



# BUSINESS INTERNET BANKING SERVICE (BIBS) – FREQUENTLY ASKED QUESTIONS (FAQs)



## Business Internet Banking Service (BIBS) – Frequently Asked Questions (FAQs)

Below you can find answers to the most frequently asked questions about our Business Internet Banking Service (BIBS) – Frequently Asked Questions (FAQs), but if you ever need further help please call our 24/7 Contact Centre on 800 542 5454.

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## General Queries

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### 1. What is al khaliji Business Internet Banking Service (BIBS)?

The Business Internet Banking Service (BIBS) is al khaliji's online banking transactional service offered to its Wholesale Banking customers. In addition to viewing their corporate accounts, loans, and deposits, authenticated Business Users can initiate and approve multiple payment transfer requests.

### 2. What are the main advantages of using al khaliji BIBS?

**Some of the main advantages you will experience in connecting through the al khaliji BIB Service through the internet will include:**

- Extended access hours - Users can access information on their accounts, loans and deposits 24x7.
- Flexibility - Users can access their corporate account information from any PC, and from remote locations even when they are travelling abroad by simply connecting to internet.
- Near to real-time information for account balances, long-term and short-term loans, and deposits.
- Provision to initiate and process payment transfer requests to beneficiaries within and outside UAE.
- Provision to download statements in multiple formats.
- Multi-level individual login and approval security through 2-step authentication.
- Has the ability to replicate the Maker and Approval offline authorities on the online model.
- Facilitates a combination of straight-through processing (STP) and non-STP transfer requests.

### 3. How do I access al khaliji BIBS?

To access BIBS you need to register for the service with al khaliji. For the registration process, kindly get in touch with your Relationship Manager. On registration, all Business Users will be provided with their Corporate ID, Login ID, Login Password details. Once you have received your BIBS Account details, visit [www.alkhaliji.ae](http://www.alkhaliji.ae) and then log-in to Business Internet Banking (BIBS).

### 4. What are the different services I can use on al khaliji BIBS?

- View Account Balances
- Download Account Statements
- View Long-term and Short-term Loan Balances and repayment details
- Download Loan Statements
- View Deposits and maturity details
- Create, approve, modify, and delete Beneficiaries
- Create and approve transfer request to approved beneficiaries.
- Create and approve bulk-file salary and non-salary payments.
- Transfers supported for 4 main currencies AED, USD, EUR, GBP.
- Indicative exchange rates available for cross-currency transfers.
- View Creation and Approval history for payments and beneficiary submissions.

### 5. Who should use BIBS and what are the different authorities supported?

Business users will be authorized in accordance with the client BIBS mandate and have access to BIBS. The primary user functional and access authorities may be a combination of one or more of the following:

**Maker:** User having right to create Beneficiaries /Transfer requests /Forms.

**Approver:** User having right to approve Beneficiaries /Transfer requests /Forms.

**View Only:** User having only view rights and no creation or approval authorities.



## General Queries

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### *6. How can I amend my access permissions or modify authority permissions?*

For any amendment to the BIBS mandate including any addition of users, deletion of users, change in payment limits and access authorities kindly contact your Relationship Manager for more information or our 24x7 Contact Centre on [800 542 5454](tel:8005425454).

### *7. Who can I contact for queries relating to BIBS?*

For any generic queries with regards to information or transactions on BIBS, a designated Contact Person as mandated by the company may contact our 24x7 Contact Centre on [800 542 5454](tel:8005425454).

Individual Users may contact the Contact Centre for queries pertaining to their individual access related issues and information.



# 2

## Accessing and Logging-off BIBS

### 1. How to log on to BIBS?

To log on to the service, firstly visit <https://www.myalkhaliji.ae/banker/corporate/login> to view the Login screen.  
From here enter in your login ID, Password, and Authentication Code to view and access BIBS service.

### 2. I have forgotten my password. How do I reset my password?

**You can reset your password online by following the below steps:**

**Step 1:** Click on the 'Problems logging in – Get help here' link on the login screen.

**Step 2:** Select 'Reset Password' option.

**Step 3:** Enter your Login ID, Captcha, and click on Submit.

Upon completion of the above steps you will receive a one-time log-in password on your registered mobile number. Upon login, you will need to reset your password.

### 3. Can I change the username or password I use to access BIBS?

Yes you can.

However to change the username a formal request-letter duly signed by the company's authorized signatory for the BIBS Application needs to be submitted to your Relationship Manager or branch. Upon the change being effected, you will receive a communication from the Bank.

In order to change your password, please click on the 'Profile' link during your active login session. Use the 'Reset Password' option by entering your old and new desired password to confirm.

### 4. Why is it necessary to log-off from BIBS session

You should always use the "Logoff" option to exit BIBS. You should ensure you use this function before you close a browser window and before you use any other application on the Internet. After a certain amount inactivity where the BIBS session has not been used, the session will "time out" automatically to prevent someone else restarting that session on your computer. Before leaving your computer unattended, please ensure that you have logged off.

### 5. How do I log-off and end the login session?

To log off from our website Business Internet Banking, simply click on «Logoff» at the top right side of the screen.

### 5. I am unable to login and am receiving an error – 'Active session' at the time of re-login. What should I do?

You are receiving this error most likely because you did not log-off correctly, or ended the session abruptly during your last login. Kindly wait for 15 minutes and try to login again.

If the problem persists, please contact our 24x7 Contact Center on [800 542 5454](tel:8005425454).

### 6. How do I unlock my account?

To unlock your user account please contact our 24x7 Contact Centre on [800 542 5454](tel:8005425454).



# 3

## Beneficiary Queries

### 1. What are the different beneficiary types to which payments can be made?

**On al khaliji BIBS the beneficiaries must be created under one of the following three categories:**

- **Al khaliji Beneficiary:** Refers to 3rd-party beneficiaries having an account within al khaliji UAE.
- **Local Beneficiary (AED):** Refers to 3rd-party local accounts in UAE who can receive funds (credit currency) only in AED.
- **Foreign Currency Beneficiary:** Refers to 3rd party local or offer-shore accounts who can receive funds (credit currency) in foreign currencies other than AED.

### 2. How can I add a beneficiary?

Beneficiary addition is a 3 step process:

**Step 1:** Business User with a 'Maker' authority to login and use the 'Create a Beneficiary' tab under Payments to create and submit a beneficiary request.

**Step 2:** Business User with an 'Approver' authority to login and use the 'Approve a Beneficiary' tab under Payments to view and approve a beneficiary request.

**Step 3:** Approver will need to enter an Authentication Code (one-time) sent on their registered mobile number for approving a beneficiary.

Once a beneficiary is approved, it can be viewed under the 'Manage Beneficiaries' under Payments by both Maker and Approver.

### 3. How can I modify or delete a beneficiary?

**Following steps need to be followed:**

**Step 1:** Business User with 'Maker' authority needs to double-click a beneficiary that needs amendment under the 'Manage Beneficiaries' tab under Payments.

**Step 2:** From 'Quick Picks' select modify/delete option to complete process and submit.

**Step 3:** Business User with 'Approver' authority to login and use the 'Approve a Beneficiary' tab under Payments to view and approve a beneficiary request.

### 4. Is there a limit to the number of beneficiaries that can be created or stored on BIBS?

No there is no limit.

### 5. How many approvals are required to approve a beneficiary?

This would be as per your BIBS mandate provided to the Bank.

### 6. How will I get to know when a beneficiary approval request is created or completed?

- Upon submission of the beneficiary creation request by the 'Maker', a SMS will be sent to the registered mobile number(s) of all Business Users with 'Approver' authority.
- Upon final Business User approving the beneficiary online, a SMS will be triggered to the registered mobile number of all Business Users in the relevant approval group and to the Maker.

### 7. Where can I view all beneficiaries that have been submitted for approval or have been approved?

All submission/approval history can be viewed under 'Forms & History'.

### 8. Can a beneficiary approval request be modified or withdrawn prior to final approval?

No. The Approver must 'Reject' the approval request, and the Maker must re-create.



# 4

## Payments Queries

### 1. What are the different types of beneficiary payments that can be made on BIBS?

BIBS supports the following types of Payments:

- Same and cross-currency transfers with own accounts with al khaliji
- Same and cross-currency transfers to 3rd-party approved beneficiaries within al khaliji
- Same and cross-currency transfers to 3rd-party approved beneficiaries within UAE.
- Same and cross-currency transfers to 3rd-party approved beneficiaries outside UAE.

### 2. How many approvers are needed to approve a payment transfer?

This would be as per your BIBS mandate provided to the Bank.

### 3. Will I see an immediate debit in to my account upon transfer approval?

For all transaction that shall have straight-through processing (STP), a near to real time debit can be seen in the transaction history of your accounts upon final approval on BIBS.

For non-STP transactions received by the Bank post final approval on BIBS within the cut-off time, such transactions will be processed within the same day by the Bank.

For classification of STP and non-STP transactions, refer the next FAQ.

### 4. What are the cut-off time, value-date, and value-threshold for payments on BIBS?

Table A

Transfer Type	Same currency Cut-OFF time	FX Cut-OFF Time	Executed before Cut-off Same Currency	Executed before Cut-off FX
Own Account Amount<=1 M USD	4 PM	11 AM	STP	send email to back office
Own Account Amount>1 M USD	4 PM	11 AM	STP	send email to back office
Bank Beneficiary Amount<=500000 USD	4 PM	11 AM	STP	send email to back office
Bank Beneficiary Amount>500000 USD	4 PM	11 AM	send email to back office	send email to back office
UAE Beneficiary Amount<=500,000 USD	2 PM	11 AM	STP	send email to back office
UAE Beneficiary Amount>500,000 USD	2 PM	11 AM	send email to back office	send email to back office
Foreign CCY Beneficiary Amount<=100,000 USD	1 PM	1 PM	STP	send email to back office
Foreign CCY Beneficiary Amount>100,000 USD	1 PM	1 PM	send email to back office	send email to back office



# 4

## Payments Queries

Table B

Transfer Type	Same currency Cut-OFF time	FX Cut-OFF Time	Executed after Cut-off	
			Same Currency	FX
Own Account Amount<=1 M USD	4 PM	11 AM	STP with next currency value	send email to back office with next currency value
Own Account Amount>1 M USD	4 PM	11 AM	STP with next currency value	send email to back office with next currency value
Bank Beneficiary Amount<=500000 USD	4 PM	11 AM	STP with next currency value	send email to back office with next currency value
Bank Beneficiary Amount>500000 USD	4 PM	11 AM	send email to back office with next currency value	send email to back office with next currency value
UAE Beneficiary Amount<=500,000 USD	2 PM	11 AM	STP with next value date/Central Bank	send email to back office with next currency value
UAE Beneficiary Amount>500,000 USD	2 PM	11 AM	send email to back office with next currency value	send email to back office with next currency value
Foreign CCY Beneficiary Amount<=100,000 USD	1 PM	1 PM	STP with next currency value	send email to back office with next currency value
Foreign CCY Beneficiary Amount>100,000 USD	1 PM	1 PM	send email to back office	send email to back office with next currency value

- \* Cross-currency transactions cannot be approved post cut-off time until next available value-date.
- \*\* Straight-through-Processing (STP) – Transactions processed straight through will be posted near real-time in your accounts.
- \* Valid currencies for funding are : USD, GBP, EUR and GCC currencies.
- \*\* Valid currencies for FX are USD, GBP, EUR and GCC currencies.
- \*\*\* If next day is a holiday then business day=next bank working day in UAE. for FX it would be the next working day



# 4

## Payments Queries

### 5. How can I track the status of transactions submitted for approval?

'Submission History' section under Forms & History would provide a complete status of all payments submitted, approval/rejection, pending approval.

### 6. How will I know that a payment approval request is created or approved?

- Upon submission of a transfer request by the 'Maker', a SMS shall be triggered to the registered mobile number of all Business Users with approval authority for the task.
- Upon final Business User approving the transfer online, a SMS will be triggered to the registered mobile number of all Business Users in the relevant approval group and to the Maker.

### 7. Can I select value-date for each payment / transfer?

No. The value date for single beneficiary transfer requests will be, by default, the first available value-date depending upon when the transaction is created / approved.

### 8. What is meant by 'value-date'?

Value-date refers to the actual date on which payment debit is effected in your account. This may be same as the posting date on your account.

For cross-currency transfers and transfers to third party beneficiaries outside the Bank the value-date will always be a working-day for the Bank in Qatar and must also be a working-day for the currencies subject of the cross-currency transfers.

### 9. What happens to transactions that do not get approved within the cut-off time?

If a transaction partially or completely remains unapproved up to the cut-off time for any reason, the value date of the transaction automatically gets shifted to the next available value date.

Thus, the eventual value-date for a transfer will depend on the date and time of final approver's approval and execution by the Bank.

### 10. Why can't I create cross-currency transfers post cut-off time?

The indicative cross-currency rate is a mandatory requirement for cross-currency transfers. This rate is only available up to the cut-off time on a given working day.

### 11. What password do I need to enter for approving a payment?

You need to re-enter your login password again for approving any payment as a final check.

### 12. Will the indicative exchange rate be the actual rate applicable to my transaction?

The on-screen rate visible while creating or approving a transaction is only indicative in nature, which may vary depending upon the final time of execution of the payment by the Bank.



## System and Security

### *1. How secure is the al khaliji BIBS platform, and what security features are deployed?*

Accessing al khaliji BIBS is safe and secure. In order to protect sensitive information, we use the following:

- Two-level of login access (Login Password and Authentication Code);
- Additional authentication layer for all online approvals;
- Set up Functional and Data Access based user profiles;
- 128 bit SSL encryption for all transmission via the Internet;
- Global Trust Infrastructure (Digicert);
- Multiple tiers of Firewall
- User activity log;
- No caching of client information, temporary (temp) files or cookies.

### *2. How do I keep my login details and password safe?*

To keep your login and password details safe we suggest:

- Never write-down or share your login details or password.
- Do not use combinations of your name or birthday etc., which are available in the public domain.
- Keep your password unique, not common to any personal passwords you may use on other internet websites.
- Change your password frequently to ensure security.

### *3. What is an Authentication Code?*

Authentication Code is a one-time password that will be sent to you on your registered mobile number with the Bank for the purpose of either logging-in or at the time of approving a new Beneficiary on BIBS.

The validity of an authentication code is its one-time use or 10 minutes, whichever is earlier.

### *4. I suspect that my user-account information has been compromised. What should I do?*

If there is any suspicious activity on your user account, you should immediately call our Contact Centre on 800542 5454 to block your account. Alternatively, we recommend you immediately change your login password through the Reset Password option.

### *5. I have lost my mobile. What should I do?*

Please contact our 24x7 Contact Centre on 800 542 5454 to register your query and block your account. To register a new mobile number please forward a request-letter duly signed by the authorized signatory of your company to your Relationship Manager. It may take up to 2-3 days working days to effect such changes.

### *6. How do I know that my browser will support al khaliji BIBS application?*

Our BIBS is designed to be compatible with a wide range of leading range of web-browsers:

1. Microsoft IE versions 7.0 and above
2. Firefox 2.0 and above
3. Chrome 1.0 and above
4. Safari 3 and above
5. Opera 9.0 and above