select the required option



**For Stop Standing Instructions:**

- (i) Click on Stop transaction
- (ii) Insert Password
- (iii) Click on 'Stop' button

Transactions View Payments View Standing Instructions

### Preview Confirmation Details

**Confirm the following details**

**General transaction details**

Transaction Type: Other Local/FCY Payment	Beneficiary Type: New Beneficiary
Initiator Account: 610000000000001	Beneficiary Bank Name: STANDARD BANK (MAURITIUS) LTD
Pay to Account: 1452789633	Bank Identifier: SBICMUMUXXX
Beneficiary Name: Paul Smith	Frequency Type: Recurring
Beneficiary Bank Branch: PORT LOUIS	
Amount: MUR 10,000.00	
Recurring Date (dd-MM-yyyy): 31-01-2018	
Remarks: Consultancy Fees	
Reference ID:	
Marked For Stop: No	Network: MACSS
<a href="#">Charges</a>	

**Amount & Frequency Details**

Frequency: Monthly	End Date (dd-MM-yyyy):
Number of Installments: 12	
Total Amount: MUR 10,000.00	
Transaction Currency: MUR	

**Additional Details**

Remarks \_\_\_\_\_

*Enter your credentials to confirm the transaction*

**Confirmation Details**

Transaction Password\* .....|


i	m	e	q	a	o	@	u	s	r	←
x	c	l	f	g	.	-	y	w	j	t
Shift	b	v	z	n	-	p	k	d	h	
.123					Accept					

BACK STOP

(iv) The below confirmation note will be displayed in case of successful transfer

Transactions View Payments View Standing Instructions

### Stop Transaction

 Transaction request submitted for stop.

#### General transaction details

Transaction Type: Other Local/FCY Payment	Initiator Account: <b>610000000000001</b>
Beneficiary Type: New Beneficiary	Pay to Account: 1452789633
Beneficiary Name: Paul Smith	Beneficiary Bank Name: STANDARD BANK (MAURITIUS) LTD
Beneficiary Bank Branch: PORT LOUIS	Bank Identifier: SBICMUMUXXX
Amount: MUR 10,000.00	Frequency Type: Recurring
Recurring Date (dd-MM-yyyy): 31-01-2018	
Remarks: Consultancy Fees	
Reference ID: 568695	
Bulk Payment Reference ID:	
Marked For Stop: Yes	
Transaction Status: Pending For Processing	Network: MACSS
<a href="#">Charges</a>	

#### Amount & Frequency Details

Frequency: Monthly	End Date (dd-MM-yyyy):
Number of Installments: 12	
Total Amount: MUR 10,000.00	
Transaction Currency: MUR	

[BACK TO LIST SCREEN](#)

## 5.7 Own Credit Card Payment

1. Go to Main Menu > Transactions > initiate Funds Transfer>Credit Card Payment

The screenshot displays the SBM web application interface. On the left is a blue sidebar menu with the SBM logo and a 'Main Menu' icon. The menu items are: Transactions, Initiate Funds Transfer, One Time Transfers, Standing Instructions, Credit Card Payment (highlighted), and Other SBM Card Payment. The main content area shows a breadcrumb trail: Transactions > Initiate Funds Transfer > Credit Card Payment. Below this is the 'Create New Transaction' form, which includes a progress indicator with three steps: 1. Payment Details, 2. Preview and Confirm, and 3. Summary. The form fields are as follows:

- Date:** Transaction Date (dd-MM-yyyy)\* 23-01-2018. A calendar icon is present. A note indicates '\* Indicates Mandatory Fields'.
- Make a Payment From:** Pay From Account\* Select (dropdown menu).
- Make a Payment To:** Pay To\* Select (dropdown menu).
- Bill Date:** (text input field).
- Amount Due:** (text input field).
- Minimum Amount Due:** (text input field).
- Amount\*:** MUR (dropdown menu).
- Buttons:** CHECK COUNTER RATE (button).
- Other Details:** Remarks (text input field).
- Footer Buttons:** RESET, ACTIONS (dropdown menu), and CONTINUE.



2. Select debit account and card number

Transactions Initiate Funds Transfer Credit Card Payment

### Create New Transaction

**INITIATE FROM TEMPLATE**

1 Payment Details 2 Preview and Confirm 3 Summary

Date \* Indicates Mandatory Fields

Transaction Date (dd-MM-yyyy)\* 23-01-2018

Make a Payment From

Pay From Account\* 6100000000000001

Make a Payment To

Pay To\* 4540000000000002

Bill Date 14-06-2017

Amount Due 6,217.93

Minimum Amount Due 6,592.07

Amount\* MUR 5000

**CHECK COUNTER RATE**

Other Details

Remarks

RESET ACTIONS CONTINUE

3. Insert payment amount and click on 'Continue'

4. Insert your Transaction password and click on 'Submit' button.

Transactions > Initiate Funds Transfer > Credit Card Payment

### Payment Confirmation

1  Payment Details      2  Preview and Confirm      3  Summary

Confirm the details before submission

**General Transaction Details**

Transaction Type: Transfer to credit card	Pay From Account: 61000000000001
Beneficiary Type: To Account	Pay to Account: 45400000000002
Amount: MUR 5,000.00	
Payment Date (dd-MM-yyyy): 23-01-2018	
Remarks:	

**Amount & Frequency Details**

Total Amount: MUR 5,000.00	
Transaction Currency: MUR	

[BACK TO EDIT](#)

**Additional Details**

Remarks \_\_\_\_\_

Enter your credentials to confirm the transaction

**Confirmation Details**

Transaction Password\* .....

i	r	h	a	e	c	_	u	n	.	←
l	s	p	y	q	z	g	d	t	m	v

[SUBMIT](#)

5. The below confirmation note will be displayed in case of successful transfer

Transactions > Initiate Funds Transfer > Credit Card Payment

### Payment Summary

Transaction with reference id 568699 processed successfully.

1  Payment Details      2  Preview and Confirm      3  Summary

**Payment Details**

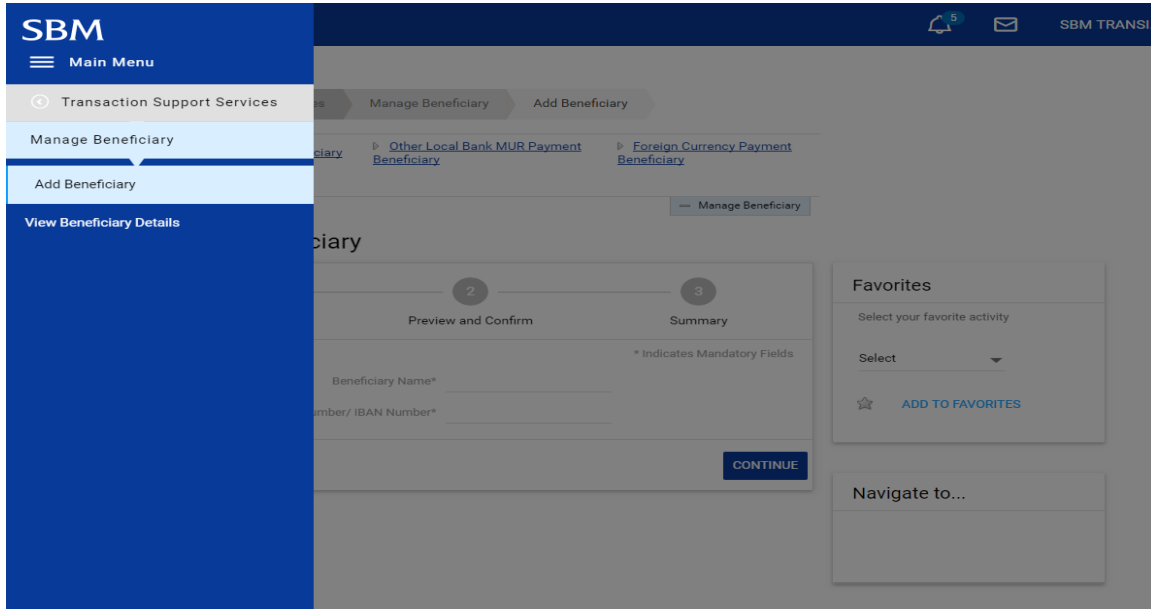
**General Transaction Details**

Reference ID: 568699	Transaction Type: Transfer to credit card
----------------------	---

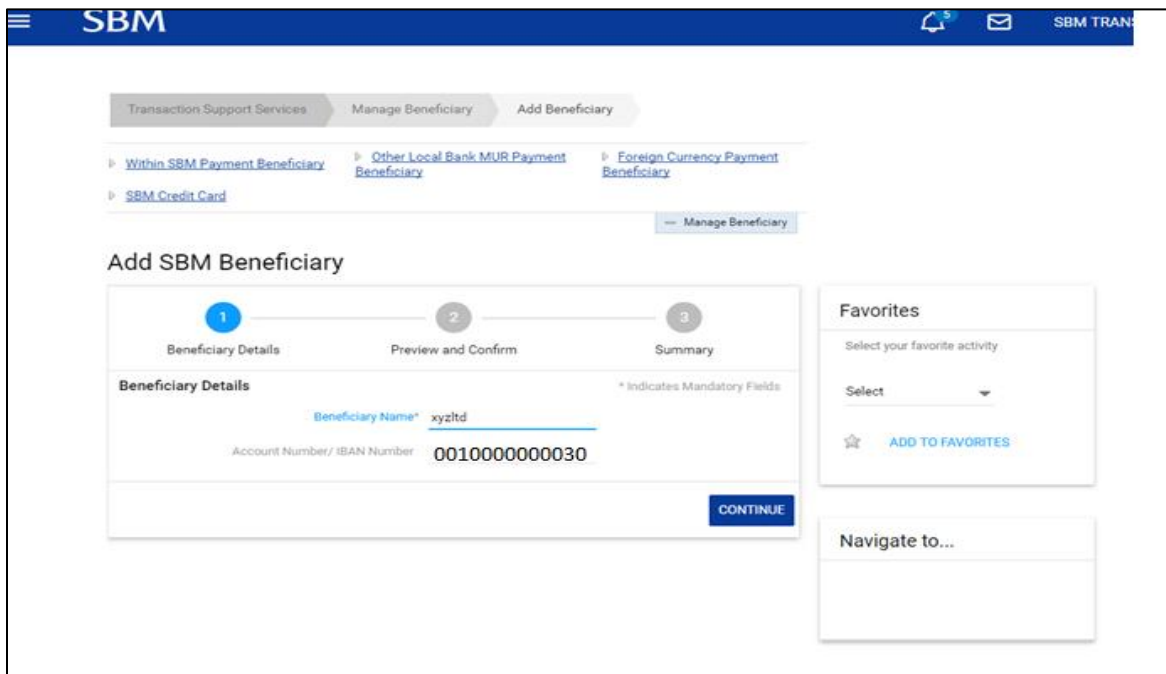
## 6. Transaction Support Services

### 6.1 Add Beneficiary

1. Go to Main Menu > More > Transaction Support Services > Manage Beneficiary > Add Beneficiary



2. Select your required beneficiary type: Within SBM Payment Beneficiary, Other local Bank MUR Payment or Foreign Currency Payment Beneficiary
3. Type Beneficiary name and Account Number and click 'Continue'



#### 4. Insert transaction password and 'Confirm Details'

Within SBM Payment Beneficiary | Other Local Bank MUR Payment Beneficiary | Foreign Currency Payment Beneficiary | SBM Credit Card

Manage Beneficiary

### Preview Confirmation Details

1 Beneficiary Details | 2 Preview and Confirm | 3 Summary

**Beneficiary Details**

Beneficiary Name: xyzltd | Account Number/IBAN Number: 00100000000030

**Additional Details**

Remarks

Enter your credentials to confirm the transaction

**Confirmation Details**

Transaction Password\* .....

BACK | CONFIRM DETAILS

**Favorites**

Select your favorite activity

Select

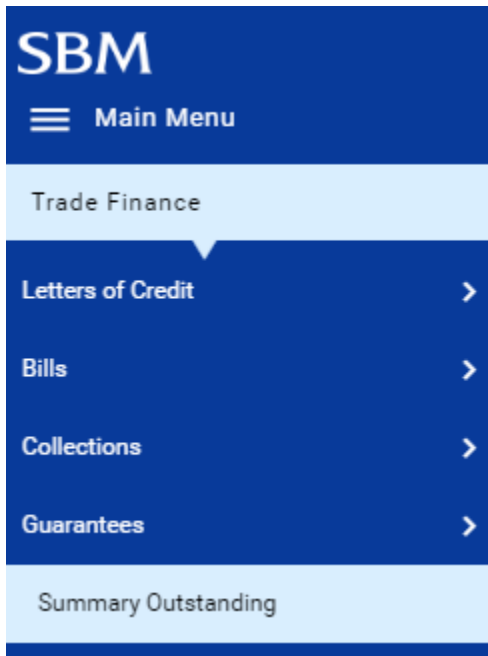
★ ADD TO FAVORITES

**Navigate to...**

5. A confirmation note will be displayed in case beneficiary has been successfully registered

## 7. Trade Finance

1. Go to Main Menu > More> Trade Finance > Summary Outstanding



The screenshot displays the 'Summary Outstanding - TRADE FINANCE LIABILITIES' page for Customer ID: 1234567 and Customer Name: Test Company Ltd. The page is divided into two sections: 'FOREIGN BILLS UNDER LC - USANCE' and 'FOREIGN IMPORT BILLS UNDER LC - SIGHT'.

FOREIGN BILLS UNDER LC - USANCE						
REFERENCES	CCY	OUTSTANDING BALANCE	MATURITY_DATE	RATE	MUR Equivalent	
61BAC	EUR	33,440.00Cr.	28-12-2015	39.598	1,324,157.12Cr.	
61BACA	EUR	14,256.00Cr.	07-01-2016	39.598	564,509.09Cr.	
					Total : 1888666.208Cr.	
FOREIGN IMPORT BILLS UNDER LC - SIGHT						
REFERENCES	CCY	OUTSTANDING BALANCE	MATURITY_DATE	RATE	MUR Equivalent	
61BASZ	USD	18,790.84Cr.	10-12-2015	36.08	677,973.51Cr.	
61BASZ	USD	29,734.00Cr.	11-12-2015	36.08	1,072,802.72Cr.	
					Total : 1750776.2272Cr.	

## 8. General Services

1. Go to Main Menu > More > General Services > Service Requests > New Requests

General Services > Service Requests > New Requests

### New Requests

*Note:-Please enter at least three characters for search*

Request Categories

Request  [SEARCH](#)

Request Type

**Cards** ^

[Request for Credit Card Statement](#)

**Current/Savings Accounts** ^

[Stop Cheque](#)

[CASA Account Statements](#)

[Request a Demand Draft](#)

[Request New Cheque Book](#)

[Order coins and notes](#)

**Deposit Accounts** ^

[Term Deposit Account Opening](#)

**Loan Accounts** ^

[Loan Repayment](#)

**Favorites**

Select your favorite activity

Select

★ [ADD TO FAVORITES](#)

**Navigate to...**

[All Accounts](#)

2. Select the service as required
3. Fill in the details and click on 'Continue'
4. Input your transaction password and click on the 'Submit' button