SOHAR INTERNATIONAL

CORPORATE INTERNET BANKING – ADMIN MODULE

USER GUIDE

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1) Introduction

The Admin Module of the Corporate Internet Banking platform provides organization's administrators with the capability to effectively manage users, user details, user accounts, user permission rights, and transaction limits, including the company's authorization matrix. This comprehensive guide aims to assist users in understanding and executing various actions within the Admin Module.

Note: It is essential to have at least two administrator users within the organization to facilitate the approval process. When one administrator initiates a request, the second administrator is responsible for approving or rejecting the request.

The approval process ensures that a second administrator verifies and validates the user creation request, promoting accountability and maintaining control over user management.

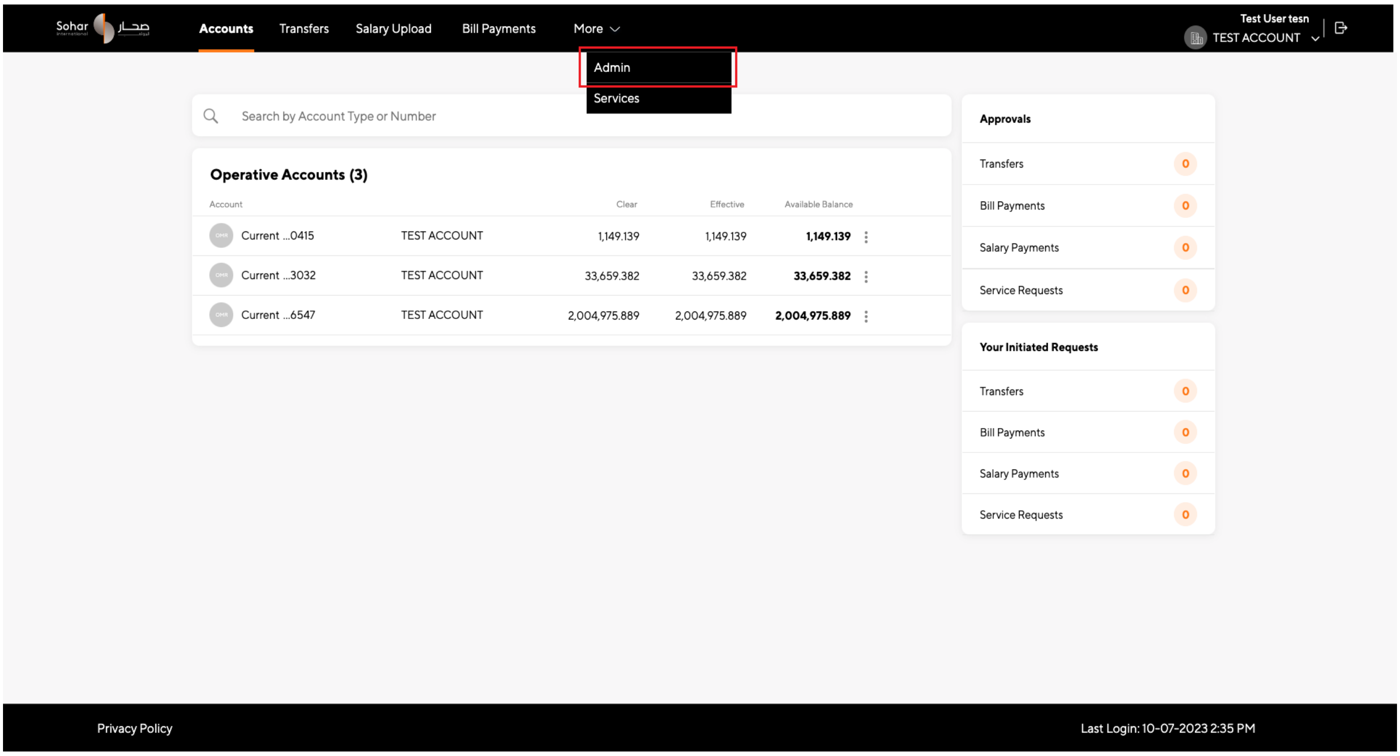
By following the step-by-step instructions outlined below, administrators will be able to navigate the system with confidence and successfully carry out essential administrative tasks.

2) Accessing the Admin Module

To access the Admin Module of the Corporate Internet Banking system, please follow the formal steps outlined below:

- Launch the corporate internet banking application on your preferred device.
- Proceed to log in using the administrator credentials provided to you. Ensure that you enter the accurate username and password associated with your administrator account.
- Once successfully logged in, locate and navigate to the designated Admin Module section within the application's user interface. This section is prominently displayed in the application's navigation bar sometimes in more menu depending on the number of access granted to the user.

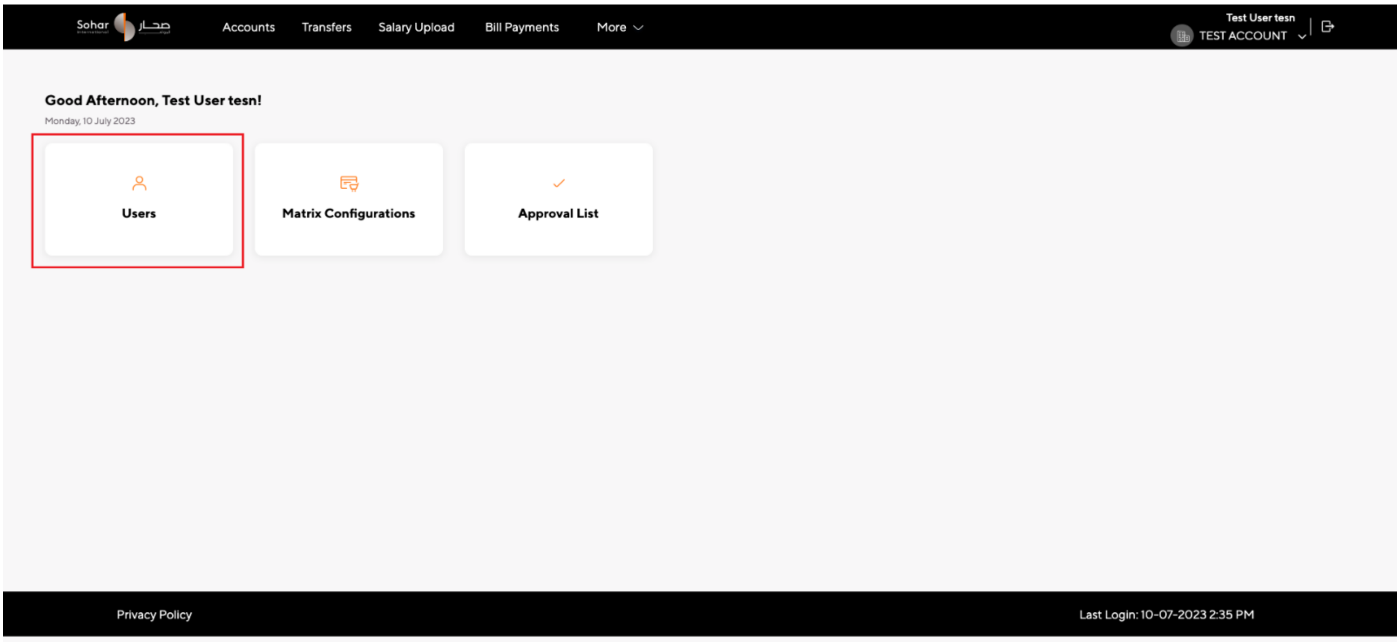
By adhering to these formal instructions, you will be able to access the Admin Module of the Corporate Internet Banking system efficiently and securely.



3) Manage Users

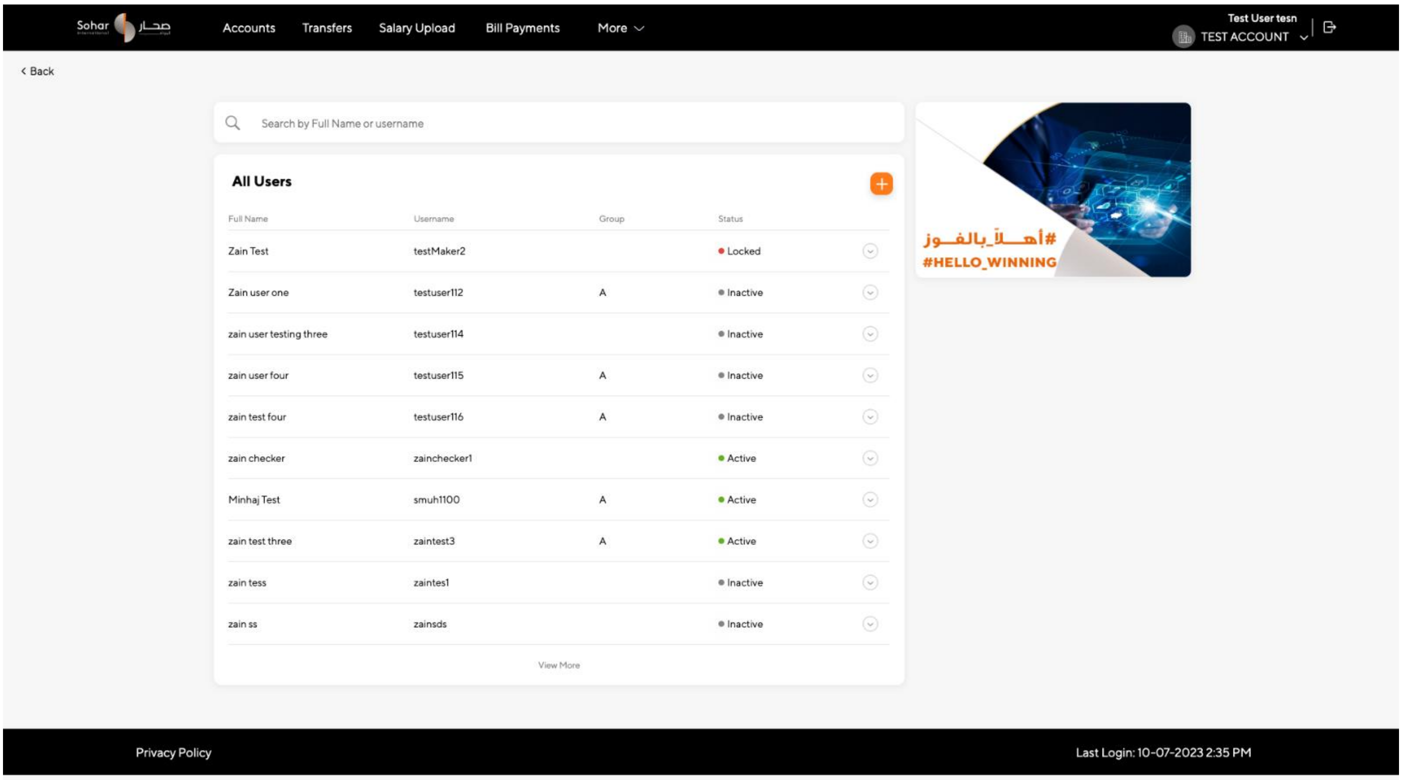
Accessing Organization Users

Upon accessing the Admin Module, locate and select the “Users” option to access the Organization Users list.



Viewing Organization’s Users List

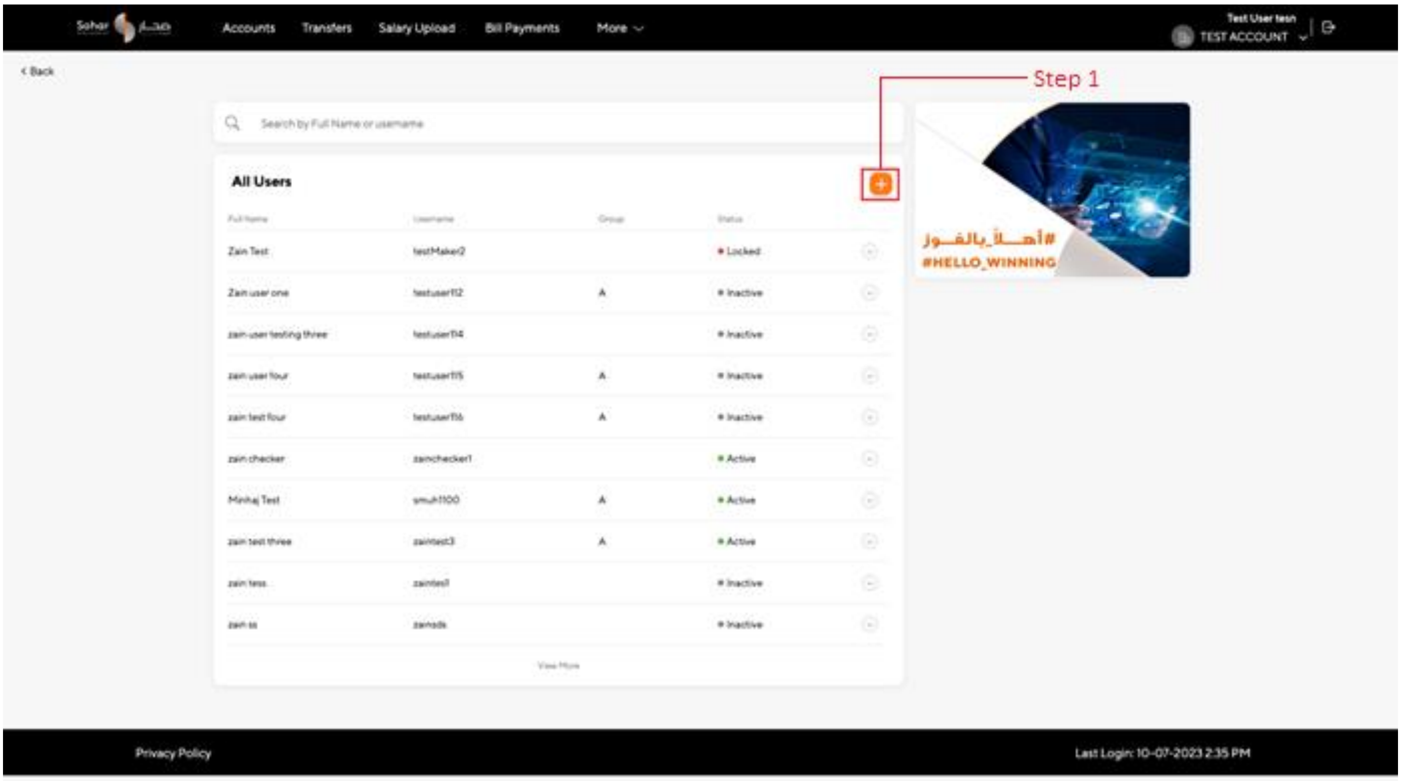
Upon accessing the User Listing, you will be presented with a list of registered users. Each user entry typically displays essential details such as username, full name, group and status.



Create New User

STEP 1:

On the user listing screen, find the “Plus Sign Icon” button located at the top of the users list. Click on that button to navigate to the create new user form.



STEP 2:

In the create new user form, fill in the required fields of personal information such as first name, last name, username, date of birth (DOB), Once username successfully validated fill the email, mobile number, and address. Ensure that all required fields are completed accurately.

STEP 3:

For assigning accounts to the user select the available account(s) from the left side and assign them to the user by clicking on “Plus Sign Icon” along with access of view and transaction.

Select “Transaction” if you want to let this user initiate and approve Transactions. Select “View” if you want to allow this user to view balance and transaction history. Based on the requirement, both options can also be ticked.

STEP 4:

To give the approval rights to user select "Yes" to enable approval rights for the user and assign the user to a specific group by selecting the appropriate option from dropdown.

STEP 5:

To assign card module rights to new user select the relevant rights from the available options only one of the below mentioned access can be assigned to a user for cards module

- No Access:
  This option is to be chosen if user is not to be given access to cards module

- View Only :
  This option will provide the user with access to view cards list, card details and statement

- View and Transact :
  This option will provide the user with access to do card payment/recharge, activate/block card and also approve/reject pending transactions.

STEP 6:

If you want to create user with initiator rights, select "Yes" from the radio button then the limits section for multiple types of transactions will be visible.

STEP 7:

Assign the transaction type(s) and set the maximum transaction limit for each type. Ensure that the assigned limits are within the organization's defined limits.

STEP 8:

After providing all the required fields, accounts, permissions, and limits, click on the "Create User" button. The system will initiate a request to create the user, which should be reviewed and approved by another administrator from the same organization.

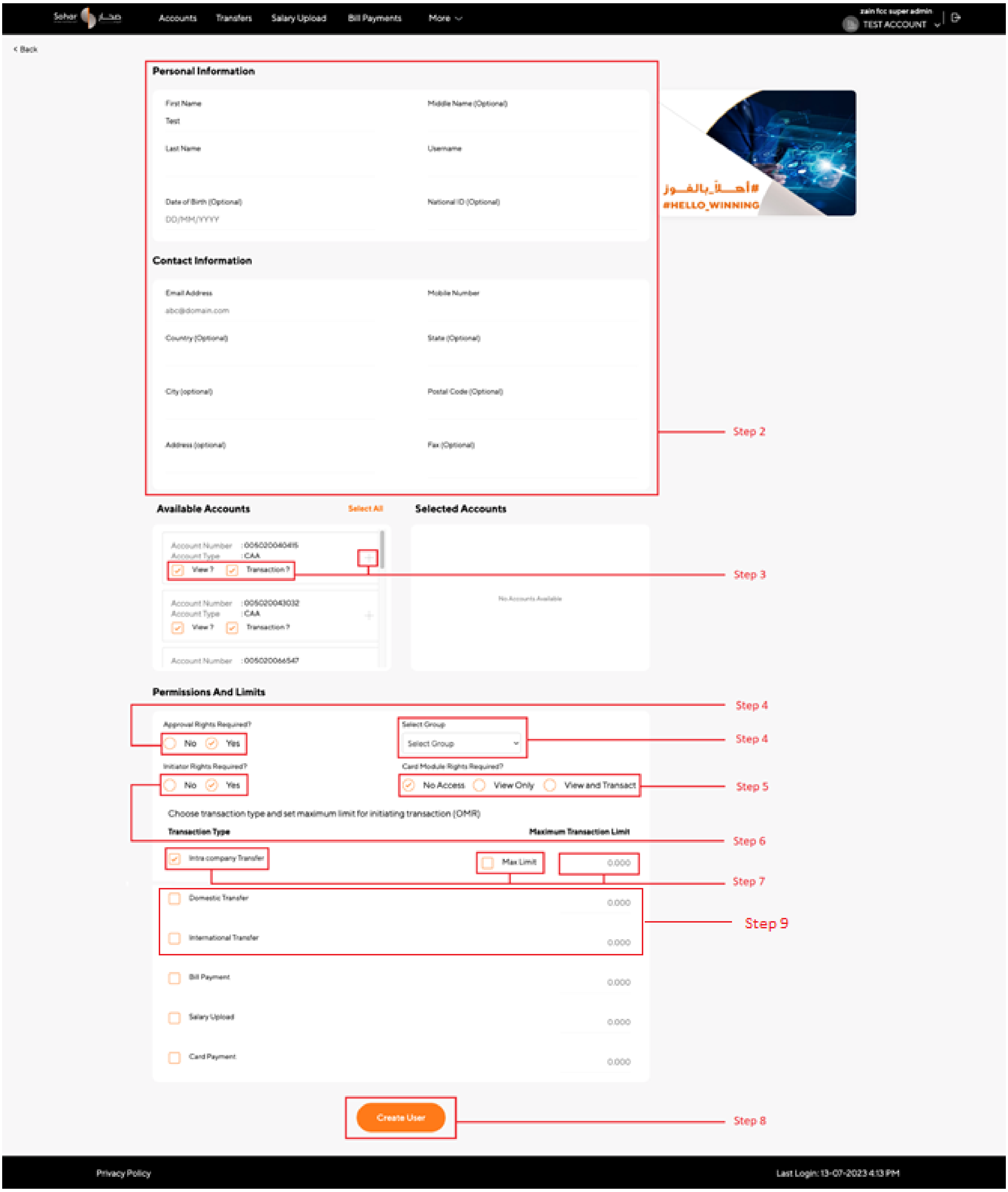
If you are the initiator admin and wish to withdraw the request, locate the request and withdraw it. Once withdrawn this request will be discarded, and the user will not be created.

After approval of create new user request by another administrator, the user will receive an activation link via email. The user needs to click on the activation link to activate their account.

As an administrator, you can view the newly added users in the user listing screen (3.2).

STEP 9:

Domestic Transfer and International Transfer need not be setup here as the same needs to be set separately in DigiTrade since this module offers you multiple payment options.


Sohar
Accounts
Transfers
Salary Upload
Bill Payments
More
zain fcc super admin
TEST ACCOUNT
< Back
Personal Information
First Name
Test
Middle Name (Optional)
Last Name
Username
Date of Birth (Optional)
DD/MM/YYYY
National ID (Optional)
#أهلاً_بالفوز
#HELLO_WINNING
Contact Information
Email Address
abc@domain.com
Mobile Number
Country (Optional)
State (Optional)
City (optional)
Postal Code (Optional)
Address (optional)
Fax (Optional)
Step 2
Available Accounts
Select All
Selected Accounts
Account Number : 005020040415
Account Type : CAA
View ? Transaction ?
Step 3
Account Number : 005020043032
Account Type : CAA
View ? Transaction ?
No Accounts Available
Account Number : 005020066547
Permissions And Limits
Step 4
Approval Rights Required?
No Yes
Select Group
Select Group
Step 4
Initiator Rights Required?
No Yes
Card Module Rights Required?
No Access View Only View and Transact
Step 5
Choose transaction type and set maximum limit for initiating transaction (OMR)
Transaction Type
Maximum Transaction Limit
Step 6
Intra company Transfer
Max Limit
0.000
Step 7
Domestic Transfer
0.000
International Transfer
0.000
Step 9
Bill Payment
0.000
Salary Upload
0.000
Card Payment
0.000
Create User
Step 8
Privacy Policy
Last Login: 13-07-2023 4:13 PM

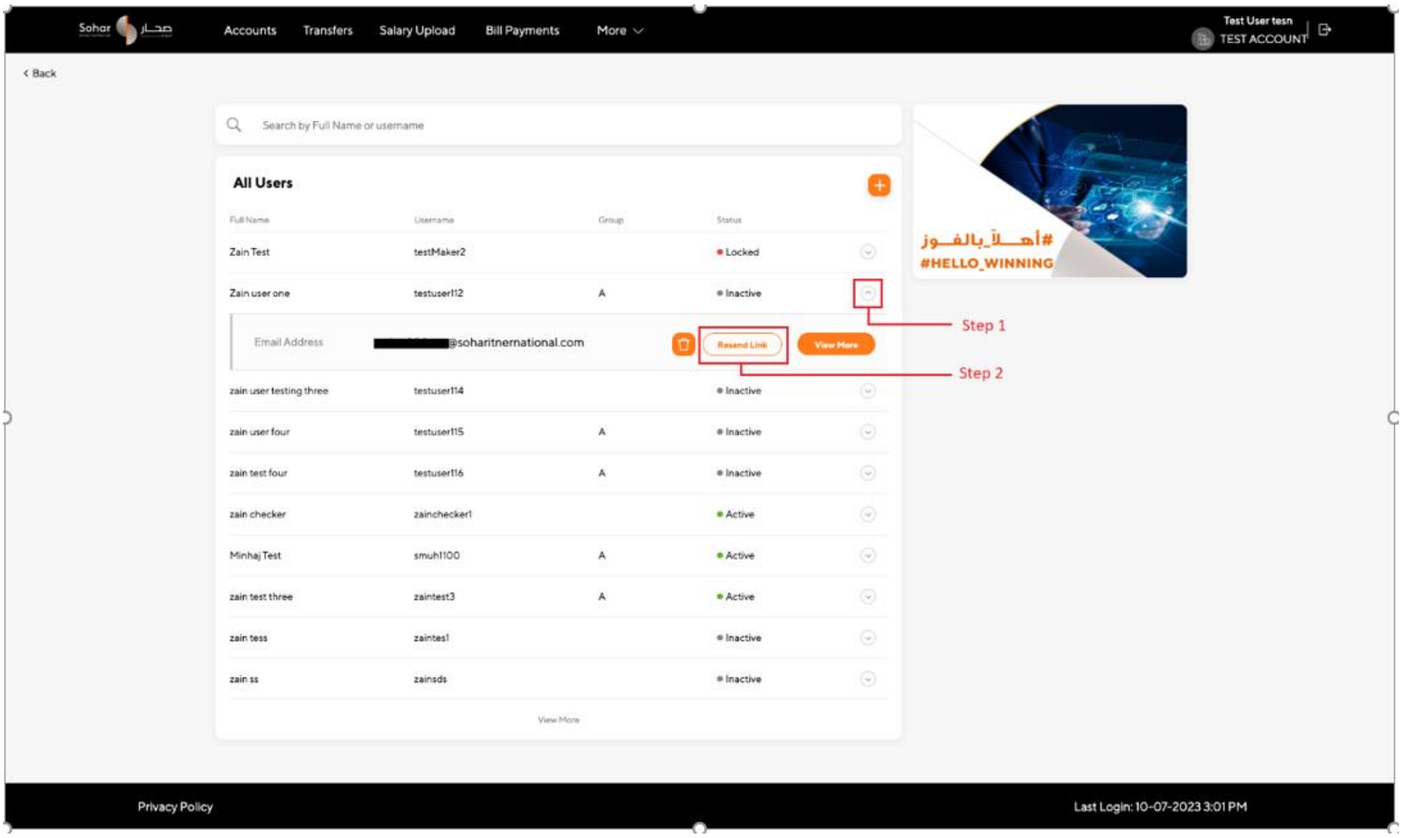
Resending Activation Link for Newly Registered Users

STEP 1:

Activation link sent to users gets expired in 72 hours. The Admin user has the option to resend the link from the Admin module. Go to the user listing and locate the corresponding user entry within the User Listing. Expand the user record to access their action buttons.

STEP 2:

Look for the option “Resend Link” to resend the activation link and click on it. An email containing the activation link will be sent to the user's registered email address. Advise the user to check their email and follow the instructions to activate their account.



Lock and Activate User Status

STEP 1:

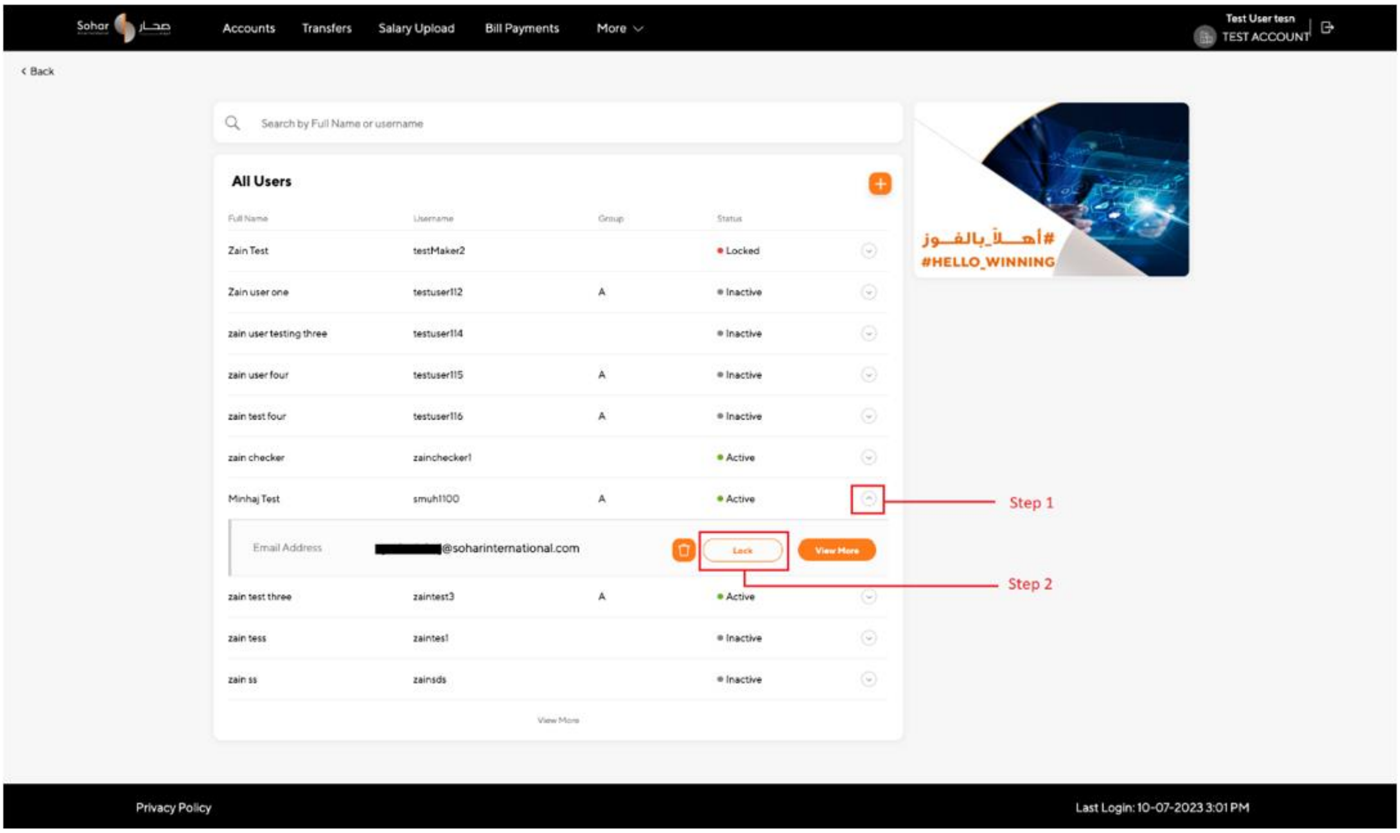
Identify the corporate user that needs to be locked or activated. Locate the corresponding user entry within the User Listing. Expand the user record to access their action buttons.

STEP 2:

Look for the option to lock or activate the user account and click on the appropriate action. The request of change status will be initiated if there is no pending request of same user. This action then needs to be approved or rejected by another administrator user

Upon approval of locking a user, it prevents them from accessing the system temporarily.

To unlock the user, Admin can reactivate the user. This action once approved will grant them access to the system if their account was previously locked.



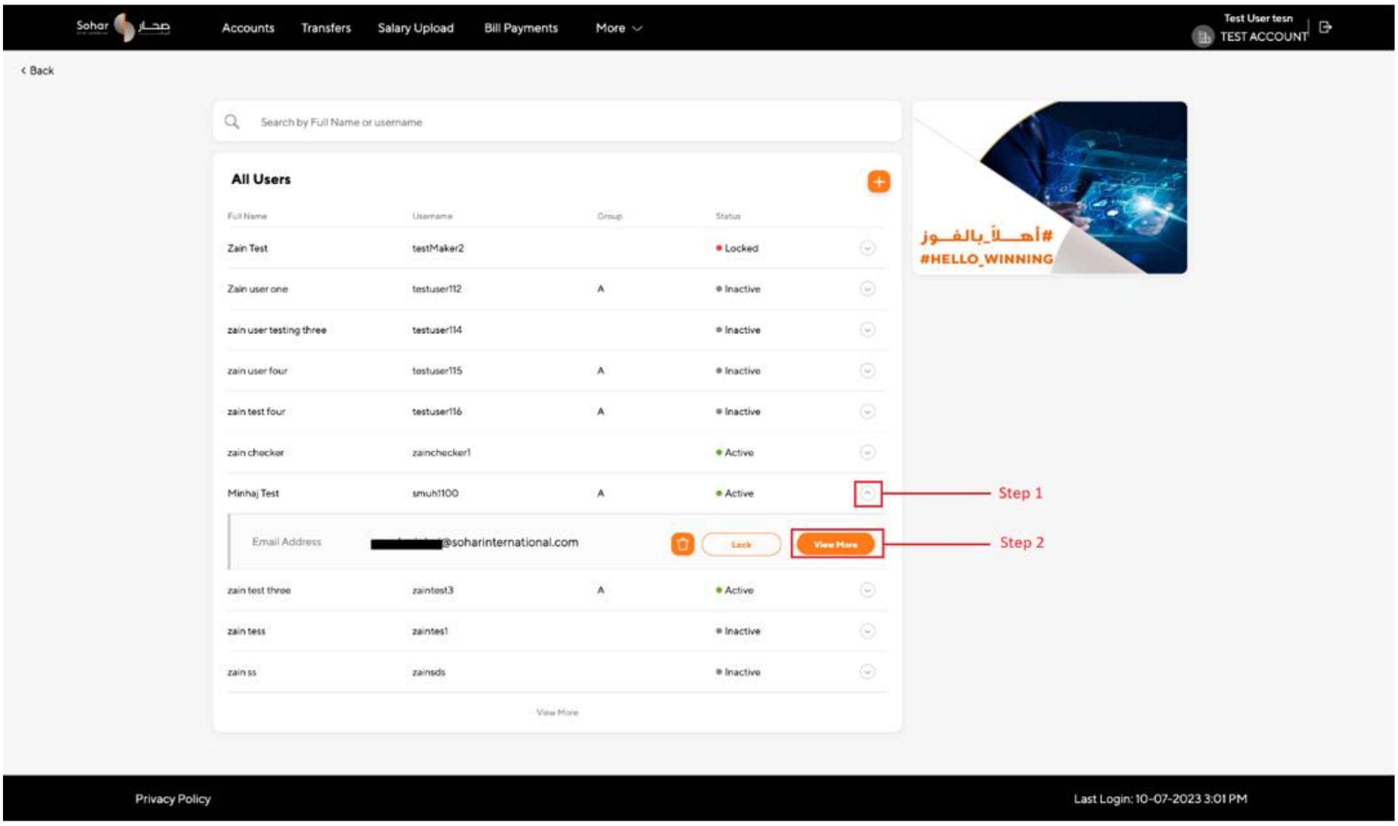
View or Edit User Details

STEP 1:

Locate the user whose details you want to view or modify from the user list.

STEP 2:

Expand the user's entry and select the "View More" option to navigate on their profile or details page.



STEP 3:

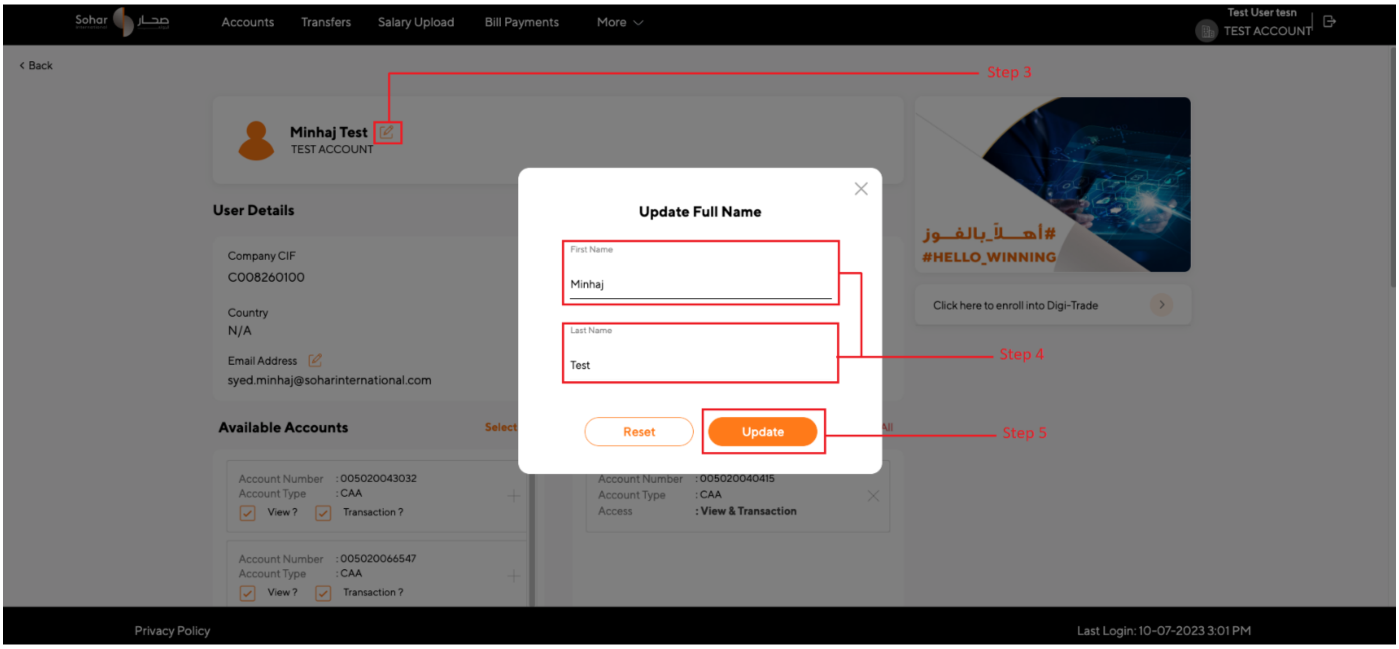
Within the user profile, locate the fields for full name, username, email, or phone. Look for an “Edit Icon” (typically represented by a pencil or similar symbol) next to each field you want to edit. Click on that icon corresponding to the field you wish to modify.

STEP 4:

A popup window will appear, displaying the current value of the selected field. Change the text within the popup window according to your desired modifications. Review the changes to ensure accuracy.

STEP 5:

Upon clicking "Update" the system will initiate a change request for the modified details. The change request will be generated if there are no pending requests for the same user's basic details.



View or Edit User Accounts

STEP 1:

Locate the available accounts on the left side that can be assigned to the user. Click on the "Plus Icon" button to add the selected account to the user. The selected account will be moved to the right box, indicating that they have been assigned to the user.

STEP 2:

If you want to remove the assigned account, then click on the "Cross Icon" button to remove the selected account(s) from the user. The account(s) will be removed from the user and moved back to the left box.

STEP 3:

To remove all accounts from the user at once, click on the "Remove All" option from the right side.

STEP 4:

To add all available accounts to the user at once, click on the "Select All" option from the left side.

STEP 5:

In the left side, identify the account(s) to which you want to modify access levels. Look for the checkbox to change the access level for viewing or performing transactions associated with the selected account(s).

STEP 6:

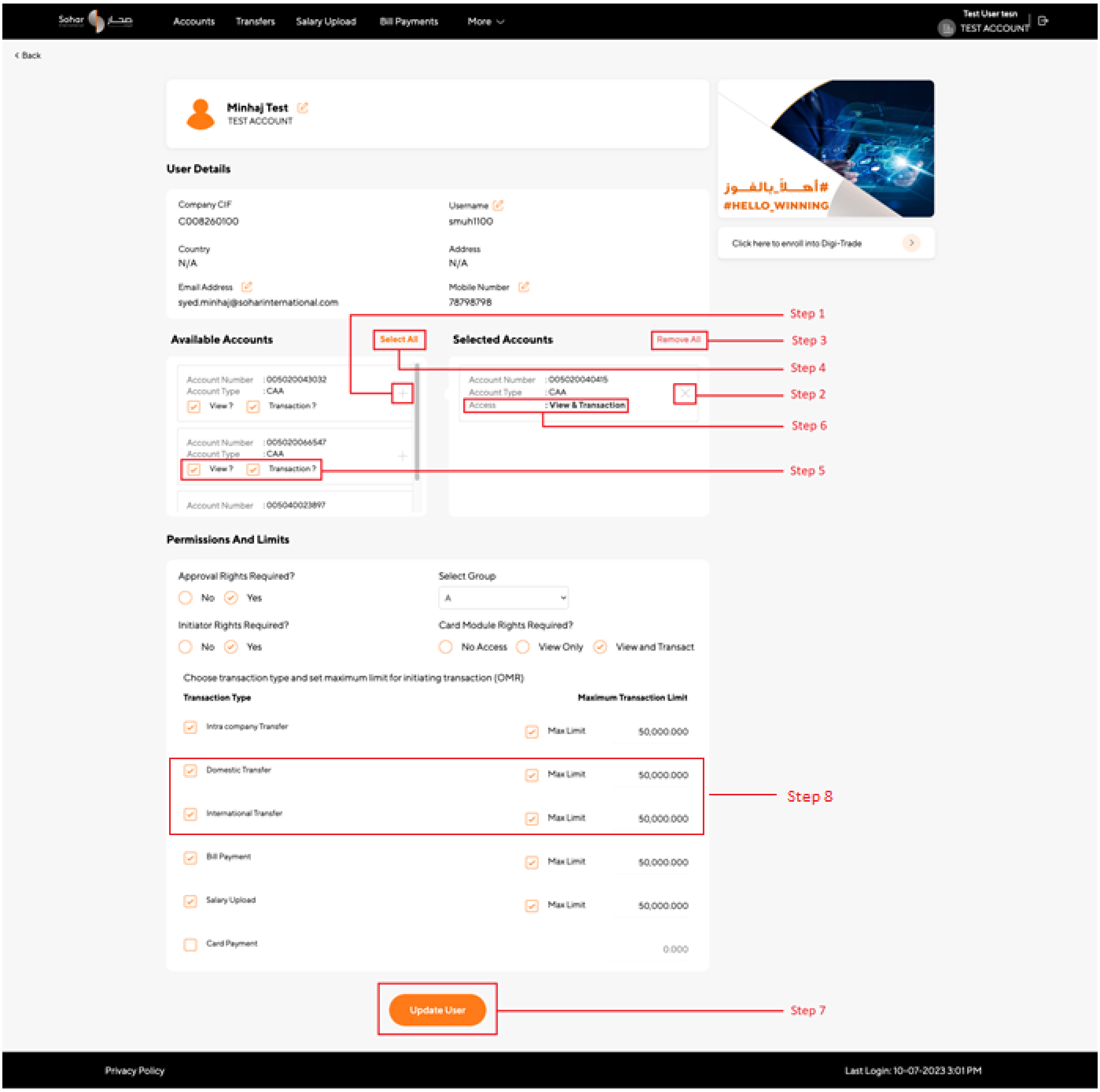
Modify the access level(s) as required, ensuring they align with the user's privileges and organizational policies. After modifying access levels, you can assign the updated account(s) to the user as mentioned above.

STEP 7:

To save the changes click on “Update User” button from the bottom of the page the system will initiate a change request for the update accounts if there is no request of update accounts exist against the same user.

STEP 8:

Domestic Transfer and International Transfer need not be setup here as the same needs to be set separately in DigiTrade since this module offers you multiple payment options.



Accounts
Transfers
Salary Upload
Bill Payments
More
Test User tesn
TEST ACCOUNT
Back
Minhaj Test
TEST ACCOUNT
#HELLO_WINNING
Click here to enroll into Digi-Trade
User Details
Company CIF
C008260100
Username
smuh1100
Country
N/A
Address
N/A
Email Address
syed.minhaj@soharinternational.com
Mobile Number
78798798
Available Accounts
Select All
Selected Accounts
Remove All
Account Number : 005020043032
Account Type : CAA
View ? Transaction ?
Account Number : 005020066547
Account Type : CAA
View ? Transaction ?
Account Number : 005040023897
Account Number : 005020040415
Account Type : CAA
Access : View & Transaction
Step 1
Step 3
Step 4
Step 2
Step 6
Step 5
Permissions And Limits
Approval Rights Required?
No Yes
Select Group
A
Initiator Rights Required?
No Yes
Card Module Rights Required?
No Access View Only View and Transact
Choose transaction type and set maximum limit for initiating transaction (OMR)
Transaction Type
Maximum Transaction Limit
Intra company Transfer Max Limit 50,000.000
Domestic Transfer Max Limit 50,000.000
International Transfer Max Limit 50,000.000
Step 8
Bill Payment Max Limit 50,000.000
Salary Upload Max Limit 50,000.000
Card Payment 0.000
Update User
Step 7
Privacy Policy
Last Login: 10-07-2023 3:01 PM

User Permissions and Limits

STEP 1:

To update the approval rights for a specific user select "Yes" or "No" from the available options. If "Yes" is selected, a group field will appear as a dropdown. Assign the user to a specific group by selecting the appropriate option from the dropdown.

STEP 2:

Admin can update the card module rights of user by selecting “No Access”, “View only” and “View and Transact” from the available options.

STEP 3:

Update the initiator rights for a user by selecting the "Yes" or "No" options. When initiator rights are enabled, admin can allow the user to initiate multiple types of transactions within the set limits. The system will validate the selected transactions against the specified limits.

STEP 4:

Enable or disable transaction types by selecting or deselecting the checkboxes. To set transaction limits for specific types, enter the desired value in the corresponding fields.

STEP 5:

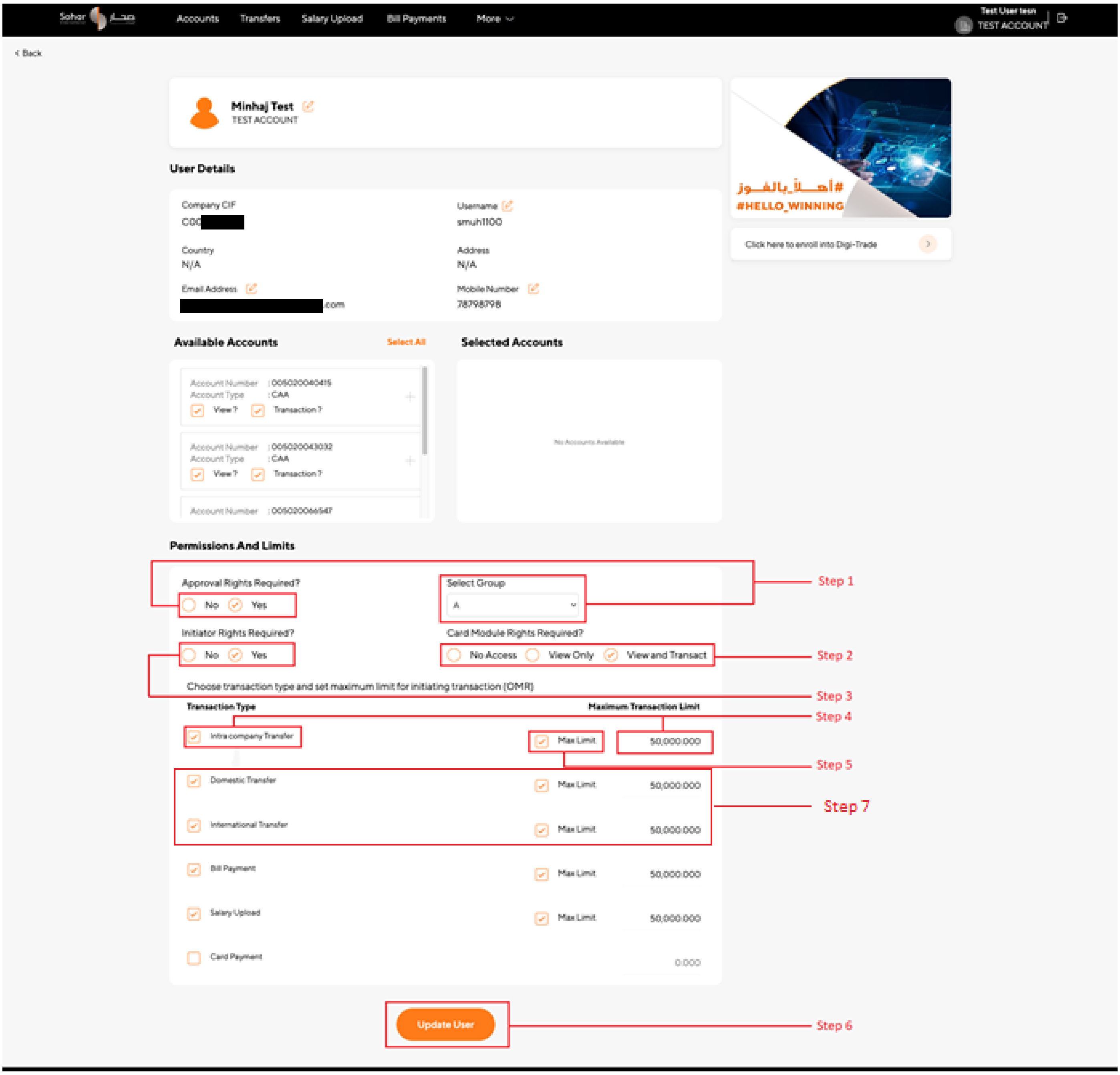
To set the maximum limit allowed for the organization select the "Max Limit". Note that transaction limits cannot exceed the maximum limit defined by the organization and should not be less than 1.

STEP 6:

To save the changes click on “Update User” button from the bottom of the page the system will initiate a change request for the update permissions and limits if there is no request of update permissions and limits exist against the same user. The request needs to be approved by another administrator user within the same organization

STEP 7:

Domestic Transfer and International Transfer need not be setup here as the same needs to be set separately in DigiTrade since this module offers you multiple payment options.

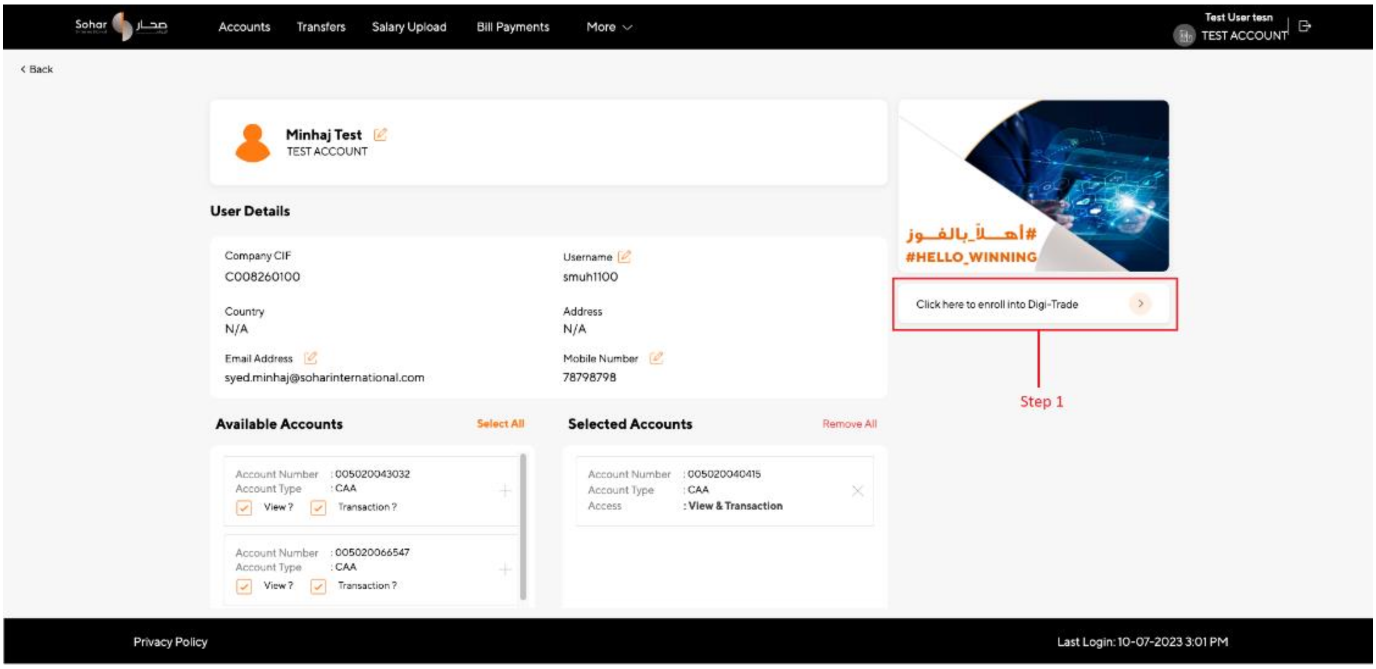


Sohar
Accounts
Transfers
Salary Upload
Bill Payments
More
Test User tesn
TEST ACCOUNT
Back
Minhaj Test
TEST ACCOUNT
User Details
Company CIF
C00[redacted]
Username
smuh1100
Country
N/A
Address
N/A
Email Address
[redacted].com
Mobile Number
78798798
#HELLO_WINNING
Click here to enroll into Digi-Trade
Available Accounts
Select All
Selected Accounts
Account Number : 005020040415
Account Type : CAA
View ? Transaction ?
Account Number : 005020043032
Account Type : CAA
View ? Transaction ?
Account Number : 005020066547
No Accounts Available
Permissions And Limits
Approval Rights Required?
No Yes
Select Group
A
Initiator Rights Required?
No Yes
Card Module Rights Required?
No Access View Only View and Transact
Choose transaction type and set maximum limit for initiating transaction (OMR)
Transaction Type
Maximum Transaction Limit
Intra company Transfer
Max Limit 50,000.000
Domestic Transfer
Max Limit 50,000.000
International Transfer
Max Limit 50,000.000
Bill Payment
Max Limit 50,000.000
Salary Upload
Max Limit 50,000.000
Card Payment
0.000
Update User
Step 1
Step 2
Step 3
Step 4
Step 5
Step 7
Step 6

Enroll into Digi Trade (Digital Trade Finance & Payments module)

STEP 1:

In the User Detail page, an option of "Click here to enroll into DigiTrade" will prompt you to Enroll any user for DigiTrade if the same is enabled at an organizational level and the user is not already enrolled for DigiTrade. Click on that enrollment button to begin the enrollment process.



Step 2:

A form will appear to fill in the necessary details for enrollment. Provide the required information and locate the section for assigning roles to the user.

Step 3:

Select the appropriate roles from the available options. Assign roles based on the user's responsibilities and privileges within DigiTrade.

- Pending Transaction Notification
  This option is to be chosen if the user is to be notified of pending transactions awaiting approval
- Base Currency – Should be OMR
- Authorization Level – As per approval matrix within the organization
- Limit Currency – Should be selected as OMR
- Limit – Transaction limit if any may be assigned to the user

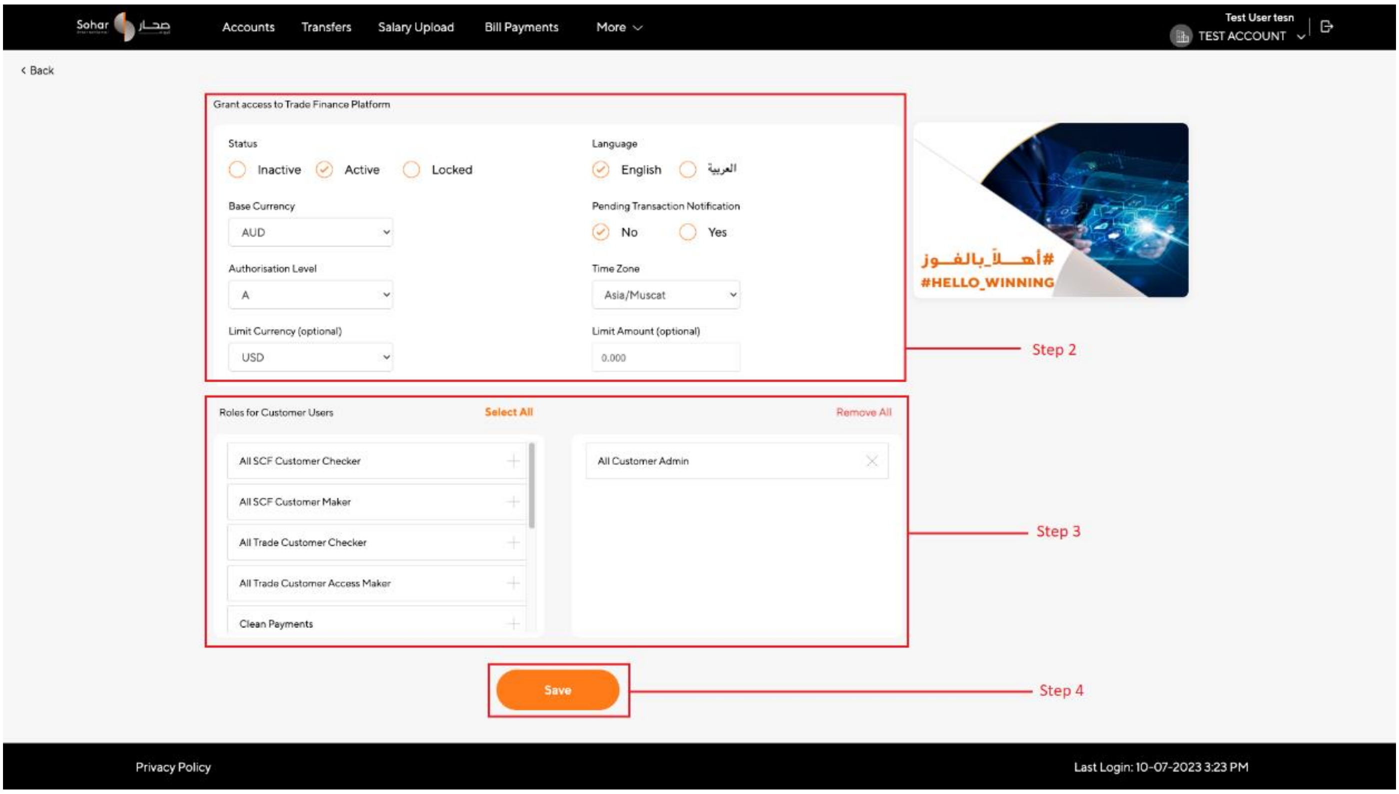
These values can be modified (if required) directly in the DigiTrade admin module as well by the administrator user post creation of the user

Step 4:

Once all required fields are filled and roles are assigned, click on the "Save" button. The system will initiate an enrollment request for the user, if there are no pending requests for the same user.

Another administrator, responsible for reviewing and approving requests, will receive a notification. The reviewing administrator can access the enrollment request section. They will review the details of the enrollment request and make a decision to approve or reject it.

The initiator admin can track the progress of their request, whether it is pending, approved, or rejected as well as withdraw their request

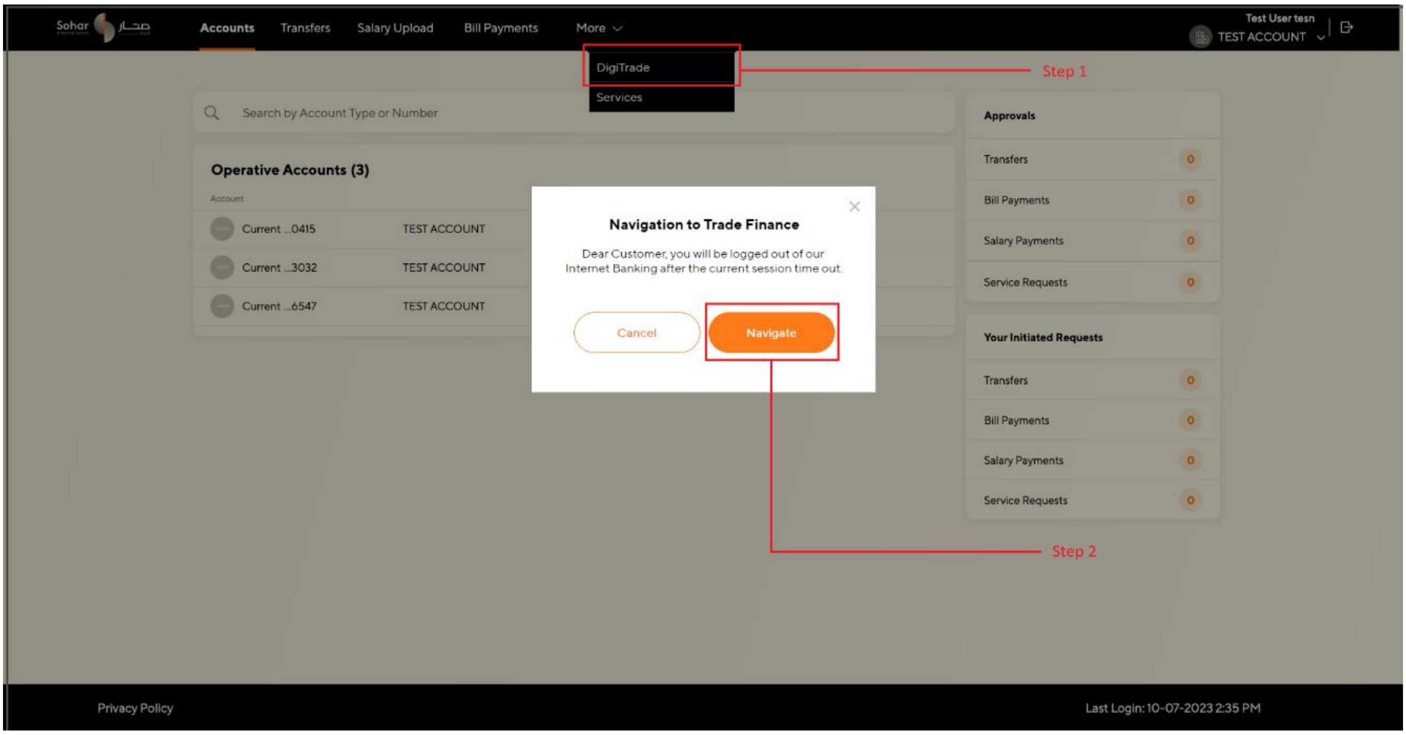


Step 1:

Upon approval of DigiTrade request, advise the user to login into corporate internet banking. After successfully logged in, locate and navigate to "DigiTrade" section within the navigation bar to access the DigiTrade.

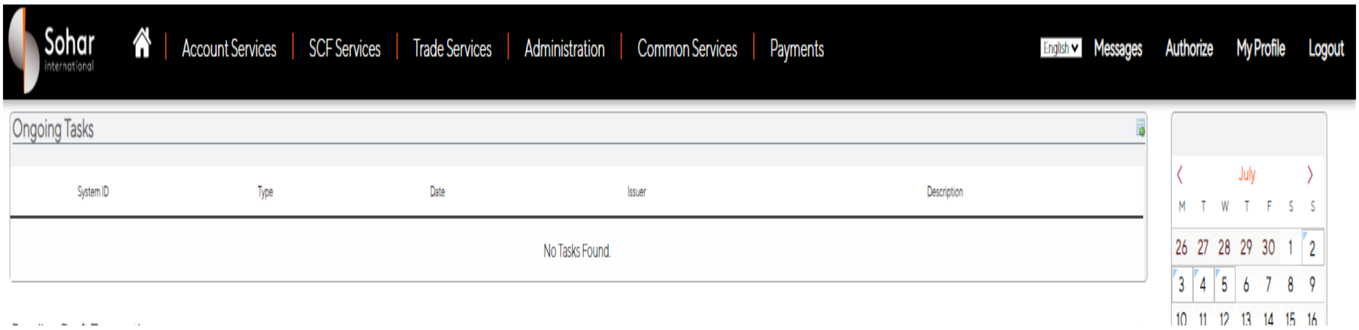
Step 2:

Upon click on DigiTrade section from navigation bar, a popup will appear to notify the user about the session will be out. To proceed on DigiTrade click on “navigate” button within the popup to access DigiTrade.



Step 3:

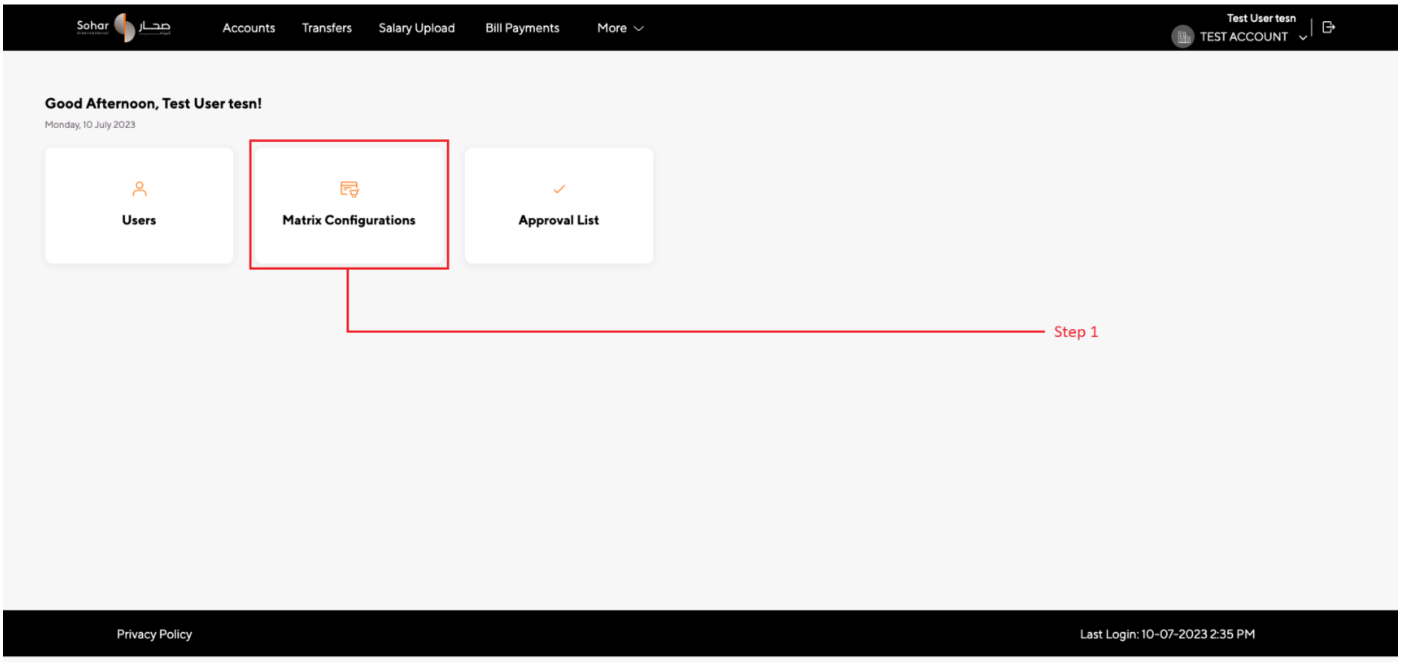
After navigating to landing scree, user will be able to see the options (basis the roles provided). Payments option will be for processing of Single, Batch and Bulk payments. Trade Services will be for Trade Finance requests.



4) Configuring Authorization Matrix

Step 1:

Upon accessing the Admin Module, locate and select the "Matrix Configuration" option to access the Organization Authorization Matrix Configuration.



Step 2:

In the authorization matrix configuration screen, identify the various types of transactions from dropdown that require configuration. Select one or more transaction types to setup transaction approval matrix. In case you want to setup similar approval matrix for all transaction types, then please select all option.

"All" can only be selected when all transaction type has same max amount value on previously inserted matrix.

If you have selected "All" in transaction type, then matrix can be edited for any individual transaction type (one at a time).

Step 3:

Now enter amount range for defining transaction approval matrix for the selected transaction types. Please note "from amount" will be pre-calculated and you need to enter only the to amount. "to amount" value cannot be more than company level transaction limit.

Step 4:
Select number of approvals required of each group and the condition (“and” / “or”) between two groups.

If number of approval required were selected, as “0” then it would mean that particular group is excluded for the selected amount range and transaction type wise matrix.
In this case condition next to previous group with users more than 0 will apply.
“and” condition means all groups will have to approve as per the sequence. “or” condition means that any one of the groups approval will be required.

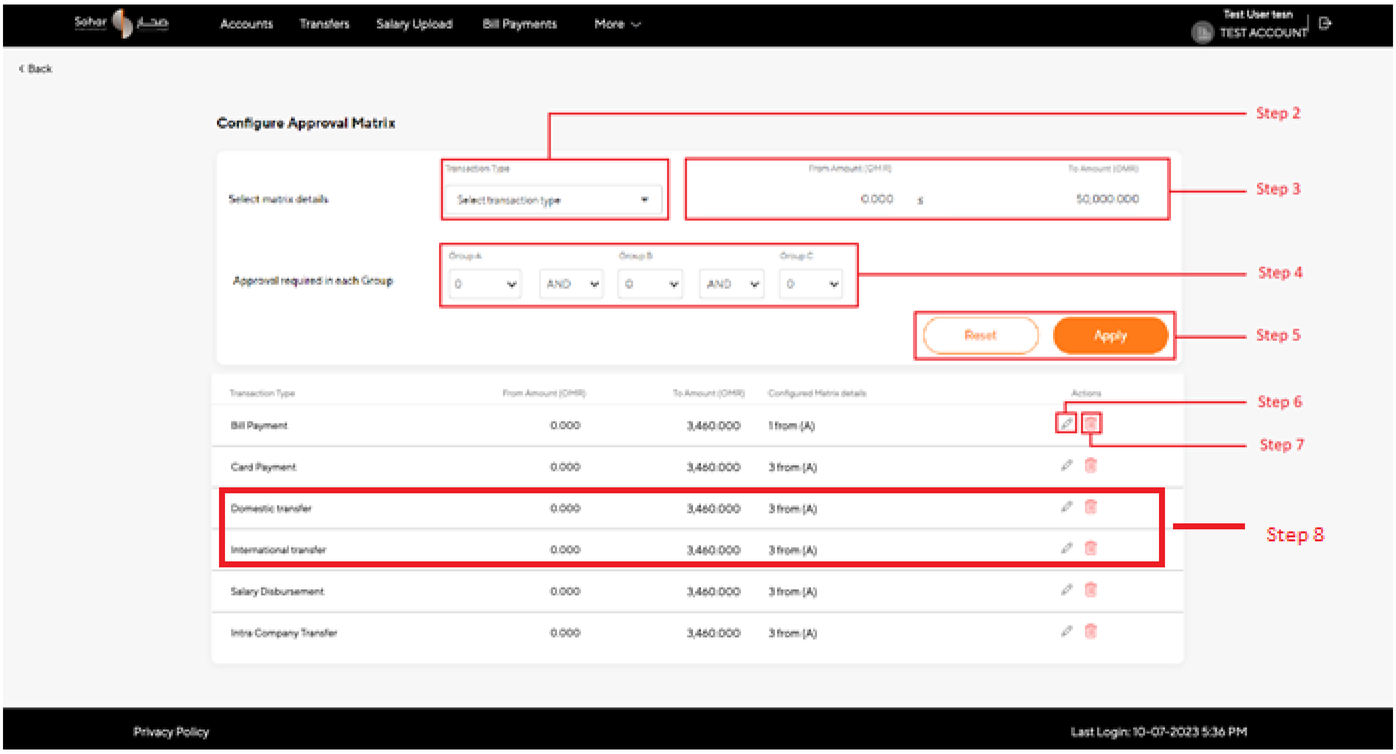
Step 5:
To add or update the approval matrix click on “apply” button the request will be initiate. By clicking on “reset” button the fields will be shown as a default state.
Step 6:
To edit the approval matrix locate the matrix entry below to be edited by clicking on the “edit icon”. Modify the groups assigned to the transaction slab as required.
Step 7:
In the approval matrix configuration section, find the entry to be deleted. Click on the “remove icon” for the respective authorization matrix entry. Confirm the deletion action when prompted.

Upon adding, updating, or deleting an authorization matrix entry, a request for changes will be initiated. The system will check if there are any pending requests for the same authorization matrix entry. If no pending request exists, a new request will be created.

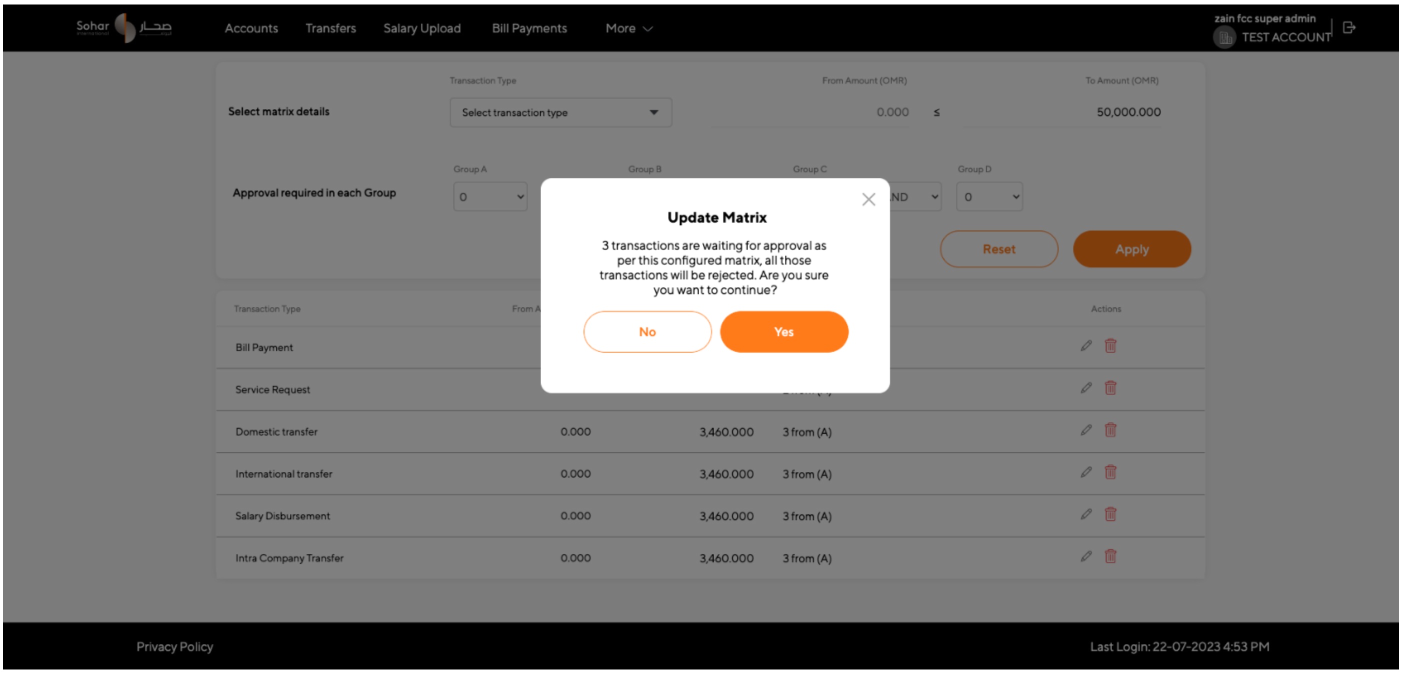
Another administrator responsible for approval processes will receive a notification of the change request. The reviewing administrator will access the authorization matrix request section. They will review the details of the request and make a decision to approve or reject it.

The initiator admin has the option to withdraw their own change request if required.

Step 8:
Domestic transfer and international transfer matrix is required to be set separately in DigiTrade and not to be set here.



Note: when an admin modifies or delete the matrix configuration for a transaction type, any pending transactions associated with that type will be automatically rejected upon receiving confirmation from the user.



For Example,

Min Amount	Max Amount	
100.000	150.000	2 from (A) AND 1 from (B) OR 1 from (C) OR 1 from (D)

Above matrix would mean that 2 users need to approve from Group A as initial step, then any 1 user from Group B or C or D has to approve then only transaction of amount between 100 OMR to 150 OMR will be processed.

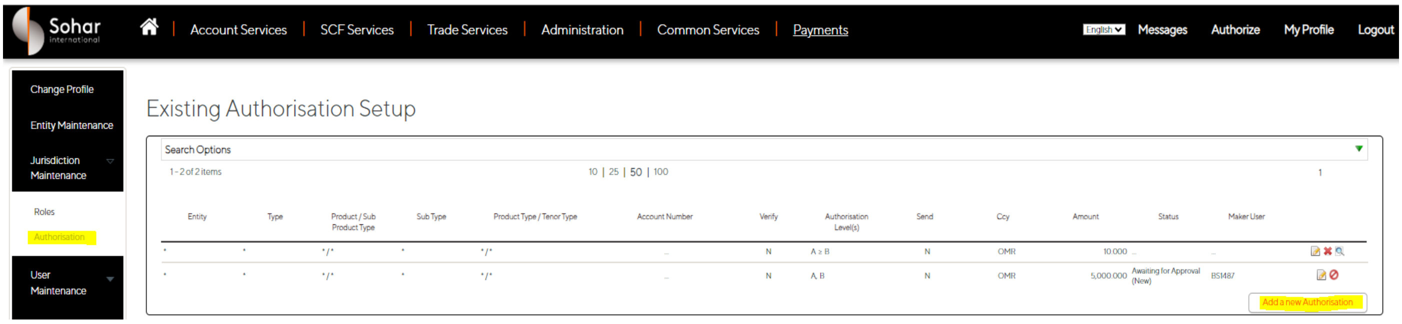
Min Amount	Max Amount	
50.000	100.000	2 from (A) AND 1 from (B) AND 1 from (C) AND 1 from (D)

Above matrix would mean that 2 users need to approve from Group A as initial step, then any 1 user from Group B AND C AND D has to approve then only transaction of amount between 50 OMR to 100 OMR will be processed.

5) Configuring DigiTrade Authorization Matrix

Step 1:

Upon accessing the DigiTrade, locate and select the “administration” option to access the matrix configuration. Under administration, go to “jurisdiction maintenance”, click on “authorization” to set the authorization matrix.



Step 2:

Select the “entity” by clicking on the lens symbol. Entity would be the corporate.

Step 3:

For “type”, ”product”, “sub product type”, “product type” and “tenor” choose the “*” asterisk sign to select all the products for DigiTrade.

Admin can also chose to set up authorization matrix product wise (for the products listed in the drop down)

Step 4:

For “limit amount” select the currency as “OMR” and the amount to be inputted in the next tag. Note that transaction limits cannot exceed the maximum limit defined by the organization and should not be less than 1.

Step 5:

The “sequential” tag to be clicked if the transaction has to flow as per defined matrix.

For eg:

A>B>C denotes that the transaction will flow sequentially from “A” group users to “B” group users to “c” group users.

A,B,C denotes that the transaction will not flow sequentially but any user can pick up the transaction and authorize first.

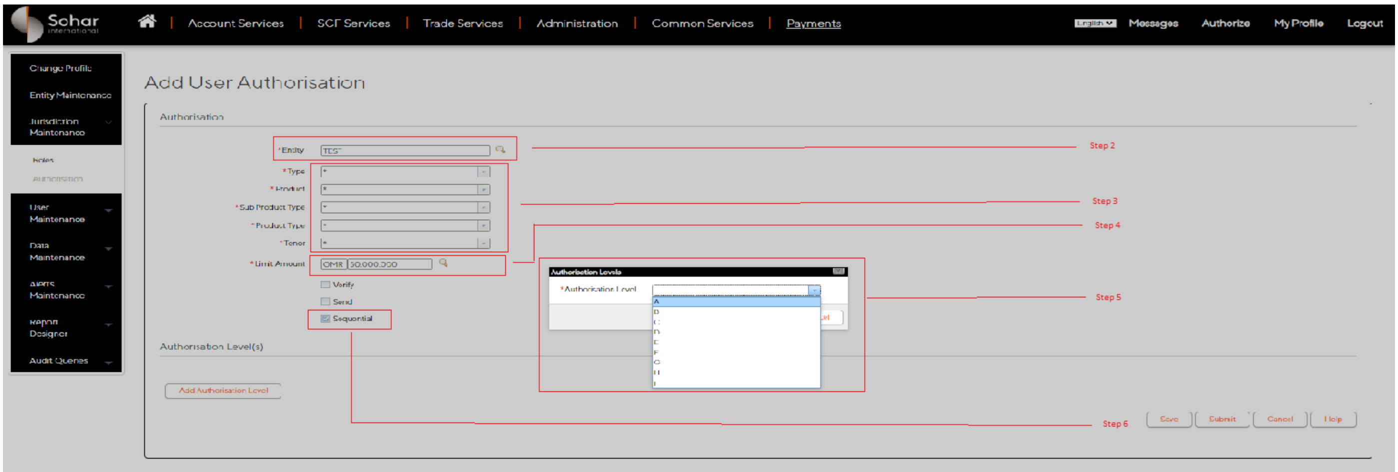
Step 6:

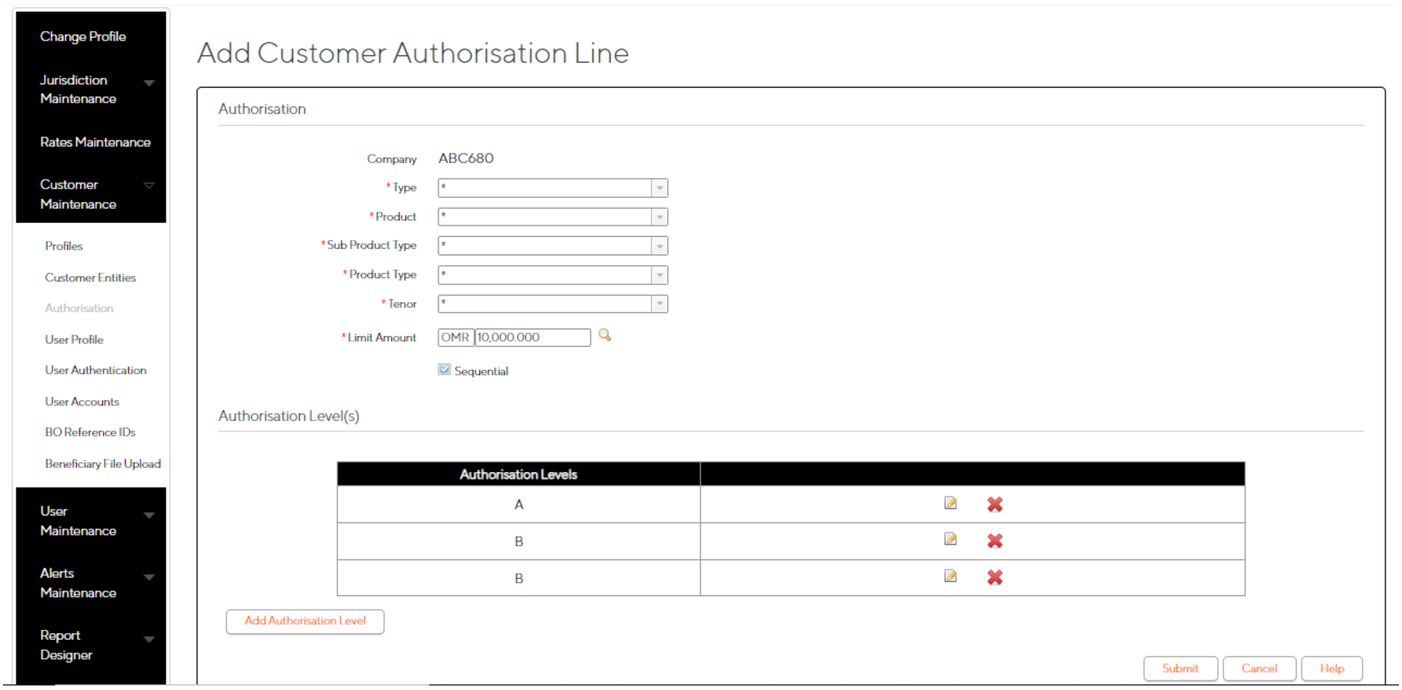
The authorization level to be as per the grouping required. Click on “add authorisation level”, and chose the 1st authorization group.

Example: if authorization matrix is 0 to 10,000 OMR 1 from a and 2 from b then Under add authorization choose a and save

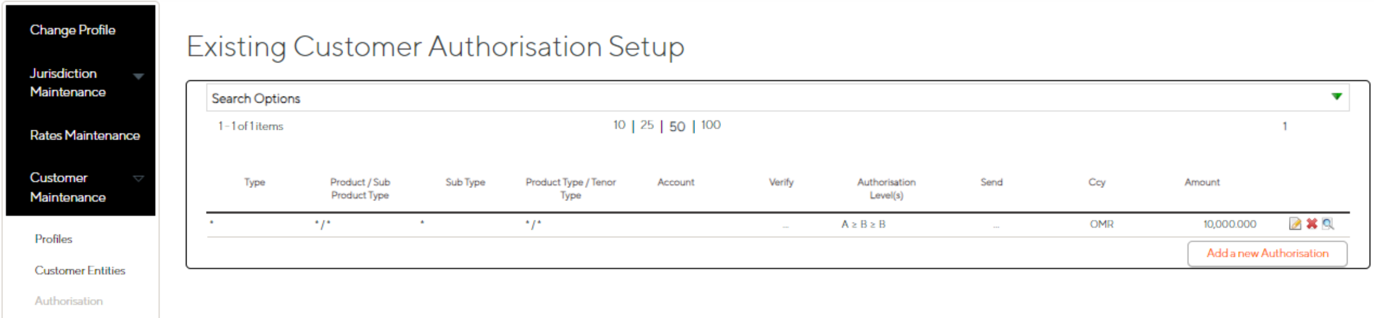
Once again select “Add Authorization Level”. This time select b from the dropdown and save

Repeat the above process to add b once more in order to set up the matrix as per the above example



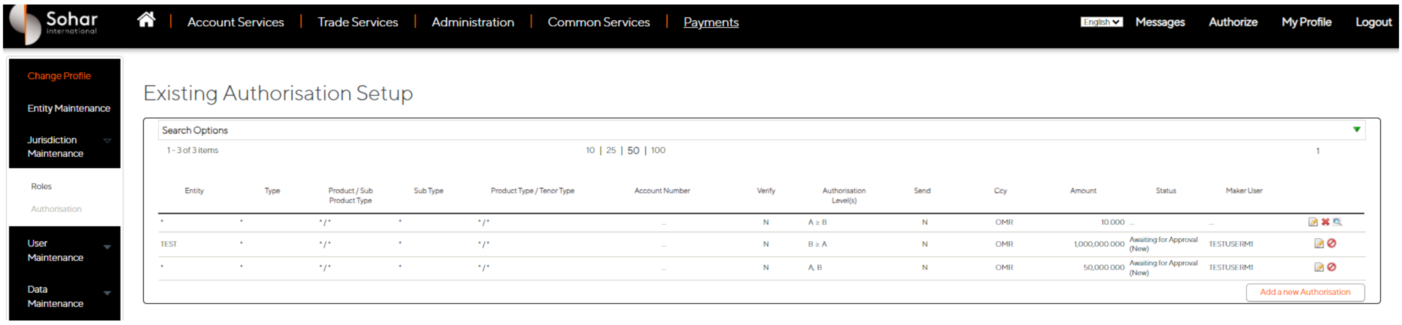


Submit the matrix setup for the next user to approve the same. Once approved the below matrix structure will be established for all transactions. Approval process for DigiTrade authorization matrix creation is available in subsequent sections in the document



Step 7:

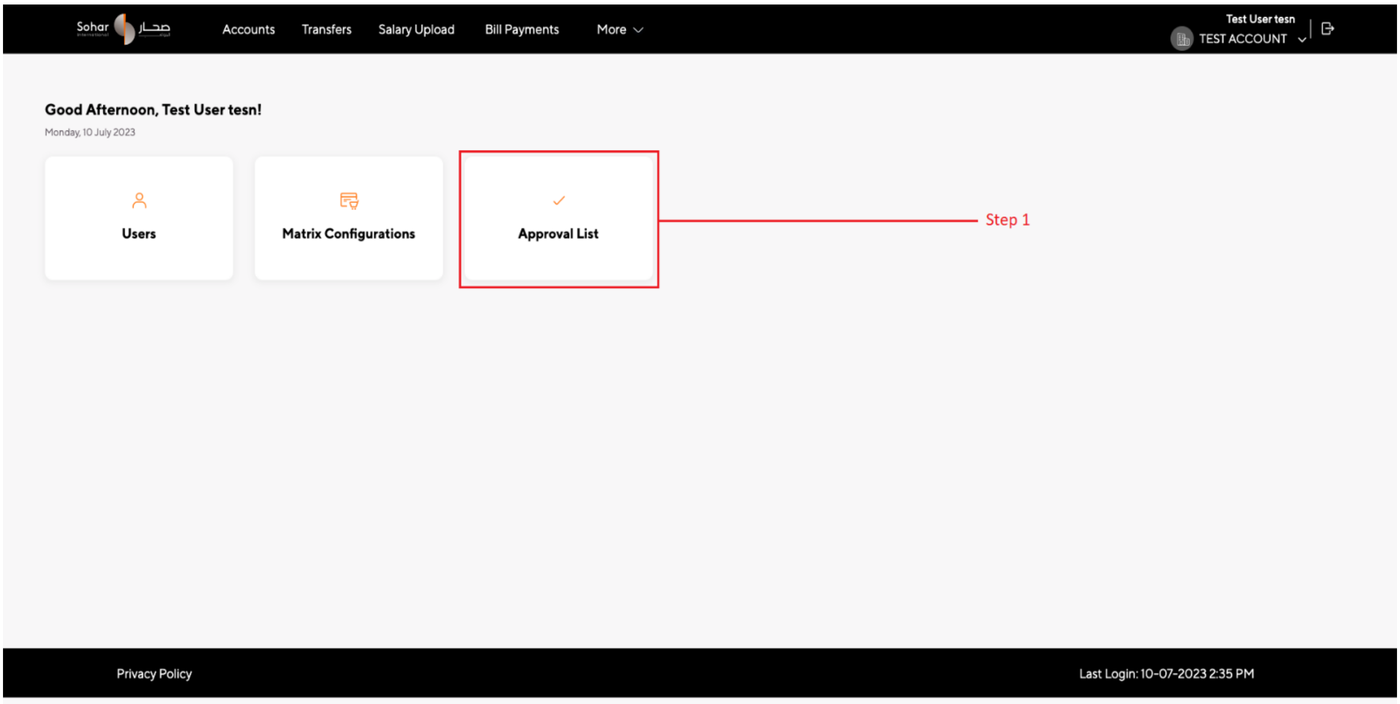
Multiple authorization based on amount slabs can be created using the above steps



6) Approval Requests

Step 1:

Upon accessing the admin module, locate and select the "Approval List" option.



Step 2:

The approval requests screen will appear, displaying all pending requests by default that were initiated by administrators within the same organization.

Step 3:

Use the provided filters to refine the list based on “Module Type”, “Request Type”, “status type”, and the “created on” as well “approval on” date range.

Step 4:

To filter the approval request click on “apply” button the filtered requests will be populated below. By clicking on “reset” button the fields will be shown as a default state.

Step 5:

The list of requests will show the module type, request type, status type, and a summary of each request. Scroll through the list to find the specific request you want to review.

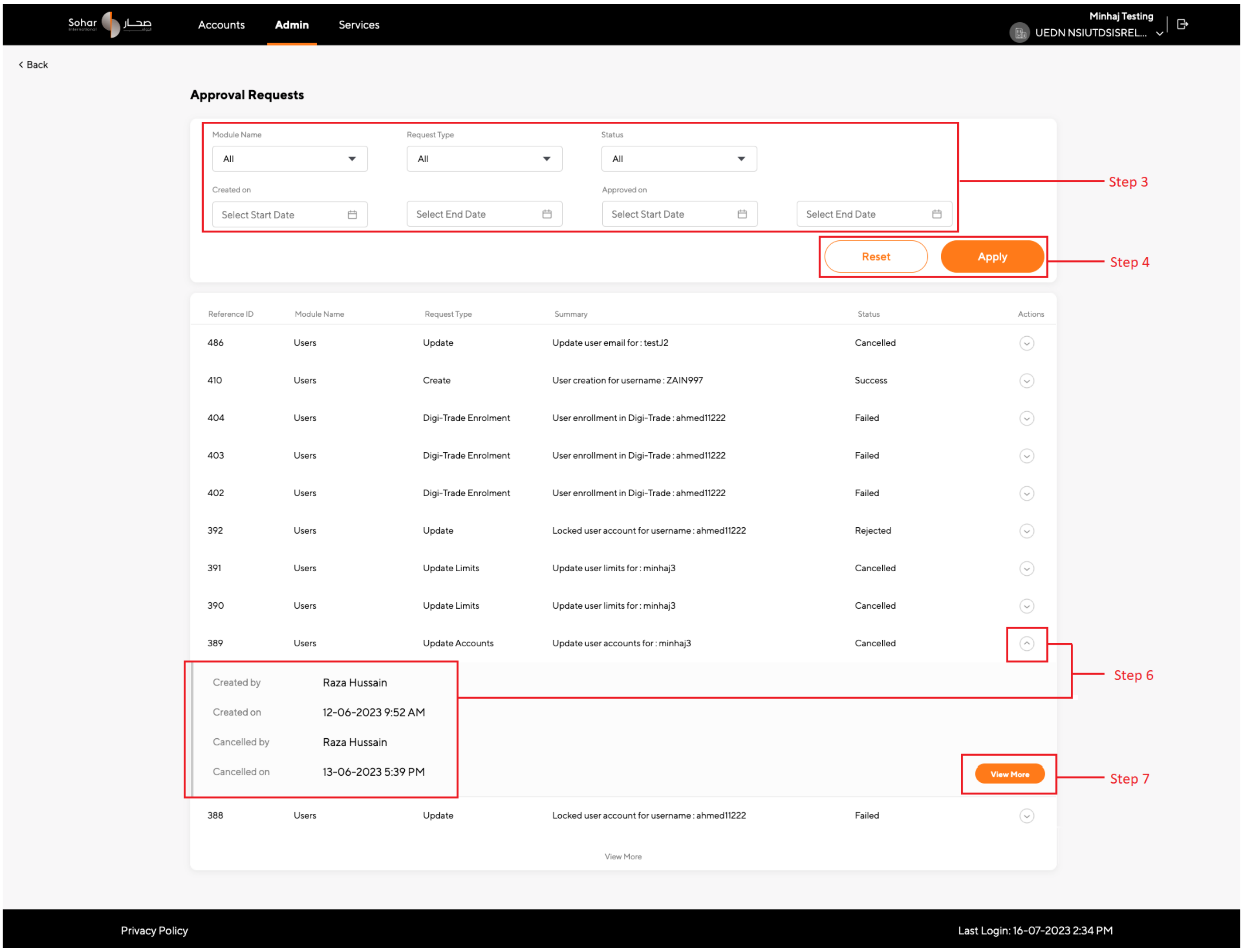
Step 6:

To view more information about a particular request, expand the record to display basic information such as the “initiator” of the request, timestamp of initiation, the “approver” (if applicable) and the timestamp of approver (if applicable).

If the request was rejected, cancelled, or failed, the “reason” for the action will be shown.

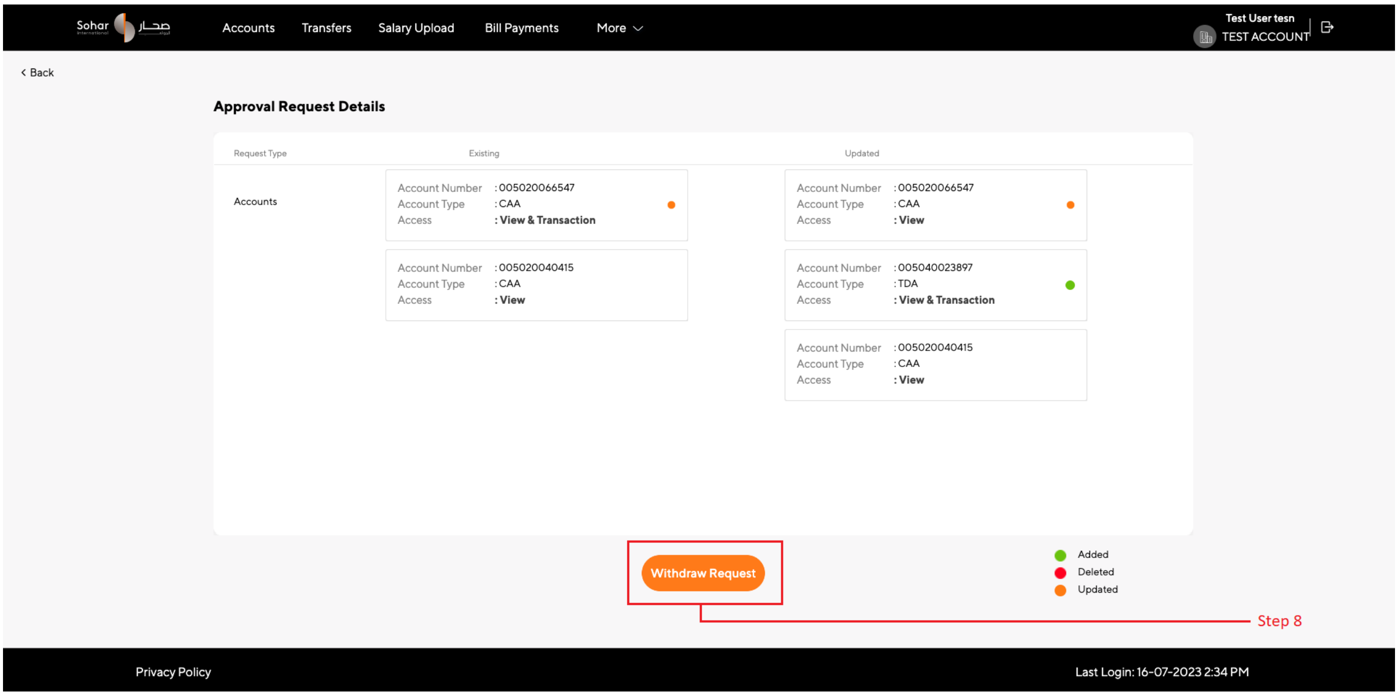
Step 7:

To see the specific changes made within a request, click on the "view more" button after expanding the request. You will be redirected to the detail page where you can review the additions, deletions, or modifications associated with the request.



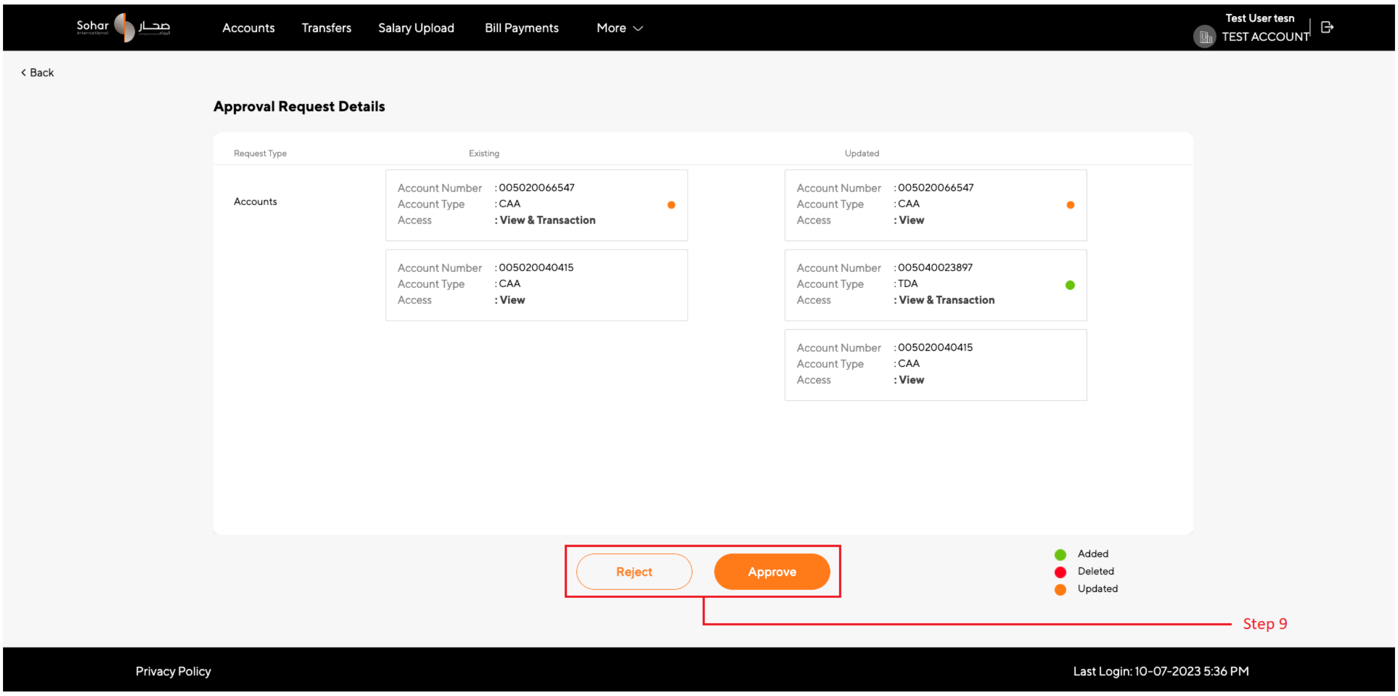
Step 8:

If you are the initiator of the request, you can cancel your own from the request detail screen by clicking on “withdraw request”.



Step 9:

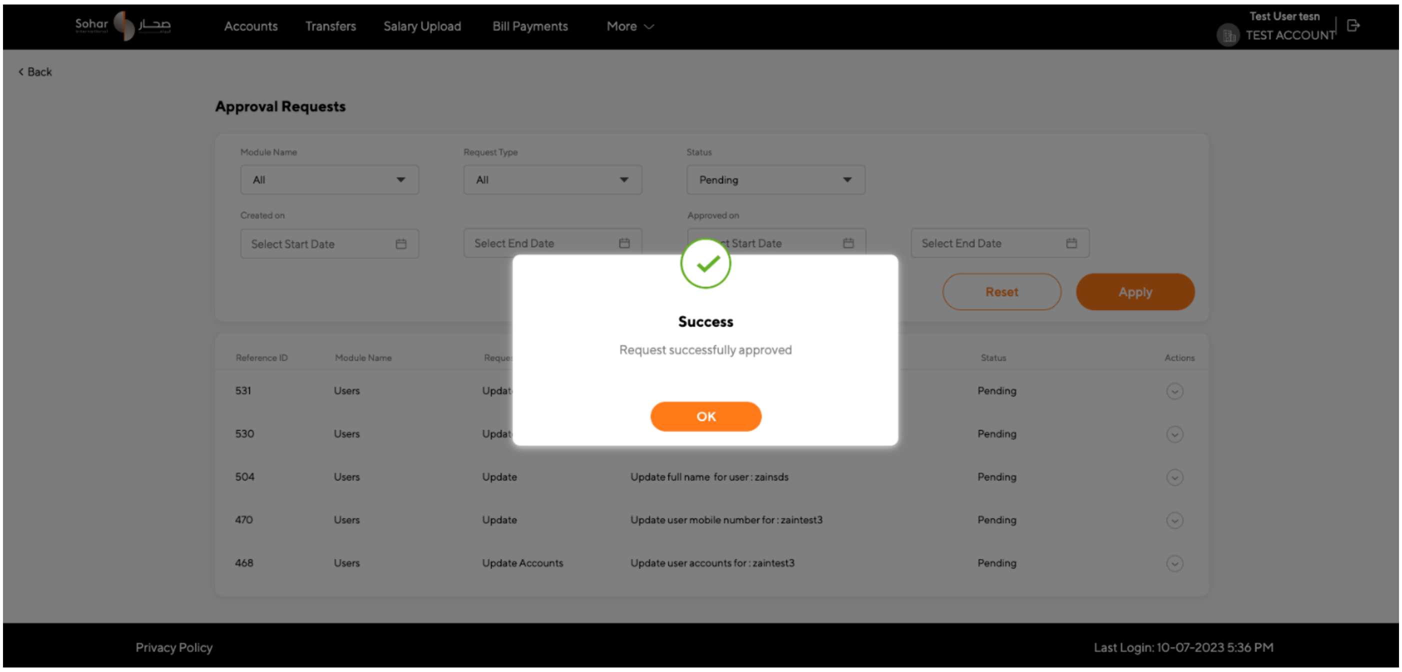
If you are not the initiator of the request, you can “Approve” or “Reject” it from the request detail screen.



Step 10:

In case of rejection or cancellation, a confirmation popup will appear where you can add the reason for the rejection or cancellation.

Once a request is approved, the changes associated with the request will be implemented. The initiator of the request will be notified via email regarding the approval or rejection.
After any action (approval, rejection, or withdrawal), you will be redirected to the approval requests list page.

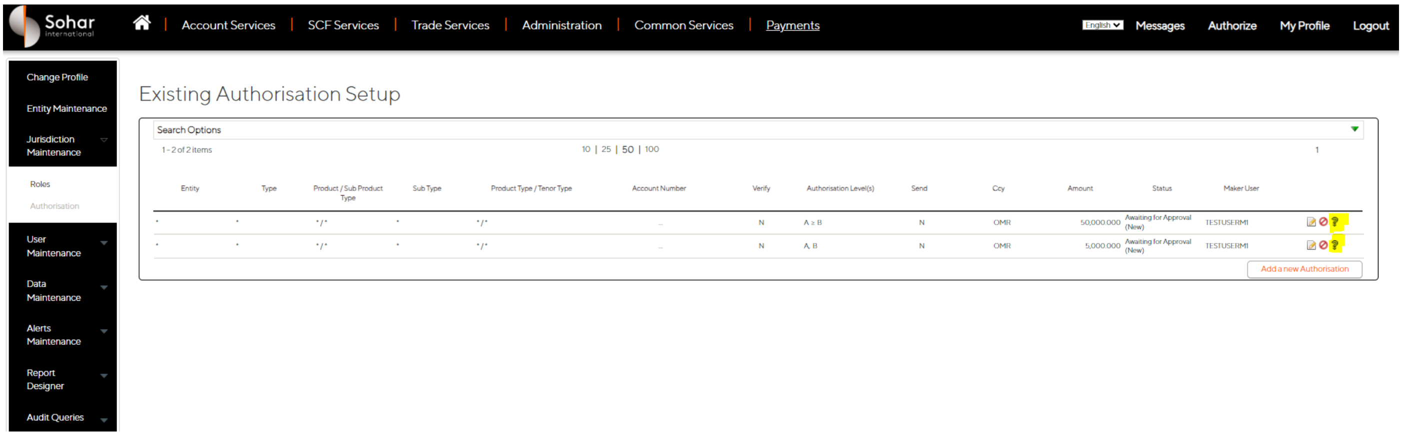


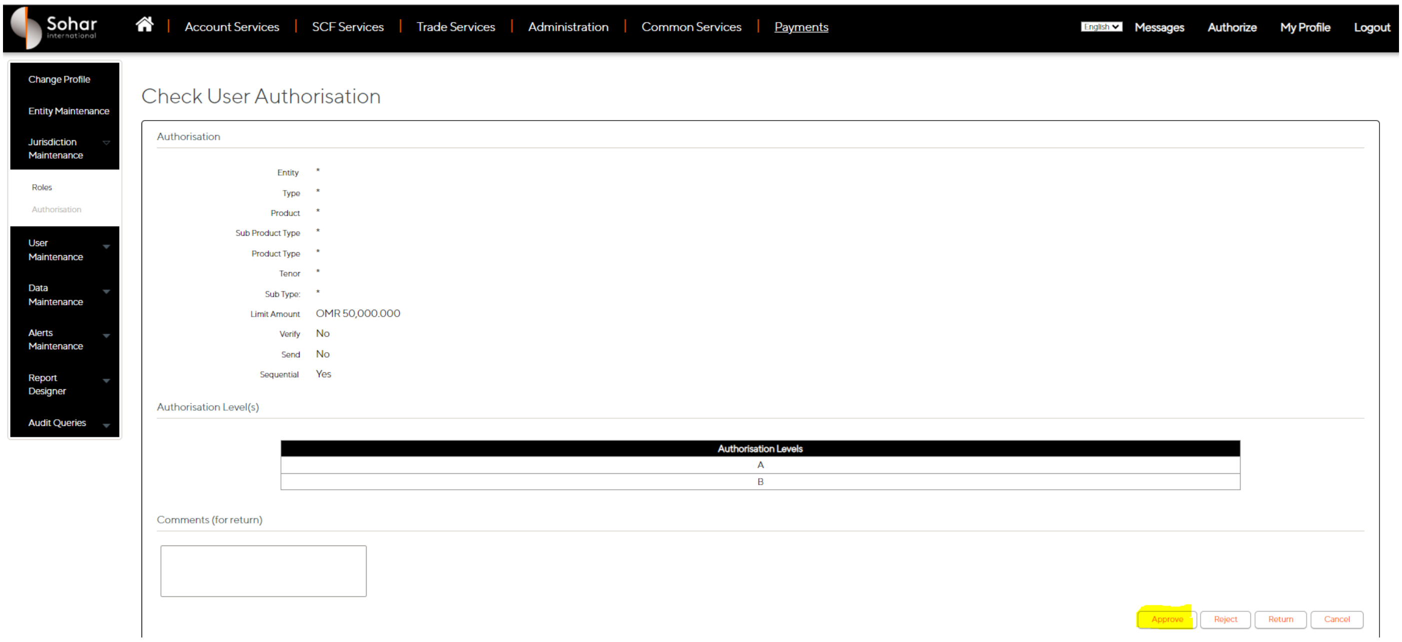
7) Approval Requests – DigiTrade

Step 1:

Upon accessing the DigiTrade, the second admin has to locate and select the "administration" option to access the matrix configuration. Under administration, go to "jurisdiction maintenance", click on "authorization" to approve the authorization matrix.

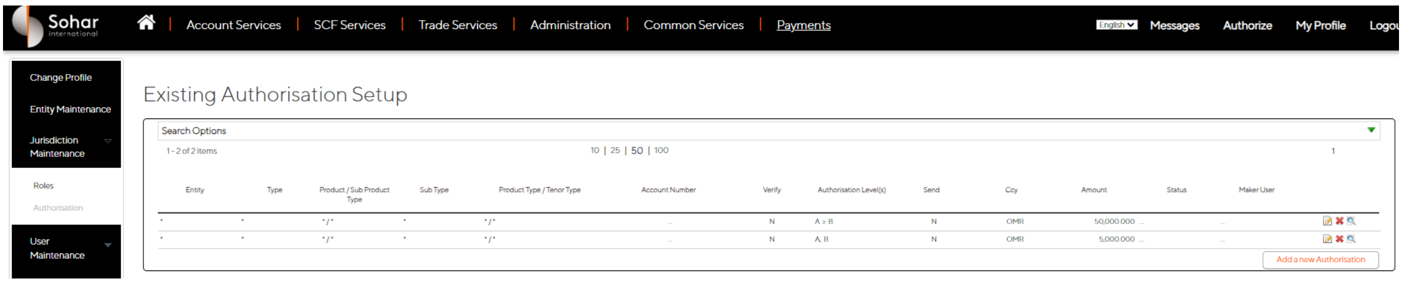
Admin has to click on the highlighted "question mark" to select the slab and then approve the matrix.





STEP 2:

Post approval, the authorization slab will be available.



8) Logging Out

After completing the management tasks within the admin module, log out for security purposes.

- Locate the logout or sign-out option within the application's interface.
- Click on the logout button to securely exit the Admin Module.

It is crucial to adhere to security protocols and maintain confidentiality when managing users, company authorization matrix and approval requests.