Internet Banking
User Guide

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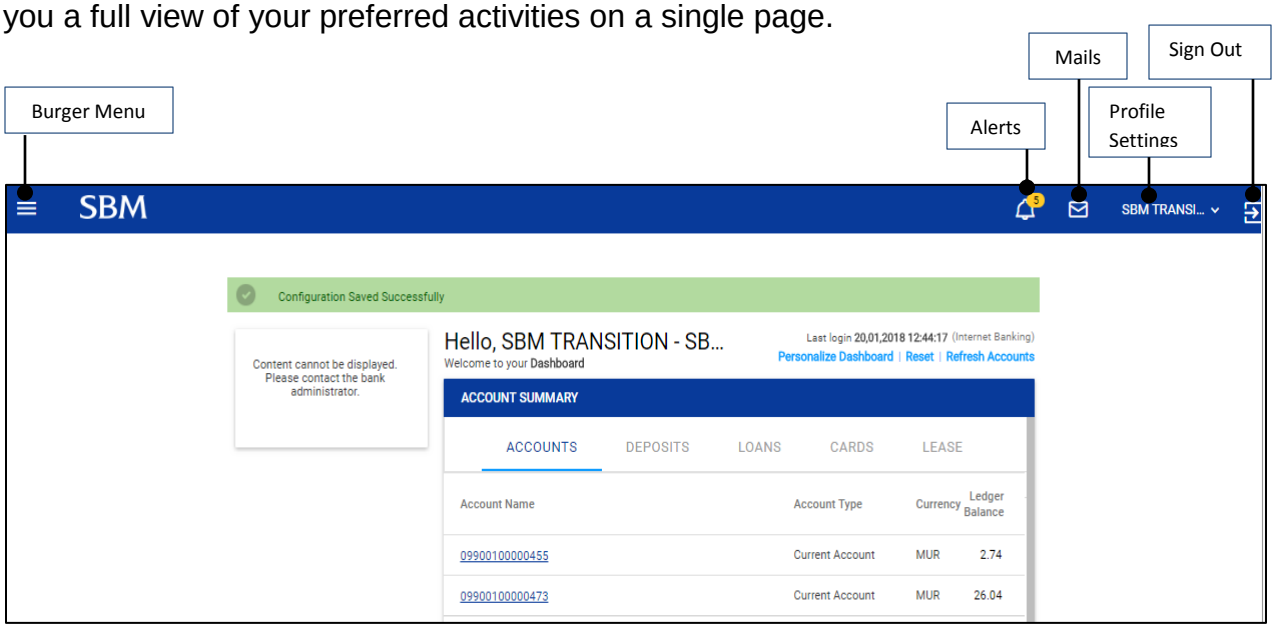
1. Overview and Summary of functions

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.

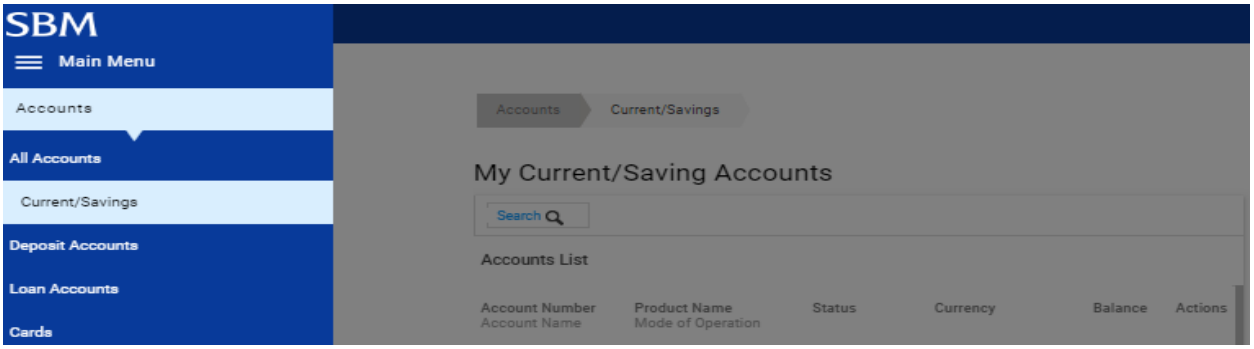
Accounts

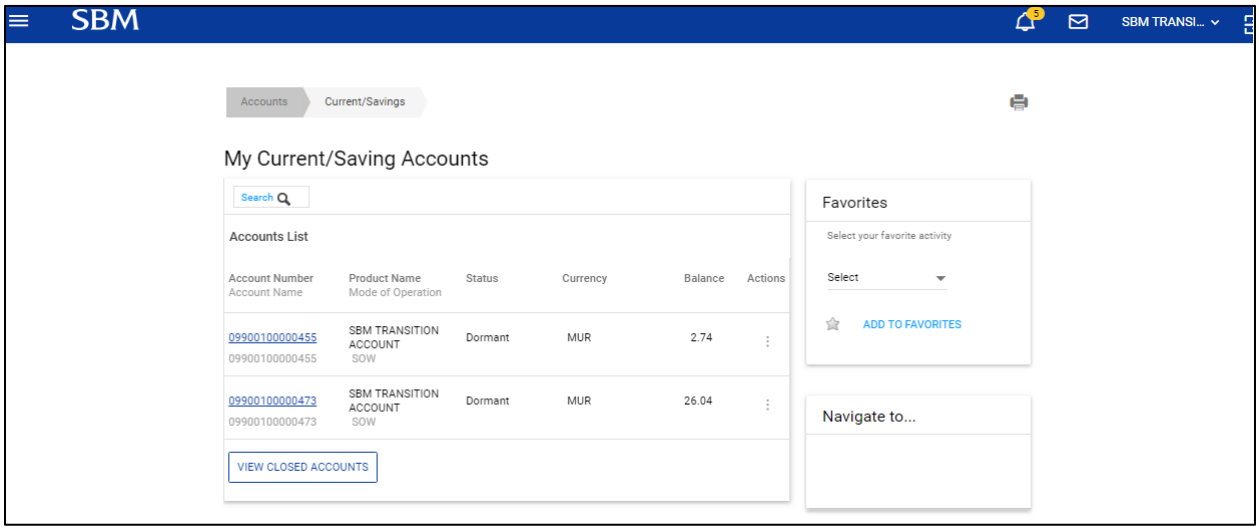
The account menu opens up the following sub menus:

- 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



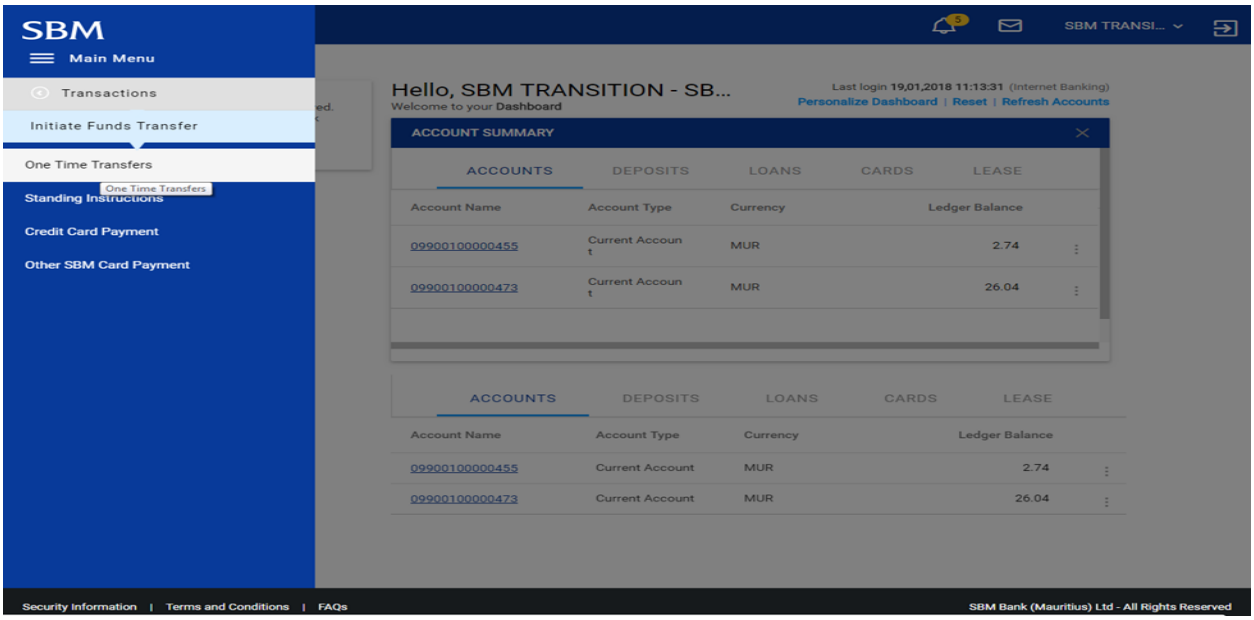


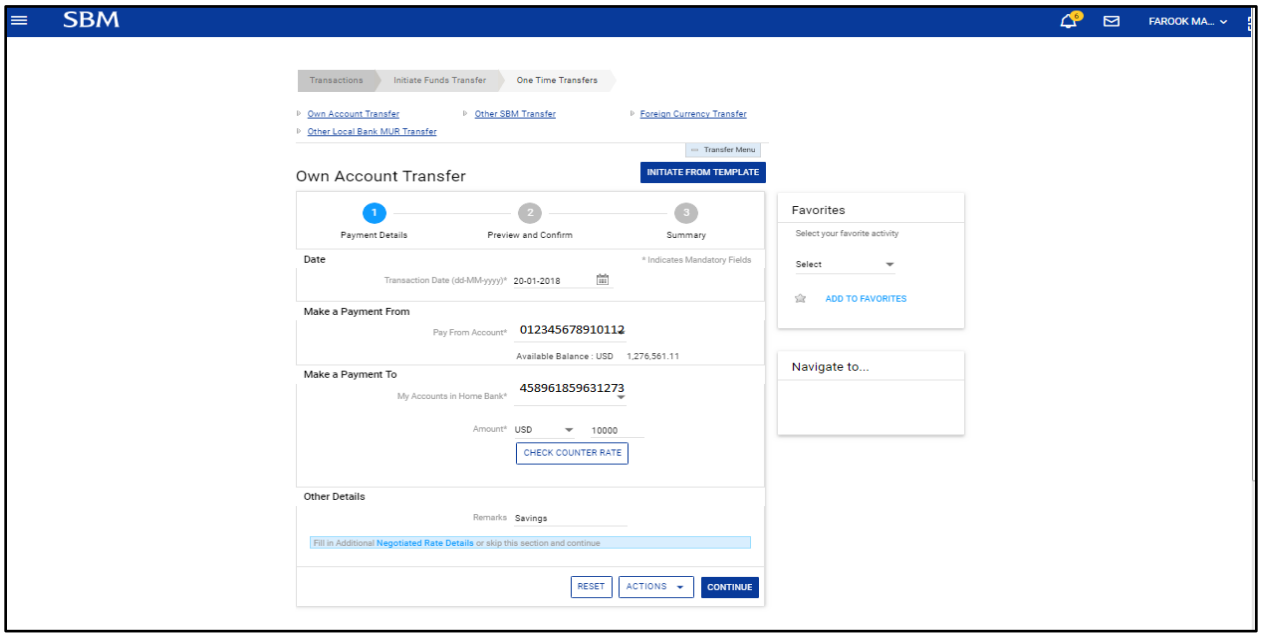
The account statements for each of the above products are downloadable in your preferred format.

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



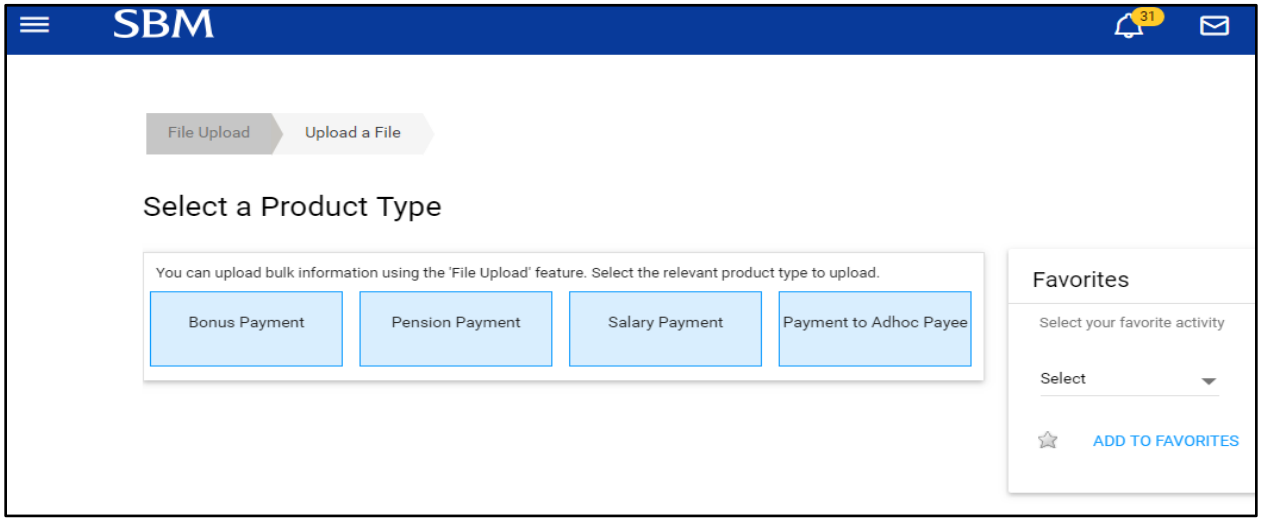


File Upload facility

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:

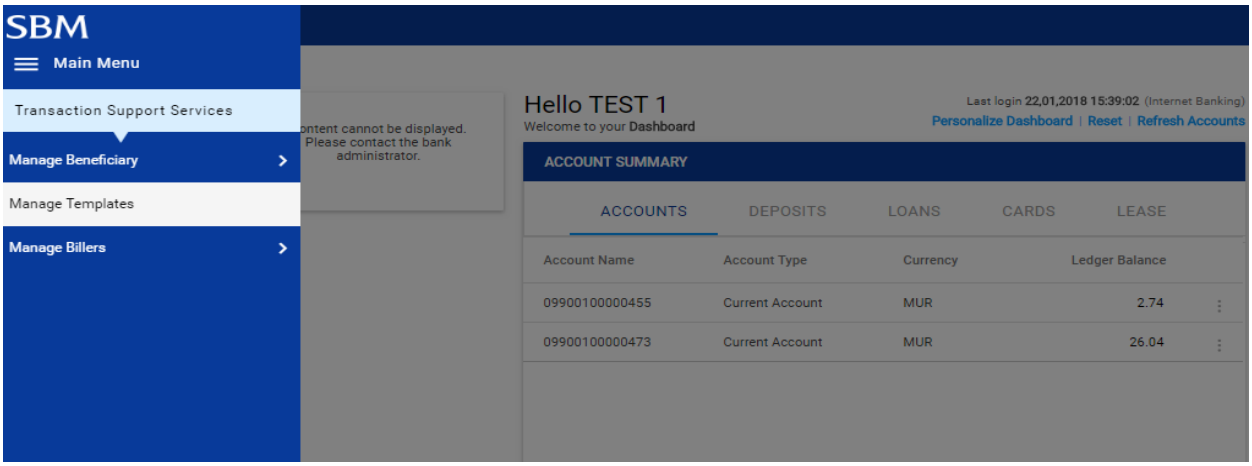
- Bonus Payment
- Pension Payment
- Salary Payment
- Bulk (Adhoc) Payment



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



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:

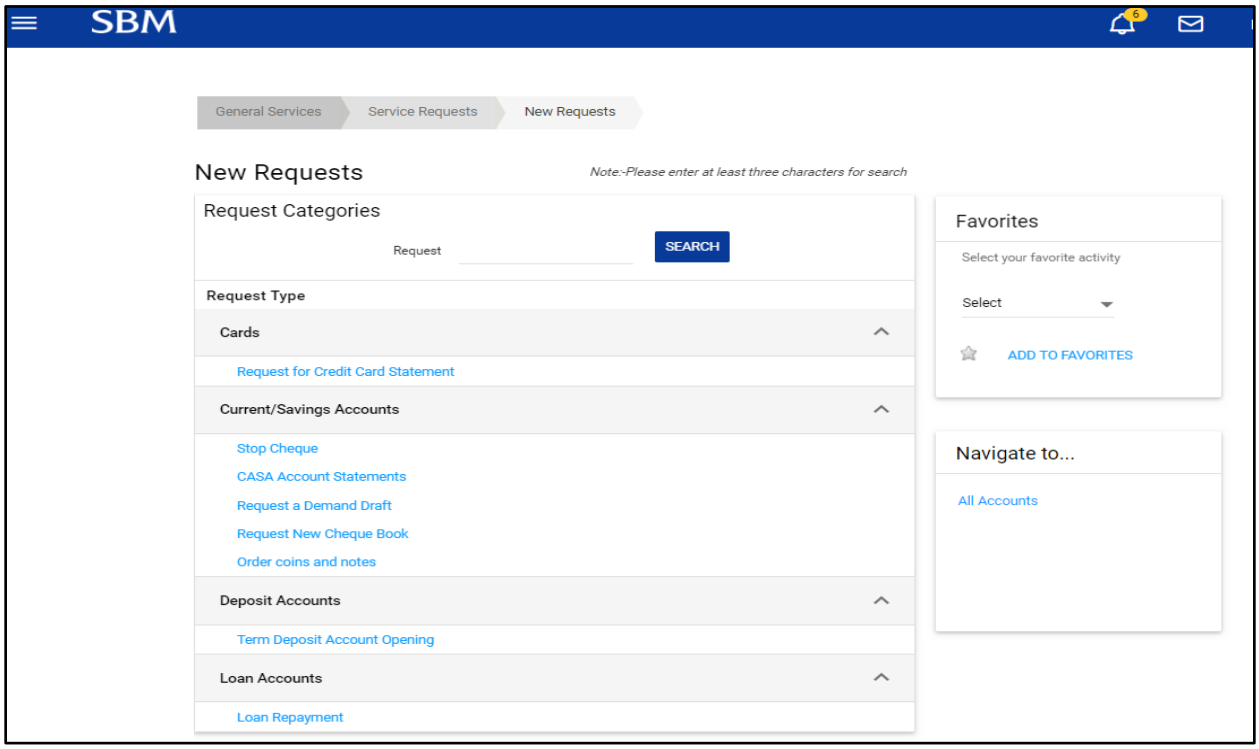
- View Import and Export bills.
- View Import and Export Letters of credit.
- View Outstanding Summary of all Trade products.

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 over any of the following web browsers:

- Internet Explorer
- Netscape - versions
- Google Chrome
- Mozila 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

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.

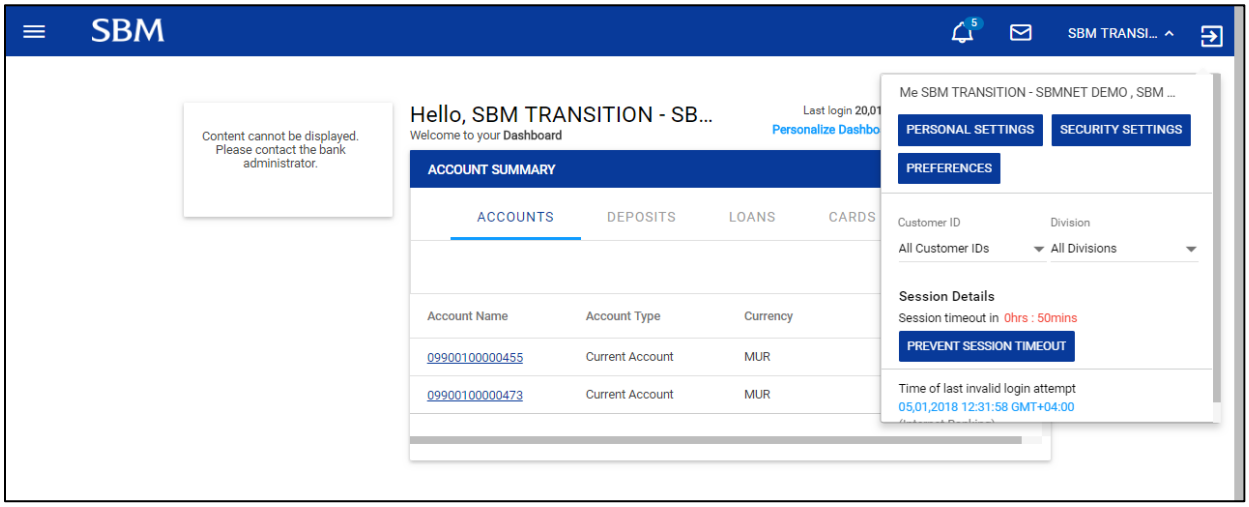
1.8 Customer Support

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

2. Change Password

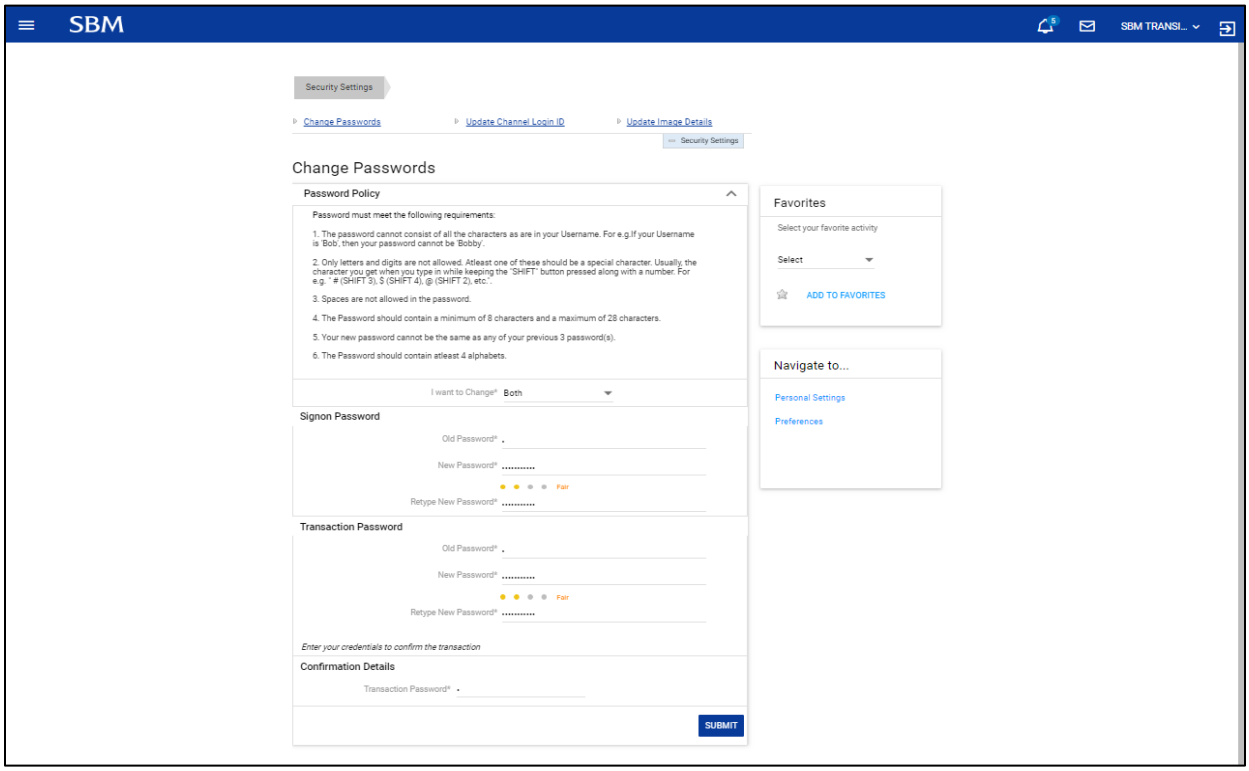
2.1 Steps to change passwords.

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.

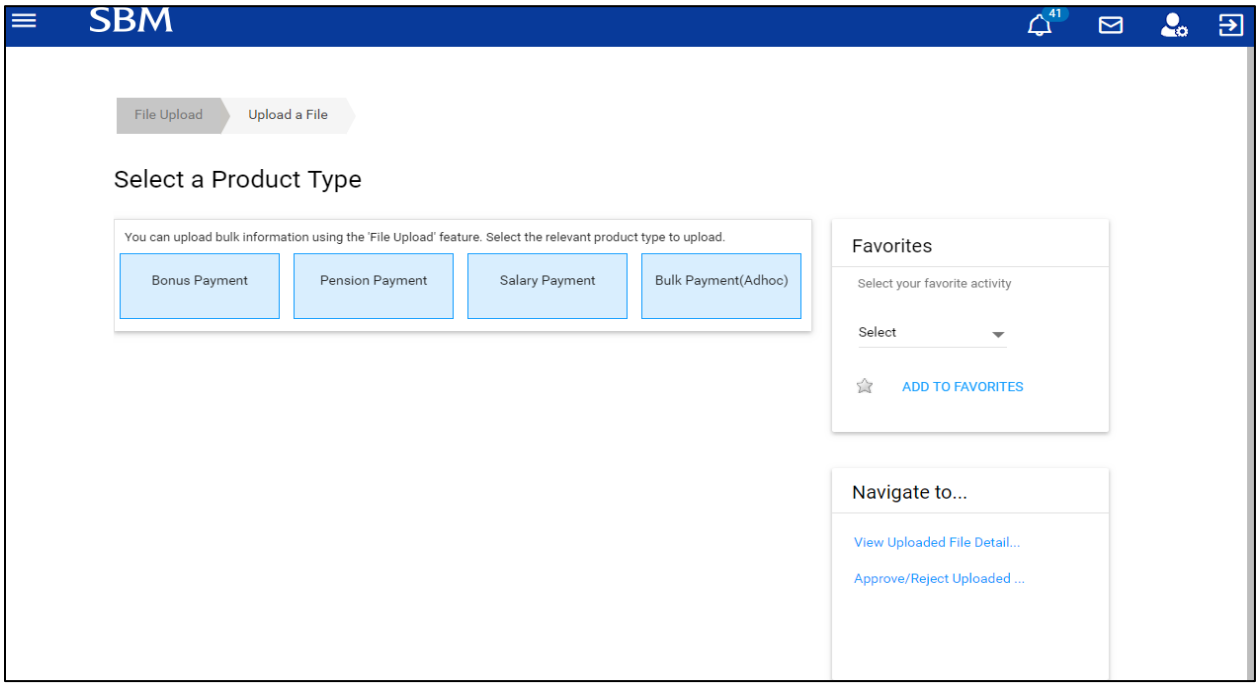
Please read all the password policies before changing your passwords.



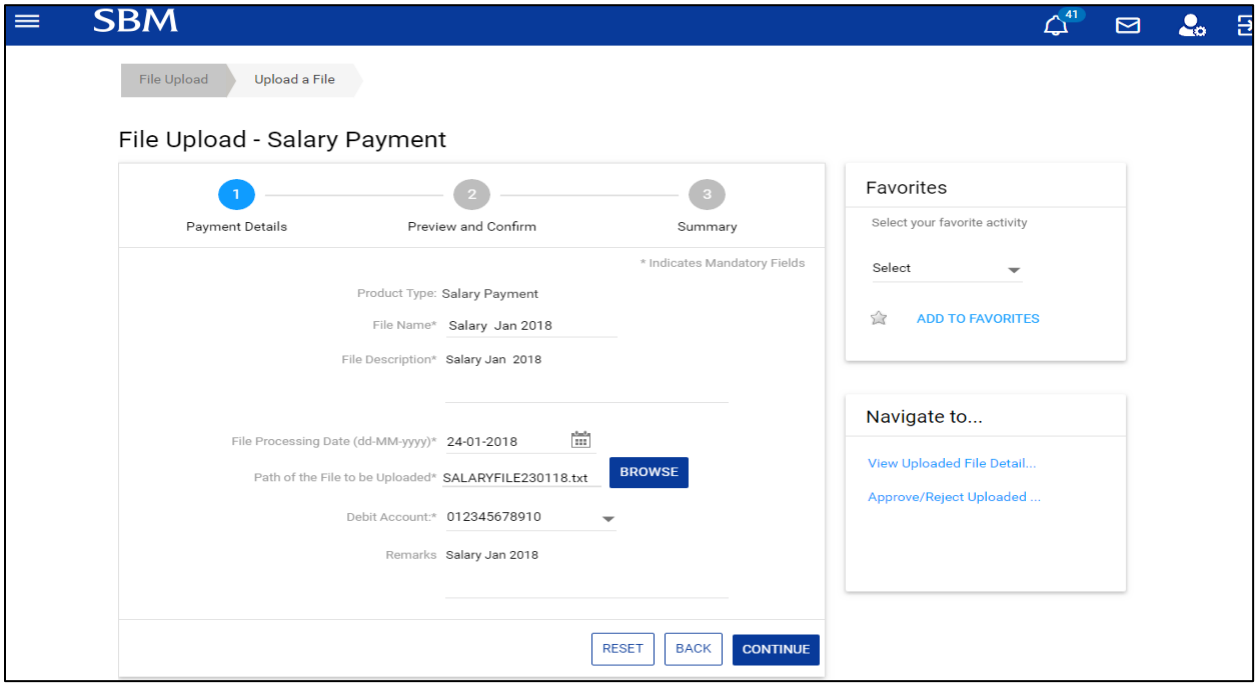
3. File Upload

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

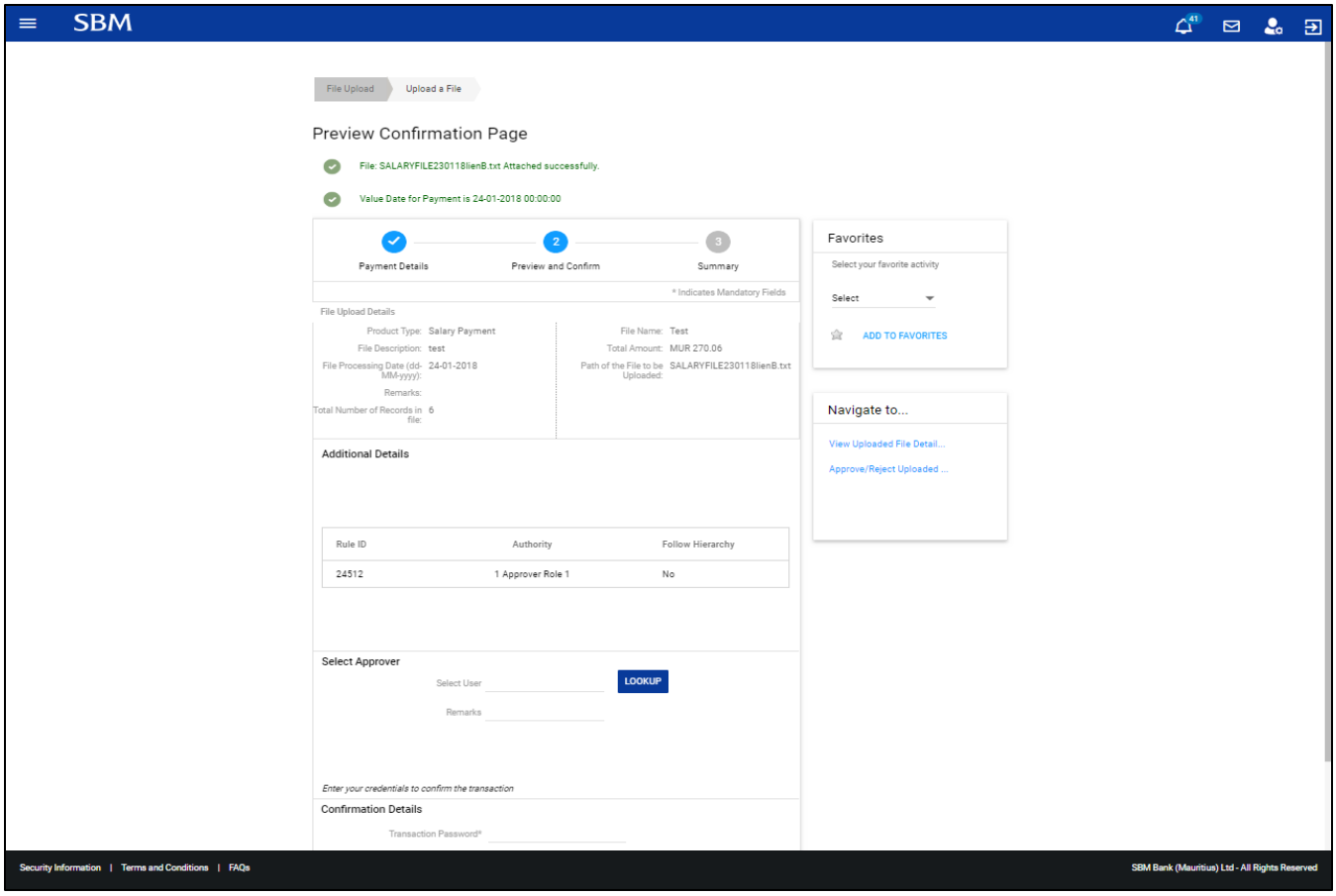
Note: Special characters are not allowed in any file.



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



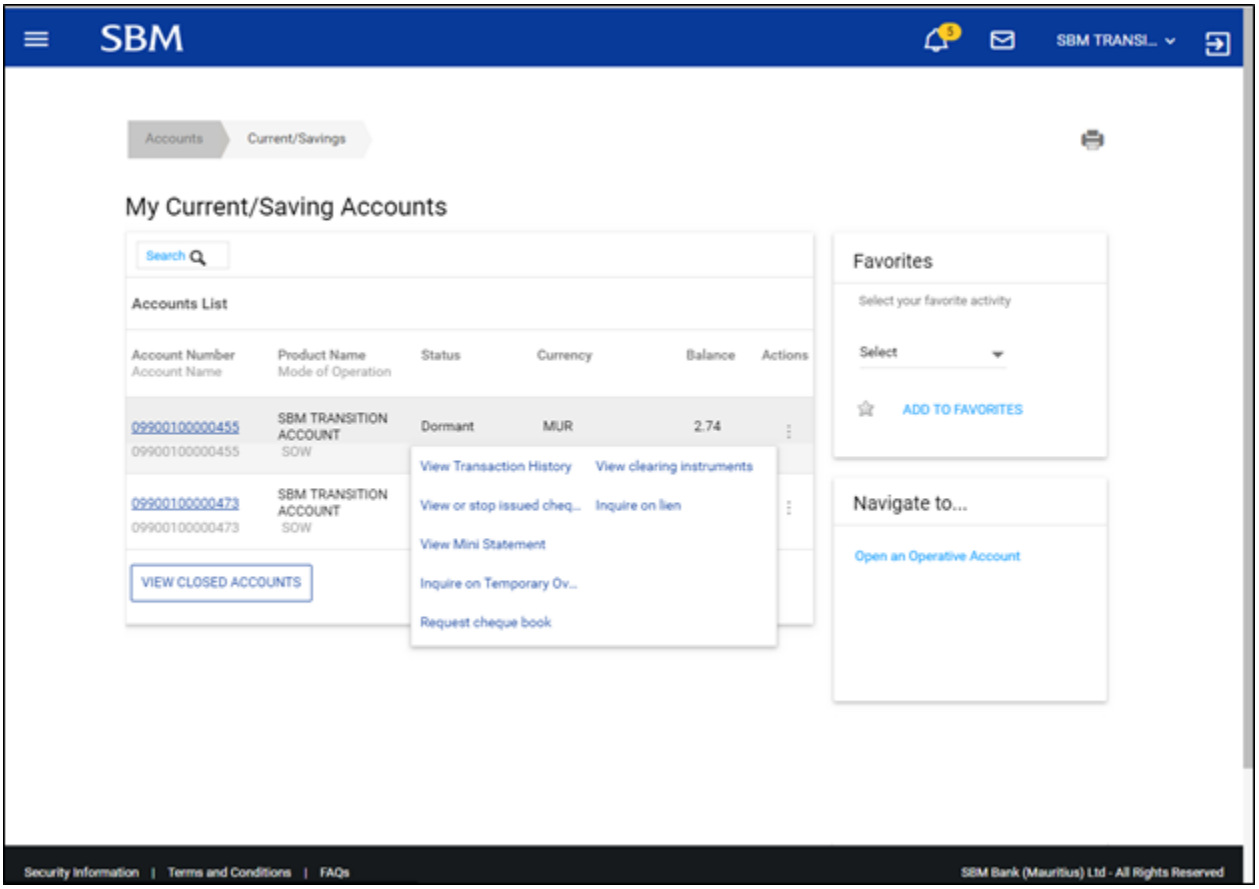
4. Input your Transaction password and click on ‘Submit’.



4. Accounts

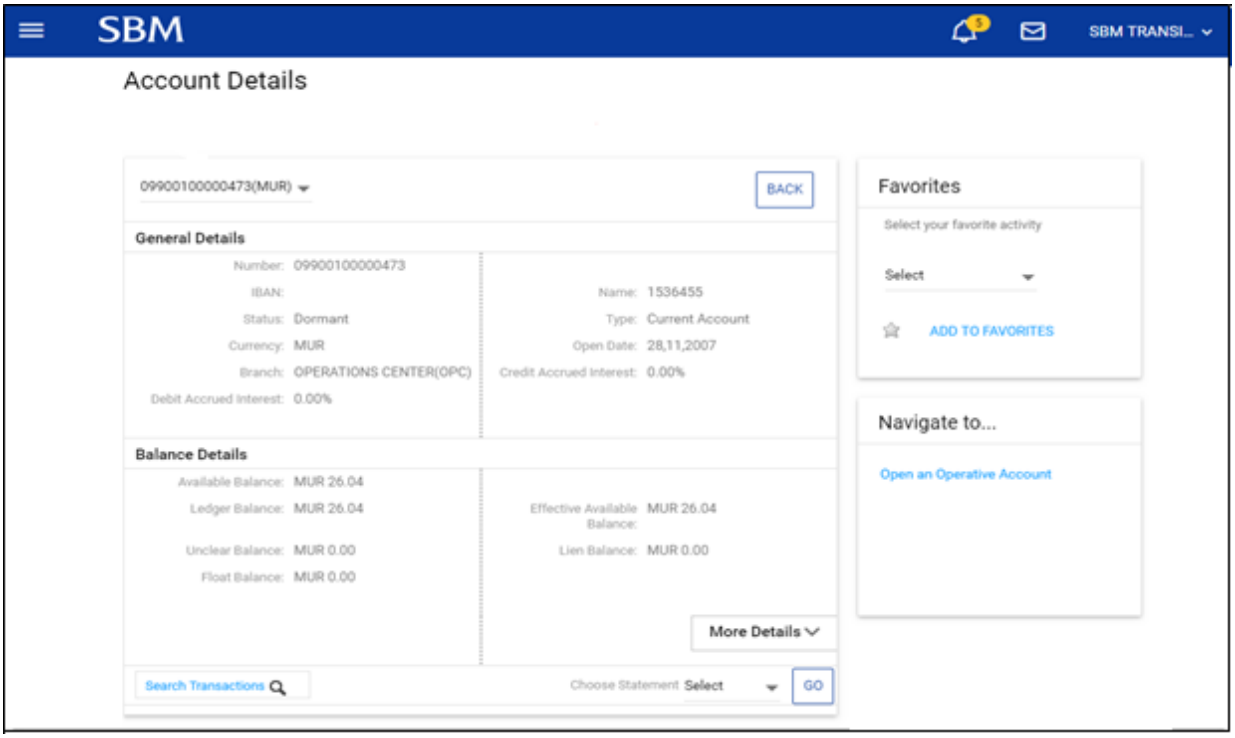
4.1 Accounts Statement (View/Download)

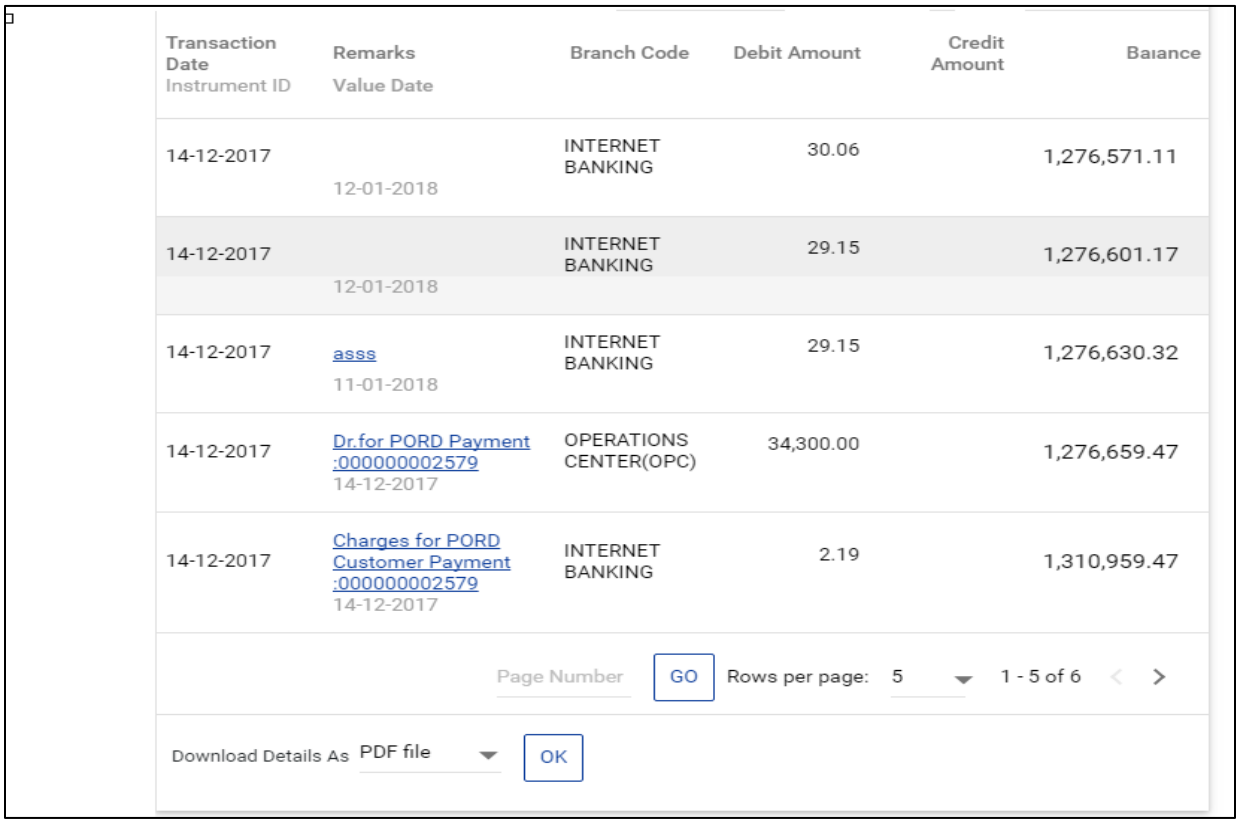
1. Go to Main menu>Accounts
2. Select Current/Savings - to view account details and generate statements
3. Click on the Account Number to view the account statement or the ‘Actions’ button and select ‘View Transaction History’



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

5. To downlaod statement, click on the ‘Download Details As’ button, select the file format and click on ‘OK’.





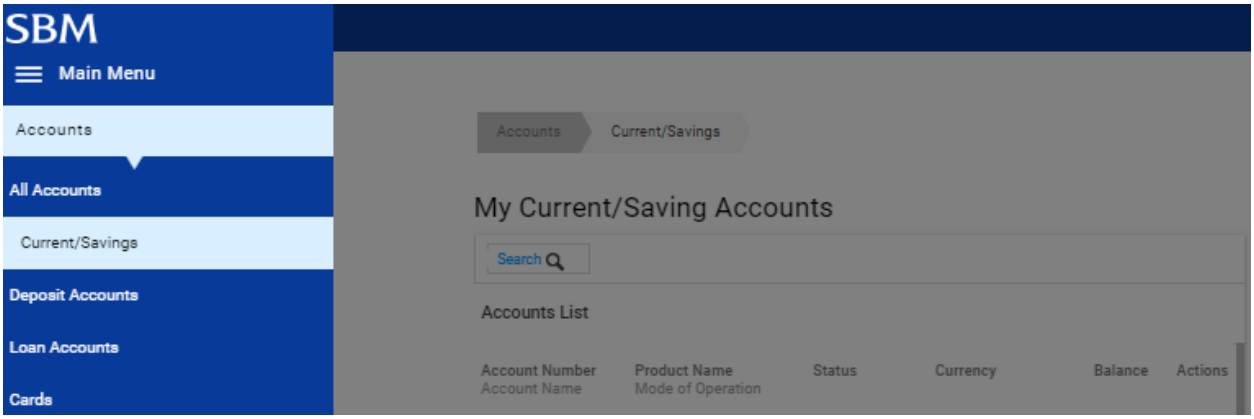
Transaction Date / Instrument ID	Remarks / Value Date	Branch Code	Debit Amount	Credit Amount	Balance
14-12-2017	12-01-2018	INTERNET BANKING	30.06		1,276,571.11
14-12-2017	12-01-2018	INTERNET BANKING	29.15		1,276,601.17
14-12-2017	asss 11-01-2018	INTERNET BANKING	29.15		1,276,630.32
14-12-2017	Dr.for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

Page Number GO Rows per page: 5 1 - 5 of 6

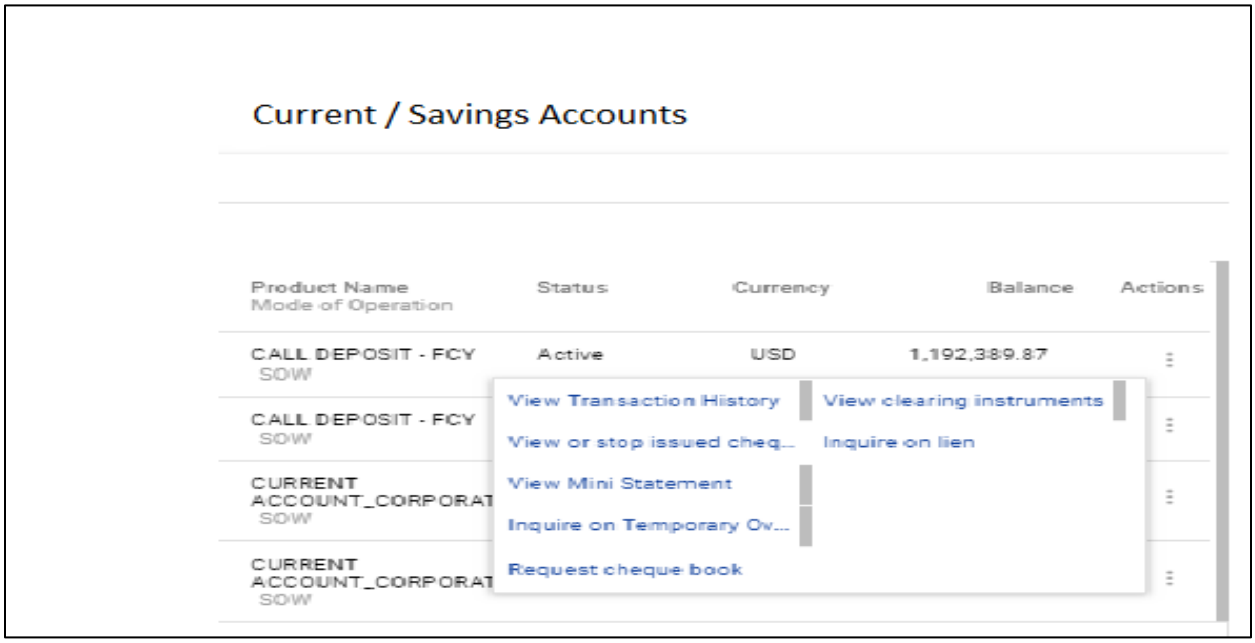
Download Details As PDF file OK

4.2 Current/Savings Accounts - Other functionalities

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

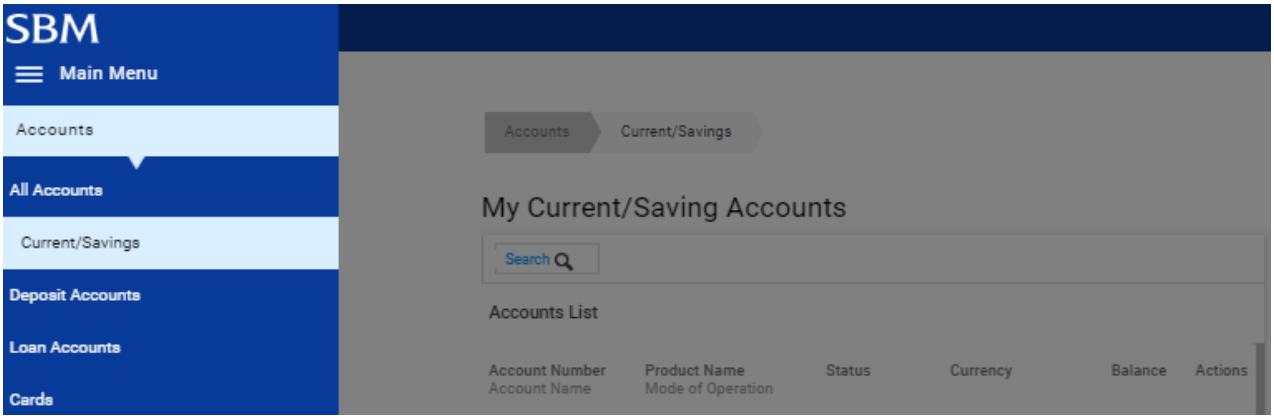


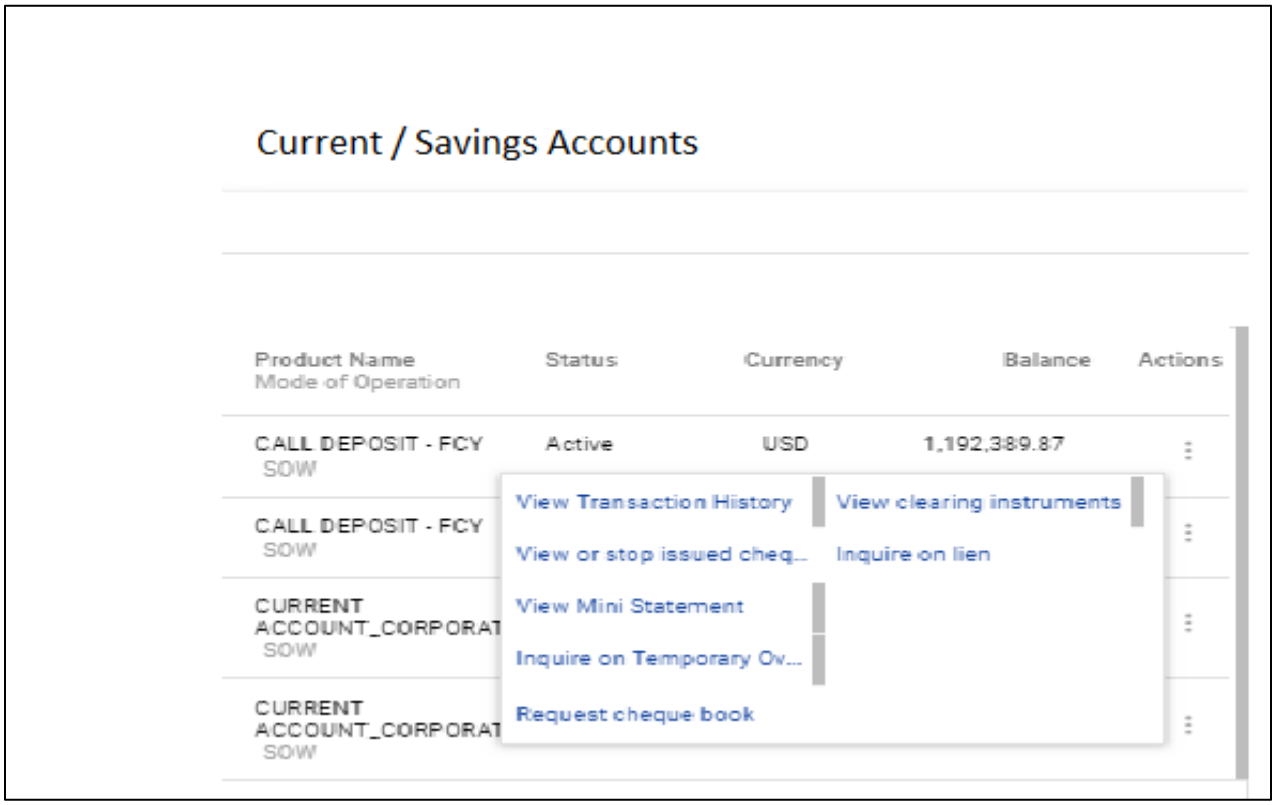
2. Select required option from list as displayed in below screenshot.



4.3 View/Stop Issued cheques

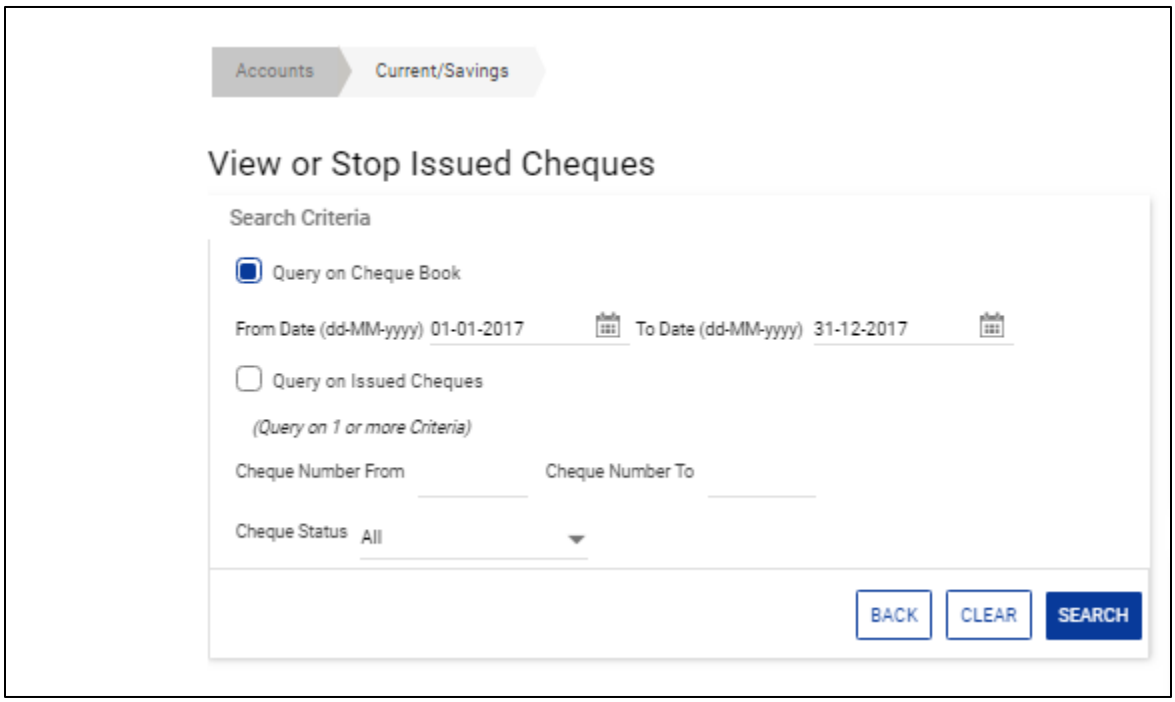
1. Go to Main Menu > All Accounts > Current/Savings accounts > Actions > View/Stop Issued Cheque





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

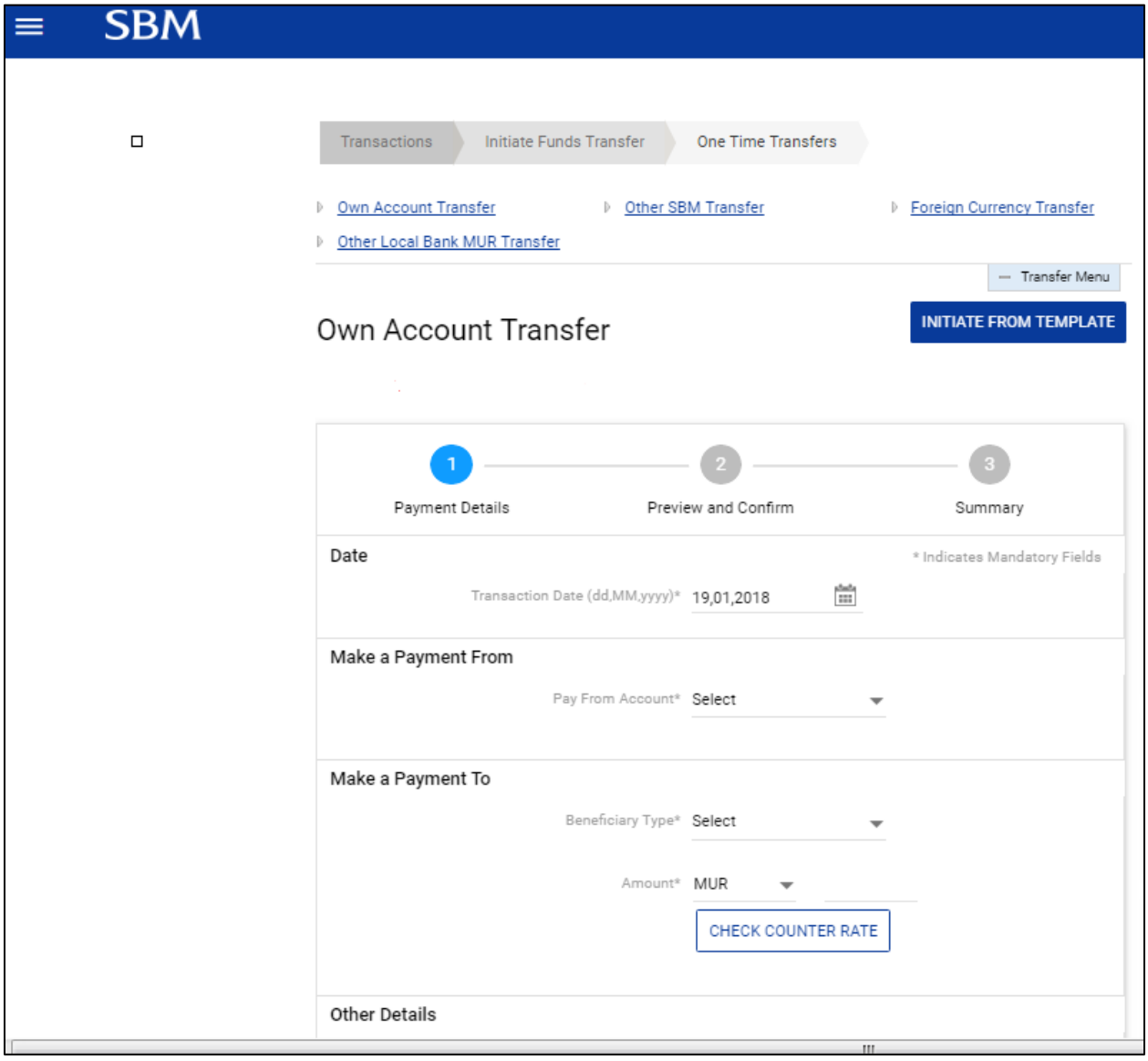
3. Click on ‘Search’ and details will be displayed accordingly



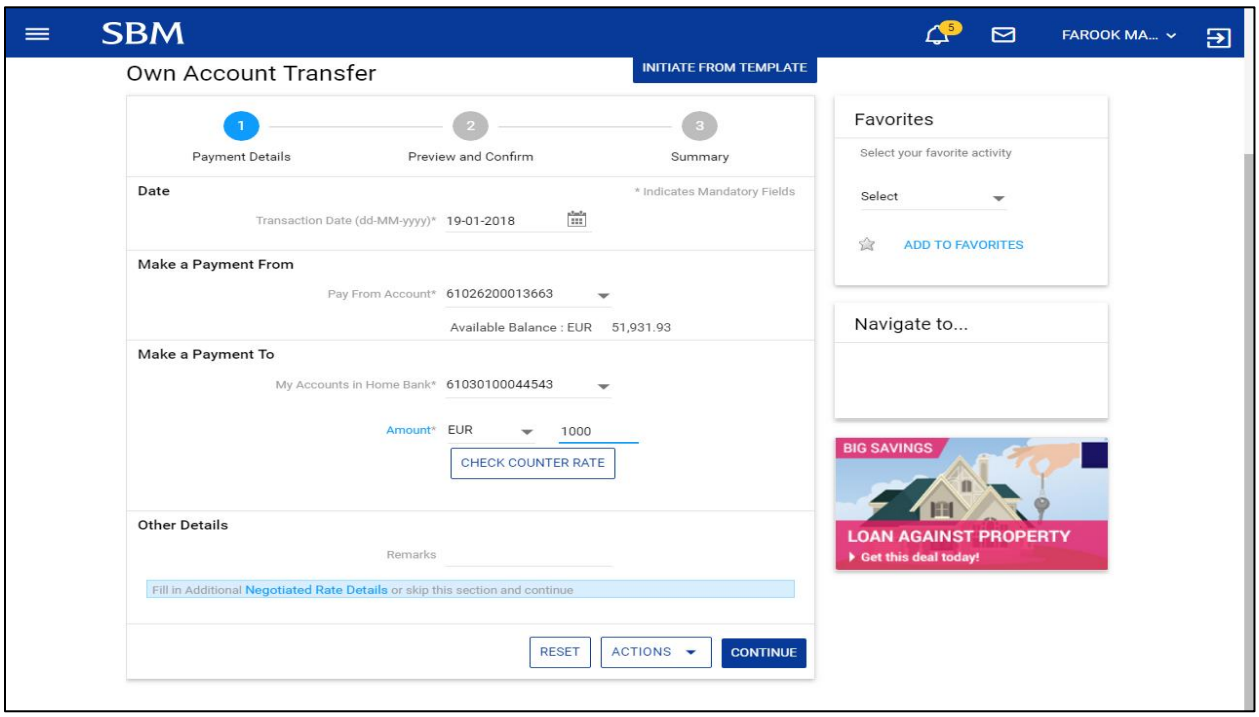
5. Transactions

5.1 Own Account Transfer

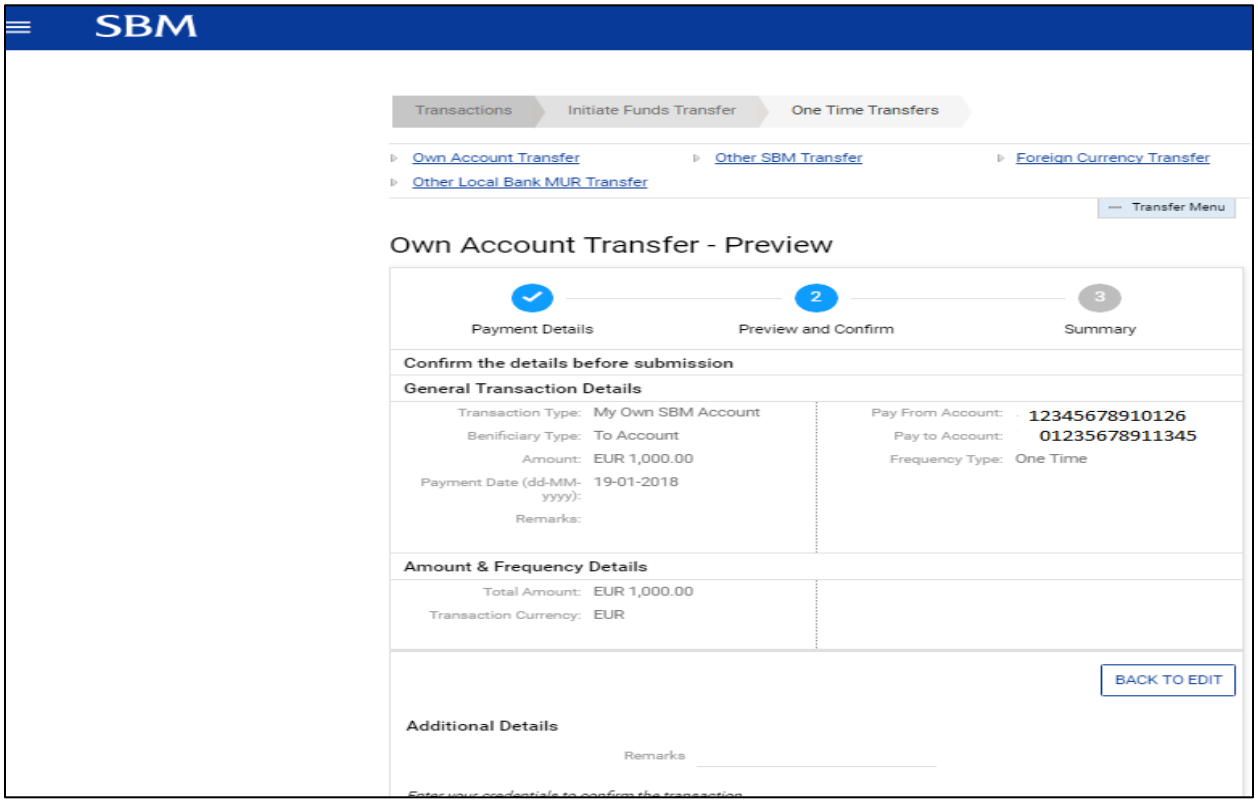
1. Go to Main menu>Transactions>Initiate Funds Transfer>One Time Transfers>Own Account Transfer.

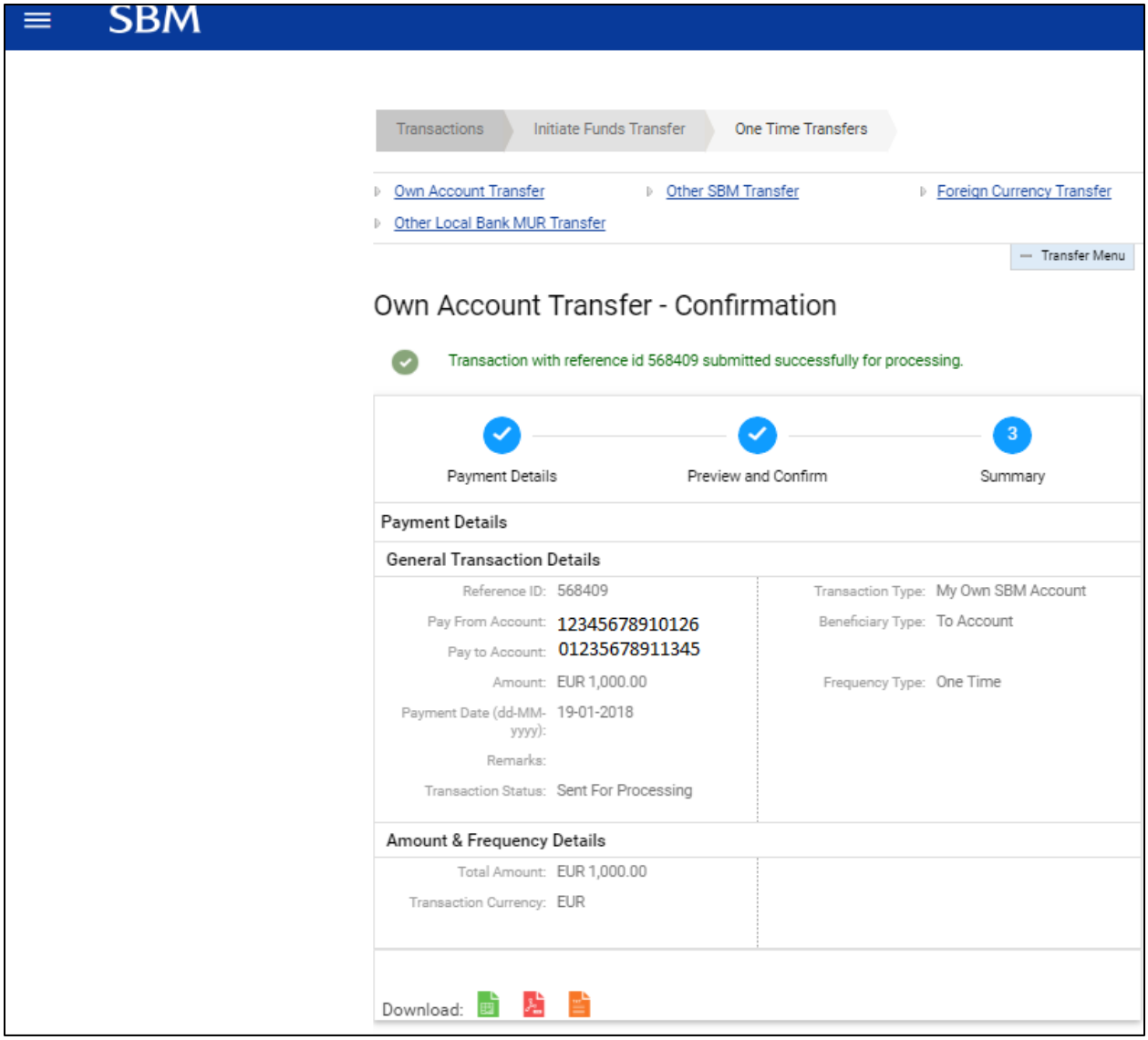


2. Select the Debit and Credit a/c Nos from the drop down lists, input the transfer amount and click on ‘Continue’.



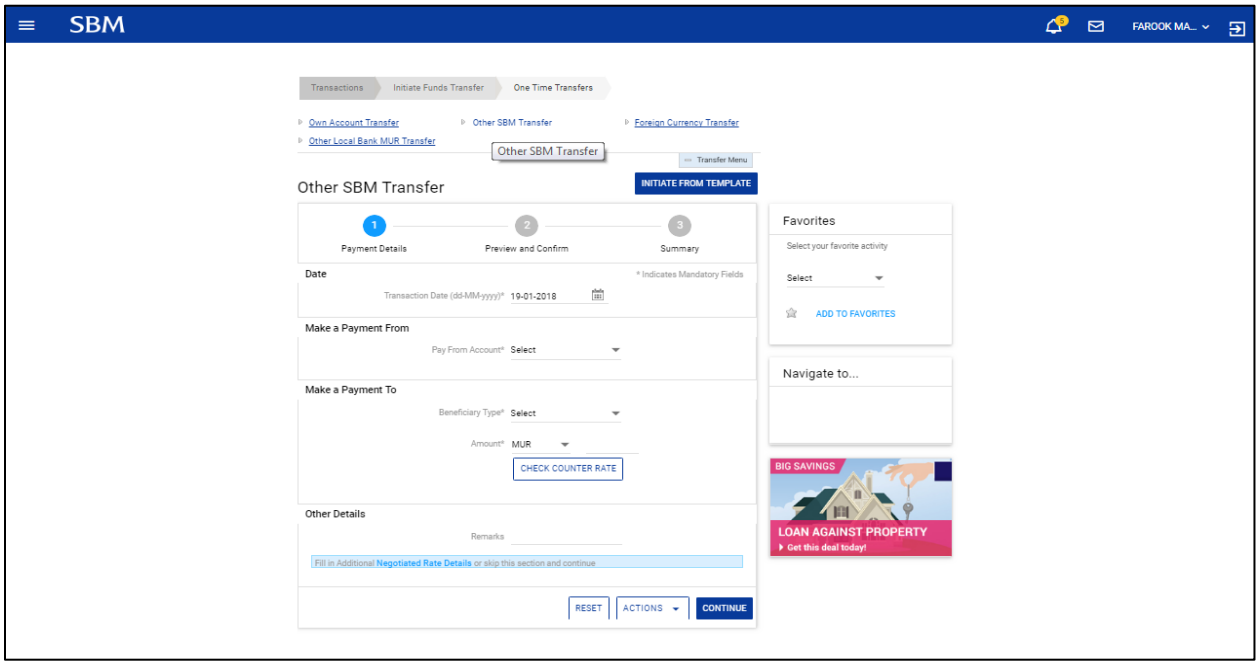
3. Input your Transaction password and click on ‘Submit’.




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 - Confirmation
Transaction with reference id 568409 submitted successfully for processing.
Payment Details
Preview and Confirm
3
Summary
Payment Details
General Transaction Details
Reference ID: 568409
Pay From Account: 12345678910126
Pay to Account: 01235678911345
Amount: EUR 1,000.00
Payment Date (dd-MM-yyyy): 19-01-2018
Remarks:
Transaction Status: Sent For Processing
Transaction Type: My Own SBM Account
Beneficiary Type: To Account
Frequency Type: One Time
Amount & Frequency Details
Total Amount: EUR 1,000.00
Transaction Currency: EUR
Download:

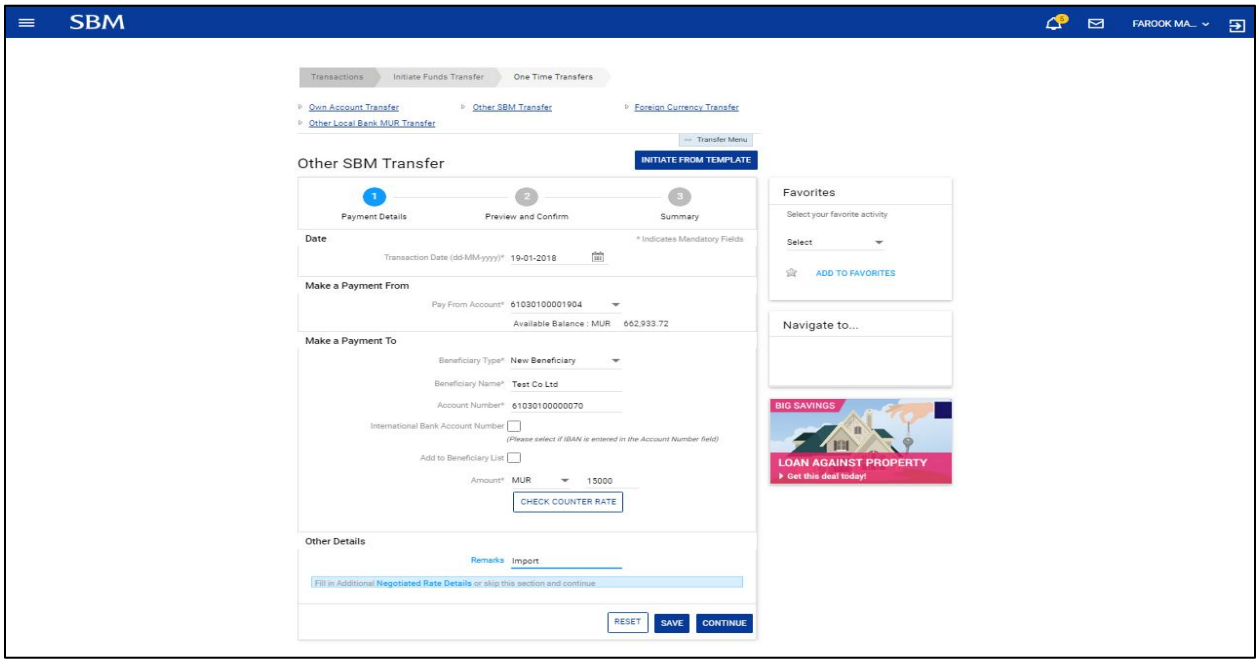
5.2 Other SBM Transfer

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

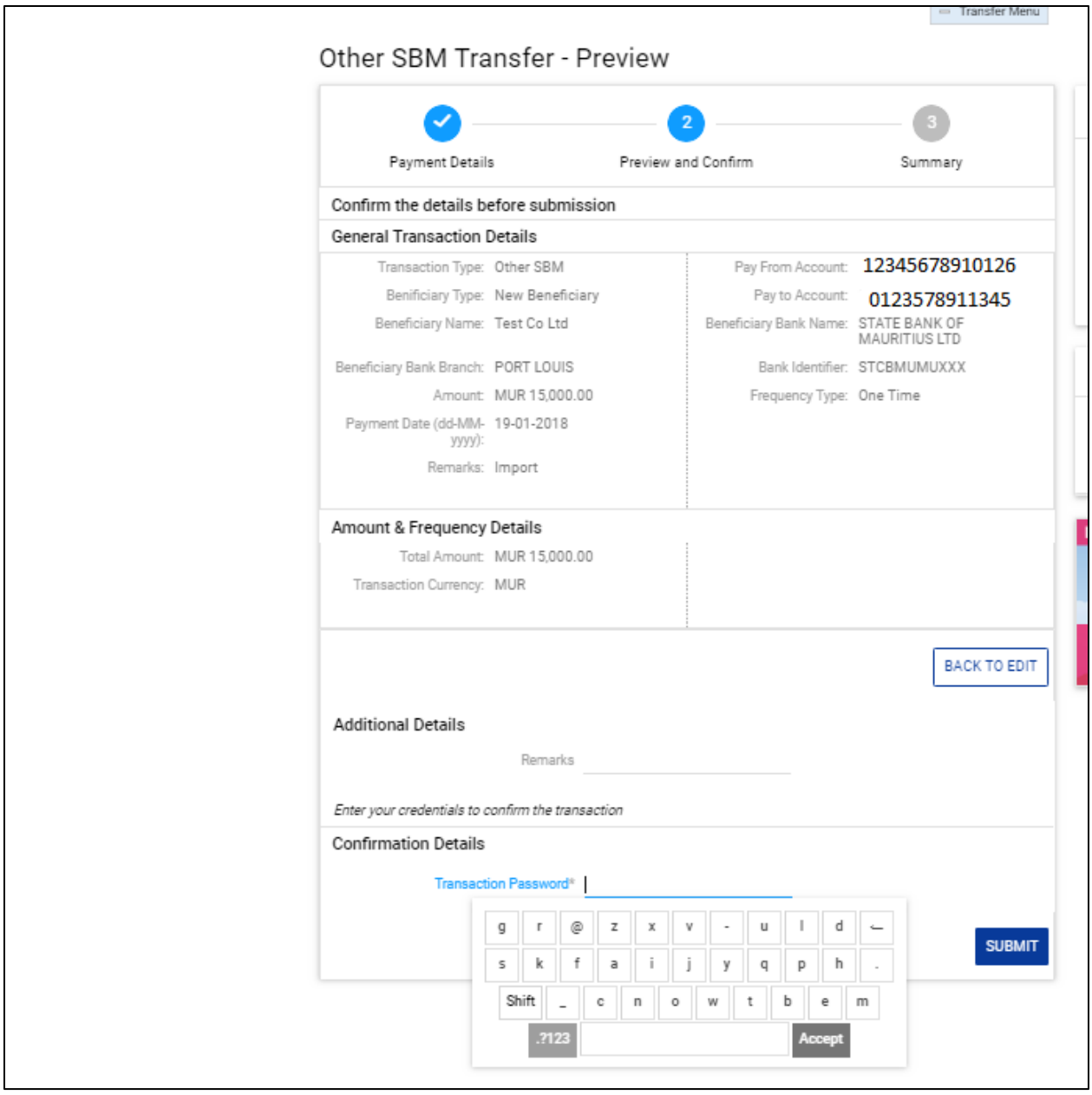


2. Fill in the payment details and click on ‘Continue’ button to proceed.

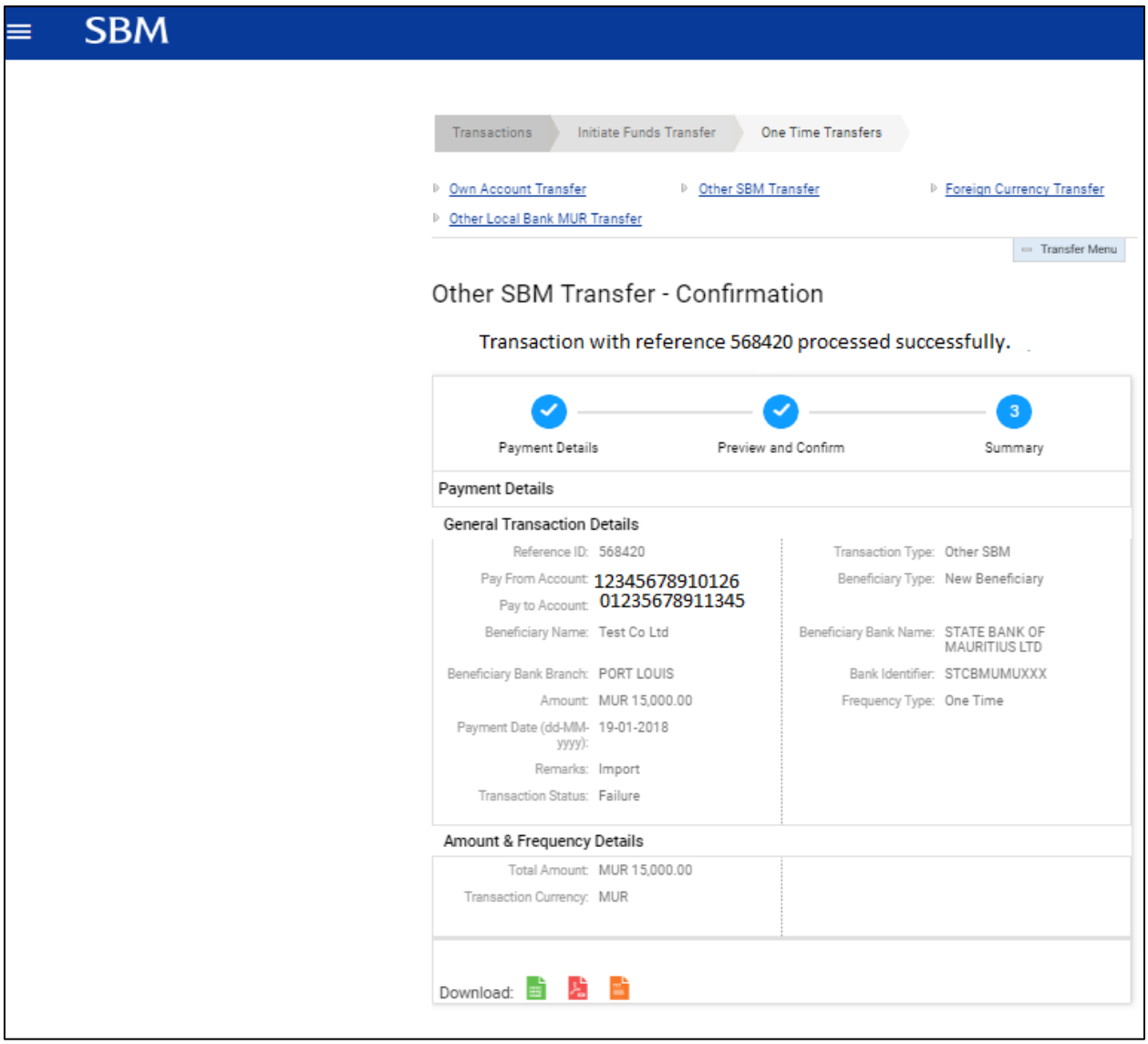
Note: No special character is to be used when initiating a transfer



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

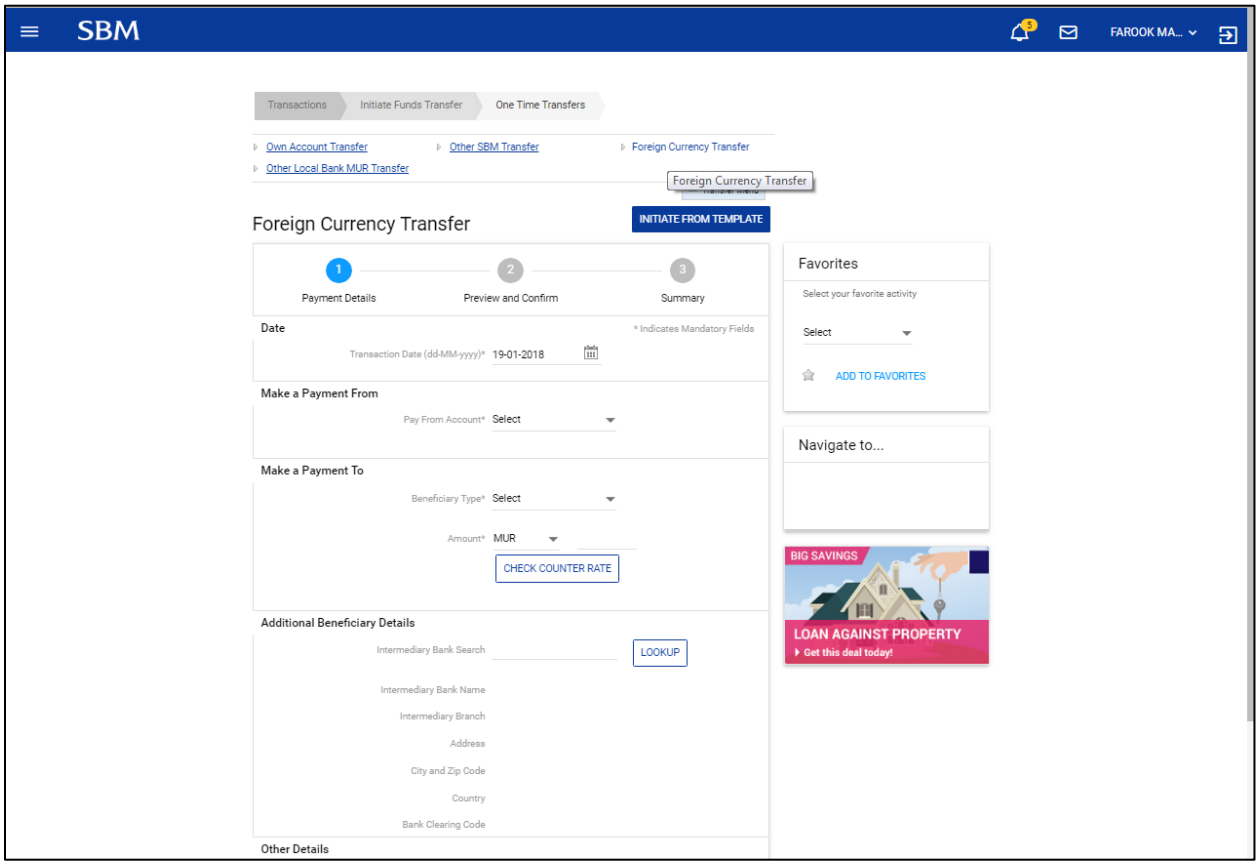


4. The below confirmation note will be displayed in case of successful transfer



5.3 Foreign Currency Transfer

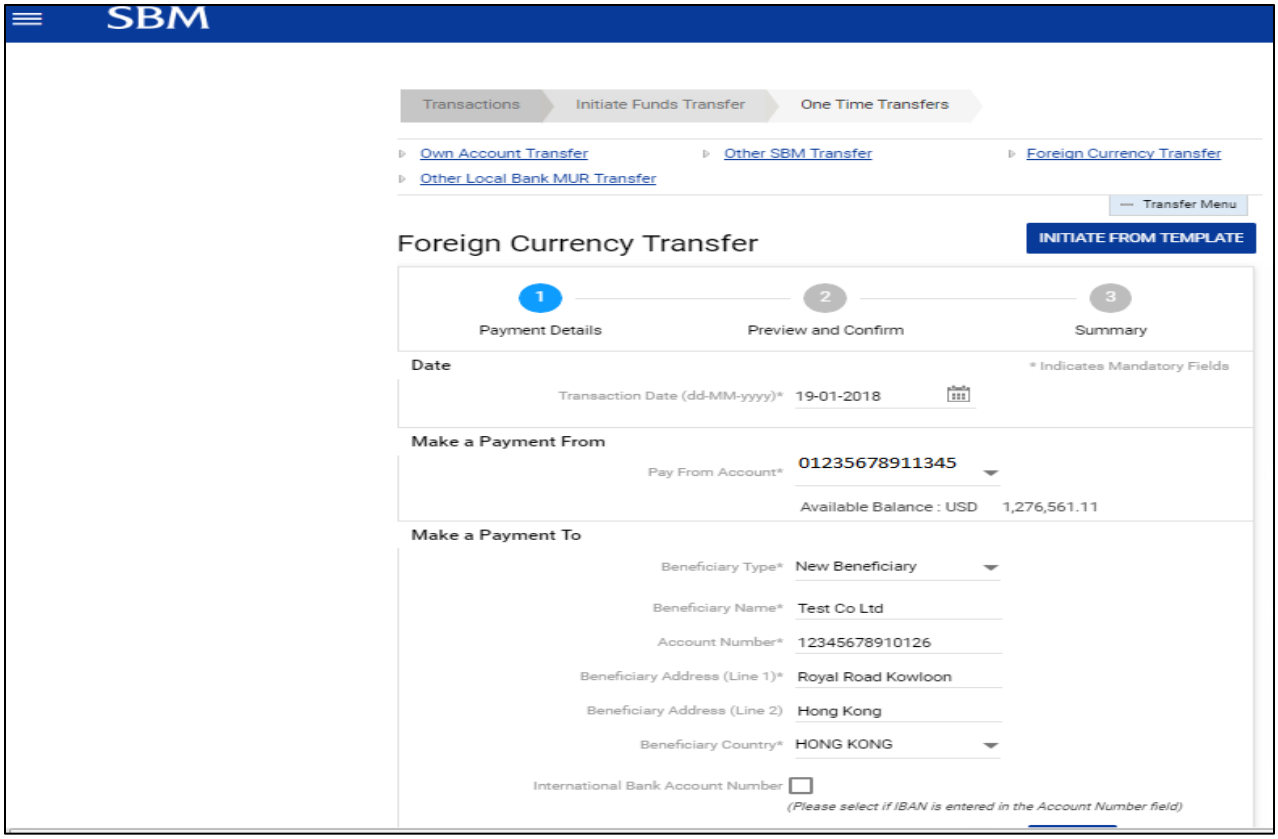
1. Go to Main menu>Transactions>Initiate Funds Transfer>One Time Transfers> Foreign Currency Transfer.

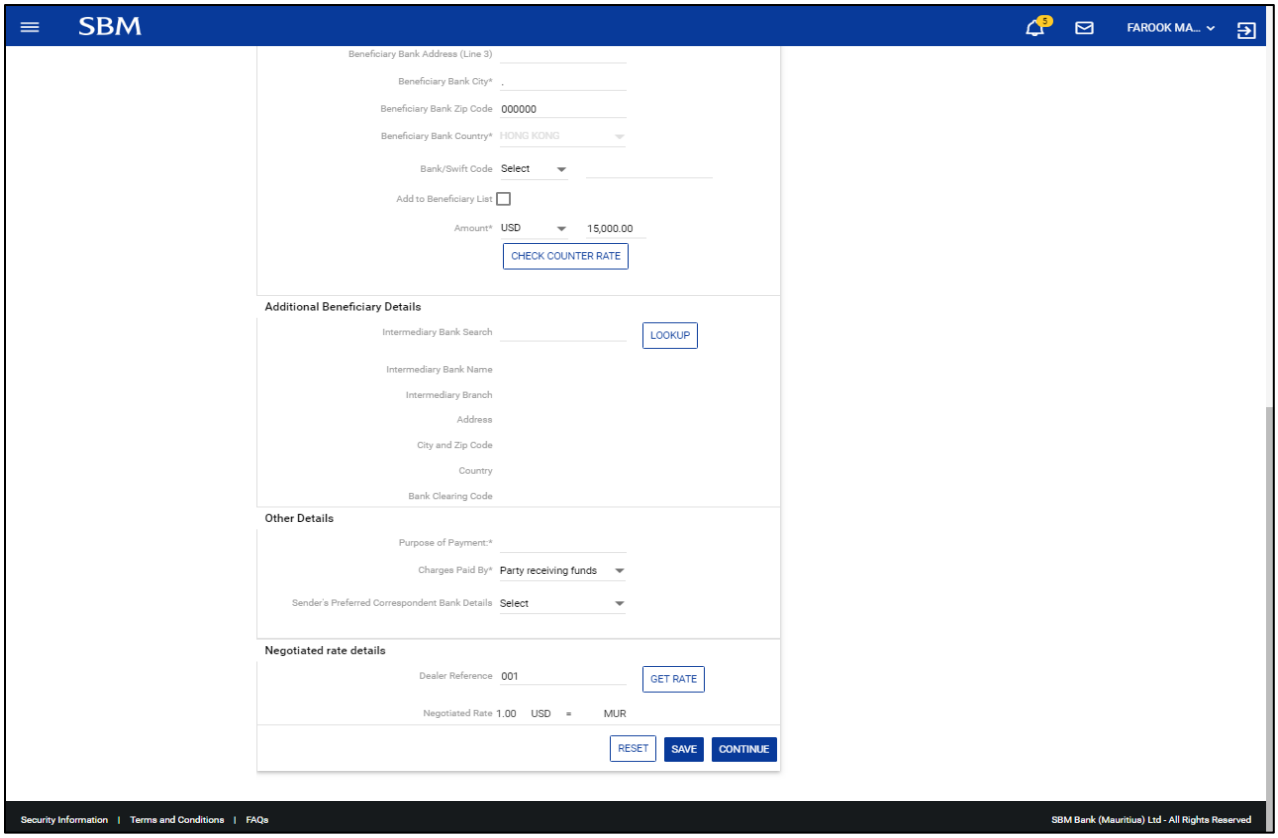


2. Click on the ‘Lookup’ button to select the beneficiary’s bank details.
3. Insert the dealer’s reference as provided by the Bank for negotiated exchange rate in the Negotiated Rates detail field:

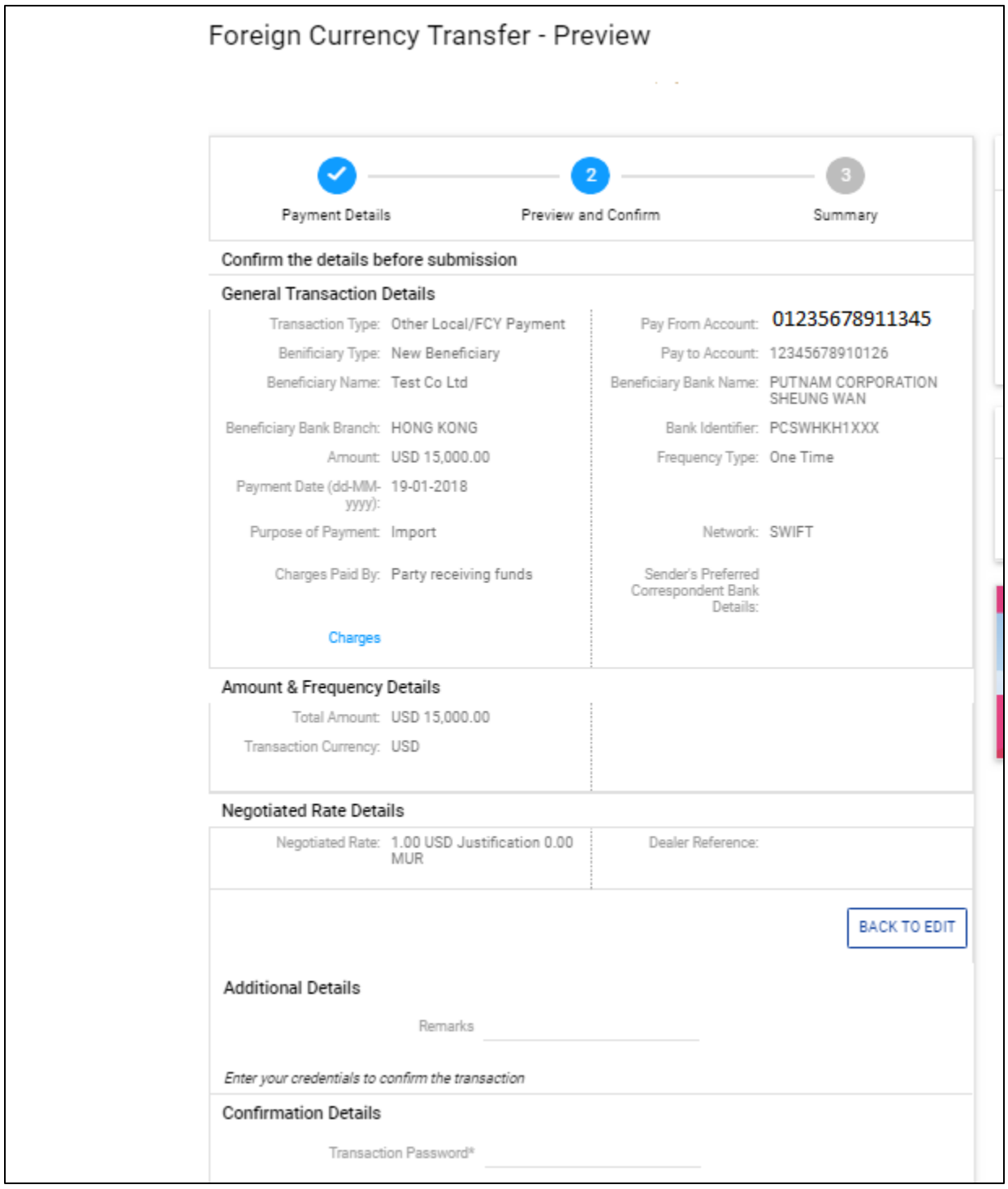
Note: No special character is to be used when initiating a transfer

4. Click on ‘Continue’ button to proceed.

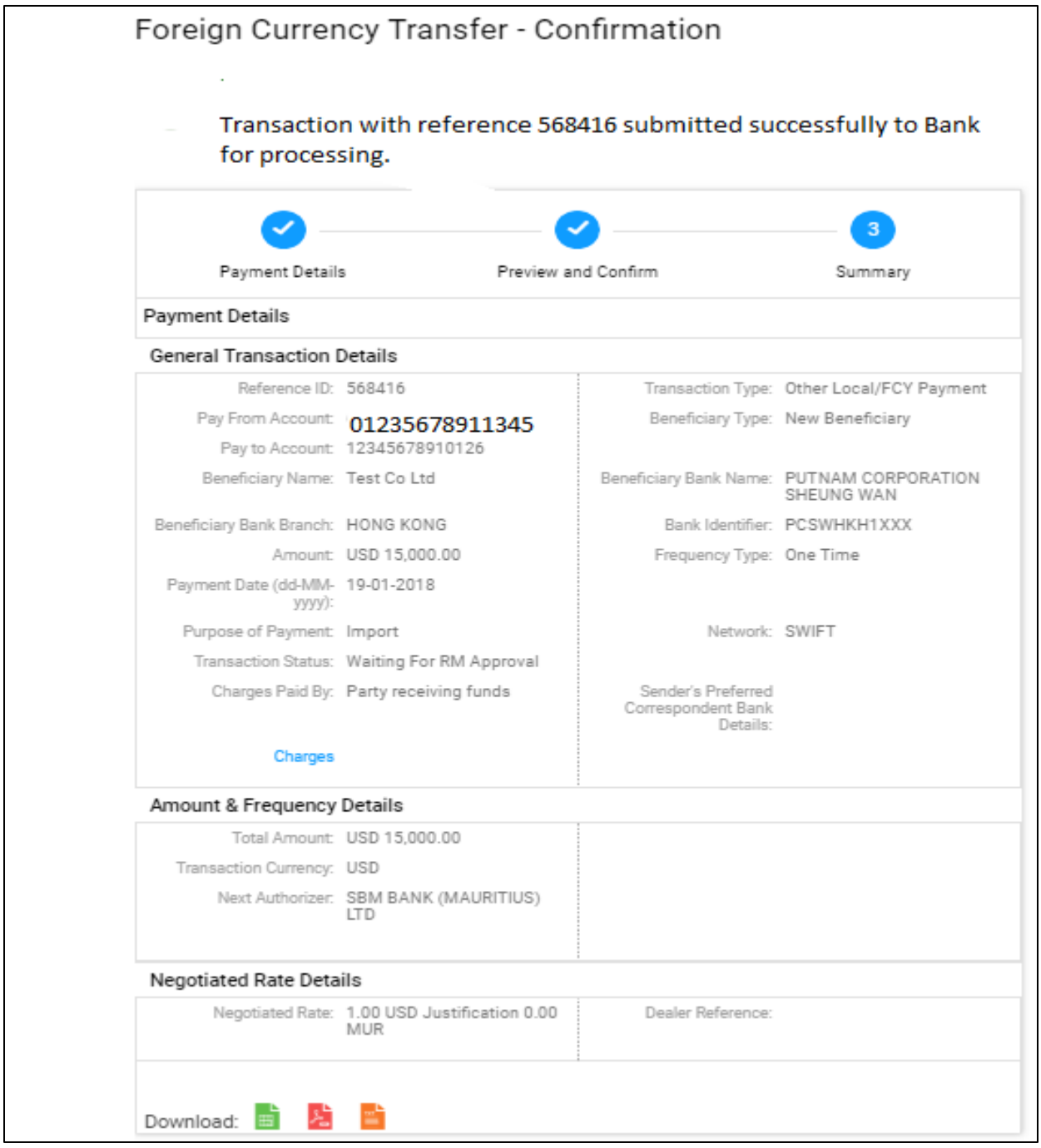

SBM
Transactions
Initiate Funds Transfer
One Time Transfers
Own Account Transfer
Other SBM Transfer
Foreign Currency Transfer
Other Local Bank MUR Transfer
Transfer Menu
Foreign Currency Transfer
INITIATE FROM TEMPLATE
1
Payment Details
2
Preview and Confirm
3
Summary
Date
* Indicates Mandatory Fields
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 Select
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 Select
Negotiated rate details
Dealer Reference 001
GET RATE
Negotiated Rate 1.00 USD = MUR
RESET
SAVE
CONTINUE
Security Information | Terms and Conditions | FAQs
SBM Bank (Mauritius) Ltd - All Rights Reserved

5. Insert your Transaction password and click on ‘Submit’ button.



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 — 3 Summary

Payment Details

General Transaction Details

Reference ID:	568416	Transaction Type:	Other Local/FCY Payment
Pay From Account:	01235678911345	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		
Purpose of Payment:	Import	Network:	SWIFT
Transaction Status:	Waiting For RM Approval		
Charges Paid By:	Party receiving funds	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

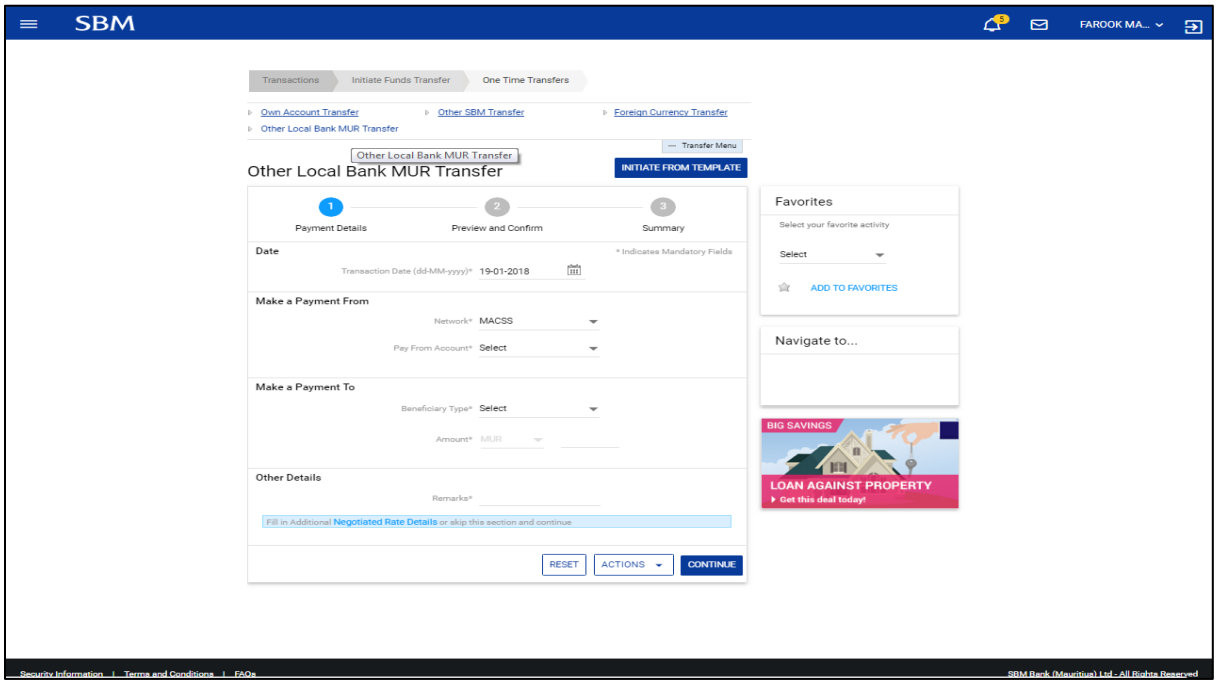
Negotiated Rate Details

Negotiated Rate:	1.00 USD Justification 0.00 MUR	Dealer Reference:	

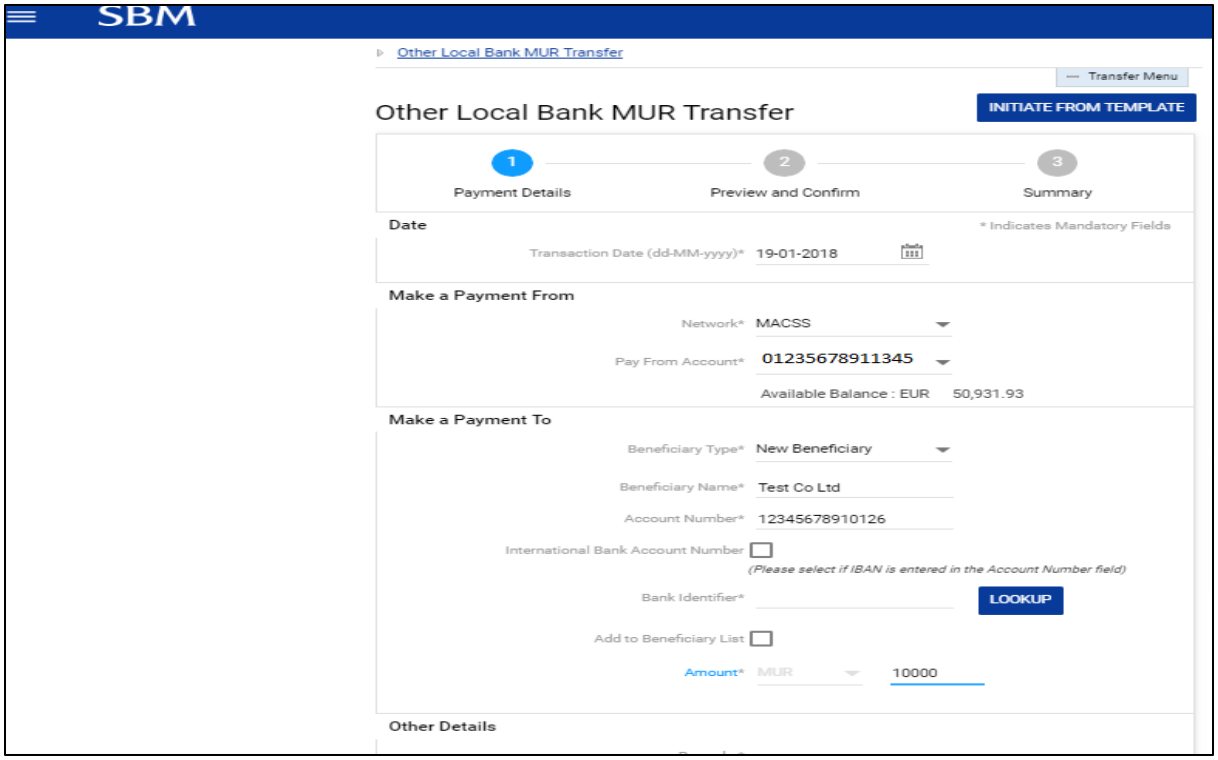
Download:

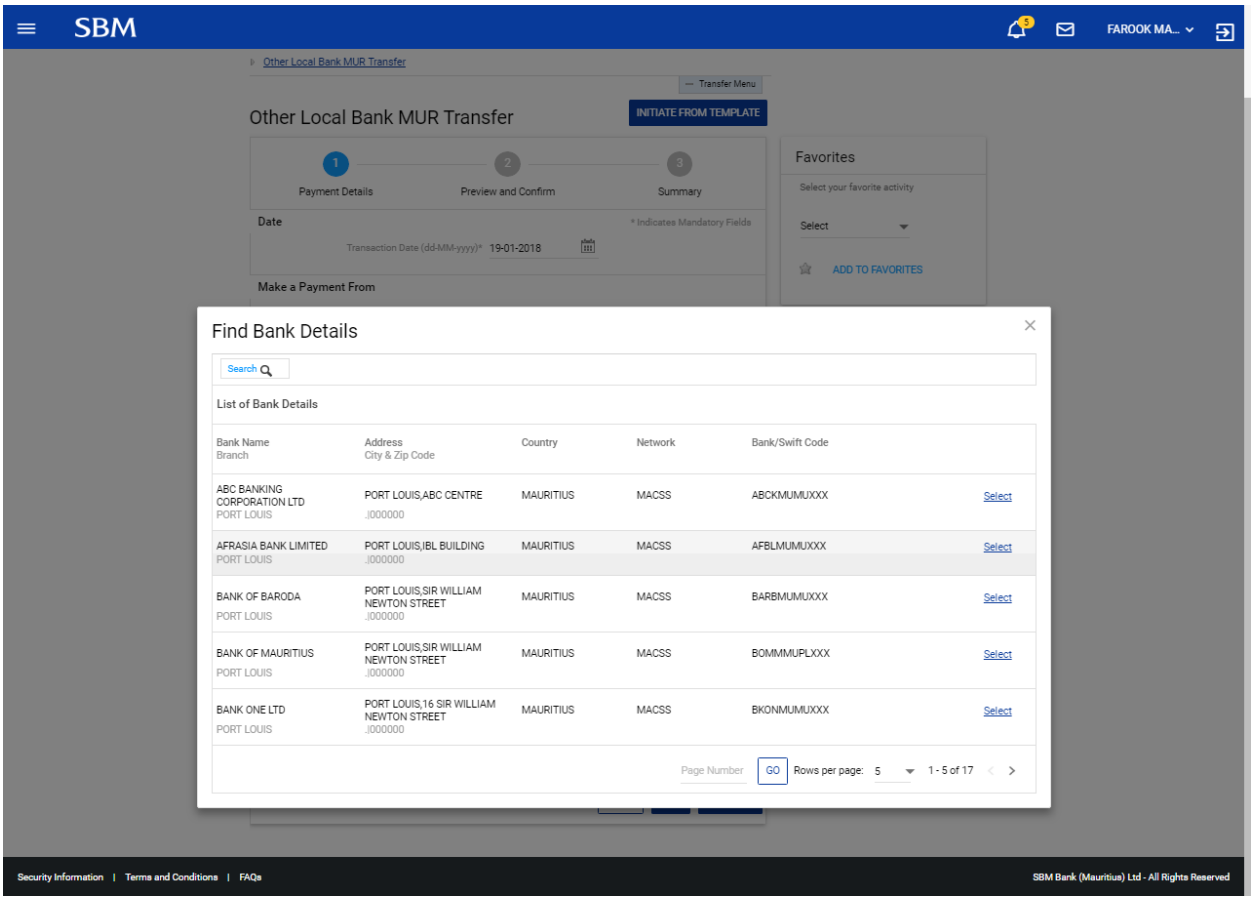
5.4 Other Local Bank MUR Transfer

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



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
Other Local Bank MUR Transfer
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
Other Local Bank MUR Transfer
INITIATE FROM TEMPLATE
Payment Details
Preview and Confirm
Summary
Favorites
Select your favorite activity
Select
ADD TO FAVORITES
Date
* Indicates Mandatory Fields
Transaction Date (dd-MM-yyyy)* 19-01-2018
Make a Payment From
Find Bank Details
Search
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 MAURITIUS MACSS ABCKMUMUXXX Select
AFRASIA BANK LIMITED PORT LOUIS PORT LOUIS,IBL BUILDING MAURITIUS MACSS AFBLMUMUXXX Select
BANK OF BARODA PORT LOUIS PORT LOUIS,SIR WILLIAM NEWTON STREET MAURITIUS MACSS BARBMUMUXXX Select
BANK OF MAURITIUS PORT LOUIS PORT LOUIS,SIR WILLIAM NEWTON STREET MAURITIUS MACSS BOMMMUPLXXX Select
BANK ONE LTD PORT LOUIS PORT LOUIS,16 SIR WILLIAM NEWTON STREET MAURITIUS MACSS BKONMUMUXXX Select
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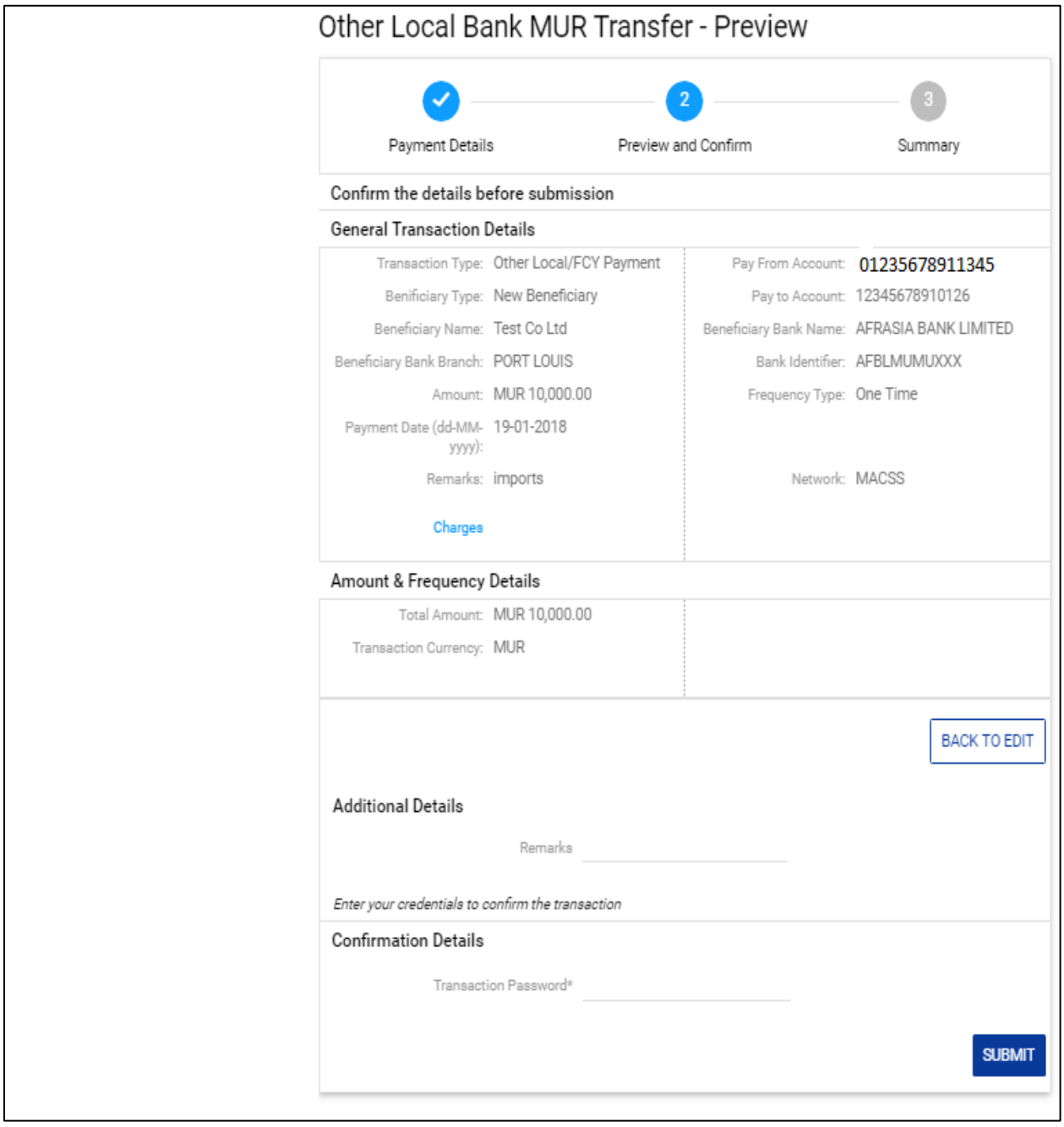
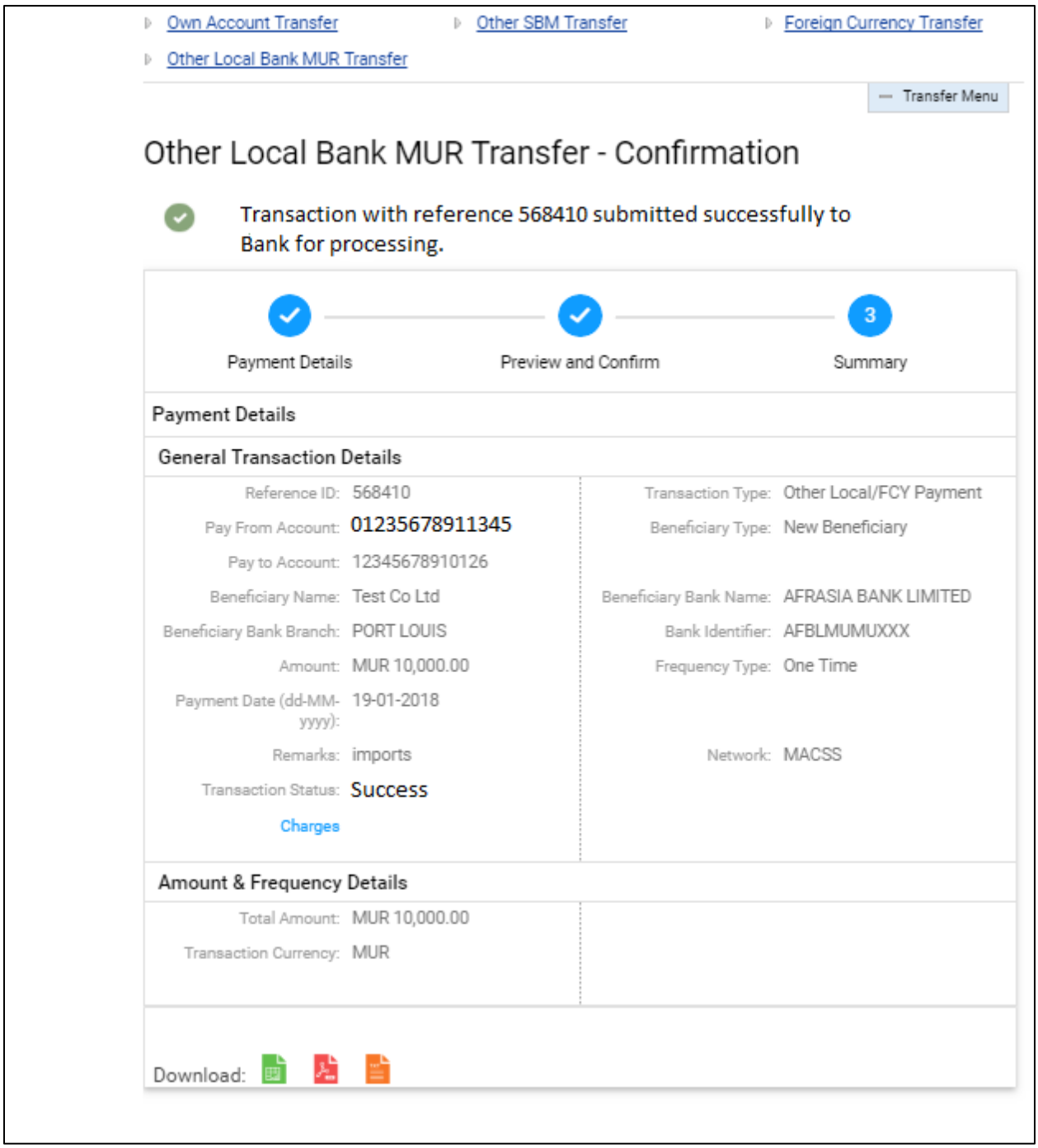
4. Click on Continue button to proceed.

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

5. Input your Transaction Password and click on ‘Submit’.

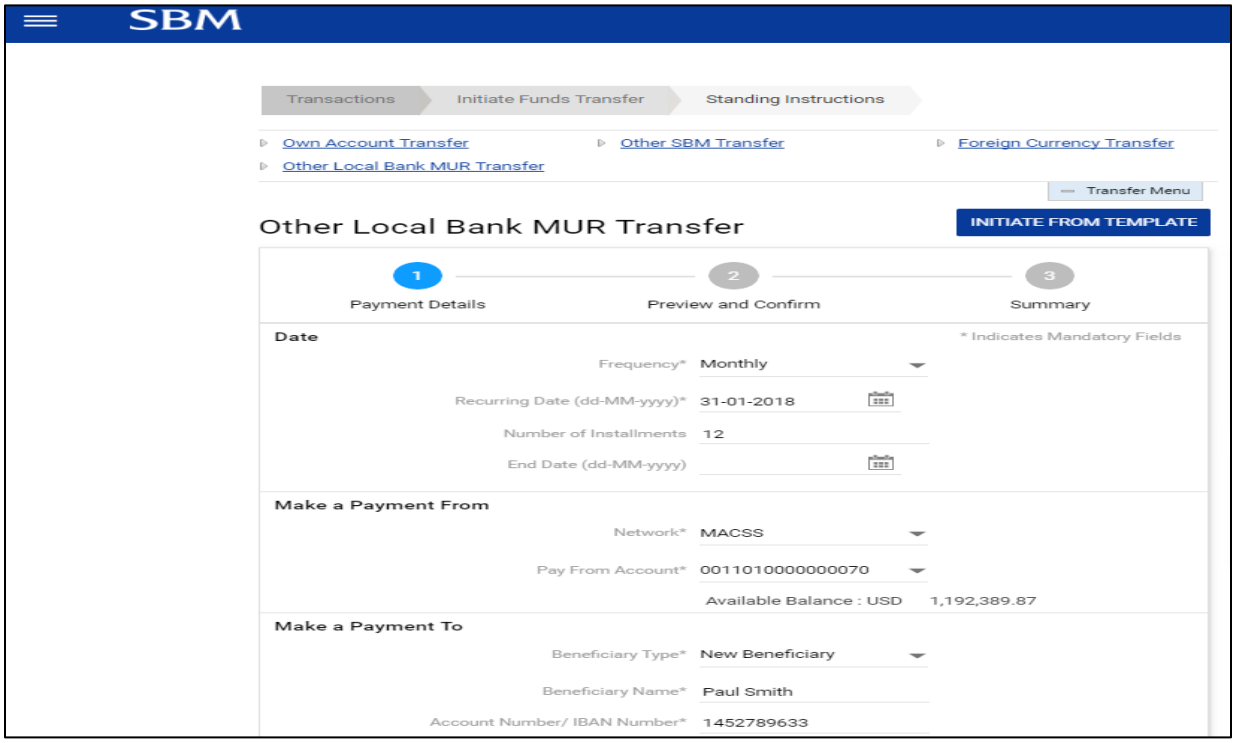


6. The below confirmation note will be displayed in case of successful transfer

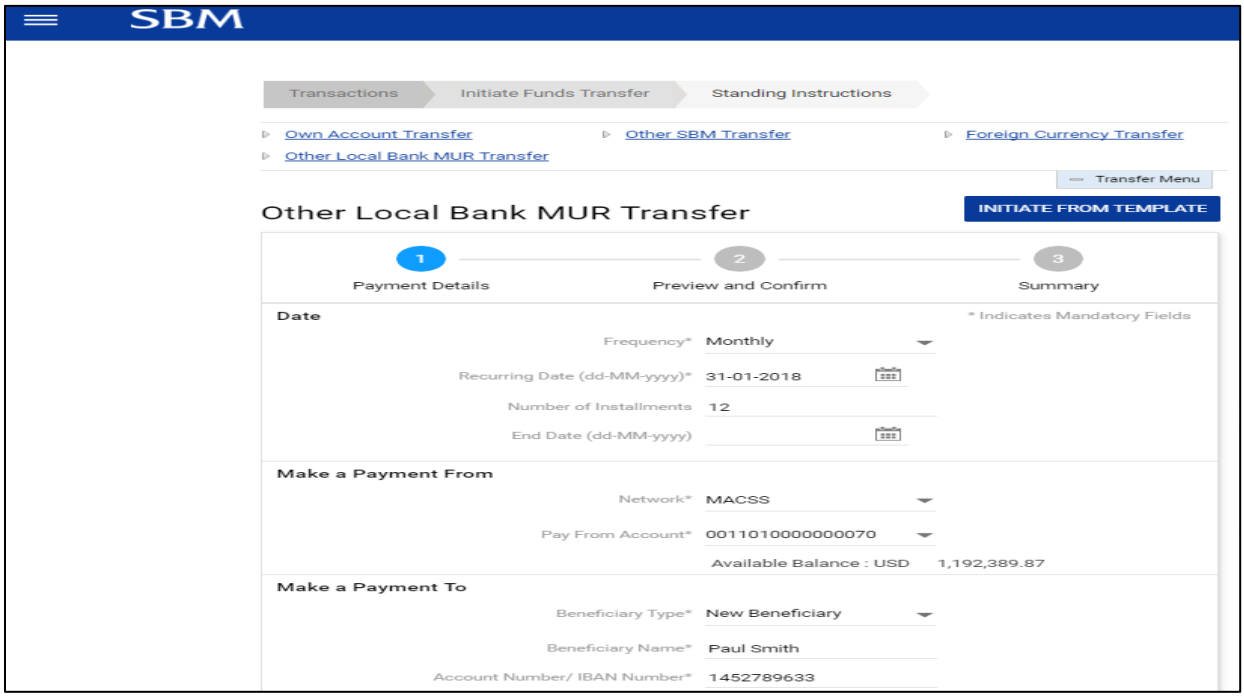


5.5 Initiate Standing Instruction

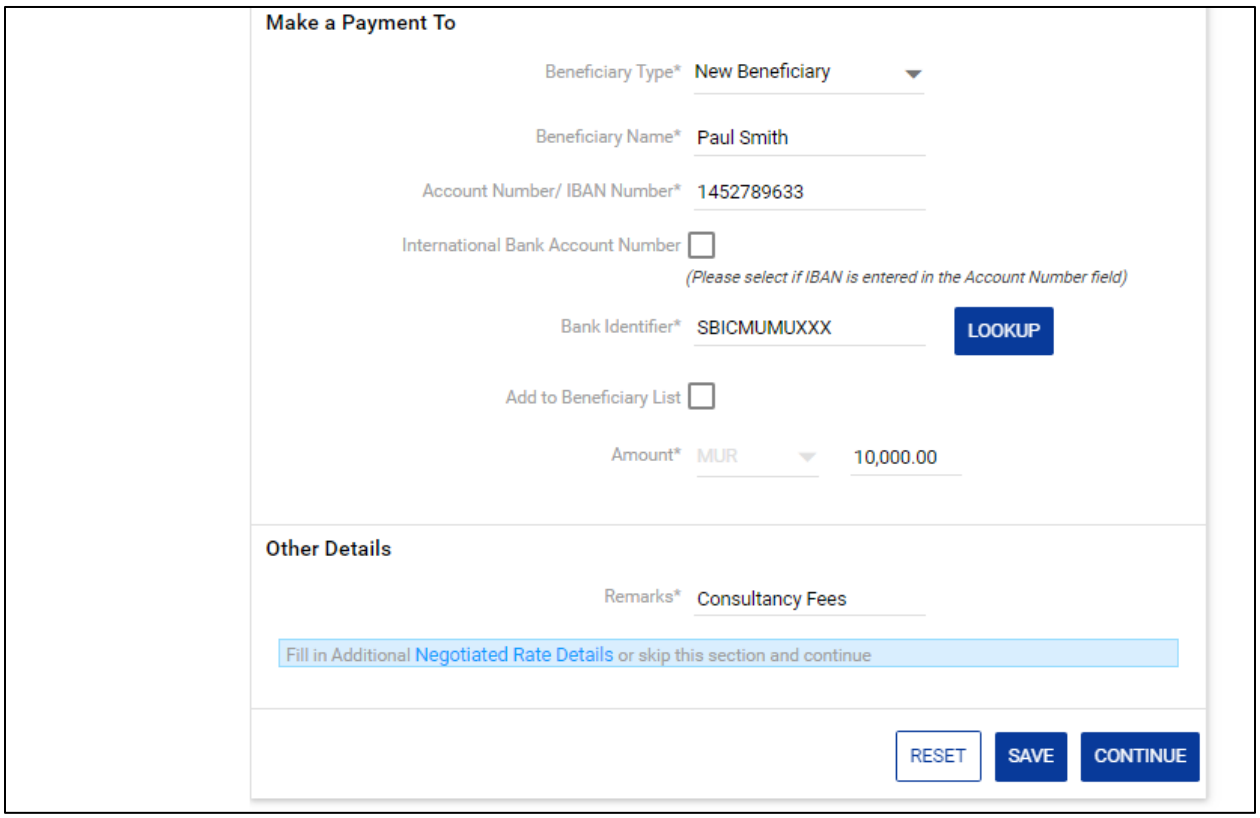
1. Go to Main Menu>Transactions>Initiate Funds Transfer> Standing Instructions.



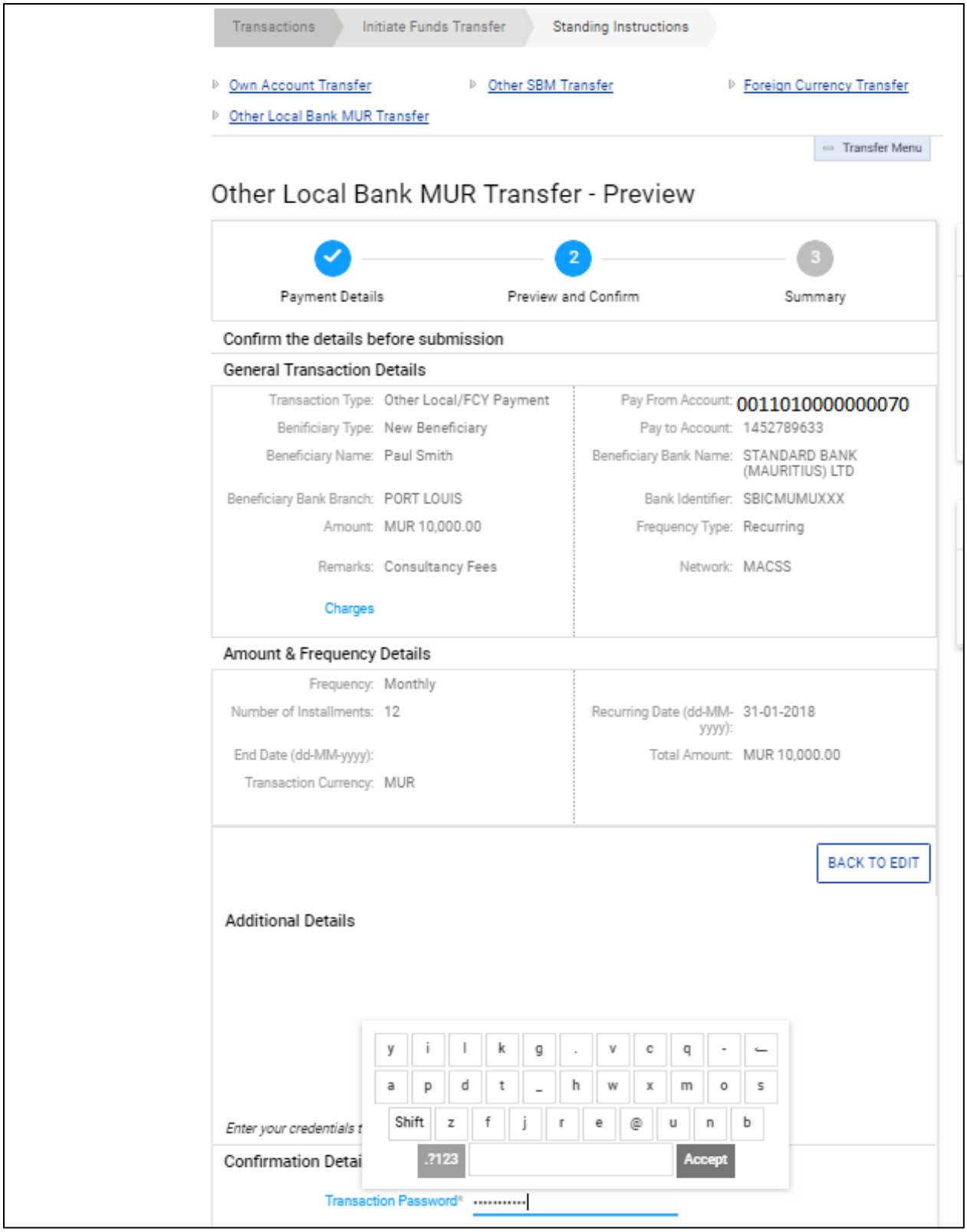
2. Select your required type of transfer - Own Account Transfer, Other SBM Transfer, Foreign Currency Transfer or Other Local Bank MUR Transfer.



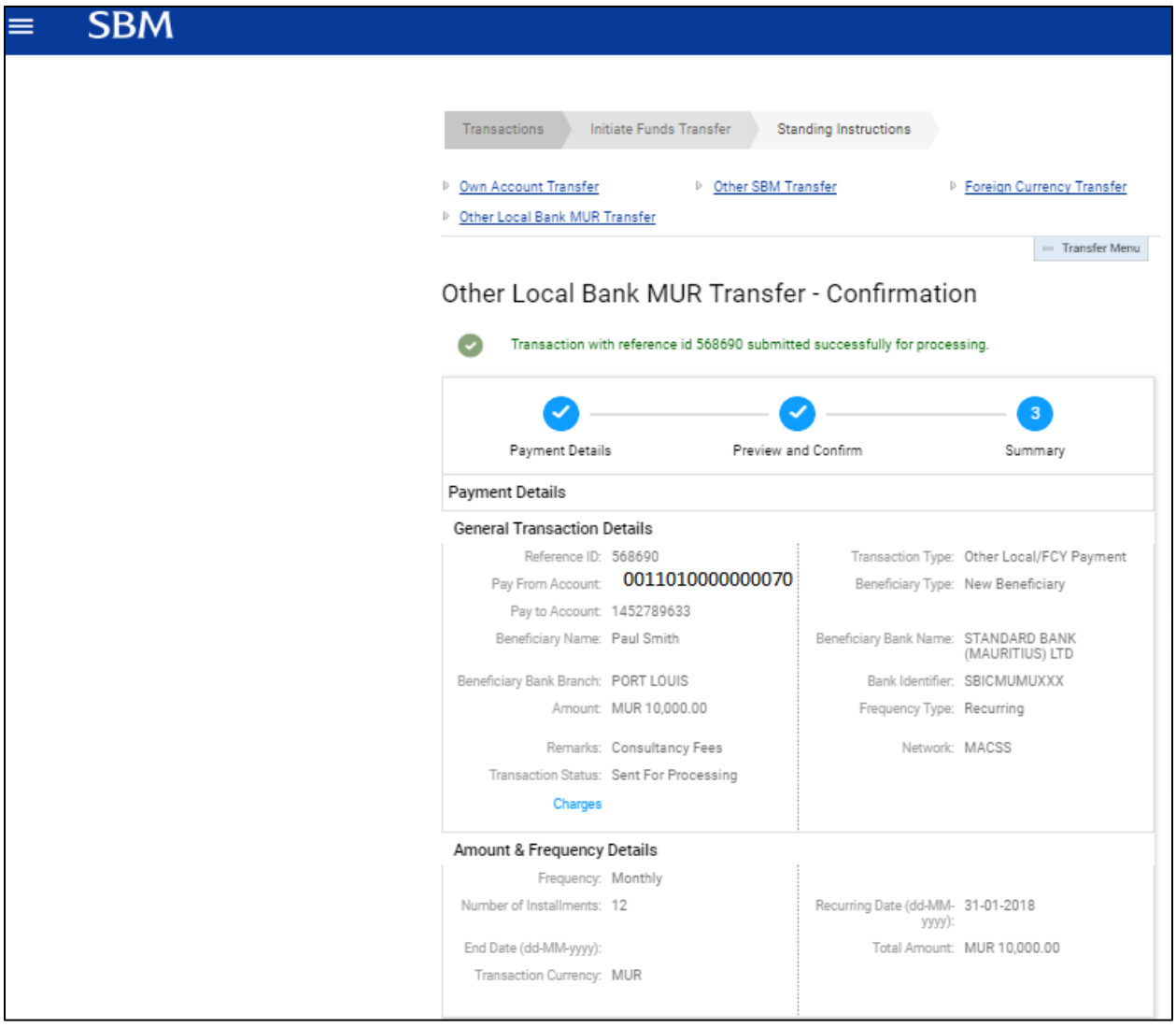
Note: No special character is to be used.



3. Input all details and click on ‘Continue’.

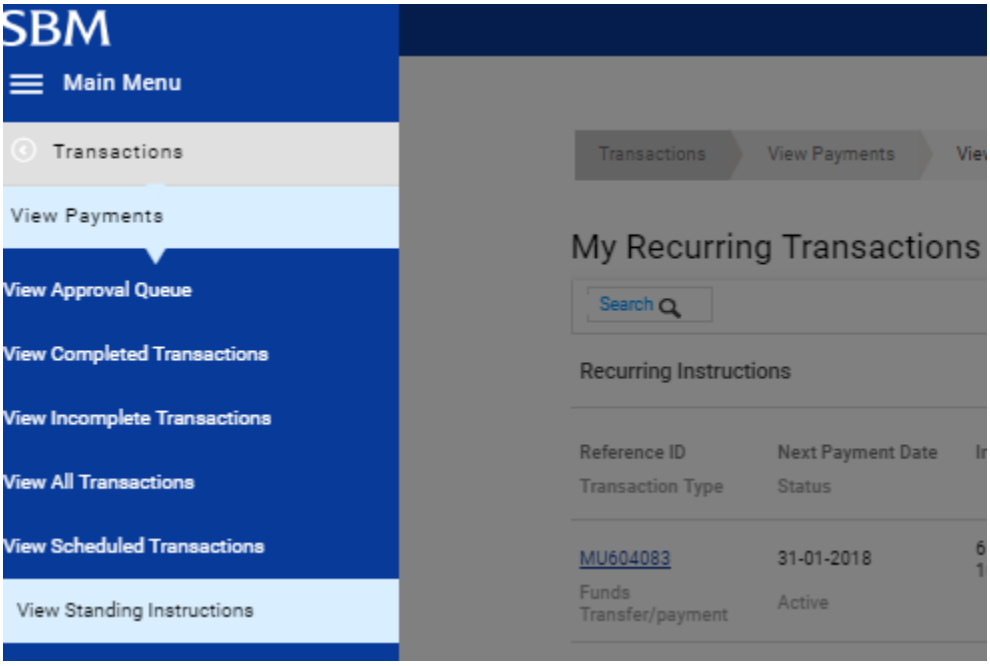


4. The below confirmation note will be displayed in case of successful transfer

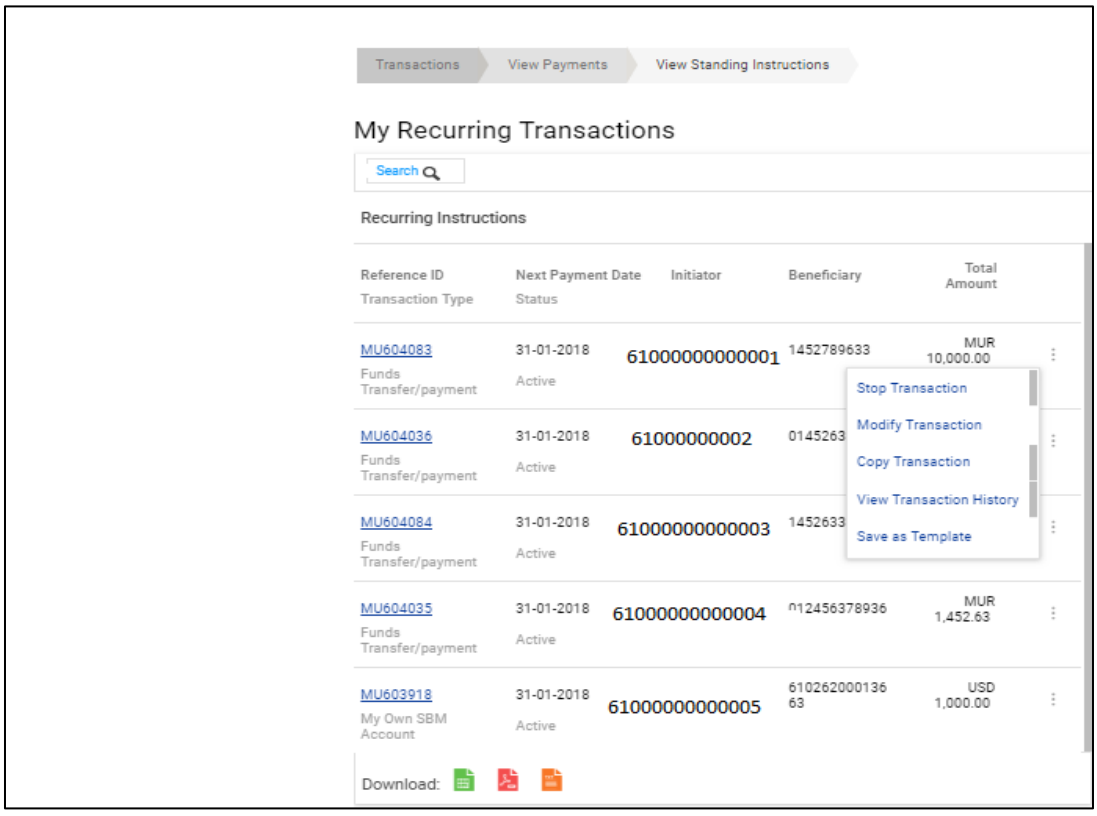


5.6 Standing Instructions (MUR/FCY) – View/Stop/Modify

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

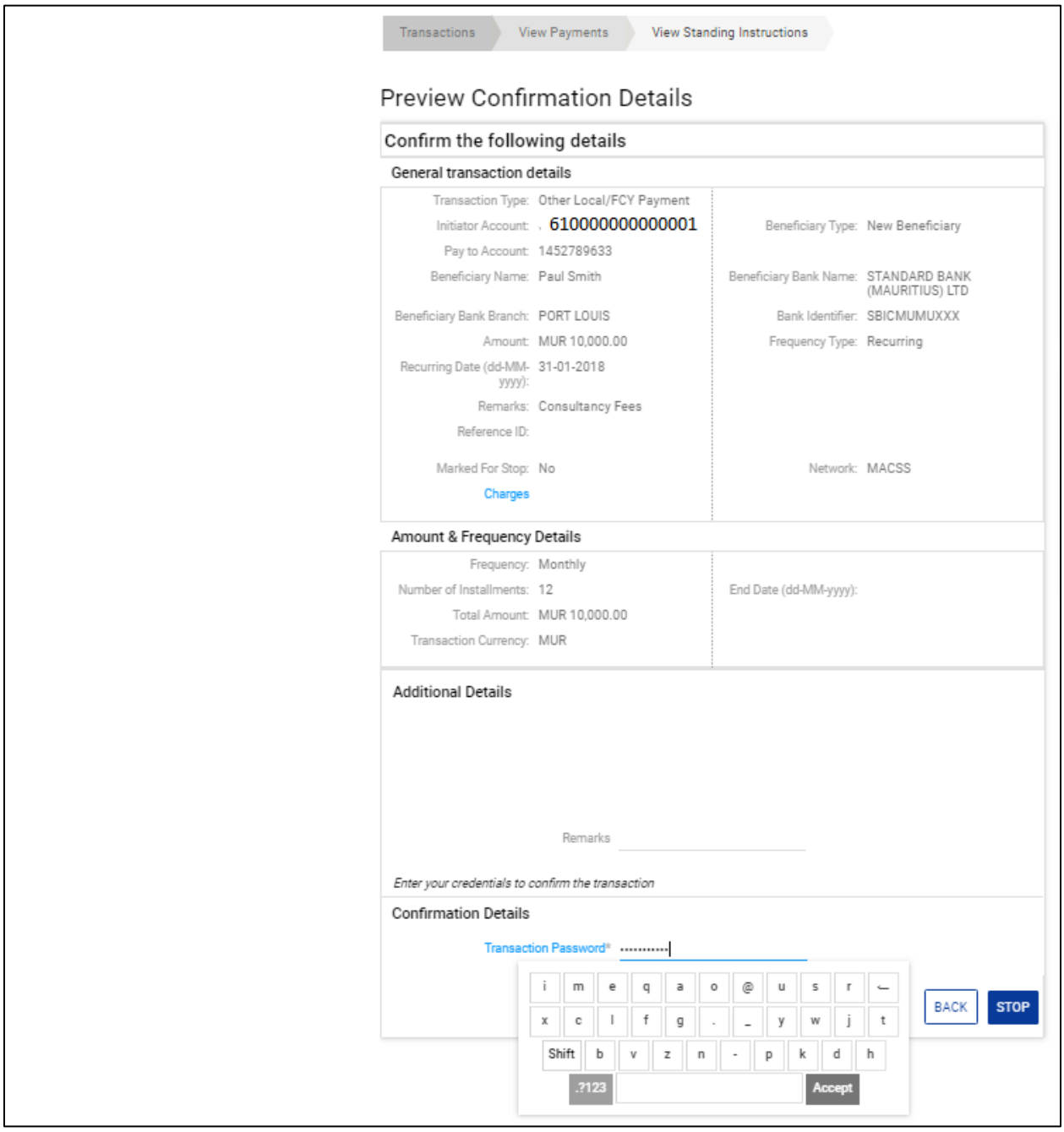


2. Click on 'More Action' button (on the right) and select the required option

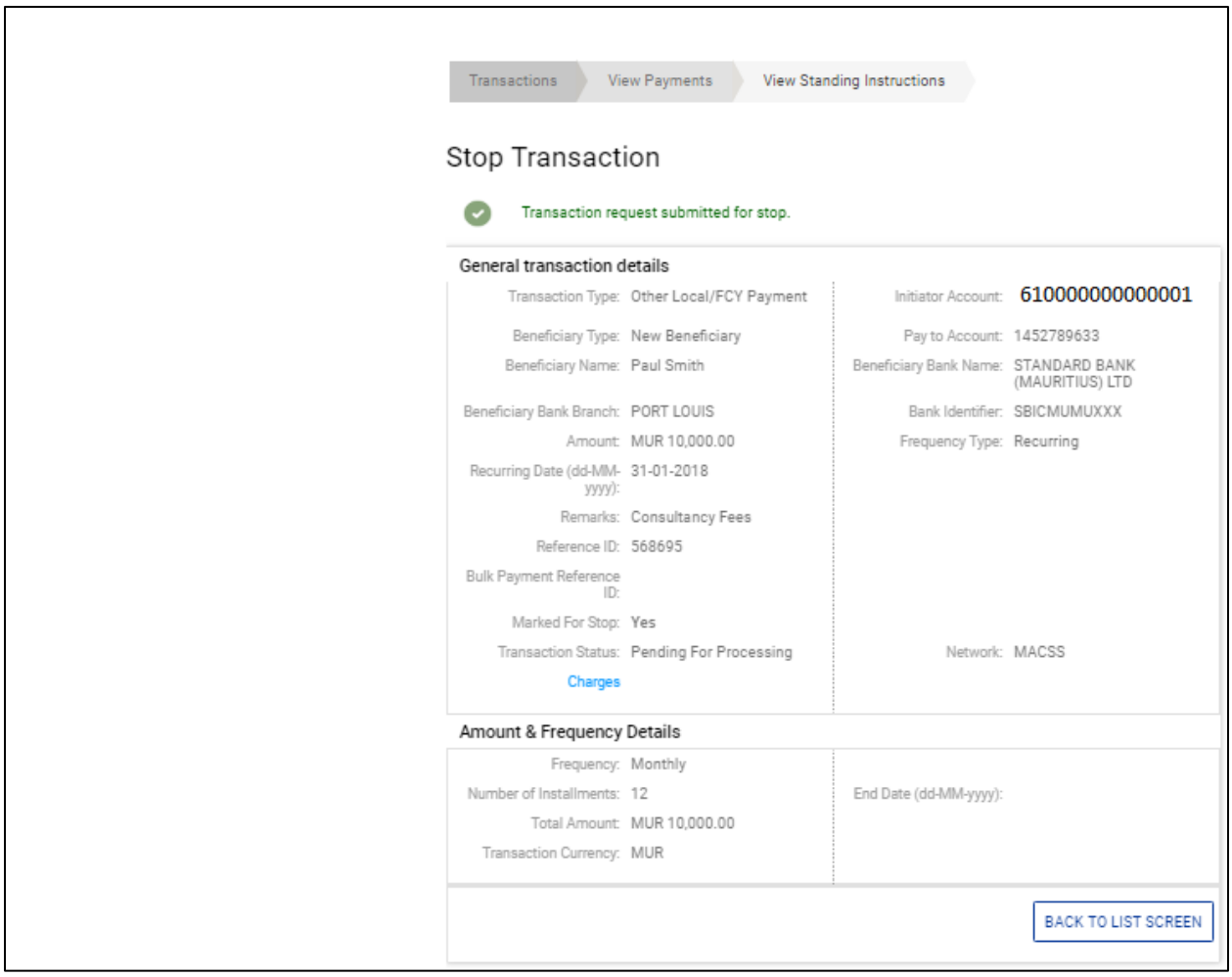


For Stop Standing Instructions:

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

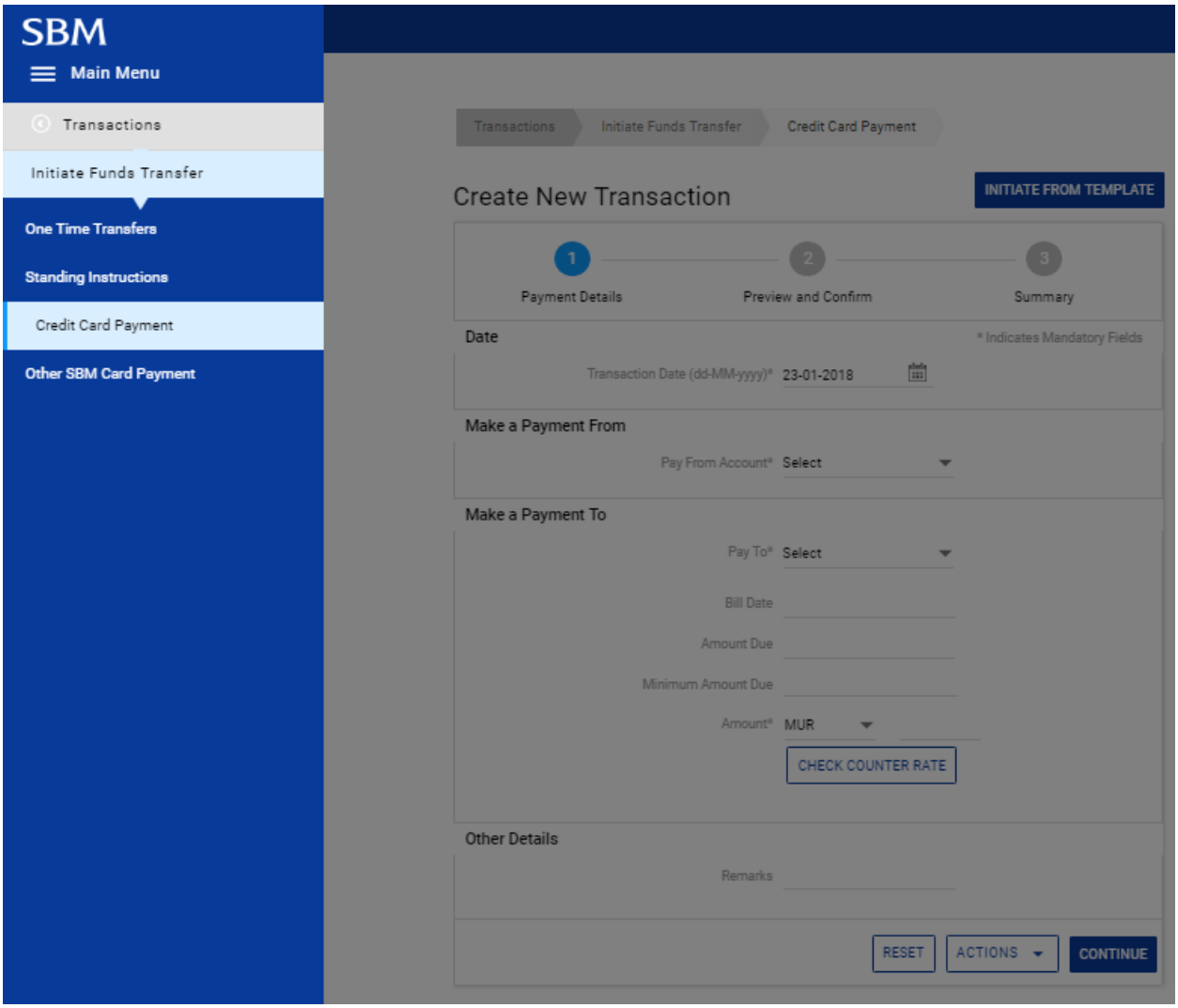


(iv) The below confirmation note will be displayed in case of successful transfer

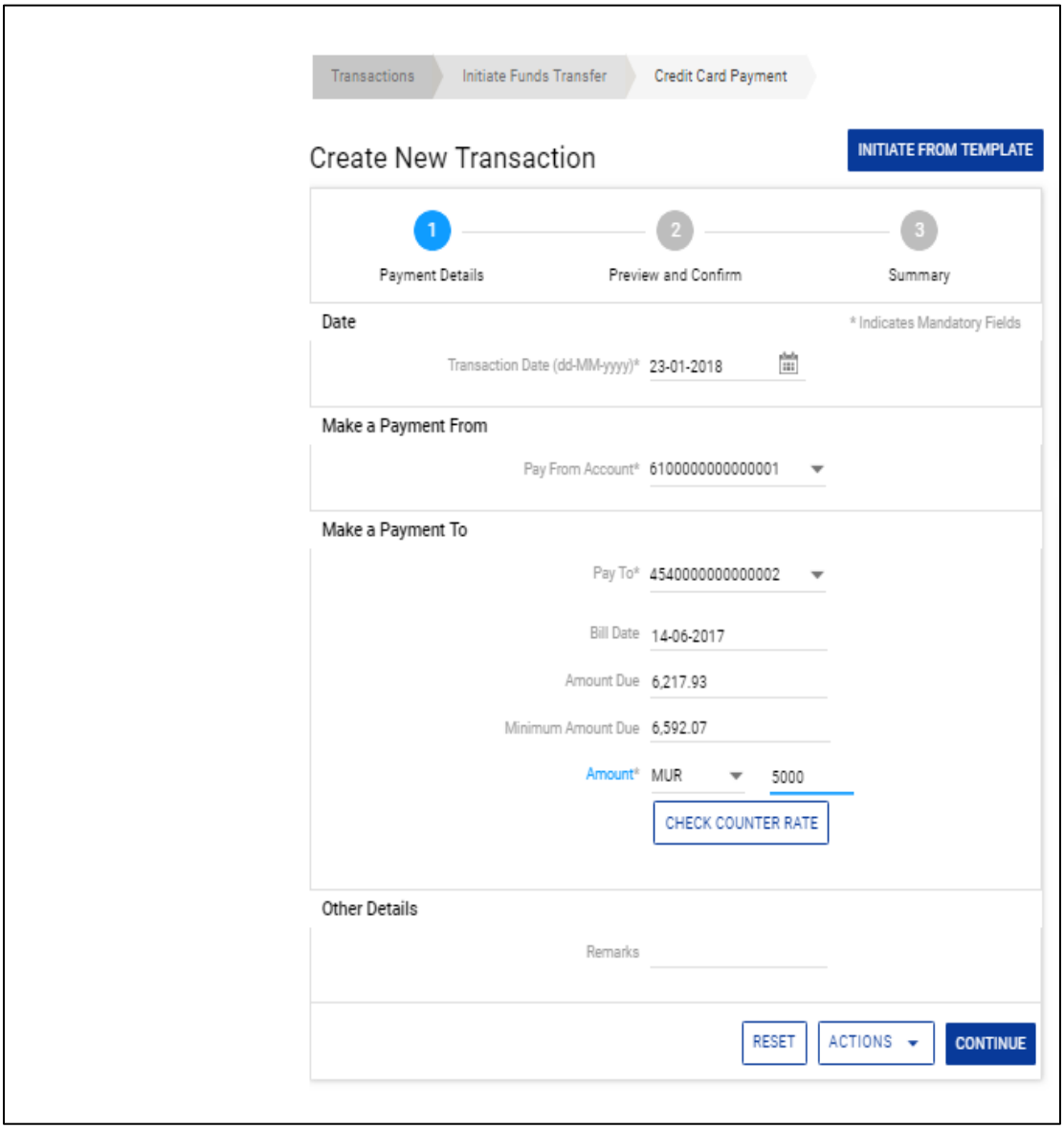


5.7 Own Credit Card Payment

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

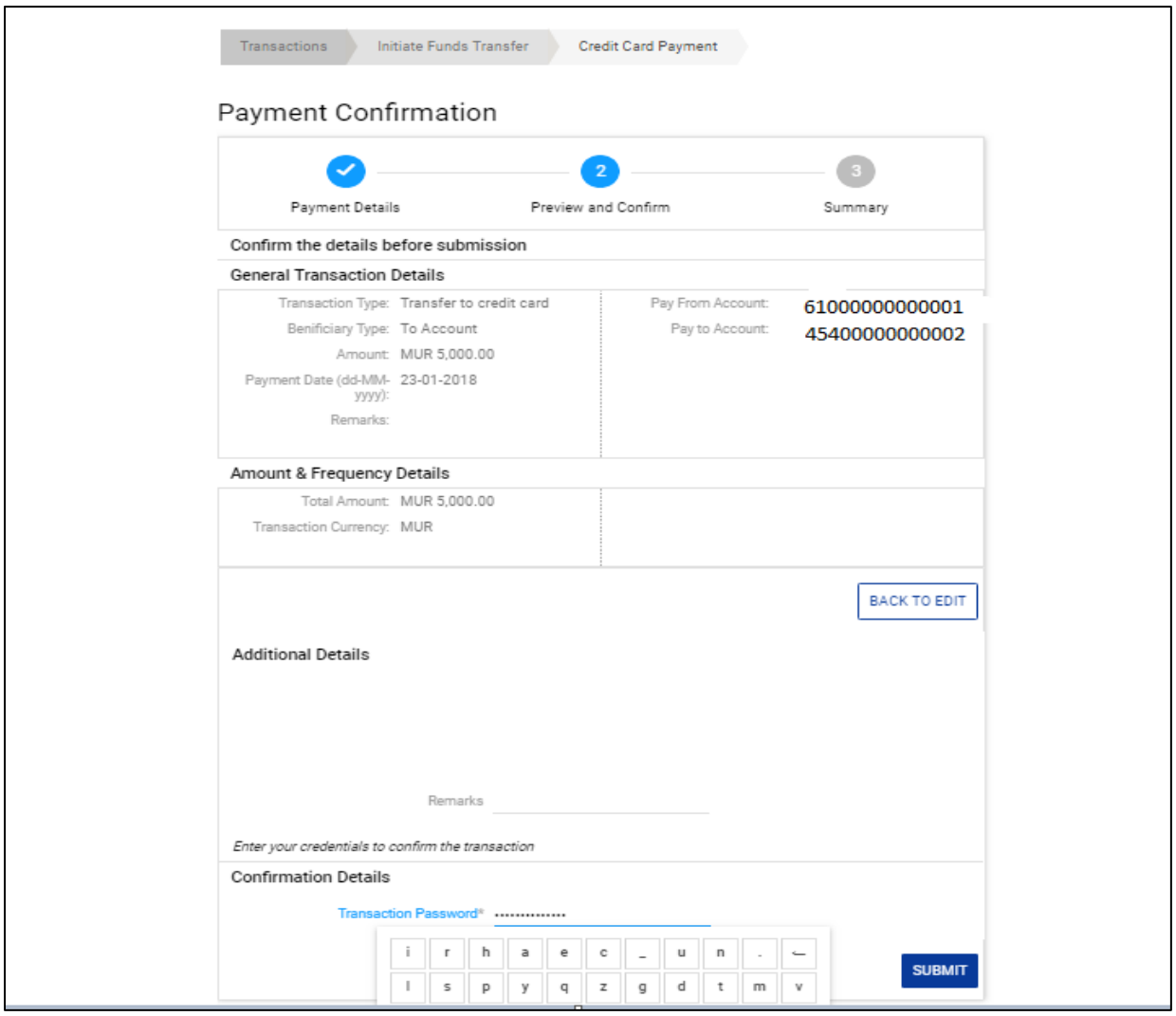


2. Select debit account and card number

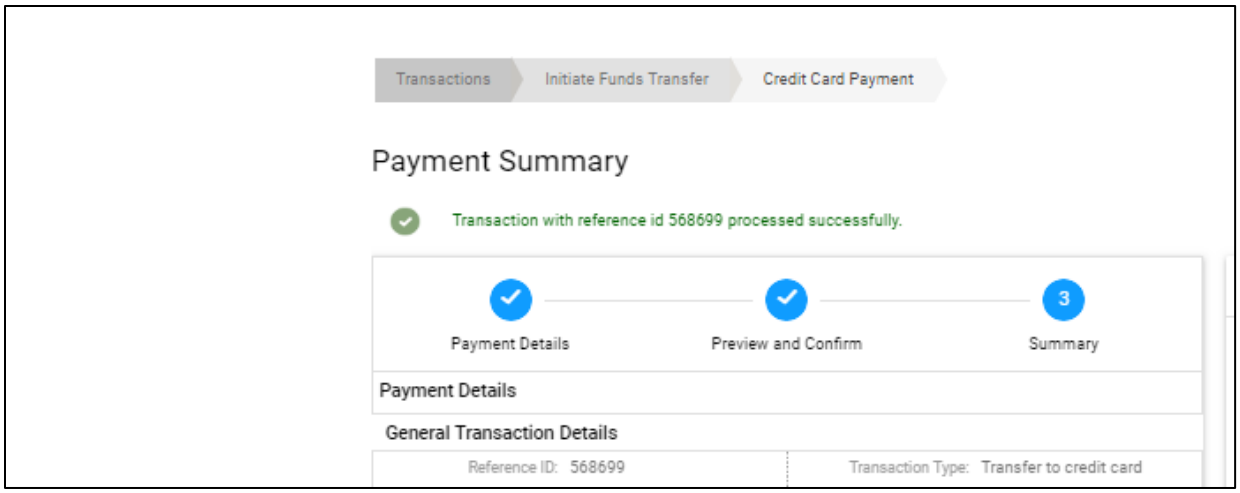


3. Insert payment amount and click on ‘Continue’

4. Insert your Transaction password and click on ‘Submit’ button.



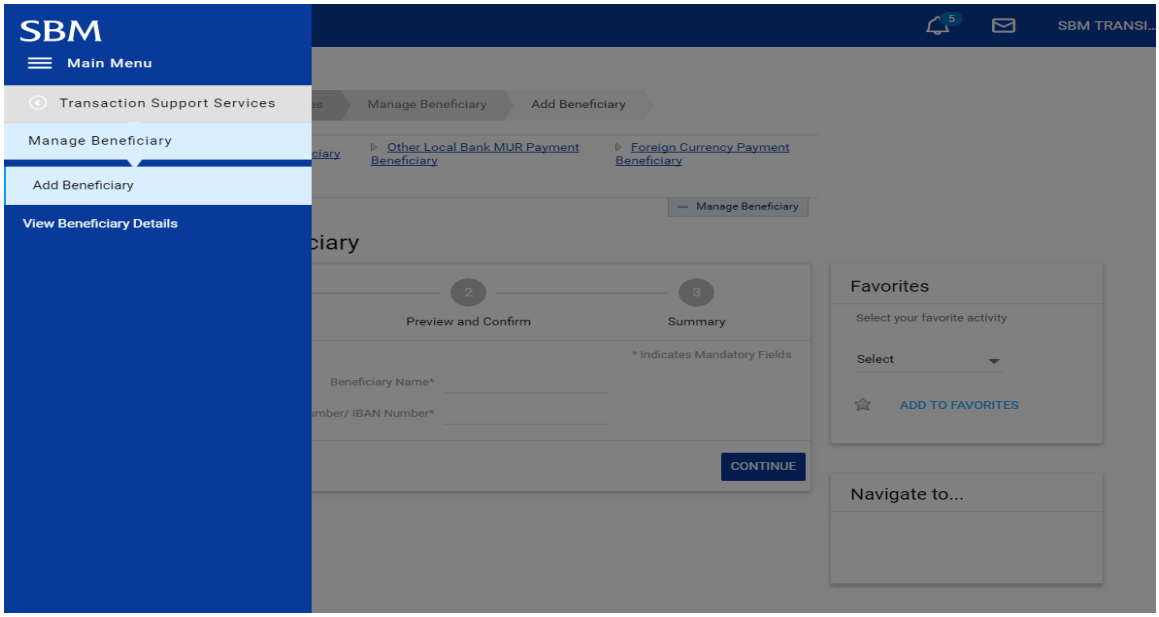
5. The below confirmation note will be displayed in case of successful transfer



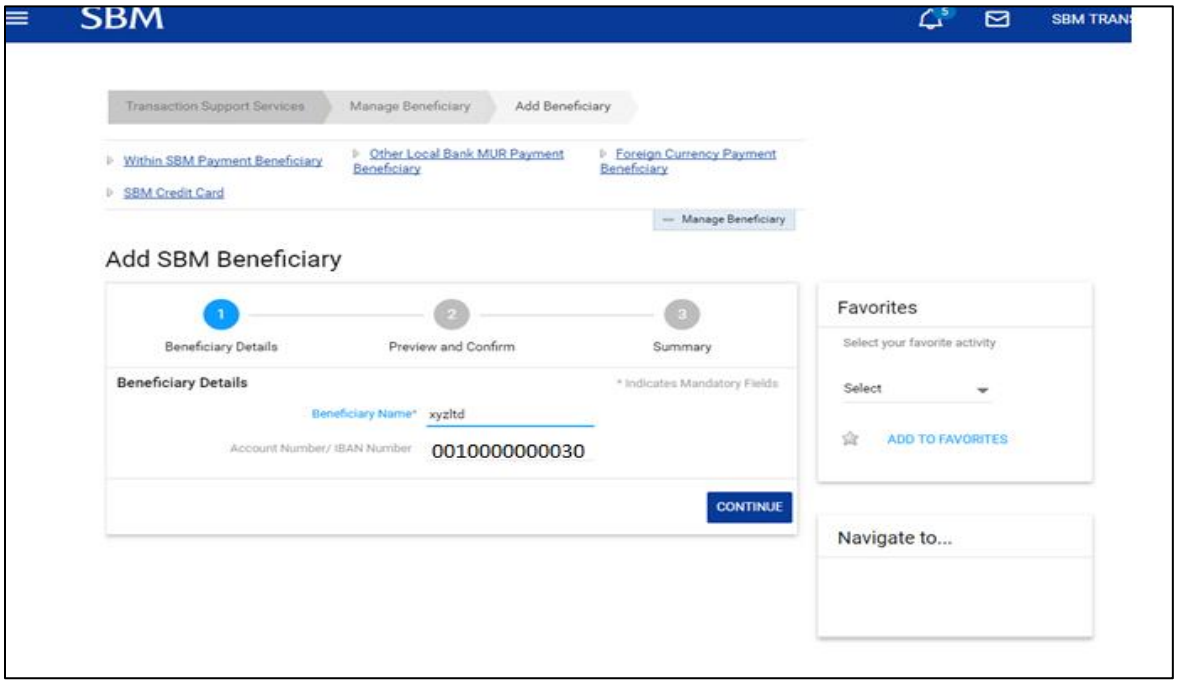
6. Transaction Support Services

6.1 Add Beneficiary

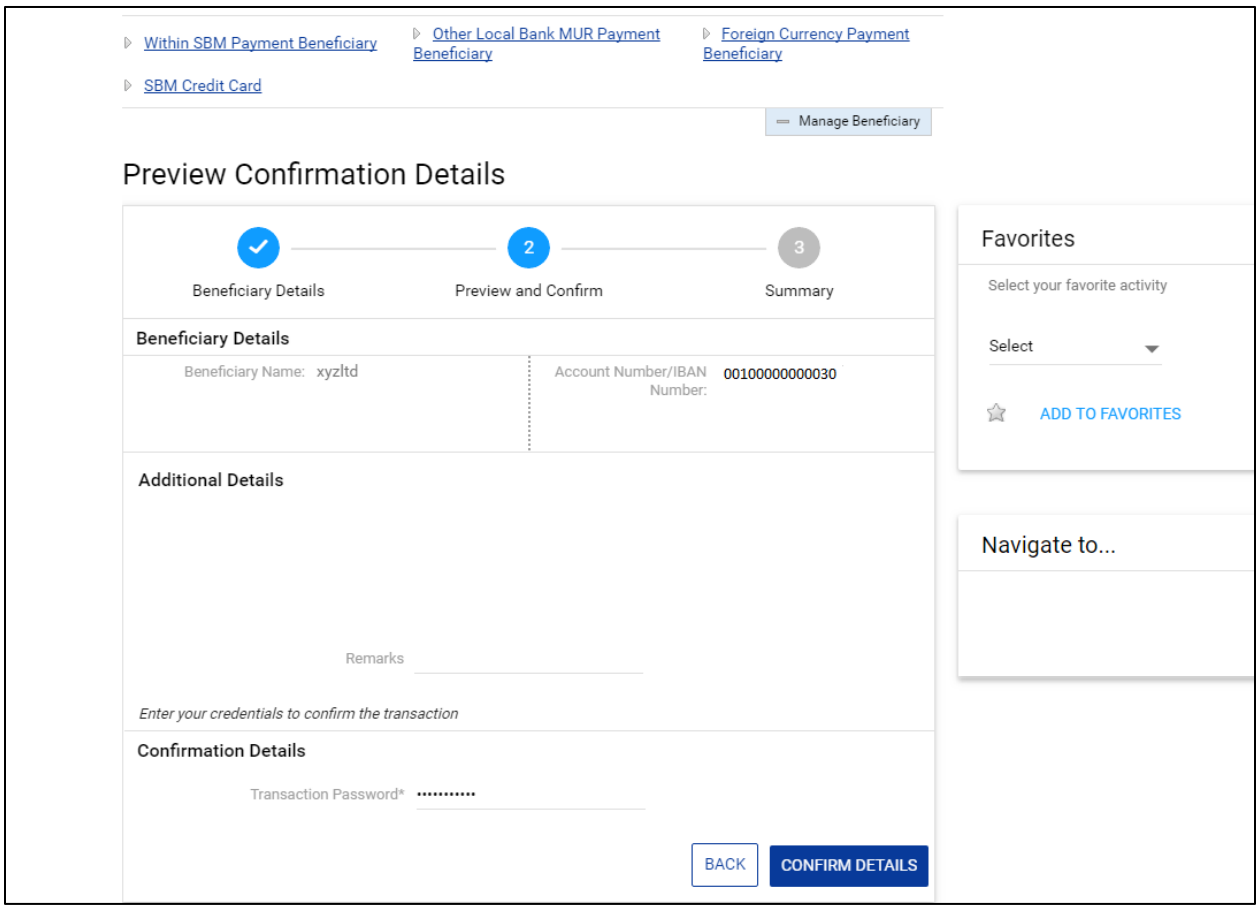
1. Go to Main Menu> More > Transaction Support Services > Manage Beneficiary > Add Beneficiary



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’



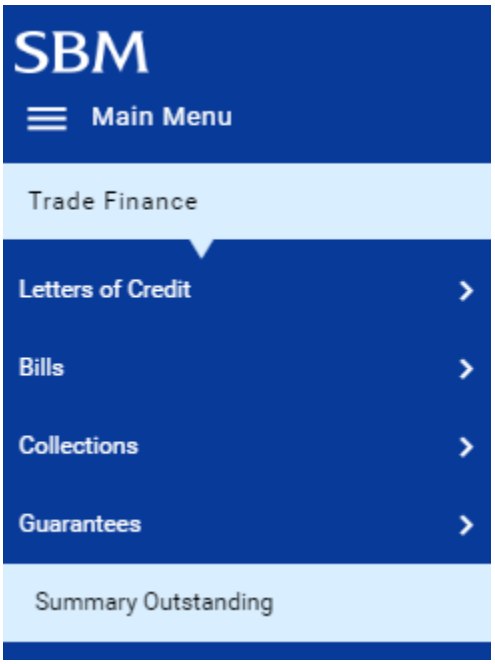
4. Insert transaction password and ‘Confirm Details’

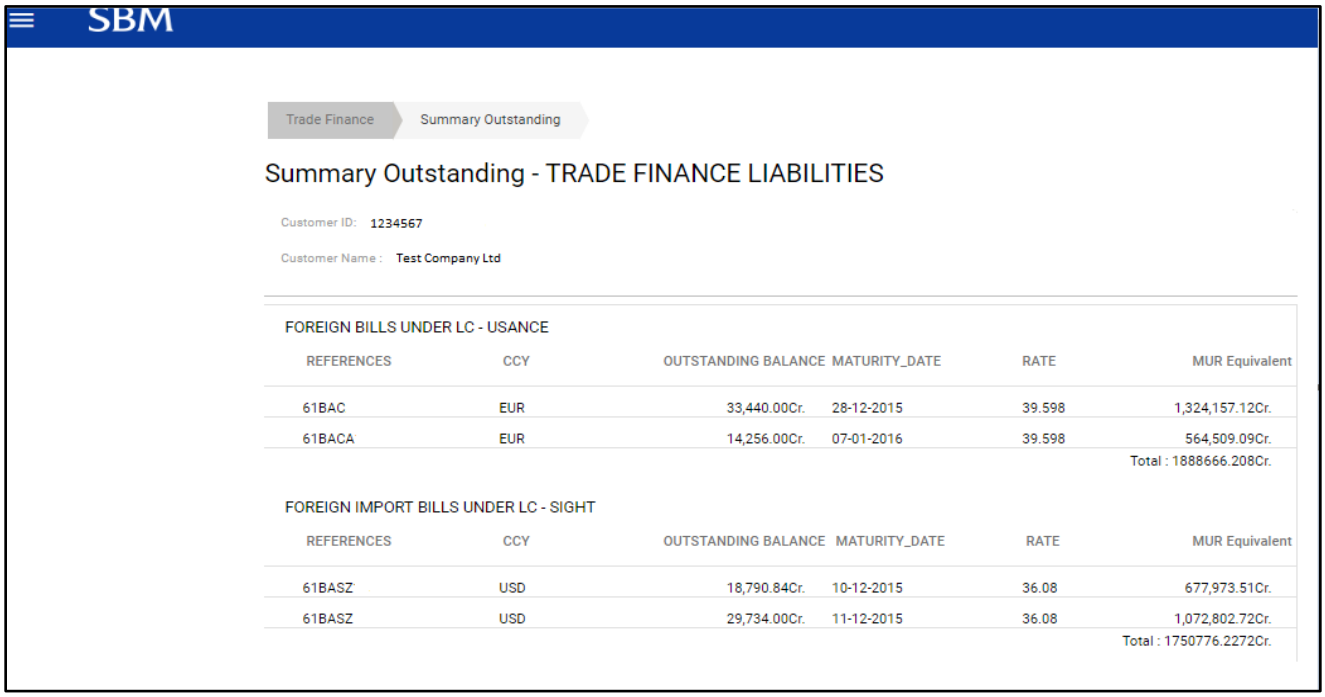


5. A confirmation note will be displayed in case beneficiary has been successfully registered

7. Trade Finance

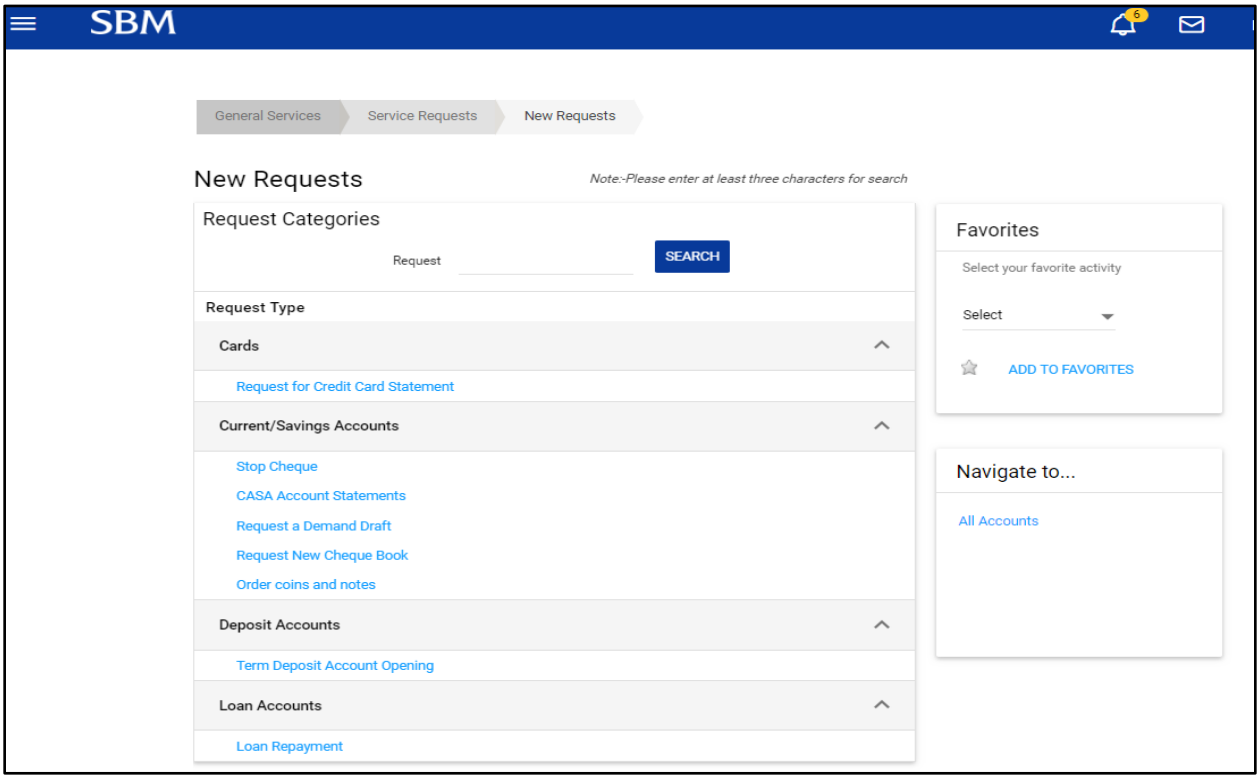
1. Go to Main Menu > More> Trade Finance > Summary Outstanding





8. General Services

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



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