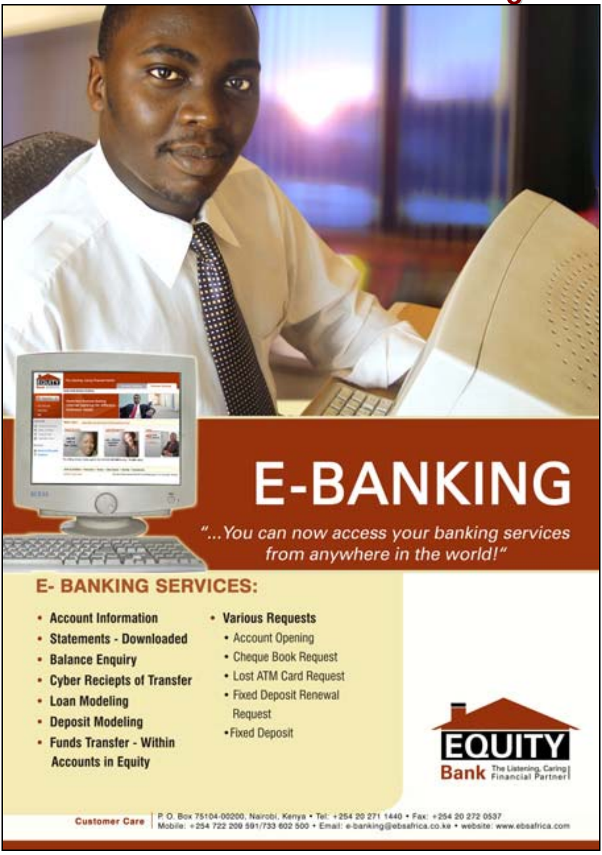
RETAIL INTERNET BANKING

User guide.



**Before you access
Equity Retail Internet Banking,
please read this document completely.**

eBanking

CONTENTS

I. How to read your password

The passwords are mailed to you in a sealed envelope and a sample of the same is given below:

YOUR PASSWORDS
User ID : abcdef Login Password : gd567890 Txn Password : xa193765

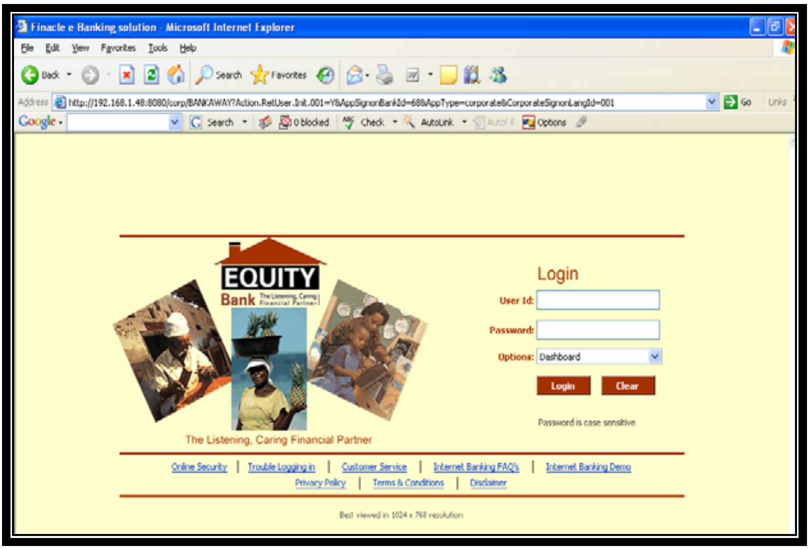
Login password: This helps you to view the accounts and details of your relationship with Equity Bank.
Transaction password: This password has to be used while effecting fund transfers.
Please note that your Login will be activated only after we receive the acknowledgement slip and ensure that the acknowledgement contains the following:

You may fax the acknowledgement slip to the number mentioned in the letter sent along with your login information.

Please do not logon to Retail Internet Banking (RIB) platform until you have received intimation that your Login has been activated.

To login:

- Open your internet Explorer or any other web browser and type in the following address (on the address bar) www.equitybank.co.ke.
- On the left hand side of the resulting window click on the e-Bank icon or e-Banking login link. The following window will appear.



Points to Note

1. You have three attempts to login.

2. While logging in for the first time, the system forces you to change the login password and transaction password. (in case you have opted for transaction access)

3. The new password should be a combination of alpha and numeric characters. The password

should be minimum of 8 characters and maximum of 28 characters.

4. Once the passwords are successfully changed you can login only with the new passwords.

Password Security:

1. The passwords are case sensitive i.e. **A** (upper case) is different from **a** (lower case).

2. Both the login and transaction passwords can be the same, though it is advisable, for security reasons, to keep distinct passwords.

3. You are advised to change passwords as often as you may feel necessary. The passwords can be changed by clicking on **CHANGE PASSWORD** under CUSTOMISE button available on the left navigation bar.
4. The system will force you to change the password every 90 days. Your new password cannot be the same as any of your previous 5 passwords.

5. If you do not use the password for 90 days then your password will expire and your login is automatically disabled. For re-issue of fresh password an e-mail request should be sent to the Customer Support team at ebanking@ebsafrica.co.ke.

II.Getting connected

To access Retail internet Banking the user will need a PC (preferably Pentium with Windows3.x or Windows 95 or above with a mouse),a connection to the Internet and browser (Microsoft Internet Explorer 5.5 or Netscape Navigator 5.0 or later versions).Please check the following to ensure you are able to access the site:

1. In case you are accessing the site through a proxy: Go to Internet Explorer > Tools > Internet Options > Advanced > HTTP 1.1 settings > Check ( ) both options Enable HTTP 1.1 settings and Enable HTTP 1.1settings through proxy connections

   2. Check security Settings by going to Tools > Advanced > Security ( ) > Enable both boxes SSL 2.0 and SSL 3.0

   3. Check if the cipher strength = 128 bit. This can be checked by going to Internet Explorer > Help > About Internet Explorer. Cipher strength is displayed. If the same shows a number less than 128 bit, you have to update it by clicking on the adjacent link 'Update Information'. Download the 128 bit encryption pack suitable for your browser. Once the user is connected to internet, IB can be accessed as follows:

   i) Go to www.equitybank.co.ke Move the cursor to Retail Internet Banking. This click will take you to the login for Retail Internet Banking

ii) If you are a first time user, please take a site compatibility test available on the right hand side of the site. You can also view the demo of the site.

III.Navigation:

All main menus are on the left navigation bar. The menus consist of Accounts Information, Transfers, Mails, Service Requests, Personal preferences, Financial Modeling.

Submenus can be viewed on clicking the main menus mentioned above.

The Top Horizontal bar has welcome note, Dashboard, sitemap, Email and logout.

To navigate within the screen, use :Tab Key or Mouse click to move between fields Scroll bar to scroll up and down the screen Cancel and main menu to move to the previous screen

If you do not get the expected result after selecting an option, please take note of the error message at the top of the screen. The error code and error message should be mentioned while communicating to the Customer Support team at ebanking@ebsafrica.co.ke

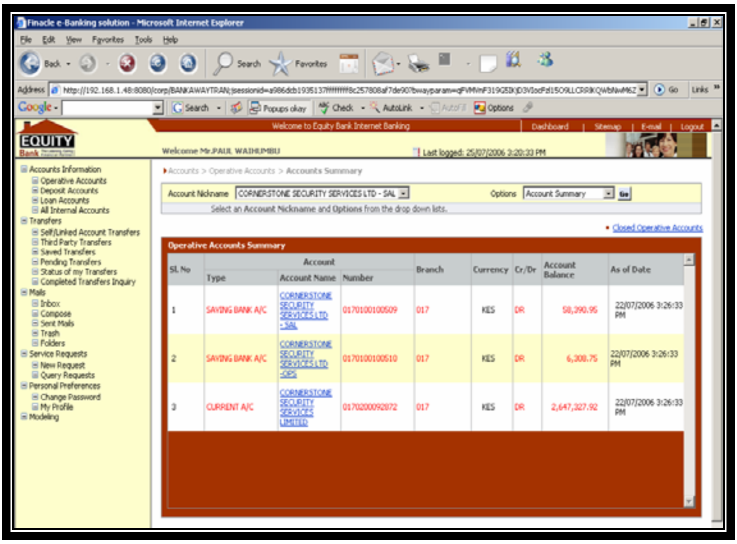
IV.Products and Services

RIB allows you to view the details of all your account with Equity Bank. The features of this service are summarized below:

***Operative accounts:** Provides you an overall view of your operative account with Equity Bank based on the accounts that have been mapped to the user.

*** Accounts:** At the outset you can view a summary of Operative, Deposit, Loan, all Internal Accounts with the Bank. You will also get sub-menu options viz. All Accounts, Operative Accounts, Loan Accounts, Deposit Accounts, Internal accounts, Account Statement by e-mail. On the amounts field in each account, a hyperlink is provided which takes the user directly to the summary of that particular account.

On each screen there is a dropdown menu at the top of the page which shows Account nickname and another at right which shows Options. This allows the user to select a particular account.



The “Options” menu helps you obtain the following information:

Account Summary - gives a snapshot of all your accounts

Mini statement- displays online balance and last 10 transactions in your accounts

Account details - will give you information like, account name, account type, account opening date, details of limits, if any, account balance, etc. The details of balances shown here are as of the previous working day.

Statement - facilitates download of account statement as of the previous working day. After selecting the account, you can download a statement using following criteria:

1. Last one/two months transactions
2. Last ‘n’ number of transactions
3. On the basis of transaction/value date or amount or Instrument

Cheque status enquiry – displays cheques which has been cleared and pending as of the previous working day.

Clearing Instruments - will give you online information on the instruments lodged in clearing during the day.
FFD Links –

Lien enquiry –

Nominee details –

To download your account:

Use the drop down box to select the desired account, Select 'Statement' from the OPTIONS dropdown box and click on the button "GO" on the right side. The following page will give you various parameters for the statements. To select a date range, click on the calendar and select the date. You can use the > and < keys to change the month and the >> and << key to change the year. Click on format to drop down box download statements in the desire file type.

Similarly the deposit accounts link provides a summary of all your deposit accounts with the Bank. The "Options" menu will provide the following: account summary, deposit details, deposit schedule, Lien enquiry and nominee details.

The loan accounts link will provide the summary of all the loan accounts. The "Options" menu enables you to view: account summary, account details, query on loan account, loan schedule, loan disbursement schedule.

In addition, there is an Internal Accounts link provided under Accounts, which enables you to view other internal accounts linked to your login for the purpose of crediting or debiting.

Funds Transfers

* Transfers: The transfer option allows you to

transfer funds online within Equity Bank. Funds transfer follows a workflow for approvals and has the option to schedule a fund transfer.

1. Within transfers the following options are available:

- Self/Linked account transfer – for transferring funds within all accounts linked to your login.
- Third party transfers – for transferring funds from your account to another Equity Bank Account.

The fund transfer status inquiry of Equity RIB is segregated into:

- Status Enquiry: Allows you to view the status of funds transfers on all the accounts operated by the Retail. You can obtain a report either on the basis of period or amount and the report can also be downloaded in an excel file.
- Saved Transfers: Allows you to view all prepared and saved scheduled transfers which are yet to be reflected in your accounts.
- Pending Fund transfer: Allows you to see a list of all pending transfer initiated by the user.the status of all transaction initiated by you and awaiting approval. There is also a

facility to recall an unapproved scheduled fund transfer.

- **Approvals**: Here you can view the list of records waiting for approval under Fund Transfers.

V.Service Request

On Clicking “New Request” you can submit any of the following requests:

1. **Account Opening Request** - Click on the requests link and then the account opening request link key in the fields in the Account Opening request form:

2. **ATM card Request** - Select on ATM Request option and fill in the details then submit the request

3. **Cheque book request -** you can request for a local or multi-city cheque book upto 50 or 100 leaves. The chequebooks will be couriered to your company’s address registered with the Bank.

4. **ATM card Lost/Stolen** - Click on the Report Lost card then fill in the details.

5. **DD Request -** You can also request for a Demand Draft/ Pay Order on any of the locations serviced by Equity Bank and can collect the instrument from the branch specified by you.

6. **FD breaking -** You can also submit a request to the Bank RM, In this request you can request to break an existing Fixed deposit account prematurely and can also specify how the amount you are liable to receive after FD is broken should

be delivered to him.

7. **FD Account opening -** You can also submit a request for opening a Traditional or Cumulative deposit account with the Bank. While submitting the request you need to select the account that needs to be debited, Amount and redemption scheme after which the user clicks on SUBMIT.

8. **FD Renewal** – You can renew or change maturity instructions for the current FD given maturity instructions. Key in the FD Account number, renewal period, renewal scheme code (provided the scheme supports the same) and interest or principal disposition for current FD.

9. **Loan Request -** This is a template using which the users can submit requests to bank for loan.the template can be decided depending on the loan opening request required by the bank and the fields required for this type of request.

   Status enquiry - allows you to check the status of the request submitted by you. You can retrieve records based on the search criteria and can also download the data.

VI.Personal Preferences

In Personal Preferences option you can perform the following functions:

1. **Change Password -** facilitates you to change your login/or and transaction password.

2. **My Profile -** you can update your personal profile like name, address, date and amount formats, default approvals for your transaction, etc.

VII.Modeling

Click on the ‘Modeling’ option on the side menu. Then click on the ‘Loan Modeling’ option.

- Scheme base Modeling
- Account based loan Modeling
- Fill in the details and the click on compute

On clicking on ‘Compute’ the results are given.

Deposit Modeling.

Click on the ‘Modeling’ option on the top menu. Then click on the ‘Deposit Modeling’ option.

- Enter in the required data the click on model

On clicking ‘Model’, the resulsts of modelling will be displayed

VIII. MAILS

A user can communicate with the Bank Relationship Manager through the Mails feature in eBanking system.

User can receive mails in inbox, view mails, compose and send mails to RM, move mails to Trash.

User is not allowed to delete his mails. User can only move the mails to Trash folder. The Bank Administrator can periodically purge (delete) the old mails. (using a batch interface)

- **Inbox:**

The mails in the inbox of the user are displayed when you click on the 'Mails' link on the top menu bar.

X. Customer Support

The Operations Team of the Bank is responsible for creating new users, dispatch of passwords, activation of logins, etc. Any customer query on the product can be emailed to **ebanking@ebsafrica.co.ke**.

NOTES

HEAD OFFICE: NHIF Building, 14th floor,p.o.box 75104- 00200, Nairobi,tel 020-2736620/17
Email: ebanking@ebsafrica.co.ke.
WEBSITE: www.equitybank.co.ke.