



INTERNET BANKING TUTORIALS

GETTING STARTED

Logging On to the System

To start using BankNet Online Online, follow the easy steps below:

1. Begin by visiting our homepage at <https://www.banknet.co.mw/online>
2. At the Log On screen, enter your User ID.
3. Enter your password (you will be provided with a default password that you will need to change upon your first log on).
4. Click Log On.

If you have forgotten your password please click here to download and fill up a special instruction form and fax it to +265 (0) 1 623849. For your protection, we will not reset any passwords over the telephone but only by your signed instructions requesting us to do so. Also advise us which branch you wish to collect your new password from.

Note: A dialog box may appear when using Internet Explorer asking if you want Windows to remember this password. **It is highly recommended for security purposes that you answer NO and that your password is NOT saved.**

Once you have logged onto the service using your User ID and password you will be greeted by the Bank message centre.

From the main menu on the left you can select several different options:

- INFORMATION: Links to Bank contacts and the Message Centre.
- ACCOUNTS: Provides access to account balances, transaction details and more.
- PAYMENTS: Transfers between accounts, payments to third parties, bill payments.
- PAYEES: Set up Payee information in order to make payments.
- FIXED DEPOSITS: View, purchase and give instructions on existing Fixed Deposits.
- ADMINISTRATION: Set up new users, change your password, etc.
- HELP: Online help.
- LOG OFF: Log off the system.

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ACCOUNTS

Account Information Screen

The sub menu below Accounts provides the following options:

A. List All: This will list all accounts to which you have access. Clicking on one of these accounts brings up general information about the account. From this screen you can give your account a

special name that may be more meaningful to you.

B. Balance Summary: Provides you with a list of all your accounts and balances. An additional function of this screen is to provide you with a currency conversion of your balances to any of GBP, CAD, EUR & USD. Also, clicking on a specific account will bring up the Account Activity screen showing the most recent 20 transactions.

C. Account Direct Access: Access your accounts directly by clicking on any account. You then have a choice of viewing (1) account balance, (2) your last 20 transactions; (3) account activity; or (4) account details.

Account Details

After clicking on **List All** from the Accounts sub menu, the **Account Details** screen is displayed. This provides you with general information on all the accounts for which you have access.

By clicking on an account, this screen changes to allow you to make amendments such as changing the account name.

Give Your Account A Special Name

You can give your account a special name whilst in the **Account Details** screen. If you have several accounts, you may wish to rename them to allow for easier identification. For example, you may want to call one account The Holiday Fund or Bill Payment Account. Giving your account a special name does not change the account's name as it exists on the Bank's Computer System.

- From the **Account Details** screen, click on the account you want to rename.
- Select the **Amend Account** button at the bottom of the page.
- At the next screen click on **Use This Name** and type the name of your choice.
- Click on the **Amend Account** button to save your changes.
- You can revert to the original name or change it to another name at any time.

Balance Summary

The **Balance Summary** screen lists all accounts and their associated Book and Cleared Balances. The Cleared Balance represents the funds over which the Bank will allow you to do transactions and give instructions.

An additional function of this screen is to provide you with a currency conversion of your balances to any of GBP, CAD, EUR & USD. Please note that conversion balances are based on the system currency rates in place at the time of conversion and that such converted balances and rates are for indication purposes only.

- Click on the **Base Currency** drop down box and select the currency.
- Click on Change. The balances shown are then automatically changed to the currency requested.

Clicking on a specific account brings up the Account Activity screen displaying the recent transactions on the account.

You may also view statement information by clicking on the **Alter Selection Criteria** button.

Account Activity (Online Statements)

On clicking the **Alter Selection Criteria** button the **Account Activity Criteria** page is displayed.

1. Enter a date or period over which the activity statement should cover.
2. Enter whether you want to see Debits, Credits or both.
3. Finally, enter a specific Description if there is a particular narrative which you are looking for. This is optional and may be left blank.
4. Click the **View Activity** button or the **Export Activity** button to complete.

The **Export Activity** option will export all the fields on the detailed **Transactions** screen into spreadsheet format. There will be an explanatory tool tip over the **Export Activity** button that reads "Export CSV File." A File Download box will appear requesting to save the file, selecting "Save this file to disk," will automatically allow the file to be saved as a spreadsheet.

Clicking on View Activity brings you to the Account Activity Statement screen as shown below. The requested Account Activity is then displayed.

PAYMENTS

With BankNet Online, you can easily make various types of payments from your accounts such as:

- **Personal Transfers** - transferring funds between accounts.
- **Utility** - pay telephone, water and electricity bills
- **Third Party** - payments to other National Bank customers (e.g. making rent payments).
- **Group** - payments to a group of National Bank accounts (useful for payroll).
- **Check Status** - gives you the ability to view/print the status of your payments as well as to authorise payments (used by companies when dual authorisation is required for a transaction).

Personal Transfer

Clicking on **Payments** and then **Personal Transfer** brings up the **Transfer Money** screen (shown below). From here you can transfer funds between your various accounts, even those of different currencies*.

1. Select the Destination Account, or the account you want to transfer to, from the drop down box.
2. Enter the amount to transfer (this amount is in the currency of the destination account). Alternatively, you may enter the amount in the Originating Details section.
3. Select the date you wish to have the transfer processed, today's date is the default. Payments can be post-dated up to a month if necessary.**
4. Select the Originating Account of the transfer (the account transferring from) from the drop down box.
5. Enter the amount to transfer (this box will be disabled if you have entered an amount for the destination account). This transfer amount will be in the currency of the originating account.
6. Click the Transfer Money button to complete the transaction.

Utility/Third Party Payments

Payments can be made to the major utility companies (e.g. Blantyre Water Board, ESCOM) as well as to other Third Party payees who are customers of the Bank (e.g. for rent payments)*. Prior to initiating these payments, you will need to register payees through the Payee Menu (see **Payees**).

1. Select **Payments** from the main menu then **Utility/Third Party**.
2. Select the Payee you wish to make a payment to from the drop down list. If a payee is not listed, you will need to set-up a new payee by selecting Payees from the main menu.
3. Select the date you wish to make the payment (today's date is the default)**
4. Select a currency the amount is to be paid in.*
5. Enter the amount of the payment.
6. Select the account you wish to debit the payment from.
7. The description field is optional but may help you identify the payment at a future date.
8. Click the **Make Payment** button to complete the transaction.

Group Payments

The Group Payment feature allows you to pay several individuals through a single payment screen, e.g. for Payroll. The individual accounts that you are paying can only be in MWK funds. Prior to completing a Group Payment you will need to set-up a Group Payee through the Payee menu.

1. Select **Payments** from the main menu then **Group**.
2. Select a **Group Payee** from the drop down menu.
3. Select the date you wish to make the payment on, payments may be post-dated up to a month (today's date is the default)*
4. Select the Account that the funds will be debited from.
5. The description field is optional but may help you identify the payment at a future date.
6. Click the **Set Up Payment button**.
A second screen appears allowing you the ability to choose which individuals to pay, based on your Group Payee Set-up. Continue with the following:
7. Select the individuals you wish to pay and enter the amounts. The amount to enter is that of the crediting accounts' currency.
8. Click the **Make Payment** button to complete the transaction

* An immediate transfer, or post-dated transfer (up to a month), will be processed only if there are

sufficient funds available at the time.

Check Status

Check Status provides the ability to view the status of all online payments made against a specific account.

CHECK STATUS

1. From the main menu **select Payments** then **Check Status**.
2. A list of all your BankNet Online Accounts will appear. Click on the account the payment was carried out on.
3. A list of all payments against this account will be listed. Click on the payment you want to check the status of.

AUTHORISE A PAYMENT (usually used by companies)

1. From the main menu **select Payments** then **Check Status**.
2. A list of all your BankNet Online Accounts will appear. Click on the account in which the payment was carried out on.
3. A list of all payments against this account will appear. Click on the payment you want to authorise.
4. A screen will appear (shown below) with the details of the payment. At this point the options to
(1) authorise the payment and (2) reject the payment will be available. Proceed with authorising the payment if details are correct and you wish to complete the transaction.

PAYEES

Prior to completing any Payments, you will need to set-up a payee for the specified type of payment. This is done via the Payee Set-up menu. The set-up of each of these payees is detailed below to assist you. Payees can be set up for:

- Wire Transfer
- Utility
- Group

New Third Party Payee

A **3rd party payee** is defined as an individual or company who is also a customer of the National Bank. An example would be a rental payment, with the Landlord being a customer of the Bank.

To Add a 3rd Party Payee:

1. **Select Payees** from the main menu then **select New National Bank**. This brings up the **New National Bank 3rd Party screen**.
2. Enter the payee's name or relevant title/reference (e.g. Rent).
3. Enter the National Bank account number of the 3rd party payee. You will need to obtain this account number from the payee; the Bank does not verify this information. The account number should start with either 01 or 02, and be either 11 or 13 digits in length. Please ensure the details have been entered correctly as any incorrect payments due to incorrectly entered account details are the responsibility of the customer. Also, do not enter the account number with any spaces, dashes or other non-numeric characters.
4. Enter additional reference details, this is an optional field.
5. Click the **Add Payee** button to complete the transaction.

New Wire Transfer Payee

A new wire transfer payee can be set up for any payee who does not hold an account with the National Bank of Malawi (e.g. overseas vendors).

To Add a Wire Transfer Payee:

1. **Select Payees** from the main menu then **New Wire Transfer**. This brings up the **New**

Wire Transfer Payee screen.

2. Enter the payee's name or relevant title.
3. Enter any Correspondent Bank details. These are optional fields, but if details are not entered, the National Bank will use the default Correspondent Bank as necessary.
4. Enter Beneficiary Bank Details
 - a. Enter Bank Name (mandatory field).
 - b. Enter Bank Address (the first line of the address is mandatory).
 - c. Enter any additional beneficiary bank details you have available (all optional).
5. Enter Beneficiary Customer Details
 - a. Enter the receiving customer's Account Number (mandatory field).
 - b. Enter the receiving customer's Account Name (mandatory field).
 - c. Enter any relevant Reference Details (this is an optional field; however, it may be useful for recording further details of the payee).

Please check the details have been entered correctly as any payments that are made incorrectly may result in a loss of the funds and will be your responsibility.

6. Click the Add Payee button to complete the transaction.

Register utility/Common Payee

Bank of Butterfield provides a list of common payees to which you can make payments. You can select a new common payee from the **Register Common Payee** screen. The common Utility Payees include Escom, Blantyre Water Board.

To Add a Utility Payee:

1. **Select Payees** from the main menu then **Register Utility**.
2. The **Register Common Payee** screen appears with the options of **(a)** showing all unregistered payees and **(b)** only show unregistered payees beginning with a specific letter.
3. Either option above may be used and you will receive a list of the common payees requested.
4. Choose the desired payee by clicking on the name. After this the screen being displayed above appears.
5. Enter your utility billing reference number (ensure this is correct otherwise your bill payment may be delayed) in the Payee's Reference field.
6. Enter an additional description in the Own Reference field to help identify the payee to the system. This field will be particularly useful for registering the same payee more than once, e.g., ESCOM-Home, ESCOM-Office or ESCOM-Warehouse.
7. Click **Register Payee** to complete transaction.

New Group Payee

The **Group Payee** feature allows you to pay multiple individuals (e.g. for payroll). All individual accounts set-up in the payee screen will need to be customers of National Bank of Malawi.

To Add a New Payee Group:

1. **Select Payees** from the main menu then **New Group**. This brings up the **New Payee Group screen**.
2. Enter the Group Payee Name/Title.
3. Enter any necessary Group Reference details (this is an optional field; however, it may be useful for recording further details of the payee).
4. Enter the details for a group member. Their Accounts must be in either US\$ or MWK currencies. If additional members are required this can be done through the **Amend Group Payee** screen. The account number should start with either 01 or 02, and be either 11 or 13 digits in length. Please ensure the details have been entered correctly as any incorrect payments due to incorrectly entered account details are the responsibility of the customer. Also, do not enter the account number with any spaces, dashes or other non-numeric characters.
5. Click the **Add Group** button to complete the transaction.

FIXED DEPOSITS

With BankNet Online you can:

- Purchase A Fixed Deposit
- Issue Instructions Upon Maturity
- Issue Break Instructions
- View Instructions
- View Requests

Purchasing a Fixed Deposit

This screen enables you to set up a new Fixed Deposit account.

To Purchase a Fixed Deposit:

1. **Select Fixed Deposits** from the main menu then **select Purchase Fixed Deposit**. This will bring up the **Purchase Fixed Deposit screen**.
2. Select a start date for the Deposit. * (Post-dated up to a month)
3. Select the currency you wish the Fixed Deposit to be valued in. *
4. Enter the amount of the Fixed Deposit. (The minimum for the deposit is 25000 units of the MWK currency).
5. Select a Term for the Deposit. Two options are available for the Fixed Deposit's term: **(1)** a standard term (1 month, 2 months, 3 months, 6 months or a year), or **(2)** a specified date for when the Fixed Deposit matures.
6. Click **Purchase Fixed Deposit** to complete the transaction.

** If the start date is the current day, the transaction must be initiated before 15:00 hrs; otherwise, it will be valued for the next business day. Remember to ensure funds are available in the account for all post-dated purchases.*

Issue Instructions Upon Maturity

All instructions for a Fixed Deposit must be received at least two working days prior to the maturity date. If no instructions are received, the deposit will be automatically renewed for a similar period at the interest applicable at the time. A confirmation showing renewed maturity rate and interest rate will be forwarded to you.

Issuing Instructions:

1. **Select Fixed Deposit** from the main menu then **Issue Instructions Upon Maturity**. This will bring up the **Issue Instructions Upon Maturity screen**.
2. **Select the Fixed Deposit** you wish to issue instructions on.
3. Select the option box beside the instruction you wish to issue.
 - a. To close the Fixed Deposit, click the check box and select which account the funds are to be transferred to.
 - b. To **Add funds**, select either the Fixed Deposit account's currency or the currency of the account to be debited.* Enter the amount (the currency sign is not required). There is no minimum limit. Select the account to be debited.
 - c. To **Deduct funds**, select either the Fixed Deposit account's currency or the currency of the account to be credited.* Enter the amount (the currency sign is not required).
Note: the total value of the Deposit cannot go below 5000 units of the Deposit currency. Select the account to be credited.
 - d. The term for a Fixed Deposit can be amended only when funds are added or deducted. Two options are available for the term of the Fixed Deposit: a standard term, or a specified date for when the Fixed Deposit matures. Select which option you require and use the drop down lists to select the term or date. If a term is not
4. selected it will be renewed for a similar term.
5. Click the **Issue Instructions** button to complete the transaction.

Issue Break Instructions On a Fixed Deposit

Please keep in mind if you choose to break a Fixed Deposit a penalty will be applied to the deposit.

To Break a Fixed Deposit:

1. **Select Fixed Deposit** from the main menu then **Issue Break Instructions**. This brings up the **Issue Break Instructions** screen.
2. Select the Fixed Deposit you wish to break.
3. Select a date between the current date and two days before maturity to break the Deposit on.
4. Select an account to deposit the funds into.*
5. Click the **Issue Instructions** button to complete the transaction.

ADMINISTRATION

New Users

The Administration functions provide for:

- **New User** - enables you to create new customer users.*
- **Existing User** - enables you to amend a user's details.*
- **User Details** - enables you to view your access details and amend only your contact details.*
- **Change Password** - enables you to change your password.
- **Customer Details** - enables you to view your name, address and any memo for your account.

*These functions are typically used by business clients. Personal customers can also use this function but should not create a user who is not a party of the account.

Add New Users

Roles:

- **User Administrator** - Manage the users, their roles and levels of access.
- **Instruction Set-up** - Provides the ability to set-up payment instructions.
- **Authorisation** - Authorise payments and requests.
- **Account Information** - View account information.
- **Fixed Deposit** - Purchase Fixed Deposits, and set-up Fixed Deposit Instructions.
- **Draft** - Request Drafts.
- **Wire** - Set-up wire transfers.

Adding a New User:

1. From the main menu select Administration, then **New User**.
2. Enter the user's name, contact and address details.
3. **Assigning Roles**
Click the check box for each role required for the new user. If a user is assigned more than one role, the higher level of access rights will be given.
4. **Assigning Accounts**
You can grant access to all accounts, or specific accounts, by clicking on the account name. Accounts are not displayed for any users who have been denied access.
5. Click the **Add User** button to complete the user set-up.

OTHER FUNCTIONS

Change Your Current Password

It is recommended that you change your password regularly.

Change your Current Password:

1. Select **Administration** from the main menu then **Change Password**.
2. Enter your existing password, then your new password and confirm it. Your new password must be more than 6 characters long but less than 9. Additionally, the new password must not contain ascending or descending character sequences (e.g. ABCDEFG).
3. Click the **Change Password** button to complete the password change.

Logging Off the System

It is highly recommended that you use the log off function when you have completed your daily banking. If approximately 10 minutes elapses without any activity on the system, you will be logged

off automatically.

To log off:

- Select Log Off from the main menu. The application logs off and a screen appears offering you the option of returning to the National Bank Website or the BankNet Online Log In screen.

Printing

After a request has been carried through to completion, the ability to print the transaction is available below the request. To print the transaction select the Print Details option.

In addition at any given moment a screen may be printed by selecting File, and then Print from the main menu located at the top of your browser screen