Welcome to

CBM DIGITAL

Mobile and Responsive Web Applications
where Banking is made simple

User Guide and FAQ's
for easy access to the Application

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INTRODUCTION

We are pleased to inform you that the CBM Online Banking System has been changed to a new platform with new features which allows the customer to manage the account in an easy manner.

CBM Online Banking has been re-named as "CBM Digital"

The CBM Digital application is compatible with separate Mobile applications for Android and IOS Further, the responsive web application is capable to be used in desktop and laptop computers, Tabs and SmartPhones and the screen will fit in to the screen size of the device.

The application consists of internationally recognized user security features.

CBM Digital has "Self on Boarding" feature where any CBM account holder can get registered without stepping in to a Branch.

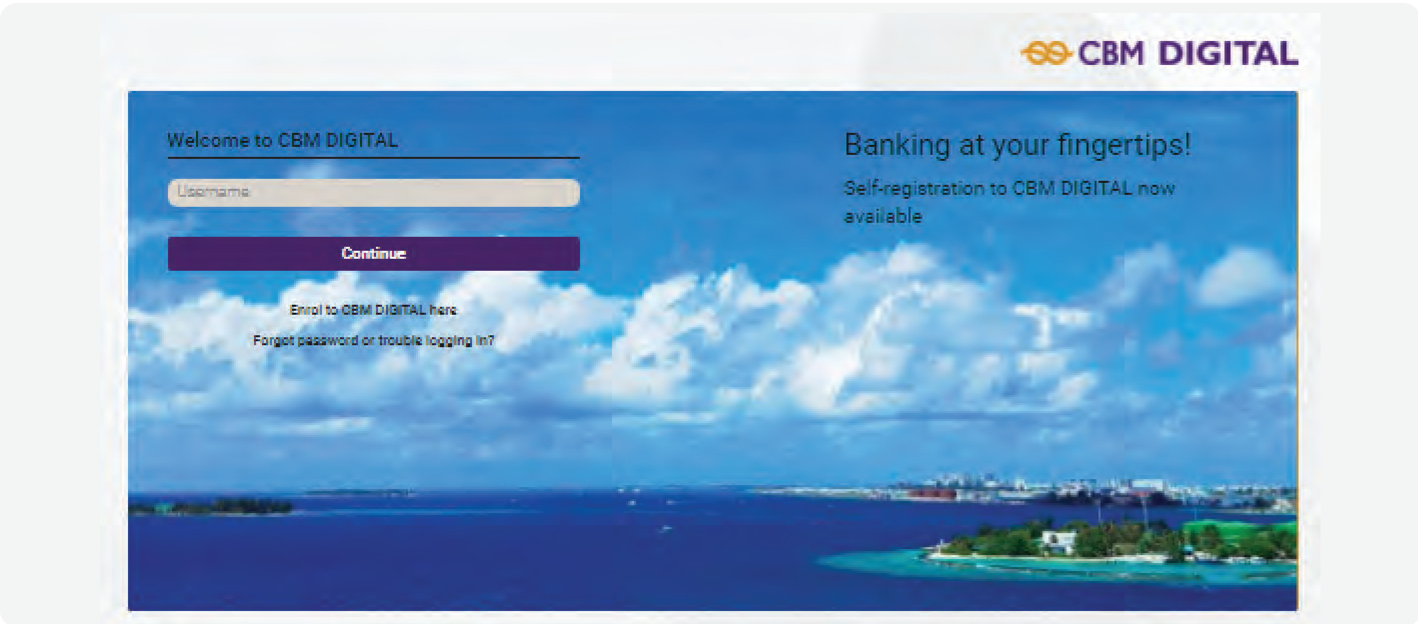
02 HOW TO LOGIN TO THE APPLICATION?

2.1 EXISTING USERS

- Keying in the existing User Name provided by the Bank (in CAPITAL LETTERS) followed by the password
- Then the Home Screen will appear

2.2 NEW USERS

- Customer will be able to register to the application with a User Name and a password of his choice
- Then the Home Screen will appear



CBM

03 HOME PAGE

- Main menus are available in the Home Screen (as shown below).
- Sub menus will be shown when clicked on the desired menu item.
- Refer the below screenshot to view the Main Menu .
  Eg: Click on My Money (main menu) and the relevant Sub menus will appear.
- Guideline to the functions of the application "Frequently Asked Questions" given below for easy access to the Application.

04 HOW TO VIEW ACCOUNTS ATTACHED TO THE PORTFOLIO?

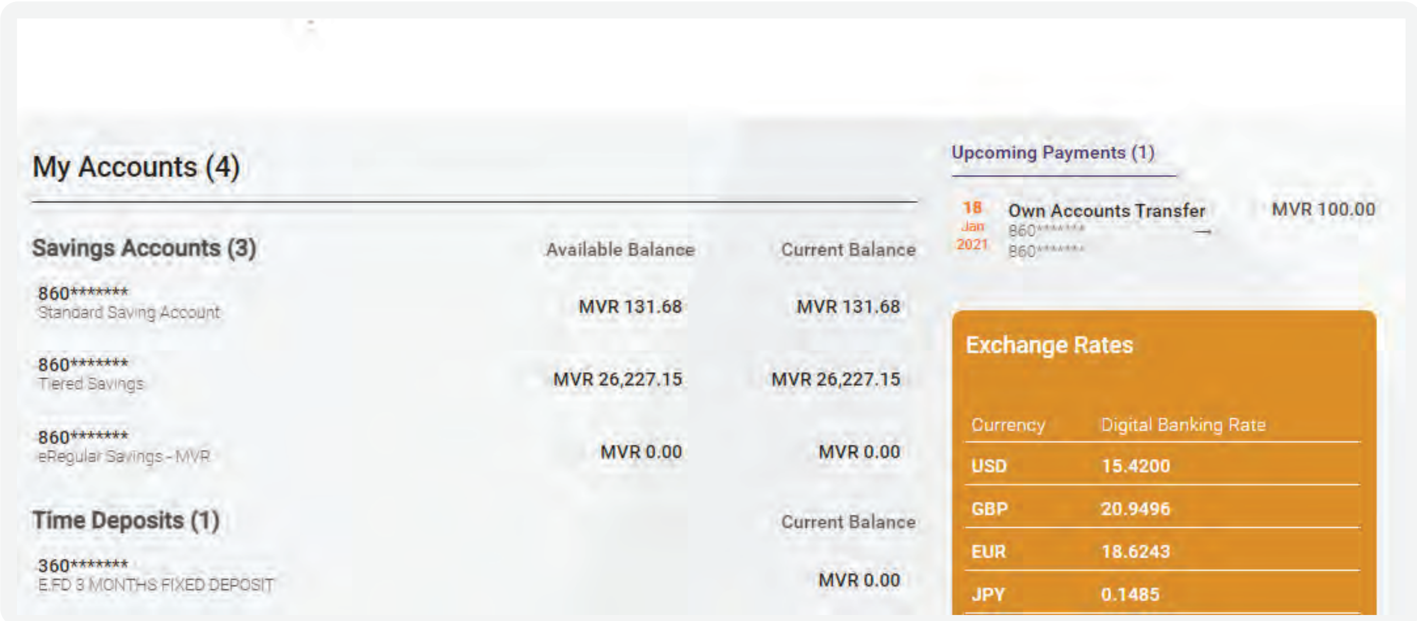
Current / Savings / FD / Loan / Credit

Select one of the following options to view all accounts attached to the User Account

- "My Money -> My Portfolio"
  OR
- Select Home Icon (Home Screen)

- All accounts will appear on screen (My Account in the screen shot)

HOME SCREEN



05 HOW TO VIEW THE TRANSACTION HISTORY?

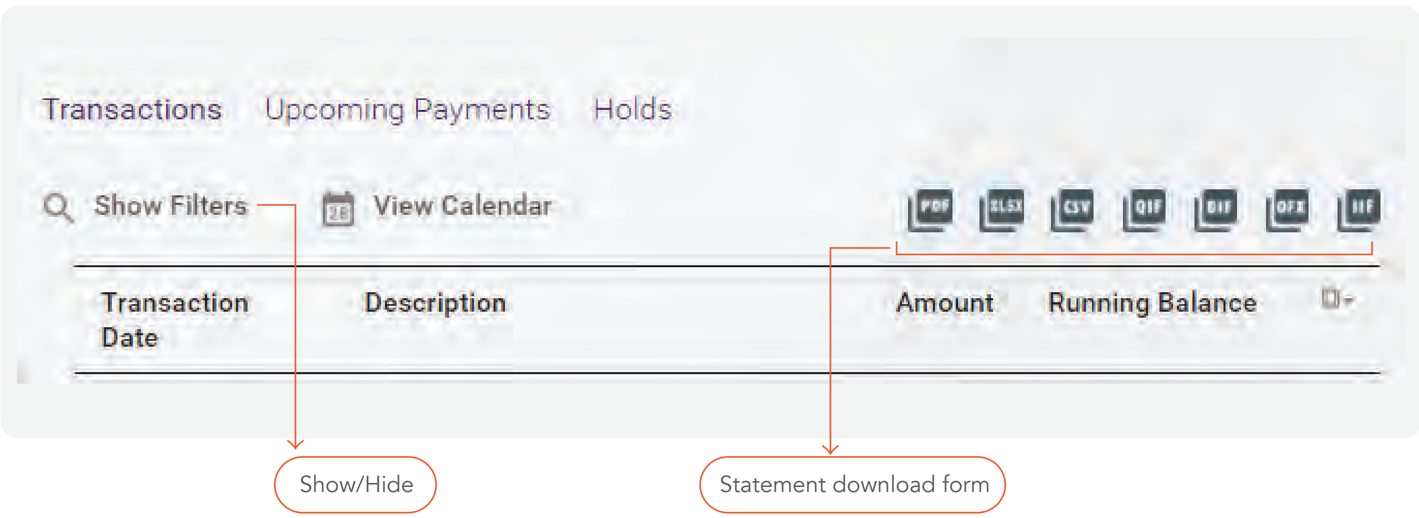
(Not available for Loan / FD Accounts and Treasury Bills)

5.1 USE THE FOLLOWING STEPS;

- Home Screen or My Money -> My Portfolio
- Click on the desired account -> Click “Show Filters” to select filtering options to select the required Date Range / Past Statements

5.2 HOW TO VIEW THE CREDIT CARD STATEMENTS?

- Click on the Credit Card number in the home page, and the open cycle items (transactions related to the next month’s bill) along with other details will be shown
- To view past statements, click on “Show Filters” and change the filtering option to “Past Statements”
- Select the past statement date you wish to obtain and click on “Apply Filters”
- Scroll down to view the transactions pertaining to the selected statement date
- You may download the statement using the formats given in the right-hand side of the screen



06 HOW TO STOP / DEACTIVATE CARDS (CREDIT / DEBIT)?

Debit / Credit Cards can be blocked (deactivated) using the application
Eg; Lost, Stolen or Damaged

Follow the below steps;

- Home Screen or My Money -> My Portfolio
- Select the relevant card that needs to be blocked -> Card Options -> Block Card The user has to contact the Bank (Card Centre) to re-activate the Blocked Card

  However, there is an option available in the Application to request for a replacement card refer below steps;
- My Money -> My Portfolio or Home Screen
- Select the Blocked Card -> Card Options -> Request for

07 WITHDRAWAL / PURCHASE LIMITS AND ACCOUNTS LINKED TO THE DEBIT CARDS

The User can view daily withdrawal and purchase limits allocated to the Debit Card

To view Card limits, use the following steps;

- My Money -> My Portfolio or Home Screen
- Debit Cards -> Select Limits / Linked Accounts

08 CREDIT CARDS (WITHIN BANK / OTHER BANKS)

8.1 PAYMENTS TO COMMERCIAL BANK CREDIT CARD - (OWN)

Follow the below steps;

• Home Screen -> CBM Card Payments -> Own Credit Card Payments

8.2 PAYMENTS TO COMMERCIAL BANK CREDIT CARD (THIRD PARTY)

With the new CBM Digital platform the users will have the option to pay third party Commercial Bank Credit Cards

- Home Screen -> CBM Card Payments
- Intrabank Credit Card Payment -> Beneficiary's Card number has to be fed

09 TRANSFER ORDERS (TO) (PRIOR TO MIGRATION)

9.1 HOW TO VIEW EXISTING TO'S

- Existing TO cannot be viewed in the new Application

9.2 AMENDMENTS / CANCELLATIONS TO EXISTING TO'S

- The user will have to forward the request through "Message to Bank"

10 FUND TRANSFERS

10.1 OWN ACCOUNTS (WITHIN THE BANK)

An OTP will not be requested for fund transfers between Intrabank Own Accounts

Follow the below steps;

- Home Screen -> Payments / Transfers -> Select Payment Type -> Own Account Transfer
- The transfer can be Single or Repeated

10.2 THIRD PARTY ACCOUNTS (WITHIN THE BANK)-INTRABANK PAYMENTS

- Home Screen -> Payments / Transfers -> Select Payment Type -> Intrabank Transfers
- The transfer can be Single or Repeated

10.3 OTHER BANKS (LOCAL) (DOMESTIC PAYMENTS)

This option can be used to make fund transfers to other local Banks Use the following path;

- Home Screen -> Payments / Transfers -> Select Payment Type -> Domestic Payments
- Beneficiary's Identification (Domestic Payments) (This field is not required / not compulsory)
- The transfer can be Single or Repeated

11 UTILITY BILLS AND PAYMENTS TO OTHER INSTITUTIONS

11.1 ALL PAYMENTS ARE LISTED DOWN UNDER PAYMENTS / TRANSFERS

Follow the below steps;

- Home Screen -> Payments / Transfers -> Select Bill Payments from Payment Type
- Bill Payments -> Select the service provider by selecting the Biller using the drop down
- For easy access, place the cursor on the Biller field and type the first few letters of the service provider’s name Then the selected names will be highlighted
- The payment can be Single or Repeated

11.2 HOW TO VIEW THE STATUS OF THE TRANSACTIONS MADE VIA CBM DIGITAL?

- Select Online Activity from the “Self- Management” menu
- Click “Show Filters” and input details for easy filtering
- The current transaction status will be shown in the right-hand side of the screen
- Eg: Completed, Rejected, In Progress

12 RECURRING PAYMENTS (SIMILAR TO STANDING ORDERS)

These are repeated fund transfers / payments (as mentioned in No 10)
Recurring payments can only be set up through "CBM Digital"
How to create Recurring Payment?

12.1 FOLLOW THE BELOW STEPS;

- Home Screen -> Payments / Transfers -> select Payment Type
- Change "Single Transfer" to Repeated Transfer
- Change payment frequency, first payment date and ending date

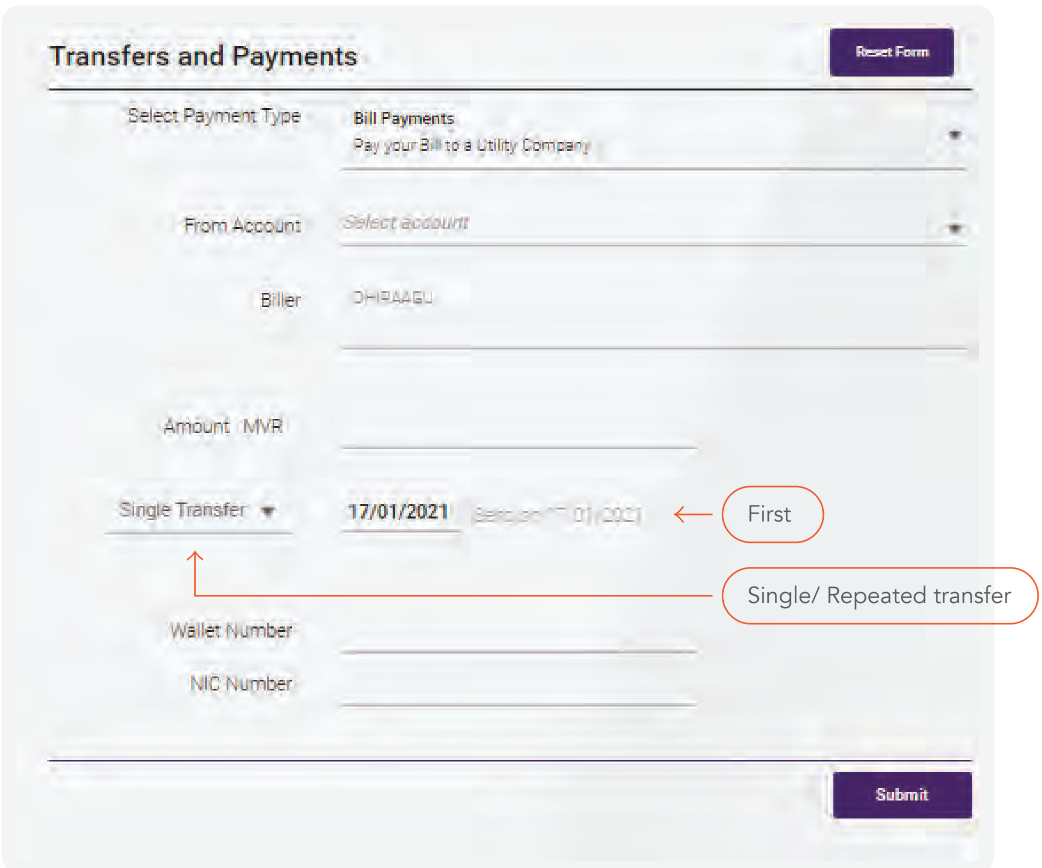
12.2 HOW TO VIEW UPCOMING (SCHEDULED) PAYMENTS IN CUSTOMERS PORTFOLIO?

Follow the below steps;

- Home Screen -> My Money -> Upcoming Payments

OR

- Details will appear as "upcoming payments" on the Home Screen



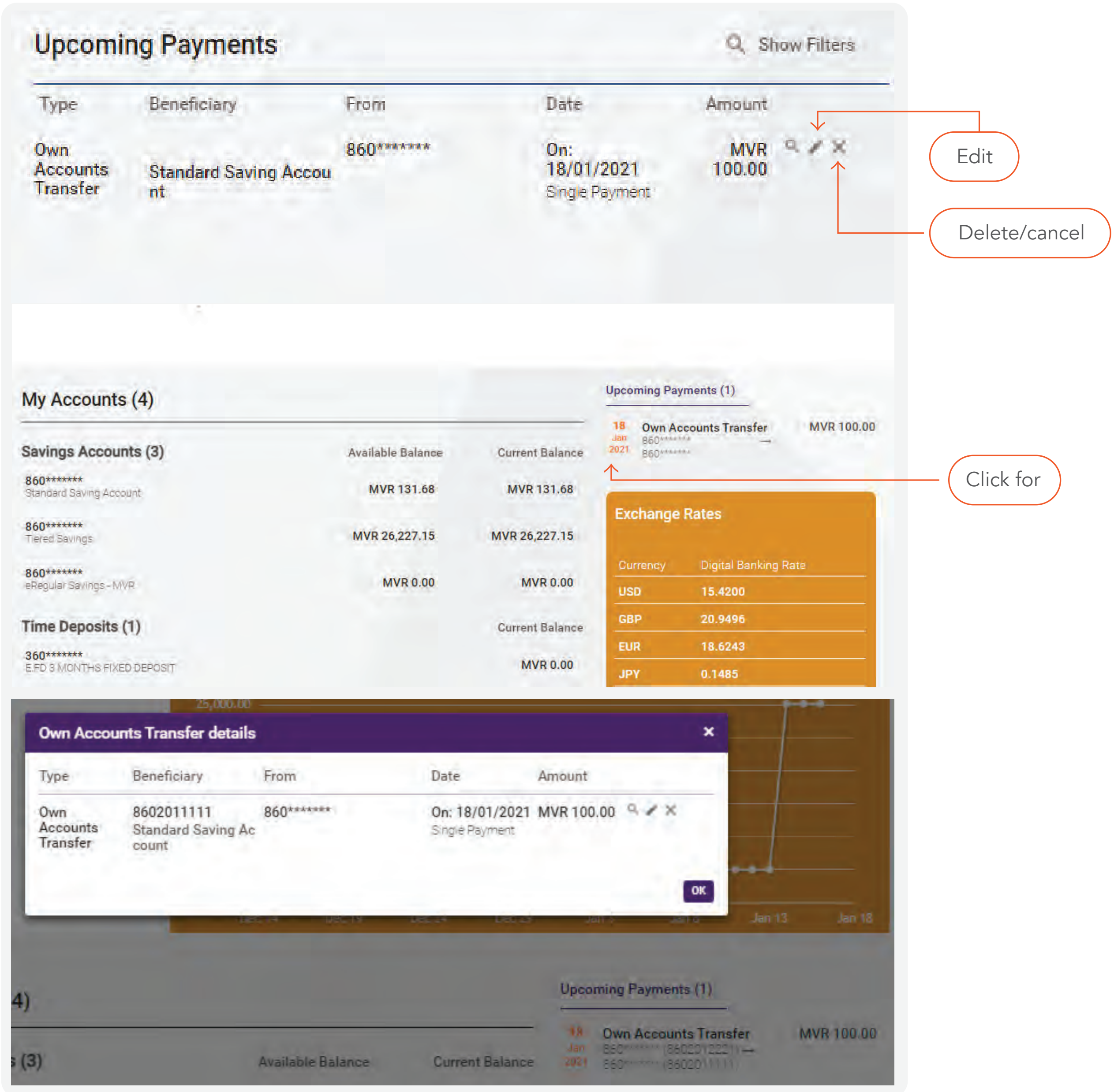
12.3 HOW TO VIEW / EDIT / CANCEL EXISTING RECURRING PAYMENTS (UPCOMING PAYMENTS)?

Use the following steps;

- My Money -> My Portfolio -> Select Account
- Select Upcoming Payments

OR

- Home Screen
- Select the desired Recurring Payment and select a suitable action (Refer below Screen)



13 TEMPLATES

13.1 HOW TO CREATE TEMPLATES?

Use the following steps to create Templates;

- Home Screen -> Self - Management -> Manage Templates

- Select the Template Type to be created from the drop down -> use a suitable name to save the template

OR

- Home Screen -> Payments / Transfers -> Select Payment Type -> Complete the payment by submitting the OTP

- Tick "Save / Update this transaction as Template"

13.2 DEFINE PRE-AUTHORIZED AMOUNTS

The User can set up a Pre-Authorized Amount when creating a Template (option available for all payment types (except for Own Account Transfers)

The User has the option to define a Pre-Authorized Amount below the Transaction Limit assigned by The Bank When the Template is used for a payment below the Pre-Authorized Amount, the transaction will effect without an OTP

Therefore, it is Recommended to set a pre-authorized limit for frequent fund transfers and payments which have been saved as a template to carry out transactions easily without an OTP Digital Banking Unit

13.3 HOW TO DEFINE PRE-AUTHORIZED LIMIT?

Select one of the options below to define Pre-Authorized Limit

A - Home Screen -> Payments / Transfers -> Select Payment Type -> Complete the payment by submitting the OTP

- Tick “Pre-Authorized” and define a limit within the “Pre-Authorization Maximum Limit set up by the Bank (Refer below screen shot)

OR

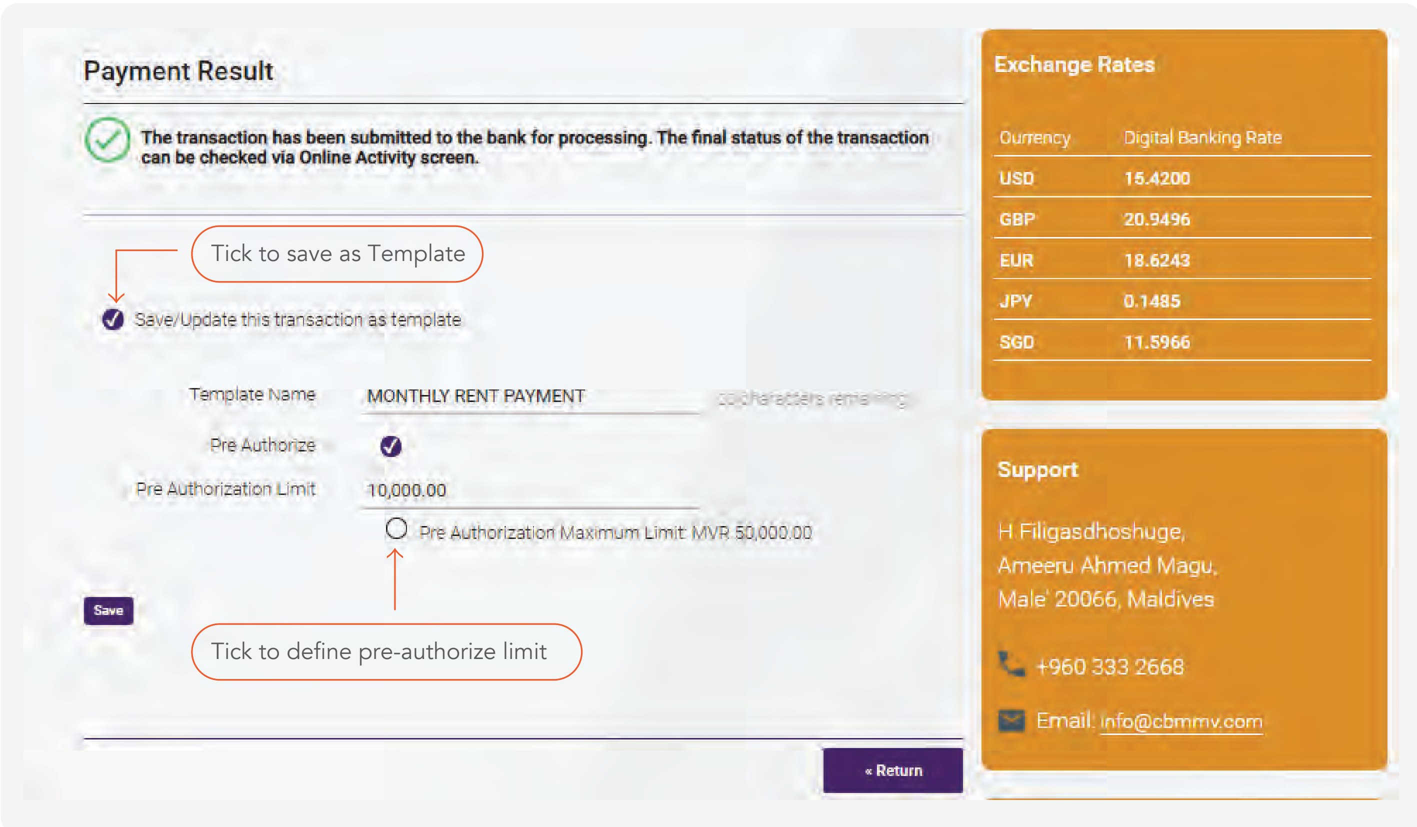
B - Self-Management -> Manage Template -> Select Template Type -> Edit Existing Template

- Select Desired Template -> Change Pre-Authorized Amount (Not available for Own Account Transfers)

OR

C - Self-Management -> Manage Template -> Select Template Type to Create (option not available for Own Account Fund Transfers)

- Define Pre-Authorized Amount



13.4 EDIT / CHANGE TEMPLATES

- Home Screen -> Self - Management -> Manage Templates
- Edit Existing Template -> Select Existing Template from the drop down -> All saved Templates will list down
- The User can edit / change the Pre-Authorized Limits

14 FIXED DEPOSITS

Fixed Deposit accounts can be opened in the SAME CURRENCY type using the new application to open a Fixed Deposit,

- select "Create Time Deposits" from "Investments" in the main menu

14.1 HOW TO UPLIFT A FIXED DEPOSIT ACCOUNT OPENED THROUGH CBM DIGITAL? (MATURED / PRE-MATURE)

A. General Comments

- Direct encashment is not allowed against the Electronic Fixed Deposits and anytransaction should be through an account only
- Over the counter withdrawal is not permitted Once a message to uplift the Electronic Fixed Deposit is received from a customer, the Digital Banking Unit will inform the accountowning branch
- Penalty interest rate will be applied for Pre-Mature upliftment
- The proceeds will be credited to the same account from which the initial investment originated via online
- Under no circumstances the proceeds be transferred to a third-party account

B. How to forward instruction to the Bank to uplift Electronic Fixed Deposit?

Customer should forward the request through CBM Digital (Message to Bank) to Digital Banking Unit

14.2 SPECIAL CONDITIONS FOR EFD'S

1. An electronic receipt is provided as an acknowledgement to the deposit A hard copy will not be issued.

2. Funds will be credited to the principle account/ debiting account at the time of uplifting the fixed deposit.

3. There is no obligation on the part of the bank to release the proceeds of any EFD before its maturity

4. All renewals of fixed deposits will be at rates of interest in force at the time of such renewal.

15 HOW TO CLOSE ACCOUNTS (ALL ACCOUNT TYPES)?

- An option is not available in the Applications to close accounts
- However, the user can request to close an account by sending a secure message to the Bank.
  The Digital Banking Unit will forward the request to the respective Branch for their necessary action

- "Create Message" function could be used for this purpose

16 ALERTS

As a security measure the customer has the option to receive details of the account status and transactions of accounts in following modes. Pre-defined set of alerts are available and the customer can select the alerts from the list. Further the customer can set a limitfor specific transactions at his/her own discretion

16.1 DELIVERY MODES

Alerts can be obtained in following modes (the customer has the option to select one or more modes)

16.1.1 SMS to the registered mobile number

16.1.2 Push Notification - To obtain push notifications, mobile data should be switched on

16.1.3 Email

16.2 HOW TO SETUP ALERTS?

- Home Screen -> Alerts -> Alert Setup
- Select the Account number and the list of notifications will appear
- The customer can select the notifications from the list
- The limits can be set up for the alerts where the option is given

17 ORDER CHEQUE BOOKS / REQUEST BANK DRAFTS

Following steps to be used

17.1 ORDER CHEQUE BOOKS

- Home Screen -> My Money -> Order Cheque Book
- Collecting Branch to be selected (Cheque books cannot be received through post The customer has to collect the Chequebook from the selected Commercial Bank Branch)

17.2 REQUEST BANK DRAFT

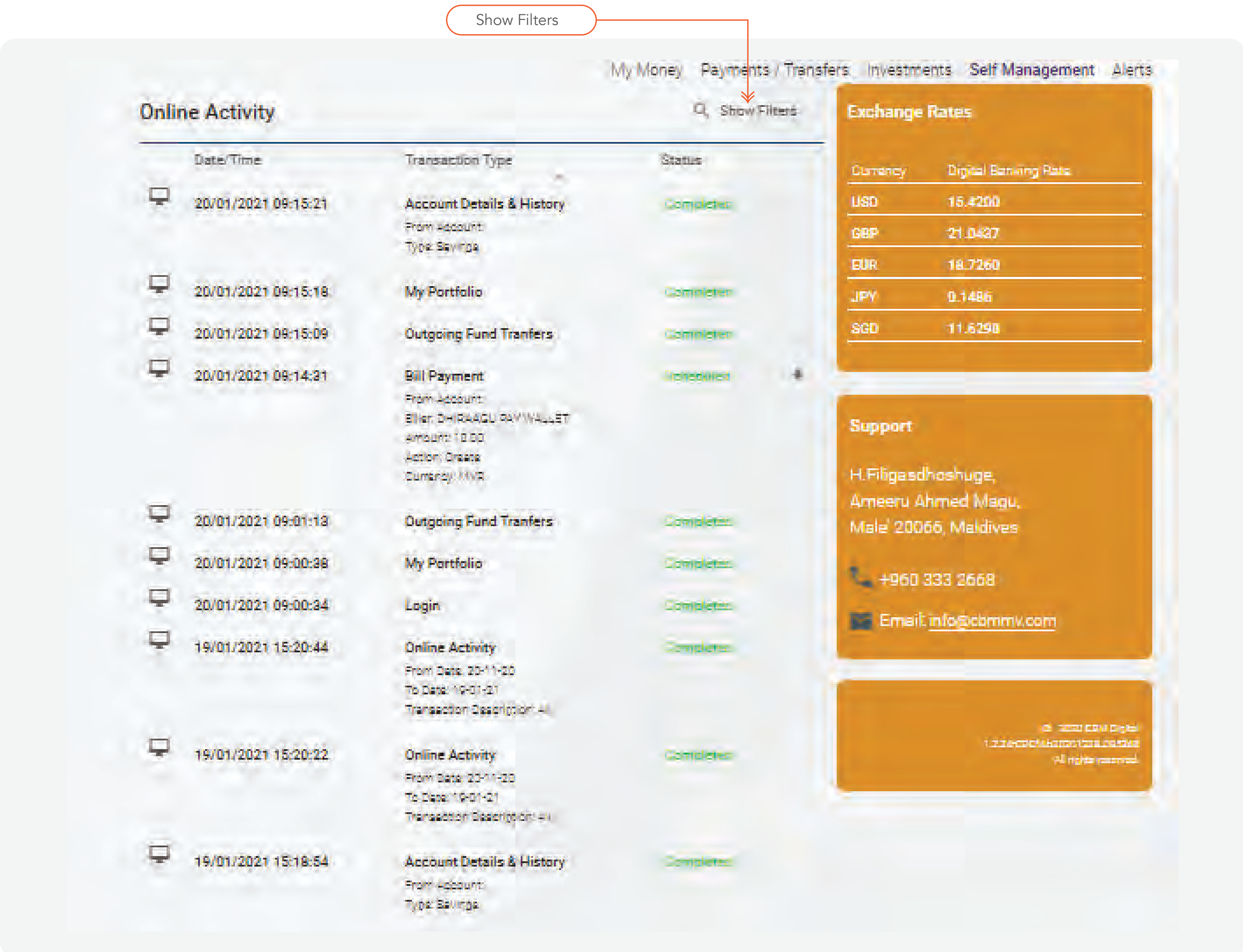
- Home Screen -> My Money -> Request Bank Draft
- Collecting Branch to be selected

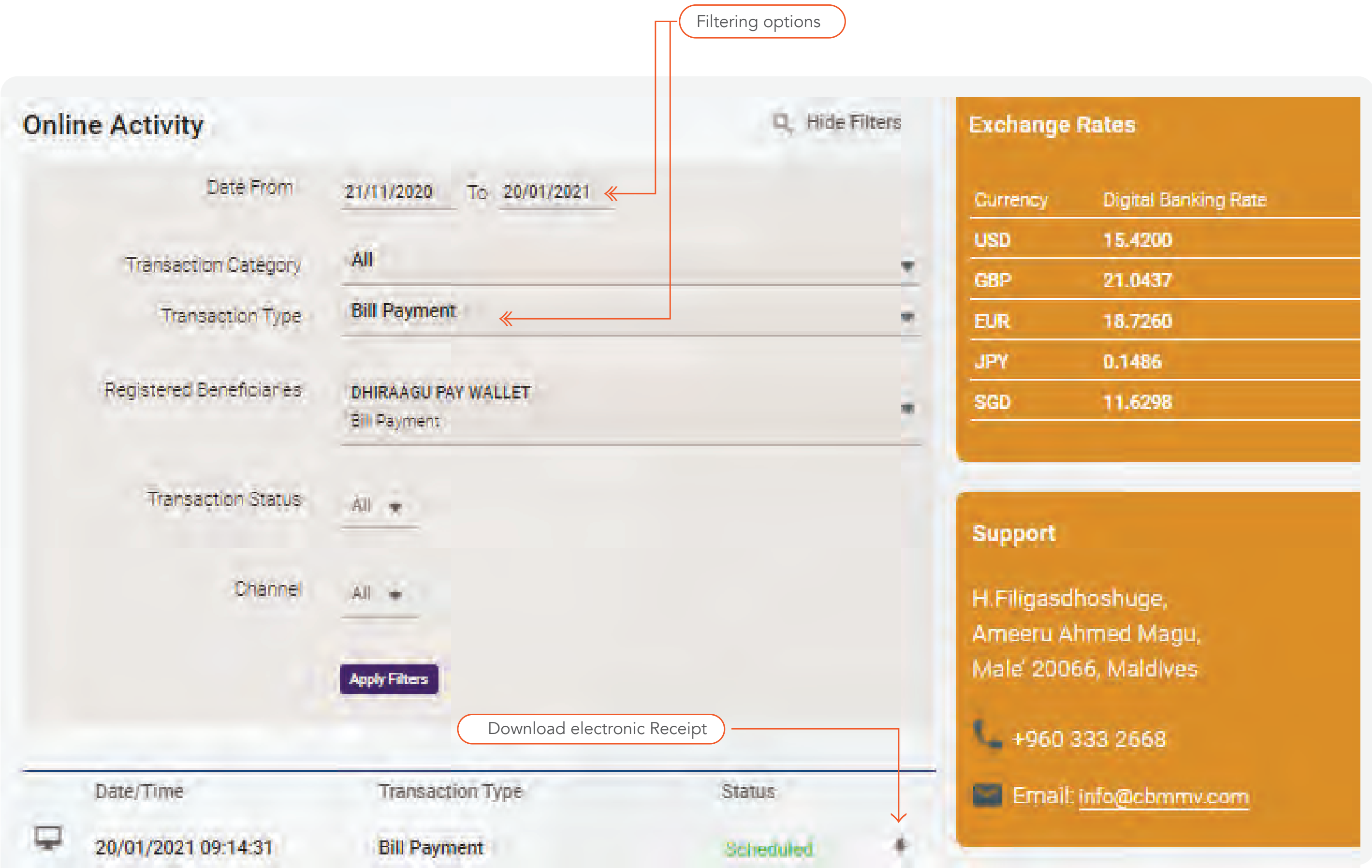
18 USAGE OF THE ONLINE ACTIVITY (TRANSACTION HISTORY)

18.1 HOW TO CHECK THE TRANSACTION HISTORY AND DOWNLOAD AN ELECTRONIC RECEIPT?

The user can view the account history such as login details and other activities including transactions carried out using the application.

- Self-Management -> Online Activity -> select Show Filters to retrieve transactions
- Click on the download tab to download or email the electronic receipt





19 MANAGE BENEFICIARY (NOT AVAILABLE IN MOBILE APP)

19.1 TYPES OF BENEFICIARIES

Details of Beneficiary accounts used frequently, can be saved to be used for future transactions.

Following beneficiary types are available in the application.

I. Domestic Beneficiary

II. Intrabank Beneficiary

III. International Beneficiary

19.2 HOW TO CREATE BENEFICIARY?

- Home Screen -> Self - Management -> Manage Beneficiary -> Select Beneficiary Type

19.3 EDIT EXISTING BENEFICIARY

Beneficiary details can be edited by following the below steps;

- Home Screen -> Self - Management -> Manage Beneficiary -> Edit an Existing Beneficiary -> Select Beneficiary

- Beneficiary can be deleted by click on the "X" in front of the "Beneficiary"

20 PAPER BASED STATEMENTS (NOT AVAILABLE IN MOBILE APPS)

Paper based statements can be stopped using this application

- Home Screen -> Self - Management -> Paper Based statement -> Select the Account

Note;

Option is available only for Savings and Current Accounts
The relevant Account should be a Statement Savings Account (Not a Passbook Savings account)

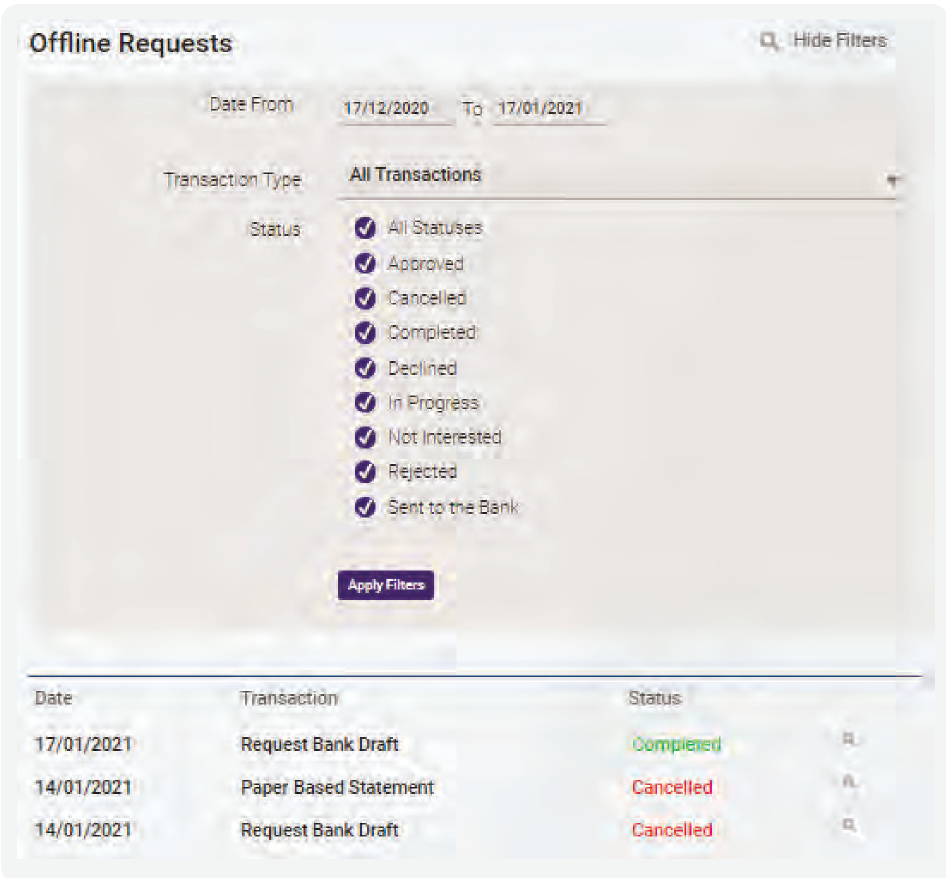
20.1 HOW TO VIEW THE REQUESTS MADE TO THE BANK AND CURRENT STATUS OF THE REQUESTS?

Request made or applications submitted to the Bank through the App, and its status can be viewed
using the following path

- Home Screen -> My Money -> Offline Requests

Eg: Cheque Book requests
Request for Bank Drafts
Activation / Deactivation of Paper Based Statements

CBM DIGITAL
My Money
Payments / Transfers
Investments
Self Management
Alerts
Welcome, ALI
Your last login was on: 18/01/2021 12:00:12 (via Online)
MVR 25,672.83
Available Funds
MVR 0.00
Available Overdraft
MVR 25,672.83
Current Funds
show less
My Portfolio
Account Statement
Upcoming Payments
Outgoing Fund Tranfers
Offline Requests
Create Savings Account
Order Cheque Book
Request Bank Draft
List Objectives
Paper Based Statement
MVR
20,000.00
15,000.00
10,000.00
5,000.00
0.00
5,000.00-
Dec 14
Dec 19
Dec 24
Dec 29
Jan 3
Jan 8
Jan 13
Jan 18
My Accounts (4)
Upcoming Payments (1)
Activate Windows



Offline Requests
Hide Filters
Date From
17/12/2020
To
17/01/2021
Transaction Type
All Transactions
Status
All Statuses
Approved
Cancelled
Completed
Declined
In Progress
Not Interested
Rejected
Sent to the Bank
Apply Filters
Date
Transaction
Status
17/01/2021
Request Bank Draft
Completed
14/01/2021
Paper Based Statement
Cancelled
14/01/2021
Request Bank Draft
Cancelled

21 HOW TO SET DAILY LIMITS?

Apart from the daily transaction limits set by the Bank, the User can also define own limits for various types of Transactions Separate limits can be set up for Online and Mobile Channels

- Home Screen -> Self-Management -> Daily Limits Self-Management
- Tick “Define my own limits”